**Bank of Georgia |** Being considered N1 Bank in our country for many years, empowers and fuels us to not only do banking with excellence, but create diverse products with personal touch, echoing our new service model – **Bank of Mariam, Irakli, >You<**. However, at times, our complex solutions might be confusing for customers, who seem to appreciate basic features more.

**Tbilisi |** City with a little bit of everything for everyone, often underappreciated by:

**Target Audience |** Young Georgians (18-27) working hard and underpaid at their entry/intermediate level jobs:

* “Berlin is wonderful; I wish Tbilisi had as many nightlife attractions” (It has ☹)
* “Apple pay is awesome, I wish BOG had a payment app” (We do, TSKAPP ☹)

**Insight |** It’s human nature to embrace something you have worked hard for and take for granted what you already have around.

This is especially true for our target audience - poorly paid young Georgians working twice as hard in order to realize their dreams. Consequently, over appreciating what they **get** and undervaluing what they already **have**.

This often creates real life problems, for BOG it translates in TA using only basic banking features and for Tbilisi in visiting same places on Friday nights, whilst neglecting other opportunities. We will try to disturb accepted patterns using:

**Our Product | Blank Card** – card with only basic features (pay, cash-out) and **Blank App** to support it.For our TA Tbilisi is the city they were born in and banking in **BOG** is part of their daily routine. What if we let them rediscover both, forget past experience (even yesterday) and tailor our products’ features to their needs?

* We will handpick influencers who have different definitions of nightlife
* Give them cards with limitless opportunities and log their night journeys
* Their experience (shopping, clubbing, etc.) will be added in App in a form of challenges
* Users will complete challenges to unlock card’s features and turn Blank CardintoYour Card

As a result, your card will enable features you need and nothing more. For example: if you are avid shopper, you’ll discover new shopping locations, get special offers and **unlock nighttime credit line.**

**Campaign | Nightlife is what you make of it**

**Objective:** Bait Georgians into taking a second look and rediscovering their surroundings

We need your help to make this work based on following Budget / Deliverables:

* $ 5k/Coming up with key nighttime activities and finding matching Georgian influencers (Jul.31)
* $ 20k/Developing platform and challenges based around their experiences (Nov.30)
* $ 80k/Launch campaign (Dec.21–longest night) to activate early adopters + follow up campaigns:
	+ **Key message** tied with an idea - **Nightlife is what you make of it,** and Your Card is how you show for it
	+ **Tone of Voice** – encouraging **→** daring **→** helpful

**KPIs: 20k users** (10% of our 18-27 customers) by the end of launch campaign, **80k users** (40%) by the end of 2019, Your Card holders should use at least 4 different features per month on average (2 times more than average for our Standard Cards)

**Outcome: Tbilisi** **&** **BOG** – citizens who have more money and better incentives to spend it **Citizens** –whoknow where and when to spend their time and money