

## EPOS Card

In 2006 the Marui Group, whose core fashion retail operations enjoy strong support from the youth segment, spun off Epos Card as a financial subsidiary to handle credit services. The business scheme for the company was to inherit the membership of the Marui department store in-house card—representing more than four million cards—and to develop new opportunities to generate revenue through use of the credit cards by members at stores other than Marui. Having obtained the right to issue VISA cards, the new Epos Card brand was launched in March 2006.

Since before the launch of the Epos Card brand, FutureBrand has been responsible for supporting the business strategy development and implementation. Brand growth is managed through a constant process of purposeful revisions based on the integration of insight surveys that discover new customer needs/ market opportunities and a comparison of business performance indices / important indices of profitability and growth potential monitored through brand tracking surveys conducted every four months.

Following a business growth scenario agreed upon with the client prior to launch, we were successful in shifting existing card members to the new card more quickly than originally anticipated through repeated efforts focused on direct communication with customers on the Marui sales floor, even without the use of mass media advertising in the first year following introduction. This made it necessary to shift the focus of the Epos Card business strategy toward firmly establishing revenue by promoting members' use of the card outside Marui and positioning the credit card as an everyday card for frequent use.

FutureBrand suggested that it was time to enter a new phase of the marketing strategy. Simulations of the causal relationships between customer recognition, membership and use confirmed that a 10% increase in recognition level among target consumers was an appropriate near-term numerical target. An investment in television commercials was suggested as having the greatest potential for efficiently and systematically increasing recognition. In addition, the brand was imbued with a personality even more refined than its parent through creative that was designed to connect with the values and lifestyle of strongly fashion-conscious customers. Under the concept that “style is more than just clothing,” the creative employed the key copy “You are what you buy” in an appeal to customer sensibilities that suggested the Epos Card from fashion retailer Marui could more broadly support their fashionable lives.

As expected, recognition among consumers increased by more than 10% in the wake of the television advertising. There was a change, too, in brand perception. FutureBrand has continued to track actual use of the card over time since the television campaign in order to establish the impact of the commercials on revenue and the period over which brand recognition declines as part of efforts to draw up advertising planning guidelines that establish the role and anticipated effect of television advertising for future brand touch point strategies.

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