



Step-by-step ideas for planning a new marketing campaign



How to get your new campaign off the ground



A step by step guide from American Express



As one of the world's established card providers, American Express has years of experience working with retailers and service providers to create innovative marketing campaigns to drive new business.

This guide passes on some of that experience to you. It can work as a quick reference to remind you how to enhance your marketing. It can also be used as a practical guide, providing a step-by-step process to help you plan a new marketing campaign for your business.

We hope you find it useful.



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1

Set objectives



IN A NUTSHELL

- Set realistic objectives
- Include real figures
- Include sensible timescales

Know what you really want

The key to successful marketing – like many other areas of business – is knowing precisely what you are trying to achieve. That means setting objectives.

There are three magic rules when it comes to objective-setting:

1. Be specific about what you are trying to achieve
2. Include real figures
3. Commit to achievable timeframes

1. Define specific goals

“More Business” is a good place to start, but if you can be more specific, it will help you to put together more effective marketing ideas that will make a bigger difference, quicker.

Have a think. Do you want to attract new customers? Would it be better to tempt existing customers to come back more often? Or does it make more sense to try to encourage each customer to spend more each time?

Goals affect what you might do

Imagine you run the Sip n Dip café bar. Attracting more customers might lead you to creating new signage, or a local leaflet campaign, or online ads based on local geographic searches. To get customers to visit more often, you might think about a loyalty card. Getting customers to spend more might require redesigning menus or offering discounts on snacks bought with drinks.

2. Include real figures

How much “more business” do you really want? How much more could you cope with? Think about how much extra revenue you could realistically attract and make this a target. Use this to help set your marketing budget, so that your campaign costs less than the revenue you hope to generate.

3. Commit to achievable time frames

Everyone wants more business instantly, but marketing takes a bit of time. Think about the process involved in terms of creating materials, getting them out there, being seen (or heard) by potential customers, and the time it might take for them to respond.

Time is of the essence

Do commit to a timescale. If you don't, other parts of your business may claim your time and it may never happen.

Top tip: If you write down your objectives and keep them visible, you are much more likely to achieve what you set out to do.

2

Define your target audience



IN A NUTSHELL

- Understand who your customers are
- Try to find out what they like about your business
- Use this knowledge to define a target audience

Who buys what?

No matter what your business, it's essential you know who your customers are and why they come to you. You can use this knowledge to define your target audience.

Before you start a campaign, it makes sense to understand who your customers are and why they choose to do business with you. Building up a picture of a good loyal customer will help you in targeting any marketing campaign, choosing the right media and defining the messages you might want to shout about.

Who are they?

Let's assume you own the Cut Above hair salon. Looking at the appointments book you could quickly segment your customers by sex, or by age. You might notice that 30-something women tend to come in weekday mornings, younger women Saturday afternoons and men at lunchtime.

What if you never meet your customers?

Imagine you own Green Shoots, an online garden supplies business. You might not get to meet your customers, but you will almost certainly have website stats that provide invaluable insights. Look at what time customers visit the website and how long they stay. You could build in an online questionnaire, or try to collect data about them during the buying process. You can also review top-selling items, which may help you to build up a picture of a typical customer.

What do they like?

Back at the Cut Above hair salon, it's probably quite easy to see what type of services your customers are interested in: perms; cut and blow-dry; highlights; tints. But why do they like/are they interested in your salon? Why not ask them. You can get your stylists to do it informally and feedback at a team meeting each day. You could ask customers to fill in a questionnaire or have a chat over a coffee.

Online questionnaires

At the online Green Shoots business, your online survey could shed light (pun intended) on why they chose your website. You can also work out whether customers buying a certain type of product are more inclined to buy another from sales information.

Customer 1	
Age band:	
Sex:	
Customer 2	
Age band:	
Sex:	
Home life:	(Marital status/Type of home/Children/Pets etc)
Defining characteristics:	(Lifestyle/income/shopping preferences/tastes/style etc.)
Products/services interested in:	
Name:	
Where they live:	
Possible insight?	

This template is available in the Appendix on page 13

Top tip: Pull out a picture from a magazine that reflects the kind of person you're targeting, and pin it above your desk.

3

Evaluate the competition



IN A NUTSHELL

- Investigate the competition
- Compare what they do with your own business
- Use this knowledge to create a USP for your business

What makes you unique?

Taking a look at your competitors is always illuminating. It may also help you to define what makes you unique.

Competitors – good or bad – can help you to understand so much about the business you are in and to consider ways you could market yourself differently. Ultimately, it may help you to realise what makes your business unique.

Who or what are you up against?

How many competitors can you name? Scribble them down in a list and then take some time out to take a look at what they offer. If it's a local store, you can do this by visiting. If not, check out their websites, or ring with a query and see how well they deal with your enquiry.

Think about:

- Their name and logo
- The reputation you think they have
- First impressions when you interact with them
- Breadth of product or service and how it compares to yours
- What kind of marketing you think they are doing
- The type of customers you think they attract
- What they seem to be doing better than you
- What you do better than them
- What makes you different

Learn what you can

Most businesses can pick up some real tips from competitors. Perhaps their signage is better than yours? Maybe it seems easier to buy from them online? However, a word of warning. Just because they run advertisements on buses, doesn't mean it works or that it would necessarily work for you.

What makes you unique?

Having looked at a number of competitors, can you write down what makes you unique? Defining what marketers call a Unique Selling Point (USP), will help you when you come to create messages for a marketing campaign. A USP should be a benefit to your customer.

SWOT Analysis

It may sound like something from a Police movie, but SWOT stands for 'Strengths', 'Weaknesses', 'Opportunities' and 'Threats' and helps you to take an objective view of your business. All you need to do is write down a list against the headings. It's not difficult, but it can be incredibly helpful:

- **Strengths** – what you do well, compared to competitors
- **Weaknesses** – where there's clear room for improvement
- **Opportunities** – things that may happen outside your control, but may offer new business possibilities, for example the introduction of 'all day opening hours' for pubs
- **Threats** – things out of your control that could negatively impact your business, like a major office closing down for a local sandwich store

A SWOT Analysis sheet is available in the Appendix on page 15.

Top tip: Your USP might be something as intangible as friendly bar-staff or being near to the station.

4

Set a budget



IN A NUTSHELL

- Work out possible returns
- Look at the whole year
- Set a budget you can afford

How much can you afford?

Setting a marketing budget enables you to consider practical campaigns, and stops you getting carried away with ideas that can never give you a return on investment.

Estimate the available market

Budgeting is all about being realistic. Start with how much business is really out there for you. If you're running a top-end clothing store in a provincial town, make a guess at the number of people who might wear your kind of merchandise. If you run a landscape garden business, how many reasonable size gardens are there?

Work out the possible returns

Marketing has to give you a return on investment, i.e. you need to get more profit back than you spend on promotion. Try to work out how much money you make from a typical customer.

How much should you aim to make?

At garage servicing business, AutoFix, they know that every new customer they win for a service could come back at least once a year. AutoFix may decide that their marketing campaign costs could be as high as the initial profit from those customers, because they'll make more in the years to come.

Be realistic about possible outcomes

Response to a marketing campaign can vary between receiving no responses at all to receiving a response rate as high as 30% when giving an incentive to loyal customers. For direct mail campaigns to new prospects, typical response rates are often around 1.5% to 2.5%.

Take an annual view

Many businesses, or particular product lines, have seasonal peaks and troughs. Booksellers reportedly do half of all sales in the six-week run up to Christmas. Look at the whole year, decide when and how often you would like to promote, and allocate money to each period.

Consider cashflow

If you haven't got the ready cash to spend on a marketing campaign, you need to think carefully. It is a risky business – there are no guarantees. If cashflow is a problem, but your business is desperate for new customers to improve the situation, you need to find really cost-effective ways to get out there on a shoestring. Don't risk your business on a big splurge that may not work.

Activity	Is it relevant?	Cost of media	Cost to produce material	Total cost
Advertising				
TV				
Radio				
outdoor posters				
Signage				
buses/unc				
other tran				
Newspap				
magazine				
Directorie				
Face to face				
Online Sp				
Online Ba				
Online off				
SMS mobile				
Other				
Sales promot				
Point of purch				
Sponsorship/				
Events				
Sponsor even				
Word of mouth				
Sponsor local				
Online				
Partner prom				
complimenta				
Public Relations				
Articles				
Events				
Word of mouth				
Online				
Support materials				
Website				
Brochures				
Give-aways etc.				
Budget total				

This template is available in the Appendix on page 16

Top tip: Only spend what you can sensibly afford.

5

Consider communication channels



IN A NUTSHELL

- Consider all the options
- Find out rough costs for each channel
- Narrow it down to a few you want to pursue

How are you going to reach your audience?

There are so many ways to reach an audience. Advertising, sponsorship, sales promotion, direct mail, public relations, word of mouth. It's time to decide which might suit your campaign best.

So many choices

There are numerous channels to choose from. Just within advertising, we have TV, radio, outdoor posters and signage, buses, trains and other transport, newspapers, magazines and print, Yellow Pages and other directories, plus online options like sponsored links and banners.

Start with the limitations

You know what you're trying to achieve (from section 1), who you're trying to reach (from section 2), what your competitors do (from section 3) and how much you think you have to spend (from section 4). This may well help you to define possible channels:

For example:

The **Sip n Dip** café bar is trying to persuade loyal customers to spend more. Their channels might include leaflets or printed cup holders wrapped around every take-away cup, loyalty cards, in store signage, possibly an email sign up followed by an email campaign, local leaflet drop or advertising in the local newspaper.

The **Cut Above** hair salon is going to target young mums. Posters in childcare centres, leaflet drop to family houses, advertising in mother/child editorials in local press, and an article about mothers and "me-time" might be appropriate channels. A 'bring a friend' loyalty promotion is also being considered.

Green Shoots, the online garden supplies business, is going to try advertisements in the Sunday papers, because competitors are advertising there. They are also going to spend money on improving internal marketing on the website to cross-sell, and may also launch an email newsletter. They will continue with online advertising.

AutoFix wants to attract 50 new customers for servicing. They know it has to be cars over 3 years old – probably within 2 kilometres of their garage. They have just \$2,500 to spend. They've decided to send people in funny costumes to hand out leaflets to people parking older cars. They will also include an offer in a Yellow Pages display advertisement.

Reaching American Express Cardmembers

As an American Express Merchant, you can promote offers direct to hundreds of thousands of American Express Cardmembers, through our online Selects global platform.

Find out more at americanexpress.com.nz/merchant

Top tip: Always consider the cost of creating the marketing materials you will need, as well as the cost of the media.

6

Develop the right messages



Effective messaging

The headlines, an offer, how you describe it and any deadlines you use – can all have a huge impact on the quality of response you get.

Remember who you are talking to

Different messages appeal to different people. 'Hand-woven Angora sweaters at remarkable prices' is aimed at a different audience to 'Gr8 deals on threads'. Go back to your target audience, and put them firmly in your mind.

Why should anyone take notice?

Do you need to offer some kind of incentive? The book trade is fond of BOGOFs – buy one get one free. Fast food retailers are into meal deals. Garden Centres have seasonal offers. Perfumeries favour free gifts. What could you include?

IN A NUTSHELL

- Find one clear idea to promote
- Grab attention
- Include a clear call to action

One big idea

Advertising people call it 'The Single-minded Proposition', which means that rather than trying to ram home every aspect of your business, you pick one advantage and you promote that. It's been proven to work for the world's biggest brands, including American Express, and it will work for you.

Grab attention, overcome obstacles

Think of it like this. With advertisements, direct mail, email, or posters, you have about 3 seconds to grab attention and make them want to read on. Any supporting text needs to overcome all the reasons they could decide not to respond. 'It's less expensive than you think... It's easy to do... It will save you time and money...'

Think about power words

Some words are known to grab attention: free, bargain, bonus, discover, earn, easy, enjoy, exciting, exclusive, extra, fast, how to, learn, money, mystery, new, profit, sale, save, special, win! Keep your language in line with your audience, and keep it as concise as you can.

Call to Action

What do you want the reader/recipient/visitor to do? Make this an active, urgent request: 'Visit today: www.xxxxxx.' 'Join us Tuesday 8th to preview... 'Hurry, offer ends...'

Build in monitoring where you can

To measure how well a campaign does, it pays to build in monitoring. Ask people to quote a reference when buying on the telephone. Use a special url – www.yourbusiness/offer for example. Ask new customers where they heard of you. Keep any vouchers safe to count at the end of any offer-based campaign.

Testing, testing

Whether you write it yourself or get a copywriter involved, test potential ideas before you take them to production.

Top tip: If it's not your thing, use the Messaging template (in Appendix page 13) to brief a copywriter.

7

Project the right image



IN A NUTSHELL

- Are you proud of what you're going to use?
- Test it on someone in your target audience if you can.
- Check the details. Don't cut corners if they risk quality.

How to say it

The best messaging in the world won't work if it's presented poorly. A photocopied message pinned to a pillar may damage your business, where a designed poster could enhance it.

First impressions count

Human Resource professionals will tell you that most interviewers make up their mind about a candidate in the first 30 seconds. The same is true of your business. And the same will be true of any marketing campaign you launch.

Be professional

In the case of most businesses, your customers or clients buy into trust/image/reputation, as much as they do the product or service you offer. Don't drop your standards when it comes to marketing materials. If you don't have design skills in-house, budget for a professional design agency.

Always use effective branding on your communication. It's important to include your business logo on all communications you send out to customers. The more customers and clients see your brand, the more they will identify with it and recognise the value you offer.

Get design working for you

There's often an overwhelming urge to fill a communication piece with as much text and as many pictures as possible. More often than not, less is more. A bit of white space can improve impact. Whacky typefaces that are difficult to read don't usually work. Too many pictures can confuse.

A picture tells a thousand words

Often pictures can convey something far quicker than words. With online photo libraries, it's relatively quick to search for images and they can be very cost-effective.

If your campaign hinges on a product shot, use a professional one provided by the manufacturer, or get a professional to take the pictures and try to get an interesting angle or innovative background to catch the eye.

Testing, testing

Whether you use a professional design agency or produce materials yourself, make sure that you test potential ideas before you take them to production.

Quality production

Do you remember advertisements for local restaurants that used to appear at your cinema? Cheaply produced, but sandwiched between national brands with huge budgets, they probably did more damage for the featured establishments than good. Make sure whatever you produce is created to a quality that will appeal to your target audience.

Top tip: If you don't have design skills in-house, find a design agency who can help.

8

Don't forget the legals



IN A NUTSHELL

- Can you support your claims?
- Do you have the terms and conditions covered?
- Are you sure your customers will be delighted with what you're offering?

Working within the law

The golden rule when working with any promotional materials is never knowingly mislead the customer. Only make claims on promotional materials that you can clearly support.

Careful what you claim

It's fine to talk to your staff about being the "best hairdressers in town", "the fastest coffee server", "the most trustworthy mechanics" or having the "cheapest garden supplies on the Internet". As soon as you go into the public domain with claims, be it print, radio, TV or online, you will be expected to substantiate the claims. If you can't, it could mean throwing all your materials away, or facing a potentially expensive legal battle.

Avoiding issues

The best way to avoid issues is not to make comparative claims unless you are absolutely sure of your ground. Instead you can say: 'Sensational Perms'. 'Quality coffee, fast'. 'Trusted mechanics'. 'Fantastic value garden supplies – price guarantee'.

Industry rules, local rules

Many industries have particular rules about what you can and can't say and what evidence is required for a claim. For example, American Express advertisements have to comply with various regulatory obligations, such as the consumer protection provisions of the Trade Practices Act and Fair Trading Act. In addition, your local trading standards will have a view on what is acceptable.

Leafleting, posters, on-street campaigns

Many local councils have rules about where you can give out leaflets, or put up posters. Many shopping centres and train stations will charge you a fee. Check before you kick off any campaign.

The information provided on the page is for general purposes only and does not constitute legal advice. You should seek legal advice from your legal adviser.

Legal issues on offers and competitions

If you decide to run a competition or prize draw there are lots of mandatory rules and terms and conditions that you must print on your materials. For details on required permits, please contact your relevant State Authority.

Be as clear as you can

It's not just about the law. The last thing you want your marketing to do is to create a misunderstanding with your customers that could lead to bad feeling or mistrust. To avoid this, always be clear about what you are offering, any deadlines, and any exclusions.

Legal Checklist		
Claim 1:	Substantiation:	
Claim 2:	Substantiation:	
Claim 3:	Substantiation:	
Offer 1:	Clearly defined:	
	Deadline?	
Offer 2:	Clearly defined:	
	Deadline?	
Competition:	Rules checked?	
	Terms and conditions included?	
Prize Draw:	Rules checked?	
	Terms and conditions included?	
Industry requirements?	Met?	
Trading standards?	Met?	
Proofed for errors and omissions		
Signed off by		

This template is available in the Appendix on page 17

Top tip: If in doubt, don't publish until you've checked.

9

Monitor and measure



IN A NUTSHELL

- Try to isolate the effect of your campaign
- Consider all the benefits it may have had
- Work out whether it made you a profit

How did we do?

Well done. You've done all the hard work and got a campaign out there. Now it's time to look at what you achieved.

How do you measure the results?

John Wanamaker, one of the forebears of advertising, famously said: "Half the money I spend on advertising is wasted; the trouble is I don't know which half." -marketing.fm, Nov 2006

Some campaigns have easy measurement criteria. How many coupons did you get back? How many email addresses did you capture? How many people visited your website on the special promotional url?

Others, like awareness advertising, may be harder to measure, but here are just a few questions you can ask to try to decide what effect your campaign has had:

1. Did we meet the objective we set?
2. Are there measurable items like coupons, or vouchers that are directly linked to the campaign?
3. Can I compare sales figures for the same period, year on year?
4. Have I noticed a difference in sales activity on products featured in the campaign?
5. Have I noticed a change in the type of customers I am now getting?
6. Can I see if spend per customer has changed over the period of the promotion?
7. Was there more footfall/traffic/phone calls/bookings/online visits during the period of the campaign?
8. Did customers give any feedback on specific elements of the campaign?
9. Have we created a sustained change in business or was it a short-term success?
10. Did your campaign cost less than the value of the new business it generated?

Involve the team

Make sure you include everyone who helped you to create the campaign in the results process. Take their input on how things could be done better. What really worked and what didn't? Think about what you have learned about your campaign, about your business, about your potential customers and what they really want from you.

Monitoring	
1. Did we meet the objective we set?	
2. Are there measurable items like coupons, vouchers that are directly linked to the campaign?	
3. Can I compare sales figures for the same period, year on year?	
4. Have I noticed a difference in sales activity on products featured in the campaign?	
5. Have I noticed a change in the type of customers I am now getting?	
6. Can I see if spend per customer has changed over the period of the promotion?	
7. Was there more footfall/traffic/phone calls/bookings/online visits during the period of the campaign?	
8. Did customers give any feedback on specific elements of the campaign?	
9. Have we created a sustained change in business or was it a short-term success?	
10. Did the campaign cost less than the profit it generated?	

This template is available in the Appendix on page 18

Top tip: Whatever the result, it will be money well spent if you learn from it.

APPENDIX - Templates



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Define your target audience



What this does

Defining your target audience makes you think about your customers: who they are and what they get from you. Creating a detailed picture will make them come alive and may help you draw insights into why they choose your business. This could be invaluable for your marketing.

Do a different sheet for each different audience you can identify. Not sure where to start? Take a look at the completed one on the next page.

Template	
Age band:	
Sex:	
Home life:	(Marital status/Type of home/Children/Pets etc)
Defining characteristics:	(Lifestyle/income/shopping preferences/tastes/style etc.)
Products/services interested in:	
Name:	
Where they live:	
Possible insight?	

This is just an example of the things you might consider. You should change the elements, depending on what is important to your business.

Define your target audience

What this does

This is an example of a customer profile for the 'Cut Above Hair Salon' to give you an idea of how to fill in the template and how it might help inform your marketing initiatives.

Customer 1	
Age band:	30 - 40
Sex:	Female
Home life:	In relationship (married?) with young kids, aged 2 and 4. Living in terraced house they're doing up. Have a hamster.
Defining characteristics:	Hair Salon is me-time. Puts kids in childcare centre twice a week and this is her chill moment. Price conscious but style conscious too. Has plenty of other friends through kids, ante-natal, nursery etc.
Products/services interested in:	Cut and blow-dry, new styles, unhurried, indulgent styling, always on a weekday morning.
Name:	Tanya
Where they live:	Bellevue Terrace on the West side of town.
Possible Insight?	<ul style="list-style-type: none"> Offer decent coffee as part of service. Bring a friend loyalty/offer promotion? Leaflet drop with weekday offer to family houses. How about a tie-up with nearby child-minder for mums who don't have kids in childcare centre? Ads at childcare centre or promotion with nursery? Ads in children's/mums' magazine? Article about importance of me-time in local newspaper?

This is just an example of the things you might consider. You should change the elements, depending on what is important to your business.



SWOT Analysis

What this does

It might help to take an objective view of your business and write down a list against these headings:

Strengths are the things your business is good at.

Weaknesses describe areas where you know you could improve.

Opportunities are things outside your business that might have a good effect, like a new office opening next to your restaurant for example.

Threats are things outside your business that might have a detrimental effect, like new movie-on-demand technology affecting video stores sales for example.

Objectives

S

Strengths

attributes of the organisation

Objectives

W

Weaknesses

attributes of the environment

O

Opportunities

T

Threats

Budget

What this does

Consider which items might be relevant for your business. Get rough costs on how much the media might cost e.g. the cost of local newspaper advertising. Then find out how much it may cost to create the materials – be it an advert, leaflet, website or other. Do this for a selection of ideas and then see which you can afford to go ahead with.

Activity	Is it relevant?	Cost of media	Cost to produce material	Total cost
Advertising				
TV				
Radio				
Outdoor posters				
Signage				
Buses/Trains				
Other transport				
Newspapers				
Magazines				
Directories				
Online Sponsored links				
Online Banners				
Online other				
Direct Response				
Post				
Email				
Leaflet drop				
Face to face				
SMS mobile				
Other				
Sales promotion				
Point of purchase				
Sponsorship/partnership				
Sponsor event				
Sponsor local community				
Partner promotion with complimentary business				
Public Relations				
Articles				
Events				
Word of mouth				
Online				
Support materials				
Website				
Brochures				
Give-aways etc.				
Budget total				

This is just an example of the things you might consider. You should change the elements, depending on what is important to your business.

Legals checklist

What this does

Create a checklist that ensures your campaign meets all the relevant legal considerations.



Template

Claim 1:	Substantiation:	
Claim 2:	Substantiation:	
Claim 3:	Substantiation:	
Offer 1:	Clearly defined:	
	Deadline?	
Offer 2:	Clearly defined.	
	Deadline?	
Competition:	Rules checked?	
	Terms and conditions included?	
Prize Draw:	Rules checked?	
	Terms and conditions included?	
Industry requirements?	Met?	
Trading standards?	Met?	
Proofed for errors and omissions		
Signed off by		

Example

Claim 1: Special service for mums	Substantiation: New service created for them	✓
Claim 2: Chill, relax, me-time	Substantiation: All part of the service. Everyone trained.	✓
Claim 3: Sensational Perms	Substantiation: Using the latest equipment. Experienced stylists. Customer testimonials.	✓
Offer 1:	Clearly defined: 10% off, only with voucher.	✓
	Deadline? Included on voucher	✓
Offer 2:	Clearly defined. Bring a friend and get a free manicure.	✓
	Deadline? Included on leaflet. Mornings only.	✓
Competition:	Rules checked?	n/a
	Terms and conditions included?	n/a
Prize Draw:	Rules checked?	n/a
	Terms and conditions included?	n/a
Industry requirements?	Met?	n/a
Trading standards?	Met? No dubious claims. All in good faith.	✓
Proofed for errors and omissions	Shannon	✓
Signed off by	Fernando	✓

This is just an example of the legal considerations you might include. You should change the elements, depending on your campaign and your specific business.

Measuring and monitoring



What this does

Marketing is twice as valuable when you can learn from it. Always spend some time analysing a campaign to try and understand how you could improve it next time. Write down any learnings and make sure they are included in the background to a brief for your next campaign.

Monitoring	
1. Did we meet the objective we set?	
2. Are there measurable items like coupons, vouchers that are directly linked to the campaign?	
3. Can I compare sales figures for the same period, year on year?	
4. Have I noticed a difference in sales activity on products featured in the campaign?	
5. Have I noticed a change in the type of customers I am now getting?	
6. Can I see if spend per customer has changed over the period of the promotion?	
7. Was there more footfall/traffic/phone calls/bookings/online visits during the period of the campaign?	
8. Did customers give any feedback on specific elements of the campaign?	
9. Have we created a sustained change in business or was it a short-term success?	
10. Did the campaign cost less than the profit it generated?	

This is just an example of the things you might consider. You should change the elements, depending on what is important to your business.

All examples used in this guide are entirely fictional. It is for use as a guide only. Each reader may need to adapt or change their own approach to meet the specific needs of their particular business.

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