



 GCash INSIDER:

# MEGA HOLIDAY

Winning Customers this Holiday & Mega Sales Season

GET STARTED ↓



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## THE MEGA HOLIDAY IN THE PHILIPPINES

**CHRISTMAS** in the **PHILIPPINES** is not just a simple occasion, but a remarkable and extended celebration that sets it apart from the rest of the world. Filipinos are eager to find the perfect gifts for their loved ones and are on the hunt for the best mega deals, whether online or in physical stores. This is a testament to the evolving shopping habits of consumers who are seeking convenience, variety, and unbeatable prices.

With **GCASH** as the **#1 FINANCE SUPER APP\***, brands and businesses can rely on real-time data, insights from its millions of users, and innovative features to effectively understand customer affinities and spending behavior, and adapt their strategies accordingly during this holiday season.

Elevate your brand's reach, understand the digital landscape and ultimately, win customers this holiday season and beyond with **GCASH**.

\*based on average monthly active users from *data.ai*



## CHAPTER ONE

MEGA  
MOBILITY

The holidays seem to be taking on a mega-sized approach where Filipinos are eager to find the perfect gifts for their loved ones. Consumers are on the hunt for the best mega deals, whether they are browsing through websites or exploring physical stores. Learn more about the evolving online and offline shopping habits of consumers who are seeking convenience, variety, and unbeatable prices this festive season.

[KNOW MORE ↓](#)

GCash

**GCafe is around the corner!**  
Drop by for a Christmas Treat!

GCash

**GShoppe sale is happening!**  
Get ₱100 off when you pay with GCash.



# As the holiday season begins, digital payments are no longer a trend but have become integrated into our lives.

It is important to recognize that both online and offline shopping channels have their own advantages and disadvantages.

## WHERE ONLINE AND OFFLINE CHANNELS WORK

### WHERE ONLINE SHOPPING WORKS BEST ON



Able to address specific customer needs that other channels do not

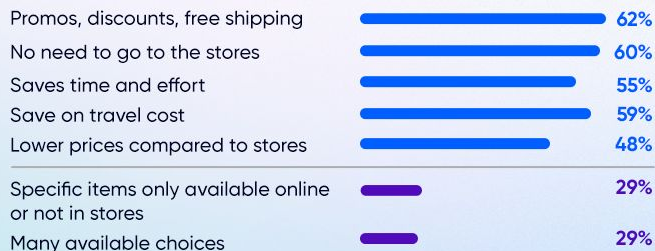
✓ The need for convenience

✓ The need for more value (have lower cost)



Clothes, personal accessories, perfume, shoes, are easily more accessible through online channels

### Drivers of Online Purchase



### WHERE OFFLINE CHANNELS WORK BEST ON



Shoppers 45 years old and up still prefer offline channels



Some items such as baby products and toys are too risky to be bought online



To avoid inherent risks on scams, delivery, and quality checking

vs.

### Reasons for Not Using E-Commerce



### Items where Offline Channels Work Best



43% Medicine/Vitamins



34% Breakable Items



29% Electronic Gadgets



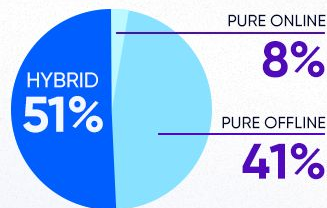
29% Electronic Appliances

## As a result, majority of shoppers still combine online and offline and turn to where they can get the best mega deal.

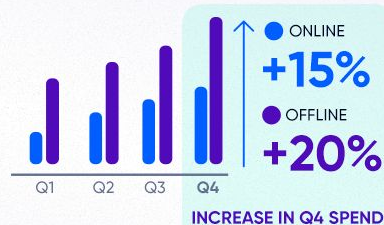
In today's dynamic marketplace, consumers are becoming increasingly savvy in their quest to secure the best deals. With the proliferation of online shopping platforms and the continued importance of brick-and-mortar stores, shoppers are seamlessly shifting between online and offline channels to find the most attractive offers.



### RETAIL CUSTOMERS BY CHANNEL



### AVERAGE CONSUMER SPEND BY QUARTER



Source: Internal GCash Data

### EVERYTHING TURNS TO "MEGA"

As the Christmas spirit and Christmas rush become more prevalent, the sales and bundles increase along with it.



# Strengthen your brand's presence by bridging the gap between your online and offline channels.

## HOW YOUR BRAND CAN LEVERAGE ON THIS MEGA MOBILITY



Make initiatives more strategic and targeted given channel drivers and upcoming holiday clutter.



Bring the e-commerce "Double-digit Sales" phenomenon offline with bigger deals, discounts, and exclusive offers.



Bridge offline and online by being present where your customer is and when they're most primed to purchase.

### SUCCESSFUL GCASH-PARTNERED BRAND CAMPAIGN FOR KOPIKO'S UNLI CASH PROMO

#### OBJECTIVE

- ✓ Drive consumption among non-users
- ✓ Maintain market leadership in instant coffee category



#### SOLUTION

- ✓ Attach a reward mechanism to different Kopiko SKUs to incentivize customers to buy Kopiko products



#### RESULTS

- ✓ **1.2M** promo redemptions in the first 2 months
- ✓ **17% lift in sales** recorded in Top 500 Supermarkets
- ✓ Seamless customer experience

## CHAPTER TWO

MEGA  
AFFINITIES

It has become apparent that consumers are incredibly diverse and unique, showcasing their distinct affinities and preferences. As a business, it is crucial to comprehend and connect with their varying interests and values in order to effectively build a strong relationship with them and establish your brand.

KNOW MORE ↓



GCash

Your KPop idols are coming to town!  
Get **₱100 OFF** your merch purchase.

GCash

GPlay is having a 1-DAY SALE!  
Use GCash when you purchase  
your favorites to get **₱100 OFF!**



**This holiday season, consumers can revel in even greater enjoyment as the improving economy has led to a higher purchasing power, enabling them to freely indulge in their passions and affinities like never before.**

### PHILIPPINE ECONOMIC IMPROVEMENT

#### GDP Growth



#### Employment Growth



#### Income Growth



NCR Wage Board grants  
**PHP40 hike in the daily wages**  
for private sector workers  
Source: PSA

### WHAT IS AN AFFINITY?

It's GCash's way of understanding customers on a behavioral level, beyond demographic and transactional data. It's the interesting and unique things about the customer.

#### GCash's 50+ Affinity Segments



Shoppers



Eco Warriors



KPOP Fans



Overseas Workers



Tech Geeks



Beauty Junkies



Vacationers & Travelers



Pro & Casual Gamers



Pet Lovers



and more!

### SHOPPER PROFILES CAN BE FURTHER BROKEN DOWN TO



#### The Bargain Hunter

Promo-loving users that have high data usage on ecommerce sites during sale dates



#### The Luxury Shopper

Users with high propensity for paying for luxury goods and at least PHP 10,000 single-receipt retail purchases.



#### The Value Shopper

Users that look for value per Peso spent and with high propensity of payment to low-cost retailers



#### The Eco Warrior

Users who have high propensity for payment to eco-friendly product suppliers, plant shops, and donation to conservation-related NGOs.

## The shopaholic segment within GCash experienced significant growth.



### WHO IS THE SHOPAHOLIC?

Users with high propensity of payment in department stores, malls, boutiques, etc.



**AGE**  
33 years  
old



**HOBBIES**  
Facebook, Twitter, IG,  
Tiktok, Reddit, Kpop,  
Watching TV series



**TELCO**  
Prepaid



**LOCATION**  
NCR, Cavite,  
Bulacan, Laguna,  
Rizal, & Cebu



**INCOME**  
P44K  
a month



**SCHEDULED  
TRANSACTIONS**  
Weekends;  
mid-month; Dec.

**~45% of GCash users are  
shoppers and make a  
variety of transactions**



**90%**  
Sending  
Money



**50%**  
Bank  
Cash-in



**39%**  
Paying  
Bills



**33%**  
Online  
Payments

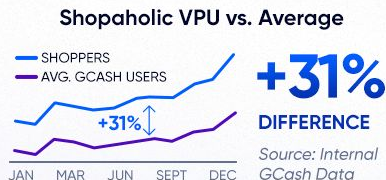


**74%**  
Buying  
Load

**THE SHOPAHOLIC SEGMENT  
IS PROVING TO BE MORE  
EVEN DIVERSE THAN  
PREVIOUSLY IMAGINED.**



**Shopaholic  
Growth**



### Shopaholics Across Segments

**AGE**

**16%** are  
above  
45 y.o.

**GENDER**

**37%** are  
male

**SEC**

**70%** from  
the mass  
market

**USAGE**

**35%** are light  
to med users  
of GCash

**THERE'S A SIZEABLE,  
WELL-REPRESENTED  
SHOPAHOLIC MARKET  
ACROSS SEGMENTS  
WHO HAVE A LIKELIHOOD  
TO USE GFOREST.**



**Shopaholic  
Fun Fact**

It is important that the **brands  
they support leave no negative  
impact on the environment**  
and help minimize  
their carbon footprint.

### Disposition on Sustainable Brands

(STRONGLY AGREE + AGREE %)

- 83%** Prefer brands that are not harming the environment
- 80%** Wants to know brands products' carbon footprint
- 77%** Decide on the products' impact on climate change

### Stats on GForest Penetration





# Capture your target consumers by reaching out to the core of their passions and interests.

## HOW YOUR BRAND CAN LEVERAGE ON THIS MEGA AFFINITY



Support your customer's passion points and causes to drive brand preference and loyalty.



Invest in cross-selling opportunities and collaborations with adjacent categories to tap into new sources of business.



Revisit typical consumer personas and use affinity data to explore new targeting parameters.

### SUCCESSFUL GCASH-PARTNERED BRAND CAMPAIGN FOR TRAVEL INSURANCE

#### OBJECTIVE

- ✓ Encourage purchase of travel insurance

#### SOLUTION

- ✓ Precisely target Wanderlust Travelers and Vacationers based on their interests, using SMS as our channel for the ads

#### RESULTS

- ✓ Up to **3x** lift in user conversion vs. non-targeted campaigns

#### REACH DESIRED CONSUMER PERSONA VIA AFFINITY TARGETING



##### The Wanderlust Travelers

Users with a high propensity for travel-related transactions and frequent usage of travel apps and sites.



##### The Vacationer

Users with a seasonal propensity for travel-related transactions, particularly during peak travel periods.

**3x**  
better  
performance  
vs. without  
targeting

## CHAPTER THREE

MEGA  
SPENDERS

Customers are often in a festive mood and more inclined to spend, with a more generous budget in hand set for the season. Some of them even become more willing to borrow money. Get to know more about how this trend has resulted in a significant growth in lending services across various categories and industries and what this means for your business.

[KNOW MORE ↓](#)





**During this mega holiday season, consumers are not only enjoying extra budget to spend, but they are also witnessing the growth in lending options, with digital lending services becoming increasingly popular.**

### GROWTH IN BUDGET

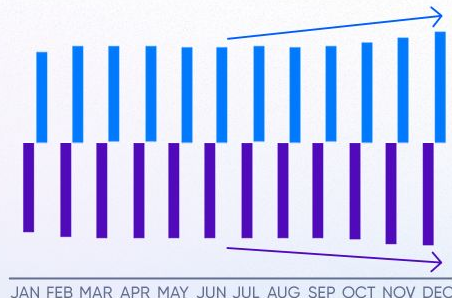
During the Christmas season, consumers find themselves with a greater budget to spend, and they eagerly embrace this opportunity by actively indulging their shopping desires.

#### WALLET BALANCES



Source: Internal GCash data

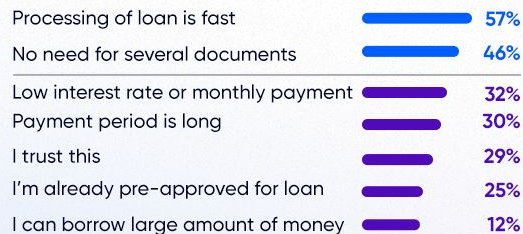
#### INFLOWS VS. OUTFLOWS MONTH ON MONTH



### GROWTH IN LENDING SERVICES

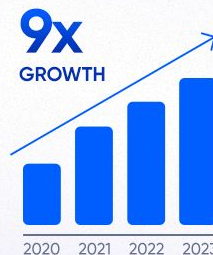
Consumers are increasingly finding digital lending services to be more appealing as they offer convenience, speed, and a seamless online experience for their borrowing needs.

#### DRIVERS OF DIGITAL LOAN GROWTH



Source: Internal GCash data

#### DIGITAL LENDING YEAR ON YEAR



**During the Christmas season, Filipinos often opt to not only spend their hard-earned money but also money they don't have by availing loans, allowing them to fulfill their wants and enjoy the festivities.**

## WHERE THE LOANS GO

## RESULTS OF INCREASED NEED FOR LOANS

## REASON FOR AVAILING LOANS

## KEY PURCHASES IN Q4



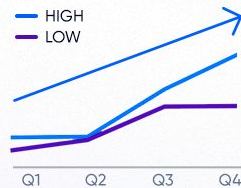
Source: Project Eumir, Internal GCash Study

## LOAN PURPOSE



## INCREASE IN BORROWING

## LENDING GROWTH IN Q4 BY CREDIT BANDS



Source: Internal GCash Data

## LENDING DURING CHRISTMAS



## INCREASE IN LENDING CHANNELS PRESENT IN CATEGORIES &amp; INDUSTRIES



Source: GCash GCredit and GGives merchants

It is important to note that **borrowing money should not be seen as bad behavior** as Filipinos exhibit responsible financial management by successfully paying off their debts after the Christmas season during Q1.

## LOAN REPAYMENT RATES



## AVERAGE WALLET BALANCES



## AVERAGE SAVINGS



Source: Internal GCash Data



# Enhance your customers' experience by gaining a deep understanding of their spending and lending behavior.

## HOW YOUR BRAND CAN LEVERAGE ON THE MEGA SPENDERS



Aside from discounts & promos, offer fair and accessible lending options to differentiate and attract brand switchers.



Accurately identify and target high spenders with real-time wallet balance, credit, and transaction signals.



Customize messaging, CTAs and offers at scale to improve conversion and retention rates with new technologies.

## SUCCESSFUL GCASH-PARTNERED BRAND CAMPAIGN FOR GCASH LENDING PRODUCTS

### OBJECTIVE

- ✓ Increase activation, retention, and usage on GLoan, GGives, and GCredit



### SOLUTION

- ✓ Tailored Offers for Hyper Targeted Audience
- ✓ Optimized Learning
- ✓ Maximized Campaign Revenue

### OFFERS WE EXPLORED



### RESULTS

- ✓ **+83%** User Activations
- ✓ **+97%** GTV Lift
- ✓ **+76%** life in transactions
- ✓ Growth not only to GCash products, but to partner brands as well

### PARTNER BRANDS



## CHAPTER FOUR

# THE KEY TAKEAWAYS

Summary of key insights from Mega Mobility, Mega Affinity,  
and Mega Spenders Overview of GCash Partner Solutions.

[LEARN MORE](#) ↓





# Win customers this holiday and mega sales season with GCash | Partner Solutions

## MEGA MOBILITY

### EMBRACE THE O2O REVOLUTION



Make initiatives more strategic and targeted given channel drivers and upcoming holiday clutter.



Bring the e-commerce "Double-digit Sales" phenomenon offline with bigger deals, discounts and exclusive offers.



Bridge offline and online by being present where your customer is and when they're most primed to purchase.

## MEGA AFFINITIES

### EVOLVE WITH THE CONSUMER



Support your customer's passion points and causes to drive brand preference and loyalty.



Invest in cross-selling opportunities and collaborations with adjacent categories to tap into new sources of business.



Revisit typical consumer personas and use affinity data to explore new targeting parameters.

## MEGA SPENDERS

### EXPAND & CUSTOMIZE OFFERING



Aside from discounts & promos, offer fair and accessible lending options to differentiate and attract brand switchers.



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## AD SOLUTIONS

## PROMO SOLUTIONS

## SUSTAINABILITY

## OPTIMIZATION



**Affinity Targeting**



**Geo-Target Ads**



**Voucher Ads**



**Forest Adoption**



**Hyper AI Ads (BETA)**

# Capture your target consumers by reaching out to the core of their passions and interests via GCash Advocacy Marketing, Geo-Targeting, and Affinity Targeting

## AD SOLUTIONS

### Affinity Targeting

Tailor your content and offerings to specific users with distinct affinities with Affinity Targeting for a more personalized and effective approach, maximizing engagement and conversions.

### AFFINITY TARGETING FOR WANDERLUST TRAVELERS

#### Case Study

With affinity targeting, the brand was able to filter their audience and reach out to Wanderlust Travelers and Vacationers to help boost the sales of travel insurance via GInsure. With its innovative use of GCash consumer data and applying these on their SMS advertisements, the brand was able to achieve a remarkable threefold increase in user conversion ad compared to non-targeted efforts.



NEW!

### Geo-Target Ads

With GCash's advanced technology and consumer data, we can deliver real-time geo-targeted push notifications with precision as close as 100 meters or 328 ft, giving you the option to either reach out to everyone in the vicinity, or apply our filters based on demographics, transactions, or affinities for a more targeted audience.

### Geolocation Services



## PROMO SOLUTIONS

NEW!

### Voucher Ads

Seamlessly transition your offline promos into the digital realm, ensuring wider reach, increased customer engagement, and measurable success.

### KOPIKO UNLI CASH PROMO WITH GCASH VOUCHER SOLUTIONS

#### Case Study

The brand drove consumption and maintained market leadership by integrating a reward mechanism in different Kopiko SKUs to incentivize purchase. This resulted in 1.2M promo redemptions in the first 2 months, giving coffee lovers a seamless and rewarding customer experience.





# Enhance your customers' spending experience and revolutionize your product offerings and leverage the power of GForest and GCash Hyper AI ads.

## SUSTAINABILITY

NEW!

### Forest Adoption

Connect with your customers' sustainability values by letting them restore the lush Philippine forests and reduce their carbon footprint with GForest.



## OPTIMIZATION

NEW!

### Hyper AI Ads (BETA)

With GCash's cutting-edge hyper AI ad customization service, revolutionize your product offerings by providing your customers with a more personalized and engaging experience.

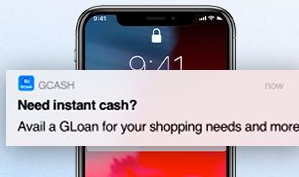
## HYPER AI ADS FOR GCASH LENDING PRODUCTS

### Case Study



Through the use of customized offers for a highly specific audience, the brand was able to achieve their objectives of enhancing activation, retention, and usage of GCash Lending products. This resulted in remarkable growths in user activations, transaction volume and value, and brought about significant expansion not only for GCash products but also for partner brands.

### PUSH NOTIFICATIONS



### HYPER-PERSONALIZED ADS



### SMS





[bit.ly/gcashpartnersolutions](https://bit.ly/gcashpartnersolutions)

✉ Let's talk! | [partnersolutions@gcash.com](mailto:partnersolutions@gcash.com)



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