



SPENDING IN THE NEW ERA OF AI

Explore the capabilities of AI in future-proofing businesses
& managing the evolving market landscape

GET STARTED →

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HIT YOUR MARKETING TARGETS WITH NEXT LEVEL PRECISION

This new era of AI is arguably also an era of opportunities. We see this in the revolutionary ways that big brands reimagine customer experiences. From Netflix to the Economist, AI is changing the way we can serve our customers for the better.

With GCash for Business: Partner Solutions, discover how you can elevate your own campaigns through solutions that leverage the power of AI.

Take full advantage of rich data, from real-time location down to spending habits, among other targeting parameters. With a variety of AI-powered solutions, you can be innovation-ready as we help you boost your marketing on hyperdrive.



Say hello to Gina!

CHAPTER ONE

CONNECT WITH CUSTOMERS ON THE GO

Meet Gina! She's the main character of our marketing story. We'll be following her customer journey to find out how AI-powered solutions can help her make mindful purchases and make your business grow. Your customer will move from place to place, presenting opportunities for your brand to connect with them in new, different ways. To illustrate, let's follow Gina as she goes about her day, moving around in different locations, and identify where location targeting can be an advantage.

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Beyond the home and the office, there are many different places Gina could be in. Connecting with her in real-time, anywhere in the world, can elevate your brand to the next level.

Let us follow along as Gina goes about her day, in this sample scenario based from location tracking data of GCash users:



Gina lives in Quezon City.



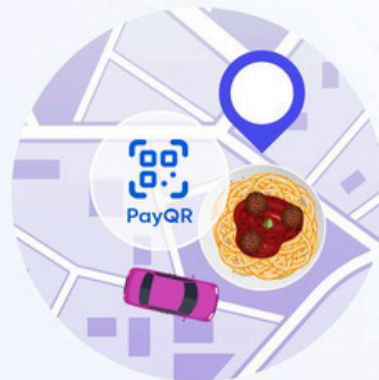
05:42 AM

She leaves early in the morning and drives to her office in BGC. She orders a morning coffee online to start her day.



18:17 PM

She grabs a quick dinner with her team in Poblacion before heading home.



Your customer might be somewhere else in the world.

As seen in the example above, customers are moving from place to place, all the time, as they fulfill their daily routine and tasks. In connection with spending transactions, it was seen that some users even venture beyond the Philippines as they go about their day.

Source: Internal GCash Data

Reach and resonate with customers like Gina wherever they may be with GCash for Business: Partner Solutions.

How Your Brand Can Level Up Location Marketing



Sharpen your campaign's focus by accurately identifying where your customers are located.



Give your offers and promos an effective boost by targeting customers who are nearby in real-time.



Expand your presence to customers outside of Metro Manila, and even beyond the Philippines.

Registered Address as verified location data of your customer

Real-time targeting on users who are within the 100m radius

Capability to reach GCash users who are overseas workers



Location Targeting Parameters



CHAPTER TWO

STAY RELEVANT WITH PERFECT TIMING

Now that we know the places that Gina went to in a day in her life, let's look into another aspect of her routine – how she spends in different times of the day, week, and month. Spotting these personal holidays can be pivotal in how you plan your campaigns and offers.

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Beyond national holidays, Gina's unique spending pattern within a week or month reveals a more personalized story of her transactions.



In each hour of each day, Gina would be transacting in different categories and channels.



Personal holidays have a great influence on how users spend across different categories in a month. This is seen in how Gina would spend on different days that deviate from other segments.

Share of Weekend vs Weekday Value by Hour of the Day



Source: Internal GCash Data



Bills payments

↑ sweldo weekends
↓ a week after



Offline payments

↑ sweldo weekends
↓ after first week of the month



Prepaid Load

↑ sweldo weekends
↓ after first week of the month



Online Purchase

↑ mid month
↓ the week after

Gina has her own personal spend pattern – from shopping online late at night and buying prepaid load early on weekends, to having her own designated days for bills payments and offline transactions in a month.

With each customer segment, each transaction occurs differently.

Your customer might be doing something else on another channel on a different time, as they go from morning commutes to late-night shopping. They have personal holidays that are unique to their customer segment, having their own dedicated days for paying bills or buying load.

Drive relevance for your campaigns with a deeper understanding of your customer's spend pattern through GCash for Business: Partner Solutions' AI-powered hyper-personalization.

How Your Brand Can Level Up Time & Occasion Marketing



Fuel relevance for your promos by taking into consideration your customer's unique personal holidays.



Have a holistic view of your customer's demographics and affinities as you gauge their transaction cuts.



Optimize your promo campaign's timings by aligning it to your customer's affinities and spend patterns.

Data-driven learnings from customer behavior in the app, such as features they use

AI-powered hyper-personalization, serving the best ad based on app behavior & transactions

Interest profiles derived from spending transactions, where each segment exhibits unique behaviors during specific times and occasions



AI-Powered Hyper-Personalization



CHAPTER THREE

UNDERSTAND YOUR MARKET ON A DEEPER LEVEL

With all the nuances of her location and transaction data, there's a lot more to Gina with her affinities as well, making her a multi-dimensional customer. Discover how you can leverage on rich user data to elevate your personalization strategies.

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Affinities are personality rich pieces of data that give us a better understanding of our target market based on their interests. These can be cross-tabulated, forming sub-cohorts that capture how complex customers can be.



With over 50 affinity segments modelled from user data, above are some of the interesting sub-cohorts that emerged, which shows how targeting your audience can be much more personalized and accurate.

There are layers to each customer's behavior and personality, and AI harnesses user data to give you a better grasp of how multi-dimensional they truly are.

Gina belongs to the Girl-Boss Mamas segment, but who would've thought that she would be a K Drama fan as well?

There are more sub-segments with the 50+ consumer personas to draw from – hinting at the breadth and depth of user data that can be leveraged to know your customers better.



Girl Boss Mamas
Running their home and business with GCash
~4% of GCash users

About Me
34 years old and earns P59K a month
Lives in NCR, Cavite, Laguna, Bulacan, Rizal

Hobbies
FB, IG, YouTube, KDramas, CDramas

GCash Usage
I use Gcash for: 99% Send Money,
87% Online Payments, 79% Buying Load,
77% Bank Cash-in, 51% Paying bills



Digital OFWs
Staying connected with remittances,
finding new worlds with subscriptions
~27% of GCash users

About Me
36 years old and earns P74K a month
Working overseas in UAE, USA, Saudi Arabia, Kuwait, HK

Hobbies
FB, IG, Tiktok, Reddit, YT, Amazon, Netflix

GCash Usage
I use Gcash for: 87% Send Money,
52% Online Payments, 27% Paying bills,
23% Remittances, 17% Financial Services



Financially-Woke Gen Zs
Funding their ever-growing passions
~3% of GCash users

About Me
23 years old and earns P40K a month
Living in NCR, Cavite, Rizal Pampanga, Cebu

Hobbies
IG, Tiktok, YT, KPop, PPop, Anime, Games

GCash Usage
I use Gcash for: 97% Send Money,
81% Prepaid Load, 79% Online Payments,
45% Offline Payments, 31% Financial Services

With the vast amount of data, we are faced with the reality that each consumer is unique.

As advanced technology add dimensions to the user, bringing them closer to human behavior, we are empowered to transform our brand experiences in this new era of AI.

Advance towards hyper-personalization by leveraging on GCash for Business: Partner Solutions' range of targeting capabilities, from location to affinities.

How Your Brand Can Level Up User and Income Segmentation



Enhance personalization by targeting affinity profiles that are based on real spending transactions of users.



Gain an intimate and more precise understanding of your intended audience by tapping into multiple filters.



Fine-tune your CTA by tracking nuances in your target market's transaction behaviors.

Over 50 unique consumer personas via affinity targeting

Rich KYC data that provides verified information such as age, gender, location, and SEC

Transactional data of your target market that deep dives into their spending (use cases, average spend, banked or unbanked) and time & occasion of their spends



Optimal Combination of Targeting Parameters

(with the ability to customize and personalize various data point parameters)



HOW GCASH FOR BUSINESS: PARTNER SOLUTIONS FITS PERFECTLY INTO YOUR CAMPAIGN!

LEARN MORE ↓

Set Your Marketing to Hyperdrive with GCash for Business: Partner Solutions

Enhance the way that you engage with your customers with our full portfolio, as you maximize our array of advanced targeting capabilities that can help move your brand forward.



Ad Solutions

Make personalization your edge with an advanced array of targeting tools and variety of ad formats that will help you reach the right audience effectively.



Geotargeting

Connect with your audience wherever they may be.



Affinity Targeting

Define your audience better with customizable filters.



Hyper-Personalization

Reach your audience effectively by mixing and matching various data points.

Deepen customer connections with our solutions



Promo Solutions



Identity Solutions



Green Solutions



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