



 **GCash** INSIDER:

# PASSION FORWARD

HARNESSING CONSUMER BEHAVIOR FOR BUSINESS SUCCESS





**G) GCash INSIDER:**  
**PASSION  
FORWARD**  
UNLEASHING THE POWER OF PASSION TO FUEL SUCCESS

The **PHILIPPINES** is filled with passionate people—all with various interests, hobbies, and attitudes. **GCASH**, as the **#1 FINANCE SUPER APP**, is at the forefront in making sure that brands and businesses get access to unparalleled data and insights on Entertainment, Travel & Leisure, and Gaming, grounded on the spending behavior of its millions of users.

With this, partners can gain a competitive edge in converting and connecting with its customers like never before.





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## EXECUTIVE SUMMARY

**GCASH**, as the **#1 FINANCE SUPER APP\***, has since decoded the post-pandemic consumer, whose behaviors have changed in the new normal. Ever since the COVID-19 pandemic, there has been a shift in the way Filipinos view their passions – from just being something that they enjoy doing to something that can be used to fuel their ambitions. This shift has been fuelled by increasing availability of digital payment services such as **GCASH**, and the ever-increasing media coverage of their interests. And our data shows that this consumer continues to evolve, even to this day.

With this change in mindset, businesses are more than able now to meet their consumers with ease and convenience right at the heart of their passions. Through **GCASH PARTNER SOLUTIONS**, businesses can now easily access the resources needed to fuel their consumers' passions with various digital solutions and help grow their businesses.

As we learn and understand these consumers on a more personal level, **GCASH** prides itself with an in-depth understanding of consumers' daily living and spending habits – unparalleled access to first-party data, allowing us to deep dive and continuously learn more about our consumers and build relationships that last for years to come.

\*based on *data.ai* active users

“

Through  **GCash** | Partner Solutions

businesses can now easily access the resources needed to fuel their consumers' passions with various digital solutions and help grow their businesses.

”





## CHAPTER ONE

# UNPACK TODAY'S TRAVELER

Since the pandemic, Filipinos have been on a continuous surge of 'revenge travel' where they make up for lost time and travel all across the world and the country.

How exactly are today's travelers different from the ones before this new normal? Learn more about the different journeys, new habits, and other insights on these travelers whose ultimate travel companion is GCash.





# TRAVEL TAKES A STEP FURTHER TOWARDS ADVENTURE

After months of being stuck at home due to the pandemic, Filipinos are now ready to travel again and are already planning their trips. But having come from the pandemic, **they now have a reduced or limited travel budget compared with before.** But this doesn't stop them from having an adventure!

## TRAVEL TRANSACTION VALUES OVER TIME

GCash Transactions, 2019 to current

YTD YoY Travel Growth  
by Segment



7.2x  
AIR TRAVEL



2.7x  
SEA TRAVEL



1.5x  
LAND TRAVEL

3x MORE SPEND PER PERSON POST-PANDEMIC

80% PLAN TO TRAVEL IN THE NEXT 12 MONTHS

32% PLAN TO DO SO TWICE



Internal GCash Data  
Project Goldeen Q1 2023, Internal Market Research Study on Travel



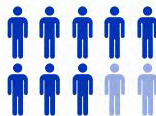
# UNPACKING TODAY'S TRAVELER



**THEY STILL TRAVEL DESPITE**  
reduced to no budget allocation because  
**Savings is primary source of travel funds**



**THEY SEE TRAVEL AS**  
something exciting, and that  
they are ready for



**8 in 10**  
plan to travel  
this year for vacation

**THEY TRAVEL TO**



**Palawan and Cebu**  
for local



**Japan and Korea**  
for international

**THEY PREFER**  
traveling with family and friends and discovering new places locally

**1 out of 4**  
have plans to travel  
internationally due to  
**seat sales**



**Visiting tourist spots**  
internationally



**Going to the beach or  
on staycations** locally



## TODAY'S TRAVELER PRE-PLANS UP TO 4 MONTHS BEFORE THEIR TRIP

They recognize that travel is not only about enjoying the destination, but about the entire journey starting from pre-planning.

By conducting thorough research, travelers make cost-effective choices without sacrificing quality for a more fulfilling and responsible travel experience.



### THEY START WITH

budget allocating AND getting plane tickets and accommodations

**50%**

of international travelers **set aside budget at least 4 months before travel** for local travel



**Travelers directly book online** through merchants and travel aggregators

### THEY MAKE SURE TO ALLOCATE

a bigger chunk of budget to food, transportation, and accommodations



Also included in the budget: **medicines, travel outfits, insurance, and low-cost household items** (toiletries, cleaning supplies, etc.)

### THEY ARE NEWLY INTERESTED IN

health, medicine, and travel insurance



of those who availed travel insurance **never did pre-pandemic**

### THEY AIM FOR

scoring deals through social media, WOM, and airline companies

### THEY PRIORITIZE

cashless or online transactions due to learnings from the pandemic



## TRAVEL TAKEAWAY INSIDER TIPS

While travel is definitely back,  
**TIGHTER BUDGETS HAVE CHANGED HOW CONSUMERS  
PLAN, SPEND, AND PREPARE FOR TRIPS**



**Travel is no longer “owned” by just the category—  
it isn’t just about the hotels, the flights, and the food.**  
Fashion, Pharma, Insurance, and FMCG are now part of the  
entire journey from pre-planning to arrival.



**Saving has two subsegments: “saving for  
the future” & “saving to  
spend”**

As traveling is part of the “saving to spend” category, those in  
wealth management might want to consider developing  
products for shorter-term savings.



Similar to double-digit sales, marketing spends must also  
**prioritize presale, consideration, teasers, and launch** versus just  
sustaining comms given the long purchase journey for travel.







## CHAPTER TWO

# MEET THE MULTIFACETED GAMERS

The pandemic has spurred a surge in people finding more ways to entertain themselves. As a result, the gaming space has been booming. With an increase of interest, what traits can we learn from this year's gamers? With GCash always updated on cutting edge technologies and trends, gamers are able to complete different quests and level up characters with GCash's ease of payment and gaming deals and offers. Get to know more about the Filipino gamer and how this interest evolved to the passion it is today.





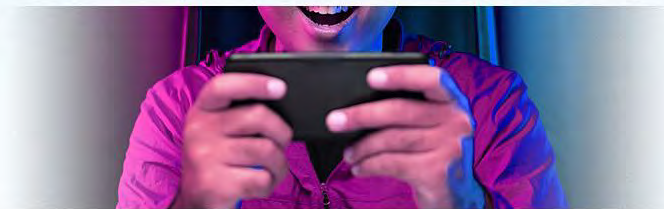
# GAMING CONTINUES TO LEVEL-UP WITH NEW TYPES OF GAMERS ON THE RISE

Despite pandemic restrictions being lifted, **Filipinos still have a strong interest in gaming.**

**Gaming-Related Transaction Values Over Time**  
GCash Transactions, 2020 to current



Internal GCash Data



Today's gamers are **breaking barriers** and shattering those outdated assumptions. They are a diverse community, spanning across all age groups, genders, and backgrounds.

For them, gaming isn't just a simple hobby, **but a passion**—and this is evident in the fact that even if mobility has increased, they still actively play online games.

It's time to recognize that gamers of today are rewriting the narrative and proving that their love for gaming goes far beyond any preconceived notions.



# GET TO KNOW THE MULTIFACETED GAMER



## GAMERS THEN (STEREOTYPES)



Mainly kids and teenagers



Mainly rich: as they are the only ones who can afford games



Not responsible/financially capable: since they prioritize in-game currency



Isolating/non-sociable: as they just stay in front of their screens

## THE MULTIFACETED GAMERS OF TODAY



**47%** are female gamers,  
**56%** of gamers are above  
the age of 28 years old



Not from the affluent  
• **4 of 5** games are from  
the mass market



Responsible and  
Financially prepared  
• **38%** pay their own bills  
• **66%** have good  
credit score  
• **1 of 4** save, invest,  
or have insurance



Wide Network  
**12** connections  
on average



# GET TO KNOW THE MULTIFACETED GAMER



## GAMERS THEN (STEREOTYPES)



During gaming, they play solely to finish the game and not socialize and do other activities



Gaming as their sole interest

## THE MULTIFACETED GAMERS OF TODAY

Other gaming activities include:



- 50% use online shopping, use online services, use games of chance



While gaming remains a central passion, it is merely one aspect of their **multifaceted lives**. Gaming is only a major part of their interests.

**64% OF GAMERS**  
are Social Media  
Butterflies

**24%**  
are Fast Foodies

**16%**  
Car Lovers

**12%**  
Aspiring  
Chefs

**22%**  
are TV Bingers

**17%**  
KPOP Fans

**14%**  
Movieholics

**11%**  
Travelers



## GAMING TAKEAWAY INSIDER TIPS

### GAMING IS NO LONGER A NICHE CATEGORY

As the industry changed—now more mainstream—  
so has the gamer



With the gamers of today having a diverse range of interests, targeting beyond demographics and towards their other **passion points** is now more achievable **with more data**.



Given the massive size of gaming, other categories can play too by **focusing on the gaming experience** - enhancing the experience with gaming peripherals, consoles, PC parts, subscriptions, etc.



**Collaborate with platforms** who can target your brand's gaming subsegment too.







## CHAPTER THREE

# ENTERTAIN ONLINE TO OFFLINE

The pandemic has changed the way Filipinos look for entertainment. With more people learning how to spend quality time indoors, online activities have become a go-to form of entertainment. However, as restrictions start to ease up, offline activities are back and are stronger than ever. Get to know what entertains the Filipino consumer and how GCash can help provide access.





# ENTERTAINMENT STAYS STRONG ONLINE EVEN AS IT COMES BACK OFFLINE

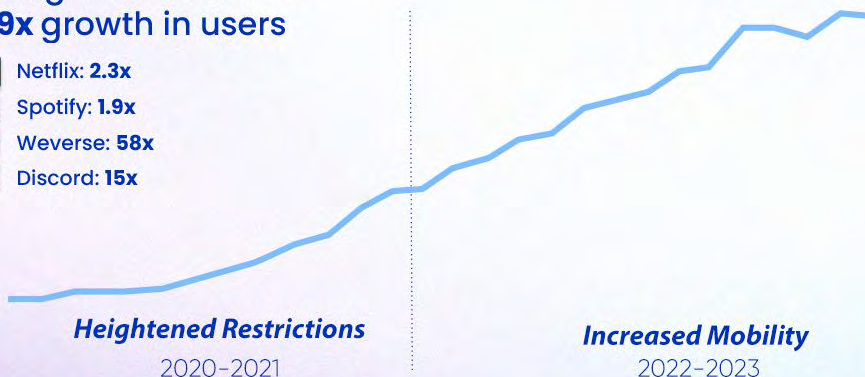
Despite the return and increase in mobility, entertainment continues to grow within GCash.  
And it isn't just online entertainment that's growing, but offline too!

## Entertainment-Related Transaction Values Over Time

GCash Transactions, 2019 to current

**3.4x** growth in value  
**1.9x** growth in users

-  Netflix: **2.3x**
-  Spotify: **1.9x**
-  Weverse: **58x**
-  Discord: **15x**



As online services become more popular, users are increasingly seeking to **enhance their experience by recreating** it offline.

The desire to replicate the entire online experience offline is driven by the need for a more immersive and tangible interaction.

By **bridging the gap** between the virtual and physical realms, users can enjoy a seamless and holistic engagement with their favorite online services.



With the continued growth of online to offline entertainment, interests permeate even further with  
~60% of GCash users identifying with at least one of these:

### AT LEAST 15 DIFFERENT INTEREST-BASED AUDIENCES WITHIN GCASH



Movieholics



Music Lovers



Local news reader



Art and theater fan



Social media butterfly



Kpop fan



Book lover



Fast foodie



Sports patron



Shutterbug



TV Binger



Business news



Aspiring chef



Car lover



Pet lover

~60%  
are part of  
at least  
one

Internal GCash Data

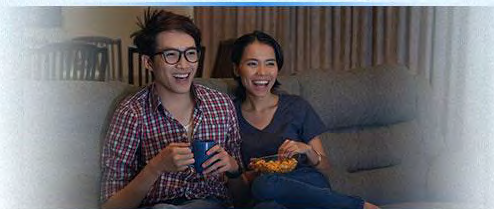


Fans are incredibly passionate when it comes to their idols and fandoms, often going to great lengths to show their support.

Their **online interests often spill over into their offline** lives, with fans organizing on-ground events, creating fan art, and even traveling long distances to attend concerts or meet-and-greets.



# GET TO KNOW THE PASSION-FILLED FAN



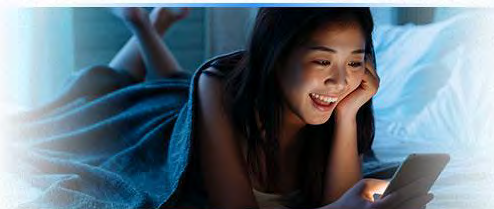
## THEY STILL LOOK FOR ONLINE ENTERTAINMENT BECAUSE

it is where they can fuel their passions  
and enjoy being a fan of their interests



## THEY FEEL

immersed with the whole experience—  
whether online or offline



## THEY ENJOY

online and offline entertainment  
activities so much THAT

## THEY TEND TO

allocate more of their time and budget towards better entertainment experiences.

Initially, they only had online subscriptions. Offline investments towards a better experience of their passions were soon added to their list of priorities. ESPECIALLY since the media continues to evolve and their fandoms continue to grow.



TYPE OF FAN	ONLINE (THEN)	ONLINE & OFFLINE (NOW)
Movieholic	₱340 on streaming	~₱900 spend on the cinema 1.3x/month ~₱600 on cinema snacks ~₱5,600 on entertainment appliances
TV Binger	₱380 on streaming	1.4x higher on electric bills ~90% of cable bill payers Love their deliveries, CVS's, and takeout, so much they do these three WEEKLY
The Music Lover	₱200 on streaming	₱6300 events ₱2700 on instruments ₱11,300 on audio gadgets



Brands can **tap into this passion by engaging** with fans at multiple touchpoints by recognizing that their customers are not just interested in one aspect of their fandom.

By offering a range of products and experiences that cater to different fan interests, brands can create a **deeper connection** with their audience and increase customer loyalty.



## ENTERTAINMENT TAKEAWAY INSIDER TIPS

**ENTERTAINMENT HAS BECOME AN END-TO-END EXPERIENCE**  
sought after and spent on by Filipinos to fuel their passions.



Meet the customers where they are. **Omni-channel experiences** are possible through platforms that integrate online to offline for marketing and rewards.

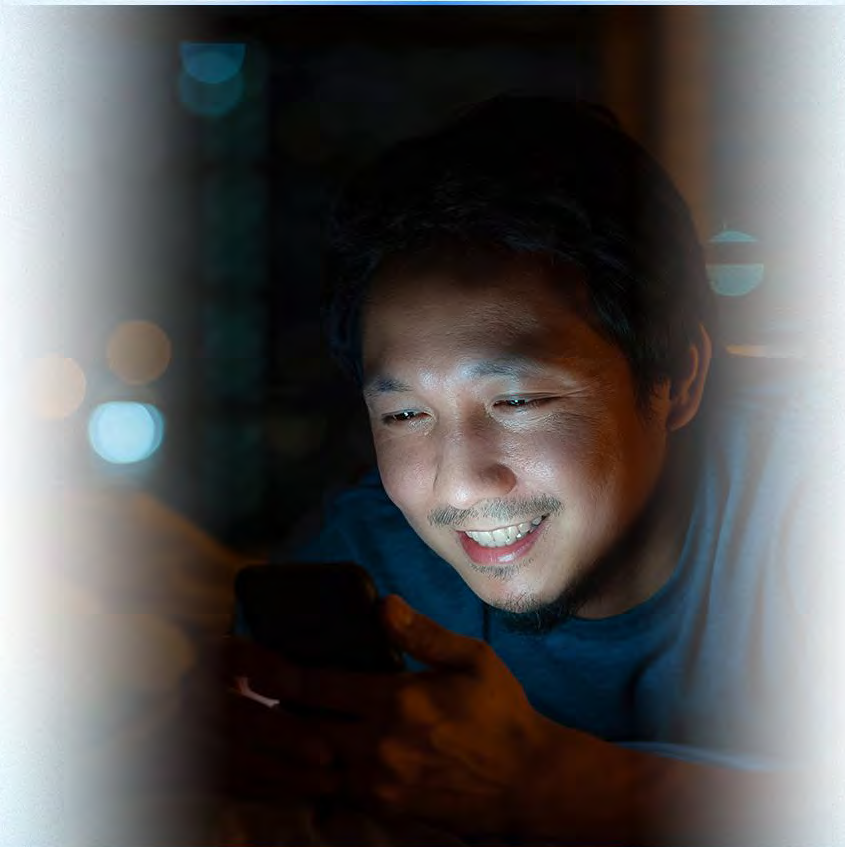


**Don't be limited** to what a stereotypical fan is usually labeled as (a Kpop/Kdrama fan or a fan of a band) as this can be cluttered, irrelevant, and expensive.

There are so many other types of the passion-filled fans out there that you can target and hinge on.



In building loyalty and advocacy, **invest in experiences beyond product features**, either by mounting your own OR partnering with existing events.







## CHAPTER FOUR

# MOVE PASSION FORWARD

Customers are driven by their passions and they want the products and services they use to reflect that. By understanding your customers' passions, you can create better experiences for your consumers while ensuring that your business stays relevant in a competitive market with varying interests. Through GCash Partner Solutions, you are now able to connect with your consumers better while helping them fuel their passions.





# PASSIONS SHAPE THE WAY YOUR BUSINESS MOVES FORWARD



Here at GCash, we firmly believe that our customers' **passions are the driving force** behind our progress.

We understand that their unique interests and desires shape the way we develop products and services.

By actively listening to their feedback, engaging with their passions, and understanding the available data we have, we are able to tailor our offerings to better meet their needs. Through this collaborative approach, we are able to continuously innovate and evolve, ensuring that our business moves forward in sync with our customers' passions.





# PASSIONS SHAPE THE WAY YOUR BUSINESS MOVES FORWARD



## TRAVEL

**Travel spend has expanded** to include fashion, medicine, and insurance, along with flights, food, and accommodations: all these contribute to the entire travel journey.

With travel as a part of the “saving to spend” consumer mindset, those in wealth management should consider **developing products for shorter-term savings**.

Given the long purchase journey, marketing spend must also **consider the pre-launch and launch phases** other than just sustaining efforts.



## GAMING

With the gamers of today having a diverse range of interests, **targeting beyond the usual demographics** is now more possible with more data.

Other categories can enter the playing field by focusing on and **enhancing the gaming experience** with peripherals, consoles, PC parts, subscriptions, etc.

**Collaborate with platforms** who can target your brand's gaming subsegment too.



## ENTERTAINMENT

**Meet the customers where they are:** experiences are possible through platforms that integrate online to offline for marketing and rewards.

**Don't be limited to targeting the stereotypical fan.** Get to know the other types of passion-filled fans to reach out to.




In building brand affinity, **invest in experiences beyond product features**, either by mounting your own OR partnering with existing events.



# BE PASSION FORWARD AND BUILD THE CONNECTION

In the digital age, it's crucial to effectively connect and engage with consumers **to fully comprehend** their passions, interests, and preferences.

By prioritizing strong connections with consumers, GCash helps businesses attract their desired customers and expand their operations through a range of digital solutions, leading to long-lasting relationships with customers.

<p>NOW THAT YOU KNOW: <b>INSIDER TAKEAWAYS</b></p>	<p>THIS IS WHAT YOU CAN DO: <b>BRAND ACTION POINTS</b></p>	<p>THIS IS HOW TO DO IT: <b>GCASH PARTNER SOLUTIONS</b></p>
<p>Customers are not (and have never been) one-sided. With these multidimensional customers, spend <b>data is critical in knowing</b> what they truly care about.</p>	 <p><b>KNOW:</b> Leverage on data that goes beyond demographic and vanity metrics.</p>	<p>Spend data Audience segmentation Big data</p>
<p>Now more cautious, customers tend to prolong their purchase journeys. It is important to <b>know the channels</b> used and the persona they assume in the path to purchase.</p>	 <p><b>TARGET:</b> Choose a platform that allows granular targeting across the path to purchase</p>	<p>Various targeting tools: Use-case-specific Audience-based Interest-based</p>
<p>Customers are looking to invest more in their passions wherever and however they can. <b>Experiences are best</b> when online and offline complement.</p>	 <p><b>EXECUTE:</b> Deliver experiences that engage customers seamlessly online and offline</p>	<p>Multi-channel marketing Ad solutions Vouchering solutions</p>





## CHAPTER FIVE

# BE PASSION FORWARD

WITH GCASH PARTNER SOLUTIONS





# CONNECT WITH MILLIONS OF PASSIONATE CONSUMERS RIGHT AT THE HEART OF THEIR PURCHASE JOURNEY WITH GCASH

## AWARENESS



### AD SOLUTIONS

Reach our active and paying user base

## ONBOARDING



### CUSTOMER API

Improve your customer's onboarding experience

## USAGE



### PROMO SOLUTIONS

Custom vouchers to reward and delight your customers

## ADVOCACY



### GFOREST

Join the biggest digital eco-movement in the Philippines

In today's fast-paced world, targeting passionate consumers in the travel, gaming, and entertainment sectors is crucial for businesses looking to thrive in these industries. **GCash** | **Partner Solutions** offers a range of innovative features and services that can help businesses tailor their marketing strategies specifically for these passionate consumers.

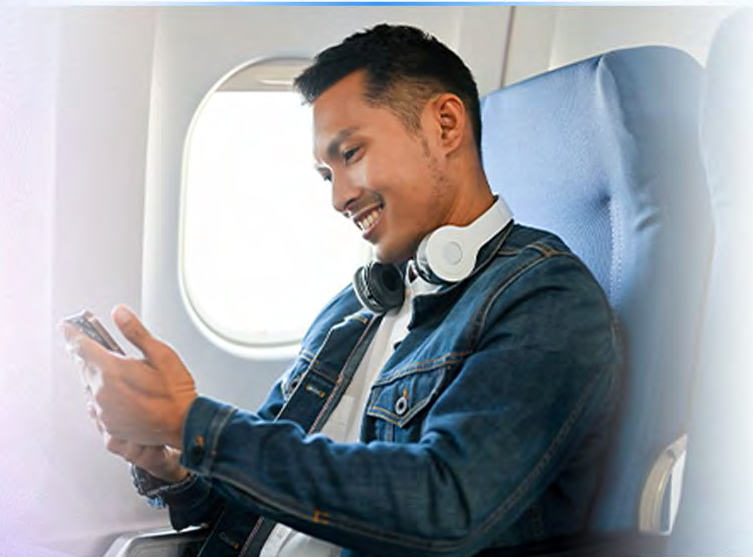
By leveraging the capabilities of **GCash**, companies can tap into a vast network of users who are actively seeking travel experiences, immersive gaming adventures, and exciting entertainment options.



# BE PASSION FORWARD

WITH  **GCash** | Partner Solutions

One of the key advantages of partnering with **GCASH PARTNER SOLUTIONS** is its ability to provide businesses with valuable insights into consumer behavior. Through advanced analytics and data-driven tools, companies can gain a deeper understanding of their target audience's preferences and interests. This knowledge allows them to create personalized campaigns that resonate with passionate consumers on a more meaningful level.



## TRAVEL

- ✓ Release ads in time for **hot season** for travel
- ✓ **Target wanderlust travelers** who have bought flight
- ✓ Introduce **special rewards and discounts** to travelers with **Promo Solutions**
- ✓ Target Filipinos on their vacations with the use of **geolocation services**
- ✓ Advocate for **sustainability** through **carbon reduction partnerships**
- ✓ Incorporate **WebPay** in your brand's site for the travelers who **prefer going cashless for booking different travel activities, accommodations, and amenities**



# BE PASSION FORWARD

WITH  GCash | Partner Solutions



## GAMING

- ✓ Target the ever-evolving gamer with specific **customer affinities**
- ✓ Onboard new gamers with the use of **Identity Solutions**
- ✓ **Reward loyal gamers with special vouchers and discounts** for your brand during special events with **A+ Rewards**
- ✓ **Partner up with local and international games** and incorporate GCash as either special vouchers that can be won in-game OR GCash as an added payment method in-game
- ✓ Promote your brand's products via **GLife** and have a **digital storefront** on **GCash**
- ✓ Incorporate **WebPay** in your brand's site to target the multifaceted gamers **who prefer going cashless for their different interests**
- ✓ Add your brand as a merchant in **Buy Load** for gamers who are in need of maintaining their gaming subscriptions and credits with non-telco load



# BE PASSION FORWARD

WITH  GCash | Partner Solutions



## ENTERTAINMENT

- ✓ Release ads in line with the **release of your ticket-selling**
- ✓ Target avid online viewers, movie and concert-goers who love consuming content with **affinity-based targeting**
- ✓ Boost online to offline sales by **targeting omni-channel**
- ✓ Target Filipinos in concerts or other events with the use of **geolocation services**
- ✓ **Target concert and event attendees** who bought tickets and hotel accommodations with **GCash**
- ✓ Introduce special rewards and discounts with **Promo Solutions** in line with your event
- ✓ Incorporate **WebPay** in your brand's site to target the passion-filled fans **who prefer going cashless to book and reserve cinema and concert tickets**
- ✓ Add your brand as a merchant in **Buy Load** for the fans **who are in need of maintaining their streaming subscriptions and credits** with non-telco load





## CHAPTER SIX

# SUCCESSFUL PASSION-FORWARD BRANDS

## THAT LEVELED UP WITH GCASH

Brands are constantly seeking innovative solutions to enhance their customer experience and drive business growth. In this section, we will explore compelling case studies of brands that have successfully leveraged **GCASH PARTNER SOLUTIONS** and took their brands to new heights.





# SUCCESSFUL PASSION-FORWARD BRANDS THAT LEVELED UP WITH GCASH



**AIRASIA**, one of the largest airlines with domestic and international flights to more than 165 destinations

## BRAND PROBLEM

Get users to be more aware and install the new AirAsia super travel app

## GCASH PARTNER SOLUTIONS CAMPAIGN

Incorporate year-round advertisements (with different formats) within the GCash platform where users are redirected to the AirAsia website and app installation microsite to learn more about the different sales, discounts, and vouchers available within the AirAsia super travel app

## RESULTS

GCash continues to be a key channel in boosting double-digit sales

- ✓ **Ad campaigns** yield above average CTR when targeting the right customer (5% Pop-Up CTR across all campaigns)
- ✓ Usage of different ad formats across the app journey aid in driving recall
- ✓ There is a direct correlation between ad campaigns and GCash transactions

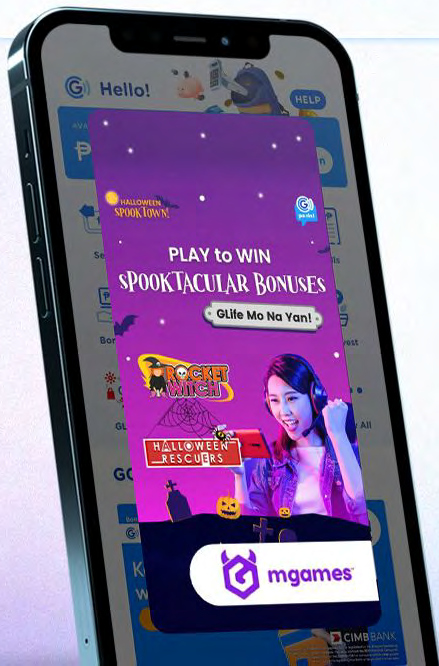
GCash  
transactions grew by  
**150%**  
vs. YAGO data





# SUCCESSFUL PASSION-FORWARD BRANDS THAT LEVELED UP WITH GCASH

**MGAMES**, a social gaming platform with over 200 exclusive casual games where users can win BIG



## BRAND PROBLEM

Get users to be more aware and engage with the platforms of mgames and GCash

## GCASH PARTNER SOLUTIONS CAMPAIGN

Incorporate mgames within the GCash platform (GLife) through in-app advertisements where users are redirected to the mgames website and GLife section to learn more about the mgames platform

## RESULTS

Campaigns with **Ad Solutions** resulted in over







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

**LET'S TALK**

[partnersolutions@gcash.com](mailto:partnersolutions@gcash.com)