



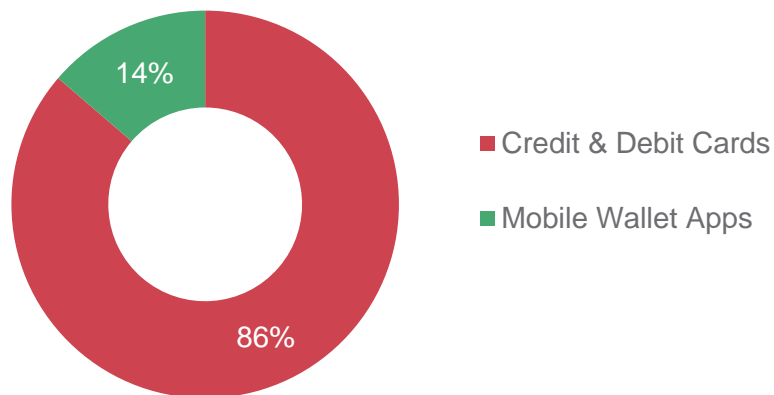
IS YOUR BRAND READY FOR A CASHLESS FUTURE?

PART 1

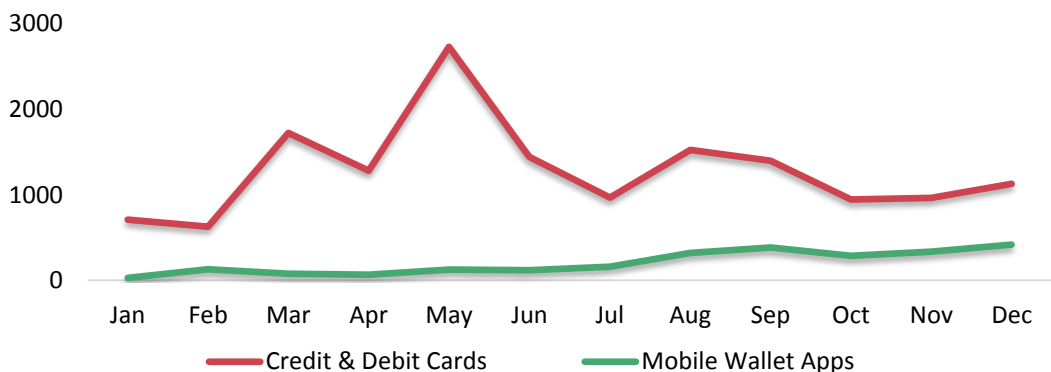
MOBILE WALLETS VS. CREDIT/DEBIT CARDS

Credit & Debit Cards Held Lion's Share

Over the past year (2017), credit & debit cards enjoyed the incumbent benefits taking up 86% of total conversation. 14% of conversation was attributed to mobile wallet apps.



However, mobile wallets on an uptrend



Despite the handful amount of conversation, mobile wallets saw a steady upward trend. **This signals an opportunity for brands to hop on the mobile wallets bandwagon by creating conversation and build connection with the potential customers.**

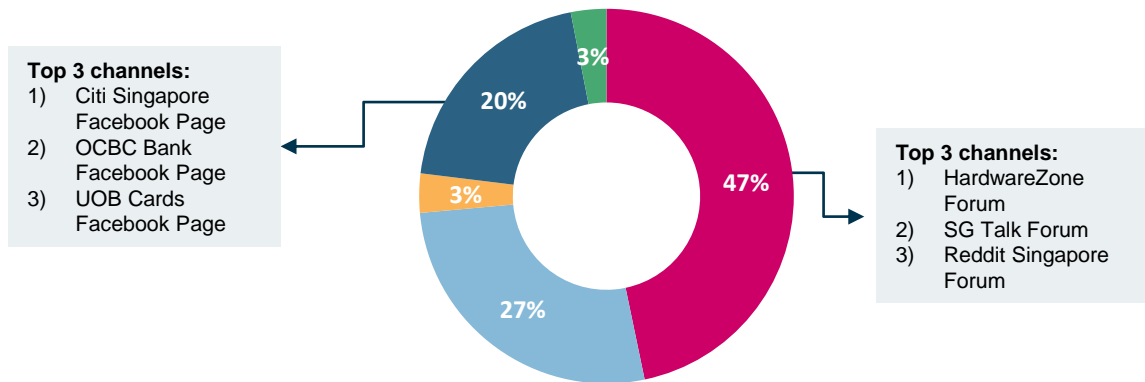
PART 2

IDENTIFY TOP CHANNEL TO START CONVERSATION

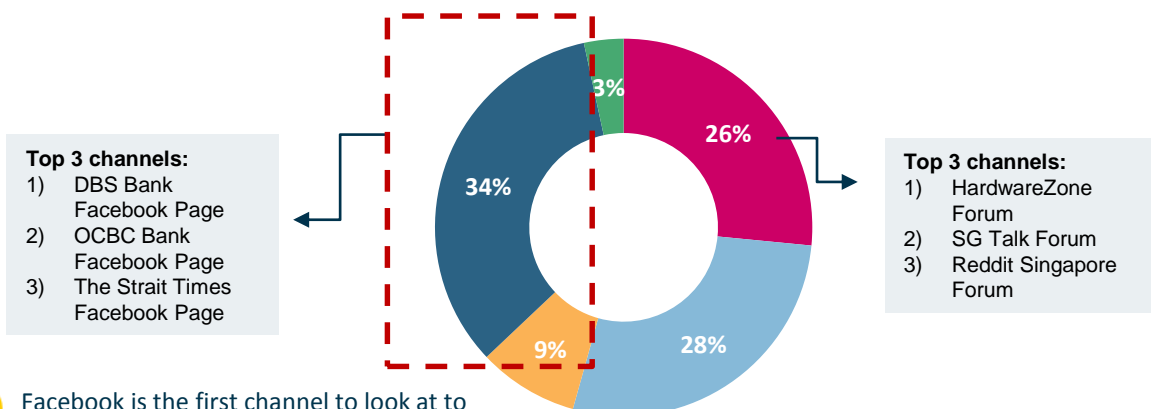
Strong Facebook Presence Is Essential To Keep Up With Competition

Facebook, Twitter and Forum emerged as primary social platforms for both credit & debit cards and mobile wallets. Interestingly, Facebook took up 34% of mobile wallets conversation, implying that branded messages play critical roles in shaping organic conversation. In other words, **retailers without a strong communication strategy for Facebook may find themselves losing business in the coming years.**

Channel Breakdown (Credit & Debit Cards)



Channel Breakdown (Mobile Wallets)



Facebook is the first channel to look at to engage the potential customers

■ FORUM ■ TWITTER ■ NEWS ■ FACEBOOK ■ OTHERS

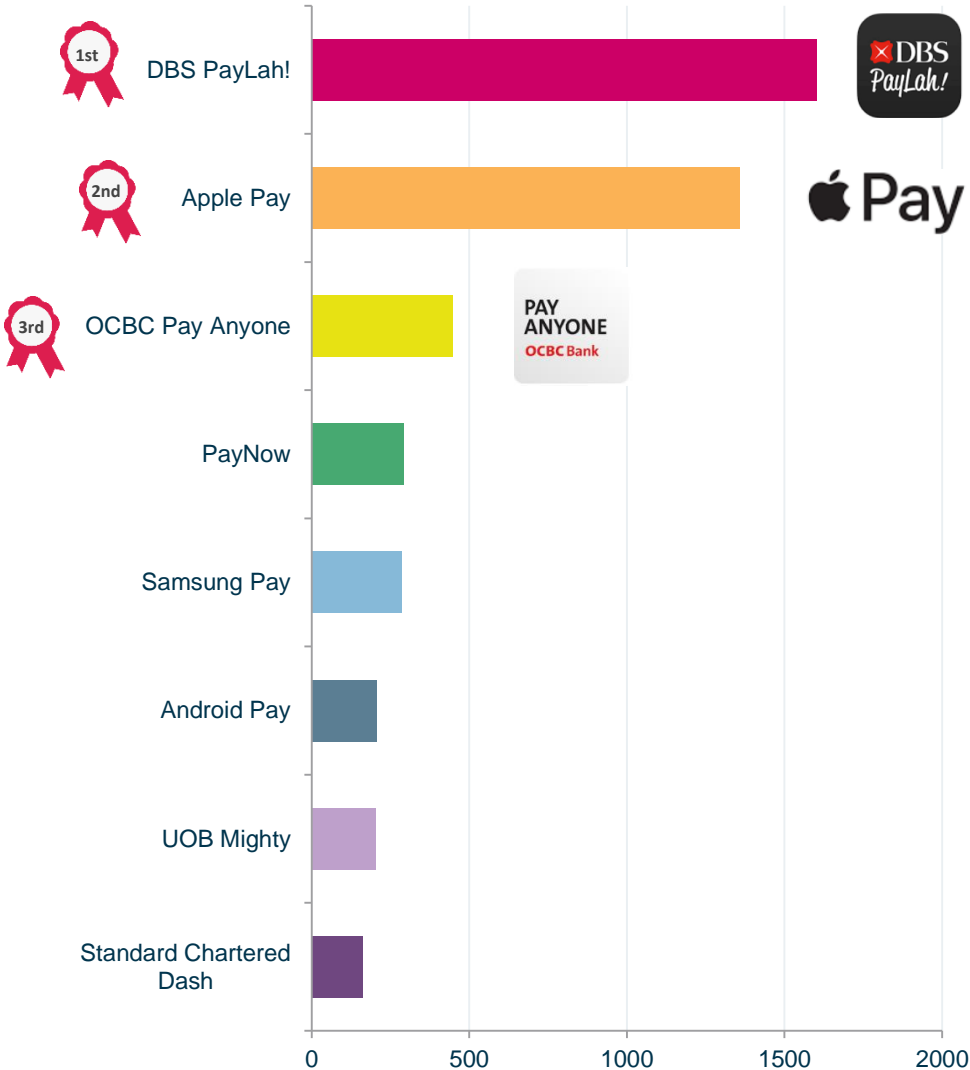
Is Your Brand Ready For A Cashless Future?

PART 3

LEARNINGS FROM TOP PERFORMING BRANDS

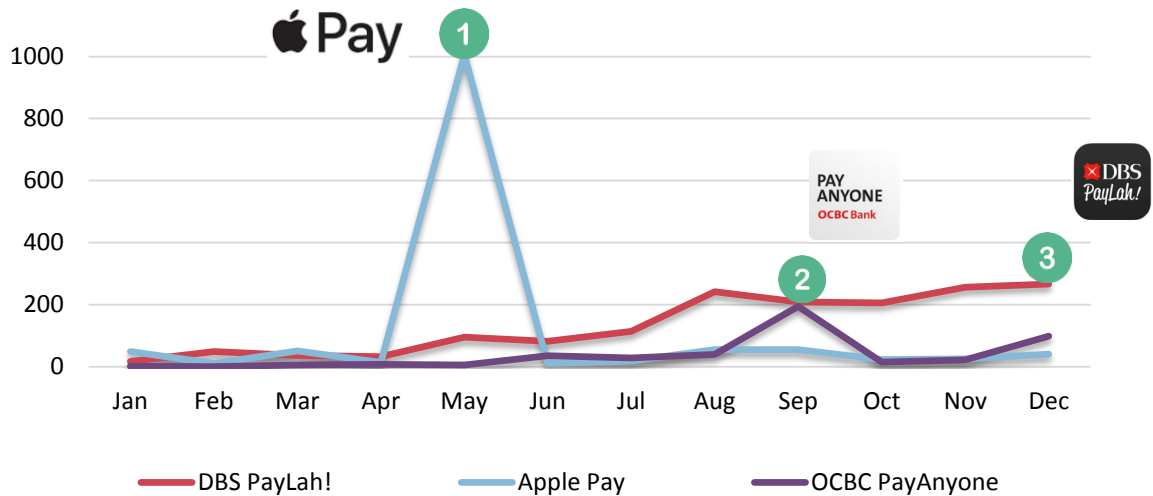
DBS PayLah, Apple Pay and OCBC PayAnyone were ahead of competition

Among various mobile wallet apps in the market, DBS PayLah! was the highest performer, closely followed by Apple Pay. OCBC PayAnyone came at the third place.



3 Learning Points From Outperformers

TOP 3 MOBILE WALLET BUZZ TREND



1. GO VIRAL BY LEVERAGING PLATFORM SPECIFIC INFLUENCER



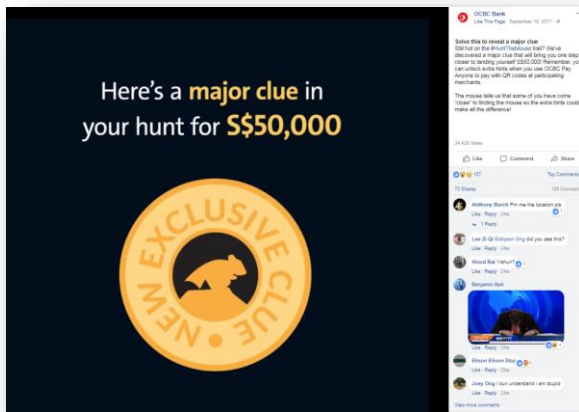
Apple Pay Starbucks promotion

Xavier Lur, a locally established social media maven especially with strong Twitter presence, helped Apple Pay Starbucks promotion* go viral. Thanks to his great presence in Twitter (185k followers), the promotion garnered 3,494 retweets, resulting in huge buzz spike.

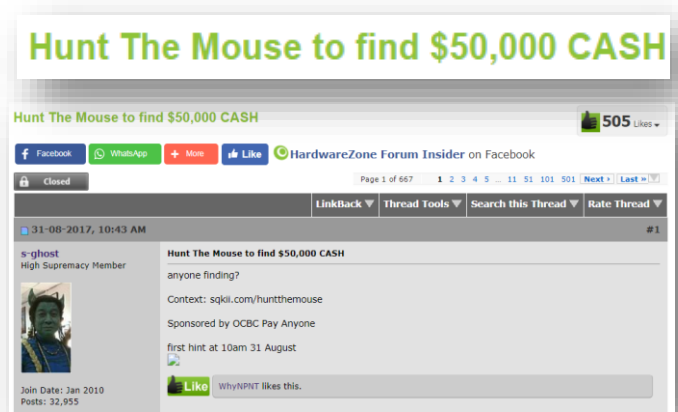
3 Learning Points From Outperformers

2. CREATIVE STORY TELLING ELEMENTS AND MULTIPLE CHANNEL ENGAGEMENT TO DRIVE INTERACTIONS

OCBC Facebook Page



HardwareZone Forum



Solve this to reveal a major clue
Still hot on the #HuntTheMouse trail? We've discovered a major clue that will bring you one step closer to landing yourself S\$50,000! Remember, you can unlock extra hints when you use OCBC Pay Anyone to pay with QR codes at participating merchants.

The mouse tells us that some of you have come "close" to finding the mouse so the extra hints could make all the difference!

OCBC PayAnyone Hunt The Mouse competition

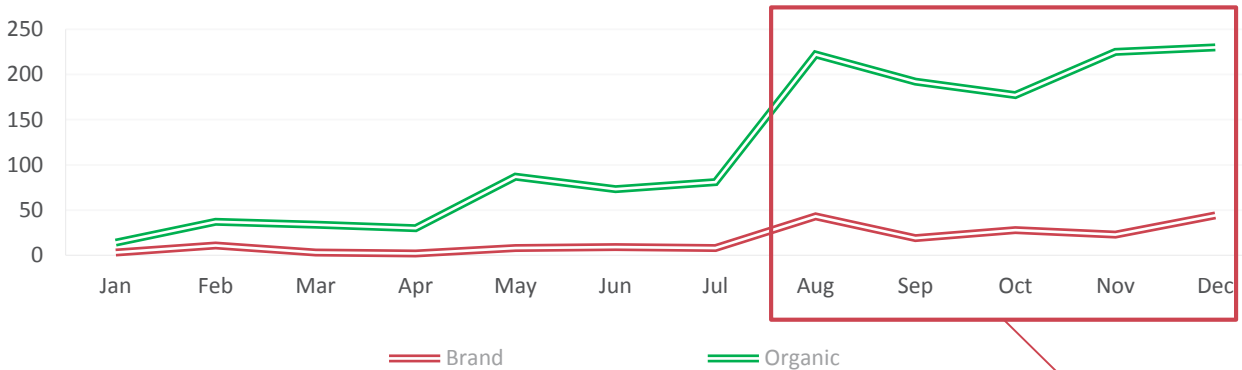
Apart from the attractive cash prize (S\$50,000), OCBC employed story telling elements such as a mysterious letter from a hidden mouse for the Hunt The Mouse contest.

The contest also shared across multiple social channels such as HardwareZone Forum and OCBC Facebook Page to reach broad audience from different platforms.

3 Learning Points From Outperformers

3. ACTIVENESS AND FREQUENT CONTENT POSTING TO SUSTAIN ENGAGEMENT

DBS PAYLAH! BUZZ TREND



Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Brand buzz	3	11	3	2	8	9	8	43	19	28	23	44
Organic buzz	14	37	34	30	87	73	81	222	192	177	225	230

Audience buzz picked up after DBS actively posted about DBS PayLah!



DBS PayLah!

DBS drove audience interaction with frequent content posting. Apparently, the brand generated buzz drove organic buzz especially in the later part of 2017. It is clear that being active on social media is a must to stay connected with the customers.

PART 4

WHAT'S THE NEXT BIG THING

NetsPay will be widely adopted by consumers

Based on the latest data (Sep 2017 – Mar 2018), NETS QR code (NetsPay) is generating considerable chatter in the social media. There was much press coverage and publicity that all of NETS' payment points would be enabled with QR code capabilities by mid 2018 including some participating hawker centres. **Brands can stand out offering helpful information and guidance with regard to NETS QR code.**



Conclusion



Facebook is a go to channel for future branded messages to steer organic conversation towards your brands.



Learnings from the high performers : Platform specific influencer matters. Add creative storytelling elements and engage on multiple platforms for better results. Last but not least, be active on the social media, otherwise you will lose connection with the audience.



NetsPay will be the next big thing. Gain a place in your potential audience's minds by acting as a helpful neighbour providing timely guidance on the new payments.



Thank you.

To find out how else ISENTIA can value-add to your brand's marketing and communications strategy, please contact:

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