

**MOBILE-MARKETING CAMPAIGN PROPOSAL**



# CLIENT BRIEF & CLIENT UNDERSTANDING

## ABOUT MB BANK



- MB Bank (1994) is a Vietnam-based multifunctional commercial bank which is maintained as a **top 4 prestigious bank in 2021** (Hien 2021).
- In the Covid-19 context, MB Bank is currently pioneering digital banking by **developing a mobile application** - MB Bank App.

## UNIQUE SELLING POINTS

- Strong brand reputation.
- Pioneering digital banking that provides convenient transactions, especially **International Wire Transfer** feature via MB Bank App.

## CATEGORY TRUTH - THE INTERNATIONAL WIRE TRANSFER

- Money transfer is often for purposes such as **settlement, medical examination and treatment, especially the need to study abroad** (Education Fair n.d.).
- Rate of Vietnamese students studying abroad increasing by **69% in the past six years** (Le 2019).
- Statistics from HSBC indicated that **US\$3 - 4 billion per year** was the amount Vietnamese families spend on children's study abroad (VNExpress 2018)

## > EVALUATION

- High IWT demand for children studying abroad in recent years.

## PREVIOUS CAMPAIGNS

### "Chuyen Tien Quoc Te Online Theo Cach That Style" Campaign

- Target Audience: Millennials (27-35).
- Objective: Raise awareness of IWT on MB Bank App & Increase IWT transactions.
- Activity: Introduce the new function and encourage customers to make IWT transactions by discount.

### "Biet Doi Ong Vang" Campaign

- Target Audience: Middle Gen Z (18-24) & Young Millennials (25-27)
- Objective: Raise awareness for MB Bank App & Increase app installation.
- Activity: Attracts customers through gamification marketing.

## > HOWEVER

- MB Bank's previous campaigns **mainly focus on Gen Z & Millennials** and **more on introducing the functional side** of the bank without focusing on the emotional aspect.  
➡ Emotional marketing positively influence more in elderly (Imen & Chiraz 2016).

**“ MB Bank should address on Gen X, especially parents whose children study abroad, with IWT feature for proposed Emotional Campaign ”**

## CURRENT CAMPAIGN OBJECTIVES

### Business Objective

Persuade customers to choose MB Bank App over other digital banks.

### Marketing Objective

Encourage customers to use MB Bank App as the leading platform for International Wire Transfers.  
Attract 500,000 new customers to register for MBApp and conduct at least 1M transactions of IWT.

### Communication Objective

Raise customer awareness about MB Bank App as a convenient tool to conduct online financial transactions.



# SWOT

# S

- Ranked in **top 4 most prestigious commercial banks** in Vietnam (Hien 2021).
- MBBank's mobile transactions ranked 2nd in the market with more than 500,000 active users, the **customer base increased by 40%** and is **constantly growing** (The Asian Banker 2021).
- **Outstanding Feature**: Pioneer bank in Vietnam providing international money transfer services on digital channels (TDV 2021).

# O

- High number of mobile users over 16+ - 96.9% (Kemp 2021).
- **Digital transaction boom amid COVID-19**, increased by 78,7% (Kemp 2021).
- Large number of Vietnamese people still do not have a bank account - 69% of adult population (Australian Governments Austrade 2020).
- **Vietnamese parents attach great importance to children's education, US\$3 - 4 billion per year** was the amount Vietnamese families spend on children's study abroad (VNExpress 2018).

# W

- Newly opened e-banking application (1 year) - **lower app awareness and market share** compared to banks that have had apps for a long time (The Asian Banker 2021).
- Social media content **lacks connection with Gen X**.
- MBBank App **interface is not Gen X friendly**, lack of direct support to make it easier for users to use the app.
- **Lack of International Wire Promotion** on Facebook.
- Previous campaign **lack of emotional appeal**.

# T

- **Highly competitive market**, with 78 E-bank and 47 banks offer mobile payment with real time system and similar domestic transaction features to MB bank application (Australian Governments Austrade 2020).
- **COVID-19 forces banks to accelerate digital transformation, constant appearance of new competitors** (Vietnamplus 2021).



# CUSTOMER PERSONA



## TRAN MINH TUAN

Age: 50

Job: Businessman - care about the functional aspect

Income: A

Children: 18 years old - studying university in Japan

### CHARACTERISTICS

- Family-oriented person.
- Use social networks to follow his child's updates on daily life.
- Busy, prefer easy-to-use, easy-to-remember, easy-to-understand bank services.
- Invest in children's development.

### MOTIVATION

"Banks are crowded while I'm often busy with work, making me worried that I won't be able to transfer money abroad on time to my children during the New Year. Besides, due to the COVID-19 pandemic, going to crowded banks at the beginning of the year is also unsafe".

### BARRIER

"I'm aware of e-banking online international money transfer service nowadays. However, I prefer to go to the bank so I can ask the staff directly about issues I don't understand, I also feel safer when making a big transfer offline as I might hit the wrong button without the guidance of people who are good at using online e-banking services".



## HOANG THI ANH

Age: 44

Job: Judge - care about the emotional aspect

Income: B+

Children: 16 years old - studying high school in America

### CHARACTERISTICS

- Children-oriented person.
- Mobile-savvy - active social media users.
- Care and share the most about parenting style and children's development.
- Educate children to be successful individuals.

### MOTIVATION

"While my children is studying abroad, the money that I send represents me to take care of them. Thus, I always want to transfer money on time, with private reminder messages so that my children understand love and care that I "convey" through money and use it to take good care of themselves".

### BARRIER

"I'm afraid to use e-banking services since I'm new to modern technology, it's likely that I won't understand the complex procedures of transferring money abroad on e-banking application".





## BIG IDEA

### KEY INSIGHT

While my children is studying abroad, the money that I send represents me to take care of them. Thus, I always want to transfer money on time, with reminder messages so that my children understand the love and care that I "convey" through money and use it to take good care of themselves.

In order to ensure a smooth transferring process, I usually go to the bank to ask the staff directly if there is any problems, since I'm not a tech-savvy person that is confident in utilizing e-banking services, and afraid that I might hit the wrong button while making a big transaction. However, transferring money in the new year is often time-consuming since banks are crowded, it's also unsafe due to the current COVID-19 pandemic situation. Besides, it's quite uncomfortable when writing messages for my child at the bank as the staffs may see it.

Therefore, **I need a reliable solution to help me transfer money overseas quickly with reminder messages** so that my children always have a good life abroad and remember to take good care of themselves every time they receive money.

## BIG IDEA



## TAGLINE

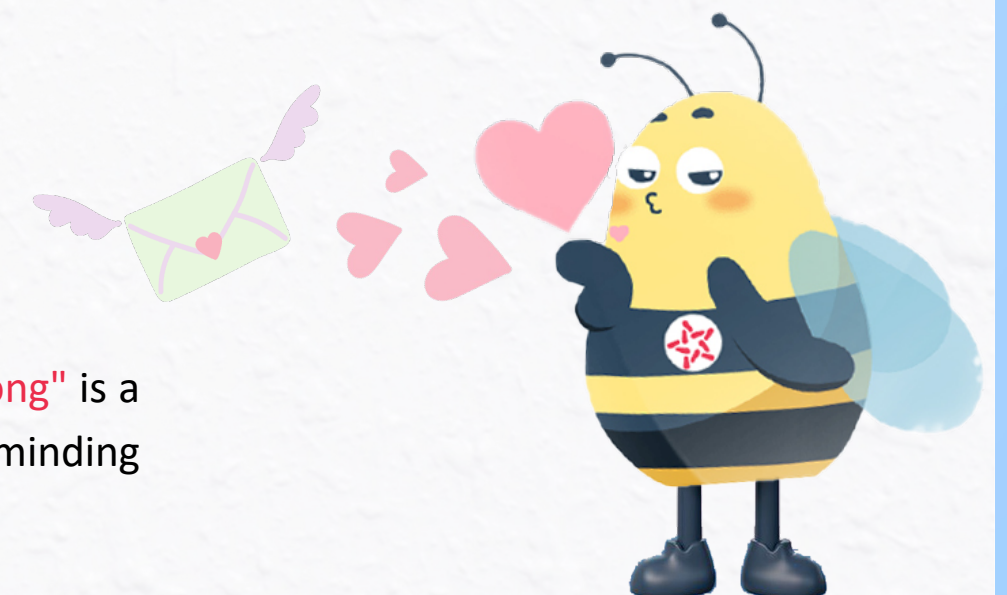
"Chuyen Tien Quoc Te - Trao Loi Yeu Thuong"

## MESSAGES

"Send money, send care, send love" to your children overseas with MBBank

### CAMPAIGN STORY

Understanding parents' money-related worries while their children are studying overseas, "**Gui Loi Yeu Thuong - Chuyen Tien Muon Phuong**" is a campaign with a disruptive in-app feature that satisfies their demand for sending quick international wire transfer with love and reminding messages to their kids.





# OVERVIEW

PHASE	PHASE 1 - TRIGGER (1/1/2022 - 31/1/2022)	PHASE 2 - ENGAGEMENT (1/2/2022 - 28/2/2022)	PHASE 3 - AMPLIFY AND RETENTION (1/3/2022 - 31/3/2022)
OBJECTIVE	<ul style="list-style-type: none"> <li>• Increase functional awareness</li> <li>• Encourage app download</li> <li>• Announce about upcoming activities in phase 2</li> </ul>	<ul style="list-style-type: none"> <li>• Engage parents to make online IWT by raising empathy of their worries (emotional appeal) and functional awareness.</li> <li>• Encourage app download &amp; Enhance UX/UI</li> </ul>	<ul style="list-style-type: none"> <li>• Amplify brand campaign via meaningful message.</li> <li>• Build-up loyal customers</li> <li>• Improve data resource for future campaign</li> </ul>
PAINPOINT SOLVING	<ul style="list-style-type: none"> <li>• Afraid of using e-banking services due to lack of technology knowledge, fear of hitting the wrong button while doing transactions</li> <li>• Fear of late international money transfer at the beginning of the year due to busy schedule, crowded at banks</li> <li>• Cannot send money with reminders to children overseas</li> </ul>	<ul style="list-style-type: none"> <li>• Afraid of using e-banking services due to lack of technology knowledge, fear of hitting the wrong button while doing transactions</li> <li>• Fear of late international money transfer at the beginning of the year due to busy schedule, crowded at banks</li> <li>• Cannot send money with reminders to children overseas</li> </ul>	<ul style="list-style-type: none"> <li>• Problems in updating of important information about international money transfers</li> </ul>
ACTIVITY	<ul style="list-style-type: none"> <li>• Functional &amp; emotional Interview video content post series</li> <li>• AI, Chatbot promotion</li> <li>• Livestream</li> </ul>	<ul style="list-style-type: none"> <li>• AI Voice Interaction Gamification</li> <li>• Push customized notification via MB App</li> <li>• Generating QR code &amp; Social contest</li> <li>• Design Tet theme for MB App</li> </ul>	<ul style="list-style-type: none"> <li>• Wrap-up event message on Social Media and PR Articles</li> <li>• Push customized notifications via MB App</li> <li>• Encourage parents actively do Survey</li> </ul>
KEY DELIVERY	<ul style="list-style-type: none"> <li>• Mobile-based branded contents</li> <li>• Display mobile advertising</li> <li>• Influencer marketing</li> </ul>	<ul style="list-style-type: none"> <li>• In-app gamification</li> <li>• Customized referral codes</li> <li>• In-app push notifications</li> <li>• Mobile barcode &amp; Mobile social contest</li> <li>• Mobile-based branded contents</li> </ul>	<ul style="list-style-type: none"> <li>• Mobile-based branded contents</li> <li>• In-app push notifications</li> </ul>
TACTIC	Social Media (Facebook, Youtube), Seeding, PR News	Social Media (Facebook)	Social Media (Facebook), PR Articles
BUDGET	484,100,000 VND	285,000,000 VND	211,000,000 VND



# PHASE 1 - TRIGGER - SEND MONEY

(1/1/2022 - 31/1/2022)

## MOBILE-BASED BRANDED CONTENT

### Interview Video Series

Interviewed parents with their concerns about sending money abroad to their children at the beginning of the year (functionally & emotionally) ⇒ MB App appears as a solution (Dunwiddie 2021).

### Livestream - MB Bank and Parents

Discuss all parents worries and point out International Wire Transfer feature in MB App as a solution (Chen, Zhao & Wang 2020; Ky 2019).

Guests: Hong Van, one parent couple and MB Bank staff.

#### Introduce MB App

- Chatbot feature on Facebook & In-app AI Voice Interaction that can help parents to use MB App easily.
- Sending meaningful message to your children conveniently and privately with QR Code.
- Promote "Giao Dịch Ảo - Thưởng Tiền Thật" gamification.

#### Luckydraw

3 Iphone 13 prizes for people who share MB Bank Livestream with hashtag #MBBank#MBAApp#ChuyenTienQuocTe#TraoLoiYeuThuong

#### Prizes

25,000VND discount Voucher for International Wire Transfer fee - first 1000 person participating in the livestream.

### Livestream Wrap-up & Supporting Content Post

Post about MB App IWT, QR Code, with Chatbot and AI Voice Interaction that helps parents to use MB App and transfer money internationally easier.

## DISPLAY MOBILE ADVERTISING

- Facebook ads & "Call to action" Use App Button on MBBank Facebook
- In app advertising + Push Notifications
- Seeding on parents' communities with children studying abroad
- PR Articles: Popular e-news among parents like VnExpress, Dantri, VNS, HanoiTimes



Livestream Introduction Post



Interview Series Introduction Post



Livestream Wrap-up Post



FB App Download Button



# PHASE 2 - ENGAGEMENT - SEND CARE

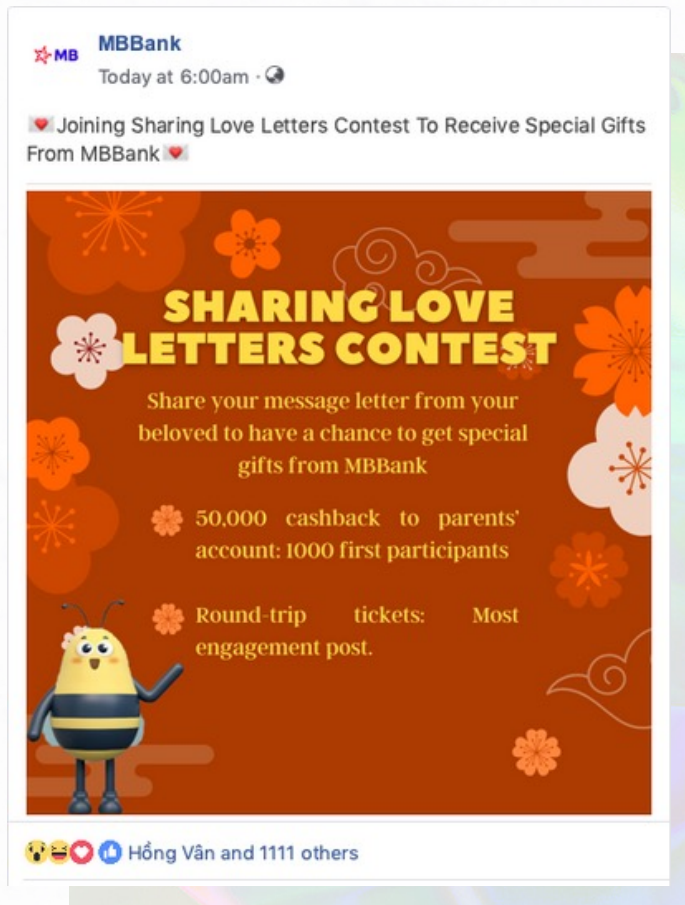
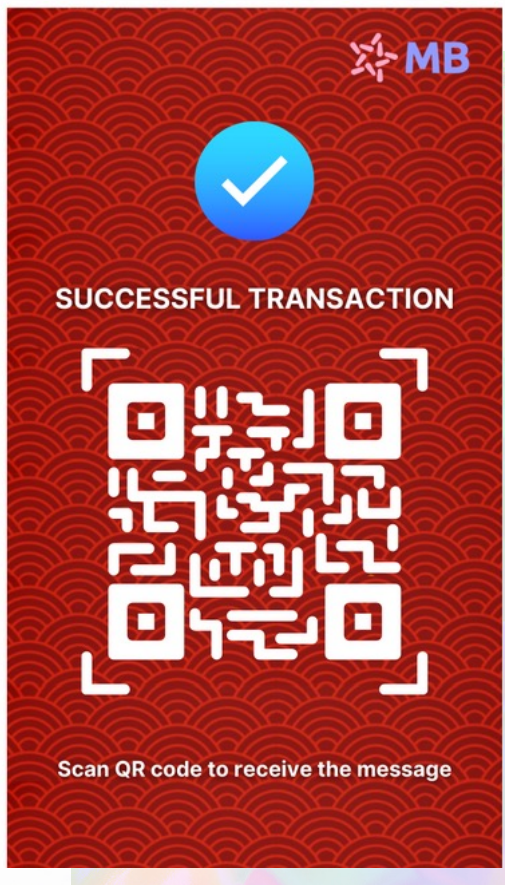
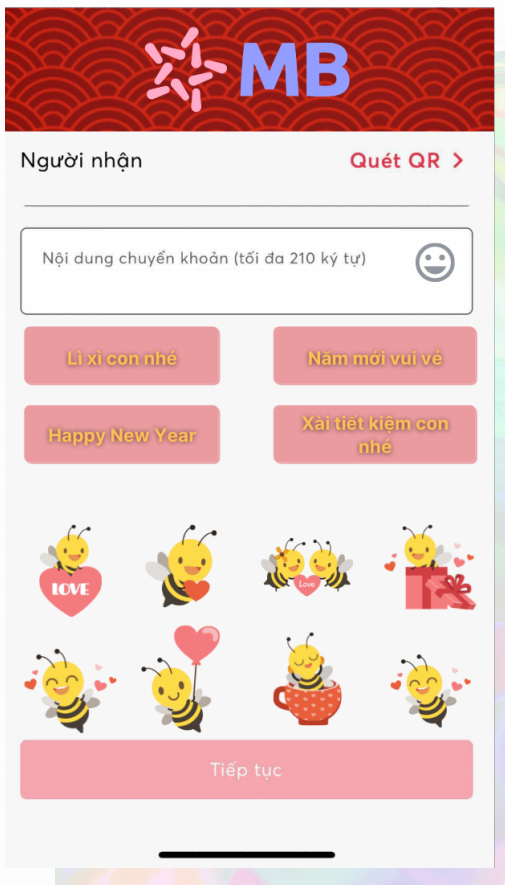
(1/2/2022 - 15/2/2022)

## MOBILE BARCODE & MOBILE SOCIAL CONTEST

- Generating QR Code integrating parents’ “love letter” on the online receipt, assisting them to send love and care for their children (Sousa 2021).
- After the children scan the QR code, they are encouraged to take part in the photo contest by reposting the “love letter” in social media with the reply sharing of their life during TET (Perry 2021).

## MOBILE-BASED BRANDED CONTENT

- Design MB Bank mobile application with the Tet Theme.



While making IWT, parents can write their own “love letter” by choosing optional messages and stickers. Customers can preview the visual of the letter before converting into QR code.

Parents will receive the QR code on the online receipt and can send to their children. After receivers scanning the code, it will lead to the third website domain to read the “love letter”.

MB mascot - eMBee will pop-up and convey the “love letter” message as what parents have prepared.

Joining contest with hashtag #MBBank #IWT #Guiloiyeuthuong #Chuyentienmuonphuong  
Reward: based on like, share and comment

- 50,000 cashback to parents’ account: 1000 first participants
- Round-trip tickets: Most engagement post.



# PHASE 2 - ENGAGEMENT - SEND CARE

(1/2/2022 - 28/2/2022)

## IN-APP GAMIFICATION - "GIAO DỊCH AO - THUONG TIEN THAT"

- Integrated gamification to make it easier for parents on how to use MB App IWT feature - increase customer satisfaction & motivation to continue using MB App (Lee & Jin 2019).
- AI Voice Interaction gamification - Provide **virtual transactions with MB Coin, integrating demo tutorial videos** to assist customers experience trading without losing money.

### Mechanism

- Customers interact with AI Voice Interaction by saying: "Join the game" and receive **50,000 MB Coin corresponding to 50,000 VND**.
- Participants can make transactions of all services in MB App with an opportunity to receive real money.
- Participants can optionally select the amount of MB Coin based on the total coins provided with each transactions.

### Reward

- Gain **100% value of selected MB Coin** - Successful IWT transactions
- Gain **50% value of selected MB Coin** - Other successful transactions

⇒ Higher rewards to trigger participants make IWT transfers (Carluccio, Eizenman & Rothschild 2021).

## IN-APP PUSH NOTIFICATION

Call-to-action message introduces AI Voice Interaction gamification to encourage parents use the MB App new function and join the game (Appier 2020).

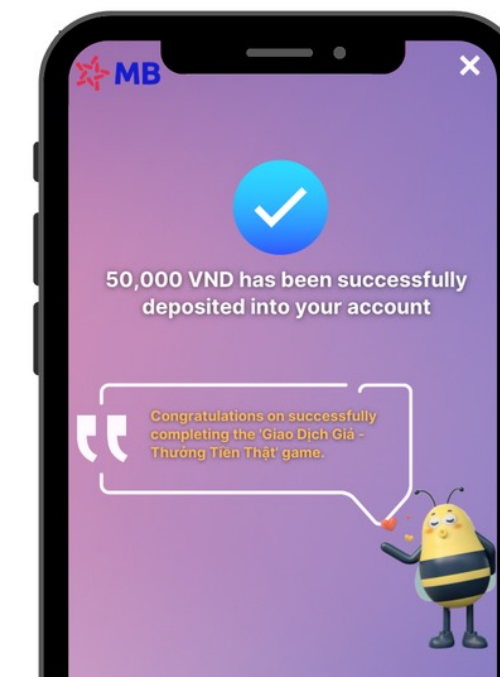
## REFERRAL CODE

- Participants receive a referral code after using 50,000 MB Coin to refer friends to download and register MB App.
- Reward: **25,000 MB Coin** for every new download and register to continue participating in virtual transactions.



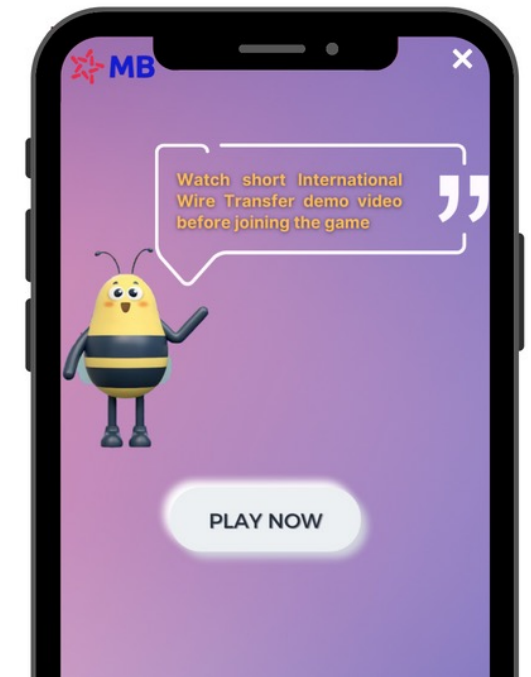
### Step 1:

Participants are required to interact with AI Voice Interaction to join the game



### Step 2:

Each participants will receive 50K MB Coin corresponding to 50K VND to make virtual transactions



### Step 3:

Participants will be provide a demo tutorial video with related transaction services



### Push Notification



# PHASE 3 - AMPLIFY & RETENTION - SEND LOVE

(1/3/2022 - 31/3/2022)

## MOBILE-BASED BRANDED CONTENT

Wrap-up campaign: Contest Rewards Announcement & Recap Facebook posts and PR articles (Dantri, VNExpress, etc.), underlying campaign's highlights & messages.

## IN-APP PUSH NOTIFICATION

Stay connected with customers with push customized notifications (Moengage 2021).

- Currency update based previous international transaction
- Vouchers, Offers, Upcoming MB Bank events
- App updating

## CUSTOMER SURVEY

- Encourage parents to do an Experience Survey (give feedback) to earn points for loyalty rewards.
  - Gen X tends to be open to sharing the most honest feedbacks (Kuligowski 2020).
- Maintaining loyal customers - sharing & participating more with MB's activities.
- MB Bank collect data to improve for better following campaigns.



Wrap-up Campaign - PR Article



Wrap-up Campaign - FB Post

Survey for Parents to gather feedback and develop in the future



PHASE	METRICS	KPIS	BENCHMARKS/RATIONALE
PHASE 1	Organic Reach	15%	Facebook Benchmark on October 2021: ~10% ( Social Status n.d.)
	CTA	15\$	Finance Industry Benchmark: 18.68\$ per ad (Irvine 2021)
	Livestreaming Engagement	15%	Social engagement of previous livestream of MB Bank App: ~7% (MB Bank 2021)
	Number of App Register	150,000	~1,6% CTR for App Installation industry and App engagement benchmarks (Chaffey 2021)
	Number of Transactions	250,000	~1% CTR for App engagement benchmarks (Chaffey 2021)
PHASE 2	In-app Push Notification CTR	10%	Industry Benchmark: 8.71% (Moengage 2021)
	Number of Contest Participants	3,000	~800 participants for last contest “Ấn Tượng Trong Tôi” in two weeks (MB Bank 2021)
	Number of App Register	200,000	~1,6% CTR for App Installation industry & App engagement benchmarks (Chaffey 2021) Install to Registration Rate of fin-tech industry ~ 33% (Clevertap 2020)
	Number of Transactions	400,000	~1% CTR for App engagement benchmarks (Chaffey 2021)
	Gamification - Demo Participants	15,000	~10,000 Participants for previous gamification “Hunt the billionaire bee” (MB Bank 2018)
	New User Engagement Rate	30%	New users active rate - Fintech industry benchmark: 20% (Clevertap 2020)
	Voucher Redemption Rate	55%	Digital coupon redemption around 50% (Chapkanovska 2021)
PHASE 3	Topic Engagement per Post	1,500	Average previous campaign: ~ 900 (Appendix 2)
	Survey Participants	35%	33% survey response rate on digital channel (Lindemann 2021)
	90-day App Retention	30%	Benchmark: 25% (Geckoboard n.d.)
	Number of App Register	50,000	~1,6% CTR for App Installation industry & App engagement benchmarks (Chaffey 2021)
	Number of Transactions	120,000	App retention Benchmark: ~25% (Geckoboard n.d.)



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APPENDIX

APPENDIX 1: BUDGET BREAKDOWN

ONLINE ACTIVITY		COST PER UNIT	UNIT	NO..	ESTIMATE COST
Interview Video Series		VND 50,000,000	video	2	VND 100,000,000
Livestream KOL & participants	NSND Hồng Vân	VND 50,000,000	person	1	VND 50,000,000
	One parents couple	VND 20,000,000	person	1	VND 20,000,000
Prize	Iphone 13	VND 22,700,000	phone	3	VND 68,100,000
	Voucher for IWT	VND 25,000	participant	1000	VND 25,000,000
	Cashback	VND 50,000	user	100	VND 50,000,000
	Round-trip Tickets	VND 50,000,000	ticket	2	VND 100,000,000
	Referral Code	VND 25,000	coin	400	VND 10,000,000
Gamification		VND 50,000	coin	2500	VND 125,000,000
PR Articles	VNExpress	VND 15,000,000	article	2	VND 30,000,000
	Dan Tri	VND 6,000,000	article	2	VND 12,000,000
	Vietnamnews	VND 10,000,000	article	2	VND 20,000,000
Social Media	Facebook Ads	VND 6,000,000	day	60	VND 360,000,000
	Community Seeding	VND 2,000,000	sharing	5	VND 10,000,000
Contingency Budget		VND 1,000,000		1	VND 1,000,000
TOTAL					VND 981,100,000



# APPENDIX

LANDSCAPE  
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LANDSCAPE

SOCIAL ANALYTICS

COMPETITIVE PUBLIC DATA

Cross-Channel

Facebook

Instagram

Twitter

YouTube

TikTok [Beta]

YOUR PRIVATE DATA

Facebook Insights

Facebook Ads

Instagram Insights

Twitter Analytics

LinkedIn Analytics

Facebook

Overview

Leaderboard

Social Posts

Post Tags

Posted URLs

View More

Hashtags you used

Hashtags you didn't use

View More

Popular Topics

Export

Topic	Companies Posting	Posts	Eng. Total / Post	Eng. Total / Post	Eng. Rate Lift
ngay giao	2	9	931	931	+1.76x
ngay app Mbank	2	9	931	931	+1.76x
ngay app	2	9	931	931	+1.76x
danh online ngay giao ngay app mbb...	2	9	931	931	+1.76x
tham gia	2	9	625	625	+1.56x
khi app mbbank	2	7	345	345	+1.23x
cho khi app mbbank	2	7	345	345	+1.23x
cho khi	2	7	345	345	+1.23x

APPENDIX 2: TOPIC ENGAGEMENT PER POST (Rival IQ 2022)