

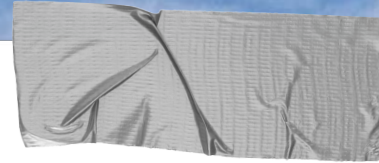
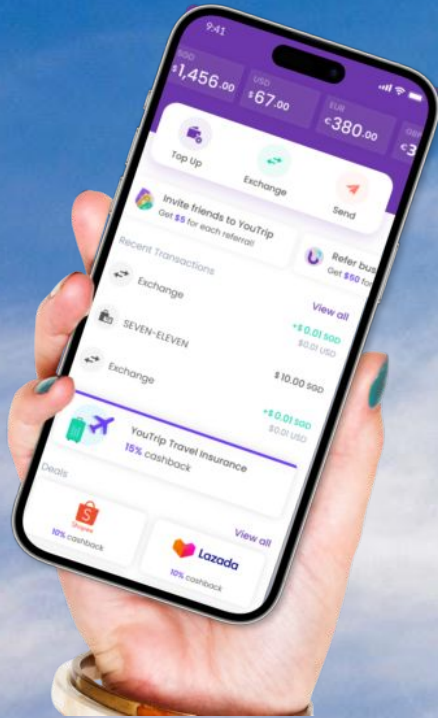
# Digital Marketing Bootcamp Capstone Project

## Case Study on FinTech Company - YouTrip

BY IRA ADRIANA

6 JAN 2024 - 27 JAN 2024

VERTICAL INSTITUTE



# **CUSTOMER JOURNEY**

**FinTech case study company -  
YouTrip**

# CUSTOMER JOURNEY

## INTRODUCING SAFFRON



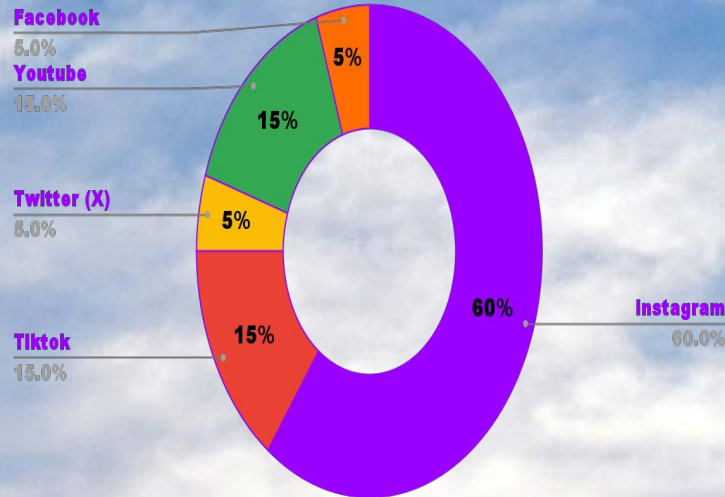
Meet Saffron, a 27-year-old student navigating a bustling life in Singapore. Juggling school, extracurriculars, and part-time work to fund her upcoming semester abroad, Saffron seeks a hassle-free, straightforward travel solution without extra fees. Since she's not earning actively, finding an easy-to-use travelling alternative is crucial for her on-the-go lifestyle.



<https://www.pexels.com/photo/a-pretty-wo-man-in-black-top-smiling-6964515/>

### Social Media Distribution

*Time spent on platforms*





# CUSTOMER JOURNEY

## SAFFRON'S PAIN POINTS

01	CURRENCY CONVERSION FEES	<ul style="list-style-type: none"><li>• Saffron may encounter high fees when converting currency for her overseas expenses.</li><li>• This will impact the amount she can allocate to her exchange programme.</li></ul>
02	SECURITY CONCERNS	<ul style="list-style-type: none"><li>• Like any traveler, Saffron wants assurance that her funds are secure during international transactions.</li><li>• Any doubts about the safety of her financial transactions could be a significant concern.</li></ul>
03	COMPLEXITY IN EXPENSE MANAGEMENT	<ul style="list-style-type: none"><li>• With her hectic lifestyle, Saffron might find it overwhelming to manage expenses related to school, part-time work, and exchange preparations → A streamlined solution for tracking &amp; managing expenses would be beneficial.</li></ul>
04	LACK OF TRANSPARENCY	<ul style="list-style-type: none"><li>• Saffron may struggle with unclear or hidden fees/charges when using traditional financial services.</li><li>• This makes it difficult for her to budget effectively.</li></ul>
05	TIME CONSTRAINTS	<ul style="list-style-type: none"><li>• Juggling school, activities on the side, and a part-time job doesn't leave Saffron much time to deal with complicated banking matters → A user-friendly &amp; time-efficient solution would address this concern.</li></ul>





# SOLUTIONS

By offering a user-friendly, cost-effective, and secure solution, YouTrip addresses Saffron's pain points, making it an ideal choice for managing her finances while preparing for her semester abroad.

01

## ZERO CURRENCY CONVERSION FEES

- YouTrip allows Saffron to make transactions abroad with **zero currency conversion fees** → Ensuring her the best exchange rates without unnecessary charges
- This helps her **save money** for her exchange program.

02

## ENHANCED SECURITY MEASURES

- YouTrip's card comes with **security features**, and users can **easily lock & unlock the card through the YouTrip app**.
- Saffron will thus have peace of mind regarding the safety of her financial transactions during her travels.

03

## SIMPLE EXPENSE MANAGEMENT

- YouTrip's user-friendly app allows Saffron to **easily track and manage her expenses**.
- The app provides **real-time updates on transactions**, helping her maintain a clear overview of her spending and stay on budget.

04

## TRANSPARENT FEE STRUCTURE

- YouTrip **maintains transparency with its fee structures** → Ensuring Saffron is aware of any charges associated with the service
- This will help her plan & budget effectively without unexpected costs.

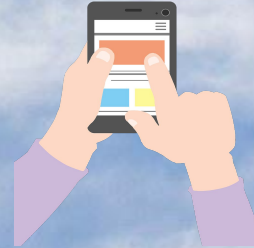
05

## EFFICIENT & TIME-SAVING PROCESSES

- YouTrip **streamlines financial processes** → Making it a **time-efficient solution for someone with a hectic schedule**.
- **Quick & Straightforward account setup + Intuitive app interface** → Saffron can safely manage her finances efficiently.

# CUSTOMER JOURNEY

## YOUTRIP CASE STUDY



### AWARENESS

Social Media Posts and Ads, Google SEO, Referral Marketing, Collaborations with different merchants and influencers, Press Release and Marketing

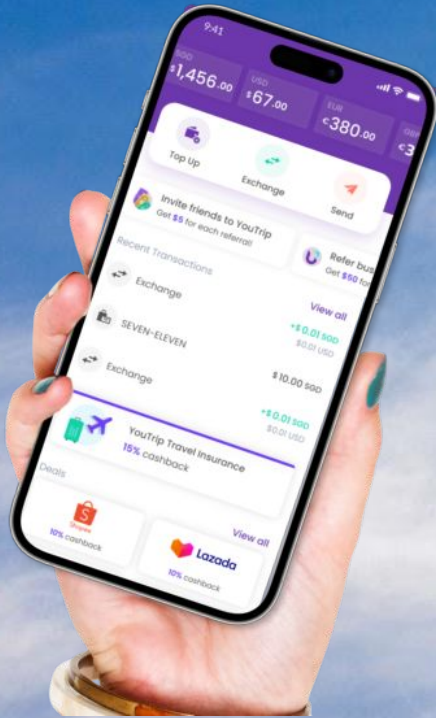
### CONSIDERATION

Free solution, Ease of forex via Youtrip app, Able to store multiple currencies of up to \$20,000 combined at any time, New sign-up rewards, Ability to link up with different merchants to earn points in various platforms, Attractive forex currency rates, Convenient \$\$ changer

### DECISION

Easy of registration, Physical Card gets delivered within 1~2 weeks, Available for download on iOS / Playstore, Positive reviews using the app, Good customer service, Good recovery team in case of app issues faced, Safe; Users can lock / unlock to secure their funds in the app





# SOCIAL MEDIA MARKETING ON INSTAGRAM

*Instagram is a relevant social media platform for the FinTech case study company and its customer persona.*



INSTAGRAM

**GOAL: Increase YouTrip's IG engagement rate by 15% in the next 3m through social media campaigns & Increase YouTrip app downloads by 20% within 6m**

# SOCIAL MEDIA ENGAGEMENT S.M.A.R.T. GOALS

## Creating Awareness / Interest

- Consistent Posting Schedule: Share daily tips on managing finances OR on unique features of the app at 10 am when users are planning or starting their day.
- Know Your Audience / Influencer Collaborations: Conduct IG polls on an influencer's story / YouTrip's IG page asking followers about their favourite travel spots to tailor content accordingly. The influencer could also share their YouTrip experience and tips for smart spending abroad

## Engagement with Followers (Interest / Desire)

- Reply prompt to user inquiries or feedback on social media (spend around 15~20 minutes)
- Weekly stories including polls, quizzes, "What other content would you like to see next?" → Empowers users to feel like they are contributing to or part of the next initiative

## Action / Advocacy

- Exclusive Promos for Engaged Users: Offer special discounts, promos, or early access to new features for users who actively engage with YouTrip's brand on IG. For e.g. **YouTrip VIP Club**. → Create a loyalty program or VIP club for users who actively engage with YouTrip on social media (IG). Members can enjoy exclusive perks.
- There's also requirements / criteria to qualify for the VIP club: Regularly sharing YouTrip content, Participating in discussions or Referrals to the platform

→ Not only rewards active users but also encourages ongoing engagement and advocacy within the YouTrip community.



# INSTAGRAM POST

E.g. Daily / Weekly social media posts to create awareness and interest. - Sharing tips on managing finances whilst travelling or unique features of the YouTrip app at 10 am everyday / once a week.

This Instagram post creates a routine for followers, and builds anticipation, eventually establishing YouTrip as a trusted source for financial advice. It targets thrifty individuals who value convenience, making it effective in attracting potential travelers with these preferences.

As the YouTrip marketer, I'll provide a link (CTA) to the full blog article on YouTrip's website, guiding readers on cost-effective travel tips. The blog focuses on the benefits of using the YouTrip card for currency exchange savings.

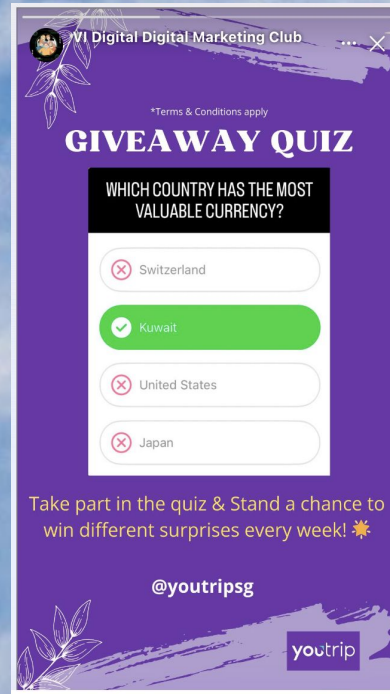
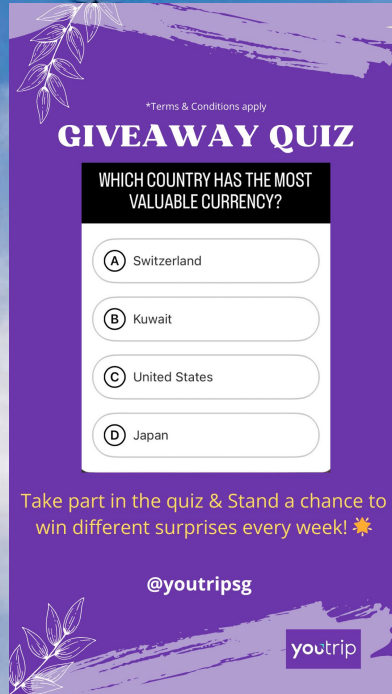
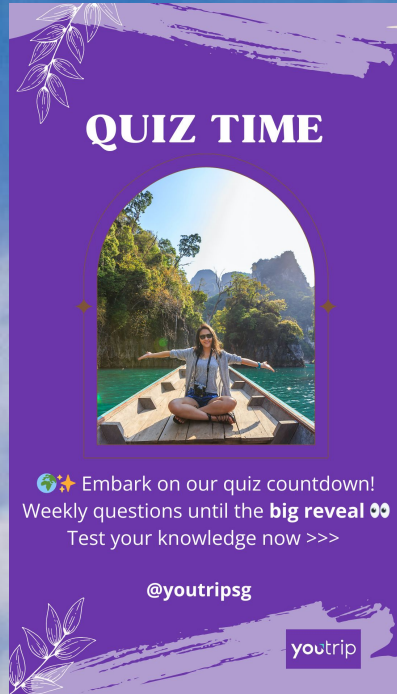
To maximize visibility and engagement, the use of hashtags will be incorporated. These hashtags will be carefully chosen to align with travel and finance themes, expanding our content's reach to a wider audience on social media platforms. The aim is to increase discoverability and connect with individuals interested and knowledgeable in both travel and financial matters.



\*Graphics created using Canva and Meta business suite

# INSTAGRAM STORY

**Objective:** To enhance user engagement and community on YouTrip's Instagram for a dynamic and enjoyable experience, strengthening brand-audience relationships.



1. Engage the audience with weekly quizzes on Instagram stories. The top 50 participants enter a drawing for a grand vacation package, helping us learn their preferences for future quizzes and rewards.
2. Ensure prompt replies to user inquiries and follow up with quiz winners. Ask winners for content preferences, promote YouTrip benefits, and encourage app downloads with incentives like a \$10 rebate for referrals.
3. Utilize relevant hashtags to expand audience reach.

\*Graphics created using Canva

UBERSUGGEST

## SOCIAL MEDIA ENGAGEMENT

### KEYWORDS

(Page 1 out of 2)

Keywords	Search Volume	How will you blog about this keywords?
SGD MYR exchange	823,000	<ul style="list-style-type: none"><li>• Exchange rate can be linked back to YouTrip</li><li>• Want the best exchange rates for their money exchanges when travelling (YouTrip can offer that)</li><li>• Multi-currency wallet available</li><li>• Updated rates on the go (Ease of mind)</li><li>• Include User Testimonials on YouTrip success stories for SGD to MYR exchanges - emphasizing cost effectiveness and ease of use.</li></ul>
Travel Insurance	40,500	<ul style="list-style-type: none"><li>• High search volume with lower SEO difficulty</li><li>• Prime area for providing further info to users exploring travel-related financial security</li></ul> <p>→ Potential topics that could be covered in the blog:</p> <ul style="list-style-type: none"><li>- Coverage benefits</li><li>- Tips for selecting the right plan</li><li>- Real-life scenarios</li></ul> <ul style="list-style-type: none"><li>• Opportunity to seamlessly promote YouTrip as the preferred mobile-friendly travel wallet (physical card applicable overseas)</li></ul>



UBERSUGGEST




## SOCIAL MEDIA ENGAGEMENT

### KEYWORDS

(Page 2 out of 2)

Keywords	Search Volume	How will you blog about this keywords?
JB Cafes	12,100	<ul style="list-style-type: none"><li>• Since our customer profile is of a 27yo student, JB would definitely appeal to her since it's an affordable travel destination with many cheap things to do, with the assistance of YouTrip</li><li>• Could have some perks / partnerships with a JB Cafe and YouTrip → Our customer persona (Saffron) could leverage on this and feel more inclined to bring her family / friends there.</li><li>• Use of backlinks (i.e. DanielFoodDiary)<ul style="list-style-type: none"><li>- Collaborate with him for a blogpost highlighting noteworthy JB cafes, emphasizing how YouTrip enhances payment efficiency.</li><li>- Showcase exclusive YouTrip discounts for new users, promoting its use at these cafes</li><li>- Include link to his discount code and to YouTrip's website.</li></ul></li></ul> <p>→ Potential topics that could be covered in the blog:</p> <ul style="list-style-type: none"><li>- Include curated list of must-visit cafes</li><li>- Reviews of popular spots</li><li>- Unique insights into local cafe culture</li><li>- <b>JB Lok Lok</b> could be an idea too (search vol of 2,900)</li></ul>

# PROPOSED SOCIAL MEDIA POSTS ON TRENDING TOPICS

Content Idea	Detailed Caption	8 - 10 Hashtags Per Post Idea + No. of post in each hashtag	Social Media Graphics
Cafe Hopping: Perks / Discounts available at JB Cafes with YouTrip	Sip, Save, Explore! Check out YouTrip's exclusive discounts at these Top 5 JB Cafes. 	#youtrips (1.3k posts) #youtrip (2.7k posts) #youtrippin (7.4k posts) #cafehoppingjb (16k posts) #youtripperks (23 posts) #cafeadventure (2.6k posts) #jbcafe (80k posts) #jbcafehopping (22k posts) #jbcafehunt (1.4k posts)	Infographic post on Instagram
Travel Tips & Tricks: Insure & Explore safely with YouTrip	Navigate the world of <b>travel insurance</b> stress-free with YouTrip. Stay protected, stay savvy! 	#youtrips (1.3k posts) #youtrip (2.7k posts) #youtrippin (7.4k posts) #travelsmart (193k posts) #travelsmarter (48k posts) #travelhacks (353k posts) #traveltips (4m posts) #traveltipsandtricks (134k posts) #travelinsurance (223k posts)	Email Marketing
Insider Tips for Maximizing Your <b>SGD to MYR</b> Conversion	Unlocking the Best Rates! All-You-Need-To-Know on <b>SGD to MYR Exchange</b> with YouTrip 	#youtrips (1.3k posts) #youtrip (2.7k posts) #youtrippin (7.4k posts) #currencyconversion (1.1k posts) #travelwallet (82k posts) #bestrates (152k posts) #currencyexchange (171k posts) #currencyexchangerate (2.1k posts) #moneysavingtips (401k posts) #travelfinance (1.2k posts)	Email Marketing

# INSTAGRAM POST

BASED ON TRENDING TOPICS



\*Graphics created using Canva

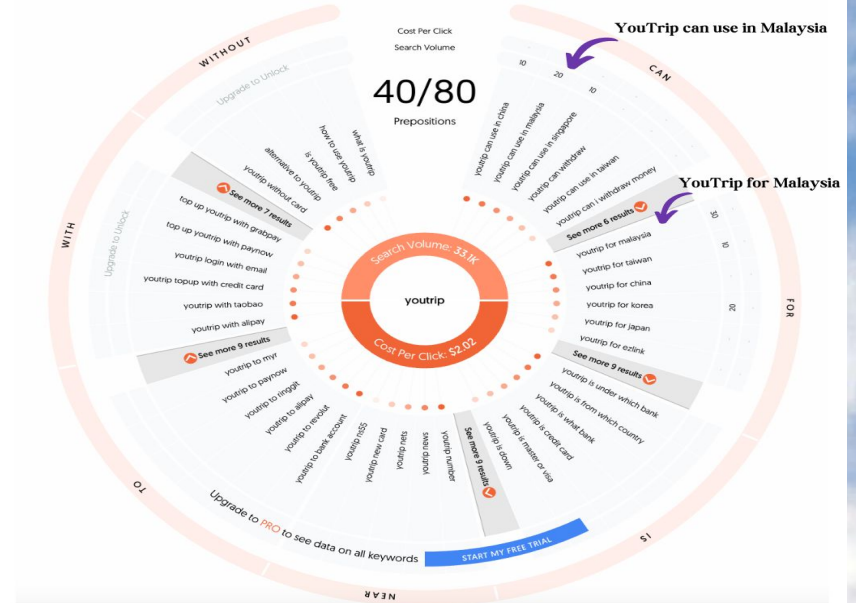
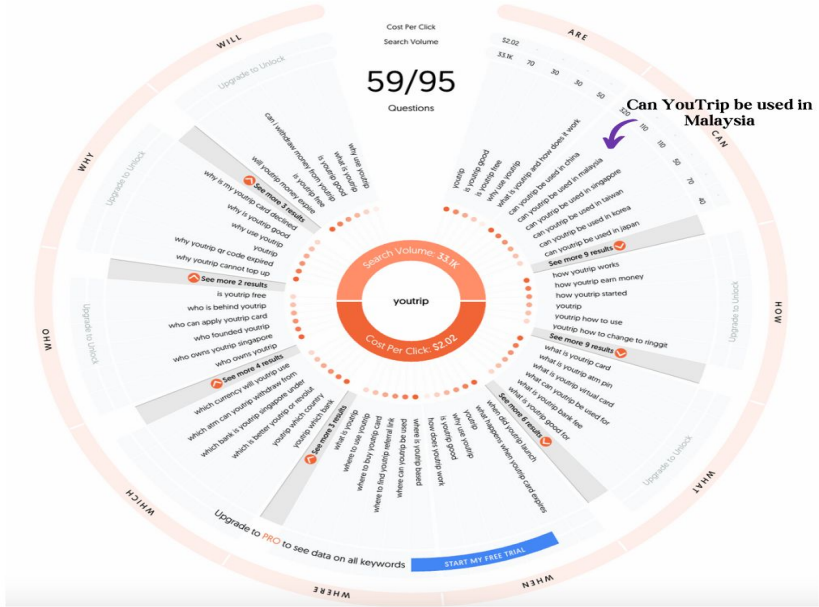
In essence, these initiatives work synergistically to not only attract but also to retain users, while fostering loyalty & community engagement to further propel conversion rates around YouTrip.



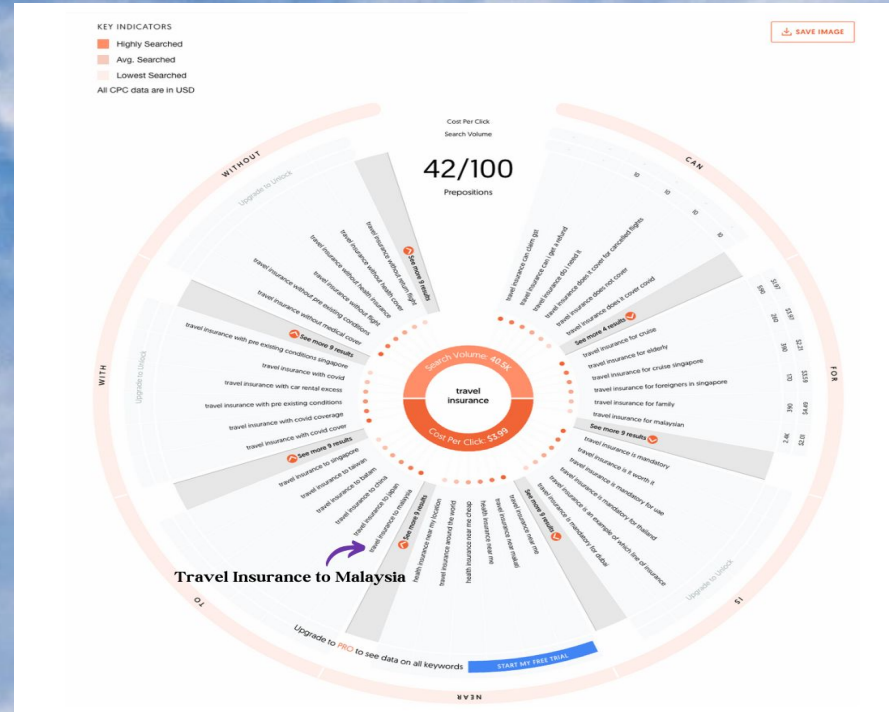
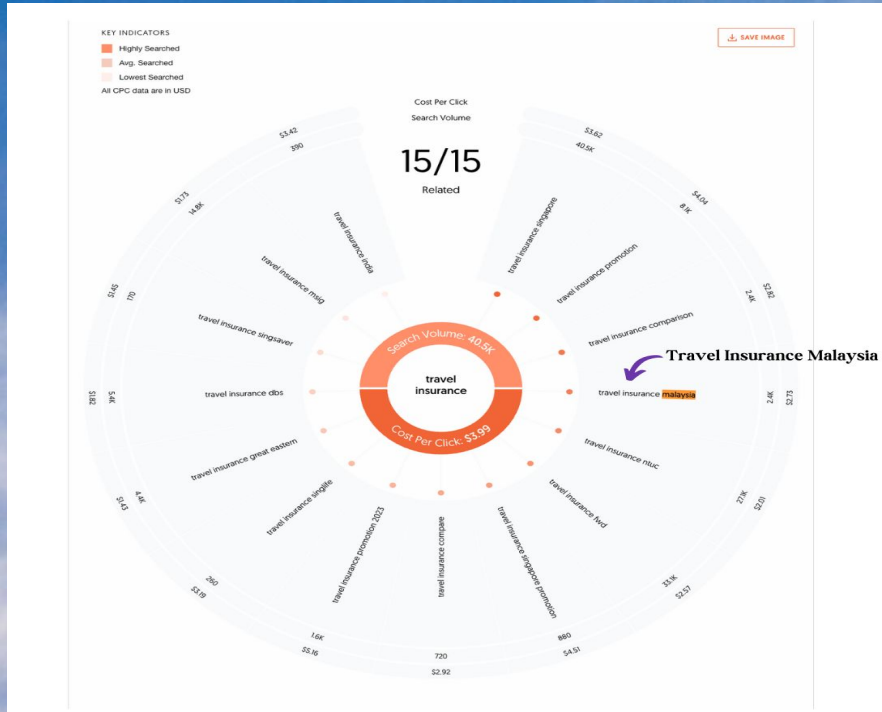
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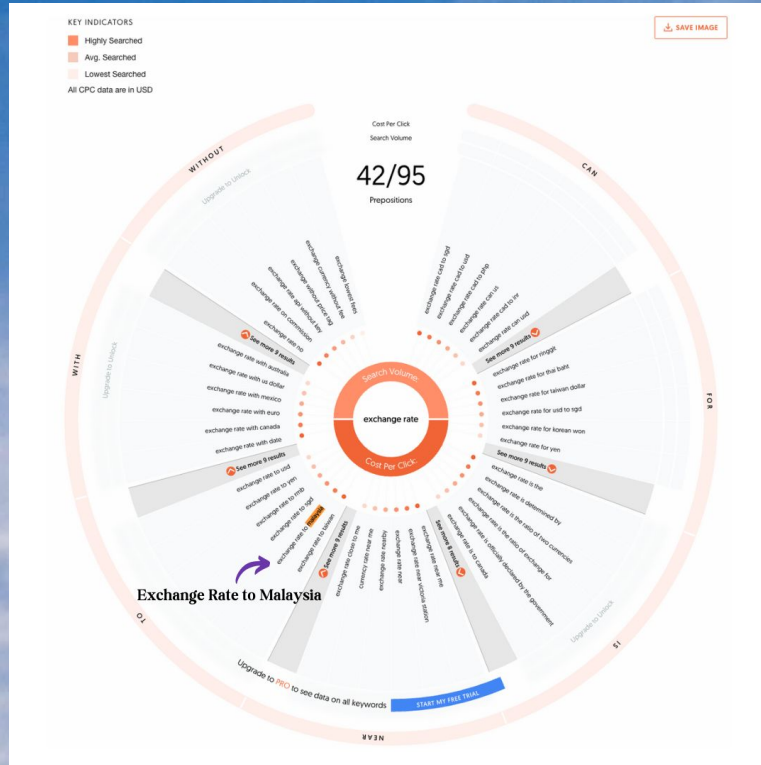
## TRENDING TOPICS

**KEYWORD:** YouTrip



**KEYWORD:** Travel Insurance





## TRENDING TOPICS

KEYWORD: Exchange Rate

When searching for the aforementioned keywords, it's evident that users primarily seek information on using the app when in Malaysia, indicating a likely interest in weekend / short-mid length getaways with friends and family, for example. The focus is on a **fuss-free and convenient method of overseas payment**, preferably with **zero transaction fees** - highlighting a preference for the **best and most competitive exchange rates** available in the market.



GOOGLE TRENDS

# TRENDING TOPICS



COMPARE: "Malaysia", "Indonesia", "Thailand", "Japan" (Past 30 days)

malaysia  
Search term

indonesia  
Search term

thailand  
Search term

japan  
Search term

+

Singapore ▾

Past 30 days ▾

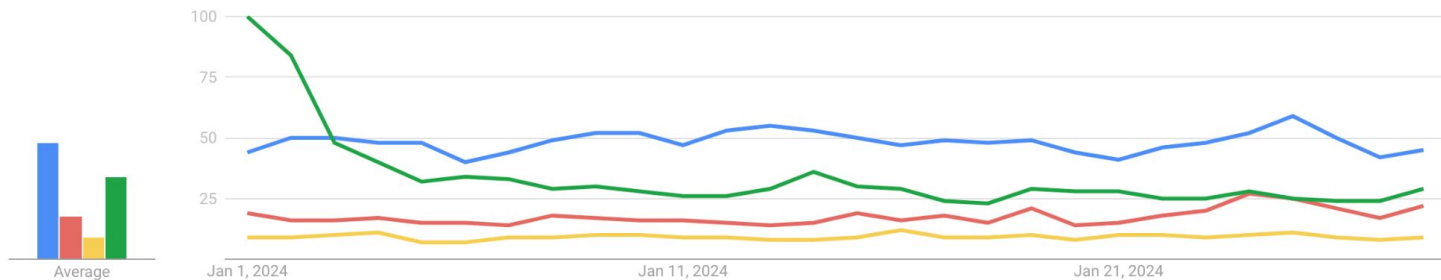
All categories ▾

Web Search ▾

Interest over time ?



**Steady progression for Malaysia (blue),  
Most interest amongst general public**

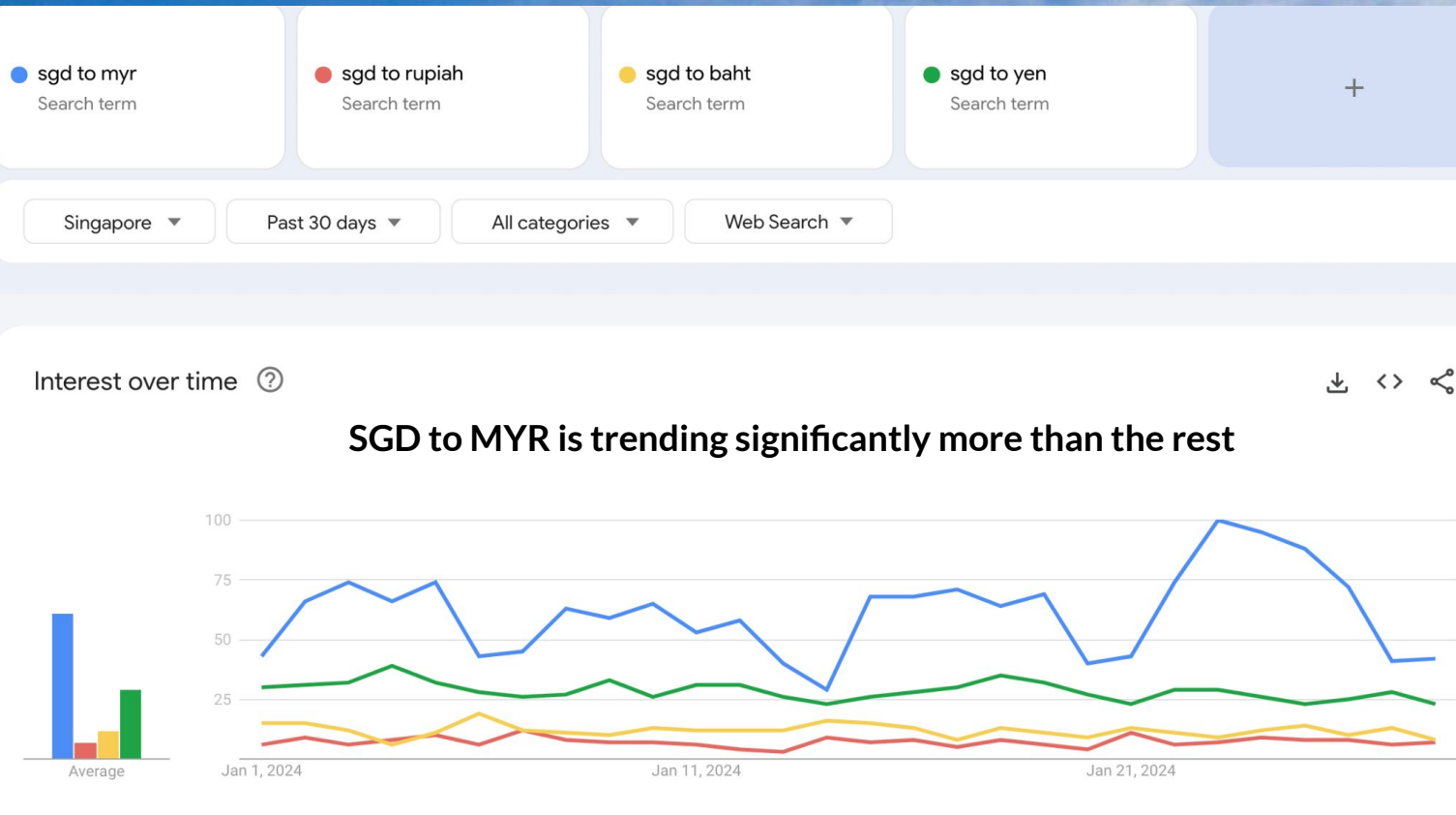


GOOGLE TRENDS

# TRENDING TOPICS



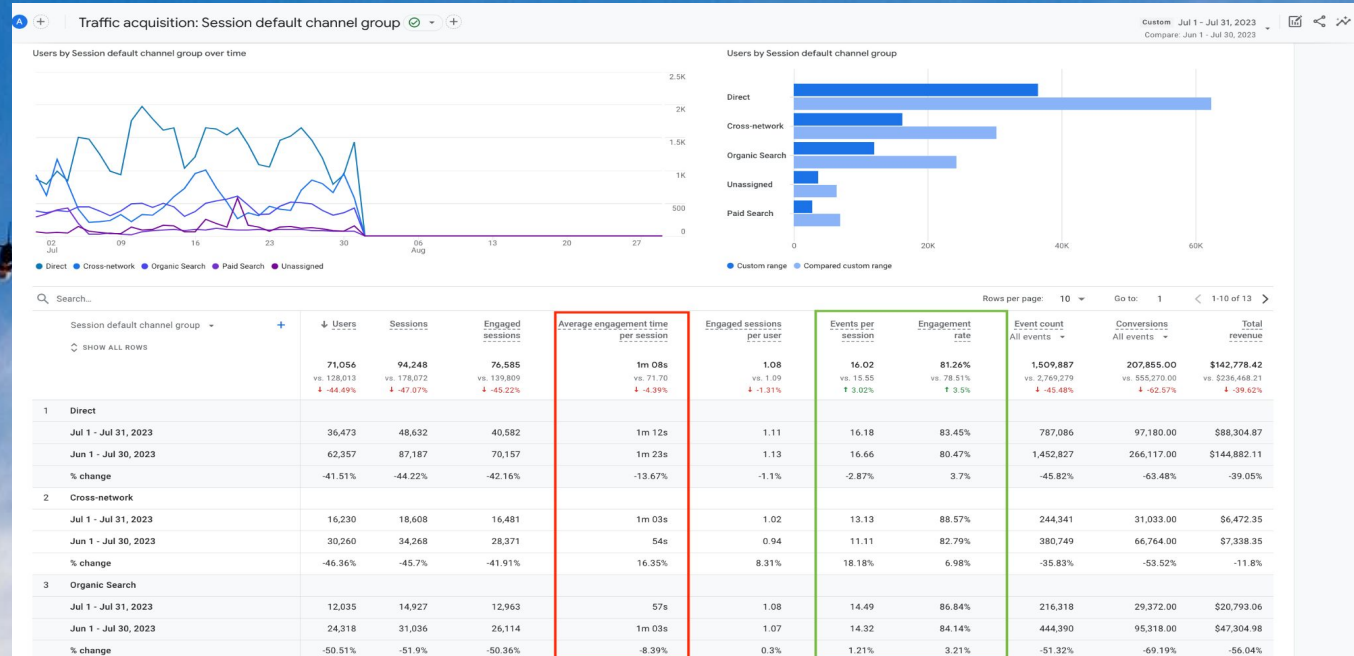
COMPARE: "SGD to MYR", "SGD to Rupiah", "SGD to Baht", "SGD to Yen" (Past 30 days)



# GOOGLE ANALYTICS

## COMPARISON OF ENGAGEMENT RATE June 2023 vs July 2023

Comparing the month of June and July 2023, we can see that there is an **increase in Engagement Rate of 3.5% and Events per session of 3.02%** but a **decrease in the Average Engagement Time per Session of 4.39%**. This indicates that users are finding the content valuable and interacting more in July than in June, but they are only interacting briefly. - This might be due to users quickly losing interest or finding the UI of the site difficult to use / complete their tasks (not user-friendly).



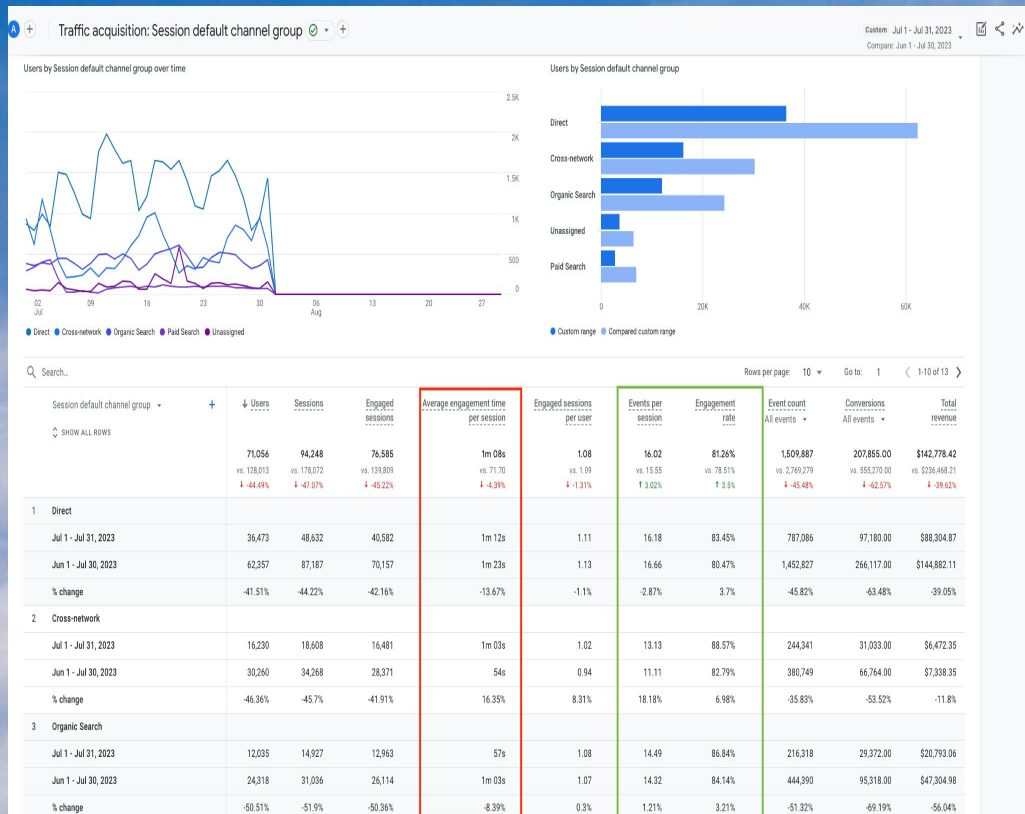
A possibility for the observation on the left is likely due to seasonal trends where we're transitioning into summer-specific content in July. There might be new features launched, where they're designed for quick interactions which could boost engagement, but not encourage extended exploration of users on the site. Or an influx of new users due to summer promos for example, that might attract this new crowd who engage initially but have not yet explored the platform deeply.



# GOOGLE ANALYTICS

## BUSINESS IDEA

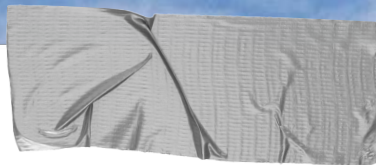
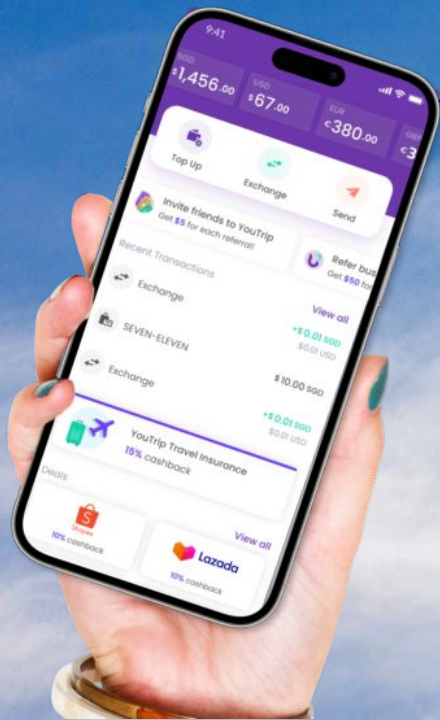
### TO COMBAT DECREASE IN AVERAGE ENGAGEMENT TIME PER SESSION



## Potential Business Plan

**Offline functionality** could cater to users planning vacations by allowing them to save content or plan activities for offline access during their trips, extending engagement beyond internet limitations.

To address the influx of new users and retain their engagement, **the platform could implement a guide for key features and functionalities**, keeping them interested and exploring further. Additionally, **personalizing the user experience** by recommending content and features based on their initial interests and actions could be beneficial in increasing the Average Engagement Time per Session too.



# EMAIL MARKETING

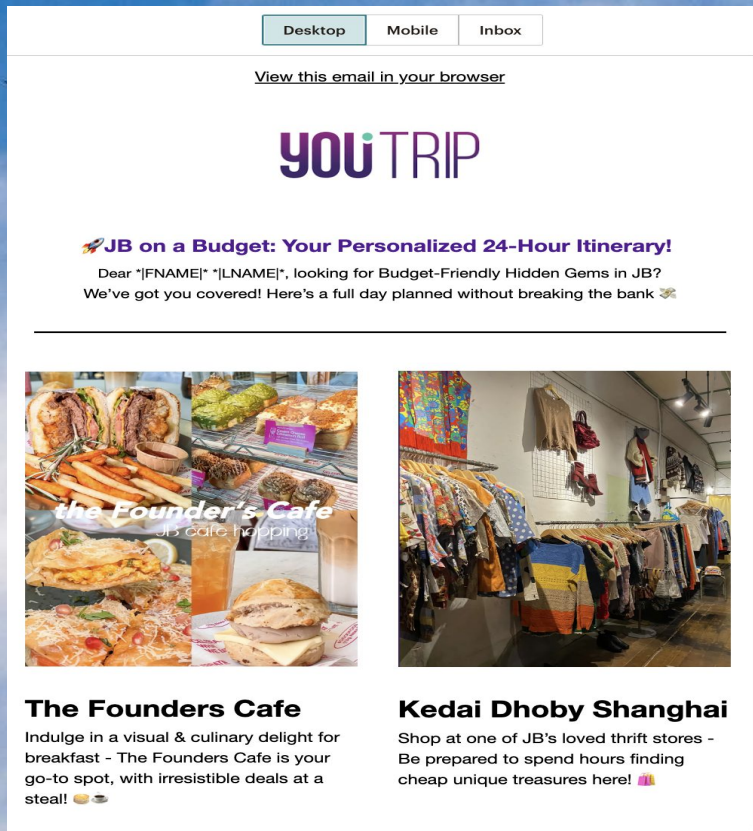
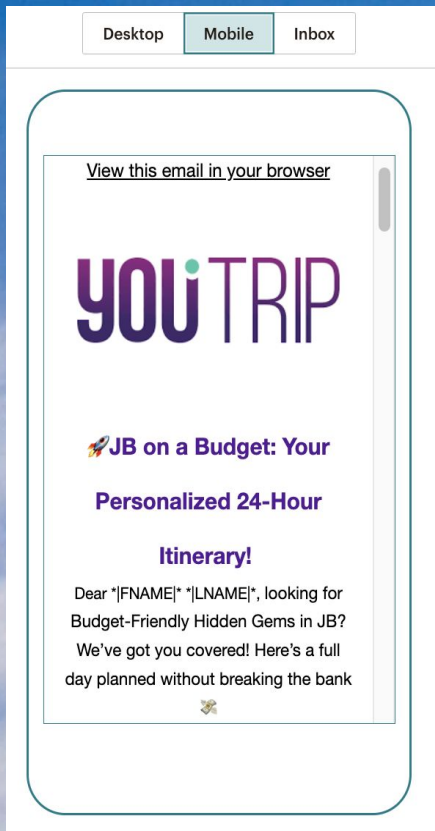
*MAILCHIMP & LEAD GENERATION LANDING PAGE*

MAILCHIMP

# EMAIL MARKETING

- 1) Company Email
- 2) Subject / Hook
- 3) Call-to-Action (CTA)

The headline immediately clarifies the focus on budget-conscious travelers, like Safron who's still a student, interested in JB as their next potential travel destination. The "Personalized 24-hour itinerary" also appeals to the desire for convenience and a customized experience. - This would act as a teaser to what readers can further expect, peaking their curiosity along the way.

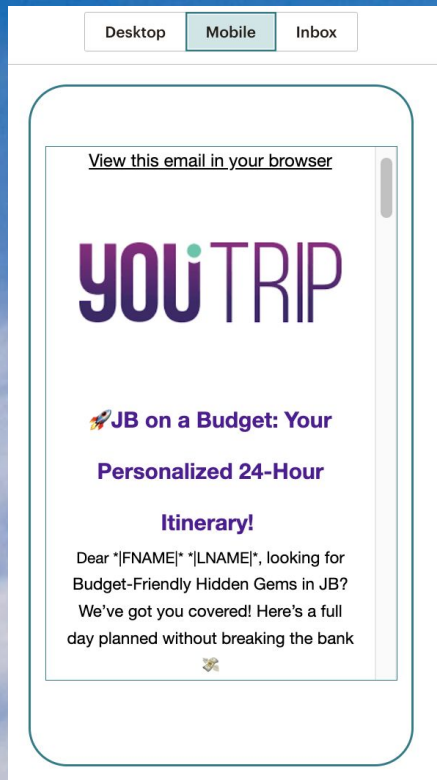




MAILCHIMP

# EMAIL MARKETING

**Preview Text: "Looking for Budget-Friendly eats and Hidden Gems in JB? We've got you covered!"**



## YouTrip Email Campaign - Feb 2024

- ✓ To Member in the audience YouTrip  
Your 'To' field is personalized with \*[FNAME]\*
- ✓ From youtriptips@gmail.com
- ✓ Subject  
✈ JB on a Budget: Your 24-Hour Itinerary!  
Preview Text: Looking for Budget-Friendly eats and Hidden Gems in JB? We've got you covered!
- ✓ Send time  
Send now

### Preview Text in the Subject

The **question format** in the preview text grabs the attention of readers and directly connects with their needs. It feels personal and invites them to engage further.

The use of "Hidden Gems" adds a teaser element as well, which would spark the reader's curiosity to learn more.

Furthermore, the last sentence "We've got you covered!" creates a sense of reassurance and reduces the reader's need to search elsewhere.

# EMAIL MARKETING

MAILCHIMP

[View this email in your browser](#)

YOU TRIP

## JB on a Budget: Your Personalized 24-Hour Itinerary!

Dear , looking for Budget-Friendly Hidden Gems in JB?

We've got you covered! Here's a full day planned without breaking the bank 🍀



### The Founders Cafe

Indulge in a visual & culinary delight for breakfast - The Founders Cafe is your go-to spot, with irresistible deals at a steal! 🍷🍷



### Kedai Dhoby Shanghai

Shop at one of JB's loved thrift stores - Be prepared to spend hours finding cheap unique treasures here! 🇨🇳



### Silver Thai Spa

What better way to end your day than with a soothing massage for < \$20 SGD 🇹🇭

[PLAN YOUR JB DAY-TRIP NOW >>>](#)



### Your Multi-Currency Travel Wallet

- Best rates all day
- Pay overseas in 150+ countries with zero FX fees and no hidden charges
- Money changer at your fingertips
- Master and stay on top of your expenses with ease
- Worried about losing your card? No worries! Lock it in a breeze

Don't miss out! Sign up for your FREE YouTrip card today and unlock seamless travel with real-time exchange rates. Plus, get a limited-time bonus of \$10 for your first transaction. Offer ends soon!

[GET YOURS TODAY >>>](#)



YOU TRIP

Copyright (C) 2024 "JUSTCOMPANY". All rights reserved.

"JUST DESCRIPTION"

Your mailing address is:

"JUST ADDRESS"

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe](#)



## Graphics + Embedded Video

Graphics in Email Marketing is crucial because the images & video will stand out in crowded inboxes, drawing users in visually. They encourage clicks and interactions which are essential, as they might potentially turn into conversions.

They would also constitute to stronger brand recall and recognition.


## Objective

At the end, the objective of the email, to entice the reader to download the itinerary and sign up for a physical YouTrip card is brought back into the picture.


Finally, linking our social media platforms would boost our brand even further and promotes readers to stay connected with us.

MAILCHIMP

# LEAD GENERATION LANDING PAGE



FOR THE FUSS-FREE TRAVELLER:  
Explore, Save, Repeat!



**youTRIP**  
Multi-currency mobile wallet  
with Mastercard®

Video

Content Style Settings

Video URL

[https://www.youtube.com/watch?v=u0\\_GGKJPHCQ](https://www.youtube.com/watch?v=u0_GGKJPHCQ)

We currently only support videos from [YouTube](#) and [Vimeo](#).

Video caption

Caption ☐

Adding short, targeted videos about YouTrip's features and solving user pain points can significantly increase engagement.



MAILCHIMP

# LEAD GENERATION LANDING PAGE

150+ Currencies, Zero Fees, Best Rates: Your All-in-One Travel Wallet  
Sign up for \$10 FREE & ditch fees: Grab your YouTrip card now!

**Early bird catches the worm they say - Want to be early too?**

Email Address

First Name

Last Name

Phone Number

[Join the YouTrip Fam >>>](#)

### Signup Form

Content Style Settings

Manage available form fields in your audience's [signup form builder](#)

Available fields	Required
<input checked="" type="checkbox"/> Email Address	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> First Name	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Last Name	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Phone Number	<input checked="" type="checkbox"/>
<input type="checkbox"/> Address	<input type="checkbox"/>
<input type="checkbox"/> Birthday	<input type="checkbox"/>

Want to collect information about your customers' interests and preferences? [Learn About Sign Up Form Content Blocks](#)

[Add Interest Group](#)

Button

Button text  
[Join the YouTrip Fam >>>](#)

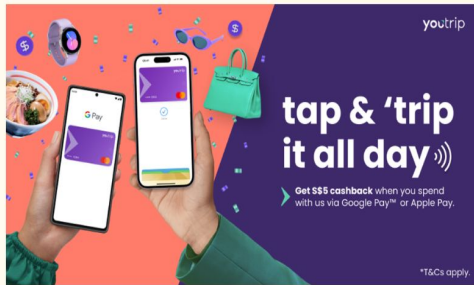
Straightforward and user-friendly interface encourages easy registration

# MAILCHIMP

## LEAD GENERATION LANDING PAGE

### Your one-stop-shop to better travels

Looking for travel tips & insider info? Follow YouTrip for deals, discounts, & VIP perks!



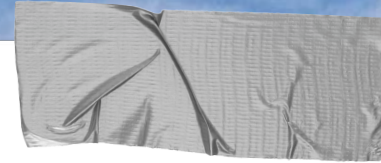
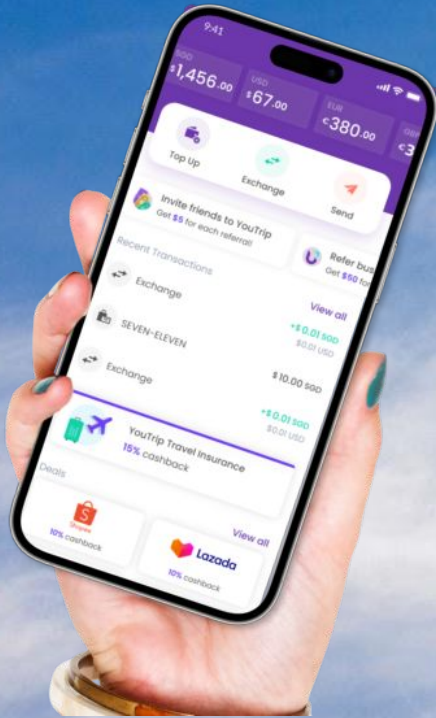
### Social Follow

Content	Style	Settings
<div><div>Facebook</div><div>Facebook URL</div><div><input type="text" value="http://www.facebook.com/youtripag/"/></div><div>Link text</div><div><input type="text"/></div></div>		
<div><div>X (formerly Twitter)</div><div>X URL or username</div><div><input type="text" value="http://www.twitter.com/youtripag/"/></div><div>Link text</div><div><input type="text"/></div></div>		
<div><div>Instagram</div><div>Instagram profile URL</div><div><input type="text" value="https://www.instagram.com/youtripag/"/></div><div>Link text</div><div><input type="text"/></div></div>		

[Add Another Service](#)

Add up to 10 services in each block.  
Choose a layout in the Settings tab.

Boost registrations and sign-ups by highlighting attractive deals and reminding users of YouTrip's benefits in an email. Make all deals and content offers clickable with relevant links, directing users to specific websites or social media platforms to raise awareness, spark interest, and ultimately drive action.



# DATA PRIVACY POLICY

*PERSONAL DATA PROTECTION ACT (PDPA)*





# STEPS TO ADOPT DATA PRIVACY POLICY

(Page 1 out of 2)

## PROTECTION OF PERSONAL DATA

**Step 1** - Implement end-to-end encryption for all sensitive customer data (i.e. 2FA verifications / enable Singpass when logging in)

**Step 2** - Implement strict access controls & permissions; Limiting to only authorized personnel having access to personal details of customers. (i.e. PW protection on all spreadsheets containing this data)

**Step 3** - Conduct regular training sessions for employees on data protection policies & best practices. Clearly communicate this along with our privacy policy to customers, on how their data is being collected, used & protected to garner their confidence and trust in our services.

## NOTIFICATION & PURPOSE LIMITATION FOR COLLECTION, USE & DISCLOSURE OF PERSONAL DATA

**Step 1** - Inform users during registration that their personal data is being collected and the purposes for which it may be used. I.e. Their contact info is required for acc creation and may also be used to personalize service offerings.

**Step 2** - A checkbox will be set in place where users must actively tick 'agreed' to complete the sign-up process, acknowledging and giving consent to personal data collection. - A clear statement specifying agreement to T&Cs and data usage will be included.

**Step 3** - Develop a user-friendly privacy dashboard where users can easily access and manage their consent settings, making adjustments to their preferences at any time. This would include opt-out options to data uses such as marketing.



## STEPS TO ADOPT DATA PRIVACY POLICY

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### RETENTION LIMITATION

**Step 1** - Define data retention periods and specify that customer's contact details will be retained for maybe 2 years from the initial registration, for example.

**Step 2** - Inform customers that regular audits of data storage systems is done to identify and remove any outdated consumer information, to reduce risk of holding unnecessary data.

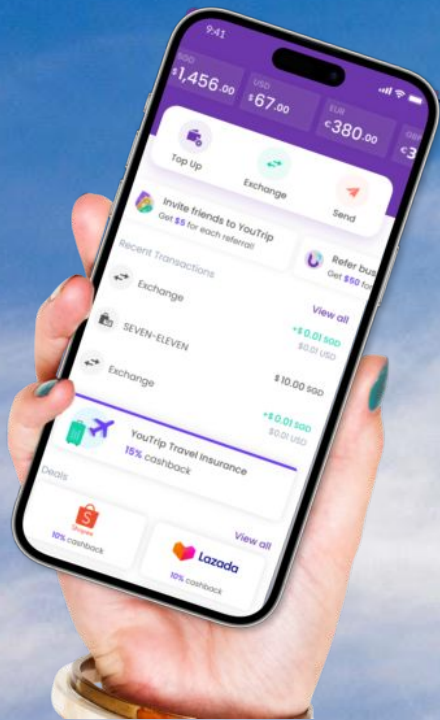
**Step 3** - Implement secure deletion protocols ensuring customers that their data will be permanently erased from our systems and backups when no longer needed / after the initial retention period.

### WITHDRAWAL OF CONSENT

**Step 1** - Clearly communicate withdrawal instructions on our website and in email comms by including a dedicated section in the user account settings, labeled "Withdraw Consent", where users can easily find info on how to opt-out, if they'd like.

**Step 2** - Promptly send a confirmation email to users who withdraw consent, to acknowledge their decision and inform them afterwards that their data has been successfully removed from our database permanently.

**Step 3** - Assign a Data Protection Officer (DPO) to regularly review records of users who have withdrawn consent, to ensure that their data is being effectively and accurately deleted from our database.



# THANK YOU

BY IRA ADRIANA

SUBMITTED: 3RD FEB 2024

VERTICAL INSTITUTE