



Social Media Strategies

Finding Our Lane in the
Millennial-Dominated Digital
Highway



JWT, Executive CD
HSBC, AIG



Executive CD
UNION BANK, LANDBANK,
METROBANK, BDO, GENERALI



Social Media Profile



30 years experience in the Communications Planning of brands for multinational companies including Unilever, Nestle, PLDT, Pfizer, URC and San Miguel Corp.

Category Leader brands: Sunsilk Shampoo, Nescafe Coffee, C2, Shakey's, Dunkin' Donuts. BDO. Metrobank.

Challenger Brands: Close-Up, Ford Cars and trucks. Citibank. HSBC.

Niche markets: Viagra, Ponstan, PLDT SME nation. White Flower.

**Service:
LBC Courier and Money Remittance, North Luzon Tollways, DHL.**

**BPO:
Capital One. Generali. Anthem Healthcare. Accenture.**

Executive Creative and Chief Creative and Strategy Director, THE BLACK MARKET CREATIVES. PC&V. PUBLICIS MANILA. J ROMERO. J WALTER THOMPSON.

Proprietary training modules in Strategy, Idea Generation, Crafting & Presentation Skills.

App Development and Communications focused on Mobile Social Media and On-line Retail. Merchant-sourcing, user-acquisition and marketing communications of a retail app.

Executive Creative Director. Digital, Events, Content, Integrated Marketing Communications. TEAM ASIA

Communication is a 2-way street

The marketing landscape has dramatically changed in the past decade. People no longer sit in front of mass media vehicles absorbing information fed to them. They actively seek information pertinent to them and actively avoid communication that is intrusive and irrelevant. Communication, or the one-way “talking to” has slowly given way to a more involved and experiential marketing.

Marketing strategies have long moved beyond communication towards developing a more equal relationship between brand and consumer. The past years saw disciplines such as digital, social media, influencer engagement evolving alongside the consumer through this behavioral shift.



JAN
2019

THE PHILIPPINES

THE ESSENTIAL HEADLINE DATA YOU NEED TO UNDERSTAND MOBILE, INTERNET, AND SOCIAL MEDIA USE



TOTAL
POPULATION



107.3
MILLION

URBANISATION:

47%

MOBILE
SUBSCRIPTIONS



124.2
MILLION

vs. POPULATION:

116%

INTERNET
USERS



76.00
MILLION

PENETRATION:

71%

ACTIVE SOCIAL
MEDIA USERS



76.00
MILLION

PENETRATION:

71%

MOBILE SOCIAL
MEDIA USERS



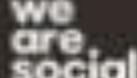
72.00
MILLION

PENETRATION:

67%

15

SOURCES: POPULATION (UNEP/FAO/WHO, U.S. CENSUREBUREAU); MOBILE DATA RESOURCES (HOOVER); INTERNET IN USE (ETHNICORSSON, IT), WORLD BANK, DATAFORIA; FACEBOOK, BUROSTAT, LOCAL GOVERNMENT BUREAU AND REGULATORY AGENCIES; MOBILEMEDIA.ORG, REPORTS BY REPUTABLE MEDIA; SOCIAL MEDIA PLATFORMS; 2017-2018 ADVERTISING TODAY, PRESS RELEASES AND INVESTORSHIPING ANNOUNCEMENTS; AND SOCIAL MEDIA REPORTS, TECHRADA, NEWS AGENCE, ETC. ALL DATA AVAILABLE DATA BY JANUARY 2019.

 **Hootsuite** 

JAN
2019

SOCIAL MEDIA OVERVIEW

BASED ON MONTHLY ACTIVE USERS OF THE MOST ACTIVE SOCIAL MEDIA PLATFORMS



TOTAL NUMBER
OF ACTIVE SOCIAL
MEDIA USERS



76.00
MILLION

ACTIVE SOCIAL MEDIA
USERS AS A PERCENTAGE
OF TOTAL POPULATION



71%

TOTAL NUMBER OF ACTIVE
SOCIAL USERS ACCESSING
VIA MOBILE DEVICES



72.00
MILLION

ACTIVE MOBILE SOCIAL
USERS AS A PERCENTAGE
OF THE TOTAL POPULATION

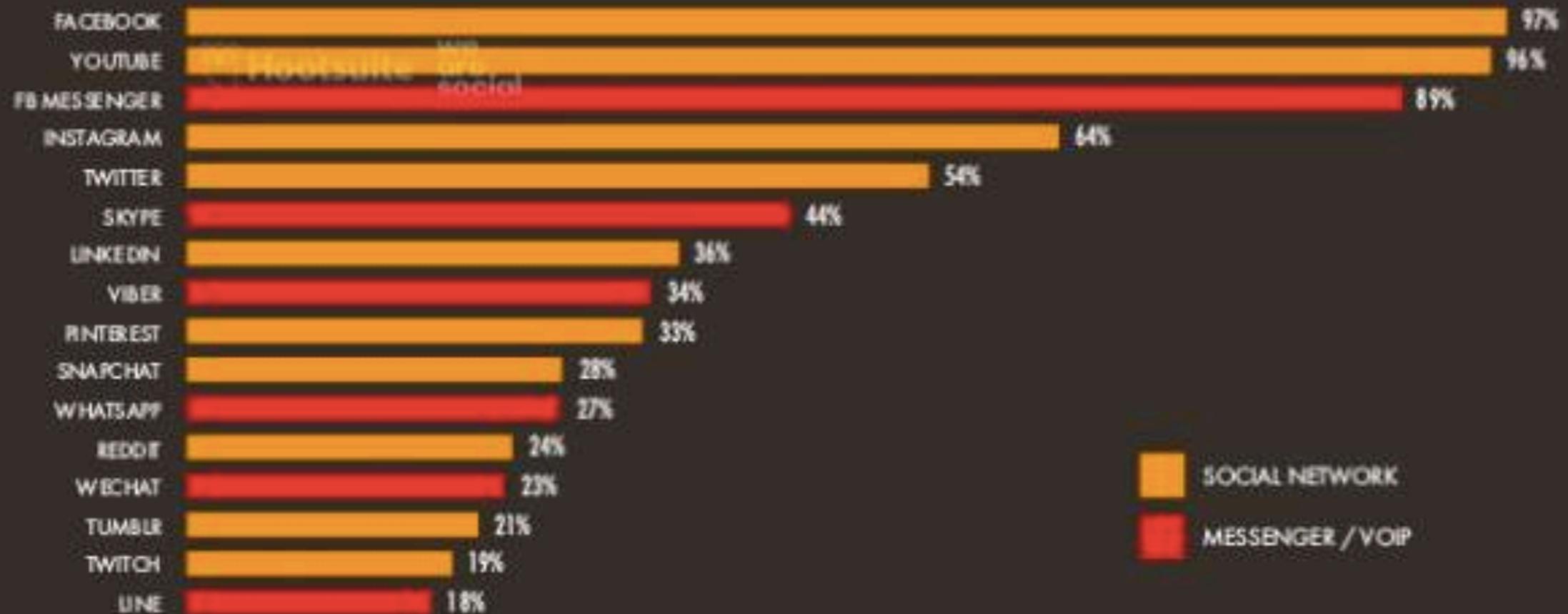


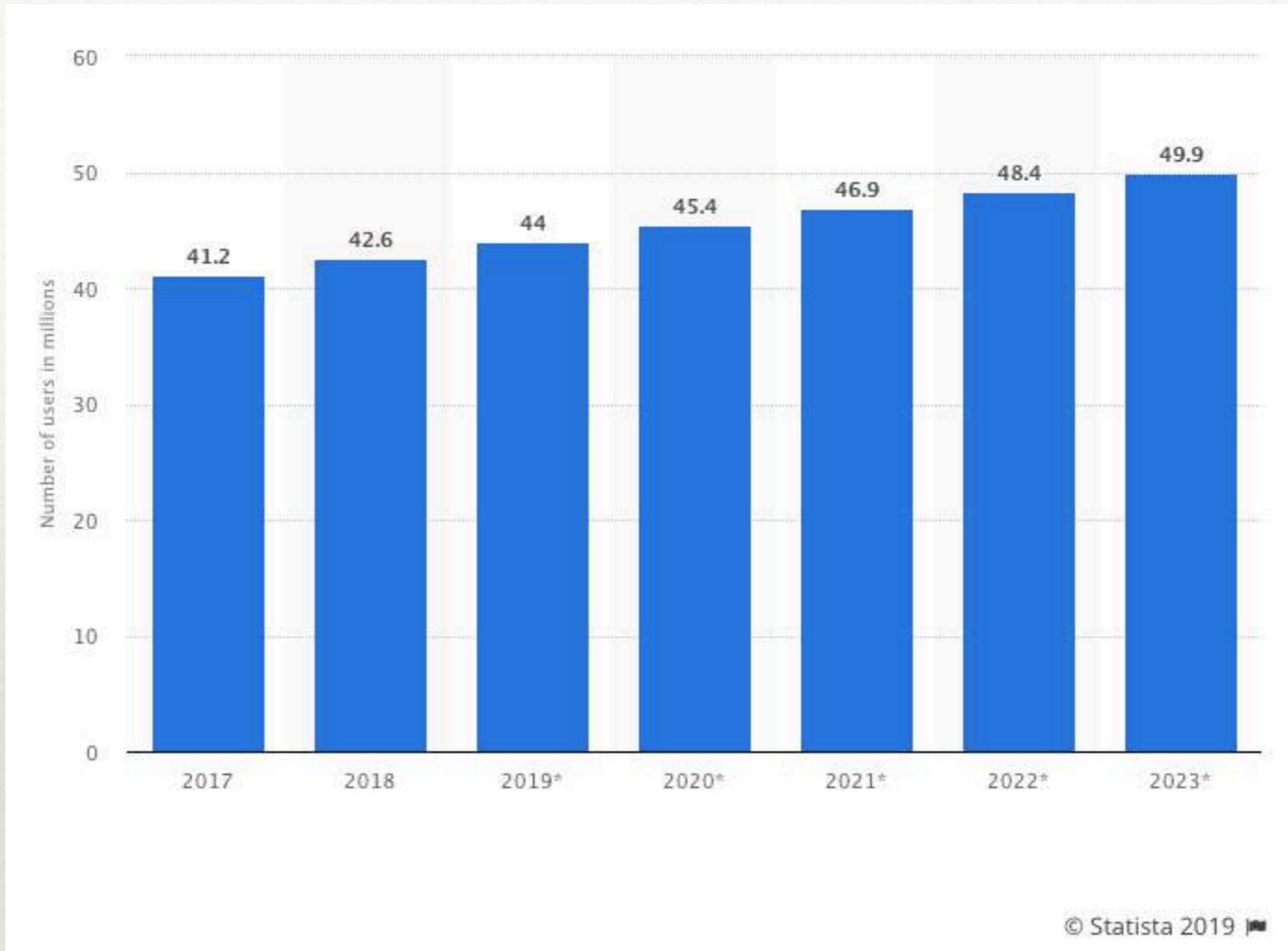
67%

JAN
2019

MOST ACTIVE SOCIAL MEDIA PLATFORMS

PERCENTAGE OF INTERNET USERS WHO REPORT USING EACH PLATFORM (SURVEY BASED)

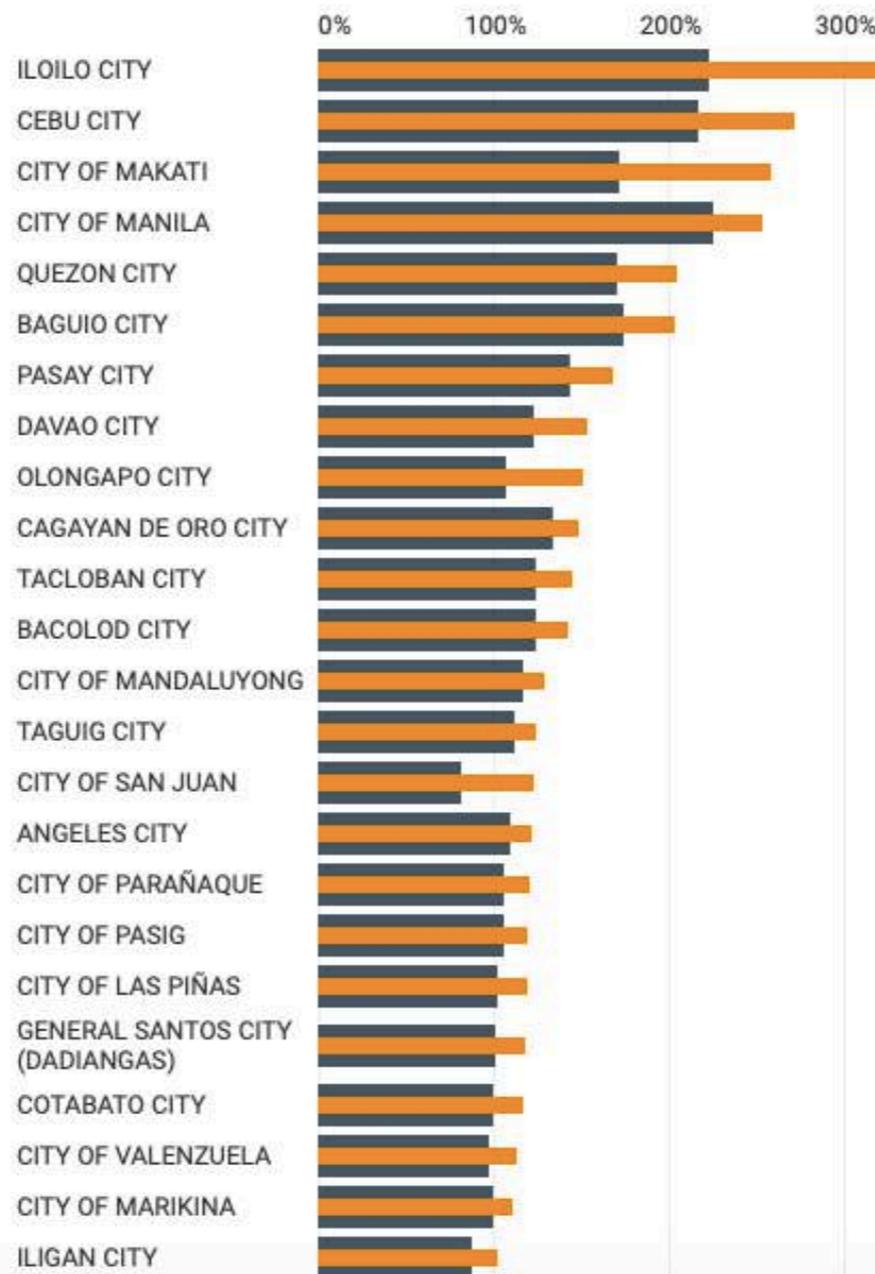




According to Statista, Facebook users in the Philippines grew from 41.2 million in 2017 to 44 million in 2019.

24 cities with more than 100% Facebook penetration rate

■ Low estimate ■ High estimate

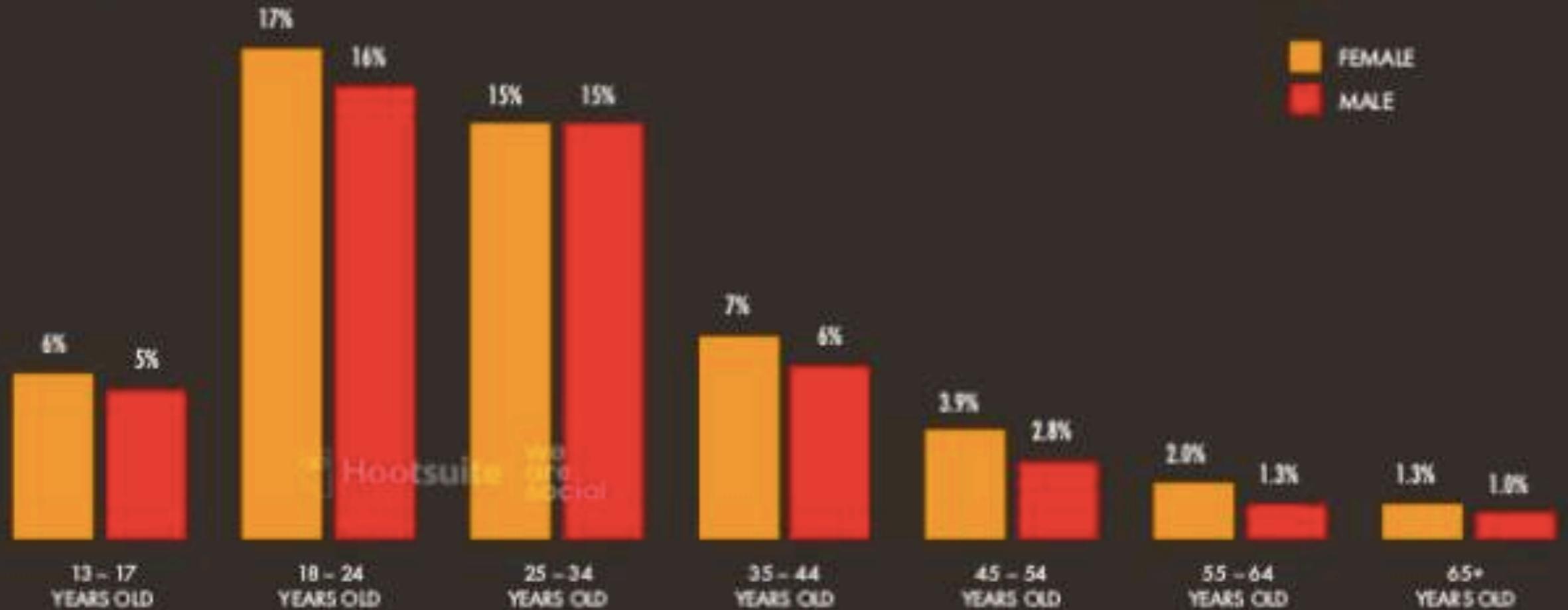


Rappler puts the number at 60-70 million active users per month as of October 2018. Some cities having more Facebook users than its total population, presupposing multiple accounts for some users.

JAN
2019

SOCIAL MEDIA AUDIENCE PROFILE

BASED ON THE COMBINED ADVERTISING AUDIENCES OF FACEBOOK, INSTAGRAM, AND FACEBOOK MESSENGER



Do We Really Need to Be There.

Isn't our core target too old and too tech-unsavvy?

THE FINANCIAL INSTITUTION TARGET MARKET NEED NOT BE DEFINED BY ITS DEMOGRAPHICS

They don't like to think too much about money.
It's simply a means to enjoy their lives, take care
of those they love, pursue their passions.



Gen X gives way to Gen Y gives way to the Alpha Generation

- ❖ Growing the market is highly dependent on accessing them beyond traditional channels.
- ❖ Banking and Financial Institutions are expected to be tech-savvy.
- ❖ While money may not be sexy, the opportunities and lifestyle they afford make for vivid stories and engaging content.

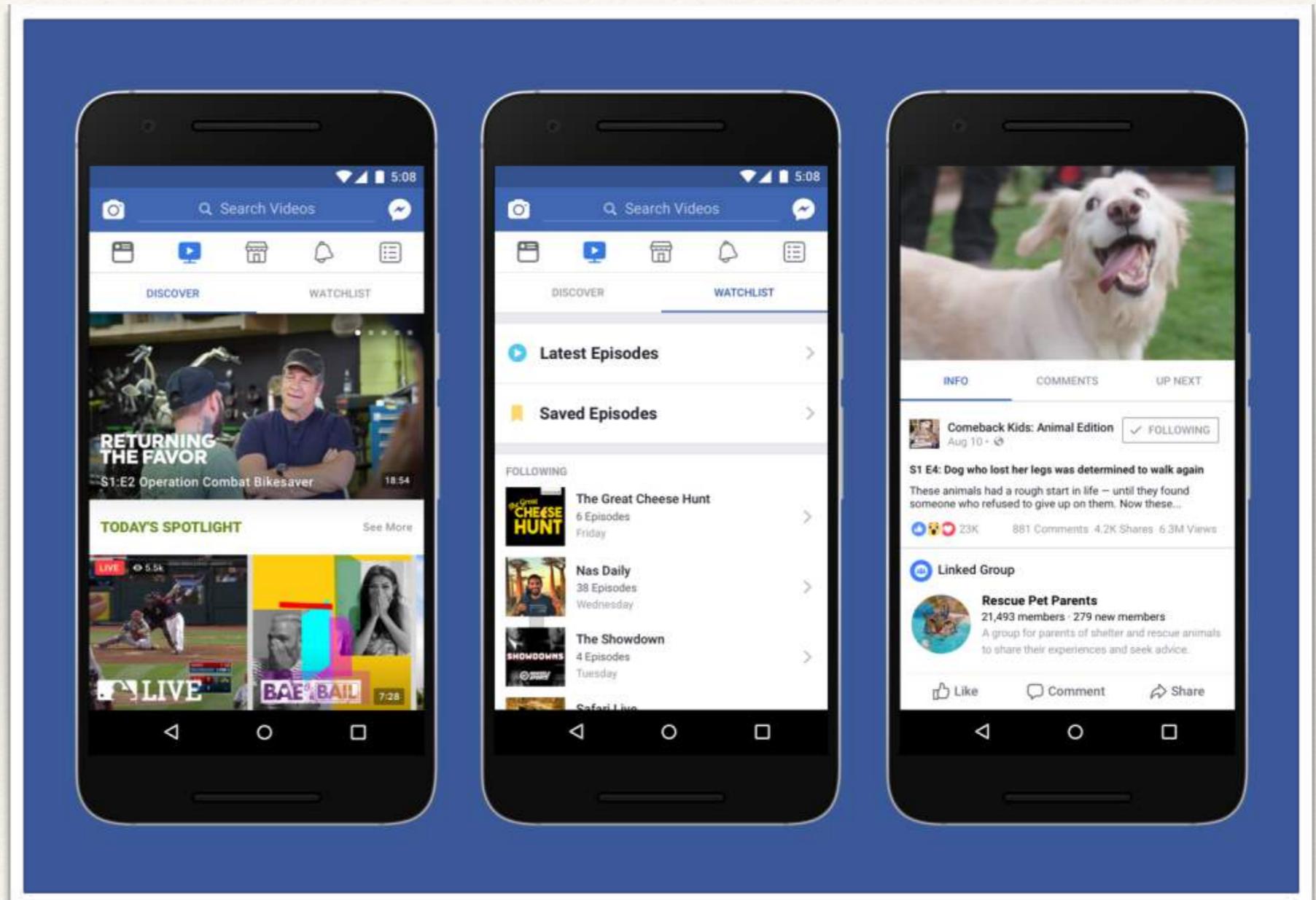
UNDERSTANDING THE MEDIUM

FACEBOOK/INSTAGRAM

have developed algorithm that addresses specific social media marketing objectives

AWARENESS. CONSIDERATION. CONVERSION

- ❖ BRAND AWARENESS
- ❖ REACH
- ❖ TRAFFIC
- ❖ ENGAGEMENT
- ❖ APP INSTALLS
- ❖ VIDEO VIEWS
- ❖ LEAD GENERATION
- ❖ MESSAGES
- ❖ CONVERSIONS
- ❖ CATALOG SALES
- ❖ STORE VISITS



AWARENESS

- ❖ First-time advertisers benefit from FB awareness objective
- ❖ This objective shows ads to people who may show interest in your offer (based on target demographics)
- ❖ If you're looking to drive sales, comments, or shares (or you want recall)
- ❖ Use this to announce new products

REACH

- ❖ This lets you reach as many people as possible. In order to generate engagement, you need numbers.
- ❖ Decide on the budget that grants you access to the widest audience.
- ❖ Using frequency controls, set the number of times your ad is shown to people
- ❖ Reach people within a target location

CONSIDERATION:

TRAFFIC

- ❖ Use this if you need people to visit your blog, landing page, podcast, etc.
- ❖ Ideal for giving the audience a peek of your content. They should be enticed to click through your ad and learn more.
- ❖ The goal here is to get clicks.

ENGAGEMENT

- ❖ For Brands looking for active participation from your audience
- ❖ Boost your posts (Post Engagement) This gets your post in front of people who might like, share or comment on your post.
- ❖ Promote your page. It makes sense to optimize for likes if you don't have a website and are only building your brand through FB.
- ❖ Get people to claim your offer. Entice people with discounts on your FB page.

APP INSTALLS

- ❖ Got a mobile app that you want people on FB to know about? This objective takes people to Google Play Store or Apple App Store.

VIDEO VIEWS

- ❖ For advertisers who've got a brand story to tell or products to show through video. With this kind of ad, you establish Brand awareness.
- ❖ Videos are powerful means of building a stronger connection with your audience. Facebook receives an average 8 BILLION video views each day.
- ❖ This however doesn't spark conversions or attract people to your site. If you want people to click through, use the traffic objective.

CONVERSIONS

- ❖ Got a webinar? A product page? Landing page? This objective brings your target to your website where they can take ACTION.
- ❖ Maximize this objective by installing FB pixel on your website. The pixel is a piece of code that tracks people's action. You can use the data you collect to understand your audience better or improve your campaigns.

LEAD GENERATION

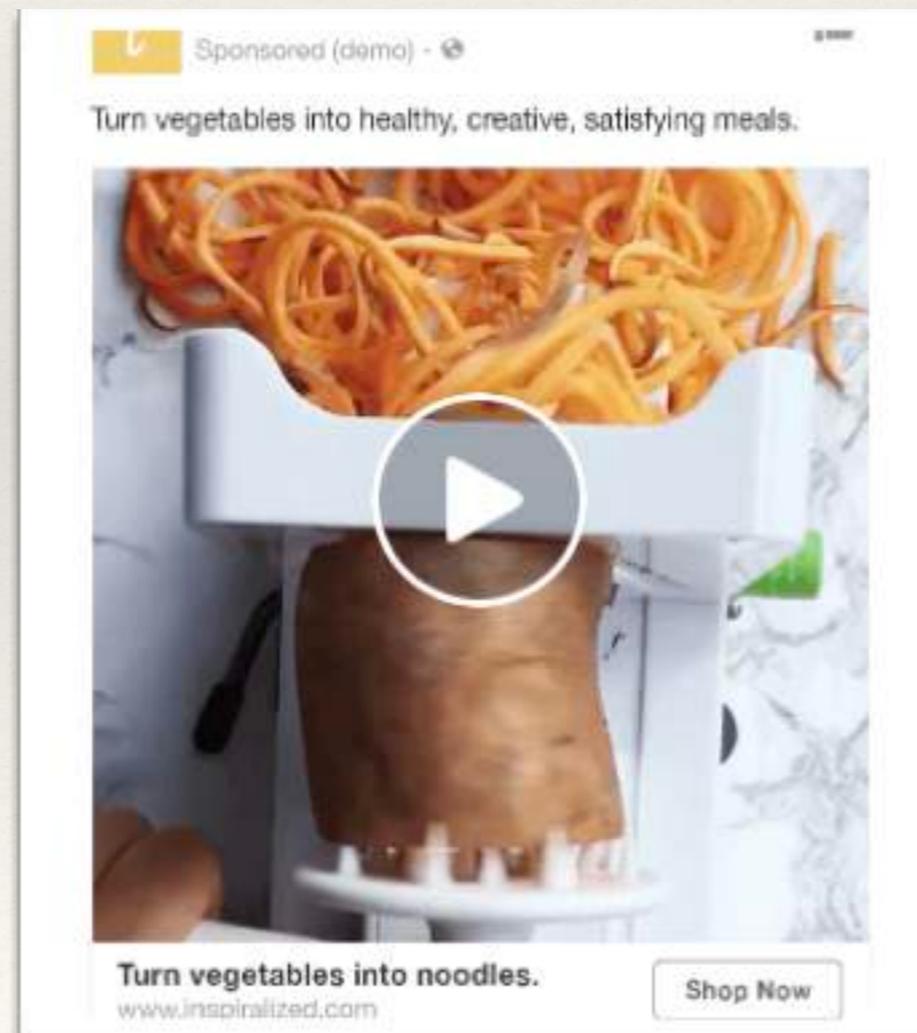
- ❖ FB ads help you grow your email list. With this objective, you offer an enticing lead magnet that people can access by giving contact information.
- ❖ This ad won't take people to your website; albeit a sign-up form pops up. It automatically fills up with a user's information depending on what they share with FB. People can also fill in other details themselves (their name, phone number)

CRAFTING THE MESSAGE

How to Write Great (Effective) ads for Facebook

Video Product Demo

- ❖ While Facebook allows longer video content, keep it as short as possible. Bank demos tend to be unwieldy and long. Think bite-size Tasty videos on Facebook and drive them to your website for details.

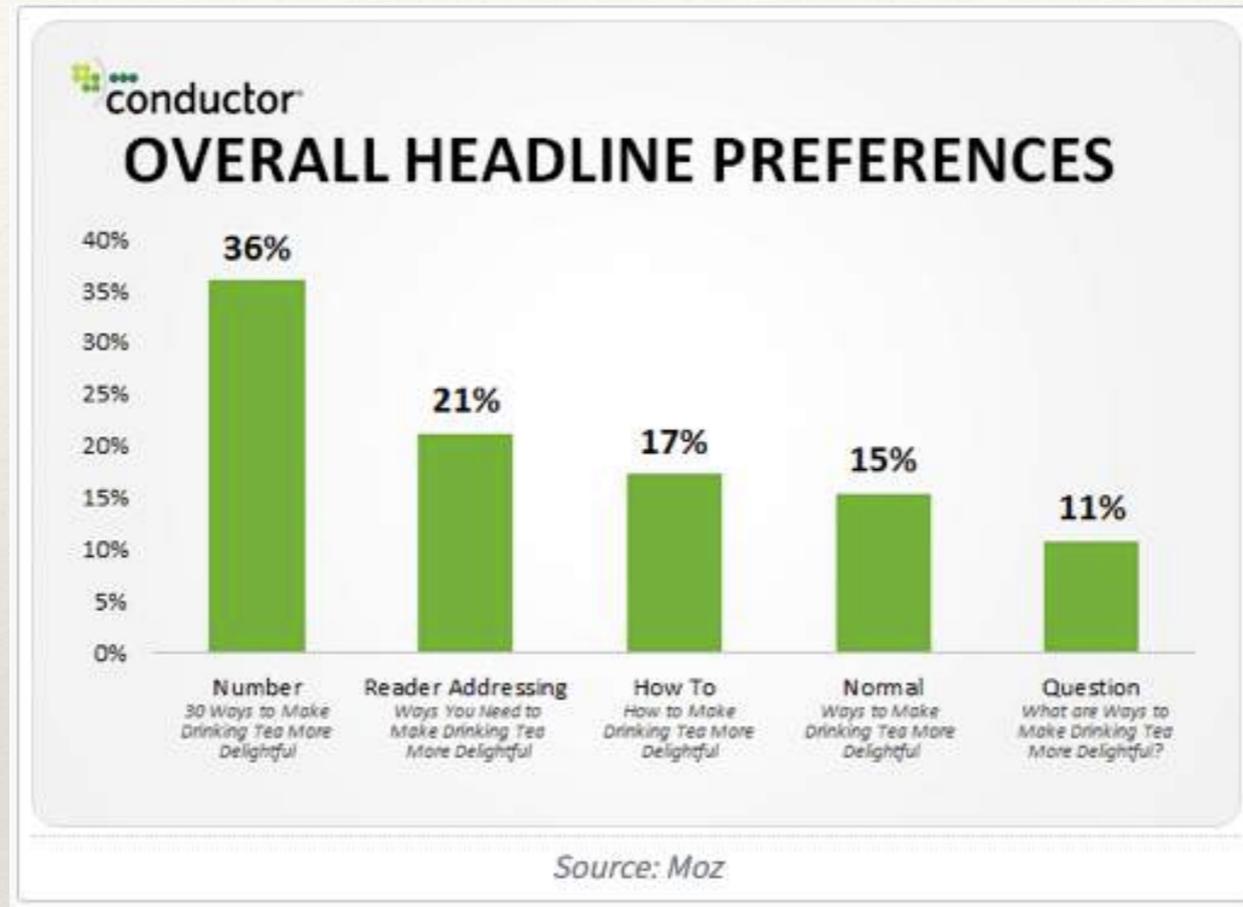


Use multiple images



The carousel template allows us to tell a story in bullets. Show multiple products. Tell a quick problem-solution story. Show a product's multiple uses.

Use Numbers



- ❖ Use numbers as a social proof to increase people's trust
- ❖ Outbrain collected data from 150,000 article headlines and discovered that headlines with odd numbers get 20% more clicks than headlines with even numbers. (give 7 reasons, instead of 8 why your credit card is better)



Frontier Airlines
Sponsored · 🌐

👍 Like Page

Book your Fall Travel today!

SAVE ON FALL TRAVEL!
AS LOW AS
\$39
one way
*Restrictions apply

FRONTIER

Fall Travel - 2 Day Sale!

Buy by 8/10/16. Fly through 9/30/16. Fare shown is one way for domestic, nonstop travel. 7 day advance purchase required. Seats are limited. Restrictions apply.

[HTTPS://WWW.FLYFRONTIER.COM/WAYS-TO-SAVE/ONLINE-DE...](https://www.flyfrontier.com/ways-to-save/online-de...)

Book Now

👍 🤔 ❤️ 672

146 Comments 170 Shares

👍 Like

💬 Comment

➦ Share

Top Comments ▾

Only 8/10 people will read the headline. Only 2 will read the rest.

Betterment

OVER 40,000 FIDELITY CLIENTS ROLLED OVER IN 2017

Plus get up to 1 year managed free.

- ✓ Easy transfers
- ✓ Personalized strategies
- ✓ Revolutionary tech

Roll over today



Betterment

YOU COULD PAY 60% LOWER FEES THAN AN AVERAGE 401(K)

60%

Plus up to 1 year managed free.

Roll over today

Betterment

YOU COULD PAY 60% LOWER FEES THAN AN AVERAGE 401(K)

Plus up to 1 year managed free.

60%

Roll over today

Betterment

YOU COULD PAY 60% LOWER FEES THAN AN AVERAGE 401(K)

Plus up to 1 year managed free.

60%

Roll over today

Create a Sense of Urgency

Like this deal?  

\$29 ~~\$379~~
one-off fee

100% Money Back Guarantee
We want happy customers who benefit from the opportunities included in this package. If you buy this package and aren't satisfied email us within 7 days and we'll refund your money. No questions asked.

How can we give away all of this for \$29?

Variation B:

Like this deal?  

Time Left to Download: **19mins 12secs**

Bundles Bought: **432** Status: **Almost Ended**

\$29 ~~\$379~~
one-off fee

100% Money Back Guarantee
We want happy customers who benefit from the opportunities included in this package. If you buy this package and aren't satisfied email us within 7 days and we'll refund your money. No questions asked.



Groupon ✓

about 9 months ago



4-Hour Flash Sale! EXTRA 25% OFF for up to 3 local Things to Do Deals! Ends 5 PM EDT



Use Promo Code: FLASHFUN

Today Only! Exclusions Apply

WWW.GROUPON.COM

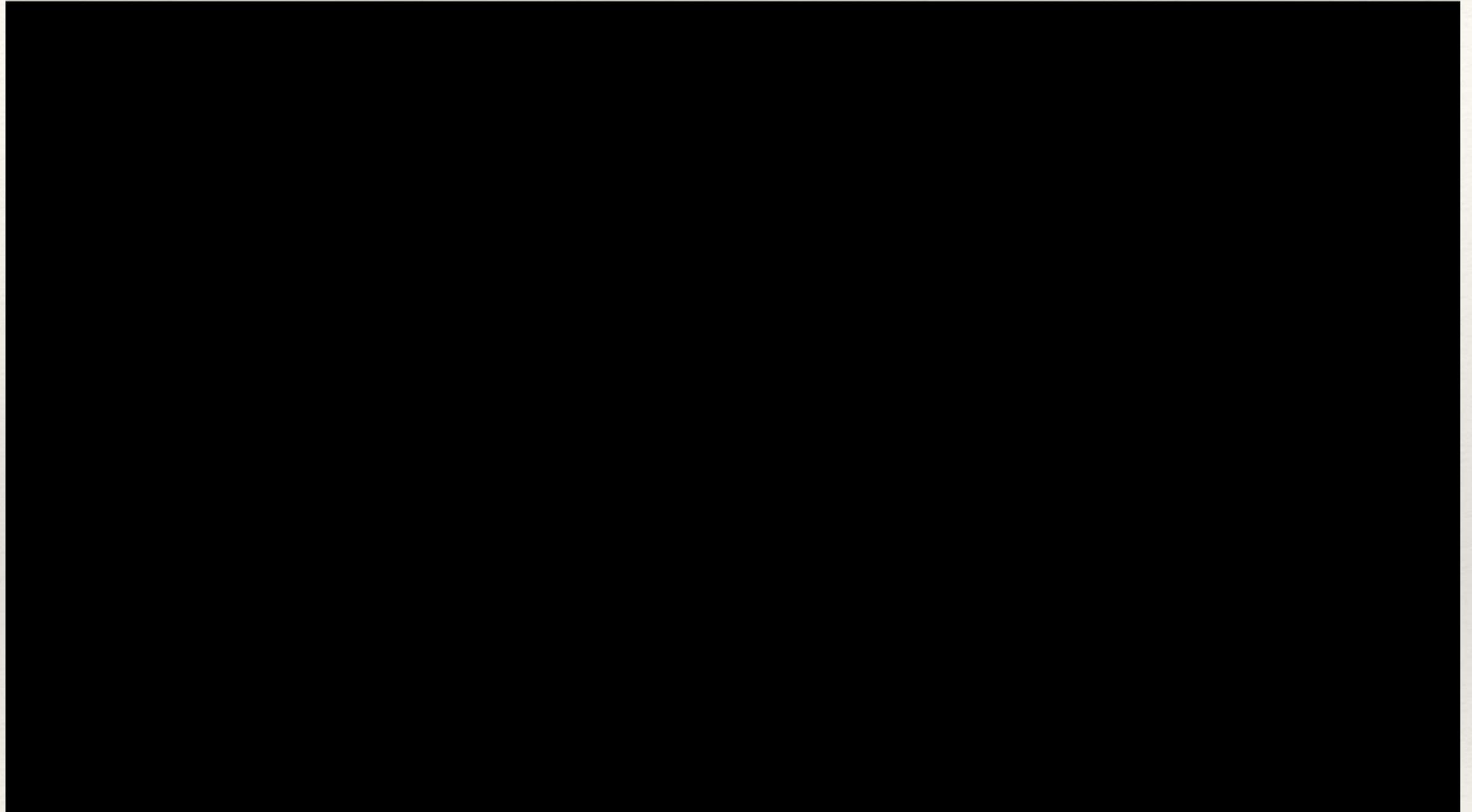
[Shop Now](#)

👍 25

💬 Comment

➡ 15

Nasdaq: For real urgency, use Facebook Live



THE INFLUENCER

Influencer Marketing Stats every Marketer Should Know

- ❖ 70% of teen-age YouTube subscribers trust influencer opinions over traditional celebrities.
- ❖ 86% of women turn to social networks before making a purchase.
- ❖ 32% of influencers who work with brands cite Facebook as the best platform, followed by Instagram.
- ❖ 71% of consumers are more likely to make a purchase based on a social media reference.
- ❖ 86% of the most viewed beauty videos on YouTube were made by influencers, compared to 14% by beauty brands themselves.
- ❖ On average, companies generate \$6.50 for every dollar invested in Influencer Marketing.

TRENDS

- ❖ Emphasis towards Content Marketing. Influencer over-use. Influencer / brand disconnect. Irrelevant content. Quality (new, natural, brand&influencer fit, shareable) content will be the name of the game.
- ❖ People-centric Influencer Marketing. Return of focus to the target market and how the recommended products and services will impact their lives.
- ❖ Filipinos are becoming increasingly risk-averse. The reliance on word of mouth is something we can mine. The young constantly look on-line for reviews and recommendations, thus making Influencer Marketing highly successful in the country.

HOW TO CHOOSE YOUR INFLUENCER MARKETING GOALS AND KPIs

The Most Common Influencer Marketing Campaign Goals



The Most Common Influencer Marketing KPIs



Reach

Can be measured based on the number of followers of influencers. Easy to measure, but the least valuable.



Clicks

Easy to measure and one of the most important performance based metrics



Engagement

Includes any social action (like, comment and share). Requires a hashtag or unique link for proper attribution. More value than a click.



Conversion

Includes installs, sign-ups, form completions and purchases. Hardest to measure, requiring a pixel & unique link or a promo code for attribution.

THE PYRAMID OF INFLUENCE

- ❖ **MEGA INFLUENCERS** - 500,000+ followers. Highest reach with 2%-5% engagement.
- ❖ **MACRO-INFLUENCERS** - 50,000-500,000 followers. Pro-bloggers, YouTubers. 5%-20% engagement. Highest topical relevance, category specific influence - lifestyle, fashion, business.
- ❖ **MICRO-INFLUENCERS** - 1,000- 100,000 followers. 25%-50% engagement. Highest brands relevance and driven by personal experience and the strength of relationship with their networks.
- ❖ **BRAND ADVOCATES** - Consumers who are passionate and willing to share but have little following or influence.



Philippines Top Financial Bloggers

FITZ VILLAFUERTE of READY TO BE RICH

The screenshot shows the 'Ready To Be Rich' website. The header includes the site name and 'Business, Investments & Personal Finance'. Two articles are featured: 'Where To Invest in 2019' (published Jan 11, 2019) and 'FREE Online Seminar: How To Earn as a Freelancer Without Quitting Your Job' (published Jan 9, 2019). A sidebar on the right lists various topics like Announcements, Ask Community, Business, Freelancing, General Information, Guest Posts, In Focus, Income Opps, Inspirational, Investing, Life Lessons, Mindsetting, and Money Saving Tips.

Listed among 12 most influential people in personal finance.
Tips on business, investments and saving money.

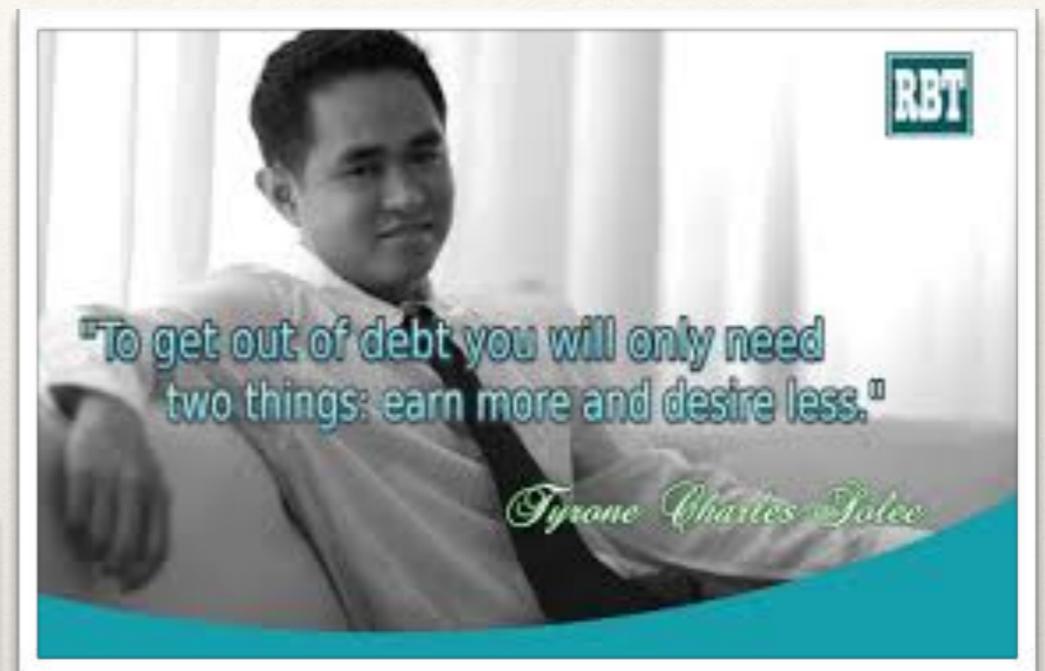


Tyrone Solee of Millionaire Acts

The screenshot shows the Millionaire Acts website with a navigation bar containing 'ABOUT ME', 'SERVICES', 'GUESTBOOK', 'ADVERTISE', and 'PRIVACY POLICY'. A badge for 'Financial Bloggers 2019' is visible. The main content area features several article teasers:

- 5 FINANCIAL STRATEGIES FOR SMALL BUSINESS OWNERS**
JANUARY 7, 2019 / BY TYRONE SOLEE / IN ENTREPRENEURSHIP
Capital is the backbone of any successful business. And for small business owners, accessing enough capital to help facilitate daily operations and enhance profitability isn't an easy task. Entrepreneurship, like every other area in life, requires creativity and smart-thinking. So if you want to take your business off from that stagnating spot and stay on [...]
- 4 WAYS TO MANAGE YOUR PERSONAL LOAN WISELY**
DECEMBER 18, 2018 / BY TYRONE SOLEE / IN PERSONAL FINANCE
Personal loans are what could only be described as a temporary hero to save your immediate financial problems. However, without proper management, it can also be a ticking time bomb. There is no doubt that personal loans can save you on the spot, but the longer you wait to pay back the bank or your [...]
- ANC ON THE MONEY: HOW I BECAME A MILLIONAIRE AT AGE 26**
The video thumbnail for this article displays the equation: $\text{MOST PEOPLE} \rightarrow \text{INCOME} - \text{EXPENSES} = \text{SAVINGS}$ and includes the text 'TODAY'S TAKE-AWAYS'.

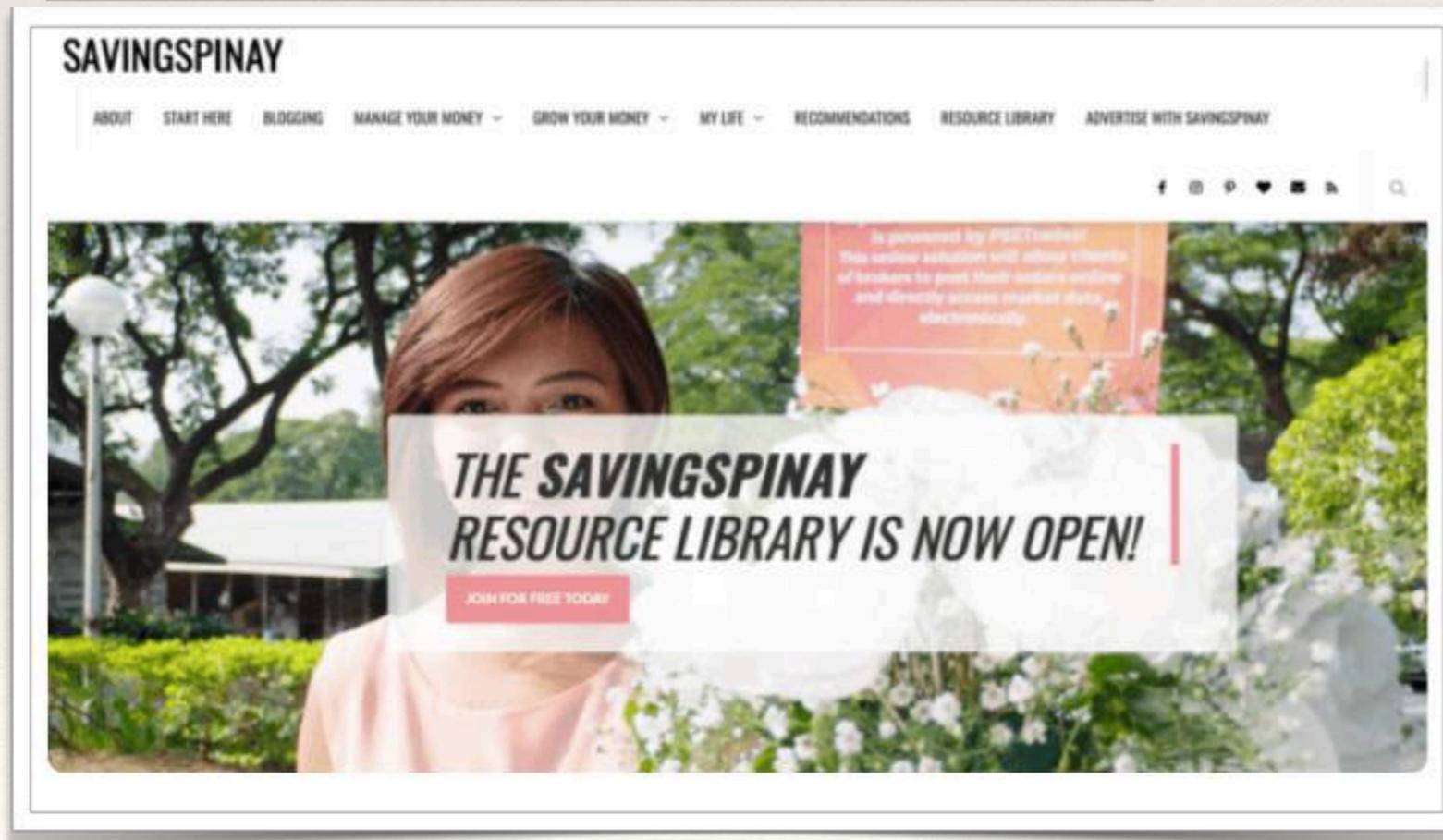
At the bottom, there is a 'PAGES' section with a link for 'About Tyrone Solee'.



Earning a Million before 30
7 steps to Your First Million Pesos

Tips and how-to guides on making money through investments, entrepreneurship and living frugally

Izza Glino of SavingsPinay



First-hand experiences in saving money, living within one's means, investing, and income augmentation.

UNDERSTANDING THE CATEGORY:
GLOBALLY ACCLAIMED DIGITAL
CAMPAIGNS

Brands use Social Media to Build Communities

Chase: Creating Buzz through Sports and Competitiveness



CHASE PRESENTS

Serena Williams [@serenawilliams](#)

.@StephenCurry30 I'm bringing the heat. Hope you and @Chase can handle my serve. In April—it's on. #TeamSerena #ad

1,324 10:34 PM - Mar 23, 2017

413 people are talking about this

Curry responded in earnest later that day.

CHASE PRESENTS

Stephen Curry [@StephenCurry30](#)

.@serenawilliams Bring that backhand in April. @Chase has the table. I'll see you there. #TeamStephen #ad

4,919 4:06 AM - Mar 24, 2017

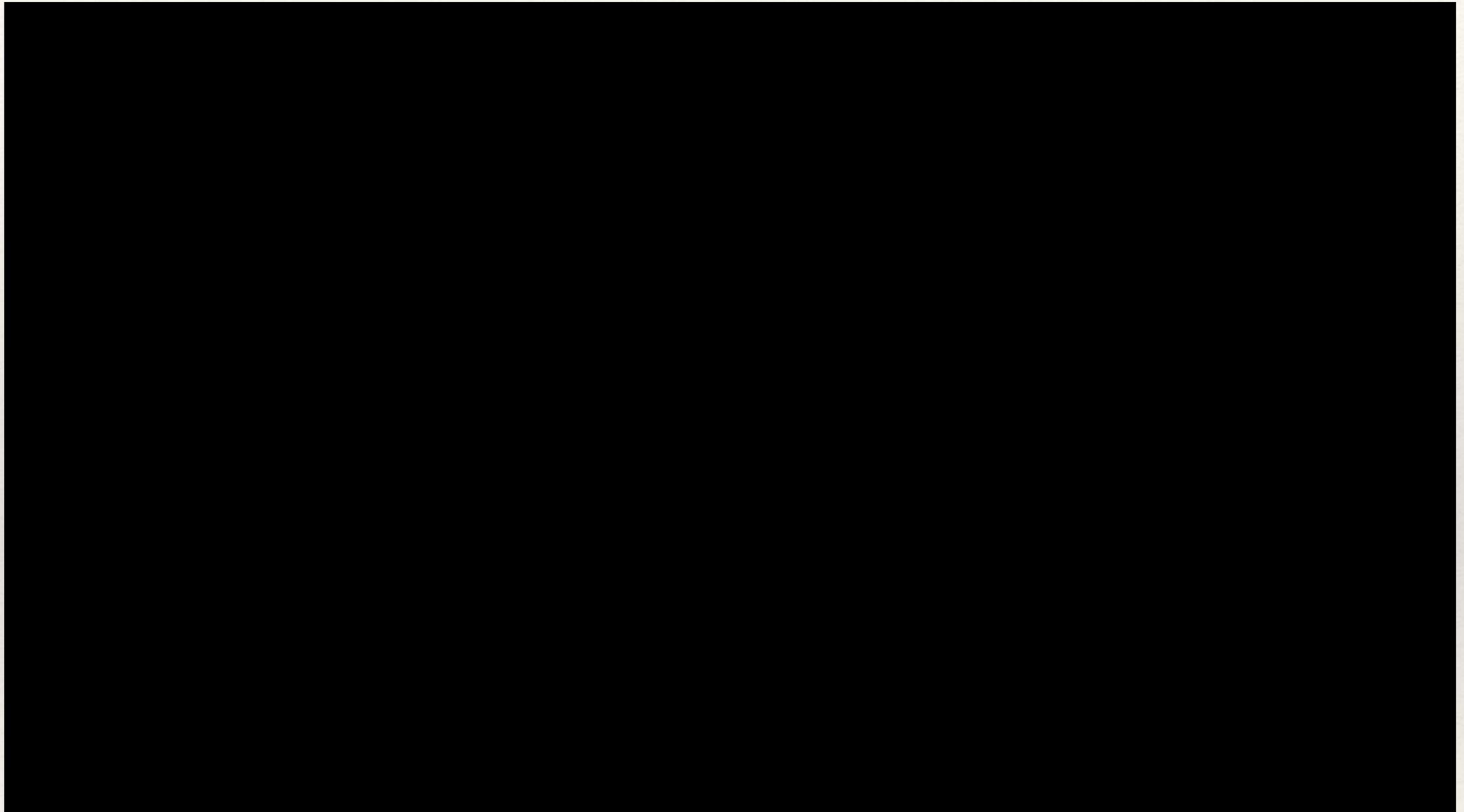
991 people are talking about this

Such a campaign garners social buzz for Chase, in no small part due to the popularity of Curry, Williams, and sports in general.

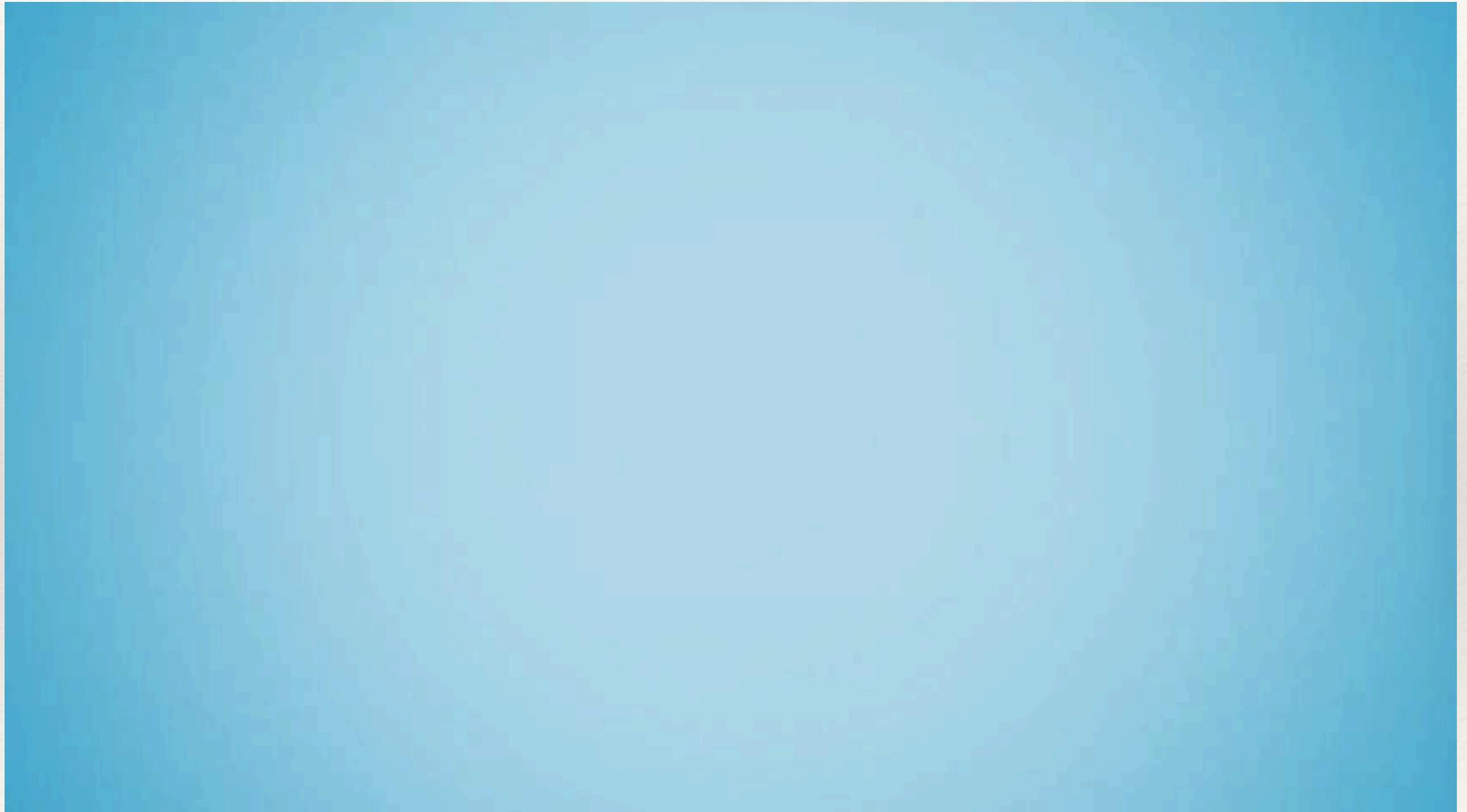
Chase has also used sports to help people improve their financial knowledge. In collaboration with LeBron James' media company Uninterrupted, Chase has launched an online series called Kneading Dough.

The series features intimate conversations with professional athletes about how they've adjusted to their unique financial paths. The first episode features Draymond Green, Curry's teammate on the Golden State Warriors.

Kneading Dough: An athlete's journey toward better financial management.



CITIBANK AND LINKEDIN CHAMPION BUSINESSWOMEN



Brands use Social Media to position themselves as
Thought-leaders.

Capital One reinforces its Brand Equity as an Innovative Financial Institution



The campaign was meant to generate new ways of thinking about finance – a strategy that Capital One drives with cutting-edge technology.

The bank's 54-foot trailer has traversed the country while showcasing a personalized digital experience. Customers can use an interactive wall to learn about financial values and set goals. This perspective allows customers to think about their finances in a compelling, innovative way.



Capital One Cafe 

@CapitalOneCafe



The [#BankingReimagined](#) Tour is on the road to [#Richmond](#).
See you soon Short Pump! captl1.co/2nnnumT

♡ 9 10:00 PM - Mar 15, 2017

 [See Capital One Cafe's other Tweets](#)



Trend-jacking. Brands use Social Media to take a Cultural, Social or Political stand.

HSBC mines current events to solidify its Brand Position



HSBC'S POSITION ON BREXIT

POLITICAL NEWS SPARKS DEBATE AND ENGAGEMENT. WEIGH THE VALUE OF STRONG OPINION AGAINST YOUR BRAND EQUITIES

HSBC UK @HSBC_UK · Jan 2, 2019
Together we thrive.

**WE ARE
NOT AN
ISLAND.**



Soulmomma
@af0a88dd5b27409

Very brave ad for a huge banking corp. Well done.

17 11:41 PM - Jan 2, 2019

See Soulmomma's other Tweets

Martin Sayers
@MSthecopywriter

From a creative perspective, I like the copy in the new HSBC ad. But it fails to give a single, solid reason to bank with them. And - in these divided times - does it risk alienating a large number of potential customers? [#business](#) [#marketing](#) [#leadgene...lnkd.in/gZ5CzPx](#)

22 8:02 PM - Jan 7, 2019

WE ARE NOT AN ISLAND. WE ARE A COLOMBIAN COFFEE DRINKING, AMERICAN MOVIE WATCHING, SWEDISH FLAT-PACK ASSEMBLING, KOREAN TABLET TAPPING, BELGIAN STRIKER SUPPORTING, DUTCH BEER CHEERS-ING, TIKKA MASALA EATING, WONDERFUL LITTLE LUMP OF LAND IN THE MIDDLE OF THE SEA. WE ARE PART OF SOMETHING FAR, FAR BIGGER.

HSBC UK

Together we thrive

Martin Sayers on LinkedIn: "From a creative perspective, I like th...
January 7, 2019: Martin Sayers posted images on LinkedIn
[linkedin.com](#)

46 people are talking about this

Brands use Social Media to change
Brand or Category Perception

Using Social Media to Correct a Category or Brand Impression

During the global recession, the popularity and public trust of financial institutions plummeted. In response, corporate social responsibility became an important way for brands to regain public trust. Morgan Stanley used #CapitalCreatesChange initiative to rejuvenate the company's reputation and relationship with the public. This involves highlighting the value that Morgan Stanley brings to not just its clients, but to their communities and society at large.



Morgan Stanley ✓
@MorganStanley



See how we helped [@GoBrightline](#) raise capital to connect the Sunshine State. #CapitalCreatesChange [mgstn.ly/2nWAIN8](#)

♡ 271 9:35 PM - Mar 27, 2017

💬 146 people are talking about this



Morgan Stanley ✓
@MorganStanley



By 2020, Millennials will make up one third of the U.S. adult population. The way they invest will change the world.

[mgstn.ly/2nROEPC](#)

♡ 19 3:40 AM - Mar 23, 2017



Millennials and the Democratization of Sustainable Investing

Millennial investors are bringing increased attention to sustainable, responsible and impact investing—and it may be creating

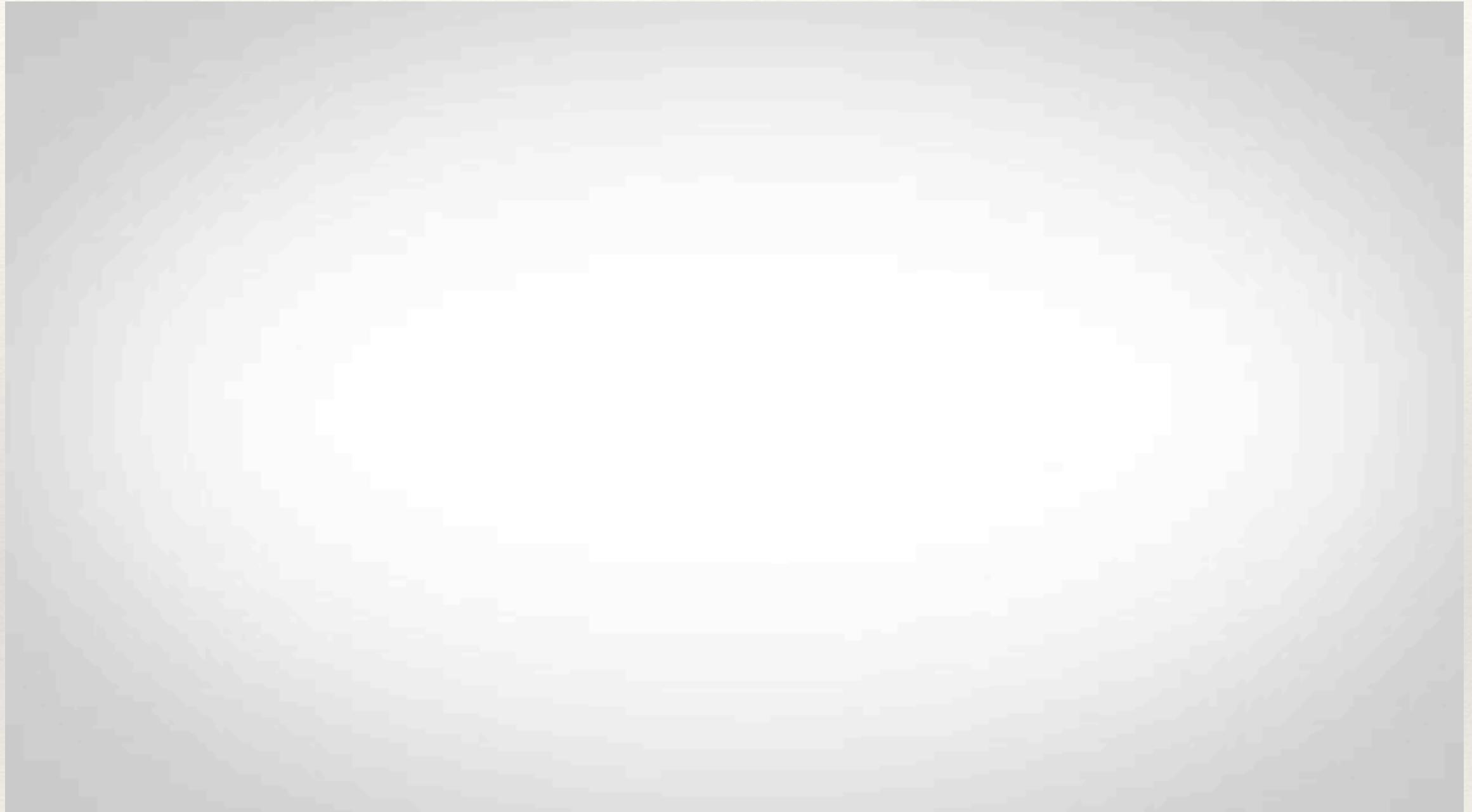
[morganstanley.com](#)

💬 17 people are talking about this



PAYPAL. THE MULTI-SOCIAL MEDIA APPROACH

Shifting from Cold technology to Human-Tech

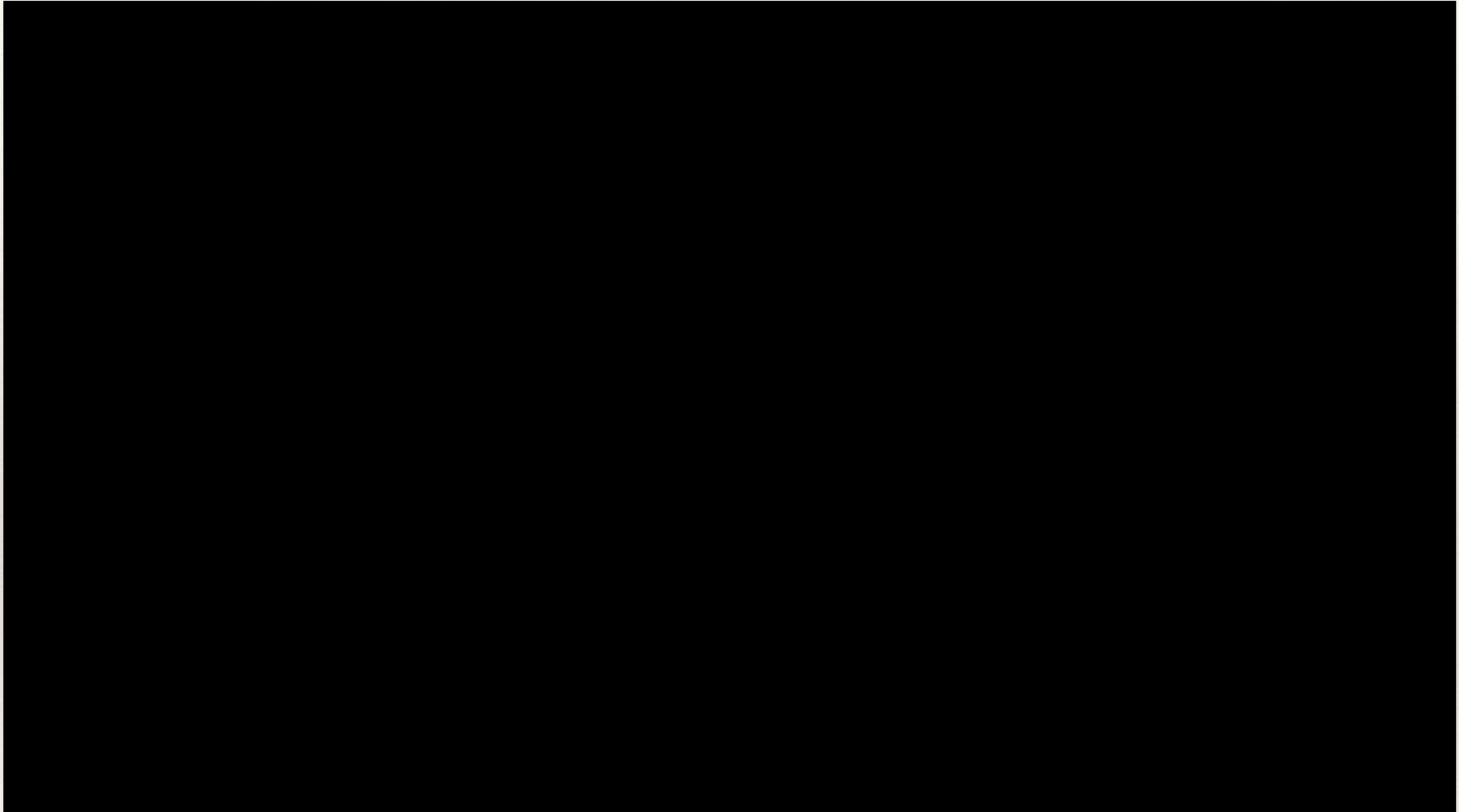


FIRST, LET'S PAUSE FOR A SHORT COMMERCIAL BREAK

Our target market is exposed to content that appeals to emotions, entertain while they sell, and use influencers and brand champions to magnify their messages.

How do we cut through this noise? To turn impressions into engagement and conversions, we queue up in the market's feeds with content like these.

ANGKAS





Angkas

40 mins

LIKE PAGE

Ang sarap ng 69... pesos na promo code.

Promo code: AKSINGLE

- Get P69 off 1 booking (nice)
- First 1000 bookings only
- Valid on FEB 14 in ALL cities



the traffic isn't the only thing i'm beating tonight

to:
from:



Mas safe pa kami kesa sa condom.

ANGKAS

Angkas @angkas [Follow](#)

kapag biglang umandar yung motor habang di pa ko nakakapit

2:24 PM - 24 Jul 2018

201 Retweets 1,614 Likes

Angkas @angkas [Follow](#)

TO ALL UNREPLIED DMs: sorry lumalandi ako pag weekend but I'll check them now kasi weekday na huhu

4:09 PM - 29 Oct 2017

540 Retweets 6,083 Likes

39 540 6.1K

JOLLIBEE STUDIOS





LET'S TALK ABOUT THE
MARKET

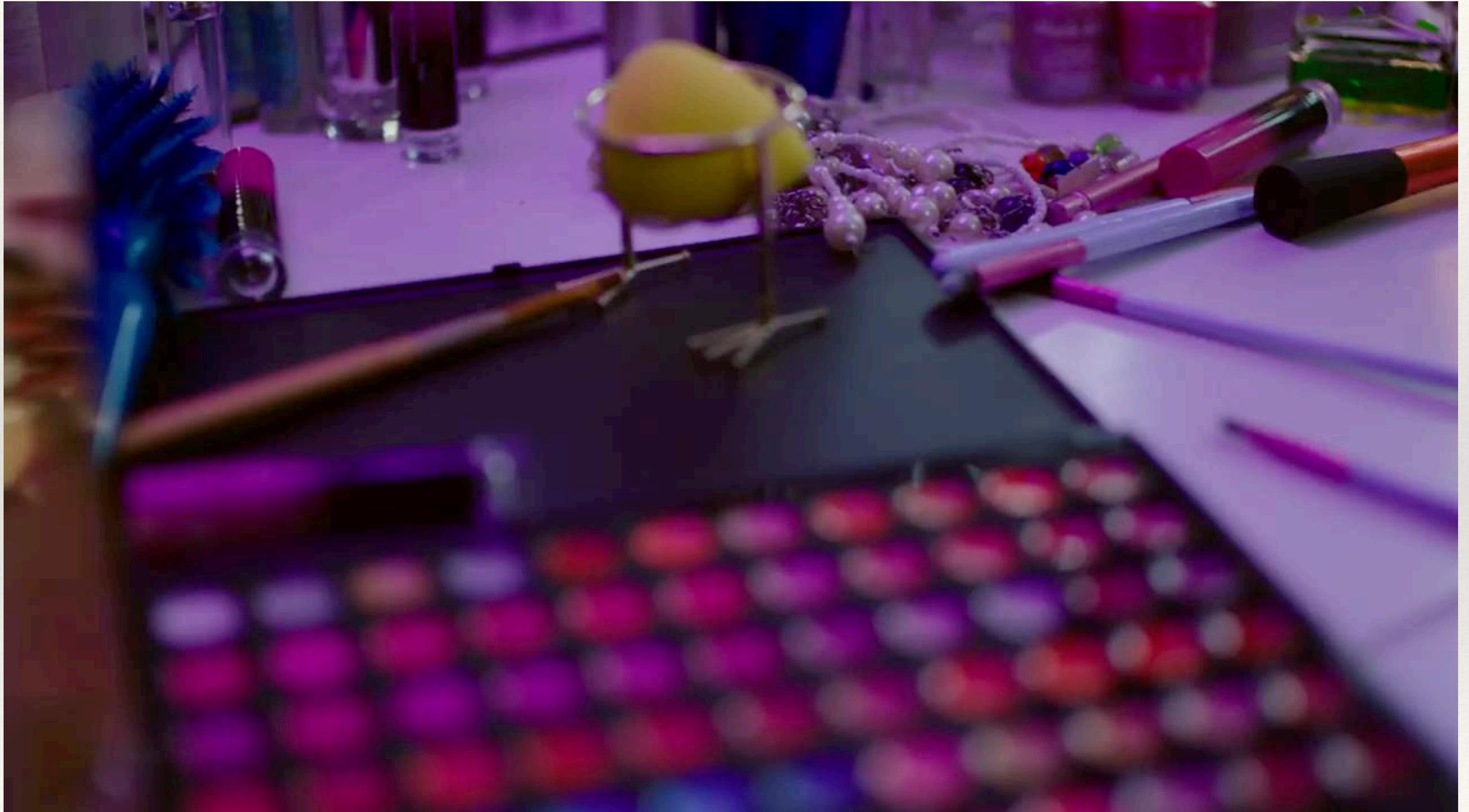
TO GROW THE MARKET, WE NEED TO REACH THE UNBANKED: THE LIVING-IN-THE-NOW MILLENNIAL

- ❖ His currency is experience.
- ❖ She buys now, pays later.
- ❖ He values financial access and financial freedom over financial security.
- ❖ She lives in the highly curated world of social media.



Know the audience, do not judge them.

UOB takes on an unapologetic definition of what it's like to be a millennial,
what it means to be young.





EVER WONDERED

which electrical appliances consume the most electricity in your home?



Tap to find out

Air conditioners (36.7%)
Water heaters (20.9%)
Fridges (18.5%)

Here are 3 steps that you can take to reduce energy usage at home:

1. Service your air conditioners once every 3 months for them to remain energy efficient.
2. Reduce your shower time by 5 minutes and save 45 litres of water a day.
3. Avoid overloading your fridge and leave ample space around for heat dissipation.



DO YOU KNOW

how many plastic bags are taken from supermarkets in Singapore each year?



Tap to find out

A whopping 820 million = Average of 3 bags per person for every shopping trip

Start doing your part for the environment with these 3 tips to reduce plastic waste:

1. Bring your own reusable shopping bags.
2. Switch to metal drinking straws or avoid using straws altogether.
3. Pass up plastic bottles and invest in a refillable water bottle.

- Take public transport



- Bring your own take-out container



- Print duplex instead of single-sided



UOB



SAVE THE EARTH

7 ways to make saving our planet a part of your lifestyle

- Bring your own water bottle



- Turn off switches when not in use



- Reduce food waste by buying less





It's your special day, mum!
Here are coupons for you, valid any day of the year.

UOB

UOB

MAY 10 AT 3:00 PM

Like Comment Share



Breakfast in bed

That's one hour of extra sleep!

UOB

UOB

MAY 10 AT 11:39 AM

Like Comment Share

UOB

2019 立春

Li Chun

Auspicious timings to deposit your money

4 February 2019

	11:14am – 12:59pm	1:00pm – 2:59pm	3:00pm – 4:59pm	5:00pm – 6:59pm	7:00pm – 8:59pm
Rat			大吉		吉
Ox			吉	大吉	
Tiger	大吉	吉		吉	大吉
Rabbit		大吉	吉		大吉
Dragon	吉	吉	大吉	大吉	
Snake	吉	吉	大吉	大吉	吉
Horse		大吉	吉	吉	大吉
Goat	大吉	吉	吉	吉	
Monkey	吉	吉		大吉	吉
Rooster	吉	吉	吉		
Dog	大吉		吉		吉
Pig	吉	大吉		吉	吉

吉 Auspicious 大吉 Very Auspicious

When's an auspicious time to deposit money on Li Chun (4 February, Monday)? Share this i... See More

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Like Comment Share

Start with a sympathetic understanding of the target market's lives and issues.

SalemFive

TARGET MARKET

The Pragmatic Adventurer.
Eyes on the Horizon
Backpedalling Forward

INSIGHT

Money=Stress

Consider all that consumers need to manage today. Direct payments from checking accounts and credit cards, financial apps, mobile payment platforms, insurance policies, a mortgage, auto loans and saving for the future. People are overwhelmed.



SHARE A PIC LIKE THESE

& tell us why we should uncomplicate your home to win a \$3,000 room makeover from a home organizer!

ENTER NOW

The Salem Five #UNCOMPLICATEME Contest



UNCOMPLICATE MY HOME

We know, junk piles up, life gets hectic, and staying organized is... complicated. So we're giving away a room makeover from a professional organizer to help you (or someone you love) get organized and stay that way.

You could win:



A Home Organization Prize Package Worth \$3,000

- A one-on-one consultation with Professional Organizer, Sarah Buckweller
- A custom room makeover from Sarah's team at [Organizing Boston](#)

Four runners up win:



A \$250 Container Store Gift Card

- Find a storage and organization solution perfect for your space

SOCIAL MEDIA IS JUST ANOTHER CHANNEL

- ❖ On Facebook, create content buckets that 1 reinforce the brand 2 introduce products regularly 3 offer instant gratification 4 create an aspirational lifestyle 5 entertain
- ❖ On Instagram, go for more active engagement of micro-influencers. Choose influencers by the content they create and not the size of their following. For less known products, find a merry balance of reach and category influence.
- ❖ Find a homogenous group to rally behind: sportsmen? single mother entrepreneurs? millennial agri-businesses? sustainable products?

The issue of appealing to a younger target market has never been about the medium. It's always been about content.

UOB. WE ARE OUR VALUES



THE BLACK MARKET

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