

# Finance with Feeling

Name | Gather Social





**Once upon a time  
finance was face-to-  
face**



# The globalization of finance

# Easy access, constant convenience

The first ATM debuted in

**1969<sub>1</sub>**

Today, there are

**3.5M**

ATMs used around the world<sup>2</sup>

By 2020

**2B**

People will be using mobile  
banking<sup>3</sup>





The time has come  
**To marry  
connection  
with  
convenience**



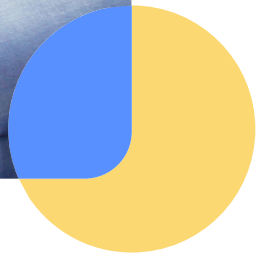
**Mobile brings  
feelings back  
into finance**







**Individually impactful.  
Globally influential.**



# Key trends shaping the financial services industry



**All mobile, all  
the time**



Personalization, at  
scale



Increased  
consumer  
expectations from  
brand relationships

# Finance has gone mobile

Devices, channels and platforms are growing at an unprecedented rate

Nearly

# 90%

of retail banking consumers in the US and EMEA already use mobile apps for banking purposes

Source: Retail Banking Consumer Journey Study by Accenture (Facebook-commissioned online study of 4,082 respondents ages 18+, in USA, UK, FR and DE, Nov 2018-Feb 2019)





# Catching up to the curve

Traditional institutions need to stay competitive and up-to-date



# Ahead of the curve

Fintech builds for a mobile-first, mobile-optimized consumer





# Meet consumers where they are—on mobile

# 83%

of people applied for a new credit  
card online

Source: Comscore, "Credit Card Consumer Journey," Facebook  
commissioned study, June 2018 \*Among US credit card applicant  
respondents



# Key trends shaping the financial services industry



All mobile, all  
the time



Personalization, at  
scale



Increased  
consumer  
expectations from  
brand relationships



People want  
personalization-  
and they're  
willing to pay for  
it  
Nearly

**60%**  
of retail banking customers are willing to  
share personal data for personalization<sup>1</sup>

Source: 1. Retail Banking Consumer Journey Study by Accenture (Facebook-commissioned online study of 1,026 respondents ages 18+, USA, Nov 2018-Feb 2019 2. IBM / NRF Retail Guidance 2018, Sparks & Honey 2017 Gen-Z Report



**Cultivate convenience, power personalization**

**Personalization  
= Convenience**

Source: 1. Business.com, "4 Trending Digital Payment Methods: Is Your Business Ready For Them?" June 12, 2018 2. Facebook Newsroom, "People Raise Over \$1 Billion for the Causes They Care About on Facebook", November 2018



# The fintech opportunity

## 81%

of UK bankers believe that customer experience and service quality are bigger drivers of consumer acquisition and retention than trust in large institutional brands

Source: Money Live, The Future of Retail Banking Report 2018/19

\*Based on survey of over 600 senior figures from across the UK banking sector

# Key trends shaping the financial services industry



**All mobile, all  
the time**



**Personalization, at  
scale**



**Increased  
consumer  
expectations from  
brand relationships**

# Consumer expectations are on the rise

People expect a variety of instantly accessible, on-the-go content that feels personally relevant and individually curated





# Messaging means business

# 53%

of people who message A business are  
more likely to shop with that business

Source: Facebook Q3 2018 earnings





# 50%

of consumers worldwide are “belief-driven buyers”

Source: The Global 2018 Edelman Earned Brand study





# Younger generations Are brand conscious

People seek out brands that align with their values





# 52%

of US millennials feel that contributions to the causes/issues that they care about is important in a financial institution<sup>1</sup>

Source: 1. Retail Banking Consumer Journey Study by Accenture (Facebook-commissioned online study of 1,026 respondents ages 18+, USA, Nov 2018-Feb 2019)





# Finance with feeling



It's not a mortgage, it's a home



It's not a loan, it's an education



It's not a savings account, it's a future





# Finance with feeling



Mobile makes it a possibility



FACEBOOK makes it a reality



**Connect  
Where  
Consumers  
Are**





**1. Connect**

**2. Engage**

**3. Transact**



Source: 1. Facebook earnings Q3 2018 2. Retail Banking Consumer Journey Study by Accenture (Facebook-commissioned online study of 4,082 respondents ages 18+, in USA, UK, FR and DE, Nov 2018-Feb 2019)

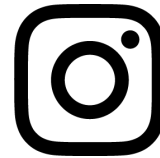
# Identify, grow and monetize your audiences



2.23B<sup>1</sup>



1.5B<sup>1</sup>



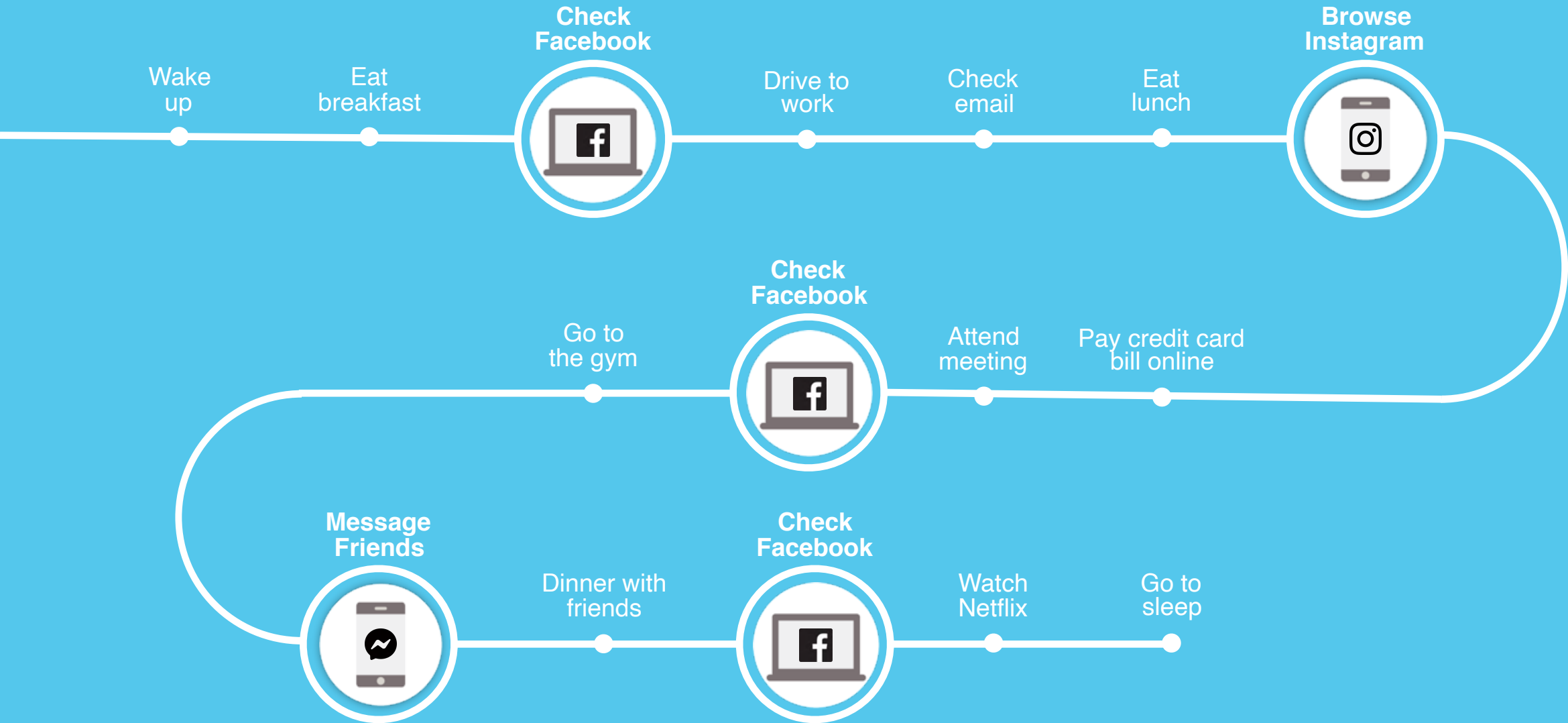
1B<sup>2</sup>



1.3B<sup>2</sup>



# Today's consumer journey is omni-channel and non-linear



# Personalized messaging at scale





# Global reach with a local sensitivity

Source: Retail Banking Consumer Journey Study by Accenture (Facebook-commissioned online study of 1,026 respondents ages 18+, USA, Nov 2018-Feb 2019)

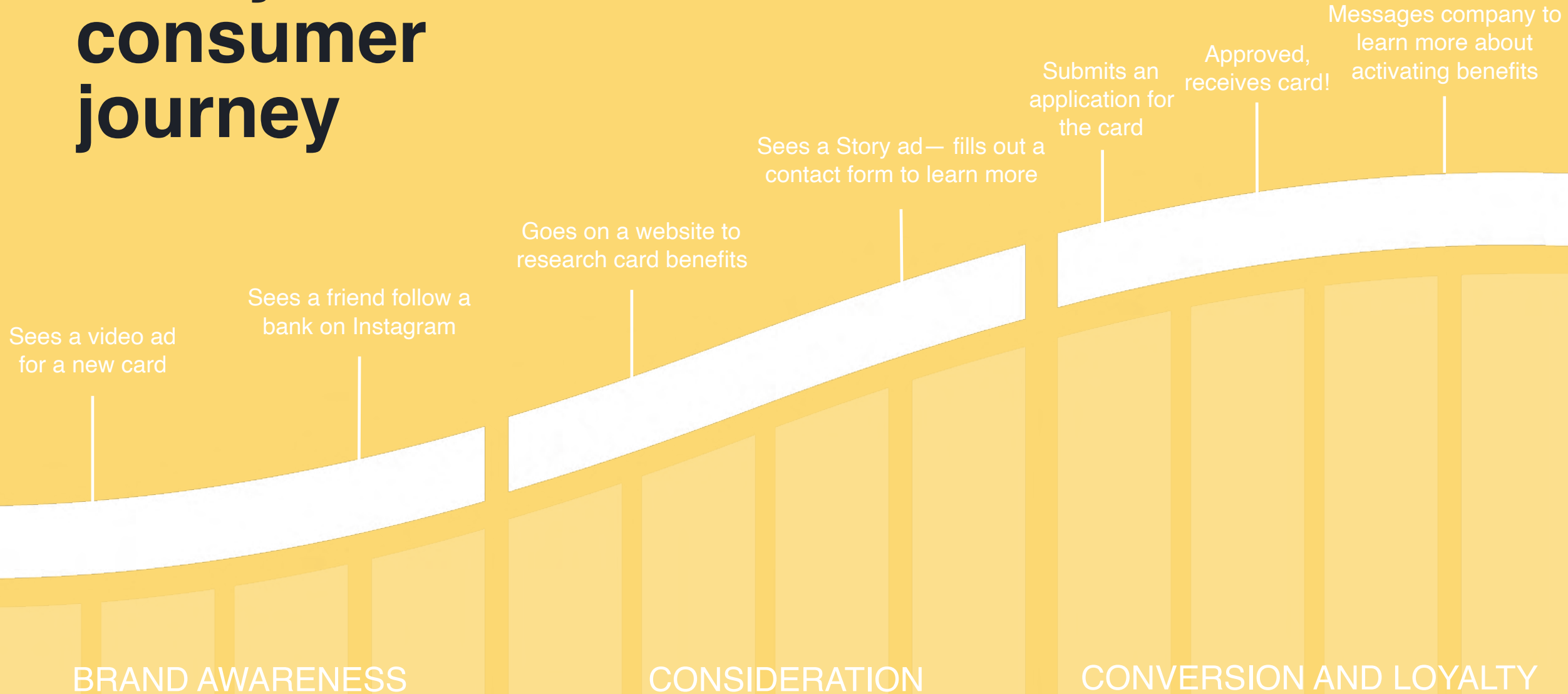




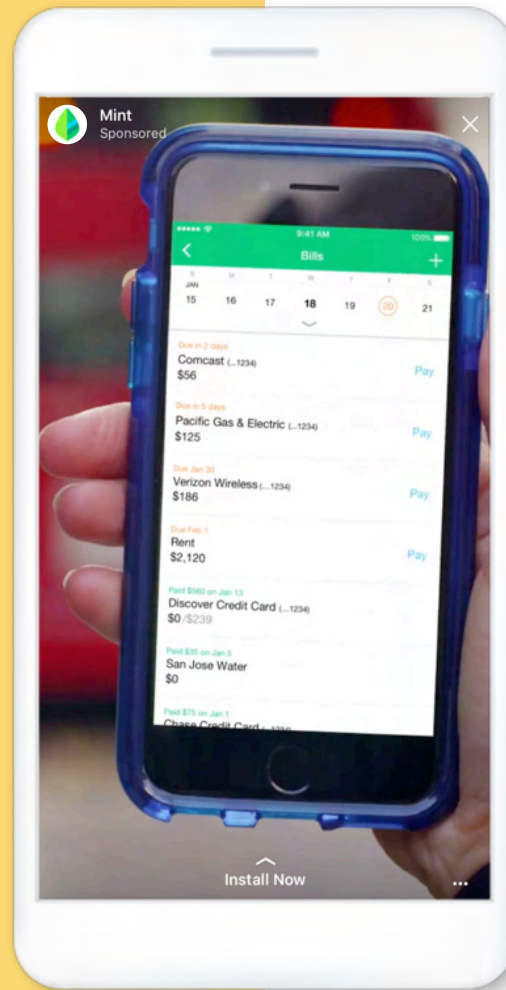
# Solutions: marketing through the funnel



# Today's consumer journey



Everything  
Is about  
Performance



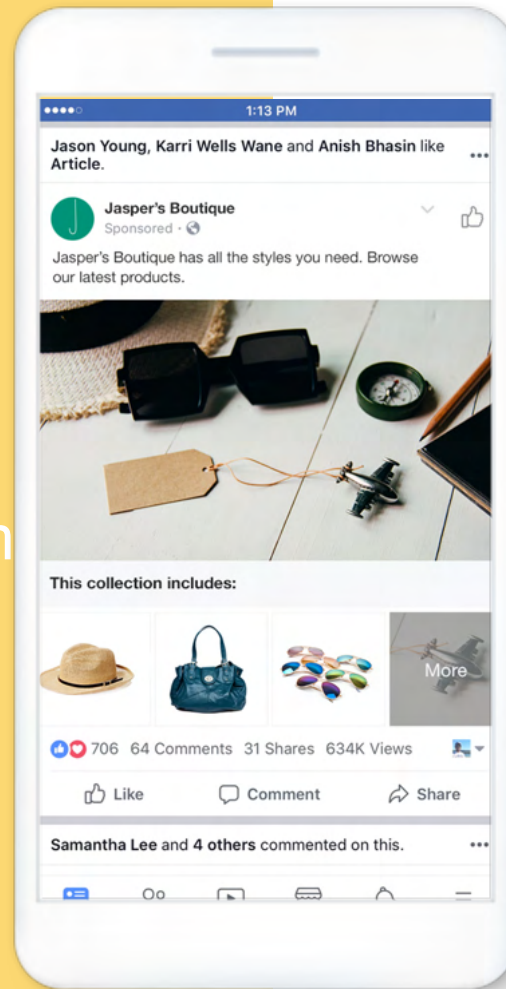
Everything is  
A brand  
Experience



VIDEO

# Create context

Use video to engage and inform  
where your audience is already  
watching



# 60%

of digital video consumers  
watch video on Facebook<sup>1</sup>

Source: 1. AudienceProject, "Insights 2019: Traditional TV, Online Video & Streaming." January 17, 2019 2. Facebook Internal Data, August 2018

\*Not all formats available on all platforms

STORIES

# Tell your story

Powerful storytelling meets  
full funnel solution for  
businesses



1B

stories are shared by people  
across the platforms every  
day<sup>1</sup>

58%

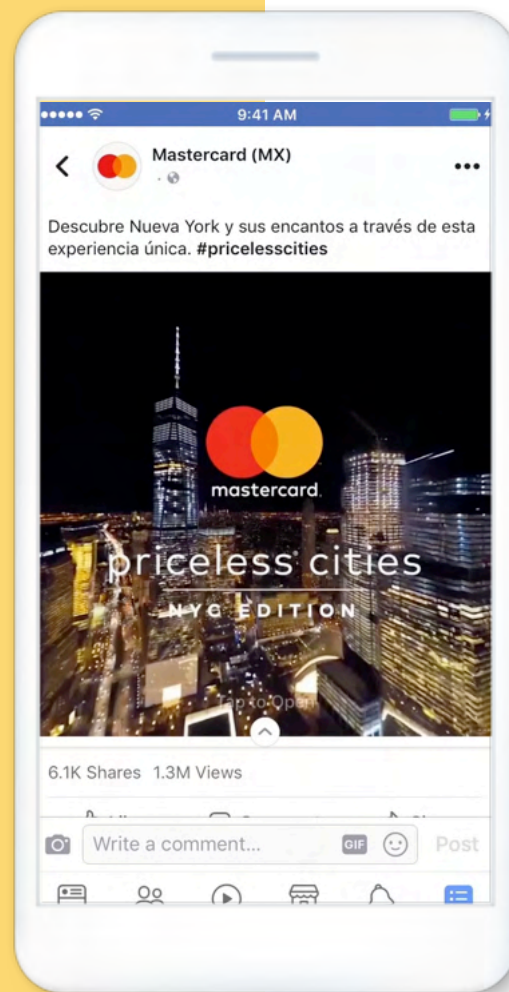
of people say they have  
become more interested in a  
brand/product after seeing it  
in Stories<sup>2</sup>

Source: 1. Internal data, H2 2018 2. Facebook IQ: Facebook Stories survey by Ipsos (Facebook-commissioned survey of 7,720 people ages 13-54 in US, Aug 2018). All participants surveyed reported they use stories on at least one Facebook-owned app (Facebook, Instagram, Messenger or WhatsApp) at least once per week.

INSTANT EXPERIENCES

# Create immersive experiences

Use Instant Experiences to create a mobile-optimized experience so people don't just see your story—they become a part of it



# 70%

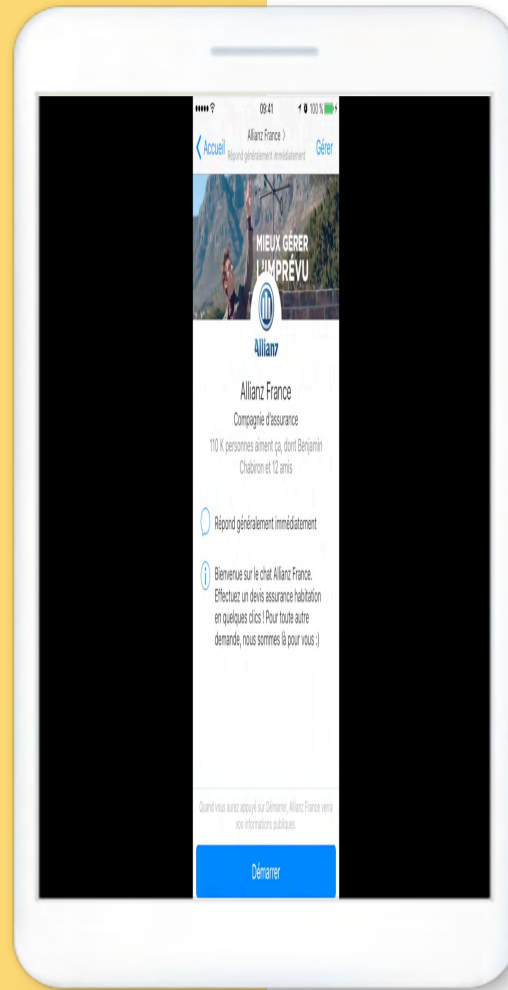
of top 1,000 brands use  
Instant Experiences



## M E S S E N G E R

# Have a conversation

Use Instant Experiences to create a mobile-optimized experience so people don't just see your story—they become a part of it



# 10B

messages sent between  
people and businesses  
monthly

AR / VR

# It's a New world

The rise of AR and VR  
experiences



# 10B

messages sent between  
people and businesses  
monthly

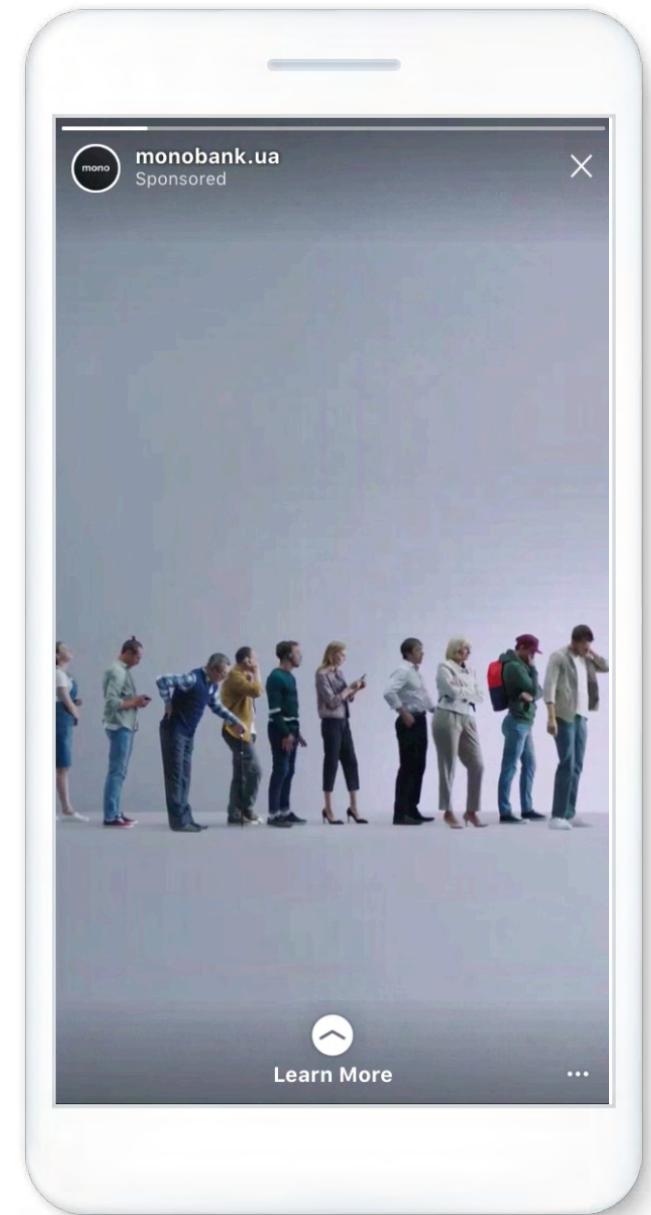


A photograph of two men, a Black man and a white man, both smiling and wearing black aprons over their shirts. They are standing behind a light-colored wooden counter in a bakery. The background shows shelves with bread and glassware, and a sign that reads "BREAD & BUTTER BAKERY" in a stylized font. On the left side of the image, there is a large orange circle containing the text "Success stories". Above this circle, there are two smaller overlapping circles, one green and one blue.

# Success stories

# Build your brand

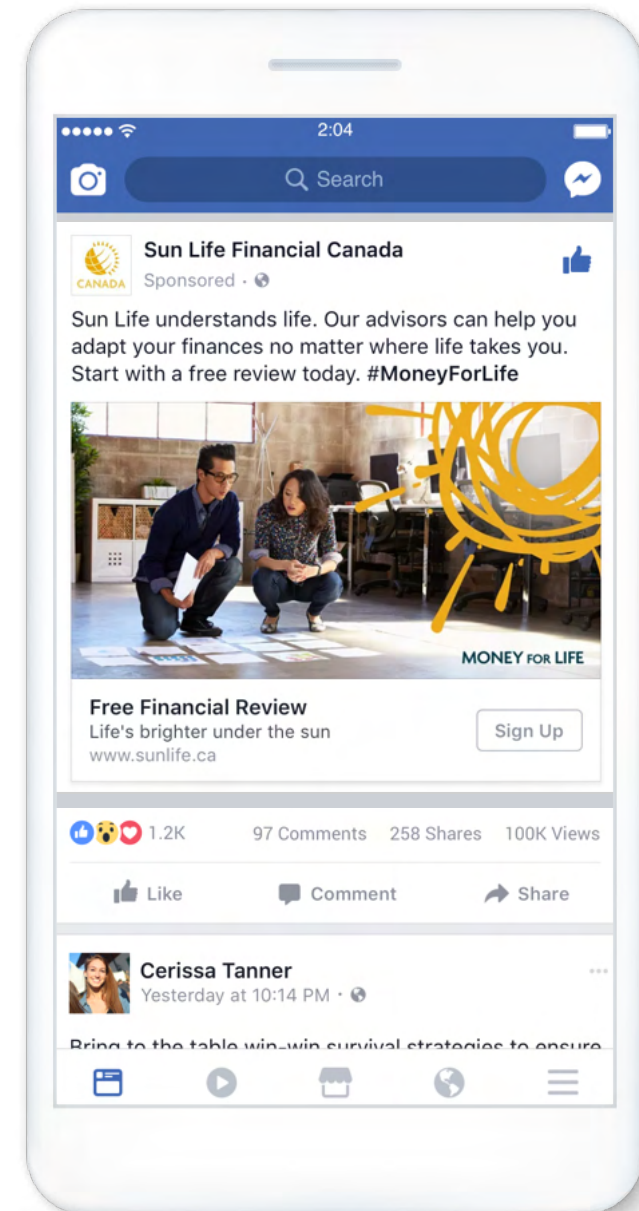
Create awareness for your brand or product, at scale, by reaching the people most likely to pay attention to your ads with engaging creative





# Increase consideration

Move customers from awareness to actionable consideration by combining brand and direct response objectives in one campaign





# Converting to lifetime customers

Connecting you to the  
audience you're looking for

# Thank You

Name | [Agency Name]

