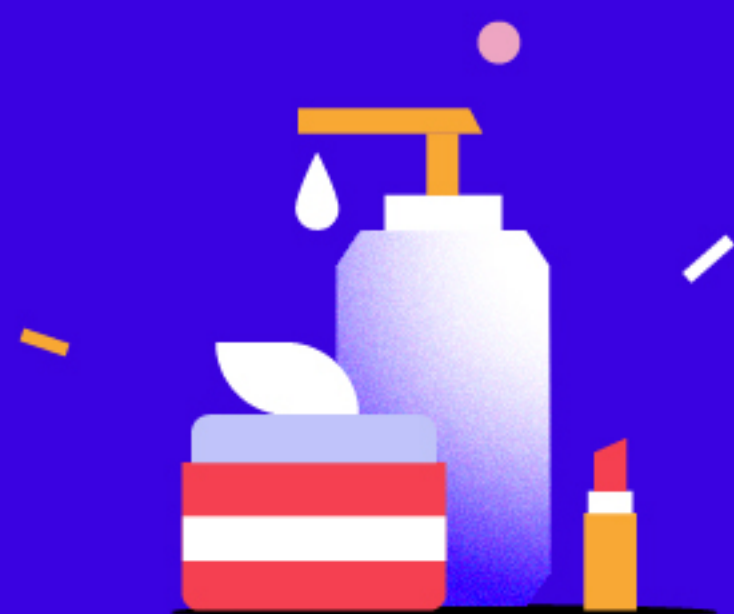


MoQ Pirkiniams telefonu



TOP MARKETING CHALLENGES FOR FINTECH PRODUCTS

MY CONTEXT

MY CONTEXT

15 YEARS IN DIGITAL COM

MARKETING CONTEXT

MARKETING CONTEXT

EVERYBODY IS TRYING TO FIGURE
OUT TWO KEY GENERATIONS

WHO ARE DEALING WITH?

PEOPLE WITH POPULARITY AS
KEY MOTIVATOR BEHIND EVERY
ACTION

THESE PEOPLE ARE LIVING IN A
CLOSED LOOP OF
PROCRASTINATION &
DISTRACTIONS

THESE PEOPLE ARE USED TO
INSTANT GRATIFICATION

THESE PEOPLE HAVE A VERY
SHORT ATTENTION SPAN

BUT FOR THOSE 5S WILL GIVE
YOU 100% OF THEIR ATTENTION

THESE PEOPLE ARE CHECKING
THEIR PHONES 200+ TIMES A DAY

THESE PEOPLE ARE AVERAGING
WELL OVER 5HRS OF SCREEN-
TIME DAILY

THESE PEOPLE ARE AVOIDING
LIVE HUMAN CONTACT AT ALL
COSTS

THESE PEOPLE ARE NOT TAKING/
MAKING PHONE CALLS

THEIR FAVOURITE SPORT IS
RUNNING AWAY FROM
COMMITMENT

THE YOUNGER ONES ARE
CONSIDERING A CAREER PATH
OF AN INFLUENCER/ YOUTUBER/
PRO GAMER

IF THEY QUIT TODAY, THEY HAVE
ENOUGH SAVINGS TO LIVE
COMFORTABLY TILL THE DAY
THEY DIE

ASSUMING THEY DIE
TOMORROW MORNING

AT THE END OF THEIR SALARY
THESE PEOPLE HAVE A
SIGNIFICANT AMOUNT OF
MONTH LEFT

SALARY FOR THESE PEOPLE
LASTS A BIT SHORTER THAN
THEIR PHONE BATTERY

THESE PEOPLE ARE NOT
CAPABLE OF PURCHASING
TICKETS SEVERAL MONTHS
AHEAD OF AN EVENT

MATH WORKS DIFFERENTLY WITH
THESE PEOPLE: $3 * 12 < 1 * 30$

THESE PEOPLE WILL QUIT THEIR
JOB WITH A GIF ON MESSENGER

THESE PEOPLE ARE USING
NOISLY/ CALM/ HEADSPACE
FOR SOUNDTRACK

THESE PEOPLE WILL ASK
QUESTIONS LIKE:

WHY SHOULD I TOP-UP MY
ACCOUNT BEFORE BEING ABLE
TO PURCHASE SOMETHING?

WHY SHOULD I TIP THE WAITER
WITH YOUR PRODUCT – HE WILL
HAVE TO PAY TAXES NOW.

MOST IMPORTANTLY

THESE PEOPLE HATE TRADITIONAL MARKETING

**THESE PEOPLE HATE
EXPERIENCE CLAIMS/
PROMISES**

HOW ARE THEY MAKING DECISIONS?

PERCEIVED VALUE

PERCEIVED VALUE

PERCEIVED PRICE

PERCEIVED VALUE

PERCEIVED PRICE

EMOTIONAL

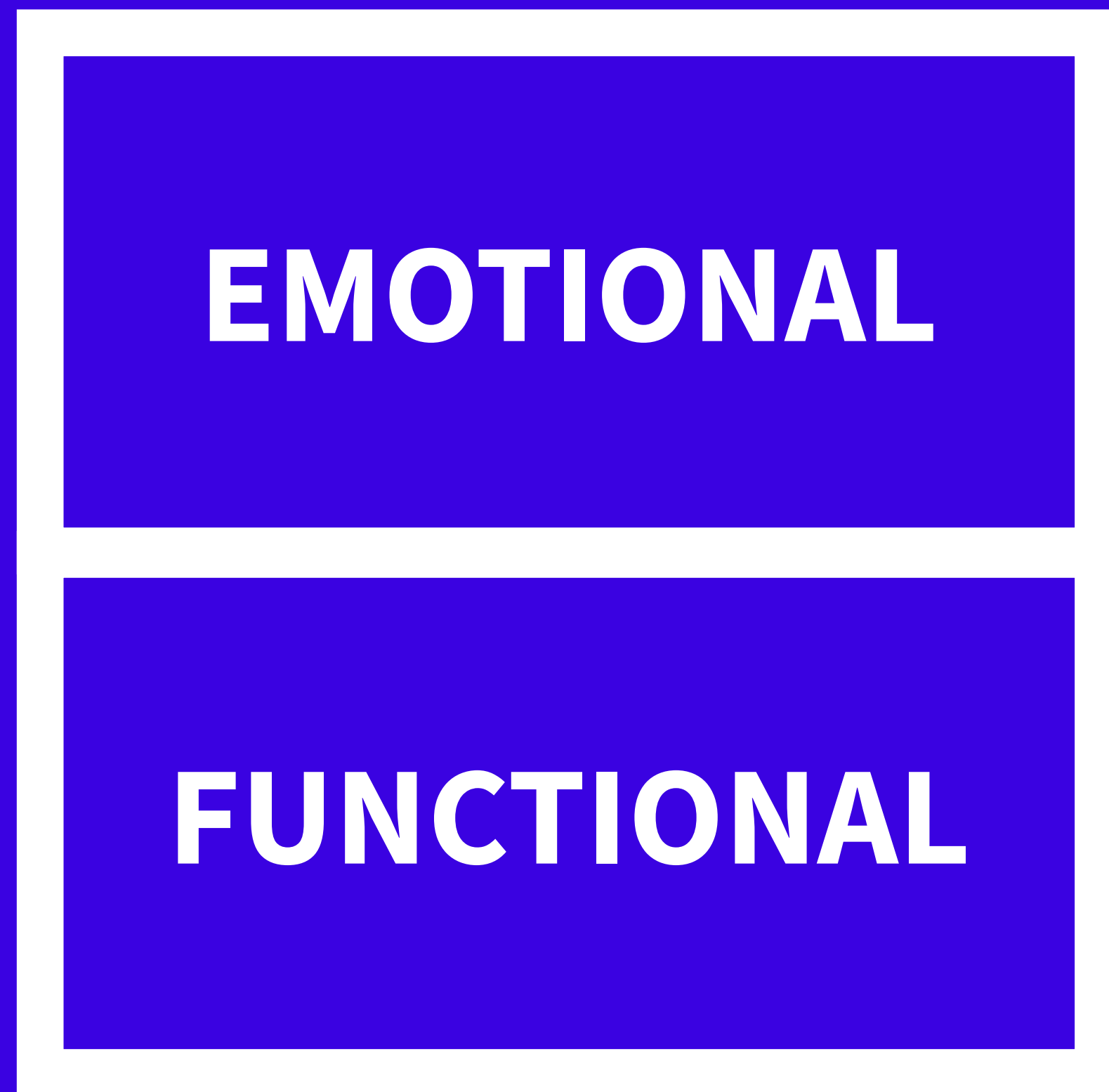
PERCEIVED VALUE

PERCEIVED PRICE

EMOTIONAL

FUNCTIONAL

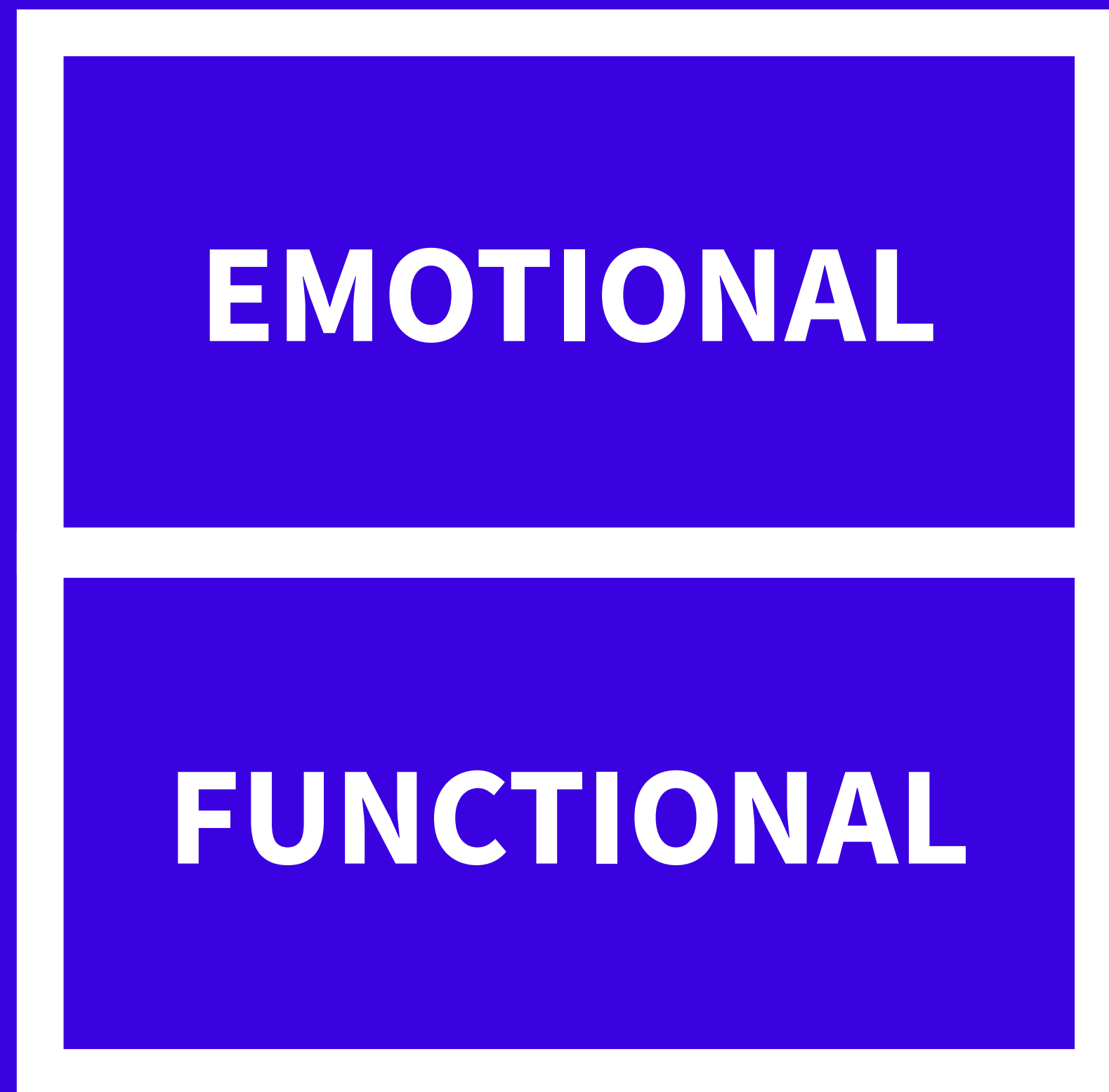
PERCEIVED VALUE



PERCEIVED PRICE



PERCEIVED VALUE



PERCEIVED PRICE



PERCEIVED PRICE

**Most fintech
products are free**



PERCEIVED PRICE

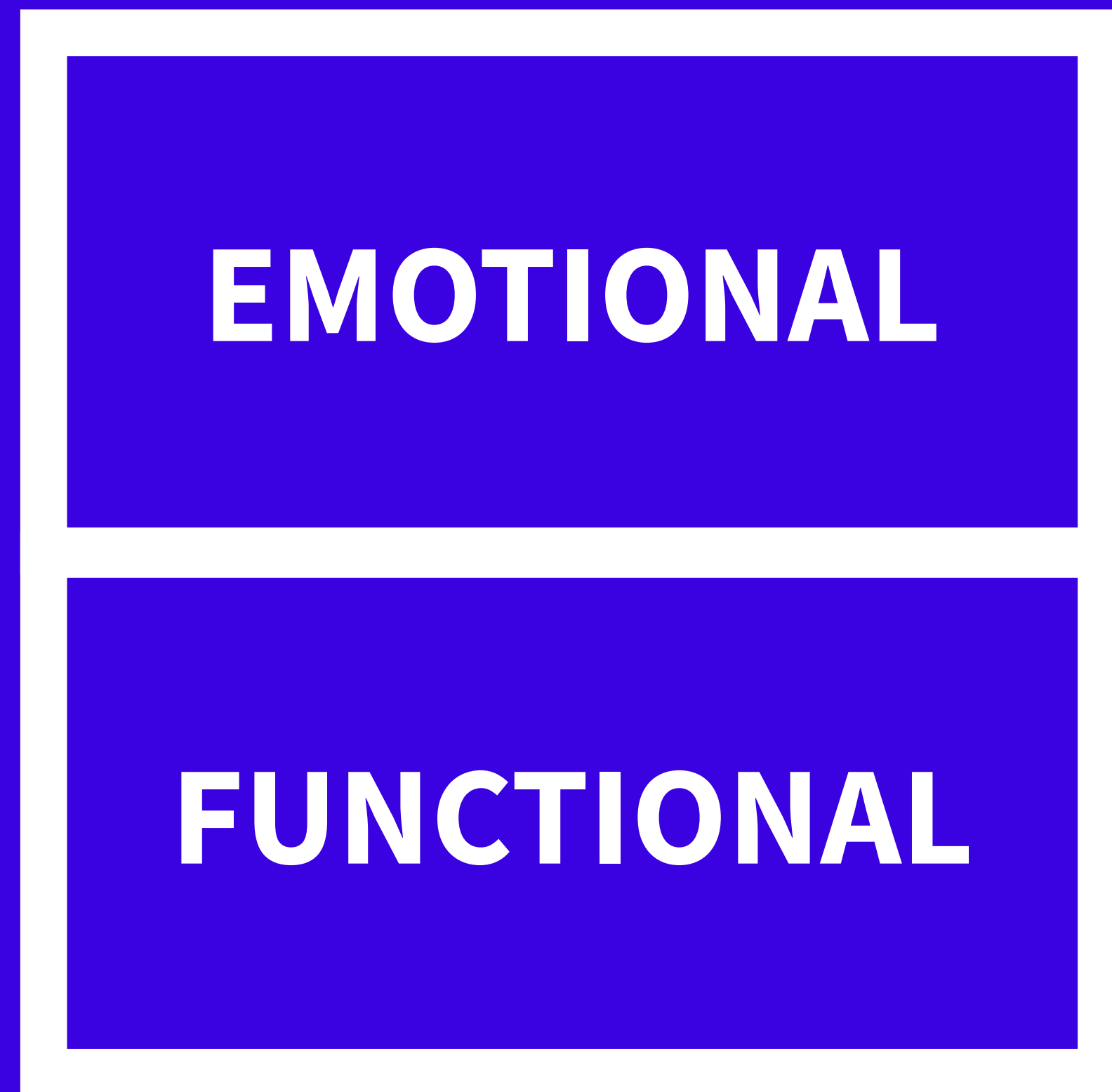
So perceived price is based on perceived effort



THERE IS A LOT OF EFFORT
INVOLVED:

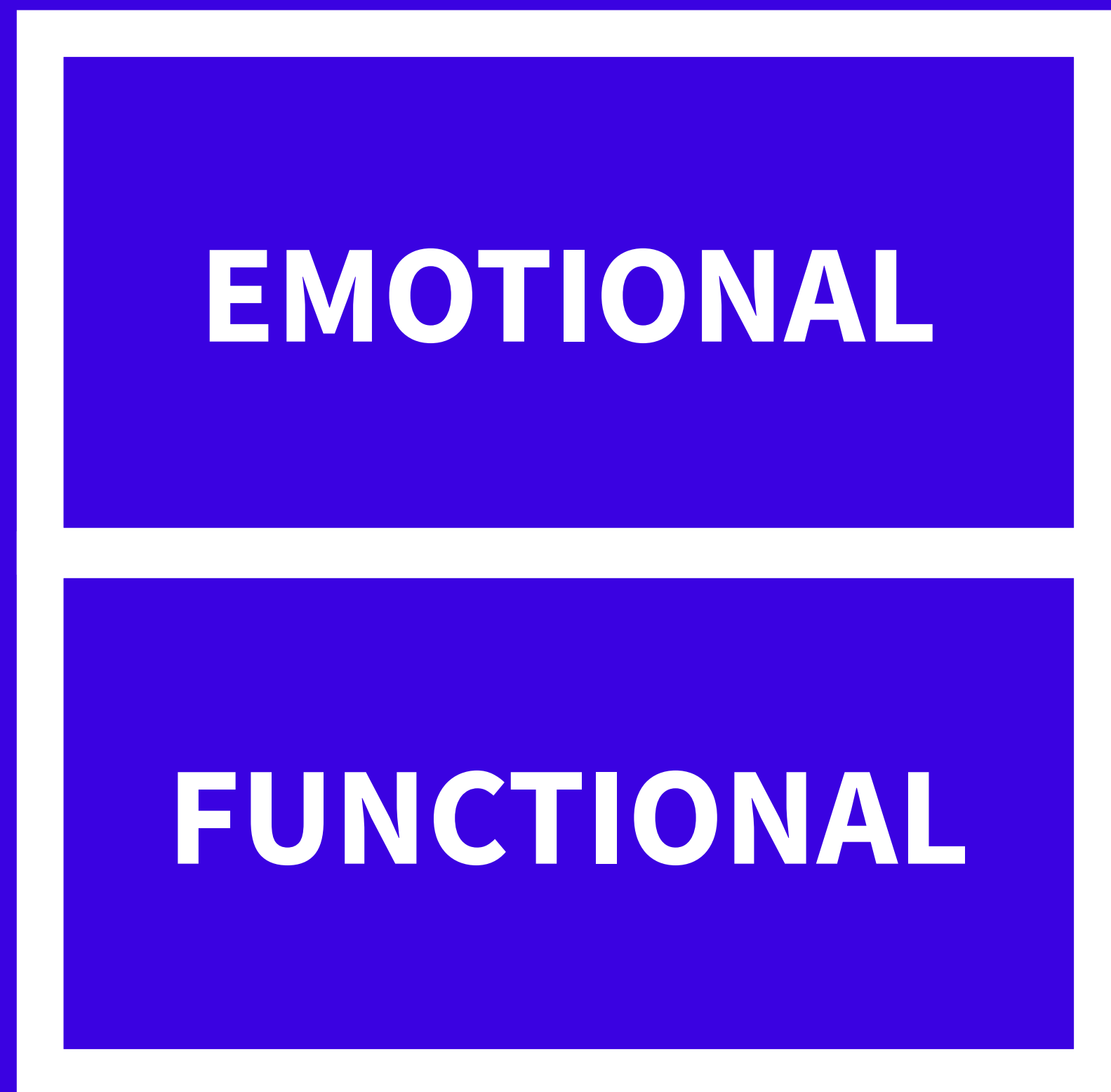
DOWNLOAD -> REGISTER -> TOP-
UP -> FIRST PURCHASE ->
REGULAR USE

PERCEIVED VALUE



Most fintech products are based on functional USPs

PERCEIVED VALUE



Most decisions in
gens Y & Z are
made on
emotional value
perception

A FREE PRODUCT WITH FUNCTIONAL VALUE,

A FREE PRODUCT WITH FUNCTIONAL VALUE,
WHICH INVOLVES PERCEIVED EFFORT TO
ADOPT

A FREE PRODUCT WITH FUNCTIONAL VALUE,
WHICH INVOLVES PERCEIVED EFFORT TO
ADOPT
HAS TO BE SOLD
TO A TARGET AUDIENCE,

A FREE PRODUCT WITH FUNCTIONAL VALUE,
WHICH INVOLVES PERCEIVED EFFORT TO
ADOPT
HAS TO BE SOLD
TO A TARGET AUDIENCE,
WHICH MAKES THEIR DECISIONS BASED ON
EMOTIONAL VALUE

BUT WHAT MOST FINTECHS
END UP PITCHING IS:

**REVOLUTIONARY/
GROUNDBREAKING/
PATENT PENDING/
PARADIGM SHIFTING/**

KEY CHALLENGES

#1 FIGURING OUT A WAY TO
PITCH FINTECH PRODUCTS
BASED ON AN EMOTIONAL
VALUE.

#2 INSTEAD OF A USP BASED
PITCH START USING MULTIPLE
MICRO-SEGMENTED SP PITCHES ↘

#3 SWITCHING TO EPHEMERAL MARKETING APPROACH

#4 MAKE THE ADVERTISING
INDUSTRY WORK MUCH MORE
EFFICIENTLY

#5 BEING HONEST WITH
OURSELVES:
FINTECH PRODUCTS ARE
A NICE TO HAVE
AND NOT A MUST HAVE

#6 IDENTIFYING AND ELIMINATING THE TRUE GATEKEEPERS

THANK YOU