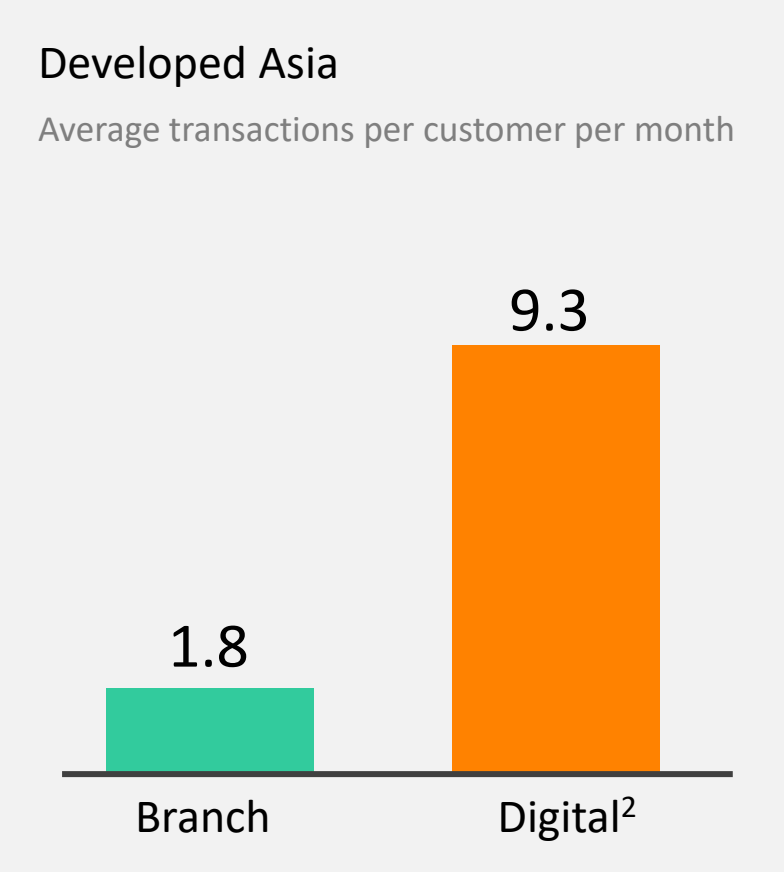
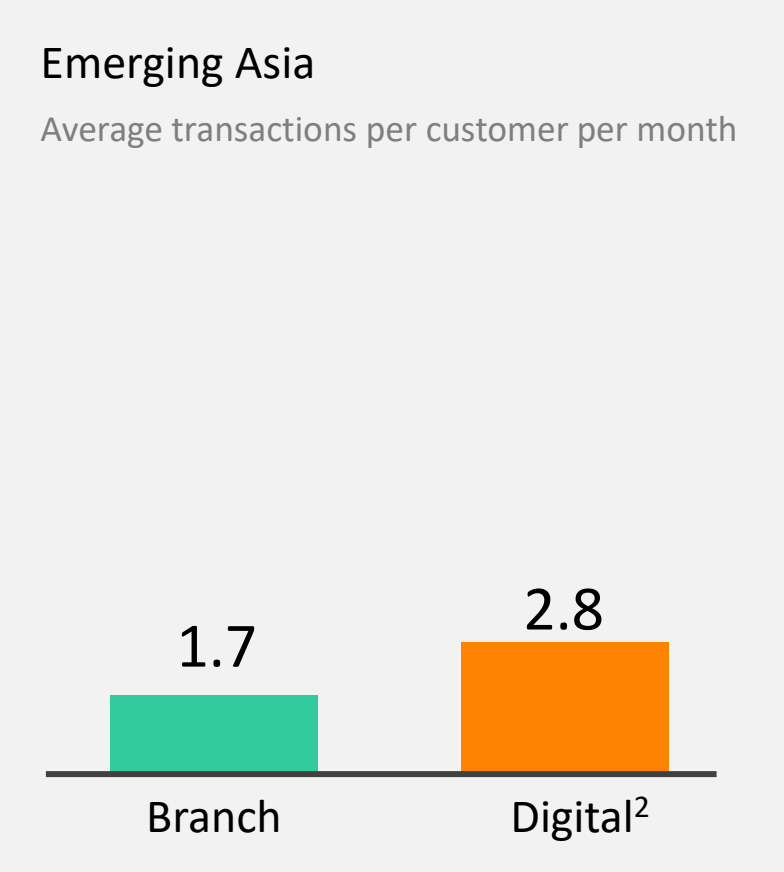
Emergence of Virtual Banks

Embracing Data to Become the Real Game Changer in the Banking Industry Landscape

Vpon's New Money Method with ZA Bank

Across Asia, Digital Transactions are 1.6 to 5 times as Frequent as Branch Transactions





Branch transactions account for only 12% and 21 % of total monthly transactions in Developed Asia and Emerging Asia respectively.

Source: McKinsey & Company

Emergence of Virtual Banks in Hong Kong

2019

Hong Kong Monetary Authority has issued eight virtual bank licenses

2020

Official launch of licensed players; Virtual Banks started to emerge.

Increasing consumer's knowhow on "Virtual Bank" in Hong Kong

2018 **67%** → 2020 **93%**

Consumers are More Willing to use virtual banking services

2018 **20%** → 2020 **37%**

Source: Nielson

Hong Kong First Virtual Bank Data Showcase

New Money Method with ZA Bank

ZA Bank

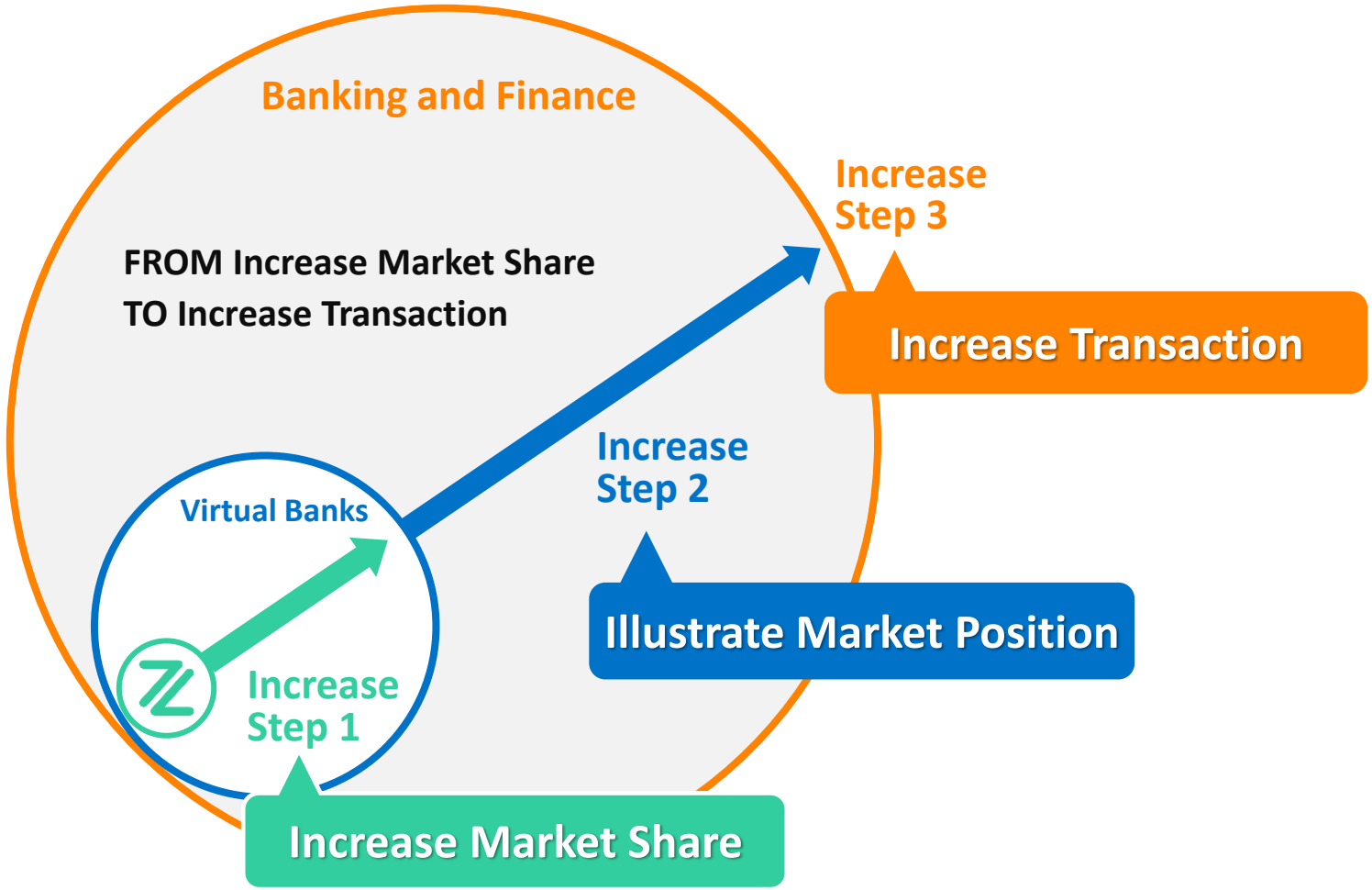
A joint venture between ZhongAn Online P&C Insurance and Sinolink Group

First one to enter Hong Kong Virtual Bank market

Encounter fierce competition between the virtual and retail bank

無需再等。
成為香港
第一間虛擬銀行客戶。

Market Objective



Leverage Data Profession and Capability

Data is the KEY

In the Fintech era, data is an essential aspect for business development. Thus, ZA Bank chose to partner with Vpon, the professional strategic expert in Asian data with Vpon's strong data capability to strengthen its business strategy in the market.

Partnered with Vpon's Asia Data Expert

Vpon X ZA Bank Partnership

Now

- New to the Financial Market
- Market Pioneer of Virtual Banking
- Facing Fierce Competition with Traditional Banking

Challenges

- To Increase Market Share
- To Define its Market Positioning
- To Identify and Engage with Potential Target Audience

Solution

- **Vpon's New Money Method** – Guaranteed App Download
- Vpon's Proprietary Data Insight Tool - **AppVois**

New Money Model – Mobile App Download

Data Attribution Drives Guaranteed App Downloads

CPI Deal Drive non-organic app downloads and ranking

3rd Party Tracking is required

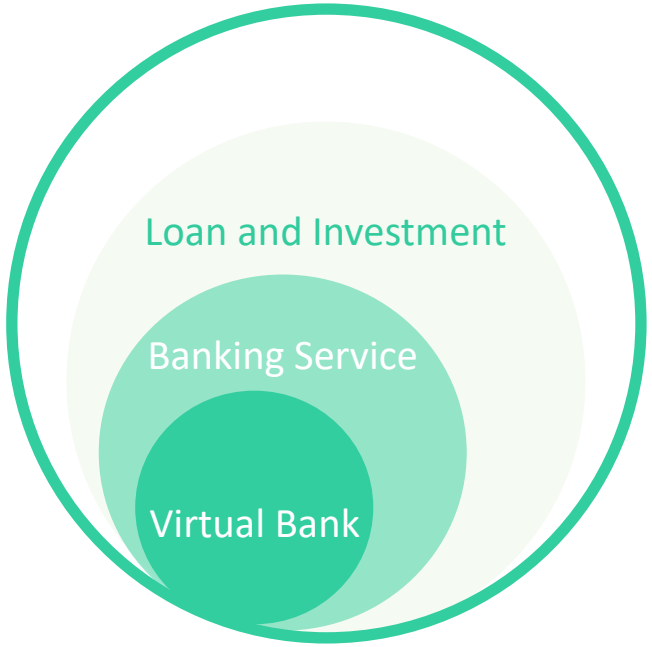
tenjin AppsFlyer TUNE
adjust Apsalar KOCHAVA

App marketers will not only know the ad performance, but also the actual number of Mobile App downloads

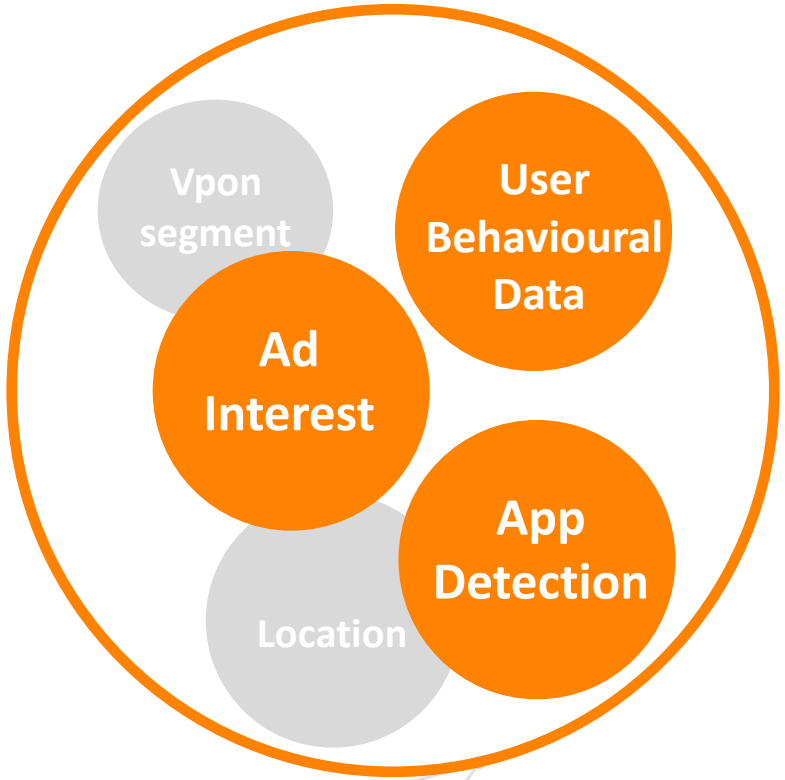
Identify Audience In Different Stages By Vpon DMP Database And Targeting Strategy

Identify and Segment Core Target Tiers

Banking And Finance



Vpon DMP Data Base

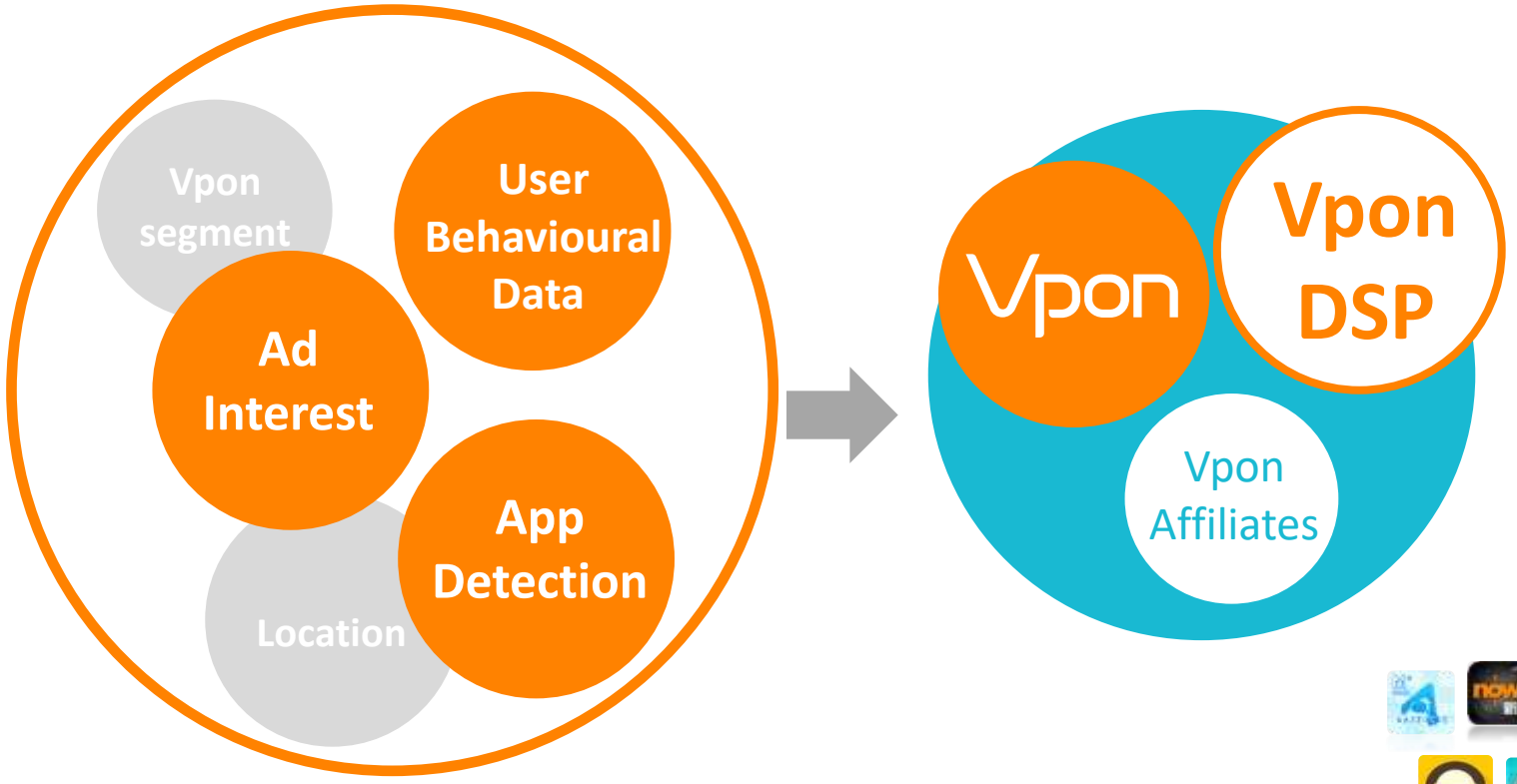


- Banking Ad interested
- Analyze Payment/ Loan App frequently used by target audience
- Analyze through lookalike modelling
- Capture specific APP usage and categories

Integrate Data for Cross-platform Ad Delivery

Create Potential Audience Pool Drawn from Vpon DMP

Vpon DMP Data Base

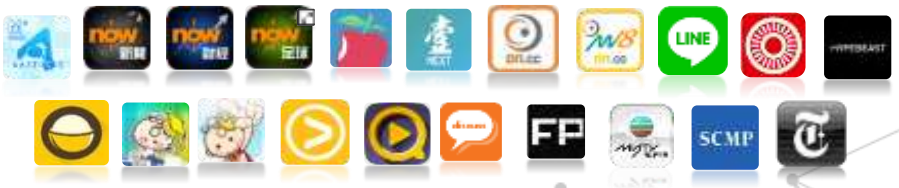


3.5 Million

MONTHLY ACTIVE USERS

90%+

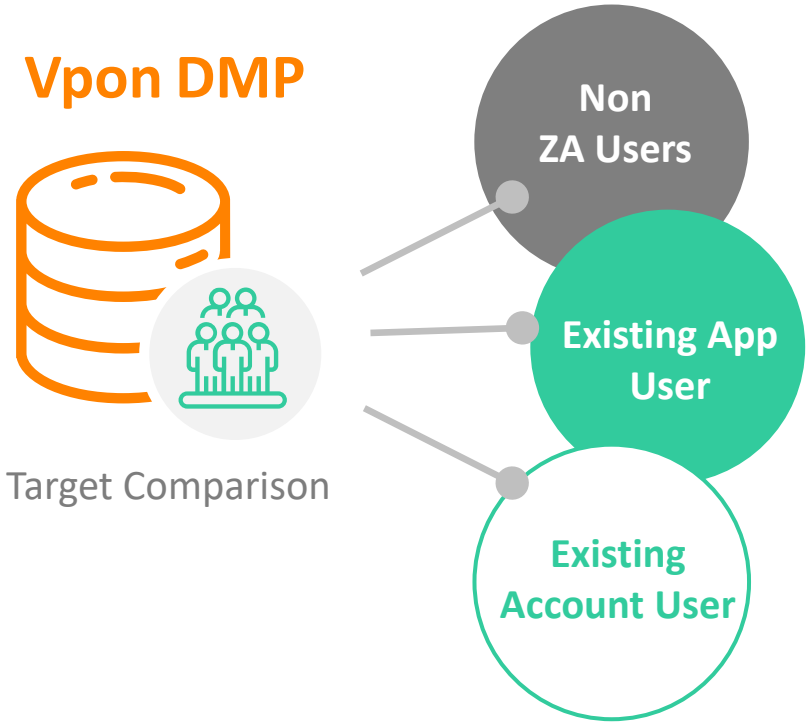
REACH through premium network



Step 3 - Convert

Convert Non-Users To Loyal App Customers

Leveraging Big Data to Identify Existing App Users
Analyze User Preferences and Deliver Ad Precisely to Target Groups



Mobile App Acquisition

- App Detection
- Ad Interest
- Behavioral Data

Exclude existing ZA user

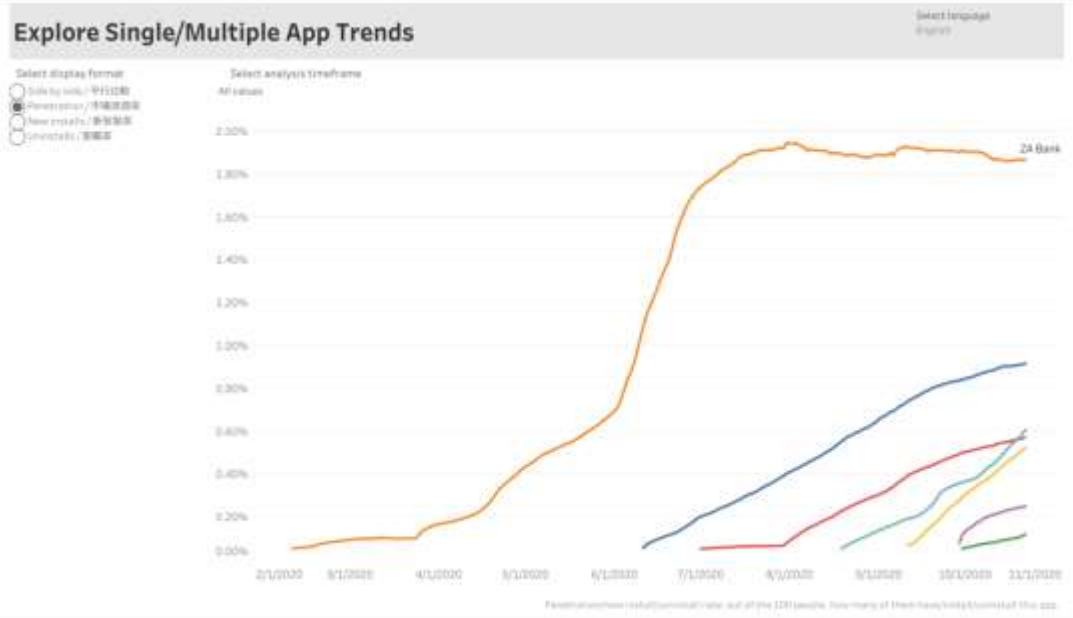
Open Account Acquisition

- Multi offerings
- Combine ZA 1st party Device ID and tracking tags
- Re-targeting engaged User
- Expand Audience Pool by Lookalike

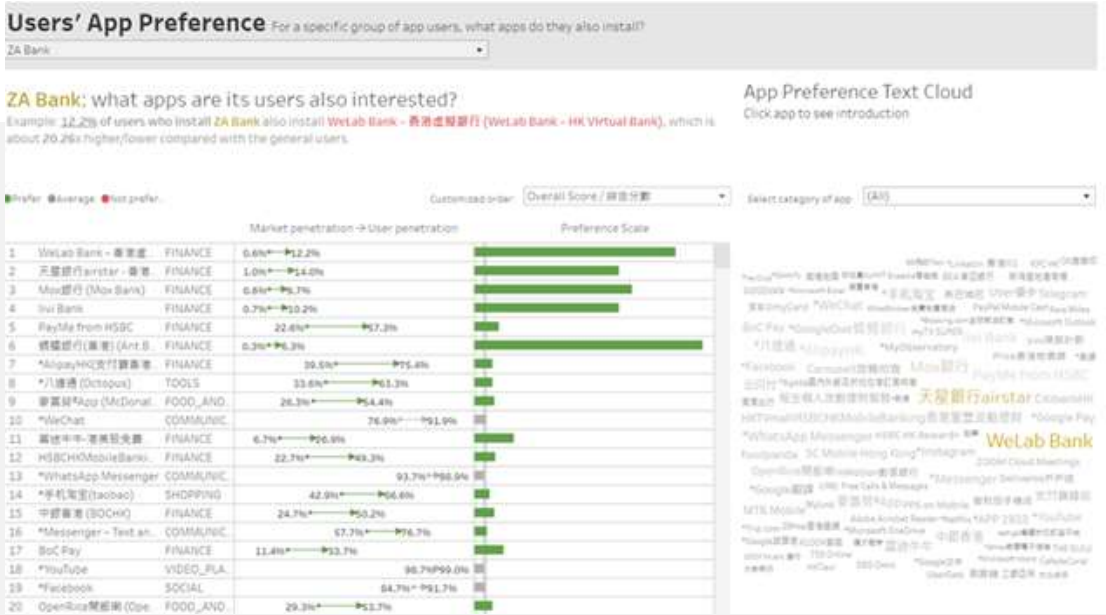
Illustrate Market Positioning Through Vpon Proprietary Tool

Get App Market Trends & User Preferences in Hands

Tackle your peer players' every move

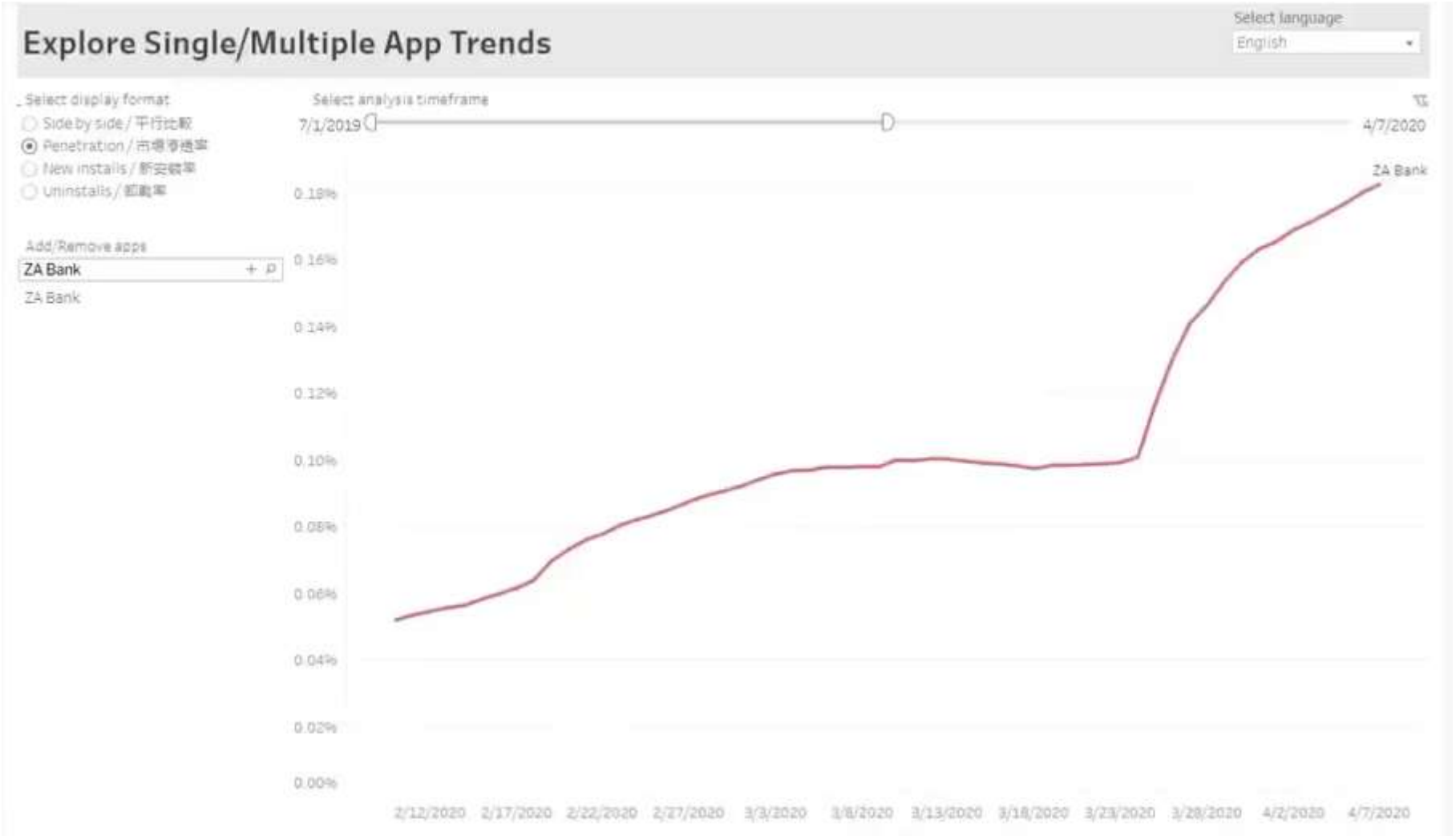


Learn from your App users' Preference



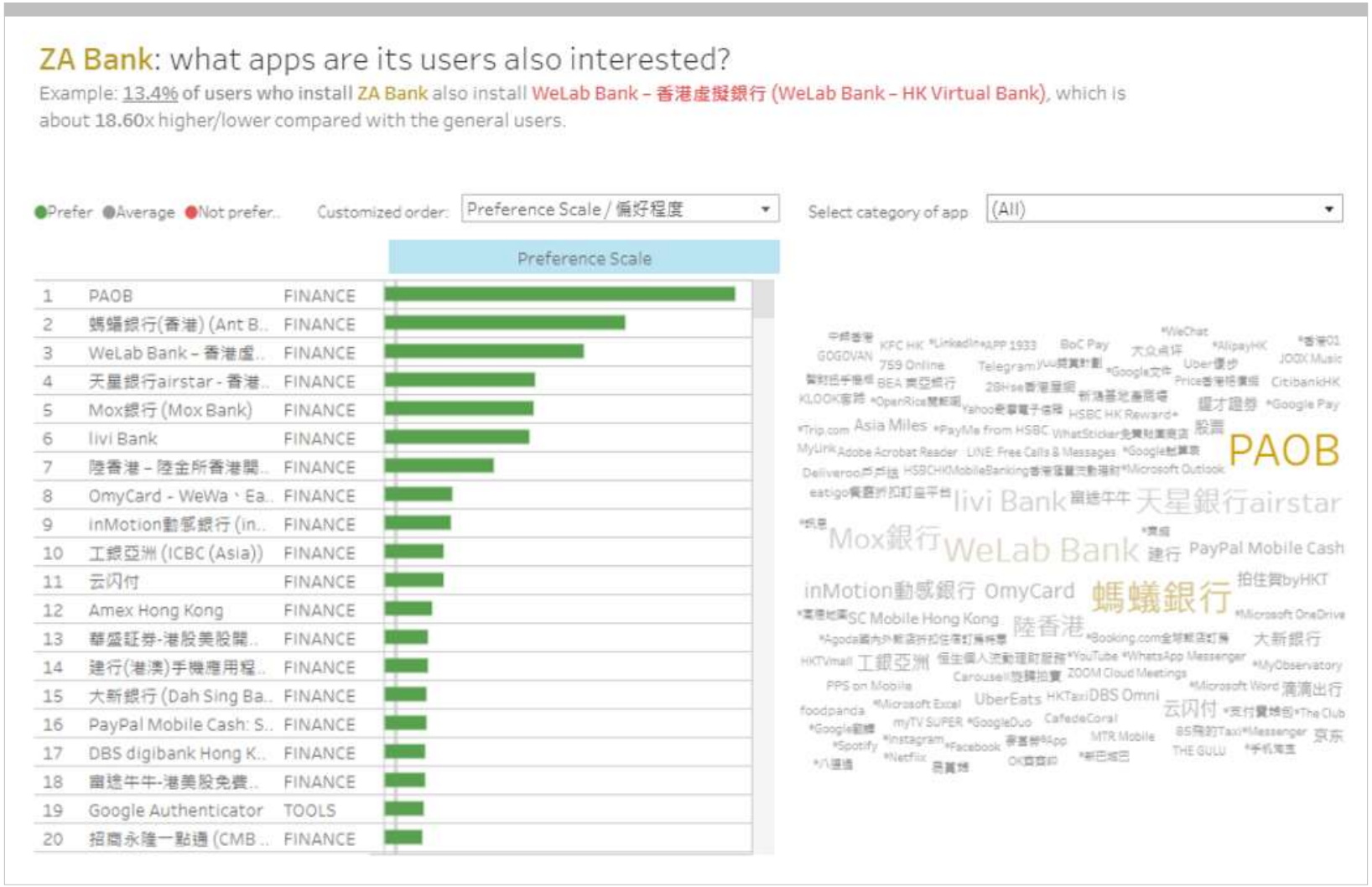
AppVois

AppVois – Mobile App Market Penetration, New Installation and Uninstallation



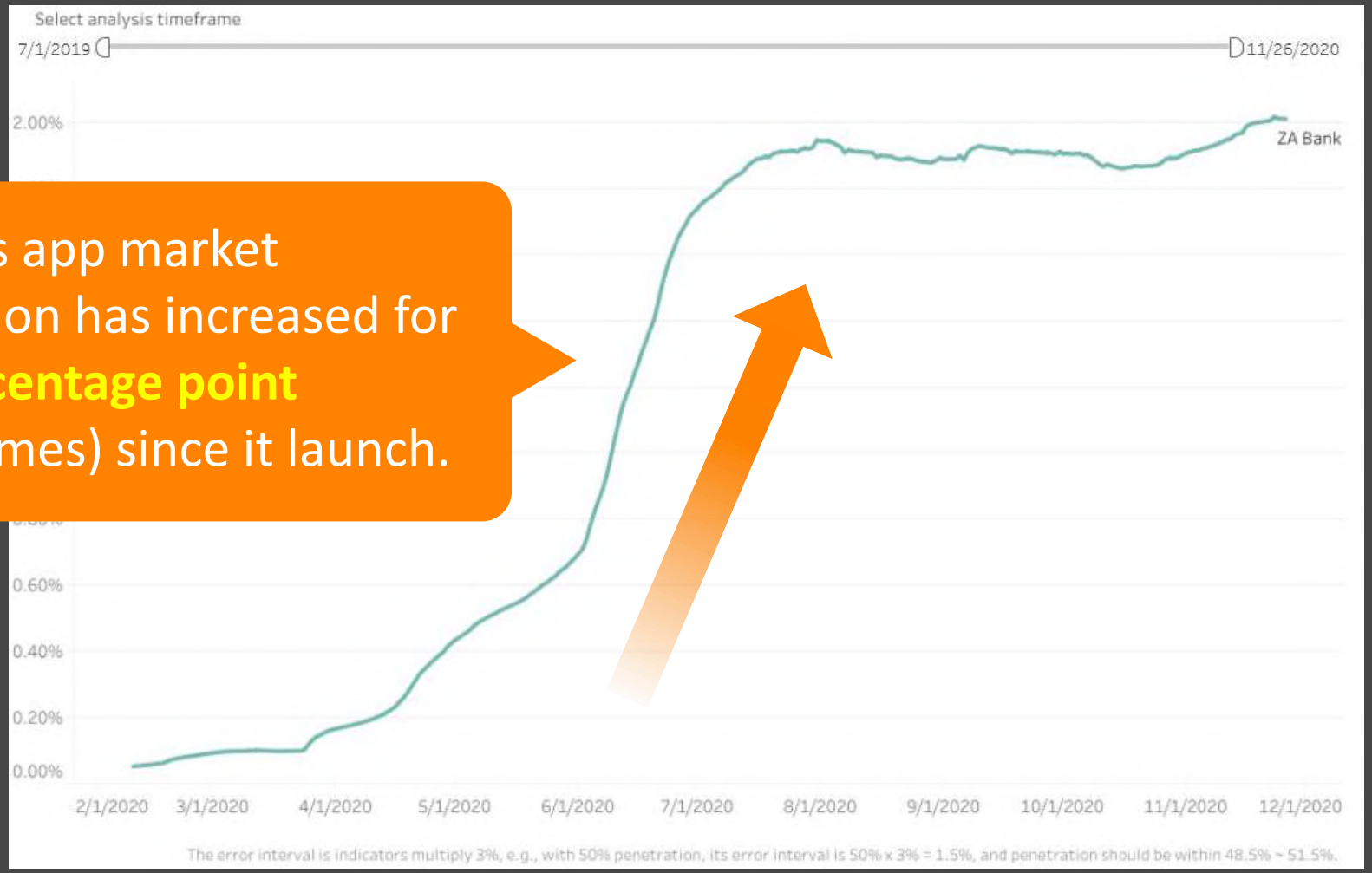
AppVois

AppVois – User's App Preference for App Targeting And Strategic Planning



AppVois

Rapid Growth in Market Penetration



ZA Bank's app market penetration has increased for **1.97 percentage point** (i.e. 40 times) since it launch.

Data Outcome

Continuous Uptrend on Mobile App Download

Steady Enhancement of CPI despite COVID-19

Monthly Installs ↑ **270%**

Mobile App Installations Result

CPI
Lead Cost
Same

Monthly Account Opens ↑ **134%**

Account Opens Result

CVR
OA/ App Installs
33%

Virtual Banking is not just a new type of business…

It is an INEVITABLE trend

And now…

It is the best timing for Virtual Banks to explore and expand their business in the market!

Vpon

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For advertisers
sales.global@vpon.com

For collaborations
marketing@vpon.com

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