

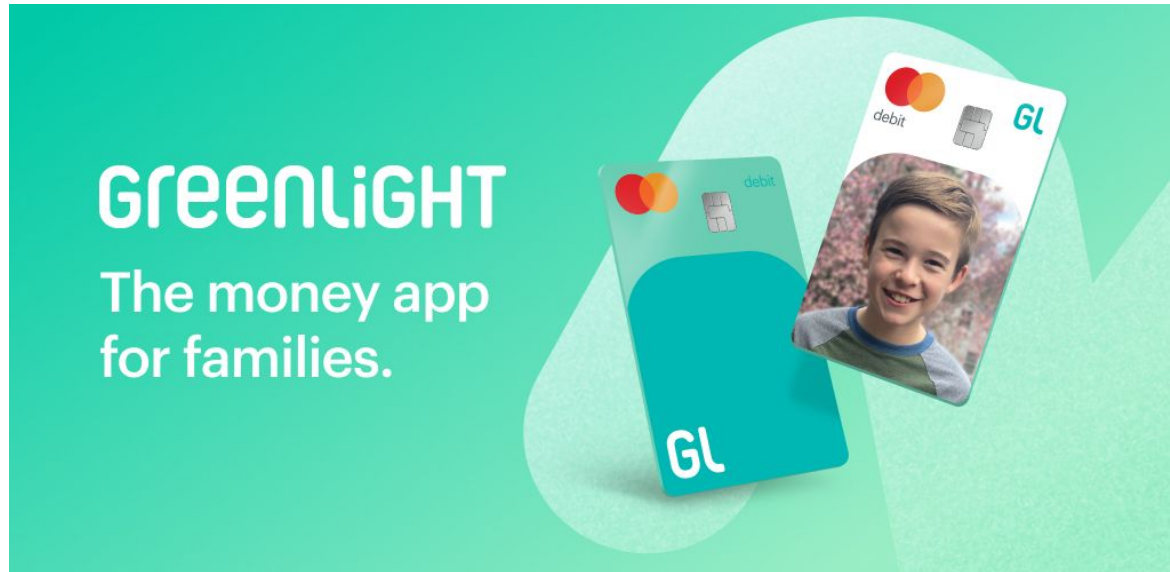
Greenlight

CASE STUDY

Luna Nguyen

PROBLEM:

How can Greenlight the banking service for kids expand their market and appeal to young adults ages 18-25 year olds?



ROLE, PURPOSE, & ORGANIZATION

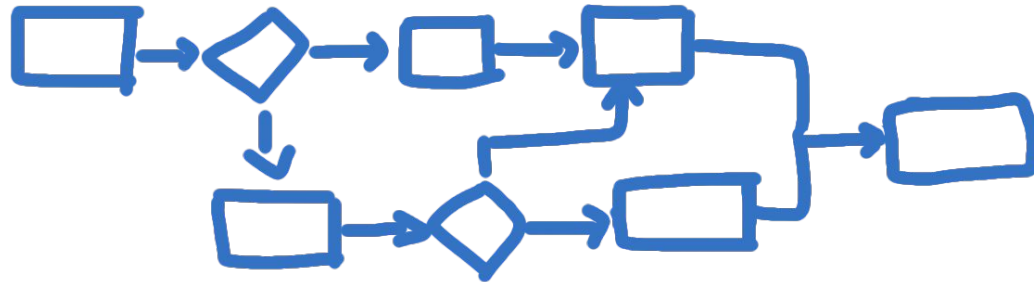


Asset Manager | Project Manager

- Organize google files in drive and Trello
 - Fix up Trello organization
 - Fix up Google sheets organization
 - Kept up a TODO list
- Help Jessica the Project Manager with organization
- Know where files are located
- Help assist with ideas and designs

THE PROCESS

1. Individual research on Greenlight & our target audience (Gen Z 18-25 year olds)
2. Creating empathy map and buyer personas based on research and target audience
3. Help, proofread, and send out survey Owen made to target audience and get feedback
4. Create a messaging and campaign that resounds with our target audience based on survey results
 - a. Slogans, Headlines, Taglines
 - b. Moodboards
 - c. Posters



MY INITIAL RESEARCH NOTES

Gen Z online shopping habits – US – 2022 (Mintel):

- unemployment rate also rose slightly to 3.7% in August 2022
- significant recessions and a global pandemic
- more conscious of their finances and the various elements impacting their ability to earn and spend
- in a social time in their lives
- A big part of life for Gen Zs is social media. It is through this medium that they educate themselves and interact with people they do and don't know.
- As such, this presents brands and retailers with various opportunities on ways to leverage social platforms that can drive awareness, build connections and streamline the shopping process for Gen Zs.

MY INITIAL RESEARCH NOTES

Credit Card Benefits US 2022 (Mintel):

- 77% state that they looked into their card's benefits before applying, indicating that despite an often secondary presence in marketing materials, benefits are typically researched to some extent prior to application.
- Last year, just 28% of cardholders agreed that the amount of credit card debt they owed was inducing stress; that figure jumped to 35% this year.
- Rising interest rates will only make credit card debt more painful for lower-income consumers, and credit card companies must be wary of consumer caution toward debt-carrying products.
- Although the physical appearance of a credit card may not be categorized as a classic example of a card benefit, young cardholders do consider it a significant element of their cardholder experience
- This valuation of a card's appearance ties into the young cardholder's tendency to consider a credit card as a lifestyle tool and an extension of the self rather than merely as a payment tool

MY INITIAL RESEARCH NOTES

Marketing to Generation Z - US - May 2021 (Mintel):

- Pandemic has heightened conversations around finances with 35% of Gen Z teens reporting they are more aware of their family's financial situation because of COVID-19
- Gen Z teens' exposure to financial issues may be heightened, but that doesn't mean that their understanding of the category is. Financial brands have an opportunity to extend education to set Gen Z teens up for better financial literacy in their future
- Apps like Goalsetter provide financial education around money management and financial planning for teens through games, quizzes, memes and GIFs.
- Gen Z adults are 15% less likely than the total adult population to say getting a college degree is worth the money
- Many lost their jobs or internships, affecting their career trajectory. Even though the job market is rebounding, Gen Z adults have lukewarm optimism for their careers. Compared to Gen Z teens, who have yet to get started in their careers, Gen Z adults are 17 percentage points less likely to say they are optimistic for what their future career holds
- relatively pessimistic mindset when it comes to their careers
- Gen Z adults are lacking confidence in all things finance

EMPATHY MAP

Created by Sarah, Elsa, and I



BUYER PERSONA



JILL LANCASTER

PRONOUNS: She/Her

AGE: 18

HOMETOWN: Kansas, USA

OCCUPATION: Freshman Student

ECONOMIC LEVEL: Dependent

Jill has just started college away from home. Jill is adventurous, overwhelmed and clueless. She depends on her parents financially and finds credit and banking complex and hard to understand. Jill wants to have control in her life, however, doesn't know where to start. Jill is curious about how she can make money to budget and save up for traveling and a car.

SURVEY POSTER IDEAS

Thoughts on Finances?

Share your thoughts on banking and personal finances!
(It's free!)



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Share your thoughts on banking and personal finances!
(It's free!)



- Using own clipart character I later named as Penny to make the poster cute and welcoming
- A little too bland and confusing on what its about

CAMPAIGN IDEAS

Video/Photography Work - Luna /Owen

- Bus Wrap (Buff Bus (CU) and similar on other campuses
- Social Media - Instagram, Facebook, Handshake, Snapchat
- Spotify (voice ads) / Podcast
- Sirius XM
- Brand Collab with Spotify / Uber Eats
- YouTube Channel with financial shorts
 - Luna: Friends are influential
 - DE: Share success story with friends (budget met, savings plan for a vacay etc)
 - Owen: Instagram etc informational / suggest people use the app
- What would make it engaging?
- Educational with usable content.



SLOGAN IDEAS

Current slogan from
Greenlight: GreenLight:
"Learn to earn, save and
invest together."

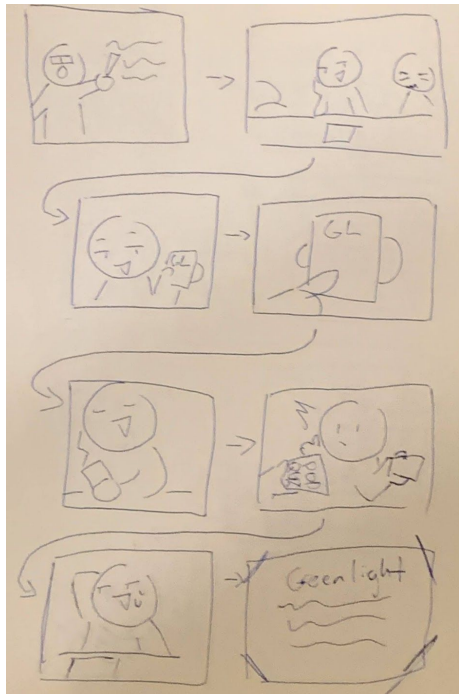
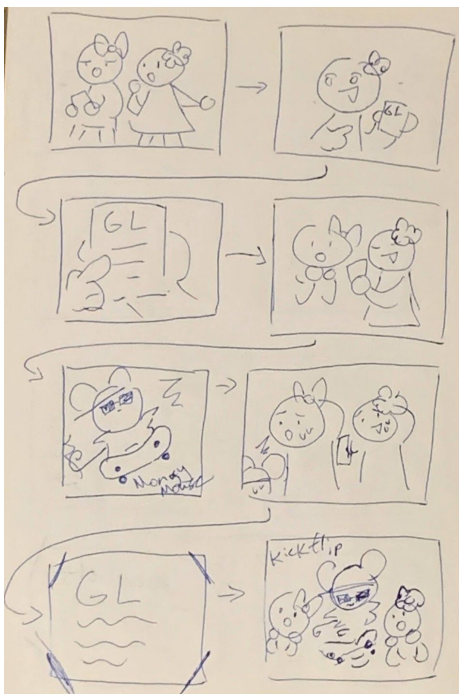
Source:

<https://thefinancialbrand.com/news/fintech-banking/digital-bank-fintech-slogans-200-taglines-from-around-the-world-138073/>

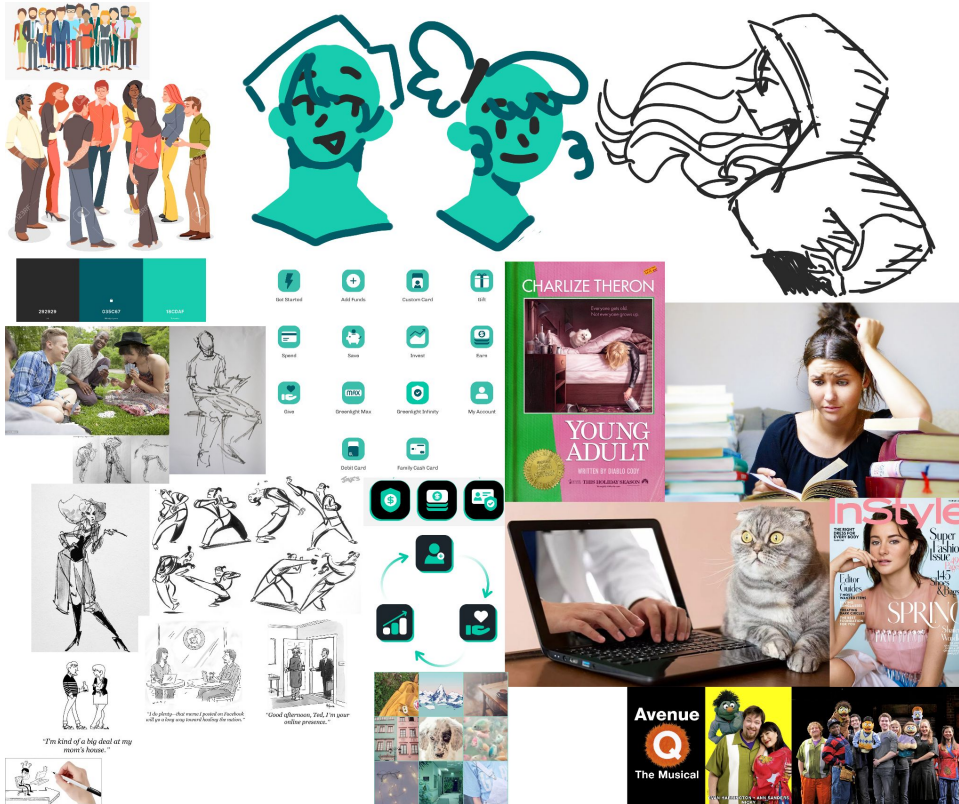
Slogans I came up with

- "Skip the lecture, get GreenLight."
- "Better your finances with ease."
- "Finances don't have to be hard or scary."
- "Make banking a breeze."
- "Fast and Easy Finance with GreenLight."
- "It can't be that easy? It can."

UNUSED SKETCHES - STORY BOARDS & CHARACTER SKETCHES



MOODBOARDS



- Clipart of people: General and basic idea of groups I'm targeting
- Some sketches of some clipart designs I made
- A more youthful and comedic mood rather than the actual image themselves
- Cartoonish style based on the New Yorker that is both fun but adult
- Feedback: "This reminds me of gossip girl and definitely youthful 2000s - 2010s era of the it people in school." - Jessica

AD CONCEPT NOTES

LUNA | OWEN | MADISON : Scrapbook / Moments

- Did not like that the money on Justin's collage is on their face.
- Gives our generation vibe, cool aesthetic.
- For mockups it would be cool to take pictures of random ppl (use ourselves) and cover their faces with money/ give it a scrapbook collage feel.
- Something more unique than covering faces with money maybe?
- Concept has to be able to push through.

Reference:



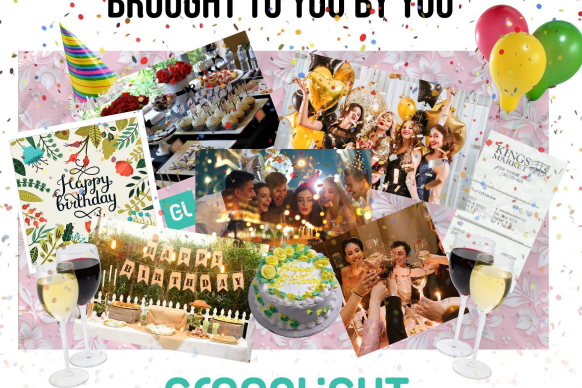
AD CONCEPT MOCKUP

BROUGHT TO YOU BY YOU



GreenLight
WE SPEAK MONEY

BROUGHT TO YOU BY YOU



GreenLight
WE SPEAK MONEY

BROUGHT TO YOU BY YOU



GreenLight
WE SPEAK MONEY

KEY TAKEAWAYS

- I mostly played a more assistant role for the team and give a lot of support to other members
- I kept track of what task we needed to complete and create documents that would help the team
- While my concepts were not chosen as the final mockup, I was able to give good ideas that inspired the team
- In conclusion, this was an interesting assignment and really helped me experience what it's like to work with a real client
- I think I deserve an A for this assignment because while I physically didn't contribute as much, I attended all but one class session, contribute my ideas, and tried to help as much as I can