

Marketing Plan

AI Finance Optimizer

Objective

Acquire early adopters, build trust in AI-based financial management, and scale to mainstream users while complying with PDPA and preparing for open banking integrations.

Target Market

Primary:

- Urban Thai professionals (age 25–40), mid-to-high income, 2+ credit cards, active PromptPay, digital banking users.

Secondary:

- Gig economy earners & SME owners with irregular income and multiple loans/wallets.

Key for the positioning

- AI copilot to save client money, optimize their debt, and grow your investment with data privacy (PDPA).

Channel	Purpose	Execution
Line OA	Direct reach	Financial tips, interactive debt payoff calculator, AI trial signup
Bank or Virtual Bank	API-based onboarding	Co-branded campaigns with SCB, KBank, or new virtual banks
Influencer & Blogger	Educate for AI finance	Partner with Thai financial YouTubers, TikTok creators
Payroll platform	B2B2C acquisition	Integrate AI optimizer as an employee benefit
SEO + Content Marketing	Long-term acquisition	"How AI Can Pay Off Your Debt Faster"
App Store	Conversion	Keyword targeting for "personal finance Thailand", "AI debt payoff"

Messaging Pillars

- Trust & Compliance: "PDPA-compliant, bank-grade security."
- Clear Financial Wins: "THB saved per month = Your subscription pays for itself."
- Fully-control & Transparency: "You approve every action."
- Local Relevance: Supports PromptPay, Thai holidays, local rewards.

Campaign roadmap

- Launch campaign: "Save THB 500+ This Month or It's Free." "Points to redeem cash."
- Educational series: "AI Money Makeover" (3-week challenge on LINE).
- Referral program: Free 1 month Pro for every successful invite.
- Milestone events: Tie promotions to festivals, high-seasons, mid-year sale, and year-end shopping season.

