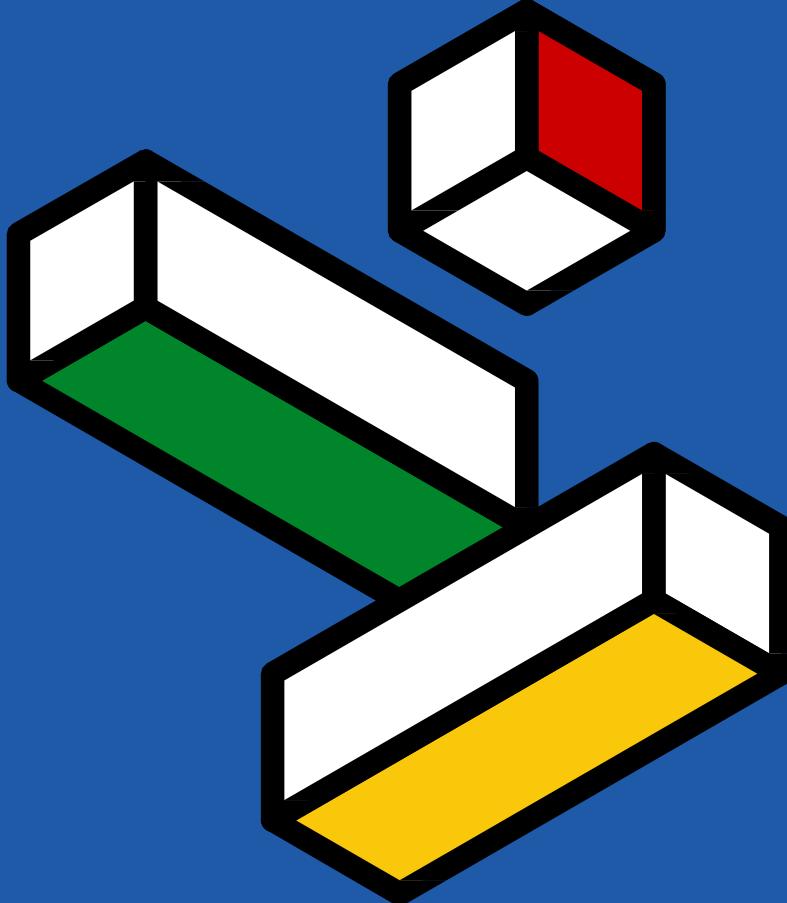
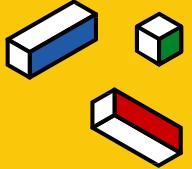


NUS AIDF Executive Master in AI and Digital Transformation

Campaign Plan



Agenda



1

Brief Recap

2

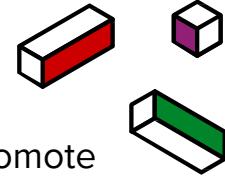
Our Media Approach

3

Investments & Timeline



Your Brief

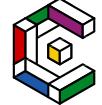


The Asian Institute of Digital Finance invite us to quote for a Digital Marketing Campaign to promote a new Executive Master degree programme created in collaboration with NUS Computing.

Market	- Primary: Hongkong, PRC (China) diaspora, Indonesia, Malaysia, Singapore - Secondary: Other Asian/Middle East regions e.g. Korea, Japan, Taiwan, UAE, India
Total Budget	~ \$ 99,000
Channels	Social media channels + others proposed by CD
Campaign Duration	4.5 months (April - mid August)
Campaign Assets	Proposed by CD and remove 90s video



Audiences & Sample Messages



“Lead AI-driven transformation with world-class expertise and global industry insights”



Persona 1 The Future AI Transformation Leader

Digital Transformation Manager, IT Manager, AI & Data Strategy Lead, Senior Product Manager (AI), Innovation Lead, Senior Business Analyst

- **Age:** 35-55
- **Locations:** Primarily Asia-Pacific
- **Industries:** Financial services, consulting, technology, healthcare, manufacturing
- **Seniority:** Middle management, C-2 level, aspiring leaders preparing for senior executive roles

About

A mid-career technology professional responsible for driving AI adoption and digital transformation initiatives within their organization. They are working closely with senior executives, translating technical advancements into business value. Their goal is to get themselves ready for a future tech and innovation role

Goals

- Build AI leadership skills to transition into senior roles
- Align AI strategies with business objectives
- Influence C-suite decisions on AI adoption and digital transformation
- Gain expertise in AI governance, cybersecurity, and compliance

Expectations from Programme

- Gain executive-level AI expertise to drive digital innovation
- Learn best practices in AI governance, blockchain, and cybersecurity
- Network with global tech leaders and like-minded executives
- Apply learning in a capstone project with real-world impact



Persona 2 The Aspiring Non-Technical Business Leader

General Manager, Senior Strategy Executive, Operations Director, Business Unit Head, Corporate Transformation Lead

- **Age:** 35-55
- **Locations:** Primarily Asia-Pacific
- **Industries:** Finance, healthcare, government, consulting, logistics, retail, real estate
- **Seniority:** Middle to senior management, C-2 level, department heads preparing for executive roles

About

A mid-career business leader without a technical background, responsible for corporate strategy, operations, and transformation. While they don't have hands-on AI expertise, they must understand AI, automation, and digital transformation to make informed business decisions and stay competitive in a digital-first economy

Goals

- Gain executive-level AI knowledge to guide business strategy
- Bridge the gap between technology teams and business leadership
- Understand how AI can drive efficiency, innovation, and profitability
- Future-proof their company by staying ahead of digital disruption

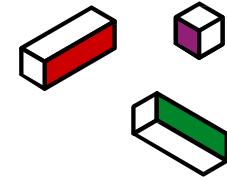
Expectations from Programme

- Learn AI strategy, governance, and leadership—without prior technical expertise
- Gain practical frameworks to integrate AI into business planning
- Stay ahead of digital disruption with global insights
- Develop a real-world AI transformation plan

“Drive organization AI adoption with real-world impact”

“Navigate smarter AI-driven business decisions with confidence”

Channel Rationale



It's always highly recommended to proceed with Multichannel Strategy

Why a multichannel strategy?

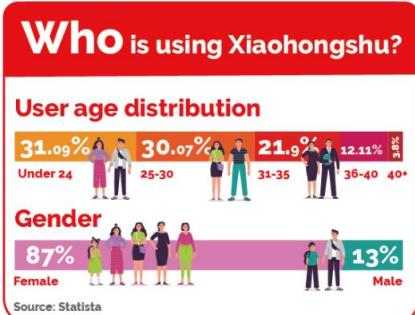
- Reduce Risk
- Reduce Budget
- Audience Diversity
- Data-Driven

What channels should we look at?

- **Google Search:** Targets high-intent professionals actively seeking education in AI and digital transformation
- **Performance Max:** Expands reach beyond Search to engage professionals researching AI leadership
- **Google Display:** Ideal for retargeting those showing interest but haven't applied yet
- **LinkedIn:** focusing on aspiring leaders looking to gain a competitive edge in AI-driven transformation.
- **Facebook & Instagram:** Cost-effective for broadening exposure among our audiences
- **eDM & Nurture Email:** Direct access to highly-potential audience database to convert them into applicants
- **Xiaohongshu:** We explored this channel as per your request and assessed its pros and cons. Given the current landscape, we don't recommend this channel being part of your campaign, which we are happy to explain in later slide

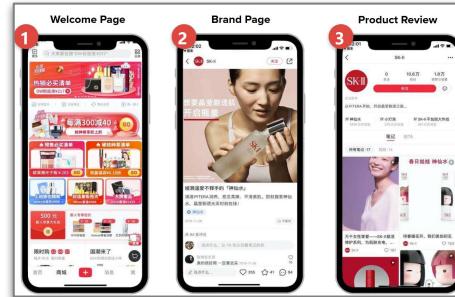


Our Xiaohongshu Summary and Recommendation



Irrelevant Audiences

Over 60% of XHS users are under 30, mainly engaging with lifestyle, beauty, and fashion content, which is **not aligned with the target audience for higher education**



Commerce-Driven Platform

XHS is focused on product discovery and social shopping, making it **not ideal for promoting education programs** that require long-term consideration, not immediate purchase.

XiaoHongShu SEM Case Study – HKU

Project Overview

- Advertiser: HKU
- Objective: To gain user participation through SEM

Highlights

- SEM to help maintain the brand content exposure to engage users to join the upcoming event of HKU

Results

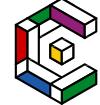
- Clicks increased and CPA is minimized with no. of registration increased

Non-convincing Past Campaign Results

Observed past higher-education campaigns seem to **lack of concrete data** to prove this platform would deliver sufficient results for similar programmes

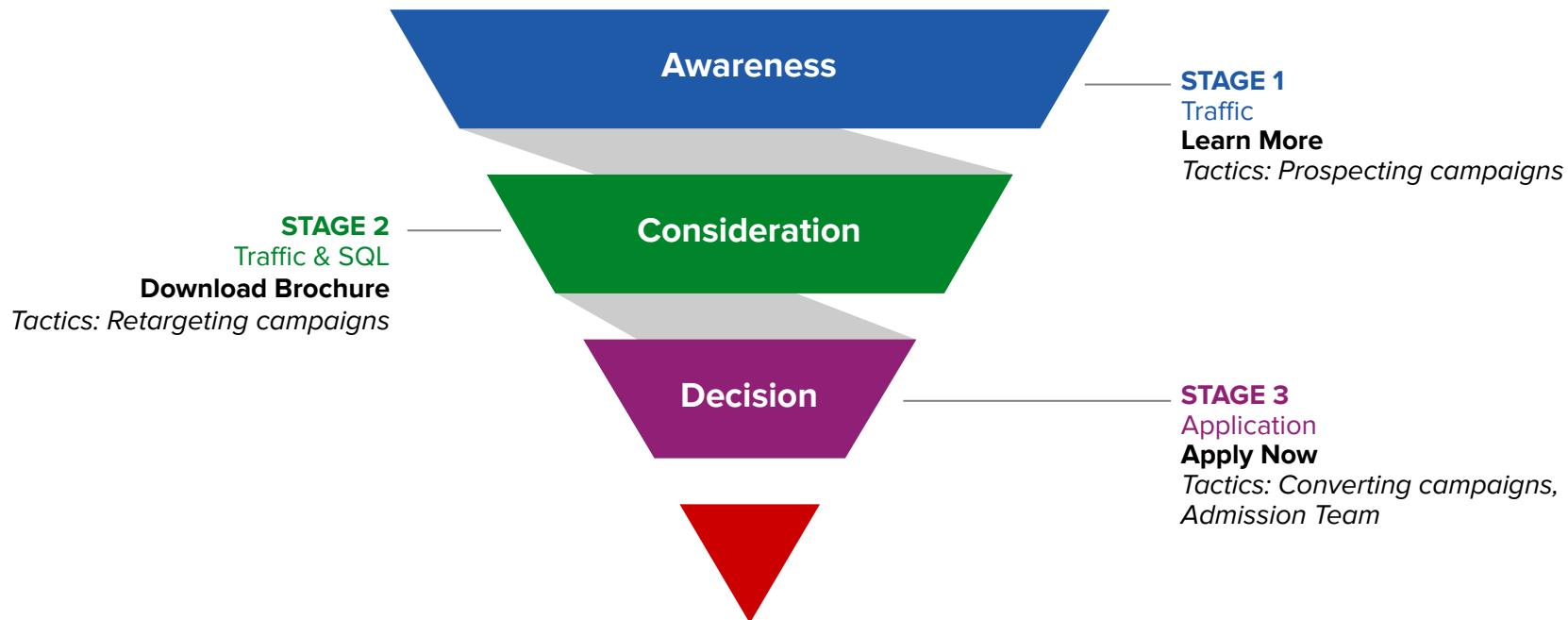
Given these factors* and also our media budget, **we do not recommend Xiaohongshu as part of the Exec Master Programme at the moment**. However, we are happy to explore it again with you when it's more applicable in the future

Conversion Funnel

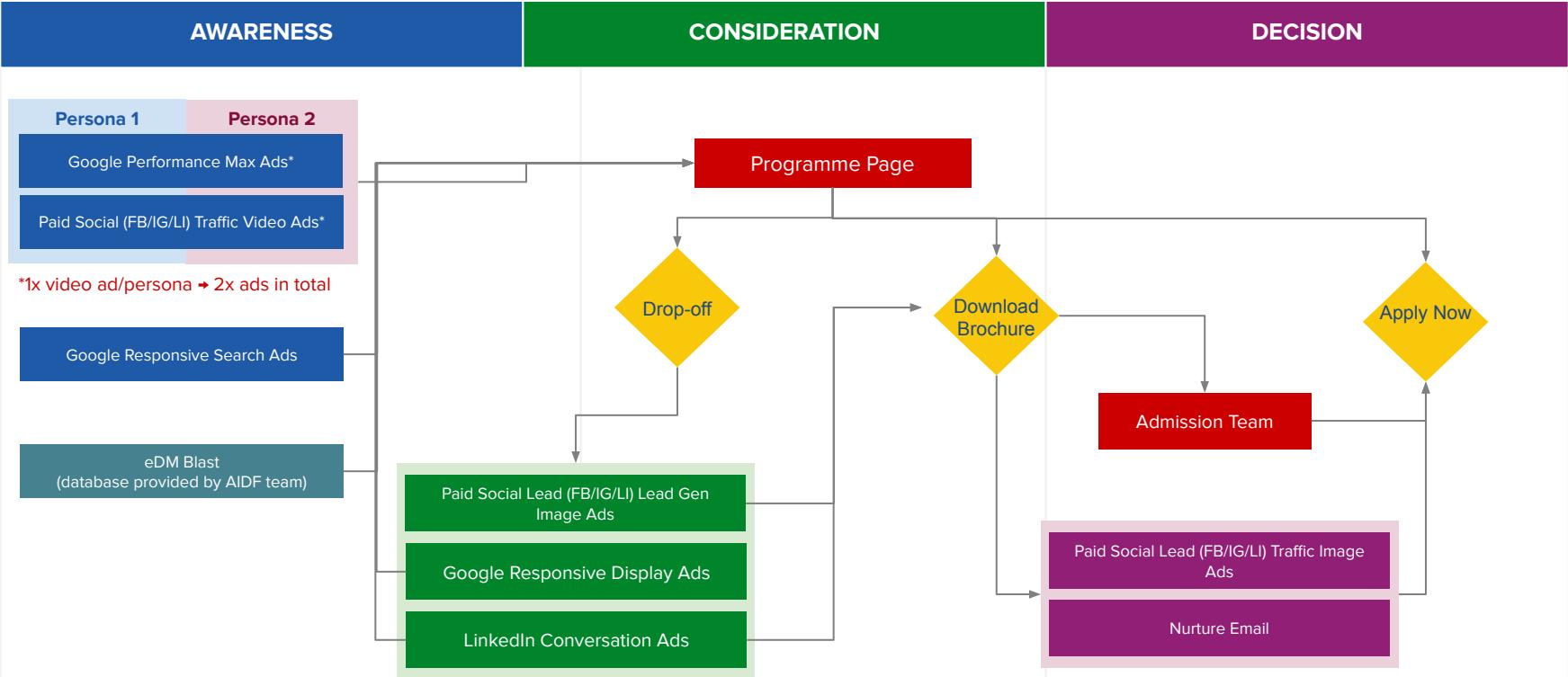
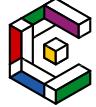


Recommended Funnel Approach

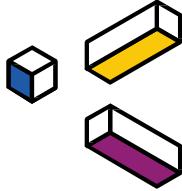
Achieve efficient reach through a cross-platform campaign targeting an addressable audience, while capturing leads and applications at every stage of the funnel



Campaign Flow



Landing Page



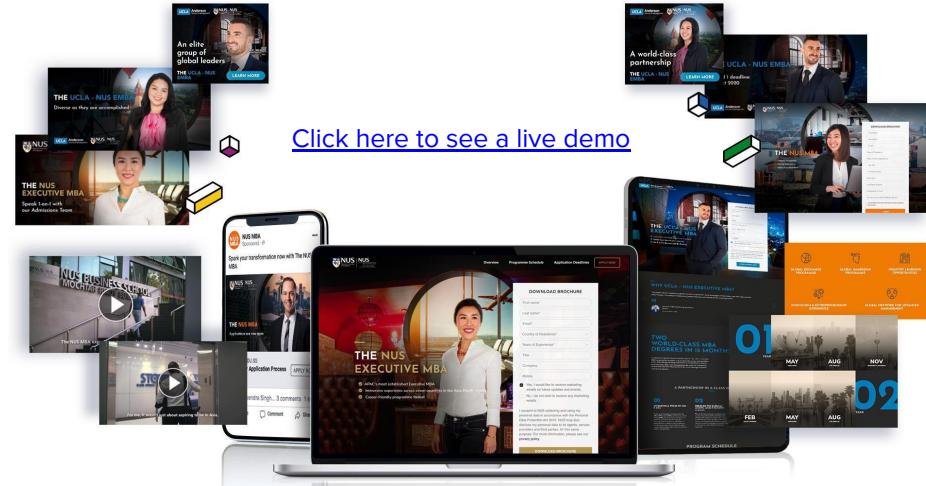
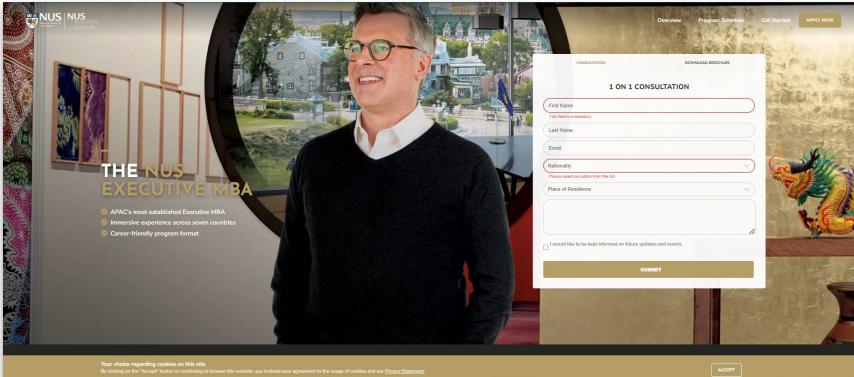
High-Performing Landing Page: Clear lead form & compelling messaging for engagement.

Dual CTAs: We recommend using both [Apply Now](#) & [Download Brochure](#) (users input their information to download the file) instead of [Register Interest](#). The application is recommended to be open as the time campaign runs, if not, the leads will lose interests over time

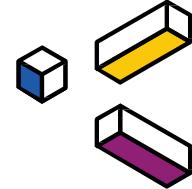
Aligned Messaging: Uses the topline generic message for both personas.

Easy Implementation: HTML file provided for seamless setup

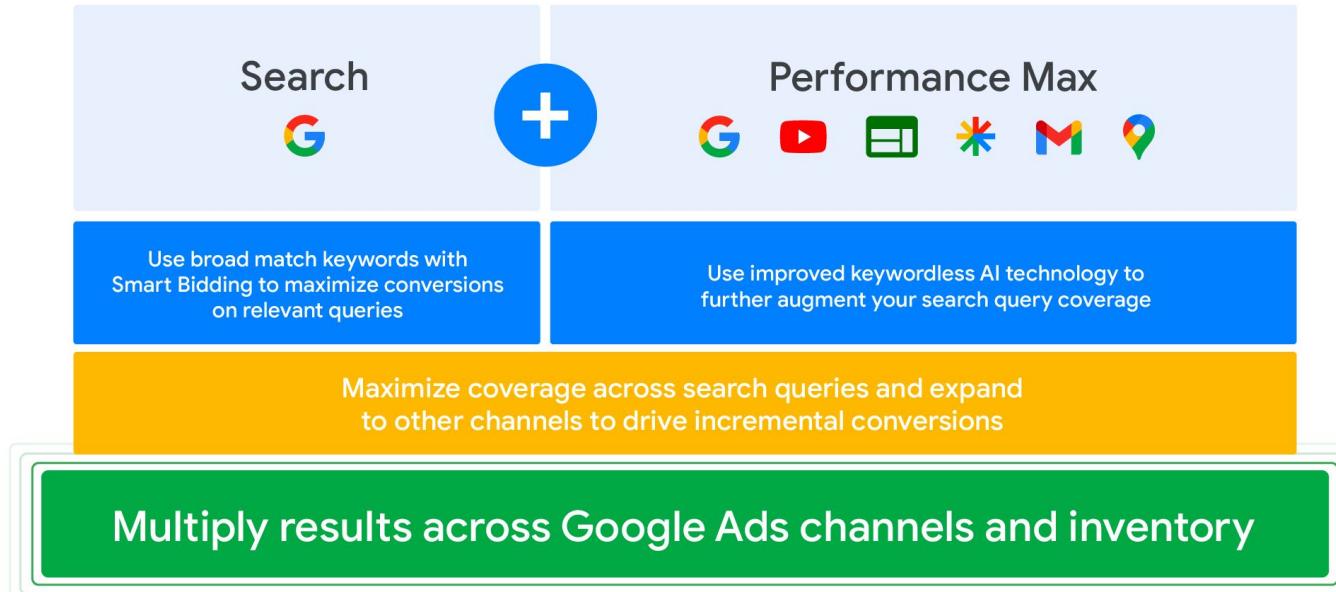
Sample creatives developed for the NUS Business School, MBA Programmes Office



Search + Performance Max = A Powerhouse Pair

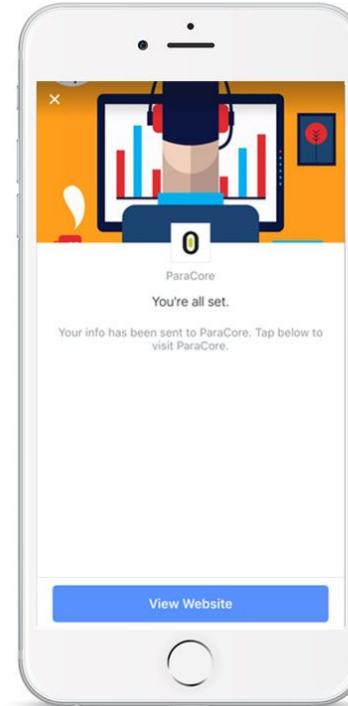
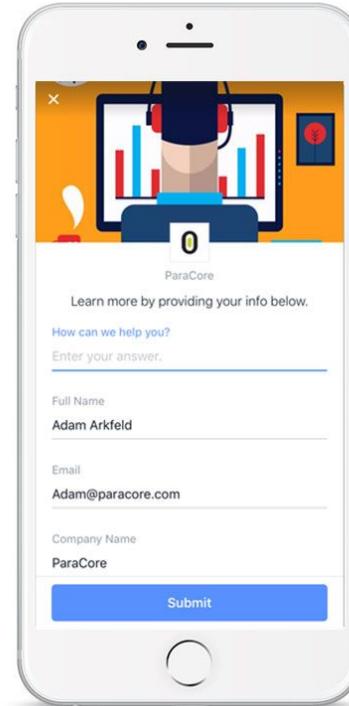
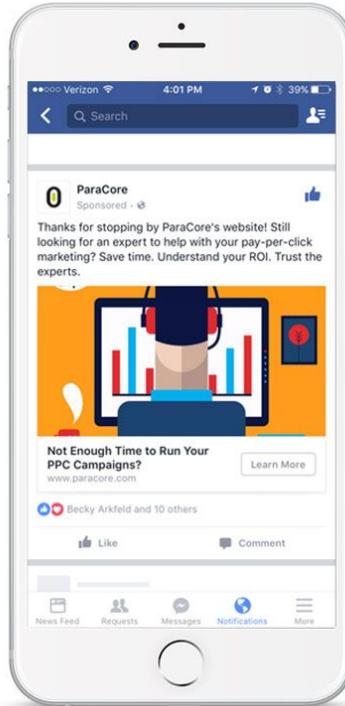
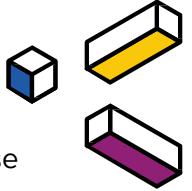


Search and Performance Max form a powerful combination by balancing precision and scale. Search targets users actively looking for specific services, while Performance Max leverages Google's AI to find new audiences across all channels.



Lead Gen Ad

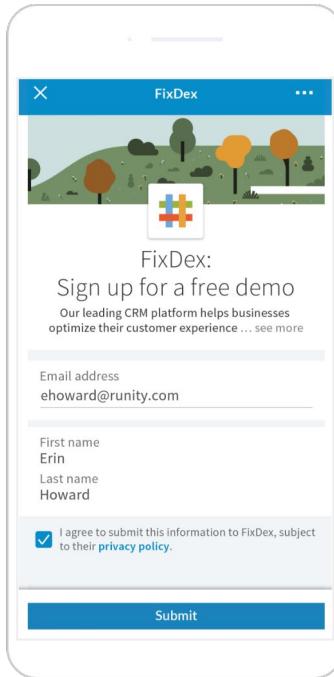
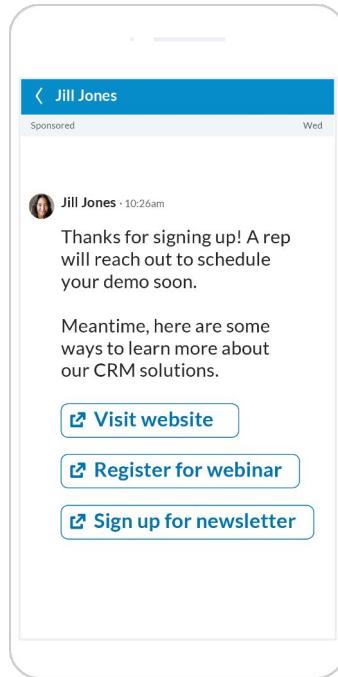
One of the recommended tactics to boost the number of leads is Lead Gen Ads. We will be using this format to retarget those previously exposed through many touchpoints to convert them into SQLs.



LinkedIn Conversation Ad



This recommended format drive personalized, real-time engagement, making them ideal for retargeting high-intent professionals. With multiple CTA options, prospects can choose their next step—whether learning more, downloading brochure, or starting an application. This interactive approach nurtures leads effectively, guiding them toward enrollment.



You can select up to 5 CTA buttons per message

9:41 FixDex

Aren't we all? :) Come join us at the FixDex Analytical Summit where we'll share the latest and greatest on all things analytical.

Link to your landing page

Open a LinkedIn Lead Gen Form

Drive engagement with more information in the next message

View event details

Register

Tell me more

You clicked View event details

FixDex • 11:25am

Thank you for visiting our website!

You clicked Register

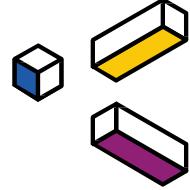
FixDex • 11:29am

Great! Thank you for the registration and you will get your pass today. Excited to see you there!

Learn more

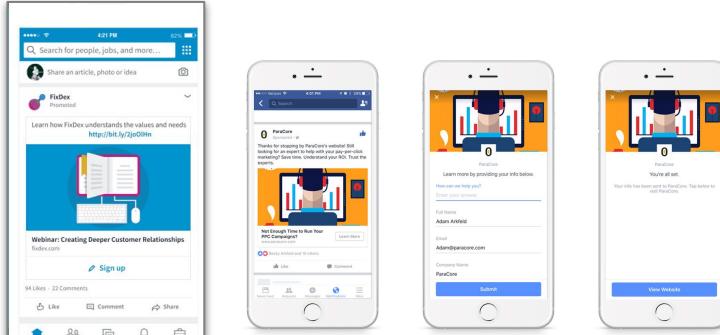
Note
A "Not Interested" CTA is required and automatically applied as one of the five buttons for the intro message.

Lead Response Automation Process



1 — Collect Leads via Form Fill

Capture potential customer information through strategically placed forms on ads to generate qualified leads.



2 — Automate Lead Data to Google Sheets

Streamline the process by automating lead data transfer from the form to a Google Sheet, where the client can update lead status and quality in real-time for easy tracking and team collaboration.

First Name	Last Name	Email	Phone	Job Title	Company	City
Liam	Watson	liam.watson@s	61412345678	Compliance Analyst	Afterpay	Sydney
Olivia	Nguyen	olivianguyen@o	61498765432	Risk Manager	Afterpay	Melbourne
Noah	Wilson	noahwilson@s	61487654321	Technology Officer	Afterpay	Brisbane
Emma	Taylor	emmataylor@o	61434567890	Financial Crime Specialist	Afterpay	Perth
William	Harris	williamharris@	61423456789	Compliance Officer	Afterpay	Adelaide
Ava	Lee	avalee@symp	61456789012	Senior Data Analyst	Afterpay	Canberra
Jack	Roberts	jackroberts@s	61467890123	Fraud Prevention Lead	Afterpay	Hobart
Sophia	Martin	sophiamartin@	61478901234	Regulatory Affairs Advisor	Afterpay	Darwin

QUALIFIED (YES/NO) If no, please, justify

3 Follow Up with Leads Promptly

Contact each lead **within 1–2 days** to maintain engagement, nurture interest, and increase the chances of conversion.

Optional: Set Up a Follow-Up Email Sequence



Media Plan for 4 Months



The campaign is highly recommended to end 2 weeks before the application deadline. Hence, the campaign flight time should be 4 months, starting from mid April. Actual number of applicants will be dependent on the sales process between admission team as well. We do not include the estimation for eDM blast here as it will depend on the database you provide us.

Funnel	Tactic	Total Budget (SGD)	Budget %	Impressions	CTR	Clicks	CPC (SGD)	Download Brochure	Application	CPA Application (SGD)
Prospecting	Facebook/Instagram Traffic Ads	\$7,500	15%	524,476	1.10%	5,769	\$1.30	115	3	\$2,167
	LinkedIn Traffic Ads	\$8,000	16%	289,855	1.20%	3,478	\$2.30	70	2	\$3,833
	Google Performance Max Ads	\$7,500	15%	227,273	3.00%	6,818	\$1.10	136	4	\$1,833
	Google Responsive Search Ads	\$8,000	16%	173,913	2.30%	4,000	\$2.00	80	2	\$3,333
Retargeting	Facebook/Instagram Lead Gen Ads	\$5,000	10%	275,482	1.21%	3,333	\$1.50	73	2	\$2,066
	LinkedIn Lead Gen Ads	\$5,000	10%	89,286	1.40%	1,250	\$4.00	28	1	\$5,510
	Google Responsive Display Ads	\$4,000	8%	833,333	0.80%	6,667	\$0.60	147	5	\$826
Converting	Facebook/Instagram Traffic Ads	\$2,500	5%	108,886	1.33%	1,449	\$1.73	0	1	\$1,725
	LinkedIn Traffic Ads	\$2,500	5%	35,291	1.54%	543	\$4.60	0	1	\$4,600
	Nurture Email	\$0	0%	649	15.00%	97	\$0.00	0	1	\$0
TOTAL		\$50,000	100%	2,557,795	1.30%	33,308	\$1.50	649	22	\$2,252

Expected results are based on industry benchmarks and past campaigns. Actual results may vary due to multiple dependencies and market variations. Construct Digital may suggest budget reallocations and other recommendations to optimise the campaigns performance.

Budget Allocation across Countries



Based on previous allocation of other MBA programmes, we have come up with the following allocation for AIDF's exec master programme. For each country, we cannot specifically target those China's diaspora due to ads platform's limitations, however, we will strive to reach those showing high interests in the the programme

Country	Est Detailed Budget Allocation
Singapore	20%
Hong Kong	15%
Indonesia	11%
Malaysia	11%
Taiwan	15%
Japan	7%
South Korea	6%
United Arab Emirates	7%
Thailand	5%
India	3%

When we kick off and set up the campaigns, we will **group these countries based on their advertising cost**. This will be needed for optimal campaign result as well as our more efficient capacity to control the budget allocation per country.

However, within each group, we will optimize and strive to allocate budget accordingly with the priority list here

Our recommended China partners



Although China is not included in the proposal, we are happy to recommend some our China agency partners. We particularly recommend Octo Plus as we formed an agreement a few months ago to collaborate in the future



[Nobody Digital](#)



[GMA](#)



[Octo Plus](#)

Report & Dashboard Samples



SUMMARY					
BUDGET PROGRESS		TIME PROGRESS		CONVERSION PROGRESS	
Budget	SGD 8,057	Current Date	10/18/2024	Actual Conversions	1,385
Spend	SGD 3,530	Start date	07/26/2024	Target Conversions	104
Remaining Budget	SGD 4,527	End date	01/30/2025	Conv Diff	1,281
TIME PROGRESSION					
Month	Spend	Budget	Spend share	Actual Impressions	CTR
2024/07	SGD 41	SGD 41	100%	4,557	10.88%
2024/08	SGD 1,371	SGD 1,371	100%	100,611	3.66%
2024/09	SGD 1,341	SGD 1,341	100%	112,588	5.14%
2024/10	SGD 777	SGD 1,326	59%	69,484	5.26%
Total	SGD 3,530	SGD 8,057	44%	287,240	4.74%
DETAILED SUMMARY					
Channel	Spend	Budget	Spend share	Actual Impressions	CTR
LinkedIn	529	SGD 529	100%	7,637	1.30%
Pmax	426	SGD 426	100%	98,781	5.54%
Search	386	SGD 386	100%	6,170	3.48%
Total	1,341	SGD 1,341	100%	112,588	5.14%

SAMPLE
DATA

Product	Actual Conversions	Target Conversions	Download Brochure	Mailing List	Contact Us	Application
LDP	7	5	3	1	1	2
CYBER	12	5	5	2	3	2
LBDA	0	0	0	0	0	0
FINTECH	0	0	2	2	2	2
LTC	0	0	0	0	0	0
M&A	0	0	0	0	0	0
ELP	0	0	0	0	0	0
AFFNFL	0	0	0	0	0	0
Total	27	860	2	2	2	2
Country	Actual Conversions	Target Conversions	Download Brochure	Mailing List	Contact Us	Application
Singapore	0	50	2	2	2	2
Malaysia	0	50	0	0	0	0
Cambodia	0	50	0	0	0	0
Bangladesh	0	50	0	0	0	0
India	0	50	0	0	0	0
Australia	0	50	0	0	0	0
Vietnam	0	50	0	0	0	0
Indonesia	0	50	0	0	0	0
Total	8	850	2	2	2	2

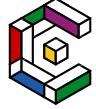
SAMPLE
DATA

Automated GSheet Report

Our automated report provides a real-time data (24-hour updates) to help us monitor and optimise your campaign's performance seamlessly.

- Overview Metrics:** Highlight progress against key milestones and quickly identify whether the campaign is on track or need adjustments.
- In-Depth Metrics:** Visualise performance at a granular level through various media metrics to gain valuable insight for on-point optimization.
- Dynamic Filters:** Allowing us to identify trends across any timeline with effortlessly
- Detailed Breakdown:** Diving into results by country, programme, and channel, helping pinpoint specific focus areas for improvement.

[Click here to see the interactive SAMPLE PAID MEDIA REPORT \(GOOGLE SHEET\).](#)



Report & Dashboard Samples

Performance Overview

Sample Data

Year & Month Channel Country Product

Budget Progress 3.26% Time Progress 205.22% Conversion Progress 0.86%

Budget \$204,000 Spend \$6,648 Progress (Days) 747 Duration (Days) 365 Target 10,200 Actual 88

Actual Impressions 6,648 Actual CTR 9.75% Actual CPC \$10.26 Target 2.00% Target \$2.00

Actual Clicks 648 Actual CR 13.58% Target 102,000

Insights

Sample Data

Observations

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Analysis / Recommendations

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Channel Analysis

Sample Data

Year & Month Channel Country Product

Clicks vs CTR

Actual CTR vs Actual Clicks across various channels.

Channel	Actual CTR (%)	Actual Clicks
Discovery	9.75%	6,648
Display	9.75%	648
Facebook	9.75%	6,648
Instagram	9.75%	648
LinkedIn	9.75%	6,648
No Channel	9.75%	648
Programmatic	9.75%	6,648
Search	9.75%	648
Twitter	9.75%	648
YouTube	9.75%	6,648

Spend vs CPA

Actual CPA vs Spend across various channels.

Channel	Actual CPA (\$)	Spend (\$)
Discovery	\$69.25	\$69.25
Display	\$138.51	\$138.51
Facebook	\$69.25	\$69.25
Instagram	\$69.25	\$69.25
LinkedIn	\$69.25	\$69.25
No Channel	\$69.25	\$69.25
Programmatic	\$138.51	\$138.51
Search	\$69.25	\$69.25
Twitter	\$69.25	\$69.25
YouTube	\$69.25	\$69.25

Spend vs Conversions

Actual Conversions vs Spend across various channels.

Channel	Actual Conversions	Spend (\$)
No Channel	48	\$69.25
Programmatic	0	\$138.51
Search	4	\$69.25
Twitter	4	\$69.25
YouTube	0	\$69.25

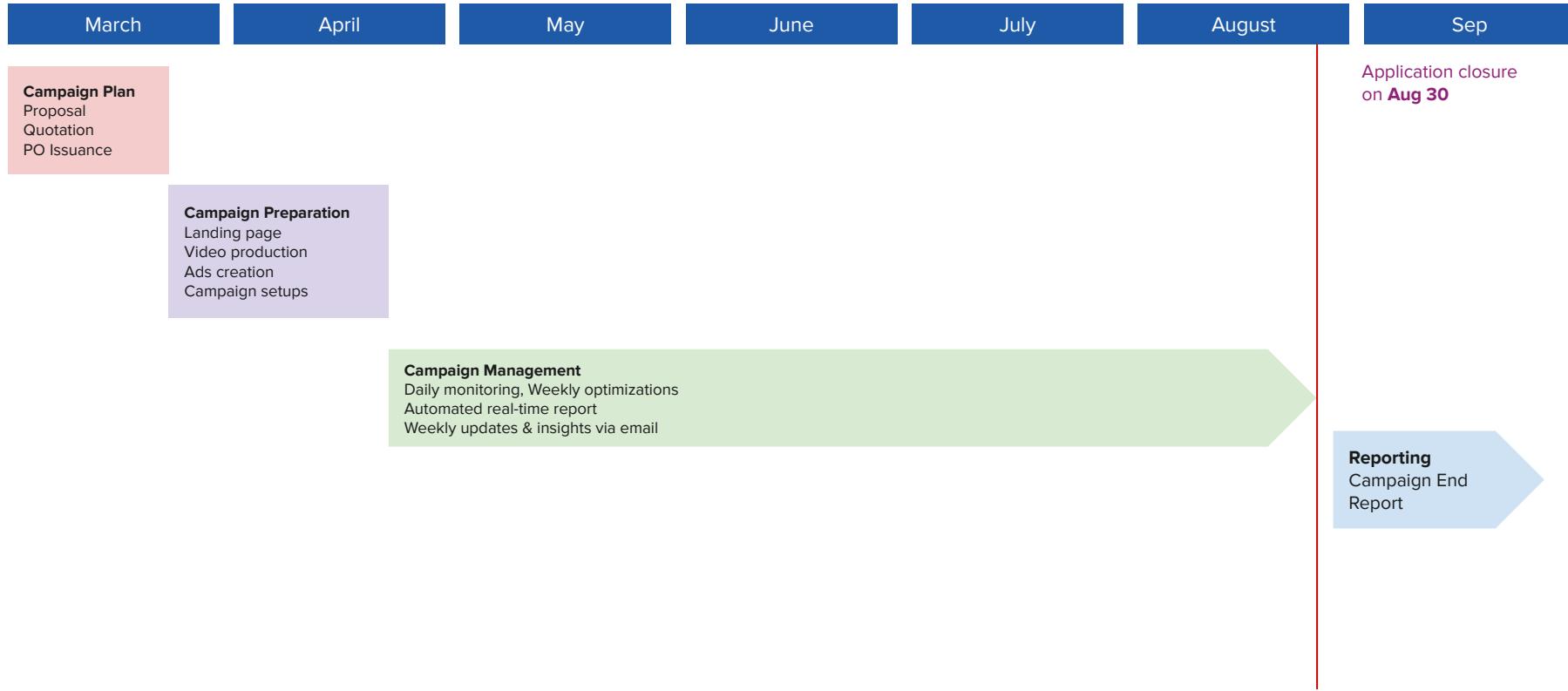
Looker Studio Dashboard

On a monthly basis, we also provide a Looker Studio dashboards, designed to provide a clear, actionable overview of performance metrics together with actionable insights to optimise our campaigns KPIs.

In a nutshell, this Dashboard will also provide the necessary data and filters, together with **relevant data highlights**, **an comprehensive analysis**, and **a list of recommendations**.

[Click here to see the interactive SAMPLE PAID MEDIA DASHBOARD \(LOOKER STUDIO\)](#)

High-level Timeline



Investment Summary



ITEM	DESCRIPTION	INVESTMENTS (SGD)	AFTER 0.5% DISCOUNT
Content to be produced	2x short videos for Paid Social Traffic Ads (Meta, LinkedIn) 1x ad copy for Search Ad 2x banners for Performance Max 1x banner for Paid Social Lead Gen Ads (Meta, LinkedIn) 1x banner for Display Ad Retargeting 1x eDM 1x Nurture Email 1x landing page	\$27,055	\$26,919.73
Professional fees	Campaign Plan (one-time) Campaign Setups (one-time) Campaigns Management scope (4.5x months) Reporting scope (4.5x months)	\$22,820	\$22,705.90
Media investment	Media Buy Budget (3rd party cost)	\$50,000	\$49,750.00
TOTAL		\$99,875	\$99,375.63

Investment breakdown



ITEM	DESCRIPTION	INVESTMENTS (SGD)	AFTER 0.5% DISCOUNT
Content to be produced	Social Prospecting Traffic Ads (FB/IG/LI) Copywriting and video production for 2x ads (2x ads for 2 personas)	\$ 7,750	\$7,711.25
	Google Search Ad Keyword Research and copywriting for 1x ad	\$1,605	\$1,596.98
	Google Performance Max Ad - Keyword Research and copywriting for 3x ad group (2x Prospecting for 2x personas + 1 Retargeting): adapt from Search Ad - Creative for 3x ad groups: adapt from social ads - Videos for 3x ad groups: to be provided by the client *1 ad group = Search ad, Display ad, Video Ad	\$2,970	\$2,955.15
	Social Retargeting Lead Gen Ads (FB/IG/LI) Copywriting and creative for 1x ad	\$1,485	\$1,477.58
	LinkedIn Conversation Ad Copywriting and creative for 2x ads (1 master and 1 adapt)	\$1,485	\$1,477.58
	Google Display Ad Copywriting and creative for 1x ad (1 master & 1 size adapt)	\$1,485	\$1,477.58
	Social Converting Traffic Ads (FB/IG/LI) Copywriting and creative for 1x ad	\$1,485	\$1,477.58
	eDM Blast & Nurture Email Copywriting and HTML template development	\$2,030	\$2,019.85
	Landing Page Standard conversion landing page based on best practices	\$ 6,760	\$6,726.20
	TOTAL	\$27,055	\$26,919.73

Investment breakdown



ITEM	DESCRIPTION	INVESTMENTS (SGD)	AFTER 0.5% DISCOUNT
Professional fees (excluding ads buy budget)	Campaign Plan (one-time) Channels Rationale, Media Tactics, Campaign Flow, Media Plan Note: Client to provide Personas, User Journey, Brand Guidelines, Programme Key Visuals, Key Value Proposition	\$ 4,920	\$4,895.40
	Campaign Setups (one-time) - Accounts and campaign setups - Tagging and automated report setups - Report setup (Automated Google Sheet): prepare and share report, update targets and budgets, and real time connection with Ad Platforms. - Proof of delivery (PPT)	\$8,780	\$8,736.10
	Campaigns Management scope (4x months) - Daily Monitoring of the performance - Weekly Optimisations to improve the performance	\$ 9,120	\$9,074.40
	Reporting scope (4x months) - Automated and Real-time Report - Weekly updates and insights via email - Campaign End Report (PPT)		
Media investment	Media buy budget (3rd party cost)	\$50,000	\$49,750.00
TOTAL		\$72,820	\$72,455.90

Payment Milestones (after 0.5% discount)

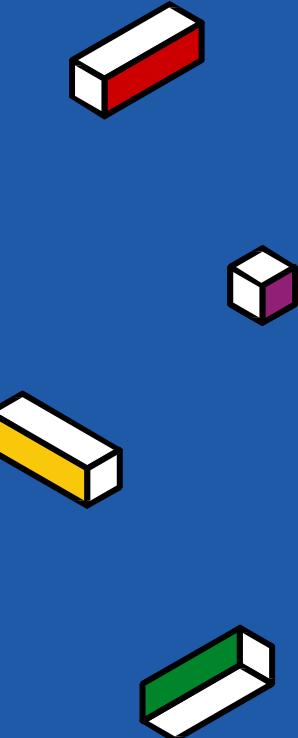


ITEM	DESCRIPTION	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	TOTAL (SGD)
Content to be produced	2x short videos for Paid Social Traffic Ads (Meta, LinkedIn) 1x ad copy for Search Ad 2x banners for Performance Max 1x banner for Paid Social Lead Gen Ads (Meta, LinkedIn) 1x banner for Display Ad Retargeting 1x eDM 1x nurture email 1x landing page	\$26,919.73							\$26,919.73
Professional fees (excluding ads buy budget)	Campaign Plan (one-time) Channels Rationale, Media Tactics, Campaign Flow, Media Plan Note: Client to provide Personas, User Journey, Brand Guidelines, Programme Key Visuals, Key Value Proposition	\$4,895.40							\$4,895.40
	Campaign Setups (one-time) - Accounts and campaign setups - Tagging and automated report setups - Report setup (Automated Google Sheet): prepare and share report, update targets and budgets, and real time connection with Ad Platforms. - Proof of delivery (PPT)		\$8,736.10						\$8,736.10
	Campaigns Management scope (4x months) - Daily Monitoring of the performance - Weekly Optimisations to improve the performance			\$1,134.30	\$2,268.60	\$2,268.60	\$2,268.60	\$1,134.30	\$9,074.40
Media investment	Reporting scope (4x months) - Automated and Real-time Report - Weekly updates and insights via email - Campaign End Report (PPT)			\$6,218.75	\$12,437.50	\$12,437.50	\$12,437.50	\$6,218.75	\$49,750.00
TOTAL (SGD)		\$31,815.13	\$8,736.10	\$7,353.05	\$14,706.10	\$14,706.10	\$14,706.10	\$7,353.05	\$99,375.63

Thank You.



Appendix



Xiaohongshu Overall Landscape



PLATFORM FUNCTION

Social Networking and Cross-border eCommerce

HIGHLIGHTED FEATURES

User generated product reviews & official brand stores for commerce purposes

SUITABLE FOR

Fashion, Luxury & Lifestyle Brands

ACTIVE USERS

Overall: 199 millions (Malaysia: 2.8 millions; Singapore: 800K)

Demographics: mostly focused on younger female audiences (< 30 y/o)

USERS BEHAVIORS

Actively seek authentic product reviews, lifestyle inspiration, especially in beauty, fashion, travel, and wellness through platform's video feed

Who is using Xiaohongshu?

User age distribution



Gender



Source: Statista

Xiaohongshu - A Social Commerce Platform Only



Xiaohongshu is a social platform, but its users engage primarily for product discovery and shopping inspiration, not for information or community-building like on FB/IG/LinkedIn.

Its commerce-focused nature makes it a **less effective channel for academic or higher education** marketing goals.

Welcome Page



Brand Page



Product Review



Xiaohongshu Case Studies

HKU



XiaoHongShu SEM Case Study – HKU

Project Overview

- Advertiser: HKU
- Objective: To gain user participation through SEM

Highlights

- SEM to help maintain the brand content exposure to engage users to join the upcoming event of HKU

Results

- Clicks increased and CPA is minimized with no. of registration increased

THE MBA TOUR

XiaoHongShu Ad Case Study – The MBA Tour

Project Overview

- Advertiser: The MBA Tour
- Overview: Help the account to increase MBA webinar registration numbers.

Highlights

- Increase brand exposure and event awareness among potential users.

Result

- No. of registration is increased.

XiaoHongShu SEM Case Study – CUHK

Project Overview

- Advertiser: CUHK
- Overview: Help the account to increase registration numbers of webinars and programs.

Highlights

- Advertised in both SEM and native banner ads, to promote CUHK events and increase brand exposure.
- Targeting 1st tier cities and finance, MBA related keywords.

Result

- CPL is minimized.

Sources: Octoplus Media

We are looking at previous campaigns of higher-education brands to evaluate platform effectiveness. However, the results are quite **generic and lack concrete data**. Based on our experiences, these campaigns appear to be pilot tests with limited flight time and **no outstanding outcome**.

→ We are concerned about including this channel in our campaign at the moment