

GEN Z DIGITAL CARD

Next-Generation Credit Card Campaign

CAMPAIGN OVERVIEW

Target Audience: Gen Z customers (18-24) with digital-first lifestyle and social focus

- Primary Demographic: Gen Z (18-24) digital natives
- Behavioral Focus: Social, mobile-first, sustainability conscious
- Campaign Priority: High Priority for future customer base development

Campaign Duration: 120 days **Launch Date:** Q3 2025

CARD FEATURES & BENEFITS

Social & Digital Features

- 5% Cashback** on social media and streaming subscriptions
- 4% Cashback** on food delivery and ride-sharing apps
- 3% Cashback** on online gaming and digital entertainment
- 2% Cashback** on contactless payments
- 1.5% Cashback** on all other purchases

Sustainability Focus

- Carbon Offset Program** - Automatic offset for all purchases
- Eco-Friendly Physical Card** - Made from recycled ocean plastic
- Green Merchant Bonus** - Extra 2% at sustainable businesses
- Paperless by Default** - All communications via app
- Tree Planting Rewards** - Plant a tree for every \$500 spent

Gen Z Welcome Package

- \$150 Cashback** after \$1,500 spending in first 3 months
- 3 Months Free** streaming service (Netflix, Spotify, or Hulu)
- \$25 DoorDash Credit** for food delivery
- Limited Edition Card Design** with customizable options

Social & Community

- Refer-a-Friend Bonus** - \$50 for each successful referral
- Social Sharing Rewards** - Points for sharing achievements (privacy protected)
- Group Goals** - Team up with friends for bonus rewards
- Creator Partnerships** - Exclusive offers from social media influencers
- Financial Literacy Hub** - Free courses and tools in-app

PRICING STRUCTURE

Feature	Details
Annual Fee	\$0 (Always free)
APR	18.99% - 26.99% Variable
Foreign Transaction Fee	\$0 (Waived)
Late Payment Fee	\$0 (First late payment forgiven)
Credit Limit	\$500 - \$2,500 (growing with responsible use)
Building Credit	Reports to all 3 credit bureaus

TARGET CUSTOMER PROFILE

Primary Targets from Campaign Analysis:

- **Age Segment:** Gen Z (18-24) exclusively
- **Digital Behavior:** Mobile-first, app-native users
- **Social Engagement:** High social media usage
- **Income Level:** Entry-level, students, early career
- **Values:** Sustainability, social responsibility, authenticity

Customer Personas:

1. **College Student:** Part-time income, building credit history
2. **Early Career Professional:** First job, establishing financial independence
3. **Content Creator:** Irregular income, high digital spending
4. **Gig Economy Worker:** Multiple income streams, flexible lifestyle

CAMPAIGN MESSAGING

Primary Value Proposition

"Credit That Gets You"

Key Messages:

- "Built for your life, your values, your future"
- "The credit card that actually makes sense"
- "Earn rewards on the things you actually spend on"
- "Your first card shouldn't feel like a compromise"

Communication Channels

- **TikTok & Instagram:** Native content and influencer partnerships
- **YouTube:** Financial education content and testimonials
- **Twitch:** Gaming community partnerships
- **Campus Marketing:** College events and student organizations
- **Discord & Reddit:** Community engagement and organic marketing

UNIQUE FEATURES

Gamification Elements

- **Spending Streaks** - Bonus rewards for consistent responsible use
- **Achievement Badges** - Visual progress indicators in app
- **Level Up System** - Unlock new benefits as you build credit
- **Challenge Mode** - Monthly spending and saving challenges
- **Leaderboards** - Compare progress with friends (optional)

Financial Education

- **Credit Score Coaching** - Free FICO score and improvement tips
- **Spending Insights** - AI-powered budget recommendations
- **Savings Goals** - Automated savings features
- **Investment Education** - Micro-investing integration
- **Emergency Fund Builder** - Automatic round-up savings

PARTNERSHIP NETWORK

Digital & Entertainment Partners

- **Streaming Services:** Netflix, Spotify, Disney+, Hulu
- **Food Delivery:** DoorDash, Uber Eats, Grubhub
- **Gaming Platforms:** Steam, Epic Games, PlayStation, Xbox
- **Social Platforms:** Premium features and creator tools

Sustainability Partners

- **Eco-Brands:** Patagonia, Allbirds, sustainable retailers
- **Carbon Offset Programs:** Verified environmental projects
- **Green Transportation:** E-bike sharing, electric vehicle charging

SUCCESS METRICS

Acquisition Targets

- **10,000 new cardholders** in 120 days
- **85% mobile application rate**
- **90% app adoption** within 30 days of approval

Engagement KPIs

- **Monthly App Usage:** >20 sessions per month
- **Social Features:** >60% participate in social elements
- **Credit Building:** Average 50+ point credit score improvement in 12 months
- **Sustainability:** >80% opt-in to carbon offset program
- **Retention Rate:** >88% after 12 months

Financial Goals

- **Average Monthly Spending:** \$800 per customer
- **Credit Limit Graduation:** 50% receive limit increases within 6 months
- **Cross-sell Success:** 25% adoption of additional products

RISK MITIGATION

- **Credit Risk:** Conservative initial limits with growth incentives
- **Default Prevention:** Proactive financial education and alerts
- **Fraud Protection:** Advanced mobile security and real-time monitoring
- **Regulatory Compliance:** CARD Act compliance for young adults

SEASONAL ACTIVATIONS

Season	Campaign	Focus
Back-to-School	Student signup bonus	College partnerships
Holiday Season	Gift card multipliers	Social sharing rewards
Summer	Travel & experience rewards	Sustainability focus
Spring	Financial wellness month	Credit education push

Specifically designed for Gen Z customers entering the credit market, focusing on digital-first experience, social responsibility, and financial education.