

# DIGITAL PAYMENTS: USA VS CHINA

HOW GENERATION Z ENJOYS SHOPPING EXPERIENCES

### TABLE OF CONTENTS





- About the Students
- City Insights



Popular Payment



App Overview



- General Spending
- Food & Beverage







Transportation







Communication & Technology



- Our Services
- EGGsist Contact Page





# OUR GOAL

The objective of this report is to conduct a comparison of **digital payments,** focusing on Generation Z (born between 1997-2012) in the USA and China. We sought to create a deeper understanding of the daily spending habits among individuals of the same age but from diverse cultures.

To ensure accurate comparisons, we diligently collected information directly from reliable sources. Specifically, we focused on comparing the spending and lifestyle differences of a Chinese student with that of an American counterpart.

EGGsist, Digital Consulting firm, will guide you through the most used apps for 20-year-olds!

# ABOUT THE STUDENTS

"Hi, my name is Isa Allison and I am a 21-year-old college student from Columbus, Georgia, USA. I am approaching my fourth year in college. I am studying marketing at Georgia College & State University, a public university in Milledgeville, Georgia. Milledgeville is a town of about 17,000 residents. Currently, I am doing an internship abroad with IES Abroad Milan. Since I live in such a rural area, technology is less advanced than in big cities. The cost of living in this town is generally low."



"Hi my name is Giselle, Qian He, and I come from Shenzhen, a city in the south of China. I go to Guangzhou University in Guangzhou, a city near Shenzhen. I am 19 years old and I am studying psychology. I will be a second year college student this fall. Guangzhou University Town and has more than 350 thousand people living there. There are some urban villages surrounding the local universities. It is widely acknowledged that university students do not have enough money to pay for some expensive things, so the goods are cheap there."



# Milledgeville, Georgia, USA

"Milledgeville is a small town of about 18,000 residents. Most students who live on campus just have a short 5-minute walk to class and restaurants. Driving is very popular if there is a need to go somewhere farther. The school itself has around 6,000 students. With the size of the town, there is little to no public transportation and it is a fairly cheap place to live."



# Guangzhou, China

"Guangzhou is a city with more than 19 million residents. Most students take the subway to get to and from campus. Walking or riding bikes is also a popular mode of transportation for nearby destinations. With a town of this size, there are many forms of public transportation, and owning a car is not very common at my <u>age.</u>"

### POPULAR PAYMENTS WORLDWIDE

The share of Mobile Wallet payments is growing tremendously in e-commerce and is estimated to reach 53% by 2025 globally, mainly taking the share from credit cards, bank transfers, and cash on delivery.

The most common forms of payment for college-aged students are debit cards, credit cards, and **Apple Pay.** 

**Venmo** is also a very popular money transfer app that is used to pay people instantly.

Isa tells us:

"My primary source of payment is my debit card. If I have money on my **Venmo** card, I will use that. I would say the same applies to most of the people I know. Everyone has either a debit or credit card that they use daily." - *Isa* 



Generation Z is a digital-first generation; they live in a world where almost everything can be accomplished with a finger swipe on a smartphone. Nowhere is the digital world more apparent than when it comes to making payments.

"I use **Alipay** and **WeChat Pay.** They are the most common payment methods in China and most consumers use them and all stores accept them." - *Giselle* 



# 20+ APPS FOR 20-YEAR-OLDS



# GENERAL Spending

# GENERAL SPENDING

#### AMERICAN



#### What are your main expenses as a college student?

Food, gas, going out to eat and drinks with friends, shopping for clothes, and occasionally traveling on weekends.

I mainly spend money on clothes and food.

CHINESE

#### Do you have certain apps that you use to help pay or complete your errands?

Normally, I use my debit card to pay. Sometimes, I will use my **Venmo** card if there is enough balance on it. I will use **DoorDash** to deliver my groceries during the week. I use **Alipay** and **Wechat Pay.** They are the most common payment methods in China and most consumers use them and all stores accept them.

#### How is your week spending different from your weekend spending?

During the week, I eat at home for dinner and cook with my roommates. On the weekends, I like to go out to eat and grab drinks with my friends. I save my money during the week so I can spend it during the weekend.

During the week, I eat my meals in my university's dining hall. On weekends, I like to go out in the city with my friends. Sometimes, we will go shopping at the mall to buy new clothes and have a meal at an expensive restaurant.





Through **Alipay Marketing Solutions,** merchants can seize this opportunity, gain more visibility and successfully connect their business to a staggering number of Chinese consumers.

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#### Venmo 🚺

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**Venmo** is a mobile payment service that allows users to send and receive money from friends and family quickly and easily.

The app enables users to link their bank accounts, debit cards, or credit cards to their Venmo account, making it convenient to transfer funds.

77.7 million active users in the US.

#### AMERICAN

### **GENERAL SPENDING**

#### CHINESE

How do you pay when shopping: cash, phone, or card?

I use my debit card mostly because it is my main form of payment. Once I start my career, I will get a credit card. However, over half of the 90 study abroad students of IES Milan, our international program, use Apple Pay when shopping.

When shopping, I always use my phone to pay, using **Alipay** and Wechat Pay.

Do you travel abroad, if so where?

Yes, this summer I am working in Milan, Italy as a Marketing Intern at EGGsist. During this program, I have traveled on the weekends to Greece, Rome, Nice, Genoa, and Switzerland.

I have traveled to Japan and some Asian countries. It is convenient for Chinese to travel to Asian countries because the countries are near and inexpensive.

What platform do you use to book your travel?

I use **Expedia** to book my travel because it is easy to see all the airline options and prices in one place. I also enjoy using Airbnb because it is a great place to find houses or apartments to rent in cities.

I use an app called **Xiecheng**, which is designed to help people to book hotels and plane tickets all in one place.

# Contraction average, during energy of the source of the so

Groceries and gas make 3.99 2.99 2 up a big percentage of my weekly spending. I try to make meals at And eat out on the weekends."

EA

-lsa

#### AMERICAN

#### CHINESE

After COVID-19, have you made any specific trips?

GENERAL SPENDING

After the pandemic, I traveled to a few states in the US, the Caribbean, and I am in Europe this summer for the first time. I have started doing more trips after Covid because I am now old enough to travel solo and can sometimes pay for the trips on my own.

I want to travel around China, Japan, and Korea during my summer vacation. In August 2023, I will begin a 2 year exchange program at George Mason University in America.

#### Do you buy online? Do you return goods if you do not like what you ordered?

I buy online sometimes but prefer buying clothes in person. I like ordering accessories, like earrings, sunglasses, bracelets, and electronic products from **Amazon**. I rarely return to Amazon because the products have little room for error since they are not clothes and do not require certain sizing. I like buying from **Poshmark** as well, which is a second hand online clothing store, but the app does not allow you to make returns.

I like buying online because it is usually cheaper than in person. If the goods are expensive for me and I think it is worth spending my time returning, I will return the goods I dislike.

What online platforms do you use most often to purchase items?

Amazon, Poshmark, Asos, Zara.

I use **Taobao** most often because they have most of the stores I shop at and have quick delivery. The share of Mobile Wallet payment is growing tremendously in eCommerce and is estimated to reach 53% by 2025, mainly taking the share from credit cards, bank transfers and cash on delivery.



Taobao is a Chinese online shopping platform. It is headquartered in Hangzhou and is owned by Alibaba. According to The Alexa Rank, it is the eighth most-visited website globally in 2021.

Features seamless live chat customer support, smooth real-time order tracking, customer reviews & seller rating system.

> Around 1 billion active users in China.



#### Airbnb 放



**Airbnb** is an online marketplace that connects people who want to rent out their property with people who are looking for accommodations in specific locales.

Offers people an easy, stress-free way to earn some income from their property.

Guests often find that Airbnb rentals are cheaper, have more character, and are homier than hotels.

Used by over 150 million people worldwide.

# FOOD 8 BEVERAGE

# FOOD AND DININGAMERICANCHINESE

How often do you eat out? How do you pay for meals when you go out to eat?

I eat out about twice a week at local restaurants in my college town and pay with my debit card. Since my town is so small, I feel silly paying for delivery fees.

At least twice a week I will eat out and I use **WeChat Pay** to pay for meals.

#### How often do you order food delivery? Do you use certain apps for food delivery?

I use **DoorDash** every now and then when I am at university, but I use the app a lot more when I am home, which is a bigger city.

I use a food delivery service called **Meituan** almost every day. I am able to pay using **Wechat** or **Alipay** which is convenient.

Do you go out to eat or cook at home for special occasions, ie. holidays, birthdays, celebrations?

I typically cook at home for holidays like Christmas or Thanksgiving with family, but for birthdays I will go out to eat at an upscale restaurant. I usually go out to eat for some special occasions like graduations and traditional Chinese festivals, like Duanwu 端午节. It is a great way for me to show respect on important occasions. But the most important occasion, the Chinese New Year 春节, I always cook at home with my family to celebrate. We have the opportunity to gather with all our family from different towns in one place and enjoy spending the time together at home.







WeChat Pay is a digital wallet connected to the Chinese super app, WeChat. In recent years it has quickly become a vital payment method for businesses wanting to reach Chinese shoppers, both at home and abroad.

Features Quick Pay, QR Code Payments, In-App Web-Based Payments, and Native In-App Payments

WeChat Pay is China's second-most popular digital payment option, with an estimated 1.133 billion active users.

#### DoorDash



**DoorDash** is an on-demand food delivery platform that connects users with local restaurants and delivery drivers.

The platform allows users to browse menus, place orders, and have food delivered to their desired location.

The service operates in numerous cities across the United States, Canada, and Australia, expanding its coverage to reach a wide customer base.

More than 32 million active users worldwide.

# FOOD AND DININGAMERICANCHINESE

Are there any specific cuisines or foods that are popular among college students in your town?

Yes, college students around my campus really enjoy going to get Mexican food, it's tradition to get tacos on Tuesdays for "Taco Tuesday". It does not have to be a special occasion, just whenever we want.

Buns and dumplings are popular foods because they are convenient and cheap.

How do you split payments when you go out to eat with your friends? Do you use an app?

I use **Venmo** to split bills because when I eat out with my friends, it is easy for restaurants to charge one card and for the rest of the group to pay them back with **Venmo**. It is convenient to use at large dinners and at bars since most college students have the app.

We split payments equally according to the amount at dinner. We are able to divide and pay the bill using **Alipay**.

"The China online food delivery market size reached US\$ 66.4 Billion in 2022. Looking forward, the analyst expects the market to reach US\$ 129.6 Billion by 2028, exhibiting a growth rate (CAGR) of 11.5% during 2023-2028"

Source: China Online Food Delivery Market: Industry Trends, Share, Size, Growth, Opportunity and Forecast 2023-2028

# SHOPPING

6

# CHINA DIGITAL MARKETING FUNNEL



Listing of some of the most popular Chinese Apps

# **SHOP**PING

#### AMERICAN

#### CHINESE

#### Do you shop on certain occasions?

I like to do big shopping during Christmas and my friends and family's birthdays. For myself, I like to shop on Black Friday and when I see local stores having big sales. Sometimes these sales will be posted on **Instagram**.

Yes, I enjoy shopping during Chinese shopping festivals because of the discounts.

#### Do you go in person or shop online?

I either go in person or online. The stores and brands I like are easily accessible from their website and physical store. However, I like to try on clothes and see them for myself in person. I prefer to shop online because there are sometimes more fees when shopping in person because store fronts have to pay for bills and rent, and those fees are added to my total purchase.

# Have you ever followed live stream sales?

I would be interested in watching livestreaming sales, which I know are very popular in China. It would be a great way to discover and engage with new brands.

Sometimes I follow live streams on **Taobao** and **Douyin**. There are some shopping festivals and sales on the live streams. For example, I remember in a recent live stream I bought cosmetics from MakeUpForever, Chanel, and Dior in the live stream because they had a 'Buy One Get One Free' offer.

# " I like to shop at retailers such as... "



# **SHOP**PING

#### AMERICAN

#### CHINESE

Where do you shop most often, boutiques, designer, or local?

I shop mostly at boutiques because they have a wide variety of inexpensive options that I know I will like. I also like to shop at local stores to support the small town businesses of my college town.

The boutiques in malls.

#### What brands or items do you like to buy from the most?

I don't really shop from name brands because I try to budget as a college student. I like buying nicer brands from second hand stores when they aren't as expensive. I like to buy my jewelry from TJMaxx where there are different designer brands of jewelry, like Gucci and Michael Kors, at a discounted price. In retail, I like to buy from H&M, Zara, and Uniqlo.

#### Do you buy European brands and which channels do you use?

I sometimes will buy European brands if I find them at a discounted price. However, they are typically more expensive than the budget I have allocated for myself for retail. I like to buy designer bags from Chanel and Louis Vuitton. If I want to buy European brands, I buy from **Tianmao 天猫**, where many designer brands I like are sold. I sometimes will buy items in store, but it is more convenient for me to order the goods online because they will send the items directly to me.

# **SHOPPING**

#### AMERICAN

#### CHINESE

#### Do you pay by installment solutions?

I do not because I feel like it is not the best option for me. If I don't currently have the money to buy it in full, it probably means I shouldn't buy it in the first place. I can imagine myself using the services when I get my first job out of college and have bigger purchases to make. I do use it sometimes, when I think I like something very much and I cannot afford to pay for it straight away... It's a very useful feature!

#### Do you look for specific promotions or discount coupons?

I have automated text messages and emails from stores I subscribe to that send me discount codes occasionally. If I see these codes, they entice me to view the website.

I look for sales during shopping festivals through advertisements on **Weibo** and other social media. These advertisements will direct me to **Taobao** or **Tianmao** where I can purchase goods from the sales.

"China's live eCommerce market size exceeded RMB 2.3 trillion (USD 336 billion) in 2021, with an annual growth rate of around 54%."





A clothing apparel company, which was originally founded in Yamaguchi, Japan in 1949 as a textiles manufacturer.

Now it is a global brand with over 3,000 stores around the world.

Redefining clothing, with a focus on quality and textiles which has been unwavering since the company's origins in 1949.

#### Poshmark 🧬



**Poshmark** is a leading online marketplace for buying and selling new and used fashion items.

The platform allows individuals to create their virtual closets and list items for sale, including clothing, shoes, accessories, and beauty products.

Users can browse and shop for items from other users' closets, follow their favorite sellers, and discover unique and trendy pieces.

80 million active users worldwide.

# "China is expected to double its mid-to highincome

# population by

2030

Source: bain report setting a new pace for personal luxury growth in china



# TRANSPORTATION

#### AMERICAN

#### CHINESE

How do you typically commute to college and other places?

I walk to class because I live near campus and I drive my car to go to other places like restaurants or the grocery store.

I usually take the subway to university because I live off campus and walking is not the most convenient option.

Do you use public transportation, walk, or have a personal vehicle?

Almost everyone in my area owns a car, and since the town I live in is so small, public transportation is not needed. However, when I travel to bigger cities, **Uber** is very common.

If the destination is far from where I live, I will take the subway or bus.

#### How do you pay for transportation?

I pay for my own gas with my debit card and my parents pay for my car insurance. To pay for the subway, I am able to use **WeChat Pay**, which everyone mainly does instead of using a subway card.





**Uber** is a technology platform that connects riders with drivers, providing a convenient and reliable transportation service.

The Uber app allows users to request a ride with a few taps on their mobile devices, connecting them with available drivers in their area.

93 million users worldwide.

**Operating on 16 lines** with 369 stations, **Shenzhen Metro is the** 4th longest metro system in China and 4th longest in the world as of that date despite having only opened on 28 December 2004. By 2035 the network is planned to comprise 8 express and 24 nonexpress lines totaling 1,142 kilometers.

#### "180 million border crossings from Mainland China in 2024"



# ENTERTAINMENT

# ENTERTAINMENT

#### AMERICAN

#### CHINESE

What are some common leisure activities or hobbies among college students at your university?

I am involved in Greek Life, an on-campus organization, that most students at my school participate in. They host activities for the members to do together. I also go to the lake, take walks with my friends, and participate in workout classes. 'Script Kill' is a popular game among college students. We go in person to a space that hosts the game and some people will act as characters to analyze and investigate the fictitious case.

#### Is there an app to book these types of activities?

Yes, there is a university-run app where workout classes hosted by the school are listed. We often book the activity through **Meituan**. The app provides a platform to help people find and book activities. Through this app I can also book nail appointments and restaurant reservations.

#### How do you find these events? Are they advertised in a certain place?

You do not need to book the classes, they are first come first serve, but you can see the schedule of the classes on the app. Sometimes there will be flyers posted around campus about the workout classes, but most of the time I communicate with my friends via **iMessage**, inviting them to the class with me. Most of the time my friends will reach out to me and invite me to these activities, so all I need to do is follow my friends on social media. I meet new people this way because my friends will bring friends of their own who I do not know. The games and events are advertised on **WeChat**.
## **ENTERTAINMENT**

## AMERICAN

## CHINESE

Do you spend money on cultural events, concerts, movies, or other forms of entertainment?

Most of the events that go on in my town I can find through social media and word of mouth through my friends. Occasionally, there are concerts to go to that I find through **Instagram**.

Yes, I buy tickets to the movies and concerts.

Is there a certain app you use to find and book these events?

I buy my tickets for some concerts on **Ticketmaster**. Sometimes you can buy tickets at the door if you wait until the last minute to buy them.

I use **Meituan** to also book movies and concerts.

What app do you use to listen to music, and do you pay for a subscription?

I use **Apple Music** and there is a monthly fee. I don't mind paying a fee because it gives me access to all the music I like.

I use **Apple Music** and pay for a subscription because I can listen to all the music I like.



**Meituan** operates as a web-based shopping platform for locally found consumer products and retail services.

The Company offers deals of the day by selling vouchers for local services and entertainment, dining, delivery, and other services. **Meituan** provides its services throughout China.

678 million transacting users in China.



### Instagram 👩

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**Instagram** is a photo and video-sharing social networking service owned by American company Meta Platforms.

The app allows users to upload media that can be edited with filters, be organized by hashtags, and be associated with a location — via geographical tagging.

1.35 billion users worldwide.

# **ENTERTAINMENT**AMERICAN CHINESE

What social media do you use most often and why?

I use **Instagram** the most because it allows me to keep in touch with my friends and family. I like that I can comment on their posts to interact with them and show my interest in their pictures. I can also share posts and articles with my friends through the DM. I've recently started to follow some IG live, just for fun! I use **Weibo** the most because it is a platform for people to express their opinions of social events and their feelings, it is similar to twitter. I use it because it provides some opportunities for me to make new friends and build friendships with strangers.



Weibo users are able to upload videos, photos, music, GIFs and even attach URLs to their posts. A lot of non-Chinese speaking users are also on the platform as Weibo is great for making Chinese friends and finding language exchange partners.

The term 'Weibo' in Chinese means 'microblog'. With over 573 million monthly active users, **Weibo** is China's biggest microblogging website and app.



### Apple Music 🞵



**Apple Music** is a streaming music service provided by Apple that offers access to a vast library of songs from various genres and artists and also allows you to follow your friends and see what they are listening to.

Features over 100 million songs and more than 30,000 expert-curated playlists, original shows, concerts, and exclusives and live and on-demand radio stations hosted by artists

87 million users worldwide

# LEARNING



# LEAR NING

## AMERICAN

## CHINESE

When studying, do you use any apps to help you study or share notes?

I use **Chegg** to help me with my school work. If I am stuck and need to study, it will walk me through step by step of how to complete the problem. I also pay for a **Quizlet Plus** subscription because it helps me study for exams. I am able to access flashcards that have already been made by previous students who have taken the same course or I can make personalized ones.

I typically use the app **Freeform** to help me take notes in class and when studying because of its convenience. I can take notes on my iPad or laptop and access these notes from any of my devices.

#### Is there any digital learning platform you use for your classes?

I use a website that my college has personalized called **D2L**. My classes post assignments and the syllabus to the website that I can check at my leisure. They also offer a mobile app version, so I can access my course work easily

For my classes, my professors will assign us projects in class and we are required to turn them in on paper, not digitally.







Users can add a wide range of files and preview them inline without ever leaving the board.





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Study tools			
Post a question	Snap a pic of your problem		
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**Chegg** offers textbook solutions, allowing students to access stepby-step answers and explanations for textbook problems in various subjects. The platform offers online tutoring services, connecting students with expert tutors who can provide personalized assistance and support in a wide range of subjects.

8.2 million active users in the US.

# 

# COMMUNICATION &<br/>TECHNOLOGYAMERICANCHINESE

What are the common expenses related to technology and communication, such as mobile phone plans, internet, and apps?

Besides my **Apple Music** subscription, I have a mobile phone family plan, so my family gets a deal and it is cheaper than paying for it on my own. I also pay for the internet bill for my apartment in college.

Internet.

Do you have any subscription services or online platforms that you regularly pay for?

I pay for **Netflix, Hulu**, and **Amazon Prime** regularly. I have a subscription for the app **Tengxun** where I can watch shows and movies I enjoy. I also watch videos on **Bilibili**, which is like **Youtube**, and can watch videos created by people near me and their content.

#### How do you video call friends and family and how do you chat with them? What apps do you use?

I mainly use **Snapchat** to communicate with my friends. I can easily share photos and videos with my friends and text them all in the app. I use **FaceTime** through Apple because it is part of the IOS software and most of the people I video chat with also have IOS. I use **WeChat** to video call my friends and family.



Hi! Can you tell me a little bit about what WeChat has to offer? I am new to the app and I am not sure how to use it!

Sure, WeChat is a Chinese instant messaging, social media, and digital payment app. It is known as 'China's app for everything' because of its wide range of functions. WeChat provides text messaging, hold-to-talk voice messaging, broadcast (one-to-many) messaging, video conferencing, video games, mobile payment, sharing of photographs and videos, and location sharing.

Great! I will definitely be sure to check out all of the features!

# COMMUNICATION &<br/>TECHNOLOGYAMERICANCHINESE

Do you have an app to exchange money with friends?

I use **Venmo** to exchange money with friends, especially when we all go out to eat together.

We exchange money with each other on **WeChat**. We use **Red Envelope** on holidays and birthdays.

Do you have a platform that helps manage your money? Do you use an app or do you use a traditional bank?

I use a traditional bank named **Truist**. They have an app where I can make direct transfers and check the balance of my account. My money is directly deposited in **WeChat** and **Alipay** and I manage my money through the apps. I know some of my friends use **Alipay** to manage their money.

Bilibili, is a video sharing website based in Shanghai where users can submit, view and add overlaid commentary on videos. In the third quarter of 2022, the number of average monthly active users reached about 332.6 million, including 28.5 million paying users. On 29 March 2021, Bilibili was listed on the Hong Kong Stock Exchange.





WeChat is a Chinese instant messaging, social media, and mobile payment app developed by Tencent.

It has evolved into an ecosystem that allows Chinese shoppers to chat, browse, and make payments, all in one place - making shopping as easy as chatting to your friends.

1.67 billion active users worldwide.

### Snapchat 🤳



**Snapchat** is a multimedia messaging app that allows users to send and receive photos, videos, and messages that disappear after being viewed.

Users can capture and share moments of their lives in real-time through photos and videos using various creative tools such as filters, lenses, stickers, and text captions.

363 million users worldwide.

# **Tencent Ecosystem**



**Qzone** 100+ million pictures uploaded every day



**QQ Browser** Most used browser in China



**QQ News** Leader news platform





WeChat 1.2+ billion monthly active users



**Tencent Video** 500+ million active users



70% Gen Z audience (people born after 1997)



#### **Tencent Mobile Network**

over 100k app ecosystems and over 600 million active users



**QQ Music, Kuwo Music** 700+ million active users

# **Our Services**

#### Digital Marketing

Baidu SEO & SEM

Programmatic Advertising

Website, web portal, e-commerce platforms

Translation and Content Localization

Website hosting & software integrations

#### **Consulting Services**

Webinar & Trainings

Social Media Strategy

**Business Planning** 

Go to Market Strategy

Market Research

#### Website & Advertising

Alipay O2O - Drive to Store, campaigns, mini-programs & Membership Program

WeChat marketing, WeChat store service

WeChat travel experience mini program

Secoo cross-border solution & live-streaming

KOL Marketing & Drive to Store solutions

## THANKS FOR FOLLOWING ALONG!









#### Thanks for your attention!

#### Follow EGGSIST

## f in 🛯 V

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