Bank BTPN Prototyping: Project Bertumbuh

Challenge
Bank BTPN, a mid-sized commercial bank, serves 1.4 million mass market customers in Indonesia. Project Bertumbuh (“to grow”) was born of an effort to improve the lives of the 150-200 million Indonesians who are currently unbanked. However, the bank felt it needed additional support to tailor offerings to truly meet customer needs.

Question
How can Bank BTPN better understand low-income customers to improve uptake of their new mobile service in Indonesia?

Overview
After three weeks of initial research in the field, the team synthesized 2,600+ data points from conversations with customers. The team then field tested five main concepts that emerged from an ideation workshop where 118 new ideas were initially developed with bank employees. Throughout the testing phase, prototypes at various levels of resolution allowed the team to garner insights around the most valuable concepts, features, and messaging components the product needed to offer to ensure adoption.

Case Study

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