



# Lessons Learned: Bank BTPN, Indonesia

## AN EXAMPLE OF HOW TO PRESENT SEGMENTS TO YOUR ORGANIZATION

From Dalberg and frog design's work on project Bertumbuh for Bank BTPN.

### SEGMENTATION PERSONA SNAPSHOTS



#### "ON THE VERGE"

Almost endless energy and possibilities; focused on ST consumer desires



#### "THE ESCALATOR"

Making progress in a slow and steady way, is a big saver. Focus on lifestyle goals; business goals are simply a way to achieve them



#### "STUCK"

Not unusual to have to borrow to feed the family. Hard to envision future when immediate needs are such a challenge



#### "THE ELEVATOR"

Success is the highest priority. Strong drive, always looking for opportunities to expand business or grow wealth



#### "THE MOVING WALKWAY"

Not progressing upward, but in an emergency has enough buffer to keep from falling



#### "THE COMMUNITY HUB"

Trusted center of community. Highly respected for personal character traits

### SIMPLE DATA COMPARISON FOR "ON THE VERGE"



#### ENABLERS

- Facile with technology
- Energy and possibility of youth
- Flexibility in location and occupation



#### BLOCKERS

- Small income
- No access to capital
- Away from the emotional support of family



#### NEEDS

- Mentoring to make dreams a reality
- Protection from untrustworthy money schemes and people who'd take advantage of his youth
- Financial literacy

#### ENTREPRENEURIAL ROLE MODELS

ONE IN THE PRESENT

#### STRENGTH OF COMMUNITY

PART OF THE COMMUNITY FABRIC

#### FINANCIAL LITERACY

AWARENESS OF GOOD / BAD, BUT NOT HOW MUCH

#### TECHNOLOGICAL LITERACY

FACILE WITH SMARTPHONES, APPS, AND MORE

#### MOTIVATION AND DRIVE

I BELIEVE IN THE POSSIBILITIES IN MY FUTURE

#### AVAILABILITY OF RESERVES

NO RESERVES

#### MIX OF FINANCIAL TOOLS

USES INFORMAL TOOLS ONLY