Challenge
Bank BTPN is a mid-sized Indonesian commercial bank serving 1.4 million mass-market customers. In 2012, the bank launched BTPN Wow!, a mobile wallet geared toward low-income Indonesians and designed for use on basic phones. However, the bank felt it needed additional support to tailor the offering to truly meet customer needs.

Project Bertumbuh (meaning “to grow”) was born of an effort to help BTPN improve the BTPN Wow! product and better understand target customers.

Question
Knowing that the introduction of mobile banking isn’t automatically a financial inclusion success story, how can Bank BTPN better understand low-income customers and improve adoption of their new mobile service?

Overview
Throughout three weeks of initial field research the team captured more than 5,000 photos, had conversations with over 70 people, and transcribed 2,600+ data points from conversations with customers, agents, and experts. During the research process and post-fieldwork, synthesis sessions derived critical human-centered insights.

The team developed five personas to inject the “voice of the customer” into the product experience via inspirational, stylized representations of individuals based on demographics, attitudes, interactions, and behaviors.

Lessons Learned
Each persona profile included:
- Background context
- Dreams and aspirations
- Financial behaviors
- Framework to illustrate the mental model of enablers, blockers, and needs in customers’ lives