



## Case Study

# 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.

### Paper mockups for testing concepts

showed people naturally thinking about their money in terms of tangible needs and dreams. The mockups helped the team engage interviewees in a proactive exercise that generated ideas and improved the most valuable concepts.



← **Paper prototypes to test the product concept** (simple marketing posters) helped the team explain product functions and frame the conversation around the most critical and interesting benefits.

### Mobile prototypes as proof of concept

were developed out of paper to test USSD menus and SMS interfaces – features designed to build trust between customers and agents that would eventually lead to a credit history or credit offerings. Based on customer feedback, the team was able to focus on the most appealing concept and product at the end of the prototyping phase.

