



## Lessons Learned

# Bank BTPN Persona

### 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.

### 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

**PERSONA #1**  
**On the Verge**

Almost endless energy and possibilities; focused on short-term consumer desires.

**"Rafi"**  
Age: 16  
Income: 30,000 - 40,000 / day  
Occupation: Employed in a market stall selling pens  
Family: Parents and sibling in another city, lives with his boss in Jakarta  
Notions of value: Comfortable with money in a bank or with family, but also places importance in visible demonstrations of status like clothes, watch, shoes, phone, etc.  
Dreams: Specific dreams of immediate consumer goods, more vague dreams of the future  
What a bank is for: Someone who has money, is established, trustworthy, and improving their lot in life  
Unbanked

**PERSONAS**  
**Mental models : details**

Each line along the scale corresponds to a specific trait.

ENTREPRENEURIAL ROLE MODELS	MOTIVATION/DRIVE
1. None	1. I'll see how it goes
2. One in the past	2. If circumstances change, life may be different
3. Strong number in past	3. Vague ideas of future goals
4. One in the present	4. I browse in the possibilities in my future
5. Network of present role models	5. I will make my future happen
STRENGTH OF COMMUNITY	AVAILABILITY OF RESERVES
1. Alone	1. In debt
2. Has family but they're far away	2. None
3. Community is there but not integrated	3. Only small
4. Part of community fabric	4. Some buffer
5. Community support is a very strong foundation	5. Growing, can handle an emergency
TECHNOLOGICAL LITERACY	MIX OF FINANCIAL TOOLS
1. If it has a plug I can't use it	1. Uses informal tools only
2. Phone & SMS only	2. Light user of informal tools
3. Music on phone	3. Some informal, some formal tools
4. Computer or basic smartphone features	4. Uses formal banking tools
5. Fights with smartphones, apps, and more	5. Super-user of formal banking tools
FINANCIAL LITERACY	
1. Unaware of income or spending	
2. General awareness of net positive or net negative, but not how much	
3. Know expenses and profits, but not drivers	
4. Understand what drives profits	
5. Nuanced (clearly around margins, inventory, leverage)	

ENTREPRENEURIAL ROLE MODELS: [ ] [ ] [ ] [ ] [ ]

STRENGTH OF COMMUNITY: [ ] [ ] [ ] [ ] [ ]

FINANCIAL LITERACY: [ ] [ ] [ ] [ ] [ ]

TECHNOLOGICAL LITERACY: [ ] [ ] [ ] [ ] [ ]

MOTIVATION & DRIVE: [ ] [ ] [ ] [ ] [ ]

AVAILABILITY OF RESERVES: [ ] [ ] [ ] [ ] [ ]

MIX OF FINANCIAL TOOLS: [ ] [ ] [ ] [ ] [ ]

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