

NAME

Ayu Putri

TYPE

Artisan



Background

Ayu is a young, creative professional who has always had a passion for design. After graduating with a degree in visual arts, she began her career as a web designer, working with clients to create visually compelling online experiences. Living in Bali, Ayu enjoys the island's natural beauty, often spending her weekends at the beach with her sketchbook. She also sells her artwork in local tourist shops as a side hustle. Ayu is tech-savvy and relies heavily on digital tools for both her personal and professional life.

Goals

- Wants a banking solution that helps her save more efficiently without the need for multiple accounts.
- Aims to improve her financial knowledge to prepare for larger investments, like buying a home.
- Desires a seamless and intuitive digital banking experience that aligns with her lifestyle.

Demographic

- Female 26 years
- Bali, Indonesia
- Single
- Creative Professional

Motivations

- A clear and visually appealing mobile app interface with easy navigation.
- Tools for tracking spending, budgeting, and understanding where her money goes.
- Quick and accessible customer support, preferably through AI chatbots.
- Educational content that simplifies complex financial terms and products.

Frustrations

- Finds it challenging to save money, often overspending without realizing it.
- Struggles with banking jargon and understanding complex financial products.
- Dislikes the inconvenience of managing multiple bank accounts for different purposes.
- Wishes for more educational resources within banking apps to improve financial literacy.

Banking Attitudes

- Prefers banks with a strong digital presence and user-friendly mobile apps.
- Uses online banking for all transactions and strongly avoids physical branches and ATMs.
- Highly values transparency, especially regarding fees and account management.
- Prioritizes features that help her manage and visualize her spending and savings.

Technology



Channels



Quote

“Banking should be as effortless and visually satisfying as the websites I design. I want my bank to help me save, without making it feel like a chore”