



**Name: Sukarno**

**Age: 28 years**

**Psyche: Extrovert**

### **Background:**

Sukarno is a Software developer intern in a start-up in Jakarta. He has done his majors in Computer Science from National Indonesian University .He lives in a rented single-room apartment. His parents live in the village. He regularly remits his savings to parents. He also works part-time on weekends in a workshop. He loves travelling and eating out on weekends. He loves listening music and online shopping.

### **Emotions & Attitudes:**

He is extremely tech-savvy and among early adopters of new products. He prefers quick delivery of services over ownership of the services. His digital footprint is diverse. He uses cashless transaction systems across all the major e-commerce portals. Information diet mainly comes from social media and curated applications. He loves travelling and often avails holiday packages for the same.

### **Personal Traits:**

Highly amenable to new technology. Experimental in nature and prefers simplicity and agility over sophistication. No frills attached service. Values accessibility over ownership.

### **Needs:**

Sukarno is in essential need of easy EMI options for purchasing electronic goods. He also requires viable loan options for buying an apartment in the city. He wishes to shift from village to the city. He is in need of single touch loan approval and EMI option with customized solutions.

### **Scenarios:**

Sukarno is in need of loan to buy the new apartment. The easy online option shall help him get his credit approval done quickly. Proper banking application can take care of his cash crunch in turn ,generate a lot of monetary churn and spending.

