



Young Digital Native

“ I want to grow further. I want a bank that can be fast. I appreciate upfront cost and transparency all the time. ”

Arini Budiyanto

26, Single | Jakarta
Developer and home-based salad maker

PERSONAL BIO

Lily works at a local startup. On weekend, she runs a home-based culinary business by selling salad. She is digital-savvy and uses mobile application and e-payment (OVO, Gopay, etc.) for daily activities. She checks her balance via mobile banking, and only goes to ATM for cash, if ever necessarily.

BEHAVIOURAL PATTERNS

- Basic research on several loan providers and chooses one that has the fastest response
- Affordable monthly installment is key
- Instant messaging preferred
- Rely on friends for recommendations

INFLUENCES

- Social Media
- Friends and 2nd connection

HOW DO I BANK

- Digital-first, always
- Discounts, bundles and promotions are attractive

Use of Digital Banking Channels



Complexity of Financial Needs



Banking Service Awareness



Importance of Banking Relationship



Digital Proficiency

