# Project 2 Summary

Analytics on Jenius customers by acquisition channel.

Overview

- Activity and activeness:
    - User activeness
    - Activeness in demographic features
    - Segmentation, 7 segments identified
    - Activities per defined segment
    - Jenius usage per segment
        - Savings activity analysis
        - Payment activity analysis /type/ on-offline/geography
    - Activeness from acquisition channels

- Acquisition channel and usage:
    - Acquisition channels and contribution to segment
    - Jenius usage and acquisition channel
    - Money in and out by users acquired online/offline/organic
    - Jenius usage activity comparison [events] between different channels
    - Jenius usage activity comparison [amount] between different online channels
    - Jenius usage activity comparison [amount] between different offline channels

- Transaction quality comparison between channels based on Campaign cost
    - Amount transferred per 1 Rupiah spent comparison between different channels
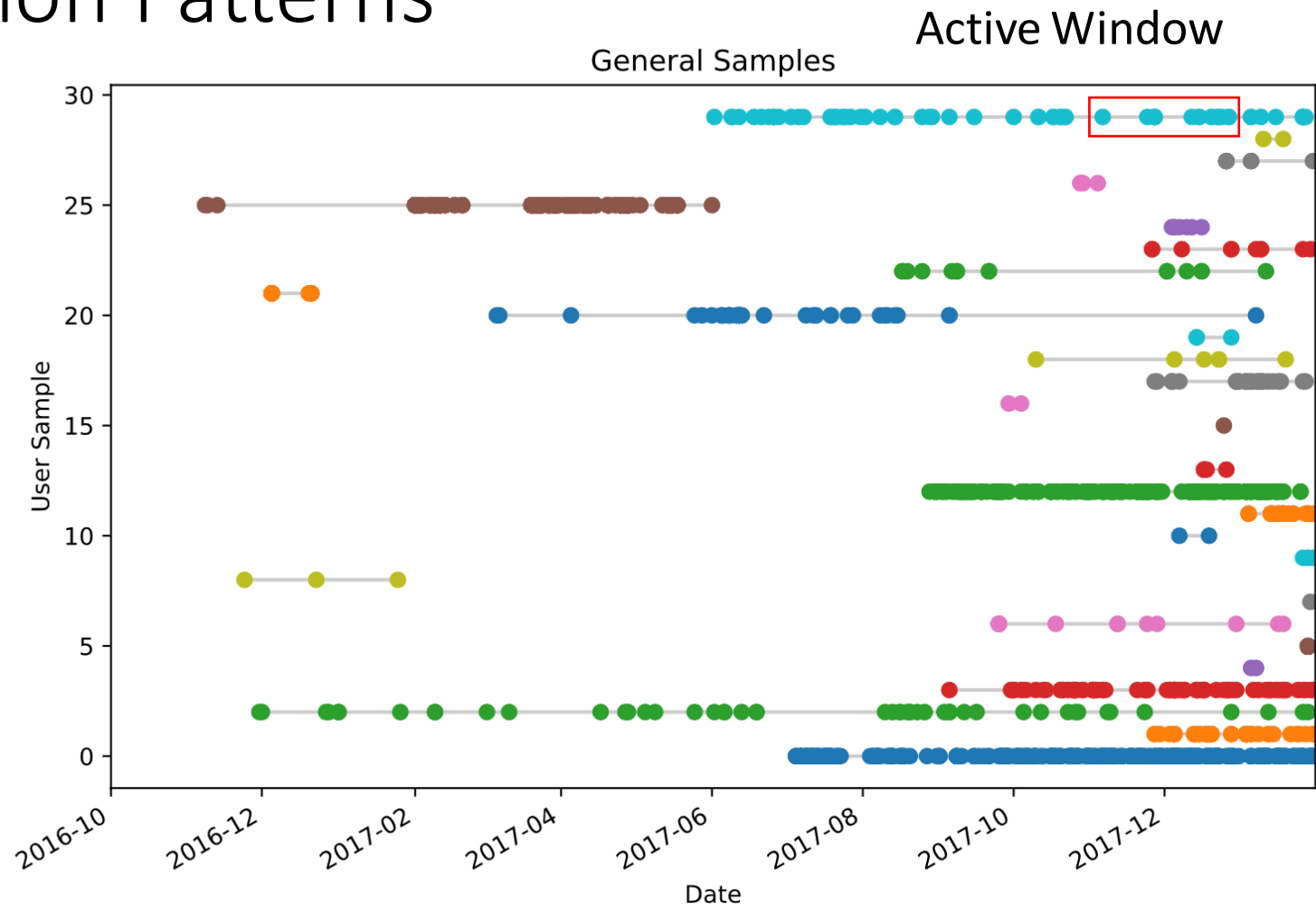   - Transaction count per 10,000 Rupiah spent comparison between different channel

User Activeness

Transaction Patterns

General Samples

Regular Active

Possibly Lost
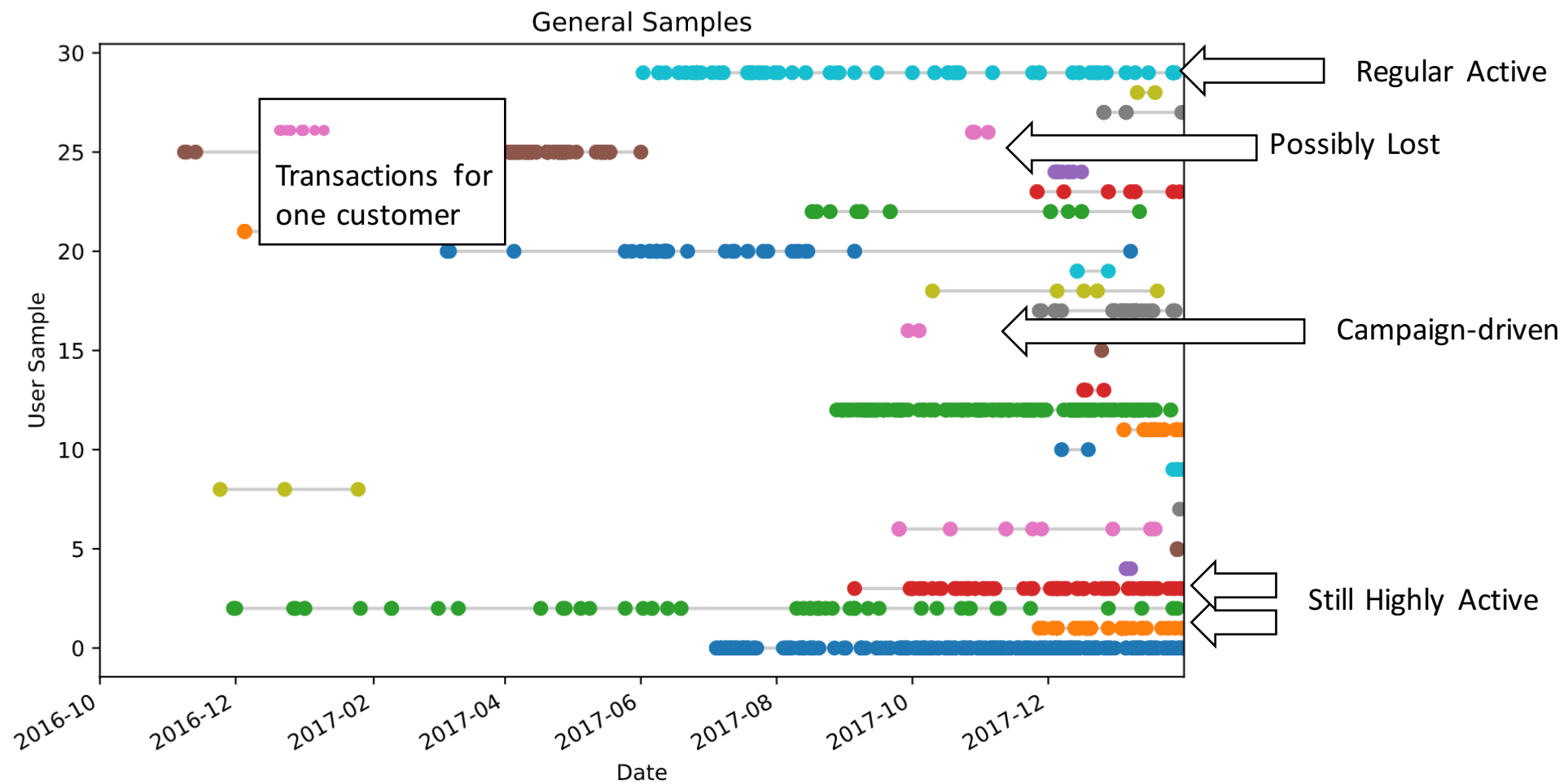
Transactions for one customer

Campaign-driven

Still Highly Active

User Sample

Date

Transaction Patterns

Customer Activeness

- Definition for activity
 - Maximum number of transactions within any 90-day time window
- Activity distribution

30-days #Activities	Population	Population Ratio
0	159K	62.8%
1	10K	4.0%
2	11K	4.5%
>= 3	72K	28.7%
Total	253K	100%

90-days #Activities	Population	Population Ratio
0	159K	62.8%
1	9K	3.7%
2	10K	4.1%
>= 3	74K	29.3%
Total	253K	100%

Activity >= 3:
Active

Active Window Approach

- Active Window
  - Any 30/90-day time window with >= 3 transactions
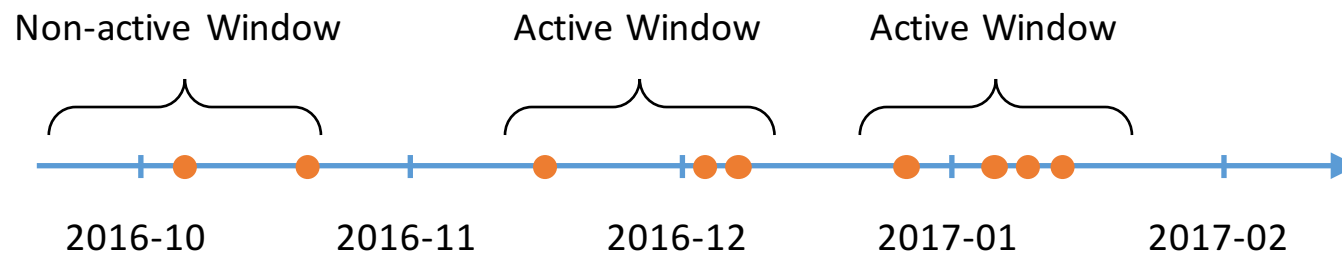
Bias Reduction

- Motivation
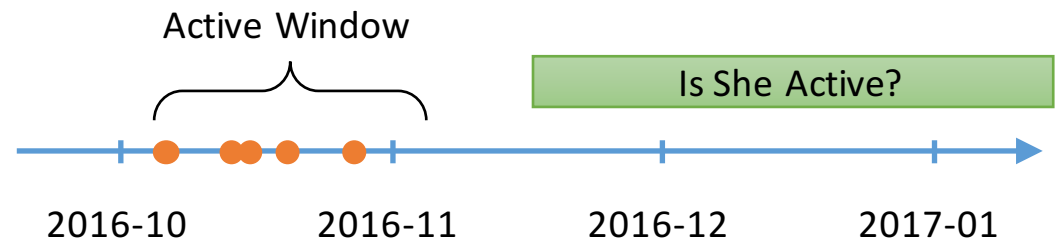 - Newly Registered Customers
    - Not enough observations
  - "Taster" Customers
    - Only active for a short time
  - Campaign-driven
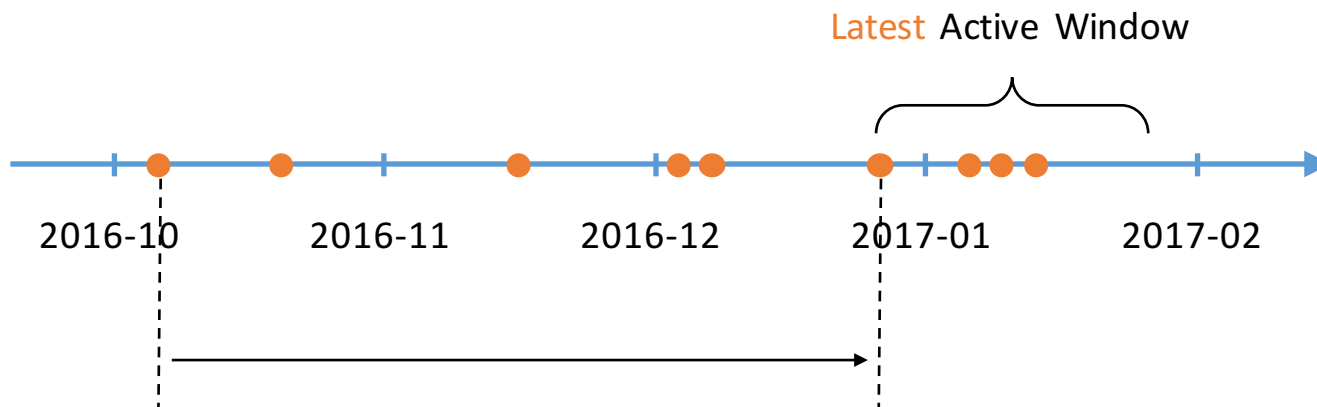   - Some campaigns contribute to the early activities of customers

Active Window

Is She Active?

2016-10   2016-11   2016-12   2017-01

1. Jenius account activation
2. Add >= IDR300,000 to Jenius
3. Get IDR200,000 voucher

Where Is This Active Window?

- The Temporal Position of The Active Window Matters:

Latest Active Window

2016-10   2016-11   2016-12   2017-01   2017-02

For the latest active window: How long has it been since the first initiative activity?
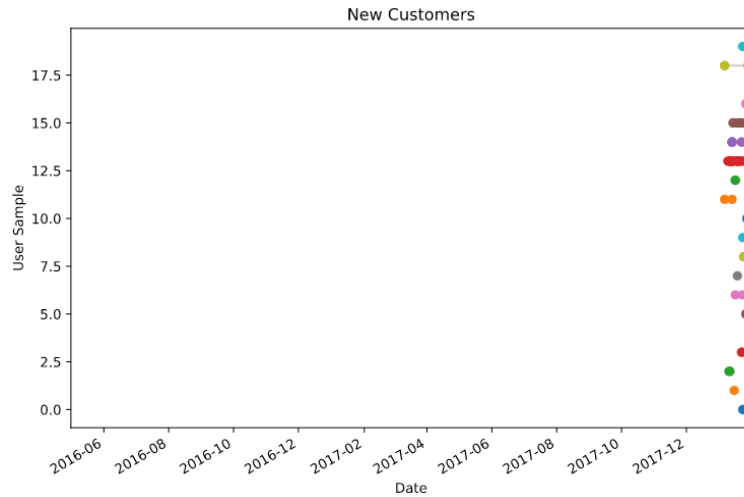
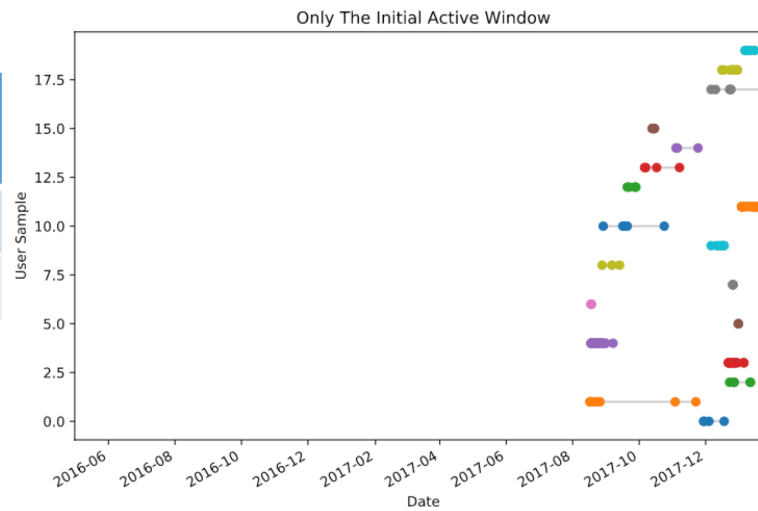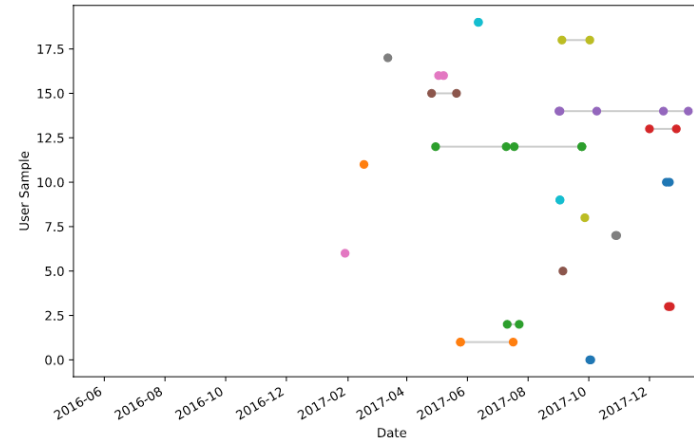| Days	Number
0	22858
1	159
2	181
3	190
4	194
5	268
6	290
7	300
...	...

Bias-reduced User Labels

New Customers

No Active Window Found

Only The Initial Active Window

Active

New	
10.2K	
4.1%	

No Active Window	
176.3K	
69.8%	

Initial Active Window Only	
16.5K	
6.5%	
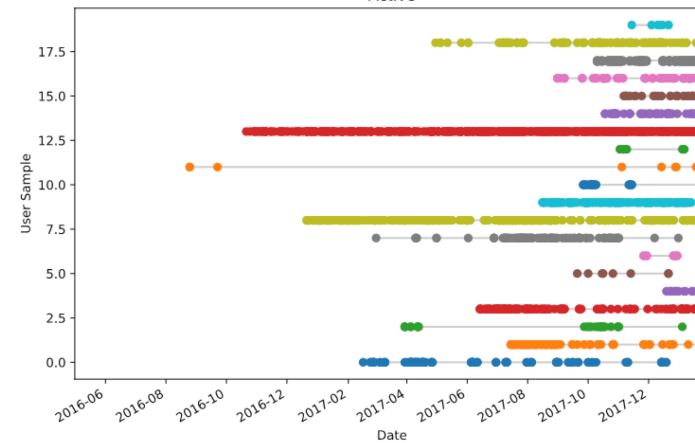
Active	
49.5K	
19.6%	

New Customers (October 2017)

Activity : Initial active (1,727), no active window (15,647), active (6,609)

Withdraw/ Topup ratio =2.1 (Exclude no topup) --> 9,738 users

Balance (w 0 Balance| w/o 0 balance) = 773,193 | 2,008,827

Balance	Number of Customers
0	14,427
0-5,000,000	8,504
5,000,000-10,000,000	366
10,000,000-50,000,000	312
50,000,000-100,000,000	32
>100,000,000	17

New Customers (January 2018)
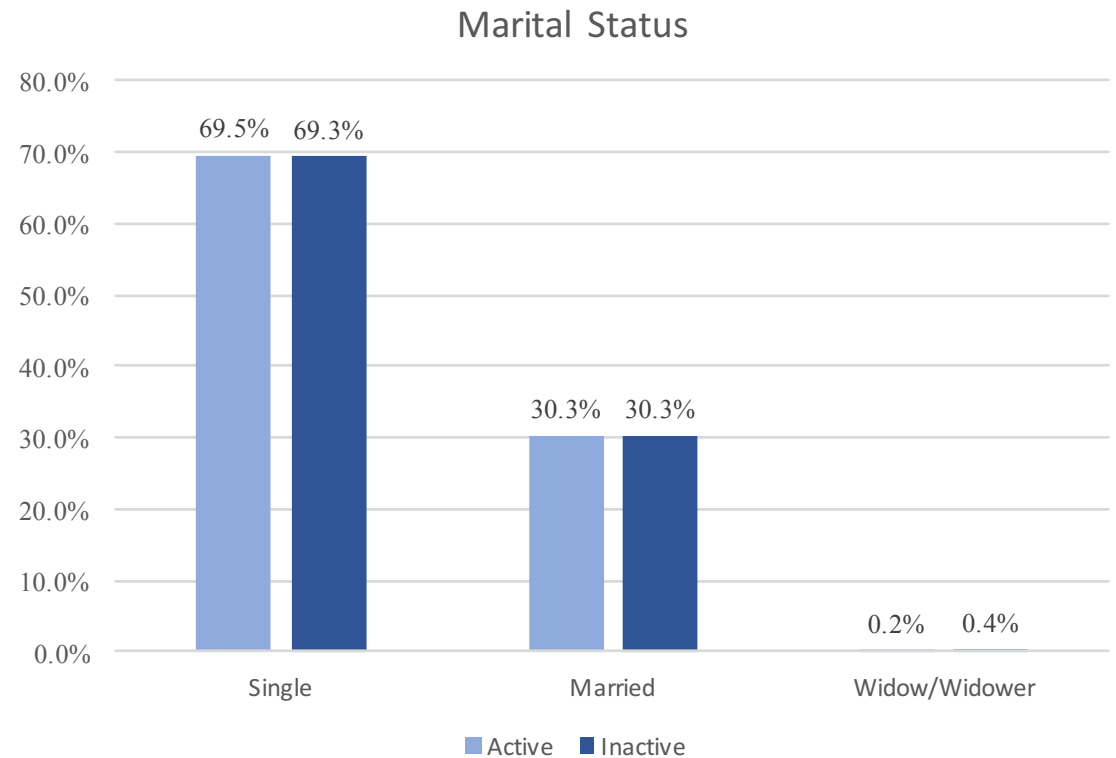
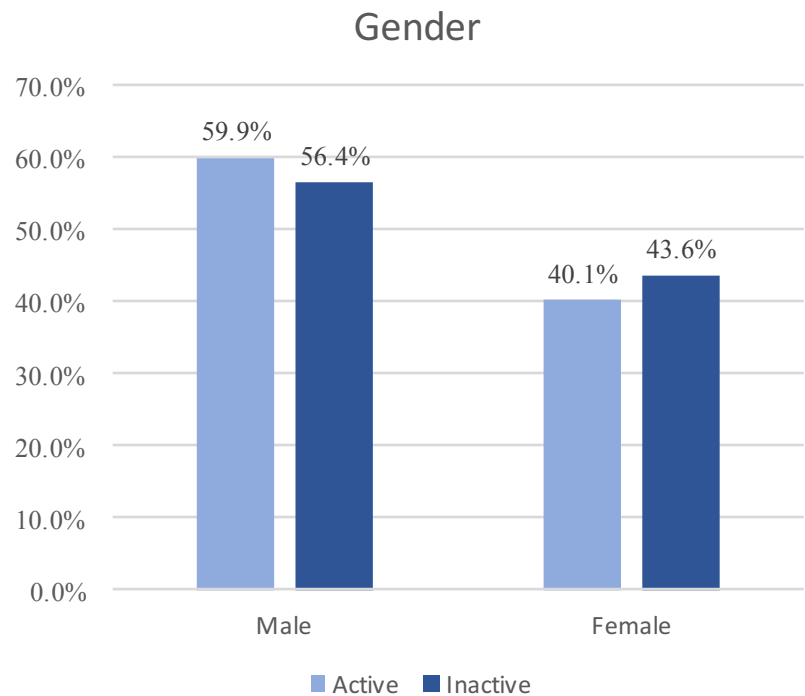Withdraw/ Topup ratio = 0.95 (Exclude no topup) --> 9,334

Balance (w 0 Balance | w/o 0 balance) = 420,801| 1,311,417

| Balance	Number of Customers
0	20,092
0-5,000,000	9,287
5,000,000-10,000,000	242
10,000,000-50,000,000	169
50,000,000-100,000,000	20
>100,000,000	9

Demographic Analysis

Demographics <> Activeness
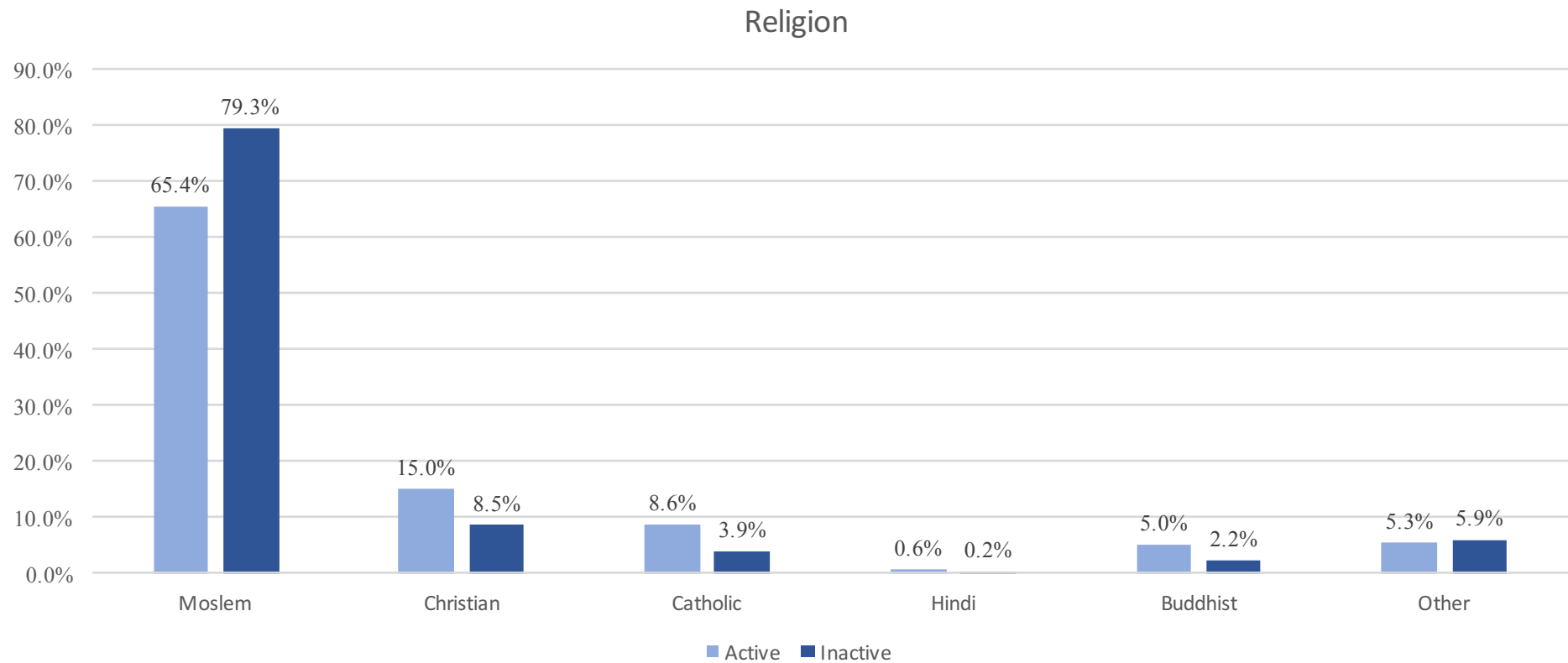
Demographic Features (30-day)

Gender

Active | Inactive

Male: 59.9% / 56.4%
Female: 40.1% / 43.6%

Marital Status

Active | Inactive

Single: 69.5% / 69.3%
Married: 30.3% / 30.3%
Widow/Widower: 0.2% / 0.4%

Distribution differences on gender and marital status are not significant.

Demographic Features (30-day)
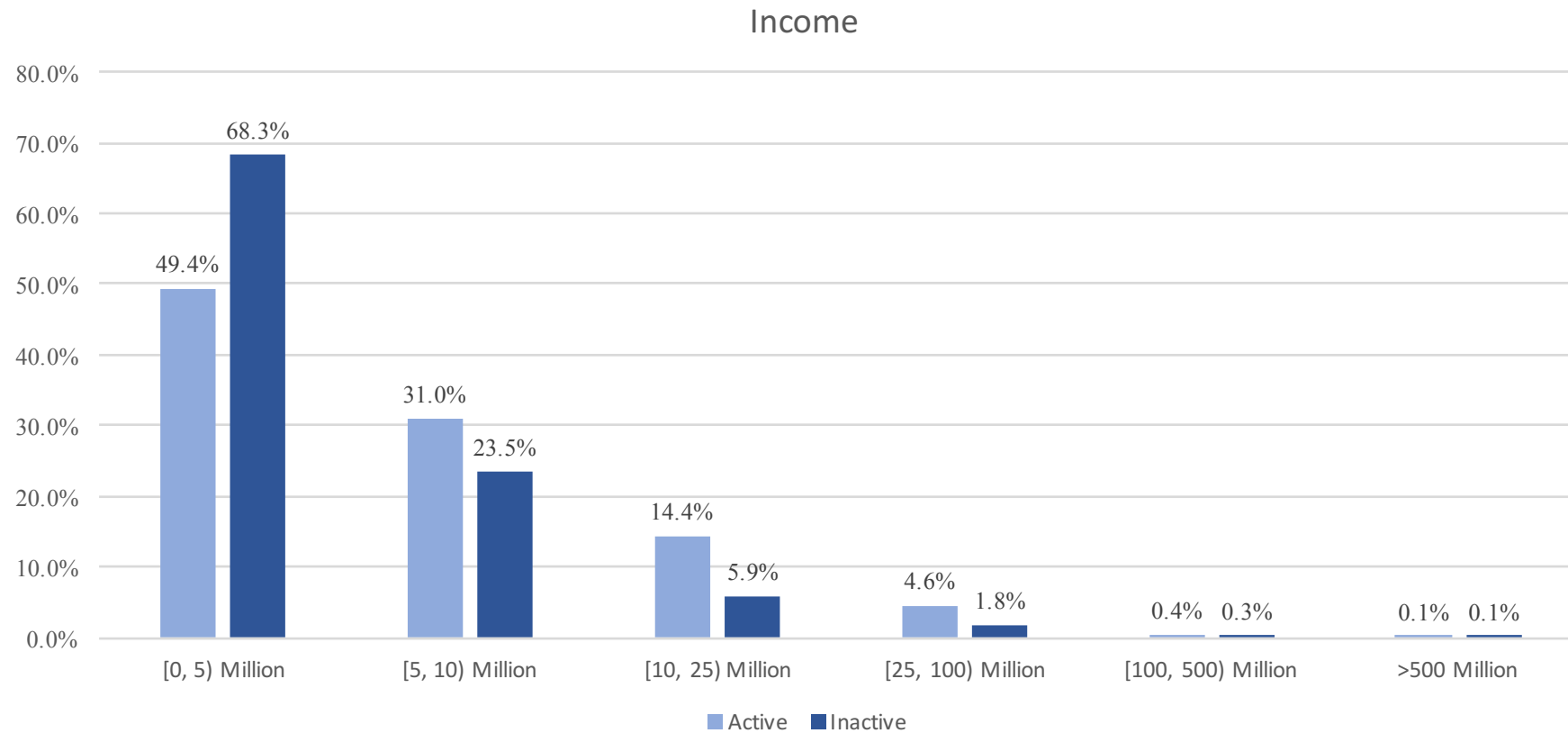
Income

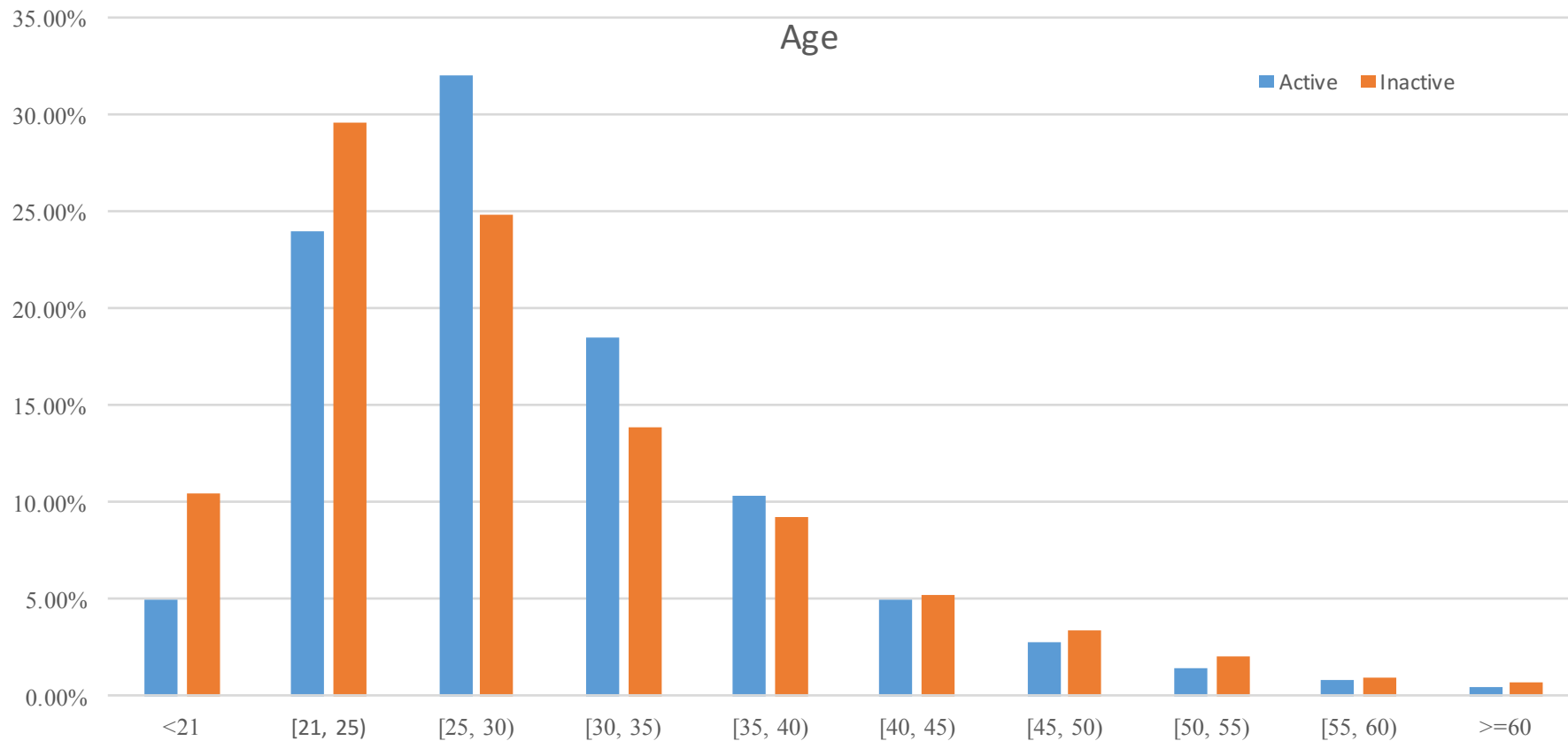Users with higher income tend to be more active.
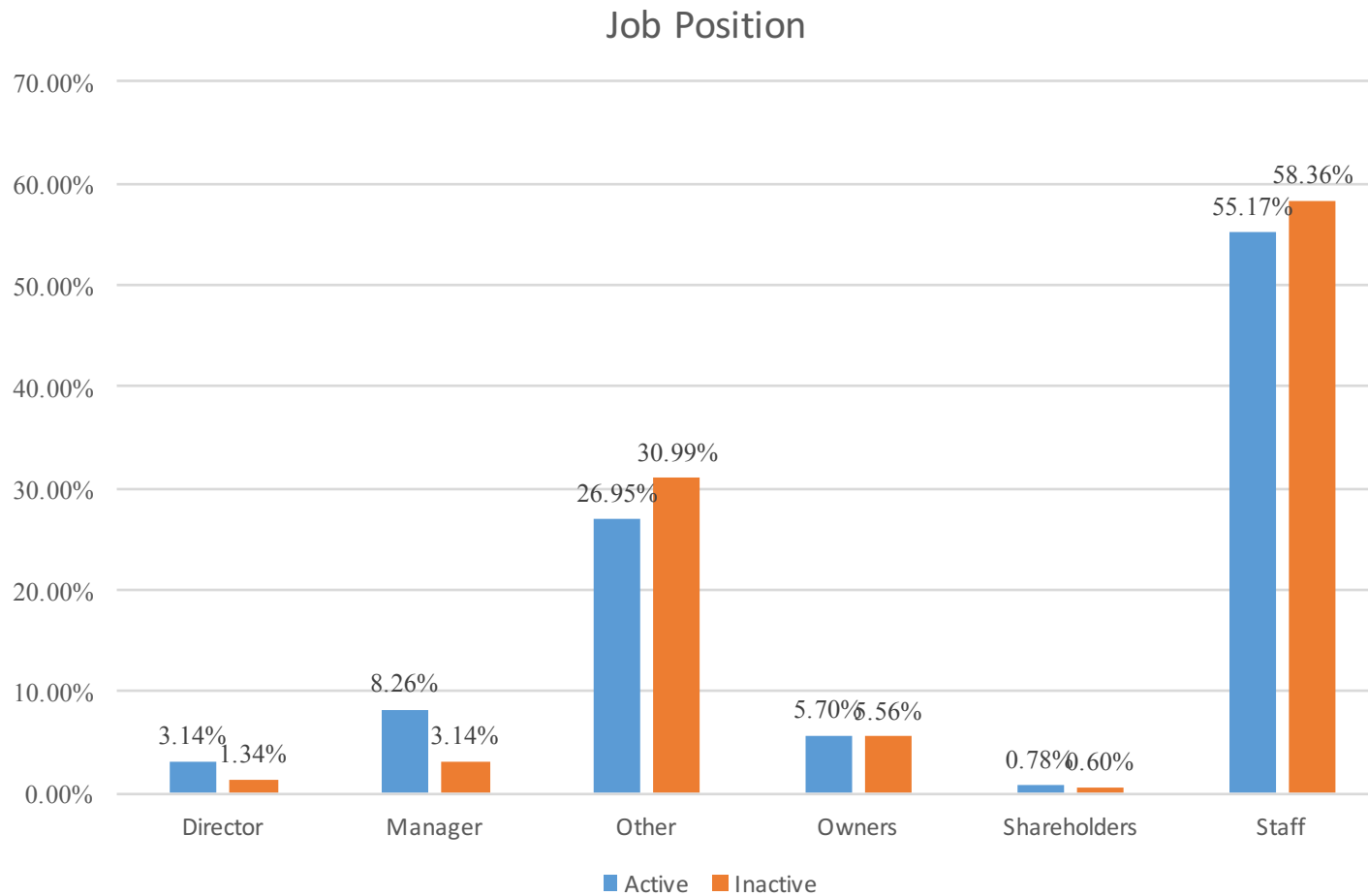
Demographic Features (30-day)

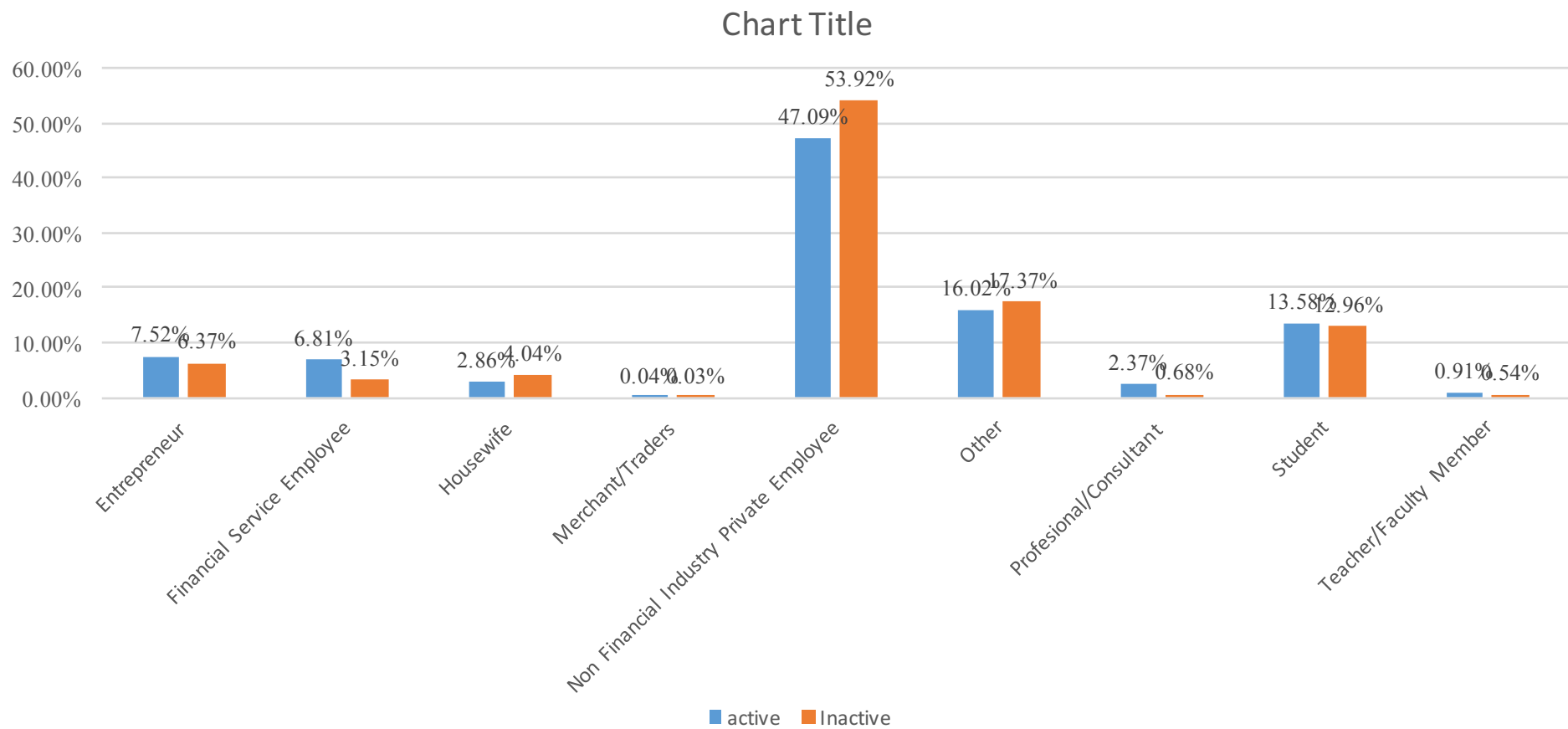Religion

Non-Moslem users tend to be more active.

Demographic Features (90-day)

Older users tend to be slightly more active.

Job Position

	Director	Manager	Other	Owners	Shareholders	Staff
Active	3.14%	8.26%	26.95%	5.70%	0.78%	55.17%
Inactive	1.34%	3.14%	30.99%	5.56%	0.60%	58.36%

■ Active ■ Inactive

Non-staff and Non-Other job positions are more active users.

Chart Title

Profession	active	Inactive
Entrepreneur	7.52%	6.37%
Financial Service Employee	6.81%	3.15%
Housewife	2.86%	4.04%
Merchant/Traders	0.04%	0.03%
Non Financial Industry Private Employee	47.09%	53.92%
Other	16.02%	17.37%
Profesional/Consultant	2.37%	0.68%
Student	13.58%	12.96%
Teacher/Faculty Member	0.91%	0.54%

■ active ■ Inactive

Framed Professions shows significant difference in activeness.

Segmentation

Updated & Simplified Tree (252532)

Income >= 5M	Yes			No			
Profession	All			Non-financial Employee		Others	
Age	<= 26	27 to 35	> 35	<= 23	> 23	<= 21	> 21
Population	25.2K 10.0%	38.3K 15.2%	25.8K 10.2%	27.7K 11.0%	56.0K 22.2%	23.8K 9.4%	55.8K 22.1%
Active Ratio	25.0%	31.8%	25.5%	8.5%	14.0%	13.9%	19.8%

Average Active Ratio: 19.6%

Close-up:

- **_Highest_ active ratio segment:**
  - Monthly income >= 5 million
  - Aged 27 to 35 years old
  - Population: 38.3K (15.2%)

- Summary:
  - Active ratio of 31.8% (compared to the average of 19.6%)
  - Favor less cash-related transactions (19.3% below the baseline)
  - Usage:
    - 26.3% usage of Flexi Savers
    - 26.8% usage of Dream Savers
    - 40.8% usage of Maxi Savers

- **_Lowest_ active ratio segment**
  - Monthly income < 5 million
  - Non-financial employee
  - Age <= 23
  - Population: 27.7K (11.0%)

- Summary
  - Active ratio of 8.5% (compared to the average of 19.6%)
  - Favor cash-related transactions (46.0% above the baseline)
  - Usage:
    - 4.6% usage ofFlexi Savers
    - 4.4% usage ofDream Savers
    - 1.5% usage of Maxi Savers

Activities per defined Segment

Overall

Group events in the following activities:

- **Cash Related**
    - ATM_CASH
    - ATM_CASH_BERSAMA
    - ATM_CASH_PRIMA
    - ATM_CASH_VISA
    - CASH
    - TCR_CASH

- **Jenius Management Related**
    - DJ (Maxi)
    - EH (E-card)
    - EI (X-card)
    - EJ (Dream Saver)
    - EK (Flexi)

- **Payment Related**
    - BILL
    - GOPAY
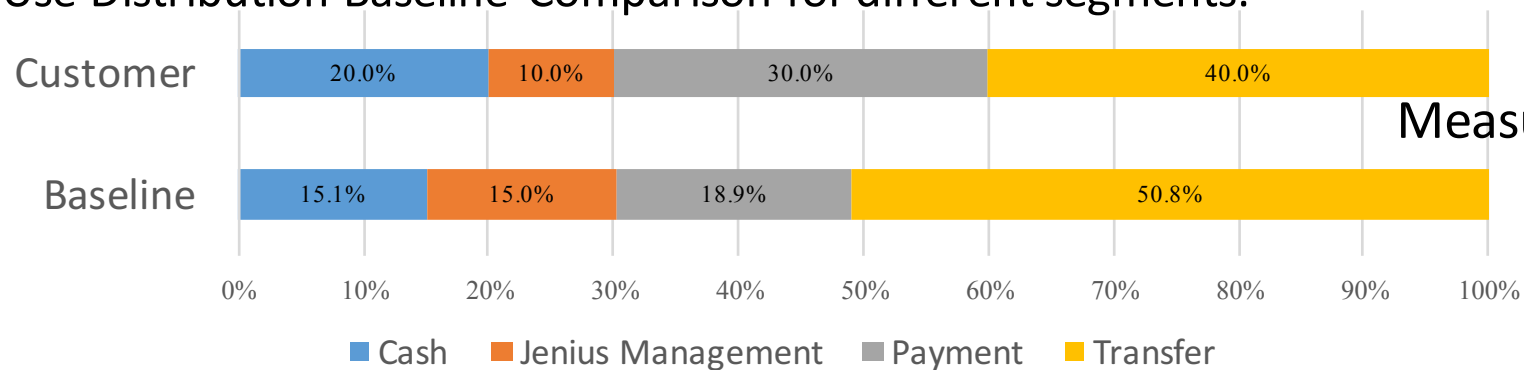   - MOBILE
    - JENIUS_PAY
    - PRIMA_PAY
    - VISA_PAY

- **Transfer Related**
    - J2J
    - TRANSFER

- **Others**
    - FUND
    - OTHERS
    - PAYROLL

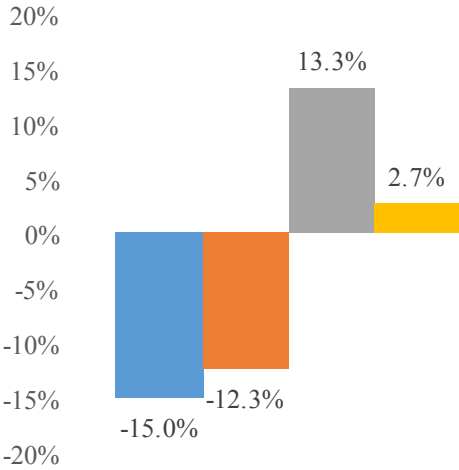Use Distribution Baseline Comparison for different segments:

Measure the deviation

Activities from high income users

High-Income, Age <= 26	
Population	25.2K (10.0%)
Active	25.0%
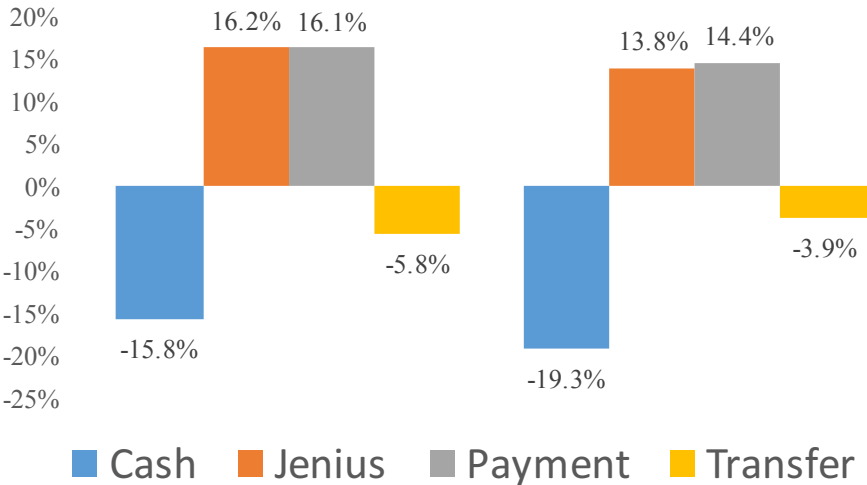
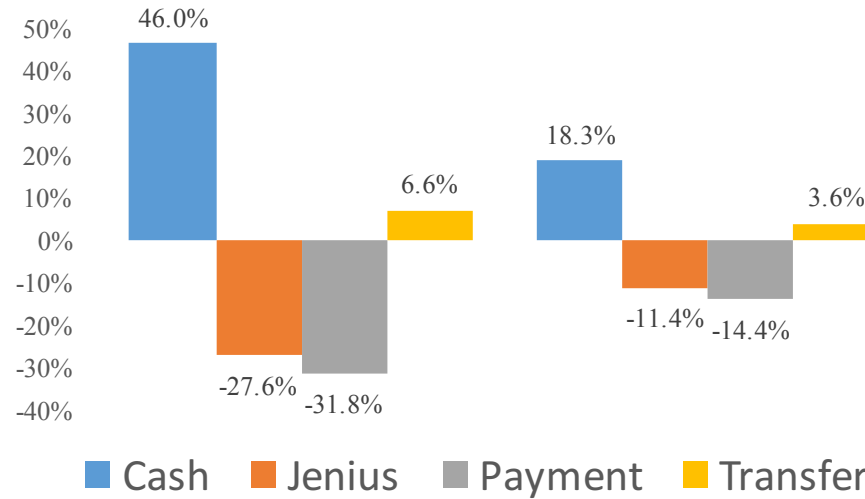| High-Income, Aged 27 to 35	
Population	38.3K (15.2%)
Active	31.8%

High-Income, Age > 35	
Population	25.8K (10.2%)
Active	25..5%

Activities from low income users
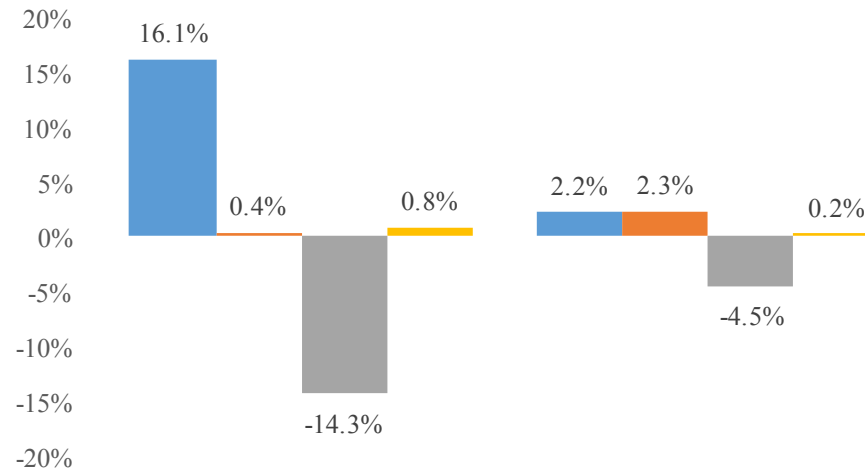
Low-Income, Non-financial, Age <= 23	
Population	27.7K (11.0%)
Active	8.5%

Low-Income, Non-financial, Age > 23	
Population	56.0K (20.5%)
Active	14.0%

Low-Income, Other Profession, Age <= 21	
Population	23.8K (11.1%)
Active	13.9%

Low-Income, Other Profession, Age > 21	
Population	55.8K (19.6%)
Active	19.8%

Transfer breakdown

Other Personal Transaction 94.0%

Other Companies 1.3%
Online Transportation 0.2%
Online Marketplace 2.1%
Multifinance 0.0%
Merchandise
E-Wallet
Donation
Balance Topup
Banks
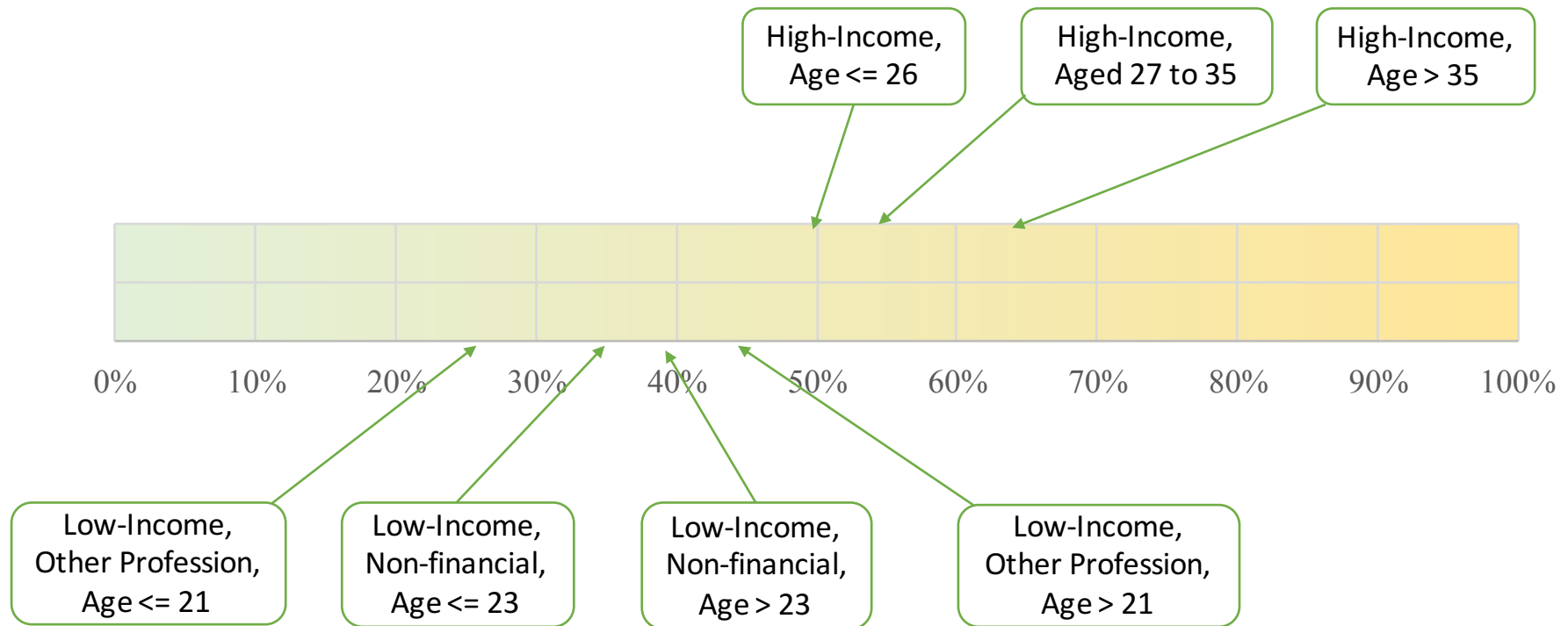Billers
Salary 0.2%
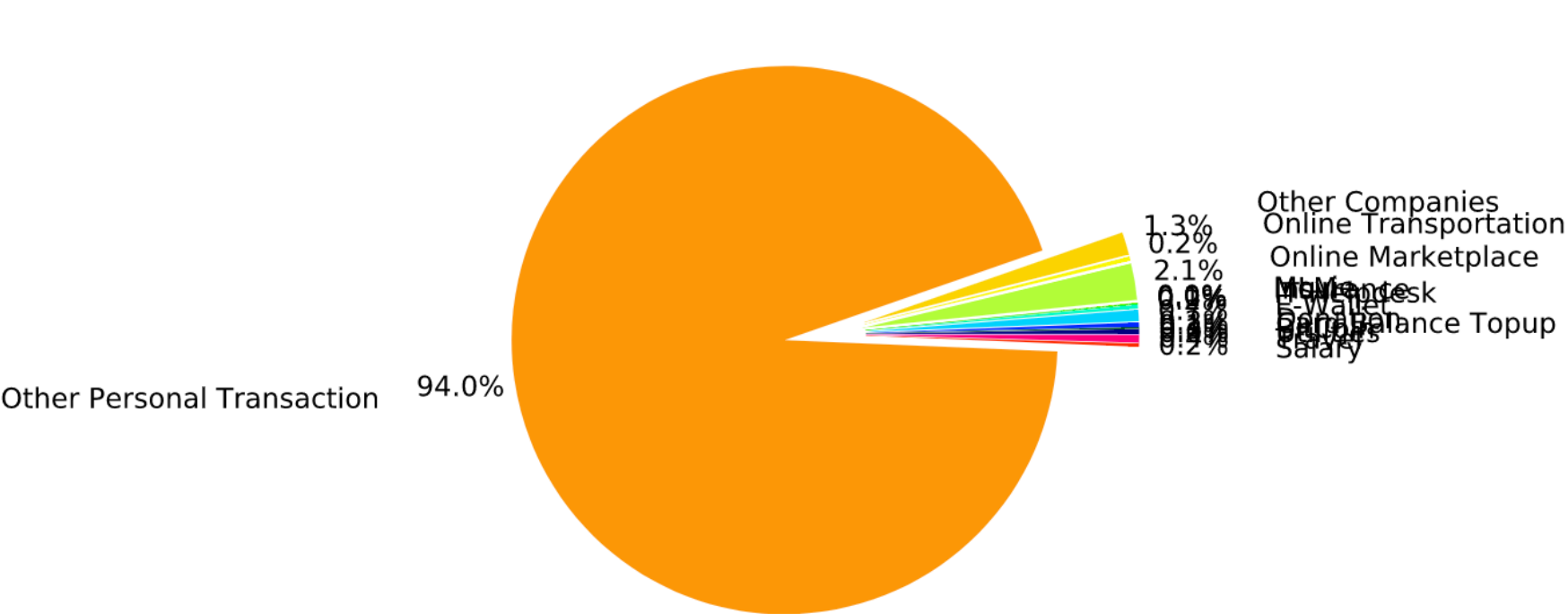
Jenius Usage per defined Segment

Savings zoomed in

Maxi Saver

Segment	Average Interest Amount	Average Interest Amount (with 0 balance)	Average Balance (w 0 balance)	Average Balance (w/o 0 balance)	Population	Product Users
High-Income, Age <= 26	978K	14.8K	539,221	35,452,025	10.0%	21.7%
High-Income, Aged 27-35	1,394K	37.5K	1,839,631	68,207,035	15.2%	40.8%
High-Income, Age > 35	2,089K	40.5K	2,018,767	104,061,190	10.2%	18.2%
Low-Income, Non-financial, Age <= 23	446K	289	17,322	26,671,072	11.0%	1.5%
Low-Income, Non-financial, Age > 23	877K	2.33K	124,938	46,917,200	22.2%	6.2%
Low-Income, Other Profession, Age <= 21	656K	717	20,685	18,915,295	9.4%	2.0%
Low-Income, Other Profession, Age > 21	886K	4.00K	178,954	39,612,641	22.1%	9.7%

Maxi Saver

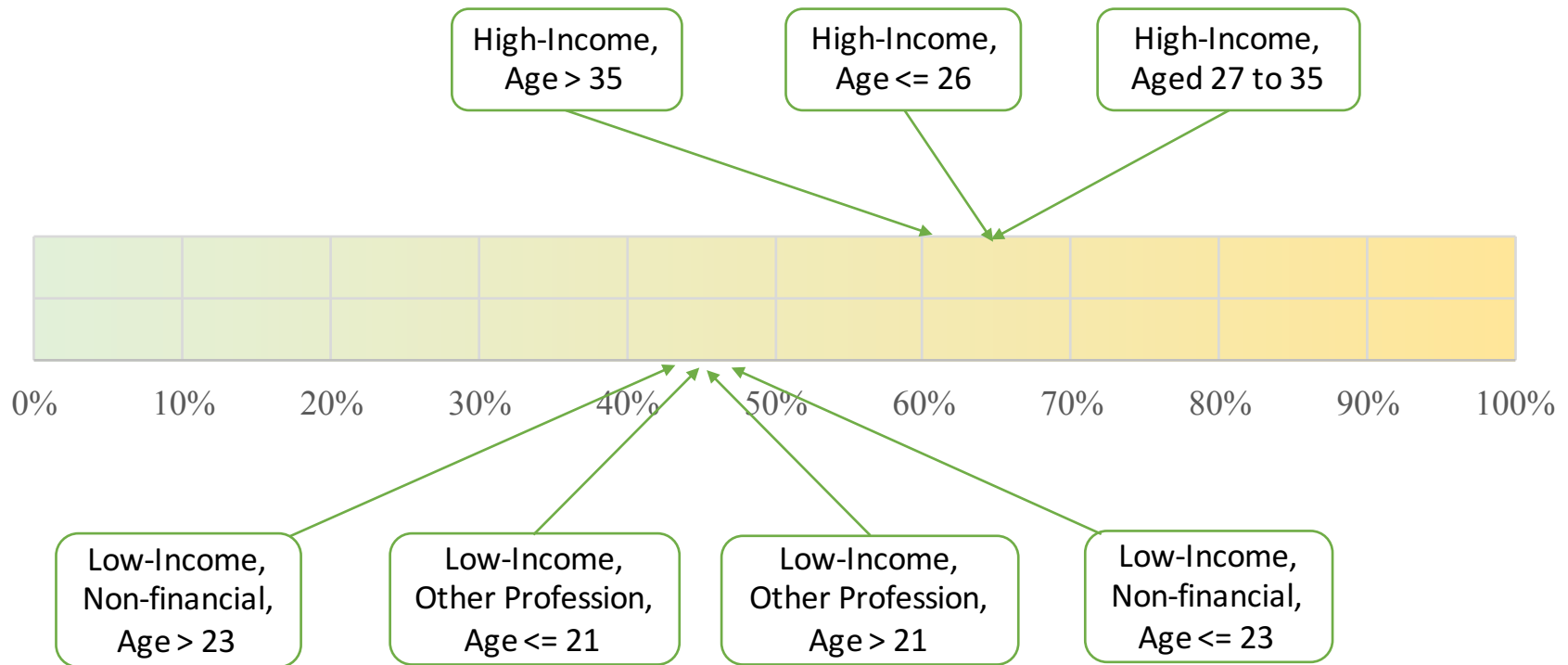- Median Percentiles of Total (Amount x Time)

Dream Saver

Segment	Average Interest Amount	Average Interest Amount (with 0 balance)	Average Balance (w 0 balance)	Average Balance (w/o 0 balance)	Population	Product Users
High-Income, Age <= 26	23.4K	824	15,239	411,726	10.0%	15.6%
High-Income, Aged 27-35	39.5K	1.57K	29,339	722,150	15.2%	26.8%
High-Income, Age > 35	69.7K	1.43K	26,879	1,297,482	10.2%	9.3%
Low-Income, Non-financial, Age <= 23	5.6K	50	230	24,862	11.0%	4.4%
Low-Income, Non-financial, Age > 23	10.7K	175	5,156	367,047	22.2%	12.9%
Low-Income, Other Profession, Age <= 21	5.7K	119	2,676	119,360	9.4%	8.8%
Low-Income, Other Profession, Age > 21	13.6K	238	4,925	204,109	22.1%	22.2%

Dream Saver

- Median Percentiles of Total Saved Amount

Flexi Saver

Segment	Average Interest Amount	Average Interest Amount (with 0 balance)	Average Balance (w 0 balance)	Average Balance (w/o 0 balance)	Population	Product Users
High-Income, Age <= 26	69.2K	10.6K	201,819	1,404,255	10.0%	14.8%
High-Income, Aged 27-35	152.9K	27.4K	448,667	2,700,602	15.2%	26.3%
High-Income, Age > 35	256.8K	28.9K	374,598	3,781,855	10.2%	11.1%
Low-Income, Non-financial, Age <= 23	13.5K	582	4,529	109,335	11.0%	4.6%
Low-Income, Non-financial, Age > 23	33.3K	2.25K	45,833	719,554	22.2%	14.6%
Low-Income, Other Profession, Age <= 21	14.8K	1.16K	22,506	307,704	9.4%	7.2%
Low-Income, Other Profession, Age > 21	40.5K	4.02K	81,737	871,620	22.1%	21.4%

Flexi Saver

- Median Percentiles of Total (Amount x Time)
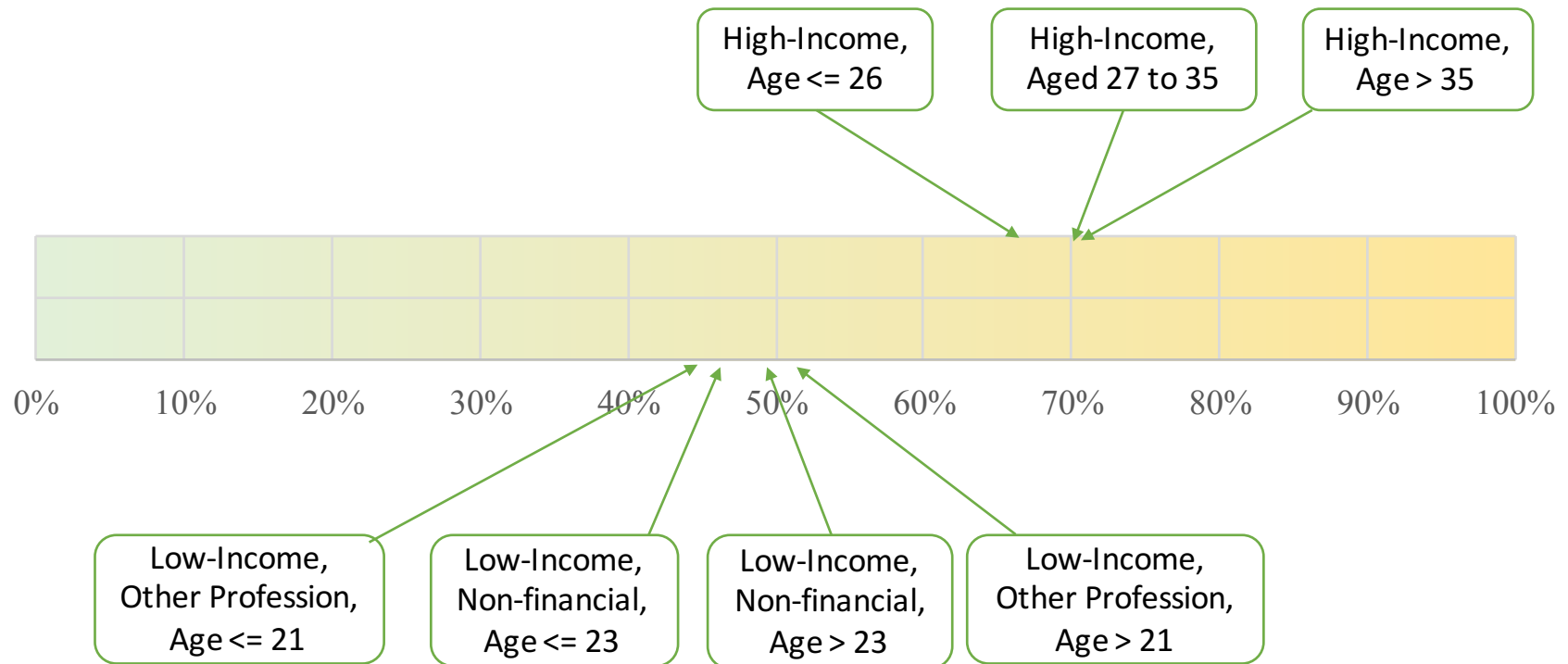
Active Savers

Leaf	#Customers	% of active saver population	% of leaf	Top up frequency (Monthly)
High-Income, Age <= 26	1,134	15.5%	4.3%	2.95
High-Income, Aged 27-35	2,641	36.25	6.5%	2.67
High-Income, Age > 35	1,482	20.3%	5.4%	2.47
Low-Income, Non-financial, Age <= 23	102	1.4%	0.4%	2.8
Low-Income, Non-financial, Age > 23	718	9.8%	1.3%	2.4
Low-Income, Other Profession, Age <= 21	170	2.3%	0.7%	3.13
Low-Income, Other Profession, Age > 21	1,053	14.4%	1.9%	2.79

Low Income Users

Saving Type	Balance (Exclude 0 balance)	% of Users
Maxi Saver	40,221,486	1.79%
Dream Saver	216,823	7.15%
Flexi Saver	664,004	0.27%

Balance and Income Distribution

Balance	Number of Customers	Low income customers
0	153771	7.18%
0-5,000,000	90433	55.73%
5,000,000-10,000,000	3801	35.12%
10,000,000-50,000,000	3781	24.99%
50,000,000-100,000,000	474	13.71%
>100,000,000	268	10.82%

Drawdown period

Leaf	Avg Drawdown period
High-Income, Age <= 26	13.73
High-Income, Aged 27-35	14.39
High-Income, Age > 35	17.00
Low-Income, Non-financial, Age <= 23	9.24
Low-Income, Non-financial, Age > 23	11.56
Low-Income, Other Profession, Age <= 21	10.25
Low-Income, Other Profession, Age > 21	11.41

Transaction Analysis

Payments

Payment (Frequency)

VISA_PAY 81.36%(939012)
GOPAY 4.58%(52830)
JENIUS_PAY 0.05%(542)
MOBILE 8.46%(97604)
BILL 0.87%(10082)
PRIMA_PAY 4.68%(54015)
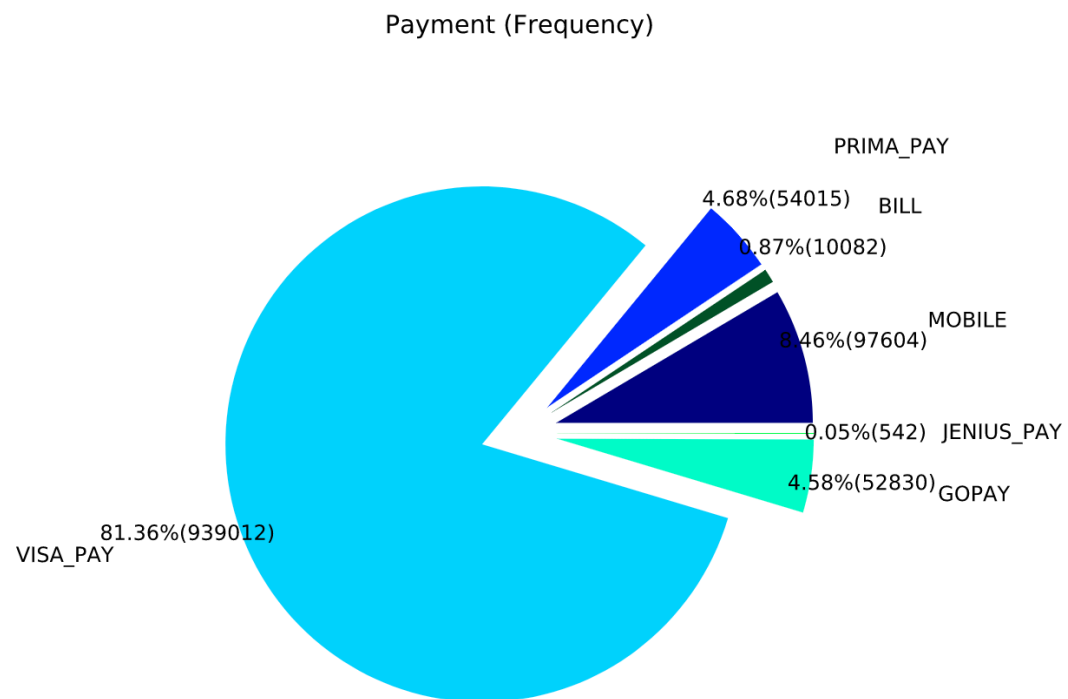
Visa Payments by frequency: Online <> Offline

Visa Payment (Frequency)

Offline
12.53%(117646)

...   ...

86.79%(814954)
Online
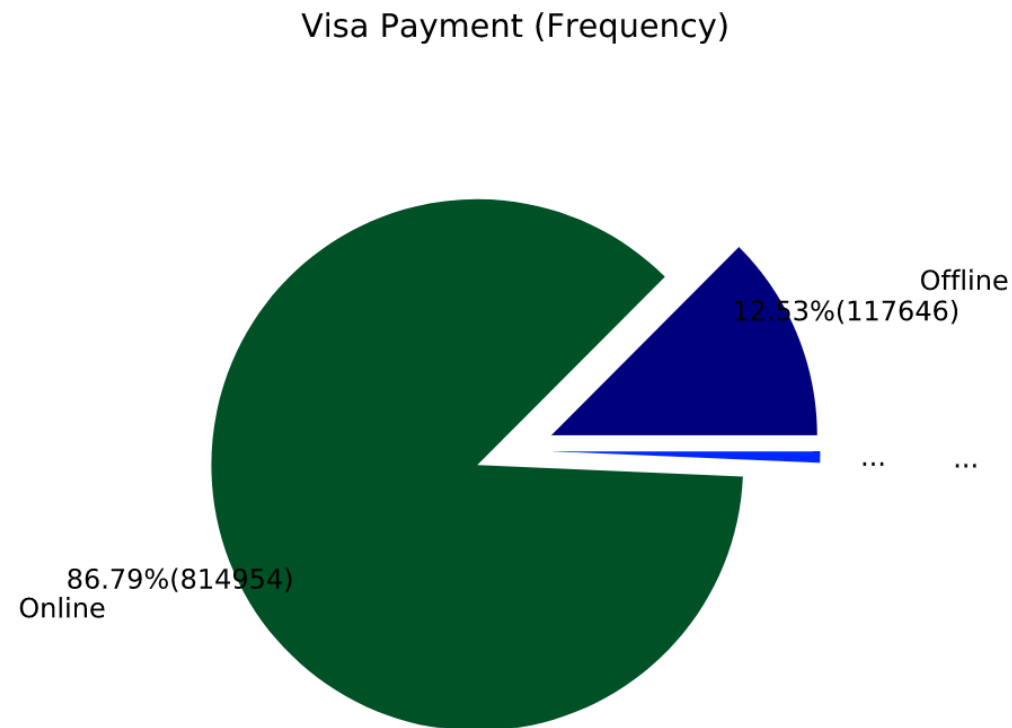
Online VISA Payment

Online Visa Payment (Frequency)

Online Transportation

56.92%(463909)

1.66%(13522) Tech

2.68%(21810) Social Media

2.74%(22321) Travel

3.25%(26495) Payment Service

5.05%(41144) Online Games

12.33%(100499)

Online Marketplace

5.72%(46646) Music

8.09%(65908)

Uncategorized
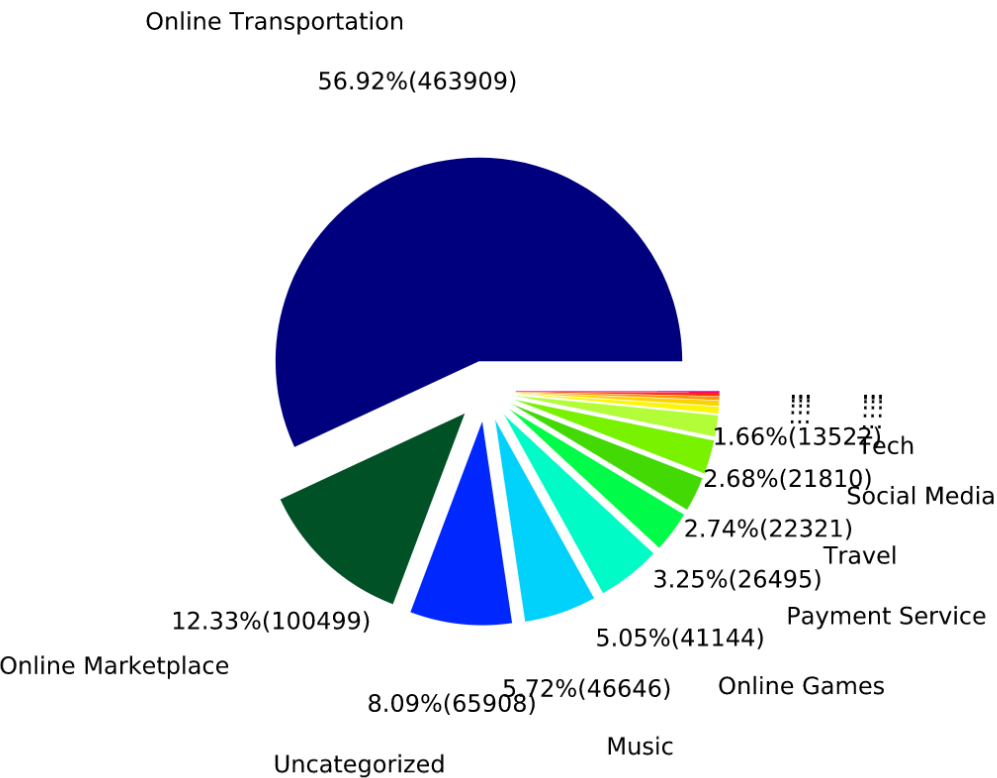
Online Visa Payment Distinct Customer
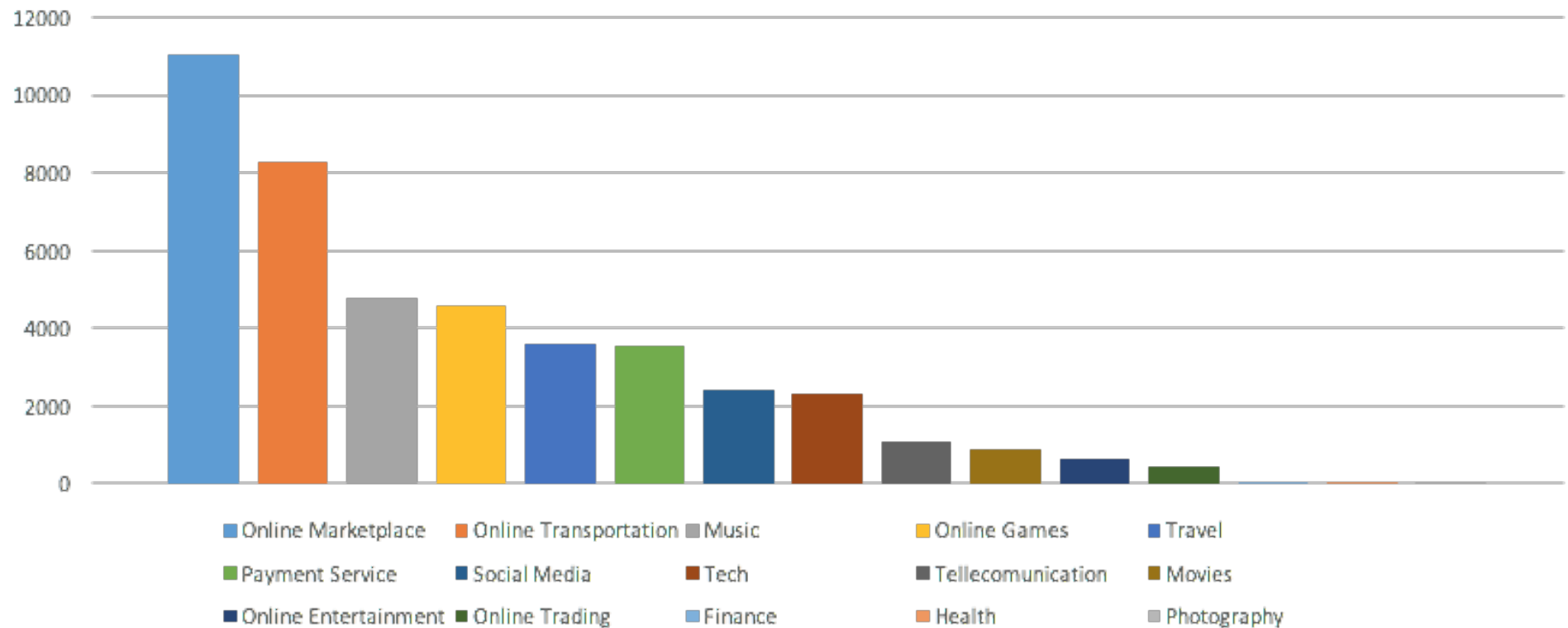
Online VISA Payment, 2 largerst categories: transport and marketplace

Online Transportation Visa Payment (Frequency)

Grab
79.50%(368827)

20.50%(95082)
Uber
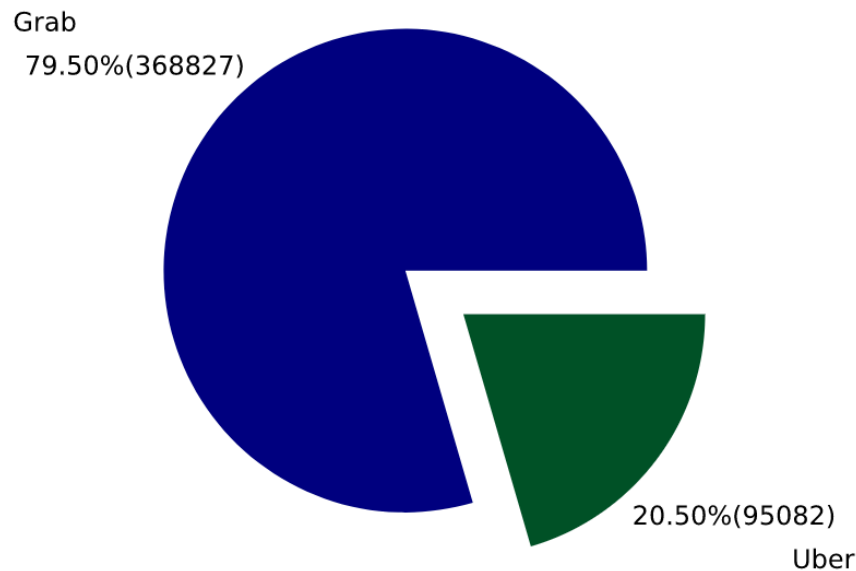
Online Marketplace Visa Payment (Frequency)

Tokopedia
19.57%(19670)

Shopee
22.77%(22882)

Aliexpress13.09%(13159)

!!! !!!
1.44%(1452)
1.79%(1799) Other
Fave
2.81%(2824)
Bhinneka
3.23%(3251)
Amazon

9.59%(9637)

Lazada

6.58%(6617)
JD

8.06%(8100)
7.31%(7347)

Bukalapak

Blibli

Offline Visa Payment

F&B
46.13%(54272)

Department Store 7.81%(9189)

4.91%(5780)
Bakery Shop

4.52%(5314)
Fashion

4.40%(5181)
Pharmacy

4.23%(4981)
Movies
Hypermarket

3.70%(4348)

3.47%(4087)
Coffee Shop

3.45%(4053)
Supermarket

3.34%(3933)
Gas

2.94%(3453) Minimarket

1.86%(2188) Transportation

1.65%(1947) Book Store

1.65%(1940) Home Furnishing

1.55%(1828) Hotel

1.09%(1277) Entertainment

Offline Visa Payment (FNB)

Offline F&B Visa Payment (Frequency)

Re Juve
16.43%(8918)

Chatime
28.21%(15311)

Eat&Go 10.23%(5551)

7.68%(4170)
Mc Donald

7.49%(4066)
Other

3.34%(1811)
Goods Cafe

3.14%(1705)
KFC

...
...
...
...

Offline F&B Visa Payment (Frequency)

Drinks/ Dessert
45.78%(24847)

13.46%(7306)
Fast Food

39.76%(21581)
Restaurant

Offline Visa Payment (Department Store)

Offline Department Store Visa Payment (Frequency)

Goods Department
52.56%(4830)

8.41%(773)
Sogo

6.88%(632)
Goods Supply

5.50%(505)
Other

5.32%(489)
Matahari

4.80%(441)
Metro

3.25%(299)
Centro
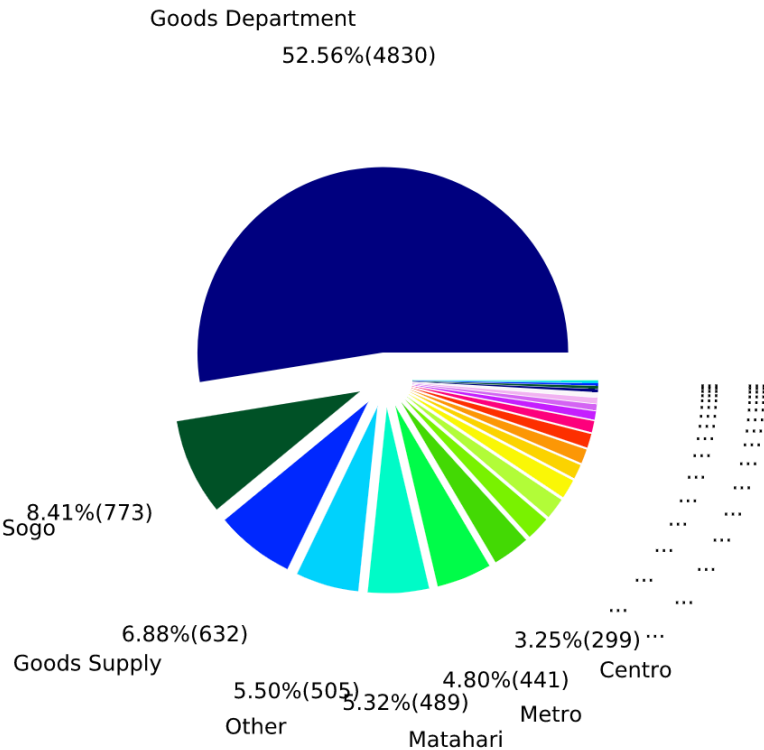
Offline Visa Payment Distinct Customer

Offline Visa Payment

Offline Visa Payment Premises (Frequency)
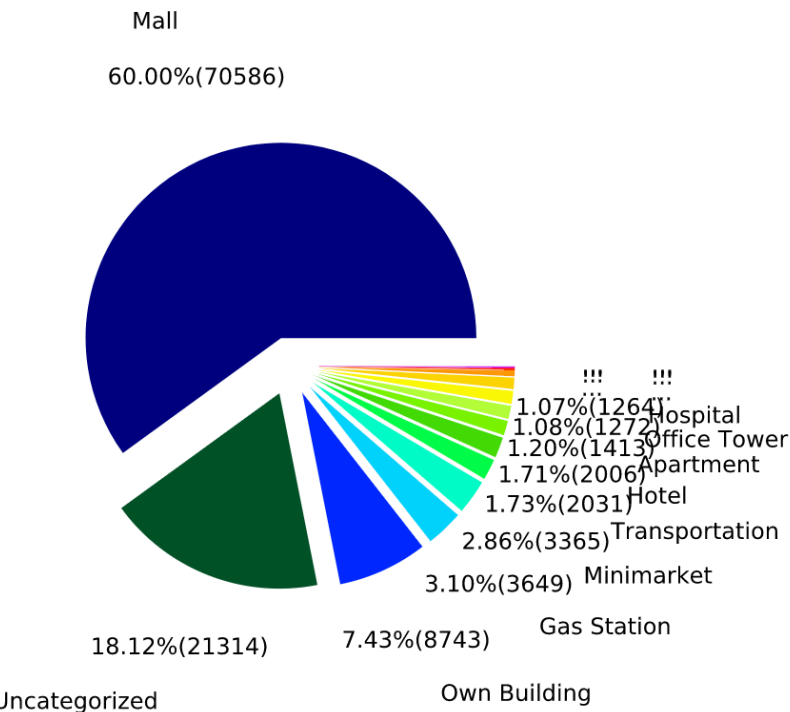
Own Building: IKEA, Courts, Grand lucky, etc.

Gas Station: Shell, Pertamina ..

Mall
60.00%(70586)

!!!   !!!
1.07%(1264) Hospital
1.08%(1272) Office Tower
1.20%(1413) Apartment
1.71%(2006) Hotel
1.73%(2031) Transportation
2.86%(3365) Minimarket
3.10%(3649) Gas Station
7.43%(8743) Own Building
18.12%(21314) Uncategorized

Offline Visa Payment, largest premise (malls), distribution:

Mall Visa Payment (Frequency)

Kota Kasablanka
6.86%(4843)

Gandaria City
5.15%(3633)

Pondok Indah Mall
4.87%(3440)

Plaza Indonesia 4.46%(3147)

4.02%(2835)

Mall Kelapa Gading

3.12%(2203)

Central Park
2.92%(2062)

Grand Indonesia 2.39%(1687)
2.35%(1658)
AEON 2.26%(1593)
Lippo Mall Kemang 2.18%(1536)
Kuningan City
Lotte

Uncategorized
31.11%(21958)
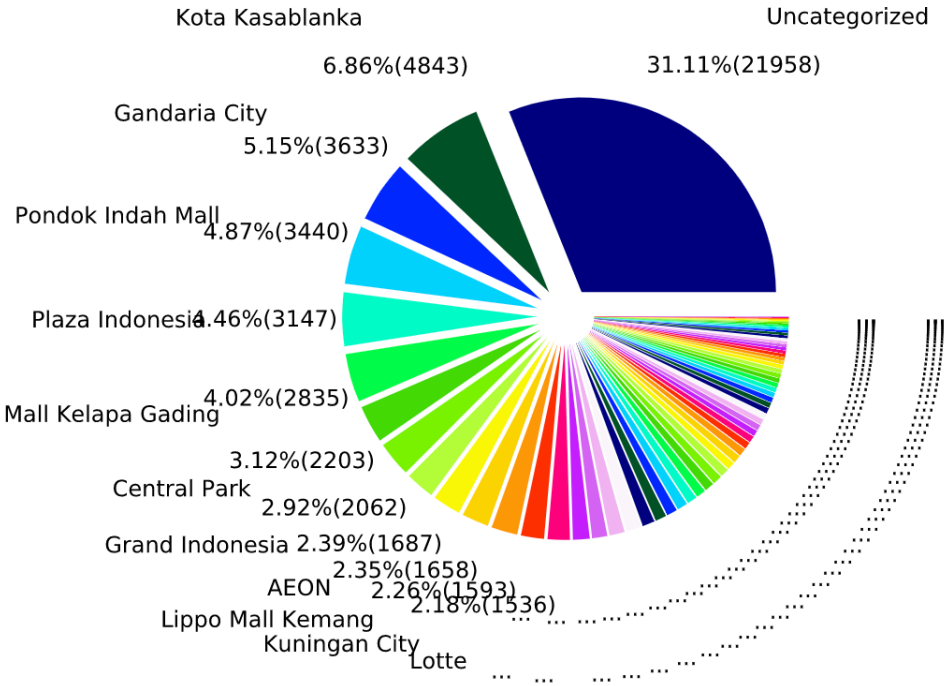
Visa Payment, Geography

Offline Jakarta Visa Payment (Frequency)

South Jakarta
47.75%(39305)

Uncategorized
14.44%(11883)

East Jakarta
3.75%(3088)

West Jakarta
9.85%(8108)

North Jakarta
9.96%(8202)

Central Jakarta
14.25%(11729)

Offline Jakarta Visa Payment (Frequency)

Uncategorized
36.20%(14228)

Kuningan
12.71%(4996)

Kasablanka
12.18%(4789)

Pondok Indah
8.77%(3446)

Gandaria
5.08%(1996)

Kebayoran
4.42%(1738)

Setiabudi
3.54%(1390)
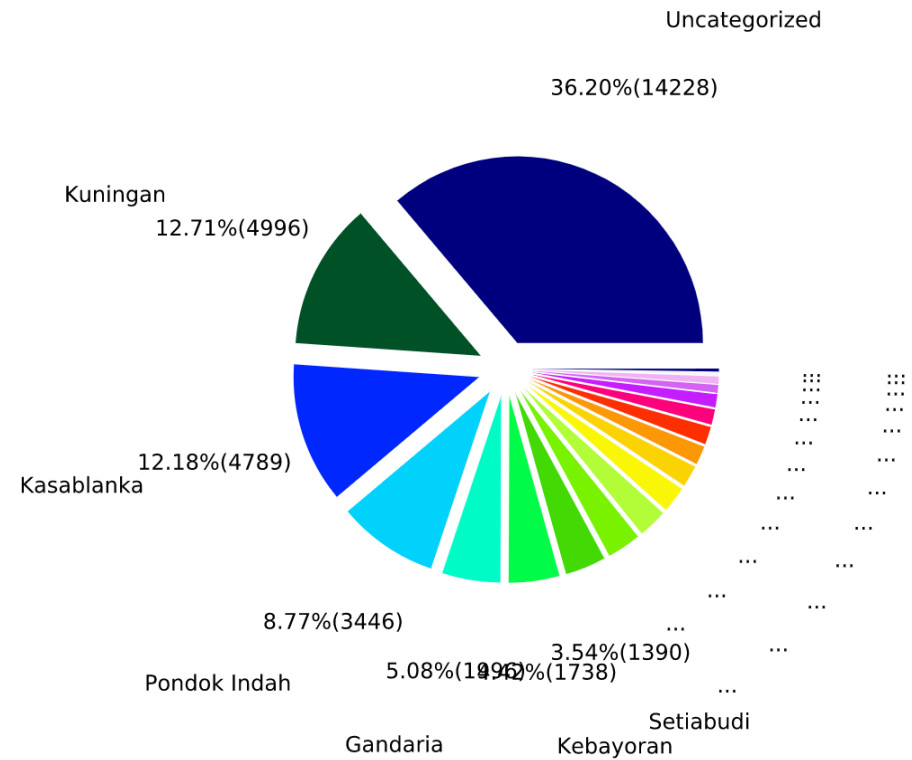
Activeness <> Acquisition channels

Active Ratio <> Channels

Channel	Active Ratio
Online-Blibli (1016)	58.3%
Online-Lazada (452)	42.3%
Online-Facebook (9872)	41.1%
Online-Tactical (204)	39.7%
Online-KOL (145)	37.2%
Online-Mobile (9414)	35.4%
Online-Google (798)	33.5%
Organic-Organic (48497)	32.8%
Online-Twitter (1263)	32.8%
Offline-SIS (15037)	31.7%
Offline-Office to Office (201)	26.4%
Offline-BTPN Ecosystem (1243)	18.0%
Offline-Special Event (7197)	16.2%
Offline-Office To Office (16532)	14.4%
Offline-Malls (67898)	13.3%
Offline-Guerilla (6265)	12.0%
Offline-Office Lobby (18784)	11.8%
Online-Appsflyer Other (4555)	9.5%
Offline-Bandung - Malls (13305)	9.3%
Offline-Malls II (23365)	8.7%
Offline-Community (7130)	8.1%

■ Active Ratio

Income and Balance distribution

	Average balance	Low income user (%)	Number of active customers
Payroll	86,379,780	50%	6
Appsflyer Other	40,383,552	29%	429
Organic	21,716,659	45%	14454
Facebook	20,878,762	46%	3777
Google	17,215,710	50%	269
SIS	15,963,146	41%	3951
Special Event	15,830,507	45%	1148
Mobile	15,660,802	53%	3277
Malls	13,019,809	48%	7905
Native Ads	10,976,560	100%	2
Office To Office	10,946,212	48%	2145
Office Lobby	9,443,188	61%	2208

Income and Balance distribution

	Average balance	Low income user (%)	Number of active customers
Twitter	6,300,925	45%	319
Blibli	3,941,625	42%	484
MMA	3,467,824	0%	3
Guerilla	3,048,988	89%	612
BTPN Ecosystem	2,963,186	56%	200
Office to Office	2,821,999	32%	53
University	2,668,036	70%	10
Malls II	1,848,166	66%	1389
KOL	1,474,243	82%	28
Lazada	1,454,971	57%	107
Bandung - Malls	1,235,894	69%	448
Dota	1,118,773	69%	49

Income and Balance distribution

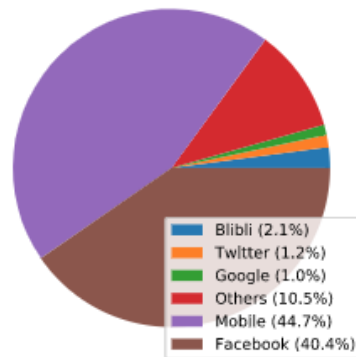|	Average balance	Low income user (%)	Number of active customers
Community	1,104,202	83%	328
Ecosystem	257,174	100%	2
YoungOnTop	78,945	100%	2

Origin of the different segments
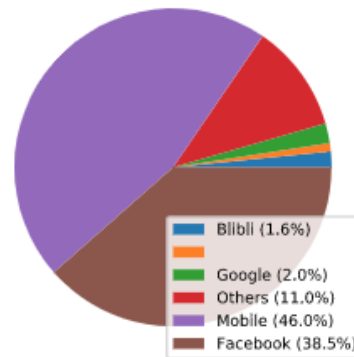
Channel contributions

	High-Income Age <= 26	High-Income Aged 27-35	High-Income Age > 35	Low-Income Other Profession Age <= 21	Low-Income Other Profession Age > 21	Low-Income Non-financial Age <= 23	Low-Income Non-financial Age > 23
Overall Baseline	10.0%	15.2%	10.2%	11.0%	22.1%	9.4%	22.1%
Relative contribution of the channels in acquiring the users in the different segments:							
Offline	-3.1%	-23.4%	-18.3%	25.5%	9.3%	19.9%	-4.5%
Online	-6.4%	54.5%	40.3%	-57.8%	-7.9%	-53.2%	6.0%
Organic	15.0%	54.1%	43.7%	-59.9%	-29.4%	-41.9%	12.8%

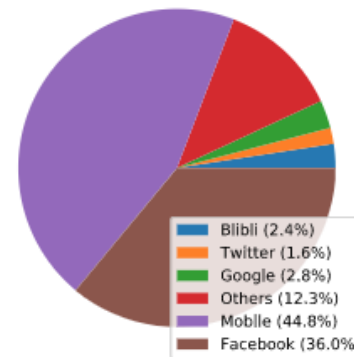# How much did each online channel contribute to each segment:
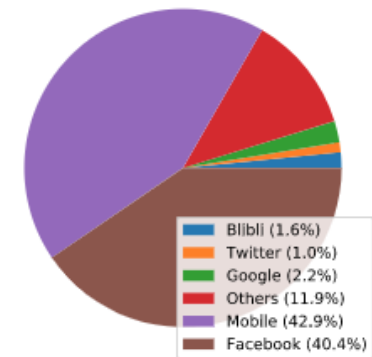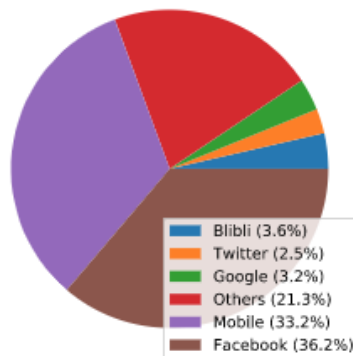

Low-Income Teenager Non-financial

- Blibli (2.1%)
- Twitter (1.2%)
- Google (1.0%)
- Others (10.5%)
- Mobile (44.7%)
- Facebook (40.4%)

Low-Income Others Profession

- Blibli (1.6%)
- Twitter
- Google (2.0%)
- Others (11.0%)
- Mobile (46.0%)
- Facebook (38.5%)

Low-Income Student

- Blibli (2.4%)
- Twitter (1.6%)
- Google (2.8%)
- Others (12.3%)
- Mobile (44.8%)
- Facebook (36.0%)

Low-Income Adult Non-financial

- Blibli (1.6%)
- Twitter (1.0%)
- Google (2.2%)
- Others (11.9%)
- Mobile (42.9%)
- Facebook (40.4%)

High-Income Young Staff

- Blibli (3.6%)
- Twitter (2.5%)
- Google (3.2%)
- Others (21.3%)
- Mobile (33.2%)
- Facebook (36.2%)

High-Income Mid-aged Staff

- Blibli (2.1%)
- Twitter (1.2%)
- Google (2.9%)
- Others (28.4%)
- Mobile (34.3%)
- Facebook (31.1%)

High-Income Non-staff

- Blibli (2.5%)
- Twitter (1.8%)
- Google (3.4%)
- Others (19.1%)
- Mobile (37.6%)
- Facebook (35.6%)
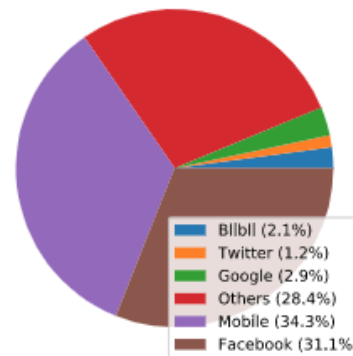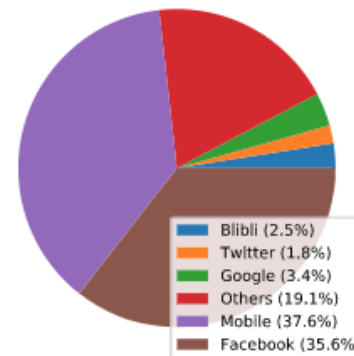
Other Online Channels:
- Tactical --> 611
- Lazada --> 306
- KOL --> 147
- Dota --> 115
- University --> 90
- MMA --> 30
- Native Ads --> 30
- YoungOnTop --> 8
- BBM --> 3
- Special Event --> 1
- Organic --> 1

Segments attracted by each online channel:

Users from channel Mobile

- Low-Income Teenager Non-financial (6.1%)
- Low-Income Others Profession (24.8%) **1**
- Low-Income Student (11.0%)
- High-Income Non-staff (14.5%)
- High-Income Young Staff (9.0%)
- High-Income Mid-aged Staff (11.6%)
- Low-Income Adult Non-financial (23.0%) **2**

Users from channel Blibli

- Low-Income Teenager Non-financial (5.4%)
- Low-Income Others Profession (16.4%)
- Low-Income Student (11.3%)
- High-Income Non-staff (18.4%) **2**
- High-Income Young Staff (18.7%) **1**
- High-Income Mid-aged Staff (13.7%)
- Low-Income Adult Non-financial (16.1%)

Users from channel Others

- Low-Income Teenager Non-financial (3.6%)
- Low-Income Others Profession (15.0%)
- Low-Income Student (7.6%)
- High-Income Non-staff (18.6%) **2**
- High-Income Young Staff (14.6%)
- High-Income Mid-aged Staff (24.4%) **1**
- Low-Income Adult Non-financial (16.2%)

Users from channel Facebook

- Low-Income Teenager Non-financial (6.0%)
- Low-Income Others Profession (22.9%) **2**
- Low-Income Student (9.7%)
- High-Income Non-staff (15.1%)
- High-Income Young Staff (10.8%)
- High-Income Mid-aged Staff (11.6%)
- Low-Income Adult Non-financial (23.9%) **1**

Users from channel Google

- Low-Income Teenager Non-financial (2.3%)
- Low-Income Others Profession (17.3%)
- Low-Income Student (11.1%)
- High-Income Non-staff (20.8%) **1**
- High-Income Young Staff (14.1%)
- High-Income Mid-aged Staff (15.8%)
- Low-Income Adult Non-financial (18.6%) **2**

Users from channel Twitter
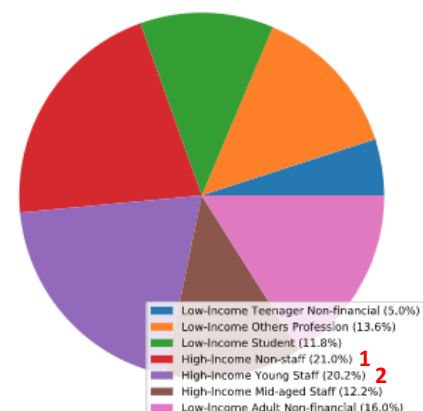
- Low-Income Teenager Non-financial (5.0%)
- Low-Income Others Profession (13.6%)
- Low-Income Student (11.8%)
- High-Income Non-staff (21.0%) **1**
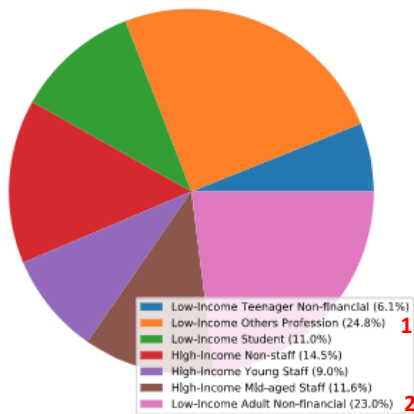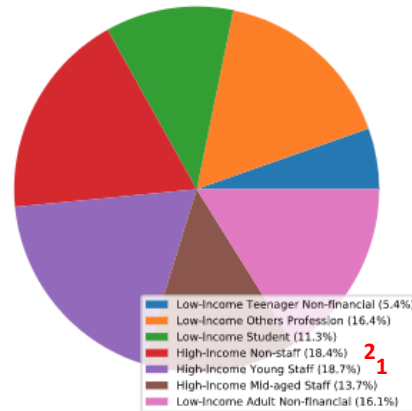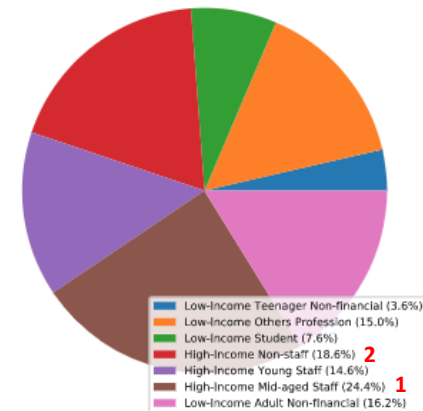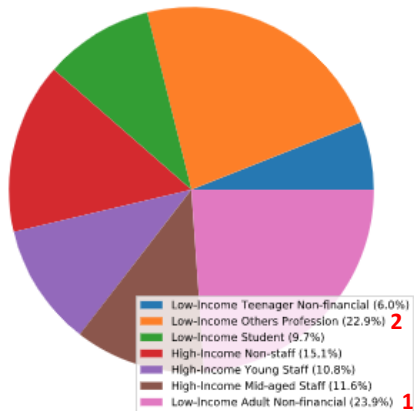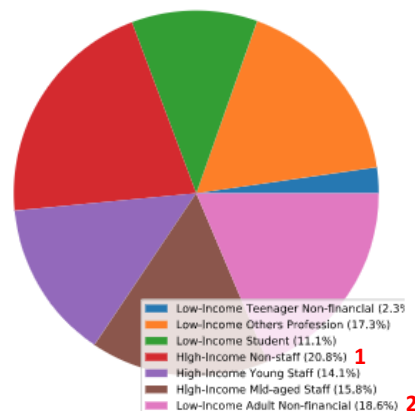- High-Income Young Staff (20.2%) **2**
- High-Income Mid-aged Staff (12.2%)
- Low-Income Adult Non-financial (16.0%)

Other Online Channels:
- Tactical --> 611
- Lazada --> 306
- KOL --> 147
- Dota --> 115
- University --> 90
- MMA --> 30
- Native Ads --> 30
- YoungOnTop --> 8
- BBM --> 3
- Special Event --> 1
- Organic --> 1

Channel contributions, Online:

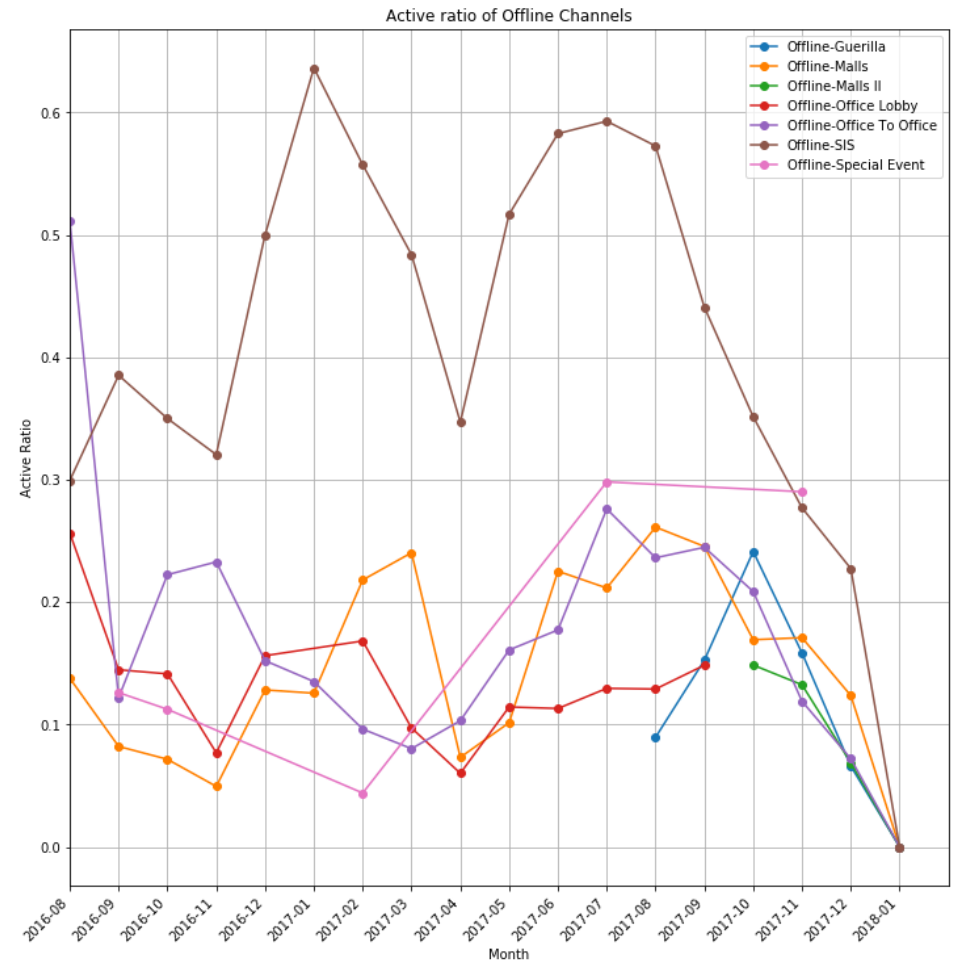|	High-Income Age <= 26	High-Income Aged 27-35	High-Income Age > 35	Low-Income Other Profession Age <= 21	Low-Income Other Profession Age > 21	Low-Income Non-financial Age <= 23	Low-Income Non-financial Age > 23
Online Baseline	9.3%	23.5%	14.3%	4.6%	20.4%	4.4%	23.4%
Relative contribution of the channels in acquiring the users in the different segments:							
Facebook	-1.6%	7.7%	-18.6%	-0.2%	8.8%	-18.4%	0.2%
Blibli	41.3%	12.0%	-1.2%	0.2%	-24.7%	25.1%	-11.0%
Mobile	-20.0%	-18.5%	-9.7%	17.3%	9.0%	13.0%	18.8%
Twitter	56.9%	-3.5%	-8.4%	-0.6%	-16.5%	36.5%	-6.5%
Other Online Channel	10.5%	15.4%	50.7%	-22.4%	-21.0%	-6.8%	-26.6%
Google	39.6%	7.3%	7.5%	-45.7%	-11.5%	30.8%	-14.5%

Channel contributions, Offline:

	High-Income Age <= 26	High-Income Aged 27-35	High-Income Age > 35	Low-Income Other Profession Age <= 21	Low-Income Other Profession Age > 21	Low-Income Non-financial Age <= 23	Low-Income Non-financial Age > 23
Offline Baseline	9.7%	11.6%	8.4%	13.7%	24.2%	11.3%	21.1%
Relative contribution of the channels in acquiring the users in the different segments:							
Office Lobby	-29.6%	-31.5%	-6.3%	33.4%	48.5%	-57.5%	-13.2%
SIS	29.2%	58.7%	47.6%	-23.6%	-26.2%	-28.6%	-3.9%
Malls	29.4%	9.8%	-1.5%	10.3%	5.9%	-33.5%	-13.8%
Malls 2	-27.9%	-31.0%	-26.3%	38.2%	17.2%	-21.3%	7.0%
Office to Office	-13.8%	13.7%	65.5%	-45.6%	-21.1%	26.8%	12.4%
Guerilla	-84.3%	-84.8%	-78.6%	-38.6%	-43.9%	280.8%	41.8%
Special Event	80.3%	108.0%	45.1%	-70.8%	-49.5%	-19.4%	-1.0%
Community	-68.1%	-75.3%	-75.6%	-83.6%	-68.1%	365.2%	39.9%
Other Offline Channel	-38.7%	-6.1%	-3.1%	174.0%	313.4%	-4.7%	78.9%

User acquisition over time
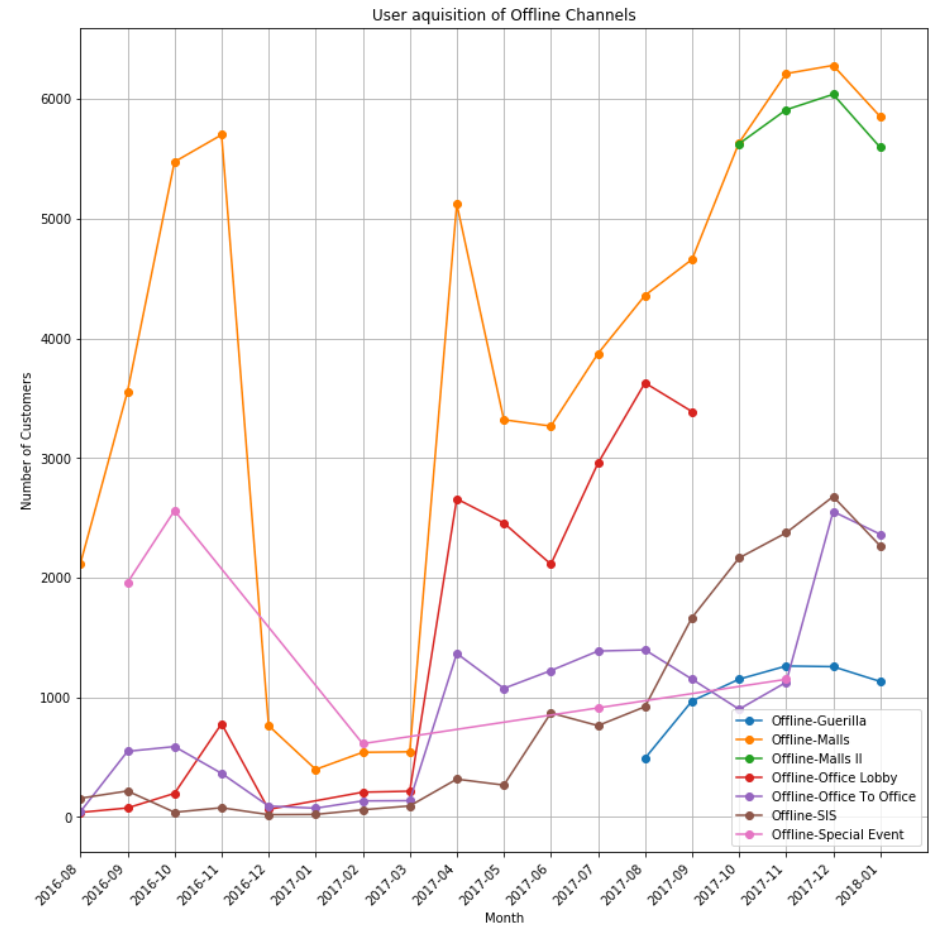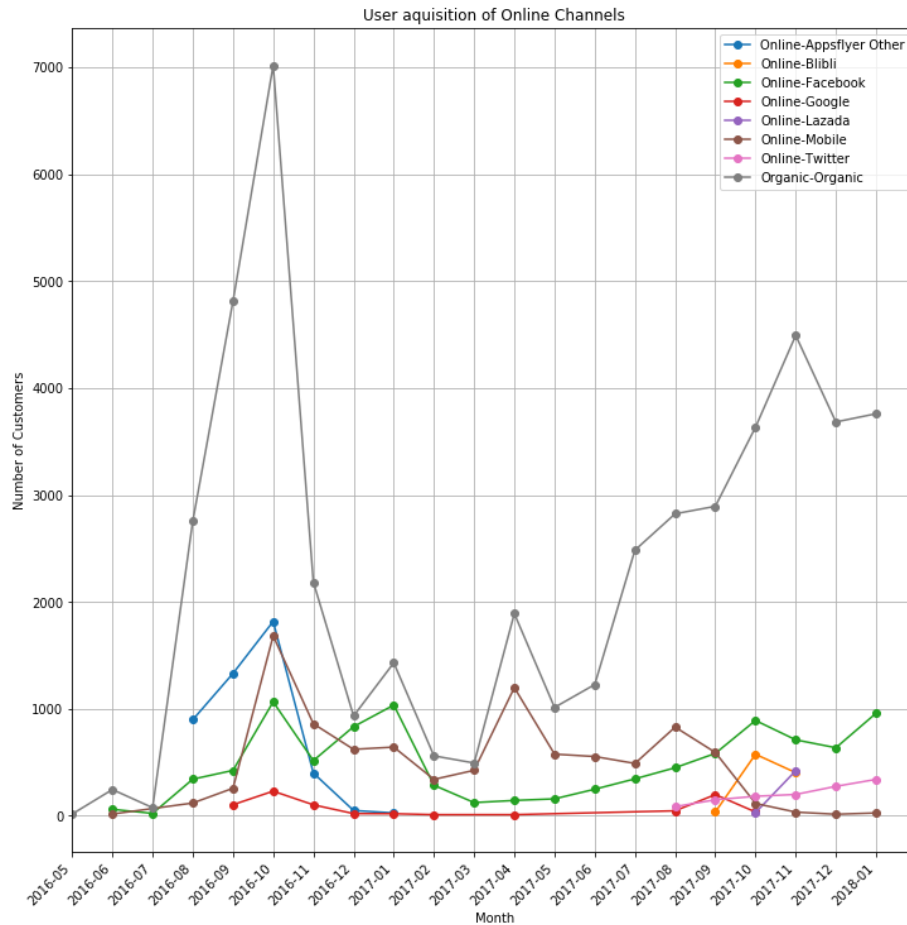
Being active based on acquisition date

Jenius Usage <> Acquisition Channels

Amount "transferred into": offline vs online vs organic

Online
Facebook
Mobile
Google
Twitter
BliBli
Other_online_channels

Offline
Malls
SIS
Office Lobby
Office To Office
Malls II
Community
Guerilla
Special Event
Other Offline Channels

Measure the deviation

DJ (Maxi Saver)   EJ (Dream Saver)   EK (Flexi Saver)   EH (E-Card)   EI (X-Card)

Amount transferred 'into':

Offline(73499)   **Online** (22762)   **Organic** (41286)

- DJ (Maxi Saver)
- EJ (Dream Saver)
- EK (Flexi Saver)
- EH (E-Card)
- EI (X-Card)

Offline: 12.8%, -11.7%, -1.8%, -20.4%, -26.2%

Online: -20.7%, 9.2%, 4.0%, 13.8%, 54.7%

Organic: -1.0%, 5.2%, -0.4%, 10.2%, -3.6%

Amount transactions going out: offline vs online vs organic

Measure the deviation

Channel	
Baseline	

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

■ Cash Payouts ■ Payments (VISA + Online) ■ J2J Payouts ■ Transfer Payouts

Amount transactions going out:

	Offline (73499)	Online (22762)	Organic (41286)

Cash Payouts: Offline 6.6%, Online 12.9%, Organic -6.6%
Payments (VISA+Online): Offline 1.3%, Online -9.4%, Organic 1.5%
J2J Payouts: Offline 17.3%, Online -12.1%, Organic -8.6%
Transfer Payouts: Offline -5.0%, Online 1.3%, Organic 2.8%

Legend: Cash Payouts | Payments (VISA+Online) | J2J Payouts | Transfer Payouts

Review

	Offline	Online	Organic
Cash	6.6%	12.9%	-6.6%
Payments	1.3%	-9.4%	1.5%
J2J Transfer	17.3%	-12.1%	-8.6%
Transfer	-5.0%	1.3%	2.8%

Online Channel User Payment Behaviour

- Most used online shop (Shopee, Tokopedia, Lazada)
- Most used online transportation (Grab, Uber)
- Mall type (Medium, High, Low)
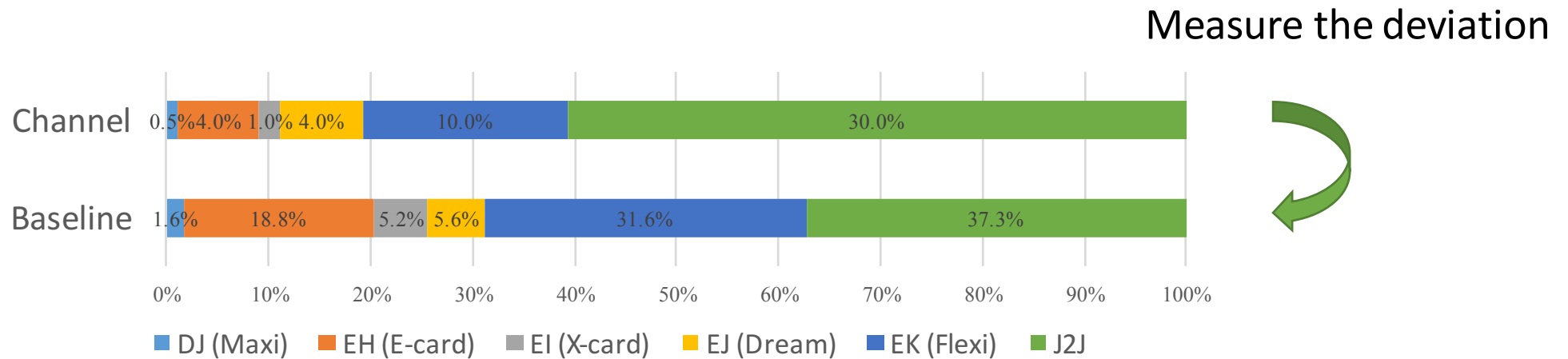- Most Visited Area (South Jakarta, West Jakarta, North Jakarta)
- Most visited mall (Kota Kasablanka, Gandaria City, Mall Kelapa Gading)
- Most used transaction type in mall (F&B, Department Store, Movies)
- Most F&B type used (Drinks/ Dessert, Restaurant, Fast Food)

Jenius usage activity, based on events

Distribution Baseline Comparison, based on number of transactions
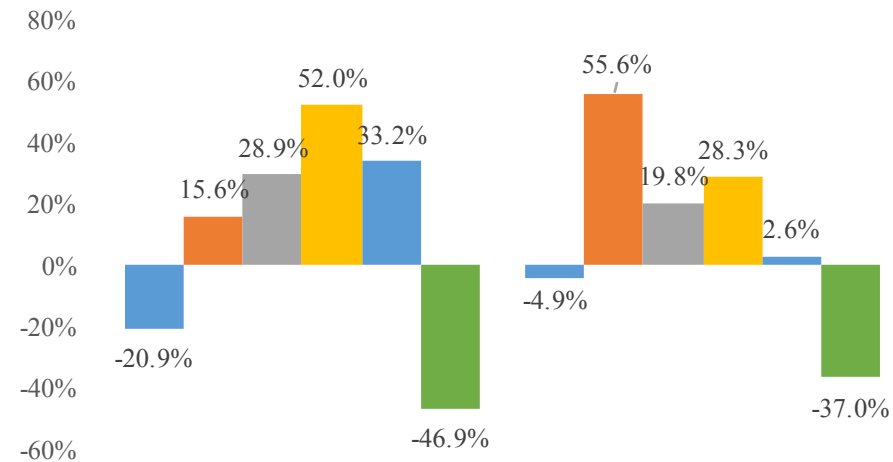
Measure the deviation

	Channel	Baseline
DJ (Maxi)	0.5%	1.6%
EH (E-card)	4.0%	18.8%
EI (X-card)	1.0%	5.2%
EJ (Dream)	4.0%	5.6%
EK (Flexi)	10.0%	31.6%
J2J	30.0%	37.3%

Activities inside Jenius usage, from channels:

Facebook	
Related Population	4721
Total Population	10333
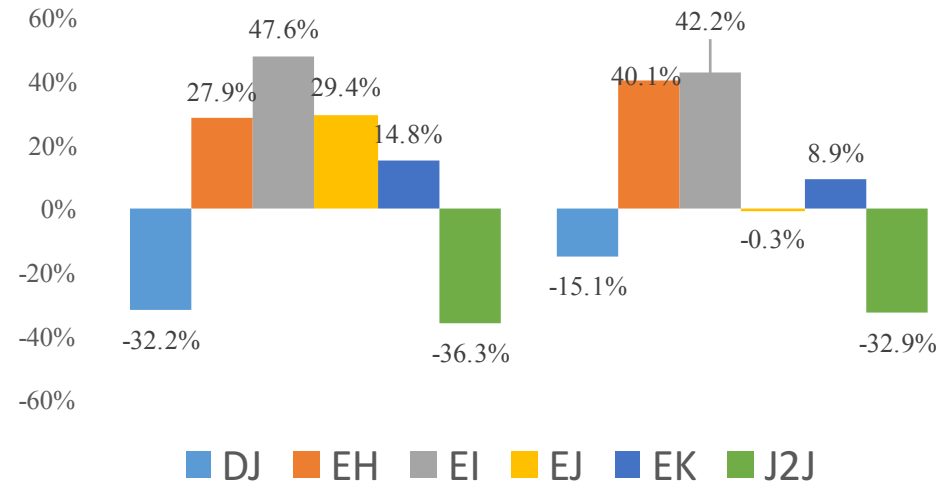
Mobile	
Related Population	3439
Total Population	9337

| Google	
Related Population	284
Total Population	791

Twitter	
Related Population	669
Total Population	1477

Top chart (Facebook): DJ -32.2%, EH 27.9%, EI 47.6%, EJ 29.4%, EK 14.8%, J2J -36.3%

Top chart (Mobile): DJ -15.1%, EH 40.1%, EI 42.2%, EJ -0.3%, EK 8.9%, J2J -32.9%

Bottom chart (Google): DJ -20.9%, EH 15.6%, EI 28.9%, EJ 52.0%, EK 33.2%, J2J -46.9%

Bottom chart (Twitter): DJ -4.9%, EH 55.6%, EI 19.8%, EJ 28.3%, EK 2.6%, J2J -37.0%
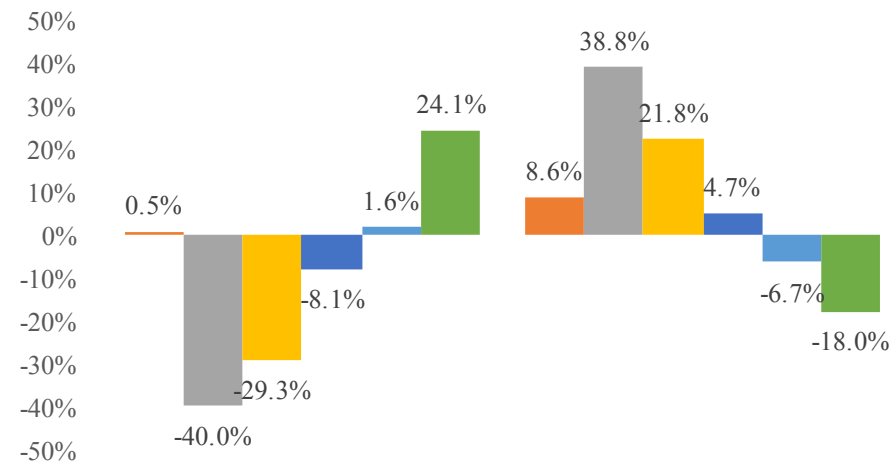
Legend: DJ   EH   EI   EJ   EK   J2J

Activities inside Jenius usage, from channels:

Blibli	
Related Population	609
Total Population	1044
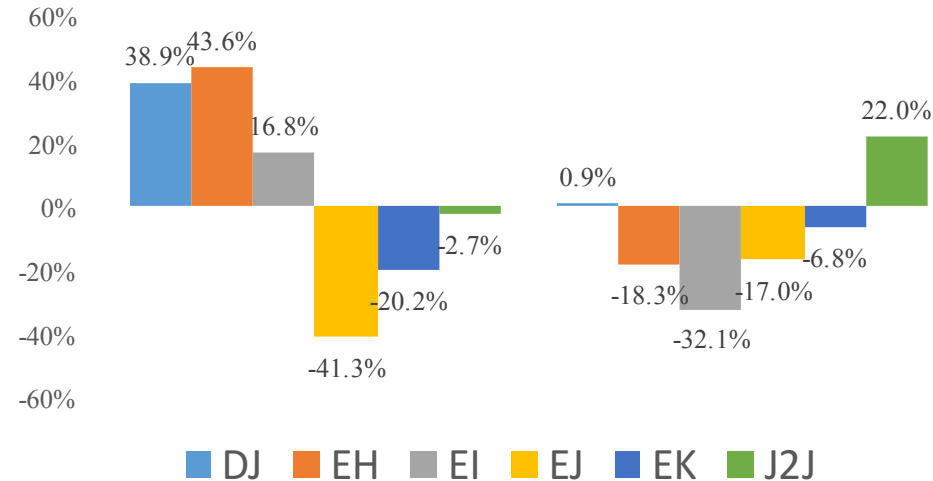
Other_online_channels	
Related Population	990
Total Population	5573

| Offline	
Related Population	27843
Total Population	170390

Organic	
Related Population	20468
Total Population	53587

Top chart values:
- DJ 38.9%, EH 43.6%, EI 16.8%, EJ -41.3%, EK -20.2%, J2J -2.7%
- DJ 0.9%, EH -18.3%, EI -32.1%, EJ -17.0%, EK -6.8%, J2J 22.0%

Bottom chart values:
- DJ 0.5%, EI -40.0%, EJ -29.3%, EK -8.1%, J2J 24.1%, EI 1.6%
- EH 8.6%, EI 38.8%, EJ 21.8%, EK 4.7%, J2J -18.0%, -6.7%

Legend: DJ EH EI EJ EK J2J

Jenius usage activity, based on amount

Distribution Baseline Comparison from online channels:

Measure the deviation

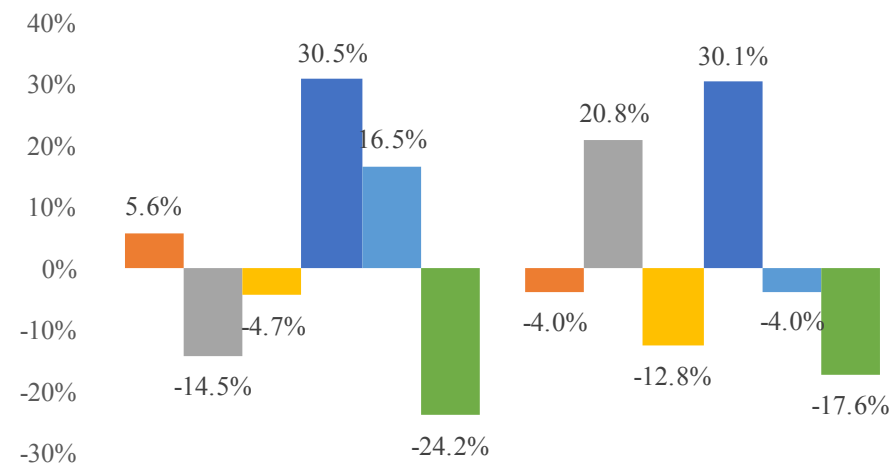|	DJ	EH	EI	EJ	EK	J2J
Channel	1.1%	21.4%	5.8%	5.7%	31.8%	34.1%
Baseline	3.8%	22.9%	6.9%	4.9%	41.2%	20.3%
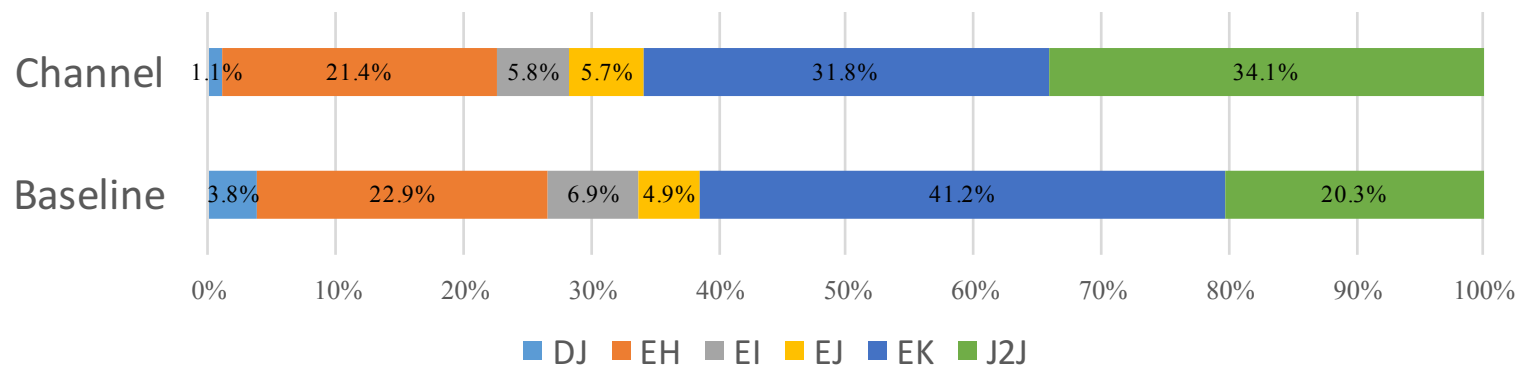
Amount usage inside Jenius, online channels:

Facebook	
Related Population	4721 (4: 31%, 9: 22%, 12: 19%)
Total Population	10333 (4: 26%, 9: 23%, 12: 22%)
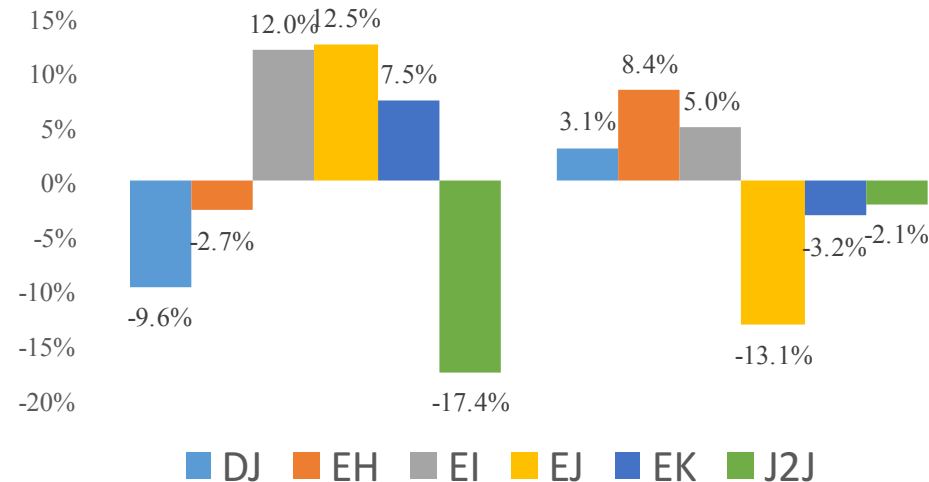
Mobile	
Related Population	3439 (9: 26%, 4: 24%, 12: 18%)
Total Population	9337 (9: 28%, 12: 22%, 224:

Google	
Related Population	284(4: 25%, 9: 22%, 12: 16%)
Total Population	791(4: 25%, 9: 20%, 12: 18%)

Twitter	
Related Population	669(4: 23%, 9: 21%, 3: 20%)
Total Population	1477(4: 23%, 9: 21%, 3: 17%)

Legend: DJ, EH, EI, EJ, EK, J2J

Top chart values: -9.6%, -2.7%, 12.0%, 12.5%, 7.5%, -17.4%, 3.1%, 8.4%, 5.0%, -13.1%, -3.2%, -2.1%

Bottom chart values: 5.6%, -14.5%, -4.7%, 30.5%, 16.5%, -24.2%, -4.0%, 20.8%, -12.8%, 30.1%, -4.0%, -17.6%

Amount usage inside Jenius, online channels:

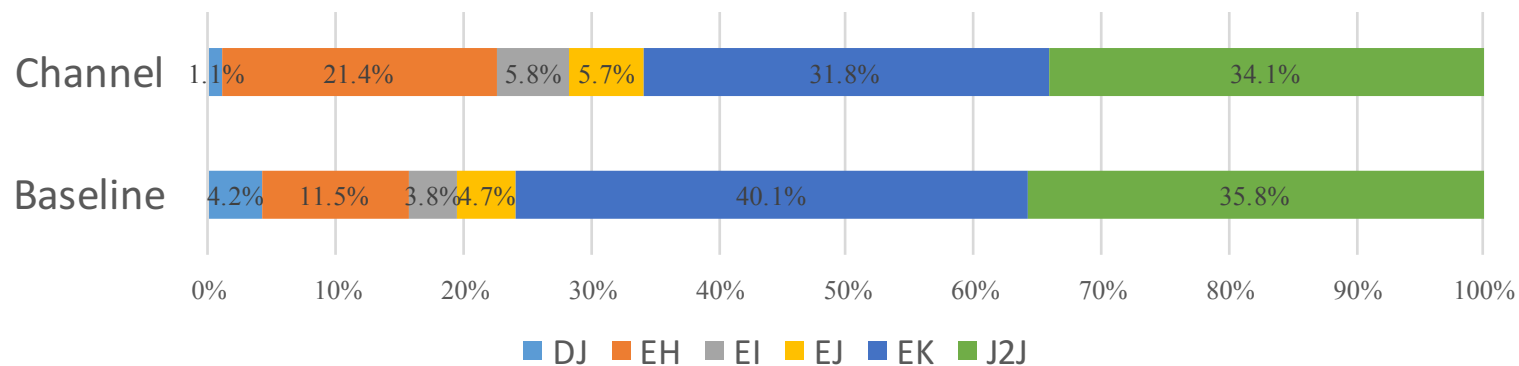| Blibli	
Related Population	609 (4: 29%, 9: 21%, 3: 17%)
Total Population	1044 (4: 24%, 9: 21%, 12: 16%)
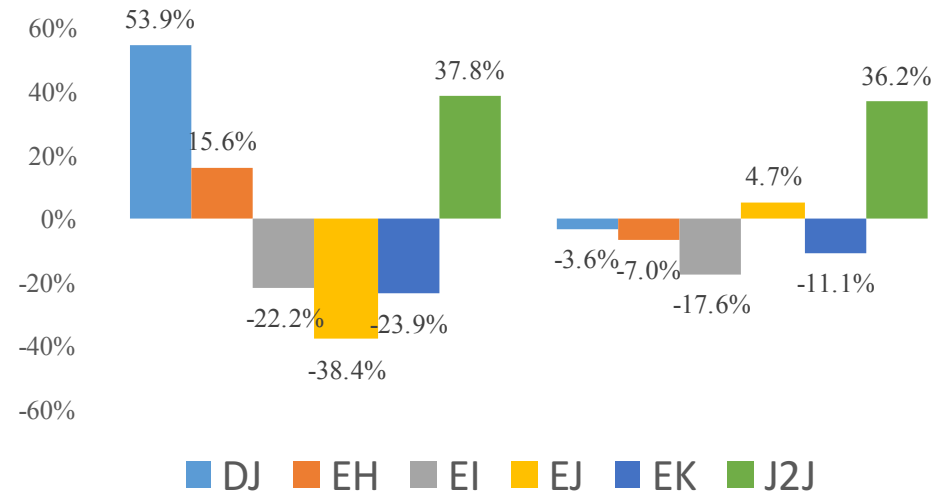
Other_online_channels	
Related Population	990
Total Population	5573

Jenius usage activity, based on amount

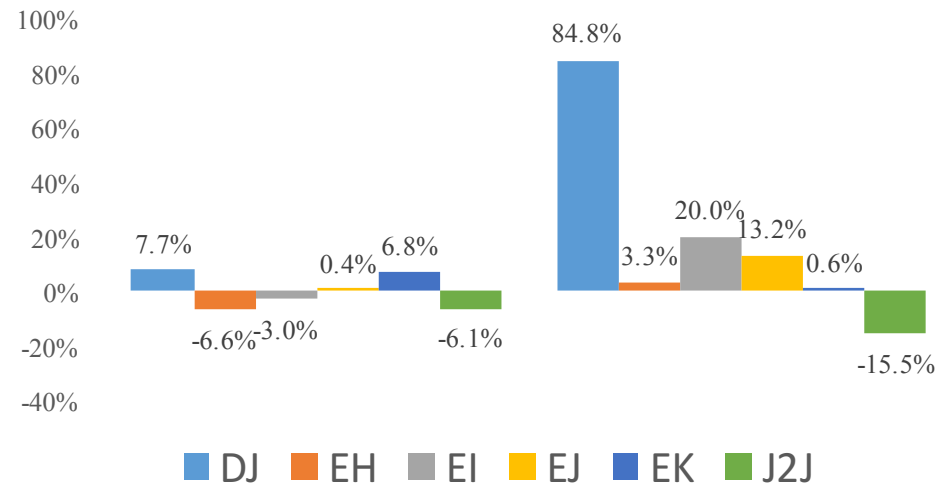Distribution Baseline Comparison from offline channels:

Measure the deviation

	DJ	EH	EI	EJ	EK	J2J
Channel	1.1%	21.4%	5.8%	5.7%	31.8%	34.1%
Baseline	4.2%	11.5%	3.8%	4.7%	40.1%	35.8%

Amount usage inside Jenius, offline channels:

Malls	
Related Population	7940 (9: 23%, 12: 18%, 4: 16%)
Total Population	81646 (3: 26%, 9: 19%, 11: 14%)

| SIS	
Related Population	3186 (4: 26%, 9: 20%, 3: 19%)
Total Population	10083 (4: 20%, 9: 20%, 12: 18%)

Office Lobby	
Related Population	2020 (12: 27%, 4: 20%, 9: 15%)
Total Population	24837 (12: 36%, 9: 18%, 11: 18%)
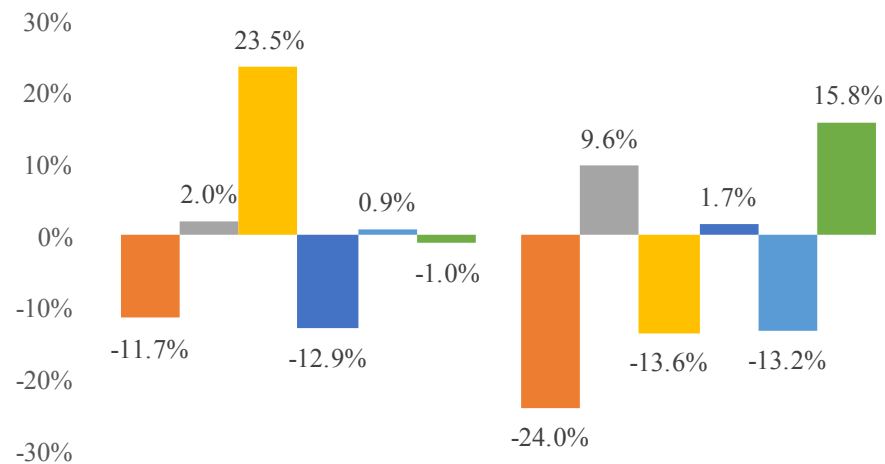
Office To Office	
Related Population	2119 (4: 24%, 9: 20%, 3: 15%)
Total Population	14995 (9: 24%, 12: 17%, 5: 17%)

Legend: DJ, EH, EI, EJ, EK, J2J

Top chart values: 7.7%, -6.6%, -3.0%, 0.4%, 6.8%, -6.1%; 84.8%, 3.3%, 20.0%, 13.2%, 0.6%, -15.5%

Bottom chart values: -11.7%, 2.0%, 23.5%, -12.9%, 0.9%, -1.0%; -24.0%, 9.6%, -13.6%, 1.7%, -13.2%, 15.8%

Amount usage inside Jenius, offline channels:

Malls II	
Related Population	684 (9: 23%, 12: 18%, 4: 16%)
Total Population	8593 (12: 27%, 9: 23%, 11: 18%)
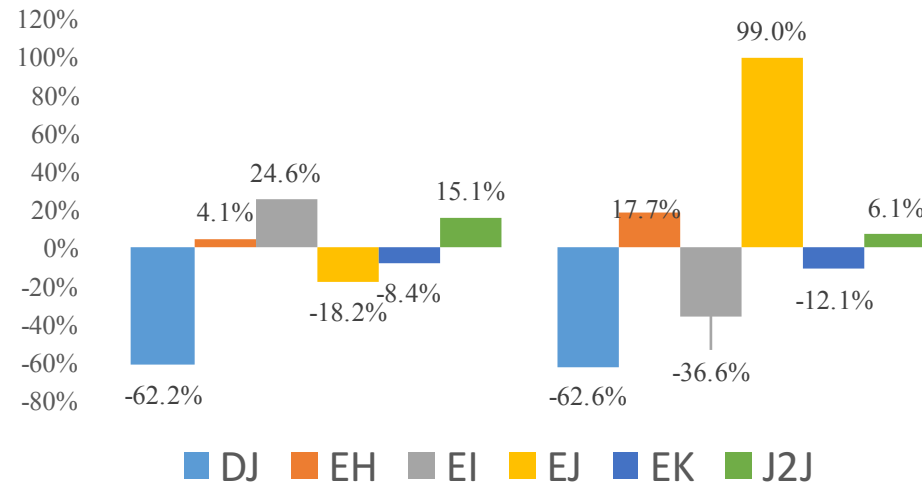
Community	
Related Population	140 (8: 61%, 9: 24%, 4: 7%)
Total Population	3003 (8: 58%, 9: 26%, 12: 5%)

Guerilla	
Related Population	363 (8: 45%, 9: 37%, 12: 6%)
Total Population	3234 (8: 42%, 9: 30%, 12: 14%)
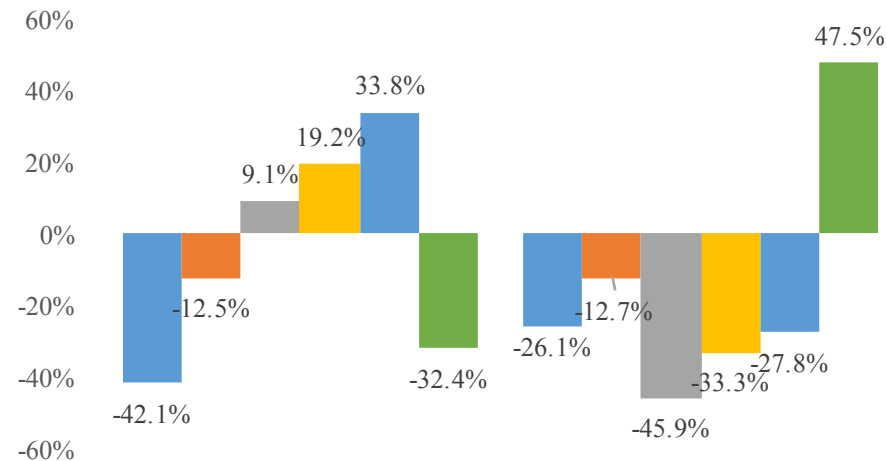
| Special Event	
Related Population	1565 (4: 26%, 9: 23%, 3: 19%)
Total Population	7190 (4: 24%, 9: 21%, 3: 17%)

Top chart (Malls II / Community):
- DJ: -62.2%, EH: 4.1%, EI: 24.6%, EJ: -18.2%, EK: -8.4%, J2J: 15.1%
- DJ: -62.6%, EH: 17.7%, EI: -36.6%, EJ: 99.0%, EK: -12.1%, J2J: 6.1%

Bottom chart (Guerilla / Special Event):
- DJ: -42.1%, EH: -12.5%, EI: 9.1%, EJ: 19.2%, EK: 33.8%, J2J: -32.4%
- DJ: -26.1%, EH: -12.7%, EI: -45.9%, EJ: -33.3%, EK: -27.8%, J2J: 47.5%

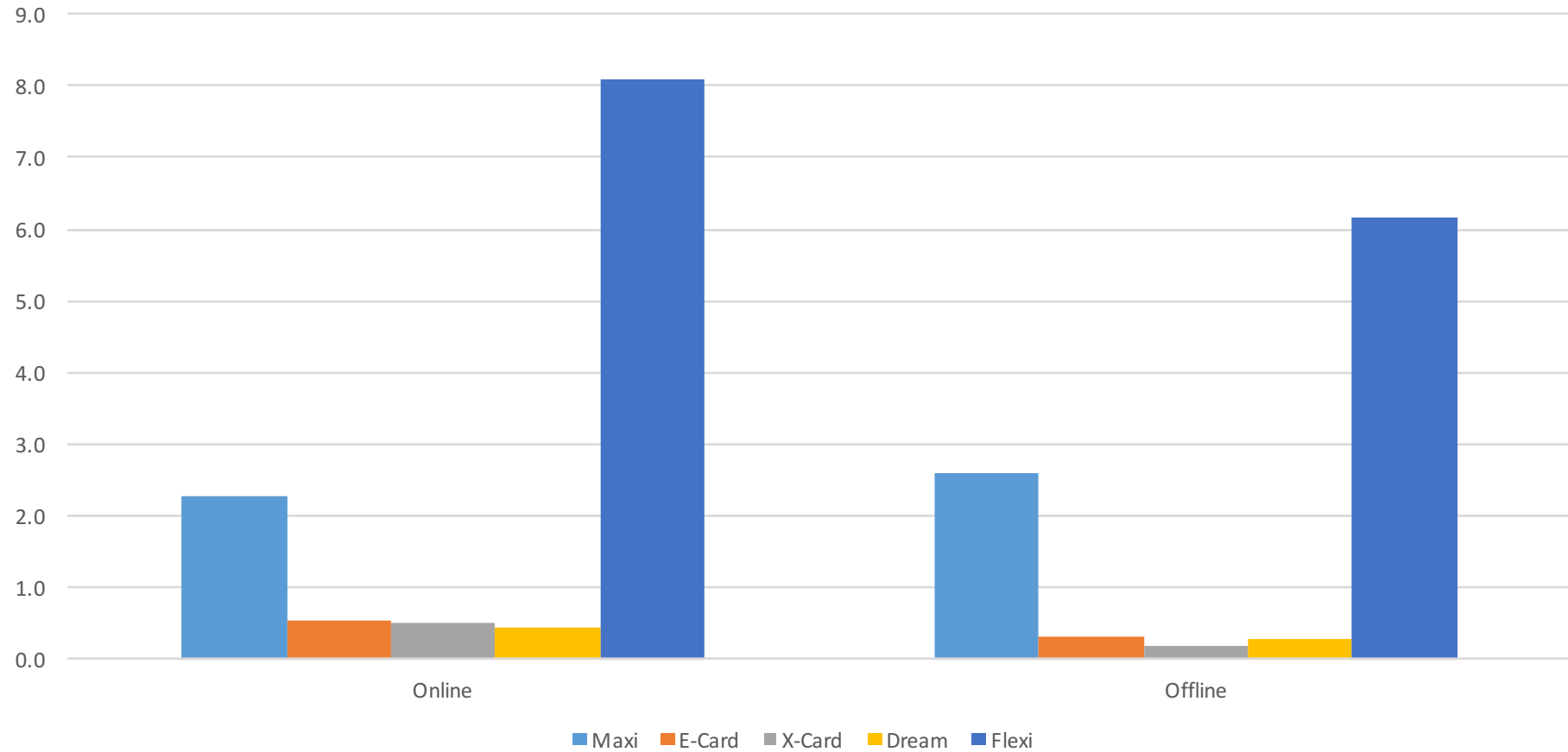Legend: DJ EH EI EJ EK J2J

Amount usage inside Jenius, offline channels:

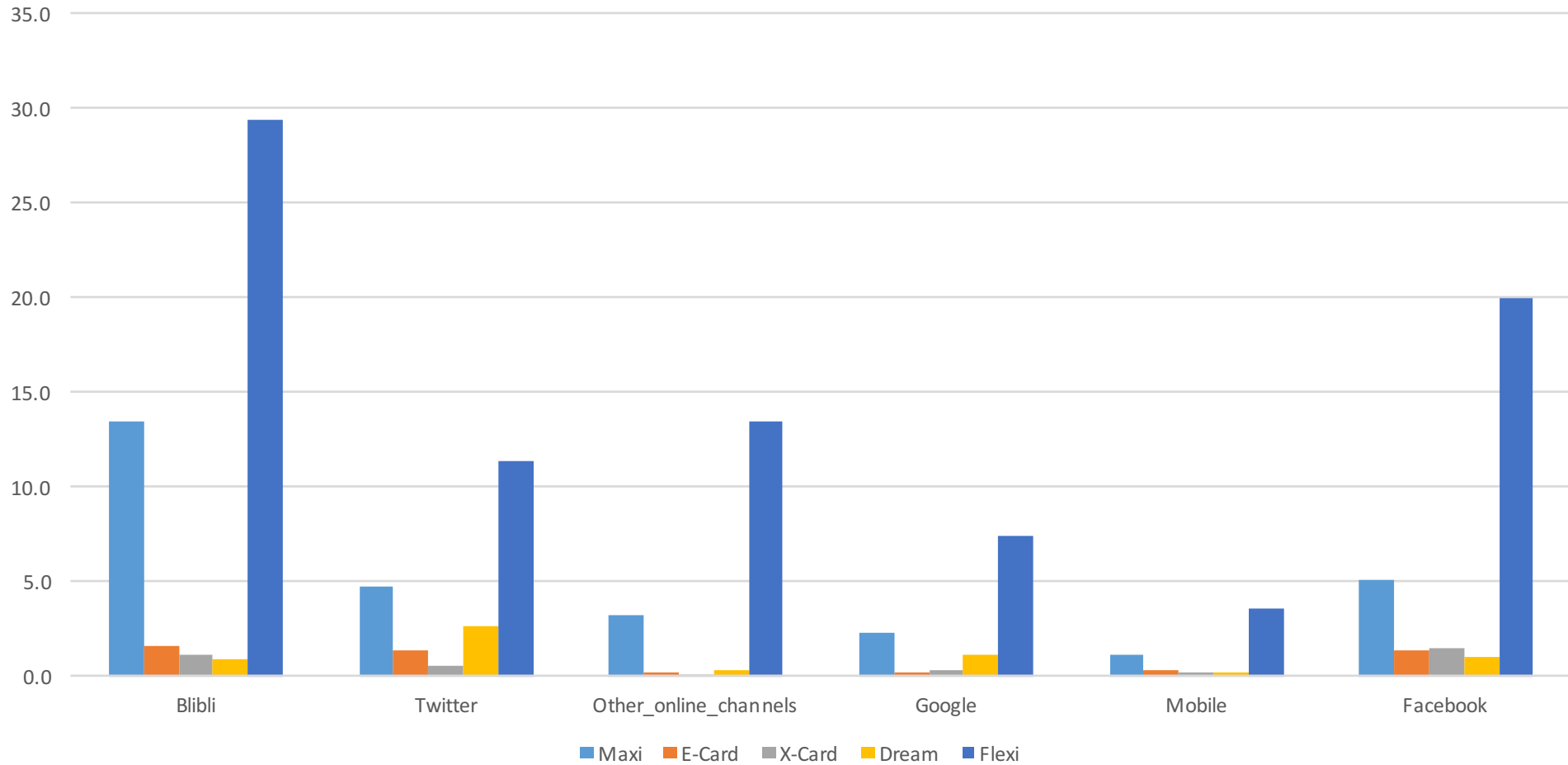| Other Offline Channels	
Related Population	274
Total Population	2689
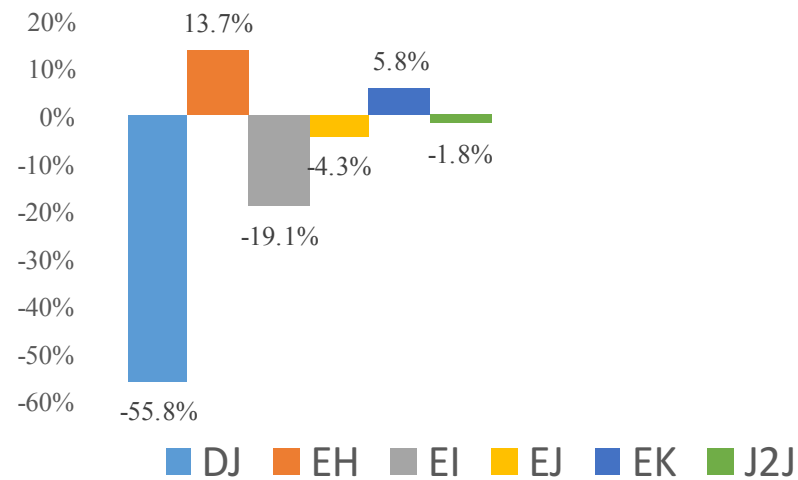
Marketing campaigns effectiveness based on IDR spent and usage

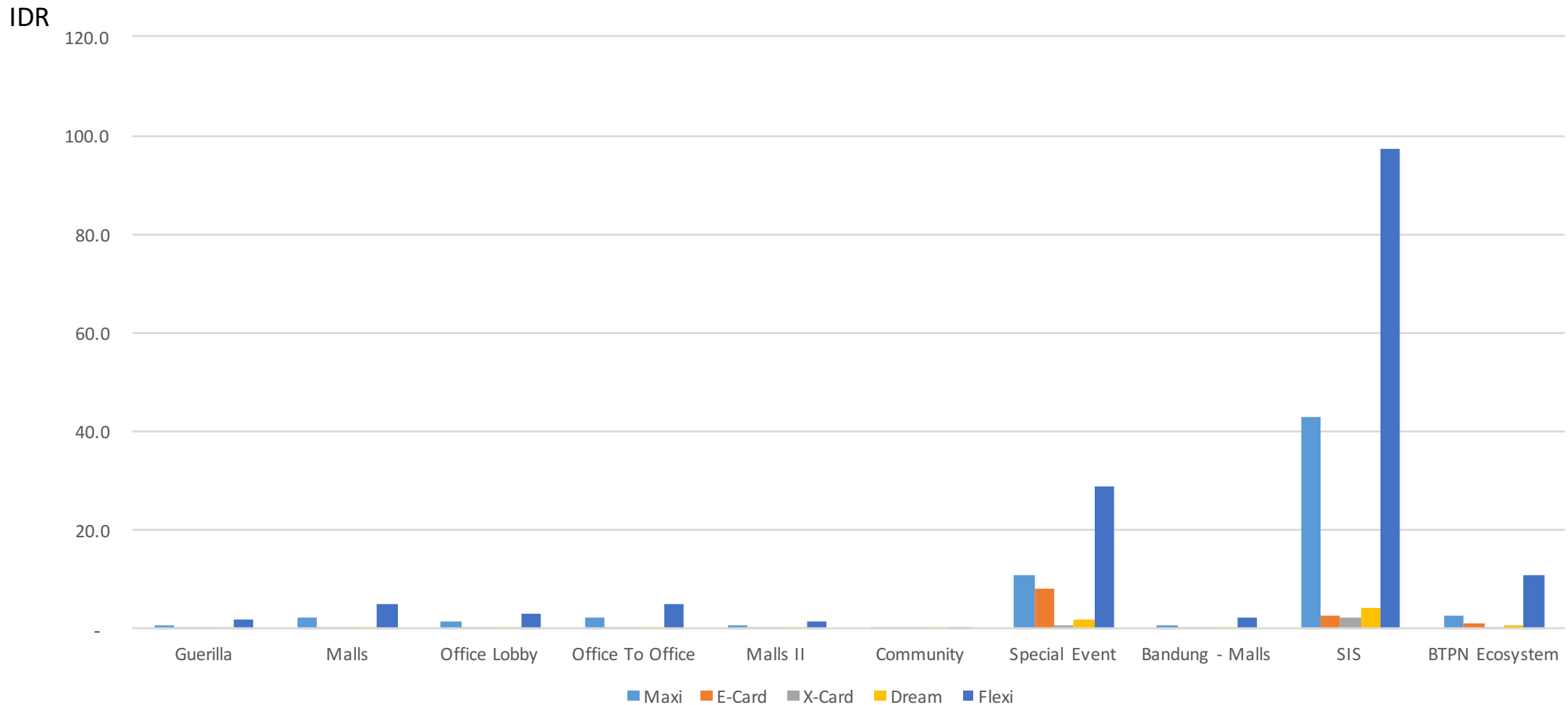Amount (in IDR) transacted to for 1 IDR spent: Online vs Offline

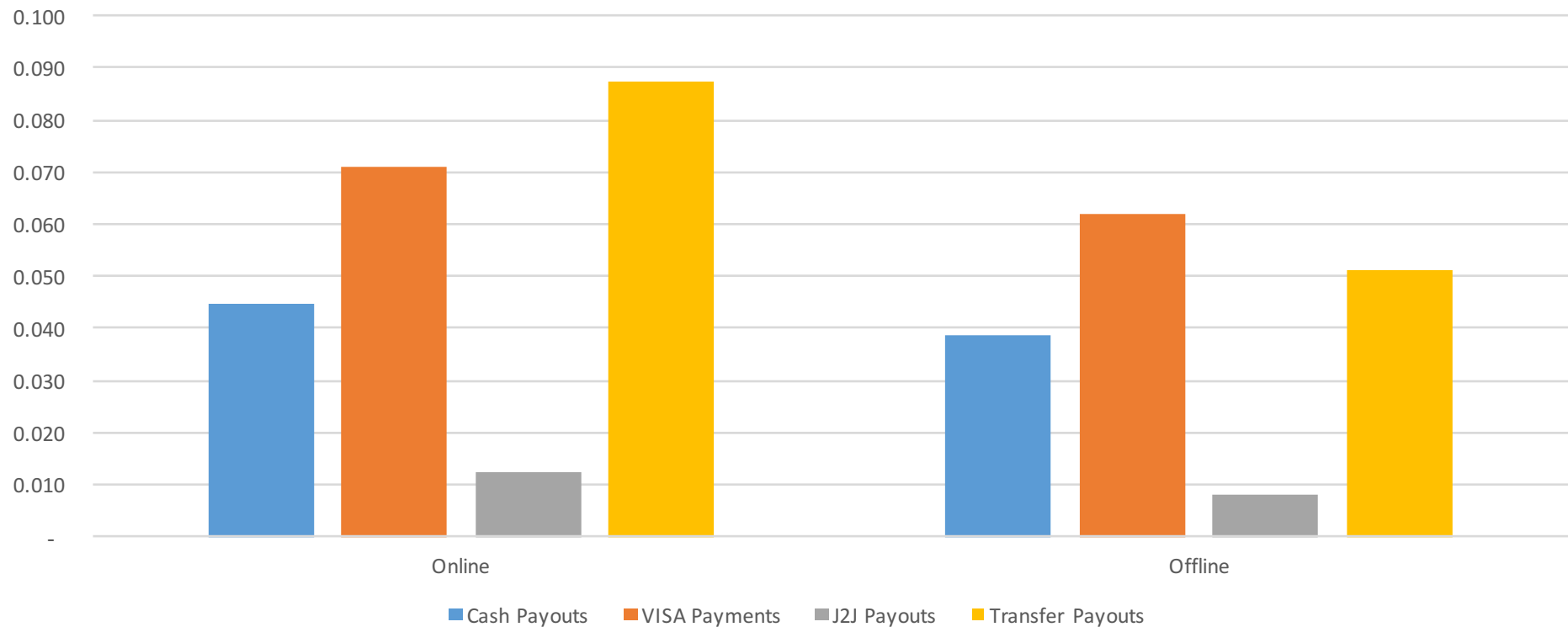Amount (in IDR) transacted to for 1 IDR spent: Online breakdown
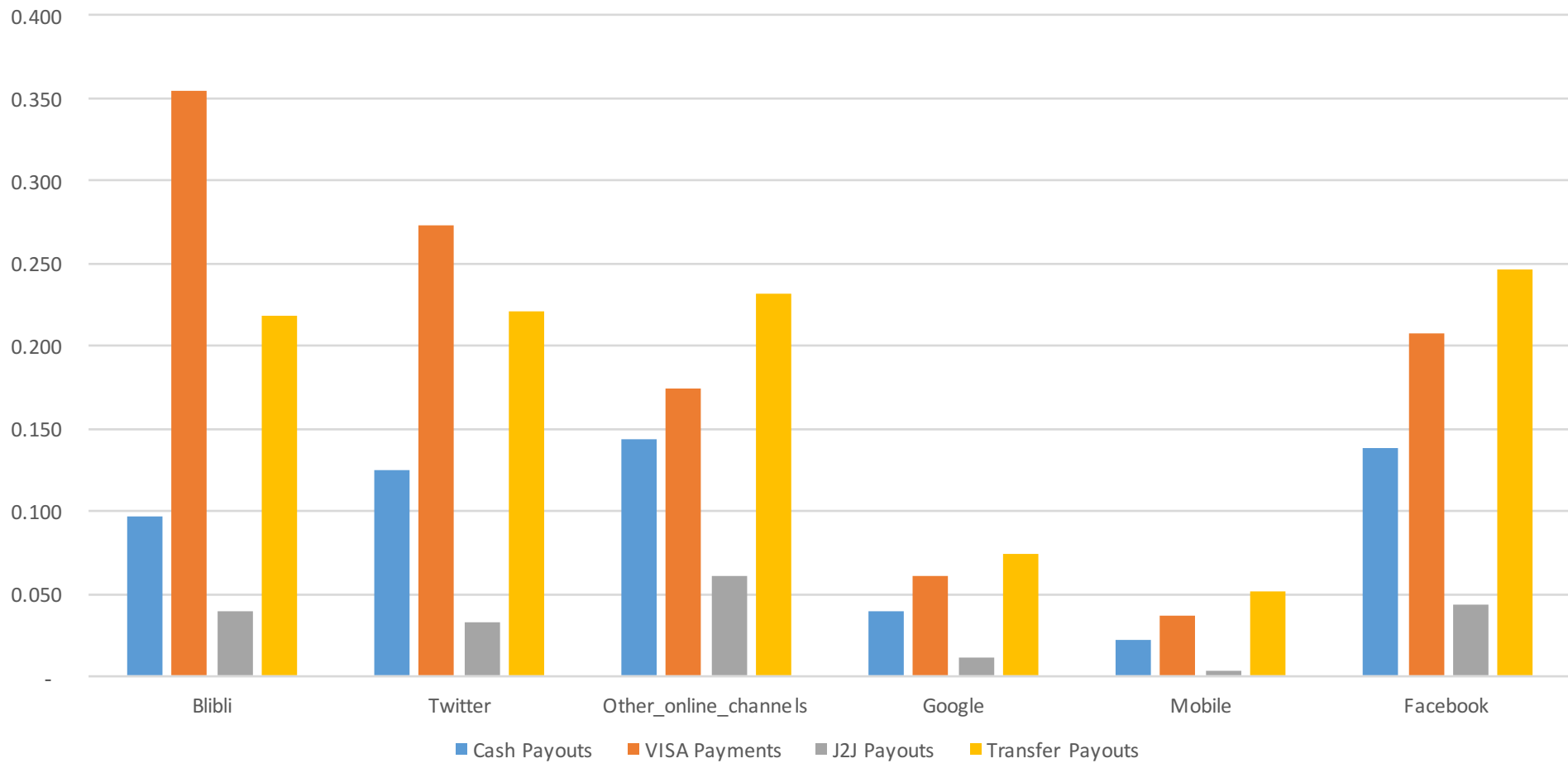
Amount (in IDR) transacted to for 1 IDR spent: Offline breakdown

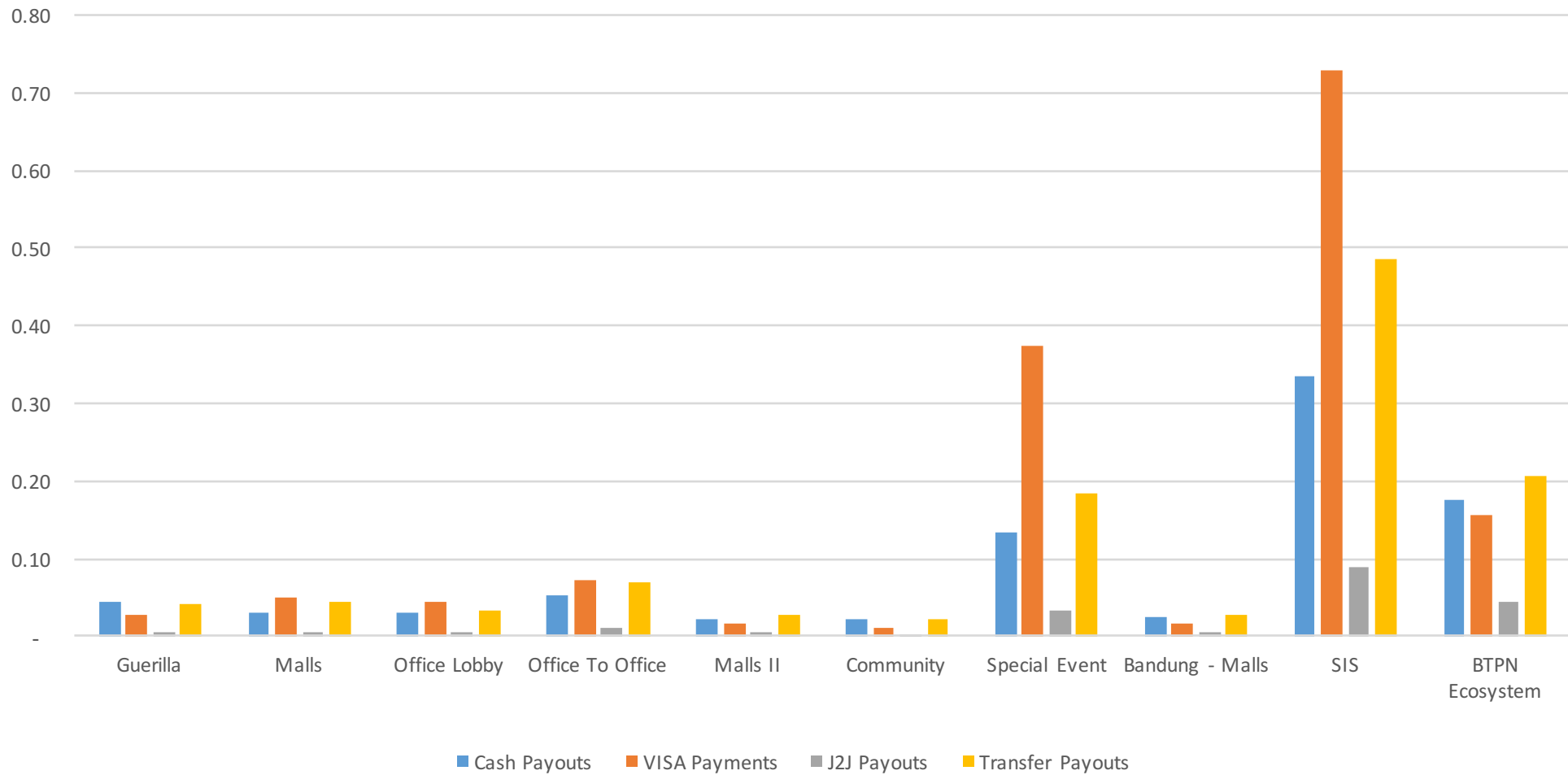# # of Payouts per 10,000 IDR spent on each channel: Online vs Offline

Chart comparing Cash Payouts, VISA Payments, J2J Payouts, and Transfer Payouts across Online and Offline channels.

# of Transactions per 10,000 Rupiah spent: Online breakdown

of Transactions per 10,000 Rupiah spent: Offline breakdown

Conclusion

- Activity and activeness:

Results:
- Able to find segment with highest active ratio
- Able to find segment with highest usage in Cash/ Jenius sub-accounts / (Visa) payments / Transfers
- Identified Users online spending platforms
- Identified Users offline spending venues

- Acquisition channel and usage:

Results:
- Able to find most effective channel for each segment
- Able to find online channel for acquisition with highest usage in DJ/EH/EI/EJ/EK/J2J
- Able to find offline channel for acquisition with highest usage in DJ/EH/EI/EJ/EK/J2J

- Transaction quality comparison between channels based on Campaign cost

Result:
- Able to calculate the 'ROI' per product category