

USER PERSONAS



FINATRA

Presented by **Mathew Darren Kusuma**



MICHELLE

- 35 years old
- Owner of a Grocery Store
- Surabaya, Indonesia

DESCRIPTION

Michelle runs a small neighborhood grocery store in Surabaya. Her business provides essential supplies to the local community, but she struggles to keep up with competition from larger retail chains like Indomaret. Michelle wants to invest in more inventory and modernize her store, but she cannot afford the high-interest loans offered by banks.

GOALS

- Expand her inventory to meet customer demand.
- Modernize her store to improve efficiency and compete with larger retailers.

CHALLENGES

- Difficulty competing with large grocery chains that have more resources.
 - Lack of affordable financing options.
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NEEDS

- Easy access to funds with minimal collateral required.
- Low-interest microloans that allow her to purchase inventory.

INCOME LEVEL

- Lower-middle-income



ANDI

- 30 years old
- Business owner
- Jakarta, Indonesia

DESCRIPTION

Andi is an entrepreneur running a small family-owned restaurant in Jakarta. While the business has been steady, Andi is eager to expand his operations by opening new locations and upgrading his restaurant. He struggles with inconsistent cash flow during slow periods and finds traditional bank loans difficult to obtain due to strict collateral requirements.

GOALS

- Expand his restaurant business by opening new outlets.
- Stabilize cash flow during off-peak seasons.
- Access affordable financing.

CHALLENGES

- High interest rates offered by traditional banks.
- Managing fluctuating revenue streams during different seasons.

NEEDS

- Flexible loan terms with affordable interest rates.
- Quick and easy access to funds for immediate business needs

INCOME LEVEL

- Middle-income



DAFFA

- 33 years old
- Owner of Small Manufacturing Workshop
- Bandung, Indonesia

DESCRIPTION

Daffa owns a small manufacturing workshop that produces handcrafted furniture. His business has grown steadily, and he wants to scale up by purchasing new machinery and hiring more staff. However, traditional bank loans have proven difficult to obtain due to the strict requirements and he's concerned about maintaining profitability while taking on debt.

GOALS

- Purchase modern equipment to increase production efficiency.
- Hire additional employees to meet growing demand.

CHALLENGES

- Managing loan repayments while keeping the business profitable.
 - Navigating the complexities of scaling a small business.
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NEEDS

- Flexible loan options that allow for gradual repayment.
- Low-interest rates to ensure profitability while taking on new debt.

INCOME LEVEL

- Middle-income