Research plan   
for an Indonesian bank

## About this research

### Project Background (1-2 paragraph synopsis)

CG has been asked by an Indonesian Bank to study the current customer experience of everyday personal banking. The Indonesian Bank believes that young millennials will soon become the largest segment of their user base, and would like to be ready for what that will entail when the time comes. Because the large user base of young millennials has not yet been researched for this Indonesian Bank, CG has been tasked with understanding the motivations so that the bank can get a better understanding of how to improve their current customer experience, especially when it comes to everyday personal banking behaviors.

### Research Objective

To understand the current customer experience of everyday personal banking, such as intangible attitudes, behaviors, and motivations, of young millennial users’ of an Indonesian Bank in order to develop attractive, suitable, and innovative banking options.

### Desired Output / Deliverables

* Determine whether current young millennial users of the bank are satisfied with their current customer experience of their personal everyday banking
* Understand the motivations, attitudes, and behaviors of current young millennial customers in order to design around them
* Determine what can improve the customer experience of personal everyday banking, and design around those user needs and feedback

### Detailed Research Activities

**Activity #1: General Survey**

* Timeline: 4 days
* Roles & Responsibilities: Generative research survey to get wide grasp on general sentiment about current customer experience during everyday personal banking activities, but in more of a general statistics based form in order to visualize the information easier
* Key Questions to ask:
  + How would you rate your current customer experience at this bank, on a scale of 1-10?
  + How often in one day would you say you use everyday personal banking behaviors/actions?
  + What words would you use to describe your current customer experience of everyday personal banking using this bank?
* Participant Mix: Depending on the size of the Indonesian Bank, I would get an proportional number of participants who are young millennials and current users of the bank, and I would email/text the survey out in attempts to receive the largest amount of responses possible. They would be across all gender identities, and range from the younger side of millennials to the middle age range of millennials, as this research would be focused on younger millennial users.

**Activity #2: Semi-structured Interviews**

* Timeline: 6 days
* Roles & Responsibilities: Conduct semi-structured interviews to understand on a deeper level the motivations and behaviors of young millennial users. Semi-structured interviews instead of field studies because users might feel pressured under a watching eye at this stage, and with semi-structured interviews, users would be able to talk more freely and give more open-ended answers that would offer more insight into their actions.
* Key Questions to ask:
  + What reasonings do you have behind using everyday personal banking options/actions?
  + What do you think would help making your customer experience better?
  + How would you describe your current everyday personal banking behaviors and actions?
* Participant Mix: Smaller number of participants than the general survey, because semi-structured interviews would take longer time, but at the same time, offer deeper understandings of users. Would interview people on the phone/in-person, as well as send out emails, in order to receive a wide array of responses and not only people who use more in-person banking. An email also might feel less intimidating or pressuring. They would be, as in the survey, across all gender identities, and range from the younger side of millennials to the middle age range of millennials, as this research would be focused on younger millennial users.

**Activity #3: Field studies/case studies**

* Timeline: 4 days
* Roles & Responsibilities: Conduct field studies/observations of young millennial users of their everyday personal banking behaviors and actions in order to get the complete picture of motivations. This would come after the semi-structured interviews so that researchers would know what habits they might want to pay more attention to, and will have a bigger picture of what users do.
* Key Questions to ask:
  + What concrete steps do current young millennial users follow in their day-to-day personal banking habits?
  + What are some underlying behaviors that current young millennial users do unknowingly in their everyday personal banking habits?
  + What can noticeably be improved in the current customer experience?
* Participant Mix: This group of participants would hopefully (and most likely) come from the group of users who willingly agreed to have semi-structured interviews, and would additionally include users who would just consent to a field study. By choosing participants who already agreed to do a semi-structured interview, they might feel less pressure on them to behave as they normally would, as opposed to someone who didn’t do that interview. This study would also have the fewest number of participants, but still an enough amount that the information can be sorted through, As with the other two activities, across all gender identities, and range from the younger side of millennials to the middle age range of millennials, as this research would be focused on younger millennial users.