Research Artifacts

*Background information*

* 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
* **Selected primary research activity:** Semi-structured interview

*Recruitment Screener (Survey)*

—> Screener survey before actual semi-structured interview in order to find participants who will fit the criteria for the interviews

1. What is your age? / What year were you born?

- To find out if they are a young millennial

2. What bank do you use (most often)?

- To find out if they use this Indonesian Bank

3. How often do you use this bank?

- To find out if they are everyday users of the bank

4. What is your gender identity? What is your highest level of education? (and etc)

- To gather general statistic information, and to make sure that when selecting interviewees, they come from a range of different young millennials

*Recording Consent Form*

—> Filled out after selecting interviewees from the recruitment screener, to ask them for their consent to audio recording their answers

(unsure about “official” language and other questions needed for consent forms of this nature, but wanted to include this part because it is an important part before doing interviews, and having an audio recording of participant responses can be helpful to go back to)

Do you consent to having this entire interview audio recorded and used as references to go back to for other parts of this research project?

* Yes
* No

*Semi-structured Interview Discussion Guide*

—> To be used as a general guide during the interview, but any other follow-up questions that may arise during the actual interview can also be asked, as well as generally just letting the participant speak freely

- What are your general thoughts and sentiments on this bank?

- What makes you feel this way?

- How often do you use this bank?

- Do you use this bank more in-person (i.e. going there physically) or online (i.e. using a banking app)?

- What do you do everyday in regards to personal banking?

* What reasonings do you have behind using everyday personal banking options/actions?
  + How do you feel during these moments?
  + What draws you into continually using this bank’s services?
* What do you think would help in making your customer experience better?
* Please describe what service of this bank you tend to use the most on an everyday basis
  + Step-by-step actions of what you do
  + What are your sentiments as you do this?
* How would you describe your current everyday personal banking behaviors and actions?

- How does it make you feel?