

# Bibit.id

## Problem Solving Test

By - Lauw Dastin Falentino Laurianto

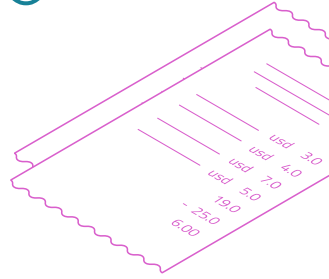
# Topic

## 01. User Behavior

How user behave while using bibit in 2021?

## 02. User Retention & AUM

How to enhance User Retention and increase AUM for 2022?

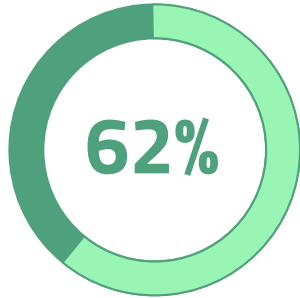


# User Behavior



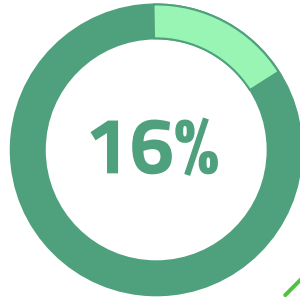
# Investment Product Preference<sup>x</sup>

39% of User is only buying one investment product



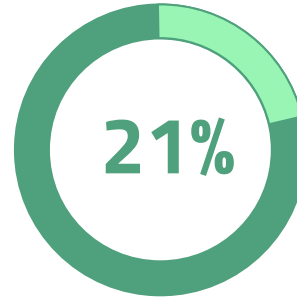
**Pasar Uang  
Only**

AVG Buying Freq : 1.34  
AVG Selling Freq : 0.42



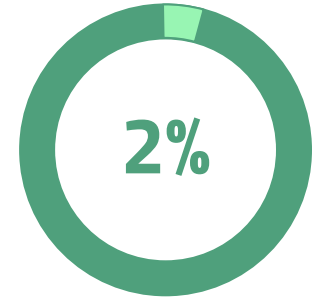
**Pendapatan  
Tetap Only**

AVG Buying Freq : 1.31  
AVG Selling Freq : 0.45



**Saham  
Only**

AVG Buying Freq : 1.33  
AVG Selling Freq : 0.38

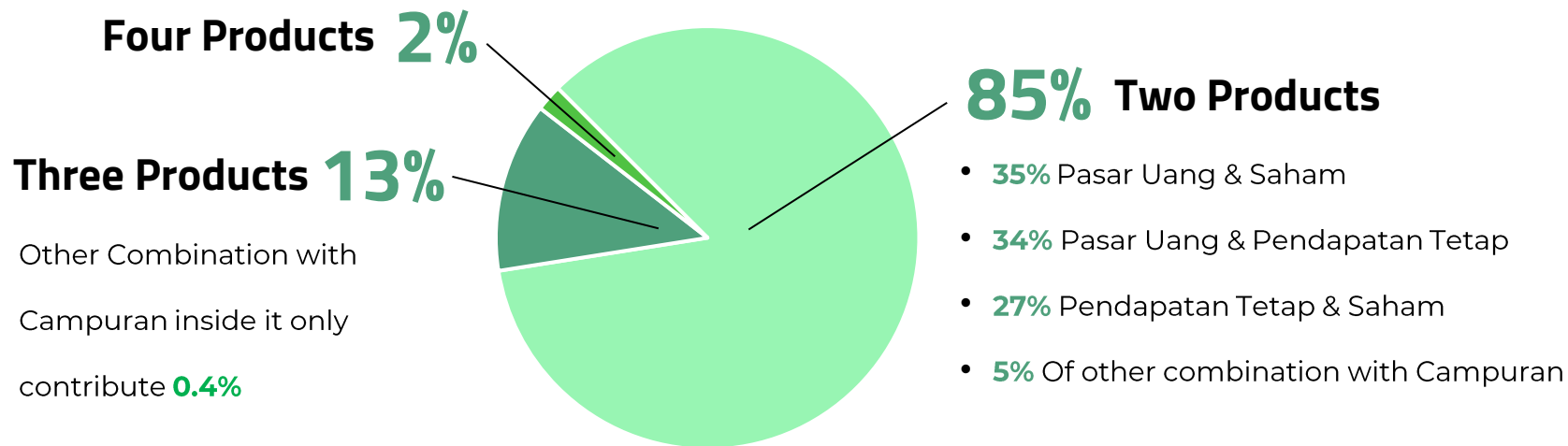


**Campuran  
Only**

AVG Buying Freq : 1.21  
AVG Selling Freq : 0.50

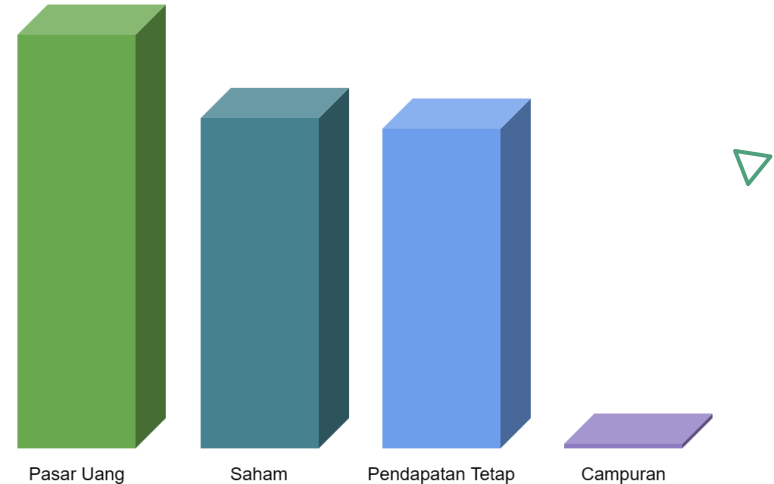
# Investment Product Preference<sup>x</sup>

**61%** of User is buying more than one investment product



# What can we notes?

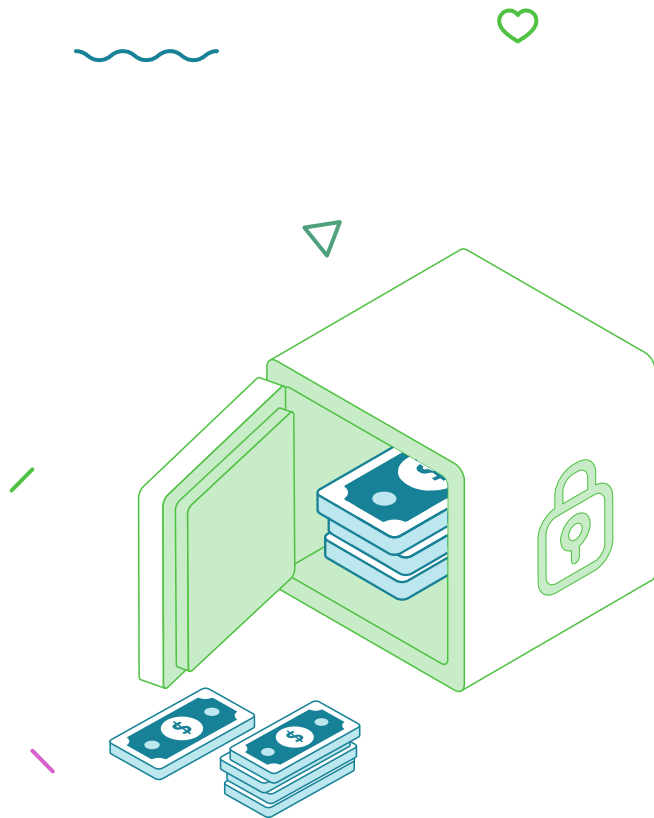
- Most user prefer **Pasar Uang** as one of their investment product since it have the lowest risk.
- **Saham** becomes the second most preferred investment product where it gives a higher return then **Pasar Uang** but comes with higher risk as well.
- **Pendapatan Tetap** trails right behind **Saham** popularity while only a few user willing to buy **Campuran** as one of their investment product.



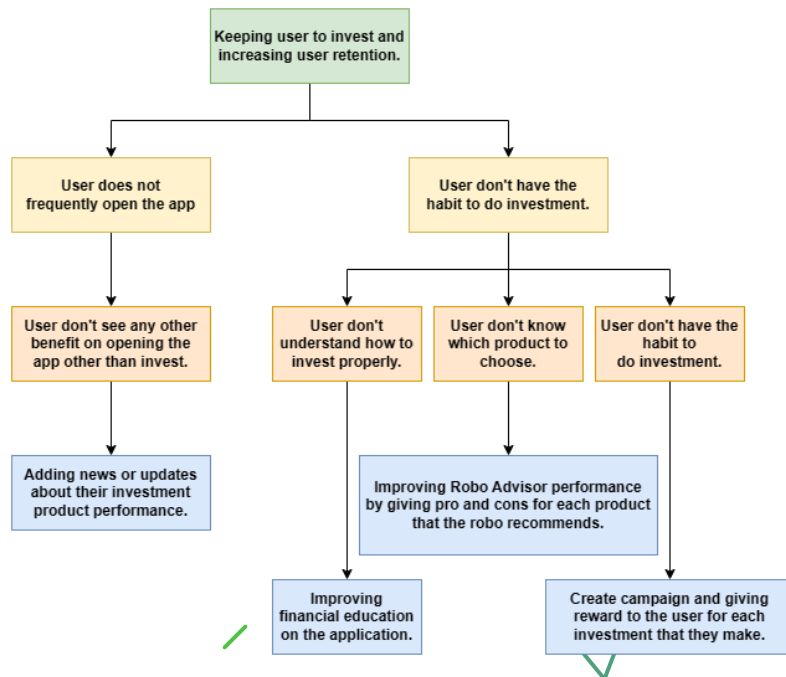
A more deep dive into user behavior can be done by analyzing data such as payment method that they choose when doing transaction inside **Bibit.id**.

By doing this, company can plan accordingly to encourage user to do more transaction by giving promo or benefit for one or more specific payment method.

# User Retention & AUM



# How to Enhance User Retention in 2022?



- Analysis on user frequency to open the app is needed to be done. From this, company can gain insight on user behavior as well.
- With understanding the user behavior, company can develop strategies to enhance user retention. One which is improving the article section to give insight about certain investment product performance to the user.
- By doing so, user will be noticed and can develop a habit to open the app frequently to get information. With that, user might also begin to invest more which will also help increase AUM.



# 38.5 Bio

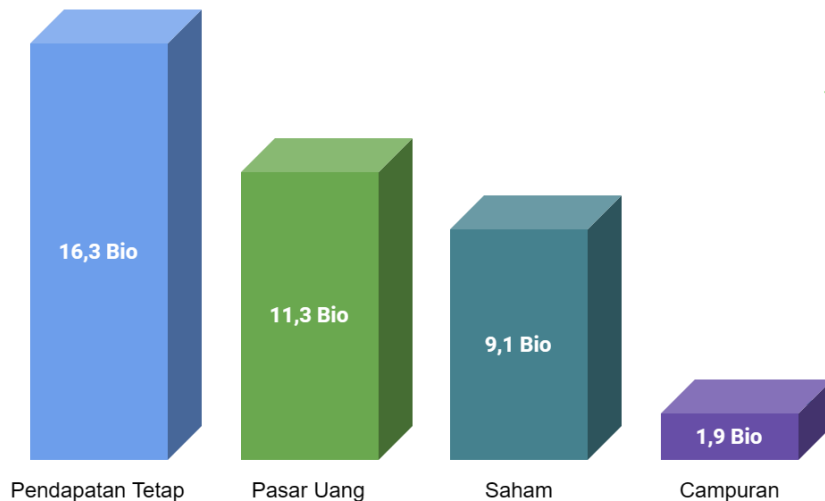
The Total **AUM** for Year 2021



# How to Increase AUM in 2022?

- Reviewing the affects of Robo Advisor in encouraging new investor to start investing in **Bibit.id**.
- Adding more feature and metrics into Robo Advisor so that it be more useful for more experienced investor.
- Reviewing the performance of financial education that have been provided to user through the application.
- Maximizing the potential of investment product that already have high AUM such as **Pendapatan Tetap** by highlight it to investor and maintaining it's performance.

AUM Breakdown in 2021





# Thank You