



CIMB NIAGA

Rekening Ponsel




Performance Summary

CIMB Niaga Rekening Ponsel

CIMB Niaga Rekening Ponsel is the first mobile phone bank account in Indonesia offered by CIMB Niaga. It treats mobile number as an account number and it has got no administration fee, no monthly fee, and no minimum balance requirement. Rekening Ponsel can pay for purchases, withdraw cash at ATM, mobile phone reload, online transfers, Rekening Ponsel top up, pay bills, and check balance for last 10 transactions. Payment can be done by giving the mobile number to the cashier, and authorizing purchase using a PIN. All the transactions are done using a mobile phone.

The CIMB Niaga Rekening Ponsel concept shows an average performance -- has a high need fulfillment and encourage people to seek more information, but only has average purchase intent. This concept meets people's need but needs to push people to action (for sign-up). The concept received weak acceptability among target market, indicated by not well liked, has problem in believing the claim, and low purchase intent.



Go Mobile Rekening Ponsel
CIMB NIAGA
Transfer uang gratis
antar NOMOR PONSEL,
tanpa rekening bank!

First in Indonesia!
Transfer money to all of phone numbers in Indonesia and cash withdrawals can be made by mobile phone in CIMB Niaga ATM anywhere, without a bank account. In addition to other phone numbers, you can also send the funds to other banks in the ATM Bersama and/or Prima network.

Everything is FREE, NO administrative costs, can be use from ANY phone numbers provider and kinds of phone. As easy as you imagine your phone number is the same like your account number.

How to register Rekening Ponsel CIMB Niaga that is, if you:

1. Are not CIMB Niaga customer, you just need to nearest CIMB Niaga branch to sign up with a phone that will be registered and an ID card with picture (ID card, driving license, etc.).
2. Are CIMB Niaga customer and registered in *Go Mobile, then you can directly make transaction on your Rekening Ponsel through Go Mobile application or SMS menu, or ATM cash withdrawals at CIMB Niaga ATM.

*Go Mobile application can be downloaded via <https://mobile.cimbclicks.co.id/apps> or via SMS, type "Go(space)Mobile" and send to 1418

With Rekening Ponsel, you can do many things such as:

1. **Cash Deposit** can be done in any CIMB Niaga's branch and CDM (*Cash Deposit Machine*).
2. **Withdraw Cash at ATM** without the need for cards and can also be done in any CIMB Niaga's branch.
3. **Mobile Phone Reload** for almost all of phone operator in Indonesia, such as: Simpati, Kartu As, Mentari, IM3, IM2, Axis, Three (3), XL.
4. **Online transfer** to all of phone number in Indonesia, to CIMB Niaga bank account, and to other banks through Joint/Prima ATM networks.
5. **Pay bills** of phone/mobile, credit cards, flight ticket, installment loans, education, insurance, environmental, and internet/TV cable.
6. **Check balance and transaction history** (last 10 transactions).

Shopping with Credit Card and Cash, is not the time anymore..!!
 Now, you can shop using Phone with a guaranteed SECURITY SYSTEM. Once you enter your cell phone number for transaction, you will receive a confirmation SMS which ensures the transaction made by you. Reply the SMS immediately with requested 2 from 6 digits of your PIN.

CIMB NIAGA It's Cool to Pay With Your Mobile Phone



Key Findings: Rekening Ponsel

Market Potential

- The CIMB Niaga Rekening Ponsel demonstrates an average Mass Market Potential, as shown by its Market Success Score
- Performance of CIMB Niaga concept falls into “Commodity” archetype. It has high consumer demand (high need fulfillment) but weak likeability and average purchase intent. It is perceived relevant but not enough to make people take action to sign up.

Key Market Segments

- Likely buyers of the concept are from the higher SES, in their late 30s
- The considerers are skewed towards the younger segment

Communication Overview

- Reasons to buy are driven by product features – “everything is free”, “you can send funds to other banks”
- Message Power Score is high, which suggests that it will do well in the mass market, but Buzz Power Score is exceptionally low, indicates a challenge to encourage awareness through word-of-mouth

Critical Success Factor

- CIMB Niaga Rekening Ponsel concept provides a clear benefit message, but people just don’t want it (not showing intention to sign up). It needs adjustment to provoke people to action.
- Offers are seen interesting, but believability of these claims is questionable
- Concept needs more clarification on the “how-to” and provides more explanation on the Go Mobile application
- Addresses a need, but not seen as unique. This with average value perception results in low commitment for action to sign-up.



Vantis Files Scores Explained

Market Success Score

The Market Success Score is a calculation of eventual consumer demand, rescaled from 0 to 200 for simple interpretation. In contrast to a full forecast, the Market Success Score focuses only on consumer demand, and does not account for marketing plans (generating awareness and building distribution). A correlation of the Vantis Mass Market Potential Score to in-market sales indicates that concepts with a top third score have a 70% success rate.

Key Measure Scorecard

Vantis owns the world's largest database of new concept scores in technology, durable goods, health, and services sectors. Key survey measures for your concept are compared to survey norms for a relevant subset of new products from the Vantis Database. The normative comparison indicates breadth of appeal for your offer and broadly identifies strengths and weaknesses essential to new product success and positioning (e.g. high perceived value or low perceived differentiation). Furthermore the pattern of survey score rankings determines an Archetype. There are two dozen new product archetypes, and different marketing implications are tied to each. For example, the Breakthrough Archetype is characterized by low-to-moderate purchase intent, below average value, but very high liking and uniqueness. A simple analysis of purchase intent scores would overlook a huge Breakthrough opportunity, and result in the wrong investment decision. Archetypes are used in CIMB Niaga analysis to eliminate such mistakes.

Key Consumer Segments

The standardized CIMB Niaga survey includes demographics, shopping and media habits. The summary is meant to give a top-line understanding of the consumer target which is essential to market success and also provides the framework for the market size (right product : right audience rather than wrong product : wrong audience).

Message Power

Message Power scores the ability to execute the message in mass marketing. A high score vs. the norm results when one or a few clear, differentiated benefits are present. An offer with high Message Power will be very responsive to advertising spend. Thus, seeing heavy spend is a signal of an uptick in business trajectory.

Buzz Power

Some products are more likely to be discussed, even hyped by faithful buyers. Buzz Power indicates how much word-of-mouth (buzz) a new product will generate. Buzz Power links directly to demand potential, whereby high buzz scores translate to incremental awareness in the market. Breakthrough products will generally have high potential here.

Critical Success Factors

Phrase-by-phrase analysis, indicating why consumers will buy. This analysis, based on a concept highlighter exercise, identifies key message components that motivate the target audience.

Top 5

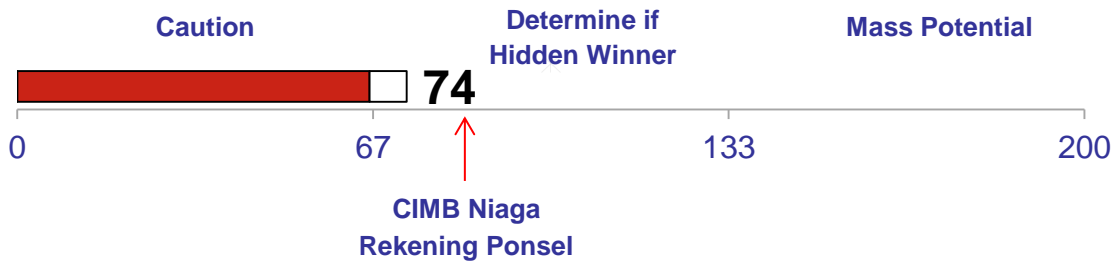
This "elevator test" identifies the 5 most important parts of the message - phrases that A) reach the consumer and B) persuade them. Reach is calculated using the click rate for each phrase in the concept highlighter exercise. Persuasion is derived by correlating the click rate (reach) with the key measure



Vantis Scores Market Performance Indicators

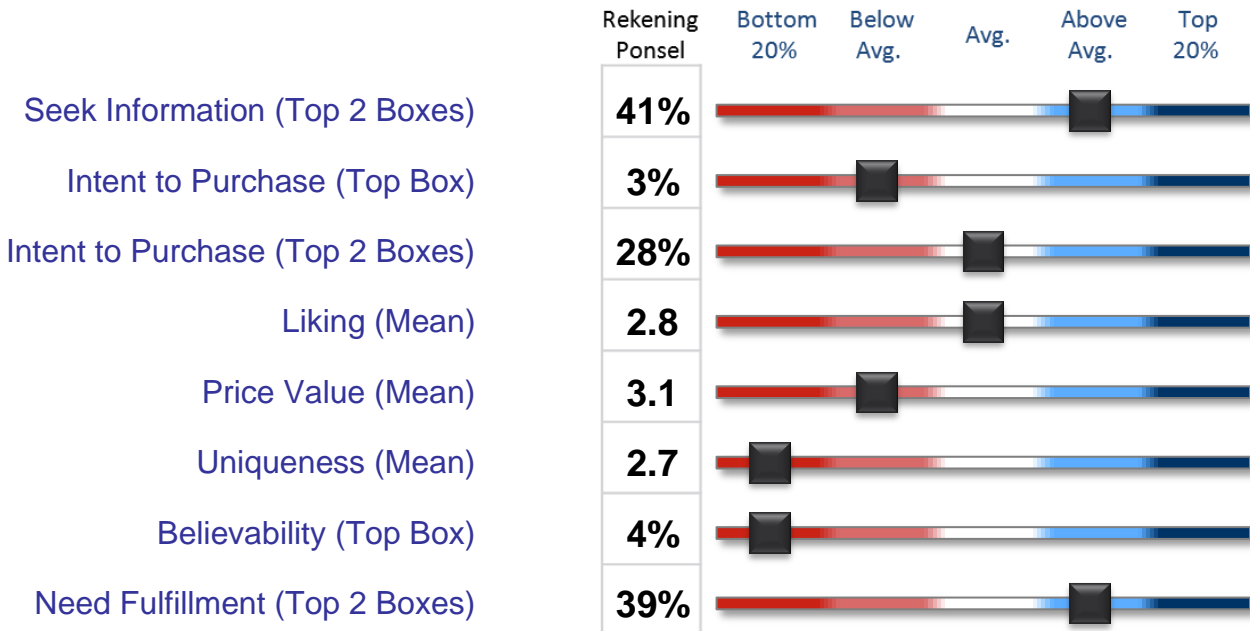
CIMB Niaga Rekening Ponsel earns an average acceptance, with Market Success Score falling in the middle performer. It has a high need fulfillment and encourage people to seek more information, but only has an average purchase intent. This concept meets people's need but needs to push people to action (for sign-up).

Market Success Score



Key Measure Scorecard

Placement in Vantis Database





Key Market Segments

Consumers most interested in the Rekening Ponsel almost overwhelmingly tend to be in the age group of 36 – 45 with higher social class. While the considerers of this product are the younger age group 22 – 25.

	Total	Rekening Ponsel Concept			
		Likely Buyers	Index	Considerers	Index
Respondent Base	158	45		74	
GENDER (%)					
Male	51	42	82	57	112
Female	49	58	118	43	88
AGE GROUP (%)					
22 – 25 y.o.	22	13	59	27	123
26 – 35 y.o.	32	27	84	34	106
36 – 45 y.o.	25	40	160	19	76
46 – 55 y.o.	16	18	113	16	100
56 – 65 y.o.	5	2	40	4	80
WORKING STATUS (%)					
Yes	56	58	104	57	102
No/ not yet	44	42	95	43	98
MARITAL STATUS (%)					
Single	12	13	108	11	92
Married without children	4	2	50	5	125
Married with children	83	82	99	82	99
Divorced/ separated/ widowed	1	2	200	1	100
SES (%)					
A	23	33	143	23	100
B	32	40	125	28	88
C	45	27	60	49	109
EDUCATION LEVEL (%)					
Primary school	3	2	67	0	0
Junior high school	25	31	124	22	88
Senior high school	67	62	93	72	107
Diploma / Junior college	3	2	67	4	133
College / University	3	2	67	3	100

Communication Overview

The Top 5 analysis identifies those phrases that had the greatest impact and need to be highlighted to reach and persuade customers to accept the offer. For CIMB Niaga Rekening Ponsel, the top phrases occurred throughout the benefit of the products, with “sending funds to other banks” being the top one.

Rekening Ponsel generated above-average Message Power score, indicating strong and clear message communication. The Buzz Power score, however, is low, indicating that the potential buyers are not likely to recommend the offering.

Communications Indices



Top 5 Phrases

Rank	Phrase
1	You can also send the funds to other banks
2	In the ATM Bersama and/or Prima network
3	Without a bank account
4	Cash withdrawals can be made by mobile phone
5	In CIMB Niaga ATM anywhere



Methodology

Country	▪ Indonesia
Dates of Fieldwork	▪ July 7 – 17, 2014
Data Collection Method	▪ Face-to-face (in home) using tablet
Concept Specs	▪ A4 ▪ 2 pages
Sample Size	▪ N = 158
Sample Definition	▪ Male and female ▪ 22 – 65 years old ▪ SES ABC ▪ Decision maker in buying household products and in choosing bank/ other financial institution
Exposure Method	▪ Sequential monadic survey ▪ 3 concepts per respondent ▪ Equal rotation across concepts
Length of Survey	▪ 40 minutes



Questionnaire Details

Key Measure Scorecard	
Seek Information	<ul style="list-style-type: none"> Which statement best describes how likely you would be to seek more information about the product/service? Response on a 5-Point Scale – “Definitely Would” to “Definitely Would Not Buy”
Purchase/Sign-Up Intent	<ul style="list-style-type: none"> Which statement best describes how you feel about buying/signing up for the product/service? Response on a 5-Point Scale – “Definitely Would” to “Definitely Would Not Buy”
Liking	<ul style="list-style-type: none"> How much do you think you would like or dislike the product/service? Response on a 6-Point Scale – “Like Extremely Well” to “Not Like at All”
Price/Value	<ul style="list-style-type: none"> Considering the price, how do you feel about the value of the product/service? Response on a 5-Point Scale – “Very Good Value” to “Very Poor Value”
Uniqueness	<ul style="list-style-type: none"> How would you rate the product/service in terms of being new and different from other products currently available? Response on a 5-Point Scale – “Extremely New and Different” to “Not at All New and Different”
Need Fulfillment	<ul style="list-style-type: none"> How well would the product/service solve a problem or fulfill a need for you? Response on a 5-Point Scale – “Definitely Would” to “Definitely Would Not”
Believability	<ul style="list-style-type: none"> Which statement best describes how you feel about the believability of the statements made about the product/service? Response on a 4-Point Scale – “Very Believable” to “Not at All Believable”
Buzz Power	
Agree/Disagree (5 pt scale)	<ul style="list-style-type: none"> If I owned this product, I would want people to know I personally own it or use it I would email or tell friends and family about this I would recommend this to people I know I would search websites for consumer ratings, blogs, or more information about it This product will create a lot of excitement and will be talked about



About Ipsos Vantis

Linking Market Research to Market Performance

Experience

Ipsos Vantis is a world leader in forecasting and optimizing new products and services before they are introduced in market. Over the past 20 years Vantis has conducted 20,000 new product concept studies, and built the world's largest database of new product survey scores in technology, durable goods, health, and services sectors.

Forecasting validation is an absolute necessity for the success of our business among corporate and institutional investor clients. Ipsos Vantis tracks its forecasts vs. market launches and has observed a high degree of accuracy:

- 80% of forecasts are within 20% of actual sales results
- Early stage concepts clearing the Vantis hurdles have a 70% success rate in-market

Philosophy

Forecasting validation is a necessity for our business in order to ensure the validity of the advice, but our attention is placed on delivering research that informs the right business decision. Every Ipsos Vantis study delivers results that depict business impact. Our unique point-of-difference in the market research community is the ability to translate survey data to business results. We report answers to business questions in terms that business partners can understand: Sales, Revenue, Probability of Success in Market.

Vantis Files and the Vantis Philosophy

Vantis Files serve several purposes.

- Independent evaluations of new, emerging, and newsworthy product and service offerings
- Monitoring a new product or service's ongoing market acceptance, buzz potential, and reach
- Competitive intelligence on new product and service offerings that you monitor

Vantis Files are highly standardized, making it easy, fast, and affordable to review the results of our independent tests of new product and service offerings. Vantis Files are based upon the metric of Vantis Express, our succinct collection of powerful market-proven metrics that relate to the three major components of a new offering's success: demand potential, key consumer targets, and critical success factors. Vantis Files results, like our custom Vantis Express work, hold true to the philosophy of translating survey scores to business impact. Vantis Files detail the opportunity