

VERTICAL 7



# Finance

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# Cashless is here to stay, as consumers grow more comfortable with digital finance services.

Search interest in **digital banking** grew by +30%

While search interest in **ewallet** and **domet digital** climbed by +190% and 20% respectively.

**QRIS** (Quick Response Code Indonesian Standard) search interest saw an uptick of +140%, as people used the QR code more to make payments.





After three years of uncertainty, there's increased interest and awareness about financial planning. Indonesians are turning to Search to find resources to improve their financial literacy.



budgeting



+40%



suku bunga



+20%



mengatasi resesi



+60%

🔍 budgeting



+80%

🔍 suku bunga



+60%

on YouTube Search



**They are also taking steps to achieve “financial freedom”, and researching ways to develop multiple income streams to attain it.**

Search interest in **side hustle** climbed by +50%, as Indonesians looked for options to earn extra cash.

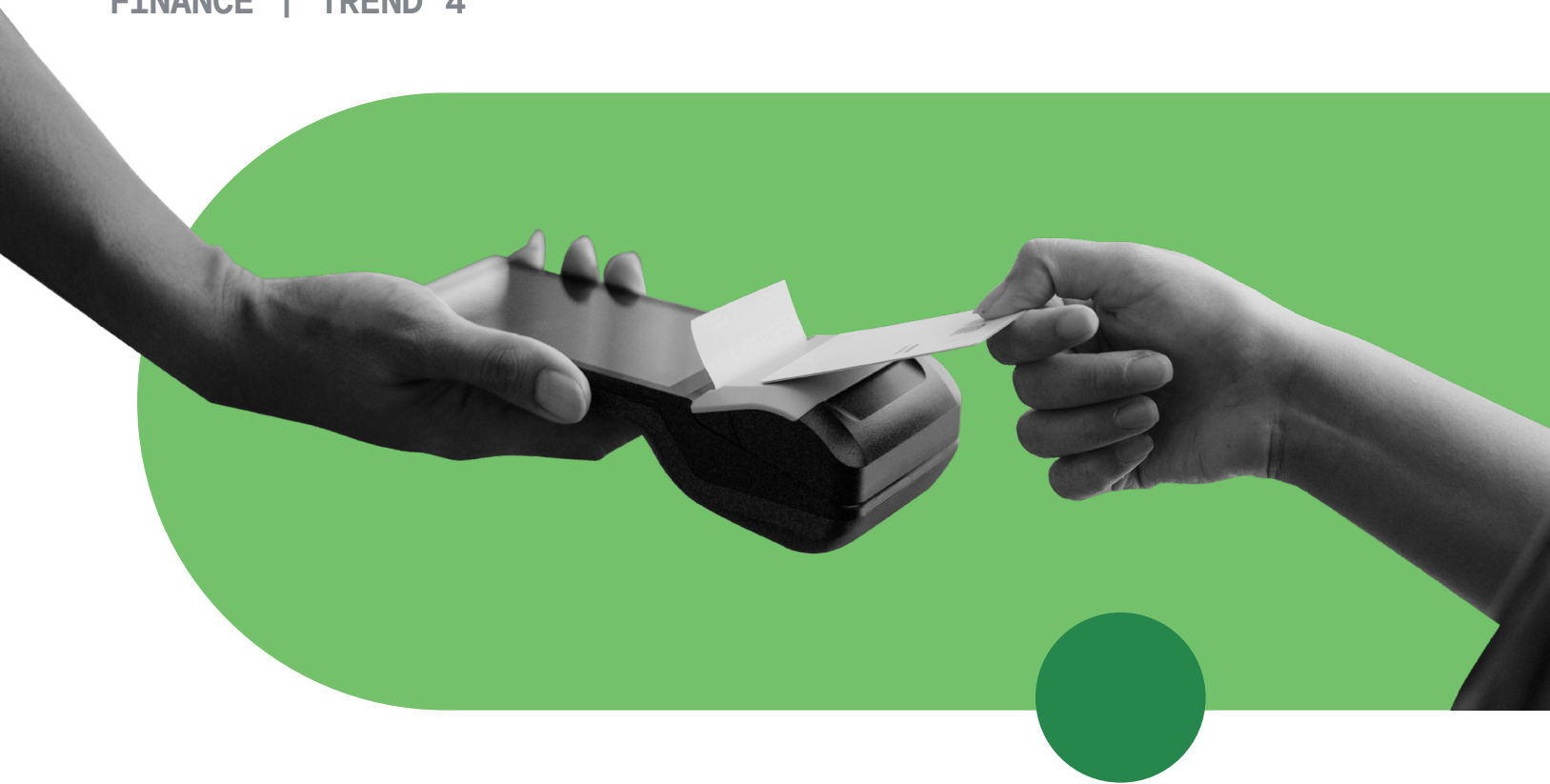
Similarly, search interest in **investment topic** grew by +25% on YouTube Search.

While there was a +40% increase in search interest in **pinjol ojk**, a form of financial certificate

**As financial literacy rises, Indonesians are also exploring various credible lending options online to build credit in a safe and smart manner.**







 pinjol		<b>+50%</b>
 sukuk		<b>+20%</b>
 paylater		<b>+20%</b>
 pinjol aman		<b>+110%</b>
 kartu kredit		<b>+80%</b>

on YouTube Search

# Marketing implications

# 01

## Help users meet their financial goals.

People aren't just looking for banking services, they're looking to attain their financial goals. Never miss an opportunity to make your brand more appealing to these high-potential customers. Come up with solutions that deliver a more personalized experience at scale whilst driving better conversions.

# 02

## **Create content around financial tips and literacy to build user trust.**

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# 03

## Build trust in your brand.

Trust in a brand plays a significant part in finance. People are searching for clear indications of whether a financial brand provides quality service and reliable products. A simple way to build and reinforce trust is to utilize your business name and logo, while strengthening credibility by offering full transparency about your financial products.