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# Apps: How to realize their full value

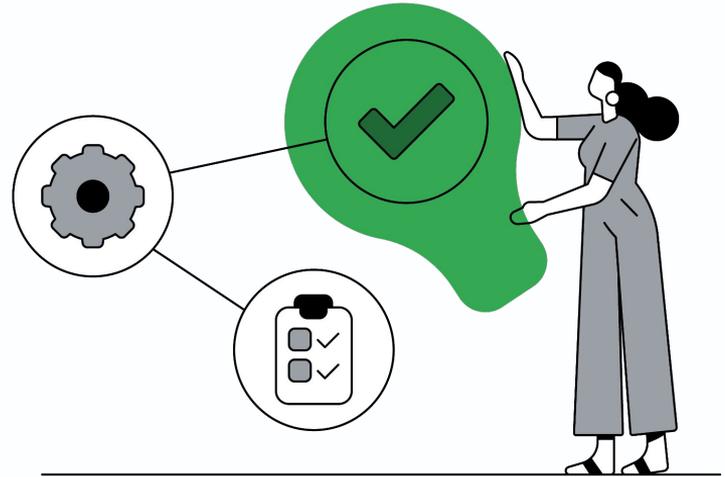
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Finance, Indonesia



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# Background & Methodology



# Research overview



## Objectives

Understand how apps can help improve business brand, growth, and revenue, particularly in light of changing behaviour as a result of COVID-19, by exploring the different and developing customer engagements on apps



## Methodology

Part of a larger consumer research conducted among mobile App users covering Retail, Telco, and Finance verticals. n=2002 for Indonesia Quantitative with 2 playgroups (n=4, each) per vertical for Qualitative. Research covered 9 brands and their respective apps\*.

**KANTAR**

(Quantitative)

**SIXTH  
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(Qualitative)



## Respondent Criteria

### Quantitative

- Frequent internet user
- 18-64 years old smartphone user
- Interacts with vertical via app

### Qualitative

- Mixture of male and female
- Light finance users: Use finance apps 1-3x a month & conducts 4 different app activities
- Heavy finance users: Use finance apps at least once a week & conducts 4 different app activities

**Using screenout data, the incidence of finance app usage is approximately 83%.**

# Who are generally using finance apps?

## Profiling

### Gender

44% Male 56% Female

### Age

59% (18-34) 41% (35-64)

### Income

Less than Rp. 2,500,000	7%
Rp. 2.500.001 - Rp. 4.000.000	14%
Rp. 4.000.001 - Rp. 6.000.000	24%
Rp. 6.000.001 or more	54%

### Internet Usage

99% Daily

### Operating System

7% iOS 93% Android

### Connected Devices

Smartphone	100%
Tablet	37%
Laptop computer	85%
Desktop computer	44%
Smart speaker	18%

### Region

70% Metro 30% Non-Metro

### Smartphone Storage

Under 16 GB	3%
16 GB	9%
32 GB	26%
64 GB	38%
128 GB	21%
Over 128 GB	3%

### Prepaid v/s Postpaid

Top up in advance online	76%
Top up in advance in-store	14%
Contract / fixed bills	9%

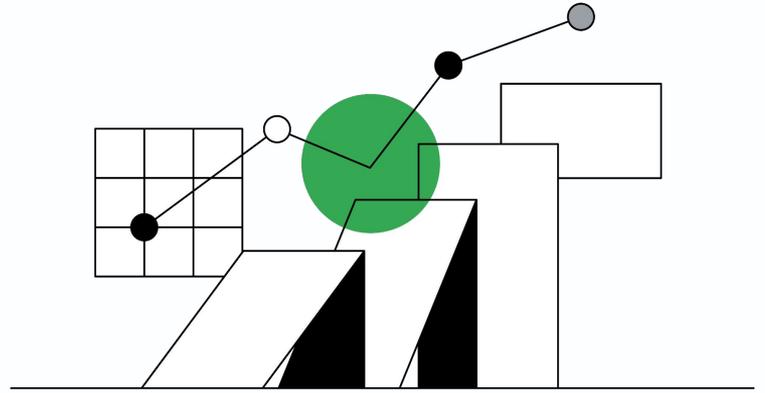
# Consumers were asked about Finance & Banking in relation to the following brands and their respective apps

<b>Brands</b>	<b>Apps</b>
Bank Rakyat Indonesia	BRI Mobile
Bank Mandiri	mandiri online
Bank CIMB Niaga	OCTO Mobile
Bank Tabungan Negara	BTN Mobile
Bank Negara Indonesia	BNI Connect Mobile
Bank Central Asia	BCA Mobile
BTPN Sinaya	BTPN Sinaya Mobile
Panin Bank	MobilePanin
Bank OCBC NISP	OCBC NISP ONe Mobile
Bank Maybank Indonesia	Maybank2u ID

<b>Brands</b>	<b>Apps</b>
Gojek	Gojek
Tokopedia	Tokopedia
Jenius	Jenius
Dana	Dana
Shopee	Shopee
Ovo	Ovo
DBS Digibank	DBS Digibank
TMRW (UOB)	TMRW (UOB)
Bank Permata	Permata Mobile X



# Summary of findings



# Introducing our 3 behavioral pillars that drive value for a brand in a consumer's app journey

## App Discovery and Onboarding

Has the app been trialed following awareness and install?

### Key for App Discovery and Onboarding

Consumers are beginning to form **affinity** with brands, which are aiming to create positive links to discovery metrics before engagement deepens.

## App Engagement

How frequently is the app used?

### Key for App Engagement

Consumers are using the app more frequently. Regular app usage links to increased **loyalty** and brand **satisfaction**.

## App Satisfaction

How satisfied is the app user with the app?

### Key for App Satisfaction

When consumers are highly satisfied with the app they will begin to **recommend** both the app and brand - which will help bring in more consumers to start their own **discovery** journey.

# Stages of App Discovery and Onboarding, App Engagement, App Satisfaction in detail

## App Discovery and Onboarding

**Initial Awareness:** shift between “Never heard of app” and “Heard a little”

**Deeper Awareness:** shift between “Heard a little” and “Heard a lot”

**Installation:** shift between “Heard a lot” and “Installed but not used”

**Onboarding:** shift between “Installed, not used” and “Tried app, still installed”

## App Engagement

**Regular Usage:** shift between “Tried app, still installed” and “Use regularly”

**Most Frequent:** shift between “Use regularly” and “Use app most often”

## App Satisfaction

**Neutral:** shift between “Dissatisfied (1-6)” and “Neutral (7-8)”

**Positive:** shift between “Neutral (7-8)” and “Satisfied (9-10)”

# App Discovery and Onboarding: Key insights and recommendations

## Insights



- **80-100%** of finance brand's customers are **aware of finance apps** in Indonesia - with full awareness for major players
- On average **25% of recent brand customers (past 3 months) are not app users of the same brand** - brands used more often are performing better with app usage
- App discovery is a starting link to building brand affinity
  - **55%** of successful onboarders have strong affinity
- 40% of app users have installed at least one finance app but never used

## Recommendations to improve brand metrics



- **Focus less on awareness of the app**  
App awareness is high so time is better spent on promoting install or trial
- **Encourage installation through regularly used and influential touchpoints such as online reviews**  
Online and offline word of mouth is crucial
- **Focus more on improving trial**  
Key reasons why app users do not try apps after install are: **in-person sign up** needed (33%), they perceive the app to be **complex** (27%), sign up process are **complicated** (27%).

Digital banking is here to stay and brands need to be ahead of the curve - brands need to promote the convenience and safety of digital in a time when consumers are wanting to change their habits

# App Engagement:

## Key insights and recommendations

### Insights



- App engagement has a **strong positive correlation** with brand satisfaction and customer retention
  - **70%** 'most frequent' users are satisfied with the brand
  - **98%** 'most frequent' users are "quite or very likely" to stay with the brand
- **76%** of app users prefer to **engage with brands via apps** - and many have **multiple apps** installed.
- Over **90%** of app users prefer to use **an app** for critical finance **activities** such as **checking accounts, paying bills, retail payments and person to person transfer**
- App users are encouraged to **continue usage** when apps are **secure (65%), use up little memory (46%) and are updated regularly (33%)**

### Recommendations to improve brand metrics



- **Upkeep core features that bring app users back**  
E.g. checking balances (86% perform regularly), transferring money between accounts (78%), person to person transfers (72%) paying bills (62%), payments (55%)
- **Maximize opportunity areas around check-outs**  
Financial apps are increasingly popular for discounts (47% perform regularly), redeeming rewards (29%) & budgeting purposes(33%)
- **Raise awareness of underutilized yet helpful features that can help others**  
Assuming the features work well, underutilized features such as customer service (16% perform regularly), pausing cards (16%), disputing transactions (11%)

# App Satisfaction:

## Key insights and recommendations

### Insights



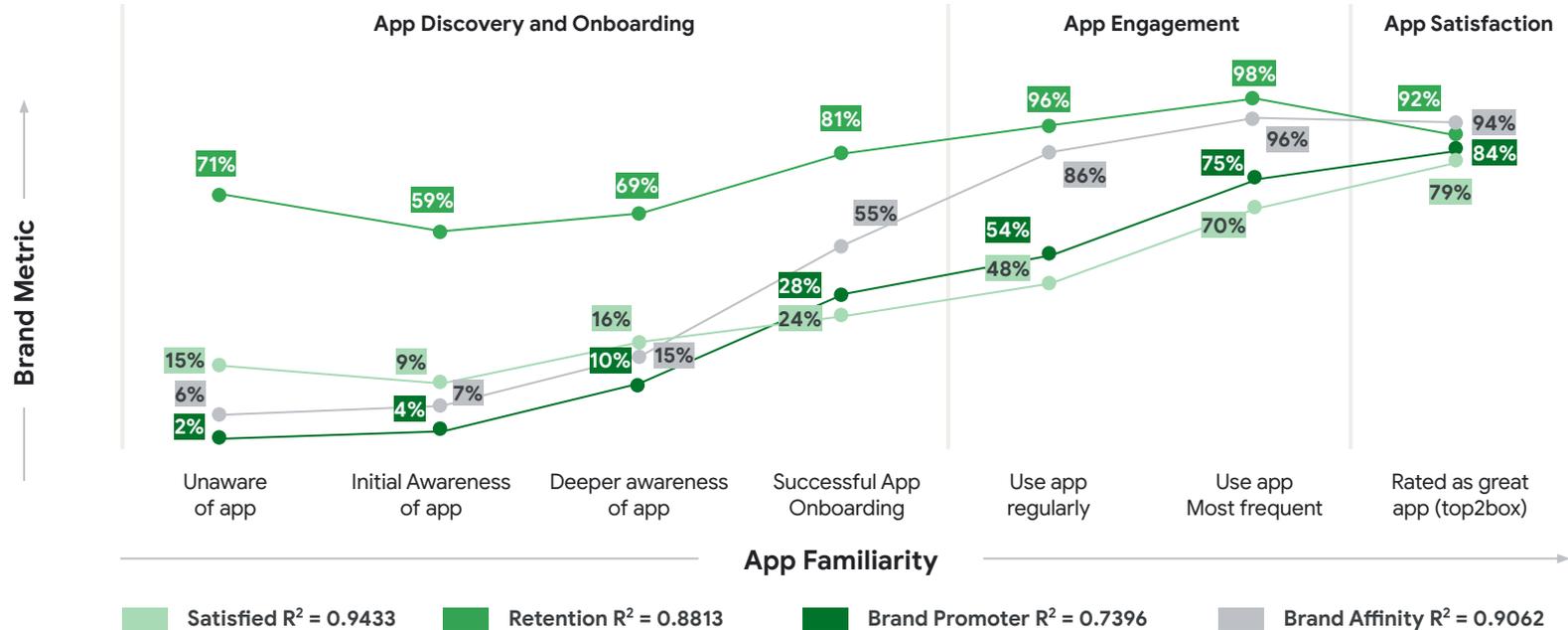
- App satisfaction is strongly correlated with brand recommendation - **84% who positively rate an app regard themselves as brand promoters**
- **83%** of app users would **prefer a multi-functional singular app** compared to multiple single purpose apps.
- As well as providing a channel that is safe during Covid apps can meet changing consumer needs regarding convenience and safety - **57%** strongly agree they can use them from anywhere and **51%** strongly agree apps keep them safe during Covid

### Recommendations to improve brand metrics



- **Get the basics right, consistently**  
Ensure critical tasks (e.g. balances, transfers) are reliable, seamless & elicit high satisfaction. Bugs, security concerns and excessive ads quickly put users off. Ensure all functionality is available in one app
- **Understand changing consumer needs**  
Key reasons for using Finance apps include staying safe at home during Covid (51%) & being able to complete tasks in a few seconds (51%)
- **Innovate to meet consumer needs**  
The shift to digital has begun and brands need to keep up with needs by providing increased virtual access, trust in data security and relevant functions that go beyond the current critical tasks

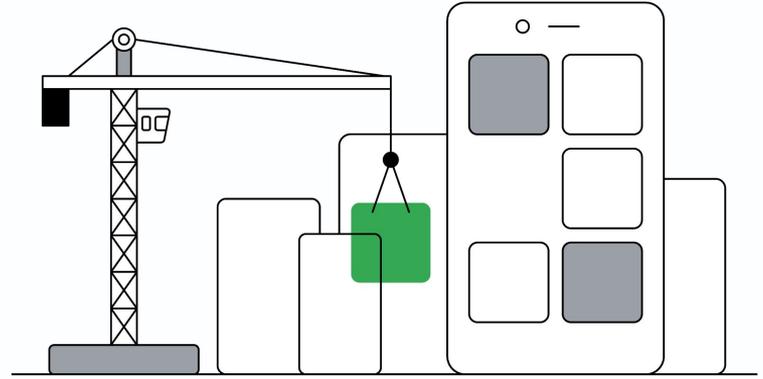
There is a strong relationship between brands metrics and app usage. Increase in brand metrics are evident as a user engages more with the app



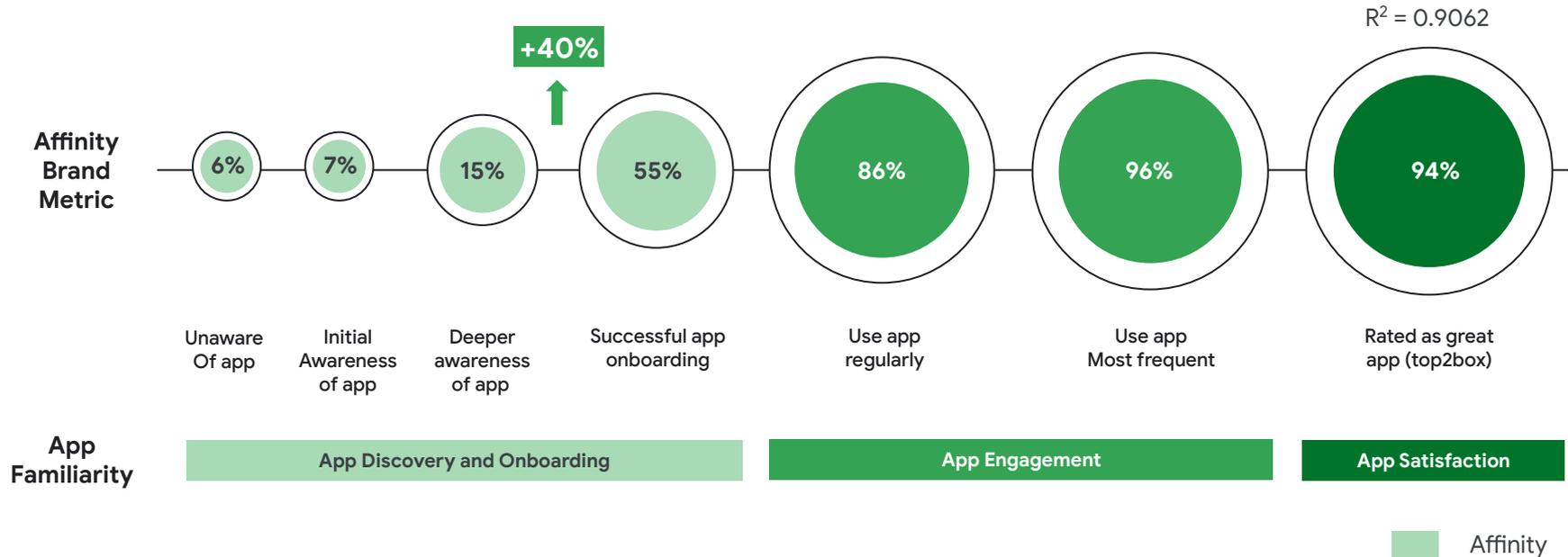
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# App Discovery and Onboarding

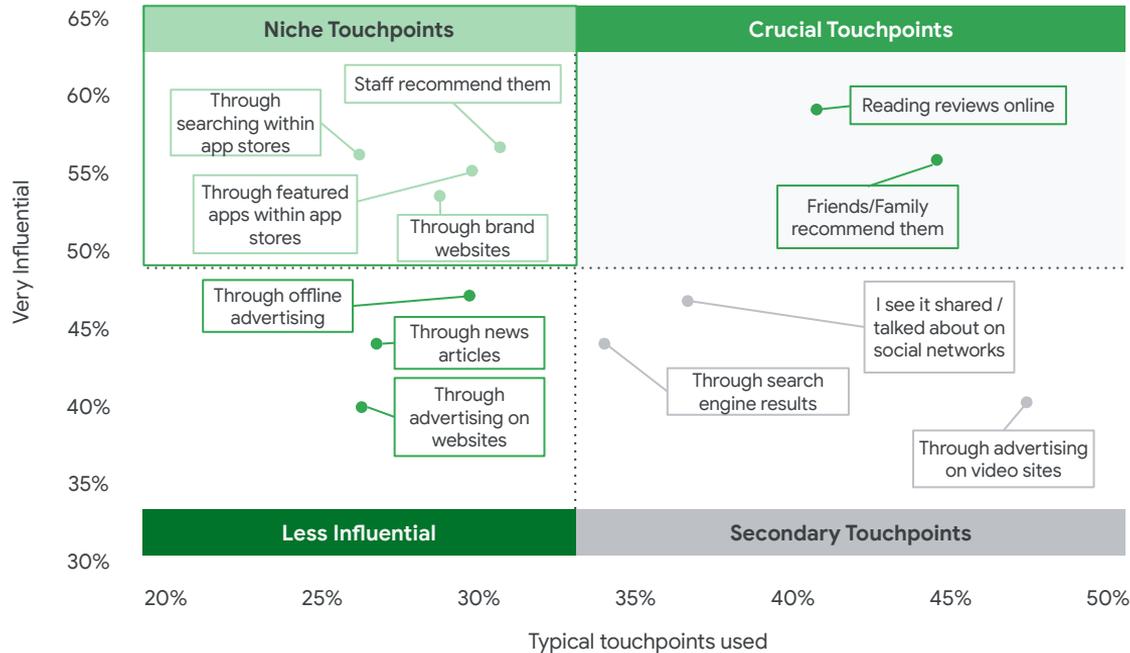
How does onboarding of an app impact brand metrics?



When users shift from being aware to actually trying an app, there is a significant impact on brand affinity



# Sharing of experiences, either through online reviews or word of mouth, are the most effective way to discover new apps



## Crucial Discovery Touchpoints

Touchpoints that are frequently used and influential in installation decision making

Online

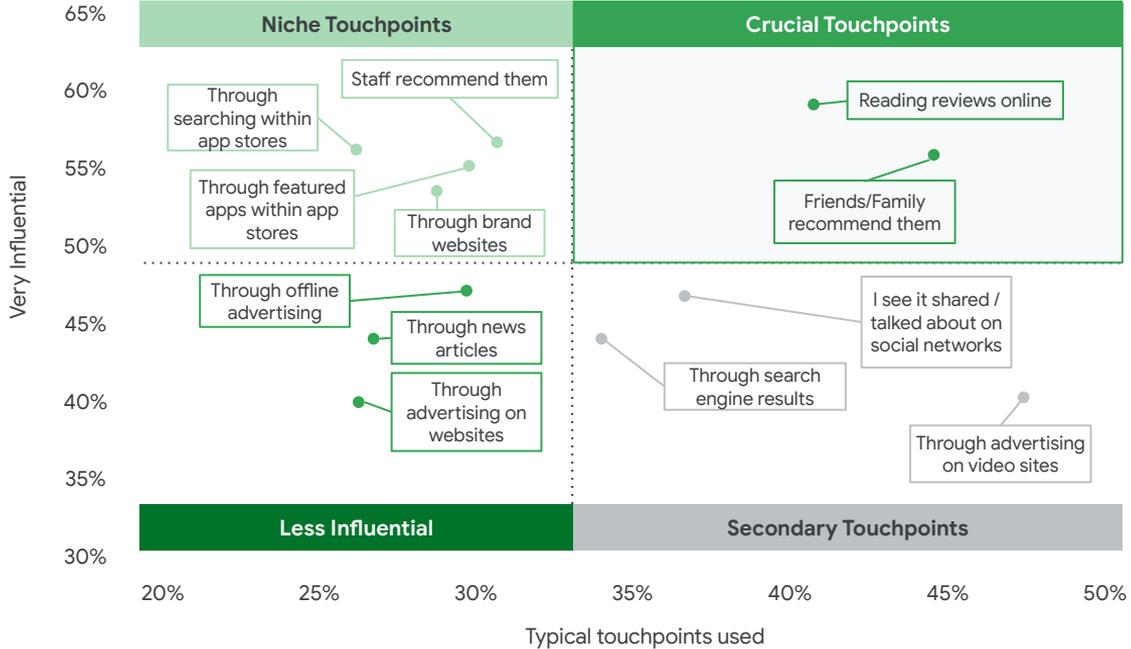
Offline

Reading reviews online

Family / friends recommend them



# Staff recommendations, brand websites and the app store are highly influential in decision making, but under-utilised



**Opportunity / Invest Touchpoints**  
 Touchpoints that not frequently used yet are influential in installation decision making

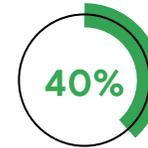
Online	Offline
Through searching within app stores	Staff recommend them
Through featured apps within app stores	
Brand websites	

Source: CJ5. How do you typically find out about new <PIPE DUMMY CODE FROM S6a> apps? CJ6. How influential are these in persuading you to install a <PIPE DUMMY CODE FROM S6a> app? Total Sample = 701

# Four in ten app users have unused finance apps installed due to perceived complexities or in-person sign up

## Reasons To Install But Not Use

I need to go in branch to complete sign up processes	33%
I use a different app instead	27%
The sign up process looks complex	27%
The app design or user experience is complicated	27%
I haven't had the time	21%
I need someone to help me / teach me more	18%
It is too risky to sign up to new products during Covid-19	16%
I don't understand what the app provides me	16%



40% have installed at least one finance app but never used

Poor user experience is the top 3 barriers to usage. Invest in a seamless end-to-end banking process for users to drive engagement.

# There is a desire to change banking habits – accelerated by the pandemic

## Installation Triggers (top 10)

It had features that looked useful	52%
I wanted to be able to deal with all my finances in one place	51%
<b>It is a safer option during Covid-19</b>	<b>48%</b>
They are from my current financial provider	45%
<b>I wanted to change payments due to Covid-19</b>	<b>41%</b>
<b>I wanted to change the way I do my banking</b>	<b>39%</b>
Everyone uses this app / I was recommended to use it	28%
I needed help with saving money / budgeting	23%
They offer personalised offers and incentives	22%
<b>I need financial help during Covid-19</b>	<b>22%</b>

There is evidence of a switch to digital when it comes to finance, which was accelerated (perhaps forced) due to the pandemic.

Many appear to have changed the way they bank and have signed up to new products recently.

Apps need to provide support to new users whilst keeping current users happy with high performing features that provide relevance and safety during the pandemic.

# Successful app discovery and first-use often depends on existing relationships and effortless onboarding

## Builds on existing trust associations

Apps of banks which they have a prior relationship with are downloaded with little hesitancy, and is seen as a convenient extension of their usual banking behaviour

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“ I don't look for reviews for bank app. I trust the app, because the bank itself, it's clear what it is, it's a big institution, established for a long time. There's a lot of users, everyone is fine.

- Heavy app user

## Human factor is the most persuasive

Most are pushed to download an app by bank personnel, at roadshows, or via friend referrals. Consumers are also trend followers, keen to trial apps they see lots of people using

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“ I just wanted to help out the person selling it. It was the same with [App A], it was in a mall. And a lot of my friends use it, I wanted to follow them.

- Light app user

# Successful app discovery and first-use often depends on existing relationships and effortless onboarding

## Ease of onboarding is critical

Consumers appreciate having someone else do the work of setting up the app for their usage (i.e. at banks and roadshows), or else they have a high chance of getting frustrated and quitting

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“ I deleted [App A] because I could not authenticate using the email. And the app didn't let me use a different email. So I gave up, it was too much of a pain.

- Heavy app user

## Guidance to get them started

Some handholding is required to get consumers familiar with the process of using the app and carrying out basic essential functions (check balance, funds transfer, etc)

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“ First time I knew was when I deposited cash, and the teller told me there's this app, but at the beginning I didn't understand how to use it. But once I understood, I found it very easy, and I don't have to go to the atm anymore.

- Heavy app user

# App Discovery and Onboarding:

## Key insights and recommendations

### Insights



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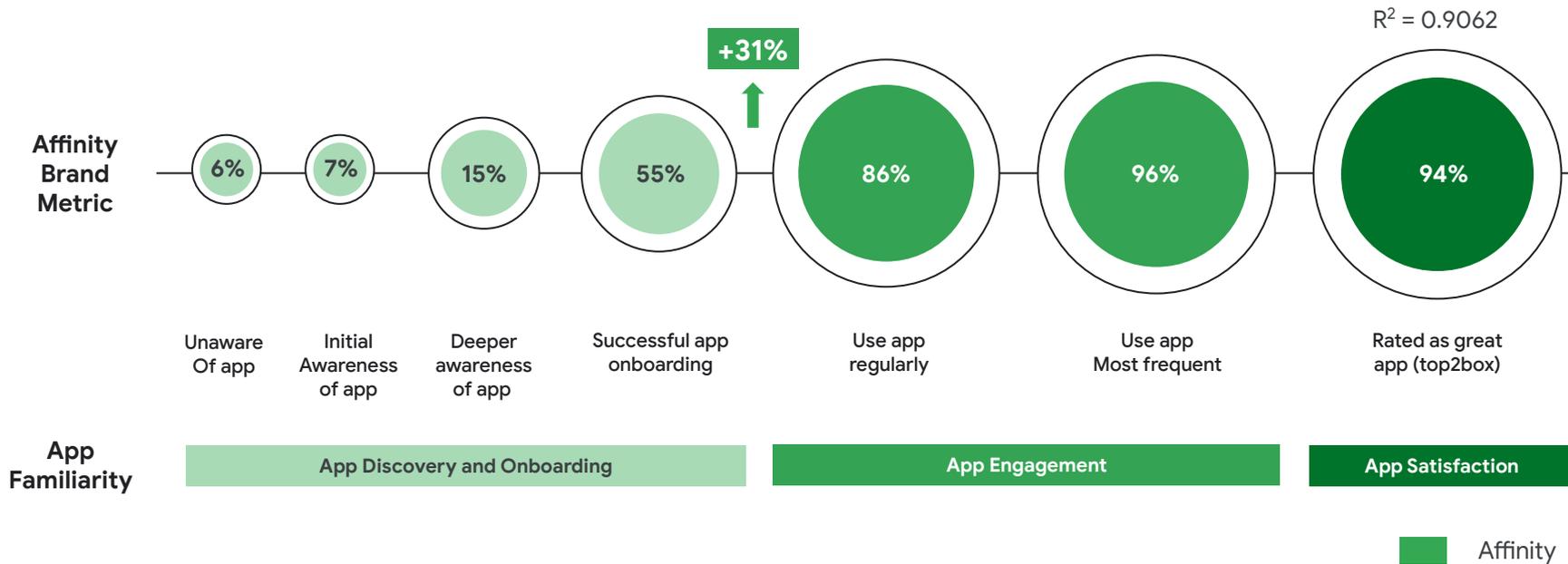
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# App Engagement

How frequently is the app used?



# Regular usage is key as we see the highest increase in brand affinity occurring when a user transitions to using an app regularly



# Increasing the frequency of app login positively links to strong brand love, loyalty and recommendation ...

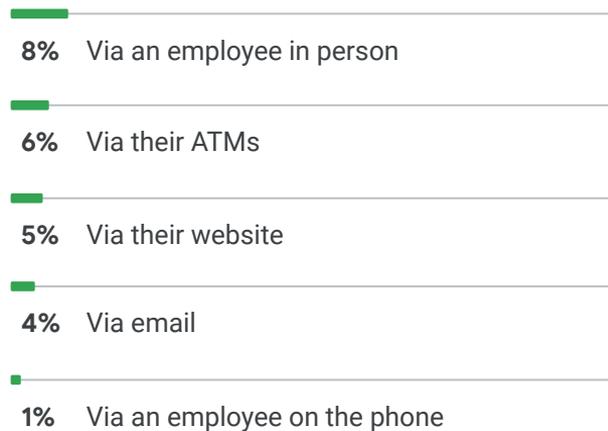
After increased usage where an app become the favoured app (“most frequent” used).....

<b>Affinity</b> (among brand users)	<b>Satisfaction</b> (among brand users)	<b>Retention</b> (among brand users)	<b>NPS</b> (among brand users)
<b>9.5 in 10</b> like/love the brand (top2box)	<b>7 in 10</b> are satisfied with the brand (top2box)	<b>10 in 10</b> are likely to stay with the brand (top2box)	<b>8 in 10</b> are likely to recommend the brand (top2box)
	Key for <b>App Engagement</b>		
Brand affinity is strongly linked to levels of app engagement	Correlation with brand satisfaction has risen dramatically as engagement deepens.	Nearly all consumers are likely to stay with the brand. Very strong correlation.	Correlation with recommendations has risen as engagement deepens - links to the stronger brand affinity

# Three in four app users prefer to engage with branded through apps

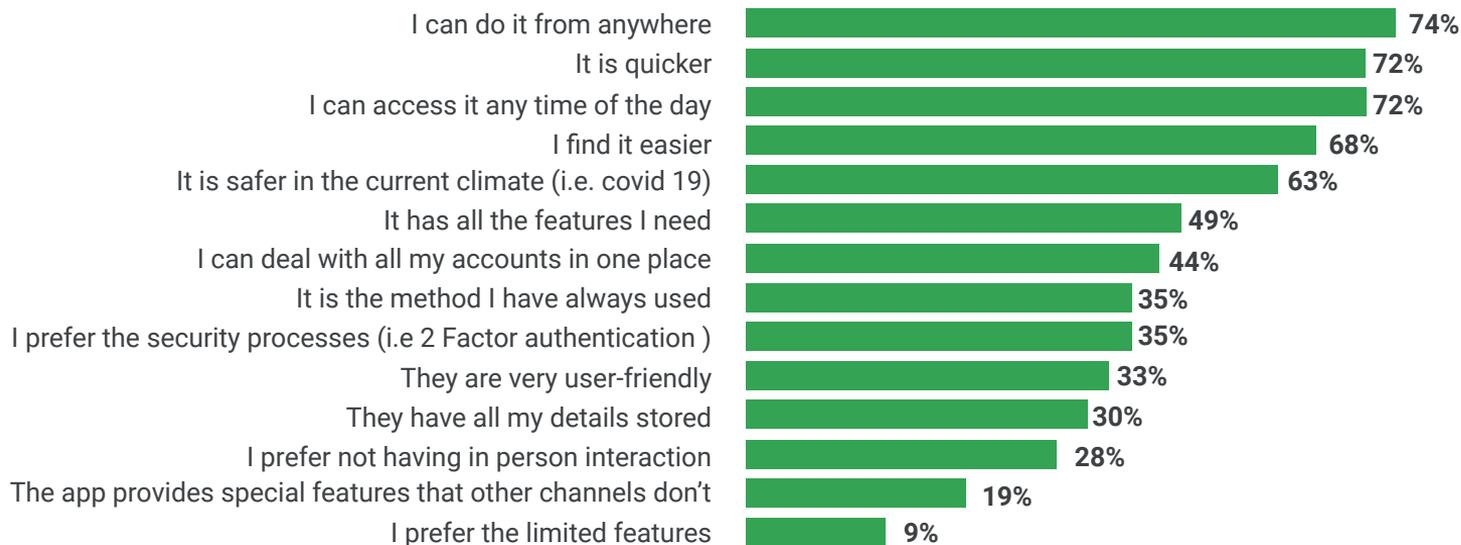


prefer to engage with brands through their app



# Apps are a preferred channel as they are accessible, easy and safe

## Reasons for engaging with brands through an app



# Users have several finance apps with varied usage

7

financial apps  
installed on  
average

5

activities are regularly  
performed in finance  
apps, on average

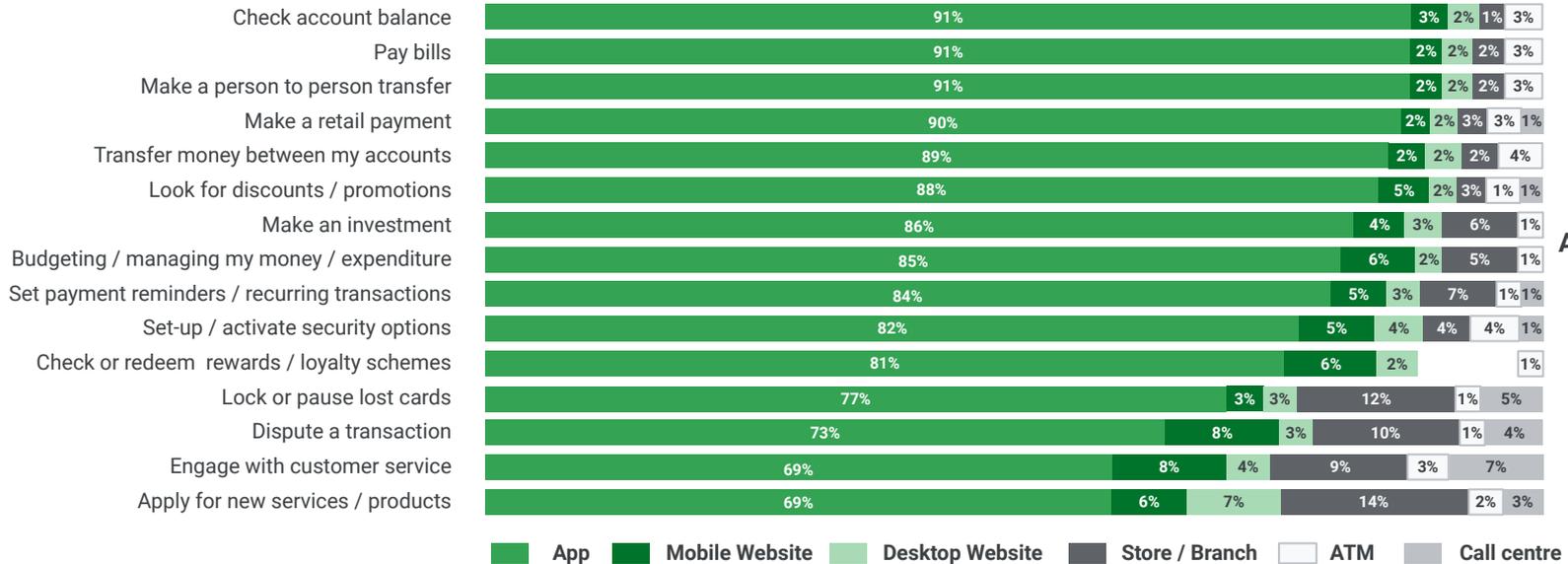
3

activities are  
performed weekly,  
on average



# Apps are the preferred method for all financial activities. Brands should ensure the app can cater to all financial needs

Activity Preference



App Average: **83%**



# App users continue to use apps that are proven to be safe and secure as well as constantly evolving

## Continued Usage (Top 10)

If it proved it was secure and safe	65%
If the app was updated regularly with new, useful features	46%
If the app was updated regularly to fix bugs	40%
I have to use the app as it is with my provider	38%
It it takes up less memory on my smartphone	36%
If it shows its relevance during COVID-19	33%
If it uses less mobile data	27%
If my friends or family are using / talking about it more	27%
If it sends useful notifications	26%
When the app notifies me of any changes	25%

Data security is a topic at the forefront of app users' minds even if current levels of trust appear solid - things can easily change and apps need to ensure security is always a top priority. There are potentially many new digital users who are sceptical and need reassurance over security.

Regular updates are crucial to continued app usage whether it is new features, or fixing issues. App developers and finance brands can not stand still, particularly in a time many are keen to switch digital banking

App users have some concerns over the size of apps as 4 in 10 Indonesians have phones with storage 32GB or under. App data usage is also a factor as 9 in 10 use prepaid mobile services and data usage allowance is limited

1 in 3 continue to use finance apps due to its relevance during Covid, particularly as the country has been hit hard recently as cases continue to grow



# The App Engagement: Continued and regular usage depends on user experience, ubiquity of acceptance, and rewards

## Convenience at their fingertips

Carry out their regular transactions in a convenient and easy way, from any location, at any time that they desire

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“ You can receive and spend money while lying down. Everything is closer, all this time you had to go to the bank, meet the people there. here, you just open a handphone, everything you need is in one spot.

- Heavy app user

## Simple interface, fewer steps

Consumers seek an interface that requires minimal time, effort and thought to navigate, without the need of anything but their phone

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“ [App A] has so many things, but it's not well organised, but I don't know where to find things like investment, check balance. [App B] categorisation is quite simple, and a token is not required.

- Heavy app user

# Continued and regular usage depends on user experience, ubiquity of acceptance, and rewards

## Widespread compatibility

Being able to use the app in a wide range of scenarios and with a variety of relevant partners help keep it top of mind for regular and frequent usage

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“ I love [App A] because I like paying cashless, don't need to go to the atm. [App A] is very helpful, it's everywhere, even at the warung kopi. I can use it at the one near my office. Even the small coffee shop that sells toast, they accept [App A].

- Light app user

## Rewards expected for transactions

Cashbacks & discounts are preferred the most, followed by merchant/ partner deals, gifts, bundles and raffles as a push for transactions and app-choice

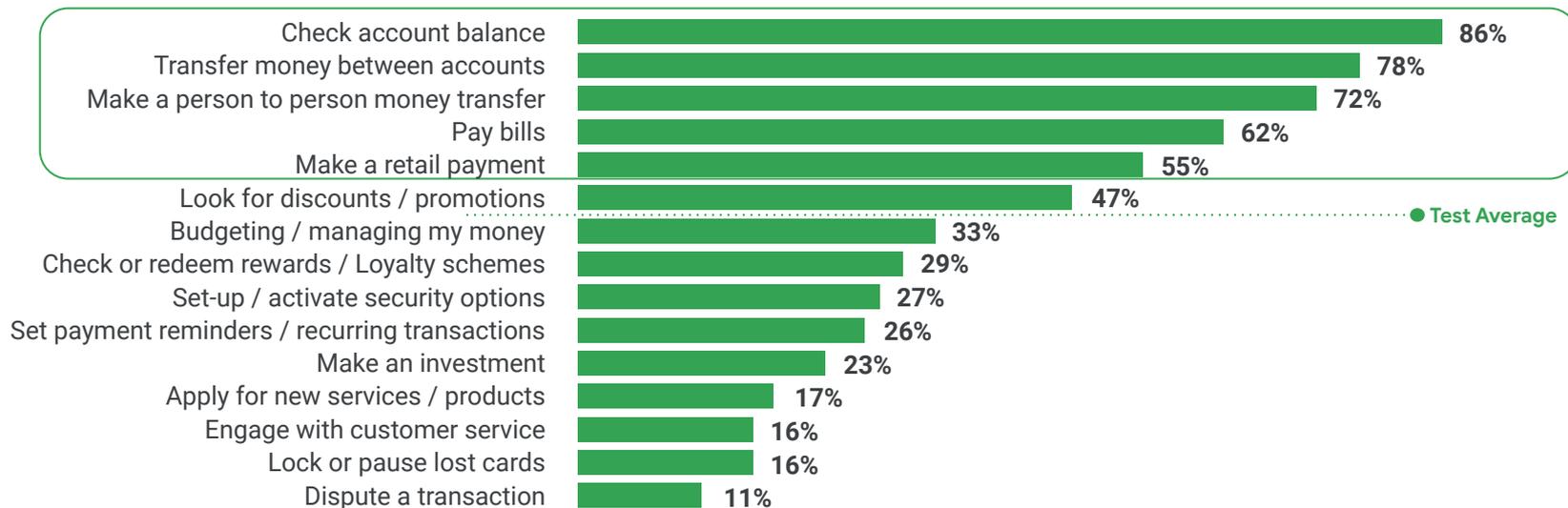
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“ I like e-wallet, I top it up once a month, usually there is more promos, discounts and cash back. Mobile banking has hardly any promos.

- Light app user

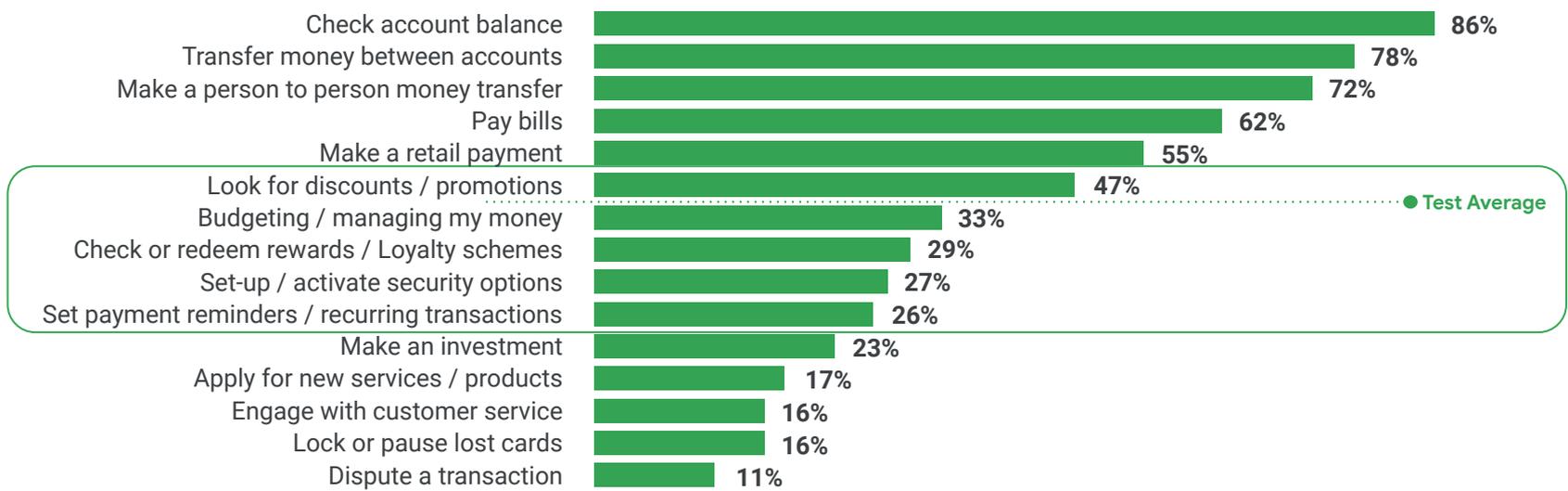
# Checking account balances, money transfer and payments are the most common and critical tasks

### Common Finance App Behaviours



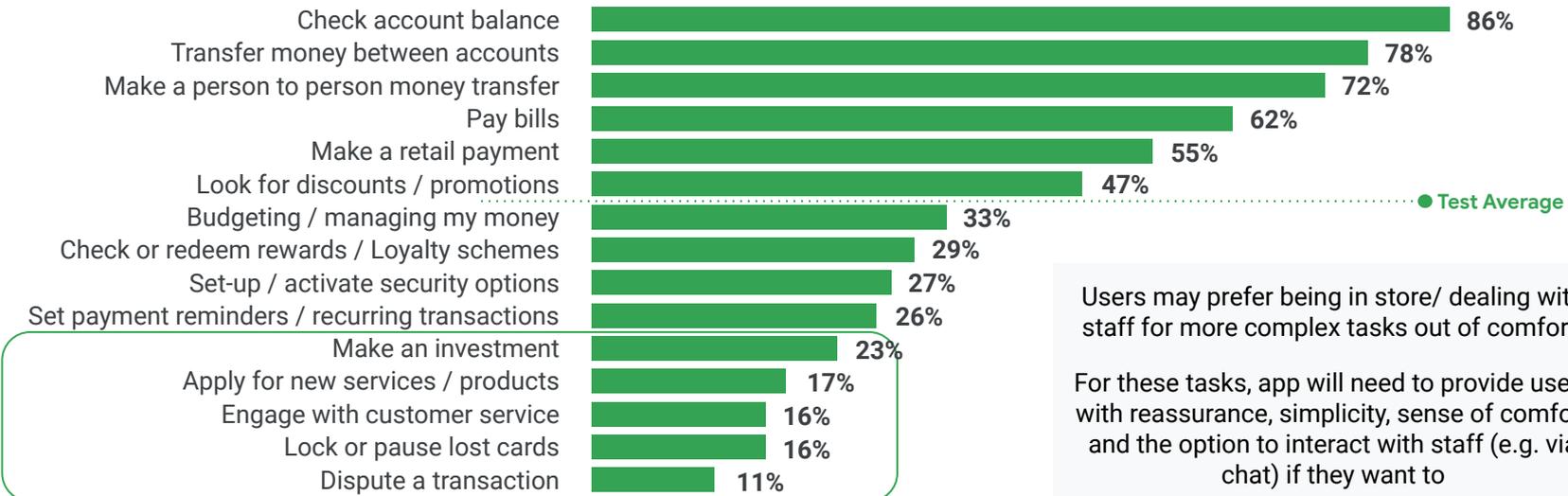
# Apps are occasionally used for promotions, budgeting, rewards, or payment reminders

### Common Finance App Behaviours



# Stressful tasks and tasks requiring deeper knowledge / guidance are less common behaviours in finance apps

Common Finance App Behaviours



Users may prefer being in store/ dealing with staff for more complex tasks out of comfort.

For these tasks, app will need to provide users with reassurance, simplicity, sense of comfort and the option to interact with staff (e.g. via chat) if they want to



# A super-app that can help them simplify their choices while helping them achieve broader financial goals

## Guidance in financial journey

The pandemic increased awareness about the importance of planning for the future and diversifying one's income streams, but the learning curve is intimidating for consumers

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“ For instance, you can have an USD account, gold account... within the app.... Actually I just wish that banking apps will make it easier for me to invest. I want a process that is uncomplicated to buy bonds

- Light app user

## Innovate and educate

While innovation can create buzz and interest in an app, it's impact is short-lived unless consumers learn about how these functions are relevant and useful, and are incentivized to adopt

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“ [App A] is for checking balance, making transactions. I've not really looked at the other features

- Heavy app user

# App Engagement:

## Key insights and recommendations

### Insights



- App engagement has a **strong positive correlation** with brand satisfaction and customer retention
  - **70%** 'most frequent' users are satisfied with the brand
  - **98%** 'most frequent' users are "quite or very likely" to stay with the brand
- **76%** of app users prefer to **engage with brands via apps** - and many have **multiple apps** installed.
- Over **90%** of app users prefer to use **an app** for critical finance **activities** such as **checking accounts, paying bills, retail payments and person to person transfer**
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E.g. checking balances (86% perform regularly), transferring money between accounts (78%), person to person transfers (72%) paying bills (62%), payments (55%)
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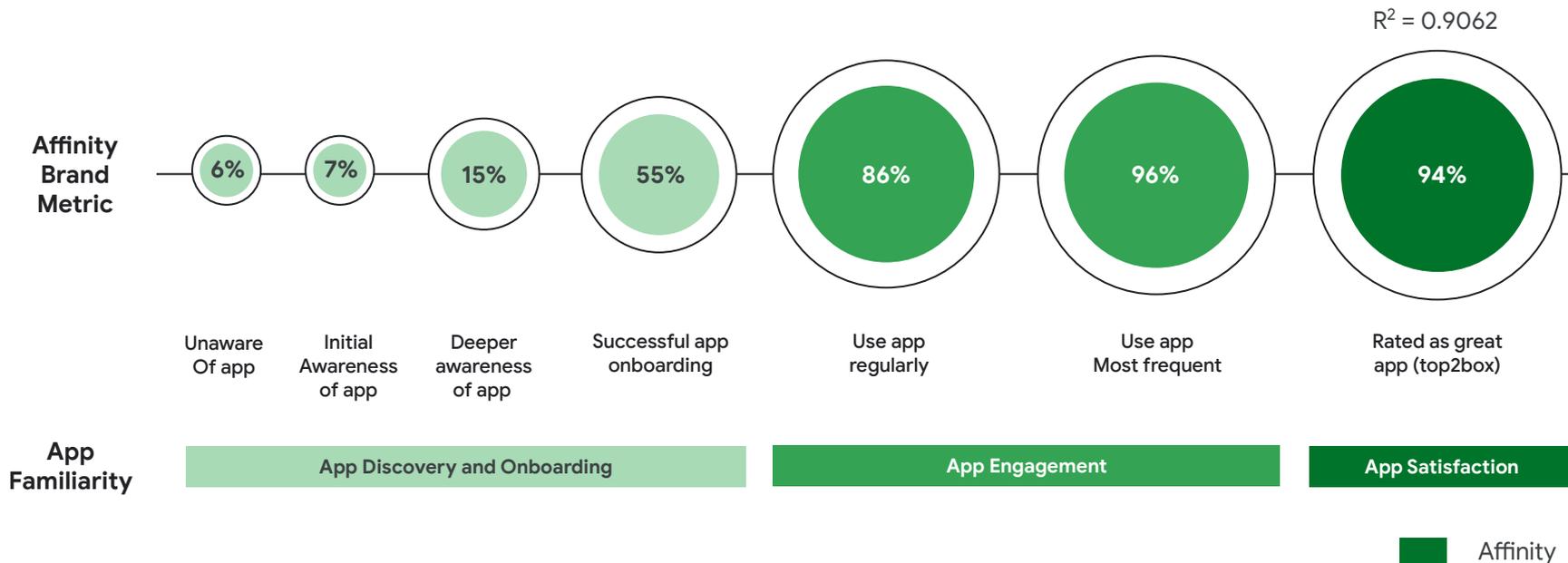
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# App Satisfaction

How satisfied is the user with the app?



# When a user uses an app very frequently and is satisfied by it, we see very strong links to brand affinity



# Increasing app satisfaction links to strong brand affinity, loyalty, and recommendation

When app users are highly satisfied with the app (9 or 10 out of 10)....

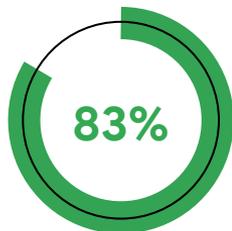
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When consumers are satisfied with their app there are strong positive links with all metrics

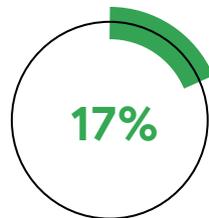
If recommendation is high, it will leading to new consumers starting their app journey

# There is a strong preference for singular purpose finance apps where all details can be kept

## App Preference



of app users prefer a **single** finance app covering multiple functions



of app users prefer **multiple** apps that cover specific functionality

## Innovate and educate

"I like having all my financial details in one place"  
41% strongly agree; 88% top2box

There is a strong preference for singular purpose finance apps where all details can be kept. This underlines the strong trust in financial apps and providers.



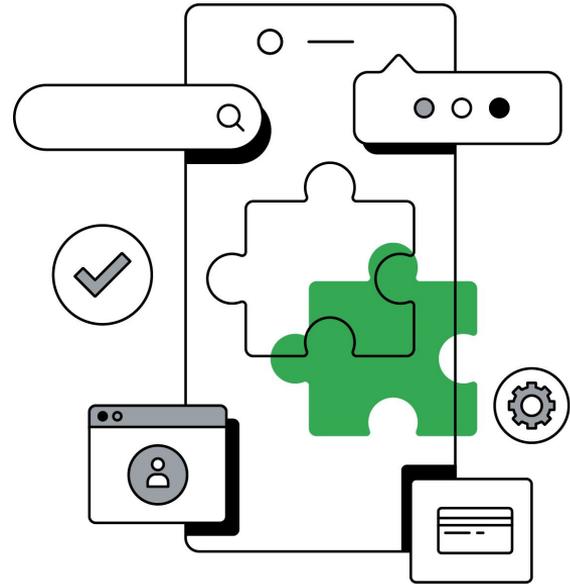
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## Comprehensive all-in-one solution

Consumers seek to **streamline their app usage and the need to transfer funds between apps**, and desire an app that can do it all - including saving, spending, and investment

“ I want this app to be used for everything, and can access any investment. I want to buy gold using the app, without having to sign up for other account and transfer money around

- Light app user



# Multi-functionality drives convenience; Covid has provided a need to move to digital which is boosted by levels of trust

## Primary motivations to app usage

### Convenience (% strongly agree)

I can use them from anywhere and at anytime 57%

I like being able to transfer money or check my balance within a few seconds 51%

They are the easiest way to keep track of my finances 46%

They are more convenient than going in-store / in-branch 42%

## Secondary motivations to app usage

### Covid Safety (% strongly agree)

They keep me safe during the Covid pandemic as I do not have to go outside 51%

I prefer to use digital payments over cash 41%

Apps are safer than using cash 40%

### Data Security (% strongly agree)

I trust them to keep my details safe 35%



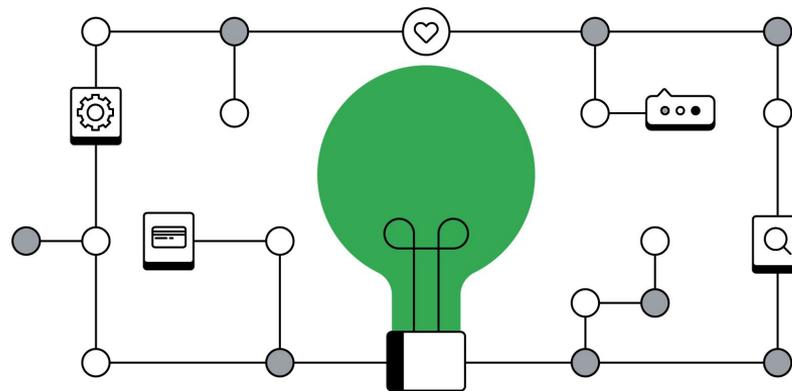
# Multi-functionality drives convenience; Covid has provided a need to move to digital which is boosted by levels of trust

## Seamlessness creates loyalty by default

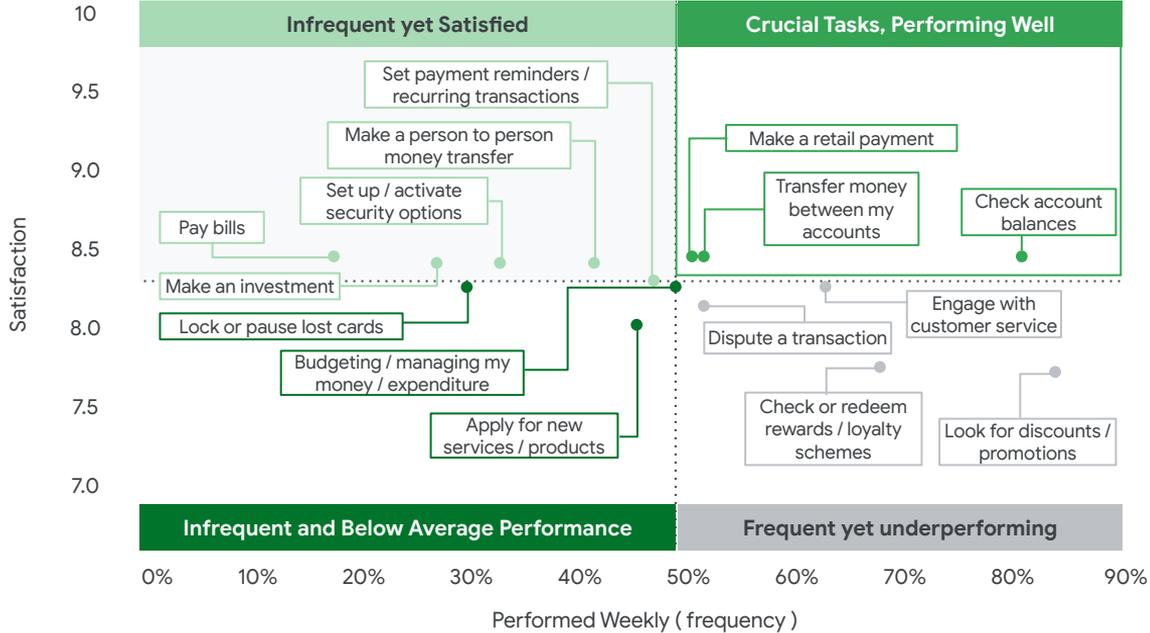
Bearing in mind the **overarching consumer desire to simplify**, seamless linkage with other services can encourage them to set the app as a default option where possible

“ Maybe you can have a feature that connects you to all your favourite online shops. Or another feature that links to all the investment apps you use. And then do the payment through this app, just insert your virtual account.

- Heavy app user



Users are highly satisfied with the basic but important tasks e.g. transfers, payment and checking account balances



**Frequent Activities x Satisfaction**

Apps need to continue to deliver to these critical activities

Reminder: Apps are generally used for staple tasks such as checking accounts, money transfers, retail payments and bill paying



# Poor CX will lead to deletion - alongside security concerns or too many distractions (notifications, ads)

## Deletion Top 10

It has bugs / keeps crashing	46%
I don't use it enough	35%
I had security and/or privacy concerns	33%
There were too many ads	32%
It's too difficult to use	31%
It takes up too much memory on my smartphone	27%
I changed financial provider	26%
Poor interface	23%
I delete apps and reinstall them when I need them again	21%
It gives too many push notifications	21%

Unsurprisingly, app users will lose patience with apps that deliver a poor and frustrating performance. Updates need to be regular to fix bugs and improve features to keep app users happy and frequently using apps

This could be due to poor interface, lack of relevance or features etc. Unlocking this can bring in opportunities for more app usage and brand engagement

We have seen that security is at the forefront of app users minds and trust levels are currently high - but concerns will lead to deletion

App users will get frustrated by regular interruptions such as notifications and advertising (both need to be hyper relevant and as infrequent as possible)

Half of app users do delete apps at some point which ties in with deletion when they are not used

**46%**  
do not delete  
finance apps

**37%**  
delete finance apps  
less often than every  
few months



# Finance providers need to be continually innovating whether through digital sign-ups, trusted security or additional features



## Virtual access

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This year has shown how important digital communication is, including in the finance world. Banks need to shift their services to digital as this is the first point of contact for customers. Priority is online sign ups for new products

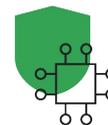
- “I can make a **new bank account online**”
- “I hope it provides a feature for make **a video call with customer service**”
- “The register system to become a member **does not need to come to the branch office**”
- “The **transaction history storage space is even longer**, for example 6 months backward transactions”



# Finance providers need to be continually innovating whether through digital sign-ups, trusted security or additional features

## Digital safety

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Serving customers online means protecting details and finances from any possible threat. As more users come online, people are expecting better security procedures in place moving forwards

- “The **fingerprint** security features”
- “This app keeps the **customers data secure**”
- “**Double security**”
- “It provides **face recognition system** so that other people can't use it”
- “The **retina scanner** feature”



# Finance providers need to be continually innovating whether through digital sign-ups, trusted security or additional features



## Features

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The finance industry will continue to be disrupted as new technology emerges and consumer needs will continue to evolve. Financial providers need to stay ahead by constantly innovating and offering new features or products to meet the changing demands

- “**Top up digital wallets directly** through the mobile bank app.”
- “Yes, why is [App A] not connected with PayPal, Payeer or Skrill, I really look forward to that innovation”
- “The **promos and cashback**”
- “**Paylater** Card”
- “The cash withdrawal via **cardless** app”
- “The **finance planner**”
- “The **QR scan feature for payments**”



# App Satisfaction:

## Key insights and recommendations

### Insights



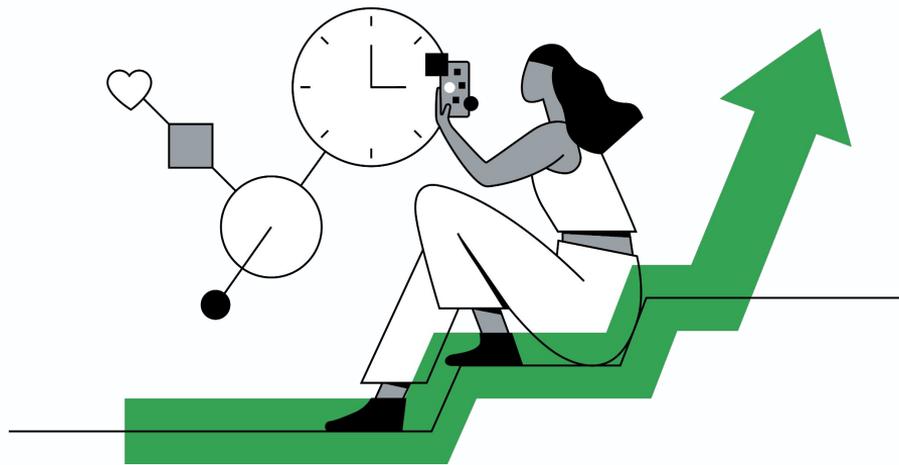
- App satisfaction is strongly correlated with brand recommendation - **84% who positively rate an app regard themselves as brand promoters**
- **83%** of app users would **prefer a multi-functional singular app** compared to multiple single purpose apps.
- As well as providing a channel that is safe during Covid apps can meet changing consumer needs regarding convenience and safety - **57%** strongly agree they can use them from anywhere and **51%** strongly agree apps keep them safe during Covid

### Recommendations to improve brand metrics



- **Get the basics right, consistently**  
Ensure critical tasks (e.g. balances, transfers) are reliable, seamless & elicit high satisfaction. Bugs, security concerns and excessive ads quickly put users off. Ensure all functionality is available in one app
- **Understand changing consumer needs**  
Key reasons for using Finance apps include staying safe at home during Covid (51%) & being able to complete tasks in a few seconds (51%)
- **Innovate to meet consumer needs**  
The shift to digital has begun and brands need to keep up with needs by providing increased virtual access, trust in data security and relevant functions that go beyond the current critical tasks

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Thank you



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