

Think with Google



# YEAR IN SEARCH 2020

INDONESIA

Looking back to move your business forward



# Finance

Across Indonesia, consumers are being more proactive when it comes to managing finances. They are turning to the internet to actively educate themselves on financial services and secure investment options.



There is growing interest in learning and adopting online banking solutions.



jump in search queries related to **“buka rekening online”** (open online banking)



increase in searches for **“tabungan online”** (online savings)



rise in searches related to **“cara daftar mobile banking”** (how to register for mobile banking)

## How Jenius uses Search to engage people from the beginning of their purchasing journeys



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With COVID-19 further accelerating digital adoption, more people seek information on the internet and are expanding into the digital space, particularly in the financial services industry.

With Search, we utilized precision targeting to communicate to potential users looking for information regarding Jenius and other banking services. As a result, we achieved a higher quarter-by-quarter brand position and higher share of voice (SOV) in the banking category. Google Search has become a solution that we, as marketers, cannot leave out of our marketing strategy mix.

- Dimas Novriandi, Digital Banking Integrated Marketing Communications Lead, Jenius

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As financial worries increase, more Indonesians are turning to the internet for information on how to manage their money better.



increase in searches for **“dana darurat”** (emergency funds), as more people understood the value of having a contingency fund during a pandemic



rise in search queries related to **“tips menabung”** (tips to save)

... and are trying to restructure their loans to get them through these uncertain times.

**“penundaan cicilan”** (credit delays)  
significant rise in the search term due to the impact of the pandemic on incomes and the repayment capacity of many borrowers

**SMEs are also looking for help. They are searching for ways to manage their finances better and borrow money to give their businesses a push.**

**“cara bantuan UMKM”**  
(help for SMEs)

surge in the search term as COVID-19 continued to test the resilience of millions of SMEs in Indonesia and globally



jump in searches for **“pinjaman umkm”** (SME loans)

Indonesians are proactively educating themselves on financial issues and looking for safe and secure investment options.



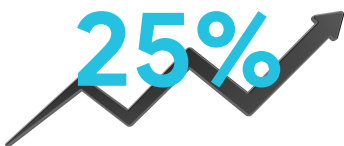
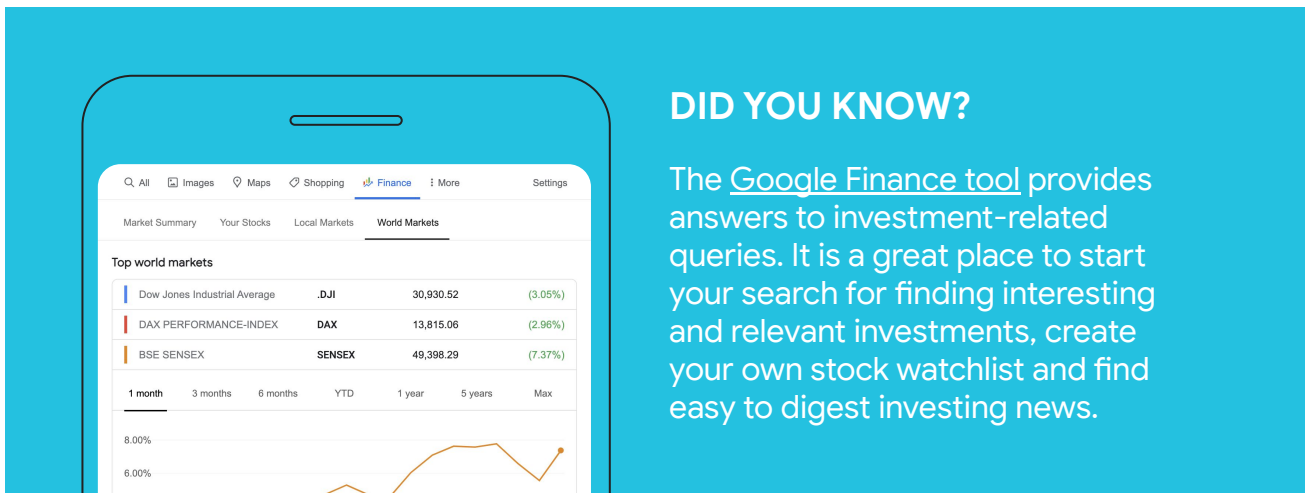
increase in searches for  
“**beli emas online**”  
(buying gold online)



rise in searches related  
to “**bunga deposito**”  
(interest)

“**Pegadaian**”  
(pawn shops)

has seen 13%  
year-on-year  
growth in searches



increase in searches for  
“**saham**” (stock)



rise in searches for  
“**reksa dana**”  
(mutual funds)

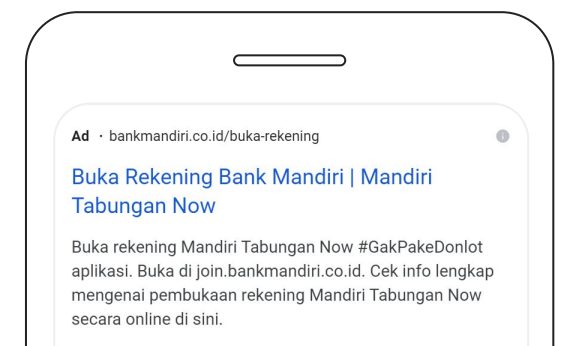


jump in searches for  
“**IHSG\***”, in comparison to  
11% in the previous year

# Takeaways for brands

## 1. Capture the first-time adopters.

More people are adopting online financial services as they minimize face-to-face interactions. Tailor your marketing communication to highlight the simplicity and ease of adopting your online solutions as well as the benefits they bring to consumers.



The #GakPakeDonlot campaign by **Mandiri** encourages people to open a bank account online by just scanning a QR code or opening a web link, without the need to download anything.

### Tip

Bid on popular keywords such as “open new bank account” or “apply credit card”.

Add app extension to invite audience to download your mobile app.

## 2. Help Indonesians manage their money.

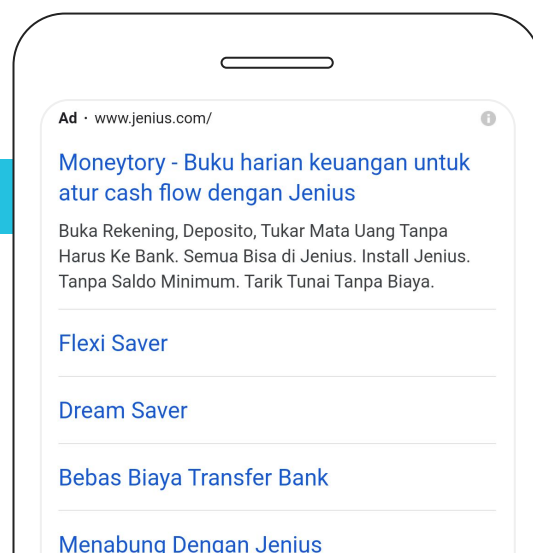
Be the brand that provides the tools to make personal financial management easy.

enables consumers to track cash flow by giving a summary of the their financial status.

### Tip

Bid on keywords such as “savings tips” and “personal finance” to reach consumers looking to manage their finances.

Add call extensions so users can reach out to your sales agent or customer service to learn more.

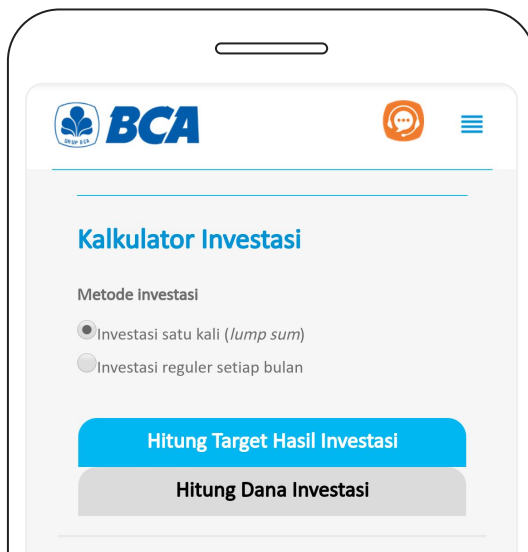


# Takeaways for brands

## 3. Be the trusted financial advisor.

Indonesians are researching about financial products online. Be the resource customers want (and need) by providing information and online solutions.

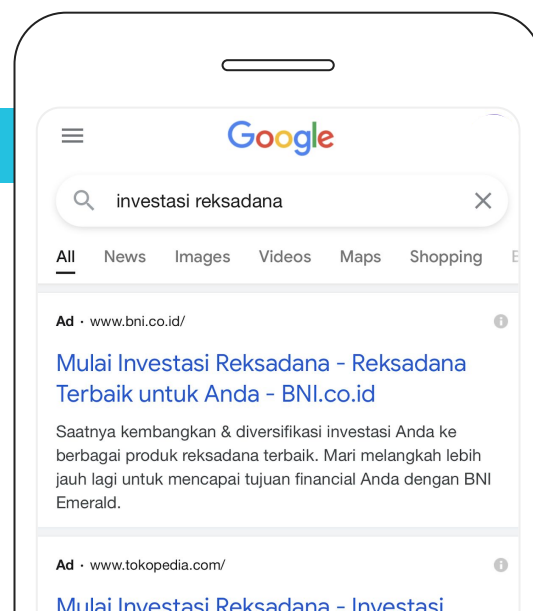
**BCA's** Investment Calculator and **Cermati's** investment advice articles are examples of online resources that help customers learn about investing.



## Tip

Bid on keywords such as **“investasi reksadana”** or **“beli reksadana”** to reach interested audiences.

Add sitelink ad extension to direct customers to your information page or the web tools you offer.





# Sources

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All Google Search data points included in this report are from Google Trends, Nov 1, 2019 - Oct 31, 2020 vs. Nov 1, 2018 - Oct 31, 2019, unless otherwise indicated.

Brand examples are primarily curated using [trendwatching.com](https://www.trendwatching.com) premium subscription

1. GlobalWebIndex, Wave Q3 2020
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4. Superfood Asia; 5 reasons to be part of the Halal food industry now
5. GlobalWebIndex, Coronavirus Research Release 3: Multi-Market Research, March 2020, Countries across APAC answered 'somewhat agree' to using humour
6. Google/Kantar/SixthFactor Gen Z Indonesia Report 2020
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