Think with Google

YEARIN SEARCH 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 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

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Q Ali 🖿 Images 🖗 Maps 🗸	9 Shopping 🙏	Finance : More	Setting
Market Summary Your Stocks	Local Markets	World Markets	
Top world markets			
Dow Jones Industrial Average	.DJI	30,930.52	(3.05%
DAX PERFORMANCE-INDEX	DAX	13,815.06	(2.96%
BSE SENSEX	SENSEX	49,398.29	(7.37%
1 month 3 months 6 months	s YTD	1 year 5 years	Max
8.00%			
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DID YOU KNOW?

The <u>Google Finance tool</u> provides answers to investment-related queries. It is a great place to start your search for finding interesting and relevant investments, create your own stock watchlist and find easy to digest investing news.



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.

Ad · bankmandiri.co.id/buka-rekening

Buka Rekening Bank Mandiri | Mandiri Tabungan Now

Buka rekening Mandiri Tabungan Now #GakPakeDonlot aplikasi. Buka di join.bankmandiri.co.id. Cek info lengkap mengenai pembukaan rekening Mandiri Tabungan Now secara online di sini. The <u>#GakPakeDonlot</u> campaign by <u>Mandiri</u> 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.

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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.

Nd · www.jenius.com/	0
Moneytory - Buku harian keuangan untuk atur cash flow dengan Jenius	
Buka Rekening, Deposito, Tukar Mata Uang Tanpa Iarus Ke Bank. Semua Bisa di Jenius. Install Jenius ⁻ anpa Saldo Minimum. Tarik Tunai Tanpa Biaya.	
Flexi Saver	
Dream Saver	
3ebas Biaya Transfer Bank	
Menabung Dengan Jenius	



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.

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



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Tip				
Bid on keywords such as "investasi	Q investasi reksadana X All News Images Videos Maps Shopping E			
reksadana" or "beli reksadana"" to reach interested audiences.	Ad · www.bni.co.id/			
Add sitelink ad extension to direct customers to your information page or the web tools you offer.	Mulai Investasi Reksadana - Reksadana Terbaik untuk Anda - BNI.co.id			
	Saatnya kembangkan & diversifikasi investasi Anda ke berbagai produk reksadana terbaik. Mari melangkah lebih jauh lagi untuk mencapai tujuan financial Anda dengan BNI Emerald.			
	Ad · www.tokopedia.com/			

YEAR IN SEARCH 2020 REPORT

Sources

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 premium subscription

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6. Google/Kantar/SixthFactor Gen Z Indonesia Report 2020

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