



**INDONESIA
DEVELOPMENT
FORUM 2018**
INSPIRE · IMAGINE · INNOVATE · INITIATE



**KNOWLEDGE
SECTOR INITIATIVE**



Pathways to Tackle Regional Disparities Across the Archipelago

**Sub-Theme :
Unlocking the Potential of the Digital Economy for
Regional Development**





**Banking on Fintech:
What does it take for micro-merchants
to adopt them?**

Maesy Angelina, UN Pulse Lab Jakarta



Using human-centred design to learn the fintech adoption journey of 117 micro merchants in Java

(Jakarta, Bekasi, Sukabumi, Bogor, dan Banyumas)

TWO MAIN MENTAL BARRIERS

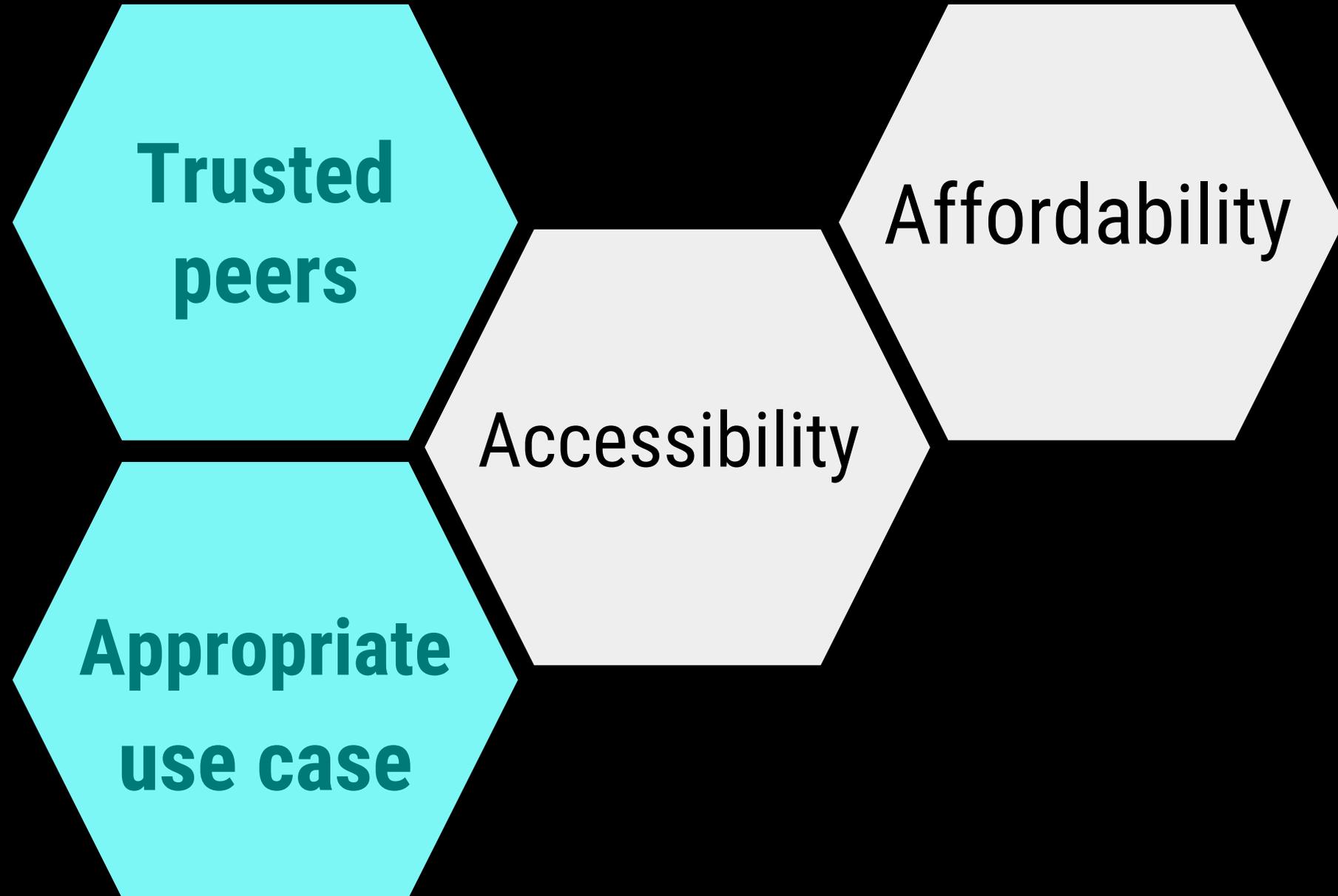
A person is shown from the chest down, wearing a white shirt and dark pants, holding a black smartphone in their hands. The background is slightly blurred, suggesting an indoor setting.

Mobile phone ownership is high, but adopting new technology is uncomfortable

A close-up shot of a hand pouring small, round coins from a colorful container onto a wooden surface. The container has some text on it, including 'KAKI TIG' and 'RUTAN'. Several coins are scattered on the table.

Micro merchants think that financial services are not for them

**4 main
enabling
factors for
fintech
adoption**





**Trusted peers help
onboarding the
unbanked to fintech**

**Introduce use cases,
not product knowledge**



Finance is a social activity for unbanked communities



**THANK
YOU**



Twitter: [@PulseLabJakarta](https://twitter.com/PulseLabJakarta)

Website: [Pulselabjakarta.org](https://pulselabjakarta.org)