

# ***Digital Media as Data-gathering & Communication tools***

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# Academic & Business Background



B.Sc in Theoretical Physics

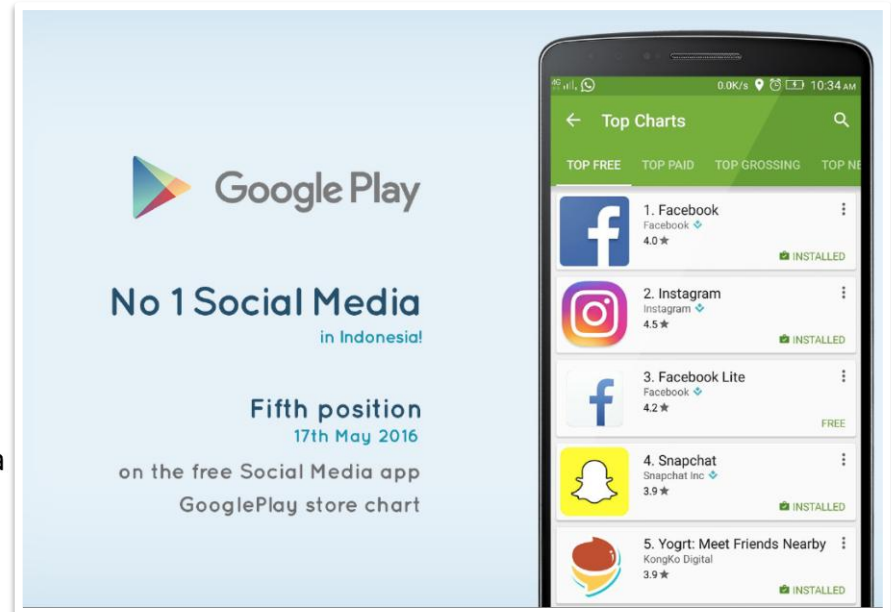
M.Sc in Theoretical Physics

M.A in Quantitative Methods in  
Social Sciences

M.Phil in Sociology

Ph.D in Sociology

Faculty of Psychology, University of Indonesia

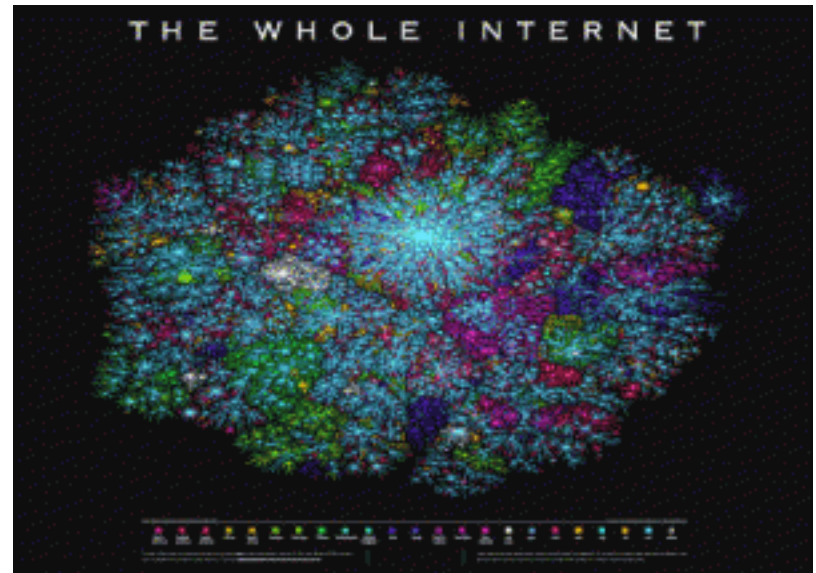


# Digital Media is

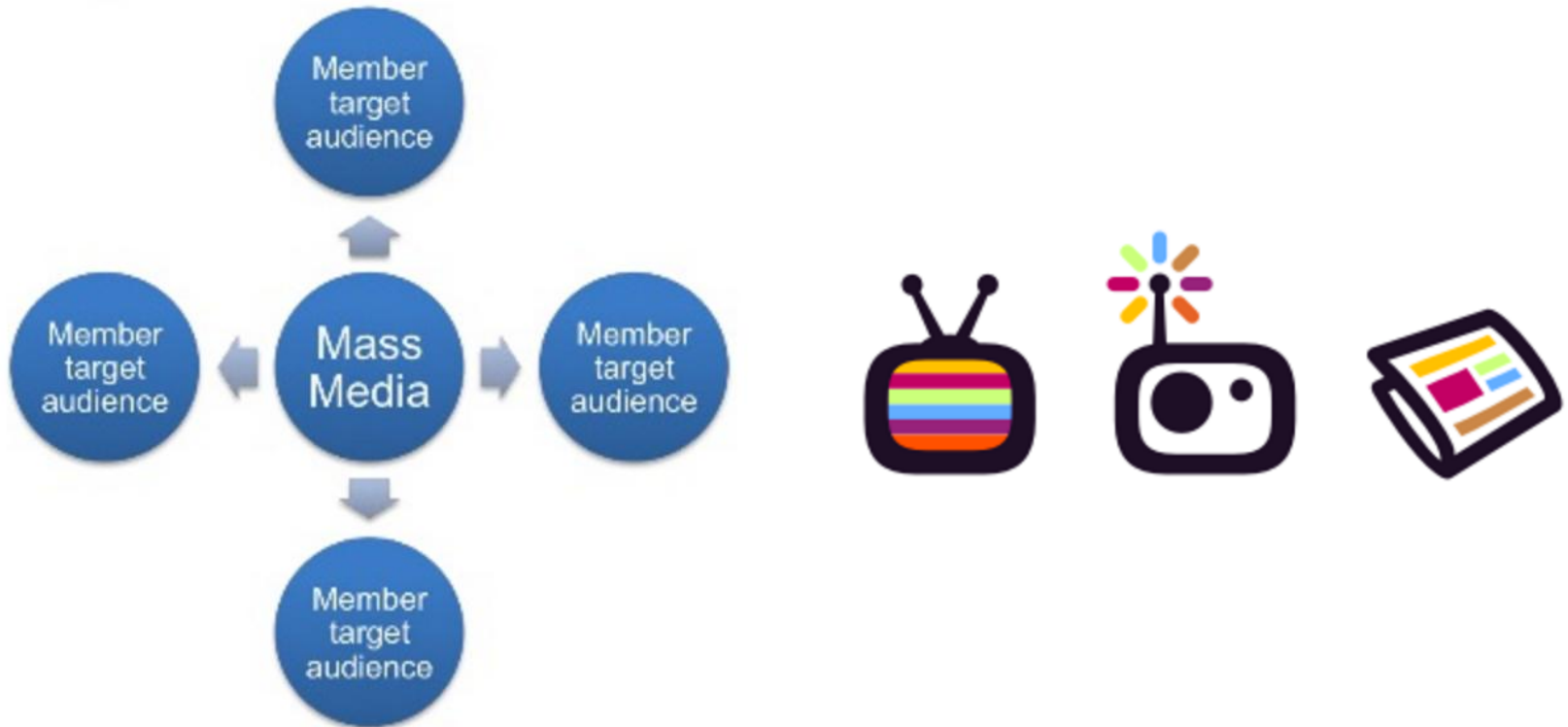
Data Gathering Platforms



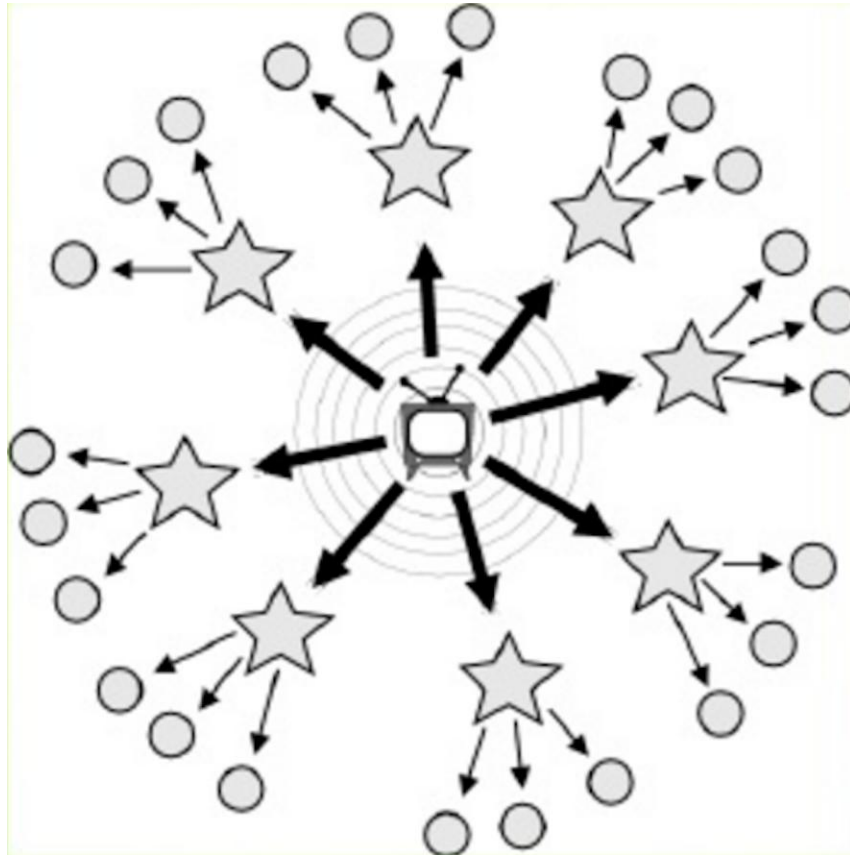
Communication tools (viral)



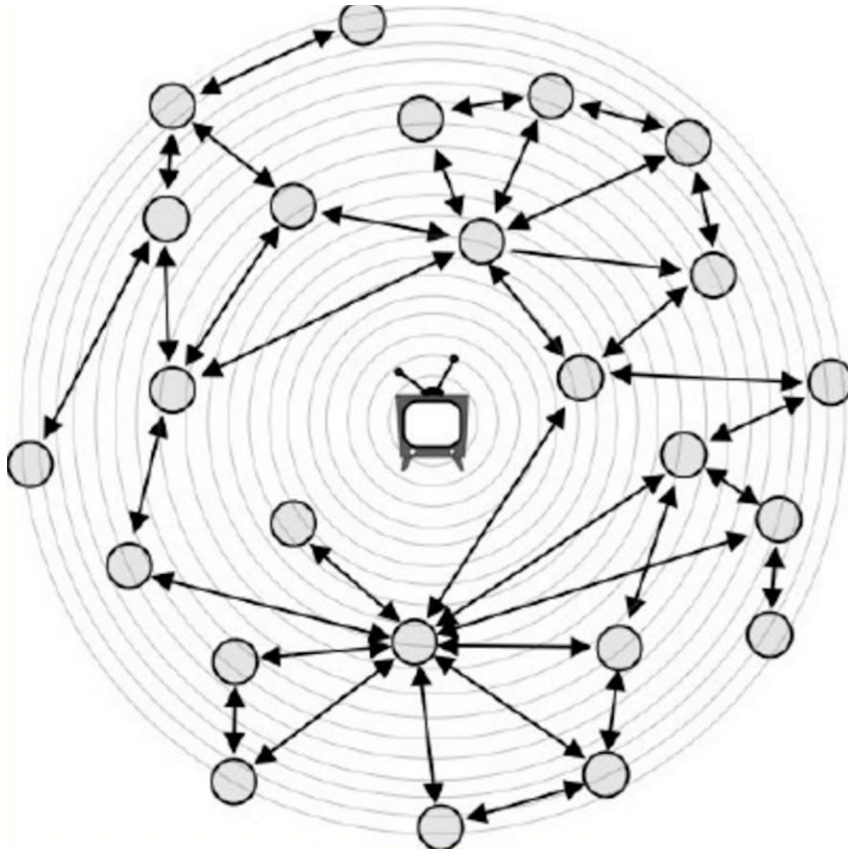
# One-step Communication Model



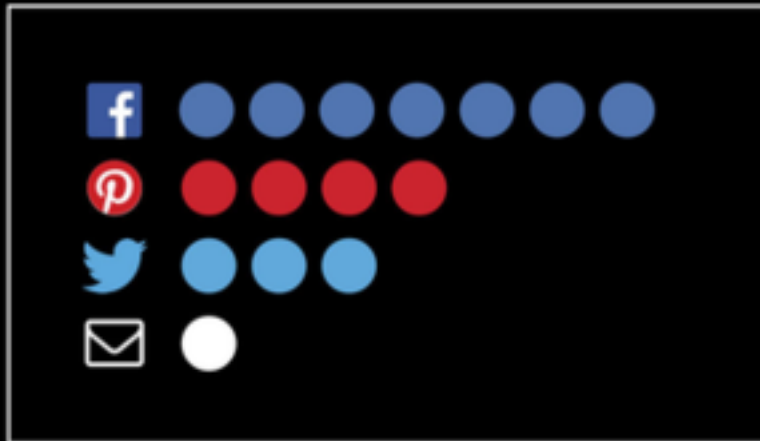
# Two-step Communication Model



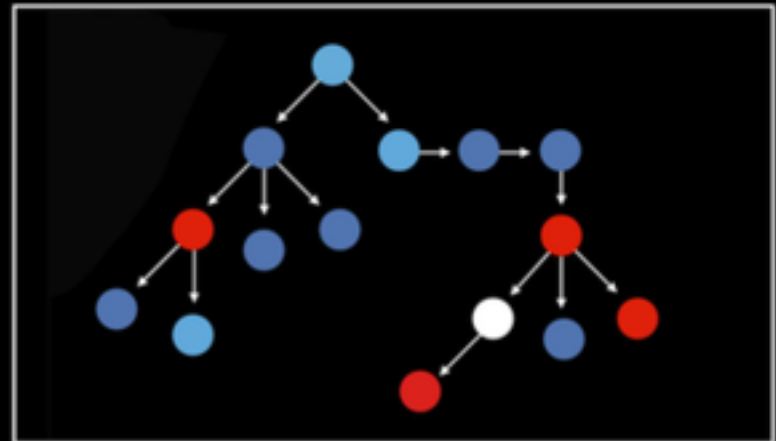
# Multi-step Communication Model



## What We Saw



## What Actually Happens



So, social media is...





# **FINANCIAL BEHAVIOR**

## **Twitter Conversation Data Analysis**

Data Periode: 1 Dec 2015 – 4 Mar  
2016

# Overview

- We tracked conversation on Twitter based on keyword indicators that fall into three main category:
  - **Spending and Saving Behavior:** keywords indicator for “*menabung*” and investment, financial condition such as “*bokek*” and “*tanggal tua*”, as well people’s wishlist “*pengen beli ...*” and “*pengen punya ...*”
  - **Online Banking and E-commerce:** keywords indicator for general conversation regarding online banking and e-commerce

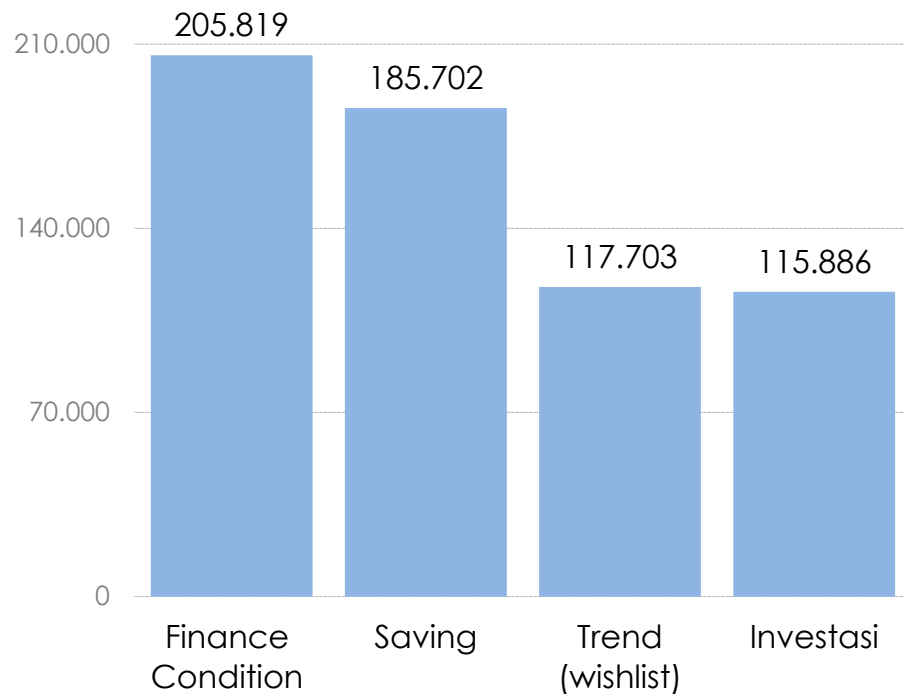
# Spending & Saving Behavior

Data Twitter: 1 Dec 2015 – 4 Mar 2016

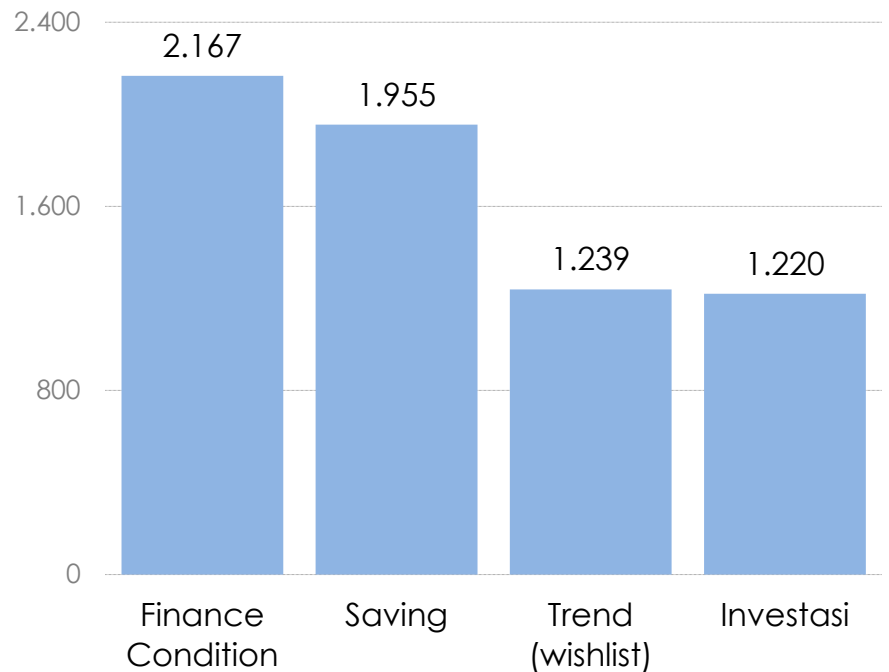
# Overview

People appeared to be more expressive when talking about their financial conditions such as being broke (*bokek*) and experiencing hard time waiting for payday (*tanggal tua, gajian*). Saving behavior is the next most talked about.

## Total Buzz

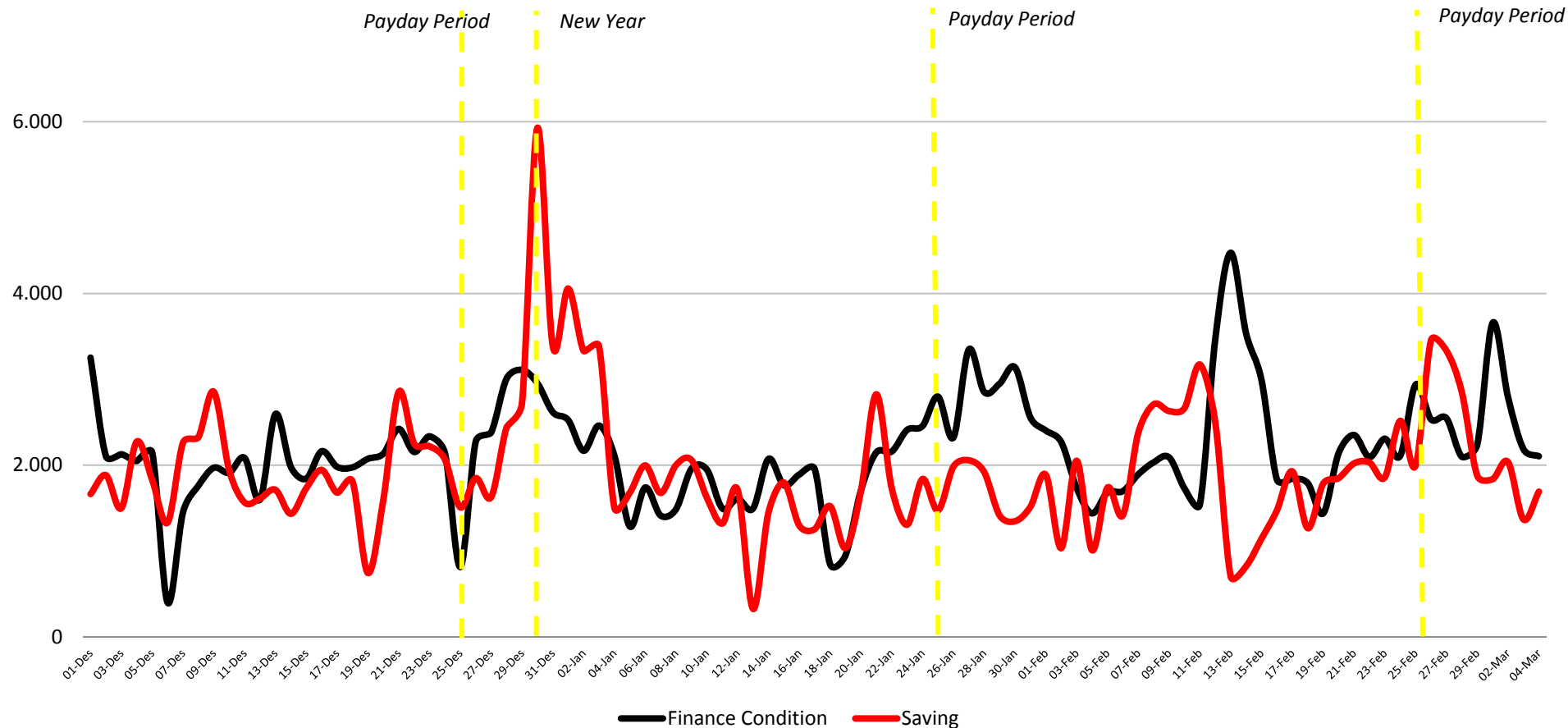


## Daily Buzz (Average)



# Daily Buzz: Saving & Financial Conditions

Conversation about saving peaks near New Year period, while financial condition peaks are usually high around the payday period.

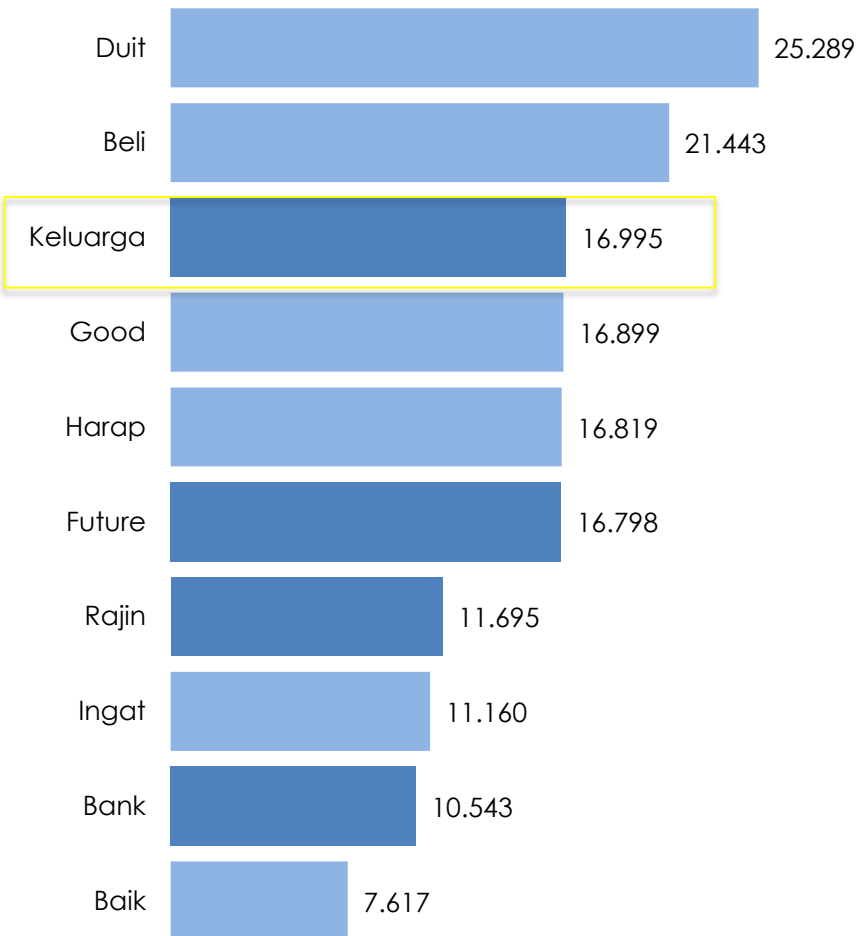


# Saving Association

People appeared to save for reasons such as *family* and the *future* as well as big purchases. However, people also save for items such as the latest gadget (*iPhone 6*).

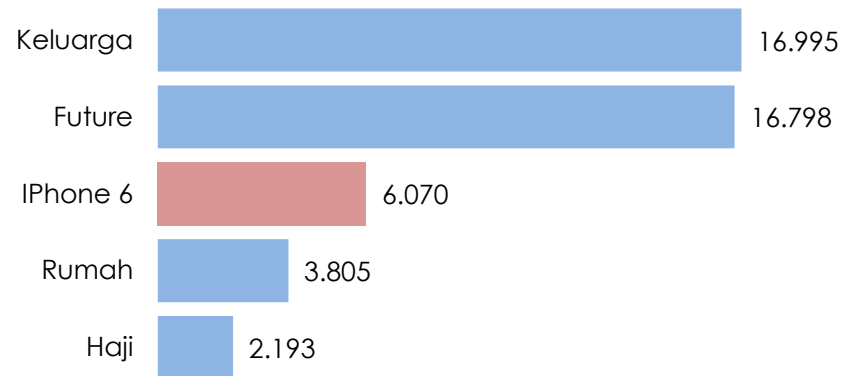
## Top Associated

(what people associate with Saving)



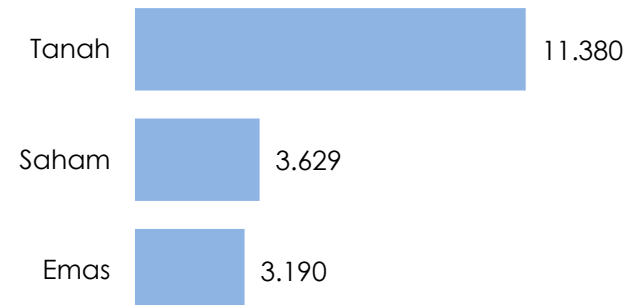
## Top Driver

(what makes people save)



## Top Investment

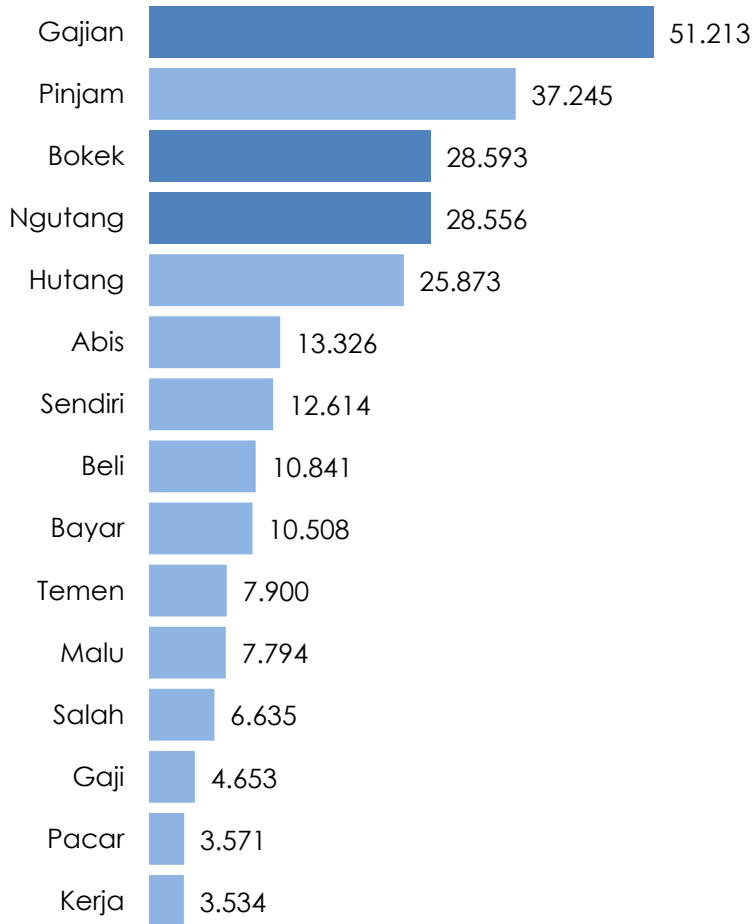
(what people invest in)



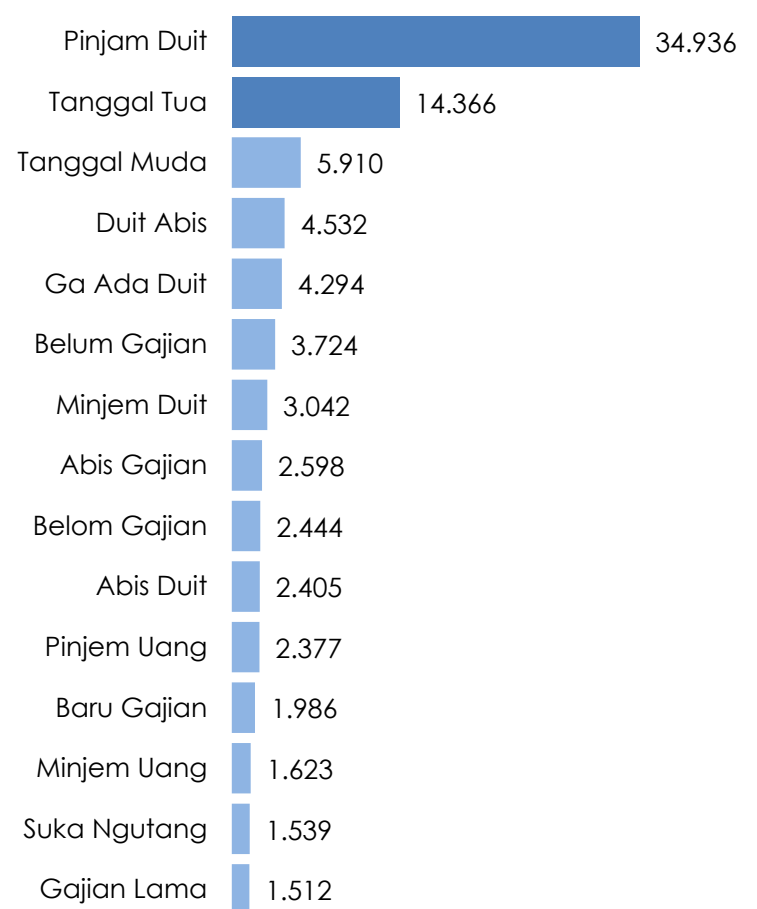
# Spending Association

Most popular topics, as expected, regarding financial conditions are *payday* and *borrowing money*.

## Top Association



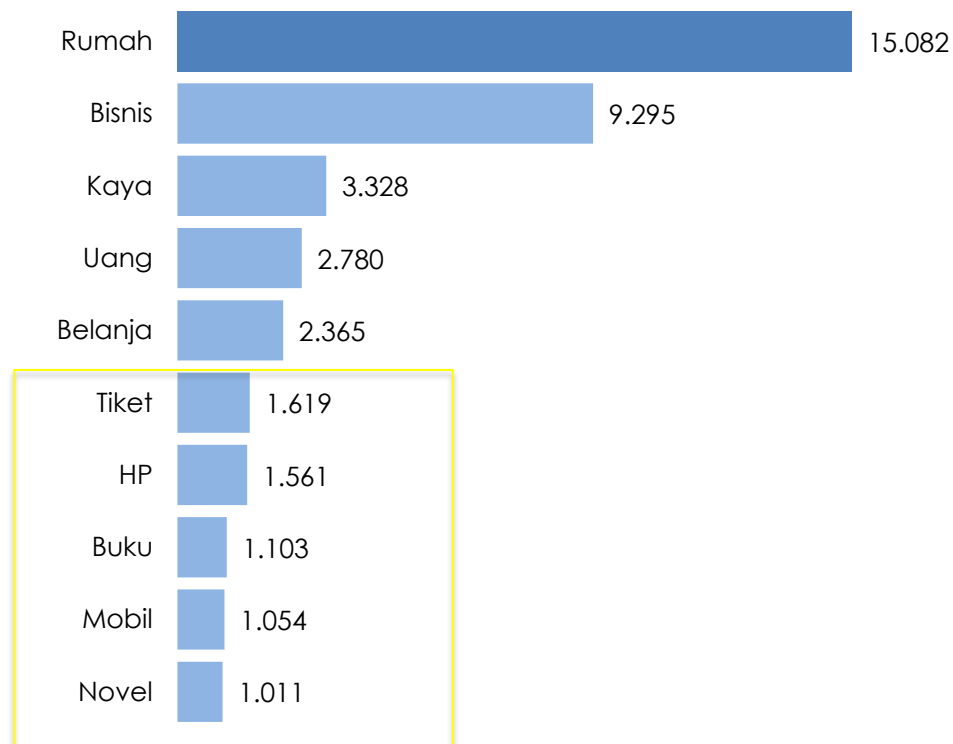
## Top Terms



# Top Wish List

Look at Top Wish List, owning a house seems to be people's main wish list. However, there are also more tertiary need things such as smartphones, tickets (for travelling, concerts, movies), book and novel as the top items in people's wish list.

## Top Mentioned Items





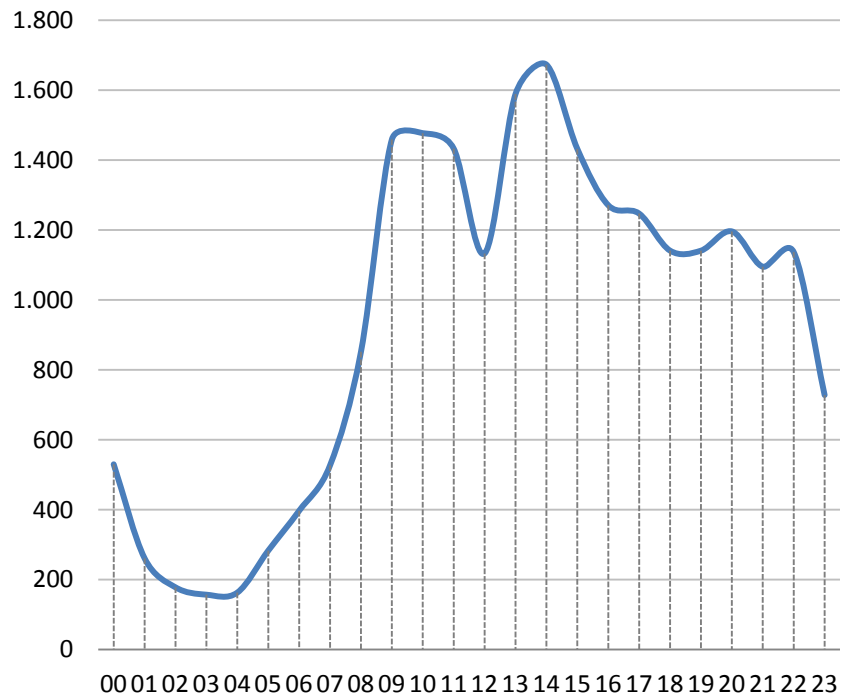
# **Overview Conversation of Online Banking & E-Commerce**

Data Twitter: 1 Dec 2015 – 4 Mar 2016

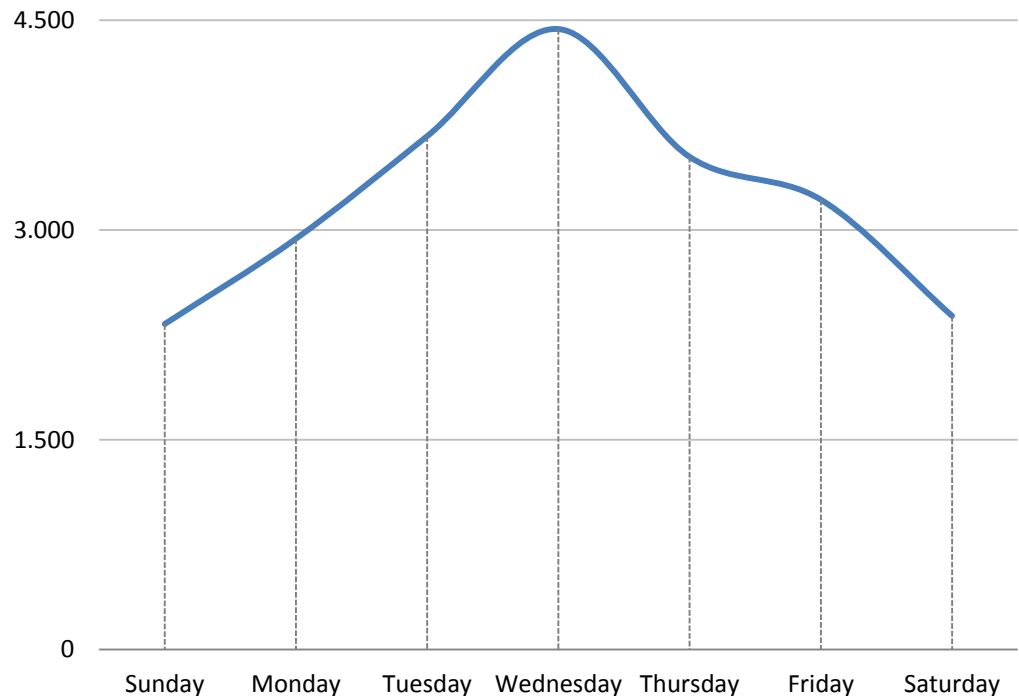
# Online Banking

In 3 months data tracking period, conversation regarding online banking only amounted to 22,5K of tweets (only 10% of total Financial Condition conversation), which also was heavily *driven by Bank promotional activation*. This indicated very *small portion of organic conversation*. Most conversation occurs during *weekdays, in the morning to afternoon*.

Hourly Buzz

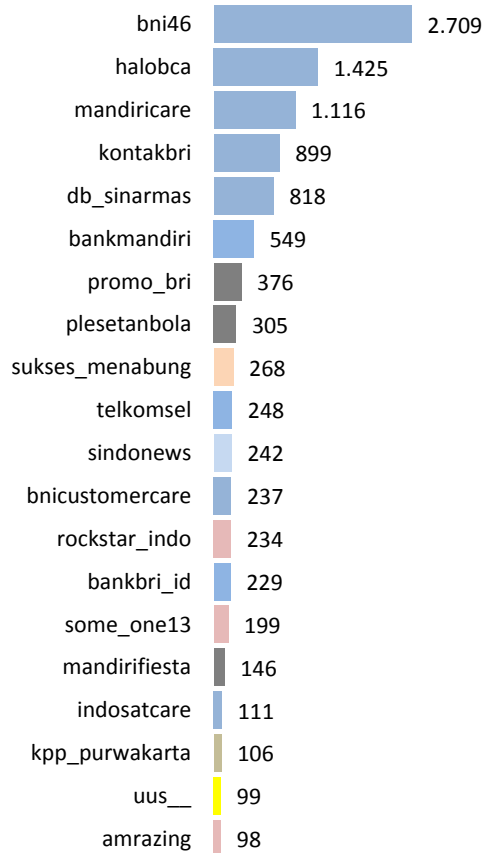


Daily Buzz

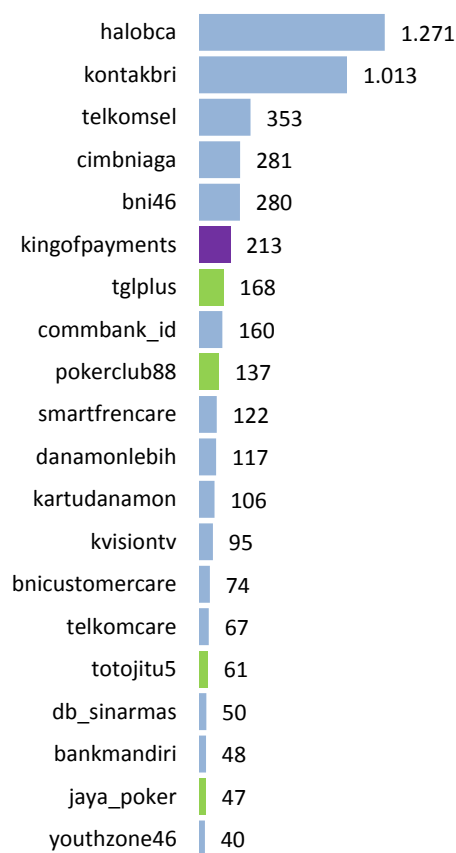


# Online Banking

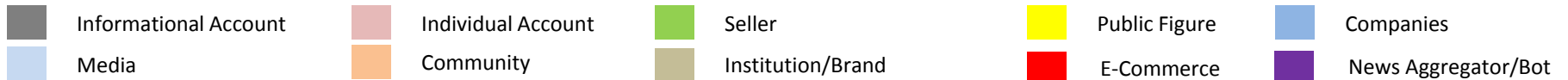
Top Mentioned Users



Top Active Users



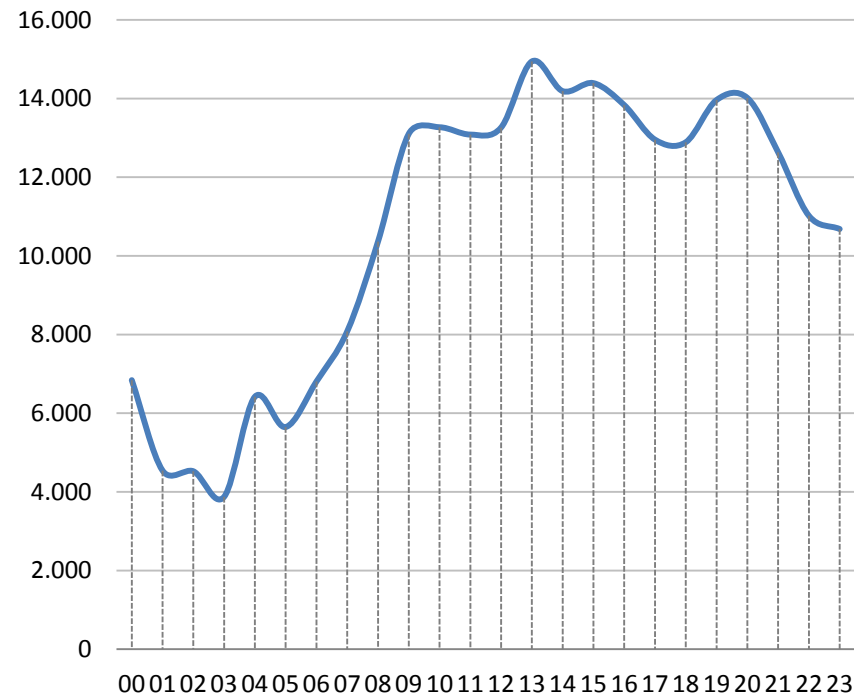
Most active and mentioned users are bank service accounts, especially BNI and BCA.



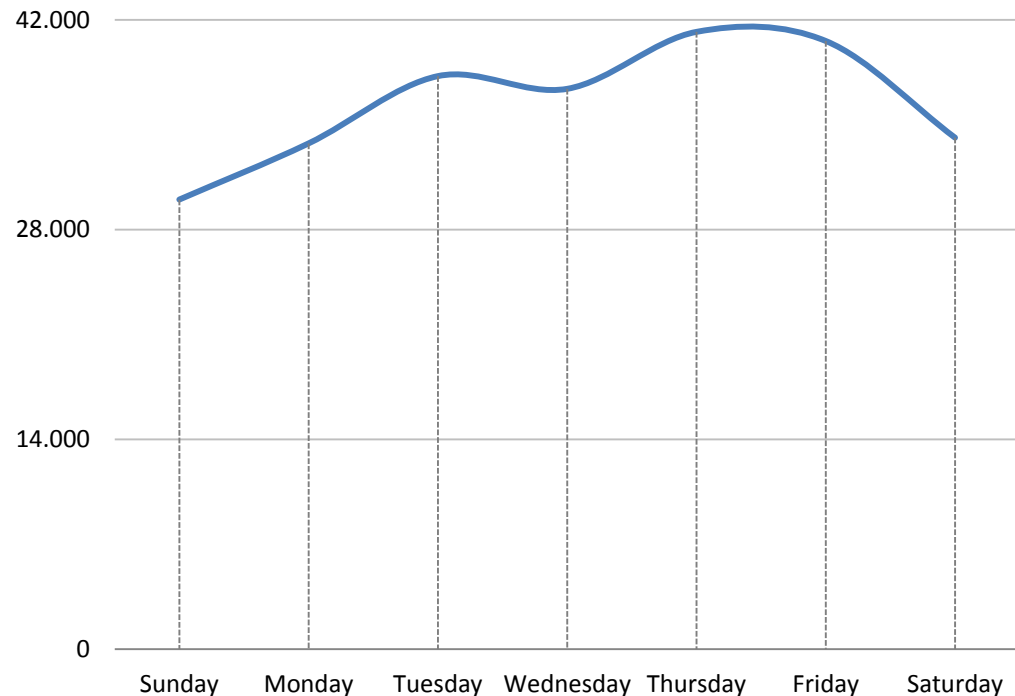
# E-Commerce

In three months, conversation about E-Commerce reaches up to 255k buzz which are mostly happened on 1.00-2.00 PM. Meanwhile, based on the day, E-Commerce much discussed on Thursday and Friday, two days before the weekend.

Hourly Buzz

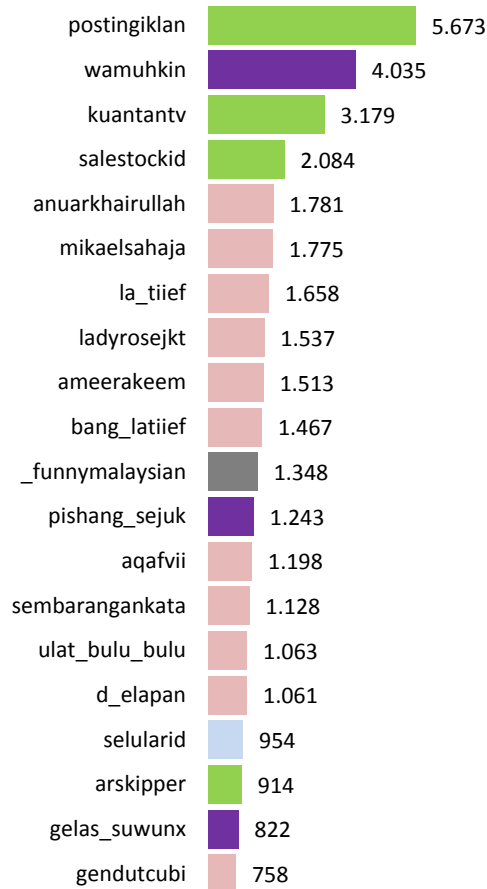


Daily Buzz

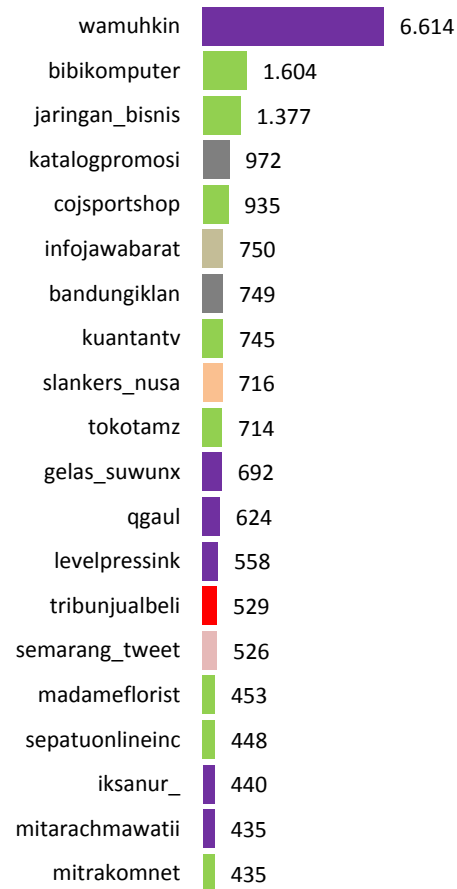


# E-Commerce

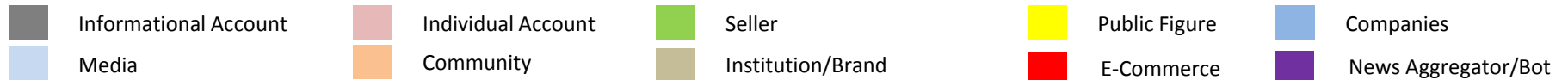
Top Mentioned Users



Top Active Users



Most active and mentioned users are advertorial or seller accounts. Seller also can use accounts under their individual names (instead of shop names).



Thank You  
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