



Developing Persona for Used Car Buyers in Indonesia

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ABSTRACT: Indonesia used car market is predicted to register a CAGR of about 5.74% in 2027. As there is an increase in the number of Indonesian used car players in the future, in order to remain competitive in the market, developing a buyer persona is one of the most essential solutions. Currently, in Indonesia, persona development in the automotive industry is very limited, due to limited research and digital players in the market. There are approximately 50k auto dealers in Indonesia. However, some of them, mostly SMEs auto dealers, still have limited resources, especially to do some research about market conditions. Therefore, this research could be a reference for automotive businesses to understand customers' motivations. The data collection used in this study is by using quantitative and qualitative methods. Quantitative methods will be used for buyer persona development by using an online survey questionnaire. There are three variables that will be used in developing buyer persona for used car buyers, such as biographic information, users buying triggers, and consumer behaviors. Cluster analysis will be used to analyze the result of the survey questionnaire in developing the persona. After the persona is developed, then a qualitative method will be used to map the customer journey on the certain personas by using an in-depth interview.

KEYWORDS: Buyer Persona, Cluster Analysis, Customer Journey Mapping, Used Car Industry.

INTRODUCTION

Automotive industry was one of the industries that got the impact during pandemic COVID-19. Impact on the economic situation caused by the pandemic has limited buyers to afford a new car. However, the limited flow of money caused by COVID-19 pandemic created a shift in customer preferences to afford cars. According to research by Mordor Intelligence (2021), there is an increase in the ratio of used cars to new cars in countries, which is a key indicator of the market's potential opportunities in the coming years. This is also occurring in Indonesia. Even though new car sales are declining in Indonesia, the used car market is booming and the numbers are rapidly increasing. The pandemic situation made owning a car an unavoidable aspect for people as traveling with public transport could be risky. Therefore, as life comes to normalcy, the Indonesian used car market is expected to get back to its pace in the following years. People who also preferred public transport during pre-pandemic could also be the potential customers of the used car market.

Consumers appear to prefer used cars because they are less expensive than new cars, besides, there are also many vehicles that are relatively new, between three and seven years old, and in a good shape, thus it makes them highly feasible possibilities to explore [1]. Indonesia used car market is predicted to register a CAGR of about 5.74% during the forecast period, which is 2022-2027. Besides the pandemic situation that caused a significant increase in the used car market, digitalization also contributes to the rise of the used car market. Due to digitalization, the ability of the company to provide immersive purchase experiences remotely creates significant growth to the used car market. Furthermore, the rise in the value-added service offering and variety of finance providers offering credit for used cars will also contribute to the growth of the used car market in the region.

Consumers have rapidly shifted toward online channels during the pandemic. There is a survey conducted by McKinsey in 2020 about How COVID-19 has pushed companies over the technology tipping point and transformed business forever [2]. The survey results confirm there is a rapid shift toward interacting with customers through digital channels. In comparison to before the crisis, there is a chance that 80% of customer interactions will be digital in the future as society is now more likely to adopt technology. As there may be a shift in buyer behaviors and an increase in the number of Indonesian used car players in the future, businesses must think of strategy in order to remain competitive in the market. Adapting to the buyer behaviors is a mandatory for business survival. One of marketing tools that is very useful to understand the customer is breaking down buyer personas. Buyer Persona could help businesses target the demographics deeper and help businesses to understand not only who their customer is but also how to talk to them. When businesses understand their motivations, it can more easily speak to your customer's questions,



desires, and needs in your marketing materials. Currently, in Indonesia, persona development in the automotive industry is very limited, due to limited research and digital players in the market. There are approximately 50k auto dealers in Indonesia. However, some of them, mostly SMEs auto dealers, still have limited resources, especially to do some research about market conditions. General segmentation is the most commonly used, however, as the market these days is very dynamic, it is important to understand more about the customers. This research could be a reference for automotive businesses to understand customers' motivations. Herewith, businesses could create marketing materials that match customers' preferences, desires, and needs. Not only for auto dealers, this persona development also helps other players, such as marketplace, e-commerce, car subscriptions business to develop their product and marketing strategies. This research is conducted for persona creation using a quantitative method and followed by the customer journey of each persona using a qualitative approach.

LITERATURE REVIEW

A. Consumer Behavior

Consumer behavior is the study on consumer decision making in buying and using a product or service. It is one of the important tools in marketing, because it will help marketers to understand what influences consumers' buying decisions. Studying consumer behavior will also help marketers decide how to present the products that will give a maximum influence on consumers. By understanding consumer behavior, businesses could fill the gap in the market and identify products that are needed the most and the products that are already obsolete (Radu, 2019)[3]. There are four major factors that influence consumer behavior in their buying decisions, these are cultural factors, social factors, personal factors, psychological factors (Rani, 2014)[4]. Cultural factors are the influence of culture on buying behavior varies from one individual to another, due to different cultures in different groups, regions, and even countries. It is important for marketers to understand the cultural factors inherent to each market in order to its marketing strategy, as cultural environment or society play a role in perception, habits, behavior, and expectation of consumers. Social factors explain how outside influences of others affect buyer decisions, either directly or indirectly. This is also among the factors that influence consumer behavior significantly. Personal factors explain how personal situations may affect individual preferences in buying and using a product or service. Personal factors include age and way of life, lifestyle (activities, interests, opinions), personality and self-concept, occupation, and economic circumstances. Psychological factors that influence consumer decision in purchasing a product include motivation, perception, learning, beliefs and attitudes.

B. Persona Development Creation

A buyer persona is a fictional representation of your ideal client or target customer. With a clear picture of the target audiences, it will be much easier to develop effective, targeted marketing strategies and content that speak to the ideal buyer's goals and challenges. There are several advantages that businesses could get from developing a buyer persona. By developing a buyer persona, businesses or marketers could provide personalized service, relevant content, and helpful sales information. There are five steps on how to define buyer personas, which are research on buyer personas, segment the buyer personas, create a name and story for the buyer personas, focus on roles, goals, and challenges, use buyer personas to craft tailored and sales strategies [5].

C. Customer Journey Mapping

A customer journey map is a visual storyline of every engagement a customer has with a service, brand, or product. The creation of a journey map puts the organization directly in the mind of the consumer, so they can see and understand their customer's processes, needs, and perceptions. A customer journey map defines all touchpoints that the customer may have from purchasing a product or service. Visual representation of the customer journey could provide some valuable insights from the thoughts of the customers. This is beneficial for businesses and marketers to formulate business and marketing strategies.

According to Butler & Peppard (1998)[6], processes until customers decide to purchase a product or service are divided into five stages. The first stage is problem recognition, which is the point at which a potential customer realizes they need or want a product or service. Then they will search for information on possible solutions. The information could be obtained from internal sources (e.g memory) or external sources (e.g word of mouth, promotion, discussion). This information provides the basis of the next stage, which is evaluation of alternatives. In this stage, potential customers will compare and evaluate the alternatives until they decide to purchase it, which will continue to the next stage, purchase decision. The purchase of a product or service will give potential customers two results, which are positive and negative, and this may result in customer satisfaction and retention.

D. Conceptual Framework

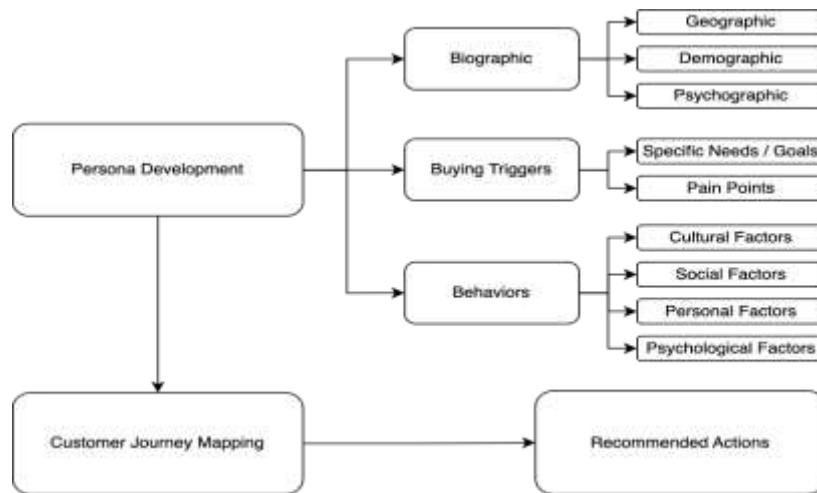


Figure 1. Conceptual Framework of the Study

There are three variables that will be used in developing buyer persona for used car users, such as biographic information, users buying triggers, and consumer behaviors.

- Buyer Biographic
Buyer biographic comprises buyer demographic, such as age, gender, occupation, marriage status; buyer geographic, where they live; and buyer psychographic, such as social class and buyers’ impulsivity.
- Buying Triggers
Buying triggers consists of motive in purchasing used cars, as well as the pain points or frustrations in purchasing used cars.
- Buyer Behavior
Buyer behavior consists of cultural factors, social factors, personal factors, and psychological factors that affect the decision in purchasing used cars.

RESEARCH METHODOLOGY

A. Research Design

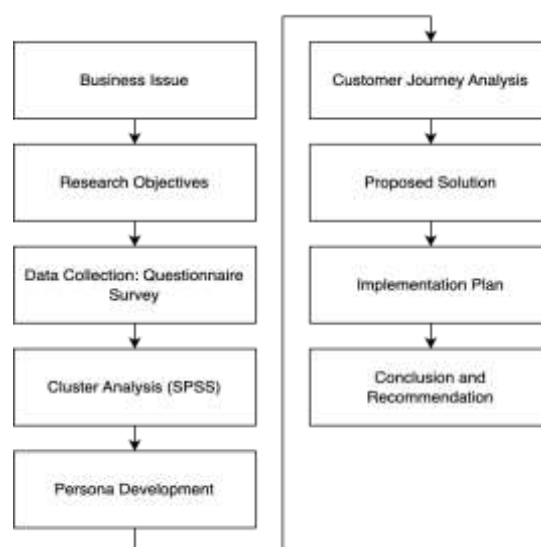


Figure 2. Research Design



This research started with the potential growth of used car market demand in the near future, including Indonesia, as the impact of economic factors due to pandemic Covid-19. Given that Indonesia is a key market for used cars in Southeast Asian countries, it is likely that more auto industry players will enter the market in the near future. Adapting to the buyer behaviors is a mandatory for business sustainability. As the majority of auto dealers in Indonesia are small and medium-sized enterprises (SMEs), they still have limited market research resources. Therefore, this research could be a reference for current automotive players, and future players, to understand the persona of used car buyers in Indonesia. Then, after identifying the business issue, the next step is to define the research objectives. The objective of this research is to develop used car buyer personas and understand the journey of each personas.

The data collection of this research is using quantitative and qualitative methods. The quantitative method is by using an online survey. The quantitative method is used to develop the buyer persona, which the attributes of the research questionnaire are based on buyer biographic, buying triggers, and also behaviors. Afterwards, the analysis of the questionnaire will be using cluster analysis. After the buyer personas are developed, the next step is to create the customer journey based on each persona. The customer journey mapping is developed by using in-depth interviews. Every step in the journey mapping will generate customers' emotions, which are positive and negative (or pain points). In addition, the pain points from the journey mapping will be used for the proposed solution. After the proposed solution is developed, the last step is to create the implementation plan, conclusion, and recommendations.

B. Data Collection

The primary data collection used in this study is by using quantitative and qualitative methods. Quantitative methods will be used for buyer persona development by using an online survey questionnaire. The survey will be distributed to the target population, which is people who have bought a used-car. The number of samples will be referring to Malhotra (2007)[7], which is a minimum of 200 respondents since this study is a problem-solving research. After the persona is developed, then a qualitative method will be used to map the customer journey on the certain personas by using an in-depth interview.

C. Cluster Analysis

According to Malhotra (2007), cluster analysis is a class of techniques used to categorize objects or cases into relatively homogeneous groups known as clusters. Objects within each cluster are typically similar to one another and dissimilar to those in the other clusters. In this study, cluster analysis is conducted using SPSS software. There are several steps in doing cluster analysis [7].

- Select a Distance Measure: Because the objective of clustering is to group similar objects together, some measure is needed to assess how similar or different the objects are. The most common approach is to measure similarity in terms of distance between pairs of objects. Objects with smaller distances between them are more similar to each other than are those at larger distances. There are several ways to compute the distance between two objects. This study used Euclidean distance as a measure of similarity. The Euclidean distance is the square root of the sum of the squared differences in values for each variable.
- Select a Clustering Procedure: Procedures for clustering may be hierarchical, non-hierarchical, or other. The development of a hierarchy or tree-like structure characterizes hierarchical clustering. Hierarchical strategies can be either aggregative or divisive. Each object is placed in a distinct cluster at the outset of agglomerative clustering. Objects are grouped into bigger and bigger clusters to form clusters. This procedure is repeated until all objects belong to a single cluster. All of the objects are grouped into a single cluster at the outset of the divisive clustering process. Clusters are subdivided or separated until every object is in its own cluster. The second type of clustering procedures, the non-hierarchical clustering methods, are frequently referred to as k-means clustering. These methods include sequential threshold, parallel threshold and optimizing partitioning. However, Two major disadvantages of non-hierarchical procedures are that the number of clusters must be specified beforehand and that the selection of cluster centers is arbitrary. In addition, the clustering outcomes may depend on how the centers are chosen. Clustering procedure used in this study is hierarchical clustering, because the objective of this study is to find how many clusters could be generated from the variables defined in the conceptual framework, which is aligned with the outcome of hierarchical clustering. This procedure will generate a tree-like structure (dendrogram) from which groups will be derived. Groups that are close to one another have many intergroup relationships, whereas groups that are far apart have little in common [8].



RESULT AND DISCUSSION

A. Respondents' Profile

The survey was filled by 284 respondents who have ever bought a used car. Table below shows the profile of the respondents.

Table 1. Respondents' Descriptive Statistics (n=284)

Profile	Category	n	%
Age	> 50 Years Old	71	25%
	18-24 Years Old	38	13%
	25-30 Years Old	83	29%
	31-35 Years Old	33	12%
	36-40 Years Old	20	7%
	41-45 Years Old	22	8%
	46-50 Years Old	17	6%
Gender	Man	166	58%
	Woman	118	42%
Marital Status	Single	105	37%
	Married	179	63%
Monthly Expenditure	< IDR 3 million	27	10%
	IDR 3-5 million	79	28%
	IDR 5-10 million	92	32%
	IDR 10-15 million	40	14%
	IDR 15-20 million	20	7%
	> IDR 20 million	26	9%
Occupation	Employee	192	68%
	Student	27	10%
	Entrepreneur	28	10%
	Others	37	13%



B. Cluster Analysis Result

The cluster analysis was conducted by using SPSS statistical software. In this study, clustering is based on the purchasing triggers and buyer behaviors, as were described in the conceptual framework. According to the result of the cluster analysis, four clusters were identified. Each cluster has its own characteristics in buying used cars. Table below shows the representative of each cluster.

Table 2. Cluster Analysis Result

Variables	Attributes	Cluster 1	Cluster 2	Cluster 3	Cluster 4
Buyer Biographics					
Demographic	Age	25-30 years old	31-35 years old	41-45 years old	Older than 50 years old
	Gender	Male	Female	Male	Male
	Occupation	Employee	Employee	Employee	Entrepreneur
	Marriage Status	Single	Married	Married	Married
Geographic	Domicile	Jabodetabek	Jabodetabek	Jabodetabek	West Java
	Discover information about used cars	Online platforms	Online platforms; Social media	Autodealers	Online platforms
	Place to buy a used car	Autodealers	Online platforms; Social media	Autodealers	Online platforms
Psychographic	Monthly spending expense	IDR 5.000.001 - 10.000.000	IDR 5.000.001 - 10.000.000	IDR 15.000.001 - 20.000.000	IDR 10.000.001 - 15.000.000
	Budget preference for a used car	IDR 110 - 170 Juta	IDR 171 - 235 Juta	IDR 171 - 235 Juta	IDR 110 - 170 Juta
	Preference used car brand	Toyota; Honda; Suzuki	Honda	Toyota	Toyota; Honda
	Preference used car type	MPV (Multi-Purpose Vehicle); Sedan	MPV (Multi-Purpose Vehicle)	MPV (Multi-Purpose Vehicle); SUV (Sport Utility Vehicle)	MPV (Multi-Purpose Vehicle), Hatchback
Buying Triggers					
Motive in purchasing a used car	Personal and/or family transportation	7	5	7	3
	Collection	5	3	2	1
	Social status	4	1	1	1



Variables	Attributes	Cluster 1	Cluster 2	Cluster 3	Cluster 4
	Re-sell	5	4	4	5
	business operations necessity (logistic, etc)	2	2	5	7
	Afraid not getting a fair value of the car	6	4	5	7
	Hard to find cars that suit preferences	7	6	4	7
	Hard to find installment	3	1	1	1
Pain Points	Fearing that the car-buying process won't be transparent	7	4	4	7
	Seller location is far away	3	2	3	7
	Hard to find time for the transaction	3	2	2	4
	Do not get additional benefits	5	6	4	1
Buyer Behaviors					
	Influenced by cultural trends	6	5	6	1
Cultural Factors	Believe that owning a car could increase social status	6	4	6	1
	Impulsivity	5	6	6	1
	Considerations when purchasing a used car (Good car condition)	7	4	7	7



Variables	Attributes	Cluster 1	Cluster 2	Cluster 3	Cluster 4
	Considerations when purchasing a used car (Competitive price)	6	4	5	4
	Considerations when purchasing a used car (After-sales service)	4	2	4	1
	Considerations when purchasing a used car (Easy car-buying process)	5	6	4	7
	Considerations when purchasing a used car (Seller reputation)	6	4	4	5
	Additional benefits in purchasing a used car (Free delivery)	4	3	4	1
	Additional benefits in purchasing a used car (Free service)	5	3	6	1
Personal Factors	Additional benefits in purchasing a used car (Installment with low interest)	2	1	1	1
	Additional benefits in purchasing a used car (Competitive prices for trade-in cars)	6	4	4	1



Variables	Attributes	Cluster 1	Cluster 2	Cluster 3	Cluster 4
	Additional benefits in purchasing a used car (Money back guarantee)	5	5	4	1
	Time taken to decide before buying a car	Approximately a month	More than a month	Less than a month	More than a month
	Knowledge about used cars	6	2	5	6
Psychological Factors	Influence of others on purchasing decision	6	7	5	3

C. Persona Explanation

1. Cluster 1 – The Millennials

The first buyer persona is the millennials. He is in his late 20s and currently working as an employee. His spending in a month is ranging from moderate to high. He is social media savvy, thus he explores used cars on online platforms, to compare several alternatives of used cars. However, he prefers to buy used cars in the auto dealers. He has moderate knowledge about used cars and his brand preferences are Toyota, Honda, and Suzuki. His goals in purchasing a used car is for personal use, collection, and intended to have cars that still have competitive value if he wants to re-sell. His motivations in purchasing a used car are good condition, have a competitive price, and buying a car from a reputable seller. He prefers multi-purpose vehicles (MPV) and sedans with a budget of IDR 110-170 million. His fears in buying a used car are that it is hard to find a car that suit preferences, afraid of not getting a fair value of the car, and fearing that the car-buying process won't be transparent.

2. Cluster 2 – The Working Mum

The second buyer persona is the working mum. She is 35 years old, married, and currently working as an employee. Her spending in a month is ranging from moderate to high. She is social media savvy, thus she prefers to explore used cars until the buying process in online platforms and also social media and community. She has little knowledge about used cars, therefore, her biggest motivation in purchasing a used car is the easy car-buying process. She is also easily influenced by others in buying a used car. Her brand preference is Honda. Her goal in purchasing a used car is for her family's transportation and intended to have cars that still have competitive value if she wants to re-sell. She also desires to purchase a vehicle from a seller who provides additional benefits. She prefers multi-purpose vehicles (MPV) with a budget of IDR 171-235 million. Her fears in buying a used car are that it is hard to find a car that suit preferences and afraid of not getting a fair value of the car.

3. Cluster 3 – The Busy Man

The third buyer persona is the busy man. He is a hard worker who is in his 40s and currently working as an employee while also having a side income. His spending in a month is ranging from moderate to high. He is old-school, thus he goes to auto dealers to explore used cars. He has moderate knowledge about used cars and his brand preferences are Toyota. His goals in purchasing a used car is for family transportation and for his business, and intended to have cars that still have competitive value if he wants to re-sell. His motivations in purchasing a used car are the good car condition, competitive price, buying a used car with an easy process and buying a car from a reputable seller. He prefers multi-purpose vehicles (MPV) and sport utility vehicles (SUV) with a budget of IDR 171-235 million. His fears in buying a used car are that it is hard to find a car that suit preferences and afraid of not getting a fair value of the car.



4. Cluster 4 – The Entrepreneur

The last buyer persona is the entrepreneur. He is in his 50s and has income from his business. His spending in a month is range high. His journey in buying used cars is on online platforms, from exploring until purchasing it. His brand preferences are Toyota and Honda, because these are brands that still have competitive value if he wants to re-sell. His goals in purchasing a used car is mainly for his business operations. His motivations in purchasing a used car are good condition, easy car-buying process, and buying a car from a reputable seller. He prefers multi-purpose vehicles (MPV) and hatchback with a budget of IDR 110-170 million. His fears in buying a used car are that it is hard to find a car that suit preferences, afraid of not getting a fair value of the car, and fearing that the car-buying process won't be transparent.

D. Customer Journey Mapping

A customer journey map identifies all possible touchpoints a customer may experience in all processes from problem recognition to post purchase behavior. Every step of the journey will generate customers' emotions, which are positive and negative/pain points, which will be portrayed in the customer journey mapping. Therefore, customer journey mapping is used to develop solutions. The customer journey map result is obtained from the interviews with each persona. Each persona has each journey, as well as pain points, in purchasing a used car.

1. Customer Journey Mapping for The Millennials

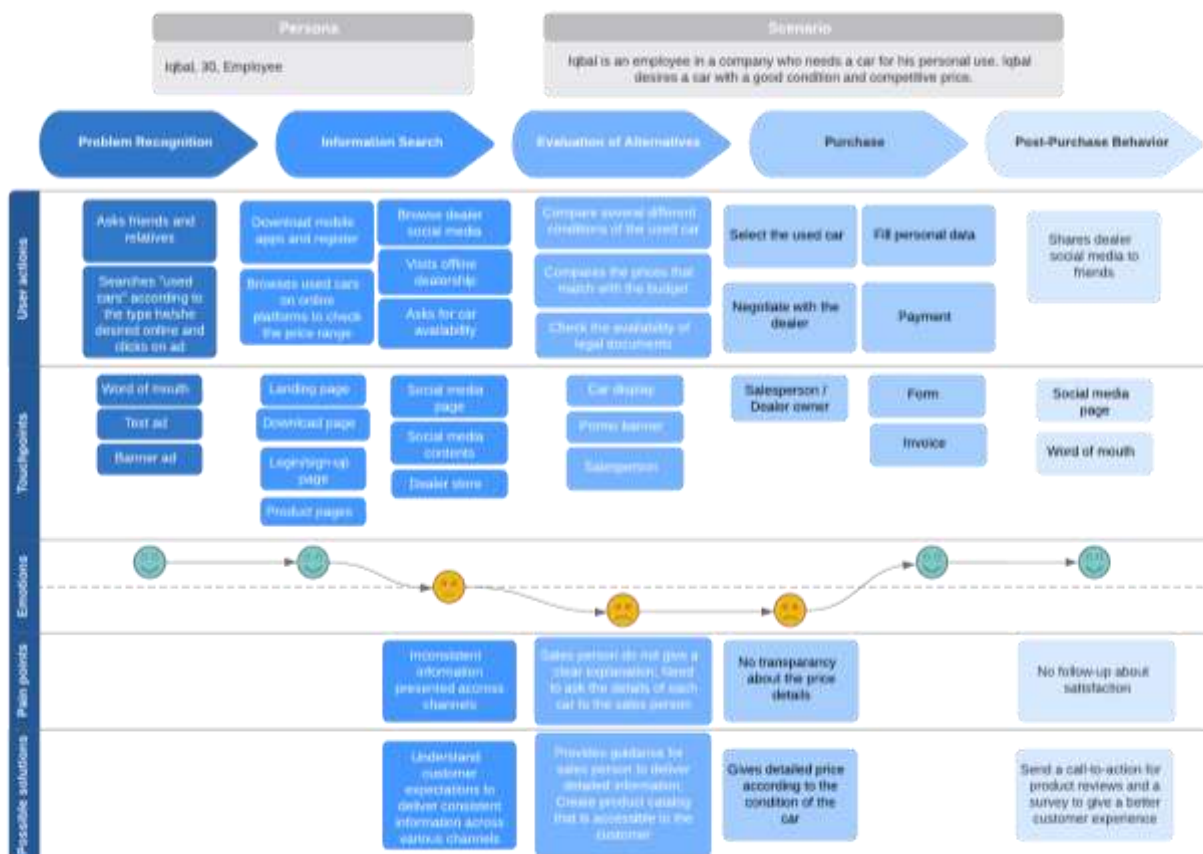


Figure 3. Customer Journey Mapping – The Millennials
(Template: <https://www.lucidchart.com/>)

Figure above shows the customer journey mapping from the first persona, which is the Millennials. There are five stages in customer journey, which are problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.



The first stage is problem recognition. When millennials recognize the need to purchase a used car, they tend to ask friends and relatives to get some recommendations where to purchase the car. Besides, they also search used cars they desire online and click on text ads and/or banner ads that pop up in the search results. Text ads are a form of online advertising that appear as brief text blocks on a web page. Typically, the text consists of a headline, a brief message, and a link to the advertiser's website. Text advertisements are an efficient method for promoting products and services online, and they can be displayed on both search engines and websites. In addition, banner ads are advertisements that feature a product or brand and provide a link to the advertiser's website. Most businesses use them in some form because they are a cost-effective, measurable, and efficient medium for brand promotion. Web banner design is one of the most prevalent forms of online marketing in the present day and comes in a variety of forms. The objective of web banner design is to produce the most clickable banner ads possible. Even though there are no pain points that customers experienced in this stage, however, there is always room for improvement. Here are recommendations for businesses to boost the online traffic with ads, the first one is to create effective text ads. To effectively reach potential customers, text ads should be specific, relevant, attractive, and empowering. Here are some recommendations to create successful text ads, which highlight what makes the business unique; include prices, promotions, and exclusives; empower customers to take action by telling the potential customers how to contact the business, and send a call to action like purchase, call today, order, browse, sign up, or get a quote make clear what the next steps are; Include at least one of the business' keywords; and match the ad to the landing page. The second recommendation is to design attractive banner ads to appeal to customers. To appeal potential customers, there are several things that need to be considered by the business in designing banner ads, such as use the most effective, standard banner sizes; place the banner ads correctly by purchasing space on a website where the banner ad will appear close to the page's primary content and above the fold; maintain the hierarchy of the design. There are three basic components that need to be displayed in the banner ad, such as company logo, value proposition, and call to action. Same in the text ads, the call to action is the text or button that invites users to click. Great examples include "Learn more," "Get started," and "Watch Now." This should be the ad's clear focal point.

The second stage is information search. In this stage, the millennials search for information about used cars towards online platforms and also social media. They browse the information to check about the price range of the car they desired to buy. In this stage, for the online platforms, the touch points include landing page, download page of the application, login or sign-up page, product page. In social media, the touch points are social media pages and social media contents. They tend to search the car range on both Instagram and Facebook. However, due to the fear they consider buying online, for example not knowing the transparency about car condition, they tend to purchase it offline or come directly to the dealer. The pain points they experienced in inconsistent information presented across channels. In most common cases, a dealer promotes the products through many online channels. However, the information they presented between channels is different. They also present inconsistent information across channels, for example, they only provide the most comprehensive information about the car condition in online platforms. However, they did not provide it on social media. The recommendation that could be given for the used car players is to deliver consistent information across various channels. They could also implement consistent messaging across various channels, because before deciding to purchase a brand's products, many consumers seek out brands that deliver consistent, recognizable messaging that they can relate to and gain knowledge from [9]. It is important for businesses to consider implementing a content strategy that uses similar messaging to educate, entertain and engage your target audience on a variety of channels. There are also benefits that businesses could obtain by having consistent messaging across various channels, such as businesses could trust with customers, increase the business awareness, and make the business message more memorable. In addition, the business must also understand what customer expectations regarding the information and message that the business should provide.

The third stage is evaluation of alternatives. After finding some information about the price range and dealers to visit, the next step is to evaluate the used car available in the dealer store. The touch point they experienced in this stage is the car display, promo banner (if any), and sales person. In most common cases in the dealer store, the customers will be assisted by one salesperson to provide the information about cars available. The pain point of this stage is that the salesperson does not give a clear explanation about the cars. The customer also needs to ask the details of each car available to the sales person, including the price and the condition of the car. Occasionally, there are numerous used cars available at a dealership. It is possible for the salesperson to forget specifics about the vehicle, requiring customers to wait while the salesperson checks the vehicle. Therefore, the solution for the businesses to give a good experience for the customers is to create guidance for the salesperson to deliver detailed information. The

business could also create a product catalog that provides information details that are accessible for the customers to look at independently in order to save time. The product catalog could be created in the form of a booklet or via pdf files.

The fourth stage is the purchase decision. This stage is the purchase decision made by the customer, while the step is selecting the used car, negotiating with the sales person. After getting the best price to buy, the customer fills in the personal information and does the payment. The touch point customer experience in this stage is sales person, form, and invoice. The pain points in this stage is no transparency about the price details while doing the negotiation. Therefore, the suggestion to this pain point is to provide detailed prices according to the condition of the car. Furthermore, price transparency is important to increase customers' trust towards the business. It could help define the value of the products and enable buyers to identify, compare, and choose used cars that offer the desired level of value. Price transparency also gives benefits to the business. Price transparency could also increase sales. This is due to cost transparency represents an act of intimate disclosure and fosters trust. The study found that cost transparency can increase sales, but only when done voluntarily. They also found that cost transparency increases purchase interest even when prices are unexpectedly low or high.

The last stage is post-purchase behavior. The last stage in customer journey mapping is post purchase behavior. The emotions generated in post purchase behavior is based on the experience in the prior journey. If the customer is satisfied with the overall journey and the products, it is very likely that they will recommend the seller to others. However, in most cases, after the purchase is done, the relationship with the customer ends. There is no follow-up regarding overall satisfaction with used car purchases. To increase customer satisfaction and loyalty, the recommendation that businesses could apply is to send a call-to-action for product reviews and a survey to give a better customer experience. It will also help the business in determining what should be improved next.

2. Customer Journey Mapping for The Working Mum

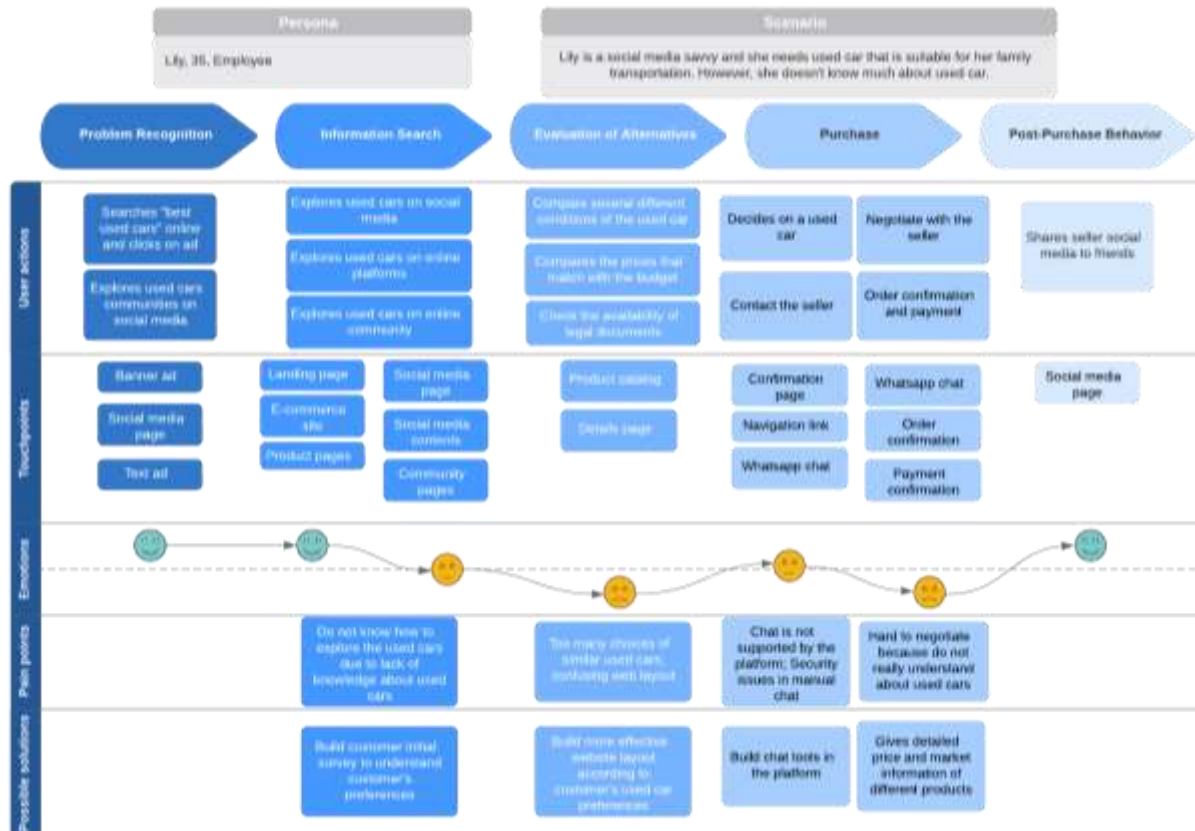


Figure 4. Customer Journey Mapping – The Working Mum (Template: <https://www.lucidchart.com/>)



Since the working mum did not know much about used cars, she did not know which one to purchase. Therefore, in the problem recognition stage, she searches online for "best used car" and clicks on an ad. She also explores used car communities towards Instagram and Facebook to find some used car sellers. There are no pain points in this stage, however, there is always room for improvement. To boost online traffic and impressions towards banner ads and text ads, the recommendations are more likely the same as was explained in prior persona, which is to create effective text ads and design attractive banner ads to appeal to customers. Besides optimizing ads, it is essential for the business to increase reach through Instagram and Facebook SEO, as this persona searches not only on websites but also on social media. Instagram and Facebook SEO is the process of optimizing the contents for search engine results [10]. Therefore, when an Instagram and Facebook user searches for a relevant keyword or hashtag, the account or content appears near the top of the results.

In the information search stage, the working mum searches for information about used cars in social media, online platforms, and also communities. In this stage, for the online platforms, the touch points include landing page, e-commerce site, and product page. In social media, the touch points are social media pages and social media contents. In community, the touch point is community pages. Social media and community pages are both on Instagram and Facebook. Due to little knowledge of used cars, the pain points that the working mum experienced is that she does not know how to explore, which hashtag to use, and what cars are valuable to buy. Therefore, the solution that could be recommended for used car players is to build customer initial surveys to understand customers' preferences. According to the survey results, the businesses could map the customers into several segments, show them what segments are they in and give some recommendations about cars that match the segment preferences. This approach could make customers feel more personal and increase customer engagement and loyalty.

In evaluation of alternatives stage, the working mum compares several different conditions of the used car, compares the prices, and checks the availability of the legal documents online. However, the pain points she experienced are too many choices of similar used cars and confusing websites. Therefore, the solution that businesses could implement is to build a more effective website layout. The product catalog displayed to customers could also be tailored to the segmentation preferences for used cars.

After evaluating some alternatives, the following stage is the purchase stage. After deciding which car to purchase, the platform will show a confirmation page of the product. Then, to make a purchase of the used car, the working mum must contact the seller. However, the chat is not available on the platform, she will be redirected to the link for Whatsapp chat. By then, the pain point in this stage is the security issues, due to manual chat with sellers through Whatsapp and not supervised by the platform. From this point point, the suggested solution for the platform is to build chat tools in the platform. Then, the next step is negotiating with the seller. Pain point in this step is hard to negotiate, because the working mum does not really understand used cars. The suggested solution for this pain point is to give the details of the price according to the car condition and other factors that have an effect on the price, as well as comparison of within the market price and/or price from competitors to make it easier for the working mum to compare and understand the price details.

The following and last stage in customer journey mapping is post purchase behavior. The emotions generated in post purchase behavior is based on the experience from the journey. If the customer is satisfied with the overall journey and the products, it is very likely that they will recommend the seller to others. Since this persona is social media savvy, they tend to share about the experience through social media. There are no pain points in this stage. However, the recommended suggestion for this stage is to create a referral program, by giving extra discounts and additional benefits if they recommend the seller to their friends and relatives, as one of the motivations in this persona is getting additional benefits.

3. Customer Journey Mapping for The Busy Man

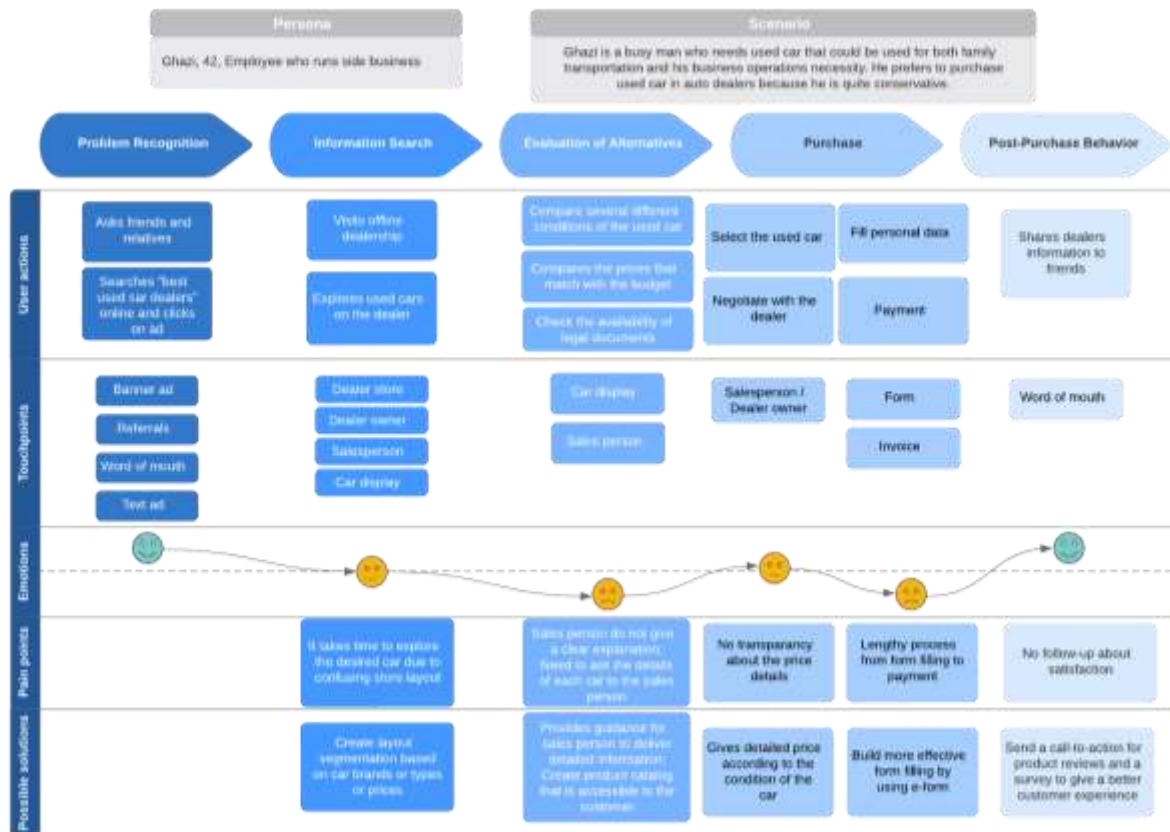


Figure 5. Customer Journey Mapping – The Busy Man
(Template: <https://www.lucidchart.com/>)

Since the busy man is somehow old-school, he prefers to shop used cars in offline dealerships. In this stage, he asks friends and relatives for recommendations, also searches for the best used car dealers on the website and clicks on ads. The touch points he experiences in the problem recognition stage include banner and text ads, referral, and word of mouth. There are no pain points in this stage.

In the information stage, the busy man visits an offline dealership and explores used cars displayed on that dealer. However, the pain point is it takes time to explore the car he desires due to the confusing store layout. Thus, the recommended solution is to create a store layout segmentation. Store segmentation is the process of grouping stores with common characteristics [11]. The layout segment of the store could depend on car brands, car types, or cars that have similar prices. There are some benefits that the business could get from creating an effective store layout, which are optimization of store and category space based on the likelihood of demand for particular cars, capability to quantify the market opportunity surrounding each car segment, and enhancing customer engagement by providing the right products and pricing in the right stores.

In evaluation of alternatives stage, the persona compares the used car conditions, the prices, and also checks the availability of legal documents in the dealer store. He will be assisted by the salesperson in evaluating the used cars. The pain point he experiences is more likely similar with the pain points that experienced by cluster 1, the millennials, in which the salesperson does not give a clear explanation about the vehicles and he needs to ask the details of prices and condition of each car. Therefore, the suggested solution is to create guidance for the salesperson to deliver detailed information and create a product catalog that provides information details that customers can view independently in the form of a booklet or online pdf files. Store layout segmentation could also benefit the business for this evaluation of alternatives stage. By creating store layout segmentation, the business could develop a sales and marketing mix with promotional activities tailored to each segment target audience.



After evaluating some alternatives, the following step is to purchase the vehicles. User action in the purchase decision stage is selecting the vehicles, followed by negotiation with the sales person or dealer owner. However, the pain point is there is no transparency about the price details. Therefore, the suggested solution for this step is to provide detailed information about price according to the market price, condition of the vehicles, and other factors that have an effect on the price. After the negotiation and getting the best price, then the next step is to fill buyer data and do the payment. The pain point in this stage is a lengthy process in the form filling up until the payment, due to manual or paper based form filling. Therefore, the suggested solution for the business is to create an e-form to build more effective form filling. There are also some advantages in using electronic form rather than paper based form, which are digitized form could save huge amounts of time (and money) in the administrative task of copying paper documents into IT systems for wider use; as part of the process of digitizing forms, businesses can integrate e-forms with their larger systems, enabling data to immediately trigger processes.

The last stage is post purchase behavior. The emotions generated in post purchase behavior is based on the experience from the overall shopping journey. If the customer is satisfied with the overall journey and the products, it is very likely that they will recommend the seller to others. Since this persona is old-school, they tend to share about the experience through word of mouth. There are no pain points in this stage. In addition, word of mouth helps brands build trust with new customers more effectively than traditional advertising because the recommendations come from a trusted friend. Therefore, there is also a recommendation for the business to increase sales through word of mouth, by doing referral marketing. Referral marketing is a form of marketing that incentivizes satisfied customers to promote your brand in exchange for rewards. Referral marketing, also known as refer-a-friend programs, has become the method of choice for ecommerce stores seeking to increase sales while minimizing the cost per action. By offering customers incentives to talk about the brand, the brand increases the likelihood of word-of-mouth marketing. Reward types may include a discount, a gift voucher or card, cashback, and also free gifts.

4. Customer Journey Mapping for The Entrepreneur

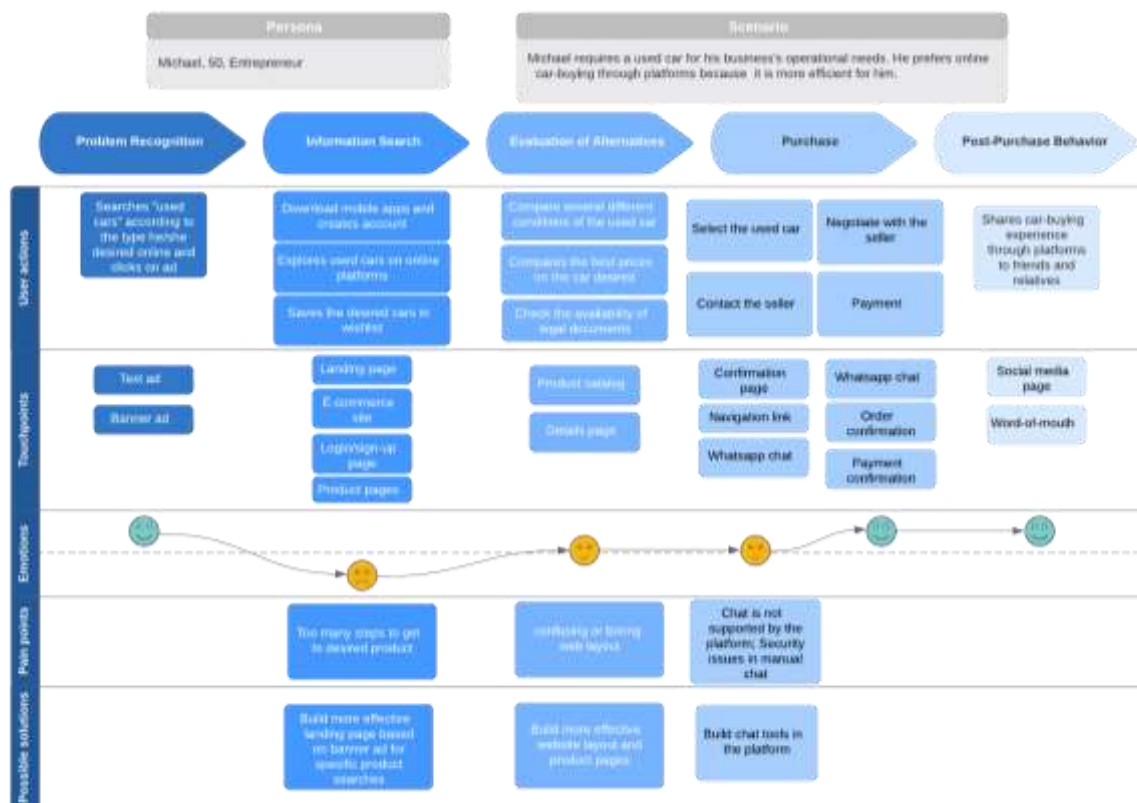


Figure 6. Customer Journey Mapping – The Entrepreneur (Template: <https://www.lucidchart.com/>)



Since the entrepreneur persona has an extensive knowledge about used cars, he does know which car he desired to purchase. Therefore, in the problem recognition stage, he searches used cars according to the type he desires on the website and clicks on ads. The touch points he experiences are text ad and banner ad. There are no pain points in this stage. The recommendation that could be given for the business in this stage is more likely the same as explained for the millennials persona, which is to create effective text ads and design attractive banners to optimize the search engine optimization.

The next stage is the information stage. This persona prefers an online buying journey due to his busy schedule. He explores information about used cars on online platforms. The user actions in the information search stage are to download mobile apps and create an account, then explore used cars, and also save the desired cars in the wishlist. A wish list enables consumers to create customized collections of items they intend to purchase and store them in their user account for future reference. He adds multiple vehicles to the wishlist to facilitate comparisons between them. The touch points he experiences are landing page, e-commerce site, login or sign-up page, and product pages. The pain point in this stage is too many steps to get the desired product. Therefore, the suggested recommendation for this stage is to build a more effective landing page based on banner ads for specific product searches. In the evaluation of alternatives stage, the entrepreneur compares several different conditions of the used car, compares the prices, and checks the availability of the legal documents on online platforms. However, the pain points he experienced are confusing and boring websites. Therefore, the solution that businesses could implement is to build a more effective website layout and product pages.

After evaluating some alternatives, the following stage is the purchase stage. After deciding which car to purchase, the platform will show a confirmation page of the product. Then, to make a purchase of the used car, same as the working mum, the entrepreneur must contact the seller. However, the chat is not available on the platform, he will be redirected to the link for Whatsapp chat. By then, the pain point in this stage is the security issues, due to manual chat with sellers through Whatsapp and not supervised by the platform. From this pain point, the suggested solution for the platform is to build chat tools in the platform. Then, the next step is negotiating with the seller and payment. Since the entrepreneur has an extensive knowledge about used cars, there is no pain point in this stage.

The last stage is post purchase behavior. The emotions generated in post purchase behavior is based on the experience from the overall shopping journey. If the customer is satisfied with the overall journey and the products, it is very likely that they will recommend the seller to others. In this stage, the entrepreneur persona shares car-buying experience through online platforms to relatives and friends. There are no pain points in this stage. However, the recommendation for the business is more likely the same as explained in the previous sub-chapters, which is to send a call-to-action for product reviews and a survey to give a better customer experience.

CONCLUSION AND RECOMMENDATIONS

In the last decade, there have been various used car auto dealers and online used car platforms entering the used car market. As Indonesia is a key market for used cars in Southeast Asian Countries, it is very potential to have more players in the autos sector entering the market in the future. Adapting to the buyer behaviors is a mandatory for business survival. One of marketing tools that is very useful to understand the customer is breaking down buyer personas.

In this study, there are three variables that will be used in developing buyer persona for used car users, such as biographic information, users buying triggers, and consumer behaviors. Buying triggers and consumer behaviors will be the basis of clustering in the cluster analysis. According to the result of cluster analysis, there are four persona of used car buyers in Indonesia. The first one is the Millennials. He is an employee in a company who needs a car for his personal use. He desires a car with good condition and competitive price. He tends to explore used cars on online platforms then go to the auto dealerships to buy the used cars. The second persona is the Working Mum. She is social media savvy and she needs a used car that is suitable for her family transportation. However, she doesn't know much about used cars. She prefers the overall buying journey on online platforms and social media. The third persona is the Busy Man. He is an employee who needs a used car that could be used for both family transportation and his business operations necessity. He prefers to purchase used cars in auto dealers because he is quite conservative. The last persona is the Entrepreneur. He requires a used car for his business's operational needs. He prefers online car-buying through platforms because it is more efficient for him.



As each persona has different preferences and characteristics, including the purchasing channels, the following step is to create customer journey mapping based on each persona. According to the customer journey mapping, there are several recommendations that could be implemented by the used car players to increase customer touch points that generate positive emotions. Recommendations given are based on the customer journey stages.

In the problem recognition stage, the recommendations for used car players are to create effective text ads, design attractive banner ads, and optimize Instagram and Facebook profiles to increase the business in search engines. In the information search stage, the recommendations for used car online platforms and communities on social media are to plan a content strategy, create a customer preference initial survey, and build a more effective landing page. However, for auto dealerships, the recommendation is to build store layout according to the layout plan. In the evaluation of alternatives stage, the recommendation for used car online platforms and communities on social media is to build more effective website layout and product pages. However, for auto dealerships, the recommendations are to create guidance for the salesperson of detailed information about used cars and create a product catalog that provides information details for customers. In the purchase decision stage, the recommendations for used car online platforms and social media communities are to build chat tools in the platform and provide detailed prices according to the condition of the car. However, for auto dealerships, the recommendation is to Create an e-form to build more effective form filling. In the last stage, post-purchase behavior, the recommendations for used car players are to Create a call-to-action for product reviews and a survey to give a better customer experience and implement a referral program.

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Cite this Article: Amalia Rayhana Putri, Nila Armelia Windasari (2022). Developing Persona for Used Car Buyers in Indonesia. International Journal of Current Science Research and Review, 5(12), 4791-4807