



# krom

## KOL Plan Q4 2024

Krom berizin dan diawasi oleh Otoritas Jasa Keuangan



# Objective

**Educate and engage** Millennial and Gen Z audiences about low-risk investment options, namely term deposit. **Introducing Krom as a safe digital banking solution** that offers **high-interest savings and flexible** options suitable for financial needs of Millennial and Gen Z.

# TARGET AUDIENCE

People who are still **uncertain in investing** due to not having enough knowledge about the importance of saving/investing or those **who are seeking for investment alternatives** with lower risk.



- First jobber
- Gen Z
- Want to grow his money but have little knowledge of investing
- Want to be able to save for his future and allocate his savings for several objectives



- Millennials.
- Have short-term and long-term goals
- Want to find a secure and stable investment alternatives.
- Separate transactional, personal, and emergency funds.



- Age 22 - 45
- SES A-B
- Area: Urban area - T1/T2 cities

# KEY MESSAGE



Introducing Krom history which started as conventional bank in 1957 and launched digital banking Krom in Feb 2024.



Krom as a safe digital banking solution that offers high-interest savings and flexible options suitable for financial needs of Millennial and Gen Z.



Safe and secure, licensed and regulated by the OJK & BI, and an insured member of Deposit Insurance Corporation (LPS).



Inject message of extra benefits up to 300K through Referral program (Ajak Teman Ajak Untung).

Detail of Krom KSP can be found here [here](#)

Krom introduction [here](#)

# KEY MESSAGE

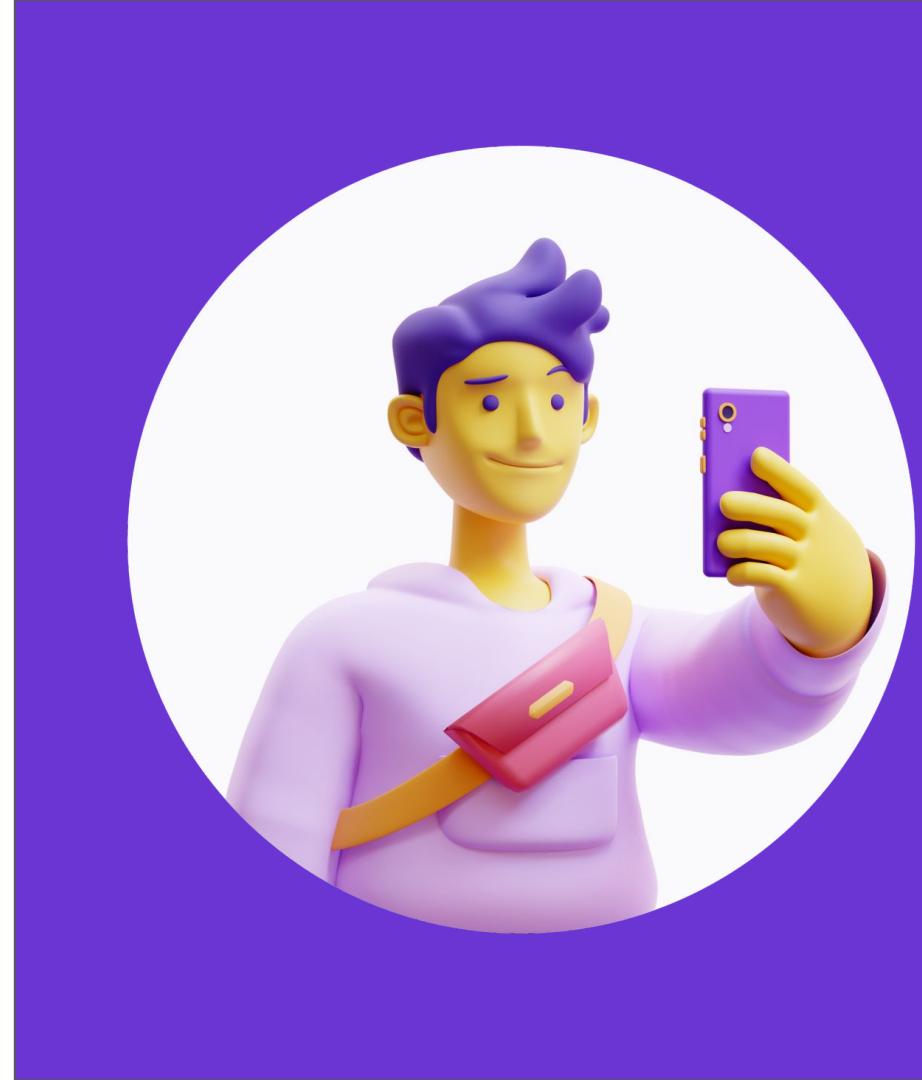
- Term deposit is one of the low-risk investment instruments for Millennials and Gen Z.
- Krom Bank offers a competitive and low-risk investment through Deposit with the following KSP:
  - High interest rates up to 8.75% per year.
  - Flexible daily tenors with interest based on your selected period.
  - Get 6% interest for early withdraw, with no penalty.
  - Open up to 20 deposits for each goals.
  - Safe and secure, licensed and regulated by the OJK & BI, and a member of Peserta Penjaminan LPS.
  - Open your Krom account and start investing now!



Detail can be found [here](#) and [here](#)

# KOL SOW

- 1x IG Reels - collab post
- Owning content



# KOL PLAN

## Publish Estimation:

- Week 1 - 2 Nov

## Channel:

- Instagram Reels (collab)

## KOL Tier

- Macro & mid tier

## Persona / Category

- Finance & lifestyle
- Urban
- 25 - 45 y.o



Felicia Tijasaka  
2x Reels Collab



Samuel  
1x Reels Collab



Ruma Ciel  
1x Reels Collab



Felicia  
Kurniawan  
1x TikTok

**KOL : Felicia**

**SOW : 1x Reels + tag collab**

**Date : 13 Nov**

<b>Message formula</b> <b>Video 1</b>	<b>Key message</b>
<b>Krom introduction</b>	<ul style="list-style-type: none"><li>- History of Krom, started as conventional bank in 1957 and transformed into digital bank in 2022, etc.</li><li>- App review and KSP (competitiveness &amp; flexibility).</li><li>- Highlight ease, accessibility, and flexibility, showing that Krom Digital Bank simplifies financial management, set up finances as needed, making saving a less confusing experience.</li><li>- Emphasize the Unique Selling Points (USP) of Krom Digital Bank (ease daily transactions, ease saving deposit with high interest rate up to 8.75% p.a., flexible to choose daily deposit tenor, accessible financial growth)</li><li>- Safe and secure; licensed and regulated by the OJK &amp; BI, and an insured member of Deposit Insurance Corporation (LPS).</li></ul>
<b>Invite audience to open Krom account with Referral code</b>	<ul style="list-style-type: none"><li>- You can get a bonus for opening and saving with Krom by using the KOL's referral code provided in the caption.</li><li>- Both you and your friends can earn bonus of up to 300K by inviting your friends to join using your referral code.</li><li>- Direct the audience to visit Krom Bank's Instagram page to learn more about the "Ajak Teman Ajak Untung" referral program.</li></ul>

**KOL : Samuel**

**SOW : 1x Reels + tag collab**

**Date : 15 Nov**

<b>Message formula</b>	<b>Key message</b>
<b>Educate audience on a low-risk investment</b>	<ul style="list-style-type: none"><li>- Educate the audience on a low-risk investment instrument, namely term deposits, which are suitable for Millennials and Gen Z.</li><li>- Share your experience of saving and investing with Krom Deposit, which offers high interest rates of up to 8.75% p.a., flexible tenors, and the option to withdraw early without penalties.</li><li>- Compare Krom Deposit's high interest and flexibility with other banks (without mentioning specific brands), and invite the audience to start their journey to financial freedom with Krom.</li><li>- Safe and secure; licensed and regulated by the OJK &amp; BI, and an insured member of Deposit Insurance Corporation (LPS).</li></ul>
<b>Invite audience to open Krom account with Referral code</b>	<ul style="list-style-type: none"><li>- You can get a bonus for opening and saving with Krom by using the KOL's referral code provided in the caption.</li><li>- Both you and your friends can earn bonus of up to 300K by inviting your friends to join using your referral code.</li><li>- Direct the audience to visit Krom Bank's Instagram page to learn more about the "Ajak Teman Ajak Untung" referral program.</li></ul>

**KOL : Felicia Kurniawan**  
**SOW : 1x TikTok**  
**Date : 16 Nov**

<b>Message formula</b>	<b>Key message</b>
<b>Educate audience on a low-risk investment</b>	<ul style="list-style-type: none"><li>- Educate the audience on a low-risk investment instrument, namely term deposits, which are suitable for Millennials and Gen Z.</li><li>- Share your experience of saving and investing with Krom Deposit, which offers high interest rates of up to 8.75% p.a., flexible tenors, and the option to withdraw early without penalties.</li><li>- Compare Krom Deposit's high interest and flexibility with other banks (without mentioning specific brands), and invite the audience to start their journey to financial freedom with Krom.</li><li>- Safe and secure; licensed and regulated by the OJK &amp; BI, and an insured member of Deposit Insurance Corporation (LPS).</li></ul>
<b>Invite audience to open Krom account with Referral code</b>	<ul style="list-style-type: none"><li>- You can get a bonus for opening and saving with Krom by using the KOL's referral code provided in the caption.</li><li>- Both you and your friends can earn bonus of up to 300K by inviting your friends to join using your referral code.</li><li>- Direct the audience to visit Krom Bank's Instagram page to learn more about the "Ajak Teman Ajak Untung" referral program.</li></ul>

**KOL : Ruma.ciel**

**SOW : 1x Reels + tag collab**

**Date : 18 Nov**

<b>Message formula</b>	<b>Key message</b>
<b>Story time about reaching financial freedom for young married couple</b>	<ul style="list-style-type: none"><li>- Sharing story about daily live as a young married couple with kids and how both of them are trying to reach financial freedom.</li><li>- Sharing experience using Krom for saving, investing, and allocating money for each of their needs with Krom's competitive and flexibility KSP.</li><li>- Safe and secure; licensed and regulated by the OJK &amp; BI, and an insured member of Deposit Insurance Corporation (LPS).</li></ul>
<b>Invite audience to open Krom account with Referral code</b>	<ul style="list-style-type: none"><li>- You can get a bonus for opening and saving with Krom by using the KOL's referral code provided in the caption.</li><li>- Both you and your friends can earn bonus of up to 300K by inviting your friends to join using your referral code.</li><li>- Direct the audience to visit Krom Bank's Instagram page to learn more about the "Ajak Teman Ajak Untung" referral program.</li></ul>

**KOL : Felicia**

**SOW : 1x Reels + tag collab + owning**

**Date : 20 Nov**

<b>Message formula</b> <b>Video 2</b>	<b>Key message</b>
<b>Educate audience on a low-risk investment</b>	<ul style="list-style-type: none"><li>- Educate the audience on a low-risk investment instrument, namely term deposits, which are suitable for Millennials and Gen Z.</li><li>- Share your experience of saving and investing with Krom Deposit, which offers high interest rates of up to 8.75% p.a., flexible tenors, and the option to withdraw early without penalties.</li><li>- Compare Krom Deposit's high interest and flexibility with other banks (without mentioning specific brands), and invite the audience to start their journey to financial freedom with Krom.</li></ul>



## Do

- The concept and tone should follow the style of each KOL.
- Mention "Krom Bank" as full name (Krom Bang).
- Highlight ease, accessibility, and flexibility, showing that Krom Digital Bank simplifies financial management, set up finances as needed, making saving a less confusing experience.
- The content should contain Krom Bank Deposit Key Selling Points.
- The caption should contain KOL's referral code.
- Use the keyword "Untung Semaumu" and hashtags #Krom #GrowYourMoney #UntungSemaumu in the caption.

# Don't



- Using superlatives “Best,” “Number one,” “The only,” “Top,” “Most.”
- Using exaggerated terms like “no risk” as it does not align with financial products/services’ characteristics.
- Featuring government officials, religious figures, or children under 7 years old without adult supervision.
- Mentioning other products or brands.
- Displaying money in a complete form and 1:1 scale format.

# TIMELINE

# KOL TIMELINE