

Norman Umar

Young, financially conscious accountant seeking to purchase his first home while building long-term financial stability. Career-driven, interested in investing, and values convenience, affordability, and flexible financial solutions.



Norman Umar
Accountant

Background

Financially conscious young professional seeking his first home while managing existing financial commitments. Career-oriented and interested in building long-term wealth through smart savings and investments.



Description:

Demographics & background	- Male, 30 years old, Malaysian, single. - Accountant at XYZ Accounting Firm. - Bachelor’s Degree in Accounting from University of Malaya.
Financial profile	- Enjoys reading, hiking, travelling, cooking, and photography. - Interested in football, badminton, tennis, and cricket. - Uses smartphones and laptops frequently and follows the latest technology. - Goes to the gym three times a week and participates in weekend marathons.
Goals & Aspirations	- Purchase his first home in Kuala Lumpur. - Achieve financial stability and manage existing debts effectively. - Build wealth through savings and investments. - Become a senior partner and specialize in forensic accounting.
Challenges	- Needs to balance home ownership with existing personal, car, and credit card debts. - Wants affordable and flexible monthly repayments. - Prefers a low downpayment and an interest rate below 3.9% per year.
Purchase Drivers	- Looking for a condominium around RM500,000 in Kuala Lumpur. - Values proximity to his workplace, good amenities, and eco-friendly design. - Prefers fixed interest rates and a 25-year loan tenure.
Preferred Brand Messaging	- Clear, professional, and financially empowering. - Emphasizes affordable home ownership, flexible repayment options, competitive rates, and financial stability. - Shows how the product can support his long-term wealth-building goals.