



< AJS TEAM >

presents

M

# M

micro to Macro: build your own era

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# Introduction



The growth and development of UMKM (*Usaha Mikro, Kecil, dan Menengah*) in Indonesia has held a paramount focus due to their substantial presence and pivotal role in driving the nation's economic growth. UMKM has contributed to presenting most of the employment, boosting local economic growth, and improving the economy. However, UMKM faces various obstacles that hinder their full potential, affecting their ability to grow.



The UMKM sector encounters obstacles which include legalization, limited financial resources, lack of digital infrastructure, insufficient opportunities for skills development, market expansion, and many more. Numerous UMKMs have encountered various difficulties to navigate the complexities of modern business practice and how to connect with a broader customer base. Moreover, some UMKMs lack adequate knowledge and support in adopting sustainable and socially responsible business practices, hindering their ability to thrive in the market.

In addition to these challenges, UMKMs frequently struggle to access appropriate networking and collaboration opportunities. Their capacity to establish strategic alliances and broaden their reach is hampered by the lack of platforms to connect with other potential business partners. Furthermore, while digital transformation is essential in today's business environment, many UMKMs encounter barriers in implementing technology and e-commerce solutions due to a lack of technical resources. Addressing these issues to UMKMs could empower them to overcome obstacles and contribute even more significantly to Indonesia's economic growth.



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## Supporting Data

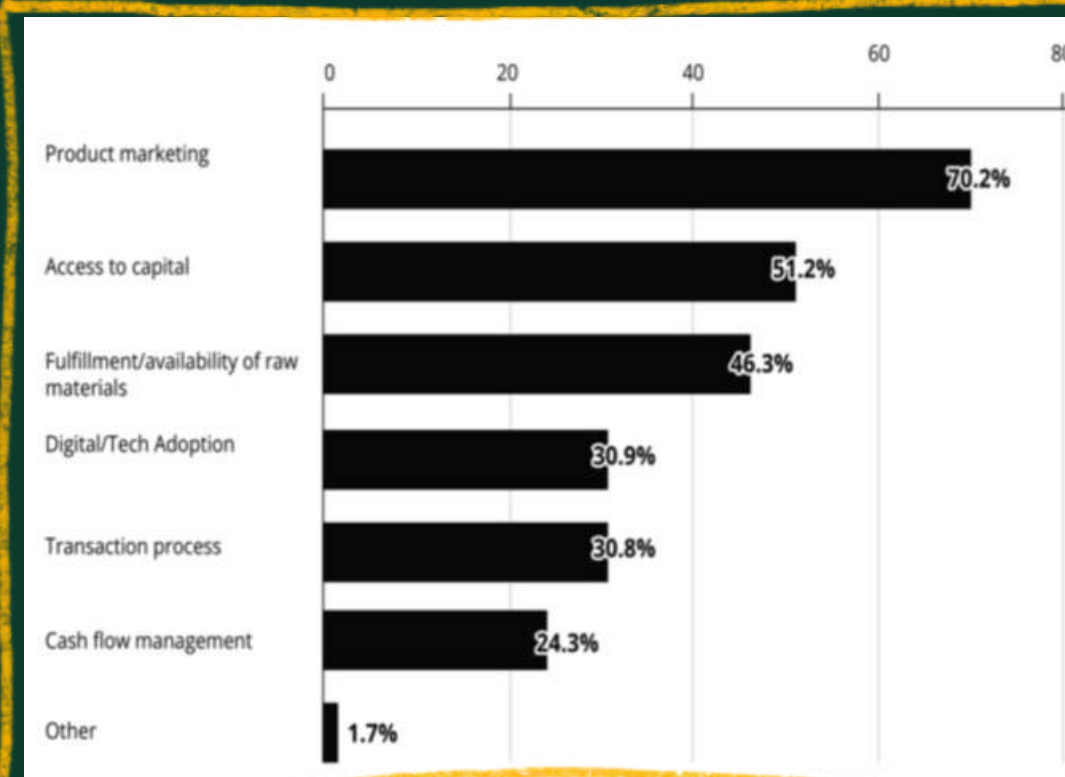
### UMKM In Indonesia

No	Country	Units
1	Indonesia	65,465,500
2	Thailand	3,134,400
3	Malaysia	1,226,000
4	Philippines	996,700
5	Vietnam	651,100
6	Cambodia	512,900
7	Singapore	279,000
8	Laos	133,700
9	Myanmar	72,700

According to ASEAN Investment Report released on September 2022, Indonesia has the most units of UMKM in the ASEAN region.

### Common Exposure Issue

Generally 70.2% of UMKM have problems marketing their products and 51.2% of the have a problem related to access to capital, fulfillment or supply of raw materials (46.3%), and digital adoption (30.9%).



### Problem with Legalization

According to Menkop UKM, Only 5.8% of the 64.19 million UMKM in Indonesia already have legal business identification numbers, which causes low ownership of halal certificates and SNI. The government is trying to overcome this through permit integration.

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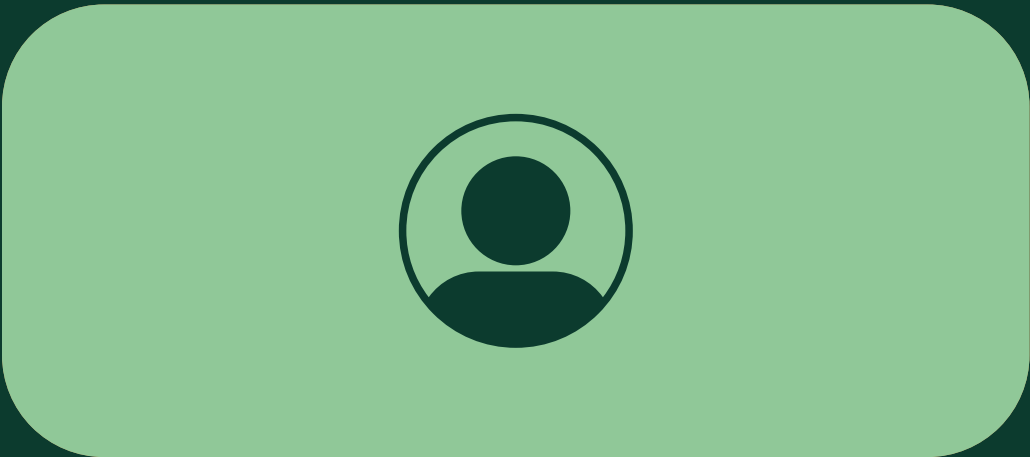




# Proposed Solution

m2M envisions uplifting UMKMs in Indonesia, leading to significant economic growth and fostering entrepreneurial success. By utilizing the digital transformation and resources provided, UMKM owners may improve their efficiency, expand their market reach, and bring more positive impact.

To be more specific, here are the proposed solutions that m2M provides for sellers:



Digital UMKM Profile



Microfinance and Access to Funding



Digital Upskilling and Education



Data Analytics and Insights



Inclusive Community Hub



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UMKM owners can **create a digital profile** to enhance their online visibility and connect with potential customers easily.

Digital UMKM Profile



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Digital UMKM Profile

UMKM owners can **apply for microfinancing options** directly within the app, streamlining the process and reducing barriers to funding.

Microfinance and Access to Funding



Digital Upskilling and Education



Data Analytics and Insights



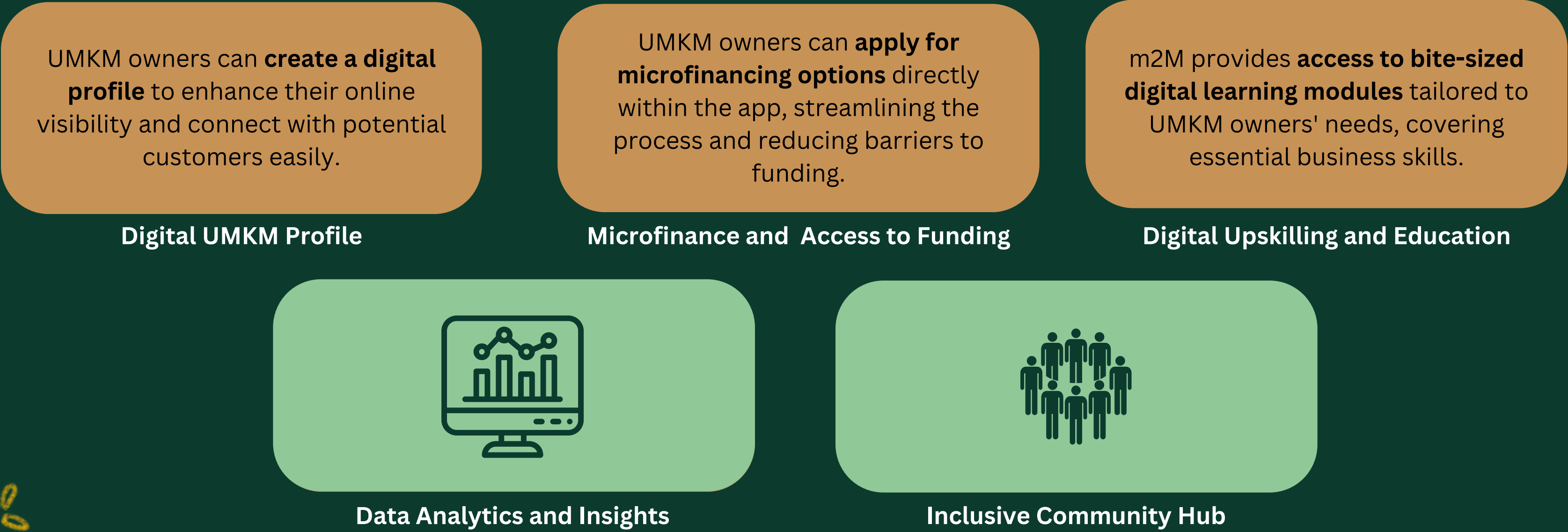
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Digital UMKM Profile

UMKM owners can **apply for microfinancing options** directly within the app, streamlining the process and reducing barriers to funding.

Microfinance and Access to Funding

m2M provides **access to bite-sized digital learning modules** tailored to UMKM owners' needs, covering essential business skills.

Digital Upskilling and Education

UMKM owners may have **access to analytics and insights** to make data-driven business decisions such as performance metrics and sales trends analysis.

Data Analytics and Insights



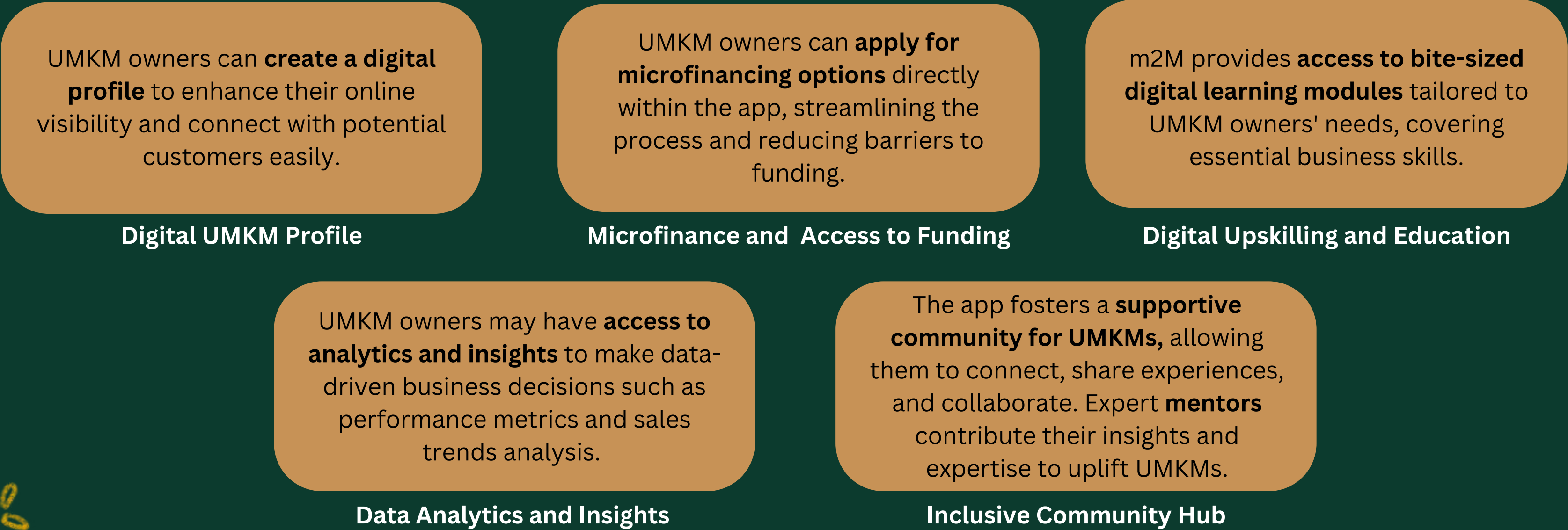
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To be more specific, here are the proposed solutions that m2M provides for sellers:





# Proposed Solution

On the other hand, we decided to create this platform as customer and seller friendly. Therefore, here are some proposed solutions for customers using m2M:



**Enhance Online Shopping Experience**



**Exclusive Deals and Points**



**Social Sharing and Referral Program**



**Customer Reviews and Ratings**

With the proposed solution above, m2M does not only focus on one party but two. While providing UMKMs with the resources, education, and exposure they need to succeed in the digital age, m2M's customer-centric strategy aims to create a seamless and enjoyable purchasing experience for customers. The success of Indonesia's micro-to-macro businesses will be used by m2M to promote an ecosystem that is encouraging and collaborative in order to drive economic growth and social impact.

## Proposed Solution

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m2M **provides a user-friendly interface** for easy navigation and product discovery. With the wide variety of UMKM products and services in one platform, there will be search filters for specific preferences and needs.

### Enhance Online Shopping Experience



### Exclusive Deals and Points



### Social Sharing and Referral Program



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## Enhance Online Shopping Experience

For frequent customers, there will be **loyalty programs available** which will be announced through real-time notifications. Customers will also gain points each time they check out the items.

## Exclusive Deals and Points



## Social Sharing and Referral Program



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## Enhance Online Shopping Experience

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## Exclusive Deals and Points

m2M will **incorporate social sharing features**, allowing customers to share their favorite products and experiences with others. A **referral program** will incentivize customers to invite others to join the platform as well.

## Social Sharing and Referral Program



## Customer Reviews and Ratings

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# Target Audience

The target audience for m2M includes various stakeholders involved in the Micro, Small, and Medium Enterprises (UMKM) ecosystem in Indonesia, such as the followings:

< UMKM Owners >



- Photo by Alametric on Unsplash -

< Mentors and Industry Experts >



- Photo by John Schnobrich on Unsplash -

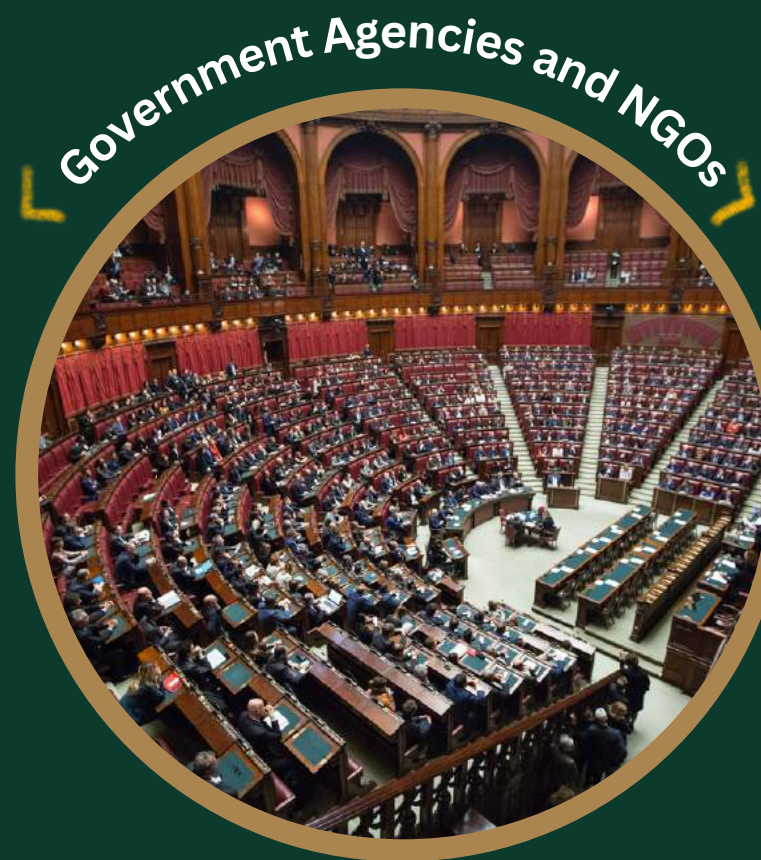
< Investors and Financial Institutions >



- Photo by Joshua Mayo on Unsplash -



# Target Audience



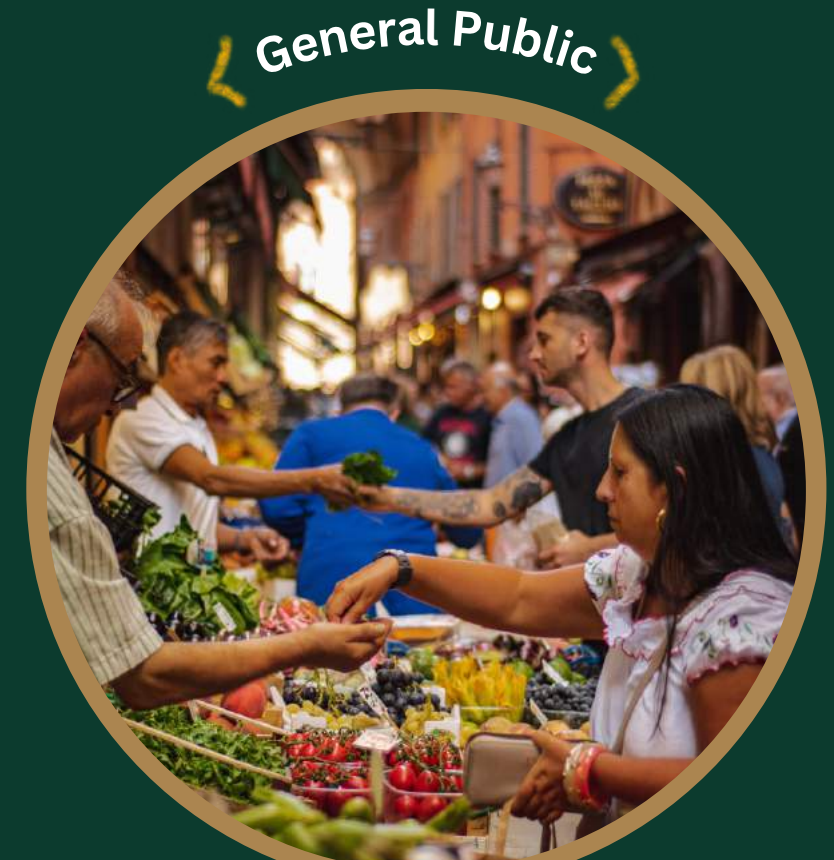
- Photo by Marco Oriolesi on Unsplash -



- Photo by Marco Oriolesi on Unsplash -



- Photo by Wes Hicks on Unsplash -



- Photo by Renate Vanaga on Unsplash -

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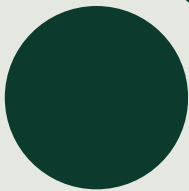
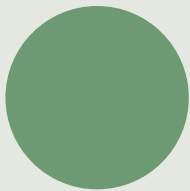
App Prototype

Timeline

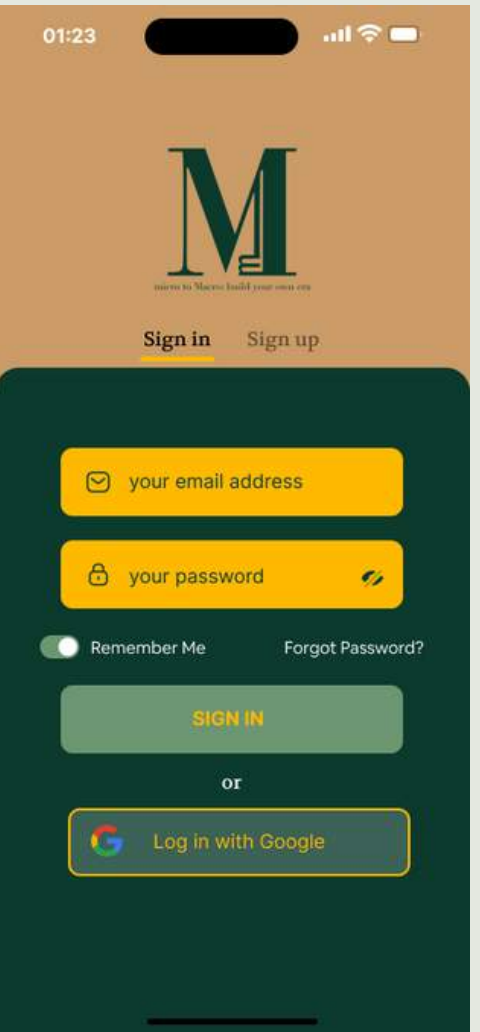
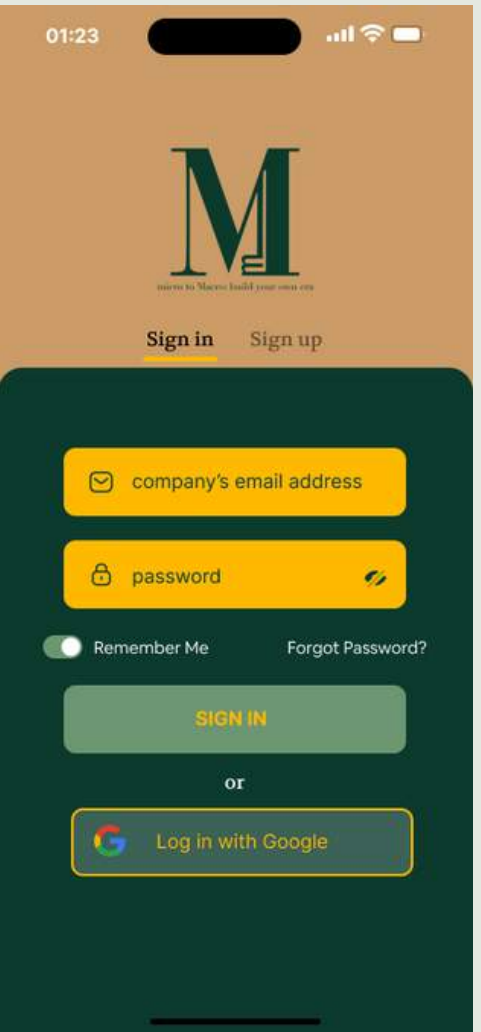
Innovators



# App Prototype



"sign in"  
^



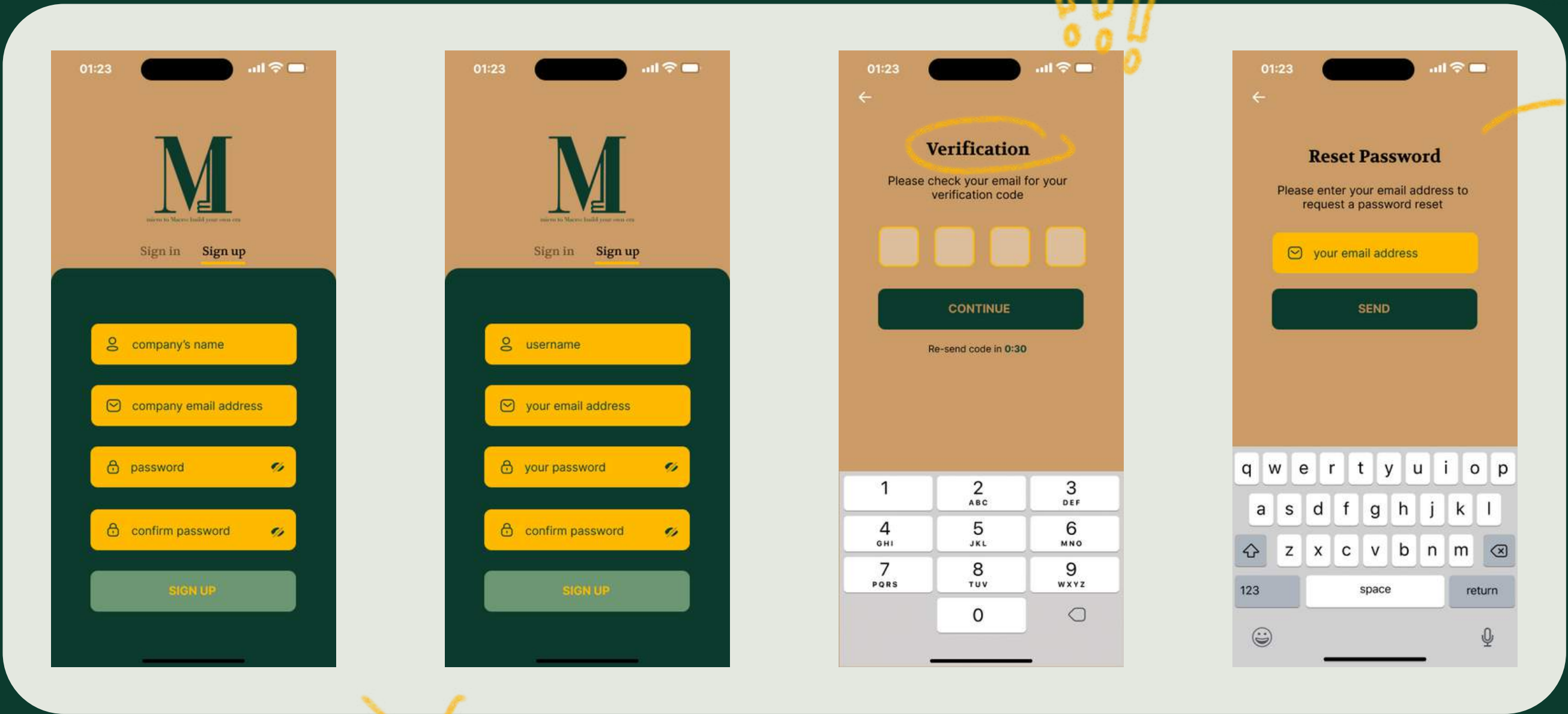
m2m

choose your role

!



# App Prototype



!!!

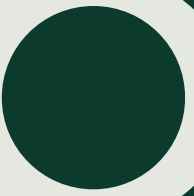
✓  
"sign up"

!!!

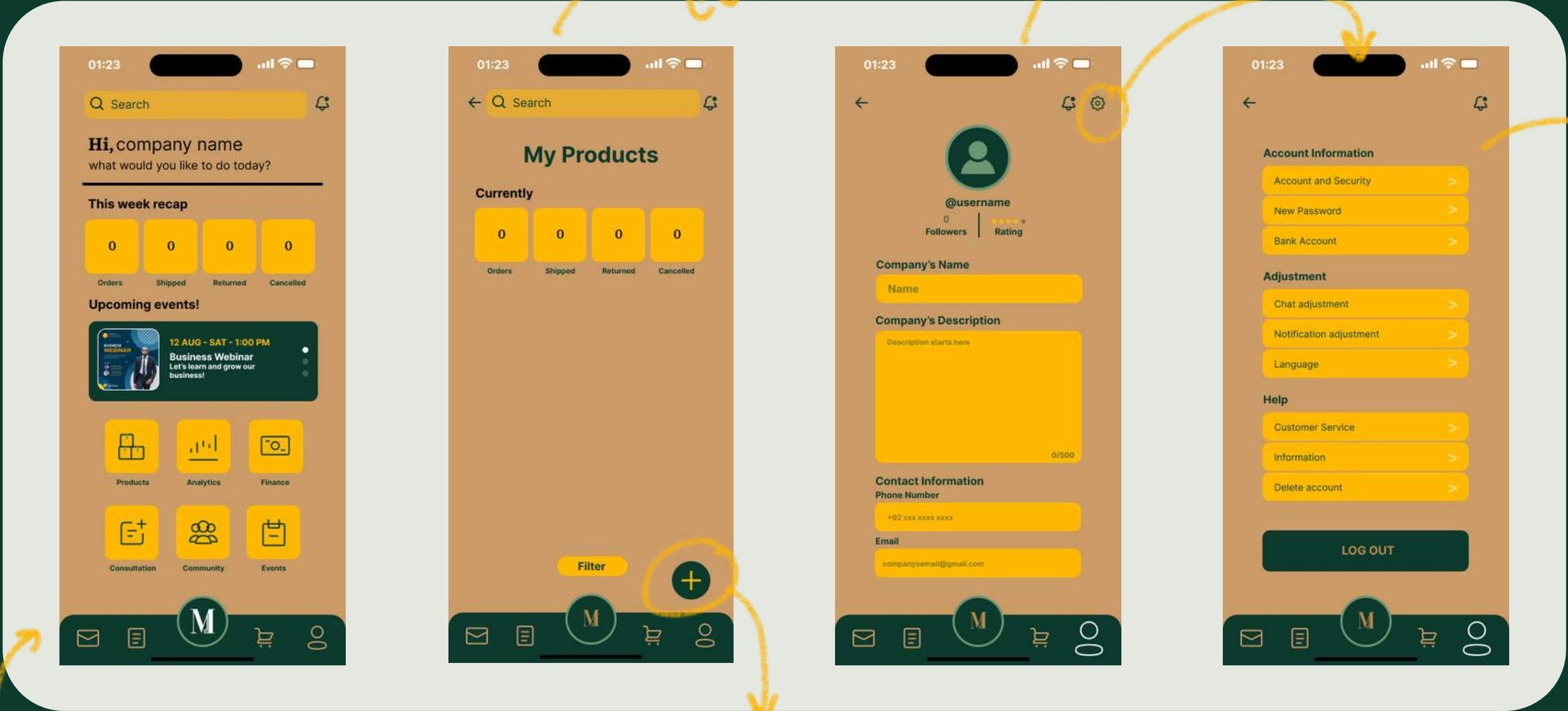
!!!

forgot  
password

# App Prototype



company's  
pov



updated ver.  
coming soon

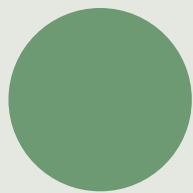
company's  
profile

settings

homescreen

add your  
products

# App Prototype



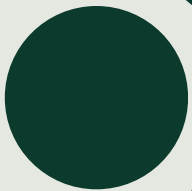
< company's POV >

next slide

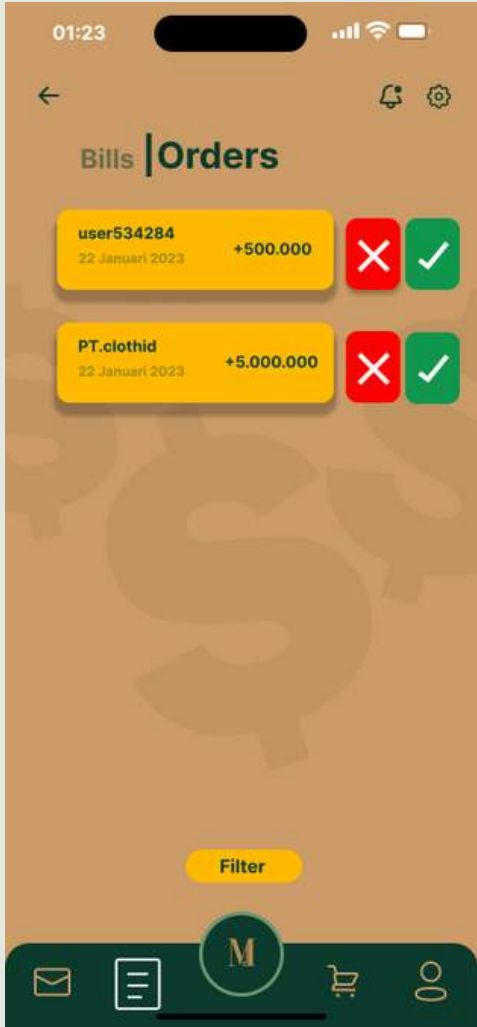


further functions  
to be announced

# App Prototype

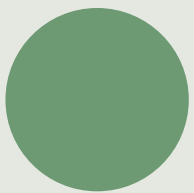


<company's pov>





# App Prototype



user's  
AKA POV  
customer

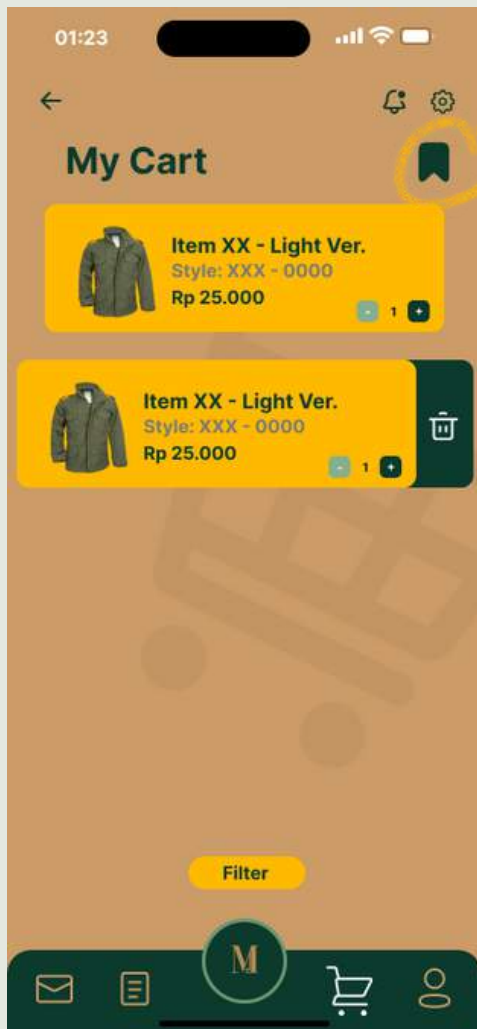
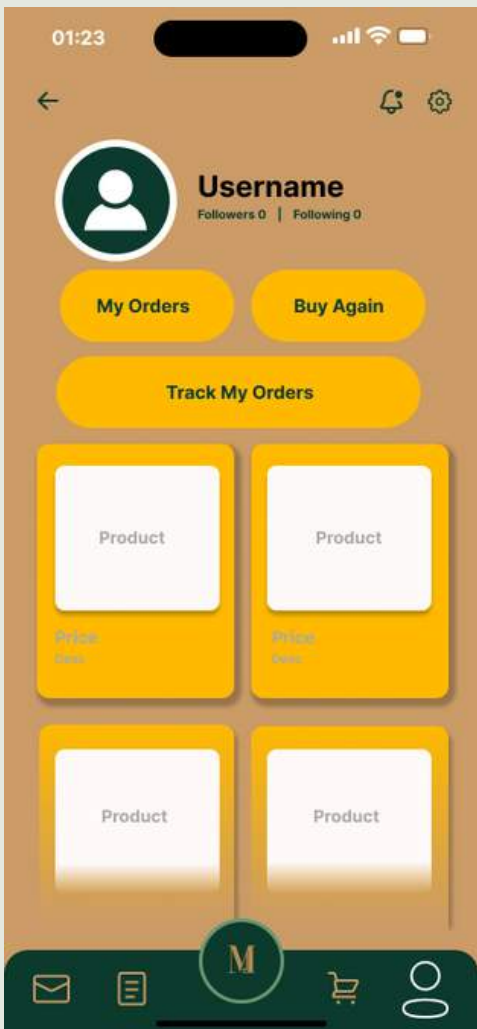
homescreen

profile

shopping cart

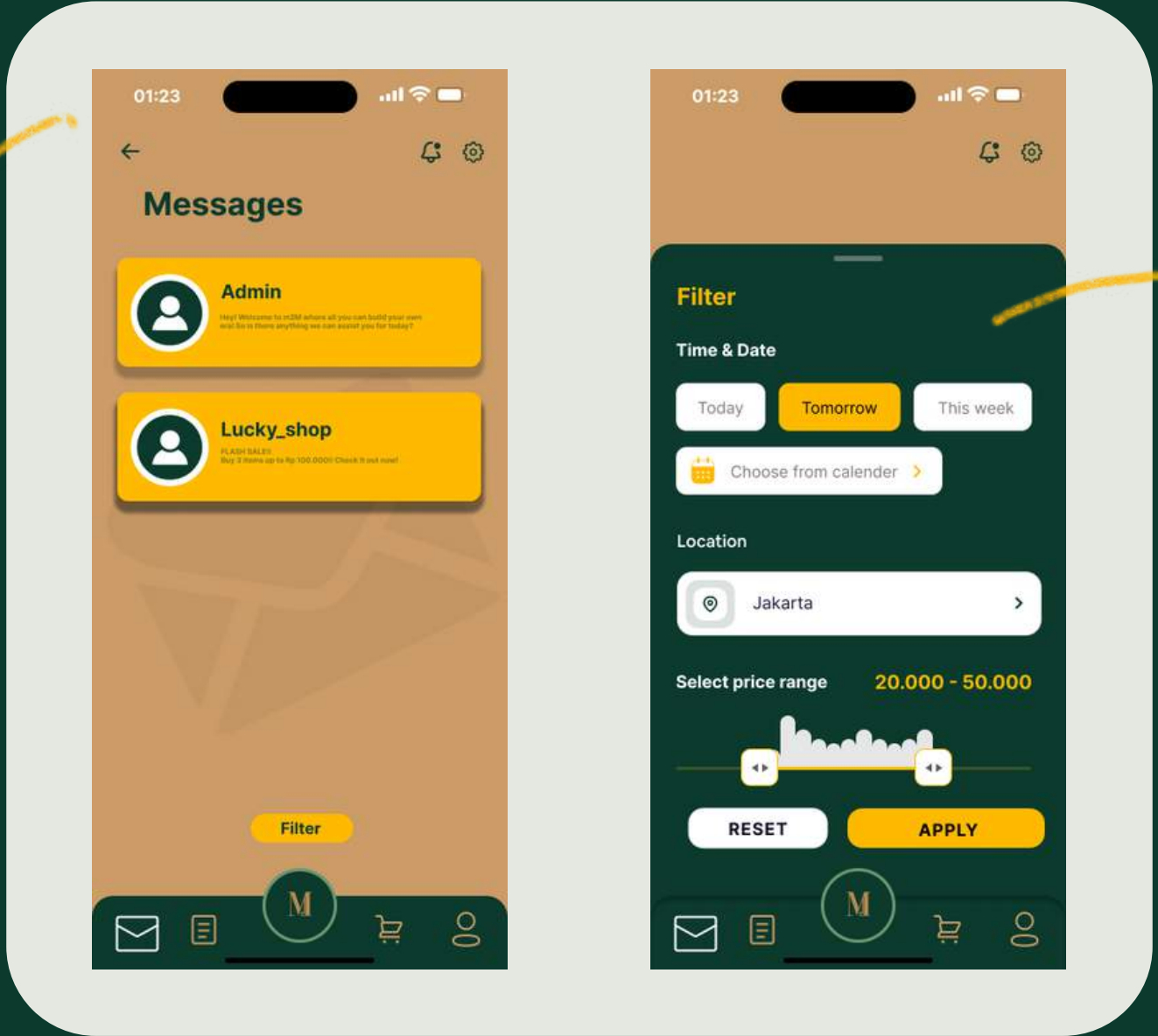
wishlist

purchased



# App Prototype

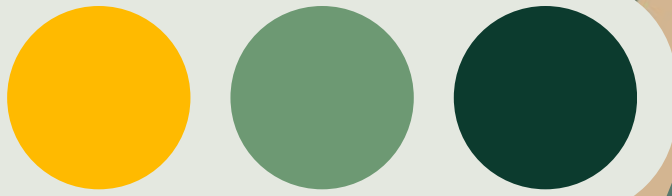
user's  
messages



filter  
outlook



App Prototype



let's see  
how it works

draft



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# Timeline

July 30 - August 1

- **m2M Development Kickoff:** Project officially begins with the development team meeting to discuss the vision, objectives, and scope of the application.
- **Market research and analysis:** Extensive market research is conducted to gain insights into UMKM's needs, pain points, and preferences. User personas are created to better understand the target audience.
- Created a proposal for a better understanding of the objectives and the idea of m2M.

August 2 - August 5

- **Finishing the portfolio** that includes an introduction, data, vision and mission, target audience, app prototype, timeline, and team members
- **Design and plan for the app preview**, such as color code, design reference, and placement
- **Electives with SAP Hybrid Event:** we joined the online session as all of our members are out of the country.

August 6

- **Final review** and revision for app prototype and proposal.
- **Proposal submission.** !

1st Round



START

# Timeline

August 7 - August 9



- **Continue developing** the prototype of our project, building upon the progress made so far. Involves incorporating user feedback and fine-tuning the functionality.
- The goal is to create a more polished and functional version of the prototype that accurately represents our project's concept and features.
- **Elimination Phase.**

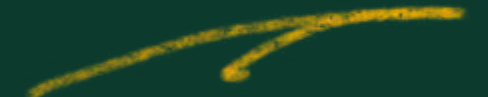
August 9

- **Phase 1 of Elimination** is announced.



August 11

- **Attend the Opening and SAP Build Workshop** to learn more about using SAP tools or technologies for the projects.



# Timeline



August 12 - August 16

- Hackathon Project Work: Brainstorming, designing, coding, and building the solutions based on our proposed ideas.



August 17

- Project Submission Deadline (Video): finalize the projects and create a video presentation showcasing our work.



August 18 - August 19

- Second Elimination Phase.



# Timeline

August 21 - August 22

- Pitching Preparation for Demo Day

August 23

- Demo Day & Closing (Hybrid)
- Finalists will present their projects.

FINISH

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# Innovators



Aurelisa Juan Sindhunirmala

Team Leader



Aurelia Juan Sindhunirmala



Albertus Juan Sindhunirmala





## Reference



Ahdiat, Adi. “Indonesia Punya UMKM Terbanyak Di ASEAN, Bagaimana Daya Saingnya? | Databoks.” Databoks.katadata.co.id, 11 Oct. 2022, [databoks.katadata.co.id/datapublish/2022/10/11/indonesia-punya-umkm-terbanyak-di-asean-bagaimana-daya-saingnya](https://databoks.katadata.co.id/datapublish/2022/10/11/indonesia-punya-umkm-terbanyak-di-asean-bagaimana-daya-saingnya).



Mawarsari, Margareth . “Tren Digitalisasi UMKM Di Indonesia 2023: Tantangan Dan Peluang | DailySocial.id.” Dailysocial.id, 6 Apr. 2023, [dailysocial.id/post/tren-digitalisasi-umkm-di-indonesia-2023-tantangan-dan-peluang](https://dailysocial.id/post/tren-digitalisasi-umkm-di-indonesia-2023-tantangan-dan-peluang).



PRASETYADI, KRISTIAN OKA. “Hingga Akhir 2023, 10 Juta UMKM Ditargetkan Punya Nomor Induk Berusaha.” Kompas.id, 11 Apr. 2023, [www.kompas.id/baca/ekonomi/2023/04/11/pemerintah-target-10-juta-umkm-punya-nib](https://www.kompas.id/baca/ekonomi/2023/04/11/pemerintah-target-10-juta-umkm-punya-nib). Accessed 5 Aug. 2023.



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