

# **MIS611 Information Systems Capstone**

## ***Assessment 2***

### **Milestone 2 – Client Report (Section B)**



**Learning Facilitator: Chris Wing Kah Tham**

**Group 1 (InnovaTeam Solutions) members:**

Calista Chiu Jun Ni A00122352

Luz Clorinda Chapi Huillca A00086085

Mufan Jia A00117142

Temuulun Lkhagvasuren A00123239

Wasupon Arpornpattana A00126629

### **Academic Integrity Declaration**

I declare that except where I have referenced, the work I am submitting in this attachment is my own work. I have read and am aware of Torrens University Australia Academic Integrity Policy and Procedure viewable online at <http://www.torrens.edu.au/policies-and-forms>. I am aware that I need to keep a copy of all submitted material and their drafts, and I will do so accordingly.

#### **Signatures**

*Luz Chapi Huillca*

*Calista Chiu Jun Ni*

*Mufan Jia*

*Temuulun Lkhagvasuren*

*Wasupon Arpornpattana*

## Table of Contents

<b>1. Introduction .....</b>	<b>4</b>
<b>2. Overview of the client &amp; context .....</b>	<b>7</b>
<b>3. Giverly's Current business operations .....</b>	<b>8</b>
3.1 Internal Operations.....	8
3.2 External Context.....	8
<b>4. Problem, Objective, Deliverables and Context for the Project .....</b>	<b>8</b>
4.1 Current problem for Giverly in the UAE market .....	8
4.2 Objectives .....	9
4.3 Deliverables .....	9
4.4 Context of UAE Market .....	10
<b>5. Existing Information Systems and Technologies .....</b>	<b>12</b>
5.1 Website.....	12
5.2 Social Media.....	13
5.3 AI-Powered Recommendations for Giverly .....	14
<b>6. Stakeholder and Communications .....</b>	<b>15</b>
<b>7. Customer Personas &amp; Empathy Maps &amp; Customer Journey Maps .....</b>	<b>20</b>
<b>8. Stakeholder requirement with MoSCoW technique .....</b>	<b>26</b>
<b>9. Problem Statement.....</b>	<b>28</b>
<b>10. Global Expansion into the UAE with Hofstede .....</b>	<b>30</b>
<b>11. Ideate and Prototype.....</b>	<b>33</b>
<b>12. The Accessibility Requirements.....</b>	<b>39</b>
<b>13. The cyber-security requirements/considerations .....</b>	<b>40</b>
<b>14. Wireframes and Interface designs .....</b>	<b>44</b>
<b>15. AI-Driven Philanthropic Strategy for Giverly.....</b>	<b>60</b>
<b>16. Roles and Responsibilities .....</b>	<b>65</b>
<b>17. Key Dates &amp; Milestones .....</b>	<b>66</b>
<b>18. Conclusion .....</b>	<b>68</b>
<b>19. References .....</b>	<b>72</b>
<b>Appendix A .....</b>	<b>80</b>
<b>Appendix B .....</b>	<b>83</b>
<b>Appendix C .....</b>	<b>87</b>
<b>Appendix D .....</b>	<b>88</b>

<b>Appendix E.....</b>	<b>97</b>
<b>Appendix F.....</b>	<b>107</b>
<b>Appendix G .....</b>	<b>113</b>

## Table of Figures

<b>Fig. 1 Design Thinking: A Framework for Global Success (Stanford school, n.d) .....</b>	<b>5</b>
<b>Fig. 2 Australian's preferences for Donations .....</b>	<b>7</b>
<b>Fig. 3 PageSpeed Test of Giverly (PageSpeed Insights, 2024).....</b>	<b>13</b>
<b>Fig. 4 Persona 1 .....</b>	<b>20</b>
<b>Fig. 5 Customer Empathy Map of Persona 1.....</b>	<b>20</b>
<b>Fig. 6 Customer Journey Map of Persona 1 .....</b>	<b>21</b>
<b>Fig. 7 Persona 2 .....</b>	<b>21</b>
<b>Fig. 8 Customer Empathy Map of Persona 2.....</b>	<b>22</b>
<b>Fig. 9 Customer Journey Map of Persona 2 .....</b>	<b>22</b>
<b>Fig. 10 Persona 3 .....</b>	<b>23</b>
<b>Fig. 11 Customer Empathy Map of Persona 3.....</b>	<b>23</b>
<b>Fig. 12 Customer Journey Map of Persona 3.....</b>	<b>24</b>
<b>Fig. 13 Persona 4 .....</b>	<b>24</b>
<b>Fig. 14 Customer Empathy Map of Persona 4.....</b>	<b>25</b>
<b>Fig. 15 Customer Journey Map of Persona 4 .....</b>	<b>25</b>
<b>Fig. 16 MoSCoW Technique (Brush, 2023) .....</b>	<b>26</b>
<b>Fig. 17 Stakeholder requirement with MoSCoW technique .....</b>	<b>27</b>
<b>Fig. 18 Cultural dimensions (Mind Tools, n.d) .....</b>	<b>30</b>
<b>Fig. 19 UAE Cybersecurity Report 2024 .....</b>	<b>40</b>
<b>Fig. 20 Average annual cost of cybercrime by consequence of the attack.....</b>	<b>41</b>
<b>Fig. 21Platform Architecture Overview .....</b>	<b>46</b>
<b>Fig. 22 Welcome and Onboarding Experience.....</b>	<b>47</b>
<b>Fig. 23 Main Dashboard and Impact Tracking.....</b>	<b>48</b>
<b>Fig. 24 Gamified Engagement System.....</b>	<b>49</b>
<b>Fig. 25 AI-Driven Recommendation Engine .....</b>	<b>50</b>
<b>Fig. 26 Transaction Processing System .....</b>	<b>51</b>
<b>Fig. 27 Organisation Management Suite.....</b>	<b>52</b>
<b>Fig. 28 Community Engagement Platform.....</b>	<b>53</b>
<b>Fig. 29 Islamic Finance Hub.....</b>	<b>54</b>
<b>Fig. 30 Support Infrastructure .....</b>	<b>55</b>
<b>Fig. 31 Animal Welfare Campaign Suite.....</b>	<b>56</b>
<b>Fig. 32 AWS real-time tracking dashboard .....</b>	<b>61</b>
<b>Fig. 33 Playmob's case study on Mission 1.5° .....</b>	<b>63</b>
<b>Fig. 34 Phase 1 and 2: Develop project plan on week 4th .....</b>	<b>67</b>
<b>Fig. 35 Phase 3: Milestone 1 on week 6th and Milestones 2 on week 8th .....</b>	<b>67</b>
<b>Fig. 36 Phase 4 and 5: Final solution, Milestones 1 and Milestones 2 on week 11th....</b>	<b>68</b>

## 1. Introduction

Giverly, founded in 2022 by Sagar Menon and Manvi Mehra, represents a groundbreaking approach in the financial technology sector, revolutionising the landscape of charitable giving. At its core, Giverly's innovative platform leverages prepaid debit cards with cashback incentives to transform everyday consumer spending into impactful donations for nonprofit organisations (About Us, n.d.). This model ingeniously aligns commercial interests with social impact: by partnering with online retailers, Giverly generates commission revenue, a portion channeled into charitable causes.

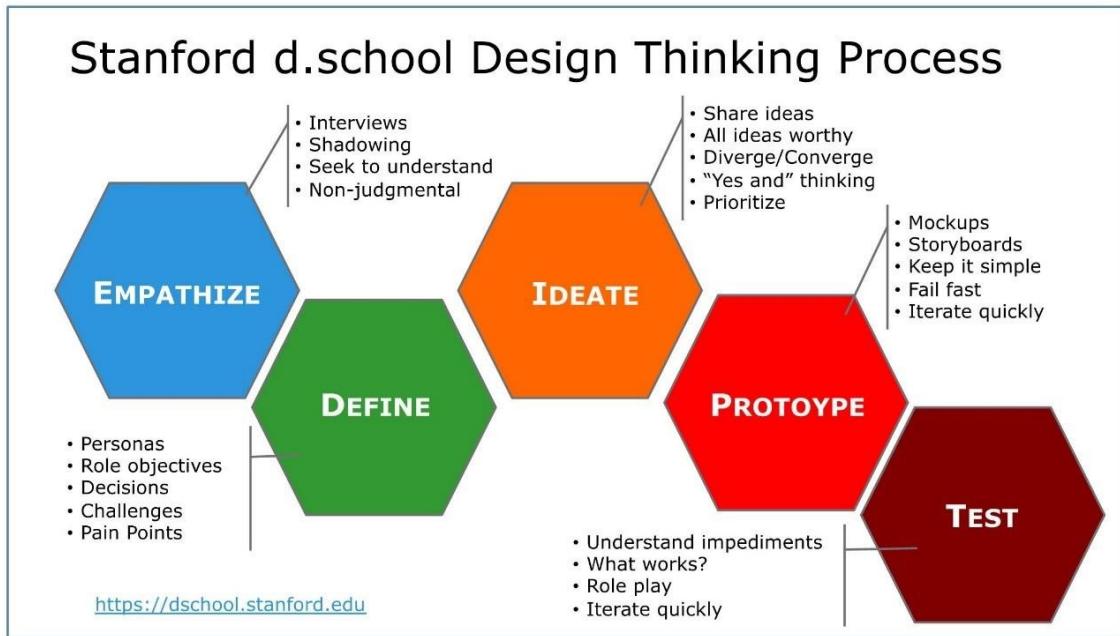
In accelerating globalisation, Giverly has set its sights on expanding into key markets, including Australia, India, Singapore, the USA, and the United Arab Emirates (UAE). As Thomas Friedman (2005) aptly noted, "The world is flat," referring to the levelled playing field that globalisation has created for businesses seeking new markets. However, this global landscape presents both opportunities and challenges. While globalisation allows companies like Giverly to access new customer bases and diverse talent pools, it also necessitates carefully navigating various regulatory environments and cultural contexts (Ghemawat, 2007).

The UAE market presents a unique set of opportunities and challenges for Giverly. The country's blend of traditional Islamic practices, such as Zakat, with its aspirations for technological advancement and economic diversification, creates a fertile ground for Giverly's innovative approach to charitable giving (Giverly Overview, 2024). However, success in this market will require a nuanced understanding of local customs, regulatory frameworks, and consumer behaviors.

Giverly will employ the Stanford Design Thinking framework to navigate these complexities, as illustrated in Figure 1.

**Fig. 1**

*Design Thinking: A Framework for Global Success (Stanford school, n.d)*



This user-centred, iterative approach will enable Giverly to:

- Empathise with diverse users in the UAE market
- Define market-specific problems and opportunities
- Ideate innovative solutions tailored to local needs
- Rapidly prototype and test these solutions
- Continuously refine and improve the platform based on user feedback

By leveraging this Design Thinking framework, Giverly can adapt its model to the unique characteristics of the UAE market while maintaining the core value proposition that has driven its success in other regions (Brown, 2009).

The potential for expansion and increased social impact is substantial. By overcoming the challenges of entering a new market and adapting to local needs, Giverly can redefine how charitable giving is integrated into everyday financial activities globally. This expansion offers potential for business growth and creates opportunities for building long-term customer relationships and brand loyalty, as satisfied users are more likely to become repeat customers and advocate for Giverly's innovative donation platform.

This report will outline a comprehensive strategy for Giverly's expansion into the UAE market, addressing key areas such as market analysis, technological integration, cultural adaptation, and stakeholder engagement. By leveraging global trends, employing innovative technologies, and maintaining a user-centred approach, Giverly can overcome challenges and establish itself as a leading platform for charitable giving in the UAE and beyond.

## 2. Overview of the client & context

Giverly operates in the domain of social fundraising and charitable donations, promoting charitable giving through routine consumer transactions by leveraging financial technology. With its main product, prepaid debit cards with cashback incentives, Giverly enables customers to turn their money into contributions to a variety of nonprofit organisations (Menon, 2022). The company is rooted in the fintech sector, with a focus on merging everyday financial activities with social impact.

Growing consumer awareness and the need for seamless digital philanthropic experiences have propelled this industry's significant expansion (Charities Aid Foundation, 2022). Charitable giving is heavily impacted by social motivators, such as the desire to aid the underprivileged and support community-driven projects, in places like India and Australia, where Giverly has a strong presence.

The Australia Giving 2019 study reported Australia's philanthropic donating patterns based on states and produced the following results in Figure 2. From the figure, 74% of Australian say they have participated in at least one of the above charitable donations over the previous 12 months, and 49% say they have participated in at least one during the previous four weeks.

**Fig. 2**

*Australian's preferences for Donations*



Note: (Charities Aid Foundation, 2019, p. 6).

### 3. Giverly's Current business operations

#### 3.1 Internal Operations

Giverly internal operations are driven by a compact, dedicated agile team comprising members from technology development, operations, partnerships, and marketing. This streamlined framework promotes a cooperative and entrepreneurial environment and facilitates swift decision-making and prioritises innovation. The company's business structure is built on its connections with banks, regional nonprofits, and technology companies.

#### 3.2 External Context

Giverly functions in the domain of **philanthropy**, encompassing charity contributions and advocacy for social concerns. This sector encompasses a diverse array of entities, ranging from big foundations to individual benefactors. Prominent entities in the charitable industry comprise the Bill & Melinda Gates Foundation, the Ford Foundation, and the United Nations Foundation, (Gren, 2023), (Devex Pro Funding, 2023).

Giverly operates under a **commission-based business strategy**. They collaborate with internet retailers and earn a commission for each customer directed through their network. A segment of these commissions is thereafter allocated to charity selected by their users. This concept enables Giverly to produce income while also aiding humanitarian initiatives.

Giverly's distinctive methodology sets it apart from conventional charitable platforms. Through the utilisation of technology and an intuitive interface, they facilitate individuals' contributions to philanthropy throughout their routine online shopping. This groundbreaking model might profoundly influence the charity sector.

## 4. Problem, Objective, Deliverables and Context for the Project

#### 4.1 Current problem for Giverly in the UAE market

Giverly, having established itself in Australia and India, is embarking on a new market in the UAE as part of its expansion plan. However, Giverly faces the challenge of the country's unique cultural, economic, and regulatory differences. The key problem is to ensure that Giverly's fintech platform, which allows users to turn cashback from routine consumer transactions into charitable donations, resonates with UAE consumers, who may have

different motivations for philanthropy. Additionally, navigating the UAE's regulatory framework for fintech and charitable donations presents a challenge, particularly in terms of establishing partnerships with local e-commerce platforms and charities (Menon, 2022).

Having said that, the UAE presents a prime opportunity for Giverly's growth, as charitable giving is deeply ingrained in the culture, and the government actively promotes philanthropy. Moreover, the UAE's fintech infrastructure and its focus on innovation align with Giverly's tech-driven model of integrating financial transactions with charitable donations (Economist Impact, 2023).

#### **4.2 Objectives**

The project aims to provide Giverly with a structured market entry plan for the UAE. The goal is to deliver a business solution to make Giverly's platform more efficient and effective in the UAE market, enabling it to scale globally (Charities Aid Foundation, 2022), this will be done by:

- Provide a comprehensive project plan.
- Apply design thinking application and framework in solving real-world business problem.
- Integrate research into practical solutions, by researching the market conditions, legal regulations and integrating these findings into actionable business recommendations.
- Deliver client-focused solutions, ensuring the project plan aligns with Giverly's business objectives.
- Develop teamwork and collaboration skills to produce a cohesive project plan.

#### **4.3 Deliverables**

The deliverables of this report will encompass a full business solution for Giverly's expansion into the UAE, guided by the Stanford D. School Design Thinking Process. The goal is to offer actionable insights, tailored recommendations, and a roadmap that addresses the unique challenges and opportunities in the UAE market. Each stage of the design thinking process will include specific deliverables to support Giverly's strategy and user engagement.

**Empathise:**

- Market-specific research to understand UAE user needs.
- Customer personas, empathy maps, and customer journey maps to capture user pain points and motivations.

**Define:**

- Problem Identification: Outline UAE-specific challenges (trust, transparency, scalability).
- Market Entry Strategy: Develop an entry plan addressing regulatory, cultural, and tech needs.
- Technology Analysis: Evaluate current and additional tech solutions to support growth.

**Ideate:**

- User-Centric Features: Define platform features based on persona insights.
- Stakeholder Requirements: Prioritise needs using MoSCoW.

**Prototype:**

- Platform Prototype: Develop and test a prototype featuring donation tracking, mobile design, and cultural features.

**Final Report:**

- Summarise findings and recommendations, including a timeline with milestones and a Gantt chart for project stages.

**4.4 Context of UAE Market*****4.4.1 Geography, History, Government and Politics, and Economy***

UAE is a federation of seven emirates formed in 1971, which has taken the region from a set of fishing villages into a global economic powerhouse (Central Intelligence Agency [CIA], 2023). Its location on the eastern part of the Arabian Peninsula has been vital to development because it sits on the Persian Gulf. However, the UAE's economy has overwhelmingly relied on oil in the past decades. At the same time, the hydrocarbon sector

remains critical, with about 30 per cent of GDP and 13 per cent of total exports of OPEC (2023).

The unique governance structure of the country — a federation of hereditary monarchies —has given the government a stable gift while also enabling rapid modernisation and economic growth. Because of its position to the east, the UAE has become a regional leader in the provision of both financial services and tourism, as well as logistics (U.S. Department of State, 2023).

#### *4.4.2 Language, Religion, International relations, recent developments and tourism*

The official language of UAE is Arabic, however multiple languages are spoken widely within the expat communities, including Hindi, English, Pashto, Balochi, Persian, etc (Crystal & Peterson, 2024). As expats find it manageable using English only, providing both Arabic and English for the Giverly's language options would be suitable. In terms of religion, Islam is the official and largest religion of the state, accounting 76% of the population, which has a great impact on their daily lives due to the religious holidays, daily praying and the customs (Nag, 2019). Moreover, the Islamic Sharia is the main source of the country's legislation which is a flexible and dynamic system of jurisprudence derived from the 'law of God' from the Middle Ages and values freedom and democracy (SK, 2021). A detailed information on the religions practiced in UAE and the Sharia in relation to the Islamic culture will be supported with more information in Appendix A.

The UAE has diplomatic relationships with majority of the world and has joined several international organisations like World Bank, IMF, Arab League, OIC, and so on (Wikipedia, 2024). Besides, the country is very proactive in development and transformations that looks up to the environment, economy and industrialisation. Tourism also plays an important role in UAE's economy and employs more than 800,000 people. The most significant attractions in UAE are unquestionably Abu Dhabi, Dubai, Fujairah, etc (Wikipedia, 2024).

#### *4.4.3 Culture, People, Infrastructure, Education and Healthcare*

The UAE uniquely blends the Bedouin, Arabian and Persian cultures (Enchanting Travels, 2024). UAE is regarded as a collectivistic society that values loyalty within the group of family or extended family (The Cultural Factor, 2020). Today, the country's arts, music and literature culture have embraced globalisation by having both traditional and modern tastes that are heavily influenced by heritage, religion and urbanisation (Ozoral, 2024). As of October 2024, the UAE population is approximately 12.50 million, with total expat

population standing at 11.06 million from over 200 different nationalities, with Indian nationalities making up the majority of the expat population (4.75 million) (Global Media Insight, 2024). In addition, the majority of the population falls under the 25-54 years old age bracket (8.58 million) and are predominantly male (8.63 million) compared to female (3.87 million) (Global Media Insight, 2024). The country attracts expatriates through tax-free living and free zones that permit 100% foreign ownership (Allianz, 2021).

The UAE features world-class infrastructure, focusing on smart cities, renewable energy, and tourism, boasting renowned landmarks like Sheikh Zayed Grand Mosque, Burj Al Arab and more (United Arab Emirates Infrastructure Sector Market 2023-2030). Its education system, which emphasises gender equality, boasts a literacy rate of 98.29% as of 2022 (Macrotrends, n.d.). The healthcare system, responsive to a growing population, includes both public and private options and is recognised for its medical tourism, supported by international accreditation standards (Alshamsi, 2024).

## 5. Existing Information Systems and Technologies

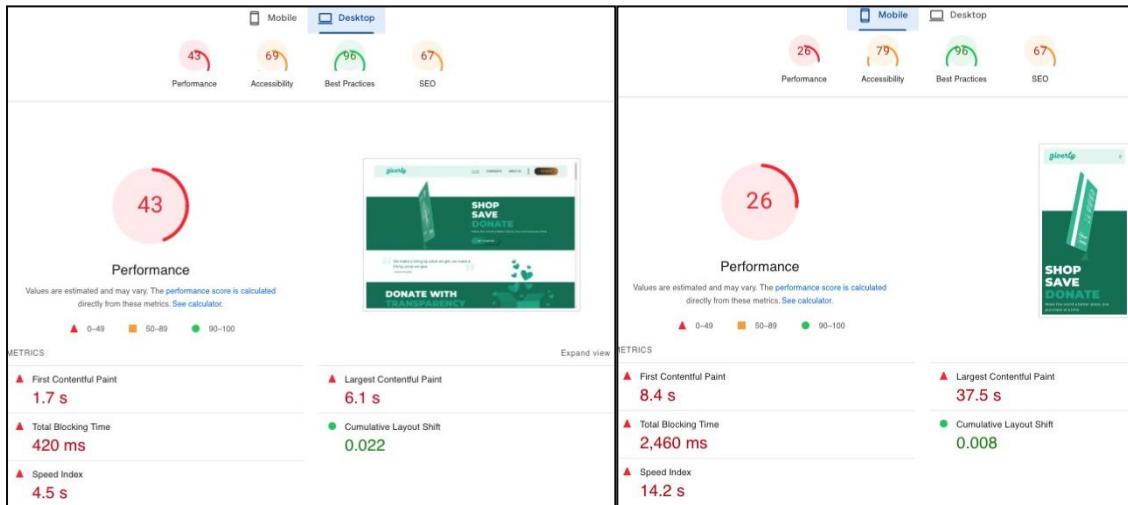
A comprehensive analysis of Giverly's existing information systems and technologies is presented below, along with a set of artificial intelligence-driven recommendations.

### 5.1 Website

Giverly currently operates two functional website domains, including a website hosted in India, <https://giverly.in/> and a global site, <https://giverly.co/>. A Google PageSpeed test revealed that both the desktop and mobile interfaces exhibit below-average speed performance. This indicates that the website takes longer to load compared to industry standards. This can negatively impact user experience, increase bounce rates, reduce retention rate and lower search engine rankings. Furthermore, the mobile site's Largest Contentful Paint (LCP) is measured at 37.4 seconds, signifying delayed loading of key content, likely due to the heavy or inefficient use of resources or scripts. Figure 3 below presents two screenshots from the PageSpeed test revealing the website's performance.

**Fig. 2**

*PageSpeed Test of Giverly (PageSpeed Insights, 2024)*



Upon further analysis, it was revealed that the website provides only basic information, log infunction, with donation links redirecting users to a QR code for downloading the mobile app. The simple interface and user functions signifies that Giverly's websites have a less focus on being consumer facing, which may potentially reduce conversion rates and limit interactivity and utility for the users. In addition, the Australia's mobile app is not searchable upon clicking or scanning the QR code, which further hinders the user accessibility and reduces overall engagement and conversion rates.

## 5.2 Social Media

Giverly's digital presence is limited, with a Facebook account (127 followers, last updated in June 2022) and two active Instagram accounts, @giverlyin (890 followers, last updated in May 2024) and @giverlyau (147 followers, last updated in January 2022), along with an inactive Instagram account, @giverlyapp. The @giverlyin account is more engaging, featuring reels that showcase events, team updates and beneficiaries' information. Giverly also manages three inactive Twitter accounts. Its LinkedIn account (658 followers) is the most active out of all its social media platforms, regularly updated with brand collaborations and charitable programs on a weekly basis. Upon further content analysis, Giverly places minimal emphasis on its digital presence and digital marketing. It primarily directs its marketing efforts toward business-to-business (B2B) platforms, relying on its charity partners to promote its service. For instance, a search for "Giverly" on Twitter reveals posts from charity partners highlighting their collaborations with Giverly.

While Giverly's marketing efforts achieve its cost-saving goal, it is important to strengthen its digital presence to gain credibility. Giverly's website and mobile app is not just a platform to deliver its brand identity and brand image, it is also an important means of building trust with its customers, to enable customers to feel comfortable and confident in their use of Giverly's services (Rowley, J., & Edmundson-Bird, D., 2013). By leveraging the power of technology to offer omni-connections, Giverly can achieve enhanced user experience and efficiencies in its business model which will increase its customer conversion rates.

### ***5.3 AI-Powered Recommendations for Giverly***

Several leading charities are leveraging advanced artificial intelligence technologies to enhance user engagement and streamline donation processes. For instance, Dataro, an Australian startup, uses predictive modelling and machine learning software to implement AI-powered donation matching, assisting charities in identifying, engaging and retaining suitable donors. This approach increases charities' efficient use of resources and maximises donation opportunities (Dataro, 2024). Additionally, Giveth, a blockchain-powered donation platform, utilises smart contracts to enable a decentralised governance model, enhancing transparency by allowing donors to track their donations in real-time (Giveth, 2023). Moreover, virtual reality (VR) is increasingly adopted by charities as it is deemed an "empathy machine" by Chris Milk because he believes it to help foster deeper emotional connection with potential donors (Fisher, 2021). Furthermore, crypto games is trending, similar to the service offered by Help for Heroes, which provides a gaming platform that enables donors to fundraise while playing the games (Virtual Fundraising Ideas, 2024). Finally, Giverly could explore innovative engagement strategies, such as the ultramarathon hosted by the Great Ormond Street Children's Charity, which successfully raised \$100,000 in the metaverse (France, 2023). These initiatives demonstrate the potential for charities to leverage the latest technology in purposeful ways, enhancing donor engagement and increasing fundraising capabilities.

## 6. Stakeholder and Communications

Table 1

*Stakeholder and Communication Plan*

No	Stakeholder	Category(I-Internal, E-External)	Role	Data and Technology requirement	Influence (How the project will affect?)	Level of interest (H/M/L)	Communication channel	Communication frequency
1	Giverly administrative	I	Sponsor	<ul style="list-style-type: none"> <li>Research into the market, culture and business plan</li> </ul>	<ul style="list-style-type: none"> <li>New planning and management of new branch in UAE</li> <li>Business expansion</li> </ul>	H	<ul style="list-style-type: none"> <li>Face-to-face meeting</li> <li>Web conferences</li> <li>Weekly reports</li> <li>Emails</li> </ul>	Twice a week

2	Charities	E	A participant of the program	<ul style="list-style-type: none"> <li>• A set of rules and conditions</li> <li>• Official contracts</li> <li>• User-friendly application</li> </ul>	<ul style="list-style-type: none"> <li>• New partnership</li> <li>• New ways to receive donations and contribute to communities</li> </ul>	M	<ul style="list-style-type: none"> <li>• Face-to-face meeting</li> <li>• Web conferences</li> <li>• Emails</li> </ul>	Once a week
3	Customers	E	Donators	<ul style="list-style-type: none"> <li>• User-friendly website and application</li> <li>• A list of donating charities and options to donate</li> <li>• Receipts and proof from donations</li> <li>• A list of participating shops and organisations</li> </ul>	<ul style="list-style-type: none"> <li>• New way of shopping and donating</li> <li>• New shops to discover</li> <li>• Adopting new ways to purchase</li> <li>• A new payment card</li> </ul>	H	<ul style="list-style-type: none"> <li>• Social media posts</li> <li>• Promotional email</li> <li>• Notifications on the website and application</li> </ul>	Twice a week

4	Regulators	E	Regulating bodies	<ul style="list-style-type: none"> <li>• A full document on the company and its objectives and services</li> <li>• Official documents (owner's ID, company ID, address, etc.)</li> <li>• Application for registration</li> <li>• Prototypes or fully functioning website</li> <li>• and application</li> </ul>	<ul style="list-style-type: none"> <li>• A new entrant in the donation and charities environment which will promote the regulator's endeavour in community</li> </ul>	L	<ul style="list-style-type: none"> <li>• Face-to-face meeting</li> <li>• Emails</li> <li>• Fax</li> </ul>	Once a month
5	Legal consultant	E	Advisor in law and regulations	<ul style="list-style-type: none"> <li>• Company's information</li> <li>• Business plan for the new market</li> </ul>	<ul style="list-style-type: none"> <li>• A new case to assist in legal environment</li> <li>• 12 weeks commitment</li> </ul>	H	<ul style="list-style-type: none"> <li>• Face-to-face consulting session</li> <li>• Online meeting</li> <li>• Weekly reports</li> <li>• Emails</li> </ul>	Once a week

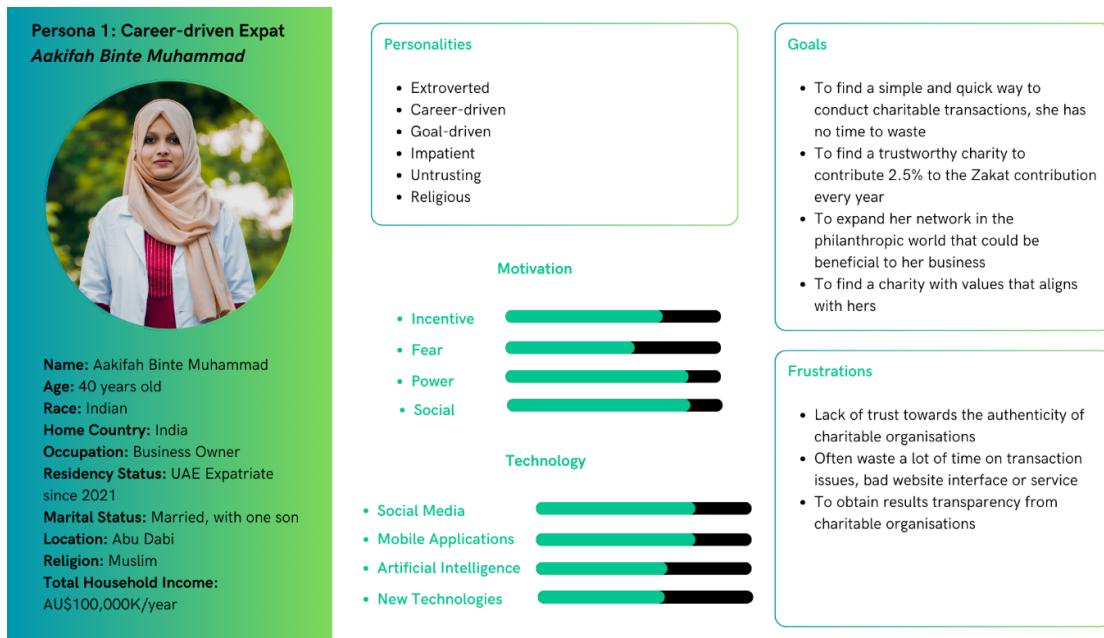
6	UAE staff	I	Staff in UAE	<ul style="list-style-type: none"> <li>• Business plan</li> <li>• Marketing plan</li> <li>• Company's rules and regulation and code of conduct</li> <li>• Employee's internal system</li> <li>• UAE version of the website and application</li> </ul>	<ul style="list-style-type: none"> <li>• A mixed business culture to adopt</li> <li>• A different team to fit in</li> <li>• Showcase and work in harmony for the new entrant in the donating environment of UAE</li> </ul>	H	<ul style="list-style-type: none"> <li>• Face-to-face meeting</li> <li>• Online meeting</li> <li>• Weekly reports</li> <li>• Emails</li> <li>• Memos and notes</li> </ul>	Daily
7	Developers	I	Web and mobile app developers	<ul style="list-style-type: none"> <li>• A list of functional and non-functional requirements</li> <li>• Mock-ups/prototype</li> </ul>	<ul style="list-style-type: none"> <li>• 12 weeks of commitment</li> <li>• Expected to develop a website and application suited to the market</li> <li>• Converting the western culture into different market</li> </ul>	M	<ul style="list-style-type: none"> <li>• Face-to-face meeting</li> <li>• Online meeting</li> <li>• Emails</li> <li>• Progress report</li> </ul>	Daily

8	Shops and merchants	E	Participating businesses of the program	<ul style="list-style-type: none"><li>• Terms and conditions</li><li>• Official contracts</li><li>• User-friendly website and application</li></ul>	<ul style="list-style-type: none"><li>• A new partnership with different approach</li><li>• A new way to attract customers</li></ul>	M	<ul style="list-style-type: none"><li>• Face-to-face meeting</li><li>• Web conference</li><li>• Emails</li></ul>	Once a week
---	---------------------	---	---	---	--	---	--	-------------

## 7. Customer Personas & Empathy Maps & Customer Journey Maps

**Fig. 3**

*Persona 1*



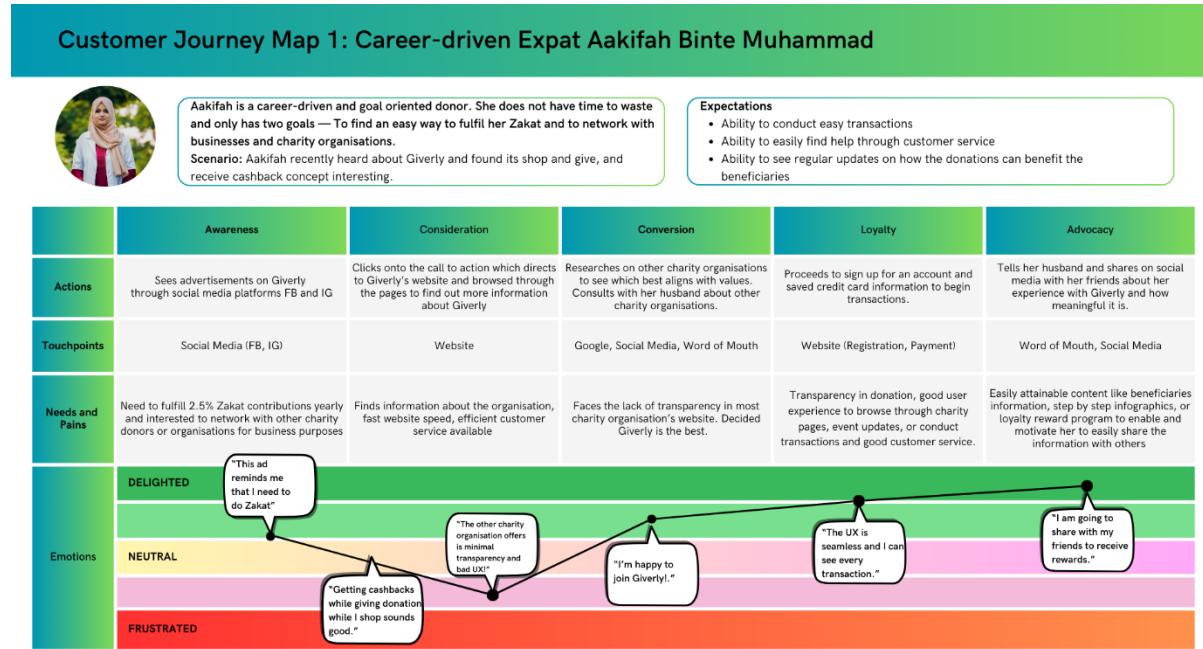
Note: Figure created by Calista Chiu on Canva

**Fig. 4**

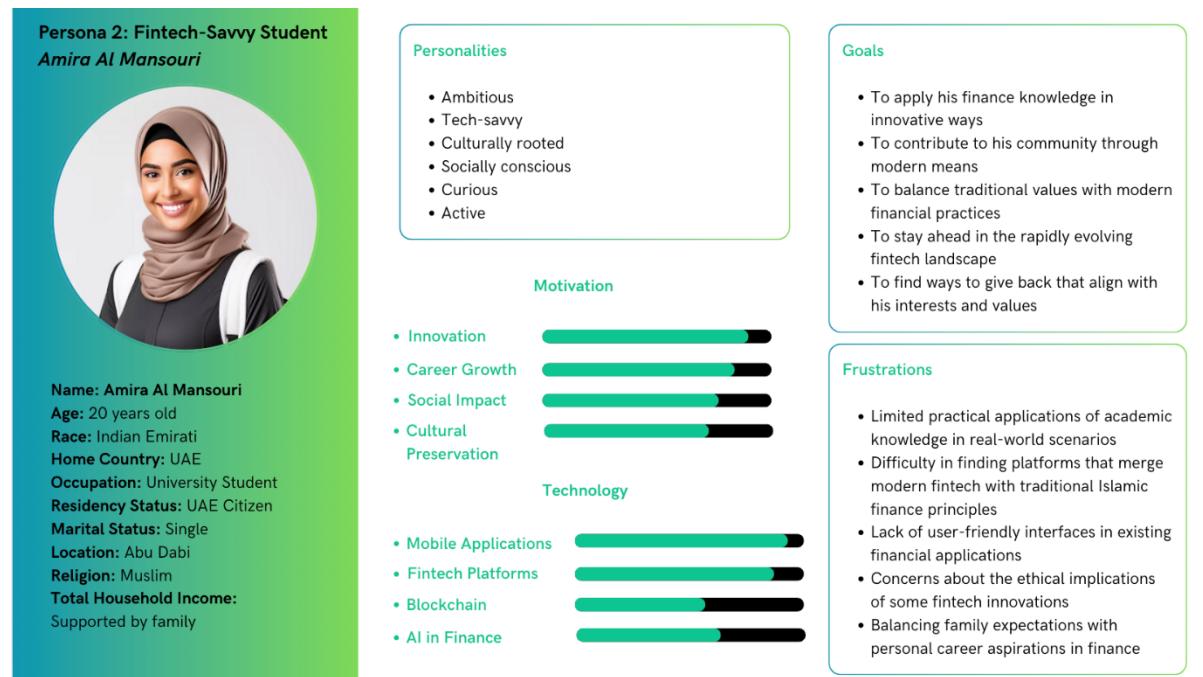
*Customer Empathy Map of Persona 1*



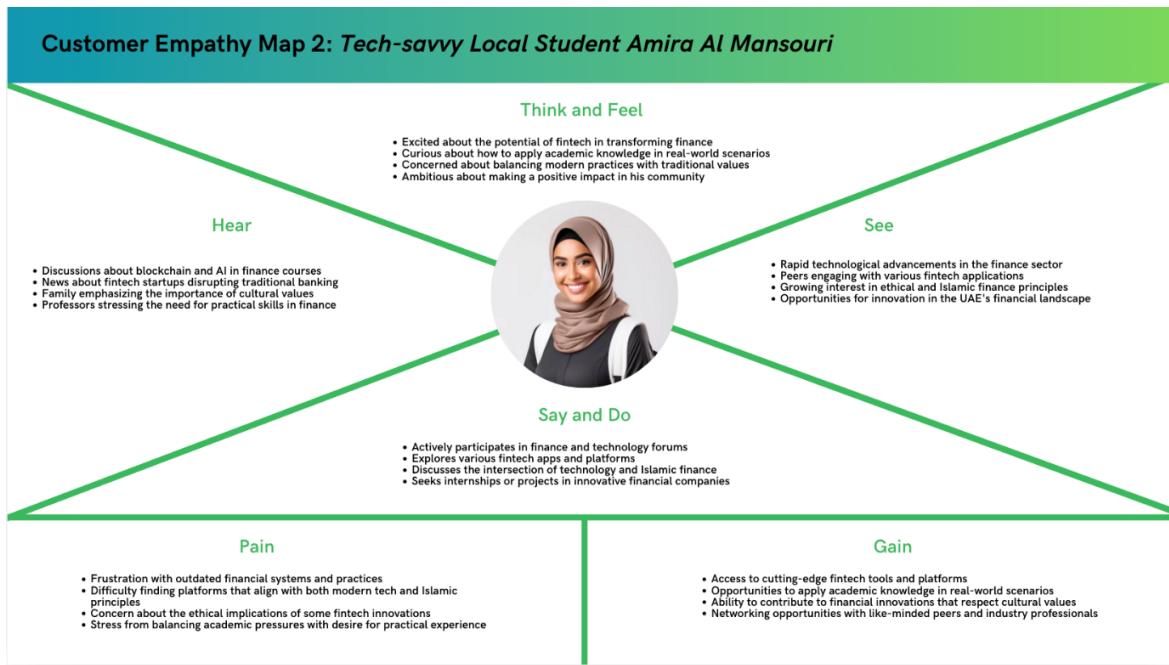
Note: Figure created by Calista Chiu on Canva

**Fig. 5***Customer Journey Map of Persona 1*

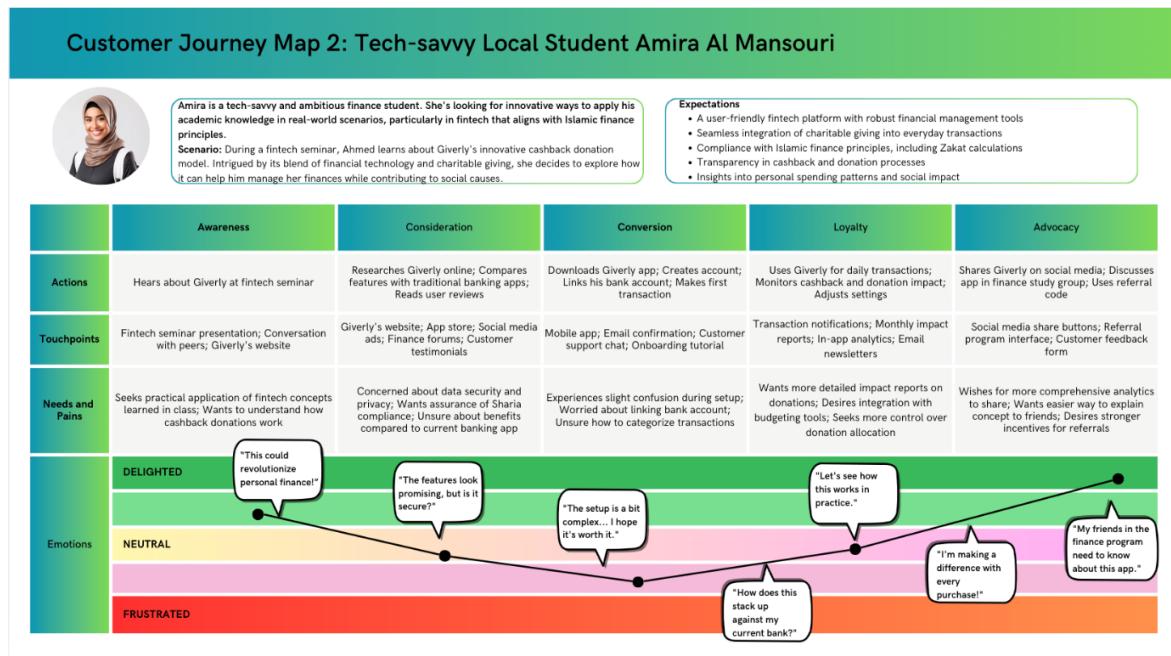
Note: Figure created by Calista Chiu on Canva

**Fig. 6***Persona 2*

Note: Figure created by Mufan Jia on Canva

**Fig. 7***Customer Empathy Map of Persona 2*

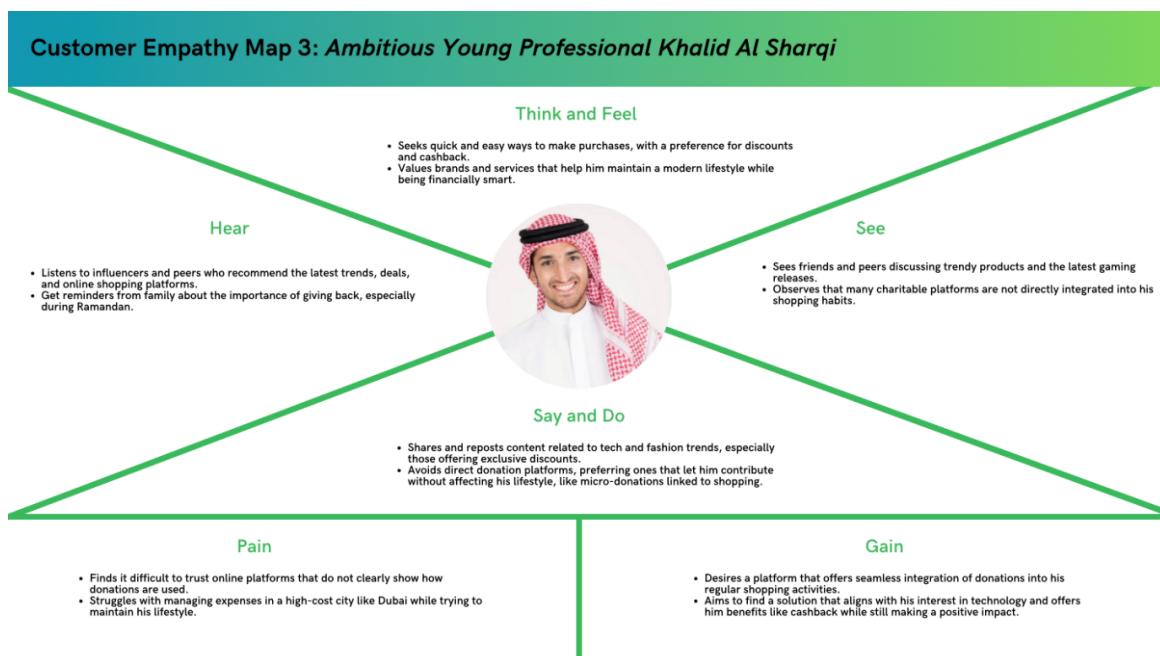
Note: Figure created by Mufan Jia on Canva

**Fig. 8***Customer Journey Map of Persona 2*

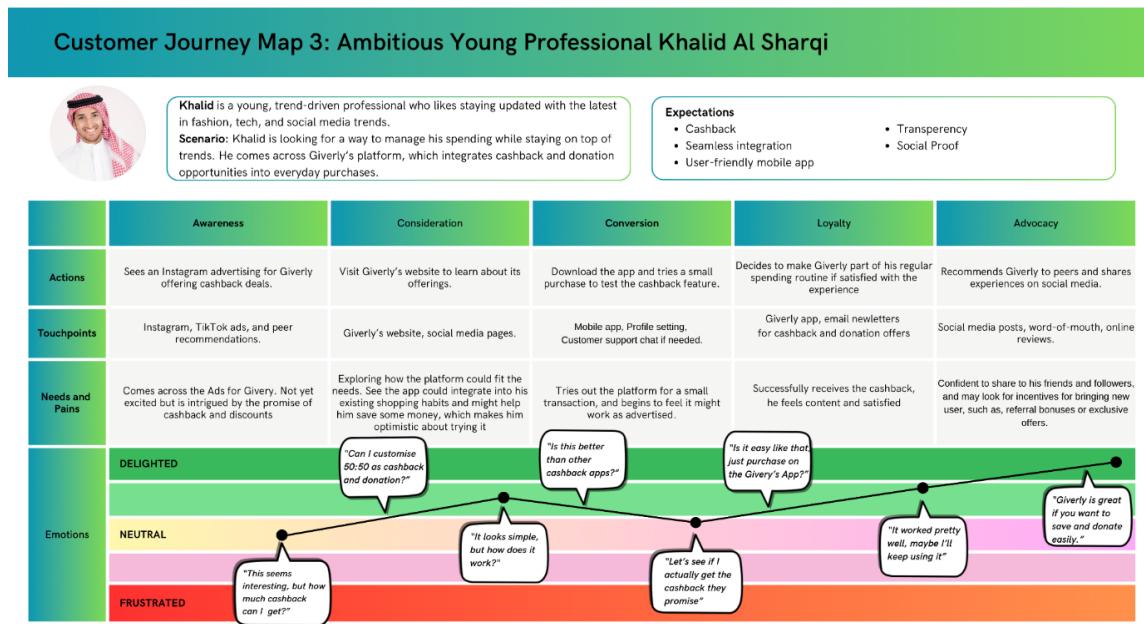
Note: Figure created by Mufan Jia on Canva

**Fig. 9***Persona 3*

Note: Figure created by Wasupon Arpornpattana on Canva

**Fig. 10***Customer Empathy Map of Persona 3*

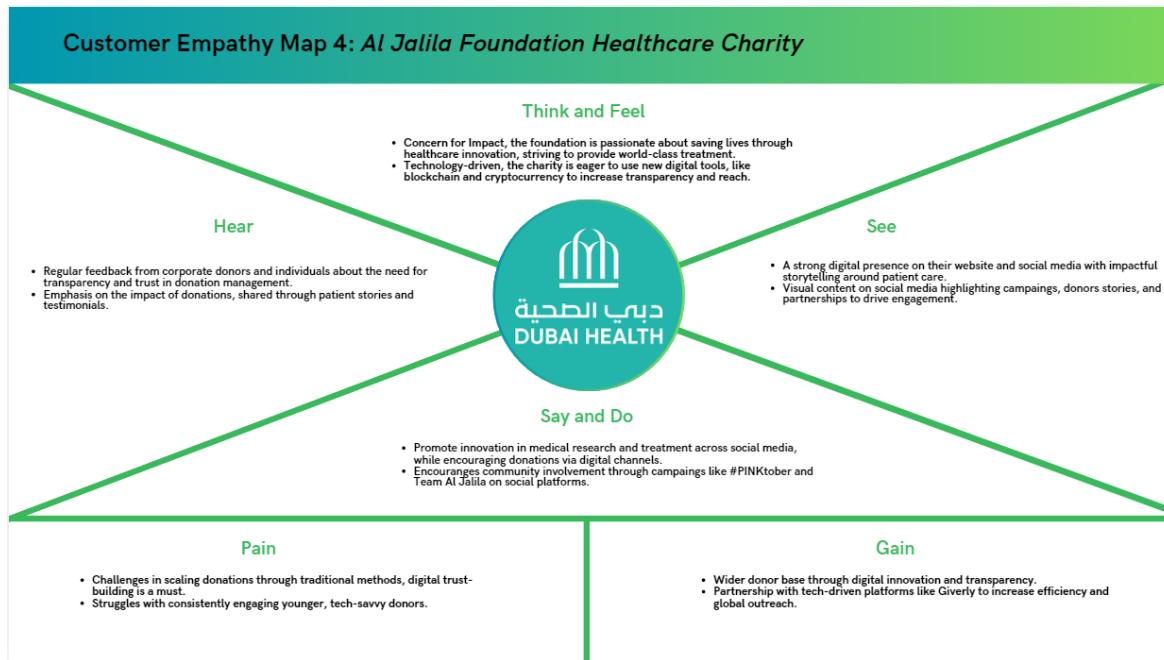
Note: Figure created by Wasupon Arpornpattana on Canva

**Fig. 11***Customer Journey Map of Persona 3*

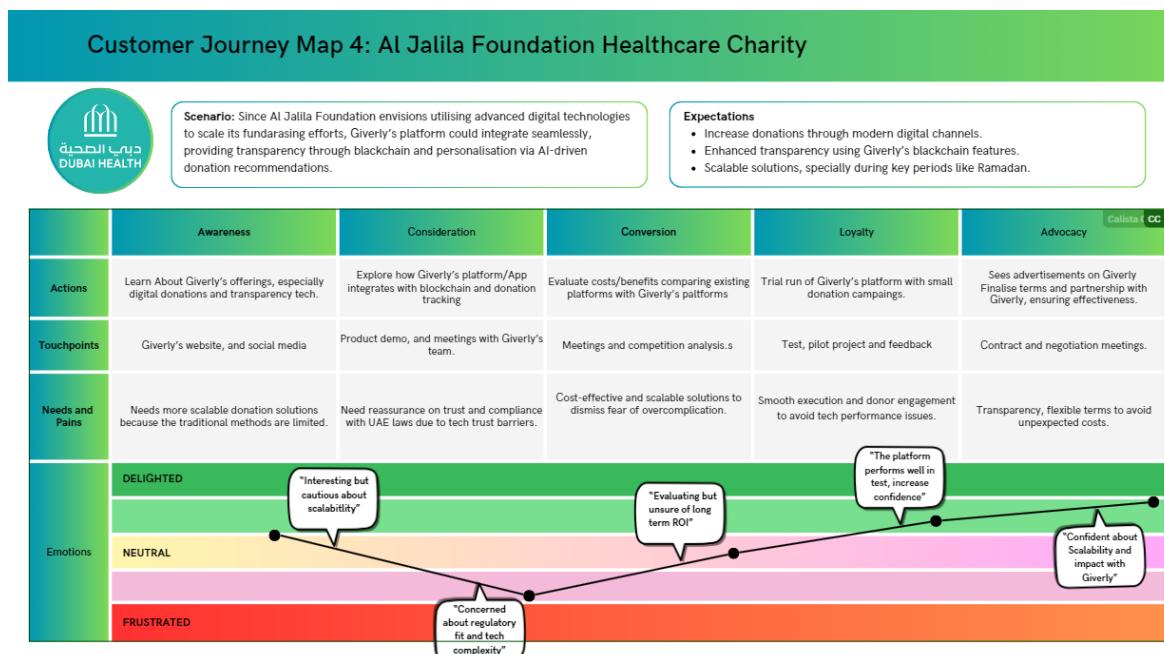
Note: Figure created by Wasupon Arpornpattana on Canva

**Fig. 12***Persona 4*

Note: Figure created by Luz Chapi on Canva

**Fig. 13***Customer Empathy Map of Persona 4*

Note: Figure created by Luz Chapi on Canva

**Fig. 14***Customer Journey Map of Persona 4*

Note: Figure created by Luz Chapi on Canva

## 8. Stakeholder requirement with MoSCoW technique

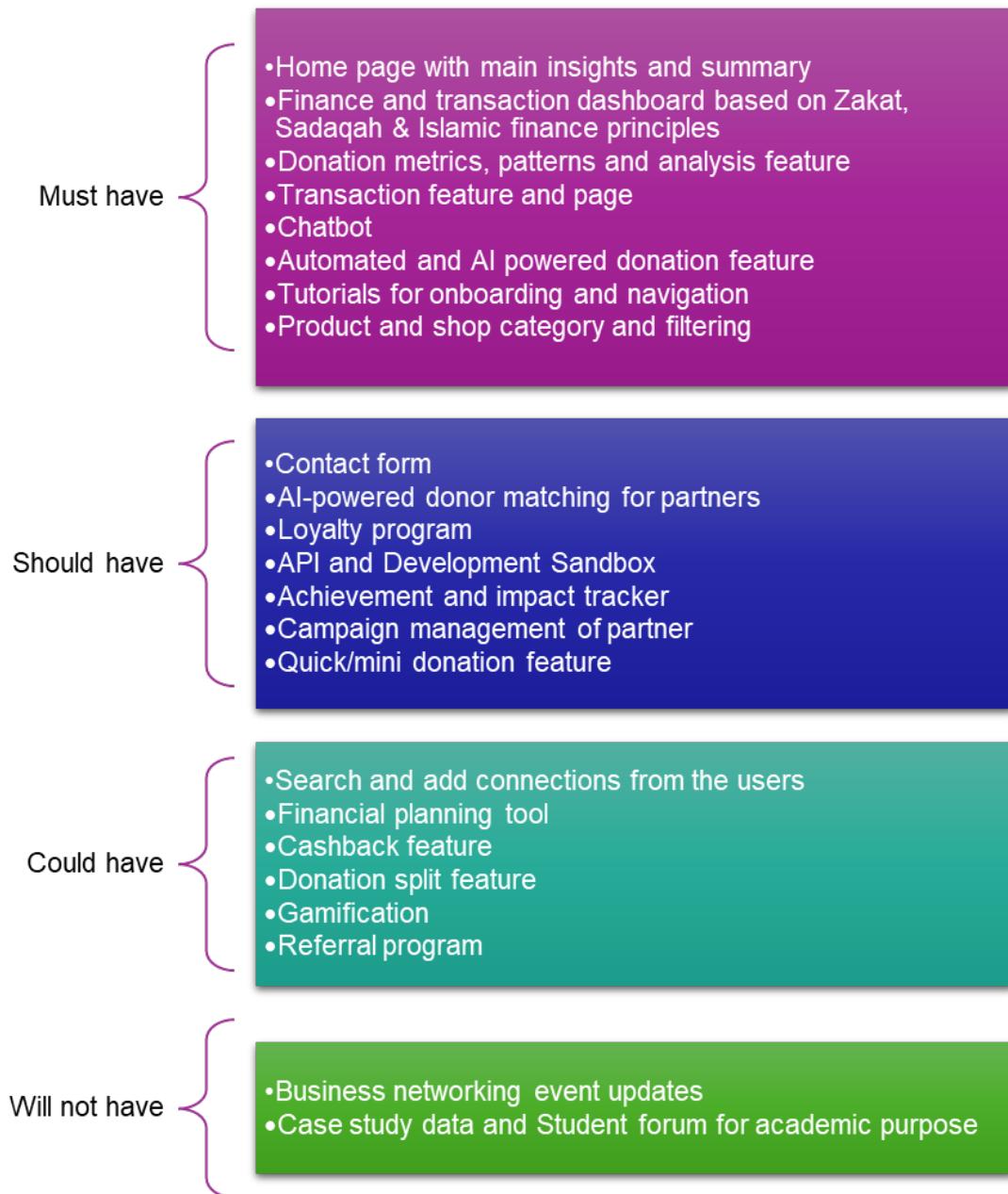
MoSCoW technique is one of the widely used methods in Agile and Scrum projects, which was first developed by software development professional Dai Clegg in the 1990s who was working at Oracle at that time (Mihindukulasuriya, 2024). This technique consisted of four prioritisation categories of must have, should have, could have and will not have which is further explained in Figure 16. By having a categorised prioritisation, teams can identify which component or required part of the project is vital for project success and which components are not highly regarded. As a result, teams can focus on the must-have items to ensure their successful delivery and manage time and cost required on each element of the project.

**Fig. 15**

*MoSCoW Technique* (Brush, 2023)



At this point of the consulting project, the initial requirements from the stakeholders have been obtained based on the customer personas and therefore categorised using MoSCoW technique below in Figure 17.

**Fig. 16***Stakeholder requirement with MoSCoW technique*

Refer to Appendix B for detailed list of requirements and proposed features.

## 9. Problem Statement

The Problem Statement within this project will be focused on the customer as it can serve as a roadmap for Giverly's project once defined successfully by what needs to be developed and what needs to be solved with that. Moreover, having a well-defined problem statement will assist in further project management, research initiatives and business strategy development by identifying the gap between the current state and desired state of a product (Archibald, 2024).

As our consulting firm focuses on the customer's perspectives when stating the problem, a method of using 'point of view' or POV suggested by design teams will be used in this project. These POVs will be based on POV Madlib which shapes the challenge into an actionable problem statement by recording the user, need and insight (Interaction Design Foundation, 2020). This framework will then simply tell the teams about specific user needs from the insights gathered in the following order: (User) needs to (User's need) because (insight). Through the POV Madlib, the Problem Statement is defined on its template below in Table 2.

**Table 2**

*POV Madlib for Problem Statement (Interaction Design Foundation, 2020)*

User	Need	Insight
<b>AI Jalila Foundation</b>	A secure and reliable partnership with tech-driven fundraising platform	The user is already familiar with fundraising. Due to the scaling problems and transparency issues in donation, the charity needs a better solution that scales up the donation at the foundation, improve the trustworthiness and better functionalities supported by fintech.
<b>A Gen Y expat from India</b>	A reliable and instant donation platform that provides a proof of donation and user-friendly interface	As a career-driven woman who is highly encouraged in donating culture but has less time to do so, she looks for a trustworthy and quick platform with zero time-waste,
<b>A local fintech-savvy student</b>	A well-functioning donation platform that allows different amount, types and categories of donation	As a young person gaining academic knowledge in finance and modern fintech, he is into fintech innovations and aims to try to keep up to date. However, as a student, he is not interested in donating a great amount, but rather in smaller portions based on his expenditure and budget.
<b>A young Emirati professional</b>	A user-friendly donating platform that is connected with social media platforms and offers cash back deals.	As a person who feels more connected with material goods and viral trends on social media, sharing his experience or showing others his donation through social media is important for him. Also, the donation platform should have a personal benefit for him in return, such as savings, cash backs or deals with shopping. For this reason, he wants a user-friendly application that suits his interests and lifestyle.

## 10. Global Expansion into the UAE with Hofstede

Once again, when entering the UAE market, the culture and its differences will play a significant role, and previous research has shown that the cultural differences within the UAE and its comparison with other countries are highly distinct. In this sense, the Cultural Dimensions by Hofstede will assist in understanding the cultural difference between UAE and other nations.

Hofstede's Cultural Dimensions defines, categorises and measures the difference between countries and serves as a theoretical framework for analysing those aspects to increase cultural competence (Berry, 2023). It is therefore useful for businesses aiming for overseas expansion or international presence.

There are 6 dimensions in this framework, including power distance, uncertainty avoidance, individualism, masculinity, time orientation and indulgence dimensions, explained in Figure 18. These dimensions can be rated from low to high and allow comparing cultures from different nations.

**Fig. 17**

*Cultural dimensions* (Mind Tools, n.d)

Power Distance Dimension	The degree of inequality that exists and is accepted between people with and without power.
Uncertainty Avoidance Dimension	The degree of how well people can feel comfortable in or tolerate unknown situation
Individualism Dimension	The strength of ties that people have to others within their community
Masculinity Dimension	The distribution of roles between men and women
Time Orientation Dimension	The extent to which a culture values persistence toward ensuring future events
Indulgence Dimension	The extent to which a culture values leisure, fun and engaging human desires

Through analysing the UAE culture as compared to Western culture using the Hofstede's framework, it can provide valuable insights into the various dimensions and how its scores. Therefore, it can assist in the successful global expansion of Giverly in UAE. In Table 3, the analysis has been conducted with its explanations.

**Table 3***Cultural dimensions analysis on UAE*

<b>Dimensions</b>	<b>UAE</b>
Power Distance	<p>High:</p> <p>Due to the religious influence and emirate's most politically prominent tribe, the power distance is high in the UAE. This tribe is an heir group composed of a number of related families and the paramount leader of Emir who is selected by the ruling tribe (Peterson &amp; Crystal, 2024). Moreover, each tribe has its own sheikh and the local governments within the 7 Emirates are ruled by sheikhs.</p> <p>Apart from the royal tribe, because of the traditional values from religion and social status, there is a big hierarchy within UAE citizens and communities.</p>
Uncertainty Avoidance	<p>High:</p> <p>UAE has a high preference when avoiding uncertainty as they have an emotional need for rules and urge to work hard and follow the norms where security is a crucial part in individual motivation (The Culture Factor, n.d.). For this reason, UAE society avoids an uncertain future.</p>
Individualism	<p>Low:</p> <p>Because the country has such a collective society where close and long-term commitment to family, extended family, business and personal relationships are respected, individualism is lower in UAE. Moreover, the people of UAE act responsibly for their fellow members in their families, social groups and business environment to develop strong relationships.</p>
Masculinity	<p>Medium:</p> <p>Although gender plays a pivotal role in society within the Arab cultures, UAE is one of the countries in Arabic countries who has made a lot of changes to gender inequality in recent years. For example, UAE was the 1<sup>st</sup> place in World's Economic Forum's Global Gender Gap Report 2023 of</p>

	Arab countries, is one of the countries with high percentage of women's parliamentary representation, has a high representation of women in labour market, and has more enrolment for women in education (UAE Government, 2024). However, due to the cultural norms, gender inequalities and masculinity require more time to be adopted by the people of UAE. For this reason, the masculinity rate is said to be medium.
Time Orientation	Low: The people of UAE focus more on establishing the absolute truth and have normative thinking with a great respect for their culture and tradition. Because of this, the tradition requires UAE people to maintain time-honoured norms when making societal changes.
Indulgence	Low: As a restrained society, the people of UAE do not focus on leisure and indulgence and are rather restrained by the social norms and culture. Moreover, engaging in indulgent activities and having ample leisure time are often perceived and experienced as inherently inappropriate or unproductive. Instead, they tend to control their desires and gratification of it.

## 11. Ideate and Prototype

Business innovation has a tight relationship with ideation and creativity which help organisations to differentiate in the market or adapt to the changing customer needs to retain its position. Ideation is therefore crucial for any organisations as it allows to observe and discover user needs, spot the business opportunities in those gaps and come up with solutions to the problem (Joubert, 2017). Moreover, according to Majithia (2023), ideation plays a main part in innovation process by ensuring organisations have good ideas to start and create the right product or service eventually to grow its business success. For these reasons, ideation contributes heavily to the final product and services an organisation introduces.

The problem statement has been previously defined by focusing on the customers' POVs in terms of the application. As our consultancy is aiming to empathise more during ideation phase, the ideas generated are mostly focused on customers' needs and experiences rather than Giverly's point of view.

In the prototype development, having user-friendly, accessible, instant and easy-to-navigate elements for user experience and interface are important. For this reason, the following UX/UI elements are decided to be considered for the prototype:

- Ideal button size and placement
- Ideal screen and text sizes
- Appropriate image overlay
- Colour palette following the company's brand colours
- A range of understandable icons
- Different navigational components
- Interface components of notification and message boxes

Although having more original and inclusive ideas will assist in coming up with a better solution, the best ideas should be further narrowed down with the funnel approach. In this case, our consultancy team generated 55 ideas for the prototype solution, listed in Table 4.

**Table 4**

55 ideas

NO	IDEAS/FEATURES/REQUIREMENTS
1	Managing cashback from donations
2	Splitting donations (how much to donate and how much to keep for next donation)
3	Auto-generated options for small and quick donations (under \$10)
4	Onboarding tutorials and interactive guides for new users
5	Donation reports, statistics, insights, impacts and measures up till date
6	Gamified features (pop-up message or avatar every time a user donates or gamified processes)
7	AI-powered suggestions for choosing a charity based on purpose or amount or ongoing initiatives and projects
8	AI-powered suggestions for donation amount based on the user's capability to spare
9	Merchants or participating business list with their short intro
10	Category filter for products and services being offered for donations
11	Referral program supported by social media
12	Registration with social media accounts
13	Dashboard with main insights
14	Customer service chatbot
15	Contact form
16	'Join event' or 'Join forum' feature
17	Search profiles and connect
18	Loyalty program and its progress
19	Financial transactions dashboard
20	Real-time blockchain transaction viewer
21	Billing and receipt collection
22	Smart financial planning feature
23	Donation tracking for charities
24	Campaign management for charities
25	Product and services listing for charities
26	Contracts and terms for charities
27	Profile settings for charities
28	English and Arabic language options
29	Avatar or mascot creation to guide new users

30	Profile management for users
31	Donate function
32	Permanent Zakat donation feature (2.5% of the saving will be given each year)
33	Permanent Sadaqah donation feature (donation will be given in any time with any amount)
34	Ramadan month special program
35	Predetermined donation amount for food (valued at \$5, \$10, \$15, \$20, \$25, \$25+)
36	Blockchain-Based Impact Tracker
37	Corporate Matching Campaigns
38	QR Code Donations
39	Live Charity Updates
40	Community Goal Tracker
41	Social Media Integration
42	Personalised Thank-You Notes
43	Charity Wishlist
44	Customisable Donation Splits
45	Event-Based Giving
46	Employer Dashboard for Corporates
47	Monthly Donation Goals
48	Verified Blockchain Certificates
49	Donation Budgeting Tool
50	Incentivised Donations with Rewards
51	Corporate Partnership Tools
52	24/7 Customer Support
53	Dark Mode
54	Flexible Payment Options
55	Multi-Currency Support

As the ideas are in broad spectrum, they need to go through evaluation to check its viability. For this reason, our consulting team has come up with its own checklist that work as a framework which assess the implementability, alignment to the Giverly's value proposition and wow factor of each idea to eliminate. By posing questions like 'Is it needed by the personas?', 'Is it easier to implement?', 'Is it aligned with Giverly's value proposition?', and 'Is it a wow factor idea?', the ideas can be evaluated based on yes and no answer and therefore ideas with 3 or more than 3 yes answers will be selected for the next stage in this funnel approach. Table 5 highlighted those ideas after assessing each idea against the questions.

**Table 5***Ideas after elimination 1*

		Factors to justify selection			
No	Ideas/Features/Requirements	Is it needed by personas? (Yes or No)	Is it easier to implement? (Yes or No)	Is it aligned with Giverly's value proposition? (Yes or No)	Is it a wow factor idea? (Yes or No)
1	Managing cashback from donations	Y	N	N	N
2	Splitting donations (how much to donate and how much to keep for next donation)	Y	N	Y	Y
3	Auto-generated options for small and quick donations (under \$10)	N	Y	N	N
4	Onboarding tutorials and interactive guides for new users	Y	N	N	N
5	Donation reports, statistics, insights, impacts and measures up till date	Y	Y	Y	N
6	Gamified features (pop-up message or avatar every time a user donates or gamified processes)	Y	Y	Y	Y
7	AI-powered suggestions for choosing a charity based on purpose or amount or ongoing initiatives and projects	Y	N	Y	Y
8	AI-powered suggestions for donation amount based on the user's capability to spare	N	N	Y	N
9	Merchants or participating business list with their short intro	Y	Y	Y	N
10	Category filter for products and services being offered for donations	Y	Y	Y	N
11	Referral program supported by social media	Y	Y	Y	N
12	Registration with social media accounts	Y	Y	Y	Y
13	Dashboard with main insights	Y	Y	N	Y
14	Customer service chatbot	Y	N	N	N
15	Contact form	N	Y	N	N
16	Join event' or 'Join forum' feature	Y	N	N	N

17	Search profiles and connect	Y	Y	N	Y
18	Loyalty program and its progress	Y	N	N	N
19	Financial transactions dashboard	Y	N	N	N
20	Real-time blockchain transaction viewer	N	N	Y	Y
21	Billing and receipt collection	Y	Y	Y	Y
22	Smart financial planning feature	N	N	N	Y
23	Donation tracking for charities	Y	N	N	N
24	Campaign management for charities	Y	Y	Y	N
25	Product and services listing for charities	Y	Y	N	N
26	Contracts and terms for charities	Y	N	Y	N
27	Profile settings for charities	Y	Y	Y	N
28	English and Arabic language options	Y	Y	Y	Y
29	Avatar or mascot creation to guide new users	N	Y	N	N
30	Profile management for users	Y	N	N	N
31	Donate function	Y	N	Y	N
32	Permanent Zakat donation feature (2.5% of the saving will be given each year)	Y	Y	Y	Y
33	Permanent Sadaqah donation feature (donation will be given in any time with any amount)	Y	N	Y	N
34	Ramadan month special program	N	N	N	Y
35	Predetermined donation amount for food (valued at \$5, \$10, \$15, \$20, \$25, \$25+)	N	N	N	Y
36	Blockchain-Based Impact Tracker	N	N	N	Y
37	Corporate Matching Campaigns	N	N	N	Y
38	QR Code Donations	Y	Y	Y	Y
39	Live Charity Updates	N	N	Y	Y
40	Community Goal Tracker	Y	N	Y	Y
41	Social Media Integration	Y	Y	Y	Y
42	Personalised Thank-You Notes	N	Y	N	N
43	Charity Wishlist	Y	Y	N	N
44	Customisable Donation Splits	Y	Y	Y	Y
45	Event-Based Giving	Y	Y	Y	Y
46	Employer Dashboard for Corporates	Y	N	N	N

47	Monthly Donation Goals	Y	N	Y	N
48	Verified Blockchain Certificates	Y	N	Y	Y
49	Donation Budgeting Tool	Y	N	N	N
50	Incentivised Donations with Rewards	Y	N	N	N
51	Corporate Partnership Tools	Y	Y	Y	N
52	24/7 Customer Support	Y	Y	Y	N
53	Dark Mode	Y	Y	N	N
54	Flexible Payment Options	Y	N	Y	Y
55	Multi-Currency Support	Y	N	Y	Y

To refine the ideas against the problem statement, the team visited the customer POVs and customer persona's requirements again for screening and shortlisted the 10 'star' ideas that can differentiate the Giverly's application from similar applications in UAE and that are the utmost necessary requirements for such an application to function. As some ideas were similar to each other or can be incorporated into each other, the final 10 ideas in Table 6 are based on the team's discussion on idea refinement.

**Table 6***Shortlisted 10 ideas*

NO	IDEAS/FEATURES/REQUIREMENTS
1	User Dashboard Impact tracker: blockchain/cash/transaction report
2	AI-powered pairing & matching
3	Social media integration / rego with social media / referral program
4	Flexible payment and Split donation with multi-currency option
5	Customisable donation: Zakat/Sadaqah setting
6	Gamification: levels, donate virtually, reward program, crypto game, batch/metaverse
7	Customer service AI chatbot / 24/7 support
8	Charity dashboard: (events / partnership / join event / connect / monthly donation goals / virtual marathon to fundraise)
9	Managing donations: (how much / cash or crypto / flexible payment option / cashbacks)
10	Community building / connect / chat / language selection

## 12. The Accessibility Requirements

In terms of Information System, the accessibility requirement is also important to ensure in Giverly's expansion because it helps organisations to let their website or application to be accessible to different types of visitors, including people with disabilities (AccessiBe Team, 2024). On top of that, it assists organisations to generate improved experiences for the users (Mok, 2023).

The Web Content Accessibility Guidelines 2.0 or WCAG 2.0 is a technical standard for web content accessibility which qualifies the individual, organisational and government needs globally (Henry, 2024). In a nutshell, it has 4 main areas of guidelines under being perceivable, operable, understandable and robust with natural information like text, images and sounds, and code and markup for structure and presentation (Henry & Dick, 2023). Built on this guideline, the following accessibility requirement in Table 7 has been developed for Giverly.

**Table 7**

*Accessibility requirement with WCAG 2.0*

Guidelines	Accessibility requirements
<b>Perceivable</b>	<ul style="list-style-type: none"> <li>Have text and text-alternatives (such as audio and speech) within the application</li> <li>Add captions for medias</li> <li>Have a separable foreground and background for better seeing and hearing the contents</li> <li>Ideal sizes for text, input boxes, images, media and screen</li> </ul>
<b>Operable</b>	<ul style="list-style-type: none"> <li>Sufficient timing for users to perform actions and understand the content</li> <li>No content, media, sound or colour that can cause seizures or reactions due to physical sensitivity</li> <li>Easy navigation for any type of users</li> <li>More use of inputs and click options than the typing</li> </ul>
<b>Understandable</b>	<ul style="list-style-type: none"> <li>Texts must be readable.</li> <li>Texts must be easy to understand.</li> <li>Media must be easy to understand and follow.</li> <li>Images must be clear and understandable.</li> <li>An option for correcting errors, typos and mistakes must be provided all the time.</li> </ul>
<b>Robust</b>	<ul style="list-style-type: none"> <li>Incorporate assistive technologies to maximise the robustness</li> <li>Standard user interface control</li> </ul>

- Provide status message from the program

## 13. The cyber-security requirements/considerations

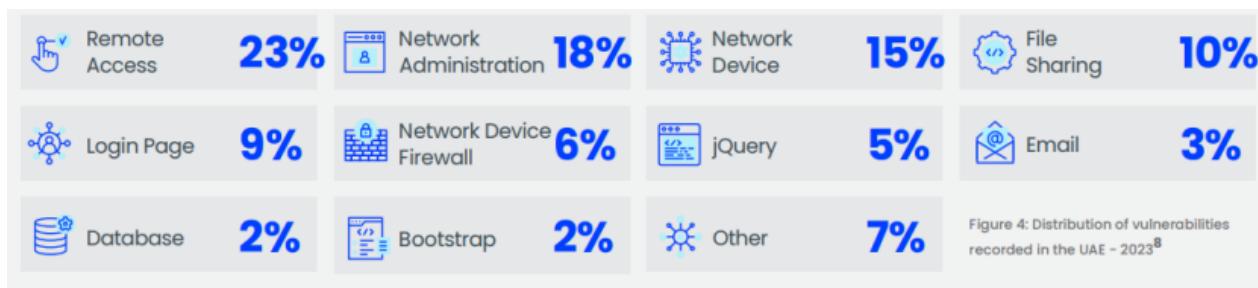
Modern information systems require cybersecurity to protect data and guarantee system resilience against theft, hostile assaults, and unauthorised access. It safeguards the confidentiality, availability, and integrity of sensitive data—three fundamental pillars that Giverly's platform depends on to uphold donor confidence and adhere to UAE data rules.

### 13.1. Importance of Cybersecurity Requirements for Organisations

Recent research has shown that breaches may result in not just monetary losses but also harm to one's reputation and disruptions to operations, which emphasises the need of having a strong cybersecurity plan (Wood, 2024).

**Fig. 18**

*UAE Cybersecurity Report 2024*

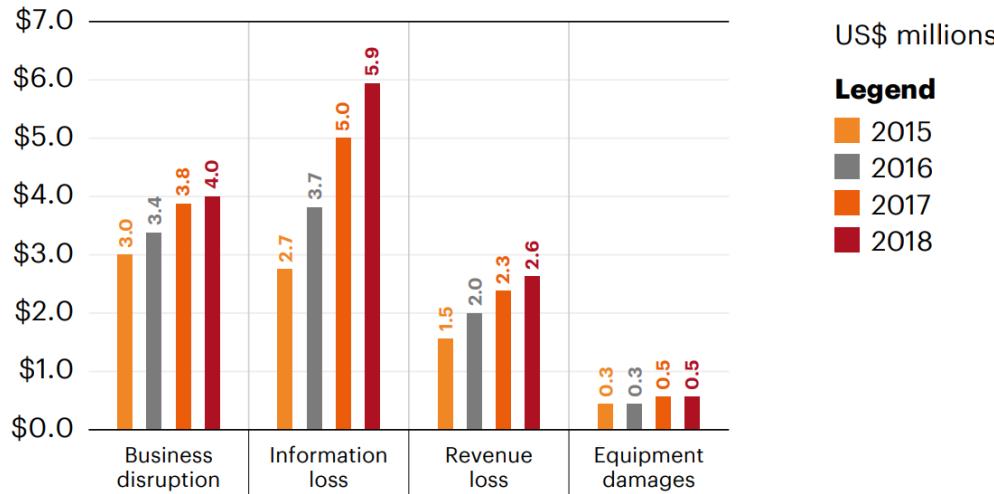


*Note: State of the UAE - Cybersecurity Report, 2024, p. 4*

The UAE's cyber landscape in 2024 shows significant attack surface exposure, with 155,000 vulnerable assets, heavily concentrated in Dubai (69.9%). Remote access services (23%) and network vulnerabilities (39%) are primary risk points, exposing organisations to potential data breaches and ransomware attacks (CPX, 2024).

**Fig. 19**

*Average annual cost of cybercrime by consequence of the attack (2018 total = US\$13.0 million)*



*Note: Accenture*

*& Ponemon Institute. (2019) pag. 19.*

According to the fig 19, the cost of cyber-attacks has costed \$13 million dollars loss to the organisations globally. Therefore, strong cybersecurity measures help organisations minimise vulnerabilities, ensuring operational resilience against threats like ransomware and DDoS attacks (Accenture, 2019).

Governments worldwide have enacted data protection regulations that require organisations to implement strict cybersecurity standards to protect personal information. For example, the General Data Protection Regulation (GDPR) in Europe and the Personal Data Protection Law in the UAE impose penalties for non-compliance. Cybersecurity policies help organisations comply with these laws, avoiding legal penalties and maintaining customer trust (European Commission, 2022; UAE Government, 2024).

Given the rise of sophisticated cyber threats in the UAE, the UAE Cybersecurity Council underscores the critical need for robust cybersecurity frameworks across sectors. These measures are essential not only for regulatory compliance but also to safeguard sensitive data, maintain trust, and respond effectively to emerging cyber risks in a rapidly digitalising world (UAE Government, 2024).

## **13.2 Cybersecurity Strategy for Giverly's UAE Platform:**

Given the UAE's robust data protection laws and stringent cybersecurity requirements, Giverly's platform for the UAE market must be designed with compliance and user trust at the forefront:

### **1. Safeguarding Sensitive Financial and Philanthropic Data**

Giverly's platform handles delicate information related to users' financial contributions and charitable interests. This data is sensitive not only because it involves financial transactions but also because it reflects personal values and beliefs. UAE's Federal Decree-Law No. 45 of 2021 on Personal Data Protection (PDPL) mandates strong protections around personal and financial data, particularly in the context of charitable activities. Giverly will use robust encryption—AES-256 for stored data and TLS for data in transit to align with these requirements. By storing data in UAE-certified centers, Giverly ensures compliance with data residency mandates, reinforcing user privacy through localisation. Additionally, access to sensitive data will be tightly restricted, ensuring that only authorised personnel can view it.

### **2. Building User Trust as a New Platform in the UAE**

As a new entrant in the UAE, Giverly faces the challenge of quickly building user trust, especially since it handles donations—a highly sensitive area for users. Under Federal Law No. 3 of 2021 regulating donations, platforms like Giverly must prioritise transparency in managing donations to assure users that their contributions reach the intended beneficiaries.

To meet this standard, Giverly will offer a detailed, real-time donation tracking feature that enables users to see where their funds are going. Furthermore, a user-centric consent and privacy management system will give users complete control over their data, allowing them to decide how their information is shared. In addition, real-time AI monitoring of data access patterns will provide additional security. This combination of transparency, data control, and monitoring reinforces user confidence and builds trust in Giverly's commitment to transparency and privacy.

### **3. Mitigating Financial and Transaction-Based Threats**

Giverly's integration with financial institutions makes it vulnerable to fraud and financial threats, which requires advanced protection against unauthorised access. In line with Federal Decree Law No. 34 of 2021 on Cybercrimes, platforms must implement strong safeguards to protect financial transactions from cyber threats.

Giverly will implement tokenisation for payment data, replacing sensitive payment information with unique tokens to protect actual card details. By using advanced AI-driven fraud detection, Giverly can monitor transaction patterns in real time. For instance, if the system detects a sudden surge in donations, it will trigger alerts for review, helping to prevent unauthorised access and meet the cybercrime law's security standards.

#### **4. Real-Time Monitoring for Irregular Donations**

Donation patterns on Giverly's platform may vary in response to specific events, which calls for flexible security measures. Both PDPL and Federal Law No. 3 of 2021 on donations require platforms to ensure data security while preventing fraud, especially in financial transactions.

Giverly's AI-powered monitoring system will analyse donation activity in real time, distinguishing between legitimate donation surges and suspicious behaviour. Regular security audits will also verify the effectiveness of this monitoring, ensuring the platform's compliance with data protection and donation laws. This way, Giverly can respond swiftly to any irregularities, providing a secure donation environment that aligns with UAE regulations.

#### **5. Multi-Language Support**

Given the cultural diversity in the UAE, Giverly needs to provide security information in both Arabic and English to reach a wider user base. PDPL encourages accessible communication, especially in security and data privacy matters, which is critical in a multicultural region like the UAE.

Giverly will implement multilingual support for security alerts, privacy policies, and consent notifications, offering content in Arabic and English. By making security information accessible, Giverly not only complies with PDPL's accessibility guidelines but also fosters user trust by ensuring all users can understand and control their security settings.

#### **6. Mobile-First Security**

Given the UAE's high rate of mobile adoption, Giverly's cybersecurity must prioritise mobile users. PDPL mandates that any device accessing personal data must meet adequate security standards, particularly on mobile platforms.

Giverly will offer mobile-optimised security, including end-to-end encryption, tokenisation of payment data, and real-time alerts for unusual login attempts. Biometric authentication on mobile devices will add an extra layer of protection. This focus on mobile security ensures that Giverly complies with PDPL, allowing users to enjoy a secure experience across devices while protecting personal and financial data in a mobile-centric market.

## 14. Wireframes and Interface designs

### The Power of Ideation in Innovation

Business innovation has a tight relationship with ideation and creativity, which helps organisations differentiate in the market or adapt to changing customer needs to retain their position. Ideation is crucial for any organisation as it allows them to observe and discover user needs, spot business opportunities in those gaps, and come up with solutions to the problem (Joubert, 2017).

Moreover, according to Majithia (2023), ideation plays a main part in the innovation process by ensuring that organisations have good ideas to start and create the right product or service to eventually grow their business success.

### UX/UI Elements for Prototype Development

In the prototype development, having user-friendly, accessible, instant and easy-to-navigate elements for user experience and interface is important. For this reason, the following UX/UI elements are decided to be considered for the prototype:

- Ideal button size and placement
- Ideal screen and text sizes
- Appropriate image overlay
- Colour palette following the company's brand colours
- A range of understandable icons
- Different navigational components
- Interface components of notification and message boxes

### Core Features and Prototype Design

Through the ideation process and analysis of user needs, the consulting team identified ten core features that would best serve Giverly's expansion into the UAE market:

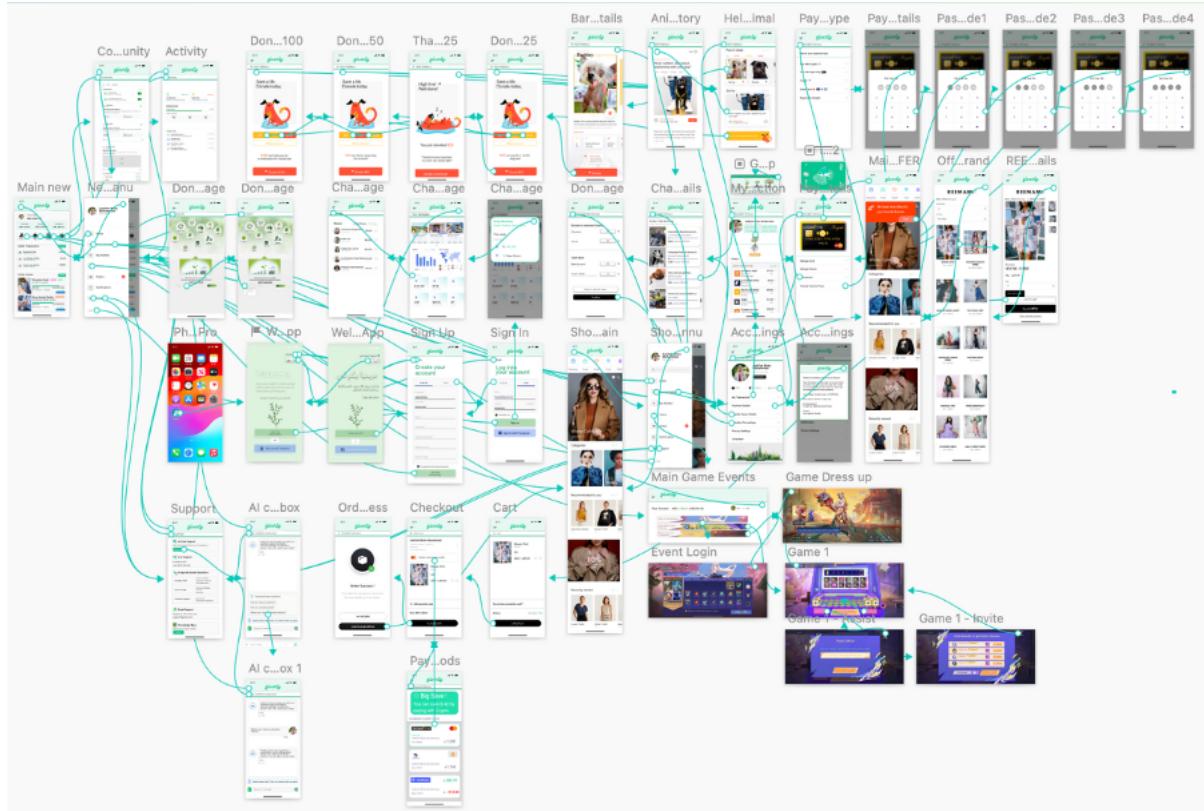
1. User Dashboard Impact tracker: blockchain/cash/transaction report
  - Real-time tracking of donations
  - Transparent transaction history
  - Impact visualization
2. AI-powered pairing matching
  - Smart charity recommendations
  - Personalised cause matching

- Interest-based suggestions
3. Social media integration/rego with social media/referral program
    - Seamless social login
    - Share donation activities
    - Reward-based referrals
  4. Flexi payment and Split donation/multi-currency
    - Multiple payment methods
    - Customisable donation splitting
    - Multi-currency support
  5. Customisable donation: Zakat/Sadaqah setting
    - Islamic finance compliance
    - Automated Zakat calculations
    - Sadaqah scheduling options
  6. Gamification: levels, donate virtually, reward program, crypto game, batch/metaverse
    - Achievement levels
    - Virtual rewards
    - Metaverse integration
  7. Customer service AI chatbot/24/7 support
    - 24/7 automated assistance
    - Multi-language support
    - Smart query routing
  8. Charity dashboard events/partnership/join event/connect/monthly donation goals/virtual marathon to fundraise
    - Event management
    - Goal tracking
    - Virtual fundraising tools
  9. Managing donations/how much/cash or crypto/flexi payment option/cashback
    - Donation management tools
    - Payment flexibility
    - Cashback tracking
  10. Community building/connect/chat/language selection
    - Community forums
    - Chat functionality
    - Multi-language interface

## Platform Architecture Overview

**Fig. 20**

### Platform Architecture Overview



Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch.

The comprehensive design system demonstrates the integration of UAE cultural elements with modern interface patterns, (Appendix C). The architecture emphasises:

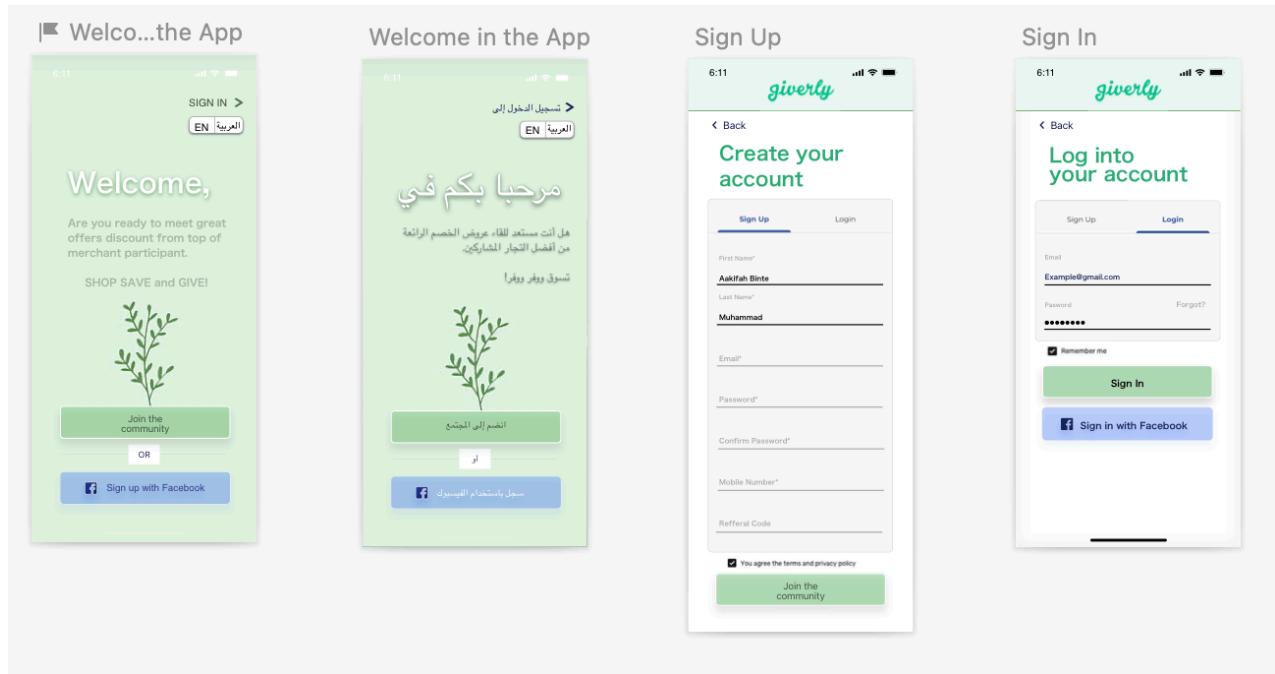
- Hierarchical information structure
- Consistent navigation patterns
- Cultural design elements
- Accessibility compliance
- Responsive layouts

## Core Interface Components

### 1.Welcome and Onboarding Experience

**Fig. 21**

*Welcome and Onboarding Experience*



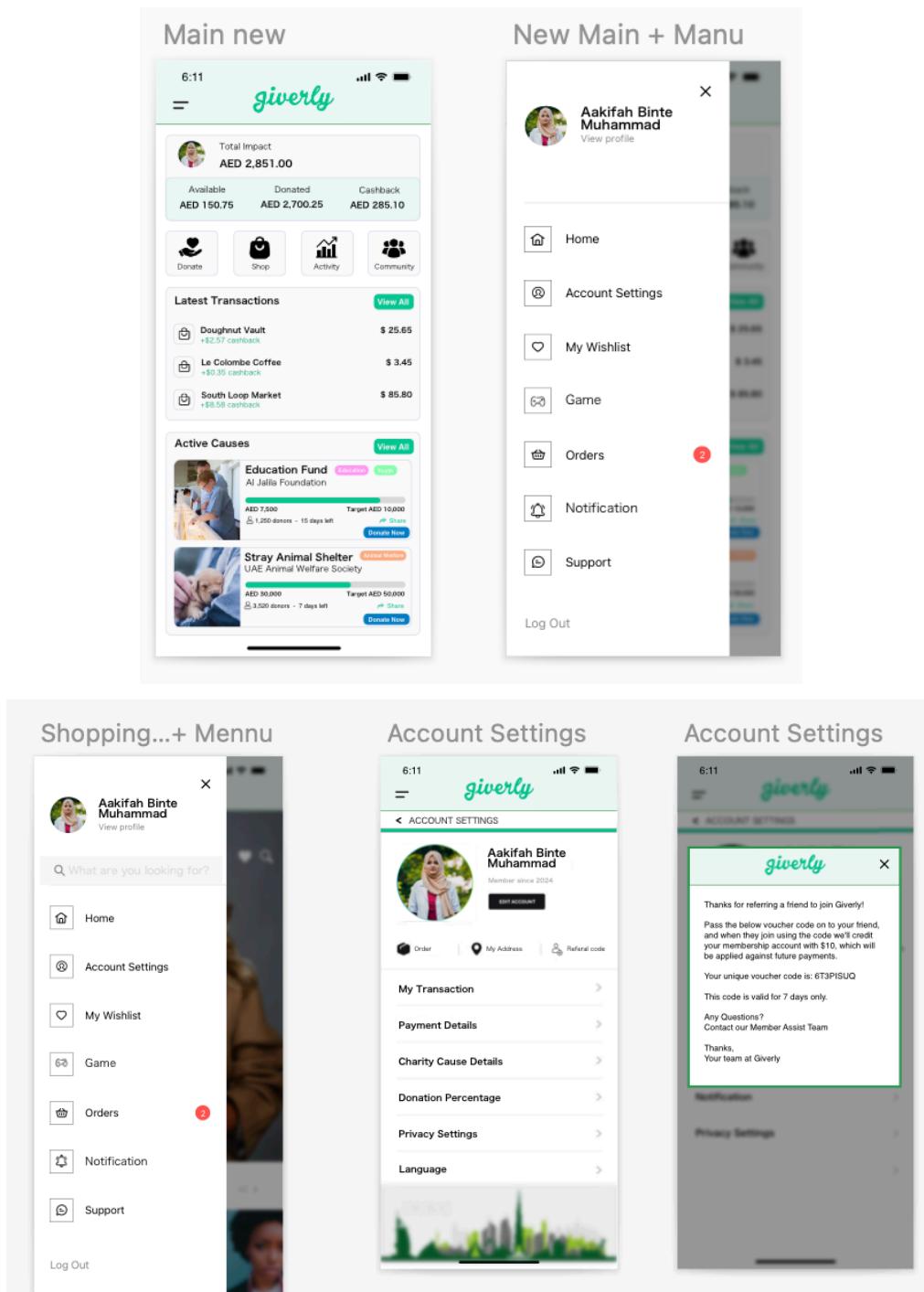
*Note:* Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch

- Multi-language support with Arabic and English options
- Social media login integration
- Clean, culturally appropriate design elements

## 2. Main Dashboard and Impact Tracking

**Fig. 22**

*Main Dashboard and Impact Tracking*



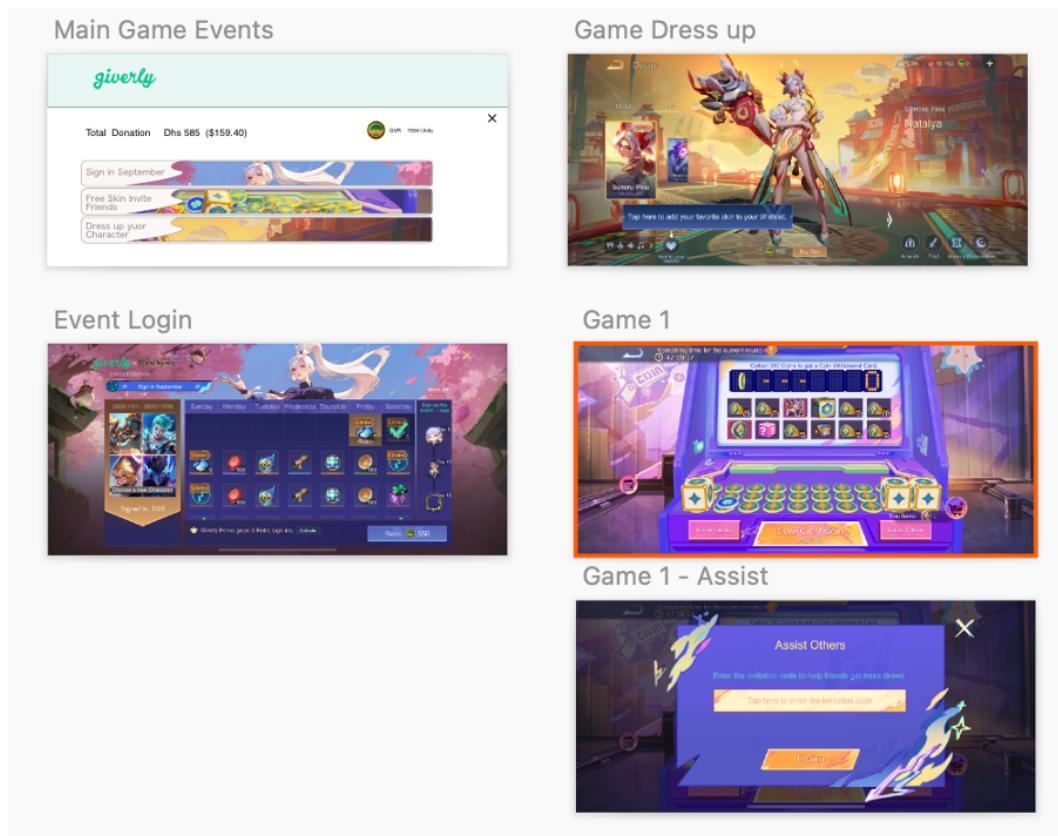
*Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch*

- Real-time donation impact tracking
- Personalised charity recommendations
- Quick access to key features
- Overview of recent activities
- Cultural calendar integration
- Dynamic content organisation

### 3. Gamified Engagement System

**Fig. 23**

*Gamified Engagement System*



Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch

Enhanced engagement mechanisms targeting younger demographics:

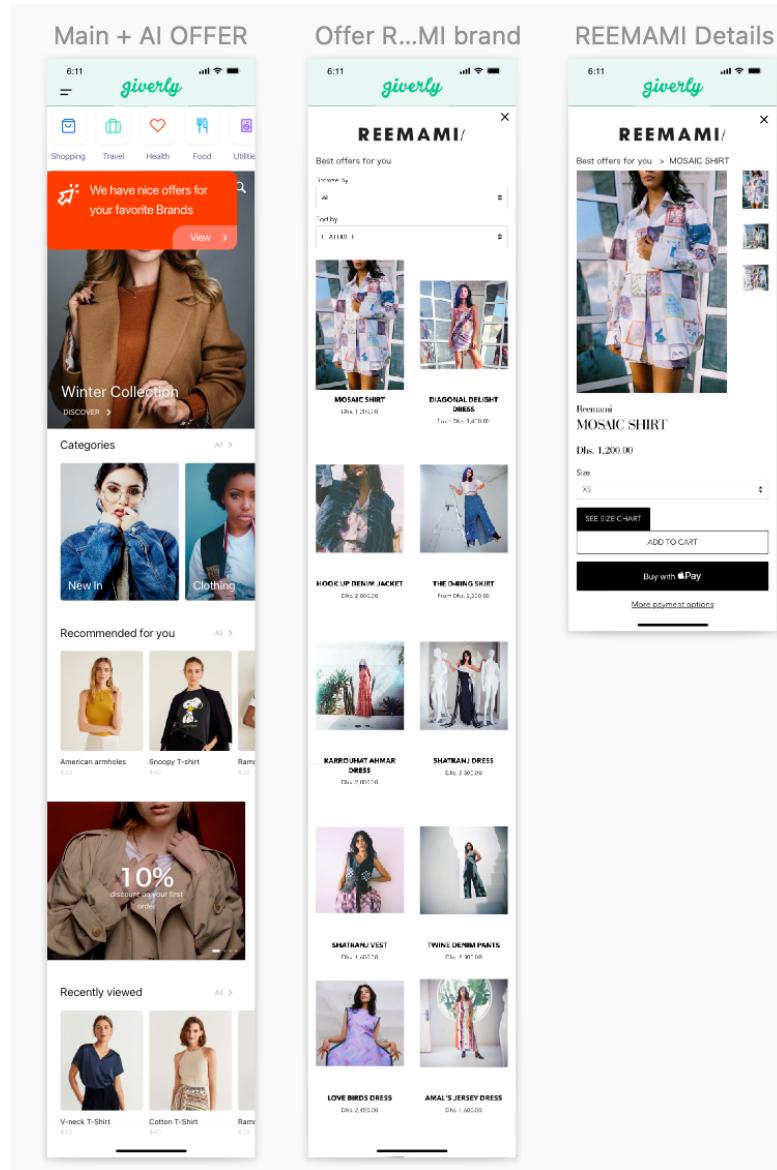
- Progressive achievement system
- Virtual rewards marketplace
- Social competition features

- Impact visualisation
- Community challenges
- Real-time leaderboards

#### 4. AI-Driven Recommendation Engine

**Fig. 24**

*AI-Driven Recommendation Engine*



*Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch*

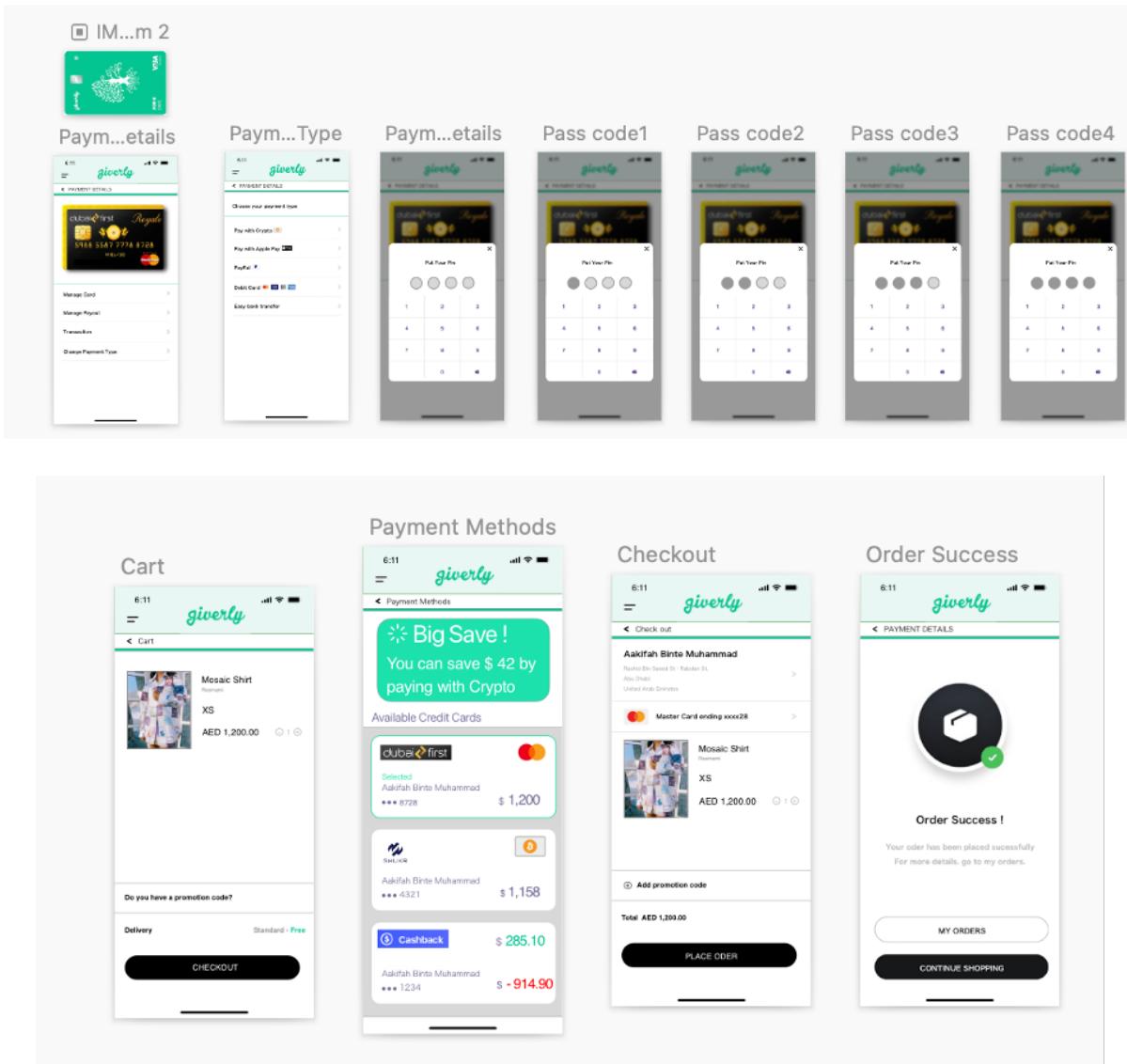
Sophisticated matching algorithms consider:

- Historical donation patterns
- User interest profiles
- Seasonal giving trends
- Impact preferences
- Geographic relevance
- Cultural affinity

## 5. Transaction Processing System

**Fig. 25**

*Transaction Processing System*



Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch

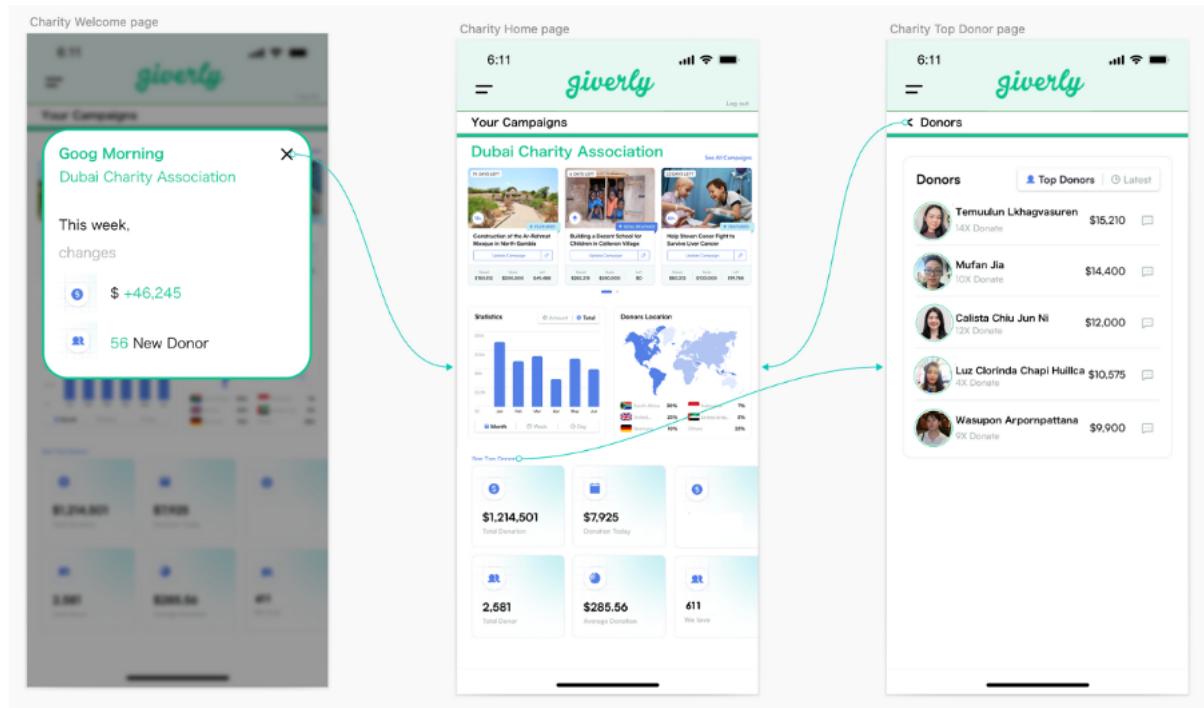
A comprehensive payment system offering:

- Multi-step guided checkout process
- Crypto payment integration with savings calculator
- Multiple credit card support with local bank integration
- Real-time order status tracking
- Automated receipt generation
- Smart amount suggestions with cashback integration

## 6. Organisation Management Suite

**Fig. 26**

*Organisation Management Suite*



Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch

Enterprise-grade tools for charitable organisations:

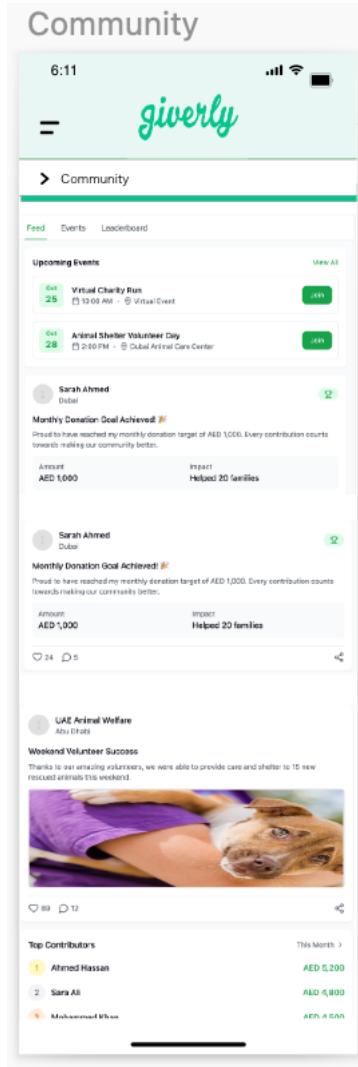
- Real-time analytics dashboard
- Campaign performance metrics
- Donor relationship management

- Geographic distribution analysis
- Impact measurement tools
- Resource allocation tracking

## 7. Community Engagement Platform

**Fig. 27**

*Community Engagement Platform*



*Note:* Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch

Robust community features include:

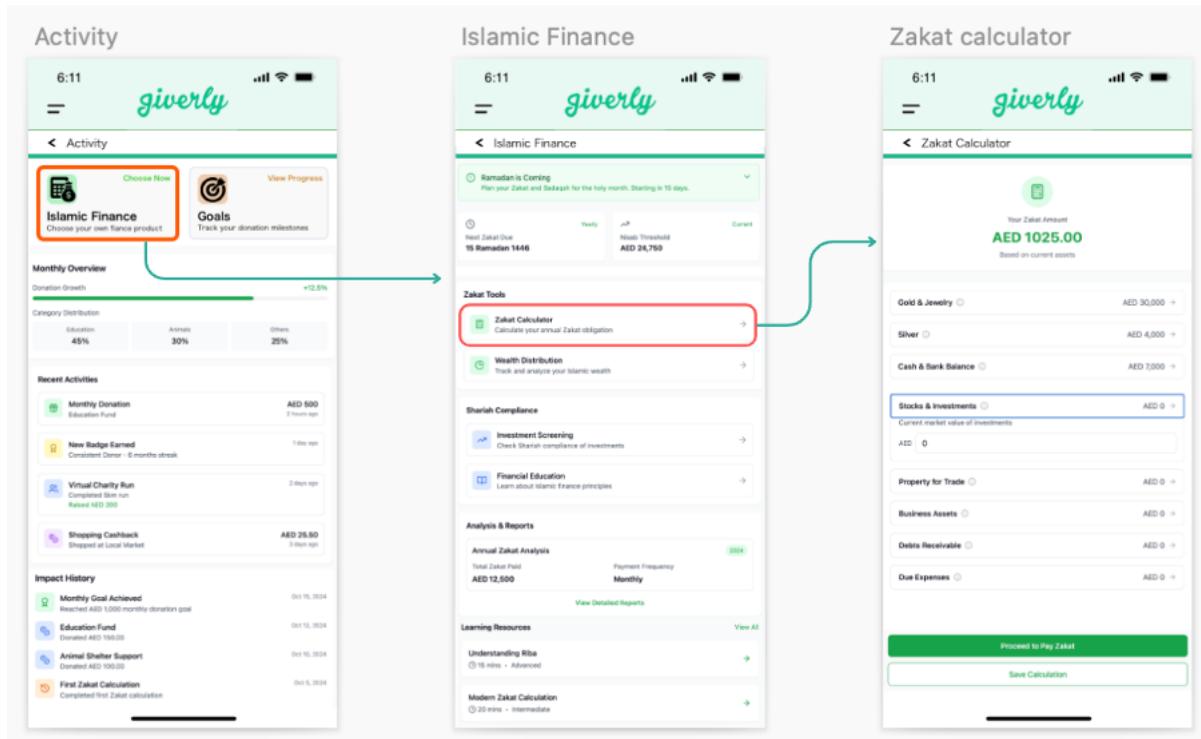
- Event management system
- Member recognition framework

- Social networking tools
- Content sharing platform
- Achievement showcase
- Impact storytelling

## 8. Islamic Finance Hub

**Fig. 28**

*Islamic Finance Hub*



Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch

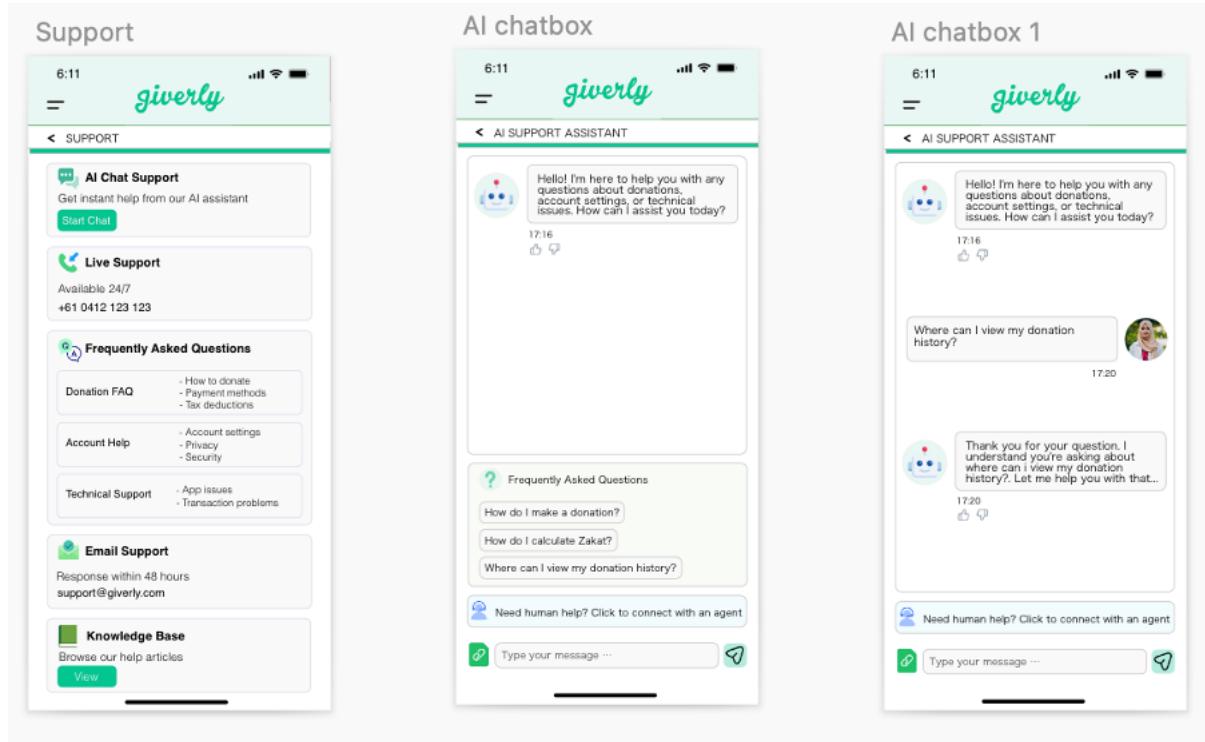
Advanced financial tools designed for Sharia compliance:

- Activity overview with category distribution analytics
- Ramadan countdown with seasonal giving suggestions
- Comprehensive Zakat calculator with asset categorisation
- Wealth distribution tracking and planning
- Investment screening based on Islamic principles
- Educational resources and financial literacy tools
- Monthly donation goal tracking with progress visualisation

## 9. Support Infrastructure

**Fig. 29**

*Support Infrastructure*



Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch

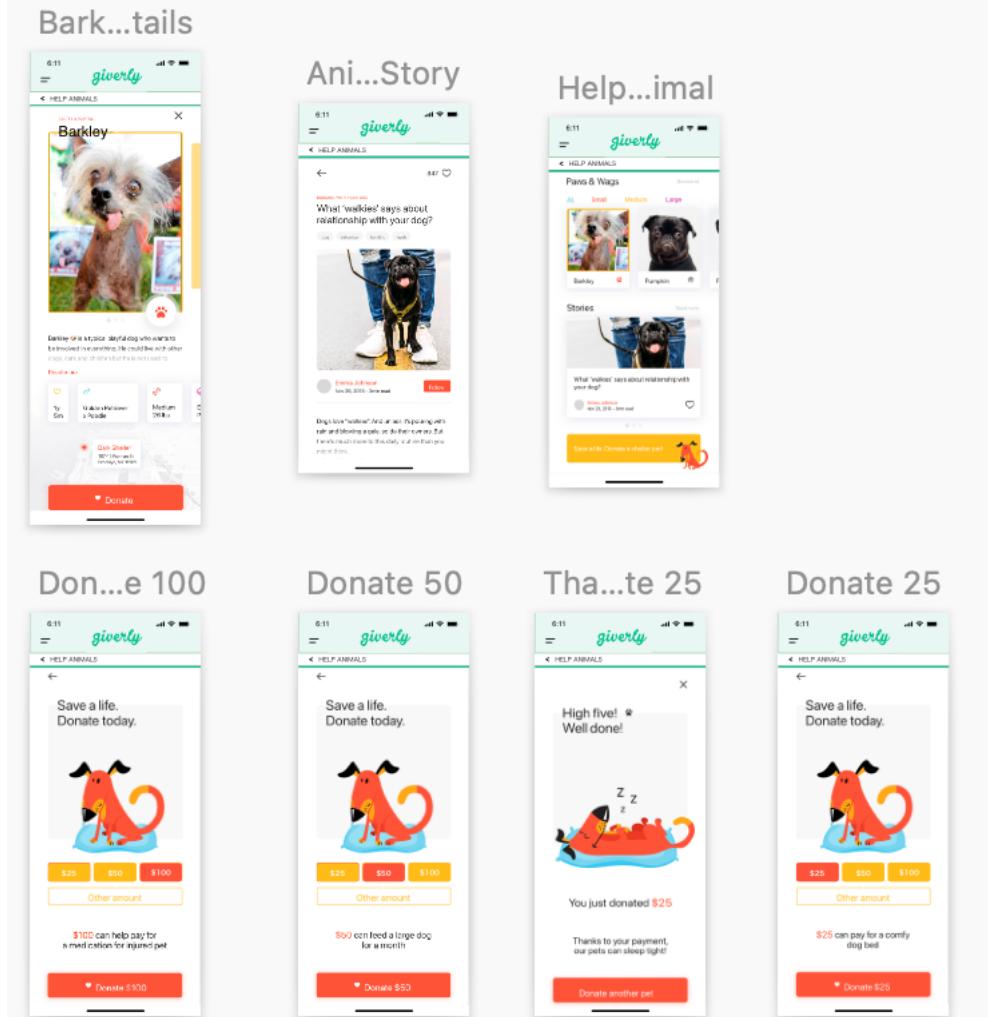
Multi-channel support system featuring:

- AI-powered chatbot with contextual assistance
- 24/7 live support access with priority routing
- Structured FAQ system with smart search
- Integrated knowledge base
- Email support with a 48-hour response guarantee
- Seamless human agent handoff protocols
- Multi-language support capabilities

## 10. Animal Welfare Campaign Suite

**Fig. 30**

*Animal Welfare Campaign Suite*



*Note: Figure created by Mufan Jia & Wasupon Arpornpattana on Sketch*

Specialised donation interface showcasing:

- Story-driven campaign presentations
- Tiered donation options with impact visualisation
- Interactive progress tracking
- Visual success celebrations
- Real-time impact updates
- Donor recognition system
- Community engagement features

## Persona-Optimised Solutions

### 1. Aakifah (Career-Focused Professional)

- One-click donation workflows
- Automated impact reporting
- Professional networking tools
- Corporate matching integration
- Time-efficient interfaces
- Mobile-first design

The platform emphasises efficiency through streamlined workflows and mobile-first design, enabling Aakifah to integrate charitable giving seamlessly into her professional life. The interface provides quick donation processes while maintaining detailed impact tracking, addressing her need for transparency and time efficiency. Corporate matching integration and automated reporting systems maximise her philanthropic impact while minimising time investment, perfectly balancing her professional commitments and charitable aspirations.

### 2. Amira (Finance Student)

- Advanced Islamic finance calculators
- Educational resource library
- Financial analysis tools
- Academic research integration
- Blockchain transaction viewing
- Technical documentation access

The interface combines academic rigour with practical application, featuring comprehensive Islamic finance tools that align with Amira's educational focus and religious values. The platform serves as both a learning tool and a practical application of fintech principles, enabling her to deepen her understanding of Islamic finance while actively participating in charitable giving. Real-time analytics and blockchain integration satisfy her technical interests while providing valuable hands-on experience in modern financial technologies.

### 3. Khalid (Young Local Professional)

- Gamified donation interfaces
- Social media integration
- Reward point system
- Achievement tracking
- Trend-based giving
- Modern UX patterns

Khalid's experience is enhanced through carefully implemented gamification elements that maintain cultural sensitivity while promoting engagement. The social integration features allow him to share his charitable activities and inspire his network, creating a meaningful connection between modern technology and traditional giving practices. The reward system and achievement tracking are designed to encourage consistent giving behaviour while maintaining alignment with cultural values and social trends.

### 4. Al Jalila Foundation

- Enterprise analytics suite
- Donor management system
- Campaign optimisation tools
- Partnership platforms
- Impact assessment
- Resource distribution

Al Jalila Foundation benefits from enterprise-grade tools that facilitate data-driven decision-making and strategic planning. The comprehensive analytics and donor management systems enable the organisation to optimise its charitable initiatives while maintaining stakeholder transparency. The platform's partnership features and impact assessment tools support their role in developing the UAE's charitable sector, while resource distribution tracking ensures efficient allocation of charitable funds.

## Accessibility Framework

The platform implements comprehensive accessibility features aligned with WCAG 2.1 AAA standards:

### Technical Implementation

- Screen reader optimisation
- Keyboard navigation support
- Colour contrast compliance
- Font scaling support
- Motion reduction options
- Focus management
- Alternative text implementation
- Semantic HTML structure

### User Experience Considerations

- Clear navigation patterns
- Consistent interface elements
- Error prevention mechanisms
- Multi-language support
- Adjustable text sizes
- High contrast modes
- Audio alternatives
- Touch target optimisation

## 15. AI-Driven Philanthropic Strategy for Giverly

An AI-driven philanthropic strategy has been developed to leverage data and advanced technological tools, aiming to create a more impactful, efficient, and personalised approach to supporting charitable causes while enhancing user engagement within the Giverly app. This strategy builds on prior research examining AI technology trends employed by leading charitable organisations to enhance user experience and optimise donation processes. The AI strategy has been devised to align Giverly's philanthropic efforts with industry best practices and emerging AI capabilities.

### AI tools and techniques

#### 1. Predictive modelling and machine learning

### Objective and goals

The integration of predictive modelling and machine learning tools such as those available on Microsoft Azure, enables in-depth analysis of donor behaviours, facilitating the implementation of recommendation algorithms for effective donation matching. By providing tailored suggestions that align donors with causes resonant to their interests, this approach aims to enhance user engagement and increase donation frequency. For instance, Persona 1, Aakifah, often experiences inefficiencies and time loss when navigating traditional donation applications. The integration of Microsoft Azure's AI-driven matching tools addresses these challenges by delivering precise donor-to-cause matching, ultimately improving efficiency and saving time through a more streamlined and accurate donation process (Microsoft, n.d.).

### Implementation Plan:

- Segment users based on donation history, browsing behaviour, and engagement patterns.
- Implement recommendation algorithms to generate individualised cause suggestions.
- Continuously refine and customise the algorithm using user feedback and seasonal trends.
- Test and optimise the recommendation engine through A/B testing.

### Expected Outcomes and Impact

- Enhanced user engagement with a more personalised experience.
- Increased donation frequency as users feel more connected to recommended causes.

- Higher user retention and loyalty, contributing to Giverly's long-term growth.

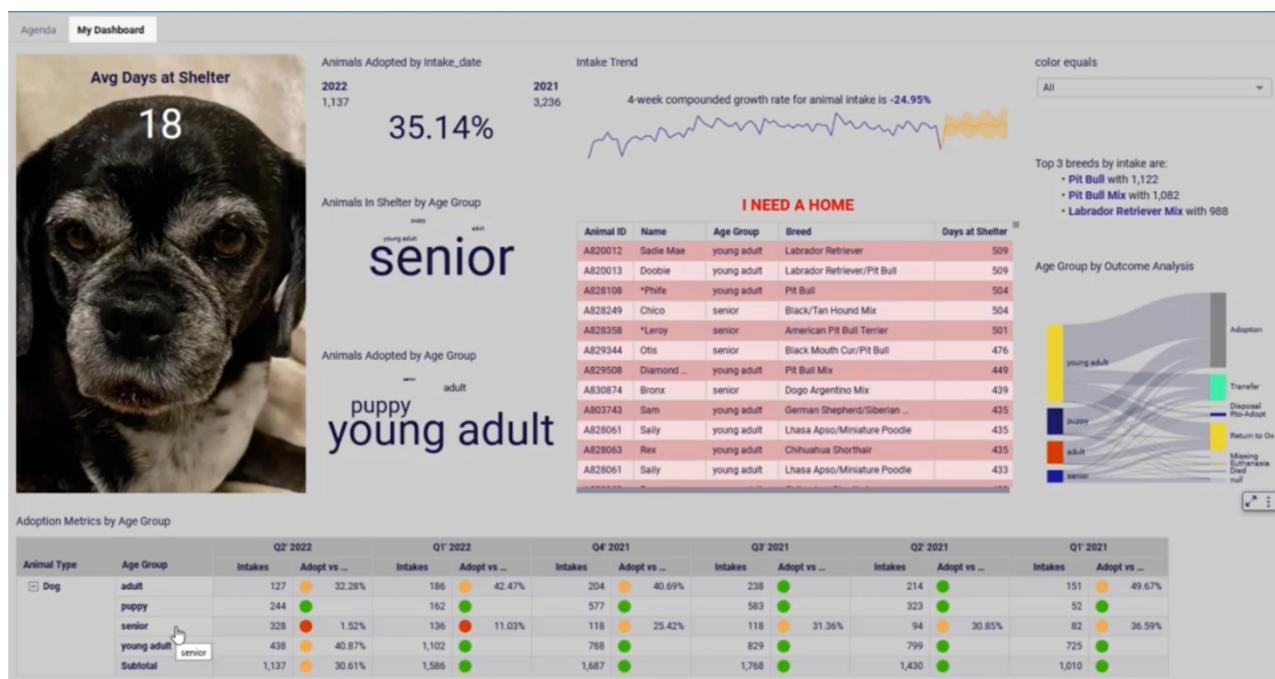
## 2. Real-time donation tracking

### Objective and goals

Outsourcing to third-party platforms such as KindLink or AWS QuickSight analytic tools facilitates real-time reporting and data analytics concerning the utilisation of the donor's donations and their impact on the beneficiaries. The platform's AI-driven engagement analytics and impact visualisation features enhance transparency, allowing donors to track the effectiveness of their contributions. End-users can pose questions in natural language and receive answers with relevant visualisation (AWS, n.d.). Persona 1 (Aakifah), 3 (Khalid), and 4 (Al Jalila Foundation) often encounter transparency issues with charity websites and services, while Persona 2, Amira faces frustrations of the ethical implications of fintech innovations. The pain points faced by both personas underscore the necessity for more reliable and clear reporting mechanisms in the philanthropic sector. Therefore, incorporating real-time donation tracking shown in Fig. 30 would address the pain points of potential users.

**Fig. 31**

AWS real-time tracking dashboard



### Implementation Plan:

- Integrate data sources from charity organisations and Giverly's platform with donation processing systems.
- Utilise cloud platform like AWS Quicksight for scalable and secure data processing
- Use real-time databases for live updates.
- Train predictive models to estimate long-term impact based on donations and campaign engagement.
- Develop dashboards with charts and graphs for users to track and visualise impact metrics in real time.
- Implement AI-powered monitoring system to analyse donation activity in real time, distinguishing between legitimate donation surges and suspicious behaviour.

## Expected Outcomes and Impact

- Interactive real-time reporting increases user engagement.
- Improved transparency and accountability through impact reports supported by data.
- Enhanced trust among users as they see concrete evidence of their contributions' outcomes.
- Increased funding as data-driven results encourage greater stakeholder investment.

### 3. Gamification

#### Objective and goals

Implementing virtual donation events with gamification features can significantly enhance donor engagement. Partnering with platforms such as Playmob provides an opportunity to drive engagement through immersive experiences that integrate social impact goals into virtual games (Playmob, 2021). For instance, Playmob's *Mission 1.5°* campaign leveraged AI to create charity-related challenges and quests, achieving an impressive 30% engagement rate while also capturing market sentiment and expanding outreach. The example in Fig.31 demonstrates how these gamified features were employed effectively to motivate and engage users in supporting philanthropic causes. This feature is particularly effective in engaging younger, tech-savvy personas, such as Persona 2 (Amira), who values contributing through modern and innovative platforms and seeks to stay at the forefront of the evolving fintech landscape. Additionally, Persona 4 (AI Jalila Foundation) faces challenges related to donor engagement and retention, and the implementation of gamification features can effectively address these issues.

Furthermore, Personas 1 (Aakifah), 2 (Amira), and 4 (AI Jalila Foundation) actively seek networking opportunities within charity platforms. By facilitating virtual events, these platforms can create an environment where like-minded individuals, united by a commitment to social impact, can connect and foster a sense of community. This not only enhances donor relationships but

also increases visibility for charity partners, ultimately contributing to a more robust and engaged philanthropic network.

**Fig. 32**

*Playmob's case study on Mission 1.5°*



### Implementation Plan

- Implement level-based progression system to allow users to unlock new levels based on their donation frequency or cumulative contributions, along with a reward program that grants access to exclusive content or events at each milestone.
- Given the high adoption of cryptocurrency and blockchain technology in the UAE, crypto-based games will be integrated to appeal to tech-savvy donors, enabling them to contribute through cryptocurrency donations or participate in blockchain-based donation challenges.
- Upon reaching specific milestones, donors can earn badges that grant access to an immersive metaverse experience, where they can visualise the real-time impact of their contributions, deepening their connection to the cause (Beest, n.d.).

## Expected Outcomes and Impact

- Fostering a modern and dynamic donation experience
- Increased engagement level
- Creating donor's closer connection to the cause
- Foster sense of community
- Increase charity partner's brand visibility
- Enable networking opportunities

### 4. Customer service AI chatbot offering 24/7 support

#### Objective and goals

An AI chatbot can significantly enhance communication and streamline operations within the Giverly platform, such as using natural language processing and machine learning algorithms to become smarter over time respond more fluidly and dynamically (Hingrajia, 2023). Persona 1 (Aakifah) often encounters frustrations due to inadequate customer support during her interactions with other charity websites. The AI chatbot feature on Giverly will address this issue by providing round-the-clock assistance to donors, effectively answering inquiries related to the platform, its beneficiaries, donation processes, and ongoing campaigns at any time, in the most relevant and realistic way. By leveraging data analytics and machine learning, the chatbot will personalise responses based on user profiles and historical interactions, thereby enhancing the user experience. Additionally, the chatbot will integrate with users' social media platforms, allowing for direct engagement and support on channels they frequently use. It will also be programmed to communicate in multiple languages to accommodate the UAE's diverse cultural landscape. Furthermore, the incorporation of Natural Language Generation (NLG) will enable the chatbot to interpret sentiment and intent behind user queries, employing machine learning functions to generate human-like responses (CFTE, 2021). This comprehensive approach aims to foster greater donor satisfaction and engagement within the Giverly community.

#### Implementation Plan

- The chatbot is supplied with extensive data that the algorithms process and identify the models that generate accurate responses (Hingrajia, 2023).
- Responses are validated on the back-end to reinforce the algorithm when it performs accurately. If incorrect answers are detected, the responses are marked invalid (Hingrajia, 2023). The chatbot leverages different models to find correct solutions and over time

learns to intelligently select the right neural network models to generate accurate responses (Hingrajia, 2023).

- Utilising Natural Language Processing (NLP) to capture user input and analyse terms and speech patterns allows for deeper understanding of users' intent, sentiment and requirement (Hingrajia, 2023).
- Integrate the chatbot with users' social media accounts.

## Expected Outcomes and Impact

- Enhanced engagement through improved and personalised chatbot response.
- Enables seamless communication across platforms and allow chatbot to access user's behaviours to provide more personalised responses.
- Offer omnichannel user experience.

## 16. Roles and Responsibilities

Our consultancy company, InnovaTeam Solutions, brings together a diverse team of skilled professionals to tackle Giverly's global expansion challenges. Each team member brings unique expertise and experiences crucial to this project's success.

### Project Manager: Temuulun Lkhagvasuren (Tammy)

Tammy brings a wealth of experience in sales (both B2B and B2C), marketing, and business outsourcing solutions. Her background in Business Administration and Management, coupled with her international experience, makes her an ideal candidate to navigate the complexities of this global project. Tammy's ability to work effectively independently and in team settings ensures that she can adapt to various project demands and lead the team towards success.

### Product Owner: Wasupon Arpornpattana (Petch)

As the Product Owner, Petch ensures that the team delivers a product that meets Giverly's needs and business objectives. His experience as a business analyst for the Bike MS fundraising event and his work on the Doing Good Reward charity company prototype has equipped him with strong analytical skills and a deep understanding of non-profit organisations. These skills will be invaluable in guiding the team toward a successful product launch for Giverly's global expansion.

**Domain Expert (Logistics and Procurement): Luz Clorinda Chapi Huillca (Luz)**

Luz brings her expertise as an Economist focusing on logistics, procurement, and project management. Her skills in analysing complex data, coordinating logistics, and optimising processes are crucial for Giverly's expansion into new markets. Luz's strategic planning abilities and attention to detail will ensure that the logistical aspects of Giverly's global operations are efficiently managed.

**Customer Representative: Mufan Jia (Justin)**

Justin's customer service and technical problem-solving background makes him an ideal Customer Representative. His experience at FRED Sydney, where he developed a troubleshooting guide for in-store system issues, demonstrates his ability to bridge the gap between technical challenges and customer needs. Justin's recent internship at Doing Good Rewards, focusing on business analysis and system improvements, further enhances his ability to represent customer interests while understanding the technical aspects of the project.

**Lead Business Analyst: Calista Chiu**

Calista's diverse background in marketing, communications, and media studies, combined with her ongoing master's degree in business information systems, positions her perfectly as the Lead Business Analyst. Her eight years of experience across various markets in Singapore and Australia provide a global perspective crucial for Giverly's expansion.

Calista's expertise in visual analytics, business/artificial intelligence tools, and user experience will be instrumental in analysing and optimising Giverly's operations across different cultural contexts.

Each team member's unique skill set and experience align closely with the project's needs, ensuring a well-rounded approach to Giverly's global expansion challenges. Our team's diverse backgrounds and complementary skills position InnovaTeam Solutions to deliver innovative and effective solutions for Giverly's ambitious goals.

## 17. Key Dates & Milestones

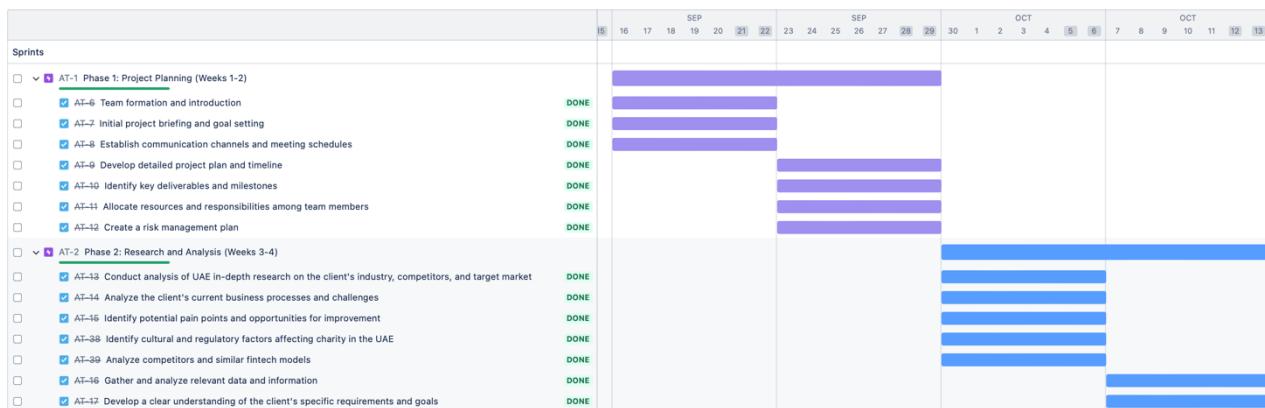
The subsequent Gantt chart illustrates the project timeline for Giverly's expansion into the UAE market. This graphic delineates the critical phases, tasks, and milestones necessary for the effective implementation of the project.

By specifying distinct start and end dates for each task, the Gantt chart functions as an efficient planning tool, enabling the project team to track progress, optimise resource management, and ensure adherence to essential deadlines. Each phase of the project is organised to build upon the previous one, promoting a systematic approach to market entry.

The figure reflects the extensive planning that encompasses project initiation, market analysis, business strategy formulation, technology integration, marketing preparation, and launch assessment. This organised timeline facilitates monitoring of project progress and enhances communication among team members and stakeholders, ensuring alignment with Giverly's strategic objectives.

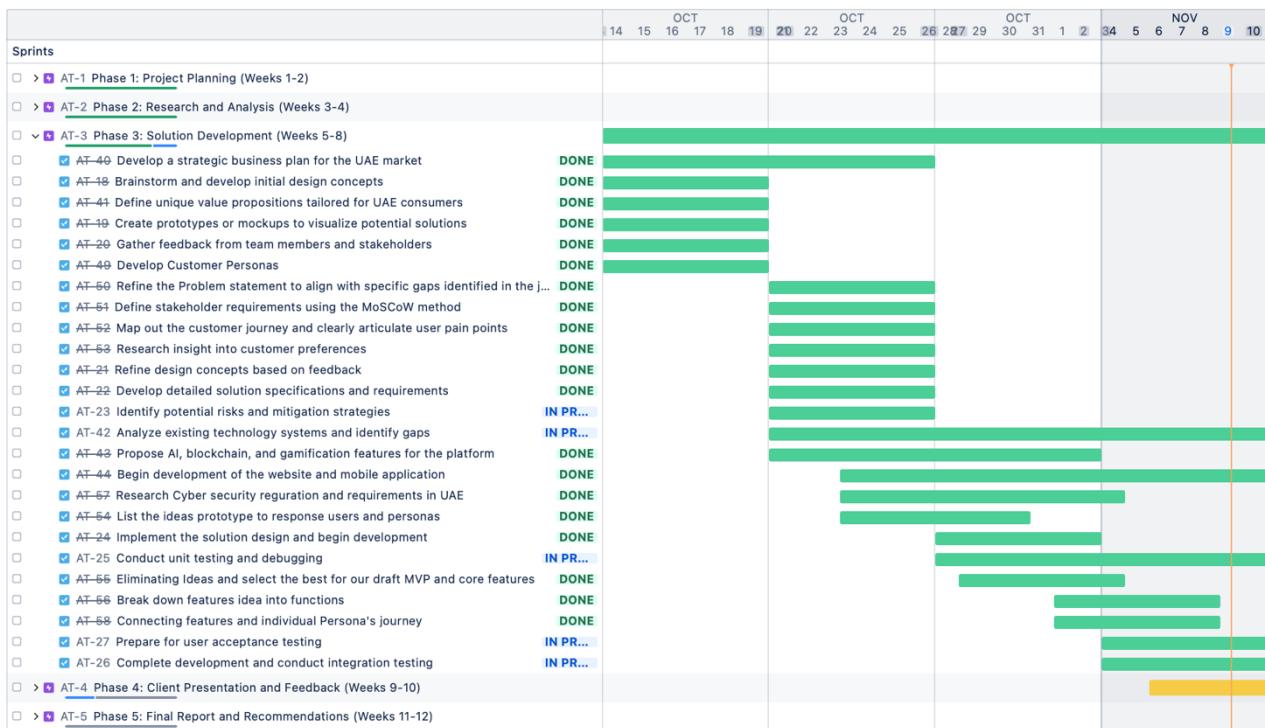
**Fig. 33**

## *Phase 1 and 2: Develop project plan on week 4<sup>th</sup>*



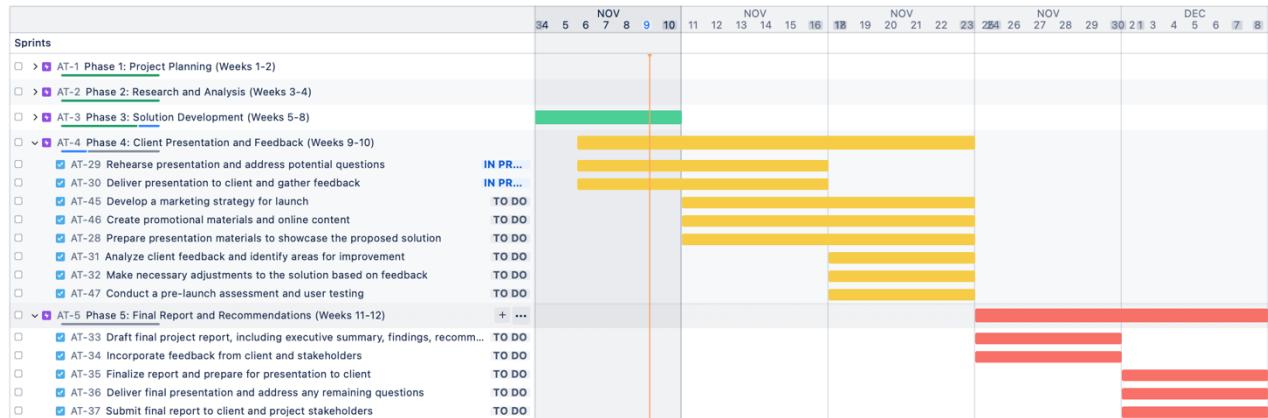
**Fig. 34**

*Phase 3: Milestone 1 on week 6<sup>th</sup> and Milestones 2 on week 8<sup>th</sup>*



**Fig. 35**

*Phase 4 and 5: Final solution, Milestones 1 and Milestones 2 on week 11<sup>th</sup>*



## 18. Conclusion

The expansion plan for Giverly into the UAE market represents a strategically calculated approach that balances technological innovation with cultural sensitivity. The strategy directly addresses challenges and opportunities in this unique market through comprehensive analysis using the Stanford Design Thinking framework.

The detailed analysis through multiple lenses has revealed key strategic imperatives:

# Customer Understanding and Persona Analysis

- The development of diverse personas, from tech-savvy finance students to career-driven expatriates, reveals varied motivations for charitable giving.
  - Empathy mapping has uncovered critical user needs: transparency in donations, seamless user experience, and cultural alignment.
  - Customer journey mapping highlights key touchpoints requiring enhancement, particularly in the awareness and conversion stages.
  - These insights drive the need for personalised user experiences and targeted marketing strategies.

## Prioritised Requirements Through MoSCoW

- Must-have features focus on Islamic finance compliance, transparent donation tracking, and mobile-first interfaces
- Should-have capabilities include AI-powered recommendations and social sharing tools
- Could-have features encompass gamification and advanced analytics
- This prioritisation ensures efficient resource allocation during market entry

## Cultural Integration Through Hofstede's Analysis

- High power distance in UAE society necessitates formal partnership approaches with local institutions
- Strong uncertainty avoidance drives the need for robust security and compliance features
- The collectivist nature suggests emphasising community impact and social proof
- A low indulgence score indicates a focus on practical benefits over leisure aspects

## Implementation Strategy

- Phase 1: Launch core platform with essential Islamic finance features
- Phase 2: Integrate AI and blockchain capabilities
- Phase 3: Expand partnerships and enhance social features
- Phase 4: Implement advanced features based on user feedback

The success of this expansion depends on Giverly's ability to execute this plan with careful attention to local needs and cultural nuances. The stakeholder analysis and communications plan ensure all parties remain engaged throughout the implementation process. The UAE's solid digital infrastructure embedded charitable traditions, strategic location, and deep understanding of user needs and cultural context position Giverly for successful market entry.

Moving forward, the key focus areas will be:

1. Developing culturally appropriate user interfaces based on persona insights
2. Implementing priority features identified through MoSCoW analysis
3. Establishing partnerships aligned with UAE's hierarchical business culture
4. Creating marketing strategies that resonate with local values and practices

By maintaining focus on these elements while leveraging a comprehensive understanding of user needs and cultural dynamics, Giverly is well-positioned to establish itself as a leading platform for charitable giving in the UAE. This expansion offers tremendous potential for business growth. It creates opportunities

for building long-term customer relationships and brand loyalty in a new and dynamic market, setting the stage for further global expansion.

In milestone 2, ideation, accessibility and cybersecurity requirement gathering, prototyping, and AI strategy were established to further the platform's development. Key summaries are listed below:

### Ideate and Prototype

- The ideation and prototyping phase are focused on understanding what users really need and aligning with Giverly's value proposition.
- The team took a broad set of 55 ideas and carefully narrowed them down to ten that make the app more accessible, engaging, and tailored for UAE users.
- Key features include gamification, smart recommendations, flexible payment options, and multi-language support, making Giverly stand out as a relevant and user-friendly platform in the region.

### Accessibility Requirements

- Accessibility is essential for Giverly's app so that everyone, including people with disabilities, can use it easily. Following the WCAG 2.0 guidelines, Giverly ensured the app has clear text, easy navigation, customisable colors, and features that help users with diverse needs.
- By making these adjustments, Giverly not only improves user experience but also strengthens its brand as an inclusive and accessible platform, which is especially important for expanding in the UAE.

### Cybersecurity Requirements/Considerations

- Strong cybersecurity is critical for Giverly to keep user data safe and build trust, especially with the UAE's strict data regulations. Features like high-level encryption, AI for fraud detection, and secure transaction systems to protect users' information will be implemented.
- Real-time monitoring and mobile-friendly security measures are added to provide extra layers of protection.
- The app also supports Arabic and English, making it accessible to a wider audience.
- These security features are not just about compliance but also about earning users' confidence as a secure and trustworthy app.

## Wireframes and Interface Designs

- Giverly's design is all about making the app easy to use, culturally relevant, and enjoyable.
- Key features like real-time donation tracking, gamified elements, personalised recommendations, and a dedicated charity dashboard help users engage more deeply.
- The layout is simple to navigate, with options for both Arabic and English, aligning with UAE cultural needs. These design choices make Giverly's app appealing, modern, and highly accessible, helping it stand out in the region's charitable sector.

## AI-Driven Philanthropic Strategy for Giverly

- Giverly's AI strategy uses data and advanced tools to make the app more personalised and engaging for donors.
- With Microsoft Azure's machine learning, the app can recommend causes that match users' interests, encouraging more frequent donations.
- Real-time donation tracking and fraud detection boost transparency and security.
- Gamified features, like reward programs, help engage younger users and keep them coming back. This AI-powered approach makes Giverly's app more effective, secure, and attractive, creating a meaningful experience for UAE users.

In conclusion, Milestone 2 established a comprehensive foundation for Giverly's platform by prioritising user-centered design, accessibility, robust cybersecurity, and innovative AI features, ensuring its relevance, security, and appeal in the UAE market.

## 19. References

AccessiBe Team. (2024, July 3). *The Critical Importance of Web Accessibility*. AccessiBe. <https://accessibe.com/blog/knowledgebase/importance-of-web-accessibility>

Accenture & Ponemon Institute. (2019). *Ninth annual cost of cybercrime study: Unlocking the value of improved cybersecurity protection*. Accenture.

Alshamsi, A. I. (2024). *A Review Of The United Arab Emirates Healthcare Systems On Medical Tourism And Accreditation*. Frontiers in Health Services, 4. <https://doi.org/10.3389/frhs.2024.1329252>

Allianz. (2021). *An Expat's Guide to Working in the UAE* <https://www.allianzcare.com/en/about-us/blog/an-expats-guide-to-working-in-the-uae.html>

Archibald, C. (2024, February 13). *How to Write a Problem Statement: An In-Depth Guide with Examples*. Plannit. <https://plannit.ai/education-center/how-to-write-a-problem-statement-an-in-depth-guide-with-examples>

AWS. (n.d.). *Business Analytics Service – Amazon Quicksight*.

[https://aws.amazon.com/pm/quicksight/?trk=0f546f41-acaf-4780-81d4-7687c1886541&sc\\_channel=ps&ef\\_id=Cj0KCQiA0MG5BhD1ARIsAEcZtwRDqn6mv6O-M0XfrUsZVal6iRHaAhkAUiHQJaK6WuNHuuV2bVVxMRgaAuJjEALw\\_wcB:G:s&s\\_kwcid=AL!4422!3!651510137991!e!!g!!quick%20sight!19828209567!146491523225&gbraid=0AA-AAADjHtp9OIDvvXE0EPgiEabNhwDp7t&gclid=Cj0KCQiA0MG5BhD1ARIsAEcZtwRDqn6mv6O-M0XfrUsZVal6iRHaAhkAUiHQJaK6WuNHuuV2bVVxMRgaAuJjEALw\\_wcB](https://aws.amazon.com/pm/quicksight/?trk=0f546f41-acaf-4780-81d4-7687c1886541&sc_channel=ps&ef_id=Cj0KCQiA0MG5BhD1ARIsAEcZtwRDqn6mv6O-M0XfrUsZVal6iRHaAhkAUiHQJaK6WuNHuuV2bVVxMRgaAuJjEALw_wcB:G:s&s_kwcid=AL!4422!3!651510137991!e!!g!!quick%20sight!19828209567!146491523225&gbraid=0AA-AAADjHtp9OIDvvXE0EPgiEabNhwDp7t&gclid=Cj0KCQiA0MG5BhD1ARIsAEcZtwRDqn6mv6O-M0XfrUsZVal6iRHaAhkAUiHQJaK6WuNHuuV2bVVxMRgaAuJjEALw_wcB)

Beest. (n.d.). *The Future of Philanthropy: Predicting Online Giving and Fundraising Trends*.

<https://beest.app/tag/charitable-technology/>

Berry, A. (2023). *Hofstede's cultural dimensions*. Sage Publications, Inc.

<https://sk.sagepub.com/foundations/hofstedes-cultural-dimensions>

Brown, T., & Katz, B. (2019). Change by design: how design thinking transforms organisations and inspires innovation (Revised and updated edition). Harper Business, an imprint of Harper Collins Publishers.

<https://lesa.on.worldcat.org/search/detail/1088929607?queryString=Change%20by%20Design%3A%20How%20Design%20Thinking%20Transforms%20Organisations%20and%20Inspires%20Innovation&clusterResults=true&stickyFacetsChecked=true&groupVar%20ianRecords=false>

Brush, K. (2023). *MoSCoW method*. Techtarget.

<https://www.techtarget.com/searchsoftwarequality/definition/MoSCoW-method>

Central Intelligence Agency. (2023). *The World Factbook: United Arab Emirates*.

<https://www.cia.gov/the-world-factbook/countries/united-arab-emirates/>

Charities Aid Foundation. (2022). *World Giving Index 2022: A global view of giving trends*.

<https://www.cafonline.org>

Crystal, J. A., & Peterson, J. E. (2024, October 7). *United Arab Emirates. Encyclopedia Britannica*. <https://www.britannica.com/place/United-Arab-Emirates>

CPX. (2024). *State of the UAE - Cybersecurity Report 2024*. Retrieved from:

<https://www.cpx.net/media/hocl331j/state-of-the-uae-cybersecurity-report.pdf>

Dataro. (2024, October 16). *Fundraising Predictions & Intelligence*.

<https://dataro.io>

Devex Pro Funding. (2023). *The foundations funding development*.

<https://pages.devex.com/rs/685-KBL-765/images/the-top-10-foundations-funding-development.pdf>

Economist Impact. (2023). *Accelerating access: Country profile UAE*. The Economist Intelligence Unit. <https://www.economistimpact.com>

Enchanting Travels (2024, January 5). *Culture of UAE*

<https://www.enchantingtravels.com/destinations/middle-east/united-arab-emirates/culture-of-uae/>

EZone. (2024, January 12). *Succession in the UAE: Sharia Law v.s. English Common Law*.

LinkedIn. <https://www.linkedin.com/pulse/succession-uae-sharia-law-vs-english-common-ezone-dubai-wbwrf/>

Fisher, J. A. (Ed.). (2021). *Augmented and mixed reality for communities*. CRC Press, Taylor & Francis Group.

[https://scholar.google.com.au/scholar?q=Augmented+and+mixed+reality+for+communities.+CRC+Press,+Taylor+%26++Francis+Group.&hl=th&as\\_sdt=0&as\\_vis=1&oi=scholart](https://scholar.google.com.au/scholar?q=Augmented+and+mixed+reality+for+communities.+CRC+Press,+Taylor+%26++Francis+Group.&hl=th&as_sdt=0&as_vis=1&oi=scholart)

France, T. (2023, February 6). *How charities are utilising the Metaverse*. Esports.net.

<https://www.esports.net/news/crypto-gaming/charities-metaverse/>

Friedman, T. (2005). *The World Is Flat: A Brief History of the Twenty-first Century*. Farrar, Straus and Giroux. <https://psycnet.apa.org/record/2005-13366-000>

Giverly Overview. (2024). *Tracxn*. [https://tracxn.com/d/companies/giverly\\_j-eO0GrIMbJA1BYcOh4YNWzX-\\_s2ug5narQmn-12uyM](https://tracxn.com/d/companies/giverly_j-eO0GrIMbJA1BYcOh4YNWzX-_s2ug5narQmn-12uyM)

Giveth. (2023). *PositiveBlockchain.io | Explore the Positive Blockchain Database.*

<https://positiveblockchain.io/database/projects/giveth>

Global Media Insight (2024, October 21). *United Arab Emirates (UAE) Population Statistics 2024*

<https://www.globalmediainsight.com/blog/uae-population-statistics/>

Gren, C. (2023, October 6). *2023's most generous Givers: Changing the world in 2023. Industry Leaders Magazine.* <https://www.industryleadersmagazine.com/2023s-most-generous-givers-changing-the-world-in-2023/>

Henry, S. L. (2024, March 7). *WCAG 2 Overview.* W3C. <https://www.w3.org/WAI/standards-guidelines/wcag/>

Henry, S. L., & Dick, W. (2023, November 29). *WCAG 2 at a Glance.* W3C.

<https://www.w3.org/WAI/standards-guidelines/wcag/glance/>

Hingrajia, M. (2023, April). *How AI Chatbots Can Help Streamline Your Business Operations.*

<https://marutitech.com/make-intelligent-chatbot/>

Interaction Design Foundation. (2020, October 1). *What are Problem Statements?* Interaction Design Foundation. <https://www.interaction-design.org/literature/topics/problem-statements>

Joubert, S. (2017, December 1). *How Ideation Techniques Can Solve Challenging Business Problems.* Northeastern University. <https://graduate.northeastern.edu/resources/ideation-techniques-impact-on-business/>

Macrotrends, (n.d.). *UAE Literacy Rate 1975 – 2024.* <https://www.macrotrends.net/global-metrics/countries/are/uae/literacy-rate#>

Majithia, U. (2023, June 7). *Ideation as a Powerful Tool for Business Innovation*. Impelsys.

<https://www.impelsys.com/blog/ideation-as-a-powerful-tool-for-business-innovation/>

Menon, S. (2022). *Giverly: Transforming everyday spending into charitable donations [Interview transcript]*. Giverly. <https://giverly.in/>

Microsoft. (n.d.). *Three Steps to Accelerating Mission Impact with Azure*.

[https://www.microsoft.com/en-us/nonprofits/azure?ef\\_id= k\\_Cj0KCQiA0MG5BhD1ARIsAEcZtwRIZoI4QY7rqXFmdWLM5db8aZK0HG1RNsCkMNIHHRf1orlfk8sHxdcaAvRsEALw\\_wcB\\_k\\_&OCID=AIDcmmkkv7zo2y\\_SEM\\_k\\_Cj0KCQiA0MG5BhD1ARIsAEcZtwRIZoI4QY7rqXFmdWLM5db8aZK0HG1RNsCkMNIHHRf1orlfk8sHxdcaAvRsEALw\\_wcB\\_k\\_&gad\\_source=1&gbraid=0AAAAAADcJh\\_sOVdowOKc5JtOYIfyJdkRb7&gclid=Cj0KCQiA0MG5BhD1ARIsAEcZtwRIZoI4QY7rqXFmdWLM5db8aZK0HG1RNsCkMNIHHRf1orlfk8sHxdcaAvRsEALw\\_wcB](https://www.microsoft.com/en-us/nonprofits/azure?ef_id= k_Cj0KCQiA0MG5BhD1ARIsAEcZtwRIZoI4QY7rqXFmdWLM5db8aZK0HG1RNsCkMNIHHRf1orlfk8sHxdcaAvRsEALw_wcB_k_&OCID=AIDcmmkkv7zo2y_SEM_k_Cj0KCQiA0MG5BhD1ARIsAEcZtwRIZoI4QY7rqXFmdWLM5db8aZK0HG1RNsCkMNIHHRf1orlfk8sHxdcaAvRsEALw_wcB_k_&gad_source=1&gbraid=0AAAAAADcJh_sOVdowOKc5JtOYIfyJdkRb7&gclid=Cj0KCQiA0MG5BhD1ARIsAEcZtwRIZoI4QY7rqXFmdWLM5db8aZK0HG1RNsCkMNIHHRf1orlfk8sHxdcaAvRsEALw_wcB)

Mihindukulasuriya, H. (2024, July 22). *Understanding the MoSCoW Method: A Comprehensive Breakdown*. Creately. <https://creately.com/guides/moscow-method/>

Mind Tools Content Team. (n.d.). *Hofstede's Cultural Dimensions*. Mind Tools.

<https://www.mindtools.com/a1ecvyx/hofstedes-cultural-dimensions>

Mok, J. (2023, April 4). *Designing for Everyone: The Ultimate Guide to Accessibility and WCAG*. Medium. <https://articles.ux-primer.com/designing-for-everyone-the-ultimate-guide-to-accessibility-and-wcag-cf0c9c0cf9d1>

Nag, S, O. (2019, March 19). *The Major Religions Practices In The United Arab Emirates*.

<https://www.worldatlas.com/articles/the-major-religions-practised-in-the-united-arab-emirates.html>

Organisation of the Petroleum Exporting Countries. (2023). *UAE facts and figures*.

[https://www.opec.org/opec\\_web/en/about\\_us/170.htm](https://www.opec.org/opec_web/en/about_us/170.htm)

Ozoral, B. (2024). *Fostering a Cultural Melting Pot: The UAE's Approach to Multicultural Integration and Heritage Preservation*. Intech Open. <https://www.intechopen.com/online-first/1178701>

PageSpeed Insights. (2024). *Web.dev; PageSpeed Insights*.

<https://pagespeed.web.dev/analysis/https-giverly-in/2ds77q5xhv?>

Peterson, J. E., & Crystal, J. A. (2024, October 16). *Foreign relations*. Britannica.

<https://www.britannica.com/place/United-Arab-Emirates/Foreign-relations>

Rowley, J., & Edmundson-Bird, D. (2013). *Brand Presence in Digital Space. Journal of Electronic Commerce in Organisations*, 11(1), 63-78. <https://doi.org/10.4018/jeco.2013010104>

SK, G. (2021). *Sharia Law and the UAE: What You Need to Know*. LegalReader.

<https://www.legalreader.com/sharia-law-and-the-uae-what-you-need-to-know>

Stanford d.school. (2024, October 10). *Design thinking process*. Stanford University. Retrieved from <https://dschool.stanford.edu/>

Sudbury, A. W., & Vossler, C. A. (2022). *Checking out checkout charity: A study of point-of sale donation campaigns*. *Journal of Economic Behavior and Organisation*, 204, 252- 270. <https://doi.org/10.1016/j.jebo.2022.10.026>

Suhail Bin Tarraf. (2023, September 14). *The Uae is Leading the Way in Embracing Advanced Technology*. First Abu Dhabi Bank Insights. <https://www.bankfab.com>

Telecommunications and Digital Government Regulatory Authority (TDRA). (2024). UAE Information Assurance Regulation. Retrieved from <https://tdra.gov.ae/en/about-us/initiatives-and-projects>

The Culture Factor. (n.d). *Country Comparison Tool*. The Culture Factor.

<https://www.theculturefactor.com/country-comparison-tool?countries=united+arab+emirates>

Tipnis, V. S., Yoo, E., Urrea, G., & Gao, F. (2023). *AI-powered philanthropy: Effects on volunteer productivity*. SSRN. <https://doi.org/10.2139/ssrn.4701631>

U.S. Department of State. (2023, October 09). *U.S. Relations With United Arab Emirates*.

<https://www.state.gov/u-s-relations-with-united-arab-emirates/>

UAE Government. (2024, Oct 10). *Gender gap reports*. UAE Government.

<https://u.ae/en/information-and-services/social-affairs/gender-equality/Gender-gap-reports>

UAE Government. (2024, October 24). *Cyber safety and digital security*. Retrieved from

<https://u.ae/en/information-and-services/justice-safety-and-the-law/cyber-safety>

UAE Government. (2022, November 2). *Federal Decree Law No. 34 of 2021 on combatting rumors and cybercrimes*. Retrieved from <https://u.ae/en/information-and-services/justice-safety-and-the-law/cyber-safety>

UAE Government. (2024). *Federal Decree by Law No. 46 of 2021 on electronic transactions and trust services*. Retrieved from <https://u.ae/en/information-and-services/justice-safety-and-the-law/cyber-safety>

UAE Government. (2024). *Cyber safety and digital security: UAE cybersecurity strategy*. UAE Digital Government. Retrieved from [UAE Digital Government](https://uae-digital-government.ae).

United Arab Emirates Infrastructure Sector Market 2023-2030 | Size, Share, Growth. (n.d.).

*Retrieved November 13, 2023, from <https://markwideresearch.com/united-arab-emirates-infrastructure-sector-market/>*

Virtual Fundraising Ideas. (2024, October 10). *Helpforheroes.org.uk*.

<https://www.helpforheroes.org.uk/give-support/ways-to-fundraise/fundraising-ideas/virtual-fundraising-ideas/>

Wikipedia. (2024, October 11). *Foreign relations of the United Arab Emirates*. Wikipedia.

[https://en.wikipedia.org/wiki/Foreign\\_relations\\_of\\_the\\_United\\_Arab\\_Emirates#:~:text=The%20diplomatic%20foreign%20relations%20of%20the](https://en.wikipedia.org/wiki/Foreign_relations_of_the_United_Arab_Emirates#:~:text=The%20diplomatic%20foreign%20relations%20of%20the)

Wikipedia. (2024, October 12). *Religion in the United Arab Emirates*. Wikipedia.

[https://en.wikipedia.org/wiki/Religion\\_in\\_the\\_United\\_Arab\\_Emirates](https://en.wikipedia.org/wiki/Religion_in_the_United_Arab_Emirates)

Wood, R. (2024). *Introduction To Information Systems Management*. Creative Commons Attribution.

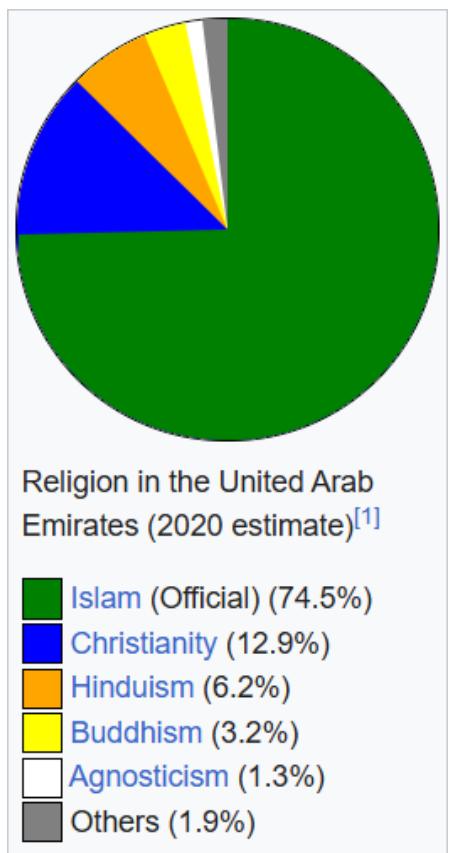
## Appendix A

### Supporting details on context of the UAE Market

Referring to what has been briefly discussed within the report, it is important to emphasise how religion plays a big role in UAE and its people. In Figure 1, 74.5% of the UAE population was counted as Islamic practitioner in 2020. Although the country itself has diverse ethnic groups residing, the Islam religion is still a major within the country and therefore impacts work, culture and customs. However, due to the expat culture, Christianity was placed at the 2<sup>nd</sup> top religion practiced in UAE as there are many foreigners are in UAE on business or travel purposes.

**Fig. 1**

*Religions in the UAE by percentage (Wikipedia, 2024)*



Due to the daily praying in Islam, some work practices need adjustment. For example, if someone needs to do their daily pray, any important meeting or business inquiries must be delayed as praying is an important part in their religion. Moreover, during Ramadan, which is a fasting month, business hours are changed because people are doing fasting and are in less energy to do business. In that case, Giverly should be mindful in deciding what time to contact with business partners and when not to discuss about business.

On top of the culture, the legal system of UAE reflects the Islamic fundamental concept through Sharia. Sharia law deals with blood money compensation for Muslims and personal statusmatters, which is making it quite different from common laws in Australia or India. Given its operations in Table 1, the main characteristics on major parts of the UAE law and legislation are collected. From this table, it is clear that how these aspects are shaped by the religion and its customs in not only the community but also the business environment.

**Table 1**

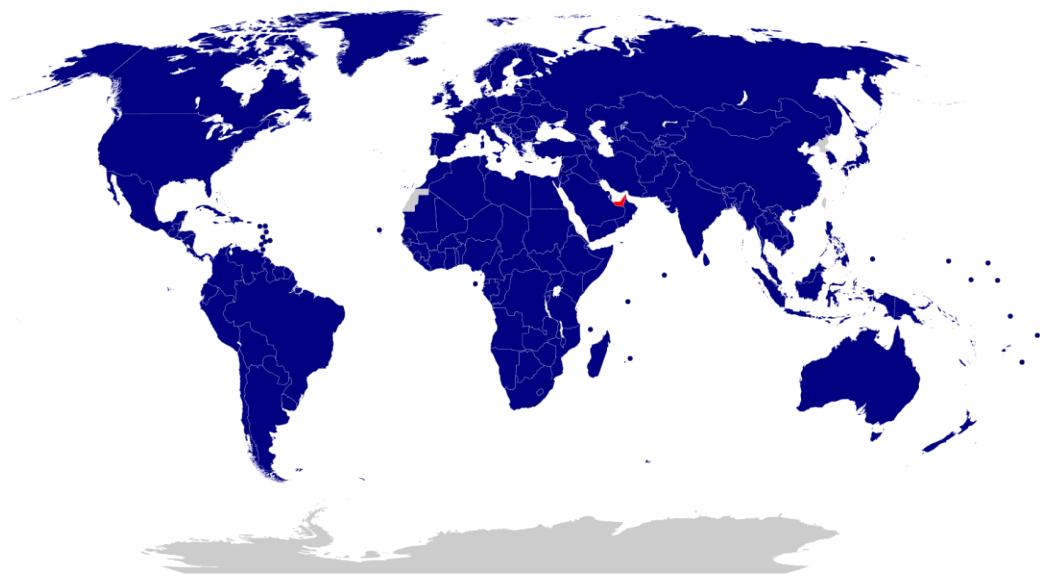
*Sharia law and its characteristics on different aspects (Ezone, 2024)*

<b>Sharia Law aspects</b>	<b>Characteristics</b>
Legal system	It is based on Islamic principles and teachings.
Ownership structure	It requires companies that follow Sharia to adhere to Islamic principles within ownership practices.
Regulation and compliance	It requires those companies to adhere to Islamic ethics that covers financial and contractual structures.
Contracts and agreements	It requires those companies to adhere to specific principles in avoiding interest like riba and prohibited activities like haram.
Dispute resolution	It includes Islamic court and scholars and are proceeded with Islamic jurisprudence and principles.
Financial practices	It prohibits the financial practices to charge and pay interest or engage in haram activities.
Foreign ownership	It can influence foreign ownership regulation and may ask those companies to have local partnership or sponsorship.

Although UAE is a religious country, its foreign relations are not closed and are rather more diplomatic. In Figure 2, the countries in the world who has a diplomatic relations with UAE have been labelled blue and it is clear that the majority of the world maintains a diplomatic relations with UAE. Showcasing such an open and diplomatic country, it encourages businesses from all over the world to invest in UAE and start a business in this thriving location.

**Fig. 2**

*The countries with diplomatic relations with UAE (Wikipedia, 2024)*



## Appendix B

### Stakeholder requirements generated and listed based on the customer personas

**Table 1**

*Customer persona requirements 1 (Aakifah)*

Aakifah's Need	Proposed Feature	Benefit
More transparency in her donation transaction regarding beneficiaries' impact report	Real-time impact report statistics on the Home Page and User Dashboard	Allows Aakifah to have real-time updates about how her donation is helping the beneficiaries
Better Customer Support	Customer Service Chatbot	Allows Aakifah to instantly reach for help when she faces an app issue
	Contact Form	Allows a ticket to be issued from tech support
	Event calendar with "Join the Event" feature on the Home Page	Allows Aakifah to browse through the latest event and join if she is interested
Networking opportunities with philanthropic industry	Public profile and "Connect" feature	Enables Aakifah to get to know other donors or charity organisation and easily connect with them.
Clear and sufficient information about the charity and beneficiaries	Predictive modelling and machine learning to generate AI-powered donor matching	Enable a more efficient donor matching system
Referral rewards for advocating for Giverly	Loyalty program feature	Encourages Aakifah to advocate for Giverly through motivation of the rewards

**Table 2***Customer persona requirements 2 (Amira)*

<b>Amira's Need</b>	<b>Proposed Feature</b>	<b>Benefit</b>
Islamic Finance Compliance	Comprehensive Zakat & Islamic Finance Dashboard	Enables Amira to validate Sharia compliance, calculate Zakat, and understand Islamic fintech principles all in one place.
Practical Learning	Real-time Blockchain Transaction Viewer	Allows Amira to see fintech theories in action, bridging classroom learning with real-world applications.
Financial Analytics	Interactive Data Analysis Tools	Helps Amira apply her finance studies by analysing donation patterns, impact metrics, and financial trends.
Academic Integration	Research & Case Study Platform	Provides Amira with real-world examples and data for academic projects and research papers.
Technological Exploration	API & Development Sandbox	Let's Amira experiment with fintech features and understand the technical infrastructure behind charitable giving.
Community Connection	Finance Student Forum & Networking	Connects Amira with peers interested in fintech and Islamic finance, fostering knowledge exchange.
Budget Management	Smart Financial Planning Tools	Helps Amira balance her student budget while maintaining consistent charitable giving.
Portfolio Building	Achievement & Impact Tracker	Documents her practical fintech experience and charitable contributions for future career opportunities.

**Table 3***Customer persona requirements 3 (Khalid)*

<b>Khalid's Need</b>	<b>Proposed Feature</b>	<b>Benefit</b>
Financial Efficiency & Cashback	Customisable Cashback & Donation Split	Allows Khalid to adjust how much goes to cashback vs. donations, maximising savings while contributing.
Seamless Charitable Giving	Automated Micro-Donations	Enables Khalid to donate effortlessly as part of his regular transactions without extra steps.
User-Friendly Experience	Fast Onboarding & Interactive Tutorials	Provides an intuitive start with easy navigation, making the app feel modern and user-friendly.
Transparency in Donations	Donation Impact Tracker	Shows Khalid how his donations are used, building trust and satisfaction with the transparency.
Engagement	Gamification	Keeps Khalid motivated through challenges and rewards, show on the community dashboard and goal target.
Convenience & Speed	Intuitive Design & AI-powered Suggestions	Offers personalised recommendations and a smooth user experience, saving time.
Ease of Finding Deals	Category Filter for Specific Products	Simplifies finding cashback opportunities in specific product categories, tailored to Khalid's interests.
Financial Overview	Monthly Summary Report	Provides a clear view of total donations, cashback earnings, and spending habits, helping Khalid manage his finances better.
Engaging Donation Feedback	Donation Impact Updates	Offers Khalid a connection to the causes he supports through stories, photos, and updates about his impact.
Incentives for Social Sharing	Referral Program with Social Media Benefits	Rewards Khalid for sharing Giverly's benefits with his network, leveraging his social media presence.

**Table 4**

*Customer persona (Al Jalila Foundation) requirements 4*

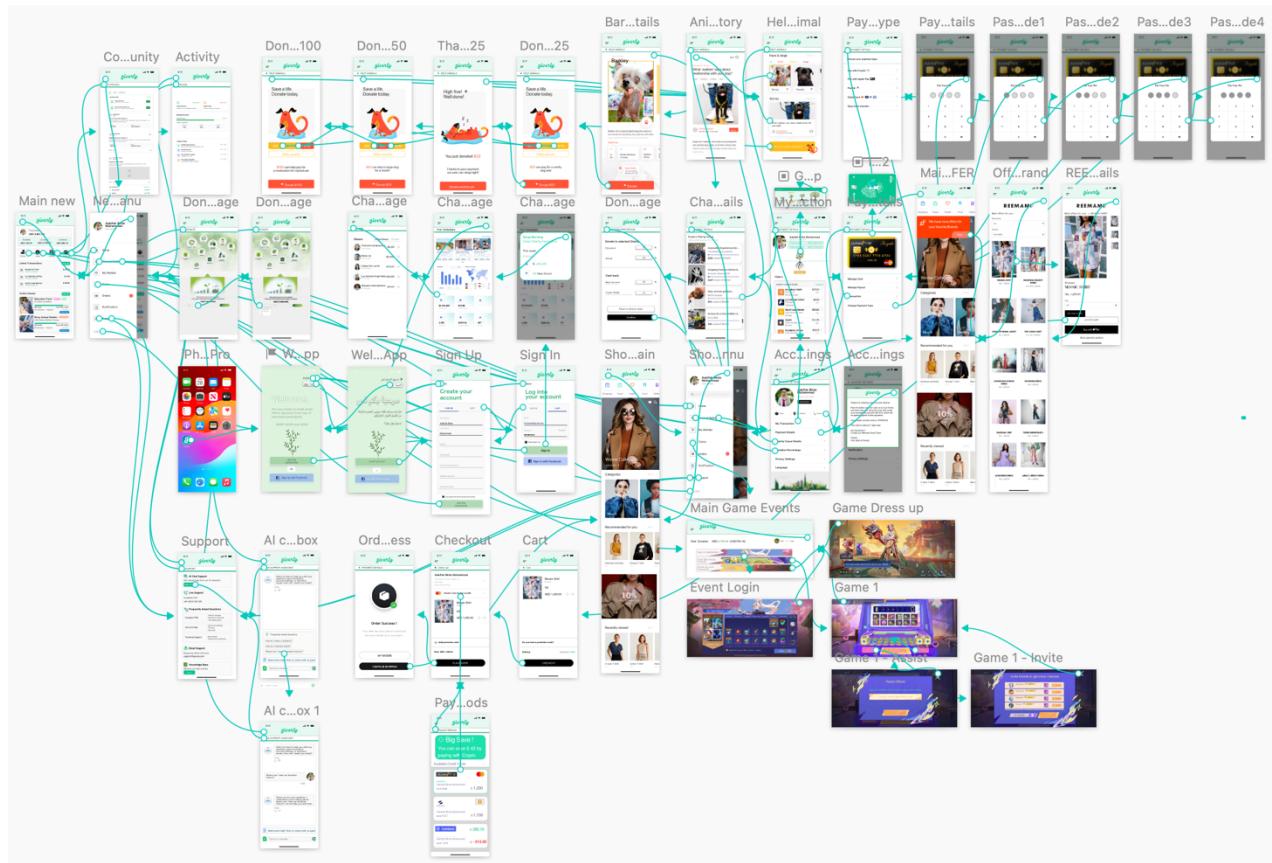
<b>Al Jalila Foundation</b>	<b>Proposed Feature</b>	<b>Benefit</b>
Blockchain Donation Tracking	Donation Transparency	Real-time donation tracking, allowing Al Jalila Foundation to assure donors that their contributions are being used transparently.
Zakat Donation Integration	Zakat & Sadaqah Support	Customised donation options tailored to Islamic giving practices, allowing Al Jalila to attract local donors by offering options for Zakat
Corporate Partnership Tools	Corporate Campaign Management	Enable Al Jalila to partner with businesses by offering tools for creating and managing corporate campaigns
Mobile-Friendly Donations	Mobile Micro-Donations	Allow Al Jalila to accept quick, mobile-friendly donations, ensuring a smooth, user-friendly experience on smartphones

## Appendix C

### Prototype

Fig. 1

Prototype



Link: <https://sketch.com/s/099ef492-aea0-44de-8cca-ecd7444bb1cf>

## **Appendix D**

### Team Contract

# **Torrens University**

## **Group Assignment – Team contractTeam**

### **Members of Group 1**

#### **Introduction**

In work life, organisations often rely of teams to work independently to achieve goals and objectives for the business. This relies on teams being clear on what is expected of participants as well as when and how it will be delivered.

The purpose of this team contract is to ensure that all team members are clear on what is expected of them for this assignment and to support the effective and successful working of the group to produce a high-quality report at the end of their group project. A hybrid waterfall/agile method will be used to manage the group project.

1. The group assignment is a substantial project and cannot be completed without all students in the group collaborating and working as a team.
2. It is expected that all students share ideas, points of view and do a fair and equitable allocation of the work required to complete the group project and report.
3. For the assignment to have a consistent strategy and have coherent continuity the team will need to work together over the course of the project to ensure that they produce a high-quality and well aligned report. Working independently and in silos and ‘stitching’ badly connected ideas together at the end does not achieve the same quality outcome.
4. The team contract must be completed, signed, and dated and the group must submit the completed group contract at the end of week 3 at the start of the group project.
5. The team contract must also be attached to your group report as an appendix with any updates you may have made to the contract over the duration of your project.

#### **Team member's contact details**

The team will need to be able to contact each other throughout the course of this project. For this, you may wish to set up a WhatsApp chat group, a WeChat group or any other channels. This section needs to be completed immediately, in class, so that you have a means to contact each other.

Name	Phone contact	Email/WeChat/Facebook/WhatsApp
Calista Chiu	0435017756	<a href="mailto:Calista.chiu@student.torrens.edu.au">Calista.chiu@student.torrens.edu.au</a>
Temuulun Lkhagvasuren	0450530131	<a href="mailto:Temuulun.Lkhagvasuren@student.torrens.edu.au">Temuulun.Lkhagvasuren@student.torrens.edu.au</a>
Luz Clorinda Chapi Huillca	0459139770	<a href="mailto:Luz.huillca@student.torrens.edu.au">Luz.huillca@student.torrens.edu.au</a>
Mufan Jia	0493301201	<a href="mailto:Mufan.jia@student.torrens.edu.au">Mufan.jia@student.torrens.edu.au</a>
Wasupon Arpornpatana	0401095442	<a href="mailto:Wasupon.arpornpattana@student.torrens.edu.au">Wasupon.arpornpattana@student.torrens.edu.au</a>

## Ground-rules for meetings and communication

The team will need to agree appropriate ways of contacting each other, turnaround times on communications and times when they may not be available need to be advised to the team. Mutual respect is key to building a good team spirit and this may influence your ground rules e.g. No calls after 10pm.

*Ground rules:*

1. Teams to respond to messages within 48 hours
2. All team members are expected to attend the meetings if possible unless there's a valid excuse
3. All team members to deliver their tasks by the deadline
4. All team members will contribute to the discussions
5. All team members will share tasks equally and be responsible for its completions
6. Each team member will share doubts or concerns about assigned tasks timely to avoid compromising delivery deadlines.

## Team goals

It is also vital for the team to know what each team member wants to achieve from the project.

One of the most common causes of conflict is when everybody assumes that they all want the same outcome on a project. Understandably, no one would ever say that they do not want a High Distinction.

However not everybody has the same access to resources such as time and transport, and not everybody can make the same commitment to a project owing to different pressures in their schedule and there may be a need to set realistically achievable goals.

It is good to understand each team member's different expectations and then to draft team goals through consensus.

What does your team want to achieve, in order of priority? (To be completed by team)

1. Aim for distinction or high distinction for assessments and all members will be on board in the amount of effort put into the assessments.
2. A final product that satisfies the main requirements stated on the assessment brief.
3. Hands-on experience of working as a real-life consultant on a real-life case.
4. Collaborative and committed team environment to achieve a common goal.
5. Understand well projects requirements and delivery of a realistic solution within the timeframe.
6. Apply most of the programs and tools learned in other subjects to prepare us to put them into practice in real cases.

## Team Project Plan

1. Planning is the key to success. Your group will have many competing priorities and assignments from other courses - to manage this you need to plan.
2. Plans sometimes need to change, but having a plan allows you to know what you need to change and what provisions you will need to make.
3. The below is an example for you to use and/or build out further. Other Actions you may consider are project outline, findings, first draft, proofreading, presentations, collating and final editing etc.
  - a. A project plan is a living document designed to manage the whole team's activity
  - b. You will have several actions you will need to complete – if you map them where you believe they need to happen in the project timeline in grey you know they are in your schedule.
  - c. Once a task is complete, 'black' the task out as 100% complete
  - d. If a task should have been completed in a week but hasn't been – mark is amber/orange and re-estimate when it will be completed – grey. See example in 'Set up chat group.'
  - e. If a task is under way as expected – it remains green
  - f. Red is used for a task that has fallen more than two weeks behind and requires immediate attention

Action	Wk 3	Wk 4	Wk 5	Wk 6	Wk 7	Wk 8	Wk 9	Wk 10	Wk 11	Wk 12	Task owner
Complete team contract	100 %										Temuulun
Submit team contract	100 %										Temuulun
Set up chat group	100 %										Calista
Set up group folder for research and report draft											Calista
Research the case study and supporting materials	50%	100 %									All team members
Map out structure of the report for Project Plan	50%	100 %									All team members
Write up and proofread the Project Plan		100 %									All team members
Finalise the Project Plan and receive feedback from LF		100 %									All team members
Research and write up the Client Report 1			50%	100%							All team members
Prepare the presentation of Milestone 1			50%	100%							All team members
Finalise and receive feedback on Client Report 1 and its presentation				50%							All team members
Research and write up the Client Report 2					50%						All team members
Prepare the presentation of						50%					All team members

Milestone 2										
Finalise and receive feedback on Client Report 2 and its presentation										All team members
Research, collate and draft the Final Report										All team members
Edit and finalise the Final Report										All team members
Prepare the final presentation for the client										All team members
Deliver the final presentation										All team members
Make a group discussion on key take-aways based on the final report and its feedback										All team members

**Agreed time commitment per team member to project (hours per week): 5 hours**

## What will your role be?

Name	Role
Temuulun Lkhagvasuren	Project Manager
Wasupon Arpornpattana	Product Owner
Luz Clorinda Chapi Huillca	Domain Expert
Mufan Jia	Customer Representative
Calista Chiu	Lead Business Analyst

## Project Status Reporting

To ensure that your project remains on track, the team will need to do a weekly project status update in class of activities completed from the week before and what activity is ‘in train’ for the week coming. Scrum Boards will be used as a ‘lite’ form of project status reporting in class each week:

Owner	Backlog	In progress	Done
Team members	Allocating parts for Client Report 1,2 and Final Report	Assessment 1 drafting	Team contract
Team members	Writing and researching Client Report 1, 2 and Final Report		Finalising team-related documents and filing management
Team members	Preparing presentation for Client Report 1, 2 and Final Report		

Scrum can be fun – if you would like to use a bitmoji or another type of avatar in the owner column it can add some fun! Bear in mind that there is a relationship between the actions on the project plan and those you update to the scrum board.

#### *Definitions:*

**Backlog** – a prioritised list of all items that will need to be completed to achieve the goals of the project containing short descriptions of each item. Tasks should be allocated to a team member to ‘own’. They may not be the only person doing the task, but they will be responsible for ensuring it gets done. Each team member will have a backlog that they will ‘groom’ and move into ‘in progress’ at the appropriate time. Sometimes items may prove irrelevant and they can then be removed by team consent, or some items may arise that were not initially considered, and they should be added by team consent.

**In progress** – this is any action that is now being worked on.

**Done** – these are actions that are completed

## Meeting Schedule

It is recommended that the team has, as a minimum, weekly meeting to remain on track. These may be in the same physical location or using group call or shared platforms. From a

timing perspective it is best to have this meeting at a time where you can prepare for your scrum and make the most up to date edits to your scrum board.

#### Expectations:

- a. Attendance is expected at every meeting by every team member.
- b. It is strongly advised that a standing time and venue is selected on completing this contract.
- c. If any team member is unable to attend, they must advise the group as soon as possible to try and enable a reschedule, where possible for the other team members.
- d. If a team member is absent, it is their responsibility to negotiate what work they need to do to contribute to the team's weekly goals.
- e. Each team member must be prepared for the meeting.
- f. Respect must be shown for different cultures, languages and proficiencies and learning styles.

#### **Meeting schedule (in addition to meetings in class) (To be completed by team)**

<b>Week s</b>	<b>When (date/time)</b>	<b>Where</b>	<b>Preparation required</b>
<b>3</b>	30 September, 8pm	Microsoft Teams	Read the case study and project plan assessment brief prior to the meeting, highlight scope of work and divide the tasks during the meeting, prepare the report status for weekly meeting with lecturer
<b>4</b>	7 October, 8pm	Microsoft Teams	First drafts for the assessment 1
<b>4</b>	9 October, 5.30pm	Face-to-face	Final drafts for the assessment 1
<b>5</b>	14 October, 8pm	Microsoft Teams	To be decided
<b>6</b>	21 October, 8pm	Microsoft Teams	To be decided
<b>6</b>	23 October, 5.30pm	Face-to-face	To be decided
<b>7</b>	28 October, 8pm	Microsoft Teams	To be decided
<b>8</b>	4 November, 8pm	Microsoft Teams	To be decided
<b>8</b>	6 November, 5.30pm	Face-to-face	To be decided
<b>9</b>	11 November, 8pm	Microsoft Teams	To be decided
<b>10</b>	18 November,	Microsoft Teams	To be decided

	8pm		
11	25 November, 8pm	Microsoft Teams	To be decided
11	27 November, 5.30pm	Face-to-face	To be decided
12	2 December, 8pm	Microsoft Teams	To be decided

## Decision-making process

*How will decisions be made – by consensus, majority vote, leader has final say etc.?*

- We expect it to be by consensus most of the time, otherwise by majority vote.

*How will you ensure that decisions are made in a timely way?*

- The issue or concern will be brought up during the meetings to members.
- Each member will engage in the discussion and vote on the optimal solutions.
- Team members must respond within 48 hours after the issue has been raised to the team.
- All decision will be made by priority to provide best solutions to the company.
- For any decision making, we will ensure that we have done the necessary research to make informative decisions.

## Team expectations

It is good to clarify what is and is not acceptable to the group:

1. No team member will be excluded from group activities.
2. Late delivery and broken promises of delivery are not acceptable.
3. All team members will contribute to discussions.
4. Speak kindly, but honestly
5. Offer solutions
6. All team members are expected to attend the meetings if possible unless there's a valid excuse.
7. All team members to deliver their tasks by the deadline.
8. All team members will contribute to the discussions.

9. All team members share tasks equally.
10. team members are expected to assist in each other's work in case a member needs any help.
11. All team members are expected to foster a positive team environment.
12. Free riding is highly unacceptable.
13. Unreasonable excuses are not accepted.

Action to be taken by the team to address the issues listed above

1. A group discussion on the issue will be held during the meetings.
2. Team members will address the issue and its underlying cause.
3. Team members will discuss the way to remove the issue and reach a consensus.
4. Team will revisit the discussion and make sure the issue is removed.
5. If consensus is not reached, the issue will be formally addressed to the LF.

Other conditions or comments

It is very important that every member of your team understands the details of the team contract and agrees to the specified rules and conditions.

## Lecturer intervention

These are times where the team may need to reach out to the lecturer for conciliation or mediation if the team cannot resolve the challenges on their own. It is worth mentioning that earlier intervention achieves better outcomes if there are challenges. In these instances, it is important to consider the following:

1. If work is not completed by a student, it may be classified as not contributing equally to the assignment.
2. The group may reach the conclusion that one or another student may have made an unequal contribution (done more, or less work than the others). In this instance, all students in the group will discuss the issue with the lecturer and it will be agreed that the student will receive a higher or lower mark than the other students in the group.

Date	Student name	Signature	Contribution %
	Calista Chiu	<i>Calista Chiu</i>	
	Temuulun Lkhagvasuren	<i>Temuulun Lkhagvasuren</i>	
	Luz Clorinda Chapi Huillca	<i>Luz Clorinda Chapi Huillca</i>	
	Mufan Jia	<i>Mufan Jia</i>	
	Wasupon Arpornpattana	<i>Wasupon Arpornpattana</i>	

**Appendix E**  
**Checklist**

<b>MIS611: ASSESSMENT TWO: The Giverly Consultancy</b>	
<b>PRESENTATION GUIDELINES</b>	
Title Page or Cover Page with an image that relates to your research report. You must also include full student names, student number and the correct name of your learning facilitator	✓
Please ensure that you include this checklist in your assessment and have every box ticked	✓
Academic Declaration and Assessment Checklist (Checklist to be completed)	✓
Table of Contents – Automatically Generated	✓
Page numbers to appear in the footer	✓
Paragraphs are extremely important in a report of this size and the general rule is that there are 250 words to a page and there should be 3- 4 paragraphs to an A4 page.	✓
Headers and Footers on each page of the report – not the title page or the table of contents	✓
Diagrams & Images and Tables that are sourced and referenced. This is a very visual assignment. Please include all diagrams and pictures.	✓

## WITTEN REPORT GUIDELINES

**Section 1 - Introduction:** Describe the history of Giverly and define globalization and how this will impact on the expansion of the Giverly business across 5 countries Australia, India, Singapore, USA and U.A.E. and include a couple of quotes about the impact of globalization on global business.

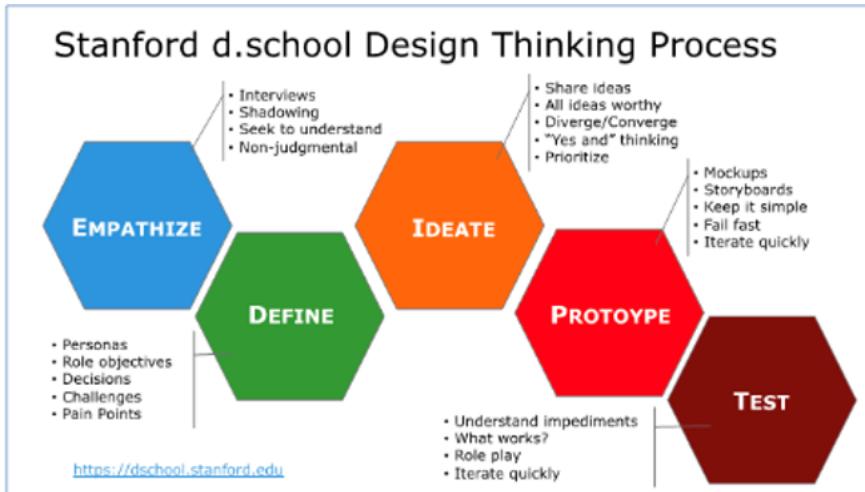
Make sure you talk about how this problem is an opportunity for your company to grow and gain repeat business in the future once you are a success on this project.

In your introduction ***YOU must discuss Design Thinking as your framework and include the Stanford Design Thinking honeycomb diagram*** that we are using for the 12 weeks.

***Discuss Design Thinking as your framework and include the Stanford Design Thinking Process diagram and articulate how this framework will help the team to solve the problems at Giverly.***

***Make sure you include the diagram below:***

*Stanford Design Thinking Process*



**Note.** From *What is Design Thinking? In Agile Elephant*, by David Terrar, 2018, (<https://www.theagileelephant.com/what-is-design-thinking/>). Copyright 2018 by David Terrar.



<p><b>Section 2 Provide an overview of the client.</b></p> <p>Provide an overview of Giverly.</p> <p>Describe their current business operations, including of Giverly both the external and internal context (e.g., In which industry do they operate? What is the business structure?).</p> <p>(200 Words)</p>	✓
<p><b>Section 3 Describe their current business operations,</b></p> <p>including both the external and internal context (e.g., Giverly operates in the world of Philanthropy ...define this, what does it mean, who are the major players in this industry?)</p> <p>What is the business structure? Listen to the interviews with Sagar).</p>	✓
<p><b>Section 4 Problem, Objective &amp; Deliverables</b></p> <p>Answer the following questions: What is/are the problem(s) the client needs to solve? Include the problem statement from Lecture 1.</p> <p>What is the purpose of your project (i.e., what is your project providing to your client)?</p> <ul style="list-style-type: none"> <li>• What will your project produce for the client?</li> <li>• <b><i>Discuss Results and Relevance Results that execute and solve problems, how the team is focused on building solutions for Giverly to make it more efficient, effective and more profitable and gain more customers globally.</i></b></li> </ul>	✓
<p><b>Section 5 - Context Section – United Arab Emirates – UAE</b></p> <p>Creating a context section on the UAE (United Arab Emirates), you'll want to provide relevant background information to help readers understand the country's history, geography, culture, and other key aspects. Here are some elements the team may consider as important sections:</p> <p>It may be a good idea to have 2-3 paragraphs in this section (main body of the report) and then have the bulk of the information in the appendices for the reader to comprehend the complexities of going global especially in the Middle East at this point in time.</p> <p>1. <b>Geography:</b></p>	✓

- Overview of the country's location, neighbouring countries, and key geographical features.
  - Climate and natural resources.
  - Is it all about Oil???
- 2. History:**
- Historical timeline, including significant events and developments.
  - Key historical figures and rulers.
- 3. Government and Politics:**
- Political system and structure.
  - Overview of government institutions and key political figures.
  - Any recent political developments.
- 4. Economy:**
- Overview of the economic structure and major industries.
  - Economic development milestones.
  - Trade and international relations.
- 5. Culture:**
- Cultural diversity and influences.
  - Major cultural and religious practices.
  - Arts, music, literature, and traditional celebrations.
  - **This section requires the team to focus on the work of Hofstede.**
- 6. People:** Discuss the People of the UAE
- 1. Infrastructure:**
    - *Overview of transportation, communication, and energy infrastructure.*
    - *Major cities and landmarks.*
  - 2. Education and Healthcare:**
    - *Education system and literacy rates.*
    - *Healthcare facilities and overall health indicators.*
  - 3. Language:**
    - *Official languages and linguistic diversity.* • *What are the main languages... does Giverly need multiple language buttons to operate in the UAE?*
  - 4. Religion:**
    - *Predominant religion and its impact on daily life.*
    - *Discuss Sharia Principles*
    - *Religious practices and holidays.*
  - 5. International Relations:**
    - *Diplomatic relations with other countries.*
    - *Participation in international organizations such as the World Bank, the IMF, the Red Cross etc.*
  - 6. Recent Developments:**
    - *Current events or recent changes that are relevant to the understanding of the country.*
    - *The War (2023-2024) in the Middle East.... What are the ramifications of this war for Giverly.*
  - 7. Tourism:**
    - *Tourist attractions and popular destinations.*
    - *Tourism's role in the economy.*
    -

*Tailor the content to the specific purpose and audience of your context section, ensuring that it provides a comprehensive overview of the United Arab Emirates.*

*Please include reliable sources to support the information provided. Visuals such as maps, charts, diagrams and pictures will assist the client in having a deep level understanding of the country that is the UAE.*

*An excellent resource for this section is the **CIA World Fact Book** - The World Factbook, also known as the CIA World Factbook, is a reference resource produced by the Central Intelligence Agency with almanac-style information about the countries of the World...  
<https://www.cia.gov/the-world-factbook/>*

## **Section 6 - An Existing Information Systems and Technologies**

Outline existing Information systems and/or technologies that are relevant to your client, their product or service.

This should include both the technologies the client currently has in place and those within industry that may affect the client.

Investigate the latest trends we discussed in week 1 Lecture 1 You may decide to go with, Metaverse or Web 3 a combination of other systems it is up to the group to decide and remember this is the first phase... There must be a section on Artificial Intelligence in this section since Giverly has specifically requested this technology to be included.

We may change our mind with further work, and THIS is OK.

### ***Discuss Levering technology like never before***

***Omni connections - is the complete experience of work: of feeling connected, of being included, and knowing we belong, regardless of our physical location.***

***When we are omni-connected, we use technology and human ingenuity to make sure we are seen, can fully contribute, and have equal quality of experience.***

- ***Curiosity***
- ***Empathy is very important***

**Section 7 - Provide a stakeholder and communications plan that addresses the following questions:**



<p>Who has a vested interest (the charities, customers, the Giverly company, etc. )in the project that you will undertake both internally and externally?</p> <p>What is their role and what data and technology do they need to support their work at present?</p> <p>How will this project affect the workers at Giverly and the Charities etc</p> <p>What level of interest do they have in the project?</p> <p>Would the interest of all stakeholders be high, medium or low???</p> <p>The communications plan should be mapped to the stakeholders and provide an overview of when, how often and through which channels you will communicate with them.</p> <p>Refer to Announcements for the plan example for you to follow.</p>		
---	--	--

<p><b>Section 8</b></p> <p><b>Empathise:</b> The first step in the Stanford Design-Thinking model is to ‘empathise’.</p> <p>In your report, you should demonstrate your ability to empathise with and articulate your client’s/organisation’s needs/requirements through the following:</p> <p>Please include the EMPATHY honeycomb section.</p> <p><b>Customer personas:</b> Develop a minimum of two customer personas that are to be used as the basis for determining the other elements of the ‘empathise’ stage.</p> <p><b><i>Please ensure that your group adheres to a corporate look.</i></b></p> <p><b>Empathy maps.</b> Complete an empathy map for each customer persona you have developed. This should include how/what the customer persona hears, thinks, says and sees in relation to the client/organisation.</p> <p>I would recommend that the team produces two empathy maps.</p> <p>In addition, it should state their ‘pains’ and gains’.</p> <p><b><i>Please ensure that your group adheres to a corporate look.</i></b></p> <p><b>Research.</b> Conduct research into the customer personas you have developed and what their ‘needs’ are in relation to the client’s/organisation’s product or service. (200 words)</p> <p><b><i>Discuss Leveraging technology like never before</i></b></p> <p><b><i>Omni connections - is the complete experience of work: of feeling connected, of being included, and knowing we belong, regardless of our physical location.</i></b></p>	✓	
--	---	--

<p><b><i>When we are omni-connected, we use technology and human ingenuity to make sure we are seen, can fully contribute, and have equal quality of experience.</i></b></p>		
<p><b><i>Curiosity</i></b></p> <p><b><i>Empathy is very important</i></b></p> <p><b>Section 9</b></p> <p><b>Stakeholder requirements.</b> Clearly define the stakeholder requirements using the MoSCoW technique..</p> <p><b><i>Please make sure you have a definition for MoSCoW and reference it.</i></b></p>	✓	
<p><b>Section 10</b></p> <p><b>Define:</b> As a team, define the way the customer personas currently interact with the client's/organisation's product or service.</p> <p>This process will allow you to home in on any gaps or pain points customers' may experience and in doing so, clearly define your problem statement.</p>	✓	
<p><b>Section 11.</b></p> <p><b>Complete a customer journey map</b> using the following framework: Awareness, Consideration, Conversion, Loyalty and Advocacy.</p> <p>I would recommend that you complete three and these must be related to your customer personas that you have already developed.</p>	✓	
<p><b>Section 12</b></p> <p><b>Problem Statement:</b> A clear problem statement is imperative in meeting any client's/organisation's needs and agreeing on the path forward in a project.</p>	✓	
<p><b>Section 13</b></p> <p><b>Preparing for our Global Expansion into the UAE with Hofstede</b></p> <ol style="list-style-type: none"> <li>1. <b>Power Distance Index (PDI):</b> <ul style="list-style-type: none"> <li>o How is authority distributed in organizations and society in the UAE?</li> <li>o Are hierarchies strictly observed?</li> </ul> </li> <li>2. <b>Individualism vs. Collectivism (IDV):</b> <ul style="list-style-type: none"> <li>o Is the UAE culture more individualistic or collectivist?</li> <li>o How are group loyalty and family ties manifested?</li> </ul> </li> <li>3. <b>Masculinity vs. Femininity (MAS):</b> <ul style="list-style-type: none"> <li>o Are traditional gender roles prominent in the UAE?</li> <li>o What values are emphasized in workplaces and social settings?</li> </ul> </li> <li>4. <b>Uncertainty Avoidance Index (UAI):</b> <ul style="list-style-type: none"> <li>o How does the UAE society handle ambiguity and uncertainty?</li> <li>o What are some practices or policies in place to mitigate uncertainty?</li> </ul> </li> <li>5. <b>Long-Term Orientation vs. Short-Term Normative Orientation (LTO):</b> <ul style="list-style-type: none"> <li>o Does the UAE focus more on long-term planning or immediate results?</li> </ul> </li> </ol>	✓	

	<ul style="list-style-type: none"> <li>o How are traditions and social obligations viewed?</li> </ul> <p><b>6. Indulgence vs. Restraint (IVR):</b></p> <ul style="list-style-type: none"> <li>o Is the UAE culture more indulgent or restrained?</li> </ul> <p>How are leisure activities and enjoyment of life perceived</p>	
	<p><b>All the materials and references are in Week 7 Lecture slides and in the modules.</b></p> <p><b>Section 14 Ideate and Prototype.</b></p> <p>Using the problem statement... you defined, develop a prototype solution that meets the needs of the customers you identified. Include: -</p> <p>Introduce Ideation and great ideas and give an introduction with 2 references why this is so important for all organisations</p> <p>An overview of the UX/UI elements to be considered in prototype development.</p> <p>Illustrate all of your ideas that the team has developed using the funnel approach are there 50 ideas that become 10 ideas.</p> <p>Remember the crazier and the most original and novel the better.</p> <p><b>Novelty is very important.</b></p>	✓
	<p><b>Section 15 The accessibility requirements.</b></p> <p>Introduce accessibility requirements in the context of IS and give an introduction with 2 references why this is so important for all organisations</p> <p>The teams must insert references to substantiate your work AND you can create your own story about accessibility requirements.</p>	✓
	<p><b>Section 16 The cyber-security requirements/considerations.</b></p> <p>Introduce Cybersecurity and draw on your previous knowledge in the context of IS and give an introduction with 2 references why this is so important for all organisations</p> <p>In the lecture there are some points to discuss but you are required to add to these concerns about cybersecurity and given the world today as an IS professional what other requirements or considerations would you include in this section.</p> <p>Diagrams are welcome. Giverly must be sourced at all times.</p>	✓
	<p><b>Section 17 Wireframes and Interface designs</b></p> <p>Introduce Wireframes and Interface Design and and draw on your previous Knowledge and give an introduction with 2 references why this is so important for all organisations.</p> <p>All of you use wireframes and Interface design on your phone all day....</p>	✓

	<p>Discuss how the prototype will work (and how customers will interact with it). (400 words or equivalent diagrams/mock-ups).</p> <p>Please create wireframes for Giverly to have seamless global information systems across the three locations.</p> <p>Follow the exemplars given in the lecture.</p>	
	<p><b>Section 18 Assessment Task on AI for Giverly (1000 words and diagrams)</b></p> <p><b>Developing an AI-Driven Philanthropic Strategy for Giverly</b></p> <ul style="list-style-type: none"> <li>• All of you have been presented with information about AI in the landscape of Philanthropy</li> <li>• <b>Objective:</b></li> <li>• You will understand how AI can be utilized to enhance philanthropic efforts by developing a comprehensive AI-driven strategy for Giverly</li> <li>• This assessment task will assist you to apply theoretical knowledge to practical scenarios, enhancing your analytical and problem-solving skills.</li> </ul> <p>Groups develop a strategy incorporating AI tools to address key challenges and opportunities identified in your research.</p> <p>The strategy should include:</p> <ol style="list-style-type: none"> <li>1. Objectives and goals.</li> <li>2. AI tools and techniques to be used.</li> <li>3. Implementation plan</li> <li>4. Expected outcomes and impact.</li> </ol>	✓
	<p><b>Section 14</b></p> <p><b>Roles and Responsibilities</b></p> <p>Please include your CV summaries that you have prepared in this section as articulated in week 1 slides. Please follow the example given in Lecture 1 of the 250 word CV.</p>	✓
	<p><b>Section 15</b></p> <p><b>Key Dates &amp; Milestones</b></p>	✓

List the start and finish date for your project alongside all the milestones (i.e., the due dates) associated with the project; a Gantt Chart would be appropriate.

**Please ensure that you include your Gantt chart in this section.**

### Section 16

**Conclusion** (maximum 200 words) Update your conclusion to include all the latest sections.

Restate your plan for Giverly.



Synthesize or summarize your major points.

Make the context of your argument clear

### Section 17

#### References:

Quality references and correct use of APA7 referencing.



### Section 18

**Appendices:** ‘scrum’ meeting minutes and ‘scrum’ meeting notes, other materials, screen dumps, etc. Include all the links to the five country briefs of the five locations that Giverly will be establishing its business.

Please check your RUBRIC for these sections and look at the mark allocation!!!



#### Project progress

Project documentation is presented on shared drive using the course conventions and templates, and evidences the project’s progress (e.g., minutes and status report)

**Project status report** A complete and accurate project status report is presented on the team’s drive using a completed course template, which evidences the project and upcoming project tasks.

**Team engagement** All team members present their contribution to project progress clearly and accurately and respond in a professional fashion to panel questions and feedback about their project.

### Section 19 Team Contract



## Appendix F

### Meeting Minutes

**Table 1***Meeting Minutes 1*

**Team Name:** InnovaTeam Solutions – Harnessing innovation through collaboration between consultants and clients as a team, empowering business with cutting edge information systems strategies and solutions

**Meeting Date:** 30 September 2024

**Meeting time:** 8 – 8.38pm

**Location:** Microsoft Teams

**Attendees:** Tammy, Calista, Petch, Luz, Justin

<b>Meeting Agenda:</b>
<ol style="list-style-type: none"> <li>1. Fill up Project Status Report</li> <li>2. Finalise Team Contract</li> <li>3. Assign team roles</li> <li>4. Distribute Assessment 1 Project Plan parts</li> </ol>



<b>Meeting Minutes:</b>
<ol style="list-style-type: none"> <li>1. Assigning of team roles:           <ul style="list-style-type: none"> <li>- Project Manager: Tammy</li> <li>- Product Owner: Petch</li> <li>- Domain Expert: Luz</li> <li>- Customer Representative: Justin</li> <li>- Lead Business Analyst: Calista</li> </ul> </li> <li>2. Assessment 1 parts distribution:           <ul style="list-style-type: none"> <li>- Tammy: Stakeholder Communication</li> <li>- Luz: Overview of Client, Problem statements, objectives</li> <li>- Justin: Roles and responsibilities, introduction and conclusion</li> <li>- Calista: Existing information systems technology</li> <li>- Petch: Current business operations and key dates</li> </ul> </li> </ol>



<b>Action Items:</b>
<ol style="list-style-type: none"> <li>1. Team members to send our CV summary to Justin by tomorrow, 1 October</li> <li>2. Clarify the following with Learning Facilitator:           <ul style="list-style-type: none"> <li>- Page 7 Project Status Reporting, can we use Jira?</li> <li>- Does team minutes overlaps with status report?</li> <li>- When there is discrepancies between Brief and Checklist, do we follow Brief? Eg. Word count</li> </ul> </li> <li>3. Draft deadline to be completed by next Monday, 7 October before our meeting</li> </ol>



<b>Next Meeting:</b>
<b>Date:</b> 7 October 2024 <b>Time:</b> 8pm <b>Location:</b> Microsoft Teams



**Prepared by:** Calista

**Date:** 30 September 2024

**Table 2***Meeting Minutes 2*

<b>Team Name:</b> InnovaTeam Solutions
<b>Meeting Date:</b> 7 October 2024
<b>Meeting time:</b> 8 – 9.05pm
<b>Location:</b> Microsoft Teams
<b>Attendees:</b> Tammy, Calista, Petch, Luz, Justin
<b>Meeting Agenda:</b>
<ol style="list-style-type: none"> <li>1. Go through previous meeting minutes</li> <li>2. Run through the draft Project Plan report</li> <li>3. Brainstorm deliverables</li> </ol>
<b>Meeting Minutes:</b>
<ol style="list-style-type: none"> <li>1. Introduction – Justin to prepare a draft by Wednesday, 9 Oct</li> <li>2. Overview of client – Team says good to go</li> <li>3. Current business operations – Team says good to go</li> <li>4. Problem, Objective and Deliverables – Missing Deliverables/Solutions, Luz to further develop it taking reference from the AI recommendations under “Existing Information Systems and Technologies” segment, emphasise on the usage of crypto</li> <li>5. Context – Justin to research on 1-4, Calista to research on 5-8 and Tammy to research on 9-13. Each member to produce a 100 words summary to include in the report by Thursday, 10 Oct</li> <li>6. Existing Information Systems and Technologies – Team says good to go</li> <li>7. Stakeholder and communication plan – Team says good to go</li> <li>8. Roles and Responsibilities - Team says good to go</li> <li>9. Key Dates and Milestones – Petch to include features /deliverables</li> <li>10. Conclusion – Justin to prepare a draft by Wednesday, 9 Oct</li> </ol>
<b>Action Items:</b>
<ol style="list-style-type: none"> <li>1. Introduction, Deliverables, Context, Key Dates and Milestones and Conclusion need to be developed further by Thursday, 10 Oct</li> <li>2. Clarify the following with Learning Facilitator: <ul style="list-style-type: none"> <li>- Do we need more than the digital marketing and the three AI recommendations/deliverables?</li> <li>- How to expand on current business context when the global website and mobile app is not functioning? How does Giverly function in Australia?</li> <li>- Gann Chart – to include features? Clarify milestones</li> </ul> </li> <li>3. Team to finalise their parts and read the other teammate’s parts and provide comments if any, both by Thursday, 10 Oct</li> </ol>
<b>Next Meeting:</b>
<b>Date:</b> 14 October 2024 (tentative) <b>Time:</b> 8pm <b>Location:</b> Microsoft Teams <b>Agenda:</b> <ol style="list-style-type: none"> <li>1. Work on group presentation (Assessment 2A) due on 27 October</li> </ol>
<b>Prepared by:</b> Calista <b>Date:</b> 7 October 2024

**Table 3***Meeting Minutes 3*

<b>Team Name:</b> InnovaTeam Solutions
<b>Meeting Date:</b> 14 October 2024
<b>Meeting time:</b> 8 – 9pm
<b>Location:</b> Microsoft Teams
<b>Attendees:</b> Tammy, Calista, Petch, Luz, Justin
<b>Meeting Agenda:</b>
<ul style="list-style-type: none"> <li>1. Go through Assessment 2A presentation</li> <li>2. Delegate parts</li> </ul>
<b>Meeting Minutes:</b>
<ul style="list-style-type: none"> <li>1. Went through assessment brief</li> <li>2. Delegate each section to different members</li> </ul>
<b>Action Items:</b>
<ul style="list-style-type: none"> <li>1. Introduction: Justin</li> <li>2. Problem Statement and stakeholders requirements: Tammy</li> <li>3. Hofstede: Tammy</li> <li>4. Customer persona, Empathy map, Customer journey map slides template: Calista</li> <li>5. Customer persona, Empathy map, Customer journey map: Justin, Petch, Calista, Luz</li> </ul>
<b>Next Meeting:</b>
<b>Date:</b> 21 October 2024 (tentative) <b>Time:</b> 8pm <b>Location:</b> Microsoft Teams <b>Agenda:</b> <ul style="list-style-type: none"> <li>1. Discuss Assessment 2A presentation and report</li> <li>1. Go through Assessment 1 comments</li> </ul>
<b>Prepared by:</b> Calista <b>Date:</b> 14 October 2024

**Table 4***Meeting Minutes 4*

<b>Team Name:</b> InnovaTeam Solutions
<b>Meeting Date:</b> 21 October 2024
<b>Meeting time:</b> 8 – 9.05pm
<b>Location:</b> Microsoft Teams
<b>Attendees:</b> Tammy, Calista, Petch, Luz, Justin
<b>Meeting Agenda:</b>
<ol style="list-style-type: none"> <li>1. Discuss Assessment 2A presentation and report</li> <li>2. Go through Assessment 1 comments</li> </ol>
<b>Meeting Minutes:</b>
<ol style="list-style-type: none"> <li>1. Went through every slide</li> <li>2. Went through the report</li> <li>3. Went through the new checklist and found out the customer journey map title needs amendment to “awareness, consideration, conversion, loyalty and advocacy”</li> </ol>
<b>Action Items:</b>
<ol style="list-style-type: none"> <li>1. Justin to amend introduction and conclusion</li> <li>2. Justin to submit draft by 21 October 2024, 10pm</li> <li>3. Petch to move section 14 and 15 to the end of the report</li> <li>4. Calista to amend customer journey map title and team to amend their persona's customer journey map on slides and report accordingly</li> <li>5. Change the checklist in the report to the new checklist</li> <li>6. Clarify with Chris on the deliverables</li> </ol>
<b>Next Meeting:</b>
<b>Date:</b> 30 October 2024 (tentative) <b>Time:</b> 8pm <b>Location:</b> In class <b>Agenda:</b> <ol style="list-style-type: none"> <li>1. Discuss Assessment 2B</li> </ol>
<b>Prepared by:</b> Calista <b>Date:</b> 21 October 2024

**Table 5***Meeting Minutes 5*

<b>Meeting Minutes</b>
<b>Team Name:</b> InnovaTeam Solutions
<b>Meeting Date:</b> 1 November 2024
<b>Meeting time:</b> 8 – 9pm

<b>Location:</b> Microsoft Teams
<b>Attendees:</b> Tammy, Calista, Petch, Luz, Justin
<b>Meeting Agenda:</b>
<ol style="list-style-type: none"> <li>1. Discuss and group the ideas (each member to complete ideation before meeting, please remember to be creative and include AI ideas)</li> <li>2. Split the 6 tasks mentioned on WhatsApp</li> <li>3. Work on slides for presentation</li> </ol>
<b>Meeting Minutes:</b>
<ol style="list-style-type: none"> <li>1. Team filtered ideas from 50 to 25 to 10</li> <li>2. Team agreed on the parts <ul style="list-style-type: none"> <li>- Ideation and Accessibility Requirements: Tammy</li> <li>- Prototype and persona link with prototype: Justin and Petch</li> <li>- Cybersecurity requirement: Luz</li> <li>- AI Strategy: Calista</li> </ul> </li> </ol>
<b>Action Items:</b>
<ol style="list-style-type: none"> <li>1. Team to complete their parts before 4 November 2024</li> </ol>
<b>Next Meeting:</b>
<b>Date:</b> 4 November 2024 (tentative) <b>Time:</b> 8pm <b>Location:</b> Microsoft Teams <b>Agenda:</b> <ol style="list-style-type: none"> <li>1. Go through content of report</li> <li>2. Go through slides</li> </ol>
<b>Prepared by:</b> Calista
<b>Date:</b> 1 November 2024

**Table 6***Meeting Minutes 6*

<b>Meeting Minutes</b>
<b>Team Name:</b> InnovaTeam Solutions
<b>Meeting Date:</b> 4 November 2024
<b>Meeting time:</b> 8 – 9pm
<b>Location:</b> Microsoft Teams
<b>Attendees:</b> Tammy, Calista, Petch, Luz, Justin
<b>Meeting Agenda:</b>
<ol style="list-style-type: none"> <li>1. Discuss slides</li> <li>2. Discuss report progress</li> <li>3. Practice presentation</li> </ol>
<b>Meeting Minutes:</b>
<ol style="list-style-type: none"> <li>1. Petch presented the prototype to the group</li> <li>2. Comments to link with AI strategy <ul style="list-style-type: none"> <li>- Donation matching</li> </ul> </li> </ol>

- Gamification to link more with charities content or events
- Include user's recent donation transaction on dashboard

**Action Items:**

1. Patch to work on comments
2. Team to finalise slides

**Next Meeting:**

**Date:** 13 November 2024 (tentative)

**Time:** 8pm

**Location:** Microsoft Teams

**Agenda:**

1. Discuss final assessment

**Prepared by:** Calista

**Date:** 4 November 2024

## Appendix G

### Project Status Report

**Table 1**

*Project Status Report Week 4*

#### PROJECT STATUS - WEEKLY IN-CLASS REPORT

Project	Giverly		
Attendees	Calista Chiu, Temuulun Lkhagvasuren, Luz Clorinda Chapi Huillca, Mufan Jia, Wasupon Arpornpattana		
Overall status	Not deliverable	RAG NOTES: The initial draft of the assessment has been prepared by all members and team has moved towards the completion.	
	At risk – monitoring		
	On-track		
Weekly Summary (General)	<p>Our consulting team has finalised the followings:</p> <ul style="list-style-type: none"> <li>· Discussed the individual parts written for the assessment</li> <li>· Shared ideas and concerns about the assessment parts</li> <li>· Agreed on the ways of doing specific parts of the assessment</li> <li>· Shared feedback and recommendations to each other</li> <li>· Defined the project and the participants more clearly</li> </ul>		
Critical Issues	<ul style="list-style-type: none"> <li>· Do the project deliverables have to be quite detailed at this point of project?</li> <li>· Does the Gantt chart need to be extensive, including all the milestones and complementary parts when we are about to kick off with the plan?</li> </ul>		
Major Risks / items for escalation	None at the moment		
NEXT STEPS / Mitigations	After receiving feedback, we will finalise the assessment.		

#### Governance Structure

Role	Name
Project Manager	Temuulun Lkhagvasuren
Product Owner	Wasupon Arpornpattana
Domain Expert	Luz Clorinda Chapi Huillca
Customer Representative	Mufan Jia
Lead Business Analyst	Calista Chiu

**Table 2***Project Status Report Week 5***PROJECT STATUS - WEEKLY IN-CLASS REPORT**

<b>Project</b>	Giverly	
<b>Attendees</b>	Calista Chiu, Temuuulun Lkhagvasuren, Luz Clorinda Chapi Huillca, Mufan Jia, Wasupon Arpornpattana	
<b>Overall status</b>	Not deliverable	RAG NOTES: The first assessment has been completed and team had a discussion on the work completion and things to consider for the upcoming works.
	At risk – monitoring	
	<b>On-track</b>	
<b>Weekly Summary (General)</b>	<p>Our consulting team has finalised the followings:</p> <ul style="list-style-type: none"> <li>· Finished the Assessment 1</li> <li>· Had a group discussion on the work delivered</li> <li>· Feedback exchange on our individual and team work based on Assessment 1</li> <li>· Ideas to work on the upcoming assessments more effectively</li> <li>· Decided to meet prepared for the next meeting to discuss and divide our workload for Assessment 2 Part A</li> </ul>	
<b>Critical Issues</b>	<ul style="list-style-type: none"> <li>· None</li> </ul>	
<b>Major Risks / items for escalation</b>	None at the moment	
<b>NEXT STEPS / Mitigations</b>	After receiving general insights or additional feedback on our work from Chris, we will implement the feedback into our next assessment.	

**Governance Structure**

<b>Role</b>	<b>Name</b>
Project Manager	Temuulun Lkhagvasuren
Product Owner	Wasupon Arpornpattana
Domain Expert	Luz Clorinda Chapi Huillca
Customer Representative	Mufan Jia
Lead Business Analyst	Calista Chiu

**Table 3***Project Status Report Week 6*

<b>Project</b>	Giverly	
<b>Attendees</b>	Calista Chiu, Temuulun Lkhagvasuren, Luz Clorinda Chapi Huillca, Mufan Jia, Wasupon Arpornpattana	
<b>Overall status</b>	Not deliverable	RAG NOTES: The second assessment and its presentation have been drafted and sent for feedback. The assessment part 2A is almost finished in terms of the context.
	At risk – monitoring	
	On-track	
<b>Weekly Summary (General)</b>	<p>Our consulting team has finalised the followings:</p> <ul style="list-style-type: none"> <li>· Reflected and took notes on feedback provided for assessment 1</li> <li>· Discussed and decided on the ideas for customer personas and related maps</li> <li>· Divided our work for assessment part 2A</li> <li>· Drafted our work and sent for feedback before the presentation delivery</li> </ul>	
<b>Critical Issues</b>	<ul style="list-style-type: none"> <li>· Regarding the feedback provided for Assessment 1, in the section 3.3 and 3.4 parts, the team is not highly sure about aligning deliverables and objectives with the assessment brief. As we listed the deliverables from assessments and added more to the context, this feedback needs a bit of elaboration to help us with understanding.</li> </ul>	
<b>Major Risks / items for escalation</b>	None at the moment	
<b>NEXT STEPS / Mitigations</b>	After receiving feedback on our part 2A draft, we will improve the presentation first and then prepare the client report for submission.	

**Governance Structure**

Role	Name
Project Manager	Temuulun Lkhagvasuren
Product Owner	Wasupon Arpornpattana
Domain Expert	Luz Clorinda Chapi Huillca
Customer Representative	Mufan Jia
Lead Business Analyst	Calista Chiu

**Table 4***Project Status Report Week 7***PROJECT STATUS - WEEKLY IN-CLASS REPORT**

<b>Project</b>	Giverly		
<b>Attendees</b>	Calista Chiu, Temuulun Lkhagvasuren, Luz Clorinda Chapi Huillca, Mufan Jia, Wasupon Arpornpattana		
<b>Overall status</b>	Not deliverable	RAG NOTES: The assessment 2A has been completed successfully. Team will receive feedback and move on to the next stage.	
	At risk – monitoring		
	On-track		
<b>Weekly Summary (General)</b>	<p>Our consulting team has finalised the followings:</p> <ul style="list-style-type: none"> <li>· Finalised the assessment 2A</li> <li>· Presented the Client Report</li> <li>· Worked on the parts where feedback was provided</li> <li>· Reviewed our assessment 2A and teamwork</li> </ul>		
<b>Critical Issues</b>	<ul style="list-style-type: none"> <li>· Regarding the reference sources for assessments, can we use Wikipedia to source information? If we cannot, do we need to remove all the Wikipedia references from the assessment 1&amp;2 for a better marking or continue working on assessment 2B with no Wikipedia references?</li> </ul>		
<b>Major Risks / items for escalation</b>	None at the moment		
<b>NEXT STEPS / Mitigations</b>	After receiving feedback on our part 2A submission, we will implement them in assessment 2B and start discussing and dividing our work for the next submission.		

**Governance Structure**

Role	Name
Project Manager	Temuulun Lkhagvasuren
Product Owner	Wasupon Arpornpattana
Domain Expert	Luz Clorinda Chapi Huillca
Customer Representative	Mufan Jia
Lead Business Analyst	Calista Chiu

**Table 5***Project Status Report Week 8***PROJECT STATUS - WEEKLY IN-CLASS REPORT**

<b>Project</b>	Giverly	
<b>Attendees</b>	Calista Chiu, Temuulun Lkhagvasuren, Luz Clorinda Chapi Huillca, Mufan Jia, Wasupon Arpornpattana	
<b>Overall status</b>	Not deliverable	RAG NOTES: The assessment 2B has been drafted and sent for a feedback. Changes have been made based on the preliminary feedback.
	At risk – monitoring	
	On-track	
<b>Weekly Summary (General)</b>	<p>Our consulting team has finalised the followings:</p> <ul style="list-style-type: none"> <li>· Divided our work for part 2B</li> <li>· Finalised the report and ppt draft</li> <li>· Received feedback on the drafts</li> <li>· Worked on the feedback and made quick changes</li> <li>· Prepared the presentation for delivery on Wednesday</li> </ul>	
<b>Critical Issues</b>	<ul style="list-style-type: none"> <li>· None at the moment</li> </ul>	
<b>Major Risks / items for escalation</b>	None at the moment	
<b>NEXT STEPS / Mitigations</b>	After presenting the presentation on Wednesday, the team will further work on assessment 2B and finalise it for the submission.	

**Governance Structure**

Role	Name
Project Manager	Temuulun Lkhagvasuren
Product Owner	Wasupon Arpornpattana
Domain Expert	Luz Clorinda Chapi Huillca
Customer Representative	Mufan Jia
Lead Business Analyst	Calista Chiu



