

Milestone 1: Project Report

Subject: MIS611 - Information Systems Capstone

Learning Facilitator: Chris Wing Kah Tham

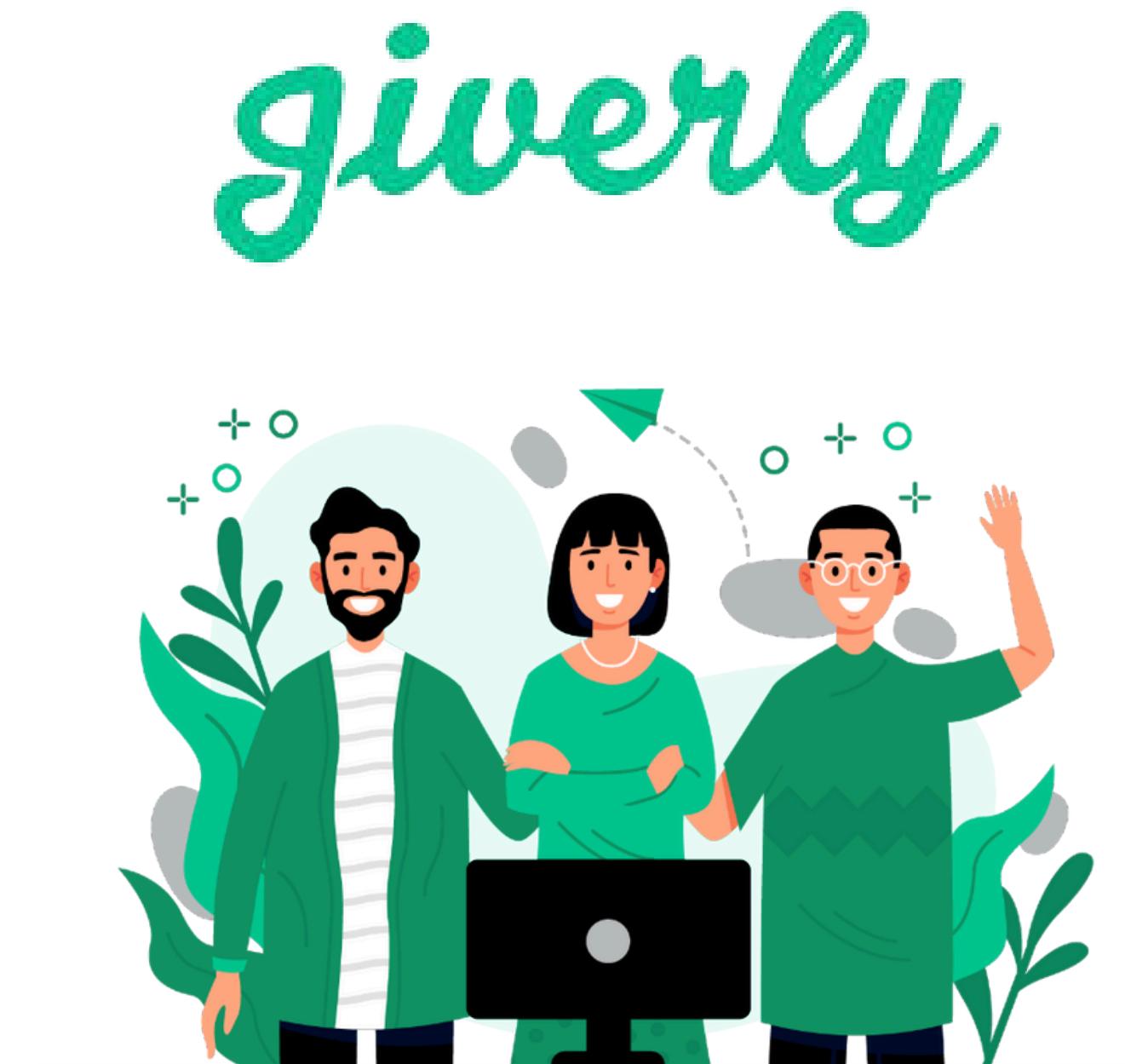
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Introduction

In this project, we utilised **design thinking**, **Hofstede's cultural dimensions theory**, and the **MoSCoW prioritization technique** to develop a clear strategy that aligns Giverly's platform with the needs and expectations of both donors and charities in the UAE.

Through thorough **stakeholder analysis, customer personas, empathy maps, and customer journey mapping**, we identified key cultural, technological, and strategic insights to ensure Giverly's successful global expansion.



Overview of Client & Project Scope



Client Overview

- Giverly is a fintech company that merges philanthropy with everyday financial activities, enabling users to donate effortlessly through cashback from daily purchases.
- Founded by Sagar Menon and Manvi Mehra, Giverly operates in India and Australia and plans to expand into the UAE.
- Their mission is to simplify charitable giving, using digital tools like AI recommendations and blockchain transparency to engage tech-savvy donors.

Project Scope

- Customer Persona Development
- Empathy Mapping and Journey
- Cultural Analysis Using Hofstede's Cultural Dimension Theory



Team Members

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UAE Market Overview

Demographics



- Population: **9.52 million** (2023)
- Expatriates: **88.52%** of population
- Median age: **31.6** years
- Urbanization: **87.78%** of total population
- Literacy rate: **98.29%**

Market Size & Growth



- Fintech market: **\$2.5 billion** by 2022
- 20%** annual growth in digital payments

Digital Adoption



- 96%** smartphone penetration rate
- 76%** use mobile banking

Regulatory Environment



- Supportive fintech regulations
- Strict charity compliance

Philanthropic Landscape



- Zakat: key driver of giving
- \$5.2 billion** annual donations

Key Implications for Giverly

- Large, young, tech-savvy expatriate market
- High digital adoption supports fintech solutions
- Need for culturally sensitive approach (e.g., Zakat)
- Opportunity to tap into significant charitable giving

Problem Statement

- The Problem Statement within this project will be focused more on the customer.
- A method of using 'point of view' or POV suggested by design teams will be used in this project (POV Madlib).

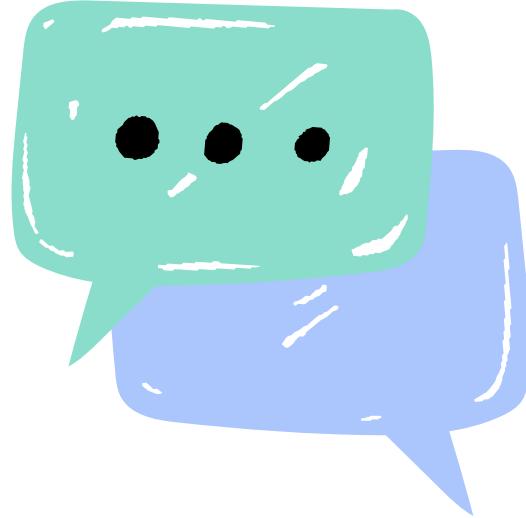
User	Need	Insight
A Gen X doctor	A secure and reliable partnership with tech-driven fundraising platform	The user is already familiar with fundraising, especially in the healthcare sector. Due to the complexities in regulations, digital transformations and less audience, she wants to have a stable and reliable relationship with a fundraising platform within charity space, not only for her healthcare fundraising activities but also for her own donations.
A Gen Y expat and entrepreneur from India	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
A local student in his third-year majoring in Finance	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. However, as a student, he is not interested in donating a great amount, but rather in smaller portions based on his expenditure and budget.
A young Emirati who has recently graduated	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.

Global expansion with Hofstede

The cultural differences within the UAE and its comparison with other countries are highly distinct. In this sense, the Cultural Dimensions theory by Hofstede will assist in understanding the cultural differences between the UAE and other nations.

Dimensions	UAE
Power Distance	<u>High</u> : Due to the religious influence and emirate's most politically prominent tribe, the power distance is high in UAE. Moreover, each tribe has its own sheikh and the local governments within the 7 emirates are ruled by sheikhs.
Uncertainty Avoidance	<u>High</u> : 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.
Individualism	<u>Low</u> : 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.
Masculinity	<u>Medium</u> : 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.
Time Orientation	<u>Low</u> : UAE people 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	<u>Low</u> : As a restrained society, UAE people do not focus on leisure and indulgence and are rather restrained by the social norms and culture.

Stakeholder Requirements



At this point of the consulting project, the initial requirements from the stakeholders have been obtained and therefore categorised using MoSCoW technique.

- Must have
 - A Project Plan based on the project structure and framework
 - A Project Report
 - Prototype Solution with Mock ups
 - Customer profiling, personas and journey maps
 - Empathy maps
 - An analysis on Giverly's pinpoints and drawbacks within the existing Information System and Technologies
 - An analysis on Giverly's current business operations
 - Research into UAE and its characteristics
- Should have
 - An Implementation Plan for fintech (cryptocurrency) and AI
 - A list of official documents and contracts to be prepared for regulatory bodies in UAE
 - Research into supporting parts (including legislations, market characteristics, social media usage, AI, cryptocurrency, cultural aspects, etc.)
- Could have
 - A Business Plan for new market entry
 - A Marketing Plan for new market entry
- Will not have
 - Research into Competitor Analysis in UAE
 - Beta version of the new website and application

Customer Persona Overview

Persona 1: Career-driven Expat

Aakifah Binte Muhammad



Persona 2: Fintech-Savvy Student

Khalid Al Mansoori



Persona 3: Young Professional

Khalid Al Sharqi



Persona 4: Al Jalila

Foundation



Persona 1: Career-driven Expat

Aakifah Binte Muhammad



Name: Aakifah Binte Muhammad

Age: 40 years old

Race: Indian

Home Country: India

Occupation: Business Owner

Residency Status: UAE Expatriate since 2021

Marital Status: Married, with one son

Location: Abu Dhabi

Religion: Muslim

Total Household Income:

AU\$100,000K/year

Personalities

- Extroverted
- Career-driven
- Goal-driven
- Impatient
- Untrusting
- Religious

Motivation

- Incentive
- Fear
- Power
- Social

Technology

- Social Media
- Mobile Applications
- Artificial Intelligence
- New Technologies

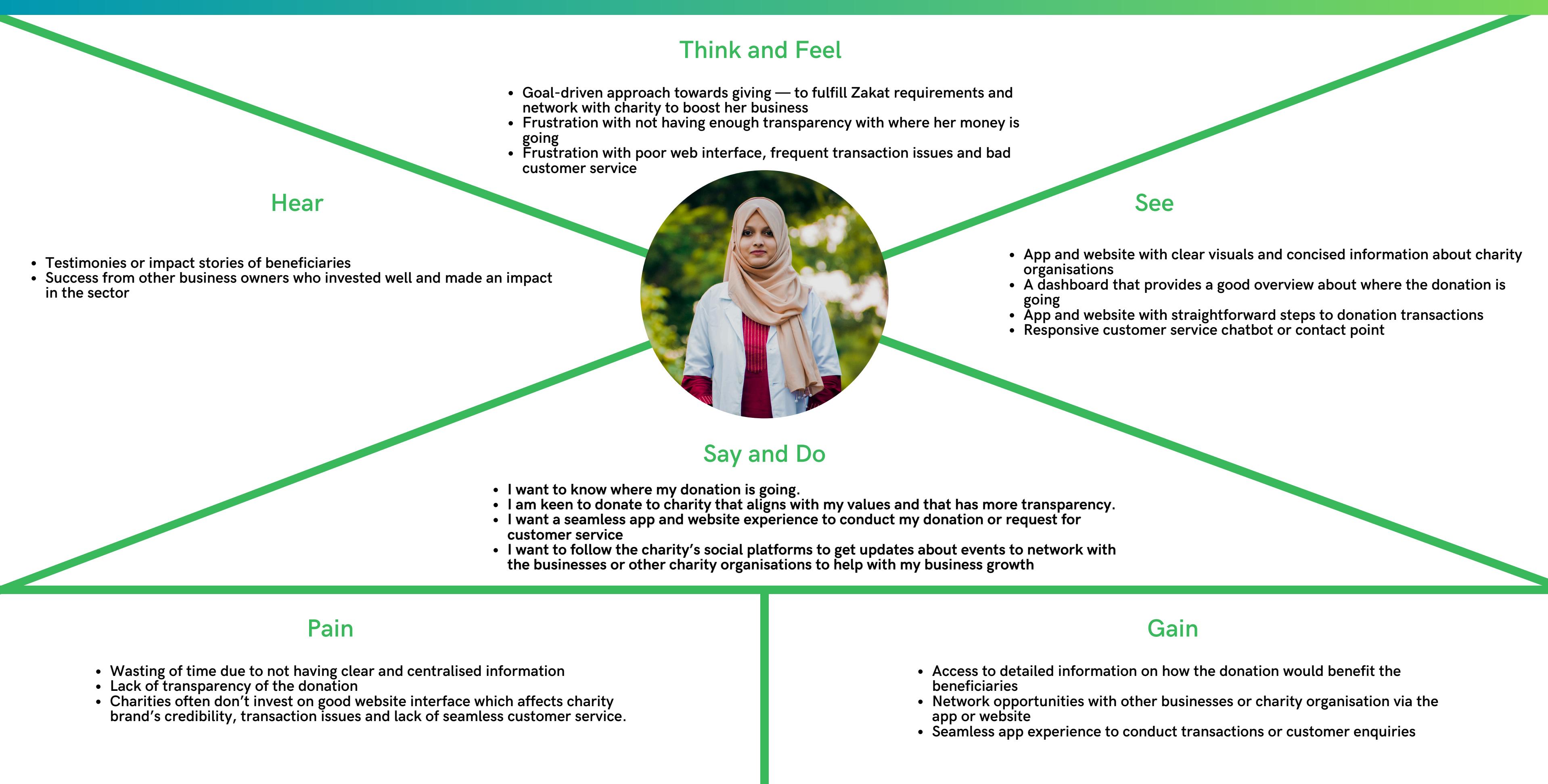
Goals

- To find a simple and quick way to conduct charitable transactions, she has no time to waste
- To find a trustworthy charity to contribute 2.5% to the Zakat contribution every year
- To expand her network in the philanthropic world that could be beneficial to her business
- To find a charity with values that aligns with hers

Frustrations

- Lack of trust towards the authenticity of charitable organisations
- Often waste a lot of time on transaction issues, bad website interface or service
- To obtain results transparency from charitable organisations

Customer Empathy Map 1: *Career-driven Expat Aakifah Binte Muhammad*



Customer Journey Map 1: Career-driven Expat Aakifah Binte Muhammad



Aakifah is a career-driven and goal oriented donor. She does not have time to waste and only has two goals — To find an easy way to fulfil her Zakat and to network with businesses and charity organisations.

Scenario: Aakifah recently heard about Giverly and found its shop and give, and receive cashback concept interesting.

Expectations

- Ability to conduct easy transactions
- Ability to easily find help through customer service
- Ability to see regular updates on how the donations can benefit the beneficiaries

	Awareness	Consideration	Conversion	Loyalty	Advocacy
Actions	Sees advertisements on Giverly through social media platforms FB and IG	Clicks onto the call to action which directs to Giverly's website and browsed through the pages to find out more information about Giverly	Researches on other charity organisations to see which best aligns with values. Consults with her husband about other charity organisations.	Proceeds to sign up for an account and saved credit card information to begin transactions.	Tells her husband and shares on social media with her friends about her experience with Giverly and how meaningful it is.
Touchpoints	Social Media (FB, IG)	Website	Google, Social Media, Word of Mouth	Website (Registration, Payment)	Word of Mouth, Social Media
Needs and Pains	Need to fulfill 2.5% Zakat contributions yearly and interested to network with other charity donors or organisations for business purposes	Finds information about the organisation, fast website speed, efficient customer service available	Faces the lack of transparency in most charity organisation's website. Decided Giverly is the best.	Transparency in donation, good user experience to browse through charity pages, event updates, or conduct transactions and good customer service.	Easily attainable content like beneficiaries information, step by step infographics, or loyalty reward program to enable and motivate her to easily share the information with others
Emotions	DELIGHTED "This ad reminds me that I need to do Zakat"	NEUTRAL "The other charity organisation offers minimal transparency and bad UX!"	NEUTRAL "I'm happy to join Giverly!."	LOYALTY "The UX is seamless and I can see every transaction."	ADVOCACY "I am going to share with my friends to receive rewards."
	FRUSTRATED				

Persona 2: Fintech-Savvy Student

Khalid Al Mansoori



Name: Khalid Al Mansoori

Age: 20 years old

Race: Indian Emirati

Home Country: UAE

Occupation: University Student

Residency Status: UAE Citizen

Marital Status: Single

Location: Abu Dhabi

Religion: Muslim

Total Household Income:

Supported by family

Personalities

- Ambitious
- Tech-savvy
- Culturally rooted
- Socially conscious
- Curious
- Active

Motivation

- Innovation
- Career Growth
- Social Impact
- Cultural Preservation

Technology

- Mobile Applications
- Fintech Platforms
- Blockchain
- AI in Finance

Goals

- To apply his finance knowledge in innovative ways
- To contribute to his community through modern means
- To balance traditional values with modern financial practices
- To stay ahead in the rapidly evolving fintech landscape
- To find ways to give back that align with his interests and values

Frustrations

- Limited practical applications of academic knowledge in real-world scenarios
- Difficulty in finding platforms that merge modern fintech with traditional Islamic finance principles
- Lack of user-friendly interfaces in existing financial applications
- Concerns about the ethical implications of some fintech innovations
- Balancing family expectations with personal career aspirations in finance

Customer Empathy Map 2: Tech-savvy Local Student Ahmed Al Mansouri



Customer Journey Map 2: Tech-savvy Local Student Ahmed Al Mansouri



Ahmed is a tech-savvy and ambitious finance student. He's looking for innovative ways to apply his academic knowledge in real-world scenarios, particularly in fintech that aligns with Islamic finance principles.

Scenario: During a fintech seminar, Ahmed learns about Giverly's innovative cashback donation model. Intrigued by its blend of financial technology and charitable giving, he decides to explore how it can help him manage his finances while contributing to social causes.

Expectations

- A user-friendly fintech platform with robust financial management tools
- Seamless integration of charitable giving into everyday transactions
- Compliance with Islamic finance principles, including Zakat calculations
- Transparency in cashback and donation processes
- Insights into personal spending patterns and social impact

	Awareness	Consideration	Conversion	Loyalty	Advocacy
Actions	Hears about Giverly at fintech seminar	Researches Giverly online; Compares features with traditional banking apps; Reads user reviews	Downloads Giverly app; Creates account; Links his bank account; Makes first transaction	Uses Giverly for daily transactions; Monitors cashback and donation impact; Adjusts settings	Shares Giverly on social media; Discusses app in finance study group; Uses referral code
Touchpoints	Fintech seminar presentation; Conversation with peers; Giverly's website	Giverly's website; App store; Social media ads; Finance forums; Customer testimonials	Mobile app; Email confirmation; Customer support chat; Onboarding tutorial	Transaction notifications; Monthly impact reports; In-app analytics; Email newsletters	Social media share buttons; Referral program interface; Customer feedback form
Needs and Pains	Seeks practical application of fintech concepts learned in class; Wants to understand how cashback donations work	Concerned about data security and privacy; Wants assurance of Sharia compliance; Unsure about benefits compared to current banking app	Experiences slight confusion during setup; Worried about linking bank account; Unsure how to categorize transactions	Wants more detailed impact reports on donations; Desires integration with budgeting tools; Seeks more control over donation allocation	Wishes for more comprehensive analytics to share; Wants easier way to explain concept to friends; Desires stronger incentives for referrals
Emotions	DELIGHTED "This could revolutionize personal finance!"	"The features look promising, but is it secure?"	"The setup is a bit complex... I hope it's worth it."	"Let's see how this works in practice."	"My friends in the finance program need to know about this app."
	FRUSTRATED			"How does this stack up against my current bank?"	

Persona 3: Young Professional

Khalid Al Sharqi



Name: Khalid Al Sharqi

Age: 26 years old

Race: Emirati

Home Country: Dubai, UAE

Occupation: Marketing Assistant at a local tech company

Income: ~ AUD 28,800/year

Marital Status: Single, lives with parents

Location: Dubai

Religion: Muslim

Education: Bachelor's Degree in Business Management

Personalities

- Tech-Savvy
- Trend-Focused
- Cautious with Finances
- Social Media Enthusiast
- Pragmatic
- Independent, but seeks family approval
- Motivated by Rewards

Motivation

- Incentive 
- Fear 
- Convenience 
- Social 

Technology

- Social Media 
- Mobile Applications 
- Artificial Intelligence 
- New Technologies 

Goals

- To manage his personal finances better while enjoying his interests in fashion and technology
- To find opportunities that allow him to save while spending, such as cash back deals
- To support charitable causes indirectly, without impacting his own lifestyle
- To explore fintech innovations that align with his interest in technology and trends

Frustrations

- Concerned about platforms that require a significant commitment of time or money
- Distrusts services that aren't transparent about their fees or impact
- Finds donation processes inconvenient if they don't offer immediate personal benefits
- Prefers streamlined, hassle-free platforms that align with his fast-paced lifestyle

Customer Empathy Map 3: Ambitious Young Professional Khalid Al Sharqi



Customer Journey Map 3: Ambitious Young Professional Khalid Al Sharqi



Khalid is a young, trend-driven professional who likes staying updated with the latest in fashion, tech, and social media trends.

Scenario: Khalid is looking for a way to manage his spending while staying on top of trends. He comes across Giverly's platform, which integrates cashback and donation opportunities into everyday purchases.

Expectations

- Cashback
- Seamless integration
- User-friendly mobile app
- Transparency
- Social Proof

	Awareness	Consideration	Conversion	Loyalty	Advocacy
Actions	Sees an Instagram advertising for Giverly offering cashback deals.	Visit Giverly's website to learn about its offerings.	Download the app and tries a small purchase to test the cashback feature.	Decides to make Giverly part of his regular spending routine if satisfied with the experience	Recommends Giverly to peers and shares experiences on social media.
Touchpoints	Instagram, TikTok ads, and peer recommendations.	Giverly's website, social media pages.	Mobile app, Profile setting, Customer support chat if needed.	Giverly app, email newsletters for cashback and donation offers	Social media posts, word-of-mouth, online reviews.
Needs and Pains	Comes across the Ads for Giverly. Not yet excited but is intrigued by the promise of cashback and discounts	Exploring how the platform could fit the needs. See the app could integrate into his existing shopping habits and might help him save some money, which makes him optimistic about trying it	Tries out the platform for a small transaction, and begins to feel it might work as advertised.	Successfully receives the cashback, he feels content and satisfied	Confident to share to his friends and followers, and may look for incentives for bringing new user, such as, referral bonuses or exclusive offers.
Emotions	DELIGHTED	"Can I customise 50:50 as cashback and donation?"	"Is this better than other cashback apps?"	"Is it easy like that, just purchase on the Giverly's App?"	"Giverly is great if you want to save and donate easily."
	NEUTRAL	"It looks simple, but how does it work?"	"Let's see if I actually get the cashback they promise"	"It worked pretty well, maybe I'll keep using it"	
	FRUSTRATED	"This seems interesting, but how much cashback can I get?"			

Persona 4: Al Jalila Foundation



Type: Nonprofit Healthcare Charity

Founded: 2013

Location: Dubai, UAE

Mission: Transform lives through medical treatment, research, and education.

Annual Funding(Average):

AUD \$6Mill /year

Features

- Life-Saving Healthcare
- Innovation in Donations
- Global Impact
- Focused on Education
- Trust and Compliance

Motivation

- Medical Innovation



- Transform Lives



- Expand Accessibility



- Promote Philanthropy



Technology

- Cryptocurrency Donations



- Blockchain Transparency



- Social Media



- Online Platforms (YallaGive)



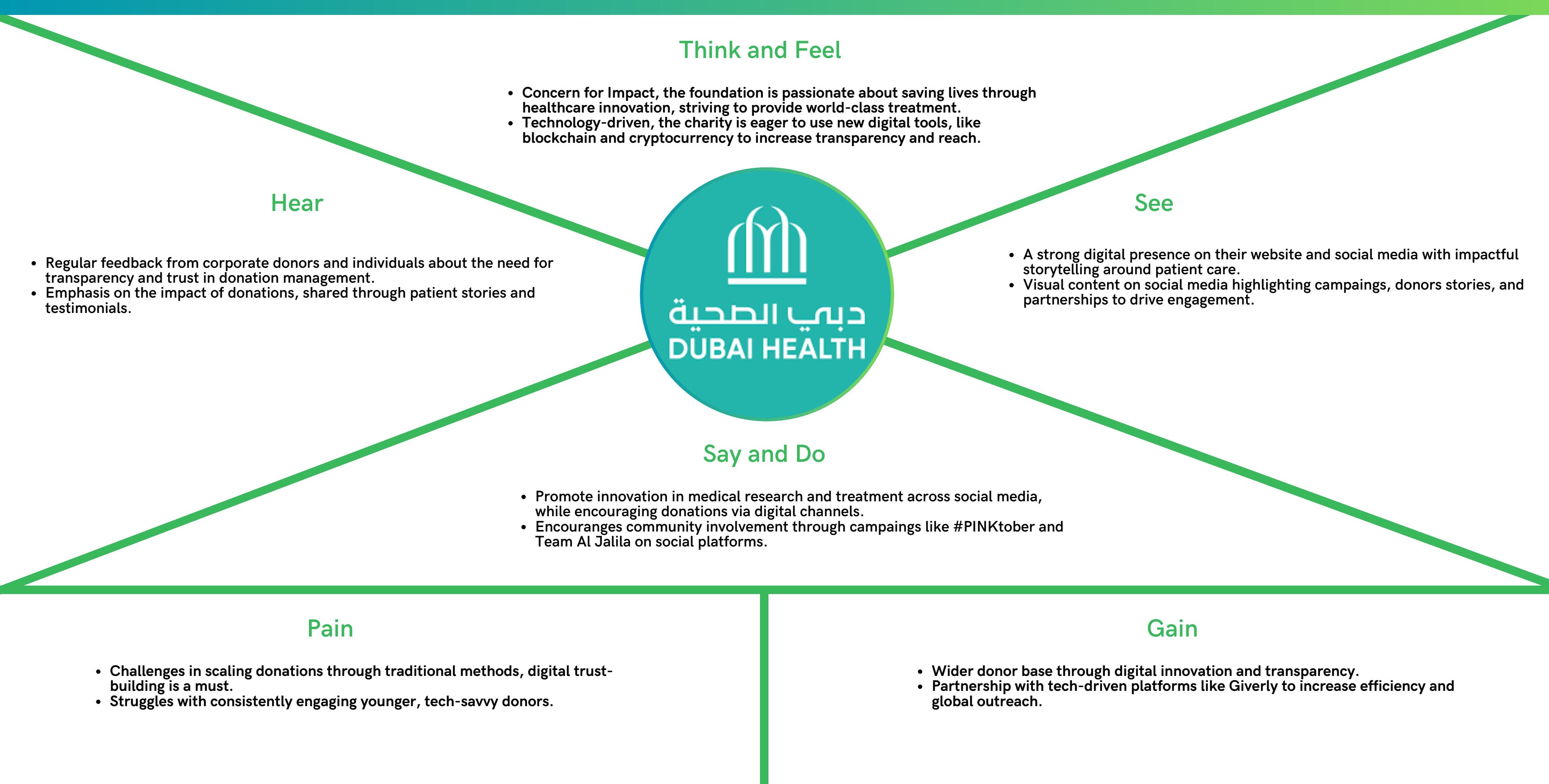
Goals

- Boost Digital Donations, utilising advanced technologies like cryptocurrency and blockchain
- Engage corporate partnerships with businesses to amplify reach.
- Leverage mobile and social media, attract younger tech-savvy donors.
- Enhance trust through transparent reports and real-time donation tracking.

Frustrations

- Limited trust in digital donations, doubts about transparency.
- Inefficient donations channels, traditional donation methods may not appeal to tech-savvy donors.
- Need for scalable solutions, the organisation struggles with scaling donation efforts globally.
- Donor engagement, difficulty maintaining long-term engagement with donors.

Customer Empathy Map 4: Al Jalila Foundation Healthcare Charity



Customer Journey Map 4: Al Jalila Foundation Healthcare Charity



Scenario: Since Al Jalila Foundation envisions utilising advanced digital technologies to scale its fundraising efforts, Giverly's platform could integrate seamlessly, providing transparency through blockchain and personalisation via AI-driven donation recommendations.

Expectations

- Increase donations through modern digital channels.
- Enhanced transparency using Giverly's blockchain features.
- Scalable solutions, specially during key periods like Ramadan.

	Awareness	Consideration	Conversion	Loyalty	Advocacy
Actions	Learn About Giverly's offerings, especially digital donations and transparency tech.	Explore how Giverly's platform/App integrates with blockchain and donation tracking	Evaluate costs/benefits comparing existing platforms with Giverly's platforms	Trial run of Giverly's platform with small donation campaigns.	Sees advertisements on Giverly Finalise terms and partnership with Giverly, ensuring effectiveness.
Touchpoints	Giverly's website, and social media	Product demo, and meetings with Giverly's team.	Meetings and competition analysis.s	Test, pilot project and feedback	Contract and negotiation meetings.
Needs and Pains	Needs more scalable donation solutions because the traditional methods are limited.	Need reassurance on trust and compliance with UAE laws due to tech trust barriers.	Cost-effective and scalable solutions to dismiss fear of overcomplication.	Smooth execution and donor engagement to avoid tech performance issues.	Transparency, flexible terms to avoid unexpected costs.
Emotions	DELIGHTED <i>"Interesting but cautious about scalability"</i>	<i>"Evaluating but unsure of long term ROI"</i>	<i>"The platform performs well in test, increase confidence"</i>	<i>"Confident about Scalability and impact with Giverly"</i>	
	FRUSTRATED	<i>"Concerned about regulatory fit and tech complexity"</i>			