***1.What is your most favourite feature in Kredivo apps? And why?***

1. I have top 3 product feature highlights that I love the most at Kredivo:   
   a. Account Personalized Package. What I love about this feature is that a user can choose immediately what kind of account they want to set based on credit limit (Starter/Basic/Premium). Other apps also do this, but they put this section not in the early page (registration) but put it after the user registered.   
   b. Kredivo Point. This feature allows users to convert their points into many voucher discounts that are available on the apps. The vouchers can be used to get cheaper prices and attract users using kredivo more often.   
   c. Referral program. Everyone is now more into social media and they are free and allowed to be a creator. Nowadays, digital marketing and referral programs allow people to easily get money and its benefit Kredivo to receive a lot of exposure which is beneficial for Kredivo brand awareness.

***2.What is your least favourite feature in Kredivo apps? And why?***

1. I feel that the section of “Makin Kenal Makin Sayang” should be placed as the first section below the main banners. Placing this section on section 7th makes new users less aware about Kredivo top highlights and what benefit they would get by using Kredivo. This point is my least favorite on Kredivo and I hope this will get improved.
2. Merchant Features. When we press the Merchant icon, we will easily see merchants who are partnered with kredivo but it is not categorized yet based on their category. This might be helpful if the Kredivo team would categorize them into some categories such as “Makanan dan Minuman”, “Tiket dan Hiburan”, “Voucher Games” and many more in order to help users easily find their destination.

***3.Create 1 new feature/initiative that you think will be best for Kredivo users, please***

***submit it into a spec with details of; business logic, overall flow, a little technical flow***

* Initiative features: Kredivo Games ( such as Shopee Capit or Shopee Tanam).
* Business Logic: Buying this online seems like a quick and tiresome process. It is important to keep Kredivo users engaged and keep them spending time on apps longer. Playing games is fun activities and users will get a point as a reward which can be applied to get discounts or for brand-sponsored products. The Data Science team plays an important role for this development. The Business Analyst team should conduct research on what kind of leisure activities that are mostly loved by society now. For example, many people love gardening, therefore some ecommerce companies made such gardening games.
* Overall flow: Goals are to keep our user engaged and spend more time on apps.  
  Flow: User playing games >> User get point >> Point accumulation >> Point can be used to claim vouchers >> Users happy >> Repeat Order >> More benefit for Kredivo  
  Note: Sales or Account Manager team can sell the package for their managed brand in order to offer the brand to live their voucher as games reward. Brands will get higher exposure from it and will generate more sales.
* Technical Flow:   
  - Indonesian users are diverse therefore Kredivo Data team need to interpret large data sets that allow them to identify the relationship and patterns i user and their shopping behavior.   
  - The Kredivo Data team needs to discuss it with the marketing and UI UX team. Data teams work on wide data, build a shopper model for each market based on user behavioral and demographic (age, gender and their brand preferences) while marketing teams work for the thing that needs to be displayed to each specific group.

- The product analyst team enters to model the scoring scheme and then submits the report to the risk team

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