









The Business Model Canvas

Q-Pay: let us save for you

<div>Key Partners</div> <div></div> <div><div>1. Content providers and owners<ul style="list-style-type: none">- marketing teams from companies</div><div>2. Users contributions<ul style="list-style-type: none">- providing user-generated data and inputs</div><div>3. Application developers</div><div>4. Large student-body societies for promotional purposes</div><div>5. Big retailers<ul style="list-style-type: none">e.g. all-in-one retailers: Sportcheck, Canadian Tires</div><div>6. Organizers for large events<ul style="list-style-type: none">- trade exhibitions- conventions</div><div>7. Data science team<ul style="list-style-type: none">- specialize in market research</div></div>	<div><div>Key Activities</div><div></div><div><div>The strategies to deliver the propositions</div><div><div>1. Content management<ul style="list-style-type: none">(i.e. machine-learning filtered advertisements)</div><div>2. Platform management<ul style="list-style-type: none">(i.e. digital membership wallet)</div><div>3. Purchase of data-driven analytic reports<ul style="list-style-type: none">(i.e. provide companies with key metrics to target app users with next advertisement upload plan)</div></div></div></div> <div><div>Key Resources</div><div></div><div><div>1. Tech Team<ul style="list-style-type: none">(developing and maintaining software infrastructures)</div><div>2. Data Analysis Team<ul style="list-style-type: none">(tailor-made digital contents & generate data-driven analysis)</div><div>3. Product Management Team<ul style="list-style-type: none">(i.e. delivering a product that makes saving painless anytime anywhere)</div></div></div>	<div>Value Propositions</div> <div></div> <div><div>1. Features to meet consumers' needs<ul style="list-style-type: none">- provide customers with useful information on products and promotions, and clearance events.- customers will be provided with the convenience and insurance of using digital membership cards and wallet system- provide customers with a more effortless way of saving money- provide retailers with a platform to introduce promotions and reward programs to customers</div><div>2. The app can be installed on mobile devices, where stores and sales informations are loaded onto the devices with wifi/data roaming</div><div>3. The app is designed as comprehensive and user-friendly with main features as main tabs on the bottom of the screen<ul style="list-style-type: none">- memberships status- coupons- payment cards- sale events (contain sub tabs for promotions and clearance events)</div><div>4. When there is no internet connection, a notification will pop-up when app is in use</div><div>5. Top of screen contains user's current location, as provided by the device's location services.</div></div>	<div>Customer Relationships</div> <div></div> <div><div>Interact with customers through<ul style="list-style-type: none">- automated notifications through email subscription and mobile app- member access<ul style="list-style-type: none">1. free: basic users2. premium members: advanced users<ul style="list-style-type: none">- extra rewards and monthly exclusive coupons- personalized saving plans- email subscriptions with more valuable information)</div></div>	<div>Customer Segments</div> <div></div> <div><div>Geographic Segmentation<ul style="list-style-type: none">- people from other areas can discover local stores and deals- allow people to locate their favourite chain retailers when they visit a new area- allow local retailers to attract new customers with promotions and loyalty programs- allow chain retailers to develop more sales and promotions for returning customers</div><div>Demographic Segmentation<ul style="list-style-type: none">- attract mainly younger generations, who prefer digital payment methods- attract older generations with straightforward and easy instructions- target people from all levels of income, occupations, and races</div><div>Psycographic Segmentation<ul style="list-style-type: none">- allow retailers to understand the customer population and their needs based on our analysis</div><div>Behavioural Segmentation<ul style="list-style-type: none">- encourage people to visit and make purchases in local retailers- encourage retailers to develop royalty or reward programs to attract customers</div></div>
<div>Cost Structure</div> <div></div> <div><div>The major drivers of the business</div><div><div>1. fixed costs<ul style="list-style-type: none">- subscription monthly fees paid by corporates (for listing digital membership on the app)- operational costs: app maintenance, data-servers, data scientists</div><div>2. variable costs<ul style="list-style-type: none">- data-driven analytical reports- pay based on amount of users reached- allow company to buy user-generated data (priced according to events/month)</div></div><div>The cost drivers are linked to the revenue through generating and supplying data</div></div>	<div>Revenue Streams</div> <div></div> <div><div>The business earn revenue from the propositions through</div><div><div>1. customer subscription fees: advanced users</div><div>2. company subscription fees:<ul style="list-style-type: none">- data traffic- sponsorship- advertising fees- event based billing (Boxing Day, Black Friday, trade exhibitions)- data-driven analytical reports</div></div></div>			

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