The Business Model Canvas

Q-Pay: let us save for you

Key Partners



- 1. Content providers and owners
 - marketing teams from companies
- 2. Users contributions
 - providing user-generated data and inputs
- 3. Application developers
- 4. Large student-body societies for promotional purposes
- 5. Big retailerse.g. all-in-one retailers:Sportcheck, Canadian Tires
- 6. Organizers for large events
 - trade exhibitions
 - conventions
- 7. Data science team
- specialize in market research

Key Activities



The strategies to deliver the propositions

- Content management

 (i.e. machine-learning filtered advertisements)
- 2. Platform management (i.e. digital membership wallet)
- Purchase of data-driven analytic reports

 (i.e. provide companies with key metrics to target app users with next advertisement upload plan)

Key Resources



- Tech Team
 (developing and maintaining software infrastructures)
- Data Analysis Team (tailor-made digital contents & generate data-driven analysis)
- Product Management Team

 (i.e. delivering a product that makes saving painless anytime anywhere)

Value Propositions



- 1. Features to meet consumers' needs
- 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
- The app can be installed on mobile devices, where stores and sales informations are loaded onto the devices with wifi/data roaming
- The app is designed as comprehensive and user-friendly with main features as main tabs on the bottom of the screen
- memberships status
- coupons
- payment cards
- sale events (contain sub tabs for promotions and clearance events)
- When there is no internet connection, a notification will pop-up when app is in use
- Top of screen contains user's current location, as provided by the device's location services.

Customer Relationships



Interact with customers through

- automated notifications through email subscription and mobile app
- member access
- 1. free: basic users
- 2. premium members: advanced users
 - extra rewards and monthly exclusive coupons
- personalized saving plans
- email subscriptions with more valuable information)

Channels



These propositions are promoted, sold and delivered through

- mobile devices (App Store, Google Play, Sumsang Galaxy)
- social media networks (Eastern and Western alike)
- promotional booths (during busy periods and holiday seasons at malls, at conventions)

Customer Segments



- 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

Demographic Segmentation

- 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

Psycographic Segmentation - allow retailers to understand the

customer population and their needs based on our analysis

Behavioural Segmentation

- encourage people to visit and make purchases in local retailers
- encourage retailers to develop royalty or reward programs to attract customers

Cost Structure

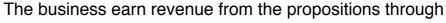


- 1. fixed costs
- subscription monthly fees paid by corporates (for listing digital membership on the app)
- operational costs: app maintenance, data-servers, data scientists
- 2. variable costs
- data-driven analytical reports
- pay based on amount of users reached
- allow company to buy user-generated data (priced according to events/month)

The cost drivers are linked to the revenue through generating and supplying data



Revenue Streams



- 1. customer subscription fees: advanced users
- 2. company subscription fees:
 - data traffic
 - sponsorship
 - advertising fees
 - event based billing (Boxing Day, Black Friday, trade exhibitions)
 - data-driven analytical reports



