



amartha

PROFILE & EXPERIENCE



FURY OKTRIA PUTRA

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Ralali.com

Handling Financial and Marketing area for 80% of Ralali.com total product

PAYFAZZ
AGEN

Maintain >70% of Payfazz GMV on Top-up Area

alterra

Serving >70 PDAM across Indonesia through ERP

EXPERIENCE TO DEVELOP DIGITAL PRODUCT ON B2B AND B2C PLATFORM



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TEST CASE - PROBLEM

Problem space and **scope definition**

Problem that we should solved

180 Million People not have a bank account (unbanked people) who want to transfer money without any obstacle with minimum admin fee specifically for:

1. Domestic Transfer
2. Remittance

Desired outcome

Deliver a product that could act for transfer bank (domestic transfer and remittance) with minimum admin fee and have at least 20K transactions/ month at the end of 2021. **[Amartha Transfer Project]**.

Metrics KPI [At the end 2021]

1. Average amount/transfer = Rp. 300,000
2. Average of transactions/month = 20,000 transactions



Problem space and **scope definition**

The hypotheses issue

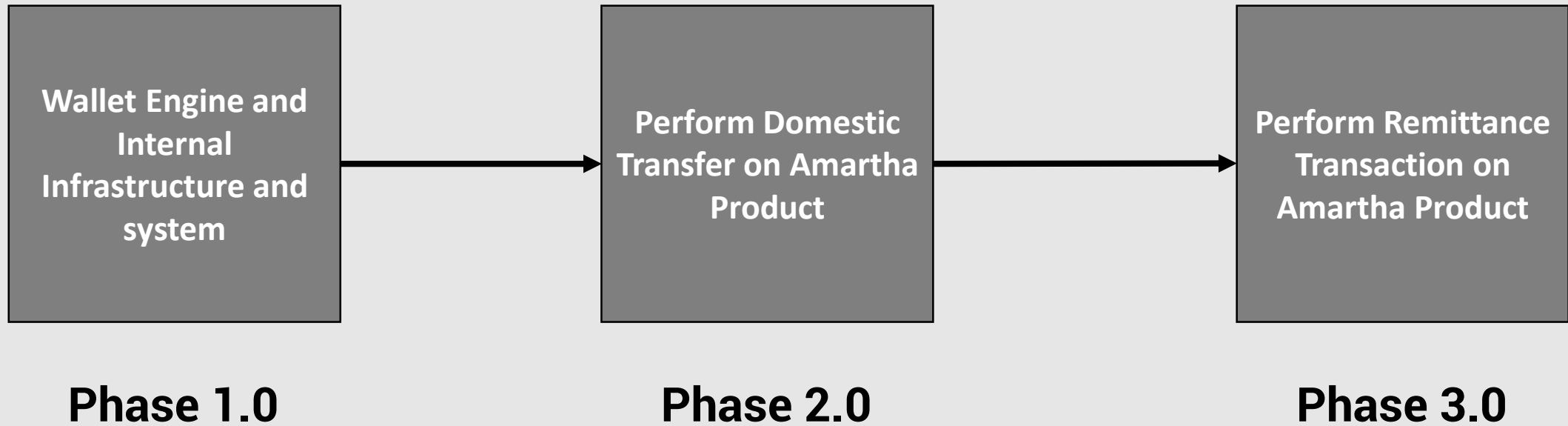
1. 180 Million People across nation does not has bank account.
2. Expensive admin fee (domestic transfer and remittance).
3. Money flow from certain country outside Indonesia (Taiwan, Hongkong, Malaysia, Australia).

Data Issue

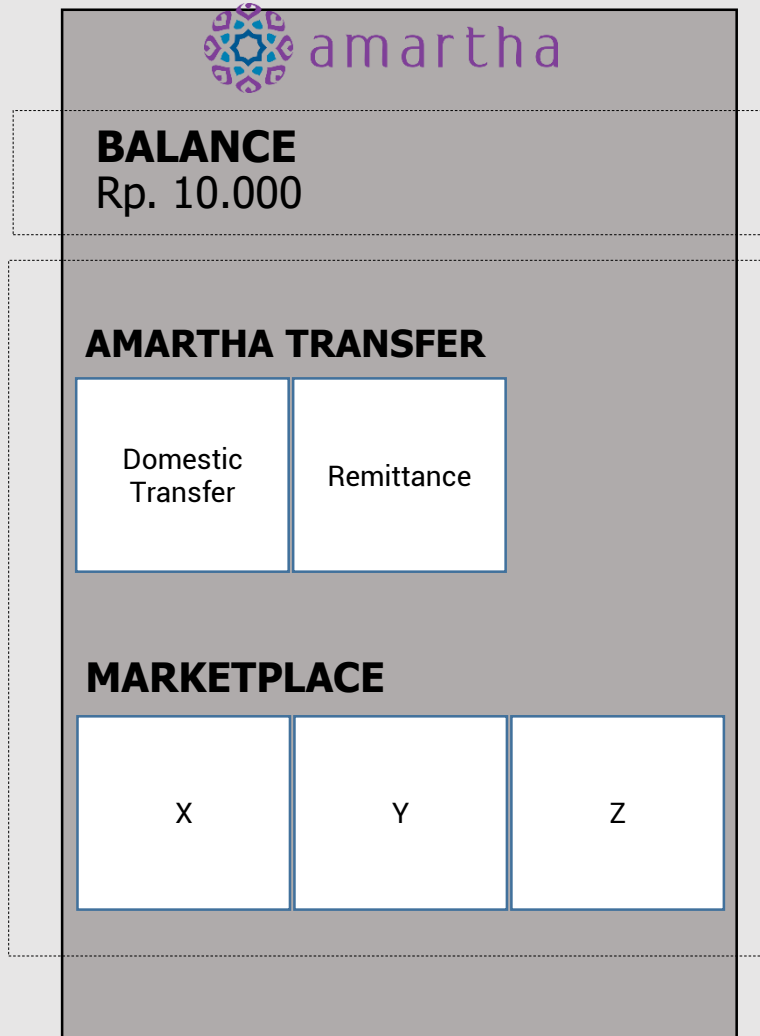
1. Finding money flow transactions from outside Indonesia and vice versa (Remittance Issue)
2. Finding the better admin fee based on Market Needs.
3. Finding condition product and business for each enterprise who playing in the same field.
4. Finding the better partner related with the reliability and pricing issue.



Solution space and prioritazion



Wireframing [Phase 1.0]



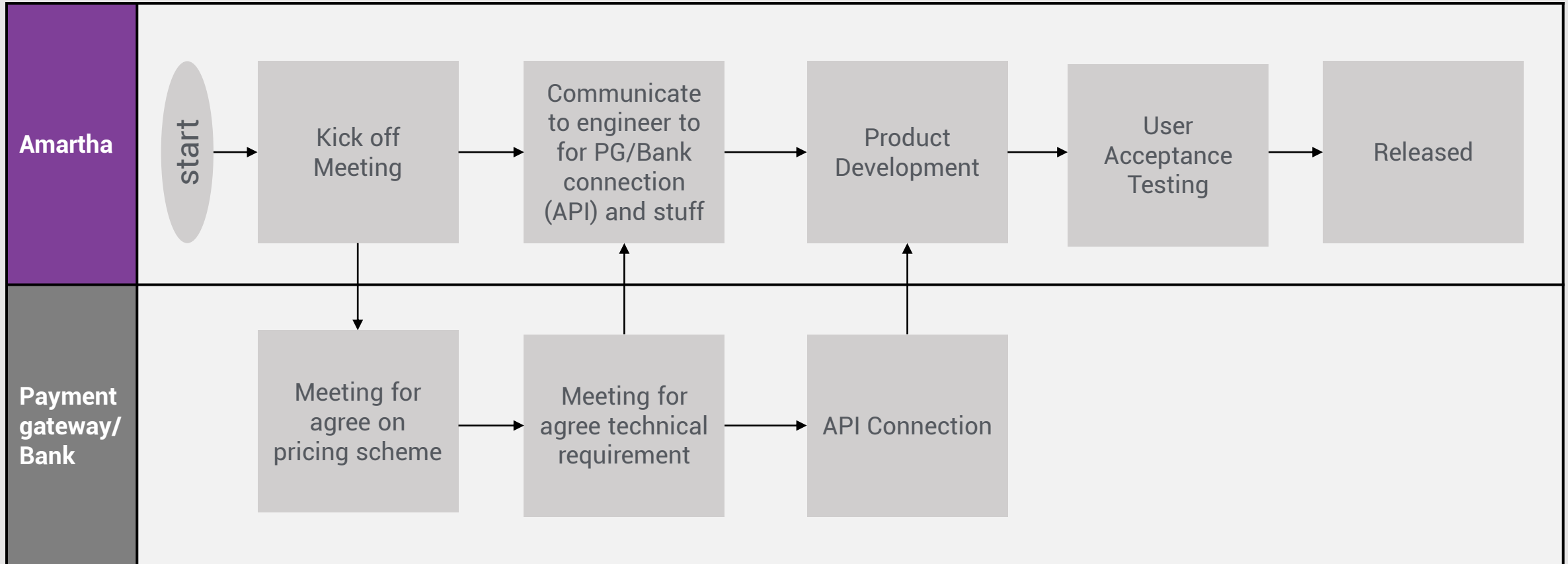
BALANCE/SALDO

Showing the updated balance that could be use for many transactions on Amartha Platform (Lend&Borrow, Amartha Transfer)

AMARTHA TRANSFER

Divided into two products, the first is for domestic transfer that contains list of banks that possible Amartha users could transfer on it. And remittance issue, is related to send or received from and to Indonesia.

Wireframing [Workflow Phase 2&3]



Risks and Considerations

- **Legal Issue:**

1. Related with the engine wallet licence
2. Related with the transfer bank licence
3. Related with the remittance licence

- **Finance Transactions:**

Reconciliation, Settlement and dispute issue

- **Operations Issues:**

Handling day to day issue

- **Technical Issues:**

Connection between two parties



Go-to Market Strategy

Name of Product : Amartha Transfer

The promotions strategy should be breakdown on several strategy:

- **In-apps promotions** -> Push the notification to introduce and remind the customer who is never using the Amartha Transfer to try the product.
- **ATL strategy** -> Put the advertising on several channels like Radio, Billboard, TV, social media, Google Ads, Facebook Ads and many more.
- **BTL strategy** -> Give a free admin fee for a certain moment.



Go-to Market Strategy

VALUE PROPOSITIONS OF THIS PRODUCT

LOW ADMIN FEE

SEAMLESS PROCESS
FOR DOMESTIC
TRANSFER AND
REMITTANCE

PROCESS IS NOT
TAKE TO MUCH
TIME



SUPPORT

- Gain perspective from users from several streams, (social media, questionnaire, etc) asking the customer service team to help us capture the issues.
- Discuss to stakeholders for the next improvement.
- Prepare operations team for handling issue or complains
- Keep the PIC for each partner as the hub of us to solving the problems





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THANK YOU

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