

Recruitment Test for Digital Lending Product Specialist

Thank you for your interest in the Digital Lending Product (CVM) Specialist role in Jago.

Please read this document carefully to understand the technical test that you need to complete as the first step before interviews with the stakeholders. Everything you need to know is in the document, so please read it carefully before you reply to us.

Once you're done, please send your submission back. Please send it to us no later than **Wednesday, 30 October 2024 midnight** so that we can begin the review process faster.

If you need an extension of the deadline or have any questions around the case study, please do not hesitate to reach out to Andy and Yusuf, our Digital Lending Product Specialist hiring team.

Can't wait to see your great work and best of luck!

Regards,
Jago Hiring Team

[ASSIGNMENT]

Overview

Every product specialist in Jago needs to be able to design and develop a good product value proposition with good user experience through a combination of empathetic insight, domain knowledge, and creativity. Under the hood, any digital services are just a bunch of interconnected APIs that are weaved together and given meaning by the feature design and flows that offer a unique value proposition (UVP).

As a product specialist candidate, please showcase your ability to

1. Identify potential market based on competitive benchmarking
2. Design a value proposition that can win in the market
3. Design product/service process flow with wireframes
4. Prioritise the development of the product components
5. Plan the monitoring of the product after launch

Context:

You are the Product Specialist of Jago's Digital Lending Product aimed at providing quick, easy, and secure access to personal loans for users. The product is designed to offer a seamless experience, from loan application and approval to disbursement and repayment, with features such as automated credit scoring, multiple repayment options, and mobile accessibility. You need to ensure it meets both business and user needs. Your role involves gathering requirements, prioritising features, and coordinating with development teams, stakeholders, and customers to ensure the product is aligned with its vision.

Key Details:

- Target Audience: Individuals aged 21-55 who require quick loans, typically Rp.20,000,000 to Rp200,000,000 for personal or emergency use.
- Unique Selling Point:
 - Quick approval using automated credit checks and disbursement of loans within seconds.
 - Responsible Lending:
 - Only offer loans where the payments are affordable to each user.
 - Simple and transparent. Easy to understand with no hidden fees.
 - Educating the customer along the way on how creditworthiness is built and how to best manage loans from taking a loan to paying off loans
- Channels: The Jago mobile app (iOS & Android)
- Compliance Requirements: The platform must comply with relevant financial regulations.

Delivery 1: Requirement gathering

- What are the customers' main needs and wants?
- Who are the main competitors and what are their value propositions?
- Map out and explain the competitive landscape against the market needs to identify opportunities

Delivery 2: Design a value proposition that can win in the market

- What should be our unique value proposition?
- What are the unique features that support this value proposition?

Delivery 3: Design the product process flow

- Map out the process for the unique features
- Only include rough wireframes of any specific unique UI that supports the UVP. No need to add basic wireframes that are already common in the market

Delivery 4: Prioritise the development of the product components

- How would you prioritise the development of the features
- Explain why each feature is more important than the other

Delivery 5: Plan the monitoring of the product after launch

- How do you plan to get feedback from the users after the product is released?
- What metrics will you track to monitor the service in production?