



Buku Warung

Mudah. Gratis. Aman

PRODUCT MANAGER CHALLENGE

FURY OKTRIA PUTRA
SEPTEMBER 2020



PROFILE & EXPERIENCE



FURY OKTRIA PUTRA

LinkedIn : furyoktria

Portfolio: <https://bit.ly/PortofolioFury>

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 #1

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#1 ADDRESSABLE PROBLEM

How will you launch PPOB products in BukuWarung app?

- You can reference Payfazz agen app, and highlight which features bukuwarung can implement in app, pls share screens/flows from Payfazz
- What will be the PPOB pricing model for bukuwarung, and its merchants?
- Which partner should we integrate for PPOB? Who offers the best pricing?



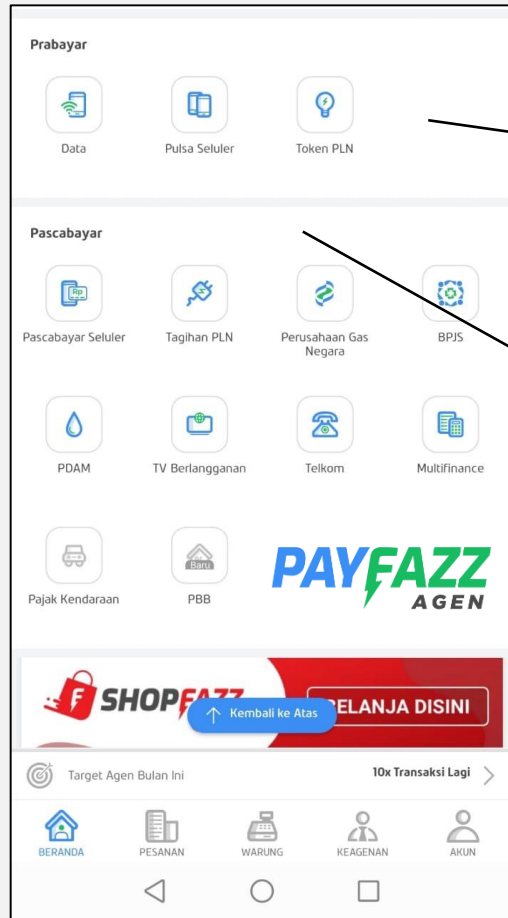
OBJECTIVE OF THE PROJECT

[BUKU WARUNG PPOB IMPLEMENTATION PROJECT]

Deliver PPOB product in Buku Warung apps as the new revenue generator.



LIST OF POTENTIAL PPOB PRODUCT



In Payfazz Apps actually divided the category of PPOB Products based on the payment scheme (Prepaid and Postpaid).

PREPAID PRODUCT

The product is consist of Data Package and Phone Credit (Pulsa) with many derivative product from many provider like Telkomsel, XL, IM3, 3, Smartfren and Axis. Also provide an prepaid electric payment

POSTPAID PRODUCT

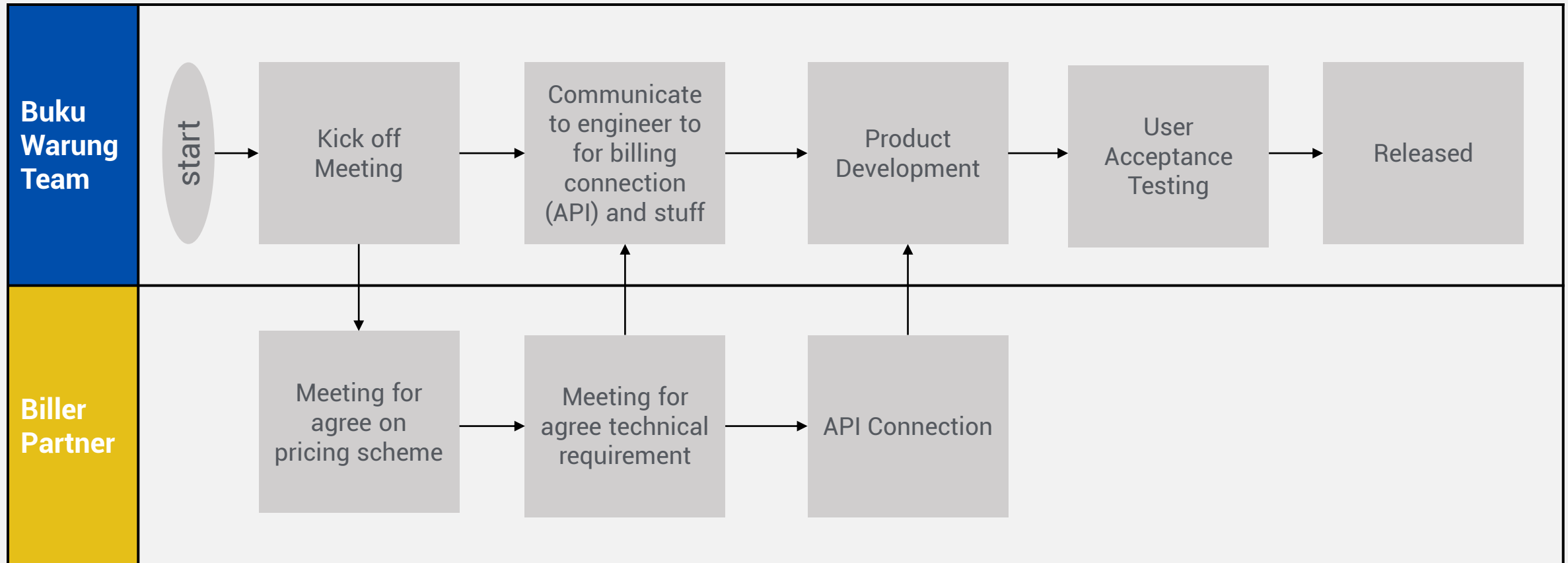
The product is consist of postpaid credit phone, postpaid electric payment, BPJS, Water bills, Gas Bills, Subscription TV, Telkom, Multifinance, Vehicle Tax, House land Tax.

And all of this product actually could be implement as well in Buku Warung application.

We could to implement this product with engage a partnership called **Bill Payment Aggregator (Biller Partner)**. This party could helping us to make a connection between our application and product easily through **API (Application Programming Interface) Connection**.



PROJECT SCHEME



PPOB PRICING MODEL

| Product | Biller Partner Pricing | Desired Margin from Buku Warung | Selling Price from Buku Warung to Merchant | Selling Price from Merchants to End Consumer |
|---|--------------------------------------|-----------------------------------|--|---|
| Phone Credit (Prepaid & Post Paid) | COGS from Biller Partner | Around 0,1% – 15% from COGS (Tbd) | COGS + Desired Margin | Selling Price from Buku Warung + Merchants Desired Margin |
| Electric Payment, Water Bills, Tax, Gas Bills | COGS + Admin Fee from Biller Partner | To be discussed (on Admin Fee) | (COGS + Admin Fee from Biller Partner + Buku warung Margin) ≤ COGS + Total Admin Fee from the PPOB Product from the Company that own the product | |



POTENTIAL BILLER PARTNER



MEMBER OF **FAZZFINANCIAL** GROUP



Magna Karsa Mulya



AND MANY MORE

Partner who give us best offer

In reality, many platform to connect more than one Biller Partner, and it's fine.

Why?

Because related with the **reliability of the partner system**. When the existing partner has problem, so we could to switch to another partner that has same product (customer satisfaction issue). Then,

The pricing is actually very liquid, sometime for one partner could offer the better price compared with another partner for one product, so we could to switch the system to the best price.



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TEST CASE #2

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#2 ADDRESSABLE PROBLEM

Speak to 3-5 small merchants/warungs in your neighbourhood, and test the bukuwarung app onboarding. Understand what challenges they face in downloading, sign-in, and 1st record creation and understanding of the app

- Detail your notes for each merchant and challenges they faced
- What will you improve on our sign-up/onboarding flow, based on feedback?
- What product hacks/changes will make the 1st record flow creation seamless after the merchant has signed-in, based on user testing feedback?



OBJECTIVE OF THE PROJECT

[GATHER CUSTOMER PERSPECTIVE]

Capture the challenges customer face in downloading, sign-in, and 1st record creation and understanding of the app



FEEDBACK FROM CUSTOMER

I have to interview for 3 merchants (Sport Apparel, "Konter Pulsa" and Handicraft seller) in Bekasi, Indonesia. Then, this is their overall scoring for Bukuwarung Product.

Gather customer pain point by using **google form**.

<https://forms.gle/D5GtLZHuWRzKdm3v5>



CUSTOMER SATISFACTION LEVEL

4.3

Download
and install
Bukuwarung
apps

4.7

On-boarding
Process

4.7

First order
creation

From 1 (Really not satisfy) – 5 (Really Satisfy)



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FEEDBACK FROM CUSTOMER

I have to interview for 3 merchants (Sport Apparel, "Konter Pulsa" and Handicraft seller) in Bekasi, Indonesia. And this **their feedback related with the download and the installation process of Bukuwarung apps**



| Merchants | Response (Indonesia) | Response (English) |
|---------------|--|---|
| Handicraft | <i>Cukup baik dan cukup mudah untuk dimengerti untuk awalan nya</i> | <i>Quite good and easy to understand for the first trial.</i> |
| Konter Pulsa | <i>Aman tanpa masalah</i> | <i>No Issue.</i> |
| Sport Apparel | <i>Proses instalasi cukup cepat, namun untuk proses download sepertinya bergantung pada koneksi internet</i> | <i>Quick Installation, but the download process is depend on the internet connection.</i> |



FEEDBACK FROM CUSTOMER

I have to interview for 3 merchants (Sport Apparel, "Konter Pulsa" and Handicraft seller) in Bekasi, Indonesia. And **this their feedback related the onboarding process.**



| Merchants | Response (Indonesia) | Response (English) |
|---------------|---|--|
| Handicraft | <i>Proses dan respon nya cepat. Tampilan nya pun juga simple, jadi memudahkan orang baru untuk memakai nya</i> | <i>Quick process and response. The interface is so simple, and easy to use for novice user.</i> |
| Konter Pulsa | <i>ga ad on boarding yang keren dan langsung tampilin piutang rasanya agak kurang menarik</i> | <i>There is no cool onboarding process, and when the home appearance is the list of transaction is not too interesting (UI).</i> |
| Sport Apparel | <ul style="list-style-type: none">- proses pendaftaran cukup cepat dan mudah, hanya perlu memasukan nomor hp untuk mendapatkan OTP- OTP diterima dalam waktu kurang dari 15 detik- Tampilan cukup dapat diterima oleh masyarakat yang awam teknologi, UX tergolong cukup mudah dimengerti alur dan penempatan tombolnya | <ul style="list-style-type: none">- Quick and easy onboard, just put the phone number to get OTP- We get an OTP in less than 15 seconds.- The user interface is really understandable for novice user, and the user experience is understandable too (both of the flow and the button placement) |

FEEDBACK FROM CUSTOMER

I have to interview for 3 merchants (Sport Apparel, "Konter Pulsa" and Handicraft seller) in Bekasi, Indonesia. And **this their feedback related the first order creation.**



| Merchants | Response (Indonesia) | Response (English) |
|---------------|---|---|
| Handicraft | <i>Masih terlihat mudah dimengerti dan dipahami</i> | <i>Easy to understand.</i> |
| Konter Pulsa | <i>keren langsung kirim sms ke temanku padahal nyoba2 dan dia ga ngutang</i> | <i>Cool! Just try to send the SMS to my friend even though he doesn't has any loan to me.</i> |
| Sport Apparel | <ul style="list-style-type: none">- Flow mudah dimengerti- Tampilan mudah langsung dimengerti- Pilihan fitur edit dan bagikan sangat membantu- Panah bergerak yang menunjukan tombol tambah transaksi, tambah utang cukup mengganggu | <ul style="list-style-type: none">- Understandable flow- Understandable user interface- Edit feature and share feature is quietly helping me.- The arrow motion in the home is too disturb me (show the button to add transaction or debt) |

FEEDBACK FROM CUSTOMER

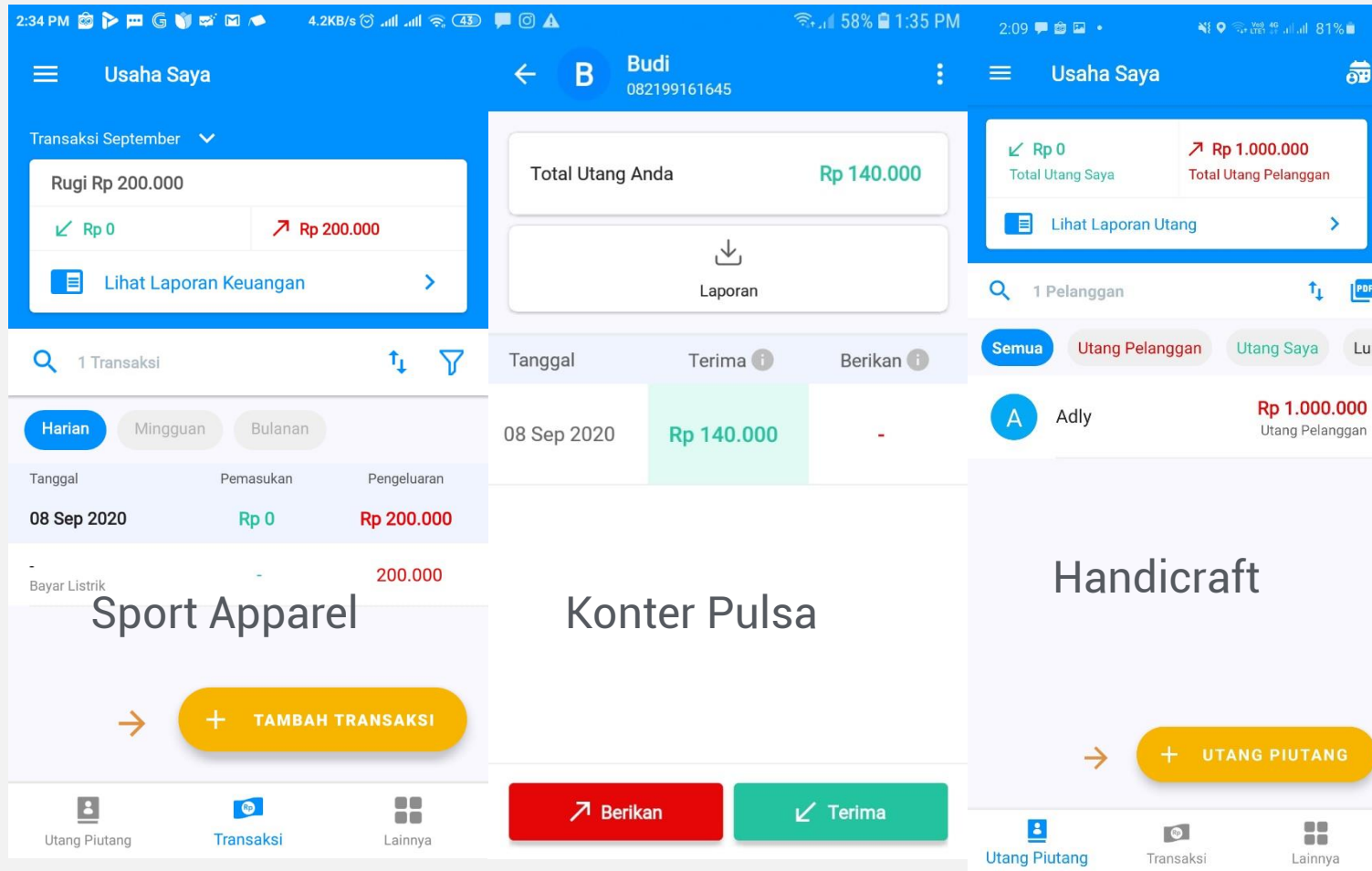
I have to interview for 3 merchants (Sport Apparel, "Konter Pulsa" and Handicraft seller) in Bekasi, Indonesia. And **this their overall feedback for Bukuwarung Apps.**



| Merchants | Response (Indonesia) | Response (English) |
|---------------|---|---|
| Handicraft | <i>Untuk keseluruhan sudah cukup baik. Namun ada beberapa hal tambahan, seperti tampilan aplikasi. Disana sudah cukup baik, tapi jika ditambahkan atau diganti dengan yang lebih menarik, pasti akan lebih baik. Entah itu tema aplikasi nya ataupun logo yang digunakan</i> | <i>Overall, is already good enough. But there is some additional feedback like user interface. Should make an attractive user interface either the theme of the application or the logo.</i> |
| Konter Pulsa | <i>sebaiknya ada splash screen yang lebih menarik seperti promosi</i> | <i>Recommend to put the splash screen for promotion.</i> |
| Sport Apparel | <i>Secara keseluruhan, aplikasi buku warung cukup mudah dimengerti untuk orang-orang yang awam dengan teknologi seperti sebagian besar pedagang UMKM. Alur dalam pembuatan akun sampai penambahan transaksi juga cukup mudah. Mungkin penambahan fitur transaksi dengan antar pedagang bisa menjadi inovasi baru, sehingga pedagang UMKM bisa dengan mudah berbelanja stok ke pedagang lainnya hanya cukup dalam satu aplikasi, dengan topup saldo juga sebelumnya.</i> | <i>Overall, Bukuwarung apps is really understandable for novice user like most of SME businessman. The flow to sign-up until create the transaction is very easy. Maybe if you could put transaction feature that connected with many SME businessman might be a new innovation, so the SME businessman could to shopping their needs to fulfill their internal stock goods easily only in one apps with the "balance" as the tools of the transaction.</i> |



FEEDBACK FROM CUSTOMER



CUSTOMER SNAPSHOTS



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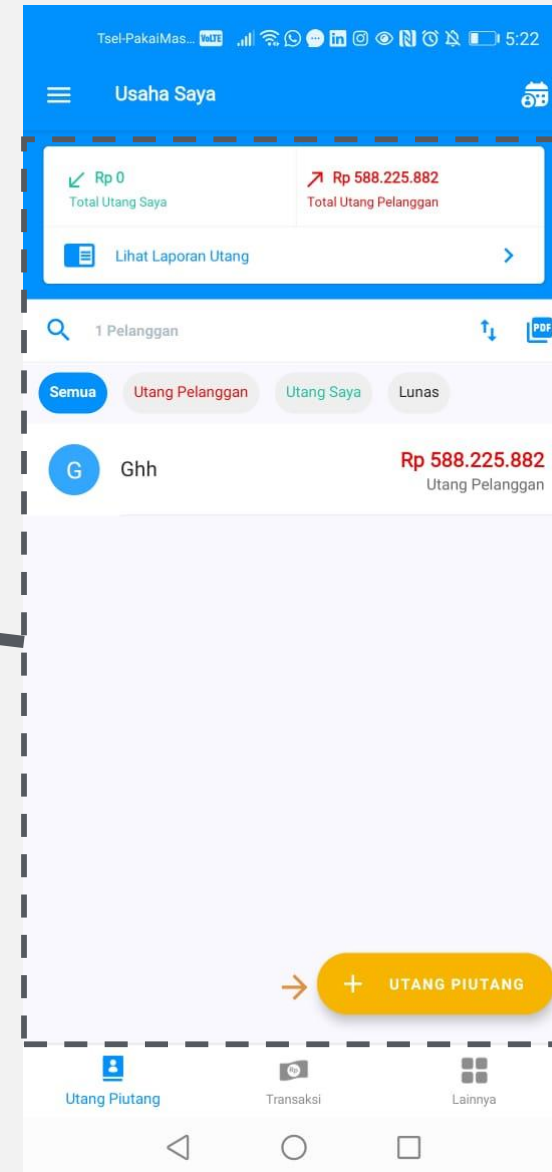
IMPROVEMENT AREA

Onboarding Journey

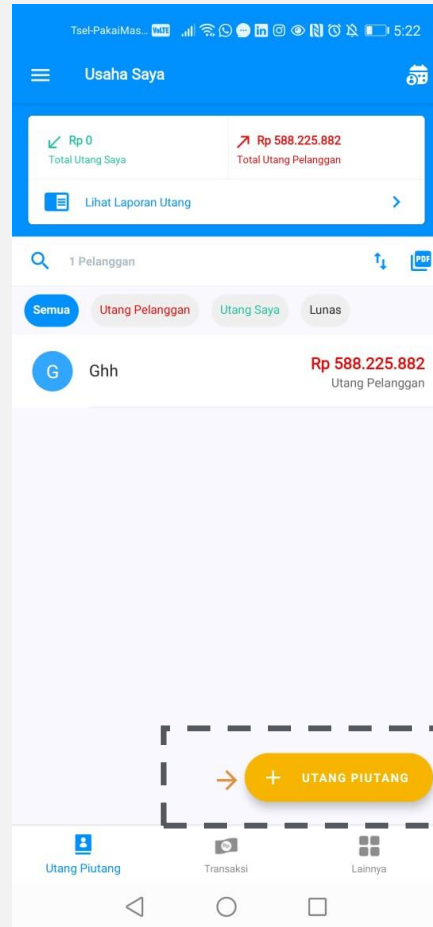
Based on the feedback, there is no special things when after onboarding, the first page that they propose is not to show the list of order creation directly (home appearance)

Bukuwarung could put some **splash screen** like e-flyer marketing to increase the satisfaction level of customer.

Overall, all of them is understand to sign-up until the Bukuwarung apps home is appear without any guidance.



IMPROVEMENT AREA



First Order Creation Area

Based on the feedback, one of the “weird” things on order creation journey is the “arrow motion graphic” that actually you could to put the picture of “arrow” instead of “motion arrow”



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THANK YOU!

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