**Practice Case: BukaToko**

**Author: Gilang Mahardika**

**Date: November, 14th 2019**

In this practice case, I try to do business analysis based on case study then answer some below questions. Here are the description of the case study:

Assume you are a product manager/data scientist (or anyone who has capability to make a change) in a Startup. The startup name is BukaToko and they are one of largest marketplace. Their main vision is to help small businesses to get wider market and buyers can buy product safely. This company also creates trusted payment ecosystem for both seller and buyer. Event though they have a complex security to protect transaction of sellers and buyers, several frauds have inflicted loss to all parties, especially BukaToko themselves. **Cashback fraud, Fake “Cheap” Product, Transaction outside platform, Fake shipping receipt**, and so forth are the problems that harmful and need to be solved soon. You, as the one who dedicated to stop these problems, need to make your own team to cooperate and solve these.

1. Which problem you prioritize the most? And Why? (Choose one and focus on that topic)

2. Which business components that will be your team to solve the problem? Why?

3. How you define and identify the problem?

4. What is your synthesized solution?

**Answers**

1. **Cashback fraud**, because compare to other topics, cashback fraud has direct impact on financial stability of BukaToko. This topic also involved wider persons (buyer and seller) as fraudster even syndicate of fraudsters. As an example, According to Kompas, an e-commerce platform lost about 70 million rupiahs by cashback fraud case. Thus for me, this was a crucial problem to be solved first and as soon as possible.
2. **Marketing (Research and Development)**: Create and algorithm to detect fraud cashback transaction, such as from behavior, username, characteristics of goods, etc by using machine learning and gives flag fraud, suspicious or not fraud.

**Operations (IT and Legal):** Create regulation for creating account, such as by using same device you can’t use another account and create how to detect that it comes from same device while also concerning from legal side.

**Operations (Investigators):** For further checking suspicious and fraud case.

1. **Define:**

Cashback Fraud caused profit loss about 70 millions rupiah, thus we need immediate action to prevent further profit loss and fraud.

**Identify:**

* + Account Verification:
    - Buyer: Need further verification of the device that is used for registration for preventing multiple fake accounts
    - Seller: Need further verification of the seller account, make sure only trusted seller that can do the cashback scheme
  + Regulation:
    - Limit given cashback for a day with certain criteria
  + Algorithm:
    - Detect social fraudster by their profile

1. Strengthen fraud tools and account verification