



Product Research Proposal

BUSINESS RESEARCH AND DEVELOPMENT – NYIMAS SHARIMA



Proposal Content

- 1 About Sooltanpay MPV
- 2 Research Detail
- 3 Discussion Guide
- 4 Timeline
- 5 Deliverables
- 6 Budget

About

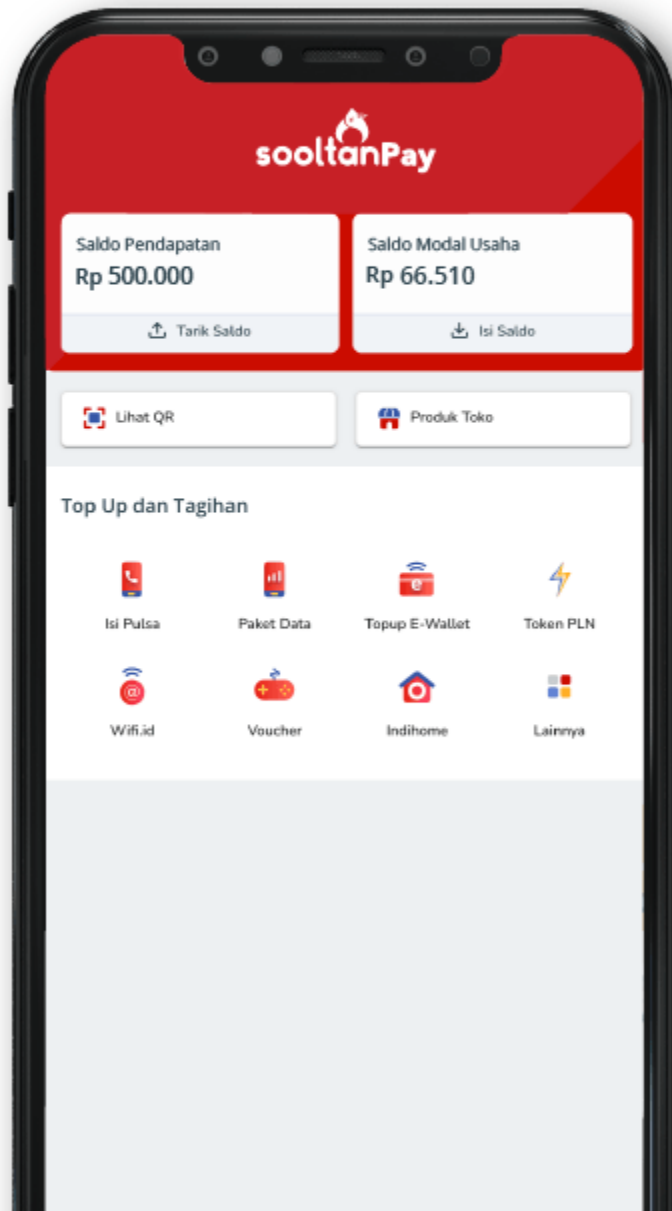
Sooltanpay

MPV

Cara Pembayaran menggunakan pembayaran digital sudah sangat masif di lapangan, sehingga sebagai pemilik usaha penting sekali menambah metode pembayaran dengan cara kekinian.



Problem utama UMKM
adalah kebutuhan
menambah pendapatan
dan memperluas pasar.



Apa itu SooltanPay?

SooltanPay merupakan Aplikasi digital untuk UMKM Indonesia yang memiliki fitur utama Pembayaran QRIS, Top Up & Tagihan, Pencatatan transaksi dan Toko Online. Aplikasi Sooltan memberikan peluang baru bagi UMKM untuk mendapatkan tambahan income, efisiensi operasional dan perluasan jangkauan pasar. Aplikasi SooltanPay ini sudah bisa di download melalui playstore.



Fitur usaha lengkap



**Kemudahan
Aksesibilitas**



**Kenyamanan dan
Keamanan terjamin**



**Kesempatan
Menambah
Penghasilan**



**Laporan Toko
Secara Real Time**



**Pengelolaan Secara
Terpusat**



**Metode
Pembayaran
Cashless**



**Memperluas Target
Pasar**

Research

Detail

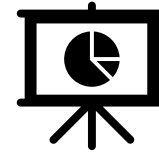
Project Overview



RESEARCH BACKGROUND

Telkomsel through sooltanPay would like to offer one-stop solution app for merchants to help them accelerate their business by providing them with a tool to help the merchants organize their orders, payments, sell their products online, as well as have an additional source of income through PPOB. Currently, Telkomsel has three separated apps to cater this need, which are BONUM, Sakoo, and QREN. To increase the business efficiency, Telkomsel would like to combine all the services into one app, which is sooltanPay.

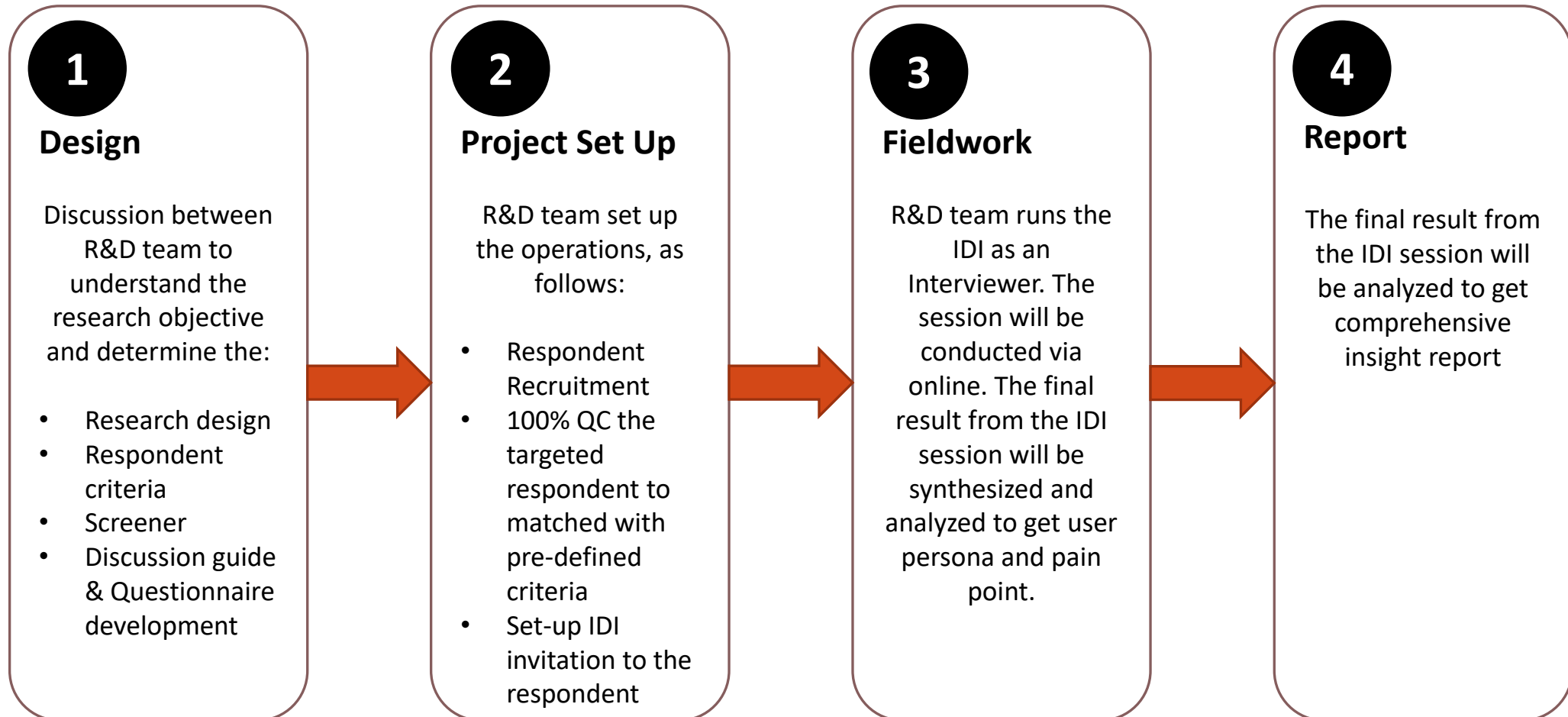
To help the business and product team develop the app that can really solve the merchants problems, the research is needed to get a better understanding of the merchants pain points



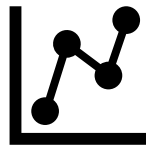
RESEARCH OBJECTIVE

- To get a full understanding of merchants' needs, goals, and pain points in their day to day operations
- To validate the existing ideas for the MVP and potential features for future development
- To identify different merchant persona

The Process



Research Metodology



Research Methodology
Qualitative



The In-Depth-Interview Method is proposed as this research aims to explore and acquire a more holistic and deeper understanding towards the target market as well as prioritizing the MVP



Sampling Methodology
Purposive Sampling



Method of recruiting the respondents who are eligible to be obtained information through qualitative study according to a set of predefined criteria.



Data Collection
In-depth Interview



Length of Interview
40 minutes

IDI is considered more effective to collect data from UMKM side to gain a deeper understanding on target market behavior (life goals, business goals, motivation, pain points, and perception towards technology for their day-to-day operation

Respondent

Respondent Profile

General criteria:

- UMKM, with monthly income 25 mio or less
- Banked/ Have a bank account
- Mixed business type (F&B, gerobak, toko kelontong)

Secondary criteria:

- Sell products to 18-50 years old
- Their customers are traditional customers, buy PPOB offline

Number of Sample

Merchant Category /Region	Jawa	Non- Jawa
Tech Merchant (F&B)	4	8
Conventional Merchant (F&B)	4	8
Tech Merchant (non F&B)	4	8
Conventional Merchant (non F&B)	4	8

Total 48 Respondents

Key Areas of Exploration

Their day to day activities

- Their goals and motivation as a merchant
- Their needs to achieve those goals
- Their pain point in day to day operation

Their Behavior

- Technology adoption
- Perception towards a technology for a business
- Business savviness level

Needs for technology

- Pain point in discovering new technology
- Expectations for a technology in a business process
- Drivers and barriers to use an app for business

Evaluation of the MPV Concept

- Understanding of the sooltanPay concept
- Perception of the app
- Likelihood of the adoption

Discussion Guide
for this research it is
in a pdf file entitled
“Discussion Guide”

Timeline

Project Timeline

Task List	W1	W2	W3	W4	W5	W6	W7	W8	W9
Operational Preparation									
Discussion guide development & feedback									
Data Collecting (Qualitative)									
Data Processing & analyses (Qualitative)									
Preliminary report									
Full insight report generation									

Notes: The timeline is applied in working days (exclude public holidays & weekend)

Deliverables

Example of Output

1. Merchants Need:

During the end of each month, I want to be able to recap all the transaction in less than 30 minutes so that I can spend my time to grow my business and spend time with the family

2. Pain points:

Time needed for merchants to recap the transaction at their stores are **usually take almost 6 hours and they can't do anything else.**

3. Hence the product should be able to:

Minimize the time needed for a merchant to recap their monthly transactions

Budget

Budget

No	Activity	Price per Qty	Qty	Total
1	Data Collection Participant recruitment, scheduling, respondent incentives → voucher	Rp 100.000	48	Rp 4.800.000
2	Extra Interviewer (If needed)	Rp 5.000.000	1	Rp 5.000.000
Total				Rp 9.800.000

Thank you!