RETAIL E-COMMERCE

Key Personas and Features

Requirements Overview

DOCUMENT CONTROL

Version and Change Management

Date	Version	Requested by	Request	Changes
04-10-2021	1.0 Abridged	Samson Peters	MyFasho – Architecture, Personas and Features (included only the high level functional architecture)	
23-11-2021	1.0 Release	Samson Peters	Final Version - MyFasho – Architecture, Personas and Features	
06-12-2021	1.1	Samson Peters	a. Updated the Personas with CRM and Vendor supplier rating	

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RETAIL E-COMMERCE @ MYFASHO

Rationale – Opportunity

1. B2C eCommerce has seen XX% increase globally and more significantly in India

2. Some of the deals in the recent past for multi brand retail including Flipkart Walmart ($16 Billion) have set the cornerstone for retail ecommerce in India

3. The Indian market, specifically in the clothing retail is overcrowded with both Offline to Online players (Tata Cliq; Shoppers Stop; Lifestyle) and Online players (Myntra; Flipkart; Nykaa fashion)

4. These large players operate in the multi brand space with limited or no focus on local manufacturers and brands

5. MyFasho recognizes "local brands" as a space specifically catering to the middle and lower middle class urban population (specifically in the following age groups including **<12 years; 12-24 years; 25-50 years and beyond 50 years**) and the semi urban setup

6. Access to a wide range of '**privately branded**' products at 'affordable prices' from the convenience of their homes (specially because of the lack of large-scale multi-brand formats in these areas)

7. The market size of the rural and semi-urban while reducing by 4% over the last one decade, still represents 2/3rd of the 1.3 billion population

8. MyFasho also aims to leverage the impetus for MSME driven "Make in India" and "Vocal for Local" programs and provide these organization's an additional source of revenue with a "Virtual Marketplace" setup

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Platform Objective

1. Establish an eStore front end which is 'mobility first' driven – Android or Hybrid

2. Establish a Supplier Portal for catalogue update, stock update, confirmation, return acceptance, logistics indentation, logistics phase initiation, reverse logistics indentation, reverse logistics acceptance – Web centric

3. Establish a Supplier Relationship Portal for managing supplier contract digitally (including digital contracts CMS), setup key contract terms – specifically Platform Fee %, ability to raise a supplier Invoice for the Platform Fee, and provide a Supplier Dashboard – orders; fulfilled; returns; revenue; platform fee; user demographics analysis (Age, Location, Item Category, Gender, Colour preference, size etc…) – Web centric

4. Establish an Administrator Portal covering category wise supplier master; category wise items master; supplier wise platform fee; order feedback; order returns and replacement; supplier rating master (based on fulfilment feedback); Dashboard – Web centric

5. Establish a CRM and Contact Center with features for Customer Unique ID (phone number and social login); Profile, including social profile; Customer Order History; Customer Order Value; Return; Logistics Tracking; Feedback; Complaint Desk – Chat and Call – Web Centric

6. Revenue Model – a "Platform Fee" is charged by MyFasho for usage of the eCommerce Platform through a periodic invoicing process. Suppliers will raise an invoice on MyFasho periodically for the cost of the item net off the Platform Fee.

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Proposed High Level Business Workflow – Service Component View
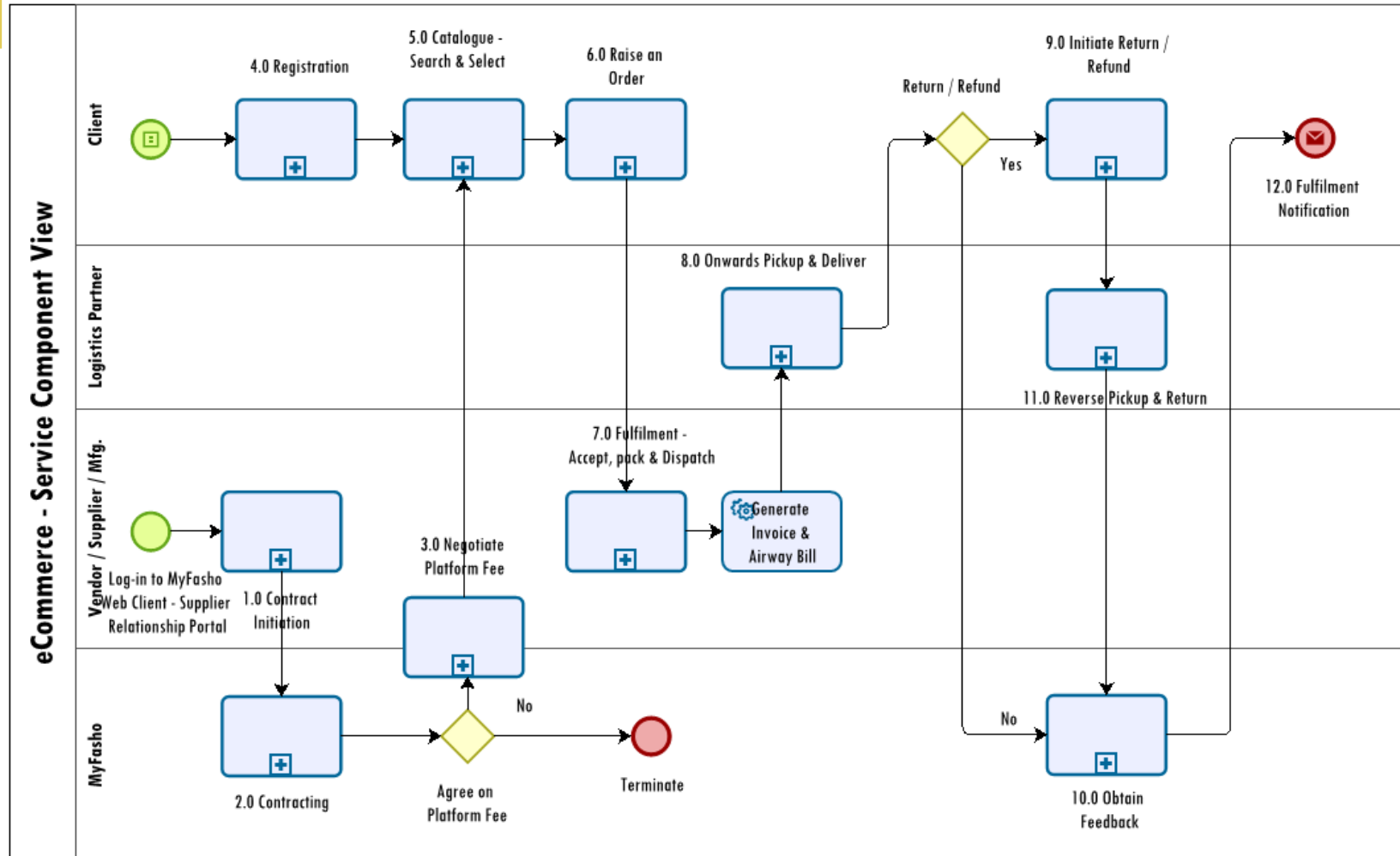
1. **5 User Personas (UIs to be designed)**
   - Customer
   - Supplier
   - MyFasho – Administrator
   - MyFasho – Supplier Relationship
   - MyFasho – CRM/Contact Center

2. **3ʳᵈ Party Integrations**
   - Digital Signatures (Contract Management)
   - Payment Gateway
   - Logistics Partner Application
   - Google Location Services
   - SMS Gateway
   - OTP Services Gateway
   - CRM / Complaint Ticket Management

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Assumptions, Constraints, Risks

1. Assumptions
   - ❑ Suppliers will update their catalogue (based on specifications by MyFasho)
   - ❑ Suppliers will update stock against the catalogue
   - ❑ Suppliers will update their item price whenever changed
   - ❑ Logistics Partner will be outsourced (DTDC or Delhivery etc...) and will have their own tracking application. Order tracking information would be integrated with their application
   - ❑ All Top Line will pass through MyFasho portal with periodic invoicing for settlement (outer limit set by the return policy + logistics time)

2. Constraints
   - ❑ Vendor / Supplier resistance to use MyFasho login screen for accepting and confirming orders
   - ❑ Logistics Partner constraints and integration issues

3. Risks
   - ❑ Regulatory risks need to be evaluated, specifically from a GST collection and pay-out viewpoint

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Platform Objective

1. Establish a e-Store front end which is 'mobility first' driven – Android or Hybrid
   1. User Profile Setup
   2. Linked to Unified Payment Interface (UPI); Wallets and Banks
   3. Item Catalogue driven
   4. Item details, including size charts, colours, fit etc…
   5. Ordering
   6. Return
   7. Feedback

2. Establish a Supplier Portal – Web centric
   1. Upload Catalog (based on predefined template) – single or bulk
   2. Update stock
   3. Receive order
   4. Confirm order
   5. Pack Order
   6. Initiate package pick up

3. Revenue Model – since the Top Line flows through MyFasho, a "Platform Fee" is charged by MyFasho for usage of the eCommerce Platform (much like UBER)

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Customer: <12 years of age

Needs   Goals

1. **Convenience –** item catalog with rich visual elements; size charts; fit; item classification (Gender, Indian / Western wear, Design, Fashion category); and pre-defined Returnable / Non-Returnable

2. **Costs –** competitively better priced than local brands retailers

3. **Delivery Efficiency** – with a focus on "Real Time Stock Availability" and "Committed Time to Reach"

1. **Costs Optimization –** Driven by "Zero" stock @MyFasho and Real Time stock availability

2. **Transparency and Traceability** – Real time visibility of order status and a system of records for all purchases, goods received, payments, refund and return

Demographics – 0-12 years, guardian mobile aware

Responsibility – guardian to search, select and order / return pick up

User Experience   Behaviours are we changing

1. **Store Front** – with a "Digital Trial Room" based on "Physical Profile – size, weight, skin tonality"

2. **Wishlist** – to store "items of interest" even in a non-logged in situation

3. Pin Code based Serviceable area definition

4. Feedback CRM – Rate the Product and Supplier/Vendor & loyalty program

1. The "Customer Segment" targeted is traditionally seen to shop at a local neighbourhood retailer. Thus, the intent would be to provide an experience that mimics the shop "but through digital tools"

2. Price sensitive segment with multiple options to be directly delivered at their doorstep

RETAIL E-COMMERCE @ MYFASHO

Customer: 12-24 years of age

Needs | Goals

Needs

1. **Convenience** – item catalog with rich visual elements; size charts; fit; item classification (Gender, Indian / Western wear, Design, Fashion category); and pre-defined Returnable / Non-Returnable

2. **Delivery Efficiency** – with a focus on "Real Time Stock Availability" and "Committed Time to Reach"

3. **Social / Peer Group** buying influence

Goals

1. **Social / Peer Group Insights** – Insights on "Customer's Like You"

2. **Costs Optimization** – Driven by "Zero" stock @MyFasho and Real Time stock availability

3. **Transparency and Traceability** – Real time visibility of order status and a system of records for all purchases, goods received, payments, refund and return

Demographics – 12-24 years, peer and social media influenced purchase

Responsibility – to search, select and order / return pick up

User Experience

1. **Store Front** – with a "Digital Trial Room" based on "Physical Profile – size, weight, skin tonality"

2. **Wishlist** – to store "items of interest" even in a non-logged in situation

3. **Buyer Clustering** – features showcasing what others are buying in the same Persona Class

4. Pin Code based Serviceable area definition

5. Feedback CRM – Rate the Product and Supplier/Vendor & loyalty program

Behaviours are we changing

1. The "Customer Segment" targeted is traditionally seen to buy based on influence from the peer group or the general "fashion trends". Thus, the intent would be to provide an experience that mimics the shop "but through digital tools"

2. Price sensitive segment with multiple options to be directly delivered at their doorstep

3. Buyer clustering to enable "influenced sale" and drive "volume sale" through a wider range of collection

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Customer: 25-50 years of age

Needs

1. **Convenience –** item catalog with rich visual elements; size charts; fit; item classification (Gender, Indian / Western wear, Design, Fashion category); and pre-defined Returnable / Non-Returnable

2. **Costs –** competitively better priced than local brands retailers

3. **Delivery Efficiency** – with a focus on "Real Time Stock Availability" and "Committed Time to Reach"

4. **Social / Peer Group** buying influence

Goals

1. **Social / Peer Group Insights –** Insights on "Customer's Like You"

2. **Costs Optimization –** Driven by "Zero" stock @MyFasho and Real Time stock availability

3. **Transparency and Traceability** – Real time visibility of order status and a system of records for all purchases, goods received, payments, refund and return

Demographics – 25-50 years, affordability, utility and peer / social media influenced

Responsibility – to search, select and order / return pick up

User Experience

1. **Store Front** – with a "Digital Trial Room" based on "Physical Profile – size, weight, skin tonality"

2. **Wishlist** – to store "items of interest" even in a non-logged in situation

3. **Buyer Clustering** – features showcasing what others are buying in the same Persona Class and the Utility (Office Wear, Party Wear, Formal / Smart Casual / Casual / Night Wear)

4. Pin Code based Serviceable area definition

5. Feedback CRM – Rate the Product and Supplier/Vendor & loyalty program

Behaviours are we changing

1. The "Customer Segment" targeted is traditionally seen to buy based on influence from the peer group or the general "state of utility". Thus, the intent would be to provide an experience that mimics the shop "but through digital tools"

2. Price sensitive segment with multiple options to be directly delivered at their doorstep

3. Buyer clustering to enable "influenced sale" and drive "volume sale" through a wider range of collection

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Customer: Beyond 50 years of age

Needs   Goals

1. **Convenience –** item catalog with rich visual elements; size charts; fit; item classification (Gender, Indian / Western wear, Design, Fashion category); and pre-defined Returnable / Non-Returnable

2. **Costs –** competitively better priced than local brands retailers

3. **Delivery Efficiency** – with a focus on "Real Time Stock Availability" and "Committed Time to Reach"

4. **Utility focus**

1. **Utility Insights –** Insights on "Where to wear / Utility"

2. **Costs Optimization –** Driven by "Zero" stock @MyFasho and Real Time stock availability

3. **Transparency and Traceability** – Real time visibility of order status and a system of records for all purchases, goods received, payments, refund and return

Demographics – >50years, affordability, utility and Class

Responsibility – to search, select and order / return pick up

User Experience   Behaviours we are changing

1. **Store Front** – with a "Digital Trial Room" based on "Physical Profile – size, weight, skin tonality"

2. **Wishlist** – to store "items of interest" even in a non-logged in situation

3. **Buyer Clustering** – features showcasing what others are buying in the same Persona Class and the Utility (Office Wear, Party Wear, Formal / Smart Casual / Casual / Night Wear)

4. Pin Code based Serviceable area definition

5. Feedback CRM – Rate the Product and Supplier/Vendor & loyalty program

1. The "Customer Segment" targeted is traditionally seen to buy based on the general "state of utility". Thus, the intent would be to provide a digital catalog that mimics the shop "but through digital tools"

2. Price sensitive segment with multiple options to be directly delivered at their doorstep

3. Buyer clustering to enable "Utility based Selection" with "Frequently brought together" segment to drive volumes

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Vendor, Supplier

Needs

1. **Catalog & Stock –** Portal interface / bulk upload feature to update catalog and stock information "**minimum once a day**"

2. **Convenience –** Order Acceptance and Approval to be made very simple – Just a Click or even rule based

3. **Simplicity –** Order Status for updates to be simplified – Received, Accepted, Packed, Picked-up for Delivery OR Return Received, Return Accepted

Goals

1. **Increase Volumes w/o increasing costs –** handle smaller, but large volume orders with "minimal marketing costs" and a "digital store front"

2. **Account Receivables** – Timely reconciliation and receipt of payments (receivables / payables in case of returns)

Demographics – 30-60 years, tech savvy

Responsibility – to ensure proper packaging, dispatch and handle returns

User Experience

1. **MyCatalog –** Have a WYSIWYG (What you see is what you get) approach to enable "single" or "bulk" update of the items in the catalog

2. **MyOrders –** Clear and 'single pane access' to 'To-Do', Authorizations and Track and Trace

3. **Mobility –** Ability to authorize Delivery or Returns 'on the go'

4. **Dashboards & Reports** – Payments and Fulfilment Performance

5. **CRM Feedback** based Vendor / Supplier Rating

Behaviours we are changing

1. Traditionally these orders adhoc are serviced by the Retailers thus are unpredictable leading to sales loss and inability to plan production in advance

2. Vendors / Suppliers use their own application, thus a "Swiggy-Like" console with minimal change impact to be designed

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Logistics Partner

Needs

1. **Risk Indemnity –** ensure compliance to law of land for the items pre-authorized to be shipped and insurance paid for (if applicable)
2. **Convenience –** Order Acceptance, Pick Up, Tracking and Tracing to be leveraged from their platform **with integration to the MyFasho eCommerce platform**

Goals

1. **Increase and Predictable shipments –** driven by an aggregator's predictability and insights
2. **Account Receivables –** Timely reconciliation and receipt of payments

Demographics – 25 – 40 Years, tech average

Responsibility – to ensure transport of items from source to destination

User Experience

1. **No change in the Logistics partner's application** (MyFasho's eCommerce Platform would enable all Integrations to get order movement traceability)

Behaviours we are changing

1. None

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MyFasho's – Administrative Team

Needs   Goals

1. **Contracting –** ensure "rule driven" digital contracts with Vendors / Suppliers and Logistics partners that are immutable and stand the scrutiny of law

2. **Track and Trace –** Operations dashboard to have an aggregated (by location or all) or unitized (by customer) view 'anytime, anywhere'

3. **Reconciliation & Payment Authorization –** order reconciliation and periodic (7 – 15 days) settlement authorization

1. **Minimize Management Costs / Client –** since this is a large volume, low value per client business model, the Platform Fee should be profitable after accounting for operations costs

2. **Account Receivables** – Timely reconciliation and receipt of payments

User Experience

1. **Dashboards** – Operations Dashboards

2. **MyWork**

    1.   Contract Management – Vendor / Supplier Rating

    2.   Operations Ticketing and Escalation management

    3.   'Anytime, Anywhere' track, trace and authorize

    4.   Customer Feedback Management

Demographics – 35-50Years, tech savvy

Responsibility – to ensure that the vendors / suppliers are meeting the SLA and all bottleneck to be resolved during fulfilment

Behaviours we are changing

1.   Manual and people intensive work process

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MyFasho's– Finance Team

Needs | Goals

Needs

1. **Authorizing Refunds –** a efficient and easy approach to authorize refunds

2. **Handle Account Payables Efficiently –** simple UI with 'rule based' authorizations for all Account Payables (Logistics Partner and Supplier / Vendor)

3. **Visibility & Transparency** – managing costs

Goals

1. **Minimize Management Costs / Client –** since this is a large volume, low value per client business model, the Platform Fee should be profitable after taking operations costs

2. **Account Payables** – Timely reconciliation and payments

Demographics – 35-50 Years, tech savvy

Responsibility – to ensure management of AR and AP and manage financial operations within the defined Platform Fee

User Experience

1. **Dashboards** – Payment Authorization Dashboards

2. **MyWork**
   1. Refund Authorizations
   2. Payment alerts and escalation management
   3. Operations Ticketing and Escalation management
   4. 'Anytime, Anywhere' track, trace and authorize

Behaviours we are changing

1. Manual and people intensive work process

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Non Functional Requirements

1. Security
   1. Follows the Hierarchy and Access controls as defined with User Based Identity and Access Management
   2. Two Factor authentication as rule for all user logins
   3. HTTPS – TLS 256bit encryption

2. Usability
   1. Persona based User Interfaces as defined

3. Audit Trail
   1. All transactions need to maintain an Audit Trail
   2. All transactions need to be stored for a running period of 7 years

4. Reporting
   1. Each Persona Interface to have a dashboard with the showcase of "Goals" as per the Persona defined

THANK YOU

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