# Co-creation workshop for the internet platform

**INFO 4**

**INNOVATION**

Date: 04. June 2015

# KADIN &
# the Info 4 Innovation Team



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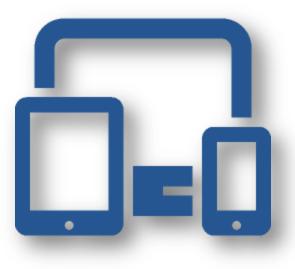**JOY PONIMAN**
KADIN
Project Assistant

# What is the project about?

KADIN INDONESIA

## Purpose

**Sharing information and providing a save environment for business development**

## Stakeholder

**Connecting financial institutes, business angels,etc. & entrepreneurs**

## Focus

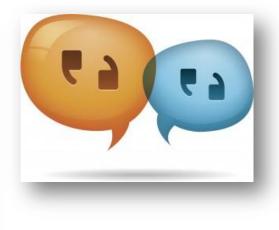**Financial support programs for entrepreneurs in 1.Jakarta/2.Indonesia**

# Research Phase



## Rosa

Research specialist

## Desk research
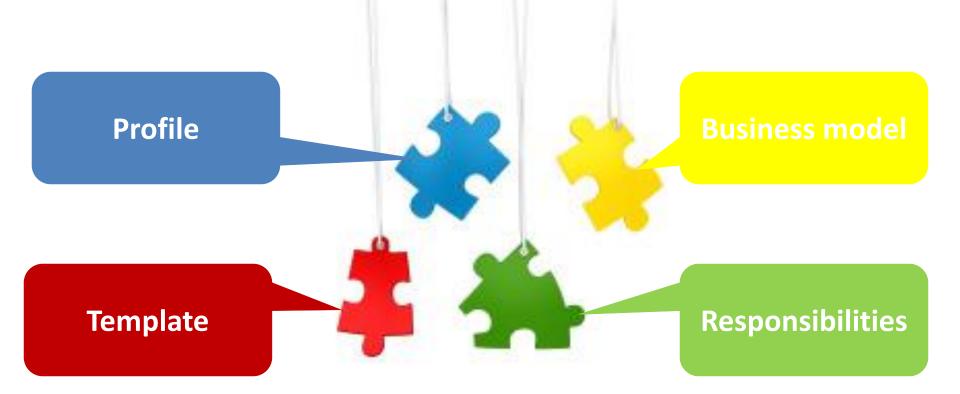
Who and where are important stakeholders?

## Interviews

Which needs do the stakeholders have?

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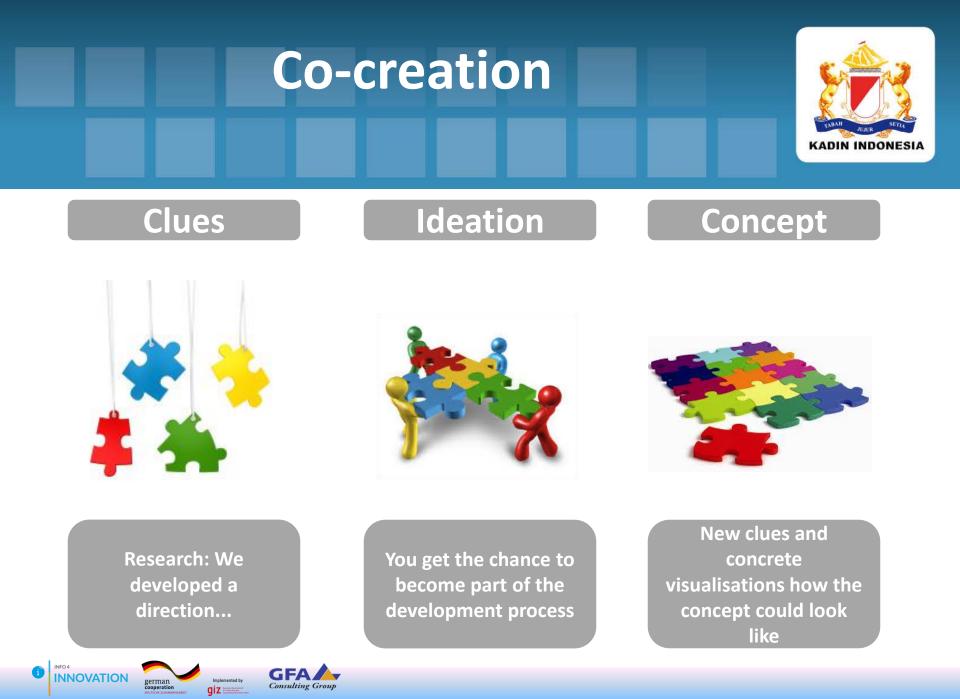
# Clues for the Info 4 Innovation internet platform

**Profile**

**Business model**

**Template**

**Responsibilities**

# Co-creation

## Clues

## Ideation

## Concept

**Research: We developed a direction...**

**You get the chance to become part of the development process**

**New clues and concrete visualisations how the concept could look like**

# Agenda

| Time | Task |
|------|------|
| 10.00-12.00 | Status Quo |
| 12.00-13.00 | Lunch |
| 13.00-13.30 | Ideation |
| 13.30-14.30 | Ideation & Concept |
| 15.00-15.30 | Coffee Break |
| 15.00-16.30 | Concept |
| 16.00-17.00 | Wrap up |

# Status Quo
# Case Studies

1. How would you describe the relationship between the financial institutes and entrepreneurs in the three case studies?

2. How can you relate to these case studies?

3. Do you have similar experiences?

**Mixed groups ,Time: 30 min / 10.00-10.30 o´clock**

# -Group 1-





1.- Entrepreneurs need a program and fund provided by the F.I., but there is no good communication between F.I. and entrepreneurs, so the entrepreneurs can not get a clear information.

- Besides funding, entrepreneurs also need an educational program and training which can support their business.

-  During this time, Small and Medium Entrepreneurs  (SME) get difficulties to borrow funds from banks, so it will be better if banks re-examine the leading policies for SME.

# -Group 1-





2. - There is no media accommodating the flow of information between entrepreneurs and F.I.
- The lack of socialization and educational activities.
- The current policies are not in accordance with the needs of entrepreneurs.

# -Group 1-





3. Yes, we have a similar experiences to case study no. 2 (related to awareness) and case study no. 3 (related to media promotion and socialization).

# -Group 2-
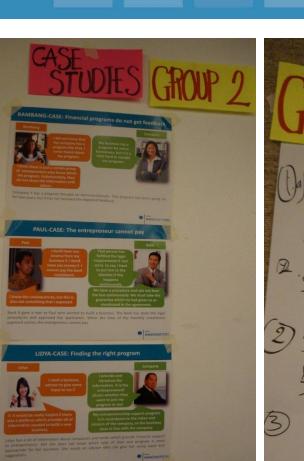




1. - There is no facilitator between F.I. and entrepreneurs.
   - Trust issues and regulation is the main topic in this case study.
   - There is no detail information provided by the F.I. as well as the consultation program, so the entrepreneurs are confused to decide for the best program and funding which is appropriate for their business.

# -Group 2-



2. - We (entrepreneurs and F.I.) need an integrative portal and website which can compiling all of the existing information.
- The focus of the portal: how to use the portal, for whom (target market), and how to apply and get the fund and program.

# -Group 2-





**3.** Yes, I do. All of the case studies, case study no. 1- case study no.3.

# -Group 3-
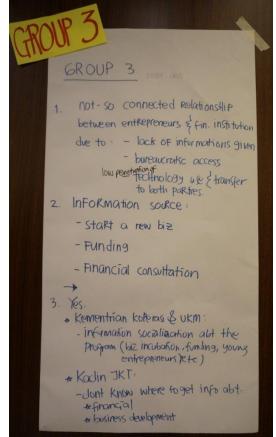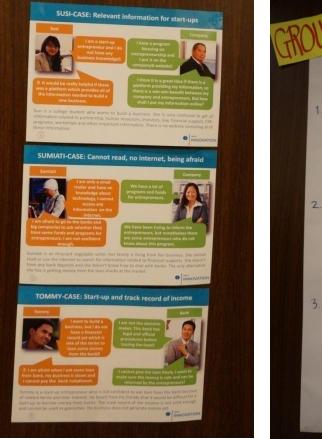


1. The relationship between entrepreneurs and F.I. is not so connected due to:
   - lack of information given;
   - complex bureaucracy access;
   - low availability of technology use and transfer to both parties.
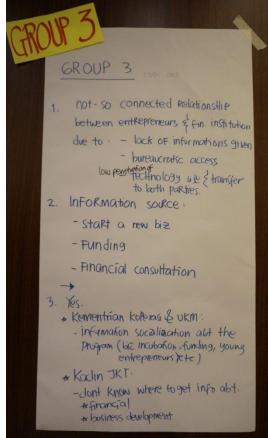
2. Information sources related to:
   -Start a new business;
   -Funding;
   -Financial consultation.

# -Group 3-
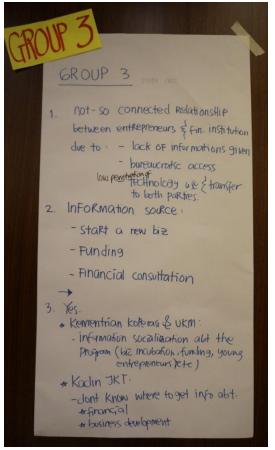




3. Yes, we do.
- Ministry of cooperatives and ministry of small and medium enterprises.
We have some programs for entrepreneurs (business incubator, funding for young entrepreneurs, etc) and we have tried to socialize that information, but until now we do not get a positive feedback.
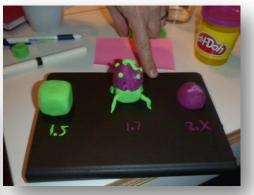
- Kamar Dagang dan Industri  (KADIN) Jakarta
Some entrepreneurs ask us whether KADIN Jakarta has some information related to entrepreneurship, but we do not know where to get some information about financial and business development.
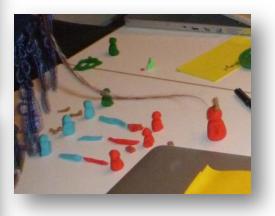
# Status Quo
# Knead- briefing

**Mixed groups,Time: 30 min / 10.30-11.00 o´clock**

The Dry Oasis

# Group 2

# Group 3
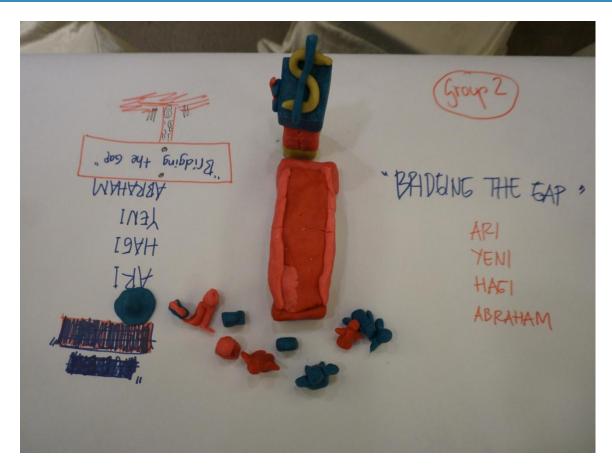
# Status Quo
# Presentation & Discussion



**Mixed groups,Time: 60 min / 11.00-12.00 o´clock**

# Lunch Time

# Time: 60 min / 12.00-13.00 o´clock
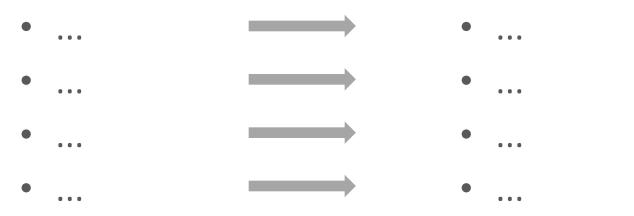
# Ideation
# Screen Shots & Persona

Please have a look for the screen shots and the persona

Now it is:                          We wish it will be:

- …          ⟶          - …

- …          ⟶          - …

- …          ⟶          - …

- …          ⟶          - …

**Mixed groups, Time: 30 min / 13.00-13.30 o´clock**
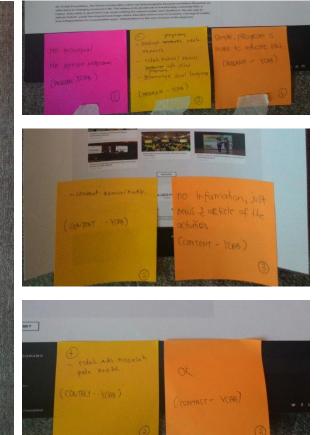
**PROGRAM**

Group 1:

- Not bilingual;

- No program options.

Group 2:
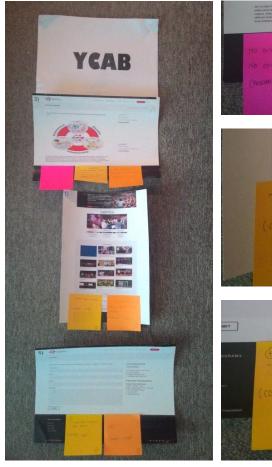
- The content program is not interesting;

- The focus of the program is not clear.

- It would be better if dual languages would be used.

Group 3:

The program is very simple focusing on educating the target market.

**CONTENT**

Group 1: -

Group 2: The content is communicative.
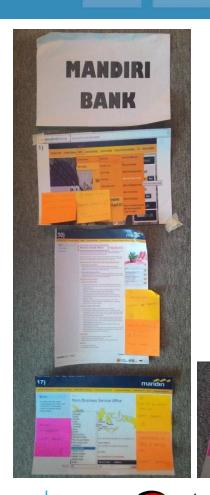
Group 3: No information, just news and articles of their activates.

**CONTACT**

Group 1: -

Group 2: No problem.

Group 3: O.K.

# Screen Shots 2
# Mandiri Bank



**PROGRAM**

Group 1: -

Group 2:
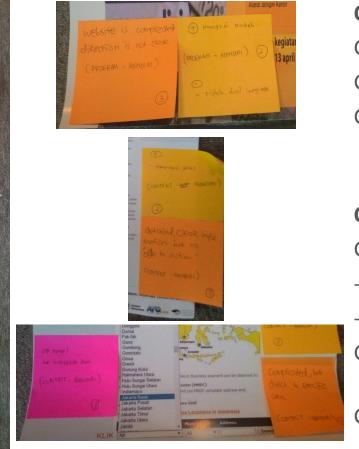
- The navigation is clear;

- The dual language option is not clear.

Group 3:

- The website is complicated (the process to get a specific information is complicated);

- The direction is not clear.

# Screen Shots 2
# Mandiri Bank



**CONTENT**

Group 1: -

Group 2: The information is clear enough.

Group 3: Detailed and clear information, but there is no "how to action."

**CONTACT**

Group 1:
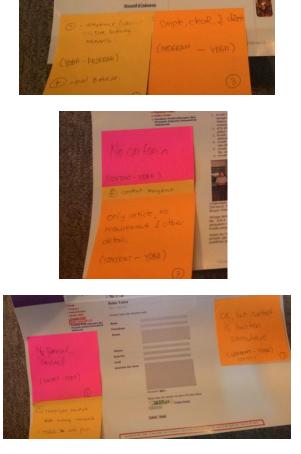
- No email;

- No message box.

Group 2: The contact list is very specific, according to area.

Group 3: Complicated, but direct to specific area.

**PROGRAM**

Group 1: -

Group 2:

- Interface (The layout of the website is not interesting enough);

- Dual language.

Group 3: Simple, clear, direct.

# Screen Shots 3 YDBA



**CONTENT**
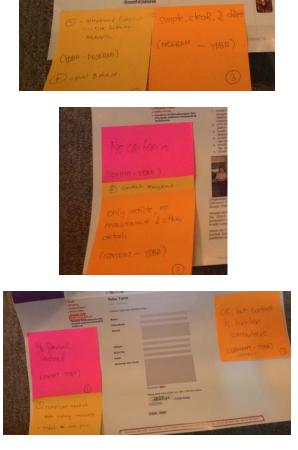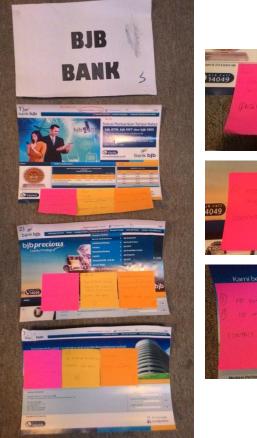
Group 1: No criteria.

Group 2: The content is concert.

Group 3: Only article, no
        requirement and other
        details.

**CONTACT**

Group 1: No personal contact.

Group 2: The layout is not
        interesting enough.

Group 3: O.K., but the detail
        contact is not seen clearly.

# Screen Shots 4
# BJB Bank



**PROGRAM**

Group 1: Confusing language in the homepage.

Group 2: The language and navigation system are clear.

Group 3: Direction is not clear.

# Screen Shots 4
# BJB Bank



**CONTENT**

Group 1: Inconsistent language.

Group 2:

- The information provided is too complex.
- The way to get the information is too long.

Group 3: Complicated and less information (indirect).
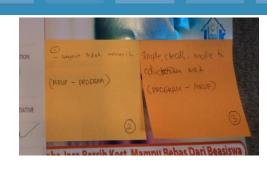
**CONTACT**
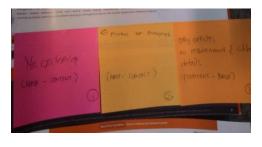
Group 1: No email and no message box.

Group 2: Centralized contact information.

Group 3: Indirect.

**PROGRAM**

Group 1: -

Group 2: The layout is not interesting.

Group 3: Simple, clear, more to educate the market.

# Screen Shots 5 MRUF



**CONTENT**
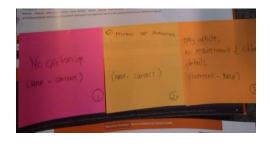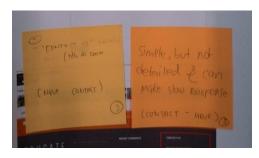
Group 1: No criteria.

Group 2: It would be better if it used points, not paragraphs.

Group 3: Only articles, no information about the requirement and others.

**CONTACT**

Group 1: -
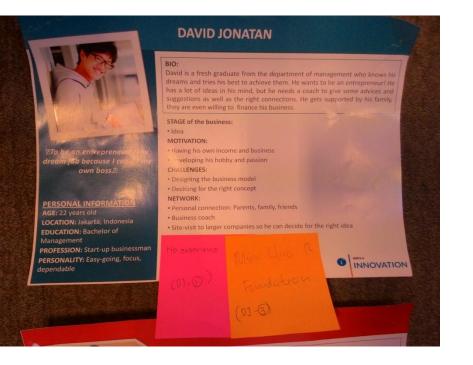
Group 2: The "contact us" menu is too small.

Group 3: Simple, but not detailed and the user is afraid the responds will be slow and late.

# Persona

# Persona 1



Group 1: No experience.

Group 2: -
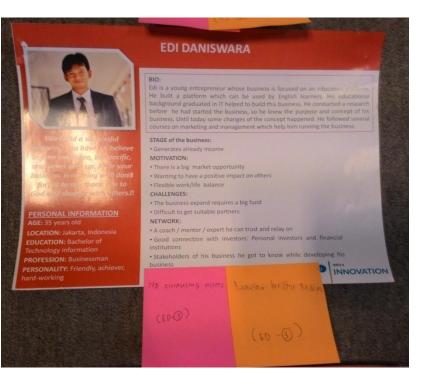
Group 3: Suitable for "Mien Uno R. Foundation" Program.

# Persona 2



Group 1: No financial access.

Group 2: -

Group 3: Suitable for "Mandiri Kredit Mikro" Program.

# Persona 3
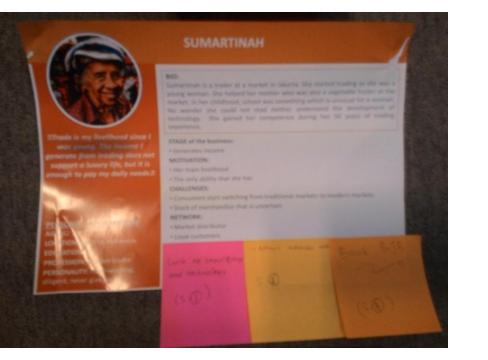


Group 1: Needs a business development program.

Group 2:-

Group 3:Suitable for "Mandiri Kredit Mikro" Program.

# Persona 4
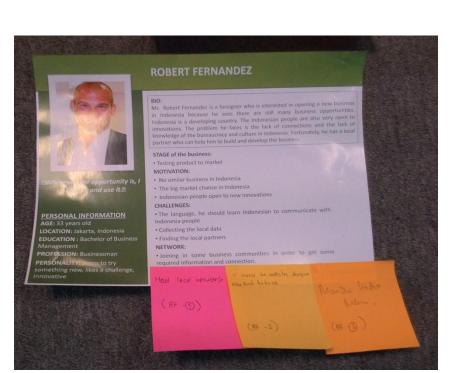


Group 1: Lack of knowledge and technology.

Group 2: She needs a website using the Indonesian language.

Group 3: Suitable for "Bank BJB" Program.

# Persona 5



Group 1: Needs local connections.

Group 2: The website has to use dual language.

Group 3: Suitable for "Mandiri Kredit Mikro" Program.

# Group 1



| Now it is | We wish it will be |
|---|---|
| Inconsistent language | Menu and content must be consistent |
| Unclear criteria application | Clear application program |
| Contact is not completed | Comprehensive information contact |

# Group 2

## 1. BJB Bank



| Now it is | We wish it will be |
|---|---|
| Bad user experience → Too much information | Simple/ clear information |
| Centralized contact | Representative office based on location |

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# Group 2

## 2. Mandiri Bank



| Now it is | We wish it will be |
|---|---|
| Only in Bahasa Indonesia | More language options |

## 3. YCAB



| Now it is | We wish it will be |
|---|---|
| Only in Bahasa Indonesia | More language options |

**4. YDBA**



| Now it is | We wish it will be |
|---|---|
| Its UI is not beautiful | Clear UI/ UX |
| Contact information is not clear | Put objective representative office/ contact person |

# Group 3



| Now it is | We wish it will be |
|---|---|
| **1.** **PROGRAM** <br> a. Bank: <br> - Too much information, but unclear steps. <br> - Requirements and details are given. <br> b. Foundation: Programs are clear and simple, but less details. | **1. PROGRAM** <br> - Simple and focus on the landing page → direct to program. <br> - Detailed information |

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# Group 3



| Now it is | We wish it will be |
|---|---|
| **2. CONTENT**<br>a. Bank: Detailed and specific, but no specific contact person to action for the visitors or users.<br>b. Foundation: Not clear, just articles and news | **2. CONTENT**<br>- Simple, but providing specific information |

# Group 3



| Now it is | We wish it will be |
|---|---|
| **3. CONTACT** <br> a. Bank: Specific to area or regional. <br> b. Foundation: Simple, Fill-in method | **3. CONTACT** <br> - "Call to action" on the page. <br> - Provide detailed information of person in charge. <br> - Words are simple. |
| **PERSONA** | |
| 1. Bank: Sumartinah, Edi, Dea <br> 2. Foundation: Students | |

# Ideation & Concept Visualization

Please draw some screen shots how your solutions could look like online

## 1. Profile

Which function should it have?

Which content would make the profile interesting?

## 2. Template

Which information are relavant?

How can we make it easy for you?

## 3. New clues

- What else did you discover?
- Please visualize!
- …

**Mixed groups, Time: 60 min / 13.30-14.30 o´clock**

# Group 1

# Group 1

# Group 1

# Group 2

# Group 2

# Group 3

# Group 3

# Group 3

# Concept
# Business model
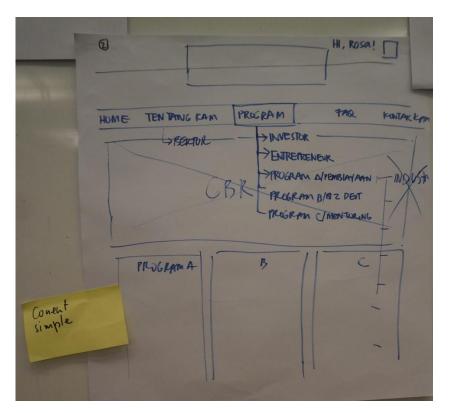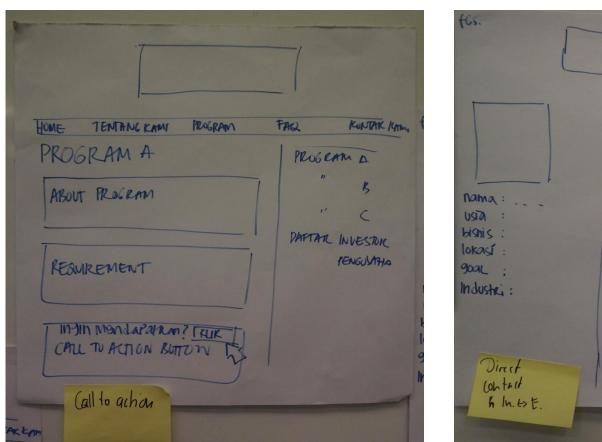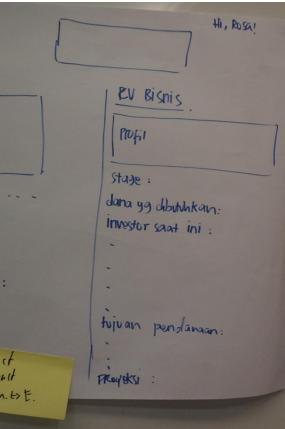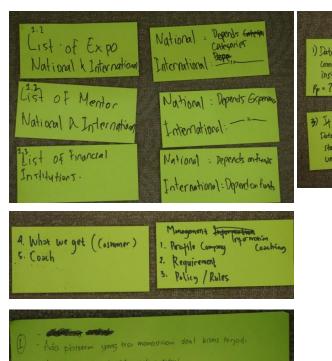
1. For what are you willing to pay and how much?

2. Who might be a further relevant paying client?
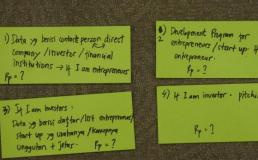
**On your own, Time: 30 min / 14.30-15.00 o´clock**
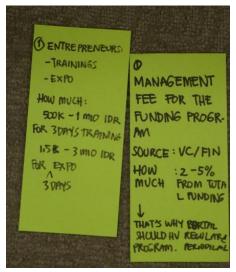
For what are you willing to?pay and how much?

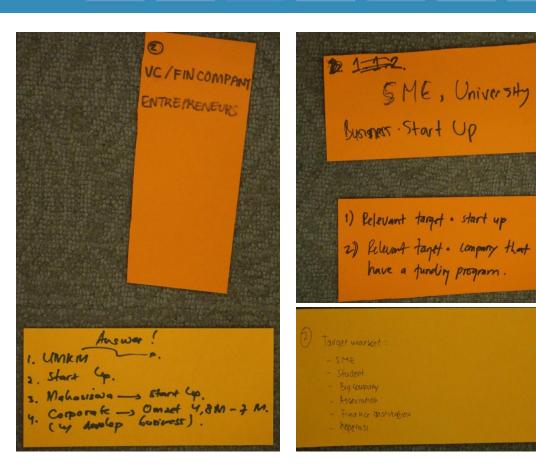# For what are you willing to?pay and how much?

| Entrepreneurs ' side | F.I.'s side |
|---|---|
| 1.  List of expeditions (national and international) → 1500k-3000k for 3 expo days. | 1.  List of potential entrepreneurs → 2%-5% from total funding. |
| 2. List of mentors (national and international). Business Coaching -> online and face-to-face → 300k-500k/month. | 2. Pitching events → 2%-5% from total funding. |
| 3. List of contact persons (person in charge) of financial Institutions/ companies/ investors. | |
| 4. Development program for  (start-up) entrepreneur → 500k - 1000K IDR for 3 training days. | |
| 5. Advertisement of business (media promotion) → 100k-200k | |

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# Who might be a further relevant paying client?



1. VC/ Financial Entrepreneurs
2. Entrepreneurs
3. SME(s)
4. Start-Up Entrepreneurs (University Business Start-Up)
5. Companies or corporate that have a funding program to entrepreneurship
6. Associations
7. Cooperation

# Thank you for your participation!

# Your Info 4 Innovation Team