Dattabot is an Indonesian data analytics company. The company is developing an AI-powered Data Integration platform that can provide valuable insights and recommendations from complex and unconnected data. The platform is designed with the context of developing countries, where many database are still undigitized and offline.

The goal of our project was to design a financially sound business model for a new product that uses alternative data sources to help the Microfinance sector in Indonesia.

### Deliverables

- Identified market opportunities for the use of the alternative data
- Conducted market research to assess market conditions and prioritize product feature development
- Identified the customer segment where the product would gain the fastest momentum due to customer needs
- Developed a preliminary financial model to demonstrate the potential financial gain from the product

### Methodology

- Conducted interviews with companies that are engaged in monetizing data for credit scoring, consulting companies in retail and other industries
- Conducted interviews with legal professionals in Indonesia to assess feasibility of the product and understand the regulatory landscape
- Led interviews with potential customers of Dattabot and various financial organizations in Indonesia
- Gathered feedback from members of the Dattabot technical team to understand technical requirements of the product
- Developed a survey for professionals working in Indonesia's banking sphere
- Reviewed more than 40 studies and literature sources to identify uses of alternative data sources for various industries
- Visited communities who would potentially benefit from an innovative credit scoring methodology

### Conclusions

- There is a market for alternative credit scoring methodologies. The market is well-funded and enjoys healthy operating margins
- Indonesia has a large unbanked population that would benefit from microcredit lending based on alternative credit scoring methods
- Up to $570M of value can be generated from the new product
- Dattabot should be aware of changes in regulation and potential competition

Ariel Goldberg, Rishika Samant, Michael T. Robertson, Nargis Sakhibova, Cristina Richard