Company and Project Description

DATTABOT
Jakarta, Indonesia

MIT MANAGEMENT SLOAN SCHOOL
G - Lab 2016

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

Methodology - before departing to Jakarta

Conducted interviews with companies that are engaged in monetizing data for credit scoring, consulting companies in retail, and other industries

Reviewed more than 40 studies and literature sources to identify uses of alternative data sources for various industries

Methodology - on the Ground

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

Led interviews with legal professionals in Indonesia to assess feasibility of the product and understand the regulatory landscape

Conducted numerous interviews with potential customers of Dattabot and various financial organizations in Indonesia

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

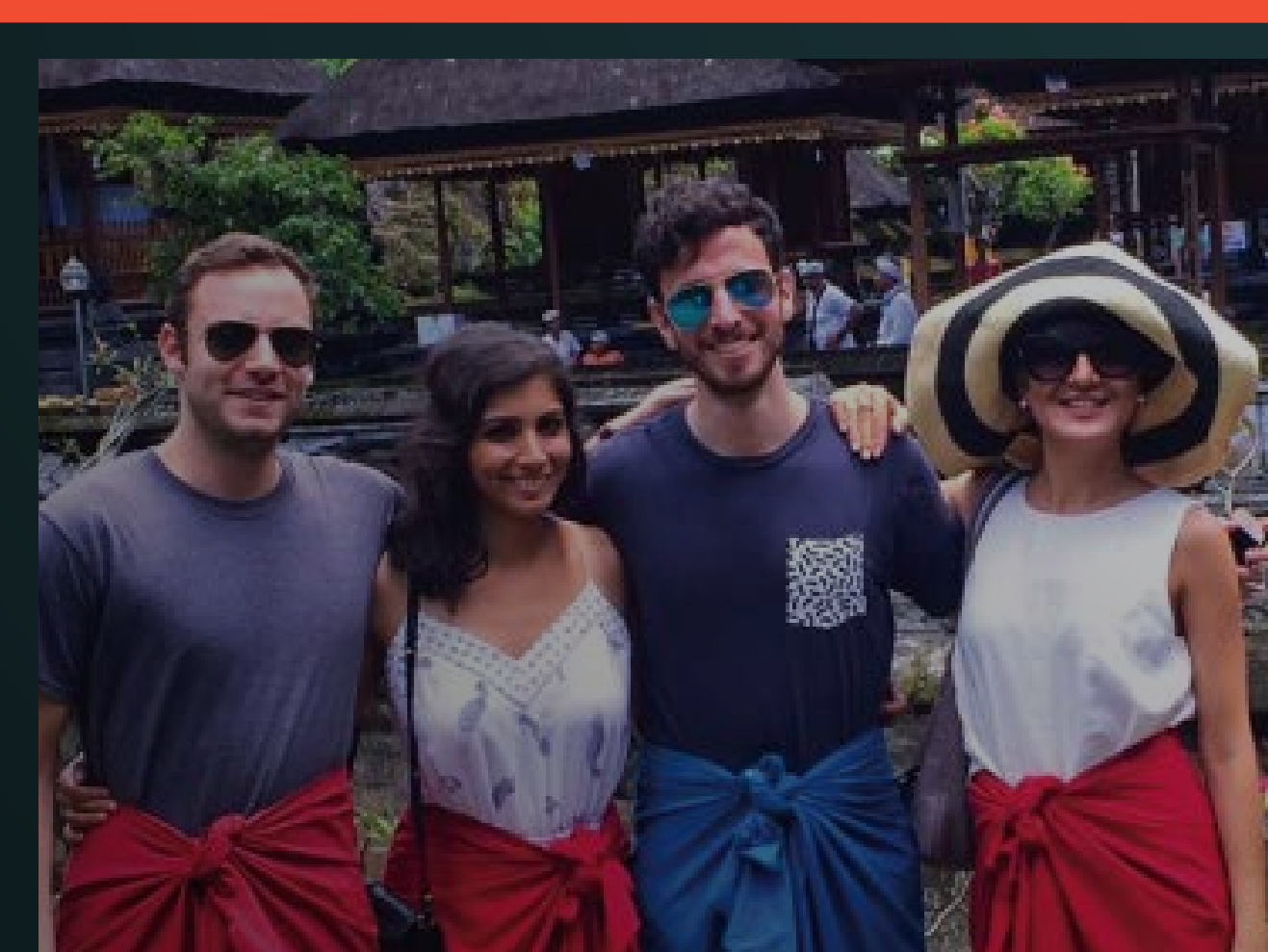**Up to $570M of value can be generated** from the new product

Indonesia has a large unbanked population that would benefit from microcredit lending based on alternative credit scoring methods

Dattabot **should be aware of changes** in regulation and potential competition

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