

Objective

Pengembangan fitur yang mampu menaikkan presentase activation/upgrading akun Full service dari akun reguler LinkAja

Background

Link Aja merupakan salah satu e-wallet yang sudah beberapa waktu kebelakang, menjadi ewallet terbesar di Indonesia.

Link Aja menyediakan 2 layanan akun yaitu Basic Account dan Full Service account

Adapun akun Full Service, merupakan jenis layanan dari LinkAja yang mempunyai kelebihan yaitu :

- tarik saldo tunai di ATM
- transfer dana ke rekening,
- sampai menyambungkan akun LinkAja ke akun Kartu PraKerja.
- Saldo yang disimpan dan maksimal transaksi mempunyai limit lebih besar yaitu up to 20 juta

Permasalahan yang dialami oleh pengguna adalah saat melakukan aktivasi dari akun full service, permasalahan berupa:

“Approval dari pengajuan akun full service membutuhkan waktu sangat lama”

Pengguna membutuhkan waktu sampai 1 – 2 minggu untuk menunggu approval akunnya. Permasalahan ini diakibatkan oleh tim assessment yang kewalahan menerima banyak pengajuan, jumlah tim assessment pun masih sedikit jumlahnya

“Customer Service susah dijangkau, tidak ada menu atau modul untuk pelaporan kepada Customer Service ”

Saat terjadi kendala proses aktivasi yang tidak diketahui pengguna, Pengguna tidak mempunyai akses untuk melapor kendala kepada customer service karena tidak adanya system atau modul yang mengarahkan pengguna kepada customer service

Hypotesis

Ticketing Management System (live chat only)

Fitur ticket management system (live chat only) akan membantu pengguna yang mempunyai kendala saat aktivasi dengan cara berkomunikasi dengan CS langsung sehingga kendala dapat dieskalasi saat itu juga. Kendala yang cepat diselesaikan akan mempermudah user dalam aktivasi yang nantinya akan berpengaruh pada penambahan rate aktivasi akun full service

Implementing Automatic User Verification system based on simple AI for approval

Fitur Verifikasi user otomatis akan mempercepat penilaian dari pengajuan aktivasi akun full service pengguna, sehingga pengguna tidak lama menunggu untuk mengetahui hasil aktivasi. Jika ditolak pengajuannya, pengguna bisa memperbaiki data yang disubmit atau data yang kurang untuk diajukan ulang. Jika diterima pengajuannya pengguna akan cepat menggunakan akun full service. Hal ini berpengaruh pada naiknya konversi pengguna akun basic ke akun full premium

Success Metrics

General success metrics

“The activation rate of full service account is increasing to ... %”

Support success metrics

1. Conversion rate from basic account user to full service user is increasing to ..%
2. Decreasing the bounce rate to .. %
3. Decreasing the User Complain rate .. %
4. Increase User satisfaction minimum score to > 7 from 10
5. Decreasing The waiting time of user application approval to max 2 days

Requirements

Ticketing Management System (live chat only)

No	Feature	User story	Description	Priority
1	Report problem -> widget form Report problem -> widget	As user, I want to input my problem and submitted so	This feature will provide a form box widget for users to	High

	form	Customer service will informed and aware of my problem	input their constraints and submit what is reported. When submitted, the system will forward the ticket to the CS that receives the smallest number of tickets that have not yet been resolved	
2	Open live chat for CS -> Via chat module	As CS, I want to open live chat from received ticket so I could know the user problem more futher	This feature will provide the 2 way communication on live chat but this feature is in CS side so CS could ask more futher about the user problem	High
3	Respon live chat for User -> widget form	As user, I want to respon the chat from CS so I could explain more futher about my problem	This feature will provide the 2 way communication on live chat but this feature is in user side so user will explain more futher about their problem	High
4	Notification via whatsapp and email incoming ticket	AS cs, I want to informed via whatsapp and email so I could still notified when I am in position not open the dashboard ticket	This feature will send the notification about incoming ticket to CS via whatsapp and email	medium
5	Dashboard for ticketing	As CS, I want to have Dashboard of ticketing so I could see the list of incoming ticket	This feature will provide the list of incoming ticket and ticket status (resolved, waiting for answer, processing, cancelled)	High
6	Escalation to technical team	As CS, I want to escalation the ticket to technical team so the tech team will resolve the issue when the CS does not know about the resolution	This feature will escalate the ticket to technical team to analyze more futher	Medium
7	Pending reporting	As CS, I want to pending the reporting due to need more	This feature will set the ticket status to be pending and will	Medium

		time to handling and analyze the problem so the user will not wait the CS for long time	closed temporary the live chat so the user will not wait for so long and only receive the result in the future	
8	Notification of ticket status for user via email	AS cs, I want to informed the user about ticket status via email so the user that have pending report will notified the final result about their problem	This feature will send the final information about ticket status and result of escalation to user via email. So user will know the final result of its report and the way the user solve the problem	medium

Implementing Automatic User Verification system based on simple AI for approval

No	Feature	User story	Description	Priority
1	Get ID card image from submitted activation form	As system, I want to get automatically ID card image of user so I could verify the user ID card	This feature will get ID card image from activation form after submission so user verification system will asses the user ID card	High
2	Get Selfie photo from submitted activation form	As system, I want to get automatically selfie photo of user so I could verify and compare selfie photo with ID card	This feature will get selfie photo from activation form after submission so user verification system will asses and compare the selfie photo with id card	High
3	Verification and assessment ID card and selfie photo	As asystem, I want to assess and verify ID cards and selfie photos so that I can assess the authenticity of the user	This feature will assess and verify ID card with 1. comparing the selfie photo with ID card 2. comparing the ID card with Indonesian ID card sample 3. get information of user from OJK – BI checking to validate the user credit score	High

			and the compability identity of ID card, selfie photo and OJK personal data	
4	Scoring and approval process	As system, I want to give score and give the answer of approval based on the verification and assessment so the user will know about the status of their approval and system will restrict or allow user to access full service account based on their approval status	This feature will give score and status approval to user so the user will know about their account approval status. The system will restrict or allow the user to access full service account based on their approval status	High
5	Notification the result of verification to assessment team and user via whatsapp or email	As system, I want to inform the user and assessment team about the result of verification so the user and assessment team will know and get decision in the next step	This feature will inform user via whatsapp and email to user and assessment team about the result of verification so the user and assessment team will know and get decision in the next step	Medium

User Interaction

Ticketing Management System (live chat only)

