

STRATEGIC PARTNERSHIP

From Sign-Up to **Scale-Up** in Weeks

Akselerasi ekosistem digital UMKM dengan integrasi pembayaran BTN, aktivasi viral promoter, dan perluasan pasar rakyat.



5,000

MERCHANTS

Target Akuisisi & Onboarding

30k

Promoters

100%

BTN QRIS/VA

TARGET NETWORK



30k

Promoter as Micro Influencers (Pilot)

- ✓ Trusted Peers (Not Celebs)
- ✓ Authentic Recommendations
- ✓ Scale to 100k National

PROJECTED GMV



50 Milyar

Rupiah / Tahun

- 📈 15-25% Performance Commission
- 💰 Revenue Share Model

BTN Ecosystem Advantage



Settlement & Payouts

Rekening BTN sebagai primary account untuk pencairan komisi promoter.



VA & QRIS Transaction

Fasilitas pembayaran utama untuk setiap transaksi Trusted Peer.



Credit Scoring Data

Data transaksi real-time untuk analisis kelayakan kredit scoring merchant.

TRUST FACTOR



95%

Trusted Peer Recs

- ✗ vs 33% Traditional Ads
- ⚡ Instant Trust Transfer
- 👥 Authentic Engagement

SUPERIOR ROI



350%+

Return on Investment

- ↓ CAC Only Rp 15.000 (vs 120k)
- ✓ Pay Only for Performance



THE BLINK PROOF

Trusted Peer Recommendation = 8-12% Conversion vs 1-3% Ads

COMPETITIVE COMPARISON

Mengapa Ekosistem Sukalokal x BTN Unggul di Pasar UMKM

COMPARISON CRITERIA	sukalokal	Tokopedia	Shopee	TikTok Shop	Traditional
 Biaya UMKM Rendah	✓	High Fee (3-10%)	High Fee (4-12%)	Medium Fee	✓
 Social Dropship System	✓	✗	✗	— Affiliate	✗
 Viral Gamification	✓	✗	✗	✓	✗
 BTN Partnership	✓ Exclusive	General Payment	General Payment	General Payment	✗
 COD Support	✓	✓	✓	✓	✗
 Promoter Reward	✓	✗	✗	— Commission	✗
 Pasar Rakyat (Regional)	✓	✗	✗	✗	✓
 Credit Scoring Data	✓	Internal	Internal	Internal	✗

✓ Strong Advantage — Partial / Limited ✗ Not Available / Weak



01

Merchant Ecosystem

- ✓ Onboarding **5,000 Merchant** UMKM (Bale, Koperasi, iPaymu).
- ✓ Integrasi **VA & QRIS BTN** sebagai metode pembayaran default.
- ✓ Biaya layanan berlangganan Rp 200rb/bulan.



02

Viral Growth Engine

- ✓ Fitur **Share-to-Spin** & Auto-Promoter untuk akuisisi organik.
- ✓ Mekanisme viral marketing otomatis via WhatsApp, Facebook & X
- ✓ Insentif gamifikasi untuk meningkatkan repeat order.



03

Pasar Rakyat BTN

- ✓ Marketplace khusus regional untuk Merchant Bale.
- ✓ Kategori fokus: **F&B, Fashion, Handicraft.**



04

Financial Inclusion

- ✓ Pencairan fee promoter wajib ke **Rekening BTN.**
- ✓ Data transaksi real-time untuk analisis data kredit.

Target Breakdown

Merchant Bale BTN	3,000
Koperasi Members	1,000
iPaymu Network	1,000

Total Potential Reach

100,000+ Peers

Partnership Models

Option 1

Revenue Share

Performance

Model: Pay per Sale

Komisi cair hanya saat rekomendasi peer menghasilkan konversi nyata.

Option 2

Sponsorship

Booster Brand

Model: Brand Awareness

BTN mensponsori biaya aktivasi untuk share-reshare produk UMKM.

Commission Structure

Min. 5%

 / sales

Performance-Based Revenue Share

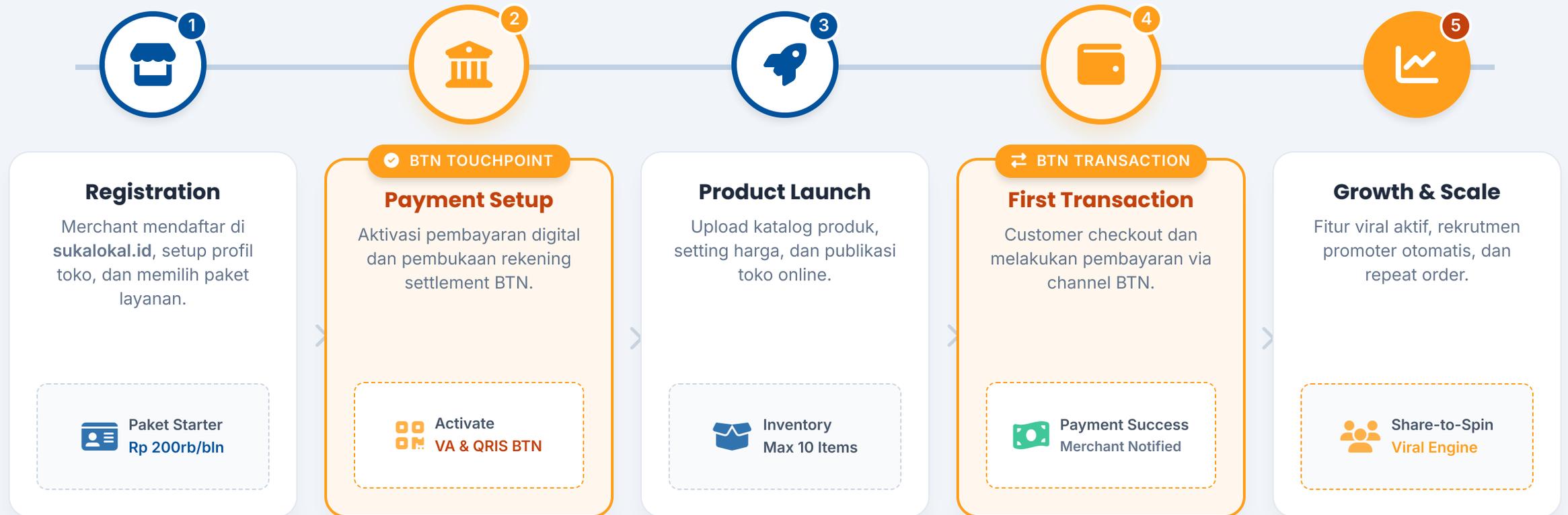
- ✓ Zero Upfront Cost
- ✓ Instant Settlement via BTN
- ✓ 95% Trust Factor Network
- ✓ Authentic Peer Reach
- ✓ Anti-Fraud Verification
- ✓ Real-time Dashboard

Efficiency Metrics

Efisiensi biaya marketing dibanding iklan tradisional

CAC Rp 40k

Ad vs Ads Rp 180k,.



STEP 2: MICRO INFLUENCER ACTIVATION



Verified Peers

Onboard promoter manusia asli (No Bot)



Unique Tracking

Setup link atribusi unik per promoter



Storytelling

Enable review produk yang autentik

STEP 3: RECOMMENDATION JOURNEY



Share Review

Share ke circle via WA / X / Facebook



Pay via iPaymu

Friend clicks & buys via VA / QRIS BTN

KEY



Commission

Fee otomatis cair

Commission Structure

BASE RATE

Min. 5%

Per Sales

MAX BONUS

10%

Performance

SETTLEMENT

Instant

via BTN API

Trust Metrics

Trust Factor	95%
Conversion Rate	8 - 12%
Avg. CAC	Rp 40.000

Criteria	10X BETTER ROI	
	 Sukalokal Trusted Peer Network	 Traditional Ads / Celebrity / Macro
 Trust Factor	 95% (Trusted Peers)	 ~33% (Ads Blindness)
 Cost Per Acquisition	 Rp 40.000	 Rp 180.000+
 Conversion Rate	 8 - 12% (High Intent)	 1 - 3% (Cold Traffic)
 Return on Investment	 350%+	 ~120%
 Payment Model	 Performance-Based	 Upfront / Fixed Cost
 Time to First Sale	 < 24 Hours	 2 - 4 Weeks
 Engagement Quality	 Authentic Peers	 Paid / Impersonal
 Risk Level	 Zero Risk (Pay per Sale)	 High Risk (Upfront)

 **The Sukalokal Advantage**
 Zero Upfront Risk

 Maximum Trust

 Proven Results

 Development System

ONE-TIME

Rp 150 Juta

Marketplace Platform Setup (Web & Mobile Web)

 Hosting UI/UX Database Dedicated Support

INCENTIVE

Rp 45 Juta

Selama program 3 bulan

x

 Marketing Activation

Total: Rp 140 Juta / bulan

 KOL / Influencer**Rp 85 Juta**

- 100 Micro KOL (Rp 600rb/org)
- Strategy Fee (Rp 25 Juta)
- Target: Ibu Rumah Tangga & Komunitas

 Digital Ads**Rp 50 Juta**

- Meta Ads (IG Story + Reels)
- Facebook Audience Network
- Retargeting lokal area

 Community Dev**Rp 45 Juta**

- Roadshow Mini (3x Event)
- Webinar Edukasi UMKM
- Aktivasi Koperasi

 Communication Tools WA Blast: Rp 3jt/thn Email Blast: Rp 18jt/bln Scraping DB: Rp 500rb/bln

Setup & Launch

INVEST

</> Subsidy 500 merchant	Rp 300 Jt
👥 Subsidy WOM (3 bln)	Rp 840 Jt
✔️ Integration	Included

Launch Budget
Rp 1.140M

Program Pasar Rakyat

INCENTIVE

📁 Biaya Setup Pasar	Rp 150 Jt
🎧 Dedicated Support	Rp 45 Jt
✔️ Integration	Included

Total Incentive
Rp 195 Juta

Yearly OpEx

OPEX

💰 Merchant Reward	Rp 400 Jt
📣 Promoter Reward	Rp 2.050M
👥 Marketing & Comms	Rp 824,5Jt
🛒 Akusisi Tx Individual	Rp 2.400Jt

Yearly Total
Rp 5,67 M

Projected Returns

ROI

**Strategic Impact**

New Acc.
10k Influencers



Efficiency
8x Better CAC

Weeks 0 - 2



Alignment

Sign MoU & KPIs
Lock Subsidy Option
Legal Review

Weeks 3 - 6



Integration

BTN VA/QRIS API
Spin Engine Setup
Promoter Payout Route

Weeks 5 - 8



Pilot Launch

500 Merchants Onboard
A/B Test Rewards
KOL Wave 1 (Soft)

Weeks 9 - 12



Scale Up

Full 5,000 Merchants
Pasar Rakyat Launch
Mass Media & Ads

Governance

-  **Weekly Standup**
Growth & Tech Sync
-  **Risk Gates**
Compliance Check per Phase
-  **Finance Tracking**
Monthly Budget Recon

Decision Checklist

Immediate Action

- Approve Subsidy Option
- Confirm Marketing Budget
- Approve Marketplace Dev
- Sign MoU & Appoint PIC

Target Launch: March 2026
Ready to proceed?

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