

## KOMIDA USES DATA-DRIVEN PRODUCT DESIGN

Koperasi Mitra Dhuafa (KOMIDA) (Indonesia) surveys clients and non- clients within their target groups to understand their financial needs, constraints, and goals. One survey identified several problematic financial and lifestyle conditions facing KOMIDA's target group:

- They have high but predictable expenses during celebration seasons. During this time, some people sell their assets or borrow money formally or informally.
- They save money informally—including storing cash, gold, and jewelry in the home—and as such, they do not earn interest on their savings, and sometimes they lose the money they set aside (e.g., it is stolen).
- They are often sick due to a lack of clean water and sanitation.

Based on this market information, KOMIDA introduced interest-bearing savings accounts, celebration loans, “feast day savings” accounts specifically for savings money for celebration seasons, WASH (water, sanitation, hydration) loans, and a pilot for community health facilitators who will assist clients with using their WASH loans effectively. KOMIDA believes that in order to use a data-driven design process, a provider must be committed to the costs, risks, and challenges of reinventing their perceptions of clients, and ultimately, the products and services.

Read more about KOMIDA's SPM practices [here](#).