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# Semaai Kiosk Assessment

Joint-research PRISMA x Semaai

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Jakarta, July 2024

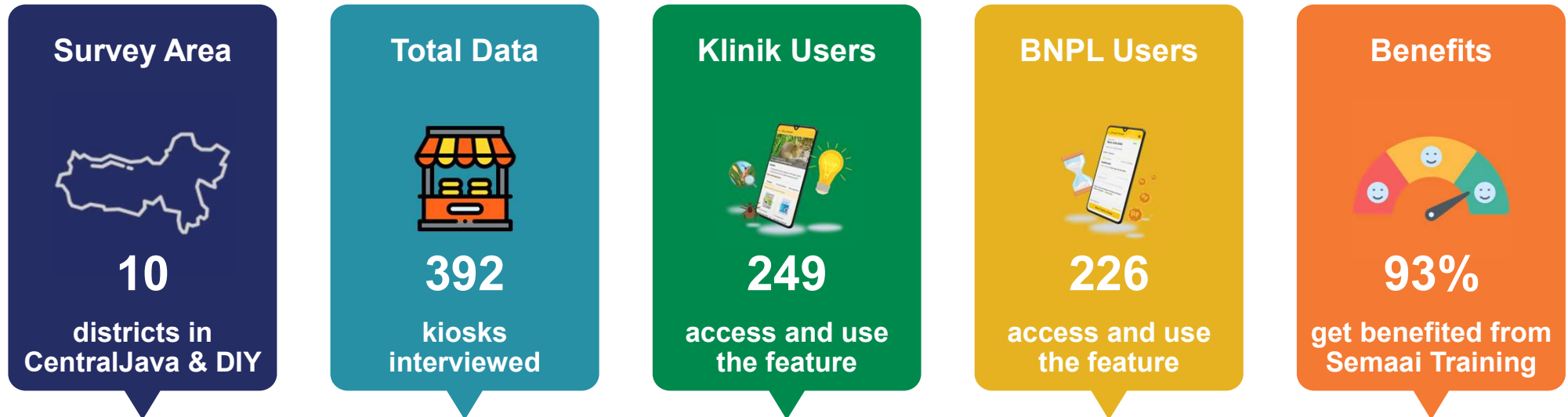


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# Executive Summary



This report presents the findings of a study conducted to evaluate the impact of Semaai application, especially the Klinik (Agri-advisory) and Bayar Tempo (BNPL) features, on agri-kiosk in Central Java and Yogyakarta (DIY). The primary objective of the study is to assess how these features affects user's knowledge, customer loyalty, and overall sales. The study employed a mixed-method approach and collected data from agri-kiosk in the top 10 sales districts of Semaai in Central Java & DIY. The data collection period spanned from June to July 2024. The results indicate that both features have positively impacted agri-kiosk business. It suggests that Semaai can be a valuable tool for enhancing kiosk competitiveness and profitability.

# Introduction



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## BACKGROUND

Since August 2022, Semaai and PRISMA have been in partnership to improve Semaai's kiosks with new agricultural information and flexible cashflow through new features called Klinik and BNPL / Bayar Tempo. Up until June 2024, around 4,470 unique kiosks already accessed the new GAP feature and almost 600 have accessed the BNPL.



## OBJECTIVES

Objective of the research is to check whether the new agri-advisory feature (Klinik) or new payment options (Bayar Tempo / Buy Now Pay Later) have any impacts (monetary or non-monetary) to agricultural kiosks. Potential benefits to agri-kiosks:

### Klinik

- Increase GAP and product knowledge
- Increase confidence in offering consultation
- Increase customer loyalty
- Increase kiosk sales

### BNPL

- More capital to increase stock or product portfolio/varieties
- Improve cashflow management
- Increase customer loyalty
- Increase kiosk sales

# Methodology

The methodology section outlines the procedures and techniques employed in conducting the research on the impact of new Klinik and Bayar Tempo (Buy Now Pay Later) feature in Semaai application to agri-kiosks. A mixed-methods design was selected to combine the strengths of quantitative data (survey responses) and qualitative data (interviews). This chosen approach allows for holistic understanding and comprehensive analysis of both quantitative and qualitative data.

## Respondent Definition

Population of respondent size is based on all active kiosks who use either Klinik or Bayar Tempo (BNPL) in Central Java, based on data sent by Semaai in June 2024.

## Data Collection Methods:

Population Size	: 4,470 Kiosks
Location	: Central Java
Recommended Sample Size	: 354 (by Raosoft – for 95% Confidence Level & 5% Margin of Error)
Instrument	: Direct Interview with Questionnaire (closed & open-ended questions)
Tools	: KoboToolBox

## Reliability

To ensure reliability, the survey instrument was pilot-tested with a small group of respondent in Pati, Kudus and Rembang (10 respondents, 5 – 9 May 2024). It was also ensured through consistent data collection procedures and cross-checking interview data with survey responses.

## Scope / Limitation

The study was limited to the top 10 districts in Central Java due to resource and time constraints. Consequently, the findings may not be fully representative of the entire population. Despite our efforts to ensure data accuracy, there may be some bias in self-reported measures.



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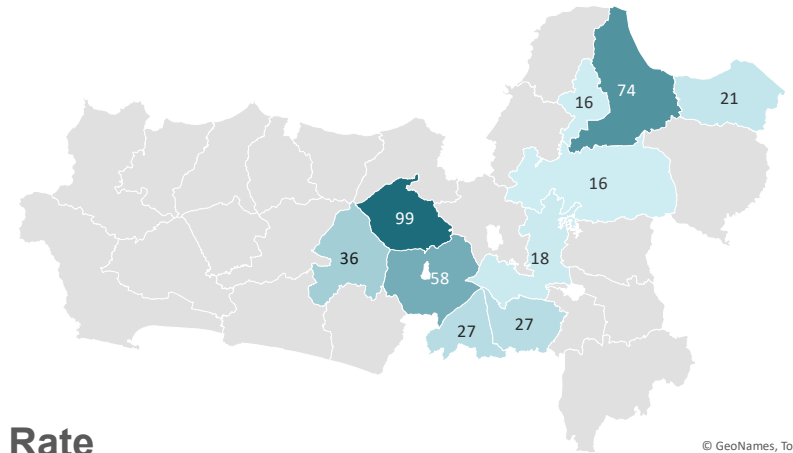


# Findings



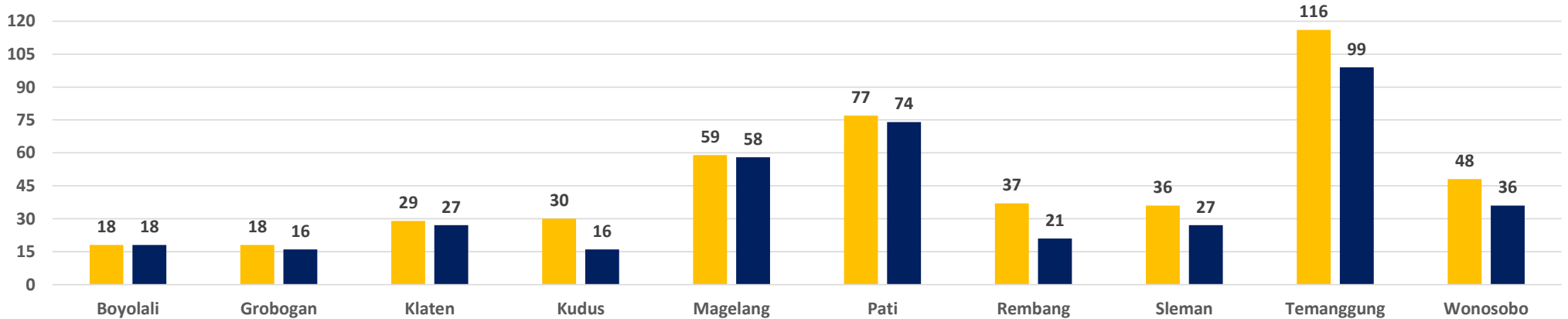
# Survey Location: Central Java and DIY

Semaai main's operation is located in Central Java and Yogyakarta. Across the provinces, ten districts were selected to represent, based on the usage of Klinik and BNPL feature, as well as total disbursement of BNPL. **From 467 total interview attempts, the study successfully collected data and insights of 392 kiosk owners** across the two provinces

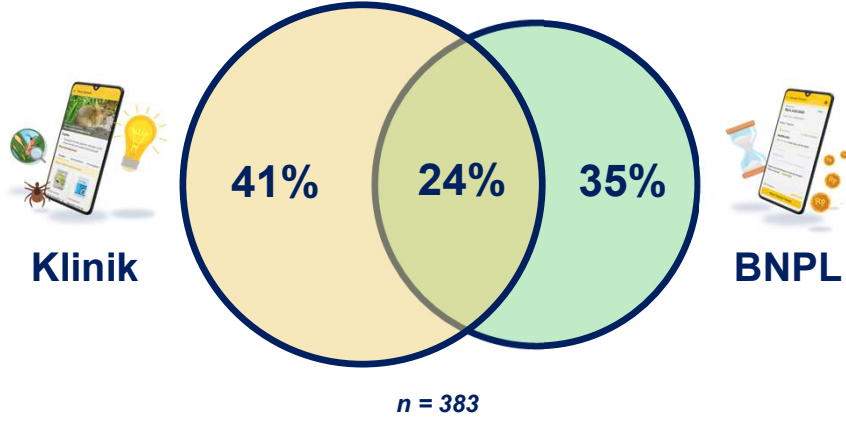


### Interview Success Rate

■ Visited ■ Interviewed



# Semaai User Characteristics

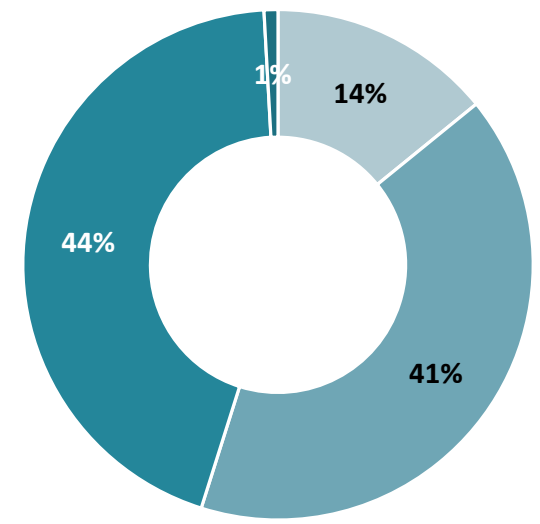


**Our survey of 383 respondents** revealed that 41% only used the Klinik feature, while 35% exclusively used the BNPL features. A smaller segment, comprising 24% of respondents, utilized both features.

**Regarding app usage duration, the majority of respondents (the largest group) had been using the app for 1-2 years.** The second largest user group consisted of those who had used the app for more than three months but less than a year.

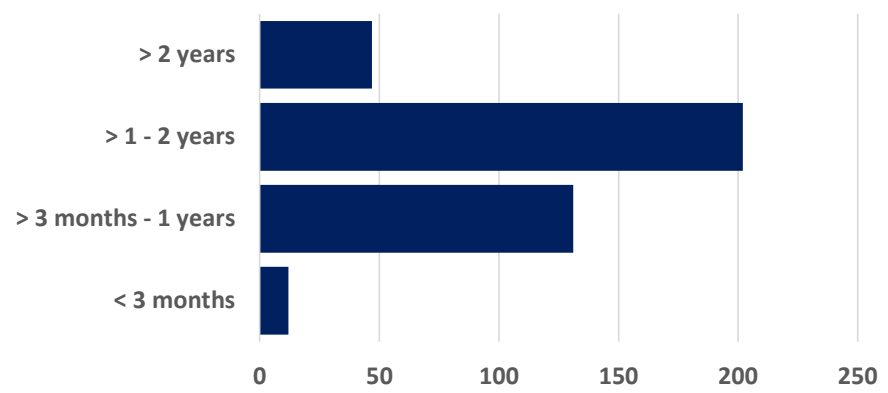
Among BNPL users, over 80% had been using the feature for more than three months but less than a year.

## BNPL Usage Period



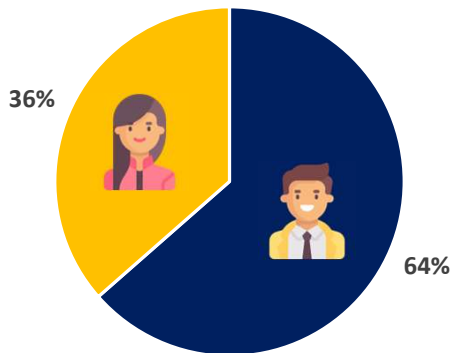
- < 3 months
- > 3 - 6 months
- > 6 months - 1 year
- > 1 year

## Length of App Usage

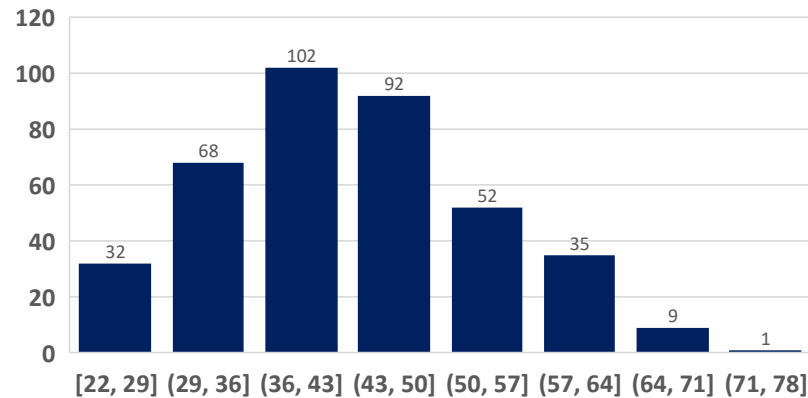


# Demographic Profile

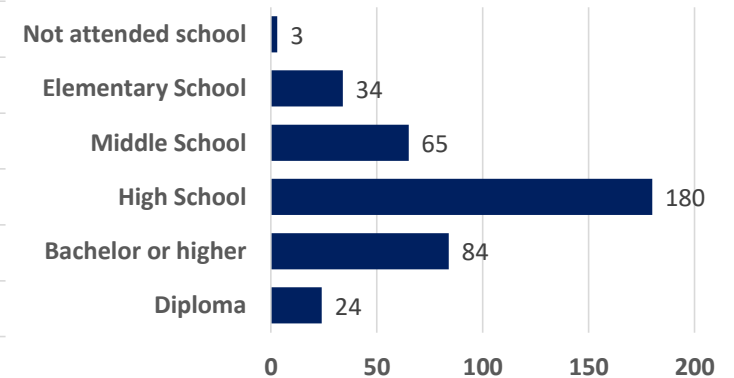
Gender



Age Distribution



Education Level

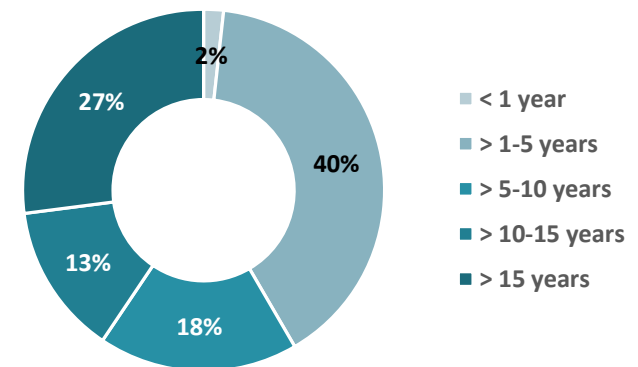


**This slide presents key demographic from our survey, providing a comprehensive understanding of the respondents' profiles and operational years of the kiosks.**

The gender distribution among respondents shows a participation with 64% men and 36% women. The age distribution reveals a diverse age range of respondents, with the majority falling within the 36 – 50 age bracket. This highlights the engagement of both adult and older individuals in the agri-kiosk ecosystem. Education levels among respondents vary, with a significant portion only completed high school (SMA).

**The years of operation for the kiosks show a spread across newly established to long-standing operations.** Only 2% of kiosks have been in operation for less than 1 year, 40% for 1-5 years, and 27% for more than 15 years. This indicates a mix of new entrants and experienced players in the market.

Kiosk's Years of Operation





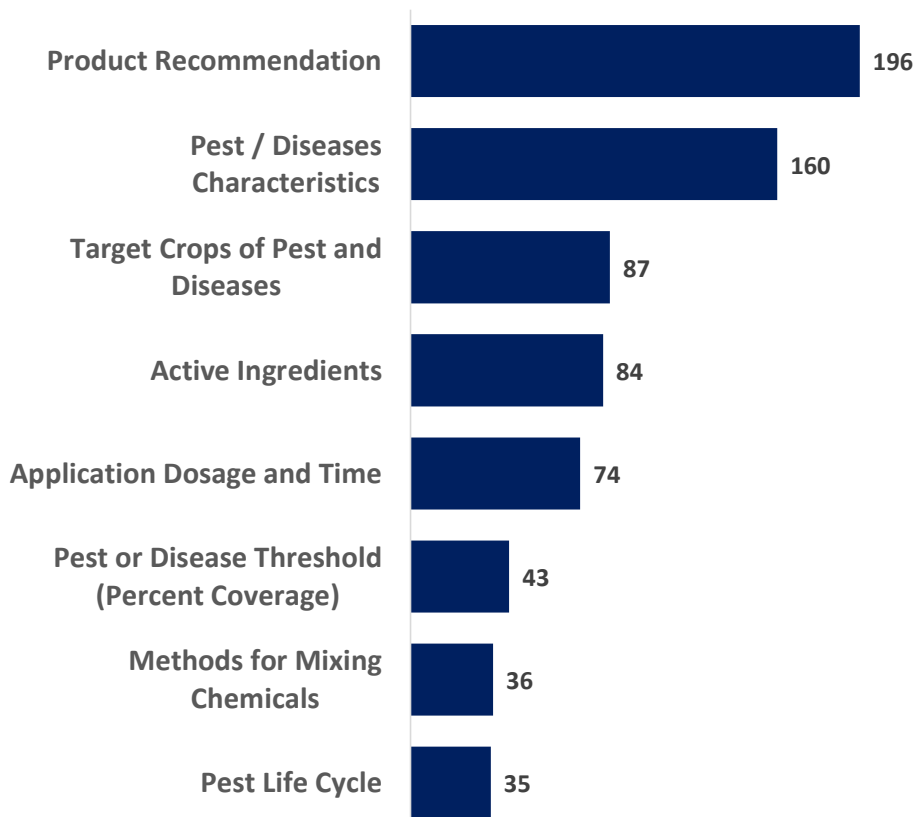
# Agri-Advisory / Klinik Feature



# Klinik: Perceived Benefits

## Top Information in Klinik

\*can choose more than one



**Klinik feature mostly have a positive impact on respondents, especially in terms of knowledge** about pests and plant diseases, medicines and pesticides, and product recommendations. Some learned about the active ingredients in products used for pest and disease control, and they also gained additional knowledge about the correct dosage and timing for applying various pesticides. **For these reasons, respondents have become more confident** in explaining the use of agri-products that they sell to their customers (farmers).

**However, some respondents feel that the information provided is still too general**, and the impact could be more significant if the information were more specific.

**94%** ↑ **76%** ↑  
**IMPROVED KNOWLEDGE** **HIGHER CONFIDENCE**



# Klinik: Information Sharing to Farmers

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# 75%

**KIOSK SHARE  
INFO TO FARMERS**

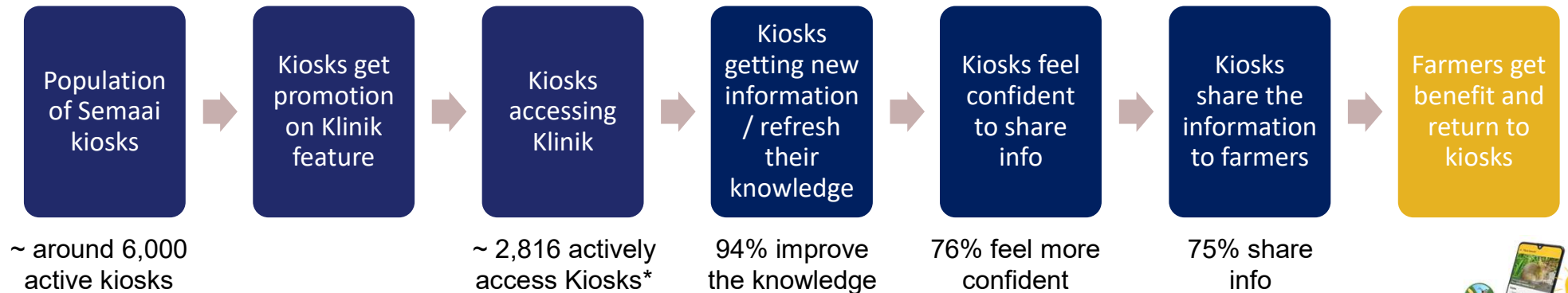


# 8,986

**TOTAL FARMERS  
RECEIVED INFO**



## Result Chain Proven through Kiosk Assessment - Klinik



\*Estimated based on 63% of the total kiosk population as of June 2024.



# Klinik: Impact on Sales

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Overall, the feature helps improve kiosks' understanding of agricultural products, customer loyalty, and sales, thereby positively impacting the business.



**BETTER  
CONSULTATION**



**IMPROVED  
CUST. LOYALTY**



**INCREASED  
SALES / PROFIT**

- **Klinik feature help kiosks to provide better education and explanations to farmers** about agricultural products, which improves farmers' understanding of the proper use and benefits of the products they purchase.
- **More than half (57%) of the respondents reported an increase in the number of buyers and loyal customers** after utilizing the Klinik features.
- **Around 49% of kiosks experience increasing sales** through the use of Klinik, because kiosks can order new products and recommend them to farmers, which in turn increased sales and profits.



# Klinik: Users' Input and Suggestions



## Product Information & Explanations

Respondents request for more detailed information about products, including active ingredients, dosages, and usage instructions. Feedback also includes more specific information on pests and plant diseases (symptoms photo, add more pest/diseases and commodity, such as melon and banana)



## Product Relevance and Suitability

Some respondents feel that recommended products are not always suitable for local soil conditions and needs (i.e., pesticide resistance).



## App Development and Updates

Requests for a more stable app that does not frequently require updates.

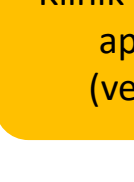


## Marketing and Sales Strategies

Suggestions to include marketing strategy content to help kiosks boost sales



“Product price isn’t displayed in the product recommendation of Klinik, so I have to go to homepage”



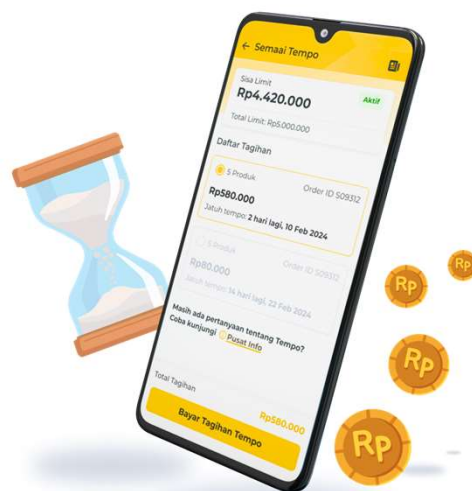
“Klinik should also include fertilizer application in each phase (vegetative & generative).”



“Product recommended on Klinik is usually already known by the farmers.”



# Bayar Tempo / Buy Now Pay Later



## BNPL: The Trigger



*Most respondents (144 responses) were initially **interested in trying BNPL** because it **provided additional cash flow for the kiosk owners**. Another reason was that there were no interest charges against the loan. However, some respondents (81) mentioned that they were persuaded to try the feature by Semaai Salesmen.*

## USE OF FREE CASHFLOW:

1. **Additional Capital for Business** (unspecified) 

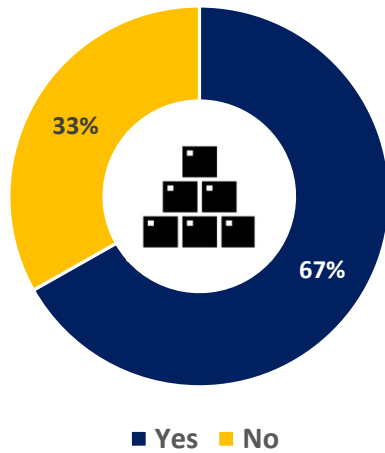
2. **Increase Purchase in Semaai App** 

3. **Personal / Household Needs**

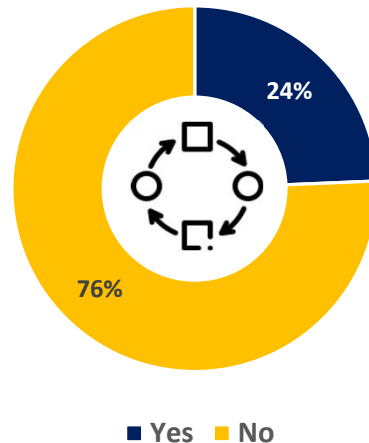


# BNPL: Product Inventory & Portfolio

### Increased Inventory



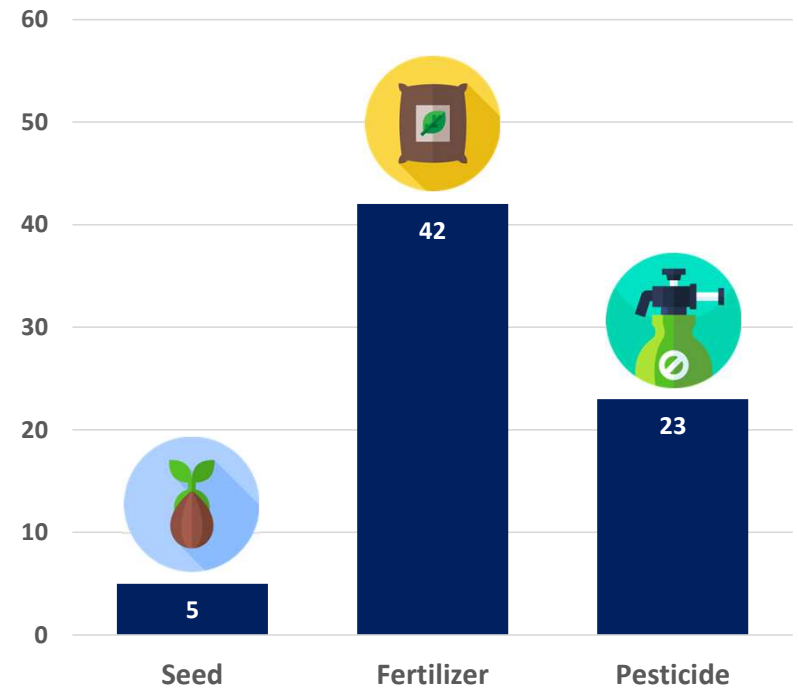
### Additional Product Variety



Our survey indicates that **Semaai users primarily utilize the BNPL feature to increase their product inventory or stock levels.** Only 24% of the users employ this feature to diversify their product offerings.

Among those who do seek to expand their variety, **the most common additions are different types of fertilizers and pesticides.**

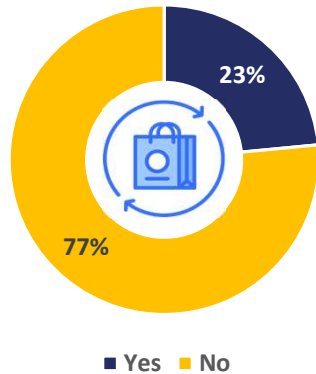
### Products with More Varieties



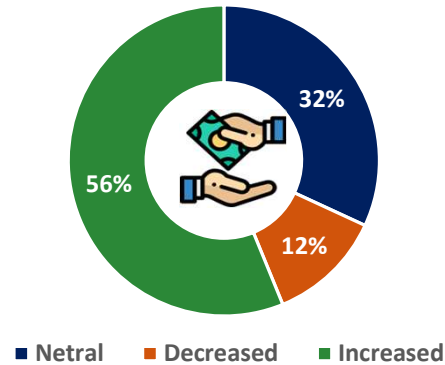


# BNPL: Change in In-App Purchase

## Change in Purchase Freq.



## Change in Trx. Value



## WHY THE TRANSACTION INCREASE?



### Increasing Stock

Most kiosks utilize BNPL to expand their inventory, particularly during peak planting seasons, leading to a surge in transactions.



### Cashflow Management and Shock Absorption

Kiosk owners have indicated that BNPL has been beneficial in managing their cash flow, particularly when they lack the funds to purchase low-stock products. Additionally, the fluctuating and unpredictable demand from farmers for various inputs has contributed to the need for kiosk owners to utilize BNPL options for maintaining adequate product stock levels.

**AVERAGE TRANSACTION VALUE USING BNPL (IDR/TRX)**

**3.16** mill

**AVERAGE CHANGE, IF INCREASED**

**+82%**

**AVERAGE CHANGE, IF DECREASED**

**-55%**

## WHY THE TRANSACTION DECREASE?



### Price Difference

Some kiosks expressed that there's a different price (~ IDR 3,000 / items) compared to cash payment. Different price of the products compared to other distributors also become their concerns.



# BNPL: Impact on Sales



## Demand Fulfillment

BNPL allows kiosk to maintain the product inventory, thus meeting the high demands of farmers. It keep the stock remains available when the owner's capital is not sufficient, allowing the kiosk to continue serving customers.



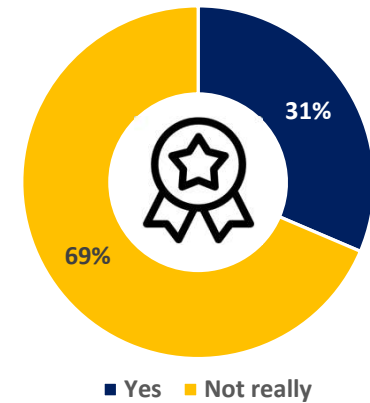
## Customers Preference & Loyalty

Farmers prefer kiosks that offer a full range of products. This ensures that farmers can purchase everything they need in one-visit. By consistently stocking popular items, kiosks can guarantee that farmers will not leave empty-handed, making them more likely to return to the same kiosk in the future.

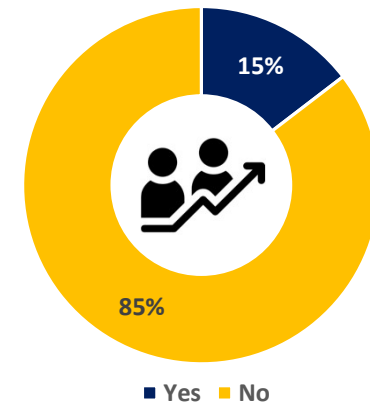
## IN CONCLUSION

Although only 31% of respondents believe that BNPL impacts kiosk's competitiveness and just 15% think it affects the customer base, **the feature greatly helps the kiosk in increasing stock, attracting more customers, and competing with other kiosks** through products availability and a complete range of products. These could lead to higher sales.

## Improved Kiosk Competitiveness



## Increased Cust. Base



# BNPL: Loan Extension to Farmers

The use of BNPL has positively impacted kiosks' ability to extend loans to farmers. Since implementing BNPL, the number of farmers receiving loans has increased by 19.2%, while the average loan amount per farmer has grown by 15.8%.

**18%**



**KIOSKS GIVE  
LOAN TO FARMERS**

	Before	After
Total Number of Farmers	<b>1,060</b>	<b>1,264</b>
Average of Loan Given (IDR/farmers)	<b>672,500</b>	<b>778,750</b>





# Semaai Kiosk Training



# Training Feedback

**53%**

Attended Training

**93%**

Benefited from the Training

**86%**

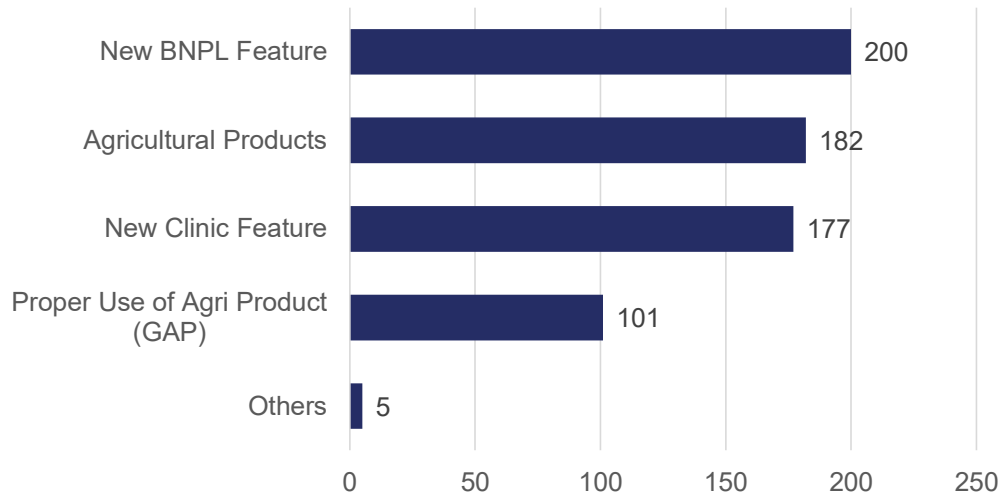
Become Klinik User

**89%**

Become BNPL User

## Information Earned during Training

\*can choose more than one



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## PERCEIVED BENEFITS BY THE PARTICIPANTS

### Improve Knowledge of Semaai App

Training participants experienced knowledge improvement of Semaai application features, including the clinic feature, buy-now-pay-later (BNPL), and how to use the application more effectively.

### Enhanced Networking & Relationship

The participant reported an increase in their networking and relationships. They felt they had opportunities to meet and interact with peers in the same field, which could help them share experiences and expand their business networks.

### Experience and Motivation

The training provided additional motivation for participants to be more active in using the Semaai application and leveraging new features like the BNPL system.



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# Final Thoughts



# Conclusion and Recommendation

## CONCLUSION

The Semaai Kiosk Assessment demonstrates that the *Klinik* and *Bayar Tempo* features have positively influenced agri-kiosk operations. By providing valuable agricultural information and financing options, Semaai has empowered kiosk owners to enhance their product knowledge, improve customer service, and increase sales. The study highlights the positive correlation between the use of these features and increased business performance, customer loyalty, and overall profitability. **While the Klinik feature has primarily contributed to knowledge enhancement and customer satisfaction, the BNPL feature has proven effective in improving cash flow management and expanding product offerings.**

## RECOMMENDATION

### Expand Klinik Feature:

Given the positive impact of the Klinik feature on knowledge enhancement and customer satisfaction, consider expanding the feature's content to include more specific agricultural information, such as region-specific pest and disease management practices and fertilizer recommendation.

### Enhance BNPL Accessibility:

To increase the adoption of the BNPL feature, adding more options of repayment tenor, increasing initial limit, and having price difference compared to cash options will help kiosk owners become more interested to join and use the Bayar Tempo / BNPL.

Recommendation



# General Comments



## Product Pricing

High product prices (all products - other than fertilizer) compared to market rates are a major concern by almost all respondent. This result in they only purchase fertilizer from Semaai.



## Quantity of SKUs Sold in Semaai

Kiosks express that **Semaai have limited stocks, both in variety and quantity of the products sold, especially crop protection products**. Many expressed that the products on Semaai are **mostly fast-moving products**, while they are interested to know alternative brands, that might be more affordable and harder to find in the area.



## Side Buying from Information in Klinik Feature

Information from Klinik feature is proven to improve knowledge of kiosks, especially on active ingredients and product recommendation. However, some kiosks expressed that they use the new information to buy the alternative crop protection products from other distributors, instead of Semaai.



## Improvement on Payment Term and Limit of Bayar Tempo / BNPL

A lot of kiosks are concerned about the two-week payment tenor from Semaai, which they find it is too short. They found that monthly repayment will be more beneficial for them to manage cashflow better.





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# Semaai Kiosk Assessment

Thank You

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Jakarta, July 2024



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