

1. Competitive audit goal(s)

Comparing experiences when using investment apps from competitors

2. Who are your key competitors? (Description)

Our first competitor is **Treasury**, they have a value proposition of **investment anywhere and anytime starting from the IDR 5000** with the target user being people who are already working and people who are interested in investing, they are quite well known as a gold application platform that has the first official permit from a national certification agency.

Our second competitor is **Pluang**. Those with a value proposition **One application for various investments** targeting the investment market where not only 1 type of investment exists but combines several types of investment in 1 application.

The third competitor is **E-mas**, this application **provides a price offer for buying and selling gold with a minimum nominal value of only Rp. 100 or about 0.0002 gr**. This application also provides e-points for every transaction made and can later be exchanged for various attractive prizes available.

The fourth competitor is **Indogold**. This application **allows us to buy gold with the smallest amount**. Purchase of gold can be started with only IDR 10,000 or 0.0008gr. Gold buying and selling activities can be done anywhere and anytime without having to queue. This application has also been registered and supervised by the Financial Services Authority (OJK). There is a new feature, namely Indogold Coins, where the feature facilitates users in buying and selling crypto assets.

3. What are the type and quality of competitors' products? (Description)

Treasury focuses on its gold investment field, users can buy gold in the application starting from only 5000 by targeting the market of people who are interested in starting investments.

Pluang focuses on investment in many fields, such as gold investment, crypto investment, mutual fund investment with target users, namely entrepreneurs and people who are interested in investing, only need to use 1 application.

E-mas only focuses on gold investment where in its activities users can carry out various transactions such as buying and selling gold, transferring gold, printing gold. This application has a target user, namely all people aged 17 years and over, especially those who already have an ID card.



Indogold focus only on gold investment. The features in this application that can help users invest in gold include buying gold, selling gold, gold bars, indogold coins, withdrawing gold, sending gold, and withdrawing balances. There are also buying and selling price charts, where this graph can help users see gold price updates.

4. How do competitors position themselves in the market? (Description)

Treasury focuses on **Gold Investment** in the stock market.

Pluang focuses on **Gold Investment, Stock Investment, Crypto Investment and Mutual Fund Investment** on the stock market.

E-mas focuses on **gold investment** in the stock market.

Indogold focuses on **Gold Investment** in the stock market.

5. How do competitors talk about themselves? (Description)

Treasury introduced themselves as pioneers of the first digital gold investment application that was certified by an official government agency to ensure the security of user transactions.

Pluang introduced itself as an application that makes it easier for investors because the investment system is diverse and unified in one application and is trusted by many technology companies for their investments.

E-mas introduces itself as one of the gold investment application platforms that has been officially registered and has a trading license and is also a subsidiary of www.orori.com which has been established since 2004.

Indogold introduces itself as the first and most trusted gold trading platform in Indonesia. They have helped hundreds of thousands of users invest in gold.

6. Competitors' strengths (List)

Treasury :

- Easy navigation feature (website)
- Informative (website)
- Attractive appearance and emphasize brand color (mobile app)
- Has security features (pin & fingerprint) (mobile app)



- Has a golden data minute refresh feature (mobile app)
- Has a voucher feature and gold purchase discount (mobile app)

Pluang:

- Has a minimalist appearance (website)
- Implementing unique branding on mobile applications (mobile apps)
- Offers multiple language accessibility features (mobile app)
- Offers many types of investment (mobile app)

E-mas :

- Minimalist website appearance because it uses consistent colors and fonts so it is comfortable to read (Web)
- The information on the home page is quite complete and easy to understand (Web)
- Simple language used (Web)
- Attractive and minimalist appearance (mobile app)
- There is a tutorial that is very helpful for users (Mobile App)

Indogold

- Attractive and easy-to-use display with shades of yellow makes the mood brighter (Web)
- Information about services is provided clearly (Web)
- The appearance is simple and simple (Mobile)
- If you are a new user, there will be a short tutorial about the application and it is quite helpful for the user to better understand the application (Mobile)
- The features provided to the point
- Easy purchase flow (Mobile)
- Navigation is clear and easy to understand (Mobile)
- Short but clear description (Mobile)

7. Competitors' weaknesses (List)

Treasury :

- There are several display errors on the website (website)
- Display only supports 1 language
- Some payments require pre-configuration

Pluang :

- There are some missing data (mobile app)
- The process of withdrawing funds is relatively long (mobile app)

E-mas :

- Update charts and transactions are not realtime, have to wait 1-2 days (web)
- Verification process takes 1-2 days (mobile)
- Only supports Indonesian (web)



Indogold

- When there is a message that you cannot access a feature, it is not directed specifically where to go (Mobile)
- There are navigation elements that are less visible at a glance (Mobile)
- No other language options (only Indonesian) (Mobile)
- Bank account registration can only be done at a bank that has been determined by Indogold (Mobile)
- There are features that cannot be accessed if you have not registered a bank account (Mobile)

8. Gaps (List)

The gaps identified are:

- Competitors provide minimal accessibility features

9. Opportunities (List)

Some of the opportunities that can be identified:

- Added accessibility features to app language
- Adding a golden gathering feature to the application
- Streamline user identity verification features
- Add bank options
- Improve navigation contrast
- A more specific guide if there is an error message

