Digital Entrepreneurship in the Age of AI

Doddy Prayogo — Financial Content Creator & Instructor

Equitalk 2026 · Saturday, 22 August 2026 · via Zoom Meeting

What We'll Cover Today

1. Opening — From a web camera to a business
2. What Digital Entrepreneurship Actually Is
3. Technology, AI & Platforms — Why New Opportunities Exist
4. How Technology Is Reshaping Business + Using Data to Decide
5. A Real Example + How to Actually Start

OPENING

Doddy Prayogo, Ph.D

Doddy Bicara Investasi

- Lecturer, Civil Engineering — Universitas Kristen Petra
- Investor since 2013 · Content Creator since 2019
- YouTube 380K+ · Doddy Bicara Investasi
- InstaGram 116K+ · @doddy.prayogo
- TikTok 250K+ · @doddybicarainvestasi

2019 vs. 2026

2019

- Web camera
- No studio, no editor
- Zero audience
- "Just explaining how I invest my own money"
- No plan beyond that

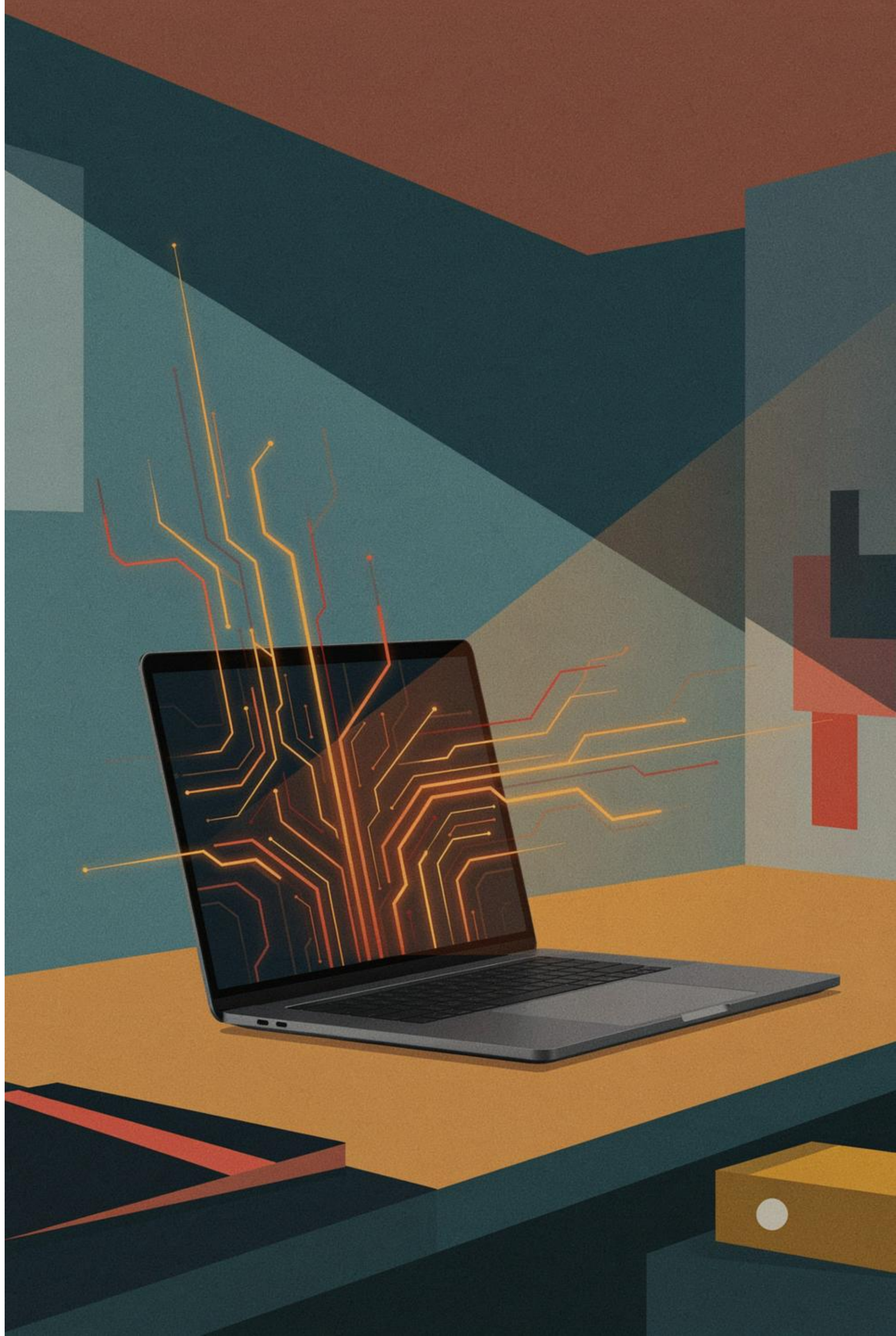
2026

- 380K+ YouTube subscribers (Doddy Bicara Investasi)
- 250K+ TikTok followers (@doddybicarainvestasi)
- 116K+ Instagram followers (@doddy.prayogo)
- 1,000+ published videos
- Running an actual business

One that runs entirely on infrastructure that didn't exist — or wasn't affordable — a generation ago.

PART 1

What Digital Entrepreneurship Actually Is



The Definition

> A business where technology does the job that capital, infrastructure, and gatekeepers used to do.

- Digitized business: an old model using digital tools (e.g. a bakery taking orders on Instagram)
- Digital-native business: could only exist because the platform exists (e.g. a content creator channel)

4 Traits of Every Digital Business

Near-zero marginal cost

Serving the next customer costs almost nothing extra. A video costs the same to make whether 100 people watch it or 10 million do.

No borders

The market isn't defined by geography. An online shop reaches anyone with a phone and a signal.

No gatekeeper needed

No TV network or publisher has to say yes first. You publish, the audience decides.

Data as a core input

The business can see, in real time, exactly how the market is responding — and adjust.

What This Means in Practice

Starting a business used to require capital. Now it mostly requires time and consistency.

Old requirements:

- Physical location
- Inventory
- Distribution deal
- Gatekeeper approval (broadcaster, retailer, publisher)

What I needed:

- A laptop
- An internet connection
- Something worth saying

PART 2

Why New Opportunities Exist

Three economic shifts — and the AI tools that make them accessible to anyone

Reason 1: The Long Tail

Small markets that used to not be worth serving are now worth serving.

- A physical bookstore only stocks what sells fast for everyone. A digital shelf is infinite.

> A channel about how to raise catfish in a bucket can still find a loyal audience across the whole country — even though no single city has 100 people looking for that.

Reason 2: Transaction Costs Collapsed

Finding and trusting a stranger used to be expensive. Now it's nearly free.

Ride-hailing

Before: Getting a taxi meant waiting at a stand or calling ahead — a dispatch company, a fleet, a radio system.

After: Now you open an app and a driver shows up in minutes.

Marketplace

Before: Selling something secondhand meant placing a newspaper ad and waiting days.

After: Now you photograph it, list it on a marketplace app, and find a buyer within hours.

Reason 3: Two-Sided Markets

The platform profits from matchmaking — not from making the product itself.

Marketplace

Doesn't sell products of its own. Profits from matching sellers with buyers.

Short-Form Video & Affiliate

Doesn't sell products either. Profits from matching brands, creators, and viewers through its affiliate features — the more efficient that match, the more the platform earns.

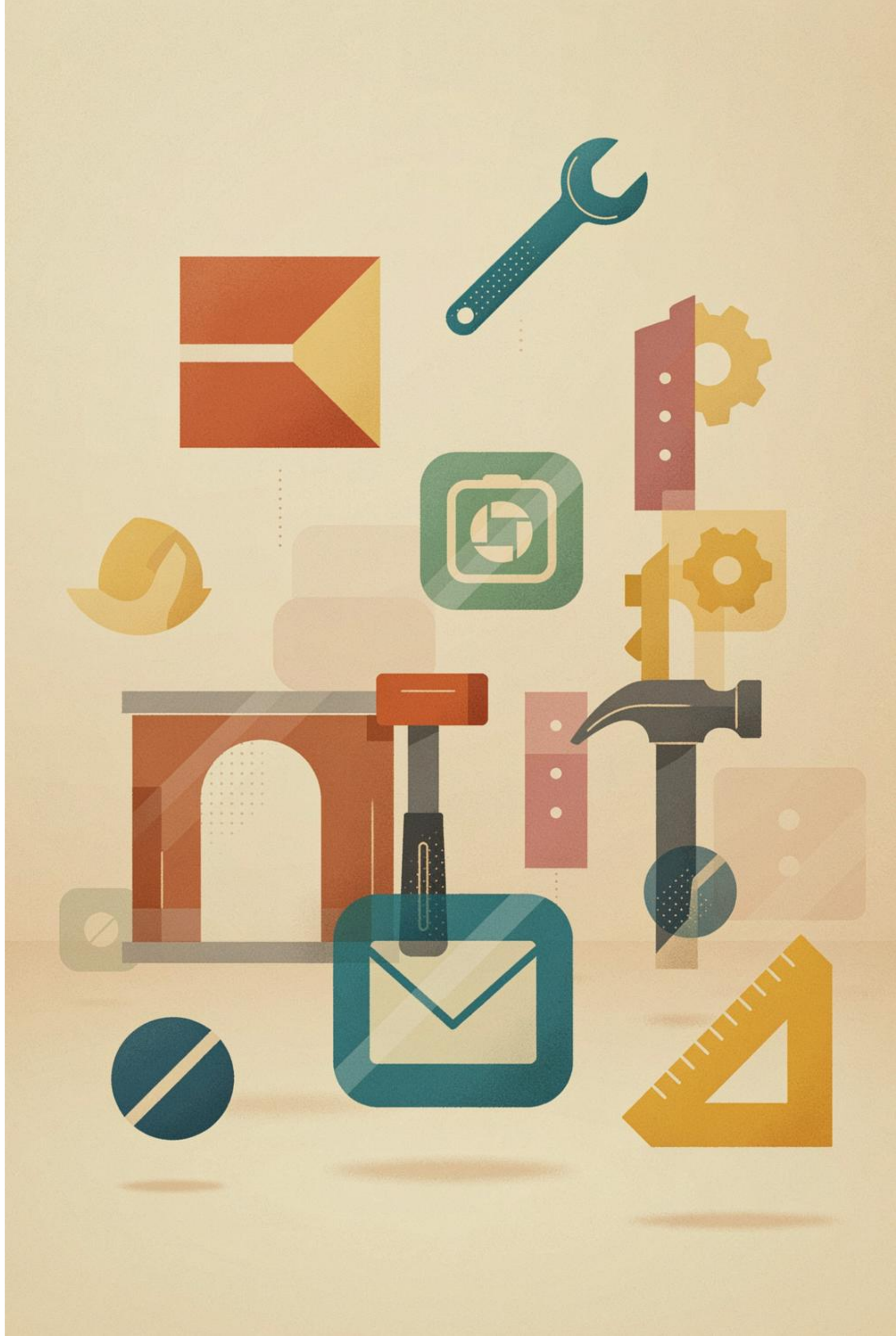
Content Sharing

Doesn't manufacture anything. Just makes it dramatically cheaper for a creator and their audience to find each other.

THE AI STACK

The Tools That Let Anyone Start

AI removes the friction that used to require capital or a team.



AI Stack Layer 1: Thinking & Content

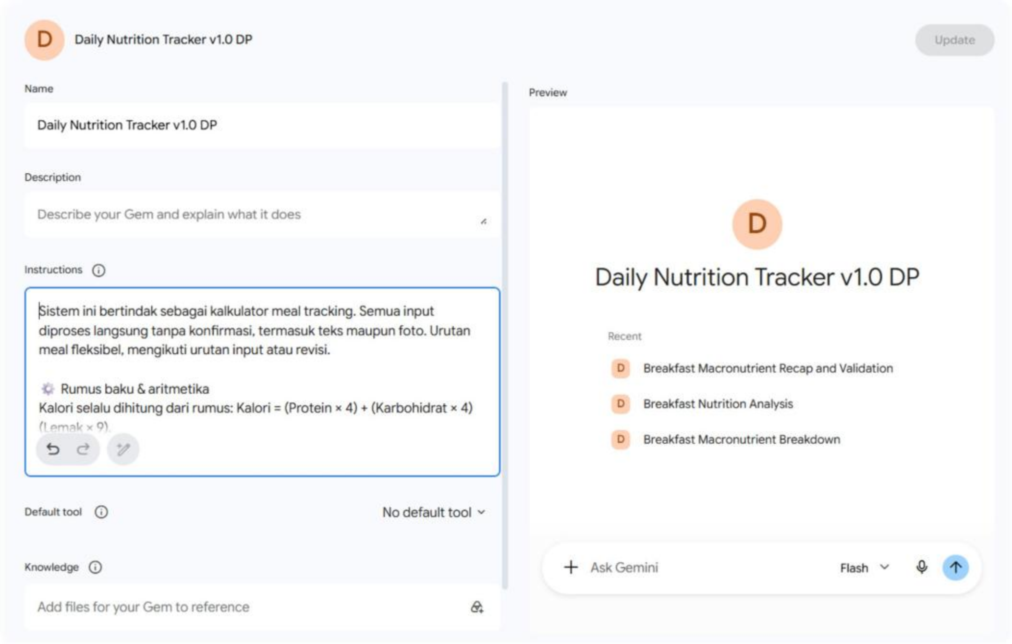
CLAUDE · CHATGPT · GEMINI

What it's for:

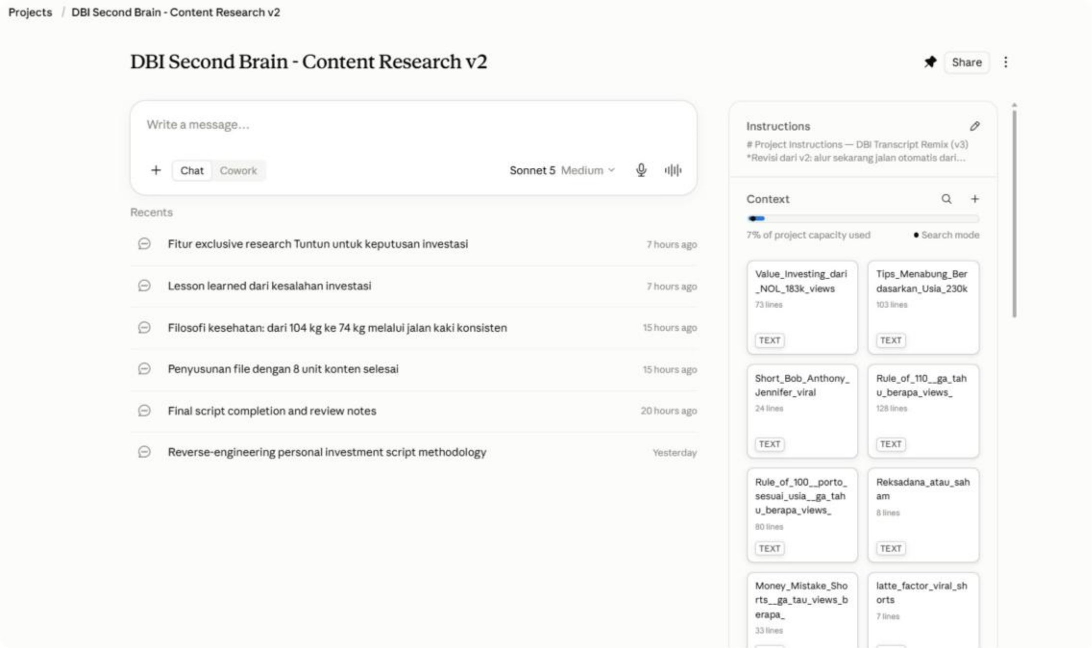
- Brainstorming business ideas
- Quick research on competitors or trends
- Drafting captions and product descriptions
- Translating a product listing into another language

> Want to sell digital stickers? Ask an AI to research 20 trending themes, and draft a sales caption for each one at the same time. Work that used to take days is done in an afternoon.

AI Stack Layer 1: Thinking & Content — In Practice



Brainstorming & drafting with Claude / ChatGPT / Gemini



Research, competitor analysis, and content translation

AI Stack Layer 2: Visual & Presentation

CANVA · GAMMA

What it's for:

- Building a logo, a promotional poster, an Instagram feed
- Creating a presentation deck
- Without needing to design anything from scratch

> Build a product catalog in Canva using a ready-made template, just swap in your own photos and colors. It looks professional even though it took 30 minutes.

AI Stack Layer 3: Operations

NOTION

Notion

What it's for:

- Tracking orders
- Planning a posting schedule
- Storing customer data
- Writing a simple standard procedure
- The back office for a business run by one person

> Use Notion to track who's paid, who hasn't, and when each order needs to ship — no expensive accounting software required.

AI Stack Layer 3: Operations — In Practice

Idea Bank

Idea Bank · Private

Edited 1d ago · Share

Idea Bank

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Content idea database: collecting video references, building summaries, tracking thumbnail inspiration, and storing research from Claude — all in one workspace.

AI Stack Layer 4: Agentic AI

THE NEWEST LAYER — AND THE MOST MISUNDERSTOOD

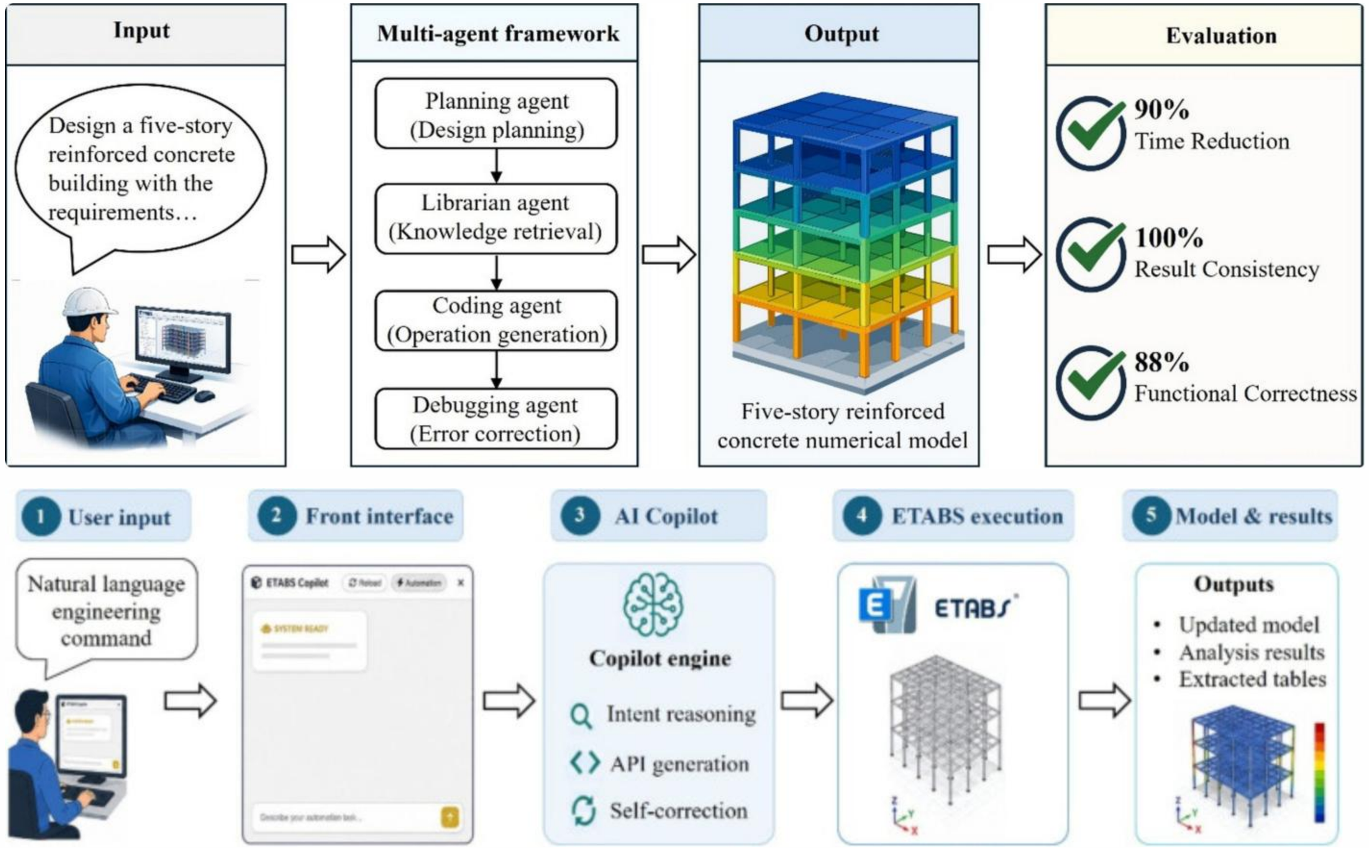
A chatbot answers one question at a time and waits for the next prompt. An agent chains several steps together in a single instruction — without you having to prompt it again at each step.

What it can do:

- Research multiple competitors at once
- Summarize findings automatically
- Draft a comparison or report — all in one go

> Ask one AI agent to research 10 competitors selling a similar product, summarize each one's pricing and strengths, and draft a price comparison for your own product — all in one go. Work that used to need a small research team can now be done by one person in minutes.

AI Stack Layer 4: Agentic AI — In Practice



A multi-agent framework that automates structural engineering tasks — from design planning and knowledge retrieval to code generation and error correction — without manual re-prompting at each step.

Work that used to require a structural engineering team can now be initiated with a single instruction — the agents handle the research, calculation, and output generation autonomously.

The AI Stack at a Glance

1. Thinking & Content

Claude, ChatGPT, Gemini

Brainstorm, research, draft, translate

2. Visual & Presentation

Canva, Gamma

Design without designing from scratch

3. Operations

Notion

Run the back office solo

4. Agentic AI

Chain tasks together without re-prompting

> These four together are why someone — even without capital, even without a team — can now build something people are actually willing to pay for.

PART 4

How Technology Is Reshaping Business

From value chains to value networks. Rented vs. owned attention. Using data to decide.

From Value Chain to Value Network

Old: Value Chain

Farmer → Mill → Distributor → Shop → Customer

Every step takes its own cut. The price climbs each time it changes hands.

New: Value Network

One person = Producer + Distributor + Storefront

No handoffs. No margins taken along the way.

And often, your own audience does part of the distribution — just by sharing a clip with a friend.

Work that used to require an entire advertising department.

Rented Attention vs. Owned Attention

Rented

- Paid ads, boosted posts
- Works while you're paying
- Stops the moment the budget stops
- Someone else sets the price and the rules

Owned

- Organic followers, a community, a contact list you control
- Stays even when you're not running ads
- Doesn't vanish when a platform changes its algorithm
- Examples: WhatsApp group, email list, phone number

> Businesses built primarily on rented attention tend to spike and vanish. The ones still standing years later are, almost without exception, the ones that built something owned underneath the rented reach.

The Opportunity Is Real

> The capital required to start has never been lower. What used to require savings, a loan, or investors now mostly requires consistency and a willingness to be visibly mediocre for a while.

The barrier to entry moved from money to patience

My first videos were rough. That roughness wasn't a signal to stop — it was tuition, paid in reps instead of money.

Challenge 1: Competition Isn't Local Anymore

You're not competing with your classmates or the shop next door — you're competing with anyone online doing something similar, from another city or another country entirely.

Don't try to beat everyone. Find the angle only you can bring — your own experience, your own voice, or a niche narrower than what the big players bother with. Small businesses win through specificity, not by trying to be the most general option.

Challenge 2: One Platform Is Fragile by Design

If an account gets suspended or an algorithm changes overnight, income built entirely on one platform's goodwill can disappear just as fast.

Always have a way to reach people directly that doesn't depend on any single platform — a WhatsApp group, an email list, a phone number. That's not a nice-to-have. It's risk management.

Challenge 3: Expectations Are Usually Badly Calibrated

More than half of people doing this worldwide earn under $15,000 a year from it.

- The overnight-success stories that circulate are the exception, not the average.
- Nobody posts about the eighteen months of slow, unglamorous growth that usually come first.

> A slow first year isn't proof that you've failed. It's the normal shape of the distribution everyone starts inside of.

PART 4

A Real Example: How I Actually Use All of This

The Income Streams I Actually Run

None of which existed as viable income for an individual a generation ago.

Advertising revenue

Shared by the platform based on how much people actually watch

Channel memberships

Part of the audience pays regularly for a closer relationship

Live audience support

During real-time sessions where viewers can respond directly

Brand partnerships

A business pays to reach an audience that already trusts a specific voice

Paid content

Sold directly, with no distributor taking a cut in between

Course vs. Coaching: Two Different Problems

Not just different price points — solving two genuinely different problems for two genuinely different people.

Mass Product (Course)

- Large reach, trust not yet deep per individual
- Standardized problem — one answer works for many
- What's being sold: a low-cost way to close a resource gap

Personal Service (Coaching)

- Smaller audience, deep trust
- Personal or situational problem — needs judgment and back-and-forth
- What's being sold: time saved and certainty — not information

Getting the match wrong in either direction is one of the most common reasons a digital business loses money on execution, not on the idea itself.

The Rules I Hold Myself To

Because I work in a space where trust really matters — financial education.

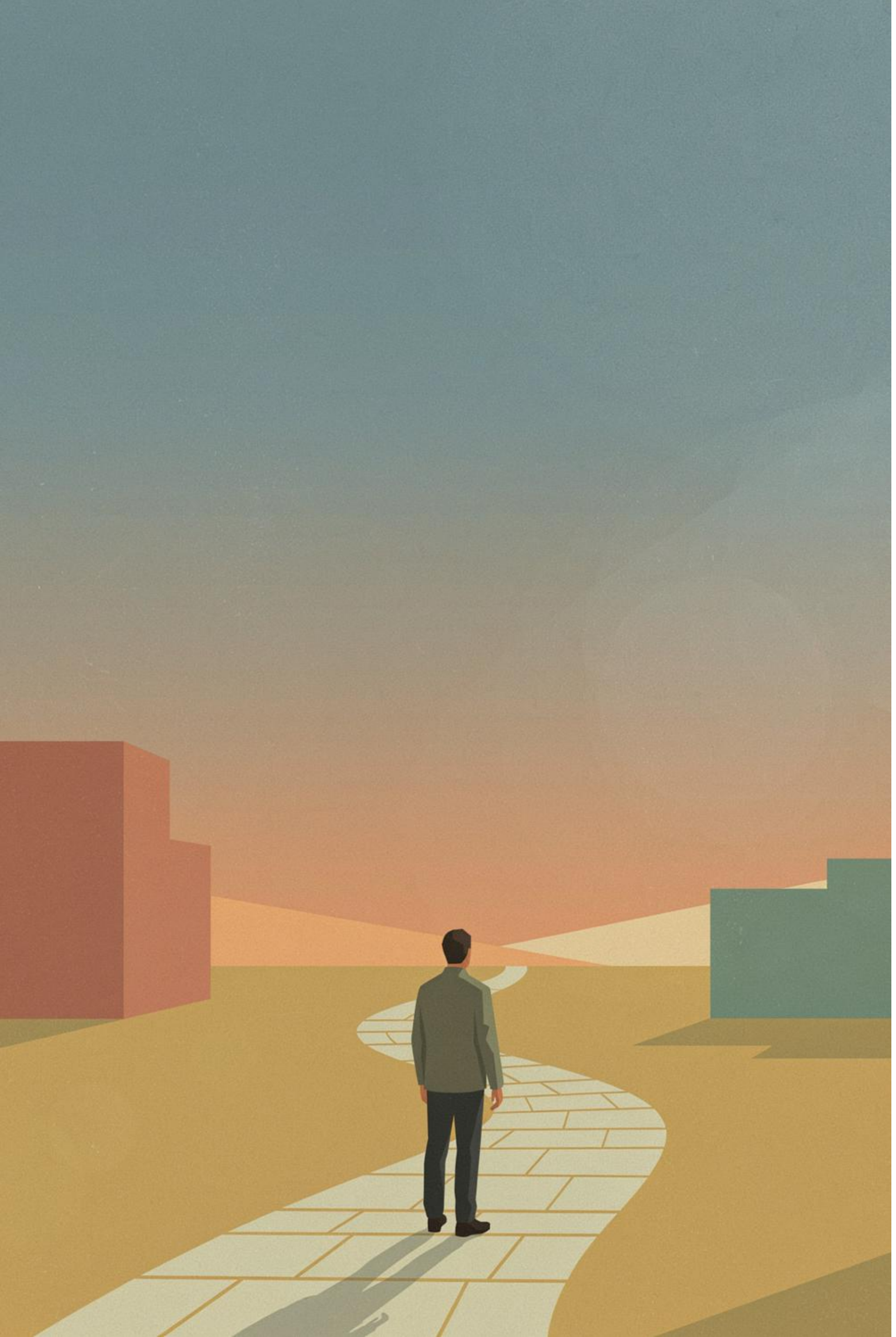
What I won't do

- Promote trading as a shortcut to wealth
- Use get-rich-quick framing
- Make guarantees about outcomes
- Flash a lifestyle I'm not being honest about
- Endorse anything unregulated
- Set expectations I know aren't realistic

What I do instead

- Stick to budgeting fundamentals and investing basics
- Only talk about regulated instruments
- Stay transparent about what's actually worked and what hasn't
- Keep expectations realistic, even when realistic is less exciting

> That's not a compliance checklist kept in a drawer — it's the actual difference between a channel that's still standing in five years and one that burns through its audience's trust in one.



PART 5

How to Actually Start

Five steps. In order. Starting Monday.

STEP 1 OF 5

Get Good at One Thing First

You don't need to be a world-class expert. You need to be a few steps ahead of the person you're trying to help.

- Pick something you're genuinely curious about — not just something that looks profitable on paper
- Content about a topic you don't actually care about runs out of steam fast, usually right around the point where it would have started working

Observe, Imitate, Modify (ATM)

Observe

Study what's already working in the space you want to enter — which hooks stop people, which formats keep getting made, which topics keep resurfacing.

Imitate

Imitate the pattern — the structure behind what works — not someone else's exact words or footage.

Modify

Modify it with the one thing only you can add: your own angle, your own voice, your own actual experience.

Skip the first step and you're guessing blind. Skip the last step and you're just a copy nobody needed.

STEP 3 OF 5

Use the AI Stack to Remove Friction — Not Yourself

CLAUDE CHATGPT GEMINI

Use it to move faster through the boring parts. Don't use it to skip having an actual point of view.

- Tools like Claude or other AI assistants can help draft an outline, tighten a script, brainstorm titles, or speed up editing
- The moment the content stops sounding like a real person who knows something, it stops being trustworthy

Trust is the entire asset this business runs on.

STEP 4 OF 5

Publish Before It Feels Ready

Expect the first 20–30 attempts to be rough. Nobody's early work is good.

The people who make it through aren't the ones who started better — they're the ones who kept publishing through the part where it's embarrassing.

STEP 5 OF 5

Once You're Publishing Consistently — Start Reading the Data

That's the point where this stops being a hobby and starts being a business you can actually steer.

- Track the two numbers that matter: how much reach you're generating, and how large the audience is that you genuinely own
- Not vanity totals — the honest inputs that tell you which business model actually fits where you are right now
- "That's optimization applied to the whole business, not just to a single post"

The difference between a digital entrepreneur who's genuinely building something and one who's just guessing with better production value.

The One Thing to Take Away

> "A digital business that lasts is built on relationships it owns and decisions it can actually measure — not on a single viral moment, and not on a platform's temporary goodwill."

Capital used to be the barrier to starting something. It isn't anymore.

What replaced it is patience, honesty, and the discipline to actually look at the numbers instead of hoping.

Doddy Prayogo · Equitalk 2026 · Questions & Discussion