Digital Entrepreneurship in the Age of AI

Doddy Prayogo — Financial Content Creator & Instructor

Equilibrium International Talk (Equitalk 2026)

Organized by BEM FEB UNUD · 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

INTRODUCTION

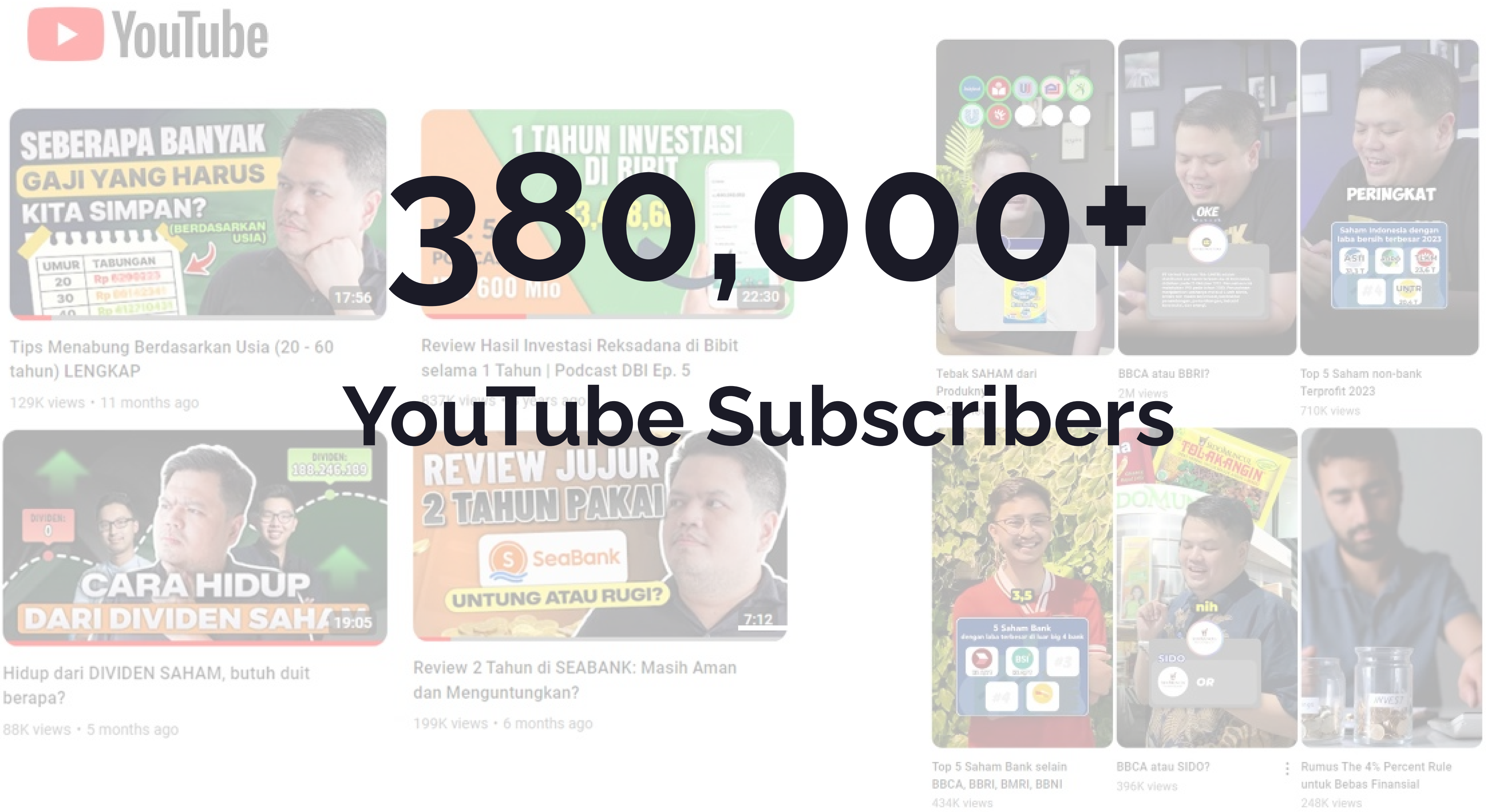
Doddy Prayogo, Ph.D

Doddy Bicara Investasi

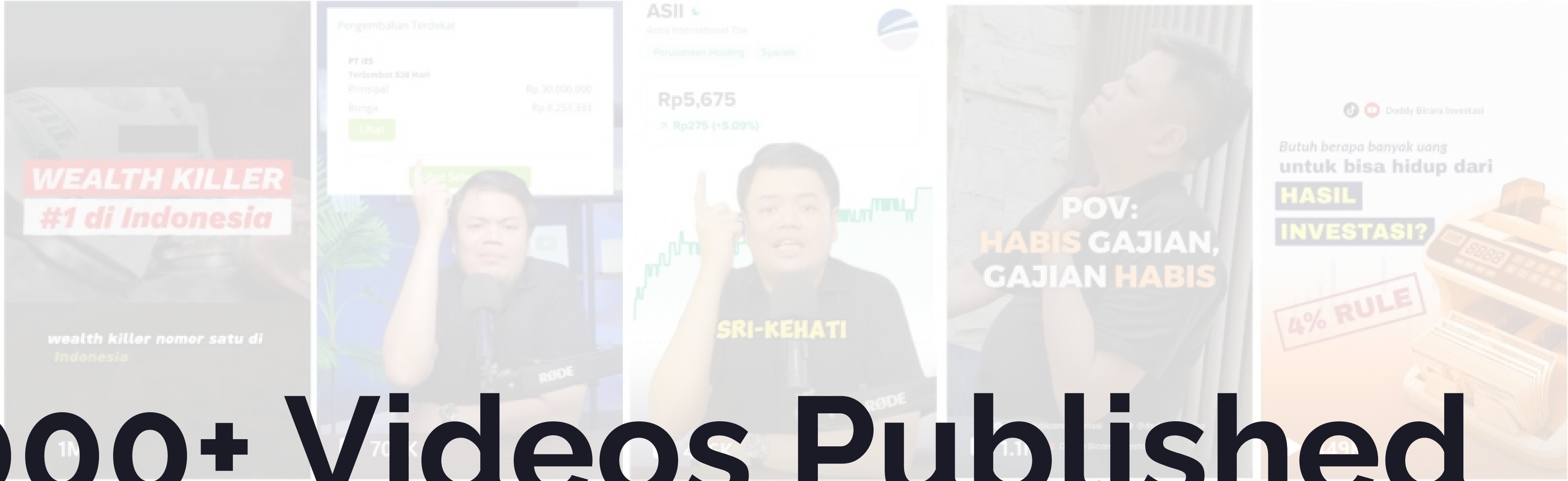
- Lecturer, Civil Engineering — Universitas Kristen Petra
- Investor since 2013 · Content Creator since 2019
- YouTube 380K+ · Doddy Bicara Investasi
- InstaGram 116K+ · @doddy.prayogo
- TikTok 250K+ · @doddybicarainvestasi

380,000+

YouTube Subscribers



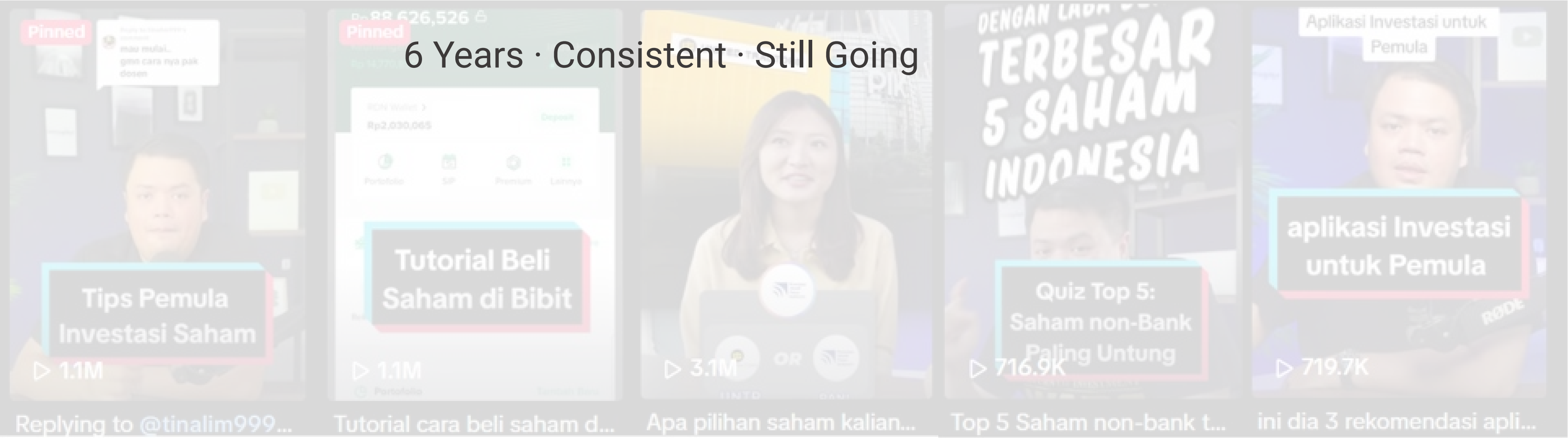
Instagram



1,000+ Videos Published

6 Years · Consistent · Still Going

TikTok



Featured on Major Podcasts & Collaborations

Invited as guest by top Indonesian content creators

Recognized as a credible voice in personal finance & investing

Building trust beyond the channel — one collaboration at a time

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

What Is Digital Entrepreneurship?

> Venture creation that is enabled, mediated, or fundamentally transformed by digital technology — not simply an old business that added a website.

Digitized Business

- Uses digital tools on top of a traditional model
- Example: a bakery taking orders on Instagram
- The business could exist without the platform

Digital-Native Business

- Could only exist because the platform exists
- Example: a content creator channel, a marketplace app
- Remove the platform and the business disappears

4 Traits of Every Digital Business

- Near-zero marginal cost
- No borders
- No gatekeeper needed
- Data as a core input

TRAIT 1 OF 4

Near-Zero Marginal Cost

Serving the next customer costs almost nothing extra.

- A factory needs more machines for more output. A digital product doesn't.
- A video costs the same to make whether 100 people watch it or 10 million do.

TRAIT 2 OF 4

No Borders

The market isn't defined by geography anymore.

- A physical shop only reaches people who walk past it.
- An online shop — or a YouTube channel — reaches anyone with a phone and a signal, anywhere in the world.

TRAIT 3 OF 4

No Gatekeeper Needed

You no longer need anyone's permission to reach an audience.

- Traditional: getting in front of people meant convincing a TV network, publisher, or retailer to say yes first.
- Now: you publish it yourself, and the audience decides by watching or not.

TRAIT 4 OF 4

Data as a Core Input

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

- Traditional businesses guessed what worked. Digital businesses measure it.
- Click-through rate, watch time, conversion rate — the market gives you feedback instantly, on every single piece of content.

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.

The cost of finding, vetting, and dealing with another party used to be high enough that only large, well-resourced organizations could absorb it. Digital platforms collapsed that cost structure down to an app.

- Ride-hailing: matching a driver and passenger in minutes, not hours
- Marketplace: selling secondhand goods in hours, not days

Ride-Hailing

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

- 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

Selling something used to take days. Now it takes hours.

- Before: Selling something secondhand meant placing a newspaper ad and waiting days for a buyer to call.
- 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.

Most digital platforms don't sell a product so much as they connect two groups who need each other — and profit from making that match efficient. Understanding this explains exactly what each platform rewards and what it ignores.

- Marketplace: connecting sellers with buyers (Shopee, Tokopedia)
- Short-form video & affiliate: connecting brands, creators, and viewers (TikTok)
- Content sharing: connecting creators with their audience (YouTube)

Marketplace

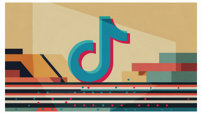
The platform profits from matchmaking — not from making the product itself.

- Shopee and Tokopedia don't sell products of their own.
- They profit from matching sellers with buyers — the more efficient the match, the more the platform earns.

Short-Form Video & Affiliate

TikTok doesn't sell products. It profits from matching brands, creators, and viewers.

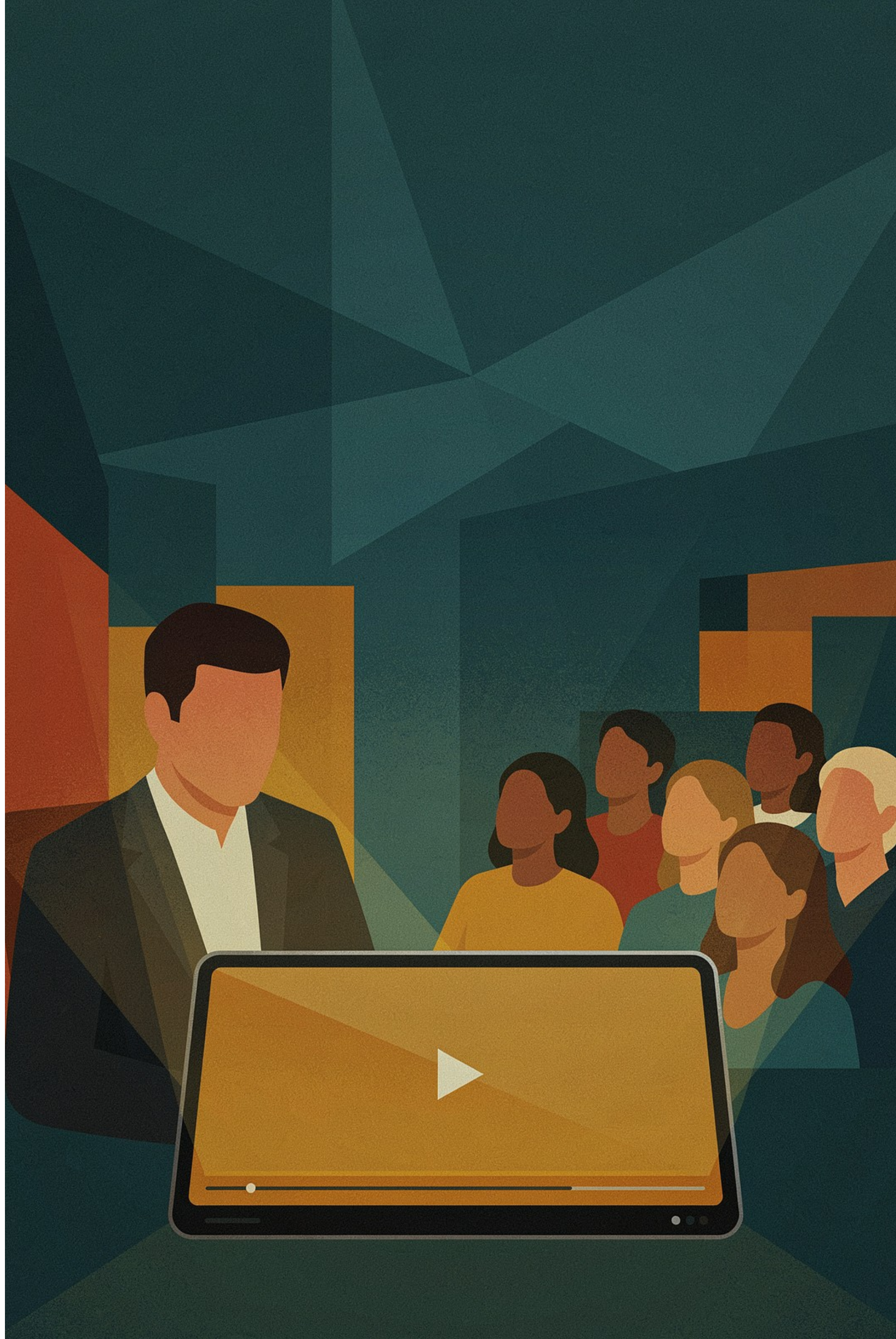
- The platform connects three groups at once: brands, creators, and viewers.
- The more efficient that match through affiliate features, the more the platform earns.



Content Sharing

YouTube doesn't manufacture anything. It just makes it dramatically cheaper for a creator and their audience to find each other.

- A creator publishes. The platform distributes to the right audience.
- Understanding that a platform's core job is matchmaking — not manufacturing — explains exactly what it rewards and what it ignores.



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

Claude ChatGPT Gemini

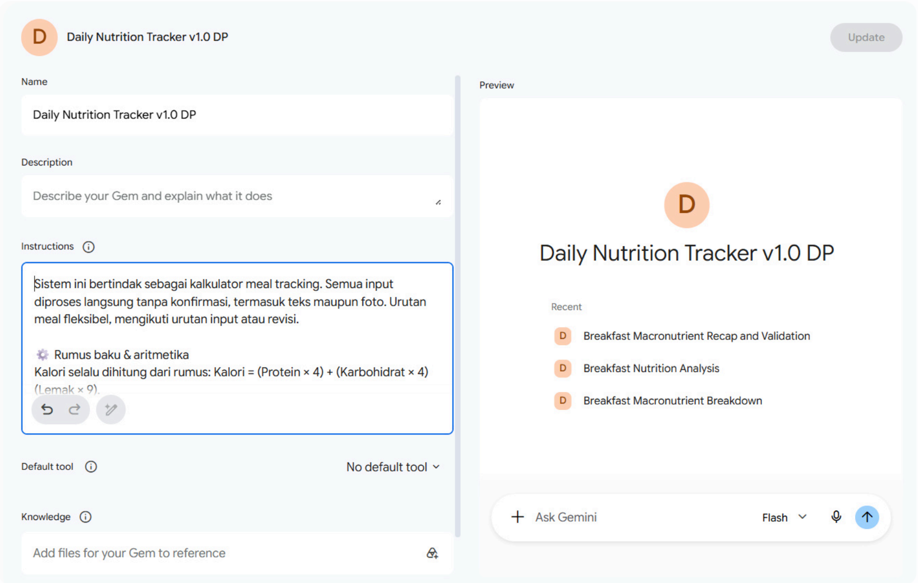
What it's for

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

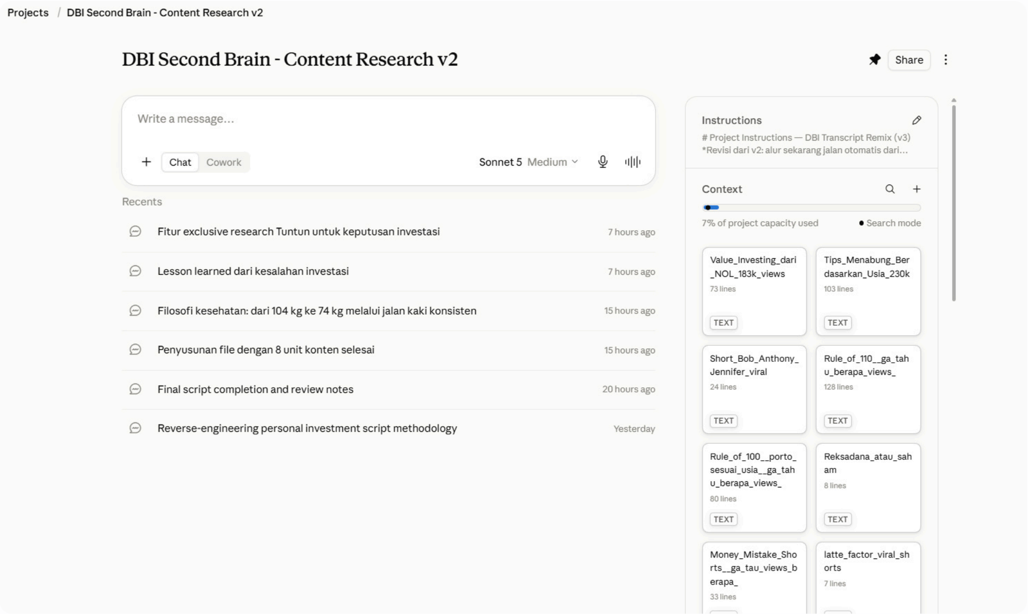
Real examples

- **Claude:** "Draft a 10-minute video script outline from a single topic sentence"
- **ChatGPT:** "Research 5 competitor channels and summarize their top content formats"
- **Gemini:** "Translate a product description into English for an international listing"
- **Any of them:** "Brainstorm 20 thumbnail title variations for a single video idea"

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 · ADOBE EXPRESS

What it's for

- Building a logo, promotional poster, or Instagram feed
- Creating a presentation deck
- Designing product catalogs and marketing materials
- Without needing to design anything from scratch

Real examples

- **Canva:** "Build a product catalog from a ready-made template — swap photos and colors in 30 minutes"
- **Gamma:** "Turn a set of bullet points into a full presentation deck with AI layout suggestions"
- **Adobe Express:** "Generate a branded social media post with AI-suggested color palettes and fonts"
- **Any of them:** "Create a consistent visual identity across Instagram, YouTube thumbnail, and pitch deck"

AI Stack Layer 3: Operations

NOTION · TRELLO · AIRTABLE

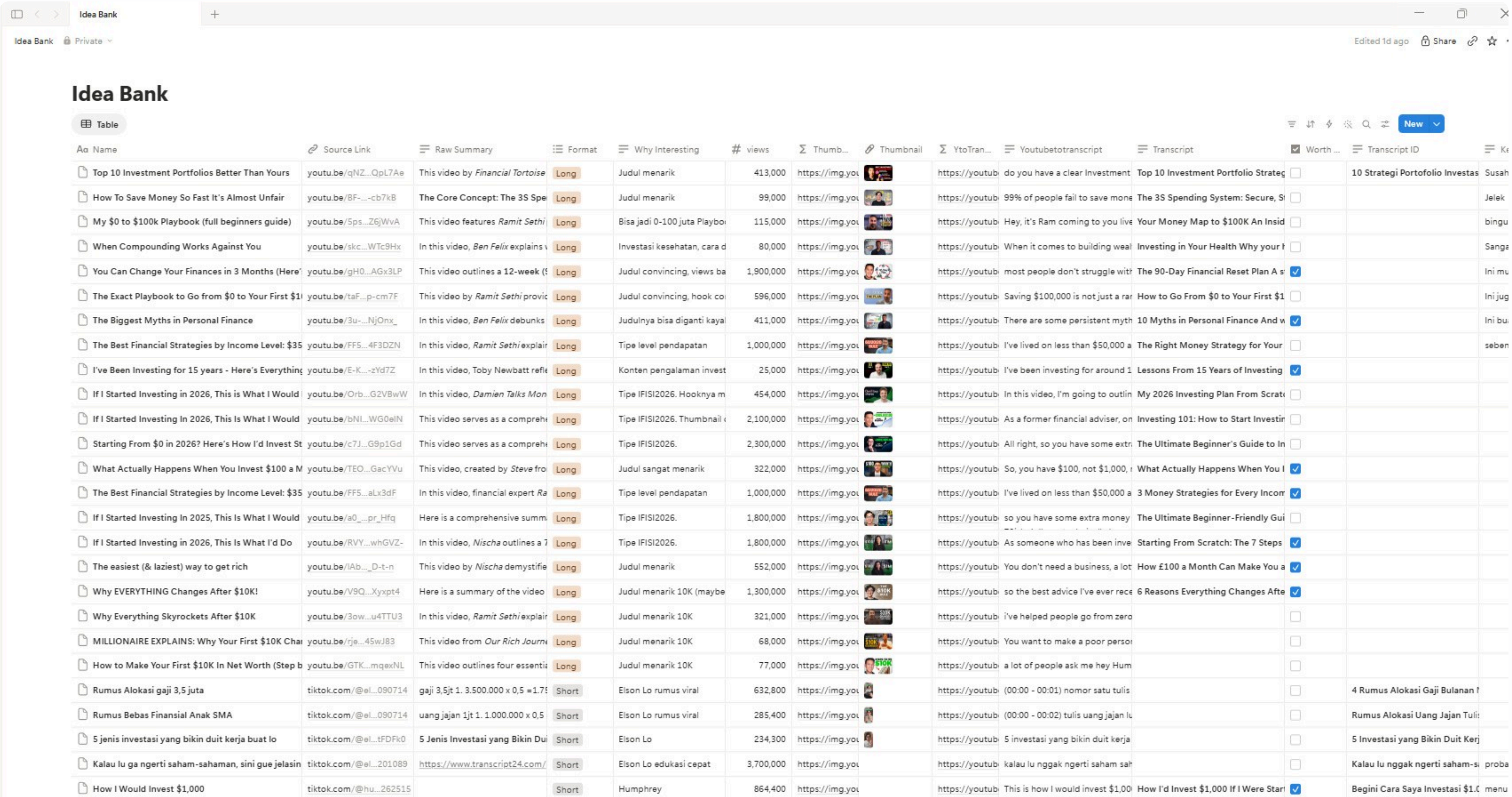
What it's for

- Tracking orders and customer data
- Planning and scheduling content posts
- Writing standard operating procedures
- Managing projects and team tasks
- The back office for a business run by one or two people

Real examples

- **Notion:** "Build a content idea database — store video references, summaries, thumbnail inspiration, and research from Claude in one workspace"
- **Trello:** "Create a kanban board to track each video from idea → script → filming → editing → published"
- **Airtable:** "Manage a client or order database with filters, status columns, and automated reminders — no coding required"
- **Any of them:** "Replace a spreadsheet and three separate apps with one organized workspace"

AI Stack Layer 3: Operations — In Practice



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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: Chatbot vs. Agent

The newest layer — and the most misunderstood.

Regular Chatbot

- Answers one question at a time
- Waits for your next prompt after each response
- You do the connecting between steps
- Example: "Write me a caption" → you copy it → you paste it elsewhere

AI Agent

- Chains multiple steps together in one instruction
- Executes research, drafting, and summarizing without re-prompting
- You give the goal — the agent figures out the steps
- Example: "Research 10 competitors, summarize their pricing, and draft a comparison" → done in one go

Work that used to need a small research team can now be done by one person in minutes.

CLAUDE CODE · CURSOR · ZAPIER

Agentic AI Tools: What's Available Now

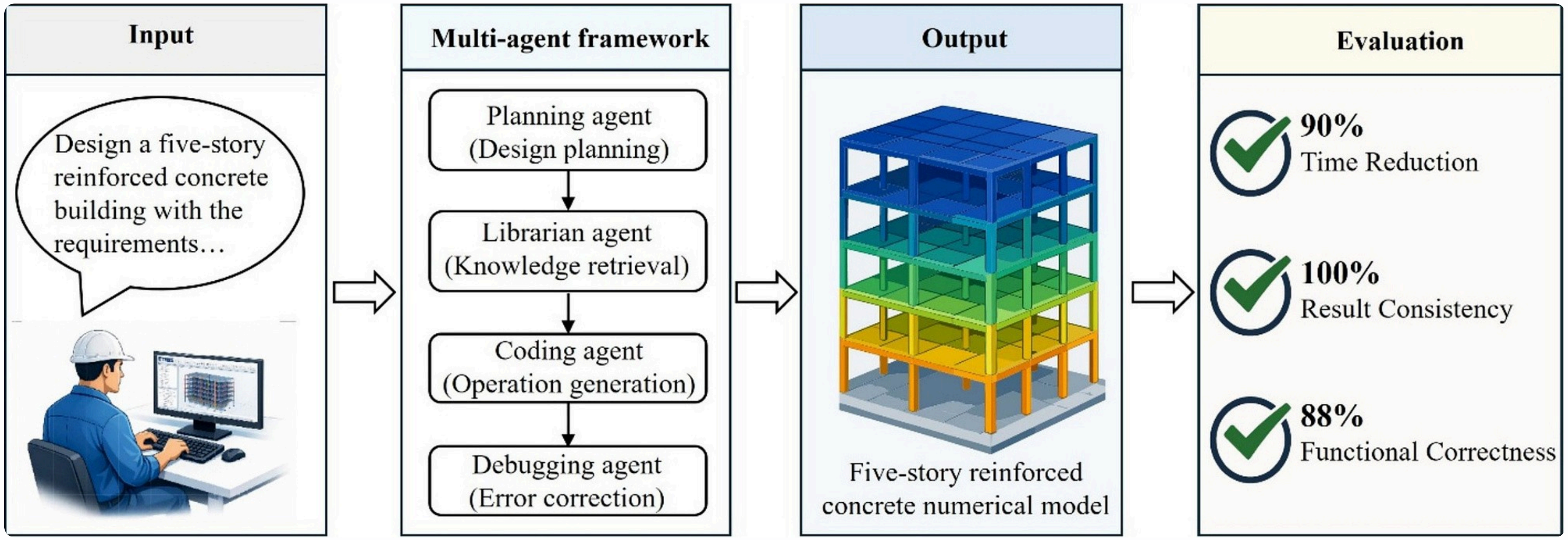
What makes these different from Layer 1

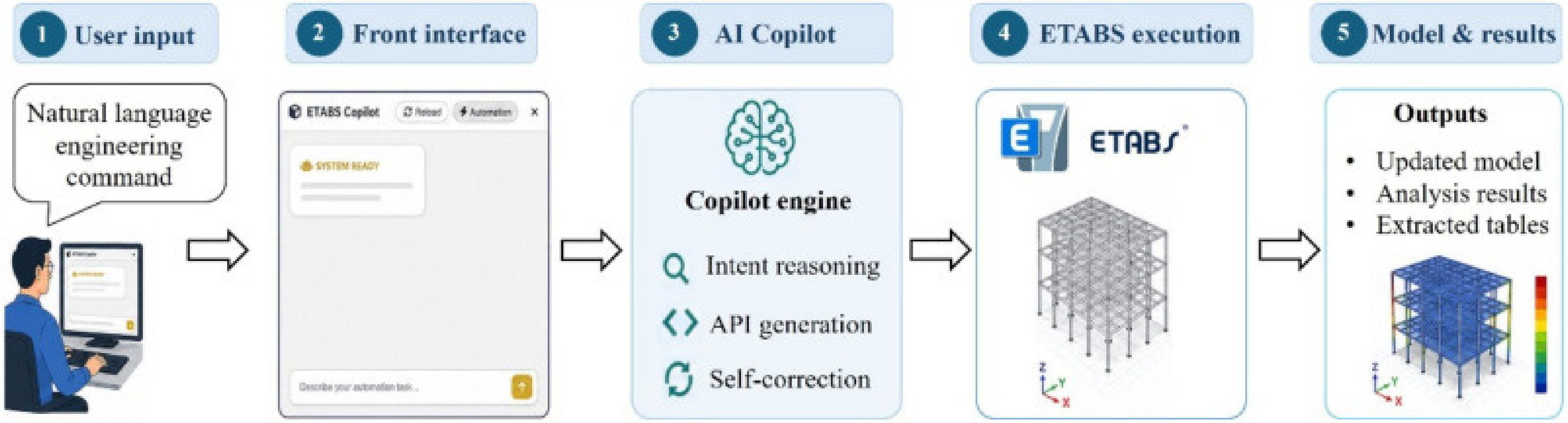
- **Layer 1** (Claude, ChatGPT, Gemini) = you prompt, it responds, you act
- **Agentic AI** = you give a goal, it plans and executes multiple steps on its own
- Can browse the web, open files, click buttons, fill forms, and write code — autonomously
- You supervise the outcome, not every step

Advanced Agentic Tools

- **Claude Code (Anthropic)** — "Runs directly in your terminal. Give it a task like 'build me a landing page' or 'fix all bugs in this project' — it reads your entire codebase, writes code, runs tests, and iterates autonomously. No manual copy-paste."
- **Cursor** — "AI-powered code editor that understands your entire project. Ask it to add a feature, refactor a function, or debug an error — it edits multiple files simultaneously, like having a senior developer working alongside you."
- **Zapier AI** — "The most widely used automation platform: 7,000+ app integrations. Build multi-step workflows triggered by AI — e.g. new form submission → AI writes personalized reply → sends email → logs to spreadsheet. All automated."

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 — in minutes

2. Visual & Presentation

Canva · Gamma · Adobe Express

Professional design without a designer

3. Operations

Notion · Trello · Airtable

Run the back office solo — no expensive software

4. Agentic AI

Claude Code · Cursor · Zapier

Give a goal, it executes — research, code, automate

A solo creator with these four layers now has the production capacity of a small agency — at a fraction of the cost.

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~~

1 Farmer / Producer

2 Mill / Processor

3 Distributor

4 Shop / Retailer

5 Customer

Every step takes a cut. Price climbs. Creator never meets the customer.

New: Value Network

Producer Creates the content	Distributor Publishes on platform
Storefront Sells directly	Audience Shares for free

No handoffs. No margins taken. Your audience does the advertising.

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.

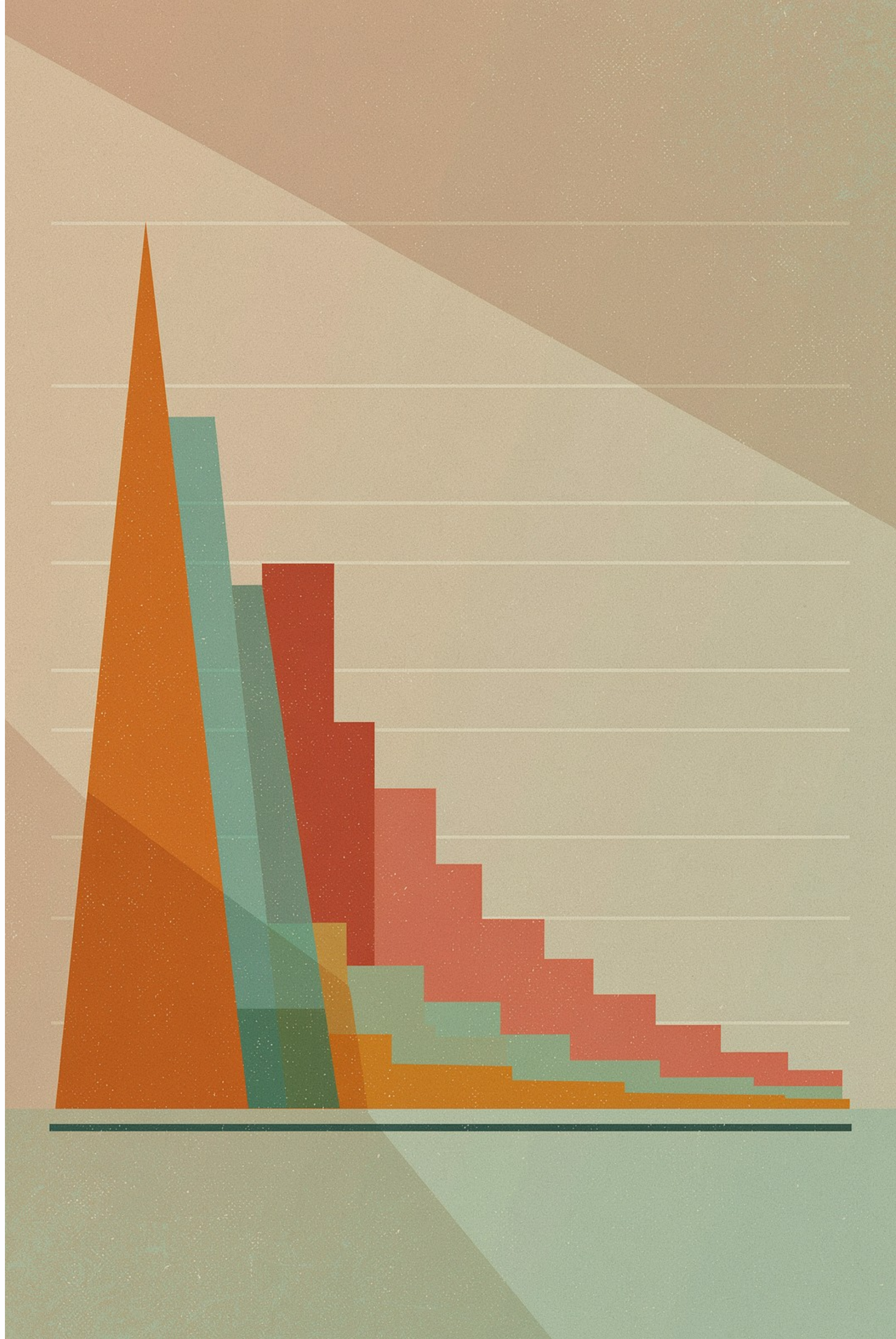
Always have a way to reach people directly that doesn't depend on any single platform — a WhatsApp group, an [1] email list, a phone number. That's not a nice-to-have. It's risk management.

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

Three Types of Reach

Not all reach is equal — and confusing the three is one of the most expensive mistakes a digital business makes.

Paid

- Reach you pay for directly (boosted posts, ads)
- Works immediately
- Stops the moment the budget stops
- Someone else sets the price and the rules

Earned

- Reach you didn't pay for but also don't control
- Someone screenshots your video and shares it
- Unpredictable — can spike or disappear
- Valuable but not a foundation

Owned

- Reach on infrastructure you actually control
- Your community, your email list, your direct channel
- Persists independent of any platform's algorithm
- This is the foundation — treat paid and earned as accelerants, not the reverse

The businesses that survive platform volatility are consistently the ones that treat owned media as the foundation.

Every Platform Is Its Own Economy

The digital ecosystem isn't one undifferentiated internet. It's a network of genuinely distinct markets, each with its own rules.

Platform Type	What It Rewards	Why It Matters
Long-form video (YouTube)	CTR + Watch Time	Tied to advertising inventory — the longer people watch, the more ads the platform can sell
Short-form video (TikTok, Reels)	Share rate + instant retention	Platform wants content people forward to a friend, not just scroll past
Owned channel (community, email list)	Open rate + active engagement	Far more honest signal of genuine trust than a follower count ever was

A follower on YouTube is generally worth several times more than a follower on a short-form platform — because the monetization engine is fundamentally different.

One System, Not Six Separate Jobs

Every part of this system exists because some traditional business function needed a digital-native way to happen.

01

Create

The content itself. The production function. Builds trust and authority at scale.

02

Grow

Extending reach. The marketing function. Organic distribution through platforms.

03

Own

The direct relationship with the audience. The customer-relationship function. Independent of any algorithm.

04

Monetize

Turning trust into revenue responsibly. The sales function. Sits on top of the first three.

05

Take It Offline

Events and in-person touchpoints. The physical-retail equivalent. Deepens relationships.

06

Manage

The operational layer holding the rest together. Run by a genuinely small team.

What used to require an entire floor of an office now runs through content, community, and an offer — executed by one or two people.

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.

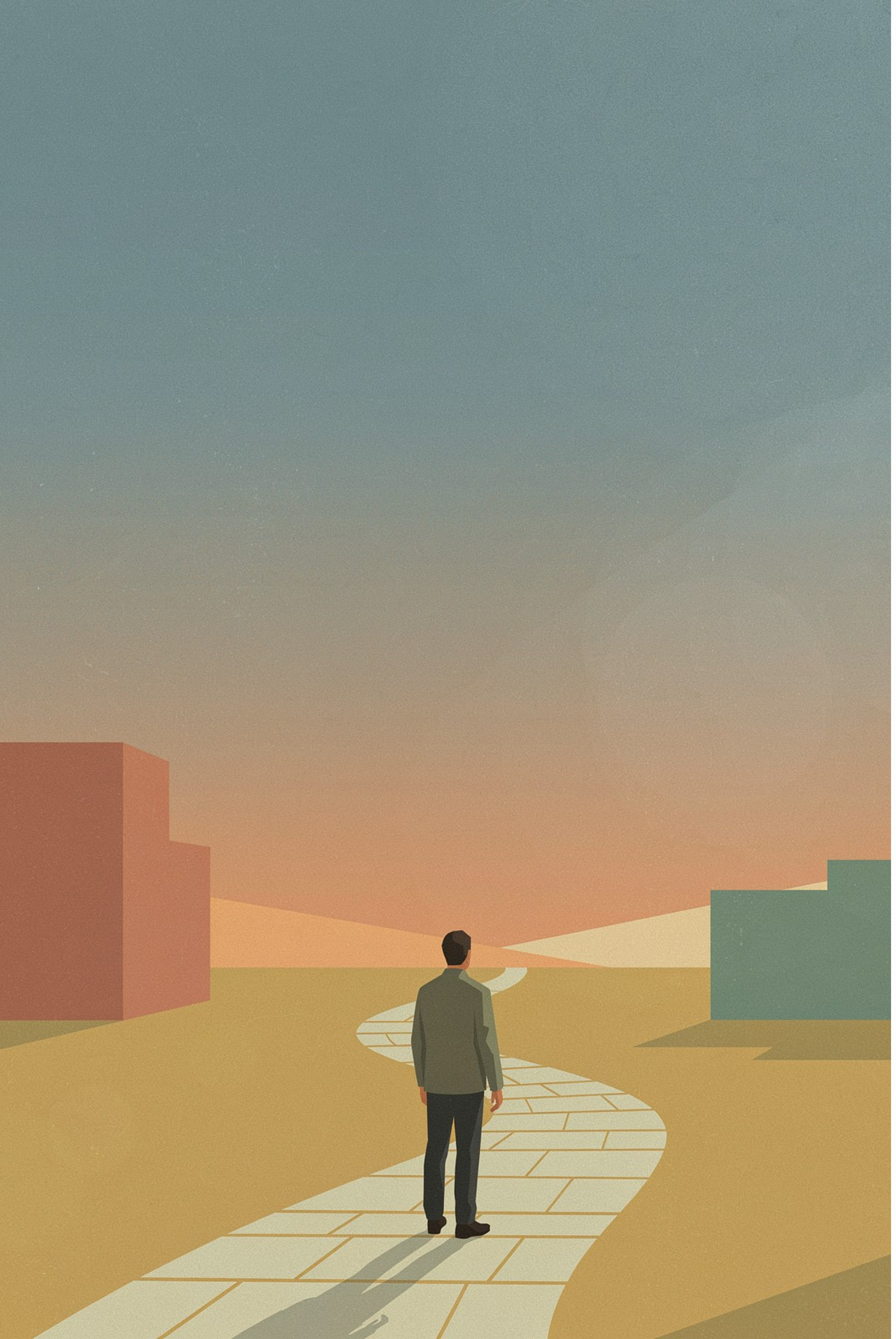
What I won't do

- 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

STEP 2 OF 5

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

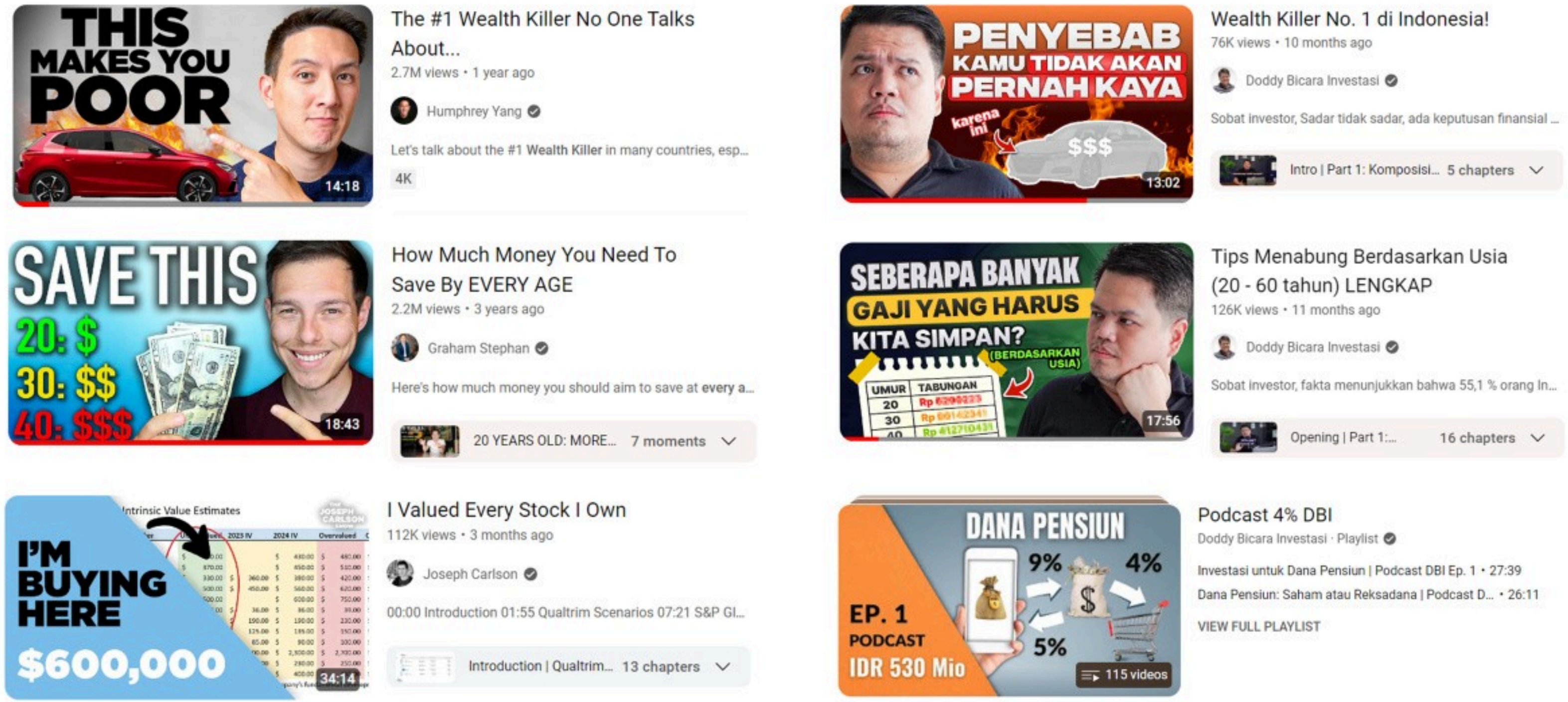
Imitate the pattern — the structure behind what works — not someone else's exact words or footage.

Modify

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

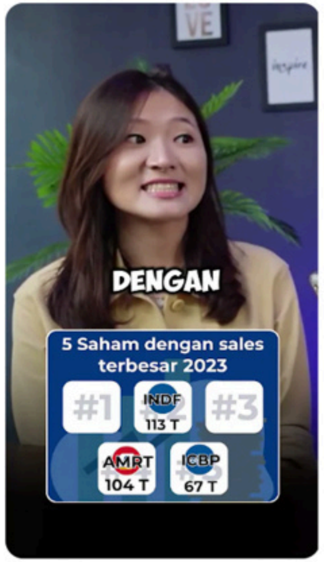
Skip the first step and you're guessing blind. Skip the last step and you're just a copy nobody needed.

Amati-Tiru-Modifikasi



Amati-Tiru-Modifikasi

This Dude CRUSHES Kevin Durant Trivia!
309K views



Top 5 Saham Consumer Goods dengan Sales...
532K views

What's your favorite Malaysian French kuih? 😂 ...
arieffyong ▷ 14.3M

Apa pilihan saham kalian...

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.

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.