

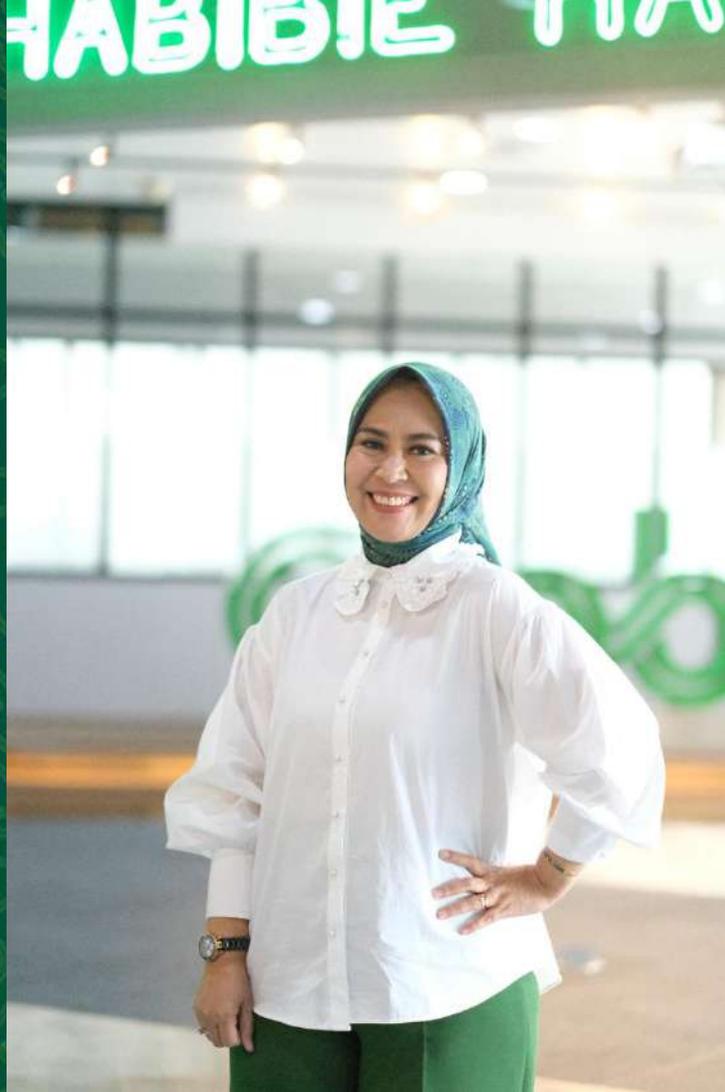


# The Future of Effective Workplace





**Fini Margarina**  
Head of People  
Operations  
Grab Indonesia



# Agenda



01

## **Impactful Employee Journey**

Proses perjalanan karyawan dari saat sebelum bergabung hingga pengakhiran hubungan kerja

02

## **FlexWork**

Fleksibilitas dalam memilih waktu kerja yang paling sesuai

03

## **GrabFlex**

Dukungan untuk pegawai dalam menjalankan FlexWork

04

## **GrabForBusiness**

Ciptakan keleluasaan dan kemudahan bagi Perusahaan dan Karyawan

An aerial photograph of a city, likely Manila, Philippines. The foreground shows several multi-story apartment buildings with colorful facades in shades of blue, green, and red. The buildings are densely packed. In the background, a dense urban skyline is visible under a cloudy, overcast sky. The text "Stories behind the Everyday Everything App" is overlaid in the center of the image.

**Stories behind  
the Everyday Everything App**



# Employee Journey

Proses perjalanan karyawan dari saat sebelum bergabung hingga pengakhiran hubungan kerja

# Impactful Grabbers Journey

Penggunaan sistem untuk dampak yang lebih baik

## LEARNING & DEVELOPMENT

Meningkatkan keahlian dan kemampuan Grabbers menggunakan sistem GrabLearn yang dapat diakses dimana saja dan kapan saja

## GRAB ON

Membangun koneksi dan komunikasi secara sistem dan otomatis dari saat sebelum bergabung, masa percobaan hingga tahun pertama

## RECRUITMENT

Portal rekrutmen di <https://grab.careers/>



## PEOPLE EXPERIENCE

Pelayanan kepada Grabbers menggunakan HRIS, WorkDay

## PERFORMANCE & EVALUATION

Evaluasi tentang kinerja dan pencapaian secara sistematis menggunakan sistem Grab360

## ENGAGEMENT

Umpan balik dan masukan dari Grabbers mengenai cara kerja dan interaksi melalui sistem GES



# FlexWork

Fleksibilitas dalam memilih waktu kerja yang paling sesuai

# FlexWork - Pilihan dan Panduan



## PANDUAN

- Tidak berlaku bagi Grabber yang tugasnya membutuhkan kehadiran fisik, seperti Customer Care, Front Office
- Diatur oleh atasan masing masing
- Tidak diperbolehkan untuk terlibat dalam bentuk pekerjaan lain
- Tidak berlaku Overtime, kecuali telah disetujui terlebih dahulu oleh atasan
- FlexWork bukanlah suatu hak, tapi kebijaksanaan dan merujuk pada kebutuhan operasional

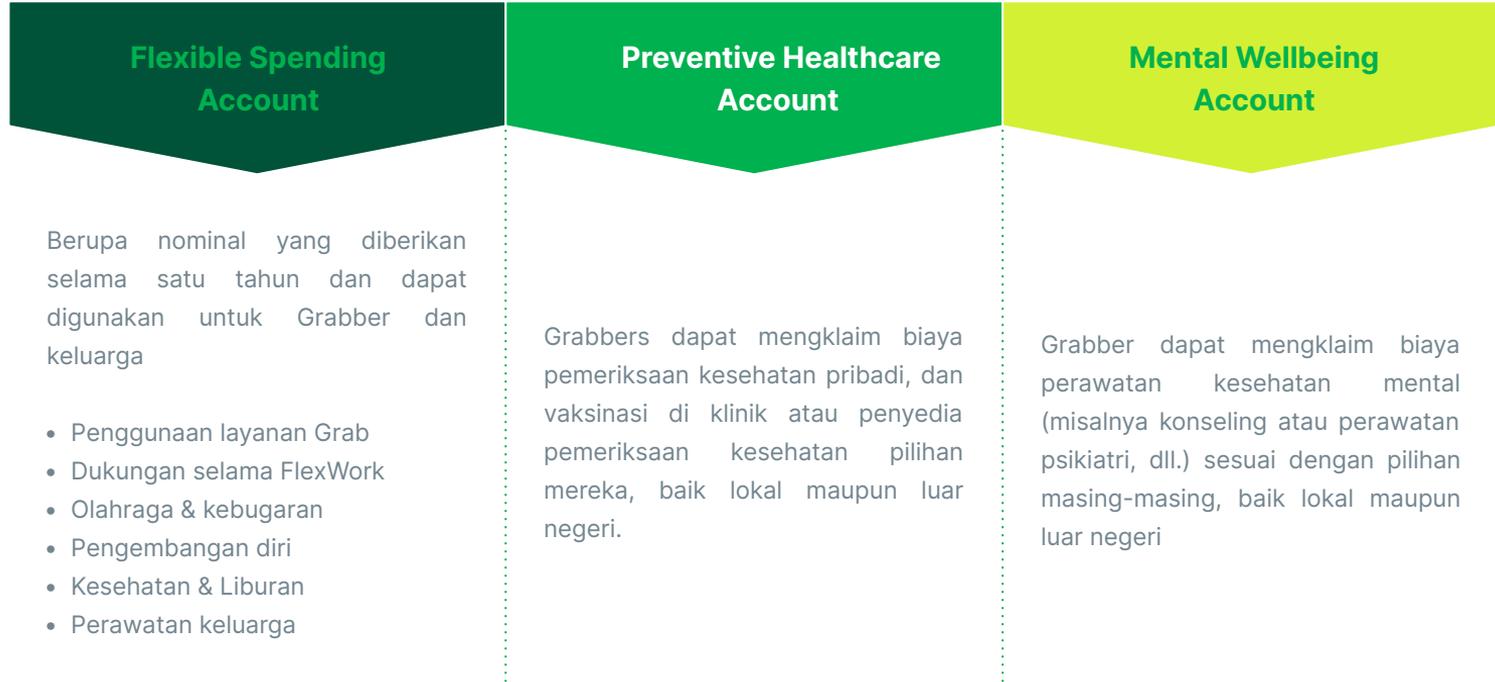


# GrabFlex

Dukungan untuk pegawai dalam menjalankan FlexWork

# GrabFlex - Cakupan

Otomatisasi, menggunakan aplikasi yang dapat diakses kapan saja dan dimana saja





# GrabForBusiness

Ciptakan keleluasaan dan kemudahan bagi Perusahaan dan Karyawan

A top-down view of a person's hands typing on a laptop keyboard. The scene is overlaid with a semi-transparent green filter. The person is wearing a white long-sleeved shirt. There are papers and a pen scattered around the laptop on the desk.

***BUSINESS AGILITY***  
**BECOME MORE IMPORTANT**  
**THAN EVER**

agar dapat menyeimbangkan  
**standar operasional** dan **tetap berinovasi**

# FAKTOR UTAMA YANG BERKONTRIBUSI MENDORONG *BUSINESS AGILITY*

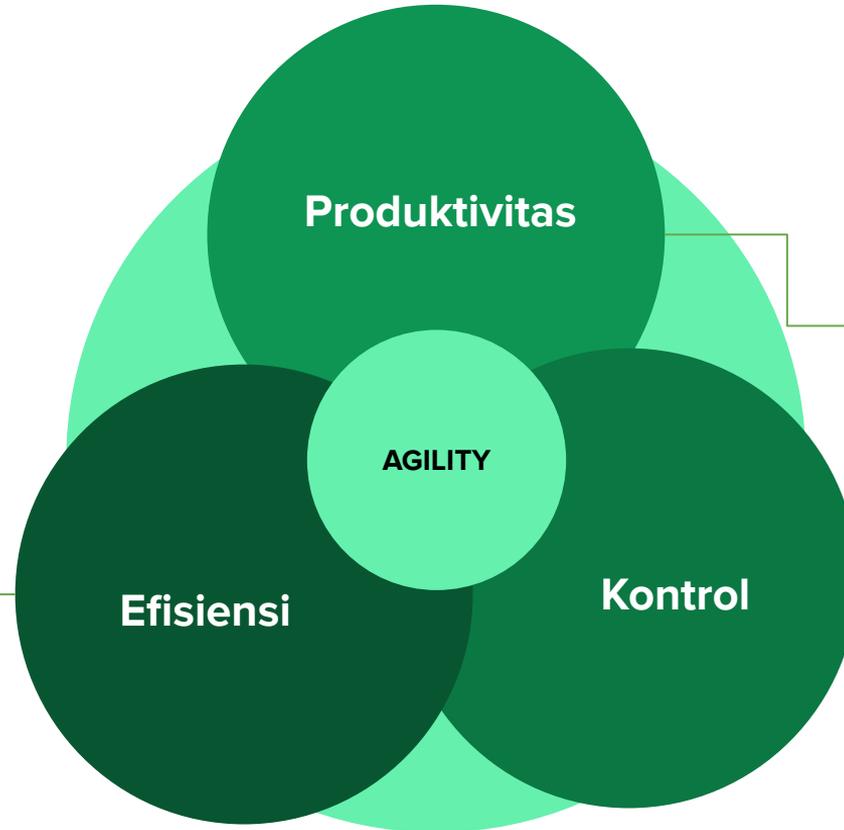
Pentingnya **menghemat biaya** dan **meningkatkan efisiensi**

Perusahaan mengalami

**35%**

*penghematan biaya, mengubah capex menjadi opex (penggunaan sesuai permintaan)*

*Sumber: Case Studies of GfB Corporate in 2019*



Pentingnya **produktivitas** dan **employee engagement**

*Employee engagement adalah indikator yang semakin dipercaya untuk menentukan kinerja dari suatu perusahaan, terutama di masa sulit seperti saat ini.*

*Sumber : US Employee Engagement 2020 (www.gallup.com)*

Pentingnya **pengendalian operasional** untuk meminimalisir **risiko bisnis**

# MENYEDIAKAN LAYANAN TERPADU UNTUK PERUSAHAAN



## Perjalanan Bisnis

*GrabProtect  
Car, Bike, EV*



## Layanan Pesan Antar Makanan

*Pesanan Besar,  
Pesanan Paralel &  
Terjadwal*



## Layanan Pengiriman Bisnis

*Instant & Same day*

Meski gak bisa bertamu, nih angpao buatmu!

Grab FOOD GIFT CARD **RP 10**

Empat sehat, kamu sempurna. Meski PSBB ketat, Hadiahnya tetap bermakna.

Grab MART GIFT CARD **RP 50**

Gapapa kamu masih sendiri, hadiah ini tetap menemani.

Grab RIDES GIFT CARD **RP 10**

## Hadiah dan Apresiasi

*GrabGifts*



## Akses ke Produk Digital

*Pulsa, Tagihan, Grab  
Driver Voucher*



## Platform Extension

*Partnerships*

Thank  
You!

**BERSAMA,**

Mendukung Transformasi dan  
Ekonomi Digital

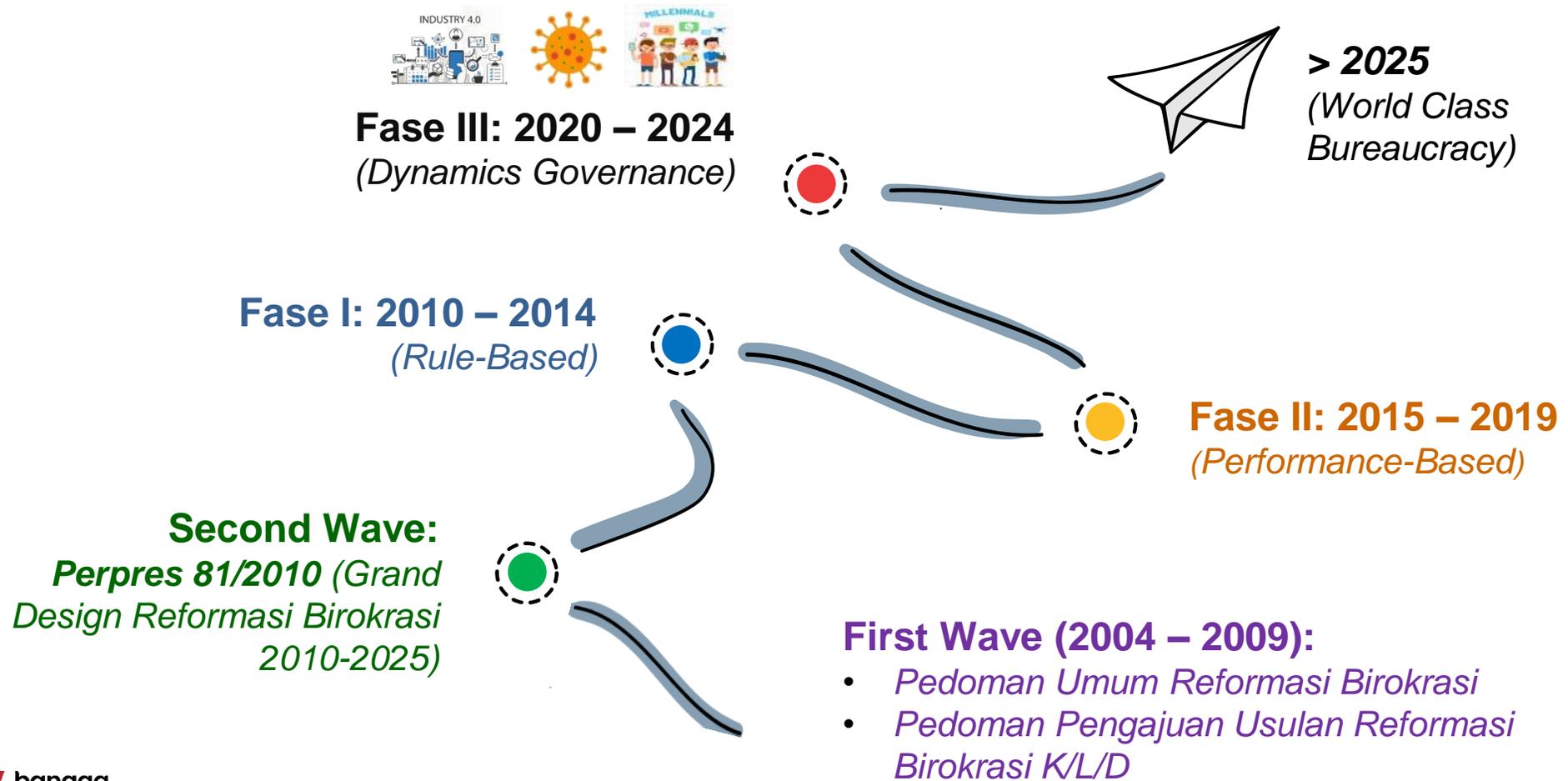
# Birokrasi dan Manajemen ASN di Masa Depan

Ir. Bima Haria Wibisana, MSIS, PhD., CERG, CIHCM, CHRAM  
Plt. Kepala Badan Kepegawaian Negara  
Wakil Ketua Umum KORPRI

Disampaikan pada Rapat Koordinasi Nasional Kepegawaian.  
Batam, 21 Juli 2022

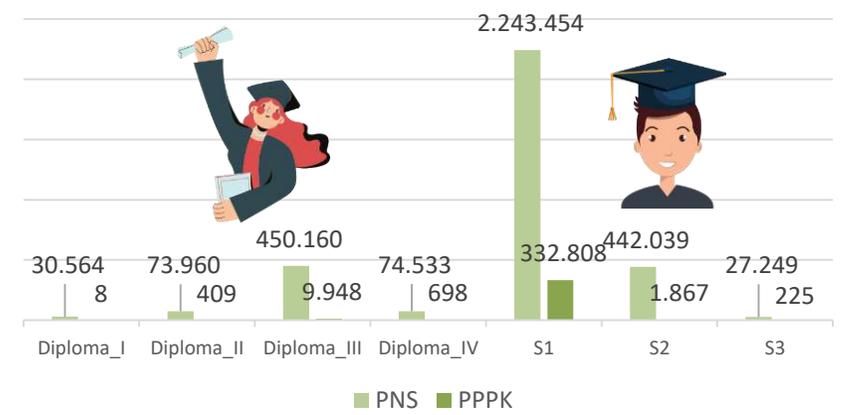
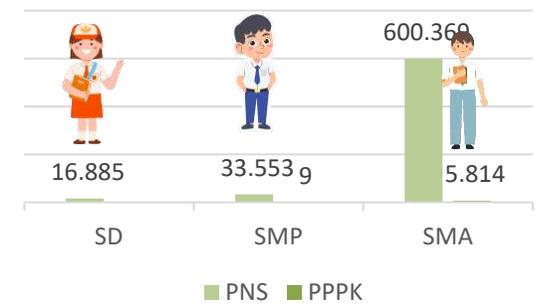
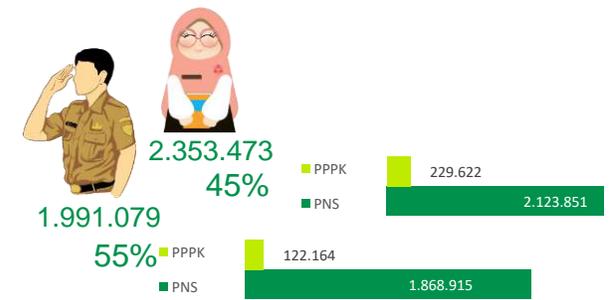
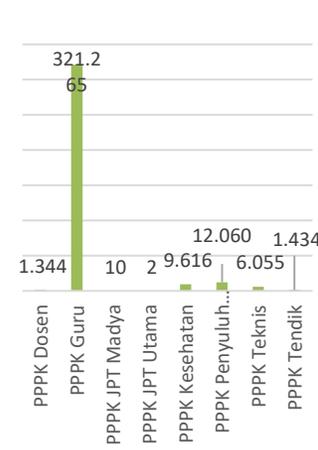
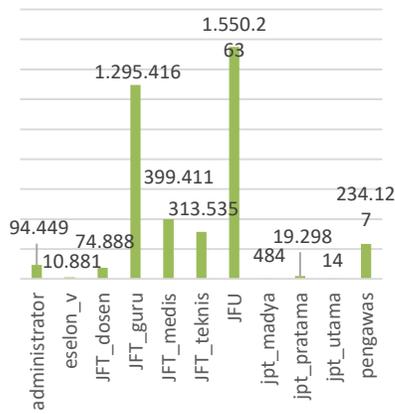
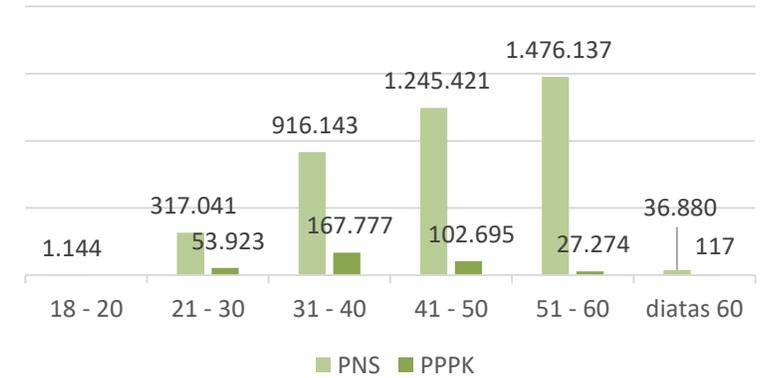
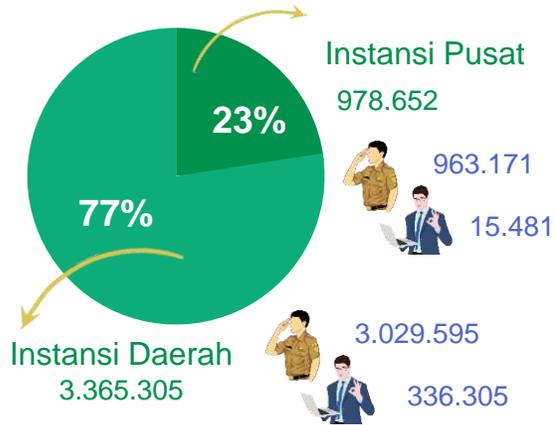


# Milestones Reformasi Birokrasi Indonesia

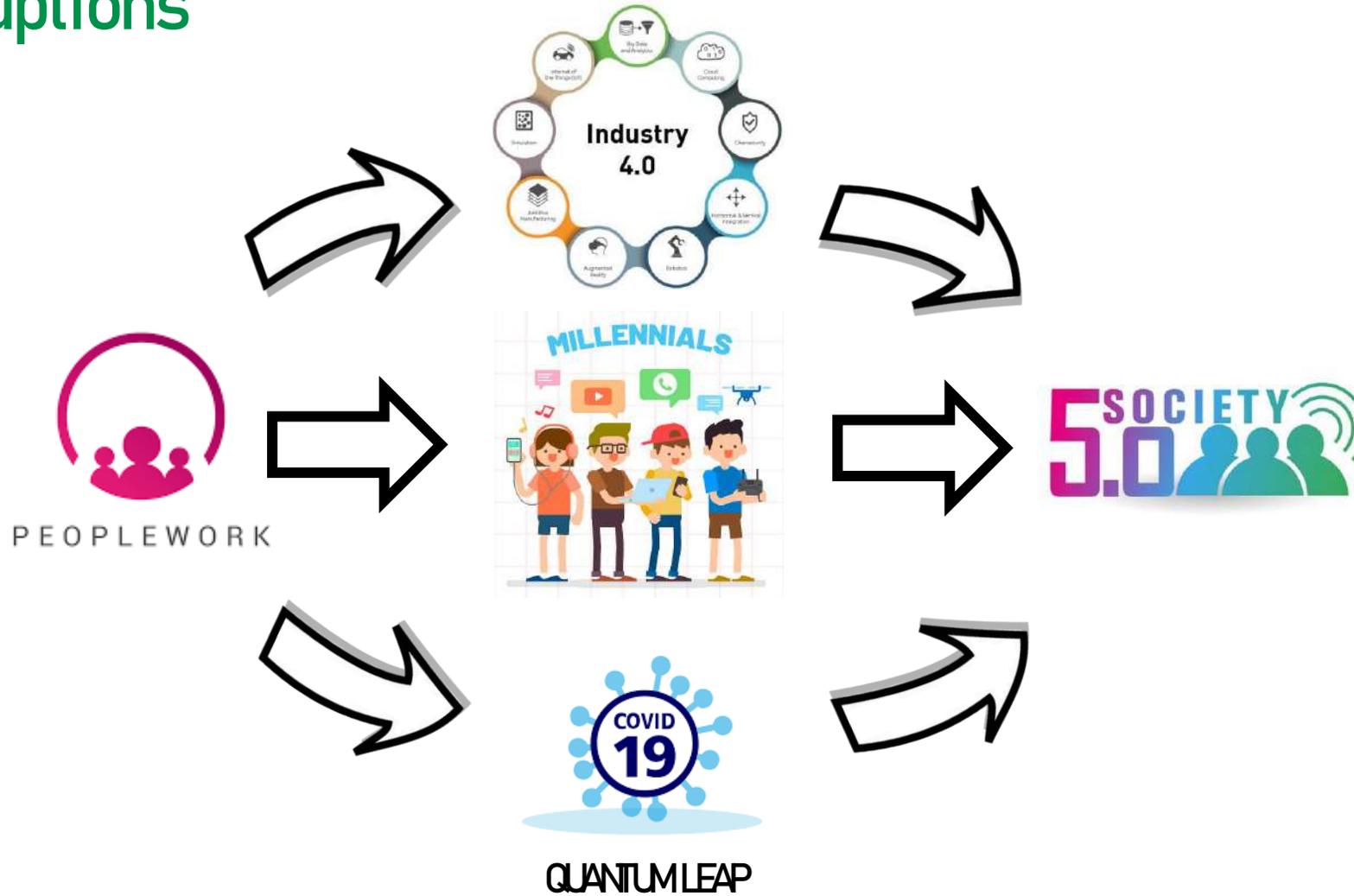


# Statistik ASN Indonesia

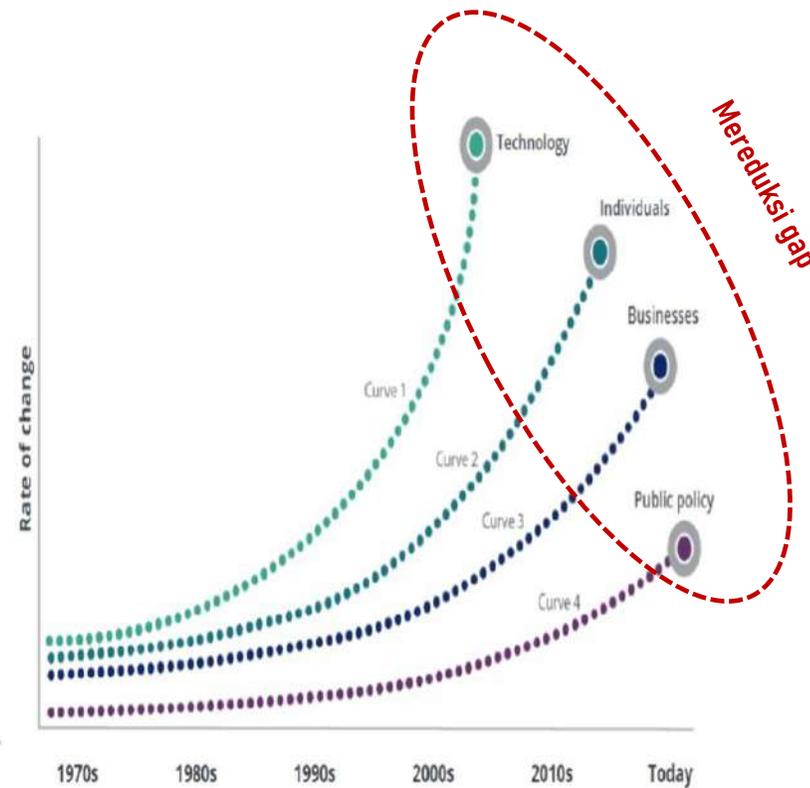
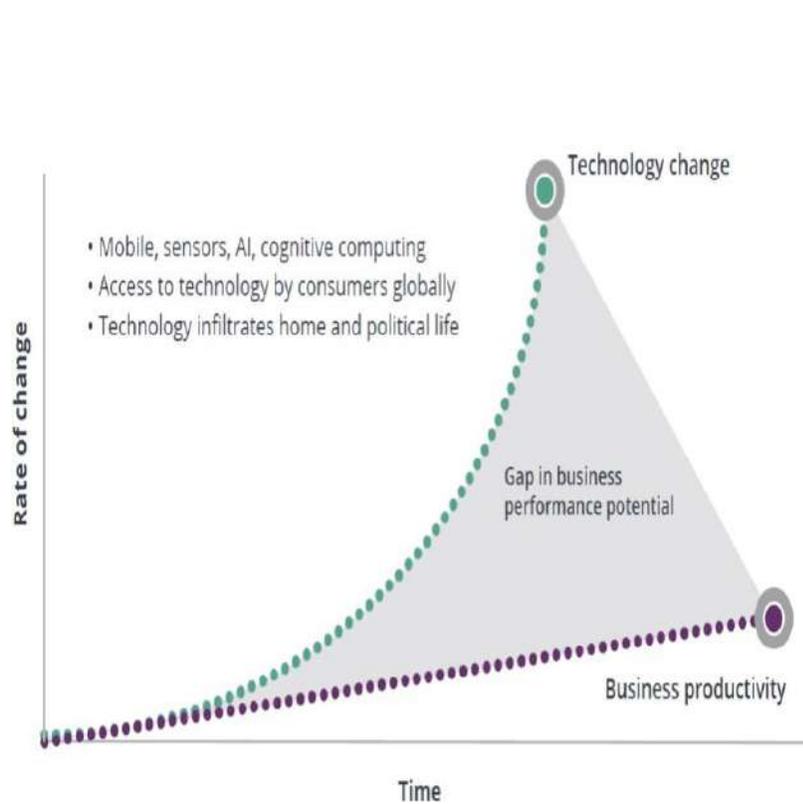
Data Update: 15/7/2022



# Triple Disruptions



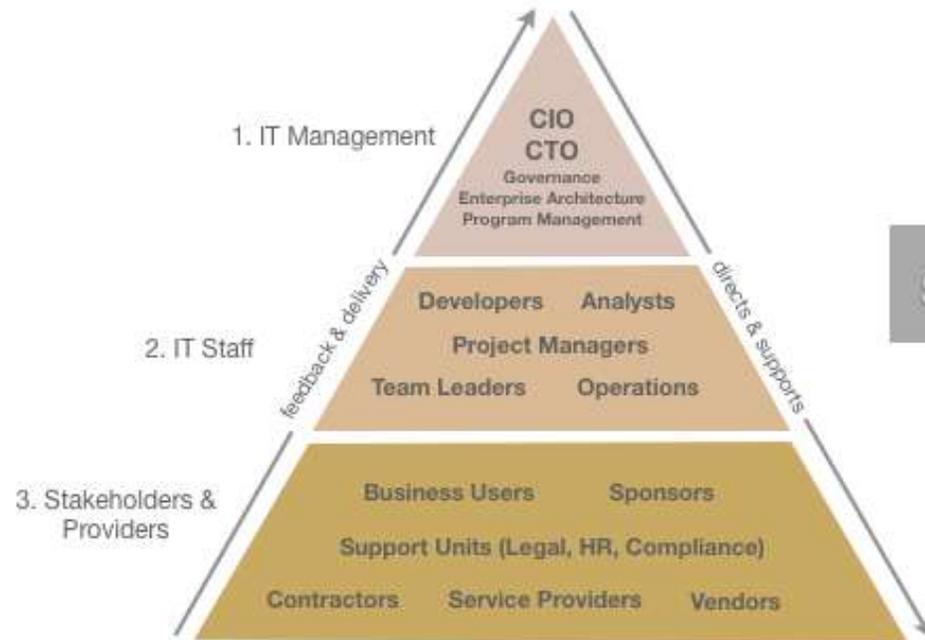
# Teknologi vs Birokrasi



Sumber: Global Human Capital Trends 2017

## Old Model of IT

centralized hierarchical  
automation of business

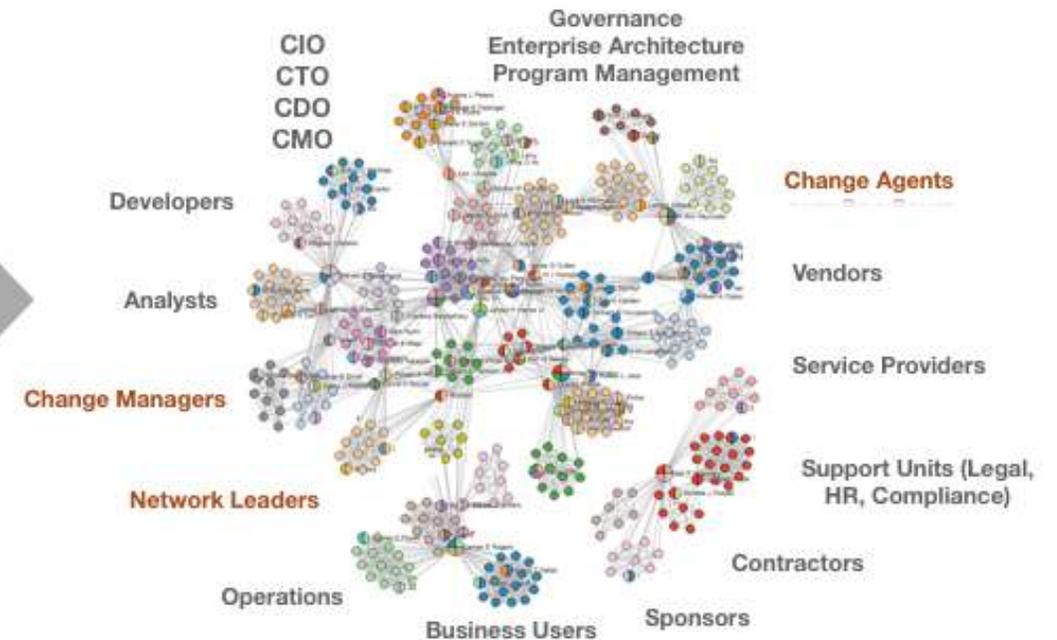


- Applies technology to what the business does today
- Good at maintaining status quo
- Focus on efficiency, economy of scale, continuity
- Well-defined processes designed for monolithic IT

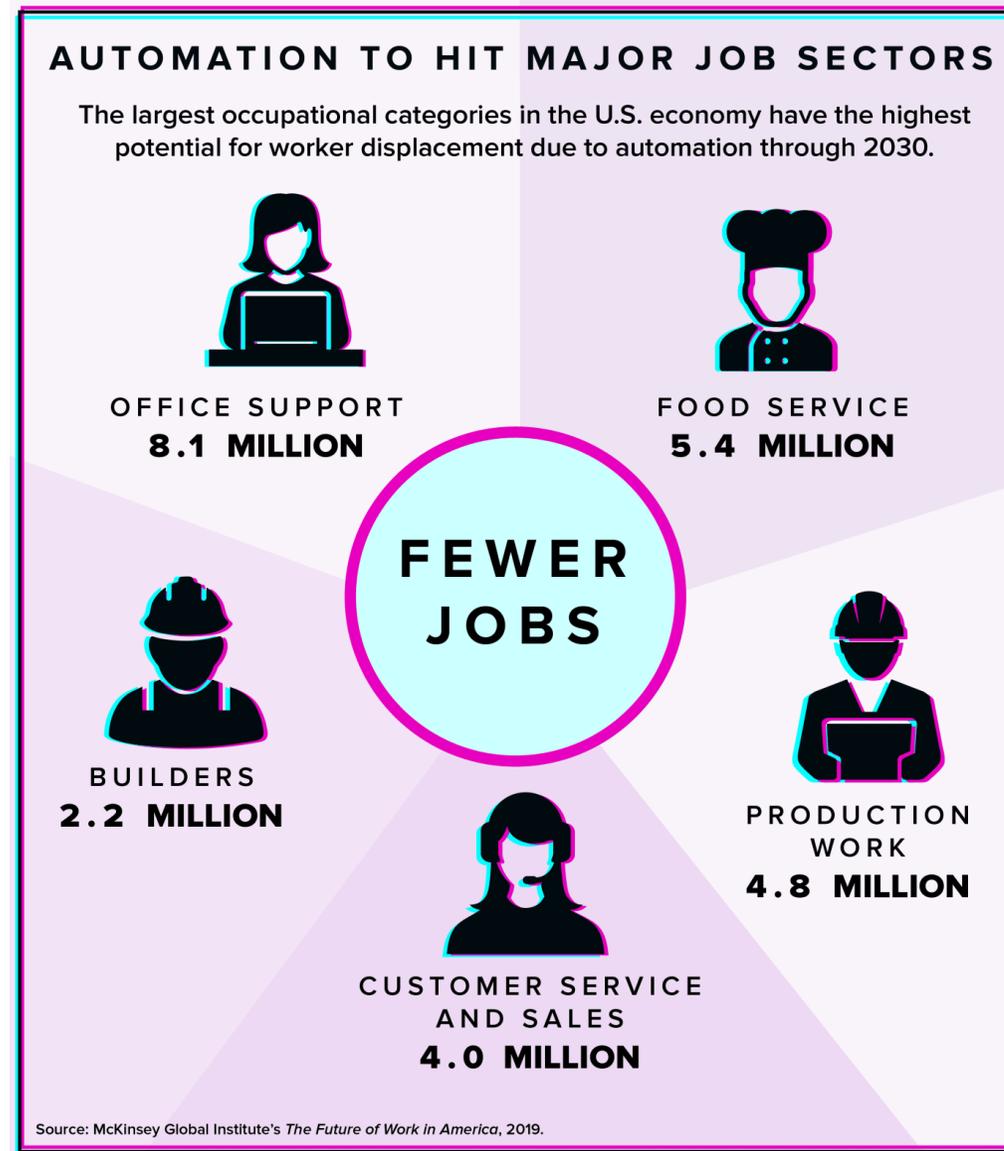


## New Model of IT

decentralized network enablement  
of digital transformation



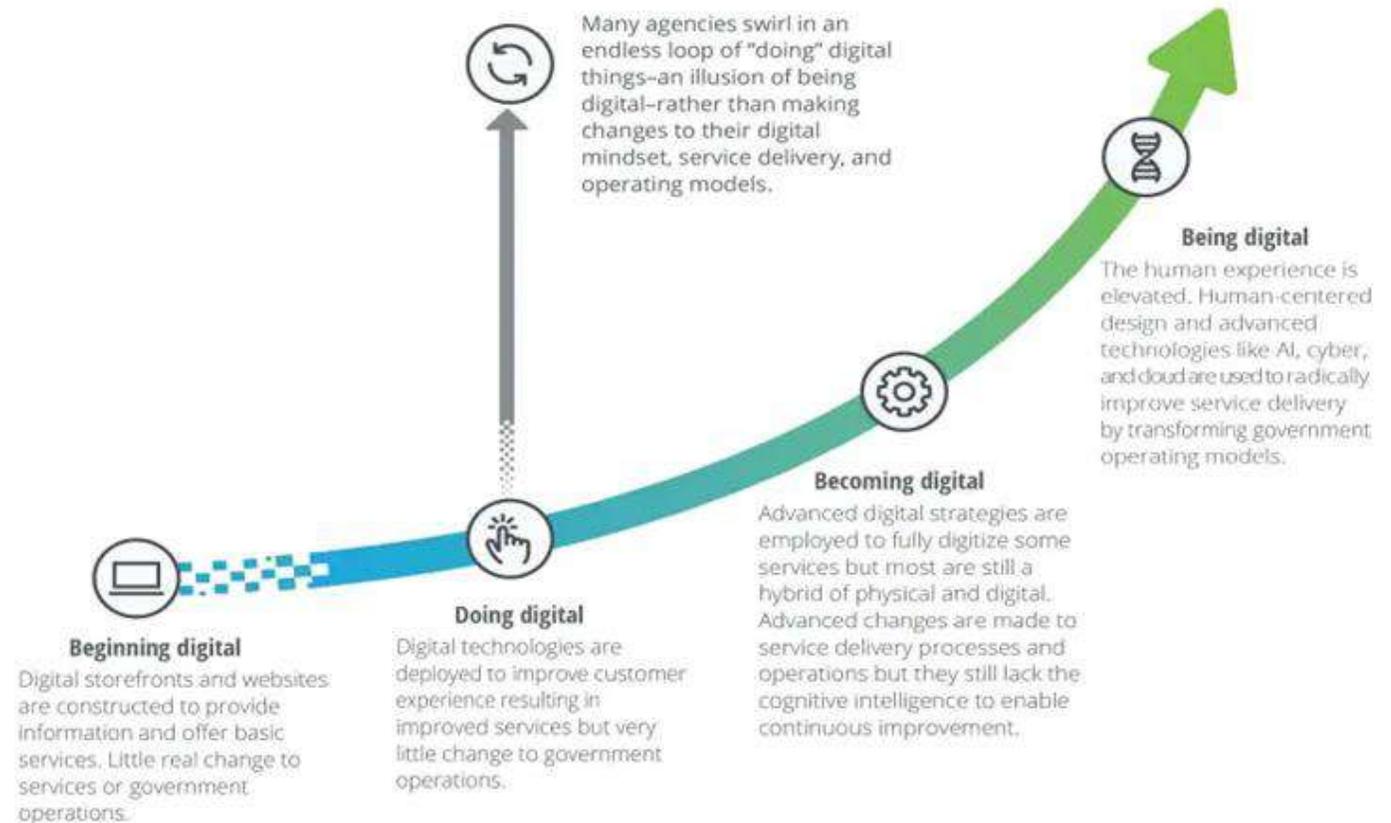
- Explores how technology re-imagines the business
- Good at managing constant technology change
- Focus on responding to opportunities at scale
- Dynamic self-organizing processes for small IT in volume



# From “Doing” to “Being” Digital Government

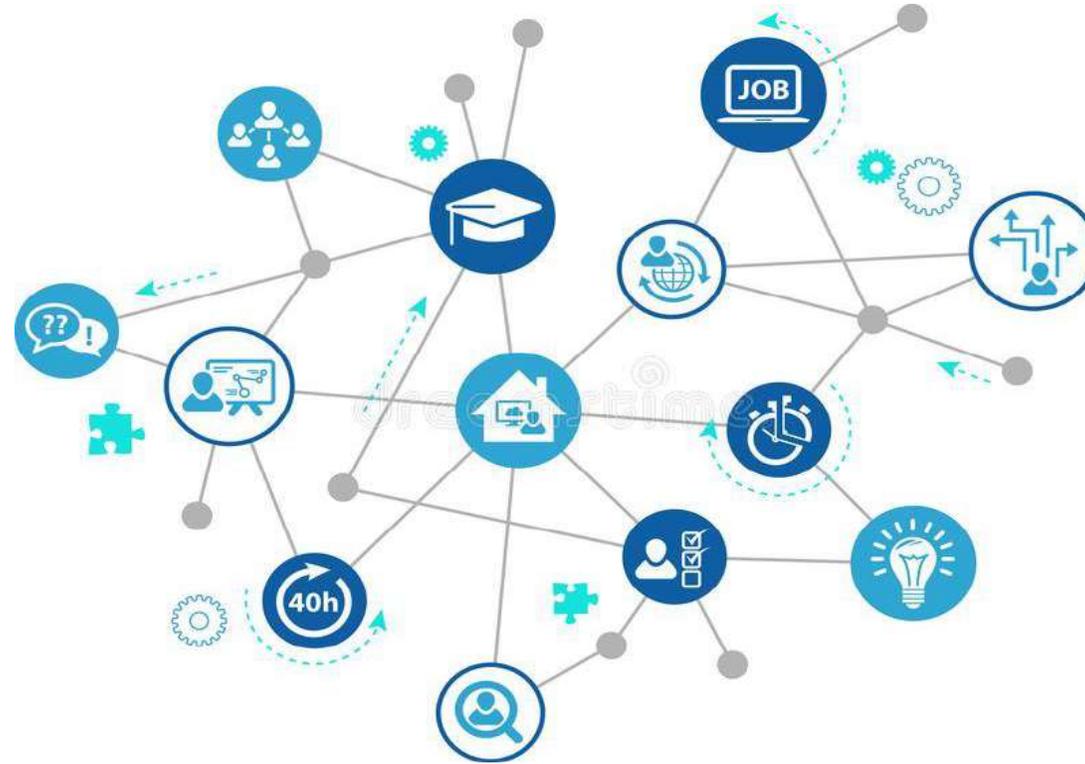
## Governments must move from “doing” digital to “being” digital

Too many government agencies feel that developing digital services is adequate for becoming a digital organization; however, digital transformation focuses on fundamentally shifting an organization’s operations and mindsets from “doing” digital to “being” digital.



Deloitte Insight | [deloitte.com/insights](https://deloitte.com/insights)

# Perubahan Pola Kerja Tatanan Baru



PEKERJAAN

*DIGITAL BASED & NEW SKILLS*

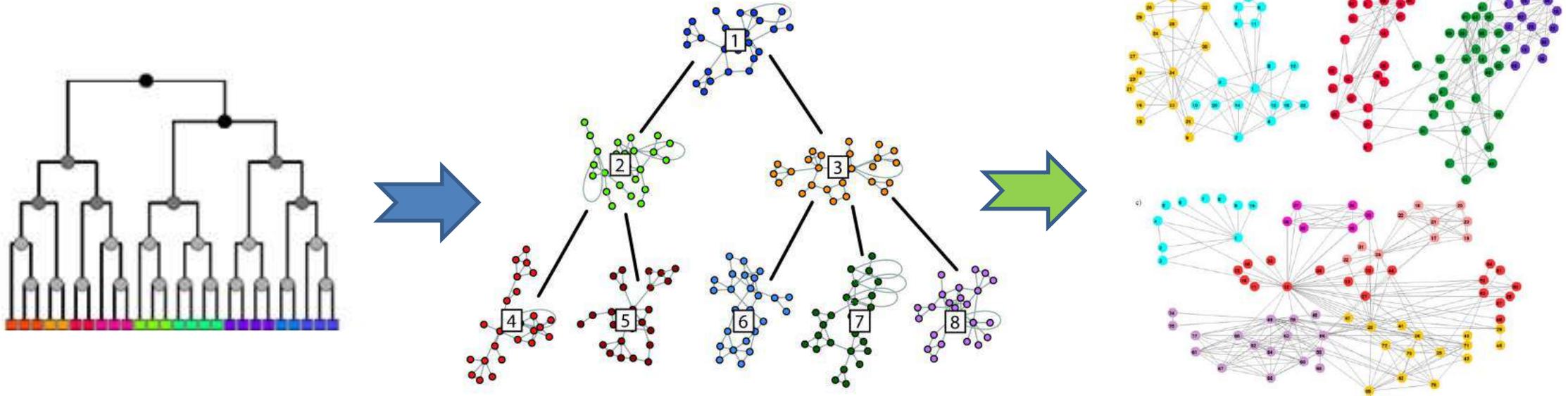
TEMPAT BEKERJA

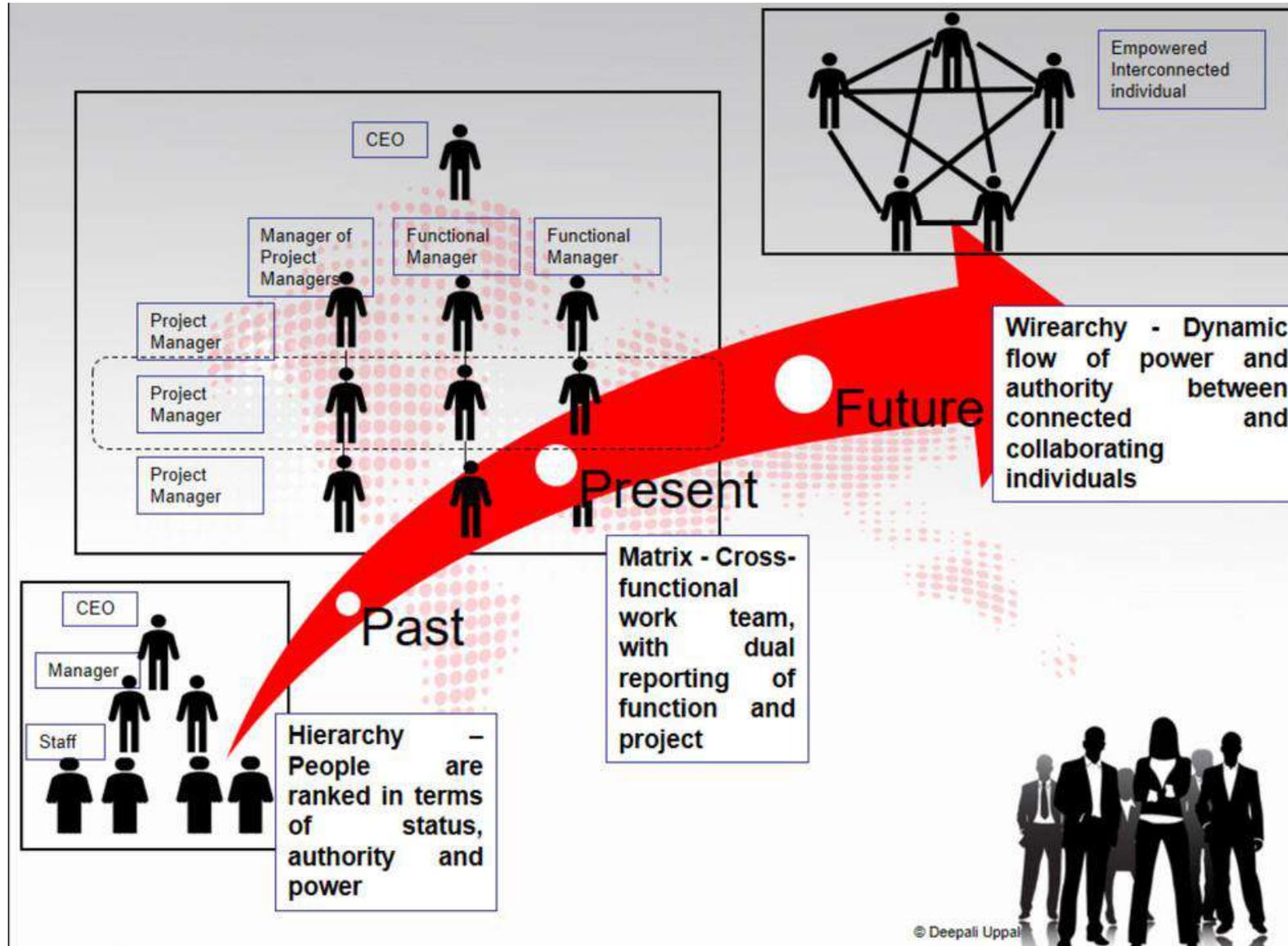
*WFH/WFA/FWA*

INTERAKSI PEKERJA

*FLATTER*

# Transformasi Struktur Organisasi

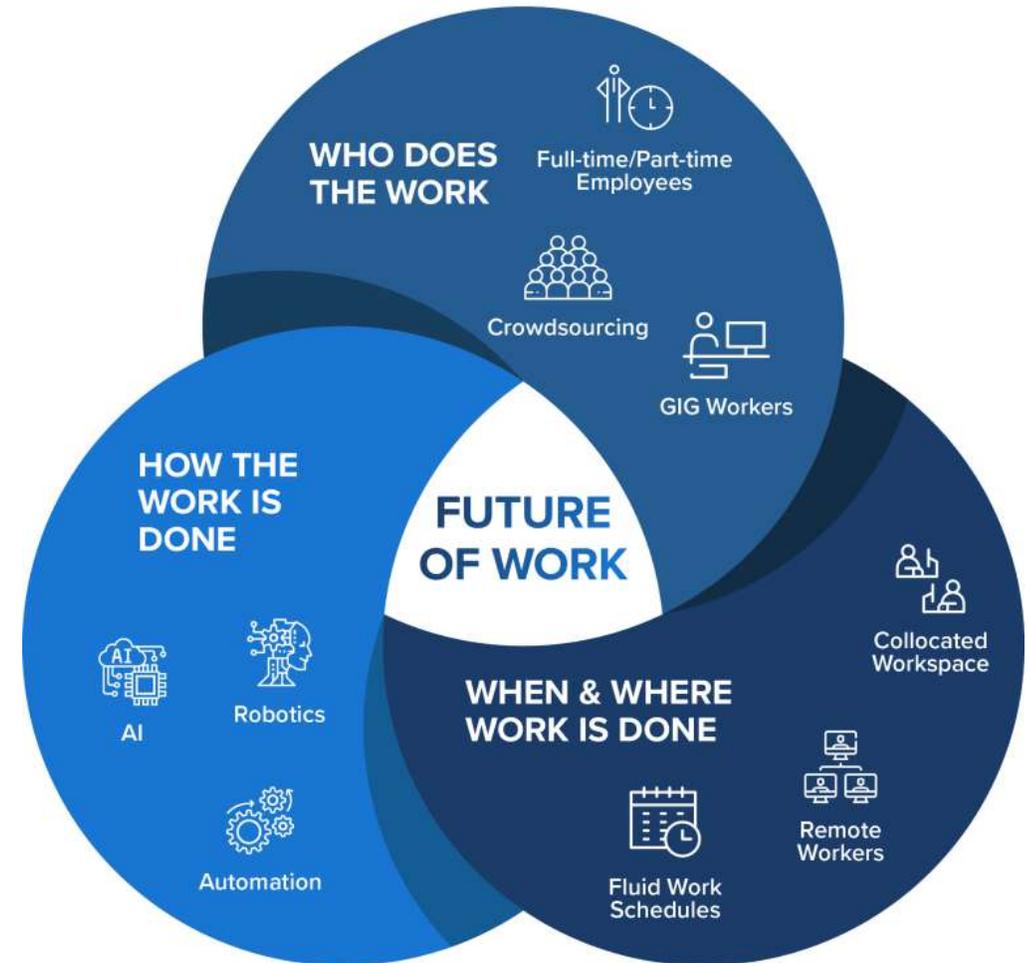




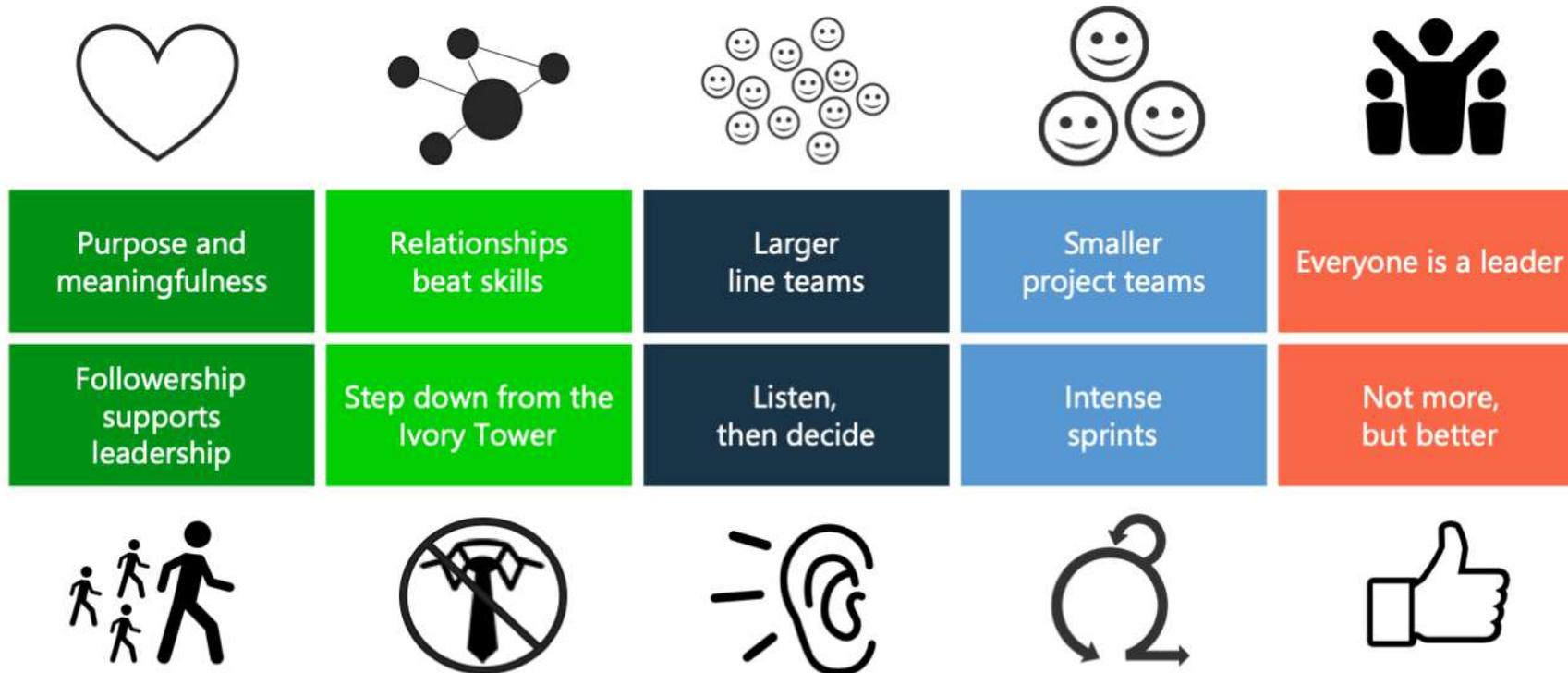
© Deepali Uppal



## FUTURE OF THE WORKPLACE 2030+ THE EVOLUTION OF THE OFFICE



## The Ten Characteristics in Modern Workplaces



### 10 PRINCIPLES OF THE FUTURE MANAGER



© Chess Media Group

### 7 PRINCIPLES OF THE FUTURE EMPLOYEE



© Chess Media Group  
TheFutureOrganization.com

# NEW MINDSET and SKILLS for the new workforce

## CORE MINDSETS

1. Learning Agility and Ownership
2. Adaptability/Resilience
3. Empathy
4. Growth
5. Innovation
6. Inclusion

## INDIVIDUAL CONTRIBUTOR

1. Data Analysis and Interpretation
2. Collaboration
3. Critical Thinking & Problem Solving
4. Creativity
5. Storytelling / Persuasion/ Influence
6. Digital Foundations
7. Analytics for Data-Driven Decision Making
8. Emotional Intelligence at Work

## MANAGER & LEADER SKILLS

1. Leading Teams with Emotional Intelligence
2. Data Analytics and Customer Insight
3. Global Collaboration
4. Managing and Leveraging Risk
5. Fostering Innovation
6. Emerging Technologies e.g. AI
7. Authenticity & Communication with Transparency
8. Digital Leadership skills

# Top 10 skills of 2025



## Type of skill

- Problem Solving
- Working with people
- Self management
- Technology use and development

Source: The Future Of Jobs Report 2020, World Economic Forum

## Technology

- Cloud computing
- Cybersecurity
- AI and ML
- Big Data analytics
- Virtual and augmented reality
- Blockchain
- Video production
- User experience

## Digital literacy

- Programming literacy
- Digital literacy
- Data analysis and statistics
- Computational and algorithmic thinking
- Digital ethics foundations
- Understanding of smart systems
- Cybersecurity
- Tech enablement

## Critical thinking

- Critical thinking
- Ability to understand structured problem
- Search relevant information
- Logical reasoning
- Agile thinking

## Self-management

- Understanding own emotions and triggers
- Understanding own strengths
- Self-control
- Self-motivation
- Integrity

## Interpersonal skills

### Communication skills

- Storytelling
- Public speaking
- Synthesizing messages
- Active listening

### Mental flexibility

- Adaptability
- Ability to learn
- Creativity
- Ability to adopt different perspectives
- Translating knowledge to various contexts

### Building relationships

- Empathy
- Humility
- Sociability
- Inspiring trust

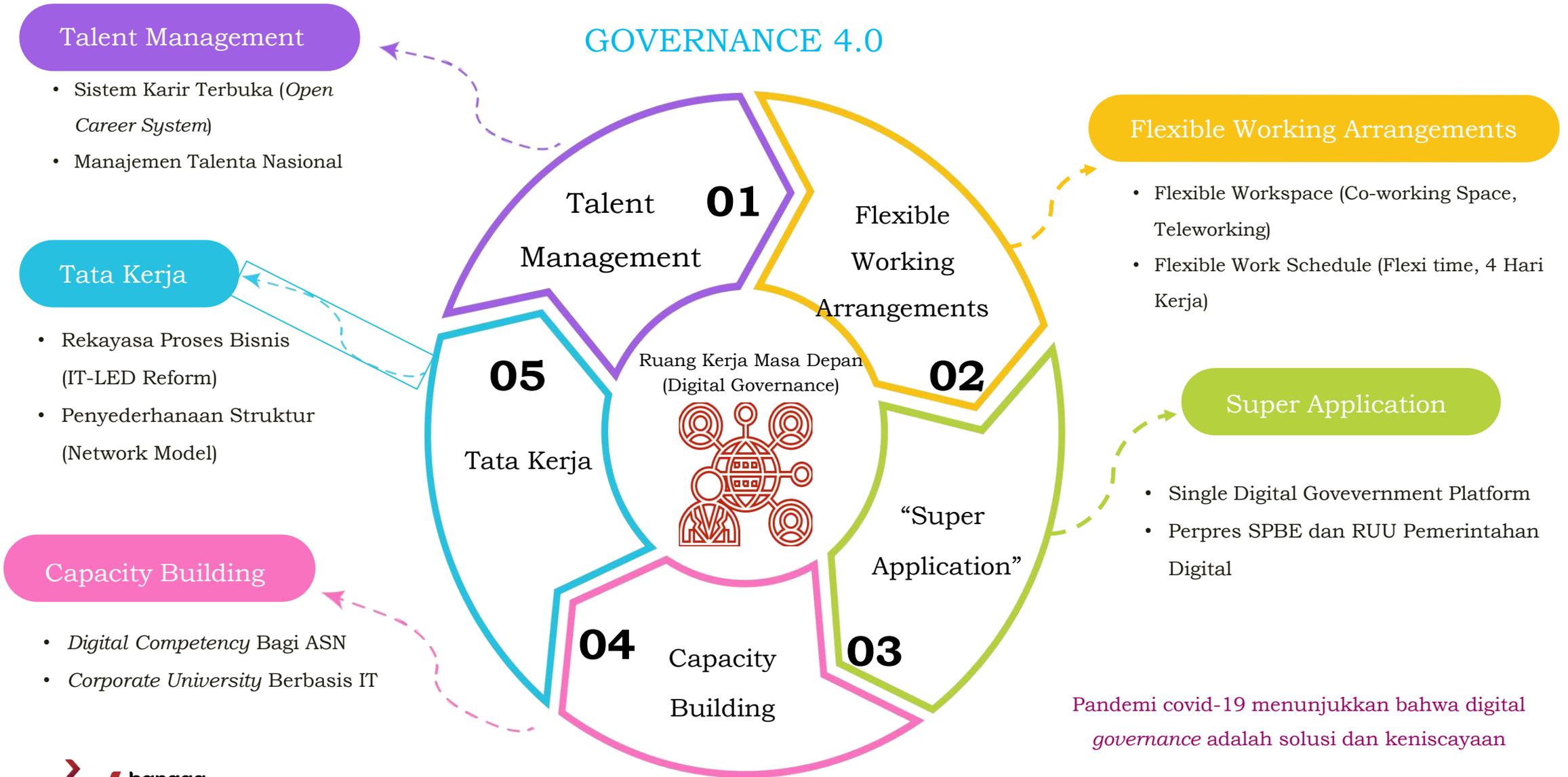
### Teamwork effectiveness

- Collaboration
- Resolving conflicts
- Motivating different personalities
- Coaching
- Empowering people
- Fostering inclusiveness

## Leadership

- Role modeling
- Crafting an inspiring vision
- Organizational awareness
- Ownership and decisiveness
- Grit and persistence
- Ability to cope with uncertainty

## GOVERNANCE 4.0



Pandemi covid-19 menunjukkan bahwa digital governance adalah solusi dan keniscayaan

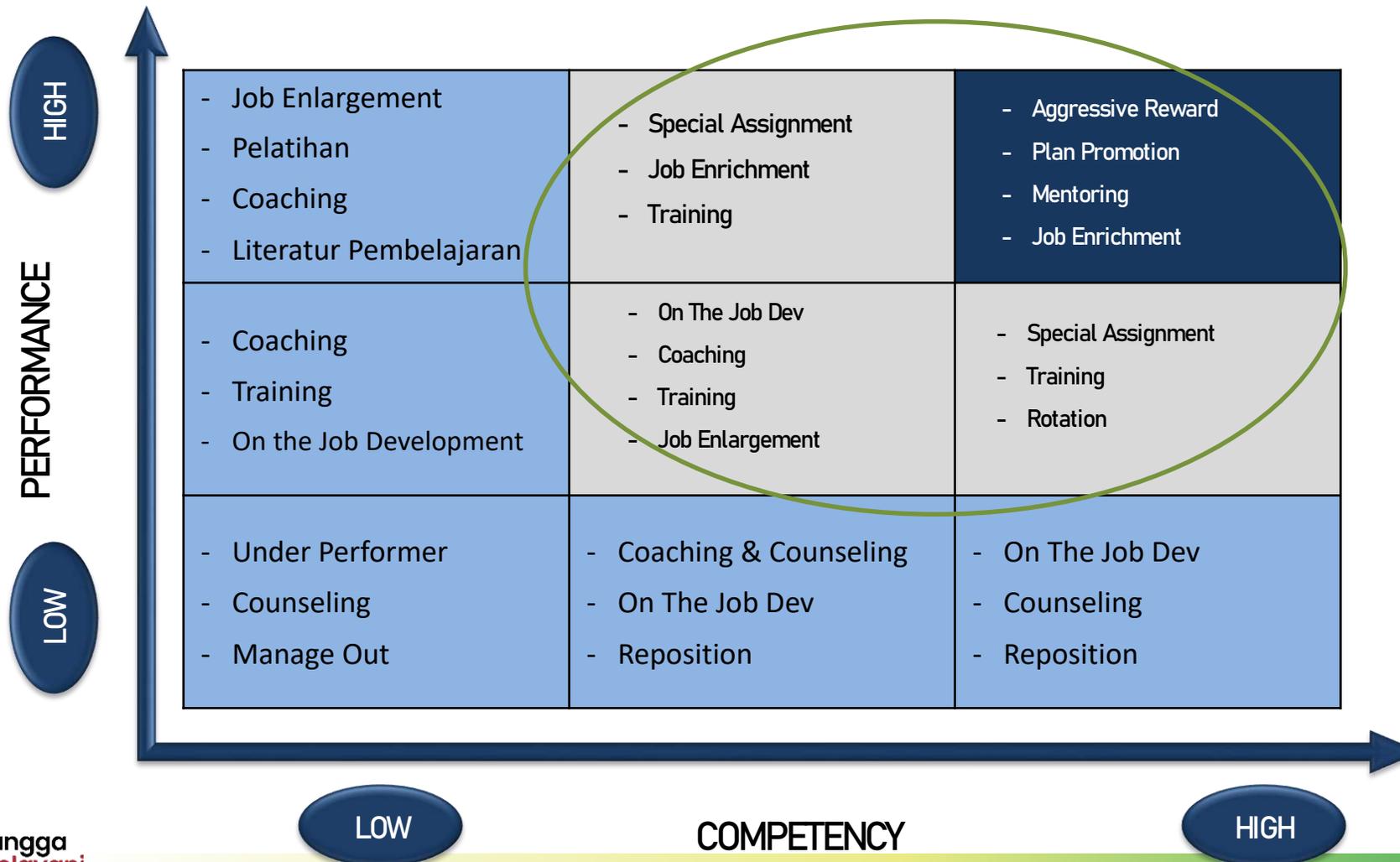
## *Flexible Working Arrangements*

The most frequently cited forms of flexible work:

- Part-time working
- Home/remote working (WFH/WFA)
- Job shares
- Variable hours
- Compressed hours
- Sabbatical/Career breaks
- Staggered start/End times
- Dual roles
- Flexible Benefits (buying/selling holiday time)

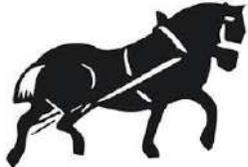


## Pengembangan Talenta Kepemimpinan Berbasis Profil (Cluster ) ASN

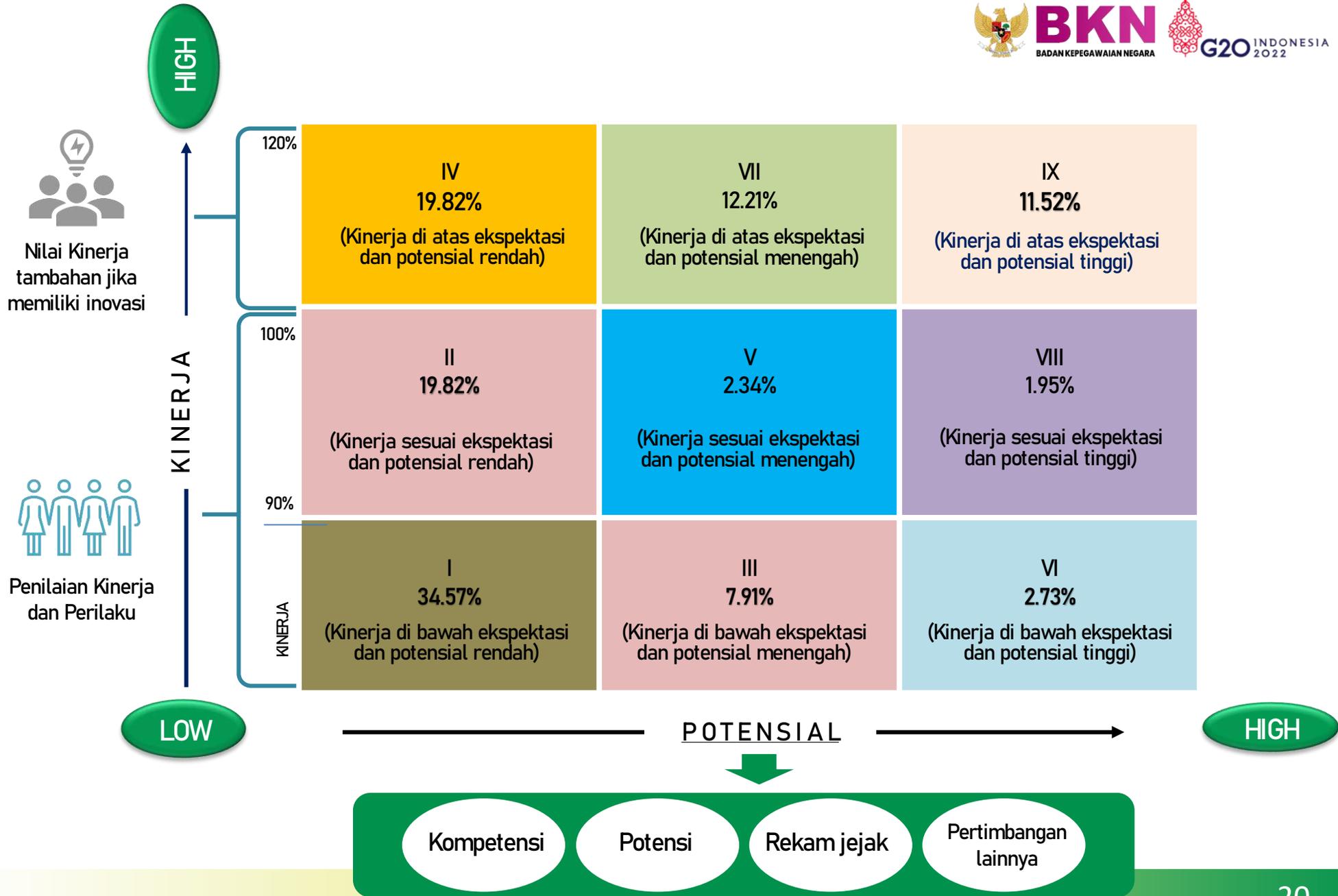


# DIMANA POSISI ANDA?

## 4 Tipe Karyawan

 <p><b>WORKHORSE</b></p> <p>High Skill Low Motivation</p> <ul style="list-style-type: none"> <li>• Memiliki kompetensi</li> <li>• Sering mengeluh</li> <li>• Merasa lebih berhak</li> </ul>	 <p><b>STAR</b></p> <p>High Skill High Motivation</p> <ul style="list-style-type: none"> <li>• Selalu memperbaiki diri</li> <li>• Berinisiatif</li> <li>• Suka membagi pengetahuan</li> </ul>
 <p><b>DEADWOOD</b></p> <p>Low Skill Low Motivation</p> <ul style="list-style-type: none"> <li>• Berkinerja buruk</li> <li>• Tidak bersemangat</li> <li>• Kurang bersyukur</li> </ul>	 <p><b>TRAINEE</b></p> <p>Low Skill High Motivation</p> <ul style="list-style-type: none"> <li>• Ingin belajar</li> <li>• Antusias</li> <li>• Berpikiran terbuka</li> </ul>

# Nine box Talent Mapping



## CURRICULUM VITAE



Alamat:  
Badan Kepegawaian Negara  
Jalan Letjen Sutoyo No 12,  
Cililitan Jakarta 13640, Indonesia

Telp: +62 21 8092423

Email:  
bima.wibisana@gmail.com

### Skill Highlights

- Policy making
- Project management
- Strong decision maker
- Complex problem solver
- Creative design
- Innovative
- Service-focused

## Ringkasan Eksekutif

Plt. Kepala Badan Kepegawaian Negara (BKN). Analis Kebijakan Ahli Utama. Wakil Ketua Umum KORPRI. Berpengalaman dalam mengelola organisasi pemerintah, manajemen bencana, dan organisasi kuasi publik. Telah bekerja di beberapa Kementerian dan Lembaga Pemerintahan selama lebih dari 30 tahun. Memiliki latar belakang yang kuat di bidang Administrasi dan Kebijakan Publik, Manajemen Strategik, Manajemen SDM, Manajemen Sistem Informasi, Perencanaan Pembangunan, serta Manajemen Perubahan dan Reformasi.

## Pengalaman Kerja

- Wakil Kepala Badan Kepegawaian Negara (BKN), 2013-2015.
- Deputi di Lembaga Kebijakan Pengadaan Barang dan Jasa Pemerintah (LKPP), 2010-2012.
- Deputi di Badan Rehabilitasi dan Rekonstruksi Aceh-Nias, 2005-2009.
- Direktur di Badan Perencanaan Pembangunan Nasional (Bappenas), 1998-2004.
- Pengajar di Universitas Indonesia, 1997-sekarang.



## Pendidikan

- Ph.D. Public Policy and Administration, University of Pittsburgh, USA, 1996.
- Master of Science in Information Systems, DePaul University, Chicago, USA, 1988
- Ir. Teknik Mesin Produksi, Fakultas Teknologi Industri, Institut Teknologi 10 November Surabaya (ITS), 1985.



## Pendidikan Eksekutif

- Human Resources Policy and Development, Sol Price School of Public Policy, University of Southern California, Los Angeles, USA, 2017
- Talent Management and Succession Planning, Melbourne Business School, University of Melbourne, Australia, 2014
- Managing Change and Transformation, Melbourne Business School, University of Melbourne, Australia, 2013
- Reform Integration and Change Management, Australia Public Service Commission, Canberra, Australia, 2011.
- Making and Managing Policy, Singapore Cooperation Program, National University of Singapore, 2003 and 2004.
- Policy and Management, John F. Kennedy School of Government, Harvard University, Cambridge, Massachusetts, USA, 1999.
- Public Policy and Management of Development, School of Government, Monash University, Melbourne, Australia, 1997.

# TERIMA KASIH



MENTERI  
PENDAYAGUNAAN APARATUR NEGARA  
DAN REFORMASI BIROKRASI REPUBLIK INDONESIA

*KEYNOTE SPEECH*  
*RAPAT KOORDINASI NASIONAL KEPEGAWAIAN*  
*TAHUN 2022*  
*“BIROKRASI DAN MANAJEMEN ASN DI MASA  
DEPAN”*

*BATAM, 21 JULI 2022*

# VISI DAN MISI INDONESIA MAJU 2020-2024

## VISI

TERWUJUDNYA INDONESIA MAJU YANG BERDAULAT, MANDIRI,  
DAN BERKEPRIBADIAN BERLANDASKAN GOTONG-ROYONG



## MISI

1. **PENINGKATAN KUALITAS MANUSIA INDONESIA.**
2. **STRUKTUR EKONOMI YANG PRODUKTIF, MANDIRI, DAN BERDAYA SAING.**
3. **PEMBANGUNAN YANG MERATA DAN BERKEADILAN.**
4. **MENCAPAI LINGKUNGAN HIDUP YANG BERKELANJUTAN.**
5. **KEMAJUAN BUDAYA YANG MENCERMINKAN KEPRIBADIAN BANGSA.**
6. **PENEGAKAN SISTEM HUKUM YANG BEBAS KORUPSI, BERMARTABAT, DAN TERPERCAYA.**
7. **PERLINDUNGAN BAGI SEGENAP BANGSA DAN MEMBERIKAN RASA AMAN PADA SELURUH WARGA.**
8. **PENGELOLAAN PEMERINTAHAN YANG BERSIH, EFEKTIF, DAN TERPERCAYA.**
9. **SINERGI PEMERINTAH DAERAH DALAM KERANGKA NEGARA KESATUAN.**

# 5 Prioritas Kerja 2019-2024



1

## Pembangunan SDM

- SDM yang pekerja keras, dinamis terampil, dan menguasai IPTEK
- Mengundang talenta global

2

## Pembangunan Infrastruktur

- Penghubung produksi dan distribusi
- Mempermudah akses wisata
- Mendongkrak lapangan kerja
- Nilai tambah perekonomian

3

## Simplifikasi Regulasi

- Kendala regulasi disederhanakan, dipotong, dan dipangkas
- Omnibus Law

4

## Penyederhanaan Birokrasi

- Penyederhanaan birokrasi menjadi 2 (dua) level eselon
- Peralihan jabatan struktural menjadi fungsional

5

## Transformasi Ekonomi

- Daya saing manufaktur dan jasa modern bernilai tambah tinggi

# 7 PERINTAH PRESIDEN UNTUK KABINET INDONESIA MAJU

1. Jangan korupsi, ciptakan sistem yang menutup celah terjadinya korupsi!
2. Tidak ada visi misi Menteri, yang ada visi misi Presiden-Wakil Presiden!
3. Kerja cepat, kerja keras, kerja produktif!
4. Jangan terjebak rutinitas yang monoton!
5. Kerja berorientasi pada hasil nyata! Tugas kita tidak hanya menjamin sent, tapi delivered!
6. Selalu cek masalah di lapangan dan temukan solusinya!
7. Semuanya harus serius dalam bekerja. Saya pastikan yang tidak bersungguh-sungguh, tidak serius, bisa saya copot di tengah jalan!





# TRANSFORMASI, ADAPTASI, ADOPSI: MENUJU BIROKRASI BERKELAS DUNIA DI 2024



TANTANGAN  
MULTIDIMENSI

## 1. Transformasi:

- Struktural
- Kultural
- Digital

## 2. Adaptasi:

- Kebijakan
- Kompetensi

## 3. Adopsi:

- Sistem
- Teknologi

BIROKRASI BERKELAS DUNIA  
2024

Perubahan:

Birokrasi yang lebih efektif dan efisien serta didukung oleh Manajemen ASN masa depan yang lebih *agile* dan dinamis.

Perlu Arsitektur *Human Capital*,  
Strategi dan Rencana Eksekusi yang  
dapat mengakselerasi transformasi  
SDM Aparatur

Pendekatan transformasi:

### 1. Transformasi Birokrasi Digital

Dengan membentuk Smart Government, organisasi yang fleksibel, dan simplifikasi proses bisnis yang kompleks menjadi sederhana.

### 2. Manajemen ASN dalam Era New Normal

Dengan SDM Smart ASN yang berintegritas, profesional, kompeten, dan berkemampuan IT baik, yang dilaksanakan se-fleksibel mungkin melalui *flexible working arrangement*.

**TALENT SHORTAGE**



**BONUS DEMOGRAFI**  
*MILLENIALS SERVE MILLENIALS*



**VISI MISI 2019-2024**  
**"PEMBANGUNAN SDM"**



**MERDEKA  
BEKERJA**

PEGAWAI  
SWASTA



ASN



PEGAWAI  
BUMN

**TALENT MOBILITY**





**panrb**

KEMENTERIAN  
PENDAYAGUNAAN APARATUR NEGARA  
DAN REFORMASI BIROKRASI

**PEMBANGUNAN  
NASIONAL**

VISI & MISI,  
ARAH STRATEGI ORGANISASI

ANALISIS  
KEBUTUHAN TALENTA

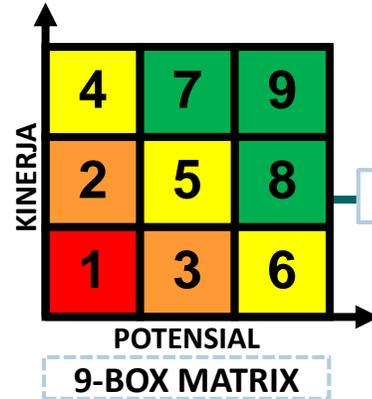
STRATEGI & TATA KELOLA  
(BUILD, BUY, BORROW)

**INTERNAL**

**TALENT  
MAPPING**

PENGUKURAN  
POTENSIAL

PENILAIAN  
KINERJA



7, 8, 9

7, 8, 9

**TALENT  
POOL**

1. Peta Talent dalam Matriks
2. Potensi masa depan
3. Saran pengembangan

9 (JIKA ADA POSISI KOSONG)

**ACQUISITION**

**EKSTERNAL**

CPNS  
AKSELERASI

PPPK

**DEVELOPMENT**

7,8,9

ASN CORPORATE UNIVERSITY

**ENGAGEMENT**

7,8,9

TALENT TRACKING &  
MONITORING

MANAJEMEN  
SUKSESI

**DEPLOYMENT**

INSTITUSIONAL

NASIONAL

menpan.go.id

**BerAKHLAK**  
Berorientasi Pelayanan Akuntabel Kompeten Harmonis Loyal Adaptif Kolaboratif

# DEFINISI BerAKHLAK

Berorientasi Pelayanan Akuntabel Kompeten  
Harmonis Loyal Adaptif Kolaboratif

-  **Berorientasi Pelayanan**  
Berkomitmen memberikan pelayanan prima demi kepuasan masyarakat
-  **Akuntabel**  
Bertanggung jawab atas kepercayaan yang diberikan
-  **Kompeten**  
Terus belajar dan mengembangkan kapabilitas
-  **Harmonis**  
Saling peduli dan menghargai perbedaan
-  **Loyal**  
Berdedikasi dan mengutamakan kepentingan bangsa dan negara
-  **Adaptif**  
Terus berinovasi dan antusias dalam menggerakkan serta menghadapi perubahan
-  **Kolaboratif**  
Membangun kerja sama yang sinergis

# CORE VALUES ASN

## Presiden Luncurkan Fondasi Baru Bagi Aparatur Sipil Negara

### Core Values 'BERAKHLAK'

- Berorientasi Pelayanan
- Akuntabel
- Kompeten
- Harmonis
- Loyal
- Adaptif
- Kolaboratif

### Employer Branding:

# Bangga  
Melayani  
Bangsa

“Saat ini dunia menjadi serba *hybrid*, serba kolaboratif. Tidak boleh lagi ada ego. Ego sektor, ego daerah, dan ego ilmu.”

Presiden Jokowi

Selasa, 27 Juli 2021



# TRANSFORMASI BIROKRASI INDONESIA

## BIROKRASI BERKELAS DUNIA DAN PELAYANAN PUBLIK YANG KOMPETITIF

### AKUNTABILITAS KINERJA DAN PENGAWASAN EFEKTIF

#### Transformasi Organisasi

*Delaying*  
Eselonisasi

Organisasi yang  
Agile, Fleksibel, dan  
Kolaboratif

#### Transformasi SDMA



#### Transformasi Sistem Kerja

*Super Apps* (Aplikasi Umum SPBE)

Digitalisasi  
Pelayanan Publik

Digitalisasi  
Proses Bisnis Pemerintah

Tata Kelola Pemerintahan Berbasis Digital

# PROGRES PELAKSANAAN PENYEDERHANAAN STRUKTUR ORGANISASI PADA K/L



96 K/L

Telah selesai melaksanakan penyederhanaan struktur organisasi



47.992

Total Struktur K/L yang telah disederhanakan

\* Data per Juli 2022

## Output

- ❖ Perubahan desain struktur organisasi
- ❖ Penyederhanaan layer/rentang birokrasi

## Outcome

Percepatan dan Peningkatan Kualitas Capaian Tujuan Organisasi

# PENYEDERHANAAN STRUKTUR ORGANISASI PADA PEMERINTAH DAERAH PROVINSI



32 PEMPROV

PEMPROV YANG TELAH DIUSULKAN  
DAN DIBERIKAN PERTIMBANGAN  
TERTULIS MENTERI PANRB

Surat Menteri PANRB  
Nomor B/651/M.KT.01/2021  
tanggal 30 Juni 2021

- Provinsi Kep. Riau
- Provinsi Riau
- Provinsi Banten
- Provinsi Jawa Barat
- Provinsi Jawa Tengah
- Provinsi DI Yogyakarta
- Provinsi Jawa Timur
- Provinsi DKI Jakarta

- Provinsi Nusa Tenggara Timur
- Provinsi Kalimantan Tengah
- Provinsi Kalimantan Utara
- Provinsi Sulawesi Barat
- Provinsi Sulawesi Tenggara
- Provinsi Sulawesi Selatan
- Provinsi Papua Barat

Surat Menteri PANRB  
Nomor B/715/M.KT.01/2021  
tanggal 30 Juli 2021

- Provinsi Maluku
- Provinsi Maluku Utara
- Provinsi NTB
- Provinsi Bali
- Provinsi Sulawesi Utara
- Provinsi Sulawesi Tengah
- Provinsi Sumatera Barat
- Provinsi Jambi

- Provinsi Bengkulu
- Provinsi Belitung
- Provinsi Sumatera Utara
- Provinsi Lampung
- Provinsi Gorontalo
- Provinsi Kalimantan Barat
- Provinsi Kalimantan Timur
- Provinsi Kalimantan Selatan

Surat Menteri PANRB Nomor  
B/1064/M.KT.01/2021  
tanggal 10 November 2021

- Pemerintah Aceh

# MANAJEMEN APARATUR SIPIIL NEGARA

UU 5 TAHUN 2014

Berdasarkan Sistem Merit:

Setiap warga negara Indonesia mempunyai kesempatan yang sama untuk melamar menjadi PNS atau PPPK setelah memenuhi persyaratan. Penerimaan PNS dan PPPK dilaksanakan melalui penilaian secara objektif berdasarkan kompetensi, kualifikasi, kebutuhan Instansi Pemerintah, dan persyaratan lain yang dibutuhkan dalam jabatan.

PEGAWAI NEGERI SIPIIL

## PNS

PP 11 TAHUN 2017  
MANAJEMEN PNS jo.  
PP 17 TAHUN 2020

PEGAWAI PEMERINTAH  
DENGAN PERJANJIAN  
KERJA

## PPPK

PP 49 TAHUN 2018  
MANAJEMEN PPPK

## PNS & PPPK

MENGISI JABATAN  
PEMERINTAHAN

&

MELAKSANAKAN  
TUGAS  
PEMERINTAHAN

# PELARANGAN PENGANGKATAN PEGAWAI NON-PNS DAN/ATAU NON-PPPK

**1** PPK dan pejabat lain di lingkungan instansi pemerintah dilarang mengangkat pegawai non-PNS dan/atau non-PPPK untuk mengisi jabatan ASN.

**2** PPK dan pejabat lain yang mengangkat pegawai non-PNS dan/atau non-PPPK untuk mengisi jabatan ASN dikenakan sanksi sesuai ketentuan peraturan perundang-undangan.

**3** Bagi pegawai non-PNS yang saat ini masih aktif bekerja di instansi pemerintah, diberikan masa transisi 5 (lima) tahun sejak PP No. 49 Tahun 2018 diundangkan

*PP Nomor 49 Tahun 2018  
tentang Manajemen PPPK*

Status Kepegawaian  
Dalam Jabatan Tidak  
Boleh Dilaksanakan  
Oleh Non ASN  
Terhitung Mulai  
Tanggal 28 November  
2023



**panrb**

KEMENTERIAN  
PENDAYAGUNAAN APARATUR NEGARA  
DAN REFORMASI BIROKRASI



**G20**  
INDONESIA  
2022

**BerAKHLAK**  
Berorientasi Pelayanan Akuntabel Kompeten  
Harmonis Loyal Adaptif Kolaboratif

# TERIMA KASIH



**#** bangga  
melayani  
bangsa

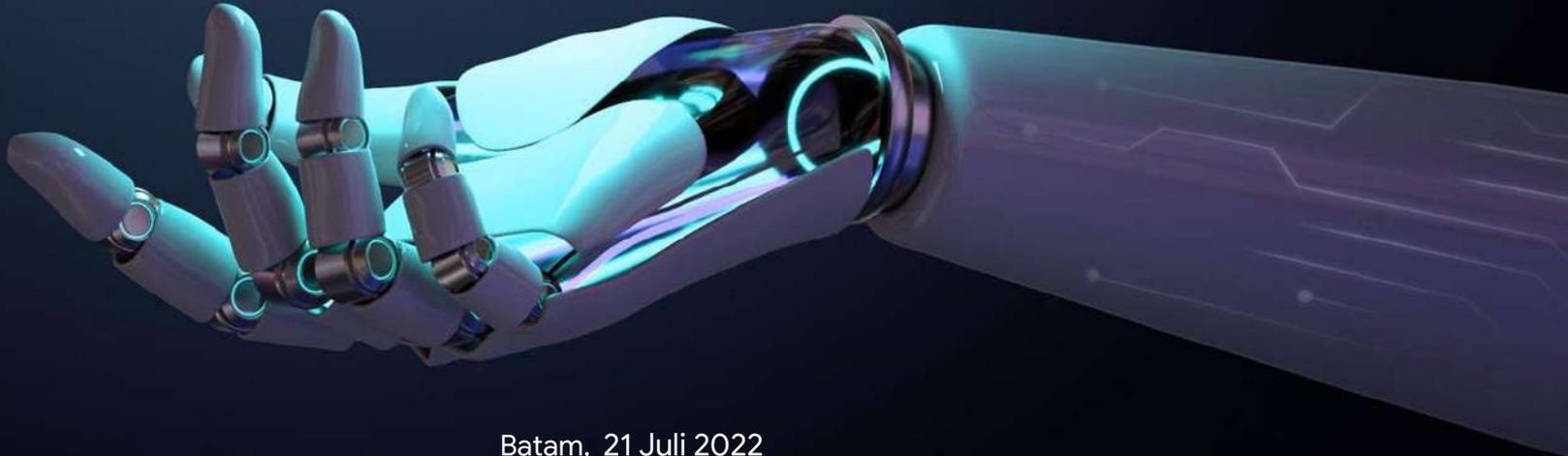


**BKN**



**Pegadaian**

# Pegadaian Innovation In Transformation Journey



Batam, 21 Juli 2022



## Muhammad Ananda Rizki Putra

Assistant Manager, PMO & Change Management  
(2019 - Present)



081375875179



nandamuhammad\_



Muhammad Ananda Rizki Putra

# Profil Singkat Perusahaan

Melayani seluruh pelosok negeri melalui beragam layanan untuk mendorong ekonomi masyarakat dan peningkatan inklusi keuangan

## Histori



BUMN



Berdiri sejak  
**1901**



**Pembiayaan**  
Gadai & Mikro



**Emas**  
Mulia & Tabungan Emas



**Payment & Remittance**  
Services

## Visi



Menjadi the **Most Valuable Financial Company** di Indonesia, **agen inklusi keuangan** pilihan utama masyarakat

## Persepsi Masyarakat mengenai Pegadaian

Pegadaian, **perusahaan tua** dan **kurang berkembang**.

Pegadaian terkesan **kurang moderen**.

Pegadaian, nasabahnya kebanyakan **emak-emak di pasar**.

Pelayanannya **kurang Oke**.

Kantor cabangnya banyak tapi **kurang terawat**.

Pegadaian **ketinggalan zaman**.

## Jangkauan Pegadaian

**14,3 K+**  
Karyawan

**61**  
Kantor Area

**4.085**  
Outlet

**17,8 jt+**  
Nasabah

**Rp. 72 T**  
Aset

**Rp. 53,7 T**  
Outstanding Loan

**AAA**  
Pefindo Rating

# Peta Persaingan dan Tantangan Industri

Perubahan yang terjadi pada dunia Industri menjadi tahun tahun yang sangat menantang bagi Pegadaian

## KUR

- Bunga 6%
- Plafon sd Rp 50 jt
- Punya usaha
- Agunan bebas

Disalurkan oleh :  
**40** Bank serta  
**4** Koperasi &  
 Multifinance

Target Rp **285 T**

(per November 2021)

Penyaluran  
**228,2 T**

Jumlah Debitur  
**5,25 Jt**

TARGET  
 2022 : Rp **373 T**

## Super Mikro

- Bunga 0,2%
- Plafon sd Rp 10 jt
- Karyawan PHK & Ibu RT produktif
- Tanpa Agunan

(per November 2021)

Penyaluran  
**9,02 T**

Jumlah Debitur  
**1,025 Jt**

Program **diperpanjang** dan kini 8 Bank (Swasta & BPD) sudah 'mengantri' untuk menjadi penyalur

Aksi Korporasi

## Bank Syariah



ASET  
**265 T**

DPK  
**233 T**

Pembiayaan  
**215 T**

K. Cabang  
**1.365**

**FOKUS EKSPANSI :**

- Gadai
- UMKM
- Ritel
- Korporasi

Sumber: Laporan Keuangan BSI, 2022

Massive growth of

## Fintech Lending



Desember 2021

Total Fintech: **103** Perusahaan  
 Aset: **4.060** Miliar  
 Penyaluran Pinjaman: **29.880** M

**KEY ENABLER :**

- Contactless habit
- Populasi besar
- Kemajuan internet

Sumber Data: OJK, 2022

## Industri Pergadaian

**Pesaing**

: Ekspansi Gadai Swasta



**117**  
 Pemain

~ Rp **1 T**  
 Aset Total

**STRATEGI PERLUASAN :**

- Variasi Jenis Agunan
- Hybrid Channel
- Layanan Pick-Up

Sumber: Kemenkopukm, 2022





## Disruption

NETFLIX



## Customer Behaviour



**CUSTOMER**



## Competitor



## VISI



“Menjadi *The Most Valuable Financial Company* di Indonesia dan Sebagai **Agen Inklusi Keuangan Pilihan Utama Masyarakat**”

## Roadmap Pegadaian



**ENABLE**  
2020-2021

“Memperkuat *core business* serta membangun landasan ekosistem Ultra Mikro yang terintegrasi



**ELEVATE**  
2022-2023

“Diferensiasi Pegadaian sebagai bagian ekosistem yang memiliki value added bagi masyarakat / UMKM



**EXCELLENCE**  
2024 onward

“Mencapai kematangan sebagai sebuah ekosistem yang mampu menaikan kelas finansial dan sosial masyarakat / UMKM

## Grand Strategy Pegadaian

### G-STAR+



# Successful Transformation Agenda

# CHANGE Mindset

Agile Organisation, How We Think & How We Work & Working Environment





**AGILE**

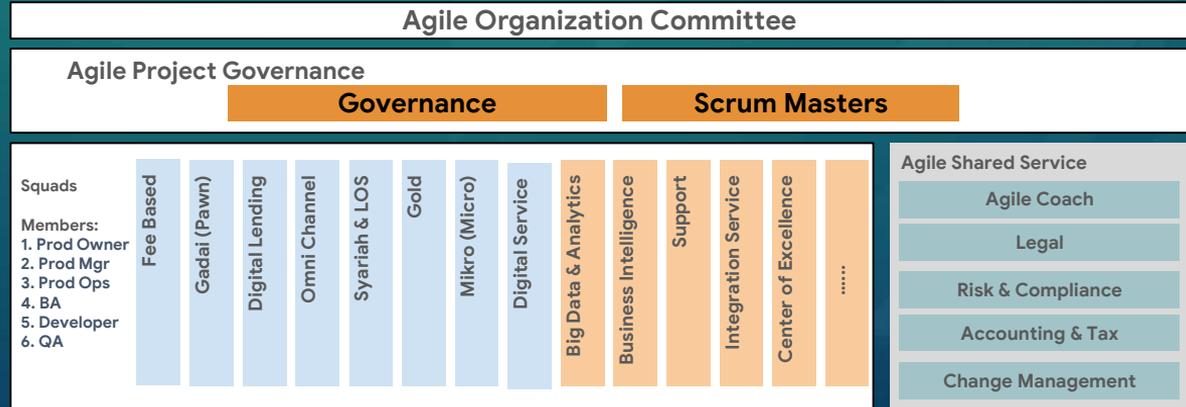
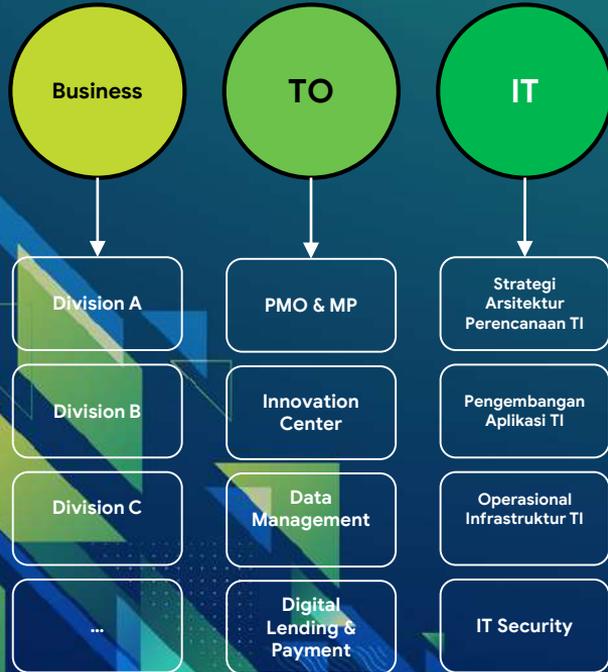
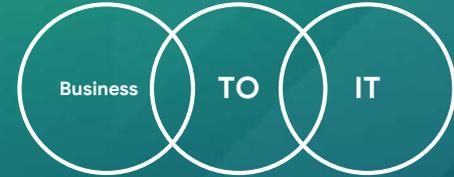
# The New Ways of Working

Perusahaan menjalankan pola kerja agile

Hierarchical Organizational Structure



Agile Way of Working



■ Product Oriented Squad    
 ■ Service Oriented Squad    
 ■ IT Supporting & Shared Services    
 ■ Governance Functions



8 Squad  
80

1 Oct 2018

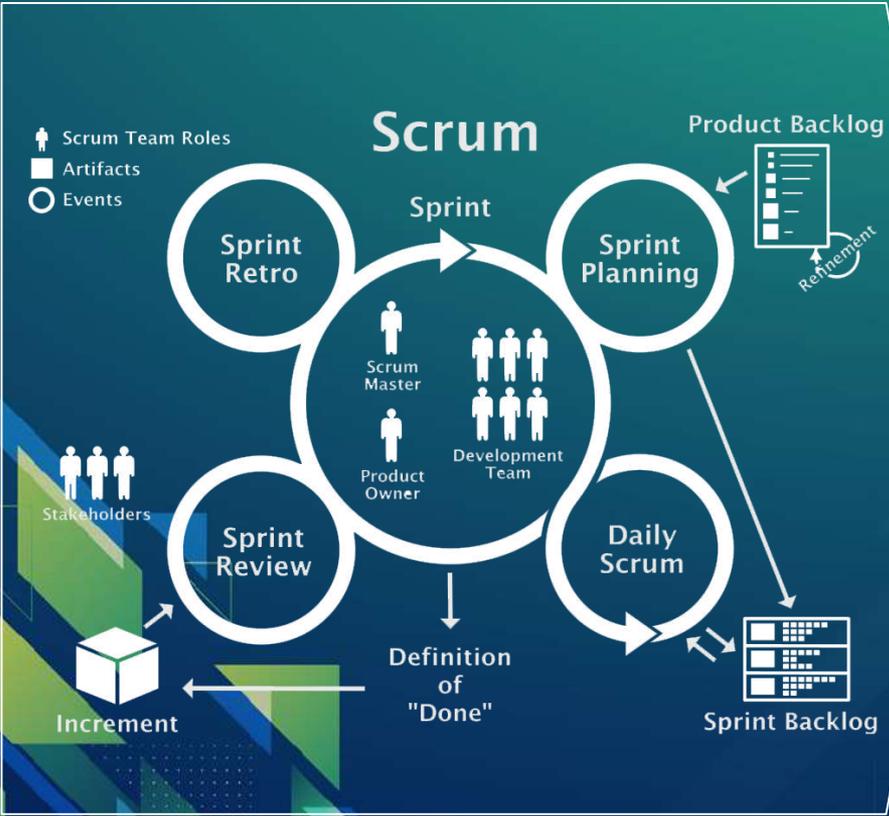


22 Squad +  
250+

Dec 2021

# The New Ways of Working

Scrum Process & Agile Development Methodology



# Collaborative Tools & Task Management Tools

g-Works & JIRA



Komunikasi dan Kolaborasi lebih Mudah(h)



Kantor Pusat

99.27%

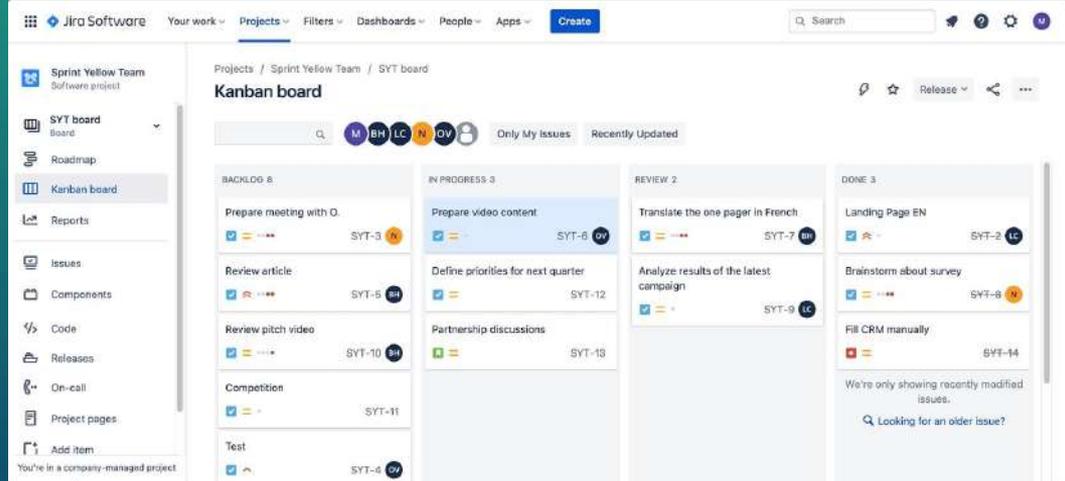
Karyawan Kantor Pusat sudah aktif menggunakan g-work

Kantor Wilayah

99.15%

Karyawan Kantor Wilayah sudah aktif menggunakan g-work

\*Sebelum Covid-19



Untuk mendukung kerja squad, Pegadaian menggunakan JIRA untuk money, distribusi tugas, tracking progress

# Capability Improvement

Gade Meetup, Community Of Practice (COP), dan CHAMP Podcast

## Gade Meetup



## Gade Meetup Portal



**Community of Practice** adalah wadah pembelajaran yang berfungsi untuk membantu anggota komunitas dalam membangun keterampilan, wawasan dan keahlian (kompetensi) pada bidangnya untuk dapat meningkatkan performa kerja.



**CHAMP (Change Management Pegadaian) Podcast** dapat memberikan variasi pilihan media & konten kepada Insan Pegadaian dalam mendapatkan informasi, edukasi serta sosialisasi mengenai *product/project/trending topic* transformasi dan kebijakan perusahaan.



**KMS**  
(Knowledge Management System)



Gade Library  
(5362 judul)

**Gade Library**



5 Modul  
Gamification

**Gamification & e-Learning**

160 Modul E-Learning

**Learning Wallet**

# iLeads

Integrated learning and development system



MOOC: 92 Modul

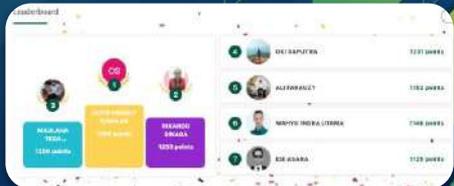
**MOOC**



**Gade Podcast**



**LMS i-Learn**



# Environment

Flexible Time, No Uniform, Lingkungan Kolaboratif, WFH WFO



Flexible time

\*asalkan 8 jam :)

WFO  
75%

WFH  
25%



Seragam bebas

\*di Transformation Office

## Lingkungan Kerja Kolabor(asik)



# Dampak Implementasi Pola Kerja Agile

Peningkatan kecepatan dan kualitas project IT langsung dirasakan di tahun pertama implementasi



Di 6 bulan pertama implementasi, terlihat **peningkatan kapasitas penyelesaian project** hingga **30%**

Focus

Peningkatan **kualitas produk** yang dihasilkan tercermin dari **jumlah insiden** yang **menurun 22%**



2019

**315**  
Project

S1-2020

**408**  
Project

Q1-2020

**50**  
Bugs  
Reported

Q2 2020

**39**  
Bugs  
Reported

Velocity

2019

**270**  
Additional  
Project

S1-2020

**342**  
Additional  
Project

Flexibility

Product Owner mendapatkan ruang untuk **mengerjakan additional goals lebih banyak 27%** dibandingkan tahun RKAP sebelumnya untuk menyesuaikan dinamika kebutuhan bisnis

ITSQM:  
IT System Quality Management



# Digitizing Business and Operations

Hasil pada tahun 2021 digunakan sebagai dasar untuk peningkatan yang lebih luas untuk Inovasi pada tahun 2022

## RFID



Inventory Management System

## E-KYC



E-KYC

## RPA



Robotic Process Automation

## Gadai Express



## Gadai Express (GX)

Integrasi layanan jemput gadai antara Gojek dan Pegadaian Digital



## Gadai Efek



Jasa gadai saham, obligasi, Surat Utang Negara (SUN) / Surat Berharga Negara atau Obligasi Negara Ritel (ORI) / Obligasi Negara Ritel sebagai jaminan

## Kartu Emas



Kartu Kredit yang menggunakan Tabungan Emas sebagai sumber dana, digunakan sebagai salah satu metode pembayaran untuk memenuhi kebutuhan nasabah.

## Smart Locker



Drop box, dimana pelanggan dapat meletakkan barangnya untuk digadaikan dalam smart box tanpa perlu pergi ke outlet



Merupakan wadah untuk sharing, literasi digital, virtual benchmarking, marketing, penjualan, dll hanya dalam satu platform berbentuk gamification yang dapat diakses kapanpun, dimanapun, dan oleh siapapun.

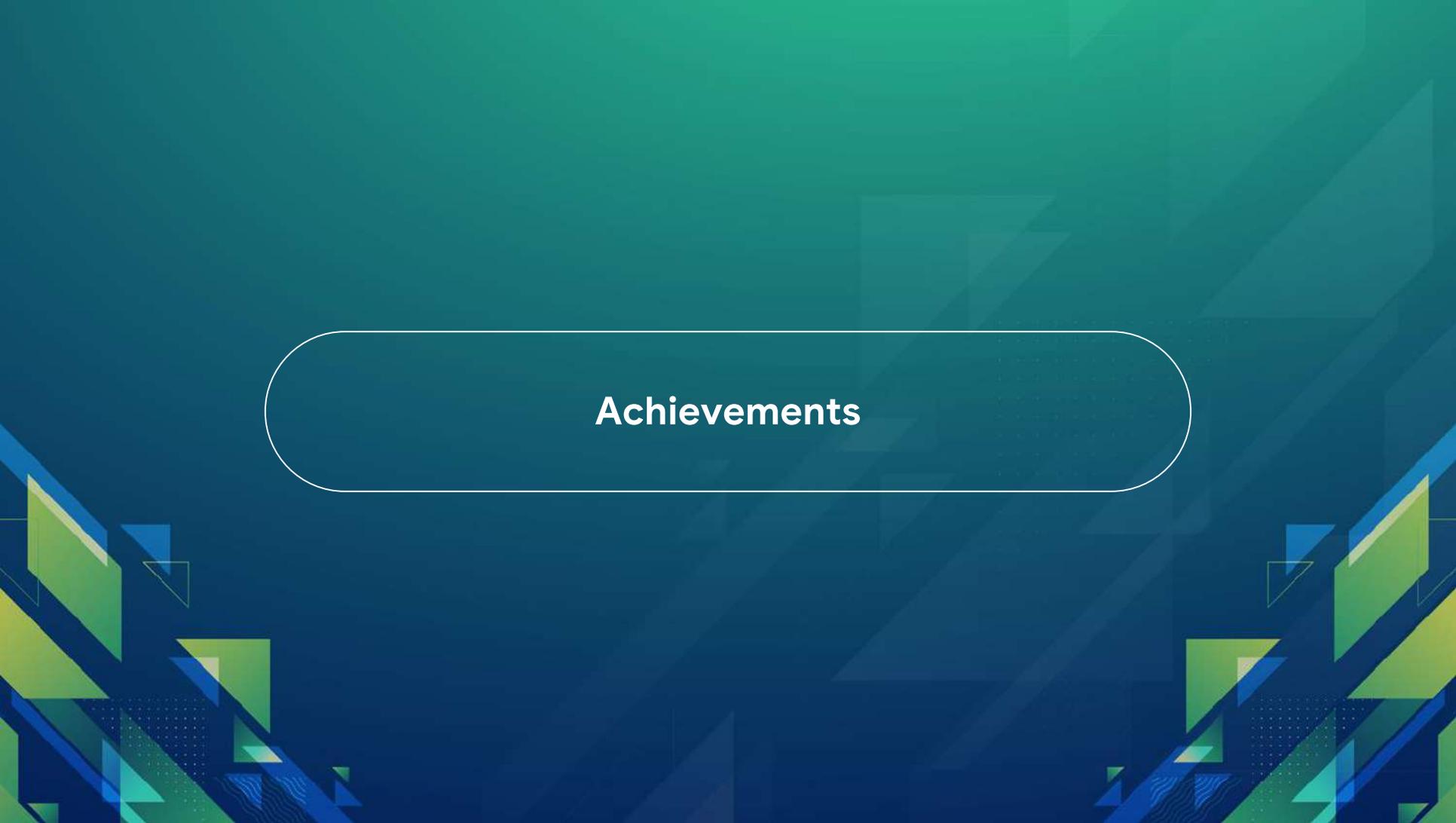


Metaverse Pegadaian sudah MoU dengan WIR Group dan sedang tahap brainstorming use case

A photograph of an office environment. In the foreground, a man with glasses and a light-colored shirt sits at a desk with a laptop, looking thoughtful. Behind him, a man in a checkered shirt stands and holds a smartphone. To the left, a woman in a pink shirt stands with her hand on her hip. In the background, other office workers are visible at their desks. A large white text overlay on the right side of the image reads "kok Bisa?".

kok  
Bisa?

Ya bisalah, Learning Wallet solusinya!



# Achievements



# OVERALL SCORE :

# 3 DOING AGILE

# Langkah Berikutnya Dalam Membangun Organisasi Agile

Fokus pada peningkatan kematangan Agile dan pencapaian *level* National Lighthouse di 2022

Focus Area / Domain	Current	Next Assessment Target
Technical Excellence	2	3
Leadership and Mindset	3	4
Strategy and Execution	3	4
Product Management	3	4
Delivery Excellence	3	4
Governance	4	5
Team and Culture Dynamics	4	5
Competency Development	4	5

**LEVEL 1**  
Ad Hoc Agile

Some teams begin to practice Agile rituals/ ceremony with inconsistent effectiveness & participation.

Leadership support for Agile is not visible, inconsistent and/ or questioned by teams.

**LEVEL 2**  
Learning Agile

Some teams start to exhibit some consistent Agile rituals & practices and there is a low level of cross team coordination.

Leadership support for Agile is inconsistent.

**LEVEL 3**  
Doing Agile

**Most of enterprise is following Agile methods with consistent practices across teams.**

**Leadership demonstrates some Agile behaviors and support for Agile.**

**LEVEL 4**  
Maturing Agile

Agile methods is practiced at high maturity across the enterprise.

Leaders exhibit strong support for Agile and model Agile values & behaviors.

**LEVEL 5**  
Being Agile

Agile is ingrained in the organizational culture.

Leaders serve as evangelist and thought Leaders for Agile way of working.



Source : IBM Agile Maturity Assessment Project ini Pegadaian, Maret 2021



## Road Map INDI 4.0 & National Lighthouse di Pegadaian



3.41

2021



3.50

2022

INDI 4.0

National Lighthouse





# PMO Global Award

**GROUP 3**

1 <sup>st</sup>	 	<b>INDONESIA</b> Pegadaian	3 WINS/3 MATCHES
2 <sup>nd</sup>	 	<b>INDONESIA</b> Anugerah Pharmindo Lestari	2 WINS/3 MATCHES
3 <sup>rd</sup>	 	<b>COLOMBIA</b> Ruta N	1 WINS/3 MATCHES
4 <sup>th</sup>	 	<b>COLOMBIA</b> Claro Colombia	0 WINS/3 MATCHES

National  
Qualifiers

**GROUP 3**



**BEST PERFORMERS**  
INDONESIA AND COLOMBIA  
COUNTRY REPRESENTATIVES



**ASIA-PACIFIC**

1 <sup>st</sup>	 	<b>INDONESIA</b> Pegadaian	3 WINS/3 MATCHES
2 <sup>nd</sup>	 	<b>UAE</b> N Am City Municipality	3 WINS/3 MATCHES
3 <sup>rd</sup>	 	<b>SAUDI ARABIA</b> Communications and Information Technology Commission / CITC	3 WINS/3 MATCHES
4 <sup>th</sup>	 	<b>AZERBAIJAN</b> PMD Projects	2 WINS/3 MATCHES
5 <sup>th</sup>	 	<b>PAKISTAN</b> Purelogics	1 WIN/3 MATCHES
6 <sup>th</sup>	 	<b>INDIA</b> Vestian Global Workplace Services	0 WINS/3 MATCHES

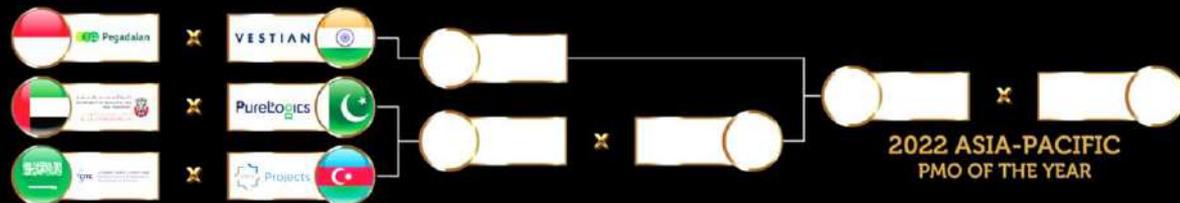
World Group  
Stage

**GROUP A**



Next

**ASIA  
PACIFIC**





*Transformasi itu harus punya ilmu, kemauan, dan stamina*

*Transformasi itu bukan hanya teknologi, tapi teknologi dan mindset, dan yang paling susah adalah mindset*

*Proses rekrutmen itu bukan formalitas, tapi ada harapan besar perusahaan untuk diberikan ide-ide kreatif, gagasan, dan kontribusi gila-gilaan. Jangan takut!*

*Sebuah ide kreatif berujung pada sebuah karya, dan karya itu tidak akan langsung jadi masterpiece, tapi percayalah dengan proses.*

*Kunci berkarya di era digital:  
“Sedikit lebih beda itu lebih baik daripada sedikit lebih baik”  
-Pandji Pragiwaksono-*



**BKN**

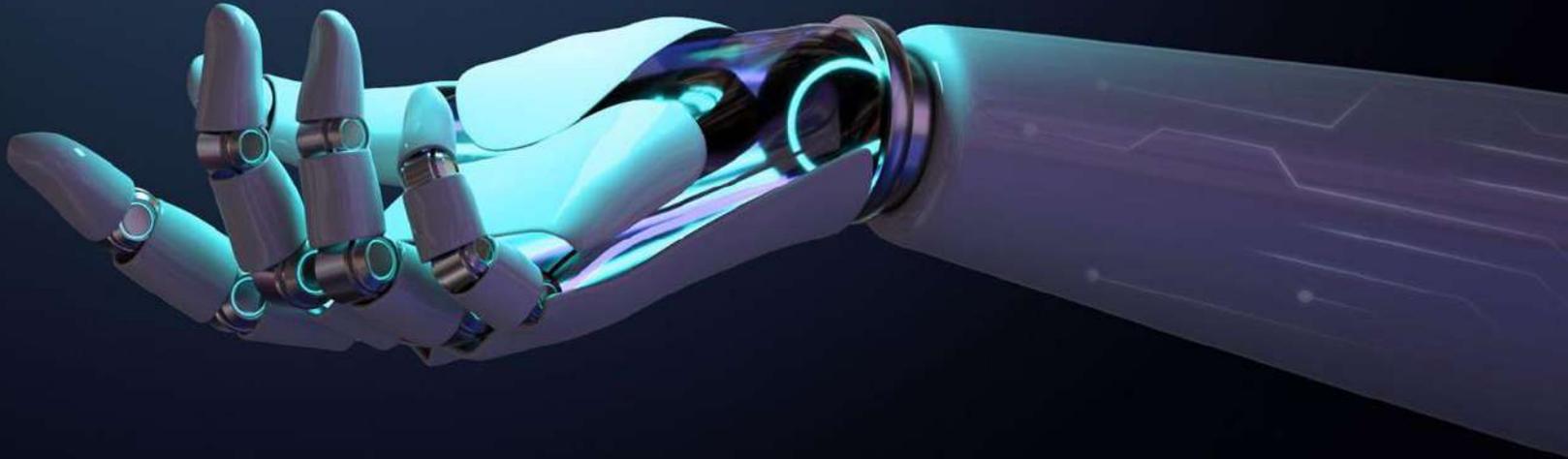


**Pegadaian**

# ***GASPOL***

*TRANSFORMASI PEGADAIAN*

*Thank You*

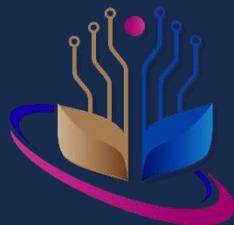




# Transformasi Digital & Inovasi Teknologi dalam Layanan BCA

Fransiscus Kaurany  
Executive Vice President IT

July 21<sup>st</sup> 2022



RAPAT KOORDINASI  
NASIONAL  
**KEPEGAWAIAN**  
2022



# BCA Highlight

Asset

1,221T

Data Feb 2022

Source : [www.bca.co.id](http://www.bca.co.id)

YoY

↑14,7%

Net Profit

8,1T

Data Q1 2022

Source : <https://money.kompas.com>

YoY

↑14.6%

TOTAL ACCOUNT

30+

MILLIONS

MOBILE BANK USER

20+

MILLIONS

INTERNET BANKING USER

9+

MILLIONS



# BCA SENANTIASA DI SISI ANDA



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Bank Central Asia Tbk





## Team Engagement

Our IT Family

# 1.478

IT MEMBERS

**1** Equip Leaders & Team to Increase Communication

**2** Get creative in Team Engagement

**3** Feedback & Awareness

*\*Data per 15 Mei 2022*

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PT Bank Central Asia Tbk



4



# Overview IT Workspace



BCA  
Gading  
Serpong



# Pandemic drives Hybrid-Working (WFH – WFO)



**Collaboration & Communication Platform**



**Security**

(VPN, EMM, Encryption, DLP, Data Classification, Awareness)



**Team Engagement**

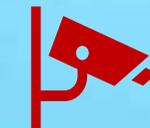
# Why Change?



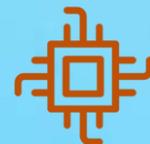
Customer



Competition



Regulation



Technology

# Why Transformation Fail?

# Why Transformation Fail?

70%

Failed in Digital Transformation due to lack of right mindset.

Harvard Business Review,  
Article 2019

30%

Only less than 30% succeed in Digital Transformation, 2 primary ways by <sup>1</sup>reinforcing new behavior and way of working; <sup>2</sup>empowering employees.

McKinsey, Survey 2018

83%

Failed on Digital Transformation because company doesn't focus enough on Culture.

Boston Consulting Group,  
Press Release 2018

**Having Best in Class Technology  
Doesn't Guarantee Successful Transformation**

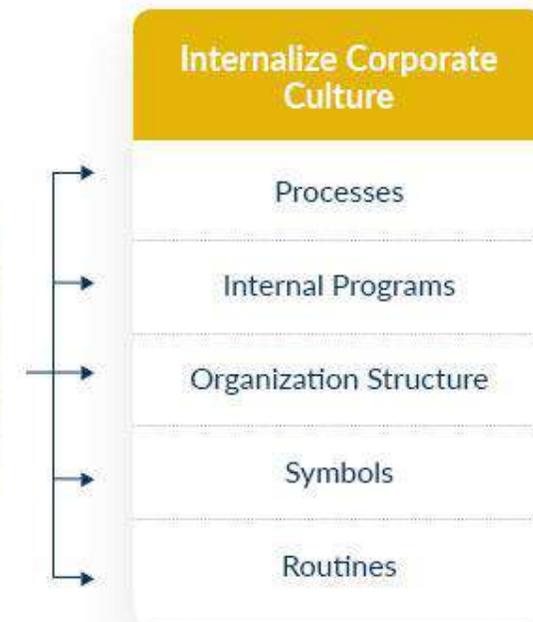
# Digital Transformation Key Elements



“we believe from 3 elements of transformation, the most important one is **People.**”

Because the right **People** will define the right **Process** and Choose the right **Technology**”

# Values Form Corporate Culture

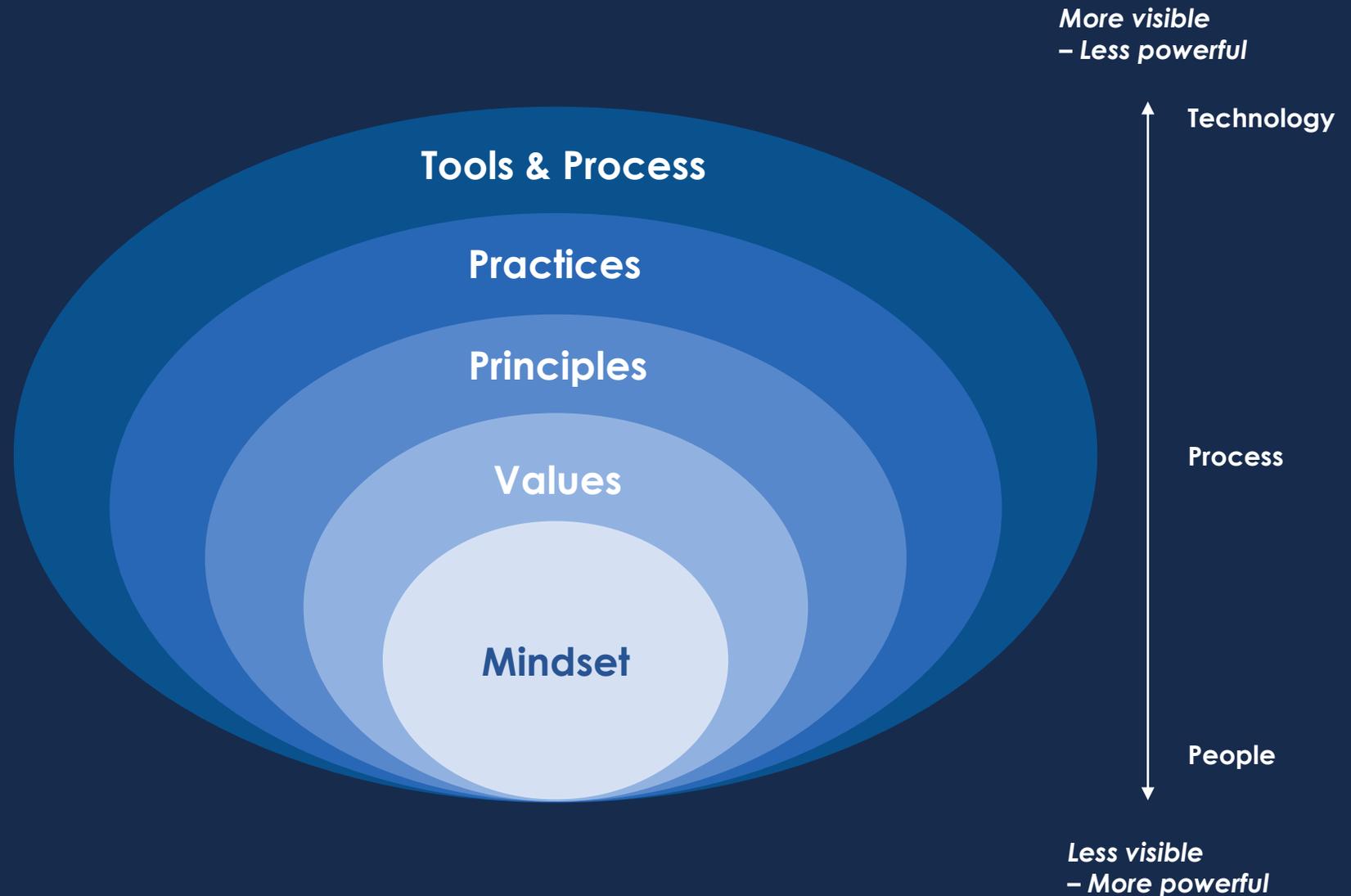


# Growing Values

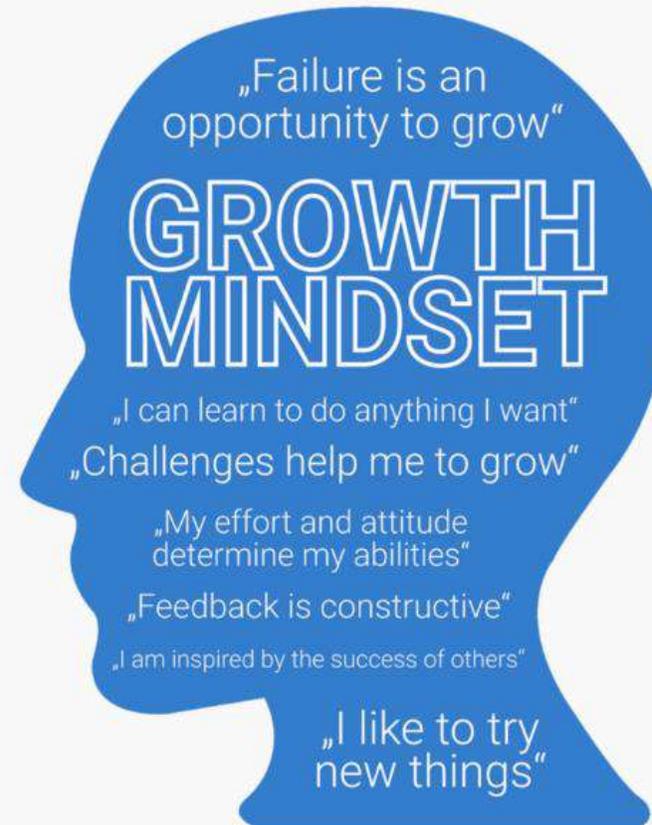
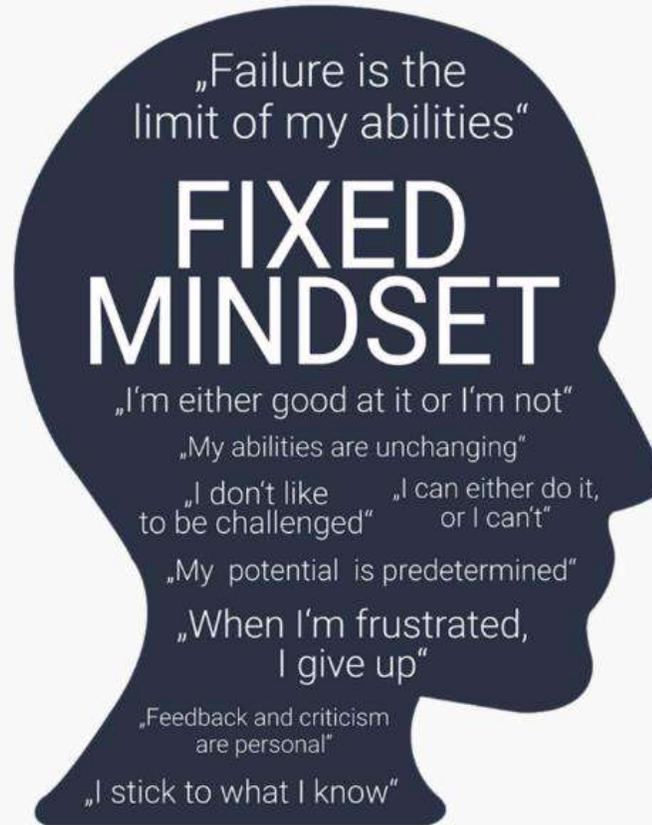


**CUSTOMER FOCUS**  
**INTEGRITY**      **TEAMWORK**  
**CONTINUOUS PURSUIT OF EXCELLENCE**  
**FRIENDLY**  
**OUTSTANDING**  
**X-TRA MILES**  
**COMMITMENT**  
**COMMUNICATION**  
**OPENNESS**  
**COURAGE**  
**RESPECT**  
**SIMPLICITY**  
**FEEDBACK**  
**FUN**

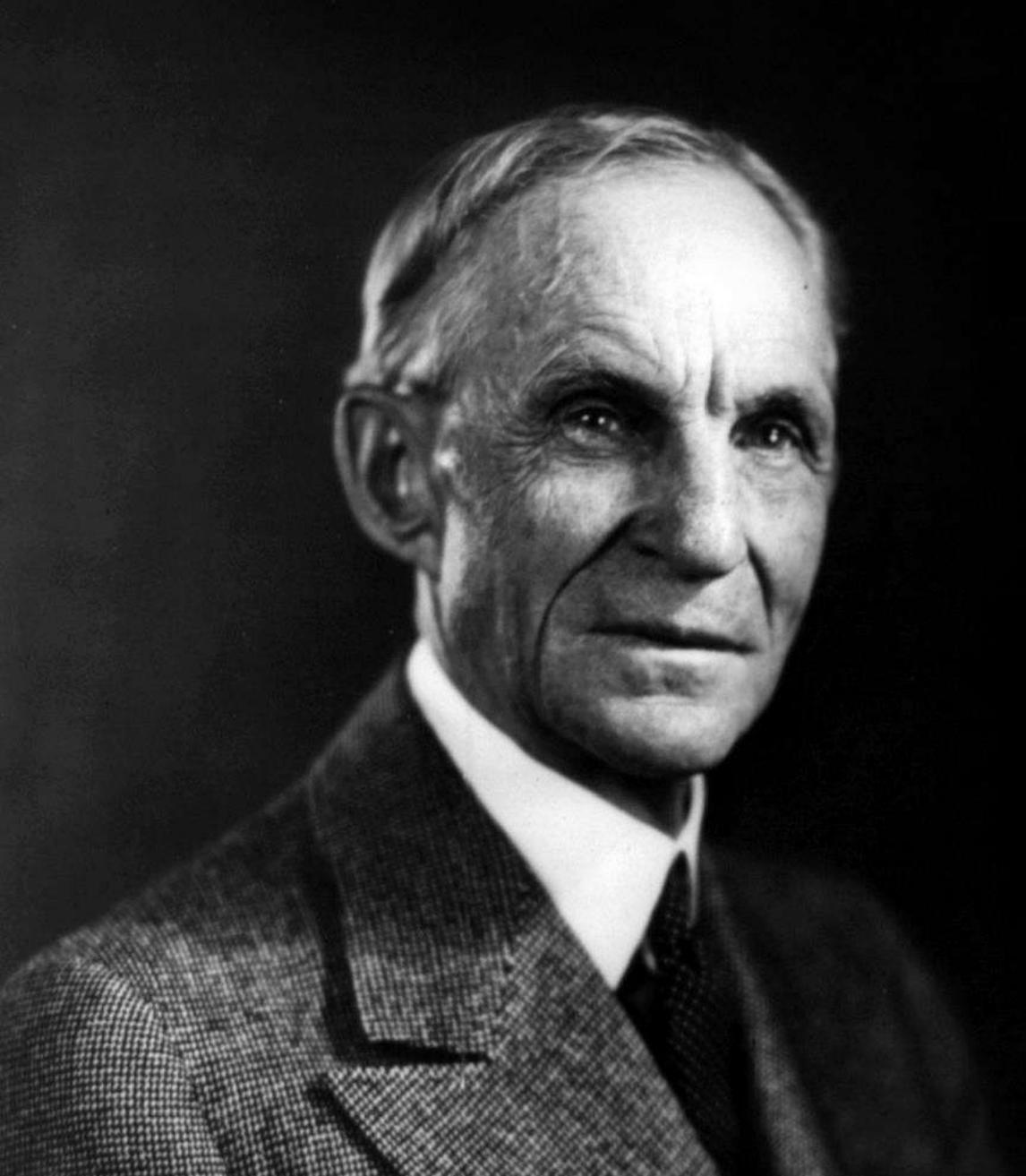
# People, Process, Technology



# Growth Mindset



**Fail Fast  
Fail Cheap  
Learn Fast**



## BLAMELESS POST-MORTEM

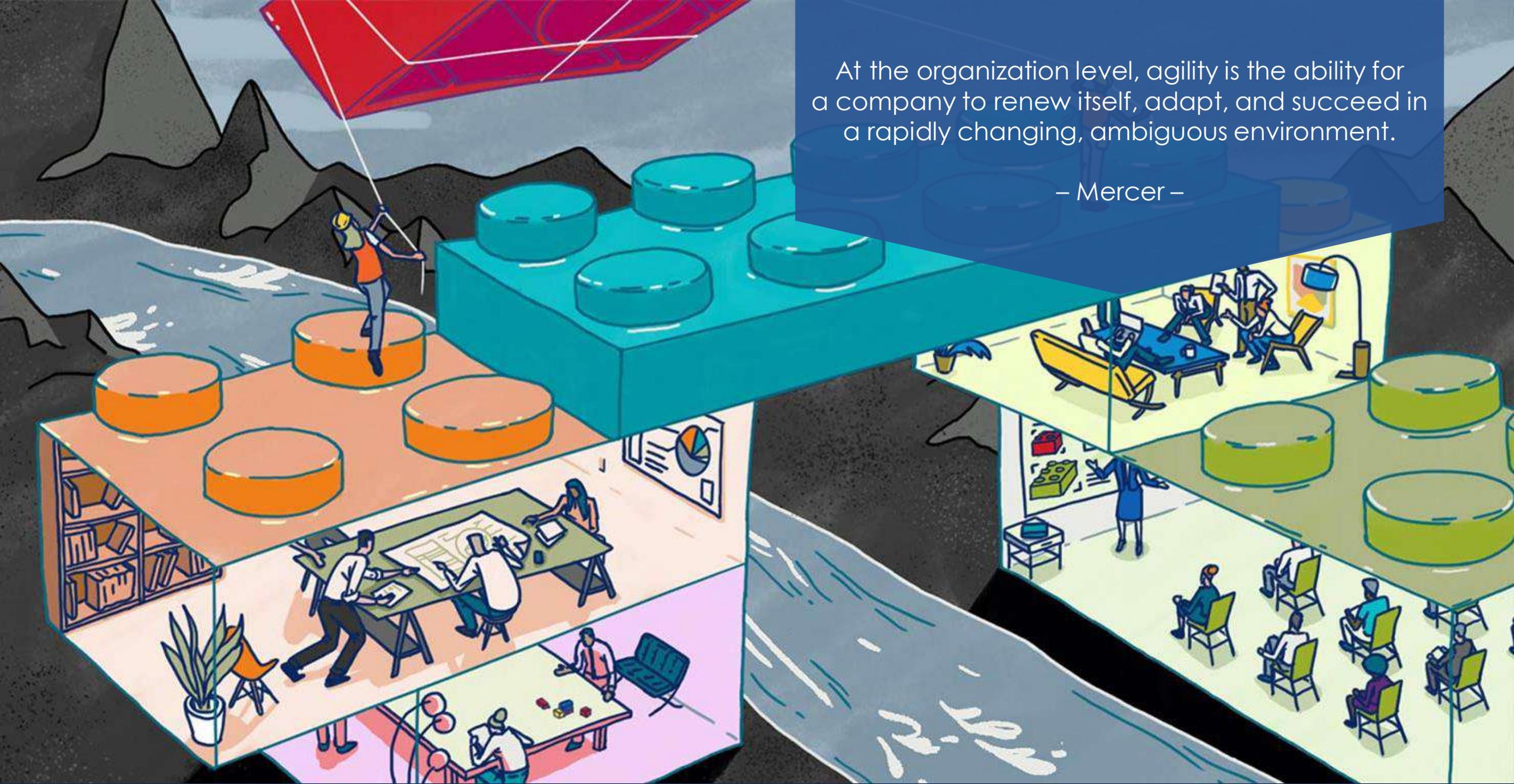
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“ The Only Real Mistake is  
The One from Which  
We Learn Nothing. ”

– Henry Ford –

At the organization level, agility is the ability for a company to renew itself, adapt, and succeed in a rapidly changing, ambiguous environment.

– Mercer –

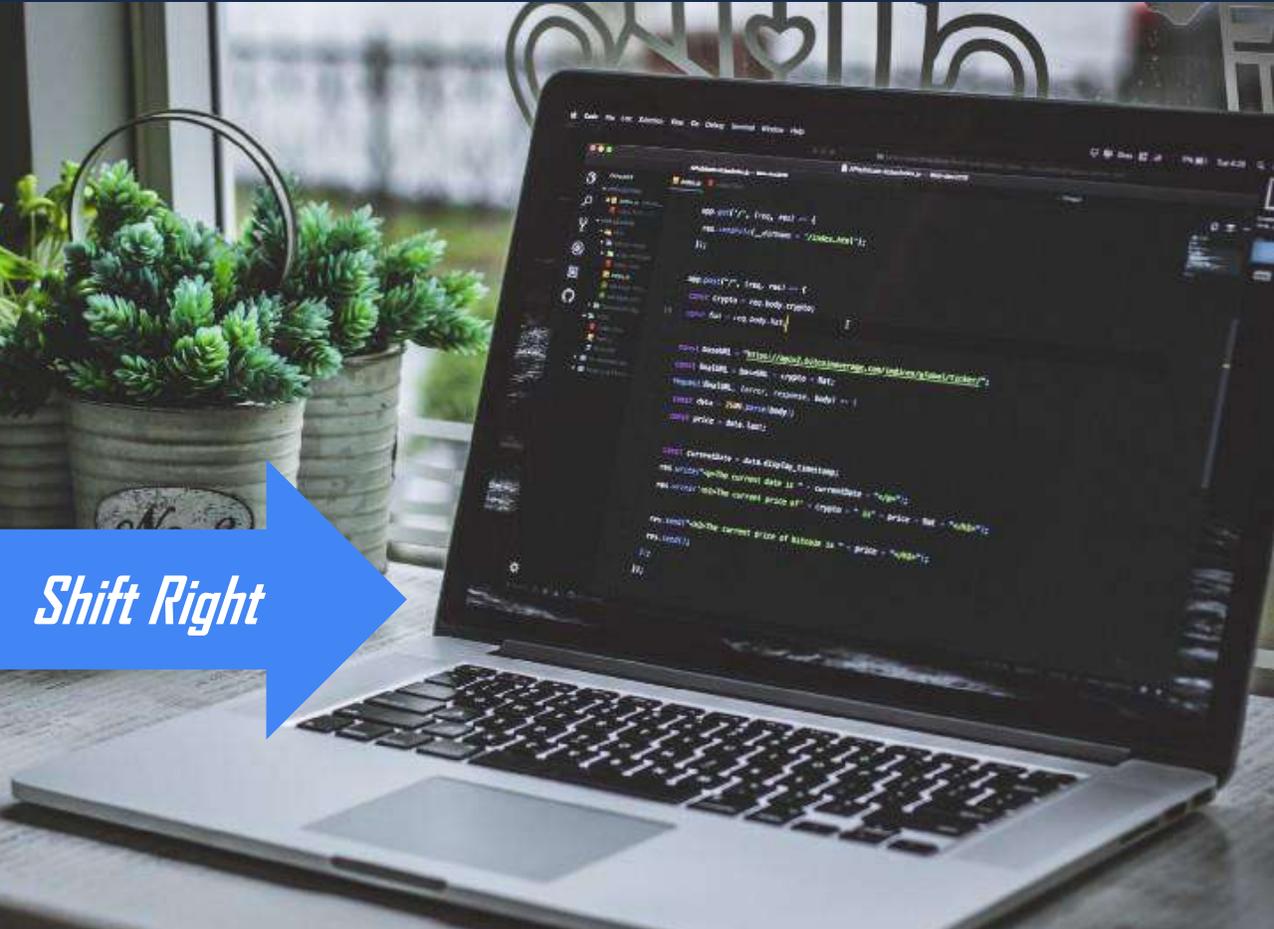


# Agile – Adapt to Change

**BUSINESS**



*Shift Left*



*Shift Right*

**IT**



# Leadership

is setting the vision and direction, while motivating and fully utilizing all resources at your disposal to make that vision a reality.

# Leadership Agility

is the ability to effectively lead organizational change, build teams, and navigate challenging business conversations. It's proactive, goal-oriented flexibility with a purpose.

Shared Vision and Passion

Servant Leadership

Create Environment, Create Culture

Not Taylorism Why Agile

Market and Customer Value

Skills, Tools and Techniques

# Agile Leadership

## New Way of Thinking

## New Way of Working

Understand where we are VUCA / Cynefin

Agile Governance

Continuous Transformation via Improvement

Learning as an Attitude, Learn from Failures

Organizational Barbell for Stability and Innovation

Control Direction, Inspire People, Provide Autonomy

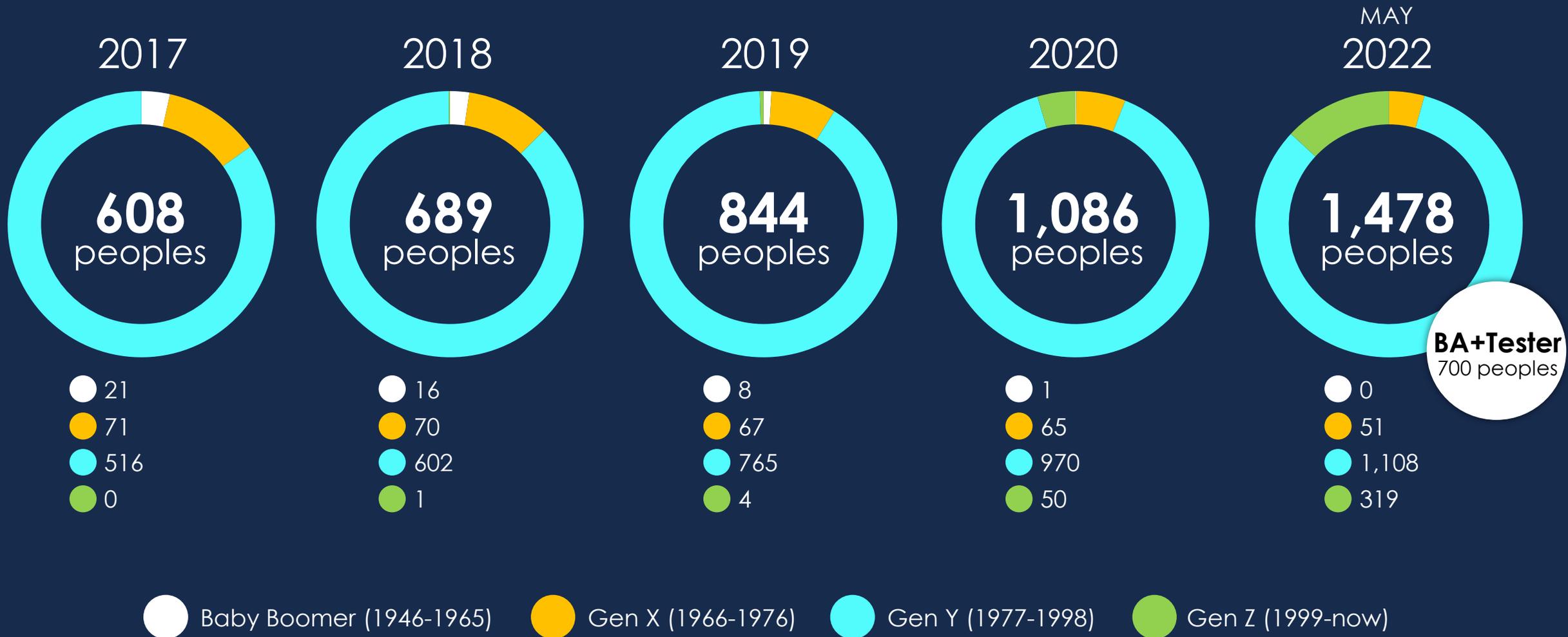
Consensus



# Build People

*Build The Leader,  
Build The Team*

# Our IT Team



# > 90% In House Development



# BCA Agile Journey

Started with Kaizen mindset, BCA never stop improving to be better.  
#lebihbaik

改善

< 2013

2013



## Waterfall

Traditional approach for software development life cycle (SDLC).

2014



## 4DX (4 Disciplines of eXecution)

A methodology ensuring that the most important work gets done.

2017



## Scrum

An agile framework for developing, delivering and sustaining complex product.

2019



## Mini Company

Implementing Scrum in bank wide.



## BCA Lab

Introducing Lean Management, User-Centered Design and Extreme Programming Practice in agile development.

# Our Uniqueness

Core Banking Team is the

# 1<sup>st</sup>

Adopt Scrum

**Nov 2014**  
Start Handwriting

**2015**  
2 Weeks Best Fit

**2016**  
Sharing Workload & Scale  
Start using Ms. Excel  
Scrum in Scrum

**2017**  
Scrum in Scrum  
At Scale

**2018**  
Moving to JIRA  
"Regulation, Integration  
& Tracking"

**NOW**  
Agile Mindset  
is part of our  
organization culture  
"Mini Company"

### Key Takeaway :

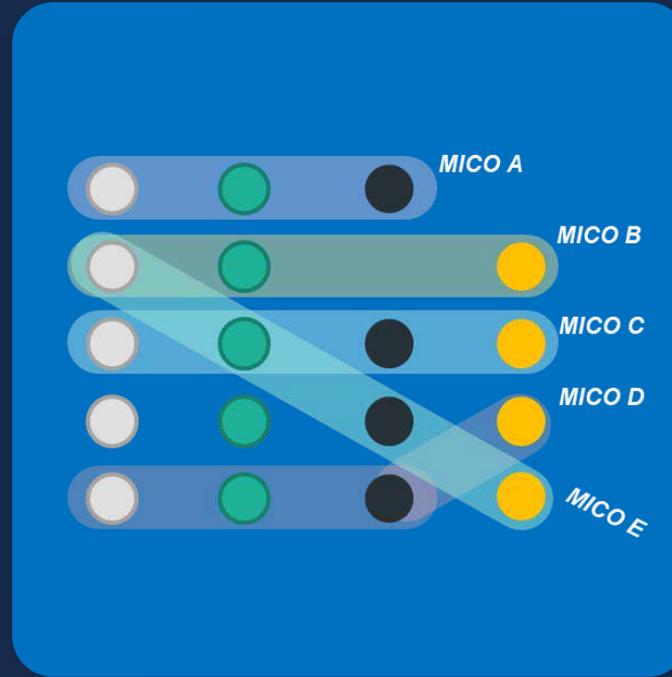
- Improve Communication
- Improve Collaboration
- Measure Team Pace
- Adapt to Change
- Prioritize
- and many more...

# Silo



Functional Silo

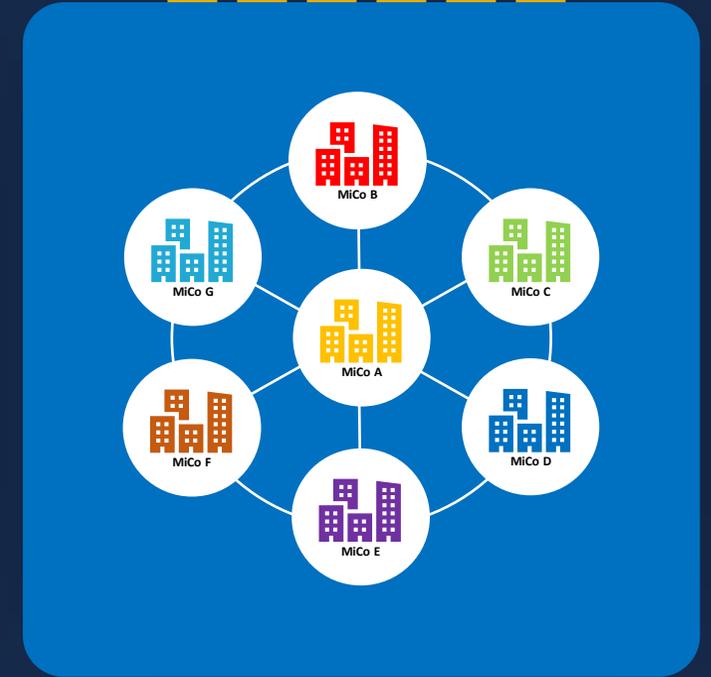
# MiCo



Cross Functional

Mini company

SMALL enough to **manage**,  
QUICK enough to **adapt**,  
SHORT enough to **decide**.



Collaboration

Mini company is self organizing team that responsible for:

1. Deliver end to end value/solution
2. Achieve business-operational target - KPI

(including distributing authority to the team)

# Before

# Mini Company (NOW)

Project

Managed by

Product

Multi years

Evaluation

Yearly

Waterfall

Process

Agile scrum framework

Project has been implemented

Project team ended

Product has been terminated

One-two times

Delivery

Iterative

Project implementation

Focused on

Product value

Silos/Individual KPI

Key Performance

Shared KPI with team member

# Mini Company Portfolio

TOTAL MEMBER 969

2019	
MICO	42
SCRUM TEAM	144

TOTAL MEMBER 1,155

2020	
MICO	47
SCRUM TEAM	149

NEW SCRUM TEAM 17

TOTAL MEMBER 1,318

2021	
MICO	51
SCRUM TEAM	181

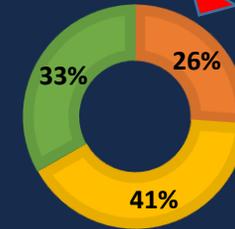
36

TOTAL MEMBER 1,508

2022	
MICO	56
SCRUM TEAM	184

13

Business : 48  
Operasional : 75  
Support : 61



# 3,718

DONE FEATURES  
\*JUN 2022

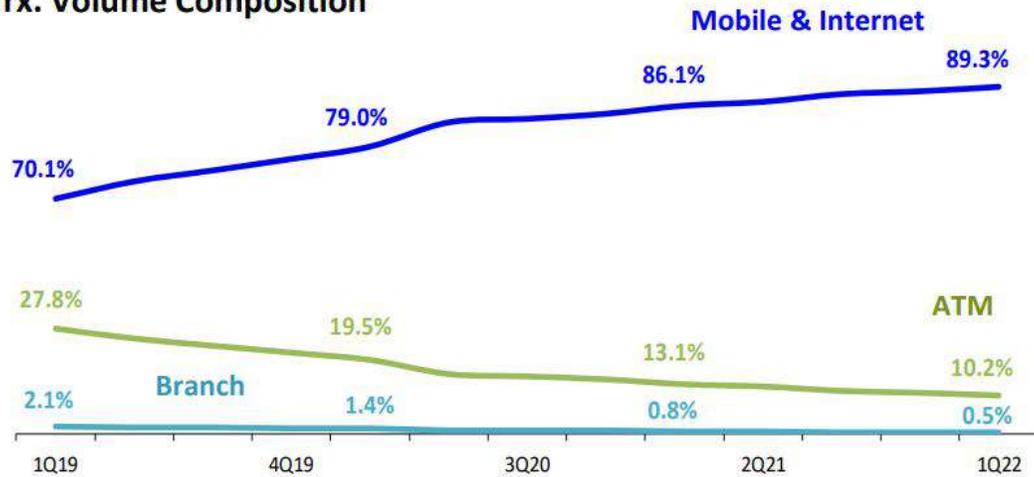
## 169 features released / week



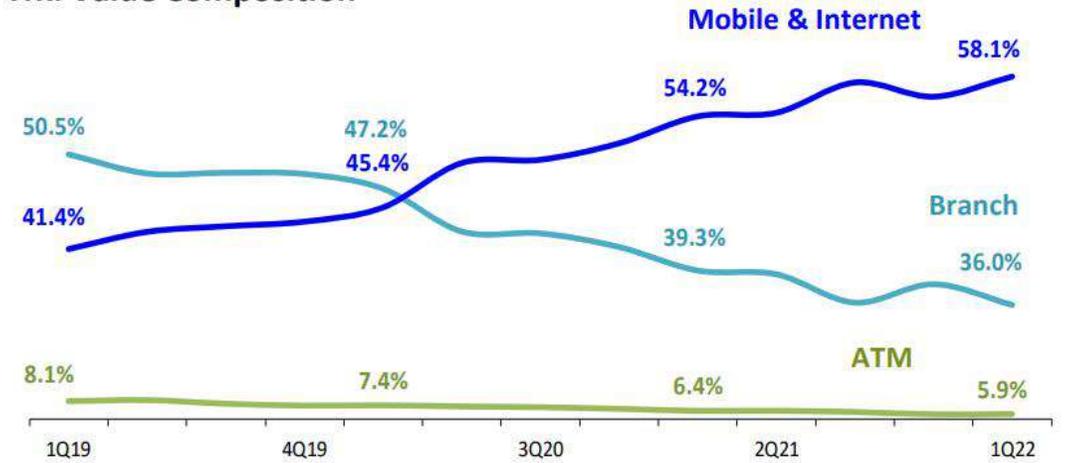
# Digital channels increase in dominance

## Rising the bar for mobile & internet channels

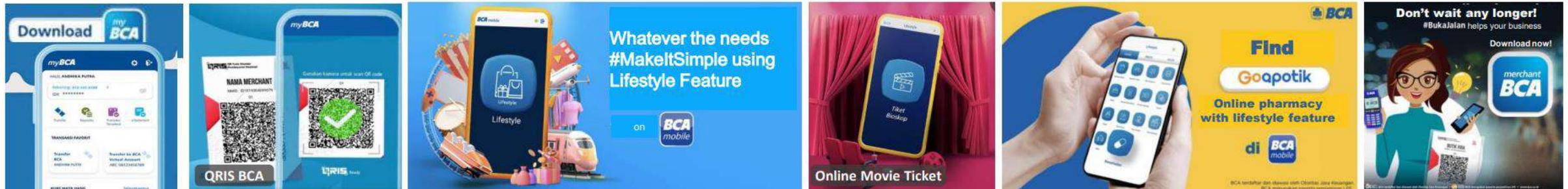
Trx. Volume Composition



Trx. Value Composition



- Mass customers made up more than 85% of transaction volume and 56% of transaction value in individual digital channel
- Virtual account transactions rose 61% YoY, dominated by fintech players



### New ecosystem at branch

Shifting roles of the branch - seamlessly integrates branches into the banks' overall digital transformation strategy

#### eService

Opening account, Print passbook

#### eBranch

Branch reservation



DIAN

Dashboard Monitoring for Operations & Productivity



MONICA

Mobile Monitoring for Customer Experience



Relationship Platform

Next Best Action - Machine Learning



STAR Teller + Berta

Financial transaction BERTA - BDS for Excellent Relationship

# QRku

Kode Transfer Anti Ribet #DibikinSimpel



## OneKlik



# 3 Key Things

## 1

Secure

## 2

Anytime/  
Anywhere  
Self-Service

## 3

Better  
UI/UX

## Kini makin gampang lewat aplikasi haloBCA

Download sekarang!



# Digital transactions grew exponentially



No. of transactions mobile banking



No. of mobile banking users



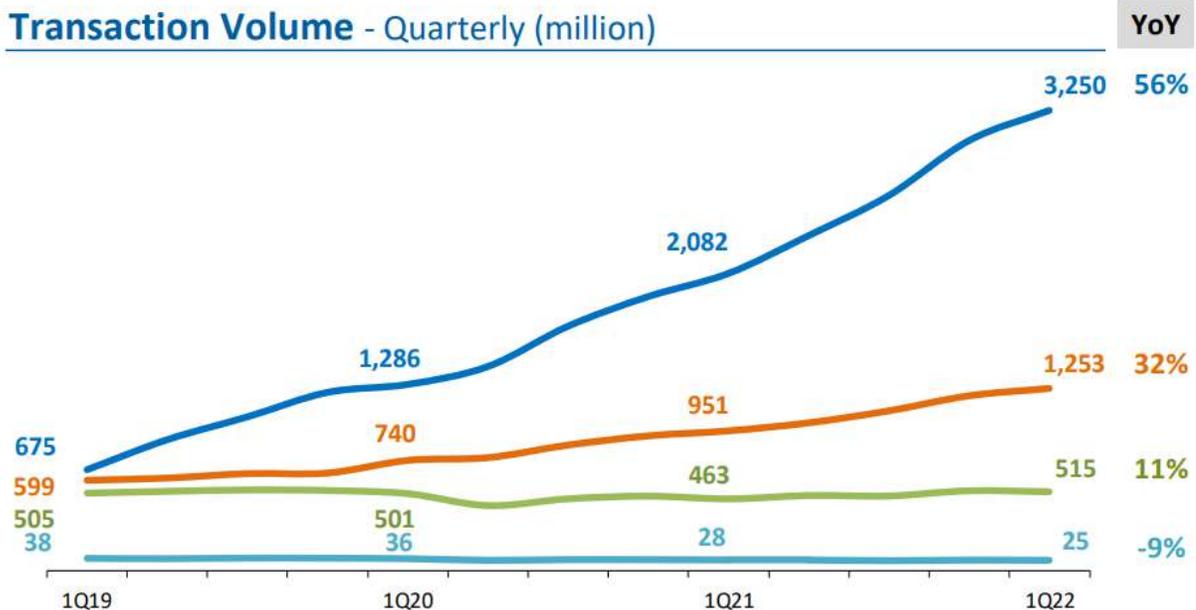
API trx vol.



QRIS Trx value



Transaction Volume - Quarterly (million)



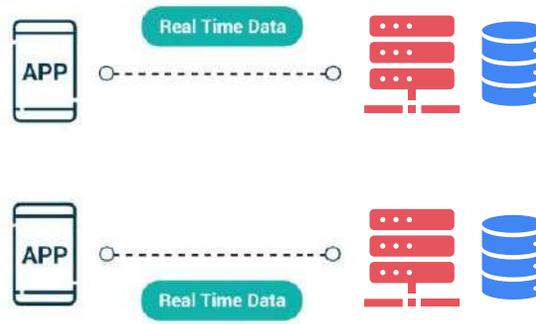
Transactions Value - (Rp tn)

	1Q21	1Q22	ΔYoY	3Q21	4Q21	ΔQoQ
Mobile Banking	852	1,235	45.0%	1,068	1,199	3.0%
Internet Banking	3,414	4,122	20.7%	3,833	4,284	-3.8%
Branch Banking	3,096	3,324	7.4%	3,090	3,715	-10.5%
ATM	507	544	7.3%	533	572	-4.9%

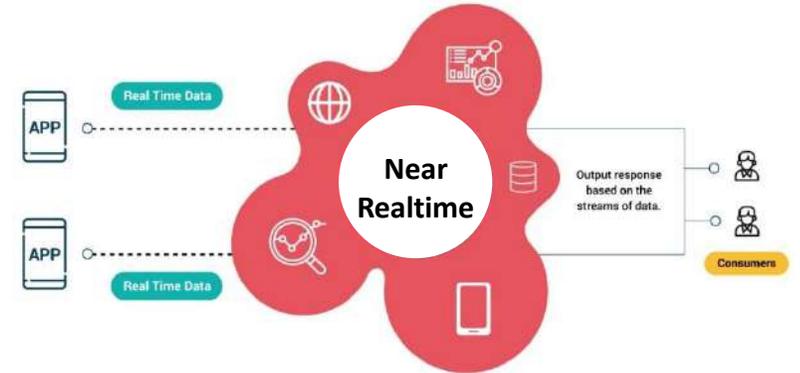
# Data Processing Transformation



**Bulk / Batch  
Data Processing**



**Real Time  
Data Processing**



**Straight Thru &  
Near Real Time  
Data Processing**

1996

**5** Millions  
Customers

2022

**30** Millions  
Customers



## RPA

Widely used across BCA division to support operational, automate manual works.

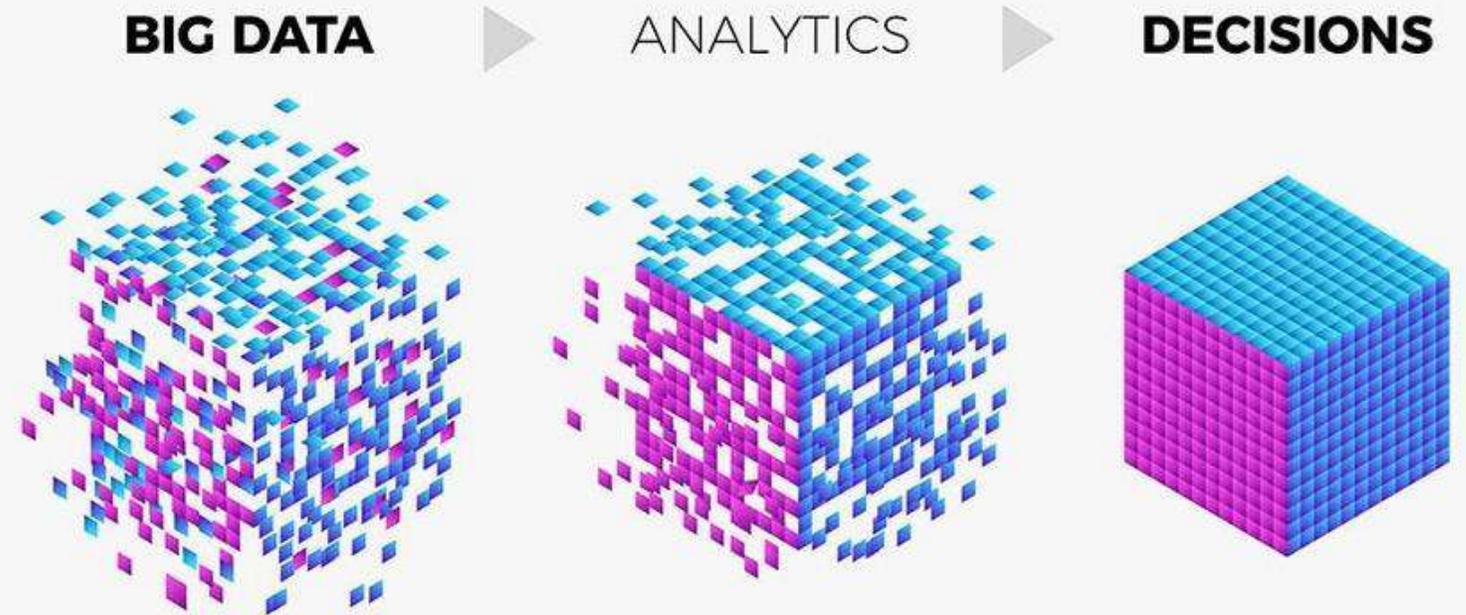
## Efficiency

# 55%

## Key Benefits

- Employee reassignment
- Improve on SLA
- No human errors

# Data is The New Oil



# Artificial Intelligence & Machine Learning

Provides systems the ability to automatically learn and improve from experience without being explicitly programmed. The purpose is to have accuracy in predictions.



Cybersecurity



Credit Scoring



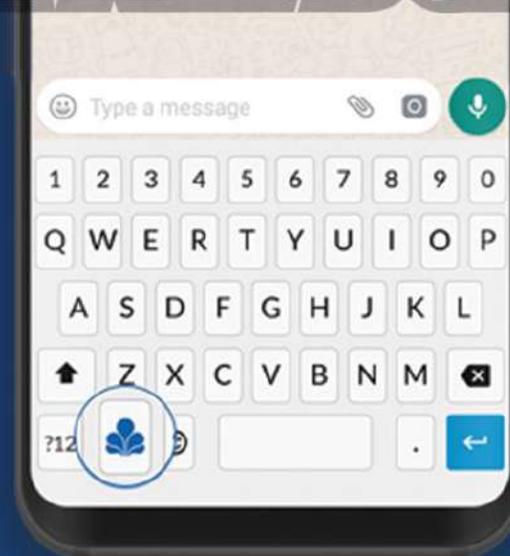
Fraud Detection



Campaign Management



# FITUR BCA KEYBOARD



**Cek Saldo**  
Cukup pakai keyboard  
smartphone-mu aja!



**Transfer**  
Mau transfer sambil  
chatting? Bisa banget!



**Mutasi Rekening**  
Bisa liat aktivitas transaksi  
tanpa pindah dari aplikasi chatting!

# Robot RODEST

Robotic System for Automatic EDC Testing



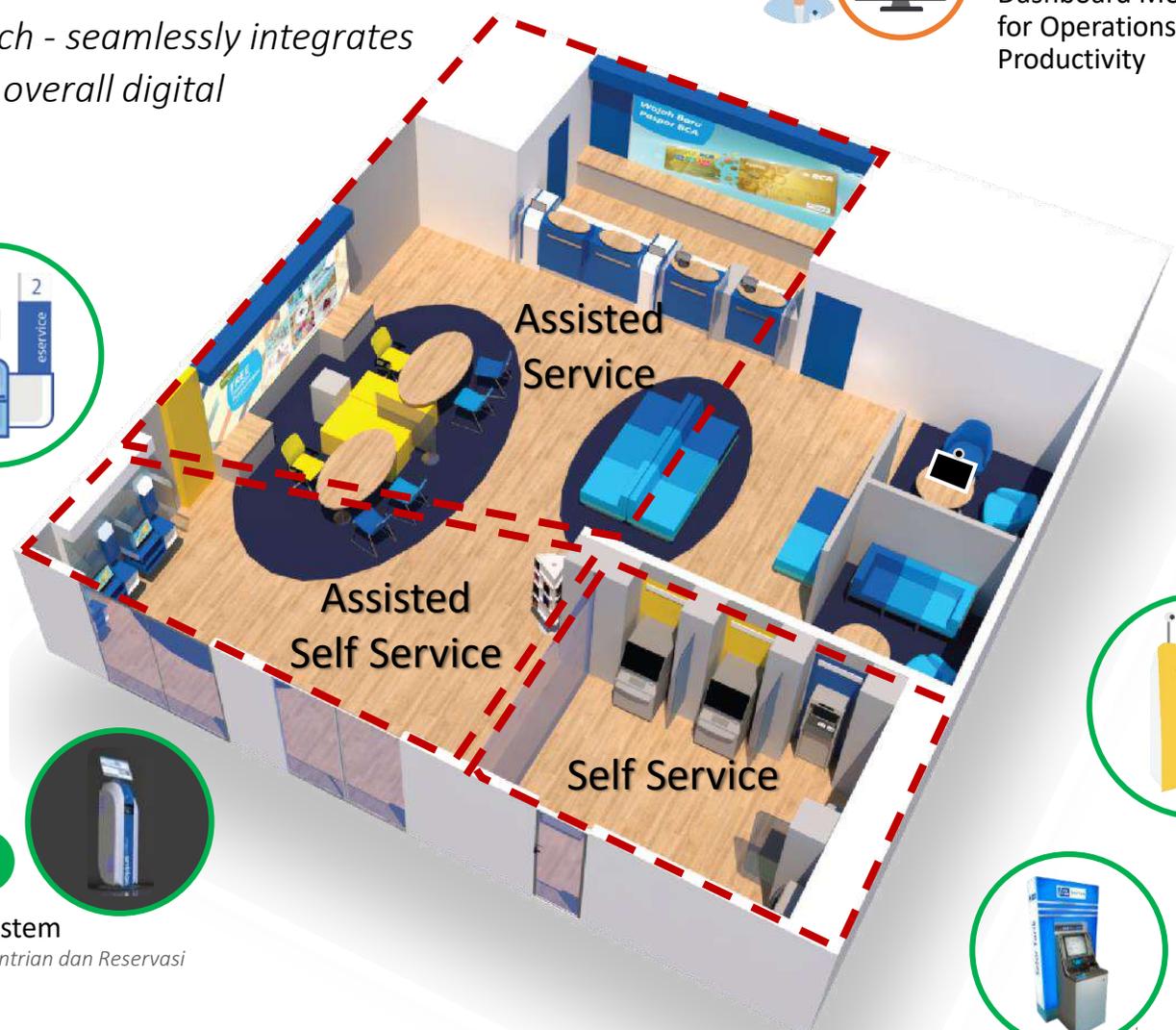
**WINNER**

**Gartner®**

Eye on Innovation Award 2021

# New ecosystem at branch

Shifting roles of the branch - seamlessly integrates branches into the banks' overall digital transformation strategy



## eService

Opening account, Print passbook



## eBranch

Branch reservation



## SARI

Queuing system  
SARI – Sistem Antrian dan Reservasi



## DIAN



Dashboard Monitoring for Operations & Productivity

## MONICA



Mobile Monitoring for Customer Experience



## Relationship Platform

Next Best Action – Machine Learning



## STAR Teller + Berta

Financial transaction  
BERTA - BDS for Excellent Relationship and Transaction



## CS Digital

Change ATM card

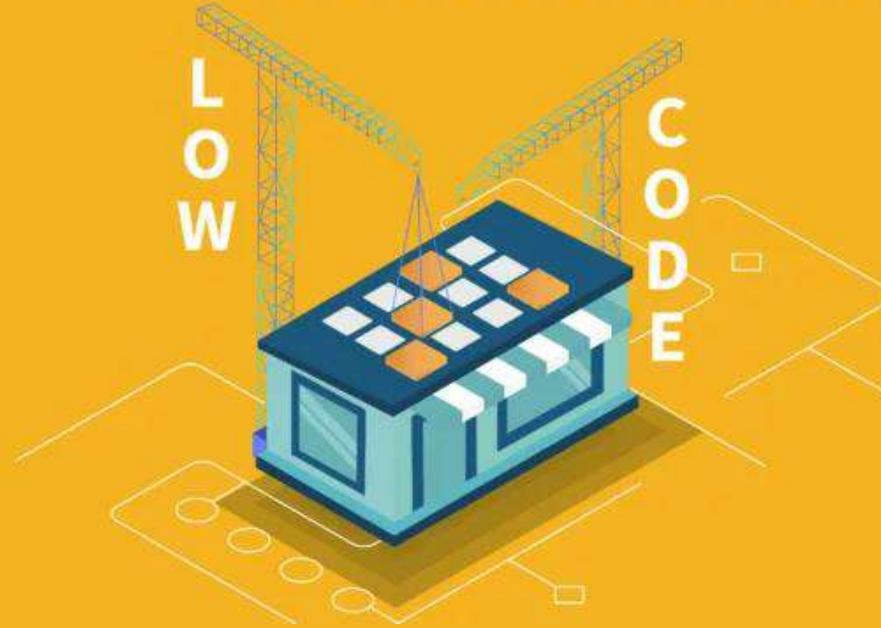


## ATM STAR

Cash Recycling Machine (CRM) for deposit and withdrawal



# Citizen Development



*A Shift from Shadow IT*

**218**  
Applications

**46**  
Divisions

# Digital Approval/Sign



*I-Sign Mobile*



**Scan to Download**  
Try out new feature I-Thenticator

## Login

Enter your credentials.

User Domain

Password

Login

or

Login with Key BCA

[Validate BCA Signatures](#)  
v2.2.1



Anytime/  
Anywhere



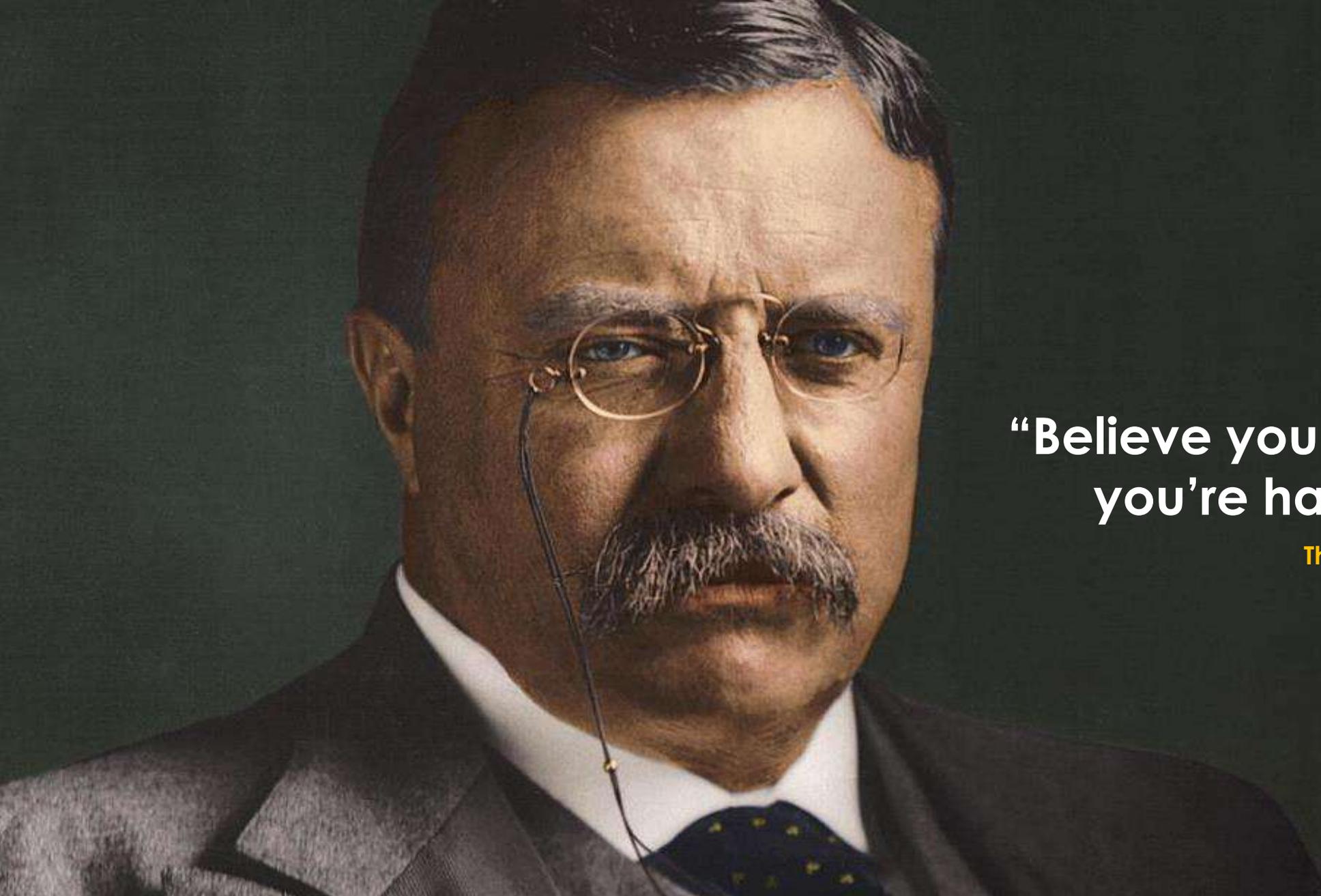
More Faster  
Approval



Paperless



More  
Secure



“Believe you can, and  
you’re halfway there”

Theodore Roosevelt



**BCA**

TERIMA KASIH



**BKN**  
BADAN KEPEGAWAIAN NEGARA

