

# Emerging Technology Trends in Financial Industry

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# In Mandiri, We Have **Incorporated New Technologies** into our IT Strategic Plan

01



TACTICAL IT  
IMPROVEMENT ACTIVITIES

“Run the  
Bank”

Focus on **short term revamp** on IT **security and availability** and driving operational **efficiency** in the long run

02

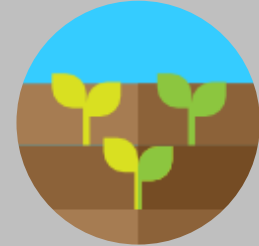


STRATEGIC  
INITIATIVES

“Change the  
Bank”

To strategize & implement IT-related strategic initiatives to build **business capabilities & competitive advantages**

03



INTERNAL IT  
TRANSFORMATION

“Transform the  
Bank”

To transform internal **IT Operating Model** and improve **IT Capabilities**

# We've Embarked a Business Process Reengineering (BPR) Journey to Digitize our Internal Processes

Retail Private



Retail Priority



Retail Mass



Micro



## Self-Service Channel



ATM



Internet



Mobile

## Assisted Channel



RMs / Agents /  
Telesales



Branch



Call Centre

Ecosystem  
Partners, e.g.  
apply & buy



## E2E Credit Lifecycle

### Current BPR Program



Sales  
Automation



Credit  
Origination



Real time  
Decisioning



Disburse-  
ment



Collection



Data  
Governance  
Structure, R&R  
Execution



Data  
Management



Risk &  
Customer  
Analytics



Next Best  
Offer &  
Action

CRM Analytics, CRM  
Operational & CRM  
Collaborative

• Digital and Customer Journey

# Where We Use **Analytics** to Turn **Data** into Actionable **Insight**

**1**

Study Sources  
of Value

**2**

Build a Data  
Ecosystem

**3**

Model your  
Insights

**4**

Turn Insights  
into Actions

**5**

Adopt what  
works (use case)

Business Needs

- Internal
- External

- Data Modelling
- Heuristic Insight

- Process redesign
- Tech Enablement

- Capability Building Rollout
- Change Management

End Goal

- Cross Selling All Product
- Real Time Offer

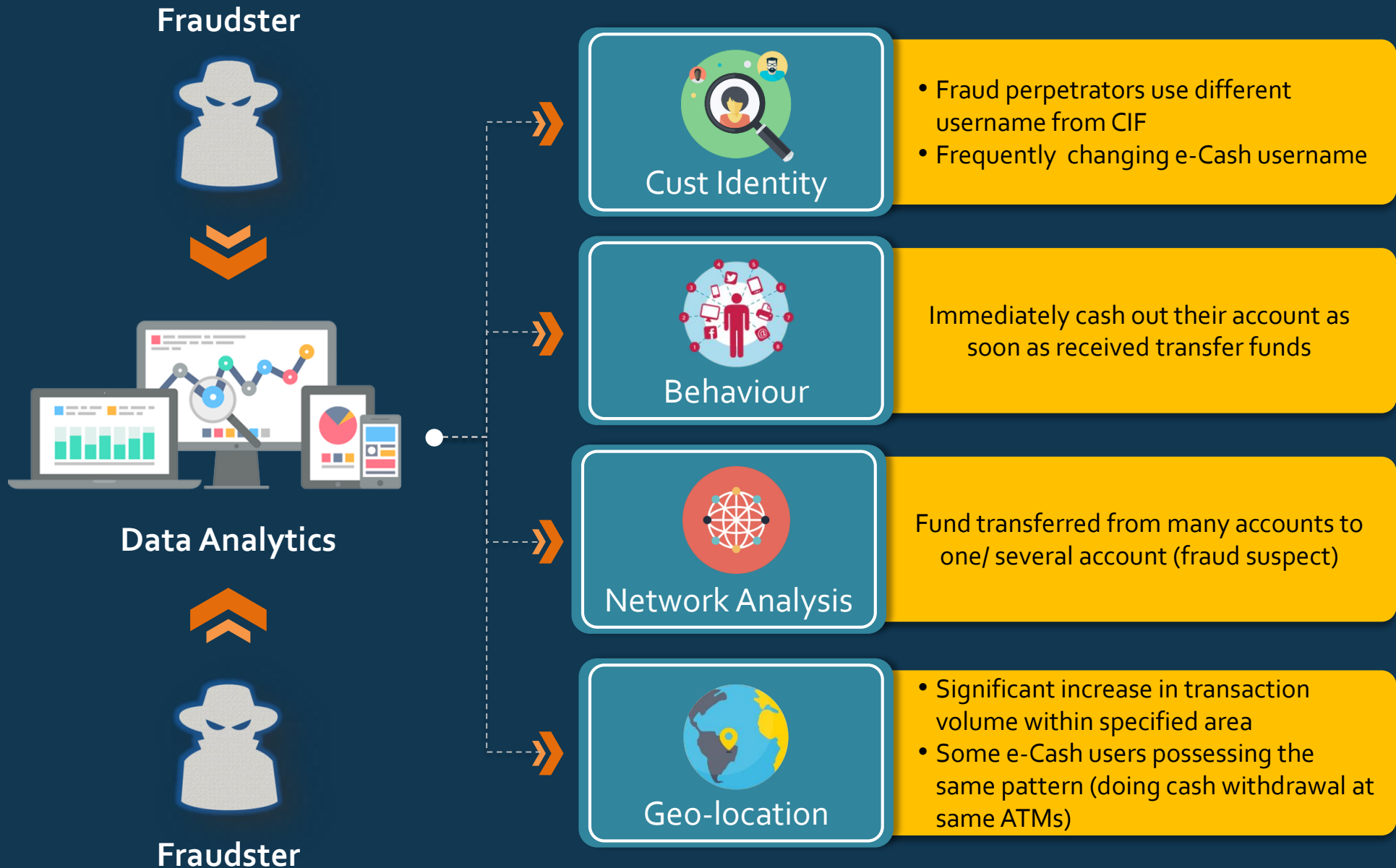
- Bank Wide Data
- Real Time Trx Data
- External Data

- Cross Selling Model All Products
- Real Time Modelling

- Analytics Implementation
- Real Time Campaign

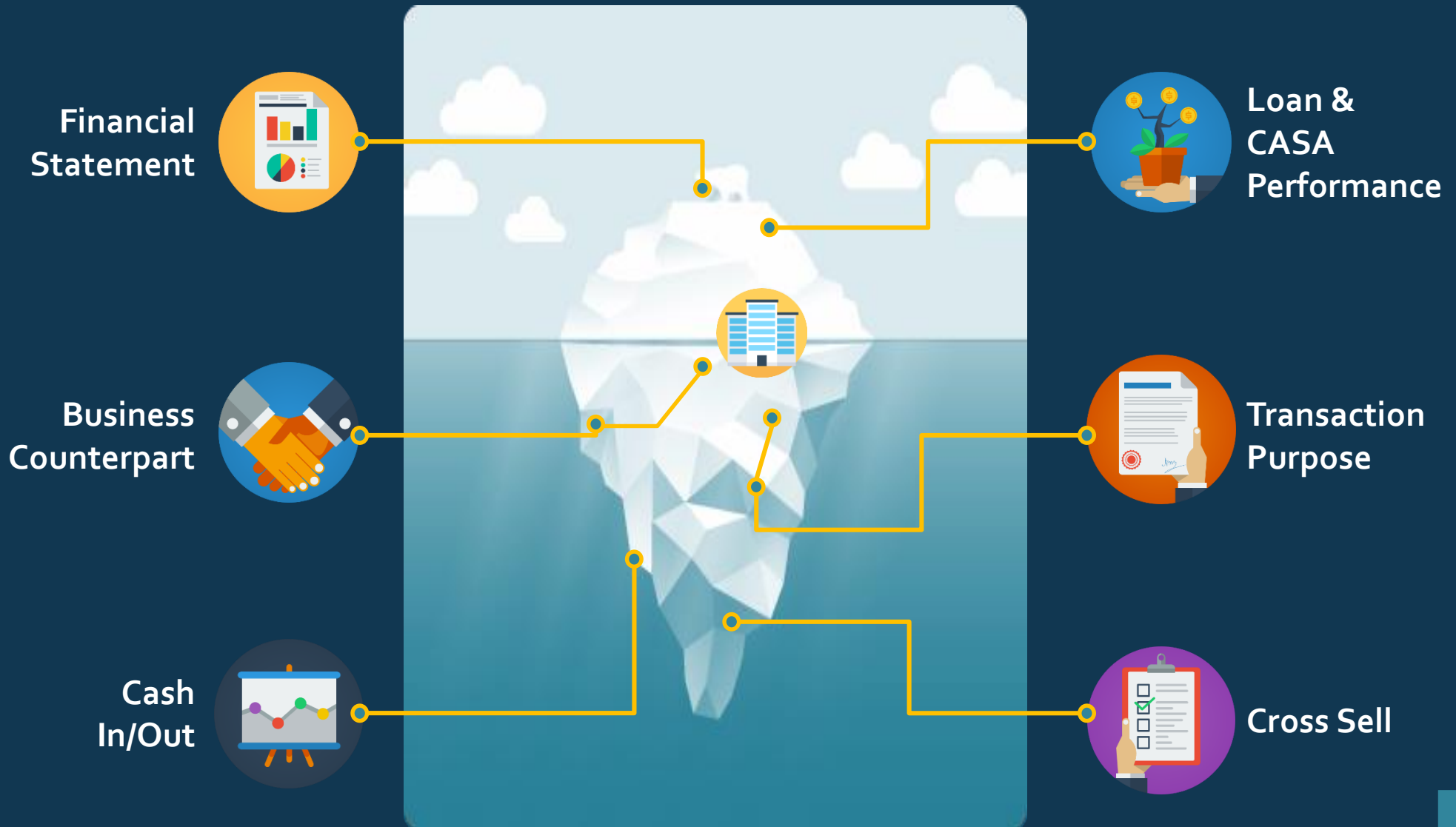
- Leads Generation
- Real Time System

# ...and use it (Data Analytics) to **investigate fraud**



# For **Wholesale** Segment, **Big Data Analytics** is Used to Identify Our Customer's **Transaction Flow**

Sometimes what we see is not the overall picture. We need to understand behavior of our customer to serve better

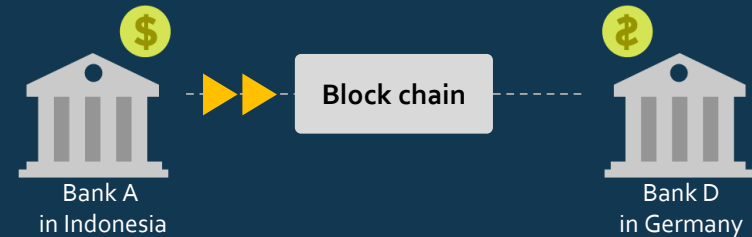


# We're Starting Our Journey to **Cloud** and Exploring **Blockchain** Technology

To Improve Efficiency, Trust, & Transparency in Several Cases



## Cross Border Transfer



Will be eliminating needs of third party and correspondent relationship

## Shared eKYC



Using shared ledger in private Blockchain

## Trade Finance



- Automatic contract creation
- Real Time Review
- Automated settlement & reduced transaction fee
- Regulatory Transparency

# We also Push-Forward **Entrepreneurship** and Culture of **Innovation** into the Society

01

Young  
Entrepreneur  
Community



02

Mandiri  
Young  
Technopreneur



03

Mandiri  
e-Cash  
Hackathon



04

Mandiri  
Capital  
Indonesia



# Thank You

