

2019 NATIONAL CONFERENCE



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CONFERENCE
Solo, 24 - 25 July 2019



akulaku

PROVIDING THE PEOPLE, EMPOWERING THE NATION

EMPOWERING INTERNAL AUDITORS : EMBRACING THE 4IR

Anggie Ariningsih
Director of Corporate Affairs & Public Relations
Akulaku Indonesia

“ Indonesia is the **fastest digitizing country** in the world. Since 2016 we have more smartphone than bank accounts

***Indonesia is
growing and
moving fast***

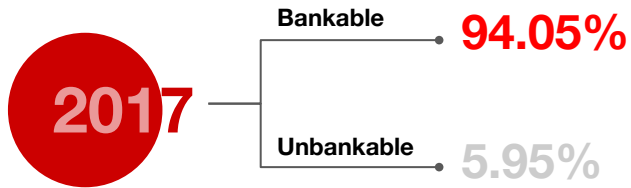
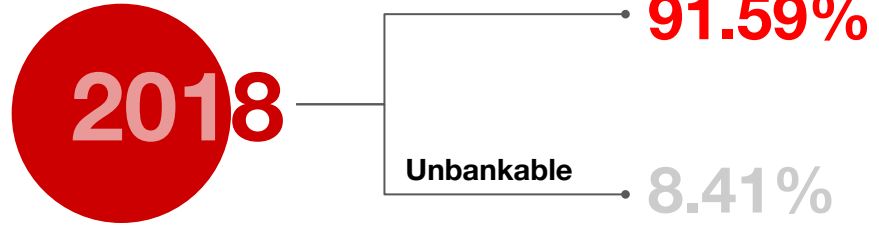
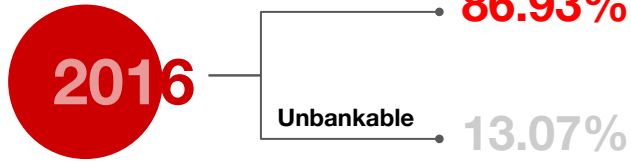
“ Indonesia is the **largest and fastest growing internet economy** in Southeast Asia. Total internet economy in 2018 is **\$27B**

“ Indonesian banking customers are among Emerging Asia’s **most enthusiastic adopters of digital banking.**





Consumer Trend Growth



Bankable means, people who have **bank account** not **credit limit** provided by bank





INDONESIA 2019

Total
Population



268.2

MILLION

Urbanisation:

56%

Mobile
Subscriptions



355.5

MILLION

vs. Population:

133%

Internet
Users



150.0

MILLION

Penetration:

56%

Active
Social Media



150.0

MILLION

Penetration:

56%

Mobile Social
Media Users



130.0

MILLION

Penetration:

48%



Device Usage

(data per January 2019)



Mobile Phone
(any kind of type)

91%



Smartphone

60%



Laptop

22%



Tablet Devices

8%



JAN
2019

FREQUENCY OF INTERNET USE

HOW OFTEN INTERNET USERS ACCESS THE INTERNET FOR PERSONAL REASONS (ANY DEVICE)



EVERY
DAY



79%

AT LEAST ONCE
PER WEEK



14%

AT LEAST ONCE
PER MONTH



6%

LESS THAN ONCE
PER MONTH



1%

we
are
social





~~Mobile First~~ Mobile Only

Nearly all connected users are accessing the internet through their smartphones



Top 5 Country Trends

Breaking Stereotypes

The online behavior of Indonesians is challenging many old stereotypes

Curious, Demanding, and Impatient Shoppers

Shoppers are making more informed choices and want things **now**



Non-metros Go Online

Indonesians outside of the big cities are becoming more connected than ever



Growing Cashless Society

Growth in payment solutions have accelerated to support digital transactions



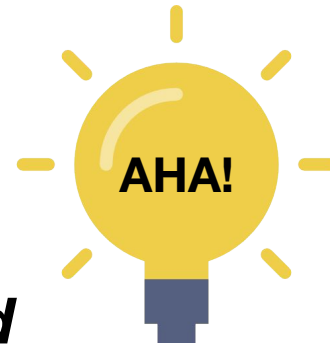
Consumers turn to Search as a source of information for loan options

74%

consumers do online research before they apply for loan/credit cards

72%

consumers see Search as the key gateway to personal loan information online



Good
Opportunities

“cicilan”

1.7x growth in search queries related to “cicilan”

“cicilan mobil”

Search for “cicilan mobil” **increased 1.5x** a week after festive celebration

“cicilan hp”

is the **most searched query** within installment related queries



Financial Inclusion covering the unbankable

Wealthy
52 juta/20%

ONLY in Indonesia:
aspiring mainstream
117mn/45%

Economical
91 juta/35%



Middle class milenial with average age 29,5 tahun, 75% pria



70% of borrowers are first timers



95% SMEs first timers

Data source: World Bank: [Indonesia's middle class vital for the country's future](#)

AKULAKU

GROUP



Financial Institution with Technology basis in Southeast Asia



18 Mio+

User terdaftar

3 Mio+

User Kredit

10,000+

Online Merchant

120,000+

Offline Merchant



Financing

Rp 500m+ Loan Balance

PT Akulaku Finance Indonesia



E-Commerce Platform

Rp 600m+ Volume/bln

PT Akulaku Silvr Indonesia



P2P Lending

Rp 150m+ Volume/bln

PT Pintar Inovasi Digital



Bank Institution

General Bank

Bank Yudha Bhakti Tbk



Technology Services

Inhouse R&D Center
advance technology

Supply to Build Akulaku's Business Ecosystem



Infrastruktur



Platform Teknologi Berbasis Data



Localized Operating Model



Sumber Pendanaan yang Beranekaragam



Acuan Izin/Lisensi secara menyeluruh

P2P Pengungkapan Platform P2P secara momentum yang mencolok



- ✓ Multi-dimension Product
- ✓ High Performance
- ✓ High Liquidity

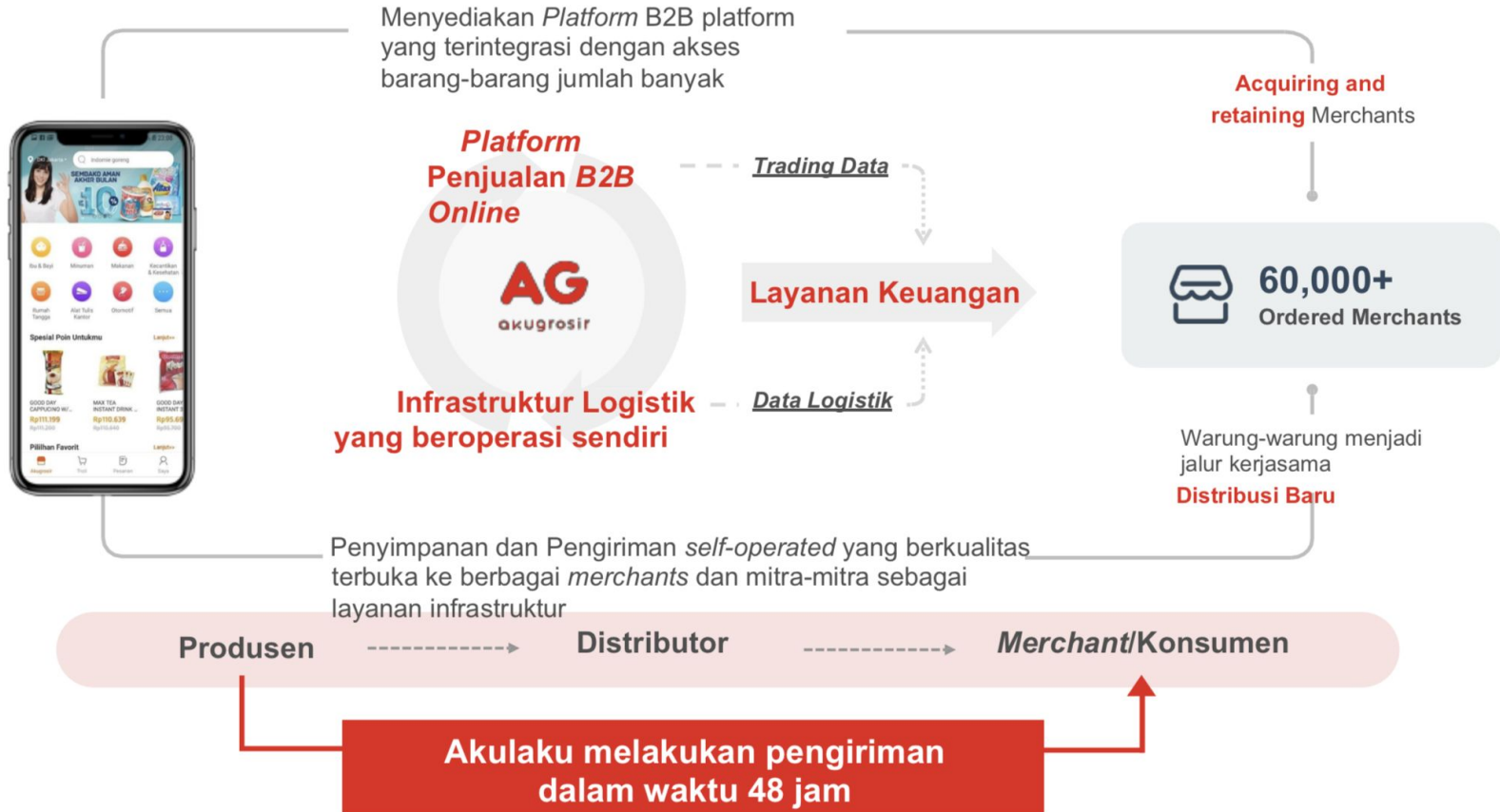
> IDR 203.000.000.000 Monthly Volume Transaction

> IDR 36.250.000 Average Ticket

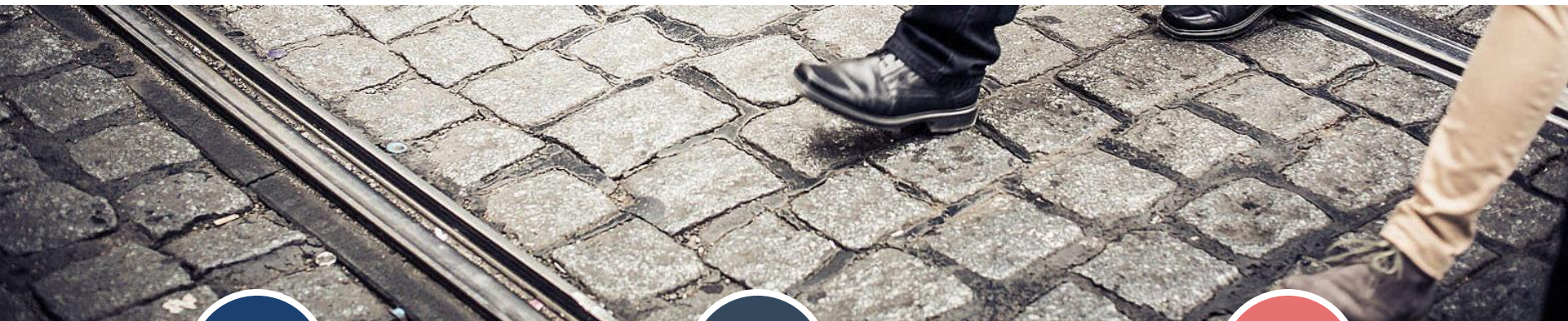
4300%+ Transaction Volume Growth

- ✓ Various Product
- ✓ Long Term Loan
- ✓ Personal Loan

Building B2B Platform and Infrastructure Service to grow Ecosystem



Partner with local institution



E-commerce & Offline
Merchant



Kredit Biro & E-KYC



Bank-bank



Corporate Social Responsibility



Pada 2018 kami berkontribusi lebih dari IDR 20 M ke regional Indonesia



Menciptakan lebih dari 2.000 lapangan pekerjaan kepada *local talents*, menyediakan upah yang cukup tinggi dan suasana pekerjaan yang nyaman



Menyediakan uang sekolah untuk karyawan, pelajaran Bahasa Asing, dan mengambil program MBA untuk kesediaan kesempatan bagi karyawan



Menyediakan beasiswa IDR 300 juta untuk 81 mahasiswa dari 3 universitas. Dan diekspektasikan menyediakan IDR 1.2 M per tahun untuk lebih dari 600 mahasiswa dari 10 universitas.



Financial Inclusion

Financial Inclusion Seminar in Universities



Working with Government to improve financial inclusion

Fintech Socialization



Financial Inclusion Talkshow

Akulaku telah bekerja sama dengan lebih dari **120.000 MERCHANT**



Akulaku telah digunakan lebih dari 15 juta pengguna



Lebih dari 1 juta ibu membeli kebutuhan rumah tangganya melalui cicilan Akulaku



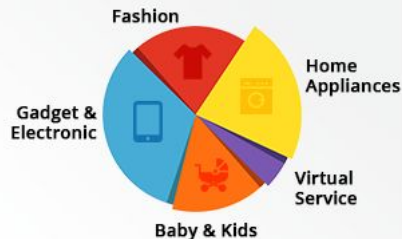
Lebih dari 3 juta pengguna memilih untuk melakukan pembelian dan pembayaran listrik dengan Akulaku



Akulaku **MEMUDAHKAN PENGGUNANYA** tetap terhubung dengan lebih dari 2 juta pembelian smartphones sepanjang 2018



5 kategori produk yang paling banyak dibeli:



Ramadhan dan Tahun Baru menjadi momen terbanyak pengguna menggunakan layanan kredit online Akulaku



Senin menjadi hari favorit ALOvers untuk berbelanja. Mungkin untuk melepas stress?



Terima Kasih Indonesia!



INDONESIA FINTECH GROWTH

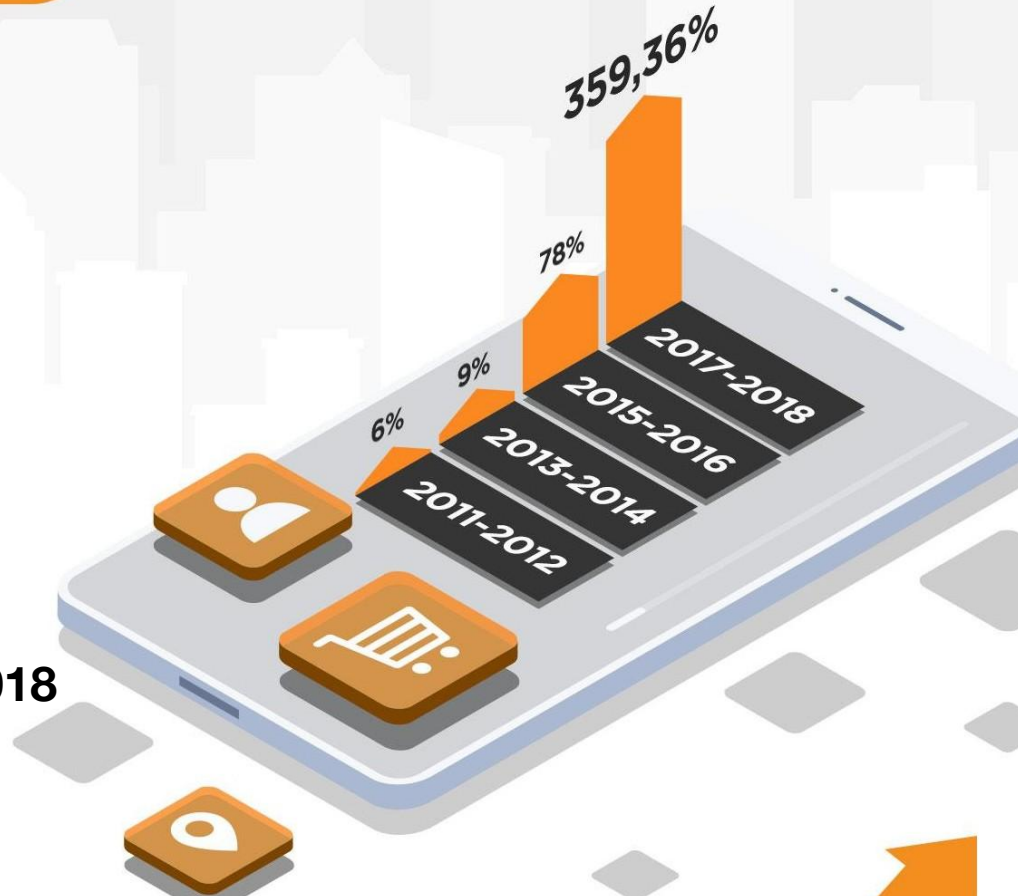
AS MAY 2019

**IDR 41,04
TRILLION**

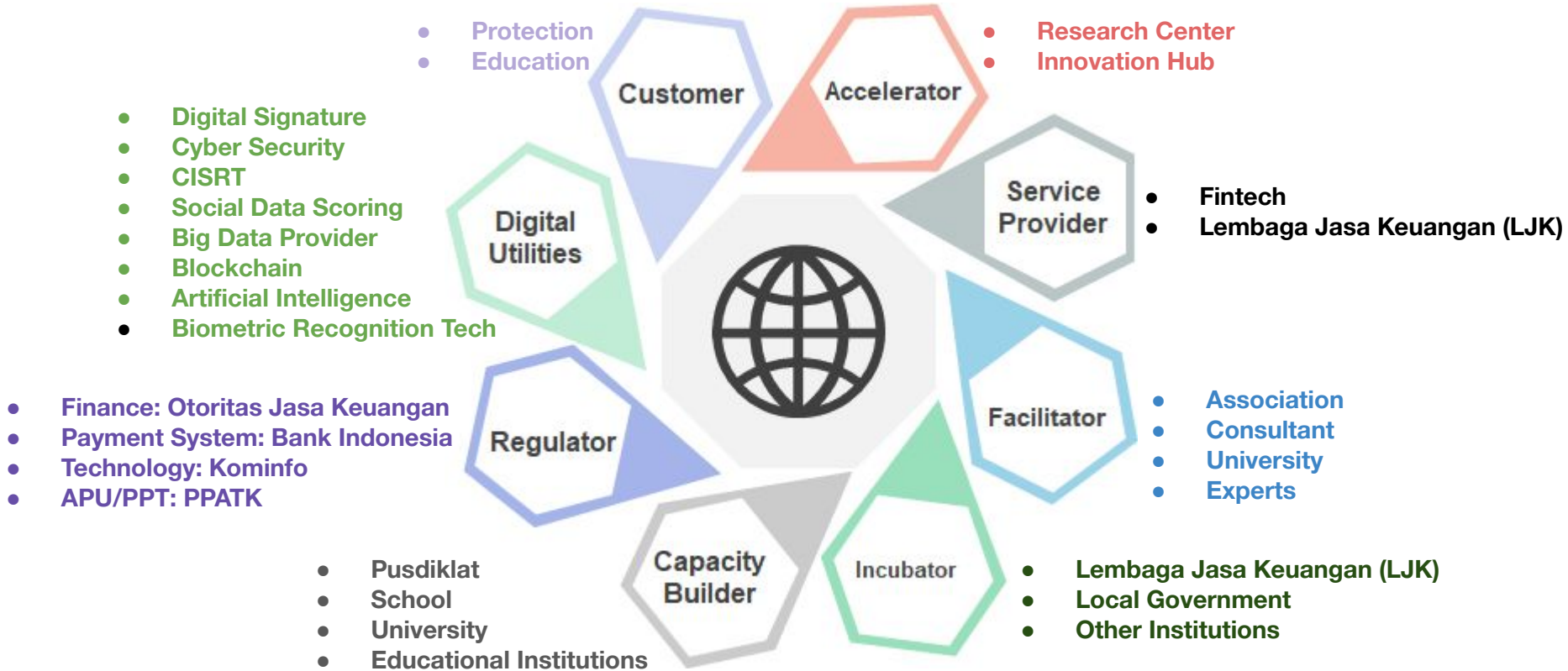
Has been disbursed

THIS ENTAILS THE GROWTH OF 2018

359,36%



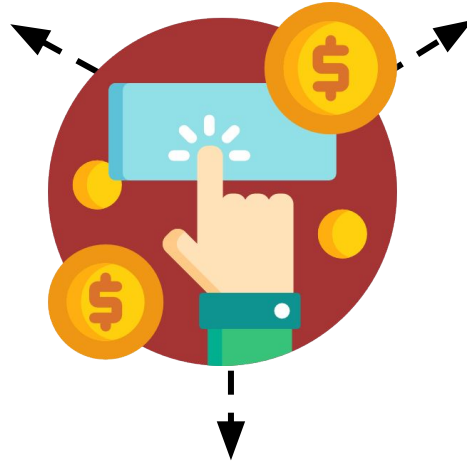
Fintech Ecosystem



Fintech Impacts

Consumer

- Easier and wider access to credit/capital services
- More various options
- Transparent



Industry Players

- Simplify transaction chain
- Suppress operating and capital costs
- Freeze information flow

Government

- Stimulate the transmission of economic policy to support the innovation in digital financial industry
- Increase the velocity of money circulation hence improving the economy
- Support the National Strategy for Financial Inclusion (SKNI)



You and I, **us**
***Moving forward
together***

for sustainable
financial ecosystem

