

MULTIMATICS CUSTOMER APPRECIATION DAY 2024

**BEYOND
DIGITAL**
NAVIGATING VALUE IN THE
DIGITAL LANDSCAPE

Navigating Right Values : People, Culture & Technology

Multimatics Customer Appreciation Day
Jakarta, 17 January 2024



**Walking down the memory lane :
From Zero to Neo**

Bank Neo Commerce in the News

Hundreds of articles in local and international media outlets

Participated in CNBC Digital Forum with regulator and other digital banks (CNBC Indonesia)



Regulator named Bank Neo as one of digital banks that are on the rise (CNN Indonesia)



Tinggi Peminat, Rights Issue Bank Neo Commerce (BBYB) Oversubscribe (Bisnis Indonesia / Bisnis.com)



Bank Neo's latest right issue oversubscribed as the public trust is increasing. (Bisnis Indonesia / Bisnis.com)

Bank Neo Commerce is leveraging Arash-Wallyt's direct debit processing digital payment service. (Londonnewstime.com)

Arash-Wallyt and Bank Neo Commerce work together to expand digital payments in Indonesia

Direstui OJK, Akulaku Siap Jadi Pengendali Bank Neo Commerce (BBYB)

Hal ini terungkap dalam publikasi Ringkasan Rancangan Pengambilalihan PT Bank Neo Commerce Tbk...

Aldah Nur Ali - Bisnis.com



Bisnis.com, JAKARTA - PT Akulaku Silver Indonesia siap mengambil alih dan menjadi pemegang saham pengendali PT Bank Neo Commerce Tbk. (BBYB) yang diperkirakan akan...

Regulator approved Akulaku as the new controlling shareholders of Bank Neo. (Bisnis.com)

Bank Neo complies with regulations set by regulator. (Wartaekonomi)

Dukung Keberlangsungan Bank Digital, Ini Fokus Bank Neo

Kompas.com - 19/04/2021, 15:13 WIB

BAGIKAN: [Social media icons]



Bank Neo Commerce (BNC) BNC

BELEM MENJADI PELANGGAN MISUMI? Register sekarang Dan dapatkan...
JAKARTA, KOMPAS.com - PT Bank Neo Commerce, Tbk memastikan, dengan rebranding perusahaan dari Bank Yudha Bhakti Tbk (BBYB) menjadi BNC di tahun 2020, perseoran tetap mengedepankan aspek fundamental.
Direktur Utama BNC Tjandra Gunawan mengatakan, peralihan menuju bank...

Bank Neo Focus to support digital bank ecosystem in Indonesia. (Kompas.co.id)

Status Expert di Olymp Trade

Bank Neo Commerce salurkan kredit senilai Rp 20 miliar lewat P2P lending Restock.id

Anali Peluang minimal di Olymp

Olymp

Reporter: Maizal Walfajri | Editor: Tendi Mahadi
KONTAN.CO.ID - JAKARTA. PT Bank Neo Commerce (BNC) melakukan kerja sama penyaluran kredit dengan penyelenggara peer to peer (P2P) lending yang dijalan PT Cerita Teknologi Indonesia atau Restock.id.

Bank Neo partners with fintech for channeling. (Kontan.co.id)

Business Chief

In an announcement made by Tencent Cloud - the cloud arm of Tencent - the provider of internet value-added services, announced that its financial-certificated infrastructure Tencent Distributed Database (TDSQL), is now full operational in the new core system of Bank Neo Commerce (BNC).

"This initiative marks TDSQL's first overseas deployment, and by leveraging the robust support provided by TDSQL, we believe that many more internet-based financial businesses in the country would be able to sustain their development and capture new opportunities without hindrance in technology," commented Poshu Yeung, Vice President of Tencent International Business Group.

This development marks a first for the organisation, the first time Tencent Cloud has brought the TDSQL overseas. The launch is said to boost Indonesia's internet hitechture for the financial services industry, as well as demonstrating the region's sition from traditional database architecture to scalable and distributed ones.

Tencent Distributed Database (TDSQL) is now fully operational in the new core system of Bank Neo. (businesschief.asia)

3 Years... what had been built?

What had **ESSENTIALLY** been built ?





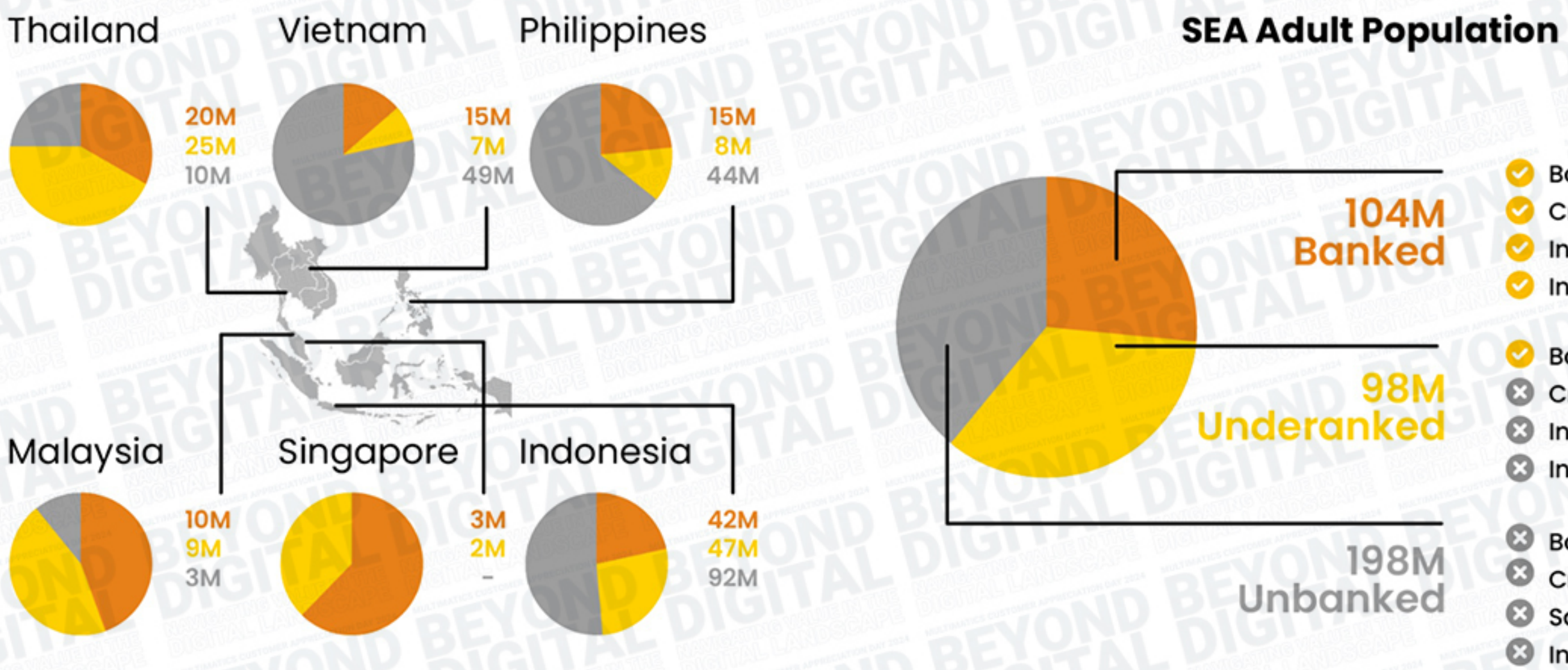
The question is still there.....

Digital Banks? Are they still relevant..?



Banks before Digitalization

Today, 3 in 4 people in Southeast Asia have **insufficient access** to financial services



Source : "Fulfilling Its Promise : The Future of Southeast Asia's Digital Financial Services"

3 main reasons people do not use bank services:

- Far to access from their domicile location
- Unfamiliar, feels like there is a gap with banking institution
- Presumed complicated, need to bring documents to branches

3 main reasons customers no longer visit branch offices:

- Queueing
- Consume time
- Inflexible, limited branch banks' operational time

The pandemic has accelerated Digitalization of Banking

Transactions behavior changed
from offline to online from 2019 – 2021

Value of digital transactions increased
dramatically from 2021 – 2022

Gubernur BI Perry Warjiyo in FEKDI event August 2022

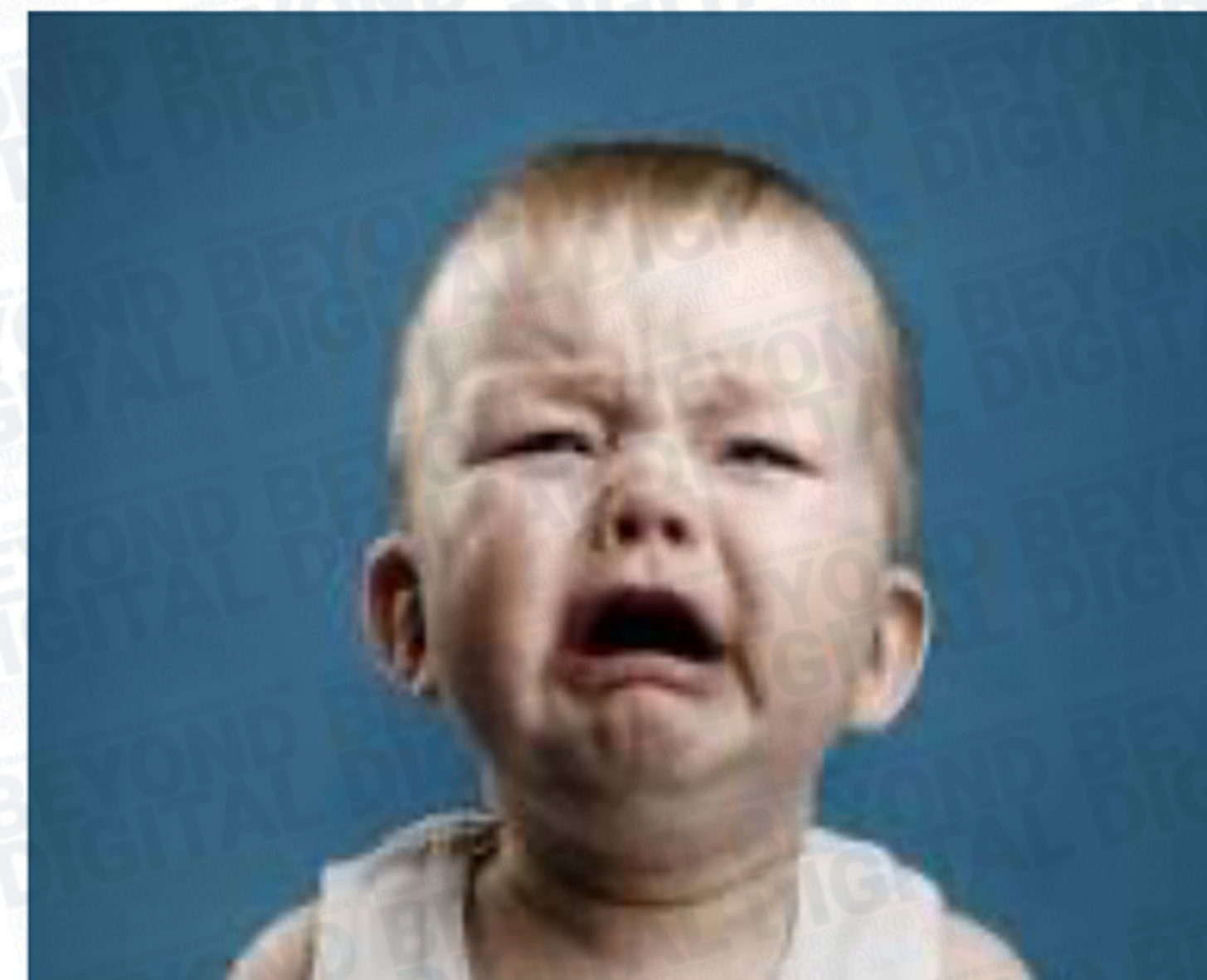
ATM transactions ↓ 24% → 11.5%

Branch transactions ↓ 2% → 0.5%

Digital transactions (mobile + internet) ↑ 66% → 88%

IDR 360 trillion
value of electronic money

IDR 536 trillion
value of
e-commerce



Based on Indonesian Banking
Statistics (SPI) :
2019: Total Bank branches 31,127
from 110 banks
Feb 2022: Total Bank branches 28,530
from 107 banks,
.....a decrease of 2,597



**THANK
YOU**