



# BRI'S MICRO BANKING PRODUCTS AND DIGITALIZATION

Made and presented by:

BRI Research Institute, Micro Business Development



# BRI Group Aspiration

**BRI** RESEARCH  
INSTITUTE

**BUMN** UNTUK  
INDONESIA



## BRIVolution 2.0

**“To be the most valuable  
banking group in SEA and  
champion of financial  
inclusion.”**



USD 75bn market cap



90% financial inclusion



Home to the best talent



Digital-first DNA



Agile & entrepreneurial  
mindset



The Best Digital Bank by Becoming  
House of Fintech & Home for Gig  
Economy  
12.5 Tn



Top of Mind Indonesia Remittance  
Company Provider  
24 Bn



To be the top 5 Player Based on Market  
Share GWP in 2023  
23.7 Tn



To be Leading Multifinance with Asset  
Above Rp10 Trillion With Focus On  
Consumer Financing  
9.1 Tn



To be One of The Most Valuable  
Securities House in Indonesia  
1.1 Tn



To be the leading Venture Capital in  
financial technology and beyond  
2,7 Tn



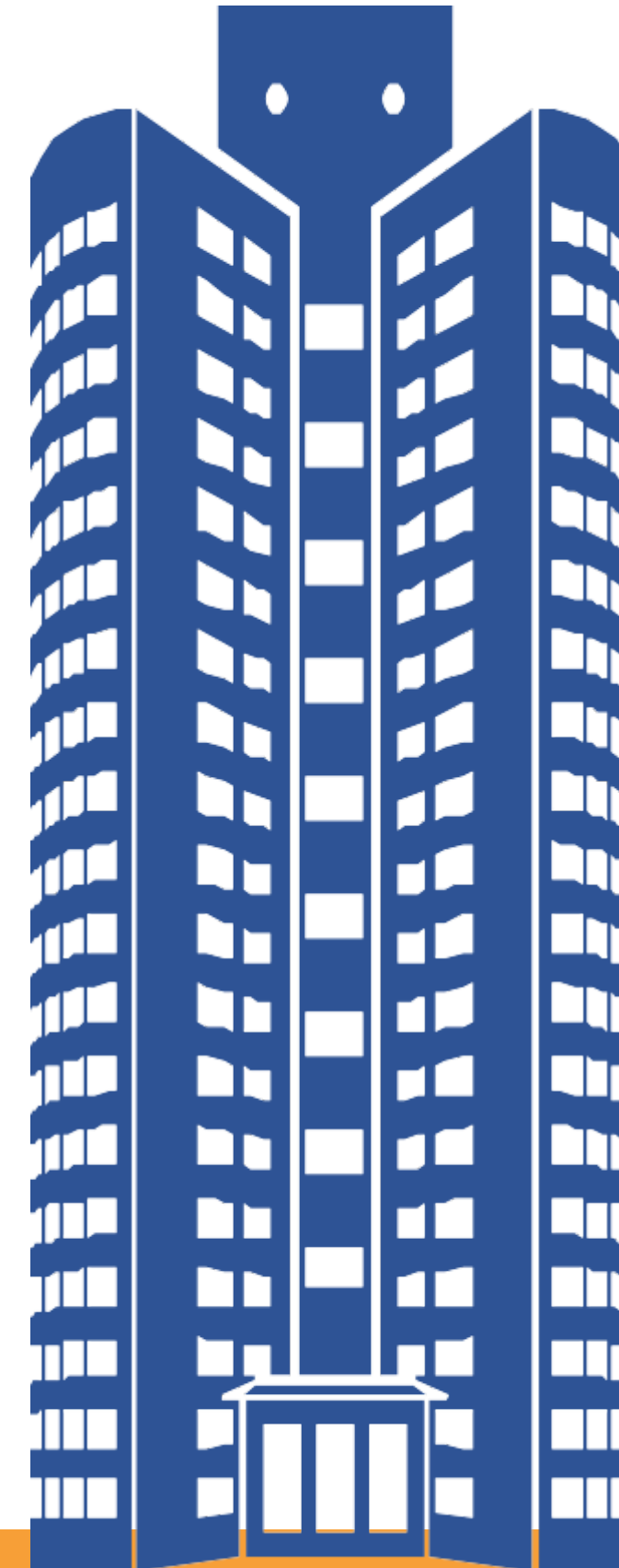
General insurance Provider  
(property, vehicle, etc)  
6.5 Tn



Market Leader in Indonesia's Pawn  
Industry Services  
82.2 Tn



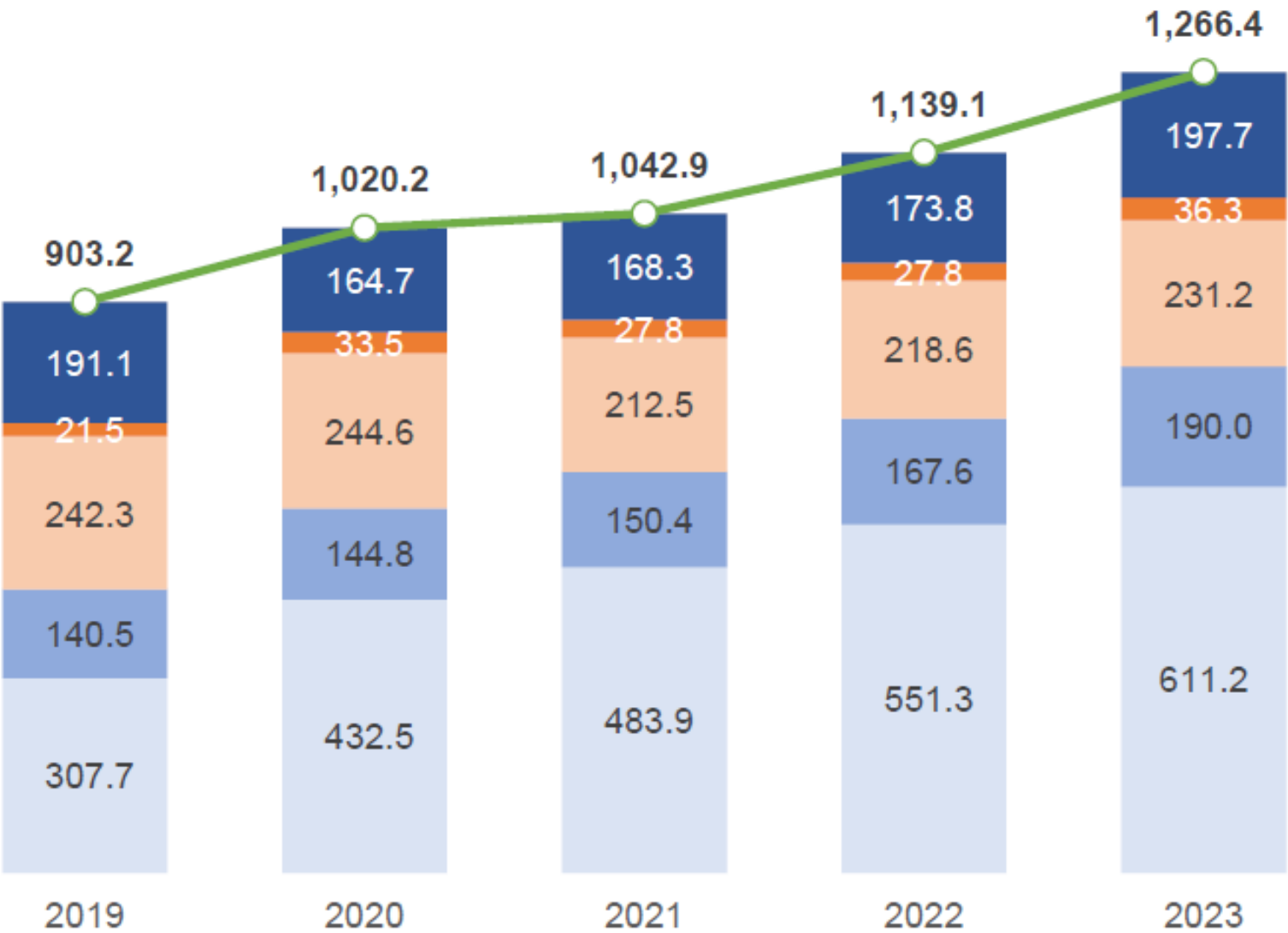
Leading in Community Based Lending in  
the Nation  
51,1 Tn



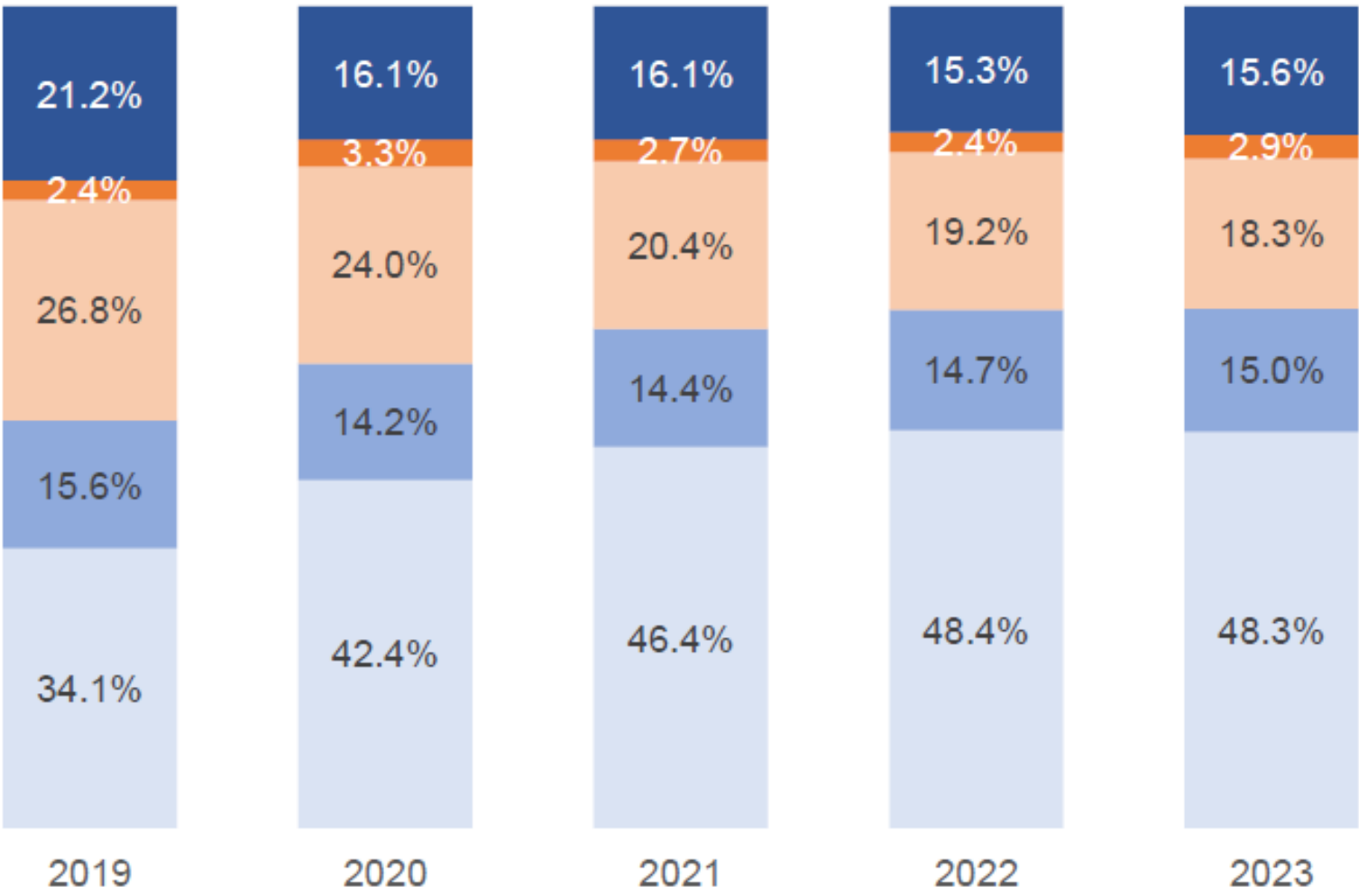
Subsidiaries contribute 12,1% to consolidated net profit

# Loan Composition

Loan Outstanding – by business segment (IDR Tn)



Composition – by business segment (%)



	Micro	Consumer	Small	Medium	Corporate	Total
YoY Growth ( % )	10.9	13.4	5.8	30.5	13.8	11.2
(IDR Tn)	60.0	22.4	12.6	8.5	23.9	127.4

# BRI Micro Business Organization in HQ

**Director of Micro  
Business**

**Micro Business  
Development  
Division**

**Micro Sales  
Management  
Division**

**Social  
Entrepreneurship  
& Incubation  
Division**

**BRILINK  
Business  
Division**

**Ultra Micro  
Business  
Division**

**Hyperlocal  
Ecosystem  
Team**

Branchless Network	2019	2020	2021	2022	2023	YoY
BRILink Agents	422,160	504,233	503,151	627,012	740,818	113,806

Office Type	2019	2020	2021	2022	2023	YoY
Head Office	1	1	1	1	1	-
Regional Office	19	19	18	18	18	-
Branch Office & Special Branch Office	462	462	451	449	453	4
Branch Overseas Office	5	5	6	6	6	-
Sub-Branch Office	608	608	588	579	556	- 23
Sub-Branch Overseas Office	3	3	3	3	3	-
BRI Units	5,382	5,382	5,222	5,156	5,117	- 39
Cash Office	568	547	525	506	505	- 1
BRI Terrace	2,049	1,867	1,697	1,370	977	- 393
Mobile BRI Terrace	133	132	132	117	115	- 2
Ship BRI Terrace	4	4	4	4	4	-
<b>Total</b>	<b>9,234</b>	<b>9,030</b>	<b>8,647</b>	<b>8,209</b>	<b>7,755</b>	<b>- 454</b>

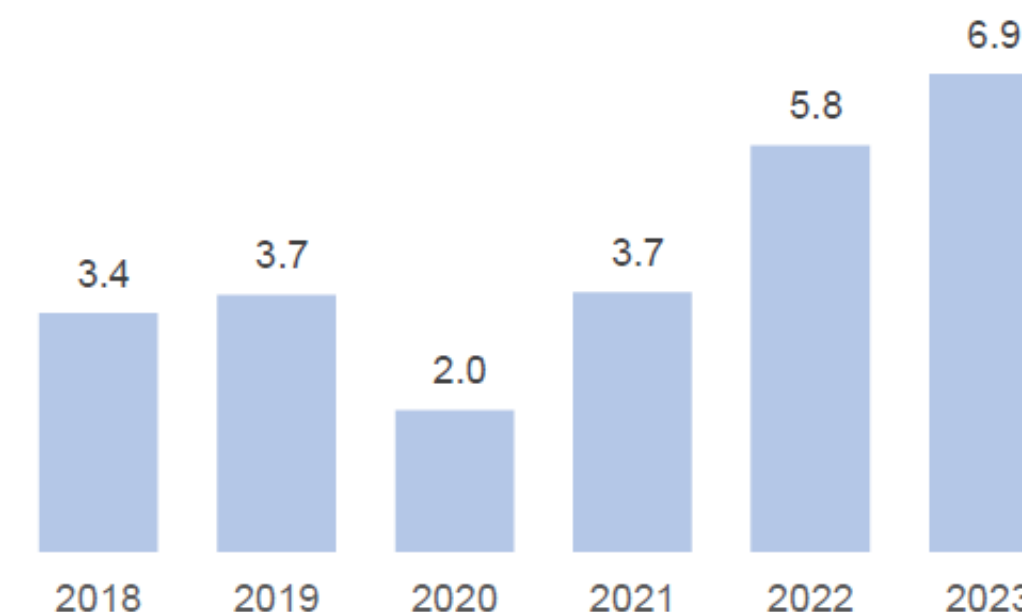
E-Channel Type	2019	2020	2021	2022	2023	YoY
ATM	19,184	16,880	14,463	13,863	12,263	- 1,600
EDC**	204,386	198,785	203,027	497,976	664,801	166,825
CRM	3,809	5,809	7,407	8,007	9,007	1,000
e-Buzz	57	57	57	57	57	-
<b>Total</b>	<b>227,436</b>	<b>221,531</b>	<b>224,954</b>	<b>519,903</b>	<b>686,128</b>	<b>166,225</b>

\*In accordance with POJK No. 12/POJK.03/2021 concerning Commercial Banks, there are adjustments for the types of BRI Unit Offices, Teras BRI and BRI Cash Offices which are included in the category of Sub-Branch Offices. Here, the data is still separated.

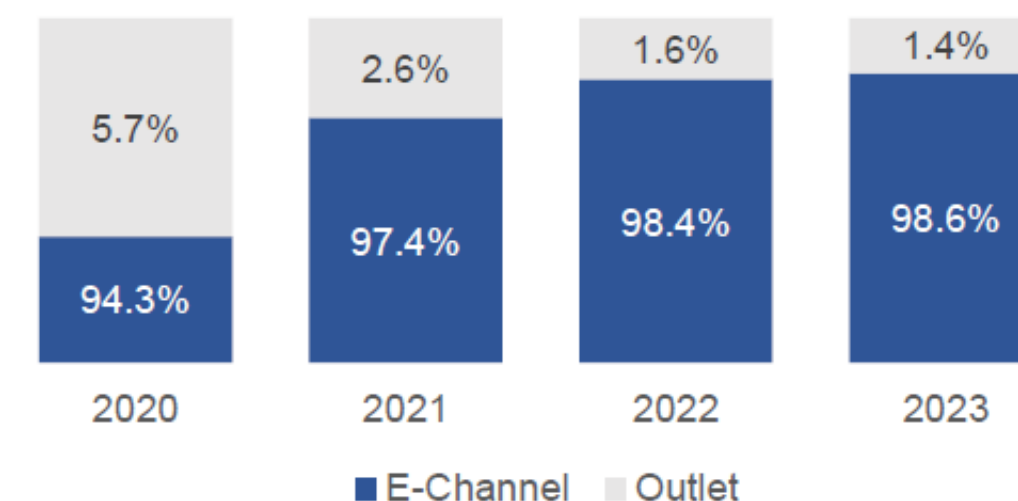
\*\* Since 2022, number of EDC includes government program, managed service, and partnership EDC

## Net Profit per Outlet

(IDR Bn)



## Outlets vs E-Channel Trx Composition



E-Channel transaction includes: ATM, CDM, BRILinks, BRIMO, and Internet Banking.

# BRI Digital & Culture Transformation

## Digital

Develop a Digital-based platform  
for products & services



## *Culture*

Developing a digital mindset and one  
culture

“The digital transformation is not about technology  
is about redefining your value proposition”

(Jeanne Ross - MIT)

## Digital Transformation Strategy

### -Digitize-

#### Digital Business Optimization

- Efficiency
- New Business Process
- Improve productivity

### -Digital-

#### Digital Business Transformation

- New Business Model
- Generate new revenue streams
- Improve gross margins

Improves Market Position

Changes Market Position



- Familiar with digital platforms, although smartphone penetration remains low
- Limited knowledge of financial products beyond savings account
- Cash still being the dominant chosen method of transactions
- Need a financial institution that is “locally embedded” and is able to “gain their trust”
- Majority without stable income
- Prefers banking via an agent rather than digital banking model
- Open to beyond banking offerings to help grow the business

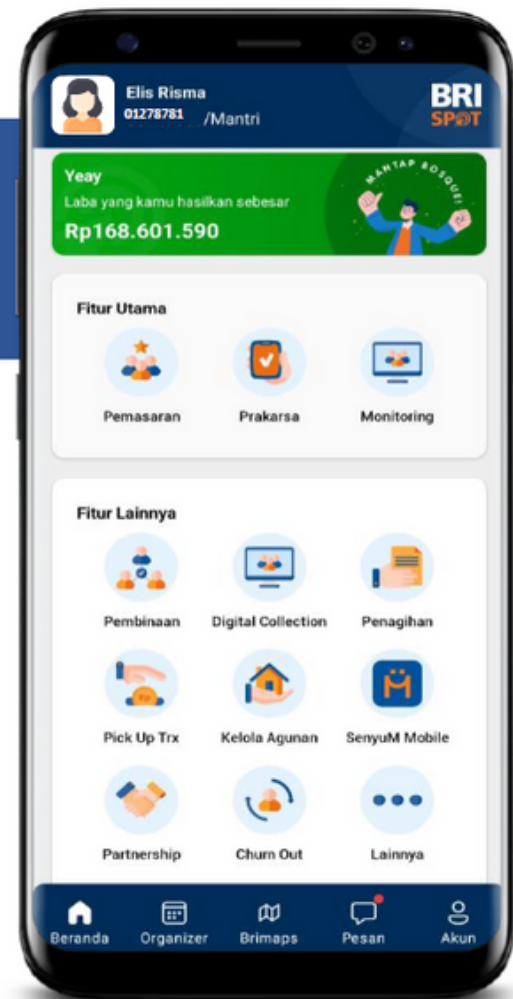
# BRI Strategy for Sustainable Growth



*... BRI Strategy to Maintain Sustainable Growth will lead the Bank to Go Smaller, Go Shorter & Go Faster ...*

# Go Faster : BRISPOT

Digitalize Business Process through BRISPOT, to Increase Productivity and Efficiency



+100K Users  
(loan officers & approvers)

+157 Impactful Features  
Micro +76  
Small +37  
Consumer +44

## BRISPOT Features

### Boost Productivity

- Sales & pipeline
- Portfolio balancing dashboard
- Profit & loss portfolio
- Working area mapping
- UMi corner integration
- BRILink partnership
- KPI visibility
- Activity suggestion
- QRIS acquisition
- Radar CASA

### Increase Efficiency

- Automated pre-screening
- Less paper
- All in one application
- Pick up transaction
- BRISURF integration
- Online loan application letter register
- Scheduled marketing
- Automated AGF registration

### Strengthen Risk Management

- Monitoring & evaluation
- Monitoring point to point
- "Activity Today"
- Assistance
- Early warning system
- Loan collection
- KUR limit monitoring
- Credit restructuring

## Boost Productivity & Unleash the Potential

### Digitalization

Before

- Double work
- Variative financial assessment
- No cross-selling module

After

- All in one go
- Standardized template
- Build-in cross-sell module

### Automation

Before

- Manual prescreening
- Manual disbursement
- Manual reminder by loan officer

After

- Automatic prescreening
- Automatic disbursement
- SMS & email notifications

### Simplification

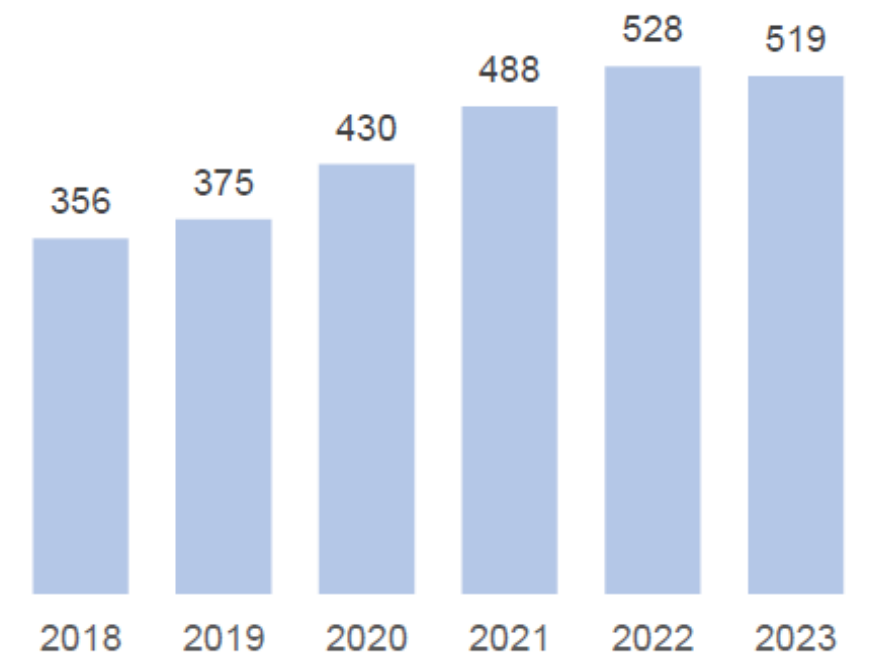
Before

- Paper based loan application
- Manual mapping
- Approval process in 20 days

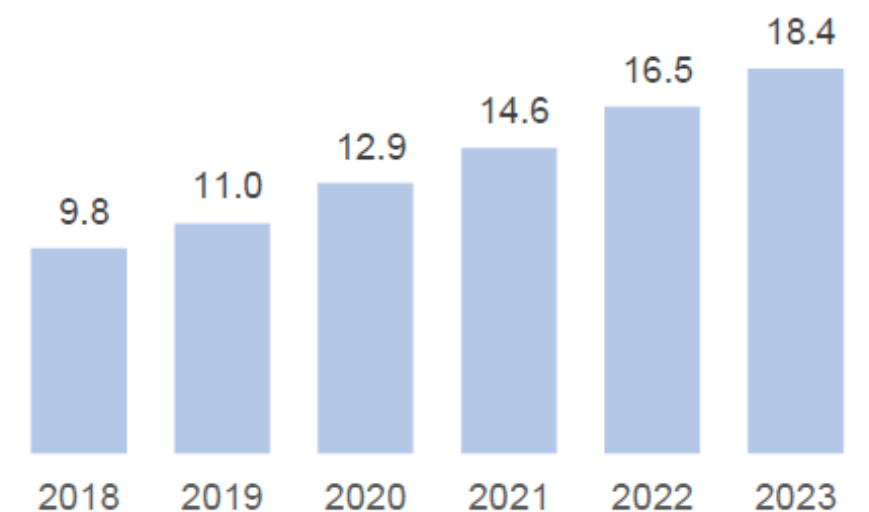
After

- Paperless loan application
- Geo-tagging technology
- Less in 1 day

## # Borrowers per Loan Officer



## Loan OS per Loan Officer (in Bn)



# BRI Super App: BRImo

Digital Financial Solution SuperApp for Customer

Better user experience to customers by integrating 8 points of customer needs in one application



## Highest Rating Mobile Banking



4.7

10M+ Download  
127K Review



4.5

10M+ Download  
1M Review

## BRIMO Journey

## Outstanding performance with significant double-digit growth

2023

- Complain-in-apps feature and toll-free services to ease the complaints filing
- Chat banking services (Sabrina)
- Government bond
- Virtual credit card
- QR cross border (Singapore)
- Virtual debit card

2022

- Opening Forex account
- QR payment with CC as source of fund
- Personal financial management
- RDN investment

2021

- International transfers to more than 100 countries (SWIFT and Western Union)
- Forex conversion
- Instant transaction with fast menu
- QR Merchant

### # Users

(in Mn)

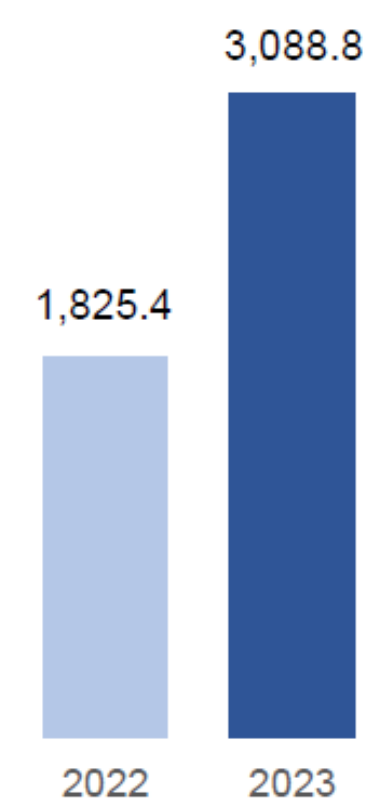
32.6% YoY



### # Financial Transaction

(in Mn)

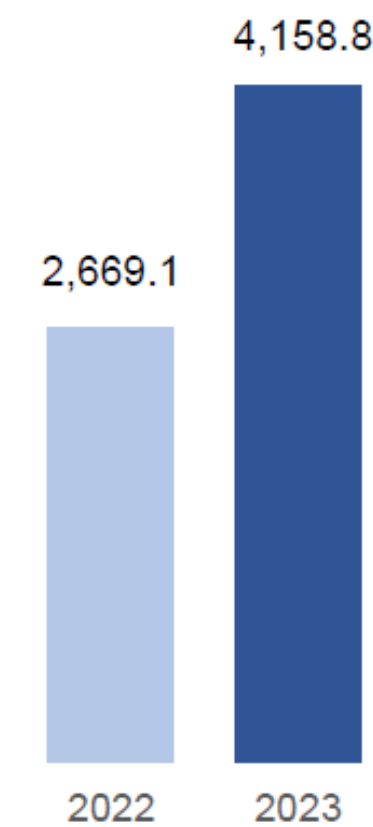
69.2% YoY



### Transaction value

(IDR Tn)

55.8% YoY



## INTRODUCING PARI

The Biggest B2B Agri-Aquaculture Commodities Trading Platform in Indonesia with more than **10 integrated commodities**, that been used by more than **60K players** in more than **250 places** in Indonesia that joined the PARI's Ecosystem



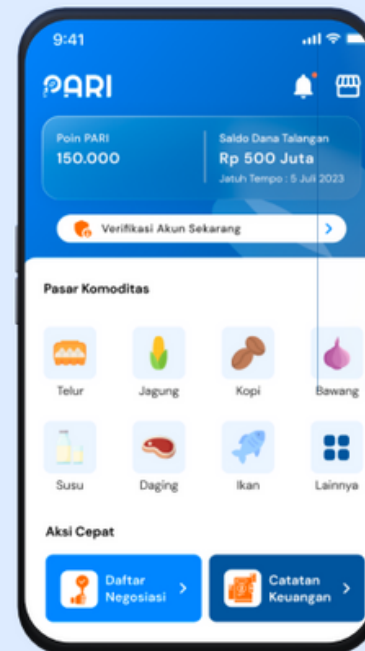
## Performance

USER **67.086** GMV **\$ 1.56 Bn**

Loan Disbursement **\$ 410 Mn**

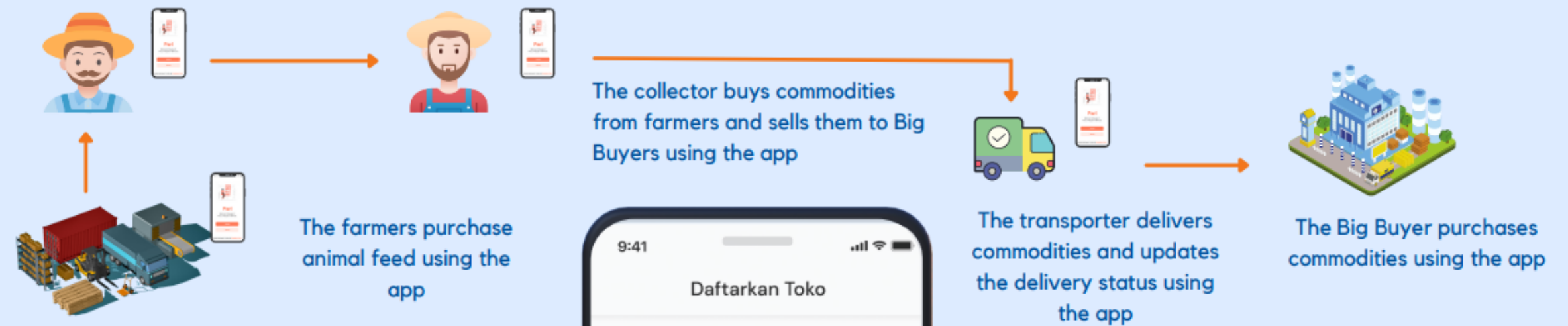
**508.121** Transaction

**14** OUR BIGGEST TRANSACTION COMMODITIES  
Corn, Egg, Shallot



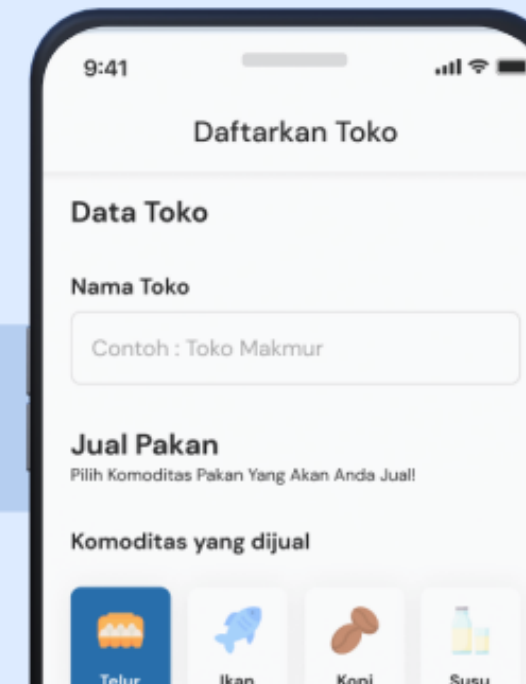
## PARI: TRANSPARENT & EFFICIENT TRADING

We are helping Traders to find Supplies and Expand Sales easily in one Application, trading activity become more transparent and efficient, and also assist their cashflow pain points using Kredit Talangan provided by Bank BRI



Proven Reduce Cost  
Minimum **2X**  
Cost Efficiency

Proven Growing Margin  
**99,4%**  
Minimum Margin Growth



Using digital technology, we deliver an end-to-end closed trading and supply chain services for Users to grow their business and expand market.

Stroberi Kasir is an Android-based Point of Sales (POS) management application that serves as a transaction recorder, inventory management, QR code payment, business governance, and administration tools

## Benefits



### Accountability

Every sales transaction is recorded, and historic reports can be downloaded



### Effectivity

Facilitates cashiers in recording sales transactions with customers, both cash and credit.



### Accuracy

Each sales transaction updates the inventory accurately.

## Features

### Transaction History

Users can review past transactions and reprint receipts.

### Reporting

Users can view transaction data, income, expenses, accounts receivable and payable, PNL, stock quantity and Cash in out

### Order

Users can also place orders with registered suppliers

### Cash Opening & Closing

Users can input the initial and final cash amounts when opening and closing system at the start/end of day

### Product Management

Merchants can manage the inventory and update the sold items

### QRIS

(Quick Response Code Indonesian Standard)  
Buyers only need to scan the QRIS from Stroberi

## Users/MSMEs



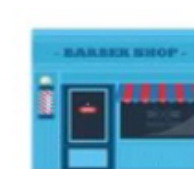
Grocery Store



Eatery



Laundry



Barbershop



Coffe Shop/Cafe



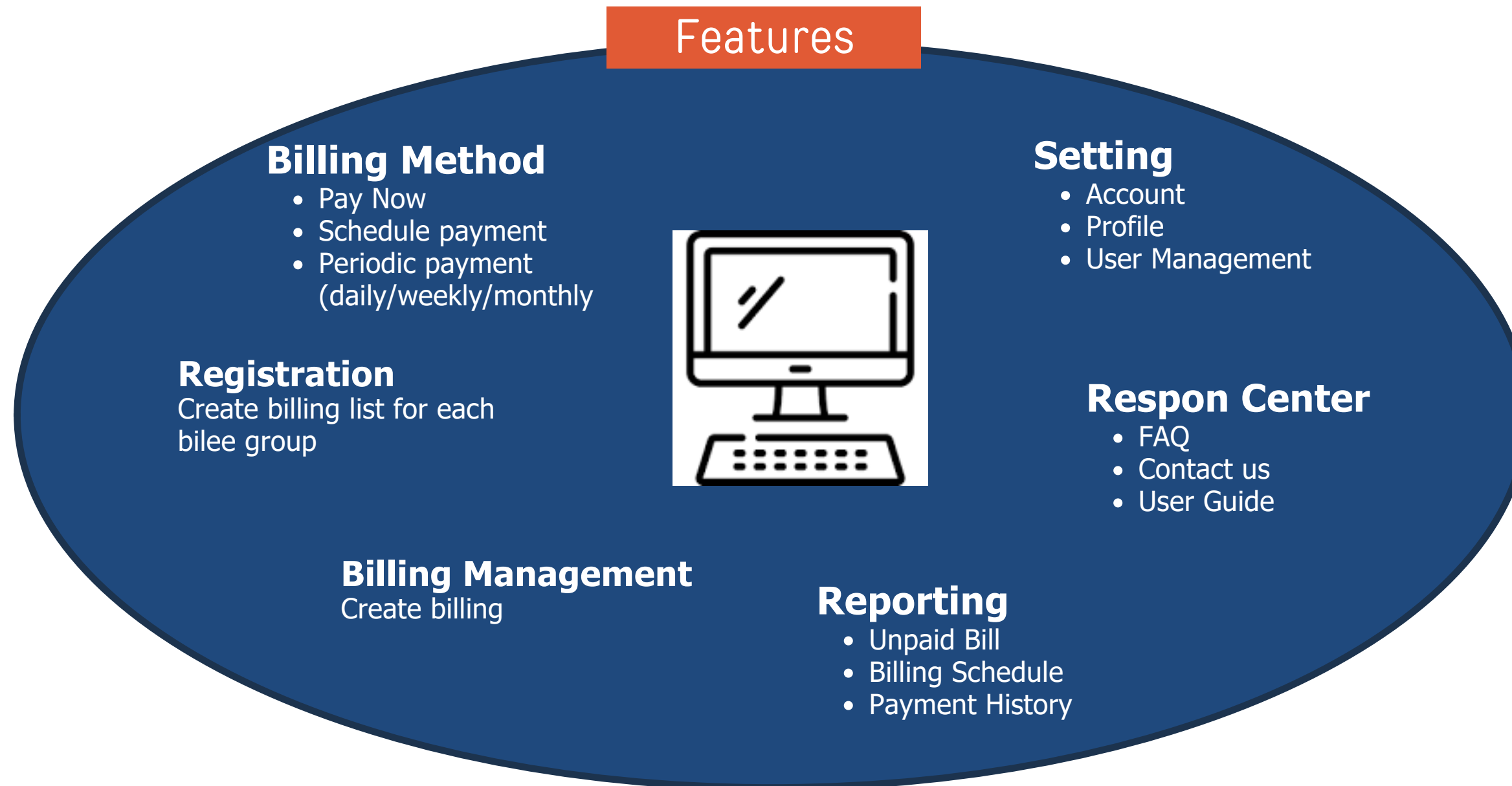
Street Vendor

Stroberi Tagihan: Billing management platform that facilitates Market Managers, Institutions, Companies, Enterprises, Associations, and MSMEs to create invoices and monitor invoices of traders, customers, and members

## Benefits

- **Easy**  
Facilitating institutions, companies, market managers, and MSMEs in monitoring invoices.
- **Affordable**  
BRIVA transaction fee is only Rp 100
- **Fast**  
Every new invoice is notified through Billee.
- **Practical**  
Easy invoice management through document upload
- **Transparent**  
There is a real-time online monitoring dashboard

## Features



## Benefits

- **USERS**  
Market Manager  
Company/Institution  
Association & Arisan Groups  
BUMDes (Village-Owned Enterprises)  
Housing/Cluster  
Individual/Participant  
MSME
- **Bill Types**  
Rental fees, dues, levies, arisan, cooperatives, etc.
- **Important Terms**  
**Biller/User** (party creating the invoice)  
**Billee** (party receiving the invoice).



thank  
you

