

Strategi Business di Era Digital



Teknis Inovasi
digital &
bagaimana
trend nya?



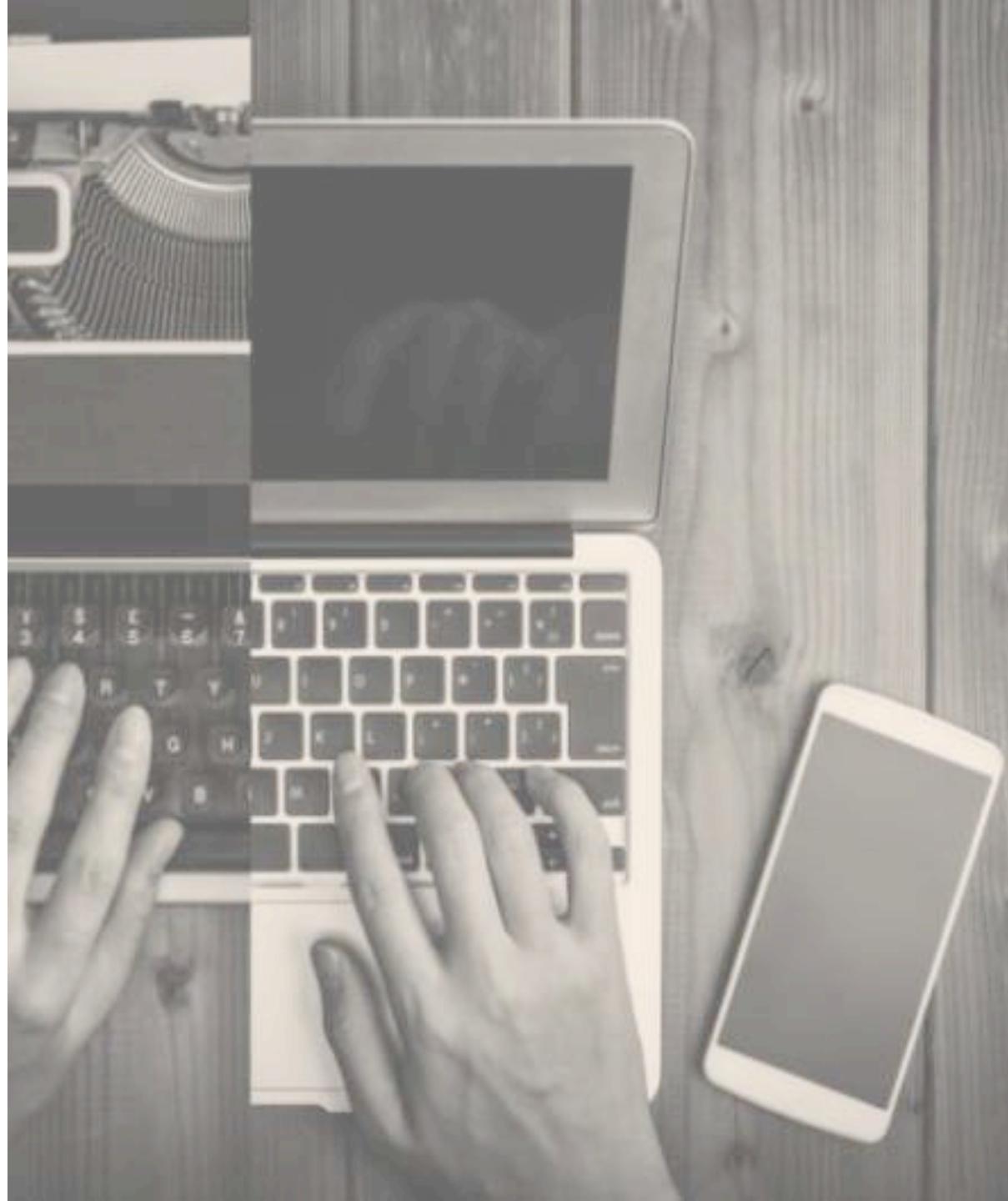
Strategy
Bisnis yang
Tepat di era
digital?



Bagaimana
business leader
merubah
peran?

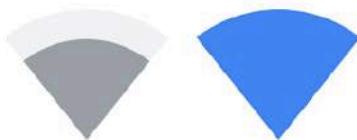


**Teknis Inovasi
digital &
bagaimana
trend nya?**



\$72B

The Southeast Asia internet economy
by the end of 2018



\$240B by 2025 –
\$40B more than
previously estimated

\$23B

in e-Commerce,
double that of 2017

120M E-Commerce
shoppers, up from
50M in 2015



\$30B

in Online Flights, Hotels,
and Vacation Rentals

59% of travel
bookings are still
completed offline



\$11B

in Online Advertising,
Gaming, and
Music & Video on Demand



#1 most engaged
mobile users
globally live in
Southeast Asia

\$8B

in Online Transport
and Food Delivery



35M users in
500+ cities take
more than 8M
rides per day

e-Economy SEA 2018: S outheast Asia's internet economy hits an inflection point

1. e-Commerce,
2. Online Media,
3. Online Travel,
4. Ride Hailing grew at an unprecedented rate.

grew at an
unprecedented
rate.

\$24B

raised through 2,400 internet economy deals since 2015



\$16B invested in Southeast Asia's 9 startup unicorns:

Bukalapak

GOJEK

Grab

LAZADA
.COM.PH

R A Z E R

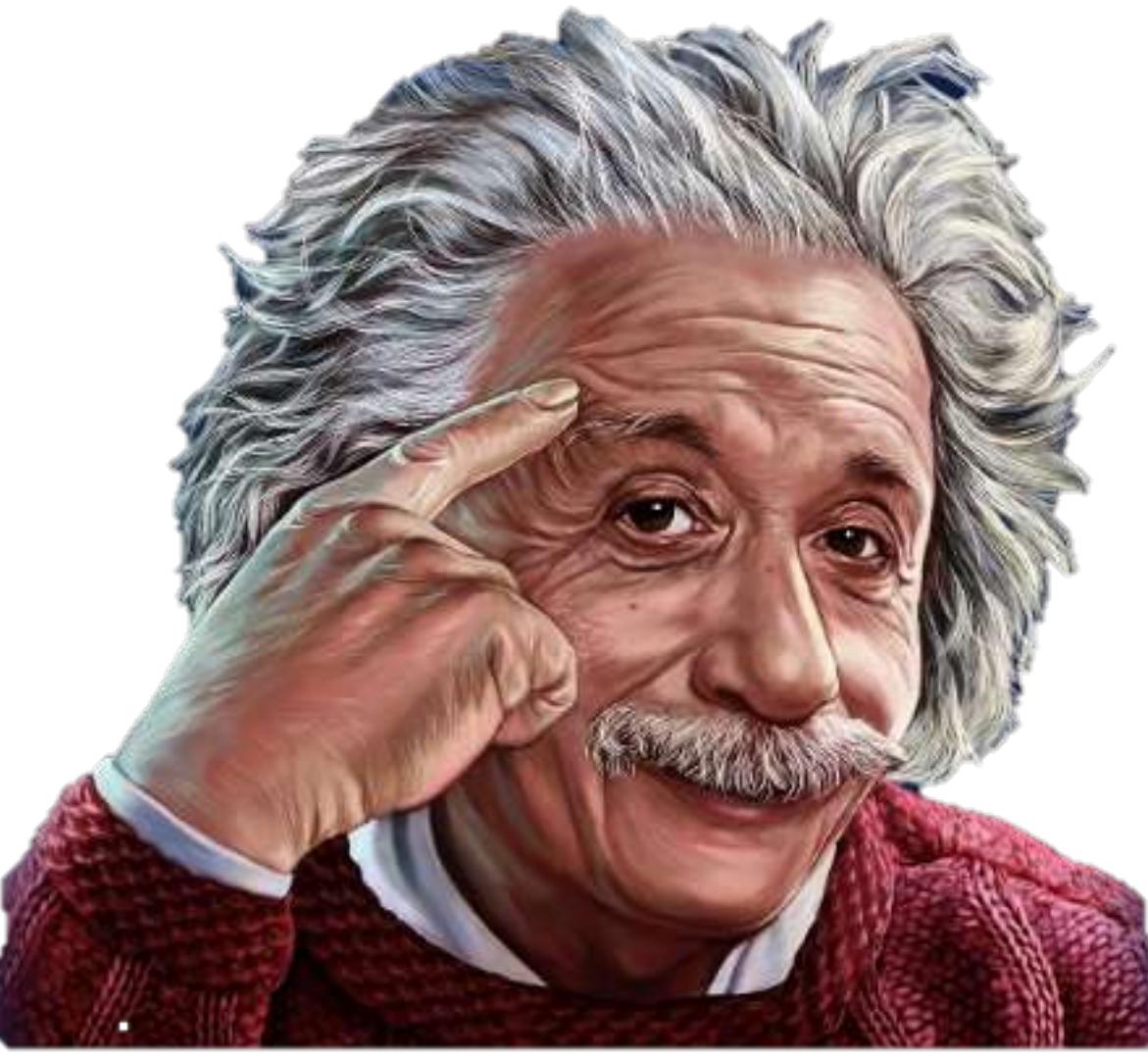
sea
connecting the dots

traveloka

tokopedia

VNG

When the **Why** is **CLEAR**, the **How** is **EASY**

A detailed portrait of Albert Einstein, showing him from the chest up. He has his characteristic wild, grey hair and a well-groomed grey beard and mustache. He is wearing a red, textured sweater over a white collared shirt. His right hand is raised to his forehead, with his index finger pointing upwards, suggesting he is deep in thought or explaining something. The background is plain white.

If you can't
explain it
SIMPLY, You
don't
understand it
well enough

Albert einstein

JAN
2019

INDONESIA

THE ESSENTIAL HEADLINE DATA YOU NEED TO UNDERSTAND MOBILE, INTERNET, AND SOCIAL MEDIA USE



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 USERS



150.0

MILLION

PENETRATION:

56%

MOBILE SOCIAL
MEDIA USERS



130.0

MILLION

PENETRATION:

48%

we
are.
social

we
are.
social

we
are.
social

JAN
2019

FREQUENCY OF INTERNET USE

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



EVERY
DAY

AT LEAST ONCE
PER WEEK

AT LEAST ONCE
PER MONTH

LESS THAN ONCE
PER MONTH



we
are.
social

79%

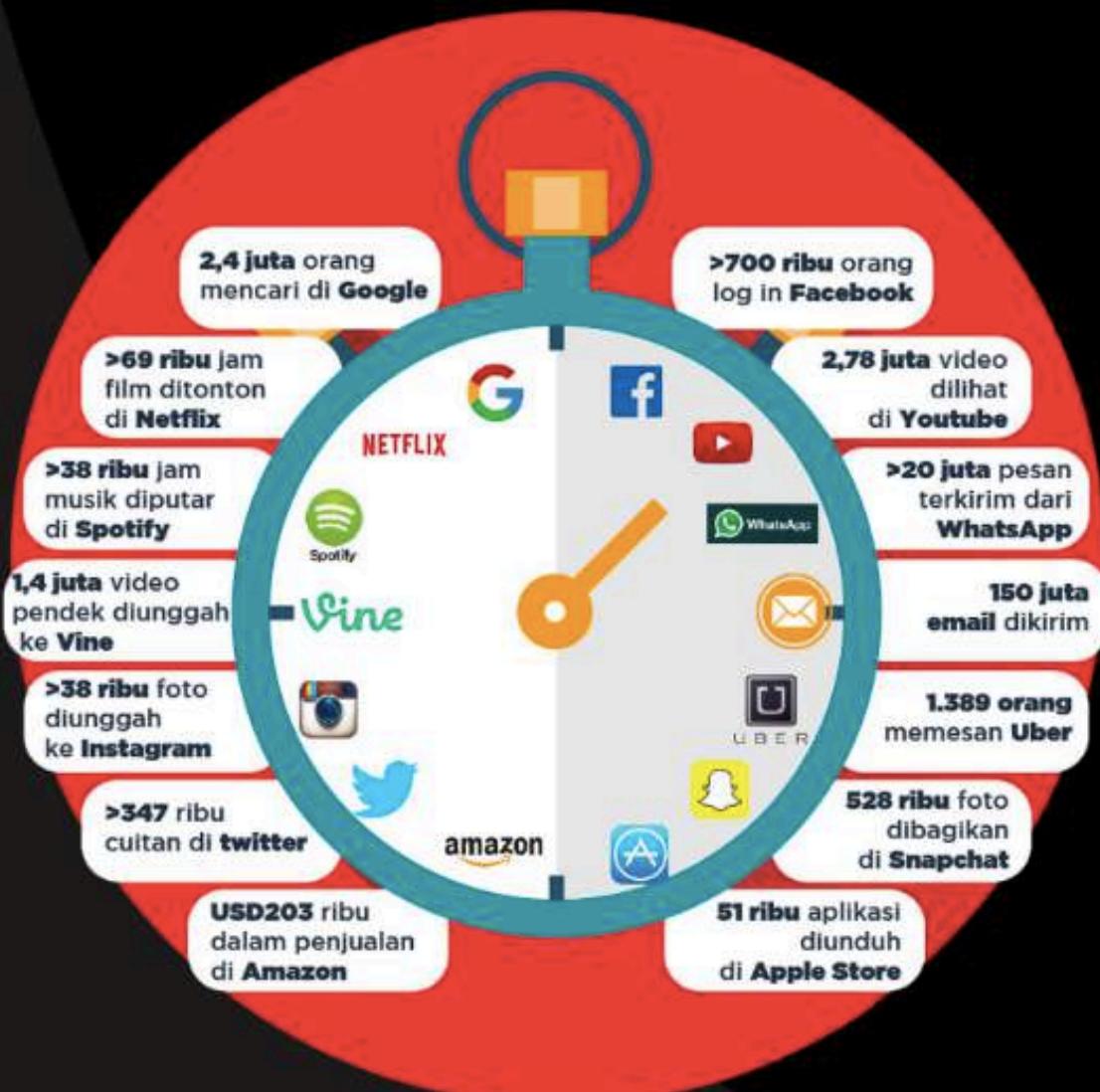
14%

6%

1%

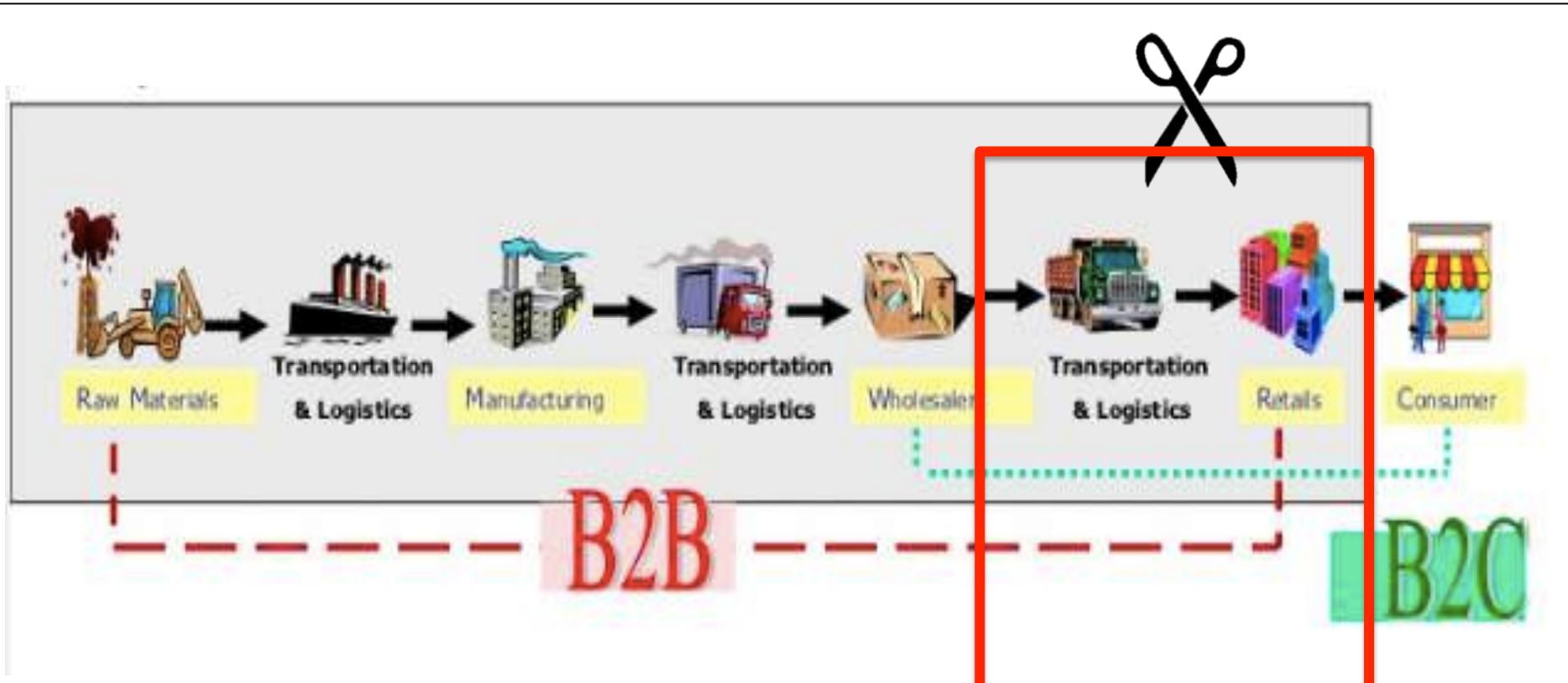


60 DETIK DI INTERNET



IT'S A HUGE POTENTIAL MARKET !

Gadget is like a Bridge to reach Customer NOW & FUTURE !



Cutting of Process & Delivery

65%

Of primary school
children will work in
jobs that don't exist
today

<5

Shelf life of skills do not
exceed 5 years

35%

Of Core job skills will
change by 2020

It's getting harder and **harder to make new ideas**, and the economy is more or less compensating for that. The only way we've been able to roughly **Maintain growth is to throw more and more scientists at it.**

Nicholas Bloom



The Experience

The Programs

Faculty & Research

Insights

Insights by Stanford Business

Entrepreneurship

Topics

UNLEARN ERA

Big Ideas Are Getting Harder to Find

Stanford economists show productivity has not matched increases in research and development.

September 25, 2017 | by May Wong

A man with short brown hair is sitting in a dark room, looking upwards with a contemplative expression. In the center of his gaze is a bright, glowing celestial body, possibly a planet or a star system, surrounded by a hazy atmosphere. The background is dark, suggesting a window or a hole in a wall.

Teknis Inovasi digital & bagaimana trend nya?

DISADARI

DIPAHAMI

DI
EKSPLORASI

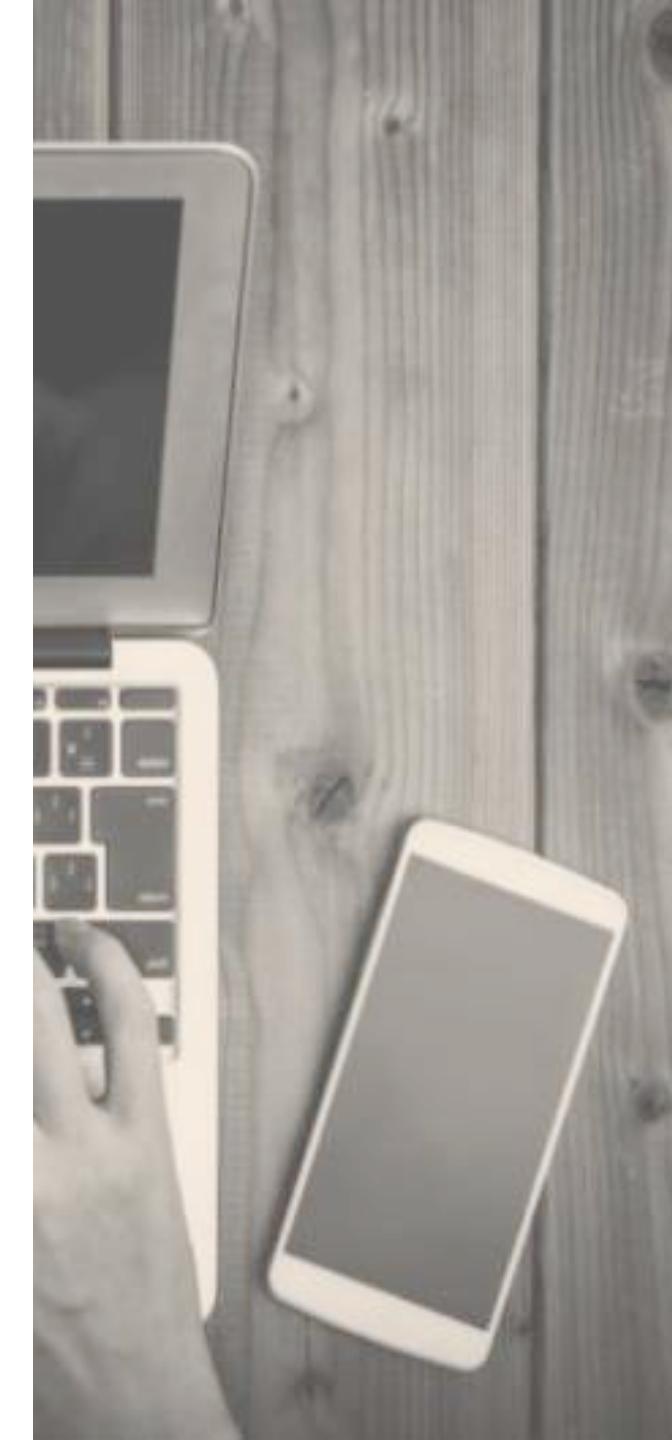
Seamless

Connected
&
Addicted

Great sample from **India**



Strategy
Bisnis yang
Tepat di era
digital?



A close-up photograph of a person's hands holding a black smartphone horizontally. The phone's screen displays a grid of four small images, each showing a different dish or food item. The person is using the phone to take a photo of a meal consisting of several bowls of food on a white plate. In the background, there are other items on the table, including a dark bottle and some cups.

Kita Semua
Adalah
CONTENT MAKER





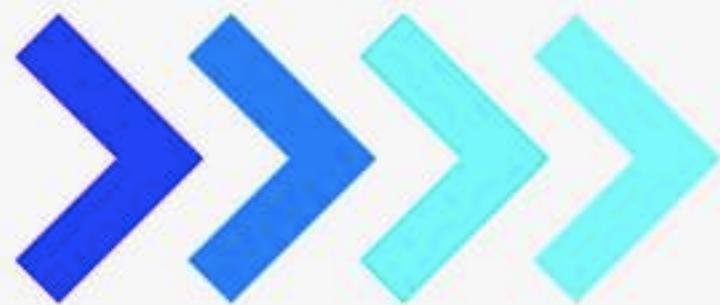
Don't start a technology conversation or strategy thinking about technology itself **but the consumer problem you intend to solve**



COMPLEXITY

The sole purpose of technology **should be**
to “simplify” consumer’s life and not
complicate it

SIMPLICITY





“Even if the Fare increases, You still pay Only The Locked Fare”



“Don’t Pay, if You Don’t Stay”

The Facts

PHONE NETWORK



89 years to 150MM

FACEBOOK



8 years to 1B

ANDROID



5 years to 1B



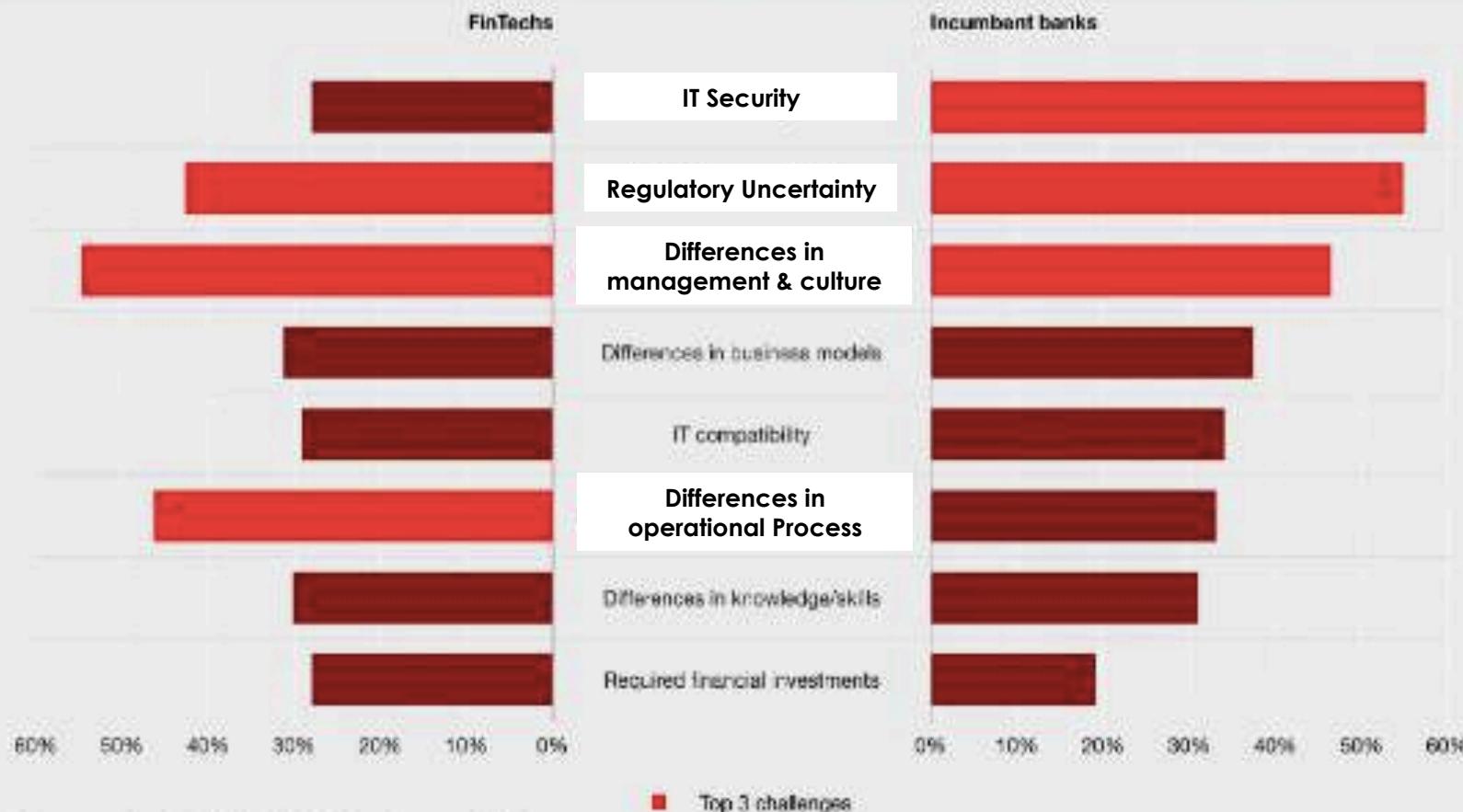
10 Perusahaan Besar yang Terima Pekerja Tanpa Ijazah, Google Hingga IBM



- Ernst & Young
- Google
- Virgin Media
- Starbucks
- Hilton
- Apple
- Microsoft
- PWC
- Intel

Competition shifting to direct collaboration across the Fintech ecosystem.
In such case, **both parties should profit.**

What challenges did/do you face in dealing with FinTech companies/incumbent banks?



Source: PwC Global FinTech Survey 2016

Competition shifting to direct collaboration across the Fintech ecosystem. In such case, both parties should profit.



FeelGood Loans

Loans

Personal loans from
£1,000 to £25,000

[See your rates](#)

Investments & ISAs

Invest in personal loans with
peer-to-peer lending

[Invest with Zopa](#)

What our customers think



Easy process

Mrs J



Great to use

Neil Bradbury



Thank you all everything was
so easy

Mr Astle



Rated excellent based on 12678 reviews

[Read more reviews](#)

We're celebrating our 3 millionth member by paying off her loan!

Learn More 

Personal loans up to \$40,000

Personal Loans

Small Business Loans 

Auto Refinancing 

Check your rate. It won't impact your credit score.



\$ How much do you need?

What's the money for? 

Check Your Rate

Join the newsletter.

By submitting your email address, you agree to
LendingClub's [Terms of Use](#) and [Privacy Policy](#).

Enter your email 

ZOPA US

We're celebrating our 3 millionth member by paying off her loan!

[Learn More](#)



How LendingClub works

1

Apply in
minutes

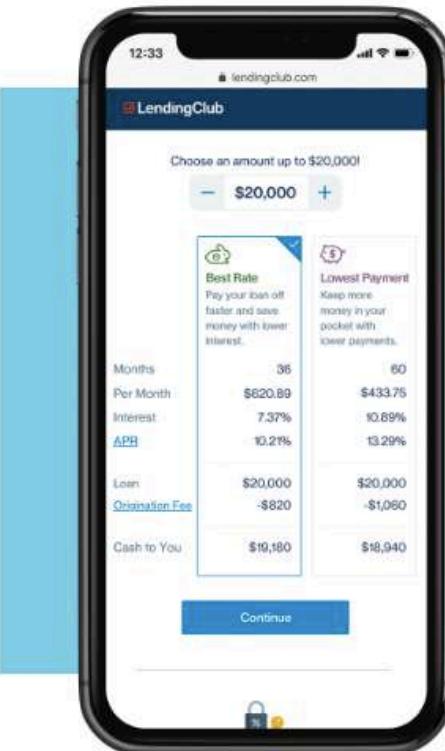
2

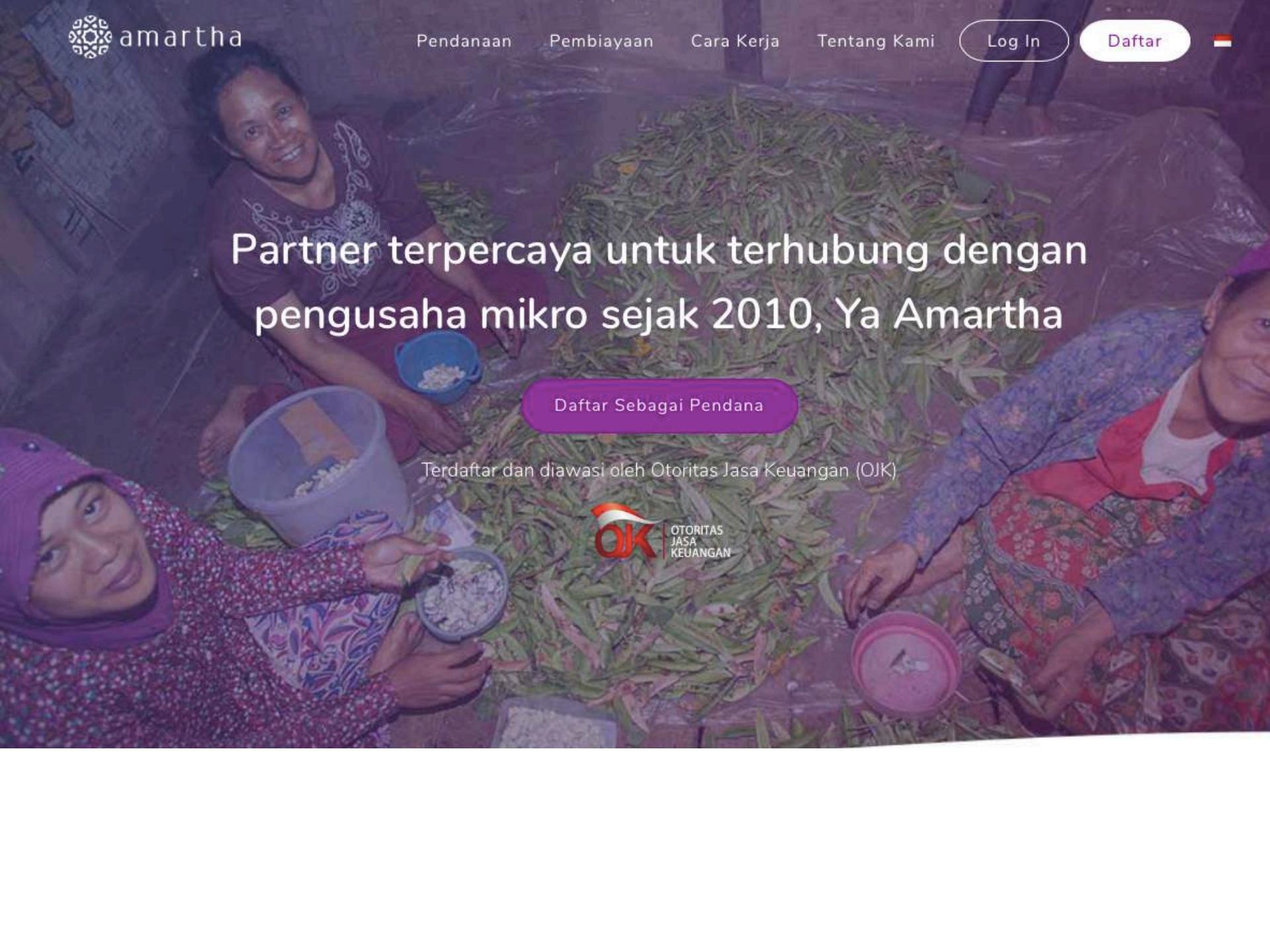
Choose a
loan offer

Select the rate, term, and
payment options you like best.

3

Get your
money fast





Partner terpercaya untuk terhubung dengan
pengusaha mikro sejak 2010, Ya Amartha

[Daftar Sebagai Pendana](#)

Terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK)



Mulai Mendanai



Rini Nurani
Dagang Gorengan

 Pasir Jambu, Bogor, Jawa Barat
 Perdagangan

TENOR: **50 Minggu** SEKTOR: **Perdagangan**
PENGAJUAN: **Rp. 3,000,000** IMBAL HASIL: **Rp. 405,000**



Aswani
Dagang Sembako

 Jasinga, Bogor, Jawa Barat
 Rumah Tangga

TENOR: **50 Minggu** SEKTOR: **Rumah Tangga**
PENGAJUAN: **Rp. 3,000,000** IMBAL HASIL: **Rp. 375,000**



Desti Rohima
Dagang Nanas

 Pangalengan, Bandung, Jawa Barat
 Pertanian

TENOR: **50 Minggu** SEKTOR: **Pertanian**
PENGAJUAN: **Rp. 4,000,000** IMBAL HASIL: **Rp. 500,000**



Mala Asfani
Modal Salon

 Kemang, Bogor, Jawa Barat
 Jasa

TENOR: **50 Minggu** SEKTOR: **Jasa**
PENGAJUAN: **Rp. 3,000,000** IMBAL HASIL: **Rp. 390,000**

Cerita Pendana

Cerita Mitra

A photograph of a person sitting cross-legged on a wooden floor, looking upwards with a contemplative expression. A large, glowing celestial sphere, resembling a planet or moon, is positioned above them, casting a soft light. The background is a dark, rustic wooden wall.

Strategi Bisnis di Era Digital

Adaptasi

Kolaborasi

Berbagi





ANGKASA PURA
SOLUSI





ANGKASA PURA
SOLUSI





INDONESIA FERRY
PROPERTY







Bagaimana
business leader
merubah
peran?

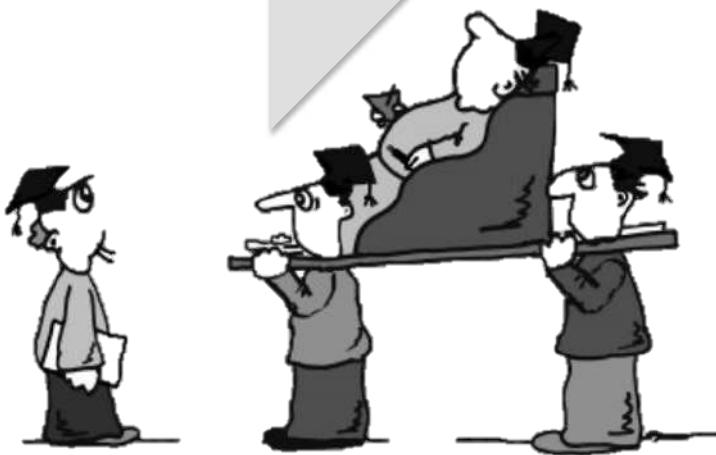


5 Tips Leadership style in Digital Era

MAINTAINING TO CREATING

Maintaining and coasting lead to tenure.

Is tenure your goal?



To shift to a creating mindset, build a creative culture in your organization.

Support your own and others' passions, celebrate new ideas, encourage autonomy, and minimize hierarchy.

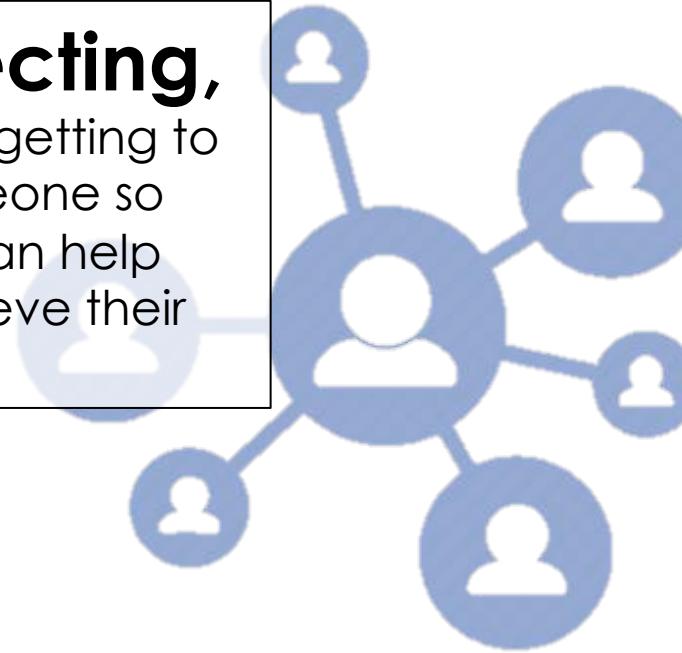
- Be opportunistic:
- Say “yes” to new ideas for opportunities everywhere.
- Being a creative leader, can create a transformative culture.

DIRECTING TO CONNECTING

Directing is a top-down approach to leadership: You tell others what to do, and they follow your instructions.



Connecting, involves & getting to know someone so that you can help them achieve their goals.



Requirement for Leaders

- Must be humble and other-focused.
- Opens doors for others to talk to them
- Doesn't interrupt
- Putting a lot of effort into getting to know and understand others.
- Encourage others and let them know you believe in them.

FROM UNIFORMITY TO DIVERSITY

**"Many leaders
are used to
having teams of
people who are
exactly like
them."**

SHIFT A DIVERSITY MINDSET CULTURAL

- Create a culture of sharing knowledge and ideas.
- Attracting people with different viewpoints.
- Disagreement and conflict, be your organization's back- bone.
- Diversity fills in gaps in knowledge, perspective, and experience



Trained leaders to Transformational Leaders

Trained leaders know the ins and outs of leadership because they've learned how to lead intellectually.

They're leaders with a mission.

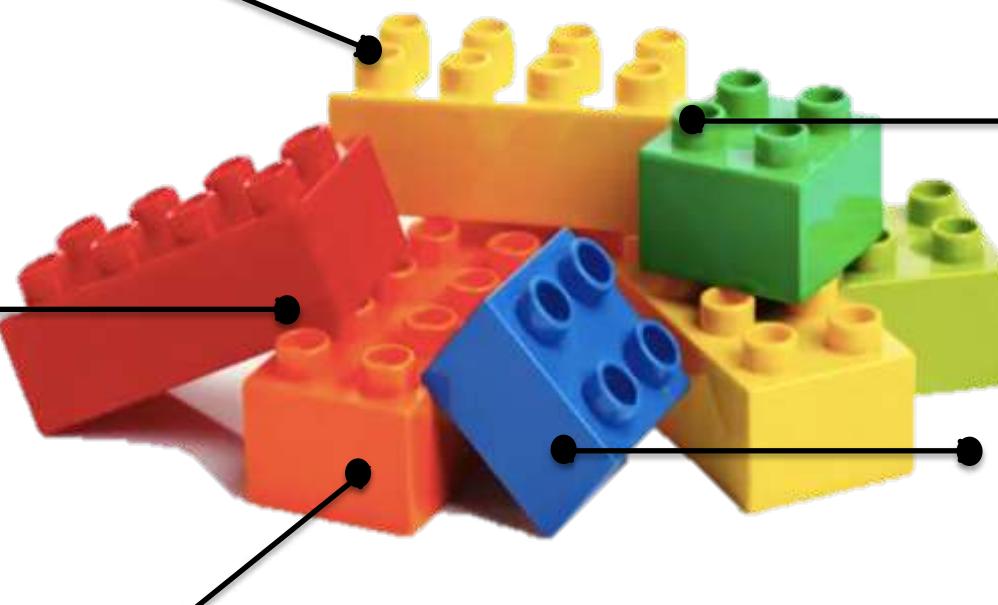
Transformational leader, They see things others don't see

Transformational leaders know why they lead, love the people they lead, and want to inspire others.



As a transformational leader, you must first go **through the transformation yourself** so that you know what your followers are getting into and how to guide them through it.

FUTURE ORGANIZATION

- 
- From Profit focused to **WELFARE**
 - **CREATION**
 - **INTRAPRENEURAL**
 - **INSPIRING LEADERSHIP**
 - **INDUSTRY ROLE**
 - **MODELLING**
 - **DIVERSITY & EQUALITY**
 - **SUCCESS JOURNEY**
 - **LEARNING ORGANIZATION**
 - **STORY TELLING**
- **Global Mobility**
 - **SMALL TEAM** in huge Numbers
 - **VIRTUAL**
 - Workflow
 - **LEAN Structure**
 - **FAST Adaptation**
 - **Innovation Culture**

whatever silos you've set up in the structure. The structural silos will get worse because at lower levels everybody's working on different objectives.

A better way to do it, or at least a way to complement that approach, is to make sure you've identified key metrics in a process and to make sure all the different functions or business units or geographies that are touching that decision or activity share the same metrics and targets. That helps immensely with collaboration.

It's a simple thing to say; it's not an easy thing to do. Most systems aren't set up to do it. But if you can identify the key value-adding activities and decisions—end-to-end, all the way to the customer—line up decision processes separate from the management hierarchy, make sure those are measured in the right way and that whoever is participating in those activities and decisions share in the objectives and metrics, the problem of silos, which most companies struggle with, gets a lot easier.

And the last principle is around people. You have to think about what's stable and what's dynamic when it comes to people. Now, one of the things that can be very dynamic with people is reallocating resources—using flexible labor or temporary labor. There are lots of things you can do that are very fast. But there are a few things that are often very stable in how you set up your people.

One of them is culture. Culture takes a long time to change; it takes a long time to build up a healthy culture. And it requires a lot of thought. So an organization's culture and some of the key competencies and capabilities that are sources of distinctiveness and competitive advantage are things that typically don't change quickly. And when you see companies that are very agile, they typically have something very special about the people and the culture that they've built.

Wouter Aghina: A question on the mind of many is what they can do to become more agile. There are three domains in the operating model that we have found are very

Big Organization but More Dynamic



Established companies often struggle to become more dynamic BUT its not impossible (Mc Kinsey)

Thank You