



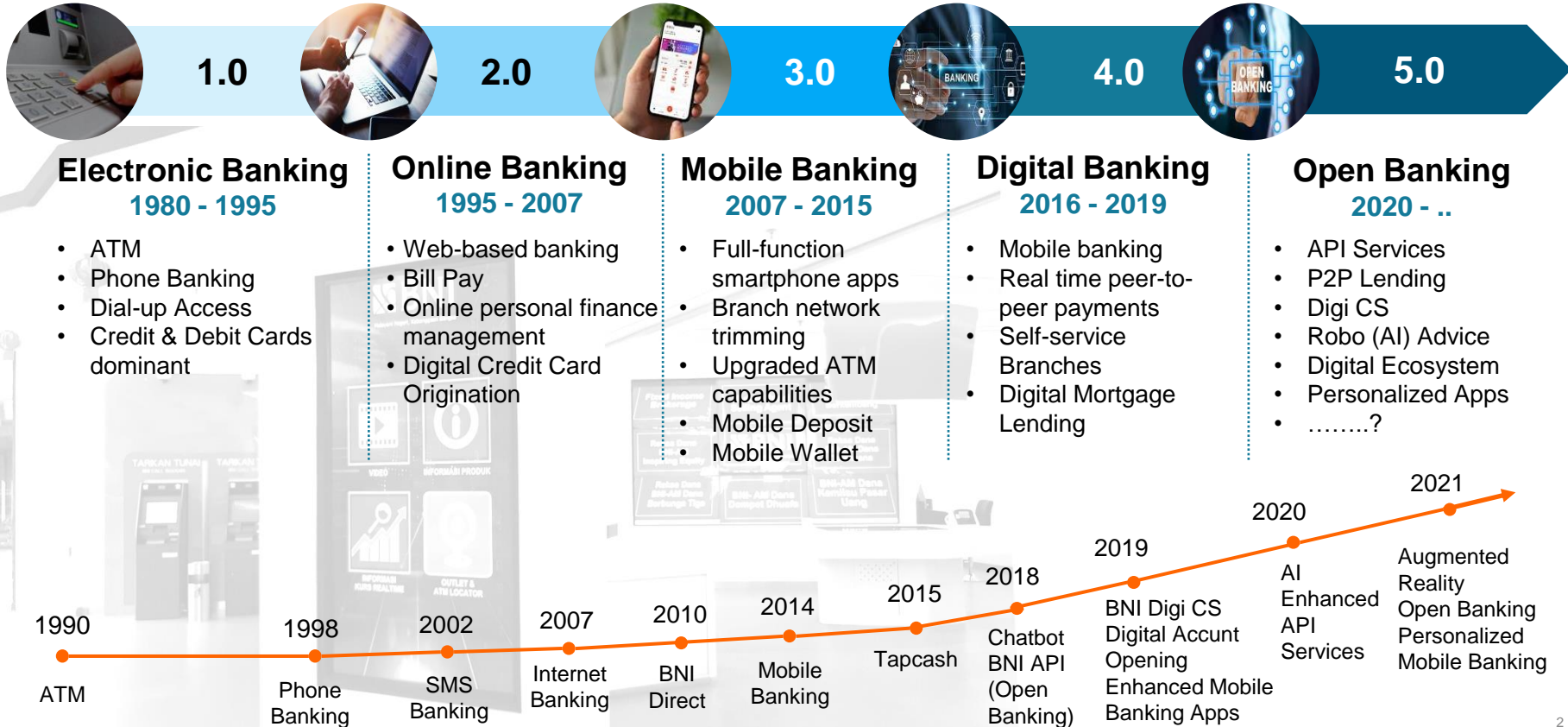
# Embracing the New Wave of Digital Disruption

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## The New BNI Mobile Banking
















# The Evolution of Banking Services

Change is accelerating but we strive to be **Agile**



# Digital Disruptions: the next chapter to digital native

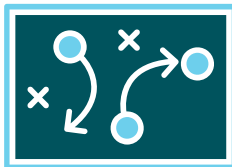
Rapid changes across technology, customer behaviour and economy within the last decade

Rise of the Startup Era	Hype of Fintech	New Equilibrium
<p><b>2010</b></p> <ul style="list-style-type: none"> <li>Indonesia with Fast-Growing pace of Internet Economy in Southeast Asia</li> <li>Startups growing, introduce the new concept of providing variety of products &amp; services through online platforms, eased consumer choice and convenience.</li> <li>With 2k+ technology-based startups, puts Indonesia as the fifth country with the most startups in the world.</li> </ul> <div>  Est. 2009            Est. 2010            Est. 2010            Est. 2012         </div> <div>  Est. 2010            Est. 2010            Est. 2010            Est. 2011         </div>	<p><b>2015 - 2020</b></p> <ul style="list-style-type: none"> <li>Fintech growing, notably P2P lending and e-wallets.</li> <li>BI issued PBI No 18/40/PBI/2016 to regulate the payment process for e-commerce, OJK issued POJK No 77/POJK.01/2016 regarding Technology-Based Borrowing-Lending Services</li> <li>Use money to burn to scale up the platform through aggressive promotions</li> </ul> <div>  Est. 2014            Est. 2015            Est. 2015         </div> <div>  Est. 2017            Est. 2016            Est. 2018            Est. 2019         </div>	<p><b>2020 - ...</b></p> <ul style="list-style-type: none"> <li>Vicious cash burning cycle stop, none of the players are offering aggressive promotions anymore</li> <li>Looking for partnership opportunity which allowed them to be part of a larger Ecosystem</li> <li>Conventional banks leveraging their own Ecosystem through Open Banking, pushing digital transformation supported by strong capital, big client base and extensive track record of credibility.</li> </ul> <p><i><b>Disruptive technologies is an opportunity for banks that respond</b></i></p>

# We move forward to combine the best of two worlds

- + Access to public funding
- + Sticky Customer Base
- + Wide range of financial products and services
- + Deposit guarantee by LPS
- + Long track record of Credibility & Brand Equity
- + Lower cost of fund

## Conventional Bank



*Balanced battlefield*

## Fintech Player

- + Agility of system to adapt to changing trends
- + Online ecosystem
- + Automation and cost efficient operation
- + Highly Convenient and Millennial friendly.

### Different paths for Conventional Bank

*Digital bank or  
direct bank models*



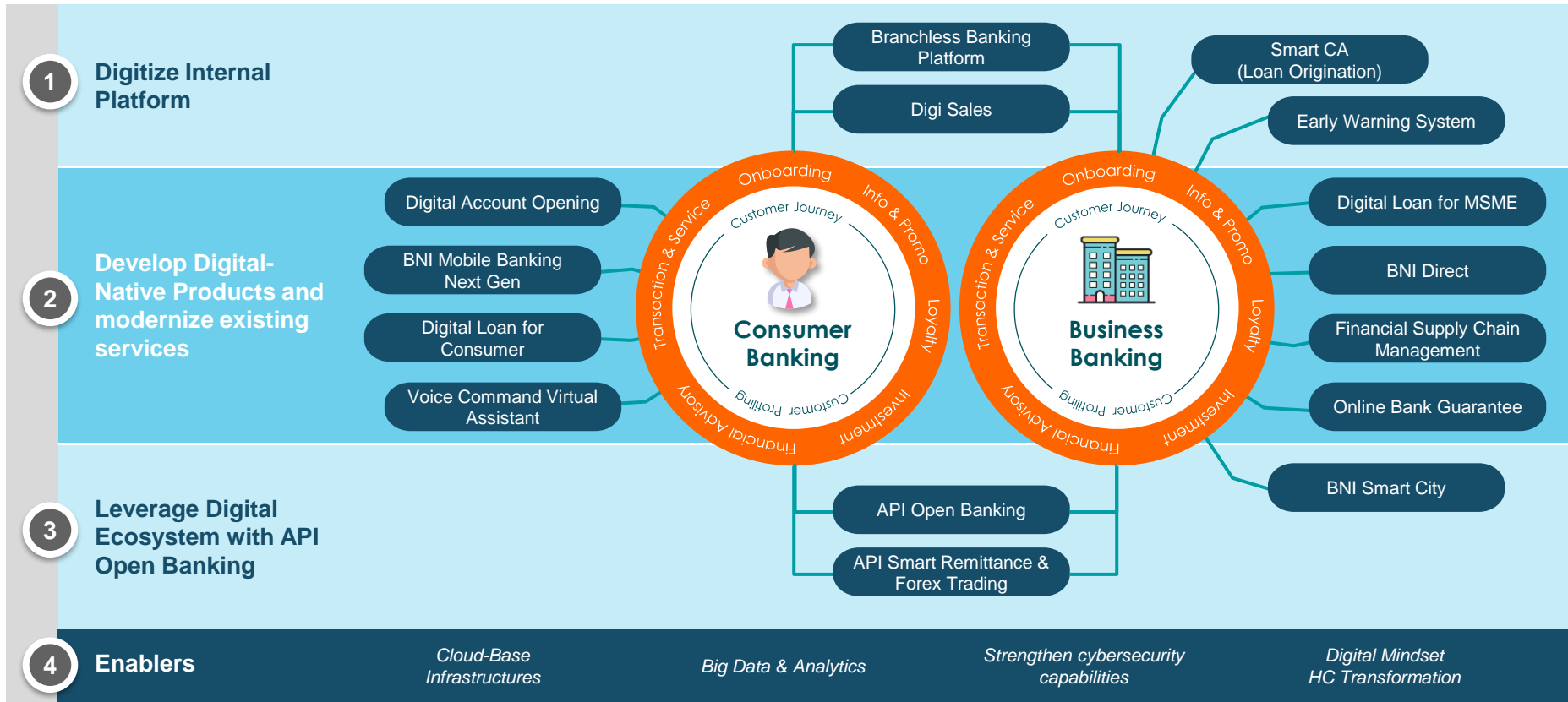
*Digital-only subsidiaries*



*Partnerships with fintech  
operators*



# Digital Initiatives that encompass Product, Digital Platform and extend our reach to B2B2C Ecosystem through Open Banking



# Where are we with Open Banking?



- » BNI API has a total of 260 services, **the most** compared to peers
- » Utilized by **3000++** partners
- » Recognized Globally



**Won the Best Overall Devportal - Community Prize in 2020**  
<https://devportalawards.org/winners>

We optimize all three possible roles in every ecosystem

## Orchestrator



Present the comprehensive offer of the ecosystem through a platform

*Play pivotal role within ecosystem by providing an integrated holistic solution, such as government, education, health, commerce*

## Partner



Use the partner's platform as a channel to sell bank's products

*Partner with e-commerce, lifestyle companies to sell deposits, loan products*

## Contributor



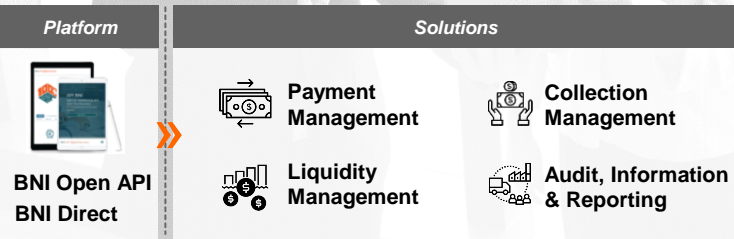
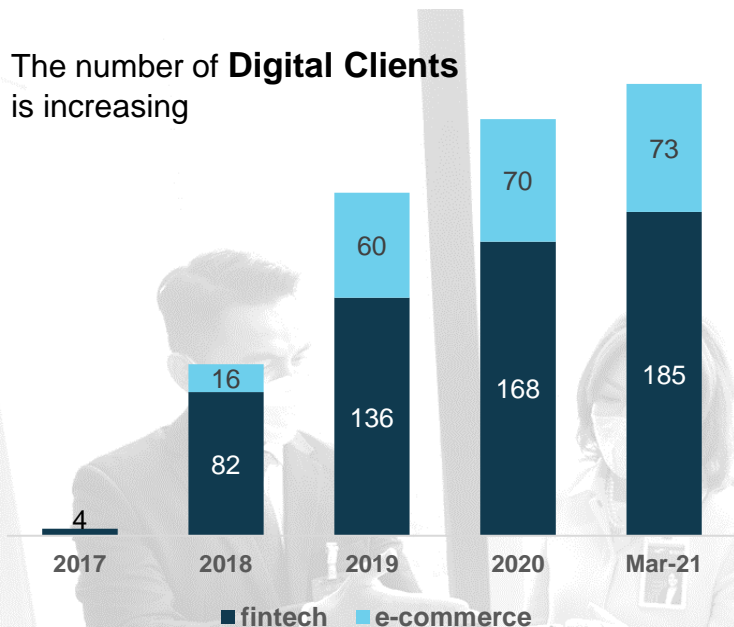
Provides services to the partners so they can potentiate their products

*Open banking APIs to open deposit accounts, provide loans, white label transfer, sharing biller, prepaid cards via fintech*

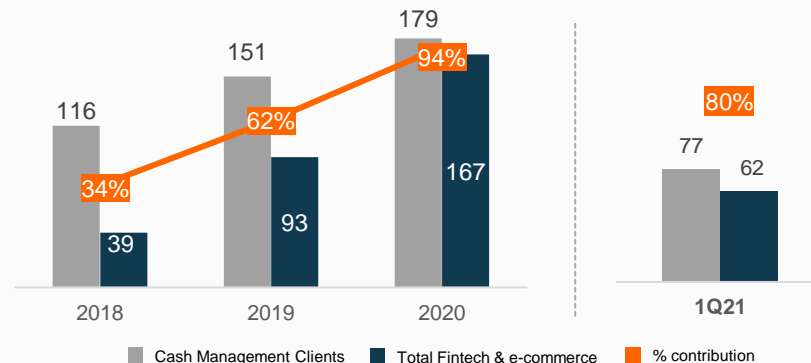


# Riding the wave of e-commerce & fintech boom

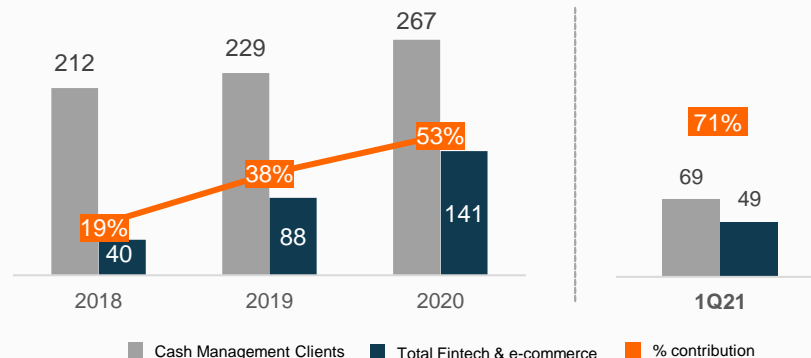
The number of **Digital Clients** is increasing



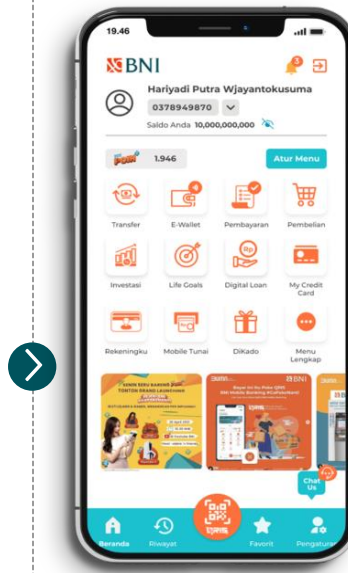
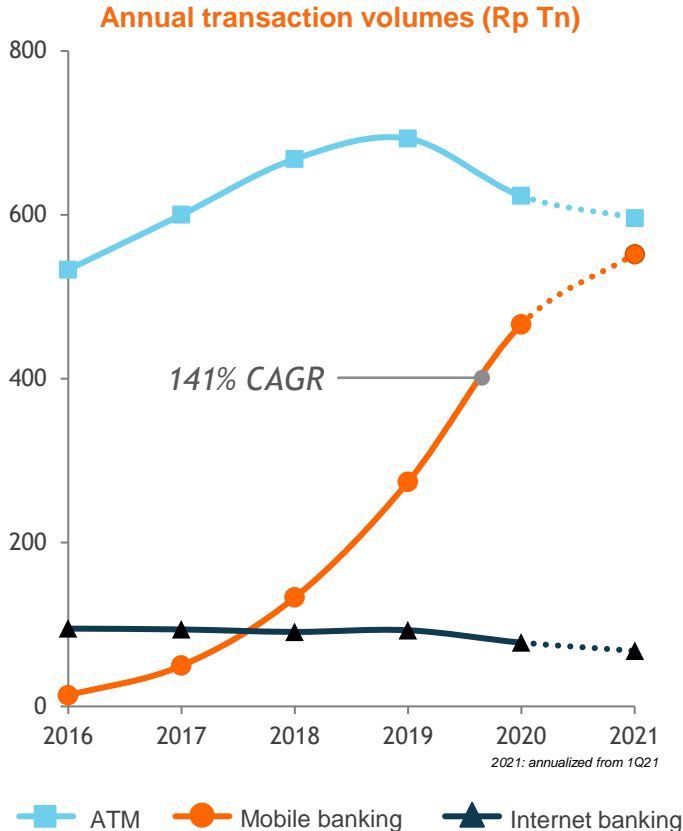
## # Transaction (in Mn)



## Fee Based Income (in Rp Bn)

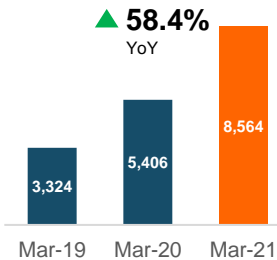


# Mobile banking growing very fast, becoming the preferred channel for Retail Customers



## BNI Mobile Banking

### # User (in 000)



### # of Transaction per active user per month

**10.4**

As of 1Q21

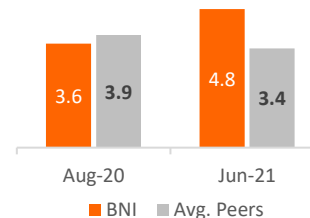
### Avg Transaction value (Rp Mn)

**1.45**

As of 1Q21

### Play Store Ratings

**4,8/5,0** ★★★★★



Note:  
Mobile banking transactions define as  
Financial Transaction (debit/credit of  
account)

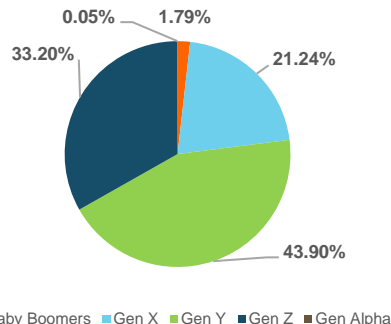
# We Listen, We Provide

Committed to deliver the best user experience to our BNI Mobile Banking customers

## BNI Mobile Banking User

# 8.6 Mio

*Users have experienced banking with BNI Mobile*



As of 1Q2021

## Survey for BNI Mobile Enhancement (8K+ Responses)

### Survey



Benchmarking,  
Quantitative, dan  
Qualitative

### In-Depth Interview



Focus Group Discussion,  
1o1 In-Depth

## Enhancements our Users want

### Look



**Masked Balance**

**Font** to be more readable

### Feel



Enable to add **Favorite menu** in navigation bar

**“Other Menu”** on login page to be more reachable

### Usability



Integrated **e-wallet top-up**

More informative **“Ask Us”** menu

Enabling transaction **history download**

Integrated with **Tapcash** (BNI card based e-money)

Emphasize **My QR & QRIS**

**Scheduled** transaction

# The Journey of BNI Mobile Banking

*Adaptive to Changes and Always Deliver Improvement*



**2016 - 2019**

*Basic banking features such as Transfer, Bill Payment, Virtual Account with Batik inspired look*



**2019 - 2021**

*Providing user interface transformation with leading features: biometric log in, e-wallet top up, credit card and investment*



**2021**

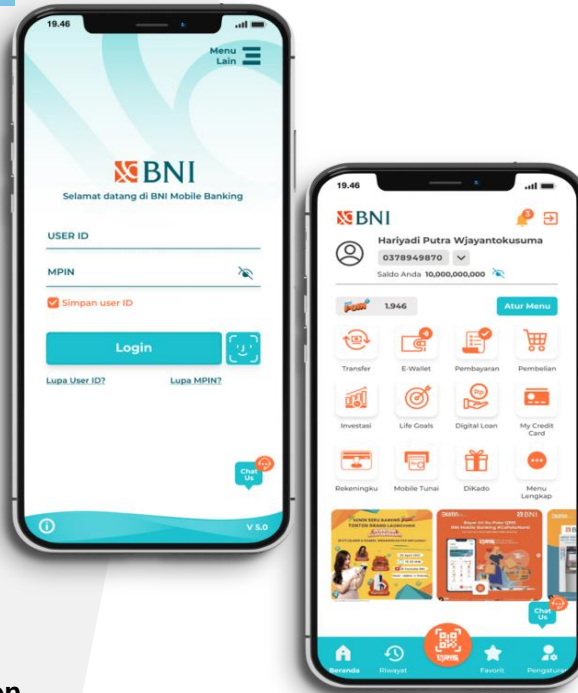
*Attracting new user and fulfilling existing customers' expectation with fresh look with new reliable and easy on hand features: cardless withdrawal, open account with face recognition, My QRIS, Life Goal saving account (Tapenas), Personalized Menu and Profile*

# Reliable and Eye-Pleasing User Experience



## ENHANCEMENT UI/UX

- Font Type, bigger Color Palette
- Welcome Screen for New User
- Watermarked Transaction Receipt
- Enhance **Dikado**<sup>1</sup> Experience
- Favorite Menu on Homepage
- Simplify **BNI Point+** Button
- Balance Masking: Customers can hide their balance
- Account Number List
- Setting
- E-Wallet Features Pooling
- Downloadable PDF Transaction History



## NEW FEATURES



- Cardless Withdrawal
- Open Account with Face Recognition
- My Credit Card
- My QR and QRIS
- Life Goals Tapenas<sup>2</sup>
- Personalized Profile and Menu
- Digital Loan
- Recurring Transaction Auto Debet
- Integrated Game Point+ and Auction
- Block and Hold Balance
- Tapcash<sup>3</sup> Integrated
- Chat Agent
- Digital Invoice

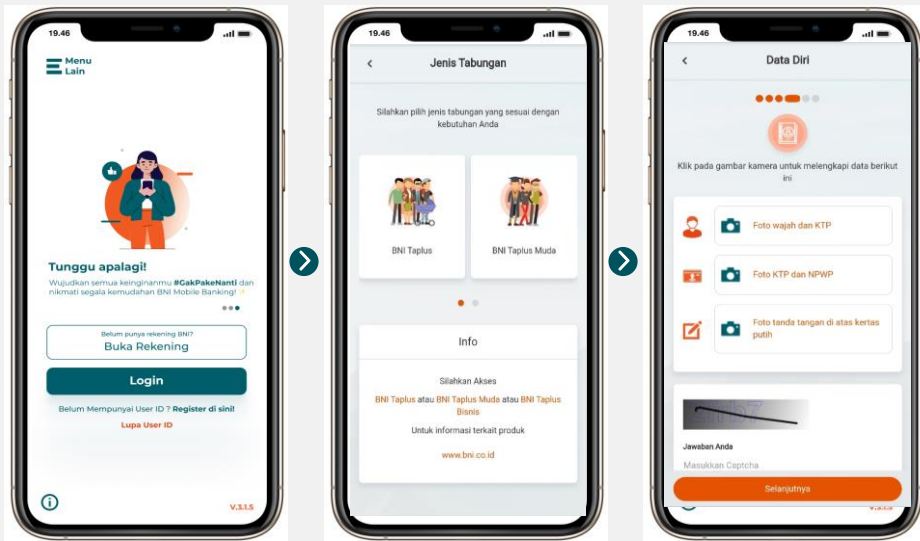
### Notes:

1. Digital Gift (transfer, top up credit, e-wallet) with online greetings card;
2. Monthly auto-debit saving plan;
3. BNI Card Based electronic money

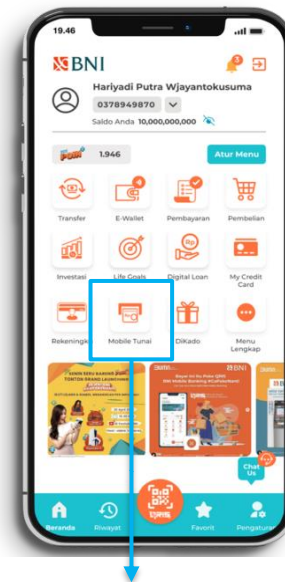
# Leading Features

## 01 Open Account with Face Recognition

We bring the bank to you!  
With BNI Mobile Banking, you can #stayathome while opening new BNI Account. No hassle for video call, let Face Recognition handle it.



## 02 Cardless Withdrawal

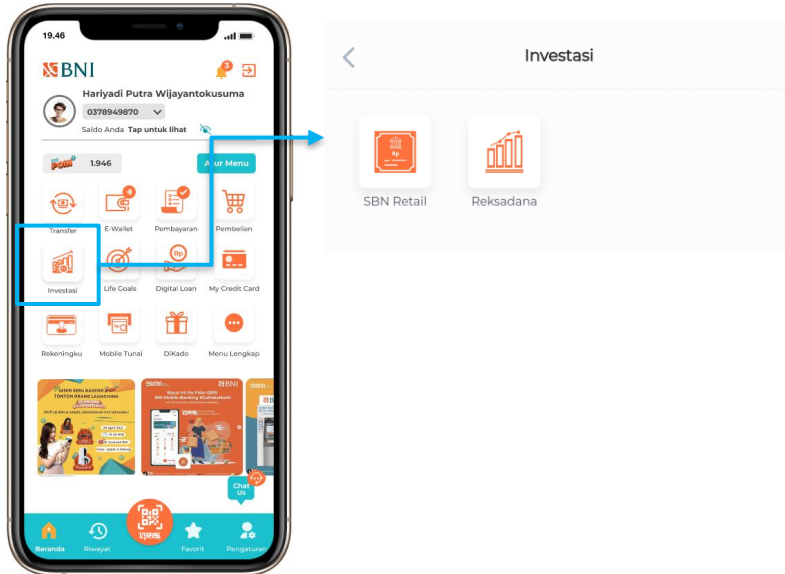


Worry not and bring your phone to BNI ATM anytime you need cash. BNI Mobile Banking will have your unique transaction code for withdrawal

# Leading Features

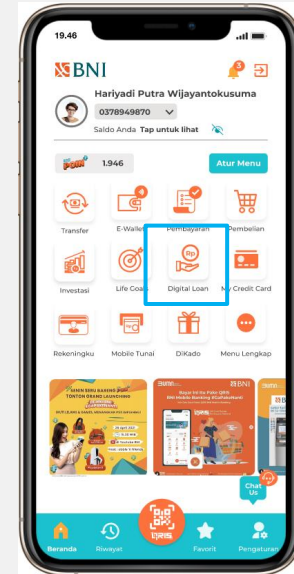
## 03 Investment

BNI serves an integrated mobile banking, not only for savings but also for your investment. Purchase retail bonds and mutual funds with BNI Mobile Banking



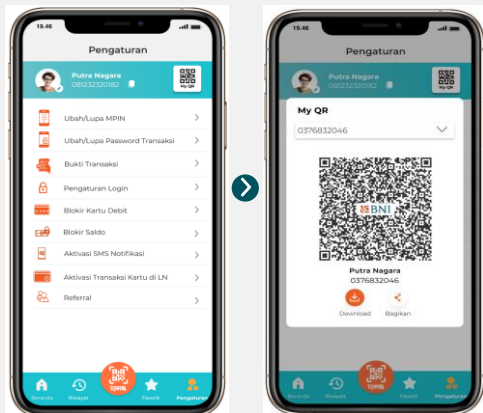
## 04 Apply for Loan

Through BNI Mobile Banking, users could easily apply for consumer loan (BNI Fleksi) up to IDR 500 million with 15 year tenor



# Leading Features

## 05 My QR

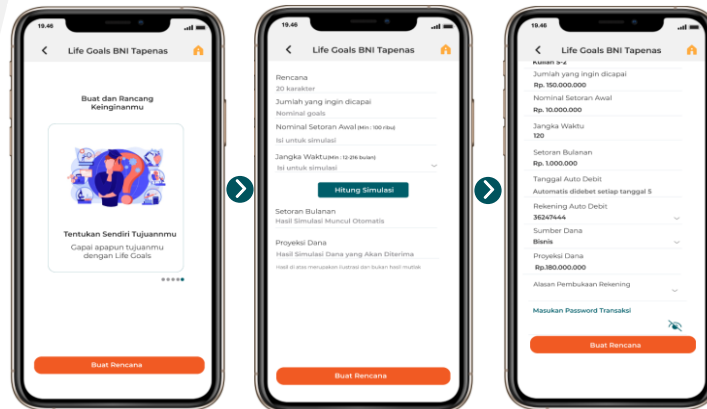


Experience a hassle-free transfer with BNI by using your personal/business account QR Code. Generate My QR code for your specific account through BNI Mobile Banking

Follow the direction:

**Pengaturan → myQR → Choose the account number**

## 06 Life Goal TAPENAS



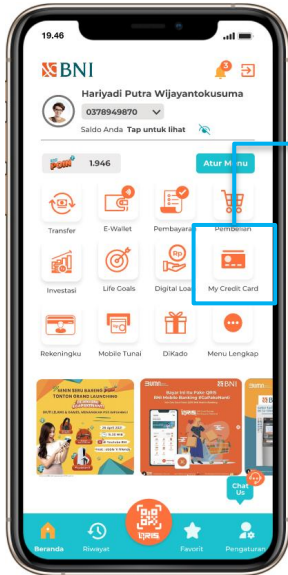
Bring your dreams to life with monthly saving with Life Goals in BNI Mobile Banking. Set specific monthly auto-debit deposit amount and tenor for each goal.

The flow:

**Rekeningku → Pembukaan Rekening → TAPENAS**

# Leading Features

## 07 My Credit Card

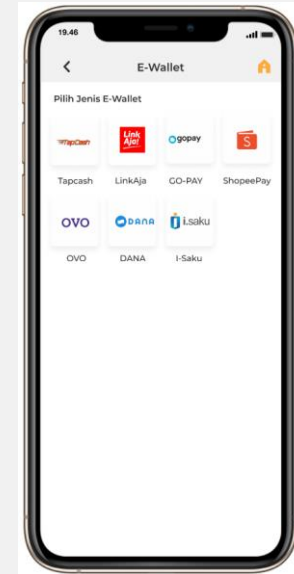
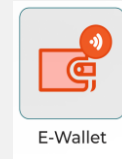


### What you can do:

1. inquiry including checking your balance and transaction history
2. Promotion info
3. Change to installment
4. Billpayment
5. Apply for new card

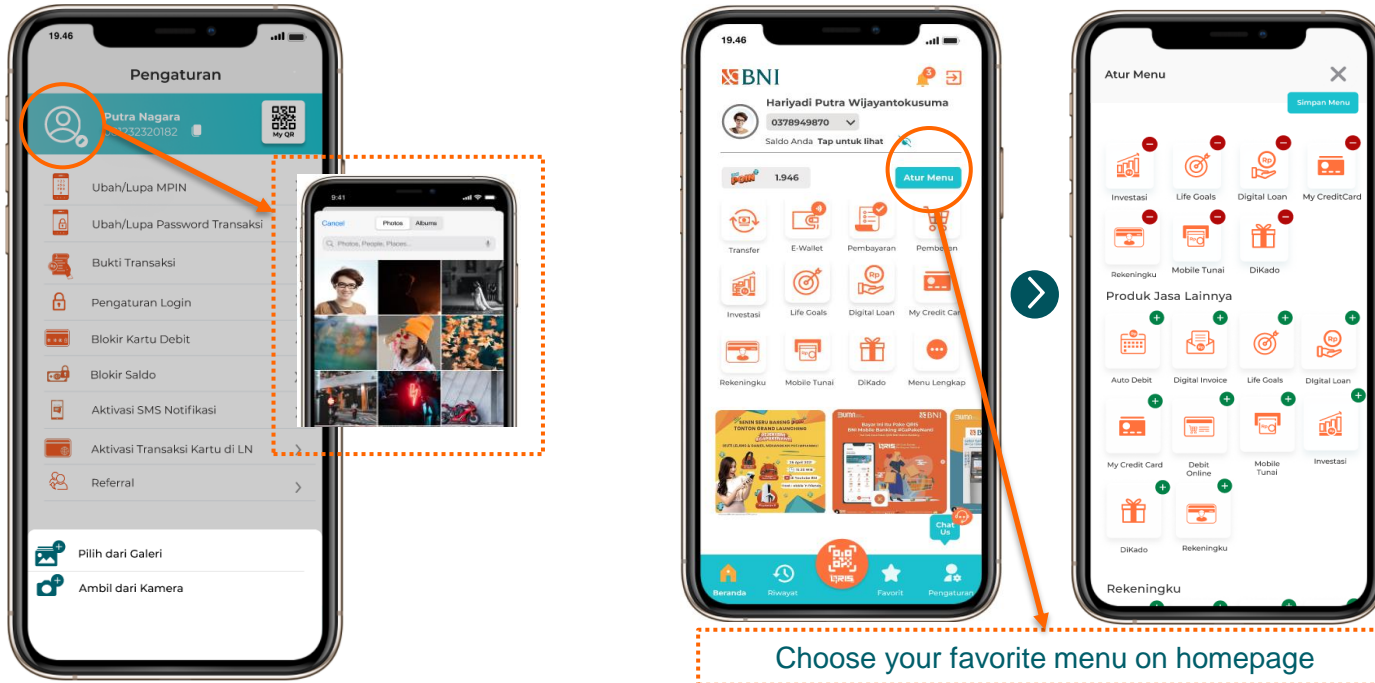
## 08 Pool Wallet

Integrated e-Wallet menu to help you to top-up any e-Wallet using only registered phone number.



## Personalized Menu & Profile


Own your BNI Mobile Banking home screen by choosing your top menu/sub-menu and uploading your favorite profile photo



# Mobile Banking Benchmark

BNI Mobile Banking brings customers integrated banking services in one application, and our apps now is enjoying the highest **customer rating** among all Big Banks

Data stated as of 2Q2021

		Bank BUKU IV A	Bank BUKU IV B	Bank BUKU IV C	Bank BUKU IV D
Rating on Playstore	4,8	≤ 3,0	≤ 3,0	4,0-4,5	4,0-4,5
Basic functions (Acc. Summary, Transfer, Bill Payment)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Make investments	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Apply for loan	<input checked="" type="checkbox"/>				
Apply for CC	<input checked="" type="checkbox"/>				
Open account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
QR purchase/transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cardless withdrawal	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Biometric security	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Schedule transfer	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
Points and promos	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



# Thank You

