



IndonesiaX 9th Quarterly Conference

Millennials And Financial Planning

9 Oktober 2018 | 09.00 - 13.00 WIB Registrasi dan Sarapan mulai pukul 08.00 WIB

Universitas Bina Nusantara Auditorium Kampus Anggrek

Keynote Speech Generasi Milinial Sebagai: Pemungkin

Mohammad NUH Chairman of Advisory Board IndonesiaX

WELCOME SPEECH

Prof. Dr. Ir. Mohammad Nuh, DEA

Guru Besar ITS Surabaya & Ketua Dewan Penasehat IndonesiaX



Tri Djoko Santoso, CFP®

Founder Financial Planning Standard Board Indonesia (FPSB Indonesia)



Eko Putro SandjojoBSEE., M.BA.,*

Menteri Desa, Pembangunan Daerah Tertinggal dan Transmigrasi



Alamanda Shantika

Former GoJek VP & Founder Binar Academy



MODERATOR Ria Devita DJS, M. Psi

Student Advisory Center Manager Universitas Bina Nusantara



Bondan Margono

Prudential Indonesia, Head of Sharia Operations



Yohanes Sugihtononugroho

CEO & Co-Founder CROWDE, Platform P2P Lending untuk permodalan Petani



Lucy Pandjaitan Mangoendipoero

Kunci selalu lebih kecil dari pintu



Ikut Berduka Sedalam-dalamnya atas musibah gempa-tsunami di Palu dan sekitar

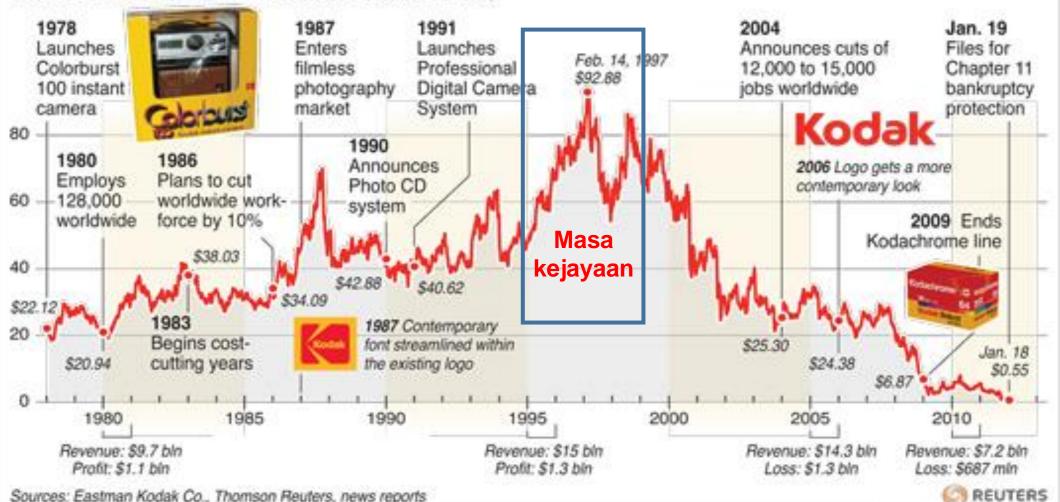


Belajar Dari Fenomena Kodak dan Nokia

KODAK FILES FOR BANKRUPTCY

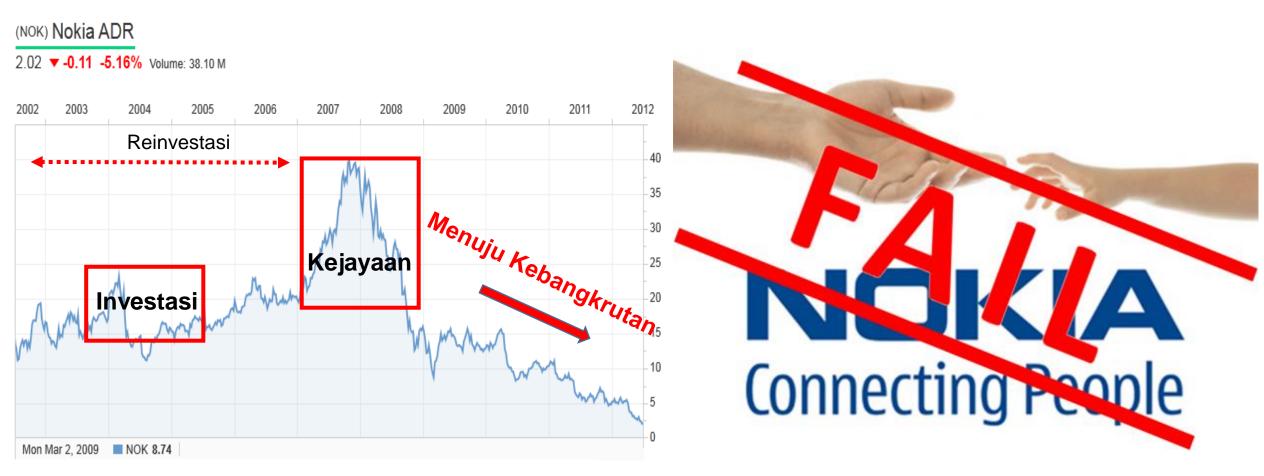
Eastman Kodak Co, a 130-year-old photographic film pioneer, has filed for bankruptcy protection. It said it had also obtained a \$950 million, 18-month credit facility from Citigroup to keep it going

SHARE PRICE HISTORY — WEEKLY CLOSE IN US\$





Fenomena Kodak dan Nokia: Pentingnya Adaptasi dan Inovasi



Sustainable Growth = Adaptasi + Inovasi

Bersainglah dengan Pemenang niscaya menjadi juara disaat menang dan tetap terhormat disaat kalah Jangan bersaing dengan yang kalah, kalau menangpun belum menjadi juara

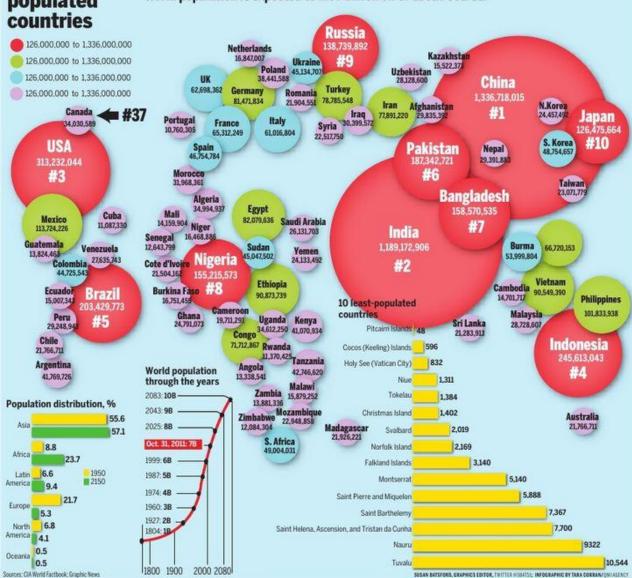
(Chairul Tanjung, 2017)

INSMINUTES News and events — visually

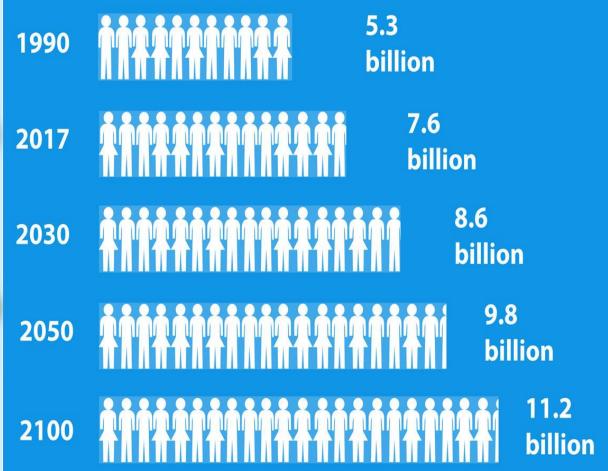
7 BILLION

Top 75 most populated

World population is expected to hit 7 billion on or about Oct. 31.

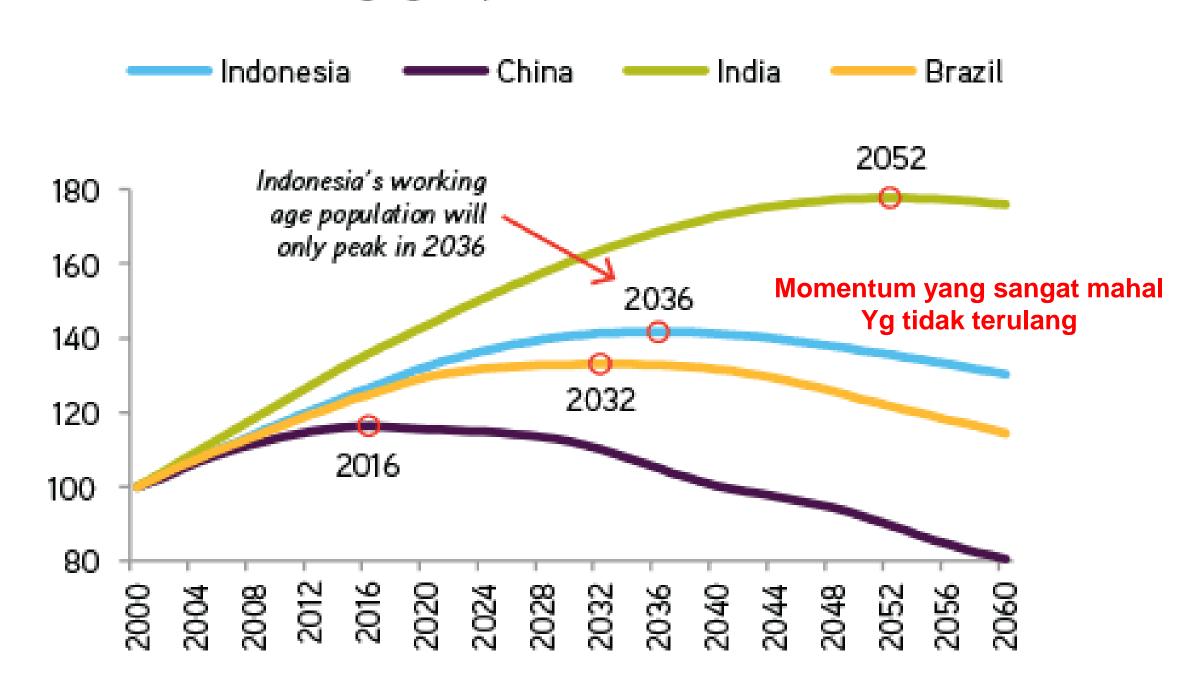


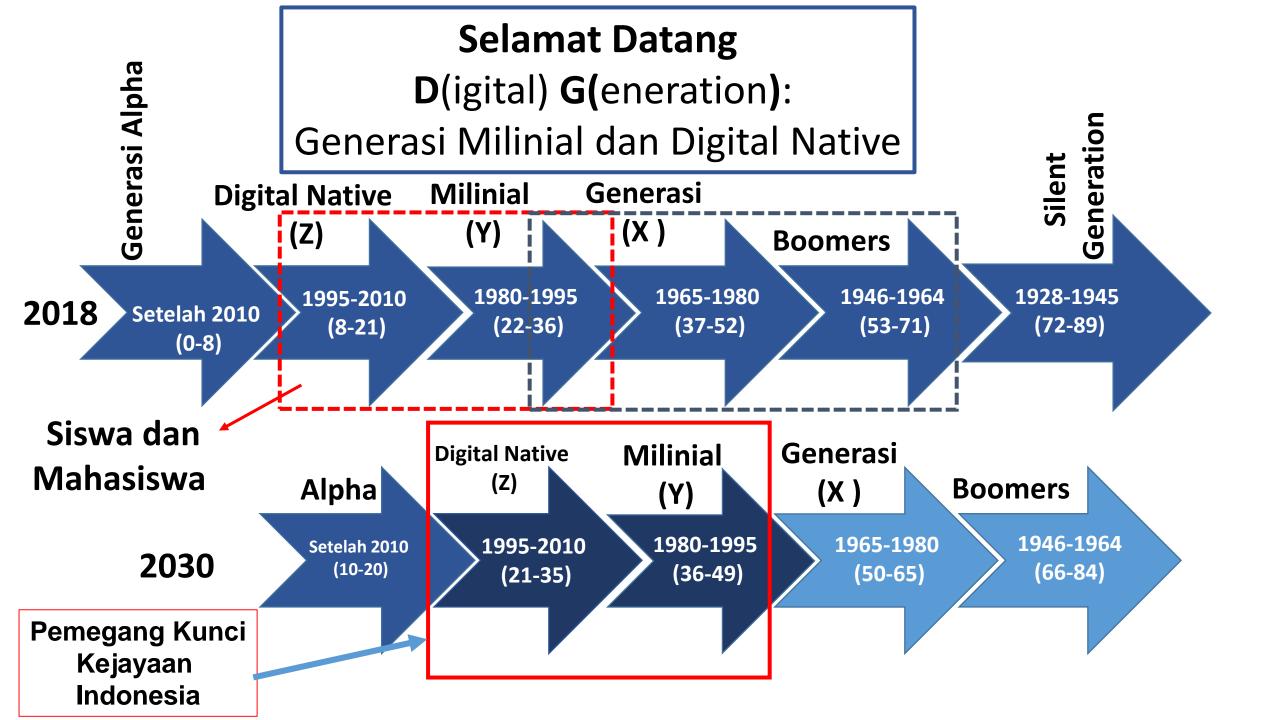
World Population Projected world population until 2100



Source: United Nations Department of Economic and Social Affairs, Population Division, World Population Prospects: The 2017 Revision Produced by: United Nations Department of Public Information







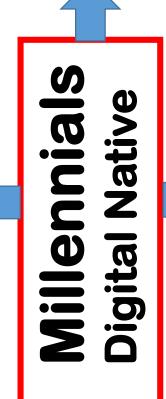
Millennials Characteristics

Multitasker, Connected, Tech & Media Savvy, Transparency and Career Advancement

Diverse

Pragmatic Idealists

Nomadic



Team-Oriented

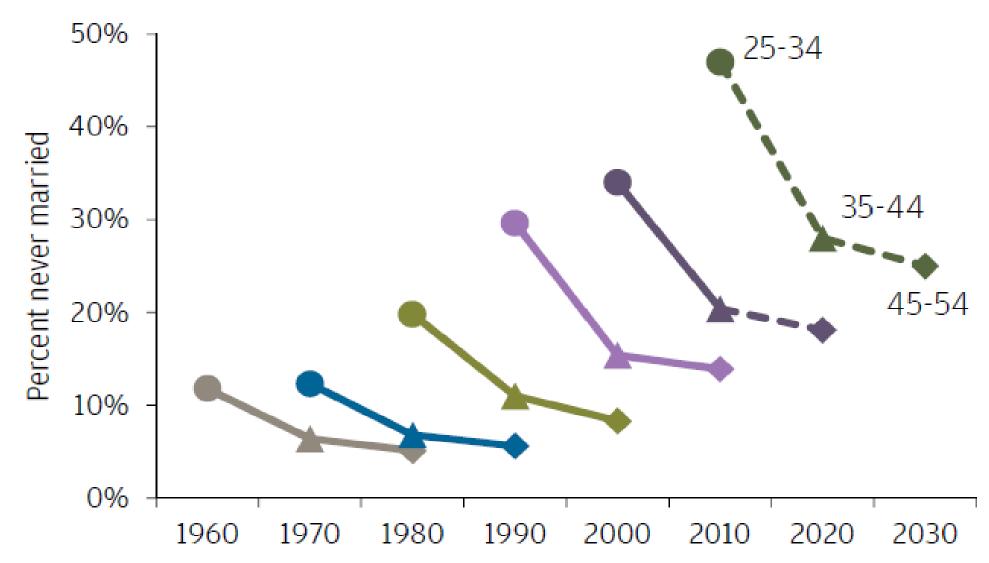
Impatient (Instant)

"We Want It Now" generation.

Practical and Results-Oriented

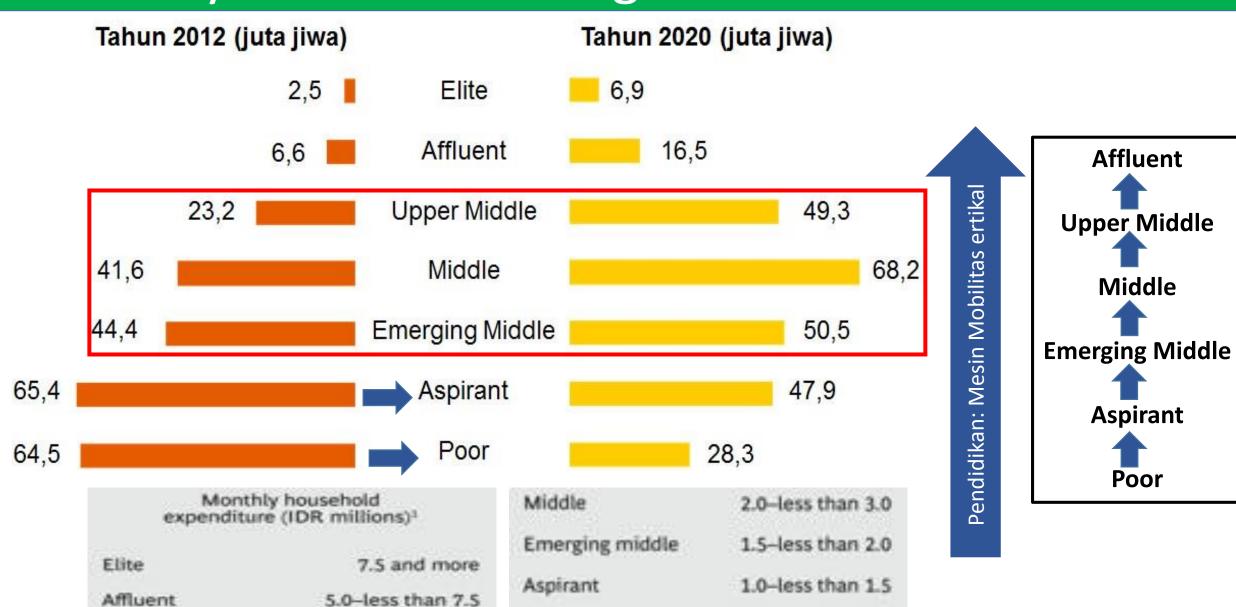
One in four of today's young adults may never marry

Unmarried people by generation



Source: Pew Research Center. 2014. Dotted lines are projections.

Proyeksi Klas Menengah: Mobilitas Vertikal

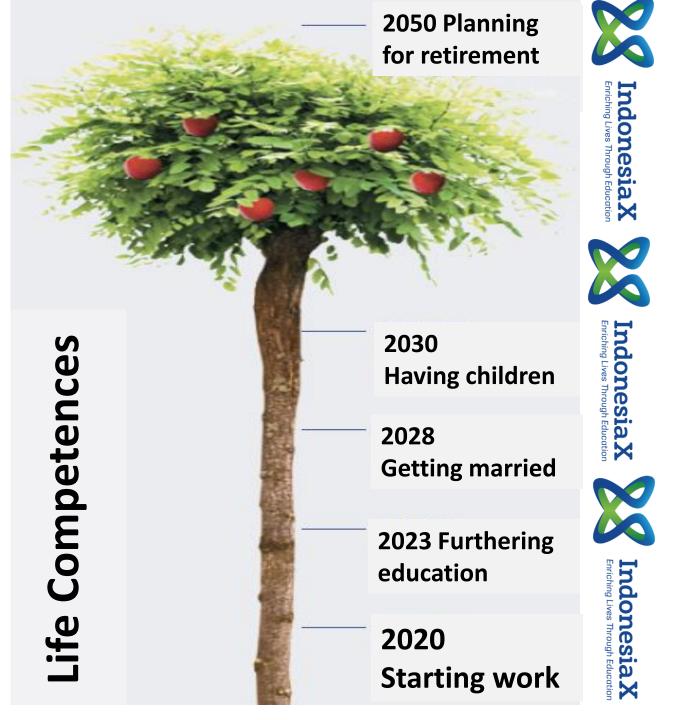


Poor

3.0-less than 5.0

Upper middle

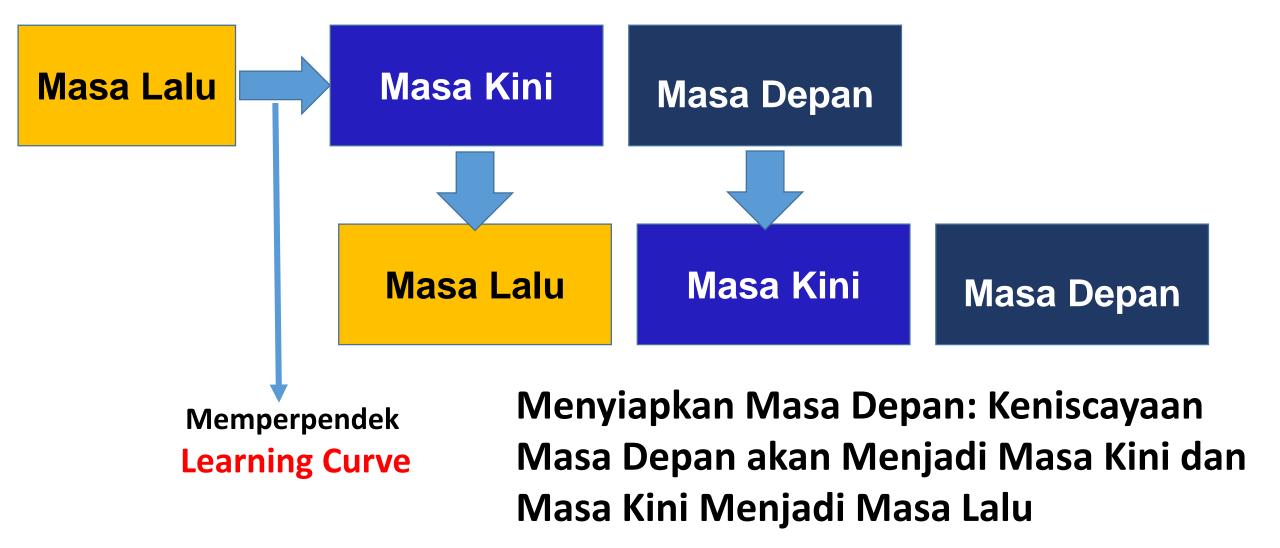
less than 1.0



Salah Satu Cita yang diidamkan

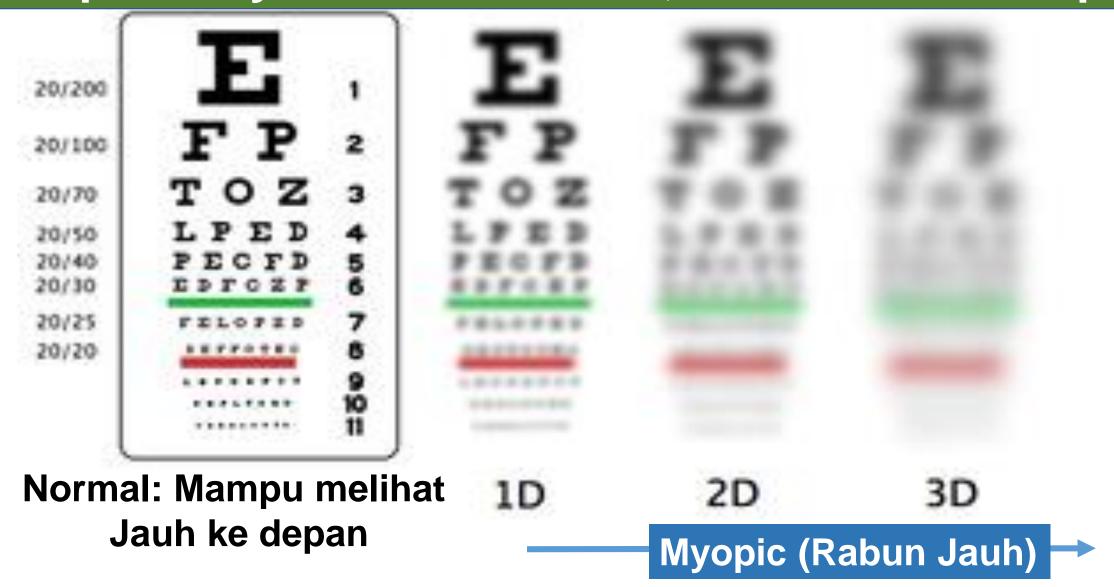
Perencana: Pemungkin (*Enabler*) dan Masa Depan

Planning: Integrasi masa lalu, kini dan masa depan

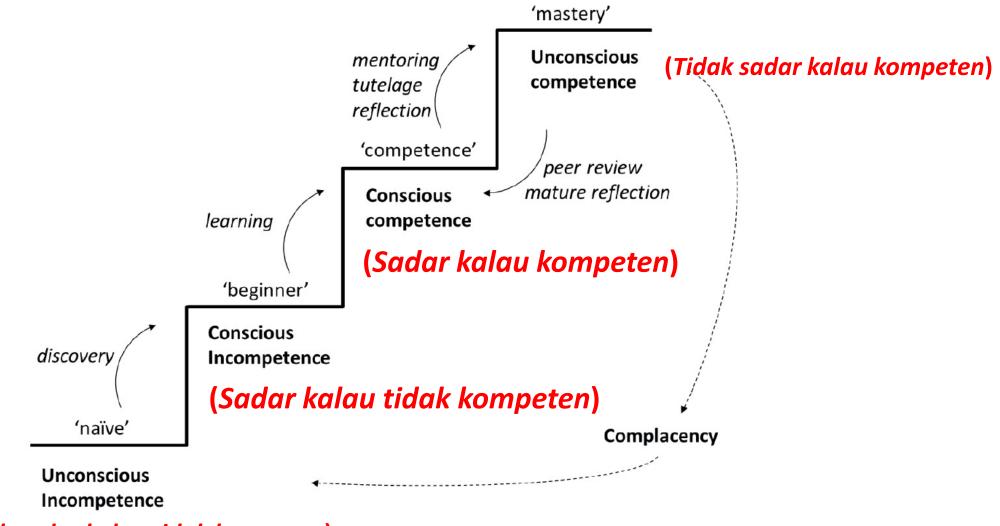


Perencana:

Mampu menyatukan masa lalu, kini dan masa depan.

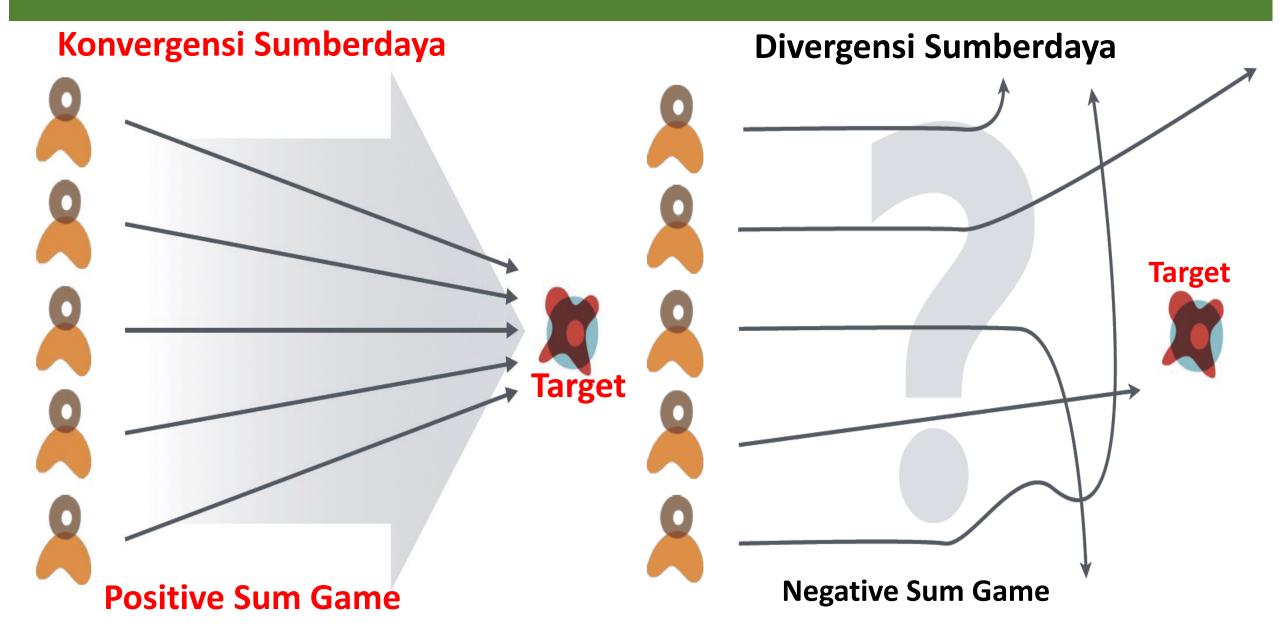


Jenjang Kesadaran dan Kompetensi Diri

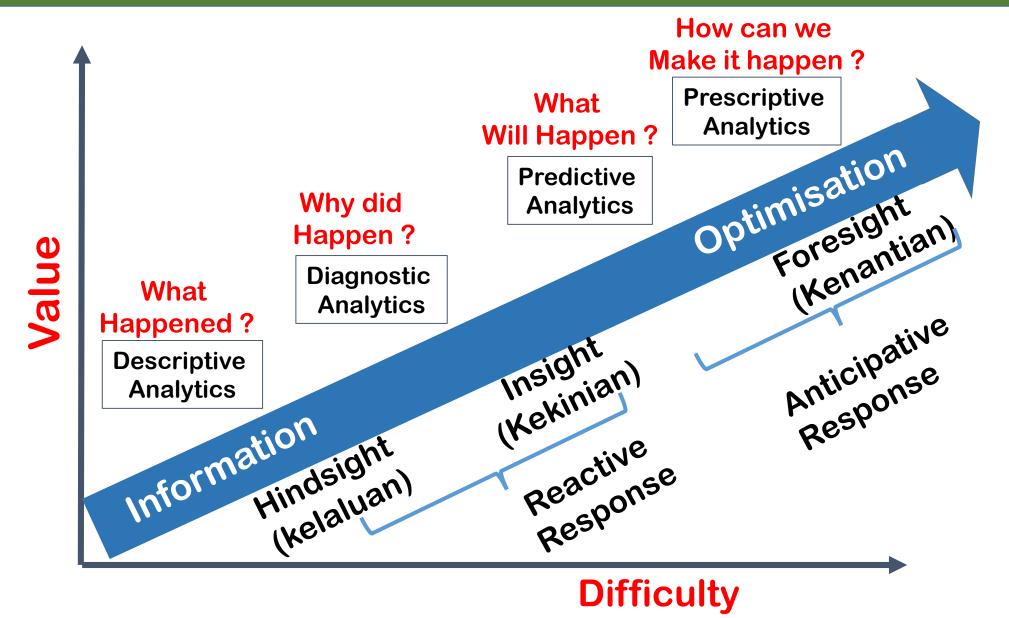


(Tidak sadar kalau tidak kompeten)

Sukses: Konvergensi Sumberdaya Untuk Mencapai Target



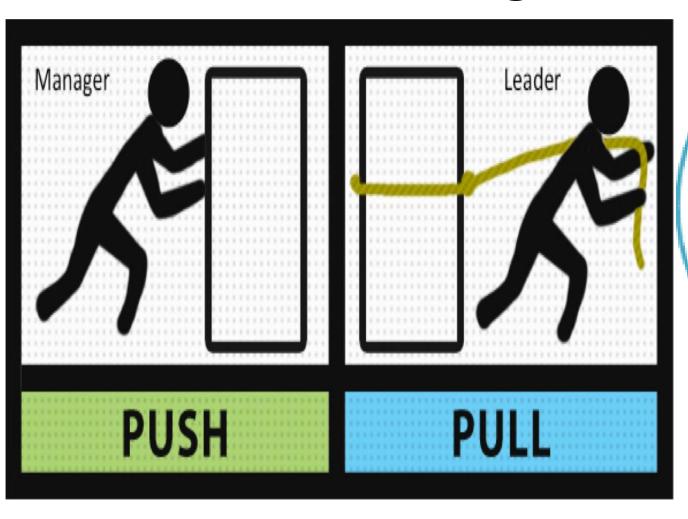
Dari *Hindsight* menuju *Foresight Mindset*



'And' paradigm) VS 'or' paradigm: Logika (Kebenaran), Etika (Kebaikan) dan Estetika (Keindahan)

Manager or Leader VS Manager and Leader

Or Paradigm VS And Paradigm



Leader

- Influence people
- Inspire to follow and produce
- Do right things

Manager

- Organise and Plan
- Direct Operation
- Do things right

Leader- Manager
Influencing and Organizing
Authority

Emerging Leadership Paradigm

Time	Industrial	Knowledge Economy	Creative Economy
	Economy		
Focus on context	Physical place	Place and space	Space (digital, virtual space)
Knowledge	Applying existing knowledge	Sharing knowledge	Enabling new knowledge creation, innovation
Organizations are	Formal	Informal, open systems	Organic, open systems
Communication	Human to human (H2H)	Human to machine (H2M)	Machine to Human (M2H), Machine to machine (M2M)
Becoming a leader	Inherited position, appointed by other leaders	Leader has voluntary followers based on his/her behaviour, actions	Leaders are emerging through their values, believes
Leadership	Leader-focused (egocentric)	Relational/Shared/distributed leadership	Altrocentric/ Phronetic/ Anticipatory/ Creative leadership
Leadership practices	Command &Control	Connect & Communicate	Collaborate & Co-create

(created by Jakubik)

Future Value: Innovation and Data Driven

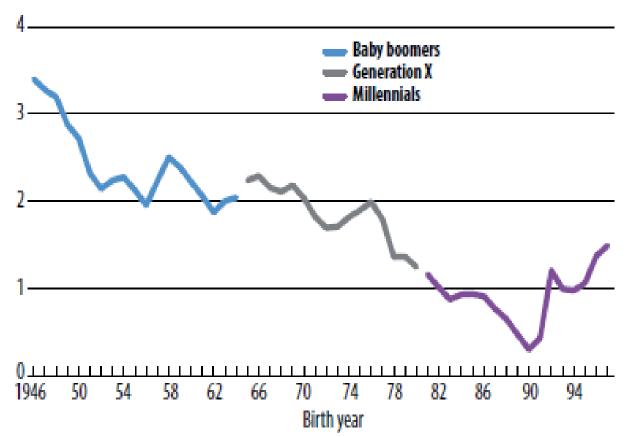




Adopted From: When the human body is the biggest data platform, who will capture value? Progressions 2018, Life Sciences 4.0: Securing value EY 2018

Differing circumstances

Millennials are reaching adulthood in an era of lower growth than that of previous generations, which may explain the differences in their financial habits. (average GDP growth rate, percent)



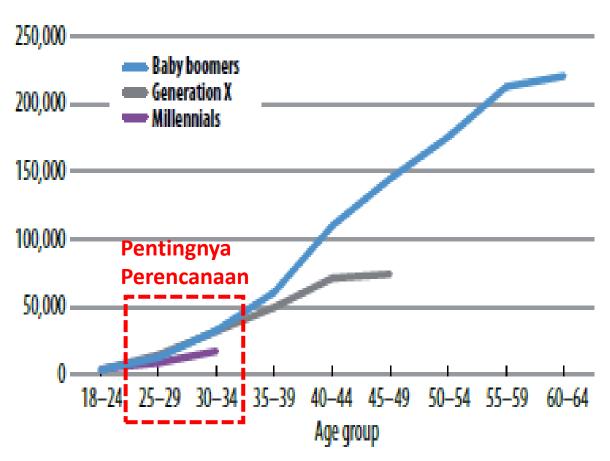
Sources: Organisation for Economic Co-operation and Development (OECD) national accounts data; and World Bank national accounts data.

Note: This chart shows the average growth rate of GDP per capita when the cohort was ages 18–31. Data are for OECD countries.

Amassing wealth

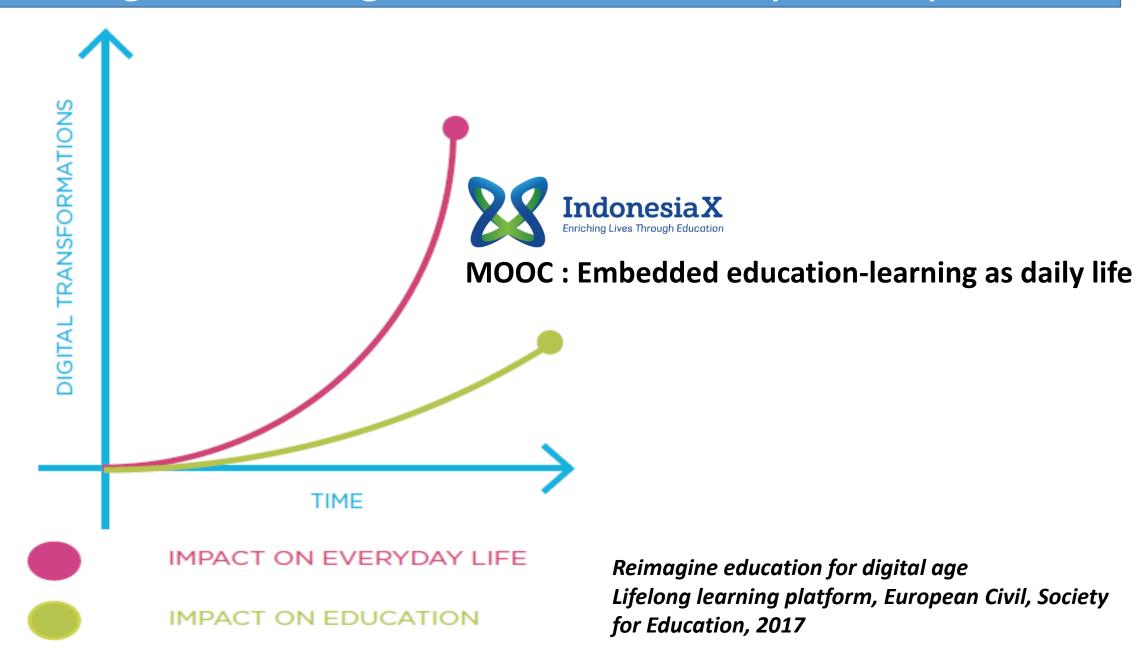
The wealth accumulation trajectory of millennials is well below that of other generations at comparable ages.

(median net worth, 2013 dollars)



Source: Survey of Consumer Finances 1983–2013.

Longlife Learning: Education and Daily Activity



White-Collar

White-collar workers are typically office or administrative workers. This may include jobs such as financial management work, information technology, engineering, and legal-related work.

Pink-Collar

Pink-collar jobs include nursing, teaching, serving, retail, and child care. These jobs have historically been filled primarily by females, and usually pay less than other job classifications.

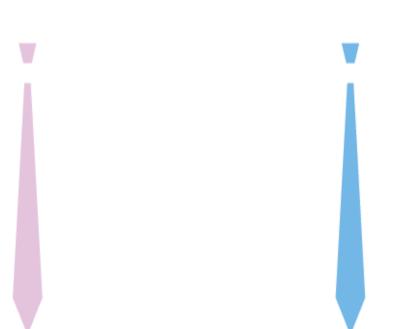
Blue-Collar

Most manual labor jobs are considered blue-collar. Mining, oil field work, construction, firefighting, mechanic, and other technical jobs are typically blue-collar.

No-Collar

No-collar workers are typically creative professionals. No-collar professionals usually seek out jobs with lax dress codes, flexibility and a sense of camaraderie among staff.

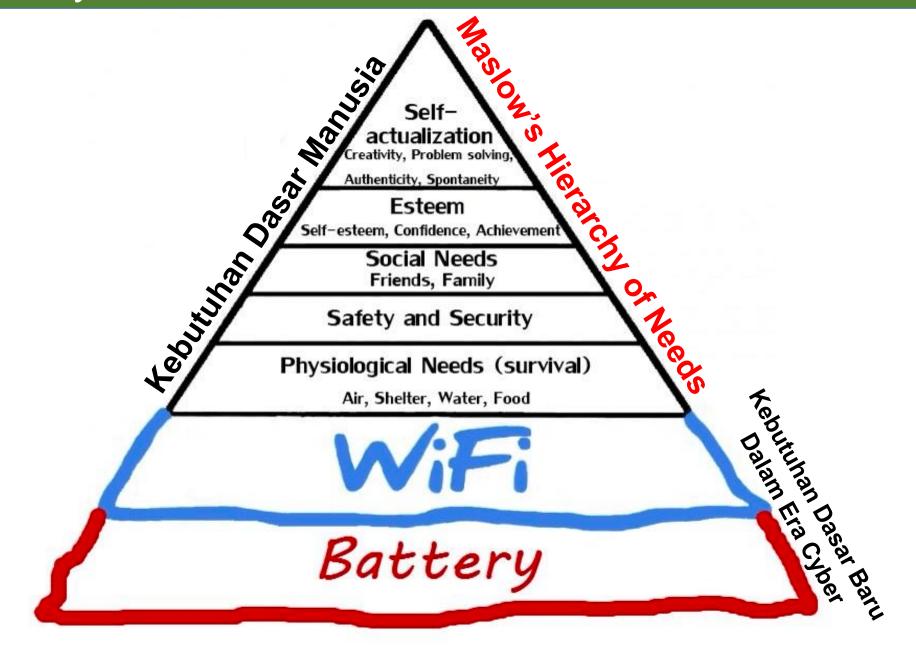






Teknologi Sebagai Pemungkin: Memungkinkan Yang Tidak Mungkin

Bergesernya Kebutuhan Dasar: Kebutuhan Fisik ke Komunikasi



Mobility Evolution



INDUSTRY

MOBILITY

Pre-industrial time

- Agricultural focus
- Waterways as most important traffic routes
- Horses and carriages

XVIII century and earlier



Mobility 2.0

1st industrial revolution

- Steam-based technology
- Industrialization
- Metallurgy, machine building
- Expansion of rail and local public transport
- Bicycle as a horse substitute
- Steam ships displace sailing ships

XIX century



2nd and 3rd industrial revolutions

- Automation
- Electrification
- Mass production
- Start of digitalization
- Expansion of roads and air transport
- Motorization with individual cars
- Car as a backbone of mobility
- Rail blossoms



Mobility 4.0

4th industrial revolution

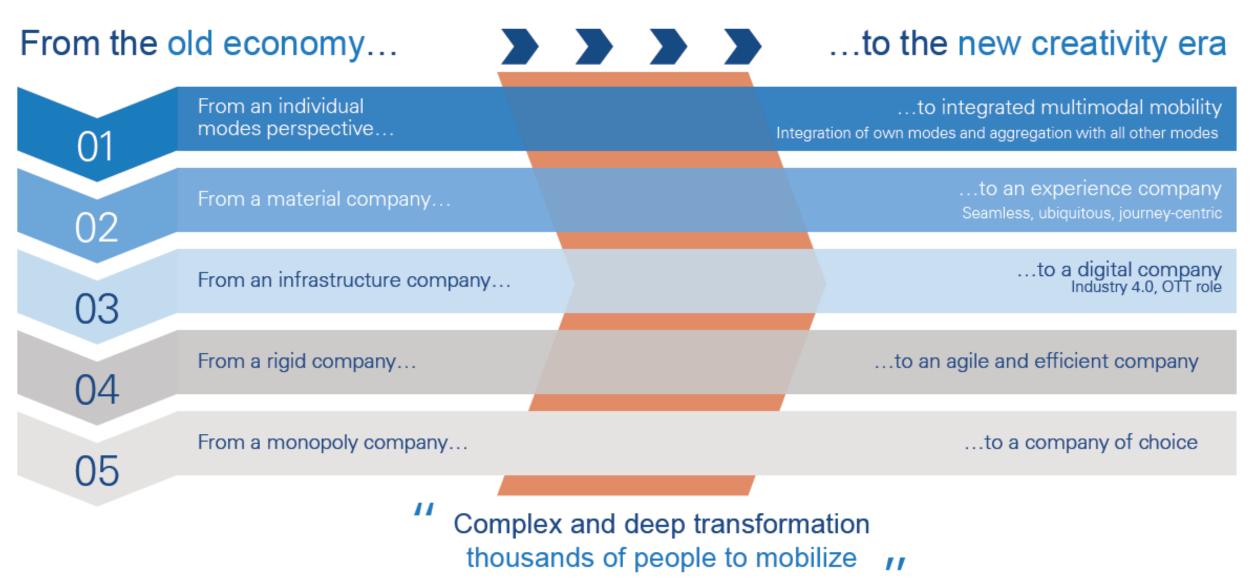
- Convergence of industry and technology
- Digitalization, Internet of Things
- Social media
- Individualization and masscustomization
- Massive data growth "Data highways"
- Mobility Big Data
- Integration of modes, new (shared) mobility services
- Autonomous driving
- Mobility-as-a-Service Usage rather than ownership

XX century

XXI century

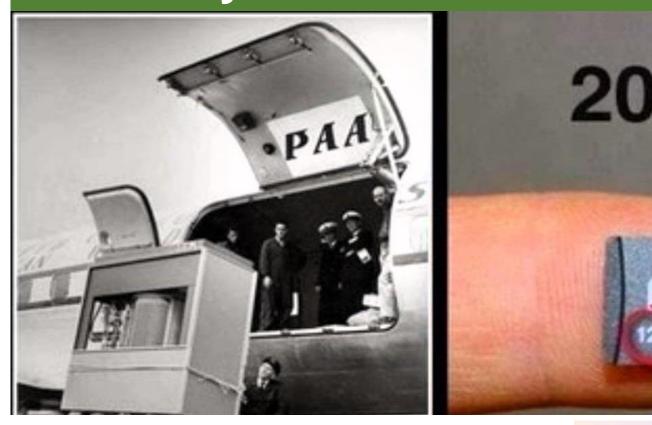
The Future of Mobility 3.0, Reinventing mobility in the era of disruption and creativity, Arthur D.Little, March 2018

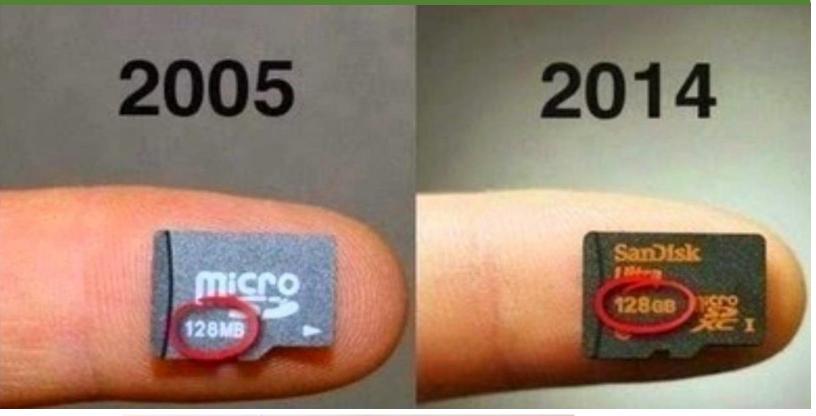
Transformation: Old economy to new creativity era



The Future of Mobility 3.0, Reinventing mobility in the era of disruption and creativity, Arthur D.Little, March 2018

Physical Size Smaller but Bigger Capacity

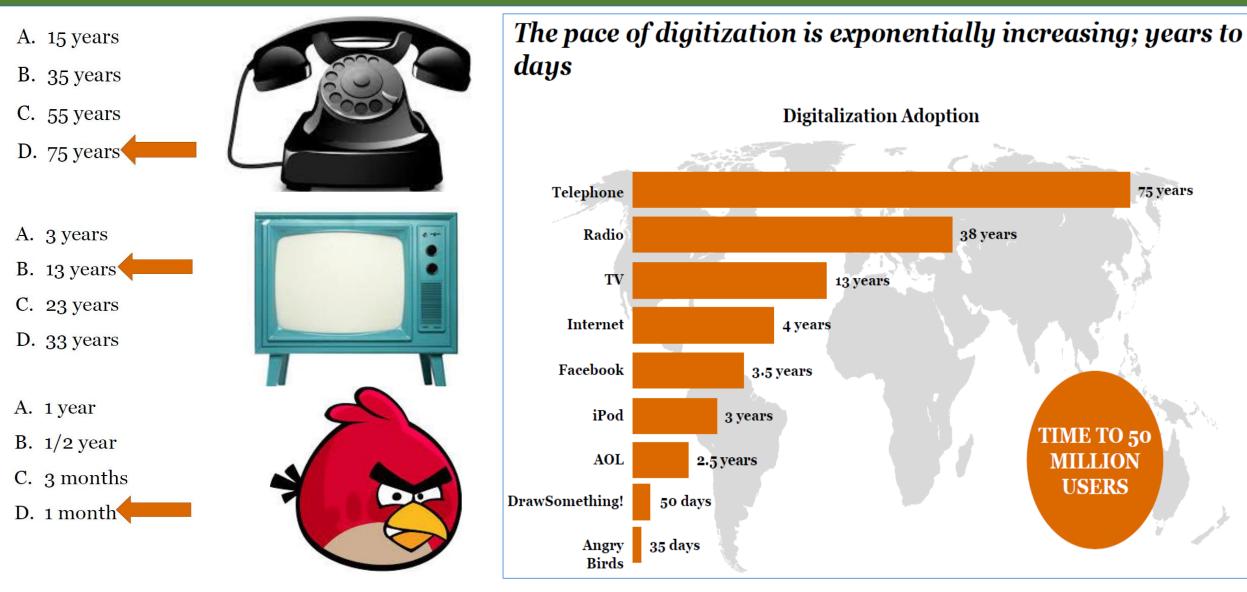




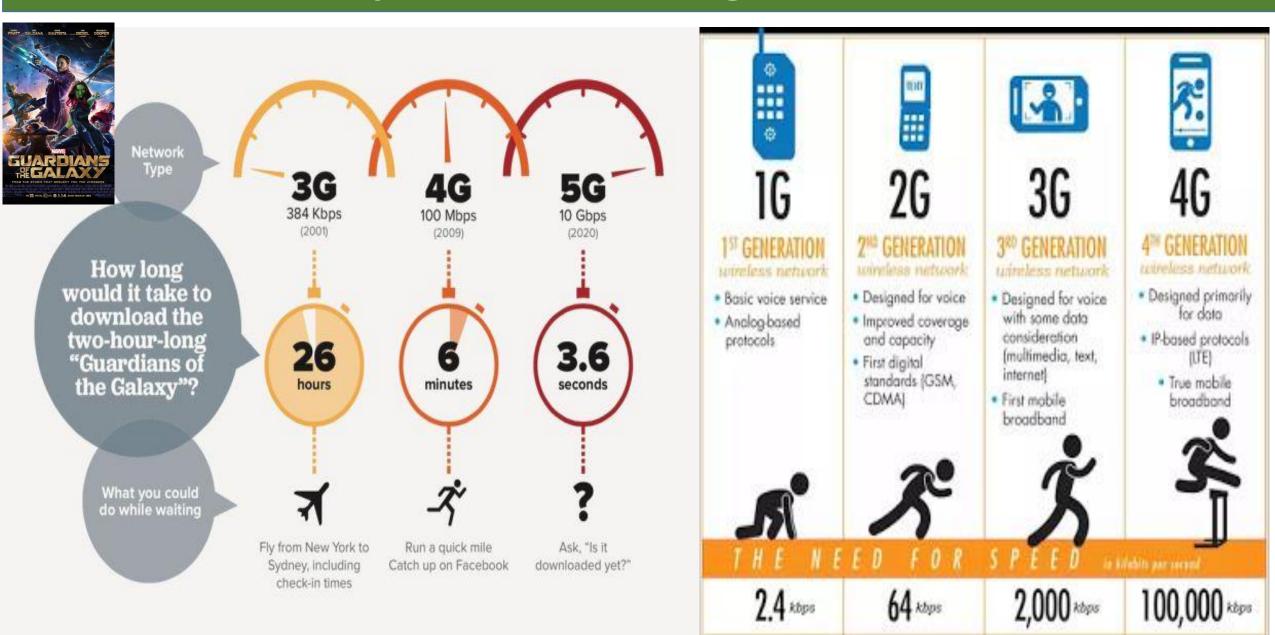
1956, IBM 350 5 Megabytes, \$ 120.000;



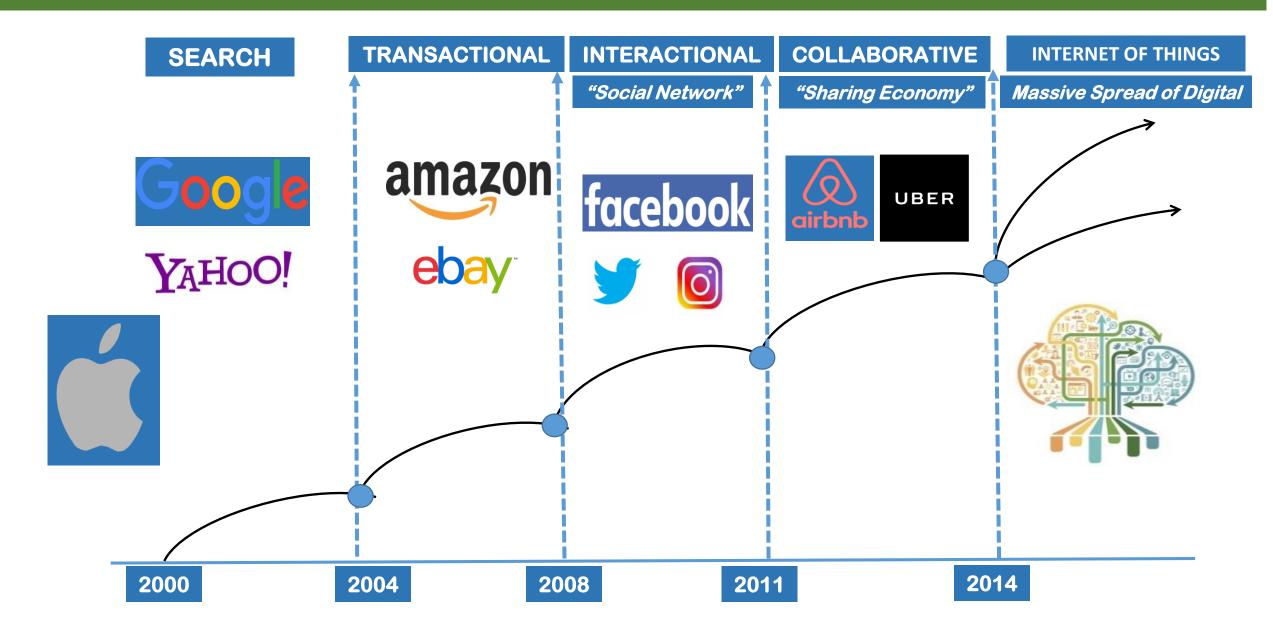
How long did it take to get to 50 million users?



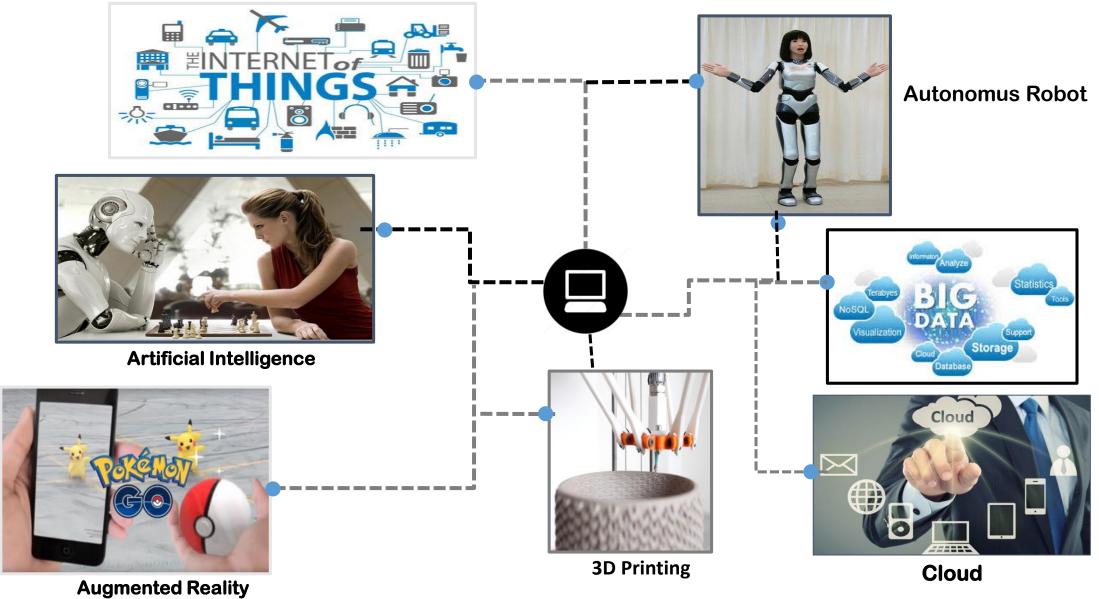
Revolusi Kecepatan dalam 'Digital Communication'



Perubahan Sedang Memasuki Revolusi Industri 4.0



Konvergensi Teknologi Sebagai Kunci Terjadinya Revolusi Industri 4.0





Bedampak Ekonomi

Jia Jia, dikembangkan oleh University of Science and Technology of China, bisa melakukan ekspresi wajah. Ia bahkan bisa merespons jika ada orang yang mau memotretnya.

Bedampak Sosial



Pendidikan dan Kesehatan Yang Berkualitas: Sebagai Mesin Rekayasa Sosial Untuk Merubah Populasi Usia Produktif Menjadi Bonus Demografi

Massive On-line Open Course (MOOC): Life-Style Era Ubiquitous (Internet of Things→Internet for Every Things)

IndonesiaX:

Kolaborasi Institusi Yang Kredibel dan Berdedikasi Untuk Memajukan Indonesia Melalui Pendidikan Berbasis MOOC



Terima Kasih