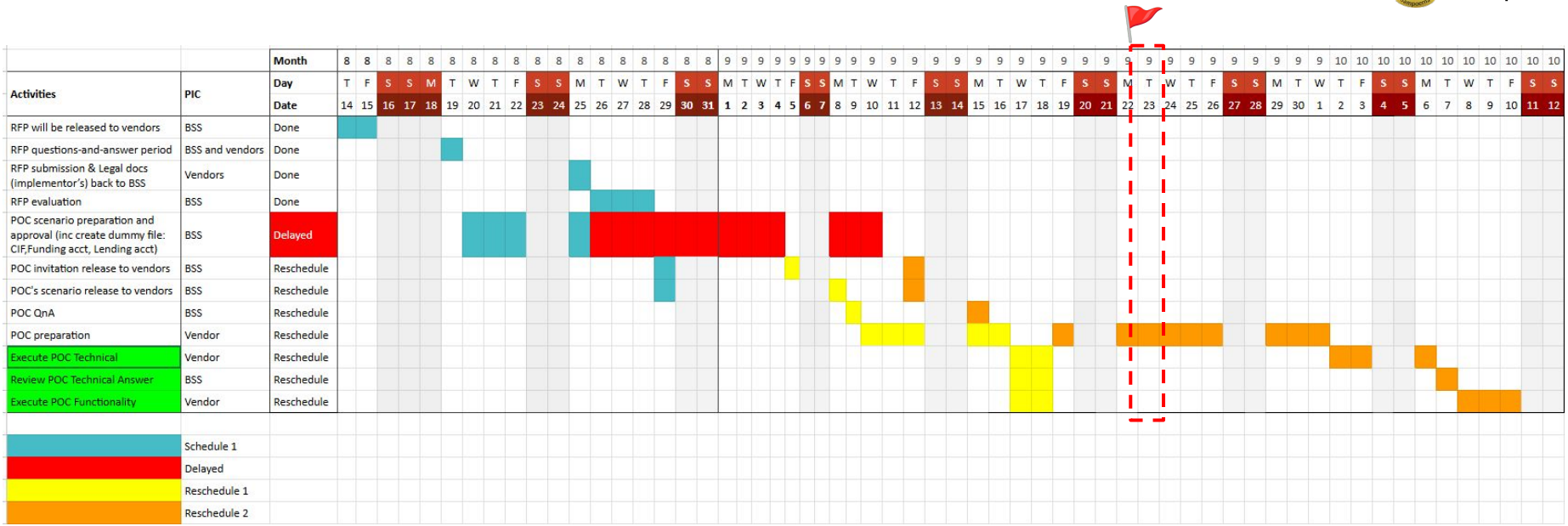
Analytics and Business Intelligence (ABI) POC Scenario

Timeline



Activities	PIC	Month	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10	10	10
		Day	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T
		Date	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8
RFP will be released to vendors	BSS	Done																																																								
RFP questions-and-answer period	BSS and vendors	Done																																																							
RFP submission & Legal docs (implementor's) back to BSS	Vendors	Done																																																							
RFP evaluation	BSS	Done																																																							
POC scenario preparation and approval (inc create dummy file: CIF,Funding acct, Lending acct)	BSS	Delayed																																																							
POC invitation release to vendors	BSS	Reschedule																																																						
POC's scenario release to vendors	BSS	Reschedule																																																					
POC QnA	BSS	Reschedule																																																						
POC preparation	Vendor	Reschedule																																																					
Execute POC Technical	Vendor	Reschedule																																																					
Review POC Technical Answer	BSS	Reschedule																																																				
Execute POC Functionality	Vendor	Reschedule																																																				
		Schedule 1																																																					
		Delayed																																																					
		Reschedule 1																																																				
		Reschedule 2																																																				

Extra time to prepare set of dummy files: Customer, Funding account, Lending account and Transaction file. One obligor, FUM at group level, SFG data (BSS and KSP data).

Timeline Schedule

Agenda	Date	Vendor
Execute POC Technical	Thu, 2 Oct 2025	AWS Quicksight (Master System Indonesia)
	Fri, 3 Oct 2025	Salesforce Tableau (Visidata)
	Mon, 6 Oct 2025	Google Looker (Datalab)
Execute POC Functionality	Tue, 7 Oct 2025	Google Looker (Datalab)
	Wed, 8 Oct 2025	Salesforce Tableau (Visidata)
	Thu, 9 Oct 2025	AWS Quicksight (Master System Indonesia)

I. Functionality POC Scenario

I. Functional POC Scenario

Seqc	Scenarios	Data type	File name	Objectives
1	Bank Wide dashboard	Structured data	Data dummy generated, time series	Provide a comprehensive the bank's financial health and operational performance
2	Branch performance	Structured data	Time series	Provide a focused, real-time view of the branch's operational performance
3	Customer Churn	Structured data	Cust churn	Predict customers likely to churn within the next 30 days
4.a	RM for Product Current Account and Saving Account (CASA)	Structured data	RM CASA	Predict RM's funding performance (actual against target 2025)
4.b	RM for product Time deposit (TD)	Structured data	RM TDI	Predict RM's time deposit (actual against target 2025)
5	Semantic Analysis	Unstructured data	SMB google review	Leveraging customer feedback to drive strategic improvements in the UX, stability, and features of the Sampoerna Mobile Banking application
6	Geospatial, New business transformation	Unstructured data	Data BKN and disburse	Identify potential market for civil servant (ASN) based on "Badan Kepegawaian Negara (BKN)" data and internal disbursement performance
7	Revolving loan (PRK or Pinjaman rekening koran)	Structured data	Revolving loan	Forecast days past due Nov 2025, Dec 2025 (with condition current month is Oct 2025)
8	9 Boxes Customer Value	Structured data	Nine boxes cust value	Categorizing customers based on their profitability and growth potential to inform and optimize business strategy.
9	Time Deposit (Automatic Roll Over)	Structured data	ARO TD	Calculating a special interest rate for automatically renewing time deposits.
10	Transaction type dashboard	Structured data	QRIS,VA,RTGS,SKNBI	Provide a comprehensive understanding of customer behavior, channel effectiveness, and transaction performance

1. Bank Wide Dashboard - Customer [1/9]

No	Data	Question	File name	Sheet name	column
1a	Customer demographics and firmographics	Display customer by customer type (Individual and non-individual)	Bank Wide Dashboard	Customer	Col_b: Customer_type_code. Col_c: Customer_type_description.
		Individual: Age, gender, education, occupation, income bracket, Sektor ekonomi, Nationality Generation X: 1965-1980 Generation Y (Millennials): 1981-1996 Generation Z (Gen Z): 1997-2012 Generation Alpha (Gen Alpha): 2013 onward Annual Income bracket for individual: Bracket 1: < 60 Juta Bracket 2: 60 Juta ≤ x < 100 Juta Bracket 3: 100 Juta ≤ x ≤ 600 Juta Bracket 4: > 600 Juta **Non Individual:** Income bracket, Sektor ekonomi. Annual income bracket for non individual: Bracket 1: 1.2 Milyar < x < 6 Milyar Bracket 2: 6 Milyar ≤ x < 12 Milyar Bracket 3: 12 Milyar ≤ x ≤ 120 Milyar Bracket 4: > 120 Milyar	Bank Wide Dashboard	Customer	1.Col_m: Age: Date_of_birth (mm-dd-yyyy). 2.Col_F:.Gender: gender 3.Col_G:Education: Education 4.Col_H:Occupation: Occupation 5.Col_I: Nationality: nationality 6.Col_AA: Sektor ekonomi: sector_economy_code 7.Col_AB: Income bracket: range_income
			Bank Wide Dashboard	Sektor Ekonomi	1.Col_A: KODE SEKTOR EKONOMI 2.Col_B: KETERANGAN SEKTOR EKONOMI

1. Bank Wide Dashboard - Financial Key Metric [2/9]

No	Subjects	Formula	File name	Sheet name	Column
1b	Key metric (NII and LDR)	Total Outstanding balance (CASA+TD) position Aug 25	Bank Wide Dashboard	Casa_aug25	Col_AB: balance
				td_aug25	Col_Y: balance
		Total outstanding loan Aug 25	Bank Wide Dashboard	Loan_aug25	Col_N: Baki debet
		Total interest loan period Aug 25	Bank Wide Dashboard	Loan_aug25	Col_K: Total interest amount
		Total interest (CASA) period Aug 25	Bank Wide Dashboard	casa_aug25	Col_AE:Total interest
		Total interest (TD) period Aug 25	Bank Wide Dashboard	td_aug25	Col_AB: total_interest_amount
		Net interest income = Total interest loan period Aug 25 - Total interest (CA+SA+TD) period Aug 25	Bank Wide Dashboard	Loan_aug25 Casa_aug25 td_aug25	Loan_Aug25: Col_K: Total interest amount/ (Casa_aug 25:Col_AE: Total interest + td_Aug25 Col_AB: total interest)
		Loan-to-Deposit Ratio (LDR) = Total loan / Total (CA+SA+TD)*100% pos. Aug 25	Bank Wide Dashboard	Loan_aug25 Casa_aug25 td_aug25	Loan_aug25: Col_N: Baki debet for Total loan/ (Casa_aug25: Col_AB:balance+td_aug25:Col_Y:balance)

1. Bank Wide Dashboard - Funding growth (CA+SA+TD) [3/9]

No	Subjects	Question	File name	Sheet name	Column
1.c	Funding growth data	Total outstanding balance (CA) End of Dec 24	Timeseries Accounts	CASATD_Dec24	Sorting by Col_D: account_type_code = CA; Col_G:Balance
		Total outstanding balance (SA) End of Dec 24	Timeseries Accounts	CASATD_Dec24	Sorting by Col_D: account_type_code = SA; Col_G:Balance
		Total outstanding balance (TD) End of Dec 24	Timeseries Accounts	CASATD_Dec24	Sorting by Col_D: account_type_code = TD; Col_G:Balance
		total outstanding balance (CA) End of Aug 24	Timeseries Accounts	CASATD_Aug24	Sorting by Col_D: account_type_code = CA; Col_G:Balance
		total outstanding balance (SA) End of Aug 24	Timeseries Accounts	CASATD_Aug24	Sorting by Col_D: account_type_code = SA; Col_G:Balance
		total outstanding balance (TD) End of Aug 24	Timeseries Accounts	CASATD_Aug24	Sorting by Col_D: account_type_code = TD; Col_G:Balance
		total outstanding balance (CA) End of Aug 25	Timeseries Accounts	CASATD_Aug25	Sorting by Col_D: account_type_code = CA; Col_G:Balance
		total outstanding balance (SA) End of Aug 25	Timeseries Accounts	CASATD_Aug25	Sorting by Col_D: account_type_code = SA; Col_G:Balance
		total outstanding balance (TD) End of Aug 25	Timeseries Accounts	CASATD_Aug25	Sorting by Col_D: account_type_code = TD; Col_G:Balance
		total outstanding balance (CA) End of Jul 25	Timeseries Accounts	CASATD_Jul25	Sorting by Col_D: account_type_code = CA; Col_G:Balance
		total outstanding balance (SA) End of Jul 25	Timeseries Accounts	CASATD_Jul25	Sorting by Col_D: account_type_code = SA; Col_G:Balance
		total outstanding balance (TD) End of Jul25	Timeseries Accounts	CASATD_Jul25	Sorting by Col_D: account_type_code = TD; Col_G:Balance

1. Bank Wide Dashboard - Funding growth (CA+SA+TD) [4/9]

No	Subjects	Question	File Name	Sheet Name	Column
1.c	Simple calc	YoY = Bal end of Aug 25 - Bal end of Aug 24	Timeseries Accounts	1. CASATD_Aug24 2. CASATD_Aug25	• Sorting by Col_D: account_type_code = CA,SA,TD • Col_G:Balance
	Simple calc	MoM = Bal end of Aug 25 - Bal end of July 25	Timeseries Accounts	1. CASATD_Jul25 2. CASATD_Aug25	• Sorting by Col_D: account_type_code = CA,SA,TD • Col_G:Balance
	Medium calc	PoP (period-over-period growth) =(C/B)*100% A = Sum Balance of CA+SA+TD period of Aug 2025 B = Sum Balance of CA+SA+TD period of Dec 2024 C = A-B	Timeseries Accounts	1. CASATD_Dec24 2. CASATD_Aug25	• Sorting by Col_D: account_type_code = CA,SA,TD • Col_G:Balance
	High calc	CAGR (Compound Annual Growth Rate) A=Balance Dec 24 (e.g, 100) B=Balance Aug 25 (e.g, 150) C=No of months (Dec24 to Aug25) = 8 D=No of months in a year = 12 N = C/D = 8/12 = 0.666667 1/N = 1/0.666667 = 1.5 CAGR=[(B/A)^1/N)] - 1 = 83.71% (as example)	Timeseries Accounts	1. CASATD_Dec24 2. CASATD_Aug25	• Sorting by Col_D: account_type_code = CA,SA,TD • Col_G:Balance

1. Bank Wide Dashboard – SA Growth and Forecasting target 2025 [5/9]

No	Subjects	Question	File name	Sheet name	Column
1.d	SA Growth	Total outstanding balance (SA) Position Y-1, End of Dec 24 Total outstanding balance (SA) Position M-12, End of Aug 24 Total outstanding balance (SA) Position M0, End of Aug 25 (current position) Total outstanding balance (Loan) position M-1,End of July 25 until M-8 End Jan 2025 Drill down at Line of business	Timeseries Account	CASATD_aug24 s/d CASATD_aug25	Col_G:Balance
			Timeseries Account	• RM • CASATD_aug24 s/d CASATD_aug25	COL E: lob_name Col C: branch_id Col A: account_officer_id
	Simple calc	YoY = Bal end of Aug 24 - Bal end of Aug 25	Timeseries Account	CASATD_aug24 dan CASATD_aug25	• Sorting by Col_D: account_type_code = SA • Col_G:Balance
	Simple calc	MoM = Bal end of Aug 25 - Bal end of July 25	Timeseries Account	CASATD_Jul25 dan CASATD_aug25	• Sorting by Col_D: account_type_code = SA • Col_G:Balance
	Medium calc	PoP (period-over-period growth) = (A/B)*100 A = Bal of 31 Aug 25 - Bal end of Dec 24 B = Bal end of Dec 24	Timeseries Account	CASATD_Aug25 dan CASATD_Dec24	• Sorting by Col_D: account_type_code = SA • Col_G:Balance
	High Calc	CAGR (Compound Annual Growth Rate) A=Balance Dec 24 (e.g, 100); B=Balance Aug 25 (e.g, 150) C=No of months (Dec24 to Aug25) = 8 D=No of months in a year = 12 N = C/D = 8/12 = 0.666667; 1/N = 1/0.666667 = 1.5 CAGR=[(B/A)^1/N)] - 1 = 83.71% (as example)	Timeseries Account	CASATD_Aug25 dan CASATD_Dec24	• Sorting by Col_D: account_type_code = SA • Col_G:Balance
	Simple calc	Calculate the gap against **target (dec 2025), IDR 25,000,000,000**	Timeseries Account	CASATD_Aug25	Col_G:Balance
	Forecast	Forecast SA growth period Sep 25, Oct 25, Nov 25, Dec 25 (based on SA target balance 2025) **Target SA dec 2025, IDR 25,000,000,000**	Timeseries Account	CASATD_aug24 s/d CASATD_aug25	Col_G:Balance

1. Bank Wide Dashboard - CA Growth and Forecasting target 2025 [6/9]

No	Subjects	Question	File name	Sheet name	Column
1.e	CA Growth	Total outstanding balance (CA) Position Y-1, End of Dec 24 Total outstanding balance (CA) Position M-12, End of Aug 24 Total outstanding balance (CA) Position M0, End of Aug 25 (current position) Total outstanding balance (Loan) position M-1,End of July 25 until M-8 End Jan 2025 Drill down at Line of business	Timeseries Account	CASATD_aug24 s/d CASATD_aug25	Balance
			Timeseries Account	Pembagian RM per LOB dan branch CASATD_aug24 s/d CASATD_aug25	Col R: lob Col Q: branch_id Col A: account_officer_id
	Simple calc	YoY = Bal end of Aug 24 - Bal end of Aug 25	Timeseries Account	CASATD_aug24 dan CASATD_aug25	Sorting by Col_D: account_type_code = CA Col_G:Balance
	Simple calc	MoM = Bal end of Aug 25 - Bal end of July 25	Timeseries Account	CASATD_Jul25 dan CASATD_aug25	Sorting by Col_D: account_type_code = CA Col_G:Balance
	Medium calc	PoP (period-over-period growth) = (A/B)*100 A = Bal of 31 Aug 25 - Bal end of Dec 24 B = Bal end of Dec 24	Timeseries Account	CASATD_Aug25 dan CASATD_Dec24	Sorting by Col_D: account_type_code = CA Col_G:Balance
	High Calc	CAGR (Compound Annual Growth Rate) A=Balance Dec 24 (e.g, 100); B=Balance Aug 25 (e.g, 150) C=No of months (Dec24 to Aug25) = 8 D=No of months in a year = 12 N = C/D = 8/12 = 0.666667; 1/N = 1/0.666667 = 1.5 CAGR=[(B/A)^1/N)] - 1 = 83.71% (as example)	Timeseries Account	CASATD_Aug25 dan CASATD_Dec24	Sorting by Col_D: account_type_code = CA Col_G:Balance
	Simple calc	Calculate the gap against target CA Dec 2025, IDR 3,000,000,000	Timeseries Account	CASATD_Aug25	Col_G:Balance
	Forecast	Forecast CA growth period Sep 25, Oct 25, Nov 25, Dec 25 (based on CA target balance 2025) IDR 1,564,358,883.50	Timeseries Account	CASATD_aug24 s/d CASATD_aug25	Col_G:Balance

1. Bank Wide Dashboard - TD Growth and Forecasting target 2025 [7/9]

No	Subjects	Question	File name	Sheet name	Column
1.f	Time Deposit (TD) growth	Total outstanding balance (TD) Position Y-1, End of Dec 24 Total outstanding balance (TD) Position M-12, End of Aug 24 Total outstanding balance (TD) Position M0, End of Aug 25 (current position) Total outstanding balance (Loan) position M-1,End of July 25 until M-8 End Jan 2025 Drill down at Line of business	Timeseries Account	CASATD_aug24 s/d CASATD_aug25	Col_G:Balance
			Timeseries Account	• RM • CASATD_aug24 s/d CASATD_aug25	COL B: lob_code Col A: account_officer_id
	Simple calc	YoY = Bal end of Aug 24 - Bal end of Aug 25	Timeseries Account	CASATD_aug24 dan CASATD_aug25	Sorting by Col_D: account_type_code = TD Col_G:Balance
	Simple calc	MoM = Bal end of Aug 25 - Bal end of July 25	Timeseries Account	CASATD_Jul25 dan CASATD_aug25	Sorting by Col_D: account_type_code = TD Col_G:Balance
	Medium calc	PoP (period-over-period growth) = (A/B)*100 A = Bal of 31 Aug 25 - Bal end of Dec 24 B = Bal end of Dec 24	Timeseries Account	CASATD_Aug25 dan CASATD_Dec24	Sorting by Col_D: account_type_code = TD Col_G:Balance
	High Calc	CAGR (Compound Annual Growth Rate) A=Balance Dec 24 (e.g, 100); B=Balance Aug 25 (e.g, 150) C=No of months (Dec24 to Aug25) = 8 D=No of months in a year = 12 N = C/D = 8/12 = 0.666667; 1/N = 1/0.666667 = 1.5 CAGR=[(B/A)^1/N)] - 1 = 83.71% (as example)	Timeseries Account	CASATD_Aug25 dan CASATD_Dec24	Sorting by Col_D: account_type_code = TD Col_G:Balance
	Simple calc	Calculate the gap against target TD dec 2025, IDR 2,000.000,000,000	Timeseries Account	CASATD_Aug25	Col_G:Balance
	Forecast	Forecast TD growth period Sep 25, Oct 25, Nov 25, Dec 25 (based on TD target 2025, IDR 2,000,000,000,000)	Timeseries Account	CASATD_aug24 s/d CASATD_aug25	Col_G:Balance

1. Bank Wide Dashboard - Funding interest rate (CA, SA, TD) [8/9]

No	Subjects	Question	File name	Sheet name	Column
1.g	Funding interest rate	Display CA monthly average interest rate Dec 24, Jan 25 until Aug 25 Display SA monthly average interest rate Dec 24, Jan 25 until Aug 25 Display TD monthly average interest rate Dec 24, Jan 25 until Aug 25 Display BI monthly interest rate: Dec 2024 = 6%, Jan 2025 = 5.75%, Feb 2025 = 5,75%, Mar 2025 = 5.75%, April 2025 = 5.75%, May 2025 = 5.50%, Jun 2025 = 5.5%, Jul 2025 = 5.25%, Aug 2025 = 5.00% Drill down at Line of business	Timeseries Accounts	CASATD_Jan 25 until CASATD_Aug25	• Sorting Col_D: account_type_code = CA or SA or TD • Col_M: interest_rate • Col_R: LOB
		Display CA monthly the highest int rate Dec 24, Jan 25 until Aug 25 Display SA monthly the highest int rate Dec 24, Jan 25 until Aug 25 Display TD monthly the highest int rate Dec 24, Jan 25 until Aug 25 Display BI monthly int rate: Dec 2024 = 6%, Jan 2025 = 5.75%, Feb 2025 = 5,75%, Mar 2025 = 5.75%, April 2025 = 5.75%, Mai 2025 = 5.50%, Jun 2025 = 5.5%, Jul 2025 = 5.25%, Aug 2025 = 5.00%	Timeseries Accounts	CASATD_Jan 25 until CASATD_Aug25	• Sorting Col_D: account_type_code = CA or SA or TD • Col_M: interest_rate • Col_R: LOB
		Display CA monthly the lowest int rate Dec 24, Jan 25 until Aug 25 Display SA monthly the lowest int rate Dec 24, Jan 25 until Aug 25 Display TD monthly the lowest int rate Dec 24, Jan 25 until Aug 25 Display BI monthly rate: Dec 2024 = 6%, Jan 2025 = 5.75%, Feb 2025 = 5,75%, Mar 2025 = 5.75%, April 2025 = 5.75%, Mai 2025 = 5.50%, Jun 2025 = 5.5%, Jul 2025 = 5.25%, Aug 2025 = 5.00%	Timeseries Accounts	CASATD_Jan 25 until CASATD_Aug25	• Sorting Col_D: account_type_code = CA or SA or TD • Col_M: interest_rate • Col_R: LOB
		Display CA monthly the median int rate Dec 24, Jan 25 until Aug 25 Display SA monthly the median int rate Dec 24, Jan 25 until Aug 25 Display TD monthly the median int rate Dec 24, Jan 25 until Aug 25 Display BI monthly int rate: Dec 2024 = 6%, Jan 2025 = 5.75%, Feb 2025 = 5,75%, Mar 2025 = 5.75%, April 2025 = 5.75%, Mai 2025 = 5.50%, Jun 2025 = 5.5%, Jul 2025 = 5.25%, Aug 2025 = 5.00%	Timeseries Accounts	CASATD_Jan 25 until CASATD_Aug25	• Sorting Col_D: account_type_code = CA or SA or TD • Col_M: interest_rate • Col_R: LOB

1. Bank Wide Dashboard - Funding interest rate (CA, SA, TD) [9/9]

No	Subjects	Question	Formula	File name	Sheet name	Column
1.h	Customer group funding under management (FUM)	Validate one CIF with role master belongs to many group and display or view	Group 1, Master CIF = CIF1 Group 2, Master CIF = CIF 1	Customer_group	Group	Col_A: group_id Col_D: group_role Col_E: group_relation Col_D: customer identifier
		Validate group where one CIF belongs to many groups. One group as CIF master and others as CIF member	Group 1, Master CIF = CIF1 Group 2, Member CIF = CIF1	Customer_group	Group	
		Validate group where the master CIF is "**non-individual**" and the CIF member is "**individual"** customers.	Group 1, Master CIF = CIF 3 as non individual Group 1, Member CIF = CIF 4 as individual	Customer_group	Group	Col_A: group_id Col_D: group_role Col_E: group_relation Col_B: customer identifier Col_C: Flag_Individu
		Sort in ascending order the delta rate (the difference between actual interest rate and counter interest rate).	Special rate > Counter rate. The delta rate = Act Int Rate (%) - Counter Int Rate (%)	Customer_group	Group	Col_A: group_id Col_B: customer_identifier Col_F: account_number Col_I: Counter Int Rate (%) Col_H: Act Int Rate (%)(%) Col_G: Balance
		Sort in ascending order Funding FUM balance at group level	Sum CA + SA + TD balance at group level.	Customer_group	Group	Col_A: group_id Col_B: customer_identifier Col_F: account_number Col_I: Counter Int Rate (%) Col_H: Act Int Rate (%) Col_G: Balance Sort by Col_J: Product Type
		Show the minimum, the median and maximum actual interest rate given per group for each products		Customer_group	Group	Col_H: Act Int Rate (%) Col_J: Product Type

2. Branch Performance and Target by product TD [2/2]

No	Subjects	Question (all at branch level)	File name	Sheet name	Column
2.c	TD balance at branch level	Total outstanding balance (TD) Position M-1 (Jan 25) - M-7 (Jul 25) Drill down at branch level, Drill down at Relationship Manager level	Timeseries Accounts	CASATD_Jan25 until CASATD_Aug25	1. Col_D:account_type_code = TD 2. Col_G:balance 3. Drill down branch level Col_Q: branch_id 4. Drill down at relationship manager Col_P:account_officer_id
	Simple calc	MoM Aug 25 = Bal end off Aug 25 - Bal end of July 25 MoM = Bal end of Mn - Bal end of Mn-1	Timeseries Accounts	CASATD_Jan25 until CASATD_Aug25	1. Col_D:account_type_code = TD 2. Col_G:balance
	Forecasting	Forecast TD growth period Sep 25, Oct 25, Nov 25, Dec 25 (based on TD Target balance 2025)	Timeseries Accounts	CASATD_Jan25 until CASATD_Aug25	1. Col_D:account_type_code = TD 2. Col_G:balance
			Target 2025 at branch level definition	TD Target by branch	Col_K row 31 to 50: branch target allocation

3. Predictive Customer Churn Analysis

No	Subjects	Question	Formula	File name	Sheet name	Column
3.a	Customer churn	Summary of customer transactions	Total credit amount (incoming trxs) in the last 31 days (d1 until 31)	Customer Churn	Incoming transaction	1. Sorting column A = Account number 2. Sorting Column C =Transaction date (Sorting 1 aug 25 - 31-aug 2) dd-mm-yyyy 3. Sum Column D = transaction amount
			Total debit amount (outgoing trxs) in the last 31 days (d1 until 31)	Customer churn	Outgoing transaction	1. Sorting column A = Account number 2. Sorting Column C =Transaction date (Sorting 1 aug 25 - 31-aug 2) dd-mm-yyyy 3. Sum Column D = transaction amount
3.b	Churning risk ratio	Ratio: High churning risk Medium churning risk Low churning risk (threshold for each ratio is up to vendor)	Churn Ratio = (Total Credit - Total Debit) ÷ Starting Balance Day 1	Customer churn	Master data	From table “Master Data”: 1. Sorting by column A = Account number 2. Column F = starting balance_aug 1
					Incoming Transaction	Sum column D = transaction amount (from Incoming transaction at column A = Account number) as total credit
					Outgoing transaction	Sum column D = transaction amount (from outgoing transaction at column A = Account number) as total debit

4a. RM for Product Current Account, Saving Account (CASA)

No	Subjects	Question	Formula	File name	Sheet name	Column
1.	KPI Components	Balance position at end of month	Balance table of RM's sum balance for each month over the last 3 months (June, July, and August 2025).	Scenario RM	1. Data RM for CASA_Raw Data	1. Group by column A = "Processing date" dd-mm-yyyy for each month 2. Sum column G = "Balance" based on the "Processing Date" month
		New NoA (Number of Account) in last 31 days	Jumlah akun baru dalam 31 hari terakhir, ditampilkan per bulan (Jun, Jul, Ags 2025).	Scenario RM	1. Data RM for CASA_Raw Data	1. Count of C = "customer_identifier" 2. WHERE (column A: Processing_Date – column I: Account_Open_Date) ≤ 31 3. GROUP BY column A = "Processing date" month (June, July, and August 2025).
		Customer relationship frequency	Number of visit	Scenario RM	1. Data RM for CASA_Raw Data	1. Column L: No of RM visit
2.	Relationship manager scoring	Calculate relationship manager scoring and define scoring based on below rating U for underperformed A for acceptable S for superior E for Excellent E+ for Excellent plus			0. Pembagian RM per LOB dan Branch	1. Group RMs by lob_name (Column E) and branch_location_city (Column F). 2. Sort data by Account_Officer_ID (Column A). 3. Accumulate KPI components for each Account_Officer_ID (Column A). 4. Define and assign ratings for each Account_Officer_ID (Column A) according to the scoring framework.

4b. RM for Product Time Deposit (TD) - 1/2

No	Subjects	Question	Formula	File name	Sheet name	Column
1.	KPI Components	Balance position at end of month	Balance table of RM's sum balance for each month over the last 3 months (June, July, and August 2025).	Scenario RM	2. Data RM for TD_Raw Data	1. Group by column A = "Processing date" dd-mm-yyyy for each month 2. Sum column L = "Principal amount" based on the "Processing Date" month
		New NoA (Number of Account) in last 31 days	Jumlah akun baru dalam 31 hari terakhir, ditampilkan per bulan (Jun, Jul, Ags 2025).	Scenario RM	2. Data RM for TD_Raw Data	1. Count of C = "customer_identifier" 2. WHERE (column A: Processing_Date – column K Account_Open_Date) ≤ 31 3. GROUP BY column A = "Processing date" month (June, July, and August 2025).
		Efisiensi Suku Bunga	(actual interest rate - counter interest rate) * 100	Scenario RM	2. Data RM for TD_Raw Data	Compute the sum of differences between: 1. Column P = Actual Interest Rate 2. Column O = Counter Interest Rate
2.	Boom Factor effective date	How can users control "Start_Date" and "Maturity date) of the Boom Factor, and measure the efficiency gap when the Actual Interest Rate is below the Counter Interest Rate?	Boom Factor Condition: If Actual Rate < Counter Rate	Scenario RM	2. Data RM for TD_Raw Data	Compute the sum of differences between: 1. Column P = Actual Interest Rate 2. Column O = Counter Interest Rate Filtered by: Start_Date (column M) and Maturity date (column N)

4b. RM for Product Time Deposit (TD) - 2/2

No	Subjects	Question	Formula	File name	Sheet name	Column
3.	Relationship manager scoring	Calculate relationship manager scoring and define scoring based on below rating U for underperformed A for acceptable S for superior E for Excellent E+ for Excellent plus			0. Pembagian RM per LOB dan Branch	1. Group RMs by lob_name (Column E) and branch_location_city (Column F). 2. Sort data by Account_Officer_ID (Column A). 3. Accumulate KPI components for each Account_Officer_ID (Column A). 4. Define and assign ratings for each Account_Officer_ID (Column A) according to the scoring framework.

4a. RM for Product Current Account and Saving Account (CASA)

Define balance range by LOB			
LOB	LOB code	Balance from	Balance to
ESME	L1	0.00	99,999,999.00
SME	L2	100,000,000.00	499,999,999.00
Wholesale	L3	500,000,000.00	999,999,999.00
FI	L4	1,000,000,000.00	

Processing date used for RM performance measurement:
30 June 2025, Count account with opened from 01 June 2025 - 30 June 2025
31 July 2025, Count account with opened from 01 July 2025 - 31 July 2025
31 Aug 2025, Count account with opened date from 01 Aug 2025 - 31 Aug 2025

The formula:
Score for balance
A = actual balance /target balance
If actual balance > threshold amount, then take threshold amount as actual balance.
Score for balance = A* weight (70%)

Score for NOA (number of account)
B=Processing date - account date < 32 days.
If B < 32 days, then B = 1, Else as 0
C= B/target NOA
Score for NOA = B* weight (20%)

Score for no of contact
D = Number of contact/Target contact
Score for customer relationship = D* weight (10%)

KPI Components		ESME (L1)		
		Weight	Target	Max threshold amt
Balance position at end of month	Field: Balance table Data RM for CASA_Raw Data	70%	60,000,000.00	150,000,000.00
New NoA in last 31 days	Processing date - account opened date	20%	3	
Customer relationship frequency	No of visit or call	10%	2	
Total		**100%**		

KPI Components		SME (L2)		
		Weight	Target	Max threshold amt
Balance position at end of month	Field: Balance table Data RM for CASA_Raw Data	70%	200,000,000.00	500,000,000.00
New NoA in last 31 days	Processing date - account opened date	20%	2	
Customer relationship frequency	No of visit or call	10%	1	
Total		**100%**		

KPI Components		Wholesale (L3)		
		Weight	Target	Max threshold amt
Balance position at end of month	Field: Balance table Data RM for CASA_Raw Data	70%	600,000,000.00	1,000,000,000.00
New NoA in last 31 days	Processing date - account opened date	20%	2	
Customer relationship frequency	No of visit or call	10%	1	
Total		**100%**		

KPI Components		FI (L4)		
		Weight	Target	Max threshold amt
Pencapaian Balance (AUM)	Field: Balance table Data RM for CASA_Raw Data	70%	1,500,000,000.00	2,500,000,000.00
New NoA in last 31 days	Field: (Processing date - account_open_date) <32	20%	2	0
Frekuensi Kunjungan per Bulan	no of visit	10%	2	0
Total		**100%**		

4b. RM for product Time deposit (TD)

Define balance range by LOB			
LOB	**LOB Code**	**Min Balance**	**Max Balance**
SME	L2	4 mio	3.8 bio
Wholesale	L3	8 mio	6 bio
FI	L4	11 mio	8 bio

Processing date used for RM performance measurement:
30 June 2025, Count account with opened from 01 June 2025 - 30 June 2025
31 July 2025, Count account with opened from 01 July 2025 - 31 July 2025
31 Aug 2025, Count account with opened date from 01 Aug 2025 - 31 Aug 2025

The formula:
Score for balance
A = actual balance /target balance
If actual balance > threshold amount, then take threshold amount as actual balance.
Score for balance = A * weight (70%)

Score for NOA (number of account)
B=Processing date - account date < 32 days.
If B < 32 days, then B = 1, Else as 0
C= B/target NOA
Score for NOA = B * weight (30%)

Score for Interest rate efficiency (Boom Factor)
D = (actual interest rate - counter interest rate) / Target
Score for customer relationship = D * weight (100%)

KPI Components	FI (L4)		
	Weight	**Target**	**Max threshold amt**
Balance position at end of month	70%	7,000,000,000	8,400,000,000
New NoA in last 31 days	30%	2	3.00
Efisiensi Suku Bunga	100%	1	1

KPI Components	Wholesale (L3)		
	Weight	**Target**	**Max threshold amt**
Balance position at end of month	70%	5,500,000,0000	6,600,000,000
New NoA in last 31 days	30%	2	3.00
Efisiensi Suku Bunga	100%	1	1

KPI Components	SME (L2)		
	Weight	**Target**	**Max threshold amt**
Balance position at end of month	70%	3,000,000,000.00	500,000,000.00
New NoA in last 31 days	30%	5	7.00
Efisiensi Suku Bunga	100%	1	1

5. Semantic Analysis for Mobile Banking

No	Subjects	Question	Formula	File name	Sheet name	Column
1.	Review Text (multi-language)	Analisis sentimen yang menampilkan Tren sentimen per bulan/tahun dan word cloud/topik dominan (UI, error, fitur) serta insight prioritas perbaikan fitur berdasarkan volume sentimen negatif	Sentiment Score = NLP classification (positive, neutral, negative,etc) Topic clustering = keyword extraction (misal: UI, error, loading, fitur)	Google Play Store Review on Mobile Banking	Sentimen SMB dari Google Play Store	1. Review (Column E)
2	Review Rating (1–5)	Analisis sentimen yang menampilkan distribusi rating vs sentiment score	• X-axis = Rating (1–5) • Y-axis = Sentiment Score (dari NLP, negatif → positif) • Size = Volume review (jumlah review dengan kombinasi rating+sentimen) • Color = Topic cluster (UI, Error, Loading, dsb hasil keyword extraction)	Google Play Store Review on Mobile Banking	Sentimen SMB dari Google Play Store	1. Rating (column D)
3	Review Date & Reply Date	Analisis sentimen yang menampilkan Response time developer (Reply Delta) khusus untuk review negatif	Response Time = Reply Date – Submission Date	Google Play Store Review on Mobile Banking	Sentimen SMB dari Google Play Store	1. Reply Date (column F) 2. Response Time (column G)
4	Sentiment Trend	Bagaimana tren sentimen (positif/negatif/netral) per bulan?	=TEXT(MONTH([Submission Date])) lalu hitung jumlah sentiment per bulan	Google Play Store Review on Mobile Banking	Sentimen SMB dari Google Play Store	1. Column A: Submission Date 2. Review (Column E)

6. Geospatial, New business transformation

No	Subjects	Question	Formula	File name	Sheet name	Column
1.	Distribution of the ASN population and the locations of Cabang	How is the distribution of the ASN population across Indonesia, and how does it relate to the locations of Bank branches (Cabang)?	1. Map “provinsi” from both datasets. 2. Identify and compare the distribution of the Total Potensial DIsburse and Grand Total Disburse per province. 3. Use Latitude, Longitude, and LatLon to plot location points on the map.	Data Peta	1. Data Potensi Disburse per Juni 2025	1. PROVINSI (column A) 2. Total Potensial Disburse Berdasarkan Jumlah ASN per Juni 2025 (column C) 3. Latitude (column D) 4. Longitude (column E) 5. LatLon (column F)
					2. Data Disburse ASN Loan per Juni 2025	1. Provinsi (column B) 2. Grand Total Disburse ASN Loan (column C)
2	ASN Loan Penetration	What is the penetration rate of ASN loans across provinces?	Penetrasi (%) = Grand Total Disburse ÷ Total Potensial ASN	Data Peta	1. Data Potensi Disburse per Juni 2025	1. Total Potensial Disburse Berdasarkan Jumlah ASN per Juni 2025 (proxy loan: Rp150 juta) (column C)
					2. Data Disburse ASN Loan per Juni 2025	1. Grand Total Disburse ASN Loan (column C)
3	Potential Loan Gap	Which provinces show the largest gap between potential ASN loan and realized disbursement?	Gap Potensi = (Total Potensial Jumlah ASN – Grand Total Disburse)	Data Peta	1. Data Potensi Disburse per Juni 2025	1. PROVINSI (column A) 2. Total Potensial Disburse Berdasarkan Jumlah ASN per Juni 2025 (proxy loan: Rp150 juta) (column C)
					2. Data Disburse ASN Loan per Juni 2025	1. Provinsi (column B) 2. Grand Total Disburse ASN Loan (column C)

7. Revolving loan (PRK or Pinjaman rekening koran)

No	Subjects	Question	Formula	File name	Sheet name	Column
1	DPD and Collectibility	PRK forecast (Nov-Dec 25)	NA	Revolving loan Final revolving	DPD explanation	Col_A: Row 4 to 19 for collectibility code Col_F: Row 4 to 19 for DPD strings Col_H: Row 4 to 19 for Potential loss risk Col_G: Borrower payment Col_I: Bank's actions
					Final revolving	Col_B: Monthly income Col_C: Flag_individu (sorting by Customer type: Individual or Non-Individual) Col_D: sorting by Flag book Col_E: sorting by Kode cabang Col_F: sorting by branch_location_city Col_G:sorting by team Col_H: AO code (sorting by Account officer code) Col_I: sorting by Kode Sektor Ekonomi (sorting by sektor ekonomi) Col_V: Total amount due Col_W: Current outstanding balance Col_X: sorting by Current month DPD string (current month is Oct 2025) Col_Y to AJ: 12 months DPD strings history Col_AK: Last payment date Col_AL: Current month payment amount Col_AM to AX: 12 months payment history Col_AX to BF: facility 1 at other bank Col_BG to BO: facility 2 at other bank
2	Future DPD	Predict DPD period Nov 25 and Dec 25	Predictive model (e.g, logistic regression	Revolving loan Final revolving	Final revolving	Col_B: Monthly income Col_V: Total amount due Col_W: Current outstanding balance Col_Y to AJ: 12 months DPD strings history Col_AK: Last payment date Col_AL: Current month payment amount Col_AM to AX: 12 months payment history Col_AX to BF: facility 1 at other bank Col_BG to BO: facility 2 at other bank

8. Nine boxes Customer Value

No	Subjects	Question	Formula	File name	Sheet name	Column
1.	Customer Value Summary	Bagaimana gambaran total nilai pelanggan berdasarkan kontribusi balance dan loan?	Total balance CASATD	9 Boxes Customer Value	1. Raw Data_CASATD	1. Column B = customer_identifier 2. Column F = Balance
			Total interest_amount CASATD	9 Boxes Customer Value	1. Raw Data_CASATD	1. Column B = customer_identifier 2. Column M = interest_amount
			Total baki debet Loan	9 Boxes Customer Value	2. Raw Data_Loan	1. Column B = customer_identifier 2. Column M = Baki debet
			Total interest_amount Loan	9 Boxes Customer Value	2. Raw Data_Loan	1. Column B = customer_identifier 2. Column J = interest_amount
2	Interactive 3x3 Matrix (9 Boxes)	Bagaimana memetakan pelanggan ke dalam 9 kotak (Low-Mid-High) berdasarkan kontribusi Loan vs CASATD?	Sumbu X: Total Balance CASA & TD	9 Boxes Customer Value	1. Raw Data_CASATD	1. Column B = customer_identifier 2. Column F = Balance
			Sumbu Y: Total Baki Debet Loan	9 Boxes Customer Value	2. Raw Data_Loan	1. Column B = customer_identifier 2. Column M = Baki debet
3	Cumulative Profit Contribution	Berapa kontribusi profit kumulatif dari setiap nasabah, dan bagaimana distribusinya (misalnya 20% nasabah menyumbang 80% profit)?	- Revenue by Account = (Interest_Amount_Loan – Interest_Amount_CASATD) - Urutkan berdasarkan Profit terbesar - Buat grafik Pareto / Lorenz Curve	9 Boxes Customer Value	1. Raw Data_CASATD	1. Column B = customer_identifier 2. Column M = interest_amount
				9 Boxes Customer Value	2. Raw Data_Loan	1. Column B = customer_identifier 2. Column J = interest_amount

9. Time Deposit (Automatic Roll Over) [1/3]

No	Subjects	Question	Formula	File name	Sheet name	Column
1.	Analisis Perubahan Suku Bunga Saat Perpanjangan	Berapa besar kenaikan/penurunan suku bunga (rate) yang diterima nasabah saat deposito diperpanjang secara otomatis (ARO)?	Rate Change: [Actual interest rate (renew)] - [Actual interest rate]	Case TD ARO	TD ARO Renewal	1. Column A = customer_identifier 2. Column N = Actual interest rate 3. Column T = Actual interest rate (renew)
2	Identifikasi Special Rate (Discretionary Rate)	Apakah nasabah mendapatkan special rate yang berbeda (lebih tinggi/rendah) dari suku bunga yang ditawarkan (counter rate)?	1. Initial Rate Spread: [Actual interest rate] - [Counter int rate] Nilai positif menunjukkan nasabah mendapat rate di atas standar.	Case TD ARO	TD ARO Renewal	1. Column N = Actual interest rate 2. Column M = Counter int rate
			2. Renewal Rate Spread: [Actual interest rate (renew)] - [Counter int rate (renew)] Nilai positif menunjukkan nasabah mendapat rate di atas standar.	Case TD ARO	TD ARO Renewal	1. Column S = Counter int rate (renew) 2. Column T = Actual interest rate (renew)

9. Time Deposit (Automatic Roll Over) [2/3]

No	Subjects	Question	Formula	File name	Sheet name	Column
3	Analisis Kinerja Cabang & RM	Cabang dan Relationship Manager (RM) mana yang paling sering memberikan kenaikan suku bunga saat perpanjangan?	1. Agregasi rata-rata "Rate Change" per Branch name dan RM name. Rate Change: [Actual interest rate (renew)] - [Actual interest rate]	Case TD ARO	TD ARO Renewal	1. Column A = customer_identifier 2. Column N = Actual interest rate 3. Column T = Actual interest rate (renew) 4. Column D = RM ID 5. Column B = Branch ID
		Cabang dan Relationship Manager (RM) mana yang paling sering memberikan special rate tertinggi saat perpanjangan?	2. Agregasi rata-rata "Renewal Rate Spread" per Branch name dan RM name. Renewal Rate Spread: [Actual interest rate (renew)] - [Counter int rate (renew)]	Case TD ARO	TD ARO Renewal	1. Column S = Counter int rate (renew) 2. Column T = Actual interest rate (renew) 3. Column D = RM ID 4. Column B = Branch ID
4	Analisis Rate vs. Principal	Apakah nasabah dengan nominal deposito (principal) lebih besar cenderung mendapatkan kenaikan suku bunga yang lebih tinggi saat perpanjangan?	1. Buat segmentasi nasabah berdasarkan Principal amount (misal: <100 Juta, 100-500 Juta, >500 Juta).	Case TD ARO	TD ARO Renewal	1. Column A = customer_identifier 2. Column J = Principal amount
			2. Hitung rata-rata "Rate Change" untuk setiap segmen tersebut.	Case TD ARO	TD ARO Renewal	1. Column A = customer_identifier 2. Column N = Actual interest rate 3. Column T = Actual interest rate (renew) 4. Column J = Principal amount

9. Time Deposit (Automatic Roll Over) [3/3]

No	Subjects	Question	Formula	File name	Sheet name	Column
5	Tren Perpanjangan Deposito	Berapa persen dari total deposito yang diperpanjang mendapatkan kenaikan suku bunga, penurunan, atau tetap?	1. Buat kategori berdasarkan nilai "Rate Change": - Jika > 0, maka "Rate Naik" - Jika < 0, maka "Rate Turun" - Jika = 0, maka "Rate Tetap"	Case TD ARO	TD ARO Renewal	1. Column A = customer_identifier 2. Column N = Actual interest rate 3. Column T = Actual interest rate (renew) 4. Column D = RM ID 5. Column B = Branch ID
			2. Hitung persentase jumlah nasabah per kategori nilai "Rate Change".	Case TD ARO	TD ARO Renewal	1. Column A = customer_identifier 2. Column N = Actual interest rate 3. Column T = Actual interest rate (renew) 4. Column D = RM ID 5. Column B = Branch ID
6	Actual interest rate versus BI rate	Visualization the different rate in descending order	The difference rate = BI rate - actual rate	Case TD ARO	TD ARO Renewal	1. Column A = customer_identifier 2. Column K = Start date (format yyyy-mm-dd) initial start date 3. Column N = Actual interest rate 4. Column Q = Start date (format yyyy-mm-dd) renewal date 5. Column T = Actual interest rate (renew) 6. Column D = RM ID 7. Column B = Branch ID
					BI-RATE	1. Column B Row 4-25 = Tanggal efektif (format dd month YYYY) 2. Column C Row 4-25 = BI rate (9.99% with two decimals)

Case 10. Transaction Type Dashboard - Guidelines [1/5]

1

File Layout

No	Field name	Description
1	PERIODE	Processing date
2	Transaction reference ID	Unique transaction reference number
3	BSS Bank code	Code 523 and SAHMIDJA
4	BSS bank name	Bank Sahabat Sampoerna
5	BSS account	BSS's customer account number
6	BSS account holder name	Refer to table transaction type
7	Transaction type	Refer to table transaction type
8	Transaction description	Refer to 'transaction type table'
9	Transaction channel	Refer to 'transaction channel table'
10	Transaction date	Date format yyyymmdd
11	CR/DB	If CR/DB = 'CR', then transaction is incoming from other bank to BSS. BSS's role as receiver bank. If CR/DB = 'DB', then transaction is outgoing from BSS to other bank. BSS's role as sender bank.
12	Original currency	Original currency code
13	Original trx amount	Original transaction transaction amount
14	Local currency amount	Local currency amount (always in IDR
15	Beneficiary bank code	Other bank code. If CR/DB = 'CR", then transaction is incoming from other bank to BSS. Beneficiary bank is other bank with role as sender bank. If CR/DB = 'DB', then transaction is outgoing from BSS to other bank. Beneficiary bank is other bank with role as receiver bank.
16	Beneficiary bank name	Other bank name
17	Beneficiary account	Othr bank account number
18	Beneficiary account holder name	Other bank account holder name

2

Transaction type table

No.	Transaction type code	Transaction type description
1	ACFS	BI Fast
2	ACSR	SKNBI
3	AC18	SKNBI outward
4	OT04	RTGS outward
5	AC13	RTGS
6	ACQR	QRIS
7	ACVA	Virtual account

Transaction channel

No.	Transaction channel	Transaction channel description	Details
1	IBB	Internet banking business	web browser
2	IBI	Internet banking individu	web browser
3	SMB	Sampoerna mobile banking	digital
4	TL	Teller	conventional

3

Cost Penggunaan Channel Transaksi

Kanal	Outgoing (Biaya)
BI-FAST	Rp 19 / transaksi
SKNBI (Kliring)	Rp 1 / transaksi
RTGS (nilai besar)	Rp 21.000 / transaksi
QRIS (merchant QR)	45% dari (0.7% x Transaction Amount)
Virtual Account (VA) — Incoming	(6.50% x Transaction Amount)

4

10. Transaction Type Dashboard [1/5]

No	Subjects	Question	Formula	File name	Sheet name	Column
1	Transaction Trends	What is the daily and monthly volume of transactions?	Untuk Volume (Jumlah): 1. COUNT ([Transaction Reference ID]) 2. Dimensi/Group By: Transaction Date (di-drill down per hari dan bulan).	1. Januari 2025_trx data for POC 2. Februari 2025_trx data for POC 3. Maret 2025_trx data for POC 4. April 2025_trx data for POC 5. Mei 2025_trx data for POC 6. Juni 2025_trx data for POC 7. Juli 2025_trx data for POC 8. Agustus 2025_trx data for POC	1. BI_Fast_Outgoing_MM 2025 2. BI_Fast_Incoming_MM 2025 3. SKNBI_Outgoing_MM 2025 4. SKNBI_Incoming_MM 2025 5. RTGS_Outgoing_MM 2025 6. RTGS_Incoming_MM 2025 7. QRIS_Outgoing_MM 2025 8. QRIS_Incoming_MM 2025 9. VA_Incoming_MM 2025	1. Column B: Transaction Reference ID 2. Group by Day and Month from Periode (Column A yyyymmdd)
			Untuk Value (Nilai): 1. SUM([Local Currency Amount]) 2. Dimensi/Group By: Transaction Date (di-drill down per hari dan bulan).			1. Local Currency Amount (Column N) 2. Group by Day and Month from Periode (Column A yyyymmdd)
2	Transaction mix	What are overall the most common types of transactions	1. COUNT([Transaction Reference ID]) dengan filter Transaction Type 2. ORDER BY COUNT DESC			1. Column B: Transaction Reference ID 2. Column G: Transaction Type
		What are the most common types of transactions for each month	1. COUNT([Transaction Reference ID]) dengan filter Transaction Type 2. ORDER BY COUNT DESC 3. Dimensi/Group By: Transaction Date (di-drill down per bulan).			1. Column B: Transaction Reference ID 2. Column G: Transaction Type 3. Column A: Group by Month from Periode (Column A yyyymmdd)

10. Transaction Type Dashboard [2/5]

No	Subjects	Question	Formula	File name	Sheet name	Column
3	Channel Performance	Which transaction channels (e.g., teller, mobile banking) are most frequently used?	Untuk Volume (Jumlah): 1. COUNT([Transaction Reference ID]) 2. Dimensi/Group By: Transaction Channel	1. Januari 2025_trx data for POC 2. Februari 2025_trx data for POC 3. Maret 2025_trx data for POC 4. April 2025_trx data for POC 5. Mei 2025_trx data for POC 6. Juni 2025_trx data for POC 7. Juli 2025_trx data for POC 8. Agustus 2025_trx data for POC	1. BI_Fast_Outgoing_MM 2025 2. BI_Fast_Incoming_MM 2025 3. SKNBI_Outgoing_MM 2025 4. SKNBI_Incoming_MM 2025 5. RTGS_Outgoing_MM 2025 6. RTGS_Incoming_MM 2025 7. QRIS_Outgoing_MM 2025 8. QRIS_Incoming_MM 2025 9. VA_Incoming_MM 2025	1. Column B: Transaction Reference ID 2. Column I: Transaction Channel 3. Column A: Group by Month from Periode (Column A yyyymmdd)
			Untuk Value (Nilai): 1. SUM([Local Currency Amount]) 2. Dimensi/Group By: Transaction Channel.			1. Column B: Transaction Reference ID 2. Column I: Transaction Channel 3. Column A: Group by Month from Periode (Column A yyyymmdd) 4. Column N: Local Currency Amount
4	Customer Behavior	Identify any changes in customer transaction from cash basis into cashless payment.	1. Buat calculated field "Payment Category" berdasarkan Transaction Channel. IF [Transaction Channel] = 'TL' THEN 'Cash-based' ELSE 'Cashless'			1. Column B: Transaction Reference ID 2. Column I: Transaction Channel 3. Column A: Group by Month from Periode (Column A yyyymmdd)
			2. Analisis tren bulanan dari COUNT ([Transaction Reference ID]) untuk setiap "Payment Category".			1. Column B: Transaction Reference ID 2. Column I: Transaction Channel 3. Column A: Group by Month from Periode (Column A yyyymmdd)

10. Transaction Type Dashboard 3/5]

No	Subjects	Question	Formula	File name	Sheet name	Column
5	Inter-Bank Relationships	Which beneficiary banks are most frequently transacting with Bank Sahabat Sampoerna (BSS)?	Untuk Volume (Jumlah) 1. COUNT ([Transaction Reference ID]) 2. Dimensi/Group By: Beneficiary Bank Name. Dapat difilter berdasarkan CR/DB untuk melihat transaksi masuk/keluar.	1. Januari 2025_trx data for POC 2. Februari 2025_trx data for POC 3. Maret 2025_trx data for POC 4. April 2025_trx data for POC 5. Mei 2025_trx data for POC 6. Juni 2025_trx data for POC 7. Juli 2025_trx data for POC 8. Agustus 2025_trx data for POC	1. BI_Fast_Outgoing_MM 2025 2. BI_Fast_Incoming_MM 2025 3. SKNBI_Outgoing_MM 2025 4. SKNBI_Incoming_MM 2025 5. RTGS_Outgoing_MM 2025 6. RTGS_Incoming_MM 2025 7. QRIS_Outgoing_MM 2025 8. QRIS_Incoming_MM 2025 9. VA_Incoming_MM 2025	1. Column B: Transaction Reference ID 2. Column O: Beneficiary Bank Code 3. Column P: Beneficiary Bank Name 4. Column A: Group by Month from Periode (Column A yyyymmdd) 5. Column K: CR/DB
			Untuk Value (Nilai) 1. SUM ([Local Currency Amount]) 2. Dimensi/Group By: Beneficiary Bank Name. Dapat difilter berdasarkan CR/DB untuk melihat transaksi masuk/keluar.			1. Column B: Transaction Reference ID 2. Column O: Beneficiary Bank Code 3. Column P: Beneficiary Bank Name 4. Column A: Group by Month from Periode (Column A yyyymmdd) 5. Column K: CR/DB 6. Column N: Local Currency Amount
6	Transaction Value Contribution	Which transaction types/channels contribute the highest transaction value (not just volume)?	1. SUM([Local Currency Amount]) 2. Dimensi/Group By: Transaction Type. 3. Dimensi/Group By: Transaction Channel.			1. Column B: Transaction Reference ID 2. Column A: Group by Month from Periode (Column A yyyymmdd) 3. Column G: Transaction Type 4. Column I: Transaction Channel 5. Column N: Local Currency Amount

10. Transaction Type Dashboard [4/5]

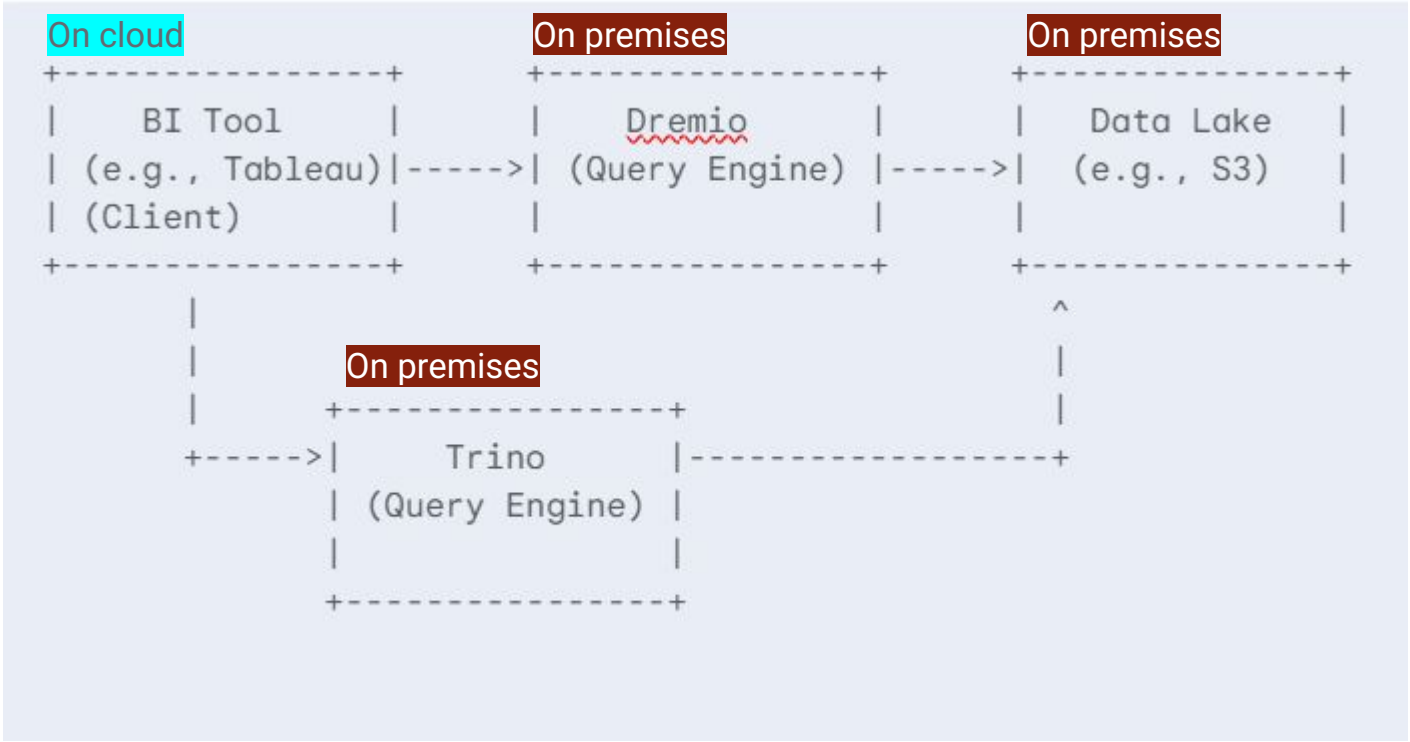
No	Subjects	Question	Formula	File name	Sheet name	Column
7	Peak Periods	What are the peak transaction months and days for each channels (e.g., mobile banking, teller)?	1. Filter by Transaction Channel 2. Count (Transaction Reference ID) by filter 3. Dimensi/Group By: Transaction Date (di-drill down per hari dan bulan).	1. Januari 2025_trx data for POC 2. Februari 2025_trx data for POC 3. Maret 2025_trx data for POC 4. April 2025_trx data for POC 5. Mei 2025_trx data for POC 6. Juni 2025_trx data for POC 7. Juli 2025_trx data for POC 8. Agustus 2025_trx data for POC	1. BI_Fast_Outgoing_MM 2025 2. BI_Fast_Incoming_MM 2025 3. SKNBI_Outgoing_MM 2025 4. SKNBI_Incoming_MM 2025 5. RTGS_Outgoing_MM 2025 6. RTGS_Incoming_MM 2025 7. QRIS_Outgoing_MM 2025 8. QRIS_Incoming_MM 2025 9. VA_Incoming_MM 2025	1. Column B: Transaction Reference ID 2. Column A: Periode (yyyymmdd) 3. Column I: Transaction Channel

10. Transaction Type Dashboard [5/5]

No	Subjects	Question	Formula	File name	Sheet name	Column
8	Transaction Cost Efficiency	Berapa total biaya transaksi (fees) dan rata-rata biaya per transaksi untuk setiap kanal transaksi (channel) secara bulanan?	Total Biaya Transaksi per Kanal (Tren Bulanan): 1. Metrik: SUM([Transaction Fee])	Guidelines for Case Transaction	Target fee based income	1. Kanal (Column B) 2. Outgoing (Biaya) [Column C]
			2. Dimensi/Group By: Month ([Transaction Date])	1. Januari 2025_trx data for POC 2. Februari 2025_trx data for POC 3. Maret 2025_trx data for POC 4. April 2025_trx data for POC 5. Mei 2025_trx data for POC 6. Juni 2025_trx data for POC 7. Juli 2025_trx data for POC 8. Agustus 2025_trx data for POC	1. Januari 2025_trx data for POC 2. Februari 2025_trx data for POC 3. Maret 2025_trx data for POC 4. April 2025_trx data for POC 5. Mei 2025_trx data for POC 6. Juni 2025_trx data for POC 7. Juli 2025_trx data for POC 8. Agustus 2025_trx data for POC	Column A: Group by Month from Periode (Column A yyyymmdd)
			3. Dimensi/Group By: Transaction Channel.			Group by Column I: Transaction Channel

II. Technical POC Scenario

Dremio and Trino



Scenarios

Scenarios tersedia di Lampiran 1. BI Tool Technical POC

Bank Sahabat Sampoerna

Thank you