

Adaptive Communication Solution for Home Credit Indonesia

Dibimbing | Home Credit

Deck Presentation | 2025





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Founder at Kerja Cer-Dias | Coach |
Trainer | Consultant | Sportscaster |
Entrepreneur | LinkedIn Power
Profile

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Speaker Profile

- Experienced **People Development Professional** with 7+ years in **talent management, career consulting, coaching, and training** across **national and SEA Region**.
- Accumulated **550+ hours of coaching, training, and consulting experience**, assisting **250+ brands** across academic, business, government, community, and media sectors.
- **Coach Specialist** at several reputable brands, conducting 750+ coaching sessions with a consistent **4.9/5 feedback rating**.
- **Public Speaker & Facilitator for 100+** career development, employability, and personal growth webinars/workshops, reaching **over 50,000 participants**.
- Recognized as [**LinkedIn Power Profile 2018**](#).
- Certified in Coaching, Public Speaking, and Training, with awards from **Temasek Foundation, Ashoka, U.S. Department of State, Asia Foundation, etc.**



Listed Portfolio

Academic



Business



Government



Community



Media



Others



and many more!



Be **READY?** For The Session

To obtain an optimum learning result, let's follow these ground rules!

Raise Hand if there's
concern/questions
along the way.

Actively participate
throughout the session
(reciprocal approach).

Turn off devices to
ensure the learning
journey landed in safe
and sound experience.





Be **READY?** For The Session

To obtain an optimum learning result, let's follow these ground rules:

Deal on'Derdil'?

• Set aside time to study
• Turn off mobile phones
• Turn off notifications
• Turn off social media

• A video participant
• Turn off the light
• Turn off the screen
• Turn off the mobile application

• Turn off the device
• Turn off the learning environment
• Turn off the intended safe
and sound experience.

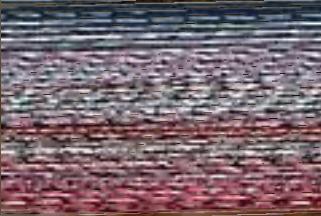
*Bonus available



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Guess “Movie/Series Title”!

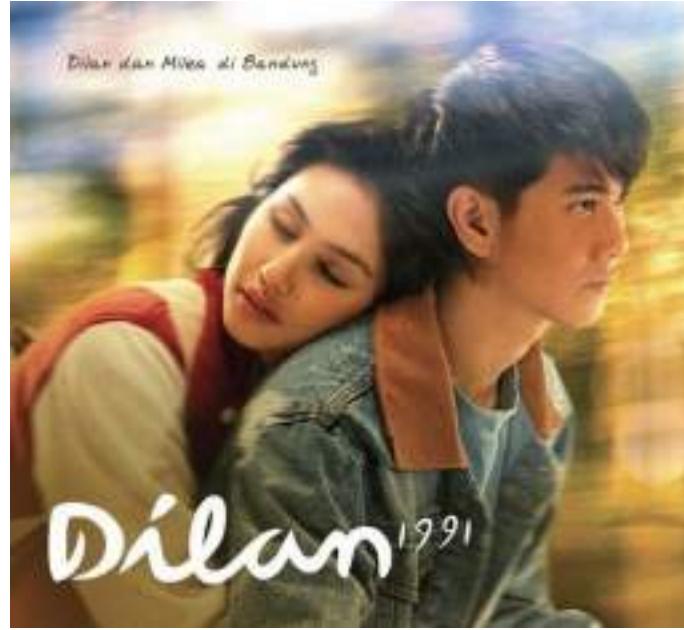
Before the class starts,
let's do an ice breaking
shall we?

Level 1: One Gesture

Level 2: Two Words

Level 3: Mixed

Guess “Movie/Series Title”!



Dilan 1991

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Guess “Movie/Series Title”!



Pengabdi Setan

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Guess “Movie/Series Title”!



Dua Garis Biru

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ARE YOU READY?

Say it “I’m Ready!” loudly and clear



Table of Contents

1	Why Adaptive Communication Matters	3	Personality and Communication Styles: DISC
2	Listening and Responding: The Misconception in Between	4	Conflict and Difficult Conversation



Learning **Objective**

participants will be able to **communicate adaptively and effectively by adjusting their style, tone, and approach to different audiences**, using empathy and active listening to **build understanding and collaboration**.



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Banyak PHK di Indonesia, Home Credit Luncurkan Pembiayaan Produktif Dorong Semangat Wirausaha



Estu Suryowati - Selasa, 29 April 2025 | 12:11 WIB

<https://www.jawapos.com/finance/015941752/banyak-phk-di-indonesia-home-credit-luncurkan-pembiayaan-produktif-dorong-semangat-wirausaha>

Hobi Belanja tak Melihat Isi Dompet, OJK: Utang Pinjol dan Paylater Tembus Rp101,3 Triliun

Waspada Gagal Bayar *Paylater*, Utang Makin Numpuk



Rahma Anhar, Jurnalis-Senin, 21 Juli 2025 106:10 WIB

<https://economy.okezone.com/read/2025/07/21/622/3156675/waspada-gagal-bayar-paylater-utang-makin-numpuk>

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Have you ever noticed/felt **these phenomenon?**



www.idnmedia.id/indonesia/buy-now-pay-later-utang-pengeluaran-selanjutnya-112800491.html

Waspada Gagal Bayar Paylater, Utang Makin Numpuk



Rahma Anhar, Jurnalis-Senin, 21 Juli 2025 | 10:10 WIB

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ia, Home Credit
n Produktif Dorong

<https://www.jawapos.com/finance/015941752/banyak-phk-di-indonesia-home-credit-luncurkan-pembiayaan-produktif-dorong-se-mangat-wirausaha>

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Hobi Belanja tak Mampu? OJK: Utang Pinjol dan Kredit Tembus Rp101,3 Triliun

<https://economy.okezone.com/read/2025/07/21/622/3156675/waspada-gagal-bayar-paylater-utang-makin-numpuk>



Interactive

Quick Question

“Can these phenomena impact
your **daily business ops**? ”

*Raise your hand



Banyak PHK di Indonesia, Home Credit Luncurkan Pembiayaan Produktif Dorong Semangat Wirausaha

Acknowledging the issues

**When facing these issues, company needs
Adaptive Communication
towards customers/partners**

Waspada Gagal Bayar Paylater, Utang Makin Numpuk

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<https://economy.okezone.com/read/2023/07/21/622/3156675/waspada-gagal-bayar-paylater-utang-makin-numpuk>





Interactive

Quick Question

“Have you ever heard of
Adaptive Communication?”

*Raise your hand

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22



Interactive

Prologue Question

“Describe your **initial thoughts on what is adaptive communication**

on behalf of personal reason?”

***1 of participant can open mic and share the reason**



What Is Adaptive Communication?

Adaptive communication is the strategic approach of tailoring your message to the specific needs, context, and goals of your audience. It's about ensuring your message is not just heard but truly understood and resonated with.

Clarity

Ensuring your message is understood without ambiguity.

Empathy

Connecting with your audience's perspective and feelings.

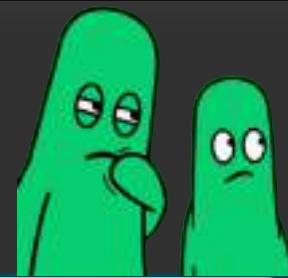
Effectiveness

Achieving the desired outcome from your communication.

Think of a neurobiologist doctor explaining a complex diagnosis. They don't use the same jargon with every patient; instead, they adapt their explanation to each individual's understanding, ensuring clarity and reassurance.



What Is Adaptive Communication?



Adaptive communication is the strategic approach of **tailoring your communication style to suit the specific needs, context, and goals of your audience**. It's about ensuring your message is **not just heard, but truly understood** and **resonated with**.



The ability to adapt your communication style is not just about being a good communicator; it's about being a smart and empathetic leader who understands that one size does not fit all.

<https://www.leadershiplessons.co/p/conflict-collaboration-adaptive-communication>



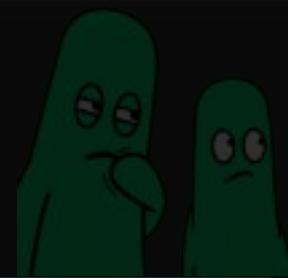
Communicator

Communicant

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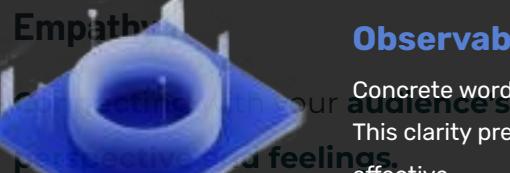
What Is Adaptive Communication?



Adaptive communication is the strategic approach of tailoring your communication style to suit the specific needs, context, and goals of your audience. This involves replacing vague terms like 'optimize' or 'leverage' with concrete nouns and numbers. This makes suggestions actionable and reduces ambiguity.

Clarity

Ensuring your message is understood without ambiguity.



Observable and Verifiable

Concrete wording ensures messages are observable and verifiable. This clarity prevents misunderstandings and makes communication more effective.

Think of a doctor explaining a diagnosis instead, they explain the explanation to each individual patient; they don't use the same jargon for every patient; they ensure clarity and



Sympathy: Distance

Positions the observer beside or above the sufferer. It acknowledges pain from a separate space, creating a connection that is compassionate but distinct, preserving the boundary between self and other.



Empathy: Fusion

Collapses the emotional gap, creating a shared affective state. It's a participatory experience where the distinction between helper and sufferer blurs, fostering profound connection.

Clarity

Ensuring your message is **understood without ambiguity**.

Empathy

Connecting with your **audience's perspective and feelings**.

Effectiveness

Achieving the **desired outcome** from your

Think of a doctor explaining a diagnosis instead, the explanation to each individual patient;

Stakeholder Profiling

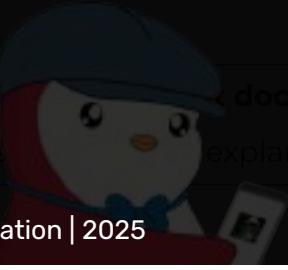
Use a profiling grid to map stakeholders based on their power level and interest. This helps identify decision-makers, influencers, and gatekeepers, allowing you to tailor your message for maximum impact.

understood and

Clarity

Ensuring your message is **understood without ambiguity.**

Think of a



doctor explaining a c



y don't use the same jarg

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Adaptive Communication?

Power and Interest Axes

The power-interest matrix helps prioritize stakeholders. High-power, high-interest stakeholders need detailed communication, while low-power, low-interest ones can receive minimal updates. This ensures efficient use of your communication efforts.

Motivation Mapping

Understand what motivates each stakeholder group. Decision-makers may seek ROI, while influencers might focus on reputation. Tailoring your message to their motivations increases the likelihood of achieving your desired outcome.

perspective an

Sample Verbs for Impact

Use verbs that resonate with each stakeholder group. For decision-makers, use 'approve' or 'invest.' For influencers, use 'endorse' or 'recommend.' This alignment ensures your message is persuasive and actionable.

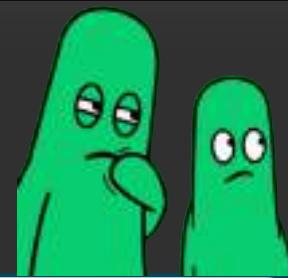
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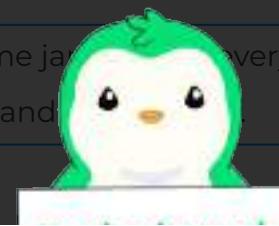
Effectiveness

Achieving the **desired outcome** from your communication.

Think of a **doctor** explaining a condition to a patient; instead, the doctor tailors their explanation to each individual patient's needs, ensuring clarity and understanding.



Similarly, when a carpenter builds a house, they don't use the same jigsaw settings for every patient; instead, they tailor their approach to each individual board, ensuring clarity and precision.





What Is Adaptive Communication?

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Achieving the **desired outcome** from your communication.

Think of a **neurobiologist doctor** explaining a complex diagnosis. They don't use the same jargon with every patient; instead, they adapt their explanation to each individual's understanding, ensuring clarity and reassurance.

What Is Adaptive Communication?

Adaptive communication is the strategic approach of tailoring your message to the needs, context, and goals of your audience. It's about making sure your message is understood and resonated with.



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Ensuring your message is understood without ambiguity.

Empathy

Connecting with your audience's perspective and feelings.

Effectiveness

Achieving the desired outcome from your communication.

“Baby Language”

“Baby language” means explaining something to the public (public/private), then it refers to simplifying complex ideas so that anyone — even without background knowledge — can understand them easily.



Let's Practice

Your task is to explain one of the concept below to baby audiences



Cicilan 0%
How "Baby"



Skor Kredit
Digital



Literasi
Keuangan



Have the **babies** understood?

Z

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The Transformative Impact of Adaptive Communication

Embracing adaptive communication yields far-reaching benefits, transforming not just how you connect, but your overall success and influence.



Stronger Relationships

Build deeper trust and understanding in all personal and professional interactions.



Enhanced Collaboration

Foster better team dynamics, leading to increased innovation and productivity.



Greater Influence

Positions leaders and professionals for greater impact and success in their fields.

It's the difference between merely talking and truly communicating, unlocking potential in every exchange.

Adaptive vs Traditional Communication

Traditional Communication

Traditional communication **uses static, one-size-fits-all messages**. It lacks flexibility and often fails to meet diverse audience needs, leading to misunderstandings and inefficiencies.

Adaptive Communication

Adaptive communication dynamically **adjusts messages based on real-time audience data**. It enhances clarity, engagement, and effectiveness, making it ideal for modern, fast-paced environments.



What are running under the context of adaptive communication

No. 1

In Time

No.
2

Formal Attire
(Color: Blue, Black, White)

No.
3

Make Sure Things
(Wifi, speaker,surroundings)

No.
4

Company Research

No.
5

Eye Contact HR & User
(but don't too glared)

No.
6

Honest, Confidence,



Dias

Fresh graduate



Astri

Example

Adaptive Portraiture



Pastikan Anda tampil profesional sehingga recruiter menilai Anda secara positif.

- Colleagues to Peers
- Senior to Junior
- Hindari pemakaian tindik atau aksesoris wajah yang kurang pantas.



Adaptive Communication Examples (Colleagues)

Budi (Product Marketing Manager) says:

Sari, kita mau launch fitur Auto Re-loan minggu depan. Target kita adalah push notification ke 2 juta pengguna app yang eligible, dengan expected conversion 8%. Ini quick win buat Q4 revenue. Apa feedback dari CX?

Sari (Customer Experience Manager) responds:

Budi, kita lihat data dari real-time NPS tracking di 11 touchpoints. Dari 17 juta registered app users, cuma 15% yang aktif transaksi online—itu gap yang OJK dan kita highlight setiap quarter. Aku khawatir push blast bakal spike complaint lagi.

Budi (Product Marketing Manager) replies:

Tapi kan kita udah reduce complaint 58% YoY berkat AI WhatsApp Assistant. CSAT kita 3.8-3.9, kan? Revenue pressure dari MUFG juga besar. Auto Re-loan ini udah delay 2 bulan.

Sari (Customer Experience Manager) responds:

Iya, complaint turun, tapi coba dengar ini—dari social media listening, keyword 'ribet' dan 'takut salah klik' naik 72% di segmen perempuan usia 25-35 tahun. Itu segmen dengan interest tinggi tapi financial literacy quiz score paling rendah. Conversion gap di mobile itu bukan teknis, tapi trust gap. Kalau kita blast semua, CTR mungkin naik sementara, tapi NPS bakal drop. Nanti MUFG tanya kenapa retention turun.

Budi (Product Marketing Manager) replies:

Hmm, valid point. Tapi gimana caranya tetep hit target 8% conversion tanpa broad blast? Product team udah allocate resource buat in-app banner dan email sequence.

Sari (Customer Experience Manager) responds:

Gini, kita punya AI text mining yang udah segmentasi user berdasarkan behavioral dan literacy score. Dari 6 juta customers served, kita tau siapa yang perlu video tutorial 30 detik, siapa yang cukup notifikasi teks singkat, dan siapa yang musti dihubungi sales adviser di gerai dulu. Kita bisa adaptive communication: A/B test messaging, tapi bukan random—berdasarkan listening data.

Contoh Percakapan: Sinergi CX dan Product Marketing

Konteks: Pertemuan silang-departemen mingguan antara Tim Customer Experience (CX) dan Tim Product & Digital Marketing untuk membahas rencana peluncuran fitur "Pinjaman Ulang Otomatis" di aplikasi my Home Credit.

Adaptive Communication Examples (Colleagues) [Cont'd]

Budi (Product Marketing Manager)

Jadi kayak campaign engine yang lebih granular? Explain more.

Sari (Customer Experience Manager)

Iya. Contoh: untuk kelompok literasi tinggi (lulusan PT, 90% literasi), push notif bisa langsung: 'Klik disini, 1 menit jadi'. Tapi untuk segmen SMA ke bawah (literasi 43-60%), kita trigger WhatsApp Assistant dengan chat flow interaktif yang validasi pemahaman dulu-baru redirect ke app. Dari pengalaman QRIS adoption, 31% transaksi gagal karena user tidak paham step-by-step. Kita nggak mau ulang kesalahan itu.

Budi (Product Marketing Manager)

Oh, jadi kaya progressive disclosure ya. Tapi kan itu bakal increase cost-to-serve? WhatsApp Assistant cost per interaction kan nggak murah.

Sari (Customer Experience Manager)

Sebaliknya. Dari data call center, satu inbound call soal 'salah paham produk' cost-nya Rp 35.000. Kalau kita prevent satu kali dengan WhatsApp flow, cost-nya Rp 2.800. Margin saving 92%. Plus, pelanggan yang lewat flow edukasi itu NPS-nya 15 point lebih tinggi dan cross-sell rate 2.3x lebih besar. Ini data dari internal CX analytics yang udah dipresent ke risk committee MUFG.

Budi (Product Marketing Manager)

Oke, kalau gitu aku butuh 3 hal dari CX: (1) segmentation list yang udah listening-validated, (2) message variant per segmen, dan (3) real-time NPS tracking selama campaign berjalan. Kita bisa pause blast kapan pun kalau NPS drop >5 point?

Sari (Customer Experience Manager)

Deal. Tapi aku butuh 1 hal dari kamu: in-app survey micro setelah user selesai apply—cuma 2 klik. Ini untuk close the feedback loop dan ngefek ke AI training. Kita udah reduce complaint 58%, tapi kita mau predictive, reactive aja. Deal?

Budi (Product Marketing Manager)

Done. Aku push IT untuk integrate NPS API dulu. Kalau butuh 6,000+ sales adviser di gerai untuk amplify message ke segmen non-digital, aku kasih update product knowledge sheet hari Senin.

Sari (Customer Experience Manager)

Adaptive Communication Examples (Senior)

Rina (Manajer, 32 tahun, Millennial)

Dimas (Tim, 23 tahun, Gen Z)

Dimas, aku appreciate banget response time kamu 1.2 menit di WhatsApp—tercepat di tim. Tapi coba lihat ini: CSAT kamu 3.4 dari 4.0, ada gap 0.5 point dari team average. Ada pattern nih dari AI sentiment analysis kita.

Tapi Bu Rina, aku udah selesaikan 92% tiket dalam SLA 15 menit. Kalau pelanggan marah soal cicilan, aku langsung kirim link repayment dan jelaskan step-nya. Cepet kan? Lagian Gen Z kebiasaannya kan chat singkat-singkat.

Rina (Manajer, 32 tahun, Millennial)

Dimas (Tim, 23 tahun, Gen Z)

Iya, kamu cepat. Tapi coba dengar ini—AI text mining kita capture kata 'ribet' dan 'gak paham' naik 72% di pelanggan perempuan usia 35-50 tahun setelah chat sama agen kelompok Gen Z. Mereka itu 3.2x lebih likely ngadu ke OJK kalau merasa nggak didengerin. Kamu mau kasus OJK naik lagi setelah kita susah payah reduce complaint 58% YoY?

Oh, seriusan? Tapi kan aku udah pakai template SOP yang disetujui. Ada greet, ada explanation, ada closing solution. Apa kurangnya?

Rina (Manajer, 32 tahun, Millennial)

Dimas (Tim, 23 tahun, Gen Z)

Ini contoh deh—pelanggan Ibu Siti, 42 tahun, chat soal auto-debit gagal buat cicilan TV. Kamu jawab: 'Ibu, cek debit limit di m-banking, reset di settings > security > limit transaksi. Done.' Dengan emoji checkmark.

Iya, itu kan efficient. Standard FinTech chatbot style.

Contoh Percakapan: Coaching Session Antara Manajer dan Direct Report

Konteks: One-on-one performance review mingguan antara Rina (Customer Experience Team Lead) dan Dimas (Gen Z Customer Service Representative) di call center digital. Dimas menangani WhatsApp Assistant dan live chat untuk komplain produk pembiayaan elektronik.

Adaptive Communication Examples (Senior) [Cont'd 1]

Rina (Manajer, 32 tahun, Millennial)

Efficient buat kamu, tapi 31% pengguna mobile kita gagal transaksi pertama karena nggak ngerti step 'settings > security'. Ibu Siti malah nangis di TikTok, tag @HomeCreditID, complaint-nya viral 2.000 views. NPS kita di segmen ibu-ibu drop 12 point. Kamu bayangan cost reputasinya?

Dimas (Tim, 23 tahun, Gen Z)

Viral? Oh no... Aku nggak nyangka. Aku kira sudah jelas.

Rina (Manajer, 32 tahun, Millennial)

Aku tau kamu visual learner. Coba ini—aku udah minta Product bikin 30-second screen recording step reset limit. Nanti kamu bisa attach video + teks: 'Ibu, boleh saya bantu lewat video? Ini step-by-stepnya, klik play ya.' Kita A/B test di segment literacy rendah, CSAT-nya naik 0.7 point.

Dimas (Tim, 23 tahun, Gen Z)

Wah, itu ide bagus! Aku lebih suka kirim video daripada ngetik panjang. Tapi gimana kita tau siapa yang butuh video vs teks panjang?

Rina (Manajer, 32 tahun, Millennial)

Ini dia power adaptive communication. AI sentiment analysis kita detect kata kunci kayak 'nggak ngerti', 'gimana caranya', 'takut salah'—auto-tag sebagai 'high-touch segment'. Kamu dapat alert, kamu kirim video. Kalau pelanggan kirim chat pendek, 'cicilan kenapa gagal?'—itu signal literasi tinggi, kamu bisa fast-track. Kita punya 17 juta registered user, tapi nge-track behavior real-time di 11 touchpoints. Kamu punya superpower, nggak cuma template.

Dimas (Tim, 23 tahun, Gen Z)

Jadi kayak personalized chatbot tapi human-led? Keren! Aku bisa kasih emoji dan GIF juga kan? Biar lebih friendly buat yang muda, tapi formal buat yang tua?

Rina (Manajer, 32 tahun, Millennial)

Hati-hati. Dari social listening, emoji overload di segmen 40+ malah dianggap 'tidak profesional'. Tapi di Gen Z customer, emoji + GIF meningkatkan satisfaction 0.3 point. Rule of thumb: mirror customer's style. Kalau mereka pakai emoji, kamu pakai 1-2. Kalau mereka formal, kamu formal. Ini namanya behavioral mirroring, teknik dari CX training MUFG yang baru.

Dimas (Tim, 23 tahun, Gen Z)

Jadi kayak adaptasi bahasa per orang? Bukan per SOP? Itu effort-nya gede dong, Bu?

Adaptive Communication Examples (Senior) [Cont'd 2]

Rina (Manajer, 32 tahun, Millennial)

Effort-nya awal 2 minggu, tapi setelah itu jadi reflex. Dan ini nih benefit buat kamu—NPS kamu naik 0.5 point, kamu eligible untuk CX Excellence Award yang bonus-nya 1.5x gaji. Plus, data performance kamu jadi case study untuk train 6,000+ sales adviser di gerai. Kamu mau jadi digital champion?

Oke deh, Bu. Aku commit! Tapi boleh aku request sesuatu?

Rina (Manajer, 32 tahun, Millennial)

Tentu, what's on your mind?

Aku butuh feedback real-time, nggak cuma di weekly one-on-one. Kalau aku salah chat, aku mau tau langsung, jadi aku bisa adjust di next chat. Bukan di akhir minggu. Bisa nggak?

Rina (Manajer, 32 tahun, Millennial)

Perfect. Aku setuju. Nanti aku setup Slack channel khusus 'CX-RealTime', aku forward alert dari AI sentiment kalau ada chat kamu yang detect frustasi tinggi. Kamu bisa review, kita bisa discuss 5 menit di hari itu juga. Ini juga jadi practice baru yang kita propose ke regional—adaptive coaching based on live listening. MUFG lagi encourage this di ASEAN.

Mantap! Jadi aku nggak cuma chatbot berdaging, tapi jadi lebih... human yang adaptif gitu ya, Bu?

Rina (Manajer, 32 tahun, Millennial)

Exactly! Kamu jadi brand ambassador yang nggak cuma solve problem, tapi build trust. Ingat—15% user aktif transaksi online itu bukan karena app-nya nggak bagus, tapi karena mereka nggak 'merasa didengar'. Kamu bisa ubah angka itu, satu chat at a time. Ready?

Siap. Bul Thanks udah adaptasi cara ngajari-nya. Aku lebih paham sekarang value-nya buat pelanggan dan buat diriku sendiri.

Dimas (Tim, 23 tahun, Gen Z)

Adaptive Communication Examples (Customers)

Min, mau top up loan dong. Prosesnya lama nggak?

BUDI (24 tahun, Gen Z, Digital Native)

Hai Budi! Lama? Nggak dong, cuma 3 menit kok 😊. Udah pernah top up sebelumnya kan?

Aisha (CX)

Udah. Tapi kemarin masih mesti upload KTP lagi. Bisa nggak skip?

BUDI (24 tahun, Gen Z, Digital Native)

Bisal Karena kamu customer loyal (loan payment score 9.2/10), KTP kamu sudah terverifikasi. Cuma perlu selfie buat face recognition. Done. Sends quick GIF showing selfie flow

Aisha (CX)

Error nih, 'face not clear'. Padahal udah jelas.

BUDI (24 tahun, Gen Z, Digital Native)

Budi, coba lihat cahayanya. Al kita sensitive banget. Pindah ke deket jendela, pastikan muka nggak backlight. Coba lagi, nanti aku standby. sends voice note with upbeat tone

Aisha (CX)

Done! Approved. Makasih ya, atasnya dikirim cepet ya.

BUDI (24 tahun, Gen Z, Digital Native)

Siap! Oh iya Budi, karena payment history kamu flawless, kamu eligible untuk credit line tambahan 5 juta tanpa biaya admin. Nanti aku kirim push notif detailnya ya. Tapi kalo nggak butuh, swipe aja. Nggak paksa kok 😊

Aisha (CX)

Contoh Percakapan: Antara Aisha (Customer Service Specialist) dan Pelanggan

Konteks: Aisha (26 tahun, Gen Y) menangani interaksi selama shift pagi di Digital Care Center. Ia menggunakan AI Sentiment Dashboard yang memberikan real-time profiling pelanggan berdasarkan literasi score, channel preference, dan behavioral history. Target: menyelesaikan dengan NPS >4.0.

Adaptive Communication Examples (Customers) [Cont'd 1]



Aisha (CX)

Efficient buat kamu, tapi 31% pengguna mobile kita gagal transaksi pertama karena nggak ngerti step 'settings > security'. Ibu Siti malah nangis di TikTok, tag @HomeCreditID, complaint-nya viral 2,000 views. NPS kita di segmen ibu-ibu drop 12 point. Kamu bayangan cost reputasinya?



BUDI (24 tahun, Gen Z, Digital Native)



Aisha (CX)

Viral? Oh no... Aku nggak nyangka. Aku kira sudah jelas.



BUDI (24 tahun, Gen Z, Digital Native)



Aisha (CX)

Aku tau kamu visual learner. Coba ini—aku udah minta Product bikin 30-second screen recording step reset limit. Nanti kamu bisa attach video + teks: 'Ibu, boleh saya bantu lewat video? Ini step-by-stepnya, klik play ya.' Kita A/B test di segment literacy rendah, CSAT-nya naik 0.7 point.



BUDI (24 tahun, Gen Z, Digital Native)



Aisha (CX)

Jadi kayak personalized chatbot tapi human-led? Keren! Aku bisa kasih emoji dan GIF juga kan? Biar lebih friendly buat yang muda, tapi formal buat yang tua?



BUDI (24 tahun, Gen Z, Digital Native)



Aisha (CX)

Jadi kayak adaptasi bahasa per orang? Bukan per SOP? Itu effort-nya gede dong, Bu?



Interactive



Your team proposes launching a new "Auto Re-loan" feature using identical push notifications to all 2 million eligible app users. The CX manager warns that social listening shows "ribet" and "takut salah klik" complaints rose 72% among women aged 25-35 with low financial literacy scores. Which evaluation of this proposal is most accurate?

- A. The broad-reach approach is justified because it maximizes initial conversions and complaints can be handled later through the AI WhatsApp Assistant
- B. The proposal should be rejected entirely because any mass communication will damage NPS and trigger OJK scrutiny
- C. The approach is flawed because it ignores adaptive communication principles—one-size-fits-all messaging will spike complaints, lower NPS, and increase call center costs, whereas segmented, literacy-aware communication could prevent issues while still hitting targets



Interactive

👉 This requires evaluating the proposal against adaptive communication criteria, stakeholder literacy data, and cost-benefit analysis from the material.

Your team proposes launching a new "Auto Re-loan" feature using identical push notifications to all 2 million eligible app users. The CX manager warns that social listening shows "ribet" and "takut salah klik" complaints rose 72% among women aged 25-35 with low financial literacy scores. Which evaluation of this proposal is most accurate?

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Interactive

Can anyone explain...

Have we ever **heard** the term
active listening at work?

*Raise your hand

I HEAR YOU



LISTEN

Deck Presentation | 2025

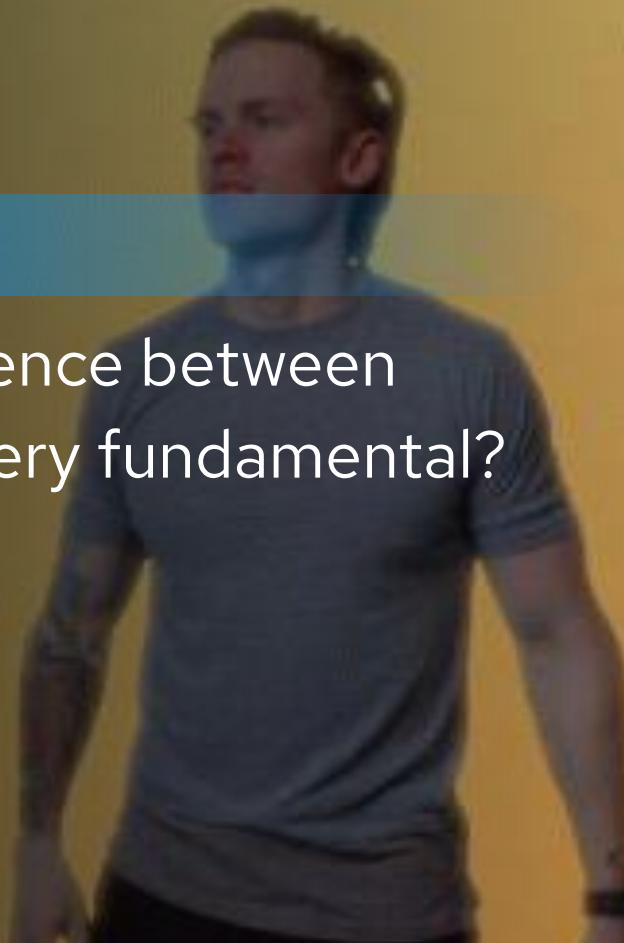


Interactive

Can anyone explain...

Are we noticed the difference between
Listen and **Hear** in the very fundamental?

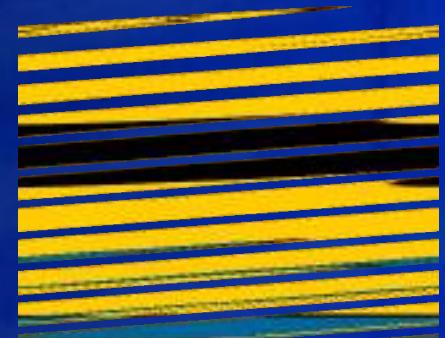
*Raise your hand



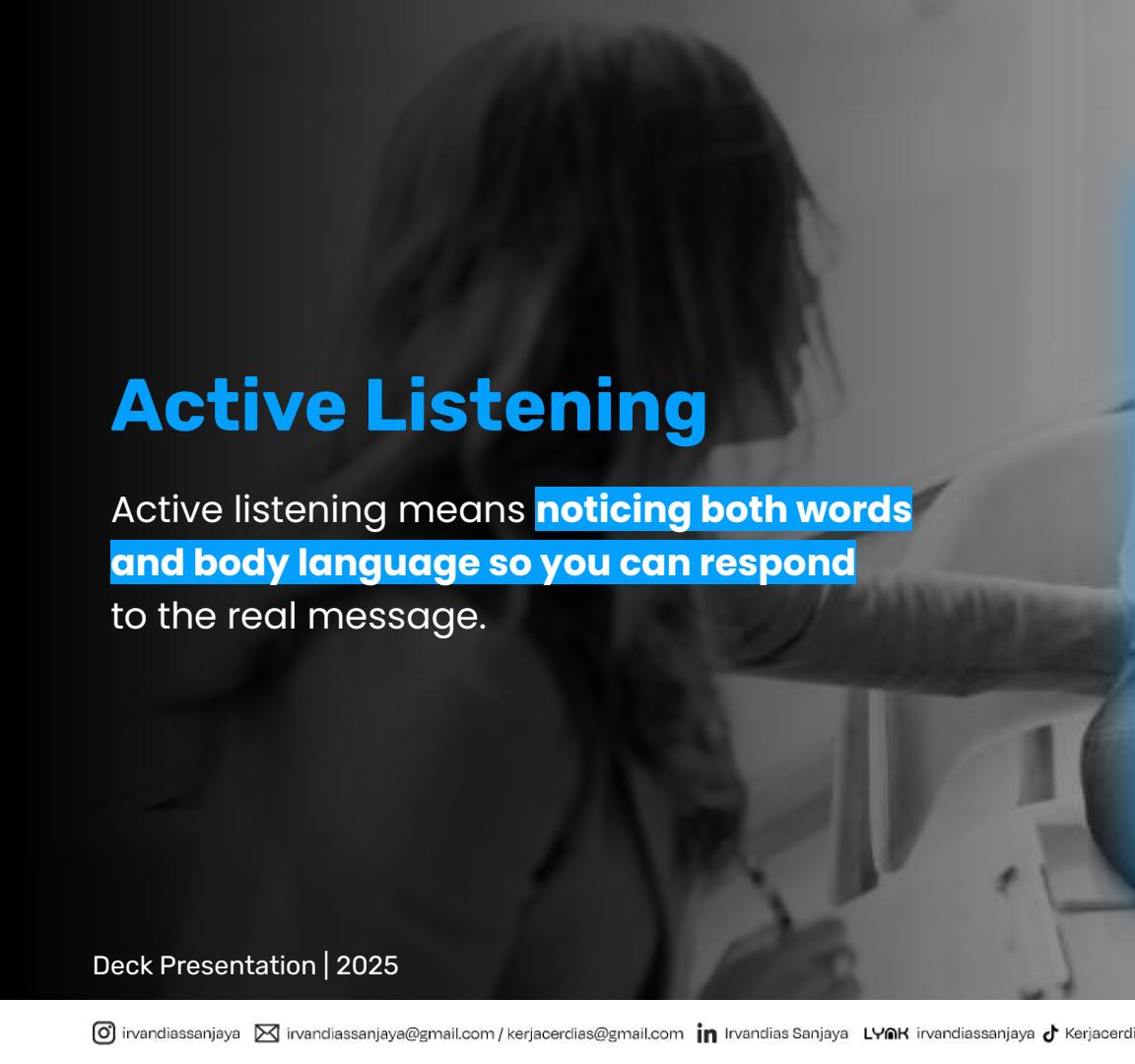
Did You Know?

Listening is not the same as hearing

<https://www.open.edu/openlearncreate/mod/oucontent/view.php?id=80994§ion=3.1>



Deck Presentation | 2025



Active Listening

Active listening means **noticing both words and body language so you can respond** to the real message.

Most people do not listen with the intent to *understand*.

Most people listen with the intent to *reply*.

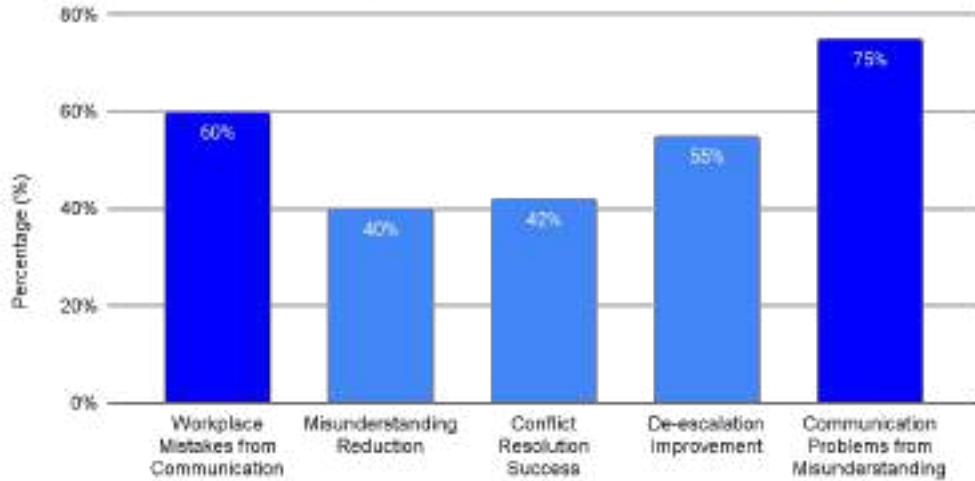
– Stephen R. Covey

ilovemylsi.com

Listen actively

Reduces Mistakes, Conflicts & Misunderstandings

Impact of Active Listening



Sources:

<https://jobera.com/active-listening-statistics/>
<https://wifitalents.com/active-listening-statistics/>
<https://zipdo.co/active-listening-statistics/>
<https://worldmetrics.org/>

<https://gitnux.org/active-listening-statistics/>
<https://zipdo.co/active-listening-statistics/>

KEY INSIGHTS

60% workplace mistakes come from poor communication, but **active listening can cut them by 40%**.

70% work mistakes happen because people don't communicate well, and better listening fixes it.

Active listening **boosts conflict resolution** by about 42% and **calms 55% more disputes**.

3 in 4 communication problems come from **misunderstandings**, and active listening clears them up.

Listen actively

Boosts Productivity, Collaboration & Innovation



Sources:

<https://jobera.com/active-listening-statistics/>
<https://wifitalents.com/active-listening-statistics/>
<https://worldmetrics.org/>

<https://sparkmoor.com/active-listening-in-the-workplace-boosting-team-collaboration-and-productivity/>
<https://pumble.com/learn/communication/communication-statistics/>

KEY INSIGHTS

Active listening can **enhance collaboration and productivity** by up to 25%.

It **boosts productivity 30%, creativity 20%, and goal success 50%**.

Teams with managers who listen actively are **up to 67% more productive**.

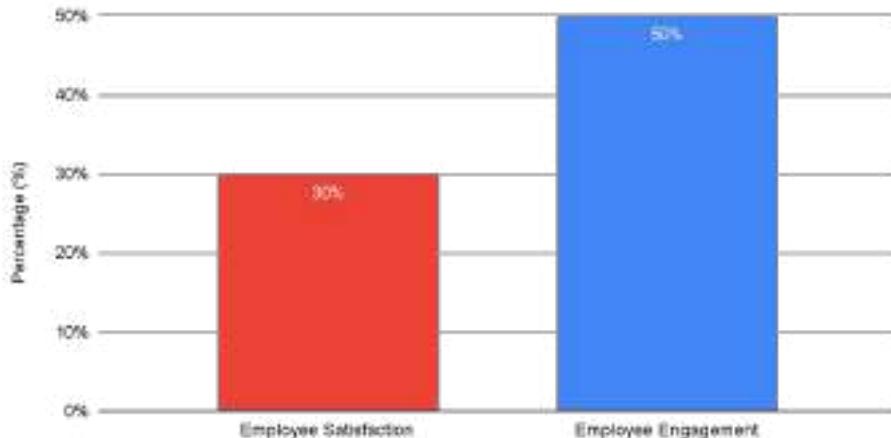
Problem-solving become 30% faster, and project delivery within budget improves by 50% when communication is strong.

Teams that feel heard **engage more and earn 21% extra profit**.

Listen actively

Enhances Employee Satisfaction, Retention & Engagement

Impact of Active Listening



KEY INSIGHTS

Managers trained in active listening see **30% higher employee satisfaction**.

[Jobera](#)

Employees feel **16% more satisfied** when their managers listen attentively.

[Jobera](#)

Organizations prioritizing listening report **50% higher employee engagement**.

[WifiTalents](#)

Acting on feedback **keeps staff 11x more likely to stay**.

[humanemergence](#)

Why Active Listening is Important for Home Credit



Source:

1. <https://www.homecredit.net/wp-content/uploads/2022/11/homecredit-sustainability-report-2021.pdf>
2. <https://www.wavetec.com/blog/listening-to-customers/>
3. <https://www.forbes.com/sites/blakemorgan/2019/09/24/50-stats-that-prove-the-value-of-customer-experience/>
4. <https://www.researchgate.net/publication/247478546> The effects of perceived salesperson listening effectiveness in the financial industry
5. <https://www.jicsi.co.id/training/active-listening-skills-training-program/>

Interactive

Can anyone explain...

How **to train ourselves** to
become a **good listener** ?

*Any ideas are welcome

Deck Presentation | 2025



Our Expectation



Emotionally supported

Didengerin

Aman

Nyaman

Relax

Lega

The Reality

Adu nasib

GUE dulu....

Lu mah enak

Gue si paling susah

Lu sih MASIH MENDING
Lah GUE....

Empathetic Listening vs Hear that intent to Reply

Give full attention

Listen with your **ears, eyes, and heart**

Try to **feel what they feel**

Don't judge, interrupt, or try to "fix" them right away

Empathetic listening is about **truly** understanding the other person's feelings, thoughts, and perspective.

The goal is to connect, not correct.

Interrupt or talk over someone

Focus on your **own story, advice, or opinion**

Can't remember what the other person said

You respond with "Yeah, but..." or "Me too!" too quickly

Listening with the intent to reply means you're hearing words but already preparing your response.

Your focus shifts to **what you'll say next**.

Active Listening

Appreciate by showing that you're listening: Uh-huh / OK / Yes, I see / Good / Really?

Ask questions to clarify and offer encouragement: What do you mean when you say...? / And then? / What happened next?

R A S A

RECEIVE APPRECIATE SUMMARIZE ASK

Receive the message, pay attention to the person speaking.

Summarize the main idea: It sounds like... / In other words, what you are saying is... / So in a nutshell... / Sounds like you are saying...

Active Listening

CASE STUDY: Let's imagine a team member, Rina, is explaining a challenge with a project deadline.

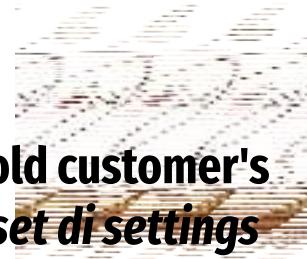
NO.1
Let's Practice



<https://bit.ly/adaptivecommunicationworksheet>



Interactive



During a customer chat, a 23-year-old Gen Z service rep responds to a 45-year-old customer's confusion about failed auto-debit by sending: "Cek debit limit di m-banking, reset di settings >security >limit transaksi. Done 😊" According to the material's active listening framework, what is the most critical evaluation of this response?

- A. The response is efficient and appropriate because it uses the approved SOP template and maintains SLA compliance
- B. The response fails active listening because it doesn't mirror the customer's literacy level, uses potentially confusing jargon, and risks reputational damage despite being fast—video tutorials for low-literacy segments increased CSAT by 0.7 points
- C. The emoji adds sufficient warmth to compensate for the technical language, making this an adaptive response



👉 Requires evaluating the response against multiple criteria: literacy awareness, behavioral mirroring, NPS impact, and the documented 31% mobile transaction failure rate.

During a customer chat, a 23-year-old Gen Z service rep responds to a 45-year-old customer's confusion about failed auto-debit by sending: "Cek debit limit di m-banking, reset di settings >security >limit transaksi. Done 😊" According to the material's active listening framework, what is the most critical evaluation of this response?

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Interactive

Quick Question

“Have you ever heard of
Dominant Influence Steadiness
Compliance (DISC) Test?”

*Raise your hand



DISC

By All Means

DISC is a **behavioral assessment framework** that uses observable traits and patterns to understand **how people communicate, make decisions, and respond to challenges.**

It is **psychological research** and proven workplace applications to **improve teamwork, leadership, and personal effectiveness.**



Interactive

Quick Question



**What Are the Four
DISC Types?**

***Raise your hand**



<https://bit.ly/disc-sbdp>
DISC Test

- 
- The background of the slide features a photograph of a person's legs and feet resting on a white surface. A red apple is visible on the right side. A white callout box is positioned over the image.
- Test Me: DISC**
- Open your laptop or tablet.
 - Click on the provided link or scan the QR code.
 - You will receive a [DISC Test](#) with available several questions.
 - Answer the questions based on your personal experiences on at work.
 - You have 10 minutes to complete the worksheet.
 - You can also use this worksheet outside of this session (for example, at the office) to help reduce your stress.

10:00

DISC in Education: Communication Gains

Why DISC is Important for **School Communication**



90% Reported Stronger
Connections
Across Opposing Styles
Post-Intervention

80% Gained Deeper DISC
Knowledge
and Adaptation Skills
Except Steadiness Subgroup

Communication Strategies
Knowledge
Pre: 8.11 → Post: 8.40
 $p<0.01$, Effect Size 0.20

Self-Perception Awareness
Pre: 6.58 → Post: 7.30
 $p<0.001$, Effect Size 0.42

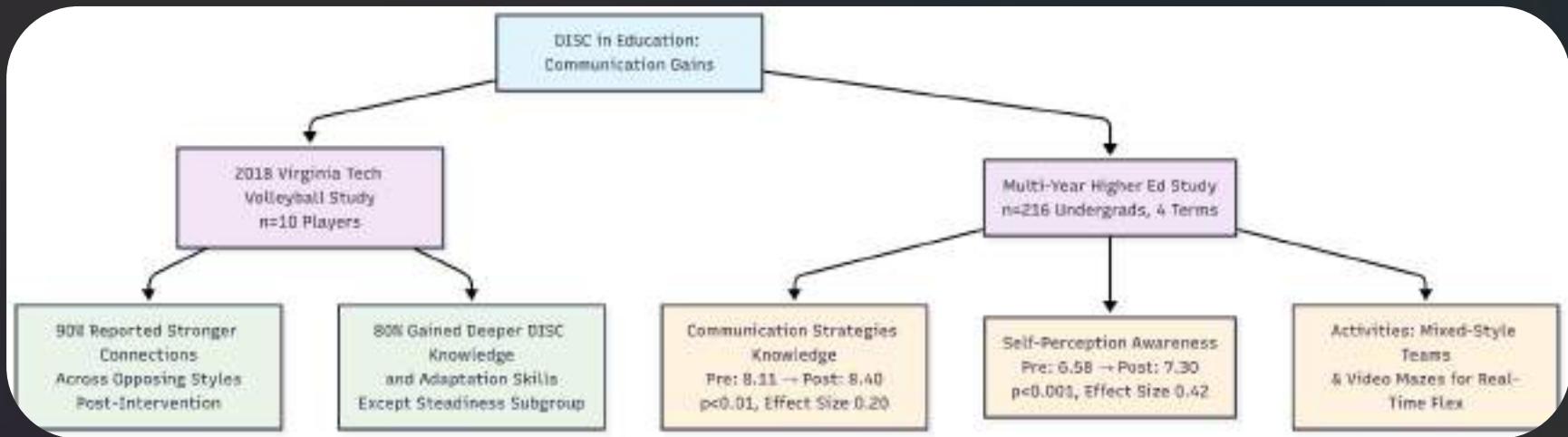
Activities: Mixed-Style
Teams
& Video Mazes for Real-
Time Flex

Source:

<https://vttechworks.lib.vt.edu/server/api/core/bitstreams/3fa4ac89-41ca-4b64-8ed4-293960aeefe8/content>

Source:

https://digitalcommons.trinity.edu/cgi/viewcontent.cgi?article=1179&context=busadmin_faculty



Source:

<https://vtechworks.lib.vt.edu/server/api/core/bitstream/s/3fa4ac89-41ca-4b64-8ed4-293960aeefe8/content>

Source:

https://digitalcommons.trinity.edu/cgi/viewcontent.cgi?article=1179&context=bus_admin_faculty



DISC Increases
Communication Skills

Understanding team members with **DISC** increased Adaptation Skills

80% Reported Stronger
Connections
Across Opposing Styles
Post-Intervention

80% Gained Deeper DISC
Knowledge
and Adaptation Skills
Except Steadiness Subgroup

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DOMINANT

- Problem Solver
- Risk Taker
- Self Starter
- Direct
- Decisive
- High Ego Strength

- Good listener
- Team player
- Possessive

- Steady
- Predictable
- Understanding

STEADINESS

INFLUENCE

- Enthusiastic
- Optimistic
- Persuasive
- Talkative
- Impulsive
- Emotional

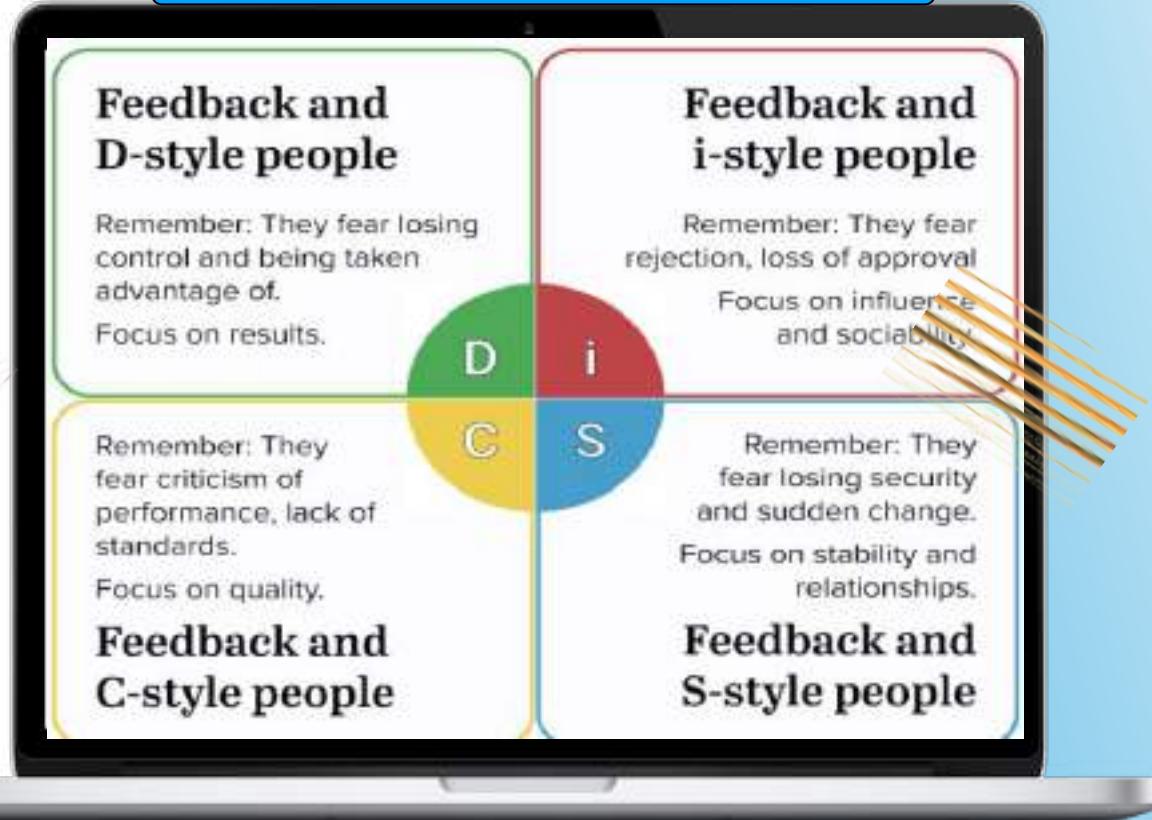
- Accurate
- Analytical

- Conscientious
- Fact-finder
- High standards

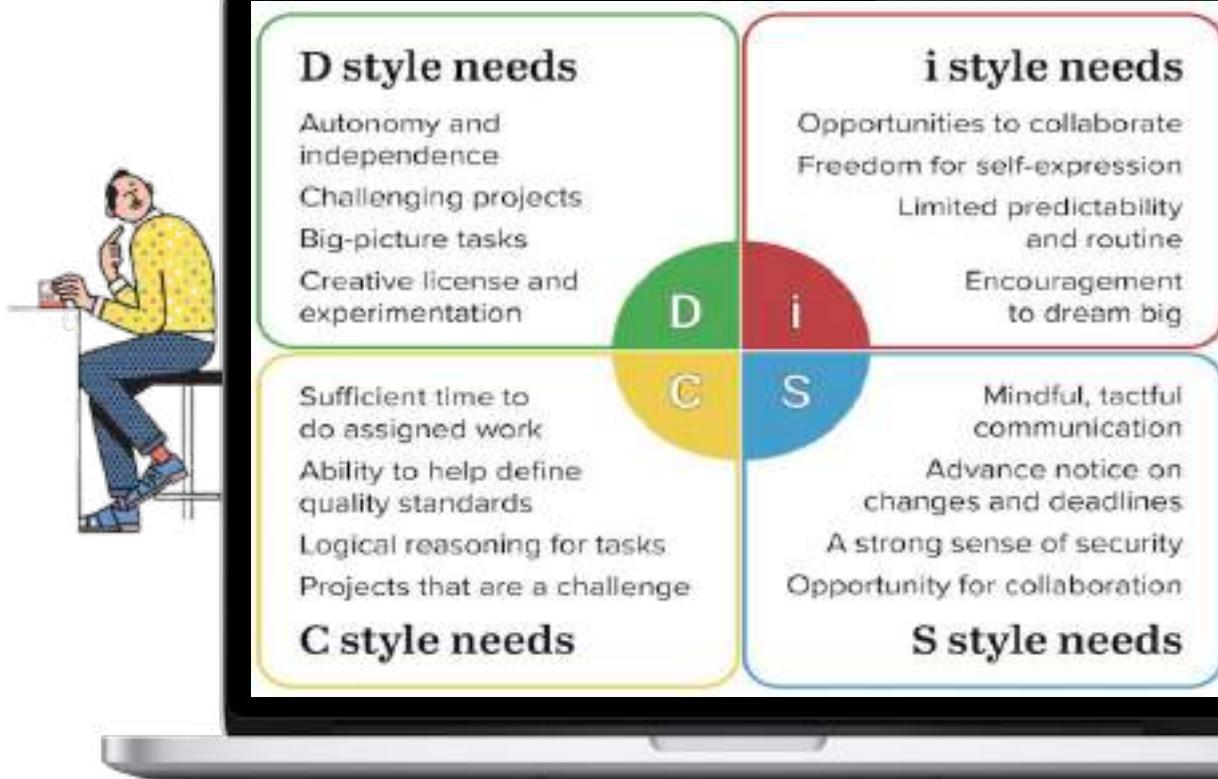
COMPLIANT



How to Deal with each DISC?

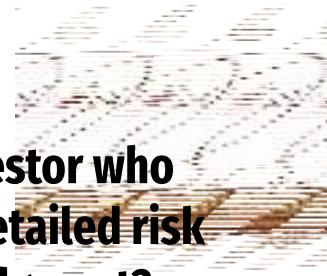


How to Deal with each DISC?





Interactive



You must negotiate a partnership agreement with a high-D (Dominant) investor who demands fast ROI and a high-S (Steadiness) compliance officer who needs detailed risk analysis. Which communication plan demonstrates the best evaluative judgment?

- A. Send a comprehensive 50-page report to satisfy the compliance officer, then schedule a separate 5-minute executive summary call for the investor
- B. Present 3 concise options with clear ROI projections (addressing D-style) while providing a one-page timeline and risk rationale (addressing S-style need for predictability) in the same meeting
- C. Focus exclusively on the investor's priorities since high-D stakeholders have more power and will drive the decision forward



👉 This evaluates both DISC styles simultaneously and judges how to balance competing stakeholder needs in a single adaptive approach.

Interactive

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Stakeholder

/'stāk, (h)ōldər/



Interactive

Quick Question

“Have you ever heard of
The term of **stakeholder**
once in a time?”

*Raise your hand



Stakeholder

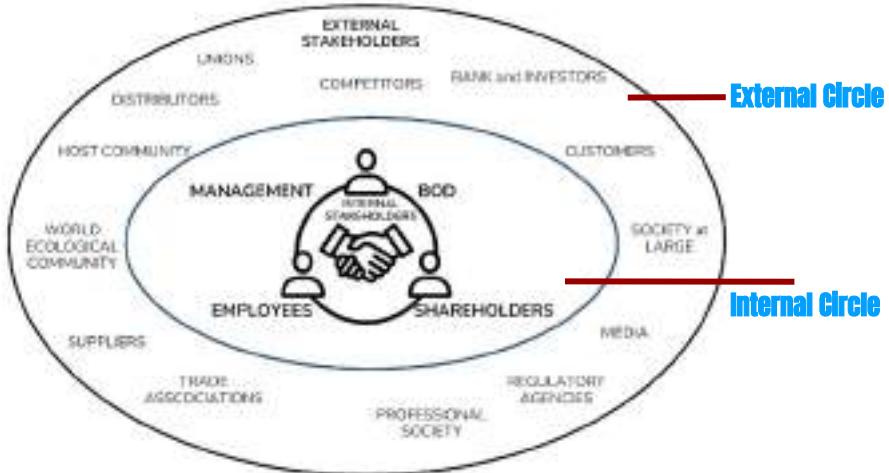
/'stāk, (h)ōldər/

"Individual or group that has an **interest** in
any **decision or activity** of an organization."

(International standard of social responsibility, ISO 26000)



Circle of Stakeholder



The Terms Inside **STAKEHOLDERS**

NO. 1

Interest

What each stakeholder cares about most is the reciprocal benefits exchanged.

**NO.
2**

What We Obtain

What the person can get from the specific stakeholder (info, support, and resources).

**NO.
3**

How Company should Engage

Our practical approach for working with that stakeholder
(Read: Company's To Do / CTA with that stakeholder)

Stakeholders From Company' Perspective

Stakeholders

SHAREHOLDERS & INVESTORS

Interests

- Financial Returns
- ESG Performance
- Zero OJK violations
- Clean audit reports

(1)

CUSTOMERS

- Affordable Credit
- Data Privacy
- Ease of Use
- Trust & Respect

EMPLOYEES

- Career Growth
- Digital Workplace
- Purpose-Driven Work
- Adaptive Management

What Company Obtains

- Capital Injection
- Credit Rating Halo
- Technology Infrastructure

How Company should Engage

- Quarterly Board Dashboard
- Real-Time ESG Tracking

- Adaptive Communication by Literacy
- Real-Time NPS Tracking
- Social Media Listening
- Human Fallback

- Revenue Engine
- Brand Advocacy
- Data for AI
- Market Expansion

- Micro-Coaching
- Generational Adaptation
- Employee Experience Metrics
- Incentive Alignment

Stakeholders From Company' Perspective

(2)

Stakeholders

OJK (Otoritas Jasa Keuangan)

Interests

- Minimal Complaints
- Transparent Promotions
- Financial Literacy
- Systemic Stability

BUSINESS PARTNERS
(Manufacturers & Retailers)

- Sales Lift
- Seamless Integration
- Data Security
- Brand Halo

COMMUNITY & ADVOCACY GROUPS

- Equitable Access
- Transparency
- Measurable Impact

What Company Obtains

- License to Operate
- Early approval for new features (e.g., auto re-loan)
- Crisis Buffer (leniency during market shocks)

How Company should Engage

- Proactive Data Submission
- Jointly design national financial literacy curriculum
- AI text mining flags high-priority OJK inquiries

- Shared NPS Tracking
- Real-Time API Integration
- Transparent Data MoU

- Workshop Co-Hosting
- Grant Programs
- NGO Advisory Board

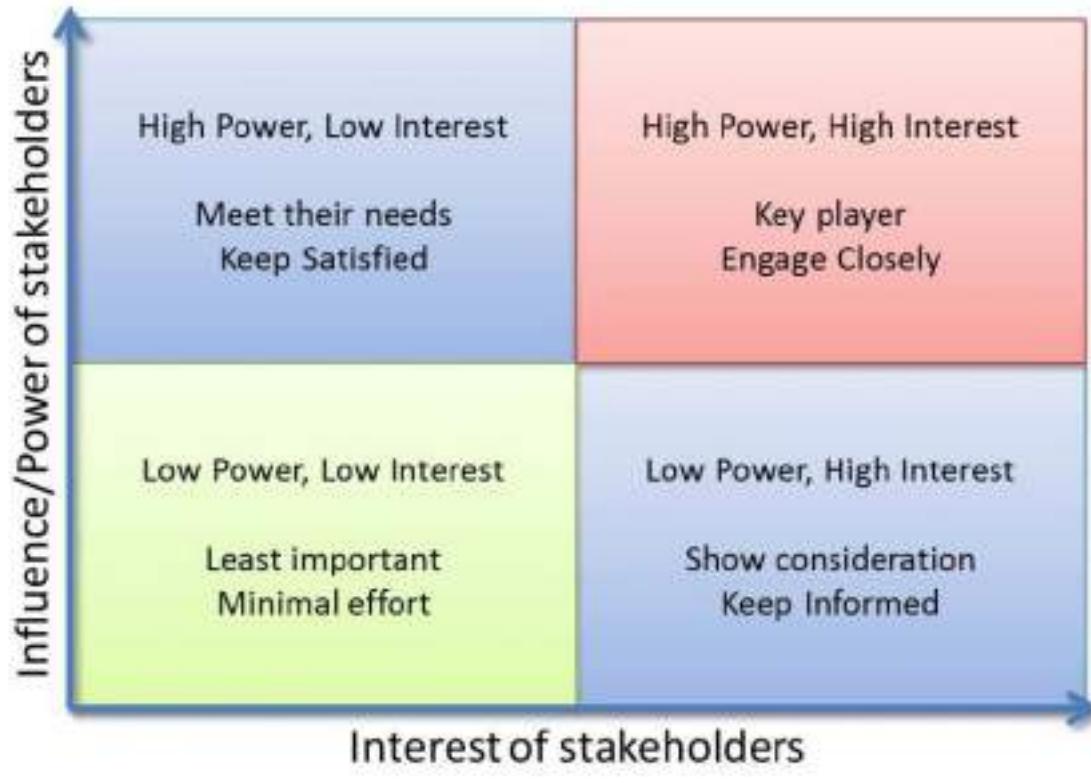
Stakeholders

Stakeholders

OJK (Otoritas Jasa Keuangan)

BUSINESS PARTNERS
(Manufacturers & Retailers)

COMMUNITY & ADVOCACY GROUPS



Stakeholder Identification

↔ Let's Identify our Stakeholders

Role: Founder of Kerja Cerdas

Department: Executive Level

Internal Stakeholders

(Name - Role - Dept/Division - Communication Frequency)

🔑 Imam - Graphic Designer - Marketing - Weekly

External Stakeholders

(Name - Role - Dept/Division - Communication Frequency)

🔑 Mr. H - Founder - Executive Level - Weekly

Interests

Measurable
researched
weekly learning
content to
design

What We Obtains

Learning design
and social media
post

Personal Lens

Clear and
concise learning
content design
timeline and
objective

Interests

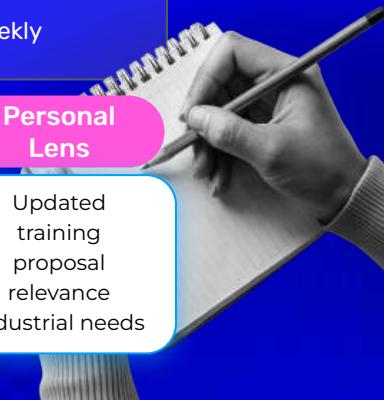
Training
proposal

What We Obtains

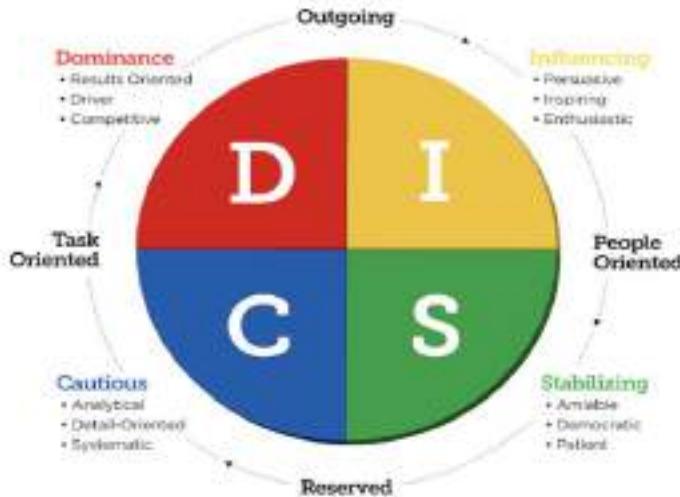
B2B Partnership

Personal Lens

Updated
training
proposal
relevance
industrial needs



Style of Communication and Working



Assertive Communication by Style

STYLE	D	I	S	C
	<ul style="list-style-type: none">Langsung ke poin dan tegas dalam menyampaikan argumenTunjukkan kepercayaan diri dan siap untuk mengambil keputusan cepatFokus pada hasil dan bagaimana kesepakatan itu menguntungkanJangan buang waktu dengan pembicaraan panjang atau detail yang tidak pentingBerikan opsi dan jalan keluar supaya mereka merasa punya kontrol	<ul style="list-style-type: none">Gunakan gaya yang hangat, ramah, dan penuh semangatDengarkan ide dan pendapat mereka dengan antusiasGunakan cerita atau testimoni yang mendukung argumenmuJangan terlalu kaku, beri ruang untuk berbicara dan berinteraksi sosialLibatkan mereka dalam proses untuk menjaga motivasi dan minat	<ul style="list-style-type: none">Bersikap sabar, lembut, dan penuh empatiBerikan jaminan dan pastikan mereka merasa aman dengan keputusanHindari tekanan atau mendesak mereka terlalu cepat mengambil keputusanJelaskan langkah-langkah dengan jelas dan detailAjukan pertanyaan "bagaimana" untuk memahami kebutuhan dan kekhawatiran	<ul style="list-style-type: none">Sediakan data, fakta, dan bukti yang terperinciBersikap sistematis dan tepat waktu dalam negosiasiHindari emosi yang berlebihan, tetap professional dan objektifJelaskan semua prosedur dan aturan yang relevanBersiaplah menjawab pertanyaan teknis atau detail terkait

Approaching Negotiation by Style

Individual Activity:

- Each of you **pick one important stakeholder** but you still feel that hard to manage
 - Gunakan gaya yang hangat, ramah, dan penuh semangat
 - Dengarkan ide dan pendapat
 - Gunakan cinta atau testimoni
 - Jangan terlalu kaku, beri ruang
 - Libatkan mereka dalam proses untuk menjaga motivasi dan minat
- at Guess their **DISC style** that you think the person represents better
- **Construct your struggles** with them in relation to communication
- Define what you shall improve to **elevate the relationship**
 - Bersikap sabar, lembut, dan penuh empati
 - Berikan jaminan dan pastikan keputusan
 - Hindari tekanan atau menekan mereka terlalu cepat mengambil keputusan
 - Jelaskan langkah-langkah dengan jelas dan detail
 - Ajukan pertanyaan "bagaimana" untuk memahami kebutuhan dan kekhawatiran



Stakeholder Working

↔ Map your stakeholder Working Style

Role: Founder of Kerja Cerdias

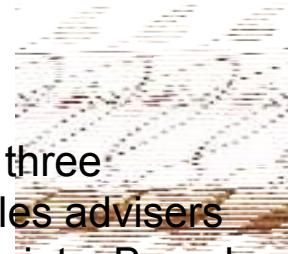
Department: Executive Level

Style

No	Name	Title/Role	DISC	Expectation/Concern	Room to Improve
1	Mr. H	Business Partner	Influence	The growth expectation often leads to partnership ambiguity between parties involved	Define what success metrics are, communicate personal objectives, and execute monthly evaluation



Interactive



Post-training, you must allocate limited resources to improve communication with three stakeholder groups: (1) OJK regulators showing increased scrutiny, (2) 6,000+ sales advisers needing product updates, and (3) Gen Z customers with 72% higher "ribet" complaints. Based on the stakeholder mapping principles in the material, which prioritization shows best evaluative judgment?

- A. Focus all resources on Gen Z customers first because they represent the largest volume and viral complaints directly impact brand reputation
- B. Prioritize OJK regulators (high-power, high-interest) with proactive data submission and literacy curriculum co-design, while simultaneously equipping sales advisers with adaptive communication tools to cascade to customers—this protects license to operate while scaling impact
- C. Address sales advisers first because internal stakeholders are easier to control and improving their communication will automatically solve customer and regulator issues



Interactive

👉 Evaluates stakeholders using power-interest matrix, recognizes systemic risk from regulators, and judges the multiplier effect of enabling frontline staff.

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Are there any **questions?**



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