

# Integration Data Analytics Deep-Dive

How Data Can Help Accelerate UMi Business

**DATA  
SCIENCE  
INDONESIA**

**Melek  
For  
Member**

M I S T E R I

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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

# Put Data-Driven Insights At The Heart of Integration Strategy

Bank BRI must lead the integration of ultra-micro data in Indonesia



*"BRI, Pegadaian and PNM will work together to help UMKM gain access to the best financial services and also help Government to get insight from Ultra Micro Integration Database"*

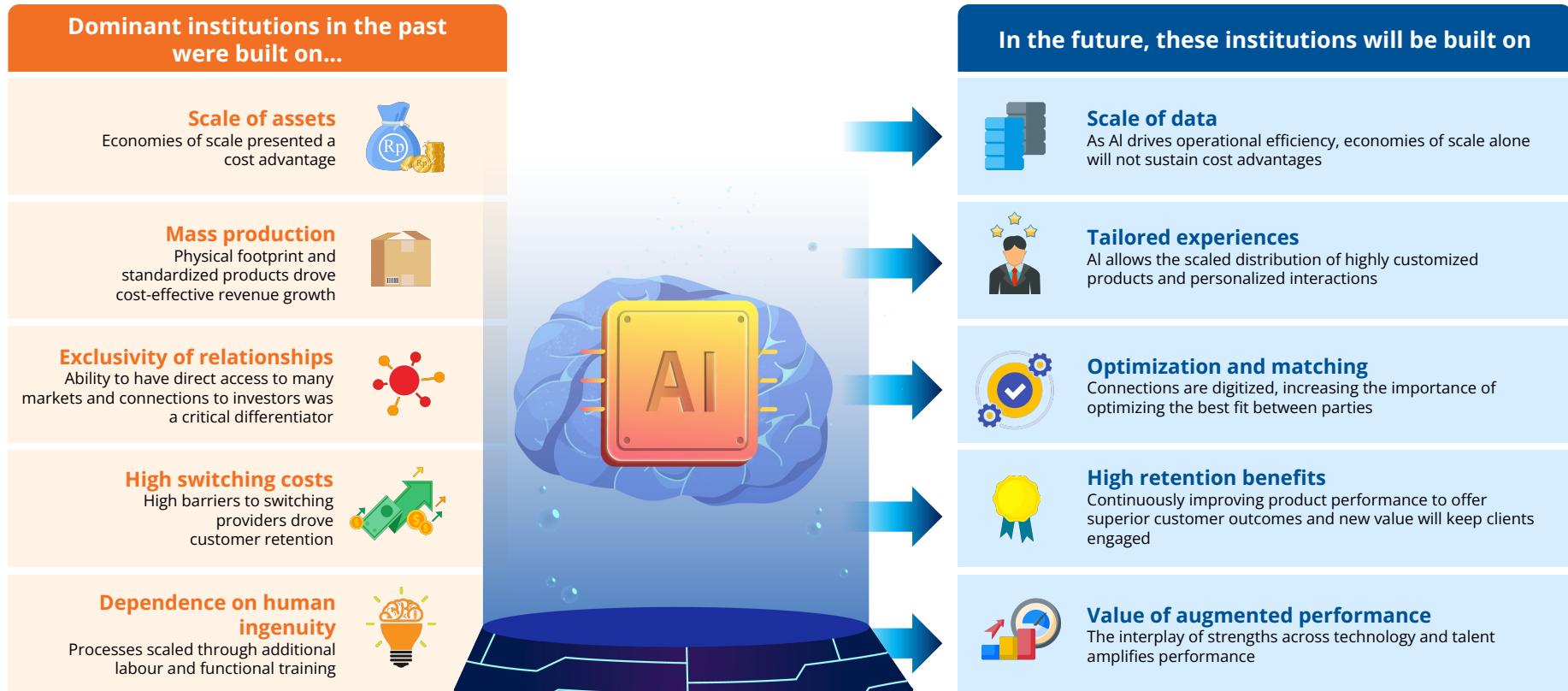
## The benefit of integration

- Increases the **value of data** crunched through unified systems
- **Centralizing** the data
- **Collaborations** make easier among various business systems
- Make **Smarter Business decisions**.
- **Personalize Product** to improve customer experience

Data Integration impact on the **number of calculated UMi businesses**  
(~ 57 million in 2018)

# Leverage AI/ML as One of Strategy to Accelerate Ultra Micro Business

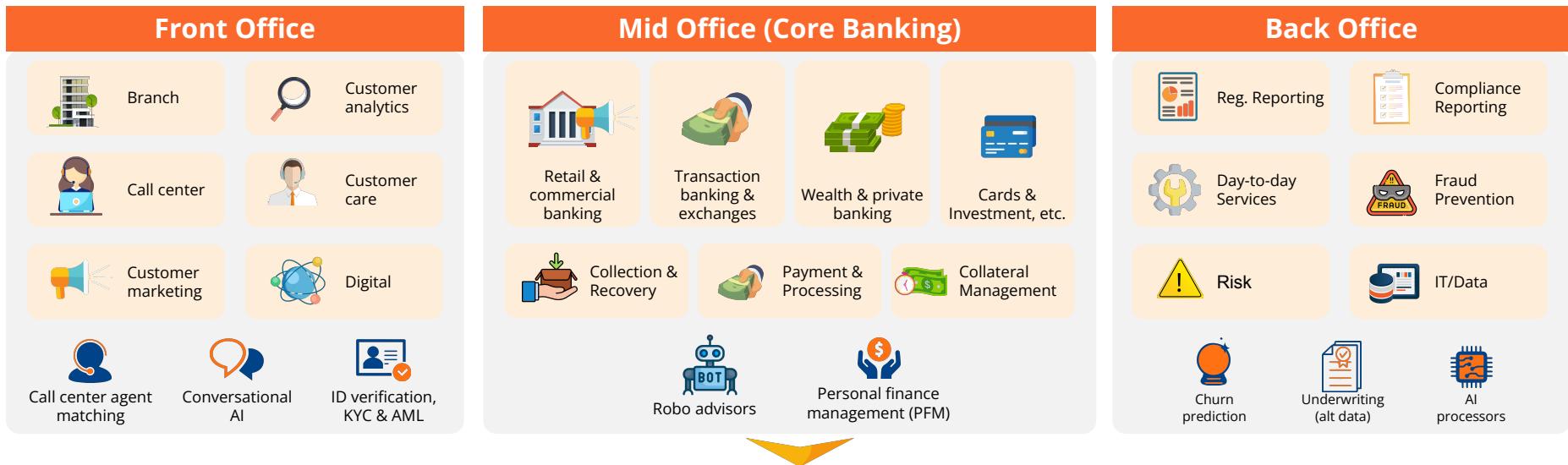
Bank BRI believe that AI is altering the characteristics of successful financial services



# Leverage AI/ML as One of Strategy to Accelerate Ultra Micro Business

Bank BRI believe that AI/ML is altering the characteristics of successful financial services

AI technologies can help **boost revenues** through increased personalization of services to customers (and employees), **lower costs** through efficiencies generated by higher automation, and **uncover new and previously unrealized opportunities.**



Potential annual value of AI and analytics for global banking could reach **as high as \$1 trillion.** (July 2020, McKinsey.com.)

Total potential annual value, \$ billion

Traditional AI and analytics

1,022.4 (15.4% of sales)

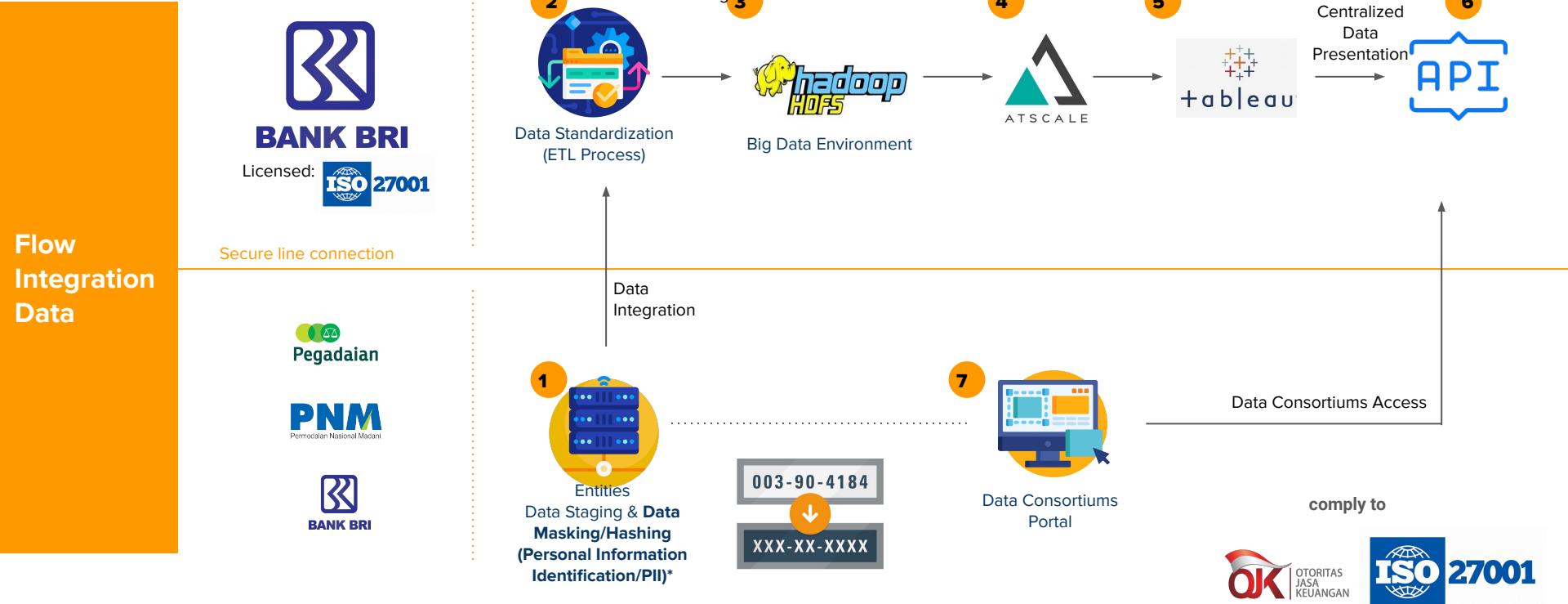
660.9

361.5

Advanced AI

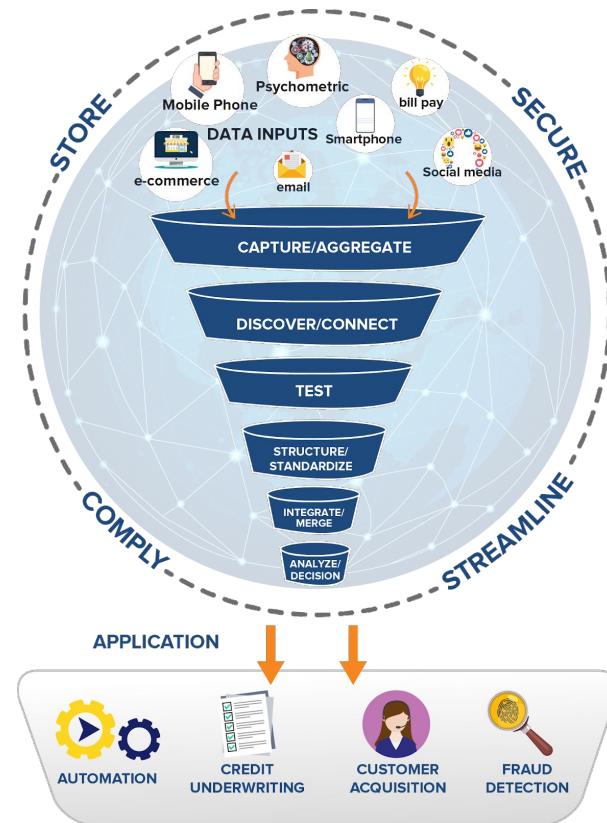
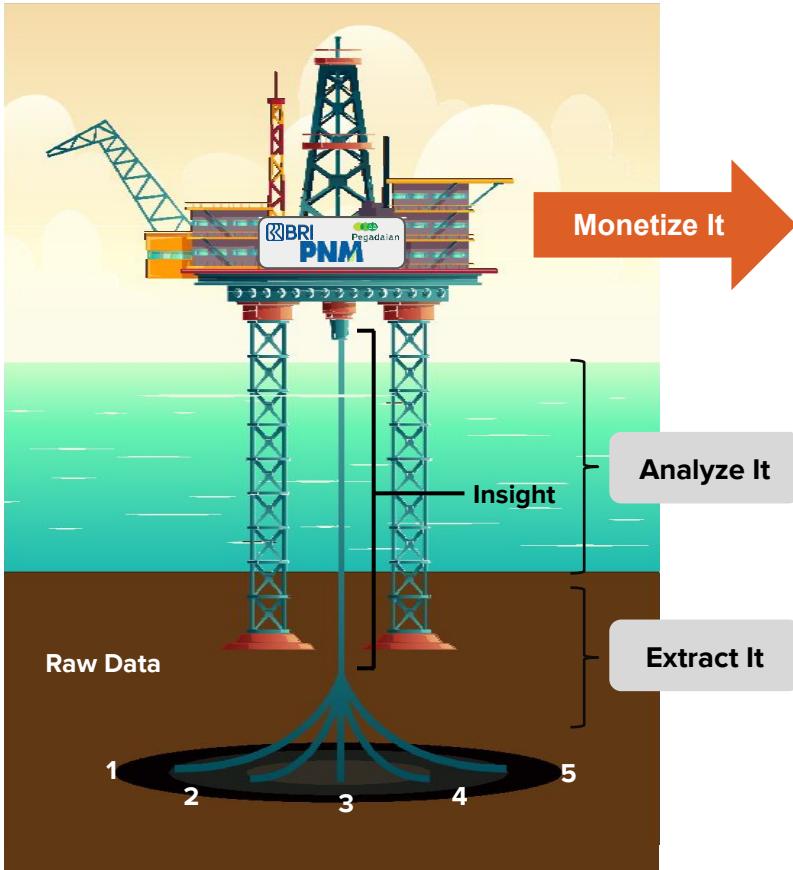
# Data Integration is One of Challenge, But We Pass it

Enable Integration by Hash the Data in each Parties to Build Centralized Database for All Parties



# Data is the Key Variable to Build and Produce Insight

Combine Centralized Database with Various Data to Build Comprehensive and Personalize Financing Product



Smart & Responsible  
Digital Banking  
Services

AI for  
hyper-personalization

Predictive Behavior

Enable ecosystem  
collaboration to offer  
digital banking services  
as cross-sector  
experience

# Monetize Data by Build Personalize Use Case

Every Parties Can Build Use Case Specially for internal Each Organization

## Data Integration Mechanism

### Ultra Micro



Unified  
Database

## Data Instruments

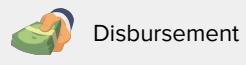
### Business Area



### Data Integration



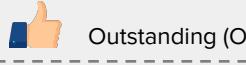
### Volume



Disbursement



Lunas

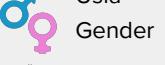


Outstanding (O/S)

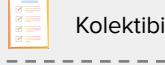
### Demografi



NIK,  
MSISDN,  
Usia



Gender



Kolektibilitas

## UMi's Data Champion Use Case

### Credit Scoring



### Pre-Screening



### Early Warning System

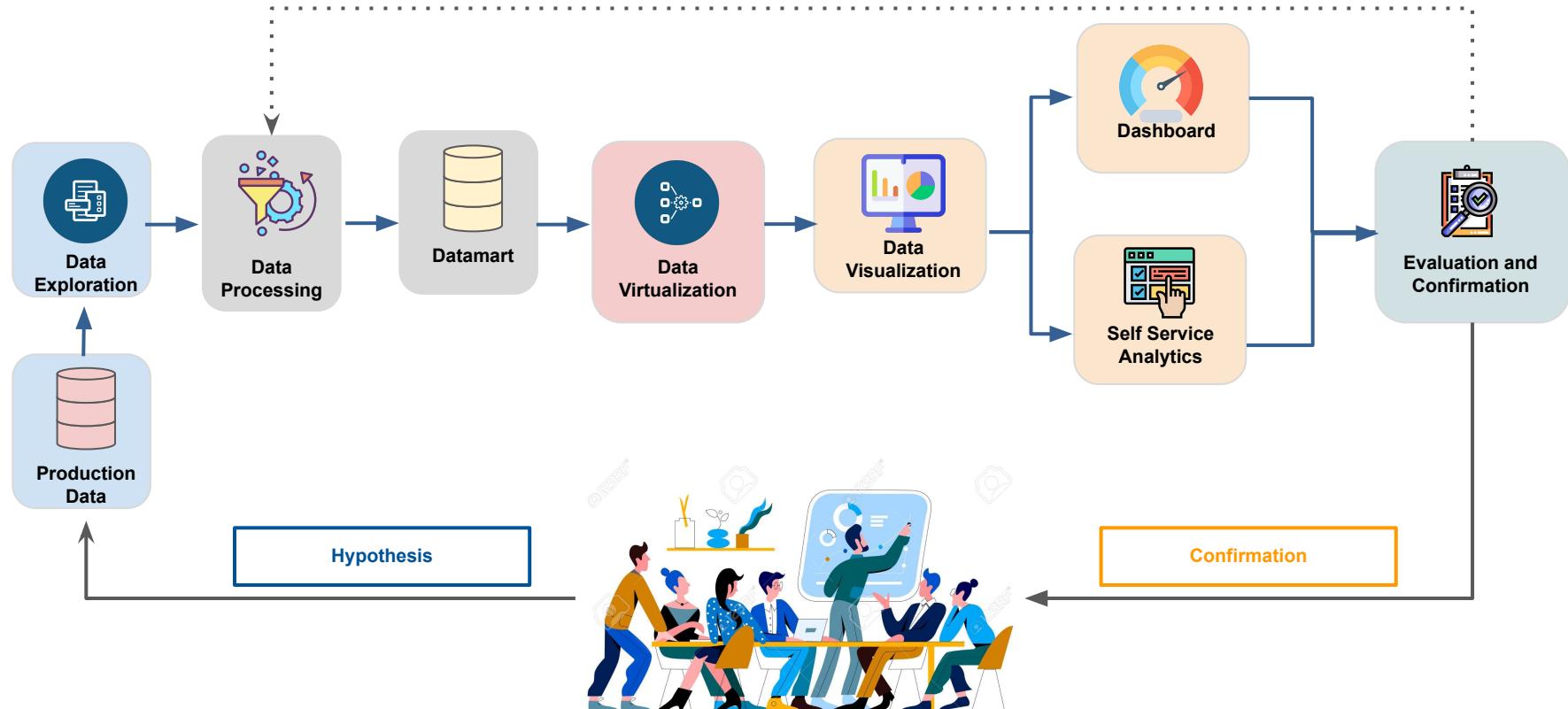


### Recommendation Engine



# Data Analyst & Data Engineering Life Cycle

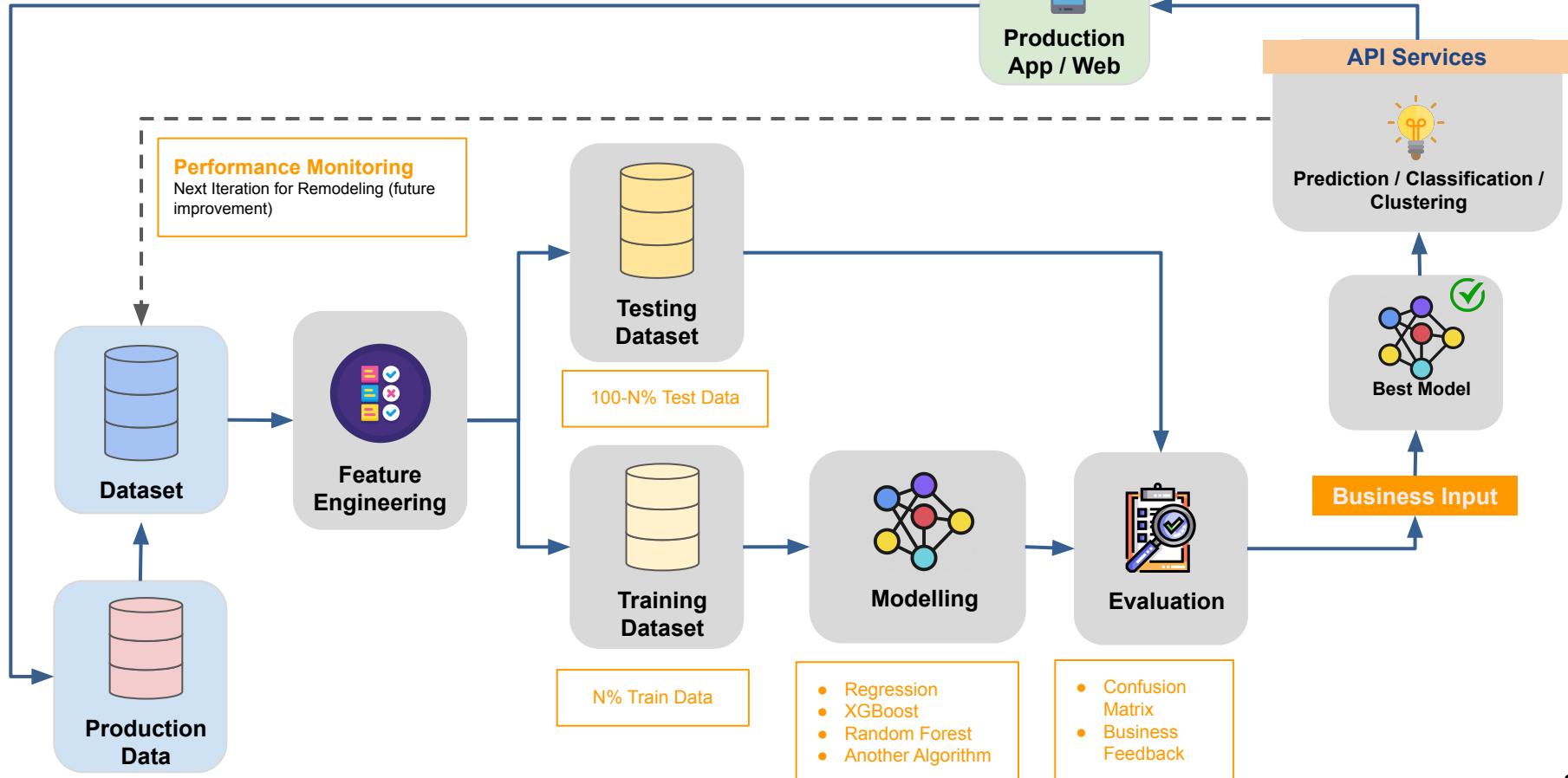
Data Analytics Products Always Start with Business Question and Hypothesis



# Iterative and Monitoring to Improve the Performance



Every business user is an expert in their field, Data Analytics will help them to Win



# Thank You

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