

Pegadaian CLIP Meeting

Guideline

Agenda 1 – Company Profile: PT Pegadaian (Persero)

Introduction to PT Pegadaian (Persero)

Company Name
PT Pegadaian (Persero)

Date of Establishment
1 April 1901

Business Field
Financial Services

Product and Services
Pawn financing and micro-fiduciary financing (conventional and sharia schemes), gold business, and various other services

Business Group
4 subsidiaries and 1 associate

Total No. Of Employees
14,035 (2019)

Service Network

- 1 Head Office
- 12 Regional Offices
- 61 Area Offices
- 642 Branch Offices
- 3,481 Branch Service Unit Offices
- 4,123 Outlets

Opening

- Before we begin our presentation today, I would like to introduce Pegadaian to the EFMD CLIP team.
- Pegadaian is a state-owned enterprise with a focus on financial services.
- We have a total number of fourteen thousand employees.
- With more than twelve regional offices, sixty one area offices, six hundred and forty two branch offices, and more than three thousand service unit offices, and more than four thousand outlets spread across Indonesia.

Vision & Mission

Vision

To be “The Most Valuable Financial Company in Indonesia” and as the “Community's Main Choice for Financial Inclusion Agent”

Mission

1. Providing optimal benefits for all stakeholders by growing the core business.
2. Widen the reach for micro services through “Ultra Micro” synergy to add value propositions to customers and stakeholders.
3. Providing service excellence with a customer focus through:
 - Simpler and digital business processes
 - Reliable and up-to-date information technology
 - Strong risk management practices
 - Professional human resources with strong performance culture

- As a state-owned enterprise, we have a duty to provide social and economic value to the Indonesian people.
- That being said, Pegadaian has a vision to be the most valuable financial company in Indonesia and as the community's main choice for financial inclusion agent
- We also have a mission to:
 1. Providing optimal benefits for all stakeholders by growing the core business.
 2. Widen the reach for micro services through “Ultra Micro” synergy to add value propositions to customers and stakeholders.
 3. Providing service excellence with a customer focus through:
 - Simpler and digital business processes
 - Reliable and up-to-date information technology
 - Strong risk management practices
 - Professional human resources with strong performance culture

Core Business Model

FINANCING

Pawnbroking

Micro-Fiduciary Financing

Sharia Business

- Some of the products and services that we have are: pawnbroking, micro-fiduciary financing, and sharia business.
- For example we have what we call Kredit Cepat Aman, or Quick & Fast Credit, under the law of pawn with a guarantee of movable property such as gold, jewellery, vehicles, electronic gadgets, and others.
- For micro-fiduciary financing we offer fiduciary system installment credit for micro business development with guarantees such vehicle owner book or proof of right to use the place of business
- For Sharia Business, we offer credits based on the Sharia principle such as Rahn credit.

Core Business Model

FINANCING

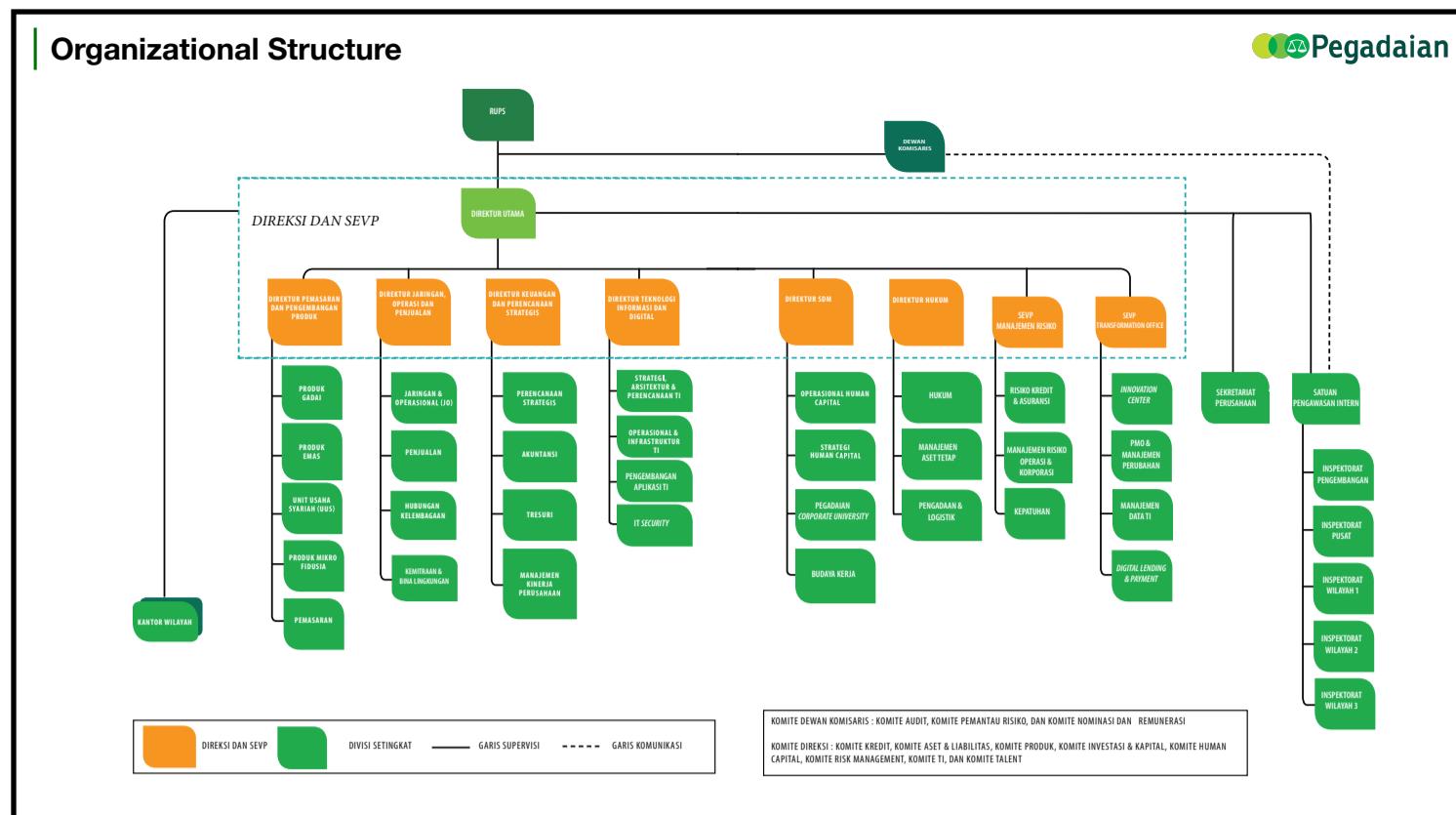
Pawnbroking

Micro-Fiduciary Financing

Sharia Business

Pegadaian Digital
PT. Pegadaian (Persero)

- As a part of our mission which is to provide “Simpler and digital business processes”,
- On top of the offline services that we have, “Pegadaian Digital” offers a number of features for our customers to enjoy at the comfort of their home or wherever they are.
- We have Gold Savings Pawn, Online Business Financing Submission, Filing for Hajj Financing, New Opening of Gold Pegadaian Savings Account and many others.

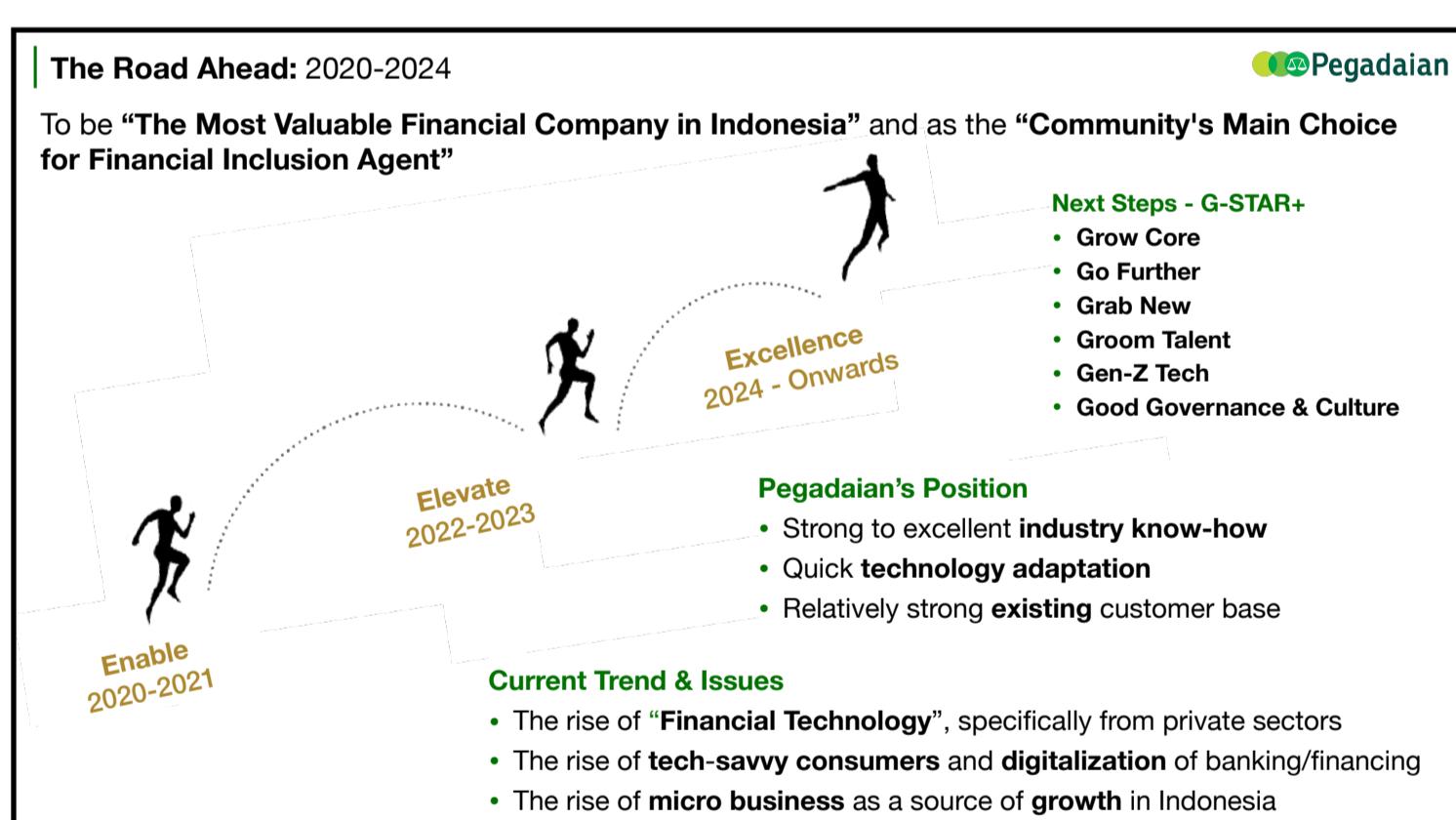


- Our organization is currently headed by Bapak Kuswiyoto as our President Director, leading eight directorates: Marketing & Product Development, Network, Operations & Sales, Finance & Strategic Planning, IT & Digital, Human Capital, Legal, Risk Management, and Transformation Office.

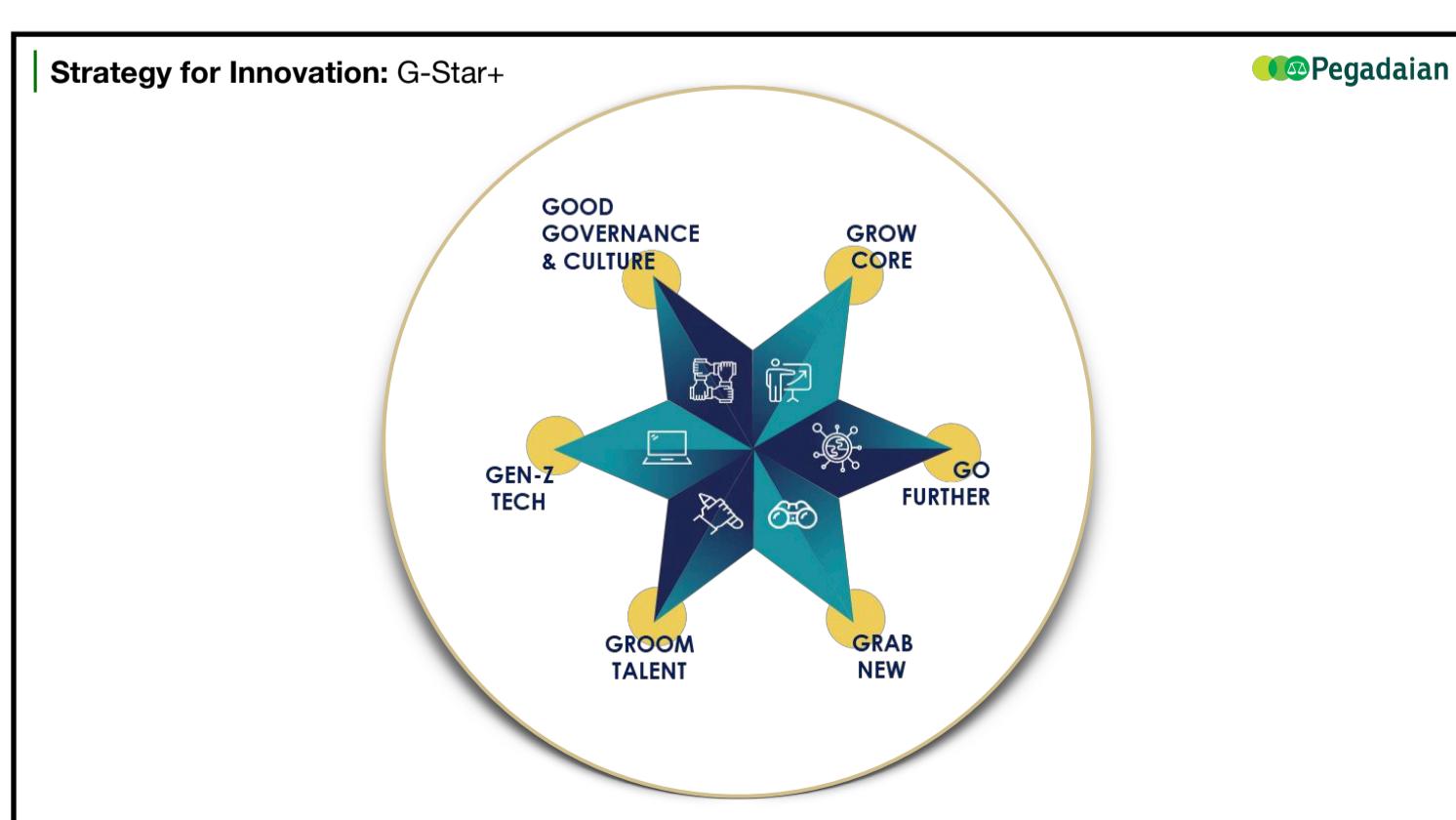


- Here are some of our latest notable achievements. Some of them were awarded for our business and human capital transformations.

Agenda 2 – Organizational Roadmap: Corporate Plan 2020-2024

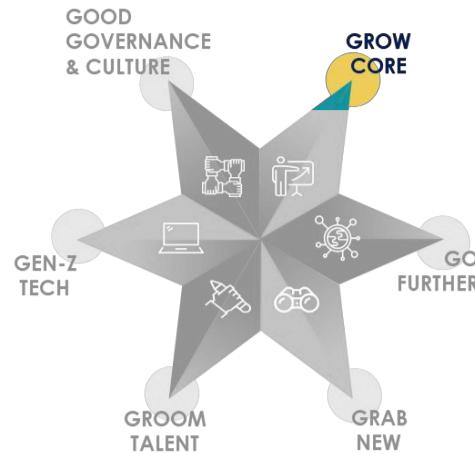


- Pegadaian has existed for more than one hundred years, and we have gone through many transformations.
 - However, we understand that this new era requires a new set of knowledge and skills. Trends coming from the financial industry such as FinTech and our consumers increasingly becoming more digital, have led us to conclude the need for a digital transformation.
 - Our strong existing customer base, with excellent industry know-how can support us in facing the new challenges.



- Therefore, our organization has come up with a G-STAR+ Strategy which consists of:
 - Grow Core
 - Go Further
 - Grab New
 - Groom Talent
 - Gen-Z Tech and
 - Good Governance & Culture
 - Next, we are going to explore the six G's and some of the ways Pegadaian has been implementing them.

Strategy for Innovation: G-Star+



GROW CORE

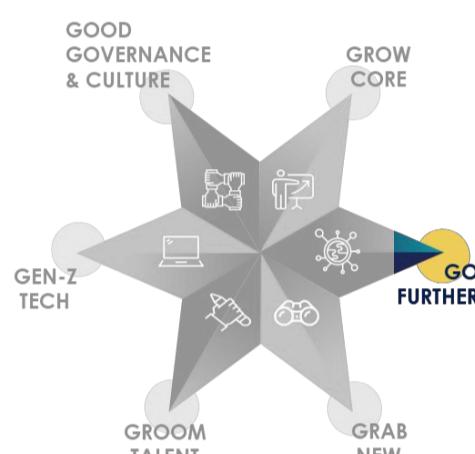
Developing Pegadaian's core business by expanding product features and derivative products and increasing integrated customer experience to meet customer needs and satisfaction.

KOMPAS.com NEWS TRAVEL FOOD BEAUTY INSURANCE MONEY TEKNO LIFESTYLE HOME PROPERTI BOLA TRAVEL STOMPER SANDE HOBBI VIVA KIDS ADVERTORIAL Inovasi Tiada Henti dari Pegadaian Transformation Office Kompas.com - 20/07/2020 11:30 WIB SWA BUSINESS CHAMPIONS NEXT GEN YOUNGSTER #Covid-19 #Entrepreneur #Fintech #CSR SWA - Business Update Transformasi Digital Jurus Pegadaian Hadapi Perubahan by Business Update - July 30, 2020 Menghadapi perubahan zaman yang dipicu disrupsi teknologi digital, Pegadaian memilih untuk adaptif, dengan menjalankan transformasi digital Bagaimana prosesnya dan sejauh mana pencapainnya?

GROW CORE

- The first G, "Grow Core", aims to develop Pegadaian's core business by expanding our products through an integrated customer experience, to further meet needs and satisfaction.
- This means sticking to our core business but making it more relevant and accessible for our existing and new customers.
- The newly formed Transformation Office directorate follows a number of non-conventional rules such as agile management through OKR, to keep up with ever-changing needs of our business and customers.

Strategy for Innovation: G-Star+



GO FURTHER

Expanding its reach and optimizing its function as a financial inclusion agent through cooperation with strategic partners and network optimization.

tokopediaEmas Nabung emas mudah & aman mulai dari Rp5.000 Mulai Menabung Emas Pelajari Selengkapnya
Pegadaian Transaksi Tabungan Emas Pegadaian Kini Bisa di Shopee Buka rekening Top Up Buyback Pegadaian Call Center 1500 569 www.pegadaian.co.id www.cahabatpegadaian.com 1200 200 www.pegadaian.co.id www.cahabatpegadaian.com 0K 0K

GO FURTHER

- The second G, "Grow Further", believes that Pegadaian needs to continuously expand its reach and optimize its function as a financial inclusion agent.
- We optimize our network by cooperating with strategic partners, such as e-Commerce, which makes our products and services more reachable by customers.

Strategy for Innovation: G-Star+



GRAB NEW

Developing the potential of digital-based and fee-based businesses by empowering today's core businesses.

Tabungan Emas Top Up, Buyback, Transfer dan Cetak Dari rumah dapat rupiah **Gadai Online** PICKUP & DELIVERY SERVICE Dari rumah dapat rupiah **Pengajuan Pembiayaan Usaha** Jaminan BPKB Kendaraan

GRAB NEW

- As was previously mentioned, Pegadaian tries to grab new by developing digital-based business while still empowering today's core business.
- Pegadaian Digital is one of the ways we can grab new customers without ever having them encounter with our offline outlets.

Strategy for Innovation: G-Star+



GROOM TALENT

Capturing and developing talents with capabilities in accordance with global standards.



AGREEMENT BETWEEN THE NATIONAL UNIVERSITY OF SINGAPORE ACTING THROUGH ITS SCHOOL OF BUSINESS AND PT PEGADAIAN (PERSERO) FOR THE PEGADAIAN-NUS ASIA-PACIFIC LEADERSHIP WORKSHOP 2020 MONASHON 2020

NOTA KESEPAHAMAN ANTARA PT PEGADAIAN (PERSERO)

DENGAN

THUNDERBIRD SCHOOL OF GLOBAL MANAGEMENT

TENTANG

OVERSEAS EDUCATION

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TENTANG

OVERSEAS EDUCATION

GROOM TALENT

- We understand that innovation is powered by the quality of our human capital.
- We have made it clear that grooming talent is a top company-wide priority.
- On top of the current programs that we offer, we have also recently signed an MOU with NUS Singapore and Thunderbird School of Management to become strategic partners in developing our people.

Strategy for Innovation: G-Star+



GEN-Z TECH

Develop the latest IT systems and develop IT capabilities and governance to increase competitiveness and support the development of the Company's business and operations.

GEN-Z TECH

- Knowing that our current workforce is dominated by millennials and gen-z,
- We have taken active steps to utilize and implement technologies that speed up our business and operations,
- And also to increase our competitiveness in the market.

Strategy for Innovation: G-Star+



GOOD GOVERNANCE & CULTURE

Strengthening governance and risk management in line with business development and creating a work culture that is in line with SOE Ministry core values.

GOOD GOVERNANCE & CULTURE

- Good governance & risk management are essential to a healthy business. We take great responsibility developing in our business to ensure we are always in line with the regulations, while still fulfilling customers' needs.
- However, we believe that a culture that embraces creativity and innovation should still be developed. This way we can attract top talents despite the talent war. We facilitate such platform through The Gade Meet Up and Breakfast Talk with BOD.
- Top management involvement in our daily lives is a symbol of their commitment in keeping their ears open to our needs and feedback.

Agenda 3 – Pegadaian Corporate University: Blueprint and Current State

Introduction to Pegadaian Corporate University



Function

As a corporate strategic entity to enable its parent organization in achieving the company's mission through various learning activities that create changes in individual capabilities and corporate capabilities.

Main Task

- Develop learning strategies and designs in accordance with predetermined directions and policies;
- Determine learning needs for all directorates;
- Determine the learning format in accordance with the learning aims & objectives;
- Providing services for the development needs of all employees

- Now that we have taken a glimpse at Pegadaian as a company, I would like to introduce you to Pegadaian Corporate University.
- Launched in 2018, our mandate is become a strategic entity within the organization to enable the capabilities of our people through various learning initiatives.
- Hence our main task is to develop learning strategies that align with the business objectives.

Blueprint: Phase I, II & III



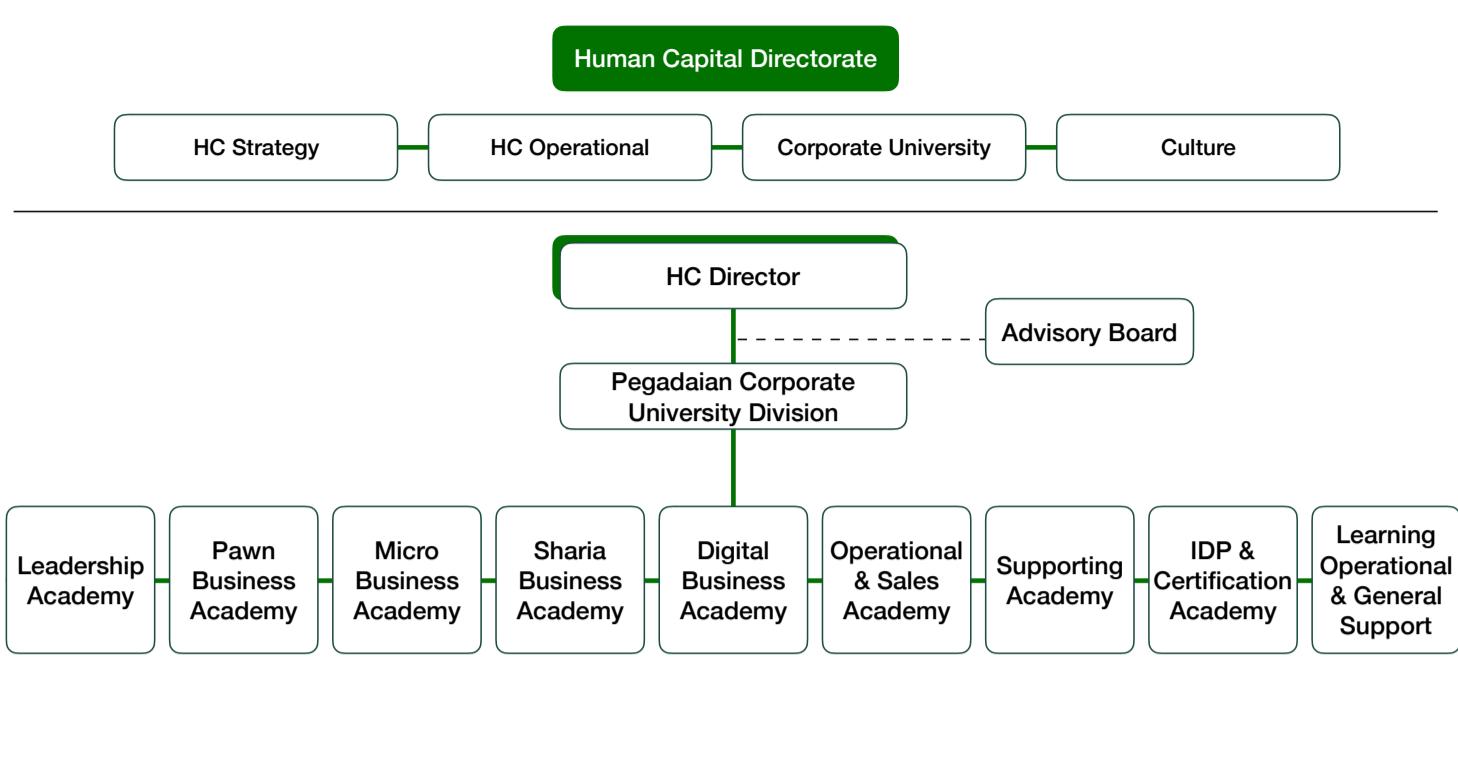
Phase I: 2019-2020
Building Foundation & Corporate Culture
Launching of Org. Structure & Governance
Launching of Advisory Board
"Certification: Equipping Learning Consultant"
"Certification: Equipping Learning Developer"
"Certification: Equipping Learning Facilitator"

Phase II: 2021-2022
Implementation & Acceleration
"Individual Learning Solutions"
"Establishing Learning Wallet"
"Capability Shifting Program Roll-out"
"Return on Training Investment Implementation"
"Global Corporate University Accreditation"



- Upon our launch in 2018, we have laid out the blueprint that consists of three phases.
- The first phase was establishing the foundation, which included launching our organizational structure, the governance, and equipping corporate university members with the right knowledge, skills, and mindset through certifications.
- The second phase, where we are in right now, will focus on implementation and acceleration. A number of initiatives include the establishment of self-learning culture, future skills initiative, and hopefully global accreditation.
- The third phase, we aim to work closely with the human capital to integrate all of our learning experience with the employee experience, to create a holistic people development approach.

Pegadaian Corporate University: Organizational Structure



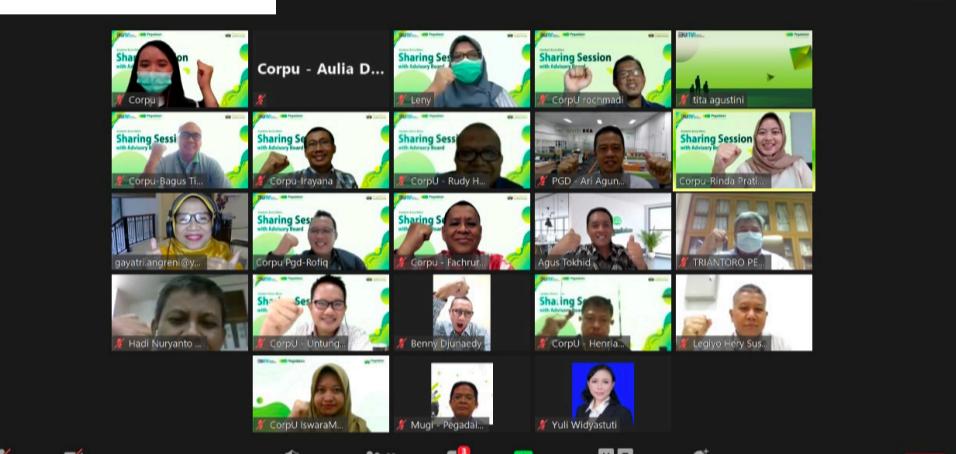
- This is the organizational structure. We operate under the Human Capital directorate, consisting of eight academies and one learning operational & general support.
- Each Dean, please kindly introduce your respective academies.**

[Setiap Dean memperkenalkan diri dan akademinya masing-masing]

I'm [Nama Dean], and I manage the [Nama Akademi] Academy. We focus on creating and delivering learning initiatives for [Nama Business Unit] business unit.

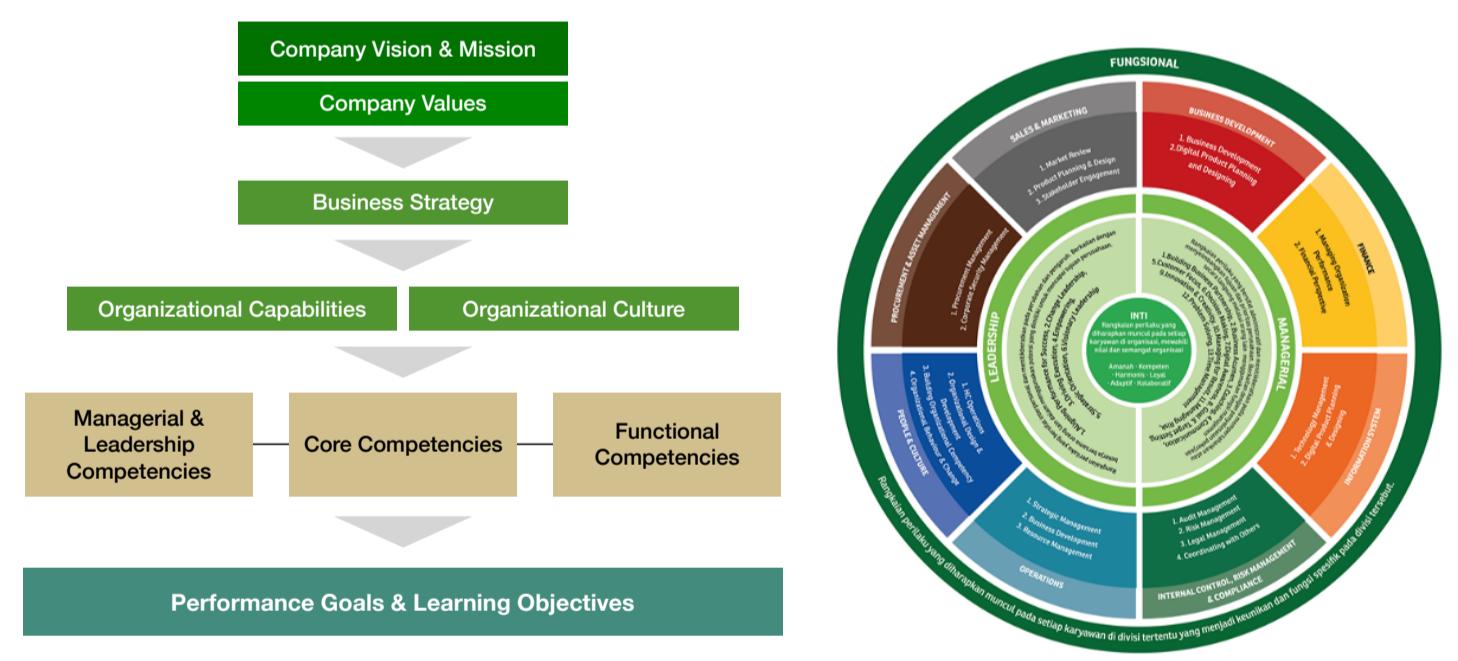
Pegadaian Corporate University: Advisory Board Activities

- Passal 3 Produk Kegiatan**
- Kegiatan yang dilaksanakan adalah :
 - Pertemuan/ Rapat Pleno PCU **Governance Board** dengan **Advisory Board** minimal 2 kali/tahun.
 - Unit Kerja lainnya (Direktorat/ PCU **Learning Council**) dapat mengundang **Advisory Board** untuk membahas hal-hal tertentu yang relevan dengan keahlian **Advisory Board**.
 - Pertemuan 1 bulan sekali dengan tema sesuai kebutuhan PCU dengan mengundang **Advisory Board** yang terlibat.
 - Undangan Pertemuan/ Rapat dari Pegadaian kepada **Advisory Board**, dengan ketentuan :



- Thank you deans for our introduction.
- We also have an advisory board, a crucial part of our organization, that acts as our learning council.
- They help and guide us in deploying people development strategies across the organization.

Learning in Pegadaian: From Business Objectives to Learning Objectives



- As a part of our commitment to enabling the business, we have developed a framework that translates business objectives into learning focus.
- We combine three aspects of people capabilities: functional, managerial, and leadership, to produce learning objectives and determine performance goals.
- This way, we can truly conduct a competency-based learning.

Learning in Pegadaian: Grooming Our Digital Talents



- And finally, to deliver our learning strategies in the most effective and relevant way, we are continuously improving our learning technologies to enable learning beyond classroom.
- Our application, G-Leads, is developed with a number of growing features, such as coaching platform, podcast, knowledge management, and a number of other social learning tools.
- We believe that as a corporate university, we have the obligation to constantly improve and strengthen our role as enablers of business.
- This concludes our presentation.
- Thank you for your attention.