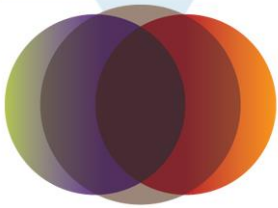


Penyelenggara



**PERBANAS**  
PERHIMPUNAN BANK NASIONAL



# Indonesia Banking Expo 2018

Sumbangsih Perbankan  
Untuk Ekonomi Bangsa

**The Next Generation of Banking**  
in the Fourth Industrial Transformation

**15 November 2018, Grand Ballroom Hotel Fairmont Jakarta**

## E - BOOKLET

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# Indonesia Banking Expo 2018

Sambutan Ketua Umum Perbanas



Assalamualaikum warahmatullah wabarakatuh,

Saat ini, transformasi keuangan telah terjadi dan terus mengubah wajah perbankan di era yang semakin digital. Seiring revolusi industri berikutnya dan munculnya usaha-usaha rintisan yang berbasis digital, perbankan diharapkan dapat lebih efisien, lebih cepat, transparan, dan lebih *customer-centric*. Batasan antara kompetisi dan kolaborasi akan berbeda dengan sebelumnya, yang saat ini kita sering dengar dengan istilah *co-opetition*.

Melalui Indonesia Banking Expo 2018 yang bertemakan “*The Next Generation of Banking in the Fourth Industrial Transformation*”, Perbankan diharapkan dapat lebih terbuka dan membuka kerjasama dengan pihak lain. Pergeseran penghasilan perbankan dari pendapatan bunga ke pendapatan non bunga dan tuntutan akan inovasi dan investasi di transformasi digital merupakan langkah yang tidak bisa dihindari.

Secara umum, terdapat beberapa disrupsi teknologi yang dapat merubah masa depan perbankan. Sebut saja Cloud, API, Robotic Process Automation, Artificial Intelligence, dan Blockchain. Semua disrupsi ini dengan segala kelebihan dan kekurangannya kadang tampak sangat menarik. Namun perlu kita sadari bahwa dampak dari transformasi digital harus dipahami secara jelas oleh para pemangku kepentingan.

Ada banyak perubahan sosial yang didorong oleh revolusi digital, dan semua ini terus terjadi dan berlangsung cepat. Di Indonesia, hal itu bisa kita lihat dengan pesatnya pertumbuhan pengguna internet, di mana tahun 2020 diperkirakan akan mencapai 145 juta pengguna atau 53% dari jumlah penduduk. 73% dari total penggunaan internet itu diakses menggunakan mobile phone.

Sebagai dampaknya, di sisi industri keuangan, customers memiliki kecenderungan untuk melakukan transaksi melalui channel digital, menggunakan internet untuk berkomunikasi dengan customer service (contoh: Chatbot), bahkan melakukan simulasi sebelum membeli sebuah produk. Bisa dikatakan bahwa masyarakat kini membawa bank di dalam saku mereka.

Industri perbankan harus bertindak sebagai katalis dan menjadi pendorong proses dan kegiatan inovasi, baik secara external yang terkait dengan customers seperti aplikasi, produk, dan layanan, maupun secara internal seperti proses otomasi dan *data analytics*.

Kalau kita dalam lebih lanjut, transformasi ini sangat bermanfaat baik bagi masyarakat maupun bank. Masyarakat dapat melakukan transaksi tanpa perlu ke cabang atau atm sehingga dapat menghemat biaya transaksi. Di sisi lain, bank juga diuntungkan karena transaksi di online channel memiliki cost yang jauh lebih rendah. Efisiensi dan efektifitas ini dalam jangka panjang diharapkan dapat memberikan dampak baik bagi industri keuangan dan pertumbuhan ekonomi.

# Indonesia Banking Expo 2018

## Sambutan Ketua Umum Perbanas

Transformasi ini tidak akan mudah karena tentunya akan ada *challenges* dan *threats*, mulai dari isu keamanan, hingga kepatuhan dan risiko yang berhubungan dengan ekosistem keuangan digital, sementara pada saat yang sama perbankan juga harus menjawab kebutuhan masyarakat akan transformasi digital.

Kami yakin bahwa transformasi digital, transformasi industri keempat, akan membawa dampak yang sangat besar terhadap perekonomian Indonesia. Bank-bank anggota kami memahami hal ini dan bekerja keras untuk menjawab perkembangan teknologi yang sangat cepat, sementara pada saat yang sama kami juga harus mempertahankan prinsip kehati-hatian dan kepatuhan pada regulasi serta mengelola risiko-risiko terkait.

Akhir kata, tidak lupa pada kesempatan ini kami ingin mengucapkan terimakasih yang sebesar-besarnya kepada segenap pihak yang telah ikut berpartisipasi dalam Indonesia Banking Expo 2018.

Mohon maaf, jika dalam penyelenggaraan IBEX 2018 ini, ternyata ada hal-hal yang kurang berkenan. Semoga Tuhan YME melindungi kita semua.

Wasalamualaikum Warahmatullahwabarakatuh

**Kartika Wirjoatmodjo**  
**Ketua Umum PERBANAS**

# Indonesia Banking Expo 2018

## Sambutan Ketua Steering Committee



Salam sejahtera bagi kita semua!

Puji syukur kita panjatkan kepada Tuhan Yang Maha Esa, karena atas kuasa serta karunia-Nya, hari ini kita semua dapat berkumpul dalam acara Indonesia Banking Expo 2018.

Setelah event IBEX ini berlangsung dengan sukses di tahun 2017, tahun ini Indonesia Banking Expo kembali digelar dengan mengusung tema ***“The Next Generation of Banking in the Fourth Industrial Transformation”***.

Tema ini mengacu pada perkembangan teknologi finansial saat ini yang begitu cepat dan tidak terbatas pada pelaku industri riil namun juga dalam industri perdagangan dan juga industri keuangan. Dan ini semua terjadi bersamaan dengan berjalan semakin cepatnya perkembangan Revolusi Industri 4.0.

Perkembangan teknologi ini, seperti kita ketahui bersama, telah dan akan berpengaruh pada perilaku konsumen. Hal ini mengharuskan industri perbankan mengikuti tren transaksi digital, termasuk dalam hal *cashless payment, branchless banking, internet banking* sampai dengan hadirnya sektor baru di industri dalam bentuk *e-commuting, fintech*, serta layanan perbankan keuangan berbasis *mobile banking* yang jumlahnya semakin meningkat di Indonesia.

Dalam acara IBEX 2018 ini, selain Seminar pagi ini, dimana IBEX menghadirkan narasumber internasional dan nasional di bidang keuangan, teknologi digital dan pelaku industri riil, IBEX 2018 juga akan mengadakan *Focused Group Discussion (FGD)*, dimana isu-isu yang lebih mendetil akan dibahas. Semua ide, pemikiran, dan inisiatif yang disampaikan akan kami rumuskan dalam sebuah risalah eksekutif sebagai masukan bagi Pemerintah dan regulator dalam upaya kita bersama menjawab tantangan Revolusi Industri 4.0.

Banyak poin-poin yang menarik untuk didiskusikan pada acara IBEX 2018 ini. Diantaranya pertanyaan-pertanyaan:

- Seberapa cepat bank mampu menyesuaikan diri dan ekosistemnya untuk menjawab tantangan perubahan teknologi yang sangat cepat?
- Bagaimana bentuk keterkaitan antara bank dan sektor riil nantinya? Lalu apa dampaknya terhadap pertumbuhan ekonomi dan ketenagakerjaan?
- Bagaimana format regulasi yang idealnya muncul dan apa efek dari perubahan bentuk regulasi terhadap transformasi sektor perbankan?

Ini menggelitik kita semua, sebagai pelaku di industri perbankan kita wajib menjawab semua pertanyaan dan tantangan ini untuk kepentingan kita dan untuk kemaslahatan nasional.

Kita semua tahu bahwa setiap dari kita di industri perbankan tengah berupaya mengidentifikasi cara-cara baru untuk berkompetisi secara efektif dan efisien. Bank yang memiliki komitmen untuk berinovasi, tidak terelakkan akan perlu berkolaborasi dengan perusahaan fintech dan mitra teknologi. Baik secara langsung maupun tidak langsung.

Bank dengan platform teknologi yang handal akan mampu menawarkan produk-produk baru yang lebih baik dan memberikan pengalaman yang lebih memuaskan kepada nasabah.

# Indonesia Banking Expo 2018

## Sambutan Ketua Steering Committee

Satu dimensi industri jasa finansial adalah kepatuhan pada integritas dan regulasi karena ini adalah industri kepercayaan. Betapapun cepatnya kita ingin merangkul industri generasi keempat ini, kita dituntut untuk tetap patuh pada regulasi yang ada, terutama terkait dengan perlindungan konsumen.

Lebih jauh lagi, Ekonomi digital atau teknologi finansial adalah tren masa kini. Mungkin sudah saatnya sektor perbankan berpikir serius untuk merombak model bisnis tradisional yang telah bertahan selama ratusan tahun dan mengadopsi proses bisnis yang lebih modern, inovatif namun tetap sederhana.

Acara ini dihadiri oleh sekitar 350 peserta yang terdiri dari top eksekutif perbankan di Indonesia, pelaku fintech, akademisi, dan media. Kami berharap Seminar dan FGD yang diselenggarakan pada hari ini akan bermanfaat besar untuk kita semua.

Akhir kata, kami atas nama Panitia Penyelenggara Indonesia Banking Expo 2018 menyampaikan terima kasih dan penghargaan kepada para sponsor dan semua pihak yang telah bekerja keras mempersiapkan terselenggaranya IBEX 2018 ini. Mohon maaf, jika dalam penyelenggaraan IBEX 2018 ini, barangkali terdapat hal-hal yang kurang berkenan.

Selamat mengikuti kegiatan Indonesia Banking Expo 2018.

Sukses untuk kita semua !!!

Salam hormat,

**Tigor M. Siahaan**

**Ketua Steering Committee IBEX 2018**

# Indonesia Banking Expo 2018

Susunan Panitia Penyelenggara

## SUSUNAN PANITIA PENYELENGGARA IBEX 2018

### Board Advisory

Ketua Umum Perbanas : Kartika Wirjoatmodjo (Bank Mandiri)

### Steering Committee

Ketua : Tigor M. Siahaan (Bank CIMB Niaga)

### Anggota:

- Hedy Lopian (Bank CIMB Niaga)
- Fransiska Oei (Bank CIMB Niaga)
- Ahmad Siddik Badruddin (Bank Mandiri)
- Aviliani (Bank Mega)
- Anika Faisal (Bank BTPN)
- Lisawati (Bank Ganesha)
- Rita Mirasari (Bank Danamon)
- Danny Hartono (Bank MAS)

### Organizing Committee

Ketua : Pandji P. Djajanegara (Bank CIMB Niaga)

Wakil Ketua I : Susy Liestiwaty (Perbanas)

Wakil Ketua II : Achmad Friscantono (Perbanas)

### Anggota:

- Adrian Panggabean
- Toni Darusman
- Anton Hermawan
- Hery Kurniawan
- Luh Nindiyawati
- Wara Sri Indriani

# Indonesia Banking Expo 2018

## Profil Pembicara



**Sri Mulyani** born in Bandar Lampung on August 26, 1962. She get Ph.D of Economics from University of Illinois Urbana Champaign, USA (1990 – 1992). She is a woman and the first Indonesian who served as the Managing Director of the World Bank. Minister of finance was taken from July 27, 2016.



**David Gledhill** is Group Chief Information Officer, as well as Head of Group Technology & Operations at DBS Bank, a leading Asian bank and “ World’s Best Digital Bank”. David brings with him over 25 years of experience in the financial service industry and has spent over 20 years in Asia. Prior to joining DBS in 2008, he worked 20 years at JP Morgan, holding senior regional positions in Technology & Operations.



**Jahja Setiaatmadja** appointed as the President Director of BCA at the 2011 Annual General Meeting of Shareholders and approved by Bank Indonesia on June 17, 2011. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term. He previously served as Deputy President Director of BCA (2005–2011), his latest responsibility being Branch Banking Business, Treasury Division, International Banking Division and Overseas Representative Offices



**Bernandus Karmin Winata** as a Director of PT Kalbe Farma Tbk. Since 2017. He attended Master Program of Business Administration from GS Fame Institute of Business in Jakarta in 1995. Started his career in PT Kalbe Farma Tbk, as an Investor Relation Manager since June 1997, he was responsible as Assistant Director of Accounting, Finance and Investor Relation from September 2000 to December 2006. He later became Finance Director of PT Kalbe Morinaga Indonesia from February 2005 to July 2016 .



# Indonesia Banking Expo 2018

## Profil Pembicara



**Indra Utoyo** as Director of Information Technology and Operations PT Bank Rakyat Indonesia, Tbk since 2017. Obtained a doctorate in Strategic Management from Universitas Indoneisa. His previous position in PT Telkom as a Director of Digital and Portofolio Strategic.



**Fajrin Rasyid** is the Co-Founder and President at Bukalapak, a leading Indonesian online marketplace. With over 3 million merchants and over 60 million products, Bukalapak is currently one of the biggest e-commerce platforms in Indonesia. Fajrin previously worked as consultant at Boston Consulting Group (BCG) with experience ranging across major industries including retail, FMCG, IT, financial services, automotive, and public services. He earned his degree in Information Technology (Summa Cum Laude) from Institute of Technology (ITB).



**Adrian Panggabean** is currently Chief Economist and Executive Vice President Treasury and Capital Market of PT CIMB Niaga Tbk. He received his doctoral degree (specializing in Public Finance) from the University of Birmingham, England, UK. With 28 years of solid international working experience, he had spent half of his career overseas, in different roles, in top rated global institutions. He has worked in seven different countries. When he returned back to Indonesia he joined an investment business with Schroder Investment Management (Indonesia). Later, he became CEO of a few asset management firms.

# Indonesia Banking Expo 2018

## Profil Pembicara



**Sudhamek AWS** as a President Commissioner (Chairman) PT Garudafood Putra Putri Jaya Tbk since 2012. He born in Rembang on March 20, 1956. Sudhamek got an honorary degree Doctor Honoris Causa in Management from Satya Wacana Christian University in 2016. His previous position as CEO Garudafood Group since 1994 until 2012. Currently, he also serves as Chairman DAW Group, a holding company which is engaged in palm oil and Renewable energy.



**Royke Tumilaar** born in 1964 and graduated with a Master of Business in Finance from the University of Technology Sydney in 1999. He joined Bank Mandiri in 1999 through the legacy Bank Dagang Negara (BDN) where his final position was Senior Professional on the Loan Settlement Team in Jakarta. In May 2011, he was appointed Managing Director of Treasury, Financial Institutions & Special Asset Management, a role he currently holds.



**Handry Satriago** graduated from the University of Indonesia, with a Doctorate in Strategic Management with a dissertation on followership. Currently Handry works in one of the largest and oldest companies in the world, GE (General Electric) as CEO of GE Indonesia since July 2010. During 20 years working at GE, Handry has carried out various responsibilities such as at GE international, GE Lighting ASEAN, GE Power Systems Asia Pacific, before finally being promoted for its current job.



**Sudarmo Tasmin** obtained his Master of Economics degree in Accounting from Trisakti University in 1981. He began his career as an External Auditor at the Santoso Reksoatmojo & Co. Public Accounting Firm. Joined the Sungai Budi business group since 1984 and was appointed as Director of the Sungai Budi business group since 1986.

# Indonesia Banking Expo 2018

## Profil Pembicara

Served as Deputy President Director of TBLA in 1999. He now also serves as Deputy President Director of PT. Budi Starch & Sweetener Tbk (previously named PT Budi Acid Jaya Tbk).



**Noni Sri Ayati Purnomo** obtained Master of Business Administration from University of San Fransisco (1997). He is a President Director of PT Morante Jaya since 2003, PT Pusaka Satria Utama since 2000, and PT Pusaka Bumi Mutiara since 2010. Chief Commissioner of PT Pusaka Nuri Utama since 1997, PT Pusaka Prima Trans since 2001, PT Prima Sarijati Agung since 2002, PT Lintas Buana Taksi since 2000, PT Pusaka Thrifty since 2001, PT Global Pusaka Solution since 2009, PT Pusaka Niaga Indonesia since 2010, PT Pusaka Bumi Transport since 2012.



**Henry Koenafi** appointed as a Director of BCA at the 2007 Extraordinary General Meeting of Shareholders, and approved by Bank Indonesia on February 13, 2008. He was last reappointed at the 2016 Annual General Meeting of Shareholders for a five-year term. Mr. Koenafi joined BCA in 1989 and has since held various managerial positions both at branches and at the head office. Prior to being appointed to BCA's Board of Directors, Mr. Koenafi was the President Director of PT BCA Finance (2000–2008). He holds an MBA degree from Monash University, Melbourne, Australia (2001).



**Boedi Armanto** as a Deputy Commissioner of Banking Supervision, OJK since 2015 and Banking Supervision Framework, OJK since 2013. His previous position at Payment System and Settlement , Bank Indonesia (2012 – 2013). Bank Supervisor , Bank Indonesia (2009 – 2013)

# Indonesia Banking Expo 2018

## Profil Pembicara



**Erwin Haryono** began his career in Bank Indonesia in 1994 as a staff in Directorate of Economic Research and Monetary Policy. He is currently the Head of Financial Technology, Payment System Cooperation, and Communication Group in Bank Indonesia. His responsibilities include proposing recommendations related to Bank Indonesia's FinTech policy, establishing Bank Indonesia FinTech roadmap, managing Bank Indonesia FinTech Office and Regulatory Sandbox, and coordinating cooperation in payment system area with other ministries and agencies.



**Wawan Salum** was appointed as the Director of Consumer Banking Group at DBS Indonesia since 2015. As a professional bankers, Wawan has 20 years of experiences in the banking world. Wawan started his career as the Marketing Manager at General Motors. Wawan received a Master of Business Administration from Management Development Institute, Jakarta.



**Lani Darmawan** graduated a Bachelor Degree in Dentistry, University of Trisakti. He serves as the Consumer Banking Director CIMB Niaga based on AGMS 15 April 2016 decision which went into effect on 3 May 2016. Previously, his career at PT Bank Maybank Indonesia as Retail Banking Director. In 2010 – 2012 EVP Head of Network PT Bank Permata Tbk. Consumer Banking Country Head (Executive Officer) Standard Chartered Indonesia (2007 - 2010). Consumer Banking Country Head Standard Chartered Bank Indonesia (2004 - 2007).



**Dadang Setiabudi** obtained Post Graduate degree in Agro Business from Institut Pertanian Bogor. Previously he served as SEVP of Information Technology and Digital Banking of PT Bank Negara Indonesia (Persero) Tbk (2016 - 2018), Information Technology Director of BPJS Kesehatan (2014 - 2016).

# Indonesia Banking Expo 2018

## Profil Pembicara



**Rico Usthavia** completed undergraduate studies in electrical engineering in 1992 at Institute of Technology Bandung. In 2010, he joined Bank Mandiri and served in several capacities, including as Group Head Electronic Banking (2010-2013) and SEVP Transaction Banking (2013-March 2016) In March 2016, he was appointed Managing Director of Transaction Banking, a position he currently holds.



**Anika Faisal** has been Compliance Director and Corporate Secretary pursuant to the EGMS resolution dated 28 April 2008. In the last 9 years of her career, She has focused on reviewing BTPN's and Daya's performance from a compliance and corporate governance point of view. Prior to that, she was Compliance Director at Bank Danamon Indonesia for six years. She has more than 25 years experience in the financial services industry. She holds a Bachelor Degree in Law from Universitas Indonesia. She has attended various executive training programs, including Authentic Leadership Program at Harvard Business School, USA



**Ariastiadi** started his career at BI in 1992 as a bank supervisor and examiner. In pursuing a career at BI, he got an assignment from the Ministry of Finance to supervise the credit of state banks, and subsequently was assigned to BPPN to restructure Indonesian Banking. Another task is to formulate an Indonesian Banking Architect and develop Bank Supervision tools. Completed his studies at the Faculty of Economics Management at the University of Padjajaran and lastly completed his S3 study in specialization in Strategic Management at the University of Indonesia.

# Indonesia Banking Expo 2018

## Profil Pembicara



**Jonanda Yattha Saputra** is the Chief Financial Officer (CFO) of DANA, a digital open transaction platform startup. DANA's platform aims to enable cashless and cardless payment that will transform Indonesia into a digital economy society. Yattha has more than 12 years of experience in banking industry and was an audit partner in one of Big Four Accounting Firms. He worked both in Indonesia and overseas.



**Ahmad Siddik Badruddin** completed undergraduate studies in chemical engineering in 1988, and MBA program with a concentration in information system management in 1990, both at University of Texas at Austin. In 2014, he joined Bank Mandiri as Senior Executive Vice President of Retail Risk Directorate. At the annual general meeting of shareholder in 2015, he was appointed Director of Risk Management and Compliance.



**Kharim I. G. Siregar** was appointed Director of Information Technology at BTPN pursuant to the resolutions of EGMS dated 28 April 2008. He leads a team responsible for enabling the business units by delivering IT solutions and implementing digital processes. He graduated with a Bachelor's degree in Mechanical Engineering from Institut Teknologi Bandung in 1990. He also attended executive training programs in Insead, Singapore and Harvard Business School, USA.

# Indonesia Banking Expo 2018

Agenda - Kamis, 15 November 2018

Time	Agenda
08.30 – 09.00	Registration
09.00 – 09.05	Opening by MC
09.05 – 09.08	Sing the national anthem “Indonesia Raya”
09.08 – 09.10	Chanting prayers
09.10 – 09.15	Welcome remarks from Chairman of IBEX 2018 Steering Committee, Mr. Tigor Siahaan, CEO Bank CIMB Niaga
09.15 – 09.20	Opening remarks from the Chairman of Perbanas, Mr. Kartika Wirdjoatmodjo, CEO Bank Mandiri
09.20 – 10.00	Keynote speech by Mrs. Sri Mulyani Indrawati, Minister of Finance Republic of Indonesia
10.00 – 10.25	Presentation by Mr. David Gledhill, Chief Information Officer and Group Head Operation DBS Bank Singapore
10.25 – 12.10	<p><b>Panel Discussion</b></p> <p><b>Topic:</b></p> <p>“The Next Generations of Banking in the Fourth Industrial Transformation”</p> <p><b>Panelist in Discussion:</b></p> <ol style="list-style-type: none"><li>1. Jahja Setiaatmadja, President Director Bank BCA</li><li>2. Bernadus Karmin Winata, CFO KALBE</li><li>3. Indra Utoyo, Director Bank BRI</li><li>4. Muhammad Fadjrln Rasyid , Co-Founder dan CEO Bukalapak</li></ol> <p><b>Moderator:</b></p> <p>Adrian Panggabean, Chief Economist Bank CIMB Niaga</p>
12.10 – 13.30	Lunch

# Indonesia Banking Expo 2018

Agenda - Kamis, 15 November 2018

13.30 – 16.00

## Forum Group Discussion (1) – Bank and Real Sector

### Topic:

“Will they be stronger or weaker? What the next generation of banking will bring in terms of economic growth and employment creation?”

### Speakers:

1. Sudhamek Agung WS, CEO Garuda Food Group
2. Handry Satriago, CEO GE
3. Sudarmo Tasmin, Wakil Presiden Direktur Sungai Budi
4. Noni Sri Aryati Purnomo , President Director of Blue Bird Group
5. Royke Tumilaar, Direktur Bank Mandiri

### Moderator:

Henry Koenafi, Director Bank BCA

## Forum Group Discussion (2) – Bank and Regulator

### Topic:

“Which Way the Banking Sector Will Transform and How Regulations Would Change?”

### Speakers:

1. Erwin Haryono, Kepala Group Financial Teknologi & Kerjasama Kelembagaan Komunikasi Kebijakan BI
2. Boedi Armanto, Deputy Komisioner Pengawas Perbankan IV – OJK
3. Wawan Salum, Director DBS Indonesia
4. Lani Darmawan, Director CIMB Niaga
5. Rico Usthavia Frans, Vice Chairman ASPI

### Moderator:

Anika Faisal, Director BTPN

## Forum Group Discussion (3) – Bank and Fintech

### Topic:

“On the prospect of, and the impact on, the banking industry”

### Speakers:

1. Ariastiadi, Kepala Departemen Pengawasan Bank 2
2. Jonanda Yattha Saputra, CFO DANA
3. Dadang Setiabudi, Director BNI
4. Kharim Indra Gupta Siregar, Director BTPN

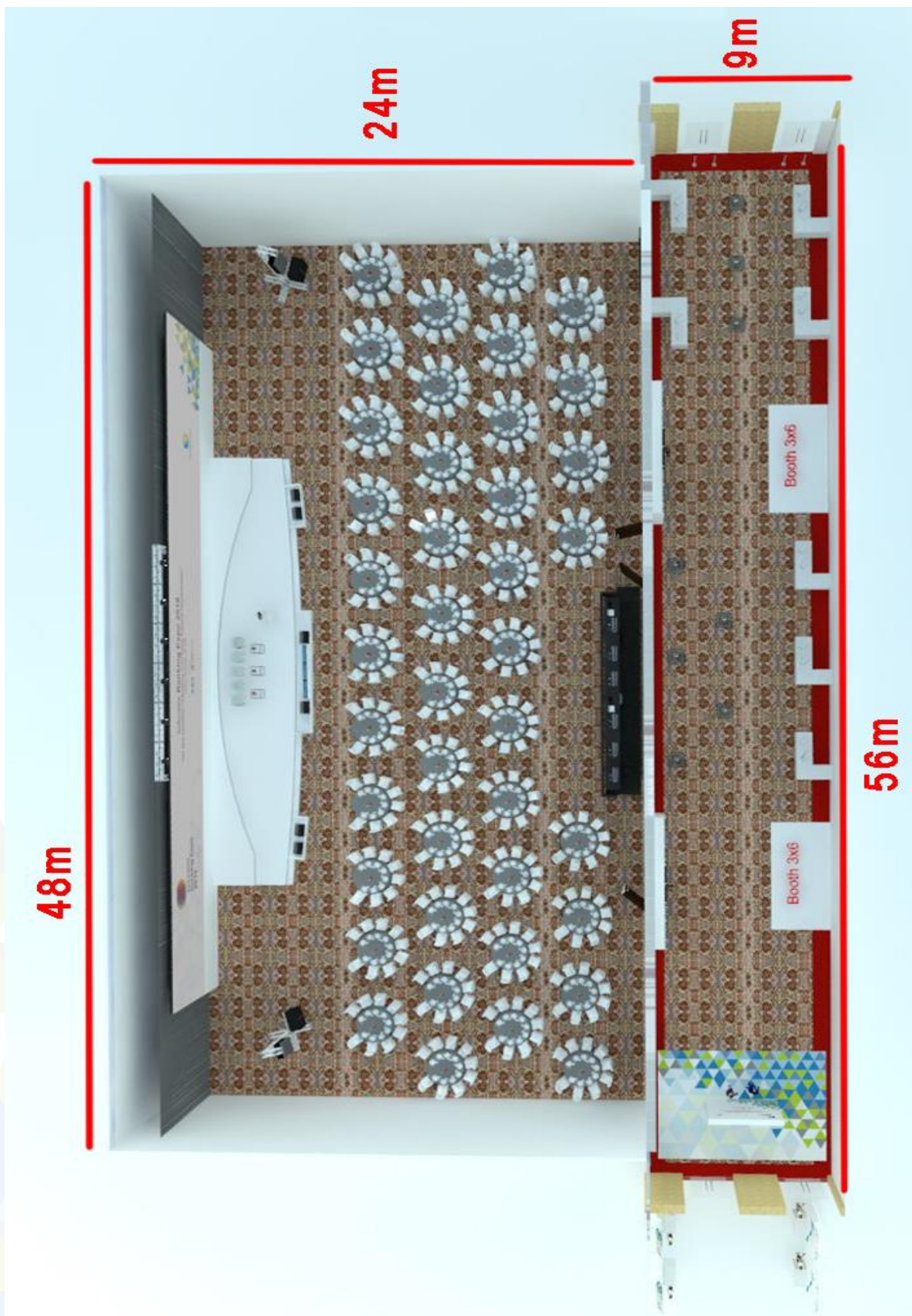
### Moderator:

Ahmad Siddik Badruddin, Director Bank Mandiri



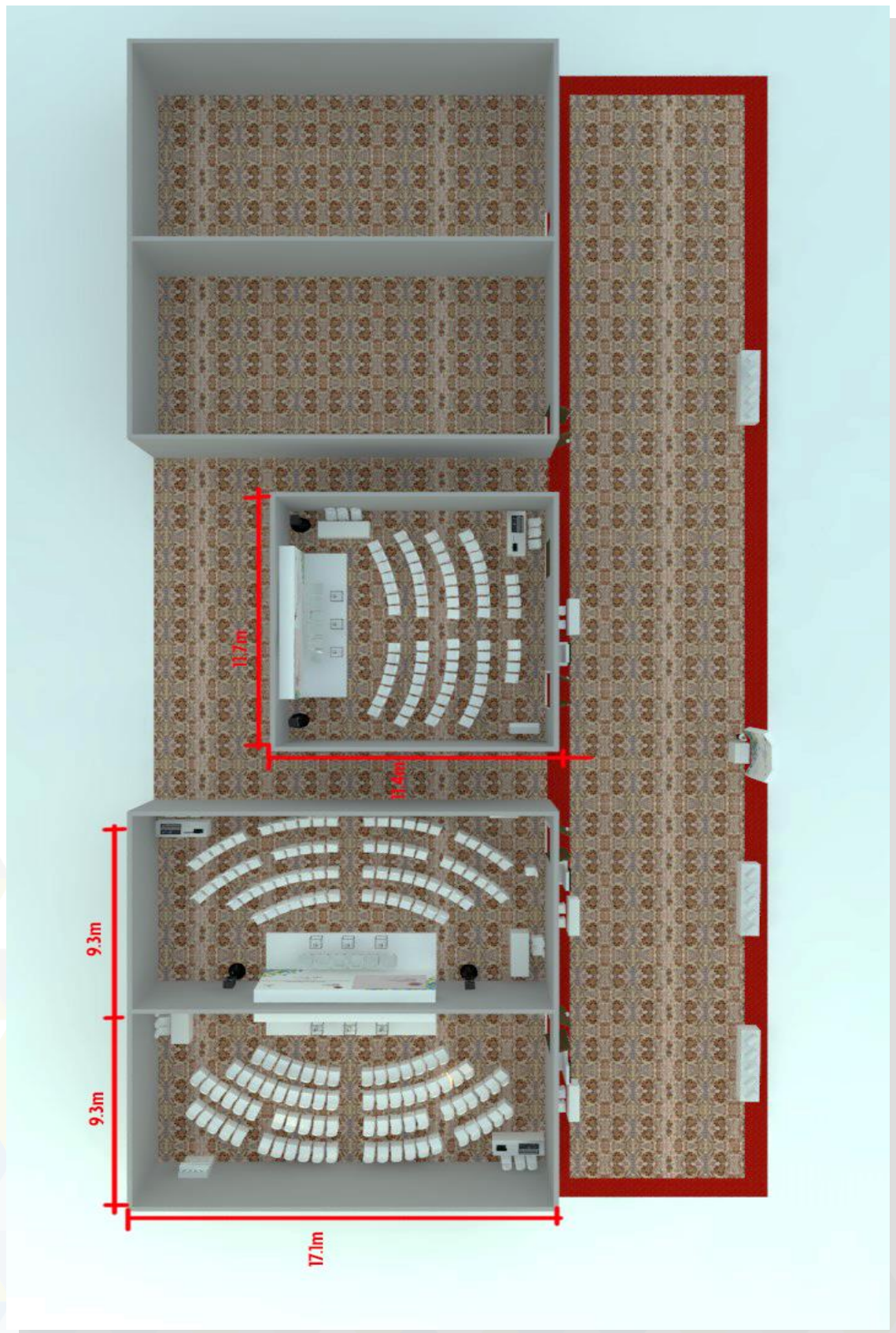
# Indonesia Banking Expo 2018

## Layout Seminar Utama



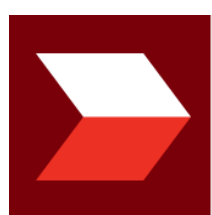
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Layout FGD



**Indonesia Banking Expo 2018**

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**CIMB NIAGA**

# Indonesia Banking Expo 2018

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# BCA

## Senantiasa di Sisi Anda

Indonesia Banking Expo 2018

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**mandiri**



**BANK BRI**

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Melayani Negeri, Kebanggaan Bangsa



# Indonesia Banking Expo 2018

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**Maybank**



**Danamon**

Indonesia Banking Expo 2018

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syariah



# Indonesia Banking Expo 2018

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INDONESIA



**Commonwealth**Bank



Live more,  
Bank less

**BANK GANESHA**



**BANK JASA JAKARTA**



**BANK MAS**



# Indonesia Banking Expo 2018

## Dokumentasi

### Press Conference



# Indonesia Banking Expo 2018

## Dokumentasi

### Seminar Utama



# Indonesia Banking Expo 2018

## Dokumentasi

### Focus Group Discussion



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