



Strategies to Improve Customer Experience in the Financial Services Sector in the Digital Era

Strategi meningkatkan customer experience sektor jasa keuangan di era digital

22 May 2025

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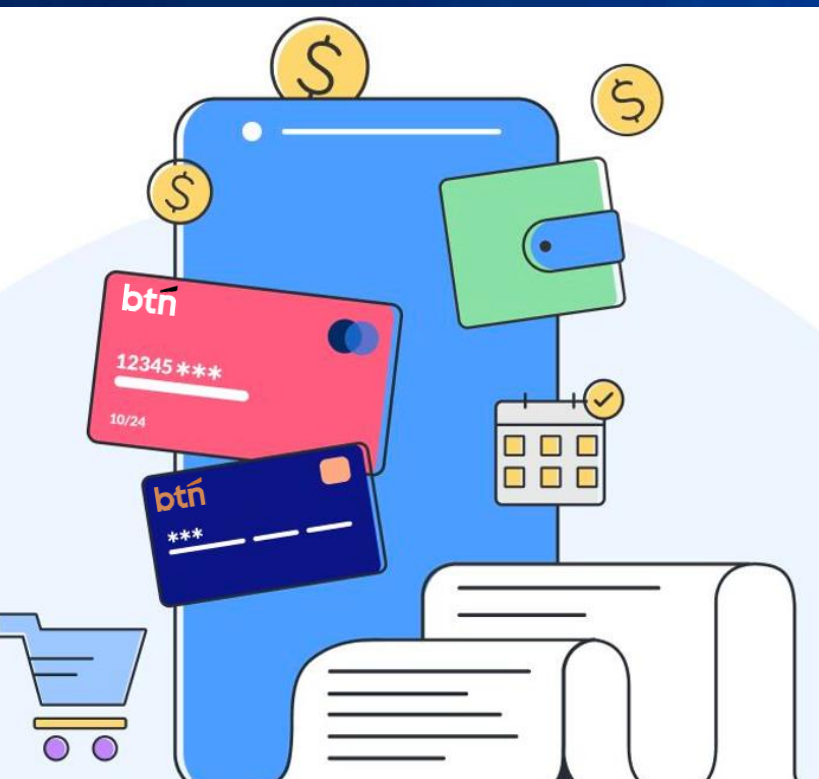
Information Technology Director
PT Bank Tabungan Negara (Persero) Tbk

To deliver an excellent customer experience, we recognize the importance of a 360-degree perspective that integrates business innovation, data, and financial services to maximize business value. At BTN, we ensure that all aspects—Business, Technology, and Risk—are thoroughly addressed, explored, and continuously refined.



Customer Experience is more than experience

Digitalization and APIs responsible for over a quarter of revenue for nearly half of the companies. Gartner Predicts more than 30% of the increase in demand for APIs will come from AI and Tools using large language models by 2026.



Payment



Inquiry



Balance



Utility



Groceries



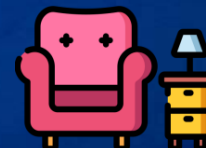
Mortgages



Property Comparison



Home Service



Home Filling

**ACHIEVEING
HYGIENE
FACTORS &
MOVE TO THE
UNIQUENESS**

Digital Banking is growing rapidly in line with banking needs for reliable and integrated services. Digital Banking depends on the digital maturity of bank transformation and the complexity of data in the digital ecosystem.



Technology & Risk

BTN is no longer a Mortgage Bank, but a **Retail Consumer Bank** whose strength is mortgage

The development of digital features carried out through digital ecosystem, **the housing ecosystem**

The Banking Hygiene feature (payment, transfer, inquiry) **combined with uniqueness** (property)

Ensure the habit of security practices established for API, Cloud and all surrounding technologies

The prudent and bold technology risk management for all layers of the BTN architecture

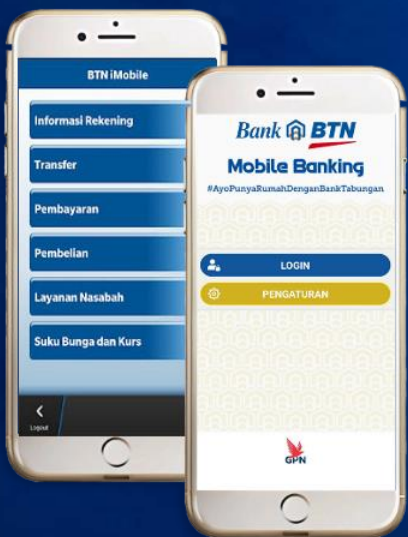
Agility to the rapid changes in the digital ecosystem from the speed of technology acquisition to reliable maintenance

Business

Introducing Balé by BTN, a Revolutionizes SuperApp

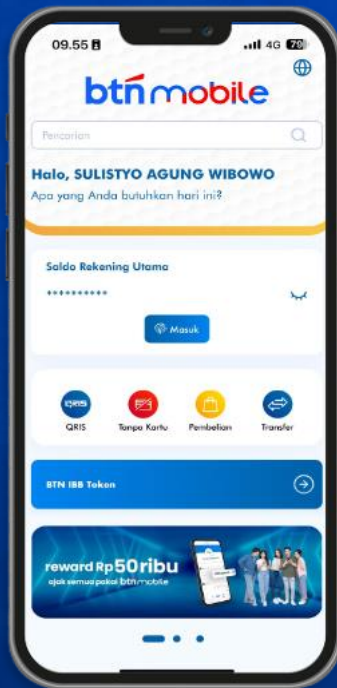
An integrated, seamless platform offering personalized financial services. An Omnichannel superapp, a unified digital platform. An integrated mobile platform that combines multiple financial services delivering a seamless, personalized, and convenient all-in-one experience for customers. It leverages data analytics, AI, and omnichannel connectivity

2012 - 2023



For the first time, BTN launched a mobile banking service based on SMS Banking

2023 - 2024



The new mobile banking service was launched as BTN Mobile, featuring a modern and user-friendly design, but it still operates independently and is not yet integrated with BTN's digital ecosystem.

2025 - Growing



BTN Mobile has transformed into the **SuperApp** Balé by BTN. #SemuaSolusiSatuAplikasi



Cultural shifts and changing customer behavior—demanding transactions that are easy, fast, personalized, and secure—are pushing financial service providers to undergo transformation.



BEFORE

Antrian Panjang

Jarak Jauh

Biaya Mahal

Isi Form Manual

Waktu Lama

AFTER

Kapanpun!


Dimanapun!

Semua Solusi,
Satu Aplikasi



#SemuaSolusiSatuAplikasi

- Reminder & Tracking
- Lifestyle Integration
- Kanal Komunikasi



Community


bale poin
by btn



Bisnis

- Bulk Transactions
- Financial Dashboard
- Token Digital

- KPR Online End to End
- Tracking Berkas
- Lifestyle Features



Properti




Plus

- MCU & Airport Lounge Reservation
- Loyalty Reward

bale pinjam
by btn

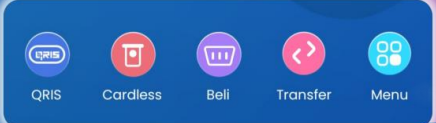
- KRING – Kredit Tanpa Agunan
- KAR – Kredit Agunan Rumah
- KUR – Kredit Usaha Rakyat
- KUMK – Kredit UMK
- Paylater

Program

- bale be free
- bale 3S

Cashback Merchant National & Regional

30%



Investasi





Portfolio Investment



Lifestyle









Merchant

- Transaction Monitoring
- Dashboard Settlement 3x per hari
- Beragam Program Promo Menarik

#SuperAppGakPakeMahal

transaksi bebas biaya admin tanpa kuota, tanpa syarat!

transfer BI Fast | top up e-wallet | beli pulsa | bayar tagihan listrik

Rp 0

download sekarang!

#befree
Periode s.d. 30 Juni 2025
Info: btn.id/befree

150-286
1500-286

Karena Hidup Gak Cuma Tentang Hari Ini

AyoPunyaRumah
DengarkanTabungans

bale SuperApps
by btn

~ 2,5jt Users **73% yoy**

~ 617jt Trx **163% yoy**

bale Merchant
by btn

~ 158rb Mch **544% yoy**

~ 19Jt Trx **226% yoy**

CX is not just service, It's a holistic experience

Customer experience is a journey, not just a transaction—starting from opening an account, accessing mobile banking, to getting support when problems arise

Designed digital-first, but still human

Mobile banking should feel like social media: fast, responsive, and personal.

Security without compromising convenience

Use biometrics, one-tap OTP, or face ID. Security doesn't have to be complicated—it can enhance the overall experience.



Transparency is the currency of trust

Communicate products clearly, honestly, and to the point. Millennials hate hidden catches.

Collaborate with fintech, Don't compete

Build great CX by partnering with the ecosystem—e-wallets, e-commerce, lifestyle apps. Not everything needs to be built in-house.

Hyper-personalization is the future

Deliver relevant product recommendations, behavior-based financial alerts, and customizable user experiences.

Thank You

