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Infusing a Data-Driven Culture

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DANA INDONESIA, CTO



WHAT IS DANA?

DANA is an Indonesian technology Financial company that provides easy access to payment and financial services for anyone in Indonesia.



TRUSTED

Using world-class security and risk technology, DANA guarantees 100% the security of our user transactions.



FRIENDLY

Open Platform that connects users with businesses for better experience.



ACCESSIBLE

Giving users and businesses an easy way to make and receive cashless payment.

DANA's VISION

Becoming the bridge towards financial inclusion to realize Indonesia *Cashless Society*.

DANA's MISSION

Enables and empowers people on their daily financial lifestyle.

DANA GROWTH



Launch of DANA
Widget as Payment
Service Provider
(Apr 2018)

DANA App
Launched
(Des 2018)

10 MIO USERS
(Feb 2019)

20 MIO USERS
(Jun 2019)

30 MIO USERS
(Oct 2019)

40 MIO USERS
(Apr 2020)

50 MIO USERS
(Dec 2020)

60 MIO USERS
(Mar 2021)

70 MIO USERS
(Jun 2021)

80 MIO USERS
(Aug 2021)

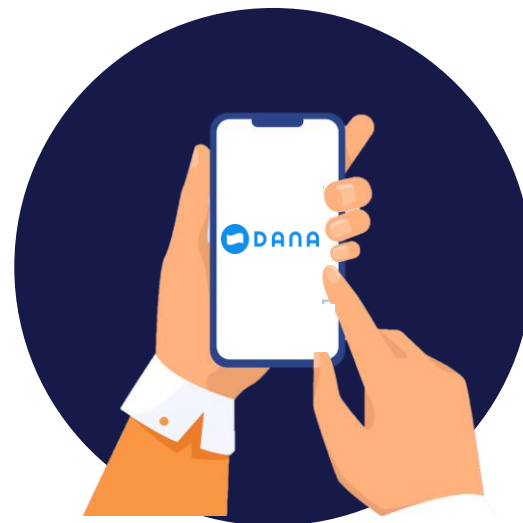
95 MIO USERS
(Jan 2022)

135 MIO USERS
(Jan 2023)

145 MIO USERS
(Apr 2023)



> **900 DANAM8s**,
more than **60%**
are *engineers*.

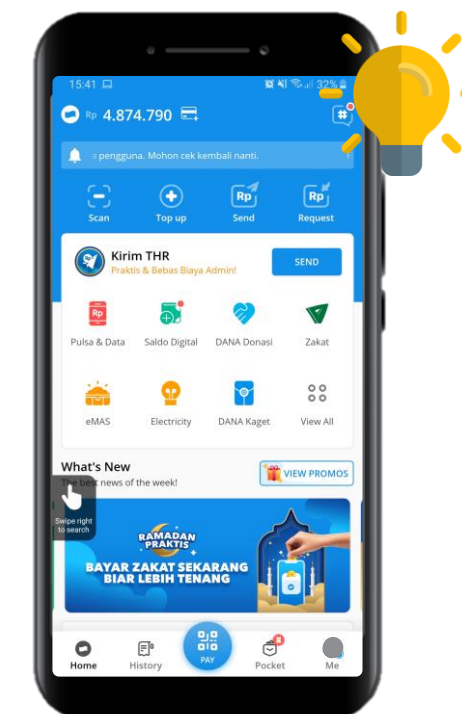


More than
145 MILLION
users.



More than
137%
growth in YoY annual
transactions

NEW DANA FEATURES

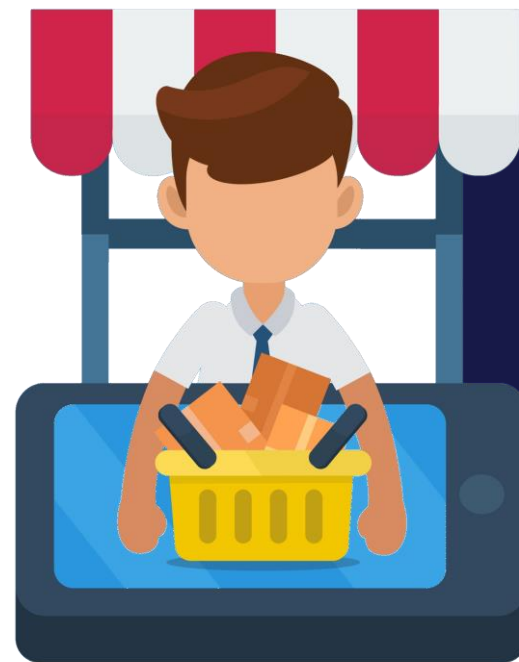


- QRIS 100%
- QRIS Cross Border
- Integration Apple
- Integration Lazada
- Integration Secure Parking
- DANA Protection
- Card Binding
- P2P Transfer
- Biller Reminder



DANA BUSINESS OVERVIEW

MSMEs PARTNER



More than
42% YoY growth
for number
of MSMEs using
DANA.



Going digital with
DANA
where our
Online Merchant
Growing YoY



DANA as TOP APPLICATION

Consistently rated

#1 TOP RATED
FINANCE APP
IN INDONESIA



#1 TOP RATED
FINANCE APP
IN SOUTH-EAST ASIA

by Lifetime Period for both





DANA ONLINE PARTNERS

DANA is
growing

> **65.51%** YoY

**ONLINE
MERCHANTS** and more
are coming

DANA PARTNERSHIP

Financial Services



Leading Tech Companies

E-Commerce



Logistics



Transportation



Telco



Digital Philanthropy



TIX ID



TOP 5 MOST USED FEATURES



1
**QRIS
PAYMENT**

Accepted by >22 Mio
offline merchants



2
**ONLINE
MERCHANTS**



3
**SEND
MONEY**



4
BILLER
(Water,
Electricity, etc.)



5
**DANA
BISNIS**

DANA LICENSES

Registered in **Bank of Indonesia** with Category I license as a Payment Service Provider with the following services:



Account Issuance Services (formerly "Electronic Money")



Payment Initiation and/or Acquiring Services (formerly "Digital Wallet")



Also registered with **Bank Indonesia** for a license as a:

Digital Financial Service Provider
(LKD - Layanan Keuangan Digital)



Remittance Services
(formerly "Fund Transfer")



Payment Gateway

DANA SECURITY

With hi-tech security, DANA keeps users secure! **Stay safe with our advanced protection and detection, including the use of the latest technology in security (fraud management, robotics detection, dan correlated events).**

- **ISO 27001** certification related to all customer data protection
- **PCI-DSS (Payment Card Industry Data Security Standard)** certification related to secure card standards and transactions.
- **Zero-data sharing principle** related to Personal Identifiable Information (PII).
- **100% money-back guarantee** using **DANA Protection Program***.

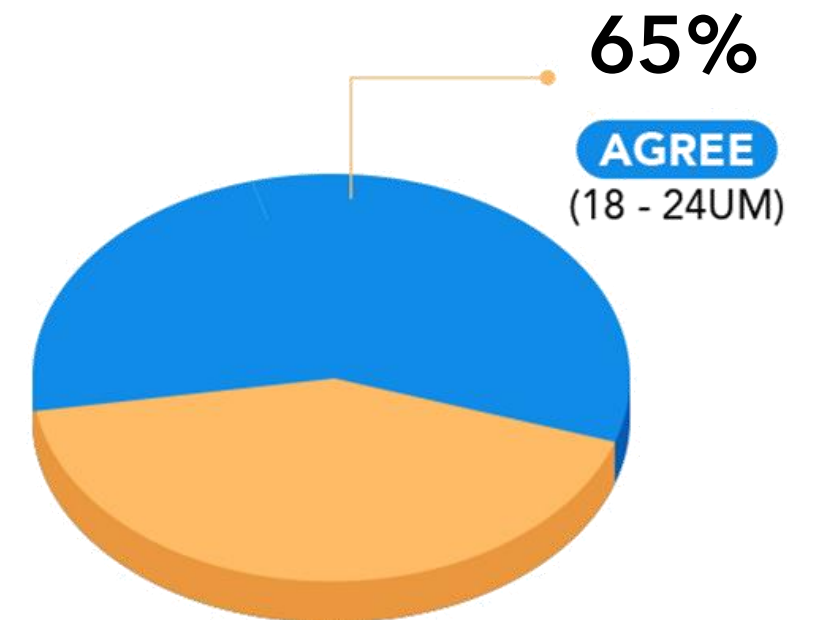
Source: YouGov Brand Index Q4 2022

MOST SECURE
DIGITAL WALLET
IN INDONESIA



Protecting DANA users with our Risk Engine, Fraud Engine, & Machine Learning.

(Source: YouGov Brand Index Q1 2021)



Behavior Determines Culture, Culture Determines Behavior

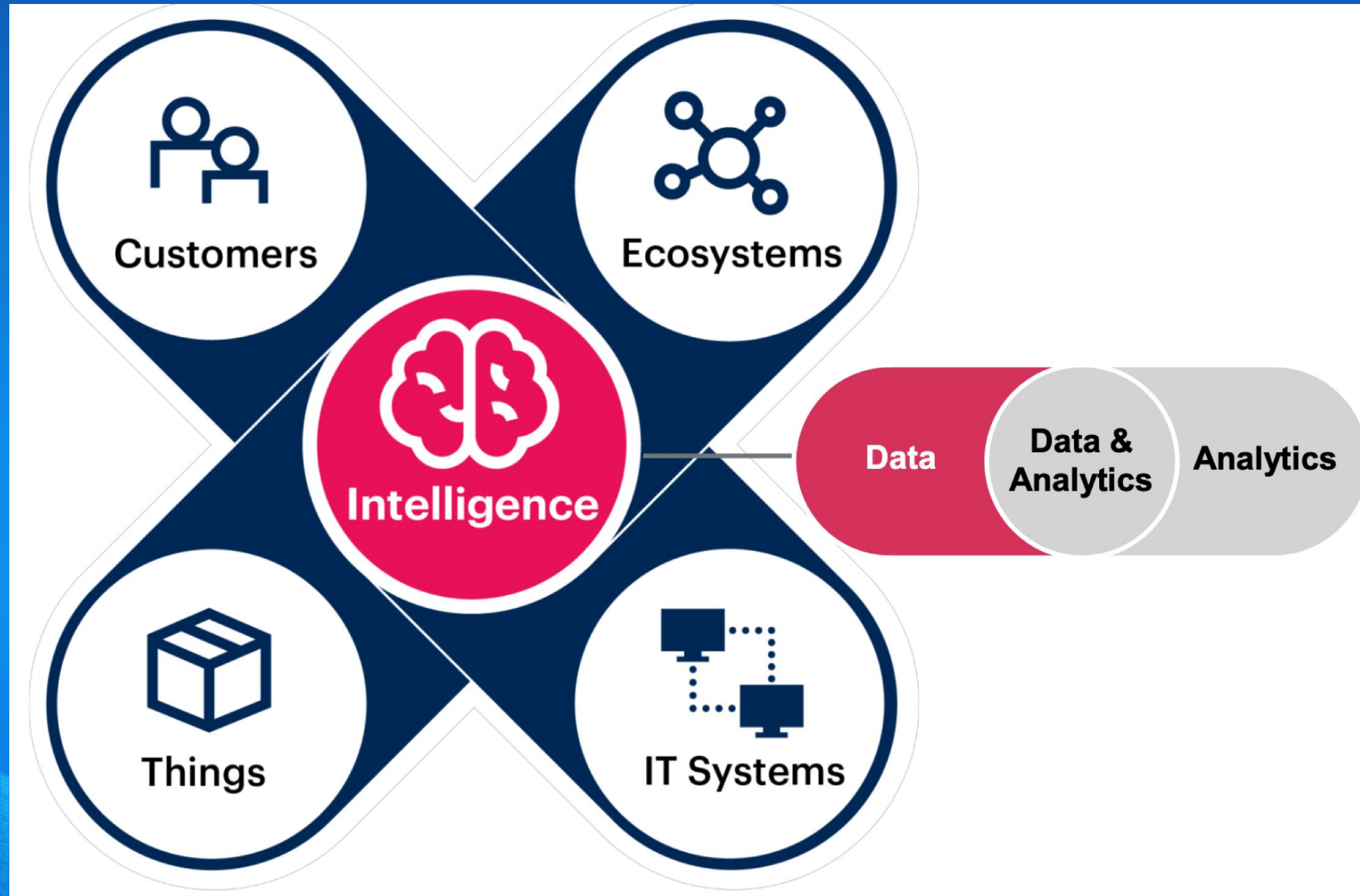
Driving Behavioral Changes Towards Data-Driven Culture

Being Data-Driven
is Not Merely a Technology and Process Challenge,
but One of Psychology and Sociology,
and Leadership.

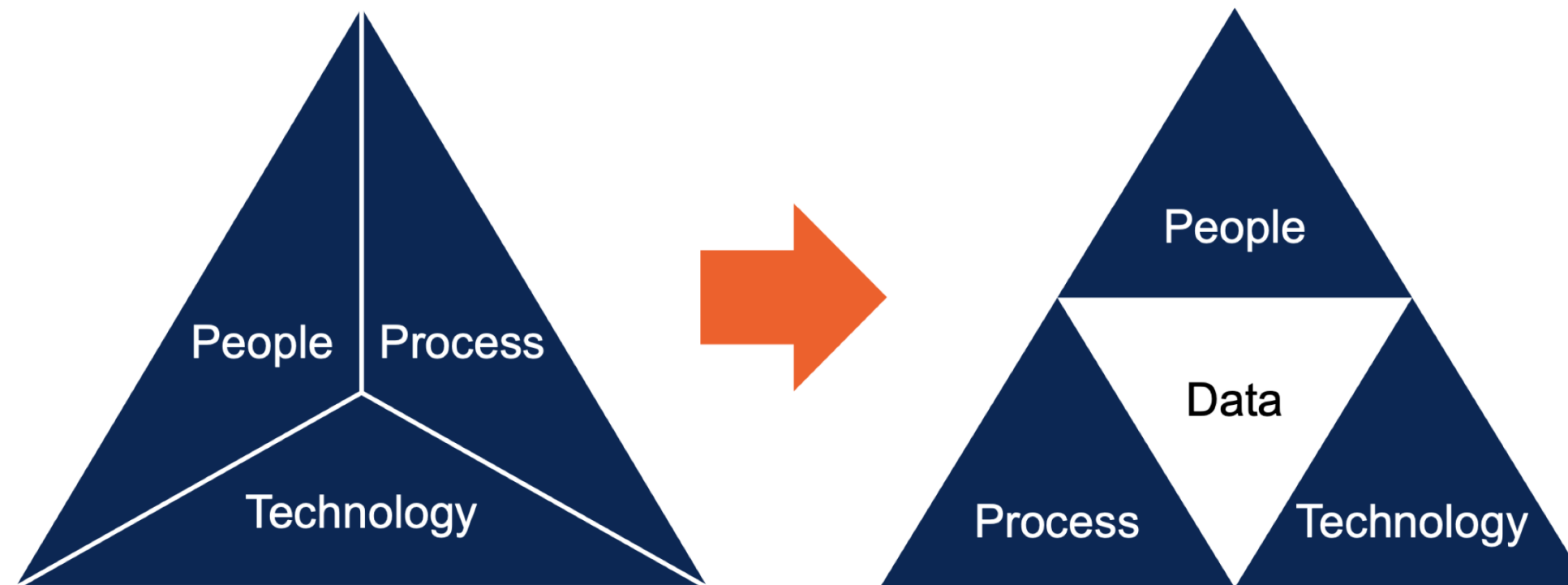


Data & Analytics at The Heart of It All

The Jewel of The Crown



Data Literacy – “Do You Speak Data?”



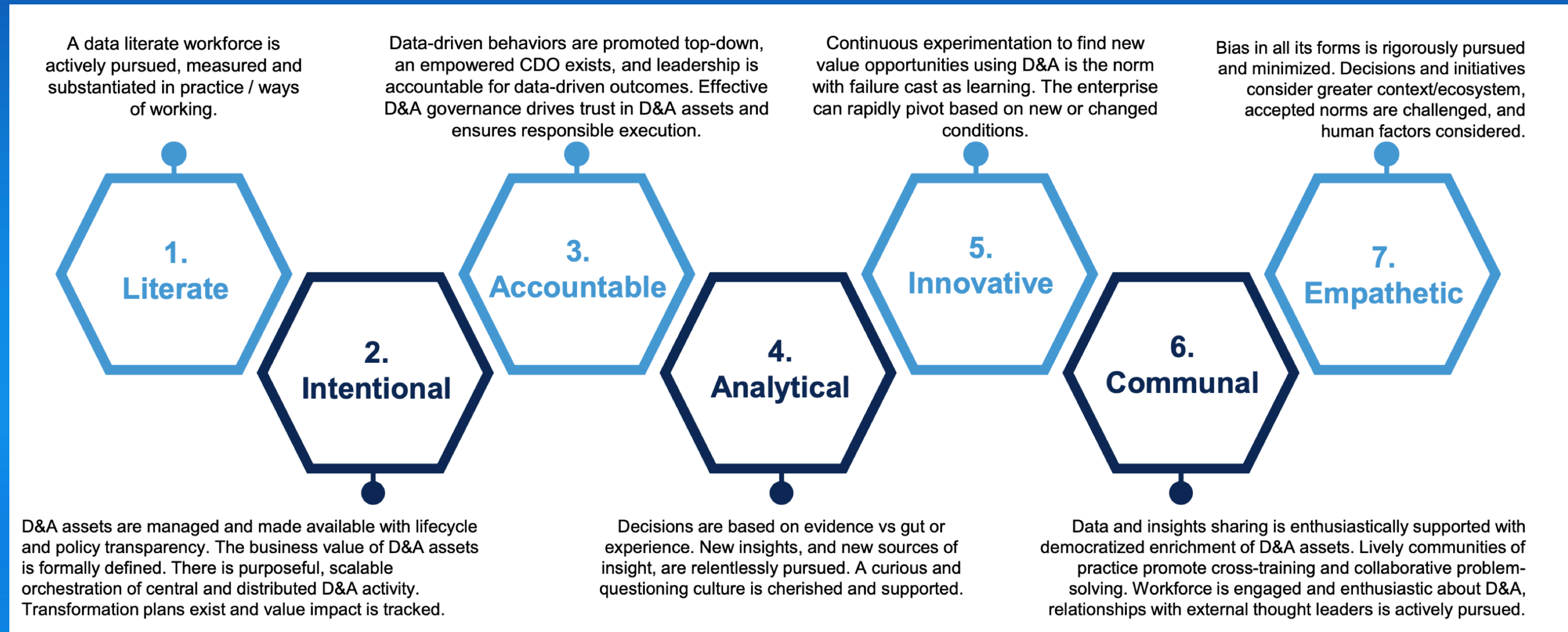
Gartner formally defines *data literacy* as: **The ability to read, write and communicate data in context**, with an understanding of data sources and constructs, analytical methods and techniques applied, and the ability to describe the use-case application and resulting business value or outcome.

Informally ... **do you “speak data?”**

Source: Gartner

Data-Driven Organizations

Cultivate These 7 Characteristics



Source: Gartner

Data Centricity

Mind Shift Towards Data

Operational Activities and Digital Product Features are
MEANS TO COLLECT DATA

Data is The Jewel of The Crown,
PROTECT AND GUARD OUR DATA

UNLOCK/CREATE VALUE OUR OF DATA



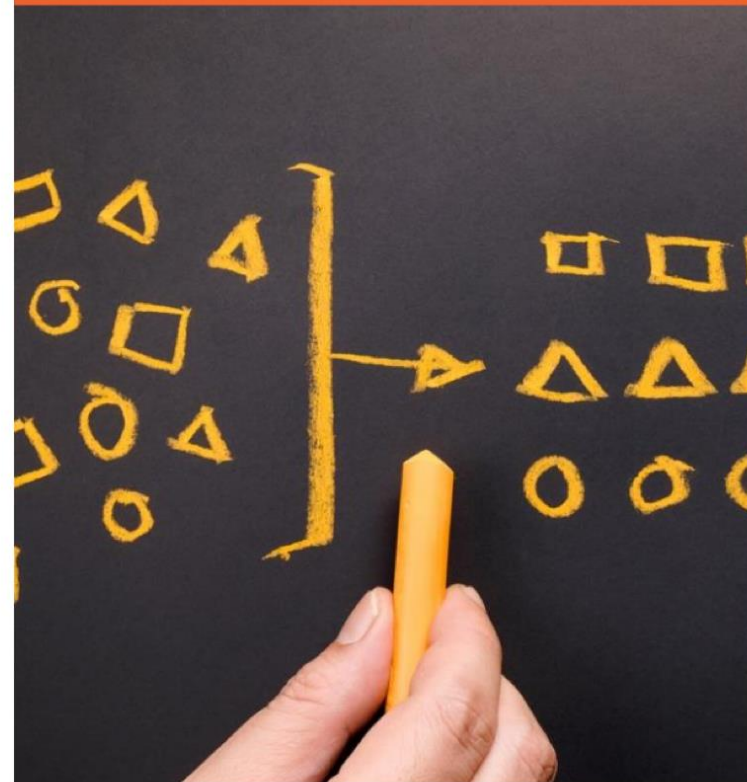
Unlocking The Value of Data

Data Monetization Misperceptions

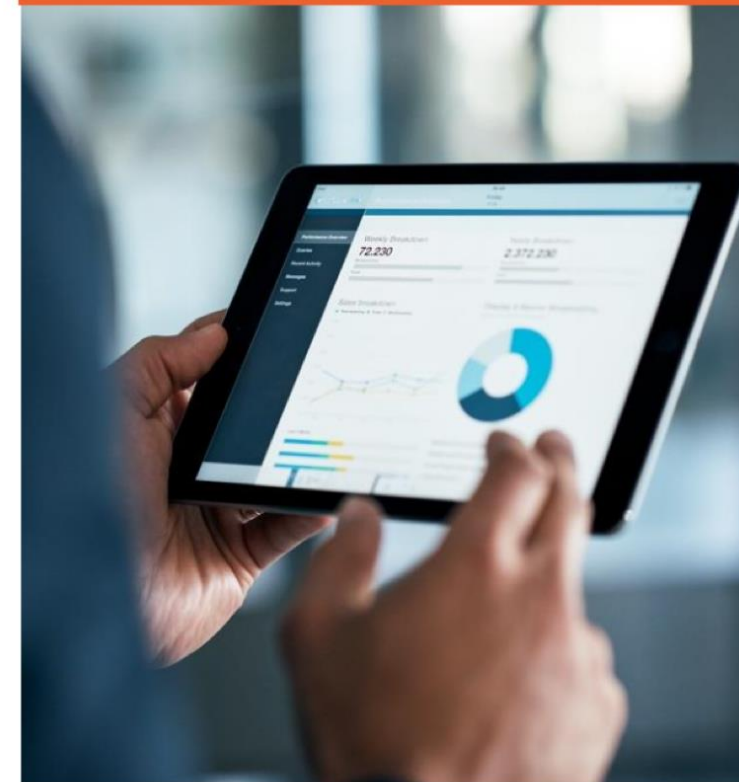
**Monetization =
only selling data**



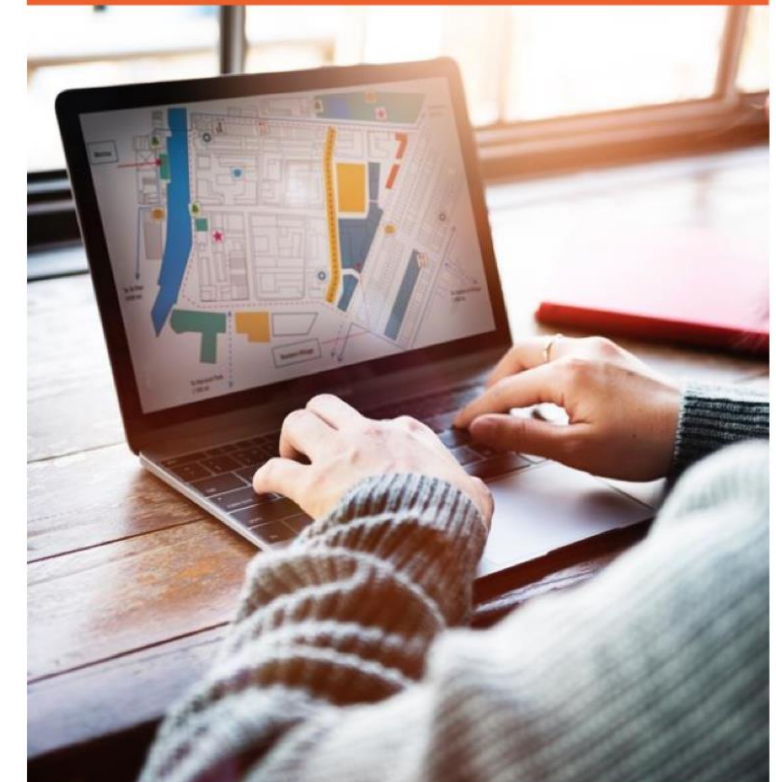
**Monetizing =
only monetary benefits**



**Monetizing =
only aggregated data**



**Data Privacy Prevents
Data Monetization**



Unlock/Create Value out of Our Data

Data for Quantifiable Benefit or Value

Customer Experience Improvement; Deliver Superior Customer Experience

Revenue Generation & Contribution; Develop New Products & Markets

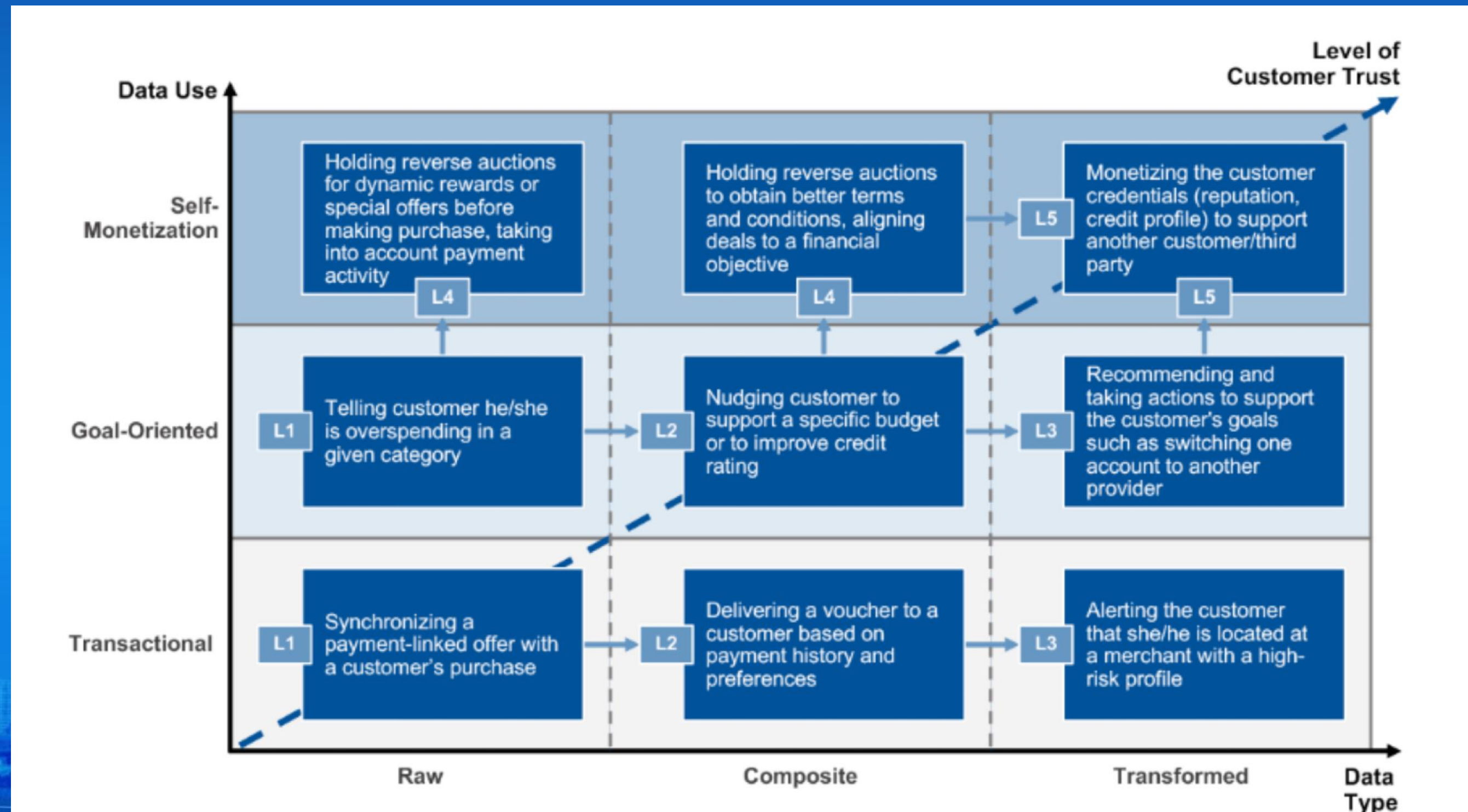
Improve Decision Making Capability; Smart Decision Making, Process Performance & Effectiveness

Mitigate Risks



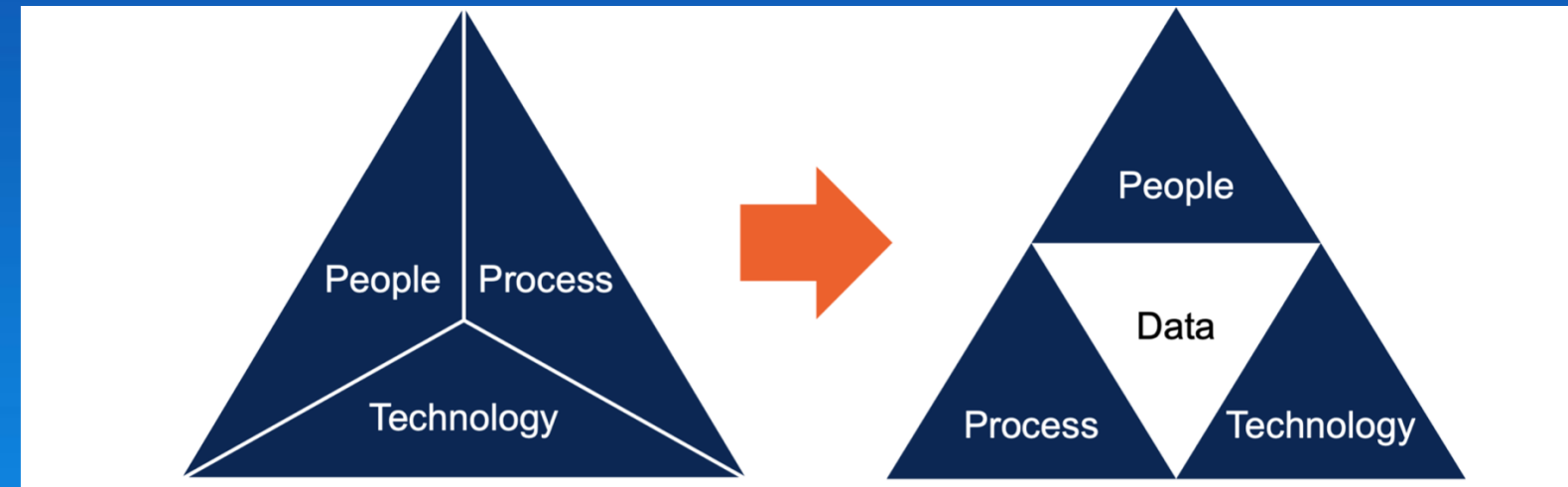
Example

Monetization of Payment Data Depends on Customers Trust and Consent



Source: Gartner

Collect – Protect - Unlock





**COLLECT.
PROTECT.
UNLOCK.**

