
TRANSFORMASI DIGITALISASI KEUANGAN DALAM MEMPERKUAT DAYA SAING BERKELANJUTAN

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4 PILAR VISI INDONESIA EMAS 2045



SDM Unggul



Infrastruktur
Modern



Inovasi
berbasis
teknologi



pengelolaan
SDA yang
berkelanjutan

4 Pilar Visi Indonesia 2045

Pencapaian impian dan visi Indonesia 2045 dibangun dengan **4 pilar** berdasarkan Pancasila dan UUD 1945 sebagai dasar berbangsa, bernegara dan konstitusi

1 Pembangunan Manusia serta Penguasaan Ilmu Pengetahuan dan Teknologi

2 Pembangunan Ekonomi Berkelanjutan

3 Pemerataan Pembangunan

4 Pemantapan Ketahanan Nasional dan Tata Kelola Pemerintahan

TANTANGAN GLOBAL YANG DIHADAPI:

✓ Digitalisasi

✓ Perubahan Iklim

✓ Ketidakpastian Ekonomi

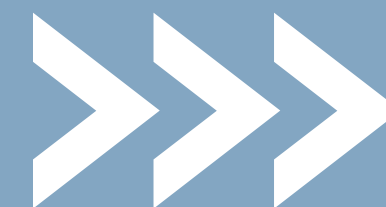
P Political	E Economical	S Social	T Technological	L Legal	E Environment
<ul style="list-style-type: none"> Political and government stability Political orientation Local and National elections Taxation (current & future) Trade Unions Wars (both home and international) Pandemic policies Grants, and other funding Pressure groups 	<ul style="list-style-type: none"> National debt Consumer spending Government Spending (current & future) Inflation Unemployment levels Taxation Exchange rate Supply chain volatility Overall economic situation 	<ul style="list-style-type: none"> Demographics Customer attitudes and buying patterns Media Influencers and role models Brand image Ethical issues Consumer spend Post pandemic lifestyle changes Cultural shifts 	<ul style="list-style-type: none"> Technology demand Technology development (current & future) Levels of research and development funding Intellectual property rights & copyright Lifecycle of a product Government investment in technology Internet connectivity 	<ul style="list-style-type: none"> Legislation in areas such as competition, Health & Safety and employment laws Environmental legislation Changes and effects of EU law and Brexit Pandemic law changes Regulatory bodies 	<ul style="list-style-type: none"> Global warming Pollution levels Plastic waste Attitude of customers, media, protestors, and law makers on the environment Renewable energy Deforestation Green issues Sustainability Environmental protection

TRANSFORMASI DIGITALISASI KEUANGAN

proses integrasi teknologi digital ke dalam seluruh aspek layanan keuangan – dari proses internal, produk, hingga interaksi dengan pelanggan.

Komponen utama transformasi digital dalam keuangan terdiri dari :

- 1) Teknologi (*AI, blockchain, cloud computing, fintech, big data analysis, robotic process automation*).
- 2) transformasi SDM : peningkatan keterampilan karyawan, membangun budaya digital, dan mendorong inovasi untuk mendorong perubahan.
- 3) Proses: Penyederhanaan proses melalui digitalisasi dan otomatisasi meningkatkan efisiensi layanan, mengurangi biaya, dan meningkatkan kepuasan pelanggan.





TANTANGAN DAN RISIKO



Transformasi digitalisasi keuangan menghadapi tantangan berupa:



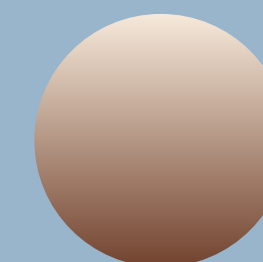
pengalaman transformasi digital yang kurang memadai dan kurang relevan



Transformasi digital memerlukan investasi modal besar, dan perusahaan kekurangan pasokan modal yang cukup



Proses transformasi digital lebih memakan waktu dan berisiko



TANTANGAN DAN STRATEGI IMPLEMENTASI

Tantangan seperti keamanan data (cybersecurity), literasi digital SDM, dan regulasi.

Membangun ekosistem digital terpadu antara pemerintah, sektor swasta, dan akademisi.

Menjamin tata kelola dan etika digital yang baik

Meningkatkan kompetensi digital tenaga keuangan.

resistensi terhadap perubahan

75,02%

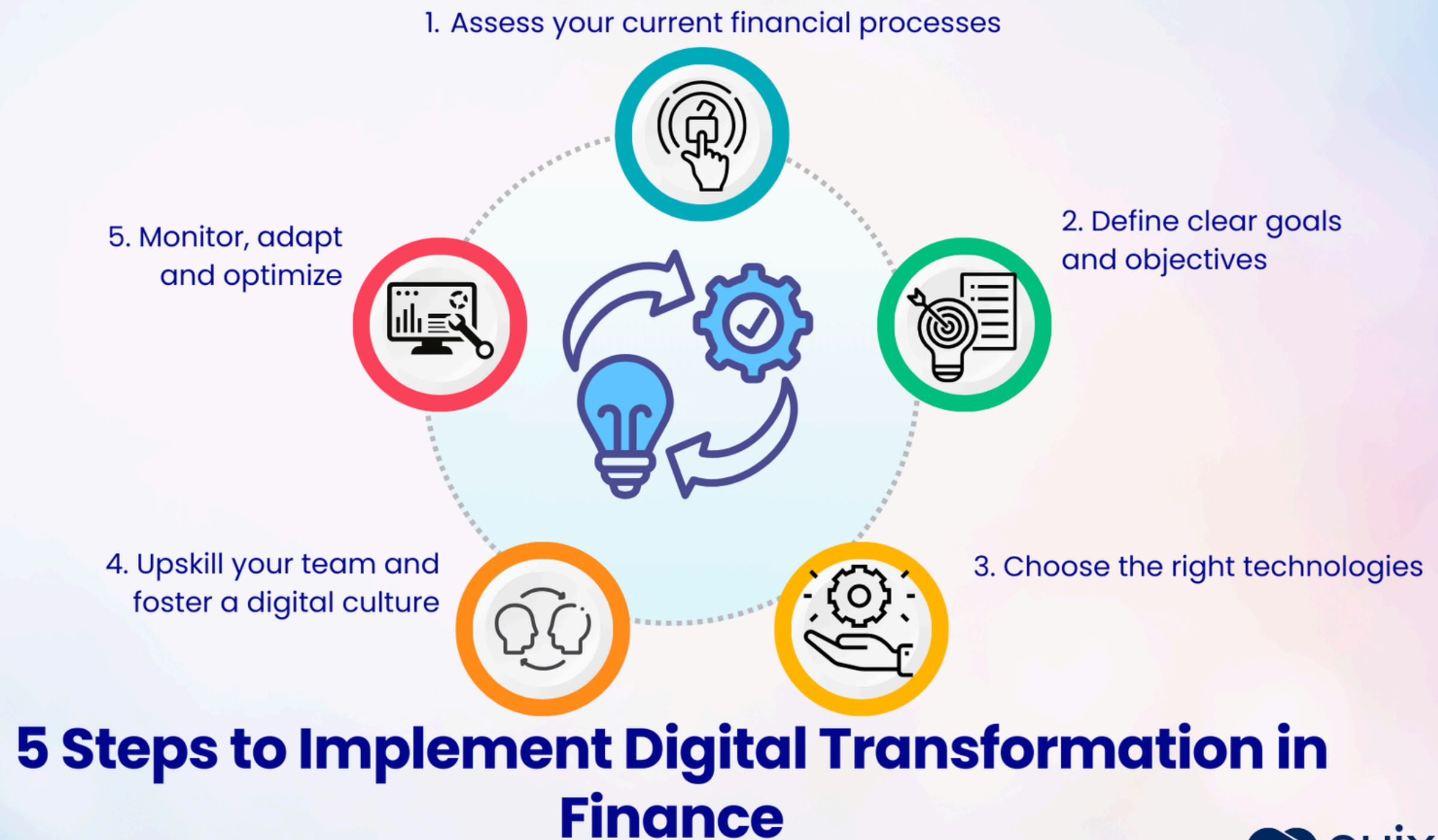
FINANCIAL
INCLUSION

43,34%

DIGITAL LITERACY



LANGKAH IMPLEMENTASI DIGITAL TRANSFORMATION DALAM BIDANG KEUANGAN





6 TOP DIGITAL TRANSFORMATION TRENDS

digitalization: employing big data analytics to predict market trends, and utilizing AI for fraud detection.

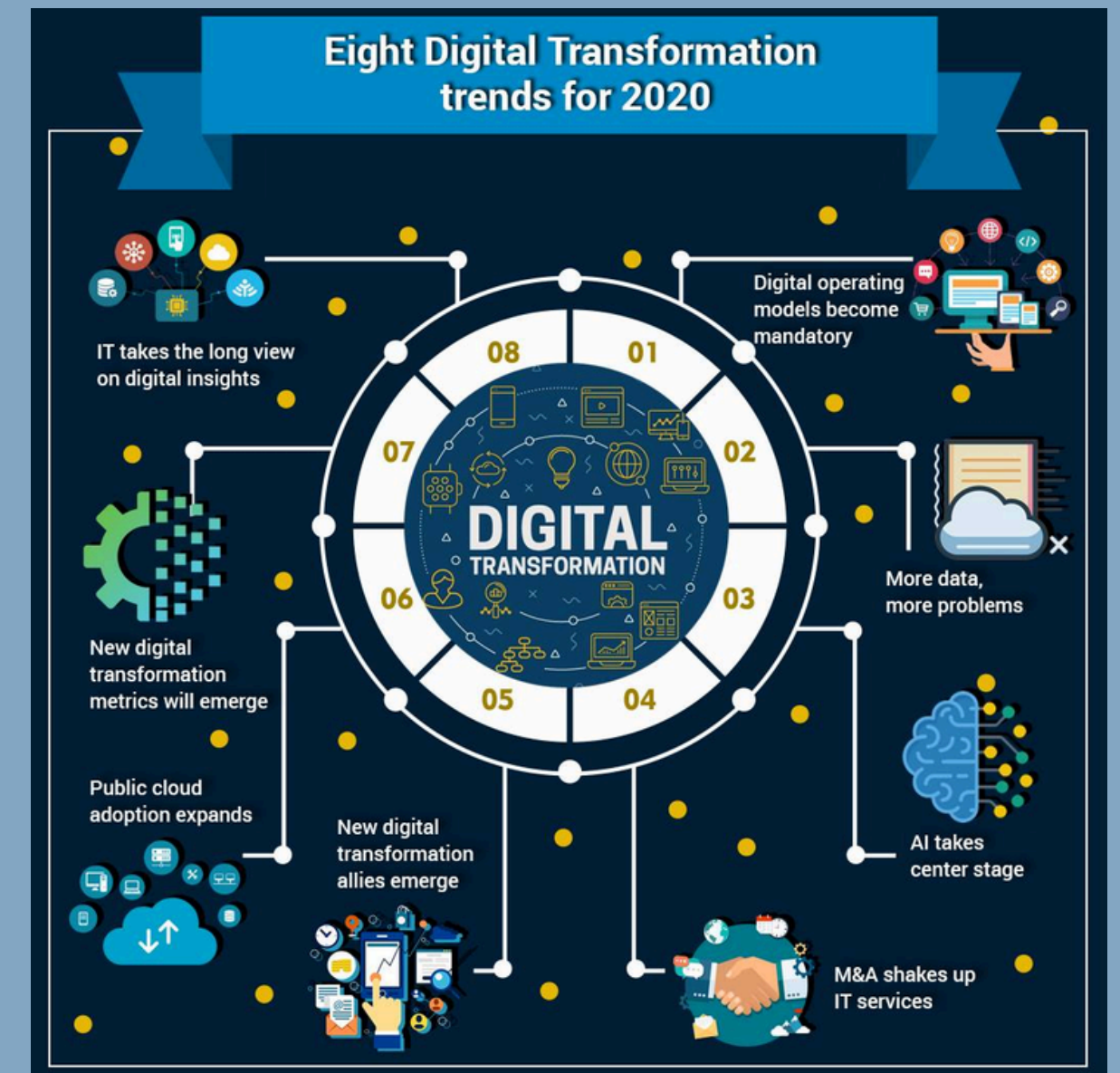
automation: company dealing with more data and transactions using automation

cooperation: forming partnerships with fintech companies

New payment methods: Industry giants like PayPal, Apple Pay, and Google Pay dominate the digital payment landscape.

Improved use of data: real-time data analysis through AI can improve the decision-making processes, allowing businesses to respond faster to market changes

New approaches to design: the three key design principles helping to gain customers' engagement: simplicity, speed, and user-friendliness.



INOVASI TEKNOLOGI DALAM IMPLEMENTASI TRANSFORMASI DIGITAL

Blockchain: meningkatkan transparansi penggunaan dana hijau & jejak karbon.

Artificial Intelligence (AI): menganalisis risiko ESG dan efisiensi energi proyek

Fintech & Crowdfunding: mempermudah pembiayaan proyek hijau

Big Data & IoT: memantau dampak lingkungan secara real-time.

ClickIT
DevOps & Software Development

Benefits of Digital Transformation Trends

- Increase Customer Satisfaction
- Encourage Collaboration
- Improve Communication
- Enable Future Digital Growth

www.clickittech.com

PERKEMBANGAN FINTECH

Date	1866-1967	1967-2008	2008-Current	
Era	<i>Fintech 1.0</i>	<i>Fintech 2.0</i>	<i>Fintech 3.0</i>	<i>Fintech 3.5</i>
Geography	<i>Global/ Developed</i>	<i>Global/ Developed</i>	<i>Developed</i>	<i>Emerging/ Developing</i>
Key Elements	<i>Infrastruktur/ Computerisation</i>	<i>Traditional/ Internet</i>	<i>Mobile/ Start-ups/ New Entrants</i>	
Shift Origin	<i>Linkages</i>	<i>Digitalization</i>	<i>2008 financial crisis/ smartphone</i>	<i>Last mover advantage</i>

Tabel 1: Periode Perkembangan *Fintech*

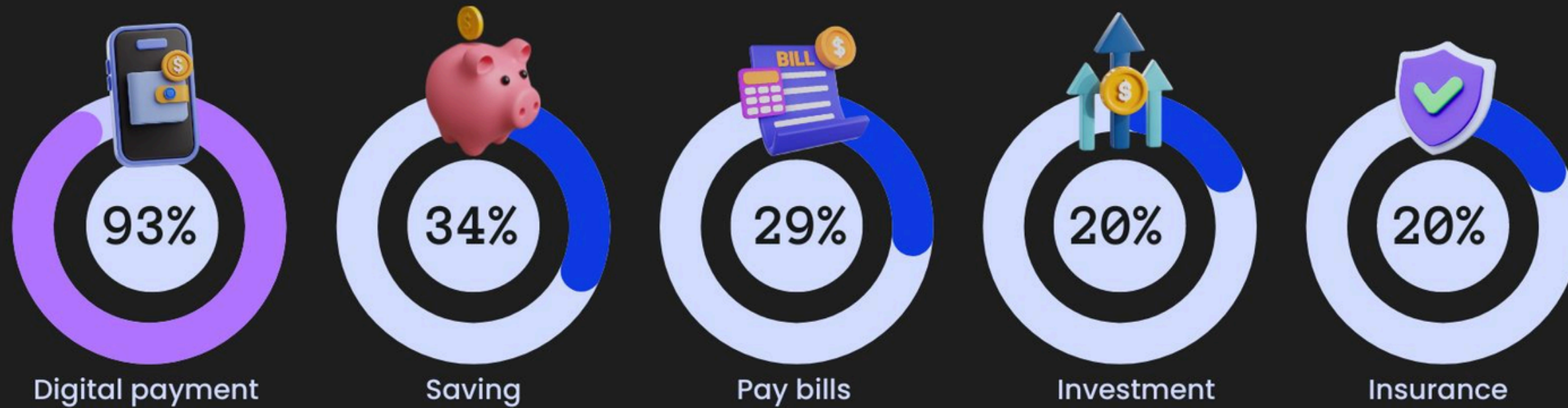
PERAN FINTECH SEBAGAI ENABLER >>>

FUNGSI / AREA	PERAN FINTECH	MANFAAT UTAMA
Pembayaran & Transfer Digital	Dompot digital, QR payment, remittance	Transaksi cepat, biaya rendah, layanan 24/7
Kredit & Pinjaman Mikro	Peer-to-peer lending, crowdfunding, kredit digital berbasis data alternatif	Akses kredit lebih luas, keputusan cepat
Manajemen Keuangan & Investasi	Robo-advisor, aplikasi budgeting, wealthtech	Personalisasi, otomatisasi, transparansi
Data & Analitik	Big data, AI / machine learning, scoring kredit alternatif	Pengambilan keputusan akurat, pengelolaan risiko
Inklusi Keuangan & Keuangan Tersemat (Embedded Finance)	Menyematkan layanan keuangan ke platform lain (misalnya e-commerce)	Menjangkau pengguna yang selama ini unbanked

DATA PENGGUNA FINTECH 2024

FINANCIAL ACTIVITY

n= 2159 respondents



1 out of 3 people save money as their financial activity in the last 6 months. Almost 30% pay the bills, including phone credit, internet, electricity, and water. 1 out of 5 people allocate for investment, the same percentage for insurance.

KARAKTERISTIK PENGGUNA DIGITAL BANKING

Customer Digital Banking Criteria and Preferences



When it comes to digital technology adoption and preference in making financial decisions, customers can be classified by their generations. In the last 5 years, there has been a demography shift where Gen Y & Gen Z, classified as the millennial generation, are growing rapidly in number. This generation has unique needs and favorable treatment in the digitalization era.

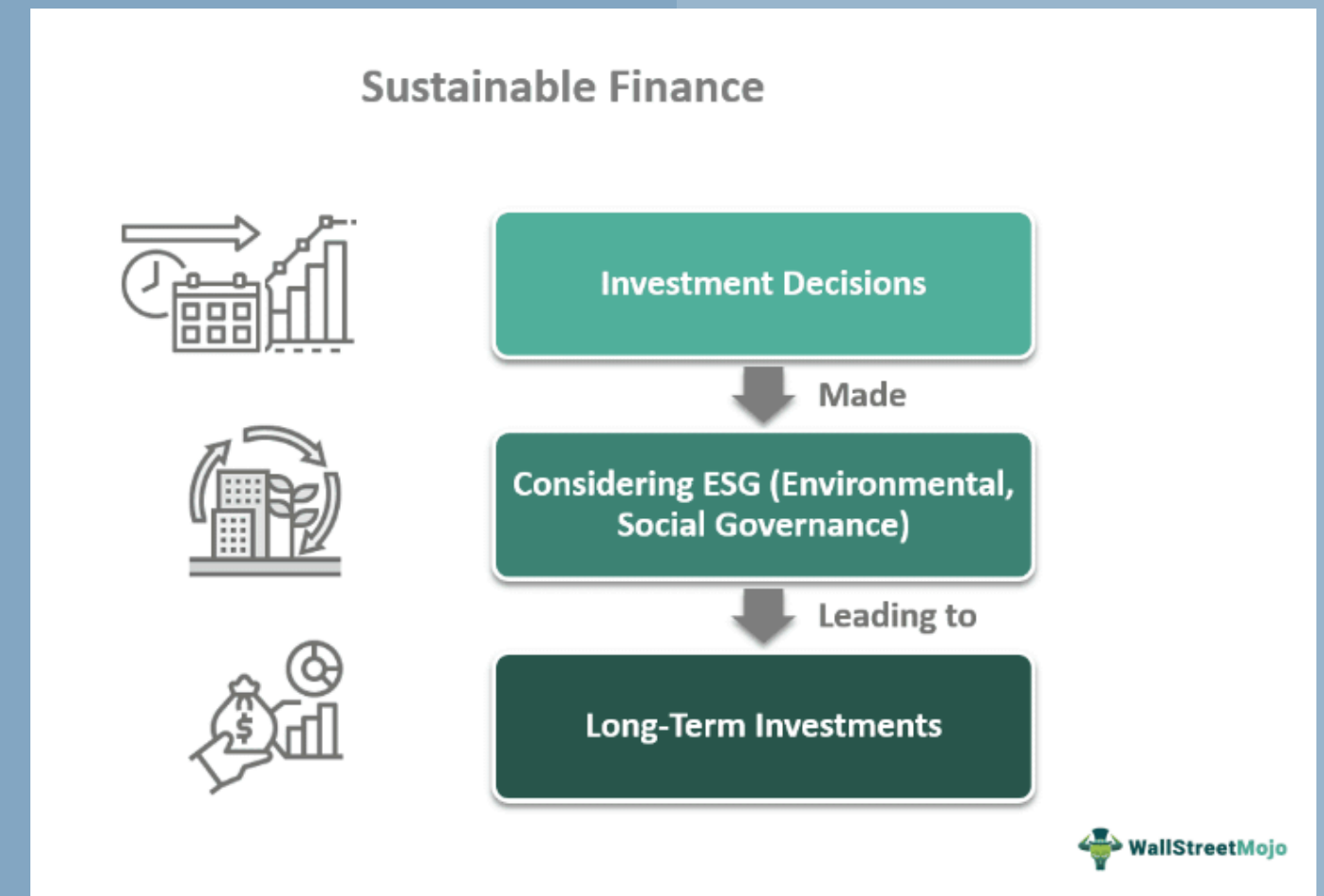
Characteristics	BABY BOOMERS	GENERATION X	GENERATION Y	GENERATION Z
Year of Birth	1945 - 1960	1961 - 1980	1980 - 2000	After 2000
Key Aspiration	Job Security	Work Life Balance	Freedom and Flexibility	Security and Stability
Attitude Towards Technology	Early IT adaptors	Digital Immigrants	Digital Natives	Technoholics
Attitude Towards Career	Organizational Careers are driven by employers	Early Portfolio Loyal to profession but not employers	Digital Entrepreneur Work with organization but not for	Multitaskers Move seamlessly between career and pop up business
Preferred Media Communication	Phone Face to face	SMS E-mail	Social Media Chat	Integrated Handheld
Financial Decision Influence Preference	Face to face	Face to face	Online Communication	Digitally crowd source solutions

DAYA SAING DAN KEBERLANJUTAN (SUSTAINABILITY COMPETITIVENESS)

Inovasi model bisnis – memungkinkan produk dan layanan baru yang lebih relevan dengan kebutuhan pasar.

Keberlanjutan (SDGs & ESG) – misalnya dengan paperless finance, green fintech, dan pembiayaan inklusif untuk UMKM.

Daya saing global – karena perusahaan dengan sistem keuangan digital lebih siap menghadapi disrupsi ekonomi dan krisis.



TERIMA KASIH

