



MENUJU AGEN ASURANSI YANG LEBIH PROFESIONAL  
**IN STEP WITH THE FUTURE**

**Tri Djoko Santoso CFP®**  
**LSP FPSB Indonesia**



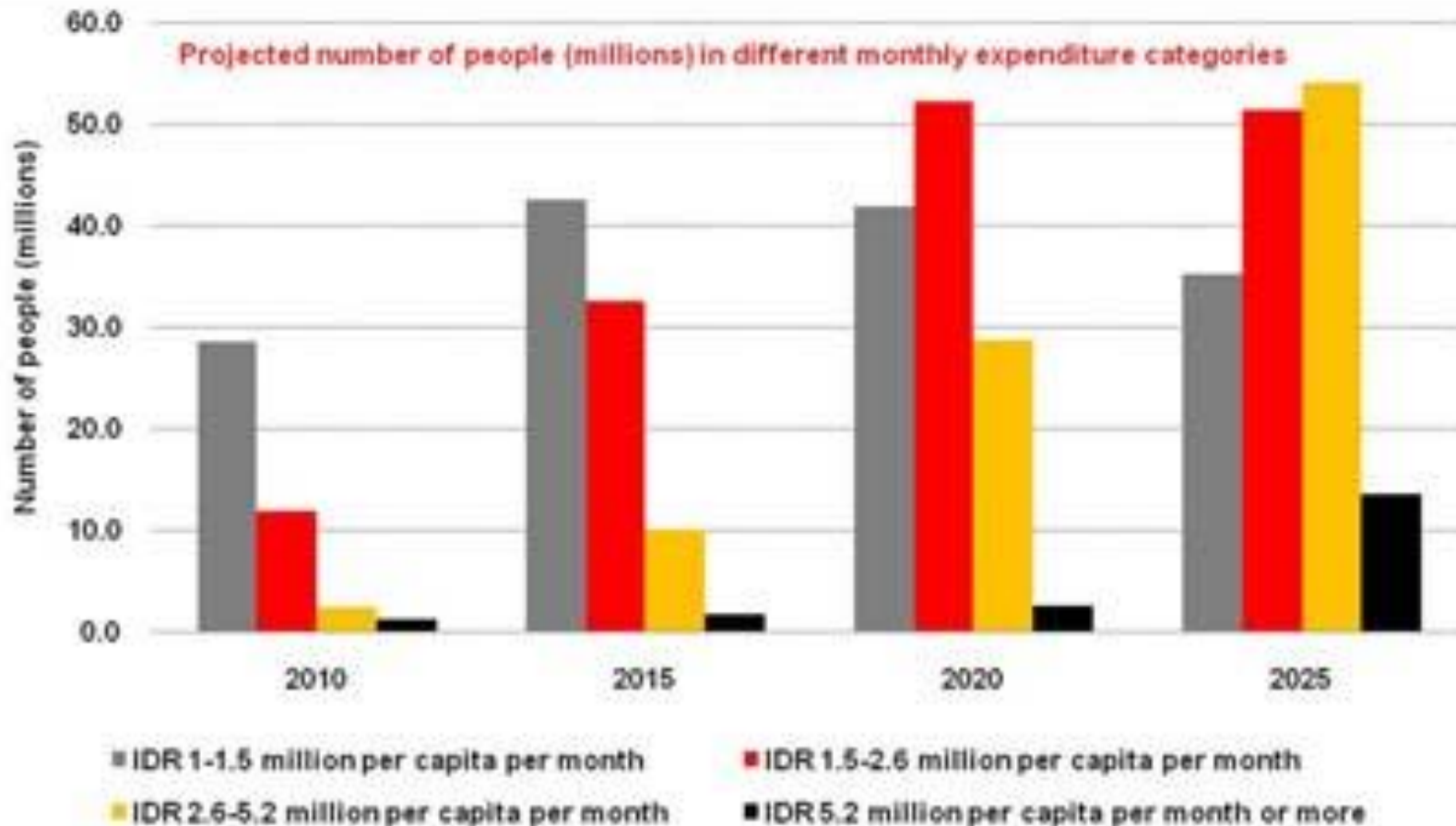
PASAR ANDA  
NOW &  
THE FUTURE

BAGAIMANA  
SIKON  
MEREKA

ANDA  
&  
KOMPETITOR

# Looking ahead within Indonesia

*To a growing middle class...*

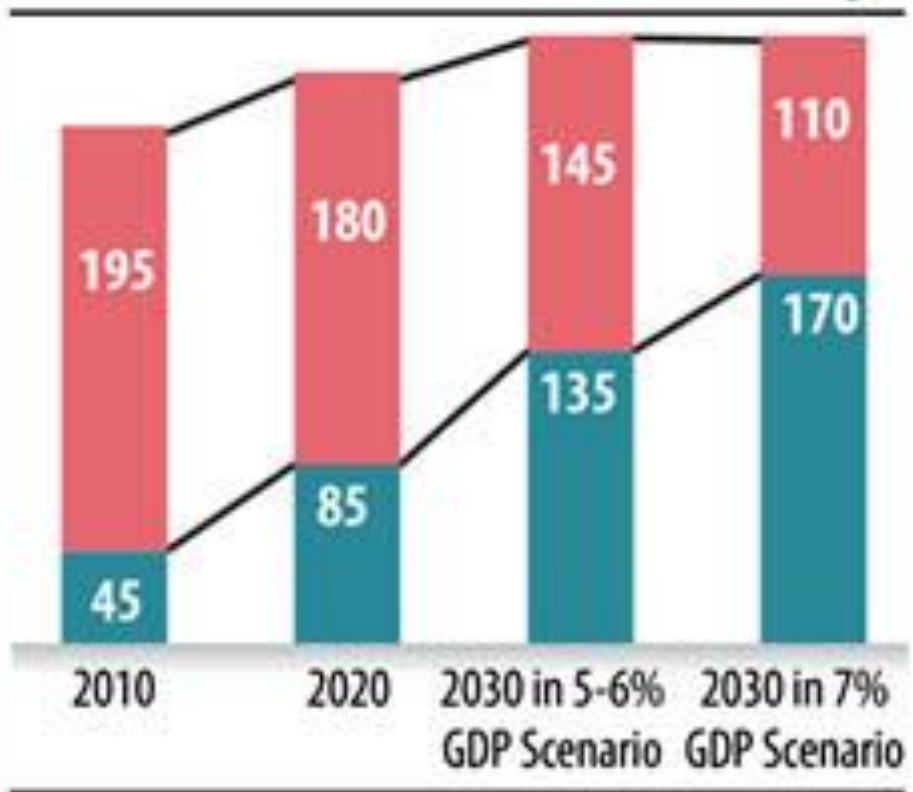


Source: World Bank, June 2012

# Estimasi Pertumbuhan Konsumen Indonesia

Juta Jiwa

Konsumen Kelas Bawah  
Konsumen Kelas Menengah

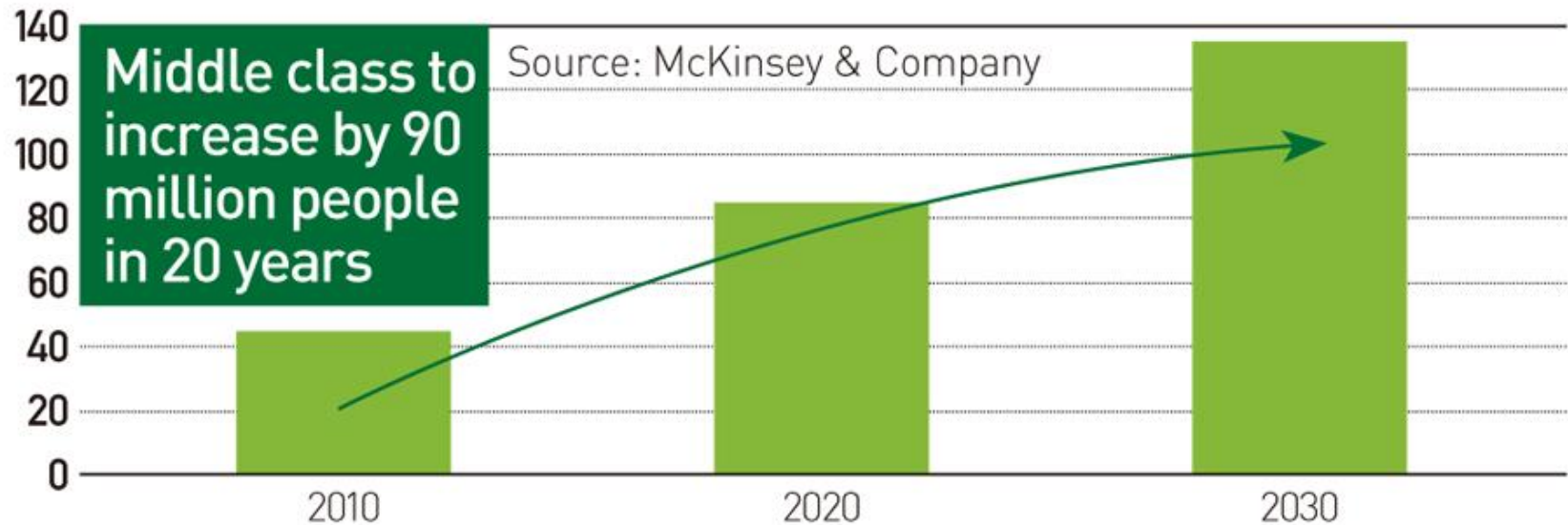


Sumber: Laporan The McKinsey Global Institute

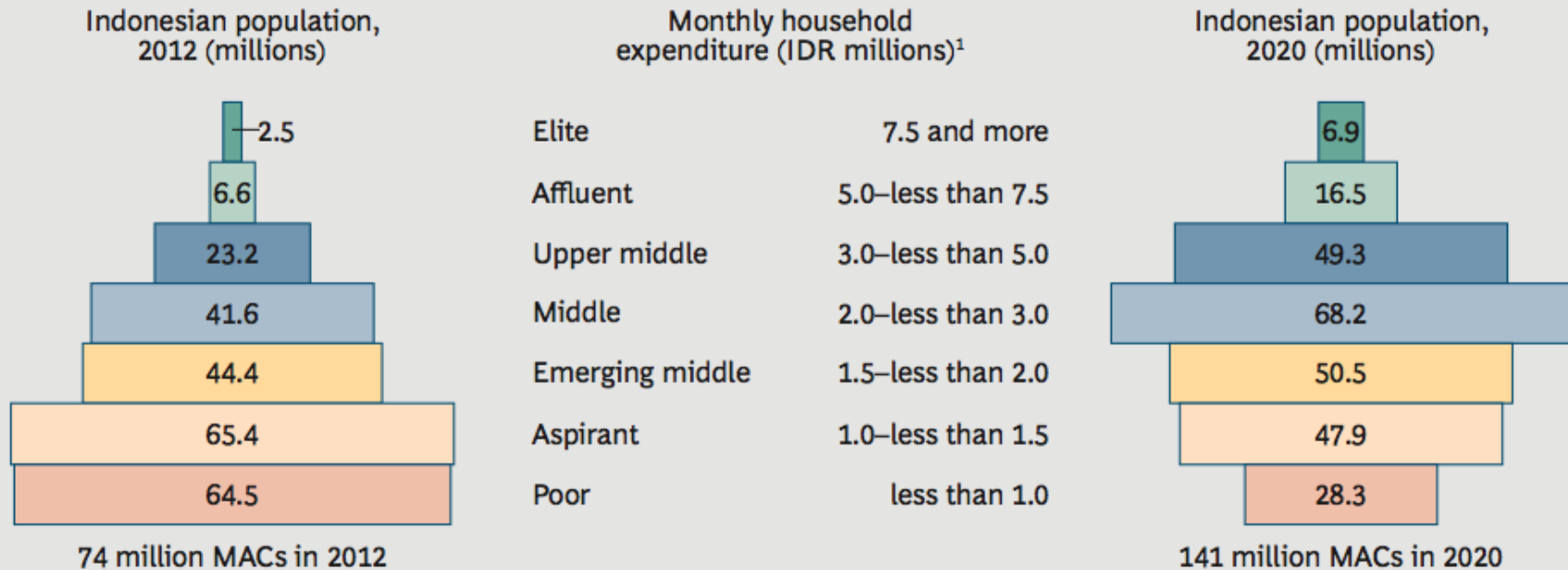
Table 4

# Middle Class to Grow to 135 Million People

Middle Class Consumers (1 million people)



## EXHIBIT 2 | Indonesia's Population Is Growing and Becoming More Affluent



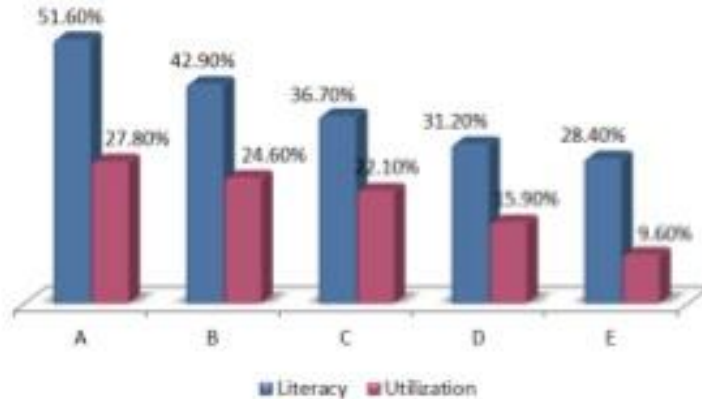
### MAC population includes middle, upper-middle, affluent, and elite consumers

**Sources:** BCG Population and Household Expenditure Database 2012; BCG analysis; Indonesian Government Statistics Office (BPS).

<sup>1</sup>Monthly household-expenditure numbers are stated in real 2011 terms (adjusted for inflation) and include regular household expenditures such as food, utilities, transportation, communication, and regular household supplies, and exclude discretionary spending such as entertainment, restaurant dining, and similar categories. Note that the expenditure level is based on data from BPS, which uses regression analysis to remove irregular expenditures. The spending levels used to define wealth classes in this model may differ from those used by market research agencies to define socioeconomic status levels because of different data-collection methodologies and models.

# Financial Literacy in Indonesia

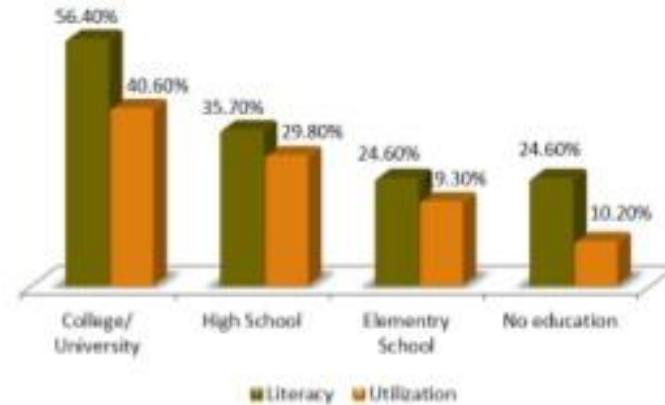
Based on Expenditure level



A ≥ US\$145.83  
B US\$104.17 – US\$ 145.83  
C US\$50 – 104.17

D US\$33.33 – US\$50  
E ≤ US\$33.33

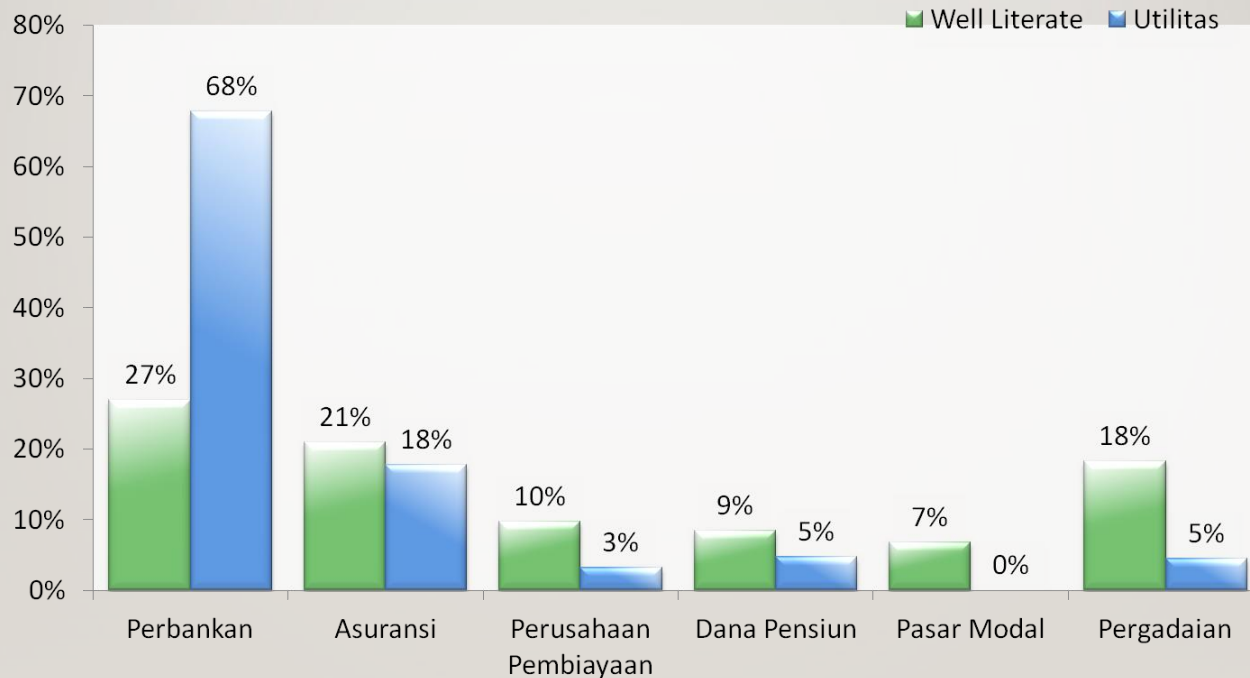
Based on Education Level



- The socioeconomic conditions in Indonesia, as pictured in the national financial literacy survey, shows that financial literacy is highly correlated with economic condition/wellness and education level, which is also associated with utilization level/inclusion.
- OJK responds to these conditions by preparing financial literacy program that suits the conditions and needs of the people being targeted.

# INDEKS LITERASI DAN INDEKS UTILITAS SEKTOR KEUANGAN DI JOGJAKARTA

ADA KAITAN YANG KUAT ANTARA  
LITERASI KEUANGAN  
DENGAN  
UTILITAS ( PENGGUNAAN PRODUK JASA KEUANGAN)





# PASAR DAN BISNIS ANDA

SETIAP KENAIKAN  
LITERASI KEUANGAN KONSUMEN  
KEUANGAN INDONESIA



BERDAMPAK PADA  
INKLUSI KEUANGAN.



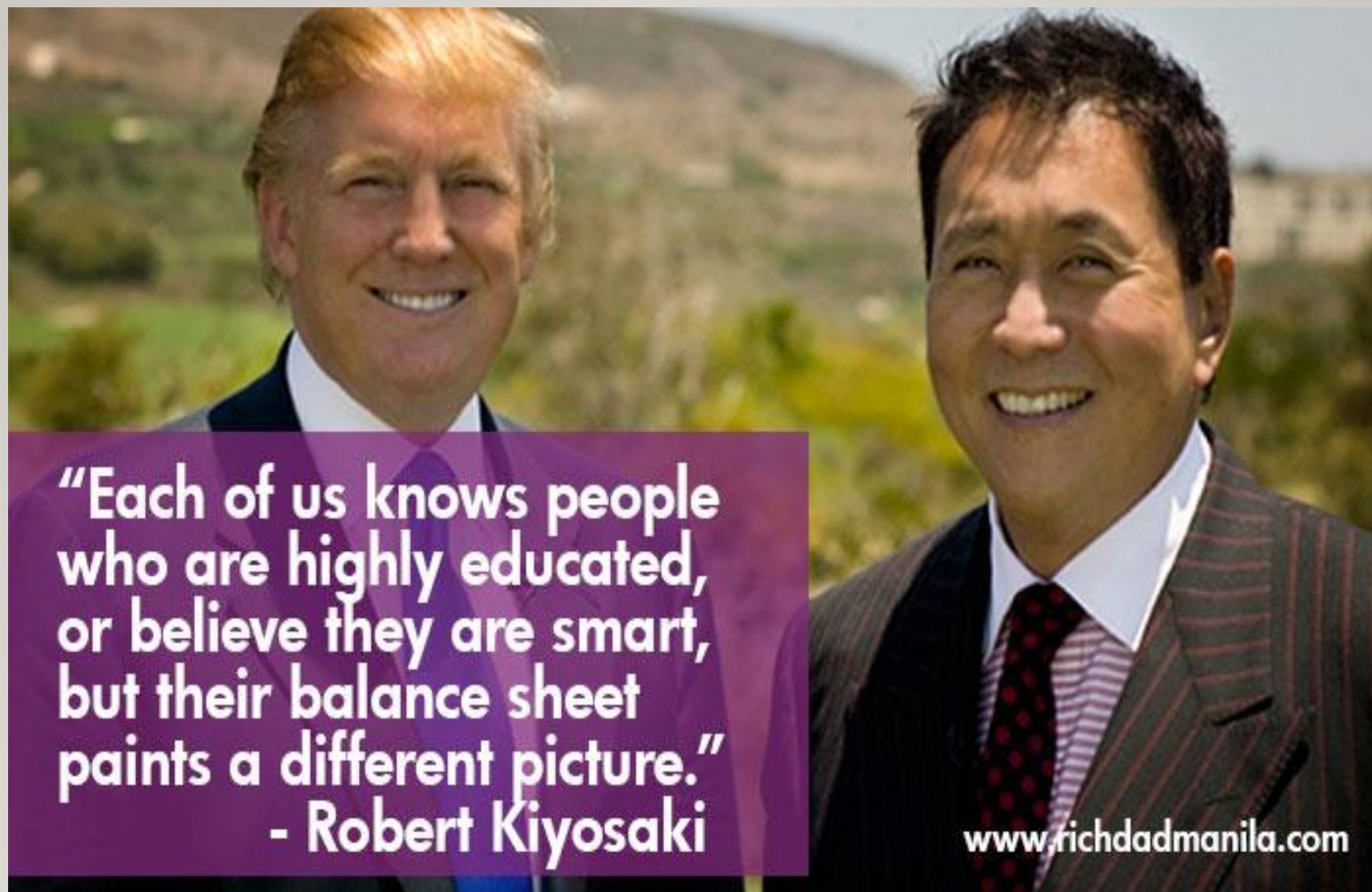
MASYARAKAT INDONESIA  
SEJAHTERA



Academic qualifications are important and so is financial education. They're both important and schools are forgetting one of them.

(Robert Kiyosaki)

[izquotes.com](http://izquotes.com)



“Each of us knows people who are highly educated, or believe they are smart, but their balance sheet paints a different picture.”  
- Robert Kiyosaki

[www.richdadmanila.com](http://www.richdadmanila.com)



# WHY "A" STUDENTS WORK FOR "C" STUDENTS

and "B" STUDENTS work for the government

RICH DAD'S GUIDE TO  
FINANCIAL EDUCATION  
FOR PARENTS

*How to give your child a financial headstart  
...without giving them money*

## ROBERT T. KIYOSAKI

AUTHOR OF THE BESTSELLER *RICH DAD POOR DAD*

# ARE YOU READY!!!

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- Global Regulation/Risk and Compliancy (technology)
- Cloud Computing, Social Media, Financial Technology
- Fintech → New ideas about managing money
- Peer to Peer Lending → Threatening to disrupt the key pillar of Traditional Banking

# ARE YOU READY?

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*Banking find new ways to earn business.*

Dengan jaringan dan *client database*,  
mereka menjadi *direct competitor* untuk  
*face-to-face distribution*



CFP Certification

The only globally recognized mark of professionalism for financial planners

CFP	2012	2016
Bank	18%	57%
Agen Asuransi Jiwa	71%	30%
Others	11%	13%
Total	418	1432

Banking lebih agresif berinvestasi menyiapkan SDM untuk menggarap pasar dimasa depan yang lebih melek finansial



# KESIMPULAN



**"Your future is created by what  
you do today, not tomorrow"  
-Robert T. Kiyosaki-**



# THANK YOU,

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FINANCIAL PLANNING STANDARDS BOARD

IS HERE FOR

YOU