

Banking for the Digital Generation

- By building world's most engaging bank

TMRW by UOB

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ASEAN is young & digitally advanced

57%

Under 35 yrs
old [1]

66%

Owns a
smartphone [1]

74%

Unbanked &
underbanked [2]

Designed for young professionals and young professional families [3], **TMRW is well positioned** to engage them early and lock their lifetime value

[1] WeAreSocial 2019

[2] The future of Southeast Asia's digital financial services, Bain & Co, Google, Temasek, 2019: 400 Mn adult population in ASEAN: 26% (104 Mn) banked, 24% underbanked (96 Mn), 50% unbanked (200 Mn)

[3] Millennials are also referred to young professionals (YP), young professional families (YPF)

We have built 2 customer value propositions to deliver

Innovation & learnings of TMRW brought back to wider UOB



Pioneer & innovation lab of digital transformation

Digital Bank



Engagement.

Digitally-inclined millennials

Payments, CASA and unsecured

Unique engagement differentiators

Customer who prefers mobile only

TMRW

Innovation & best practices
e.g. insight cards



Omnichannel



You. Family. Business

Universal banking customers

Advisory and planning

Customers who use multiple channels

TMRW's strategy remains intact

Vision to become world's most engaging bank for Millennials



Where to play?

**\$10 Bn Market opportunity [1]
to capture Millennials across
ASEAN**

Strategic intent is to build a
sizable consumer business
across ASEAN organically



How to Play?

**Built TMRW, a digital bank
targeting the younger
generation**

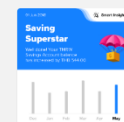
Ambition to acquire 3-5 Million
customers over the next 5 years



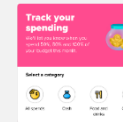
How to Win?

**TMRW aspires be most
simple, engaging &
transparent bank for
Millennials**

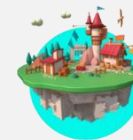
Objective to become main, or
secondary account and grow
along with our customers



Enhancing
engagement



Growing
transactions

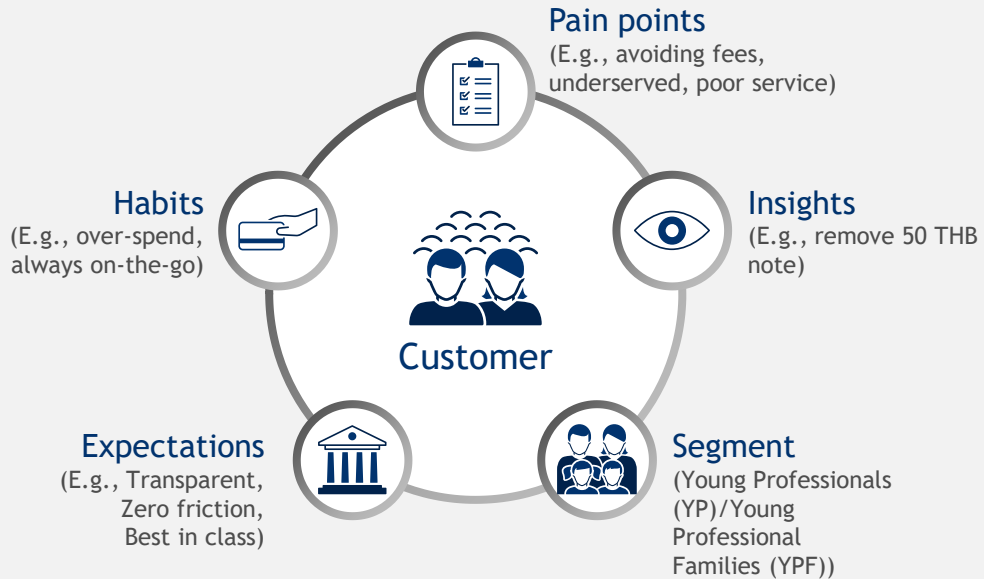


Increasing
balances

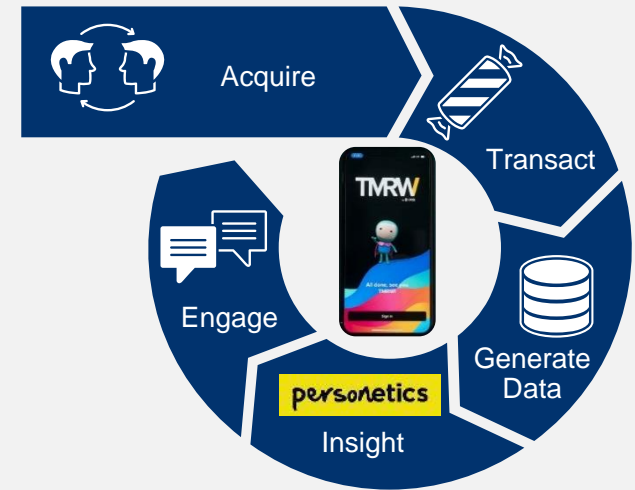
[1] US\$ 10 Bn revenue pool estimated by BCG

How we designed TMRW for **customers & business**

Customer Centricity Design



TMRW ATGIE Business Model



What has TMRW **achieved** since launch?



Rapid market expansion

- Launched across **2** markets
 - ✓ Thailand in Mar 2019
 - ✓ Indonesia in Jan 2020 (soft)
- Regional core platform with local customization
- Importing learnings from Thailand to Indonesia



Key KPIs on track

- Rapid customer growth
- Lowered acquisition cost
- A highly active customer base
- Strong advocacy with high NPS [1]



International recognition

18 awards won and counting...



Most Innovative Digital Bank in Asia Pacific

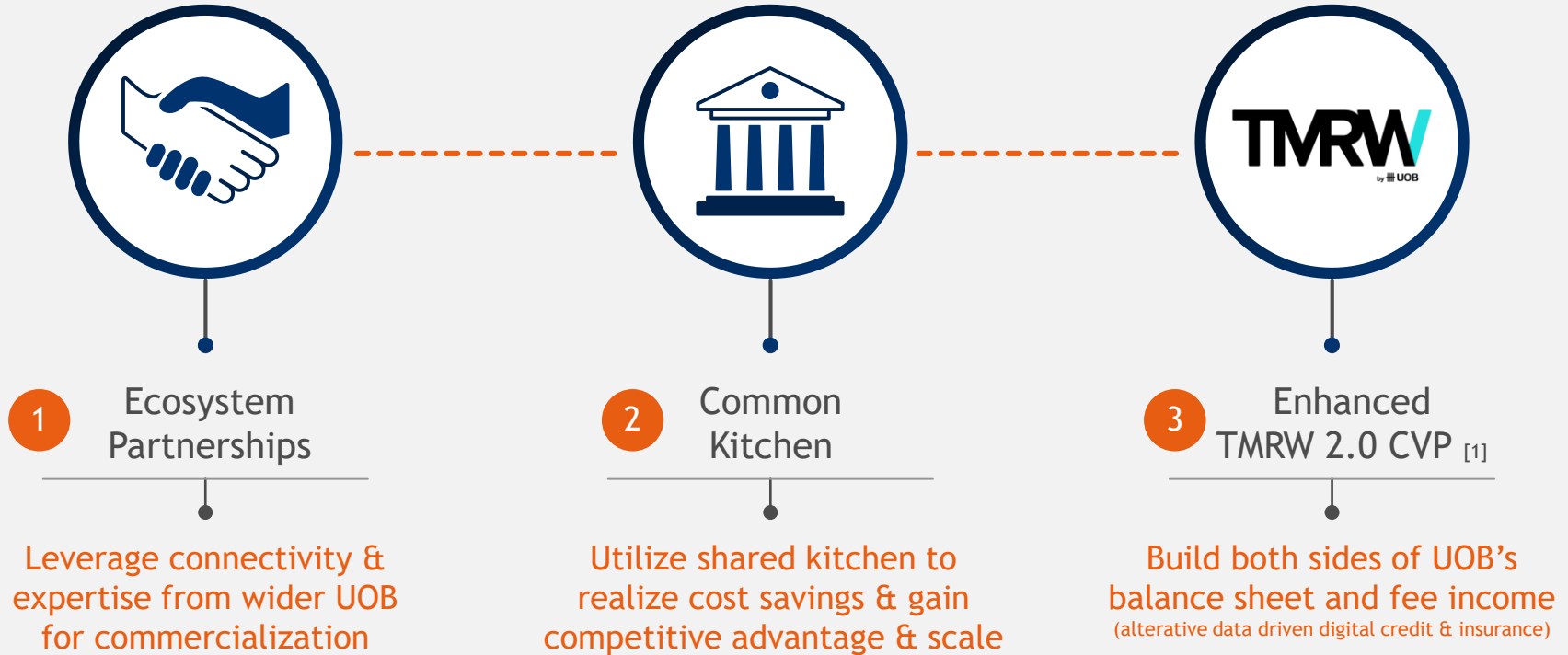


Asia's Best Bank Transformation Award



Best Digital Bank for Customer Experience

Introducing TMRW 2.0 Value creation/synergies as One-Bank



[1] CVP: customer value proposition

Six specific trends
reshaping
the digital
banking
industry



Covid-19

Increased challenges
but supports digital



Digital Experience

Change in customer
behavior to digital



Regulations

Push by regulators to
drive financial inclusion



Competition

Profitable digi-banks focus
on lending & ecosystem



Payments

Payments under attack
due to friction in system



Fintech

Increased partnerships
to innovate & differentiate

TMRW stands strong during the Covid pandemic



Digital internal operations

- Branchless acquisitions
- Work from home during pandemic
- Day to day operations undisrupted
- TMRW strategy remains unchanged



Digital customer experience

- Growth in online spending & deposits
- Digital & remote onboarding
- Self-serve or Chabot 24/7
- Personal financial management by insights



TMRW **Indonesia** powered by UOBI (AAA rated in-country)



Remote & fast onboarding capability (< 9 mins) allowing strong acquisition beyond Jakarta



Artificial intelligence powered real-time expense tracking*, personal financial insights & chatbot



1st regional engagement lab in ASEAN with behavior analysis & experiment to drive transactions



Simple & engaging user experience and interface (UXUI)



Higher NPS** & lower acquisition cost with lessons learnt in Thailand



Leverage ecosystem partners to scale and drive lifestyle banking

* Feb 2020, ASEAN scan incl. TH, ID, VN, MY, SG, PH

** NPS: Net Promoter Score

TMRW Indonesia is QRIS compatible to allow consumers to pay offline merchants by scanning QR

90+ media coverage targeting Indonesia millennials

Online & offline: 70% reach amongst Greater Jakarta 25-39 with >8x frequency



Digital ads: Facebook, Instagram, YouTube & Search Engine Marketing
> 5 Mn consumers & 18 Mn impressions within 2 weeks



TMRW MAU CASHBACK APA? BEBAS PILIH SENDIRI

Pakai **Kartu Kredit TMRW** bisa pilih 3 kategori favorit buat dapat **Cashback Ekstra**

Daftar Sekarang

Dapatkan saldo GoPay hingga **450rb**

T&K berlaku. Info: www.tmrwbyuob.com UOB terdaftar dan diawasi oleh OJK.




Instagram post from **tmrwindonesia** (Sponsored). Image shows a group of people in a colorful, stylized environment. Text: "tmrwindonesia TMRW is here! Waktunya ubah cara banking kamu jadi lebih mudah dengan TMRW."




Instagram post from **tmrw Indonesia (ID, SG)** (Sponsored). Text: "Udah sajaknya ubah cara hidup sesuai cara kita buat ngikuti setiap perubahan yang ada."



Instagram post from **tmrw Indonesia** (Sponsored). Text: "Yuk kita ubah cara kerja sesuai cara kita biar gak ketegangan."



Instagram post from **tmrwindonesia** (Sponsored). Text: "NABUNG DI CITY OF TMRW **SESERU MAIN GAME**. **Daftar Sekarang** Dapatkan Saldo GoPay hingga **450rb**"



Instagram post from **tmrw Indonesia** (Sponsored). Text: "Cukup 19 menit untuk buka rekening TMRW! **Daftar Sekarang** Dapatkan Saldo GoPay hingga **450rb**"

Ad - www.tmrwbyuob.com/tmrw/uob

TMRW by UOB - Untuk Kelola Keuangan Pribadi

Selalu selangkah lebih maju dengan TMRW. Download sekarang dan dapatkan saldo GoPay 450rb. TMRW bantu catat pemasukan dan pengeluarannya agar kamu bisa atur uang lebih baik lagi. Bunga 4% Fleksibel Limit.

[Kartu Kredit TMRW](#)

[Nabung Dan Main Game](#)

[Daftar Rekening Online](#)



Rp. 1.000.000
Level 2

yang bakal bikin nabung jadi lebih seru.

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Thematic films with Indonesian insights: Make the Change



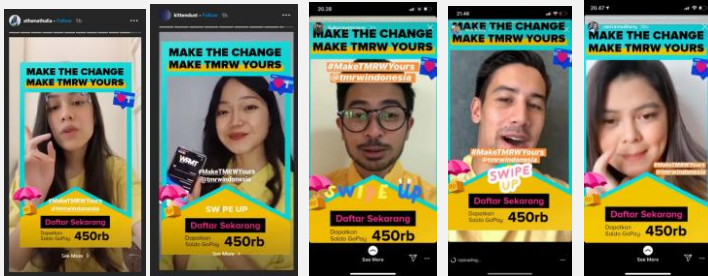
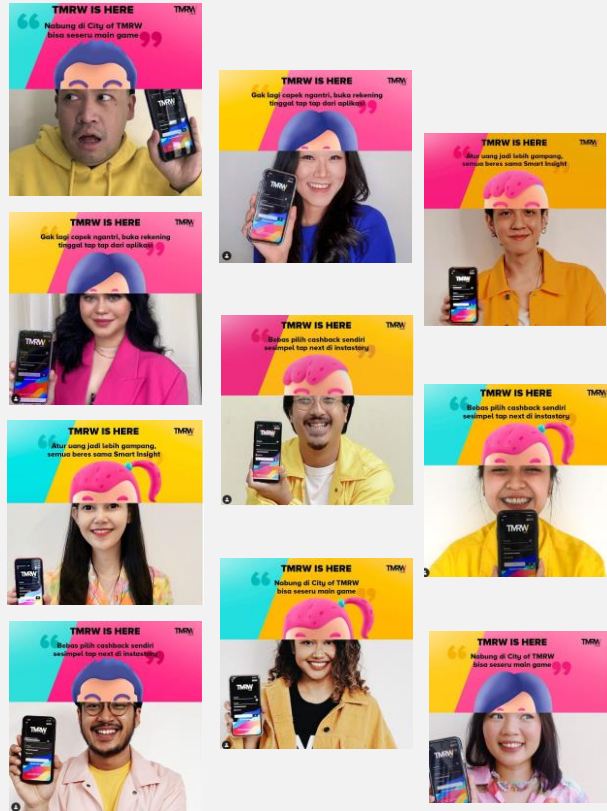
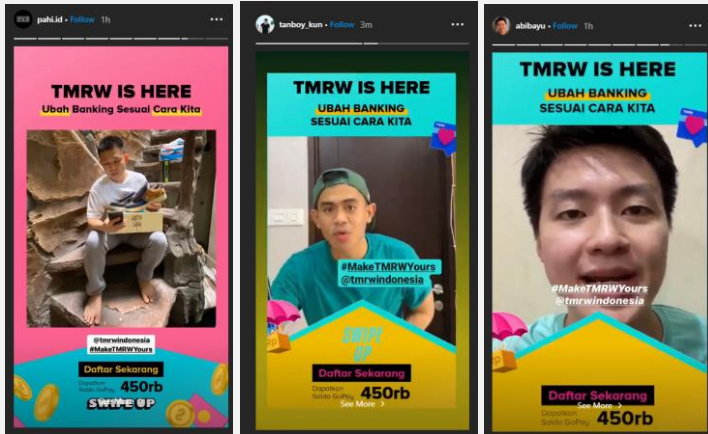
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7+ influencers announced TMRW is here

10 exclusive ambassadors sharing how TMRW helped them



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50+ news articles spreading across...

Print media

Sasar Milenial, UOB Luncurkan Bank Digital "TMRW"

JAKARTA (P) Bank UOB Indonesia meluncurkan TMRW bank digital yang menargetkan milenial profesional yang berpenghasilan lebih dari Rp 10 juta per tahun. TMRW adalah bank digital pertama dan satu-satunya yang dibuat secara digital pertama di ASEAN, pertama kali diumumkan di Thailand pada 14 Februari.

Direktur Utama UOB Indonesia Kevin Lam mengatakan, Indonesia adalah Thailand yang merupakan bank digital UOB, TMRW sebagai bagian dari strategi UOB Group untuk meningkatkan bisnis melalui bank digital di ASEAN.

Indonesia merupakan pasar pasar yang amat penting bagi bank digital. Di masa ini, milenial semakin memiliki persepsi dan perilaku finansial yang berbeda dengan generasi sebelumnya.

Respon di Thailand sangat antusias, dan awal tahun ini kita sudah ada lebih dari 100.000 nasabah aktif. Indonesia diharapkan bisa menjadi pasar utama. Saat ini, TMRW juga menawarkan platform Quick Response Code (QR) Indonesia untuk meningkatkan volume transaksi.

UOB MELUNCURKAN TMRW Bidik Milenials Generasi Digital Indonesia

SURABAYA - UOB di Thailand pada tahun 2018 Indonesia meluncurkan TMRW bank digital pertama di ASEAN, pertama kali diumumkan di Thailand pada 14 Februari.

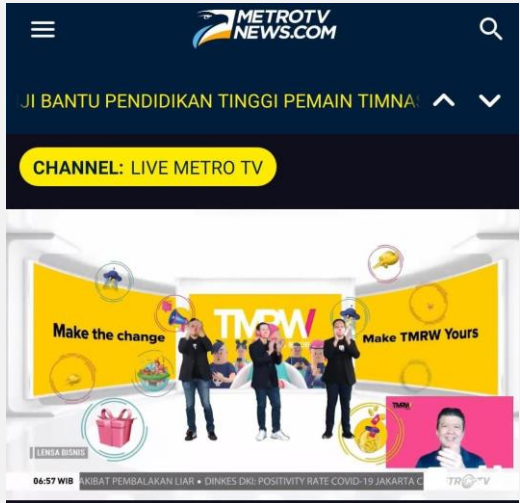
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TV



Digital media

- [Republika](#)
- [Bisnis.com](#)
- [Infobanknews](#)
- [Suara.com](#)
- [Pointsgeek](#)
- [Unbox.id](#)
- [The Economics](#)
- [Dailysocial.id](#)
- [Kumparan](#)
- [Business Times Sg](#)
- [Liputan 6](#)
- [Indonews](#)
- [Kontan](#)
- [The Straits Times](#)
- [Crowdfund Insider](#)
- [Warta Kota](#)
- [Finews Asia](#)
- [Tempo](#)
- [Cosmopolitan](#)
- [Nova](#)
- [Berita Jatim](#)
- [Investor Daily](#)

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Offline at **central locations with high traffic**



TMRW's ambition in the next 5 years

3-5M

Customers

>60

NPS



3~5 countries

35%

CIR



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TMRW
by  UOB