

# Telkomsel

by Telkom Indonesia 

## Singtel Investor Day 2025



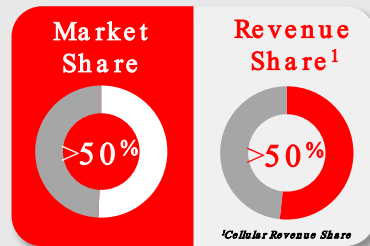
# Delivering Value via Digital Differentiation & Customer-Centric Experience

Underpinned by our product simplification journey as we lay a stronger foundation for growth

“ Established in 1995, Telkomsel has grown into Indonesia’s leading telco. Through the Semangat Indonesia campaign, we reaffirm our commitment to innovation, national progress & meaningful impact. ”

## MOBILE

**Maintained dominance**  
in both revenue and market share



**Supported by robust infrastructure**  
to meet our customers’ growing digital demand

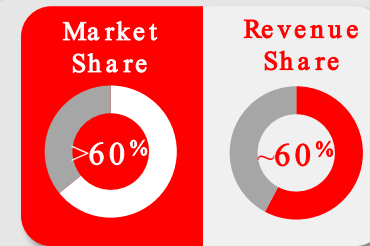
**280,434 BTS**  
(229,214 BTS 4G and 2,537 BTS 5G)  
**TSEL's 4G Coverage >97% Population**

**Differentiated offerings**  
through digital content & product relevance to ensure best experience



## FIXED BROADBAND

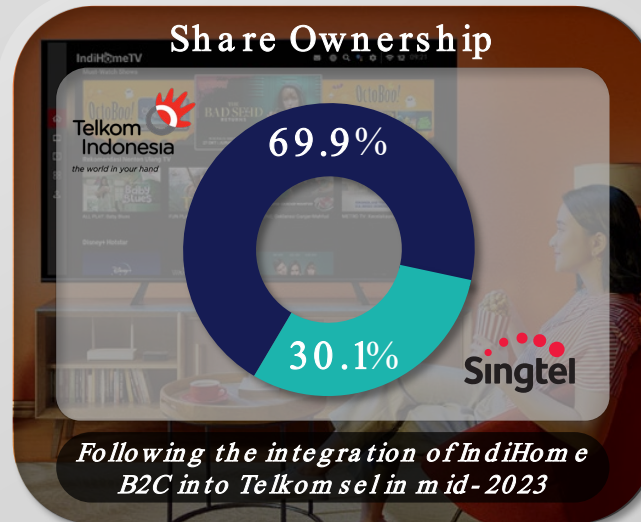
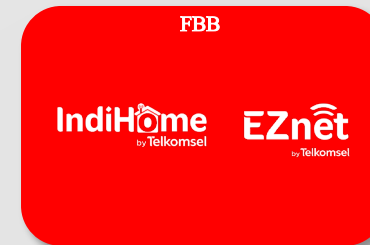
**Sustained leadership**  
while further accelerating FBB penetration



**Harnessing extensive reach**  
as our commitment to close the connectivity gap

**More than 500 cities/regencies**  
across the nation

**Capturing broader segments**  
by improving affordability to drive a adoption & leveraging ecosystem

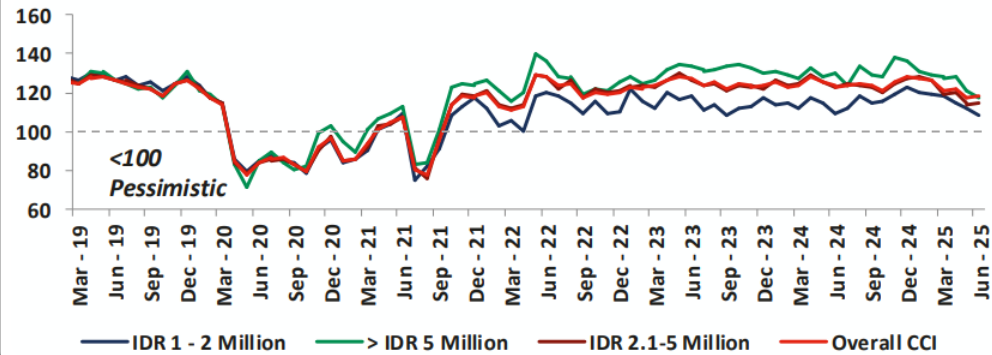


# Persistent Macro Headwinds with Recovery Potential Ahead

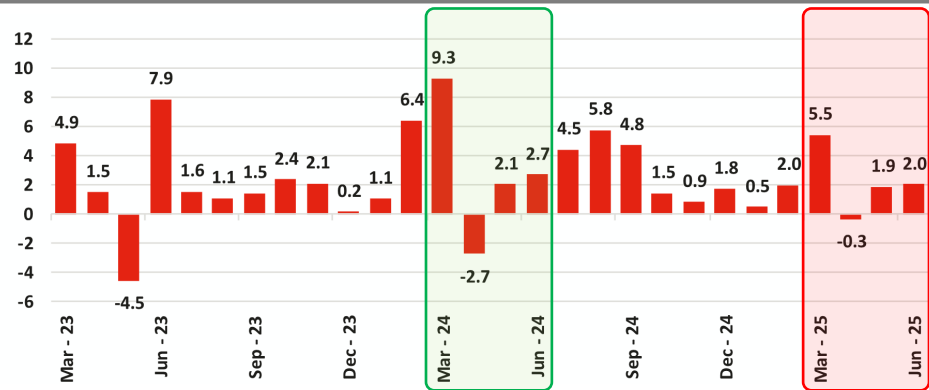
*A hopeful sign of recovery as fiscal spending accelerates*

Economic data shows no meaningful improvement yet

*Consumer Confidence Index by Spending Level was lower in all segments*

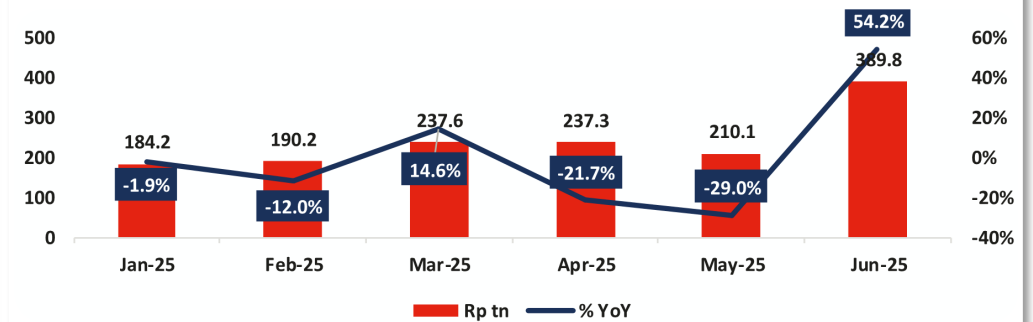


*Central Bank retail sales growth remained modest in 2Q25 (%YoY), easing to 1-2% following the festive period in 1Q25*

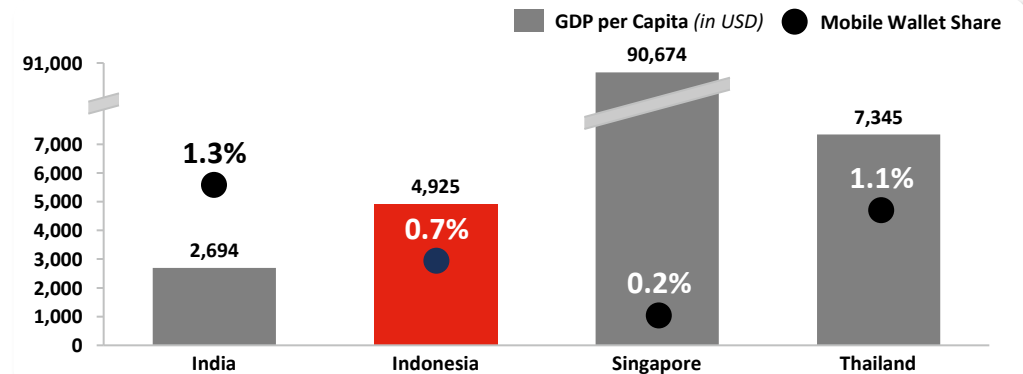


A more hopeful recovery with uplift potentials

*Fiscal spending accelerated in Jun25 though multiplier may only be seen in 3-6m o*



*Potential room for growth in mobile wallet share*



# Disciplined Execution amid Persistent Macro Headwinds

With our sustained strategic focus on product simplification, ARPU protection, and market repair

|                      |                            |
|----------------------|----------------------------|
| <b>REVENUE</b>       | Rp 53.8 Tn<br>↓ -5.8% YoY  |
| <b>OPEX</b>          | Rp 29.8 Tn<br>↓ -1.9% YoY  |
| <b>EBITDA</b>        | Rp 24.0 Tn<br>↓ -10.2% YoY |
| <b>EBITDA Margin</b> | 44.6%<br>↓ -2.2ppt YoY     |
| <b>NET INCOME</b>    | Rp 9.6 Tn<br>↓ -13.5% YoY  |
| <b>NIMargin</b>      | 17.8%<br>↓ -1.6ppt YoY     |

|  |  |
|--|--|
| <b>MOBILE</b>  | <b>FBB/FMC</b>   |
| Digital Business Contribution  | IndiHome B2C Revenue   |
| 90.6%<br>↑ +0.6ppt YoY<br><i>Dig. Business Contribution to Mobile Revenue</i>  | Rp 13.3 Tn<br>↑ +0.5% YoY  |
| Resilient revenue strategy underpinned by robust Dig. Business contribution  | Maintaining healthy growth in FBB business supported by greenfield expansion and refined pricing strategies                        |
| Mobile CB  | Fixed Broadband CB   |
| 158.4 Mn<br>↓ -0.9% YoY  | 10.1 Mn<br>↑ +10.0% YoY  |
| Customer base stabilization signaling churn moderation and improved retention  | Further expanding our market leadership while sustaining market relevance and optimizing customer productivity amid evolving needs |
| Payload  | Convergence Rate   |
| 11,441 Pb<br>↑ +20.1% YoY  | 55%<br>↑ +18ppt YoY<br><i>Since legal day one</i>  |
| Improved productivity validating engagement resilience   | Continued expansion of converged user base reinforcing the effectiveness of our upselling and cross-segment bundling initiatives   |
| <p><i>Indicating an early sign of product simplification journey</i></p> <p><i>Underscoring our focus on sustainable expansion</i></p> |  |

Expanding  
**5G**  
HYPER  
as Differentiation

~ 2.5K  
5G BTS

56  
Cities /  
Regencies

Extended Hyper 5G coverage in 2025  
*a cross Jabotabek, Surabaya, Makassar, Batam, & Greater Bandung*

Initiatives to Increase & Monetize 5G

|   |   |   |  |
|---|---|---|--|
| Postpaid  | Prepaid   | Bundling  | Campaign   |
| <i>Bonus quota for new subs &amp; extra 5G data</i> | <i>Promos (5G Topping, OMG! 5G, SuperSeru 5G)</i> | <i>Affordable devices with double 5G quota Bundling Max</i> | <i>Digital campaign, real-time trigger, activation event</i> |

Driving Digital Innovation with AI

|           |   |  |   |
|-----------|---|--|---|
| <b>AI</b> | <b>Transform CX</b>   | <b>Boost Commercial Performance</b>                              | <b>Enhance Internal Operations</b>                            |
|           | <i>AI Customer Service (Veronika &amp; TED)<br/>MyTSEL AI-Powered</i> | <i>IndiHome Smart AI Digital Enterprise<br/>AI Data Solution</i> | <i>IT &amp; Network Automation<br/>Operational Excellence</i> |

# PRIME TIME to reinforce leadership position in the market



## KEY FOCUS

 *Expand share in youth & digital lifestyle with differentiated offerings*
 *Strengthen HVC with differentiated experiences & services*
 *Drive FMC household penetration to anchor retention & growth*
 *Scale B2B2C ecosystem through partnerships, unlocking adjacencies beyond core telco*
 *Leverage VAS & digital lifestyle products to capture customer demand*

## STRATEGY

**P**rofitability 
**R**esilient Manifesto 
**I**ngenious GTM 
**M**agnify Digital Lifestyle 
**E**ngaging Ecosystem & Experience 

|        | T  | I  | M  | E   |
|--------|--|--|--|---|
| MOBILE | Thrive in market leadership: solidify our base and drive aggressive expansion in competitive areas   | Increase paying customers with engaging gamified features, personalized offers, and referral rewards | Maximize customer understanding of products and pricing through simplification and optimization        | Effective service differentiation to impress HVC through loyalty and attractive partnerships                |
| FBB    | Tailor solutions to expand household and micro-customer segments   | Improve product granularities to match customer needs and offer cutting-edge technology solutions    | Minimize churn with attractive retention programs and customer benefits                                | Excel in the customer journey to boost retention and attract new users                                      |
| CORE   | Transform the competitive landscape through distinctive new technology features (e.g. 5G, AI, eSIM) and collaborative strategic partnerships to leverage ecosystem | Invigorate system resilience and reliability for a solid business backbone                           | Maintain a consistent brand identity to ensure the right perception and awareness across all products. | Elevate digital products and experiences to best meet customer needs and extend beyond core telco offerings |

## KEY FUNDAMENTAL

**Brand**  
*Unify brand identity for stronger consistency & market cohesion*

**Product & Pricing**  
*Simplification to enhance customer experience & drive uptake*

**Channel**  
*Strengthen digital platforms to deliver superior experience & deepen engagement*

## Product Simplification & Pricing Stabilization

Streamlined offerings to reduce fragmentation & steer behavior toward renewal

SKU reduction, quota rationalization & unified starter pack pricing

~6,000 SKUs → ~400 SKUs

Focused on yield rationalization

↑ RPMB    ↑ Customer Lifetime Value

*Enables stronger stickiness, ARPU protection & stable revenue base*

## Experience-led Engagement & Upselling

### MyTelkomsel

App as anchor for lifecycle engagement & service differentiation

Digital content strategy to drive upselling & deepen user engagement



Network quality & service improvements to enhance overall customer experience

*Enhance customer experience, deepens loyalty & boosts productivity*

## Household Expansion & Convergence

Greenfield expansion in FBB/FMC with refined entry-level plans

EZnet 10 Mbps → 20 Mbps    IndiHome 30 Mbps → 50 Mbps

Targeted bundling, cross-sell & retention programs to maximize brownfield value

Unlocking lifetime value by securing households & enabling multi-product adoption

*Driving ARPU growth through differentiation, deeper engagement, and convergence*

# Telkomsel

by Telkom Indonesia 

*Navigating Challenges, Shaping the Future*

Thank You