

3rd Anniversary ADVERTORIAL PT BPR BKK JATENG (PERSERODA)

Based on the results of the census of the Central Statistics Agency (BPS) in 2020, out of a total of 36.52 million people in Central Java, 24.93 percent of them are millennials and 25.31 percent are Generation Z.

In the Analysis of the Census Bureau Population, the millennial generation is the generation born between 1981 and 1996 and is currently estimated to be 24 to 39 years old, while Generation Z is a group of generations born between 1997 and 2012 or the current generation. are in the age range of 8 to 23 years.

This means that in the next few years, the population of Central Java – the majority – will be dominated by young people. Therefore, programs that are appropriate to the orientation of young people must be provided.

This is certainly something that PT BPR BKK Central Java (Perseroda) observes as well as an anticipatory step for PT BPR BKK Central Java (Perseroda). "If conventional services are still provided, it will be left far behind.

On the other hand, the economic digitization program that prioritizes the use of digital technology can also be one of the tips for carrying out economic recovery after the Covid-19 pandemic.

Then the business development program of PT BPR BKK JATENG (Perseroda) which prioritizes the use and mastery of technology that will accelerate the economy of Central Java. "This can also be a strength if facing an economic recession like the last few times.

The Central Java Provincial Government has paid attention to efforts to accelerate digitization, in the 2022 Regional Revenue and Expenditure Budget (APBD), the attention in question can be in the form of budget allocations for assistance, training in the use of digital technology, and support for increasing service capacity in Central Java.

In the future, there will be major changes in consumer behavior in the use of digital technology, so steps to encourage and accelerate the digitization of special enterprises engaged in the financial sector such as PT BPR BKK JATENG (Perseroda) will be very strategic in responding to future economic challenges,

There are two points of emphasis on the PT BPR BKK JATENG (Perseroda) digitization acceleration program. Namely increasing the capacity of human resources in implementing banking service operations and supporting market convenience policies, so that they can carry out marketing easily and effectively in order to run and maintain the continuity of the BPR business.

Anticipation of a demographic bonus that must also be prepared by PT BPR BKK JATENG (Perseroda) from an early age, because later the economy will be dominated by the millennial generation who are very familiar with technology and digital creativity so that PT BPR BKK JATENG (Perseroda) is serious about curating topics- crucial topics related to the process of making programs and accelerating the digitalization program are very much needed in efforts to recover the economy of Central Java.

The Indonesian Banking Development Plan listed in the roadmap of bpr 2021 to 2025 in the second pillar is the acceleration of digital transformation, as a form of implementation of the Financial Services Institution PT BPR BKK JATENG (PERSERODA) has designed a Service Application called K-ERIS (BKK ELEKTORONIC INTEGRATION SYSTEM) which contains 3 service groups, namely Transfer, Payment, and Purchase. K-ERIS has become a symbol or symbol of society, especially Java which has a high philosophical value as a piyandel or Sunan Kalijaga's handle in spreading his da'wah using the Kyai Carubuk Keris made by Empu Supo Mandragi.



Seeing this condition, PT BPR BKK JATENG (Perseroda) has prepared a digital product under the name K-ERIS, namely the BKK Electronic Integration System which is an integrated digital technology-based service that will be launched and officially piloted by the Governor of Central Java, Mr. Ganjar Pranowo on 2 July 2022 at the 3rd Anniversary of PT BPR BKK JATENG (Perseroda) with the theme "DIGITAL TRANSFORMATION FOR CENTRAL JAVA'S ECONOMY" as well as holding a Culinary & Sport Exhibitions Bazaar for 3 consecutive days starting on 1-3 July 2022 in the Taman Indonesia area Rich in Semarang.

K-ERIS BPR BKK JATENG as a bridge or business liaison and cross-institutional business cooperation based on financial and transactional services.

The benefits of K-ERIS for the community are expected to be able to implement philosophical values in economic preaching in Central Java, especially for MSME actors. Users of the K-ERIS Application will get benefits, including:

1. Increase sales traffic.
2. Efficiency in managing cash costs (no returns, no thefts, and directly stored in the bank).
3. Reduced risk of loss (no damaged and counterfeit money).
4. Building a bank credit profile (opportunity to get working capital from a bank).
5. Ease of paying bills because you don't have to leave your place of work, or home.

While the benefits of K-ERIS for BPR BKK JATENG itself are to provide PEI (Productivity, Effectiveness, Efficiency, and Inclusivity), with a balanced approach (striking the right balance) combining business and risk in a balanced way will make PT BPR BKK JATENG like AKAR (Agile, Contributive, Adaptive, Resilience) in order to be able to provide banking access for MSMEs so that they are able to play a role in the region or region.

The features and services that will be able to unite and synergize all elements that will improve the economy of Central Java and improve the economy of business people in all sectors are not limited to the culinary sector MSMEs, but the K-ERIS feature will be able to be utilized in other productive sectors such as the agricultural sector, animal husbandry, fisheries with an ecosystem network built with BPR BKK CENTRAL JAVA.

Transactional features that can be directly utilized by users include, among others, multi-bill payments, purchases, and other banking transactions such as cash withdrawals, transfers, and other banking services.

PT BPR BKK JATENG (Perseroda) as a Regional Owned Enterprise, where 51% share ownership by the Central Java Provincial Government as the Controlling Shareholder and 49% by 27 Regency / City Governments in Central Java, PT BPR BKK JATENG (Perseroda) has a responsibility to promote economic growth and create jobs.

Related to this function, PT BPR BKK JATENG (Perseroda) provides the widest opportunity for the community to become service agents for BPR BKK JATENG in the follow-up program of K-ERIS BKK JATENG, namely the 10,000 Agent Program in 2022.

Transactions involving the MSME sector include non-cash transaction media with QRIS BKK Central Java as one of the K-ERIS features that also empowers MSMEs in order to activate non-cash transaction programs that will make the trade sector work program more effective and efficient.

As a strategic link between BPR BKK JATENG and one of the corporate cultures, namely "Customer Focus", K-ERIS makes service support in order to provide satisfaction to customers and a more strategic goal is to achieve BPR Digitalization at PT BPR BKK JATENG (Perseroda).