

# INDiZiNE

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**Turning Standard into Practice:** Inside Indivara's BA School Fast Track and Cross Entity Learning Experience.

**Empowering Enterprise Growth Through the Jatis Whatsapp Day Series**

**Love, Work, and Everything in Between at Indivara**



## Editorial Team

### Writer & Editor :

Maria Marshella  
[maria.gaviota@indivaragroup.com](mailto:maria.gaviota@indivaragroup.com)

### Layout & Design :

Burt Esra  
[burt.esra@indivaragroup.com](mailto:burt.esra@indivaragroup.com)

### Our Contributors :

Risti Nurcahyani - [risti.nurcahyani@indivaragroup.com](mailto:risti.nurcahyani@indivaragroup.com)  
Erich Chresnanda - [erich.chresnanda@jatis.com](mailto:erich.chresnanda@jatis.com)  
Hartman Ang - [hartman.ang@jatis.com](mailto:hartman.ang@jatis.com)  
Marshal Adinegoro - [marshal.adinegoro@wsmm.co.id](mailto:marshal.adinegoro@wsmm.co.id)  
Janjar Munanjar - [janjar.munanjar@bersama.co.id](mailto:janjar.munanjar@bersama.co.id)

# Table of Content:

**01**

Indivara Group  
Milestones: Year 2025  
in brief

**03**

Jatis Mobile Empowering  
Future Innovators at  
Universitas Nusa Mandiri

**05**

Inside Indivara's BA  
School Fast Track and  
Cross-Entity Learning  
Experience

**09**

BERSAMA & PT Bersama  
Merah Putih Sejahtera  
Officially Launched the Cash  
Deposit Machine Service at  
Grosir Mampang, Jakarta

**13**

Executive Leadership  
Welcomes New Talent:  
Maganghub Internship  
Program

**15**

Jatis Solutions Imple-  
ment Mutual Fund Back  
office Enhancement  
Project for Danamon

**17**

Empowering Enterprise  
Growth through the Jatis  
WhatsApp Day Series

**19**

Introducing Bersama  
Home: WSMM Approach  
to Direct Consumer  
Engagement

**22**

Building Emergency  
Preparedness Through  
Fire Drill Training

**23**

Love, Work, and  
Everything in between  
at Indivara

**27**

Christmas Treats: A  
Small Pause Before  
Year End

**29**

Gallery

# Year 2025 in brief

Highlight from January 2025 to November 2025.



START →



**January**  
Indivara Group Kick Off 2025



**February**  
Sharing Insight on Project Management:  
Indivara CEO's at UNDIP



**November**  
Solution Exchange  
Business Analyst School

→ 2026





## Jatis Mobile Empowering Future Innovators at Universitas Nusa Mandiri

**A**t Jatis Mobile, we believe that the sustainable growth of the digital ecosystem relies heavily on bridging the gap between theoretical knowledge and practical industry application. On Saturday, November 22, 2025, we took a significant step in this direction by participating in the Visiting & Sharing University 2025 program hosted by the Faculty of Information Technology, Universitas Nusa Mandiri.

Representing Jatis Mobile, Bey Arif Budiman, our AVP of Product & Partnership, served as a keynote speaker at the event held at the Margonda Campus. Under the compelling theme "Building Business Innovation Based on Technology in the Era of AI and Digital Business," the session was designed to equip students with critical insights into the rapidly evolving landscape of B2B technology.

The seminar went beyond basic concepts, diving deep into the strategic imperatives of modern business. Bey Arif Budiman shared his extensive experience regarding:

- The Strategic Role of AI: How Artificial Intelligence is shifting from a buzzword to a fundamental driver of business innovation and operational efficiency.
- Navigating Digital Transformation: Understanding the shifts in the digital economy and how enterprises must adapt to survive and thrive.
- Real-World Applications & Career Pathways: Bridging the divide between academic preparation and the actual demands of the tech industry, highlighting specific career opportunities in this new era.



Our participation in events like these reinforces Jatis Mobile's position not just as a technology provider, but as a thought leader committed to nurturing the next generation of digital talent. By fostering creativity and providing a realistic outlook on the professional world, we are helping to build a more resilient and innovative workforce for the future.

We thank Universitas Nusa Mandiri for the opportunity to collaborate and look forward to continuing our support for educational initiatives that drive the industry forward.



## Turning Standards into Practice: Inside Indivara's BA School Fast Track and Cross-Entity Learning Experience

**B**usiness analysis standards are easy to reference and harder to live by. In day-to-day project work, time pressure, shifting priorities, and partial information often shape decisions more than formal frameworks do. It is in this space between standards and reality that many delivery challenges quietly begin.

This tension framed Indivara's BA School Fast Track (Intermediate to Advanced Level) and Product Immersion, held from 24 to 28 November. The five-day learning experience brought together Business Analysts to take a closer look at how analysis, process thinking, and design choices play out in real project conditions. It also marked Indivara's first collaborative learning class between Indonesia and the Philippines, involving Solutions Exchange Inc. (SXI), an Indivara subsidiary.

### Looking Beyond Requirements

In many projects, Business Analysts are expected to move quickly, capturing requirements so development can proceed. While this approach keeps delivery on track, it can leave limited room to examine how a business actually works or where problems truly originate.

Throughout the BA School Fast Track, participants were encouraged to pause at this point and look beyond surface-level requests. Discussions returned repeatedly to the idea of ownership, not only of documents, but of clarity and alignment across the delivery lifecycle. The focus was less on producing more artifacts and more on understanding when deeper analysis is necessary and how it affects outcomes later in the project.

### What Happens When Theory Meets the Work

The structure of the program reflected this emphasis on reality. Most sessions were built around practical exercises, including case discussions, role-play, peer feedback, and hands-on workshops. Conceptual frameworks were introduced as reference points, then tested through application rather than treated as standalone material.



Process modeling and data analysis formed a significant part of the experience. Using BPMN, participants worked through end-to-end business flows, identified inefficiencies, and examined how unclear processes often translate into downstream issues. Later sessions focused on solution design and visualization, exploring how requirements are communicated and interpreted by both technical teams and business stakeholders.

Agile practices were also part of the discussion, particularly how use cases are transformed into user stories and managed within delivery tools. Across these topics, one question remained central: how can standards support better judgment instead of becoming a checklist?

### A Product Perspective in the Room

The involvement of SXI brought a product development perspective into the room. As an Indivara subsidiary focused on product development and implementation, SXI shared how analysis outputs are used once they move beyond the Business Analyst role.





Through examples of functional specification documents and design artifacts, participants saw how decisions made during analysis directly influence development work. This perspective helped connect documentation quality with its practical impact, reinforcing the importance of clarity, structure, and shared assumptions.

#### What Changed in the Way They Think

Participant reflections pointed to a shift in how business processes are understood. Several participants noted that BPMN helped them see processes as connected systems rather than isolated steps, making it easier to identify gaps, dependencies, and potential risks earlier.

These reflections were less about learning new tools and more about changing how problems are approached. Understanding why a process works in a certain way became as important as defining what the system should do.

#### Learning Across Entities

The cross-entity nature of the program shaped the experience in subtle but meaningful ways. For many participants, this was their first opportunity to work closely with colleagues from another country within the group. Informal exchanges during discussions and exercises helped build familiarity that is expected to support future collaboration.

Differences in industry practices also surfaced naturally. Healthcare workflows, for example, vary between Indonesia and the Philippines, prompting conversations about regulation, user needs, and local context. These exchanges encouraged participants to question assumptions and approach analysis with greater adaptability.

Language became part of the learning process as well. Indonesian participants practiced English in professional discussions, while participants from the Philippines were introduced to Bahasa Indonesia. This mutual adjustment contributed to a more inclusive and open learning environment.

#### Lessons That Go Beyond This Program

Beyond individual takeaways, the BA School Fast Track offered insights into how learning initiatives can be designed more effectively. Case-based discussion, peer feedback, and opportunities to present work created space for reflection rather than instruction alone. Involving senior leaders as facilitators and reviewers added context grounded in real delivery experience.

These observations are expected to inform how future capability-building programs are approached, particularly in roles where judgment and context matter as much as technical knowledge.

#### A Continuing Practice

In the end, the value of the BA School Fast Track is not found in a completed curriculum or a set of new techniques. It sits in quieter shifts, in how questions are framed, how processes are read, and how responsibility is taken when translating business needs into working solutions.

For Indivara, this kind of learning does not signal a conclusion. It reflects an ongoing effort to strengthen how work is understood and carried forward, one project and one decision at a time.

#### Appreciation

Thank you to all participants of the BA School Fast Track (Intermediate to Advanced Level) and Product Immersion, held from 24 to 28 November 2025, for their active engagement throughout the sessions.

Appreciation is also extended to the trainers **Jusuf Sjariffudin** (CEO of Indivara Group), **Jimmy Wijaya** (Managing Director of Jatis Solutions), **Daniel Lukman** (Managing Director of Inteleq), **Riza Setyawan** (Business Analyst at Jatis Solutions), **Maghfiroh Ramadhani Husein** (Product Manager), **Muhammad Rifky Andrianto** (UI/UX Designer), **Ersa Aditya Hasdianto** (Project Management Office), and **Yudhi Muhammad Hamzah Kusuma** (Development Manager), along with the ISSM Product Team, for their contributions.

Thank you as well to SXI Management, particularly Ergilio Ong, for supporting this cross-entity learning initiative. **Inside Indivara's BA School Fast Track and Its Cross-Entity Learning Experience**





## BERSAMA and PT Bersama Merah Putih Sejahtera Officially Launched the Cash Deposit Machine (CDM) Service at Grosir Mamang, Jakarta

Jakarta, 30 July 2025 – As part of efforts to expand the reach of modern financial services and enhance transaction convenience for the public, BERSAMA, together with PT Bersama Merah Putih Sejahtera, has officially implemented a Cash Deposit Machine (CDM) service at Grosir Mamang, Jakarta. This strategic initiative marks an important step in BERSAMA's commitment to delivering innovations and transaction solutions that are increasingly simple, fast, secure, and accessible directly within retail activity hubs.

The CDM service is an automated facility designed to simplify everyday financial transactions. Equipped with technology that processes cash deposits in real time, the machine offers a convenient option for small shop partners, wholesale operators, MSMEs, and the general public who need to deposit cash into their bank accounts without visiting a branch. Operating daily according to Grosir Mamang's business hours, the facility provides greater flexibility, especially for those who require cash deposit services outside of standard banking hours.

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The presence of a CDM at Grosir Mamang opens new access for customers to complete financial transactions directly at a location that is already part of their daily routine. More than just adding a new service, this facility represents a breakthrough by BERSAMA in modernizing the financial transaction experience within retail environments. By integrating banking services directly at retail points, BERSAMA connects people's transactional needs with modern financial services that are closer and more accessible to various types of users.



Beyond offering greater convenience for users, the implementation of this CDM service also reflects BERSAMA's support for the development of the digital payment ecosystem within retail areas. This facility is expected to strengthen financial inclusion by giving broader access to safe and reliable financial services. Ultimately, this enhanced access contributes to improved productivity for business operators, smoother daily cash flow, and greater efficiency at the retail level.

The owner of Grosir Mamang expressed deep appreciation for the introduction of this facility.

“ We want Grosir Mamang to be a practical financial service hub for everyone. With the Cash Deposit Machine service, customers can transact anytime, more efficiently,” he said. He noted that this facility provides significant added value for wholesale customers and can help improve the smoothness of their business operations.

With the official launch of this service, BERSAMA further reinforces its position as a pioneer in providing CDM Cash Deposit Services within retail environments. This innovation showcases the company's commitment to continually delivering modern and integrated financial transaction solutions that address the needs of today's consumers. Through the right collaborations and adaptive use of technology, BERSAMA aims to continue supporting the transformation of national financial services into a more inclusive, efficient, and accessible ecosystem for all.

## Advantages and Benefits of the CDM Cash Deposit Service



### Cash Deposits 24/7

Small shop partners, wholesalers, and the general public can deposit cash anytime, including national holidays (following the operating hours of the host location).



### Real-Time Fund Availability

Deposited cash is credited instantly to bank accounts, helping ensure smooth cash flow for business owners.



### Deposit to All Banks

This service supports cash deposits to all banks in Indonesia with multiple Rupiah denominations, except Rp2,000 and Rp1,000 notes.



### More Affordable Service Fees

Deposit service fees are more competitive compared to other cash deposit agent services.



**Any Update or news about your current project, initiatives, or recent achievement? Don't hesitate to share**

**"Let's keep the information flowing & celebrate each other's successes!"**

News and updates can be sent via email to:

[maria.gaviota@indivaragroup.com](mailto:maria.gaviota@indivaragroup.com)  
[burt.esra@indivaragroup.com](mailto:burt.esra@indivaragroup.com)



## Executive Leadership Welcomes New Talent: Maganghub Internship Program

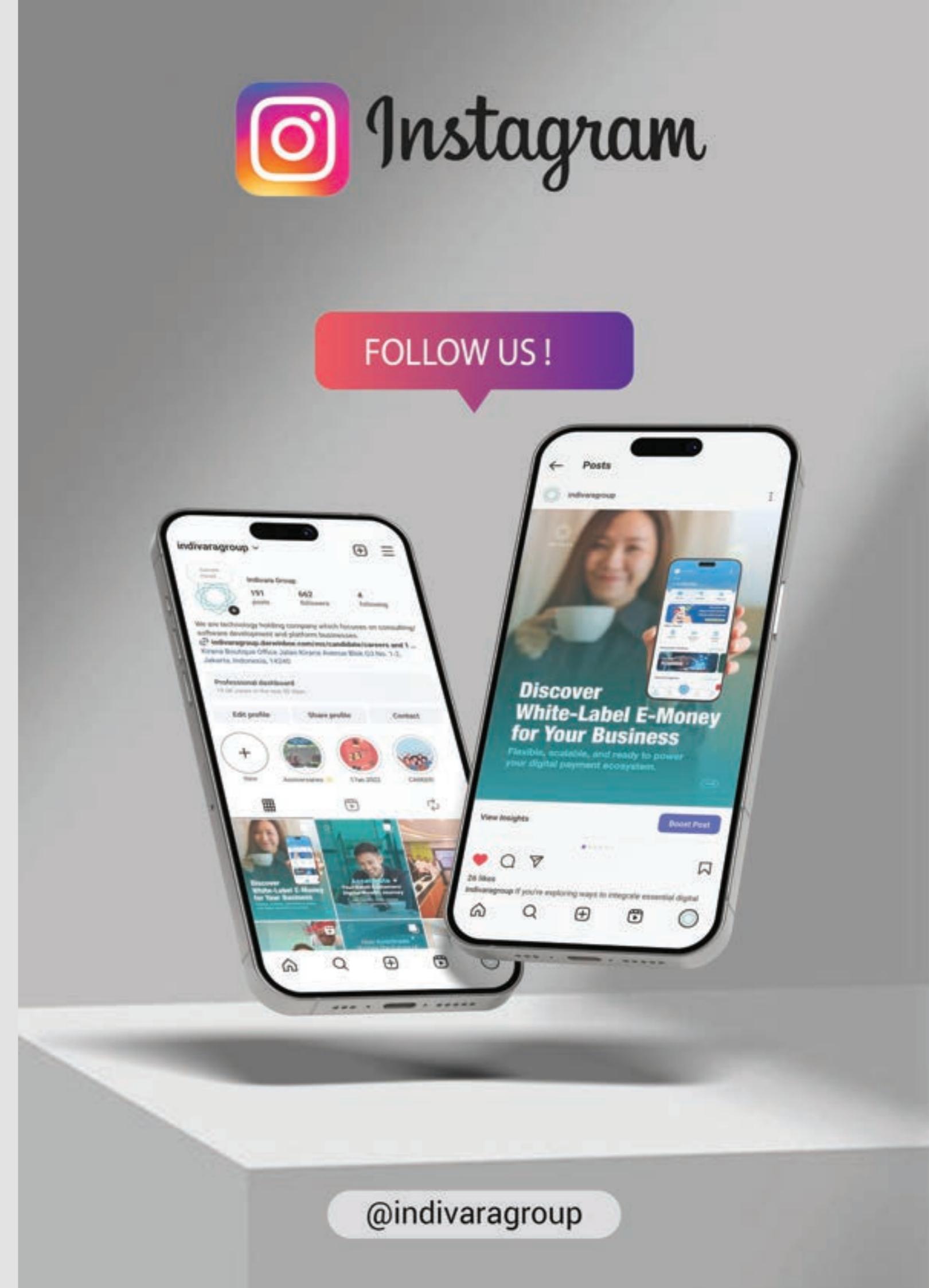
Empowering the next generation of digital professionals is a cornerstone of our corporate strategy. Recently, we demonstrated this commitment by opening our doors to two new groups of interns from the Ministry of Manpower's (Kemenaker) Program Pemagangan Lulusan Perguruan Tinggi.

To ensure a meaningful start to their professional journey, both groups were greeted directly by our top management. The first batch, arriving on October 29, was welcomed by Jatis Mobile President Director & CEO Erik Rivai Ridzal. Subsequently, on November 24, Jatis Mobile Vice President Director & Deputy CEO Asrul A. Ali led the welcome session for the second batch.

These sessions offered more than just a standard introduction. Erik and Asrul shared their personal career paths and life experiences, providing a roadmap for professional growth.

By connecting directly with leadership, the interns gained valuable insights into building a strong work ethic and navigating the professional landscape.

We are delighted to have these aspiring professionals join us and look forward to seeing them contribute to our innovations in the coming months.



@indivaragroup

# Jatis Solutions Implements Mutual Fund Back Office Enhancement (Regulatory & Audit) Project for Danamon

Jatis Solutions has implemented and completed the go-live of the Mutual Fund Back Office Enhancement (Regulatory & Audit) Project for PT Bank Danamon Indonesia Tbk. The system is now live and supports selected internal back-office processes through system integration and automation.

## Project at a Glance

The project was initiated following regulatory auditor findings reported since 2018, which highlighted the need to strengthen compliance and improve the reliability of certain internal processes. Prior to this implementation, several back-office activities were handled manually, making it more challenging to consistently meet regulatory and audit requirements.



This initiative was undertaken to support Danamon's internal teams in managing regulatory obligations more effectively, while improving day-to-day operational processes.

## Implementation Scope

Under this project, Jatis Solutions implemented:

- A direct system-to-system (host-to-host) connection for the Know Your Customer (KYC) creation process to Sinvest
- 40 integrated modules that connect multiple internal systems through secure system integration

These implementations are designed to reduce manual handling, support structured data exchange, and improve consistency across internal workflows.

## Current Operational Use

The solution was delivered end-to-end and is now live in the production environment, where it is used by Danamon's back-office teams as part of their operational activities.

Following go-live, stabilization activities were carried out to ensure the system operates as intended.

## Impact on Internal Operations

With the system now live, the implementation supports Danamon's back-office operations by:

- Enabling more efficient handling of selected internal processes
- Providing systems that are ready for daily operational use
- Supporting regulatory and audit requirements more consistently

Over time, this implementation also provides a foundation for future system enhancements and continued internal digital improvement.

## Collaboration and Appreciation

The implementation and go-live of this project were made possible through close collaboration between Danamon and the Jatis Solutions project team. Clear communication, defined responsibilities, and alignment on business and regulatory requirements played an important role throughout the project.

Jatis Solutions would like to express its sincere appreciation to the Jatis Solutions project team **Hartman Ang (PM), Roro Willis K. (BA), Sydney Ahna Aisyah (BA), Hizkia Josef (QA), Dimas Christianto (BA/QA), Azzahra Siti Ramadhani (BA), Hery Setyawan (BA), Randy Wijaya (Tech Lead), Stephani Dian Angelina (Tech), Andi Malik (Tech), Yeremi Bento (Tech), Aziz Musyaffa (Tech), Nathaniel Davin (Tech), Yasmine Hapsari (Tech), and Alief Fitriyanto (Tech)** for their time, expertise, and commitment throughout the project lifecycle.

With the system now live, Jatis Solutions remains committed to supporting Danamon in maintaining reliable internal operations and meeting regulatory requirements, while continuing to strengthen collaboration in future initiatives.





## Empowering Enterprise Growth through the Jatis WhatsApp Day Series

Staying ahead in the digital landscape requires continuous adaptation to new tools and features. We recently concluded the Jatis WhatsApp Day (JWD) series to ensure our existing partners remain fully equipped with the latest advancements in the WhatsApp Business Platform and Artificial Intelligence solutions. This initiative focused on helping clients understand and implement these upgrades across various divisions to suit their specific business requirements.



The series demonstrated strong engagement from our partner ecosystem. We successfully conducted 15 event sessions attended by distinct clients from diverse industries including financial services, e-commerce, transportation, and retail.

Notable companies such as Bank Mega, Samsung Electronics Indonesia, Ranch Market, and Asuransi Sinar Mas joined us to optimize their digital strategies. This extensive engagement highlights our dedication to driving tangible business value for every client we serve.





Bersama Dekat, Lengkapi Setiap Tempat



## Introducing Bersama Home: WSMM's Approach to Direct Consumer Engagement

When you look at Indonesia's traditional market landscape, a clear pattern appears. People choose products based on familiarity and simple day-to-day experiences. They often follow what a neighbor recommends, what they taste at a community gathering, or what they see at a small canteen near home. This everyday behavior encouraged PT Warung Sejahtera Maju Makmur (WSMM) / Bersama Distributions to explore a more direct way for brands to connect with consumers. From that idea, WSMM developed an initiative called Bersama Home.

### Where the Idea Began

WSMM was established in 2024 and has been growing its presence in Indonesia's general trade environment. The team operates regional warehouses in Tangerang, Gisting and Lamongan, supported by collaborations with wholesalers in various districts. Through these early operations, the team noticed how often principals struggled to gain clear insight into how consumers actually interact with products.

### What Bersama Home Brings to the Table

Bersama Home is a direct-to-consumer channel designed by WSMM. It focuses on meeting people in their daily environments so they can experience products firsthand.

Field teams visit residential areas, campuses, small businesses and broader community activities. They share product samples, explain usage and observe how people respond. These interactions help uncover practical insights: what people notice first, what they ask about, and how they feel after trying something. The information is then shared with principals to support their decisions on pricing, packaging or market approach.



Bersama Home is supported by Bersama Hubs across regions. These hubs help maintain stock availability and allow the field teams to work more efficiently. The structure creates a natural connection between logistics and consumer engagement.

## Where the Conversations Happen

The strength of Bersama Home lies in the environments it enters. A parent may try a product at a neighborhood activity and bring that experience home. A student who samples something during a campus event might talk about it with peers. A small food stall owner could test a variant and consider whether it fits their menu. These are simple, unforced interactions that often shape early opinions of a product.

Bersama Home aims to be present in these moments. Observations gathered from natural settings tend to reflect real behavior and preferences.



## What Principals Gain from This Approach

Principals receive a closer look at how people react to their products. Bersama Home gives them feedback that might not surface through standard distribution channels. They can study how a new SKU is received, identify concerns early and refine their strategies with clearer information. This approach reduces guesswork and helps align products with consumer needs.



## What This Means for WSMM

For WSMM, Bersama Home is part of its journey to better understand Indonesia's consumer landscape. It helps the company learn not only about distribution flow but also about how products are perceived in real situations. The initiative reflects WSMM's effort to strengthen both operational and market insight capabilities as it continues to develop.

As Bersama Home progresses, the team will continue observing how different communities respond and how these findings can support ongoing work with principals. The initiative is expected to evolve naturally as more activities take place in the field. Through this process, WSMM hopes to build a steadier understanding of consumer behavior and apply it in a way that supports its overall development.



## Building Emergency Preparedness Through Fire Drill Training

On 19 and 20 December 2025, Indivara conducted a fire drill exercise as part of our efforts to strengthen workplace safety and emergency preparedness.

The session on 19 December focused on building awareness and understanding. Employees were briefed on fire safety fundamentals, evacuation procedures, emergency response roles, and evacuation flow in the event of a fire. As part of this initiative, PIC ERT (Emergency Response Team) were also assigned on each floor to help coordinate and guide employees during emergency situations.

The exercise continued on 20 December with practical training. Participants took part in a live demonstration on how to properly use APAR (fire extinguishers), including correct techniques for extinguishing fires safely. This hands-on session allowed employees to apply what they had learned and build confidence in responding to potential fire incidents.

Thank you to everyone who participated and supported the activity over the two days. Through both learning and hands-on practice, this fire drill helped reinforce a safer and more prepared working environment for all.



# Love, Work, and Everything In Between at Indivara

Some people join a company for work. Some for the opportunity. And some though they never expect it find a little more than that.

For Risti Nurcahyani, now the Head of Talent Acquisition & HRBP, her journey at Indivara began with a simple sense of possibility. "I remember feeling curious and excited on my first day," she shared. "It felt like the start of something good."

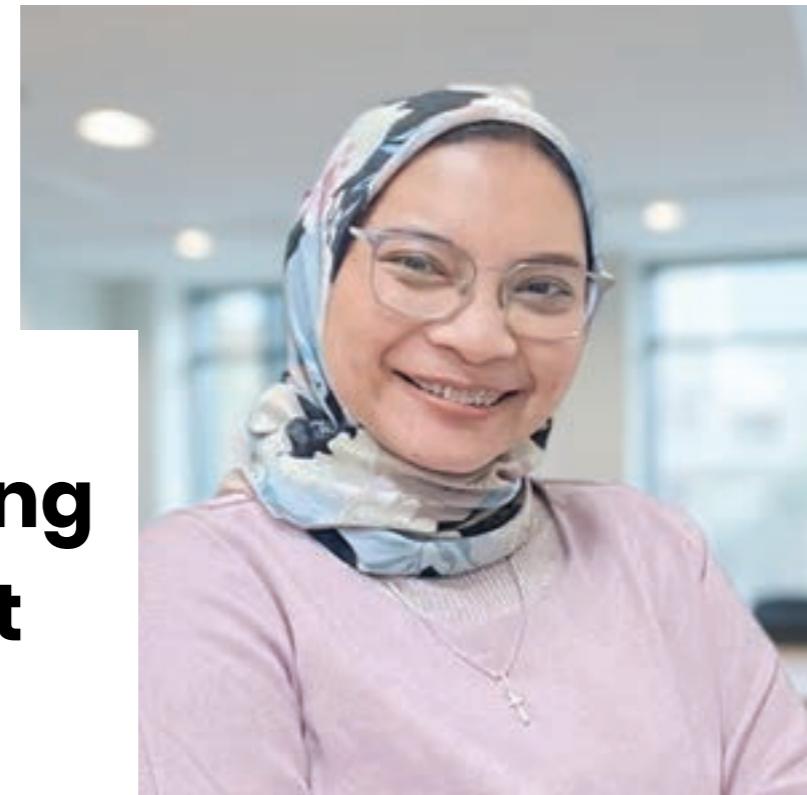
She quickly discovered that Indivara wasn't just a workplace, it was a community. A slightly quirky, very supportive family where people grow, collaborate, and sometimes... unexpectedly meet their future partner.



## Finding Her Place at Indivara

In her role today, she meets talents from all walks of life, helps shape the organization, and she joked "sometimes plays the office therapist."

Her experience has been an energizing mix of fun, challenge, and meaning. Every day reminds her why she loves working with people.



## When HR Meets Heart

Her love story began in the most unexpected place: the interview room.

She met her now-partner while evaluating him as a candidate. "I was fully in HR mode, focused on assessing his skills, at least I was supposed to be," she recalled with a laugh. But between his thoughtful answers and calm confidence, something warm began to spark.

Of course, everything remained professional. But as they eventually worked together, that first impression deepened into something neither of them had planned but both are grateful for.

From "the Solution Architect" to "the person I look forward to seeing every day," their story is one that unfolded naturally, quietly, and beautifully within the walls of Indivara.



## Two Careers, One Shared Space

Being in the same work environment has become one of their strengths.

"It's like having a built-in cheerleader, problem-solver, and snack-reminder all at once," she said. They understand each other's schedules, pressures, and need for caffeine.

The shared environment makes good days brighter and tough days easier to manage something many couples working in corporate life can surely relate to.



## Finding Joy in the Team

Beyond her partner, she credits her energetic TA & HR team for making her workdays brighter. With their jokes, memes, and teamwork, they've created an environment that feels less like a traditional department and more like a fun, productive little family.

"They bring chaos in the best possible way," she said warmly.

## Values She Carries Forward

As the couple prepares for a new chapter in their lives, she reflects on the lessons Indivara has taught them teamwork, patience, open communication, and humor.

"These values helped us grow at work," she said, "and they're exactly the ones we want to carry into our marriage."



## Moments That Turn Into Memories

Among their memories lies one hilariously unforgettable moment "one of those perfectly chaotic situations that only happens once," she hinted. The details remain a secret between them, but it's a story that still makes them blush and laugh to this day.

Instead of embarrassment, the moment became a cherished reminder that even awkward experiences can turn into sweet memories when shared with the right person.



## A Journey That Grew Into Something More

Her story is a reminder that workplaces are more than desks, deadlines, and meetings. They're places where people grow professionally and personally. Sometimes, they're even where two paths cross in the most unexpected but meaningful ways.

And for her, Indivara will always be the place where a career journey blossomed into a life journey.



## If Not HR, Then.. Marketing?

If she weren't in HR, she admits she'd be curious to try Digital Marketing Communication drawn to the blend of creativity and strategy. "I can imagine crafting fun campaigns or turning everyday office moments into digital content," she shared.

For now, she playfully applies "a bit of marketing magic" to her HR work.

## A Single Word to Describe Her

When asked which word describes her best, she answered confidently: "Bright."

Because she aims to bring positivity, spark, and warmth wherever she goes something that anyone who works with her would surely agree with.



## Christmas Treats: A Small Pause Before Year End



On 15 December, we took a moment to step away from our daily routines and gather for Indivara's Christmas Treats.

It was a simple get-together, but one filled with easy conversations, shared laughter, and a chance to reconnect across teams. In the middle of a busy end-of-year period, having time like this together felt especially meaningful.

Thank you to everyone who joined and helped create a warm, relaxed atmosphere. As the year comes to a close, we look forward to carrying this sense of connection into the year ahead.



# GALLERY



# INDi ZINE

Indivara Group Magazine

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