

INDi ZINE

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Running the Extra Mile in Work and in Life

Milestones That Matter:

Celebrating 11 Years of
Indivara and 28 Years of
Jatis Solutions

United to Accelerate
Embracing the Spirit of
"Getting Back on Track"





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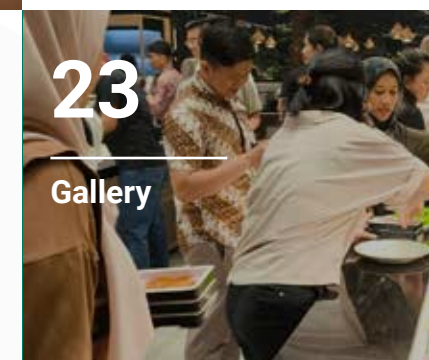


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United to Accelerate: Embracing the Spirit of “Getting back on Track”

Jakarta, August 4, 2025

At the Manhattan Hotel Jakarta, leaders from Indivara Group’s entities in Indonesia, Singapore, and the Philippines came together for the mid-year review. Carrying the theme “Getting Back on Track”, the gathering was more than just a business meeting it was a call to strengthen our foundation and renew our spirit of unity



The event opened with an inspiring address from Pak Jusuf, who highlighted the global economic challenges and an increasingly competitive landscape, where major technology players are now direct competitors. He emphasized that to thrive, we must be more agile, innovative, and adaptable.

The first session featured presentations from each business unit, sharing their performance updates, challenges, and strategic plans for the remainder of the year. Several units also reported on the progress of their products, from readiness and localization to compliance with relevant regulations.



Following the morning session, leaders enjoyed a lunch break that encouraged informal discussions and idea-sharing. In the afternoon, the presentations continued, ensuring every entity had the chance to share insights and strategies.

Closing the series, Pak Jusuf reflected on Indivara’s greatest strength: its people. He described the team as a “startup with adult supervision” a unique blend of fresh, innovative energy and years of industry experience.

Pak Jusuf also noted two internal challenges to overcome: working in isolated “silos” and reluctance to ask for help.

He firmly stated that **the silo mentality must end**. The long-term vision to grow Indivara into a large-scale, sustainable company can only be realized if we operate as one unified entity. Collaboration and mutual support are no longer optional, they are essential.

This is our shared commitment. Let’s make “Getting Back on Track” our daily guide reach out across teams, seek support when needed, and champion the projects and products of other units. By building a stronger foundation together, we won’t just get back on track, we’ll accelerate toward Indivara Group’s bold vision for the future.



**Enabled
Empowered
Execute**



A Successful Kickoff: PNMIM Retainer Program & Groovest Mobile App Development

On August 25, 2025, Jatis Solutions (JPS) together with PT PNM Investment Management (PNMIM) officially launched the PNMIM Retainer Program and Groovest Mobile App Development. This kickoff not only marks the beginning of a strategic project, but also reflects a long-term commitment to driving innovation, efficiency, and business growth for PNMIM.

Addressing Key Challenges

PNMIM has long been recognized as a pioneer of Sharia mutual funds in Indonesia. However, with the rapid development of user needs, several challenges had to be addressed:

- 1 The absence of an iOS-based application to reach a wider audience, especially millennials.
- 2 Unpredictable costs incurred whenever business changes or feature additions were needed.
- 3 The need for continuous technology updates to keep the app relevant, secure, and competitive.

Our Tailored Solutions

Through the Retainer Program, Jatis introduces a more adaptive and sustainable approach, which includes:

- 1 Modernizing SiJago using Flutter technology for cost-efficient development and maintenance.
- 2 Rebranding SiJago to Groovest, featuring a fresher and more modern UI/UX.
- 3 Monthly consultation and development services include brainstorming sessions, evaluations, and continuous improvements, with a dedicated resource capacity.
- 4 Active collaboration with the PNMIM team to ensure each development is relevant to market needs.



A Collaborative Spirit

The kickoff was attended by key representatives from both sides. From PNMIM: Ade Santoso Djajanegara (President Director), Tony Wijayanto (Director), Antonius Supriyanto (Head of Digital Retail Marketing), Deddy Hidayat (GA & IT Operations), and Guntur Gunawan (Head of Operations Division).

From Jatis Solutions: Jimmy Wijaya (Director), Akhmad Asad (Project Manager), Nicholas Sihotang (Head of Presales), Ayu Sagita (Sales Representative), and supporting team members.



Looking Ahead

In the short term, the success of this project will be reflected by the launch of the Groovest application that is accessible via both iOS and Android, addressing the needs of the millennial target market. In the long run, the project is expected to further strengthen PNMIM's trust in Jatis as a strategic partner and open doors for new collaborations in the future.

A Partnership for Growth

More than just a technology project, this Retainer Program marks a change in approach: Jatis is not only waiting for requests from clients but actively providing insights and strategic recommendations to support PNMIM's business growth. The strong support from both sides at this kickoff serves as a solid foundation for future success together.



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Road to SEJATI: Celebrating Creativity and Collaboration

On July 23 2025, Jatisians from across the country came together at Graha Orange to celebrate the spirit of **Road to SEJATI**. This special event was not just a gathering, but a journey that brought everyone closer as one family, united by the same values, inspired by the same culture, and energized by the same passion for growth.

From the very beginning, the atmosphere was filled with excitement. The event opened with remarks from the Board of Directors (BOD), who highlighted the importance of SEJATI as more than just a set of values, but it is also the foundation of how we work, grow, and succeed together. Their words set the tone for a day filled with creativity, collaboration, and joy.

The highlight of Road to SEJATI was a series of engaging team activities that allowed Jatisians to showcase their talents, teamwork, and imagination:

Cooking Wars:

Teams competed in preparing fried rice, each adding their own twist of flavor, creativity, and presentation. The result was not only delicious dishes but also stronger bonds formed through shared effort and laughter in the kitchen.





HAKA Challenge:

Teams performed powerful HAKA choreography, creatively infused with the core values of SEJATI. The performance was not only entertaining but also a symbol of energy, unity, and the resilience that define us as Jatisians.

Best Costume Contest:

Beyond the fun and colors, the costume challenge showcased how creativity and collaboration can shine when teams work together. It was a visual reminder of the diversity and innovation that thrive within our community.



Alongside the festivities, Road to SEJATI also placed a strong emphasis on learning and growth. A dedicated Back Office Workshop ran for more than a week, focusing on Artificial Intelligence. The workshop explored how AI can support employees in their daily work, from efficiency to innovation. This initiative reflected Jatis Mobile's commitment to empowering its people with knowledge and tools for the future.

The event concluded with a memorable evening at Kuningan City, where Jatisians enjoyed a movie night together, watching *Fantastic Four*. In the end, Road to SEJATI was more than just a celebration. It was a living expression of who we are as Jatisians: committed to excellence, driven by values, open to learning, and always ready to create joy together. Events like these remind us that our culture is not just written but it is lived, experienced, and celebrated every day.



Pegadaian Enhances Service Excellence with Digital Innovation, Supported by Jatis Solutions

As one of Indonesia's most trusted state-owned companies, Pegadaian serves millions through pawn financing and micro-lending services. To continue leading in service excellence, Pegadaian has embarked on the next stage of its digital transformation—this time with strong support from Jatis Solutions, a proud member of the Indivara Group.

The initiative introduces two key features: Top Up and Repeat Order. Both are designed to simplify daily operations, improve service continuity, and ensure smoother transactions for branch staff and customers alike.

By cutting unnecessary steps and integrating workflows, Pegadaian aims to empower employees to serve customers faster and more effectively.

To officially start the journey, the Kickoff project meeting was held on 9 September 2025. Representing Jatis Solutions were Elvira Sinambela (Sr. Account Manager), Veny Alfiandari (Project Manager), Dhani Yuliarso (Project Manager), along with the project management team. Their presence underscored Jatis' commitment to ensuring close collaboration with Pegadaian from day one.

According to Tjondro Setijo Utomo, Assistant Vice President of the Business Applications Department at Pegadaian, the collaboration with Jatis Solutions has been very encouraging.



"The Jatis Solutions project management team has been highly proactive and responsive, giving us confidence that this collaboration will help us achieve our goals," he shared.



Previously, Pegadaian faced the challenge of managing multiple platforms for different tasks. Now, with Jatis Solutions' expertise, the company is moving toward a unified, streamlined system—one that reduces complexity and enhances efficiency at the branch level.

This effort goes beyond solving immediate operational needs. It reflects Pegadaian's broader commitment to modernization, while also highlighting Jatis Solutions' ability to design technology that is closely aligned with each client's specific processes and challenges.

For Pegadaian, this means that new features are not only technically solid but also practical and impactful for the employees who use them daily.

For Jatis Solutions and Indivara Group, this collaboration is a testament to our commitment to enabling digital transformation across industries. The Top Up and Repeat Order features are just the beginning. Together with Pegadaian, we are laying the foundation for future innovations that will continue to strengthen their digital ecosystem and create long-term value for both employees and customers.



Milestones That Matter: Celebrating 11 Years of Indivara and 28 Years of Jatis Solutions

On October 2, 2025, the Indivara Group Office was filled with a sense of pride and connection as employees and leaders gathered to celebrate two milestones: Indivara Group's 11th anniversary and Jatis Solutions' 28th.

The joint event brought both companies together in one space, reflecting not only their shared history but also their common values: teamwork, perseverance, and continuous learning.

The celebration opened with remarks from Tetsuya Araki, Director of PT Indivara Sejahtera Mandiri, who encouraged everyone to stay confident and united amid challenges. He emphasized that while difficulties are inevitable in any organization's journey, Indivara's collective strength and collaboration will always be its greatest advantage.



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"I have full confidence in this team," he said. "While challenges will always be part of our journey, I believe that together, we can rise above them and emerge even stronger than before."

His message set a positive tone for the day, one that focused on resilience and shared purpose.

When Jimmy Wijaya, Managing Director of Jatis Solutions, took the stage, he reflected on nearly three decades of growth, a journey that has shaped Jatis Solutions into the company it is today. He described the 28-year milestone as a time to recognize how far the company has come, and how every step was made possible through teamwork and perseverance.

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"Twenty-eight years. If we think of it in human terms, that's an age of maturity. We've grown, and we need to understand and appreciate that growth,"



He also spoke about Jatis Solutions' strong business foundation, diverse product offerings, and talented engineers, all of which continue to position the company for greater impact and innovation. None of this, he emphasized, would be possible without the dedication of everyone who has contributed along the way.

Nicholas Sihotang, Head of Presales at Jatis Solutions, offered a reflection shaped by his own ten-year journey with the company. He shared how Jatis Solutions has evolved, from being known primarily as a software development house to becoming a trusted technology partner for end-to-end solutions and complex integrations.

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“What amazes me most is how our role has transformed,” Nicholas shared. “We help clients design and orchestrate how their technology works together. That transformation shows how much we’ve grown, not only as a company but as professionals.”

His words highlighted the spirit that drives Jatis Solutions forward, a mindset of constant learning and collaboration that enables the company to adapt and stay relevant in an ever-changing industry.



Beyond the speeches, the event was filled with warmth and togetherness. A piñata session brought laughter to the room, followed by a cake-cutting ceremony that symbolized unity and gratitude. The celebration concluded with a shared lunch, where employees from across teams gathered to reconnect and enjoy the moment. These simple yet meaningful activities reflected what both Indivara and Jatis Solutions stand for: collaboration, appreciation, and the belief that every achievement is built together.

The anniversaries served not only as a time to celebrate but also as a reminder of shared progress and purpose. With a strong foundation, growing expertise, and a clear vision for innovation, both Indivara Group and Jatis Solutions are ready to move forward: stronger, smarter, and more connected than ever.



Beyond the Job Title



Running the Extra Mile in Work and in Life

Meet **Insan Luthfi Habibi**, or simply **Luthfi**, our **Head of Managed Service** at Jatis Solutions. His journey with the company began back in 2011, before he explored opportunities in other industries. In 2014, Luthfi joined one of the largest pharmaceutical companies, where he spent five years sharpening his skills. His adventurous spirit then led him to a startup specializing in IoT solutions for the industry. After three years, life brought him back to Jatis, where he now leads the Managed Services and Maintenance division.

In his role, Luthfi ensures that his team **not only delivers high-quality work but also grows into excellent consultants who can thrive in the industry**. For him, the most exciting part of the job is meeting people from all corners of the business vendors, sales, back office teams, and clients each interaction offering fresh perspectives and unique personalities.



Finding Balance in Movement

Outside the office, Luthfi finds balance and joy through cycling and running. While he considers himself more of a recreational rider and runner, he often challenges himself by joining competitions. Soon, he will participate in **SikSOROGO**, one of the biggest trail running events in Indonesia, where he has registered for the 50k category. For Luthfi, these activities are more than just hobbies they are ways to relieve stress and recharge his energy, allowing him to return to work with renewed focus.



Facing Challenges with Gratitude

When it comes to challenges, Luthfi doesn't single out one particular moment. Instead, he embraces the idea that every challenge is unique, tough, and at the same time meaningful. His philosophy is to face them all with equal energy and optimism, turning obstacles into opportunities through gratitude. **"Always be grateful whatever your conditions,"** he says, a motto that guides both his work and personal life.



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*Always be grateful,
no matter what
situation you're in.*

Insan Luthfi Habibi

Life Beyond the Office

Luthfi values his colleagues highly, describing them as a diverse group whose personalities each bring fun and positivity to the workplace. If given the chance for a long vacation, his dream destination would be **Banda Neira in Ambon**.

And if he weren't leading in the tech industry? Luthfi imagines himself as a professional footballer, remembering his passion for the sport from a young age up until his college years.

When asked to describe himself in a single word, Luthfi smiles and answers simply: **"Chill."**



**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
or burt.esra@indivaragroup.com



Indivara Achieves ISO/IEC 27001:2022 Certification

Strengthening Trust in Digital Remittance and Payment Solutions

Jakarta, September 8, 2025 – Indivara has officially obtained the ISO/IEC 27001:2022 certification, reinforcing its reputation as a trusted leader in digital financial services. This globally recognized achievement underscores the company's commitment to safeguarding data, securing transactions, and maintaining client confidence.



Why It Matters

Enhanced Data Protection

Safeguarding sensitive client and customer information.

Regulatory Compliance

Meeting international and financial industry requirements.

Proactive Risk Management

Anticipating and mitigating security threats.

Stronger Trust

Reassuring partners and users that security is our top priority.



Moving Forward

This certification is not the finish line, but the beginning of a continuous journey. Indivara will keep improving its security practices, conducting regular audits, and fostering a culture where every team member plays a role in protecting data.

By achieving ISO/IEC 27001:2022, we reaffirm our dedication to innovation, reliability, and trust in every solution we deliver.



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