

Analysis of Information Technology Strategy in Multifinance Companies Based on Digital Present Information Website

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ABSTRACT

Keywords: Transformation; Security; Automation.	Digital Data Process	Technology is needed in the process of collecting data, information, and activities to reduce the use of paper or paperless. According to OJK, a Financing Institution is a business entity that carries out financing activities in the form of providing funds or capital goods. Some of the benefits of IT strategy Making a roadmap for IT development and development related to infrastructure, application systems, services, and information security. With the data and information that can be collected, can be managed and used in decision-making through an analysis that can be used in looking at the policies and strategic decisions of the organization. With the IT strategy, companies can have strategies in securing data and system management in the organization, in particular, it can be used to segment the market and determine business focus to increase added value that can be provided to consumers or debtors. From making a checklist using the websites of 26 finance companies, it can be seen that the company's strategy in digitalization and information technology such as having applications, ISO 270001 standards, using marketing and payment channels as well as the use of financing glorification forms and financing applications shows that multifinance companies have begun to move to digitalization. If a multi-finance company has an aggressive vision for asset development and digital presence, digital channels are enhanced to increase the number of potential new customers entering through digital channels and of course by improving and maintaining data quality by using third-party data and increasing payment channel cooperation to ensure more choice of debtor payments. With a moderate vision, the use of third-party data to improve credit quality to improve or improve the quality of the asset portfolio of multifinance companies.
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Introduction

In today's organizational development, the role of technology is very necessary in the process of collecting data, information, and activities to reduce the use of paper or

paperless (Pramesti, 2019). Information technology is not only a business supporter, but also one of the main keys in facing competition in various industries, including the multifinance industry (Landri, Suyanto, & Yasir, 2018). Organizations that can implement IT strategies well can achieve operational efficiency, product innovation, and good customer service (Bîzderea, 2017). According to OJK, a Financing Institution is a business entity that carries out financing activities in the form of providing funds or capital goods (Pyriana et al., 2022). Financing Institutions include a financing Company, a business entity specifically established to conduct Leasing, Factoring, Consumer Financing, and/or Credit Card business (Syafie, 2022).

Industry Minister Saleh Husin said Financing Institutions in Industrial Development can open access to financing for SMEs and increase the competitiveness of national industries (Santoso, 2022). This institution can indirectly encourage the achievement of national economic independence, not only on dependence on foreign loans, but also on dependence on raw materials and industrial capital goods," he said. Furthermore, the Industrial Development Financing Institution also encourages the achievement of industrial development targets as mandated in RIPIN, namely accelerating economic growth and providing employment, increasing people's productivity, and improving the quality of life of Indonesian people, through the provision of alternative industrial financing schemes that are more competitive. [www.kemerperind.go.id]

In addition, technology is developing faster and bringing changes to all areas of development and people's lives (Bintang & Hendra, 2024). In addition to increasing efficiency and new opportunities, technological advances have an impact on workforce needs (Munawaroh et al., 2019). Work that is routine, manual, and cognitive will be reduced. Indonesia will take advantage of technological advances for development by minimizing disruption. Future technology trends: digital technologies (mobile internet, automation, and cloud technology), technologies that reduce physical limitations and distance (IoT, transportation and distribution, additive manufacturing/3D printing, and nanotechnology), renewable energy technologies (solar, wind, nuclear, biomass, and geothermal), and health technologies (genetics, medicine and recovery, and health services) (Adha, 2020). Some technological developments ahead: electronic commerce is changing conventional commerce to electronic; Industry 4.0 integrates cyber-based virtual production processes and artificial intelligence; blockchain, a fusion of AI, big data, and IoT, is capable of real-time verification of financial transactions, eliminating the need for a third party; Genetic engineering improves quality of life. [Website Indonesiabaik.go.id.

Motivation for writing this scientific journal:

1. Sharing knowledge on the role of IT strategy in the digital era in the multi-financial industry
2. Provide an overview to readers on how to implement IT Strategies for some of the best multi-finance companies into 3 categories of asse magnitude

3. See how multifinance companies execute the vision, and mission of the organization, especially related to information technology and digitalization presented on the company's official website.

Technology has a crucial role in supporting business strategy, ranging from process automation to creating new opportunities through innovation in addition to the existence of information technology the strategy of a company or organization in the long and medium term is translated into the vision, mission, and action plan of an organization can be monitored and evaluated with the data and information presented in a report that can be accumulated at any time in real-time as One of the Organizational decision-making Sara (Sumadi, Putra, & Firmansyah, 2022).

The IT Strategy of an organization can provide an overview and direction of the organization about:

1. Analysis of the internal and external environment of the organization that includes business needs, necessary IT resources, and opportunities and threats in the business environment
2. Making a roadmap for the development and development of IT related to infrastructure, application systems, services, and information security
3. With the data and information that can be collected, it can be managed and used in decision-making through an analysis that can be used in viewing policies and strategic decisions of the organization
4. With the IT strategy, companies can have a strategy for securing data and system management in the organization
5. In particular, the existence of IT strategies can be used to segment the market and determine business focus to increase the added value that can be provided to consumers or debtors.
6. Build a digital platform that makes it easy for Debate to access multi-finance services online, integrating the approval application process and disbursement of funds digitally and online.
7. Creating digital financial products that can meet market needs and provide online loan services, online payments, and various other financial solutions that will be able to emerge in the future.

Method

This research uses a library research approach or literature study. To find data on literacy studies can refer to books, research journals that have been published both locally and internationally, scientific writings, research that has been done by others before, and articles published in the form of magazines and newspapers. According to Lofplad (1984: 47), the main data sources in qualitative research are words and actions, the rest is only additional data such as documents and others. According to Rachmat Kriyantono, the purpose of research with a qualitative approach is to explain in detail the phenomena that occur in society by collecting detailed and complete data. This suggests that the integrity and depth of the data investigated were critical in this study.

SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis (or SWOT matrix) is an efficient structured planning method used in the case of strategic planning, to identify potential and project priorities for the achievement of development strategies [9]. Strengths and weaknesses (local analysis) are internal factors while opportunities and threats (global analysis) are external. Evaluation of internal and external environmental factors is an important part of strategic planning. The SWOT matrix connects external factors and internal company factors so that it can produce a strategy based on these interconnected factors. The SWOT matrix produces strategies by maximizing its internal factors, namely strengths (S) and weaknesses (W), with Opportunity (O) and Threat (T).

In writing this journal, the author conducted a literacy study using the official website of a multi-finance company which was divided into 3 asset categories from > 10 Trillion, 5-10 Trillion, and 1-5 Trillion where the 3 divisions of asset categories will be seen from some of the information presented on the website by looking at 3 information related to vision, mission and organizational structure and 19 digital presence assessments and starting from the use of applications, application of iso, social media such as Instagram, Facebook, Twitter, YouTube, LinkedIn, TikTok, line, WhatsApp, chatbox, financing simulation, financing application, QR Code, Chatbox Name, Payment Point.

Results and Discussion

Vision, Mission, and Organizational Structure

No	Nama Perusahaan	Website Organisasi	Kategori aset	Visi	Misi
1	BNF Finance	Website IT	> 10 T	Mengapa ada solusi keuangan yang terjangkau yang dapat membantu meningkatkan taraf hidup masyarakat	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
2	IFB Finance	Informasi Teknologi, Division Head	> 10 T	Mengapa Perbankan modern yang efisien dan inovatif	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
3	ANF Finance	Website IT Development & Operation	> 10 T	Mengapa perusahaan perbankan modern yang terjangkau yang dapat membantu meningkatkan taraf hidup masyarakat	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
4	OTC Finance	Website IT	> 10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
5	Adira Finance	Website IT	> 10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
6	ACE Finance	Website IT	> 10 T	Memberikan solusi keuangan yang terjangkau yang dapat membantu meningkatkan taraf hidup masyarakat	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
7	ACE Finance	Website IT	> 10 T	Memberikan solusi keuangan yang terjangkau yang dapat membantu meningkatkan taraf hidup masyarakat	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
8	Tabeta Astra Finance Services	Website IT	> 10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
9	Tanaka Mandiri Finance	Website IT	> 10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
10	BCA Finance	IT, Business Process, & Operation Division	5-10 T	Mengapa perusahaan perbankan modern yang terjangkau yang dapat membantu meningkatkan taraf hidup masyarakat	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
11	WOW Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
12	BNF Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
13	Mandiri Finance	Website Head, Information & Communication Technology, Operation, and Digital Business	5-10 T	Mengapa perusahaan perbankan modern yang terjangkau yang dapat membantu meningkatkan taraf hidup masyarakat	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
14	HSBC Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
15	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
16	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
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19	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
20	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
21	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
22	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
23	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
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25	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.
26	Wahana Finance	Website IT	5-10 T	Mengapa perusahaan solusi keuangan terjangkau yang membantu kontribusi positif terhadap pertumbuhan dan kesejahteraan masyarakat Indonesia	Melakukan bisnis keuangan yang efisien, tepat sasaran, aman, dan berkeadilan. Meningkatkan kualitas produk dan layanan yang inovatif dan kompetitif. Menjunjung tinggi nilai-nilai perusahaan. Meningkatkan hubungan dengan nasabah dan masyarakat. Melakukan kegiatan sosial yang bermanfaat.

Of the 26 companies that are the subject of a review of the organization's mission which means long-term goals, 3 companies list the organization's mission on the company's website, namely Mandiri Utama, Kredit Plus, and Radana Finance where when viewed from the asset category group, the 3 companies are in the 1-10 T category. And for the category of companies with assets > 10 T, it has not been seen to use the Vision related to information technology or digitalization. When viewed from the position in the data organizational structure, it can be seen that although it has not included the Vision of Digital or Information Technology, it has not been included in the long-term

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organizational goals, but it is clear that in the organizational structure, it can be seen that the IT directorate is under the leadership of a director even though it does not focus on IT, which sometimes 1 Director concurrently for 2 Directorates. Several companies with assets > 10 T have IT directors such as BFI Finance, OTO Finance, and Adira Finance.

Long-term organizational vision translated into organizational mission there are 9 out of 26 multi-finance companies that have missions related to digital and technology where these 6 organizations are in the asset category 5-10 T. If it is assumed that these companies within the next 2-5 years have targets and improvements in the IT field.

No	Nama Perusahaan	Website	Aplikasi	ISO	Instagram	Facebook	LinkedIn	Twitter	Youtube	Tiktok	Line	Whatsapp	Chatbox	Pengajuan Pembayaran	Simulasi Pembayaran	QR Code	Payment Point	Chat Sesi Name	%		
1	BFI Finance	https://www.bfi.co.id/		ISO 27001	Y	Y	Y	Y	Y				Y	Y	Y	Y			12	66,7%	
2	BF Finance	https://bfpro.co.id/	BF Mobile Customer		Y	Y		Y	Y					Y	Y	Y			Tempo Fina	11	61,1%
3	BAF Finance	https://www.baf.co.id/en	BAF Mobile		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y			Chat Sesi	15	83,3%
4	OTO Finance	https://www.otofinance.com/member/sign			Y	Y		Y				Y		Y						7	38,9%
5	Adira Finance	https://www.adira.co.id/	Adiraku	ISO 27001	Y	Y	Y	Y	Y				Y		Y				Tempo Adira	12	66,7%
6	ACC Finance	https://www.acc.co.id/acc/one/homepage	ACC One		Y	Y		Y	Y				Y		Y				Tempo Yana	10	55,6%
7	DPO Finance	https://www.dpo.com/	Smartexperience		Y	Y			Y			Y							Halo DPO	8	44,4%
8	Toyota Astra Financial Service	https://taf.co.id/	Fina	ISO 27001	Y	Y			Y			Y					Y			9	50%
9	Tunas Mandiri Finance	https://www.tmf.co.id/	MTF MobileApplication		Y	Y	Y					Y								5	27,8%

Point explanation of the company's asset > 10 T:

1. There is 1 multi-finance that states technology be part of the vision/mission of the organization, namely BAF Finance
2. Of the 9 multi-finance companies there are only 2 that do not have applications in the information display on the website
3. 3 multi finance companies display information on using QR Codes to download applications or communicate with the Company
4. For ISO 27001 certification, there are only 3 multi finance companies that have ISO certificates

SWOT Analysis



No	Nama Perusahaan	Website	Aplikasi	ISO	Instagram	Facebook	Linked	Twitter	Youtube	Tiktok	Line	Whatsapp	Chatbot	Pengajuan Pembayaran	Simulasi Pembayaran	QR Code	Payment Point	Chat Bot Home	%	
1	BCA Finance	https://bcafinance.co.id/	Fina	ISO 27001	Y	Y	Y		Y			Y		Y	Y			Tanya Adari	12	66,7%
2	WOM Finance	https://www.wom.co.id/	Kawan	ISO 27001	Y	Y		Y	Y	Y		Y	Y	Y	Y	Y	Y		15	83,3%
3	BRI Finance	https://www.brifinance.co.id/	Mybri		Y	Y		Y				Y							7	38,9%
4	Maybank Finance	https://www.maybankfinance.co.id/	MyKass										Y	Y	Y				6	33,3%
5	K3 MultiFinance	https://www.k3multifinance.co.id/			Y	Y		Y				Y		Y	Y				6	33,3%
6	Naga MultiFinance	https://www.cnaf.co.id/	Sahabat CNAF	ISO 27001	Y	Y	Y	Y				Y	Y						10	55,6%
7	Mandiri Finance	https://mandirifinance.com/id/home/	Mantis	ISO 27001	Y	Y		Y						Y					6	33,3%
8	Suzuki Finance	https://www.sfi.co.id/	SUF Smart		Y	Y	Y	Y	Y			Y							7	38,9%
9	Cipin Finance	https://cipin.co.id/	Mobile Cipin	ISO 27001	Y	Y	Y	Y				Y	Y						8	44,4%
10	Mandiri Utama Finance	https://mu.finaa.muf.co.id/		ISO 27001	Y	Y	Y	Y				Y	Y					Tanya Mona	10	55,6%
11	Kredit Plus	https://www.kreditplus.com/	KredItaps	ISO 27001	Y	Y	Y	Y						Y	Y		Y		11	61,1%

Point explanation on company assets 5 -10 T:

1. 6 multi finance companies state technology to be part of the vision/mission of the organization, namely Maybank Finance and Mandiri Utama Finance
2. Of the 11 existing multi finance, only 2 do not have applications in the information display on the website
3. There are 2 multi finance that display installment payment point information, namely Wom and Kreditplus
4. For ISO 27001 certification, there are already 7 multi finance companies that have ISO certificates

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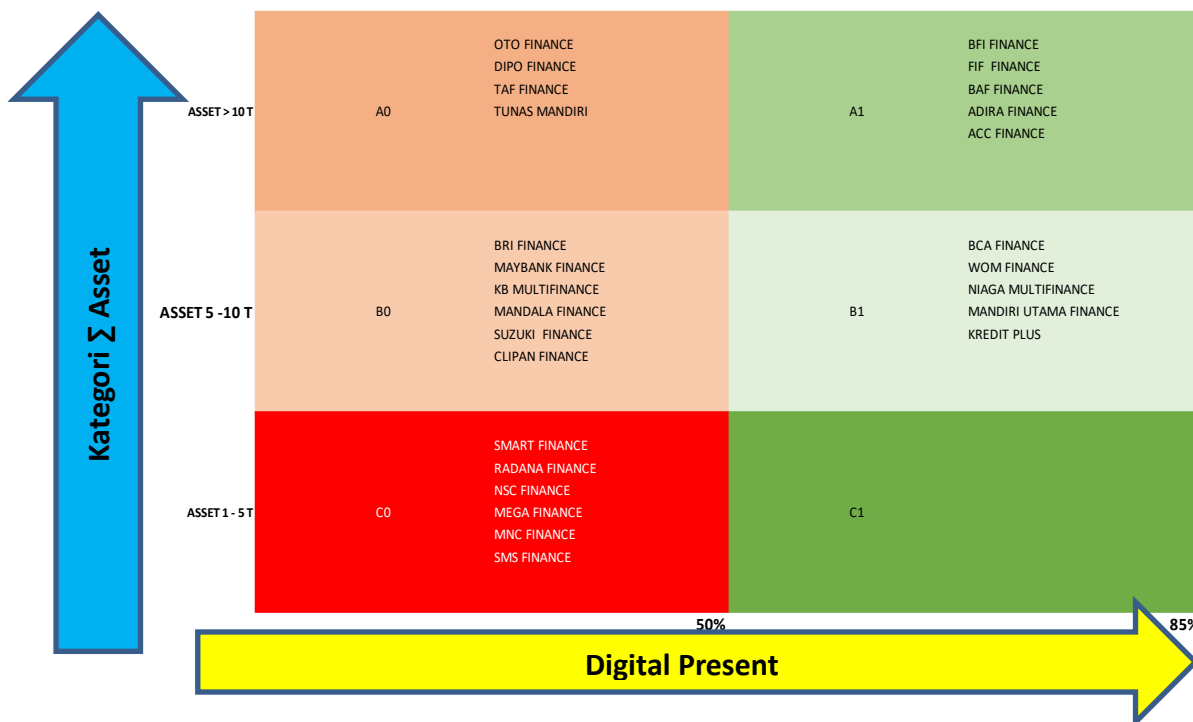
Strengths [Kekuatan]		Weaknesses [Kelemahan]	
<ul style="list-style-type: none"> Asset Portofolio Quality Organization Age Leadership 	<ul style="list-style-type: none"> Sumber Daya Manusia Budgeting Infrastructure Chat Box 	<ul style="list-style-type: none"> Aplikasi Telco Data Omni Channel Geo Tagging Credit Scoring Opportunities [Peluang] 	<ul style="list-style-type: none"> Biro Credit Investor Mobile Boarband 4G Payment Point Bonus Demografi Digital Collection Tanda tangan Digital Threats [Ancaman]

No	Nama Perusahaan	Website	Aplikasi	ISO	Instagram	Facebook	LinkedIn	Twitter	Youtube	Tiktok	Line	Whatsapp	Chatbox	Pengisian Pembayaran	Simulasi Pembayaran	QR Code	Payment Point	Chat Bot/Name	%		
1	SMART Finance	https://smartfinance.co.id/	SMART Cera		Y	Y	Y		Y			Y					Y	Tanya Mocha	7	38%	
2	Radino Multifinance	https://www.radnofinance.co.id/			Y	Y	Y	Y	Y											5	20%
3	NSC Multifinance	https://www.nscfinance.com/																		1	5%
4	Mega Finance	https://www.megafinance.co.id/			Y	Y	Y						Y	Y			Y	Tanya Mocha	9	35%	
5	MNC Finance	https://www.mncfinance.com/		ISO 27001	Y	Y	Y					Y	Y	Y						7	38%
6	SMS Finance	https://www.smsfinance.co.id/			Y	Y	Y	Y									Y			7	38%

Point explanation on company assets 1-5 T:

1. There are 2 multi finance that state technology to be part of the vision/mission of the organization
2. Of the 6 multi finance that exists, only 1 has an application, namely smart finance
3. There are 3 mulfinance that display installment payment point information, namely smart finance, mega finance, and SMS finance
4. Only 2 multi finance companies display the financing application form

Strengths [Kekuatan]		Weaknesses [Kelemahan]	
<ul style="list-style-type: none"> Organization Age Leadership 	<ul style="list-style-type: none"> Asset Cyber Security System Kurang Update Budgeting Portofolio Quality 	<ul style="list-style-type: none"> Sumber Daya Manusia Social Media / Channel Digital Aplikasi 	<ul style="list-style-type: none"> Cyber Attack Pinjaman Online Makro Ekonomi Pinjaman KTA Pegadaian Regularity Kompetitor Threats [Ancaman]
<ul style="list-style-type: none"> Telco Data Aplikasi Omni Channel Geo Tagging Credit Scoring Opportunities [Peluang] 	<ul style="list-style-type: none"> Digital Marketing Biro Credit Payment Point Digital Collection Tanda tangan Digital 	<ul style="list-style-type: none"> Mobile Boarband 4G Investor Bonus Demografi 	



When viewed for the condition of the IT structure in the organization, it can be seen in the appearance of the website what are the concerns in this case, for example, the IT team under the Directorate of Sales will be seen from the appearance and concern in the application used for submission or communication with debtors and the completeness of social media venture.

The decision of the organization in taking the vision and mission related to technology in the next 2-5 years is influenced by the organization's target of 3 years or 5 years, for example from the addition of assets whether to be aggressive with marketing channels or moderate only to survive but more to improve the quality of assets and the quality of technology Priority in determining portions, budgeting for IT whether to go to the system, infrastructure, or applications.

Company Asset > 10 T

Innovations for opportunities that are still not owned include omnichannel, digital signatures, credit scoring, and machine learning. Data centers that can be split are managed by themselves by looking at data security risks. Perform ISO certification to ensure data security and ensure public trust

Company Asset 5 – 10 T

With an aggressive vision, digital channels are increased to increase the number of potential new customers entering through digital channels. With a moderate vision, the use of third-party data to improve credit quality to improve or improve the quality of the asset portfolio

Company Asset 1 – 5 T

With an aggressive vision, digital channels are increased to increase the number of potential new customers entering through digital channels and of course by improving and maintaining data quality by using third party data and increasing payment channel

cooperation to ensure more choice of debtor payments. With a moderate vision, the use of third-party data to improve credit quality to improve or improve the quality of the asset portfolio.

Conclusion

In the future, the number of generations will move according to the human life cycle, of course, the existence of technology will be very helpful and easier. If referring to the results and discussions in the multifinance industry which is divided into 3 asset categories, of course, it has its challenges where those who have been included in the 10 T > assets will maintain and if possible will move to become leaders. Likewise, for multifinance companies with assets of 5-10 T and 1 -5 T whether they decide to be aggressive or survive. For companies that are still in the asset category between 5 -10 T & and; 1 - 5 T, of course, they will expect to be able to have a larger amount of assets which will certainly be attractive to investors who will invest their funds which have an impact on the low cost of funds so that the segment of financed debtors will be lower risk so that the portion of technology spending can be increased.

With the initial mapping of organizational conditions, especially for IT and Digital departments or directorates, will make it easier for a company to determine organizational goals in the next 3-5 years. The latest opportunities and innovations will always emerge, By using PASTEL analysis, and SWOT in the use of technology through website media in the multifinance industry every multifinance company has an overview of a company's strategy in the field of information technology and digitalization. By also paying attention to the opportunities and threats of each category of asset-based finance companies, you can see how a company applies technology in supporting business and the process of adapting to technology and digitalization by using applications such as digital signatures, third-party data to see the credit history of prospective debtors.

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