



The Company

- Largest peer-to-peer lending company in Indonesia
- Offers individual loans to employees and business loans for different stages in the supply chain process

The Problem

Help Investree define a strategic roadmap for the next 2-3 years that considers:

- Business strategy
- Operations and technology
- Resources

Our Recommendations

Business strategy

Product Strategy

Simplify and categorize products based on characteristics
Structure & strategize product development

Growth via Lenders

Scale is key to solving the 'chicken/egg' problem
Target the right supply side participants

Partnerships

Regulatory concerns must be addressed ahead of time
Partner with a bank(s)

Operations and technology

E2E process

Shift focus from low impact to high impact IT requirements

Business performance metrics

Become a data-driven company with a scorecard culture

Risk management

Adopt an integrated risk management perspective

Process control

Promote accountability and provides sufficient checks and balances

IT infrastructure and resources

Develop a new core strategy and strengthen IT team accordingly

Resources

Search & selection

Hire based on available person hours and sales to salary budget ratio

Onboarding & development

Define structure based on strategy and functions with checks and balances

Evaluation

Develop practical and easy to measure KPIs that foster collaboration

Retention

Cultural pillars should be promoted internally and externally