



## CUSTOMER CASE STUDY

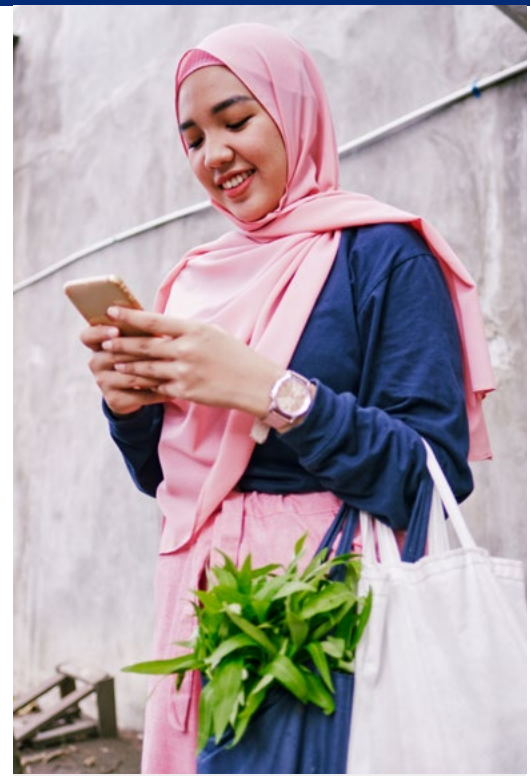
# PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) Grows Its Business by Going Fully Digital

As a leading bank in Indonesia, PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) serves an enormous customer base that is diverse geographically and socioeconomically. The company's customers range from farmers working among the country's 17,000 islands to millennials and executives doing business in Jakarta, one of the most populous cities in the world. BTPN Bank opted to eliminate branch offices and launch two mobile apps with the help of ForgeRock to deliver secure and enjoyable banking experiences for consumers and small business owners who were looking for a way to bank from anywhere at any time.

## Opportunity

BTPN Bank made the switch to 100% digital in response to growing demand from millennials who manage their lives on mobile devices as well as small business owners looking for a comprehensive digital banking experience. Making the transition wasn't easy due to disparate legacy identity systems. These outdated technologies threatened BTPN Bank's growth as the IT team built custom solutions that were complex and slowed their ability to innovate. Aiding the decision to migrate to ForgeRock and go fully digital was the possibility of cutting the high cost of maintaining bank branches as more customers were opting to do business online.

"Indonesia is a complex place for a bank to conduct business, with consumers and businesses located across 17,000 islands. Not everyone has easy access to brick-and-mortar banks, but most people have access to cell phones and the Internet. In order to reach the largest number of people as possible, we went with a mobile-first strategy," said Joko Kurniawan, SVP of IT Digital Service Enablement Head, BTPN Bank.



"ForgeRock could provide the highest level of security as well as the flexibility we required to deliver the services our customers need."

**Joko Kurniawan**  
SVP of IT Digital Service Enablement Head,  
BTPN Bank

## CUSTOMER

One of Indonesia's largest banks fast tracks innovation and reaches two million customers by migrating from legacy systems to the ForgeRock Identity Platform.

## HIGHLIGHTS

### 100%

BTPN Bank made the switch to 100% digital.

### 2 million

BTPN Bank's Jenius application gained two million (and growing) customers quickly.

In fact, the number of cell phones in Indonesia exceeds its population of 250 million people. And until recently, less than half of Indonesian citizens had bank accounts. "We saw a huge opportunity for mobile banking, reaching people who either didn't have easy access to an office branch or preferred the efficiency of conducting financial business on their phones. But to do that, we needed to integrate and upgrade our existing systems," said Kurniawan.

## Why ForgeRock

"We needed a solution that allowed for secure and quick onboarding of new customers and businesses with an exceptional digital experience throughout the customer lifecycle," said Kurniawan. "ForgeRock could provide the highest level of security as well as the flexibility we required to deliver the services our customers need."

Specifically, ForgeRock supports the most comprehensive security protocols, including stateful and stateless, and offers the flexibility BTPN Bank requires for application development, omni-channel support and device management. Additionally, ForgeRock met the bank's aggressive time-to-value requirements by deploying in just six months.

"As the Customer Identity and Access Management (CIAM) solution for our Jenius applications, ForgeRock is helping us grow our business beyond our expectations."

**Joko Kurniawan**  
SVP of IT Digital Service Enablement Head, BTPN Bank

## Results

BTPN Bank launched its Jenius application for consumers, and reached two million (and growing) customers quickly. By migrating its disparate systems onto ForgeRock, the company improved time-to-market and now has the ability to rapidly roll out new features and services. Additionally, by transforming into a fully digital bank, the company shut down its brick-and-mortar branches to reduce its operating costs. With the successful roll out of Jenius, BTPN Bank is now working with ForgeRock on continuous improvements with frictionless onboarding and more sophisticated user experiences to build deeper relationships with customers. The bank also recently introduced Jenius Wow--a full service financial platform for small and medium-sized businesses that enables users to complete a range of tasks from quickly provisioning users as cashiers to managing point-of-sale devices.

"Security is essential for quickly onboarding new customers and businesses, as well as providing an ideal digital experience," said Kurniawan. "As the Customer Identity and Access Management (CIAM) solution for our Jenius applications, ForgeRock is helping us grow our business beyond our expectations."

### About ForgeRock

ForgeRock, the leader in digital identity, delivers modern and comprehensive Identity and Access Management solutions for consumers, employees and things to simply and safely access the connected world. Using ForgeRock, more than a thousand global customer organizations orchestrate, manage, and secure the complete lifecycle of identities from dynamic access controls, governance, APIs, and storing authoritative data – consumable in any cloud or hybrid environment. The company is privately held, and headquartered in San Francisco, California, with offices around the world. For more information and free downloads, visit [www.forgerock.com](http://www.forgerock.com) or follow ForgeRock on social media.

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