



**Kesehatan Keuangan Karyawan:
Bagaimana Perusahaan
Dapat Membantu Karyawan
Capai Kemapanan Finansial?**

Visi Kami

Menjadi bank pilihan utama bagi pekerja Asia Tenggara

Misi Kami

Membantu jutaan pekerja kerah biru di Asia Tenggara mencapai keamanan finansial



Tim GajiGesa



Vidit Agrawal CEO & Co-Founder



Pengalaman memimpin **Payments Partnerships** di region Asia-Pasifik untuk **Stripe & Uber**



Martyna Malinowska CPO & Co-Founder



- Berpengalaman membangun solusi digital dan skor kredit alternatif untuk masyarakat underbanked dan unbanked di **LendoEFL**
- Ex-Product Director untuk **SC Ventures**



Ade Yuanda Saragih Country Head – Indonesia | **ZILINGO**



Berpengalaman memimpin tim berskala besar di Zilingo, Lazada, & BookMyShow

dan **81** karyawan yang tersebar di Asia Pasifik

Dipercaya oleh 300+ perusahaan



...dan masih banyak lagi!

Mengenal EWA



Earned Wage Access (EWA) adalah sebuah layanan di mana karyawan dapat mengakses gaji yang telah mereka peroleh dalam jumlah yang dihitung secara prorata setiap harinya.



Earned

Haknya berdasarkan jumlah hari kerja yang sudah dijalani.

Wage

Upah atas pekerjaan yang telah diselesaikan

Access

Akses fleksibel di luar tanggal gaji yang ditetapkan perusahaan

Skenario Kasus: Rahayu



Halo, saya Rahayu.
Saya bekerja sebagai **buruh pabrik pakaian** dengan gaji **Rp3.750.000 per bulan.**

Tanggal 1



Rahayu telah menggunakan gajinya untuk pengeluaran bulanan (sewa kontrakan, makanan, listrik, dll)

Tanggal 11



Rahayu mengalami kecelakaan dan perlu membayar tagihan medis dan servis motor



Solusi Tepat

Rahayu **tarik sebagian gajinya** yang telah ia hasilkan, dengan aplikasi GajiGesha



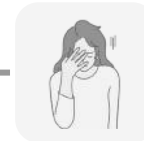
Tanggal 30

Akhir bulan, Rahayu **masih mendapatkan gaji** dan telah disesuaikan dengan penggunaannya



Solusi Cepat

Rahayu **ambil pinjaman dengan bunga tinggi** atau **mengajukan kasbon** ke perusahaan



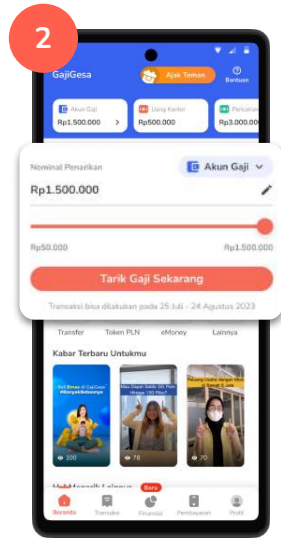
Tanggal 30

Akhir bulan, Rahayu harus **membayar pinjaman ditambah bunga**

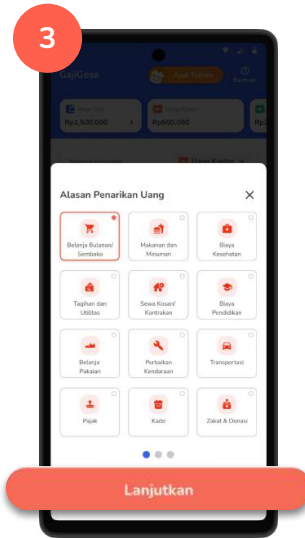
Cara menggunakan GajiGesa



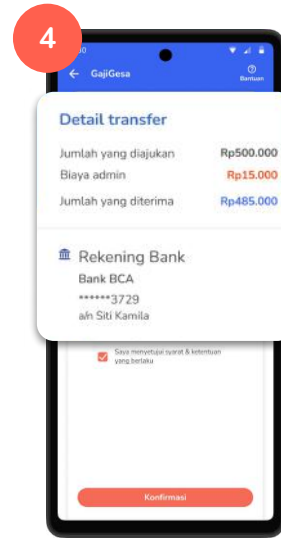
Login dengan nomor HP untuk dapatkan kode OTP



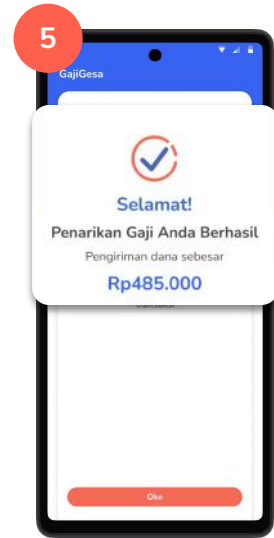
Tentukan jumlah gaji yang ingin ditarik, klik "Tarik Gaji Sekarang"



Pilih alasan penarikan

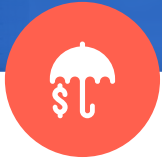


Pastikan informasi rekening sudah sesuai



Transaksi berhasil!

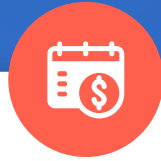
Pinjol berdampak pada kesehatan keuangan karyawan



Non-Pengguna EWA

3x lipat

Lebih rentan terhadap risiko ketidakmampuan membayar kebutuhan mendadak.



Sep '22 - Aug '23

1.027

Transaksi penarikan gaji lebih awal dengan tujuan pembayaran hutang & bunga keterlambatan di GG



Sep '22 - Aug '23

Rp **450**₀₀₀

Nominal penarikan gaji rata-rata per transaksi untuk pembayaran hutang & bunga keterlambatan di GG

Bagaimana solusi EWA GajiGesa tingkatkan kesehatan keuangan karyawan?



Kemampuan Menabung

60%

Pengguna berhasil meningkatkan saldo tabungan setelah menggunakan GajiGesa



Resiliensi

86%

Pengguna menjadi lebih percaya diri dapat menghadapi kebutuhan darurat berkat GajiGesa



Kurangi Stres

80%

Pengguna merasa stresnya berkurang setelah menggunakan GajiGesa

Pentingnya investasi untuk kesehatan keuangan karyawan



Membangun Kedisiplinan Keuangan

Dengan berinvestasi, karyawan belajar untuk mengelola uang dengan bijaksana



Pertumbuhan Nilai Aset

Alokasi dana pada aset investasi meningkatkan nilainya dari waktu ke waktu.



Melawan Inflasi

Jika hanya menyimpan uang di tempat yang tidak memberikan *return*, maka nilainya cenderung menurun karena inflasi.

42% pekerja di Indonesia dengan penghasilan di bawah Rp5.000.000/bulan menyatakan mereka tidak bisa menabung atau berinvestasi¹

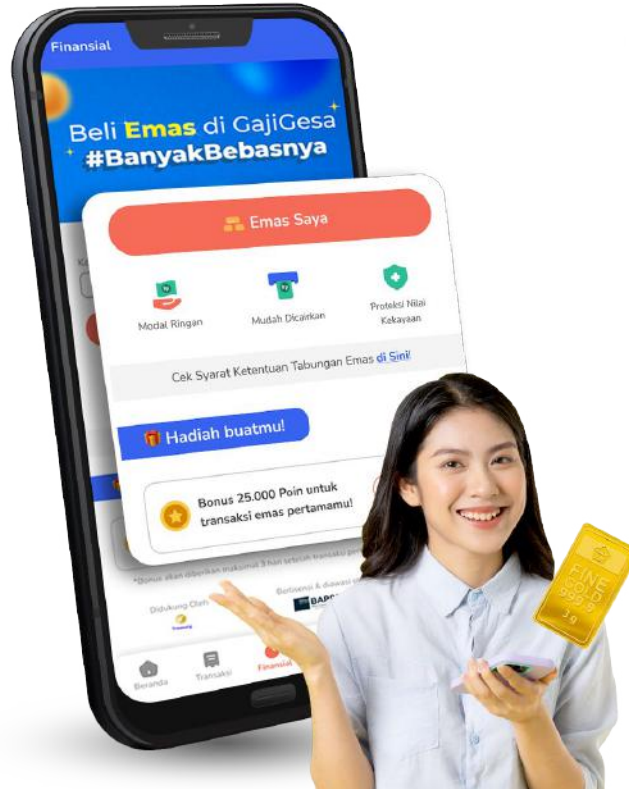
35% pekerja Indonesia berinvestasi emas¹

BARU!

Fitur investasi emas GajiGesa

Manfaat bagi Perusahaan

- **Tingkatkan employee retention**
Hadirkan employee benefit yang unik dan eksklusif
- **Edukasi finansial**
Perkenalkan investasi yang aman, stabil, dan mudah
- **Bebas biaya**
Jadi bagian dari perjalanan menuju kesejahteraan karyawan tanpa biaya tambahan



Manfaat bagi Karyawan

- **Bebas Jual-Beli**
Jual-beli emas di harga terbaik tanpa perlu menunggu tanggal gajian
- **Bebas Ribet**
Kelola gaji, transfer dana, bayar tagihan, dan investasi dari 1 aplikasi
- **Bebas Cemas**
GajiGesa bermitra dengan Treasury, platform emas digital berizin BAPPEBTI

Didukung oleh:



Berlisensi dan diawasi oleh:



Dampak GajiGesa bagi Indonesia

Total Karyawan yang beralih dari pinjol

27.863

Total dana yang teralihkan dari pinjol

Rp611,4 milyar

Total karyawan yang berhasil meningkatkan saldo tabungan

25.928



Terima Kasih!



gajigesa.com



[GajiGesa](https://www.linkedin.com/company/gajigesa)



[@GajiGesa](https://www.instagram.com/GajiGesa)



Strengthening Employees' Financial Wellness:
**How Companies Can Help
Their Employees Achieve
Financial Stability**

Our Vision

Become the Bank for Southeast Asian Employees

Our Mission

Help Millions of Blue Collar Workers in Southeast Asia
Achieve Financial Wellness



Experienced Leadership



Vedit Agrawal

CEO – Sales & BD



- Led **Payments partnerships** across **APAC** for **Stripe**
- Led **Partnerships** for **APAC** at **Uber**



Martyna Malinowska

CPO – Product, Engineering



- Worked on digital journeys and alternative scoring for underbanked and unbanked segments **without credit history at LenddoEFL**
- Worked on **Trust Bank** as a product director for **SC Ventures**



Ade Yuanda Saragih

Country Head – Indonesia | **ZILINGO**



- Managed large teams at Zilingo, Lazada, BookMyShow
- Got first-hand experience into Enterprise clients and insights from factory employees **day-to-day struggles** and employer **workforce management challenges while at Zilingo**

...other **81** talented team members with **44% of female** team members

Trusted by 300+ companies



...and more!

Our solution: GajiGesa



With GajiGesa,
employees **don't need
to wait** until payday to
access their own capital



Earned. Rights based on work days that have been executed.

– **Not early.**


Wage. Earnings that is entitled to be earned.

– **Not loan.**

Access. Instant & real-time.

– **Not payment in advance.**

How Earned Wage Access works



Hi, I'm Rahayu.
I have to **pay my rent**, so I
need to **withdraw \$100** first



Monthly Salary = \$300

Prorate (30 days) = \$10 per day



On the 15th, Rahayu needs **\$100** to pay her rent



Rahayu's salary: \$ 300

Accrued till day 15th: \$ 150

*15 days x \$10/day

Rahayu withdraws from GajiGesa: \$100

Remaining accrued balance \$ 50

*as of the 15th of the month

Remaining salary: \$ 200

*During Month-end

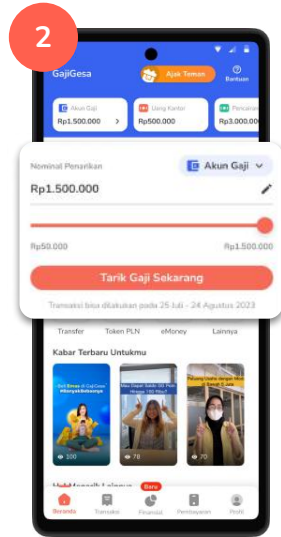
Employer will settle to GajiGesa: \$ 100

*Settlement will follow Salary Pay date

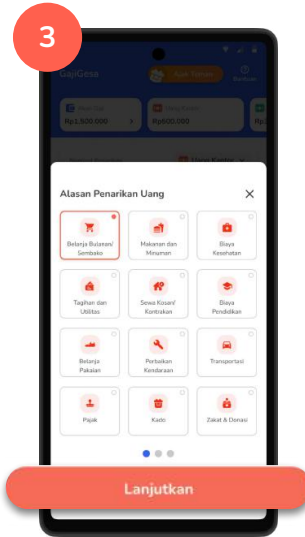
How to Use GajiGesa



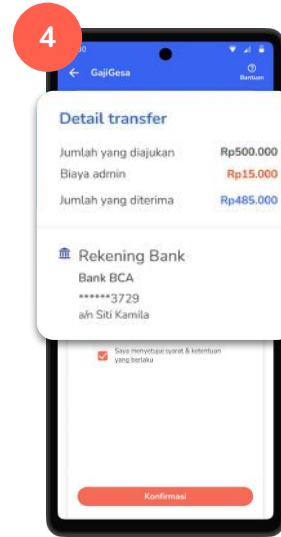
Login with phone number and OTP



Select the amount of salary to withdraw, tap "Withdraw Salary"



Select reason for withdrawal



Ensure the bank account information is correct



Transaction is completed successfully!

How loans negatively impact employees



Non-EWA Users

3x

More likely compared to EWA users to be unable to meet sudden needs



Sep '22 - Aug '23

1,027

Advance salary withdrawals made for loan payment and late payment fee



Sep '22 - Aug '23

Rp **450,000**

Average withdrawal amount per transaction to pay for loans or late payment fee

How GajiGesa's EWA improves employees' financial wellness



Ability to save

60%

Users are able to increase their savings after using GajiGesa



Resilience

86%

Users are confident that they can meet sudden expenses



Stress Reduction

80%

Users feel less stress after using GajiGesa

Importance of investment for employees' financial wellness



Build Financial Responsibility

Investing enables employees to be discipline and mindful of their spending and how they manage their income



Increasing Value

Investing allows employees' funds to grow in value over time



Hedge Against Inflation

Saving money in bank accounts without interests will result in diminishing values as inflation increases

42% employees in Indonesia that make less than Rp5.000.000/month stated that they're unable to save or invest¹

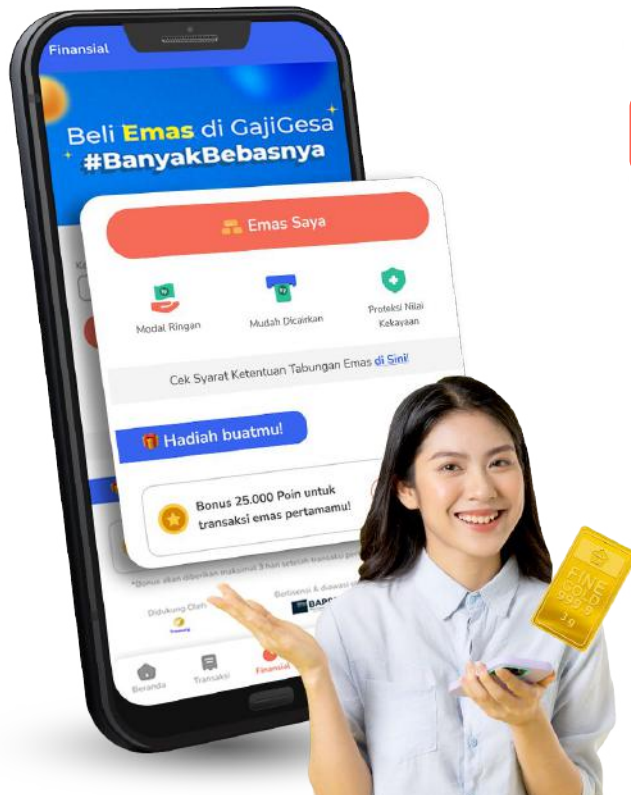
35% Indonesian employees invest in gold¹

NEW!!

GajiGesa's gold investment feature

Values for Companies

- **Increase employee retention**
Provide a unique & exclusive employee benefit yang unik dan eksklusif
- **Financial education**
Introduce an easy, stable, and secure way to invest their salary
- **Free of charge**
No additional cost incurred on employers



Values for Employees

- **Buy & sell whenever**
Buy and sell gold at its best price without having to wait until payday
- **Easy to use**
Manage salary, transfer fund, pay bills, and invest in gold through 1 app
- **Worry-free**
GajiGesa partners with Treasury, Indonesia's first digital gold platform licensed by BAPPEBTI

Didukung oleh:



Berlisensi dan diawasi oleh:



GajiGesa's Impact in Indonesia

Cumulative employees who moved away from predatory loans

27,863

Cumulative \$ saved in predatory loan fees

\$ 39,882,804

Cumulative Employees who reported increase in savings

25,928



Thank you!



gajigesa.com



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[@GajiGesa](https://www.instagram.com/GajiGesa)

2023: GajiGesa's Impact in Indonesia

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** Photo source: GajiGesa employee training, November 2022*

** Data Source : Internal research and user feedback*