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SUMMARY OF QUALIFICATIONS

- Twenty-nine years solid experience in Service Quality, Contact Center Management, Strategy Development, Project Management and Process Re-engineering (Lean Management, Six Sigma, process improvement) and Business Analytics (Database Marketing, Data Mining, Segmentation and Customer Relationship Management).
- Excellent drive, team work, proactive leader, team builder and consistently motivating others toward success.
- A great believer of "great plan has to come with great execution to contribute to great results..." and "our best life is NOW".
- Excellent written and spoken English.

SPECIALTIES

Translate strategy and plan into robust actions and delivering results covering Customer Insights, Service Quality, Contact Center Management, Process Re-engineering, Strategy Development, Project Management, and Business Analytics,.

SUMMARY OF ACHIEVEMENTS

Chief of Customer Excellence and Centralized Services (2016-now)

- Lead, design and execute best in class Customer Experience:
 - Top 3 Banking Service Excellence and Top 1 Branch walk-in for 6 consecutive years.
 - Top 3 Contact Center Award and social media for 4 consecutive years.
 - Achieved and improved Net Promoter Score (NPS), ahead of the banking Indonesia.
- Various recognition from outstanding Service Performance.
- Welcomed guests and visits from other institutional for best practice sharing.
- Lead Process Improvement and key projects:
 - Setup and launch auto renewal process for SME loan renewals, save 70% turn around time and improve productivity and efficiency significantly.
 - Setup and established robust process for Loan extension, improved to 80% timely renewals. Better control and quality.
 - Setup and established To Be Obtained (TBO) documents to be very minimal less than 2%. Better experience for customers and removed process waste.
- Top 3 Voice of Employee program for team performance.

Head of Customer Experience, Decision Management and Global Consumer Banking Academy, Citibank (2015-2016)

- Develop and execute best in class Customer Experience:
 - Achieved and improve Net Promoter Score (NPS) by product and segments. Citigold maintained rank#1, Card Affluent improve from rank#4 to rank#2
 - Reduced overall complaint by 50% within 7 months through early detection, tight monitoring and timely escalation.
- Lead Decision Management
 - Drive improvements in decision making process i.e., propensity models, sales planning analytics, sales productivity and holistic multi-channel experience.
 - Provide data-driven recommendations on major marketing and digital decisions.
 - Improve campaign tracking capabilities and drive automation.
- Lead GCB Academy for learning solutions
 - Drive solutions for all business skill trainings i.e., consumer development program.
 - Implement regional/global standards on certifications and people development.

Head of Service, Operational Excellence and Call Center, Retail Banking, PermataBank (2009-2015)

- Initiated, led, implemented overall Service Excellence and Customer Experience:
 - Won (a) Best Priority Banking Service, (b) #1 Syariah Service for 4 consecutive years from #5, (c) From 8th position became #2 MRI rank Service Excellence and (d) Best Call Center Service for 9th consecutive years.
 - Re-launched end-to-end Service Quality (Serve with Care), covers service standards, training, reward & recognition, service champion and monitoring/assurance.
 - Improved 50-100% (doubled) SLAs for service recovery and complaint management and reduced number of total complaints by 78% despite higher number transactions.
- Initiated, led, implemented overall Operational Excellence (Process Improvement):
 - Setup and revamped end-to-end process re-engineering i.e. Pioneered 5 days processing for Mortgage Service Guarantee and pioneered in market of 8 minutes queuing in teller nationwide.
 - Improved card billing statement delivery complaint ratio to 0.16% nation-wide.
 - Initiated Relationship Account Opening (RAO) process, simplifying (a) product account opening into customer relationship opening process and (b) 33 forms account opening into single form.
- Initiated, led, implemented Business Intelligence Unit (Business Analytics)
 - Setup Business Intelligence Unit (BIU) both infrastructure, people and process to improve business analytics and cultivated know ledged-based culture.
 - Initiated and setup single customer view with cross product holding, next product that customer most likelihood to buy (using predictive analysis).
 - Initiated and setup customer profitability analysis, customer behavior, life-stage segmentation and campaign management to maximize dollar spent into revenue.
 - Improve cross sell ratio from 2.2 to 2.5 within 6 months.

Head of Operational Excellence, Consumer Banking Indonesia, Standard Chartered Bank (SCB) (2006-2008)

- Initiated and led Service Excellence and Customer Experience:
 - Improved significantly customer satisfaction and customer loyalty
 - Reduced 43% number of complaints, achieved 88% turnaround time (TAT) within 5 working days, and 70% satisfaction of complaint resolution
 - Training program Aloha and Extra Mile are in place.
 - Executive Council has been setup on monthly basis to review service issues and track action points to ensure all is implemented
- Initiated and led Operational Excellence:
 - Process storming session has been setup focusing on top 10 processes in CB.
 - New process for Credit Cards and Personal Loans end-to-end TAT has been revamped from 14 days to 3 days. Business Installment Loans (BIL) from 15.7 days to only 5 days and 1 day approval in principle.
 - Returned card statement has been reduced by 50% from 4% in Dec 05.
 - Implemented System For Managing (SFM) – daily activity tracking report to drive productivity, not only results.
- Successfully amalgamated American Express Bank and Standard Chartered Bank on 1st Sept 2008.
- Initiated and led People Quality:
 - Developed training plan and guidelines as a foundation of People Quality program with customized training modules.
 - Developed internal trainers and training infrastructure.
 - Improved Training Effectiveness in all training session.
- Initiated and led Business Development, managed and coordinate overall Consumer Banking business plan as well as regulatory reporting to Central Bank (BI).
- Proactively participate in CEO Leadership team and Balance Life committee.

Head of Operations, Consumer Banking Indonesia, SCB (2005-2006)

- Initiated and led Process Improvement projects:
 - Returned statement, number of returned statement has reduced from 4% to 2.7%, while number of statement went up by 18% to 145,682/month

- Business Installment Loan Turn-Around-Time has reduced from 24+ days to 16 days processing based on decision date.
- Increased 46% productivity, by uploading 16,230+ transactions/month (first phase). Second phase covers Debit Clearing, IS Redemption, KTA Transfer-out, Service Charges Fees transaction, thus increased the productivity by another 15% and doubling the capacity from previously 25.000 trx/month up to 54.500 trx/month.
- Initiated and setup Quality Assurance review, resulted improved accuracy to 99% and 0% error rate.
- Successfully improved Pre-screener team roles in identifying, detecting, and supporting information on fraud applications. Detected out of the 592 applications, 296 (50%) of them were confirmed fraud potential in 2005.
- Reviewed & enhanced Business Continuity Plan (BCP) and successfully tested it.
- Reduced Operations related complaint by 8.7% from 103/month(Jan) to 94/month(July) and welcome letter from 22 to 1.
- Initiated Cost savings/QNI in 2005 total of USD 51k: Negotiation with plastic cards = USD34k QNI and Telkom Flexi = USD 17k QNI.
- Accomplished 10+ Major system enhancement; IAS 39, PSGL, Bandwidth upgrade, new embossing machine, CAPS/LAPS upgrade, CVV2, SMS access and SAPS.
- Setup and led Performance Management (ESAU) and FISH in Aug 05, resulted productivity improved by 5%.
- Better People Management: Q12 results have reached the first time ever to break the 4-rating barrier (never reach 4 in history).

Head of Business Intelligence Unit & Service Quality, Indonesia, SCB (2002-2005)

- Managed and delivered Dollar chase initiatives:
 - Initiated charges of relationship and also clean-up of ex KTA accounts saved the bank of USD250k/year.
 - CCPL Gold premier program (approx 22,000 cards) upgraded. worth USD 130k
 - Cards Jabotabek GeoPro-like for the pre-approved program, worth USD 84k
- Designed, develop & launched the famous CM2 system (Customer Management System) in October 2004 – awarded CEO awards on Creative Theme.
- MIS Automation, saved 3 hours daily and converted them into value add activities
- Championed Decision Analyst in Indonesia:
 - CVI for Cards, analysis based on customers' profitability and created different marketing programs to different segments
 - Attrition Score for Cards, reduced attrition by 25% for incoming call.
 - Top up programs for Personal Loans, expanded our target segment and mitigated the risk. Results: profitability increased by 5 bio IDR
 - Contact Management for Priority Banking, in a much better 1-single-customer point of view, products depth analysis for relationship deepening, birthday reminder, event reminder and AUM history.

Customer Segmentation Manager, SCB (2001-2002)

- Set-up, run MasterCard Electronic [MCE] feasibility study, profitability/economic model and launched MCE Debit Card on 7 Oct 2002.
- Purged unused records in Hogan, done in R16, Sept 2002. Cost savings at country level is approximately USD 100k.
- Design and developed point and inventory system for Star reward (WM) and Cards.
- Design and developed SMS for rejected and approved PL and Cards customers.
- Business Value Leadership agenda items in 2002, June and Sept 2002

Customer Information Manager, SCB (2000-2001)

- Established 'smart' prospect database management system and consolidated, integrated 50.000 external customer mailing lists, which are linked to Telesales.
- Designed, developed and implemented Data Warehouse, Data Mining and Data Modeling using 100.000 live database for Customer Profitability, Cross-sell model based on Customer Segmentation and Assets Liabilities Product Profitability model.
- Improved Data Quality up to 88.9% by setting-up a high quality customer information: Accurate, Complete, up-to-date, stored in the correct format and usable.

- Designed, developed and implemented periodic consolidated tracking system, reports and analysis for Key Performance Indicator, Marketing Dashboard, Market Performance Indicator, Personal Loans Tracking, StarVaganza Point System and Asset Safari Performance tracking.
- Developed a basic customer profitability model for Priority Banking customers.
- Implemented access to SCB Group Intranet resources www.knowledgebank.com.
- Managed market research and analysis projects: Debit Card Strategy, Personal Loan behavior analysis and various cross-sell plus Member Get Member program.

Product & Process Development Head, BankPOS (1997-2000)

- Successfully increased 100.000 new customers and revenues more than 40% over a two-year period.
- Developed new banking products and services: 10 new bank products, Auto-debit System, ATM, Electronic Banking, and Internet Banking.
- Set up Phone Banking. Customers are able to do all the bank transactions, plus transfer to other banks in and outside the country. With a simple dial to Phone Banking phone number, without visiting a physical branch and served by Phone Banking officers.
- Set up Bills Payment Services. For utilities, such as land phone, electricity, cell phone, water utility, pager, credit card bills to internet bills can be automatically be paid through Bills Payment Services (direct debit, ATMs, Phone banking, or at any of bank counters). Resulting 5.000 payment transactions/day with volume of IDR 2 billion (approx. USD 220,000).

Assistant Manager Bank Universal (1995-1997)

- Built a business alliance with Hypermarket vendor (MAKRO), with 7 main branches nationwide, first to implement Debit Card, Maestro.
- Data mining. Analyze data to get better understanding of bank customers: who they are, what they do, when, why, which, and how.
- Central Information System (CIS), CIS is a unique combination of collecting, processing, and analyzing data from variable resources in variable format and system.
- Customer Profitability Analysis. Study of bank customers with real specific information in customer profitability analysis. With this in place, Bank is able monitor closely, pay more attention and focus to profitable customers.

Bankers Development Program (BDP), Bank Universal (1994-1995)

- Best management trainee of Bankers Development Program class 1994.
- Developed a Strategic Relational Database Management System (RDBMS). Enables users to monitor every single customer with total financial relationship. RDBMS is banking behavior information with strong combination information of banking transactional data, CIF (Customer Information File), ATM transaction, phone banking transaction. This system has made a significant bank relationship with over than 100.000 customers.

EDUCATION/TRAINING

2022-2023	Various skills and leadership training
2020-2021	Mindfulness and various Mental Health sessions
2019	Mastering Bank Risk Profile
2018	Agile for executive training
2017	Green Belt for Leaders, Hongkong
2017	Certified Behavior Consultant
2015	Leading at Citi Power of One NUS Singapore University and Astra General Manager Program
2014	INSEAD executive class, Singapore
2013	Certified Behavior Consultant (CBC) intermediate
2011	Certified Behavior Consultant (CBC) SLAs and World-class Service Performance Improvement, Bangkok
2010	Certified International Project Management (CIPM)

	Leaders as Coach
	Professional Technical Report & Proposal Writing
	Certified, BSMR Level 4
2009	Customer Charter – Service Excellence journey
2008	Certified, BSMR Level 2
	Re-thinking Leadership, Dubai
	Building Value Leadership 2.0 training champion, Singapore
	Connect & Improve workshop, Singapore
	Merger and acquisition workshop for American Express Bank project
	Rapid Improvement Event facilitator training
	Value-added Time workshop, Singapore
2007	Great Manager Program
	Certified Train the trainer Remove Process Waste by Processfix
	Certified, Leading Business Excellence, Hong Kong
2006	Certified, BSMR Level 1
	IDEAL workshop
	Leveraging Business Strategy
2005	Certificate, Ironman (Power of Segmentation, Driving Customer Loyalty, Fit for growth), Health & Safety, Outserve
	Operational & Reputation Risk
2004	Certificate, International Accounting Standard (IAS 39)
	Certificate, Security Awareness
2003	Knowledge Based Management Workshop
	Certificate, Living with HIV
	Performance Management
2002	Business Intelligence Unit Conference
	Certificate, Modeling & Segmentation
2001	Certificate, Investment Services Training
	Business Value Leadership Training
2000	Quantitative Marketing, Singapore
	Certificate, Marketing Research Design & Implementation
	Certificate, Exceptional Service Quality II
1998-1999	Certificate, Managerial Role
1997-1998	DDI Certificate, Targeted Selections
	Certificate, Performance Management
	Mutual Fund Management Seminar
1996-1997	Certificate, Face to Face Selling Skills, Forum Corporation
	Cyber-banking Conference, AIC Conference Singapore
1995-1996	Certificate, Card Business, MasterCard University Course
	Certificate, Project Management
1994-1995	Certificate, Bankers Development Program II
1990-1994	Bachelor Degree, Electrical Engineer with GPA: 3.44 of 4.0
	University of Indonesia, Depok, West Java, Indonesia
1987-1991	Certificate of various computer course
1986-1992	Certificate, English Course, PPIA, BBC

HONOURS, AWARDS

2018-2023	Top 3 Banking Service Excellence and Top 1 Branch walk-in for 6 consecutive years. Top 3 Contact Center Award and social media for 4 consecutive years.
2019	CEO Awards, Commonwealth Bank Australia
2016	Regional Decision Management Award – best revenue project
2013-2015	CEO Awards for best performance SPEED Project (1 day personal loan service) MURI Awards and MURI World Awards 9 th consecutive winning the best contact center MURI Awards for SPEED Project

	Total 13 of 14 Service Excellence Award BSEM MRI 2012/2013, 2013/2014 and 2014/2015.
	Two Stevie Awards, international recognition for Customer Handling System and Contact Center
	Various Service Excellence and Operational Excellence Awards
2012	CEO Awards for best performance 8 minutes Teller Service Guarantee
	Total 11 of 14 Service Excellence Award BSEM MRI 2011/2012
2011	CEO Awards for best performance Mortgage Service Guarantee
2010	CEO Awards for best call center performance
	MRI (Market Research Indonesia) service excellence award – rank#5
	CCSL (Care) service excellence award – Platinum (the best) for Priority Banking, Best#1 for Call Center and Gold for regular banking
	Facilitator award & recognition
2008	Country Leadership Team award for Creative (silver award winner)
2006-2007	Various recognitions for team performance
	Member of CEO Leadership team
2005	Personal recognition from Group Executive Director for improving productivity by 46%, Cowbells Award for Customer Management
2004	Magnificent 7 recognition for Great Team Work
	CEO Award – Values Theme Award on Creative category
	Best Outserve nominee – Ambition plan for 2004
2002	Standard Chartered Customer Week Winner, invited to SCB Leadership meeting in Shanghai
2001	Standard Chartered Best Rating Performance Appraisal
2000	Standard Chartered, Service Quality – Secret Admire Voters
1999	BankPOS' Appreciation Award in Creating and Developing Bills Payment Center
1994-1995	The Best Bankers Development Program II, Bank Universal
1990-1993	Ten Best Electrical Engineering Dept. UI Student Award
1989	Third Winner in Senior High Chemistry Championship

INVITED SPEECHES

- Various invite as speaker both local and international in 2013-now
- Invited Speaker, 4th Annual Retail Banking Technology Asia 2012 Summit organized by IQPC, topic "Unveiling best practices in customer engagement", Singapore Oct 2012
- Invited Speaker, Customer Engagement Management Conference organized by Asian World Summit, topic "The Overlooked Customer Engagement Opportunity", Kuala Lumpur July 2012
- Invited Speaker, 4th Indonesia Customer Service Summit 2012 organized by Intipesan, topic "Prime Customer Management", Jakarta March 2012
- Invited Speaker, Indonesia International Banking Convention 2012 organized by The Asian Banker, topic "How can banks further serve their clients in this increasing competitive sector through CRM and greater customer centricity?", Jakarta, Feb 2012
- Invited Speaker, Service Quality Excellence Conference organized by IBN International, topic "Touch Points: Creating Wonders out of it", Kuala Lumpur, Sept 2011
- Invited Speaker, 2011 International Contact Center Management and CRM Asia Conference organized by Questex Media, topic "Aligning the First Contact Resolution with CRM Strategies for Maximum End User Experience", Singapore, Feb 2011
- Invited Speaker, CRM Business Revolution organized by The Asia Business Forum, topic "Customer Retention at the Call Center", Singapore July 2010
- Invited Speaker, Service Quality Excellence 2010 organized by Marcus Evans, topic "Aligning the First Contact Resolution with CRM Strategies for Maximum End User Experience", Kuala Lumpur, Feb 2010

EMPLOYMENT

2016-now	Chief of Customer Excellence and Centralized Services, Commonwealth Bank.
2015-2016	Head of Customer Experience, Decision Management and Global Consumer Banking Academy, Citibank
2009-2015	Head of Service, Operational Excellence and Call Center, Retail Banking PermataBank
2006-2008	Head of Operational Excellence, Consumer Banking SCB
2005-2006	Head of Operations, Consumer Banking SCB
2002-2005	Head of Business Intelligence Unit & Service Quality, SCB
2001-2002	Customer Segmentation Manager, SCB
2000-2001	Customer Information Manager, Standard Chartered Bank
1997-2000	Product Development Head & Executive Trainer, BankPOS
1994-1997	Assistant Manager & Executive Trainee, Bank Universal
1994	Management Trainee, Astra International
1994	Lecturer Assistant, University of Indonesia
1993-1994	System Integration Engineer, Elang Mahkota Komputer

LANGUAGES

Indonesian Language	Mother tongue
English	Excellent in written and spoken English

REFERENCES

Available upon request