



FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS AIRLANGGA

Strategi Lulusan Untuk Pengembangan Karier Dalam Dunia Kerja

**Pembekalan Calon Wisudawan
Fakultas Ekonomi & Bisnis Universitas Airlangga
Periode Juni 2018**

Gunawan Arief Hartoyo
Regional Head
Bank Syariah Mandiri RO V/Jawa 2



The Quotes

“Allah will not change the condition of a people... until they change what is in themselves...”

(QS Ar Raad 11)

1

Bank Syariah Mandiri



Sebagai fasilitas kami persiapkan
kantor di seluruh Pulau Kalimantan.

Di Syariah Mandiri, kami menyediakan berbagai
produk yang sesuai dengan kebutuhan Anda. Untuk
lebih lanjut, silakan hubungi kami atau kunjungi salah satu
cabang kami yang ada di seluruh Kalimantan. Kami siap
membantu Anda dalam setiap transaksi perbankan yang ada
di Bank Syariah Mandiri.

mandiri syariah priority
Kantor Pusat Pulau Kalimantan

mewujudkan
rumah impian anda

mandiri syariah

BSM Griya

www.syariahsyariah.com/id

syariah mandiri call 14050 untuk peractaban make

bsm
gadai emas

bebas
- biaya administrasi
- biaya meterai

diskon
10% per transaksi

Rajeki Milad BSM - Oktober '14 Desember 2013

Salurkan bsm
menabung
lebih mudah
dan nyaman

Profil Bank Syariah Mandiri

Kepemilikan saham:

PT Bank Mandiri (Persero) Tbk;

- 131.648.712 lembar saham (99.999999%)

PT Mandiri Sekuritas;

- 1 lembar saham (0.000001%)



Perkembangan BSM

BSM diantara 120 Bank Umum Nasional per September 2017

Aset			DPK			Tabungan			Kredit/Pembiayaan		
Rank	Bank	(Rp M)	Rank	Bank	(Rp M)	Rank	Bank	(Rp M)	Rank	Bank	(Rp M)
1	BRI	993.101	1	BRI	735.147	1	BRI	303.328	1	BRI	664.523
2	Mandiri	940.665	2	Mandiri	678.972	2	BCA	283.281	2	Mandiri	605.885
3	BCA	725.518	3	BCA	574.471	3	Mandiri	277.214	3	BCA	439.884
4	BNI	622.942	4	BNI	453.488	4	BNI	150.396	4	BNI	398.450
5	CIMB - Niaga	249.301	5	CIMB - Niaga	170.546	5	CIMB - Niaga	46.406	5	BTN	167.958
6	BTN	231.935	6	BTN	153.408	6	Pan Indonesia	41.168	6	CIMB - Niaga	160.389
7	Pan Indonesia	195.374	7	Pan Indonesia	136.680	7	BTN	35.278	7	Pan Indonesia	124.653
8	Maybank Indonesia	156.614	8	OCBC - NISP	112.313	8	Danamon	32.434	8	OCBC - NISP	100.695
9	Permata	150.385	9	Maybank Indonesia	105.490	9	BSM	28.993	9	Maybank Indonesia	91.745
10	OCBC - NISP	149.763	10	Permata	97.916	10	Maybank Indonesia	22.701	10	Danamon	91.078
11	Danamon	148.593	11	Danamon	96.919	11	Bukopin	20.471	11	Tokyo - Mitsubishi	88.115
12	Tokyo - Mitsubishi	146.226	12	Bukopin	87.336	12	Permata	19.706	12	Permata	80.373
13	BPD - Jabar Banten	107.759	13	BPD - Jabar Banten	86.550	13	OCBC - NISP	16.934	13	BPD - Jabar Banten	70.537
14	Bukopin	106.901	14	BSM	74.751	14	UOB Indonesia	14.981	14	Bukopin	68.689
15	HSBC Indonesia	105.898	15	UOB Indonesia	73.633	15	BPD - Jabar Banten	14.461	15	UOB Indonesia	68.453
16	UOB Indonesia	96.196	16	BTPN	63.446	16	HSBC Indonesia	13.577	16	HSBC Indonesia	61.555
17	BTPN	85.932	17	Mayapada Int'l.	60.222	17	BPD - Jawa Timur	13.394	17	BTPN	60.011
18	BSM	84.087	18	HSBC Indonesia	59.139	18	BPD - Jawa Tengah	12.721	18	BSM	58.503
19	Citibank	80.516	19	Mega	55.871	19	Muamalat	12.314	19	Sumitomo Mitsui Ind.	55.848
20	Mega	76.812	20	Citibank	54.728	20	BNI Syariah	10.871	20	Mayapada Int'l.	53.582
21	DBS Indonesia	70.781	21	DBS Indonesia	49.212	21	Mega	10.552	21	DBS Indonesia	42.311
22	Mayapada Int'l.	70.319	22	BPD - Jawa Tengah	48.949	22	Citibank	9.673	22	Muamalat	40.994
23	Sumitomo Mitsui Ind.	68.579	23	Muamalat	47.315	23	BPD Bali	7.329	23	Citibank	39.797
24	Standard Chartered	62.958	24	BPD - Jawa Timur	43.988	24	Sinarmas	6.914	24	BPD - Jawa Tengah	38.878
25	BPD - Jawa Tengah	62.513	25	BPD - DKI Jakarta	41.369	26	BPD - Sumatera Utara	6.720	25	ICBC Indonesia	34.825
26	Muamalat	57.711	26	Tokyo - Mitsubishi	37.887	26	BPD - DKI Jakarta	6.638	26	Mizuho Indonesia	34.300
27	BPD - Jawa Timur	53.838	27	Standard Chartered	29.366	27	Mizuho Indonesia	6.372	27	Mega	31.670
28	BPD - DKI Jakarta	53.080	28	ICBC Indonesia	28.926	28	Commonwealth	6.346	28	BPD - Jawa Timur	29.816
29	ICBC Indonesia	52.674	29	BNI Syariah	27.633	29	BTPN	6.260	29	KEB Hana Indonesia	27.635
30	Mizuho Indonesia	45.793	30	BPD - Sumatera Utara	27.324	30	BRI Syariah	5.561	30	Standard Chartered	25.937



2

Peluang dan Tantangan

Peluang: Stabilitas dan Prospek Ekonomi Indonesia

Prediksi Masa Depan

McKinsey: **Ranking 9 Tahun 2030**

2012

2030

16th largest economy in the world

9th largest economy in the world

45 million members of the
consuming class

135 million members of the
consuming class

53% population in cities producing
74% of GDP

71% population in cities producing
86% of GDP

55 million skilled workers

113 million skilled workers needed

\$ 0.5 trillion market opportunity
in consumer services, agriculture and
fisheries, resources and education

\$ 1.8 trillion market opportunity
in consumer services, agriculture and
fisheries, resources and education

Peluang: Stabilitas dan Prospek Ekonomi Indonesia

Prediksi Masa Depan

Standard Chartered: Ranking 5 Tahun 2030

Table 1: Ten largest economies by decade

	1990	USD trn	2000	USD trn	2010	USD trn	2020	USD trn	2030	USD trn
1	US	5.8	US	10.0	US	14.6	China	24.6	China	73.5
2	Japan	3.0	Japan	4.7	China	5.9	US	23.3	US	38.2
3	Germany	1.5	Germany	1.9	Japan	5.6	India	9.6	India	30.3
4	France	1.2	UK	1.5	Germany	3.3	Japan	6.0	Brazil	12.2
5	Italy	1.1	France	1.3	France	2.6	Brazil	5.1	Indonesia	9.3
6	UK	1.0	China	1.2	UK	2.3	Germany	5.0	Japan	8.4
7	Canada	0.6	Italy	1.1	Italy	2.0	France	3.9	Germany	8.2
8	Spain	0.5	Canada	0.7	Brazil	2.0	Russia	3.5	Mexico	6.6
9	Brazil	0.5	Brazil	0.6	Canada	1.6	UK	3.4	France	6.4
10	China	0.4	Mexico	0.6	Russia	1.5	Indonesia	3.2	UK	5.6

Dengan rata-rata pertumbuhan ekonomi hampir 7%, dalam dua dekade ke depan Indonesia akan menjadi negara dengan ekonomi terbesar ke 5 pada tahun 2030

Peluang: Stabilitas dan Prospek Ekonomi Indonesia

Prediksi Masa Depan

Citibank: Ranking 4 Tahun 2040

Figure 74. The Top 10 Largest Economies in the World (in trillion 2010 PPP USD)







Rank	Country	2010	Rank	Country	2015	Rank	Country	2020	Rank	Country	2030	Rank	Country	2040	Rank	Country	2050
1	US	14.12	1	US	16.65	1	China	21.98	1	China	38.49	1	China	58.17	1	India	85.97
2	China	9.98	2	China	15.13	2	US	19.15	2	US	24.62	2	India	48.97	2	China	80.02
3	Japan	4.33	3	India	5.97	3	India	9.34	3	India	23.27	3	US	31.08	3	US	39.07
4	India	3.92	4	Japan	4.71	4	Japan	4.98	4	Japan	5.55	4	Indonesia	8.27	4	Indonesia	13.93
5	Germany	2.91	5	Germany	3.22	5	Germany	3.46	5	Brazil	5.28	5	Brazil	7.96	5	Brazil	11.58
6	Russia	2.20	6	Russia	2.70	6	Brazil	3.36	6	Russia	4.82	6	Russia	6.42	6	Nigeria	9.51
7	Brazil	2.16	7	Brazil	2.70	7	Russia	3.33	7	Indonesia	4.28	7	Japan	6.08	7	Russia	7.77
8	UK	2.16	8	UK	2.48	8	UK	2.83	8	Germany	4.05	8	Nigeria	5.38	8	Mexico	6.57
9	France	2.12	9	France	2.28	9	France	2.48	9	UK	3.67	9	Germany	4.71	9	Japan	6.48
10	Italy	1.75	10	Italy	1.84	10	Korea	2.20	10	Mexico	3.20	10	Mexico	4.67	10	Egypt	6.02

Sumber: Riset dan Analisa Citi Investment, 2011

Peluang: Stabilitas dan Prospek Ekonomi Indonesia

Prediksi Masa Depan

PwC (1/2): Di Tahun 2050 Indonesia akan Melampaui Negara-negara Maju

Year	GDP at PPP ranking changes	GDP at MER ranking changes
2010		China overtakes Japan, India overtakes Canada
2011	India overtakes Japan, Brazil overtakes France	India overtakes Spain, Russia overtakes Canada
2012		Russia overtakes Spain, Mexico overtakes Australia
2013	Brazil overtakes the UK	
2014	Russia overtakes Germany	India overtakes Brazil
2015	 Indonesia overtakes Turkey	India overtakes Italy
2016		India overtakes the UK
2017		Brazil overtakes Italy, Indonesia overtakes Turkey
2018	 China overtakes US, Indonesia overtakes Canada	India overtakes France
2019	Mexico overtakes Italy	
2020	Turkey overtakes Canada	
2021	Indonesia overtakes Spain	
2022		India overtakes Germany, Russia overtakes Italy
2023		 Brazil overtakes the UK, Indonesia overtakes Australia
2024	 Indonesia overtakes South Korea, Turkey overtakes Spain	Mexico overtakes Canada, Turkey overtakes Australia
2025	Brazil overtakes Germany	Mexico overtakes Spain
2027		Brazil overtakes France
2028	Mexico overtakes France, Turkey overtakes South Korea	India overtakes Japan
2029		 Russia overtakes UK, Indonesia overtakes South Korea
2030	 Indonesia overtakes Italy	

Peluang: Stabilitas dan Prospek Ekonomi Indonesia

Prediksi Masa Depan

PwC (2/2): Di Tahun 2050 Indonesia akan Melampaui Negara-negara Maju

Year	GDP at PPP ranking changes	GDP at MER ranking changes
2031	Mexico overtakes the UK	Turkey overtakes South Korea
2032		China overtakes US, Brazil overtakes Germany, Indonesia overtakes Canada
2033	Turkey overtakes Italy	Russia overtakes France, Indonesia overtakes Spain
2034		Mexico overtakes Italy
2035		Turkey overtakes Spain
2037	Brazil overtakes Russia	
2039	Brazil overtakes Japan, Mexico overtakes Germany	Indonesia overtakes Italy
2040	Indonesia overtakes France	
2042		Russia overtakes Germany, Turkey overtakes Italy
2044	Indonesia overtakes the UK	Brazil overtakes Japan
2045	India overtakes US	
2047	Indonesia overtakes Germany	
2048		Mexico overtakes the UK
2050		Mexico overtakes Germany, Indonesia overtakes France

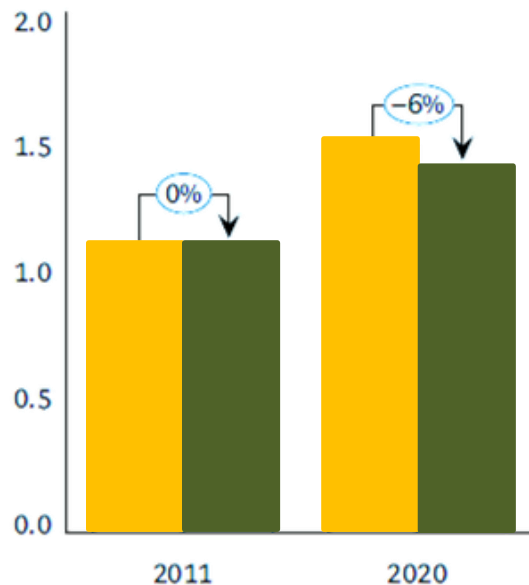
Source: PwC model estimates

Tantangan: Kompetensi SDM

BCG Research: Lack of talent both in quality and quantity in 2020

Senior Management

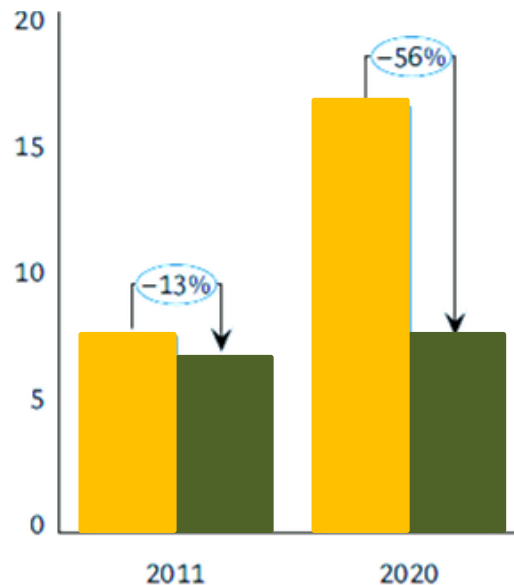
Millions of People



With shortage of leadership skills and global exposure, quality gap is larger than quantity gap

Middle Management

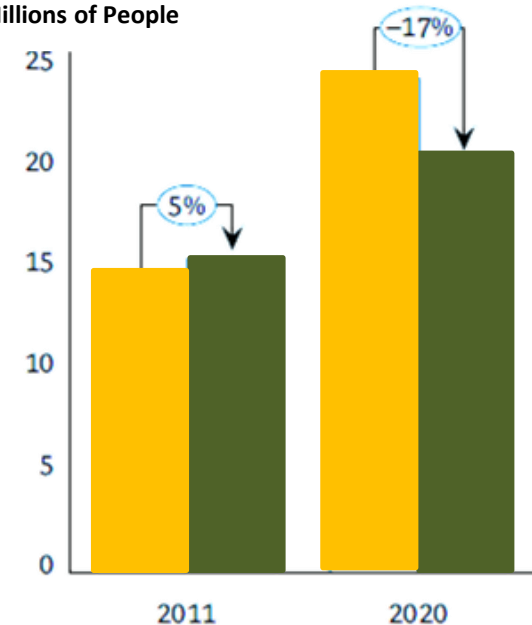
Millions of People



Shortages in both quantity and quality will worsen

Entry Level

Millions of People



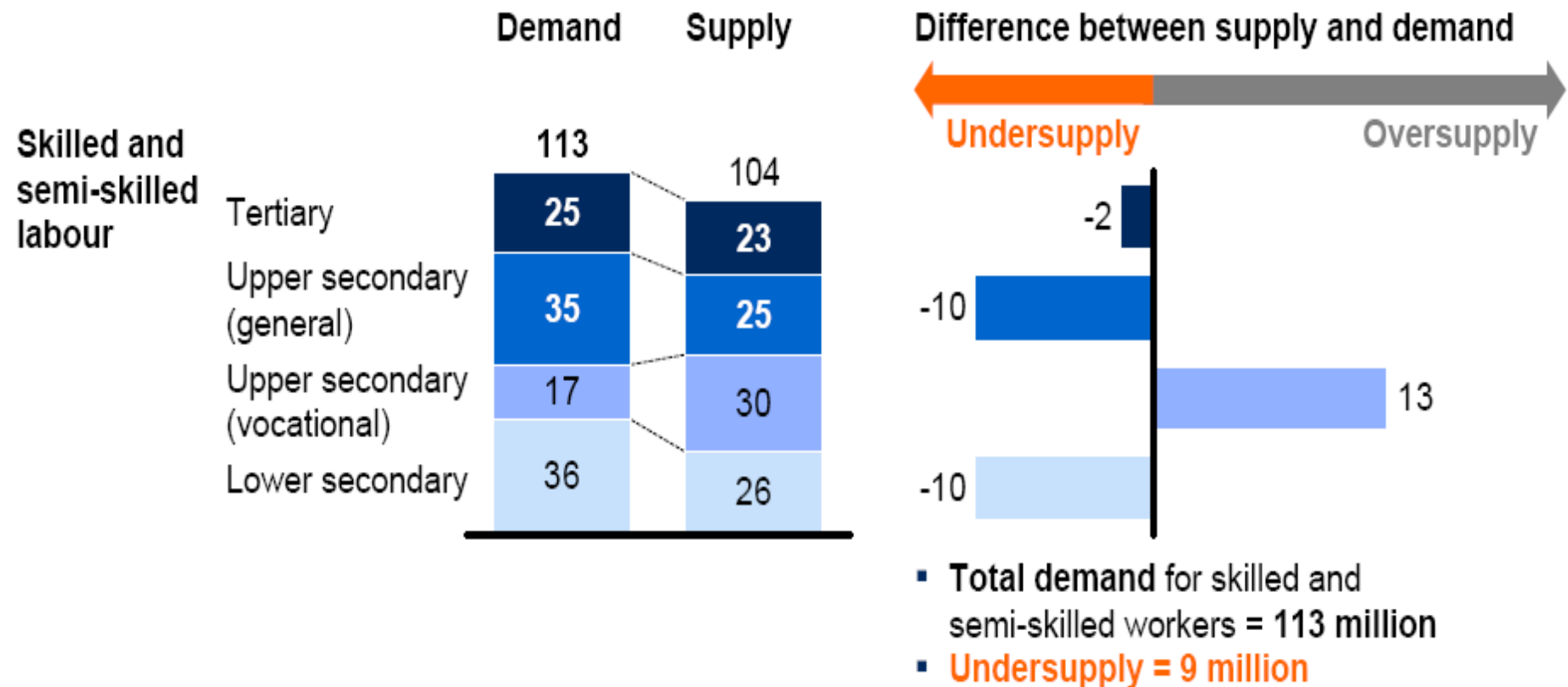
Quantity gap will widen. Quality gap remains a big challenge

 Demand  Supply

Tantangan: *Undersupply Resources*

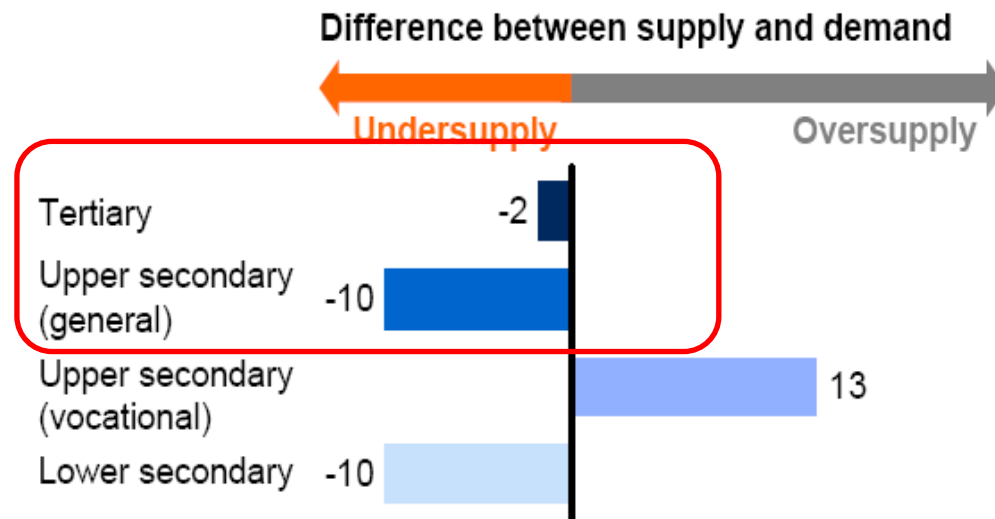
Indonesia is projected to face ***undersupply for skilled and semi-skilled labor*** in 2030 while less skilled labor is oversupply, leading to ***attract skilled-expatriates and global citizen*** to meet the needs.

Workforce demand vs. supply, 2030 projections
Million workers



Tantangan: Masyarakat Ekonomi ASEAN (MEA)

Implementasi AEC (Asean Economic Community) tahun 2015 akan membuat arus barang, jasa, investasi, tenaga kerja ahli, dan modal menjadi lebih bebas diantara anggotanya.



- Total demand for skilled and semi-skilled workers = 113 million
- Undersupply = 9 million

Sumber: www.aseansec.org

Watchout! The Global Citizens



Jadilah majikan bagi mereka, bukan kuli buat mereka



3

How to Build Your Competency?

Apa yang kami Lihat dari Anda?

FENOMENA GUNUNG ES



Tampak Permukaan

5%

Bakat Terpendam

95%

Kompetensi

Vs

Potensi

Apa yang dicari Perusahaan?

Do you have **Competency**?

Core Competency

- Kompetensi inti yang harus dimiliki oleh seluruh pegawai
- Mengacu pada nilai budaya perusahaan

Managerial Competency

- Kemampuan managerial yang harus dimiliki pada posisi-posisi tertentu

Behavior Competency

- Perilaku yang menjadi kunci sukses dalam menjalankan pekerjaan

Fungsional Competency

- Kemampuan teknis untuk menjalankan pekerjaan yang menjadi bidang tugasnya.



3 Komponen **Kompetensi**



1

Knowledge



Skill

2



3

Attitude



“

We have to be brave,
we have to be strong,
and we have to believe
in ourselves.

Malala Yousafzai,
Author and Change Leader



Terima kasih

