

# CURRICULUM VITAE

## Contact

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## Widi Cahyono

A pioneering individual with a strong sense of duty. Driven in project-leading, product-planning and experienced in the auto finance industry since 1997 after completing the MT Astra International training program. Highly involved in digital business changes in the new era of the financial services business in Indonesia, and looking forward to shaping the auto journey ahead.

## Experience

### PT TOYOTA ASTRA FINANCIAL SERVICES

- **Risk Management Division Head** January 2021–July 2023
  - Led the Risk Management division that consists of Credit Risk Management, Market & Operation Risk Dept., and Data Analytics Group.
  - Spearheaded the Credit Scoring Enhancement Project to automate the national approval process with calculated risk resulting to 56% of total sales decided by auto-approve decision engine.
- **Credit Management Division Head** January 2019–January 2021
  - Managed credit division activity that consists of the Retail Credit Dept., Wholesales Credit Dept., Credit Quality Assurance Dept., and outsource survey team.
  - Kickstart digitalized credit process (e-KYC Project) to reduce total credit process duration from >8 hours to >1 hours.
- **Sales Commercial Division Head** January 2018–January 2019
  - Supervised the Fleet Finance Dept., Sales Retention Dept., and Sharia Business Unit.
  - Prepared and proposed a new product of refinancing (**SiapDana Product**)
- **Deputy Marketing Division Head** March 2016–January 2018
  - Strategized and executed new product, **Daihatsu Finance**, directly reporting to the marketing director:
    - Set up a sales team in branches
    - Built a new network of Daihatsu dealers
    - Developed segmented financing packages and sales activity with principle (ADM), planned initiation marketing program for Daihatsu Finance.
- **Marketing Department Head** March 2015–March 2016
  - Maintained a relationship with the principal (TAM) and Toyota group dealers, developed marketing packages: Trade Cycle Management, Car Ownership Program, Online transporter package (UBER, Grab), seasonal package, etc.
- **Branch Manager** July 2009–March 2015  
Bogor Branch & Tangerang Branch
- **Fleet Business Head** April 2006–June 2009
  - Set up a new business unit to provide **fleet financing business**, directly reported to BOD, designed and started a fleet financing business: market analysis–sales plan, organization structure–manpower plan, policies, flow of process–SOP, financial plan (profitability study) and acquired new corporate customers.

## U FINANCE INDONESIA

August 2005 - April 2006

### PT National Sales Manager Fleet Finance Business Head

- Directly reported to the operations director, designed and started a fleet financing business including set policies, business processes, and sales plans.

### Astra Credit Companies (ACC)

April 1997–May 2005

• May 2002–May 2005	Branch Manager	Yogyakarta & Padang
• Apr 2001–May 2002	Analyst Marketing R & D	Head Office Jakarta
• Nov 2000–Apr 2001	Representative Office Head	Pontianak Rep. Office
• Dec 1999–Nov 2000	Account Acquisition Head	Balikpapan Branch
• Feb 1999–Nov 1999	Collection Section Head	Fleet Division
• Jan 1998–Mar 1999	Fleet Problem Account Officer	Palembang
• Apr 1997–Feb 1999	Fleet Account Officer	Balikpapan

## Education

- Universitas Gadjah Mada (UGM) S1,  
Economics Faculty, majoring in Management

## Training

• Astra Senior Management Program 2015	AMDI Astra International
• Astra Middle Management Program 2008	AMDI Astra International
• Man Management Astra 2003	AMDI Astra International
• Astra Supervisory Management Program 2000	AMDI Astra International
• Astra Basic Training Program 1997	AMDI Astra International
• Strategic Thinking 2018	EDP – Prasetya Mulya
• Strategic Business Simulation 2015	Experd
• Branch Management Dev. Program 2013	EDP - Prasetya Mulya
• Leadership Training for Managers 2012	Dale Carnegie Training
• Balance Scorecard Awareness Workshop 2011	GML Performance Consulting
• Interview Technique Training 2011	A Business Consultants
• Risk Awareness Training Level I 2010	LPPI
• The 4 Disciplines of Execution 2009	Dunamis
• Financial Statement Analysis Workshop 2007	EDP – Prasetya Mulya
• Building High Performance Team 2003	Experd
• Coaching & Counseling Techniques 2002	PQM Consultants
• Problem Solving & Decision Making 2001	PPM Institute of Management
• Series of Advanced White Belt Training	ACC Competence Based Development Cente

## Certification

- ✓ Sertifikasi Manajemen Risiko bagi Perusahaan Pembiayaan  
issued by Badan Nasional Sertifikasi profesi (Oct. 2021)
- ✓ Certified Risk Governance Professional (CRGP)  
issued by Badan Nasional Sertifikasi profesi (Jul. 2022)