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Twimbit AI Radar (APAC)

Roundup of innovative enterprise deployments & announcements in AI

#8 **Indonesia Edition**

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Twimbit is a research and advisory firm driven by a singular mission: to empower businesses that are making a difference. We specialise in providing invaluable industry intelligence to executives and teams, acting as a catalyst for innovation and growth.

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Summary

Twimbit AI Radar APAC is a monthly series highlighting innovative AI deployments and announcements across various industries in the APAC region. This Indonesia edition focuses on exploring use cases specific to Indonesia, spanning industries such as financial services, telecommunication, and even healthcare.

Company(s)	Deployment/Initiative
mekari	Mekari has launched Airene, an AI-powered assistant integrated into Mekari Talenta (HR), Mekari Qontak (customer relations), and Mekari Jurnal (finance). Powered by OpenAI, Airene enhances operational efficiency through real-time analytics, automated report generation, and AI-driven recommendations. By streamlining decision-making process, Airene helps businesses optimize processes and reduce costs
nexmedis	**Nexmedis** integrates AI-powered Clinical Decision Support (CDS) into Indonesia's healthcare system, providing instant, data-driven diagnostic recommendations. Backed by the Ministry of Health, Nexmedis enhances consultation efficiency, reduces misdiagnoses, and ensures equitable healthcare access, especially in remote areas.
indosat OOREDOO HUTCHISON NVIDIA goto	**Sahabat-AI**, developed by Indosat, GoTo, and NVIDIA, is Indonesia's first large-scale LLM designed for multi-industry applications. Trained on local languages, it supports several industries by enabling AI-driven automation, predictive analytics, and enhanced digital security while preserving Indonesia's linguistic diversity.
goto	**DIRA**, GoTo's AI-powered voice assistant, simplifies financial transactions within the GoPay app through voice commands in Bahasa Indonesia. By streamlining bill payments and transfers, DIRA enhances accessibility, particularly for Indonesia's unbanked population, and sets the foundation for AI-driven fintech automation.
AdaKami	**Adakami** integrates AI-driven fraud detection into its fintech lending platform, preventing up to 95% of fraudulent applications. Using e-KYC and anomaly detection, it identifies deepfakes and identity manipulation, strengthening security and streamlining loan approvals in Indonesia's digital lending sector.

Introduction: Indonesian AI Market Landscape

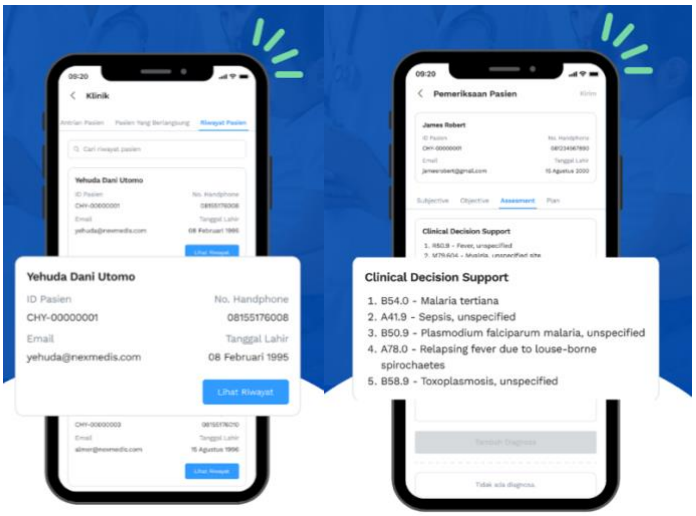
Indonesia's digital economy is accelerating rapidly, with artificial intelligence (AI) becoming a cornerstone of this growth. By 2030, AI is projected to contribute USD 366 billion to the nation’s GDP, positioning Indonesia as a leader in the global digital economy. The country already ranks as the third-largest global user of AI, with investment in generative AI alone surging from USD 4 billion in 2021 to USD 25 billion in 2023. According to the IMF's AI Preparedness Index 2024, Indonesia outperforms regional peers such as Malaysia and India in digital infrastructure, innovation, human capital, and regulatory frameworks—key enablers for sustained AI-driven growth.

Recent AI developments reflect Indonesia's commitment to digital transformation. The launch of Sahabat AI, a homegrown large language model (LLM), underscores efforts to bridge linguistic diversity and foster local innovation. Spearheaded by Indosat, GoTo, and NVIDIA, this initiative leverages advanced AI capabilities to empower local businesses, government agencies, and education. Complementing this is NVIDIA’s GPU Merdeka cloud service, providing cutting-edge AI infrastructure tailored to Indonesia’s needs. With plans to train 20,000 students and a $200 million investment in an AI center in Surakarta, NVIDIA's commitment reinforces the nation’s goal of becoming an AI hub in Southeast Asia.

As AI reshapes industries, its transformative potential is being realized in sectors such as financial services, healthcare, agriculture, and aviation. From optimizing supply chains and improving credit scoring to enabling predictive healthcare solutions, AI’s influence is driving innovation across the board. Yet, challenges in infrastructure, talent, and regulation remain, requiring continued collaboration and investment.

To explore these advancements and their impact, **Twimbit AI Radar: Indonesia Edition** showcases the latest AI use cases across industries, highlighting innovations that are shaping the country’s future. This edition focuses on key sectors, including financial services, agriculture, and aviation, offering a comprehensive view of how Indonesia is leveraging AI to accelerate its digital ambitions.

Nexmedis: AI-Powered Clinical Decision Support



Nexmedis, an AI-powered electronic medical record (EMR) platform backed by Indonesia's Ministry of Health, is redefining how healthcare providers diagnose and treat patients. Addressing Indonesia's doctor shortage and uneven healthcare distribution, Nexmedis integrates Clinical Decision Support (CDS) powered by AI to provide instant, data-driven diagnostic recommendations, minimizing human error and improving patient outcomes.

By analyzing real-time and historical patient data, the AI system suggests five probable diagnoses with ICD-10 codes in under two seconds. This significantly reduces administrative burdens, enhances consultation efficiency, and ensures more accurate and equitable healthcare access—especially in remote regions where specialist availability is limited. Nexmedis is also offline-capable, ensuring usability in low-connectivity environments, making it a transformational force for nationwide healthcare digitalization.

How is it ranked?

🚀 **Industry-Wide Disruption ●●●●●**

Commentary

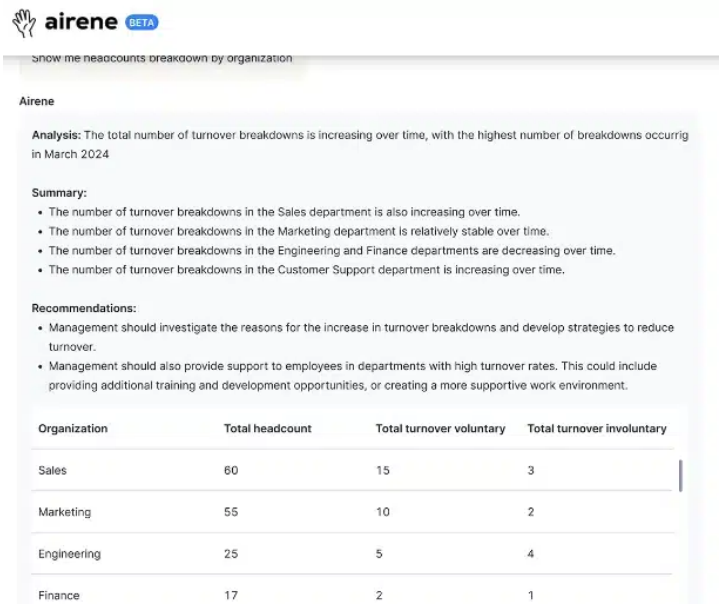
Nexmedis is fundamentally reshaping Indonesia's healthcare system by bridging the gap between urban and rural medical services through AI-driven diagnostics. With 300+ health facilities and 4,000+ medical professionals onboarded since August 2023, Nexmedis has already demonstrated an adoption rate far surpassing industry norms. More importantly, its AI-powered decision support is actively reducing misdiagnoses and treatment delays, key factors that previously pushed

millions of Indonesians to seek medical care abroad—a shift with profound economic and social implications.

Beyond digitization, Nexmedis is changing the way medical professionals operate, automating key decision-making processes that were previously limited by time and expertise constraints. Its government backing and official partnerships with regulatory bodies signal a national-level transformation in healthcare infrastructure. As adoption scales and AI models improve, Nexmedis has the potential to set a new standard for AI-assisted healthcare across Southeast Asia.

Overall, Nexmedis is not just optimizing workflows—it is redefining healthcare accessibility, decision-making, and patient outcomes on a national scale, placing it firmly in the industry-wide disruption category.

Mekari Airene: AI-Powered Business Intelligence Tool



Mekari, Indonesia's leading Software-as-a-Service (SaaS) provider, has launched Airene, an AI-powered assistant integrated into its core platforms: Mekari Talenta (HR), Mekari Qontak (customer relations), and Mekari Jurnal (accounting and finance). Powered by OpenAI, Airene enhances data analysis, decision-making, and process automation, enabling businesses to streamline operations, reduce costs, and drive productivity.

Airene's capabilities include real-time analytics, automatic report generation, AI-driven recommendations, and customer conversation summarization. Whether assisting HR teams in workforce planning, helping finance teams identify cash flow risks, or enabling customer service teams to provide faster, context-aware responses, Airene ensures businesses can leverage AI for strategic decision-making.

How is it ranked?

🔄 **Operational Transformation** ●●●○○

Commentary

Mekari Airene represents a significant step forward in AI-assisted business operations but remains primarily in the realm of process optimization rather than full-scale industry transformation. By embedding AI into key functions such as HR, finance, and customer service, Airene reduces manual workload, accelerates decision-making, and enhances operational efficiency—a critical value proposition for growing businesses.

However, while it introduces intelligent automation, Airene does not yet fundamentally alter industry structures or redefine business models. The AI's primary function is enhancing internal efficiency rather than disrupting market dynamics or creating new industry standards.

That said, as adoption scales and AI-driven insights become more predictive and prescriptive, Mekari Airene could evolve towards higher-impact AI deployment, potentially shifting its ranking upwards. Future advancements in autonomous decision-making, deeper predictive analytics, and industry-wide AI adoption could push it toward a more transformative role.

Sahabat-AI: Indonesia’s first Local AI Model for Local Innovation

Developed by Indosat, GoTo, and NVIDIA, Sahabat-AI is a locally trained large language model (LLM) designed for multi-industry applications while preserving Indonesia’s linguistic diversity. It integrates NLP, machine learning, and large-scale data processing to support sectors like healthcare, banking, manufacturing, and retail.

Trained on 48 A100 GPUs, its first version processed 1.2 billion parameters and 16 billion tokens. The second version—now in development—will scale up to 4 billion parameters and 82 billion tokens, incorporating more local languages for better accuracy and accessibility.

Deployed on national servers, Sahabat-AI ensures data security, compliance, and sovereignty, with applications such as:

- Healthcare: AI-driven clinical research, treatment recommendations, and EHR automation.
- Banking: Credit scoring, fraud detection, and financial advisory.
- Manufacturing: Quality control, predictive maintenance, and workflow automation.
- Retail: Product discovery, personalized marketing, and virtual shopping assistants.

Beyond business use, Sahabat-AI helps preserve Indonesia’s 700+ languages, ensuring cultural sensitivity and digital inclusivity.

How is it ranked?

🔄 **Strategic Innovation ●●●●○**

Commentary

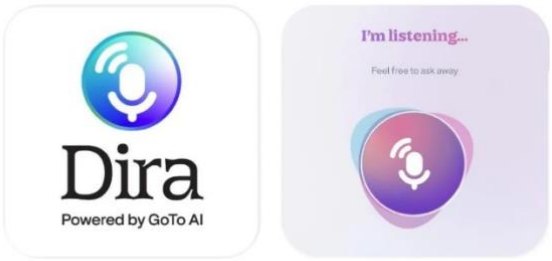
Sahabat-AI is a major milestone in Indonesia's AI landscape, introducing locally trained LLMs for industry applications. While promising, adoption remains limited, and its full impact is still unfolding.

Why Level 4?

- First large-scale Indonesian LLM, enabling AI adoption across sectors.
- Enhances core industry processes in healthcare, banking, manufacturing, and retail.
- Deployed on national infrastructure for security and compliance.

As usage expands and the second version broadens its reach, Sahabat-AI could progress toward Level 5: Industry-Wide Disruption.

DIRA: Indonesia’s First AI Voice Assistant for Digital Finance



GoTo, Indonesia’s largest digital ecosystem, has introduced DIRA, an AI-powered voice assistant in Bahasa Indonesia designed to enhance accessibility and convenience in financial transactions. As part of the GoTo AI roadmap, DIRA simplifies user interactions within the GoPay app, allowing seamless bill payments, transfers, and PIN management through voice commands.

With lightweight integration and compatibility across all device types, including smartphones with limited capabilities, DIRA democratizes AI access for Indonesia’s diverse population, including 97 million unbanked adults. Users can activate DIRA by tapping the microphone icon on the GoPay homepage, instantly initiating transactions like bill payments, fund transfers, mobile top-ups, and PIN changes. To ensure security, all transactions still require authentication through PIN or biometric verification, maintaining GoPay’s high safety standards. As the first AI-based voice assistant in Indonesia’s fintech sector, DIRA not only enhances user convenience but also lays the foundation for future AI-driven innovations across the GoTo ecosystem.

How is it ranked?

Strategic Innovation ●●●●○

Commentary

DIRA represents a strategic advancement in Indonesia’s digital finance landscape as the country’s first AI-powered voice assistant designed for financial transactions. By integrating voice commands into the GoPay app, DIRA enhances operational efficiency and streamlines user interactions, reducing friction in digital payments. DIRA transforms financial services in key ways:

- Process Optimization: Reduce the steps needed to complete transactions, enhancing efficiency.

- Localized AI for Financial Access: Tailored to local user behavior by using Bahasa in its feature.
- Scalable AI Integration: Designed to function on all smartphone types, expanding adoption across economic segments.

While currently integrated within GoPay, DIRA's potential expansion across the broader GoTo ecosystem could reinforce AI-driven automation in financial services. By streamlining payment processes and improving accessibility, DIRA demonstrates how AI can reshape core fintech operations, driving both convenience and operational efficiency at scale.

Adakami: AI-Powered Fraud Prevention in Fintech Lending

Adakami, one of Indonesia's leading fintech lending platforms, has integrated AI-driven fraud detection into its loan application process to combat the rising threats of identity theft, phishing, and digital fraud.

Using advanced electronic Know Your Customer (e-KYC) technology and AI-powered anomaly detection, Adakami can identify manipulated images, detect inconsistencies in personal data, and cross-verify user identities with government databases. These measures have allowed Adakami to prevent up to 95% of fraudulent loan applications, ensuring greater security for both users and the platform. Unlike traditional e-KYC methods that rely solely on document verification, Adakami's AI can detect sophisticated fraud attempts, such as deepfakes and manipulated images, setting a new benchmark in fintech security.

How is it ranked?

🔄 **Operational Transformation** ●●●○○

Commentary

Adakami's AI-driven fraud detection enhances security and efficiency in digital lending by automating identity verification and detecting fraudulent applications. While it improves operational workflows and reduces fraud risk, such AI-powered e-KYC systems are now standard in the fintech industry. Given its role in streamlining verification processes and minimizing fraud, Adakami's AI deployment aligns with **Level 3: Operational Transformation**, as it significantly optimizes daily operations without introducing groundbreaking innovation.

Key Takeaway

The Indonesia AI Radar Report 8th Edition highlights five recent AI deployments by both private companies and government entities, reflecting the country's growing commitment to AI-driven transformation. Spanning industries such as financial services, telecommunications, and healthcare, these deployments demonstrate how AI is being leveraged to optimize operations, enhance customer experiences, and drive strategic innovation.

Based on the AI Maturity Framework assessment, these deployments fall within Level 3 (Operational Transformation), Level 4 (Strategic Innovation), and Level 5 (Industry-Wide Disruption). This indicates that AI adoption in Indonesia is advancing beyond basic automation and incremental improvements, with more deployments driving operational transformation and strategic innovation.

The prevalence of Level 3 and Level 4 deployments suggests that AI is increasingly shaping core business functions, creating tangible value, and enhancing efficiency across industries. However, industry-wide disruption (Level 5) remains limited, indicating that while AI is becoming a strategic enabler, most companies are still in the process of scaling their AI capabilities for long-term transformation.

This trend highlights the evolution of AI deployment in Indonesia—from enhancing automation and efficiency to becoming a key driver of strategic business innovation. As adoption deepens, companies must focus on scalable infrastructure, AI talent development, and use case alignment to maximize AI's impact.

The Indonesia AI Radar will continue tracking these advancements, providing insights into how AI is shaping the nation's digital transformation and its journey toward a more intelligent, automated future.

AI Maturity Framework Introduction

The AI maturity framework used in this report offers a structured approach to evaluating the impact of AI across industries in Indonesia. It categorizes the deployment of AI solutions based on their transformative potential, ranging from basic automation to industry-wide disruption.

Level	Description	Impact
Level 1: Basic Automation	Minimal impact; routine automation of repetitive tasks.	Streamlined operations with low disruption.
Level 2: Incremental Improvements	Modest impact with improvements in isolated areas.	Small gains in efficiency and performance.
Level 3: Operational Transformation	Significant improvements in workflows or resource management.	Noticeable impact on daily operations.
Level 4: Strategic Innovation	AI transforms core processes, delivering major efficiency gains.	High-level impact on core business functions.
Level 5: Industry-Wide Disruption	Disruption of industries or creation of new business models.	Major market changes, reshaping entire sectors.

This framework helps understand how AI deployments are evolving, enabling companies to assess their readiness for digital transformation and the scale of change they can expect from AI adoption.