

INDIZINE



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INVISEE launches
“Zakat Reksa Dana”
on their upcoming
Mutual Fund Product

ARTicle

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and how can I shoot it with
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#10
EDITION

EVENT HIGHLIGHT
INFORMATION, NEWS AND UPDATE



Indivara Group in Collaboration with Canal Globe, Ltd. Launched a Retail Distribution Platform Business to Serve South East Asia Market

The platform utilizing a smartphone POS apps which composed of Mentimun an e-commerce platform of the Indivara Group and wholesale functions of Hybrish, an ERP solutions of Nihon Unisys,LTd.

Continues to next page

Tokyo, June 2018

Despite an increase in modern retailers such as shopping mall in urban areas of Indonesia against the backdrop of the recent economic growth, a conventional type of home retail business (Mom-and-Pop shop) operators are still 2 million and account for approx. 80% of the retail industry of the archipelagic nation composed of more than 10,000 islands. Those stores are indispensable for daily lives in rural areas where small number of locations are assigned for purchasing articles.

This initiative intends to serve Mom-and-Pops shops that have been little digitalized, through the use of a platform which specially compose for retail and distribution, it will enable Mom-and-Pop shops to integrate the management of purchase, inventory management and sales.

The platform will also help Mom-and-Pop shop expand their business as paying agent by using Mentimun Pay which already able to complete all regular bills payment and e-commerce transaction. The platform also will help to streamline distribution by putting together orders of individual Mom-and-Pop shops and placing collective orders to suppliers.

“From the viewpoint manufacturers or suppliers, they will have opportunities to display and sell their products directly to consumers, furthermore they can expect large volume orders that consist of multiple orders from multiple Mom-and-Pop shops,” said Jusuf Sjariffudin President and CEO of Indivara Group at Nihon Unisys Group BITS 2018 event in Tokyo.

Indivara Group have launched a trial run of the platform in 2,400 shops at the end of March 2018 and have targeted to implement in 200,000 shops by the year of 2020.

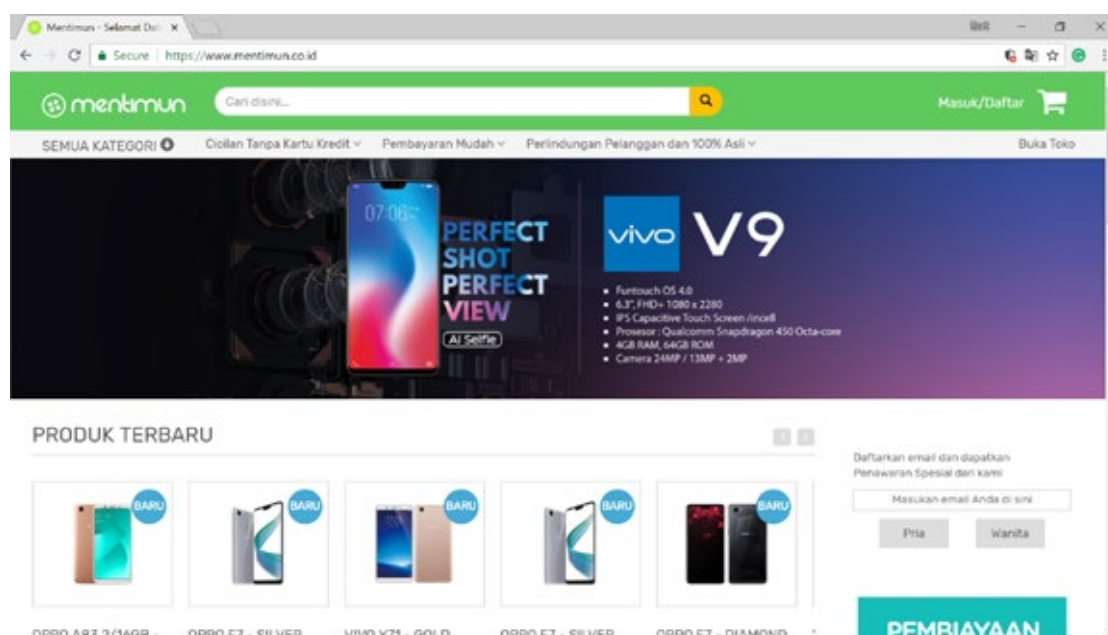
日本ユニシス、インドネシアで流通 小売プラットフォーム事業を開始

発表日：2018年6月7日

チャンネルグローブ
インドネシアにて流通小売プラットフォーム事業を開始

日本ユニシスグループのチャンネルグローブは、Indivara（インディバラ）グループの展開するeコマース事業と連携し、インドネシアにおいて流通小売ビジネスプラットフォーム事業を共同で開始します。本事業は、約250万店舗あるIT化が進んでいないインドネシアの小規模小売店（いわゆるパパママショップ）に対して、Indivaraグループのeコマース「Mentimun（メンティムン）」やスマートフォン用POSアプリケーションと、日本ユニシスのERPソリューション「Hybrish(R)（ハイブリッシュ）」の卸売機能を組み合わせた流通小売ビジネスプラットフォームを提供し、流通の効率化を実現します。

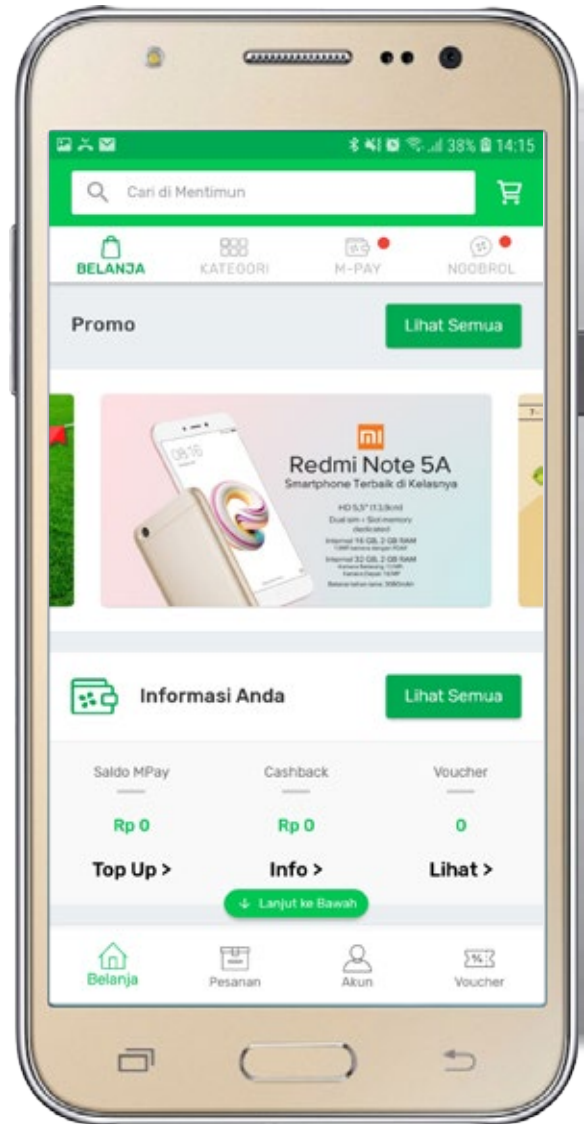
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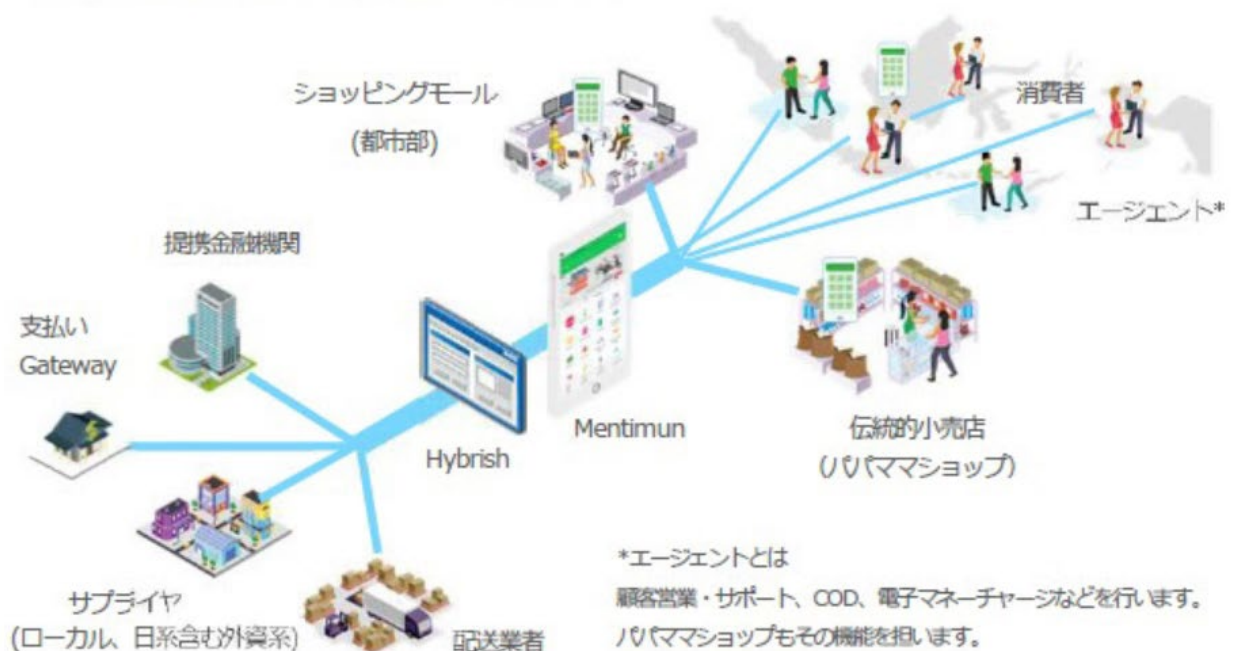
【背景】

インドネシアでは昨今の経済成長に伴い、都市部ではショッピングモールなどの近代的な小売店が拡大する一方で、1万以上の島々を含めた地方では物品を購入できる場所が限られており、伝統的なパパママショップは日常生活に欠かせない存在です。現在、約250万店舗あるパパママショップは、小売店舗の8割を占めているといわれています。

近年、中間所得層の購買力が高まりつつあり、加えてインドネシア国内のスマートフォン普及率は60%（注）まで成長していることから、eコマース市場の成長が期待されています。しかしながら、銀行口座やクレジットカードの保有率は非常に低く、現地状況に即した決済手段が必要となることが大きな課題です。また日系を含む外資系メーカーにとっては、パパママショップへのアプローチも難しく参入障壁が高いのが現状です。



■ 流通小売ビジネスプラットフォーム概要図



【Indivaraグループの実績】

Indivaraグループでは、2017年3月からパパママショップに対し、eコマース「Mentimun」とスマートフォン用POSアプリケーションの導入を開始しており、すでに2018年3月末時点で2,400店舗にて試行開始しており、2020年をめどに20万店舗への拡大を目指しております。

【今回の事業概要】

Indivaraグループのeコマース「Mentimun」は、現地状況に即した決済手段としてATMでの振込みや電子マネー「Mentimun Pay(メンティムン ペイ)」に加え、提携金融機関による無担保小額ローン機能を利用した分割払いやCOD(Cash on Delivery:代引き)など、多彩な機能を有しています。今回、この「Mentimun」とスマートフォン用POSアプリケーションに、日本ユニシスのERPソリューション「Hybrish」の卸売り機能を組み合わせた流通小売ビジネスプラットフォームを展開します。

本プラットフォームを導入することにより、パパママショップは仕入れから在庫管理、販売までを一元管理することが可能となります。また「Mentimun Pay」のチャージ代行や、CODのエージェント機能を果たすことができるため、地域の利便性向上につながります。

また、本プラットフォームを経由して注文を集約してサプライヤに発注するため、流通の効率化が期待できます。日系を含む外資系メーカーなどのサプライヤは、消費者に対する直販が可能になるとともに、店頭陳列品としての販路拡大や、顧客へオーダー販売の機会を獲得することができ、複数の小売店からのオーダーを取りまとめた大きな数量での注文を受け取ることが可能となります。

■流通小売ビジネスプラットフォーム概要図

【今後の展開】

今後もチャネルグローブは、Indivaraグループとともに、さらなる経済成長が見込まれる東南アジアにおいて、社会のニーズに即したプラットフォーム事業を推進し、国境、業界、業種を越えて様々な企業が連携するビジネスエコシステムの中核を担い、新たなビジネスをつなぐ運河(チャネル)の役割を果たすことにより、地域社会の発展に貢献していきます。

●注記

注：インドネシア国内のスマートフォンの普及率が60%
アウンコンサルティング株式会社が発表した、2018年3月時点での調査結果に基づいています。

<https://www.auncon.co.jp/corporate/2018/0323.html>



Jatis Solutions recognized as the Best Innovative IT Company of the year 2018



Indivara Community Day 2018



Indivara Group Iftar Party 2018



Indivara Group Q2/2018 Digital Media Coverage

- 1 日本ユニシス、インドネシアで流通小売プラットフォーム事業を開始 https://www.nikkei.com/article/DGXLRSP481871_X00C18A600000/DGXLRSP481871_X00C18A600000/
- 2 Invissee meluncurkan fitur zakat reksa dana <https://ekonomi.kompas.com/read/2018/06/08/111800226/invissee-luncurkan-fitur-zakat-reksa-dana>
- 3 Investasi reksa dana sambil bersedekah sekaligus berzakat <https://newsplus.antvklik.com/news/investasi-reksa-dana-sambil-bersedekah-sekaligus-berzakat>
- 4 Reksa Dana jadi pilihan tepat investasi buat karyawan <https://ekonomi.kompas.com/read/2018/04/30/171305326/reksa-dana-jadi-pilihan-tepat-investasi-buat-karyawan>

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Invisée Adds Investment Features to Talenta Software

Indonesia's a cloud-based HR Software as a Service Talenta has teamed up with mutual funds investment platform provider Invisée to add an investment services to the clients.

Talenta aims to help small and medium businesses manage their HR processes, from attendance, leave requests, overtime and most importantly: payroll.

Invisée will enable Talenta software to offer investment benefit to their client's employees and in the future Talenta will not only offering a standard payroll system but its already embed with investment or pension plan features.

"We view ourselves as a 'service enabler' to Talenta, giving them access to the resources they need to offer broader benefits to their clients. Recognizing the critical role, we play in helping

Talenta to improve their services regarding employee's salary and benefit program, we're putting a substantial effort into providing Talenta with the tools and reporting necessary to provide exceptional service to clients, and help participants have easier access to investment product furthermore be more prepared for their retirement," said Eri Primaria President Director of Nusantara Sejahtera Investama the provider of Invisée.

This is another proof of NSI commitment to bring positive contribution in the development of Indonesia capital market industry especially Mutual Fund.



What is HDR photography and how can I shoot it with my camera?

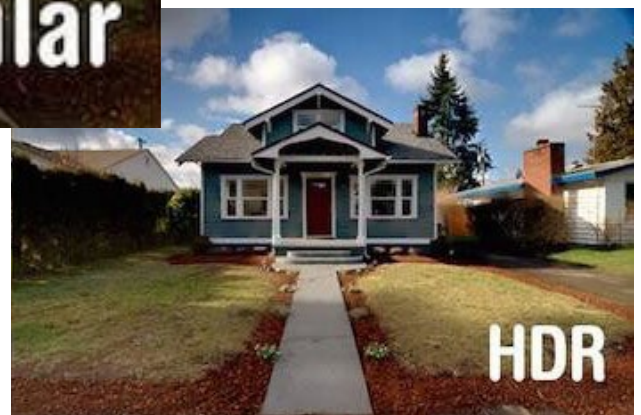
Here's how you shoot high dynamic range images using (almost) any camera

Have you ever tried to photograph a high-contrast scene, only to be frustrated when you find that the pictures you snapped just don't do it justice? Don't worry, it's not you, or even your camera. Even with the perfect exposure, there are certain scenes that will always tend to get blown-out highlights, flat shadows, or both. Despite the fact that it's

nearly impossible to find a happy medium in these types of situations, there is a solution. This age-old dilemma can be solved through the magic of HDR processing. What is HDR photography? Here's a quick rundown of what it is and how to get started with it.

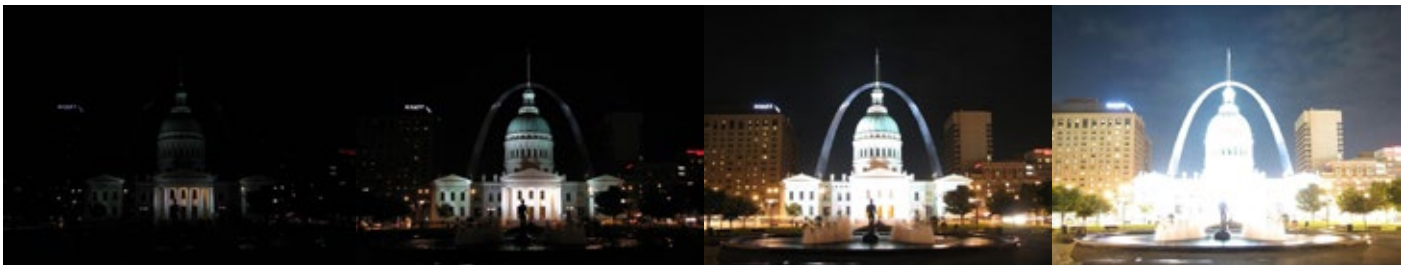
HDR stands for “high dynamic range.” For those who aren’t so acquainted with this high-tech shutterbug lingo, dynamic range is basically just the difference between the lightest light and darkest dark you can capture in a photo. Once your subject exceeds the camera’s dynamic range, the highlights tend to wash out to white, or the darks simply become big black blobs. It’s notoriously difficult to snap a photo that captures both ends of this spectrum, but with modern shooting techniques and advanced post-processing software, photographers have devised ways to make it happen. This is basically what HDR is: a specific style of photo with an unusually high dynamic range that couldn’t otherwise be achieved in a single photograph.

You’ve probably seen these types of images scattered across the web. Depending on how they’re processed, HDR photos can be anything from stunningly accurate reproductions of what your eyes see, to mind-blowing, surreal works of art that transform reality into a high-def dreamscape. Here are a few examples from HDR guru Trey Ratcliff.



At the most basic level, an HDR photo is really just two (or three, or nine) photos taken at different exposure levels and then mashed together with software to create a better picture; some newer cameras can even shoot HDR in-camera, but usually in lesser-quality JPEG than RAW. It's a bit more complicated than that, but not much more — that's basically the gist of it. Ideally, the photographer takes a range of bracketed photos — that is, photos of the same subject taken with varying shutter speed combinations in

order to produce a set of images with varying luminosity. (HDR photography works best with the camera on a tripod and staying completely still, and with landscapes void of moving objects.) Then, with the help of advanced post-processing software, the photographer is able to blend the photos together and create a single image comprised of the most focused, well-lit, and colorful parts of the scene. Check out the images below to see how it looks:



1. -4 stops

2. -2 stops

3. +2 stops

4. +4 stops



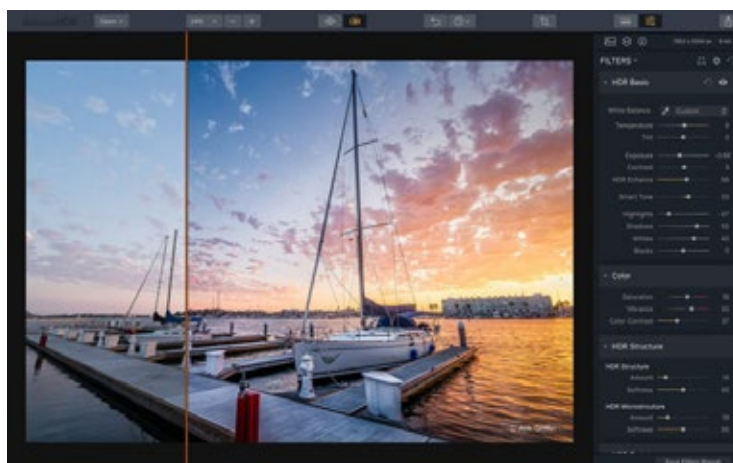
Stitched-together HDR image

Before you set out on your mission to create a mind-bogglingly beautiful HDR image, you'll need a few things. For best results, here's what we recommend:

1. A camera, preferably with an Auto Exposure Bracketing (AEB) function. AEB isn't 100-percent necessary, but without it you'll have to adjust your camera settings manually between each shot, which increases the chances you'll move the camera, and the amount of time it takes to shoot the series increasing the likelihood that your subject will move or change positions. If your pictures don't line up, the final HDR image will probably come out looking weird. (Not sure if your camera has an Auto Exposure Bracketing feature? Check out this chart from HDR Photography Resources to find out.)

2. A tripod or other type of stabilizer. You can shoot by hand if you must, but you'll likely have trouble aligning your images later on, so a tripod is definitely recommended for best results. It's true that certain HDR software programs are equipped with image alignment features, but they don't always work perfectly, so generally speaking the best plan is to take measures necessary to ensure a stable shot. If you're in the market, check out our seven favorite tripods for DSLRs and smartphones.

3. HDR photo-blending software. There are a number of different programs out there that'll get the job done, but the general consensus amongst the HDR photography community is that Photomatix is one of the better options. It is powerful, fast, and full-featured, but those features do come at



a price: \$99 for the Pro package and \$39 for the Essentials pack. Another very popular software is Aurora HDR (\$89). Obviously, these programs aren't ideal if you're just looking to dip your toes into the HDR pool and do a bit of experimenting, so for those of you looking for a good free option, we recommend Luminance HDR. Luminance is one of the most capable and flexible HDR programs we know of, despite the fact that it doesn't cost a dime. It offers six different photo-blending algorithms for you to mess with, so no matter if you're going for a more realistic or surrealistic look, you should be able to achieve it with Luminance. These programs are a good place to start, but keep in mind that once you've stitched the images together and have something to work with, there's nothing stopping you from using other programs to achieve further effects.

Once you have all the necessary equipment gathered up, it's time to go out and snap that jaw-dropping, eye-popping National Geographic-worthy photo. Here are a few tips for getting a good shot:

- Due to the nature of HDR and exposure bracketing, you probably won't be able to capture a moving subject very easily. HDR just isn't meant for things that move. Stillness is the name of the game here, so do your best to shoot a scene that isn't going to change very drastically in a 5-10-second period.
- Try to keep an eye out for scenes and subjects that have a large, noticeable contrast between light and dark areas. This is usually easier said than done since our eyes see in HDR already, but if you can spot these types of scenes it totally pays off in the end. These are the kinds of shots that benefit most from HDR post-processing techniques, since you otherwise wouldn't be able to capture all the full dynamic range in one shot.
- If your memory card is big enough, shoot in RAW format. JPEGs use heavy compression to cut down on file size and will typically result in a noticeable loss of detail in your photos. Shooting in RAW is better for quality, but takes a bit longer for your camera to process and write to your memory card. For best results, snag yourself a class 6 or class 10 SD card — these have faster minimum write speeds and will help reduce the time your camera takes to store RAW images after you shoot them. Of course, get the largest capacity card your budget allows.
- Above all, remember that these tips are nothing more than loose guidelines. It's all good advice, but don't let our tips impede your artistic impulses. Experiment and play around a lot, and you'll start to get a feel for it on your own.



DSLR and mirrorless cameras aren't the only devices capable of capturing HDR images. Nowadays, even the most basic smartphones capture impressive HDR images. In fact, Android and iOS both offer HDR shooting modes in their stock camera applications, while third-party mobile apps, like Adobe Lightroom, are implementing HDR editing as well.

The process for capturing HDR photos on your smartphone is almost identical to capturing them on a dedicated camera: a series of images are captured at varying exposures to ensure the greatest possible dynamic range in a scene. The big difference is that capturing HDR photos on a smartphone is far less complicated, thanks to software.

Rather than capturing three separate images at different exposures, overlaying them, and merging them together for the best tonal range, your smartphone will do all of this for you—and likely with a single click. The only thing you should have to do, besides pressing the shutter, is make sure the HDR mode on your phone is enabled.

HDR on iOS

Apple devices will have three distinct HDR options that can be used with any of the still image modes: On, Auto, and Off. When turned "On," your iOS device will automatically capture three separate images and merge them together into a single image that will be saved in your camera roll. Setting your iOS device to "Auto" will ensure your phone uses HDR mode when it notices a high-contrast scene. "Off," of course, will deactivate HDR capture mode. In iOS 11 and later, however, you only have Auto and Off. Note: iOS can save an HDR and a normal exposure version; enable Keep Normal Photo in the camera settings.

HDR on Android

Android also offers an HDR mode, but it's not always as straightforward. Due to manufacturers adding their own skins and default camera apps, the experience isn't the same across the board. That said, the experience isn't much different. Inside the camera app, you will find an HDR shooting mode, although sometimes it's called something else, such as "Rich Tone."

When shooting in this camera mode, your Android device will capture multiple exposures in a quick sequence and automatically stitch them together to create a final HDR photo.





Invissee Launches "Zakat Reksa Dana" Features on their upcoming Mutual Fund Product



The online mutual funds platform Invissee develops Zakat Mutual Fund features. The development of the feature is done in cooperation with National Amil Zakat Board (Baznas) and PT Insight Investment Management (Insight IM)

Jakarta, June 2018.

The three parties have agreed to immediately build a zakat-cutting feature on Sharia mutual fund product that will be launched in the near future. "With this feature, later, investors can order syariah mutual funds as well as tithe easily through Invissee mobile application and website," said Eri Primaria President Director of PT Nusantara Sejahtera Investama owner of Invissee.

The product launching ceremony was took place at At-Taqwa Mosque, Jakarta.

This product, is expected to increase

choices for Indonesian Muslims to invest accordance with the principles of sharia, as well as ease in distributing zakat and alms. "With this new product in the Invissee application, Muslim investors can make investments as well as fulfill their zakat obligations very easily," added Eri.

As a first step of cooperation between the three parties, Invissee introduced the #ZakatReksadana hashtags. This hashtags is aim to make people more familiar before the new sharia mutual fund product is officially launched.

GALLERY







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10th Edition