August 2026
Info Snapshot
Sponsored by METRODATA

From AI Spending to AI Value Creation

How Indonesia's financial institutions turn AI investment into enterprise value



Deepika Giri
Vice President, AI Research,
IDC Asia/Pacific



Competitive advantage is increasingly decided by one thing: how quickly and accurately an organization can sense, decide, and act. For leaders in the financial services industry, that shift has turned urgent as margins are thinning, the competition for customers and talent is intensifying, and the market is moving faster than planning cycles can absorb. AI is the lever that determines who keeps pace. The question is no longer whether to adopt it, but whether it is translating into advantage, which is the test now facing Indonesian institutions.

Indonesia has won the adoption race. It hasn't yet won the value race.

Few markets have embraced generative AI (GenAI) as fast as Indonesia: 93.3% of large Indonesian enterprises report using it in some form, per IDC's Asia/Pacific Data, AI and GenAI Survey, 2025 (n = 30, Indonesian organizations with 500+ employees). That reflects adoption breadth, not depth — the real question is whether all that activity converts into enterprise value.

Based on the evidence, not yet. Indonesia's AI maturity scores just 2.03 of 5 on IDC's MaturityScape benchmark (n = 49), below the APJ average of 2.35 and worldwide average of 2.43, near the bottom of IDC's country rankings. Enthusiasm has outrun capability: the market adopted faster than it matured, and pilots have outpaced proven value.

AI readiness, defined: the capability, controls, and skills to convert AI spending into trusted, measurable business results.

The mandate for 2026: shift from adopting AI to converting it. Institutions that pull ahead will build the data and talent foundations, govern AI credibly, and measure success in business value, not activity. Five pillars map that path: (1) the reality check, (2) the readiness gap, (3) models to connected systems, (4) measuring impact, and (5) the build-run-scale blueprint.

Indicator	Indonesia	Benchmark	Read
Currently using GenAI	93.3%	53.1% APAC	Adoption is not the constraint
AI maturity index (0–5 scale)	2.03	2.35 APJ / 2.43 WW	High adoption, low maturity
At the two lowest maturity stages	81.6%	,	Value practices still nascent
GenAI proofs of concept reaching production	About 34%	About 34% APAC	Most pilots don't ship

Indicator	Indonesia	Benchmark	Read
Production projects hitting KPI	38.5%	36.5% APAC	About 6 in 10 miss the target
Plan to raise GenAI budget >50%	56.7%	29.8% APAC	Spending is accelerating
Governance is the top training need	78.6%	57.0% APAC	Value needs guardrails + skills

Sources: Adoption, proof of concept, budget, and training figures, IDC's Asia/Pacific Data, AI and GenAI Survey, 2025 (n = 30); maturity figures, IDC MaturityScape Benchmark AI Survey 2026 (n = 49). Superscript numbers in the text map to the numbered sources at the end.

Note: *APAC and APJ benchmarks are drawn from different IDC survey instruments and country samples and should not be read as identical comparison groups.*

01 The AI reality check

The experimentation era is over.

For most Indonesian institutions, the question is no longer whether to adopt AI but why so little of it is paying off. Adoption is broad; the discipline to convert it into outcomes is not. Three gaps explain the shortfall: initiatives stall before production, value is hard to see, and the data and governance foundations aren't ready, and they set the agenda for this section.

Why organizations are stuck in pilot mode

- About 34% of GenAI proofs of concept reach production, and only 38.5% of those achieve their target KPI.
- 81.6% of Indonesian organizations sit at the two lowest maturity stages (18.3% Ad Hoc, 63.3% Opportunistic); just 2.4% are Managed or Optimized.
- 60% already run composite AI in production (versus 33.1% APAC); capability exists, but the discipline to scale it lags.

Fragmented initiatives, no ROI visibility

- 46.7% of Indonesian organizations cite ROI uncertainty as a barrier to scaling AI.
- Indonesia relies on multiple, inconsistent success measures rather than one credible value lens (direct financial 53.3%, time-to-value 53.3%, customer experience 53.3%).

Data readiness and governance gaps

- 60% name data readiness a top barrier to scaling AI, and inadequate organizational data is the single biggest risk (30%).
- 78.6% rank governance and compliance as their number 1 upskilling need (versus 57.0% APAC). [1]

02 The readiness gap

Why capability maturity determines outcomes.

Outcomes track maturity, not spend. On IDC's AI MaturityScape, Indonesia scores 2.03 of 5, below APJ (2.35) and worldwide (2.43), improving from 1.97 in 2025 but still early. The readiness gap is concentrated in foundations and organization, not ambition.

Data, platform, security, and integration

- 4.30 is the mean importance (of 5) Indonesian organizations place on modernizing data pipelines, their highest-rated enabling action.
- Most are adopting cloud-native platforms (53.3%), federated data mesh (53.3%), and data virtualization/cataloging (53.3%) as their AI data architecture.

- 63.3% name data security their top private AI challenge; 48.1% enforce strict residency on all data.

Organizational adoption and executive sponsorship

- Only 40% of the workforce is "highly prepared" for GenAI; 36.7% require significant upskilling.
- 4.23 is the mean importance of a named chief data officer (CDO)/chief AI officer (CAIO), the highest-rated organizational action.

Maturity framework, the Metrodata lens

Mapped to IDC's five maturity stages, Indonesia is concentrated at the early "Opportunistic" stage, and no dimension is yet mature.

Maturity stage	Ad Hoc	Opportunistic	Repeatable	Managed	Optimized
% of Indonesian organizations	18.3%	63.3%	16.0%	2.1%	0.3%

Maturity dimension	Strategy	Governance	People	Technology
Mean score (of 5)	1.95	2.18	2.13	1.93

Source: IDC MaturityScape Benchmark AI Survey, 2026 (Indonesia n = 49).

Note:

Ad Hoc — Uncoordinated, siloed AI efforts with basic automation/analytics and no enterprise strategy or centralized leadership.

Opportunistic — Formal oversight emerges as the organization runs proofs of concept and deploys selective AI agents under a developing roadmap.

Repeatable — A value-led roadmap drives AI-focused functions and coordinated agent teams aimed at productivity and revenue.

Managed — Processes are redesigned around AI with a unified, enterprisewide data governance model.

Optimized — Autonomous agents drive continuous innovation and profitable growth across the enterprise.

03 Models → Systems

Connected AI ecosystems at enterprise scale.

Value scales when models become connected systems, orchestrated, observable, and embedded in business processes rather than run as isolated tools.

Agentic workflows and orchestration

- 43.3% already use AI agents and agentic automation; innovation and new business models is the top driver (33.3%).
- Priority functions for agentic automation: IT (66.7%), security (44.4%).
- 85.2% are willing to use third-party agents on open protocols (MCP/A2A/ACP) that meet their security requirements.

Data pipelines and observability

- 50% are investing in data warehouses and 46.7% in lakehouses.

Integration into business processes

- 60% already use domain or industry-specific large language models (LLMs), largely embedded in production.
- Most organizations favor a "compose and augment" delivery model over pure build-or-buy, integration over invention.
- Top live use cases: conversational AI and data analysis (66.7% each), fraud analysis (56.7%), and IT optimization (50%).

04 Measuring impact

How enterprises define AI success, defining the credibility layer.

Credibility comes from measuring business value, not activity. IDC's AI Business Value Benefit Framework defines nine value categories of direct and indirect benefit; the ROI of a use case is calculated as:

AI ROI = (Business value × Success probability) − Implementation and one-time costs − Recurring annual costs (summed over the investment horizon).

IDC AI Business Value Benefit Framework: Nine value categories

#	Value category	Example indicators (direct/indirect)
1	Revenue generation	Top-/bottom-line income; stock price
2	Customer experience	Acquisition, time-to-serve, lifetime value/NPS, conversion, escalations
3	Employee experience	Reduced manual toil/satisfaction, retention, upskilling
4	Productivity and efficiency	Handling time, asset utilization/time-to-resolve, first-contact resolution
5	Innovation	New launches, market share/product quality, success rate
6	Sustainability	Energy, water, CO2 reduction/brand image, goodwill
7	Time to market	Cycle-time and experimentation-cost reduction; faster go to market
8	Security and trust	Audit pass rate, breach reduction/customer trust
9	Business resilience	Continuity, change-failure rate/supply-chain resilience

Source: IDC, From AI Return on Investment to Business Value, March 2025.

Business value is the multi-year sum of benefits across the nine categories; success probability (0–1) risk-adjusts the case before and during proof of concept, Indonesia's around 38.5% KPI hit-rate is a realistic anchor. Six impact themes are where Indonesian enterprises see returns today.

Impact theme	Indonesia signal	Framework category
Revenue acceleration	43.3% track revenue growth; 43.3% expect 3x return per $1 (50% expect >= 4X)	1, Revenue generation
Operational cost efficiency	46.7% measure indirect cost savings; 33.3% track cost savings	4, Productivity and efficiency
Decision velocity	Faster decisions drive 25.9% of agentic adoption	7, Time to market
Customer experience uplift	53.3% track CX gains	2, Customer experience
Risk reduction	50% track risk and compliance; fraud analysis a top use case (56.7%)	8–9, Security/Resilience

Sources: Impact figures, IDC Asia/Pacific Data, AI and GenAI Survey, 2025 (n = 30); decision-velocity agentic figure, IDC Asia/Pacific Emerging AI Technologies Survey, 2025 (n = 27–30); framework, IDC, From AI ROI to Business Value, 2025.

Building the credibility layer

- 60% expect breakeven within 12 months, a fundable, board-credible payback window.
- Use a board scorecard of value KPIs (% of production projects hitting KPI, time-to-value, revenue/cost, risk), each tied to a framework category.
- For intangible benefits (brand trust, decision quality, creativity), use proxy metrics, sentiment, decision speed, and new-idea counts, as leading indicators.

These findings point to a market that adopted AI faster than it built the discipline to run it. The Build-Run-Scale approach combines IDC's diagnosis of that gap with Metrodata's experience closing it for Indonesian financial institutions.

05 The winning blueprint

Build · Run · Scale, the Metrodata signature.

A staged path converts spend into enterprise value: build the foundations, run under governance, then scale as connected systems.

BUILD, Foundation and readiness

- **Data and technology.** Build modern data platforms and pipelines, and close the biggest maturity gaps.
- **People.** Build the skills, leadership, and AI governance capabilities needed for success.
- **Process.** Establish governance, standards, and SOPs that turn experiments into repeatable, controlled practices.
- **Use case road map.** Prioritize use cases with clear objectives, success metrics, ROI, and a path to scale.

RUN, Operationalize and govern

Once a use case is live, the goal shifts from launching to running safely at speed: moving fast without losing control. Indonesian institutions are starting to build these controls, but AI governance sits at just 2.18 of 5 ("Opportunistic"), so treat these disciplines as deliberate builds, not assumptions.

- **Govern for velocity.** Put guardrails in place so teams can move quickly without losing control. Anchor them under one accountable owner: a chief data or AI officer.
- **Define success and exit criteria upfront.** Set KPIs, production requirements, and stop conditions before scaling investments.
- **Build the skills the controls depend on.** Indonesian organizations rank upskilling needs as governance and compliance (78.6%), technical/AI skills (71.4%), and business/use-case skills (71.4%), train across all three so controls are used, not just documented.
- **Make the economics predictable.** Apply FinOps practices to optimize models, monitor consumption, and manage total cost of ownership.

SCALE, Enterprise expansion and optimization

- Move toward connected AI ecosystems, integrated across enterprisewide systems, orchestrating models and agents as a managed whole, not isolated tools.
- Scale on sovereign and multicloud foundations: 33.3% use sovereign AI today, 40% more planning to.
- The 2030 win is new AI-enabled revenue lines and trusted, governed AI embedded in core financial services.

METRODATA

Message from the sponsor

PT Metrodata Electronics Tbk (MTDL) is a leading Indonesian technology company with businesses spanning ICT distribution, digital solutions, and consulting services. Its focus areas include cloud, data and AI, cybersecurity, and digital platforms.

Learn more

August 2026 • #AP249631X-IS • Sponsored by METRODATA

IDC Custom Solutions

IDC Custom Solutions produced this publication. This IDC material is licensed for external use, and in no way does the use or publication of IDC research indicate IDC's endorsement of the sponsor's or licensee's products or strategies

©2026 IDC. Reproduction is forbidden unless authorized. All rights reserved. CCPA