

# SELF REFLECTION

## REFLEKSI

1. Kenapa mau S2
2. Apakah kamu butuh S2
3. Mau S2 bidang apa
4. Kenapa mau S2 bidang itu
5. Apa rencana setelah lulus S2

# ACHIEVEMENT



# EXPERIENCE



# THE FUTURE



# OPEN DOORS



# MBA - Open Doors

## **Motivation Letter – Open Doors Scholarship Application**

### **Program: Business and Administration**

Dear Selection Committee,

I am writing to express my sincere interest in pursuing a Master's degree in Business and Administration at a leading Russian university through the Open Doors Scholarship. With a strong academic foundation, professional experience in strategic banking, and a deep commitment to global transformation, I believe this opportunity aligns perfectly with my aspirations.

### **Scientific Interests**

My academic curiosity lies at the intersection of strategic management, financial innovation, and sustainable business transformation. I am particularly drawn to exploring how emerging markets can harness digital ecosystems and inclusive financial models to foster equitable economic growth.

My professional experience in Southeast Asia, especially in Indonesia has given me firsthand exposure to the region's dynamic efforts to scale its SME sector and build interconnected business ecosystems that empower entrepreneurs and benefit consumers. In my current role, I have actively implemented strategies to identify and engage potential business clients, while also fostering a collaborative environment where these entrepreneurs, many of whom are my clients, can connect, share resources, and grow together.

This experience has sparked a deeper interest in understanding how different economic contexts shape the development of inclusive financial systems. I am now eager to expand this inquiry through comparative studies involving Eurasian economies, where diverse institutional frameworks and digital transformations offer rich insights into scalable, sustainable models for financial inclusion and business empowerment.

### **Personal Goals**

My short-term goal is to deepen my strategic and analytical capabilities through rigorous postgraduate training, enabling me to lead transformation initiatives within the financial sector. Specifically, I aim to sharpen my business analysis skills to better evaluate market opportunities, identify growth potential, and design entry strategies that position new financial products and services more competitively in the market.

In the long term, I aspire to build scalable learning platforms and inclusive financial models that empower underserved communities across Asia and beyond. These platforms will equip emerging entrepreneurs with the analytical tools to assess business viability across diverse

market conditions, to assess business viability across diverse market conditions (geographic, temporal, and economic) and guide them in securing adequate financing through access to investors and banking institutions. By studying in Russia, I aim to gain a global perspective and the multidisciplinary tools necessary to contribute meaningfully to international development, particularly in bridging financial inclusion gaps through technology-driven solutions.

### **Professional Achievements**

As a Business Manager at Bank BRI, I have led multi-sector portfolios and spearheaded operational reforms within the strategic division. Overseeing multiple teams across three regions, I managed portfolios totaling 190 clients with seven members in my team. I was responsible for driving business expansion, maintaining portfolio quality, and managing credit recovery. One of my most notable achievements was leading my team to generate monthly profits of up to IDR 5 billion by implementing disciplined installment payment management strategies for our clients.

Additionally, I served as Manager of BRILink, where I played a key role in expanding the agent network and promoting financial inclusion across rural Indonesia. Through strategic partnerships and ecosystem development, we enabled the bank to reach remote areas without direct physical presence, significantly increasing fee-based income while empowering local entrepreneurs to become financial service providers within their communities.

### **Why Business and Administration?**

Business and Administration is not merely a field of study—it is a platform for impact, particularly in enabling financial access and entrepreneurial growth in underserved regions. I am drawn to its multidisciplinary nature, combining economics, leadership, and innovation. This program will allow me to refine my decision-making frameworks, benchmark global best practices, and develop scalable strategies for emerging markets.

Choosing an MBA for my postgraduate studies is a strategic decision rooted in my aspiration to become a transformative leader in the financial sector. The MBA curriculum offers a unique blend of analytical rigor and practical insight, equipping me with tools to navigate complex business environments, lead cross-functional teams, and drive sustainable growth.

With my background in banking and ecosystem development, I seek to elevate my strategic thinking and broaden my global perspective. An MBA will not only strengthen my ability to analyze market dynamics and business models, but also enhance my capacity to design inclusive financial solutions that respond to diverse socio-economic contexts. It is the ideal platform to bridge my operational experience with visionary leadership, preparing me to scale impact across regions and industries.

## Why Study in Russia?

Russia offers a unique blend of academic rigor, cultural richness, and geopolitical relevance. Its universities are renowned for producing thought leaders in economics and management, with strong traditions in analytical disciplines and strategic thinking. Studying in Russia will expose me to diverse perspectives, especially within the Eurasian context, and foster cross-cultural collaboration that is essential for building globally relevant solutions.

Studying in Russia will position me to follow the path of many distinguished alumni who have led transformative financial and ecosystem innovations across Eurasia. Graduates from institutions such as HSE and Moscow State University have played pivotal roles in Sberbank's digital transformation, developing AI-driven financial systems that serve millions of users—including underserved communities.

Similarly, alumni behind the growth of Ozon and Yandex have built platforms that empower SMEs through integrated financing, logistics, and digital infrastructure. These achievements reflect the strength of Russian business education in cultivating analytical rigor, cross-market insight, and ecosystem-building capabilities.

I am inspired by these examples and aim to apply similar principles in designing inclusive financial solutions and supporting entrepreneurial growth across Asia. By immersing myself in Russia's academic and innovation landscape, I hope to gain the tools, perspectives, and networks necessary to scale impact across borders.

The **Open Doors Scholarship** represents more than just financial support—it is a gateway to intellectual growth, global engagement, and meaningful contribution. It offers access to world-class education, a vibrant international academic community, and the opportunity to collaborate with peers from diverse backgrounds. This aligns perfectly with my goal of building scalable, inclusive financial ecosystems that transcend borders.

## Buat kalo interview

In conclusion, I am confident that my academic background, professional experience, and strategic vision make me a strong candidate for this scholarship. I am eager to contribute to the university community and uphold the values of excellence, innovation, and inclusivity, while gaining the tools and insights necessary to drive impactful change in the financial sector

I am committed to fostering international collaboration and contributing actively to the academic and professional community in Russia and beyond.

Thank you for considering my application.



# Economic - Open Doors

## **Motivation Letter – Open Doors Scholarship Application Program: Economics and Econometrics**

**Dear Selection Committee,**

I am writing to express my sincere interest in pursuing a Master's degree in Economics and Econometrics at a leading Russian university through the Open Doors Scholarship. With a strong academic foundation in business and finance, extensive experience in the banking sector, and a growing passion for data-driven policy and economic transformation, I believe this program offers the ideal platform to deepen my analytical capabilities and contribute meaningfully to inclusive economic development.

### **Scientific Interests**

My academic interests lie at the intersection of applied economics, financial systems, and quantitative analysis. I am particularly drawn to how data and econometric modeling can be used to understand market behavior, assess policy effectiveness, and design inclusive financial systems that respond to the needs of underserved populations.

Through my professional experience in Southeast Asia—particularly in Indonesia—I have witnessed the critical role that small and medium enterprises (SMEs) play in driving economic growth. I have also observed the structural challenges they face, including limited access to capital, fragmented markets, and information asymmetry. These experiences have sparked my interest in exploring how economic theory and econometric tools can be applied to evaluate and improve financial inclusion strategies, especially in emerging economies.

I am eager to explore comparative studies between Southeast Asian and Eurasian economies, examining how institutional structures, digital finance, and policy interventions shape economic outcomes. I believe that rigorous training in econometrics will enable me to contribute to evidence-based policymaking and the design of scalable, data-informed financial models.

### **Personal Goals**

In the short term, I aim to strengthen my technical proficiency in economic modeling, statistical inference, and data analysis. I seek to develop a robust analytical toolkit that will allow me to evaluate the effectiveness of financial policies, forecast economic trends, and assess the impact of development programs on marginalized communities.

In the long term, I aspire to become a policy-oriented economist or development strategist, working at the intersection of finance, technology, and public policy. My goal is to design and implement inclusive economic frameworks that empower entrepreneurs, improve access to capital, and reduce inequality across Asia and other developing regions. I envision building platforms that integrate real-time economic data, behavioral insights, and predictive analytics to support decision-making for governments, financial institutions, and social enterprises.

## **Professional Achievements**

As a Business Manager at Bank BRI, I have led multi-sector portfolios and implemented operational reforms to improve financial performance and client engagement. I managed multiple teams responsible for business expansion, credit quality, and recovery, and successfully led my team to achieve monthly profits of up to IDR 5 billion by optimizing installment payment strategies.

In my role as Manager of BRILink, I played a pivotal role in expanding the bank's agent network, enabling financial access in rural and remote areas. This initiative not only increased fee-based income for the bank but also empowered local entrepreneurs to become financial intermediaries in their communities. These experiences have deepened my appreciation for the role of data in designing effective financial outreach strategies and highlighted the need for rigorous economic analysis to support scalable impact.

## **Why Economics and Econometrics?**

Economics and Econometrics offer the analytical foundation necessary to understand complex market systems and evaluate the real-world impact of financial and development policies. This field combines theoretical insight with quantitative rigor, enabling practitioners to move beyond intuition and toward evidence-based decision-making.

Pursuing a Master's in this discipline will allow me to formalize and deepen my understanding of economic behavior, causal inference, and statistical modeling. It will also equip me with the tools to critically assess policy interventions, design robust financial models, and contribute to the development of inclusive economic systems that are both efficient and equitable.

## **Why Study in Russia?**

Russia's academic tradition in economics and mathematics is globally respected, with universities known for their strength in quantitative disciplines and theoretical rigor. Studying in Russia will expose me to diverse economic perspectives, particularly within the Eurasian context, where emerging markets are navigating unique development trajectories shaped by history, policy, and geopolitics.

Russia's strategic position between Europe and Asia, along with its growing engagement in global development, makes it an ideal setting to study comparative economic systems and regional integration. The country's emphasis on scientific excellence and international collaboration aligns with my aspiration to become a globally minded economist equipped to address pressing development challenges.

The Open Doors Scholarship represents more than financial assistance—it is a gateway to academic excellence, cross-cultural exchange, and meaningful global engagement. It offers access to world-class education and a vibrant international academic community, providing the ideal environment for me to grow as a scholar and practitioner.

## Conclusion

I am confident that my academic background, professional experience, and commitment to inclusive economic development make me a strong candidate for this scholarship. I am eager to contribute to the university community, collaborate with peers and faculty, and uphold the values of academic excellence, innovation, and social impact. I believe that this program will empower me to become a catalyst for data-driven transformation in the financial and development sectors.

Thank you for considering my application.

Sincerely,

Indonesia Version

EMMIE - ERASMUS

[https://www.emmie.uliege.be/cms/c\\_7950389/en/erasmus-mundus-master-in-impact-entrepreneurship](https://www.emmie.uliege.be/cms/c_7950389/en/erasmus-mundus-master-in-impact-entrepreneurship)

APA VISI MISI BEASISWANYA  
APA SAJA PERSYARATAN  
BAGAIMANA KRITERIA AWARDEE  
TIMELINE SELEKSI SEPERTI APA  
ADAKAH KEWAJIBAN SETELAH LULUS  
BAGAIMANA NETWORKING

RISET



MESPOM -ERASMUS

<https://mespom.eu/>