



**Highlight Economy Outlook**

BI 7-Day RR  
16-10-2020  
4 %

Inflation (yoy)  
October 2020  
1.44 %

Target Inflation  
2020  
3% (±1%)

Source: *Central Bank of Indonesia (BI)*

**About Megaxus**

*Founded in 2006, Megaxus Infotech is a leading game company in Indonesia and Southeast Asia with more than 14 years of experience in the gaming industry and has a total of 24,5 million registered users.*

*Until now, Megaxus has successfully launched 11 PC online games and 9 mobile games.*

**MI-Cash: Mengenali Sistem Pembayaran Game Megaxus**

Wabah COVID-19 telah menyebabkan lonjakan sektor industri e-commerce. Terlepas dari wabah saat ini dengan ketidakpastian ekonomi global, konsumen di seluruh dunia beralih ke internet untuk mendapatkan barang dan jasa serta hiburan yang sebelumnya mereka cari ke suatu tempat secara langsung. Ini berarti bahwa beberapa pasar negara berkembang telah mempercepat adopsi layanan digital mereka seperti sisi pembelian dan pembayaran.

Salah satu contohnya adalah di Indonesia yang masyarakatnya saat ini menggunakan sistem pembayaran secara digital dengan pesat dalam dunia e-commerce, termasuk didalamnya pembelian top up game atau *in-app purchase* yang mana pembayarannya sudah banyak menggunakan sistem pembayaran digital yang terintegrasi.

Bank Indonesia Pusat dalam rilisnya mempublikasikan Indonesia Payment Systems Blueprint 2025 dengan tema Menjelajahi Sistem Pembayaran Digital Nasional dan mengeluarkan e-money atau sistem pembayaran elektronik yaitu dengan mendukung adanya perubahan disrupsi pembayaran tradisional ke era digital dengan menerbitkan peraturan dan ketentuan yang berlaku.

**MI-Cash: Understanding Megaxus Games Payment System**

The COVID-19 Outbreak has caused a surge of e-commerce industry. Regardless the current epidemic causing global economic uncertainty, consumers around the world are turning to the internet for the goods and services as well as the entertainment they were previously looking for somewhere in person. This means that some emerging markets have accelerated the adoption of their digital services such as the purchase and payment side.

For example, in Indonesia, where people are currently using a digital payment system rapidly in the world of e-commerce, including spending on games top-up or in-app purchases, where many of the payments use an integrated digital payment system.

Central Bank of Indonesia in its release, published the Indonesia Payment Systems Blueprint 2025 with the theme of Exploring the National Digital Payment System and issuing e-money or electronic payment systems, namely by supporting the change in traditional payment disruption to the digital era by issuing applicable rules and regulations.

Company Information:  
PT Megaxus Infotech Jl. Mampang Prapatan No. 50 South Jakarta 12790 Indonesia. Phone +62 2179194666  
Website: [www.megaxus.com](http://www.megaxus.com)

Email information:  
Business Development: [business@megaxus.com](mailto:business@megaxus.com)  
Investor Relation: [investor@megaxus.com](mailto:investor@megaxus.com)  
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Berdasarkan data statistik Bank Indonesia Pusat per September 2020 saat ini Indonesia memiliki total 51 perusahaan penerbit e-money yang terdiri dari perusahaan perbankan, operator seluler dan perusahaan startup.

Revolusi digital dalam dekade terakhir telah mengubah perilaku ekonomi secara drastis. Konsumsi telah bergeser dari offline ke berbelanja online, serta meningkatkan permintaan akan solusi pembayaran yang lebih cepat, dan lebih aman. Pola hubungan industrial antar agen juga semakin modular dari konvensional dan menghasilkan model bisnis baru.

Tren digitalisasi mempengaruhi hampir semua aspek ekonomi. Permintaan akan layanan keuangan yang cepat, efisien, dan aman menjadi kuat karena konsumen dimanjakan oleh layanan dan pengalaman tanpa batas. Peran pelaku usaha non-bank semakin besar dalam menjangkau sistem pembayaran digital.

Saat ini, hampir semua perangkat fisik terhubung secara digital. Fenomena Internet of Things (IoT) telah menciptakan berbagai aktivitas digital. Data terperinci memberikan umpan balik kepada pelaku usaha atau penyedia layanan untuk meningkatkan tingkat layanan mereka agar lebih berpusat pada pelanggan serta mempertahankan loyalitas pelanggan.

Based on Central Bank Indonesia statistical data, as of September 2020, Indonesia currently has a total of 51 companies that have issued e-money licenses, that consists of banking companies, cellular operators and startup companies.

The digital revolution in the last decade has drastically changed economic behavior. Consumption has shifted from offline shopping to online shopping, increasing demand for faster and safer payment solutions. The pattern of industrial relations between agents is also increasingly modular from conventional and has resulted in new business models.

Digitalization trends affect almost all aspects of the economy. The demand for fast, efficient, and safe financial services is increasing as consumers are spoiled by unlimited services and experiences. The role of non-bank business is getting bigger in penetrating digital payment systems.

Today, almost all physical devices are digitally connected. The phenomenon of the Internet of Things (IoT) has resulted in various digital activities. Detailed data provides feedback to businesses or service providers to improve their service levels to be more customer-centric and maintain customer loyalty.

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*Email information:*

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Investor Relation: [investor@megaxus.com](mailto:investor@megaxus.com)

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Seiring dengan perkembangan ini pula Megaxus hadir dengan sistem pembayaran digital yang terintegrasi dengan partner yaitu MI-Cash.

MI-Cash adalah mata uang virtual atau alat pembayaran untuk pembelian item-item atau top up yang digunakan pada PC game Megaxus Infotech seperti Audition Ayodance.

Dengan menggunakan MI-Cash, pemain dapat membeli item atau avatar cash pada game Audition AyoDance untuk meningkatkan pengalaman bermain. Pengisian ulang MI-Cash sudah terintegrasi, yaitu bisa langsung dilakukan melalui digital perbankan, platform e-commerce, lewat potong pulsa seluler, dan provider e-money.

Megaxus bekerjasama dengan partner perbankan dan non-bank untuk meningkatkan pelayanan dan mempermudah sistem pembayaran. Digitalisasi telah berkembang pesat di Indonesia akhir-akhir ini dan merupakan fenomena umum di negara-negara berkembang karena akses ke teknologi menjadi lebih terjangkau dan mendorong partisipasi mereka yang kurang terlayani secara nasional.

Kedepan Megaxus senantiasa terus berinovasi untuk meningkatkan sistem pembayaran terpadu. Untuk mengetahui bagaimana sistem kerja *Megaxus Payment* dapat mengunjungi situs kami [disini](#)

Along with these developments, Megaxus also comes with a digital payment system that is integrated with a partner, namely MI-Cash.

MI-Cash is a virtual currency or means of payment tools for purchasing items or top-up that are used in Megaxus Infotech's PC games such as Audition Ayodance.

By using MI-Cash, players can buy cash items or avatars in Audition AyoDance to get better game experience. To add funds, MI-Cash has been integrated, which can be done directly through digital banking, e-commerce platforms, through cellular credit, and e-money providers.

Megaxus cooperates with banks and non-banks to improve services and facilitate the payment system. Digitalization has been developing rapidly in Indonesia recently and is also a common phenomenon in developing countries as access to technology becomes more affordable and encourages the participation of the nationally underserved.

In the future, Megaxus will continue to innovate to improve the integrated payment system. To find out how the Megaxus Payment system works, please visit our website [here](#)

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**Kalender Event: Megaxus Hadir Sebagai Narasumber di Indonesia Games Market Bootcamp Exhibition**

Megaxus akan hadir sebagai narasumber dalam acara tahunan yang diselenggarakan oleh Gamescom Asia pada 12 November 2020. Event ini merupakan ajang perkumpulan industri game yang rutin diadakan setiap tahun. Sehubungan dengan kondisi pandemi, event tahun ini diselenggarakan secara online.

Founder & CEO kami, Eva Muliawati, akan hadir sebagai narasumber dalam diskusi panel. Bagaimana memaksimalkan peluang industri game di Indonesia serta bagaimana peluang investor, penerbit dan pengembang dapat mengambil kesuksesan dimasa depan. Semua akan dibahas dalam panel diskusi di event tersebut. Kunjungi LinkedIn Page Megaxus [disini](#) untuk informasi dan pendaftaran acara tersebut.

**Calendar of Event: Megaxus Present as a Speaker at the Indonesia Games Market Bootcamp Exhibition**

Megaxus will be present as a guest speaker at the annual event organized by the Gamescom Asia on 12 November 2020. This event is a forum for the gaming industry which is regularly held every year. Due to pandemic condition, this year's event will be held online.

Our Founder & CEO, Eva Muliawati will, be present as a guest speaker in the panel discussion. How to maximize the opportunities for the gaming industry in Indonesia and how opportunities for investors, publishers, and developers to take success in the future. There will be discussed in the discussion panel at the event. Visit Megaxus LinkedIn Page [here](#) for more information and registration of the event.

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