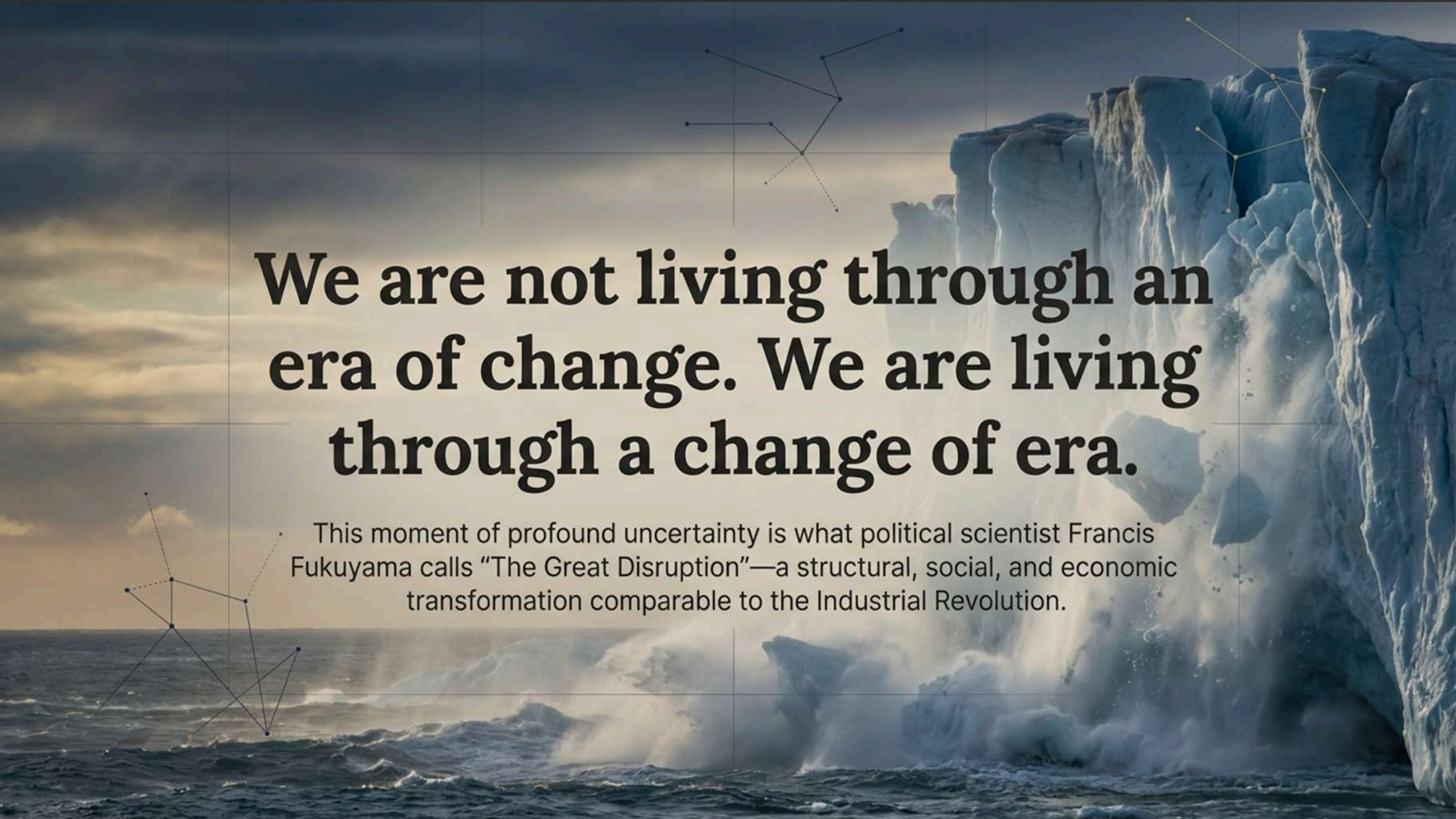




RISK ODYSSEY

Engineering Momentum, Building a Resilient Risk DNA

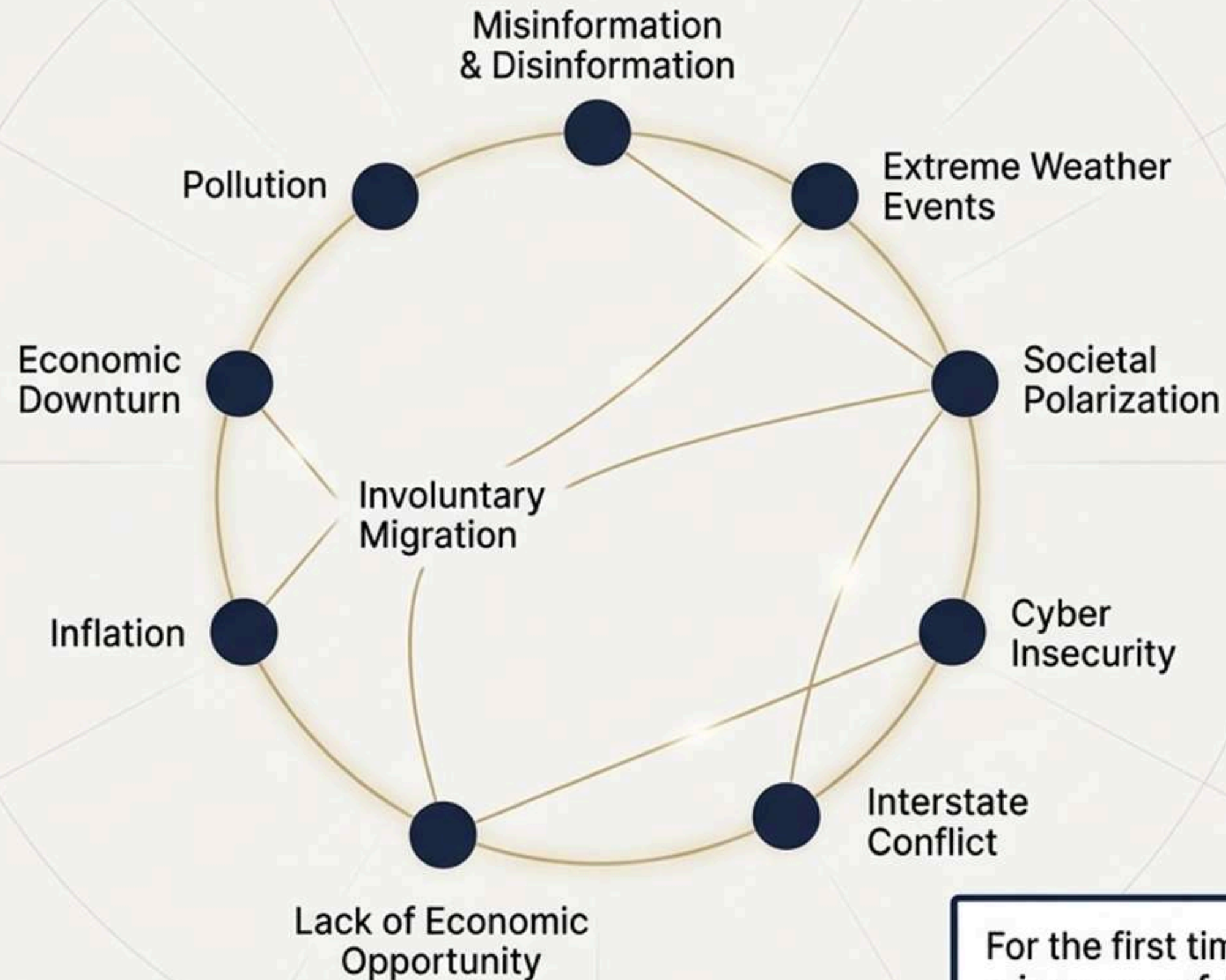
A presentation by Tantowi Yahya

The background of the slide is a photograph of a massive iceberg calving into the ocean. The iceberg is a towering wall of white and blue ice, with water cascading down its face. The ocean is dark and turbulent, with white foam from the calving event. The sky is a mix of dark, stormy clouds and a lighter, hazy area where the sun might be setting or rising. Overlaid on this image is a faint, light-colored network diagram consisting of several nodes connected by lines, resembling a complex web or a molecular structure. The diagram is positioned in the upper right and lower left corners of the slide.

We are not living through an era of change. We are living through a change of era.

This moment of profound uncertainty is what political scientist Francis Fukuyama calls “The Great Disruption”—a structural, social, and economic transformation comparable to the Industrial Revolution.

The New Risk Reality is Defined by Compounding, Interconnected Crises



For the first time in modern history, multiple crises are unfolding simultaneously. They do not exist in isolation.

Five Global Megatrends Are Redefining the Logic of Leadership



AI & Automation Disruption

- Adds USD **4.4 trillion** in value annually (McKinsey, 2024)
- Transforms or displaces **40%** of jobs (WEF, 2025)



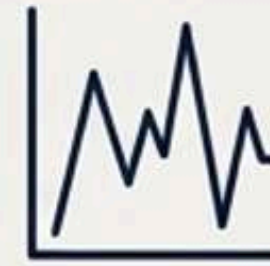
Climate Extremes & Environmental Collapse

- Record temperatures between 2003-2005 (WMO)
- Annual losses of USD **300 billion** from extreme weather (Swiss Re)



Geopolitical Fragmentation

- Over **110** active conflicts in 2025, the highest since WWII (UCDP)
- Reconfiguration of economic blocs (QUAD, RCEP, IPEF) and supply chains



Financial Volatility

- Global debt has reached USD **315 trillion** (IMF, 2025)
- Persistent inflationary pressures across across developing markets



Social & Cultural Disruption

- Deepening societal polarization and trust deficits in institutions
- Growing cyber insecurity, with attacks up **900%** in three years (IBM, 2025)

Yesterday's Defenses Cannot Withstand Tomorrow's Reality

Old Model: Defensive Risk Management



The old assumption: Risk is episodic.

The old strategy: Build walls and react.

New Mandate: Engineered Resilience



The New Reality: Risk is continuous. Crisis is a **condition**.

The New Mandate: Resilience must be a built-in capability, engineered into your organization's DNA.

Building a Resilient DNA Requires a Shift from Reactive Survival to Proactive Strategy

Reactive Mode (The Past)



Focus:

Survival, Quick Fixes



Action:

Damage Control



View of Crisis:

A Threat to be Neutralized



Resilience is:

A backroom function.

Proactive Mode (The Future)



Focus:

Future-Building, Opportunity-Sensing



Action:

Long-Term Strategy



View of Crisis:

A Catalyst for Innovation



Resilience is:

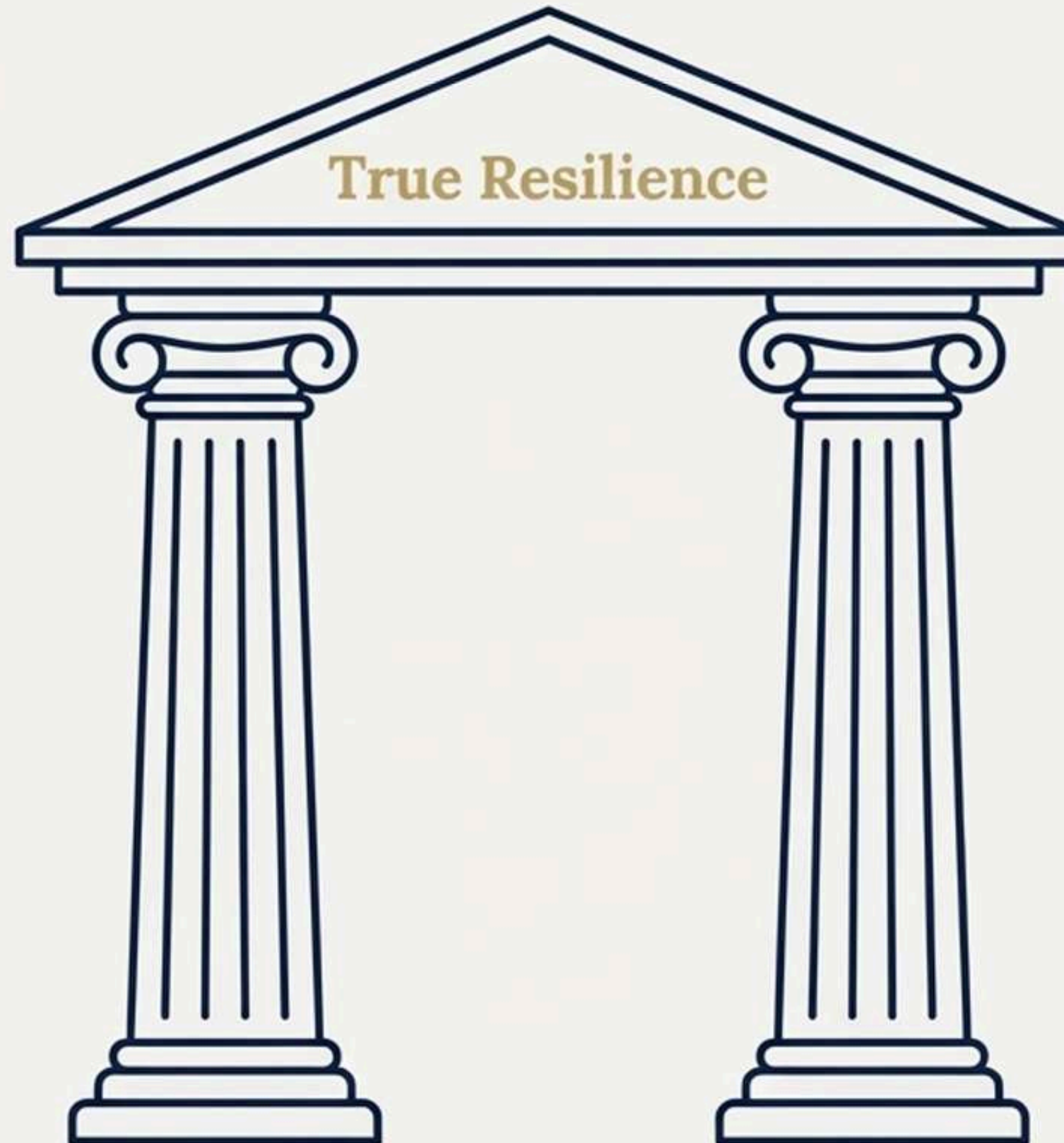
A **front-facing competitive advantage.**

Resilience is Engineered Across Two Dimensions: Structural and Cultural

Structural Resilience (The Architecture)

The systems that ensure an organization can bend, not break, under stress.

- Agile and transparent governance
- Integrated enterprise-wide risk management
- Technology-enabled early warning systems
- Clear decision-making protocols
- Strong contingency and continuity planning



Cultural Resilience (The Immune System)

The mindset and behaviors that allow an organization to adapt and thrive in chaos.

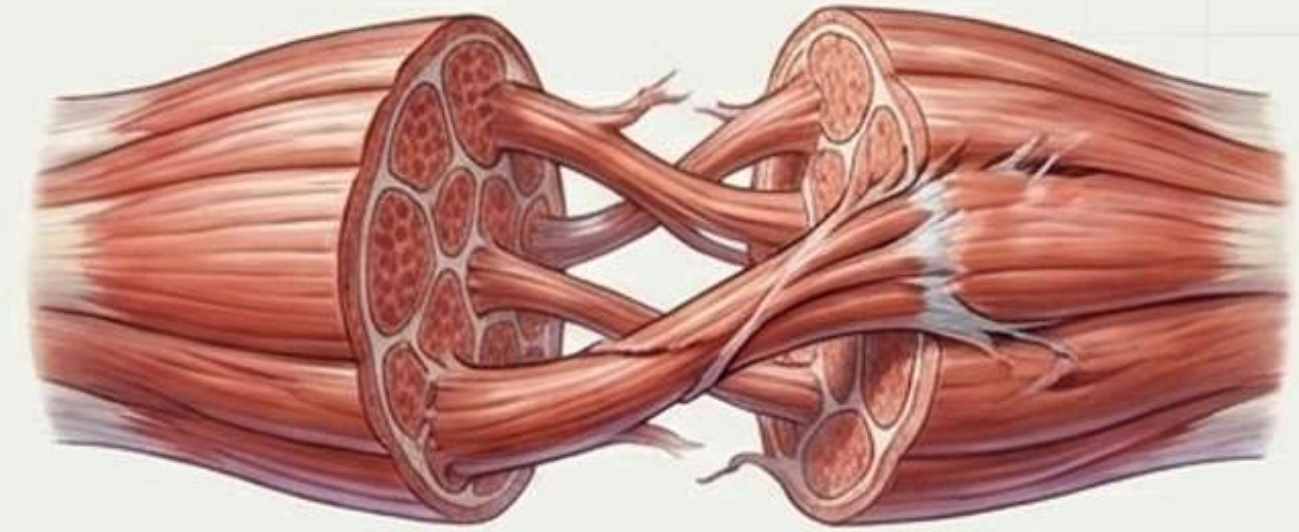
- Adaptive mindset & purpose-driven behavior
- Psychological safety for innovation
- Collaborative problem-solving
- Leadership that encourages "anti-fragility"

An Antifragile Culture Doesn't Just Survive Shocks—It Gets Stronger From Them

Some systems grow stronger under pressure.
The goal is to move **beyond mere survival**.



Fragile



Antifragile

- **The Corporate Employee:** Steady income, predictable environment. Fragile in the face of sudden crisis.
- **The Taxi Driver:** Accustomed to daily volatility, constant adaptation. More resilient to systemic shocks.



Adaptability: The ability to adjust thinking.



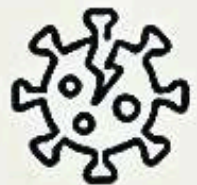
Agility: The ability to act quickly.

Combined, they turn uncertainty into opportunity.

Resilient Organizations Thrive by Converting Shocks into Momentum



Gojek (Indonesia)



SHOCK

COVID-19 lockdowns paralyze its core transportation business.



PIVOT

Rapidly scaled GoFood, GoSend, and expanded the GoPay digital ecosystem.



MOMENTUM

Transformed from a ride-hailing app into a comprehensive "super app" for the digital economy.



Luckin Coffee China



SHOCK

In 2020, Luckin Coffee faced a major accounting scandal that crashed its stock, destroyed trust, removed its leadership, and pushed the company toward bankruptcy.



PIVOT

Luckin overhauled its leadership, shifted to a digital-first model, closed weak stores, cut costs, and accelerated data-driven product innovations like the viral Coconut Latte.

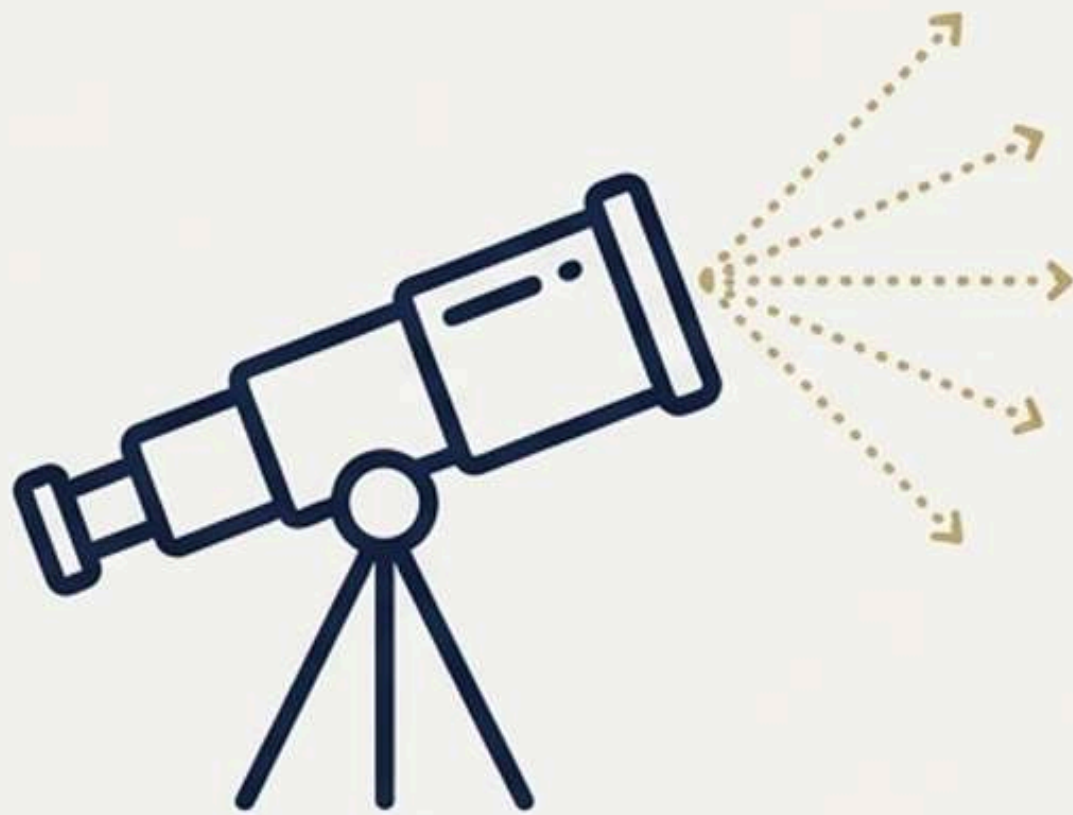


MOMENTUM

Luckin rebounded to become China's largest coffee chain, surpassing Starbucks, restoring profitability, and turning crisis into rapid growth momentum.

In a World of Cascading Risks, Foresight is the Ultimate Strategic Advantage

Today's interconnected and unpredictable risks demand more than prediction. They demand foresight.



Foresight Allows Leaders To:

- See weak signals before they become trends.
- Anticipate emerging risks.
- Explore multiple possible futures, not just a single probable one.
- Navigate uncertainty with confidence.

The Classic Example

Blockbuster saw the probability:
People would continue renting DVDs.

Netflix saw the possibility:
Home-based, on-demand content consumption would become the norm. They invested in streaming when it was just a weak signal.

The Principles of Resilience Scale from Corporate Strategy to Global Governance



New Zealand's Crisis Governance



SHOCK

A global pandemic requiring a national response.



PIVOT

A masterclass in structural and cultural resilience, built on clear communication, unified scientific advice, and transparent data.



MOMENTUM

Achieved high public trust and one of the most effective initial pandemic responses globally.



Indonesia's Tri Hita Karana (THK) Forum



SHOCK

A massive global funding gap for Sustainable Development Goals (SDGs).



PIVOT

Built a cross-sector Global Blended Finance Alliance to unite governments, corporations, and institutions.



MOMENTUM

Mobilized over USD 30 billion in sustainable finance pipelines, creating a global model for SDG financing resilience.

Indonesia is Emerging as a Living Laboratory for Global Resilience



UID Bali Campus

A hub for **future knowledge** and **cross-border collaboration**. Hosting the Tsinghua SEA Center, GISAID Academy, and global health and sustainability programs.



Kura Kura Bali Special Economic Zone

A **testbed** for pioneering resilient models in:

- **Green development**
- **Creative economy**
- **Digital innovation**
- **Education and research**

A close-up, warm-toned photograph of a person's hands, wearing a light blue shirt, pointing at a large set of architectural blueprints spread out on a rustic wooden table. The blueprints feature various technical drawings, including floor plans and cross-sections. In the background, a desk lamp and other drafting tools are visible, creating a professional and focused atmosphere.

Risk is not the enemy. Unpreparedness is.

The challenge of our time is not to avoid disruption but to engineer momentum from it. Resilience is not a passive strategy; it is a leadership discipline.

The Resilience Mandate: A New Strategic Identity

In this age of compounding risks, resilience must be:



A Design

Deliberately architected into your systems and governance.



A Discipline

Practiced with rigor and foresight.



A Culture

Embedded in the mindset and behaviors of your people.



A Strategic Identity

Central to how you create value and compete.

This is our Risk Odyssey.

Together, we can build not just resilient organizations, but a resilient world.

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United In Diversity Foundation

