



BRI GAMA

IBC INTERNATIONAL BUSINESS CASE COMPETITION

Empowering MSMEs:
Innovative and Sustainable Business Solutions for
Global Competitiveness

FOREWORD BY PROGRAM COORDINATOR

Alhamdulillah. I am grateful for the opportunity to write this foreword as coordinator of the 2026 International Business Case Competition Program.

My first thanks go to Ms. Friderica Widayarsi Dewi, the General Chairperson of KAFEGAMA, whose guidance and support made this competition possible. I also thank Mr. Edwin Hidayat Abdullah, Vice Chairman of KAFEGAMA, for entrusting the mandate to the committee and me, and Mr. Didi Achjari, Dean of FEB Universitas Gadjah Mada, for the strong support he and the entire academic community have extended throughout the preparation process.

This competition would not exist without Bank Rakyat Indonesia's commitment. Mr. Hery Gunardi, President Director of BRI, has been a steadfast partner in efforts to strengthen MSMEs across Indonesia. Mr. Steven Yudiyanto, SEVP Human Capital, proposed the competition theme — "Empowering MSMEs: Innovative and Sustainable Business Solutions for Global Competitiveness" — which speaks directly to the backbone of the Indonesian economy. Giving future leaders a serious, structured problem to solve in this space is one of the most productive things a competition can do.

At its heart, this competition expresses what KAFEGAMA stands for: connecting alumni, educational institutions, and industry in the service of Indonesia. We hope the work the participants produce will generate ideas that matter beyond the competition room, ideas that practitioners and policymakers can actually use.

To the judges who gave their time and expertise: thank you. To the students competing this year, the effort you put in here, the thinking you are forced to do, will stay with you. That is the point.

Regards,

Jakarta, 02 March 2026

Dr. Eddiwan Danusaputro, MBA

Program Coordinator

FOREWORD BY SEVP HUMAN CAPITAL BRI

Assalamu'alaikum warahmatullahi wabarakatuh.

Salam Sejahtera. Om Swastiastu. Namu Buddhaya. Salam Kebajikan.

The 2026 BRI GAMA International Business Case Competition (BRI GAMA IBCC 2026) – a prestigious platform born from the shared vision of Bank Rakyat Indonesia (BRI) and Universitas Gadjah Mada (UGM) to cultivate the next generation of bold thinkers, transformative leaders, and impactful problem solvers. This competition is not merely an academic exercise; it is a direct bridge between academic excellence and real-world business challenges facing Indonesia's economic landscape today.

This year's theme, "Empowering MSMEs: Innovative and Sustainable Business Solutions for Global Competitiveness," resonates deeply with who BRI is and what BRI stands for. MSMEs are the heartbeat of Indonesia's economy and have long been the driving force of Indonesia's economy, yet they continue to face challenges related to market access, technology adoption, financing, and business scalability.

At BRI, empowering MSMEs is not a tagline — it is our founding purpose, our daily mission, and our most enduring legacy. It is part of our long-term commitment to Indonesia's economic development. We are not merely a financial institution. We are an agent of national transformation — and this competition is an extension of that spirit. We believe that creating opportunities for students to engage directly with practical business issues is an investment in the nation's future leadership and competitiveness.

I would like to express my appreciation to Universitas Gadjah Mada, KAFEGAMA, the organizing committee, judges, and all stakeholders who have contributed to the realization of this event. My sincere gratitude also goes to all participants who have chosen to challenge themselves and contribute their ideas toward the advancement of Indonesia's MSME ecosystem.

May BRI GAMA IBCC 2026 become a catalyst for innovation and collaboration in advancing Indonesia's MSMEs toward stronger global competitiveness.

Wassalamu'alaikum warahmatullahi wabarakatuh.

With Regards,

Steven A. Yudiyantho

SEVP Human Capital BRI

BRIGAMA-IBCC AT A GLANCE

Assalamu'alaikum warahmatullahi wabarakatuh.

Salam sejahtera. Om Swastiastu. Namó Buddhaya. Salam kebajikan.

The Gajah Mada Business Case Competition (GAMABCC) was first held in 2022, an initiative by the Faculty of Economics and Business Alumni Association of Universitas Gajah Mada (KAFEGAMA), in collaboration with PT Pupuk Kalimantan Timur (PKT) and FEB UGM. The goal from the start was to build one of Indonesia's most competitive and respected business case competitions — and to do so as a direct expression of the partnership between FEB UGM, KAFEGAMA, and the private sector in preparing the country's next generation of leaders.

The inaugural competition ran on the theme "Innovation and Sustainability in Agribusiness," and was designed to do more than test academic knowledge. It asked students to think critically, work under pressure, and develop ideas with real commercial and social implications. The ambition, then as now, is to produce graduates who are not only technically capable but ready to operate in a fast-moving business environment.

The 2026 edition marks a significant expansion. The final round will be held in Jakarta, in collaboration with Bank BRI. This partnership was initiated by Mr. Steven Yudiyanto, SEVP Human Capital at BRI and a Universitas Gajah Mada alumnus, brings the competition to its first international format under the BRI GAMA IBCC 2026 banner.

Participating in BCC offers students four things that classroom study alone rarely provides: deep exposure to business principles as they apply in practice; structured practice in critical thinking and creative problem-solving; direct experience translating theory into workable solutions; and the discipline of developing and presenting an original argument under competitive conditions.

This year's competition theme — "Empowering MSMEs: Innovative and Sustainable Business Solutions for Global Competitiveness" — reflects where the stakes actually are. MSMEs account for the majority of Indonesia's employment and economic output, yet they remain underserved in terms of access to capital, markets, and expertise. BRI's involvement in this competition is part of its longer-term work to change that.

Towards BRI GAMA IBCC 2026

Wassalamu'alaikum warahmatullahi wabarakaatuh.

BRIGAMAIBCC Committee

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HANDBOOK

BRI Gajah Mada International Business Case Competition

ABOUT THE COMPETITION

BRI Gajah Mada Business Case Competition is a manifestation of Gajah Mada University's (UGM) mission to prepare Indonesian leaders in the digital era. This competition is one of BRI and UGM's efforts to provide a platform for learning and mentoring by Indonesia's best business leaders.

Furthermore, the BRI GAMA IBCC 2026 was held to support the mission of the Faculty of Economics and Business UGM, especially in producing innovative and creative leaders to solve business problems in the current sustainable and digital era. To reaffirm its commitment to building a sustainable, adaptive, inclusive, and prosperous future, students participating in this competition will have the opportunity to gain real experience and make a real contribution to Indonesia's MSMEs through an internship with BRI, one of Indonesia's prestigious banks.

This competition is supported by KAFEGAMA (Gajah Mada Faculty of Economics Alumni Family) and Bank Rakyat Indonesia (BRI) as collaboration partners, as well as by all practitioners, academics, leading experts, and several media partners.

THEME

“Empowering MSMEs Innovative and Sustainable Business Solution for Global Competitiveness”

ACTIVITIES

1. BRI GAMA IBCC is an annual activity held in collaboration between BRI, KAFEGAMA, and FEB UGM.
2. This competition consists of three stages, namely the Preliminary stage (online, recorded presentation), BCC I (online synchronous presentation), and the Final Stage (offline).

OBJECTIVES

1. To inspire and engage Bachelor's (S1) and Master's (S2) students across International to develop innovative business solutions addressing real-world challenges and opportunities in the MSME sector, particularly in Indonesia.
2. To build a global network connecting students with professionals and MSME practitioners.
3. To promote sustainable business practices and support MSME development through adaptive and innovative solutions.
4. To strengthen BRI's International reputation as a leading financial institution committed to inclusive economic development and MSME empowerment.

RULES

The following competition rules must be fulfilled by all participants in the BRI Gajah Mada International Business Case Competition (BRI GAMA IBCC) 2026. All teams are expected to understand and comply with the rules applied during the competition period. If a team violates the competition rules, that team will be disqualified from the competition.

1. **All participating teams must uphold the integrity of the competition.** Participants are required to uphold academic ethical standards throughout the competition, including refraining from plagiarism. Provisions regarding plagiarism will be regulated separately in this section.

2. **The cases used in this competition have never been published before.** Competition participants are prohibited from reproducing cases, either electronically and/or in print, or distributing cases to parties other than competition participants;

3. Each team member is registered as an active student at the university, proven by a cover letter or a letter of recommendation from the faculty or university.

4. Each undergraduate (S1) and post-graduate (S2) category team **must** consist of 3 students from the same university;

5. Each team must be supervised by a faculty member. The name of the faculty member, along with his/her NUPTK, shall be mentioned in the letter of recommendation.

6. Individuals who pass BCC II 2024 (Final) **are not permitted** to participate in BRI GAMA IBCC 2026; nevertheless, if they register in a different category, they are allowed to take part in BRI GAMA IBCC 2026. If the winner of BCC 2024 is participating in BRI GAMA IBCC 2026 in the same category, they will be disqualified by the committee.

7. Team members can be multidisciplinary from different faculties/majors within the university. At least 1 team member must be a student from the Faculty of Economics and Business. The composition of team members may not change throughout the competition.

8. When registering, participants need to prepare (soft copy):

a. Curriculum Vitae (CV) or Curriculum Vitae per member team;

b. Cover letter or letter of recommendation from the University (a template example is provided);

10. Team representatives are required to register via the link provided by the committee as follows <https://brigamaibcc.com/> ;

11. Each team must send a soft copy of CV, and a cover letter (free format, an example is provided with this handbook) via the link above;

12. Each participant is required to follow the Instagram/ Twitter/ Line/ Facebook FEB UGM, KAFEGAMA, and lifeatbri social media accounts;

12. Information regarding the competition will be provided via the FEB UGM page at <https://brigamaibcc.com>. All questions from participants can be submitted to organizing committee via WhatsApp: +62896-5240-3587 or email: brigamaibcc.febugm@gmail.com;

13. All participants are required to take part in the entire series of events held throughout the competition;

THIRD PARTY PLAGIARISM AND INTELLECTUAL PROPERTY

1. Plagiarism is defined as the act of intentionally copying or using written material and images created by another person without citing the source material, or including the writer's name and/or original publisher of the material.
2. Competition participants are allowed to search for materials and read research results or publications relevant to the cases used in the competition assignment, but the analysis must be carried out by themselves.
3. Participants are forbidden to copy the writing or analysis results from other parties from existing literature sources/databases/publications.
4. Provisions related to plagiarism apply to all outputs produced by participants, including reports/manuscripts, analysis results, videos, materials, and presentations.
5. Violation of this plagiarism provision will result in the team being automatically disqualified from the competition.

COMPETITION STRUCTURE AND TIMELINE COMPETITION CASES

The cases given to the competition participating teams are case studies developed by the organizers and have never been published. Cases contain important and relevant information that can be used as a basis for analysis and argumentation by the participating team. Cases will be distributed to participants who are declared to have passed the administrative selection on the date set by the committee, as per the activity timeline.

ADMINISTRATIVE SELECTION STAGE

Participants are required to register online via the link provided by the committee within the time limit specified in the timeline. Participants must complete the required documents at the time of registration (student ID, CV of all team members, and a cover letter from the University). The initial selection stage involves assessing the administrative completeness of the participating teams in accordance with the requirements. All team participants who pass the administrative selection are eligible to proceed to the next stages.

PRELIMINARY STAGE (PRE COMPETITION)

All team participants who pass the administrative selection will receive a pre-competition business case (Business Case Challenge – BCC Pre Competition) and be given time to work on it in accordance with the criteria and requested outcomes. Participants are required to submit case analysis results before the specified deadline. The results of the case analysis are written in the form of a paper and a video presentation with the following format:

1. The paper and video presentation must be prepared in English.
2. The paper is prepared in .pdf format, with a maximum of 10 pages, including an executive summary but excluding appendices. The manuscript is typed using A4-size pages, Times New Roman font size 12, and spacing 1.15. The manuscript must be written using proper grammar and the correct academic paper format.
3. The video presentation should be no more than 10 minutes long and as creative as possible, while still complying with the Information and Electronic Transactions (ITE) Law. The judging panel reserves the right to deduct points if the video format does not meet the competition's requirements.

Assessment criteria (papers and videos) in the preliminary stage include*:

Assessment criteria	Score Weight (%)
Completeness and comprehensiveness of the case, including: <ul style="list-style-type: none"> - Understanding the case - Identify the problem in the case - Problem limitations and assumptions used (if any) 	15
Data processing and analysis methods <ul style="list-style-type: none"> - Identify relevant data - Methods of strategic analysis and stakeholder analysis 	35
Solution recommendations <ul style="list-style-type: none"> - Analyze the problem using the selected method/technique. - Business solutions offered - Feasibility and applicability of business solutions 	35
Drawing conclusions	5
Quality of video presentation Grammar or quality of writing	10
Total	100

*Valid for all categories

COMPETITION STAGE (BCC I AND BCC II)

Based on the judging panel's assessment, the 20 best teams in each category will be selected to participate in the competition stage. At the first stage, teams will be given the first business cases (Business Cases Challenges – BCC I) to complete within a set deadline. Finalist teams must submit their case analysis results before the deadline.

The following are the provisions for preparing and implementing the BCC I stage.

1. BCC Phase I will be held in hybrid mode. Offline at MM UGM; Online (Zoom)
2. Participants must use English when preparing presentation materials.
3. The output that must be submitted is in PowerPoint format. Participants can prepare their presentation materials as engaging as possible while emphasizing the substance of the case analysis results. There is no limit on the number of slides in the presentation.
4. The presentation shall be delivered within a maximum of 10 minutes and as creatively as possible while still complying with the Electronic Information and Transactions (EIT) Law. The judging panel has the right to stop the team's presentation if they exceed the allowed time limit.
5. If technical problems occur in uploading data, participants are encouraged to report to the committee's WhatsApp number.

The assessment criteria for the substance of the case analysis presented in the competition stage (BCC I) include*:

Assessment criteria	Score Weight (%)
Completeness and comprehensiveness of the case, including: <ul style="list-style-type: none"> - Understanding the case - Identify the problem in the case - Problem limitations and assumptions used (if any) 	15
Data processing and analysis methods <ul style="list-style-type: none"> - Identify relevant data - Methods of strategic analysis and stakeholder analysis 	35
Solution recommendations <ul style="list-style-type: none"> - Analyze the problem using the selected method/technique - Business solutions offered - Feasibility and applicability of business solutions 	35
Quality of Presentation and Communication <ul style="list-style-type: none"> - Quality of presentation - Ability to respond to questions 	10
Drawing conclusions	5
Total	100

*Valid for all categories

Based on the judging panel's evaluations, the 10 best teams in each category will be selected to participate in the final stage (BCC II). At this final stage, all teams will be given the second business case (Business Case Challenge – BCC II) to work on within a specific limited time. The team will present the case analysis results to the main judging panel, followed by a question-and-answer session. The following are the provisions for the final preparation and implementation stages.

1. The BCC II (Final) stage will be held offline at Menara BRILiaN.
2. The output that must be submitted in PowerPoint format. Participants can prepare their presentation materials as engaging as possible while emphasizing the substance of the case analysis results. There is no limit on the number of slides in the presentation.
3. The presentation before the judging panel has a maximum duration of 10 minutes, and is followed by a 10-minute question and answer session. The committee will provide a 5-minute break between teams to prepare their presentations. The judging panel has the right to stop the team's presentation if they exceed the allowed time limit.

The assessment criteria for the substance of the material presented in the final stage include*:

Assessment criteria	Score Weight (%)
Completeness and comprehensiveness of the case, including: <ul style="list-style-type: none"> - Understanding the case - Identify the problem in the case - Problem limitations and assumptions used (if any) 	15
Data processing and analysis methods <ul style="list-style-type: none"> - Identify relevant data - Methods of strategic analysis and stakeholder analysis 	40
Solution recommendations <ul style="list-style-type: none"> - Analyze the problem using the selected method/technique - Business solutions offered - Feasibility and applicability of business solutions 	40
Drawing conclusions	5
Total	100

*Valid for all categories

Apart from that, the assessment criteria at the final stage also include the following presentation criteria:

Assessment criteria	Score Weight (%)
Presentation organization and time, including: <ul style="list-style-type: none"> - Communication skills - Clarity and presentation techniques - Time management - Smooth presentation 	50
Questions and answers, including: <ul style="list-style-type: none"> - Ability to defend arguments - Creativity in providing answers (incl if you use material other than the material presented) - Teamwork when answering questions - Ethics and attitude in answering questions 	50
Total	100

ACTIVITY TIMELINE*

April - July	Open Registration
3 July	Close Registration
3 July	Opening Ceremony
11 July	Publishing Pre-Competition Challenge
August	Announcement of Pre-Competition Result
	Publishing BCC-1
	Announcement of BCC-1 Result
	Business Case Challenge II-Final: Case Publication
	Company Visit/Cultural Day
	Grand Final
	Announcement of the Winner of BRI GAMA IBCC 2026

JUDGING AND EVALUATION*

EVALUATION

1. In the preliminary round, the judging panel will evaluate each team based on:
 - a. Participants' understanding on given case;
 - b. The depth of the research results and analysis on the given case;
 - c. Clarity and logical flow in presenting case analysis results;
 - d. Applicability of the recommendations given;
 - e. Creative and innovative ideas offered in the given case;
 - f. Effectiveness of delivery/presentation of analysis results, as well as use of visual media;
 - g. Participants' ability to provide arguments in question answers;
 - h. The jury's assessment criteria refer to the previous section.
2. The judging panel is entitled to disqualify any participant that does not comply with the competition rules, for example, grammatical accuracy, the number of paper pages, video duration, or oral presentation duration;
3. The judging panel has the right to disqualify any participating team that violates academic integrity and plagiarism regulations.
4. The judging panel's decision is final and cannot be contested.

PRIVACY AND CONFIDENTIALITY

Participants are prohibited from disclosing any confidential information related to the competition without the organizer's permission. The cases provided by the organizers in this competition, as well as the information from the organizing partners, are confidential.

USE OF PERSONAL INFORMATION

Personal information provided by participants will be used by the organizer for purposes related to the competition. Personal information will also be shared with the judging panel and organizing partners for competition purposes. By registering for this competition, participants agree that:

1. The organizer has the right to record, take photos, or take screen captures of competition activities and upload them on the organizer's or partner's site and social media for publication purposes. Video materials, photos or screenshots may contain images, names, and/or voices of participants;
2. The organizer has the right to use participant information or data for competition purposes.
3. The organizer has the right to deliver participants' information or data to organizing partners for the purpose of building collaboration opportunities with participants.
4. Materials during the competition, including papers, videos, final round presentation materials, recordings, and photos, are the sole property of the organizer.

ROUTES FROM SOEKARNO-HATTA INTERNATIONAL AIRPORT TO THE BRILIAN TOWER



SOEKARNO-HATTA INTERNATIONAL AIRPORT

32.8 Km
1 hr 39 min

MENARA BRILIAN

TOURIST ATTRACTIONS/LOCATIONS AROUND THE BRILIAN TOWER :



Museum Historical Tour
Habibie & Ainun



75 Art Gallery

HOTEL NEAR BRILIAN TOWER:



1. HOTEL POMELOTEL ★★★★★
2. V HOTEL TEBET JAKARTA ★★★★★
3. CIPTA HOTEL PANCORAN ★★★★★
4. TERRAZ TREE HOTEL ★★★★★
5. SOFYAN HOTEL SOEPOMO ★★★★★
6. HOTEL MERCURE JAKARTA GATOT SUBROTO ★★★★★

ICONIC PLACE IN JAKARTA :



MONUMEN NASIONAL (MONAS)



KOTA TUA JAKARTA



ANCOL



TAMAN MINI INDONESIA INDAH (TMII)



GELORA BUNG KARNO (GBK)



CHINATOWN CLODOK



PERPUSTAKAAN JAKARTA TAMAN LITERASI MARTHA TIAHAHU



M-BLOC

JOURNEY OF BRIGAMA 2026

INTERNATIONAL BUSINESS CASE COMPETITION

REGISTER



REGISTRATION OPEN

May-July 2026



PRA-COMPETITION



Insight Seminar

Online (Zoom)



Podcast + Announcement

Online (Zoom)



OPENING CEREMONY

Hybrid Mode

Offline: BRI Tower*

Online : Zoom



BUSINESS CASE CHALLENGE 1



Insight Seminar

Online (Zoom)



Judging of Finalists

Hybrid Mode

Offline: MM UGM Jakarta

Online: Zoom



Podcast + Announcement

Online (Zoom)



BUSINESS CASE CHALLENGE 2



CULTURAL DAY/ COMPANY VISIT

Location: TMII/ BRI Tower*



Grand Final

Judging of Finalists

Seminar + Winner Announcement

Location: BRI Tower*

APPENDIX 2. AN EXAMPLE OF A COVER LETTER (RECOMMENDATION LETTER) FROM THE UNIVERSITY

[University letterhead]

[date, letter number, subject, etc]

To whom it may concern, In preparation for the International Gadjah Mada Business Case Competition 2026, [the university's name] is sending a delegation to participate according to the allocated quota. The details of the delegation can be found in the table below:

A. Undergraduate Category

No	Name	Study Program, Faculty/School	Phone Number	Email
1				
2				
3				

B. Post-Graduate Category

No	Name	Study Program, Faculty/School	Phone Number	Email
1				
2				
3				

The team will be supervised by [NAME OF FACULTY SUPERVISOR], a faculty member from [NAME OF FACULTY], registered with the following NUPTK [NUPTK].

Here is the information we have provided for the Gama BCC activities for your consideration. Thank you for your attention and cooperation.

[Rector/Vice Rector/Dean/Vice Dean/Director/Head of the Student or Academic Affairs]


[signature]

[name]

BRIGAMA

IBCC INTERNATIONAL
BUSINESS
CASE
COMPETITION

More Information :

 <https://brigamaibcc.com>

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