

Business Process Reengineering

a strategic initiative towards digital era



Transformation Office Directorate
January 2020

The Future of Banking is an Era where **Disruption** will be More Frequent

Top 5 factors causing disruption in banking



3 main elements that we need to focus on



Thus, We Embrace the Change by Embarking Into a Journey of **Digital Transformation**, Start with Retail Lending

01



TECHNOLOGY

Modernize our **IT Architecture**


02



BUSINESS PROCESS

Enhance **business process** to gain **competitive advantages**

03



FUTURE SKILL

Building **internal capability** to run **Digital Transformation**



Bank Mandiri
2020 Corporate Plan



Credit Card



Mortgage



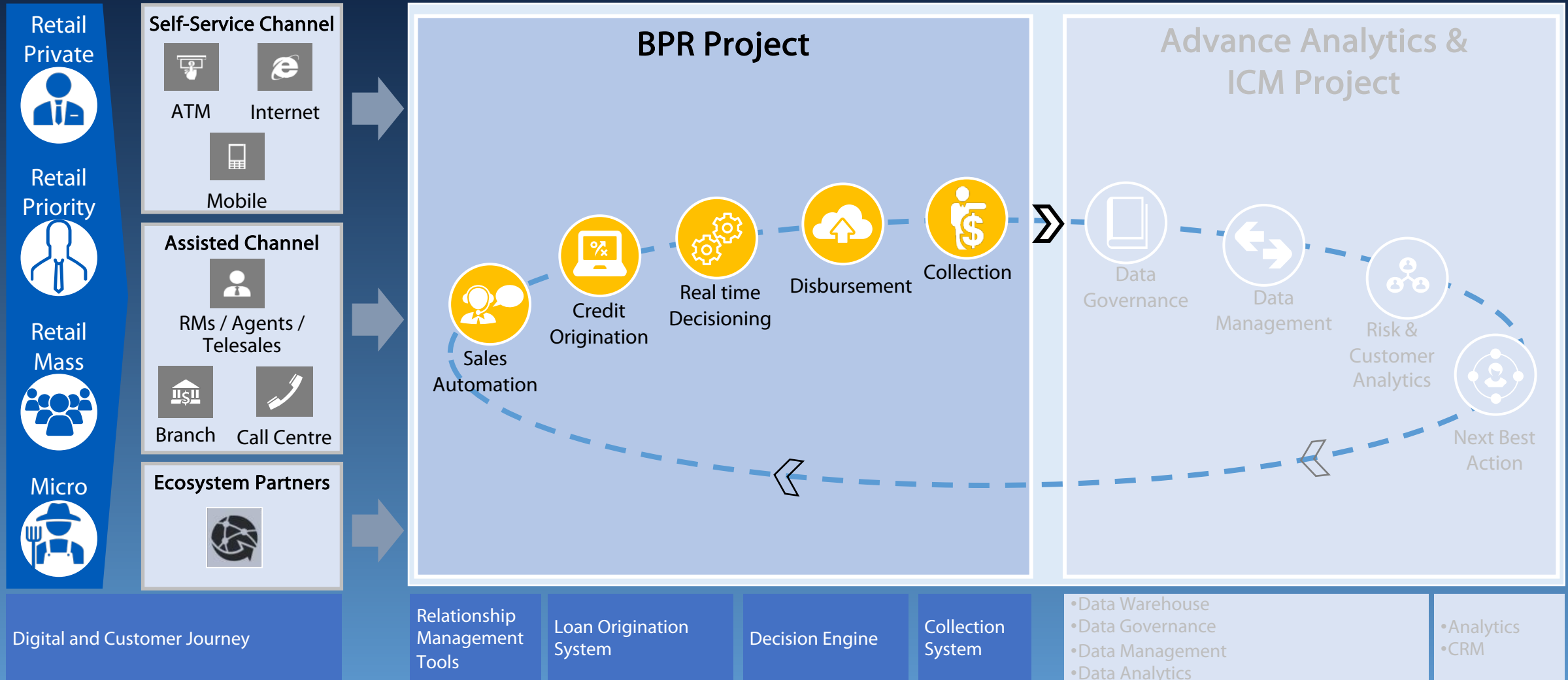
Personal Loan



SME Loan

To be customer's choice in Consumer Banking and SME

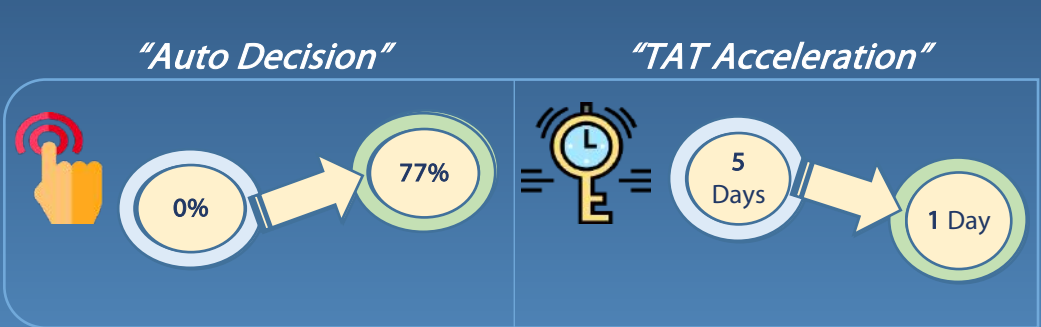
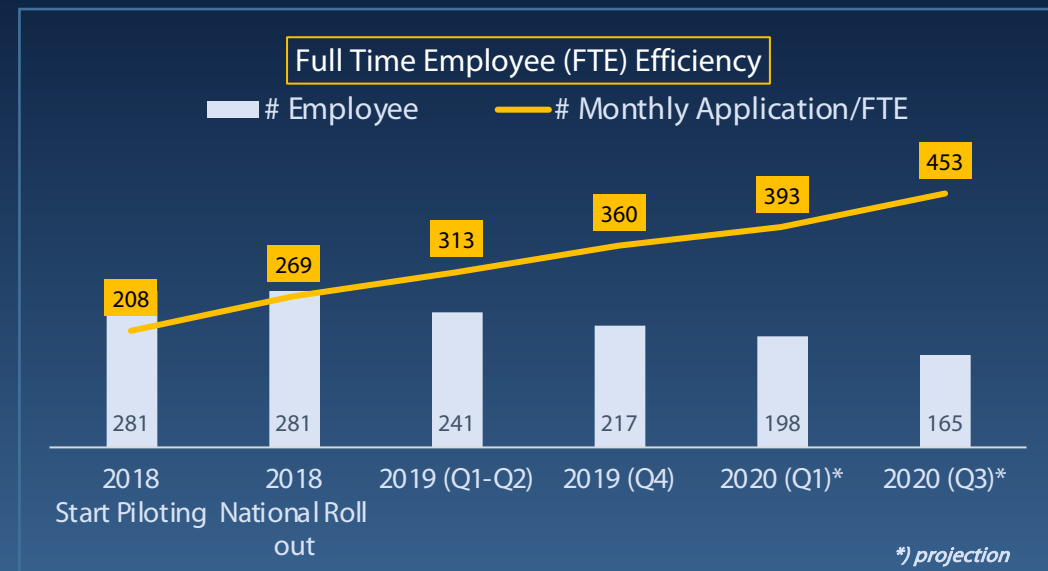
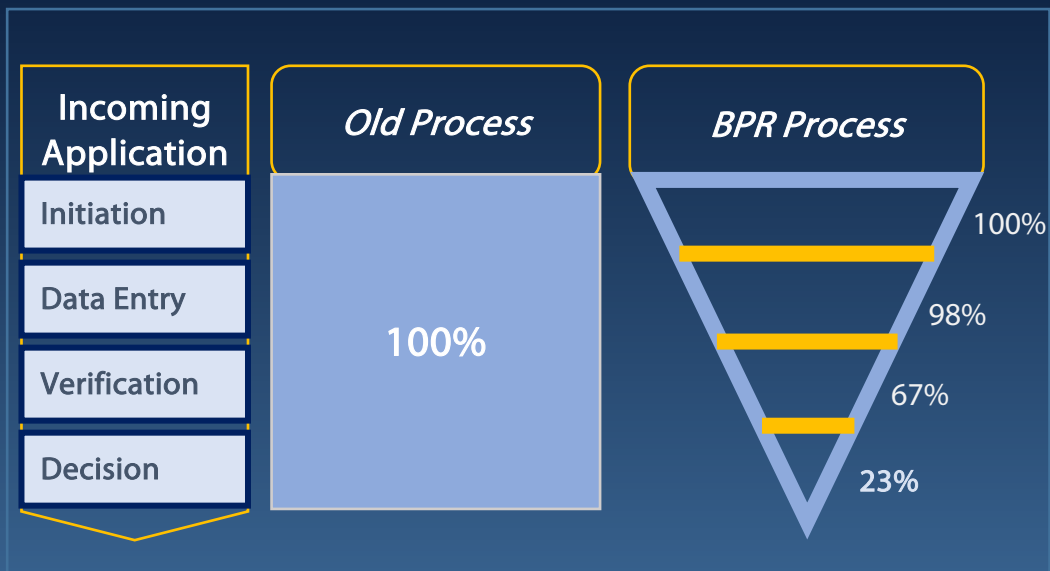
Business Process Reengineering (BPR) is the Building Block to Digitize our Processes...



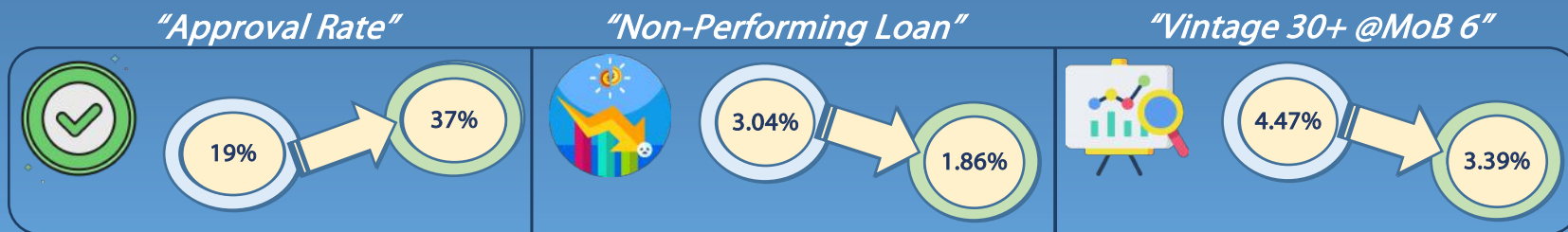
... and Equipped Mandiri with Capabilities to **Continuously Improve** Retail Lending Processes



BPR Brings Efficiency and Allows the Bank to do Straight Through Processing For Credit Card



2nd largest Credit Card Portfolio in Indonesia



What We Have Done So Far for **Mortgage** and **Personal loan** ...

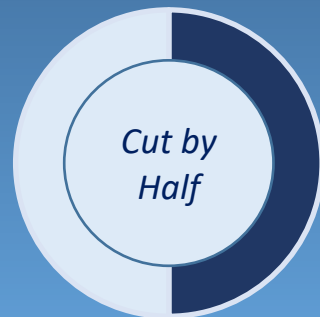


Mortgage

Same day approval
using **BPR** process



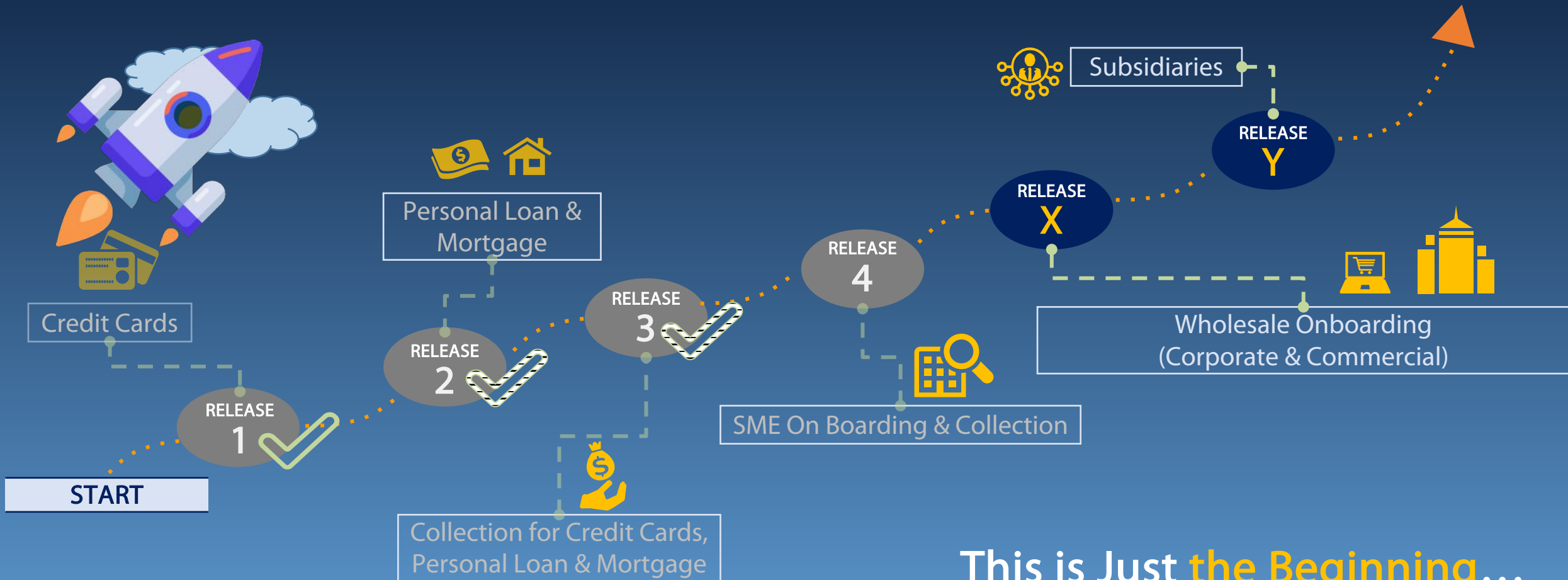
Personal Loan



Turn Around Time
Improvement



We are on Track to bring Credit Card Transformation Journey to other **Retail Lending** and Beyond



This is Just **the Beginning...**