## Table of Contents

Acknowledgement		i		
Executive Summary			ii	
Table of Contents				١
_ist of Tables and Figures				
1.0	Introduction	•	1	
	1.1 IS Plann	ing	. 1	
	1.2 Objective	es of the study	4	
	1.3 Methodo	logy of the study	5	
	1.4 Scope of	the study	6	
	1.5 Problems encountered in the study			
	1.6 Organiza	ation of the report	8	
			_	
2.0	Situational Ana	lysis	9	
	2.1 The Orga	anization	9	
	2.2 SWOT A	nalysis: Strengths		
	2.2.1	Products and Services	10	
	2.2.2	Financial Performance	13	
	2.2.3	Credit Management	16	
	2.3 SWOT A	nalysis: Weaknesses	16	
	2.3.1	Transaction volume	16	
	2.4 SWOT A	nalysis: Opportunity	20	
	2.4.1	Islamic Banking	20	
	2.4.2	E-commerce	21	
	2.4.3	Database marketing/Data mining	22	
	2.5 SWOT A	nalysis: Threats	22	
	2.5.1	Mergers and acquisition	22	
	2.5.2	Competition from foreign banks	23	
	2.5.3	BPA facility open to others	23	

3.0 Analysis on Current IS	
3.1 History of Bank Rakyat IS	24
3.2 The Impact of IS Development	25
3.3 The Contribution of IS Development	26
3.4 IS Maturity Stage	27
3.5 IT Organizational Structure and Human Resource	27
3.6 Current Systems	30
3.7 Retail Banking System Audit	33
3.8 On-going Project: IRBS	35
4.0 Findings and Recommendations	
4.1 Major Findings	40
4.2 IS Planning for Bank Rakyat	41
4.3 Strategic Issues	42
4.4 Project Management Issues	50
5.0 Conclusions	
6.0 Appendices	
A. Bank Rakyat X.25 Network Configuration	
B. IRBS System Architecture	
7.0 Bibliography	

## LIST OF TABLES AND FIGURES

Table 2.1:	SWOT Analysis	10
Table 2.2:	Profit and Loss Account for the Year Ended	
	31 <sup>st</sup> December 1993-1997	14
Table 2.3:	Balance Sheets As At 31st December 1993-1997	15
Table 2.4:	Monthly Average Disbursement of Personal Loan	17
Table 3.1:	The Host Machine Used	31
Table 3.2:	ATM Models	32
Table 3.3:	The IRBS Infrastructure	37
Table 5.1:	The Analysis and Recommendations	53
Figure 1.1:	The IS Plan As Part Of The Business Plan	2
Figure 1.2:	The Scope of the Study	7
Figure 2.1:	Collection through BPA	12
Figure 2.2:	Loan Processing Workflow	18
Figure 3.1:	Strategic Importance Matrix	25
Figure 3.2:	The Contribution of IS Development to An Organization	26
Figure 3.3:	Bank Rakyat Organization Structure	28
Figure 3.4:	Integrated Retail Banking System (IRBS) Project Structure	29
Figure 3.5:	The IRBS Module	3.8