# Table of Contents

- Acknowledgement ............................................................................................................ i
- Executive Summary .......................................................................................................... ii
- Table of Contents .............................................................................................................. iii-iv
- List of Tables and Figures ................................................................................................... v.

## 1.0 Introduction

1.1 IS Planning ....................................................................................................................... 1
1.2 Objectives of the study ..................................................................................................... 4
1.3 Methodology of the study ............................................................................................... 5
1.4 Scope of the study ........................................................................................................... 6
1.5 Problems encountered in the study ............................................................................... 7
1.6 Organization of the report ............................................................................................. 8

## 2.0 Situational Analysis

2.1 The Organization .............................................................................................................. 9
2.2 SWOT Analysis: Strengths
   2.2.1 Products and Services ............................................................................................. 10
   2.2.2 Financial Performance ............................................................................................ 13
   2.2.3 Credit Management ............................................................................................... 16
2.3 SWOT Analysis: Weaknesses
   2.3.1 Transaction volume ............................................................................................... 16
2.4 SWOT Analysis: Opportunity
   2.4.1 Islamic Banking ..................................................................................................... 20
   2.4.2 E-commerce .......................................................................................................... 21
   2.4.3 Database marketing/Data mining ........................................................................... 22
2.5 SWOT Analysis: Threats
   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
3.2 The Impact of IS Development
3.3 The Contribution of IS Development
3.4 IS Maturity Stage
3.5 IT Organizational Structure and Human Resource
3.6 Current Systems
3.7 Retail Banking System Audit
3.8 On-going Project: IRBS

4.0 Findings and Recommendations

4.1 Major Findings
4.2 IS Planning for Bank Rakyat
4.3 Strategic Issues
4.4 Project Management Issues

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>
<thead>
<tr>
<th>Table/Figure</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table 2.1</td>
<td>SWOT Analysis</td>
<td>10</td>
</tr>
<tr>
<td>Table 2.2</td>
<td>Profit and Loss Account for the Year Ended 31st December 1993-1997</td>
<td>14</td>
</tr>
<tr>
<td>Table 2.3</td>
<td>Balance Sheets As At 31st December 1993-1997</td>
<td>15</td>
</tr>
<tr>
<td>Table 2.4</td>
<td>Monthly Average Disbursement of Personal Loan</td>
<td>17</td>
</tr>
<tr>
<td>Table 3.1</td>
<td>The Host Machine Used</td>
<td>31</td>
</tr>
<tr>
<td>Table 3.2</td>
<td>ATM Models</td>
<td>32</td>
</tr>
<tr>
<td>Table 3.3</td>
<td>The IRBS Infrastructure</td>
<td>37</td>
</tr>
<tr>
<td>Table 5.1</td>
<td>The Analysis and Recommendations</td>
<td>53</td>
</tr>
<tr>
<td>Figure 1.1</td>
<td>The IS Plan As Part Of The Business Plan</td>
<td>2</td>
</tr>
<tr>
<td>Figure 1.2</td>
<td>The Scope of the Study</td>
<td>7</td>
</tr>
<tr>
<td>Figure 2.1</td>
<td>Collection through BPA</td>
<td>12</td>
</tr>
<tr>
<td>Figure 2.2</td>
<td>Loan Processing Workflow</td>
<td>18</td>
</tr>
<tr>
<td>Figure 3.1</td>
<td>Strategic Importance Matrix</td>
<td>25</td>
</tr>
<tr>
<td>Figure 3.2</td>
<td>The Contribution of IS Development to An Organization</td>
<td>26</td>
</tr>
<tr>
<td>Figure 3.3</td>
<td>Bank Rakyat Organization Structure</td>
<td>28</td>
</tr>
<tr>
<td>Figure 3.4</td>
<td>Integrated Retail Banking System (IRBS) Project Structure</td>
<td>29</td>
</tr>
<tr>
<td>Figure 3.5</td>
<td>The IRBS Module</td>
<td>38</td>
</tr>
</tbody>
</table>