# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>CONTENT</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acknowledgement</td>
<td>i</td>
</tr>
<tr>
<td>Table of Contents</td>
<td>ii</td>
</tr>
<tr>
<td>List of Tables</td>
<td>v</td>
</tr>
<tr>
<td>List of Figures</td>
<td>vi</td>
</tr>
<tr>
<td>List of Appendices</td>
<td>vii</td>
</tr>
</tbody>
</table>

## CHAPTER ONE - INTRODUCTION

1.0 Executive Summary 1

## CHAPTER TWO - BSN COMMERCIAL BANK

2.1 Background Of The Company 3
2.2 Organisation Structure Of The Bank 5
2.3 Business Structure 6
2.4 Corporate Philosophy 6
2.5 Current Situation Of The Company 8
2.6 Evaluation Of The Financial Performances Of BSN Commercial Bank 10
2.7 Reasons For Selecting The Company 14
2.8 Research Objectives 15

## CHAPTER THREE - LITERATURE REVIEW

3.1 The Context: Malaysian Economy And The Banking Industry 23
3.2 Assessment Of Commercial Banks In Malaysia 24
TABLE OF CONTENTS

CONTENT                                                                 PAGE

3.3  Business Process Reengineering                                  26
3.4  The Principles Of Business Process Reengineering               27
3.5  The Six Key Steps In Business Process Reengineering             29
3.6  Characteristics Of Reengineered Business Processes              31
3.7  Benefits Of Business Process Reengineering                      33

CHAPTER FOUR - METHODOLOGY, ANALYSIS & PROPOSAL

4.1  Research Methodology                                            35
4.2  Analysis And Proposal                                           35
4.3  Service Design                                                  36
4.4  Opening Of Account                                              40
4.5  Closing Of Account                                              42
4.6  Cheque Deposit                                                  43
4.7  Cash Withdrawal                                                 44
4.8  Cash Deposit                                                   45
4.9  Clearing Item - Inward Clearing                                46
4.10 Clearing Item - Outward Clearing                              47
4.11 Transfer Transaction                                           47
4.12 Remittances                                                    48
4.13 House Cheque Debiting                                         49
4.14 Customer Credit Application                                   50
4.15 Security Documentation                                         52
TABLE OF CONTENTS

CONTENT

4.16 Customer’s Account Reviewed  53
4.17 Loan Repayment  54
4.18 Customer’s Account Defaulted  55
4.19 Teller Cash Dispenser  56
4.20 Electronic Data Interchange - Banking  58
   4.20.1 Definition Of Electronic Data Interchange  58
   4.20.2 Electronic Data Interchange - Banking Plan For
       Commercial Bank  58
   4.20.3 Business Benefits To BSN Commercial Bank  60
4.21 Obstacles In Implementation Of The Proposal  61
   4.21.1 Retaliation From Employees And Employee Unions  61
   4.21.2 Funding For Implementing The New Processes  63
   4.21.3 Revisiting Costing  63
   4.21.4 Skilled Work Force  63

CHAPTER FIVE - CONCLUSION  66

References  68

Appendices  70