
S&P TEST

SWOT & PESTLE.com

PT BANK RAKYAT INDONESIA SWOT & PESTLE ANALYSIS

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. To purchase reprints of this document, please email support@swotandpestle.com.

Company Name : PT Bank Rakyat Indonesia

Company Sector : Banking and Financial Services

Operating Geography : Indonesia, Asia, Global

About the Company :

PT Bank Rakyat Indonesia, commonly known as BRI or Bank BRI, specializes in small-scale and microfinance style borrowing from and lending to its approximately 30 million retail consumers through its more than 4,000 branches, units, and rural service posts. It also manages a corporate firm that is still modest but is expanding. BRI was established in 1895 by Raden Bei Aria Wirjaatmadja in Purwokerto, Central Java, during the Dutch colonial era. The operational business (Persero) is currently 70% owned by the government. Microbusiness, retail, corporate, and subsidiary businesses are the segments through which it conducts business. The Micro Business category provides individual and micro business owners with banking products and services. Small and medium-sized businesses are served through the Retail Business segment's consumer and commercial banking products and services. The Corporate Business section provides international banking services, treasury services, and capital market support services to large enterprises and organizations. Conventional banking, finance services, remittance services, life insurance, general insurance, venture capital, and securities are all part of the subsidiary business category. The Bank announced in September 2022, that it would support speeding the program for battery-based electric motor cars for use in road transportation as part of its commitment to adopting sustainability aspects through the initiative to facilitate the transition to electric vehicles. PT Bank Rakyat (BRI) had over 87,000 employees as of early 2023.

The unique selling point of Bank Rakyat Indonesia lies in its being one of the most profitable banks in the world and one of the biggest banks in Indonesia, with a roughly 50% market share in the microloan sector. The mission statement of PT Bank Rakyat Indonesia reads, "Enhancing economic well-being of our members, customers, and nation".

Revenue :

IDR 156,353,311 million - FY ending 31st December 2021 (y-o-y growth ~18%)

IDR 132,562,578 million - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for PT Bank Rakyat Indonesia is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Strong performance shown by surpassing its set targets 2.Strong rural network connecting 70% of total villages in Indonesia 3.First mover advantage in Sustainable Finance in Indonesia 4.Strong digital capability improving business process 5.Market leader & largest Bank in Indonesia 	<ul style="list-style-type: none"> 1.Declining Return on Equity since 2018 2.Steady decline in Return on asset since 2016 3.Increased NPL ratio will put pressure on company's balance sheet
Opportunities	Threats
<ul style="list-style-type: none"> 1.Opportunity to expand into developed markets 2.Increase in wealthy population in Indonesia can improve business activity 3.Omnichannel Banking to improve customer experience 4.Hybrid Banking business model to drive growth 	<ul style="list-style-type: none"> 1.Rising NPL in Indonesia poses risk for company business 2.Increasing fraud in digital banking 3.Slowed economic growth due to Covid-19 will affect company's revenue 4.Low interest rate for longer term will affect company profit

PESTLE Analysis :

The PESTLE Analysis for PT Bank Rakyat Indonesia is given below:

<p style="text-align: center;">Political</p> <p>1. Corporate tax reduced to 20% will help improve banks financial performance</p> <p>2. Easing FDI policy will help bring in foreign investments</p>	<p style="text-align: center;">Economical</p> <p>1. Significant increase in unemployment rate in Indonesia will negatively affect the bank</p> <p>2. Stabilizing economic conditions will improve market outlook in Indonesia</p>
<p style="text-align: center;">Social</p> <p>1. Rising radicalization in Indonesia will hamper bank's growth</p> <p>2. Growing urban population will directly impact operations of bank</p>	<p style="text-align: center;">Technological</p> <p>1. Implementation of Omnichannel banking to improve customer experience</p> <p>2. Introduction of blockchain in Banking services</p>
<p style="text-align: center;">Legal</p> <p>1. Change in regulations to support the growth of digital banking</p>	<p style="text-align: center;">Environmental</p> <p>1. Promoting sustainable businesses to tackle climate change</p>

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **PT Bank Rakyat Indonesia** SWOT & PESTLE Analysis is a paid report at **27 U.S.D.**



* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."



S&P

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

Copyright Notice

The information provided in the SWOT and PESTLE research reports on www.swotandpestle.com are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2024 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:
support@swotandpestle.com