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PT BANK RAKYAT INDONESIA SWOT & PESTLE ANALYSIS

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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:

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

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