**Phase 2: Business Process Modeling for Loan Origination in MIS Context**

**Define Scope:**  
The focus is on re-engineering the personal loan origination process at BPR Bank, aimed at enhancing the efficiency of the Management Information System (MIS) to support faster loan processing. The objective is to reduce the Average Time Between Loan Application and Funding (ATBLA) and improve the Customer Satisfaction Index (CSI) by streamlining application processing, approval, and funding procedures.

**Objectives and Expected Outcomes:**

1. **Reduce processing time** for loan applications to 2 hours.
2. **Enhance customer satisfaction** by increasing CSI to 80%.
3. **Optimize the MIS workflow** for more effective data management, faster approvals, and accurate tracking of applications.

**Identify Key Entities:**

**Customers** - Initiate loan applications, submit required documentation, and receive notifications regarding application status. Key participants in determining Customer Satisfaction Index (CSI) scores.

**Loan Applications** - Digital or physical records containing customer details, loan amounts, and supporting documents. This entity progresses through different stages in the loan origination process, from submission to approval.

**Loans** - Approved financial products that provide funding to customers. Each loan goes through origination, approval, and funding stages, and is tracked within the MIS.

**Financial Losses** - Represents potential losses due to abandoned applications or delayed processing. This entity is crucial for tracking the impact of inefficiencies in the loan origination process.

**Application Processing** - The entire workflow from receiving a loan application to final approval and funding. This includes verification, credit checks, quality control, and final approval steps.

**Branches** - Physical locations where customers can initiate or follow up on loan applications, submit documentation, and receive customer support. Branches also play a role in quality control and approval processes.

**Credit Checks** - Performed by the Credit Reference Bureau to assess customers' creditworthiness. Credit checks influence loan approval decisions and are integrated with the MIS.

**Feedback/CSI Scores** - Customer satisfaction metrics collected post-loan processing to gauge service quality. High CSI scores indicate streamlined processing and customer satisfaction, which directly supports organizational goals.