

ABSTRACT

This study examines the transition from a regional-based to a program-based system in the mortgage loan processing division of Maybank Indonesia. Using quantitative performance data & questionnaire, the study explores how the change impacted business growth and processing speed. The findings reveal improvements in credit risk control and non-performing loan ratios under the program-based model. However, the centralization also introduced operational bottlenecks, especially in approval turnaround and communication flow. The research offers theoretical insights using Value Chain Theory, Synergy Theory, Organizational Structure Theory, and Operational Efficiency. It concludes with recommendations for aligning people, processes, and technology in future system transformations.