



### **BUSINESS PROCESS RE-ENGINEERING-A STUDY ON THE MANUFACTURING, COMMERCIAL AND SERVICE ORGANIZATION-- WITH THE SPECIAL REFERENCE TO THE PUBLIC SECTOR BANKS**

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#### **Abstract:**

Introduction of New Industrial Policy, and the implementation of Liberalisation, Privatization and Globalisation(LPG) as a part of industrial sector, financial sector and banking sector reforms in 1991 is a revolutionary and daring step taken by the then Indian Government to come out of severe financial crisis.“Liberalization” process created opportunities to become as entrepreneurs to the many educated youth creating job opportunities, improving country GDP, and increasing Purchasing power created more demand for the goods and services.

“Privatization” process has sharpened the skills, quality and more productivity by adopting technology, Implementation of innovative thinking, creativity through the redesigning, rethinking with the support of

electronification, I.T. computerization, automation process. Government of India by taking back its stake through the Disinvestment process given oxygen to the Indian industrial sector privatizing public sector organizations. Here at this stage, giving up the conventional traditional trade and manufacturing practice, innovative methods, redesigning process with much creativity, habituated, acquainted with the support of Information technology.

It is the beginning of” Business Process Re-engineering” (BPR). It is a Redesigning process, rethinking process. It is revolutionary change, remarkable change thinking innovatively adopting the technology. F.W Taylor’s “Scientific Management” given a starting idea for the Business Process Re-engineering. Why to think always in a traditional manner, why not to think in a better way, what to do in a better way? how to do and innovatively? solution to these questions is a Pathway AND IT IS A ROAD MAP towards BUSINESS PROCESS REENGINEERING (BPR). With this ideology, many departments, many fields, many sectors changed their traditional and conventional attitudes, adopting Renovation procedures, redesigning, rethinking, speed and accuracy with the I.T. software, hardware technology in their manufacturing, operational activities, management, administrative and service portfolios.

This paper mainly focusses on the generating of an idea of “Business process Re-engineering” concept among the readers and viewers. Evolution, Objectives, Principles, various steps and phases



involved in the, technological process discussed in this paper. The various sectors and fields, departments adopted BPR system illustrated for a clear understanding.

The literature, concepts and research experiences of various authors mentioned in this paper for the better understanding of theoretical concept. Taking the examples from Manufacturing, industrial service organisations like Banking, Insurance, education, communication and transport and Indian Space, Atomic energy, Research labs, prepared this draft.

### **Key Words:**

Business Process Re-Engineering, Innovative thinking, Rethinking, Redesigning, Adoption of Technology, Scientific Management, Liberalization, Privatization, Disinvestment Process

### **Introduction:**

Habituating, practicing the traditional and conventional methods are outdated, may not give the growth and development in any field, or in any country's development. Routine portfolio management should be reviewed continuously and updated with the new ideas, creative thinking to solve the long pending problems. New method of work approach should be adopted leaving the monotonous old practices according to the changing the time and changing the needs and desires of the customers. Then only customers of the commercial and service organisations like banks, insurance, transport or communication etc. will be attracted to your services and products.

Business Process Re-Engineering is redesigning, rethinking, with innovative working approach to satisfy the customers with products and services. Redesigning of the organisation service and commercial portfolio to attract and approach customer. It is totally new approach of work style creating better working environment for the improvisation in the quality of the product so that the customers satisfy with the products and services.

Commercial Organisation must be designed attractively so that the customers approach and process their works conveniently in the organisations.

Arrangements of products and services may be exhibited conveniently with the demonstrators to explain about the working condition, quantity and the quality, designing, pricing, performance of the products and services. "Business process Re-engineering (B.P.R)" is an attractive, convenient and well-structured commercial designing made innovatively which will have radical change improving the customer conveniences and facilities.



*Fig. No. 1. Business Process Re-engineering*

Corporate governance (C.G) and Customer Relation Management (CRM), Technology



adoption, Research and Development Quality control department also should be established. Further the quick and timely decision making is also very important in the competitive world. Customer care centres, special attractions to the customers in the organisation are also needed. For better working performances, creation of working environment. Special incentives for better performed workers will get quality in the productivity.

In the present-day competitive world, customers will have better choice in selecting the goods and services. Customer prefer quality, quantity, affordability. Durability and better working performance of the commodity. While in redesigning process, highly sophisticated technology is now required in the redesigning, rethinking process. Computerised redesigning techniques should be followed.

### Significance of the Study:

Business process Re-Engineering is strategic decision making for the redesigning with rethinking with the sophisticated technology process is needed. It is a recurring process and continuous efforts should be made s on this. Updating product with creative thinking and innovative ideas shall always be discussed with the Research and Development wing and during the process of the targeted production quality control department involvement should be there. For this continuous market research on Survey methods should be adopted after releasing a lot or batch of the production to know and take the customers review and feedback is mandatory.



*Fig. No. 2. Smart BPR: Innovate, Improve, Repeat*

Accordingly certain changes, should be made as per the customer suggestions in enhancing the quality quantity, price determination etc.,

Before taking the decisions, for the change of product design, previous historical production and sales targets should be checked once. Previous research works, authors, opinions shall be studied one These are the useful as case studies or as previous judgements and as practical field level experiences.

### Review of Literature:

Business Process re-engineering (B.P.R) is a business strategic rethinking and redesigning to remodel or to give new shape to the product or service which will be more useful to the customers. This B.P.R shall be the regular and continuous process. it is a dynamic process. It is gathering of the filed level market survey opinion from the business people, customers, retailers and wholesale merchants to assess the demand. If any changes in the product design suggested by the customers, we have to incorporate obliging the customers' feedback.



According to **Thomas H. Davenport**(1990) Business process re-engineering is a set of logical tasks, and emphasized a holistic focus on the business objectives. It is also known as “Business process redesign and Business transformation process. It should be as continuous process.

1. **Delvin Grant**, De Paul University, **Benjamin Yeo** Settle University 2022). The Term of Business Process Reengineering (BPR) has been brought to light by Hammer(1990)which radically redesigns, to achieve dramatic and sustained improvement in quality, cost, service and innovation by focussing on the business process. Further the Process of BPR identify the customer feedback on the material satisfaction or dissatisfaction and the estimated target of production needed to assess besides the estimation of demand and supply.
2. **Aljazzi Fetais et.all(2022)** – They studied that the Business Process Reengineering is an approach for improving organisational performance which evolved mostly within the private sector to maintain a successful business model despite increasing global competition.

The main aim to study the literature to determine the success factors and challenges in the implementation of B.P.R.

Their study concludes that the BPR shall be implemented in a wider way in different sectors by studying various factors and their outcomes on the

implementation of B.P.R. Various studies reveals that the B.P.R presents a fundamental improvement in the organisational design.

3. **Akang, Akaninyene UDO (2024)**–This paper examines the concept of BPR and how it works for the organisation betterment to gain the competitive advantage. BPR involves in rethinking and redesigning the existing conventional practice. This paper discusses and finalises the principles of BPR to work out efficiently and addresses the challenges in its implementation. Various case studies of the organisation have been applied BPR to get significant benefits.
4. **Prof. R Srinivasan (2011)** B.P.R reference book is a substantial evidence proof published by McGraw Hill. He in his writings Opined that B.P.R is an instrument to help the business organisations to improve customer services in gaining customer satisfaction and BPR could act as an important strategic tool for sustained competitive advantage for Indian Companies. His book explains in three major parts I. Essentials of BPR focusses on objectives., Part II Business Process Innovation Highlights Benchmarking transforms the Management and Part III. Applications of B.P.R discusses about various case studies on BPR. His book will be very much useful for the business organisation as the best guide in implementation B.P.R for the success and improvement of company organisation.
5. **Richard F. Schmidt Vitech Corporation, Vienna, Virginia (2000):**





B.P.R is an Example of Re-Engineering the enterprise. How the business organisation transforms using the BPR technique. This paper explained about the challenges of BPR and describes how the system of engineering practices was applied to re-engineer the Information Technology Infrastructure of the Business organisation.

Moreover, this paper also explains the customer's challenge will identify the approach taken to re-engineer the enterprise by drawing meaningful conclusions and observations.

### Overall Review Of Above Literature:

Business Process Reengineering is a redesigning process of existing traditional system of completion of works and improves the organisation performance in manufacturing, industrial and service sector. It is an innovative thinking and continuous process which transforms the business organisations. Various case studies and reference books of authors will guide the organisation for their sustainable growth and development to gain their customer satisfaction.

The B.P.R main aim is to satisfy the customers with redesigned quality products up to their satisfaction. While implementing the B.P.R in the business and commercial organisations certain challenges were also to address to go ahead towards the growth and development.

### Research Gap:

The above research reviews made it clear about the fundamental and general concepts of Business Process Re-engineering, its usage, explained well. While running the manufacturing activity in an industrial unit and in services in the commercial, service organisations remodelling, redesigning of the products', manufacturing process is essential.

New method of manufacturing, innovative ideas, rethinking of existing process shall be reviewed and if required certain changes in re-designing the product may be undertaken according to the customer requirements.

But the problems, procedures and challenges during the process of manufacturing thoroughly be known and addressed. Procedures of adopting B.P.R model shall be well known. Experiences and case studies of researchers shall be considered in adopting B.P.R.

### Statement of the Problem:

Adoption of Information Technology in the manufacturing process involves many technical aspects. Technical and scientific knowledge is required before adopting the BPR models. In the H.R. Department, for certain posts technicians and software engineers shall be recruited. Innovative ideas, redesigning ideas shall be implemented with the technical and machinery support. Various issues, problems and challenges shall be guessed and addressed efficiently.

**Objectives of Study:**

1. To study the technical aspects, procedures of redesigning of products (B.P.R), innovative thinking process (B.P.R), phases and steps of B.P.R shall be discussed for the awareness of readers.
2. Principles, Advantages, Objectives and Steps of B.P.R with the Challenges and Problems during the process of B.P.R shall be discussed.
3. Various examples, fields and departments who wants to implement the B.P.R.in Banking, Insurance and Financial institutions - shall be reviewed their activities.

**Methodology:**

The information pertaining to the paper related to the implementation of B.P.R in banking, financial institutions and in Insurance sector organisation has been taken from the various sources available in secondary data articles and research paper published in various journal, conference papers of banks. This paper is a conceptual nature providing information to the readers on the adoption of B.P.R in Banks and insurance organisations.

**1. Business Process Reengineering- Procedures And Phase General & Technical Aspects****General concept:**

Business Process Re-engineering (B.P.R) is a restructuring and redesigning of work process in an organisation to do the work

more efficiently, quickly and complete with more quality. It is a rethinking process of completion of work in a better way replacing the conventional and traditional method which given no expected outcome.

Business Process Reengineering is a digital transmission to help the business organisation for its growth and development. The main object of the B.P.R is to support the organisation with the re-imagination of their present processes and redesign the process them to convert them into useful product to achieve the better results. When Machel Hammer first invented this new concept to introduce so that to bring the attention of business entrepreneurs that before improve the quality of customer service reducing the cost of production and reducing cost of sales.



*Fig. No.3. A Strategic Transformation Cycle of BPR*

**Importance:**

Identification for the Implementation of Business Process Re-engineering shall be located first; and recognised where the complete transformation is needed, and where to modify the work style, to adopt new method of working culture, and

adoption of the modern technology is needed.

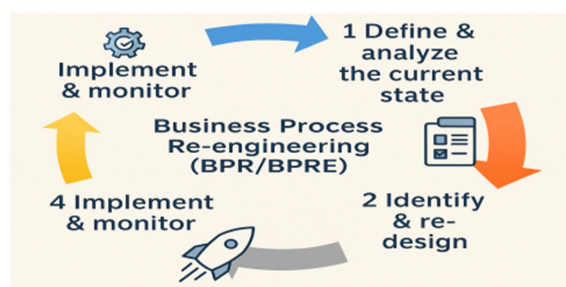
Also, the company organisation must know where the new procedure to be adopted for the redesigning of the product with the support of sophisticated technology. The changing of present working procedure, method, style, traditional practice and shifting to redesign, new method, new procedure using technology is “Business Process Reengineering”

### Procedures to follow the B.P.R:

The traditional and conventional methods of working culture is now outdated which will not give the expected outcome. Manual working style is not at all useful for the present-day competitive work. To get the accuracy and perfectness in work, new methods of work designing, style should be habituated. Giving up of the old procedures, manual works and traditional procedures.

1. Adoption of Highly Sophisticated Technology in the works to get the perfectness, accuracy, and uniformity.
2. Works, services of the public, products needed to the public shall be redesigned with innovative ideas.
3. Introduction and adoption of new generation technology AI and ML, cloud computing services, Blockchain technology.
4. Research and Development Labs shall be established in every manufacturing and industrial organisation; customer demands shall be identified and there designing programme shall be undertaken.

5. H.R. staff who have been recruited and selected shall be trained according to the changing design of the products.
6. Adoption of Business Process Reengineering, redesigning, with innovative technology is a continuous process., therefore the staff, lab-technology, Research and development wings always be synchronised with quality control department.



**Fig. No. 4.Four-Step Cycle of Business Process Re-engineering (BPR/BPRE)**

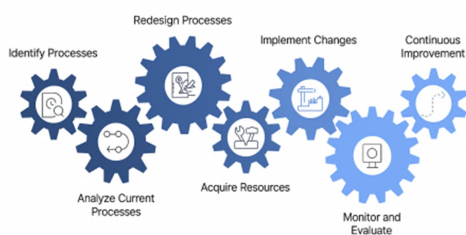
### Phases Of B.P.R Or Steps In Adopting The B.P.R:

1. For the implementation of B.P.R in the organisations, need and importance shall be identified. The importance of redesigning of the product and service shall be identified first. For this, study the needs, demands of the customers in the market.
2. Customers' Perceptions shall be studied through the market survey, Market research findings, observations shall be discussed.
3. Various sources, alterations, procedures, methods, designs shall be collected from different sources.

They should be studied thoroughly. Select the most suitable designs, as per the needs and demands of the consumers.

4. The H.R. staff needed, funds allotment, mechanical and the technology support shall be mobilised. The H.R. technical Staff should be trained on the redesigning process and on the sophisticated technology.
5. Testing the samples of products manufactured once and modify if not suited for the test.

### 7 steps of Business Process Re-engineering



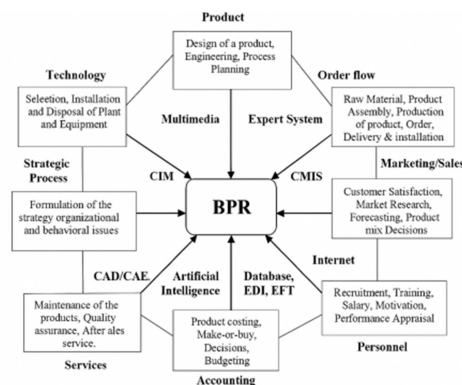
**Fig. No. 5. 7 Key Steps in Business Process Re-engineering (BPR)**

#### I. Principles, Advantages And Challenges Of B.P.R:

The following are the main principles are to be followed for the efficient implementation of Business Process Re-engineering in a process of manufacturing operation and service implementation in the organisations are concerned.

According to **Michael Hammar** "Business Process Re-engineering (B.P.R) a **co-author of Business**

**Process Re-engineering and the father of B.P.R**, established some of the principles for its successful and efficient implementation.



**Fig. No. 6. Key Functional Areas of Business Process Reengineering (BPR)**

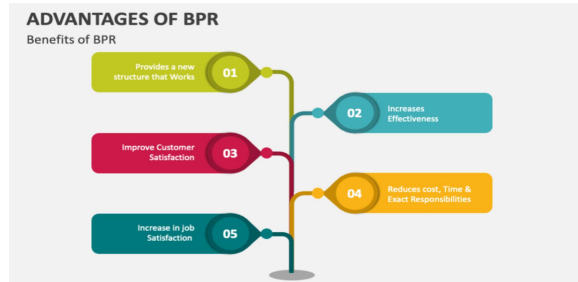
#### Advantages Of B.P.R In Banks And Insurance Sector

After 1991-92, consequent on the introduction of New industrial Policy 1991, under Liberalization privatization and Globalization Policy has been Introduced Computer – automation adopting the information technology as a part of financial sector reforms to boost up service sector specially in the Banking, financial organisation and insurance sector. Using the Business Process Reengineering technique the following reforms were taken up to facilitate the customer services.

1. To get the competitive advantage and to improve the customers' services banking sector take up mergers and amalgamations of SBI sister concern group to the main stream of SBI under one umbrella.



2. Adopted B.P.R tools to measure the competitive measures of cost management, services quality enhancement to the customer, Self banking system through ATM's 24/7 services, made easy of funds transfer, net banking, Core Banking Solutions, service expanded including remote banking to the rural customer under financial inclusion.
3. To reduce banking sector losses through the NPAs, government of India advised the banking sector to adopt the techniques of B.P.R to collect the service charges, penal charges, abundantly Account operating expenses AQB, SMS charges, Loan Processing charges, Loan Pre-closure charges. Annual Maintenance of Debit -credit charges, penal charges on outstanding, loans, and credit card balances etc.,
4. Manual Operations completely windup in Banking and insurance organisations for the Bank Account Opening, Loan Processing, Insurance policy sales and Marketing, claiming of the policies on different occasions Ex: For the Medi claims, death claims, accident claim settlement technology being used now as part of Business Process Reengineering techniques.



**Fig. No.7. Advantages of BPR**

These are the principles of successful implementation of B.P.R

- A. **Organise to get the result not on problems or challenges:** Concentration mainly be focussed on the outcome of the process and not on the consequences, issues or challenges.
- B. During the process of operation, problems automatically be solved to get the results. Therefore, main focus should be on the achievable target and goal.
- C. **Minimising the Information Processing and maximising information production:**  
The collected data must properly be streamlined filtering and eliminating the wasteful information and improving performance excellence.
- D. **Link up all the concerned Activities:**  
Synchronise and integrate all the concerned activities operation and process in a sequential order to mitigate the losses and risks.
- E. **Utilisation of globally available Resources:**

The Globally available resources like technology, communication tools and techniques may properly be used at an



optimum level to create a virtual centralised environment.

### F. Mobilise and to gather the information from an authenticate source:

Avoid wasteful data entry by gathering required information at the work place and make it available to all the concerned parties.

### G. Involve the beneficiaries:

Involve the concerned employees and other related parties in B.P.R Process to ensure successful and efficient implementation

### H. Continuous Monitoring the Process for the improvisation:

The B.P.R is continuous and ongoing process involving many stages. It is not confined to a specific timeframe; therefore, it needs supervision for the improving the quality.

### I. Avoid and eliminate the wasteful activities:

Wasteful activities should be avoided so that unnecessary expenditure shall be reduced and time and energy can be saved to concentrate on other valuable activities.

### J. Purpose and Performance Must be Kept in Mind:

Before undertaking any activity, which involves heavy budget and expenditure, it is requirement, and necessity must be in kept in mind otherwise budget allotments, expenditure on those activities will not serve the purpose.

### K. Must be customer and parties Centric:

Any commercial or business activity which is going to take up in the organisation must be purposefully served the purpose of customers and other stakeholders.

### L. Simple, attractive & efficient:

The activities designed under B.P.R in the organisation must be simple, attractive and efficient eliminating the complexity.

### M. Institutionalisation:

Any activity which has been designed must be related and concerned to the activities of the organisation.

**Table .1 Advantages and Disadvantages of Business Process Re-engineering (BPR)**

S. No.	Advantages	Disadvantages
1	Employees motivation	Costly affair
2	Improving quality, productivity	Lengthy and time taking
3	Flexibility in decision implementation	Employee needs training
4	Mitigation of risks, problems	Scarcity of resources
5	Transparency	Fear of failure, anxiety
6	Customer centric	Loss of jobs
7	Quick decision making	No guarantee of success



8	Better control	–
9	Recognition	–
10	Business performance excellence	–

### Examples of B.P.R:

The following are revolutionary changes were happening since the technology advanced during the days in a phased manner.

1. Instead of following manual procedures to complete the human works today we are doing in better way systematically in the Banks & Insurance works, computerised, online, net-banking and automation, self-banking procedure through A.T.M., online Railways, Bus-Ticket, Flight ticket booking and movie ticket booking. New methods and procedures have been adopted with the support of internet computer technology, and automation process.
2. Automatic traffic signalling, railway signalling controlling system now being used for the control of traffic. Traffic alerts are being given to the public through geo tagging systems.
3. Weather forecast, rainfall alerts, flood alerts cyclonic movements are now being given with the support of technology.
4. For the collection Toll taxes from the vehicle owners, Toll Plazas were

established, continued up to recent times, due to certain long pending traffic clearance, technology being adopted, No man toll plazas were converted with auto debit system of vehicle owners bank account.

5. Now Central government taken the decision to dismantle toll plazas with satellite system operation are being adopted and deduct the toll automatically according to the distance travelled through the national high-ways
6. Automation process, computerised control of manufacturing operation in almost industrial manufacturing organisation, Machine operations control completely being automated, no human control is needed, just human supervision.
7. Mechanical and technical problems if any during the process also will be cleared by the automation process from raw material mixing onwards up to material packing and transportation completed being operated through the automation only.
8. The hospital surgeries, nursing-home portfolios like out-patient consultancy treatment, surgeries are being done by the computerised technology, cyber technology, with the support of Artificial intelligence. Accurate, perfectness treatment, surgery is now possible with the latest technology.



9. Forensic laboratory portfolio operations, establishment of the crimes, examining the witnesses and testing the evidences, reports preparations are being done with the support of technology changing the redesigning
10. Even in the court of law legal proceedings, cyber technology artificial intelligence computerised technology, video screening of accused, trails are being conducted very easily on video based without need of direct witnesses, and accused presence.
11. Delivering judgement also being done by through video conference model due to various security reasons to the court of law and moving the accused from Police station to court.
12. Education Institutions, portfolio, admission, process, online examination processing and online valuation, allotment of ranks and the conduct of web counselling process for the engineering, Agriculture, Medical entrance, EAMCET., NEET, LAW CET, I-CET, EDUCET, P-CET, LIKE OTHER entrance examination are being conducted using the latest technology. Number of times, procedures transformed, redesigned to make easy procedures.
13. Air space technology ISRO Rocket, satellite, launching operations, defence technology operations are being done through the artificial intelligence and Business process re-engineering procedure.
14. Stock trading activities of stock exchanges are being done through the computer technology converted from manual to computer operation.
15. Many banking operations, transfer of money, debit- credit card transaction are done through 'swiping machines' are being used in E Commerce transactions are settled through the digital payments.
16. Many utility payments, rent, electricity, telephone, LIC premium, EMI payments, shopping payment, payment of salaries and wages from the organisations to staff are being made through online transfers to their bank accounts through the NEFT, UPI., Google pay, and Phone pay transactions minimising the physical currency transactions, this is a revolutionary change is being happened.
17. No need to carry wallet with currency. Only to carry Android Phone, I-Phone or Smart phone is enough today linked-up with bank account.
18. Recruitment and selection process was being done by the H.R. Departments in the organisations using the computerised screening test, online examination system and online verification test and conducting online VIVA interview





are being practiced during the medical emergency time like COVID-Pandemic times.

19. Training facilities to the HR staff are being provided through the online technology, orientations, refresher course, research courses, technical sessions, machine learning training programme also being conducted through online technology through a password login, the aspirant can attend for the training.

20. This is Webinar instead of seminar, webinars are being conducted by many organisations without moving from place of residence, without physical travel expenditures, risks; they can attend conveniently. Recorded sessions also will be shared to trainees.

These are the major changes happened with the adoption and implementation of technology. Now the entire technology shifted to I-Phones, Android Phones and apple phone.

They can carry operate banking transaction, payments can be made, correspondence communication can be done, mails can be sent, Instead of Cameras, Photos can be taken up share photos, mails.

**Table 2. Findings, Suggestions, and Key Features of Business Process Re-engineering (BPR)**

S.No.	Findings and Suggestions	Features of B.P.R
A.	It is a	Revolution

	revolutionary	Redesigning
B.	Customer Satisfaction and centric	Main Focus on Process
C	Employee motivation	Customer Satisfaction
D.	Transparency	Simple, elimination
E.	Staff involvement	Technology enabled
F.	It is cost effective performance	Assessment of Performance
G.	Time taking process	Collaborative Functions
H.	Quick Decision-Making	Change Management
I.	Better quality Performance	—
J.	It is Re-designing, Rethinking Process	—
K.	It is a continuous Process	—
L.	Technology involvement	—
M.	Staff involvement	—
N.	Scarcity of Resources	—
O.	Mitigation of Risks and losses	—



### Objectives Of Business Process Of Engineering

**Table 3. Key Objectives of Business Process Engineering**

A. Optimization of Process	E. Reduction of Time to Market
B. Minimisation of the Cost	F. Adaptability of Technology
C. Maximum Customer Satisfaction	G. Innovation and Competition
D. Quality Improvement	H. Employee Engagement

### Conclusions:

Business Process Re-engineering is a technique of rethinking and redesigning process to improvise the quality in the production and success. It is a continuous and Innovative idea processing. It is creating thinking Process. Technology be implemented with the support of A.I. & I.T and I.C.T tools. By adopting thins B.P.R system in the organisation organization will get many benefits mainly customer satisfaction, employee motivation, quality improvement. But it has some limitations like Cost effectiveness, time taking process, No guarantee for the success., no guarantee for jobs as the technology advancement.

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