



Our Beliefs

The Overview



1. about us
2. our thinking and acting
3. the measurement
4. the conclusion
5. q&a

We are 10 years old Consumer Finance company

Founded in 1996 as “Limited Company” by separated from “KrungThai Bank”

Listed to SET in the year 2002

Our Mission is to be **“Membership Company”**



Image Survey Result

“บัตรเครดิตกรุงไทย” ปี 2539 (1996)



So, what is our beliefs

Key Drivers

1. Competition

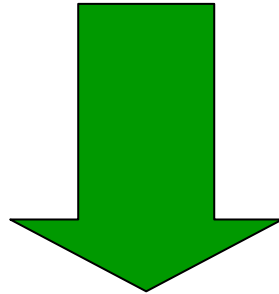
2. Humanity

3. Brand

Strategic Direction

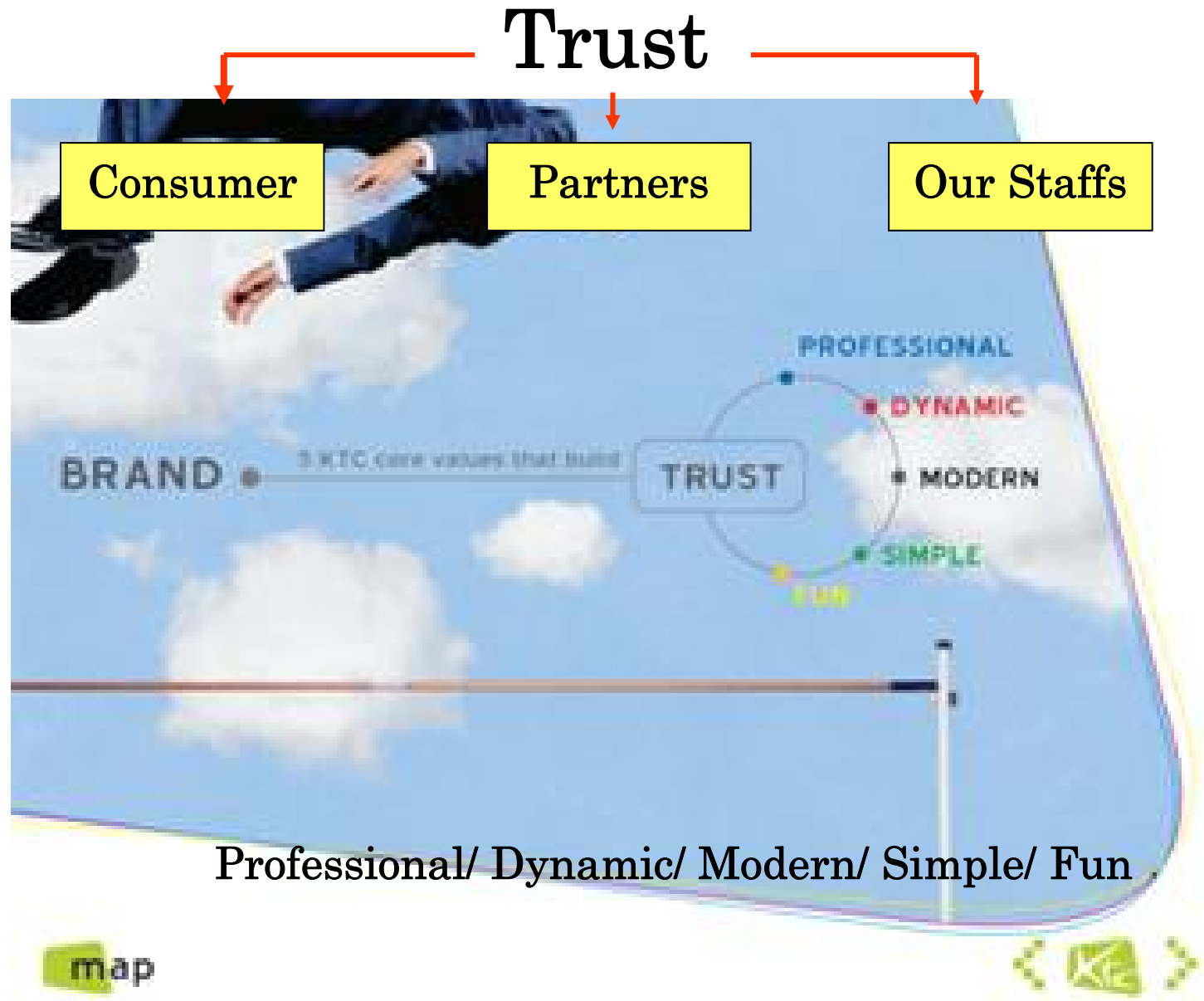


The intense competitive in Consumer
Finance Business
Our believe in Human
Brand Building



- Good People, **Good Business**
- Team work, **Dream Work**
- Employees, **Brand Ambassadors**

Our Brand Value



Trust
=
I am OK, You are OK

Everyone has his/her own talent



The Change



Common Sense Strategy (Implementation Guideline)

1. Organization

Liquid Organization



- Shorten time to communicate and make decision
- No Fat only muscle
- No Profit Center
- “Pull” and “Push”



2. Fun/Creative Organization



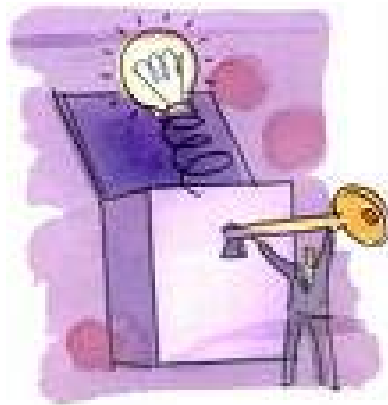
Fun Manager

Employee Relation Department



3. Human and our business

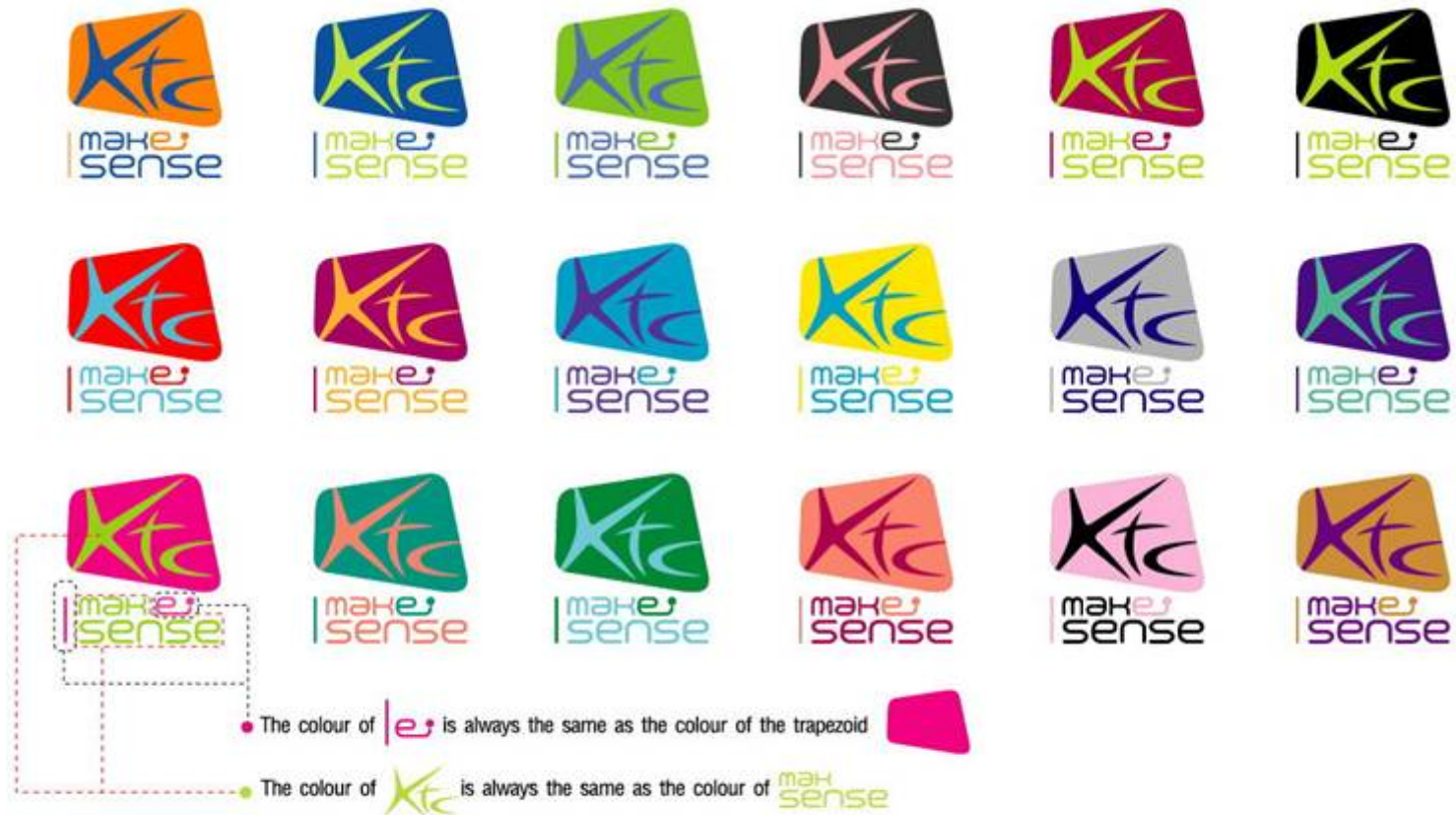
“Imagination and creativity”
Rather than rule and control





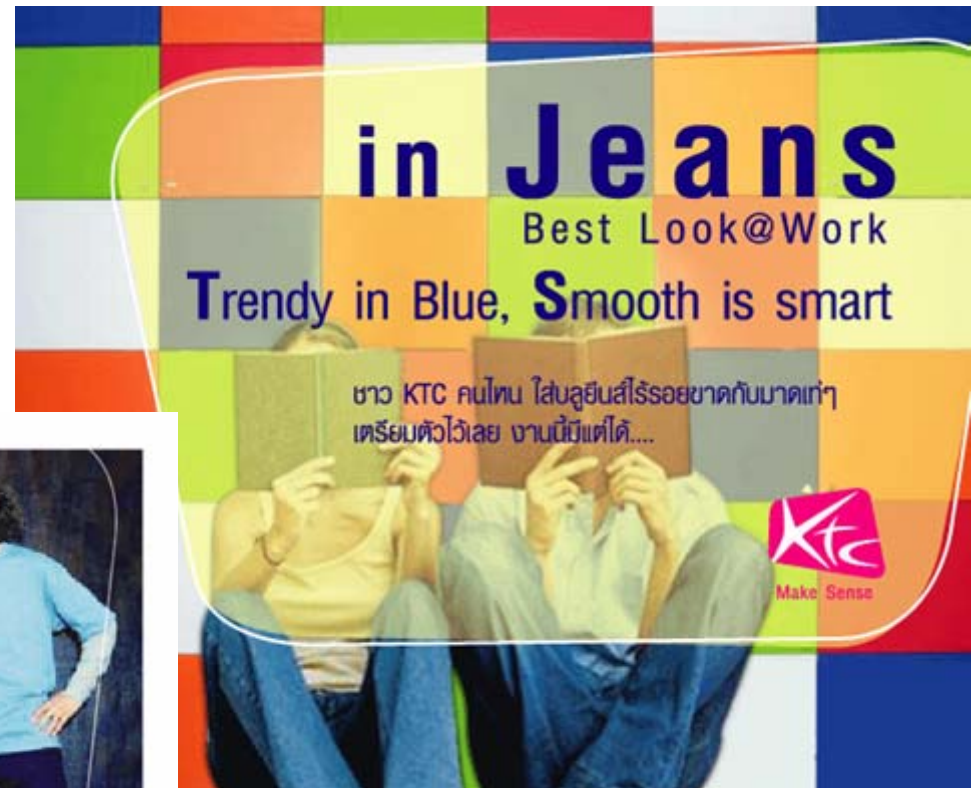
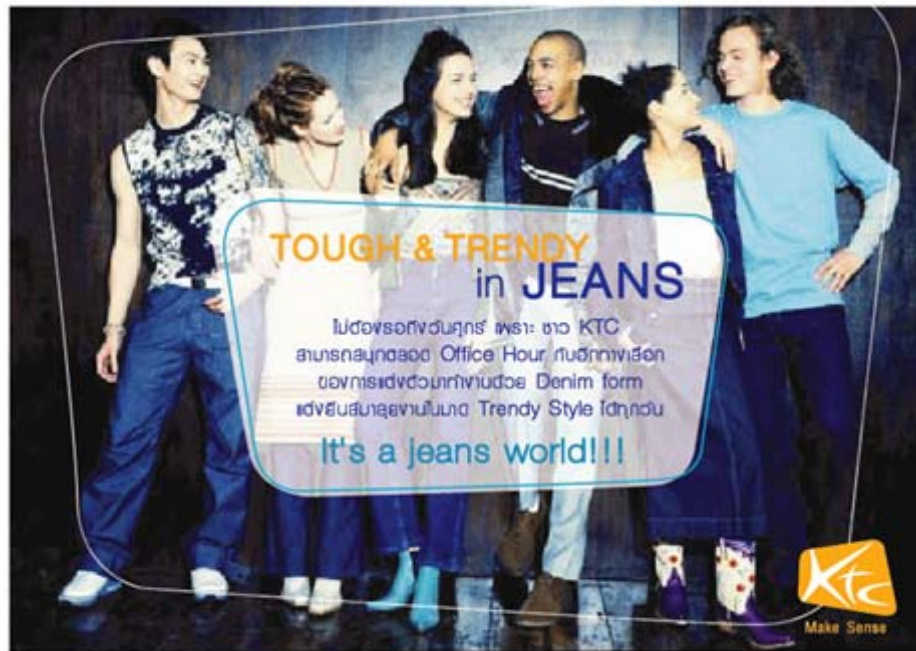
2. KTC is multi-colors company

We are not one colour company
We are colourful company



2.1. Multi-Uniforms

Jean Organization 2004



"Prank"



Hot & Shorts 2005



3. Create Environment for Human

Change Environment, people will change



1996 at Sermitr Building



Traditional office



Smart office 2006

Experience the Creative Organization



Decoration Strategy



- 2052 imagination
- Liquid space, easy to remove
- Stay mobility, no fixed position

Paperless and Wireless society

Digital library



We all are KTC, no boundary

Not only open door policy but open office



- Speed to market (Management come to staffs)
- Speed to communicate (Face-to-face)
- Combination of all age group
- Together

Multi-working Environments



Formal and informal meeting



Ideas are everywhere



Coffee or Tea ?



Food for thought



Business talk



Re-loaded ideas

Ideas are everywhere





No “Discipline” but “love”



4. Branding-within (Internal Communication and Staffs activities)

“If it can not happen inside
It can not happen outside”

In-home activities



Thank God it's Friday



Office Decoration



Valentine Day



Songkran Day



Halloween Day



New Year Day

Staff activities



Food for Thought



Two-screens society

Communicate through available media

- monitor screen
- intranet
- plasma screen
- etc.



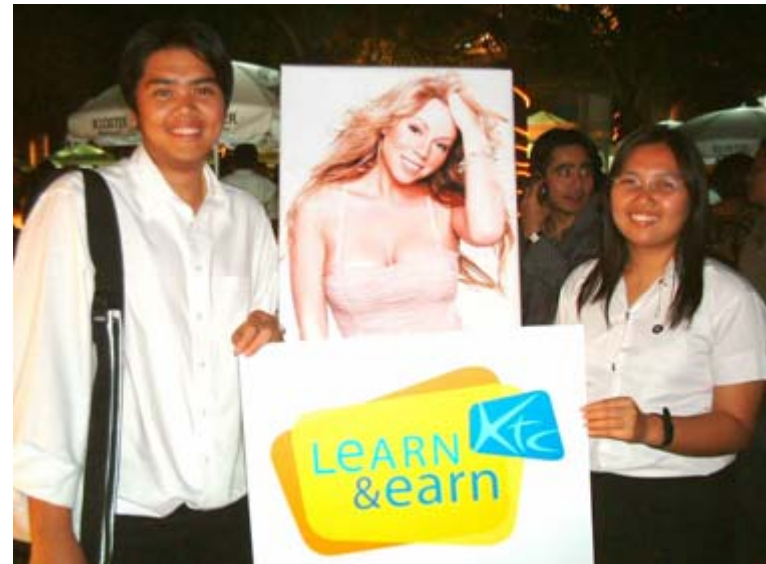
Computer desktop screen



Intra-net (Internal micro site)

5. Blended all age group

Learn & Earn @ KTC



Information sharing of all age group



6. Buddhist Way of life

ศีล ปัญญา สมาธิ



KTC business style



1. Speed/time to market
2. Flexibility
3. Decisive
4. Challenge the normal
5. Team work / Unity

“We are Friend, Human and also Professional employees”

Measurement

Staff Measurement

- Staff involvement
- Staff turnover

You can feel



Business Measurement



1. More Business expansion

2.1. KTC Full line up Card business

2.2. KTC new Financial products

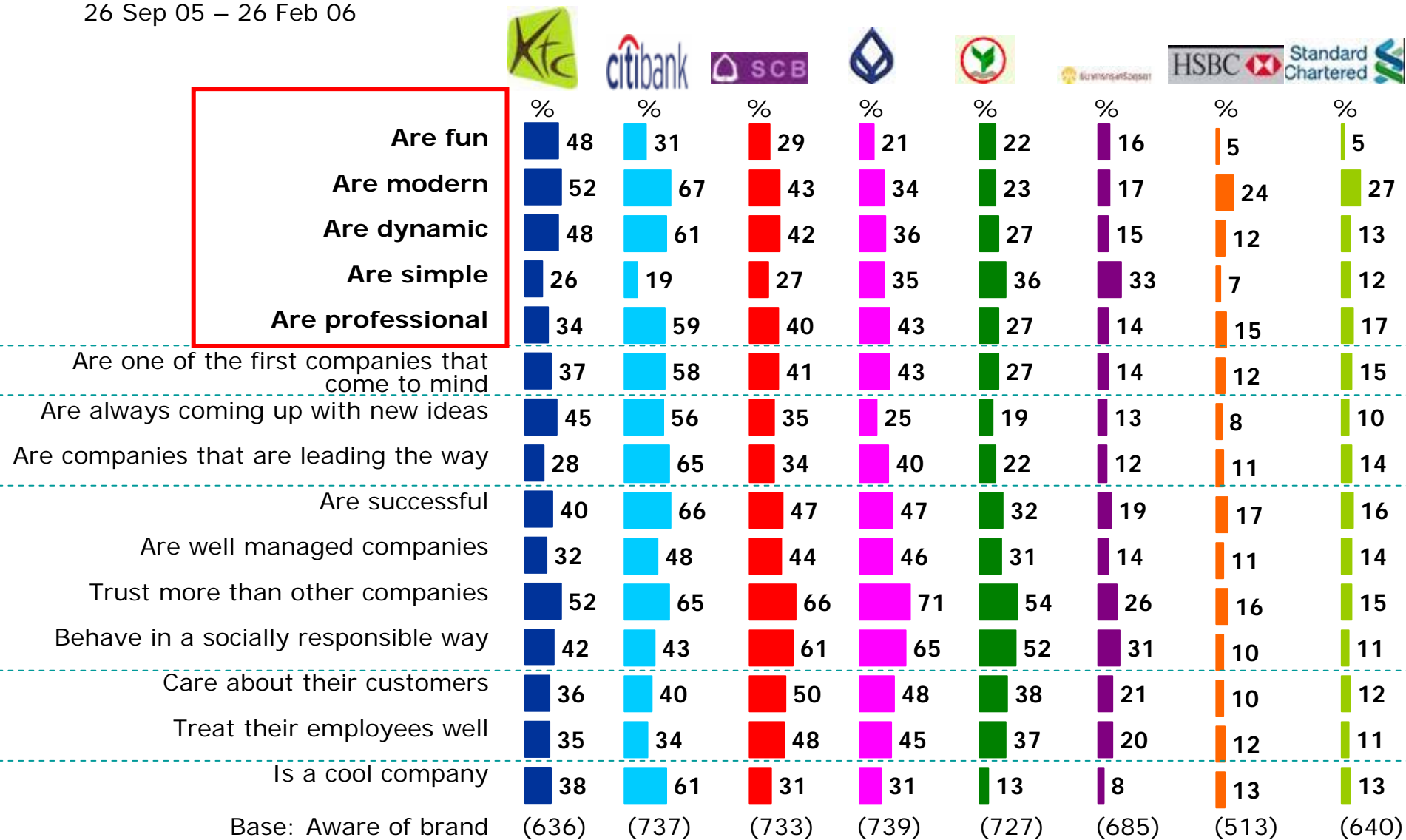
2.3. KTC non financial Member

2. Cross benefit to provide customer satisfaction

3. Brand tracking study

Brand Image endorsement

26 Sep 05 – 26 Feb 06



Implementation Drivers



1. Synchronization of Board of Director-Top Management and staffs
2. Clear direction and objective
3. Challenge for Innovation and take risk
4. Art of Timing



It has been never ending story

Thank you