

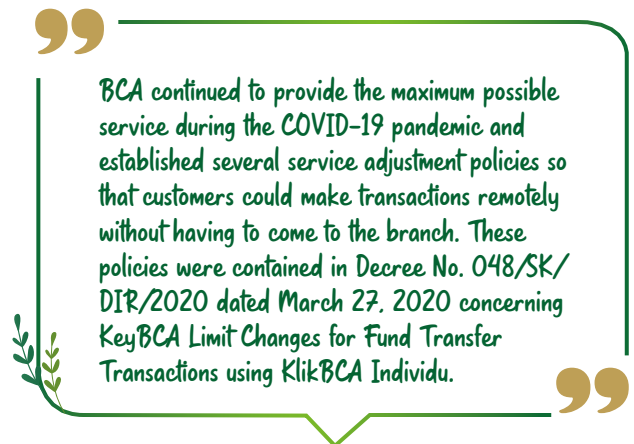


Service Quality



As one of the banks with the largest market capitalization in Southeast Asia, BCA continues to develop and provide banking solutions for its customers. The service quality we deliver covers security, comfort, reliability, and easy access to banking transactions. BCA's strategies for improving service quality includes:

- Developing its Human resource competencies and capabilities;
- Optimizing its digital network systems, internet services and social media;
- Strengthening the solution center;
- Developing digital banking services;
- Instilling an innovation culture to continuously create new technology;
- Establishing a Digital Service Center Unit for digital service operations.



Customer Satisfaction Survey [102-43]

One method of determining the banking services quality and performance is through customer satisfaction surveys. Customer satisfaction surveys are conducted annually by independent parties. The method used assesses the customer engagement and branch service quality by telephone. The customer engagement survey was conducted using the international Gallup method.