



Impact of Social Activities and Public Complaint Mechanisms

Through its corporate social responsibility activities, BCA develops community social programs that have a significant positive impact on the communities’ lives. BCA also considers the potential negative impacts that may arise as the programs progress. The negative impacts include envy among the communities, and differing results received by different beneficiaries. Therefore, to reduce any negative impact, BCA continuously strives to improve the performance and quality of the program implementation teams in the field, despite the huge challenges they face.

Public Complaints Mechanism

Program recipient communities are given the opportunity to submit complaints. Currently, complaints can be submitted via e-mail to csr@bca.co.id. In 2020, no significant complaints were received from BCA Bakti program beneficiaries.

Financial Literacy and Inclusion

Financial Literacy and Building a Money Management Culture [FS16] [FN-CB-240a.4]

Not all regions in Indonesia are bankable areas. Therefore, the Government continues to encourage financial service institutions to support the people’s accessibility through financial literacy and inclusion programs. BCA’s plays an active role in supporting financial literacy through its Smart Solutions by disseminating a culture of financial management in the community. BCA’s financial literacy efforts use an interesting method, called gamification using a game board.

Financial Literacy Activities in 2020



Financial Literacy Webinar “Dare to Dream, Start Action”



On November 19, 2020, BCA organized a financial literacy webinar aimed specifically at the younger generation. An understanding of personal financial management for the younger generation is valuable knowledge needed for future financial freedom. This webinar is packaged in an attractive and modern way and divided into three talkshow sessions, each presenting an educational discussion on financial literacy. This webinar was attended by more than 1,800 participants from a variety of schools, universities, and professional backgrounds.

Through these financial literacy webinars, it is hoped that the younger generation, especially students, will be increasingly aware of the importance of understanding finance. In addition, the webinars explained how to use the digital banking services. BCA believes that increasingly easy digital access today will provide opportunities for the younger generation to find the information they need from basic financial management to discipline tips on saving and even investing.

Financial Inclusion Products [FS13] [FN-CB-240a.3]

BCA supports the financial inclusion programs and provides officeless financial services for financial inclusion (LAKU Pandai). BCA has opened up access for people in remote areas through its financial inclusion products, including LAKU BCA, DUITT. BCA also has TabunganKu, SimPel and Sakuku products. Tabunganku provides relief in terms waive monthly administration fees and transaction restrictions, SimPel targets students as customers, while Sakuku is electronic money that can be used for shopping payments, topping up mobile phone/data packages, buying game vouchers, and other banking transactions. All BCA inclusion products have the advantage of free administration fees for customers.

Financial Inclusion Activities

LAKU

2.6 thousand
Agent

152.7 thousand
Accounts

Rp23.5 billion
Total balance

⤴ **9.5%**
Total customers YoY



1.0 million
Accounts

⤴ **17.5%**
Total customers YoY



2.9 thousand
Accounts

Rp1.1 billion
Total balance

⤴ **31.3%**
Total customers YoY



1.2 million
Accounts

Rp5.7 million
Total balance

⤴ **13.9%**
Total customers YoY



Edukasi literasi keuangan dengan metode gamifikasi.

*Foto diambil sebelum masa pandemi



Edukasi literasi keuangan kepada pelajar.

*Foto diambil sebelum masa pandemi

Positive and Negative Impact of Financial Literacy and Inclusion [FN-CB-240a.3]

We have identified the potential positive and negative impacts of launching our financial inclusion products. LAKU BCA and DUITT products have delivered a positive impact on people in areas away from the urban areas, branch offices, and BCA ATMs, as they facilitate access to banking financial transactions. LAKU BCA and DUITT agents can assist with cash and non-cash transactions using EDC devices. However, the Bank needs to improve their professionalism and ensure the LAKU BCA agents integrity. Having agents that lack integrity has the potential to open up opportunities for fraud, thereby negatively impacting the Bank, and leading to a loss of customer trust in the Bank.