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PT BANK CENTRAL ASIA SWOT & PESTLE ANALYSIS

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Company Name : PT Bank Central Asia

Company Sector : Banking and Financial Services

Operating Geography : Indonesia, Asia

About the Company : PT Bank Central Asia, commonly known as Bank Central Asia (BCA) is a banking and financial services company based in Jakarta, Indonesia. The Bank also looks after the custodianship, trusteeship, and management of financial institution pension funds. It also offers leasing and consumer lending through its subsidiaries. The company began its operations on 21 February 1957. The business provides a full range of commercial banking services, with its main activity being the collection of public funds, the channelling of credits, and the generation of fee-based income for both retail and corporate clients. The BCCA offers the following products and services: Credit cards, electronic banking, banking transaction services, loan facilities, bank guarantees, export-import facilities, and foreign exchange facilities. Through its BCA by phone service, BCCA provides standard banking services such as account balance, interest rate, credit card, and foreign exchange rate, as well as Halo BCA, a 24-hour customer service that handles customers' questions about the bank's services, as well as complaints and suggestions. BCA integrated KeyBCA into its online banking services on August 27, 2021, to protect the safety of all clients when using BCA internet banking services like KlikBCA.

PT Bank Central Asia's USP lies in it being Indonesia's largest lender by market capitalization and second largest bank by assets. The mission statement of PT Bank Central Asia reads, "To be the bank of choice and a major pillar of the Indonesian economy".

Revenue :

Rupiah 79.054trillion - FY ending 31st December 2020 (y-o-y growth 6.55%)

Rupiah 74.191trillion - FY ending 31st December 2019

SWOT Analysis :

The SWOT Analysis for PT Bank Central Asia is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Integrated multi-channel network for transaction banking 2.Diversified banking solutions through multiple subsidiaries 3.One of the leaders in credit card segment in Indonesia 4.Largest lender of Indonesia 	<ul style="list-style-type: none"> 1.Lack of international presence
Opportunities	Threats
<ul style="list-style-type: none"> 1.Diversification into fintech sector 2.Continued growth in non-contactpayment solutions 3.Supporting government's recovery programs to penetrate in rural area 4.Venture into wealth management, a segment with low penetration 	<ul style="list-style-type: none"> 1.Disruption caused by Covid-19 across financial system 2.Conservative consumption habits are diminishingdemand for credit 3.Protectionism across the globe will adversely impact treasury business

PESTLE Analysis :

The PESTLE Analysis for PT Bank Central Asia is given below:

Political	Economical
1.US-China trade tensions had a spillover effect on Asia's banks 2.Indonesian government's stimulus ensured liquidity in banking	1.Heightened credit risk due to decline in economic activities 2.Bank of Indonesia's monetary policy changes ensured recovery 3.Relaxations by financial services authority ensured resilience of economy
Social	Technological
1.Shift towards digital banking due to forced stay at home 2.Trend of availing lifestyle activities through bank application	1.Visual analytics tools to be used for credit monitoring 2.Partnerships with e-commerce and fintech through APIs
Legal	Environmental
1.SiMoDIS to increase the operational overheads of foreign exchange transactions	1.Rising importance of sustainable finance in the banking sector

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