

Frequently Asked Questions

1. What is Bank's Customer Satisfaction Survey (BCSS)?

BCSS is issued by Bank Darussalam Central Bank (BDCB) in collaboration with the Bank Association of Brunei (BAB). As part of the BDCB's initiative to strengthen financial consumer protection, this survey is aimed to determine customers' experience with the banking services offered to them; customers' understanding of the bank's internal processes; and areas that require improvements. The outcome obtained from the survey will help BDCB and banks to understand better the customer needs and to be able to strategise accordingly.

2. Who will be participating in the survey?

Respondents are selected retail banks' customers of Bank Baiduri Berhad, Bank Islam Brunei Darussalam Berhad, Bank of China (Hongkong) Limited, Malayan Banking Berhad (Maybank), RHB, Standard Chartered Bank including Perbadanan Tabung Amanah Islam Brunei Berhad (TAIB). Approximately 3,000 individuals have been identified to participate in the survey. The selection was made randomly with specific criteria as mentioned below:

- a) Aged 18-65; and
- b) Maintaining at least one bank account (including credit card account or loan/financing) or joint bank account.

3. How is the survey conducted?

BDCB will give a specific link dedicated to each bank for them to provide to the selected customers via email, SMS, or any other relevant method, including via phone call.

4. When is the survey conducted?

This survey will commence starting 3 January until 31 March 2023.

5. Upon receiving the link to the survey, how can a customer verify that the survey is legitimate/genuine?

You may refer directly to your bank or BDCB at 2380007 to verify if you are selected to participate in the survey.

6. What is the role of the bank and BDCB in conducting the survey?

Each bank is responsible to ensure the survey is issued to the selected respondents. The respondents are chosen randomly by BDCB from BDCB's database reported by banks. Feedback on the survey will be directed to BDCB, for analysis of the survey's feedback.

7. I am a less tech-savvy participant, how can the bank help me?

You may seek assistance from your bank to access the survey link and complete the survey.

8. What if I request to complete the survey via a hardcopy version?

You may contact your bank to seek more information on the request.

9. What are BDCB's incentives for customers who participate in the survey?

A total of 224 respondents will receive souvenirs from BDCB, subject to full completion of the survey. Selection will be based on the first 32 responses received from each bank.