

01 Main Highlights	02 Management Report	03 Company at a Glance	04 Management Discussion and Analysis on Company's Performance	05 Review of Business Support Function
-----------------------	-------------------------	---------------------------	--	--

By this survey, it is expected that consumer education conducted by Bank Mandiri will be more effective and efficient.

Customer Satisfaction Survey

To determine how effective the quality of the customer satisfaction level of Bank Mandiri in 2016 is, Bank Mandiri conducted Customer Satisfaction & Experience survey for retail and wholesale segment with the following explanations:

1. Customer Satisfaction & Experience Survey on Retail segment of Bank Mandiri in 2016

In Customer Satisfaction & Experience (CSX) Survey on Retail segment, Bank Mandiri in cooperation with PT. BDRC Asia to measure three values become the benchmark, namely:

1. Customer Satisfaction (CSAT)
2. Customer Effort Score (CES)
3. Net Promoter Score (NPS)

The survey method used in this measurement are using CATI (Computer-Assisted Telephone Interviewing) and FGD (Focus Group Discussion) with the total number of respondents as much as 20.671.

The measurement of CSX on retail segment evaluates 16 Bank Mandiri products, Priority Outlet and Business Banking with the following results are as follows:

No	Product	CSAT	CES	NPS	CSX
1	Savings	84	85	78	82
2	Business Savings	84	84	77	81
3	Business Partners Savings	90	89	82	87
4	Credit Card	85	80	81	82
5	Loans Without Collateral	86	85	83	84
6	Home Mortgage Loan	83	82	82	82
7	Micro Business Loan	92	90	86	89
8	Multipurpose Micro Credit	84	84	81	83
9	Internet Banking	82	82	80	81
10	Internet Bisnis	79	79	78	78
11	Mobile Banking	87	86	84	85
12	e-Cash	84	84	82	83
13	e-Money	80	80	83	81
14	EDCs Machine	84	85	77	82
15	ATMs Machine	85	84	81	83
16	Foreign Currency Transactions	83	84	79	82
17	Priority Outlet	91	-	70	80
18	Business Banking	85	-	80	82
Overall Bank Mandiri		84	83	80	82

*The results of CSX Retail score is rounding down

The value of Customer Satisfaction & Experience (CSX) on the retail segment is obtained from:

$$\text{CSX} = \text{Average Value (CSAT + CES + NPS)}$$

Description:

CSAT : Customer Satisfaction

CES : Customer Effort Score

NPS : Net Promotor Score

06	07	08	09	10
Corporate Governance	Integrated Corporate Governance	Corporate Social Responsibility	Cross Reference of Annual Report Award 2016 Criteria	Consolidated Financial Statements

2. Customer Satisfaction & Experience Survey on Wholesale segment of Bank Mandiri in 2016

Customer Satisfaction & Experience Survey on Wholesale segment is conducted with a different approach compared to Customer Satisfaction & Experience Survey on retail segment. The wholesale segment measurement approach is based on the customer target which is intended by the total number of respondents as many as 508 companies.

Bank Mandiri in collaboration with IPSOS to measure the level of customer satisfaction based on the experiences of using any products of Bank Mandiri through face to face interview method with the measurement results are as follows:

PRODUCT	Giro	KMK	KI	MCM	Forex	Issuance LC	Acceptance of LC/ SKBDN	Bank Guarantee
CSAT	81	81	79	79	83	78	77	83

Generally, Bank Mandiri measures the customer satisfaction levels on wholesale segment based on customer satisfaction (CSAT) and the Net Promoter Score (NPS), with the calculation formula as follows:

$$CSX = \text{Average Value (CSAT + NPS)}$$

Description:

CSX = Customer Satisfaction & Experience

CSAT = Customer Satisfaction

NPS = Net Promotor Score

Aspects	Score
Customer Satisfaction (CSAT)	82
Net Promotor Score (NPS)	81
Customer Satisfaction & Experience (CSX)	81

*The results of CSX Wholesale score is rounding down