



Corporate Social Responsibility Related to Responsibility to Consumers

Commitment and Policy Corporate Social Responsibility Related to Consumers

In carrying out the company's responsibilities to consumers, Bank Mandiri refers to policies and regulations that apply in Indonesia, namely:

1. Financial Services Authority Regulation No. 1 / POJK.07 / 2013 concerning Consumer Protection in the Financial Services Sector, Financial Services Authority Circular Letter Number 14 / SEOJK.07 / 2014 concerning Confidentiality and Security of Data and / or Consumer Personal Information, Financial Services Authority Circular Letter No.1 / SEOJK.07 / 2014 concerning Implementation of Education in order to Improve Financial Literacy for Consumers and / or Society, Financial Services Authority Regulation No. 18 / POJK.07 / 2018 concerning Consumer Complaint Services in the Financial Services Sector.
2. Bank Indonesia Regulation No. 16/1 / PBI / 2014 concerning Consumer Protection for Payment System Services and Bank Indonesia Circular No. 16/16 / DKSP concerning Procedures for Implementing Consumer Protection for Payment System Services.

To complement these regulations and in order to support the spirit of a remarkable customer experience (CX) in particular the resolution of customer complaints / complaints, Bank Mandiri has also compiled and implemented comprehensive guidelines relating to the management of customer complaints in the form of Standard Operational Guidelines (SPO) for Customer Complaints Management.

The initiatives undertaken in 2020 to support the remarkable customer experience (CX) spirit in resolving customer complaints were:

1. First Contact Resolution (FCR), namely the initiative to resolve customer requests / complaints at the first (previous) opportunity with measurable risks, including the following features:
 - a. EMoney Top-Up via the Mandiri Online platform (Android and iOS);
 - a. QR Payment through the Mandiri Online platform (Android and iOS);
 - b. Prepaid Mandiri Redemption at Branch Request for a change cycle and reduction of the Mandiri Credit Card product limit via Mandiri Call 14000.

2. Challenge SLA, an initiative to ensure that the SLA for complaint resolution was still acceptable or according to customer expectations and still competed with competitors' complaint resolution SLAs;
3. Automatic delivery of customer complaint results that were sent to customers via the SMS, WA and Email platforms.

Formulation of Social Responsibility Related to Consumers

The formulation of policies and strategic initiatives in terms of providing services to all touch points and products offered to customers, always takes into account 3 (three) critical points, namely:

1. **Compliance critical**, which every policy, product offered, as well as new/existing strategic initiatives that are made not in conflict with regulations (internal or external), and continues to conduct ongoing reviews in the form of control testing activities and follow-up on internal audit findings.
2. **Customer critical**, namely every policy, product offered, and strategic initiatives made to provide comfort for customers, which are represented in the slogan "Soul Service" namely "Fast, Reliable, and Comfortable" which has been implemented by Bank Mandiri since 2015. This is reflected in the Service Level Agreement (SLA) review activity and the workflow for complaint resolution and customer satisfaction measurements that are carried out regularly every year.
3. **Business Critical**, which is every policy, product offered, and strategic initiatives made to benefit the Bank's business or work processes that are more optimal / increase efficiency as a form of contribution to improving the Bank's performance.

In the 2020 satisfaction survey information was also extracted related to customer expectations of banking services. The results were obtained that the customer's expectations of the bank were fast-responding services and Bank Mandiri was able to meet these expectations. This is evidenced by the higher Bank Mandiri satisfaction rate compared to the banking industry.



Activities Target / Plan of Corporate Social Responsibility Related to Consumer

In accordance with the Company's spirit to provide positive customer experience (CX) to all customers, responsibility of Bank Mandiri to customers, such as:

1. Providing service guarantees in the form of Standard Level Agreement (SLA) complaints that is continually reviewed and updated refer to customer expectations. Besides, Determination of complaint SLA amount according to the policies and regulations that apply in Indonesia, in this case the written complaint is completed within 20 (twenty) working days, and under certain conditions can be extended for the next 20 (twenty) working days.
2. Conducting banking education to all elements of society, as a form of responsibility of the Company in the Spirit of Propering the Nation.
3. Conducting customer satisfaction surveys as part of improving the quality of products and services provided by the Company to customers.

Corporate Social Responsibility Activities Related to Consumers

Customer Complaint Activities

As a form of the openness of Bank Mandiri for every customer complaint, Bank Mandiri facilitates customer complaints through various media such as:

1. Mandiri Call 24-hour service at 14000.
2. Website www.bankmandiri.co.id by choosing menu "contact us".
3. E-mail: mandiricare@bankmandiri.co.id.
4. Twitter Account @mandiricare.
5. Facebook Account "Bank Mandiri".
6. Telegram, at 0811-84-14000 (Telkomsel)
7. Instagram Account @bankmandiri
8. Official letter that is addressed to Bank Mandiri either delivered directly, sent by post or facsimile.
9. Bank Mandiri Branch Offices throughout Indonesia.

Handling Customer Complaints

In order for all customer complaints to be dealt with in a fast and effective process, Bank Mandiri conducts coordination with the picture of customer complaint flow stages, as follows:





All complaints that have been received from various types of media complaints are then forwarded directly to the settlement unit related and monitored directly by the Customer Care Group (CCG) to ensure that the settlement of complaints will be carried out in accordance with the established Service Level Agreement (SLA). Whereas, specifically for complaints made through mass media, CCG coordinates with the Corporate Secretary Group in monitoring complaints responses in related media. Additionally, CCG also

provides policies for special complaints according to criteria and reporting customer complaints to regulators.

As a form of excellent service provided by Bank Mandiri to customers, data related to the resolution of customer complaints and complaints that have been carried out by Bank Mandiri within the past 5 (five) years can be seen in the following table.

Types of Customer Complaints	2020	2019	2018	2017	2016
Nterest/Profit Sharing/Profit Margin	56	14	8	4	8
Fines/Penalties	20	45	14	7	31
Administration/Provision/ Transaction Fee	170	133	85	107	81
Transaction Failure/Delay	665,196	566,809	482,297	312,740	209,879
Bill Amount/Account Balance	26,739	26,143	18,733	17,058	11,625
Others	97	141	175	239	5,173
Total	692,998	593,285	501,312	330,155	226,797
Outstanding (In the Process of Completion)	9,210	0	0	0	0
Total Transaction	8,256,386,802	8,397,998,335	8,154,960,769	7,133,099,821	4,470,653,316
Complaint Index (Complaints vs Trx)	0.00839%	0.00706%	0.00615%	0.00463%	0.00507%

Based on the data above, it can be concluded that:

- The number of complaints in 2020 was 702,208, or an increase of 18.36% from the number of complaints in 2019. This increase was in line with the addition of transaction features provided to customers in 2020, including:
 - Top-Up eMoney via Mandiri Online (Android or iOS)
 - QRIS Payment
 - Mandiri Direct Debit / e-Commerce transactions
- WOstanding Complaints (complaints currently in the process of being resolved) totaling 9,210 were complaints that were created in 2020 and were still in the SLA for complaint resolution. Meanwhile, complaints before 2020 had been successfully resolved.
- The Complaints Index for 2020 was 0.00839% or below 0.01%, as a form of Bank Mandiri's commitment to ensure that the products provided to customers had gone through comprehensive studies, mitigate risks, and ensure convenience for customers in carrying out financial management.

Confidentiality of Customer Data

The confidentiality of Customer Data is regulated in internal provisions of Bank Mandiri, including the Technical Operational Guidelines (PTO) Transparency in the Use of Customer Personal Data (TPDPN) effective from November 10, 2015. This PTO regulates operational procedures related to TPDPN to new and existing individual Customers. Provisions regarding the use of Customer's personal data (which is in the Bank) for commercial purposes must be carried out transparently and carried out based on the written agreement of the Customer. In the PTO, among others, it regulates the functions and duties of the management work unit and the mechanism for managing TPDPN.

Product Information Activity

In order to realize a high commitment to protect customer rights, then throughout 2018, Bank Mandiri has carried out various programs and social responsibility activities in the product and customer fields. The implementation of the policy that have been made include:

Customer Education

To expand the reach of education programs for customers, Bank Mandiri utilizes website www.bankmandiri.co.id and branch offices, ATMs, flyers, brochures, television, radio, websites, social media, indoor media and other advertising media to deliver educational materials about products and services available at Bank Mandiri.



In addition, in 2020 Bank Mandiri also organized educational programs for Bank Mandiri customers and the general public with the aim of increasing public financial literacy. The customer education activity entitled 'Mandiri Education 2020' was carried out on 25 September 2020 online through Zoom Webinars to 500 IPB University students with the topic Smart Entrepreneurship & Smart Investing.

To ensure that the education program is effective in improving public financial literacy, Bank Mandiri conducted an Effectiveness Survey on a total of 500 respondents who were participants in the "Mandiri Edukasi 2020". From the survey results, information was obtained that the education program had been effective in improving public financial literacy.

Mandiri Intelligent Assistant (MITA)





time to ask mita

mandiri intelligent assistant

Meet Mita on the official bank Mandiri account:

 @bankmandiri
  @bankmandiri_officialbot

 0811-84-14000
  @bankmandiri

 www.bankmandiri.co.id

"The presence of MITA answers the challenges of Bank Mandiri in providing comprehensive services to various customers, especially millennial customers who are more familiar with social media."

To improve the quality of service to customers, Bank Mandiri added features of the Bank Mandiri website with Mandiri Intelligence Assistant (MITA). MITA is an information service for customers based on chat applications that can be accessed directly by users via cell phones to find out information about products, services, promotions, ATM locations and branches.

Bank Mandiri presents MITA to address the growing challenges of digital transformation in Indonesia, which is a form of the Company's adaptation to trends and service needs of modern contact center. MITA services are believed to be able to accelerate and facilitate customer interactions with banks so that in the future it is expected to help the Company win competition in the financial industry. In addition, this digital-based service is expected to meet the needs of customers from the millennial generation, which amounts to 43%.



The scope of MITA services is the delivery of information regarding Bank Mandiri products and services

Impact of Social Responsibility Activities to Consumers

Customer Satisfaction Results

To find out the extent of Bank Mandiri's customer satisfaction levels in 2019, Bank Mandiri collaborated with PT Kadence International to conduct a Customer Satisfaction Survey on branch contact points and electronic banking (e-banking). Through the survey, 2 (two) values were obtained, namely Customer Satisfaction Score (CSAT) and Net Promoter Score (NPS). The survey method used was Computer-Assisted Telephone Interviewing (CATI). The results of the survey show that overall Bank Mandiri CSAT and NPS assessments in 2020 are higher than the banking industry figures as can be seen in the following table:

Table of Results of Customer Satisfaction Survey, Branch Contact Point and e-Banking

Contact Point	CSAT		NPS	
	Bank Mandiri	Industry	Bank Mandiri	Industry
Service Branch	86.13	85.02	52	35
e-Banking	85.54	84.99	36	31
Overall	85.55	84.78	50	35

Confidentiality of Customer Data

In 2020, there was 1 (one) complaint from a customer regarding the confidentiality of customer data. The complaint had been resolved properly in accordance with the SLA for complaints that had been determined, and the customer received the resolution of the complaint well.



Consumer Fields Initiative Achievements

As a form of excellent service provided by Bank Mandiri to customers, Bank Mandiri always strives to immediately follow up and resolve complaints and complaints submitted by its customers. As for the 692,998 customer complaints that occurred in 2020, a total of 683,788 or more than 98% of complaints have been resolved. This proves the commitment of Bank Mandiri in providing the best service to customers as a stakeholder.

In addition, with the high level of settlement of customer complaints, customer confidence has also increased so as to indirectly improve the financial performance and net profit of Bank Mandiri, there is an increase in the amount of dividends that Bank Mandiri can provide to shareholders.

Appreciation

One of the newest channels provided by Bank Mandiri to provide convenience to obtain information related to Bank Mandiri is a chat application that can be accessed directly by customers, namely Mandiri Intelligence Assistant (MITA). As a form of excellent service through this service, MITA won the 1st Best Chatbot award for the Commercial Bank category which was awarded based on the results of the Indonesian Marketing Research (MRI) survey and Infobank Magazine 2020 with a score of 81.58. In addition, for the implementation of social responsibility towards consumers, Bank Mandiri received the 3rd Millennial's Choice Brand in State Owned Bank Category at the Indonesia Millennial's Top Brand Award 2020 organized by Warta Ekonomi.

Certification

Bank Mandiri's commitment to provide the best service to customers is also supported by the following certifications:



Complaints Channels

As a form of responsibility and openness of Bank Mandiri to its customers, any complaints or complaints from customers can be submitted to the Company through several facilities as mentioned previously, namely, among others, Mandiri Call, website, email or social media owned by Bank Mandiri (Twitter, Instagram, Facebook and Telegram). Customers can also go directly to Bank Mandiri Branch Offices throughout Indonesia or submit complaints through official letters delivered directly, or sent by post.