



# MARKETING ASPECT

To meet the increasingly diverse needs and preferences of its customers, Bank Mandiri has implemented both short-term and long-term business strategies. One key component of this approach is its marketing strategy, which is designed to reach and serve customers with the bank's superior products and services. This strategy also supports Bank Mandiri in achieving its targets and strengthening its market share in the national banking industry over time.

## MARKETING STRATEGY

Bank Mandiri focuses on market potential and opportunities while closely monitoring market challenges and developments in digital technology. In addition, the bank continues to innovate in the development of financial products and services to meet customer needs across both wholesale and retail segments.

The development of Bank Mandiri's products and services is based on a holistic marketing strategy. This strategy aims to enhance customer understanding of banking products and services, strengthen customer loyalty, and drive new customer acquisition by creating a positive customer experience.

A positive customer experience can be shaped through several aspects of brand building, including the following:

1. **Perceived Ease of Use**  
Promoting a sense of comfort in using Bank Mandiri's products. This is supported by the ease of access to these products and services.
2. **Perceived Usefulness**  
Highlighting the features of Bank Mandiri's products and services that cater to customers' evolving financial needs, anytime and anywhere.
3. **All-In-One Ecosystem**  
Through an all-encompassing ecosystem, Bank Mandiri offers a fully integrated range of services that comprehensively support both lifestyle and financial needs.
4. **Building Connection That Mandiri Elevates My Living Norm**  
More than just banking. Bank Mandiri not only fulfills customers' financial needs but also enhances their living standards, positioning itself as a sustainable bank and an agent of development for Indonesia.
5. **Always Here for You!**  
Growing together with customers. Providing the best for customers will always be Bank Mandiri's top priority and core identity. Bank Mandiri is committed to supporting customers as they grow and succeed together.

Bank Mandiri believes that there is significant potential for expanding and marketing digital banking services in Indonesia. Therefore, the Bank optimizes its marketing efforts through engaging and relevant campaigns and promotions across its official social media channels. Bank Mandiri strives to maximize the effectiveness and efficiency of all its communication channels.

The use of conventional and digital media is adjusted proportionally. Digital media utilization, including social media, online publishers, search engine optimization, key opinion leader partnerships, and messaging platforms such as WhatsApp, accounts for 65%. Conventional media, such as print advertisements in newspapers, television and radio commercials, outdoor media, and other traditional channels, contribute the remaining 35%. The Bank's social media presence across Instagram, Facebook, Twitter, YouTube, and TikTok plays a significant role in its marketing strategy.

In addition, Bank Mandiri actively drives digital transformation through collaborations and synergies with various partners to expand its digital ecosystem. This transformation aims to continuously provide greater value to customers across all segments while making a positive impact on the broader economy.