

# MARKETING ASPECT

## MARKETING STRATEGY

Throughout 2025, Bank Mandiri's marketing strategy becomes more integrated with a strong focus on digital transformation and data-driven personalization. The Bank expands customer reach through product innovation, improved customer experience, and the growing strength of digital channels. The marketing direction aims not only to acquire new customers but also to deepen engagement with existing customers, increase FBI, and reinforce the Bank's position as the most comprehensive financial and digital ecosystem.

The 2025 strategy emphasizes data-driven marketing, precise segmentation, and product integration into digital ecosystems and customer supply chains. Product offerings are strengthened through tailored bundling for MSMEs, retail, and corporate segments. Livin' and Kopra are optimised as primary marketing gateways, enabling automated, real-time acquisition, cross-selling, and retention, delivering higher product penetration and more efficient marketing costs.

Strategic partnerships are expanded with e-commerce platforms, fintech companies, and SOE ecosystems. Sustainability-led marketing is also strengthened, especially for green products such as green financing and sustainability-linked loans, reinforcing Mandiri's role as Indonesia's Sustainability Champion.

Marketing opportunities in 2025 expand across three key areas: increasing digital transactions through Livin' and Kopra that boost FBI; stronger MSME financial inclusion supporting KUR, micro financing, and cash management; and strengthening of non-interest income from wealth management, bancassurance, and investment products.

Expansion into digital ecosystems, paylater offerings, and lifestyle partnerships enables deeper reach into younger segments (millennials–Gen Z), increasing long-term customer lifetime value.

Bank Mandiri also enhances its omnichannel approach, strengthening digital platforms alongside physical channels such as branches and Mandiri Prioritas. Marketing activation is broadened through social media, the website, digital campaigns, ecosystem collaborations, and loyalty programs. For corporates and MSMEs, the Bank hosts business matching, industry forums, and partnerships with strategic partners. The synergy of digital, physical, and ecosystem channels creates a more measurable, efficient, and relevant marketing model.

## MARKET SHARE

Bank Mandiri remains one of the largest banks in Indonesia by assets. With consolidated assets exceeding Rp2,830 trillion, the Bank continues to maintain its scale and strategic position in the national banking industry. As of December 2025, Bank Mandiri's market share of total assets increased significantly to 20.74%, reflecting strong competitiveness among major banks. The Bank's market share in Loans, Third-Party Funds (TPF), and CASA also reached 17.44%, 16.65%, dan 18.64%, respectively.