


# MARKETING ASPECT



To meet the increasingly diverse customers' needs and aspires, Bank Mandiri has implemented business strategies both in the short and long term. Marketing strategy has become one aspect of Bank Mandiri's business strategy in reaching and serving customers with its excellent products and services, reaching the targets to be achieved, and strengthening Bank Mandiri's market share in the Indonesian banking industry.

## MARKETING STRATEGY

Bank Mandiri continues to innovate in the development of financial products and services to respond to customer needs, both from the wholesale and retail segments. Bank Mandiri also focuses on the potential and opportunities that occur in the market, including monitoring market challenges and the development of digital technology.

Bank Mandiri products and services are developed based on a holistic marketing strategy, which not only increases customer awareness and knowledge of banking products and services, but also strengthens customer loyalty and fosters new customer acquisition by establishing a positive customer experience.

## MARKETING ASPECT

A positive Customer Experience can be formed with several aspects of brand building including the following:

1. **Perceived Ease of Use**  
Promoting the sense of being at ease in using Bank Mandiri products. This is supported by the ease of obtaining these products or services.
2. **Perceived Usefulness**  
Promoting the features of Bank Mandiri's products and services that support the development of customers' financial needs anywhere and anytime.
3. **All-In-One Ecosystem**  
With an all-rounder-ecosystem, Bank Mandiri comes with all services that are integrated with each other so as to support overall lifestyle and financial needs.
4. **Building Connection That Mandiri Elevate my Living Norm**  
We are beyond banking. Bank Mandiri not only meets customers' financial needs, but also improves customers' living norms, as a sustainable bank and agent of development for Indonesia.
5. **Always Here For You!**  
We grow together with our customers. Providing the best to customers will always be Bank Mandiri's top priority and identity. As such, Bank Mandiri hopes to always see customers develop and grow hand-in-hand.

Bank Mandiri considers the opportunity to expand and market digital banking services in Indonesia remain very large. Bank Mandiri optimizes marketing through attractive and relevant digital campaigns and promotions on various official Bank Mandiri

social media channels. As such, Bank Mandiri strives to optimize all existing communication channels for the effectiveness and efficiency of communication activities.

The use of conventional media as well as online or digital media is adjusted to each portion. The utilization of digital media (including social media, online publishers, search engine optimization, key opinion leader partnerships, messenger platforms such as WhatsApp, and so forth) reached 65%. Conventional media such as print ads on print media, advertisements on TV, radio, outdoor media, and other conventional media. Some of the social media used by Bank Mandiri including Instagram, Facebook, Twitter, Youtube, and TikTok contributed 35%.

Bank Mandiri also actively directs digital transformation by conducting digital collaboration and synergy with various partners to expand the digital ecosystem. This business transformation step is carried out to ensure that Bank Mandiri can continue to provide more value for customers in all segments and have a positive impact on the community's economy.

In 2023, Bank Mandiri received awards in the marketing sector, including the "Marketing Company of the Year" version of the Asia Marketing Federation (AMF) at the Asia Marketing Excellence Awards 2023 held in Bangkok, Thailand. This award is given to companies that are considered to have innovative, creative, and effective marketing strategies in facing market challenges in the Asian region. In addition, this award is also proof of Bank Mandiri's commitment to actively innovate and transform with a focus on meeting customer transaction needs.