

Customer Relationship Management Communication Strategy to Increase Customers via Livin' by Mandiri

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Abstract

Banking competition with digital transformation has encouraged innovation in similar applications launched by banks, such as Livin' by Mandiri, BCA Mobile, BRI Mo, and others, which also offer superior features. This research aims to analyze the digital communication strategy implemented by PT. Bank Mandiri (Persero) Tbk through Livin' by Mandiri application increases the number of customers in Region IV Jakarta Kebon Sirih Area. This research uses a qualitative descriptive approach with data collection techniques through in-depth interviews, observation, documentation and analysis using Customer Relationship Management (CRM) theory. This research concludes that 1) Livin' by Mandiri's communication strategy is carried out with digital literacy through community-based educational campaigns, video tutorials and outreach programs. 2) Challenges in Livin' by Mandiri digital communication campaign include limitations on incompatible devices, transaction failures due to slow or disconnected connections, educational background, age and demographic barriers in understanding digital features, as well as concerns about data security and habits that are difficult to change. 3) Bank Mandiri's successful actions to overcome challenges in increasing Livin' by Mandiri application customers include promotions and education to the public and institutions, which have had a positive impact on increasing application users by up to 76% and increasing customer loyalty.

Keywords: Mandiri, Customer Relation Management, Strategy, Communication, Banking

Abstrak

Persaingan perbankan dengan adanya transformasi digital mendorong inovasi aplikasi serupa yang diluncurkan oleh bank, seperti Livin' by Mandiri, BCA Mobile, BRI Mo, dan lainnya, yang juga menawarkan fitur-fitur unggulan. Penelitian ini bertujuan untuk menganalisis strategi komunikasi digital yang diterapkan oleh PT. Bank Mandiri (Persero) Tbk melalui aplikasi Livin' by Mandiri dalam meningkatkan jumlah nasabah di Region IV Jakarta Area Kebon Sirih. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan teknik pengumpulan data melalui wawancara mendalam, observasi, dokumentasi dan analisis menggunakan teori *Customer Relationship Management* (CRM). Penelitian ini menyimpulkan bahwa 1) Strategi Komunikasi Livin' by Mandiri dilakukan dengan literasi digital melalui kampanye edukasi berbasis komunitas, video tutorial, dan program sosialisasi. 2) Tantangan dalam kampanye komunikasi digital Livin' by Mandiri meliputi keterbatasan perangkat yang tidak kompatibel, kegagalan transaksi akibat koneksi yang lambat atau terputus, hambatan latar belakang pendidikan, umur, dan demografi dalam memahami fitur digital, serta kekhawatiran tentang keamanan data dan kebiasaan yang sulit diubah. 3) Tindakan Bank Mandiri berhasil untuk mengatasi tantangan dalam meningkatkan nasabah aplikasi Livin' by Mandiri meliputi promo dan edukasi kepada masyarakat serta institusi, yang berdampak positif pada peningkatan pengguna aplikasi hingga 76% dan meningkatnya loyalitas nasabah.

Kata kunci: Mandiri, Customer Relation Management, Strategi, Komunikasi, Perbankan

INTRODUCTION

PT Bank Mandiri (Persero) Tbk is a state-owned enterprise headquartered at Jalan Jenderal Gatot Subroto Kav 36-38, Jakarta 12190. The Livin' by Mandiri application is a service product of Bank Mandiri that offers a multitude of conveniences. Currently, digital transformation has become an urgent necessity in nearly all sectors, including banking. As it continues to develop as one of the largest banks in Indonesia, PT Bank Mandiri (Persero) Tbk is committed to innovation to meet the increasingly complex needs of its customers. One such innovation is the launch of the Livin' by Mandiri application, a digital platform designed to facilitate customers in accessing banking services.

There are still significant challenges. One of them is the level of customer adoption that does not always align with Bank Mandiri's expectations; some customers are still reluctant to switch from conventional services to digital ones, due to issues such as internet connectivity and incompatible mobile phones. Another challenge is the competition with similar applications launched by other banks, such as BCA Mobile, BRI Mo, and others, which also offer outstanding features.

Digital transformation has become an urgent necessity in nearly all sectors, including banking. In this fully digital era, advancements in information and communication technology have transformed the way people interact, transact, and access financial services. These applications not only offer basic services such as transfers and payments but also additional features such as account opening, investment, and loan applications. The presence of these applications represents a strategic move by Bank Mandiri to strengthen its position amidst the competition in the digital banking industry (Prasetyo, 2020).

In the context of Region IV, the Kebon Sirih area of Jakarta possesses specific characteristics that are interesting to study. As a central business district, this area is populated by clients with complex financial needs, ranging from business transactions to personal requirements. Therefore, the digital communication strategy implemented by Bank Mandiri in this area must be capable of addressing the specific needs of existing clients while also attracting the attention of potential new clients (Mandiri, 2024). This research aims to analyze the digital communication strategies implemented through the Livin' by Mandiri application in the Region IV Jakarta Area Kebon Sirih. Using a descriptive qualitative approach, this study also identifies factors that will explore various aspects of the strategy, ranging from the media used to the adoption process, as well as customer responses to Bank Mandiri's digital campaigns and the actions taken by the bank to provide solutions to the barriers in customer adoption of Livin' by Mandiri.

The banking industry in Indonesia is facing significant challenges in the era of digital transformation. In this context, PT. Bank Mandiri (Persero) Tbk is confronted with several strategic issues that need to be addressed to ensure the successful implementation of the Livin' by Mandiri application. Based on initial observations, the main issues that can be identified are: (1) Changes in Information and Communication Technology: These changes have altered the way people interact, transact, and access financial services. This transformation affects not only financial institutions but also consumer behavior. The public increasingly demands services that are fast, practical, and accessible anytime and anywhere. (2) Lack of digital adoption among certain customers: Although the Livin' by Mandiri application is available and offers innovative features, not all customers are willing to transition from conventional transaction methods to digital services. (3) High level of competition: Many other major banks are also developing mobile banking applications with competitive features, such as BCA Mobile and BRI Mo. This creates a challenge to differentiate Livin' by Mandiri's application from its competitors. (4) Digital communication strategy: Not all digital marketing strategies succeed in reaching the desired segments. This challenge involves a lack of understanding of the digital behavior of customers in the Kebon Sirih area and how to convey relevant and engaging messages. These issues are the main focus that Bank Mandiri needs to address through a more targeted digital communication strategy.

This research has three main, interrelated objectives. The first research objective is to analyze and elaborate on the digital communication strategy implemented by Bank Mandiri through the Livin' by Mandiri app. This includes an in-depth understanding of how the bank uses various digital platforms to interact with customers. The second is to identify and analyze the challenges faced by Bank Mandiri in implementing the Livin' by Mandiri digital communication campaign. By understanding these barriers, we can gain a clearer picture of the obstacles that may hinder the effectiveness of the communication strategy. The third research objective is to analyze the solutions taken by Bank Mandiri to overcome these challenges and increase customer base. This analysis is expected to provide insight into how banking institutions can adapt and innovate to achieve their business goals in the digital era.

In order to strengthen the theoretical foundations and provide scientific justification for the issues raised in this research, the researcher conducted an in-depth literature review of various relevant sources and previous research findings. This review encompasses not only the fundamental theories related to the research topic but also involves an examination of previously published empirical findings. This investigation is carried out systematically to obtain a comprehensive picture of the development of the related field of study and to identify gaps or research voids that remain open.

In the context of scientific research, it is essential to uphold the principles of originality and academic integrity. One form of implementing these principles is by avoiding acts of plagiarism, which is the unauthorized direct or indirect appropriation of another person's written work without providing the appropriate acknowledgment. Therefore, the exploration of literature and previous research becomes not only substantially important but also essential from the perspective of academic ethics. This activity enables researchers to appropriately position their research within a broader scientific map, while also serving as a foundation for constructing a framework of thought and building logical and structured arguments.

Through the process of identification and analysis of previous research, the researcher found several works that are closely related to the issue under examination. These studies provide valuable contributions in expanding understanding and serve as references in developing both theoretical and methodological aspects. Nevertheless, despite a common thread in terms of theme and approach used, this research maintains a significant distinction from previous studies, both in terms of discussion focus, research context, and the objectives to be achieved. Therefore, this research is expected to provide an original new contribution to the development of knowledge in the field being studied. Some previous studies have the following below: (1) *"Strategi Digital Marketing Dalam Meningkatkan Loyalitas Nasabah Di Bank Syariah Indonesia (Digital Marketing Strategy in Increasing Customer Loyalty at Bank Syariah Indonesia)"*. Written by Amalia and Sutrisno in 2022. The results of this study explain that digital marketing strategies through social media are effective in increasing customer loyalty to Islamic banking services. (2) *"Simplementasi Customer Relationship Management (CRM) Nasabah Prioritas Pada PT Bank Mandiri Syariah KC Malang (Customer Relationship Management (CRM) Implementation for Priority Customers at PT Bank Mandiri Syariah KC Malang)"*. Written by Ismatul Mufidah in 2019. The results of this study explain that the implementation of Customer Relationship Management (CRM), which is used by PT Bank Mandiri Syariah KC Malang for priority customers, has a new finding in the form of the family principle, which is intended so that there is no longer a distance between the bank and the customer, in addition to being an effort to create a sense of comfort for customers towards Bank Mandiri Syariah. (3) *"Digital Transformation in Retail Banking: The Role of CRM And Social Media"*. Written by Bharati and Chaudhury in 2021. The results of this study explain that digital transformation through CRM and social media significantly increases customer loyalty and engagement in the retail banking sector.

METHOD

Research Focus

This research will focus on how the communication process is implemented using the Livin' by Mandiri application, future challenges, obstacles, and Bank Mandiri customers' adaptation to the application. The primary objective of this research is to analyze and elaborate on the digital communication strategy implemented by PT. Bank Mandiri (Persero) Tbk through Livin' by Mandiri. It will also explore the challenges faced in providing marketing communication services to PT. Bank Mandiri (Persero) Tbk customers through the Livin' by Mandiri application. Furthermore, it will also explore the obstacles faced in providing information to PT. Bank Mandiri (Persero) Tbk customers through the Livin' by Mandiri application. Furthermore, it will also explore how PT. Bank Mandiri (Persero) Tbk customers adapt to the creative communication culture through the Livin' by Mandiri

application. This research focuses primarily on the research object and subject, which serve as the basis for answering the research objectives.

Research Object

The research object in this study is the digital communication strategy through the Livin' by Mandiri application implemented by PT. Bank Mandiri (Persero) Tbk. The main focus of the research object includes: Digital Communication Media, Digital Communication Strategy, and Strategic Innovation. This research focuses on the implementation of digital communication strategies in the Region IV Jakarta Kebon Sirih area, which has characteristics as a business center with a high level of competition and complex customer needs.

Research Subject

The research subjects included two main groups, namely internal parties of Bank Mandiri and customers who use the Livin' by Mandiri application. The details are as follows: (a) Digital Marketing Team: Individuals responsible for planning, implementing, and evaluating Bank Mandiri's digital communication strategy. (b) Application Development Team: Parties involved in the design and management of the Livin' by Mandiri application. (c) Active Customers: Individuals who regularly use the Livin' by Mandiri application. These individuals were selected to understand their experiences, satisfaction levels, and perceptions of the application and digital communications implemented by Bank Mandiri. (d) Passive Customers: Individuals who have the Livin' by Mandiri application but rarely or do not use it. This group aims to identify barriers to application use as well as communication strategies to encourage their engagement.

Data Collection Techniques

The data collection techniques used were field research, including observation, which is conducted to directly observe the research object; interviews, which is a method used to obtain information through face-to-face questions and answers between the researcher and informants; documentation studies; and library research, in which the author studied and explored relevant concepts from literature and policies related to this research. However, in this study, the data collection techniques used by the researcher included three methods:

Observation

This means that the researcher (observer) is an insider within the group being observed and conducts observations of that group. Direct observation will provide a deep understanding of how customers use the Livin' by Mandiri app in the context of their daily work. This observation will also help the researcher identify the challenges and difficulties customers face when using the app.

Interview

An interview is a method of collecting data or information through direct dialogue with the subject. This interview was conducted between the researcher and the informants, both senior managers in charge of Livin' by Mandiri application design and employees familiar with Livin' by Mandiri application development, to obtain the necessary information related to the research title.

Documentation Studies

Documentation is a data collection method used to trace historical data. The documentation method complements the interview and observation methods used to interpret data. The documentation method referred to in this study includes documents, archives, and data held by the company, as well as various literature for research purposes. The documents used by the researcher were internal company documents, such as company handbooks, to obtain data on the company's

vision, mission, core values, and organizational structure. External documents, including literature and journals related to the research title, were also used.

Research Location

This research was conducted in Region IV Jakarta, Kebon Sirih Area, which is one of the operational areas of PT Bank Mandiri (Persero) Tbk. This location was chosen because it has the characteristics of a business center in Jakarta, with a complex and diverse customer profile, both in terms of financial needs and the use of digital banking services. This location was chosen based on the following reasons: (a) Availability of relevant data, especially related to the implementation of digital communication strategies through the Livin' by Mandiri application. (b) High business activity, which allows data collection from customers with varying financial needs. (c) The company's strategic focus, because this region is one of the priority areas in PT Bank Mandiri's customer development strategy.

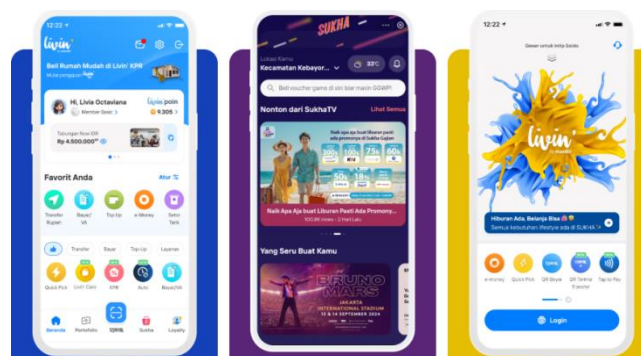
Research Informants

Tabel 1.1 – Subject of Information

No.	Informant's Name	Age	Educational Background	Position	Note
1	Rahma Mellany	47 th	Bachelor Degree	Head of Branch Bank Mandiri KCP Graha 55	
2	Ribowo Cipto Projo	39 th	Diploma Three	Branch Sales Supervisor	Marketing Supervisor
3	Achmad Rachiibunniam	27 th	Bachelor Degree	Office Transaction Banking Retail	Application Officer Livin' by Mandiri
4	Thea Eka Putri	28 th	Bachelor Degree	Public Servant	Account Holder
5	Ridwan Kholid	29 th	Vocational High School	Area Sales Manager Realme Indonesia	Account Holder

RESULT

Entering the digital era, Bank Mandiri is emerging with a new face and a new spirit, visualizing its readiness to achieve a bright future. A new logo and tagline, #BeyondSuperApp, are integral parts of the brand transformation process, reflecting Bank Mandiri's new spirit. As part of its digital transformation, Bank Mandiri launched the Livin' by Mandiri app. This app is designed to enhance the customer experience by making transactions more seamless and personalized, tailored to each customer's habits and preferences. It also provides customers with easier access to various banking services. This innovation demonstrates Bank Mandiri's commitment to continuously providing financial solutions that are not only sophisticated but also relevant and close to customers. Through the latest version of Livin' by Mandiri, customers are given the convenience of customizing the appearance of the Livin' by Mandiri homepage, displaying favorite features such as transfers, payments/VA, deposits and withdrawals, and top-ups for digital wallets, mobile phone credit, and electricity tokens at the forefront. Customers can also monitor all accounts from savings, deposits, loans, credit cards, paylater to investments in one menu, Portfolio.



Picture 1.1 – Screen Display Livin' by Mandiri

This updated interface is also designed to be easier and more convenient to use for a wide range of customers, both those already familiar with digital technology and those who have just adopted it. By utilizing machine learning technology and analyzing customer transaction behavior data, Bank Mandiri aims to make Livin' by Mandiri a Beyond Super App that can offer increasingly personalized promotions and financial services tailored to each customer's needs.

THE DIGITAL COMMUNICATION STRATEGY OF BANK MANDIRI TO ENHANCE CUSTOMER ACQUISITION THROUGH THE LIVIN' BY MANDIRI APPLICATION

Digital transformation is one of Bank Mandiri's top priorities in the face of increasingly fierce competition in the banking industry. By implementing various latest technologies, such as big data, artificial intelligence, and high-level security systems, Bank Mandiri continues to improve the quality of its digital services. The Livin' by Mandiri application is a tangible manifestation of Bank Mandiri's commitment to lead in digital innovation in the financial sector (Mandiri, 2024). Through a digital approach, Bank Mandiri not only improves operational efficiency but is also able to reach a wider customer segment. One of the main advantages of Bank Mandiri's digital strategy is the use of data and analytics to understand customer needs more deeply. This data is used to personalize messages and offers, so that customers feel more cared for and valued.

In the current digital era, mobile phones have become a necessity for society, which is why Livin' by Mandiri was created in accordance with customer preferences. The existence of Livin' by Mandiri also aims to facilitate those who are unfamiliar with banking to become familiar with it, as many people still do not know or even have a bank account. Therefore, there must be an adjustment in the digital communication strategy of Livin' by Mandiri. There are obstacles or challenges that have been faced by Bank Mandiri Kebon Sirih Area is regarding the increase in the number of Livin' by Mandiri customers. The challenge faced is a device or mobile phone that does not support it so that it cannot use the Livin' by Mandiri application. Technical matters have a great impact on the application because of the adjustment of the Livin' by Mandiri application with technology.

In addition to the challenges faced by Bank Mandiri, there are several factors that are obstacles in increasing the number of Livin' by Mandiri customers. Based on customer digital behavior, there are obstacles in adjusting Livin' by Mandiri's digital communication strategy, namely factors at a certain age where golden age is difficult to receive information, for example, when they are asked to verify their face, they don't know what and what facial verification looks like and many factors of concern, there is no need at that time, for example, still using cash.

As explained by Mrs. Rahma Mellany as Head of Branch KCP Mandiri Graha 55 on January 13, 2025 at 11:04 WIB, the challenges or obstacles in Bank Mandiri in increasing the number of customers are: "Changing customer mindsets still takes time and still requires tenacity from Bank Mandiri employees to carry out the Livin' by Mandiri campaign so that customers are indeed digitally literate." (Rahma Mellany, Branch Head, 2025).

The solution to Bank Mandiri's obstacles to increasing the number of Livin' by Mandiri customers is "the campaign is not only from the media but go down to the community, universities

or schools by holding education for them. For example, in remote areas, we usually gather the community through RT / RW to educate and also directly give an example to the community because indeed the concern cannot be eliminated without an example so that the public can see firsthand the ease of the Livin' by Mandiri application, then they will try. And by providing souvenir (gimmick) to attract new potential customers". As explained by Mr. Achmad Rachiibunniam as Retail Banking Transaction Officer.

From the statement above, It can be seen that mobile phones play a very important role in increasing the number of Livin' by Mandiri customers in the current era of transformation and there are challenges in technical terms that affect the implementation of Livin' by Mandiri and the obstacles that exist are that some people are still reluctant to switch from conventional services to digital because of habits that are difficult to change, namely still using cash and lack of understanding of technology. trust in data security. So that Bank Mandiri's solution is through a campaign by educating the wider community to remote areas through RT/RW and to universities to schools to introduce the Livin' by Mandiri digital banking application to grab or get new customers (Thabron, 2022). Bank Mandiri's digital communication strategy aims to create an inclusive and seamless banking experience for Indonesians. Interviews revealed that this strategy involves various elements, with the primary objective of providing banking inclusivity to those unfamiliar with banking services, facilitating transactions for both current and prospective customers, and increasing digital literacy to increase public confidence in using digital banking services.

DIGITAL MEDIA COMMUNICATION STRATEGY FOR THE LIVIN' BY MANDIRI CAMPAIGN

Bank Mandiri utilizes various digital platforms to increase the number of customers. The platforms used include: (1) Social media: Instagram, Facebook, and YouTube to promote Livin' by Mandiri features visually and interactively. (2) App notifications: Reminders and promotions sent directly through the app. (3) Email and SMS blast: Used to reach customers with more personalized and direct information. (4) Bank Mandiri's official website: As an integrated information center. Bank Mandiri in its Livin' by Mandiri campaign uses digital communication such as social media: Instagram, Facebook, and YouTube, which to promote Livin' by Mandiri's features visually and interactively. Then both app notifications for reminders and promotions are sent directly through the app. Email and SMS blast is a method used to reach customers with more personalized and direct information (Mandiri, 2024).

As quoted from the Marketing Division of Ribowo Cipto Projo, the digital communication strategy for Livin' by Mandiri is as follows: "Bank Mandiri, in its Livin' by Mandiri campaign, uses digital communication tools, including social media platforms like Instagram, Facebook, and YouTube, to visually and interactively promote Livin' by Mandiri features. Second, app notifications for reminders and promotions are sent directly through the app. Email and SMS blasts are methods used to reach customers with more personalized and direct information". (Ribowo Cipto Projo, Branch Sales Supervisor, 2025).

LONG-TERM DIGITAL COMMUNICATION STRATEGY

Bank Mandiri not only focuses on product promotion, but also on building long-term relationships with customers. PT Bank Mandiri (Persero) Tbk is implementing a comprehensive digital communications strategy to increase customer base through the Livin' by Mandiri app. This strategy focuses on four main pillars: data and analytics utilization, personalized communications, digital literacy education, and digital media innovation.

Bank Mandiri proactively utilizes data analytics technology to understand customer behavior and needs. This data is collected through various sources, such as transaction activity on the Livin' by Mandiri app, customer interactions on Bank Mandiri's social media platforms, and regular customer satisfaction surveys. With this data, the Digital Marketing Communications (DMC) Team can determine the best time to send promotional messages and analyze responses to specific campaigns

to improve future strategies. This data-driven approach ensures that every communication is relevant and effective.

Bank Mandiri continuously innovates in the use of digital media to reach its target market. One initiative is launching interactive campaigns on social media platforms like Instagram and TikTok, in the form of quizzes or challenges with prizes, to increase user engagement. Furthermore, Bank Mandiri collaborates with influencers to introduce Livin' by Mandiri services to a young audience in an engaging and relevant way. Furthermore, Bank Mandiri continues to enhance the user experience in the Livin' by Mandiri app by adding new features, such as a biometric-based security system, financial recording features, and an AI-powered chatbot to answer customer questions in real-time. These innovations demonstrate Bank Mandiri's commitment to remaining relevant and competitive in the digital banking market.

CUSTOMER CHALLENGE FACTORS IN THE LIVIN' BY MANDIRI DIGITAL COMMUNICATION CAMPAIGN

Bank Mandiri realizes that not all customers have access to devices that are compatible with the Livin' by Mandiri application, especially those who use low-spec or old-model phones. This has an impact on customers who cannot download or update the Livin' by Mandiri application being disconnected from digital services. This can reduce customer experience and increase dependence on conventional services such as visits to branch offices. The challenge factor for Bank Mandiri towards customers using Livin' by Mandiri is the low digital literacy where many customers, especially in rural areas, still do not understand how to use banking applications. This is a major obstacle in encouraging application adoption. In rural areas or with low levels of education, many customers do not understand how to use technology, including banking applications.

A account holder named Ridwan Kholid stated Bank Mandiri's challenges to the adoption of the Livin' by Mandiri campaign as follows: "Many bank customers don't understand how to use the Livin' by Mandiri feature. So when they come to our counter, they often ask for help, because they are not using the application correctly. There are also those who are still technologically illiterate, so they are reluctant to use the Livin' by Mandiri application, perhaps they are from Generation X rather than Generation Z." (Ridwan Kholid, Bank Mandiri Customer, 2025). As customer Thea Eka Putri said: "I have been using Livin' by Mandiri, but sometimes it gets disconnected, so I go to the nearest bank office to ask for help from customer service." (Thea Eka Putri, Bank Mandiri Customer, 2025)

There are still many bank customers who do not understand how to use the Livin' by Mandiri feature. They have difficulty and ask the bank counter for help. because of the wrong use of the application. There are also those who still do not understand technology, so they are reluctant to use the Livin' by Mandiri application.

Responses to the Livin' by Mandiri Application from interviews with customer respondents showed various responses to this application, as follows: (a) Ease of transactions anytime and anywhere. (b) Integration of various services in one application. (c) Concerns, some customers are worried if there is a system disruption that causes the application to be inaccessible. Customers suggest that Bank Mandiri improve education regarding application features, especially for new users. Some people, especially in rural areas or those who are not yet familiar with digital technology, have difficulty using the Livin' by Mandiri application. In addition, not all customers have devices that are compatible with the Livin' by Mandiri application. Some older phone models do not support the latest version of the application (Amalia, 2022).

DISCUSSION

Bank Mandiri's strategy in increasing customers is to manage using a digital communication application called Livin' by Mandiri, utilizing data to personalize messages, and selecting the right platform. This is in line with Dumitrescu et al. (2021) on the concept of digital communication strategies such as understanding the target number (target audience), managing digital applications,

utilizing data to personalize messages, and selecting the right platform. Bank Mandiri uses digital communication strategies for marketing, education, and campaigns to improve customer relations (Mandiri, 2024).

Campaign delivery for marketing can be a means of education and building long-term relationships with consumers used to attract customer attention, provide education about the benefits of the application, and create an interesting and relevant experience for users. Social media, digital advertising, and in-app notifications are some of the main tools often used in banking digital communication strategies (Tjahjono, 2020). Bank Mandiri utilizes various digital platforms to convey messages to customers. The platforms used include: (a) Social media: Instagram, Facebook, and YouTube to promote *Lin' by Mandiri* features visually and interactively. (b) Application notifications: Reminders and promotions sent directly through the application. (c) Email and SMS blast: Used to reach customers with more personal and direct information. (d) Bank Mandiri official website: As an integrated information center.

Digital communication strategies include the theory of Customer Relationship Management (CRM). The theory of Customer Relationship Management (CRM) is customer relationship management to see how customers adopt *Lin' by Mandiri*. As previous research suggests that *Lin' by Mandiri* is part of Bank Mandiri's software (application). Citing Software Analysis and 7 Variations of Customer Relationship (CRM) at Bank Mandiri Tbk. Bank Mandiri in building relationships with customers or clients uses Customer Relationship Management.

Customer Relationship Management (CRM) is a system used by banks to manage interactions and relationships with their customers. The main goal of banking Customer Relationship Management (CRM) is to improve customer satisfaction, strengthen long-term relationships, and optimize customer value (Kumar, 2021). This Customer Relationship Management (CRM) system for banks helps collect, analyze, and utilize customer data to provide personalized and relevant experiences. With Banking Customer Relationship Management (CRM), banks can increase customer retention, gain new opportunities, and optimize operational efficiency (Ismatul, 2019).

Banking Customer Relationship Management (CRM) is a modern technology for managing interactions with customers. CRM *Lin' by Mandiri* stores and organizes customer data, including transaction history, needs, and contact information. So that it can analyze customer behavior patterns, predict customer needs and identify cross-selling or up-selling opportunities. *Lin' by Mandiri* is an integration service from *Lin' by Mandiri* and *Kopra by Mandiri* which appears with a new face to provide more comfort and convenience, in obtaining information and carrying out financial transaction activities. *Lin' by Mandiri* provides various banking and non-banking features. This application can be accessed by Bank Mandiri customers or prospective customers who use smartphones with a minimum of iOS 12 or Android 7 through the Play Store and App Store.

The strategy implemented by Bank Mandiri has proven effective in reaching customers, especially in the millennial and Gen Z segments. The use of social media and application notification features allows messages to be delivered quickly and to the right target. The approach to the older age segment needs to be improved, considering that they tend to be less familiar with digital technology. Key Strengths Bank Mandiri's digital communication strategy has proven effective, especially in reaching the millennial and Gen Z segments that dominate internet users in Indonesia.

In competition with other banking applications, innovation is the key to maintaining excellence. Features such as *Lin' Shuka* provide added value, Bank Mandiri needs to continue to innovate to ensure the application remains relevant to customer needs in the future. With tight competition in the digital banking industry, Bank Mandiri needs to maintain competitive advantage through continuous innovation. Technologies such as customer data integration and the use of advanced encryption have provided a sense of security for users. Improving technology infrastructure, such as more reliable servers to prevent downtime, remains a priority. Technology as the Main Foundation, Technology plays a vital role in ensuring a safe, convenient, and reliable user experience (Gera, 2021).

CONCLUSION

Based on research on the Customer Relationship Management (CRM) communication strategy implemented by PT Bank Mandiri (Persero) Tbk to increase customer base through the Livin' by Mandiri application in Region IV Jakarta, Kebon Sirih Area, it can be concluded that this strategy was implemented comprehensively. Bank Mandiri's digital communication strategy focuses on two main aspects. First, the use of various digital media such as social media, app notifications, email and SMS blasts, and the official website to reach a wide range of customers. Second, digital education through community-based campaigns, video tutorials, and outreach programs to improve customer digital literacy.

However, the implementation of this strategy also faces several challenges. The main challenges stem from technical limitations such as incompatibility with mobile devices and transaction failures due to slow internet connections. Furthermore, demographic factors such as educational background, age, and concerns about data security also pose obstacles. Many customers remain reluctant to switch from conventional services due to the difficulty of changing habits and a lack of trust in digital systems.

To address these challenges, Bank Mandiri has taken several strategic actions. Bank Mandiri proactively runs digital campaigns to educate the public about the benefits and advantages of using Livin' by Mandiri, including discount promotions and attractive gimmicks. Furthermore, digital education is also conducted through video tutorials, infographics, and simulations disseminated to the general public and educational institutions such as universities and schools. This digital communication strategy has proven effective, with a positive impact of increasing the number of app users by 76% in the past year. This has also resulted in increased customer loyalty, as evidenced by the frequency of app use and customer recommendations to others.

To improve the effectiveness of its digital communication strategy and address existing challenges, Bank Mandiri needs to expand the scope of its digital education program. Possible steps include providing in-person training to the community, especially in areas with low digital literacy rates. This face-to-face training can provide a deeper understanding and address technical challenges customers may encounter directly. Furthermore, it is crucial for Bank Mandiri to develop more interactive and easy-to-understand educational content. This content can take the form of video tutorials, infographics, and digital simulations that can be easily accessed through various platforms, such as Bank Mandiri's official social media channels and the Livin' by Mandiri app itself. This visually engaging material will help customers from various backgrounds more quickly master the app's features.

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