

# **Mandiri Sekuritas Customer Analysis**

## **Strategic Insights for Customer Portfolio**

2025-09-24, Zaki

**Critical Action Required:  
Secure Your Premium  
Customer Base**

**Bottom Line:**

Mandiri faces a "High Value, High Risk" scenario 71% of customers represent premium segments driving significant revenue, but 60% of cards show security concerns threatening this valuable asset.

**Key Recommendation:**

Prioritize premium customer retention through immediate security enhancement and targeted experience optimization.

## **We Have a Goldmine with a Security Problem**

### **The Opportunity:**

- 71% premium customers (873) with 791M IDR average income
- 9.6B IDR average spending per premium customer
- Highly mobile, sophisticated users (167.7 cities visited)

### **The Threat:**

- 60% of cards flagged for security concerns
- Only 36.8% chip adoption vs industry standards
- 90% of cards show some form of risk issue

# Premium Segment Dominates Our Customer Base

**Strategic Insight:**  
95% of our customers are in  
upper segments - this is  
premium portfolio positioning.

	High Value	Lower Value
High Income	Premium Customers • 873 customers (71%) • Avg income: 791M IDR • Avg spending: 9.6B IDR	Affluent Customers • 294 customers (24%) • Avg income: 426M IDR • Avg spending: 6.7B IDR
Lower Income	Mass Market • 41 customers (3%) • Avg income: 229M IDR • Avg spending: 6.8B IDR	Basic Customers • 11 customers (1%) • Avg income: 11M IDR • Avg spending: 1.8B IDR

# Travel and Lifestyle Drive 43% of Total Spending

## Top 3 Categories:

1. Transportation & Travel: 22.55% (2M transactions, 4.45M IDR avg)
2. Clothing & Accessories: 10.61% (1.32M transactions, 805K IDR avg)
3. Gas Stations: 10.31% (1.43M transactions, 768K IDR avg)

Business Implication: Partner with travel and lifestyle merchants for premium rewards programs to capture more wallet share.

# Customers Are Digital-Ready but Infrastructure Lags

## Usage Patterns:

- 95.2% credit usage across all segments (extremely high sophistication)
- 44.6% off-hours activity (16% night + 28.6% weekend)
- High mobility: Premium customers visit 167.7 cities vs 23.2 for basic

Technology Gap: Only 36.8% chip adoption despite sophisticated user base.

# **90% of Cards Show Risk Concerns**

## **- Immediate Action Required**

### Risk Distribution:

- Security Concerns: 2,443 cards (60.04%) - 12.8 bad PIN attempts average
- Unusual Large Transactions: 1,236 cards (30.38%)
- Normal: Only 385 cards (9.46%)
- High Error Rate: 5 cards (0.12%)

Critical Alert: This represents a major threat to customer trust and competitive positioning.

# **Security Issues Stem from System and Process Gaps**

Key Insight:

This is primarily a systems and process problem, not a customer problem.



# Predictable Seasonality Enables Strategic Planning

## Monthly Trends (2010-2019):

- Consistent February dips: -8% to -10% transaction decline
- Stable customer base: Minimal month-over-month churn
- Volume range: 100K-120K monthly transactions
- Transaction size: 780K-820K IDR consistently

## Planning Advantage:

Predictable patterns allow for resource optimization and targeted campaigns.

# Strategic Priority 1

## Security Enhancement - 90 Day Critical Path

### Why This Matters:

- 60% of cards flagged for security concerns
- Customer trust at risk with 12.8 average bad PIN attempts
- Competitive disadvantage in digital banking era

### Immediate Actions:

1. Implement advanced fraud detection algorithms
2. Mandatory chip migration program
3. Customer security education campaign
4. Enhanced PIN recovery processes

# Strategic Priority 2

## Premium Customer Experience - 6 Month Opportunity

### Why Premium Focus:

- 873 customers (71%) drive majority of revenue
- High mobility (167.7 cities) requires seamless service
- 22.55% spending on travel creates partnership opportunities

### Experience Enhancement:

1. Dedicated premium customer service tier
2. Travel and lifestyle merchant partnerships
3. Personalized rewards program
4. Priority customer support channels

# Strategic Priority 3

## Digital Modernization - 12 Month Transformation

### Modernization Drivers:

- 44.6% off-hours usage shows digital preference
- 95.2% credit usage indicates sophisticated behavior
- 36.8% chip adoption lags industry standards

### Digital Initiatives:

1. Accelerated chip migration program
2. Enhanced mobile banking features
3. Digital-first customer acquisition
4. API integration for merchant partnerships

# **Three-Phase Approach Delivers Measurable ROI**

**Security First,  
Premium Experience  
Second, Digital Third**

Resource Allocation: Security gets immediate funding priority due to customer trust risk.

# **From "High Risk" to "Premium Leader" in 18 Months**

## Differentiation Strategy:

- Industry-leading security infrastructure
- Premium customer experience focus
- Travel and lifestyle partnership ecosystem
- Seamless digital banking capabilities

# **How We'll Measure Transformation Success**



# Immediate Actions for Leadership Team

## Week 1-2:

- Approve emergency security enhancement budget
- Assemble cross-functional security task force
- Begin vendor evaluation for fraud detection systems

## Month 1:

- Launch chip migration communication campaign
- Identify premium customer pilot group
- Develop merchant partnership strategy

## Month 2-3:

- Deploy fraud detection algorithms
- Launch premium service pilot
- Begin digital platform requirements gathering

# **The Path Forward - Secure, Premium, Digital**

Success Formula: Security Foundation  
+ Premium Focus + Digital Innovation =  
Sustainable Competitive Advantage

**Thank You**