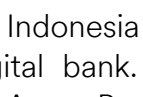


Amar Bank’s Customer-centric Campaign Performs 8.5x Better than Industry Average

2x
Boost in customer engagement

7.25%
Conversion rate for flow campaigns

About Amar Bank



PT Bank Amar Indonesia Tbk. or Amar Bank, is an Indonesian digital bank. Established in 1991 and relaunched to Amar Bank in 2015, the bank has since undergone a significant digital transformation to become one of the country's forerunner fintech institutions through its award-winning digital lending platform, Tunaiku. Launched in 2014, Tunaiku is Indonesia's first app-based digital lending platform that leverages big data and predictive analytics to serve Indonesia's unbanked and underbanked population. It continues to remain the flagship product of Amar Bank. Tunaiku provides personal loans to individuals and micro-businesses. Applications are processed and approved within 24 hours. Amar Bank (stock code: AMAR) is listed on the Indonesia Stock Exchange (BEI). In 2020, Amar Bank launched Senyumku, Indonesia's first cloud-based mobile-only intelligent bank, adopting AI technology to encourage good savings habits and for better control of personal finances.



Using MoEngage, we’ve been able to adopt AI technology to encourage our customers to go digital, adopt healthy saving habits, and make better financial decisions. We’ve also been able to better map the customer journey, providing a seamless experience, easy solutions and be closer to our customers, resulting in a 2x boost in customer engagement.



Abraham Lumban Batu,
Senior Vice President of Retail Banking, Amar Bank

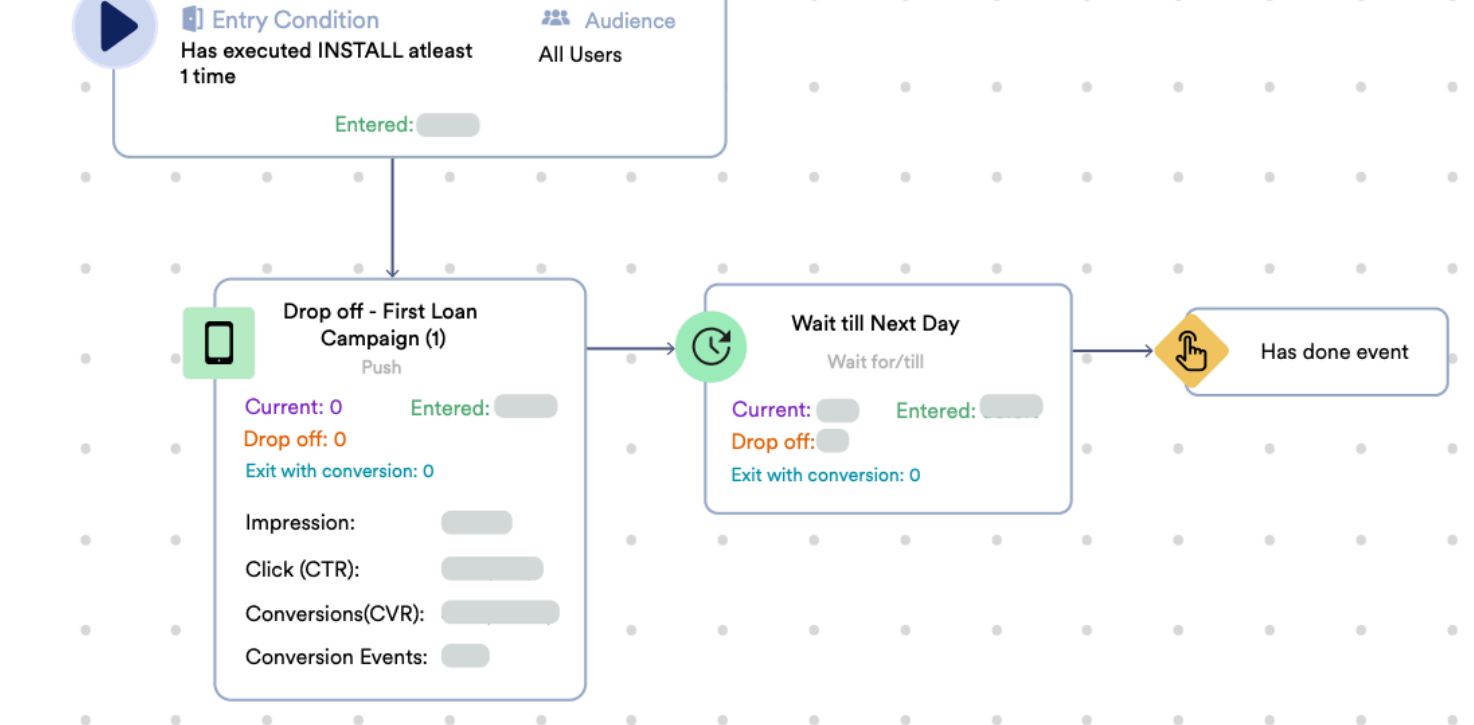
‘
, Amar Bank

Business Challenge

While Amar Bank was amongst the top-performing banks, it still faced a few hurdles in its customer engagement and retention activities. This fueled the need for higher efficiency and performance, encouraging them to reinforce their digital revolution plans. - They wanted to map the user journey better, to understand and be closer to their customers. - They wanted to optimize and assign customer attribution with retargeting campaigns with their existing tools. - The proprietary push notification tool wasn’t fulfilling the maximum delivery and performance necessary. - They wanted a platform that could deliver customer engagement analytics in real-time. - They had to build campaigns from scratch each time, taking up valuable time, money, and effort.

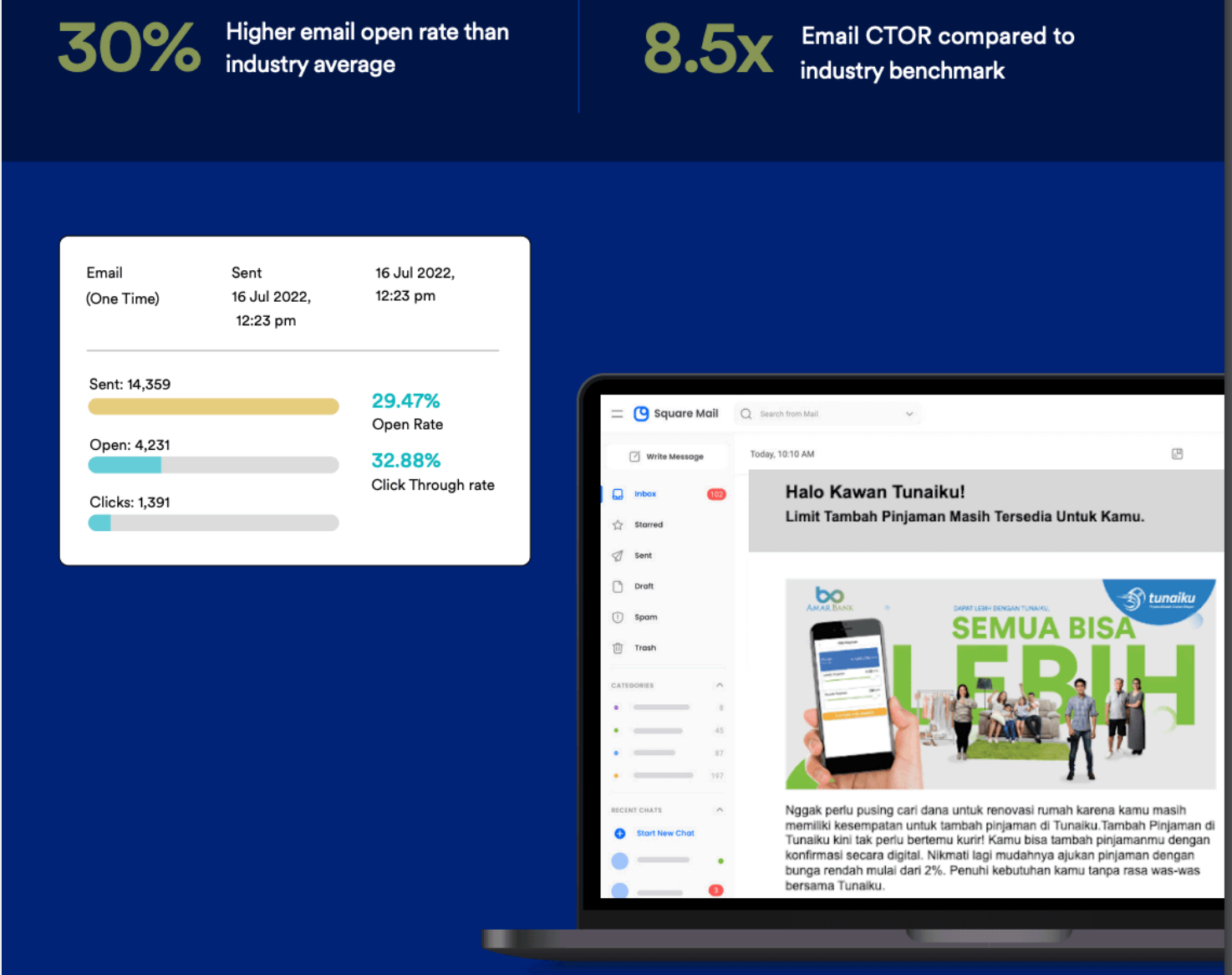
Amar Bank’s Path to Peak Engagement

Upon partnering with MoEngage, Amar Bank took the initiative by solving various challenges and massively improving their overall customer engagement and retention performance by following an insights-led approach to engagement, focusing on being more customer-centric rather than campaign-centric. Furthermore, a seamless integration experience with a low TAT of 1 month enabled Amar Bank to set up and deploy its engagement and retention strategies swiftly. They could then better understand their audiences and channels to optimize customer engagement.



Hitting the Highs of Email Engagement

Amar Bank was able to leverage MoEngage’s robust capabilities by significantly optimizing its email campaigns. One such instance is using Email and SMS channels to bring back customers who had uninstalled their app. Other campaigns include reminders, survey ratings, retargeting, etc. The optimization of their engagement and retention strategy resulted in Amar Bank’s uplift in overall email performance.



Products Used

- Email Builder
Create out-of-the-box, personalized emails that convert, with fastest and easiest [email builder](#).
- Push Notification
Reach customers at the right time using AI-powered, targeted, [push notifications](#).
- RFM Segmentation
Create nuanced segments based on [recency, frequency, and monetary value of customer transactions](#).
- Customer Journey Orchestration
Create unique, seamless experiences at every stage of your [customer's journey](#).

The Results

With MoEngage, Amar Bank was able to build an omnichannel strategy on top of a customer-centric, insights-led approach to engagement and:

- Significantly lower turnaround time to set up and deploy campaigns
- Segment their customers and prospects based on recency, frequency, and monetizability
- Analyze and optimize their campaigns in real-time
- Position themselves as a digital-first bank in the minds of the consumers

About MoEngage

MoEngage is the Middle East's #1 Customer Data and Engagement Platform (CDEP), most trusted by over 1,350 global consumer brands, including Galadari Brothers, DP World, Homzmart, Alsaif Gallery, Azadea, Botim, Gathern, Jazeera Airways, Mobily Pay, The ENTERTAINER, Othaim Markets, Seera Group, BFL, Apparel Group, Telda, Riva Fashion. MoEngage combines data from multiple sources to help brands gain a 360-degree view of their customers.

For over a decade, consumer brands in 60+ countries have been using MoEngage to power digital experiences for over a billion monthly customers. With offices in 15 countries, MoEngage is backed by Goldman Sachs Asset Management, B Capital, Steadview Capital, Multiples Private Equity, Eight Roads, F-Prime Capital, Matrix Partners, Ventureast, and Helion Ventures.

MoEngage was the only vendor to be named a Customers' Choice Vendor in the Gartner Peer Insights™ Voice of the Customer: Email Marketing Report 2025, Contender in The Forrester Wave™: Real-Time Interaction Management, Q1 2024 Report, and Strong Performer in The Forrester Wave™ 2023 report. MoEngage was also featured as a Leader in the IDC MarketScape: Worldwide Omni-Channel Marketing Platforms for B2C Enterprises 2023.

To learn more, visit www.moengage.com.