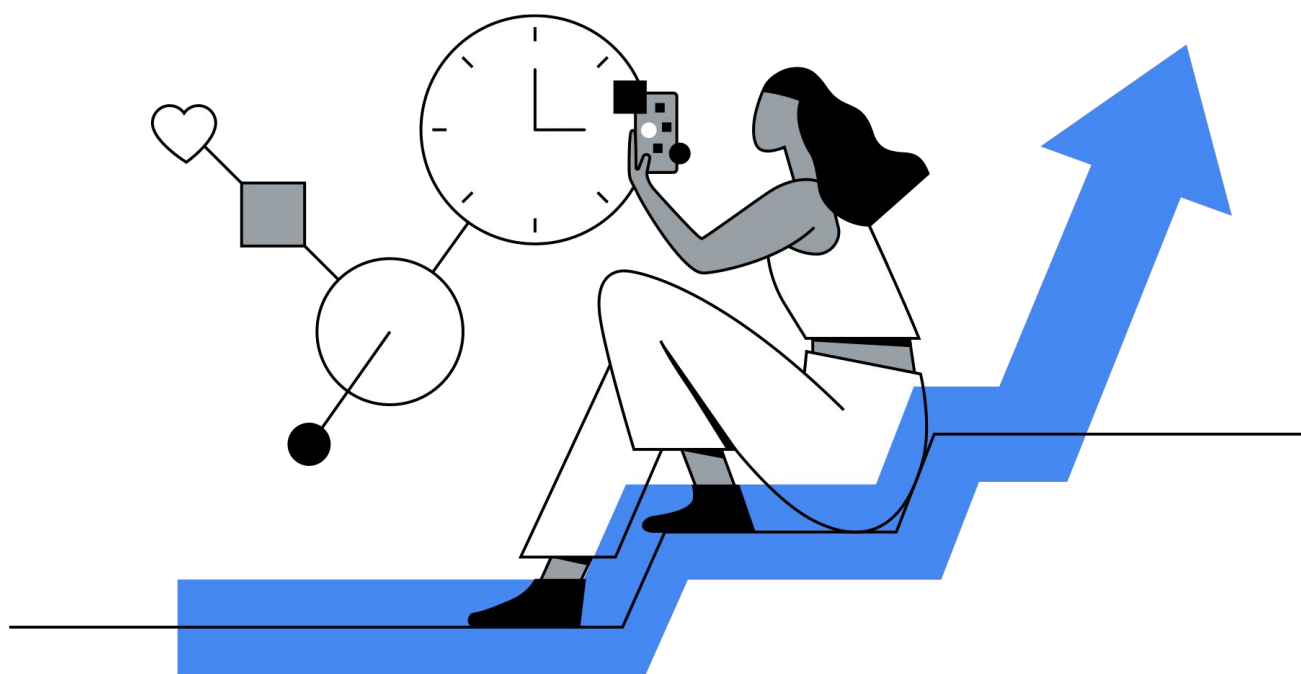


# From transactional to relational: **How apps are evolving to transform businesses**

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Insights from APAC's leading advertisers



# Research Overview

## Research Coverage

7 markets, 10 verticals, 21 businesses

Global (China)	Automotive
India	Edtech
Indonesia	Entertainment
Japan	F&B
Korea	Fintech
Singapore	Health
Thailand	Retail
	Sports
	Talent
	Telco

## Methodology

Qualitative Interviews

21 x 2 hr interviews with Leading Businesses  
(Mix of Founders, VP, CMO, Marketing Directors)

1 x 3 hr Panel Discussion with 3 App Insights Companies  
(Mix of Sales VP and Managers)

1 x 2 hr Interview with a Director from a Global Marketers Association

*(Interviews were held online via video conferencing tools)*

## Research Partner



# Research Overview

## Companies interviewed in this study

### Global

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FastJobs

Marugame  
Udon

PatPat

Sephora

StashAway

Upgrad

Zenyum

### India

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Angel One

BYJU'S

Honasa

Consumers -  
Mamaearth

Testbook

### Indonesia

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Bank Jago

BCA Digital

BTPN, Jenius

Indosat

Ooredoo

Hutchison

Vidio

### Japan

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Autobacs

GDO

### Korea

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kmong

Wadiz

### Thailand

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Kasikorn Bank

### Expert Panel

AppsFlyer, App Annie, Adjust, World Federation of  
Advertisers

## Executive Summary:

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While apps have become integral to business success, utilizing apps as a channel is not without its challenges due to high uninstall rates, user churn and intense competition. In this report, we'll answer pressing questions around how to drive greater engagement with apps:

- [What strategies can businesses adopt to improve the impact of apps?](#)
- [What benefits can businesses gain by implementing such strategies?](#)
- [How can businesses chart a path towards a successful app strategy?](#)

We spoke to key decision-makers from 21 businesses and four app insight companies across seven countries in APAC to better understand their app strategy.

**A common theme emerged from these interviews: the role of apps has evolved to enhance both customer relationship and business value.**

Customers' attention is finite, and simply building an app won't be enough. Evolving one's app to center on relational aspects will help brands create emotional connection, increase stickiness and, ultimately, make it indispensable for their customers.

## Executive Summary:

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Leading businesses are shifting their focus from the **transactional** role of apps to **relational**.

In a **transactional role**, apps are designed to deliver utility and function such as access to resources and payment convenience, leading to short-term business outcomes.

**Apps in a relational role**, however, are designed to meaningfully engage customers and provide an upgraded brand experience, with features like personalization and real-time connection. These result in:



**better customer retention and lifetime value.**



**data-driven strategies**, as well as



**improved top-line and bottom-line.**

How can businesses evolve their apps from a transactional to relational role:



**Personalize Interactions**

*Answer individual user needs to offer relevant solutions*



**Deepen Connection**

*Quick, always-on communication and response loop*



**Elevate Experiences**

*App-enabled experiences such as intuitive UI, social connection*



**Build Trust**

*Additional layers of security - for example biometrics, multi-factor authentication*

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Why apps are key to businesses' growth and their potential challenges

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What can businesses do to improve an app's impact, and engage customers

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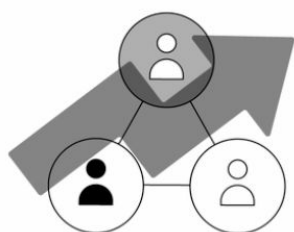
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How

How can businesses evolve their apps from being transactional to relational

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Way forward

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# 1 Why

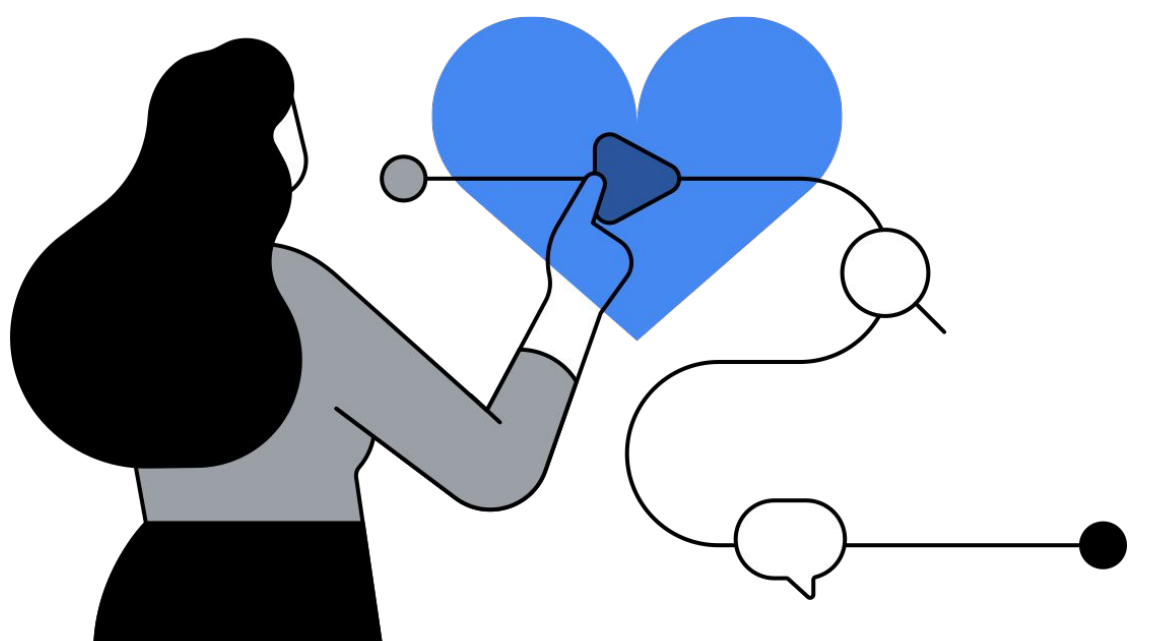
Why apps are key to  
businesses' growth and their  
potential challenges

*Make it easier for customers to reach brands*

**“Moving forward, the distance between brands and customers will continue to shorten.** The brands that are closing the gap are doing this really well.

Providing people with valuable experiences such that they want to continue to connect with us is something that we're putting more focus into.”

**Katsuaki Nagumo,**  
CMO, Marugame Udon





# Apps are an undeniable key touchpoint for businesses

In APAC, apps are an established channel with 64% of global app downloads coming from the region.<sup>1</sup> Apps growth is further accelerated by the rising middle class<sup>2</sup>, growing mobile penetration<sup>3</sup> and affordable mobile data<sup>4</sup>.

## *Growing preference for apps*

“We use at least 5-10 mediums to collect feedback from customers. From there, **we realized that the regular buyers of Mamaearth prefer to have an app**. Our app is performing better than expected, delivering 20% of the revenue in the first year, and 40% in our third year now.”

**Abhishek Gupta,**

Vice President, Growth, D2C Business,  
Honasa Consumers (Mamaearth)

## But utilizing apps as a channel is not without its challenges

App downloads are steadily on the rise and business leaders we spoke to agree that businesses who can connect through apps are likely to earn their customers' attention. However driving consumer retention and loyalty remains a challenge in this competitive space.



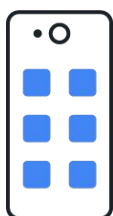
### High uninstall rates

1 in every 2 apps **uninstalled** within 30 days.<sup>5</sup>  
2 in 3 users **abandon** the app after 30 days.<sup>6</sup>



### High user churn

Retention rate dips to 5% of users by Day 30.<sup>7</sup>  
64% of Daily Active Users (DAU) are lost by Day 7.<sup>8</sup>



### Intense Competition

With over 7 million apps available, and at least 1,000 apps per industry, it can be difficult to gain traction.<sup>9</sup>

## *App retention challenge*

**“ Even if we get app installs, retention is a challenge.** If 80% uninstall eventually, we’d have wasted marketing resources. Perhaps there’s misaligned expectations of what the app does, or the use case is not strong enough. It’s important to learn what works.”

**Aaron Ting,**

Head of Performance Marketing, Zenyum

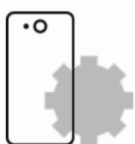


# 2 What

What can businesses do to improve an app's impact, and engage customers

# Meaningfully engage customers by evolving apps towards a relational role

**We spoke to key decision-makers from 21 businesses across seven countries in APAC**, and understood that by evolving apps towards being relational, they are able to maximize their business value and create a stronger relationship with their customers. When people are meaningfully engaged, they feel more connected to the brand, leading to a relationship that is deeper and anchored in loyalty.



**In a transactional role**, apps are designed to provide customers with utilities such as access to resources or payment convenience.

Here, apps deliver shorter-term business impact such as installs and customer acquisition.



**In a relational role**, apps are designed to give customers a unique, intuitive brand experience, including personalization and real-time support.

Here, apps become a channel for nurturing a relationship with customers and delivering long-term business value.

## *From functional to meaningful engagement*

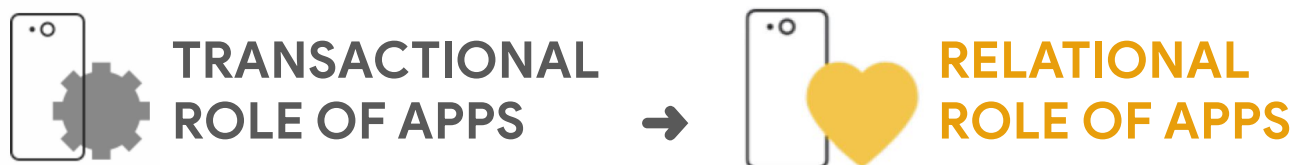
“The future will be purely experiential. If the user is not engaged, they will uninstall. There are so many apps out there. Hence, the more use cases you provide, the better the chances the customer would keep your app. **You'll see people moving away from transactions towards engagement and experience.**”

**Vikas Gupta,**  
Senior Manager, Growth Marketing, Sephora



# Leading businesses are shifting their focus from transactional to relational

In this competitive landscape, the baseline expectation by consumers is for apps to be transactional, but that's not enough to help businesses get ahead in the game.



**Foundational relationship  
with customers**

**Meaningful engagement  
with customers**

**Helps brands achieve  
short-term business goals**

**Enables brands to achieve  
long-term quality growth**

**App Installs**



**App engagement & retention**

**Customer acquisitions**



**Active customers**

**One-time transactions**

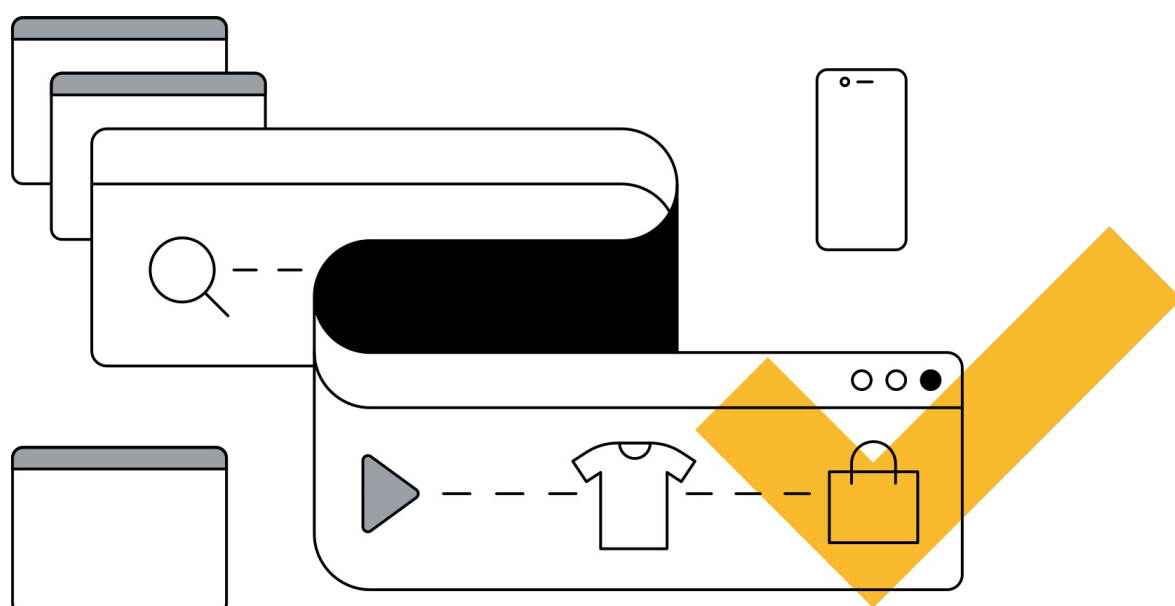


**Repeat demands**

## Relational apps benefit both consumers and businesses

Relational apps that provide meaningful engagement can give businesses a deeper understanding of their customers, allowing them to make more informed business decisions, drive longer-term growth, and build a roadmap for success.

Businesses can also tap into apps to manage efficiencies in resources, cost, and advertising spends, among others.



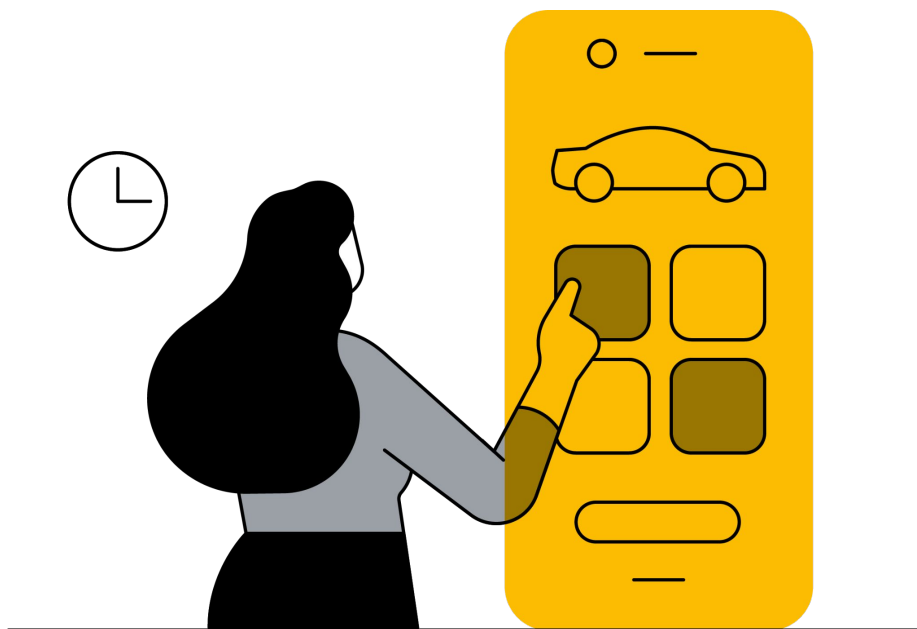


## *Business value of relational apps*

“ We created a 24/7 reservation system through the app. It's more efficient and increased the number of users.

With reservations, our users can get their car serviced at their preferred time. Reservations have grown 1.5 times year on year since then.”

**Yoshitaka Abe,**  
Promotion, Autobacs



# The business impact of relational apps



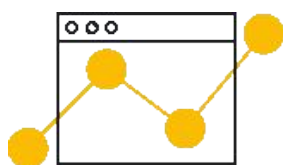
## 1. Retention & Lifetime Value

Meaningful engagement through the app helps businesses build loyalty, retains customers, and consistently re-engages them



## 2. Data-driven Strategy

Apps provide in-depth user understanding through quality insights, helping businesses make better decisions towards sustained growth



## 3. Improved top-line and bottom-line

Apps enable businesses to improve cost efficiencies, as well as guide customers through the funnel and encourage larger and/or repeated transactions



## Retention & Lifetime Value

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### Loyalty as an outcome of building relational apps

In an environment where there are many apps vying for the customers' attention, businesses are building loyalty and lifetime value through meaningfully connecting with people in a way that is relevant, engaging, and reassuring.

Businesses are able to see the success of relational apps in building a loyal, active customer base.

*Higher retention on apps compared to web*

**“ Our app has more than 2X retention compared to our website.** It makes business sense to focus on apps as app users contribute more to views and watch time of our content, particularly exclusive content.

**Rezki Yanuar,**  
VP Brand Marketing, Vidio



## Retention & Lifetime Value

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*Higher retention with app customers*

“ I have seen across many verticals that app retention rate is higher than web users. **Loyal customers prefer to keep and stay on the app.** Hence it makes more sense to have loyalty programs that are customized for app customers, resulting in improved retention rates.”

**Abhishek Dubey,**  
Head of Digital Marketing, BYJU'S



## Retention & Lifetime Value

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*Focusing on growing lifetime value*

**“Up until now, we focused on getting new customers. However, it seems like we need to focus more on growing Lifetime Value (LTV).** We need to take care of loyal customers and repeat users, to make them know they're important and special.

We want to make them fall in love with our product so they'll continue to patronize us – that's the kind of brand we need to be able to evolve into.”

**Katsuaki Nagumo,**  
CMO, Marugame Udon



## Retention & Lifetime Value

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### Improve retention through re-engagement campaigns

Retaining customers is a challenge for many businesses. The same challenge applies to apps. Just because people have downloaded an app doesn't mean they're using it regularly.

To ensure that engagement carries through beyond the first few interactions, re-engagement tools such as Google's App Campaigns for engagement (ACe) allows businesses to encourage customers to take specific, in-app actions.

Businesses can also leverage user behavior understanding and analytics to create timely re-engagement campaigns with relevant communications, so that their apps remain top of mind for the different audiences.



## Retention & Lifetime Value

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*Retain customers through re-engagement campaigns*

“If we want to drive installs and retain customers, an app is the best medium. **With an app, you have a captive audience and you can retain them through re-engagement campaigns,** push notifications, emails, and continuously connect with the customer. **Once they are aware of the product proposition, we'll be in a better position to guide them down the funnel.”**

**Abhishek Dubey,**  
Head of Digital Marketing, BYJU'S



## Data-driven Strategy

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### Access quality insights to improve customer & business strategy

Information-driven insights give businesses in-depth understanding of their customers, enabling them to improve their business strategy.

Apps, more than other touchpoints, allow businesses to leverage nuanced insights such as usage journey, feature preferences and purchase history, among others.

When businesses understand the drivers of key app behaviors such as purchase journey and app session duration, they can better refine their customer strategy and guide customers towards specific in-app actions.

This in turn drives more value for customers and conversions for businesses.





## Data-driven Strategy

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*Better insights, better strategies*

“The insights we get from the app are important for creating strategies. For instance, customers on apps usually have middle to heavy usage. As we get insights on app usage behavior and better understand our customers, **we refine our strategies based on this to develop and recommend different products.** We believe that this will tie into creating more value for customers and our company.”

**Katsuaki Nagumo,**  
CMO, Marugame Udon



## Data-driven Strategy

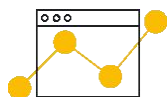
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*Apps provide specificity*

“ Apps help us pinpoint which features consumers don’t like and when we learn more about their behavior, **we can sharpen and improve our strategies to cater to our audience.**”

For example, while there is no security issue with our system, some people may have the perception that it might not be secure to provide their information to us. So we run app campaigns on safety and relevant added app capabilities.”

**Michael Hartawan,**  
Digital Banking Brand &  
Marketing Lead, BTPN (Jenius)



# Improved top-line and bottom-line

## How apps impact the top-line

### Customers' preference for apps

- “ When launched, our app contributed to 1% of the business. Now, after 3 years, it's contributing 40%. We've seen higher affinity towards the app from customers, and app activation costs compared to the web is also lower. **Where possible, we shift our campaigns to apps.**”

*Abhishek Gupta, Vice President, Growth, D2C Business, Honasa Consumers (Mamaearth)*

### Larger, higher quality customer base

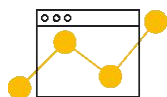
- “ **While we capture leads on the web, it's not as qualified compared to leads from an app**, who have experienced the product or at least know what they are buying before our sales teams contact them.”

*Raam Nayakar, Head of Marketing Measurement, BYJU'S*

### Repeated purchases

- “ **Our app has actually doubled our recurring purchase compared with the web.** We definitely see much better user conversion, repurchase rate, and basket sizing with apps.”

*Albert Wang, Co-Founder, PatPat*



## Improved top-line and bottom-line

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### How apps impact the bottom-line

#### Accurate channel performance insights

- “ With **app advertising**, it's clearer where traffic comes from, which channel works, which app campaigns drive results, and also helps gauge the customer value of new leads, allowing us to **optimize our app experience**.”

*Lim Huishan, General Manager, Singapore & Philippines, FastJobs*

#### Efficiently allocate overhead costs

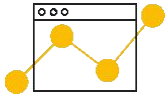
- “ Once we reposition the app for deeper engagement, I will be able to **reduce my marketing spends by an estimated 35-40%**, reducing the reliance on salespeople and traditional marketing.”

*Arjun Mohan, CEO, upGrad*

#### Lower activation costs

- “ **Apps play a more important role in bringing in new clients and customers**. Mobile advertising is more cost effective—Cost Per Click campaigns are cheaper vs web advertising—and we see better results.

*Luna Juhyun Lee, Performance Growth Marketing Team Lead, kmong*



## Improved top-line and bottom-line

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*Seamless experience converts to business gains*

“There are many advantages of an app over a website—even down to the payment system which is really seamless. The app can analyze information well, and people are comfortable with our app.

**The revenue on the app, or the Return on Ad Spend (ROAS), can go up 6X, 7X more, compared to without the app.**

The industry benchmark is around 3X, 4X so we're doing much better.”

**Yosefine Suwandy,**  
VP of Digital Marketing,  
Indosat Ooredoo Hutchison

# 3 How

How can businesses evolve the role of apps from transactional to relational

## *Evolving app's role to driver higher engagement*

“The app has to exist for a reason—it shouldn't be created just because it's a 'good idea'.

**The advantage of an app is higher engagement with customers.**

The app benefits both the customer and the business owner.”

**Seung Ho Shin,**  
CMO, Wadiz





## TRANSACTIONAL ROLE OF APPS

Foundational relationship  
with customers



## RELATIONAL ROLE OF APPS

Meaningful engagement  
with customers

Helps brands achieve  
short-term business goals



Enables brands to achieve  
long-term quality growth

### Installs / Acquisitions

Number of downloads  
Number of account sign-ups



### Loyalty / Retention

Active customers  
Time spent / Purchases

### Scale

Reach customers  
across geographies



### Strategy

Quality insights

### Transactions

Higher churn rate



### Top/Bottom Line

Repeat purchases  
Operational efficiencies

Focus on meeting  
functional needs



Focus on meaningfully  
engaging people

### Access

Easy access to information and  
resources



### Personalization

Services, experience  
catered to individuals

### Convenience

Seamless app experience



### Connection

Consistent feedback loop

### Rewards

App-only deals / promotions

### Experience

Engaging UX

### Trust

Extra security layers, for example  
authenticated sign-ins



# What businesses need to do to transition to **relational apps**, and grow **meaningful engagement**



## 1. Personalize Interactions:

With deeper insights via apps, businesses can empathize better with individuals' needs and proactively offer relevant solutions and resources



## 2. Deepen Connection:

Apps, being mobile, enable businesses to build a quick, responsive, always-on communication loop so customers are engaged and heard



## 3. Elevate Experiences:

Apps are able to provide unique engagement experiences such as intuitive UI, access to community



## 4. Build Trust:

Apps provide additional layers of security as customers authenticate their interactions with businesses



## Personalize Interactions

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### Be purposeful with app interactions

People prefer engaging with brands that see them as individuals and offer tailored solutions.

**With apps' distinctive ability to customize at scale and in a secure manner, businesses can lean on them to deliver app experiences catered to each customer.** For instance, businesses can provide unique in-app content or send push messages and in-app notifications based on people's preferences.

Apps also provide businesses with valuable insights for analysis to understand customers' preferences. With customer insights, businesses can continually improve the quality of customization and engagement as people's needs and preferences evolve.



## Personalize Interactions

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What are business leaders doing

### Sephora (Global)

Sephora is a multinational retailer of personal care and beauty products, including cosmetics, skincare, body, fragrance, beauty tools, and hair care. We spoke with their Senior Manager for Growth Marketing, Vikas Gupta.



**How are you delivering a personalized app experience?**

“ On the website, all visitors see the same thing. But with Artificial Intelligence and Machine Learning, **we can understand what an individual prefers to have on the app.**

**We focus on personalized experiences and features to drive app engagement.** We send personalized in-app messages to customers and recommend products after understanding the preferences of similar customers, such that not everyone will be shown the same things.”



## Personalize Interactions

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What are business leaders doing

### BYJU'S (India)

BYJU'S is India's largest edtech company and launched a school learning app in 2015, offering highly personalized and effective learning programs for classes 1 - 12 (K-12), and aspirants of competitive exams like JEE, IAS, etc. We spoke to the Head of Digital Marketing, Abhishek Dubey.



**How are you delivering a personalized app experience?**

“**Internally we have a mechanism to understand the user's behavior on the app and prioritize customers accordingly.** For example, we assign users an affinity score based on their engagement activity on the app and accordingly plan customized actions based on the affinity score.

Also, the **tests and quizzes in our app are customized to a student's performance.** Someone whose learning pace is faster will be shown very different content compared to someone who needs more time on a specific topic.”



## Deepen Connection

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### Deepen customer connections through real time interactions

While the world is more connected than ever, people are re-assessing the quality of their connections, choosing to invest their time in those that matter.

Apps enable businesses to be quick and responsive, serving as a two-way, always-on communication loop so people feel engaged and heard.

**For customers, getting a speedy response from businesses tells them that they are being heard, and these brands are committed to building a two-way relationship.**



## Deepen Connection

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*Empower customers with two-way communication*

“Nowadays, **people really want conversations with businesses.** The app might not have everything a customer is looking for, so having a messenger feature is useful for people with more questions. **Conversational commerce is the next big thing, which naturally should be incorporated into the app.**”

**Aaron Ting,**

Head of Performance Marketing, Zenyum



## Deepen Connection

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According to [Business of Apps](#), 1 push notification per week can lead to 10% of people disabling notifications, and 6% uninstalling apps. Instead, leading businesses design relatable content in rich formats and optimize send times for better click-through rates. They also complement push notifications with re-engagement campaigns to nudge people to remain active on the app.

### *Balance interaction frequency*

“ Engagement rate of push or in-app messages is generally higher compared to other direct marketing channels like email. But we believe it's critical to find the right frequency threshold as **we don't want to be in a position where we are sending too many push messages and these start losing value for users.** They might turn off notifications or uninstall the app.”

**Vikas Gupta,**

Senior Manager, Growth Marketing, Sephora



## Deepen Connection

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Further, through rich metadata such as app versions and events, businesses can better understand the user experience to respond to customers more effectively.

*Communicate to deepen relationships with customers*

“ **With apps, you can do a lot of relevant and personalized advertising.** Every dollar you spend works better for you. When we conceptualize app campaigns, we vary and distinguish between what engages and connects with Hindi vs. English vs. vernacular speaking customers, metro vs. Tier 2-4 regions.”

**Prabhakar Tiwari,**  
Chief Growth Officer, Angel One





## Deepen Connection

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What are business leaders doing

### PatPat (Global)

PatPat is a retail company that wants to provide parents with high quality children's clothing and accessories at affordable prices. We spoke with Albert Wang, the Co-Founder of PatPat.



**How do apps help in enhancing connection with customers?**

“**An app is a much better platform to get old customers back.** On a website, customers do not always remember to come back to the website. However, with the app, you can give them a push message to notify them of a new clothing release. We've also upgraded features in the app so people can send us feedback, help iterate the app, and improve our offerings.

In that way, **the app is critical in bringing about a degree of loyalty with customers, through personalization, integrated messaging, and constant communication.**”



## Deepen Connection

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What are business leaders doing

### StashAway (Global)

StashAway is a wealth management platform that delivers personalized portfolio management to both retail and accredited investors. We spoke with Pierre Anthony Tirtadjaja, the Head of Online Marketing at StashAway.



**How do apps help in enhancing connection with customers?**

“ With investing, if customers don’t hear back soon enough, they might get scared, be wary of the platform, and even withdraw their money. **We want to be super transparent and hence we decided, let’s do an app.** The moment we receive your deposit, we send a push notification.

Also, we have been increasing capabilities inside the app, offering articles, in-demand videos and giving customers more options to feel connected to our product.”



## Deepen Connection

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### Experiment and co-create with customers

Businesses can better respond to how customers want to engage by involving them in the testing of new app features. This way, they can get feedback and deepen the customer connection while doing so.

As apps require regular updates, businesses can also use this opportunity to introduce new features, experiment, and tweak the app to meet customers' evolving needs.



## Deepen Connection

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*Connect better by knowing your audience*

“ With digital and app marketing platforms, it is very easy to test and experiment which campaigns do well before we spend big. Even if you have 10 to 20 years of marketing experience, you'll still gain new marketing knowledge because people change.

**You have to continuously experiment because learnings become obsolete very quickly.”**

**Andy Djiwandono,**  
Head of Marketing, Bank Jago



## Deepen Connection

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What are business leaders doing

### BTPN (Indonesia)

BTPN launched Jenius in 2016, becoming the first to bring digital banking to Indonesia. We spoke with Anita Ekasari, their Service & Marketing Head; Michael Hartawan, the Digital Banking Brand & Marketing Lead; and Digital Media Specialist, Budi Johanes.



**How do apps help in enhancing connection with customers?**

“ We have Ccreate.id as a platform for our customers to contribute and give us feedback and ideas on app development. It's a forum where people can share writings, ideas, and thoughts.

To become a co-creator, they have to use the Jenius app first, so **in a way we are creating a community where we collaborate and learn together. The spirit of Jenius is co-creating with customers, so that the products remain relevant.”**



## Elevate Experiences

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### Provide meaningful and engaging user experience

Mobile apps have unique access to aspects such as device features, giving businesses the ability to make their brand experience interactive, fun, and seamless.

These features could include the camera, accelerometers, GPS, intuitive gestures via touch screens, and even linking to social media platforms to connect with a wider community — all subject to user's permission for access.

Well-designed app experiences not only significantly shorten the time taken to perform tasks, but also allow customers to uniquely interact with the business and strengthen relationships over time.



## Elevate Experiences

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### Diversify your app's use cases

The role of apps may differ depending on the nature of your business and interactions with customers, partners, and merchants. It's also critical to be aware of changing consumer trends in every segment to ensure your app's offerings are relevant.

As businesses shift the role of their apps from transactional to relational, they should also diversify their app's use cases to meet customers' changing needs.

Expanding an app's use cases also allows businesses to increase their touchpoints to provide a seamless user experience.



## Elevate Experiences

What are business leaders doing

### Vidio (Indonesia)

Vidio is an Indonesian-based, internet-enabled video streaming service and is one of the largest streaming platforms in Southeast Asia. We spoke with their VP of Brand Marketing, Rezki Yanuar.



**How have you been evolving the experience that your app delivers?**

**“ We believe it’s important to have something unique in the app for people to experience.**

We know Indonesians love to interact. When watching a soccer game on our app, we have a pop-up feature asking them to vote on 'which team will be the winner?' Our live chat feature allows people to have fun interactions with other viewers while watching a show. **They get an enjoyable experience on Vidio, compared to simply watching content passively.** Such engagements we can only have via the app.”





## Elevate Experiences

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What are business leaders doing

### upGrad (Global)

upGrad is an online higher education startup designed to help working professionals continuously upskill themselves. Their app provides people easier access to resources as well as customized study plans. We spoke with their founder, Mayank Kumar, and CEO Arjun Mohan.



**How have you been evolving the experience that your app delivers?**

“ We cannot just be a learning app or an acquisition app. We need constant engagement on the platform which is what’s missing now.

**The app can be a place to look for courses, but we are also designing the app to allow customers to find a mentor they can talk to, join the community, and listen to the conversations of other customers.**

That's what we're evolving towards.”



## Elevate Experiences

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What are business leaders doing

### FastJobs (Global)

FastJobs is a leading non-executive job portal connecting job seekers to reliable employers. Their app is designed to be fully integrated into a job seeker's journey. We spoke with their General Manager for Singapore and the Philippines, Lim Huishan.



**How have you been evolving the experience that your app delivers?**

**“ People who download the app tend to be more engaged. They have at least double the engagement with us than web customers who have not downloaded the app. To help us engage customers more deeply, recommend relevant jobs, and move job applicants along the funnel, we’ve added more tools: algorithms for job browsing history, location, and features such as push notifications and messages.”**



## Build Trust

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### Show commitment to foster trust

When people have a high level of brand trust, they demonstrate their confidence through loyalty, engagement, and advocacy.<sup>10</sup>

Businesses are now entering a new phase in app security, with customers and regulators paying more attention to how information is used.

To get permission to access customers' information, businesses need to build trust. And they can do this by continually engaging customers and providing value in return for their information. The value-add businesses offer can take the form of app updates, new app features, security features, or privacy updates.



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*Trust as the gateway to deepening brand relationship*

“ Today, brands try to get customers’ information like politicians trying to get votes during elections—they’re walking around, shouting their names.

As customers become more aware of privacy issues, **they will only give permission to track their information to brands that they know and trust, and are already constantly in touch with them. They will not give their permission to businesses that are absent and only appear when they need customers’ information.”**

**Naoya Otsubo,**

Ex-Japan Country Manager, AppsFlyer



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Trust-building is also achieved by:

### **Giving customers control over their data**

While downloading an app demonstrates a level of trust from customers, trust can be further strengthened by giving them control over the apps' degree of access to their personal information.

### **Transparency of customer's information usage**

Businesses should demonstrate how they are using the information shared to deliver the apps' promised benefits.

### **Multi-level security**

Build trust by making apps more secure for people via multi-factor authentication—apps can deliver a wide range of identifiers such as PIN authentication, biometrics authentication, and phone number authentication.

### **Experiencing trial offerings before purchase**

For people wanting to research before committing, apps can build trust by serving as a transition point—providing trial runs, demos, and freemium experiences.



## Build Trust

What are business leaders doing

### Angel One (India)

Angel One is a technology-led financial services company and one of the largest independent full-service retail broking house in India in terms of active clients on NSE. We spoke with Prabhakar Tiwari, their Chief Growth Officer.

 **How have you been building trust through your app?**

“ Our app’s look and feel, and usage experience have been designed to showcase the company; the domain expertise, trustworthiness, experience, and professionalism. **Almost 75% of our customers prefer the app as 95% of our transactions are digital, and most happen through the app.**

**With the customers’ trust, we have the opportunity to introduce them to fund schemes, loans, insurance, and have them benefit from our product diversification.** We have been applying for more financial licenses and want to be a one-stop shop for the financial needs of our customers.”



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What are business leaders doing

### Zenyum (Global)

Zenyum is a company which matches professional dentists with technology like 3D-printed invisible braces and offers its clients orthodontic treatment, and teeth straightening. We spoke with their Head of Performance Marketing, Aaron Ting.

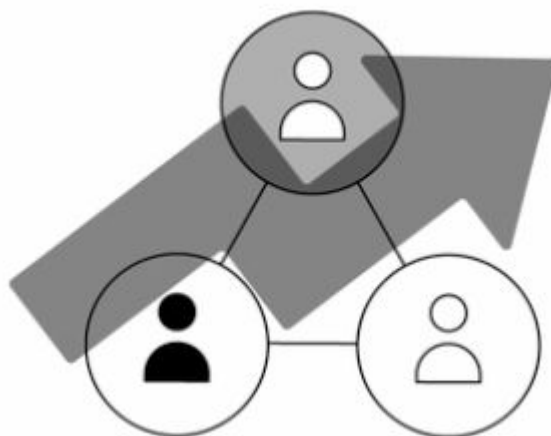


**How have you been building trust through your app?**

- “ For people who are interested but not ready to convert, the Zenyum App acts as a good ‘transit point’ **as the app installed gives them time to experience and verify if the company is trustworthy.** We don't expect people to immediately purchase high-value products.

In our app, we also provide features for customers to **see the progress of their teeth alignment and provide information they need upfront**, compared to waiting for in-person dental visits to get updates.”

# Way forward





# Way forward

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## Nurturing the customer connection through apps

Mobile apps, with their unique place in people's personal worlds, give businesses a powerful channel to build empathy, connection, and trust. As a core part of a brand's business, apps can also help drive long-term growth.

### Put consumers first

Businesses that demonstrate empathy and understanding win customers. People prefer engaging with brands that understand their needs, and provide them with meaningful and relevant experiences.

### Deepen connection with customers

Apps give businesses an intimate communication channel to engage with customers on a personal level, and to provide a more human interaction.

### Evolve apps towards a relational role

Businesses can deepen customer relationships when they evolve their apps to provide more than functional value. Businesses can turn apps into a relationship-building tool, which drives long-term customer and business value.

# Way forward

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## Use app advertising to scale and reach higher quality users

Besides creating app campaigns to reach more people across tiers and geographies, businesses can use analytics to understand and reach people with higher propensity to convert.

### *Scaling and engaging with app campaigns*

“ Before app advertising, our main target audience was men in their 30s-40s. But when we started putting up ads for our app, we had great results with app campaigns. We can advertise to a much larger group and have shifted to focusing on new people.”

**Akihiko Naruke,**  
Marketing Manager, Golf Digest Online

# Way forward

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## Re-engagement campaigns for retention

Once people get on board the app, it's important for businesses to actively remind customers of the value they provide to reduce churn.

*Leverage app campaigns to move from installs to engagement*

- “ Advertising should not only give installs. Even with 1,000 installs, if only 1 person converted, that's useless. Therefore, targeting becomes very important. You need to understand or accurately measure return frequency campaigns, branding campaigns, the top funnel, and know how it impacts the customers. **It's much easier to focus on conversion campaigns because you can see results right away.**”

**Pierre Anthony Tirtadjaja,**  
Head of Online Marketing, StashAway

