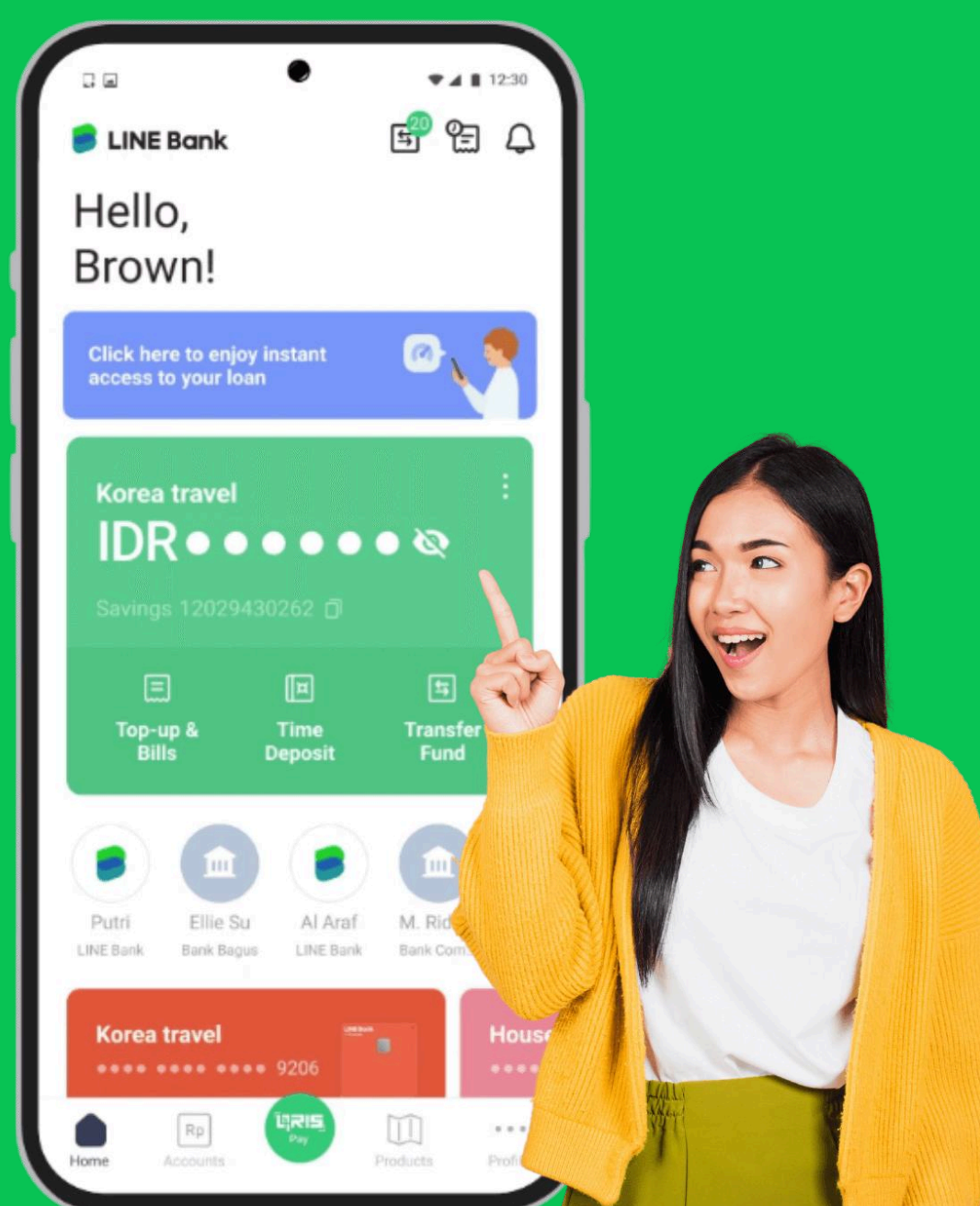


# How LINE Bank Hits the Personalization Sweet Spot with 86% Boost in CVR



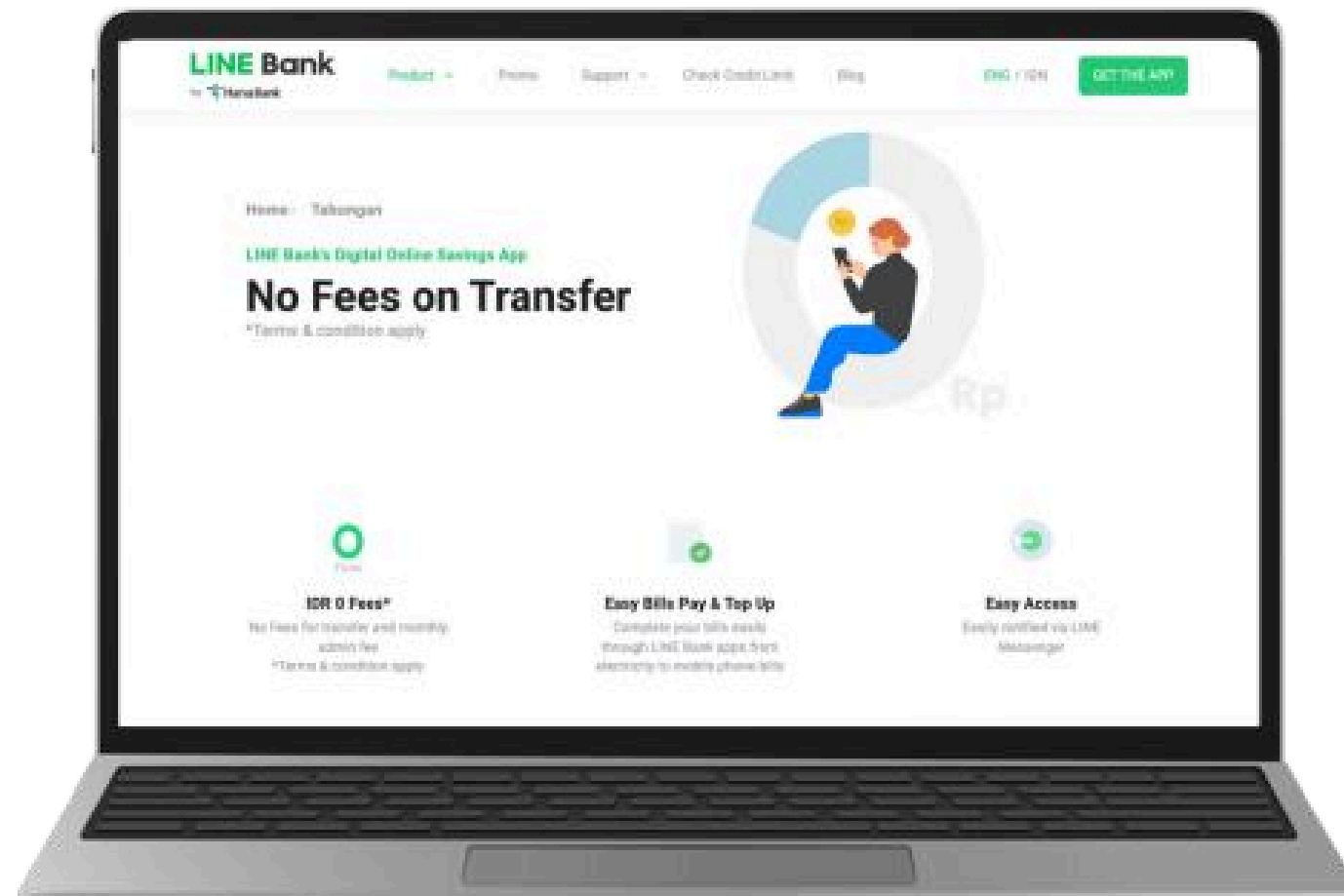
**86%**  
Boost in CVR

**2 Days To 2 Hours**  
Reduction in campaign launch time

## LINE Bank

### ABOUT LINE BANK

LINE Bank by Hana Bank is a digital banking service provided by PT Bank KEB Hana Indonesia, combining LINE's social media platform with Hana Bank's financial expertise. It offers a convenient and secure way to manage finances, including online account opening, cashless payments, and loan services. The service aims to provide a user-friendly banking experience, connecting users' social lives with their financial activities.



## Fragmented Data, Slow Processes, and Impersonal Banking Experiences

LINE Bank's data was fragmented across disconnected systems, making it impossible to personalize engagement for their young customer base. They sent generic messages to all users, regardless of individual needs. This resulted in tedious marketing processes that took days to execute and failed to deliver the "effortless" banking experience they aimed for, creating a disconnect with their goal of being a "financial friend."



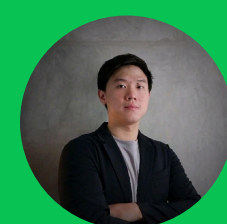
To be a true financial friend, it's not about sending messages; it's about having a conversation. For us, this means understanding the context of each customer. MoEngage provides the features, like a perfect mixture of ingredients, to build that better, more delightful dialogue and truly help solve our customers' financial problems.



**Indra Sutanto**  
Head of Brand and Marketing



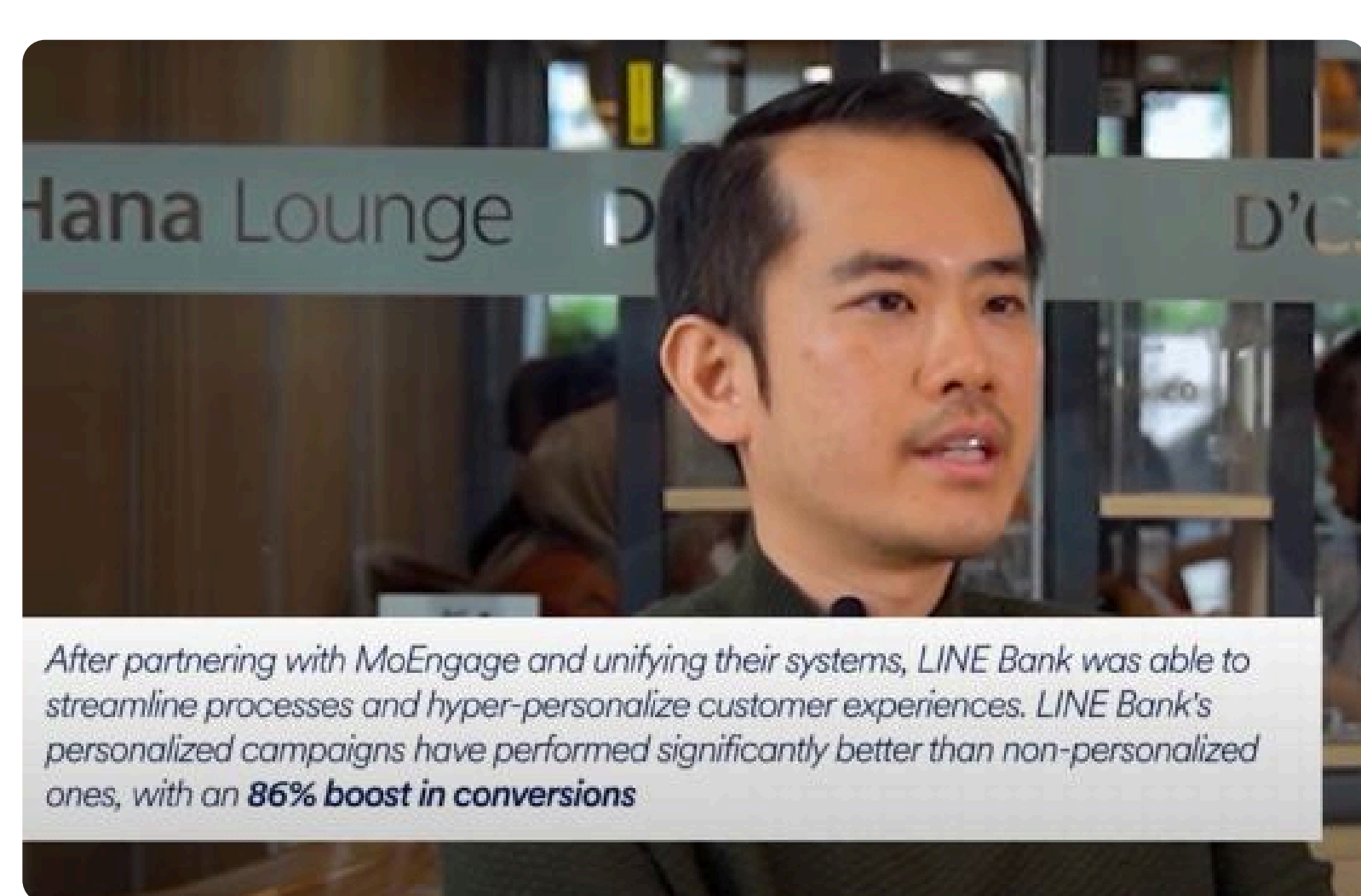
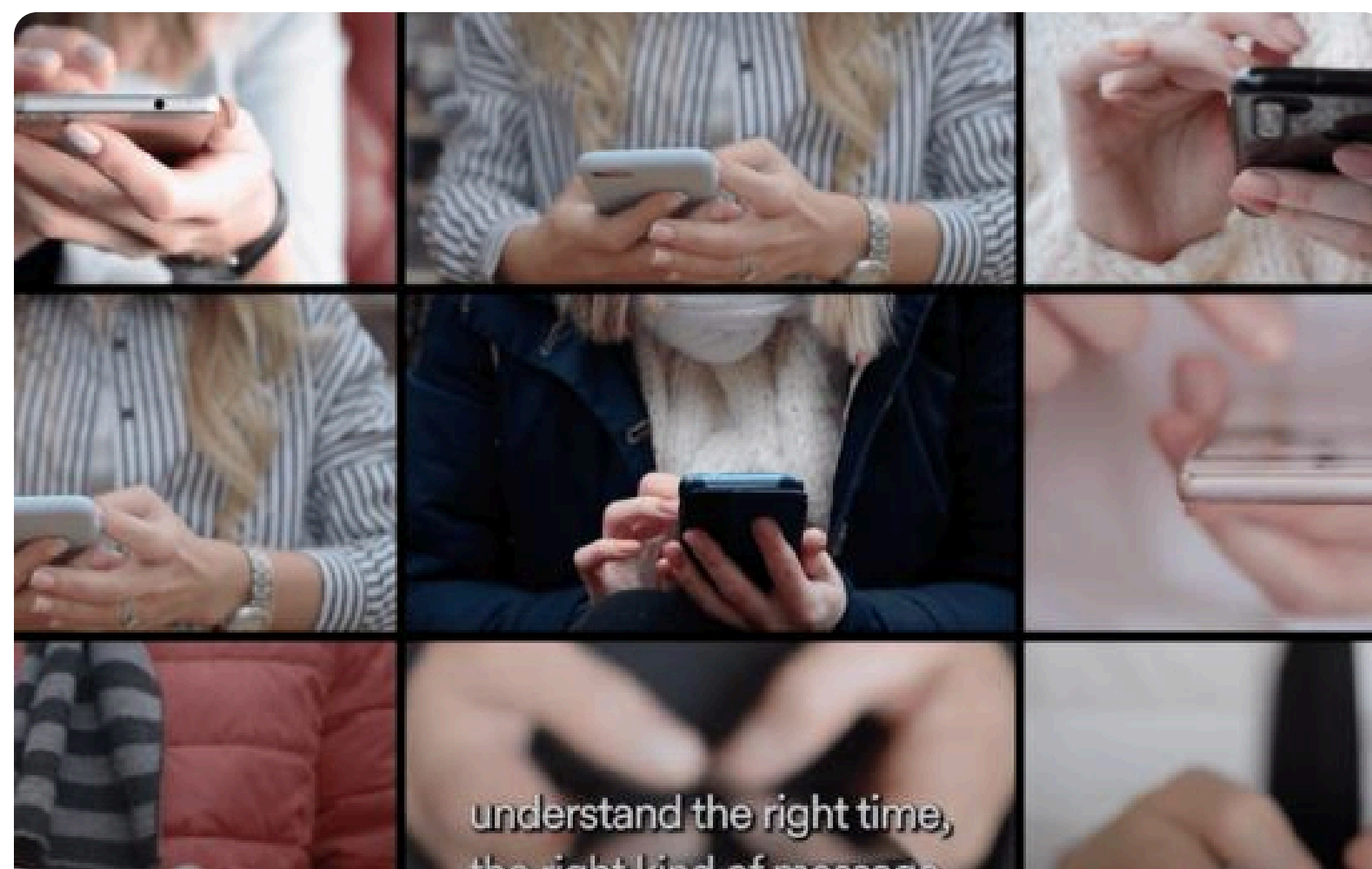
With fragmented data, our processes were tedious and personalization was impossible. MoEngage's Flows feature was a game changer; it allowed us to map the entire onboarding journey and understand customer behavior in real-time. By resolving drop-offs and re-engaging users intelligently, we achieved an incredible 86% boost in our conversion rate.



**Bryan Karunachandra**  
Data Scientist Manager

## Unifying Data for True 1:1 Personalization

To solve their core challenge, LINE Bank partnered with MoEngage to unify all customer data onto a single platform. This eliminated data silos and provided a complete, 360-degree view of every customer. With this solid data foundation, they could finally move beyond one-size-fits-all messaging. Using MoEngage's AI-powered engine, they began recommending the right messages at the right time to the right segments, turning impersonal broadcasts into meaningful, context-aware conversations that catered to individual needs.



## Automating Customer Journeys with Flows

LINE Bank leveraged MoEngage's AI-powered visual workflow builder, Flows, to map and orchestrate entire customer journeys. This tool allowed them to easily set up automated campaigns for onboarding, retention, and loan processes. By visualizing the customer path, they gained real-time insights into what was working, identified drop-off points, and proactively re-engaged users. This automation eliminated operational bottlenecks, giving the team full control and reducing campaign setup time from over a day to mere hours.

## Products Used

- Customer Insights & Analytics**  
Create omnichannel, personalized experiences using AI-powered insights and analytics.
- Customer Journey Orchestration**  
Create unique, seamless experiences at every stage of your customer's journey.
- Merlin AI**  
Optimize campaigns and drive high ROI with Merlin AI.
- Omnichannel Flows**  
Create connected experiences at every stage of customer journey across channels using Omnichannel Flows.

## The Result

Using MoEngage, LINE Bank was able to:

- ✓ Achieve an **86% boost in CVR**
- ✓ Reduce campaign launch time from **2 days to 2 hours**
- ✓ Eliminate cross-team dependencies
- ✓ Gain real-time insights into customer behavior

## About MoEngage

MoEngage is an insights-led customer engagement platform trusted by more than 1,350 global consumer brands such as Ally Financial, McAfee, Flipkart, Domino's, Nestle, Deutsche Telekom, OYO, and more. MoEngage empowers marketers and product owners with insights into customer behavior and the ability to act on those insights to engage customers across the web, mobile, email, social, and messaging channels. Consumer brands across 35 countries use MoEngage to power digital experiences for over 1 billion customers every month. With offices in 13 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 recognized as a Customers' Choice Vendor in the 2022 Gartner Peer Insights 'Voice of the Customer' for the Multichannel Marketing Hubs Report and a Strong Performer in the Forrester Wave™: Cross-Channel Marketing Hubs, Q1 2023 Evaluation. See how MoEngage's customer engagement platform can power your growth. [Get a demo of MoEngage today!](#)

To learn more, visit [www.moengage.com](http://www.moengage.com).