

# Kredivo Uses MoEngage Automated Flows To Influence Up To 40% Conversions

## Highlights

20%

Uplift in Push  
Notifications  
Delivery

Up to 64%

Conversion Rate  
for Triggered Emails

Up to 40%

Conversions  
Influenced  
By MoEngage Flows

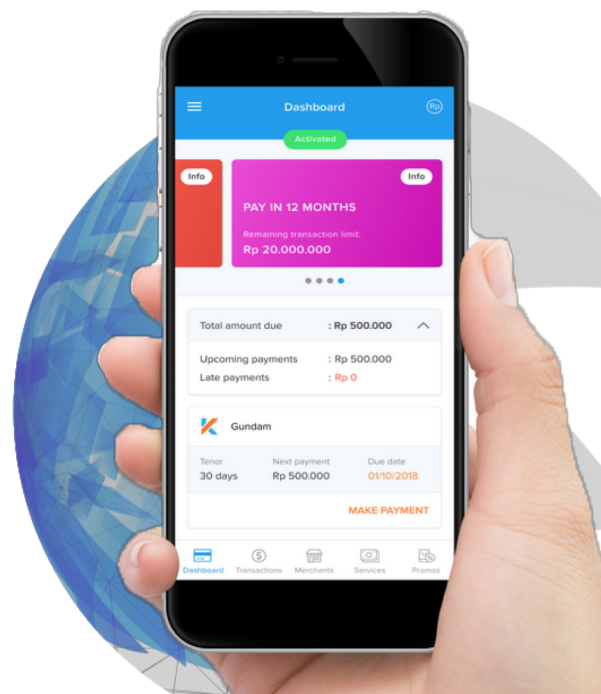
## About Kredivo

Kredivo enables ecommerce buyers to apply and qualify for instant credit and pay back over time. Merchants using Kredivo benefit from providing Point of Sale financing using a 2-click checkout to all eligible buyers. In less than 3 years since its launch, Kredivo has become one of the fastest growing and the stickiest digital payment channels for ecommerce in Indonesia.

## Goals

There were 3 problem statements that the brand was trying to solve:

- How to engage new users who have downloaded the Kredivo app?
- Ways to enable users to complete transactions within the app
- Can the brand leverage existing app users to boost overall brand and App store SEO?

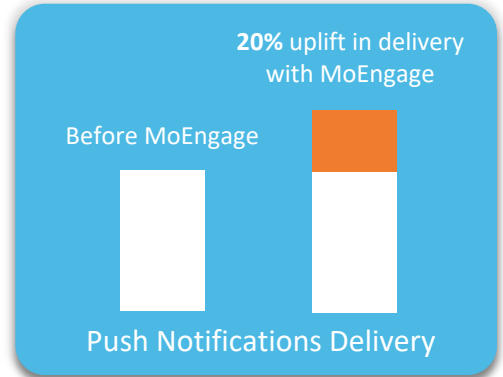


## The Solution

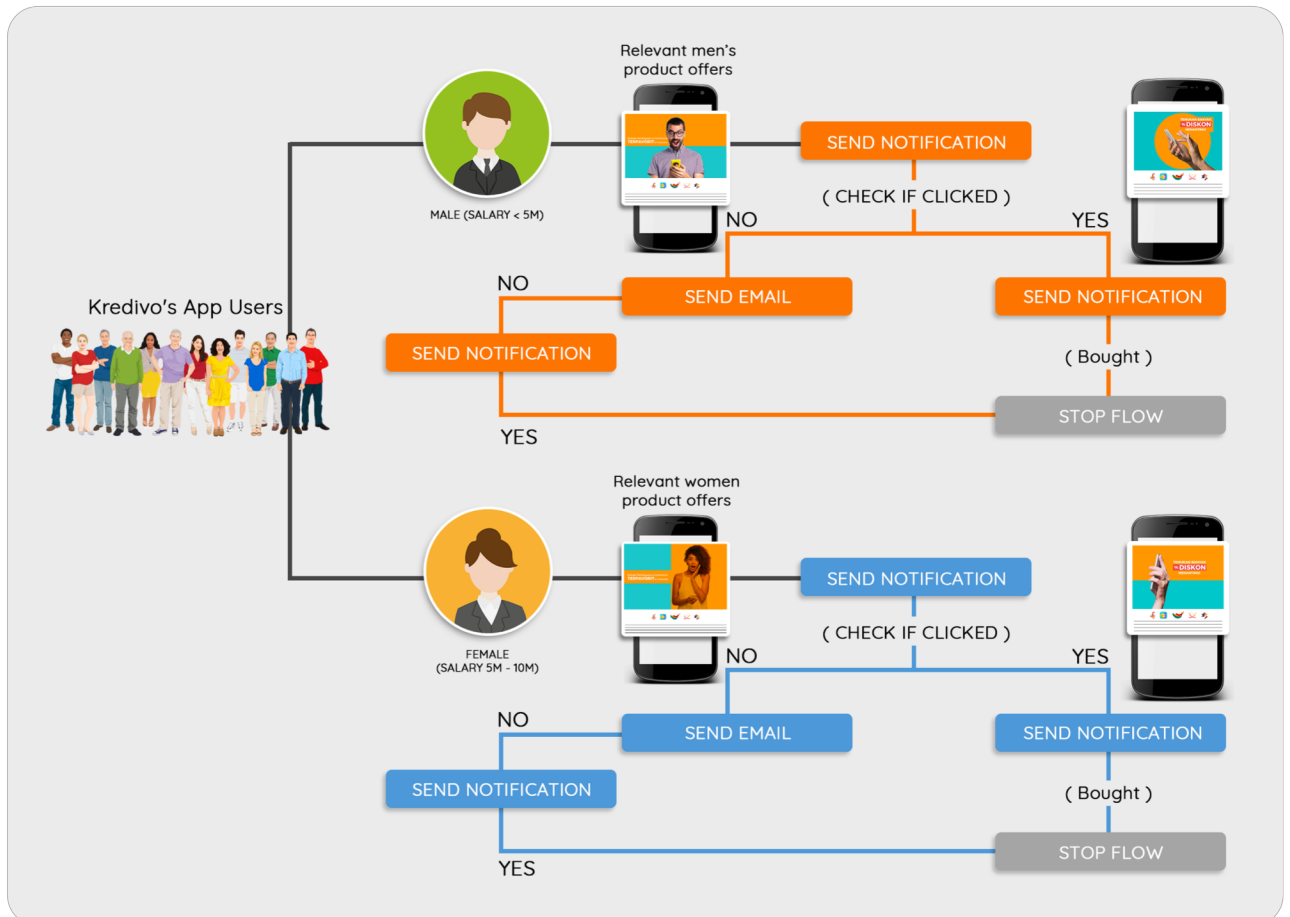
Kredivo wanted to use a **single marketing automation platform** that would help them address app user engagement challenges. They also wanted to ensure that the platform was **equipped to handle newer channels and use cases** in the future - **they chose MoEngage**.

### Push Notifications Delivery Amplification:

MoEngage's Push Amplification SDK tracked notifications that were sent. The Push Amplification module acted as a fall-back to GCM and delivered the notification to devices with failed delivery.



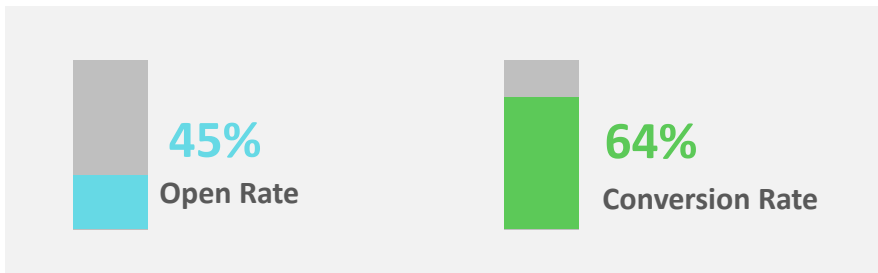
**Automated App Users' Journey Influences Up To 40% Conversions:** Users who had approved instalments were sent custom offers via emails and push notifications to upsell new products within the app. Unique flows were setup based on user attributes such as age, gender, income etc. to customize the offers and messages sent to users at a segment level. Over the last 10 months, automated flows have influenced up to 40% of conversions for Kredivo



## Email Campaigns for User Ratings on the App Store and Play Store:

Automated emails were sent to users who had completed In-app transactions seeking Play Store and App Store ratings and feedback.

### Campaign Results Jan 2018 Onwards



## Here's What Kredivo Has to Say About MoEngage

“ MoEngage acts as our automation assistant and enables us to automate user journeys very easily. We have also seen some phenomenal results making MoEngage our most preferred marketing platform.

**Iswara Gozali**  
**Head of Product**

“ Constant engagement and personalization are critical for user retention and conversions. MoEngage helps us achieve both in an effective manner. The platform helps us improve user experience significantly resulting in an uplift in our reach and ROI.

**Najwa Assilmi**  
**Product Analyst**

## About MoEngage

MoEngage is the Next-Generation Marketing Cloud, built for the Mobile-first world. With MoEngage, companies can orchestrate campaigns across channels like push, email, in-app messaging, web push, ad retargeting, and SMS, with auto-optimization towards higher conversions powered by machine learning.



Magic Quadrant

Magic Quadrant for Mobile Marketing  
2018



COOL VENDOR

Cool Vendor in CRM  
2017