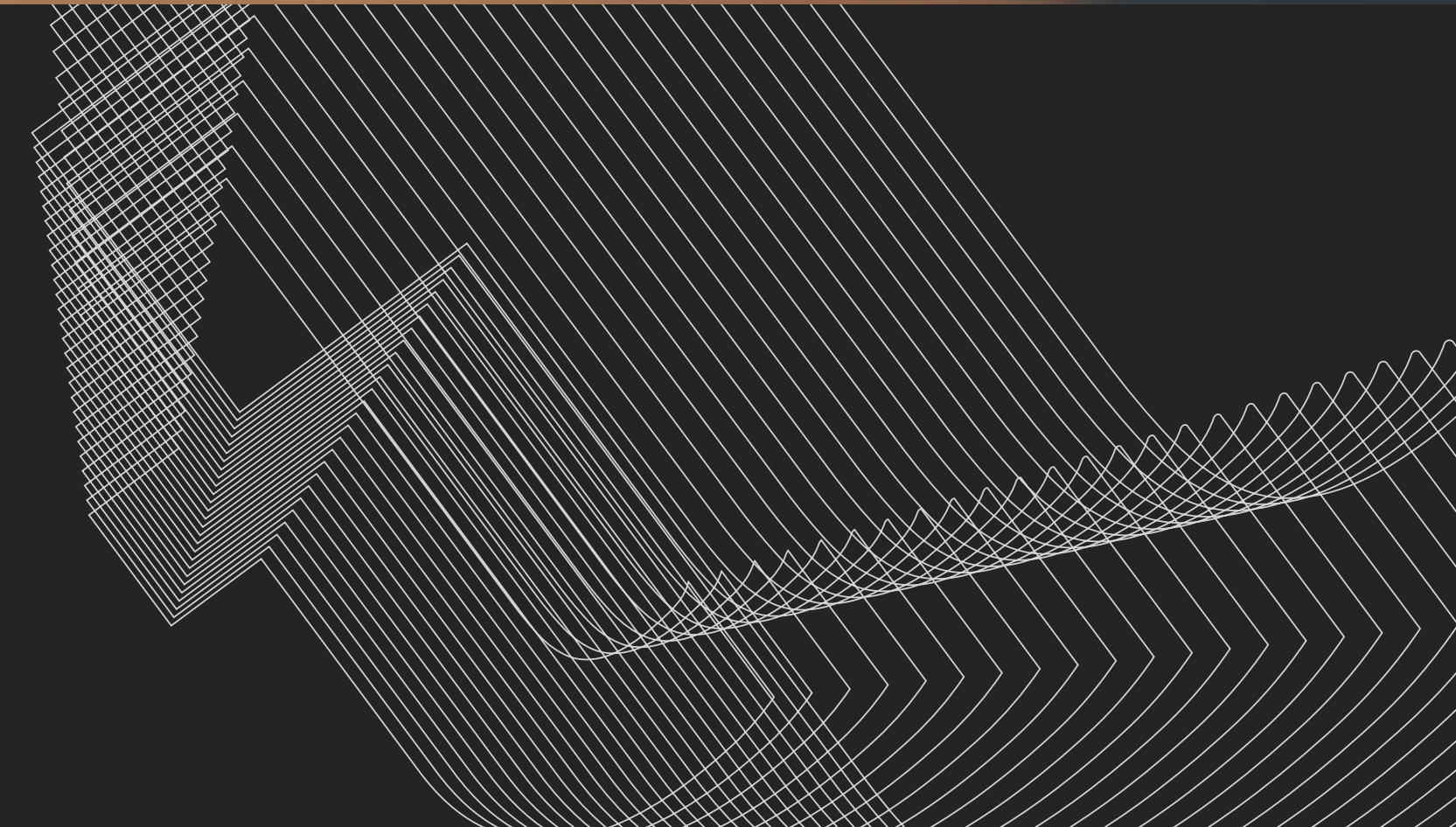


# Beyond Clicks and Scrolls

## Best Practices for Digital Experience



# Leading CX Stars with outstanding digital experiences (DX)



**Singapore**

SuperApp

*DX Score - 4.68*



**Global**

Financial Services

*DX Score - 4.55*



**Singapore**

Government Financial  
Organisation

*DX Score - 4.50*



**Singapore**

Travel and Hospitality

*DX Score - 4.44*



**India**

Insurance

*DX Score - 4.43*



**Singapore**

Travel and Hospitality

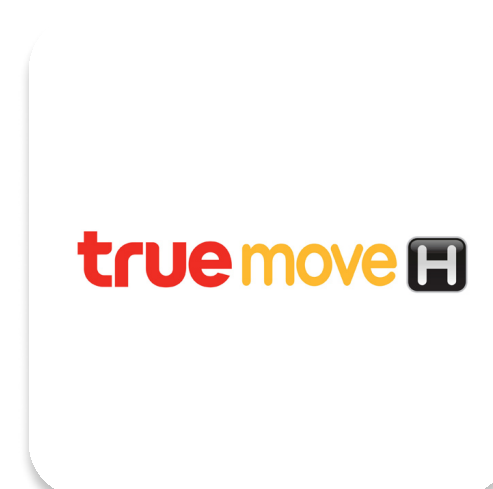
*DX Score - 4.43*



**Singapore**

Banking

*DX Score - 4.40*



**Thailand**

Telco

*DX Score - 4.38*



**India**

Telco

*DX Score - 4.37*



**Singapore**

Banking

*DX Score - 4.32*



**Indonesia**

e-Commerce

*DX Score - 4.32*



# Four best practices of the digital leaders

## #1 Deliver smarter, more personalised experiences

- Hyper-personalised offers & campaigns
- Gen-AI enabled chatbots, agent assist tools, and outbound calls

## #2 Provide a holistic mobile app experience

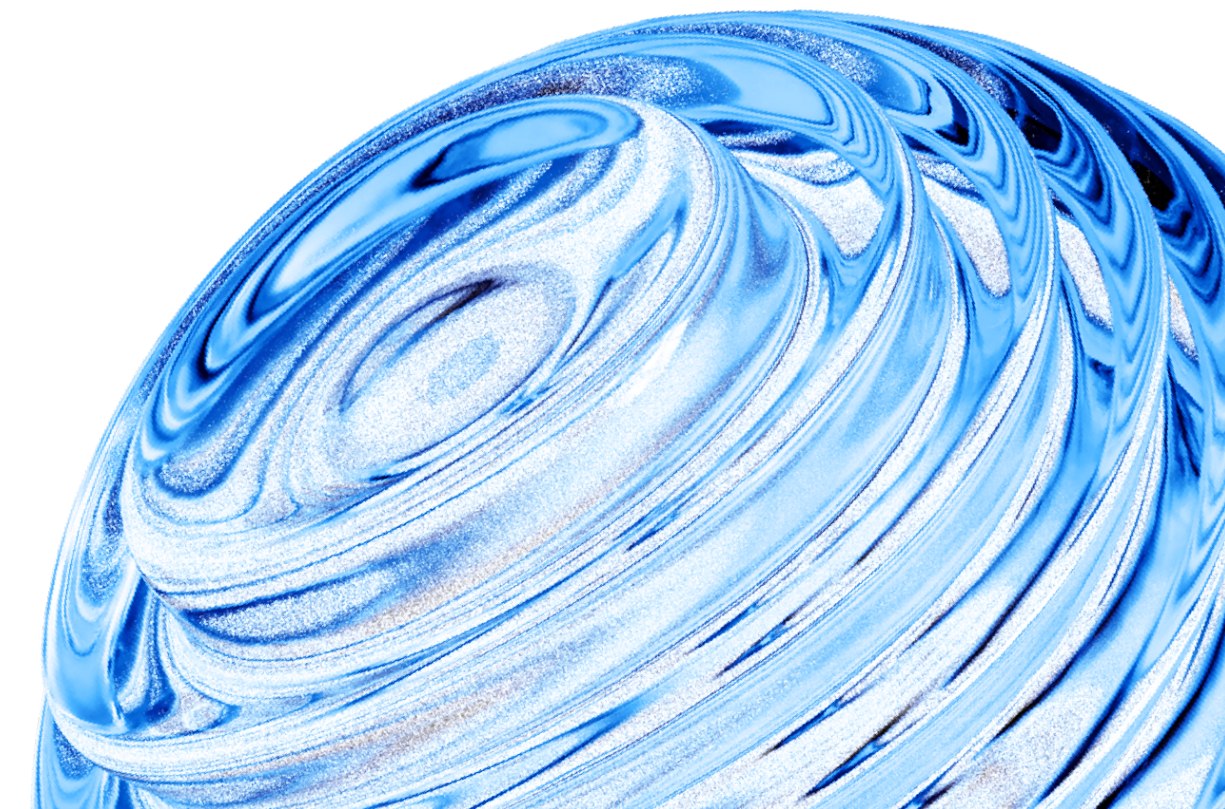
- Better UX & quick self-service channels
- SuperApp experience

## #3 Drive deeper digital engagement

- Subscription & loyalty programs with personalised nudges and notifications
- Streamlining, entertaining, & adjacent services

## #4 Orchestrate a seamless digital ecosystem

- Connecting beyond the 'core' experiences
- Enabling customer with embedded services







■ **Best practice #1**  
Deliver smarter, more  
personalised experiences

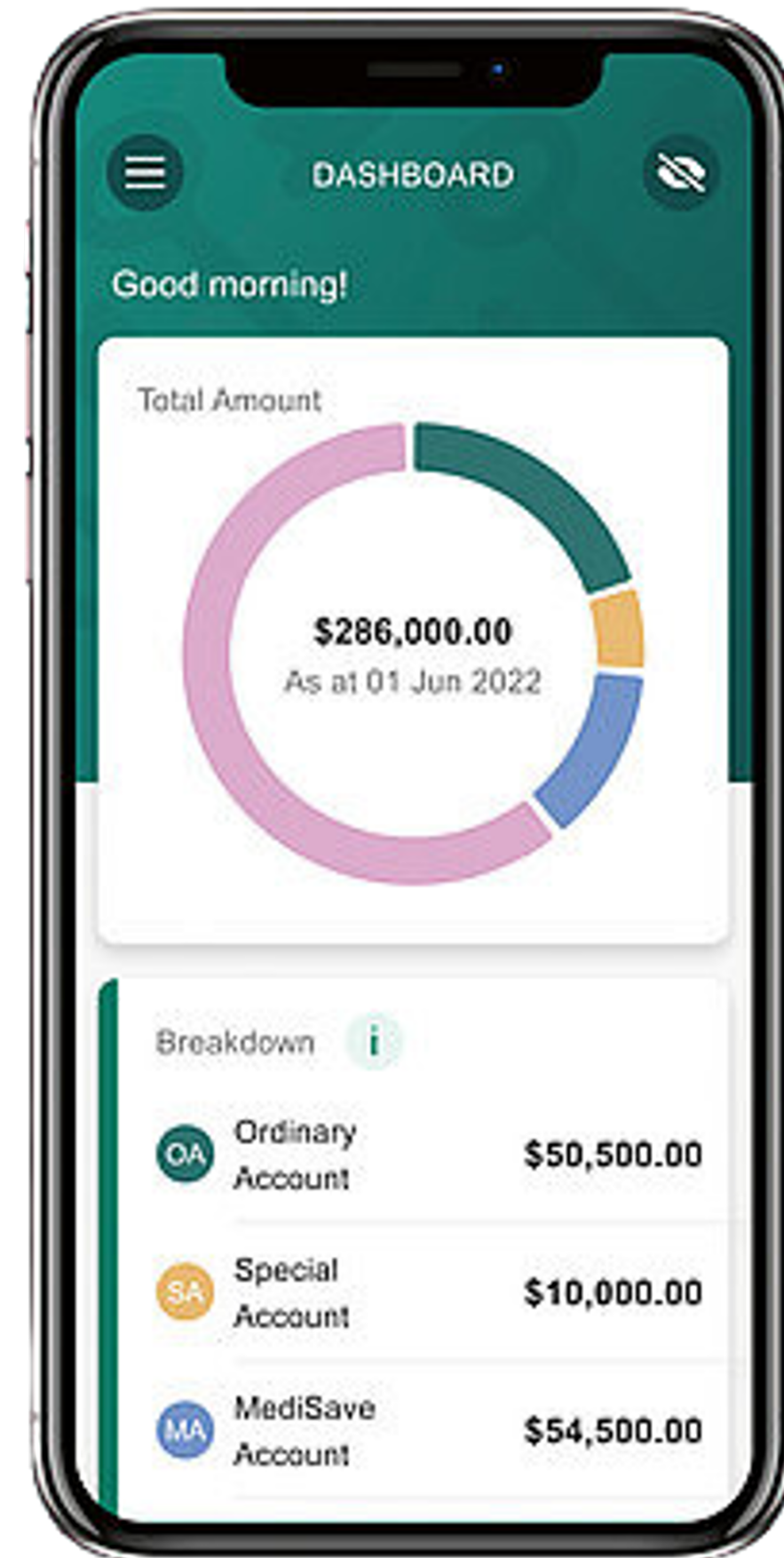
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Government  
Financial  
Organisation

## The universal app for smart savings



### Intuitive features

- CPF contribution and additional wage ceiling calculators
- CPF Planner: Retirement Income and Plan My Monthly Payouts to help in retirement planning

### Year-in-Review

- Provides personalized annual statement on members' birthdays
- Overview of CPF balances, notable milestones, and future projections

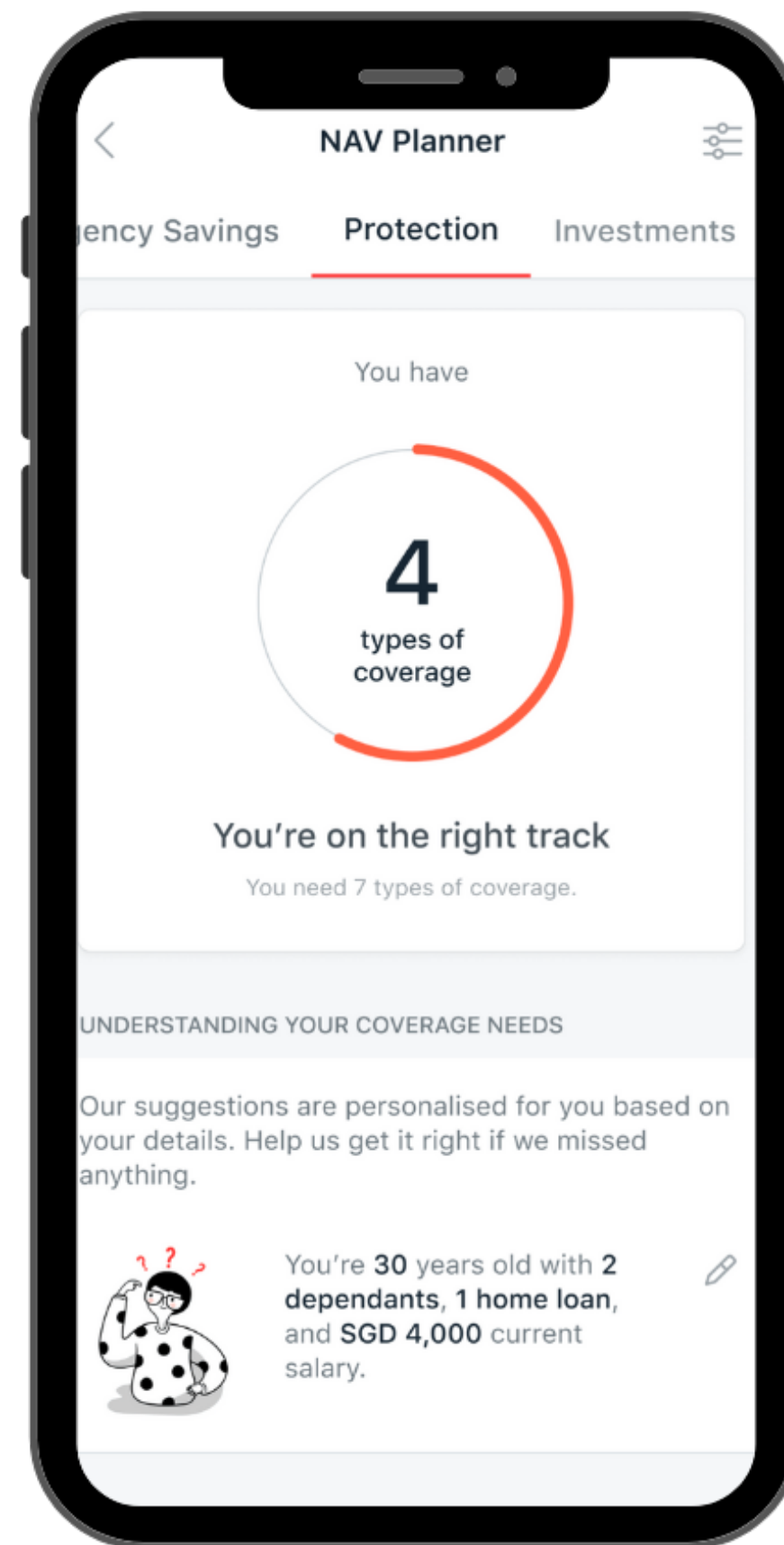
### Outcomes

- Member satisfaction on website and app: 84% in 2021 to 90% in 2022
- Mobile app: 44% increase in number of users



Banking

## Make your money work smarter



### DBS NAV Planner

- AI-powered digital financial planning tool to help improve customers' financial health
- 45 million hyper-personalized nudges sent to customers monthly, with suggestions on how to make their money work harder
- Provides SME businesses with early warning signals of potential credit stress

### Outcome

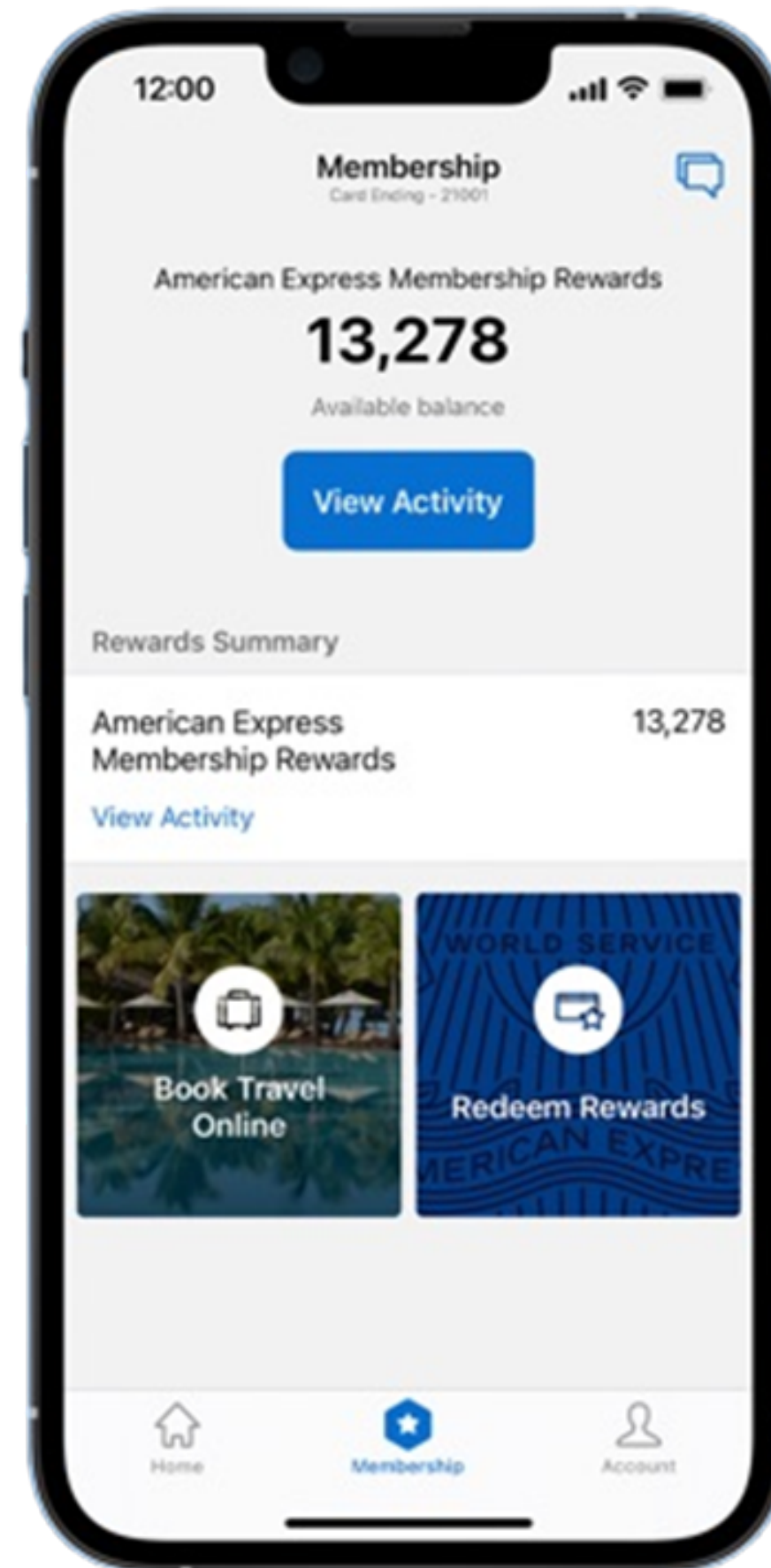
- SGD 150 million revenue uplift from AI/ML initiatives in 2022



**AMERICAN  
EXPRESS**

Financial  
services

## Curate rewards for personal joy




## “Orchestra” personalisation engine

- Employs real-time relevance prediction
- Fine-tunes recommendations, matching cardholders with relevant offers at optimal times
- Recommends customers the best way to redeem their points

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## Outcome

- High customer engagement, with overall card member spending increasing 25% for 2022

A solid red square icon.

## Best practice #2

Provide a holistic  
mobile app experience

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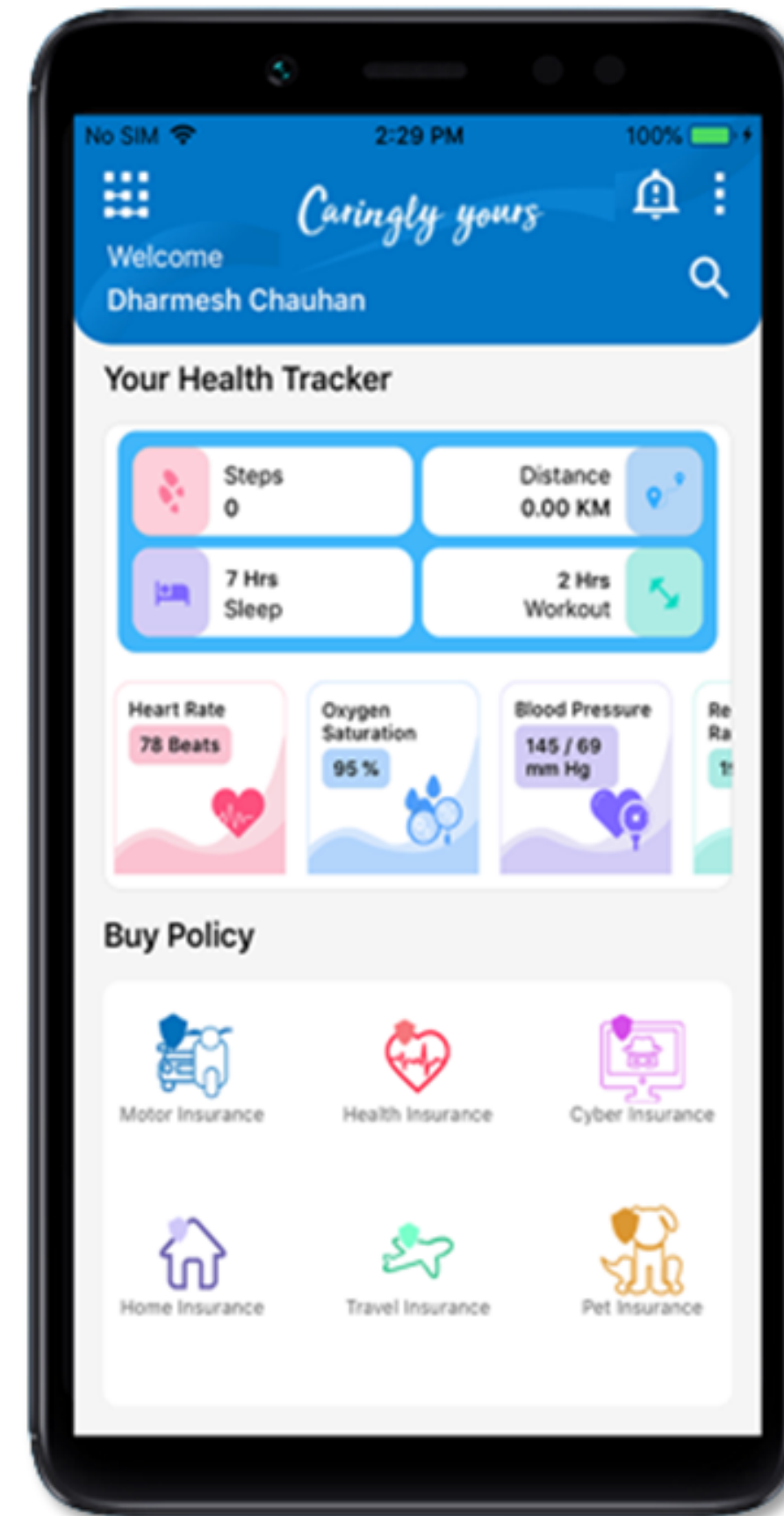


## Smart tech to nurture crops and claims with care

*Caringly yours*

**BAJAJ | Allianz**

Insurance



### AI-driven claims system

- Mobile app enables users to capture photos of damages
- AI analyses images, swiftly determines insured amount
- Accelerated payment processing within 20 minutes

### Farmitra app for farmers

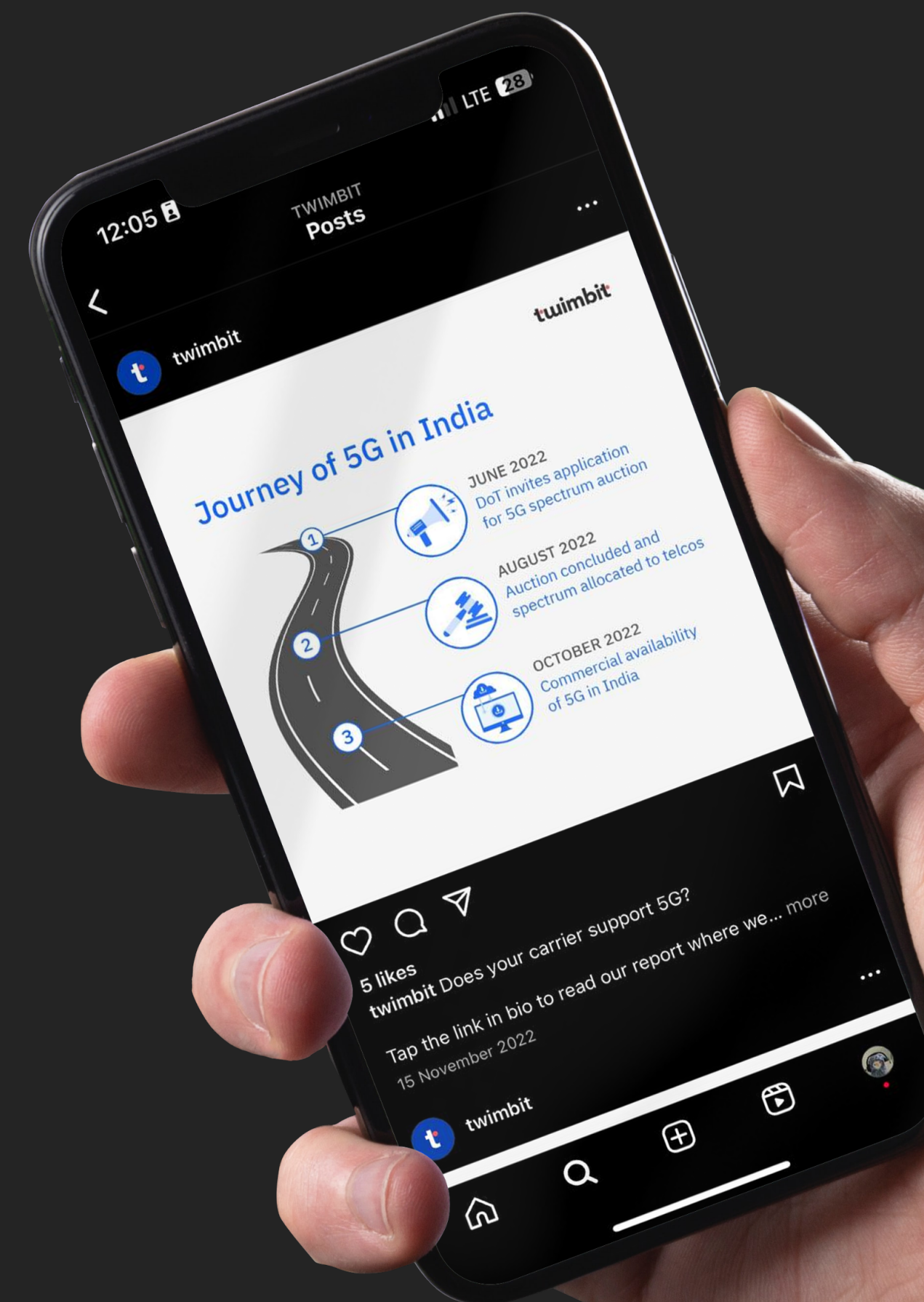
- Tracks real-time crop health based on satellite imagery, soil moisture sensors, and pest infestations to provide personalised farming solutions.
- 285,000 lakhs monthly active users

### Outcome

- 1.34 lakhs farmer claims processes through the app for 2022

# Best practice #3

## Drive deeper digital engagement

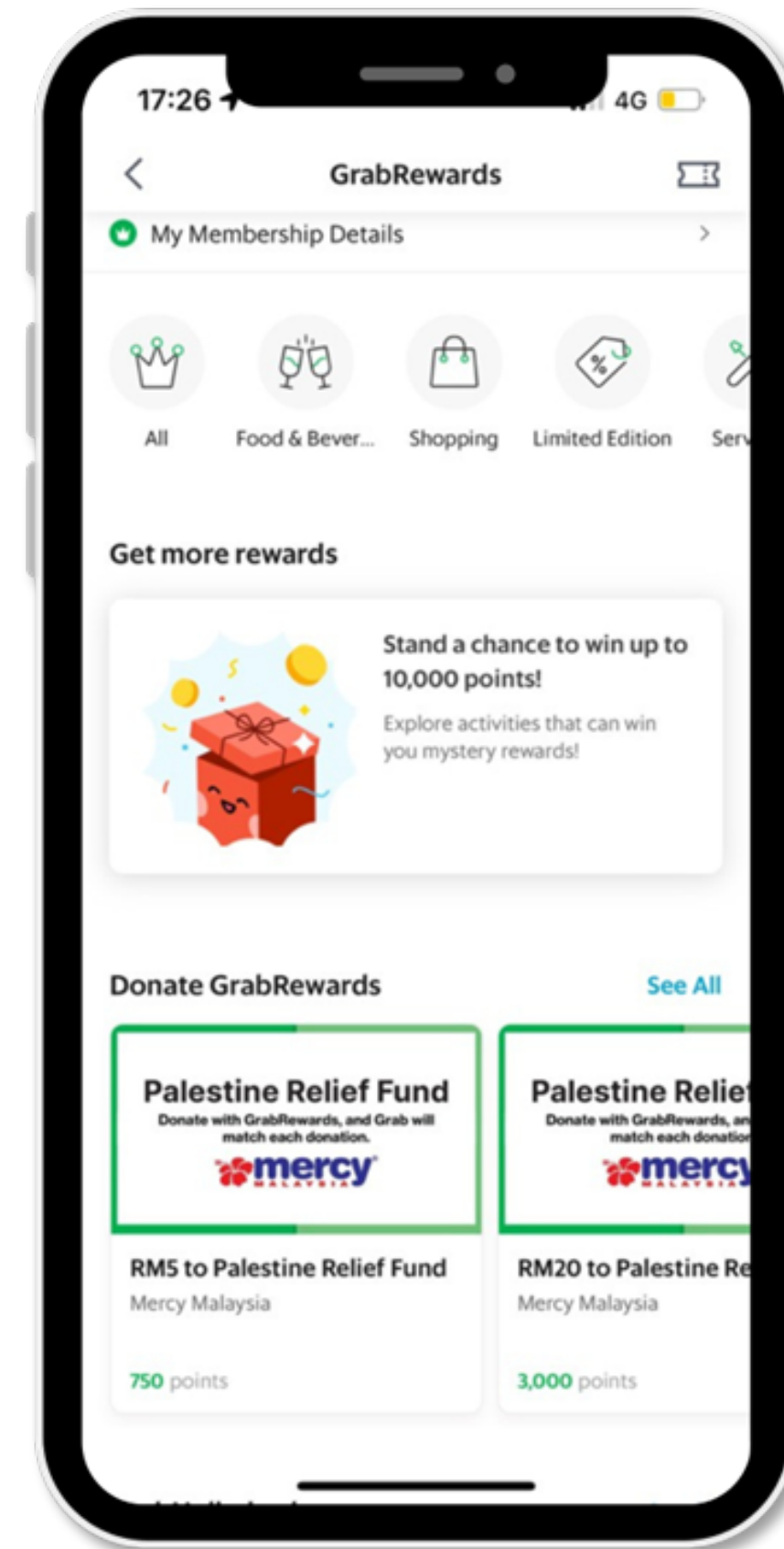




## Enjoy a variety of exclusive rewards and perks in one app



SuperApp



## GrabUnlimited subscription program

- Enjoy selected ecosystem benefits: discounts on all Grab services, enhanced GrabRewards points collection, member-exclusive events

## Outcome

- Average transactions for subscribers is 2x higher as compared to non-subscribers for Food Deliveries

## Live shopping thrills and affiliate deals that pay

tokopedia



eCommerce

### Tokopedia Play

- Allows consumers to engage directly with brands through live shopping and short-form videos

### Tokopedia Affiliates

- Users can register as affiliates and promote millions of products on their social media
- Receive up to 10% commission if product is sold via affiliate link

### Outcomes

- Transactions grew by 3x in second half of 2022
- Hundreds of thousands users registered as affiliates in March 2022



# Best practice #4

## Orchestrate a seamless digital ecosystem

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## Shopping, traveling, and dining at your finger tips



### Banking



## Digital finance ecosystem

- Partnerships with companies such as ByteDance, Ctrip, Home Credit and Krediva in China and Indonesia
- Able to scale up consumer finance business in large Asian markets without high customer acquisition costs

## Outcome

- Doubled its ecosystem-led consumer finance lending in 2022



## Empowering choices and shaping lifestyles



eCommerce

blibli●tiket



### Blibli x Ticket.com

- Combines Blibli (omnichannel commerce platform), tiket.com (online travel agent platform), Ranch Market (premium supermarket chain)
- Features a single sign-on widget and unified loyalty membership parity program

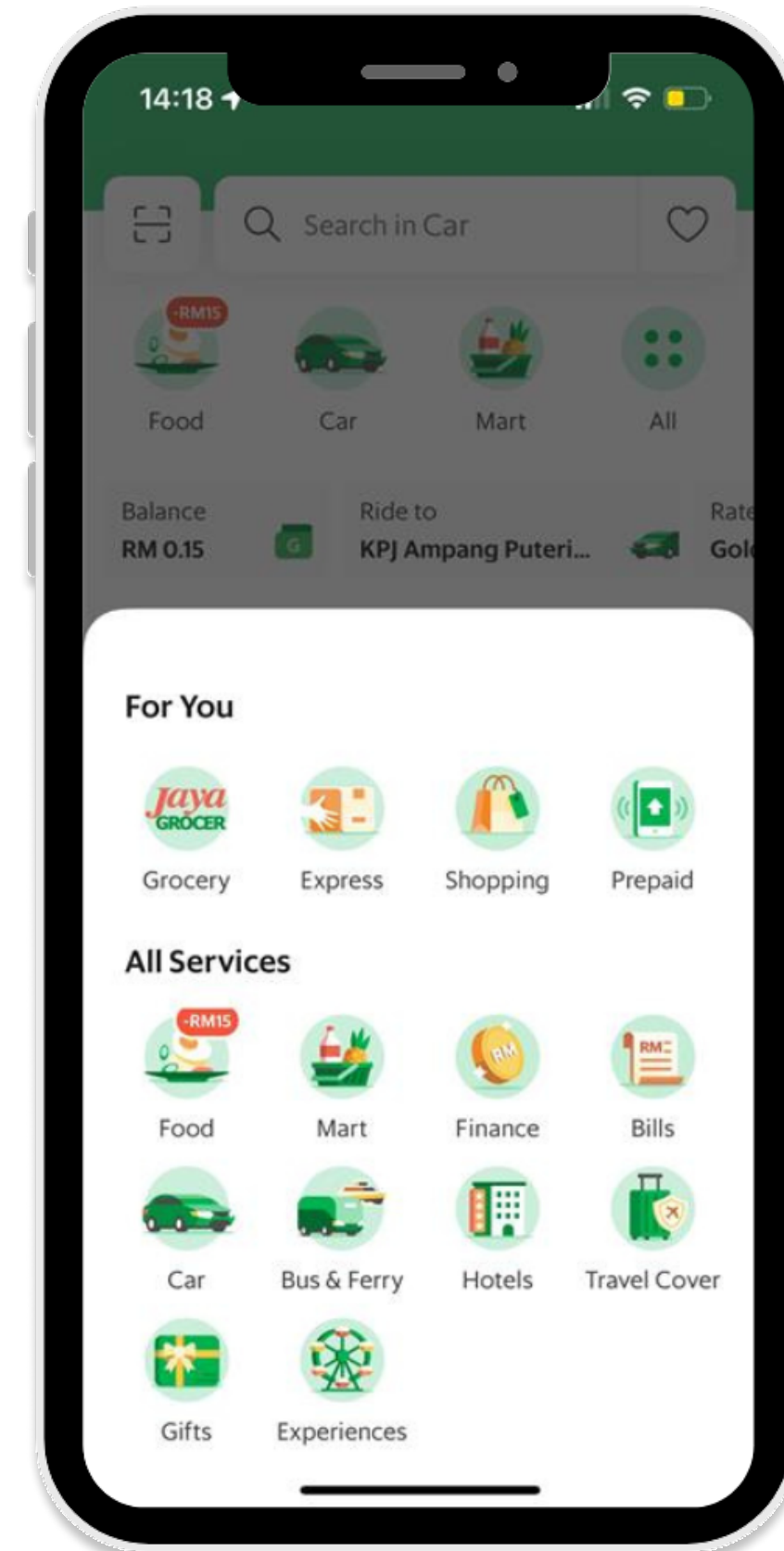
### Outcome

- Ecosystem can fulfill 88% of the potential consumption and shopping needs of people in Indonesia.

## Southeast Asia's premier on-demand hub



SuperApp



### The multi-purpose app

- Encompasses mobility, deliveries, financial services, enterprise & initiatives
- Becoming Southeast Asia's largest and most efficient on-demand platform

### Outcome

- Increasing spend per user: 66% increase in GMV of monthly transacting users

## Seamlessly serving Indonesia's digital economy

goto

SuperApp



## Gojek x Tokopedia x GoTo Financial

- A merger between Gojek (on-demand services: mobility, food delivery, logistics), Tokopedia (e-commerce), GoTo Financial (consumer payments, merchant payments, merchant solutions, consumer lending, merchant lending)
- Services across platforms are interwoven
  - GoFood, Gopay, and Gopaylater have been seamlessly integrated into the Tokopedia platform

## Outcome

- Contributed up to 2.2% of Indonesia's GDP in 2022
- Each platform has emerged as a frontrunner in its respective segment





We help build and grow  
**purpose-driven businesses**

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