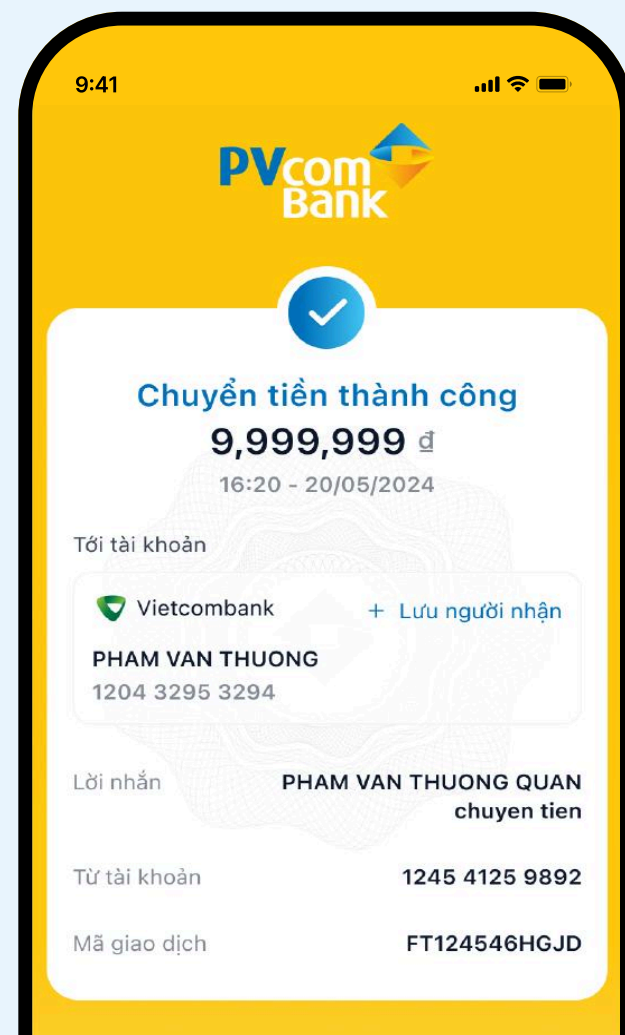


PVcomBank Achieves 134% Digital Adoption Target and Saves Marketing Cost with CleverTap's All-in-One Engagement Platform

PVcomBank, one of Vietnam's leading banks, is renowned for its innovative approach to banking and its commitment to delivering exceptional customer experiences. With a focus on building long-term relationships, PVcomBank provides a wide range of financial services and products tailored to meet the evolving needs of its customers. As the banking sector in Vietnam rapidly embraces digital transformation, the bank recognized the need for a robust engagement and analytics platform. CleverTap's All-In-One Engagement Platform enabled PVcomBank to understand user behavior, enhance engagement, and take customer loyalty to new heights.



Challenges

- ❗ PVComBank identified the need to closely track user actions on their app to better understand customer behavior, nudge them at the right time and reduce drop-offs to drive bank's digital services growth.
- ❗ The bank sought to build a multi-channel engagement strategy with more efficient communication channels, reducing marketing expenses while maintaining high customer engagement.
- ❗ To improve the efficiency of backend operations, it was important for them to equip their teams with actionable and real-time customer insights.

Approach

- ✅ **Data-Driven Targeting:** PVcomBank leveraged CleverTap's event tracking and behavioral analytics to monitor customer interactions, identify crucial drop-off points, and deliver personalized interventions at the right time. This improved the overall user experience, ensuring a smooth transition to their digital banking ecosystem.
- ✅ **Automated & Cost-Effective Communication:** The bank replaced traditional SMS-based communication with Push and App Inbox notifications, reducing costs while increasing engagement through contextually relevant messaging.
- ✅ **Personalized Customer Journeys:** Using advanced segmentation and journey-based targeting, PVcomBank delivered timely nudges to users dropping off at key stages, such as eKYC or the savings account flow, encouraging them to complete the process.
- ✅ **Seamless Data Utilization:** A robust integration was set up to streamline customer behavioral data ingestion between CleverTap and PVcomBank's CRM and customer support team in real-time. This enabled proactive service enhancements, smarter decision-making, and more personalized customer interactions.

Impact

134% Growth Achieved in Digital Product Adoption

95% Reduction in Average Call-Center Consultation Time

24.78Bn VND in Cost Savings from Replacing SMS with App-Based Engagement

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At PVcomBank, our goal is to deliver exceptional value to our customers. Partnering with CleverTap has transformed how we understand and engage our audience. Their platform's real-time analytics and personalization tools have allowed us to create tailored experiences that resonate with our clients, boosting both satisfaction and retention. This collaboration has been key to driving our digital growth strategy forward.”

La Phuc Long
Digital Marketing Director

