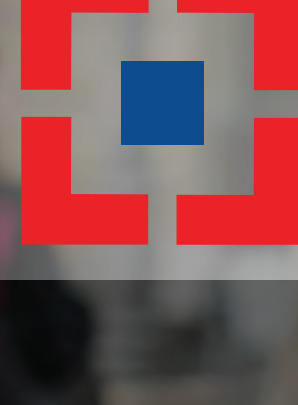


HDFC Got More Than 10X Click Through Rates After Using Web Push Notifications



**Company**



**How HDFC Bank Uses Web Push Notifications For ReMarketing**

As the second largest private bank in India, HDFC Bank is a market leader when it comes to its digital offerings. Market leader in e-commerce, HDFC Bank provides a series of digital offerings like - 10 second personal loan, Chillr, PayZapp, SME Bank, Watch Banking, 30-Minute Auto Loan, 15-minute Two-Wheeler Loan, e-payment gateways, Digital Wallet, et al.

The Social Business and New Media team at HDFC Bank is constantly on the hunt for new tools and platforms to help them improve their outreach and user engagement efforts. The innovation team had identified two critical problem statements -

- Driving User Engagement
- Targeting Drop Offs / Retargeting

We had learnt about web push notifications and were excited about exploring this channel. iZooto seemed like the apt platform for us to try.

Pranesh Suvarna  
Manager, Innovations New Media and Social

Banks in India operate under stringent regulations and third party tools are audited thoroughly before implementation. After clearing the security audit, the team identified retargeting for the banking products as the key focus area. The following products were identified-

- Personal Loan
- Two Wheeler Loan
- Credit Card
- Car Loan

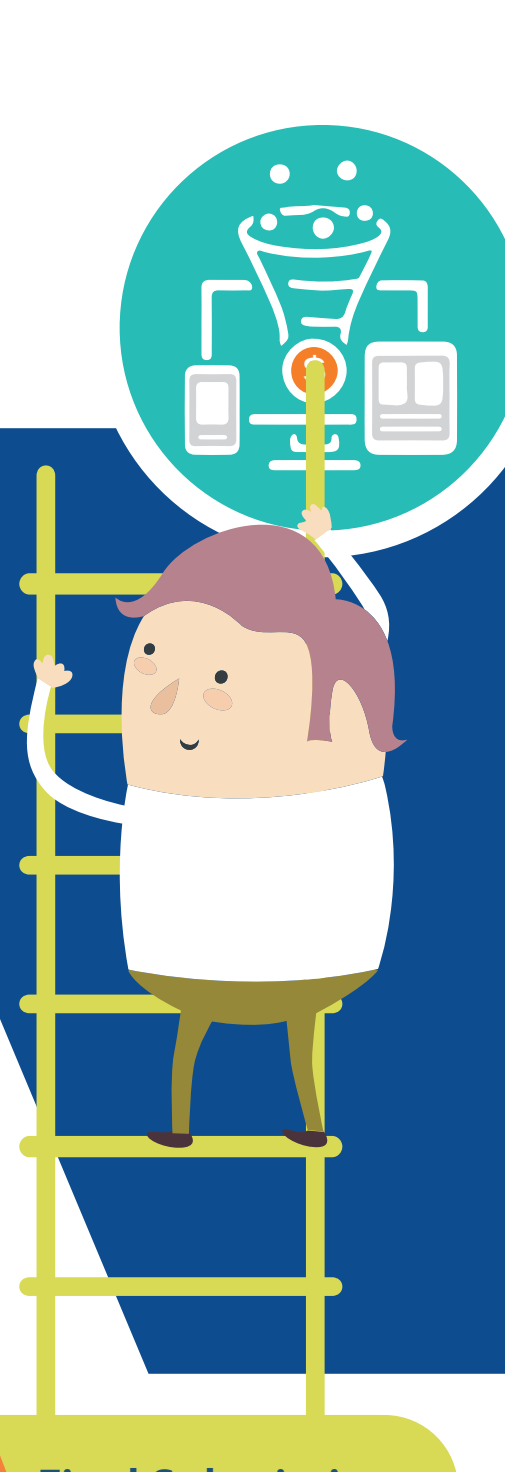
**ReTargeting DropOffs Using Web Push Notifications**

Application process for Banking products and services is a tedious one as it involves several steps and critical validations such as income segment, employment type et al. This is also required to ensure that only valid leads are passed onto the sales team for closure. The application process typically involves the following steps:



At each step, users are expected to fill in specific details which are further validated. For instance, mobile number is validated using an One Time Password et al.

Given the length and sophistication of the process, the drop off rates are considerably high. Some of the categories observe drop off rates upwards of 95%.



**Solution**

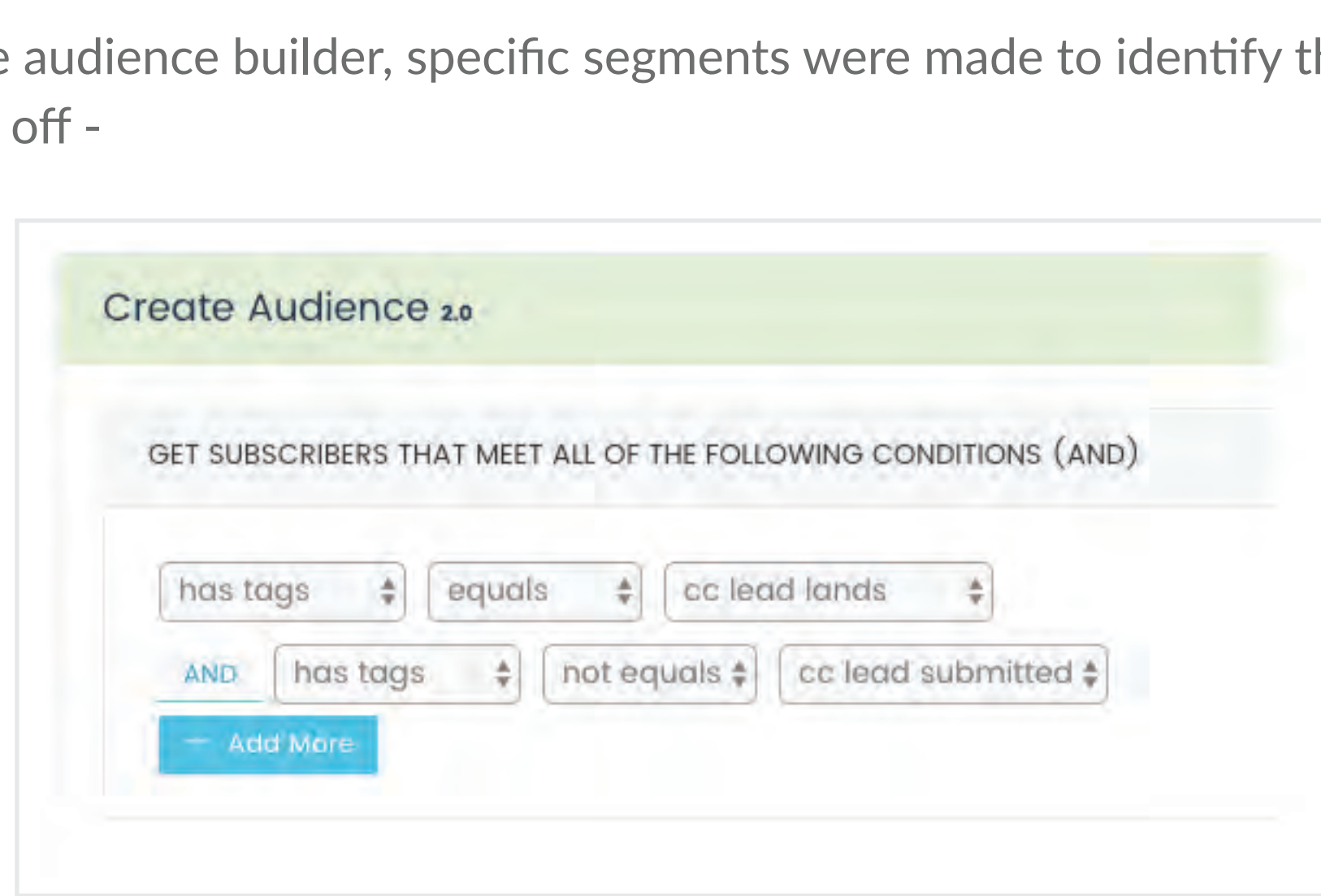
**Implementation**  
Given the security protocols to maintain sanctity of user data, banks usually operate on HTTPS protocol and HDFC Bank was no different. The challenge being the platform on which the website was developed and maintained. HDFC Bank's website was on ASP.NET platform which required a custom implementation. With the help of iZooto's Implementation Team, this was accomplished within 2 days. HDFC Bank quickly went to build a base of over 100K Subscribers within 8 weeks.



**Audience Segmentation**  
iZooto's Customer Success team along with HDFC Bank's team identified the critical conversion path for every product. To ensure segmentation right from the word go, tags were identified and implemented at critical points to identify the users who were dropping off. To start the following tags were identified -

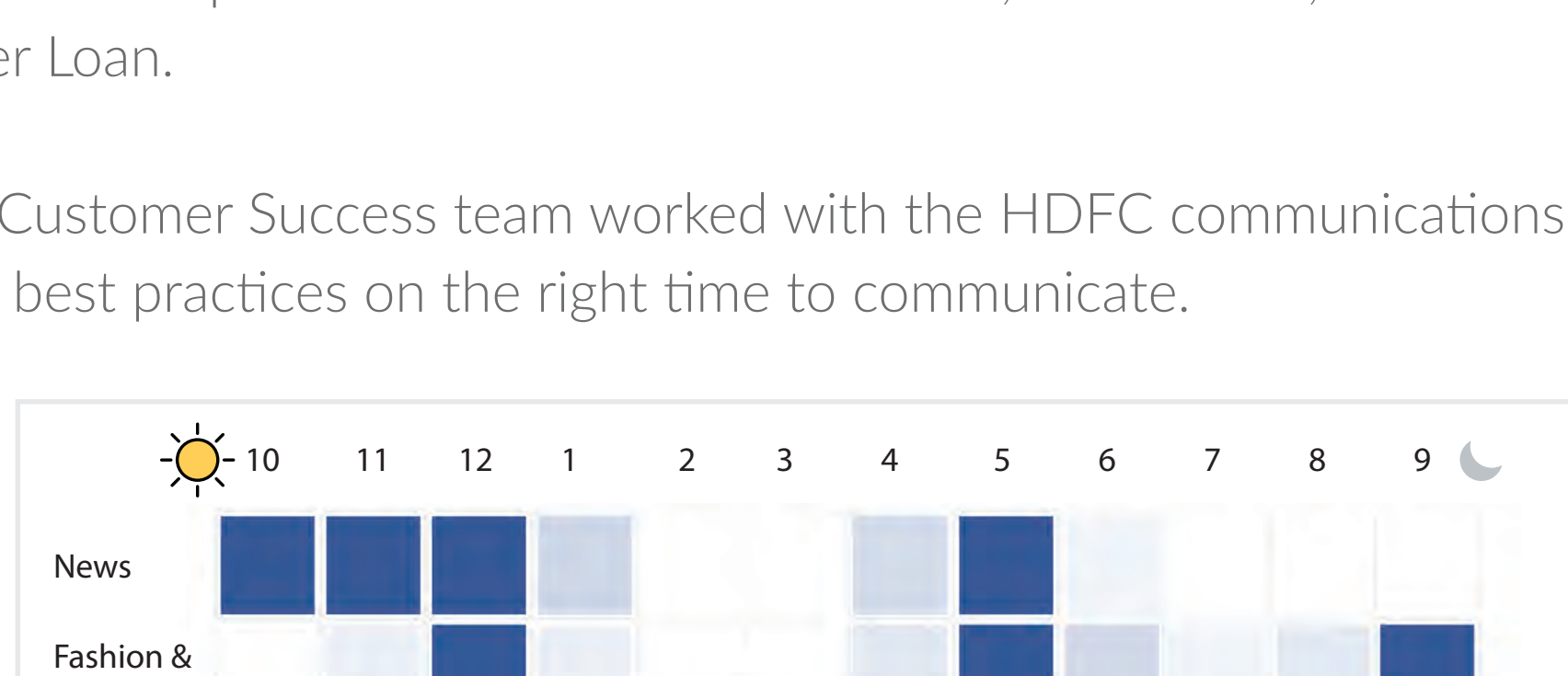
- Users Accessing A Specific Product
- Users Completing The Application Process

Using the audience builder, specific segments were made to identify the user's dropping off -

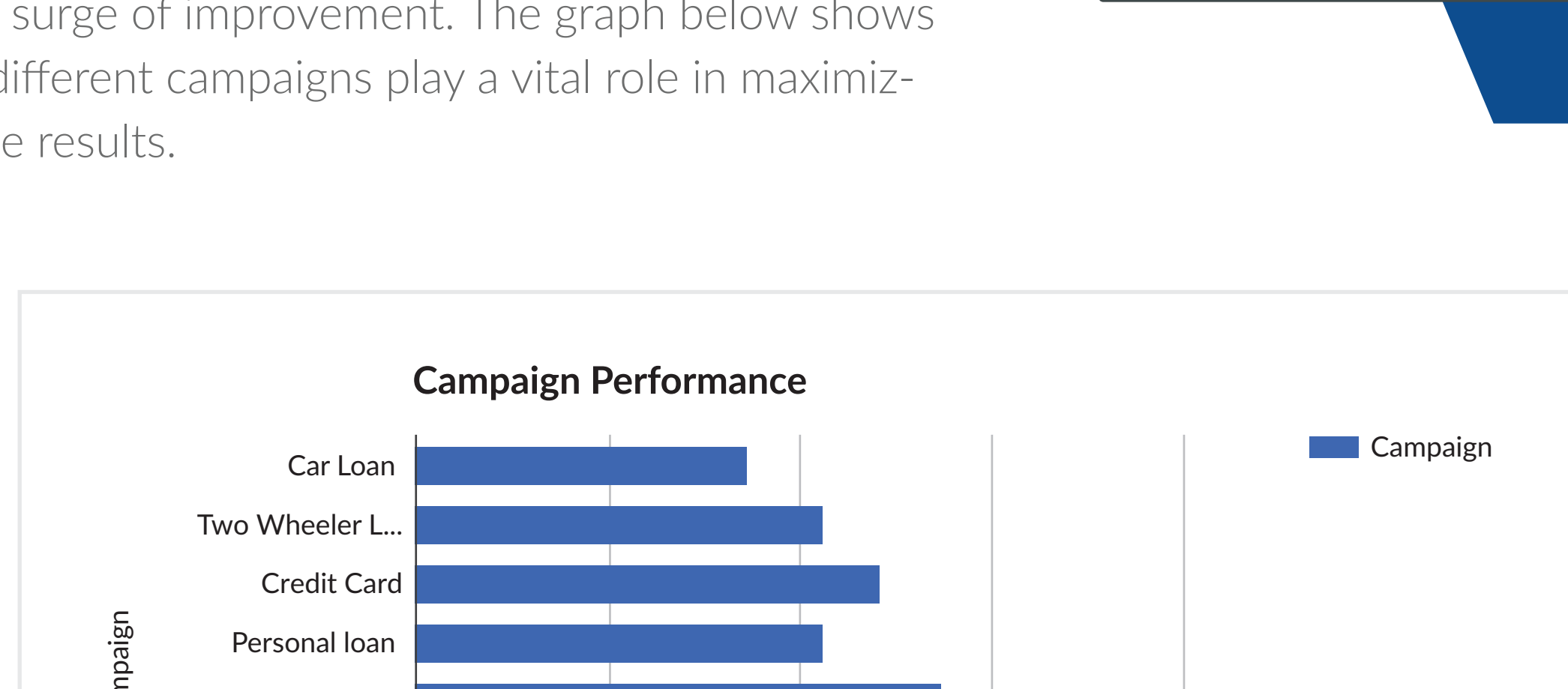
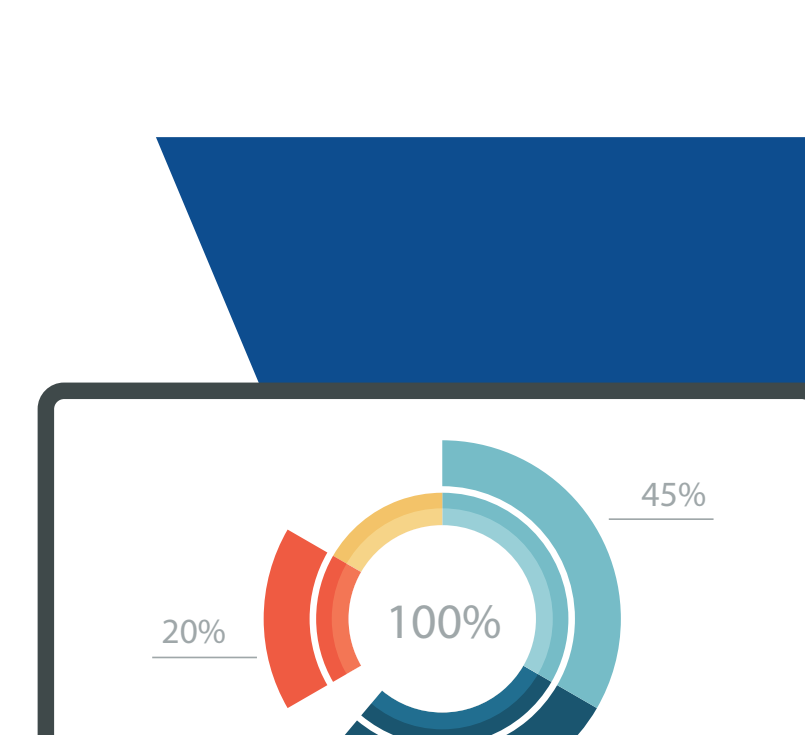


**Retargeting and Communication**  
To gauge the response of the users across the 4 categories, campaigns were crafted across the 4 product verticals - Personal Loan, Credit Card, Car Loan and Two Wheeler Loan.

iZooto Customer Success team worked with the HDFC communications team, sharing best practices on the right time to communicate.



**Results, Impact and Learnings**  
The result of using web push over other marketing channels was tremendous. Web push leveraged better results because of its customisation and local time notification delivery features. A few campaigns saw a surge of improvement. The graph below shows how different campaigns play a vital role in maximizing the results.



HDFC saw a tremendous change in click through rates and conversion rates as compared to emails. There was a huge improvement in the way people now approached to campaigns. A detailed analysis of the same is provided below -

Product	Web Push Compared with Email	
	Impact on Click Through Rate	Impact on Conversion Rate
Personal Loan	12X	2X
Credit Card	10X	3.5X
Two Wheeler Loan	15X	1.5X
Car Loan	14.5X	2.3X

We sent targeted notifications to our users across India at the recommended time. The click through rates that we saw were astonishing.

Pranesh Suvarna  
Manager, Innovations Team

**iZooto** Want To Engage Users Like Never Before? Try iZooto's Web Push Notifications For FREE.

**GET STARTED NOW**