

Leading in the Age of Messaging

Transforming Customer Engagement in Indonesia with an AI Advantage

Insights from the 2025-2026 business messaging study across ten global markets

April 2026



BCG

∞ Meta



Boston Consulting Group

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Our diverse, global teams bring deep industry and functional expertise and a range of perspectives that question the status quo and spark change. BCG delivers solutions through leading-edge management consulting, technology and design, and corporate and digital ventures. We work in a uniquely collaborative model across the firm and throughout all levels of the client organization, fueled by the goal of helping our clients thrive and enabling them to make the world a better place.



Meta

Meta is home to three of the world's largest messaging apps—with more than 3 billion people using Messenger, Instagram, and WhatsApp each month. And every day, people have more than 1 billion active threads with businesses across these messaging apps—ranging from product questions to customer support messages.

Meta Business Messaging is a portfolio of solutions for any company that uses Messenger, Instagram, or WhatsApp to message customers, so they can easily reach the right people with the right conversations, connect more deeply with their audiences, and drive growth across the customer lifecycle. Our Business Messaging offerings empower companies of all sizes, ranging from small businesses to global enterprises, to reach new audiences through integration with Meta ad solutions, and build ongoing and personal one-to-one relationships with each customer at scale.

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Leading Indonesia in customer engagement

Executive Summary

AI-enabled business messaging is defining the new standard for customer engagement, becoming foundational infrastructure in scaling growth and deepening customer relationships.

AI is enabling new ways to engage—redefining customer expectations toward more personalized, autonomous, and end-to-end conversational experiences. In response, business leaders are meeting customers where they are by shifting away from legacy channels and building capabilities in future-proof, AI-ready rich messaging¹. As the broader ecosystem accelerates in maturity and more advanced solutions become accessible, the next generation of customer engagement is rapidly coming within reach.

While almost all Indonesian enterprises have adopted AI-enabled rich messaging, only a few deliver fully connected end-to-end customer journeys—leaving up to ~2x improvement in customer lifetime value (CLTV) and ~1.5x reductions in customer acquisition costs (CAC) unrealized².

Indonesian business leaders recognize rich messaging as foundational infrastructure, with many already adopting AI-enabled messaging. However, adoption is shallow with only a few adopting more than one use case, and even fewer delivering connected full customer journeys.

Enterprises that extend rich messaging beyond sales & marketing to include fulfillment & transaction support, customer support, and authentication report the greatest returns. By leveraging non-marketing use cases to deliver practical value, strengthen customer relationships, and build trust in critical moments, the impact of future campaigns is reinforced, contributing to outsized KPI uplifts across CLTV and CAC.

Indonesian enterprises can unlock the next generation of customer engagement by embracing five key success factors that contribute to a powerful rich messaging strategy.

- 1. Design holistic and tailored strategies:** Match the right customers with the right channels and use cases with consent and trust built in.
- 2. Invest in AI-ready data and technology foundations:** Strong data and tech foundations power intelligent, scalable journeys.
- 3. Establish an integrated operating model:** Clear governance and cross-functional execution lead to sustained success.
- 4. Orchestrate a diverse partnership ecosystem:** Leverage partners to gain access to platforms, accelerate implementation cycles, access deep expertise, and build in-house capabilities.
- 5. Adopt a unified, value-based measurement system:** Drive continuous improvement and ROI with metrics that are aligned cross-functionally, not just siloed operational metrics.

Leaders will be those who move decisively—transforming rich messaging from transactional standalone touchpoints into high-impact, AI-enabled, connected experiences across the customer lifecycle.

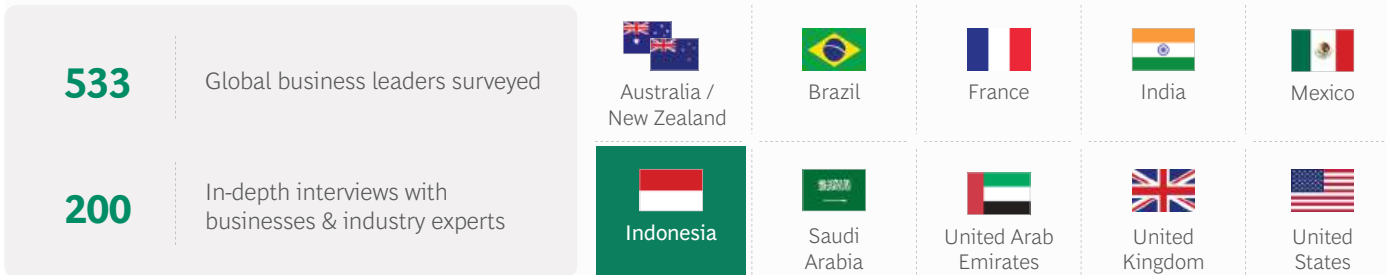
1. Rich messaging is direct multi-media messaging via app-based or OS-based platforms that enables enhanced and interactive communications beyond basic text.

2. XX% denotes uplift on KPI when using rich messaging vs previous channel. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CLTV uplift & CAC improvement reported by enterprises using rich messaging across more than 1 use case type. Based on 158 global business leaders from large enterprises who use rich messaging for more than 1 use case type. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

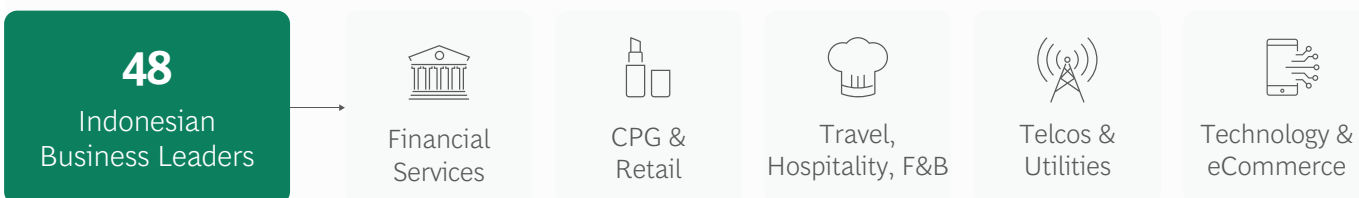
Research Methodology

About the 2025-2026 Indonesia business messaging study

Global 10-Market report coverage



In Indonesia, we went in-depth in our research across priority business messaging sectors



In 2025, Boston Consulting Group (BCG) and Meta partnered to conduct a global research study on the evolving role of business messaging in Indonesia. This research sought to understand how large enterprises are leveraging messaging channels to drive engagement and to identify best practices for their successful implementation.

BCG's Center for Customer Insights (CCI) conducted a global research study that combined both quantitative surveys with qualitative interviews to ensure both breadth and depth of insight. Fieldwork for this research was conducted between October 2025 and December 2025.

The project team surveyed:

- 533 business leaders across ten markets, including 48 Indonesian business leaders
- All survey respondents worked at large enterprises, defined as having more than \$200 million³ in annual revenue and over 250 employees

The sample represented a diverse mix of business functions, and all held senior positions:

- » **Functions:** IT & tech, sales & marketing, operations, finance/risk, and customer experience
- » **Roles:** 12% C-suite or board, 49% senior leadership (e.g., EVP, SVP), 39% senior management (e.g., regional manager, head of department)

This survey is referenced as the “BCG Center for Customer Insights (CCI) & Meta Enterprise Survey on Business Messaging (Dec 2025)” throughout this report.

BCG conducted 200+ qualitative executive interviews across financial services, consumer packaged goods & retail, travel, hospitality, food & beverage, telecommunications & utilities, technology & eCommerce, and more, including 20+ Indonesian business leaders.

In addition, BCG analysis draws on proprietary insights from over 500 global digital transformations (including ~40 in the technology, media, and telecom industries) over the past 5 years.

3. Revenue cut-off lower for Saudi Arabia (KSA), United Arab Emirates (UAE), and India

Business messaging refers to direct 1:1 conversations between a business and its customers

In this report, we will use the following terminology to reflect different channels



Rich messaging

Direct multi-media messaging via app-based or OS-based platforms that enables enhanced and interactive communication beyond basic text



App-based rich messaging

App-native messaging platform designed for private and secure text, voice, and multi-media sharing (e.g., WhatsApp, Telegram, Messenger)



OS-based rich messaging

Device/OS-native messaging platform designed for private and secure text, voice, and multi-media sharing (e.g., iMessage, Rich Communication Services (RCS))



SMS

Basic text-only messaging via cellular networks; no internet access needed



Email

Inbox-based messaging for direct or mass communication



eCommerce (Marketplace chat)

Direct multi-media messaging within online commerce platforms (e.g., Grab, Shopee, Tokopedia, Lazada)



Company app

Brand-owned messaging embedded within a website or mobile app of a company



Social media messaging

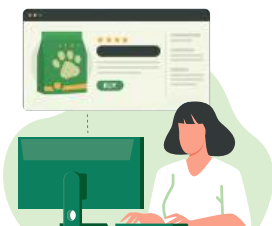
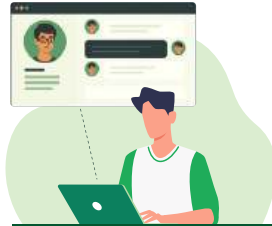


Direct multi-media messaging within social media platforms (e.g., Instagram Direct, TikTok Direct)

Key Trends

How business messaging is evolving in Indonesia

Low AI-enablement

High AI-enablement

Digital Experiences Customer-driven, digitally enabled	Assisted Experiences Customer-driven, AI chatbots	Merchant Agentic Experiences Bi-directional, agentic interactions	Personal Agentic Experiences Self-organizing, agentic interactions
			
Digital discovery, personalized recommendations <ul style="list-style-type: none"> Minimal conversations Predictive AI 	Conversational discovery, real-time chatbot assist <ul style="list-style-type: none"> Customer-led exchanges LLM-based assistants 	Always-on AI agents to augment a seamless, customer journey <ul style="list-style-type: none"> Natural, ongoing omnichannel dialogue Merchant agents 	AI agents that self-direct, coordinate, and execute intent <ul style="list-style-type: none"> Direct agent-to-agent coordination executing customer intent Personal agents

AI-enabled business messaging is rapidly redefining customer expectations in Indonesia.

AI is enabling new ways to engage—evolving beyond digital discovery toward more personalized, autonomous, and end-to-end conversational experiences. The rapid proliferation of predictive and generative AI is redefining what customers expect from digital engagement.

The next frontier—agentic AI—is beginning to close the gap between conversation and task completion by orchestrating multi-step workflows directly within messaging threads.

In a future where merchant and personal agents can effectively and intelligently collaborate directly with each other in real-time, the expectations for seamless, human-like experiences will only continue to rise.

Indonesian consumers increasingly expect more personal, relevant, and interactive engagements within messaging platforms.

Messaging is no longer simply a channel—it is becoming foundational infrastructure to engage, transact, and develop customer-enterprise relationships—raising the bar for every enterprise operating in the Indonesian market.

87% Want to receive personalized messages from businesses (e.g., discounts, service)

“It’s not just about personalized messages for each user, but also per channel. Users have unique expectations for what messages should be sent through which channel.”

- Former Chief Growth Officer, Multinational Pizza Quick Service Restaurant

89% Want to communicate with businesses in the same way they communicate with friends and family

“Indonesian shoppers are used to sales assistants, so they naturally expect business communications to be very friendly and human.”

- Group Head Digital & Business Accelerator, Beauty & Personal Care

77% Feel frustrated when they receive irrelevant messages from businesses

“People lose trust when they receive irrelevant messages. That is a problem we are facing - consumers no longer use as much SMS due to spam messaging.”

- VP Corporate Strategy, Innovation, & Marketing, Leading Telco Operator

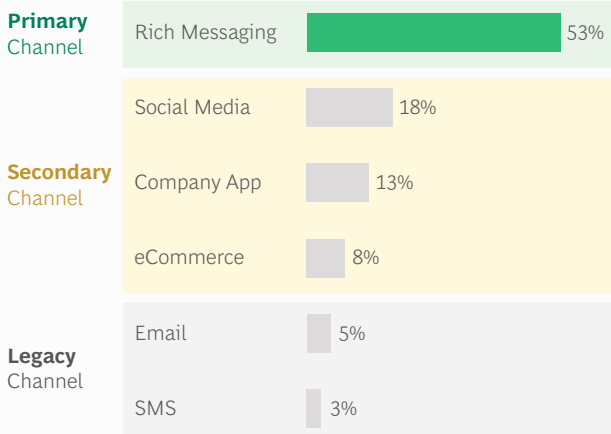
89% Message businesses weekly, with preference to engage through messaging platforms

“Even our own application takes a back seat to messaging platforms, consumers across all segments want to be engaged there.”

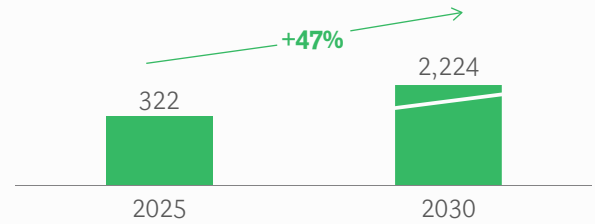
- AVP Customer Lifecycle Management, Major Private Bank

Source: Business Messaging Usage Research by Kantar. (Meta commissioned online study of 11,056 online adults in US, FR, DE, UK, ES, IN, MX, BR, ID, TH, VN, MY, PH, CA, AR, CO, TR, SG, KSA, UAE, NZ, and AU, Apr/Sept 2025); expert interviews; BCG analysis

Channels to be used a lot more in the next five years by enterprises using rich messag-



Indonesia natural language processing (NLP) market size by US\$ Mn 2025-2030⁵



“It’s easier to innovate or try something new because **partners are building their own capabilities**. They have novel services like plugins, templates, image customizations, etc.”

- Former Head of Revenue & Growth, SEA Travel Tech Platform

In response, business leaders are meeting customers where they are by shifting away from legacy channels and building capabilities in future-proof, AI-enabled rich messaging.

Legacy channels are rapidly losing relevance. Email (5%) and SMS (3%) are constrained by saturation, low interactivity, and rigid formats that cannot support the AI-enabled, personalized, and conversational experiences customers now expect⁴. As consumer behavior shifts, these channels are becoming less effective for driving engagement, conversion, and loyalty.

Rich messaging is emerging as the channel of choice—and will only grow in importance⁴. Indonesian consumers widely perceive rich messaging as the most effective way for brands to reach them. Its AI-ready features, including rich content formats, structured flows, and embedded commerce capabilities, position it as the most future-proof environment for next-generation, AI-enabled experiences. Rich messaging is becoming the primary interface through which customers engage, transact, and build ongoing relationships with enterprises.

Complementary channels continue to play strategic roles across the journey. Social media channels (18%), business-owned platforms (13%), and eCommerce environments (8%) remain critical complements to rich messaging⁴. Each offers distinct strengths—such as immersive content, broad reach, or integrated checkout flows—that can reinforce engagement across discovery, consideration, purchase, and loyalty. When orchestrated together, these channels amplify the impact of rich messaging and create seamless, connected, end-to-end journeys.

As Indonesia’s business messaging ecosystem accelerates in maturity and more advanced solutions become accessible, the next generation of customer engagement is rapidly coming within reach.

The country’s digital infrastructure is strengthening at pace—driven by public-sector initiatives focused on expanding connectivity, enhancing interoperability, and accelerating national digital governance. Golden Indonesia 2045 identifies digital readiness as a foundational pillar of the nation’s long-term vision, underpinned by targeted investments in nationwide broadband expansion and digital talent development. In parallel, the Ministry-led Komdigi Digital Transformation Program is catalyzing the rollout of 5G networks and hyperscale data centers, establishing critical groundwork for AI adoption at scale.

Simultaneously, the private-sector partner landscape is becoming increasingly robust. Business solution partners (BSPs), communications-platform-as-a-service (CPaaS) providers, automation platforms, and AI vendors are delivering more sophisticated capabilities, broadening the frontier of enterprise-grade customer engagement. The momentum is significant: Indonesia’s natural language processing (NLP) market is projected to grow at a 47% CAGR⁵ between 2025 and 2030, fueled by rising demand for AI-enabled chatbots, virtual assistants, sentiment analysis, and opinion mining across conversational channels. Advancements in deep learning and multimodal models—such as voice-based assistants and multilingual NLP—are expected to further accelerate this trajectory.

Together, these public- and private-sector developments are setting the stage for a new era of AI-enabled, connected, end-to-end journeys. By lowering the barriers to adopting rich messaging at scale, they are enabling enterprises to evolve from basic automation toward more intelligent, agentic customer interactions.

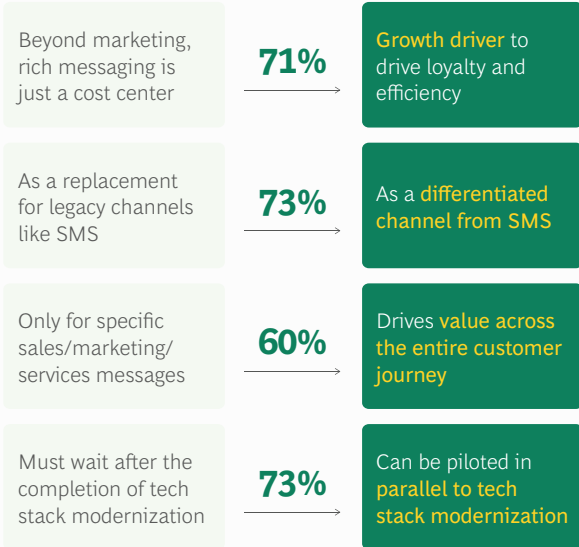
4. % of enterprises expecting to use rich messaging in the next 5 years (Top channel); Q. Going forward, which of these communication channels do you expect your business to actively use a lot more in the next 5 years for direct 1-to-1 communication with end customers? Based on 40 Indonesian business leaders from large enterprises using rich messaging. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

5. Statista Market Insights, Natural Language Processing – Indonesia: Market Forecast, December 2025

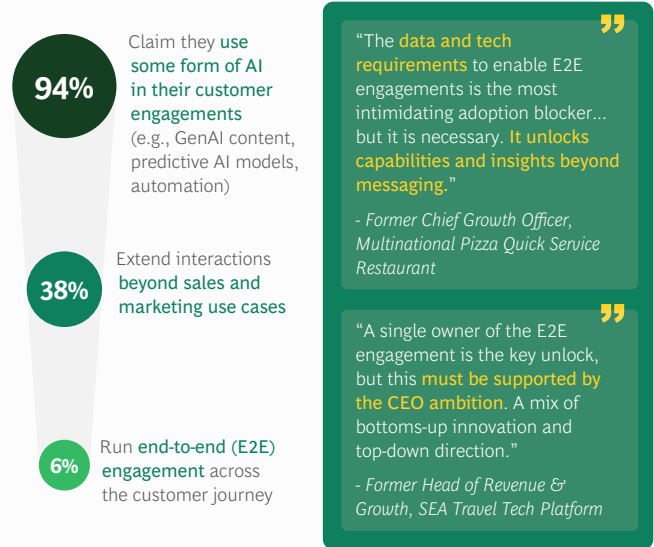
Opportunities

The future of rich messaging in Indonesia

How companies feel about rich-messaging⁶ (% of those who agree on the right most statements)



% of enterprises surveyed⁷

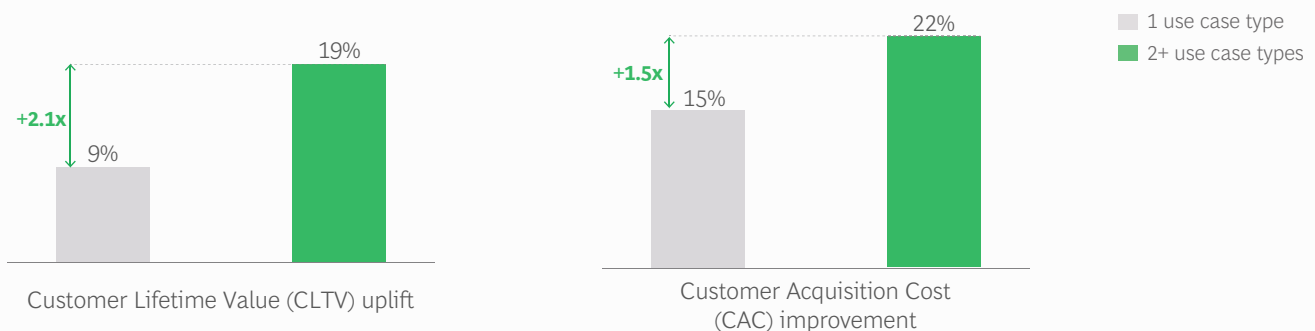


Although adoption is widespread, execution remains shallow, leaving a significant value gap for Indonesian enterprises.

Indonesian business leaders recognize rich messaging as foundational infrastructure⁵, with 94% already adopting AI-enabled messaging. However, adoption is shallow. Only 38% adopt more than one use case, and an even smaller 6% deliver connected full customer journeys⁷.

Enterprises that extend rich messaging beyond sales & marketing to include fulfillment & transaction support, customer support, and authentication report the greatest returns. By leveraging non-marketing use cases to deliver practical value, strengthen customer relationships, and build trust in critical moments, the impact of future campaigns is reinforced, contributing to as much as 2x uplift in CLTV and ~1.5x reductions in CAC⁸.

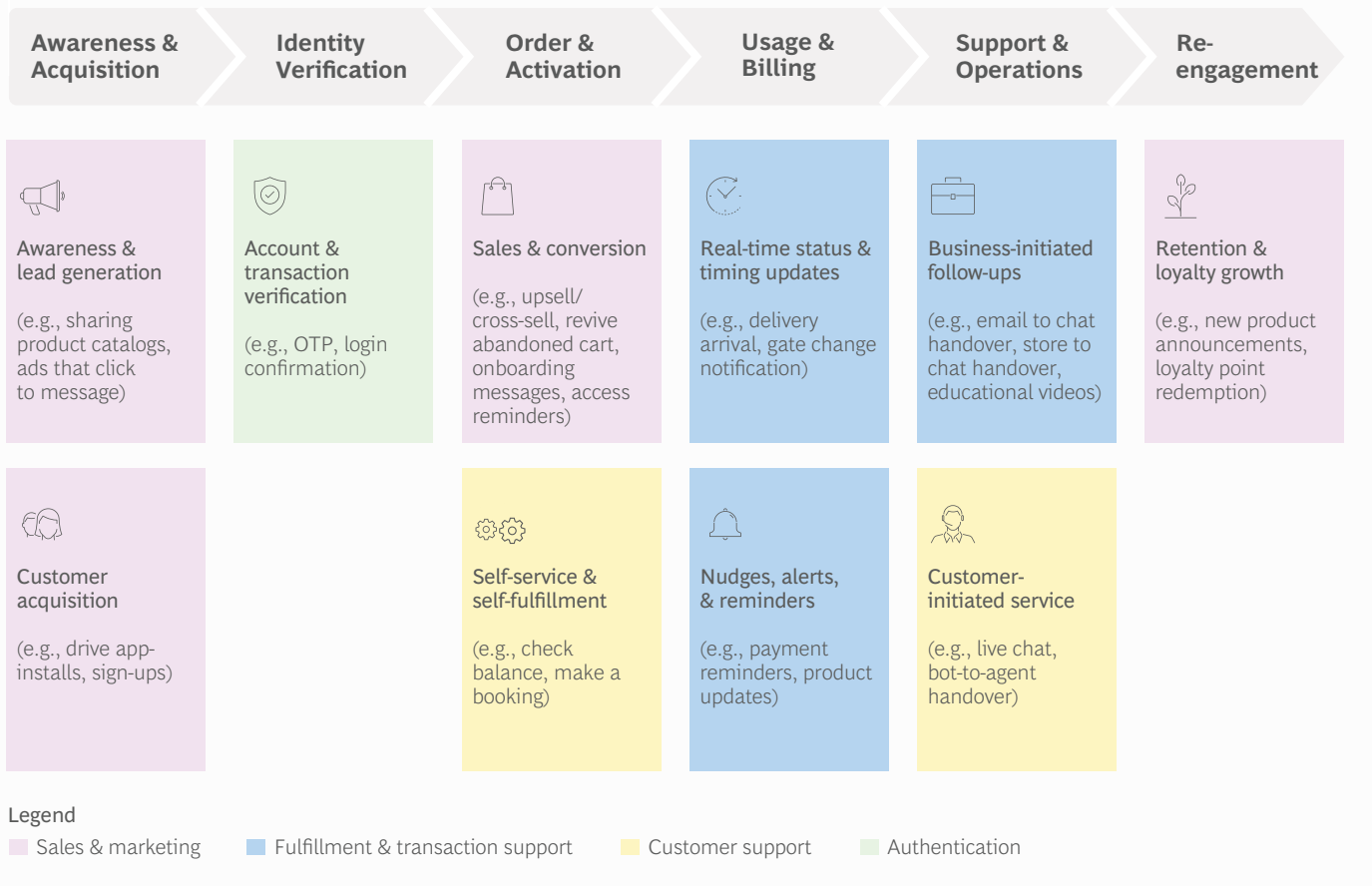
% uplift seen by enterprises in global markets using rich messaging⁸



6. Please select the ones which best describes how you think about rich messaging? Based on 48 Indonesian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

7. Which statement best describes your company's current use of direct 1-to-1 customer communication. What type of AI capabilities are you currently using in direct 1-to-1 customer communication? Based on 48 Indonesian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025).

8. XX% denotes uplift on KPI when using rich messaging vs previous channel. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CLTV uplift & CAC improvement reported by enterprises using rich messaging across more than 1 use case type. Based on 158 global business leaders from large enterprises who use rich messaging for more than 1 use case type. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)



Note: Sales & marketing includes both business-initiated and customer-initiated conversations.

Rich messaging has the power to unlock value across the entire customer lifecycle.

Indonesia’s early successes in messaging have centered around marketing, but the strongest momentum is emerging in fulfillment & transaction, customer support, and trust-sensitive interactions. Promotional campaigns, cart recovery flows, and guided shopping journeys remain common entry points due to their clear commercial returns. But enterprises are increasingly relying on

messaging for fulfillment updates, billing reminders, identity verification, and troubleshooting—areas where customers strongly prefer immediacy and clarity. While individual use cases perform well, they tend to be deployed in isolation, limiting their full potential.

In mature markets like Indonesia, companies that have embedded rich messaging across journeys are already seeing double-digit gains over legacy channels.



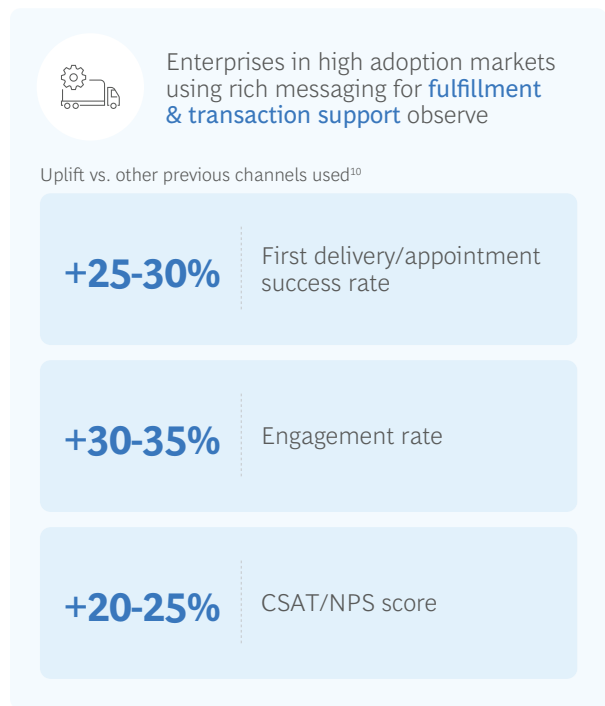
Sales & marketing



Marketing campaigns that once relied on email or display ads are being reshaped into interactive, two-way conversations. Brands are using rich messaging to recover abandoned carts with timely reminders and instant checkout options, while others drive upsell through personalized recommendations delivered directly in-thread.

These approaches lower friction and capture intent in the moment, with enterprises in mature markets seeing 15-20% improvement in CLTV and 30-40% improvements in engagement and acquisition efficiency⁹.

Fulfillment & transaction support



While many Indonesian enterprises begin their rich messaging journey with sales & marketing, the biggest untapped value sits further down the lifecycle.

Fulfillment & transaction support, customer support, and authentication use cases consistently deliver stronger outcomes because consumers view these messages as timely and helpful. Delivery updates, service confirmations, and security prompts are especially well-received when delivered through trusted channels. Extending rich messaging into these high-value moments boosts satisfaction, improves efficiency, and strengthens performance across teams.

Rich messaging enables seamless coordination throughout fulfillment & transaction interactions. Enterprises use the channel to send real-time status updates such as delivery or technician arrival alerts, and nudges like product renewal or payment reminders. These timely, relevant messages help reduce service failures by 25-30% and boost customer engagement, and improve satisfaction by 20-25%, all while driving measurable operational efficiency¹⁰.

9. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other channels being used? Average KPI uplift (CLTV, engagement rate, and CAC improvement) reported by enterprises using rich messaging for sales & marketing. Sales & marketing includes both business-initiated and customer-initiated conversations. Based on 68 business leaders from large enterprises in high adoption markets (Brazil, Mexico, & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

10. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average KPI uplift (First delivery rate, engagement rate, and CSAT / NPS score) reported by enterprises using rich messaging for Fulfillment & transaction. Based on 44 business leaders from large enterprises in high-adoption markets (Brazil, Mexico & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Customer support



Enterprises in high adoption markets using rich messaging for **customer support** observe

Uplift vs. other previous channels used¹¹

+50-55% CSAT/NPS score

Rich messaging turns support interactions into relationship-building moments by resolving issues through natural, two-way real-time dialogue. Whether starting with a bot or transitioning to a live agent, users get timely answers in the same thread. This consistency builds trust and can drive satisfaction scores more than 50% higher versus previous channels used¹¹.

Authentication



Enterprises in high adoption markets using rich messaging for **authentication** observe

Uplift vs. other previous channels used¹²

+45-50% Authentication success rate

Authentication messages delivered through rich messaging are direct, timely, and secure. Whether confirming a transaction, verifying identity, or resetting a password, enterprises in markets with high enterprise adoption of rich messaging report authentication success rates that are up to 50% higher versus previous channels used¹².

Indonesia is only beginning to unlock the power of fully connected, conversational journeys—where most of the latent value resides.

Today, customers are routinely handed off between apps, emails, call centers, and web portals to complete even basic tasks.

Messaging collapses these friction points by allowing intent to be expressed naturally and actions to be completed without leaving the thread.

When enterprises redesign onboarding, billing, returns, troubleshooting, or address changes around conversational interactions, completion rates rise, issue resolution accelerates, and customer satisfaction improves. This is where Indonesia's next wave of gains will come from—yet only a few enterprises deliver journeys at this level of continuity today.

11. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CSAT / NPS score improvement reported by enterprises using rich messaging for Customer support. Based on 19 business leaders from large enterprises in high-adoption markets (Brazil, Mexico & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

12. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average increase in Authentication success rate reported by enterprises using rich messaging for Authentication & verification. Based on 18 business leaders from large enterprises in high-adoption markets (Brazil, Mexico & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Spotlight

How leading Indonesian enterprises are unlocking the value of rich messaging

Across industries, leading Indonesian enterprises are demonstrating that rich messaging creates meaningful impact when it is embedded into core commercial and operational processes, not treated as a standalone communication tool.

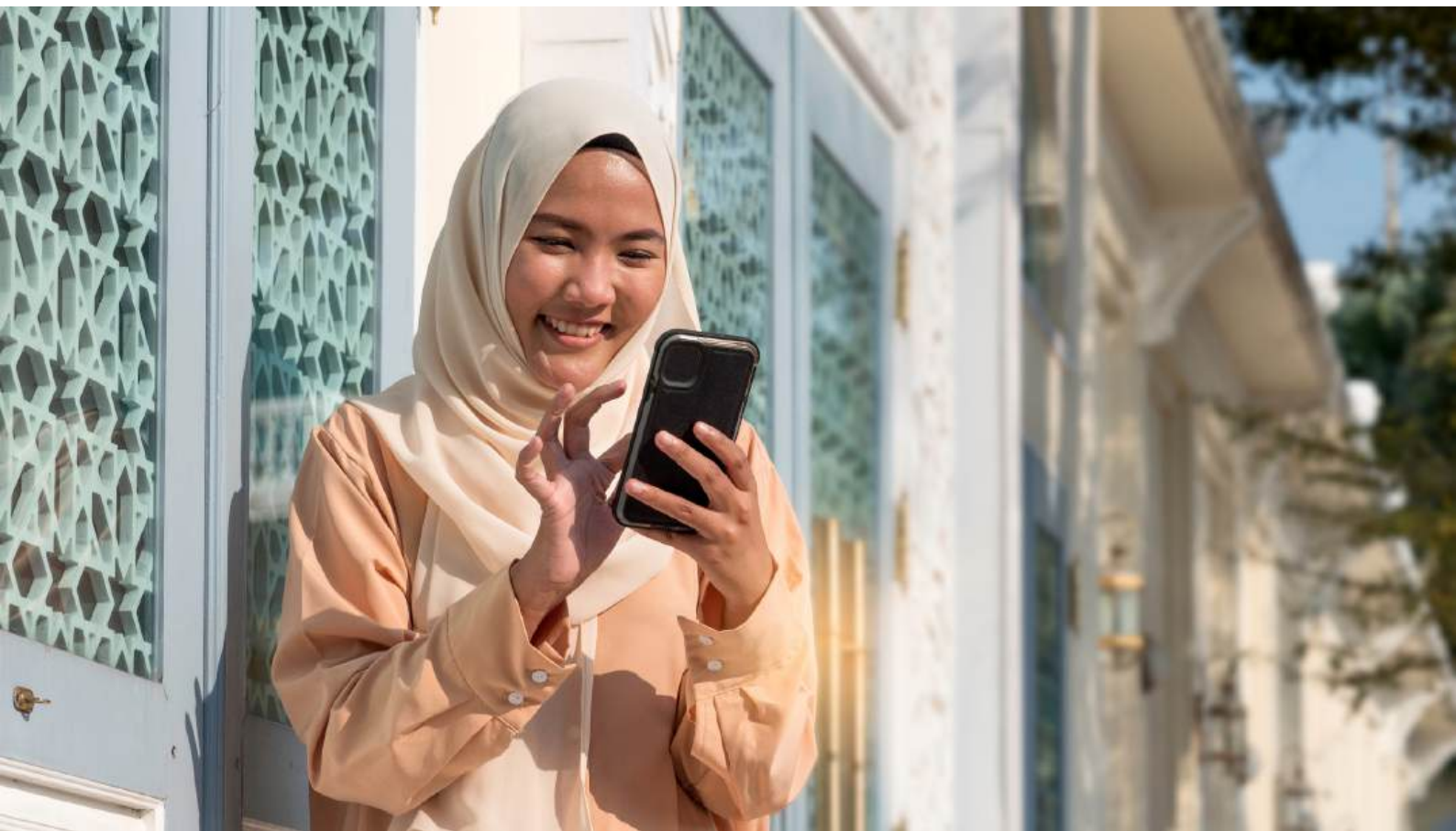
The organizations that have progressed furthest are those that treat messaging as an integrated, end-to-end engagement platform rather than a standalone channel. Their experiences show that messaging performs best when it connects multiple touchpoints across the customer lifecycle—helping guide purchases, enabling transparent fulfillment, verifying identity and transactions, and resolving issues without breaking the conversational thread. These organizations are redesigning journeys to reflect how customers prefer to communicate, and the resulting improvements in conversion, satisfaction, and efficiency consistently reinforce the strategic value of the channel.

The diversity of successful use cases across Indonesia underscores that messaging excellence is not confined to any single sector or customer journey.

Retailers are using messaging to create more reliable post-purchase experiences, financial institutions are strengthening trust and authentication, telecommunications providers are simplifying high-volume service interactions, and healthcare and utility players are improving coordination in moments where clarity and timeliness matter most. Although the specific objectives vary, the underlying pattern is consistent: when journeys are restructured around relevance, personalization, and conversational flow, messaging becomes a powerful catalyst for commercial and operational performance as well as customer impact.

The case studies that follow illustrate how Indonesian enterprises are translating these principles into practice.

Rather than offering isolated examples, they show how different sectors are using messaging to solve distinctive challenges, build trust, and create more fluid customer experiences. Collectively, they offer a set of practical guidance that any organization—regardless of industry—can apply as it deepens its use of business messaging.





Major private bank, the Indonesian arm of a regional universal bank leveraging WhatsApp as the primary channel of choice of its high net-worth consumer base

Market: Indonesia

Size: ~\$18b AUM

Target customer:

Both conventional and Shariah-compliant Indonesian customers

Major private bank improves engagement rate with WhatsApp across urban consumers, especially high net-worth individuals

What they were solving for:

- A **scalable engagement channel** that could reach diverse socioeconomic segments — including fast-growing, newly banked younger demographics who expect more interactive engagements
- An **integrated, always-supported journey especially for high-net-worth individuals** who expect continuous, high-touch assistance across all their banking needs and interactions

How they leveraged rich messaging as a solution:

Shifted away from e-mail, telesales, and SMS to use **rich messaging primarily in tandem with own company website/application**

- **Integrating end-to-end journeys into a single platform:** WhatsApp enabled single-thread experiences across sales & marketing, customer support, fulfillment & transaction support, and authentication - delivering the low-effort experience expected by high-net-worth individuals
- **Using multi-format and multimodal capabilities:** WhatsApp supported images and videos at scale that appeal to younger newly banked demographics; its ability to shift into in-app voice catered to high-net-worth individuals seeking human-led support

Impact Achieved

Up to
7X

improvement in read rate vs legacy channels (e.g., email)

+2
pp

improvement in delivery rate vs legacy channels (e.g., email)

“Especially for high-net-worth individuals who transact large amounts, WhatsApp is the best channel to deliver the personal, supported engagement they expect.”

- AVP Customer Lifecycle Management, Major

Built scalable engagement engine by combining segmented channel strategies with partner-led tech adoption

How they implemented their solutions:

Top two key success factors leveraged were a mix of holistic and tailored messaging strategy and a well-orchestrated partnership ecosystem

Holistic messaging strategy

Created distinct **channel mix strategies across different segmentations**

- By consumer demographics (e.g., rural, urban, age, net worth)
- By use case:
 - Authentication uses SMS and WhatsApp
 - Marketing uses WhatsApp, in-app notification, and telesales
 - Customer service uses WhatsApp, email, own application

Orchestrated partnership ecosystem

- Utilizes a mix of multiple partners to **establish both strategic capabilities** (e.g., business consultants) and **technical capabilities** (e.g., business solution partners)
- Leverages **deep expertise of partners to build new technologies**, with the future outlook on Agentic AI for both sales & marketing and customer service use cases targeting high-net-worth individuals

Future plans for rich messaging



Sales & marketing use cases (e.g., limited time offers, personalization)



Customer support use cases (e.g., bot support, Agentic AI)

“In the future the two biggest channels will be WhatsApp and our own application. The challenge is how we can use them both together well.”

- AVP Customer Lifecycle Management, Major Private Bank

Source: BCG analysis; expert inputs



Beauty & Personal Care

Multi-brand beauty and personal care enterprise leveraged WhatsApp to reinvent both AI-led shopping journeys

Market: Indonesia

Size: 10+ brands, 10,000 employees

Target customer:

Brick & mortar and online shoppers across urban and rural areas

Beauty & personal care brand pioneering AI-enabled WhatsApp journeys to improve sales and brand power

What they were solving for:

- A **differentiated brand experience** that stands out in a highly competitive fast-moving consumer goods (FMCG) landscape where consumer attention shifts quickly and market share is easily disrupted
- An **inclusive assisted-shopping model** that could replicate in-store skin consultation for rural consumers where physical outreach is costly and operationally challenging

How they leveraged rich messaging as a solution:

Positioned WhatsApp as the channel to serve both offline and online consumers, enabling new AI-driven experiences

- **Pioneering chat-based skin consultation and personalized recommendations:** Verified brand accounts offered chat-based scanning features that analyzed skin health and recommended products — replicating in-store expertise without requiring a physical visit, especially for hard-to-reach rural consumers
- **Designing omnichannel agent-led journeys:** Sales assistants' personal messaging accounts were consolidated into the brand's verified ecosystem, supported by Agentic AI to enhance sales, marketing, and customer service, and to enable seamless handoff between in-store and online interactions

Impact Achieved

Up to
3X

increase in attributable sales YoY

Up to
2X

improvement in click through rate (CTR)

+2
pp

incremental improvement in brand power

“Improvement in sales will vary from as low as single digit percentage points but can spike all the way up to 3x. It is important to keep going and experimenting.”

– Group Head Digital & Business Accelerator, Beauty and Personal Care

Differentiated offline and online messaging strategies; leveraging mix of established BSPs and start-ups

How they implemented their solutions:

Top three key success factors leveraged were a mix of holistic messaging strategy, AI-ready data and tech foundations, and orchestrated partnership ecosystem

Holistic messaging strategy

- Created distinct strategies for brick & mortar vs. online customers; WhatsApp identified as an omnichannel strategy
- Provided master brand and each of the 10+ brands dedicated rich messaging accounts, to cater to unique “brand voice” and strategies

AI-ready data and tech foundations

- Unifying the 10+ distinct rich messaging brand accounts into a single data and tech stack, enabling a holistic customer view
- Integrating sales assistants' personal rich messaging accounts into the brand accounts for personal yet verified brand experiences

Orchestrated partnership ecosystem

- Uses ~5 tried and tested BSPs to build strong channel mix, data, and tech foundations
- Experiments with 10+ innovative partners including start-ups to test AI-enabled capabilities like skin analysis

Future plans for rich messaging



Sales & marketing use cases (e.g., in-thread shopping flows)



Authentication use cases (e.g., AI-powered transaction verification)



Customer support use cases (e.g., AI-powered chatbots)

“Online shopping is growing in relevance and we need to grow beyond eCommerce platforms. In the future, we want consumers to be able to checkout over chat.”

– Group Head Digital & Business Accelerator, Beauty and Personal Care

Source: BCG analysis; expert inputs



Quick service pizza

The Indonesian arm of a U.S. multinational pizza business leveraged WhatsApp to turn new and in-store customers into loyal app users

Market: Indonesia

Size: ~\$85M revenue/year

Target customer:

In-store and delivery customers, especially app users and repeat purchasers

Quick service restaurant (QSR) leveraged WhatsApp to create personalized offline-to-online experiences

What they were solving for:

- A channel-mix strategy that could **shift traffic and orders into their native app** and **reduce dependence on competitive third-party delivery platforms**
- A customer-experience redesign that would **convert new users into loyal, repeat buyers** while **lifting average order values and overall engagement**

How they leveraged rich messaging as a solution:

Shifted away from email and used **WhatsApp primarily in tandem with own company website/application**

- **Activating CRM data:** Campaigns to existing customers who ordered in-store, nudging them to order through the app
- **Delivering personalized messages:** Personalized messages to newer customers to increase purchase frequency
- **Designing simple yet highly effective offline-to-online journeys:** “Scan and win” loyalty program leveraging QR codes on pizza boxes to receive cash vouchers and obtain opt-in + first party data (e.g., verify e-mail)

Impact Achieved

72%

increase in attributable sales YoY

6.3x

return on investment (ROI)

“WhatsApp is our ideal personalized marketing channel. It’s the one channel we’d choose for promotions and support going forward.”

- Former Chief Growth Officer, Multinational Pizza Quick Service Restaurant

Top-down directive to collaborate across departments and build robust data and tech foundations

How they implemented their solutions:

Top three key success factors leveraged were a mix of AI-ready data and tech foundations, integrated operating model, and unified-value based measurement

AI-ready data and tech foundations

- **Added operational workflows to collect consent and data from every new customer** (e.g., asking new customers in-store to share their mobile number for exclusive promos)
- **Custom-built features in point-of-sale (POS) systems** to key in data collected

Integrated operating model

- **CEO mandate for IT, Sales & Marketing, and Operations as the primary departments to collaborate** (e.g., data collection, cleaning, & preparation; personalized offer activation)
- **New role formed as a central lead node** for the three departments

Unified value-based measurement

- **New KPIs were introduced** across the three departments to **complement shared objectives** (e.g., for operations, KPI on % of new users with data successfully collected)
- **Bi-weekly evaluation** across the three departments on success of data collection and new personalized offers launched

Future plans for rich messaging



Fulfillment & transaction support use cases (e.g., receipts, sharing location of nearest location)



Customer support use cases (e.g., self-service, escalation of food delivery complaints)

“This sophistication is new in the market, so it will take time to do it right ... but if you get there first there is a clear competitive advantage.”

- Former Chief Growth Officer, Multinational Pizza Quick Service Restaurant

Source: BCG analysis; expert inputs



Telecommunications operator

A leading telecom operator used WhatsApp to more effectively re-engage and service its customers

Market: Indonesia

Size: ~\$6.8B revenue/year

Target customer:

End-consumers, SMEs, enterprises, wholesale content partners, public sector government units

Leading telecommunications operator prioritized WhatsApp for higher engagement and read rates

What they were solving for:

- A customer re-engagement strategy to **effectively deliver promotions and rewards from advertising partners**
- A more effective engagement channel to **reach users beyond SMS and own company app**, given low-read rates in SMS and low download rate of company app

How they leveraged rich messaging as a solution:

Used WhatsApp for more targeted and interactive messaging, continued use of SMS and own company application for broadcast

- **Delivered personalized, contextual, and real-time offers based on user data:** Geo-targeted campaigns that sent customers location-specific vouchers (e.g., free coffee in nearby café)
- **Used WhatsApp Flows to enable in-thread conversions or drive omnichannel engagement:** Customers could book appointments, apply for credit cards, or find nearby stores within the chat
- **Deployed high-potential marketing campaigns through WhatsApp:** High-margin or partner-funded campaigns were sent via WhatsApp to maximize read rates and conversions, while SMS remained the channel for generic or free promos

Impact Achieved

6X higher read rate vs. SMS

~2X high reach vs. own website platforms

“WhatsApp is expensive compared to free SMS, but we cannot deny how relevant it is. Especially in marketing, it is not considered as spam by customers.”

- VP Corporate Strategy, Innovation, & Marketing; Leading Telco Operator

Combined actionable first-party data and close partner collaboration to unlock a new messaging capability

How they implemented their solutions:

Top three key success factors leveraged were a mix of tailored messaging strategy, AI-ready data and tech foundations, and a well-orchestrated partnership ecosystem

Holistic messaging strategy

Created **distinct channel activation strategies** depending on the unique objectives and nature of the messages

- SMS remains the default channel since it is free for the telco, especially for high-volume broadcast marketing and authentication
- WhatsApp is prioritized for high-impact, time-sensitive communications — used as the primary channel for messages requiring higher engagement or urgency, and as a follow-up channel when SMS fails

AI-ready data and tech foundations

- **Leveraged the telco's extensive first-party consumer data** to build segmentation profiles, which fueled personalized targeting and campaign optimization

Orchestrated partnership ecosystem

- **Direct collaboration with WhatsApp and BSP** to pioneer and co-develop a new WhatsApp capability: location-based customer campaigns

Future plans for rich messaging



Sales & marketing use cases (e.g., limited time offers)



Fulfillment & transaction support use cases (e.g., installation appointments)

“For broadband installation, the technician will use SMS first because it's cheaper for us. WhatsApp is then a critical channel if the customer is not responsive over SMS.”

- VP Corporate Strategy, Innovation, & Marketing; Leading Telco Operator

Source: BCG analysis; expert inputs



Travel tech platform

Leading online travel and lifestyle platform used WhatsApp to improve engagement and support across the travel journey

Market: Indonesia

Size: ~\$800M

Target customer:

Digital travelers who are mobile-first and expect convenient messaging and transaction experiences in low-friction channels

Travel tech platform prioritized WhatsApp alongside own app to drive engagement and inform product development

What they were solving for:

- A reliable scalable messaging channel to **engage customers across all segments**—from high-value travelers needing urgent rebooking support to new users requiring booking reassurance
- **Fragmented customer journeys and low engagement** across email and SMS, which limited the ability to manage high-impact moments in a seamless mobile-native way

How they leveraged rich messaging as a solution:

- **Layered WhatsApp as a parallel, always-on platform alongside the core app:** Rich messaging enabled users to receive marketing offers, authenticate transactions, get travel updates, and access urgent support—all in a single platform—not to replace the app, but to give users a consistent and mobile-native alternative
- **Used WhatsApp to accelerate innovation and to deepen app-centric re-engagement:** New products and services were tested first in WhatsApp to validate demand and iterate quickly, particularly with segments less active in the app. At the same time, reactivation and lifecycle campaigns were launched to guide users back into core app flows.

Impact Achieved

Improved conversion & reactivations

“If we know certain users have not been transacting with us... we tried multiple channels like push, in-app, or email... if they haven't responded, then we do a marketing-based WhatsApp communication.”

- Former Head of Revenue & Growth, SEA Travel Tech Platform

Enabled faster go-to-market for new services

“A lot of the new initiatives and new businesses are being done through WhatsApp... real user impact without need for full app integration.”

- Former Head of Revenue & Growth, SEA Travel Tech Platform

Integrated operating models and test-and-learn methodologies biggest unlock for tech platform success

How they implemented their solutions:

Top three key success factors leveraged were a mix of holistic messaging strategy, AI-ready data and tech foundations, and orchestrated partnership ecosystem

AI-ready data and tech foundations

- Developed a **tiered, ROI-driven channel strategy with WhatsApp as the high-impact layer**—activated when attention matters most and to test innovative use cases that may resonate with the emerging customer messaging behaviors

Integrated operating model

- **Top-down directive** to allocate at least 50% of effort on developing innovative use cases, **bottoms-up execution and experimentation**
- **Teams** were provided **with innovation budgets that did not need extra approval** despite not meeting standard returns targets

Unified value-based measurement

- **Test-and-learn methodologies** deeply embedded into processes; commercial analysis and user acceptance testing are pre-requisites to launch campaigns
- Defined **outcome-driven KPIs** that prioritize operational challenges being solved

Future plans for rich messaging



Sales & marketing use cases (e.g., drive to loyalty program)



Fulfillment & transaction support use cases (e.g., check-in reminders)

“As a technology company we pride ourselves in innovating and giving customers what they want. We use WhatsApp to send all types of messages and experiment with new ones.”

- Former Head of Revenue & Growth, SEA Travel Tech Platform

Source: BCG analysis; expert inputs

Capabilities Indonesian enterprises need to succeed

To unlock the full potential of rich messaging, Indonesian enterprises must build five foundational capabilities that enable scale, coordination, and sustained impact across the customer lifecycle.

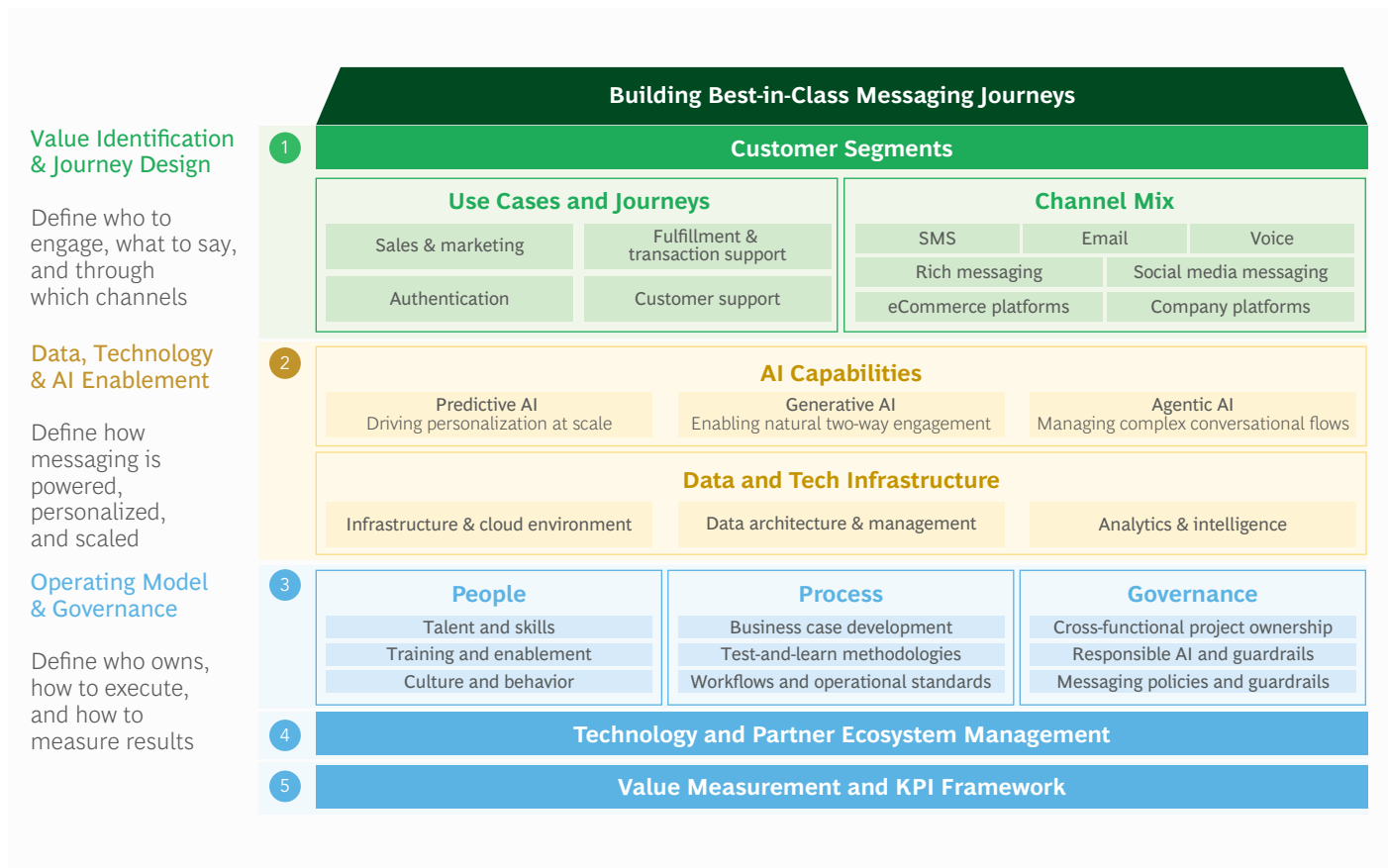
- 1 Design holistic and tailored strategies**
Match the right customers with the right channels and use cases with consent and trust built in.

- 2 Invest in AI-ready data and tech foundations**
Strong data and tech foundations power intelligent, scalable journeys.

- 3 Establish an integrated operating model**
Clear governance and cross-functional execution lead to sustained success.

- 4 Orchestrate a diverse partnership ecosystem**
Leverage partners to gain access to platforms, accelerate implementation cycles, access deep expertise, and build in-house capabilities.

- 5 Adopt a unified, value-based measurement system**
Drive continuous improvement and ROI with metrics that are aligned cross-functionally, not just siloed operational metrics.



Source: BCG experience based on +500 digital transformations of global enterprises (~40 in technology, media, and telecom) in the last 5 years.

1

Unlocking the future of customer engagement in Indonesia requires a unified strategy that positions messaging and AI as core infrastructure—not secondary channels.

Enterprises can no longer treat messaging as a support layer or an add-on to existing systems. Customers already expect to resolve issues, complete transactions, and receive updates through conversational flows.

To meet these expectations, organizations must define precisely which journeys messaging should lead, which it should complement, and how AI should enhance each interaction. This clarity enables disciplined investment, reduces fragmentation, and ensures that every message reflects a coherent, end-to-end strategy rather than a series of isolated touchpoints.

When organizations take the time to articulate these roles clearly, they are better equipped to allocate resources and avoid frustrating consumer experiences caused by redundant or conflicting messages across channels. The most effective way to design end-to-end conversational journeys is to bring together enterprise leaders from across departments in structured workshops or facilitated design sessions.

2

Data and technology foundations must evolve to support AI-enabled customer journeys, from personalized interactions to fully agentic and autonomous experiences.

AI is advancing faster than ever. Predictive and generative AI have become table stakes for delivering relevant and dynamic customer engagement at scale, with breakthroughs in large language models (LLMs) pushing the frontier of what AI can understand and create. Agentic AI brings these building blocks together—layering planning and execution capabilities to autonomously complete multi-step workflows and translate customer intent into action.

To unlock this potential, a strong, flexible data and technology architecture that supports continuous training and real-time orchestration is needed. Enterprises need to move beyond siloed systems and build architectures that allow customer data, operational events, and behavioral signals to flow freely

between platforms. Messaging interactions must be connected to Customer Relationship Management (CRM) and Customer Data Platform (CDP) systems, authentication layers, payment engines, and back-end operational tools. Without these integrations, conversations remain superficial and cannot evolve into self-completing, automated workflows.

As AI capabilities expand, these foundations will determine how effectively organizations can automate tasks, personalize interactions, and evolve toward agentic customer experiences.

3

A unified operating model is essential to overcome the fragmentation that often slows messaging adoption.

Marketing, service, operations, technology, and risk teams each have legitimate stakes in how messaging is used, but they rarely share owners, incentives, or measurement frameworks.

Leading organizations create cross-functional structures that centralize messaging governance while empowering teams to own specific journeys. These models preserve speed while improving consistency in tone, template quality, and compliance. They also accelerate decision-making by eliminating the need to negotiate across disconnected stakeholders at every stage of implementation.

4

The entire partner ecosystem must be well-coordinated to support a seamless delivery environment.

There are many key partners involved in a successful implementation including BSPs, CPaaS providers, AI vendors, CRM platforms, and more. Indonesian enterprises rely on an average of six external partners¹³ to enable rich messaging, assigning varying roles for different partners.

Companies that excel in messaging are deliberate about where partners add the most value, how they collaborate with internal teams, and how performance is monitored.

External partners bring specialized expertise in

13. Which of the following partner or stakeholder groups has your company relied on - or expects to rely on - for its rich-messaging implementation? Average number of external partners involved in a successful implementation of rich messaging. Based on 42 Indonesian business leaders from large enterprises who are successful adopters of rich messaging. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

AI, channel policy, and journey design, which helps companies stand up new capabilities that would be difficult, slow, or costly to build alone.

Clear roles, governance, and performance guardrails turn this dependency into an advantage rather than a source of complexity.

Well-managed partner ecosystems support faster time to market, lower overall implementation and maintenance costs, and more reliable delivery. This is especially important when deploying AI-enabled flows or integrating complex back-end systems, where coordination failures quickly show up as broken experiences for customers.

Leading enterprises reduce this risk by aligning around shared implementation roadmaps and outcome-driven performance management.

5

Enterprises need a measurement system that tracks business outcomes, not just siloed operational metrics.

Traditional metrics such as cost per send or open rates underestimate the true value of messaging. As messaging becomes a central engagement platform, organizations must anchor their performance in business outcomes—conversion uplift, cost-to-serve reductions, call deflection, resolution time, and customer satisfaction.

These metrics provide a clearer view of messaging's ROI across functions and guide iterative improvements to journeys and automation logic.

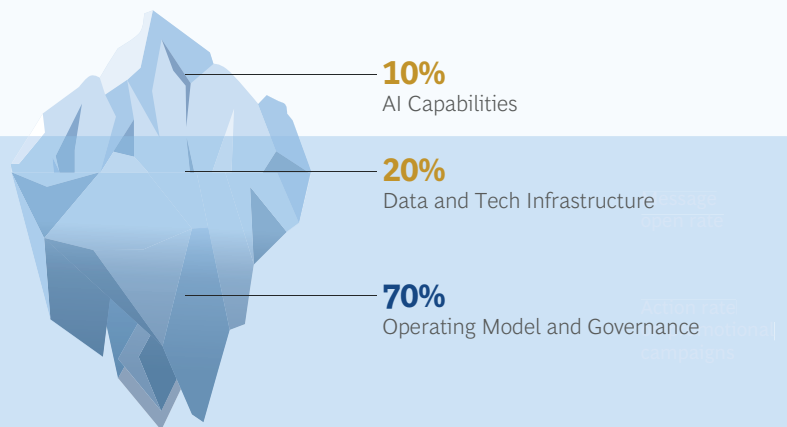
By measuring full customer lifecycle impact, organizations can build the business cases and conviction needed to fund more advanced implementations.

BCG's 10/20/70 Principle

Relative importance of capabilities that drive successful implementations

Translating strategy into impact requires critical enablers

Data and technology matter, but effective **operating models** unlock sustained, scaled success



Source: BCG experience based on +500 digital transformations of global enterprises (~40 in technology, media, and telecom) in the last 5 years.

Translating strategy into impact requires strong foundations across both technical (AI, data, and tech) and operational (operating model and governance) enablers. However, these two are not equally important.

BCG's 10/20/70 principle suggests that in order to achieve implementation success, enterprises must devote 10% of effort & resources in AI capabilities, 20% in data and tech infrastructure, and 70%—the lion's share—in an effective operating model. Yet, Indonesian business leaders underindex operating model & governance's relative importance to 52% (vs. 70% best practice)¹⁴.

This skewed prioritization reflects a mindset gap. Many leaders believe that tools alone will unlock value, while underestimating what it takes to deliver sustained success. Without a strong foundation of shared business outcomes and coordinated cross-functional ownership, even the most advanced AI and infrastructure investments remain underleveraged.

Indonesian enterprises that invest in these capabilities today will define the next era of conversational engagement—where AI, customer intent, and operational data come together in a single, seamless thread.

14. Based on your experience, what are the top 5 capabilities/enablers that most influence a successful pure messaging implementation? Enterprises rank one of the 'Operating model and governance' capabilities as their top rank. Results are rebased to 100% to show relative importance. Based on 42 Indonesian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Conclusion

Leading Indonesia in customer engagement

The maturity gap is clear: adoption is high, but depth is low. Winners will be those who move decisively—transforming rich messaging from transactional standalone interactions into high-impact, AI-enabled, connected full journey experiences across the customer lifecycle. These enterprises will not only unlock growth and deep customer relationships, but they also will set the standard for the next generation of Indonesian customer engagement.

To begin realizing the full value of rich messaging, enterprises can look to five actionable takeaways from this year's study:

1 Advance from adoption to AI-enabled execution

With messaging already deeply embedded in daily interactions, Indonesian enterprises are well-positioned to lead in using AI to deliver scalable, human-like experiences.

2 Scale across the lifecycle to unlock maximum value

Extending messaging beyond sales & marketing to include fulfillment & transaction support, customer support, and authentication can drive ~2x improvements in customer lifetime value and acquisition cost efficiency¹⁵.

3 Align teams through coordinated execution

The greatest gains come when rich messaging is deployed as a unified strategy across marketing, customer service, operations, risk, and technology—not in siloed deployments.

4 Strengthen data and tech infrastructure

High-performing enterprises invest in AI-ready systems that support personalization, automation, and journey orchestration at scale.

5 Operate with disciplined, outcome based measurement

Impact is sustained when organizations align on clear, cross-functional KPIs tied to business outcomes—not just engagement.

15. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CLTV uplift reported by enterprises using rich messaging across more than 1 use case type. Based on 158 global business leaders from large enterprises who use rich messaging for more than 1 use case type. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

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