amplify

CUSTOMER CASE STUDY

Askrindo

Askrindo delivers frictionless experiences for insurance customers with a secure API management platform in the cloud

INDUSTRY

Insurance

GEOGRAPHY

Asia Pacific

CHALLENGES

Askrindo aimed to empower customers to search, compare, and buy its insurance products seamlessly online. How can the company acquire a secure and flexible API management platform to support these new digital experiences?

SOLUTION

Amplify API Management Platform

RESULTS

With a scalable, high-performance and easy-to-manage API management platform running in the cloud, Askrindo has a single, secure point of control for new data-driven services — helping it to bring new sales channels to market rapidly.

The rise of digital channels has reshaped customer expectations of the shopping experience. Today's connected consumers expect to be able to browse, compare, and buy products on any digital device, and receive the same high-quality, personalized service 24/7.

While the e-commerce revolution began in the retail space, it has since spread to many other industries, including insurance. Askrindo, one of Indonesia's fastest-growing providers of personal insurance products, recognized that the increasing popularity of digital channels was a powerful opportunity to reach a new generation of customers.

Seizing digital opportunities

Today, many insurance customers turn to price-comparison websites rather than contacting individual providers directly, allowing customers to view policies from multiple different providers in just a few clicks. To win customers and nurture their long-term loyalty, Askrindo aimed to offer frictionless journeys via these third-party insurance aggregators as well as on its own online and mobile channels.

Rachmad Hidayat, Division Head, IT Development at PT Askrindo, says, "Across Indonesia, we've seen the rapid rise in new companies and business models for insurance, aiming to increase the speed and convenience of buying, managing, and claiming on policies. To build our business and reduce the risk of being disrupted by an emerging generation of fintech start ups, we knew it was vital to enhance our capabilities in the digital space."

ASKRINDO Insurance

Getting in front of disruption

To achieve its goals, Askrindo set out to forge new digital partnerships across the insurance sector, including the country's leading price-comparison sites. APIs were crucial to enable these partnerships, but the company quickly realized that its manual approach to API management would be unable to scale effectively in the long term.

"In the past, we developed our APIs on our back-end platform and exposed them externally via multiple API gateways, which our IT team had to manage and monitor using manual tools," Rachmad explains. "To ensure a high level of security, we relied on expensive leased-line connections between our back-end systems and the gateways. As well as driving up our costs, this approach required complex and time-consuming work whenever we onboarded a new partner — slowing our growth."

Embracing APIs in the cloud

To meet the challenge, Askrindo decided to modernize its approach to APIs by deploying Axway's Amplify API Management Platform in the cloud with a public cloud provider.

"When we were comparing API solutions, security was at the top of our list of criteria," comments Rachmad. "We wanted a platform that would enable us to automate the management, monitoring, and governance of our API integrations."

He continues, "In addition to offering us the peace of mind of rock-solid information security, the Amplify platform delivered on all our requirements around data transformation, rate-limiting, and usage analytics. We had decided early on to embrace a cloud-first approach for our new digital services, and the ability to deploy the Axway solution on our chosen cloud platform was the final proof point we needed to select the Amplify platform."

Going live within weeks

Working together with Axway, Askrindo successfully deployed its new cloud-based API platform within just one month. Initially, the company will use the new solution as a front-end catalog for its existing on-premises APIs. In the future, Askrindo plans to migrate these services to the cloud and develop new APIs exclusively on the Amplify platform.

"Our implementation project with Axway went very smoothly, and we were very pleased with how quickly we were able to get up and running with the Amplify API Management Platform," recalls Rachmad. "In a matter of weeks, we were ready to develop new digital services. These include a digital policy application process for our personal accident and travel insurance business, and an integration with Futuready.com, one of Indonesia's largest price-comparison websites."

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Freedom to innovate

With a secure, scalable and easy-to-manage platform at the foundation of its digital strategy, Askrindo is free to form innovative partnerships across the insurance space.

"As insurance services move online, success will increasingly depend both on our ability to deliver high-quality customer experiences and to foster trust that we can keep customers' data secure," comments Rachmad. "The Amplify platform allows us to apply robust security and governance frameworks to our APIs, helping to ensure that we meet the rigorous requirements of the business and our regulators."

Using the development tools built into Amplify, Askrindo is freeing its developers to bring new minimum viable products (MVPs) to market faster than ever, promoting service innovation. And with a developer portal for external partners, Askrindo can provide guidance on branding, access to selected APIs and even a sandbox environment to safely and securely test new services.

Poised for leadership

Askrindo predicts that its new digital experiences will have a strong impact on its market share and customer retention rates in the years to come.

Rachmad says, "We're already looking to the future. The next step of our digital transformation will be to build an online workflow for our claims process, which will make it even easier for our customers to engage with us."

He concludes: "As the digital revolution gains pace, companies that have invested in their API capabilities will be in a strong position to take the lead. With the Amplify API Management Platform, we're confident that we have the capabilities we need to delight our customers with secure, frictionless and high-quality services online and on mobile."

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Deliver high-quality, API-driven digital experiences without compromising on security

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