

# InMobi Helps KreditBee Become the Preferred Personal Loan Brand for Consumers

Drives lakhs of loan applications across the salary advance, microloan, and e-commerce loan categories in India

KreditBee is an instant personal loan service provider for self-employed and salaried professionals. It has revolutionized the way Indians can take up instant personal loans by creating a self-service online application that manages the loan process end-to-end by calculating the customer's loan eligibility, accepting the KYC document upload online, verification and disbursing the loan.



## Highlights

*"The partnership with InMobi has maximized revenues while consistently reducing cost of new-user acquisition. The InMobi platform has helped us to not only drive personalized user acquisition at scale but also helped us become one of the biggest FinTech brands in India."*

– Ishan Bose, Chief Marketing Officer, KreditBee

**TOP 5**

Ranked among Top 5  
personal loan apps in India

**3 MN**

Over 3 million app  
installs driven

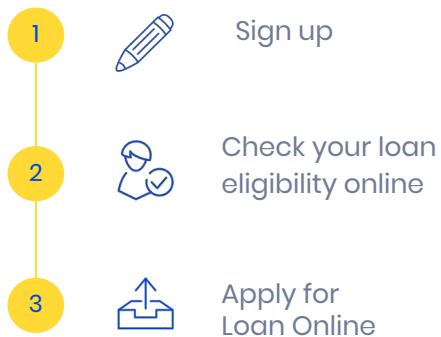
**76%**

76% loan application rate  
from registered users

## The Challenge

In a conventional banking ecosystem, the protocols and paperwork come into picture adding layers of complexity to get the loan approved. To cut down on this chaos and provide instant loans, KreditBee follows a simple 3-step procedure upon which the amount gets credited to your bank account in 15 minutes:

### KreditBee Loan Application Process



As one of the influential disruptive innovators in the Fintech space, KreditBee aimed to achieve the following marketing goals using InMobi's platform:

1. Become the preferred Personal Loan App for consumers in India
2. Target and acquire users with high intent for applying to personal loans
3. Get newly acquired users to sign-up on the app
4. Engage users along the journey to complete the loan application process

## The Solution

InMobi designed a **sequential targeting strategy** for KreditBee that mapped various loan offerings available on their app to different audiences and subsequently delivered personalized nudges to these newly acquired users for guiding them along the loan application journey. The sequential targeting strategy comprised of three parts:



### Top-of-the-funnel Targeting

- Segmented users, based on a thorough user behavior analysis, into people who would apply for a microloan, e-commerce loan, and salary advance
- Targeted business professionals who want to expand their business, shoppers who want to binge shop, and those in need of microloans and salary advances



### Creative Innovation

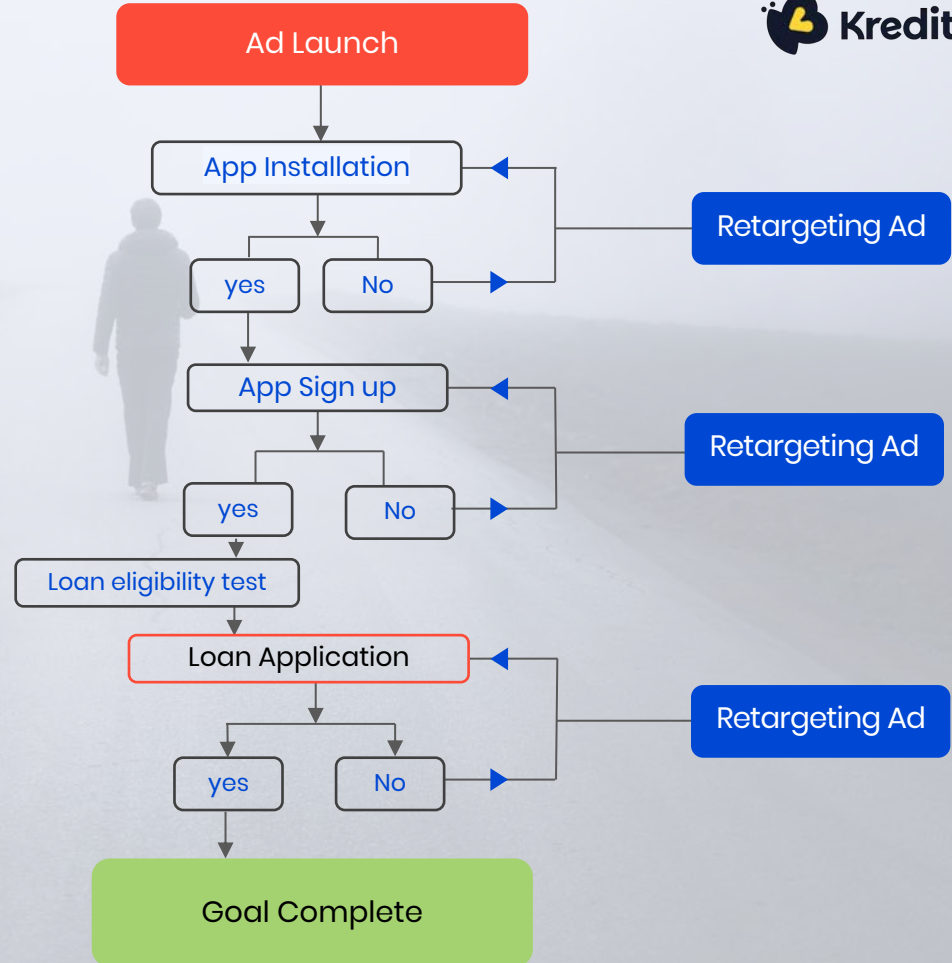
- Launched an exclusive breadth of multi-dimensional ads right from interstitial, banner ads to video ads to target each audience segment
- Customized ads for salaried and self-employed professionals by leveraging machine learning and the touchpoints in their customer journey



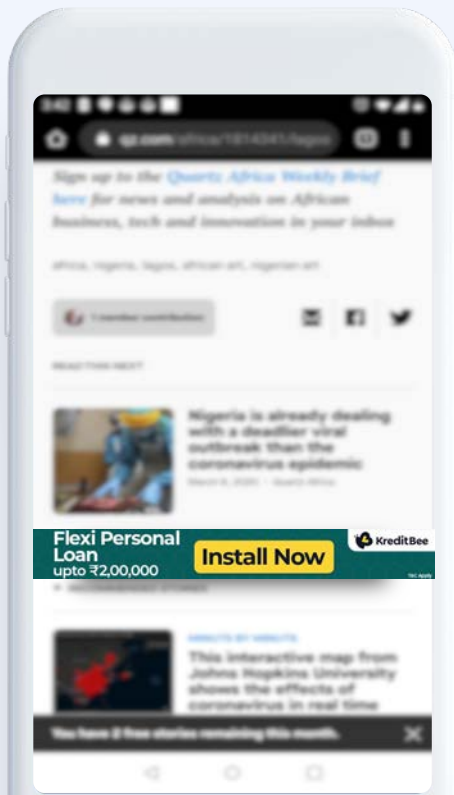
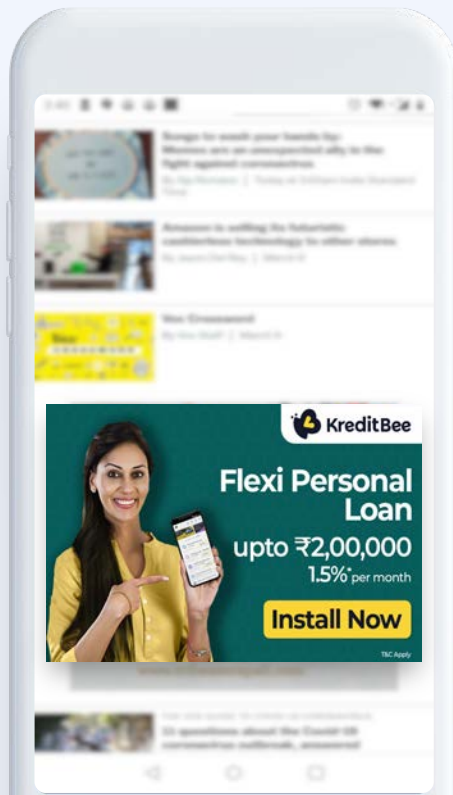
### End-goal optimization

- Created different campaigns for ad installs, sign-ups and loan applications along each journey stage.
- Launched retargeting campaigns to stay on top of the mind of users and to nudge them to complete their loan applications

## The Customer Journey from Ad Launch



## Mobile-first Creative



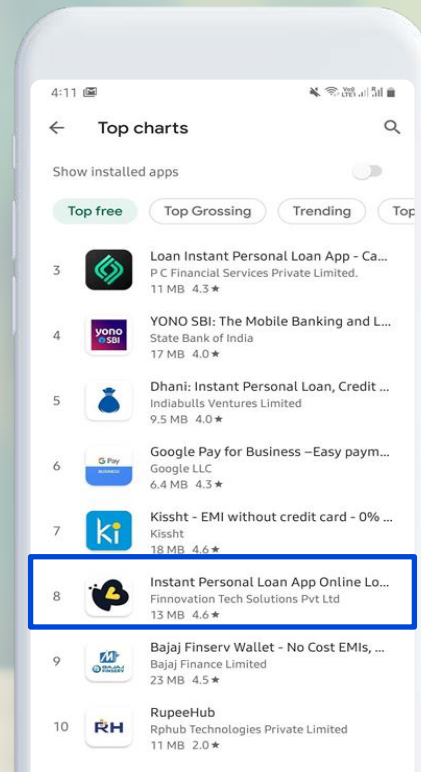


## The Results

InMobi enabled KreditBee to acquire millions of customers and provide them with a seamless *instant-loan application* experience. KreditBee features among the top 5 personal loan apps in India on the Google Playstore.

1. Among top 5 lending apps and top 10 finance apps in India
2. 4X reduction in costs of acquiring a high-quality customer<sup>1</sup>
3. Over 3 million app installs driven
4. Over 300,000 registered users
5. 227,000 loan applications processed
6. 75.6% loan application rate from registered users

<sup>1</sup>These results were delivered for KreditBee on the InMobi platform between March 2019 to January 2020



# InMobi Marketing Cloud



Powered by

**Mobile Intelligence** • **Transparent** • **Always On** • **Integrated**