APPFLIX x n navi

NAVI INDIA CASE STUDY

APPFLIX & CLIENT HANDSHAKE

AppFlix is a **performance-focused mobile user acquisition partner** specializing in **CPA-led growth, with strong expertise in intent-based targeting, journey-level optimization, and fraud-controlled scaling for fintech and consumer apps.**

Navi is a **fast-growing consumer fintech app in India**, **offering UPI payments, loans, investments, and insurance through a single platform**, with a **strong focus** on driving real **user transactions** rather than just **installs**.

The **client partnered** with **AppFlix** to acquire **high-intent users, focusing on first successful transactions as the CPA event**—while **optimizing** the **activation funnel, ensuring clean events, and scaling efficiently across Android and iOS.**

THE CHALLENGE

1 MULTI-STEP ACTIVATION JOURNEY

- CPA event required **completion** of a **multi-step activation journey**
- Funnel stages included **Install → Login → SIM Binding → Bank Linking → First Transaction**
- Each step introduced **drop-offs**, making traffic **quality critical**

2 HIGH COMPETITION FOR FINTECH ATTENTION

- Users had multiple UPI and fintech apps, **leading to app fatigue**
- Generic installs showed **low intent**
- Higher **drop-offs** occurred **post-install**

3 TRUST & PERMISSION BARRIERS

- SIM binding and bank linking required **stable devices and user confidence**
- **Clear expectation setting** was critical for completion
- **Low-quality traffic failed** before transaction completion

4 FRAUD & INVALID TRANSACTION RISK

- Risks included **emulator installs, SIM spoofing, and event manipulation**
- **Fake or reversed transactions** were actively filtered
- Only **clean first transactions** were considered payable

5 CLIENT PAIN POINTS

- **Low Install → First Transaction conversion**
- High wastage from **non-activating users**
- Need for strict **event validation**
- **Zero tolerance** for **fraudulent** transactions

STRATEGY & SOLUTION

1
INTENT-LED AUDIENCE STRATEGY

- Targeted **active UPI users and those with prior payment, lending, or investment app behavior**

- Focused on devices with **stable SIM and banking history**

- **Excluded** users with poor device signals or erratic app behavior

2
EXPECTATION-LED CREATIVE STRATEGY

- Designed creatives to **pre-qualify users**, not just **drive clicks**

- Highlighted simple **UPI payments, secure SIM-based verification, and a trusted financial ecosystem**

- Set clear expectations early to **reduce friction** later in the journey

3
JOURNEY-LEVEL OPTIMIZATION

- Optimized each **funnel step independently based on user intent**

- Applied **clear value, trust-first messaging, and stable device filtering across stages**

- Continuously optimized **traffic based on drop-off points**

14
### CLEAN EVENT & FRAUD CONTROL

- Validated attribution and events using **AppsFlyer and P360 fraud detection**

- **Blocked sub-IDs** with blank installs, no downstream events, or suspicious transaction patterns

- Ensured only **clean, genuine first transactions were accepted**

KPI IMPROVEMENTS

The campaign was optimized for the **primary CPA event**—First Successful Transaction—while tracking **supporting KPIs,** including funnel completion and event cleanliness.

Higher Install →
Login conversion
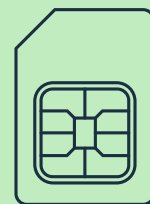
Reduced failures
during SIM binding

Improved Bank Account →
Transaction rate

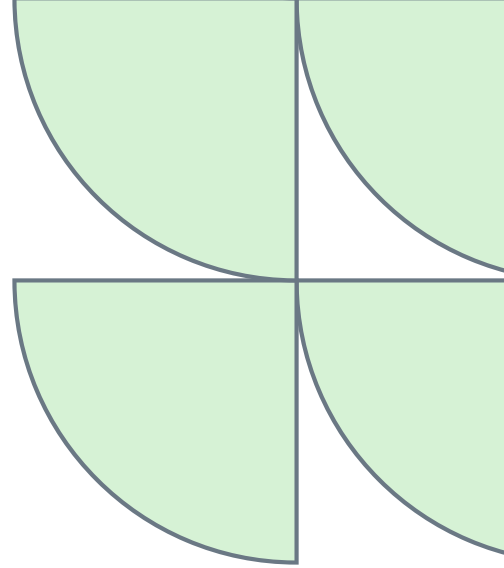**Significant lift** in overall **activation rate**

Stable **CPA** aligned with real usage

Near-**zero invalid** or **reversed transactions**

The focus remained on **activation quality**, not **install volume.**

CONCLUSIONS & RESULTS

Key Result	Outcome
Scaled Transactions	Successfully scaled first successful transactions across India
Validated CPA Events	Delivered only verified, payable CPA events
Fraud Control	Fraud and invalid events kept to a minimum
User Activation	Strong improvement in user activation quality
Client Objectives	Achieved client goals under strict CPA conditions

Final Outcome

By treating **first transaction** as the **true north metric, Appflix helped Navi convert installs into active fintech users**, not just app **downloads**.

This campaign highlighted Appflix's ability to:

✓ Solve deep-funnel activation challenges
✓ Drive real financial usage
✓ Maintain clean, fraud-free CPA delivery
✓ Scale outcome-led fintech growth