



true balance



# Mobavenue Enables True Balance with 16X Growth in Loan Disbursements While Reaching Millions Seeking Credit



## About True Balance

True Balance is a leading financial services platform that provides an easy and accessible way to obtain loans. The platform makes it easy for underserved populations to access credit after cross checking the credit history. True Balance is used by over 80 million users worldwide and has earned its reputation as a trusted and reliable platform in the financial sector. It continues redefining the personal finance paradigm by bridging the gap for a sustainable digital lending ecosystem.

## Brand Objective

The campaign had two primary objectives. First, it aimed to increase the end-funnel metric of loan disbursement, ensuring that funds reached those who needed them most. Secondly, to increase installations of the True Balance app, providing users with a convenient and seamless way to obtain loans. The campaign aimed to make a meaningful impact and deliver tangible results by focusing on these objectives.

## UA Results in a Nutshell



**550+**  
Loan Disbursed from UA in a Month



**62M+**  
Reach in UA



**56K+**  
Installations in UA



**21K+**  
ATS



**16X Growth**  
3 Months - Loan Disbursements from UA

Retargeting	Re-engagement	Re-attribution	Reach	Loan Disbursements
Results in a month	2 Lakh +	12K +	5 Lakh +	1K +



## Our Approach

For the True Balance Campaign, we did a holistic approach by utilizing the following channels:

- **Surge Partners (Affiliate):** By leveraging precise targeting, SurgePartners maximizes affiliate channels to achieve the end-funnel metric of loan disbursements.
- **Surge DSP (Programmatic):** Surge DSP decodes user personas, contributing to gradual performance growth through precise targeting.
- **SMS Campaign:** Acknowledging the unique role of SMS, we capitalized on this channel as part of our comprehensive campaign strategy.
- **ReSurge (Retargeting):** ReSurge plays a crucial role in campaign scalability through effective retargeting.

## Our Strategy

Starting with the campaign, we used a direct app inventory. We targeted the high-intent fintech audience through our DMP—focusing on users of specific smartphone brands like Vivo and Oppo to ensure relevance.

The campaign targeted individuals aged 21-50, aligned with the demographic requiring credit needs. Our criteria included credit scores exceeding 680, emphasizing financial reliability and credibility. Further, implementing A/B testing on cities and pin codes enhanced user quality and app download rates. Thorough analysis and optimization enabled the campaign to target specific geographic areas effectively, maximizing impact and user engagement.

We further refined our targeting by focusing on individuals with a monthly income surpassing 20K, ensuring financial stability. Prioritizing bank account holders, especially those receiving or depositing their salary, enhanced the likelihood of loan approval through True Balance.

This comprehensive approach aimed to maximize campaign effectiveness by aligning with the financial needs and behaviors of the target audience. Mobavenue empowered True Balance to a 16X increase in loan disbursements within three months. The campaign enabled True Balance to successfully expand its reach to millions of credit-seeking Indians, resulting in over 56K installations. The fintech platform witnessed a remarkable re-engagement of more than 2 Lakh users.

Among the 40 partners engaged by True Balance, Mobavenue emerged as one of the top 5. The campaign successfully scaled, reaching a wider audience and achieving the desired objectives of increased app installations and loan disbursements.

### Loan Disbursement

