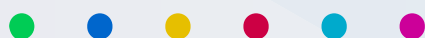


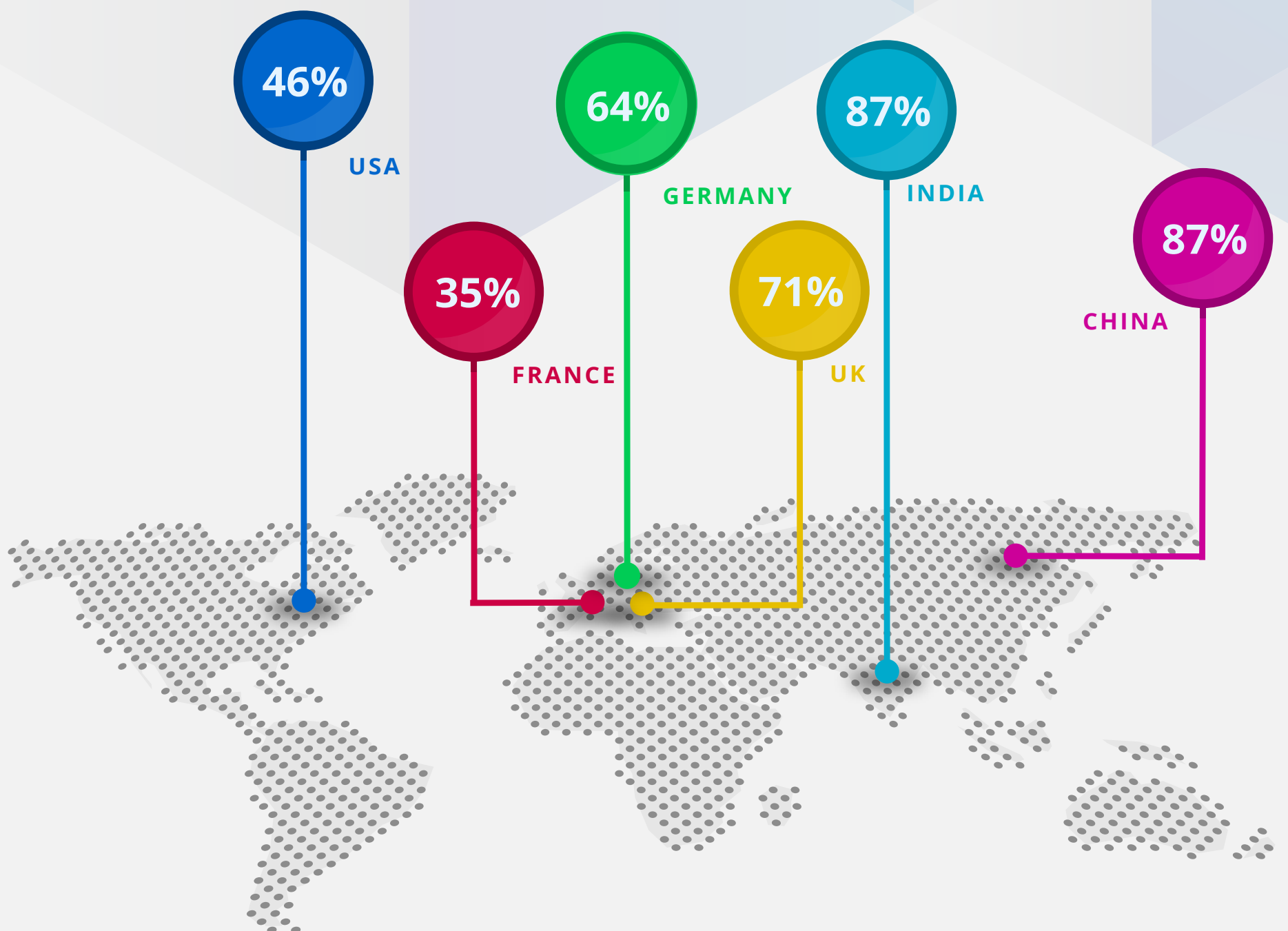
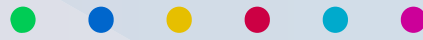
# “SHOW ME THE MONEY!”



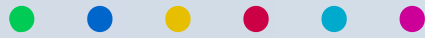
## How to Acquire Users in the Mobile FinTech Apps Revolution



# GLOBAL CONSUMER FINTECH ADOPTION ACROSS MARKETS



## USAGE TRENDS OF FINTECH APP



**2.5**

The average number of finance apps that smartphone users have installed on their phones.



**6 in 10**

Smartphone users prefer using a finance app over a mobile site to check their investments.

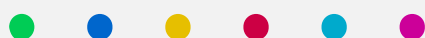


**32%**

Of users return on Day 1, and 15% are still using the app by Day 30



## MOST POPULAR FINTECH APP CATEGORIES



Payments, Mobile Wallets, and Cryptocurrencies



Non-banking financial companies (NBFC)



Insurance



Wealth management



Lending



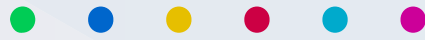
Banking



Trading and Investment

# TOP FINANCE APPS BY DOWNLOAD

(iOS vs Android, as of Dec. 2020, as per Apptopia analysis)



## India I Apps



- 1- Google Pay
- 2- PhonePe
- 3- PayTM
- 4- Yono SBI-Banking
- 5- HDFC Bank



- 1- PhonePe
- 2- Google Pay
- 3- PayTM
- 4- Yono SBI-Banking
- 5- Google Pay Business



## China I Apps



1. Agricultural Bank..
2. UnionPay
3. Industrial and Co..
4. China Construction..
5. Individual Income..



- 1- PayMe
- 2- BNI Mobile Banking
- 3- UCO mPassbook
- 4- CoinFactory Original
- 5- Espresso Discount



## US I Apps



- 1- Cash App
- 2- PayPal: Mobile Cash
- 3- Venmo
- 4- Google Pay
- 5- Robinhood:Investing



- 1- Google Pay
- 2- Cash App
- 3- PayTM
- 4- PayPal Mobile
- 5- Venmo



## UK I Apps



- 1- PayPal
- 2- Barclays
- 3- Monzo-Mobile Banking
- 4- Lloyds Bank
- 5- Halifax Mobile



- 1- PayPal Mobile
- 2- Google Pay
- 3- Barclays
- 4- Lloyds Bank
- 5- Monzo Bank



## Germany I Apps



1. PayPal Mobile Cash
2. S-Push TAN
3. Sparkasse
4. VR-SecureGo
5. Trade Republic



- 1- PayPal Mobile
- 2- Mobile Bezahlen
- 3- S-Push TAN
- 4- Sparkasse
- 5- Digitale Karten



## France I Apps

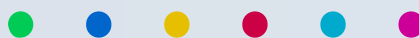


- 1- PayPal:Mobile Cash
- 2- Ma Banque
- 3- Lydia
- 4- Banxo
- 5- La Banque Postale



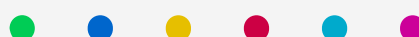
- 1- PayPal Mobile Case
- 2- Banque
- 3- Ma Banque
- 4- Paylib
- 5- La Banque Postale

## WHAT IS DRIVING FINTECH GROWTH



- Mobile-first approach to digital payments
- Preference to use digital payments over cash due to hygiene concerns from COVID-19
- Increased usage of apps like eCommerce, grocery, food, and hyperlocal delivery have empowered finance apps as the underlying payment infrastructure
- Awareness of consumers to use apps for wealth management
- Maturity of payment infrastructure and regulatory support
- Government push for digital payments & building the underlying infrastructure (like India's UPI solution)

## KEY CHALLENGES FOR FINTECH APPS



Acquiring a niche target audience interested in finance, investments, etc.



Driving post-install in-app metrics such as signups, transactions.

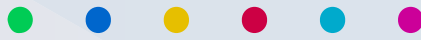


User engagement and retention.



Certain categories are dependent on seasonality when people are more inclined to invest.

## HOW MAAS CAN HELP TO ADDRESS THESE CHALLENGES FOR EFFECTIVE USER ACQUISITION



Unified audience platform for mobile user growth for scale, complete transparency and premium placement.



Mobile-focused performance DSP connected to programmatic exchanges, SDK networks, direct publishers.



Reach multiple users across diversified channels: direct publishers, OEM recommendations, programmatic exchanges.



Intelligent targeting through mDMP tool for targeting using probabilistic data to create specific FinTech-savvy audiences.



Unified dashboard, real-time reporting and actionable insights for hassle-free campaign optimization with a full-funnel view of all metrics.



Higher transparency and fraud mitigation with our ML-based fraud detection tool mFaaS that to drive real ROAS.

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### Sources:

EY Global FinTech Adoption Index 2019

Apptopia

The Mobile Finance Report 2019, App Annie/Adjust

<https://www.thinkwithgoogle.com/marketing-strategies/app-and-mobile/average-number-of-finance-apps-on-smart-phones/>