

# India's dhani Saves Up To 20% Of Marketing Budget By Leveraging Protect360





A one-stop app offering digital healthcare and transactional finance products Provides Online Doctor Consultations, Discounted Medicines, Instant Credit, Payments, Rewards & more

## **60M**

Total installs (3rd most installed Business App)

20M+

Wallet customers

8.5M+

MAU

### **Background**

Mumbai-based dhani is a one-stop app offering financial and healthcare solutions. With its traditional reputation as an instant and affordable loan provider, dhani has made access to financial services easier than ever before, adding services like payments, cards, credit lines, stockbroking, and insurance to its offerings. dhani's healthcare service, too, is on its way to make healthcare more easily accessible. dhani connects its customers with doctors across specialties over instant video calls and delivers medicines with heavy discounts to one's doorstep within 60 minutes.

Founded in 2017 by dhani Services Ltd. as a personal finance business, dhani has racked up over 60 million installs. Twenty five million of its users were acquired through its mobile app.



## Challenge

In light of the growing number of malicious actors siphoning marketing budgets in the India market, dhani's marketing performance team looked for ways to safeguard their Cost per Install (CPI) and Cost per Action (CPA) campaigns.

To establish a baseline for comparing CPI and CPA campaign performances, dhani's team conducted an in-depth analysis by reviewing a specific time period to ensure that their media investments could deliver the highest possible ROI. During its test period, the volume of clicks skyrocketed, producing installs that underperformed internal benchmarks. The low click to install conversion rates alerted dhani about the type of malicious activity driven by certain media sources and the quality and number of installs they generated.

This rise in installs may be partially due to click flooding, a tactic that hijacks organic user journeys and makes those users appear to be acquired through paid media. dhani realized that these organic installs were, in fact, obtained through word of mouth or organic search traffic, and paying for them would have been an inefficient use of funds.





"Adding the Protect360 suite to our marketing practices has dynamically improved how we work. It practically pays for itself both in saved revenues and added precision of reporting, enabling us to focus on actual marketing endeavors.



**Ankit Banga**Head of Marketing, dhani

#### **Solution**

dhani's preemptive use of AppsFlyer's Protect360 as a solution to maximize their CPI and CPA campaigns' performance yielded terrific results. With Protect360, dhani could seamlessly detect and block all click flooding attempts in real-time. Protect360 reported media partners and sources associated with click flooding activity using in-depth data analyses such as CTIT rates and multi-touch contribution rates.

dhani utilized Protect360's in-depth data as they set out to mitigate any suspicious activity. dhani's marketing team used Protect360 as their measurement benchmark as they assessed each media source's performance and cut ties with those who did not comply with their exacting standards.

Through Protect360's Anomaly insights charts, dhani investigated partner performance based on Click to Install Time (CTIT) rates. These charts helped highlight abnormal CTIT rates by comparing each media partner activity with dhani's standard app baseline.

Making Protect360 reviews a daily habit has helped dhani significantly to optimize marketing budgets and maximize campaign results.



"AppsFlyer offers a whole host of salient features to help marketers around the world run their campaigns effortlessly. For us, Protect360 has proved to be the lynchpin in providing a sanity check on our data, thereby helping us constantly improve traffic sources and increase ROI. The granularity at which the data is available to marketers is unrivaled and helps us through thorough reconciliation with our partners."



**Vishant Krishnan**Digital Performance Lead, dhani

#### **Outcome**

In H2 2020 alone, Protect360 has helped dhani save 34% of unproductive installs in real-time, with an additional 2% of unproductive installs identified post-attribution. Furthermore, 7.3 million in-app events that came from these irrelevant installs were also identified and blocked

Blocking the attribution for 345,000 unproductive payable events (CPA) across six months saved the team an estimated \$246,000.

Once detected and blocked, these budgets were directed to sources that would enhance value for dhani.