CUSTOMER STORIES

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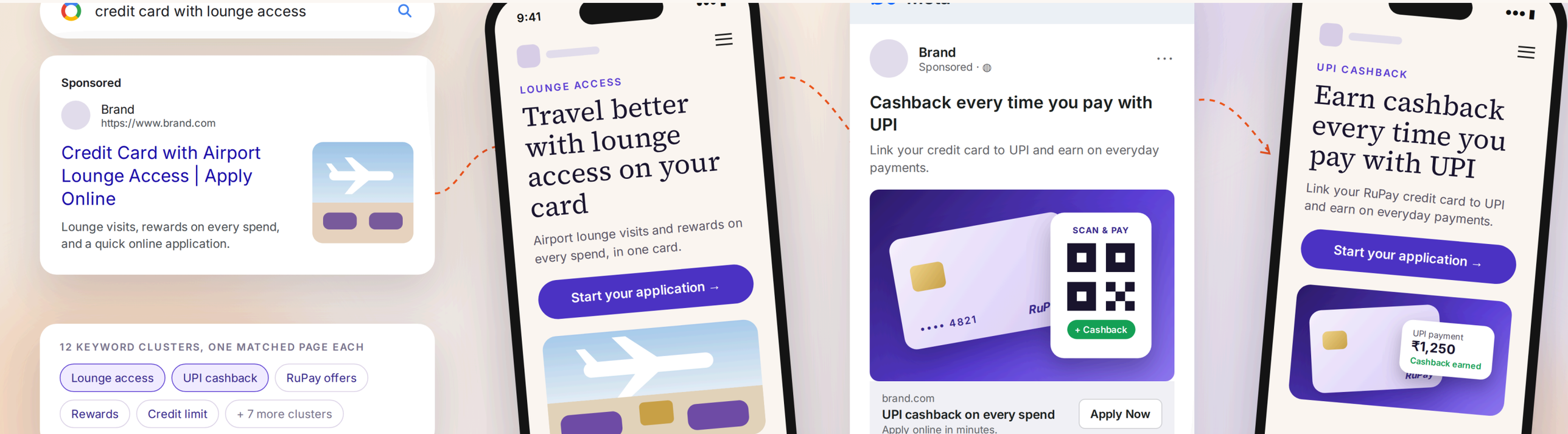
HOW A LEADING INDIAN SUPER APP TURNED AD CLICKS INTO MATCHED FINANCIAL EXPERIENCES



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↑22%

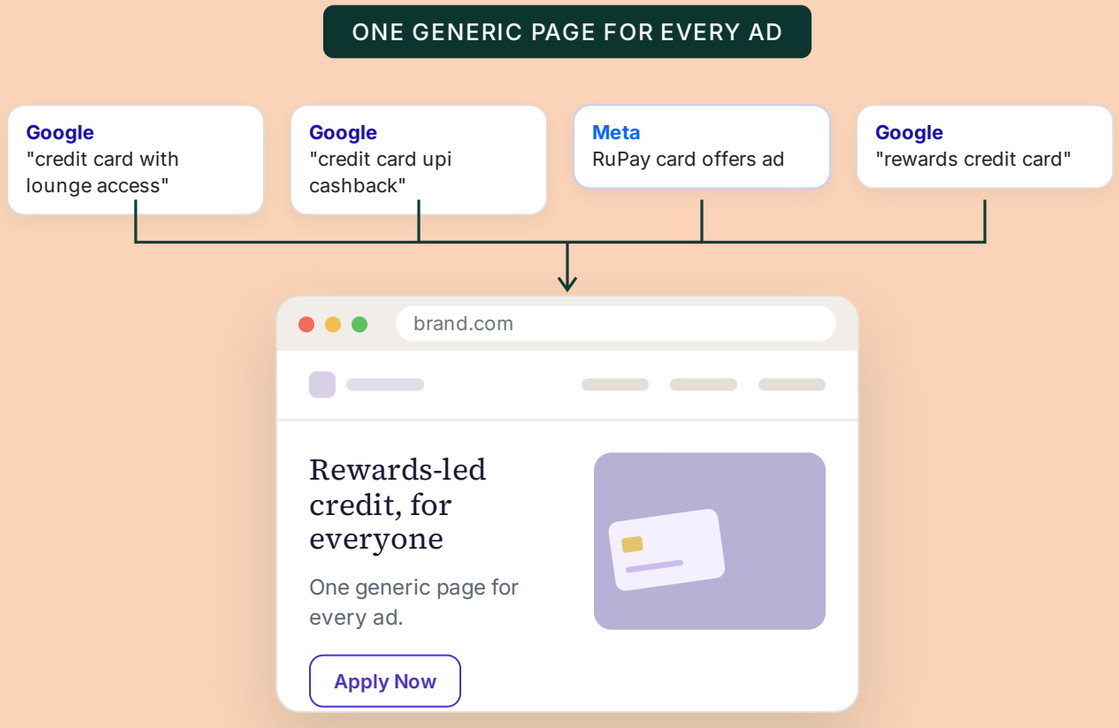
APPLICATION START RATIO

More qualified applications from the same spend, across 12 keyword clusters.

→ **The gap:** Every ad was targeted, but every click landed on the same generic page.

→ **How Fibr AI helped:** Matched every keyword cluster to its own experience, 180+ variants live in four days.

→ **The result:** 22% more application starts, with every cluster beating the control.





The company, at a glance.

A top-10 Indian consumer super app backed by one of the country's most trusted conglomerates, offering rewards-led credit products and seamless financial experiences for everyday consumers, at a scale where even marginal conversion gains move the bottom line.

FOUNDED	2019
INDUSTRY	Digital Financial Services
EMPLOYEES	775+
GEOGRAPHY	Pan-India
USE CASE	Landing page personalization for paid search and social

SCALE OF OPERATIONS

140M+
Loyalty program members

1.5M+
Co-branded credit cardholders

20M+
Transacting customers (FY24)

₹37,355 Cr
GMV (FY24)

THE CAMPAIGN IN FOCUS

Paid campaigns on Google and Meta targeting product-aware buyers through features and benefits keywords: rewards structures, credit limits, lounge access, UPI cashback and RuPay-linked offers. Each keyword represented a different moment in the decision.

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Every ad carried intent.
The page that received it didn't.

A DIFFERENT MOMENT IN EVERY KEYWORD

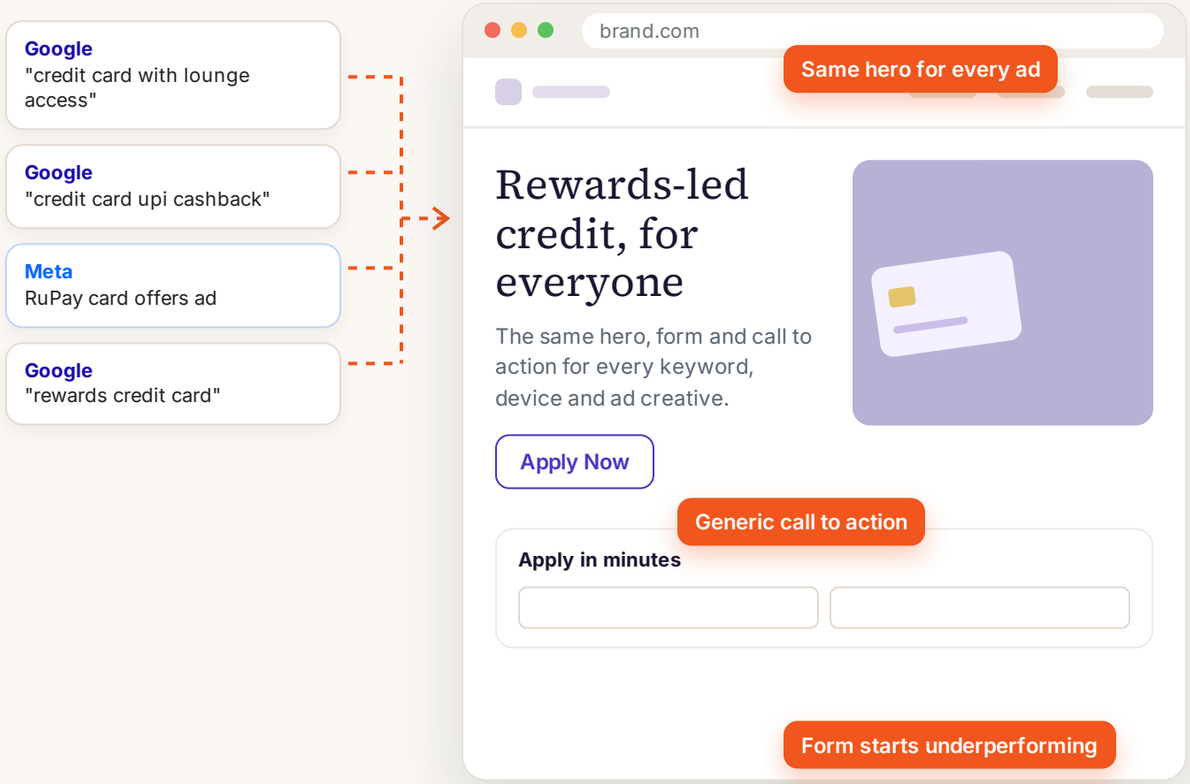
Someone searching for lounge benefits isn't the buyer searching for UPI cashback, and neither is someone comparing RuPay card options.

THE SAME PAGE FOR ALL OF THEM

Regardless of keyword, device or ad creative: the same hero, the same form, the same generic call to action.

THE COST OF THE MISMATCH

Form start ratios underperformed what the campaigns deserved. At this scale, a small gain at the top of the funnel has an outsized impact at the bottom.



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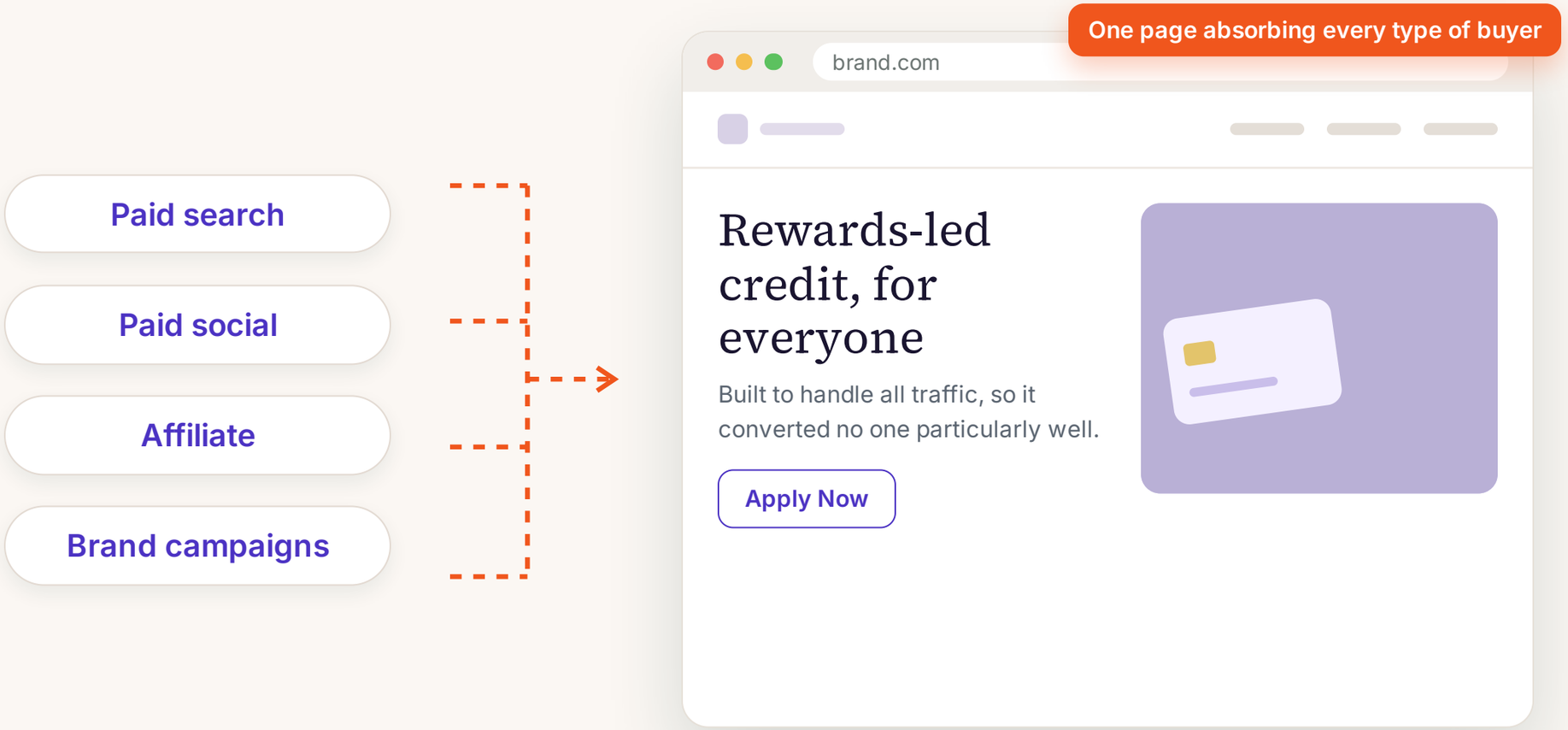
One page absorbing every type of buyer.
Built for everyone, it converted no one particularly well.



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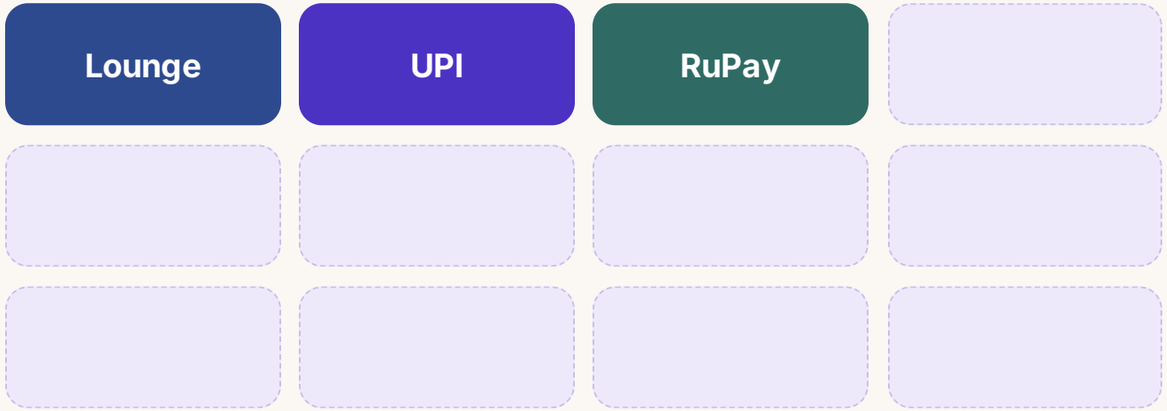
180 variants. 12 clusters.
Every keyword accounted for.

12 KEYWORD CLUSTERS · ONE MATCHED VARIANT EACH



180
Variants

12
Clusters

100%
Of keywords accounted for

FOUR SIGNALS ALREADY IN EVERY CAMPAIGN

KEYWORD INTENT
Grouped into 12 thematic clusters

DEVICE TYPE
Mobile and desktop matched separately

AD ASSETS
The creative that earned the click

BRAND GUIDELINES
The brand’s own creative rules

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180 experiences, four days from brief to live, reviewed in one linked sheet.

Variant mapping · linked sheet

Cluster	Keyword	Original copy	New copy	Status
Lounge	credit card with lounge access	Rewards on every spend	Lounge access on every trip	✓ Approved
UPI	credit card upi cashback	Rewards on every spend	Cashback every time you pay with UPI	✓ Approved
RuPay	rupay credit card offers	Rewards on every spend	RuPay offers, front and center	✓ Approved

+ more rows across all 12 clusters

4 days

Brief to live

1 script

Plus one bot whitelist, the only engineering

0 tickets

For building the experiences

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Every screen after the click carried the context of the ad that started it, right down to the graphics.

BEFORE: ONE IMAGE-BASED BANNER, TEXT INSIDE THE GRAPHIC

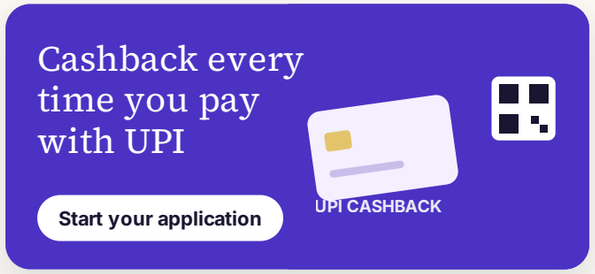


AFTER: THE TEXT AND THE GRAPHIC BOTH MATCHED TO THE AD

Google
"credit card with lounge access"



Google
"credit card upi cashback"



Meta
RuPay card offers ad



Consistent uplift across every cluster.

Personalized experiences against the original generic page, in two controlled phases.

APPLICATION START RATIO

↑22%

The primary metric, with the clearest downstream impact on the bottom funnel.

CREDIT CARDS ISSUED

↑20%

More cards issued, reflecting stronger customer acquisition.

CLICK RATE ON PAGE

↑14%

More visitors clicking through to the next step.

BOUNCE RATE

↓5%

Fewer visitors leaving without engaging.

Two controlled phases

Phase 1 · 25 to 31 May
80% holdout



Phase 2 · from 1 June
50% holdout



12 / 12

Keyword clusters with positive uplift. None underperformed the control.

What's next: annual collaboration confirmed. The program scales.

What this teaches us about performance marketing for financial products.

INSIGHT 01

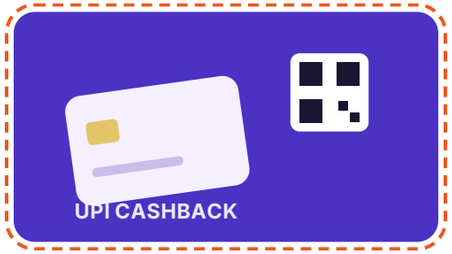
Application intent is not uniform, and a page that treats it as such pays for it.



A buyer searching for lounge benefits is not the buyer searching for UPI cashback. Treating them identically is a conversion tax, and at 20 million+ transacting customers it compounds quickly.

INSIGHT 02

Personalization has to reach the visual layer, not just the copy.



The landing pages were built almost entirely from images, with text inside the graphics. Personalizing the graphics as well as the text reached what visitors actually see.

INSIGHT 03

Speed without engineering is a strategic advantage.

180 pages

4 days

1 script tag

1 bot whitelist

The only engineering was clearing a technical blocker, not building the experiences. For a growth team managing campaign velocity, that changes what's possible in a quarter.

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Turn your URLs into infinite web experiences

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