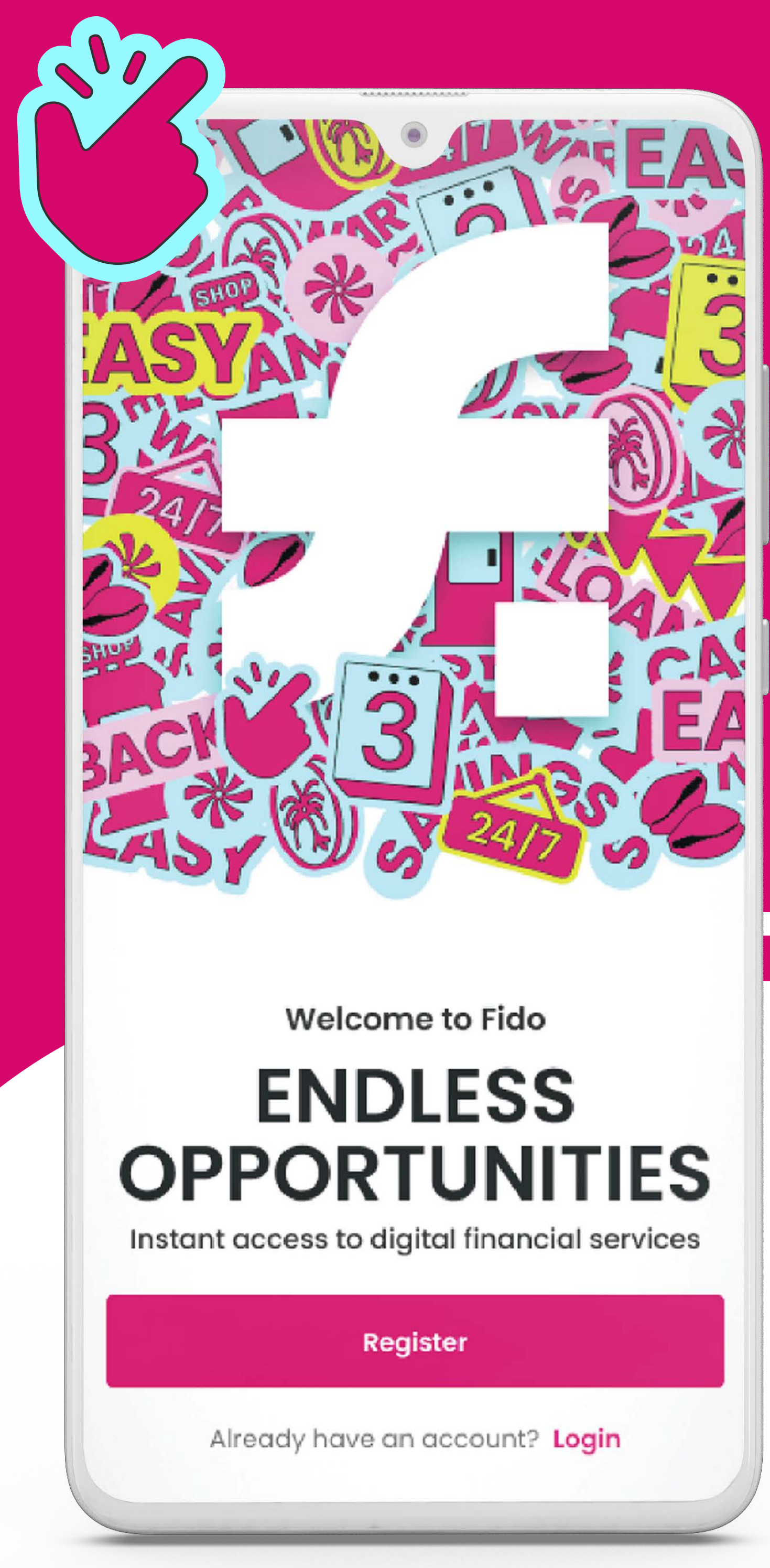


FIDO

Appnext is Helping Fido

On it's Way to Becoming Ghana's Leading Finance App

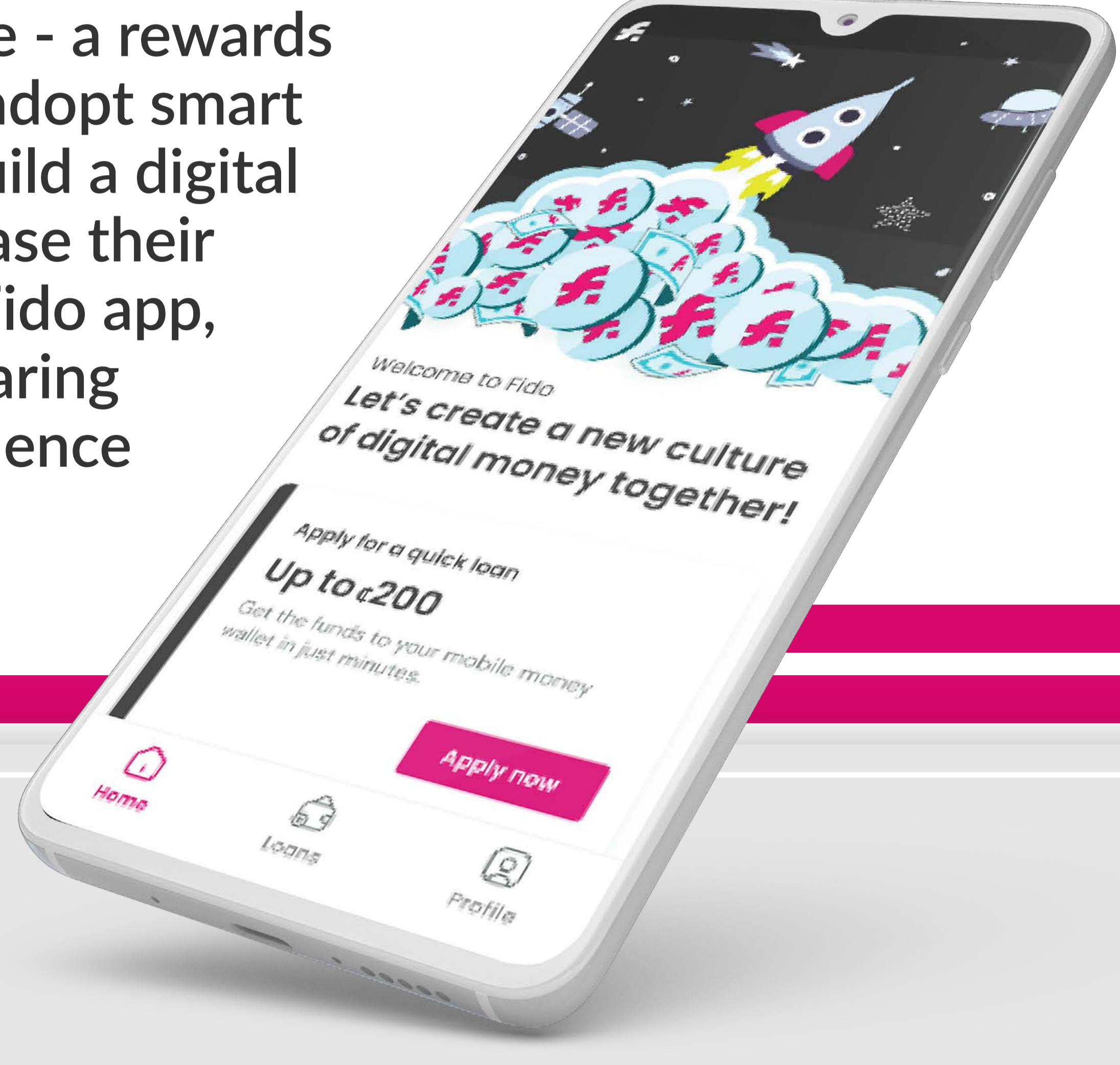


About Fido

Fido wants to empower individuals and entrepreneurs in Ghana to take charge of their future by providing financial services that are inclusive, instant, and easily accessible through its innovative digital products.

Fido's independent financial platform is able to make instant credit decisions - even for customers with no financial track record - based on unique machine learning risk models.

Fido has also introduced the Fido Score - a rewards system that encourages customers to adopt smart financial habits and enables them to build a digital financial identity. Customers can increase their score as they complete actions in the Fido app, such as repaying loans on time, and sharing personal information like proof of residence or proof of employment.

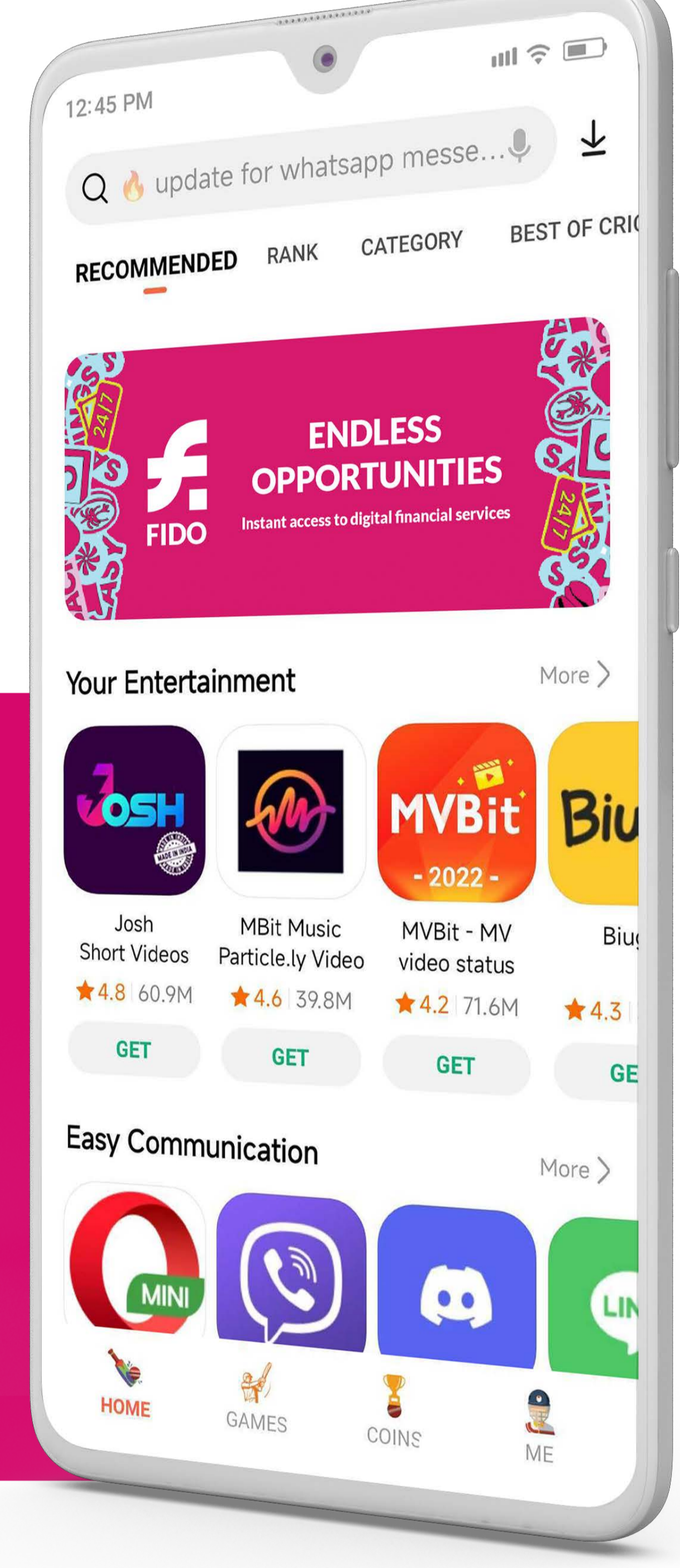
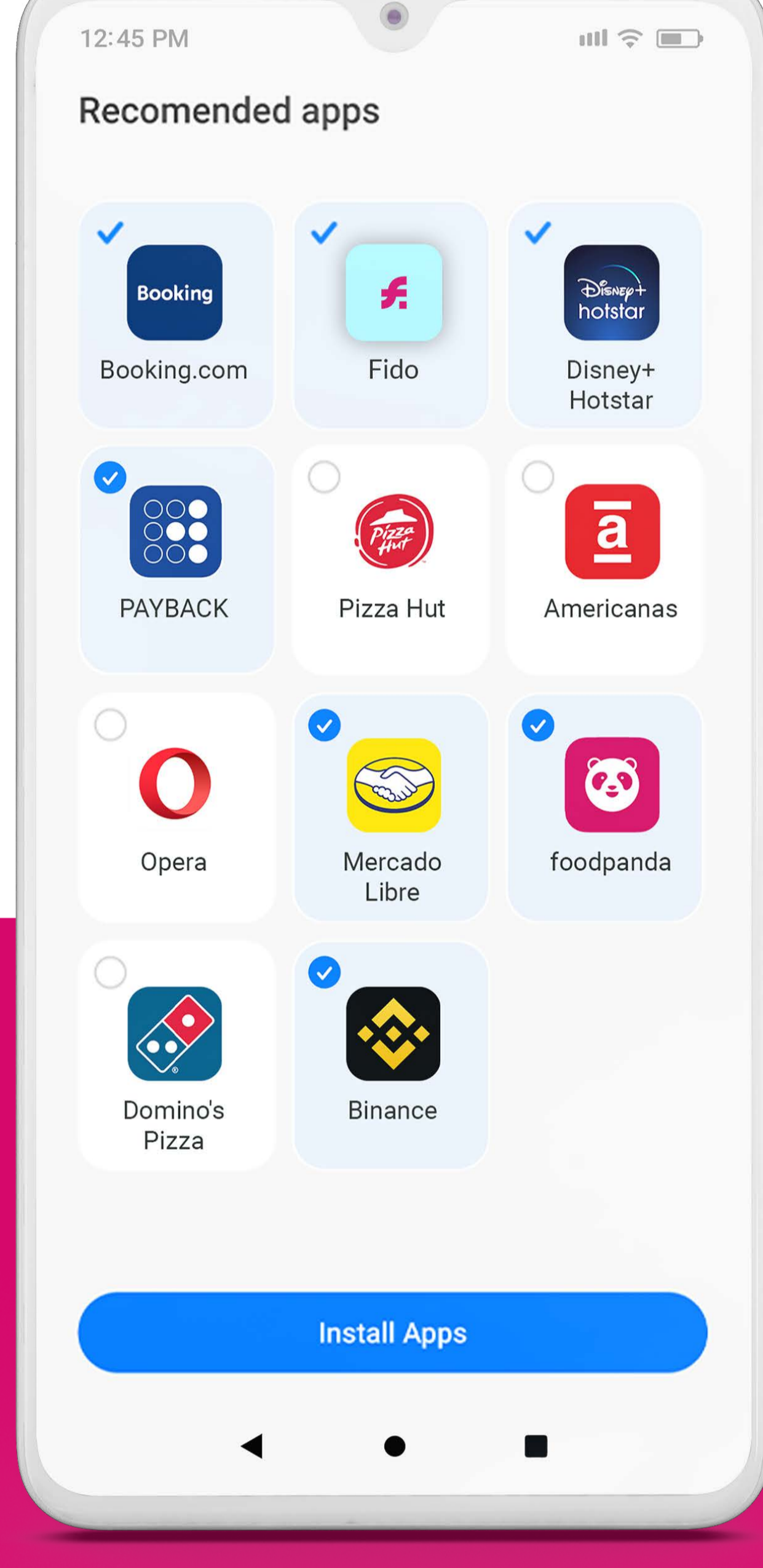
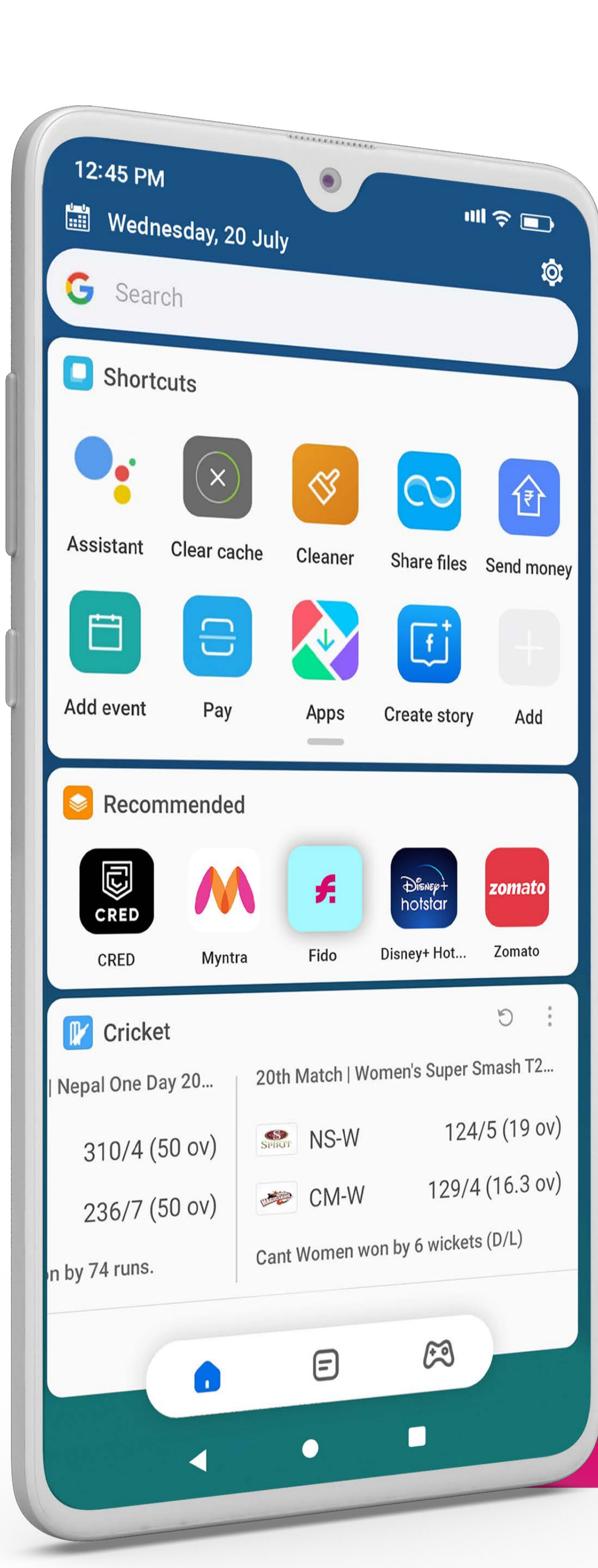


The Challenge

- Achieve user growth goals by increasing app installs and getting more loan applications.
- Reach out to Fido's target audience of Android phone users in Ghana aged 18+

Key Considerations for Appnext

Fido wanted the Appnext campaign to address the fact that the decision to install and sign up for an investment app is both a practical and emotional one: practical, because a person will probably do some research before making a decision on which to choose, meaning that you need to convey the key features and benefits; and emotional, because for many people investing is driven by something timely like a work bonus or raise, or a sense of not wanting to miss out on an investment opportunity.



The Results



Digital acquisitions for new credit app hugely increased



40% lower CPA than industry benchmark



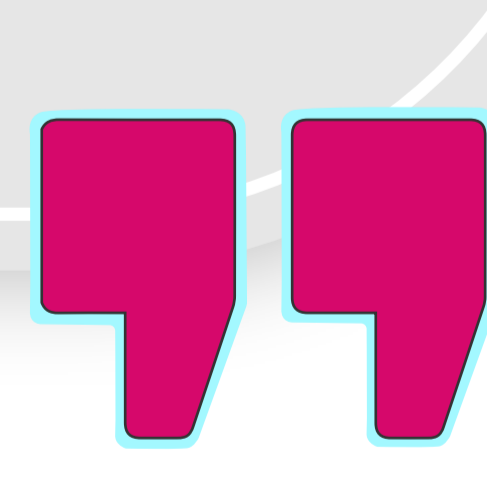
Successfully targeted and converted high value audiences



Appnext helped us to find quality traffic in Ghana and to diversify our traffic acquisition. The platform is easy to use and we managed to reach our goals.



Mickael Flak
Growth Manager



Why Appnext Works?

- Exclusive app discovery platform ●

Appnext is the fastest-growing and largest independent mobile discovery platform in emerging markets, offering the only recommendation engine on the market encompassing both in-app and on-device discovery. The Appnext discovery platform powers 7B daily app recommendations via 20+ interactions along users' daily mobile journey.

- Patented 'Timeline' behavior-driven technology ●

Appnext's patented behavioral analytics technology, 'Timeline', is uniquely capable of predicting the app users are likely to need next. This innovative solution means app developers and marketers can seamlessly engage with users directly on their smartphones through personalized, contextual recommendations.

- Unique and accessible device level placements ●

Appnext has partnered with leading OEMs who have integrated our unique recommendation engine directly into their devices. Through these partnerships, companies like Fido can achieve user engagement from the moment the consumer opens their device for the first time and throughout their daily mobile journey.