

Driving outcomes, not just installs

How did Fibe drive a 173% surge in loan disbursals?



Newton is a performance-driven, AI-powered growth lab for iOS-delivering end-to-end app growth through its advanced unified tech stack and expert Managed Services, built for success on the App Store.



Fibe (formerly EarlySalary) is a digital lending platform focused on making credit fast, simple, and accessible. It offers personal loans and flexible payment solutions tailored for young professionals. The brand stands for smart, hassle-free financial empowerment.

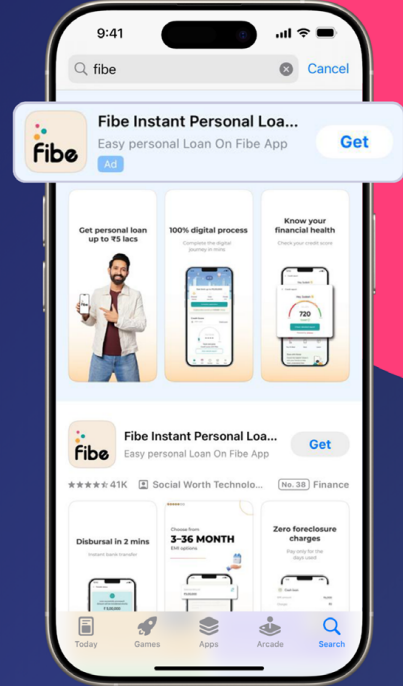
Key Objective:

Fibe aimed to build a stronger acquisition engine by focusing on quality over volume, acquiring users with higher eligibility, reliable repayment behavior, and stronger lifetime value. With iOS audiences demonstrating superior creditworthiness and intent, they became the priority growth segment. To systematically capture this base, Fibe partnered with Newton to execute a full-funnel strategy. The core objective: the goal was clear, capture demand in high-intent moments, maximize in-app conversions, and reduce acquisition costs for scalable growth.

Newton's Approach for Fibe

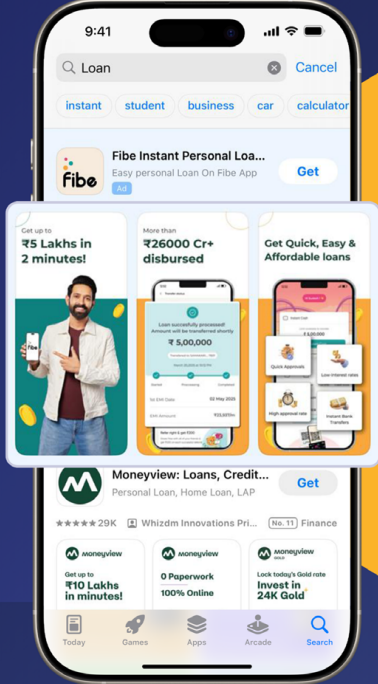
From clicks to credit: where Apple Ads meet disbursal goals

- Newton's **Telescope platform** identified high-intent generic, branded, and competitor keywords, enabling smarter targeting
- The identified keywords were segregated as **high-performing terms** over broad brand keywords, securing 100% share of voice for queries like "fibe loan" and "fibe personal loan."
- The platform also surfaced **seasonal (e.g., Holi) and competitor keywords**, which were aligned with custom product pages to match user intent and Fibe's strengths, driving stronger conversions
- Through **rule-based automation**, Cost Per Taps were dynamically optimized, maximizing high-converting traffic while keeping CAC under control
- By **integrating Apple Ads with ASO**, Newton directed traffic into intent-driven custom product pages, delivering a 57.8% lift in TTR and new downloads



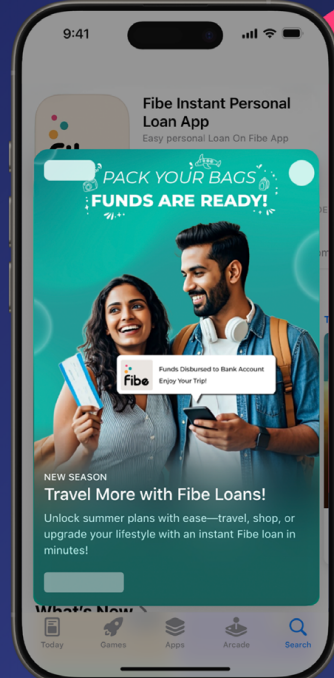
Tailored pages, tangible results: Custom product pages that cut CAC

- Utilized **Newton's OpticksAI** to create custom product pages across festive, seasonal, and competitor campaigns, aligning metadata, category trends, and brand inputs to **deliver high-performing variants**
- A precise creative alignment in generic campaigns, ensured **relevance and resonance** with user search intent
- This approach resulted in **higher TTR and reduced CAC**, proving the impact of intelligent creative optimization



ASO in action: Smarter discovery through keywords, events & creatives

- **Keyword Strategy**
Prioritized high-TTR keywords like "instant loan" and "personal loan", leading to a 20%+ uplift in organic keyword rankings
- **Metadata Optimization**
Refined metadata fields to align with trending queries and improve discoverability
- **Creative Testing**
Enabled rapid A/B testing and ongoing creative refreshes in icons etc , powered by continuous ASO insights
- **Event-Based Promotions**
 - ▶ Ran a range of in-app events, eg: Summer campaign (May 13–31, 2025) with seasonal visuals and messaging, driving a +15% lift in impressions and +7% redownloads
 - ▶ Festive, salary-week, and feature launch events were also strategically timed to boost organic traffic and reactivation



Key Performance Highlights

↑ **173%**

Increase in loan disbursals

↑ **50%**

Lift in Tap-Through Rate (TTR)

↓ **36%**

Reduction in Customer Acquisition Cost (CAC)

↑ **75%**

Increase in organic installs



"Working with Newton has been smooth and impactful. Their team quickly understood our growth goals and moved fast, especially during peak periods. Their Apple Ads, custom product pages, and ASO strategies helped drive not just better conversions, but a clear uplift in in-app purchases as well. We saw strong results, thanks to their proactive and collaborative approach."



SUDHANSHU BHATIA
AVP Performance Marketing

Summing it up

Fibe combined Apple Ads, custom product pages, and ASO into a high-performance growth engine powered by Newton's platform capabilities like Telescope. Strategic use of high-intent keywords and themed custom product pages improved user targeting and campaign efficiency. Seasonal and competitor-led campaigns unlocked deeper engagement, while smart automation enabled faster, more effective optimization. The result: high-intent installs, higher conversions, and scalable loan disbursals.

Get Started Now!