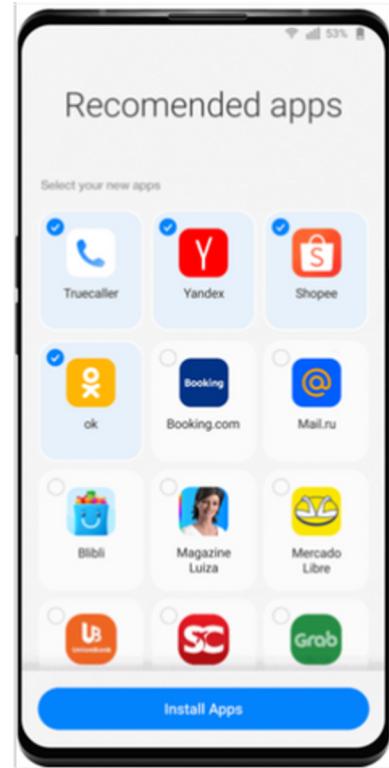


# APP DISCOVERY FOR BANKS & FINTECHS:

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## DRIVING ADOPTION, TRUST & LONG-TERM USAGE



## THE DIGITAL ADOPTION CHALLENGE

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Despite heavy investment in digital platforms, many banks struggle with sustained app adoption. Industry data indicates that while over 70% of bank customers download a mobile app, fewer than 40% become monthly active users beyond the first 60 days.

This adoption gap highlights the need for acquisition channels that prioritize trust, relevance, and long-term engagement rather than volume alone. Banks and fintechs invest heavily in digital platforms, yet user adoption and active usage remain persistent challenges. Trust, security perception, and user education play a critical role in app success.

## WHY TRUST IS CENTRAL TO FINANCIAL APPS

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Unlike entertainment or lifestyle apps, financial applications require a high degree of credibility. Users are more likely to install and retain apps that are discovered within trusted environments.

## OEM ENVIRONMENTS AS TRUSTED DIGITAL REAL ESTATE

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Consumer research consistently shows that users are 30–50% more likely to trust app recommendations presented within system or manufacturer-controlled environments compared to third-party ads. This trust directly impacts install confidence, permission acceptance, and continued usage—critical factors for financial applications. OEM-controlled discovery surfaces provide brand-safe, secure environments aligned with regulatory and compliance expectations. This makes them particularly suitable for BFSI institutions.

## KEY USE CASES

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- Driving official app installs
- Encouraging feature adoption
- Re-engaging dormant users

## COMPLIANCE & BRAND SAFETY

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OEM discovery avoids unsafe content adjacency and uncontrolled placements. Combined with verified attribution, it supports governance and audit requirements.

## COMMERCIAL MODEL

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Campaigns operate on a cost-per-install or cost-per-conversion basis, ensuring predictable acquisition costs and measurable outcomes.

## WHY BANKS CHOOSE CARBONDYNE

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Carbondyne provides curated OEM access, managed execution, and transparent measurement, enabling banks and fintechs to scale digital adoption with confidence.

**Commercial Model** For BFSI institutions, CarbonDyne offers a predictable CPI or conversion-based pricing model. Costs are incurred only after independent verification, supporting procurement control, audit requirements, and ROI-driven decision-making. CarbonDyne provides curated OEM access, managed execution, and transparent measurement, enabling banks and fintechs to scale digital adoption with confidence.

## END OF SERIES

## CARBODYNE OVERVIEW

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Carbonyne is a technology-driven digital infrastructure company enabling growth across app discovery, digital commerce, connectivity, and sustainability solutions. The company builds and operates platforms that help enterprises, banks, fintechs, telcos, and digital brands scale adoption, engagement, and monetization across emerging and global markets.

With operations across the UK, Asia, and emerging markets, Carbonyne combines partner-powered technology, managed execution, and performance-led commercial models to deliver measurable, compliant, and scalable outcomes.

## GET IN TOUCH

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