

WHITE PAPER SERIES | MP-02

# THE BUSINESS CASE FOR MMPS IN BANKING & FINTECH APPS

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## EXECUTIVE SUMMARY

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Banking and fintech apps face higher trust, compliance, and lifecycle challenges than most consumer apps. Measuring installs alone is meaningless; success depends on activation, funded accounts, transactions, and long-term usage. An MMP enables banks and fintechs to measure what truly matters—securely and compliantly.

## UNIQUE CHALLENGES IN FINANCIAL APPS

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- Long onboarding and KYC funnels
- Multiple conversion milestones
- High fraud and incentive abuse risk
- Strict compliance and privacy requirements
- Need for trust-driven acquisition

## WHY TRADITIONAL ANALYTICS FALL SHORT

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- Basic analytics tools track in-app behavior but cannot:
- Attribute funded accounts to acquisition sources
- Measure OEM, paid, organic, and owned channels together
- Prevent install fraud and manipulation
- Normalize data across agencies and partners

## HOW AN MMP SOLVES THIS

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An MMP enables:

- Attribution from install → registration → funding → transaction
- Clear CPI vs CPA vs LTV reporting
- OEM and system-level discovery measurement
- Independent, auditable performance data

## STRATEGIC BENEFITS FOR BANKS

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- Confidence in digital acquisition ROI
- Protection from fraud and incentive abuse
- Better regulatory reporting and audit readiness
- Smarter long-term customer acquisition strategies

## KEY TAKEAWAY

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For financial apps, an MMP is a **risk-management and growth platform**, not just a marketing tool.

## 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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