



# LinkAja Grows Customer Base by 20% with Protect360, while Slashing Ad Spend

CATEGORY  
FinTech

HEADQUARTERS  
Jakarta, Indonesia

Faced with rising levels of fraud in Indonesia’s emerging E-wallet market, LinkAja turned to Protect360 to improve the quality of the media partners they work with. This measure not only optimized ad spend, it also increased the quality of engagements.

## EXECUTIVE SUMMARY

To combat the sharp rise in fraudulent installs, LinkAja’s marketing team leveraged AppsFlyer's Protect360 fraud solution to safeguard the integrity of its online marketing campaigns. Protect360, with its powerful and dynamic anti-fraud tools, was able to help LinkAja achieve their marketing and business goals, not only increasing their customer base, but also optimizing ad spend at the same time.



**15%**

Saved on Ad Spend

**75%**

Reduction in Number of Media Sources Used

**20%**

Growth in User Base

**30%**

Increase in Quality Users Action



## BACKGROUND

LinkAja is projected as the national champion in digital wallet, owned by the 10 largest and most influential Indonesian SOEs. The brand focuses on daily essential payments and purchases, telco products, bill payments, public transport, gas station, financial services and donations, prioritizing the convenience, comfort, and security of transactions. LinkAja has transformed the way in which Indonesians manage their money.

Partnering with **400,000** merchants nationwide, in the world's second-largest cash-based economy, LinkAja pioneered also a sharia-compliant feature on its e-money service.

Since its start in mid-June of 2019 and out of 40 million registered users, **its active user base has grown by 300% with a four-fold increase in engagements**. A backed state-owned enterprise, this e-wallet startup is now leading the way for a new class of digital natives, while still growing its customer base nationwide.

## CHALLENGE

**Having built up a strong portfolio of use cases over the course of the last year, LinkAja—as a new player—needed to massively scale up its user base. The focus was therefore on mass quality acquisitions: that is, acquiring real users, rather than simply aiming for high install volumes, while maximizing return on advertising spend.**

In order to achieve this, LinkAja needed to work with multiple partners. However, this task was compounded by a massive fraud challenge: a number of ad networks they were partnered with were inadvertently driving fraudulent traffic (mostly Install Hijacking, Click Flooding and Bots) to their app, heavily impacting acquisition performance. LinkAja therefore had to determine how to minimize the number of fraudulent installs while acquiring real users.

The logo for LinkAja! is displayed in white text on a red background. The text 'Link' is on the top line and 'Aja!' is on the bottom line, with a white swoosh underline under 'Aja!'.

## SOLUTION

By leveraging AppsFlyer's new Protect360 fraud protection suite, LinkAja gained control of a suite of real-time detection and blocking capabilities, which acts as a layered filter featuring multiple screens that include real-time install authentication, anomaly detection, attribution calibration. It even takes behavior biometrics into account by analyzing hundreds of mobile sensors simultaneously, thus distinguishing between bots and humans, in addition to boasting a revolutionary post-attribution layer.

Firstly, the LinkAja marketing team was able to access Protect360's fraud and post-attribution reports. Having selected the number and percentage of fraudulent installs as their main KPI, LinkAja could calculate the exact proportion of fraud cases using the solution's powerful machine learning algorithms. **In fact, LinkAja discovered that its percentage of post-attribution fraud was a staggering 40%.** This report was then shared with their media partners, notifying them of the need for payment reconciliation. As a result, the marketing team was able to realize huge savings by paying only for clean installs—slashing 15% of overall ad spend.

And armed with a more accurate assessment of their media partners, LinkAja could now make more informed decisions about which networks were worth investing in. This meant filtering out networks that had comparatively low quality traffic and high fraud rates. Media sources with high fraud rate percentages were thus eliminated, whereas more marketing budget was allocated to higher-performing networks.

"We used Protect360 as our 'VAR-referee' (source of truth) that can be fairly acceptable across media partners," says LinkAja Digital Marketing Manager Rasis Maulana Setiawan. "With these features, we were able to find another point of view on optimization and deep-dive performances beyond common / well-known metrics for better efficiency and effectiveness in LinkAja campaigns."

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**Rasis Maulana Setiawan**  
*LinkAja Digital  
Marketing Manager*



## OUTCOME

With Protect360, the effectiveness of LinkAja's campaigns rose dramatically. After eliminating 75% of their media partners, the app yielded a 20% increase in its user base, along with a 30% rise in quality user actions. All this came with a 15% reduction in overall costs, as the company only had to pay for clean results. Protect360 proved to be a highly effective tool, particularly in a high-fraud environment, giving LinkAja the chance to detect fraudulent installs in real-time, and to subsequently make more informed decisions about which networks to trust.

## GETTING STARTED

Protect360 offers a chance for Finance apps to grow while minimizing fraud risks through real-time fraud protection and detection. By using AppsFlyer's scale, machine learning and behavioral analysis, this comprehensive new product offers coverage against known and new forms of click / install fraud, including bots and behavioral anomalies. Find out more about how Protect360 can safeguard your campaign against fraud.

## COMPANY HIGHLIGHTS

**Active users have grown by 300% with a four-fold increase in engagements in one year**

**National pioneer of sharia-compliant e-money service**

