

MARKETING STACK

BFSI Edition

An FTA Global Edition - Volume 2

Prashant Choudhari

Head of Marketing at Fino Payments Bank

Rahul Nair

SVP - Marketing & Business at FatahPay

Sameer Jain

Head of Ecommerce & D2C at Axis Max Life Insurance

Joydeep Sanyal

Senior Vice President and Head of Marketing at Kotak International

Varun Kaushik

CMO & Head of Digital Experiences at PolicyBoss

Harshita Hemnani

DVP - Marketing at Bharti AXA Life Insurance

Feroze Balsara

Chief of Staff and Head of Product, Marketing and Brand Strategy at Aavas Financiers Limited

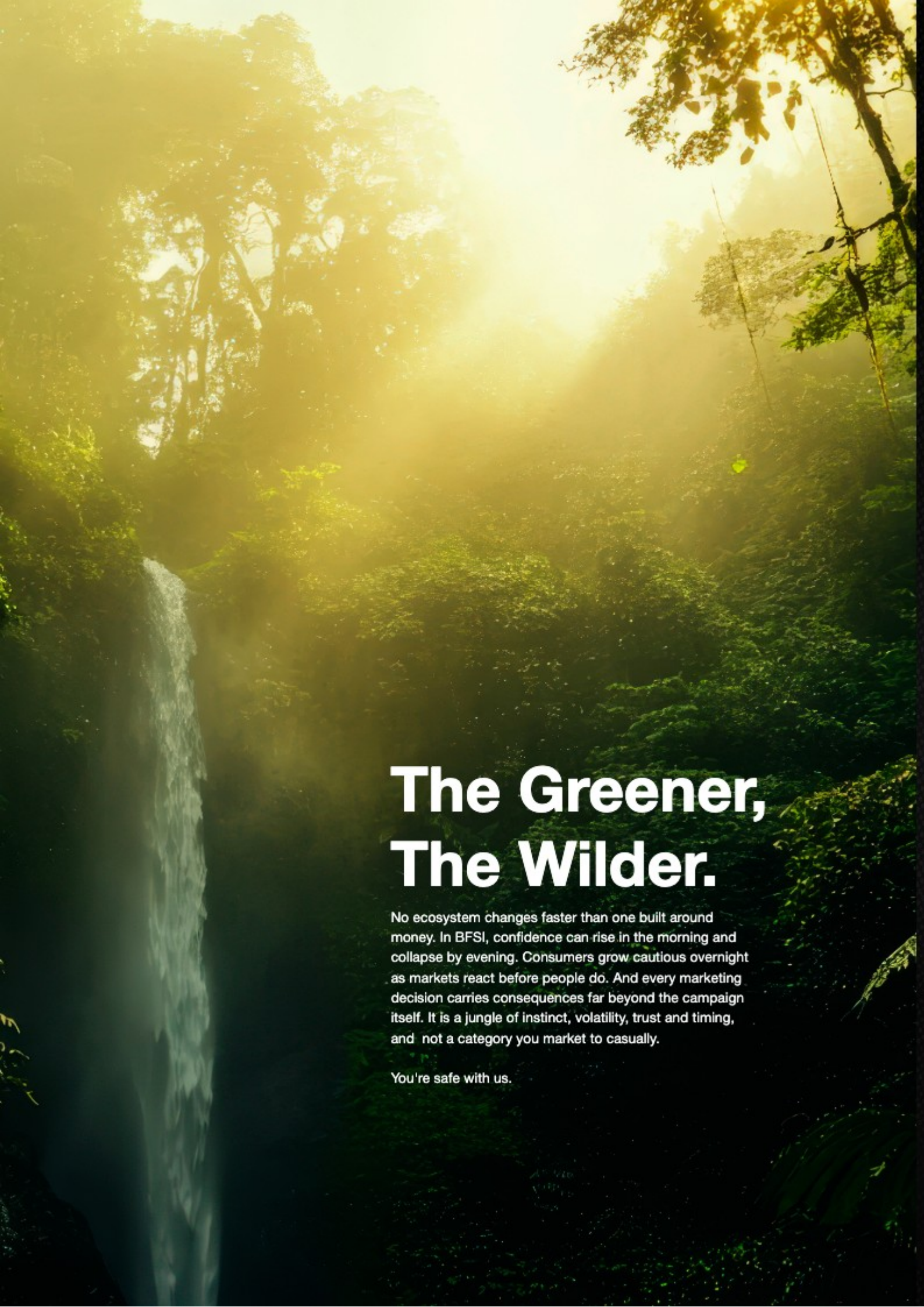
Harshit Agrawal

Head of Marketing at Aviva Life Insurance Company India Ltd



fta.

Cover Story:
**The Rise of
Search Engineering
& LLM SEO in
BFSI Industry**

A full-page background image of a dense, green forest. On the left side, a waterfall cascades down a rocky ledge. Sunlight filters through the thick canopy of trees, creating a warm, golden glow and lens flare effects across the upper half of the image. The overall mood is serene and natural.

The Greener, The Wilder.

No ecosystem changes faster than one built around money. In BFSI, confidence can rise in the morning and collapse by evening. Consumers grow cautious overnight as markets react before people do. And every marketing decision carries consequences far beyond the campaign itself. It is a jungle of instinct, volatility, trust and timing, and not a category you market to casually.

You're safe with us.



Editor's Note

As the marketing landscape continues to evolve, the BFSI sector stands at the forefront of one of its biggest transformations. AI, changing consumer expectations, digital-first experiences, and new discovery platforms are redefining how financial brands build trust, engage customers, and drive sustainable growth. Success today is no longer determined solely by product innovation but by a brand's ability to remain visible, relevant, and credible across every customer touchpoint.

In this edition of Marketing Stack Magazine, we bring together some of India's leading BFSI marketing leaders to share their perspectives on the opportunities and challenges shaping the industry's future. Through leadership conversations, strategic insights, and real-world experiences, this edition explores how brands are adapting to an AI-first world while balancing innovation, compliance, customer trust, and business growth.

Our cover story explores the rise of Search Engineering and the growing importance of LLM SEO, and why AI-powered discovery is becoming the next frontier for marketers. We hope the insights shared in this edition inspire fresh thinking and help marketing leaders confidently navigate the evolving future of BFSI marketing.

Editor

Sagar Kumar
sagar@ftaglobal.in

To know more about FTA Global's specialisation,
reach out to the FTA Team now.

For More Information
Srijita Das Roy | +91 95389 09513
VP - Brand and Communications
srijita@ftaglobal.in

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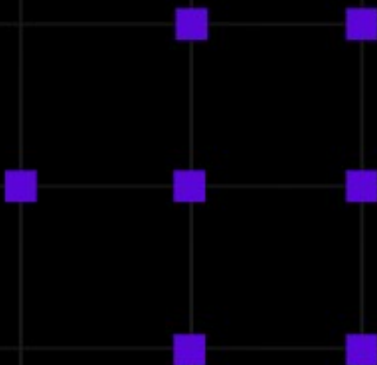
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Building the Next Era of BFSI Marketing with AI, Data & Customer-Centricity

As BFSI marketing undergoes a structural shift, brands are moving beyond product-led communication to experience-driven engagement. In this conversation, Senthil Kumar Hariram, Founder and MD, FTA Global shares his perspective on AI, personalization, and trust, and how BFSI marketers can build relevance in an increasingly data-driven and customer-centric ecosystem.

Q: You've been closely involved in building marketing strategies across industries. How do you see BFSI marketing evolving at this moment?

BFSI marketing is shifting from product-led communication to relationship-driven engagement. Earlier, messaging focused on rates, features, and transactions. Today, it is about delivering consistent value across the customer lifecycle.

Customers are more informed and digitally active, which has raised expectations. They are not just comparing products but also experiences. As a result, BFSI brands are moving towards predictive and experience-led marketing, using data to understand intent and anticipate needs.

This shift is also structural. Marketing is becoming more integrated with product, data, and customer experience teams, making it central to business growth.

Q: As a leader at FTA Global, how are you preparing your teams and clients for what's next in marketing?

Our focus is on building capabilities that are both forward-looking and practical. We are investing in AI and data-driven strategies while ensuring teams stay strong on marketing fundamentals.

We are helping clients move from campaign-led thinking to ecosystem-driven approaches, aligning marketing with technology and business goals.

Agility is also critical. Teams need to continuously learn, experiment, and adapt.

Our goal is to ensure brands are not just keeping up with change, but are equipped to lead it in a structured and sustainable way.



Q: We're seeing a shift from product-focused campaigns to more storytelling-led approaches. How is this playing out in BFSI?

Storytelling is becoming critical because financial products are complex and often difficult to differentiate. Instead of focusing only on features, brands are now communicating outcomes such as financial security and long-term planning.

This helps simplify decisions and builds emotional relevance. It also shifts the focus from short-term conversions to long-term trust.

However, storytelling in BFSI must remain clear and credible. The brands that stand out are those that simplify communication without compromising accuracy or compliance.

Q: AI is becoming central to marketing conversations. From your experience, where is it creating the most real impact in BFSI today?

AI is driving impact in areas that require both scale and precision. One major shift is in audience segmentation, where brands can move beyond broad categories to behavior-based targeting.

Another key area is personalization at scale. AI enables dynamic messaging across channels, ensuring relevance without increasing manual effort. This is especially valuable in BFSI, where journeys are long and multi-touch.

Predictive analytics is also transforming engagement by helping brands identify when a customer is likely to need a product or disengage, enabling proactive communication.

Q: There's often a concern that AI can make customer interactions feel less human. How should brands strike the right balance?

The concern is valid, but the issue lies in execution. AI should enhance human interaction, not replace it. Brands should use AI for efficiency and data processing, while ensuring that critical interactions retain a human element. High-value decisions and complex queries require empathy and context.

A hybrid approach works best. AI brings scale and consistency, while human intervention builds trust. When balanced well, AI can improve the overall experience.

Q: With increasing focus on data privacy and regulations, how are BFSI brands rethinking personalization?

Privacy is now shaping personalization strategies. BFSI brands are moving towards first-party data and consent-driven engagement, with greater transparency.

Customers are more willing to share data when there is a clear value exchange. This is pushing brands to focus on meaningful interactions rather than intrusive targeting.

We are also seeing investments in secure data ecosystems where compliance is built into the marketing process, enabling more sustainable personalization.

Q: What are some common mistakes you see BFSI brands making in their marketing approach today?

One key mistake is over-dependence on performance marketing without building a strong brand. While performance drives short-term results, it cannot sustain growth alone.

Another issue is fragmented customer journeys caused by siloed teams, leading to inconsistent experiences.

There is also a tendency to adopt new technologies without a clear strategy, which limits impact.

Finally, many brands struggle with simplifying communication, which is essential in a complex category like BFSI.

Q: Looking ahead, what will separate the brands that win from those that struggle in the BFSI space?

Winning brands will combine trust, technology, and experience effectively. Trust will remain the foundation, supported by transparent communication.

Technology will act as an enabler, but the real advantage will come from how well it improves customer journeys.

Experience will be the key differentiator. Brands that deliver seamless and relevant interactions across touchpoints will stand out by addressing customer needs more holistically.

Senthil Kumar
Hariram

MD & Founder, FTA Global

Marketing Stack

COMMUNITY

The Marketing Stack Community is an exclusive network of marketers, business leaders, and industry experts dedicated to advancing the future of marketing through continuous learning and collaboration. Built on the belief that the best ideas emerge through shared experiences, the community provides a trusted platform for knowledge exchange, leadership development, and meaningful industry conversations.

Members gain access to Marketing Stack Events, executive webinars, the Marketing Stack Magazine, expert podcasts, roundtable discussions, and a dedicated WhatsApp community for ongoing networking and peer learning. These initiatives deliver practical insights and help marketers navigate the rapidly evolving AI-driven marketing landscape.

The community has already created strong momentum through its flagship initiatives. Its inaugural Marketing Stack event featured leading Indian and international speakers, while an exclusive webinar in collaboration with OpenAI explored the future of AI in marketing. The community is also collaborating with institutions such as George Washington University to bridge academia and industry, equipping students with practical knowledge and future-ready marketing skills.

With a growing network of 5,000+ marketing professionals, the Marketing Stack Community is shaping a collaborative ecosystem that empowers the next generation of marketing leaders through knowledge, innovation, and meaningful connections.



Amanda Natividad
VP Marketing
SparkToro



Marco Giordano
Web Analyst Consultant
SEI



Nick LeRoy
Owner
SEO Experts



Nitika Goel
Chief Strategy & Marketing Officer
zinnov



Alen Aloysius
Vice President, D2C Business
TATA AIG



Sriroopa B
Head of Seller Marketing
Reliance



Alhad Mahajani
President - Marketing
Zurvia



Jarrett Weathersby
SEO Manager
OpenAI



Rasika Prashant
Co Founder and CMO
TATA SOULFULL



Shwetha Iyer
SVP & Head of Marketing
kissht



Mike Tadesse
Professor
GW Business



Barry Schwartz
President & Editor - Search Engine Land
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Co Founder
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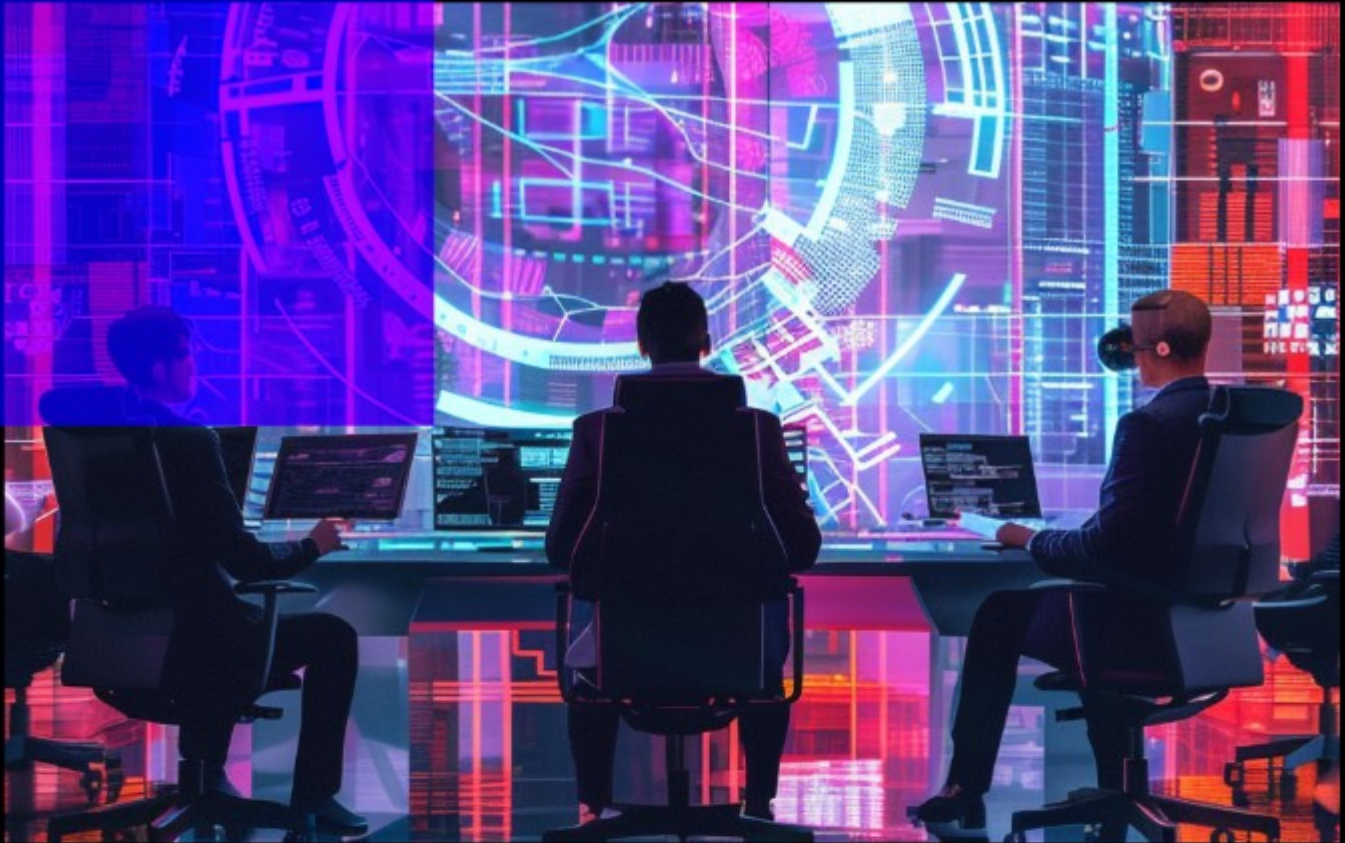
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Cover story

Building the Next Era of BFSI Marketing with AI, Data & Customer-Centricity

The BFSI sector has long relied on digital search as one of its strongest customer acquisition channels. Whether consumers are exploring personal loans, insurance plans, mutual funds, or credit products, the first instinct is usually to go online, compare options, read expert explanations, and shortlist trusted brands. For years, this made traditional SEO a critical growth lever for banks, insurers, NBFCs, and fintech companies. Appearing on the first page of search results often meant entering the customer's decision-making journey at the right moment.

That journey, however, is now changing faster than most BFSI marketers anticipated.

Consumers are no longer browsing through multiple websites after typing a few keywords into Google. They are increasingly asking conversational questions to AI-powered search systems and Large Language Model platforms, expecting direct comparisons and simplified recommendations. Instead of scanning ten search results, they now receive one summarized response that filters the most relevant options in seconds. In many cases, the AI-generated answer itself becomes the first shortlist.

This shift is transforming the rules of digital visibility. BFSI brands are no longer competing only for rankings on search engines. They are now competing for inclusion within AI-generated answers. That is precisely why Search Engineering and LLM SEO are emerging as the next strategic frontier for financial services marketing.

Unlike traditional SEO, which focused on optimizing pages, backlinks, keywords, and website performance for search engines, LLM SEO is centered on making a brand understandable, authoritative, and trustworthy for AI systems that generate responses. These systems do not simply reward keyword repetition. They assess whether a brand consistently appears as a reliable source of information across the web and whether its digital content is structured enough to be confidently referenced.

Khushal Mehta
Director - Partnerships & Client
Engagement, FTA Global



Says this is changing the very first stage of customer consideration. "Earlier, a user manually compared different websites before deciding whom to trust. Today, AI tools are doing a significant part of that comparison and narrowing the field instantly. This means a BFSI brand has to earn visibility much earlier in the decision funnel, inside the AI-generated recommendation itself. If the institution is not part of that answer, it risks losing relevance before the website visit even happens."

His point reflects a larger consumer trend. Financial products are complex, and customers increasingly prefer convenience when decoding them. Someone looking for a health insurance plan may ask an AI assistant which policy offers better family coverage and faster claim settlement. A salaried employee comparing lenders may ask which bank offers lower processing fees and easier approvals. A first-time investor may ask for the safest platforms to begin SIP planning. In each of these scenarios, the AI engine becomes the first interpreter of financial information.

That creates a major challenge for legacy SEO strategies. Ranking for keywords may still drive traffic, but traffic alone no longer guarantees visibility at the point of trust formation. Large Language Models pull information from multiple authoritative sources, compare consistency, and generate a response based on what they identify as credible. If a BFSI brand is digitally present but lacks structured authority signals, it may still be excluded from the answer.

Explains that this is where Search Engineering differs sharply from conventional optimization. "AI systems are looking for much deeper confidence markers than search engines did. They evaluate factual consistency, educational depth, external references, transparent product communication, and semantic clarity. For BFSI brands, every explainer page, FAQ, media mention, and expert-led article contributes to whether the institution appears machine-trustworthy."



Yash Kashid
Associate Director,
FTA Global

This means BFSI institutions now have to build their digital assets with two audiences in mind: the human customer and the AI interpreter. A campaign page designed only for lead generation may attract clicks, but it may not necessarily help an AI platform understand the institution's expertise. On the other hand, structured product explainers, transparent comparison content, authoritative knowledge hubs, and externally validated thought leadership create stronger machine-readable trust.

Search Engineering therefore, becomes a far broader discipline than SEO. It combines technical website architecture, semantic content planning, structured data deployment, PR-led authority building, educational publishing, and continuous testing of how AI systems surface the brand across financial queries. The goal is no longer just to rank. The goal is to ensure that when a customer asks an AI engine about the best financial options, the brand has enough digital trust signals to be selected as part of the answer.

Sairam Iyengar
Associate Director,
Technical Lead - Search
Engineering, FTA Global



Believes this also demands a change in how BFSI marketers measure success. "For years, teams looked at rankings, website traffic, and click-through rates as the primary indicators of search performance. Those metrics still matter, but they do not reveal the full customer journey anymore. A user may first encounter a bank or insurer through an AI-generated recommendation, absorb that trust signal, and then search for the brand directly later. The influence happens before the conventional analytics dashboard can capture it."

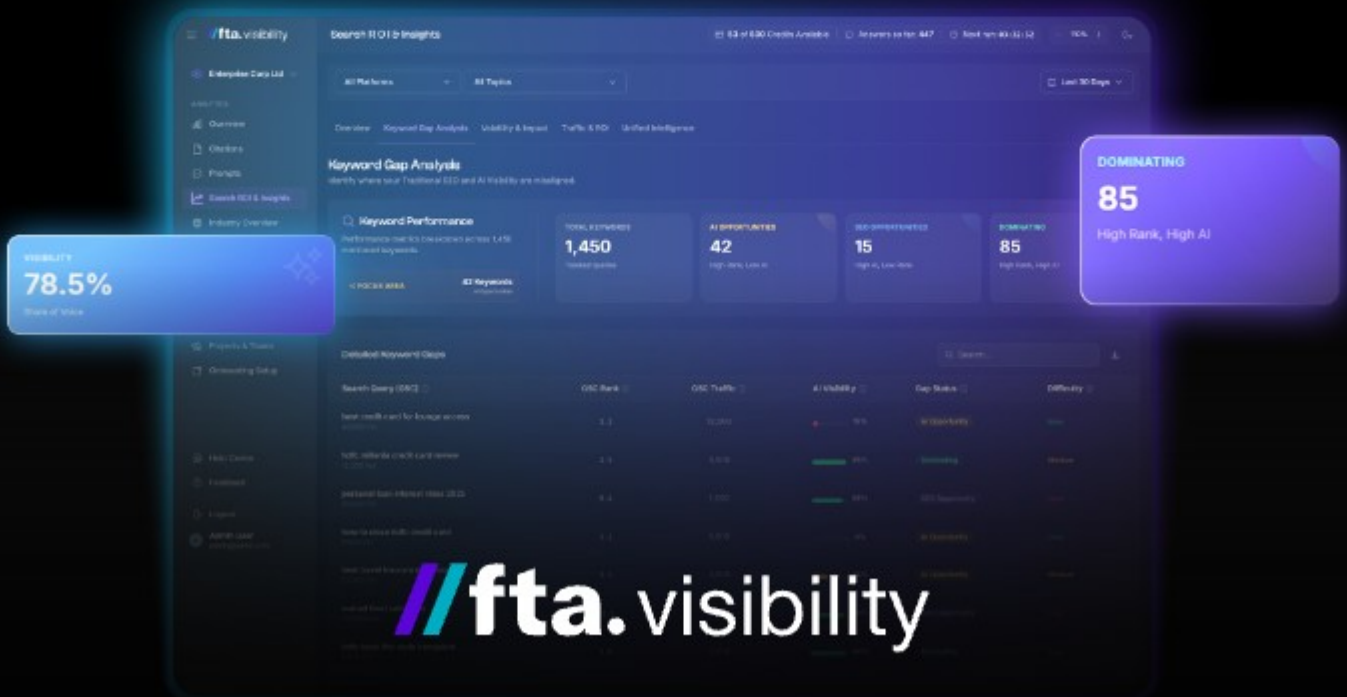
That invisible recommendation layer is what makes this shift so significant. BFSI decisions are rarely impulsive. Customers seek reassurance, compare alternatives, and look for expert validation before taking action. AI systems are becoming effective because they simplify this entire process into a conversational exchange. Instead of manually navigating technical terminology and multiple webpages, users increasingly expect one intelligent summary that helps them move faster.

As AI interfaces increasingly serve as the first gatekeepers of trust, BFSI brands must adapt to a future in which customer decisions begin with AI-generated answers. In this evolving search economy, brands that embrace Search Engineering early will gain the visibility and credibility AI systems prioritise during financial decision-making.

Beyond Your Domain: Own the Entire Search Landscape.

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visibility



AI search intelligence

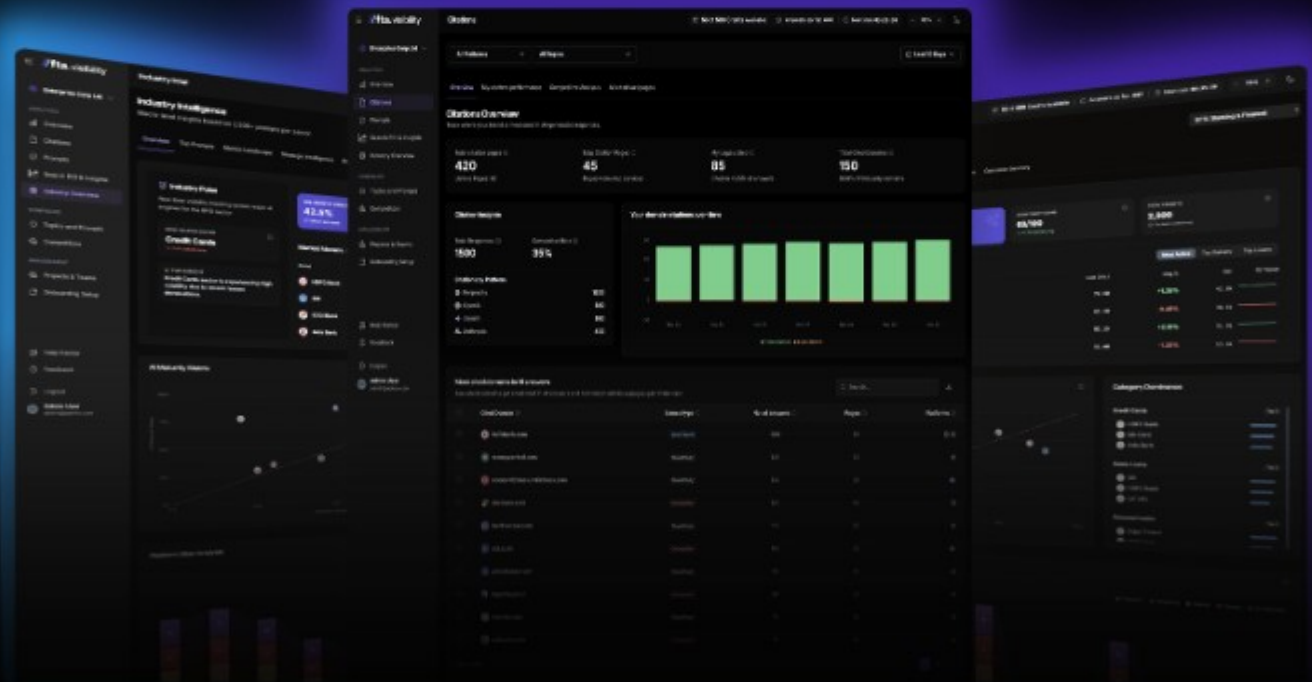
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Preparing Consumers For Every Stage Of Life Through Trust, Personalisation And AI

Consumer expectations are reshaping the future of life insurance, pushing brands to move beyond traditional protection-led messaging towards more personalised, technology-driven experiences. We spoke with **Girish Kalra, Chief Marketing Officer at Tata AIA Life Insurance**, about how Tata AIA is combining trust, consumer insights, technology and AI to build meaningful customer relationships. From changing consumer mindsets and hyper-personalisation to Generative Engine Optimization, he shares the company's vision for the future of insurance marketing

Q. How does Tata AIA's unique positioning influence its marketing strategy?

Tata AIA sits at a truly unique intersection: the Tata Group's 150-plus-year legacy of trust on one hand and AIA's deep pan-Asia insurance expertise on the other. Individually, both are formidable. Together, they create a proposition that is genuinely hard to replicate in the Indian market.

That said, we have been deliberate about building a distinct Tata AIA identity rather than simply riding on the strength of either parent brand. Our communication is designed to stand on its own, and our tagline, *Har Waqt Ke Liye Taiyaar*, captures that spirit beautifully.

It is youthful, action-oriented and future-ready. It positions us not just as a legacy insurance provider, but as a brand that actively prepares consumers for whatever life may bring.

Q. What are the biggest challenges in converting insurance awareness into meaningful adoption?

The honest answer is that the biggest challenges are mindset-driven, not constraint-driven. Most people have access and, increasingly, the means, but they simply do not feel the urgency.

The first issue is the quality of awareness itself. Many consumers are familiar with just one/ two types of insurance product, maybe a term plan, maybe a savings plan, but rarely appreciate that life insurance can serve very different needs across different life stages. That limited view makes it hard to see the full value the category offers.

Then there is the 'Buy Now, Enjoy Now' mindset. Life insurance does not deliver instant gratification. Its benefits accrue over the long term, or sometimes to the next generation, making it harder to prioritise over immediate consumption.

And finally, there is the optimism and no-urgency bias. Many Indians tend to believe that adversity happens to someone else, not them so the insurance decision gets deferred in favour of more consumption-led spending.

Addressing this requires an industry-wide effort through simpler products, deeper penetration across Bharat and sachet offerings that lower entry barriers. No single brand can change consumer behaviour alone



Q. How are protection, wellness and financial security evolving for younger consumers?

We do not assume what consumers need. We ask them. Tata AIA invests significantly in consumer research, and what consistently emerges is that young consumers today are remarkably clear-eyed about both their aspirations and anxieties.

They want their dreams to be protected, and protection plans serve as that essential backup when life does not go as planned. They want to live well and stay healthy, which is where our health and wellness offerings come in. They also want the quality of life they enjoy today to continue into the future, which is the promise of our savings and retirement solutions.

What is changing, however, is the life path itself. More consumers are choosing non-linear journeys by staying single, remaining child-free or pursuing early retirement. Our job is to build solutions that reflect these evolving realities rather than relying on a one-size-fits-all model. That is an exciting design challenge, and one we are actively working through.

Q. What role do personalisation and predictive insights play in customer experience?

Personalisation is a strategic priority for us, not just a nice-to-have. We recently launched what we believe is an industry-first hyper-personalised experience on our website for existing customers. It is built on a simple but powerful insight: a 25-year-old professional has very different financial concerns from a 48-year-old planning for retirement, and both deserve communication that speaks directly to where they are in life.

We run journey-based personalised campaigns that factor in demographics and recent consumer behaviour, delivering nudges that feel relevant rather than intrusive. Predictive analytics is central to this approach, helping us identify the right message, at the right moment, for the right person.

This is supported by a robust MarTech stack, including a Customer Data Platform (CDP), Machine Learning (ML) and Generative AI solutions, allowing us to operate at scale without losing the personal touch.

Q. How is Tata AIA adapting to AI-led search and Search Engineering?

This is a shift we have been watching closely and investing in well ahead of the curve. Consumers are increasingly turning to Gen AI tools not just to search, but to have conversations, compare options and understand complex decisions such as insurance.

Girish Kalra,
Chief Marketing Officer at
Tata AIA Life Insurance



We have been leveraging Gen AI across marketing use cases for over two and a half years and have developed more than 20,000 use cases spanning content, creative and multiple languages. More recently, we have been building capabilities in Generative Engine Optimisation (GEO) to better understand how consumers interact with AI tools and ensure our content and digital assets are well positioned within that ecosystem.

It is still early days, and traffic from Gen AI platforms remains limited, but the direction is clear. We are proactively adopting tools such as LLM Optimisers, experimenting with how our content performs in AI-generated answers and building capabilities to stay ahead rather than play catch-up. In a category like insurance, where trust and credibility shape purchase decisions, being discoverable and authoritative across AI-powered search journeys will become increasingly important.

The New Rules of Insurance Marketing: Trust, Context and Relevance

Insurance marketing is undergoing a significant shift from conventional category-led storytelling towards more insight-driven, customer-first communication. In a conversation with Harshita Hemnani, DVP - Marketing at Bharti AXA Life Insurance, we explored how purpose-driven narratives, emotionally relevant campaigns, AI-led personalisation and trust-focused media strategies are shaping the future of insurance marketing. She also shared why the industry needs to move beyond repetitive financial services advertising and build stories that genuinely reflect real customer anxieties, aspirations and life stages.

Q. Do you see purpose-driven marketing becoming a long-term growth driver in insurance?

Yes, absolutely, but only when it is rooted in a real customer need, not just as a feel-good campaign. In insurance, purpose-driven marketing works when it helps people see the product as something that solves a genuine life concern, whether that is securing loved ones' financial future against future uncertainties, planning for women's financial independence, or preparing for milestones with confidence. At Bharti AXA Life, some of the work we have done around financial literacy – the InspiHER campaign for women and family-led financial awareness has shown me that when the message is relevant and emotionally true, adding value to the customers, it creates both trust and business impact. In insurance, purpose is not a side story; it can be a long-term growth driver when backed by consistency, customer insight, and real execution.

Q. How do you balance emotional storytelling with performance-driven outcomes in insurance marketing?

I don't think emotional storytelling and business outcomes are opposites in insurance. They actually work best together.

Insurance is a trust purchase. Emotion helps you enter the consumer's mind, while performance metrics tell you whether you convinced them to act. The mistake brands sometimes make is either becoming too emotional with no action or too product-heavy with no relatability.

At Bharti AXA Life, we usually start with a very simple question: What is the real human tension here? What problem is the product solving? Once we identify that insight, we build storytelling around it and design clear business objectives around distribution, leads, recruitment or partner activation.

The best campaigns, in my view, make people feel something and do something. Because awareness without action is incomplete, and performance without emotion rarely builds long-term trust. In insurance, 'emotional story' still needs to convert, and that balance is where good marketing lives.

Q. What role does offline media continue to play in a digital-first marketing ecosystem?

In today's digital-first world, it is tempting to evaluate every channel through immediate clicks and short-term attribution. But I believe OOH continues to play a very important role, especially in BFSI, where trust and credibility are non-negotiable.

OOH is not just about visibility; it is about salience and legitimacy. When consumers see a brand in public spaces like airports or highways, it signals permanence and seriousness in a way digital often cannot.

There is an unspoken reassurance that the brand is established and trustworthy. Unlike digital ads, outdoor media cannot be skipped, blocked or scrolled past. It quietly strengthens memory and trust over time.

Of course, whenever budgets get tighter, outdoor media is usually among the first channels to come under scrutiny because its ROI is not always immediate. But if you look at brands built patiently over decades, consistent physical presence has always played a role in shaping brand memory.

That said, OOH today works best as part of a larger ecosystem. Outdoor builds trust and recall, while digital enables engagement, targeting and action. The strongest outcomes happen when both work together.



Q. How is AI reshaping the future of marketing in insurance?

I don't think AI is replacing creativity. I think it is democratising and amplifying it.

For years, marketing teams spent disproportionate time on execution, content versions, translations, personalisation at scale and production timelines. AI is helping remove some of that friction so marketers can focus more on customer insights and sharper thinking.

But AI can generate content; it cannot generate human truth. It cannot fully understand fear, aspiration or the emotional tension behind financial decisions. That still comes from marketers.

We have used AI strategically in areas like personalised partner communication, localised content and cost-efficient campaign execution. Some of our AI-led initiatives helped us deliver over 30% cost optimisation while maintaining relevance and speed.

The bigger shift is personalisation. Consumers increasingly expect brands to understand their context, life stage and intent, and AI can help us do that responsibly.

Q. What is one big misconception marketers still have about insurance marketing?

One of the biggest misconceptions is that insurance marketing has to look and feel a certain way: emotional, serious and centred around a happy family.

If you really look across financial services advertising, there is actually a lot of visual sameness. A home loan ad shows a happy family moving into their dream house. A car loan ad shows a happy family on a road trip. A mutual fund ad shows parents planning for a child's future. A pension or retirement product shows a happy couple enjoying life stress-free. Insurance often falls into the same visual language as happy families, sunsets, aspirations, and protection.

Somewhere, financial services advertising became too optimised for "safe," but safe often becomes forgettable. Insurance marketing today needs to move beyond category clichés and become more culturally relevant, insight-led and differentiated.

What is really keeping a young parent awake? What financial anxieties does a working woman face? What are first-job earners worried about? The future of insurance storytelling lies in answering these questions through sharper and more authentic narratives.

Because at the end of the day, people don't remember products; they remember stories that feel true to their lives.

Harshita Hemnani,
DVP - Marketing at Bharti
AXA Life Insurance

In Housing Finance, The Real Differentiator Is Local Understanding

As housing finance expands across emerging markets, accessibility, trust and local relevance have become critical differentiators. We spoke with **Feroze Balsara, Chief of Staff and Head of Product, Marketing and Brand Strategy at Aavas Financiers Limited**, about how the company is building stronger customer connections through trust-led communication, Search Engineering and regional understanding.

Q. Aavas Financiers has built a strong presence in the affordable housing finance segment, particularly across underserved and emerging markets. How does this consumer reality shape your overall brand and communication strategy

At Aavas, our brand is shaped by the reality of the customers we serve. Affordable housing finance in Bharat is not a standard lending category. Many of our customers are self-employed, informally employed, first-time formal borrowers or families whose repayment ability is real, but whose income may not always fit neatly into conventional documentation formats. That single truth shapes our entire brand and communication strategy.

The opportunity is also large and structural. India's housing finance market is projected to grow from around ₹28.7 trillion in FY23 to ₹48.5 trillion by FY27. Yet mortgage penetration remains low compared with global markets. Affordable housing continues to represent roughly one-third of the overall housing finance market, but a much larger share of home loan volumes.

So, our communication cannot sound like a distant financial institution speaking in product jargon. It has to sound like a trusted guide. Our customer wants to know four things: Am I eligible? Will my income be understood? Is the EMI manageable? Will the institution stand with me through the process?

Our brand strategy is built on accessibility, trust and local understanding, supported by simple communication, regional context and strong on-ground presence. For Aavas, Bharat is not a campaign theme. It is the centre of the business model.

Q. How does Aavas Financiers balance emotional storytelling with product-focused communication?

A home loan is a financial product, but homeownership is never solely a financial decision.

For many customers, owning a home is the first visible sign that years of hard work have translated into stability. It means security for parents, identity for children, social respect for the family and an asset that can carry meaning across generations. That emotional weight matters. But in housing finance, emotion alone is not enough.

Our storytelling must do two jobs at the same time: honour the dream and reduce the anxiety around the decision.

We tell stories of first-time homeowners, self-employed customers, salaried families, women borrowers and small entrepreneurs because these stories mirror the real lives of our customers. But we also connect the story back to practical reassurance around eligibility, income assessment, documentation, property checks, EMI planning and the loan journey.

The sweet spot is inspiration supported by information. Communication that is only emotional can feel decorative, while purely product-led communication can feel cold.



Q. How is Aavas adapting its content strategy for AI-led search and discovery?

Search is moving from keywords to answers. Consumers are not only searching for "home loan". They are asking real-life questions around eligibility, documentation, income assessment, EMI affordability and property evaluation.

This shift is particularly important in financial services. The customer may not know the technical term, but knows the problem. Search, voice, YouTube, regional content and AI-led answers are becoming part of the early decision journey. So, our content strategy has to move from being visible to being useful.

For Aavas, Search Engineering means creating content that is simple enough for customers, structured enough for search engines, credible enough for AI answer engines and relevant enough for local markets.

We focus on content related to eligibility, documentation, EMI planning, responsible borrowing, and homeownership readiness. We also need regional and vernacular layers because the emotional language of aspiration changes by market.

This is not just SEO anymore. It is customer education at scale. In a category where formal borrowing remains underpenetrated, the brand that answers the customer's first question with honesty and simplicity has already begun building trust.

Q. How is Aavas Financiers building credibility across digital and on-ground customer journeys?

Trust in affordable housing finance is built in layers. It is rarely built by a single advertisement, a lead form, or a branch visit.

The first layer is visibility. Customers must see the brand consistently in their town, market, branch catchment, digital feed and referral network.

The second layer is human reassurance. This category is still deeply relationship-led. A customer may discover us digitally, but confidence often comes from a conversation with a relationship officer, a branch team member, or someone who understands the family, property, and income patterns.

The third layer is process integrity. What the customer sees online, hears from the field team and experiences during the loan journey must match.

This is why Aavas continues to invest in a high-touch, field-led model that combines local expertise with operational discipline.

On the digital side, we are focused on education, discovery and reassurance. On the ground, we focus on local presence, relationship-led advisory and execution discipline. The objective is not only to generate leads but also to reduce hesitation.

In our category, the customer is not simply asking, "Can I get a loan?" The deeper question is, "Can I trust this institution with my family's biggest financial decision?"

Q. What will define the future of marketing in housing finance?

The future will be defined by financial accessibility, digital trust, personalised engagement and deeper regional understanding, but the foundation will be regional understanding.

Financial accessibility, digital trust and personalised engagement all matter, but their effectiveness depends on understanding local customer realities.

But regional understanding is what makes all of this work. Local income patterns, property laws and consumer behaviours all differ.

The institutions that win will combine data with field intelligence, digital journeys with human touch and scale with local sensitivity. In a category built on trust, the best marketing will not feel like marketing. It will feel like guidance.

Feroze Balsara,
Chief of Staff and Head of Product,
Marketing and Brand Strategy at
Aavas Financiers Limited



MAKE THE WORLD WIDE WEB FEEL LIKE HOME!

In BFSI, visibility is not about ranking higher, it's about knowing where the crawling stops. At FTA Search Labs, we place you across the web's decision-making moments, so wherever trust is built, comparison begins, or action is considered, you are already there, already seen, already chosen.

//fta.searchlabs



How Anand Rathi Is Redefining Investor Communication In A Digital-First Era

In an exclusive interaction with **Devang Mehta, CMO, Anand Rathi Group**, we discussed how the financial services firm is reshaping investor communication through simplified messaging, AI-led engagement and trust-driven advisory. The conversation highlights how Anand Rathi is balancing technology and human connection to build stronger investor relationships in a rapidly evolving digital ecosystem.

Q - What drove Anand Rathi's shift towards more engaging investor communication through initiatives like 'Sahi Guidance' and 'Market Melodies'?

For decades, financial services spoke a language filled with jargon that only Dalal Street understood. It was dry, intimidating and operational. We changed our approach because we realised that if people don't understand you, they can't trust you.

Initiatives like 'Sahi Guidance' were born out of a need to strip away jargon and give people clear, honest direction. With 'Market Melodies', we wanted to use generative AI to make market insights more engaging by blending data with culture and music. The goal was not just to push information, but to start real conversations and meet investors where they actually spend their time.

Q. How does a legacy advisory brand rebuild authority in an era dominated by influencers and social media chatter?

Today's investors are flooded with 30-second reels, hot tips on Telegram and unverified social media hype. It has created a noisy environment where misinformation spreads fast.

We don't want to beat influencers at their own game by being louder. We want to win by being the voice of sanity in the room. We are putting our deep research and real experts onto digital platforms, adapting insights into snackable formats without losing substance. Influencers may capture attention for a minute, but trusted institutions provide long-term stability.

When the noise clears, investors look for safety, and that's where we stand out.

Q. How is Anand Rathi redesigning its marketing funnel to address investor hesitation and decision paralysis?

The old marketing playbook was simple: get a lead, push them down the funnel and close the sale. But today, people are suffering from information overload, which creates hesitation and decision paralysis.

We have redesigned our funnel to focus on reassurance rather than just acquisition. Instead of aggressively chasing data, we look at where people get stuck. We use interactive tools, bite-sized explainer content and transparent communication to answer unspoken fears before investors even ask. By lowering the cognitive load, we help investors move from feeling overwhelmed to feeling confident enough to take action.

Q. What will be the biggest differentiator for financial services brands in the future?

Financial products can be easily copied, and advanced AI tools will eventually become standard across the industry. The ultimate differentiator will be content-led relationship building that bridges the digital and physical worlds.

While technology will handle much of the heavy lifting, the more digital the world becomes, the more premium a real human connection will feel. People will pay not just for an app, but for direct access to a real, expert Relationship Manager. Finance is deeply emotional because it is tied to family security, ambition and legacy. The brands that win will use smart, empathetic digital content to spark relationships at scale, while protecting the human RM as the ultimate anchor of trust.

Technology will power execution, but human connection will remain the one moat that cannot be replicated.

Devang Mehta,
CMO, Anand Rathi Group



Equitas Small Finance Bank Bets on Purpose-Led Banking to Drive Deeper Engagement

In an exclusive interaction with **Devon Bhandary, Head Product & Digital Acquisition**, Equitas Small Finance Bank Ltd, we discussed how the bank is strengthening customer relationships through purpose-led banking, family-focused propositions, and sustainable digital acquisition strategies. With close to three decades of experience across retail banking, affluent banking and customer proposition strategy, Devon has been instrumental in building differentiated "Beyond Banking" offerings focused on customer experience and innovation

Q - How does Equitas Small Finance Bank differentiate its purpose-led positioning in a crowded BFSI market?

At Equitas, purpose is not a campaign. It is foundational to who we are. From inception, the belief was simple: banking must create value not just for customers, but for society at large.

As an institution, we commit 5% of our profits towards social impact initiatives. What makes this distinctive is that these are not outsourced CSR programs. We directly run schools that provide free education to underprivileged children, a cancer hospital offering free or highly subsidised treatment, and several community-led initiatives focused on meaningful societal change.

Our brand philosophy, "Beyond Banking", reflects this commitment. When a customer banks with Equitas, they are not just choosing a financial partner. They are becoming part of a larger purpose. Every relationship contributes towards building a better society.

In a crowded BFSI market where products can often look similar, purpose creates a far deeper emotional connection than just transactional banking.

Q - In a category where most players converge on similar value propositions, what is your core narrative that truly sets Equitas Small Finance Bank apart?

Our product philosophy has always been centred around the family, not just the individual customer.

Across our Mass Affluent, Affluent and HNI programs, we have consciously designed propositions that extend benefits to the entire family ecosystem rather than limiting privileges only to the primary account holder. We believe banking relationships today are deeply interconnected, and products must reflect that reality.

Beyond core banking, we also focus heavily on curated value-added services through strategic partnerships. These offerings span lifestyle, wellness, wealth and everyday conveniences, often at complimentary or highly preferential pricing.

The idea is simple: customers should experience tangible value beyond traditional banking products, making the overall relationship with Equitas more meaningful and differentiated.

Q - With rising digital focus and its challenges, how are you balancing scale with quality?

Digital acquisition is ultimately a journey of continuous learning and evolution. We launched our digital onboarding platform, Selfe, during the COVID period, and that gave us significant early insights into customer behaviour, fraud patterns and onboarding journeys at scale.

One of the key shifts we made was moving from a web-led onboarding journey to an app-led ecosystem. This allowed us to implement stronger controls through SIM and device binding, significantly reducing the possibility of multiple or non-genuine account openings from the same device.

At the same time, we have strengthened backend checks and risk filters to ensure customer quality while keeping the onboarding experience intuitive and friction-light.

For us, the focus is not just on driving volumes, but on building sustainable, high-quality digital relationships. The effort is always to strike the right balance between customer convenience, scale and risk discipline.

Devon Bhandary,
Head Product & Digital Acquisition,
Equitas Small Finance Bank Ltd



Transforming Organic Visibility: FTA Global's SEO Growth Framework for ManipalCigna Health Insurance

As search behaviour becomes increasingly central to customer acquisition in the insurance sector, brands are under pressure to strengthen their visibility across highly competitive digital ecosystems. For health insurance providers, discoverability across informational, transactional, and comparison-led searches plays a critical role in attracting high-intent users and driving quality leads.

ManipalCigna Health Insurance partnered with FTA Global to improve its organic visibility, strengthen non-branded keyword rankings, and scale qualified user acquisition through a structured SEO transformation strategy.

What was the challenge?

ManipalCigna Health Insurance was operating in a highly competitive search environment where insurance-related SERPs were dominated by aggregators, large publishers, and established financial brands. While the company had a strong digital presence, visibility across non-branded transactional keywords remained limited, reducing opportunities to attract users actively searching for health insurance solutions.

The website also faced technical SEO challenges impacting crawlability, indexation, and overall search performance. Content gaps across TOFU, MOFU, and BOFU stages limited the brand's ability to engage users throughout the entire customer journey. In addition, fragmented internal linking structures affected topical relevance across key insurance categories.

The objective was not just to increase traffic but to improve direct and organic users through high-intent SEO strategies that could contribute meaningfully to lead generation and business growth.

The FTA Global Approach

FTA Global approached the project using its three-step framework of Assessment, Solution Framing, and Co-Creation.

Assessment:

The team began with a comprehensive SEO audit to evaluate technical performance, keyword visibility, content effectiveness, and competitor positioning. Search intent analysis was conducted to identify opportunities across transactional, informational, and comparison-based health insurance queries.

FTA Global also analyzed crawlability issues, duplicate content risks, page performance gaps, and internal linking inefficiencies impacting search discoverability. Competitor benchmarking further helped identify ranking gaps and content opportunities across priority insurance categories.



Solution Framing:

Based on the findings, FTA Global developed a multi-layered SEO strategy focused on visibility, topical authority, and qualified traffic acquisition.

The team implemented on-page SEO optimization across product, category, and blog pages while aligning keyword mapping with search intent and funnel stages. Existing content was refreshed to improve rankings for declining pages, while new informational and comparison-focused content was developed to strengthen TOFU, MOFU, and BOFU coverage.

Metadata optimization, FAQ recommendations, and schema opportunities were introduced to improve click-through rates and search relevance. Internal linking structures were also optimized to strengthen topical relationships across health insurance categories.

From a technical SEO perspective, FTA Global identified and resolved issues related to redirects, 404 pages, canonicalization, crawl budget optimization, and mobile performance. Structured data opportunities and page speed improvements were also recommended to strengthen technical SEO health.

The strategy extended beyond website optimization through Quora and Reddit initiatives, organic backlink creation, and AEO/LLM SEO planning to strengthen discoverability across evolving search ecosystems

The Impact

The SEO transformation delivered substantial improvements in organic visibility, non-branded keyword performance, and qualified traffic acquisition for ManipalCigna Health Insurance.

Enhanced rankings across priority health insurance keywords improved discoverability for both informational and transactional queries. Funnel-focused content optimization and stronger internal linking contributed to higher engagement and improved user journeys across the website.

Technical SEO enhancements strengthened crawl efficiency and overall website health, while expanded content and backlink initiatives improved the brand's authority across competitive insurance categories.

The project demonstrated how a structured SEO framework can evolve from a visibility initiative into a scalable acquisition engine for BFSI brands.

The Bigger Picture

FTA Global's collaboration with ManipalCigna Health Insurance highlights how enterprise SEO has evolved into a strategic growth function for modern financial services brands. In today's insurance ecosystem, organic acquisition depends not only on rankings but also on technical trust signals, search intent alignment, and content depth.

By combining technical SEO, content intelligence, community-led discoverability, and future-focused AEO strategies, FTA Global helped build a scalable organic growth framework designed for sustained visibility and high-intent acquisition.

Business Impact

ManipalCigna Health Insurance strengthens organic acquisition through strategic SEO transformation



A photograph of two zebras in a savanna landscape during sunset. One zebra is in the foreground, looking directly at the camera, while another is in the background, slightly out of focus. The sky is a warm, hazy orange-brown color.

**BEYOND
BLACK & WHITE,
THERE'S MORE
TO MONEY
YOU MANAGE.**

A herd of zebras is shown in a savanna landscape during sunset. The zebras are in the foreground and middle ground, with their black and white stripes clearly visible. The background is a hazy, golden-brown sky and distant trees. The overall mood is serene and natural.

In BFSI, persuasion is not the starting point-trust is. And trust is never created in a single moment; it is accumulated across every signal, every touchpoint, every quiet reassurance that happens before the investment decision is even made. Hybrid ABM at FTA Demand Labs powers structuring, scaling, and steering every interaction that follows into your sustained success.

 **fta.demandlabs**

The Future of Mutual Fund Marketing Will Be Built on Trust, Not Noise

In an exclusive interaction with **Shailendra Pandey**, CMO and Head - Corporate Communications at PPFAS Mutual Fund, we discussed how the mutual fund industry is evolving in an increasingly digital-first environment. From long-term investing and investor education to content-led engagement, AI-driven discovery and the rise of influencers, Shailendra shares how PPFAS continues to prioritise trust, clarity and disciplined communication over short-term market noise.

Q. How does PPFAS maintain its long-term investing philosophy amid rapid digital engagement?

At PPFAS, we have never tried to compete for attention; we try to earn trust.

Our communication is built on the same principles as our investing: clarity, patience and discipline. We do not react to every market movement or passing trend. Instead, we stay consistent with what we believe in and communicate it repeatedly over time.

While attention spans may be shorter today, serious investors continue to value honest, simple and meaningful communication. Our effort is not to oversimplify for the sake of engagement, but to simplify without losing depth or context.

This philosophy also reflects in how we operate as a firm. We have consciously kept the number of objective-based schemes limited, ensuring focus and clarity for investors rather than offering a wide array of products.

More importantly, we actively create opportunities for direct engagement. Our annual unitholders' meetings, or Partners Connect, are one such initiative. These interactions allow for a two-way dialogue, helping us stay grounded while giving investors and partners a better understanding of how we think and operate.



Shailendra Pandey,
CMO and Head - Corporate
Communications at PPFAS
Mutual Fund

Q. How should traditional AMCs respond to the rise of influencers and social investing communities?

This is a reality we have to accept. Today, investors are getting information from many sources, including influencers and social media.

However, credibility cannot be outsourced.

As an AMC, our role is to stay simple, transparent and consistent. We may not always be the loudest voice, but we aim to be a reliable one.

We focus on direct engagement through initiatives like Partners' Connect and our Annual Unitholders' Meetings. These interactions help investors and partners understand how we think, beyond what they see online.

Over time, this helps them differentiate between information and noise.

Q. How does PPFAS approach marketing differently during both bullish cycles and volatile market phases?

We consciously avoid making performance the centre of our communication, especially during bullish phases.

Markets are inherently cyclical, and highlighting short-term performance during strong phases can create unrealistic expectations. This often leads to disappointment when the cycle turns. Our focus is not on recent returns, but on helping investors understand how we think, how we invest and what they should expect over time.

This approach helps us build the right kind of investor base, one that understands the journey and is better prepared to stay invested across market cycles.

We also make a conscious effort to set expectations clearly at the outset. Across our scheme flyers, we prominently state that the scheme is suitable only for investors with a minimum investment horizon of five years.

This ensures that investors are aligned with the product's nature from the beginning and naturally attracts like-minded investors who are comfortable with a long-term approach. Over time, this clarity reduces friction during volatile periods and strengthens investor confidence.

Q. How is PPFAS using educational and insight-driven content to strengthen investor relationships beyond product communication

When it comes to investor education, I think AMFI has done a very good job with its Mutual Fund Sahi Hai campaign in making mutual funds more widely accepted. That said, there is still much more to be done to deepen investors' understanding.

At PPFAS, we do not look at content as a marketing tool; it is an extension of our philosophy. We focus a lot on consistency in communication. Whether it is the CEO, CIO or a Relationship Manager, everyone speaks the same language. This helps investors get a clear, consistent message rather than different views at different touchpoints.

Our goal is to explain things as they are. The intent is always to help investors understand, not to sell.

We have also consciously refrained from linking communication to sales targets. This ensures that conversations remain honest and focused on what is right for the investor, rather than what needs to be sold.

Over time, this builds a stronger relationship. Investors do not just look at returns; they understand why they are invested with us, and that makes them more confident and patient through market cycle

Q. How do you see mutual fund marketing evolving in an AI-led and digital-first environment?

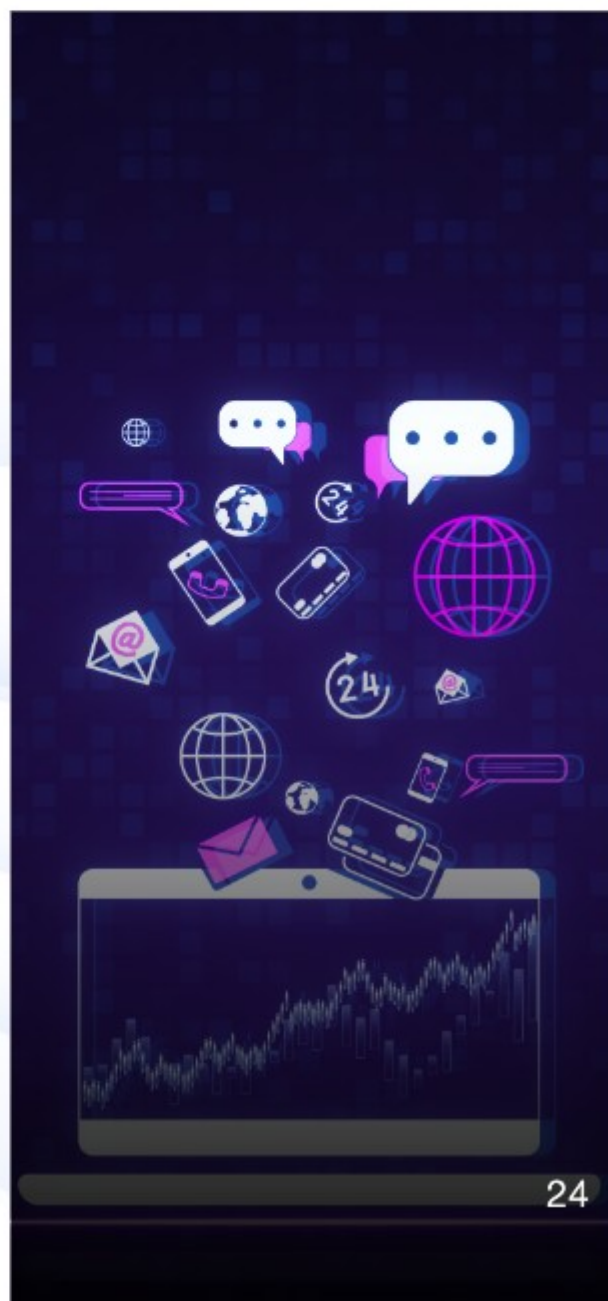
Disruption is clearly happening.

We are all using one tool or another, and in many cases it works well. However, it is still too early to conclude the full impact, especially in financial products like mutual funds.

In categories such as FMCG or consumer durables, patterns are easier to establish and act on. But mutual fund marketing is more nuanced. While the transaction journey has become digital, the decision-making process is still influenced by traditional trust-based relationships.

Over time, we will get a clearer sense of how much this shift will truly change investor behaviour. While the medium is changing, the core remains the same: trust, clarity and consistency.

Disclaimer: The views expressed in this article are personal and are intended for general information only. Mutual Fund investments are subject to market risks, read all scheme-related documents carefully.



A black and white portrait of Varun Kaushik, a man with dark hair and glasses, smiling. He is wearing a light-colored, button-down shirt. The background is dark with a geometric, low-poly pattern.

How PolicyBoss Is Building a More Customer-Centric Insurance Journey

In an exclusive interaction with **Varun Kaushik, Executive Vice President | CMO & Head of Digital Experiences**, we discussed how the BFSI industry is evolving from transactional selling to relationship-driven engagement. From customer-language-led communication and advisory-first aggregation to AI-led efficiency and consent-driven marketing, Varun shares how PolicyBoss is building a more contextual and customer-centric ecosystem across the insurance journey.

Varun Kaushik,
Executive Vice President |
CMO & Head of Digital Experiences
at PolicyBoss

Q. How do you interpret BFSI's transition from transactional selling to relationship-driven engagement?

I see this shift as a move from product-led selling to customer-language-led engagement.

For the longest time, BFSI communication has largely spoken from the company's side through product features, premium, returns and offers. But customers think in terms of life stages and real situations such as buying a car, protecting a family, planning for children or preparing for retirement.

If brands genuinely want to create a pull market, they have to speak the language of the customer across these life stages. A customer should be able to answer basic questions independently, in simple language, without jargon or being forced into a sales conversation too early.

This does not reduce the importance of human advice. But access to knowledge cannot be locked behind personal interaction alone. The customer journey has to be re-engineered so that clarity is available before the sale begins.

The real opportunity is to reduce confusion. Relationship-driven engagement begins when a brand helps the customer understand better and make a more informed decision.

Q. How is PolicyBoss redefining its role beyond being a comparison platform?

The first phase of aggregation was comparison, and that itself was valuable because customers got access to multiple options in one place. But today, comparison alone is not enough.

At PolicyBoss, our philosophy is clear: Comparison + Convenience + Advisory = PolicyBoss.

Comparison gives choice. Convenience makes the journey easier. Advisory helps the customer choose better because the cheapest product is not always the most suitable product.

Our role is to simplify decision-making without oversimplifying the product itself. Two insurance plans may look similar on premium, but the real difference may lie in coverage, exclusions, add-ons, claim process or suitability to the customer's actual risk.

PolicyBoss operates across both India-first agency distribution and B2C priorities. India still needs assisted journeys and local trust, while also expecting digital convenience and transparency. That is the bridge we are building.

For customers, this means clearer discovery, easier comparison and stronger support across the lifecycle. For PoSP partners and advisors, it means better tools, renewal support and faster business realisation.

Features like Sync Contacts, Live Brokerage and InstaPay are examples of this thinking. They help partners identify opportunity, understand earning potential and stay motivated through faster commission realisation.

Q. Where are you seeing the biggest impact of AI and LLMs in BFSI communication?

The most practical impact of AI is in converting complexity into usable action.

BFSI has complexity at every level including product wording, underwriting rules, exclusions, eligibility and compliance sensitivity. Earlier, converting all this into simple communication depended heavily on individual interpretation. AI and LLMs are helping improve that in a practical way.

I see impact in four areas: communication quality, campaign productivity, partner enablement and internal efficiency.

Technical inputs can now be converted into simpler customer or partner-facing language much faster. Teams can create FAQs, scripts and content variants at better speed. In a PoSP-led ecosystem, AI also helps convert business inputs into communication that partners can actually use.

At the same time, BFSI cannot use AI casually. A wrong explanation in insurance can create wrong expectations and claim-time friction. So, human judgment and compliance review remain non-negotiable.

For me, AI is not replacing marketing thinking. It is improving the speed, structure and consistency of marketing thinking.

Q. How is increasing focus on data privacy reshaping BFSI marketing?

Data privacy is making marketing more disciplined, and that is a good development.

For too long, data was treated mainly as a lead source. In BFSI, that view has to change because customer data carries responsibility. In this industry, data is not only a marketing input. It is a trust asset.

The question is no longer only about how many people brands can reach. It is about having the right consent, context and value before reaching a customer.

This shift will reduce noise and improve relevance. Customers will engage more openly with brands that respect their information and use it to create value, not pressure.

The future of BFSI marketing will be more consent-led, contextual and accountable.



Q. How do you measure marketing effectiveness beyond immediate conversions?

Immediate conversion is important, but it cannot be the only measure in BFSI.

Many customers do not decide instantly. They compare, discuss with family, speak to advisors or act only when a life event creates urgency. So, if we measure only instant conversion, we miss a large part of marketing's real impact.

I look at effectiveness across the full journey. Are we attracting the right audience? Are leads becoming more qualified? Are drop-offs reducing? Are renewals improving? Partner productivity is also a key measure, because if marketing helps a PoSP identify the right opportunity and convert better, that is a real business outcome.

Good BFSI marketing should not only create demand. It should reduce information gaps, make decision-making easier and improve confidence across the ecosystem. That is when marketing becomes a business growth system, not just a campaign engine.

Insurance is no longer being marketed only as a product for emergencies or future uncertainties. As customer expectations evolve, life insurance brands are increasingly focusing on wellness, prevention, personalised engagement and trust-led digital experiences to stay relevant in consumers' everyday lives. In a conversation with **Harshit Agrawal, Head of Marketing at Aviva India Life Insurance**, we explored how Aviva India is rethinking insurance communication through wellness-led storytelling, experiential marketing, empathetic personalisation, and search-driven digital discovery.

Q. Life insurance is often a low-interest category until a major life event triggers urgency. How is Aviva India building stronger everyday relevance through its brand and content strategy?

Life insurance shouldn't only enter the conversation when something goes wrong. At Aviva India, we are reimagining relevance through our Prevention to Protection philosophy. Instead of fear-led messaging, we focus on everyday wellness and proactive care.

Our innovative product, Aviva Smart Vitals, lets individuals double their cover simply by walking. It's a powerful way to connect health with protection, turning insurance into something you live with every day. When someone checks their vitals and sees their insurance actively rewarding them, it transforms insurance into a living, breathing part of their daily routine.

Besides this, we even hosted internal walkathons where 1400+ employees collectively walked 144,000 km, which is 3.6 times around the earth. And every step became a symbol of how small, consistent actions can build stronger protection. We're not trying to do it all at once; instead, we use our communication strategy to reinforce this message in every step we take.



Beyond Protection: How Insurance Brands Are Building Everyday Relevance

Q. Aviva India has consistently invested in purpose-led and emotionally driven campaigns over the years. How do you balance emotional storytelling with performance-focused marketing outcomes?

Our products and approach are the path that guides us to balance inspiration with outcomes. Insurance is built on emotions: love, care, and responsibility. Every campaign, every story, every post we create is designed to build that narrative, guiding customers to see insurance not as a transaction but as an act of protection.

At the same time, we know emotions must lead to action. That's why our storytelling is paired with clear digital journeys, whether it's exploring a product, getting a quick quote, or completing a purchase. In this way, purpose-led storytelling becomes both a source of awareness and a driver of performance. It's not just about touching hearts; it's about empowering people to act on what matters most.

Q. From a marketing perspective, what are the biggest behavioural barriers preventing faster adoption today?

Awareness is high, but adoption lags because of deeply human barriers. Insurance can feel complex, full of jargon that intimidates. Procrastination plays a role, too; people delay decisions until urgency strikes. And trust remains a hurdle, with concerns about claims and hidden clauses.

We believe the best way to overcome these barriers is through experience. We host the Aviva Smart Living Drive across India, where working professionals can try our Digital Health Kiosk. It scans 24 vitals and provides a personalised diet plan, powered by AI scans that show how prevention and protection can work hand in hand.

So, while barriers remain, we tackle them by simplifying communication, offering experiential touchpoints, and showing customers that insurance is not just about paperwork; it's about living smarter and healthier every day.

Q. As data-driven marketing becomes more central in BFSI, how do you ensure personalisation enhances customer experience without making communication feel intrusive?

Personalisation must feel like care, not surveillance. At Aviva India, we use data-driven personalisation to understand life stages and aspirations, whether someone is starting a family, focusing on health, or planning retirement.

Our communications are designed to feel like timely advice from a trusted partner. Transparency and consent are central to this approach. Customers know why we're reaching out, and they see the value in what we share. For example, through the Aviva Wellness360 App, customers receive personalised wellness insights that feel empowering rather than intrusive.

When personalisation is rooted in empathy and genuine utility, it strengthens trust and deepens relationships. It's not about data for data's sake; it's about using insights to show customers we understand them, and that we're here to support their journey.

Q. Search engineering is reshaping how consumers discover and trust insurance brands across AI answers and conversational search journeys. How is Aviva India adapting its content and digital strategy?

Search behaviour in insurance is undergoing a major transformation. It is rapidly shifting from keyword-based discovery to AI-led, conversational journeys where consumers expect instant, trusted, and highly personalised answers which are conversational and deeply human.

At Aviva, our approach begins with simplifying and restructuring content for conversational discovery. We are optimising product information, FAQs, wellness content, and customer education journeys to align with how users naturally ask questions in AI-powered search environments and voice-led interactions. This includes creating intent-driven, customer-centric content that improves visibility across search engines, AI summaries, and digital assistants. In other words, we are speaking the language of our customers, not the language of algorithms.

Trust, however, remains the cornerstone of discovery. Aviva India's strong claim settlement ratio plays a critical role in reinforcing customer confidence and brand credibility. By prominently highlighting claim settlement performance, service reliability, and customer-first experiences across our digital platforms, we aim to build stronger reassurance for consumers evaluating insurance brands online.

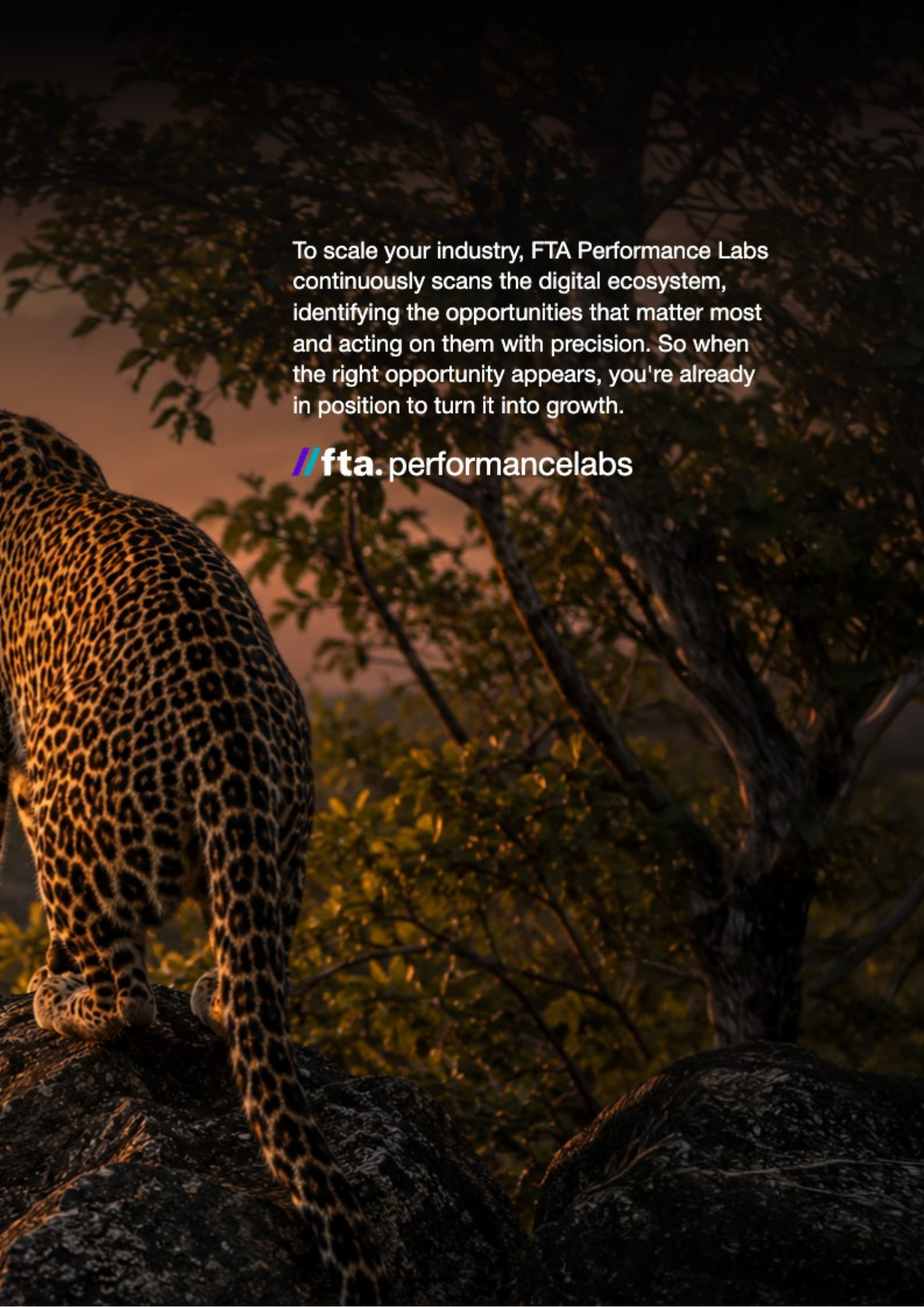
For us, adapting to search engineering is not just about being found; it's about being believed. By combining conversational content with proof of reliability, we ensure that when customers search for answers, they don't just discover Aviva India; they discover a brand they can trust to protect what matters most.

Harshit Agrawal

Harshit Agrawal, Head of Marketing
at Aviva India Life Insurance

A leopard is shown in profile, standing on a dark, textured rock in the foreground. The leopard's fur is covered in distinct dark spots, and it is looking towards the left. The background features a vast savanna landscape with rolling hills and dense green vegetation, all bathed in the warm, golden light of a sunset. The sky is filled with soft, orange and yellow clouds, and the sun is visible as a bright glow on the horizon. The overall mood is serene and majestic.

**WELL SPOTTED
OPPORTUNITIES
TO SCALE YOUR
REVENUE.**

A leopard is shown from the side, standing on a dark, textured rock. The leopard's fur has a distinct golden-brown and black rosette pattern. The background consists of out-of-focus trees and foliage, bathed in the warm, golden light of a sunset or sunrise. The overall mood is serene yet powerful.

To scale your industry, FTA Performance Labs continuously scans the digital ecosystem, identifying the opportunities that matter most and acting on them with precision. So when the right opportunity appears, you're already in position to turn it into growth.

 **fta.**performancelabs

From Credit Access to Customer Trust: The Evolution of Digital Lending

As digital lending continues to expand across India, fintech brands are increasingly being challenged to balance speed and convenience with trust, education and long-term customer engagement. We spoke with **Rahul Nair, SVP - Marketing & Business at FatakPay**, to understand how the company is navigating changing consumer expectations. From responsible credit access and financial awareness to loyalty-led engagement and AI-powered customer support, he shares how FatakPay is building stronger relationships beyond the loan transaction.

Q. How are changing consumer expectations shaping FatakPay's marketing strategy today?

The question is extremely relevant because the meaning of credit access itself has changed. There was a time when formal credit was largely available through traditional banking institutions, often limited to a select segment of salaried customers. This left a large part of India's demographic, especially lower-income customers and the non-organised workforce, at a disadvantage when it came to financing everyday needs.

Today, fintech has created opportunities for many of these customers to be assessed more fairly, build credit visibility and participate in the formal credit ecosystem. Naturally, their expectations have also evolved. Speed and convenience are now hygiene factors. Customers also expect transparency around bill dates and due dates, rewards for good repayment behaviour and guidance that helps them make better financial decisions without negatively impacting their credit score.

At FatakPay, this understanding shapes our marketing strategy deeply. We do not want to communicate only as a brand that offers a loan in a few minutes. Our larger focus is to be present across the customer's financial journey, from access to repayment to repeat usage, with communication that is timely, useful, responsible and trust-led.

Q. How is FatakPay building a brand identity beyond transactional positioning?

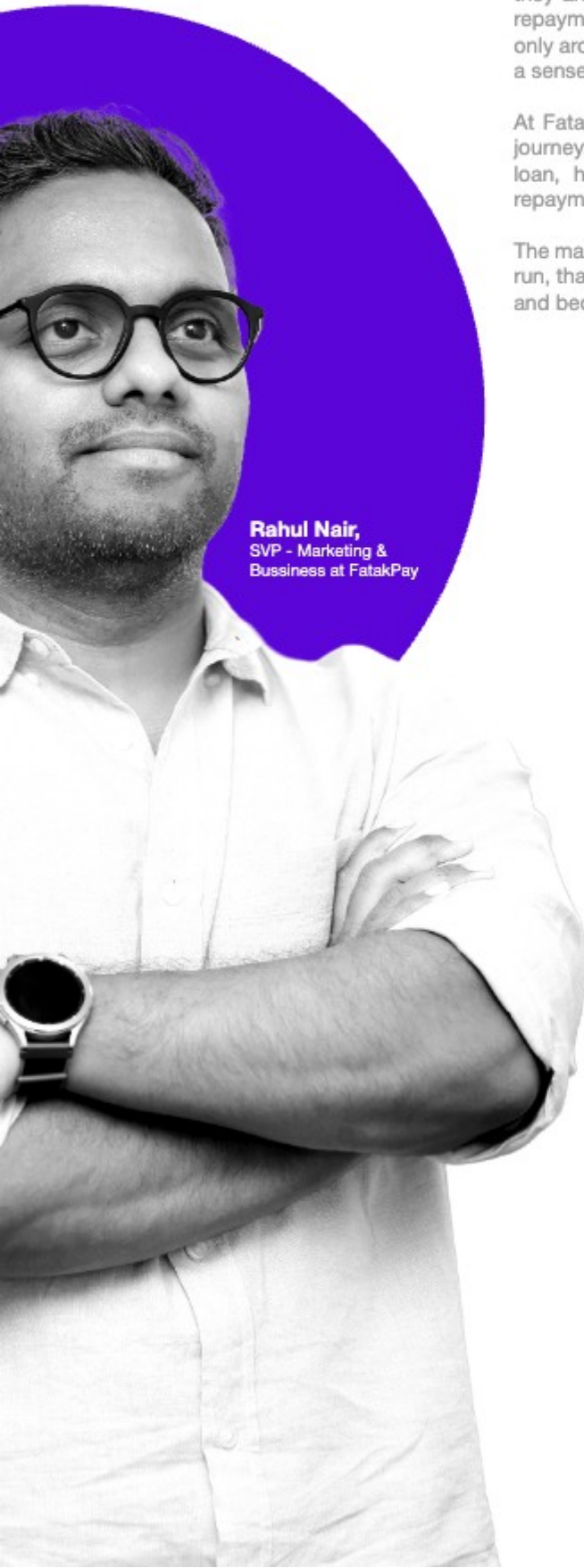
In fintech, it is very easy to compete only on product features, speed, offers and instant gratification. While these are important, relying only on them can make a brand transactional.

At FatakPay, we are consciously working towards becoming a more meaningful financial companion for our customers. One example is our WhatsApp community, where the objective is not just product communication but financial awareness. We keep customers informed about topics such as digital gold, credit score behaviour, repayment discipline and broader financial decision-making in a simple and relatable manner.

We are also building loyalty into the customer journey. Customers are rewarded not only for taking a loan or repaying on time, but also for positive actions such as referrals and engagement with other financial products and services on the app.

Another important area is education-led content. Through AI-led explanatory videos, we are creating awareness content across our products and services. The idea is not merely to explain how to use a product, but to educate customers in a tone and language they understand. Over time, this helps FatakPay stand for accessibility, awareness and trust, not just instant credit.





Rahul Nair,
SVP - Marketing &
Business at FatakPay

Q. What are the biggest challenges in standing out while building long-term consumer trust?

The biggest challenge in digital lending today is that many brands are communicating similar promises such as quick loans, easy access, minimal documentation and instant disbursal. These are important strengths, but when every player speaks the same language, it becomes difficult for customers to differentiate one brand from another.

For us, the challenge is not just to stand out but to stand out responsibly. Lending is a high-trust category. A customer is not simply buying a product; they are making a financial decision that can impact their monthly cash flow, repayment behaviour and credit score. Therefore, marketing cannot be built only around speed or convenience. It also has to create clarity, confidence and a sense of guidance.

At FatakPay, we look at trust as something built across the entire customer journey. This includes how clearly we communicate before a customer takes a loan, how we remind them about due dates, how we encourage good repayment behaviour and how we reward responsible financial actions.

The marketing challenge is to balance acquisition with responsibility. In the long run, that is what helps a fintech brand move beyond being another lending app and become a trusted financial partner.

Q. How are you balancing customer acquisition with long-term engagement and retention?

Customer retention is extremely important in fintech because most lending products can look similar from the outside. If engagement is not built into the customer journey, there is a real risk of losing a customer whom the business has spent significant effort and resources to acquire.

At FatakPay, our approach is that while customers may first come to us for access to credit, they should continue with us because of the service, value and trust they experience over time.

A large part of this comes from improving the post-acquisition journey. For example, many customer queries are around bill dates, due amounts, repayment timelines, or simple app-related issues. Earlier, these were largely handled through conventional support processes, where wait times and connectivity could affect the experience. Today, we are using agentic calling and AI-led email responses to resolve standard queries faster, ensuring customers get timely answers without unnecessary friction.

We also focus heavily on proactive communication, ensuring customers are informed about upcoming bill dates, due payments and repayment-related actions so they do not miss important timelines or negatively impact their bureau score.

Beyond service, we are building engagement through our WhatsApp community, where customers receive simple financial awareness content, updates, and guidance. We are also exploring tools such as expense tracking, loyalty rewards, and small in-app games connected to financial behaviour, so customers can understand money better while engaging with the platform.

For us, acquisition and retention are not separate strategies. Acquisition brings customers into the ecosystem, but trust, education, service and ongoing value determine whether they choose to stay.

From Transactions to Trust: How BFSI Marketing is Being Rewired by Data, AI, & Customer Context

The BFSI sector is undergoing a structural shift in how it approaches marketing. What was once driven by product visibility and lead generation is now being redefined by trust, relevance, and long-term customer engagement. Financial institutions are no longer competing only on interest rates or product features. They are competing on experience, credibility, and their ability to anticipate customer needs in real time.

At the center of this shift is the move from product-led communication to customer-led ecosystems. Traditionally, marketing strategies in banking, insurance, and financial services revolved around pushing specific products such as loans, credit cards, or policies. Today, the focus is on mapping customer journeys across life stages and building contextual engagement around them. Whether it is a first-time investor, a small business owner, or a retiree planning wealth management, the expectation is for brands to understand intent and deliver relevant communication at every touchpoint.

This evolution is being powered by data, but not in the way it was previously understood. Access to data is no longer a competitive advantage. The real differentiator lies in how effectively brands can unify, interpret, and activate that data. First-party data, supported by consent-driven frameworks, is becoming the backbone of modern BFSI marketing. Financial institutions are investing in building unified customer views through data platforms that allow them to move from static segmentation to dynamic, real-time engagement. The challenge is shifting from data collection to data intelligence.

A black and white portrait of a man with short dark hair, wearing a dark suit jacket over a light-colored shirt. He is standing with his arms crossed, looking directly at the camera with a slight smile. He is wearing a watch on his left wrist and a ring on his right hand.

Yatin Bhasin,
VP, Sales & Marketing, FTA Global

Artificial intelligence is accelerating this transformation. AI is no longer limited to backend optimization or media efficiency. It is actively shaping customer experience. Predictive analytics is enabling financial brands to identify potential churn, recommend next-best products, and assess risk with greater accuracy. At the same time, large language models are redefining how institutions interact with users. From intelligent chat interfaces that provide contextual financial guidance to automated content generation that maintains compliance standards, AI is enabling scale without compromising personalization.

However, as technology becomes more sophisticated, the role of content is becoming more critical. BFSI has always been a trust-driven category, but the way trust is built has changed. Customers today are more informed and more cautious. They expect transparency, clarity, and value before making financial decisions. This is where content-led strategies are gaining prominence. Educational content, financial literacy initiatives, and simplified storytelling are replacing hard-sell tactics. Brands that invest in helping customers make better decisions are the ones that are earning long-term loyalty.

At the same time, marketers must operate within an increasingly complex regulatory environment. With evolving data protection frameworks such as the Digital Personal Data Protection regulations in India, the emphasis on privacy and consent is stronger than ever. This is pushing BFSI marketers to rethink their approach to personalization. It is no longer about how much data can be collected, but how responsibly it is used. Transparent communication, clear consent mechanisms, and ethical data practices are becoming integral to brand perception.

Another critical shift is the normalization of omnichannel engagement. Customers do not differentiate between digital and physical touchpoints anymore. They expect a seamless experience whether they are interacting through a mobile app, visiting a branch, or speaking to customer support. For BFSI brands, this means integrating their marketing, technology, and service layers to ensure consistency. Omnichannel is no longer a differentiator. It is a baseline expectation.

From a performance marketing perspective, this transformation is also redefining success metrics. The focus is gradually moving from short-term conversions to long-term value. Metrics such as customer lifetime value, engagement depth, and retention are gaining importance alongside traditional acquisition KPIs. This requires a more integrated approach where media, data, and content strategies work in tandem rather than in silos.

At FTA Global, this shift is reflected in how marketing ecosystems are being built for BFSI clients. The focus is on unifying data sources, enabling real-time decision-making, and creating content frameworks that align with both customer intent and regulatory requirements. Performance marketing is no longer seen as just a lead generation engine but as a driver of measurable trust and sustained engagement.

Looking ahead, the future of BFSI marketing will be defined by the ability to balance technology with human insight. While AI and data will continue to enhance efficiency and scale, trust will remain the ultimate differentiator. Brands that can simplify complexity, communicate with clarity, and deliver consistent value across the customer lifecycle will emerge stronger in an increasingly competitive landscape.





A lone wolf is visible on the left side of the frame, its fur appearing grey and white. The background is a dark, dense forest with many thin, vertical tree trunks and some horizontal branches. The lighting is dim, creating a moody and somewhat mysterious atmosphere. The overall color palette is dark, with shades of brown, black, and grey, punctuated by the yellow text.

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Trust, Simplicity and Speed Are Defining the Future of Digital Insurance

As life insurance continues its digital transformation, brands are increasingly focused on creating customer journeys that are simpler, faster and more intuitive. We spoke with **Sameer Jain, Head of Ecommerce & D2C at Axis Max Life Insurance**, about how digital channels are reshaping insurance discovery, purchase and retention. From D2C adoption and frictionless onboarding to content-led trust building and Generative Engine Optimization, he shares how the company is adapting to the next phase of digital insurance.

Q - Axis Max Life has been strengthening its digital-first insurance ecosystem in recent years. How is this shift changing your overall marketing and customer acquisition strategy?

Axis Max Life has been a strong digital player for several years, and we have continued to strengthen that position through a two-pronged strategy. On one side, we have invested in our direct-to-consumer platform, and on the other, we have built scale through aggregator and digital partnership channels. Together, these have helped create a diversified and resilient digital acquisition engine.

What has worked well is a combination of the right talent, customer-first product propositions and frictionless digital journeys. We have invested in building strong capabilities across performance marketing, product, analytics, content, technology and partnerships, while designing propositions that simplify decision-making and reduce information asymmetry.

The larger shift is that digital is no longer just a lead-generation channel. It is becoming a full-funnel business driver spanning awareness, education, consideration, purchase, onboarding and retention. As a result, digital business continues to grow faster than the overall company, with an increasing share of new customer acquisition coming through digital channels.

Sameer Jain,
Head of Ecommerce & D2C at
Axis Max Life Insurance



Q - What are the biggest challenges in driving direct-to-consumer adoption in life insurance?

Life insurance has historically been relationship-led, with advisors playing a critical role in building trust and helping customers make decisions. While more customers are now comfortable buying online, including a growing base of DIY buyers, driving D2C adoption comes with unique challenges.

The first is creating a compelling reason to buy online. Unlike many categories where online purchases are driven by discounts or pricing advantages, insurance pricing remains largely consistent across channels. Therefore, digital channels must create value through convenience, transparency, control and speed.

The second challenge is replacing a relationship-led sales experience with a digital experience that can independently build trust. Customers must understand the product, compare options, evaluate riders and make a long-term financial decision without feeling uncertain.

The third challenge is simplifying the category itself. Insurance still contains significant jargon and complexity. As marketers, our role is to simplify benefits, riders, terms and exclusions so customers can make informed decisions with confidence.

Q. How is Axis Max Life redesigning digital experiences to improve engagement and conversion?

Today's consumers benchmark every experience against the best digital journeys they use daily. Categories like quick commerce have fundamentally changed expectations around speed, convenience and control.

In life insurance, the online journey has two parts. The first is the purchase journey, where customers select a plan, enter details, review the proposition and make payment. Significant progress has already been made in simplifying this stage.

The second part is onboarding and issuance, which remains more complex. This includes proposal forms, health and financial disclosures, KYC, income validation, medical tests and underwriting decisions.

At Axis Max Life, we have been focused on reducing the time taken from intent to policy issuance. We have made strong progress by digitising KYC, using account aggregator-based journeys, enabling CIBIL and payment-data-led income assessments, and reducing the need for physical documentation for many customers. For a large section of customers, KYC and income validation can now be completed digitally, with minimal additional documentation. In many cases, medical tests are the only remaining physical or relatively cumbersome step in the journey.

The focus going forward is to compress this journey even further through data, analytics, automation and better experience design, reducing customer effort while improving transparency and speed.

Q. How are content and performance marketing working together to influence insurance purchase decisions?

Insurance is a high-consideration category, and many customers conduct extensive research before they even visit a brand website. This makes the awareness and consideration stages particularly important.

Our performance marketing strategy therefore extends beyond bottom-funnel acquisition. While we continue to focus on high-intent users, we also invest in building awareness and nurturing demand much earlier in the journey.

Content plays a critical role. We have invested heavily in organic social media, educational content and influencer-led communication. Insurance becomes easier to understand when explained through real-life situations, local context and simple language.

Influencer partnerships have been particularly effective in translating complex product propositions into relatable conversations. Vernacular content is also a key part of our strategy. Through regional influencer collaborations across languages such as Tamil, Telugu and Kannada, we create communication that is not just translated but contextualised for local consumers, helping build trust and consideration more authentically.

Q. How is Axis Max Life adapting to AI-led search and conversational discovery?

Generative Engine Optimization is becoming an important new frontier as a portion of long-tail search behaviour shifts from traditional search engines to AI-led conversational platforms.

Earlier, customers searched across multiple websites and comparison platforms. Today, many nuanced insurance questions are being asked directly to AI assistants. These users are often highly researched and closer to purchase, making this an important shift in consumer behaviour.

Our approach is to strengthen both traditional SEO and Generative Engine Optimization by creating content that is useful, accurate, structured and genuinely helpful. We are also expanding our presence across third-party platforms, communities, forums and credible content destinations.

While the discovery landscape is becoming more complex, the fundamentals remain unchanged. If we create transparent, customer-first experiences and content that genuinely helps consumers make decisions, we improve our chances of being surfaced across both search engines and AI-led answer platforms.

Why Trust And Education Are Redefining Global Wealth Marketing

As global investors seek greater access to international wealth opportunities, marketing is evolving beyond product promotion towards education, credibility and long-term engagement. We spoke with **Joydeep Sanyal, Senior Vice President and Head of Marketing at Kotak International**, about how the role of marketing is changing in global financial services. From building investor confidence and digital-first engagement to Search Engineering and AI-led discovery, he shares how trust and expertise are becoming the cornerstones of modern wealth marketing.

Q. How has marketing evolved in building awareness around international fund management solutions?

The role of marketing in international fund management and wealth has evolved meaningfully, from product communication to a more strategic function anchored in education, trust and access.

Earlier, marketing focused on product features, returns and distribution. Today, the challenge has shifted towards category-building. Investors are asking deeper questions: Why India? Why now? How can I access it efficiently?

Marketing, therefore, plays a critical role in simplifying complexity by explaining macro narratives, regulatory frameworks and access routes, while building confidence through thought leadership.

Trust has also become central. In global financial services, marketing must communicate credibility, governance and investment discipline. It helps position markets like India not just as emerging opportunities, but as credible, investable destinations.

There has also been a shift from campaigns to always-on engagement. Through research, insights and digital platforms, marketing now supports the entire investor journey.

Ultimately, the shift is clear: from awareness to confidence. Education first, trust always.

Q. How do you approach communication in a category that requires a high degree of education and trust?

In categories like wealth and cross-border financial services, trust is foundational. A useful principle here is: educate first, advise second, and promote last.

For global investors and internationally mobile clients, engagement often begins with understanding the market itself, its growth trajectory, regulatory landscape, and investment frameworks before any discussion on solutions.

A structured communication approach typically rests on a few pillars:

Simplifying Complexity:

Translating intricate concepts into clear, relevant insights through research, outlooks, and expert perspectives.

Thought Leadership First:

Prioritising insights and context over product messaging, helping clients build understanding before evaluating solutions.

Institutional Credibility:

Consistently communicating governance, process strength, and long-term discipline.

Confidence over

Persuasion:

Enabling informed decision-making through balanced, transparent communication of both opportunities and risks.

Ultimately, communication in this space is less about selling and more about enabling clarity, confidence, and informed participation.

Marketing doesn't create trust; it nurtures it through consistency and credibility over time.



Q. How is marketing strategy adapting for increasingly digital-first global customers?

Digital-first is not just a shift in channels. It is a shift in how clients discover, evaluate and engage. Investors today expect the same level of accessibility, relevance and ease from financial services as they do elsewhere.

Three key shifts are shaping this evolution:

Continuous Engagement:

Client interactions are no longer episodic. Marketing has moved towards always-on engagement through insights, thought leadership and digital touchpoints across the investor journey.

Audience Precision:

Global audiences are diverse, ranging from institutions to family offices and individuals. Digital platforms enable more targeted, segment-specific communication, making interactions more relevant.

Digital Experience:

Clients increasingly prefer to research and engage digitally before speaking to anyone. This places greater emphasis on intuitive platforms, seamless onboarding journeys and accessible content.

At the same time, there is a growing demand for digital access to global opportunities, where convenience must coexist with trust and advisory.

Ultimately, while delivery is digital, the objective remains human: building relationships, delivering value and enabling confident decisions.

Joydeep Sanyal,
Senior Vice President
and Head of Marketing
at Kotak International

Q. How is marketing adapting to Search Engineering and AI-led discovery?

The way affluent clients discover and evaluate financial solutions is evolving from traditional search to AI-driven, intent-led discovery. Investors today are not just searching for products; they are seeking answers, insights and trusted guidance.

This is shifting marketing towards three important changes:

From Search to Intent:

Clients explore broader themes such as diversification, global investing and access to specific markets. Content needs to address these underlying needs rather than product-level queries.

From Visibility to Credibility:

Discoverability increasingly depends on the quality and relevance of content. Research, insights and explanatory content play a critical role in building trust.

From Channels to Experience:

Every interaction, whether through search, AI interfaces or digital platforms, contributes to perception. Consistency in tone, clarity and credibility becomes essential.

In this environment, trust becomes the key differentiator. While discovery mechanisms continue to evolve, investor expectations remain constant: clarity, confidence and credible guidance.

Q. In a category where many offerings appear similar, how does one differentiate effectively?

In international financial services, differentiation is rarely created. It is revealed, articulated and consistently delivered. Many offerings may appear similar, but what sets institutions apart is how clearly their strengths are understood and experienced.

Differentiation often begins with authenticity, focusing on real strengths such as domain expertise, global capabilities, governance and client-centricity.

A few principles are useful in shaping differentiation:

From Products to Perspectives:

Clients increasingly value insight and context over product features. Thought leadership and research help build credibility and relevance.

Audience-Centric Communication:

Different investor segments perceive value differently, and communication needs to reflect what matters most to each.

Consistency Across Touchpoints:

Differentiation is built over time, not through a single campaign, but through every interaction across reports, platforms, events and conversations.

Ultimately, differentiation is less about what is stated and more about what is consistently experienced.



Accelerating App Discoverability: FTA Global's ASO Framework for Paiza 247



As digital lending platforms continue to compete for consumer attention in a rapidly expanding fintech ecosystem, app discoverability has emerged as a major growth differentiator. For platforms like Paiza247, visibility across app marketplaces directly impacts installs, engagement, and long-term customer acquisition.

With more users relying on mobile-first financial solutions, Paiza247 aimed to strengthen its organic install growth and improve visibility across relevant search journeys on the Google Play Store. To achieve this, the platform partnered with FTA Global to build a scalable App Store Optimization (ASO) framework focused on discoverability, user engagement, and conversion performance.

What was the challenge?

Paiza247 was operating in a highly competitive fintech category where multiple loan and personal finance applications were targeting similar user intent. Although the platform offered a seamless borrowing experience, install growth remained limited due to discoverability challenges within the app marketplace ecosystem.

The brand needed a structured ASO strategy that could improve keyword visibility, strengthen conversion rates from app store visits to installs, and enhance overall marketplace performance. At the same time, maintaining app stability and improving user perception became equally important in building trust among potential users.

The **FTA Global** Approach

FTA Global approached the challenge using its three-step framework of Assessment, Solution Framing, and Co-Creation

Assessment:

The team began by analyzing Paisa247's app marketplace performance, including keyword rankings, user engagement patterns, ratings, and conversion trends across the Google Play Store. Search intent analysis helped identify high-opportunity keyword clusters related to instant loans, personal finance, and digital lending solutions.

FTA Global also assessed user reviews, feedback patterns, ANR rates, and crash metrics to identify areas affecting user experience, retention, and discoverability.

The Bigger Picture

FTA Global's collaboration with Paisa247 highlights how app discoverability has evolved beyond rankings into a strategic growth function for digital-first financial brands. In an increasingly competitive fintech ecosystem, sustained install growth depends on a combination of search visibility, user trust, app stability, and localized engagement.

By combining search intelligence, conversion optimization, user sentiment management, and technical monitoring, FTA Global helped build a scalable ASO framework designed for continuous growth. The result is a mobile acquisition strategy that adapts to changing user behaviour while strengthening long-term marketplace performance.

Solution Framing:

FTA Global implemented a data-driven ASO strategy to improve keyword visibility, app discoverability, and install conversion rates. Through continuous A/B testing of app titles and descriptions, the team optimized search performance. Localized store listings and refined review response templates enhanced regional reach and user engagement. Alongside ASO, FTA Global continuously monitored ratings, user feedback, ANR rates, and crash metrics to improve app stability, delivering a seamless user experience while strengthening overall app performance.

The Impact

Within 10 weeks, Paisa247 achieved significant growth in organic installs through a focused ASO strategy. Improved keyword visibility, optimized app store listings, and localized content strengthened discoverability across high-intent fintech searches. Structured review management enhanced user engagement, while continuous monitoring of app stability metrics supported a smoother user experience and better retention. The campaign demonstrated how ASO can become a scalable organic acquisition engine for fintech brands.

Business Impact

Paisa247 accelerates organic install growth through ASO-led discoverability



increasing from the baseline average of 23,116 installs to 26,238 installs.



reaching 30,395 installs through improved keyword visibility and optimized store performance.



scaling to 35,881 installs within just 10 weeks of execution.



**A COLOURFUL
BRAND VOICE
IS ALWAYS
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In BFSI, where every brand promises security, growth, and trust, standing out is not a luxury. It's a necessity. FTA Creative Labs helps financial brands build distinctive identities, memorable narratives, and unmistakable voices that earn attention, build trust, and stay relevant long after the first interaction.

//fta.creativelabs

How Fino Payments Bank Is Making Banking More Accessible, Trusted & Local

Financial inclusion in India is no longer just about opening bank accounts. The focus is steadily shifting towards building deeper financial participation, trust and long-term engagement. We spoke with **Prashant Choudhari, Head of Marketing at Fino Payments Bank**, about how the bank is evolving its marketing strategy to support this transition. From neighbourhood banking and financial literacy to Search Engineering and AI-led discovery, he shares how Fino is helping customers build stronger relationships with formal banking.

Q- Fino Payments Bank has played a significant role in expanding access to banking services across underserved markets. How has marketing evolved alongside India's financial inclusion journey?

India's financial inclusion journey has moved through 2 clear phases, and our marketing has moved with it.

The first was about access. The Fino customer has always been the hard-working Indian powering the rural economy. Through our promise of 'Qadar Apki Mehnat Ki', we helped bring first-generation banking customers into the formal financial system by creating a deep technology-enabled neighbourhood banking network.

After access, it has been a phase for opening accounts, earning trust, and demystifying digital transactions for first-generation banking customers. The foundational question was not "which bank?" but "is this safe?" Our marketing was largely about reassurance and reach through our promise of 'Fikar Not'.

Today, a third chapter has begun with Fino preparing to become a Small Finance Bank. Now the question shifted from "Do you have an account?" to "Are you using it meaningfully?" That moved our lens from one-time campaigns to lifecycle engagement; nudging activity, building a cross-sell engine, and building repeat usage through data and local insight. We are helping users to graduate into a full financial relationship, riding on and reinforcing the trust we have built.



Q. How has Fino's phygital model shaped customer engagement?

For us, phygital is not a concept. It is a daily operating reality. We have built a dense, asset-light network of neighbourhood banker merchants powered by technology, fundamentally changing how we approach customer acquisition.

In a pure digital model, discovery, consideration and conversion happen entirely on a screen. In our model, customers also have access to a trusted neighbourhood banker who can guide them through the journey.

A #FikarNot or #GullyGullyFino campaign may generate awareness, but conversion often happens when a local merchant explains banking services in the customer's own language. These merchants are not just distribution points. They are the last mile of the campaign and often the customer's first banking touchpoint. They also help customers download and use the FinoPay app, which offers more than 100 features.

As we prepare to become a Small Finance Bank, every outlet in our distribution network is evolving into both an insight engine and an advisory touchpoint. Marketing, product and distribution must work together, making this model difficult to replicate.

Q - What role should banks play in improving financial literacy?

Financial literacy cannot exist in isolation. For brands serving first-generation digital users across smaller towns, digital and financial literacy directly influence customer confidence, engagement and long-term usage.

Our ScamSeSaavdhaan campaign reflects this philosophy. It addresses common fraud scenarios, including fake calls, malicious links and QR code scams, using simple, relatable language without creating fear. The campaign has also received industry recognition for empowering customers to protect themselves against financial fraud.

The role we like to play is two-fold: to empower customers by providing them with knowledge on various offerings and to encourage them to be vigilant to ensure safe banking. Financial and digital literacy help people make better decisions.

Prashant Choudhari,
Head of Marketing at Fino
Payments Bank

Q. What continues to differentiate Fino Payments Bank in a highly competitive market?

Three enduring differentiators, and they reinforce each other.

Proximity and Presence. Our brand promises - #GullyGullyFino, #BankOnFino, #Hamesha, #FikarNot - all articulate the same promise: we are present, dependable, and approachable in the neighbourhood, in their own language. Behind those lines is a real, dense footprint of merchants and partners embedded in everyday life across smaller cities. That "I know someone I can walk to" feeling is a powerful differentiator.

Simplicity with assistance: While many customers are comfortable using smartphones, they remain cautious about financial transactions. Our physical and digital journeys are designed to be simple, with trusted local merchants providing assisted digital services whenever required.

A Long-Term Financial Relationship: As we prepare for our Small Finance Bank journey, we are expanding across savings, payments and credit. We are not simply promising access to banking but positioning ourselves as a long-term financial partner that grows alongside the customer's financial needs.

Q. How is Fino adapting its content strategy for AI-led search and Search Engineering?

Search is quietly rewriting how customers discover financial services. Instead of typing keywords, people increasingly ask complete questions through search engines, voice assistants and AI platforms.

Questions like "Is a zero-balance account safe?" or "How do I secure my bank account?" are becoming the starting point of customer journeys. If brands are not visible at these moments, they risk becoming invisible altogether.

We are working on three fronts. First, multi-language and voice-friendly content: writing the way customers actually speak, in regional languages and Hinglish, so AI systems can grab and present it. Second, structuring information for machines and humans. Creating product details into clean FAQs, step-by-step guides, and "what if" scenarios. Third, ensuring consistency: what a customer hears from different channels, be it a website, a message or an AI search result, must tell the same story. Any inconsistency is a trust leak.

For us, Search Engineering is becoming a core marketing capability rather than simply an SEO activity. As a phygital brand, our objective is to ensure every discovery moment, whether through AI search or a conversation with a neighbourhood banker, reinforces one consistent promise: #FikarNot, #BankOnUs, #GullyGullyFino and #HarDinFino.

FTA Global: A Year of Building the Future of Marketing

From Vision to Momentum

In just twelve months, FTA Global has evolved from a bold idea into one of India's fastest-growing AI-native marketing companies. What began as a vision to redefine how brands achieve visibility in an AI-driven world has grown into a thriving ecosystem of technology, talent, and innovation.

The company's first year has been marked by rapid growth and strong market acceptance. FTA Global partnered with more than 100 brands across industries, including BFSI, healthcare, SaaS, education, retail, entertainment, and consumer technology. More importantly, it established itself as a trusted growth partner for enterprises navigating the changing landscape of search, discovery, and customer acquisition.

Building for the AI Era

At the heart of this growth is FTA Global's proprietary Search Engineering™ framework, a next-generation approach that goes beyond traditional SEO to help brands become visible across search engines, AI assistants, and emerging discovery platforms.

As consumer behaviour increasingly shifts toward AI-powered answers and conversational search, FTA Global positioned itself early as a company built for the future. By combining strategic thinking, technology, and execution, the company helps brands remain discoverable across both traditional and AI-driven search ecosystems.

Creating an Integrated Marketing Ecosystem

Over the last year, FTA Global launched six specialised business verticals: FTA Search Labs, FTA Tech Labs, FTA Demand Labs, FTA Performance Labs, FTA Creative Labs, and FTA Prime. Together, they form a connected Marketing Operating System designed to deliver measurable business outcomes.

The company also introduced FTA.Visibility, an AI visibility intelligence platform that helps brands understand and improve their visibility across AI-powered search engines and answer platforms.

Delivering Measurable Impact

The numbers tell a compelling story. FTA Global generated more than 20 million new monthly organic visits for clients, tracked over one million prompts through its visibility platform, and added more than 10,000 new prompts to its AI intelligence ecosystem. These efforts contributed to more than \$10 million in additional client revenue while helping brands strengthen their digital presence and maximise marketing performance.

Building More Than a Business

Beyond client success, FTA Global invested heavily in community building and industry education. The company organised the Marketing Stack Global Summit, published 15 industry playbooks, produced 35 podcast episodes, distributed more than 500 copies of its magazine, addressed over 1,000 students through educational initiatives, and built a growing community of over 500 CMOs and 1,000 marketers.

Looking Ahead

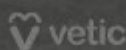
The people behind FTA Global remain its greatest strength. In just one year, the company grew into a team of more than 80 professionals spanning Search Engineering, performance marketing, creative strategy, AI research, automation, and enterprise growth.

As FTA Global enters its second year, the mission remains unchanged: helping brands win visibility in an increasingly AI-driven world. The first year was about building the foundation. The next chapter is about scaling globally, advancing AI-powered marketing innovation, and shaping the future of brand discovery.

Our Clients at a Glance



Reliance Digital



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Manipal Cigna

upstox

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kotak securities

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maxiVision EYE

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Nishanth Rao
Art Director

Ishan Sood
Brand Content

Sagar Kumar
Editor

Yasin Shaikh
Social Specialist

Gunjan Mahanta
Motion Designer

Rohit Sallian
VP - Brand & Creative

Srijita Das Roy
VP - Brand & Communications

**To know more about FTA Global's specialisation,
reach out to the FTA Team now.**



marketing@ftaglobal.in



+91 95389 09513
+91 81234 47058



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