

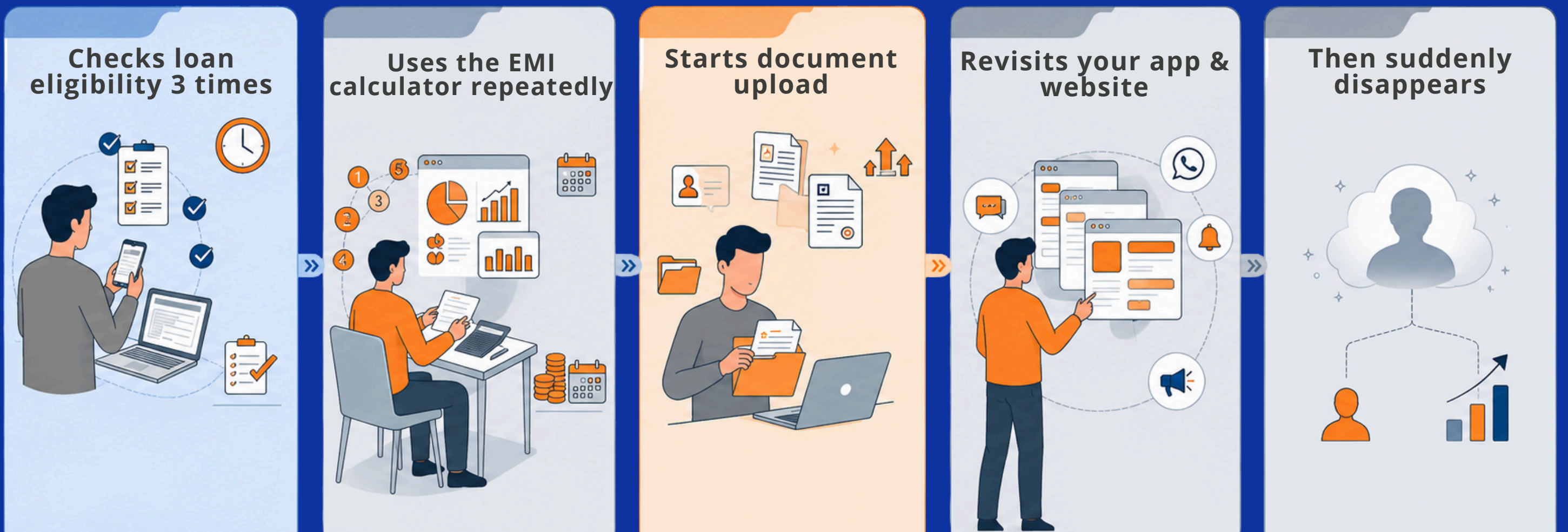
# How NBFCs & Fintechs Use a CDP to Prioritize High-Intent Loan Applicants

Turn Intent Signals into Loan Disbursals, Before Your Competitor Does

## The Problem

Your Highest-Intent Applicants Are Slipping Away Unnoticed

A prospective borrower:



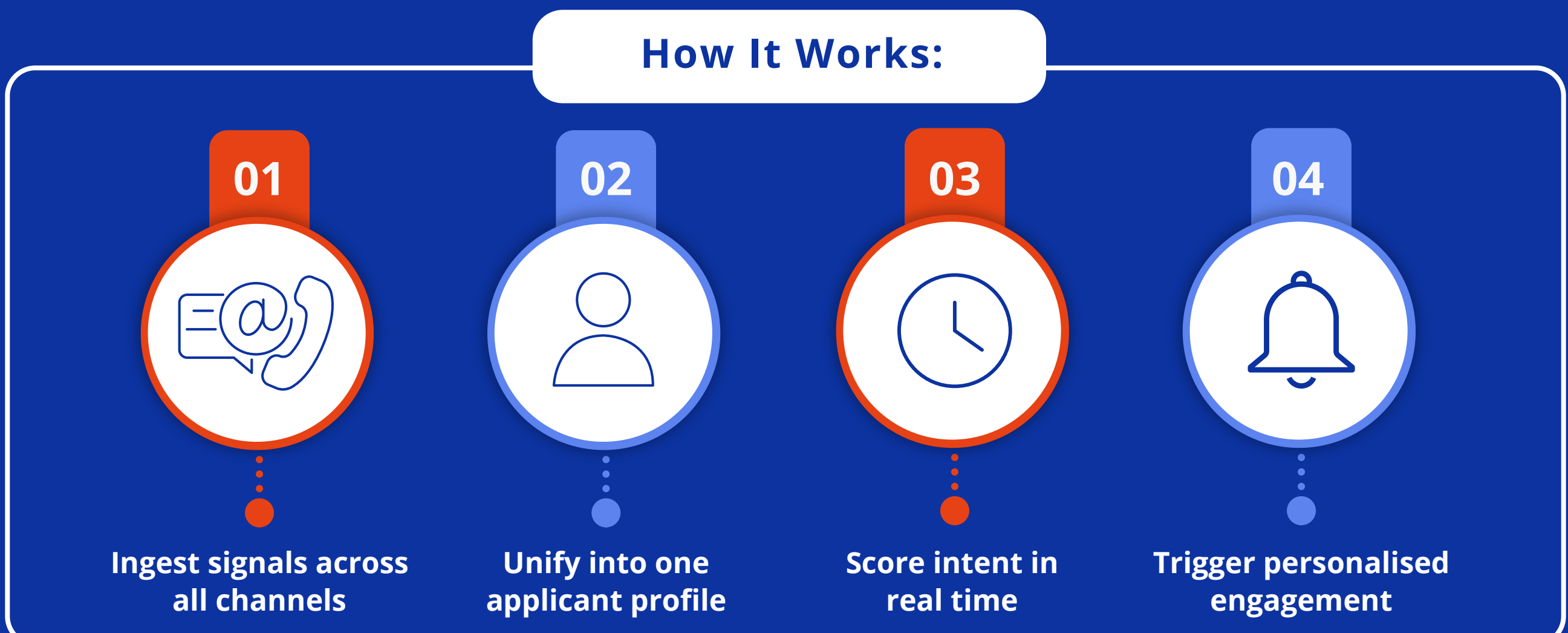
⚠ Intent signals arrive too late to act on, while marketing teams continue spending on low-propensity leads.

## The Customer Data Platform (CDP) Approach

One Unified View. Real-Time Intent. Smarter Prioritization.

A CDP unifies signals across app, web, CRM, bureau, and ops systems into a real-time applicant profile capturing, scoring, and activating intent instantly.

### How It Works:



# What a CDP Captures That Your Teams Currently Miss

## EMI Calculator Usage

High-frequency use signals active loan research

## Repeat Eligibility Checks

2+ checks in 7 days is a strong conversion indicator

## Document Upload Progress

Partial uploads identify friction points in real time



## App Re-engagement

Return visits after drop-off signal renewed intent



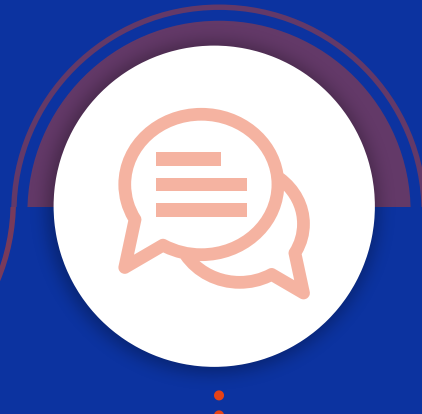
## Website Revisit Frequency

Pricing/product pages visited multiple times



## Credit Score Checks

Self-initiated bureau pulls indicate financial readiness



## Channel Interactions

Opens, clicks, and response times across email/SMS

## Audience Segmentation

Segment Dynamically. Promise Predictively. Act Instantly

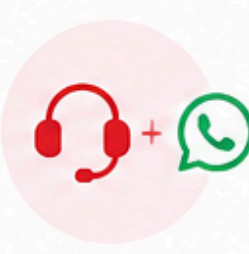
### EXAMPLE INTENT-BASED SEGMENTS

1



### Hot Leads (Score 80-100)

EMI calculator used 2+, eligibility checked, app opened in last 24 hrs



Route to **telesales +** personalized WhatsApp

2



### Near-Complete Applicants

Document upload >60% done, no submission in 48 hrs



Trigger friction-removal nudge with one-tap upload link

3



### Re-engagement Candidates

Drop-off 7-14 days ago, new session detected



Personalized offer with urgency messaging

4



### Suppression List

Already disbursed or in-credit



Exclude from all acquisition campaigns to reduce wasted CAC

“

When lenders engage an applicant within the **first hour** of a high-intent signal, conversion rates improve by up to **60%** compared to next-day follow-up.

”



# Cross-Channel Journey Orchestration

Right Message. Right Channel. Right Moment.



The CDP coordinates engagement across every channel from a single workflow, no more siloed teams sending contradictory messages.

Channels activated: Push Notifications · WhatsApp · Email · SMS · Paid Media · Telesales Queue

Frequency caps, channel preference data & suppression logic are managed centrally, so customers never feel spammed & compliance risk is reduced.

## Business Impact

What Lenders Achieve With CDP-Powered Intent Prioritization

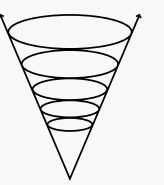
### ↑35% FASTER CONVERSIONS

Real-time triggers reduce average time-to-disbursal by acting on intent when it peaks



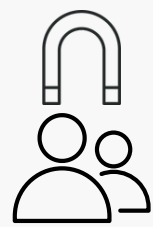
### ↓42% FUNNEL DROP-OFFS

Automated nudges re-engage stalled applicants before they defect to a competitor



### ↓28% LOWER CAC

Suppression and prioritization eliminate spend on low-propensity and existing customers



### ↑2.1× APPROVAL EFFICIENCY

Higher-quality applicants surface to ops, reducing underwriting effort on dead-end leads



## See Your Loan Funnel Come to Life in a 30-Minute Demo

We'll map your current applicant journey, identify your highest-value intent signals, and show you exactly where you're losing disbursals today.

[Book a Demo](#)

