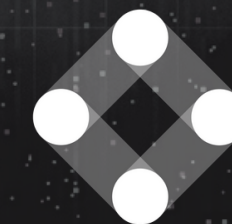
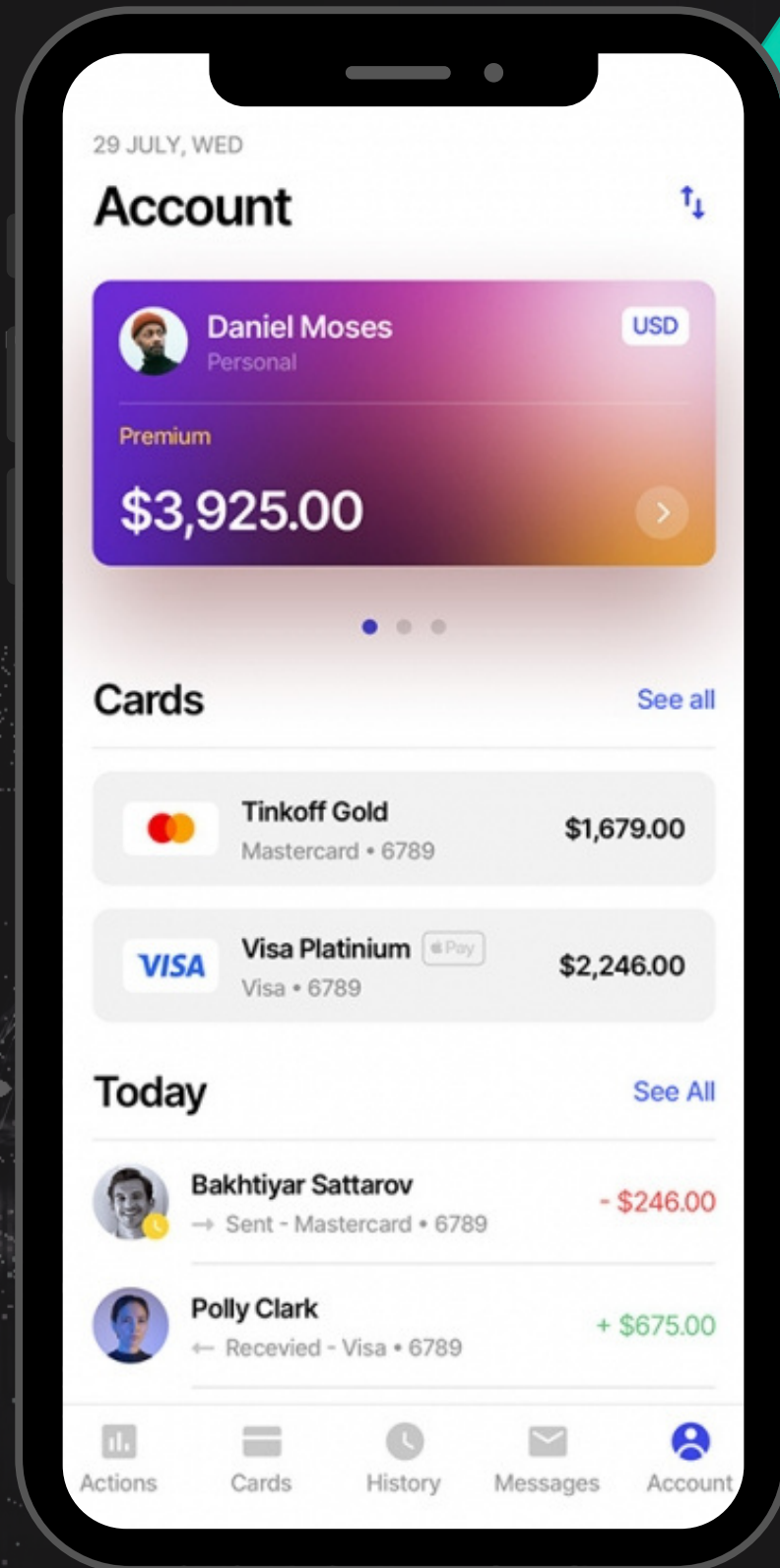


DIGITAL DISRUPTORS

How Mobile Apps are Reshaping the Financial Sector



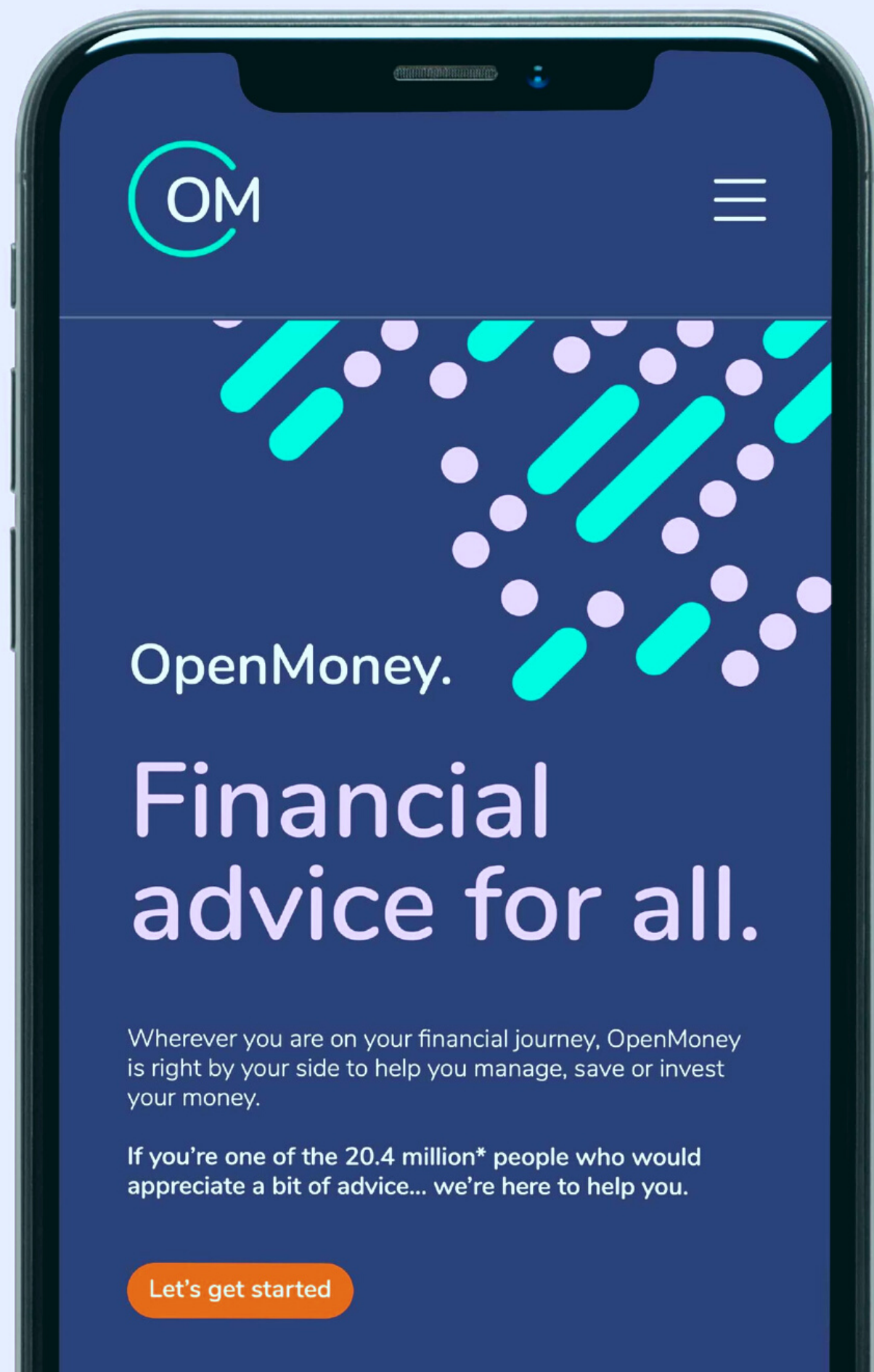


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THE SHIFT TO MOBILE

The advent of Mobile has created a radical shift in the financial industry. Standing out in the Fintech marketplace is becoming increasingly difficult as a growing number of sophisticated and technologically advanced firms saturate the industry. Meanwhile, traditional institutions are only now starting to catch up.

This report enables marketers to understand the changing financial ecosystem in order to plan and adapt for the future. Yodel Mobile and Iterable break down the different sectors that have been most affected by the shift towards mobile and provide insight into the ways both traditional enterprises and emerging start-ups can stay ahead of the competition.





3 KEY TAKEAWAYS

1

[Customer expectations](#) are changing - as consumers become accustomed to instantaneously accessing multiple services from their mobile devices, there is an expectation for businesses to provide users with efficient and specifically tailored products and services.

2

Platform transformation into [multi-service ecosystems](#) is accelerating - digital advancements have normalised the ability for users to access an interconnected set of experiences within a single app.

3

The adoption of [advanced technology](#) is becoming increasingly common - disruptive technologies are evolving that are altering the industry at a rapid pace, alongside an increase in cyber security threats. In addition, new commercial and regulatory pressures are radically changing sector priorities and the Fintech marketplace.

THE FINANCIAL INDUSTRY TODAY

If financial institutions spent the last decade trying to figure out millennials, 2020 has brought with it a new demographic priority: Generation Z.

Gen Z is now the largest generational cohort in the world, accounting for 40% of all consumers and over £35 billion in annual spending. Smartphone use also constitutes 52% of their screen time (greater than any other cohort), highlighting a paradigm shift towards mobile app usage.

With this in mind, financial institutions have to cater to changing consumer behaviours. Customers now expect financial institutions to expand into holistic and customer-centric service providers.

The most advanced cross-vertical services can be found in China, in particular Alipay and Tencent (WeChat), and are expanding worldwide.

It is essential that financial institutions not only remain digitally savvy, but also that they rethink their mobile channel in order to remain competitive and gain market share.

At the intersection of finance and technology lies a new phenomenon which is reshaping both the industry and consumer behaviour: Fintech.

Rise and Rapid Growth of "New Gen" Finserv Brands

“As a result of global stay-at-home orders and self-isolation mandates, the last 12 months have seen key trends emerge:

- A rapid growth and adoption of Fintech: [79% of smartphone owners](#) have used their device for an online purchase in the past six months. It's projected that the total value of payments made using mobile devices will have reached £500 billion by the end of 2020.
- Demand for better CX: These digitally native (and digital-only) banks, such as Atom and Monzo, recognise that for many of us, the world of finance is a dark, and confusing place, and they seek to demystify it with simplified and straightforward services optimised for mobile and online experiences: such as digital check deposit, peer-to-peer payment, reminders and alerts for auto-renewal subscriptions, and no ATM or service fees.
- Digital Evolution for legacy brands: Faced with competition from Fintech upstarts, traditional banks and finance brands are moving quickly to adopt new technologies and adapt their services to meet changing demand.

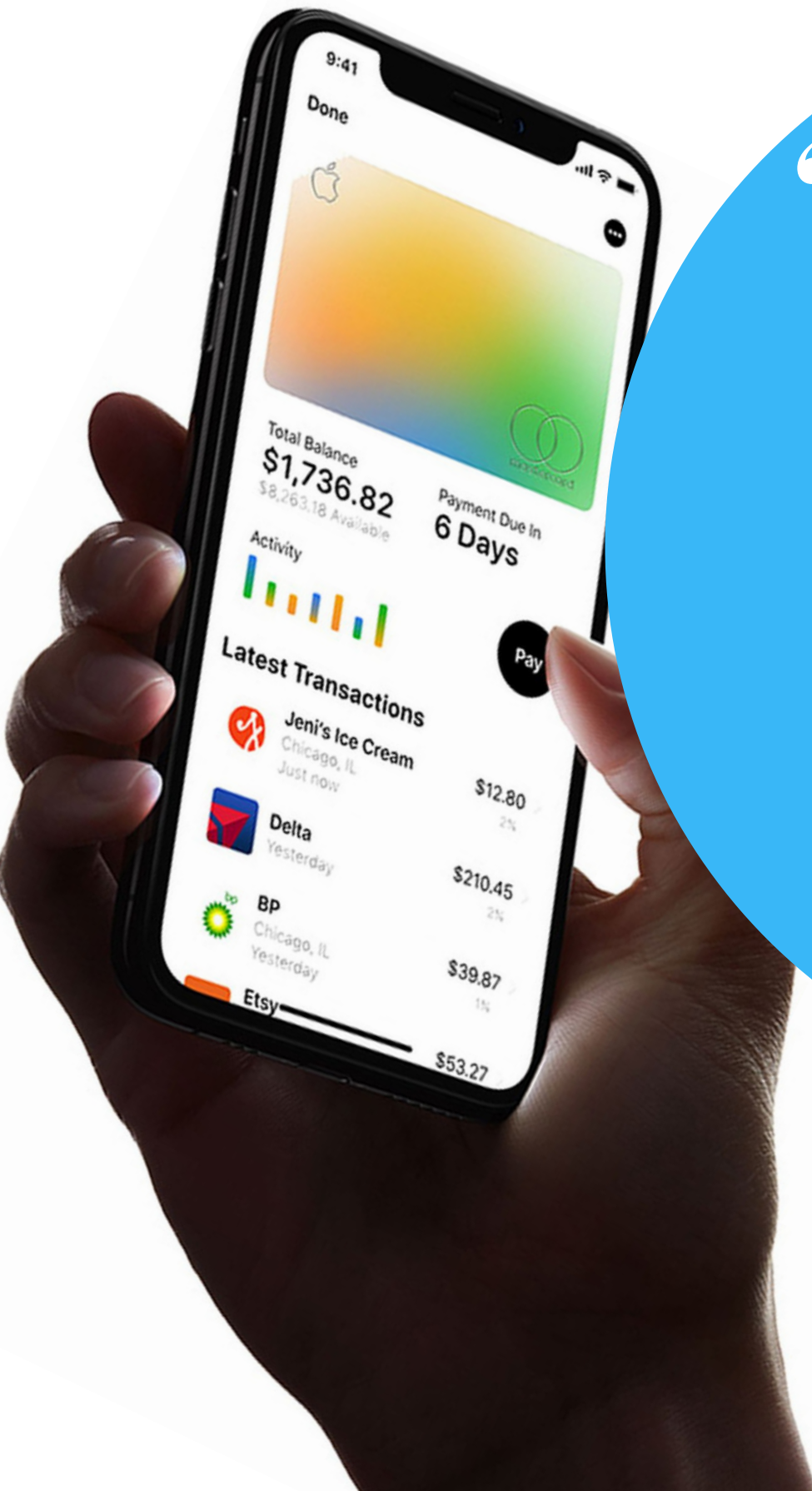


Garin Hobbs

Director of Deal Strategy



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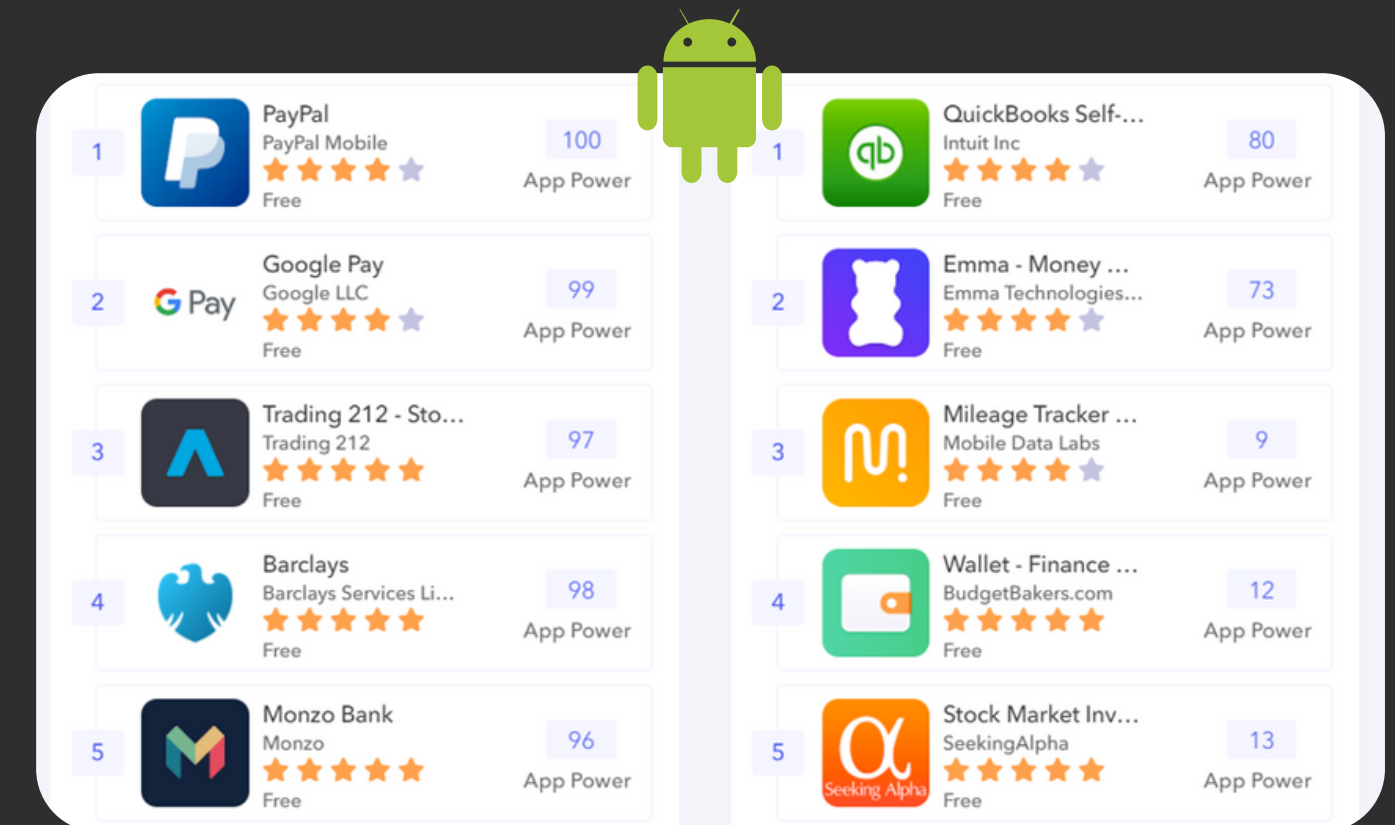
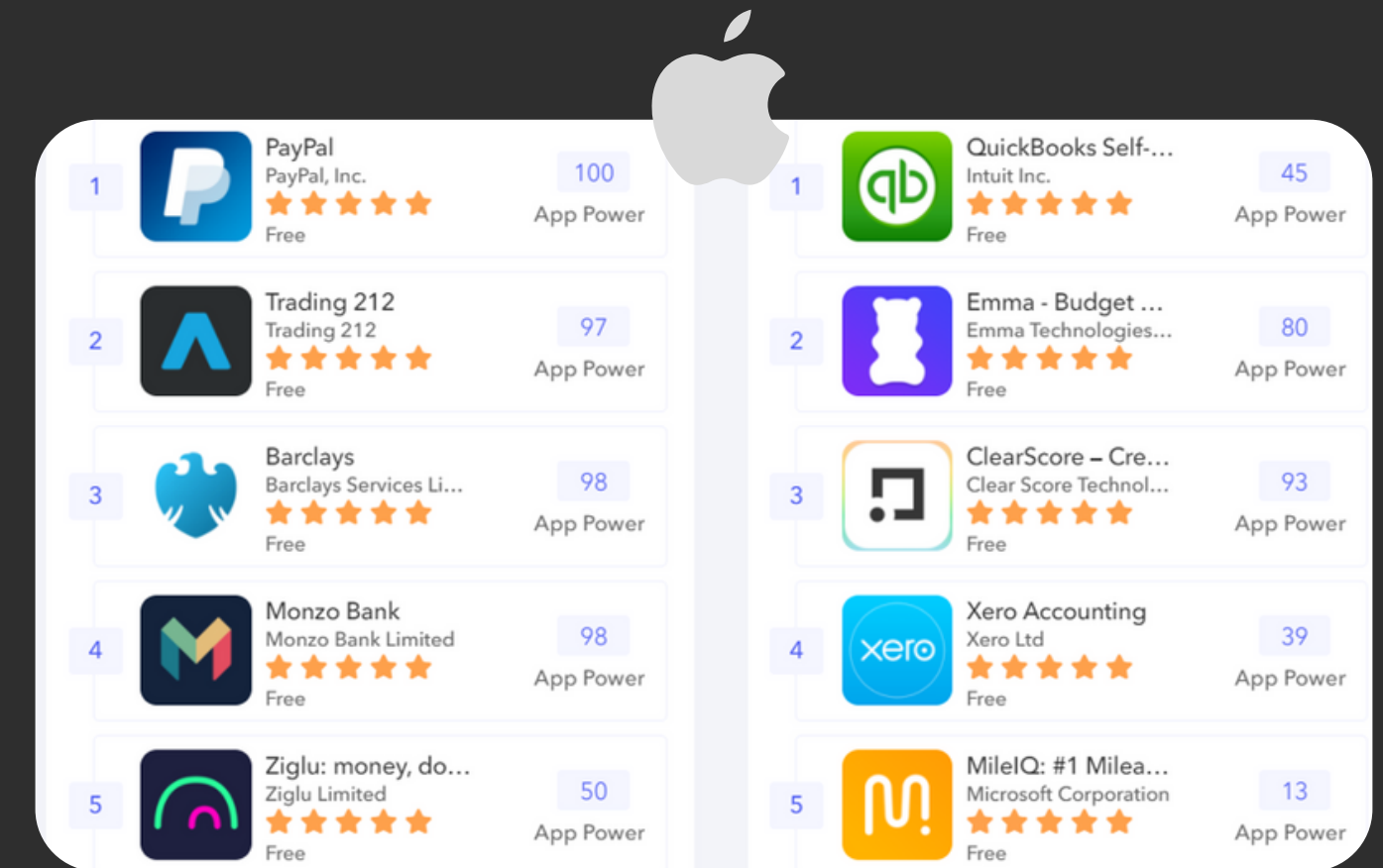
THE FINANCIAL INDUSTRY TODAY

66% of Fintech companies are currently at low risk of being negatively impacted by the pandemic – more than double the wider ecosystem average of 32% – whilst 20% are potentially positively affected. In fact, only 1% of Fintech companies were predicted to be critically impacted by the pandemic.

This resilience is especially important considering that mobile payments have increased by over 50% during the COVID-19 pandemic; 1 in 7 people will likely use a mobile payment app in 2020.

In contrast, traditional banks already struggling to keep local branches open have been forced to limit their in-person services even more by the pandemic, closing over 25% of local branches.

These trends are putting pressure on firms to replace legacy infrastructure to deliver a competitive personalised digital payments experience



Test your App in Terms of Security at Each Step in Development

“ Make sure your organisation complies with current security protocols before you scale. Fintechs should invest in technology partners that maintain compliance and certifications to reduce the risk of exposure.

Fintech's should leverage as much non-personally-identifiable data as possible to deliver personalised experiences. Names, balances, amounts, etc, are not necessary to deliver messaging of individualised value.

In data security use encryption, especially when it comes to mobile apps. Of course, it's also important to test your app in terms of security at each step in development, especially when adding new functionalities. Fintech users are particularly sensitive to breaches in data. Be confident in your capabilities. Time spent testing, and iterating, is not wasted. You are simply ensuring long-term loyalty through thorough work.”



Garin Hobbs
Director of Deal Strategy

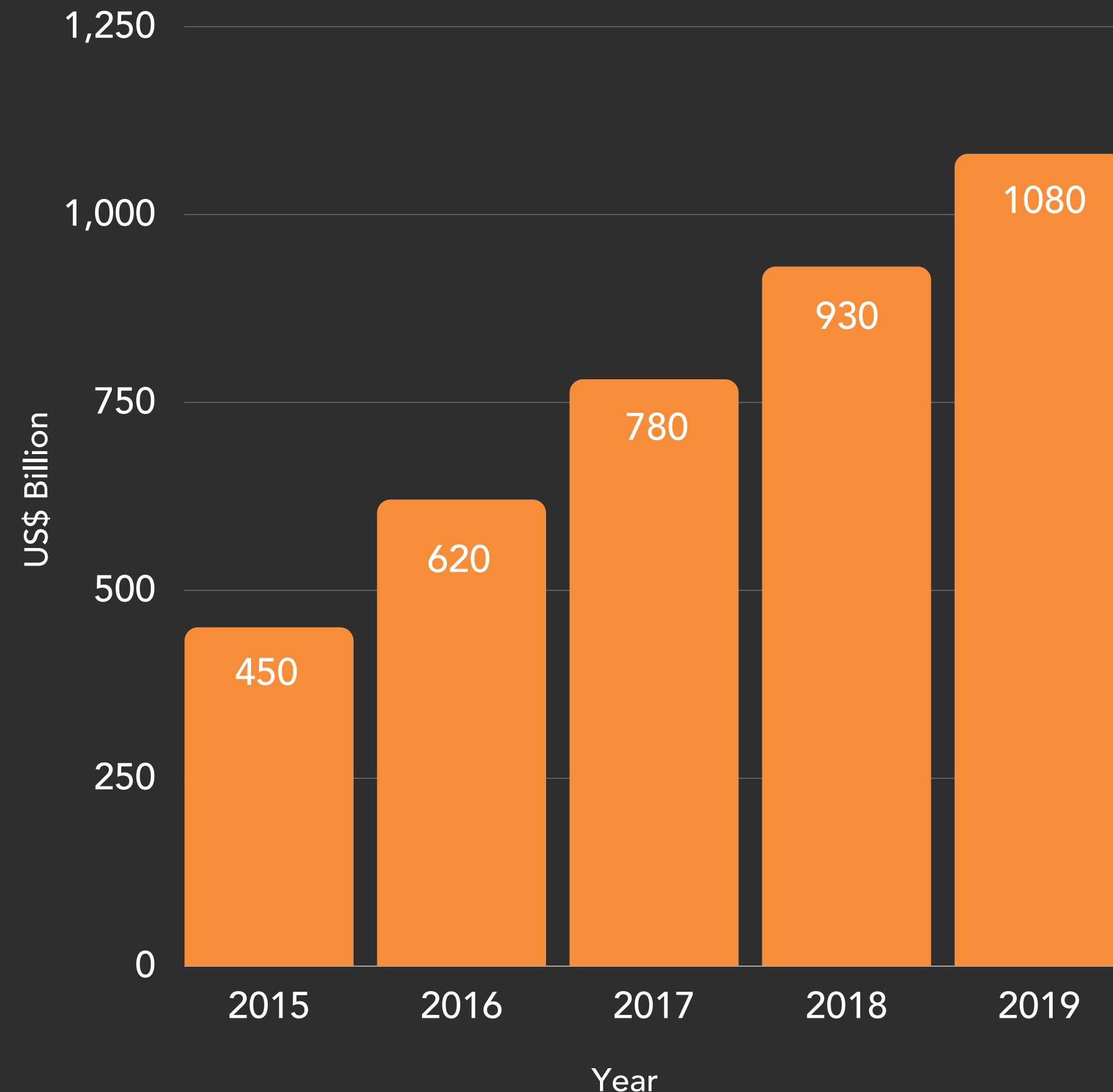


GLOBAL MOBILE PAYMENTS MARKET

In the context of rapidly evolving consumer and industry expectations, it is imperative that well-established institutions adapt ahead of the digital transformation that is reshaping the financial market in order to remain concurrent with technological shifts as the market becomes increasingly saturated with mobile-centric businesses.

Conversely, emerging startups in the field need to ensure they are able to compete with the size and existing user base of large corporations. As a growing number of startups look to disrupt the industry, only those with an innovative and distinctive app marketing strategy will make a significant impact.

Coupling comprehensive preparation for the future with a flexible and holistic approach is integral to success in such a dynamic and competitive environment.



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BANKING: CHAMPIONING THE CHALLENGER BANK TREND

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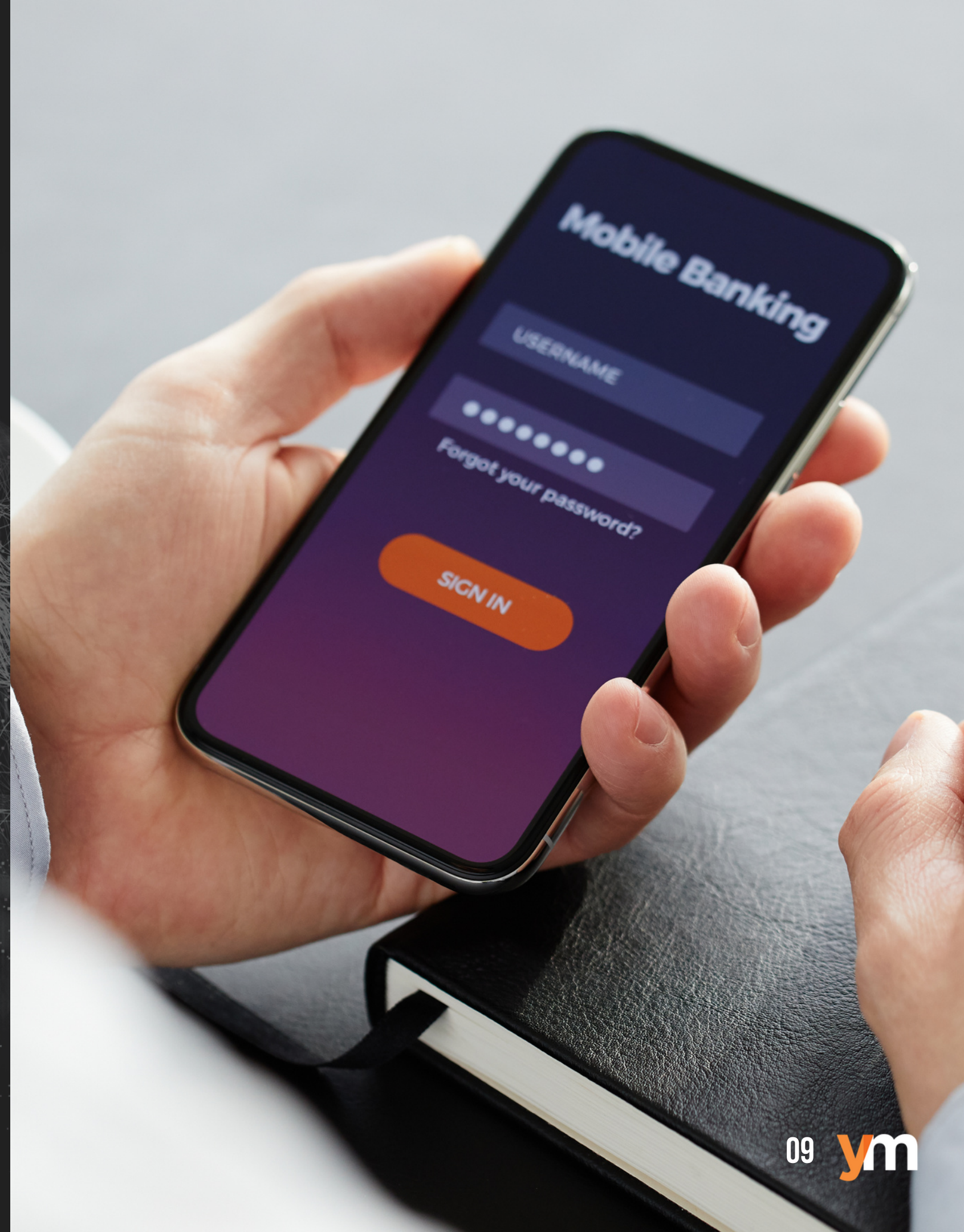
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THE CHALLENGES FACED BY TRADITIONAL INSTITUTIONS



Fintechs have disrupted the banking industry by creating seamless, customer-centric payments solutions and have managed to gain a significant market share as a consequence ([1 in 4 under 37s and 14%](#) of UK banking customers use challenger bank Fintech).

However, banks can also capitalise on this opportunity through digitalisation and prioritising a mobile-first business model. If banks transform in this way, it is estimated that they can grow revenue by [30 percent](#) before 2022.

The banking industry will undergo a major transition across the next decade. Many traditional institutions now face the challenge of having to disrupt their own business models in order to sustain growth. Otherwise, mobile-based services threaten to disintermediate traditional banks and win over their consumer base.

It is evident that competitors are using technology in tandem with a customer-centric ethos to attack many aspects of traditional banking and capital management. The majority of financial sector executives ([73 percent](#)) perceive consumer banking as the one most likely to be disrupted by Fintech.

Traditional players are still in the early stages of customer-oriented solutions, at least when compared to the propositions put forward by Fintechs. Only half of the respondents from the banking sector (53 percent) believe they are consumer-centric, compared with over [80 percent](#) for Fintech survey participants.

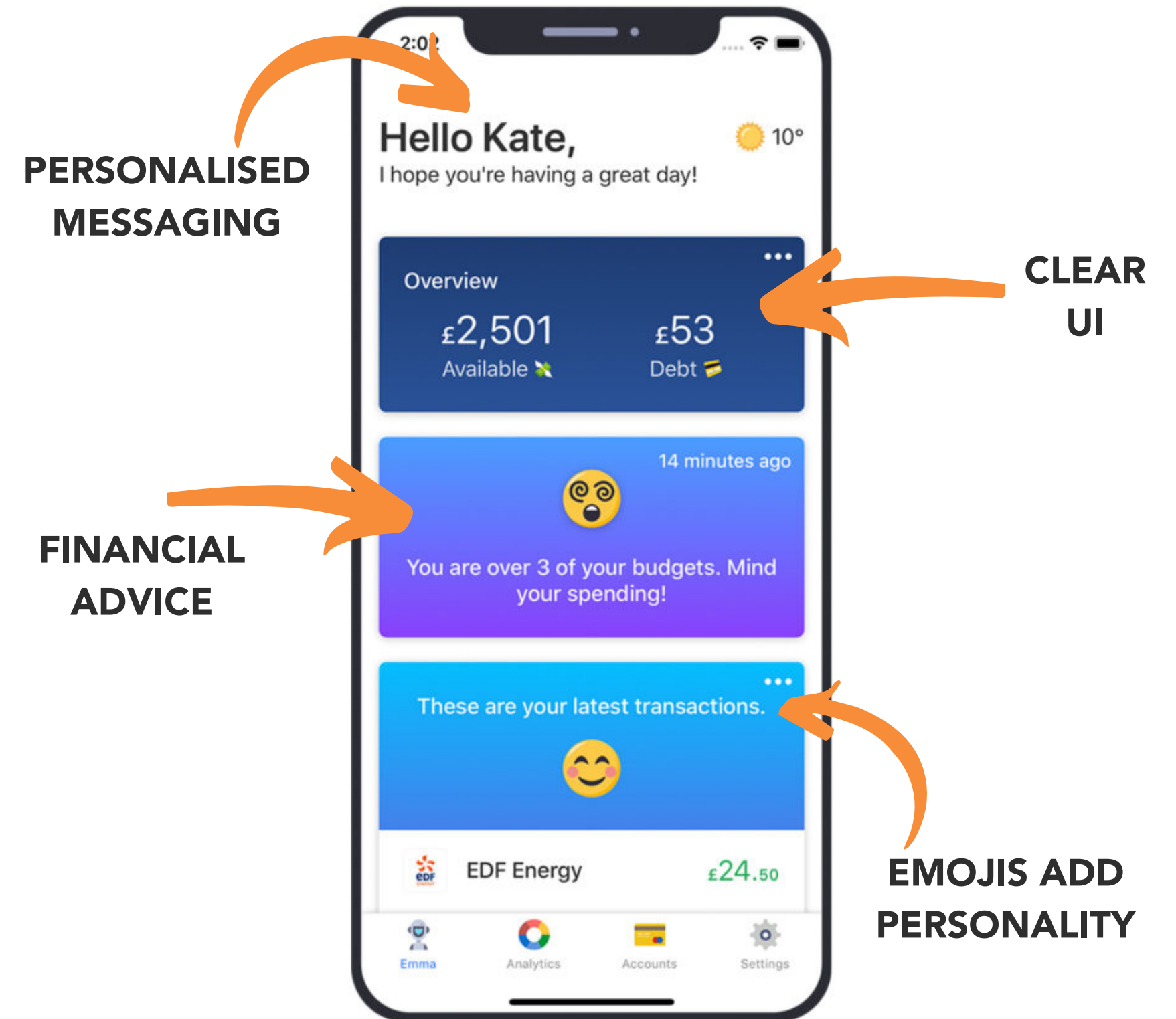
Did you know that the new, technologically advanced business models could impact up to [80 percent](#) of existing banking revenue pools in 2020?

THE CHALLENGES FACED BY TRADITIONAL INSTITUTIONS

By prioritising the needs of the customer, challenger banks offer mobile-first, multi-service channels which often involve:

- An ergonomic app with intuitive UX
- 24/7 customer support and social media interaction
- Assistance with financial management (savings advice, spending tracking)
- In-app additional features such as assistance with money sharing and splitting bills
- Accessible cash deposit locations

Competition between banks and new mobile-first start-ups may enable opportunities for direct collaboration across the Fintech ecosystem, where both sides can benefit.



Ever-Increasing Expectations of Convenience From Consumers

“ To some consumers, financial services are a fungible commodity, differentiated only by value and customer experience. As such, Finserv marketers are under increasing pressure to increase and deliver easy and convenient ways for customers to take better control of their finances.

In many ways, Fintech is the answer to this pressure. Fintech companies have in many ways democratised banking and insurance, creating new and agile competitors to Finservs because they give customers much more flexibility of choice. What was once unapproachable (investing, financial planning, loans, installment payments), is now accessible. With this new freedom and autonomy, however, comes ever-increasing expectations of convenience from consumers ([which mirrors steadily increasing consumer expectations for online retailers](#)).



Garin Hobbs
Director of Deal Strategy



FOCUS ON DATA



The ability to extract vital insights from data and apply them to implement crucial transformations is intrinsic to outperforming competitors in the current market.

Financial institutions are increasingly using “big data” to analyse consumer and market trends. Payment companies are a strong example, as many have been increasingly capitalising on the power of big data and the cloud in order to create customer-centric models.

The use of data analytics not only enables optimisation and more sophisticated automation but also facilitates the development of personalised products, UIs, and services (e.g. Open Money’s P2P advisory UX, Revolut’s ‘Personal Vaults’).

With [33 percent](#) of customers in the UK abandoning a business relationship due to a lack of personalisation, it is evident that using data insights to enable individualised features plays an integral role in retaining customers.

Did you know that businesses in the UK able to analyse their progress using big data reported an average [8 percent](#) increase in revenue and a [10 percent](#) reduction in overall costs?

Deliver More Meaningful, Individualised Experiences

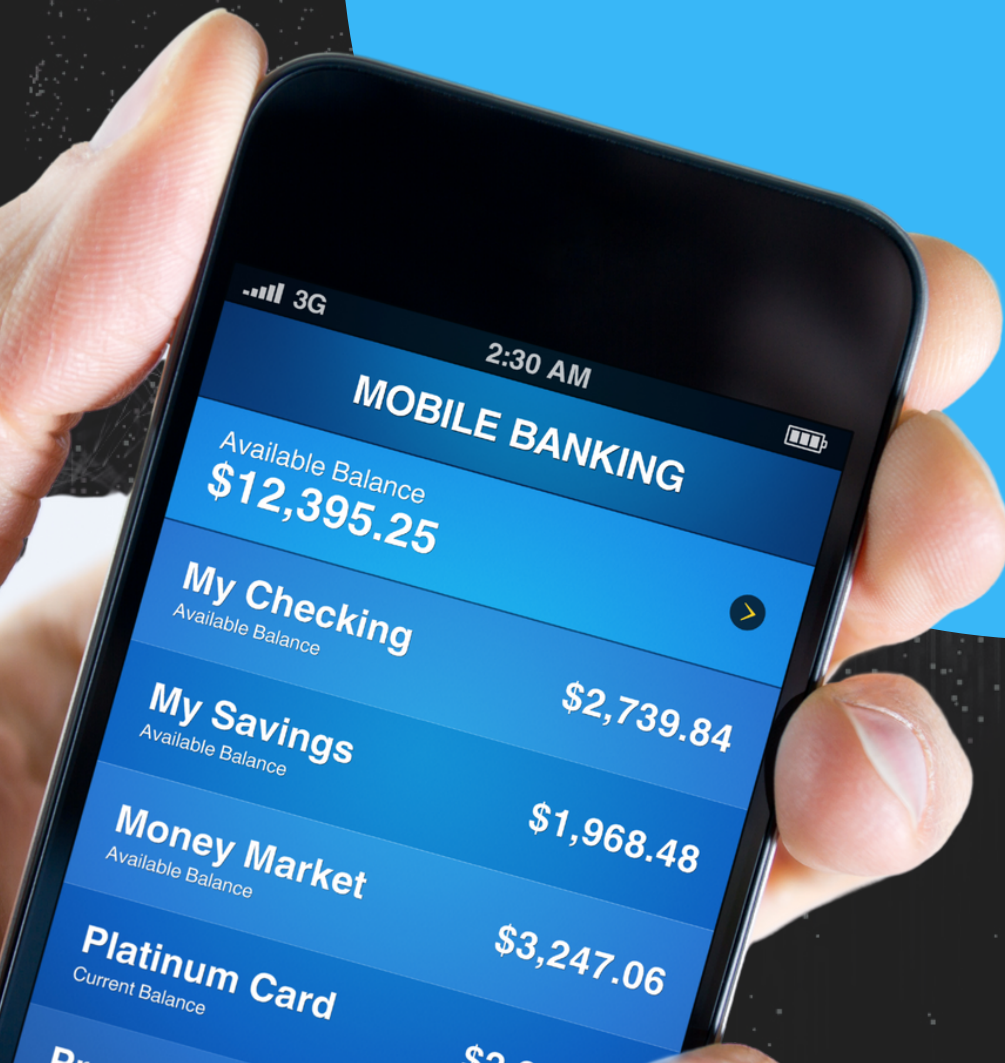
“ By combining app-interaction data with customer data across all touchpoints (digital and physical), companies can develop a 360-degree view of each individual customer to give context into what is most important to whom, when, and why.

By using this insight to deliver more meaningful, individualised experiences and services rooted in subjective value, Finservs can increase loyalty and LTV, and reduce the risk of attrition and competitive incursion.

For Finservs, data is both an enabler of enhanced experiences, and a liability. The ease of use, mobility and approachability that comes with mobile app banking casts some doubts on data security. In the application of interaction data, lead with transparency to establish trust and build confidence with users. Ensure that at each step of the customer journey your users know their personal data is safe and secure.



” **Garin Hobbs**
Director of Deal Strategy



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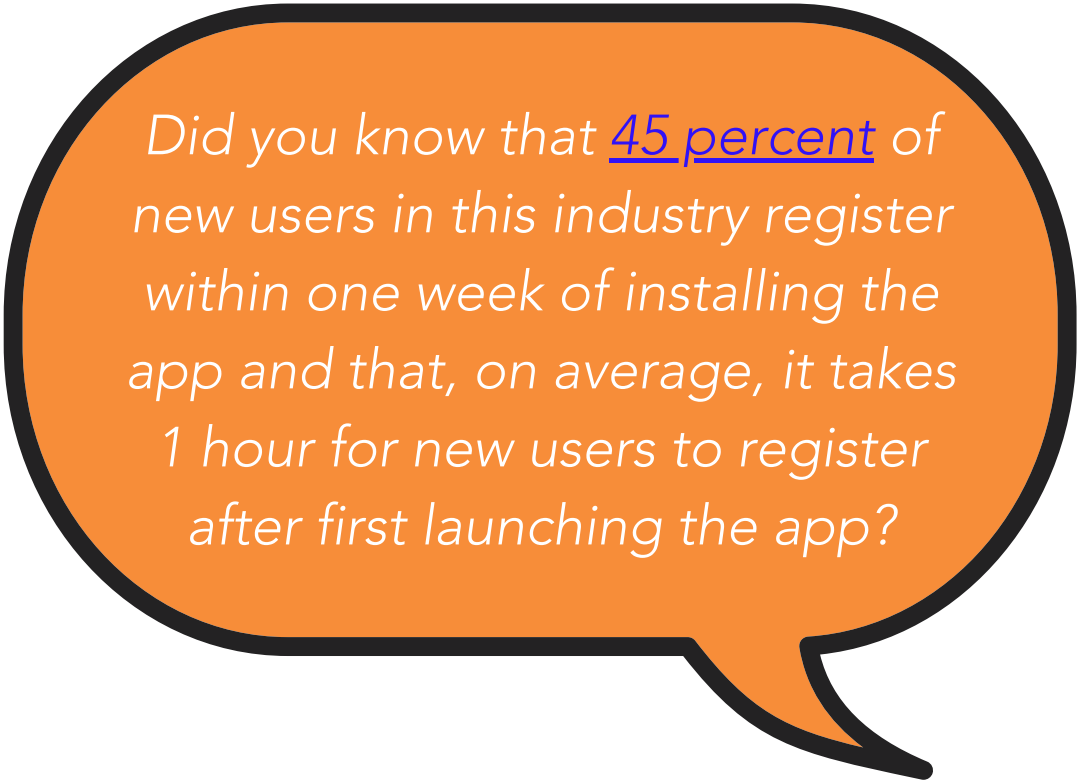
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MOBILE PAYMENT APPS INDUSTRY

To ensure your app becomes your users preferred payment method, it is essential to provide them with a seamless and integrated user experience that benefits them at every stage of the user lifecycle.

Onboarded users who can clearly recognise immediate value in your offering are most likely to stay engaged, transact more, and build long-term brand loyalty. In turn, this contributes to the growth of a strong user base for your app. During this period, it is crucial that you understand their usage patterns and get users to interact through:

- Adding money to their wallet
- Opting for more services
- Adding their billing information



Did you know that [45 percent](#) of new users in this industry register within one week of installing the app and that, on average, it takes 1 hour for new users to register after first launching the app?

Such personalisation is key in developing a unique and distinctive UX. Leading mobile payment platforms encourage all of the above with relevant cashback offers and by asking users to select their preferred service providers for utility bill payments during onboarding. It helps to deliver a more relevant experience providing them compelling offers on services and features they are most likely to use.

CASE STUDY:

YOLT

Fintechs are increasingly enabling users to access multiple services in one place, saving users time and money. A front runner in this industry is [Yolt](#), an app which enables users to:

- Track all of their money in one place
- Manage all of their accounts
- Set budgets
- View insights on their spending
- Get access to money saving tip

This is just one example of different ways financial institutions can transform their business to increase efficiency for customers and provide them with a holistic service offering which is more intuitive.



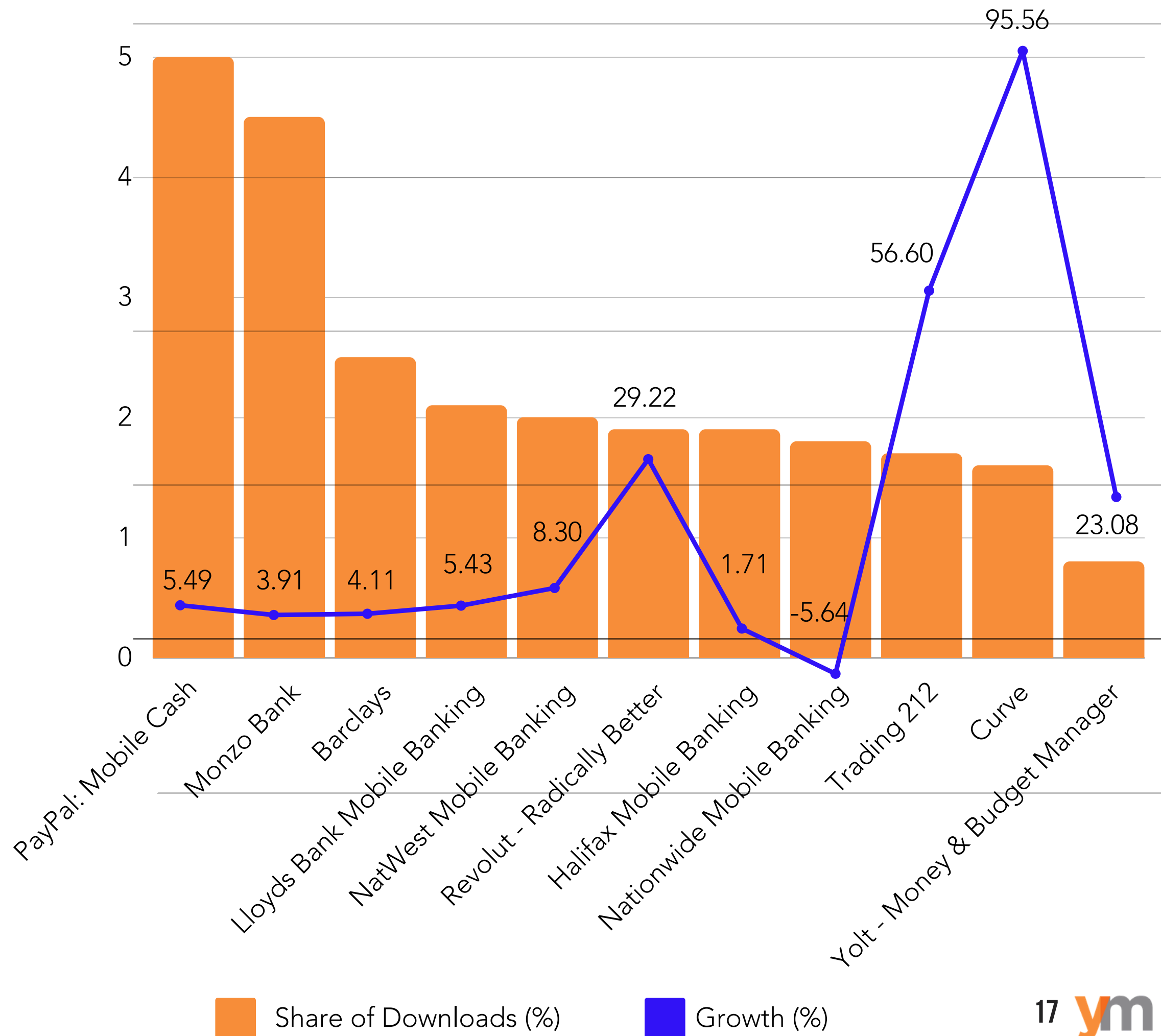
CASE STUDY:

YOLT

With an effective app marketing strategy in place, Yolt's download growth rate has increased by [11.1% MoM](#) (data based on Apple devices in the UK, February 2020). In comparison, the average MoM growth rate in finance stood at [1% in 2019](#).

The graph on the right reveals how, despite having a lower % share of downloads, Yolt has outgrown 70% of the top 10 ranked apps in finance.

There's potential here to gain a larger market share overall by gaining downloads across multiple markets. Most of the finance apps have 85%+ of their market share in a single country.

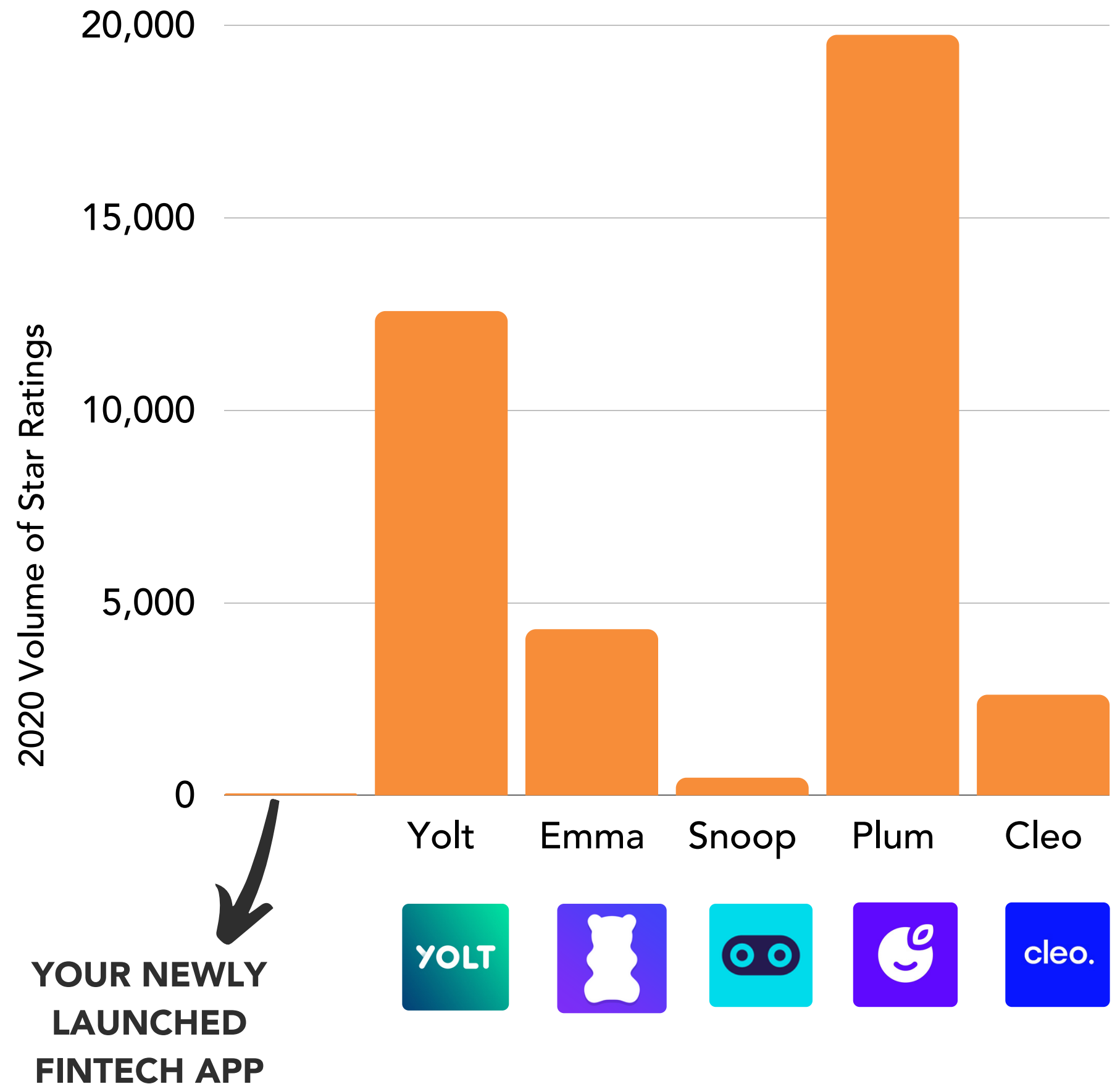


APP RATINGS

Launching an app in the saturated Fintech space will require growth strategies that cover the full app lifecycle. This includes driving visibility and downloads through effective in-app messaging and an app review management strategy

Rating and review prompts should occur at moments in a user's journey when an action has been successfully completed that indicates positive user sentiment.

Testing copy and button design variations will also ensure the prompts are relevant to users and contextual to in-app experience, as well as maximizing conversion to positive review submission. It may also be helpful to test the points at which the review prompt is triggered based on engagement metrics, which will be essential for determining factors that maximize quality as well as quantity of reviews submitted.



BLOCKCHAIN AND DIGITAL CURRENCIES



Payment businesses have gone through a revolution in the last few years. Developments such as blockchain, machine learning, and cryptocurrency are transforming the financial industry faster than ever before.

Cryptocurrency is not only revolutionising how we conduct transactions, but is also changing how we store assets and savings in the long run. These factors are resulting in a transformation in business finance. It is becoming increasingly common for people to transfer more valuable assets to digital formats, storing them in distinct wallets distributed around the world.

By adapting your business model to accommodate important trends and technological advancements, such as blockchain and cryptocurrency, you are instantly increasing your potential user base as well as the longevity of your app.

Organisations must be ready to stretch their horizons, adapt, innovate and transform.

Were you aware that over 1.1 million people in the UK have invested in cryptocurrencies, including 5 percent of millenials?

CASE STUDY:



[Zeux](#) is a good example of an app which transgresses the boundaries of traditional currencies. Zeux provides users with an opportunity to view all of their accounts and blockchain currencies in one place.

Zeux also enables users to switch between currencies, for example when travelling. Users can get access to multiple investment products in an aggregated platform, including crypto fund products.

By creating a mobile-first business which combines multi-asset saving and investment, Zeux gives users the opportunity to visualise all of their money, crypto assets and investments.



CASE STUDY:

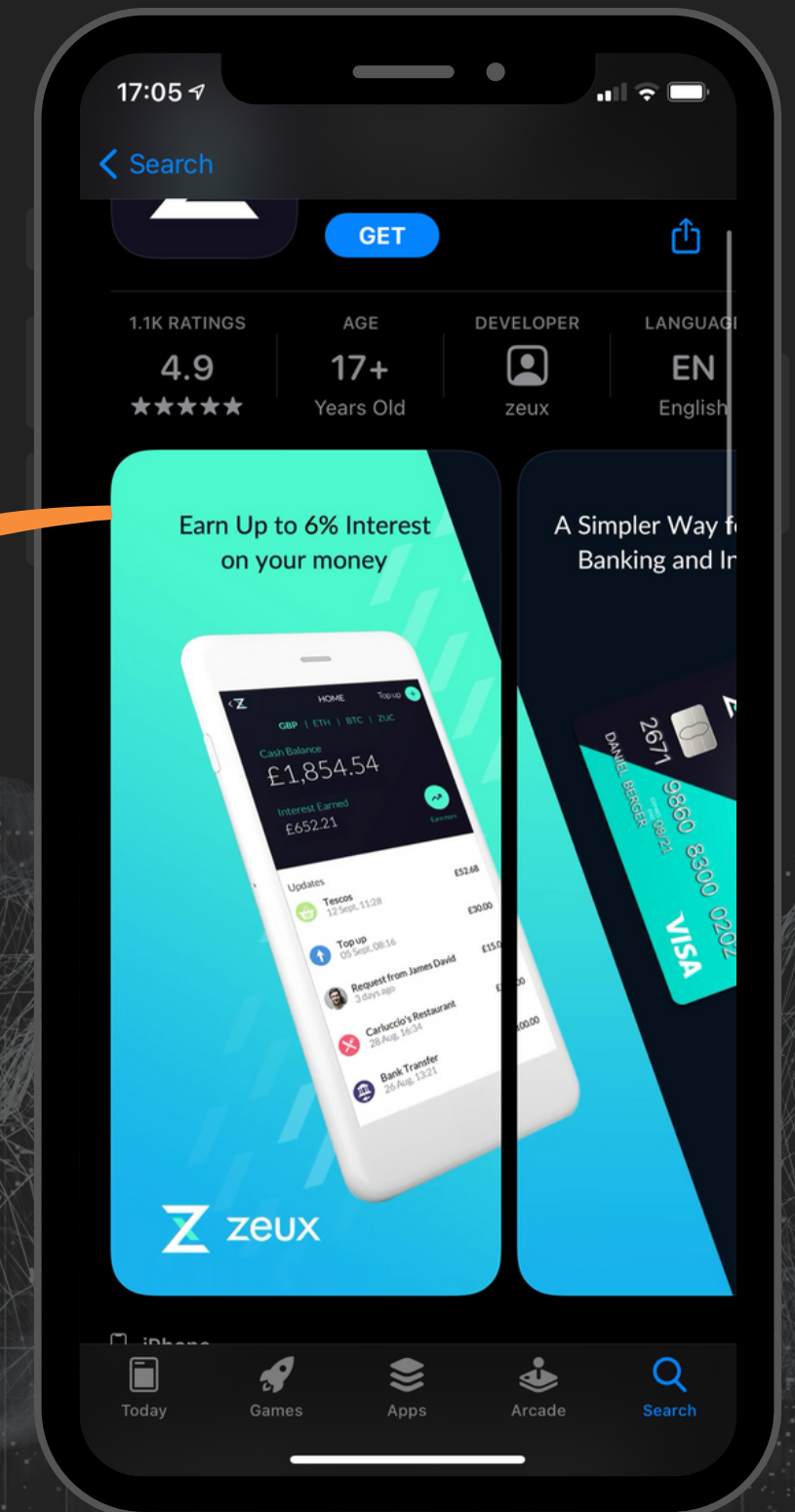


Zeux's success is evident in its rating of 4.88 on the App Store, with 95.9% of users who left a rating giving the app 5 stars.

The app also has an App Store Optimisation score of 79% on [AppTweak](#), meaning it's already doing a pretty good job in this area too. However, there are some improvements that could be made:

- The app currently does not have any promotional text on the App Store. This is important for keyword ranking and for users to get a better understanding of what your app does prior to downloading it.
- Additionally, including an app preview video would be another great way of showcasing the app's UI and core functionalities

Add in your app preview video here to maximise your impression to download conversion rate!



INNOVATING THE **INSURANCE** SECTOR



EMERGING MARKET PLAYERS AND NEW TRENDS

Due to rapidly increasing competition, [86%](#) of insurers now believe they must innovate at an increasingly rapid pace to remain competitive.

Traditional insurance companies can no longer rely on the history of their brand to succeed in the market. On the contrary, PwC found that [74 percent](#) of insurance companies see Fintech innovations as a challenge for their industry.

Many traditional insurance companies are struggling to establish strong relationships and maintain their reputations with younger generations. This has left an opening in the market that is being filled by technologically-enabled and innovative firms.

Insurers also lag behind banks as well as transfer and payment institutions in establishing partnerships with Fintechs ([28% versus 42% and 35% respectively](#)).



The insurance sector has become increasingly focused on mobile platforms in the past decade. There is now over [2.3 billion \(USD\)](#) of capital invested in Insurtech companies worldwide.

Emerging market players are opting to focus on the whole insurance ecosystem, which has become increasingly connected and allows users to fulfill a variety of needs in one integrated experience. Consumers can purchase their travel, healthcare and housing insurance all in one mobile app.

Underscoring the importance of technological integration and a movement to digital insurance platforms, [94%](#) of insurers believe that a digital experience is critical to success in the industry.

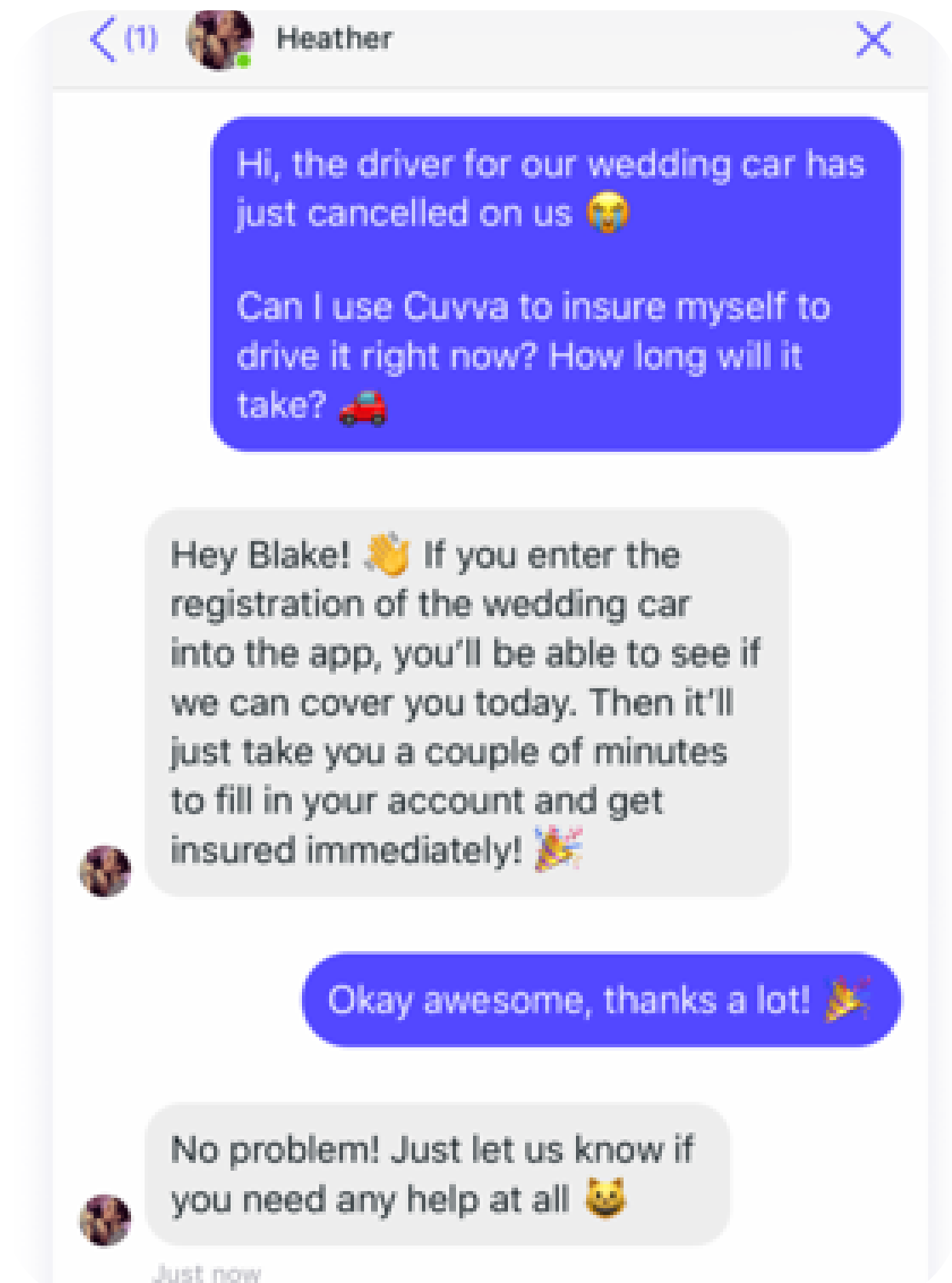
EMERGING MARKET PLAYERS AND NEW TRENDS

This growing integration and diversity provides an opportunity for increased personalisation. New feasibility and potential to personalise is exemplified by the fact that 87 percent of Gen X and 93 percent of millennials were willing to share data with auto-insurers to gain a personalised experience.

However, the industry appears to be lagging behind these consumer expectations. Under a third of insurance firms currently have human-centred product designs, demonstrating an opportunity to become more digitally competitive.

The emergence of Fintech has enabled traditional insurers to leverage existing data and generate deeper risk insights. Through gathering more accurate and insightful figures, insurance companies could simultaneously lower costs and increase product personalisation and customisation.

This situation also provides a unique opportunity for incumbent insurers to collaborate with new Insurtech firms to adapt faster to a highly competitive and evolving digital environment. This highlights the possibility of mutually beneficial collaboration across the industry to combine traditional expertise with innovative technological systems.





EMERGING MARKET PLAYERS AND NEW TRENDS

In order to maintain a viable business, insurers should reinvent their business model around the following tenets:

- **Personalisation** - consumers now expect insurance products to be tailored to their individual behaviours and needs.
- **Automation** - customers are now able to purchase personalised insurance policies in a matter of minutes, or even seconds. The use of blockchain for smart contracts has enabled payments to be authorised instantly.
- **Multi-service** - digital advancements have normalised the ability for users to access an interconnected set of experiences within a single app.
- **Outreach** - marketing outreach efforts should be reinvented with more intuitive, interactive information channels and tools.

It is insufficient to solely focus on catching up with competitors through customer centricity and other common trends. In order to significantly increase growth and market share, insurance companies must become proactive and demonstrate their willingness to be incorporated into the new Insurtech space.

Currently, [68 percent](#) of insurance industry players claim to be dealing with Fintech and making appropriate changes based on the challenges and opportunities they are now facing. However, it is only the most innovative companies that have truly placed Fintech at the centre of the discussion and have thus benefitted from exploring more active ways to participate in the ecosystem.

Deliver More Meaningful, Individualised Experiences

“The benefits of automation and personalisation for insurance companies lead to:

- Increases in engagement via greater individual relevance, increases in loyalty, conversion, and program performance/revenue, as well as improved inbox-deliverability.
- Decreases in time-to-value, production time and opportunity cost, as well as decreases in unsubscribe rates and customer churn/attrition.

Few people profess to “love” or feel passionately about their insurance provider, and their selection is usually one made out of price consciousness or convenience. But personalisation can shift the scale of customer connection and prompt emotional buy-in.

Personalisation and automation are the best opportunity to understand what each customer needs or wants most, connect with customers as individuals, and deliver digital experiences that result in true loyalty rather than simple habit.



Garin Hobbs
Director of Deal Strategy



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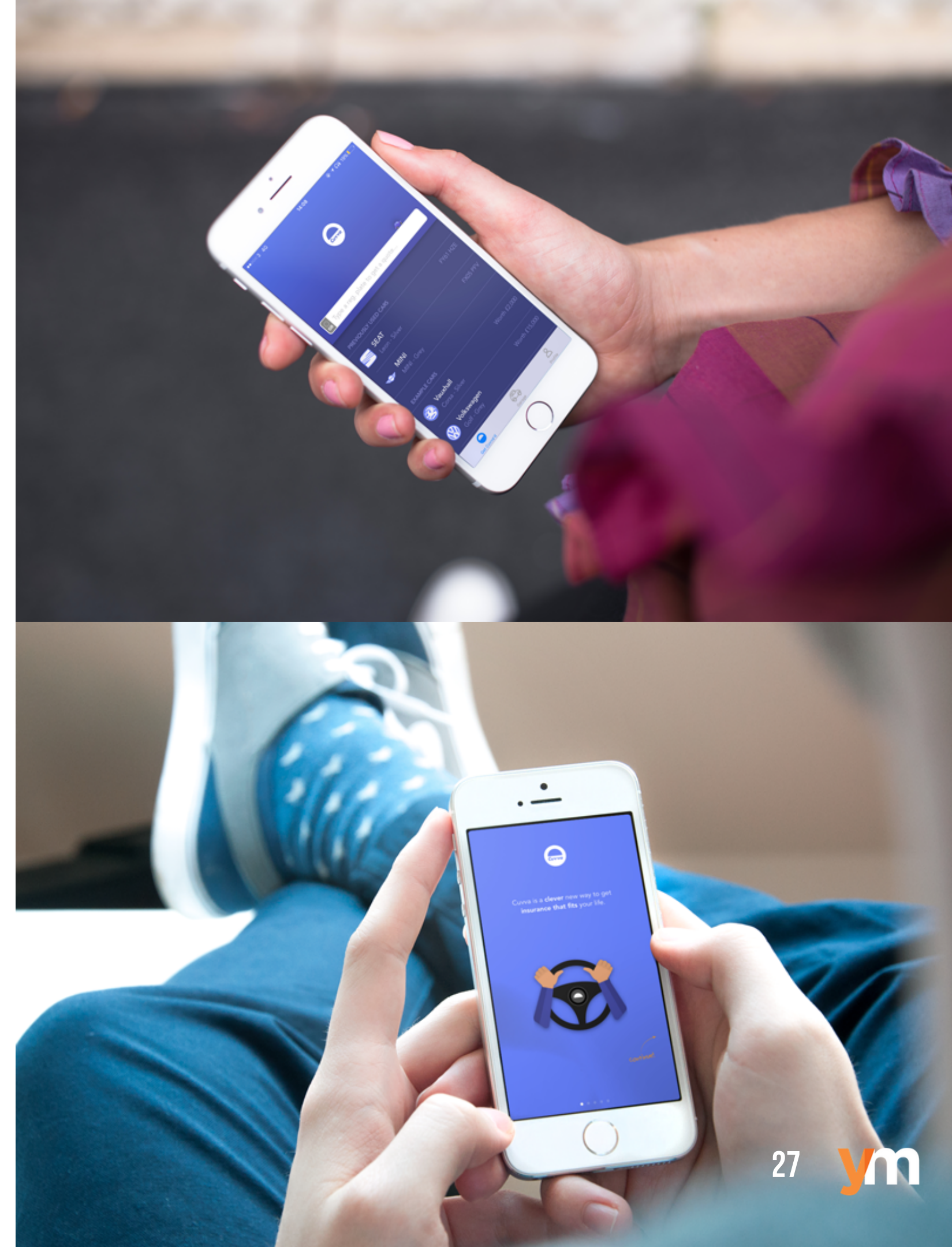
CASE STUDY:



[Cuvva](#) provides users with access to multiple different forms of insurance, including car and travel insurance in one place. Having a mobile-first business has enabled Cuvva to provide a more efficient and cost-saving way of getting insurance. Clear onboarding assists with demystifying insurance policies as it breaks down policy options and users only ever need to input their details once, saving time in the long-term.

Again, being mobile-centric allows for access to 24/7 customer support. If this is done correctly, it can dramatically increase the retention rate and ensure users become long-term advocates for your business.

Cuvva's MoM download growth rate has increased by an impressive 21.7% (data based on Apple devices in the UK, February 2020).

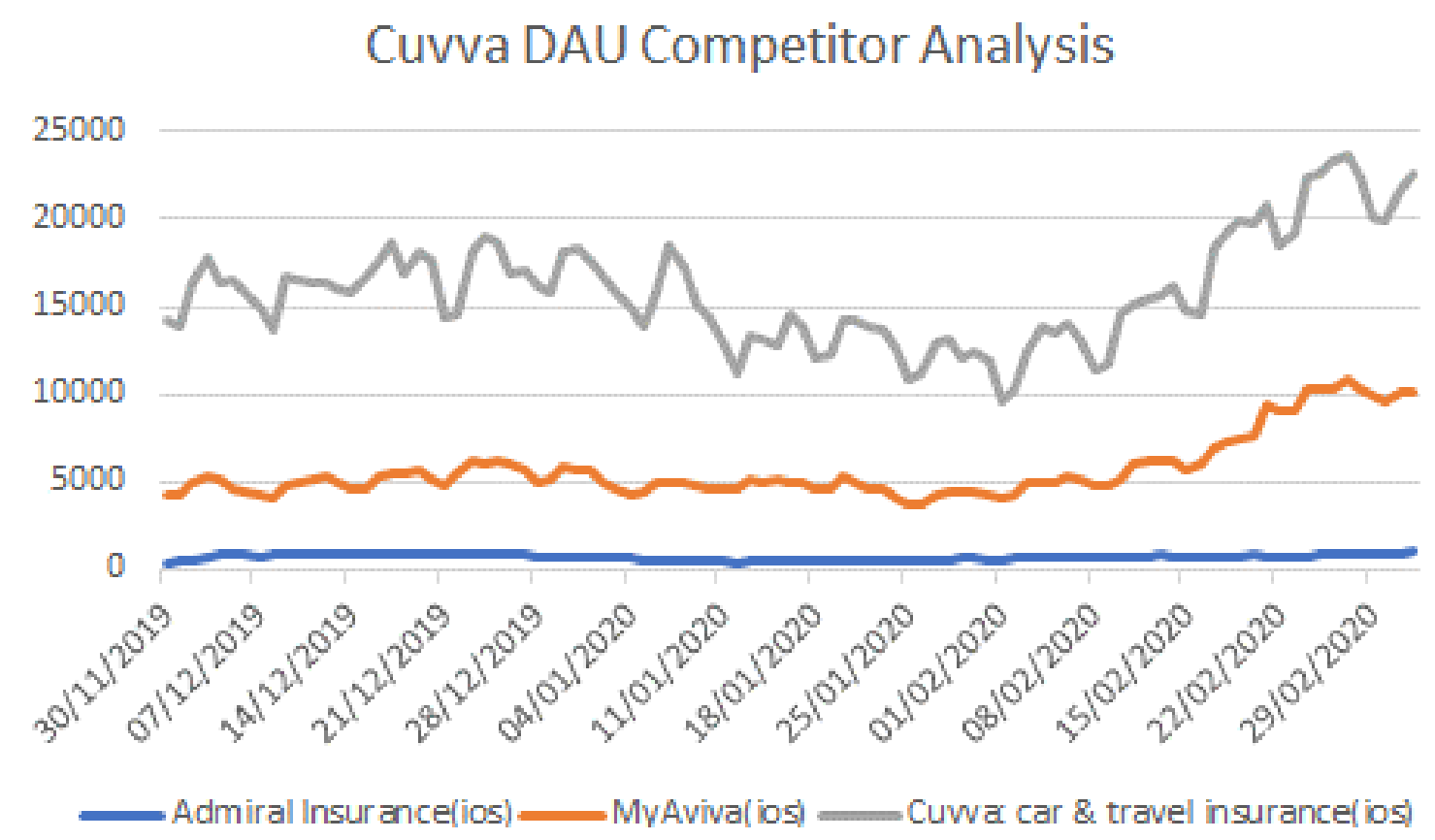
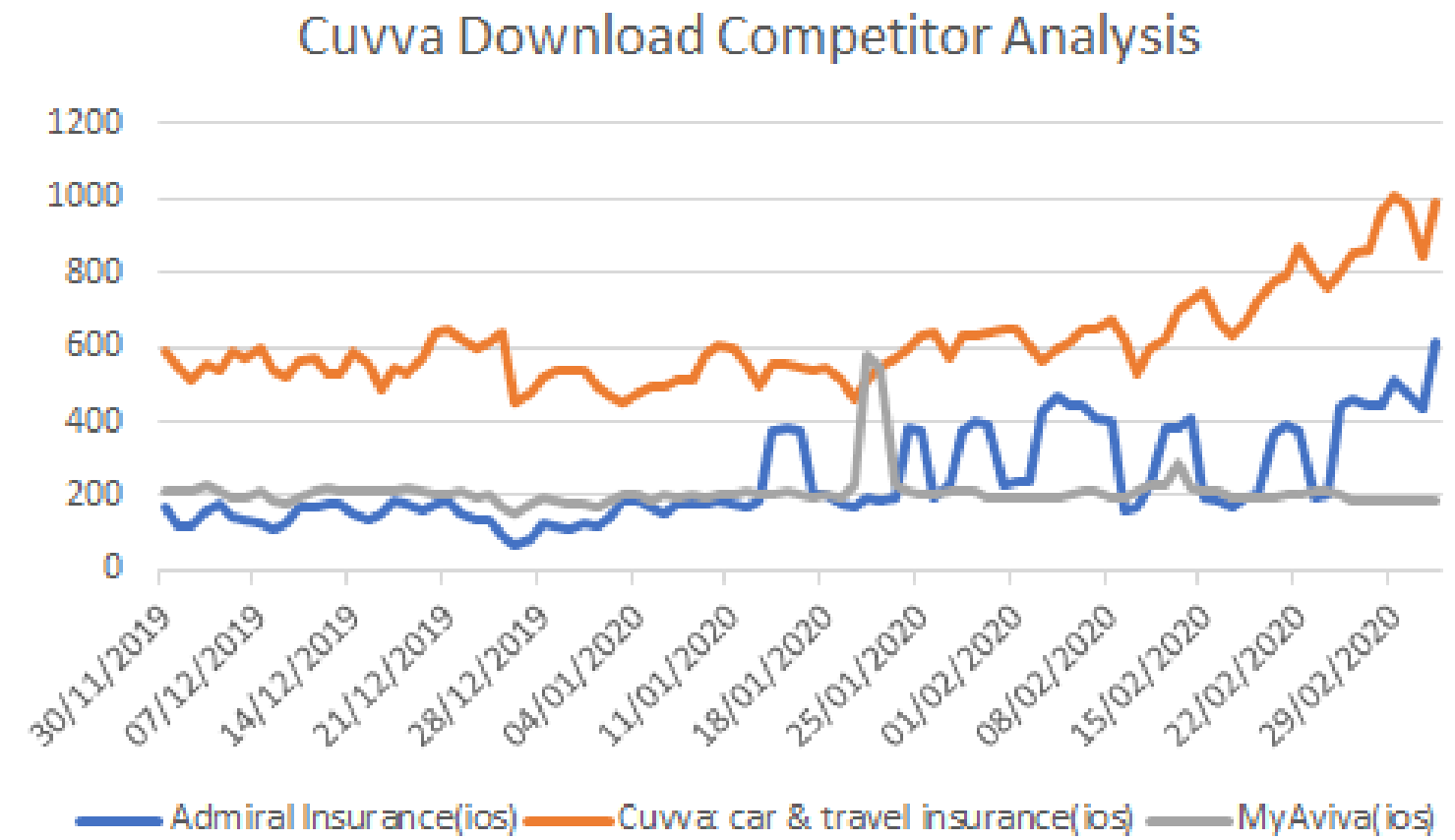


CASE STUDY:

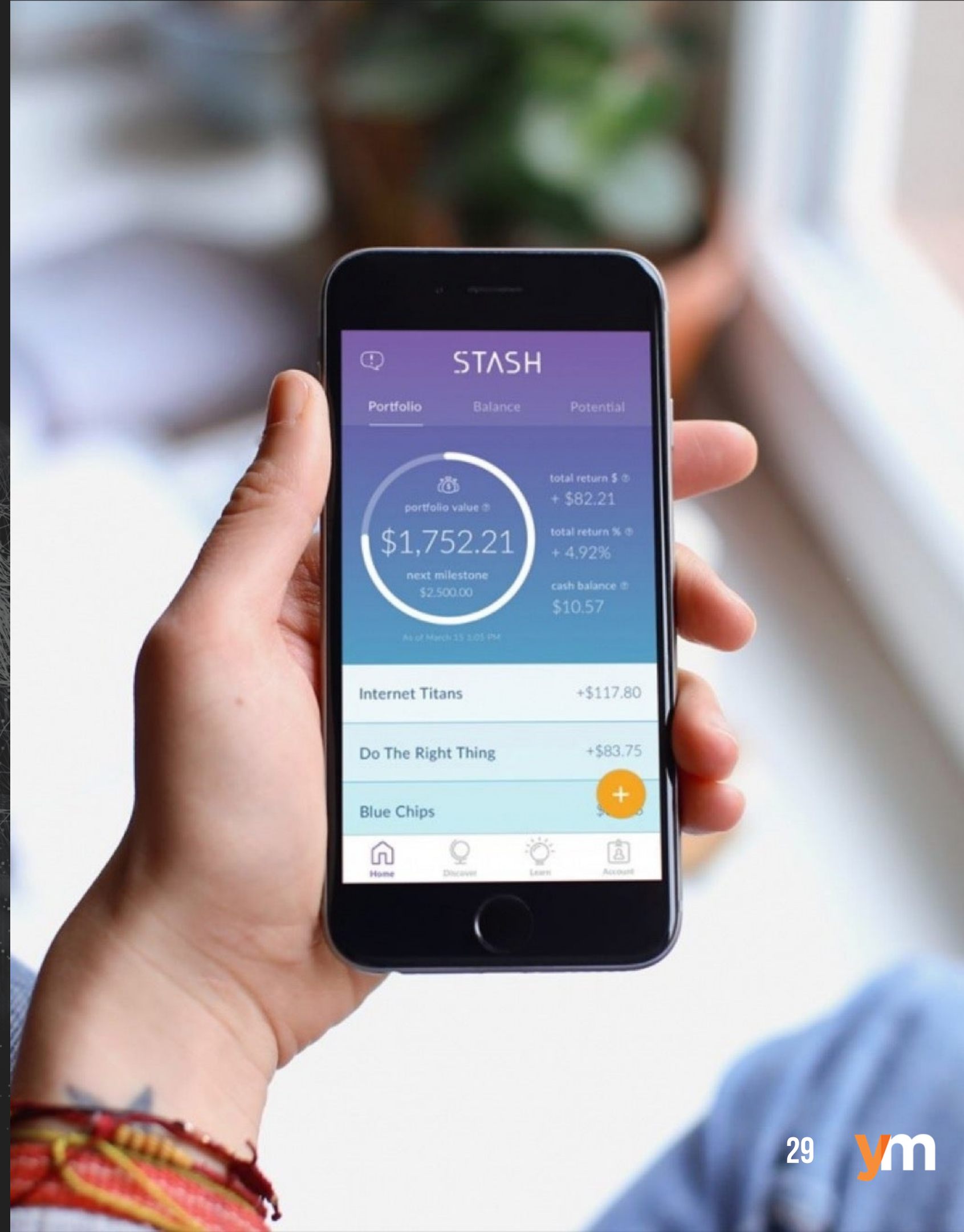


The graph above reveals the download rate of three iOS apps between 1st December 2019 - 29th February 2020 in the UK. The Admiral Insurance and MyAviva apps were launched by two of the largest car insurance companies in the UK. It is evident that Cuvva not only has a higher overall growth rate, but the rate is increasing at a faster pace.

The graph below ranges between 1st December 2019 - 29th February 2020. It showcases that Cuvva also has a far higher Daily Active User (DAU) rate, revealing that users are more likely to remain engaged with the app and become loyal customers.



WEALTH MANAGEMENT AND INVESTMENT



INNOVATIVE DIGITAL CAPABILITIES



As wealth management and investment companies have come to benefit from increasingly accurate technology helping to predict the stock market, there has been a significant shift towards embracing the digital age. Technology is also lowering the barriers to market entry, making the possibility to invest far more accessible. Today's customers are looking for:

- **A strong network** - which helps investors connect to peers and have access to multiple accounts
- **Tailored advice** - investors value having a solid understanding of their financial goals and bespoke advice which is unique to them
- **Engagement** - clients value accurate information, self-service and digital channel capabilities. They want to have a full understanding of their financial goals and have access to a wide range of products and tools
- **Trust** - investors value transparency in fees, transaction security and data confidentiality
- **Seamless technology** - Disruptive technologies, new cyber threats and increased commercial and regulatory pressures are changing priorities rapidly and reshaping the sector

Clients of digital wealth management companies reported an increased level of satisfaction, ranging between 5 to 10 times higher than clients of traditional wealth managers. This is due in large part to their improved experiences.

Customer-Centricity is the Cornerstone of your Go-To-Market Strategy



Garin Hobbs
Director of Deal Strategy



“To provide your customers with memorable experiences and stand-out from the competition you need the right mentality, strategy, and technology.

- In mentality: Start by deciding that customer-centricity is the cornerstone of your go-to-market strategy.
- In strategy: Decide that transparency, convenience, utility, and value-of-experience are going to be your differentiating factors. Remember that every touchpoint: website, messaging, chatbots, call centers, is an opportunity to deliver a personalised and value-based experience.
- In technology: At this point, you're ready to build relevant and memorable experiences that matter for your customers with modern, best-in-class technology that has flexible data architecture, works in real-time, and is easily scalable.

Of course, it's important to learn and evolve. As you move forward, invest in AI and automate wherever possible or appropriate.”

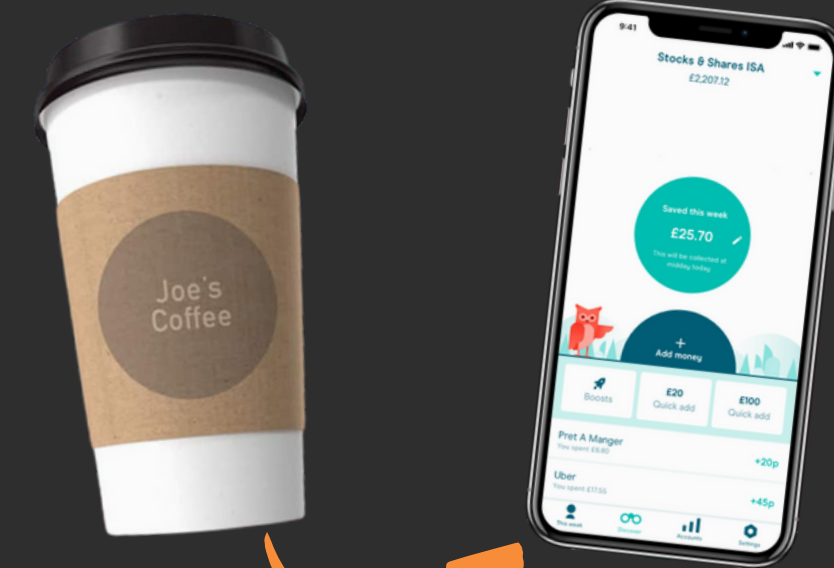


CASE STUDY:

moneybox

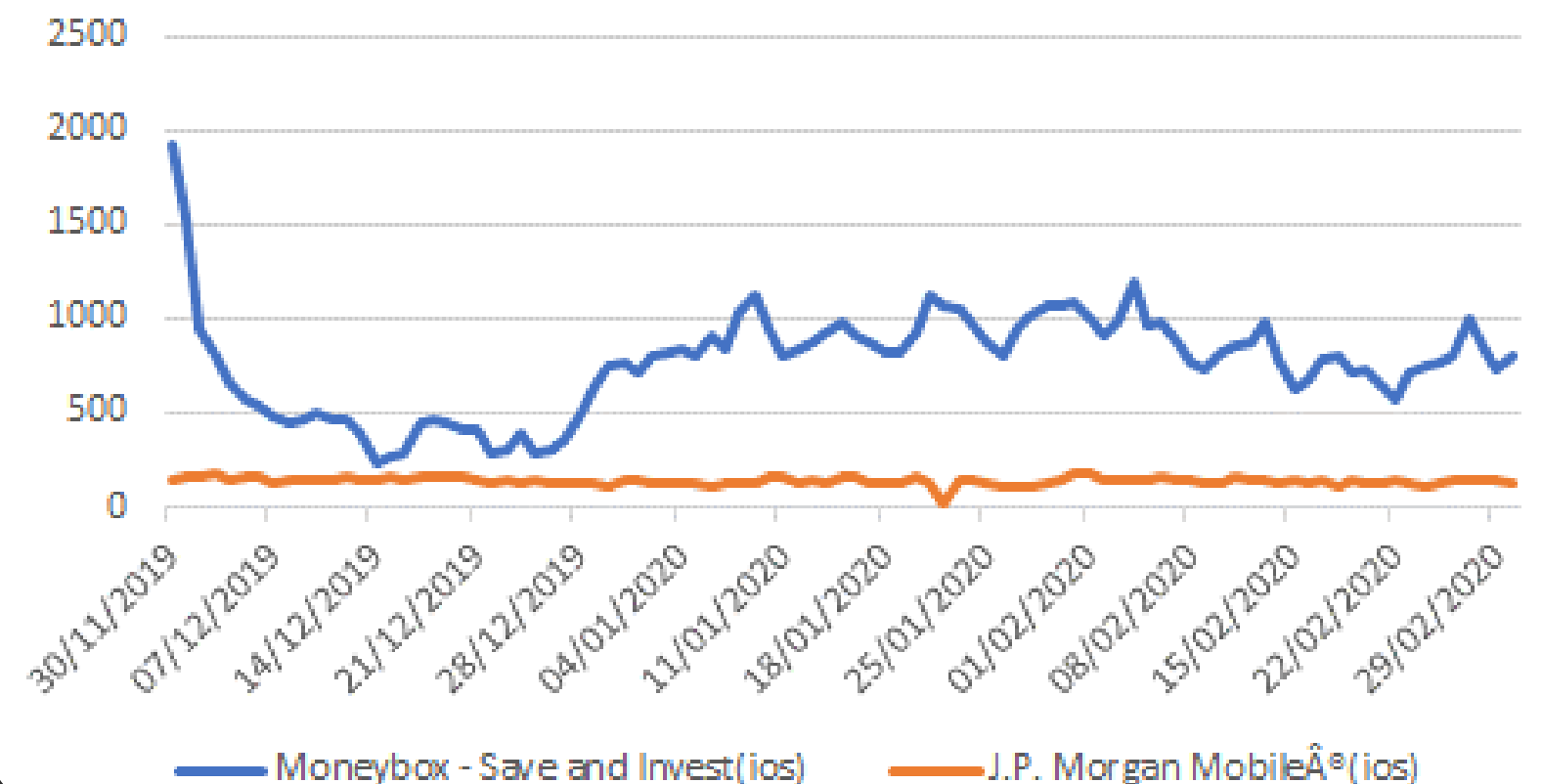
[Moneybox](#) is an app that enables users to save, invest and track all their pension schemes in one place. Moneybox provides users with multiple different saving methods, including automatically rounding up every day purchases to the nearest pound. Moneybox also provides users with different investment opportunities, including socially responsible investing.

Compared with one of the largest wealth management companies in the world, Moneybox has managed to supersede the [J.P. Morgan app](#) in both download growth rate and DAU's - despite only launching in 2016. This is when looking at the iOS app between 30th November 2019 - 29th November 2020 globally.



+£0.60 into your savings

Moneybox Download Competitor Analysis



CASE STUDY:

tickr

[Tickr](#) is an app that focuses specifically on socially responsible investing. This is revealing of a new trend within mobile-first investment companies, which is moving towards providing more options for sustainable investing.

Tickr is a clear example of how having a mobile-centric business can provide a seamless way for users to view and manage investments, with clear visual aids such as graphs and charts. By providing a method for users to easily understand and explore new investments, 24/7, from any location on their phone, apps such as tickr are opening up the market to a wider audience group.

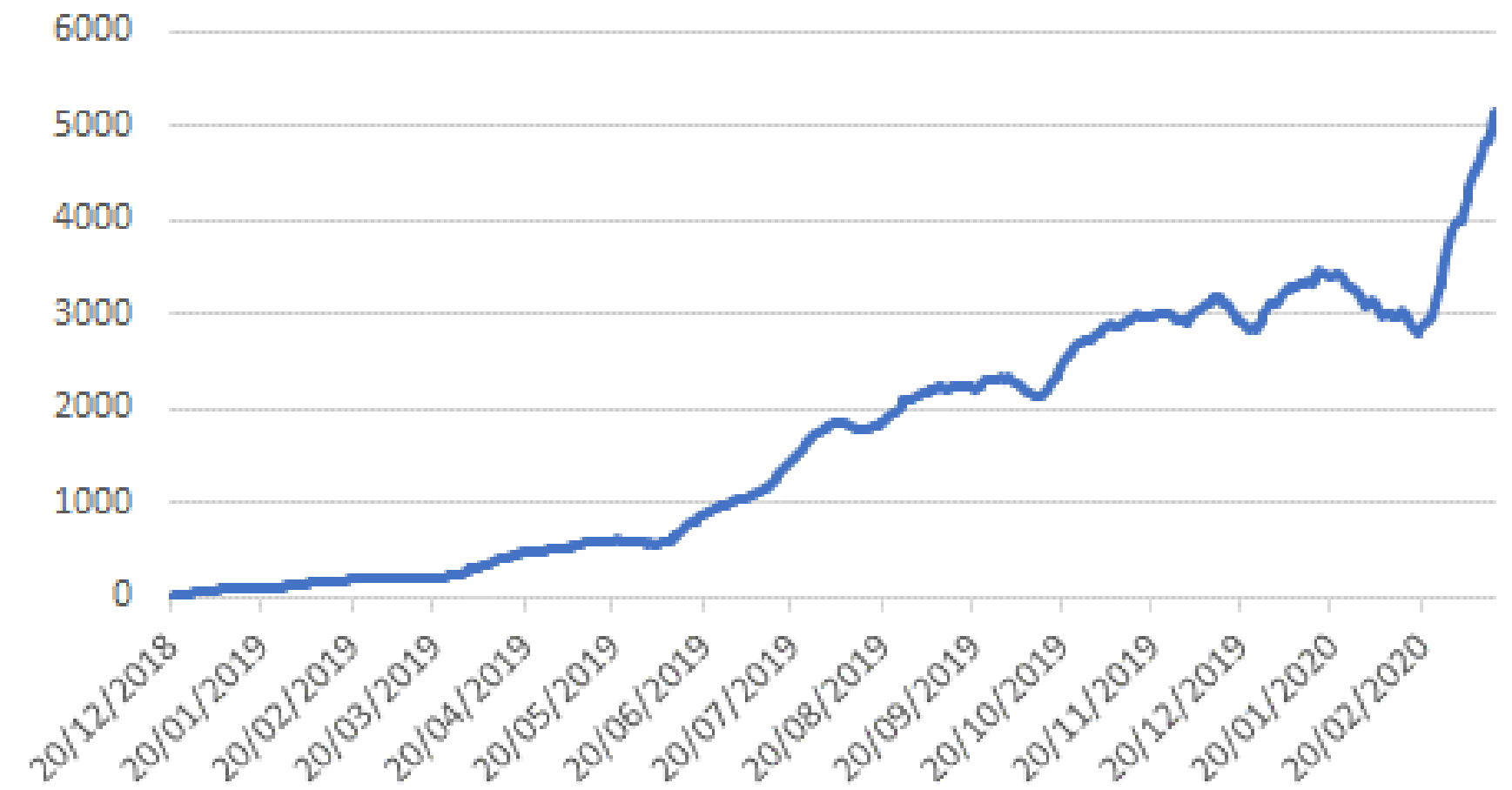


CASE STUDY:

tickr

The growing popularity of sustainable investing apps, such as tickr, is evident in its rapid increase in monthly active users (MAU's) over the past 12 months. The graph on the right is based on data between 20th December 2018 - 15th March 2020 in the UK, with a focus on the iOS app.

tickr MAU (iOS)



HOW TO COMPETE WITH EXISTING FINTECHS



The constant industry shifts and technological advancements may seem overwhelming. However, there are a few key changes a large-scale enterprise or start-up looking to enter into the Fintech industry can make in order to take advantage of the emerging digital trends and continue to grow:

Put your customer first - traditional players are still in the early stages of implementing customer-centric solutions in comparison to Fintechs. It is essential to put your customer first.

Use data-led insights in an innovative way - with the influx of data that an increasingly digital world creates, extracting insights from data analysis is crucial. Customer data needs to be employed in new and innovative ways so that companies can provide superior customer experiences and disrupt the market.

Be visible on social media - This comes hand-in-hand with putting the customer first. By prioritising 24/7 access, Fintechs offer services available via non-traditional channels such as social media.

Become a multi-channel ecosystem - Customers are redefining their expectations and taking cues from other industries that already offer multi-channel access.

Be open to collaboration - Competition between traditional banks and Fintechs allows both sides to benefit from complementary skill sets.

Become a digital disruptor - If your focus is banking, you can expand into contactless, mobile and instant payments to capture new revenue streams and build a long-term position in payments. Or establish digitally enabled add-on services, such as robo-advisors and cryptocurrency capabilities.

Build Effective Cross-Channel Marketing Strategies

“ In response to this ever increasing competition, legacy brands need to build effective cross-channel marketing strategies that incorporate the strengths that enable individualized marketing:

- When working to create a customer experience strategy, think in terms of a 360-degree experience that covers the entire customer experience. The strategy needs to be cross-channel, and the customer journey needs to be consistent. CX is a single, holistic continuum across every interaction and touchpoint between brand and customer.
- Quality control in this case is ensuring the experience is consistent from one touchpoint to the next, both offline and online.
- Ensure that the message matches the medium: email and in-app messaging are great for customer nurturing or cross-selling services, SMS and push notifications are best for alerts or time-sensitive messages, and social and direct mail are useful channels for acquisition and/or re-engagement.



Garin Hobbs
Director of Deal Strategy



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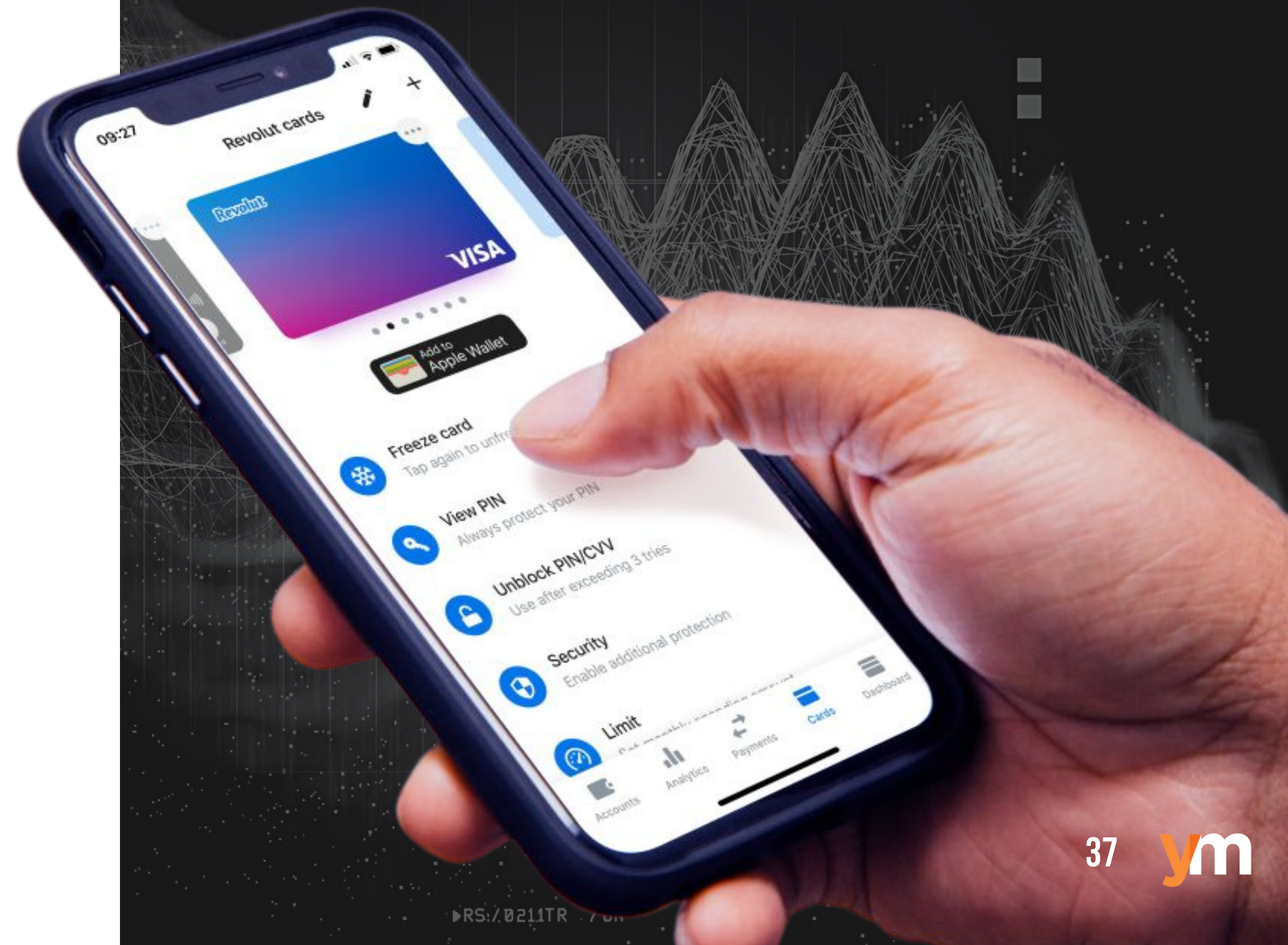
TO SUMMARISE

With the financial industry's paradigm shift from physical branches to mobile online finance applications, financial services must ensure that they are ahead of the digital transformation.

To succeed throughout this dynamic change, there needs to be a shift in company vision from traditional models to the development of mobile customer-centric services that focus on optimising channels that users interact with most.

It is no longer sufficient for a mobile app to be an after-thought in this industry. Companies need to ensure they have a well-designed, easy-to-use, multi-functional app which is central to their business.

In the digital age, customers now expect to be able to access their finances, investments and loans on their phones 24/7. The ultimate goal of financial institutions should now be to provide users with a mobile app that enables swift, relevant, and intuitive interactions.



ABOUT US

Yodel Mobile is the leading global app marketing consultancy - Mobile Agency of the Year 2019 and Growth Team of the Year 2020. We specialise in effectively launching and efficiently scaling apps. Since our inception in 2007, we've launched and aided the growth of over 200 apps. We work with clients from single territory start-ups to established, multi-territory, international brands such as Yolt, OpenMoney, NBCUniversal, UKTV, The Economist, and Gymshark.

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