A Budgeting App You'll Actually Use.

Swish is a budgeting app so simple, you'll actua
Finally understand where your money g

Sign Up Free

Spend fearlessly.

Want to treat yourself to dinner? C
buy those concert tickets? There

Know at a glance how much is
budget again.

Swish

Sign In Sign Up

Master your money.

Brushing your teeth is a simple daily habit.
Mastering your money should be just as easy.

Build a 30-second habit that helps you understand
where your money's going & spend more of it on
what really makes you happy.

10:35
Friday

$ Swish now

You spent $84 yesterday.
See where your money went!
slide to open

CASE STUDY

⬢ iterable + Swish

Swish's Investment in Iterable Pays
off With a 350% Increase in User
Retention for Its Budgeting App

iterable + Swish

Personal finance is just that. Personal. So it's tricky to design a budgeting and financial goals app that appeals to a broad audience. Swish has stepped up to the challenge. The Swish Spending Tracker app helps people create a new positive habit—taking just 30 seconds each day to check spending against budget targets and progress toward savings goals.

Marketing an app like Swish is complex because people's financial goals, concerns, and spending behaviors vary widely. According to Jeff Whelpley, Swish Chief Technical Officer and Co-Founder, competing effectively in the budgeting app market requires tailoring the customer experience to the individual. Precise segmentation and personalization are essential to engage app users and to help them gain and keep control of their finances.

Swish is achieving its segmentation and personalization objectives thanks to Iterable. The solution has enabled the company to expand beyond email to reach customers through SMS and push notifications. Additionally, marketers can now A/B test to fine-tune voice, tone, and content and improve overall campaign performance. The results are remarkable. Marketing has increased open and click-through rates across the board and 30-day user retention has risen by a staggering 350%.

350%
increase

30-day user retention

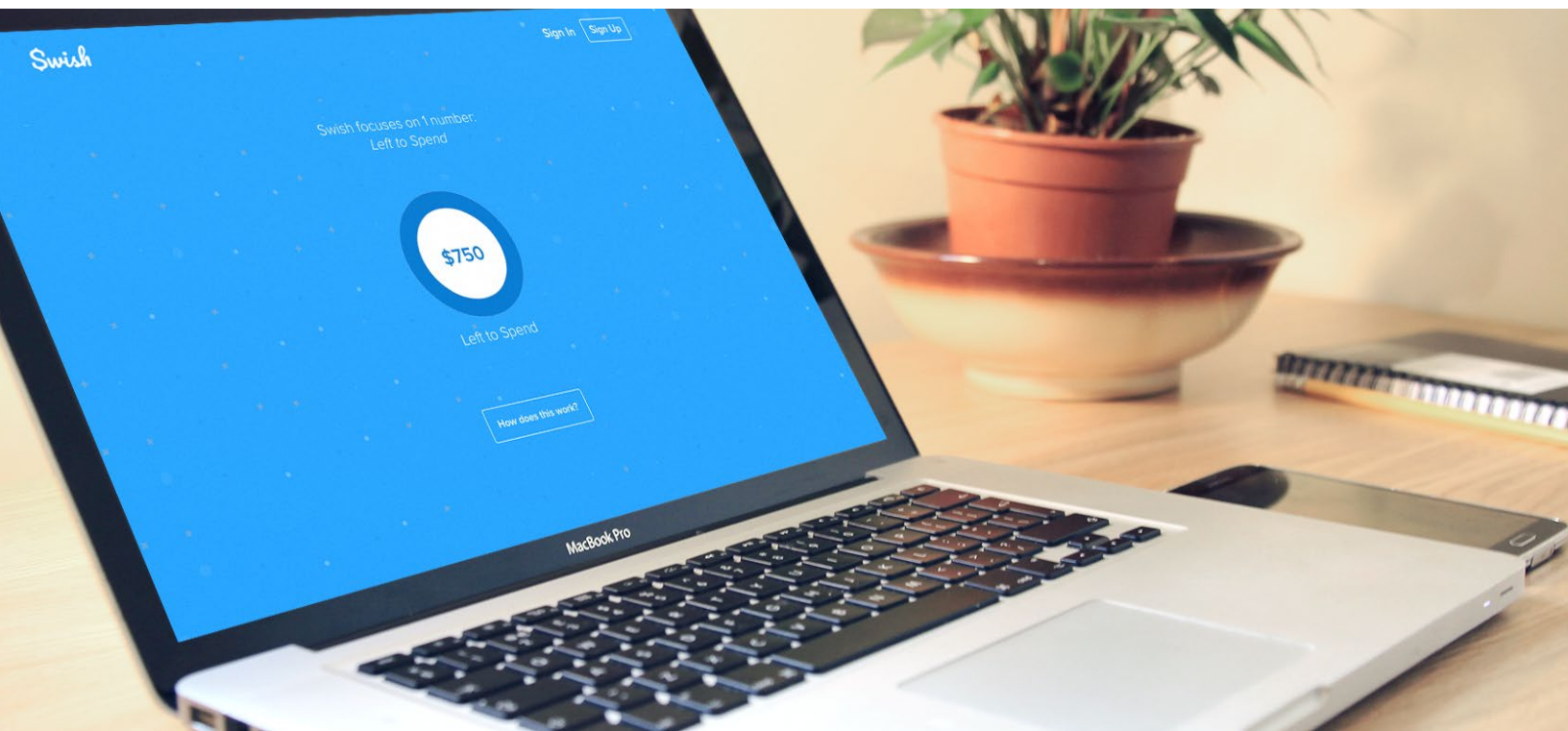**Minute**
not days

A/B test iterations

1
week

Implementation time

> "
>
> Iterable's Workflow Studio lets us trigger messages based on users' actual spending behavior and personalize them based on a complex and ever-changing set of rules.

Jeff Whelpley
Chief Technology Officer
Swish

Going Omni-Channel

Early on, Swish marketing efforts involved daily email reminders that help users stay on top of their spending and saving goals. At launch, the company's engineering team had developed code internally to send email but functionality was limiting for the marketing team.

As the majority of subscribers use Swish on a mobile device, it was critical that the marketing team embrace SMS and mobile push. Jeff and his team also had other items on their wish list. They wanted to create sophisticated workflows for personalizing messages and triggering sends at the optimal times. And they wanted to A/B test content to evolve messaging and improve engagement. To that end, Swish investigated the available marketing automation solutions and chose Iterable for its personalization, targeting, omni-channel, and testing capabilities.

"Iterable has enabled us to take a holistic approach that breaks out the different types of users and customizes the experience based on their individual relationships with money at any given time," Jeff says. "We implemented Iterable in less than a week, and we haven't looked back. It has allowed us to move quickly into SMS and push, and to refine our messaging and find our voice."
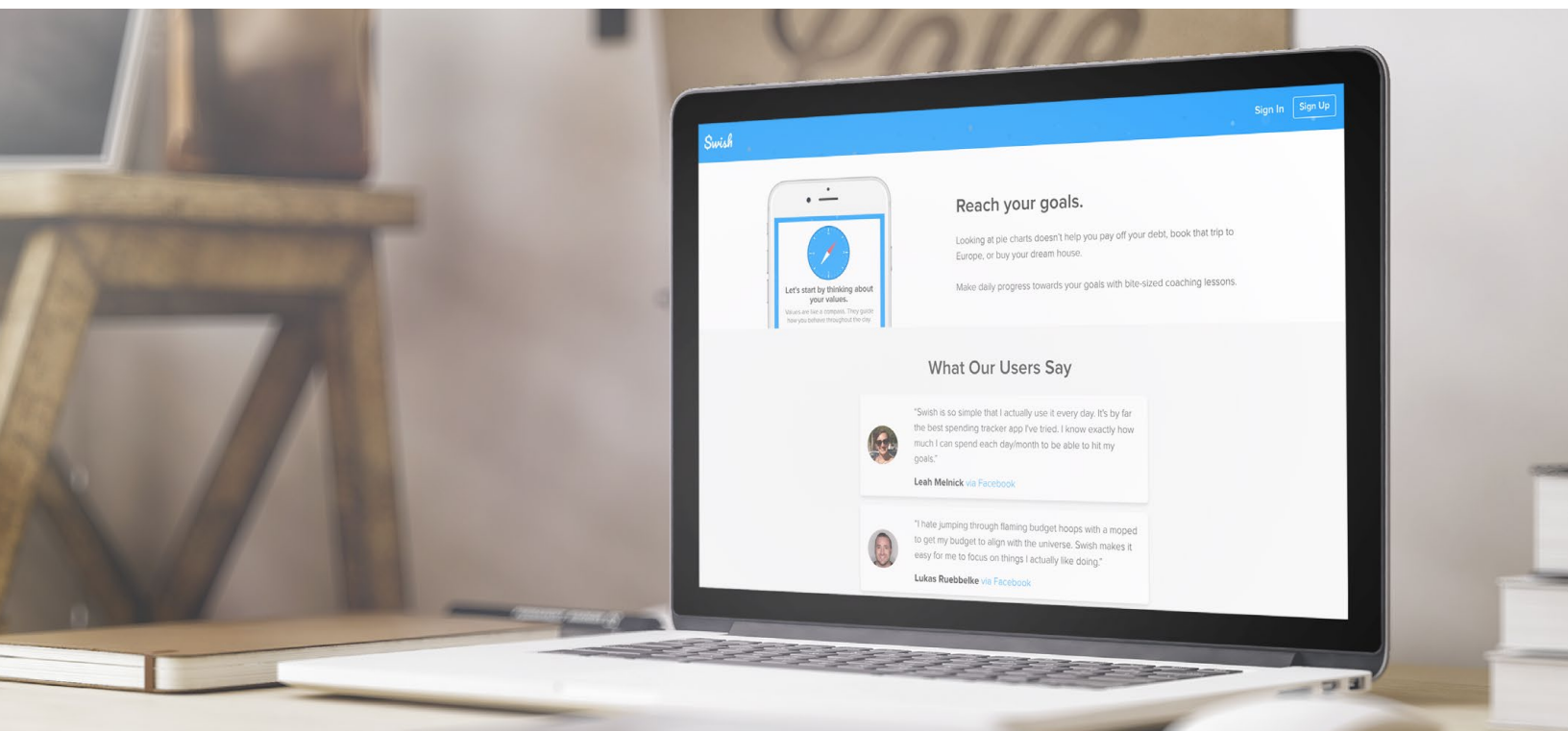
Putting Iterable to Work

Iterable is essential for Swish to effectively onboard and retain users. It's a crucial part of Swish's strategy of encouraging their customers to adopt bite-sized habits that change their lives:

• Onboarding incorporates variable drip campaigns that let people onboard at their own pace. App users can pause the onboarding process at any time, restart when they're ready, and choose their preferred communication channels.

• Daily updates include alerts that nudge users to keep their spending on track. An update might, for example, point out overspending in the *dining out* category. Send times for updates vary based on the time of day users are most likely to engage with the app.

Jeff reports that, with Iterable, test iterations take minutes instead of days and designers can make changes without assistance from engineering. Consequently, the team can run A/B testing on virtually every message. That testing enables the team to continually evolve messaging and improve performance.

iterable + Swish

Results

Swish increased user engagement by 350% with Iterable functionality and automation

Messages triggered by users' spending behavior ensures relevance and boosts user engagement

Omni-channel capabilities let Swish reach people through email, SMS, and push based on user preferences

Iterable implementation took less than one week

“

We've already seen an amazing 350% increase in user engagement since we began using Iterable, and we feel like we've only scratched the surface. We can't wait to see how much the solution can help us continue to push the envelope and grow our user base.

Jeff Whelpley
Chief Technology Officer
Swish