



ITERABLE

A Look at FinTech Marketing Today

How modern FinTech brands turn transactions into trust that scales



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The FinTech Landscape At a Glance

For years, FinTech has been rewriting how people save, spend, invest, and manage their financial lives. As expectations climb and attention spans decline, customers now demand experiences that feel secure, seamless, and personal from the very first touch.

The truth is, finances are deeply personal. Customers share sensitive data with FinTech brands, including account balances, spending habits, and even long-term financial goals. They expect their intimate information to be used responsibly to guide (not sell), which means the stakes are high. A single misplaced message—like offering a credit card to someone paying down debt—can erode trust rather than build it.

When it comes to a security-conscious space like FinTech, engagement isn't a downstream tactic. It's the mechanism through which trust is earned, value is demonstrated, and long-term loyalty takes shape.

“When you're using any financial data (especially protected-class attributes), proper governance is critical. Too many FinTech companies are under-personalizing customer experiences because of uncertainty about that governance. The FinTech companies that set their marketers free with unfettered access to appropriately governed data from their data warehouse have a tremendous opportunity to stand out from their competitors and build deeper customer loyalty.”

Andrew Jesien, Field CTO @ [Hightouch](#)

The Activation Gap: Industry Pressures Shaping FinTech Today

Modern FinTech growth hinges on bridging the widening space between a customer's initial intent and the moment trust is truly earned—also known as the **Activation Gap**. Customers now measure value by how quickly a brand can earn and maintain that trust across every digital moment. When users are asked for data they don't feel fully prepared to provide, hesitation rises, drop-off spikes, and conversion stalls.

It's not just about delivering a product or service, but about making customers feel safe enough to follow through high-friction moments like account verification and onboarding.

These moments are where the industry's most pressing challenges come into focus:

Data Silos: Disconnected Data and Costly Lags

FinTech teams falter when product, marketing, and analytics can't access shared real-time signals, causing brands to miss high-stakes moments like first deposit, card activation, and Know Your Customer (KYC) completion. The challenge is widespread:

94% of financial institutions report that they cannot deliver the personalization customers expect. [TSYS, 2024](#)

Without unified context in real time, early journeys feel fragmented and slow, creating friction that undermines trust from the start.

Generic Personalization: Security vs. Speed Tradeoffs

FinTech marketers are often forced to choose between security and speed. Legacy systems, consent frameworks, and regulated data environments limit teams' ability to react to live customer behavior while remaining compliant. But the tradeoff is costly:

77% of users disengage by Day 3 when experiences fail to stay relevant. [Business of Apps, 2024](#)

When teams can't adjust quickly enough to live customer behavior, experiences lose relevance, engagement drops, trust erodes, and early acquisition outcomes weaken.

Static Journeys: Early Lifecycle Friction and Lost Engagement

Early lifecycle moments stall when onboarding relies on rule-based automation that doesn't provide guidance or motivation during initial funding prompts, account linkage, or deposit completion. A static first experience creates a disconnect that users can feel:

45% of consumers would switch financial providers due to a lack of personalized experiences. [Persado, 2024](#)

Rule-based automations send messages and reminders on a fixed schedule instead of reacting in real-time when a user stalls, causing early drop-off at critical steps.

Declining Margin for Error: The Cost of Missed Relevance

Customer acquisition is more expensive and less forgiving than ever. With higher budget pressures and shorter attention spans, FinTech brands must work harder to earn loyalty early in the lifecycle. Every missed moment of relevance compounds friction across the lifecycle:

Cost per acquisition has increased 60% while attention spans have dropped 70%. [Gartner, 2024](#)

When relevance slips, hard-won users churn fast—wasting expensive acquisition efforts and stalling the first deposits and ongoing engagement needed to build long-term value.

The Future Unlocked: How FinTech Leaders Drive Lifecycle Value

FinTech innovators are closing the Activation Gap through the combined power of unified, secure, and compliant data infrastructure; adaptive personalization; and agentic intelligence. Instead of static campaigns, they deploy fluid, context-aware experiences that respond instantly to user behavior, turning new users into confident, loyal customers. Here are four areas where modern teams are creating measurable impact.

1. Increasing Active Users

FinTech brands experience the highest drop-off during onboarding when users are asked for sensitive information such as bank account info or Social Security numbers. This is where friction peaks and trust is most fragile. To solve this, FinTech leaders need to:

- Build early habit formation by responding to app activity with personalized, in-the-moment guidance and content discovery that drives return engagement.
- Respond to user hesitation in real time with [event-triggered](#) messaging that clarifies the importance of verification and highlights positive outcomes and value gained from completion.
- Reassure users about [data and transaction security](#) at points in their journey where concerns around financial information safety cause friction.
- Deliver interactive, [cross-channel guidance](#) that reaches users where they are to prompt completion of verified accounts and first deposits.

"FinTech customers need context-aware communication and services that understand the emotional element of financial decisions. A declined transaction notification or spending alert needs different treatment than a promotional offer or investment opportunity. Cross-channel strategies work when they honor the emotional weight of financial decisions."

Erin Kelsh, VP, Messaging Solutions and Innovation @ [Merkle](#)

For example:

- User views an article about Ethereum in the app → Keep them coming back with an invitation to a live session on ETH market trends, sent via SMS or WhatsApp.
- User stalls while linking a bank account → Automatically serve them a push notification to demystify security and encryption standards.
- User signals readiness for a first deposit → Receives a short in-app explanation of Automated Clearing House (ACH) and Electronic Funds Transfer (EFT) timing, limits, and settlement expectations.

Suggested Channels:

Mobile Push • In-App • Email • SMS • WhatsApp • Embedded Messaging

Proof in Practice: Wallet Linking & Verification at CoinStats

Challenge

[CoinStats](#), a leading cryptocurrency portfolio manager used by millions to track, analyze, and connect wallets across centralized and decentralized exchanges, faced the same activation challenge as many FinTech apps: users hesitated at critical early steps like wallet connection and verification.

Solution

To solve this, they leveraged Iterable to respond to abandonment intent signals within minutes, using adaptive, deeply personalized onboarding flows. When someone paused before connecting a wallet, CoinStats triggered reassurance messages that referred to users' portfolios by name and deep-linked to redirect them precisely to the point in the journey where they had previously dropped off, ensuring a seamless continuation.

They also refined their messaging strategy, moving from promotional pushes to transactional, trust-oriented communication, which significantly improved open and engagement rates. And through seamless [Amplitude + Iterable integration](#), they continuously A/B tested message timing, content, and channel mix to understand which interventions most effectively reactivated stalled users.



Outcome

- **35% reduction** in abandonment rates
- **20% increase** in active users
- **2x lift** in engagement from personalized pushes
- **50% increase** in open rate by shifting to transactional tone

2. Driving Subscriptions and Conversions

FinTech brands need to turn early activity into real economic value—whether that means converting free users into paid subscribers or driving a customer’s first transaction in the app. Silent churn rises quickly when users don’t see the value that matters to them, and the fastest-growing FinTech teams address this by making relevance unmistakable at the exact moment of decision.

- **Dynamic, modular content** that surfaces high-value, unused features—like advanced analytics, spending insights, portfolio tools, member rewards, or premium protections—based on what a user has already explored.
- **Adaptive journeys** that surface the **next best action**—from nudging a first deposit to suggesting a contribution amount, highlighting risk-aligned products, or guiding users toward recurring funding.
- **Contextual in-app guidance** during key purchase or upgrade moments, such as completing first-time transactions, viewing subscription tiers, comparing account types, exploring product benefits, calculating returns, and previewing interest or cashback.
- **AI agents** that adapt to your FinTech growth goals. Whether it’s increasing first transactions, driving freemium-to-paid upgrades, you set the objective, and agents automatically adjust **timing**, **frequency**, and **channel** priority based on signals like upgrade intent, product browsing, stalled payment screens, or repeated feature views—with transparent reasoning behind every decision.

For example:

- User repeatedly opens a premium feature without upgrading → Receives personalized nudge highlighting the value unlocked at the paid tier (deeper insights, fee reductions, etc) with a frictionless upgrade path.
- User explores deposit, transfer, or trade screens but doesn’t complete a transaction → Receives a step-by-step guide or tailored simulation (“Here’s what a \$50 deposit would earn”) at their optimal re-engagement window.

Suggested Channels:

In-App • Web & Mobile Push • Email • SMS • WhatsApp • Mobile Inbox

Proof in Practice: Funding & Reactivation at Blockchain.com

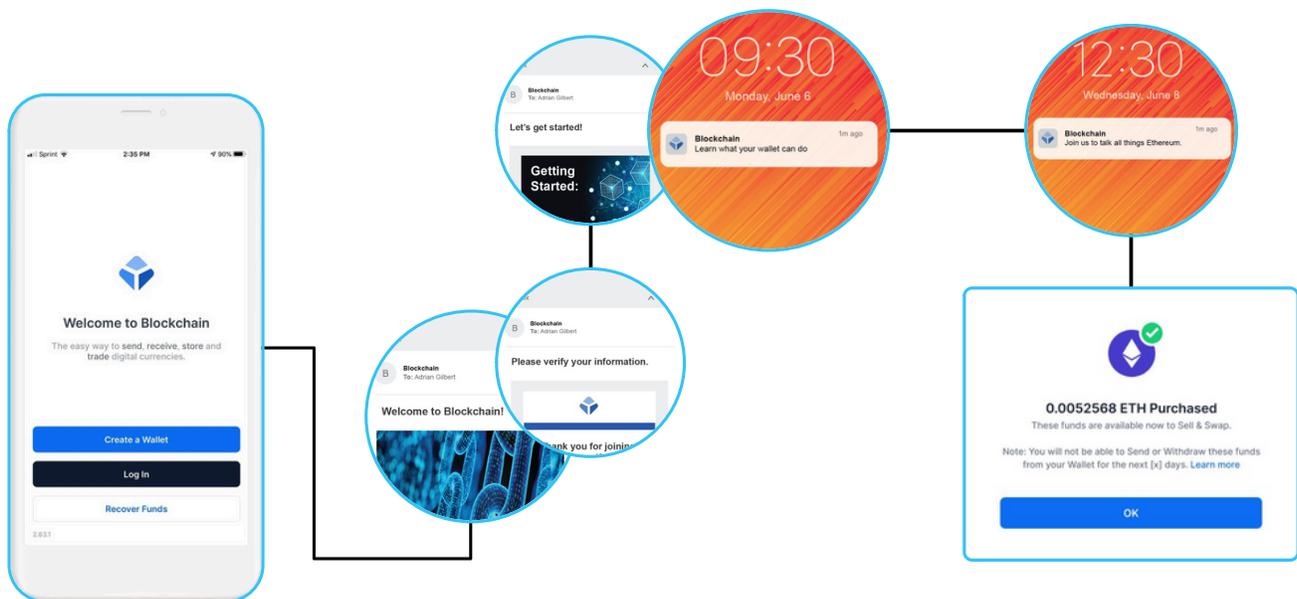
Challenge

[Blockchain.com](https://blockchain.com), one of the world’s longest-running crypto platforms, offering wallets, trading, and on-chain exploration tools, needed a more effective way to re-engage users who stalled during verification, funding, and first-purchase steps.

Solution

With Iterable, they shifted from static reactivation emails to adaptive journeys that delivered security reassurance and contextual education right when users needed support. By segmenting users based on behaviors like “Last Email Open” and “Last Wallet Access”, Blockchain.com moved from high-volume sends to targeted, goal-oriented flows—driving cold users toward email actions and disengaged users toward product exploration.

Interactive explainers on wallet security, crypto basics, and first-purchase steps replaced generic welcomes, reducing friction and rebuilding trust. Verified users received tailored signals like a “VIP” badge in communications, reinforcing product affinity, while agentic optimization ensured each message reached the right user at the right moment and channel with transparent reasoning—helping guide more users toward verification and funding milestones at scale.



Outcome

- **32.4% increase** in engagement from personalized re-engagement messaging
- **Higher KYC completion** and smoother funding-flow progression
- **Consistent increases** in conversion and reactivation

3. Scaling Monetization and Loyalty

Once users are active and transacting, the next opportunity for FinTech brands is expanding the value each customer receives and generates. This happens by deepening connection across products, expanding financial workflows, and guiding users toward offerings aligned with their needs, preferences, and behaviors. Modern FinTech teams drive this expanded value through:

- **Personalized cross-sell opportunities.** Use behavioral and profile signals to surface complementary products that improve financial health while simplifying users' lives, like bundled auto insurance for renters or credit-builder tools for debit users.
- **Expanded account value and assets under management (AUM).** Harness [predictive AI](#) to act on financial intent signals, like repeated balance checks or browsing new products, to guide users toward deeper engagement—whether that's funding an investment, increasing deposits, or activating premium tools that improve financial outcomes.
- **Affiliate and partner recommendations.** Match users to exclusive offers that align with their spending habits or financial goals—such as high-reward credit cards, savings incentives, or partner investment products—to unlock incremental revenue.
- **Tailored insights that reinforce value after each transaction,** such as showing potential earnings growth, diversification opportunities, or performance summaries that encourage ongoing deposits and asset expansion.

For example:

- User connects one financial account but frequently checks balances from another institution → Platform prompts them to link additional accounts to unlock a unified financial view and more accurate insights.
- User frequently uses free budgeting tools → Platform surfaces premium forecasting, automation, or anomaly-detection features that deepen financial control.

Suggested Channels:

Email • Web & Mobile Push • In-App • SMS • Embedded Messaging • WhatsApp

“As neobanks and FinTech innovators redefine what ‘good banking’ looks like, 70% of consumers now expect every experience to be personalized. Fintech brands excel with best-in-breed MarTech stacks that harness tools like Amplitude and Iterable in tandem to identify key moments in customers’ financial journeys and respond instantly with relevant, compliant messaging that drives loyalty.”

Julia Sholtz, Group Product Marketing Manager @ Amplitude

Proof in Practice: Trade Volume & Rewards at Flipster

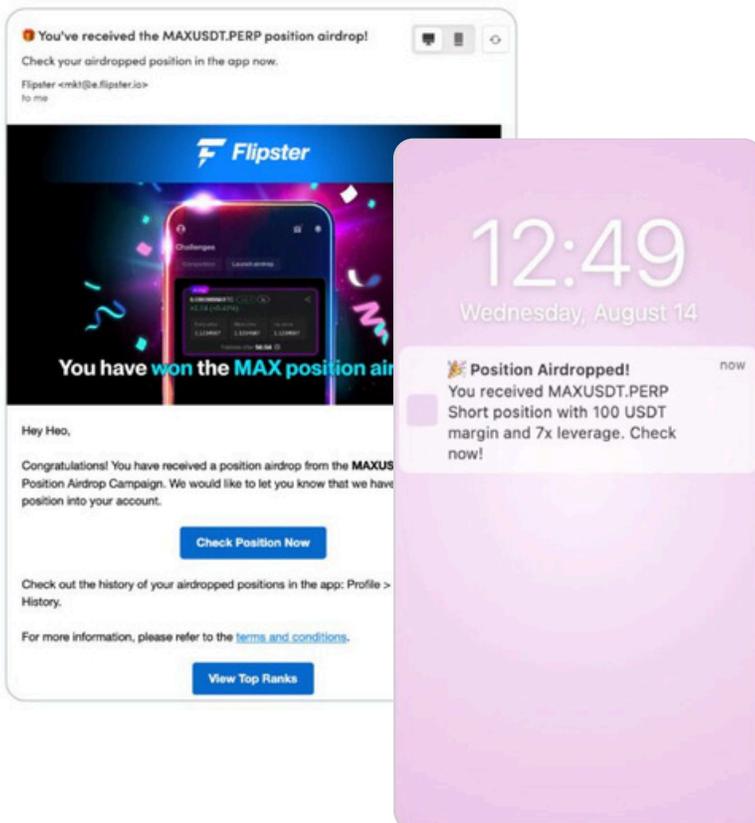
Challenge

Flipster, one of the fastest-growing cryptocurrency derivatives exchanges, struggled to convert high-intent users who hesitated at key trading and funding moments, such as viewing deposit screens or returning to trading pairs without completing the transaction. The brand aimed to increase engagement among users who expressed interest in trading but had not yet established consistent trading habits, thereby limiting long-term value and platform activity.

Solution

By migrating to Iterable, Flipster gained the ability to deliver personalized, data-driven messages across push and email—supported by real-time user data such as loyalty status, trading metrics, and reward amounts. With cross-channel orchestration in place, Flipster could guide users back into the trading experience, highlight relevant promotions, and reinforce the value of continued trading activity.

Flipster complemented these journeys with its “Earn Campaign,” which boosts deposit volume by allowing users to earn daily rewards for holding assets like BTC, ETH, and USDT, with no lock-ins or complexity. This program boosted engagement, increased asset activity, and strengthened trading consideration.



Outcome

- **77% lift** in trading volume
- **> 100** promotions launched, (\$6.8M+ USDT in rewards)
- **223%** increase in first-depositor growth
- **45% CTR** on onboarding emails for app installs

4. Maximizing Resource Productivity

FinTech teams must move quickly while operating under strict security and compliance requirements. But fragmented financial data, manual campaign production, and engineering bottlenecks slow down mission-critical communications like rate changes, repayment updates, funding confirmations, and regulatory notices.

Leading FinTech brands reduce operational lift, and give marketers the ability to launch programs in hours (not weeks) by using:

- **Agentic intelligence purpose-built for financial workflows**, identifying high-intent audiences, automating segmentation, and targeting users most likely to convert without exposing teams to execution or governance risk.
- **Automated dynamic journeys that support complex FinTech operations**, such as eligibility checks, risk segmentation, verification status, or product-specific requirements without relying on engineering to rebuild flows.
- **Real-time data access through composable, schemaless ingestion** that reduces lag and removes the need for technical resources to configure pipelines for dynamic signals like account status, balance changes, repayment schedules, fraud flags, or offer eligibility.

For example:

- User approaches a funding or payment deadline → Agentic workflows deliver timely reminders across the right channels without engineering support.
- User triggers a transactional event (balance change, cleared ACH, fraud flag) → The system sends personalized alerts within minutes to reinforce transparency and trust.

Suggested Channels:

Email • Web & Mobile Push • Mobile Inbox • In-App • SMS • WhatsApp

Proof in Practice: Automation & Efficiency at The Zebra

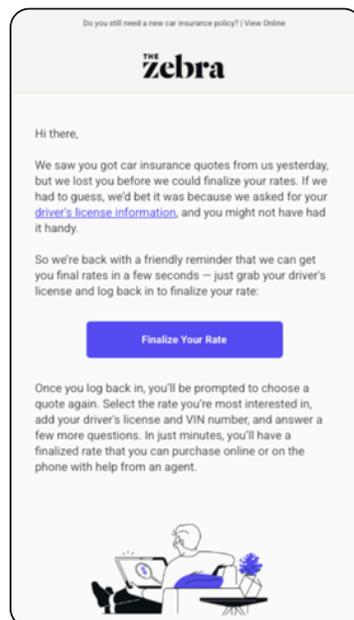
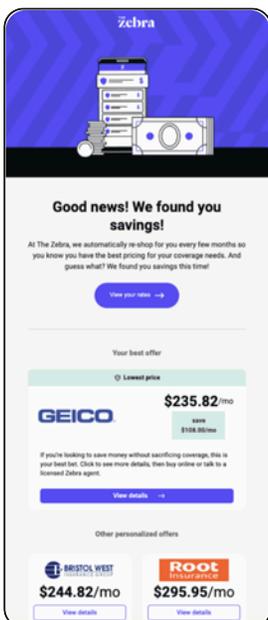
Challenge

The Zebra, the nation's leading insurance-comparison marketplace for auto, home, and renters coverage, struggled with limited data access, manual processes, and siloed tools. Marketers often waited months for the data attributes and engineering support needed to build audiences and launch essential engagement programs. These operational bottlenecks made it difficult to move quickly, scale programs, or maintain consistent user journeys across the insurance quoting lifecycle.

Solution

To make their lifecycle engagement more seamless, The Zebra unified its ecosystem by connecting Snowflake for scalable, unified data access; Hightouch for activation; and Iterable for cross-channel orchestration and personalization. Within Iterable's centralized UI, marketers could now build, personalize, and launch journeys without waiting on engineering or custom data work. Key programs included:

- Automated quote-abandonment flows that routed shoppers back to the exact point of drop-off (like entering their driver's license or VIN number), re-engaging users without a labor-intensive workflow.
- Hands-off price-tracking alerts that monitored rates every 30 days and automatically notified users of better carrier options, enabling long-term engagement without campaign rebuilds or analyst support.
- Streamlined subject line and content creation for high-volume insurance messaging using Iterable's **Writing Agent**, boosting performance when referencing personalized savings or specific quote amounts.



Outcome

- **3 months** of time savings in per-campaign build time
- **25% increase** in policy-purchase conversions
- **15% lift** in open rates via agentic-optimized copy

What FinTech Should Look For in an Engagement Solution

Selecting the right customer engagement solution goes beyond messaging capabilities. FinTech teams need a platform that supports secure personalization, unifies data, automates intelligently, and scales with evolving customer needs.

Below are four key areas to evaluate when selecting a customer engagement partner.

1. Is the platform secure and compliant by design? Look for:

- [Core certifications](#) required in FinTech, including SOC 2 Type II, GDPR, and CCPA
- End-to-end governance controls—RBAC, audit logs, approval workflows, [access controls](#)
- Configurable [data retention](#) and deletion controls for regulated financial environments
- Encryption and threat-detection tools to protect identity, account, and behavioral [data privacy](#)

2. Is the architecture built for speed and scale? Look for:

- [Data pipelines](#) that process behavioral and transactional signals instantly
- [Composable integrations](#) with flexible APIs and [schemaless ingestion](#)
- Unified identity, risk, and behavioral data in [one actionable user profile](#)
- Infrastructure that reduces engineering dependency and supports [secure growth](#)

3. Is the lifecycle design seamless? Look for:

- [End-to-end orchestration](#) across the full lifecycle, from onboarding to funding and reactivation
- Native support for [in-app](#), [SMS](#), [WhatsApp](#), [email](#), [push](#), and [embedded](#) channels
- [Journeys that adapt automatically](#) to real-time behavioral, transactional, and verification signals
- [Historic retention](#) of user status & actions so experiences stay continuous, not reset at every stage

4. Is the intelligence adaptive and predictive? Look for:

- [Predictive AI](#) that identifies intent, churn risk, and funding or trading readiness
- [AI agents](#) that optimize timing, content, and channels at scale for each user
- [Automated testing](#) and [next-best-actions](#) aligned to KPIs like KYC or deposit conversion
- [Secure, explainable AI](#) that uses your first-party data with transparent, auditable decisioning

5. Is it designed for marketers' ease of use? Look for:

- [No-code tools](#) and [reusable components](#) to deploy complex financial journeys without engineers.
- [A single source of truth](#) that lets marketers surface the latest content, offers, and product details
- [Collaborative workflows](#), version control, & governance safeguards for financial communications
- [Dynamic analytics and dashboards](#) that reflect live account, transaction, and engagement data

Why FinTech Teams Choose ITERABLE

Iterable is the agentic customer engagement platform designed to meet the needs of modern FinTech brands. It brings together speed, security, and adaptive intelligence to help teams unify their data, automate responsibly, and nurture trust at scale.

Security You Can Trust

Iterable is built for the governance, protection, and transparency that FinTech requires, with a foundation that lets teams move fast without compromising trust or compliance.

- SOC 2 Type II certified
- GDPR & CCPA compliant
- Enterprise permissioning and role-based access controls
- Advanced consent and data governance
- Secure handling of behavioral, transactional & identity data

Learn more: [Iterable's Trust Center](#)

Built for Continuous Growth

Iterable agentic intelligence is designed to learn from every interaction and automatically scale engagement, turning early transactions into long-term customer value.

- Drive activation and conversion with event-triggered guidance
- Anticipate customer intent with predictive intelligence
- Reduce silent churn through adaptive journeys
- Launch compliant programs quickly

Learn more: [Iterable for FinTech](#)

“Other tools we looked into seemed way more complex because they required coding skills. It was so easy to set up and get our customer data into Iterable within minutes. We’re now able to communicate to our customers as if we’re speaking to each of them one-on-one. And when it comes to the level of customer support we receive, it’s like a whole new world. We really feel like we got the perfect package with Iterable.”

Petrus Lempinen, Growth Team Lead @ Anyfin

[Anyfin Transforms Data Activation, Sees 10x Conversion Boost With Iterable’s Smart Ingest](#)

The most innovative FinTech leaders trust Iterable to deliver for their customers

