FIVE LEARNINGS

From trillions of data points and billions of mobile engagements across the hundreds of brands Swrve powers.

1. Don't be a pusher
2. Don't maximise engagement
3. Don't just treat mobile as a channel
4. Don't just orchestrate as usual
5. Don't just acquire users to grow

1

Myth

Mobile engagement =
push notifications

Reality

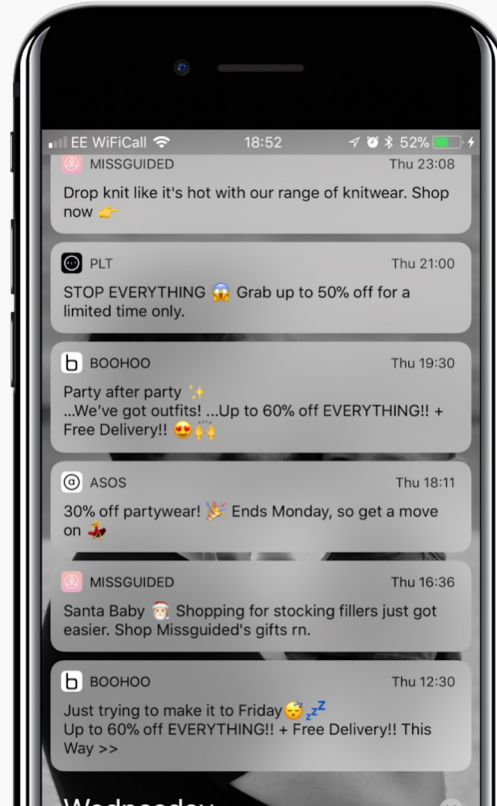Mobile engagement =
in-app messaging

The truth about push notifications

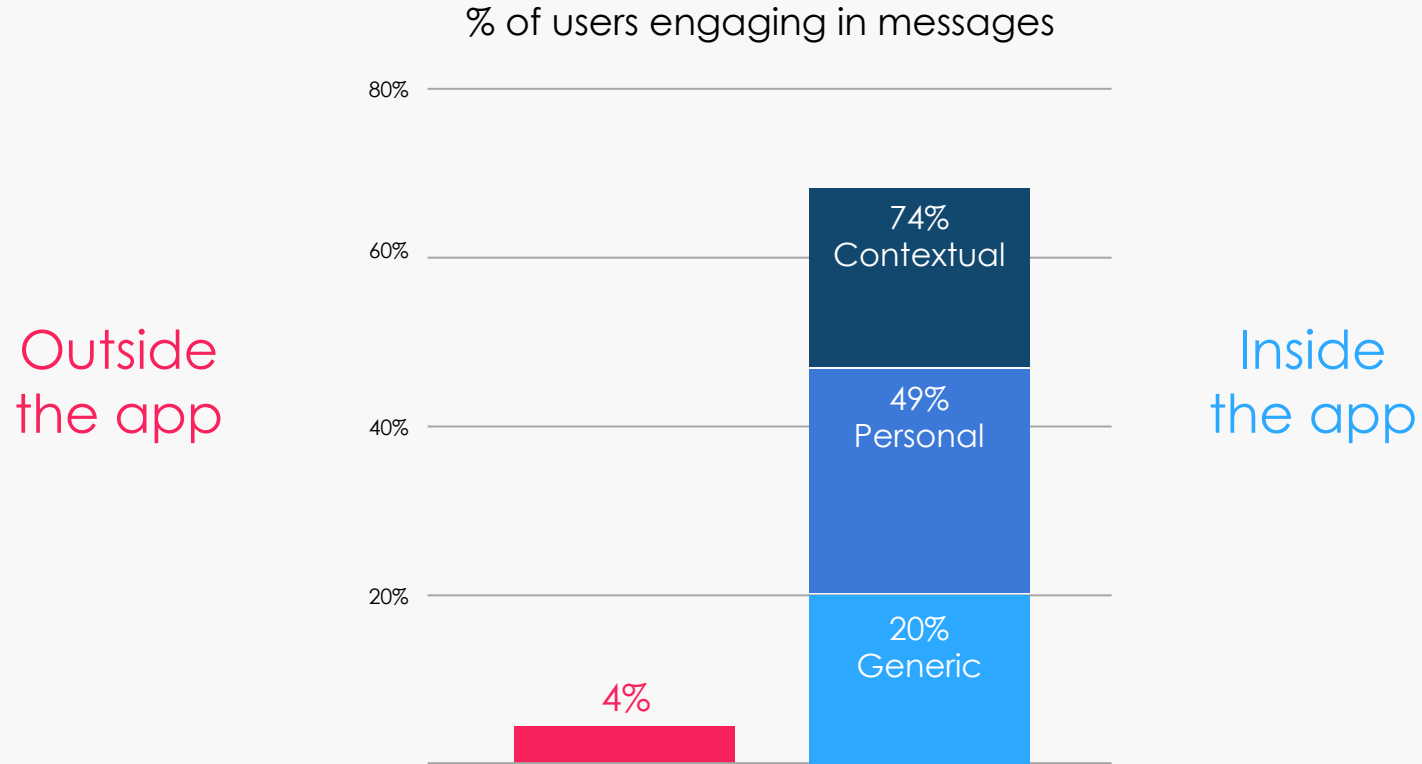**96%+** of users don't engage with the notifications pushed to them.

android

4.6%

iOS

3.4%

57% of users unsubscribe from a brands that send "too many messages or updates."

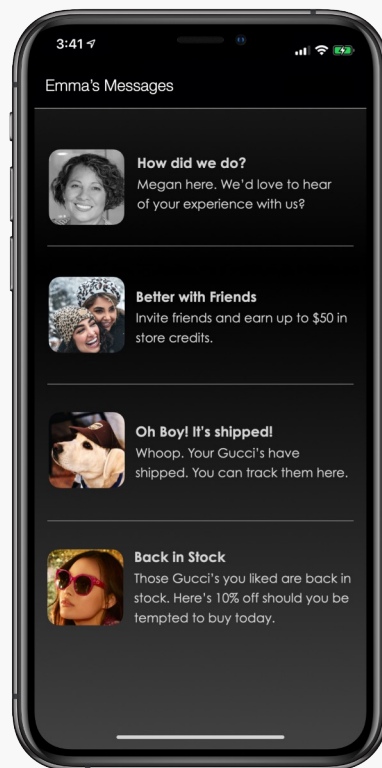# Three Inside The App Mediums

Overlay
In-app Message

Embedded
Inside the app UI
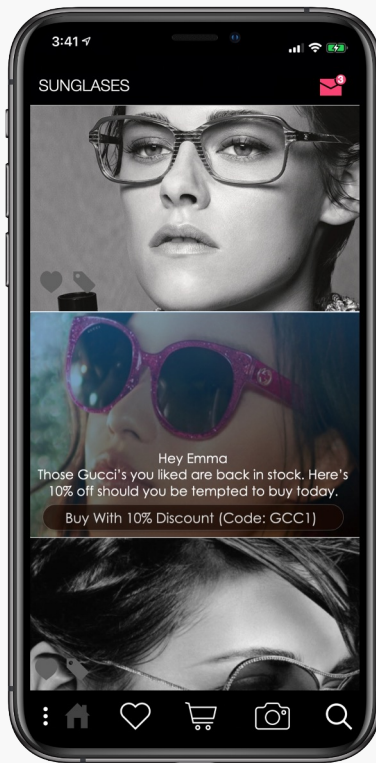
Embedded
Add feature to the app

Learnings

Don't just be a pusher.

Make in-app mobile engagement core to your messaging channel mix.

Precision of triggering is important: never trigger on app open.

2

Myth

The goal is to maximize mobile engagement

Reality

For most apps, it's better to minimize mobile engagement

> **In any one minute, we've more people in our mobile app, than in our entire branch network in a week. Only problem – they stay for just 17 seconds.**
>
> *CIO, European Retail Bank and Swrve customer*

There's essentially two types of app

Time Wasters
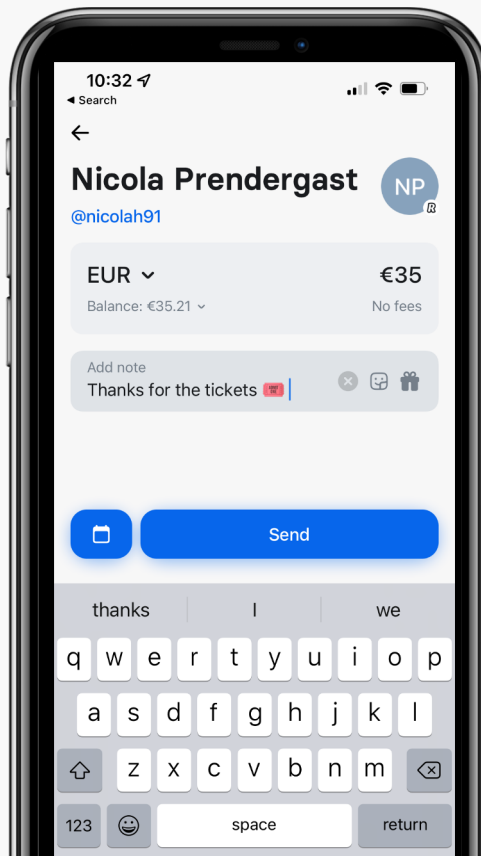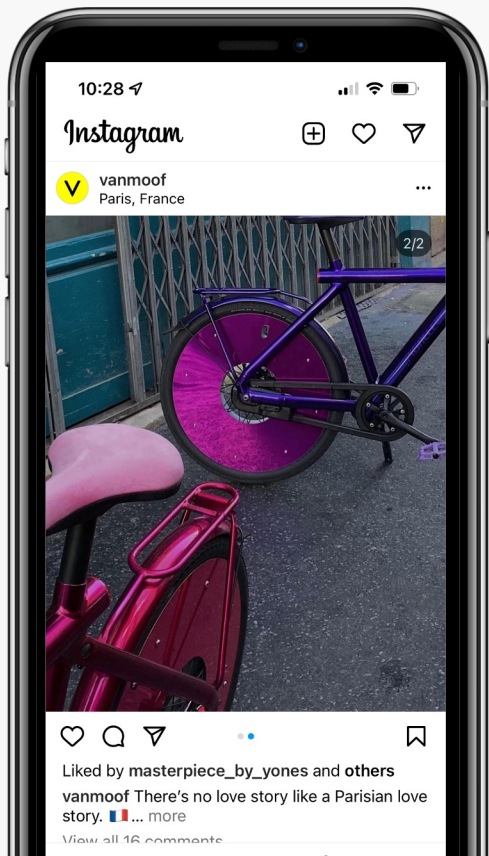
Maximise user engagement.

Time Savers

Maximise user convenience.

Don't be a time waster

GOAL
Maximise
engagement

DAU, MAU, Time-in-app

GOAL
Maximise
convenience

Tasks to be completed.
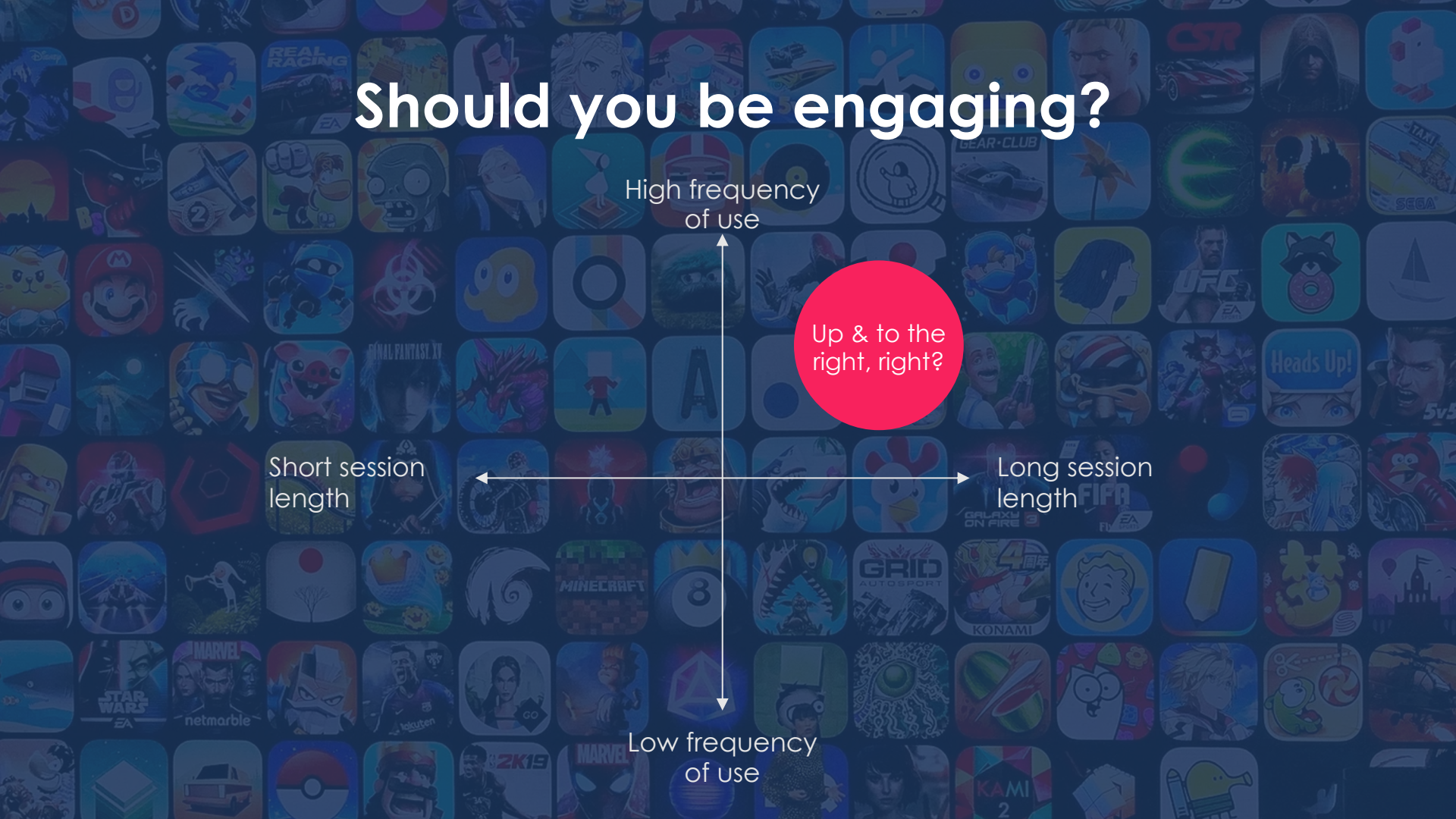
Should you be engaging?

High frequency
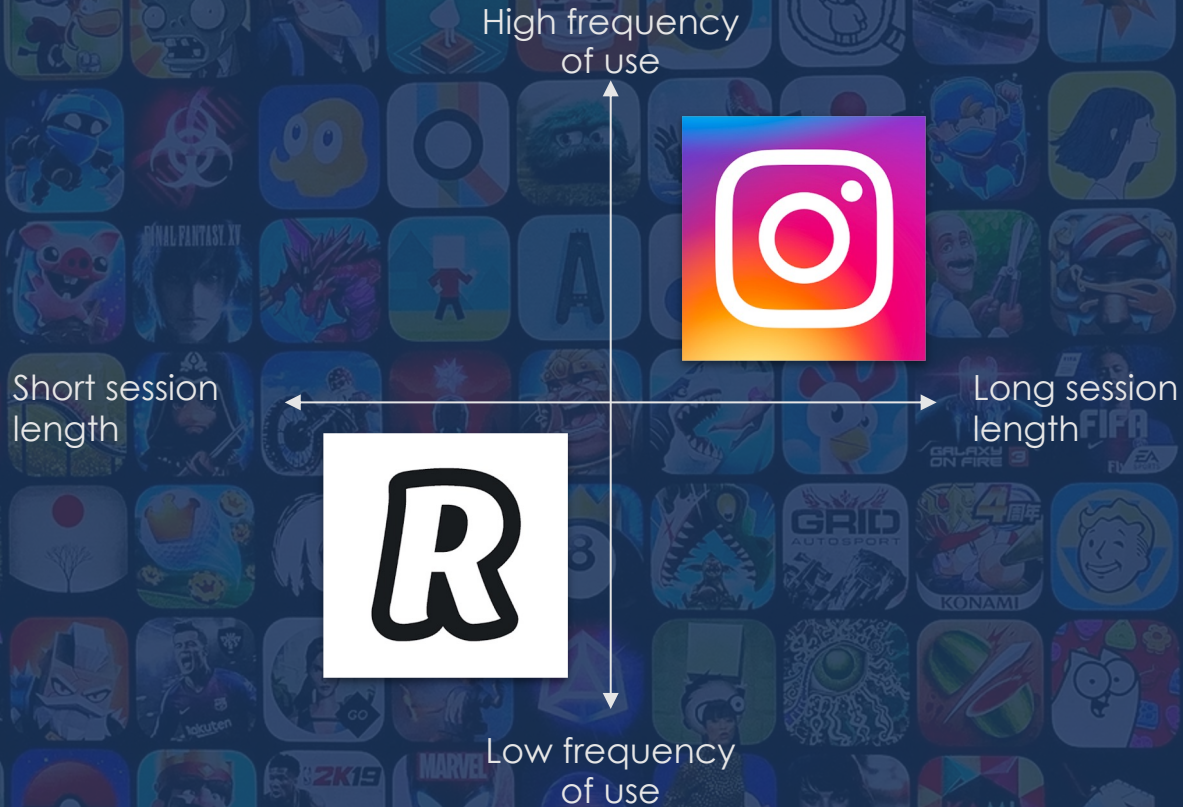of use

Up & to the
right, right?

Short session
length

Long session
length

Low frequency
of use

Should you be engaging?

High frequency of use

Short session length

Long session length

Low frequency of use

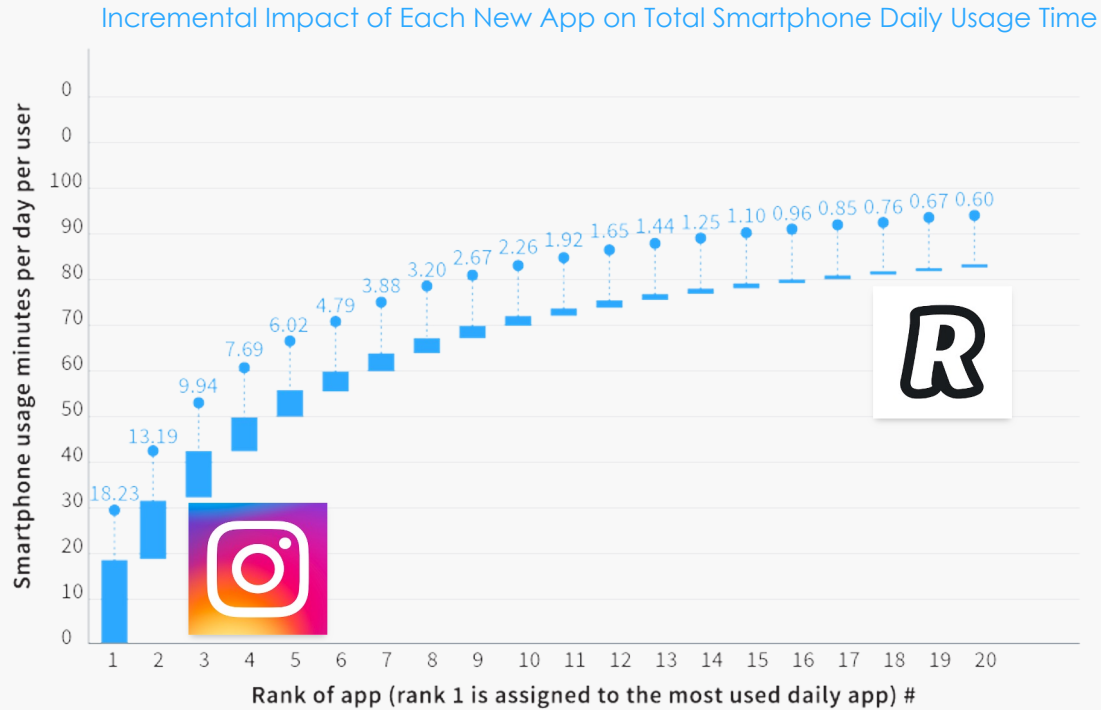# The battle for time and attention

Incremental Impact of Each New App on Total Smartphone Daily Usage Time

The battle for time and attention

Incremental Impact of Each New App on Total Smartphone Daily Usage Time

The battle for time and attention

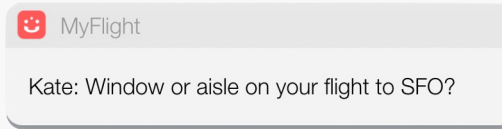Incremental Impact of Each New App on Total Smartphone Daily Usage Time
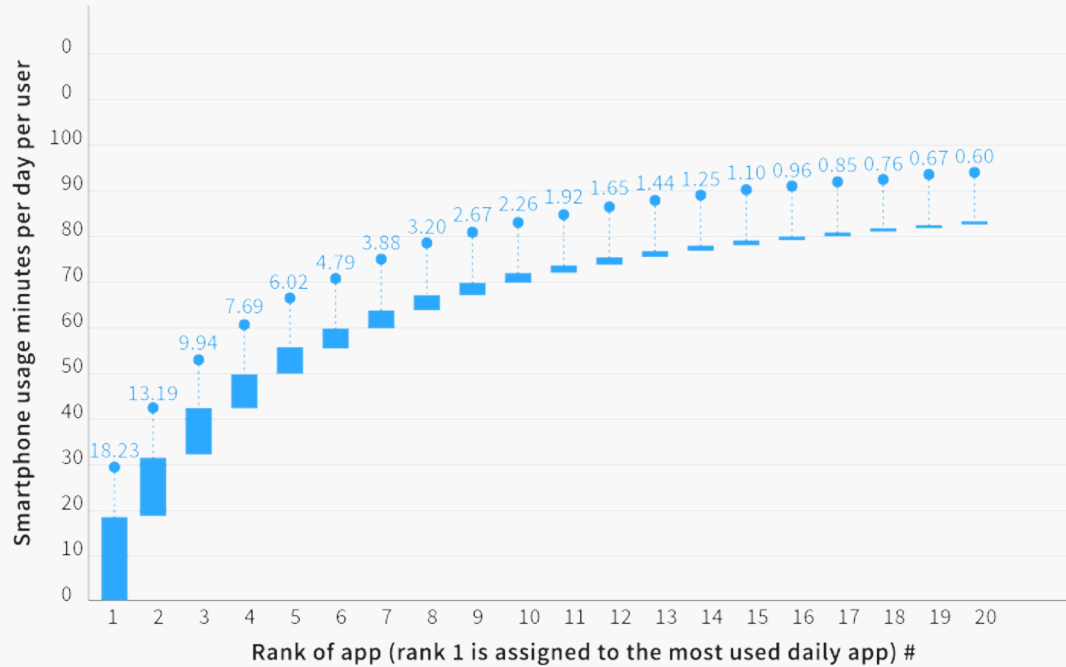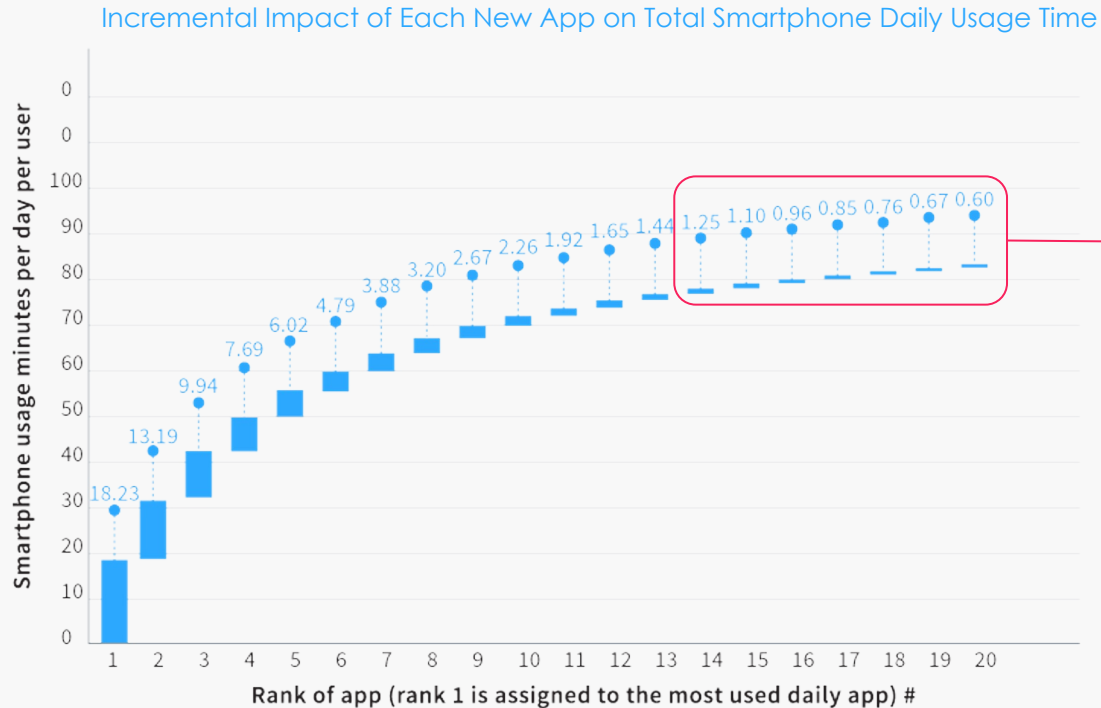
Time & Attention

In mobile, the biggest challenge is to wrestle time and attention from the Time Wasters.

Most brands are afforded seconds to engage.

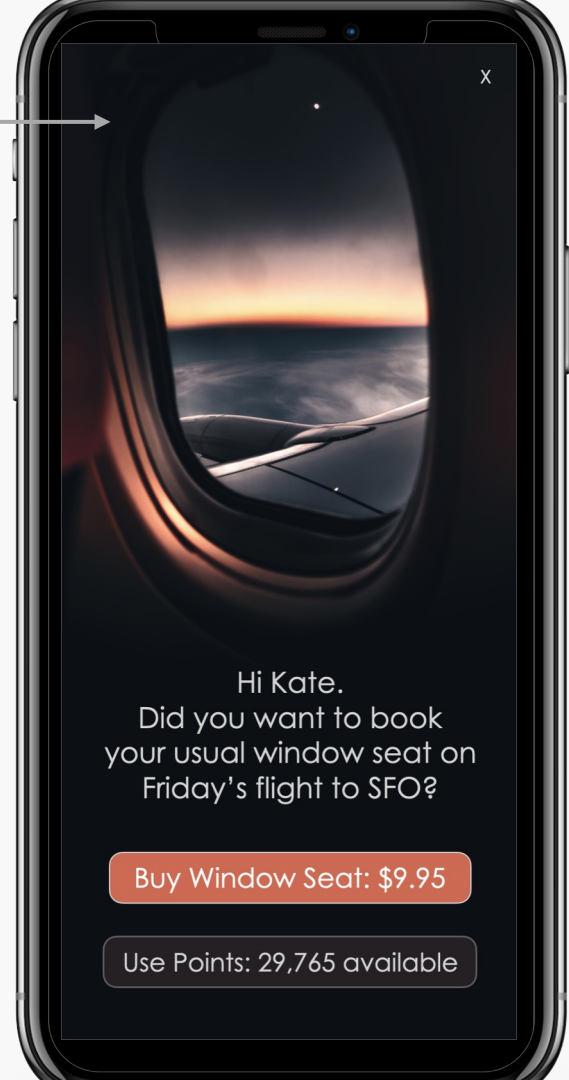Efficiency should drive your engagement strategy.

Don't be a time waster

Gone in 17 seconds: Focus on speed and convenience, not prolonging engagement.

Personalize: everything.

Simplify: the 'job' within interactive messaging.

MyFlight

Kate: Window or aisle on your flight to SFO?

Hi Kate.
Did you want to book your usual window seat on Friday's flight to SFO?

Buy Window Seat: $9.95

Use Points: 29,765 available

Don't be a time waster

"Zero" engagement strategies: Deliver relevance but don't require users to open, click, or engage with notifications to extract value.
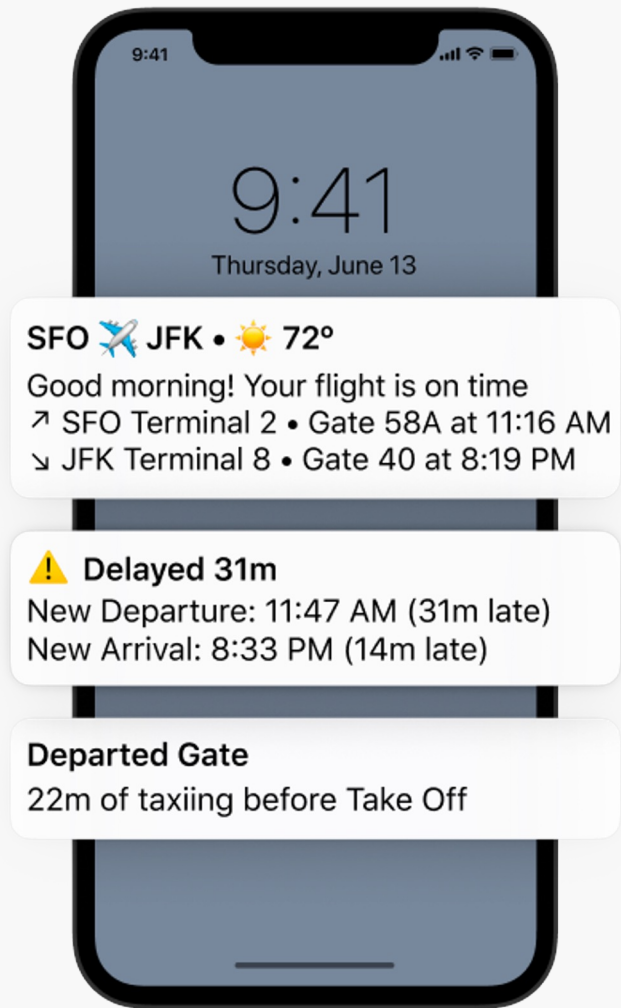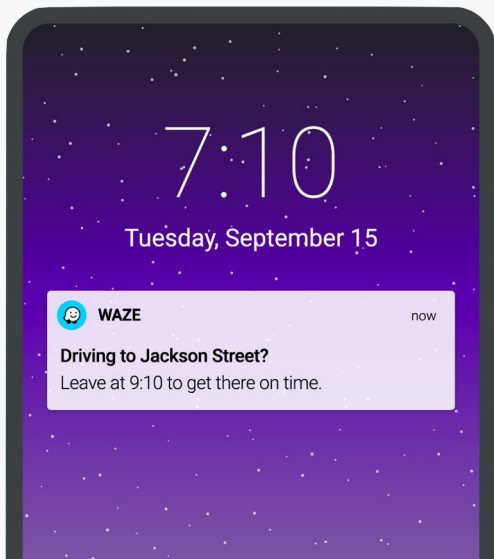
DON'T SPEAK LIKE A LETTER FROM THE IRS

1

CHEFSFEED

CHEFSFEED   3m ago

Cold, warm, warmer....HOT. VERY HOT. You are approaching Absinthe Brasserie & Bar. Tap to discover this edible goldmine.

CHEFSFEED   now

Touchdown, baby. Now get out of that airport and in front of your next great meal. Tap here to find it.

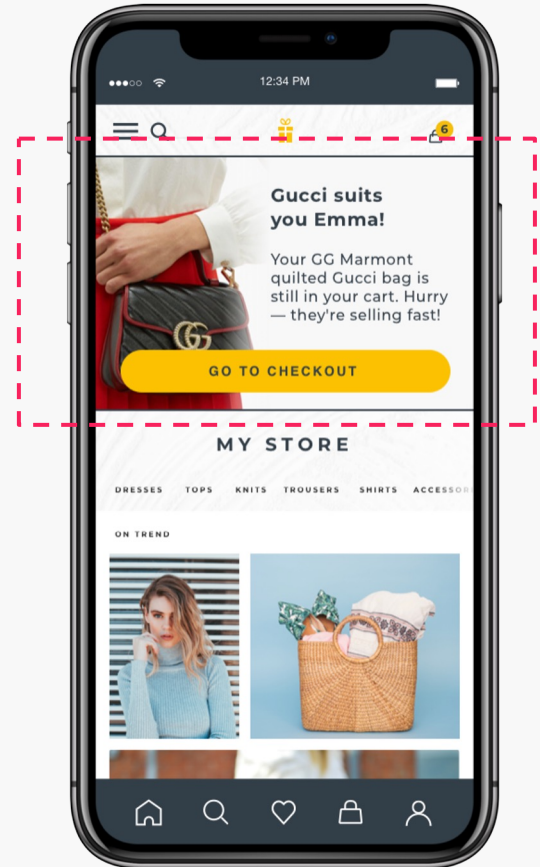Press for more

locational context = 👌

Learnings

Gone in 17 seconds.

Are you a time waster or time saver? It defines your engagement strategy.

Less is more— efficiency in UI and engagement.

Always ask: does this engagement add value to the user?

Myth

Mobile is just another channel

Reality

Mobile isn't just another channel.

Think of mobile in four ways

1. Mobile = apps.

2. Mobile = continuous stream of consumer behavior.

3. Mobile = all the channels.

4. Mobile = persistent, instant connection to customers.

📱 **THE MOBILE AGE**

8 out every 10 digital minutes spent on mobile

26

📱 **THE MOBILE AGE**

8 out every 10

digital minutes

spent on mobile

9 out every 10
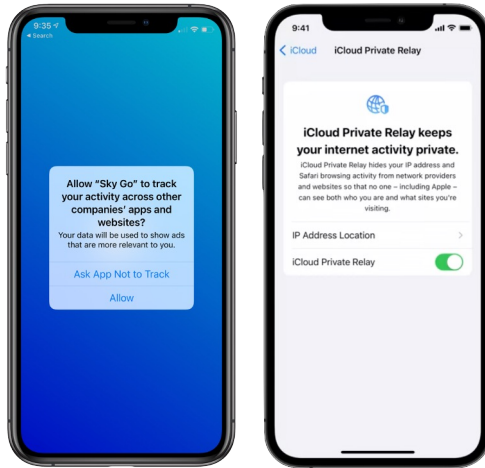
mobile minutes

spent in apps

📱 **THE APP AGE**

Privacy is the biggest disrupter in Martech
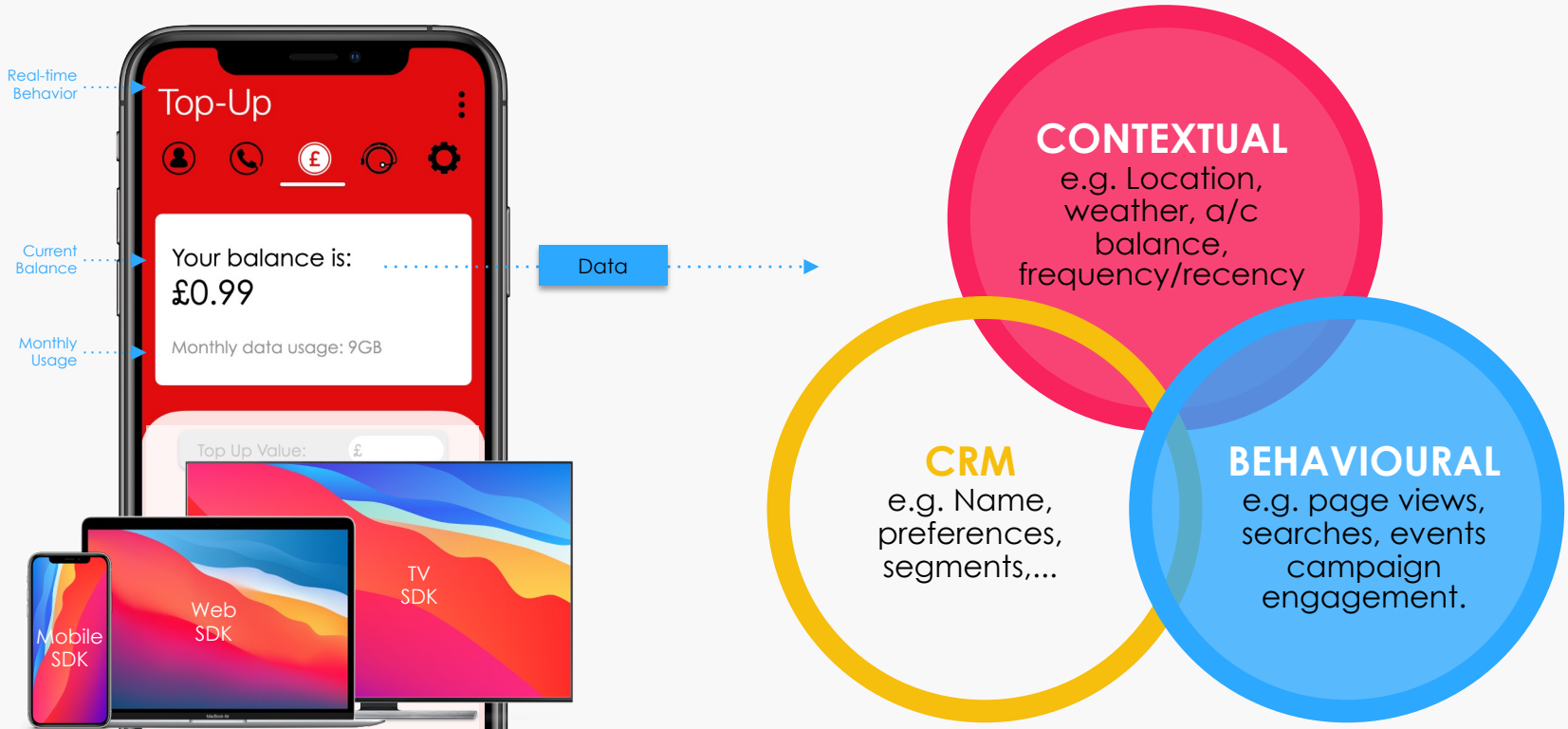
88% of consumers opt out of App Tracking

Response
First-party data is essential.

Mobile is the primary source of first-party customer data.

Direct customer relationships has become a strategic priority.

1st Party Data > Unlocks Contextual & Behavioral Data

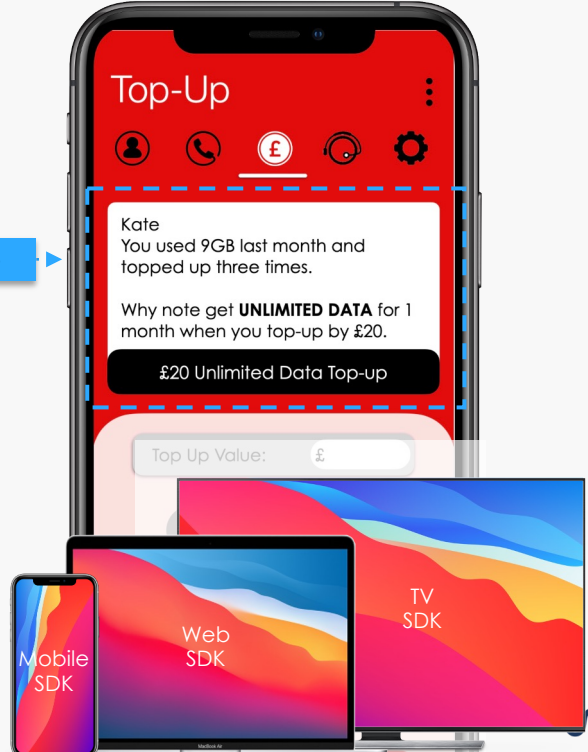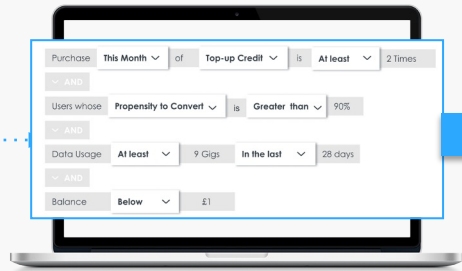# 1st Party Data > Decisioning > Engagement = Value

Data

Decisioning
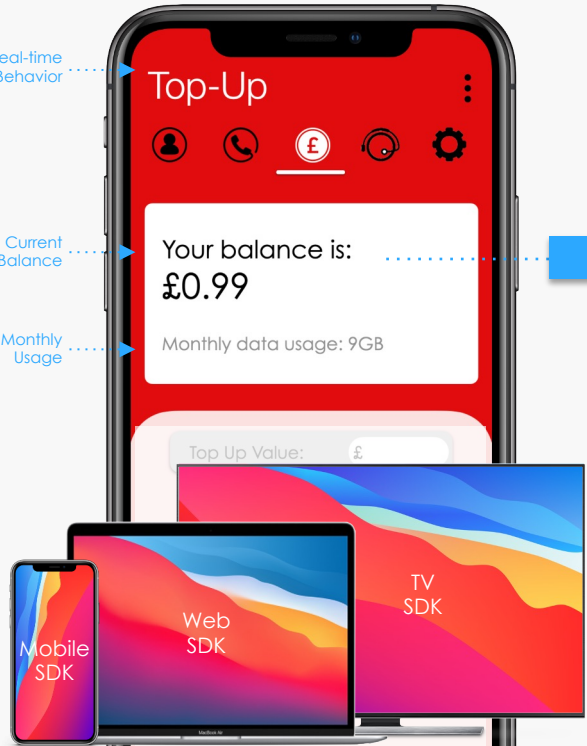
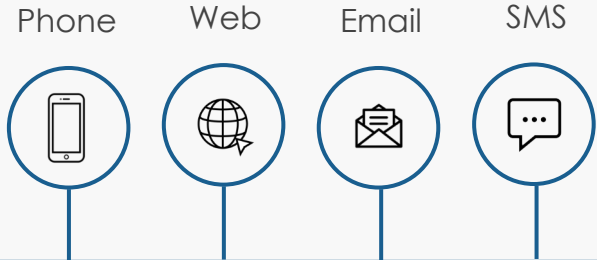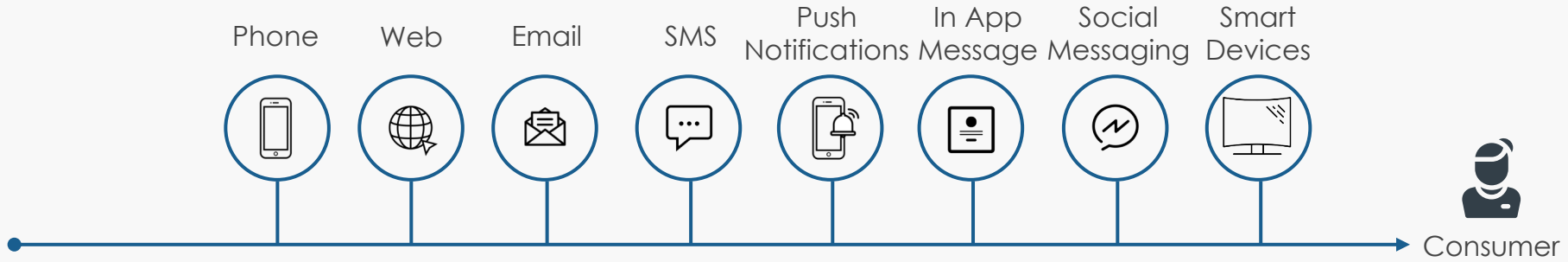**Distribution**

Real-time Behavior

Current Balance

Monthly Usage

Top-Up

Your balance is:
£0.99

Monthly data usage: 9GB

Top Up Value: £

Data

| Purchase | This Month | of | Top-up Credit | is | At least | 2 Times |
| AND |
| Users whose | Propensity to Convert | is | Greater than | 90% |
| AND |
| Data Usage | At least | 9 Gigs | In the last | 28 days |
| AND |
| Balance | Below | £1 |

CONTEXTUAL
e.g. Location, weather, a/c balance, frequency/recency

CRM
e.g. Name, preferences, segments....

BEHAVIOURAL
e.g. page views, searches, events campaign engagement.

Engage

Top-Up

Kate
You used 9GB last month and topped up three times.

Why note get **UNLIMITED DATA** for 1 month when you top-up by £20.

£20 Unlimited Data Top-up

Top Up Value: £

Mobile SDK

Web SDK

TV SDK

Mobile SDK

Web SDK

TV SDK

Reaching yesterday's consumer

Reaching today's consumer

Phone   Web   Email   SMS   Push Notifications   In App Message   Social Messaging   Smart Devices

Consumer

Omni-channel: Go where the eyeballs are

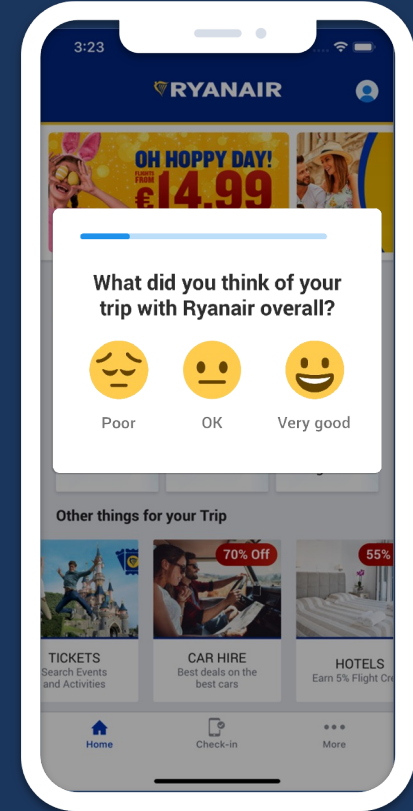# Mobile is a persistent, instant connection with customers

Passenger satisfaction survey

The moment the flight lands, and flight mode is turned off, passengers are served an survey.
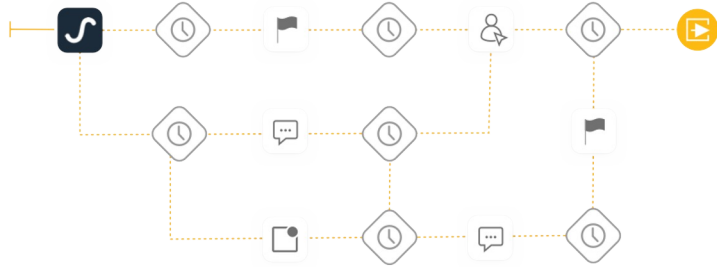
70% Completion
98% Customer Satisfaction

33

4

Myth

Mobile engagement is orchestrated just like email engagement

Reality

Mobile engagement is best triggered in mobile moments

Marketers customer journey
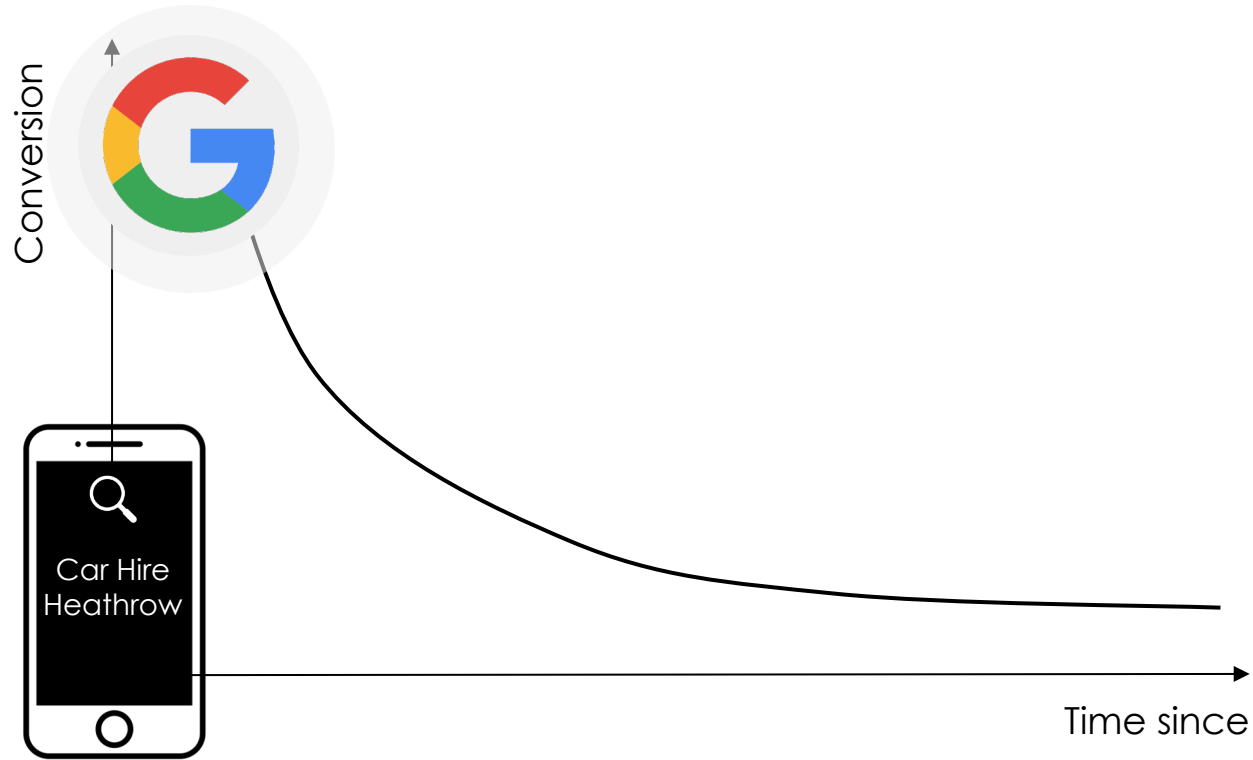

Idealized linear journeys. On
email #2, now are converted.

Marketers customer journey
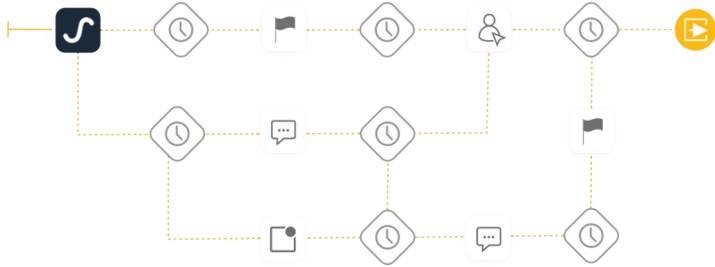
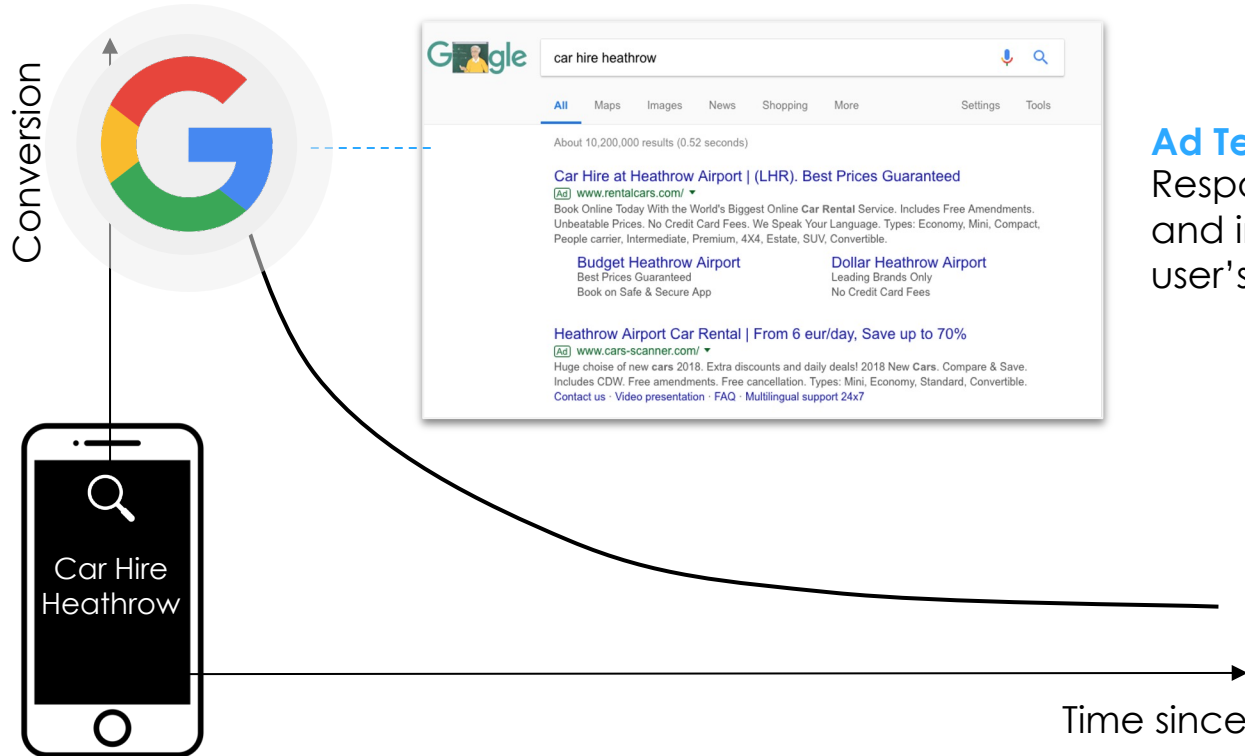Idealized linear journeys. On email #2, now are converted.

Actual customer journey

Journeys are confused. Attention is fleeting. Necessitates contextual engagement to unlock value.
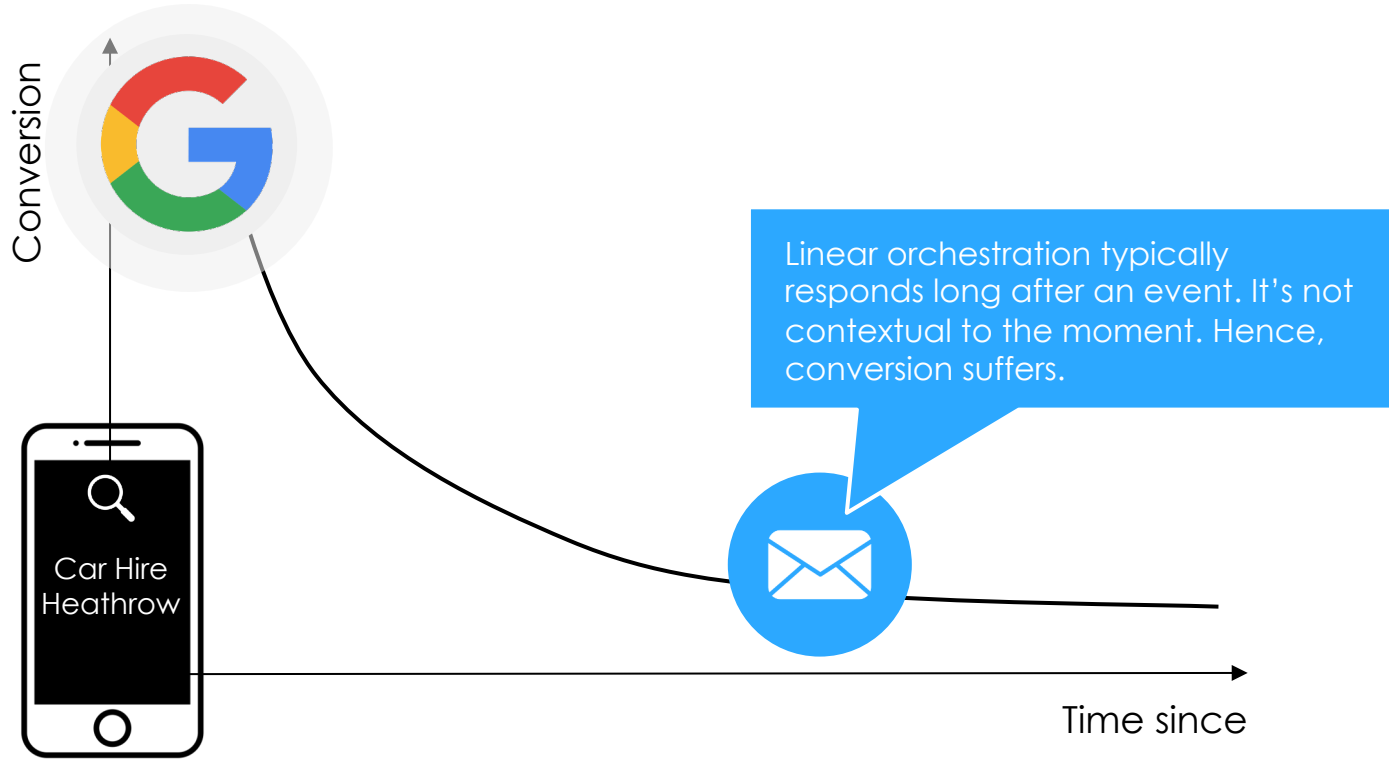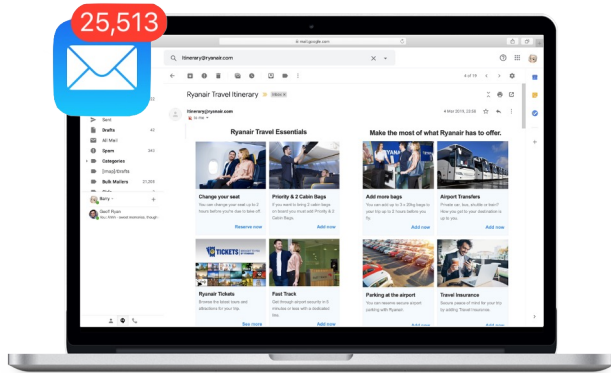
Contextual engagement

Contextual engagement

Ad Tech
Responds contextually and immediately to a user's search intent.

Conversion

Time since

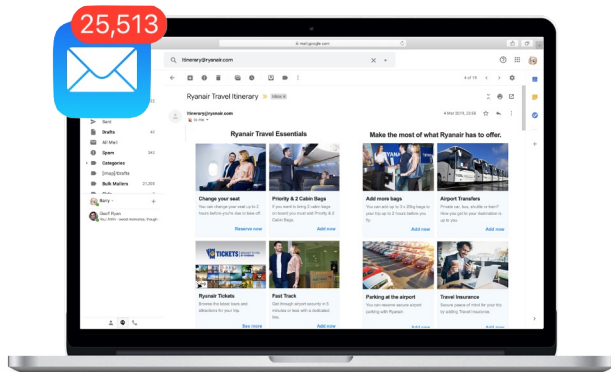# Traditional Marketing
DISCONNECTED FROM THE CUSTOMER

Contextual Engagement
CONNECTED TO CUSTOMER STATE

Airport security Fast Track is one of many offers emailed to every passenger booked on a flight.
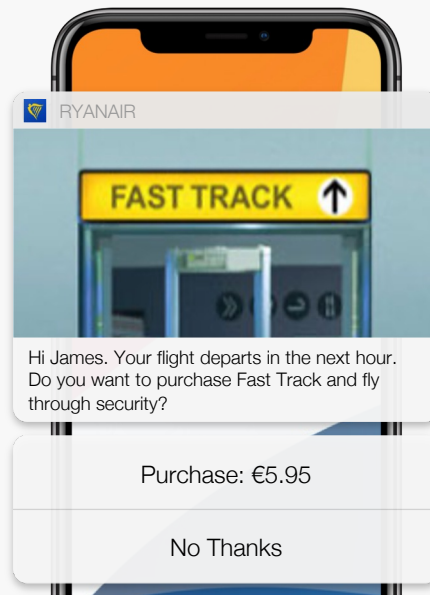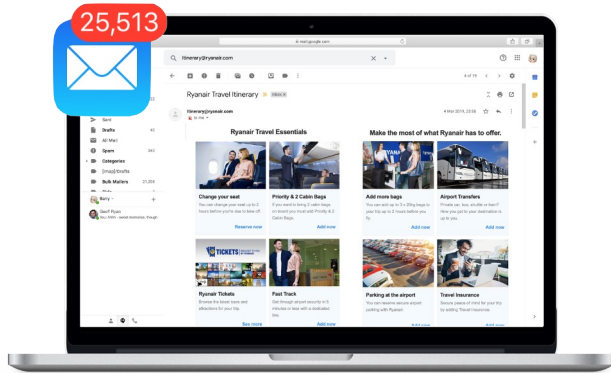
Traditional Marketing

Contextual Engagement

RYANAIR

FAST TRACK

Hi James. Your flight departs in the next hour. Do you want to purchase Fast Track and fly through security?

Purchase: €5.95

No Thanks

42

Airport security Fast Track is one of many offers emailed to every passenger booked on a flight.

Personal notification when passenger breaks 5KM departure airport geofence, time to departure is <60 minutes, and traveling on business.
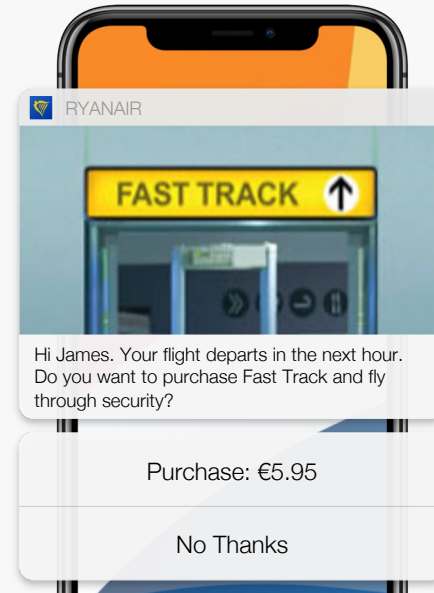
Traditional Marketing
DISCONNECTED FROM THE CUSTOMER

Contextual Engagement
CONNECTED TO CUSTOMER STATE

RYANAIR

Hi James. Your flight departs in the next hour. Do you want to purchase Fast Track and fly through security?
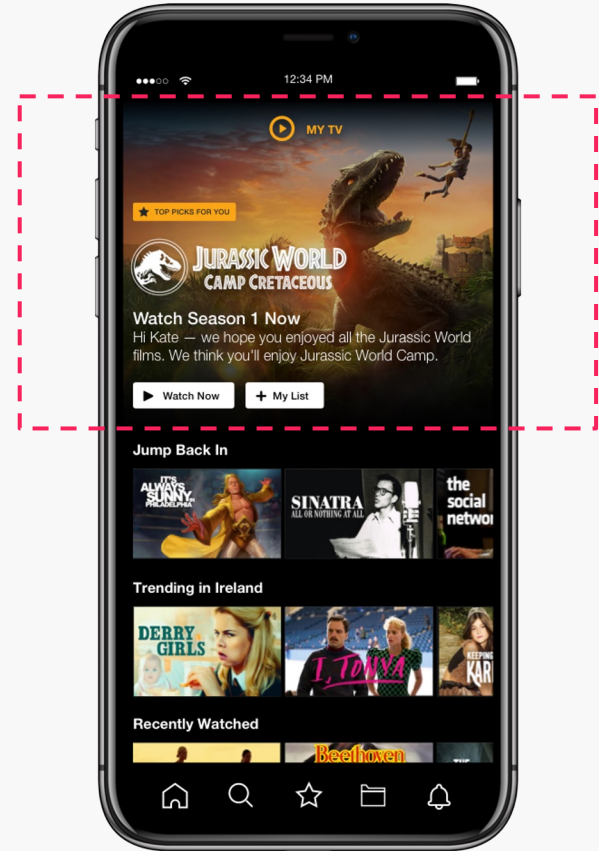
Purchase: €5.95

No Thanks

1%

36%

Learnings

Don't just rely on linear orchestrated journeys.

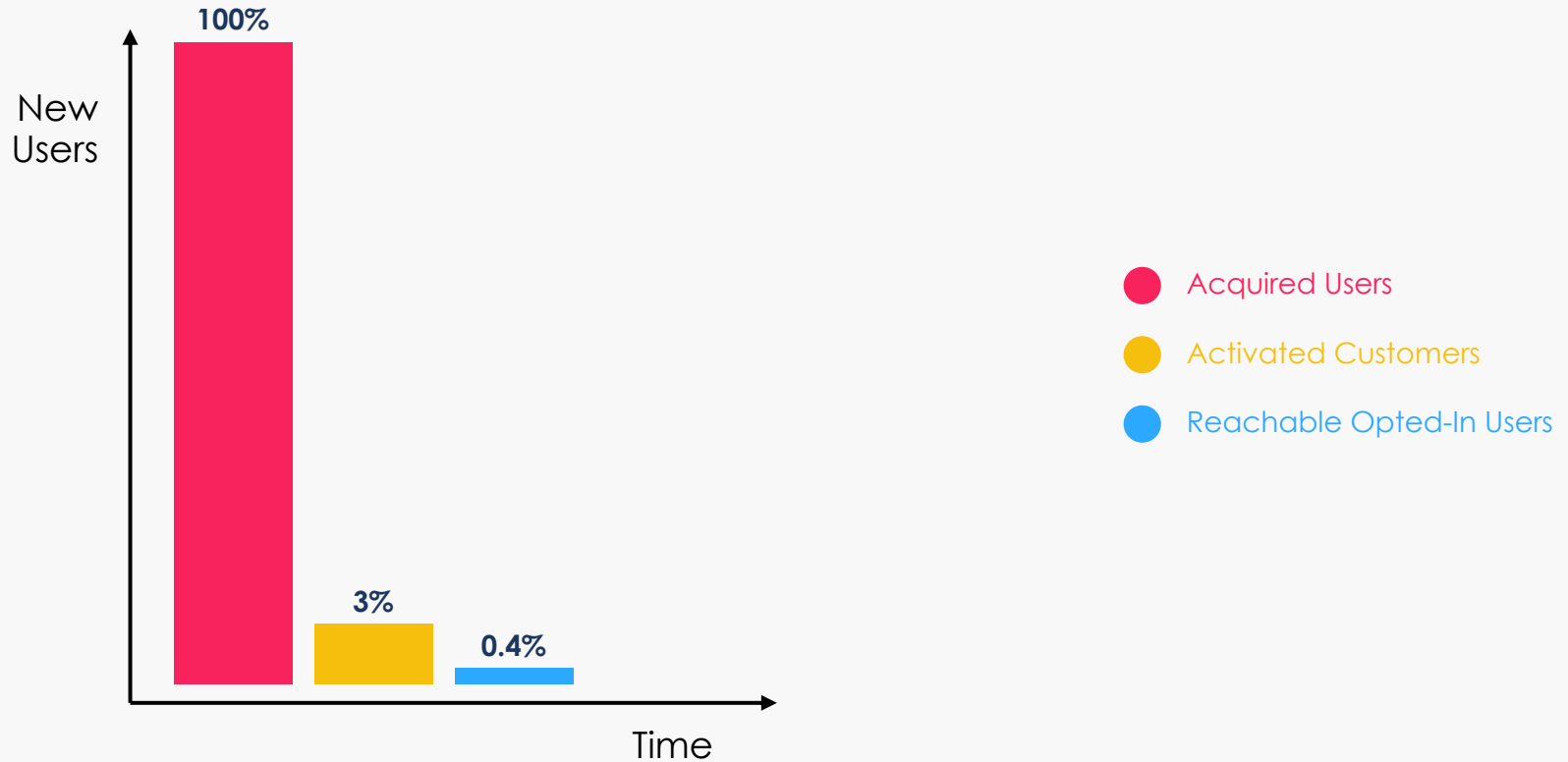Combine with Contextual Customer Experiences which trigger in those mobile moments of customer need.

5

Myth

To grow requires
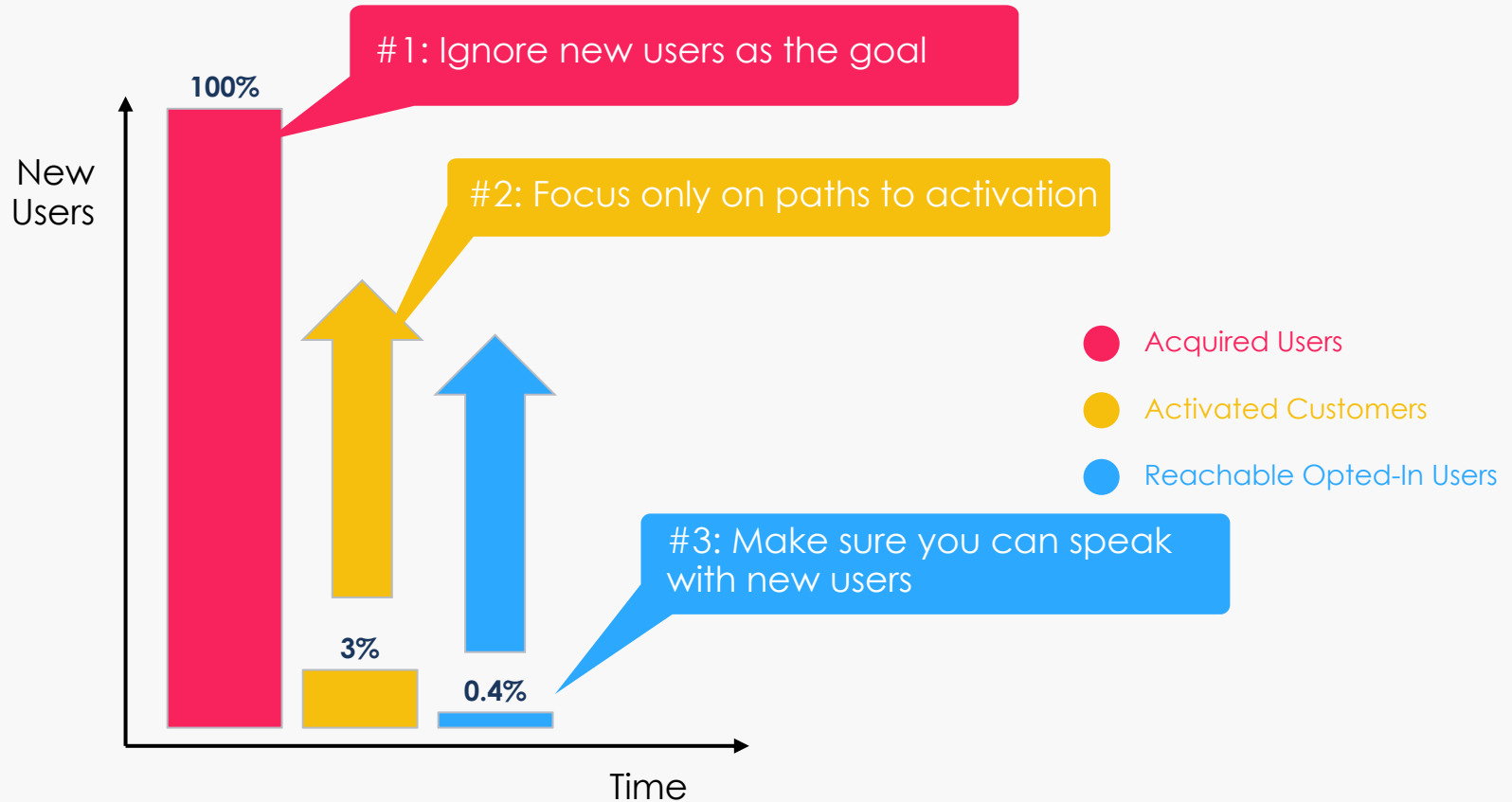acquiring more users

Reality

The quickest way to grow is
to fix onboarding

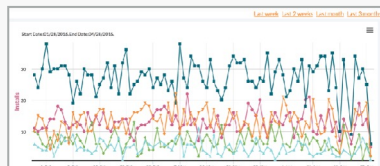# The chasm between acquisition & retention
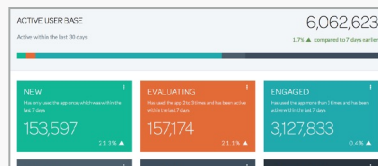
Optimizing onboarding is the fastest way to grow

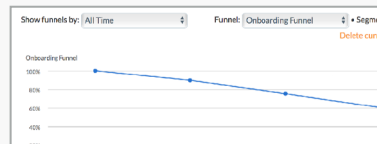**#1:** Define what an activated new user is

Instrument and track across all your channels their path to activation.

User Acquisition

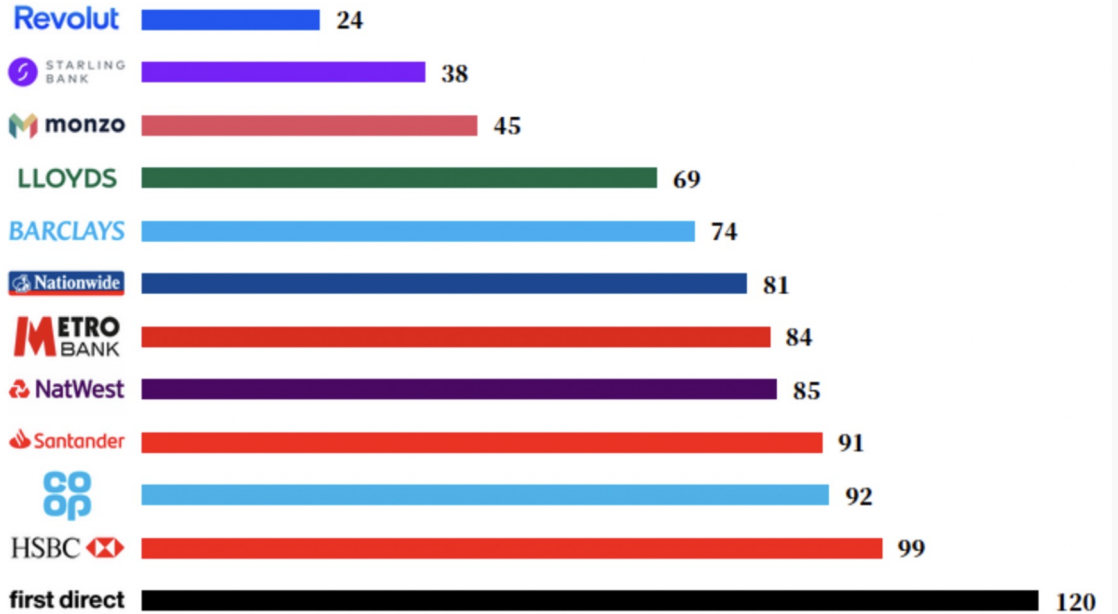User Lifecycle

Key Segments

Funnels
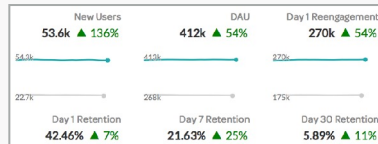
Retention

Cohorts

#2: Remove friction from activation.

With each unit of friction removed, conversion improves circa 10%+.

Number of steps to open a bank account

Bank	Steps
Revolut	24
Starling Bank	38
monzo	45
Lloyds	69
Barclays	74
Nationwide	81
Metro Bank	84
NatWest	85
Santander	91
Co-op	92
HSBC	99
first direct	120

#3: Optimize & test your First-Touch User Experience..

Most people ignore the app tour.

Limit the tour to areas where user action is required. e.g. permissions

Make comms—push, email, etc.—a priority so you can communicate freely.

Pre-prompts increase opt-in by 35%+

Never lead with a system call

"My App" Would Like to Send You Notifications

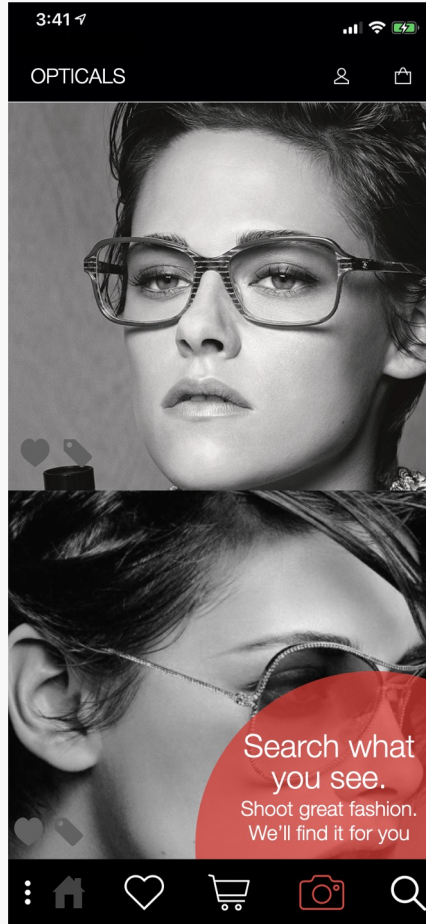Notifications may include alerts, sounds, and icon badges. These can be configured in Settings.
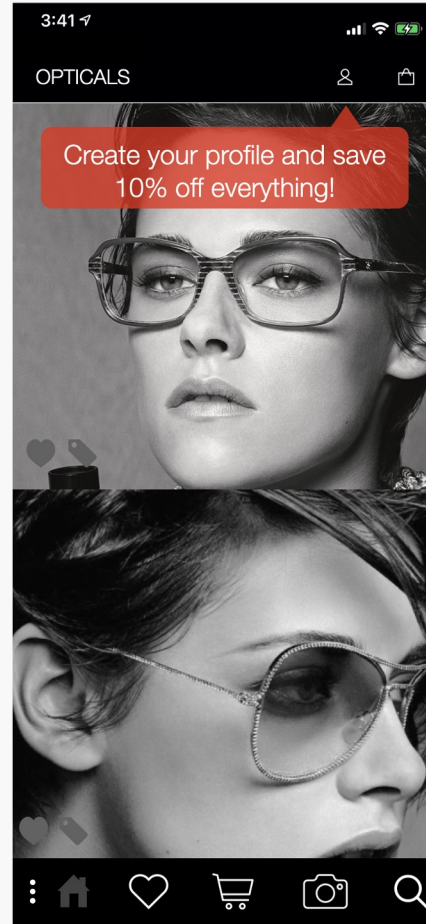
Don't Allow   OK

#4: Progresssive Onboarding

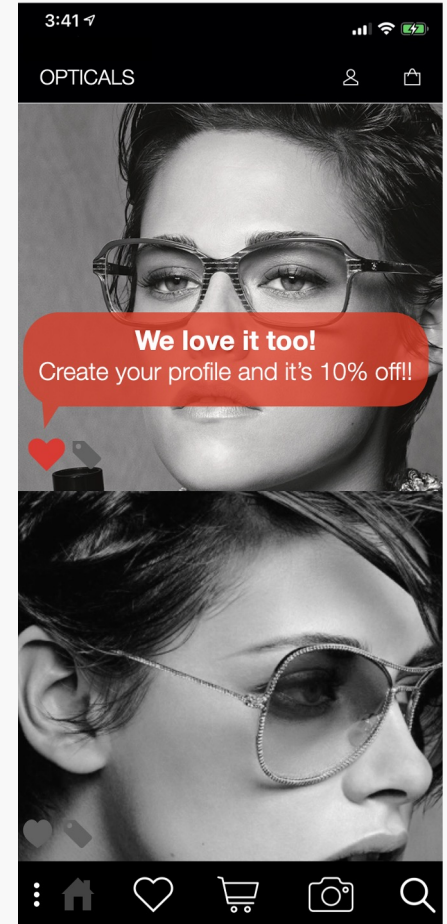Contextually educate new users as they first use your app.

#5: Behavioral messaging ------------------------→

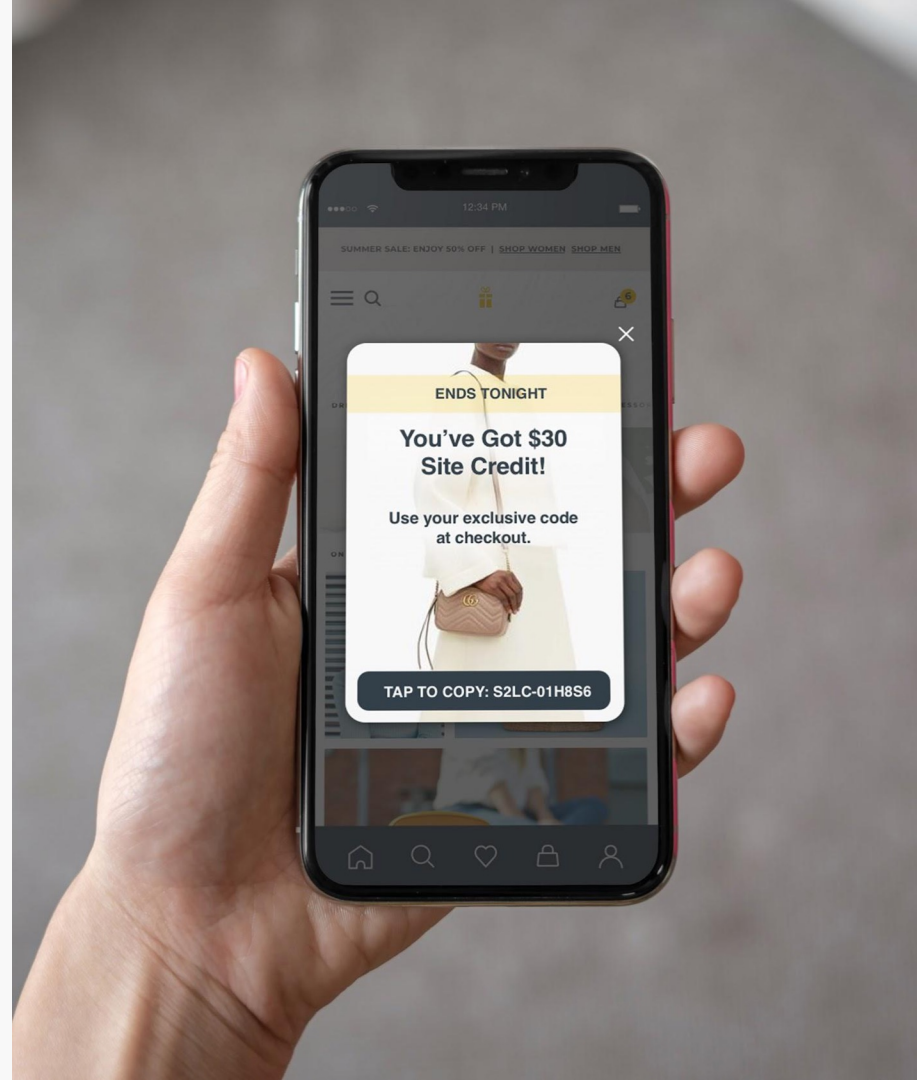Message new users based on what the do—or don't do—until fully activated

Learnings

Don't focus on the number of new users.

Focus on converting new users into activated ones.

It's the cheapest, fastest path to growth.

Once optimized, then you can turn up acquisition investments.

When a bank focused on onboarding

- 📊 **248%** increase in fast balance usage
  20% growth in MAUs
  38% increase in payment feature
  17% increase in money transfer
  58% increase in day 7 app retention

FIVE LEARNINGS

From trillions of data points and billions of mobile engagements across the hundreds of brands Swrve powers.

1. Don't be a pusher
2. Don't maximise engagement
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4. Don't just orchestrate as usual
5. Don't just acquire users to grow

SWRVE MISSION

Connect **global brands** with their **mobile-first** customers to build lasting, valued **relationships.**

Everything you know about mobile engagement has changed.

Barry Nolan,
Chief Strategy Officer

swrve