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# BANKING & FINTECH HANDBOOK



# INTRODUCTION

In recent years, the finance and banking sector has significantly evolved, marked by technological advancements, regulatory changes, and shifting consumer behaviors. In the context of this dynamic landscape, one prevalent challenge has emerged: the **need to adapt** to rapidly changing customer preferences and expectations.

This handbook is crafted for **finance and banking professionals**. It offers a comprehensive collection of strategies and best practices to navigate the industry's complexities. Whether you're a seasoned banker or a newcomer to the finance sector, this guide aims to provide valuable insights and practical solutions to address key challenges and seize opportunities.

Together, we will explore how finance and banking institutions can leverage technology, data analytics, and customer-centric approaches to drive growth, enhance customer satisfaction, and foster long-term success.

**Let's start!**

## Activation Campaigns

- Welcome Campaign ..... 5
- Account Creation Campaign ..... 6
- Message and Data Opt-In Campaign ..... 7
- Onboarding Campaign ..... 8
- Mobile App Download Campaign ..... 9
- Paid Social Campaign ..... 10

## Revenue Generation Campaigns

- Upsell Campaign ..... 13
- Cross-Sell Campaign ..... 14
- Investment Products Campaign ..... 15
- Credit Card Acquisition ..... 16

## Retention Campaigns

- New Product Campaign ..... 19
- Important Announcement Campaign ..... 20
- Lapsing User Campaign ..... 21
- Win-Back Campaign ..... 22
- Funnel Anomaly Campaign ..... 23



# ACTIVATION CAMPAIGNS



# Activation Campaigns

**Activation campaigns** represent a vital phase in the marketing strategy of banking and finance institutions. Once customers or users have been acquired through initial campaigns, activation efforts aim to catalyze their engagement and foster lasting relationships.

In the competitive banking and finance landscape, more than simply acquiring customers is needed; their ongoing engagement is also essential. Activation campaigns are meticulously crafted to inspire specific user actions, ensuring they become active ecosystem participants.

These actions may vary, from utilizing new features to making repeat purchases or engaging with educational resources.



## Monetization Campaigns

# Welcome Campaign

**Problem:** Your brand or service wants to give newly acquired customers a real understanding of your offerings with a warm welcome.

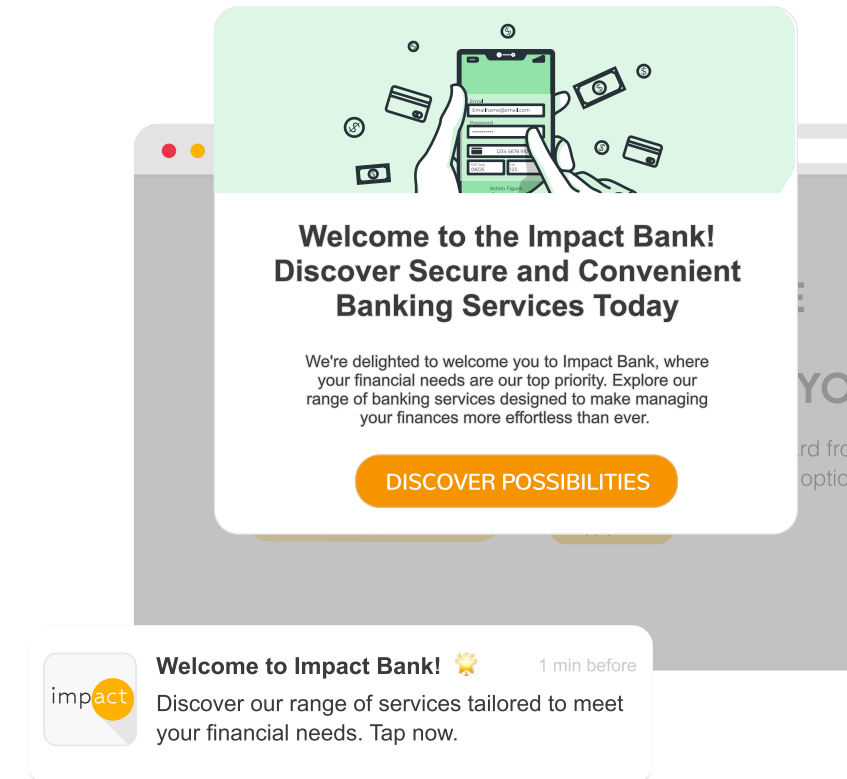
**Solution:** Utilize your out-of-product messaging channels (such as email, push notifications, and SMS) to send a welcoming message to users who have opted in. Craft this message to clearly introduce the product's functionality while motivating users to discover its high-value features.

**Benefit:** By delivering a warm welcome message through various communication channels, users are more likely to feel valued and intrigued by the product.

### Channels:

[Mobile Push](#)[Web Push](#)[Email](#)[SMS](#)[Web Pop-Ups](#)

Clearly stating the product's functionality and highlighting high-value features can spark interest and encourage users to explore further, potentially leading to increased usage, retention, and user satisfaction.



## Monetization Campaigns

# Account Creation Campaign

**Problem:** Your brand wants to encourage users who have downloaded your application but haven't created an account yet.

**Solution:** You can use the power of automation by sending automated campaigns to your users who have downloaded your brand's application but haven't completed the sign-up process. You may also set up a funnel into the account creation process to find out where users drop off in the activation process to understand why people don't finish the account creation process. You can then work on what needs to be improved with the data you have collected.

**Benefit:** Sometimes, not all users who have downloaded your application don't create an account immediately. Encouraging users to create an account is a great way to increase user acquisition and activation.

**Channels:**

In-App Messages

Mobile Push

Web Pop-Ups

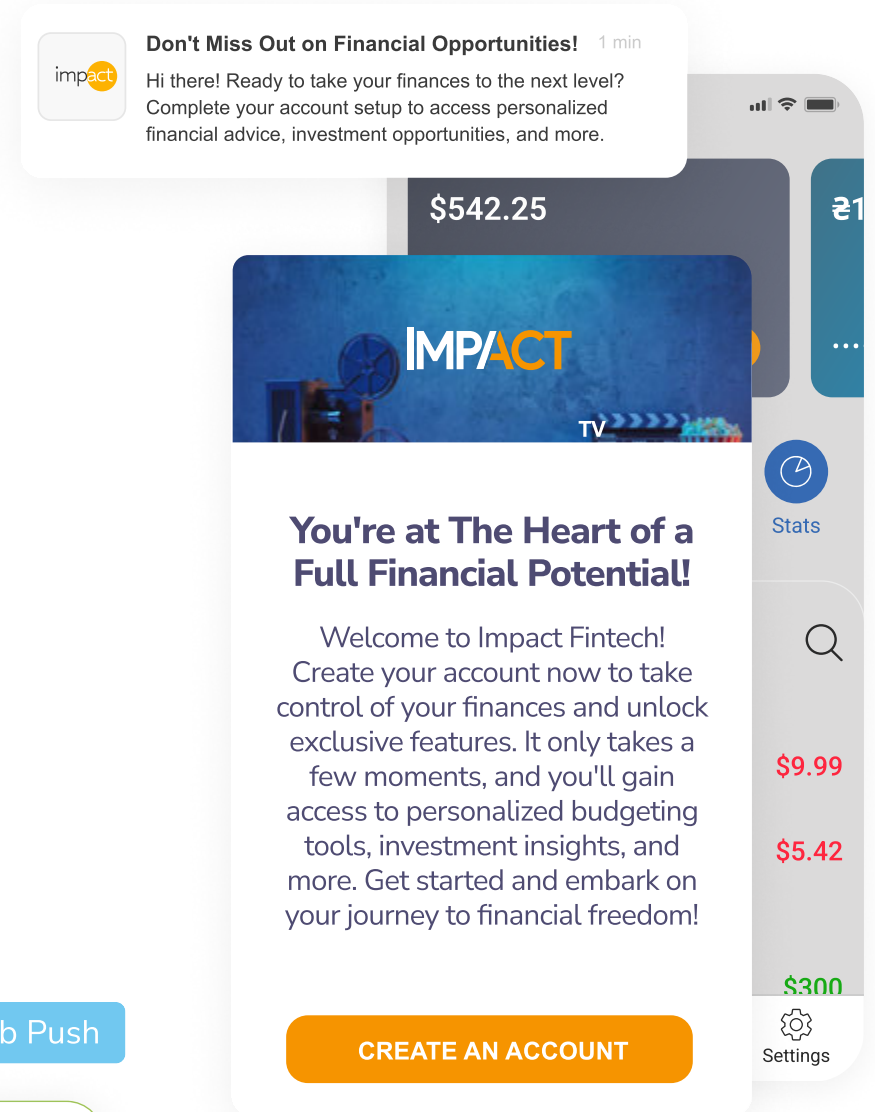
Email

SMS

Web Push



Do not send too many push notifications to your new customers, as it increases the risk of churn due to notification fatigue.



## Monetization Campaigns

# Message and Data Opt-In Campaign

**Problem:** Low participation rates in your communication channels and insufficient customer data hinder your efforts to engage with customers.

**Solution:** Motivate users to engage across various channels or disclose vital information by showcasing the benefits or offering incentives such as cash-back prizes.

**Benefit:** Enhance your understanding of users' engagement with acquiring fundamental information. This can increase future conversions, purchases, transactions, and retention.

**Channels:**

Email

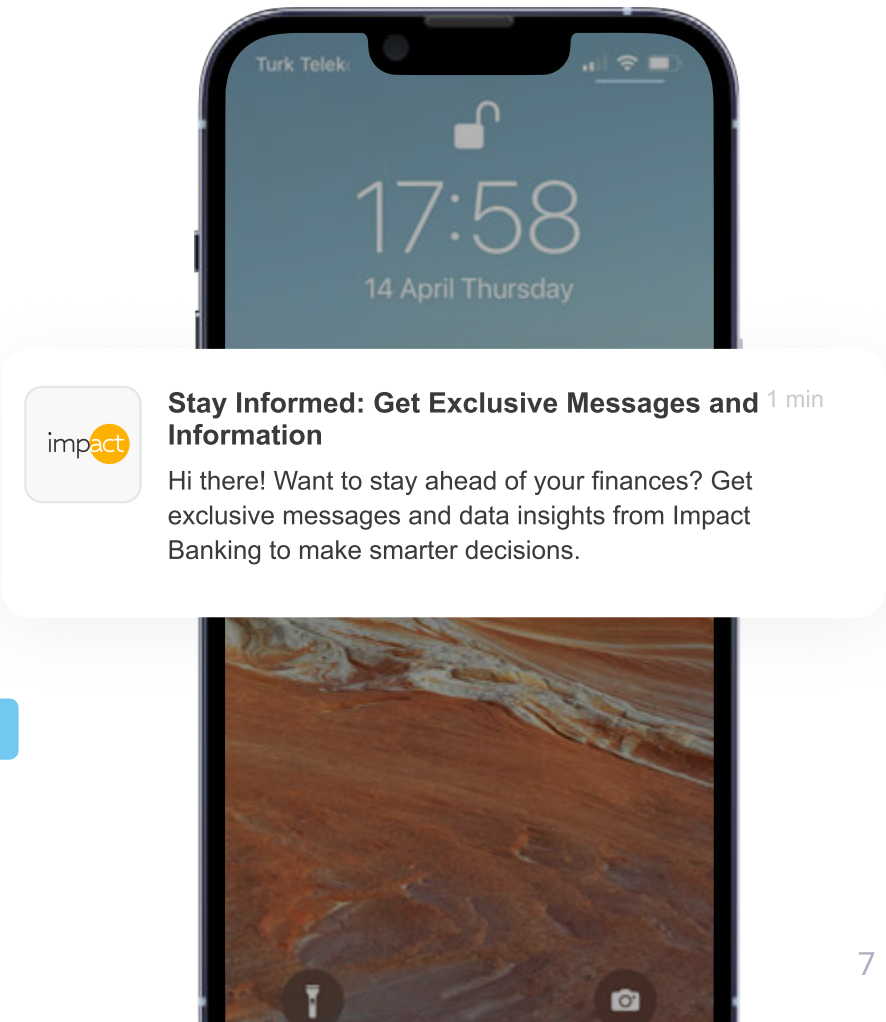
App Messages

Mobile Push

SMS

Web Pop-Ups

Web Push



## Monetization Campaigns

# Onboarding Campaign

**Problem:** Your newly acquired customers don't engage with your brand's application as they don't fully understand your offerings.

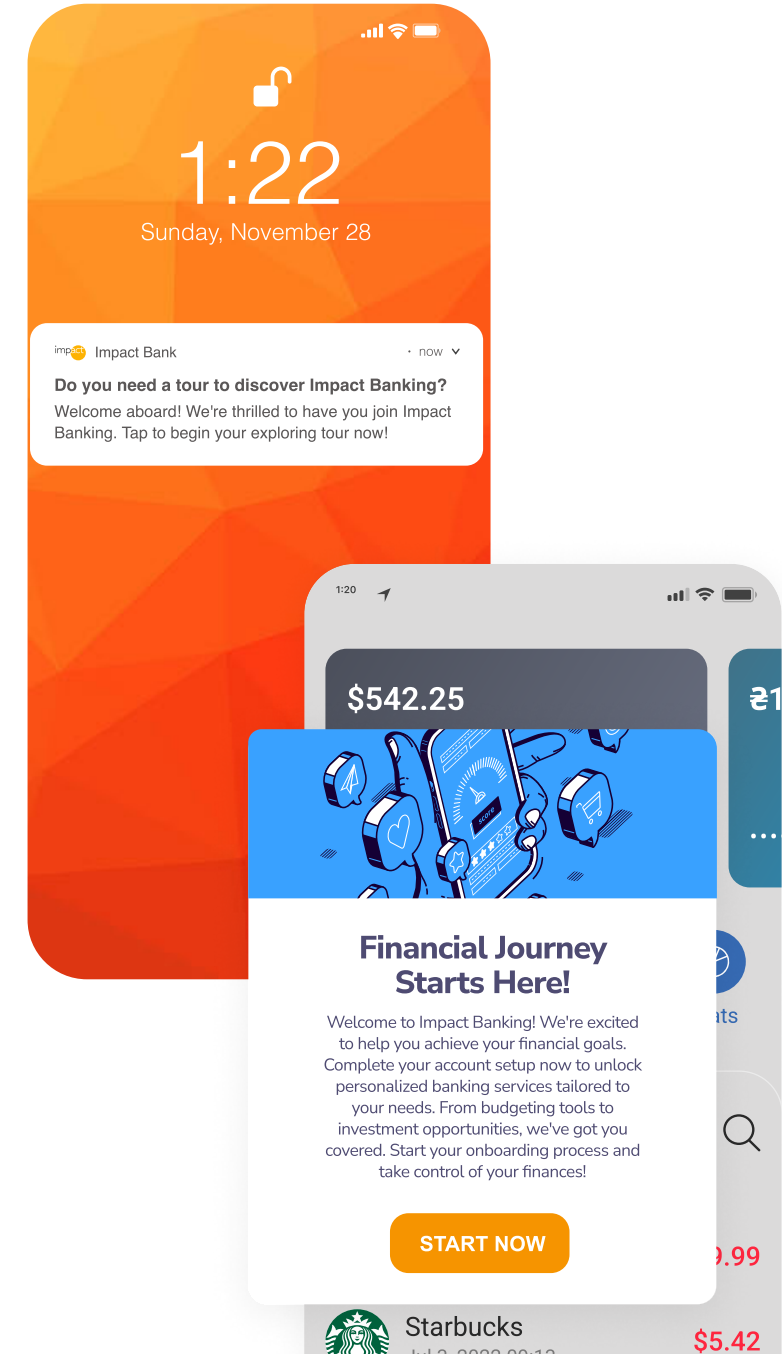
**Solution:** Create a committed onboarding flow for your newly acquired customers about the benefits of your application and what your brand offers with in-app messages. Navigate your users through the application as they explore your application or website, and provide an effective onboarding experience to increase engagement.

**Benefit:** A successful onboarding experience demonstrates your brand's value by guiding customers toward your most engaging features.

### Channels:

[In-App Messages](#)[Email](#)[Mobile Push](#)[Web Push](#)

When implementing in-app messages, ensure they align with your brand's identity and aesthetics to seamlessly integrate into the user experience without causing disruptions.



## Monetization Campaigns

# Mobile App Download Campaign

**Problem:** Your finance/fintech brand aims to guide web users toward the mobile application to ensure they fully leverage the benefits of your offerings.

**Solution:** Harness your brand's existing messaging channels to prompt active web users to install your mobile application, providing an even more efficient avenue to access your services and features.

**Benefit:** Increase engagement with your application by transitioning your audience from web to mobile.

**Channels:**

Web Pop-Ups

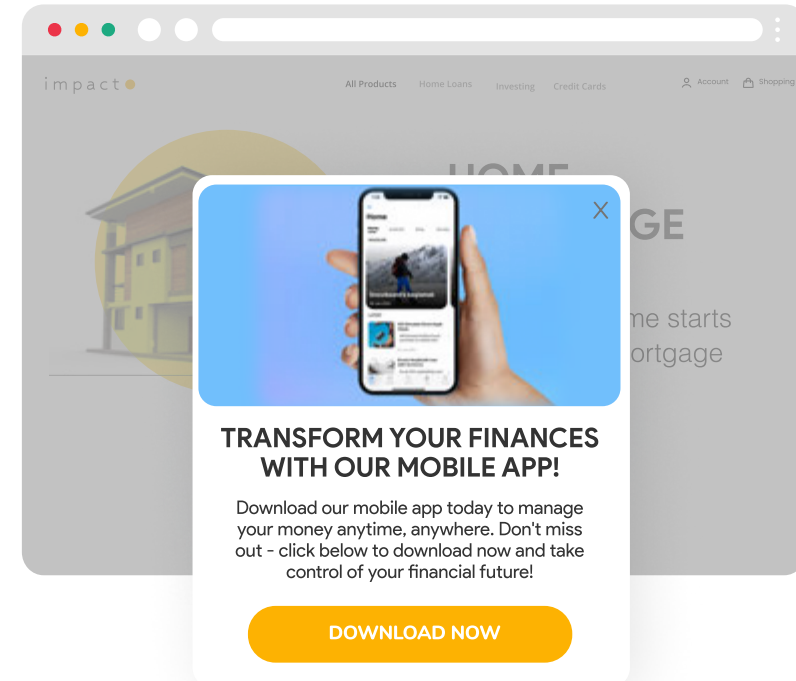
Email

SMS

Web Push



Leverage the potential of personalization by tailoring your campaigns to match customers' engagement behaviors, emphasizing the advantages, offerings, and benefits of the app.



## Monetization Campaigns

# Paid Social Campaign

**Problem:** Your brand's app aims to grow its user base and engagement through paid social media efforts.

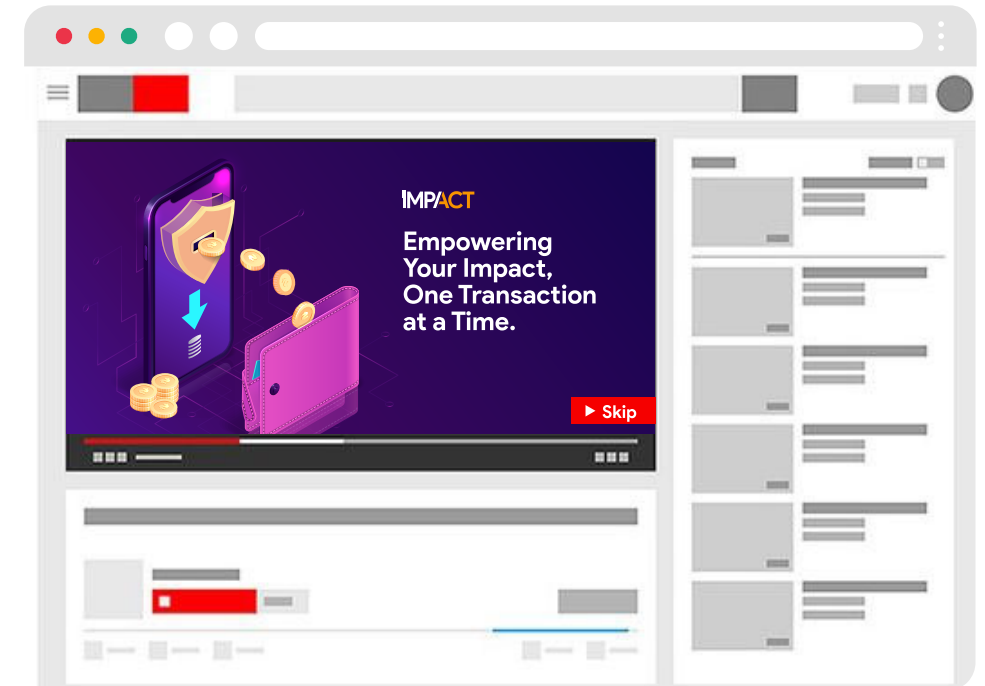
**Solution:** Execute targeted paid social campaigns on platforms like Facebook, Instagram, LinkedIn, and Twitter. Tailor ad content to highlight unique app features, such as budgeting tools or investment options, and leverage precise audience targeting.

**Benefit:** Paid social campaigns boost brand visibility, attract new users, and drive engagement, leading to increased app downloads, account creations, and revenue.

**Channels:** Social



Continuously monitor and optimize campaign performance, experimenting with different ad formats and audience segments to maximize results. Consider retargeting to re-engage previous app visitors





# REVENUE GENERATION CAMPAIGNS





# Monetization Campaigns



**Monetization campaigns** are essential in the world of banking and finance. They're all about turning audience engagement and interactions into actual revenue. Like how we focus on attracting the right customers during activation, monetization is about maximizing people's interest in financial services.

In banking and finance, where every bit of attention matters, effective monetization strategies are crucial for long-term success. By leveraging the value of our financial products and services, we can create a thriving financial ecosystem that serves our customers and brings in significant returns.



## Monetization Campaigns

# Upsell Campaign

**Problem:** Your fintech/finance application aims to increase revenue by upselling additional features or premium services to existing users.

**Solution:** Implement targeted upsell campaigns within your app or through email, showcasing the benefits of upgrading to premium features or services, such as increased opportunities for a credit card limit. Utilize user data and behavior analysis to identify potential upsell opportunities and personalize offers based on individual preferences and usage patterns.

**Benefit:** Upsell campaigns drive revenue by encouraging existing users to upgrade to premium features or services, increasing their lifetime value to your business.

**Channels:**

Email

In-App Messages

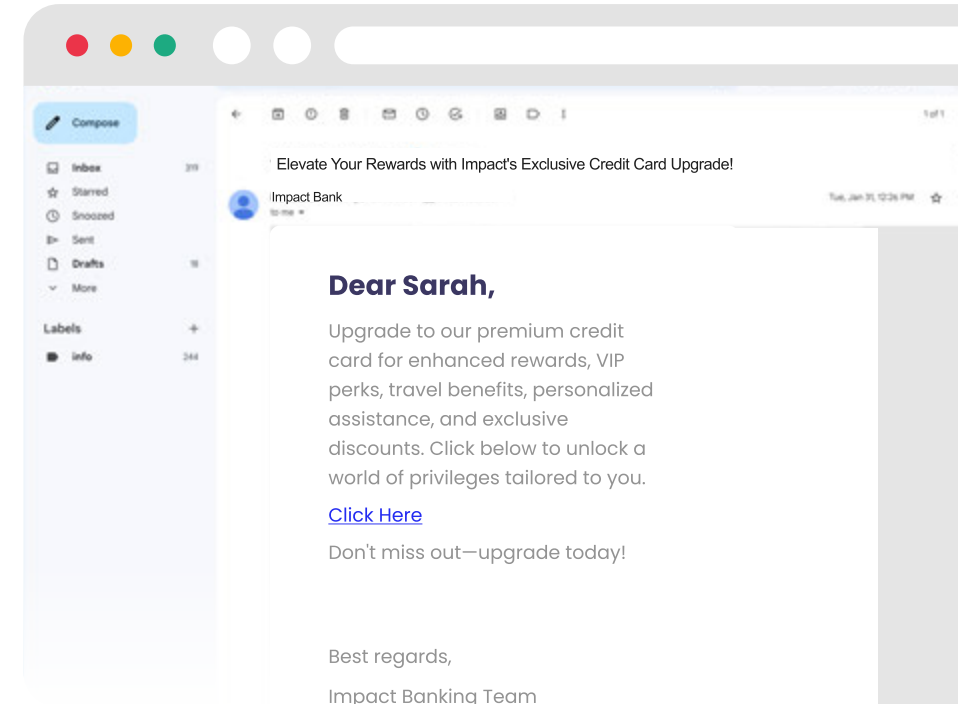
Mobile Push

Web Pop-Up

SMS

Social

Web Push



## Monetization Campaigns

# Cross-Sell Campaign

**Problem:** Your fintech/finance application seeks to increase revenue by cross-selling complementary products or services to existing users.

**Solution:** Implement targeted cross-sell campaigns within your app or through email, highlighting relevant products or services that complement users' financial needs or behaviors. Customize messaging to emphasize how these additional offerings can provide added value and convenience to users' financial management.

**Benefit:** Cross-sell campaigns drive revenue by encouraging existing users to explore and adopt additional products or services within your fintech ecosystem, deepening their engagement and loyalty.

**Channels:**

Email

In-App Messages

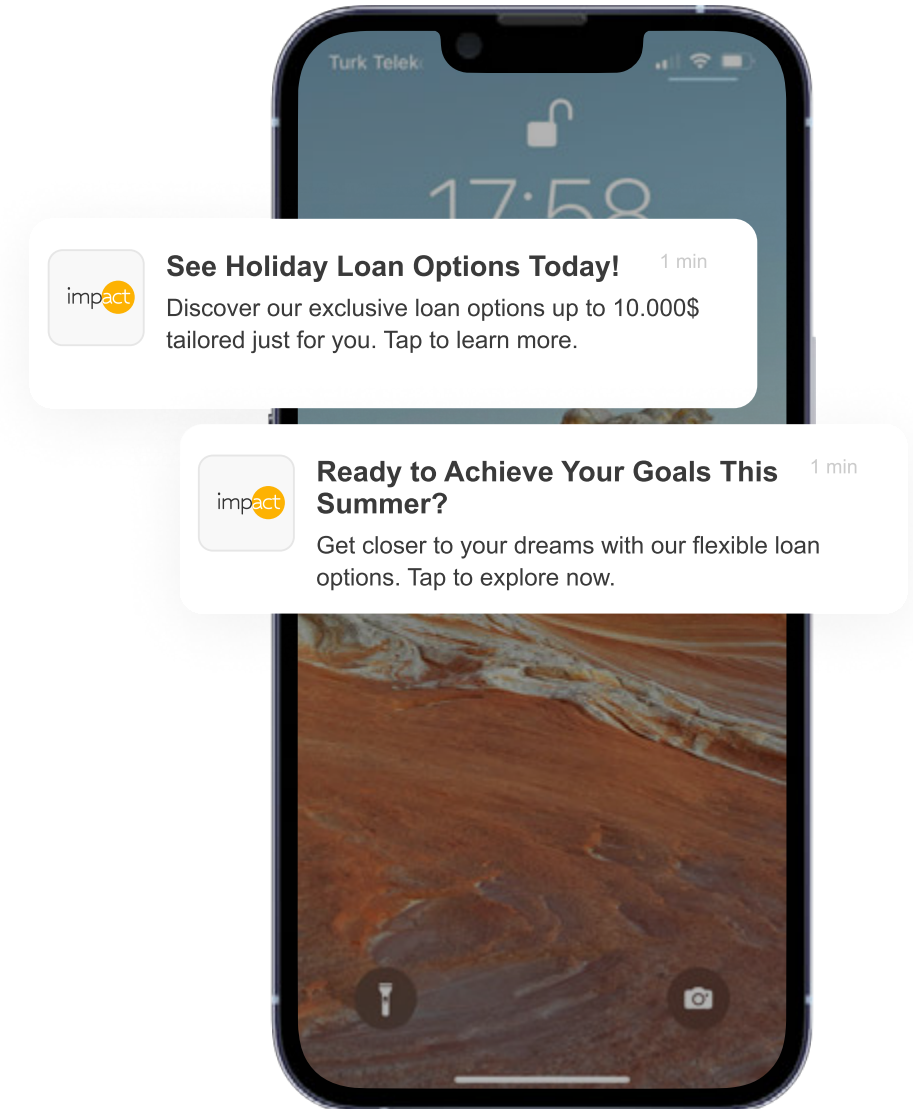
Mobile Push

Web Pop-Up

SMS

Social

Web Push



# Investment Products Campaign

**Problem:** Your fintech/finance app aims to boost revenue by promoting investment products to users.

**Solution:** Launch targeted campaigns across your platforms to showcase investment options tailored to users' preferences and risk profiles. Offer educational resources to support informed decision-making.

**Benefit:** Promoting investment products diversifies revenue, increases user engagement, and fosters long-term customer relationships.

## Channels:

Email

In-App Messages

Mobile Push

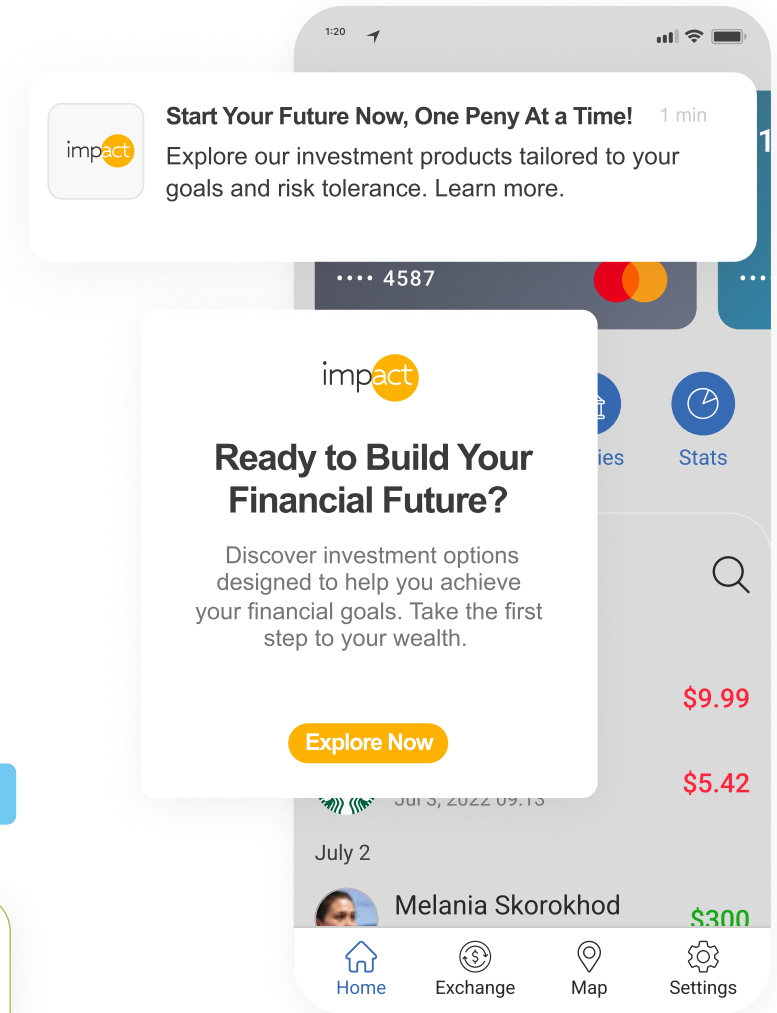
Web Pop-Up

SMS

Web Push



To refine strategies and monitor market trends, user feedback, and investment performance. Provide transparent, user-friendly tools for a seamless experience.



## Monetization Campaigns

# Credit Card Acquisition

**Problem:** Your fintech/finance app aims to grow revenue through credit card acquisitions.

**Solution:** Launch targeted campaigns showcasing credit card benefits like rewards and low APRs. Offer personalized recommendations and streamlined application processes.

**Benefit:** Acquiring credit card users expands your base, boosts transactions, and generates additional revenue.

**Channels:**

Email

In-App Messages

Mobile Push

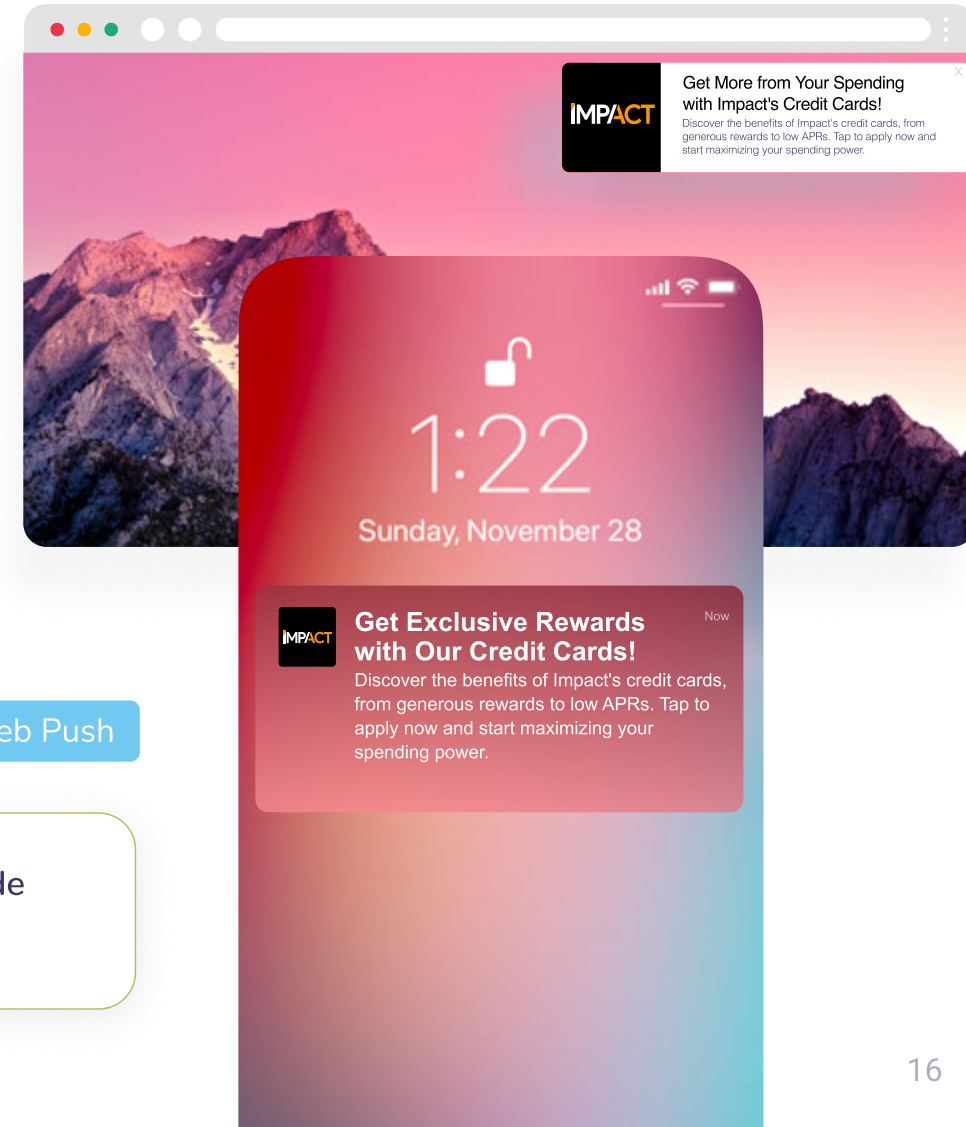
Web Pop-Up

SMS

Web Push



Continuously optimize campaigns, partner with reputable issuers, and provide transparent terms for a seamless user experience.







# Retention Campaigns

**Retention campaigns** are a cornerstone of success in the banking and finance industry. They keep our existing customers engaged, satisfied, and loyal. While acquisition campaigns focus on bringing in new customers, retention campaigns concentrate on nurturing and strengthening relationships with those who have already shown interest or signed up. It's like tending to the flame once it's lit.

In banking and finance, maintaining strong connections with customers is vital for long-term success. Retention campaigns aim to keep our audience informed and involved through tailored content, loyalty programs, and consistent engagement, transforming one-time interactions into a loyal and enduring community.



## Monetization Campaigns

# New Product Campaign

**Problem:** Your fintech/finance app has a new product to launch and wants to raise awareness and user adoption.

**Solution:** Launch a targeted campaign across platforms to showcase the new product's features and benefits. Use engaging visuals and promotions to attract users and encourage exploration.

**Benefit:** Promoting the new product can attract users, increase engagement, and drive revenue growth.

**Channels:**

Email

In-App Messages

Mobile Push

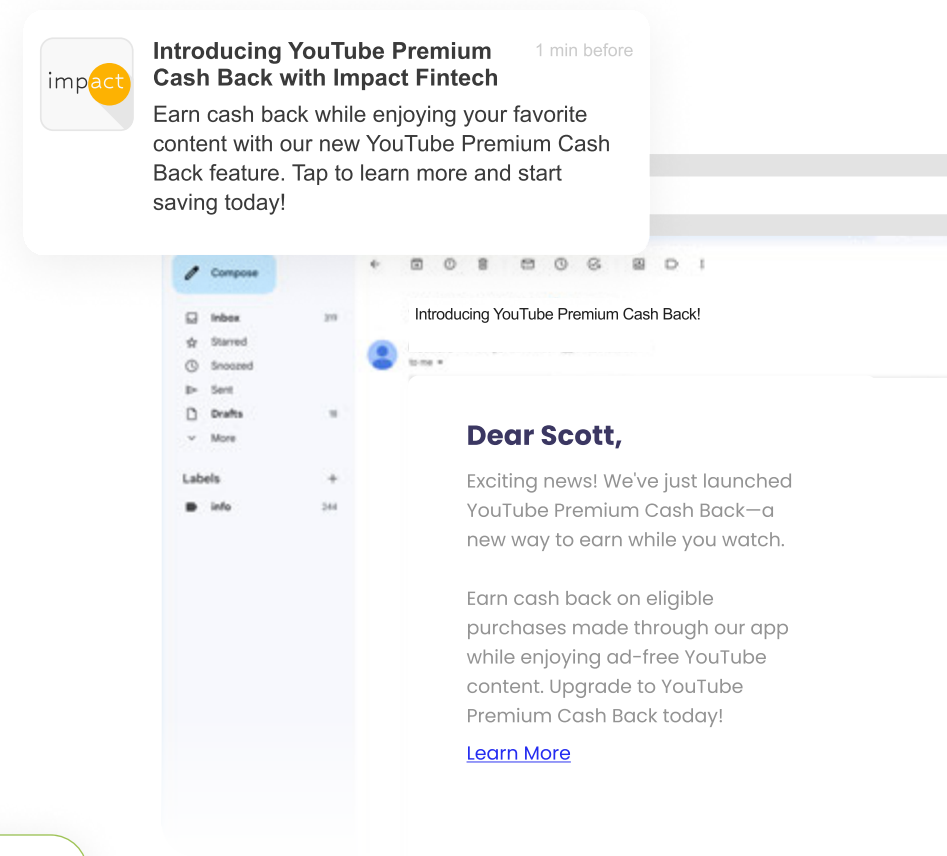
Web Pop-Up

SMS

Web Push



Test messaging and target specific audience segments for better results!



# Important Announcement Campaign

**Problem:** Your fintech/finance app must communicate important information to users.

**Solution:** Launch a focused "Urgent Communication" campaign via notifications, emails, and in-app messages to convey critical updates, like security alerts or account changes.

**Benefit:** The campaign ensures timely dissemination of crucial information, maintaining user trust.

**Channels:**

Email

In-App Messages

Mobile Push

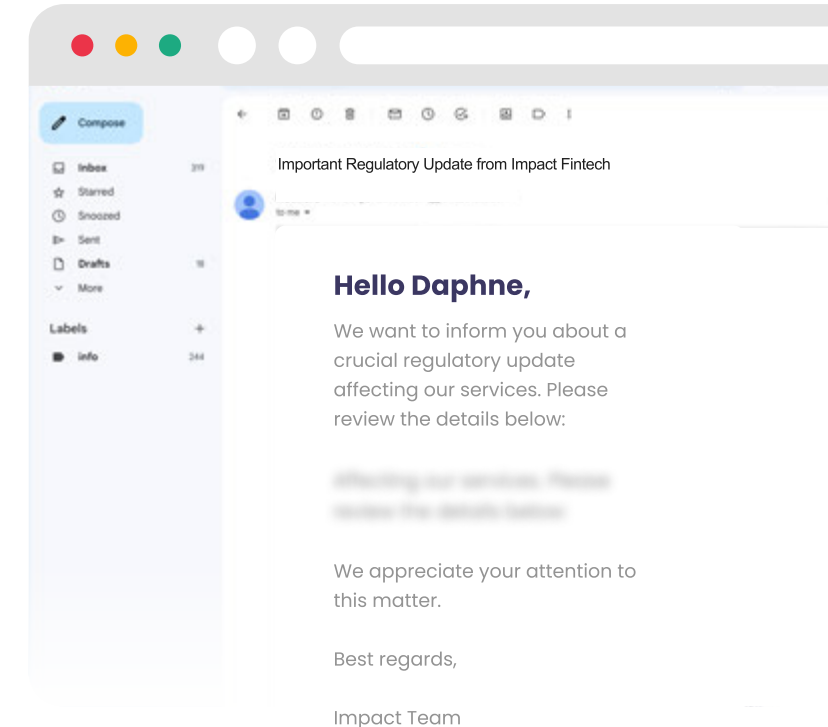
Web Push

SMS

Web Push



Prioritize clarity and personalize messages when possible. Adjust the campaign based on user responses.





# Lapsing User Campaign

**Problem:** Users need to be more active on your fintech/finance app.

**Solution:** Launch a "Lapsing User" campaign to re-engage them. Use personalized messages via email, app notifications, or ads to remind users of your platform's value. Offer incentives like promotions or rewards to encourage their return.

**Benefit:** Reactivating dormant users boosts retention and potentially recovers lost revenue.

## Channels:

Email

In-App Messages

Mobile Push

Web Pop-Ups

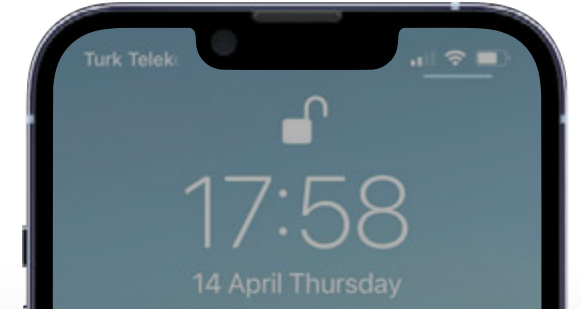
SMS

Social

Web Push



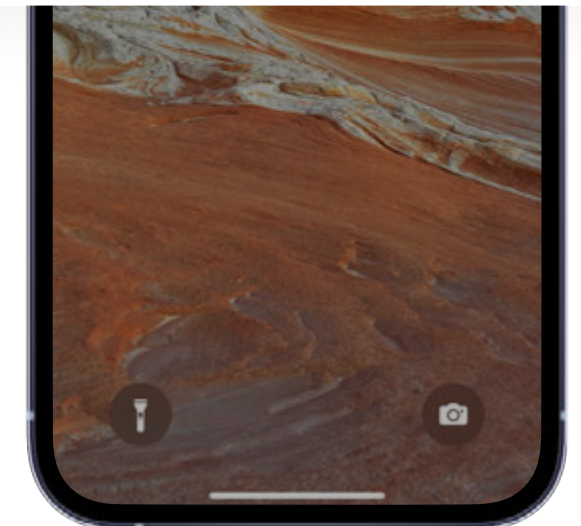
Segment users based on behavior and preferences for tailored messages.  
Adjust the campaign strategy based on user responses.



**Exclusive Offer For You: Get a Discount on Your Favorite Brand!**

1 min

We've missed you 😞 Make a transition this week and unlock a special discount on your favorite brand. Tap now.



## Monetization Campaigns

# Win Back Campaign

**Problem:** Users have stopped using your fintech/finance app.

**Solution:** Start a "Win Back" campaign to bring them back. Use personalized messages through email, SMS, or targeted ads to remind them of your app's benefits. Offer special incentives like promotions or discounts to encourage their return.

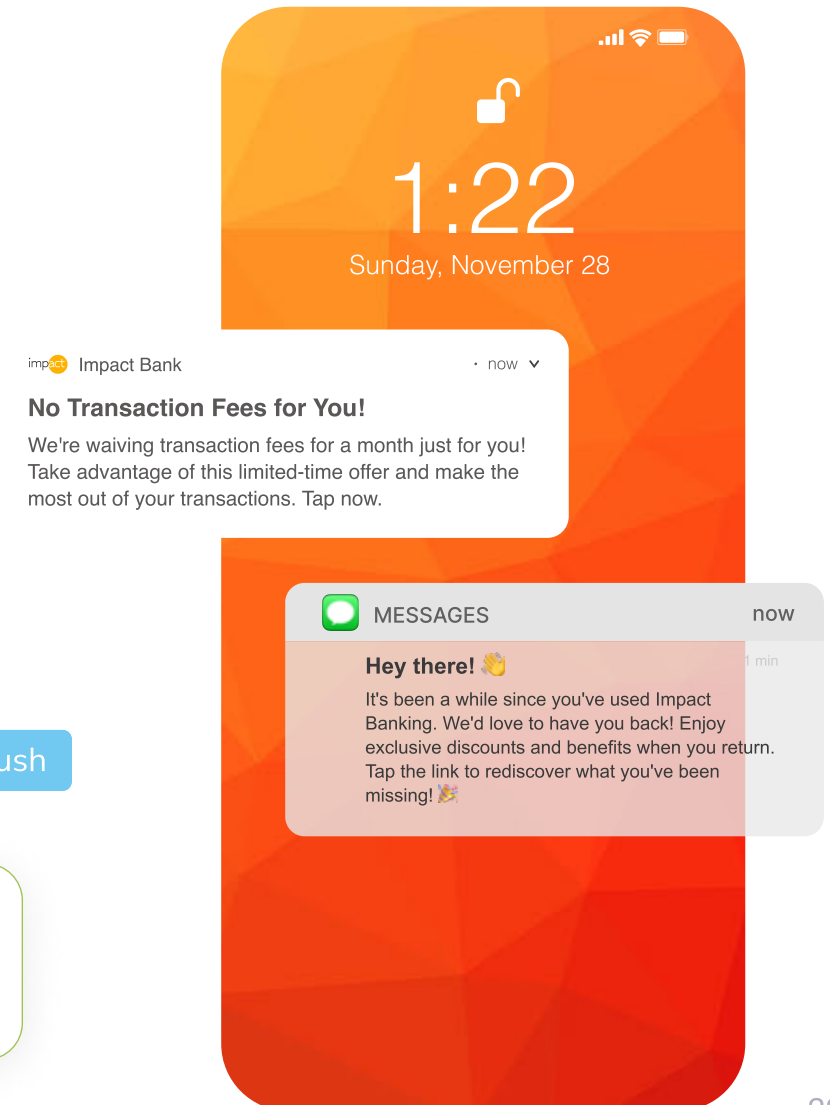
**Benefit:** The "Win Back" campaign aims to reacquire lost users, potentially boosting retention and revenue.

**Channels:**

Email In-App Messages Mobile Push Web Pop-Ups SMS Social Web Push



Segment users based on past interactions for tailored messages. Adjust the campaign based on user responses.



# Funnel Anomaly Campaign

**Problem:** Despite previous engagement efforts, our fintech/finance app has experienced a decline in user activity, indicating potential anomalies or disruptions in the user journey across multiple channels.

**Solution:** We'll initiate a comprehensive Funnel Anomaly Campaign to identify and resolve issues impacting user engagement. Using advanced analytics, we'll detect deviations from expected patterns and implement targeted interventions to re-engage users.

**Benefit:** The campaign aims to rectify irregularities and reacquire lost users, boosting retention and driving incremental revenue for our fintech/finance app.

Channels:

- Email
- In-App Messages
- Mobile Push
- Web Pop-Ups
- SMS
- Web Push



Leverage segmentation techniques to tailor messages and incentives based on past interactions, and adjust strategies in real-time to optimize effectiveness.



Steps	Users	Mobile App Total	IOS	Andr
1. Step	Loan Application First Screen	149483	74741	5979
2. Step	Loan Application First Screen	107842	53171	4198
3. Step	Loan Application Third Screen	61496	29816	2408
4. Step	End Screen	46673	19923	1624

Banking & Fintech Handbook

# Conclusion

As you dive into the world of banking and finance armed with this handbook, you're equipped to keep your audience engaged and genuinely interested. Whether you're customizing experiences, introducing perks, or delivering captivating content, the key is to maintain their attention. Just like eagerly awaiting the next chapter in a compelling story, your audience should eagerly anticipate what's coming next from your financial offerings.

So, as you navigate the banking and finance landscape, think of this guide as your trusty companion. Whether you're brainstorming fresh ways to connect or enhancing your current strategies, let these insights be your roadmap.

Here's to leaving a lasting impression and keeping your audience engaged!

# Let's create something amazing.

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