Financial Services Messaging Report

What's Changing, What's Stalling, and Where the Opportunity Lives for Financial Services

Messaging Is Central to Financial Services. The Execution Gap Is Growing.

Messaging sits at the heart of modern financial services communication. Payment confirmations, fraud alerts, OTPs, promotions, trading notifications, and loan updates depend on fast, reliable delivery across the channels customers actually use. Yet as customer expectations for immediacy rise and the use cases for messaging expand beyond operations into growth, many financial services organizations are discovering a widening gap between what they need messaging to do and what their current stack can deliver.

To better understand how fintechs, payment providers, trading platforms, and lenders are adapting, we commissioned a survey of industry marketing and operations leaders about their channel mix, messaging priorities, operational challenges, and future investment plans.

The findings reveal three defining trends shaping financial services communication strategies.

The Gap Between Wanting Omnichannel and Executing It

98% of financial services companies call omnichannel messaging a strategic imperative. However, the reality of their current stack tells a different story.

The average financial services company communicates across **email and SMS.** The channels their communications team actually want, **WhatsApp, RCS, and Telegram**, are used by a fraction of the industry today.

The channel gap is only part of the problem. **93%** of financial services companies are not fully integrated between their **messaging platform and their CRM**. Without that connection, real-time, behavior-driven communication is not possible. A customer who completes a transaction, triggers a fraud alert, or crosses a loan threshold cannot be reached in the moment that matters. And **60%** of financial services companies say they are already struggling to manage conversations across the platforms they do have.
The ambition is clear. However, the infrastructure, and processes to support it are not yet in place.

THE AMBITION

98% of financial services companies say omnichannel messaging is a strategic priority

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THE INFRASTRUCTURE GAP

93%
have not fully integrated their messaging platform with their CRM, making real-time, behavior-driven communication impossible

60%
say they already struggle to manage conversations across the channels they have today

↓

THE CHANNEL WISHLIST

Most financial services companies anchor their stack on email and SMS. The channels they actually want are used by a fraction of the industry today.

1. Telegram **38%**
2. WhatsApp **35%**
3. RCS **35%**

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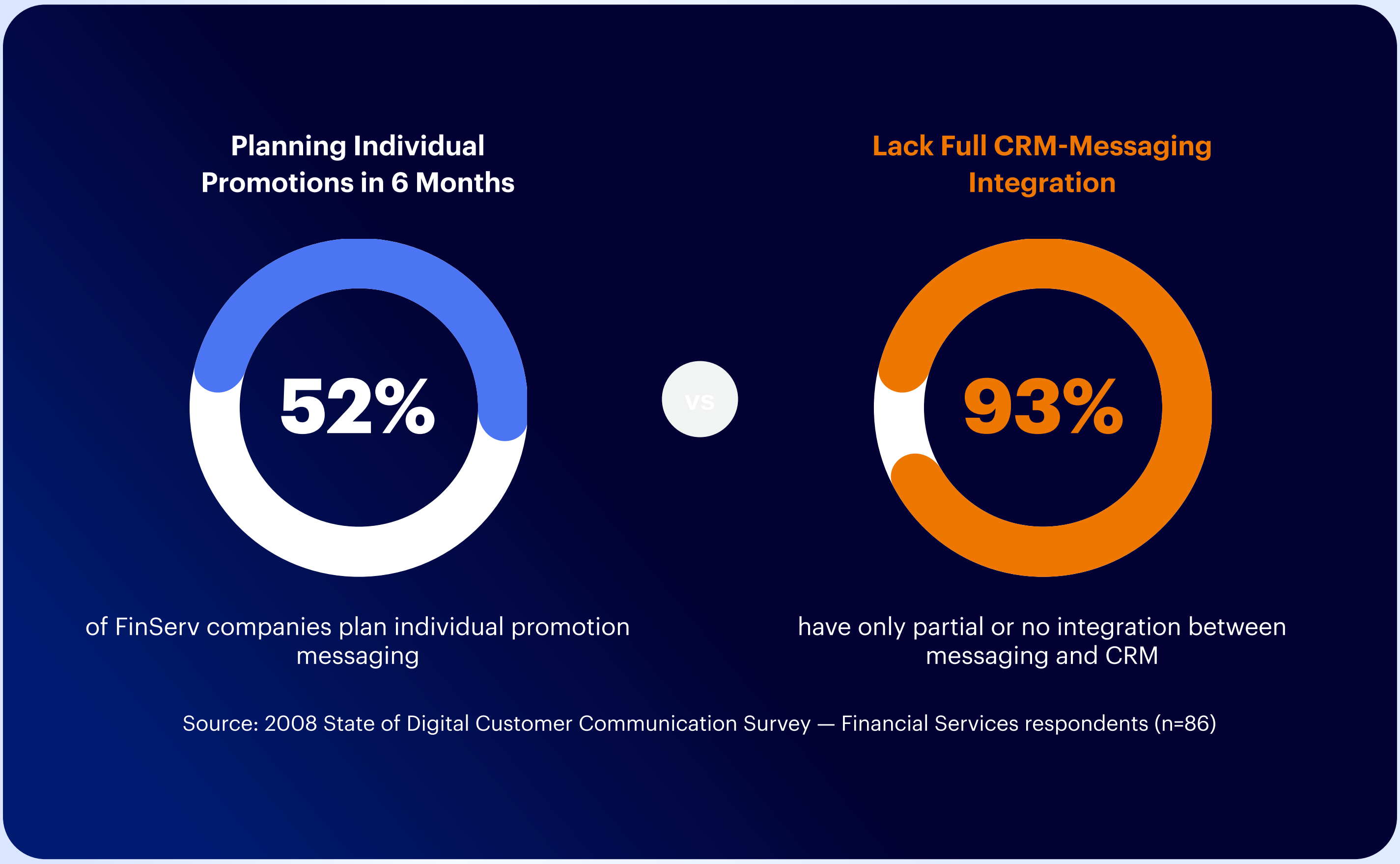
Financial Services Plan to Grow Personalized Promotions, but CRM Integrations are Lagging



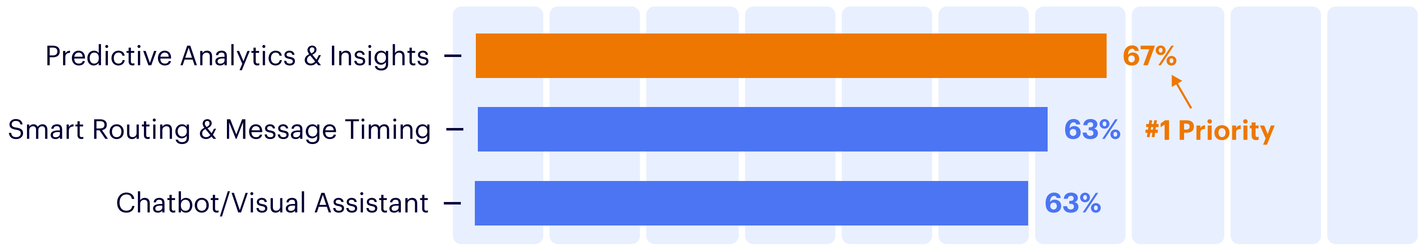
Over the next six months, 52% of financial services companies plan to add individual promotions to their messaging mix. That intention is strong and consistent with trends seen across other industries. Loan offers triggered when a customer checks their balance. Trading alerts fired when a portfolio hits a threshold. Crypto updates timed to market movement. Appointment reminders that convert prospects into customers.

The challenge is that 93% of financial services companies still do not have full integration between their messaging platform and their CRM. Without that connection, individual promotions are difficult to manage and scale and cannot be automated based on real-time customer behavior.

Without integration with CRMs, AI tools or other management systems, companies are scheduling promotional blasts to static lists. That is not personalized and contextual promotion. That is bulk messaging with a different label. And without an omnichannel setup that knows which channel a customer is most likely to respond on, even well-timed messages miss their mark

Businesses that want to close this gap will need to invest in integrating their messaging stack with their CRM, management systems or AI agents. The strategy is there. The infrastructure to deliver on it is not yet in place, and the 52% planning personalized communications will struggle

Financial Services Wants AI to Predict, Not Just Improve Delivery Rates



67% of financial services respondents rank predictive analytics and insights as a top AI priority. That is the **highest-rated AI capability** in this industry , ahead of smart routing, chatbots, and message generation.

That number says a lot about the way financial services view messaging. It is not enough to confirm that a payment went through or that an OTP was delivered. Financial services companies want smarter messaging solutions that inform them when a customer is approaching a repayment moment, which trader is likely to increase their position, and which borrower's behavior signals a retention risk before they actually leave.

Reactive messaging is already table stakes in financial services. Payment confirmations, account alerts, and OTPs are expected baseline capabilities. The companies moving fastest are the ones building toward communication that anticipates behavior and acts on it before the moment passes.

This shift requires more than a messaging platform with AI features. It requires a platform that easily integrates with data sources or systems that make prediction possible such as transaction history, account activity, and customer lifecycle signals. In a true omnichannel environment, AI does not just predict what to send and when. It selects the right channel for each customer based on where they are most likely to engage. AI without that integration is just a faster way to send the same messages.

The Emerging Pattern

Across financial services organizations, three interconnected dynamics are shaping messaging effectiveness.

- **Individual personalized promotion plans are strategic**
- **CRM integration gaps can prevent proper management and scaling of contextual communications**
- **Predictive AI is preferred of reactive delivery**

There is a clear opportunity for organizations that communicate across the right channels, prioritize the right integrations, and incorporate the right intelligence into a single platform.

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Where Financial Services Leaders Are Focusing Next

The industry is not standing still.

75%	88%	93%	43%	52%
Likely to invest in new channels in 2026	Saw engagement increases from new channels	Lack full CRM-messaging integration	Cite security as their #1 channel requirement	Planning individual promotions within 6 months

Turn Messaging Into a Competitive Advantage

Modern financial services communication demands more than isolated channels and disconnected tools.

MMDSmart's MessageWhiz helps financial services brands:

- Trigger real-time notifications for payments, trades, loan updates, and account activity
- Connect messaging to CRM and customer data for behavior-driven individual promotions
- Manage two-way customer conversations across channels from a single platform
- Expand into WhatsApp, Telegram, and RCS with guided onboarding and 24/7 expert support

Ready to evaluate your messaging maturity?

Schedule a Financial Services Messaging Assessment

About MessageWhiz

MessageWhiz, powered by MMDSmart, is a performance-driven omnichannel messaging platform that helps marketing, CX, operations, and growth teams turn conversations into measurable outcomes. With smart routing and flexible integrations, brands worldwide deliver timely, reliable experiences across SMS, WhatsApp, RCS, Viber, Telegram, email, and voice.

1 (888) 7099187
info@messagewhiz.com
www.messagewhiz.com