



# Enabling banking for the masses: How Adjust has helped Current grow their business by 10X



Current, in the words of their Vice President of Marketing, Adam Hadi, is a bank that's meant for those overlooked by traditional banks. While traditional banks work fine for people who have steady incomes and solid savings, individuals that don't have a consistent income or high salaries can be spiked by overdraft fees, account maintenance fees, and an overall lack of service.

Current is fundamentally different from these banks, using a different approach to banking that enables anyone - regardless of their financial situation - to protect and build their wealth.

Once Current users sign up for an account, they are sent a free Visa debit card that gives them the ability to purchase from anywhere and pull cash from over 55,000 free ATMs in the US. Some of Current's benefits also include a \$100 cushion on overdrafts, a 2 day advance on paychecks, and a generous cashback program - which is how banking should be done in today's fast-moving digital economy.

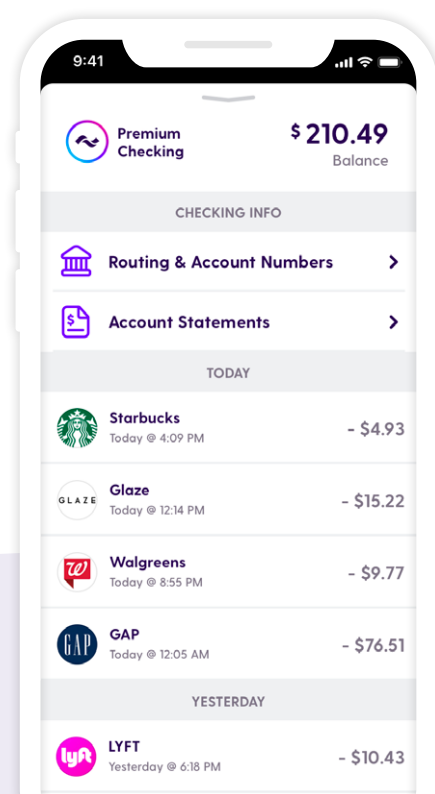
## Identifying and targeting their ideal users

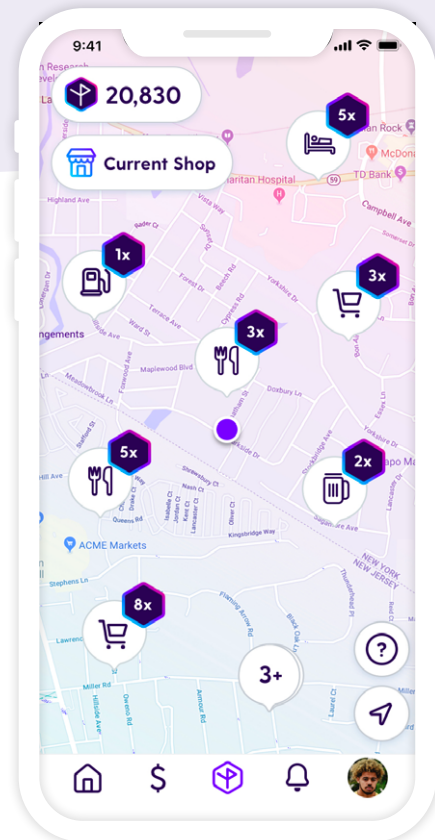
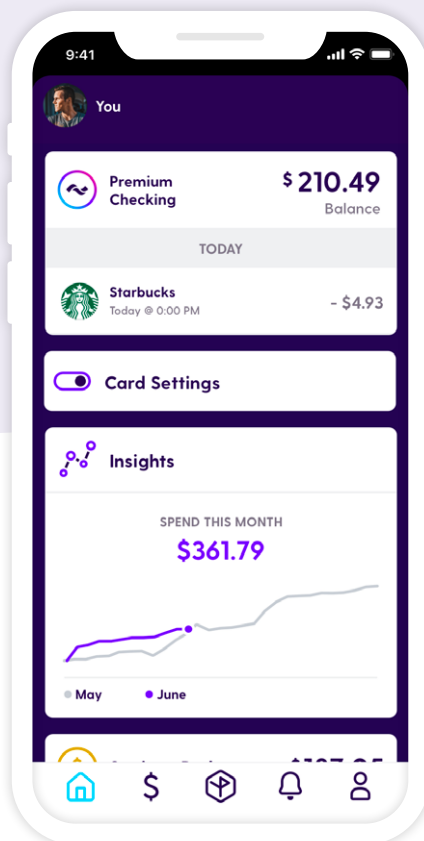
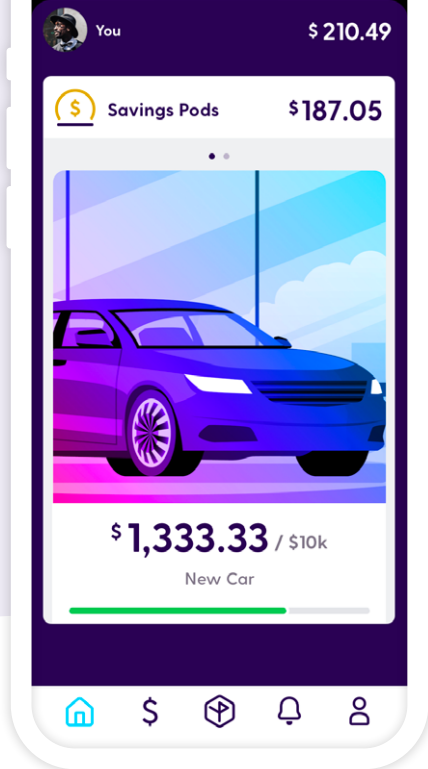
Adjust has become a mission-critical tool for Current's marketing team. Much like many of our other clients, Current relies on Adjust as a source of truth. That in itself is valuable in order to provide reliable performance measurement, which drives decision making and optimization. Without these insights, it would be very difficult for Current to figure out how to improve their user acquisition and grow their app.

Current's acquisition strategy revolves around social advertising and influencers, with over 10 advertising channels and hundreds of influencer partners to drive growth. Their ideal user is one that enables direct deposits within the Current app. These are users that are the most valuable to Current - as they're users that have likely committed to using Current as their main bank.

By using Adjust cohorts and in-app event tracking, Current's marketing team is able to track performance and spot check campaigns to ensure everything is running smoothly.

Current uses Adjust's KPI Service and raw data to plug into their business intelligence stack. From there, the attribution and in-app event data they receive build the foundation of Current's analysis and optimization. With Adjust insights, they've created in-app events that help predict when a user will enable direct deposit, so they can project which sources are most likely to bring in the most valuable users.





## Leveraging Adjust data to move beyond last touch

One inventive way Current leverages Adjust raw data is to cross-check their attribution. Current cross-references Adjust's attribution data with in-app surveys of their users that ask how they heard about Current. By comparing and cross-referencing the data together, Current can gain deeper insights into converting touches, understanding whether or not they were the last touch.

While last touch is invaluable for determining cost and ROAS, being able to determine that other touches actually drove the install gives another layer of insight into the user journey. As such, Current is able to use these insights to further optimize their campaigns - effectively gaining the same kinds of insights a multi-touch model would give without actually having to build it.

## A single source of truth to scale their business

Adjust insights have been a driving force for Current - they've helped the company:

- Grown 10x as a business in a year
- Scaled their push notification marketing with custom in-app events
- Built custom multitouch analysis using raw data from Adjust



## ABOUT ADJUST


Adjust is the mobile marketing analytics platform trusted by growth-driven marketers around the world, with solutions for measuring and optimizing campaigns and protecting user data. Adjust powers thousands of apps with built-in intelligence and automation, backed by responsive global customer support.

In 2021, Adjust was acquired by AppLovin, a leading marketing software company providing developers with a powerful, integrated set of solutions to grow their mobile apps.

Learn more about Adjust at :

[www.adjust.com](http://www.adjust.com)

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## ABOUT CURRENT

Current is a leading U.S. challenger bank serving the needs of Americans who have been overlooked by traditional banks. Their mission is to improve financial outcomes with a commitment to providing Current members faster and better access to their money with early direct deposits, free overdraft, points for cash back and access to free ATMs nationwide.

Their proprietary Current Core technology allows them to provide banking services without overdraft fees, minimum balance requirements, or hidden fees.

[www.current.com](http://www.current.com)