



530 billion
mobile channel interactions

Messaging Trends 2025

Discover the current trends in business communication based on **530 billion mobile channel interactions** that took place on our platform in 2024.

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INTRODUCTION

2024 – A year of evolution and revolution

In 2024, mobile messaging underwent a radical shift, shaped by AI, conversational marketing, and Apple’s support for RCS.

This report unpacks the most transformative trends that brands must act on in 2025. Our aim is to shine a light on the actual messaging trends highlighted by the data.

Breaking the stats down by region, vertical, use case, and channel has allowed us to clearly identify how brands are refining their communication strategies, and seeing past the AI hype to harness the technology in practical, safe, and effective ways.

We hope that our analysis will help businesses like yours to evolve your own messaging strategies to forge closer relationships with end users and customers.

Evolution

HOW BRANDS ARE EVOLVING TOWARDS CONVERSATIONAL MATURITY

In previous reports we tracked the growth of conversational experience with brands rolling out use cases covering marketing, commerce, and support. While this trend continued into 2024, we are seeing more sophisticated applications for conversational experience, with mature businesses incorporating AI to support cohesive conversations across channels and use cases.

Conversational experience has moved from being a buzzword to becoming a **CXaaS** (Conversational Experience as a Service) where investment in the right technologies is vital to provide the mature experiences that customers expect.

Brands that are lagging may be using multiple channels, but without having them strategically integrated and in-sync, they are struggling to provide consistent, seamless, and high-quality customer experiences.

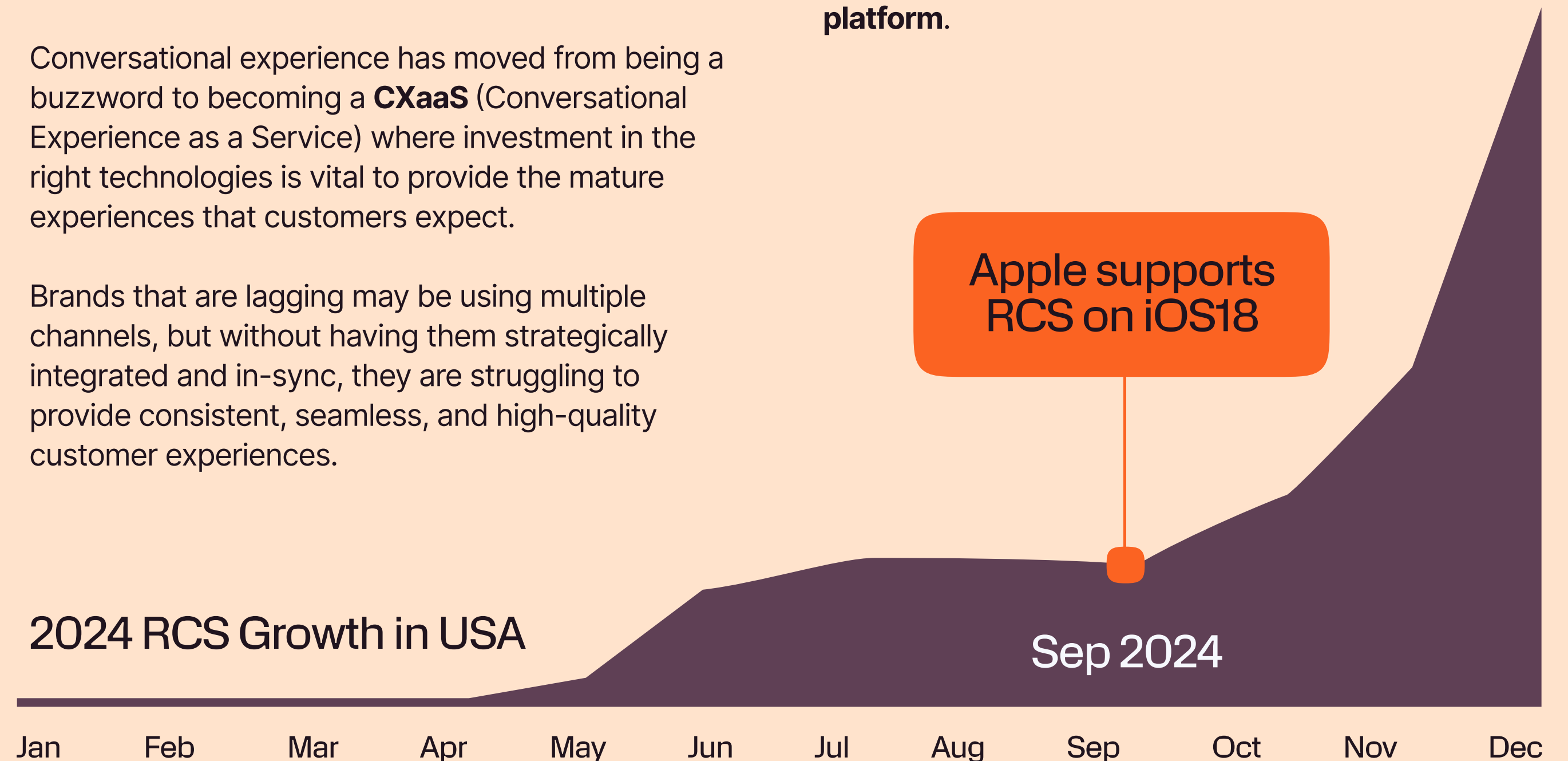
Revolution

Apple’s **RCS adoption caused a 500% increase** in global traffic – forever changing messaging dynamics.

The disruptive trend in 2024 was the phenomenal growth of RCS messaging as Apple began supporting it on their devices from September.

This trend was global, but in some regions, it was particularly acute. For example, in North America there was a **14x increase in RCS traffic on our platform**.

2024 RCS Growth in USA



INTRODUCTION



The growth we've seen

CHANNELS

5x

RCS

5x

Apple Messages for Business

5.5x

Mobile App Messaging

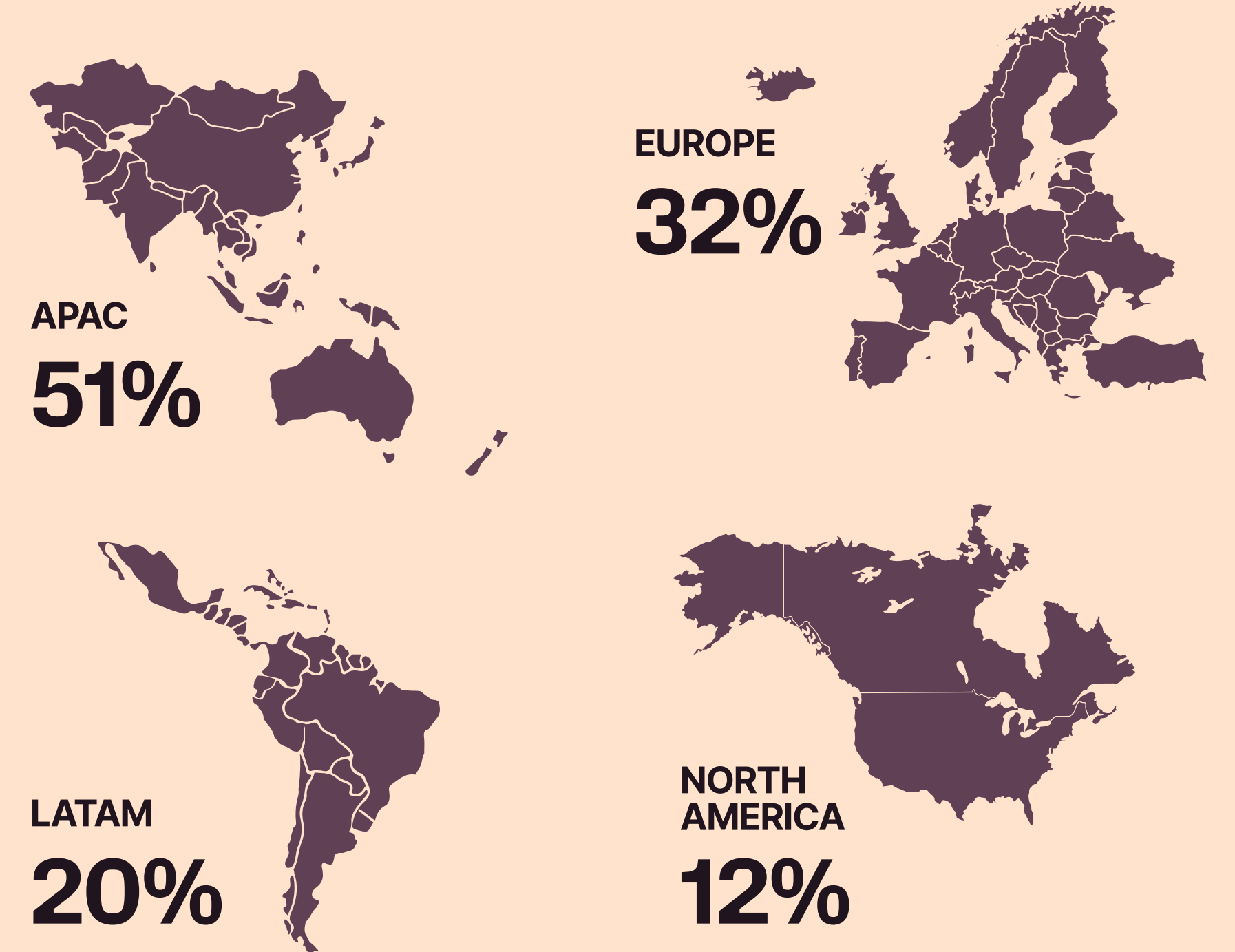
53%

WhatsApp

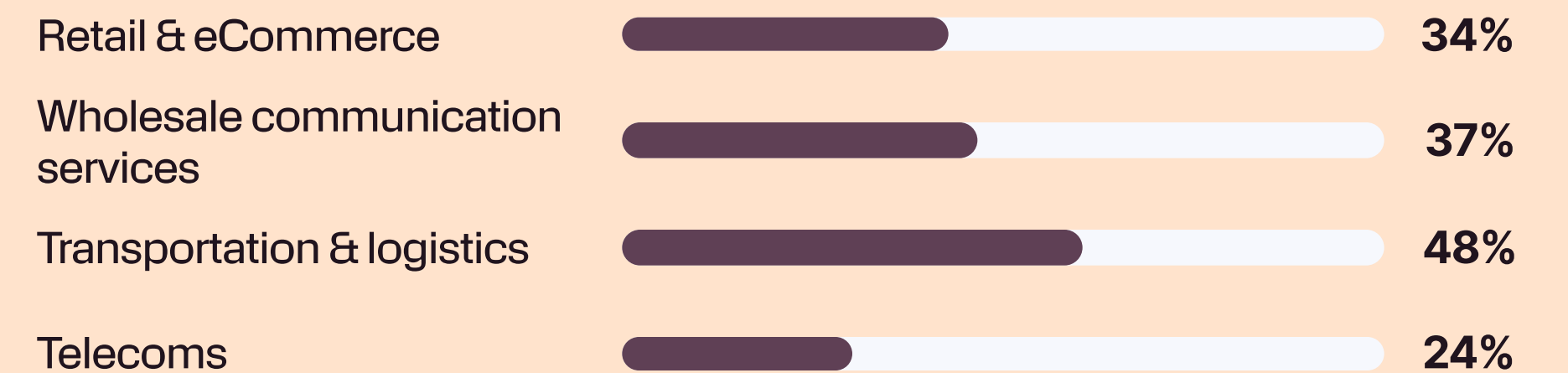
210%

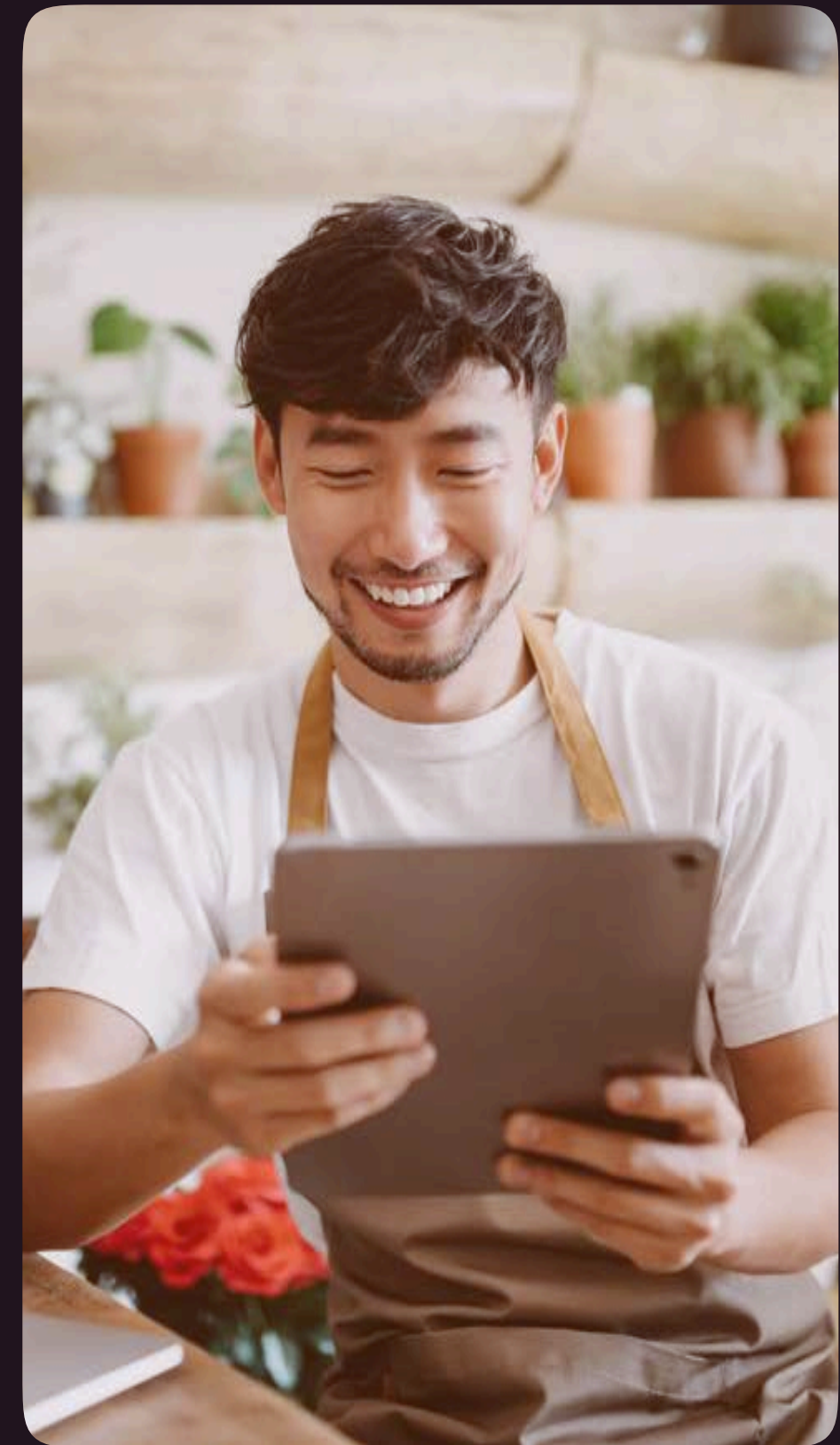
Email

REGIONS



VERTICALS





Report highlights

51% 

messaging growth in APAC

REPORT HIGHLIGHTS

What impact did Apple's support for RCS have on messaging volumes?

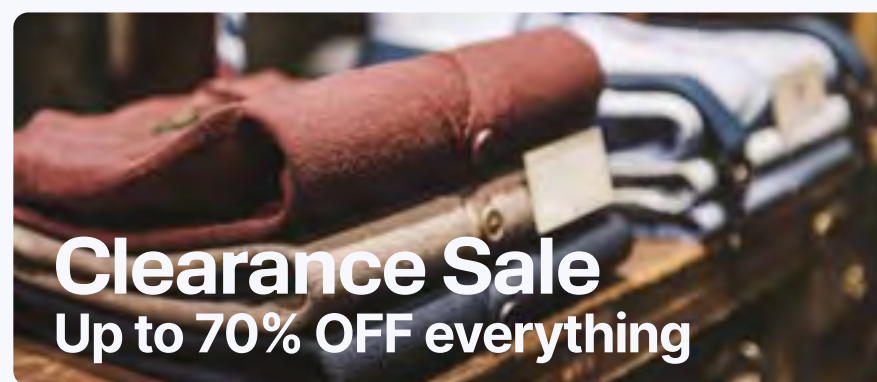
There has been a steep increase in RCS traffic on our platform in all territories, but in some major markets it skyrocketed after the release of iOS 18 in September 2024.

SEP 2024

Apple supports RCS on iOS18

The most popular combination is **SMS & RCS**

Hi Sam, we're having a weekend sale! Use code THANKYOU for an additional 20% discount for our loyal customers.



Clearance Sale
Up to 70% OFF everything

Hi Sam, we're having a weekend sale! Use code THANKYOU for an additional 20% discount for our loyal customers.

[Shop now](#)

Brands rush to add RCS to their omnichannel arsenal

There has been a **500% increase in the use of RCS** as part of an omnichannel messaging strategy.

In every industry that we track, RCS is now in the top list of omnichannel combinations, having been outside of the top 10 in last year's analysis.

This shows that many brands have gone beyond experimenting with RCS as an additional channel and have fully incorporated it into their communication strategies.

SMS for short-form text notifications

RCS for rich media promotional messages, authentication, and two-way conversational support

What does analysis of AI Hub's first full year of data tell us about how enterprise brands are using AI?

Despite a cooling of interest in AI by the media, the data shows businesses are continuing to roll out use cases powered by AI. And if you thought using AI was too risky, it is the Finance and Insurance industries that are using AI Hub most extensively and across the biggest range of use cases.

This is confirmation of our approach to secure and ethical AI as these sectors are known for having some of the strictest security rules when it comes to AI and the processing of data.

WhatsApp is now the most-used channel for conversational marketing

Overall, we have seen a 30% increase in the number of brands orchestrating conversational marketing interactions with their customers on our platform.

Their channel of choice? WhatsApp!

2024 was a pivotal year for the app as it leapfrogged SMS and Email to become the top channel for conversational marketing use cases.

WhatsApp is now the top channel on our platform for any end-to-end conversational experience journey.

REPORT HIGHLIGHTS

51% messaging growth in APAC – what is fueling the trend?

- Significant demand for RCS in markets including Philippines, India, and Singapore.
- Local brands adopting and adapting Black Friday and other Western sales strategies for local markets.
- How ‘going glocal’ is leading to better performing campaigns and increased sales.

The enterprise brands leading the way in achieving CX maturity and how they are doing it

From adopting the ideal channel mix for every region to using data and AI effectively, we analyze the messaging strategies of leading brands to identify the **7 communication habits** that give them the edge.





Brands evolving their CX using messaging



More grown-up conversations

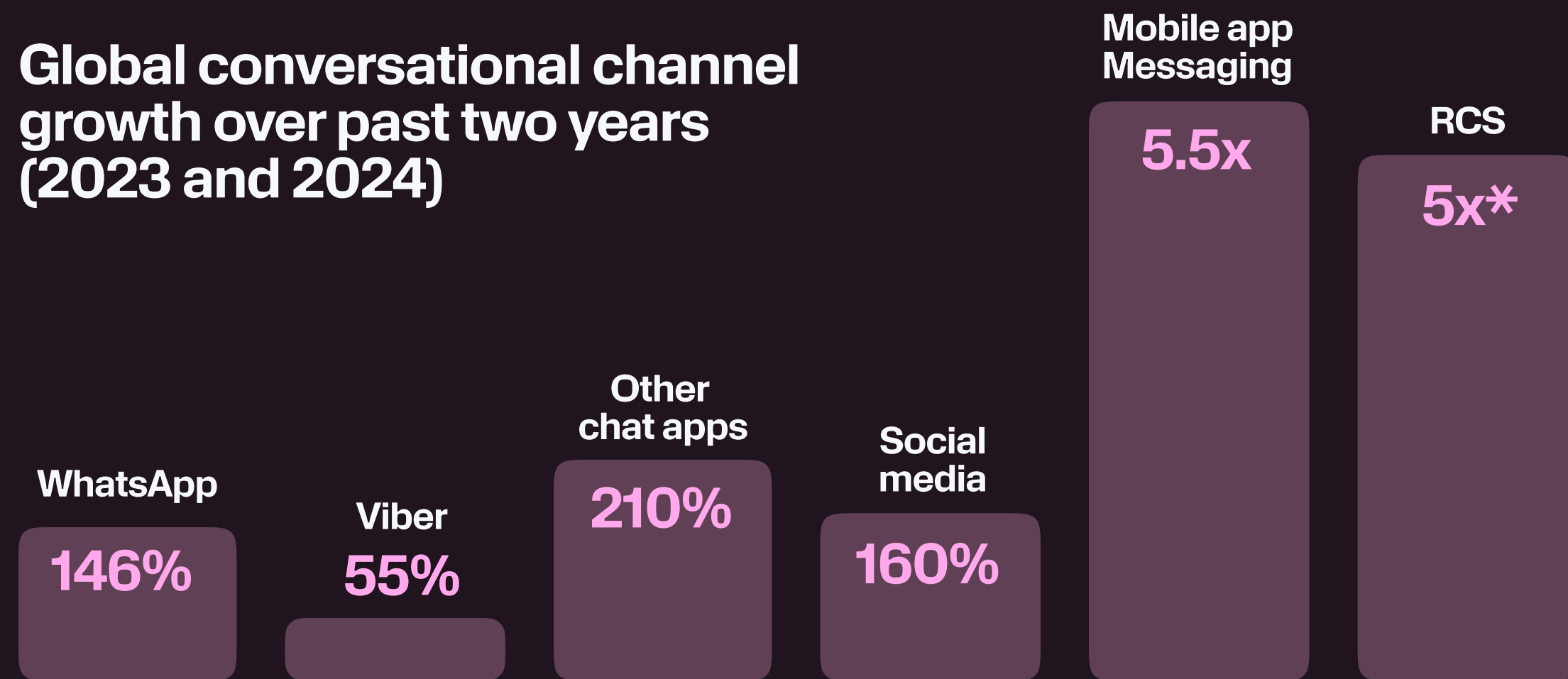
In previous reports we tracked the development of conversational experience and how this trend was changing both the style of communication and the mix of channels that brands use to interact with their customers.

Messaging channels that natively support two-way interactions that blend emotional empathy with intelligent technology like

WhatsApp, Messenger, Viber and RCS are becoming far more widely used and accepted for business communication.

The trends started with customer support, spread to marketing, and we are now seeing signs that people are expecting the same approach for transactional use cases too.

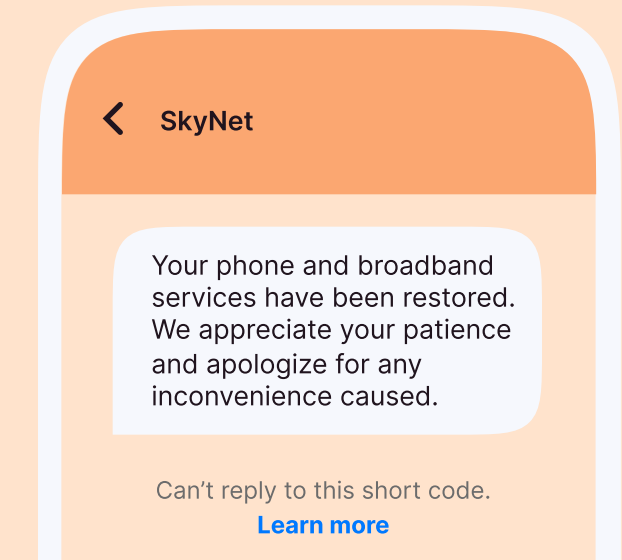
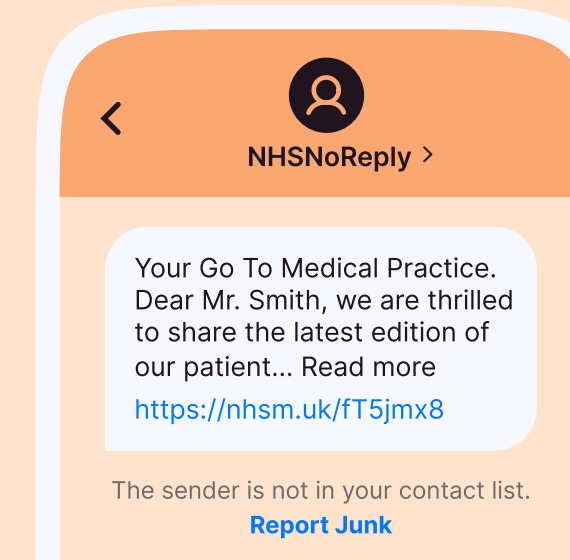
Global conversational channel growth over past two years (2023 and 2024)



*This is growth in 2024 alone as 2023 figures were skewed by the temporary removal of support for RCS in India

Muting conversations is NOT how you master CX

We are all familiar with the scenario where we receive a message from a business, usually a notification or transactional update, which then triggers a query that we would love to get a quick reply for, but it is clear that we are unable to on that channel.



WHAT IF YOU HAVE A QUESTION? WHY CAN'T YOU REPLY RIGHT THERE IN THE MOMENT?

This doesn't make for good customer experience and is the reason why brands are evolving their conversational messaging strategies to include notifications, reminders, and transactional updates.

Even if customers can't reply directly to a notification SMS – at least they can be routed to a channel where they can get quick, contextually literate help.

This is where brands with **high CX maturity** can differentiate themselves from the rest.



Customers today are not only expecting omnichannel experiences, but they are also looking at omni-conversational experiences, but yet at the same time highly relevant and personalized.



How Lih Ren
Head of Commercial Strategy and TelcoTech Partnership, True Corporation Plc

High CX maturity means cohesive conversations across channels and use cases

In 2024 we conducted in-depth research into the CX maturity of **206 global enterprise businesses** from the retail, finance, telco, and healthcare sectors.

On average, we concluded that these brands are just above a mid-level of CX maturity. The research showed that of the enterprise brands that use multiple channels, only 33% have them strategically integrated and in-sync. This means that two thirds of brands struggle to offer consistent, seamless, and high-quality customer experiences.

Interestingly, despite the low level of channel integration, 80% of brands claim to have an omnichannel strategy. However, without proper channel integration, it's not possible to have a stable omnichannel strategy.

This tells us that most brands are actually taking a multichannel approach and missing the opportunity to enjoy the benefits of true omnichannel communication that puts them well on the path to CX maturity.



HOW BRANDS WITH HIGH CX MATURITY COMMUNICATE

The 7 communication habits of highly effective brands

1 They get omnichannel

Effective channel usage plays a major role in a brand's maturity. An effective omnichannel strategy means that customers always feel informed, have their channel preferences respected, and can get queries and issues resolved quickly and easily.

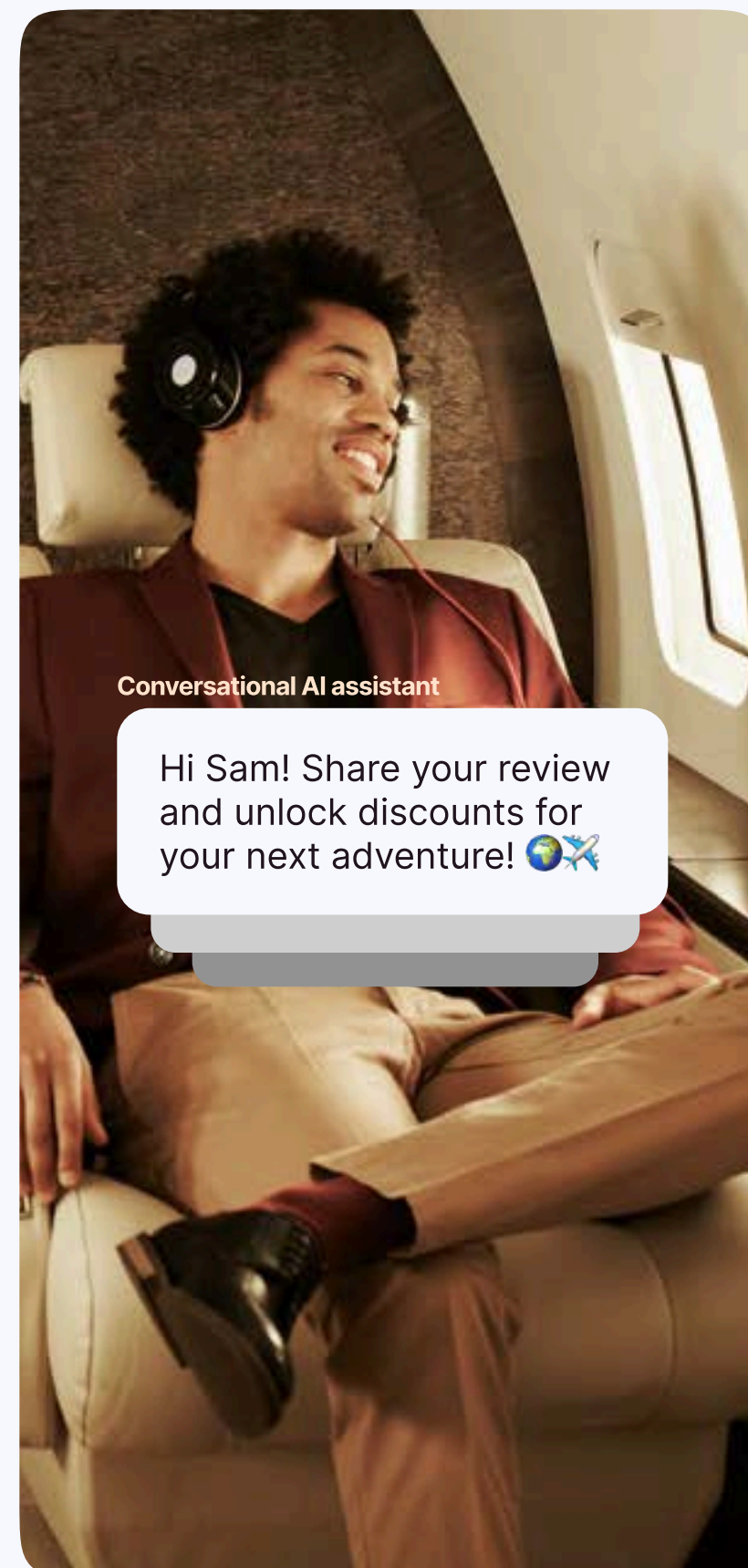
Brands with high CX maturity have a strategic mix of traditional channels like Email and SMS and digital channels like Instagram, RCS, and WhatsApp and are able to match the best channel to each use case and even take individual customer preferences into account.

EMAIL

SMS

RCS

WHATSAPP



2 Personalization is more than a gimmick

Brands that value customer experience know that people now expect more than 'Dear [First.name]' and 'We hope you enjoyed receiving your [LastProductBought]'.

Our research into the communication preferences of different generations clearly show that new generations of consumers expect brands to truly know them and adapt their messaging accordingly, taking into account the offer, the message, and the channel. Businesses with a high CX maturity can do this consistently, cohesively, and effectively.

ADAPT MESSAGING

HIGH CX MATURITY

3 They use data effectively

We all know that it is crucial for businesses to use data effectively. It is a necessity to drive the personalization that customers expect and to achieve the operational efficiencies required to stay competitive in their markets.

Brands with high CX maturity have evolved so their data is an asset in all areas of the business. They have removed internal data silos, and this means that all their messaging channels are in sync – with the result that the customer experience is consistent and effective.

PERSONALIZATION

INTERNAL DATA SILOS

4 They prioritize meaningful conversations throughout the customer journey

Going a step further, removing data silos means that the conversational approach to customer interactions can be applied to more use cases and throughout the customer journey. After the research and consideration phase when a person becomes a customer by making a purchase, they don't have the feeling of dropping into a 'post purchase workflow' where the business stops interacting with them.

Brands currently at the higher end of the CX maturity scale can support cohesive conversations across channels and use cases and throughout the customer journey.

CUSTOMER JOURNEY

COHESIVE CONVERSATIONS ACROSS CHANNELS

5 They are flexible and agile

Messaging volumes do not stay constant throughout the year. In every industry there are predictable peaks and troughs, but there may also be spikes that couldn't be anticipated – for example geo-political events, announcements from competitor brands or industry influencers, or the release of groundbreaking new technology.

Mature brands can effortlessly scale messaging volumes with no impact on deliverability rates or latency. Through integrations and trusted technology partnerships they are also able to adopt new channels quickly and are always looking to improve and refine their messaging.

GEO-POLITICAL EVENTS

MATURE BRANDS

6 Security is non-negotiable

In an effective omnichannel setup that matches the right message with the best channel, the one constant is customer privacy and data security.

By using a combination of the latest authentication techniques and channels with two-way encryption, brands with high CX maturity are able to mitigate the risks posed by fraud and hackers.

TWO-WAY ENCRYPTION

7 They use AI effectively as a tool

Brands with high CX maturity have learned how to use AI effectively so that it improves the lives of their customers, often without them noticing.

Through the use of intelligent chatbots, automating back-office operations to speed up tasks, or agentic AI that can make instant decisions backed by data that can vastly increase the velocity of processes like credit applications or even optimizing entire supply chains.

Crucially customers should never feel like they are being palmed off to AI that cannot help them. They should always be able to interact with a person when they need to.

AI

INTELLIGENT CHATBOTS

AGENTIC

Omnichannel adoption trends

Of the businesses using multiple communication channels on our platform, the number using more than two channels has grown from **15%** in 2024 to over **25%** in 2025. Considering that **10,000+ businesses** send messages via our platform, an increase of **10%** in one year is significant.

The industries most likely to use and strategically sync three or more channels are:

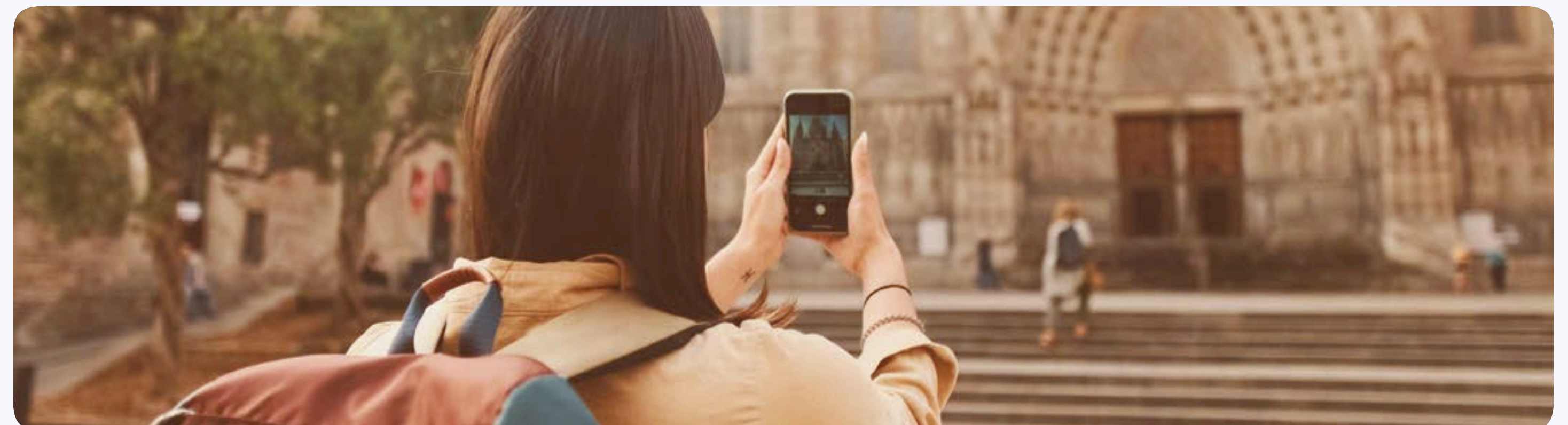
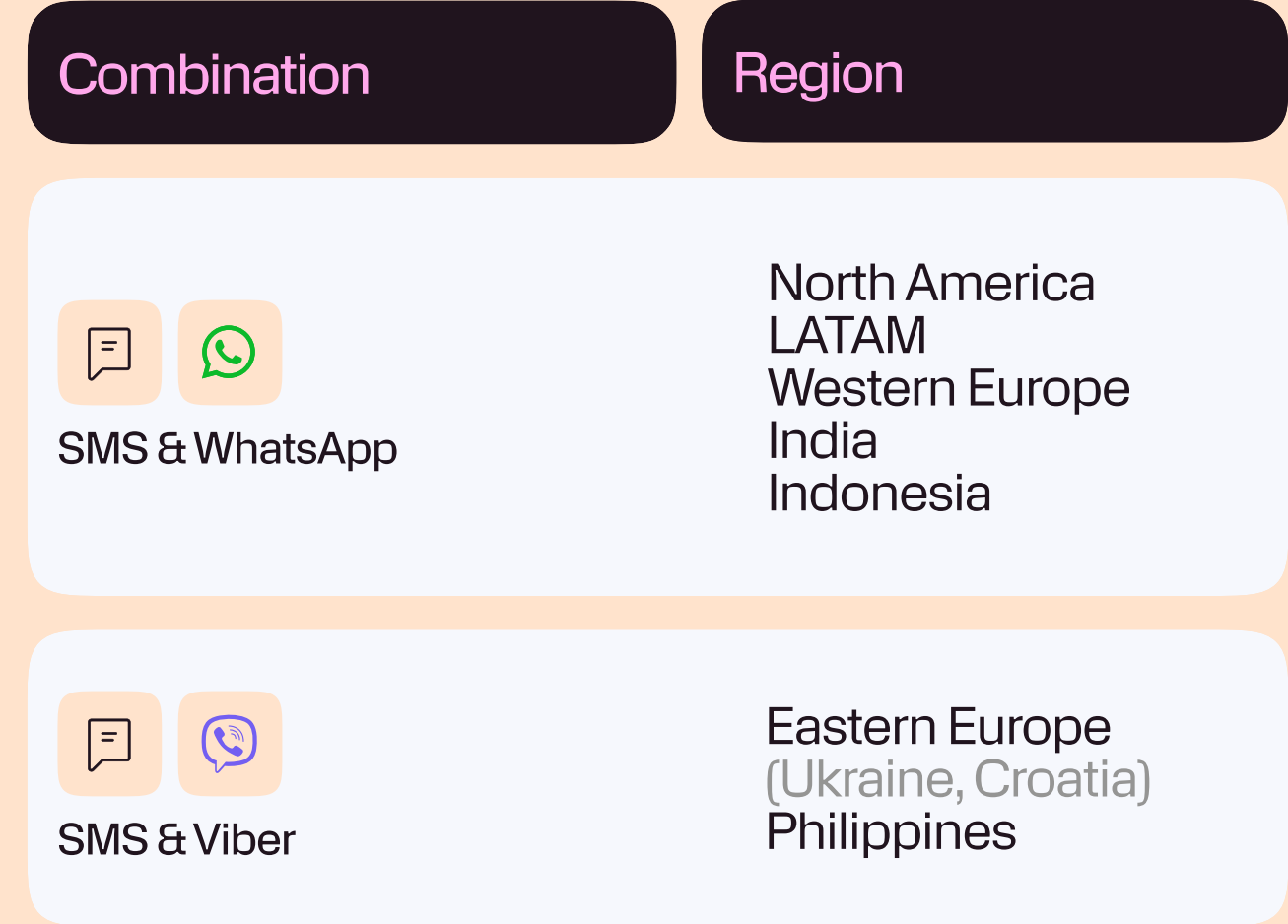
Finance	35%
Telecoms	33%
Travel & Hospitality	29%
Social Media	28%
Transport & Logistics	26%
Retail & eCommerce	19%

What channels are brands with high CX maturity in your industry using?

The differences in the popularity of a particular channel can be significant between regions, and even between countries in the same region.

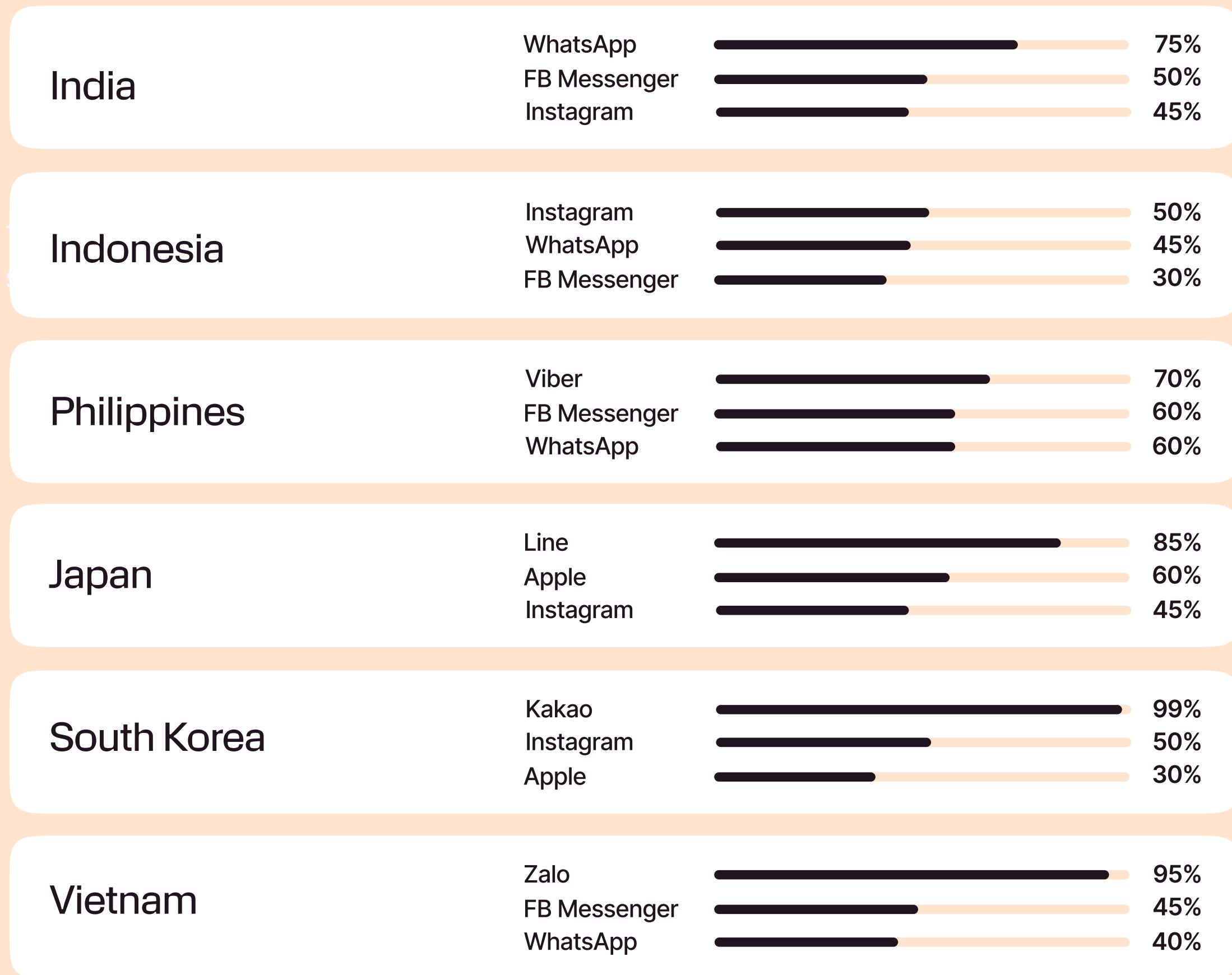
Savvy businesses will lean on the expertise of their local staff and their platform provider to ensure they are using the channels with the highest penetration in the region. This ensures the highest delivery rates and engagement for key messages.

Across almost all industries, the **most used combination of channels is SMS + the most popular chat app in the region.**



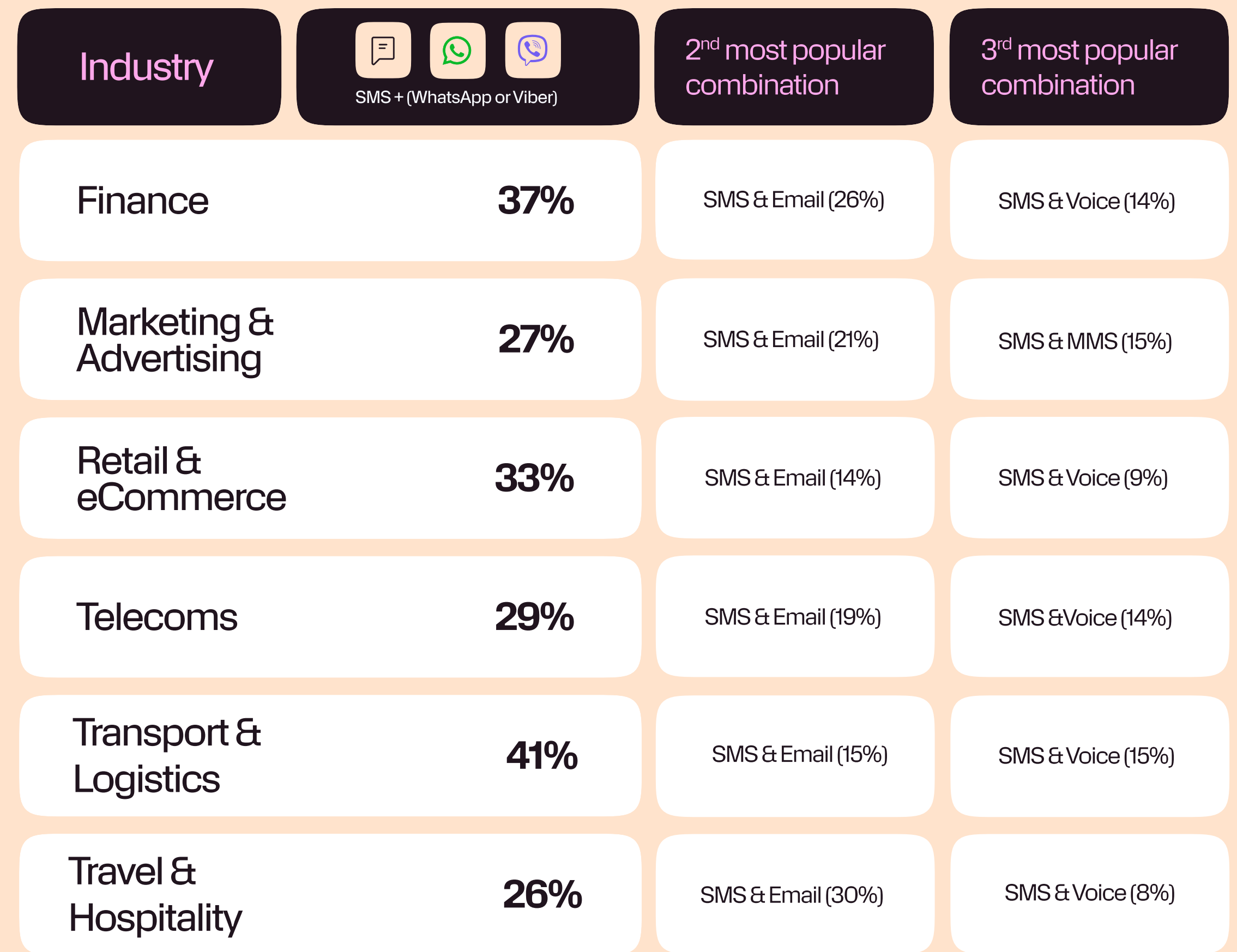
Looking to expand into new territories?

We can help with our in-depth global knowledge of channel usage and global network of partners. From Viber in the Philippines to Line in Japan, we can help you find the right channel mix for any market.



Top channel combinations per industry

The only industry which bucks this trend is Travel and Hospitality where the most used channel combination is SMS and Email. This can be attributed to the requirement to attach travel documents like tickets and itineraries, which has traditionally been done via Email, although chat apps and in app messaging are being used increasingly.



Brands rush to add RCS to their omnichannel arsenal

Although it hasn't made it into any of the top three channel combinations, RCS has made huge ground in 2024.

In every industry that we track, RCS is now in the top 10 list of omnichannel combinations, having been outside the list for every vertical in last year's analysis.

It is most popular in the Marketing & Advertising Services sector where SMS & RCS is the 4th most used channel combination.

Leveraging the strengths of both channels gives brands full coverage of transactional and promotional use cases.

- **SMS** for short - form text notifications
- **RCS** for rich media promotional messages, authentication, and two-way conversational support

Considering that in most markets, the majority of RCS messaging growth was in the final quarter of 2024 – we predict a real shake up to the omnichannel combination stats in next year's report.

500% increase

Year on year in the use of RCS as part of an omnichannel messaging strategy.

This shows that many brands have gone beyond experimenting with RCS as an additional channel and have fully incorporated it into their communication strategies.

Conversational marketing

WhatsApp takes the lead

Overall, we have seen a **30%** increase in the number of brands orchestrating conversational marketing interactions with their customers on our platform.

THEIR CHANNEL OF CHOICE? WHATSAPP!

2024 was a pivotal year for the app as with a **41% increase** in traffic it leapfrogged **SMS** and **Email** to become the top channel for conversational marketing use cases. This makes WhatsApp the top channel on our platform for **Conversational marketing, Conversational AI, and Conversational support.**

Club Med 

LEARN MORE



Discovering the full value that WhatsApp offers for tailoring luxury travel

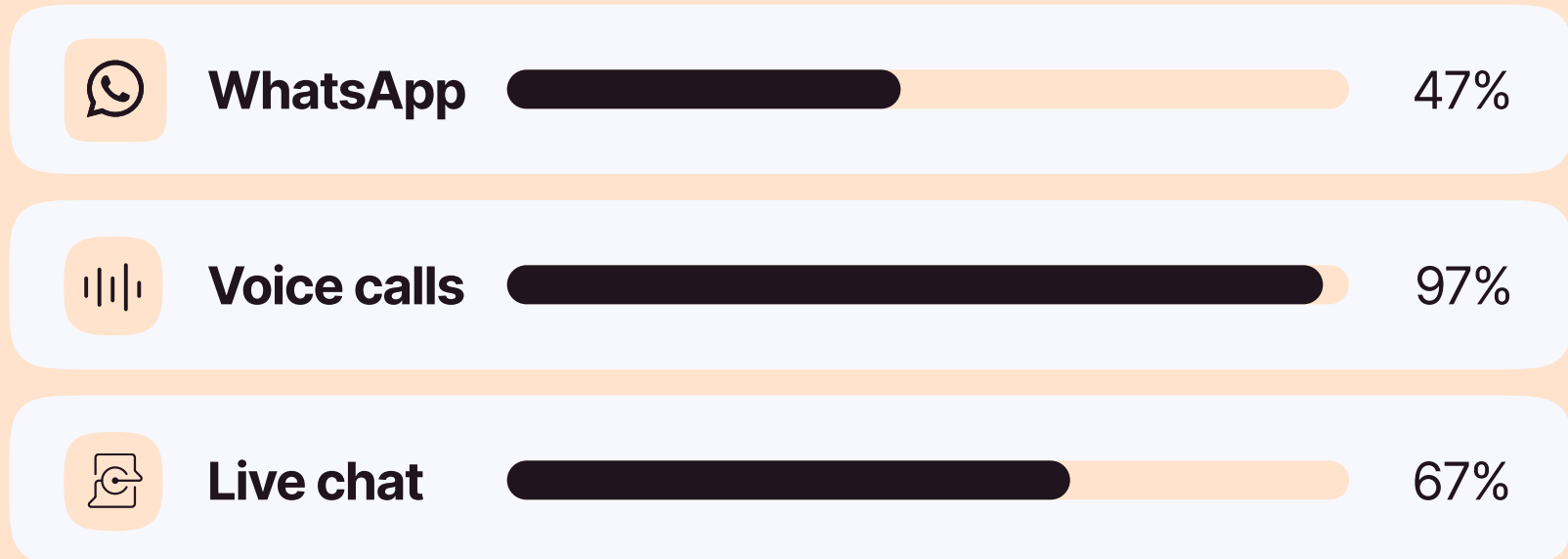
The French luxury travel brand Club Med has discovered the full value of WhatsApp for customer engagement. After experimenting with various promotional channels, Club Med found WhatsApp delivered significantly higher conversion rates. Through WhatsApp, potential travelers can directly connect with agents to answer questions about their dream vacations.

Conversational support

Support goes conversational

The theme of channel diversification can also be seen clearly when digging into the data for conversational support use cases. We are seeing significant growth for both automated chatbot interactions, and two-way customer to agent conversations.

This tells us that brands have realized that people are happy to deal with chatbots when they add value but also want to be able to interact with a human when necessary.



We have also seen several organizations explore more sophisticated conversational use cases that leverage our technology partnerships with vendors like **Google and Microsoft Azure**.

klubi

[READ THE CASE STUDY](#)

Klubi Innovating Brazil's credit market with smart automation and conversational experiences

Klubi implemented an omnichannel communication strategy, leveraging SMS for transactional messages like 2FA, email for promotional campaigns (including cart abandonment re-engagement and special offers), and exploring RCS for future customer journeys.

By automating customer interactions and using AI, they've quadrupled lead conversions and reduced their support team by two-thirds.

4x more conversions

3x reduction in customer support costs

FLOWARD
فلوراد

[READ THE CASE STUDY](#)

Floward Taking an omnichannel approach to conversational support

By looking at the channels that their customers preferred to use, they chose WhatsApp Business Platform, Instagram, and Messenger as their primary channels and created a solution where chatbots and human agents worked effectively together.

14% cost reduction

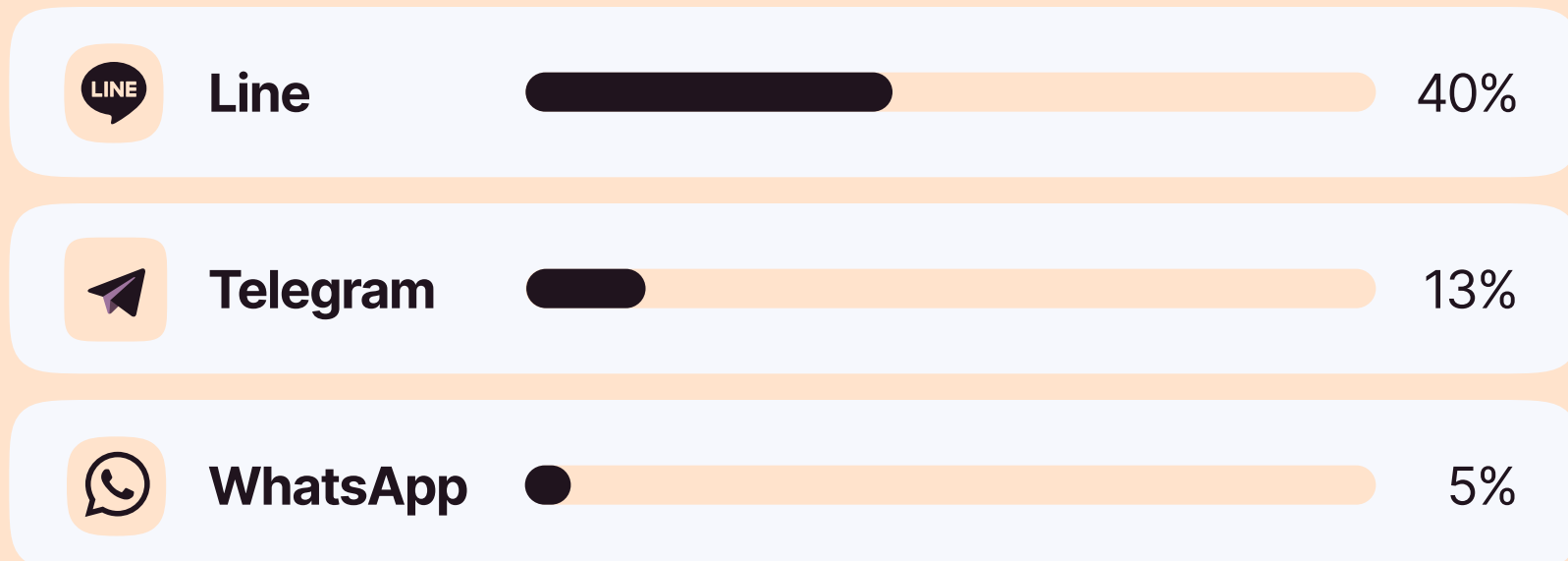
1min average response time

95% SLA achievement rate

Conversational AI

Channel and use case diversification

After several years of particularly strong growth in WhatsApp chatbot interactions, we are seeing brands diversify their channel mix to include other conversational channels.



Podravka GRUPA [READ THE CASE STUDY](#)

An AI assistant promoting healthy eating from Podravka

The Croatian multinational company created conversational chatbot that can understand and anticipate the needs of their customers, send accurate nutritional information, and educate users on healthy recipes.

18% conversion rate to engaged user

343K messages exchanged in first 90 days

Paris is Yours [READ THE CASE STUDY](#)

Creating engaging fan experiences during the biggest sporting event of 2024

The sports broadcaster created a chatbot called 'Paris is Yours' that fans could interact with conversationally over RCS to get real-time updates on their favorite events, athlete performance data, and event notifications.

This conversational chatbot provided fans with instant access to a wealth of information, including:

- Live score updates
- Detailed athlete insights
- Real-time push notifications

CHANNEL TRENDS

The RCS effect



Hi Emma, ready for your next adventure? 🌴

Book today and get 20% off flights to your dream destinations!

[Book now](#)

The headline story for RCS in 2024 was growth

After reporting a 358% increase in RCS traffic in 2023 we were expecting more of the same, but 2024 overdelivered with a further 550% bump in one calendar year.

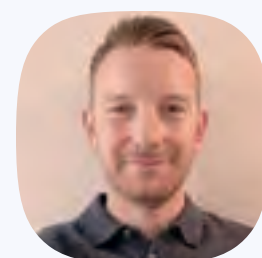
Exponential RCS growth is a global trend.

Apart from specific countries where there is limited carrier support for RCS, we are seeing a significant increase across all regions.

That makes a 9x increase in only two years.



Experience underpins everything we do – we want our customers to have engaging, personalized, and elevated digital interactions with us through their mobile phone. Leaning on Infobip’s RCS expertise has enabled us to deliver campaigns that don’t just result in strong delivery rates but give our customers more choice and more opportunities to engage.



Graham Anderson
Product Lead, Virgin Media O2

This trend can be attributed to three main factors

Rich messaging features at a lower price

RCS Business Messaging is considered the next step in the evolution of SMS. It is used for both P2P and A2P communication and combines the reach of SMS through MNOs, with the rich-messaging features that people enjoy with messaging apps like WhatsApp and Messenger, but at a lower cost.

Apple now supports RCS on iOS

Apple rolled out support for RCS with the release of iOS 18 in September 2024. Now as a native channel on both Apple and Android devices, RCS Business Messaging has the potential to match the reach of SMS paired with the rich messaging features similar to WhatsApp and other OTT channels.

Conversational suitability

With a global trend for a more conversational style of B2C communication, brands have identified that RCS is ideally suited to two-way rich messaging at all stages of the customer journey, but particularly in the discovery phase with the option to include image carousels and videos in messages.



READ THE CUSTOMER STORY [↗](#)

Virgin Mobile (now Virgin Media O2)

Increased engagement and phone upgrades through rich, interactive RCS messages

93%
delivery rate

60%
seen rate



READ THE CUSTOMER STORY [↗](#)

nextbike

Innovating transactional use cases with a secure and engaging rich messaging approach

90%
secure delivery rate



READ THE CUSTOMER STORY [↗](#)

Niva Bupa

Increasing customer acquisition and ROI with a rich, omnichannel marketing strategy

75% ROI on RCS Business Messages

31% delivery rate for RCS Business Messages



READ THE CUSTOMER STORY [↗](#)

Club Comex

Campaign Revenue Growth of 115% with RCS Business Messaging

110%
increase in revenue

10x
increase in click-through rate rate

What was the impact of Apple support for RCS?

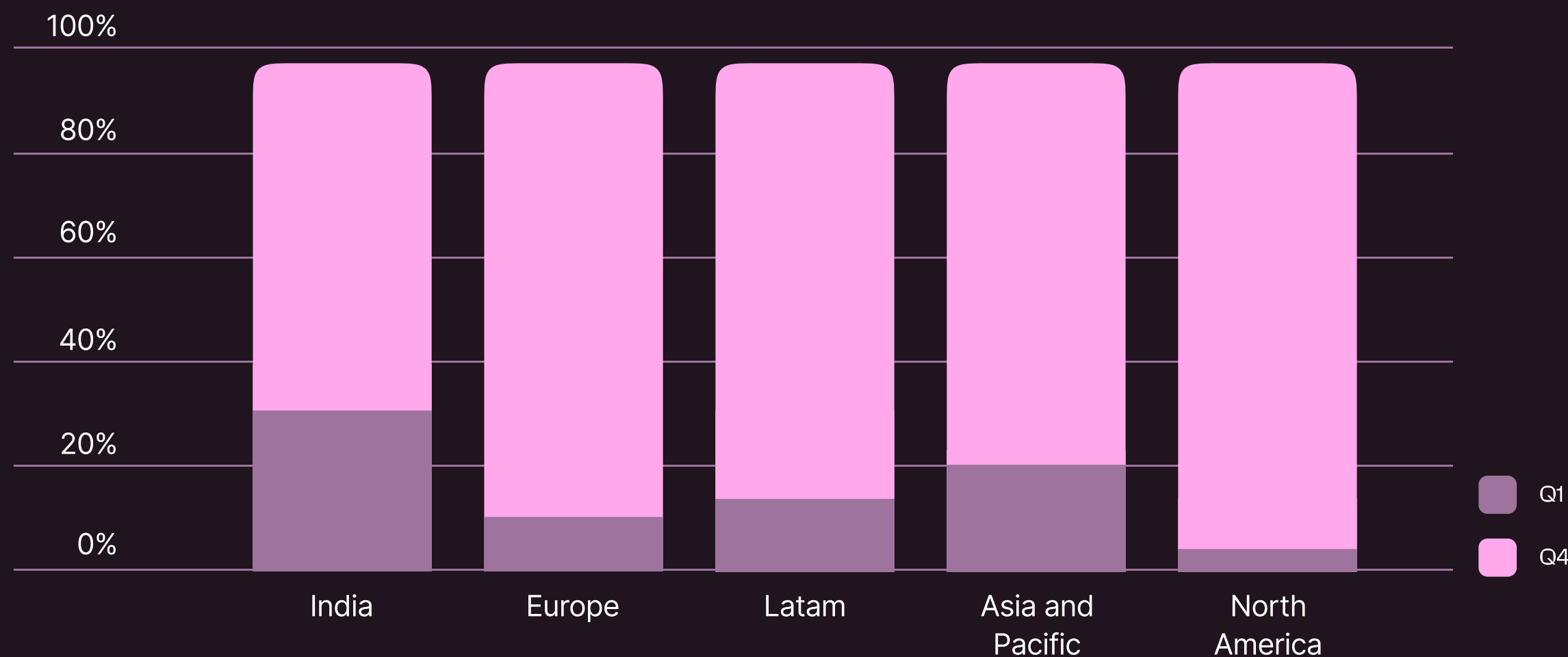
We were excited to crunch the numbers for the full year to discover just how much difference Apple’s support for RCS would make when it released iOS 18 in September 2024.

Even before Apple jumped aboard the RCS train, the volumes of traffic on our platform in 2023 and the first part of 2024 indicated that brands were investing heavily in the channel.

BUT WHAT EXACTLY WOULD THE IMPACT OF THE APPLE EFFECT BE?

Turns out, it was significant in most regions but massive in markets with high levels of carrier support for RCS on iPhone.

The global trend can be clearly seen when comparing RCS traffic in the first three months of the year with the last three months (after iOS 18 was released in September).



Why are brands investing so heavily in RCS?

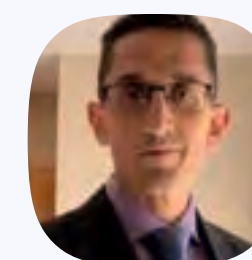


Quite simply, RCS is taking off in the US market because it works.

- The branded and verified experience of RCS inspires buyer confidence, reducing hesitation.
- Rich cards pique interest with interactive visuals and relevant offers, capturing attention before routing buyers to the site.
- Prospective customers arrive on your website already engaged, resulting in stronger purchase intent and better outcomes.

In our holiday A/B tests, comparing MMS to RCS rich cards (using the same images, text, and links), brands experienced a 60-70% higher conversion rate with RCS.

That’s conversions - not just clicks.



James Brown
North American Director of Strategic Partnerships, Infobip

Multiple clients and partners experienced the “Wow, this really works” moment with RCS

For example, in Europe we worked with a top digital agency in France, Digitaleo, whose client, a high-end motorcycle retailer, was looking to boost customer engagement and interest ahead of a flagship store opening.

The agency devised a clever campaign that leaned on the strengths of both RCS and SMS as well as email to reach as many people as possible with personalized messages.

The main differentiator was that the RCS messages containing image carousels and links to open brochures for detailed information about the motorcycles.

Due to the nature of the campaign, it was possible to accurately measure the effectiveness of the RCS messages in comparison with other channels.

**72%
open rate**

Significantly higher than typical email open rates (20–30%) and trackable in a way that SMS open rates aren't.

**Fewer messages,
more conversions**

Only one-third of the RCS messages were needed to match the same conversions of the SMS campaign.

**Lower cost
per click**

Despite costing slightly more per send than SMS, the cost per click for RCS was 14 times lower.

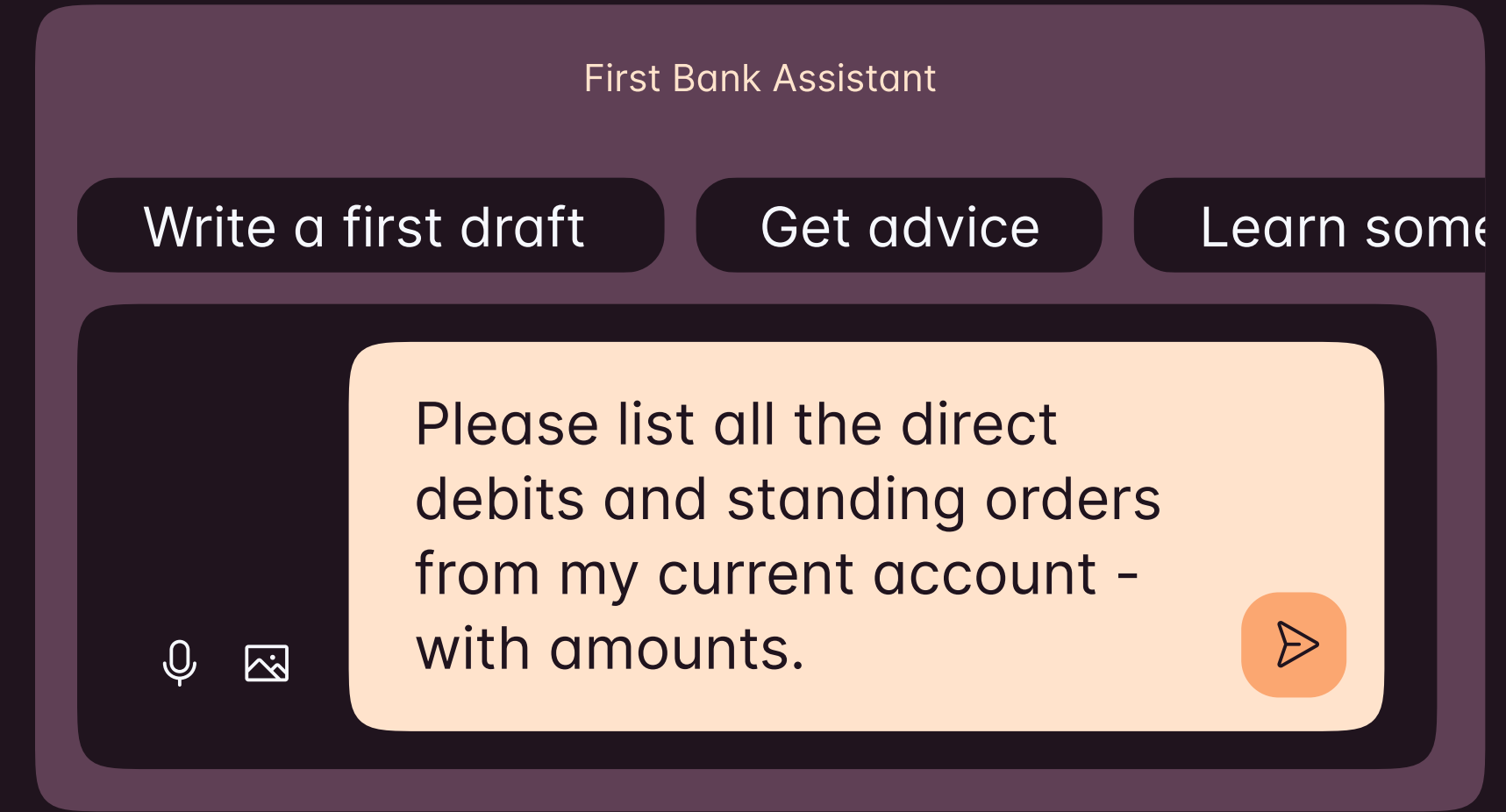


Recognizing the importance of secure rich messaging, we have implemented RCS for Business powered by Infobip to enhance the richness and interactivity of our customer communication. Along with RCS's multimedia capabilities, our verified sender profile helps us to strengthen our brand identity and encourages trust and confidence in our customers as they always know that messages are from us. We're excited to explore the potential of RCS with Infobip to create secure conversational experiences for our customers.

Raz Razaq
Domain Manager, Customer Contact
Experience Technology, Next

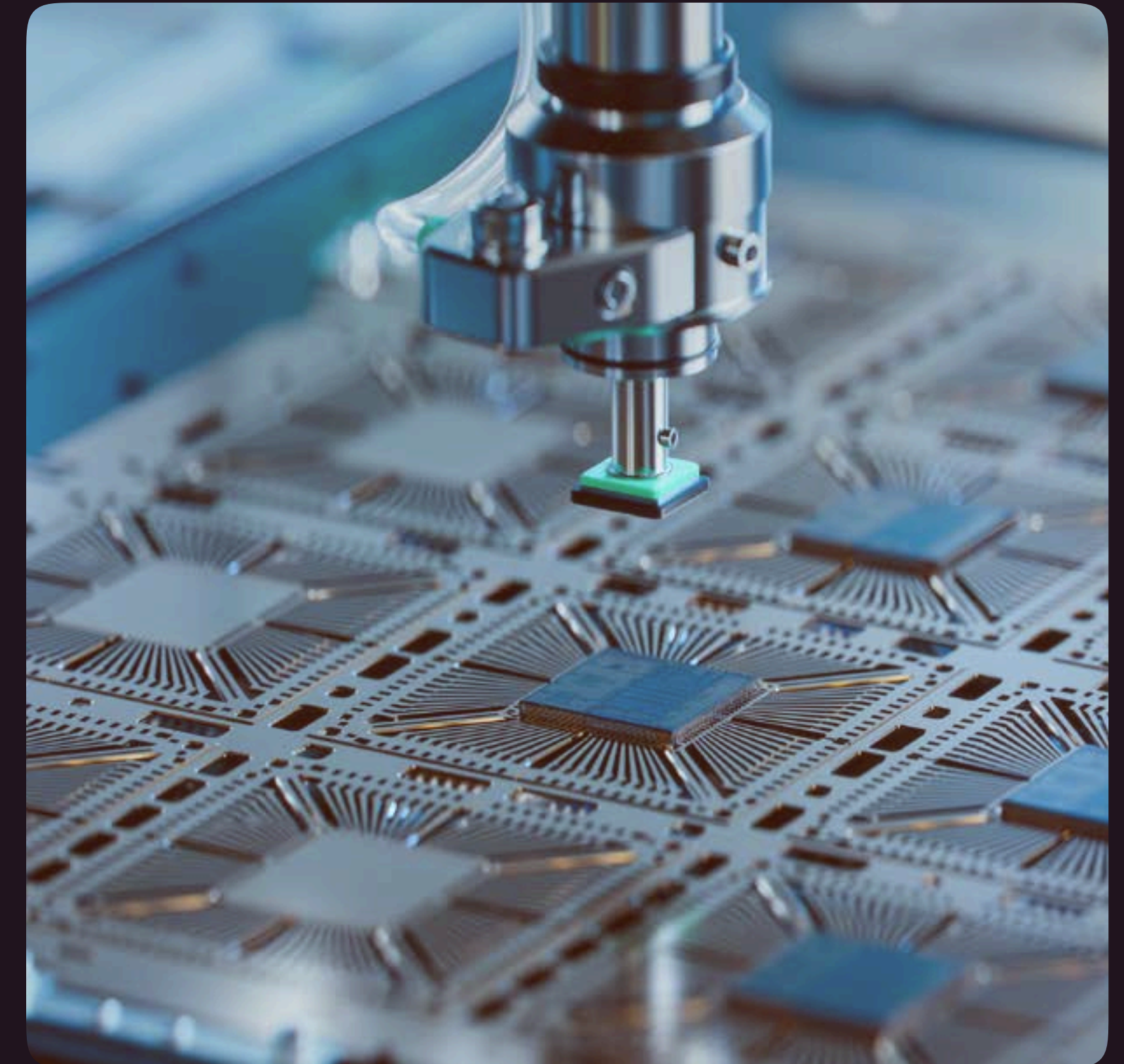


Design a logo that evokes a specific emotion in the viewer, such as excitement, trust, and relaxation



AI TRENDS

How enterprise brands are actually using AI



AI Hub – First year analysis

Brands across all verticals have had great success building chatbots for individual use cases, but the challenge is to unite these interactions across channels into one cohesive conversational journey.

With the emergence of interactive AI, brands have the opportunity to incorporate a federation of different chatbots and AI algorithms to work together to trigger actions at the ideal points during the customer journey – in customer service, in supporting marketing and sales automation, and for operational use cases like scheduling deliveries or managing payments.

With the release of AI Hub in 2023, our aim was to help businesses to capitalize on this opportunity by simplifying the process with the help of our technology and our established partnerships with trusted players in the AI space.

We now have a full year's data to analyze exactly how enterprise brands are using AI, the most popular use cases, and the types of queries and transactions that AI is helping with.

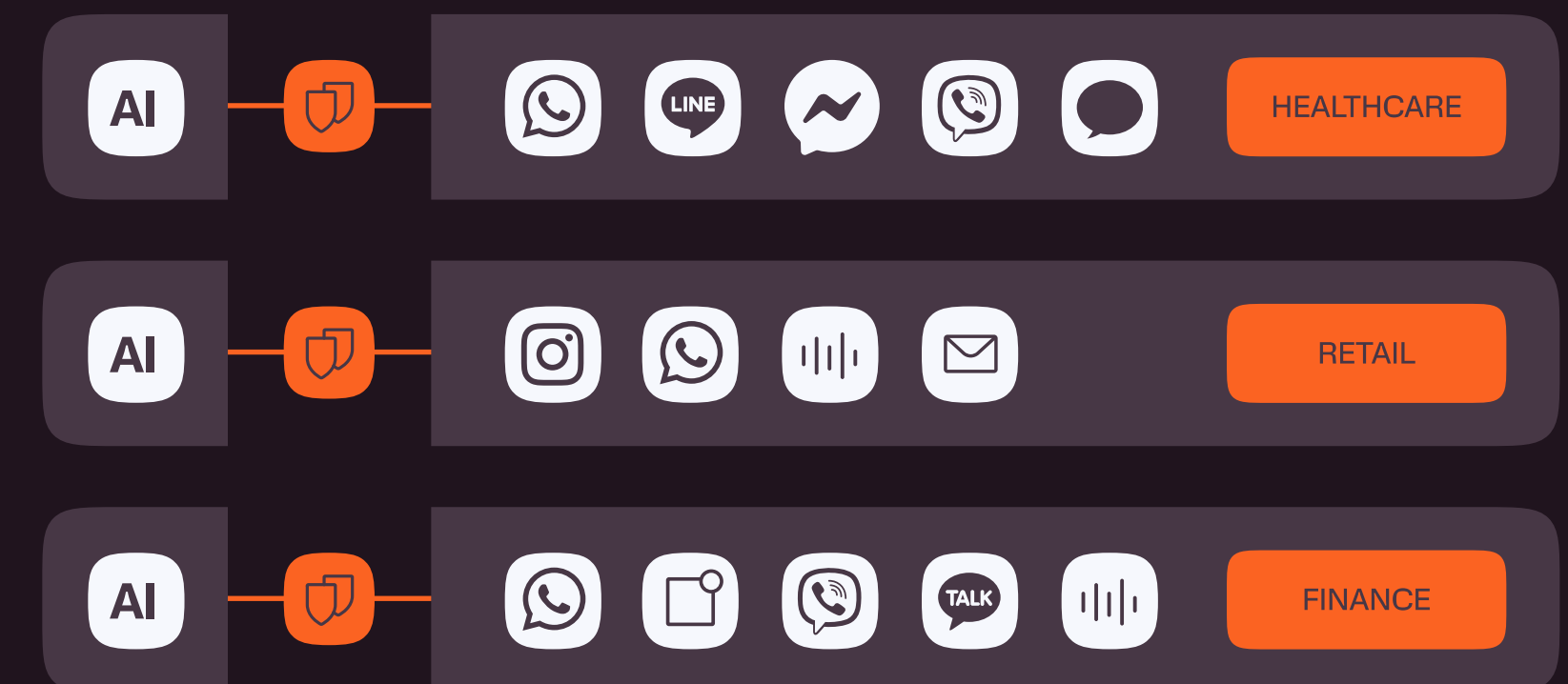
What is AI Hub?

AI Hub is our solution that integrates analytics, AI and GenAI technology into our core product portfolio. AI Hub enables businesses to build end-to-end conversational customer journeys that add value to their customers in all the right places.

To do this we collaborated with Microsoft to develop new ways of integrating generative AI within its customer engagement suite to be able to offer more conversational experiences to consumers with reduced risk of hallucinations. For example, we integrated OpenAI's ChatGPT model through Microsoft Azure OpenAI Service into AI Hub to ensure that our language models are secure, isolated from the outside world, and that customer data is secure at all stages of their journey.



12x Faster AI deployments with built-in security



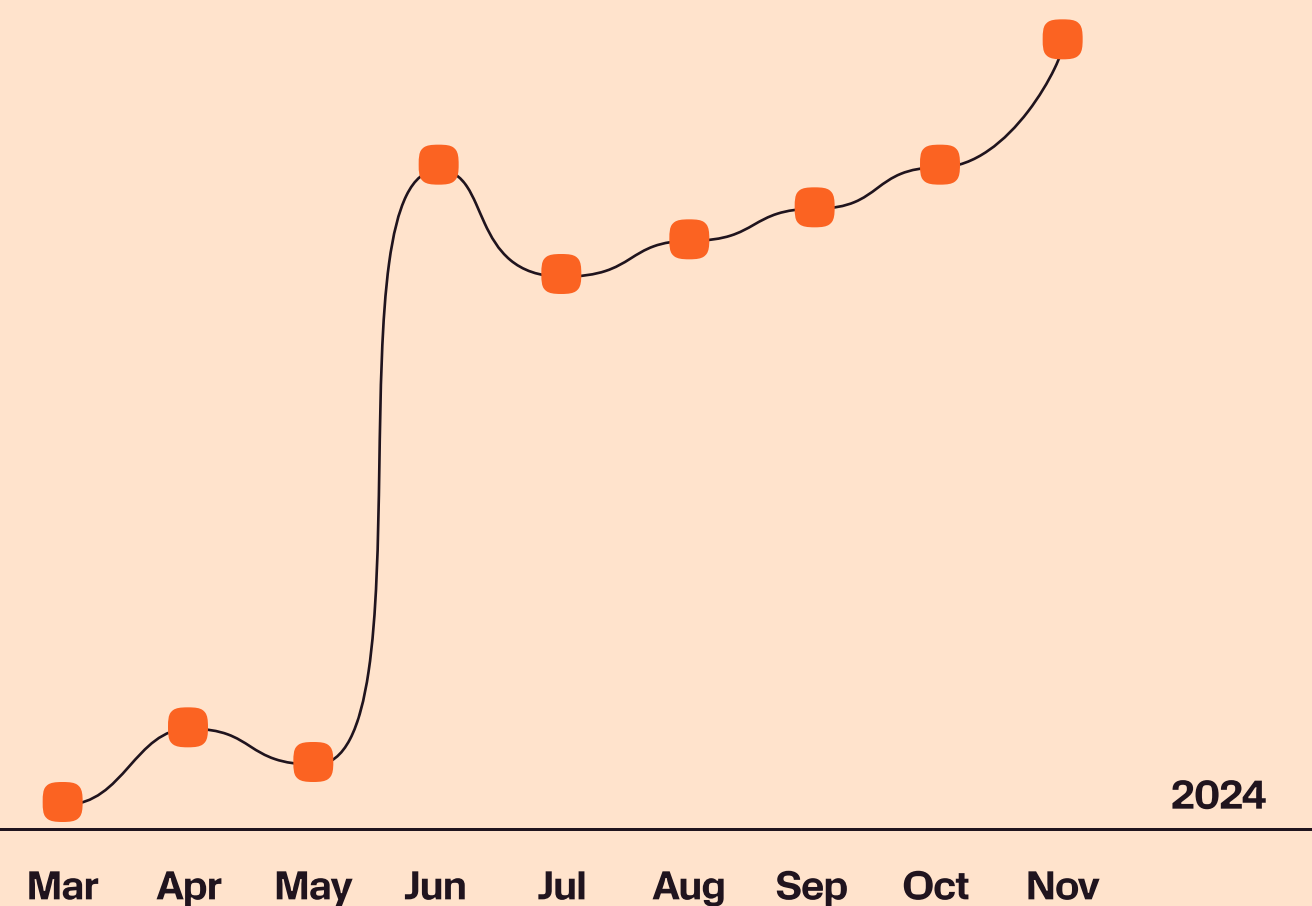
Analysis

Launched in late 2023, these are the five key takeaways from our analysis of the first full year of conversational interactions processed by AI Hub.

LEARNING CURVE

The learning curve is short

Typically, we have seen that customers start with a single use case and relatively low volumes. However, as the value quickly becomes apparent, volumes soon increase dramatically. We have seen this pattern repeatedly as new customers onboard.



MESSAGE VOLUMES

Message volumes are highest in the finance and insurance sectors

Banking and insurance industries stand out with the highest number of total interactions. This indicates these industries are using AI solutions for both front of house and high-volume transactional exchanges.

This is also a testament to the security credentials of AI Hub as these sectors are known for having some of the strictest security rules when it comes to AI and the processing of data due to the sensitivity of the personal and financial information they handle.

COMPLEXITY

Complexity is high

By analyzing the ratio of prompt tokens, completion tokens, and embedded tokens generated by the AI model tells us that it is handling complex interactions that require detailed processing. This implies that brands are using AI for more complex tasks than answering FAQs and triggering one-off actions.

Businesses that were the first to adopt AI Hub are now pushing ahead and creating end-to-end customer engagement journeys using GenAI, for example creating purchase flows where AI is used to re-engage with consumers over chat channels to bring them back into the flow.

Prompt tokens

These are the pieces of text users input into a language model to get a response. Think of them as the words or characters that you type to ask a question or give a command.

Completion tokens

These are the pieces of text the language model generates in response to a prompt. It's the answer or output you get back from the model.

Embedded tokens


These are the numerical representations of words or characters used by the model to understand and process text. Instead of working with raw text, the model converts words into numbers that it can manipulate mathematically.

RICH MEDIA

Rich media interactions peak during sale season

In the retail and eCommerce sectors, interactions that included rich media peaked in November ahead of Black Friday and the sale season as businesses used AI to reach customers with marketing messages on channels like WhatsApp and RCS that support image carousels and video.


hd Great choice, Jane!
Here are a few ideas on how to make your space attractive and functional at the same time.



Scandinavian Boho
Wooden armchair

[Buy this chair](#)

[View details](#)



Evening to relax
The softest touch of materials

[Buy this chair](#)

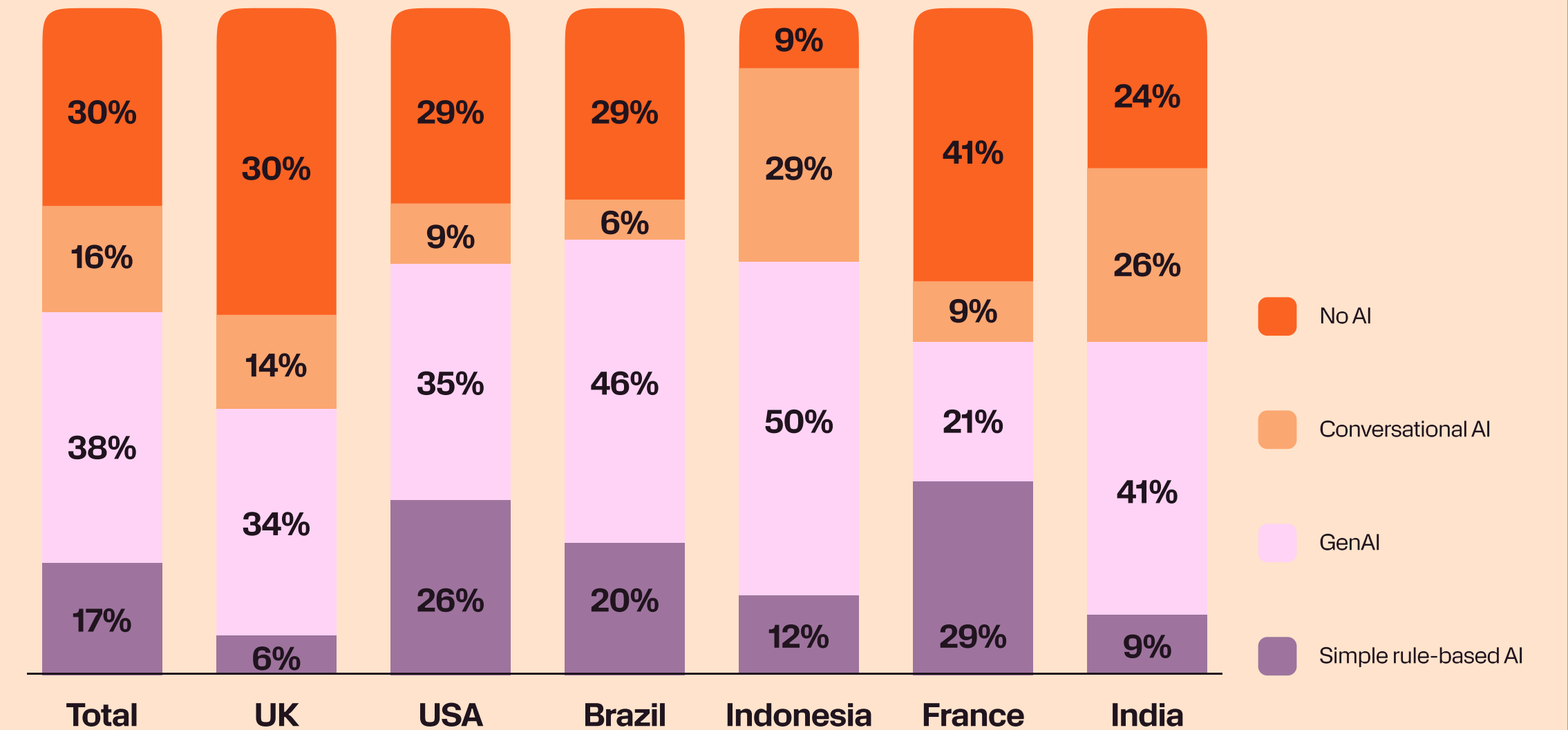
[View details](#)

AI ADOPTION

The rate of AI adoption has a regional bias

AI adoption is evolving at a different pace across regions:

- APAC and Europe are leading the charge with businesses showing a strong appetite for integrating AI-driven solutions and a high level of trust from consumers.
- LATAM is also seeing fast adoption, helped by less stringent regulations and a general enthusiasm for innovation in the market.
- MENA growth is steady with some of the most sophisticated use cases.
- NAM are progressing more cautiously, with regulatory frameworks taking longer to refine, slowing down the deployment process.

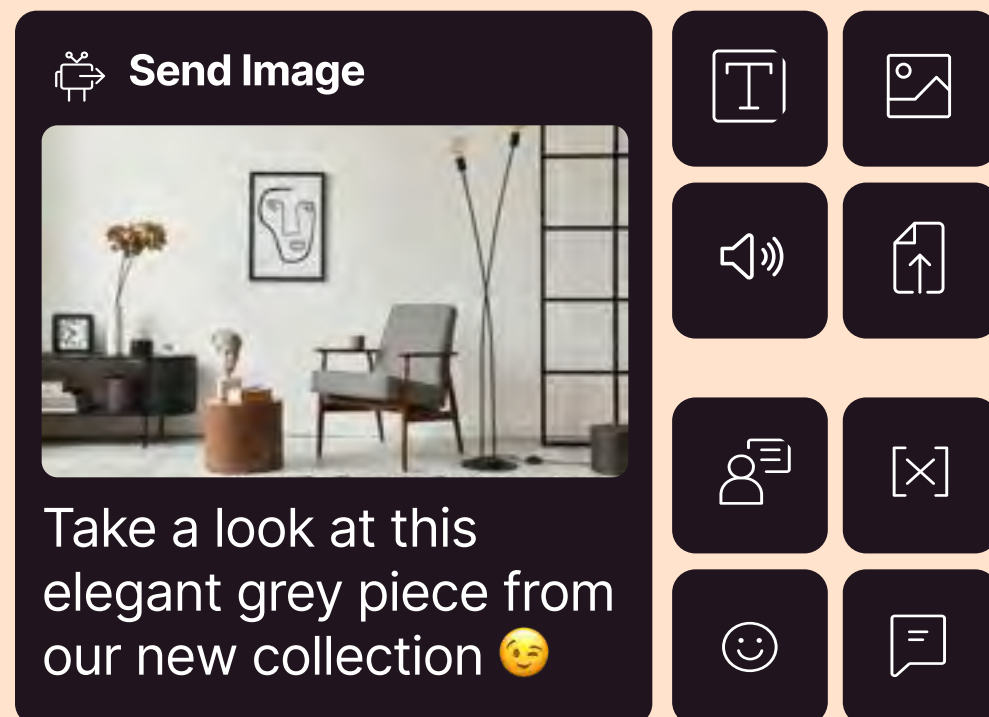


Source: Conversational CX Maturity Benchmark Report

How our customers are using AI

To build smart and reliable chatbots

Creating conversational experiences using chatbots and virtual agents that work together across multiple use cases and that are trained and constrained on the specific client's datasets to increase the accuracy and relevance of outputs.



Assisting human call center agents

Helping agents to be more productive and responsive by using AI to provide real-time insights, summaries of previous calls with each customer, and suggested replies that are appropriate for the specific scenario.



Fraud detection and prevention

AI is being used as a first line of defense to both monitor transactions and to trigger preventative workflows when potentially fraudulent activity is detected.

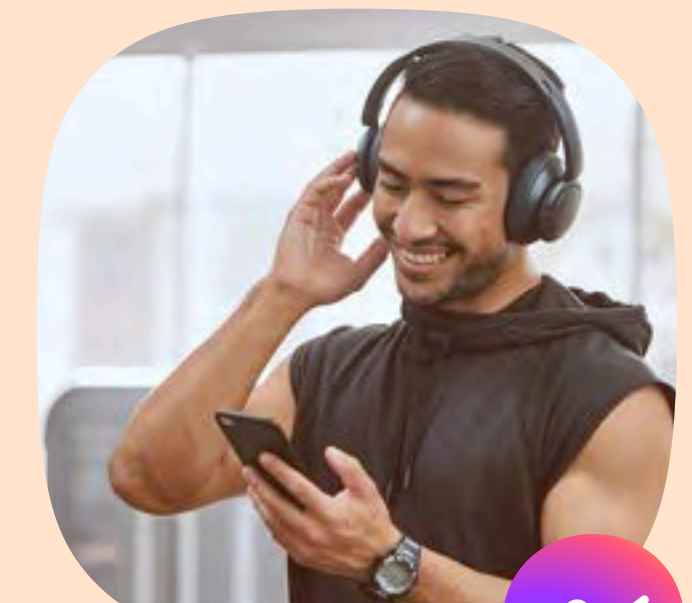


Global Bank

Alert! There is a suspicious activity on your bank account. Was that you?

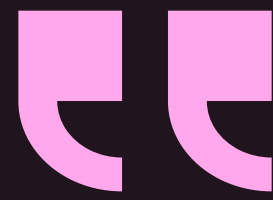
Marketing campaigns

AI is being used to both trigger and create specific campaigns across social media and messaging channels to benefit from opportunities that it has identified that give the business a tactical advantage over competitors.



Messenger

Hi Mark, your favourite supplements are back! Ready to restock?



By leveraging AI, we can provide more personalized and efficient support to our passengers. We're heavily invested in AI and are currently working with Infobip on a voice bot for voicemail and outbound messaging. The reason we're moving towards this is also to keep up with the market trend. And with the voice bot enhancement, we will also build more brand loyalty and customer integrity that translates to loyalty and customer satisfaction.



Maurice Robin
Head of Preflight, AirAsia



READ THE CUSTOMER STORY

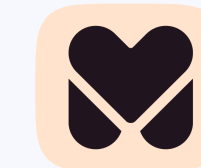
Bringing high quality leads to a landing page with an AI chatbot on RCS

7.7%

increase of customer base as a result of brand ambassadors word of mouth

10%

click through rates as a result of chatbot interaction, delivering high value leads to dedicated web site



READ THE CUSTOMER STORY

Megi Health Platform Optimizing patient care with an interactive chatbot built using Infobip Answers

86%

CAT score

65%

reduction in data collection time



READ THE CUSTOMER STORY

Podravka Empowering users to make healthy choices with an engaging AI-assistant

18%

conversion rate to engaged user

343K

messages exchanged in the first 90 days



READ THE CUSTOMER STORY

LAQO Insurance elevates support with Infobip's Gen-AI and Azure OpenAI partnership

30%

of queries are handled by the AI digital assistant

90%

of queries are handled within 3-5 exchanged messages



Retail and eCommerce

Telecoms

Finance

Healthcare

Travel & hospitality

Industry snapshot



Conversational retail

Conversational retail is growing fast. Brands are using chatbots and voice assistants to make shopping faster, easier, and more personalized. Customers can even complete an entire end-to-end transaction without leaving the chat window on their phone.

Carrefour 

LEARN MORE



How Carrefour is transforming the shopping experience with conversational retail

Carrefour is leveraging conversational retail to transform the way we shop. Dive into the new era of customer service and personalized interactions.

WhatsApp Payments taking off in Brazil

With Brazil being one of the countries where Meta is trialing WhatsApp Payments, we are seeing huge interest from our customers in the region. We already have two customers live, and several more who are well advanced in their deployments, including one of the most recognizable fast-food brands in the world. Watch this space.



LEARN MORE



Vai de Bus Revolutionizing public transportation ticketing with conversational commerce via Payments on WhatsApp

Discover how Infobip partnered with Vai de Bus to create a seamless PIX payment experience on WhatsApp, revolutionizing public transportation ticketing in Brazil.

98% of passengers opt-in to payment method

85% conversion rate for Payment on WhatsApp purchases

17% growth in recurring purchases

Sale seasons going online and global

In our analysis of 2024's sale season messaging interactions, we saw two major trends gain momentum.

- Firstly, many brands with both physical and online presence are focusing more on online sales. This makes their supply chain more efficient and avoids overcrowding and chaos in store. And it seems that shoppers are more than happy to bag a bargain from the comfort of their homes.
- We are seeing both an Eastward and Westward migration of retail trends. Concepts like Black Friday and Cyber Monday that started in the United States are gaining popularity in APAC and other Eastern markets with local retailers putting a local spin on the event. At the same time, huge retail brands from the East like Temu are grabbing market share in Western countries, bringing with them retail practices like app-purchase coupons and gamification that are common in the East.

eMAG eCommerce success with an omnichannel approach

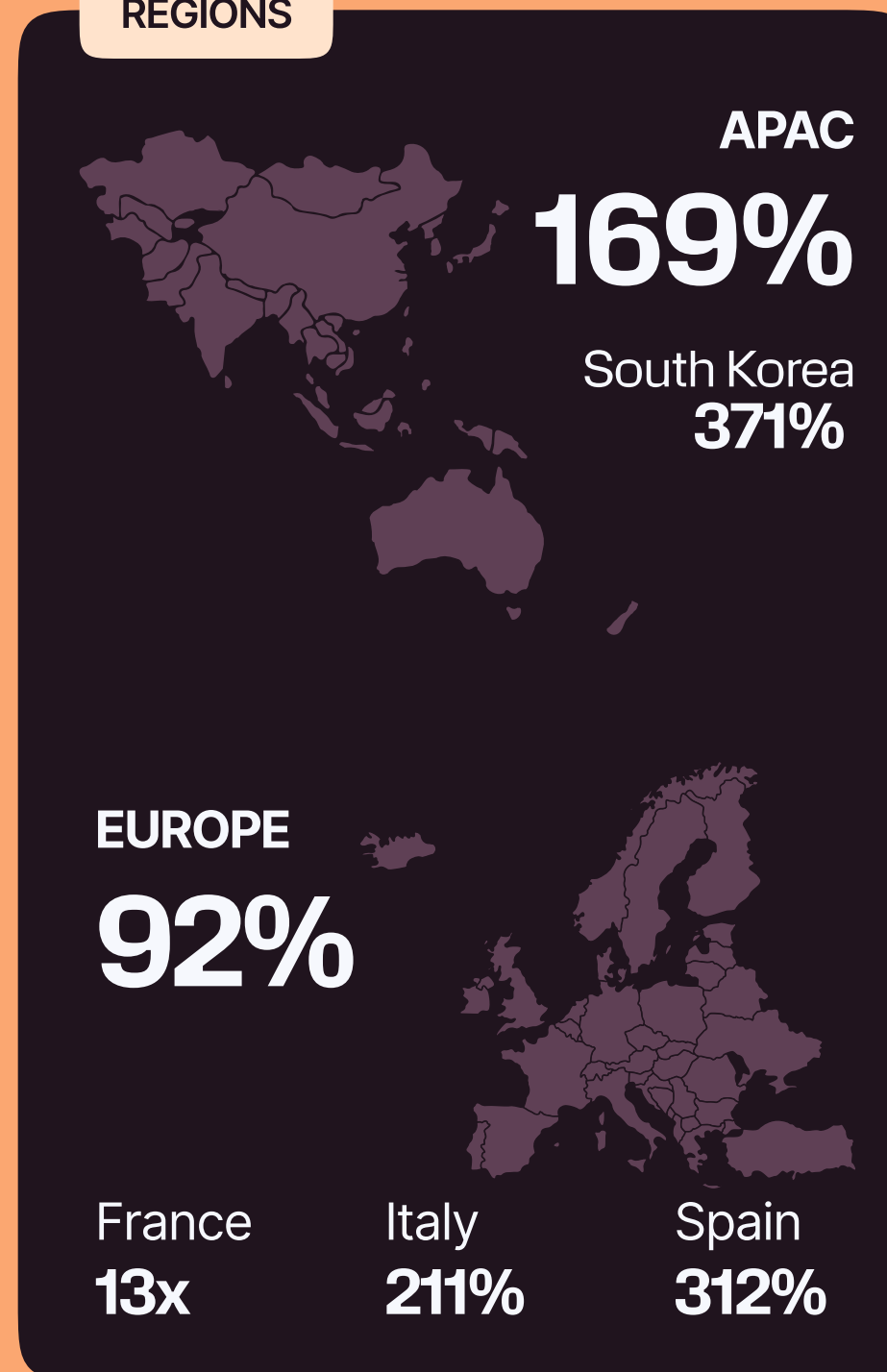
LEARN MORE 

Learn how eMAG maintains its status as Romania's most popular eCommerce platform by providing the products that people want to buy and a customer experience that keeps them coming back.






DATA HIGHLIGHTS

33% increase globally

REGIONS



TOP CHANNELS BY VOLUME

 SMS	38%
 Email	35%
 Mobile app Messaging	15%
 WhatsApp	11%
 MMS	2%

Conversational banking gains acceptance

If you want to check your bank account balance or pay a bill, what could be simpler than simply asking a chatbot on your phone to do it for you.

For customers used to extensive login processes and security questions on the web, it almost seems too good to be true. That slight mistrust has held back the expansion of conversational banking for generations above Gen Z – with younger people far more comfortable banking on their phones.

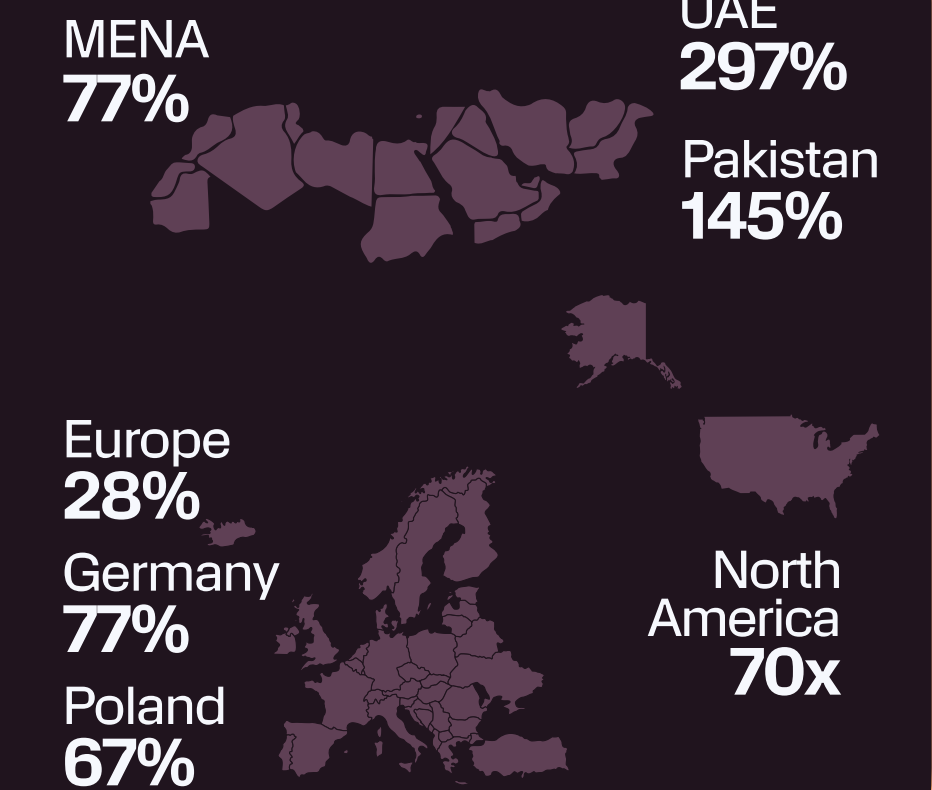


Conversational banking will continue to evolve and become more common in financial services, satisfying customers who prefer to communicate in their natural language. We believe it will be one of the key drivers for changing the banking landscape over the next five years.



Chudi Ibemere
Head of E-Business, Zenith Bank

REGIONS



TOP CHANNELS BY VOLUME

SMS	71%
Email	15%
WhatsApp	10%
Viber	3%
USSD	2%

klubi

LEARN MORE

Klubi Transforming the credit experience in Brazil with conversational AI

Klubi is a leading fintech company in Brazil that provides credit facilities in a simple, secure, and digital manner with a mission to transform the consortium market and the way people access credit.

SECURITY BANK

LEARN MORE

Security Bank How data and hyper-personalization can transform banking experiences

We had a chat with Nishy De Silva, CTO for shared services technology at Security Bank, to find out how a financial institution can digitally transform their business to offer better personalized experiences and keep up with customer expectations.

Neobanks and mobile finance apps democratizing the finance industry

Neobanks and mobile finance apps have continued to grow their customer bases exponentially and have gained further acceptance in the industry as viable and dependable options – both for people unable to reach physical branches and those that prefer to do their banking in the safe and familiar surroundings of home.

By operating entirely online, they allow customers to open accounts, make transactions, and access customer service all through a mobile app or website.

These institutions can more easily benefit from AI to enhance their services and are leading the industry in exploring more advanced use cases.



LEARN MORE 

Blink How AI-powered neobanks are changing the game for banking

Learn how Blink, an AI-powered neobank is transforming banking and setting a new standard for customer satisfaction and convenience.



LEARN MORE 

Branch Using SMS to achieve the highest possible delivery rates for business-critical messages

Learn how we helped Branch provide more customers with access to their financial products by streamlining the registration process.

AI and channel adoption

We are seeing banks and financial institutions making significant progress in adopting chat apps for their customer communication and leveraging AI to improve customer experience and improve the efficiency of their workflows.

In the AI Hub section, we talk about how it is the Finance and Insurance sectors that are rolling out the most sophisticated use cases and generating the highest volume of transactions.

We are also seeing a trend for banks to adopt the digital messaging channels that are popular in their region so that customers can communicate on the channels that they feel most comfortable with.



LEARN MORE 

Metrobank Delivering a customer centric banking experience

Metrobank is a Philippines corporate and retail bank that is at the forefront of a global movement towards making banking more customer-centric.

Telcos becoming tech enablers

Telcos are no longer just connectivity providers – they are evolving into CPaaS and SaaS enablers, offering messaging APIs, authentication, security solutions, and advanced monetization models. We have been hearing the phrase ‘from telco to techco’ more and more, and it rings true.



As technology evolves, the infrastructure element of telcos is no longer the most important part of the solution we provide for our customers. e& is a technology company, and as we adopt more emerging technologies, we are set to deliver data-driven services to a wide range of industries.



Miguel Angel Villalonga
Chief Operations Officer, e&

Network APIs

We are seeing Telcos starting to leverage one of their most potent assets – Network APIs. These can support an array of revenue generating use cases from authentication to number checks and location verification.

One of the most interesting areas of expansion for network APIs is to bundle with RCS to enable silent user verification or SIM swap checks using RCS as an additional security layer.



Telcos have always focused on providing services to consumers, but now there’s a huge opportunity to expose more network capabilities to developers. This opens up new ways for telcos to generate revenue by monetizing network features like QoS on demand, and developers can tap into those capabilities to build more innovative applications.



Shkumbin Hamiti
VP of Nokia’s Network Monetization Platform



LEARN MORE

Telekom Deutschland Elevating customer engagement with RCS Business Messaging

Discover how Infobip empowered Telekom Deutschland cross-sell their Spotify Premium offering to customers via RCS, Moments and Conversations.

2x better performance than previous SMS-based campaign

Rich messaging adoption

The shift towards rich, interactive messaging is accelerating – with RCS now available on iOS, and enterprises investing in verified, branded customer interactions.

This trend gives telcos a generational opportunity to diversify their offerings and open up extensive new revenue generating opportunities.

As a telco-native channel, by supporting RCS telcos can benefit their own messaging and sell to their enterprise clients.



We believe RCS is set to replace SMS as the universal standard for mobile communication, offering businesses a richer, more immersive way to engage with customers. From enhanced personalization to AI-driven chatbots, RCS is reshaping the customer service landscape.



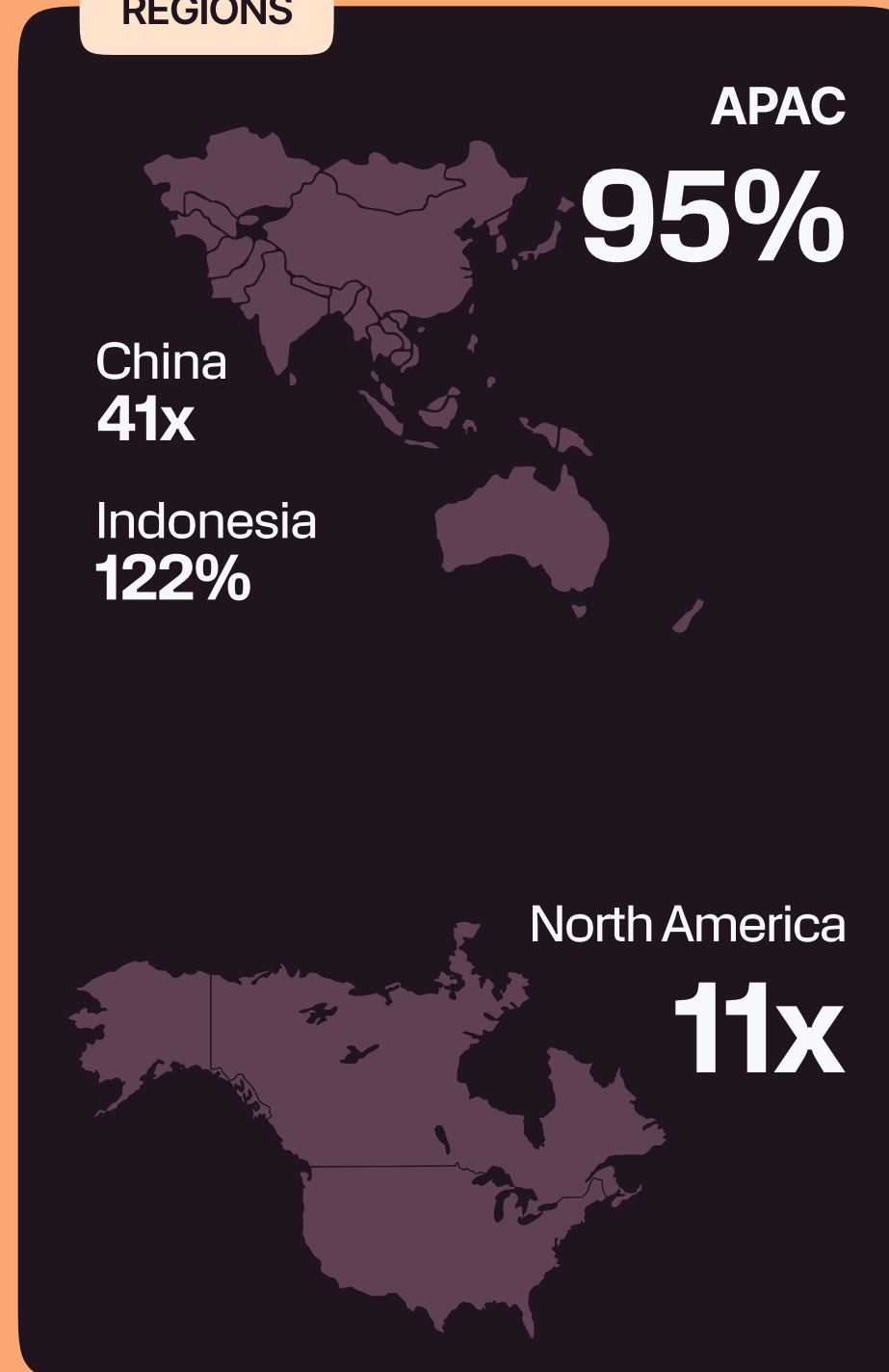
Petja Heimbach
VP of Communication Services at Deutsche Telekom (DT)

DATA HIGHLIGHTS

24% increase globally



REGIONS



TOP CHANNELS BY VOLUME

SMS	72%
WhatsApp	25%
Email	2%
RCS	1%
Viber	0.1%



READ THE CUSTOMER STORY

Virgin Mobile (now Virgin Media O2) Increased engagement and phone upgrades through rich, interactive RCS messages

93%
delivery rate

60%
seen rate

TELCO

Preventative health campaigns

Promotion of healthy lifestyles and the prevention of illness is a fundamental principle of effective public health strategies.

We are seeing chatbots increasingly being used in preventative health to educate and enhance patient engagement and access to care.



Our objective was to reinforce Coolinarika's position as a relevant partner in the journey towards a healthier lifestyle. We aimed to demonstrate our understanding of our users' needs, not only in the context of healthy eating but also in how emerging technologies are reshaping user expectations and user experience.



Ksenija Latković Kozarac
Digital communications director at Podravka

- **Education:** Chatbots can provide information about preventive health measures, such as the importance of vaccinations, regular screenings, and healthy lifestyle choices.
- **Appointment management:** Chatbots can help patients schedule appointments for check-ups, immunizations, and screenings. They can also send reminders to ensure patients don't miss their appointments.
- **Risk assessments:** By asking patients a series of questions, chatbots can assess their risk of certain conditions and recommend appropriate preventive measures. This can include lifestyle changes or scheduling specific screenings.
- **Monitoring and follow-up:** After a preventive service, chatbots can follow up with patients to monitor their health and ensure they are adhering to recommended guidelines. This helps in maintaining long-term health and preventing complications.

DATA HIGHLIGHTS

20% increase globally

REGIONS

MENA






64%

India
51%

EUROPE

30%

TOP CHANNELS BY VOLUME

	SMS	38%
	Email	35%
	Mobile app Messaging	15%
	WhatsApp	11%
	MMS	2%

Hospitality provides ideal use cases for AI

We are seeing the travel and hospitality industry leading the way in rolling out chatbots and agentic AI that really helps to make the travel experience easier and more convenient. Use cases include:

Booking assistance

Helping guests make room reservations, check availability, and provide information about rates and promotions.

Room and concierge service

Facilitating requests for room service, housekeeping, transportation arrangements, restaurant reservations, and other guest services.

Answering common questions

Providing details about hotel amenities, policies, local attractions, dining options, and other relevant information.

Check-in and check-out procedures

Assisting guests with online check-in, providing digital room keys, and facilitating the check-out process.

Rich messaging becoming a key differentiator for airlines

Anyone who travels regularly will know that good and accurate communication is one of the reasons that they choose one airline over another. From having a choice of options for receiving tickets, to hyper accurate service updates, and even a handy message to remind you of your gate number when its time to board.

For example, we have worked with our long-standing customer AirAsia to transition from basic text SMS and email notifications to more sophisticated rich media messages, including hyperlinked SMS alerts that connect to chatbots and interactive HTML emails.

These enable a two-way dialogue between the airline and customers from the first moment when a discounted flight offer lands in their inbox to when they are at the departure gate ready to leave on the trip of a lifetime.



LEARN MORE 

AirAsia Soaring high in the digital age with timely customer communications

Discover how AirAsia increased their NPS score and are transforming their customer experience with Infobip.



Regional snapshot

North America

Europe

LATAM

APAC

India

MENA

Africa



TRENDS

North America

RCS adoption takes off

RCS volumes have grown exponentially in North America over the past two years with a 14x increase in 2024 alone.

We are seeing carriers in the region taking a “Drink your own champagne” approach and starting to run RCS campaigns to their own subscribers. With no dominant **OTT messaging app in North America**, the channel has the potential to be transformational in the market.

Omnichannel trends

We are also seeing further strong growth in channels that support conversational customer experiences, including **WhatsApp (258%)** and **Mobile App Messaging (247%)**. Particularly strong growth for Voice and Video indicates that there is still a significant appetite for person-to-person interactions, with brands incorporating these channels into their omnichannel strategies, albeit with more convenient and efficient entry points. We predict even stronger growth for these channels as Meta releases [WhatsApp Business Calling](#) to more markets later this year.

Network APIs realizing potential




Although still in the early stages of adoption, network APIs are starting to be used to support an array of revenue generating use cases for telcos by exposing network capabilities to developers to build innovative applications for everything from authentication to number checks and location verification. Infobip is closely involved with this process in North America, acting as a partner platform for carriers rolling out use cases.

Changing shopping trends affecting messaging




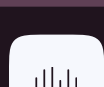
Our analysis of interactions before, during, and after the Black Friday and Cyber Monday sale season show a shift from one-way blast promotions to more sophisticated conversational interactions between brands and consumers over a more protracted period.

We saw a significant increase in **SMS, WhatsApp, Email** and **RCS** messages but interestingly, the data showed more notable increases in interactions on Saturday 30th November, and Sunday 1st December, revealing that businesses are now looking to keep the conversation with customers going beyond Black Friday and Cyber Monday alone.

BIGGEST COUNTRIES BY VOLUME/GROWTH

 United States	Majority of volume
 Canada	34%
 Puerto Rico	77%

BIGGEST CHANNEL GROWTH

 WhatsApp 258%	United States 340% Puerto Rico 218%
 Mobile app Messaging	247%
 RCS 14x	United States 10x Canada 34x
 Voice & Video 144%	United States 5x Canada 349%

BIGGEST INDUSTRIES BY VOLUME/GROWTH

Retail & eCommerce 16,8%	Puerto Rico 131%
Telecoms 11%	United States 12x
Finance & Fintech 70%	United States 70% Canada 147%

TRENDS

Europe

Rich messaging channels take off

The major trend that we are seeing in Europe is the increased adoption of rich messaging channels like WhatsApp and RCS in Western Europe and Viber in Eastern markets like Croatia and Ukraine. Retail & eCommerce has been the industry pushing the highest volumes as conversational commerce and support use cases are rolled out.

Italy, France, Spain and the United Kingdom have all seen significant uplifts in both messaging app traffic and Voice and Video, indicating that more brands are expanding their stable of channels and looking to achieve a balanced mix for both transactional and promotional use cases.

Evolving regulations to combat SMS fraud

There have been important developments in Europe aimed at combating SMS fraud like phishing, smishing and the artificial inflation of traffic, which has significantly impacted both telcos and consumers in recent years.




While effective fraud prevention technologies are available, their implementation is constrained by heavy privacy regulations affecting tools such as firewalls and AI-driven message scanning.

Infobip is actively collaborating with telcos and regulatory bodies to refine these regulations and ensure enhanced security and privacy protection for all stakeholders (both end-users, and telcos).

BIGGEST COUNTRIES BY VOLUME/GROWTH

 Switzerland	4x
 Italy	67%
 Spain	70%

BIGGEST CHANNEL GROWTH

 WhatsApp 250%	Switzerland 12x France 12x Spain 200%
 RCS 167%	UK 65% Italy 19x France 176%
 Voice & Video 50%	UK 22% Sweden 6x

BIGGEST INDUSTRIES BY VOLUME/GROWTH

Retail & eCommerce 92%	France 13x
Transport & Logistics 30%	Spain 53%
Finance & Fintech 70%	Germany 77% Poland 67%

TRENDS

LATAM

LATAM is a vast market with a diversity of countries, cultures, and economic development.

From a messaging perspective, Brazil, México, and Argentina were the most active countries.

Argentina: A new president and sustained economic recovery have led to renewed optimism and increase in messaging traffic across all verticals, with the biggest increases being in Technology and Software (117%) and Transportation & Logistics (69%).

Brazil: Although there has been growth in traffic across all industries, the impressive overall growth is primarily down to the Media and Entertainment (14x) and Telecoms (76%) industries.

As one of the regions where WhatsApp Payments is supported, we have also seen a significant increase in adoption and interest from Infobip customers in the region.



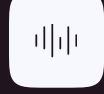
RCS adoption in LATAM

With high levels of carrier support for RCS in many LATAM countries, there has been a surge in RCS traffic, particularly after September 2024 when Apple started supporting it with the release of iOS 18.

BIGGEST COUNTRIES BY VOLUME/GROWTH

 Brazil	47%
 Argentina	20%
 Mexico	51%

BIGGEST CHANNEL GROWTH

 WhatsApp 47%	Mexico 107%	Argentina 111%	Peru 72%
 RCS 295%	Brazil 371%	Mexico 53%	Peru 32x (Smaller volumes)
 Voice & Video	UK 22%	Sweden 6x	

BIGGEST INDUSTRIES BY VOLUME/GROWTH

Finance & Fintech 19%	Mexico 127%	Brazil 22%
Media & Entertainment 6x	Brazil 14x	
Telecoms 14%	SMS 14%	

TRENDS

APAC

APAC is a vast market with a high diversity of countries, cultures, and economic development. With a 51% increase in messages sent via our platform in 2024, the region leads the world in terms of conversational messaging growth. Here we look at some of the trends driving these extraordinary increases.

RCS adoption in APAC

We are seeing significant RCS adoption in several countries, with the growth in volumes most evident in the Philippines (98%) with India and Singapore also showing strong increases. Demand for RCS is primarily coming from brands that want to leverage the rich media capabilities of the channel for their promotional traffic to work alongside SMS. There is no sign of RCS replacing SMS in any markets, rather being used to complement it to improve the overall customer experience.

Our regional experts predict significant growth in 2025 in the region as network glitches are ironed out and more brands adopt RCS.

Localized campaigns and content drive better results




Localization is key in APAC, where customers consistently respond better to culturally relevant and language-specific messaging.

In the Philippines, 85% of consumers preferred messages in their native language, and personalized messaging saw an 18% higher click-through rate during Black Friday promotions.



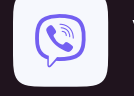

For example, a global electronics brand localized their Black Friday SMS campaigns in the Tagalog language and offered free shipping on selected items. This approach led to a 30% increase in sales compared to similar non-localized campaigns.

We are also seeing Western sales promotions like Black Friday and Cyber Monday gain traction in APAC and other Eastern markets, but with local retailers putting a local spin on the event to improve success.

BIGGEST COUNTRIES BY VOLUME/GROWTH

	Indonesia	59%
	Philippines	33%
	China	29%

BIGGEST CHANNEL GROWTH

	Email	147%
	WhatsApp 100%	Indonesia 111%
	Viber 41%	Philippines 44%
	RCS 102%	Philippines 98%

TRENDS

APAC

Compliance regulations maturing and adapting

We have previously reported on the problem that phishing scams are causing across the region. Singapore is one country that is tackling this head on with new legislation.

The Shared Responsibility Framework (SRF) came into effect on 16 December 2024. It ensures that losses from phishing scams are shared between victims, financial institutions, and telcos if these entities fail to meet specified responsibilities.

This has led to a number of changes that impact business messaging in the country:

- Banks have ceased including clickable links in emails and SMS messages sent to retail customers.
- The regulatory body Infocomm Media Development Authority (IMDA) has mandated that non-registered SMS sender IDs be labeled as “Likely-SCAM” to alert customers and mitigate fraudulent activities.
- The government is also reviewing its use of SMS and clickable links to prevent scams.

BIGGEST INDUSTRIES BY VOLUME/GROWTH

Retail & eCommerce | 169%

Philippines | 16%
South Korea | 371%

Telecoms | 95%

China | 42x
Indonesia | 121%

Transportation & Logistics | 77%

Thailand | 38%
Taiwan | 51%
China | 61%

TRENDS

India

Local brands benefiting from Meta test market status

With 500 million+ WhatsApp users, India is a market where Meta loves to trial its new features and products. Local brands have been taking advantage by being early adopters of WhatsApp Payments, WhatsApp Flows, and WhatsApp Business Calling.

WhatsApp Payments: We have seen significant interest from customers in India looking to adopt WhatsApp Payments. An early adopter that we have worked with has been Tata AIA. The insurance provider uses the solution to enable consumers to make payment for renewal of Tata AIA products on the WhatsApp platform.

WhatsApp Flows: This innovative feature enables businesses to create structured, interactive customer journeys that guide users through various touchpoints using WhatsApp. Apollo 24/7 is a leading healthcare platform in India that was an early adopter of the feature to help make booking diagnostic tests convenient and quick. Patients can use WhatsApp to browse and select tests at times that suit them.

WhatsApp Business Calling: WhatsApp Business Calling API is a new beta feature from Meta that enables organizations using the WhatsApp Business Platform for their customer messaging to add voice calling to the user experience, enabling people to call the business whenever they need to, just like they would with friends and family. With India being one of the key countries where the beta is supported, we are working with a number of brands to implement the technology.

Updated regulations on clickable links




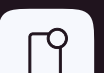
There have been updates regarding clickable links in SMS messages in India.

Under the new regulations, any clickable links in SMS messages, such as URLs, short links, or CTAs (Call-to-Action links), must now be whitelisted on the DLT (Distributed Ledger Technology) platform.

If a message contains a link that has not been whitelisted, it will fail the DLT scrubbing process and will not be delivered to the recipient.

*

BIGGEST CHANNEL GROWTH

 WhatsApp	27%
 RCS	8x
 Voice & Video	43%
 Mobile app messaging	23x

BIGGEST INDUSTRIES BY VOLUME/GROWTH

Wholesale communication services	63%
Transport & Logistics	164%
Healthcare & Fitness	50%

TRENDS

MENA

New data center in KSA supports digital transformation

With evolving privacy and data protection laws in the region there is now a requirement for the data of local subscribers to be stored and processed within specific geographic boundaries.

To help our customers to meet these requirements, we opened our first data center in KSA during 2024. The data center in Riyadh enables us to support the communication and digital transformation requirements of regional businesses by hosting and processing data within the country.

Increased CPaaS adoption by regional telcos

In Jordan, Pakistan, U.A.E, Qatar, and KSA we are seeing telcos (which in many cases are under government ownership) partnering with vendors like us to expand their offering from traditional telco channels, towards a wider

CPaaS offering that includes OTTs, email, and digital channels.




Through partnerships they also gain access to international A2P SMS deliverability, which enables them to serve an increasingly globally mobile customer base.

Strong WhatsApp growth in Pakistan despite network issues




Even though Pakistan saw some of the most significant growth in WhatsApp messages in 2024, the popularity of the app as a B2C channel is under threat due to slow internet speeds in the country prompting WhatsApp to move its Content Delivery Network (CDN) abroad, causing some service disruptions for local users.

Despite the relocation, the Pakistan Telecommunication Authority (PTA) has reported improvements in internet services across the country. Fixed-line internet services have been upgraded by two tiers, although the country still ranks only 139th in the world for fixed-line internet speed.

BIGGEST COUNTRIES BY VOLUME/GROWTH

 UAE	91%
 Saudi Arabia	20%
 Pakistan	60%

BIGGEST CHANNEL GROWTH

 WhatsApp 63%	Saudi Arabia 43%	Turkey 28%	Egypt 69%
 RCS 70%	Saudi Arabia 5x	UAE 38%	
 Social media	35%		

TRENDS

MENA

Voice, video, and social media all see strong growth

Internet speed is no problem in the UAE which tops the world rankings for the fastest average download speed of 453.87 Mbps and upload speed of 32.69 Mbps. This may explain the popularity of VoIP, video and social media messaging in the country.

Similarly Saudi Arabia has no problems with mobile internet speed and has seen a 5x increase in Voice and Video messaging.

OpenAPI and CAMARA imitative gaining momentum

As 5G rollout continues in the region, telcos are actively looking to monetize this network with many working on developing APIs in accordance with the GSMA's Open Gateway initiative, which is a framework of common network

APIs designed to provide universal access to operator networks for developers.

We are helping multiple carriers in the region with their go-to-market strategies based on our global experience.

MENA region maintains status as growth engine for fintech

With regards to the industries driving messaging volumes, it is Finance & Fintech that continue to impress with 3x growth in the UAE and 145% in Pakistan.

This mirrors the double-digit annual growth forecast for the Islamic banking industry, which is known for fast adoption of financial technology. The industry is projected to reach \$6.7 trillion in assets by 2027, driven partly by this appetite for digital innovation, which includes AI adoption and advanced messaging use cases.

BIGGEST INDUSTRIES BY VOLUME/GROWTH

Finance & Fintech 19%	Pakistan 145% UAE 297%
Travel & Hospitality 6x	Turkey 24x
Healthcare & Fitness	64%

TRENDS

Africa

RCS availability and challenges

RCS is currently only supported in South Africa and Nigeria where carriers are starting to see the potential and have begun driving adoption. One limiting factor is that RCS's reliance on mobile data will hamper adoption in regions where prepaid data plans dominate.

Demand for customer behavioral insights

There's a growing demand for solutions that enable customer behavioral management and insights. Solutions like People CDP and Moments are gaining traction, particularly in the BFSI sector. Some of our BFSI customers are enriching their customer data strategies, moving beyond just credit bureau information to create more comprehensive profiles.

AI adoption trends

AI is gaining momentum in key markets across Africa, though its use cases are primarily focused on customer acquisition

and service enhancement. These efforts aim to boost productivity and improve resource utilization. Service-based industries are adopting AI at a faster pace compared to growth-oriented sectors.

Conversational channel limitations

Conversational experience, especially in banking, is currently focused on servicing and non-transactional interactions. The need for regulatory alignment across several markets has meant that the trend has been slow to pick up momentum, although we are seeing this change as the industry begins to recognize the benefits.





Traditional channels remain relevant

SMS remains key in the African region. However, we are seeing increasing demand for USSD and other more cost-effective options. There is a worrying trend for MNO's to increase revenue by raising prices to international levels where they categorize brands as international organizations.

BIGGEST COUNTRIES BY VOLUME/GROWTH

 Tanzania	55%
 Zambia	41%

BIGGEST CHANNEL GROWTH

 Email	7%
 RCS 4x	South Africa and Nigeria are the only markets where RCS is supported
 Other chat apps	7x
 WhatsApp 17%	Tanzania 104% Ghana 130% Nigeria 23% Morocco 47%

BIGGEST INDUSTRIES BY VOLUME/GROWTH

Transport & Logistics 19%	Zambia 134% Ghana 26%
Production & Manufacturing	5x
Energy, Utilities & Waste	104%

LOOKING FORWARD

2025 and beyond

As we have seen, 2024 was a dynamic and disruptive year in the world of business messaging, but already in 2025, we have been tracking new trends and monitoring technical advances that we predict will have a positive impact on two-way business messaging in the future.

Here is a snapshot of what we can expect to see this year and beyond.

Conversational messaging – The evolution of the revolution

As we have seen, there has been a 6x increase in brands incorporating RCS into their omnichannel messaging strategies to leverage its suitability for two-way conversational interactions. We see this trend gaining momentum and predict combinations of RCS paired with SMS, Voice, Email, and messaging apps like WhatsApp that already have a mature set of business features to become the norm.

Businesses in regions with limited carrier support for RCS will be lobbying for accelerated adoption and this will have a knock-on effect on volumes across the globe during 2025.

2025 will also see an increase in the use of AI with RCS.

Unlike SMS, chatbots delivered over RCS can include interactive features like structured conversation flows, images and carousels, GIFs, suggested replies and actions, and the option to transfer to a human when required.

Integrations with platforms like Google's Vertex AI can provide these chatbots with the power to tap into real-time analytics and data mining operations that will enable verified users to access detailed information just by sending an RCS message.



Vertex AI



Google AI

More brands achieving CX maturity

Businesses that are lower on the scale of CX maturity now have a blueprint for the changes that they need to make to rapidly evolve.

Clean, structured data remains crucial to effective customer interactions. To achieve the levels of personalization that they aspire to and to truly benefit from AI, these brands must prioritize the strategic use of first-party data, with a focus on precision and ensuring security and privacy standards.

The final piece of the CX puzzle is the infrastructure and technology necessary to support cohesive and secure conversational experiences for customers across channels and use cases. Integrating a CDP and CRM to collect and unify data, and then syncing it with a journey builder to manage all the customer touchpoints, both human and AI, is the proven recipe for achieving CX maturity.

And what is next for brands that are already CX mature? Having mastered the fundamentals of conversational CX, the next step is to make customer journeys even richer and more interactive. Conversations that can effortlessly incorporate text, voice, video and multi-media are key to connecting with new generations used to signaling their feelings by sharing a gif or a meme.



As the complexity of conversational CX increases, the importance of solid technology partnerships becomes even more important.

As a technology provider we thrive on working with our customers to co-create conversational solutions that fit their unique circumstances and requirements.

Across all industries and regions, we are proud to be trusted with delivering the messaging technology that helps our customers reach the levels of CX maturity that they aspire to.

CONVERSATIONAL CX MATURITY REPORT



The day of reckoning for AI projects

Many businesses have invested in AI projects but a lot of them have not yet seen a return on their outlay. This is due to a combination of factors – firstly they have taken a scatter-gun approach and have been inserting AI into a variety of workflows and customer touchpoints without enough thought and analysis going into where it would add real value.

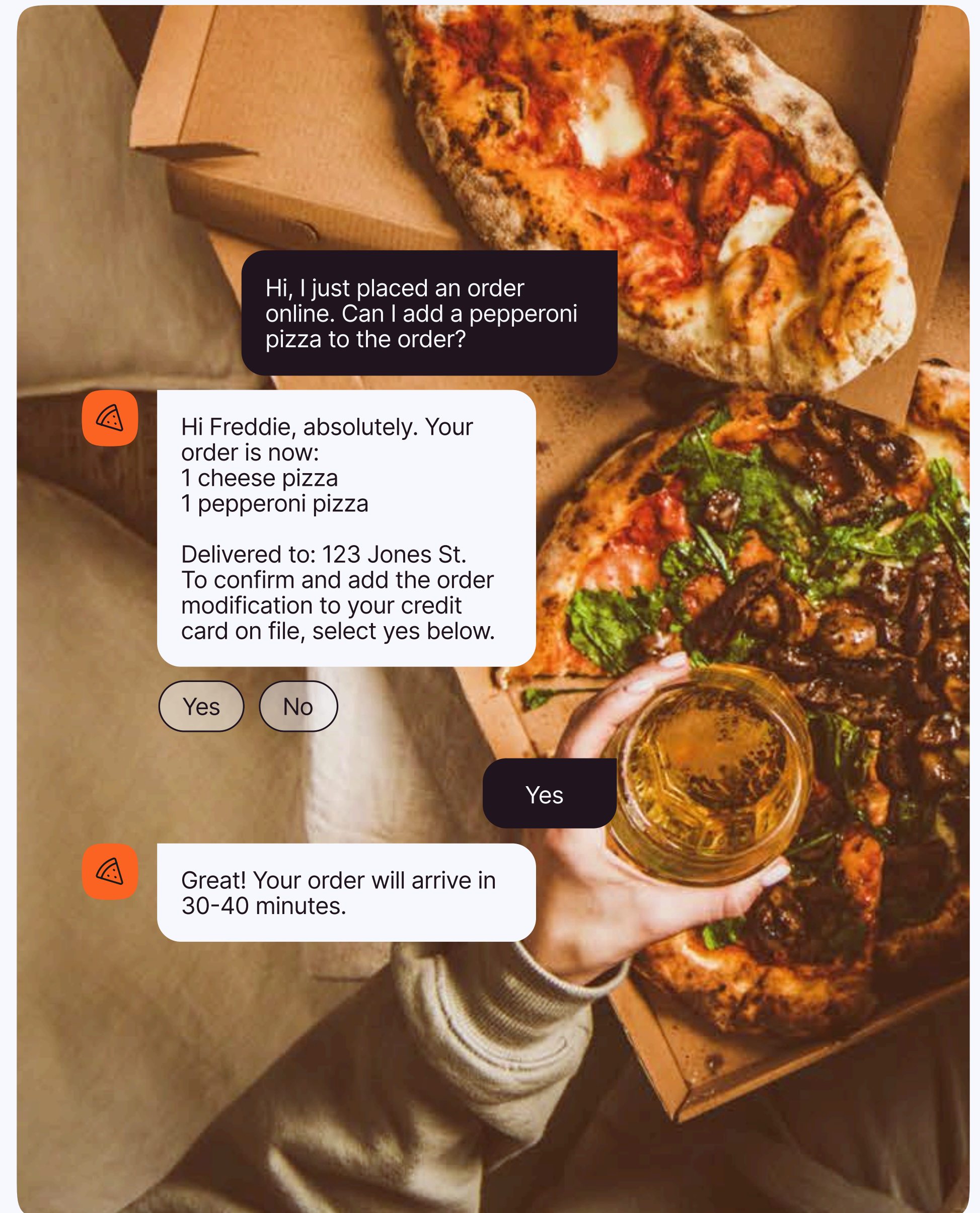
Even brands that have run successful pilots have stalled when it comes to scaling them to enterprise levels. The complexity of incorporating AI infrastructure into existing systems, the levels of cross departmental collaboration required, and the challenges of securing the data used in enterprise level machine learning has caused these projects to become bogged down.

The successful AI projects that we have seen have all followed a similar pathway. A single use case is identified that balances simplicity with tangible benefits to the business. Once the concept has been proven it is put into production and assimilated into the organization. The successful template can then be applied to other more complex use cases.

As the honeymoon phase of AI experimentation ends business leaders will increasingly want to see tangible ROI and a solid business case for future AI investments. In 2025 we will see businesses concentrate on outcomes and practical applications for AI across their entire organizations.

Luckily the industry is now in a position to satisfy these evolving requirements with the general availability of agentic AI that can act autonomously to achieve goals without requiring human guidance. By understanding the goal of the user and their context, the AI can adapt to solve complex, multi-step problems.

The use cases where agentic AI can deliver solid ROI are almost limitless. Imagine AI-powered agents that can not only answer complex queries, but also manage transactions, and interact conversationally to recommend solutions and products based on vast amounts of proprietary and first party data.



The Infobip Advantage

[CONTACT US](#)

Global Reach and Local Presence

- ✓ 9,700+ Global connections
- ✓ Connect with over 7bn people and things
- ✓ Strong enterprise client base
- ✓ 75+ offices on 6 continents

Our local presence enables us to react faster and have everyday interactions with our customers, providing solutions in line with their needs, local requirements and based on proven global best practices.

Scalable, Fast and Flexible Solutions

- ✓ Best-in-class delivery rates
- ✓ High speed and reliability
- ✓ Low latency
- ✓ In-house developed platform

Our solutions are created to adapt to the constantly changing market and communication trends at speeds and levels of precision and personalization that only an in-house solution can offer.

Remarkable Customer Experience

- ✓ Technical expertise
- ✓ Solutions and CX consultancy
- ✓ Customer success management
- ✓ 24/7 support and network monitoring

We will help you to get up and running in no time, whether it's assisting with integrations, messaging best practices or solutions consultancy

Own Infrastructure

- ✓ Locally available services
- ✓ Compliance to local regulations
- ✓ 40+ data centers worldwide

Our worldwide infrastructure easily scales horizontally, leveraging the hybrid cloud model to never run out of resources. Our built-in global compliance engine is constantly updated with the latest in-country regulations and operator requirements.



RCS Business Messaging Established Leader 2024
AIT Prevention Established Leader 2024
CPaaS Established Leader 2024



Gartner® Magic Quadrant™
for CPaaS 2024
Infobip is named a Leader



Infobip named to Fast Company's
Annual List of the World's
Most Innovative Companies of 2024



Metrigy CPaaS MetriRank
Infobip named as a top
CPaaS provider 2023, 2024



IDC MarketScape
CPaaS Leader 2021, 2023, 2025



Omdia Universe
CPaaS Leader 2022, 2023



One communication platform.
Billions of conversations.