



SMS Marketing Benchmarks (2025):

What **35+ Million Conversations** Reveal About
When—and Why—People Text Back



Text messaging has become one of the fastest-growing channels for businesses trying to reach prospects, students, and clients. But despite its ubiquity, one basic question still hasn't been answered clearly: when do people actually respond?

We analyzed more than **35 million SMS interactions** among Meera.ai customers between Jan. 1 and Dec. 31, 2025. The dataset covers three industries—education, financial services, and insurance. While financial services accounted for most of the sample (83%), we broke out each industry separately to avoid skewed comparisons.

The findings offer a data-backed look at how people engage with text outreach—and how timing, cadence, and urgency vary depending on the industry.

Insight 1: The First Message Does the Heavy Lifting

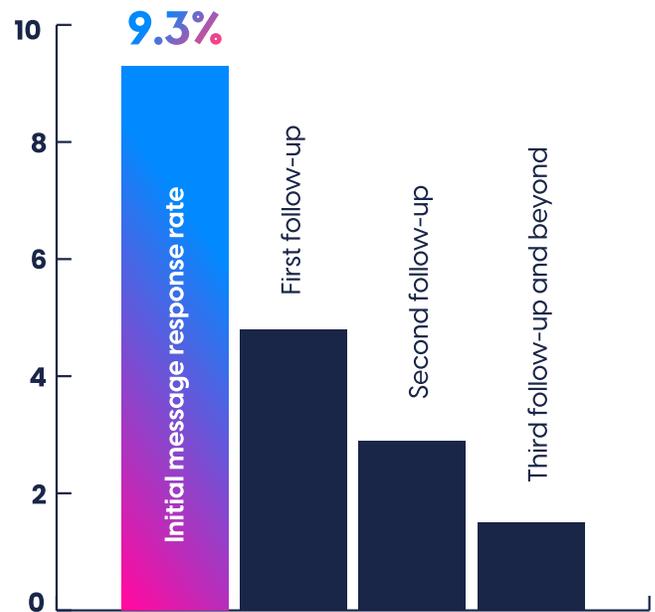
Across all industries, the very first message earned the highest response rate by a wide margin:

Initial Message
9.3%
response rate

First follow-up
4.8%
response rate

Second follow-up
2.9%
response rate

Third follow-up
1.5%
response rate



That said, if a lead doesn't respond right away, persistence still matters. On average, it took two additional messages before a reply finally came through.

Meera's Takeaway

Optimize your opening message relentlessly. Follow-ups can help, but they'll never outperform the first impression.

Insight 2: Average Time-to-Reply Varies Sharply by Industry

The data shows just how different reply speeds look across industries:

Industry	Avg. Time-to-Reply
Insurance	3.2 days
Financial Services	5.9 days
Education	6.4 days
Real estate	0.8 days



Insurance (3.2 days):

Speed is especially critical in this industry. Prospects are shopping actively, and if you wait too long, they've already picked a competitor.



Education (6.4 days):

Prospects take the longest to reply. A follow-up the next day can feel too soon. Test allowing space between early messages to avoid overwhelming students who are still in the research phase.



Financial Services (5.9 days):

Slightly slower on average, but still requires prompt action. Engagement often clusters around deadlines (e.g., securing financing before month-end), making a balanced cadence—fast opener, then spaced nudges—most effective.

Avg reply time overall: **5.8 days** | Avg outbound attempts before reply: **1.83**

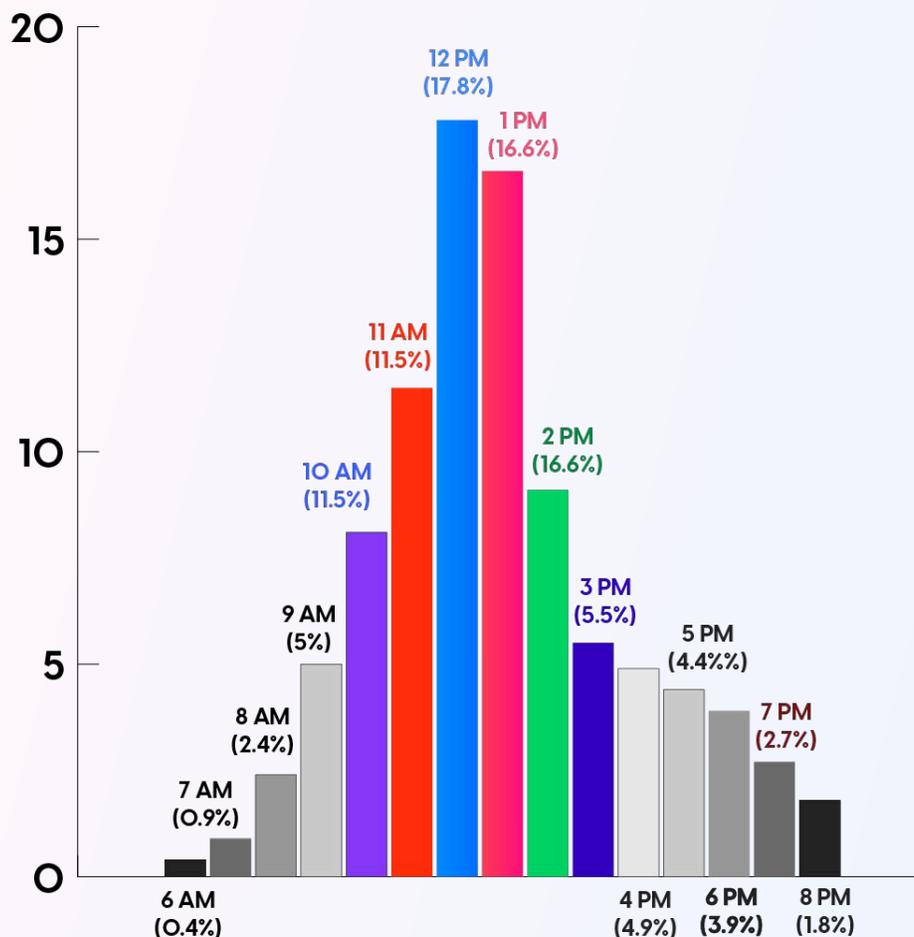
Meera's Takeaway

A "universal" follow-up schedule doesn't work. In insurance, three days of silence might mean the lead is gone; in education, it may simply mean the lead is still considering options.

Insight 3: Midday Is Prime Time

Analysis of reply timestamps showed a clear concentration of responses during midday hours.

- ✔ **Across industries:** The highest volume of replies occurred around 12:00 PM.
- ✔ **Financial services:** In addition to the midday peak, there was a **secondary spike between 3:00–4:00 PM**, suggesting that leads in this category often re-engage later in the workday.
- ✔ **Education and insurance:** Both followed the general midday pattern, without a consistent secondary peak.



Meera's Takeaway

Midday is the most reliable time to send messages, with late afternoon emerging as a valuable secondary window in financial services. Early morning sends, which are common in many outreach cadences, show lower reply rates. But every industry and customer type is different – be sure to test your message timing.

Summary of Takeaways



Put your best effort into the first message. It sets the tone and captures the majority of replies.



Expect two nudges before a response. Beyond that, returns diminish sharply.



Adapt cadence to your industry. Education requires more patience; insurance demands speed.



Think midday. Timing matters—and lunch breaks are prime real estate.

Closing Thought

The goal of this research isn't to prescribe a single "right" way to text leads. Instead, it's to highlight the patterns that emerge when you zoom out and look at millions of conversations. By understanding when people reply—and why—it becomes easier to design outreach that respects their timing while improving your own results.



Methodology

Dataset: 35 million SMS interactions

Timeframe: Jan 1, 2025– Dec 31, 2025

Industries: Education, Financial Services, Insurance

Sample: 83% Financial Services; results broken out by industry for comparability