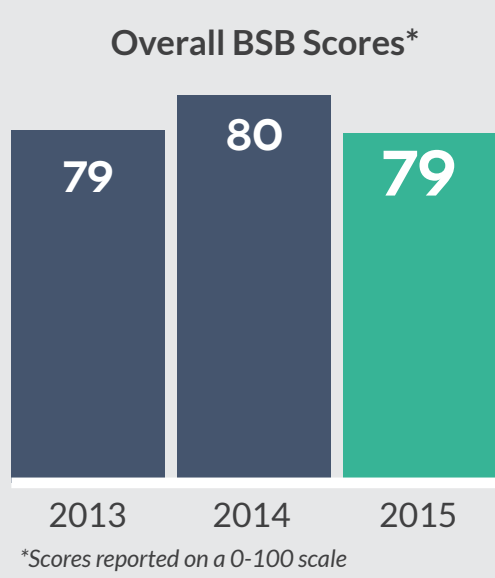
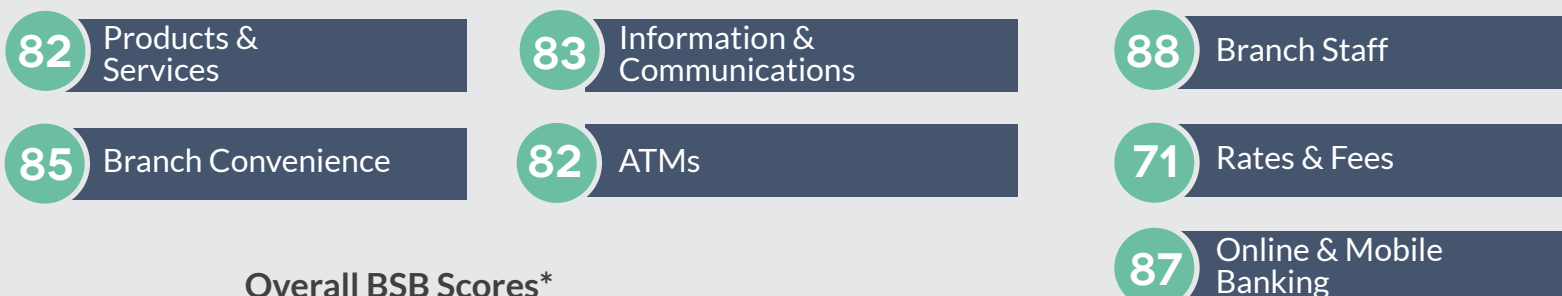


BANKING INDUSTRY

TRENDS IN CUSTOMER EXPERIENCE

BANK SATISFACTION DOWN 1 POINT IN 2015

The **Bank Satisfaction Barometer (BSB)**, while down one point since last year, has reflected a high level of stability over the past three years. The following are drivers of bank satisfaction:

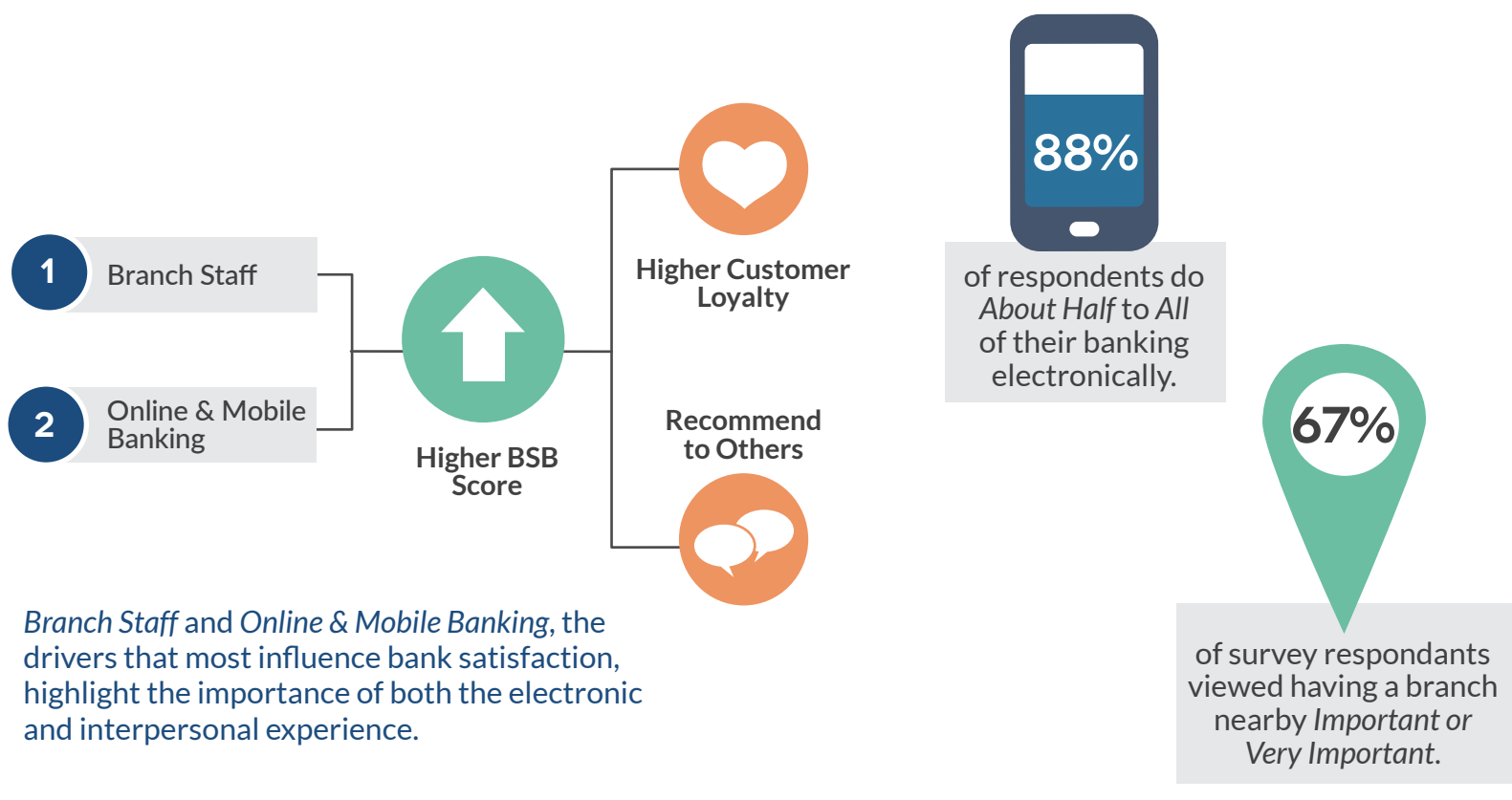


Why the decrease?
High impact driver score dips:

1. Branch Staff - 2pt.
2. Products & Services - 2pt.
3. Rates & Fees - 2pt.

BANKS MUST SEAMLESSLY INTEGRATE BANKING CHANNELS

The BSB 2015 research shows that while use of online and mobile channels continues to increase, banking customers still desire a convenient branch location and the ability to speak to a live person when needed.



COMMUNITY ENGAGEMENT LINKED TO INCREASED SATISFACTION

Customers still view their bank as a community-based organization and the branch affords the bank an important community presence.



OPPORTUNITIES FOR THE INDUSTRY

What can banks do to increase customer satisfaction and loyalty?

Consider a Key Threat: Digital Wallets
23% of respondents have used digital wallets

Define a clear strategy to integrate new mobile payment technologies into customers' daily lives.

Improve Perception
71 is the lowest score for Rates & Fees since the study's inception

Any effort to provide better clarity on the value-added service banks can offer should improve consumer perception of Rates & Fees.

Gain the Competitive Edge
Banks that integrate electronic and interpersonal channels into a seamless experience will have a competitive advantage.