How can banks meet customers’ demand for integrated propositions, tailored offerings and personalized services? It helps to know what brings your consumers together, and what sets them apart. Here’s what we learned about consumers in your region.

We surveyed 5,000 financial services customers from North America and found Traditionalists to be the largest group. Majority of respondents are from the Gen X age group.

## WHAT DO NORTH AMERICA CONSUMERS PRIORITIZE IN BANKING?

### Persona breakdown

<table>
<thead>
<tr>
<th>Persona</th>
<th>North America</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pioneers</td>
<td>17%</td>
<td>23%</td>
</tr>
<tr>
<td>Pragmatists</td>
<td>27%</td>
<td>23%</td>
</tr>
<tr>
<td>Skeptics</td>
<td>19%</td>
<td>33%</td>
</tr>
<tr>
<td>Traditionalists</td>
<td>37%</td>
<td>21%</td>
</tr>
</tbody>
</table>

### Age group

<table>
<thead>
<tr>
<th>Age group</th>
<th>North America</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gen Z</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Gen Y</td>
<td>6%</td>
<td>27%</td>
</tr>
<tr>
<td>Gen X</td>
<td>29%</td>
<td>22%</td>
</tr>
</tbody>
</table>

### Gen Z

<table>
<thead>
<tr>
<th>Age group</th>
<th>5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baby Boomers</td>
<td>21%</td>
</tr>
</tbody>
</table>

## ACT NOW

**What can you do to create more personalization options?**

- **North America Total**
  - 83% 83%

## ACT NOW

**How can you manage personal financial management service?**

- **North America Total**
  - 76% 59%

## ACT NOW

**What can you do to create more two-way communication with customers?**

- **North America Total**
  - 59% 59%

## ACT NOW

**How can you manage data security concerns?**

- **North America Total**
  - 59% 38%

## ABOUT THE RESEARCH

We surveyed 5,000 financial services customers from North America and found Traditionalists to be the largest group. Majority of respondents are from the Gen X age group.

### Key findings

1. They are interested in integrated propositions from financial and non-financial vendors around a core need.

   - **North America Total**
     - 50% 44%

2. Customers show strong interest in personalized services, such as alerts when close to bank overdraft.

   - **North America Total**
     - Interested in alerts when close to bank overdraft
     - 57% 57%

3. Customers are prepared to share data in exchange for better advice and deals.

   - **North America Total**
     - Willing to share data to receive more competitive/lower prices
     - 71% 76%

   - **North America Total**
     - Willing to share data to receive personalized offers based on current location
     - 66% 66%

4. Customers value in-branch and face-to-face interaction and want banks to integrate digital and physical channels.

   - **North America Total**
     - Have a positive experience when I visit my bank branch
     - 57% 57%

   - **North America Total**
     - Want to see banks blend physical and digital services
     - 59% 59%

5. Customer trust is high, but majority ranked data breach as one of the top reasons to switch providers.

   - **North America Total**
     - Trust banks less after their data breach
     - 77% 77%

   - **North America Total**
     - Number of data security concerns
     - 41% 38%

### About the research

We surveyed 5,000 consumers across 20 markets including Australia, Brazil, Canada, Chile, China (mainland), France, Hong Kong (SAR), Indonesia, Japan, Korea, Latin America, Norway, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States.

Respondents were consumers of banking and insurance, they were required to have a bank account and an insurance policy. Respondents covered multiple generations and income levels. The fieldwork for the survey was conducted during May and June, 2018.

Find out more about the global study www.accenture.com/FSConsumerStudy2019

ACT NOW

Focus on giving your customers a seamless, cost-effective, omni-channel experience. Physical channels can be developed into ‘experience hubs’, mixing digital transactions with face-to-face services.

ACT NOW

Take steps to bolster your data security—then communicate those security measures through all consumer touchpoints.

ACT NOW

Respondents from five continents answers, quantitative, consumer audience, channel experience.

Physical channels can be developed into “experience hubs”, mixing digital transactions with face-to-face services.

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