

2016 NORTH AMERICA CONSUMER DIGITAL BANKING SURVEY

Banking on Value

In this year's survey of over 4,000 consumers in the United States and Canada, banks are being challenged to deliver a customer experience that blurs the lines between physical and digital delivering value that is easy, relevant and seamless.

High performance. Delivered.

4 Key Findings



1 VALUE IS HOT

Consumers want deals and discounts and are willing to exchange data for convenience and relevance.

Deals & Discounts

45%

want their banks to locate discounts on purchases of interest

Added Convenience

41%

want a simplified home buying process

Relevant Recommendations

63%

want product/service recommendations and will share personal data to get it



2 SWITCHING IS ON THE RISE

Consumers expressed readiness to switch banks if they don't get the experience they expect. Banks need to up their service game to keep customers loyal.

Not an Obstacle

11%

North American consumers who switched banks

No Strings Attached

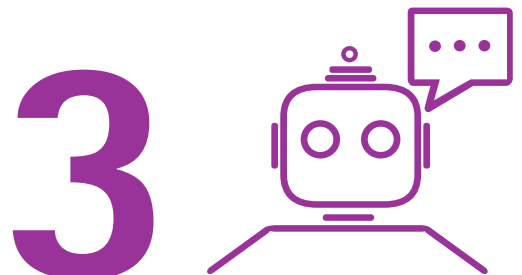
79%

view their banking relationship as transactional, not advice-based

Biggest Winners

14%

combined net gain of customers by virtual banks and payment providers



3 ROBO-ADVICE IS WELCOME

Consumer intrigue with use of automation and digital banking represent opportunities for banks.

Banking

46%

are willing to bank using robo-advice

Retirement

69%

want advice on planning for retirement

Investments

79%

want investment advice



4 BRANCH INTEREST IS UP

Consumers expressed renewed interest in the branch where they can connect with human advisors.

The Future

87%

anticipate using branches in the future

Millennials

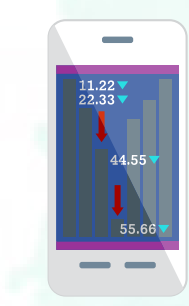
86%

18-34 age group anticipate using bank branches in the future

Convenience

61%

who use the branch prefer "full service branches"



ACCESS THE FULL REPORT AND SEE WHAT THESE INSIGHTS MEAN FOR YOUR BANK

Join the conversation
@BankingInsights
#NABankStudy

Learn more
www.accenture.com/consumerbankingsurvey