



HOW DOES CUSTOMER LOYALTY AFFECT FINANCIAL INSTITUTIONS?



And can a web+mobile loyalty platform help?

WILL CUSTOMERS STAY OR GO?



When 18,000 people were asked in a survey,

Are you CONFIDENT you will remain with your primary financial institution over the next six months?

only 51% said YES.



68%

of your customers defect because they **think you don't care about them.**



77%

would be more loyal if their FI **rewarded them for their business.**



69%

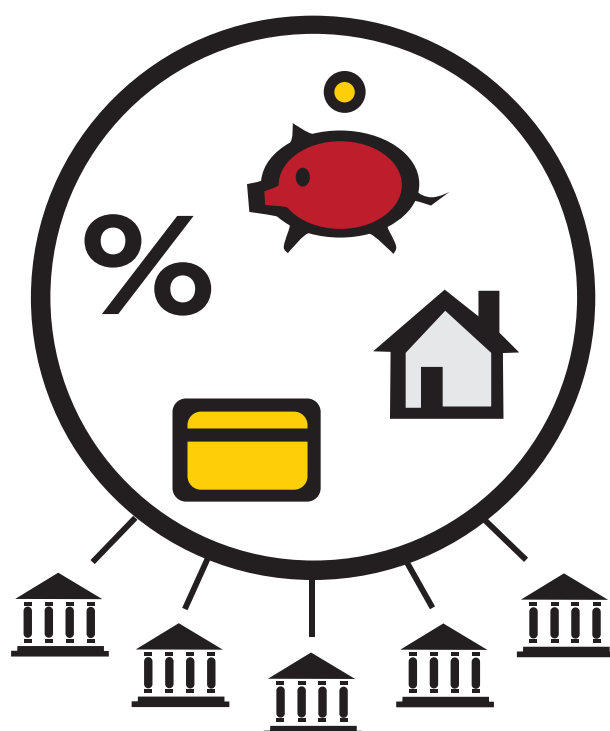
would switch to a financial institution that gave them **preferential treatment.**

CUSTOMERS ARE PURCHASING FROM MULTIPLE PROVIDERS

83% of consumers bought a new financial product last year.

50% of ALL products were bought from non-primary FIs.

14% Customers who were "loyal" to their FI bought 14% more from their FI than "non-loyal" customers.



HOW DOES A WEB+MOBILE LOYALTY PLATFORM HELP?



39%

Mobile banking users spend 39% less time in bank branches.



Reach mobile banking fans online & with smartphone alerts.



72%

of consumers respond to marketing messages within sight of a retailer.



Encourage loyalty program usage with point-of-sale discounts.



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FINANCIAL INSTITUTIONS find a card rewards program effective at driving card usage.



Increase wallet share and drive interchange revenue.

