

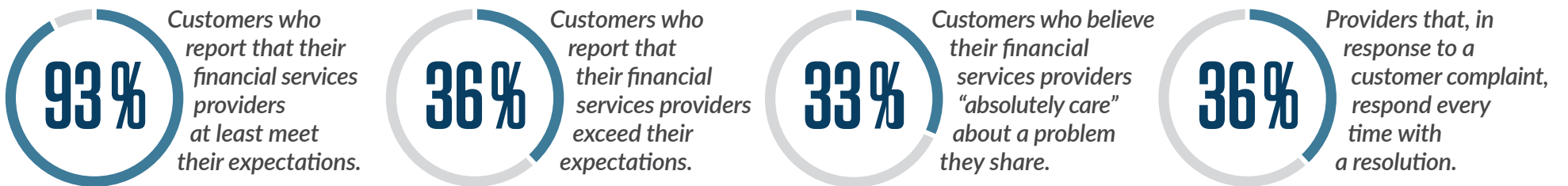


Getting to the Heart of Customer Experience

Insights from Protiviti's 2016 Consumer Banking Survey

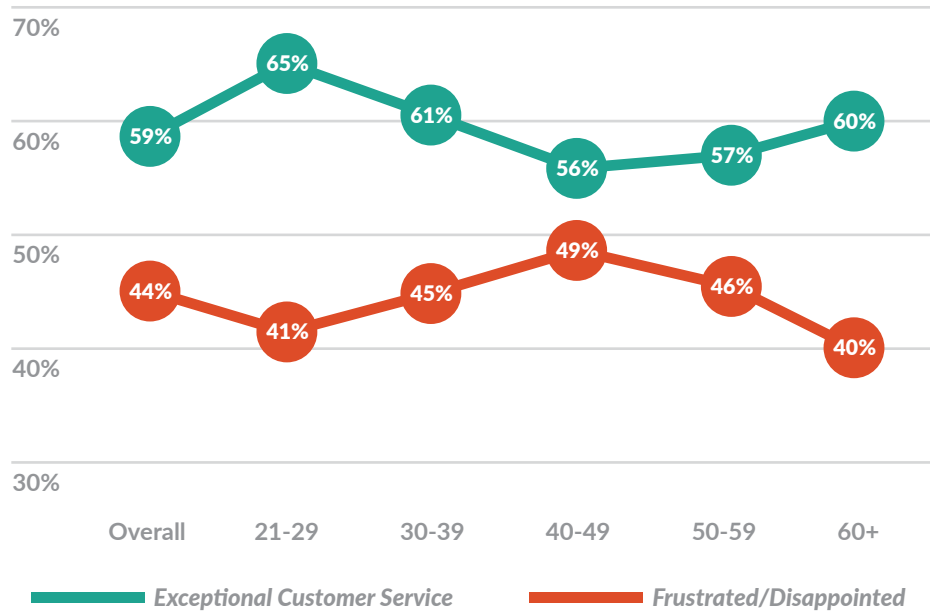
For board members and C-suite executives in consumer financial services, customer experience represents a critical priority. According to Protiviti's second annual Consumer Banking Survey, most financial services providers have been successful in at least meeting customer expectations. Yet a deeper look at the survey results shows that they have ample room for improvement in *exceeding* customer expectations, managing the customer experience and convincing consumers that they care about their complaints.

Customer expectations: Is the benchmark to meet or exceed them?



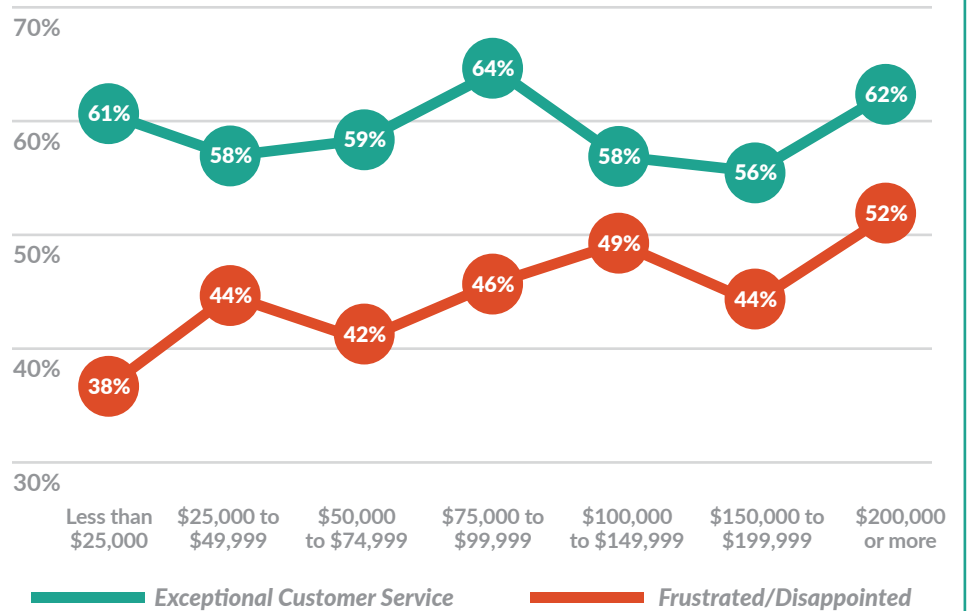
Consumers who have received exceptional customer service or have been frustrated/disappointed by a financial services company

By Generation



Key Takeaway: A majority of consumers have experienced exceptional customer service ... but many also have had a frustrating or disappointing experience.

By Income Bracket



Key Takeaway: In general, the higher a customer's income bracket, the greater the likelihood that the customer has been frustrated or disappointed by a financial services company.

How do consumers use banking apps and mobile websites?

- 77% check balances
- 53% make transfers
- 48% make bill payments
- 33% deposit checks



Ways in which consumers voice complaints

- I call customer service **63%**
- I go into my branch **40%**
- I email them **18%**
- I call the corporate office **6%**
- I use Twitter to send a message **1%**
- I don't do anything **5%**

