

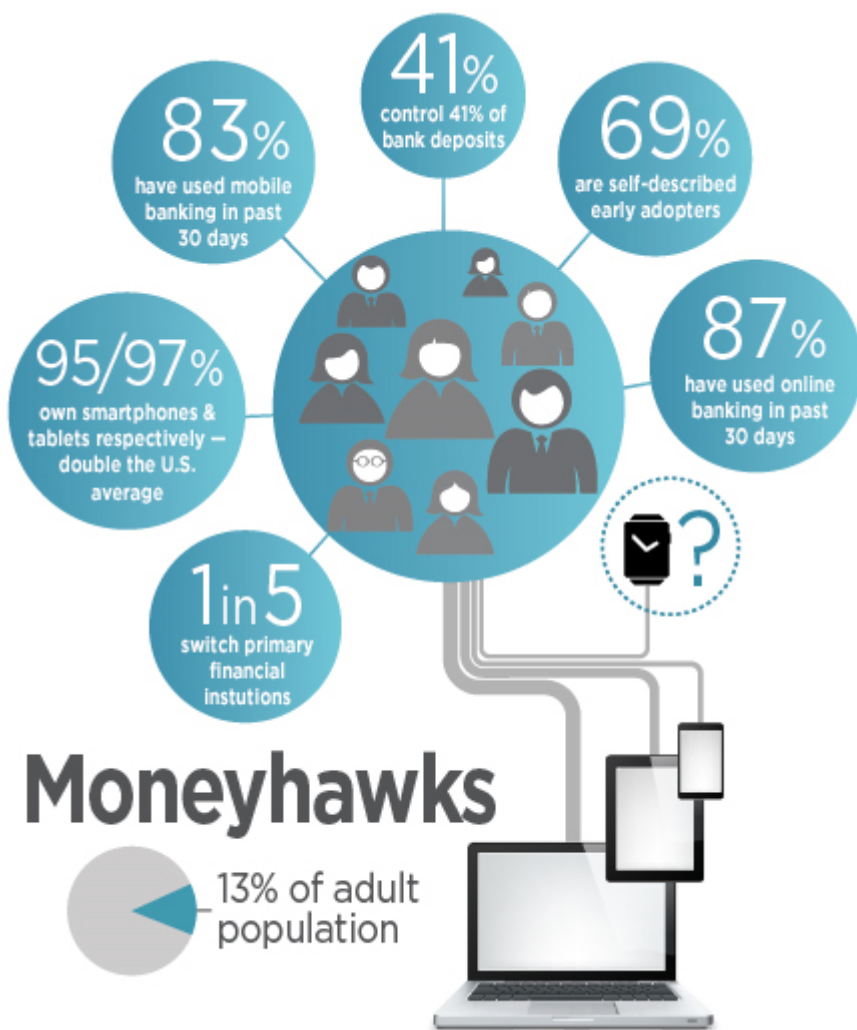
Will Apple Watch Banking Apps Pay Off?

April 23, 2015

We've yet to see if Apple Watch will be a hit with consumers. But Citi's roll out of one of the first banking apps for the recently unveiled device represents the potential for a victory in the ongoing battle for a coveted customer segment: young, affluent, and technologically sophisticated consumers. This small, highly profitable subset of the market we call "Moneyhawks".

We give Citi kudos for their strategy. Large tech milestones like the Apple Watch only come around every so often, and they can be a powerful catalyst for Moneyhawks to change banks. As more and more banks jump on the bandwagon, the earliest of adopters may not be ready to switch banks again.

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