

Think Digital or Risk Losing Clients

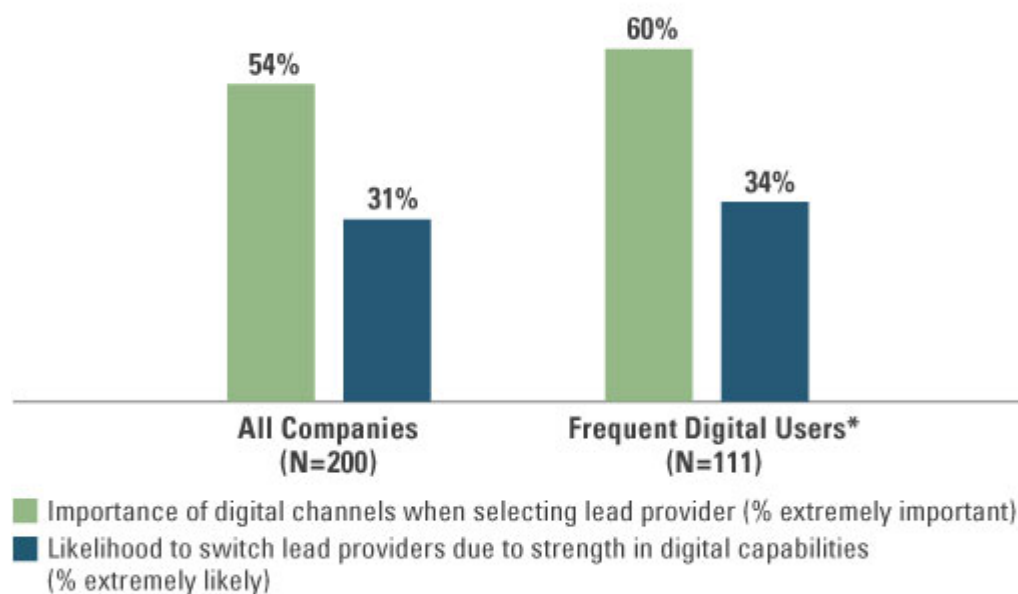
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Commercial banking customers, particularly **frequent digital users** (those using online and mobile services within the past seven days) identify digital banking features and functionality as “extremely important” in provider selection.

These users are at risk of switching banks if their current bank doesn't offer the digital features they are looking for.

Greenwich Associates continually “road tests” the platforms of leading banks and non-banks to identify “Best of Breed” and areas for future development.

Importance of Digital Channels and Likelihood to Switch Companies \$20-500 Million



*Frequent Digital Users are respondents using online and mobile banking services in the past 7 days.

Bottom Line

- Continue investments in online and mobile platforms
- Keep customer preferences top of mind as they continue to evolve
- Identify “high frequency” digital users and monitor their lead bank selection and switching criteria
- Expand relationship manager role with increased value-added activities to expand cross sell opportunities new client acquisition

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