

SMS ENGAGES YOUR MOST PROFITABLE CUSTOMERS

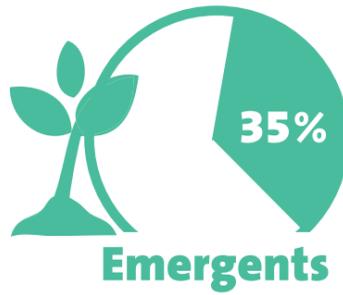
SMART, INTERACTIVE ENGAGEMENT can increase brand affinity with your most profitable, yet demanding customers. Javelin investigated 100+ demographic, behavioral, and attitudinal variables to define the customer segments that demonstrate how Americans will bank, pay, shop, save, and invest in the future.

Two profitable customer segments adopt digital tools



- Risk-takers
- Demanding
- Value technology
- High assets

MONEYHAWKS®, who are the most profitable customers, are also the most demanding. They account for **13% of the population**.

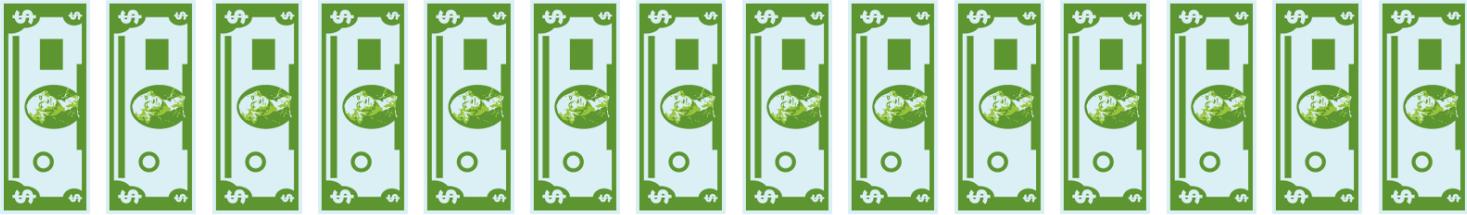


- Mobile-first
- Early adopter
- Fledgling finances
- Low assets with growth potential

EMERGENTS are a larger segment, with **35% of the population**, and they are generally mobile-first consumers. They are a bet on the future as they will be increasing their financial product ownership over the next 5-10 years.

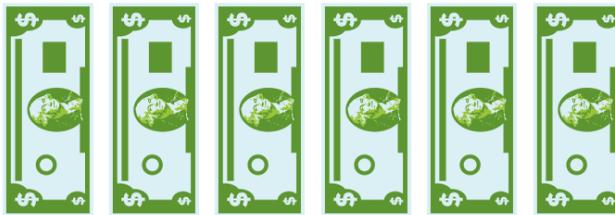
Moneyhawks® and Emergents are very profitable banking customers

Moneyhawks® have an average of **14.1 financial products** ...



... and have more than **2X the assets** and **1.5X the income** of the general population.

Emergents have an average of **6 financial products** ...

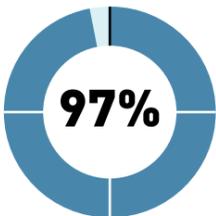


... but **58%** are **less than 35 years old** and have growth potential for more financial products.

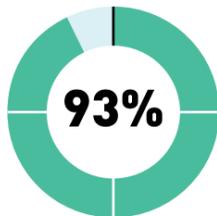
Cater to your mobile customer

These customer segments are **extremely tech-savvy**

Percentage who **own a smartphone**

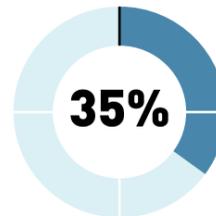


Moneyhawks®

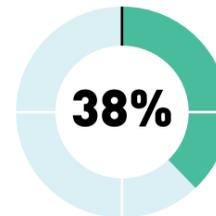


Emergents

Percentage who are **"mobile-first"** (access checking using mobile device)



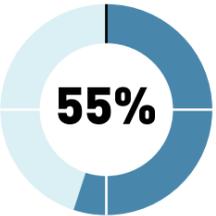
Moneyhawks®



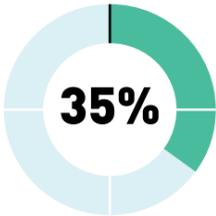
Emergents

Moneyhawks® and Emergents use SMS alerts

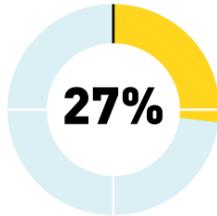
Receive SMS alerts for **bank account activity**



Moneyhawks®

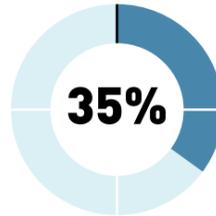


Emergents

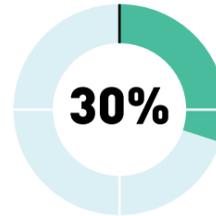


U.S. consumers

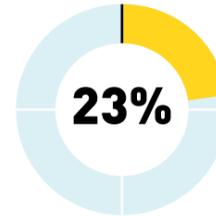
Prefer to receive **fraud alerts** through SMS



Moneyhawks®



Emergents



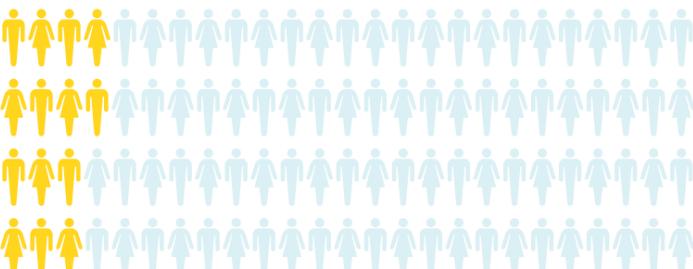
U.S. consumers

Poor customer service can deteriorate customer loyalty

One of the top reasons customers leave their bank is a **poor customer service experience**.

14%

Consumers who "might" leave their primary bank because of "unsatisfactory customer service"



24%

Consumers who already switched banks because of "unsatisfactory customer service"



Source: 2014-2015 Javelin survey data

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