UNDERSTANDING FINANCIAL CONSUMER **EXPECTATIONS IN THE DIGITAL AGE**



CG

CGI SURVEYED 1,400 CONSUMERS IN THE BANKING SECTOR WORLDWIDE



BENEFIT FROM ONLINE SERVICES



MANAGE ASSETS DIRECTLY



MONETIZE DATA



90%

of consumers prefer online banking services, regardless of their age, income, place of residence or type of bank



65%

of consumers require the management of money, liquidity, assets and bank statements in real time



80%

of consumers would authorize their bank to use their information to improve products and services



PAYING MORE FOR VALUE-ADD SERVICES



SECURITY



1 out of 4 consumers

would pay more for better identity and data protection



WEALTH MANAGEMENT



1 out of 3 consumers

would pay more for wealth management services



CUSTOMIZATION



1 out of 5 consumers

would pay more for more customized banking services

O CONSUMERS' VISION: THE FUTURE OF BANKING IS DIGITAL

37%

of services will be digital

Consumers are open to the arrival of new innovative players

36% of services will be accessible from smart phones



30% of services will be accessible using a

fingerprint

46%

trust investment sites and tools for wealth and asset management services

would use PayPal to secure their payments



Consumers believe that banks are secure organizations through which to invest, transfer money and provide data, but they would like to have access to other value-add services they need, including identity and data protection, rewards, wealth management, service customization and asset management.

Online banking services are now consumers' preferred channel, regardless of their age, income, place of residence or type of bank.

CGI is a recognized IT leader in the financial services industry, with more than 16,000 finance professionals working with clients across 5 continents, including 20 of the top 25 banks in the Americas and 19 of the top 20 banks in Europe.

