UNDERSTANDING FINANCIAL CONSUMER EXPECTATIONS IN THE DIGITAL AGE

CGI SURVEYED 1,400 CONSUMERS IN THE BANKING SECTOR WORLDWIDE

BENEFIT FROM ONLINE SERVICES

90% of consumers prefer online banking services, regardless of their age, income, place of residence or type of bank.

MANAGE ASSETS DIRECTLY

65% of consumers require the management of money, liquidity, assets and bank statements in real time.

MONETIZE DATA

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.

CONSUMERS’ VISION: THE FUTURE OF BANKING IS DIGITAL

37% of services will be digital.

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.

57% 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.

To download the entire study: cgi.com