

How Banking

# Customer Behaviors




Have Changed Since 2020



Swipe Right

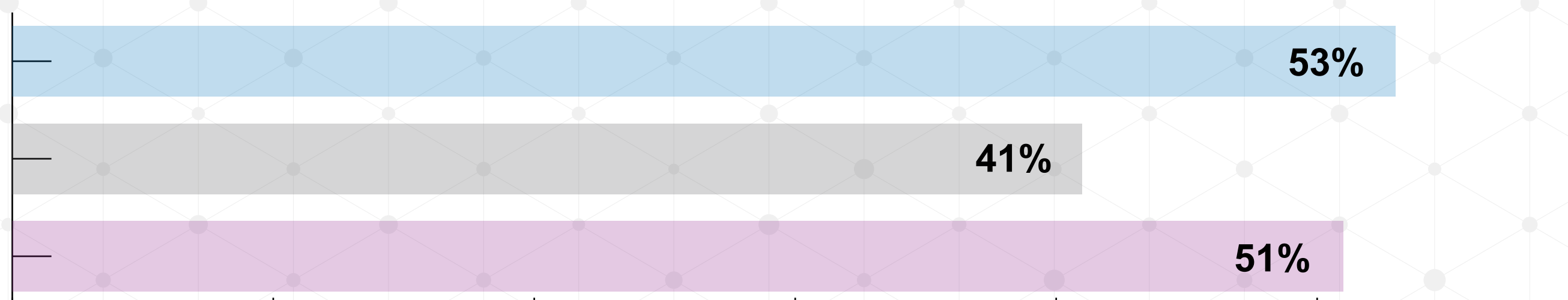


## Channel use before, during and after the pandemic

-  Prepandemic (average of 2.3 channels used)
-  During Pandemic (average of 2.2 channels used)
-  Expected Usage After Pandemic Subsidies (average of 2.7 channels used)



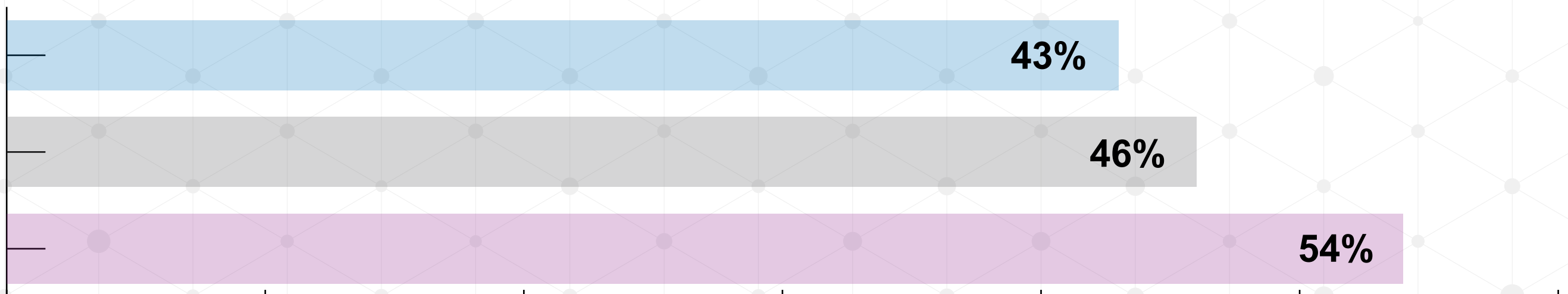
### Branch



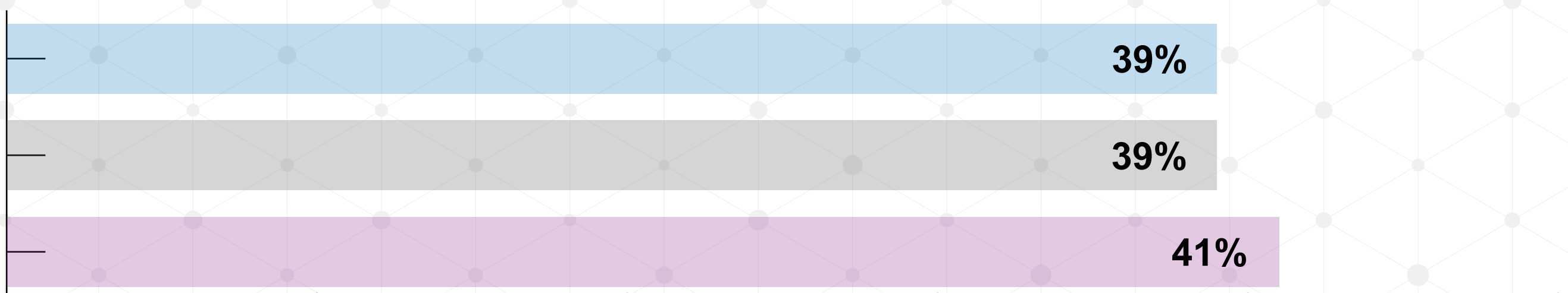
Customers expect usage to return to normal after the pandemic subsidies.



## Website



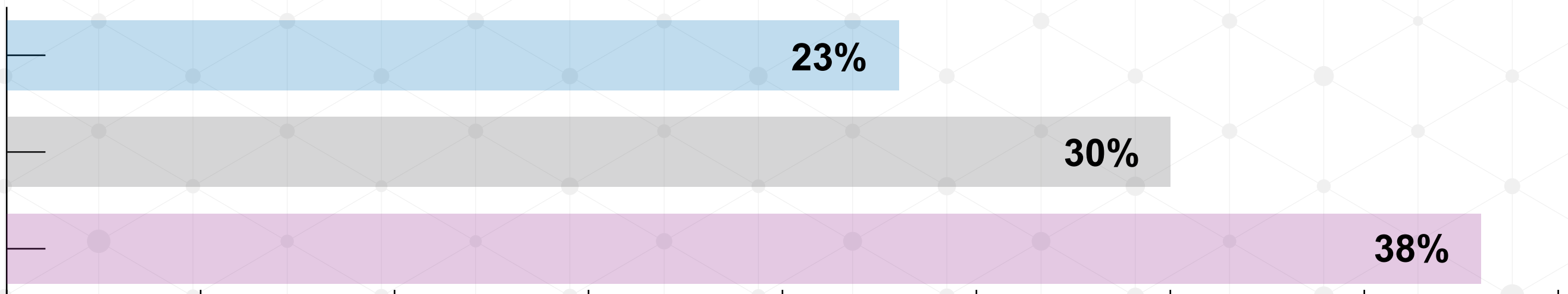
## Live Phone



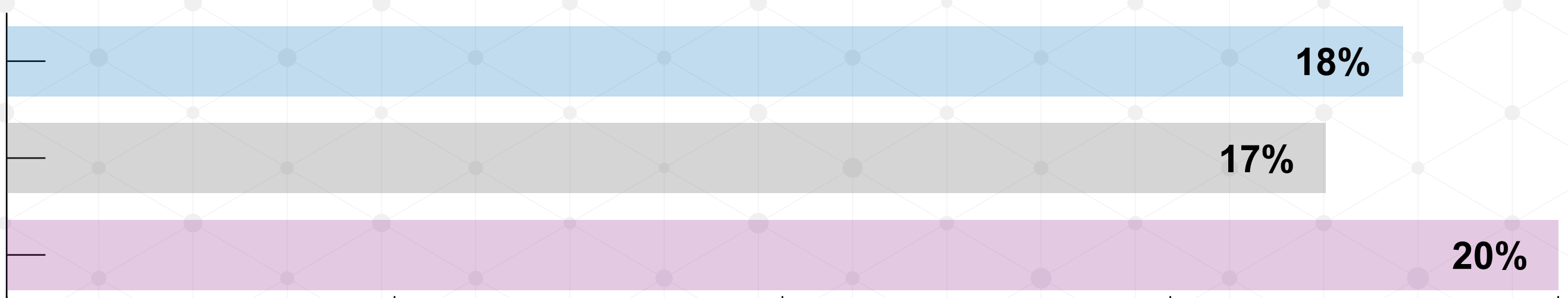
During the pandemic, live phone usage increased for problem resolution, but this was offset by a decrease in usage for managing finances and planning for the future.



## Mobile App

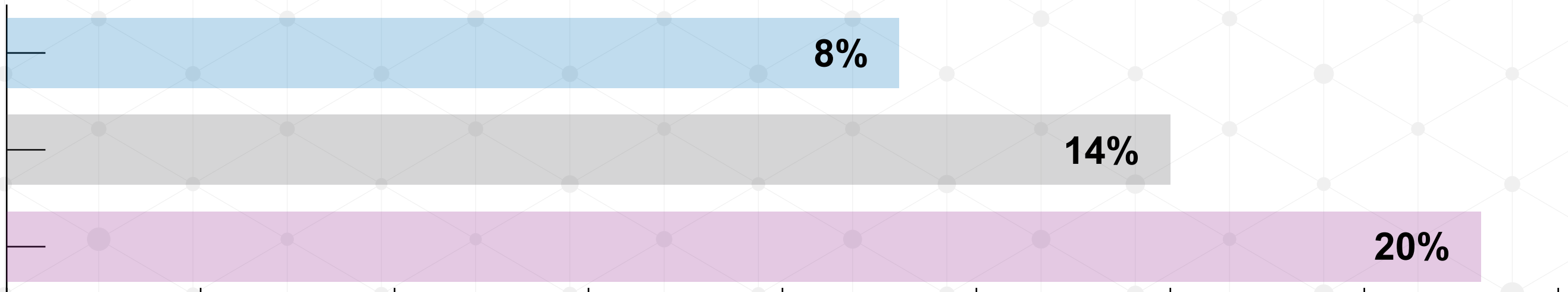


## Email





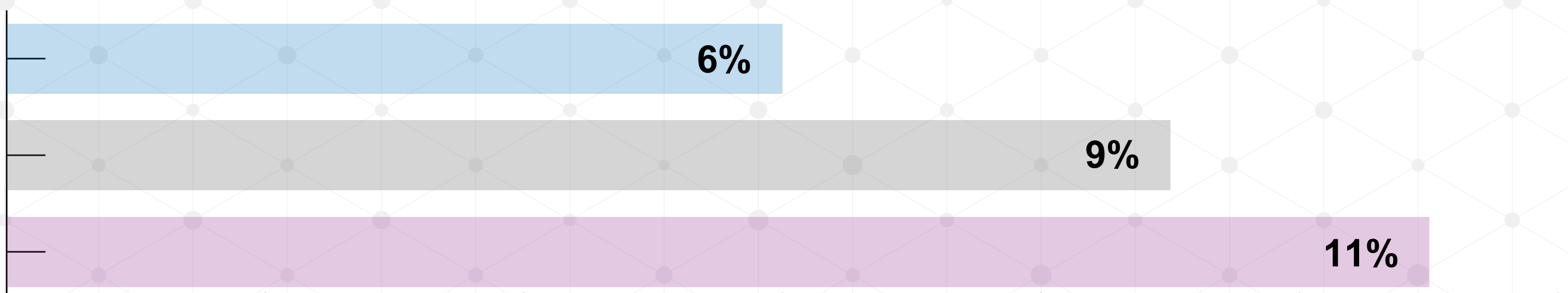
## Chat / Text



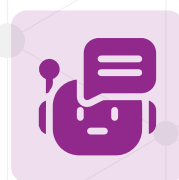
Chat / Text had the biggest increase in customers, and was among the easiest digital channels to use.



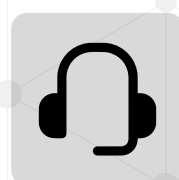
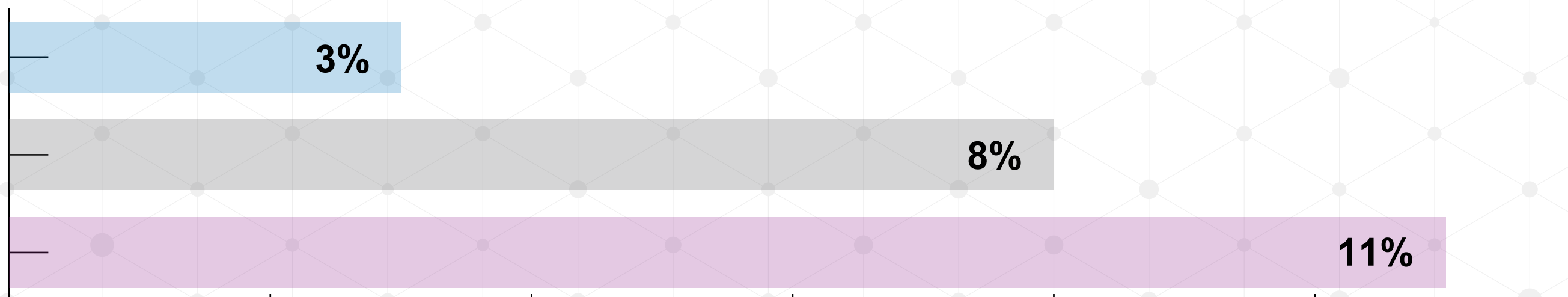
## Video App



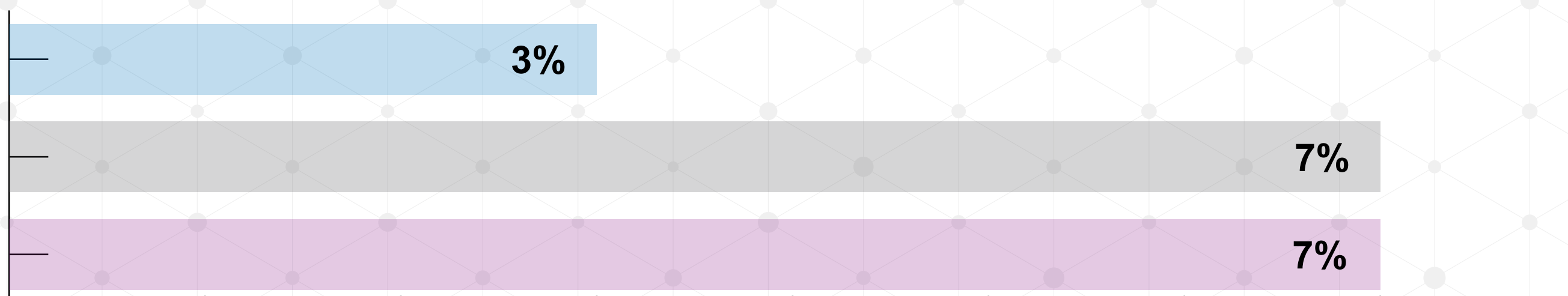
While there were strong gains in VideoApp usage, 21% of customers still found it difficult to use, more than any other channel.



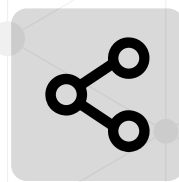
## Chatbot



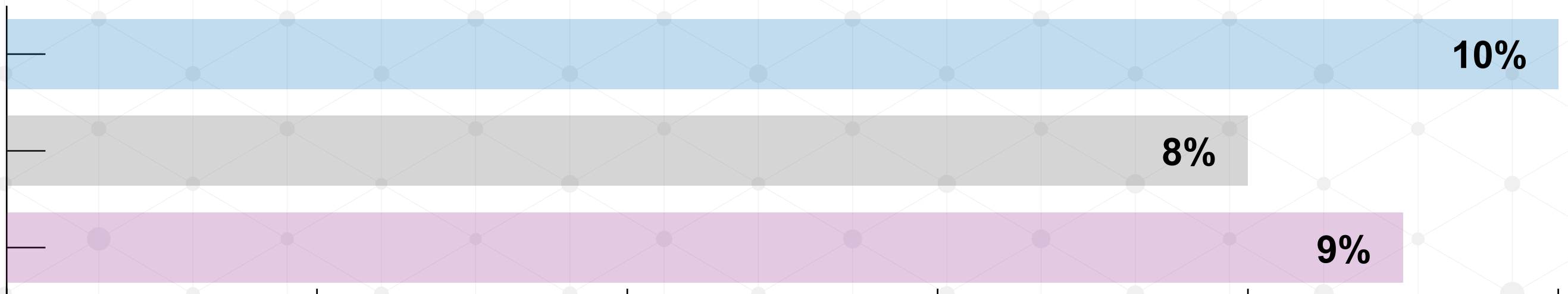
## Virtual Assistant







## Social Media



### Chatbot | Virtual Assistant | Social Media

Percentage gains among newer self-service channels were significant, and customers found them easy to use. However, absolute volumes remain low.



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