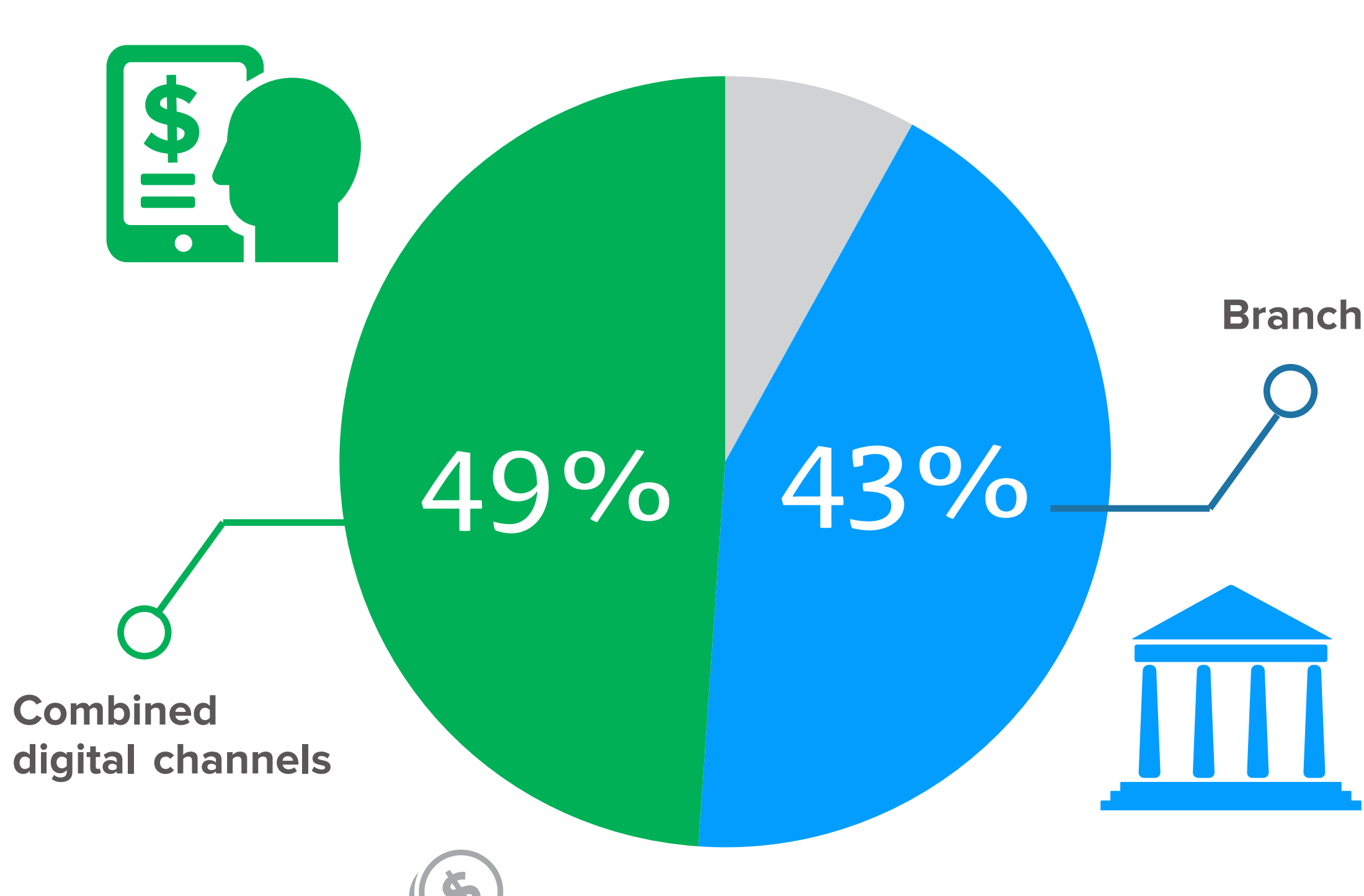


Taking friction out of banking

As the pace of innovation rapidly accelerates, US consumers are demanding more from digital in order to manage their financial needs. Beyond discovered what they expect from the online banking experience.

The importance of digital channels

Consumers already rate the digital experience as important as the branch



Customers are open to digital-only for all of their banking needs

Those with more complex financial products – often the banks' most profitable customers – are even more receptive to digital-only offerings than those with fewer needs.

Interest in digital-only services:

Customers with **LESS** complex financial needs

Customers with **MORE** financial needs

All my banking needs

59%

64%
avg

76%

Current account

73%

76%
avg

83%

Payments or money transfer

76%

79%
avg

87%

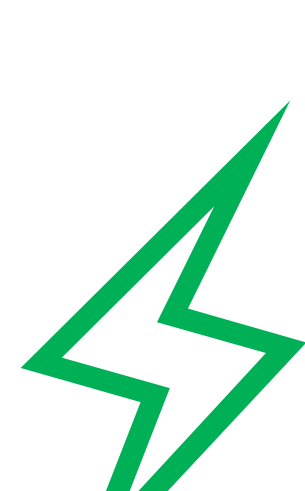
Banks need to rapidly evolve

Customers want improvements to the most basic areas of the digital banking experience

Desired areas of improvement:

Speed:

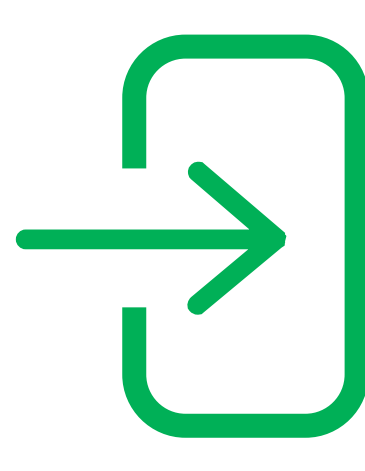
53%



61%

Ease:

49%



60%

Security:

63%



69%

New security technology can help

Fingerprint tech is a potential solution to some of the challenges above:



47%

of customers that had used fingerprint technology chose this as their preferred log-in method

Beyond conducted this research to understand what users want from the banking experience and discover how digital design can meet their constantly-evolving expectations.

Read the full white paper here: bynd.com/fintech-research/

Based on a survey of 1,000 US consumers

Beyond is an experience design agency with studios in San Francisco, New York, London and Mountain View.

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