



# APAC Financial Services Experience Trends Report

How Retail Banks & Other Institutions Can Revive Customer Loyalty & Expand Market Share This Year



/23



At the beginning of each new year, it's a given that you will have multiple consumer trends reports in your feed, inbox, and ads. **But we can promise you, this report is unlike any you've seen before—it was designed to inform your customer loyalty and acquisition strategies more than any report ever has.**

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# What Makes This FinServ Experience Trends Report Different?



**A**t the beginning of each new year, it's a given that you will have multiple consumer trends reports in your feed, inbox, and ads. **But we can promise you, this report is unlike any you've seen before—it was designed to inform your customer loyalty and acquisition strategies more than any report ever has.**

The unspoken truth is that most consumer trend reports aren't keeping up with your customers and members. Why? Because they are largely based on survey findings *alone*.

**However, only a fraction of your consumer voice can be heard via surveys.** And because finance is such a personal subject, banks and wealth advisors know that they can't afford not to have a 360-degree view of the customer experience. And today, the vast majority of the insights you need to shape your overall business strategy are on review sites, social media, from your employees, and beyond.

That's why this Financial Services Experience Trends Report is derived from all available consumer data across multiple channels. To be more specific, we leveraged over 80,000 financial services consumer data points to access the findings you'll discover today.

FINSERV CONSUMER DATA

SURVEY DATA



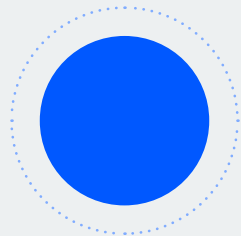
# A Closer Look at the Data



#### SOCIAL SIGNALS

[TIKTOK, INSTAGRAM, FACEBOOK, ETC.]

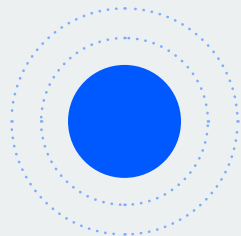
First, we started with existing social signals about financial institution experiences from TikTok, Instagram, Facebook, Twitter, and beyond. We mined this data for topics and sentiment leveraging [InMoment's Spotlight solution](#).



#### ONLINE REVIEW SIGNALS

[GOOGLE REVIEWS, DIGITAL, GLASSDOOR, ETC.]

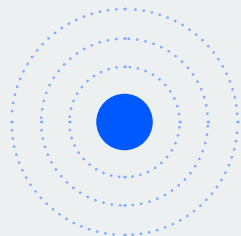
We then added online review data about retail banks, credit unions, and other financial services providers from Google, Glassdoor, and other sites via our [Review Management](#) solution (our integration with [ReviewTrackers](#)) into Spotlight alongside the social data.



#### HISTORIC DATA

[2022]

Next, we used Spotlight to aggregate InMoment financial services consumer data from surveys and other sources in 2022.



#### MARKET PULSE SURVEY

Once we mined all that existing data for trends and insights, we leveraged [InMoment's Market Pulse](#) to fill in the blanks, hear consumer stories, and gain more context.

**S**o why does this approach make such a big difference? Because we are leveraging what we call an **Integrated CX approach to consumer data, rather than just relying on a survey alone. This enables us to get a truly holistic perspective of consumer behaviour.**

Additionally, we are truly letting consumers identify the trends rather than merely creating a survey based on our own perception of the experiences financial services consumers desire.



## WHAT IS INTEGRATED CX?

**Integrated CX is InMoment's approach that helps businesses improve experiences and achieve measurable business outcomes from customer experience initiatives.**

Integrated CX connects critical aspects of a successful customer experience, including:



### INTEGRATED SIGNALS:

Bringing together the voice of customers and non-customers across the full customer journey from surveys, chats, reviews, calls, etc.



### INTEGRATED INSIGHTS:

Delivering both leading innovative technology and strategic expertise to deliver ROI



### INTEGRATED ACTION:

Eliminating the silos that exist in many companies, facilitating a coordinated, data-driven approach to prioritising action



# An Overview of Financial Services Trends You Need to Know

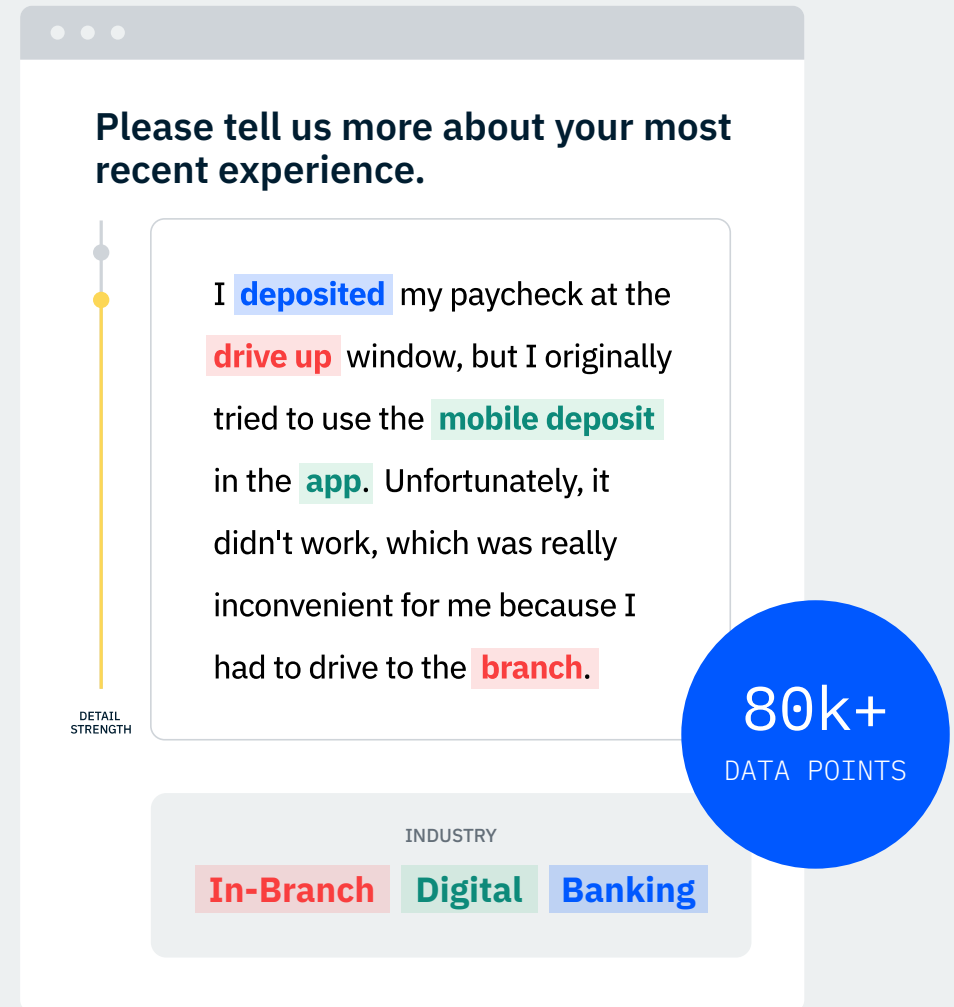




LET'S GET INTO IT

## What Are the Need-to-Know Financial Services Consumer Trends for 2023?

Leveraging our [industry-leading analytics](#) and the expertise of our [Strategic Insights Team](#), we examined all 80,000+ data points to help you identify the make-it-or-break-it consumer demands that will influence your customer acquisition and retention plans as well as help you understand who you're selling to on a deeper level while avoiding potential experience pitfalls.





HERE'S WHAT WE CAME AWAY WITH:

TREND #1



Consumers Want More Than Basic Digital Experiences

TREND #2



Consumers Expect You to Support Their Financial Freedom

TREND #3



Yesterday's Experience Assumptions Won't Drive Success

**Ultimately, there is one greater theme that unites these three experiences: financial services consumers want to be engaging with their banks and wealth advisors—and that's a great thing!**

And while in-branch experiences, online portals, and basic digital functions may be passable for some consumers, there are other, more innovative strategies and experiences that will help you win and keep customers' loyalty for years to come.

So, for each trend that follows, we will identify the experience elements that are mere table stakes, and then unveil the strategies that will help you stand out in 2023!



T/01

# Consumers Want More Than Basic Digital Experiences



If we look across various industries, it's safe to say that few have changed as much in the past few decades as financial services. Previous generations have done almost all of their banking and financial advising interactions in person, often having personal relationships with their tellers or advisors that span decades.

Then, the digital transformation hit, and financial institutions began providing digital experience options with online banking, mobile deposit, and the like. Compared to other industries, however, adoption of digital strategies was slow in financial services—up until the COVID-19 pandemic, that is. Suddenly, in-branch interactions were no longer an option, and customers were one-hundred percent reliant on the digital options available, making the digital transformation infinitely more urgent.

## Generationally Divided Preferences

Now that we are out of the pandemic and customers once again have the choice between in-person and digital experiences, we are seeing that while some are going back to their old habits, emerging financial services consumers are exclusively interested in digital, self-serve experiences.

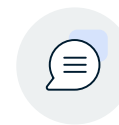
**In fact, our research found that 1 in 3 younger customers (Millennials and Gen Z) are NOT likely to visit a bank location in person.**

These younger generations strongly prefer more digital capabilities. Now don't get us wrong, personal relationships and communication will still drive loyalty for older generations, but when it comes to Millennials and Gen Z, they want to be able to do things themselves while still having the ability to call in and ask questions at their discretion.

A few examples of digital experiences younger consumers want to have on-demand are:



Online education resources where they can expand their financial knowledge on their own time



Real-time investment tips and awareness—they don't want to hear about an opportunity months or even weeks down the line, they want to be notified as soon as possible



Personalised suggestions that are tailored to where they are in their financial journey, perhaps through an online portal or virtual advisor meeting

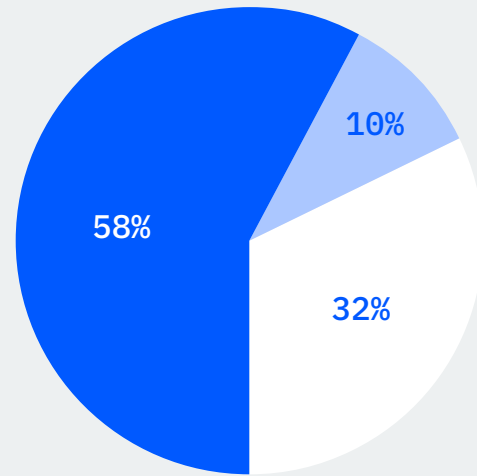


# Prioritising Cybersecurity & Other Expectations

It's clear that in order to attract new customers, financial institutions need to broaden their digital and self-serve capabilities. But alongside that digital acceleration, financial services brands need to also focus on expanding their cybersecurity capabilities.

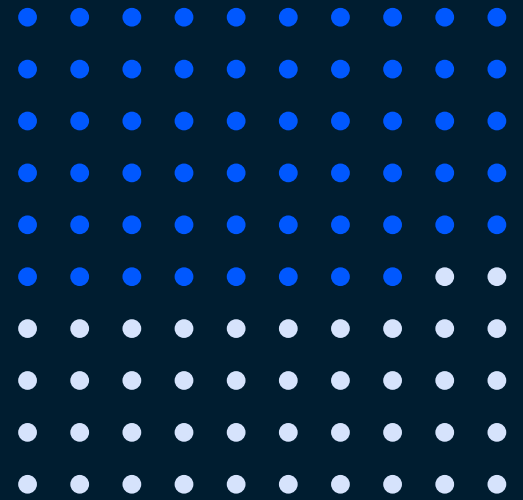
**This was a clear demand across our data, with 58% of financial services consumers stating that they are *extremely concerned* about cybersecurity.**

When we dug deeper into consumer expectations, the demand for digital capabilities and increased cybersecurity were ranked in first and second place, but in third place came digital personalisation, with consumers specifically mentioning that they wanted new ways to interact with knowledgeable staff digitally.



- EXTREMELY CONCERNED ABOUT CYBERSECURITY
- // NOT AS CONCERNED ABOUT CYBERSECURITY
- SOMEWHAT CONCERNED ABOUT CYBERSECURITY

## FINSERV CONSUMER CONCERNS



# 58%

of financial services consumers stating that they are extremely concerned about cybersecurity.



**B**ut just as interesting as what consumers did expect from banks and other financial services brands was what they were not interested in, specifically when it comes to Millennial and Gen Z consumers:

**One in four Gen Z and younger millennials are *not* interested in pensions & retirement saving plans**

**Gen Z and Millennial consumers were 10% less likely (compared to the beginning of 2022) to invest in cryptocurrencies due to recent declines**

It's clear that your emerging consumers will change the game for financial institutions. They have different preferences and expectations from previous generations in that they want more innovative digital options along their financial journey—and whether or not you earn their loyalty as customers is entirely dependent on your ability to deliver.





T/02

# Consumers Expect You to Support Their Financial Freedom



**W**e mentioned earlier on in our report that across our data, there was a clear sentiment from financial services consumers that they want to engage with their banks and wealth advisors regularly. They see your institutions as a part of their lives—and that makes sense, because finances are intensely personal. Because you have access to their finances, consumers feel like you know them and their needs.

Diving into that theme, there was also a sentiment that **consumers see you as a partner, and they feel that you should be helping them along their journey to financial freedom.** But how can you accomplish that? This is where consumer data and your customer experience initiatives can real-

ly come in handy. And we're going to show you how it's done with the data we collected for this trends report!

## Designing Experiences Around Pivotal Consumer Milestones

Ideally, you should be tailoring your organisation's initiatives and solutions around the pivotal moments of your stakeholders' personal lives. But how do you pinpoint the moments that matter most in your customer's financial journey, then design experiences to support them?

One way is to create a Touchpoint Impact Map based on your customer data. A Touchpoint Impact Map is a visual representation of where each touchpoint in the customer experience fits between your most loyal customers, and those who disengage with your brand. This new approach created by InMoment discards traditional survey metrics used in journey mapping and instead constructs a view of key journey touchpoints purely from customer comments.

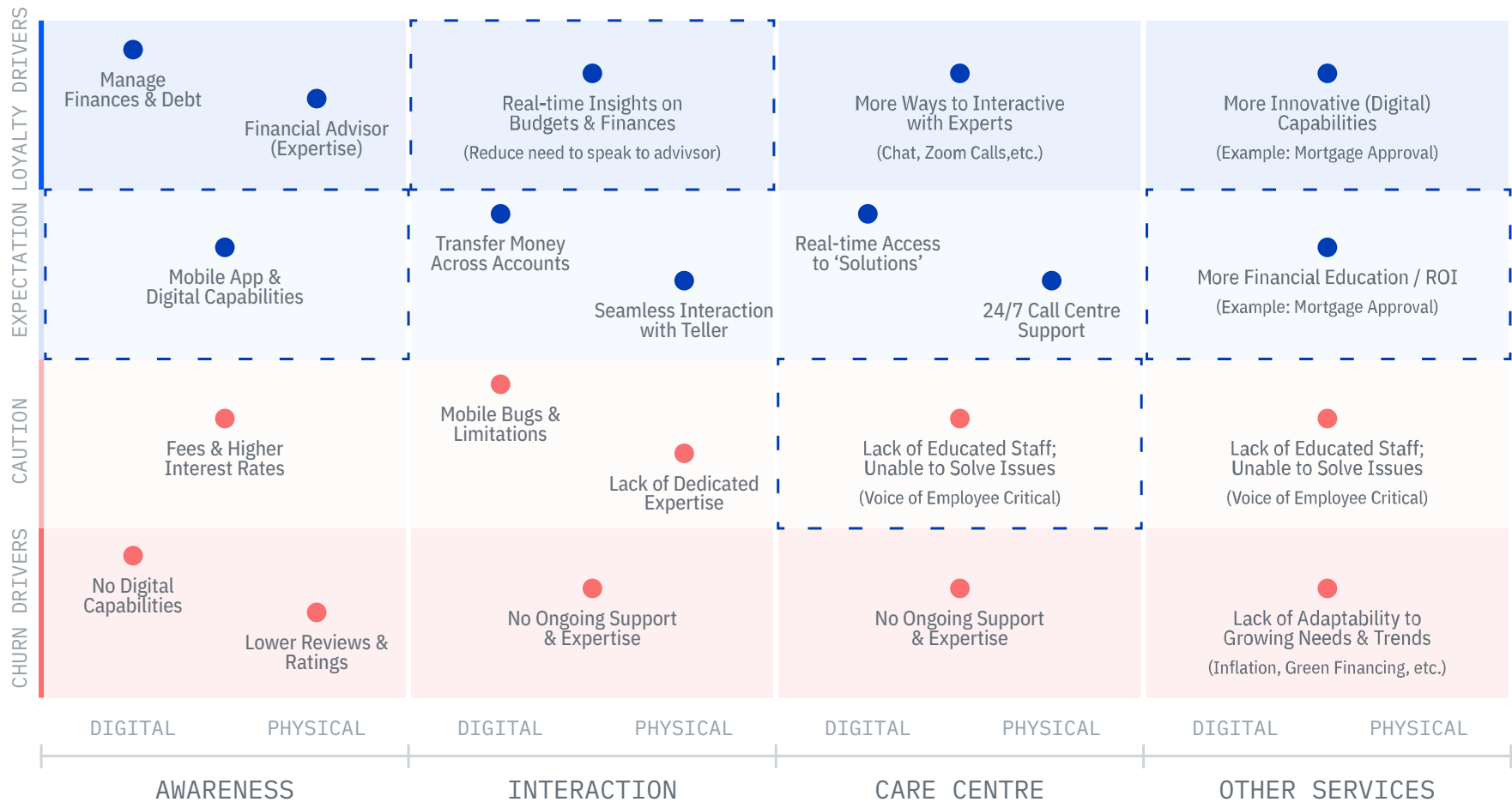






**For this report, we leveraged the over 80,000 data points and our advanced text analytics to unearth the moments that matter in financial services for 2023. Here's what we discovered:**

**MOMENTS THAT (WILL) MATTER FOR FINANCIAL SERVICES IN 2023**





In the above map, you can see that we split the journey into four specific stages of the buyer cycle: awareness, interaction, care centre, and other services (in a brand-level Touchpoint Impact Map, you can get more specific with your stages to include onboarding, arrival to a branch, calling into a call centre, sitting down with an advisor, and more). We also specified digital versus physical journeys.

Across these stages, you can see what is driving loyalty—and what is driving churn. And what we're seeing really continues the story we started in the previous trend:

1

**Digital experiences are the gatekeeper to customer acquisition. Customers simply expect them. And without them, you won't even be in consideration for their business**

2

**In their ongoing interactions with your brand, customers want to have ongoing insights into their finances, whether that be how their spending habits have changed in the past month, how they can plan to pay off debt, or how to create a savings plan.**

3

**When customers call in for help, they need to be able to speak to a knowledgeable staff member. If the agent they speak to is unable to help them solve their problem, they might start to shop around for another financial partner.**

4

**Finally, when it comes to new experiences financial services consumers want to be introduced to, financial education tools will rule the day in 2023. It's time to start building out a self-serve knowledge centre, hosting expert-led webinars and workshops, and generally building more opportunities for your customers to learn how to be financially free—with you guiding the way, of course!**

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Watch this video to see how banking giant Virgin Money leverages Touchpoint Impact Mapping to improve experiences in the moments that matter most to your customers!



# Layering in the Voice of the Employee

One of the insights we gained from the Touchpoint Impact Map was how critical your employees are to keeping existing customers. But what do they have to say about their role in the customer experience?

Leveraging the data we gathered from employee review sites and other financial services voice of employee (VoC) data, we uncovered a few common themes you'll need to address this year. Here they are, as described by voices of financial services employees:

THEME 1	THEME 2	THEME 3
<p>“[Employees are] Exhausted—after constantly advising our customers [...] We need more support with this growing demand.”</p>	<p>“Our performance metrics are terrible [...] our main job is to advise clients, but we are being asked to ‘talk’ faster.”</p>	<p>“Our tools are terrible [...] we [advise] our clients to use our mobile app, but it’s essentially useless [...] I hate my job.”</p>
TAKE ACTION	TAKE ACTION	TAKE ACTION
<p>Customer-facing employees are feeling burnt out and in need of support. Leverage your CX program to identify areas where you can encourage customers to self-serve instead of calling in.</p>	<p>Your employees know how crucial their interactions with customers are to the overall business. However, they feel that the metrics used to gauge their performance aren’t customer-centric. Consider adapting performance metrics to more heavily emphasise customer satisfaction over time on call or other more operational metrics.</p>	<p>Your digital experiences and apps might be making your employees’ jobs harder if they aren’t optimised to encourage ease of use. Be sure to build out a digital experience strategy that helps to identify points of friction and enable your digital team to take action to mend those experiences.</p>

As they go from financial milestone to financial milestone, your customers need to see you as a partner in order for you to maintain their business. Be sure to meet their expectations at every touchpoint with digital experiences, staff expertise, and educational materials. And don’t forget to include your employees’ ideas as you plan these initiatives! Their insight could be crucial for your next big idea.



T/03

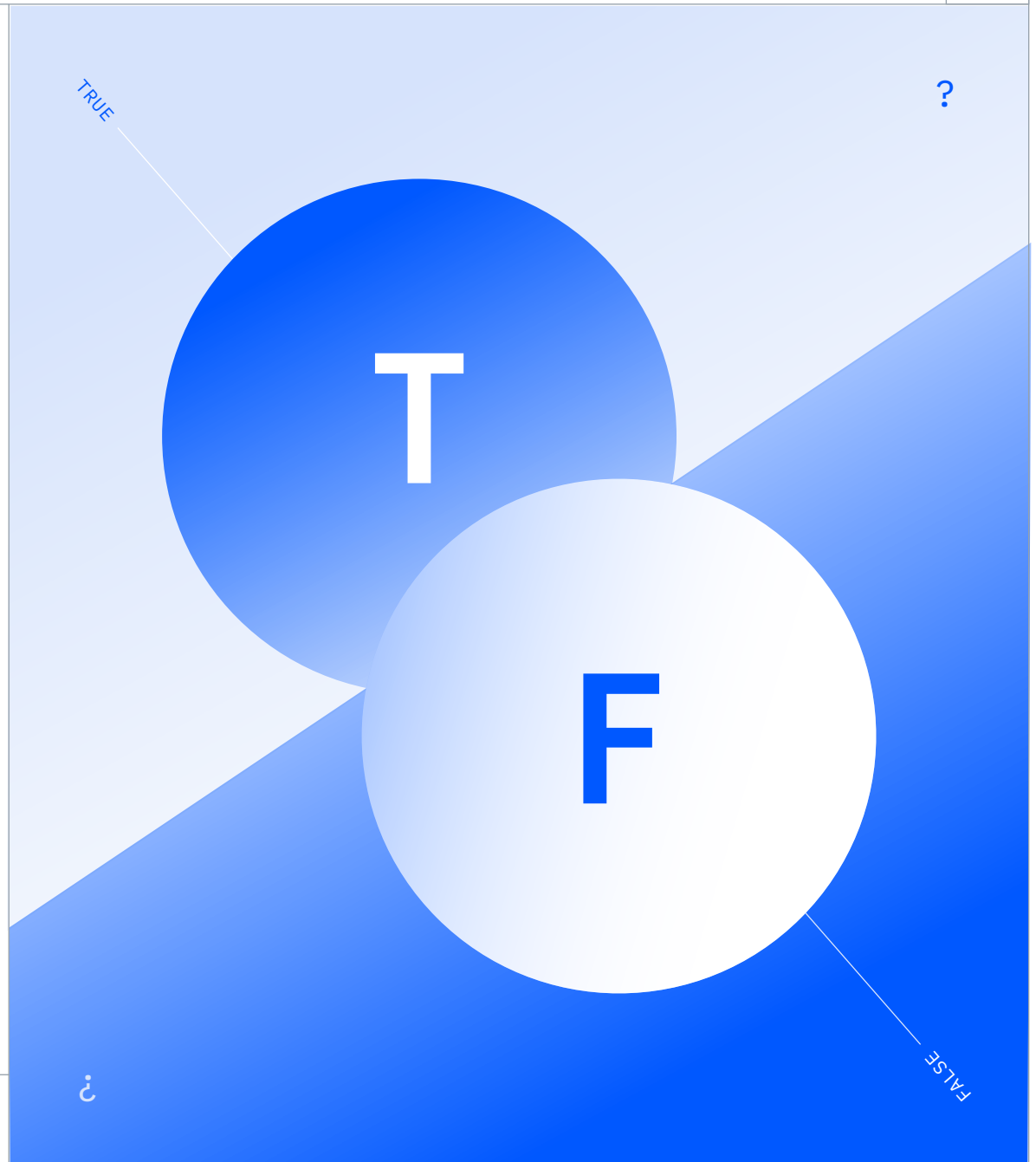
# Yesterday's Experience Assumptions Won't Drive Success



Looking at our insights so far, it's safe to say that financial services consumers will simply not settle for the same old experiences. Even basic digital experiences like online portals, mobile deposit, and the like will not be enough to turn their heads either.

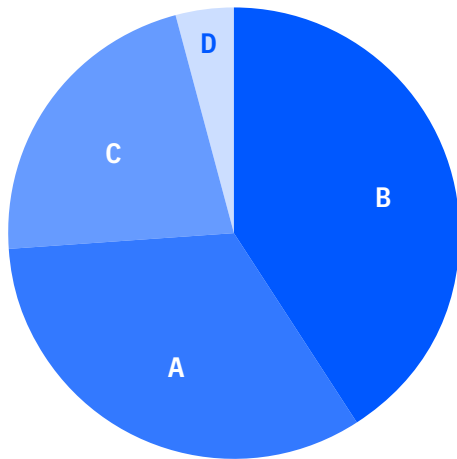
With that in mind, would it surprise you to learn that our research debunked a few popular customer experience assumptions as well?

We thought not. In this section, we'll be busting some myths about the financial services customer experience that will change your approach.





# Busting Financial Services Customer Experience Myths



HOW CUSTOMERS WANT TO INTERACT WITH BRANDS

A   VIA A SURVEY	////////// 33%
B   REVIEWS & RATINGS	////////// 41%
C   CONTACT DIRECTLY	////////// 22%
D   OTHER METHODS	////////// 04%

FIGURE 3.1

## MYTH #1

### Surveys Are the Most Important Customer Feedback Method



**FALSE.** Though surveys are certainly an important way to get direct feedback from your customers they are by no means the only tool you should be leveraging.

When we asked consumers their preferred customer feedback method, 39% said they would take a survey, but online reviews are just as important with 36% of consumers saying they prefer to leave feedback on a review site (a significant increase over the 27% we saw [last year](#)).

SEE FIGURE 3.1

So what does this mean for you? Well, it means that if you are only looking at surveys, you are missing out on the insights you could be gaining from online reviews, social media, and other signals (check out Myth #2 for a clear example).



MYTH #2

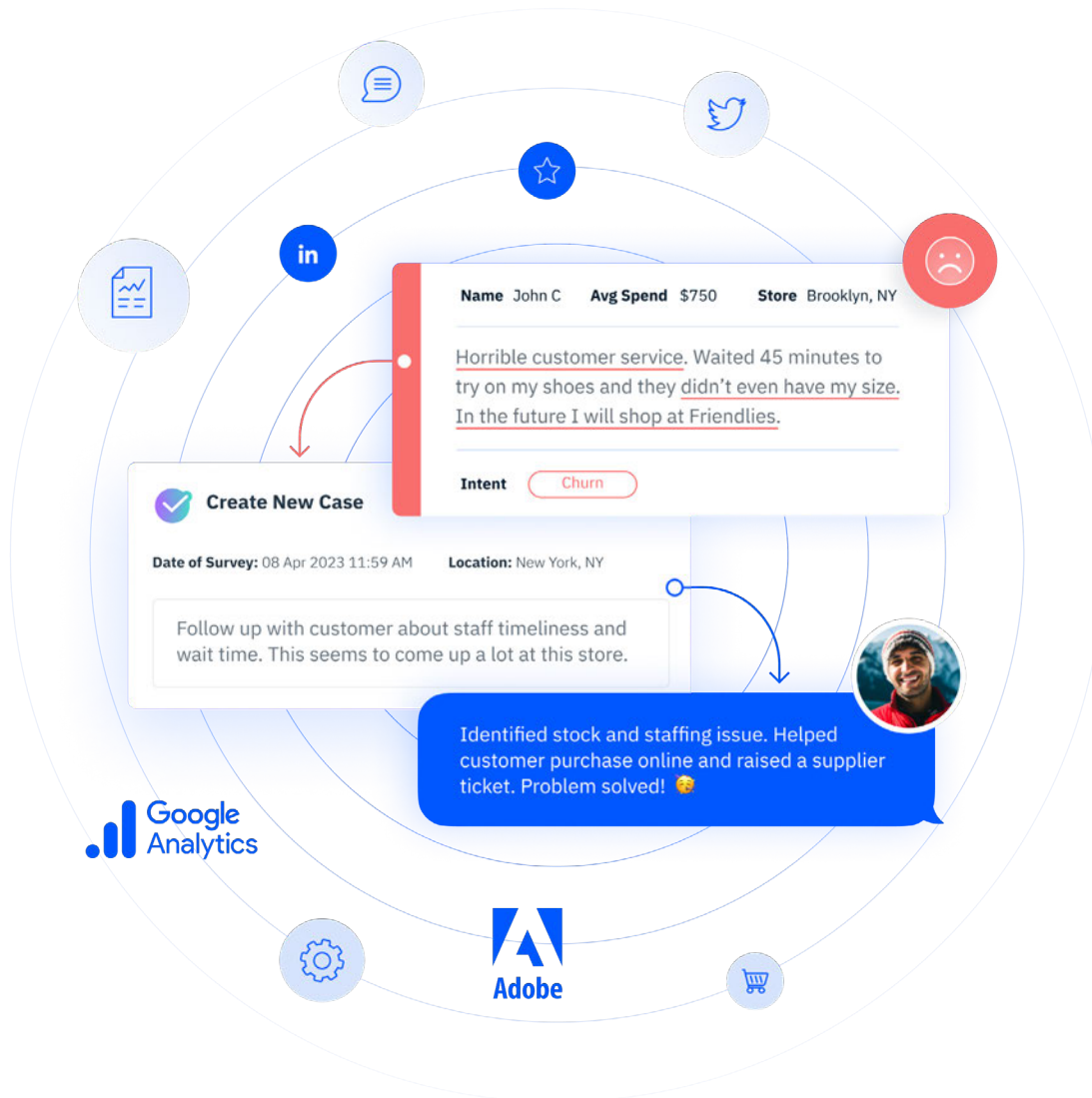
## Surveys Are Enough to Understand & Improve the Entire Consumer Journey

T / F

**ABSOLUTELY FALSE.** Firstly, we want to clarify that we aren't saying "surveys are dead." But we absolutely have found that surveys alone are not enough to fully understand your customer and non-customer journeys—you have to bring in other signals to get the context you need to take effective action.

CONTINUED ON NEXT PAGE 





LET'S TAKE A LOOK AT AN  
EXAMPLE WE FOUND IN  
OUR DATA:

Starting out with a survey response

**“The staff were not attentive; no one was around to help me.”**

We were then able to add in another layer  
of context with a consumer social signal

**“Your staff look EXHAUSTED! No wonder everything is so slow.”**

Things are getting clearer, but what happens  
when we add an employee social signal

**“I’m overworked [...] My manager just gives me MORE tactical work!”**





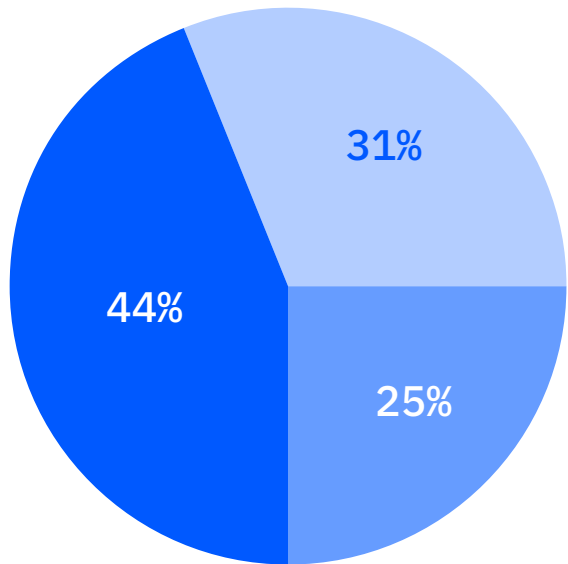
## MYTH #2 / SURVEYS AND CUSTOMER JOURNEY (CONTINUED)

If we had merely looked at the survey response, our assumption would have been that the staff wasn't paying attention to the customers and that they were being lazy or distracted. However, when we apply the social signals, the staff are exhausted, and they tell us in their social media posts that they are feeling overwhelmed and bogged down by tactical work, and therefore unable to provide engaging customer experiences.

This is why taking an Integrated CX approach is so important. By adding context with signals that go beyond surveys, we are left with a clearer picture of what this particular brand needs to do to improve customer experiences.



### CUSTOMERS-AT-RISK



- EXTREMELY OPEN TO LEAVING
- UNLIKELY TO LEAVE
- SOMEWHAT OPEN TO LEAVING

#### MYTH #3

### Customers Are Not Likely to Leave as They've Been With Us for Years



**ABSOLUTELY FALSE.** Our experts have heard quite a few banking brands say something along these lines. And in the past, the truth may have held that financial services customers would be loyal to the same banks as their parents and even their grandparents. But our research found that this is a dangerous assumption for financial services brands to have.

**We found that 44% of financial services consumers are extremely open to leaving their current bank or financial advisor.**

To make matters more severe, only 25% of consumers are unlikely to leave, meaning that 75% of your customers are open to better offers and services from your competitors (yikes)!

So, what can you do? Level up your experiences leveraging the loyalty drivers we've described in the previous two trends (plus, we have more action steps coming up that will help you do just that).



MYTH #4

### Consumers Find It ‘Creepy’ When Brands Social Signals



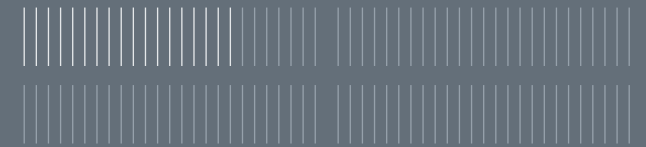
**NO LONGER TRUE.** At this point, we’ve all had this experience: you’re talking with your friends about a product or service you’re thinking about signing up for. The next day, your Instagram feed is packed with ads about that particular product or service. Creepy? Maybe you thought so at one time, but today, not so much!

In our last CX trends report before COVID-19 (2019), we asked if personalisation was creepy, and we heard that 75% of respondents found personalisation to be at least somewhat creepy.

CONTINUED ON NEXT PAGE

### REACTIONS TO PERSONALISED DIGITAL EXPERIENCES

- Only **18% of customers** noted that social signals were “**creepy**”
- **27% of customers** noted concerns with privacy issues
- Most customers (**39%**) noted a more **positive sentiment** to social signals



Today, only 18% of consumers consider personalisation to be creepy, a decrease of 57% in just three years!



MYTH #4 / CREEPY PERSONALISED EXPERIENCES (CONTINUED)

Adding emphasis to this change in consumer behaviour is the fact that **39% of consumers actually feel positively about personalised ads** and the like.

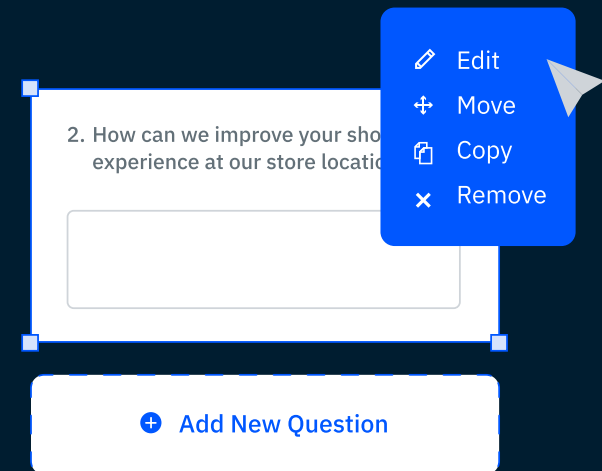
So what does this mean for financial services brands? Don't be afraid to leverage social signals to personalised digital experiences! There's no need to be concerned about consumers feeling creeped out—in fact, they're more likely to appreciate your efforts.

EMPHASISING NEW CONSUMER BEHAVIOUR



39%

of consumers actually feel positively about personalised ads





NOW YOU KNOW WHAT'S NEXT

# Here's How to Take Action



Listening and analysing to gain insights is only half of the battle when it comes to business strategy—your success truly hinges on your ability to take action based on your understanding.

That’s why our experts have taken the insights from this Financial Services Experience Trends Report and put together three action steps you can take today to capitalise on your learnings! We’ve also taken it one step further by adding stories from our clients who are blazing the trail in retail banking and wealth advising.

STEP #1 :

## Enable New Consumer Signals in Your CX Program

1 / 3

It’s obvious from the trends that surveys alone can’t give you the depth of understanding you need to make decisions about strategy for digital banking, online portals, education programs, and beyond. They might give you a gateway into consumer perception, but surveys alone can’t deliver the why behind your customer experience.

So, what do you need to do? You need to start listening to new signals, you need a customer experience platform that is capable of mining data from all those

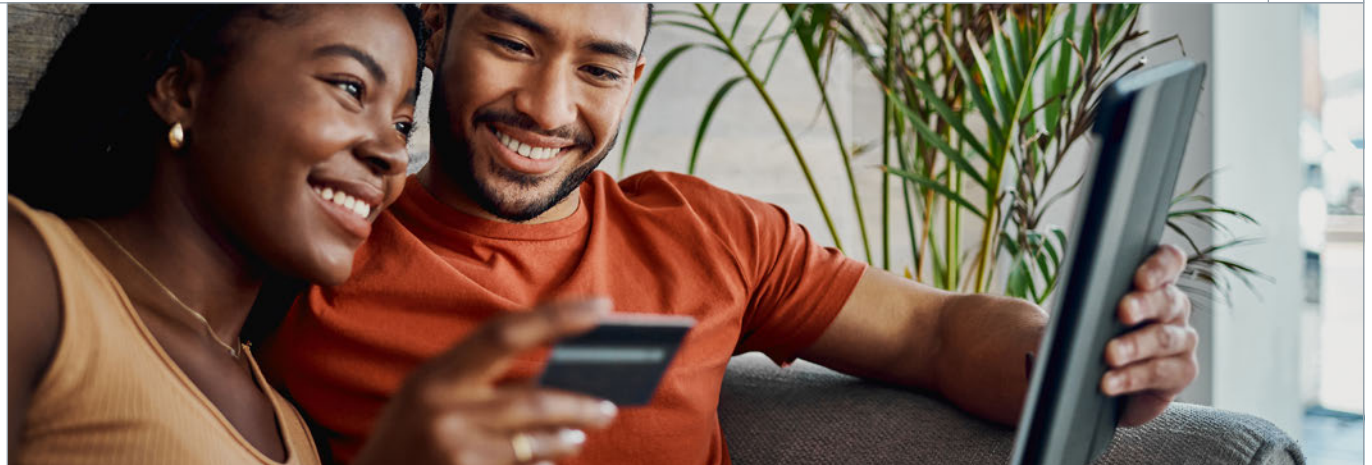
signals, and that can consolidate it all into one platform. Not only that, but your platform needs the analytics to turn that data into actionable insights that can be shared across your organisation with customisable reports.

If you’re thinking that sounds like a CX unicorn, we get it. But a solution that powerful is anything but fantasy. The InMoment XI Platform is capable of doing all of that and more. Check out the graphic below to see how the XI Platform handles the end-to-end CX program.



STEP #1: ENABLE  
NEW CONSUMER  
SIGNALS IN YOUR  
CX PROGRAM  
(CONTINUED)

With the XI Platform, you are able to collect data from every consumer signal imaginable, from the contact centre, to survey data, to social media and review site data. With this 360-picture of your voice of customer, you'll gain additional context that makes the difference between an assumption and a true insight (revisit our example [here](#)).



**SOCIAL SIGNALS**

Stakeholder Acquisition, Adoption & More

**REVIEW DATA**

Stakeholder Advocacy, Retention/Churn & More

**OTHER DATA**

"Fill In The Gap"; Targeted Responses & More



**TARGETED SURVEYS**

Pain point & Business Question Focused

**INTERNAL DATA**

Segmentation & Persona Definitions

**CONVERSATIONS**

Contact Centre Transcriptions, Community-Panels & More



**STRATEGIC SERVICES**

50+ Years Insights Expertise, Consultation, Modeling, etc.

**OUR AI-DRIVEN XI PLATFORM**

Text Analytics, Reporting, Real-Time Alerting

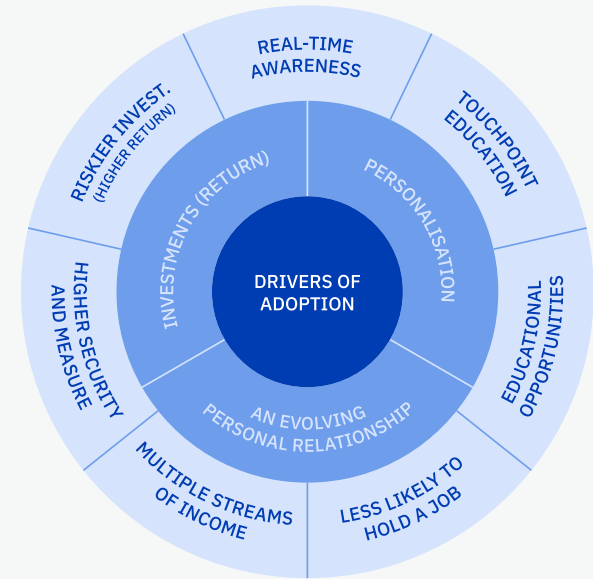


STEP #2:

## Share & Align with the New Drivers of Purchase

2 / 3

In this trend report, we really dove into what will drive new customers to do business with you as well as what will drive existing customers to do *more* business with you in 2023. But where do you go from here? Well, we've created this sharable chart breaking down those purchase drivers so you can refer back to them during strategy sessions and beyond:



But printing this chart out or saving it to your desktop won't enact any change. These insights (as well as any insights you gain from your CX program) are only valuable if you share them with the people in your organisation who can take action.

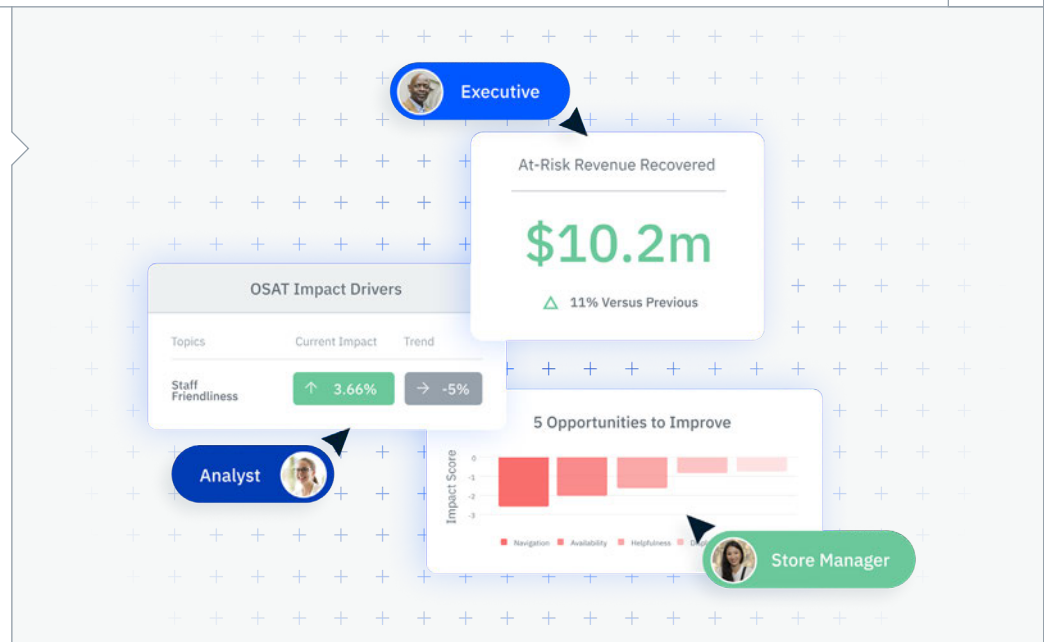




## STEP #2: SHARE & ALIGN WITH THE NEW DRIVERS OF PURCHASE (CONTINUED)

This is where a cross-functional CX governance group comes in handy. If you haven't already, we highly recommend creating a cross-functional group where you can meet and share relevant insights with organisation leaders. Not only will this enable you to showcase your learnings, but it's an opportunity to tailor those learnings to leaders and show them exactly what they have to gain by getting involved in your CX program.

If you're thinking, "Another meeting? My schedule is already packed," no worries! You can also leverage custom reports to share relevant insights with your marketing, product, HR, and other teams via InMoment's Field Reporting.



With [Field Reporting](#), CX program managers can empower team members who don't have "CX" in their titles with customised reports that pertain directly to their everyday jobs. Leveraging its self-serve capabilities, you can create tables of aggregated or response-level data to build visualisations and dashboards that meet your specific business requirements. In other words, you can create quick, easy-to-understand reports to keep your stakeholders in the loop.



## CUSTOMER STORY

## **Chevron Federal Credit Union Embraces a Listen, Learn, and Deliver Mentality for Cross-Functional CX Support**

InMoment customer Chevron Federal Credit Union was looking to revive its 80-year-old CX program, and one of the first things it did (even before choosing a vendor) was to establish a Member Experience Committee Team that would meet monthly and include representatives from each line of business.

The committee became critical to the success of the program going forward because it created a forum to review member feedback, identify systemic problems that had never existed, and ensure that all issues were being properly addressed through feedback. The

Member Experience Committee Team was also designed to create a distinct customer-centric culture across the organisation and to align on insights.

With these cross-functional meetings and its CX platform, Chevron FCU was able to:

**Combine data from different sources into unified intelligence**

**Present real-time customer intelligence through 28 customised dashboards**

**Close the loop by integrating CX data with Salesforce case management**

YOU CAN READ THE FULL STORY HERE! [→](#)





STEP #3:

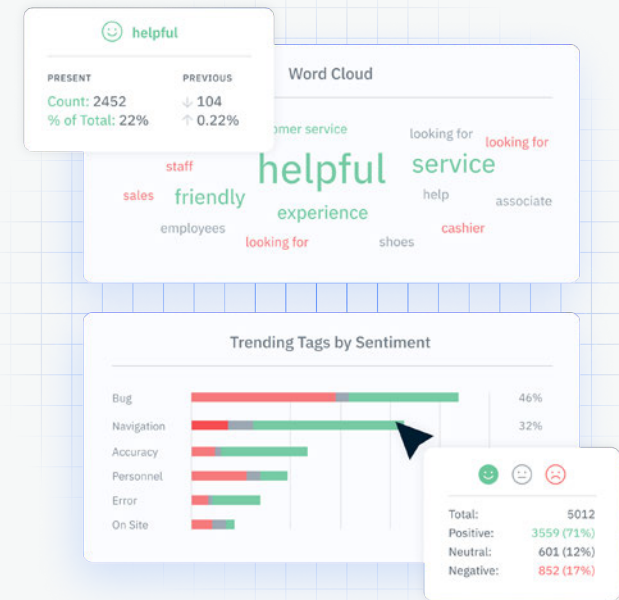
## Focus on Experiences That Increase Financial Wellness

# 3

We'll be frank: the ability to sign into an online portal to check a balance or make a payment is not a "wow"-worthy digital experience for today's customers. They simply expect more digital options from you, and while that's a challenge, it also means there has never been a better time to be bold with your current strategies!

Throughout this report, we've made it clear that your customers want you to help them along their journey to financial wellness and freedom. That means implementing new online and in-branch opportunities to learn and plan for their future.

And once you've introduced these new options, you can leverage your CX program to gauge consumer response. [InMoment's Data Exploration](#) is a search-based text analytics tool that provides a quick and easy way for you to sort through feedback to identify trends, anomalies, and spiking topics across multiple data sources.



With Data Exploration, you can search consumer feedback to understand how people are responding to new hybrid offerings like digital try on, product scanning in store, personalised recommendations, and more! That way, you can adapt new features, fix any bugs, and make your new experiences a success.



## Don't Just Follow the Trends. Be the Financial Services Institution Who Starts the Trends with InMoment.

You're now armed with what's to come in 2023. So what are you waiting for? It's time to take action by enabling new customer signals, sharing your findings, and focusing your efforts on innovative experiences.

**Unsure if your existing CX vendor can help you do that? We would be happy to talk to you about how InMoment's XI Platform and team of experts are exclusively positioned to take you to the next level and get you these insights year round!**

You can reach out to us directly at [infoapac@inmoment.com](mailto:infoapac@inmoment.com) or via the chat on our website.

In the meantime, check out the [XI Platform Brochure](#) to learn about how InMoment's Integrated CX approach and three part solution (data, technology, and expertise) can help you to stay ahead of the trends and make success-driving business decisions.





## About InMoment

Improving experiences is why InMoment exists. Our mission is to help our clients improve experiences at the intersection of value—where customer, employee, and business needs come together. The heart of what we do is connect our clients with what matters most through a unique combination of data, technology, and human expertise. With our hyper-modern technology platform, decades of domain authority, and global teams of experts, we uniquely deliver a focus on Experience Improvement (XI) to help our clients own the moments that matter. Take a moment and learn more at [inmoment.com](https://inmoment.com).

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