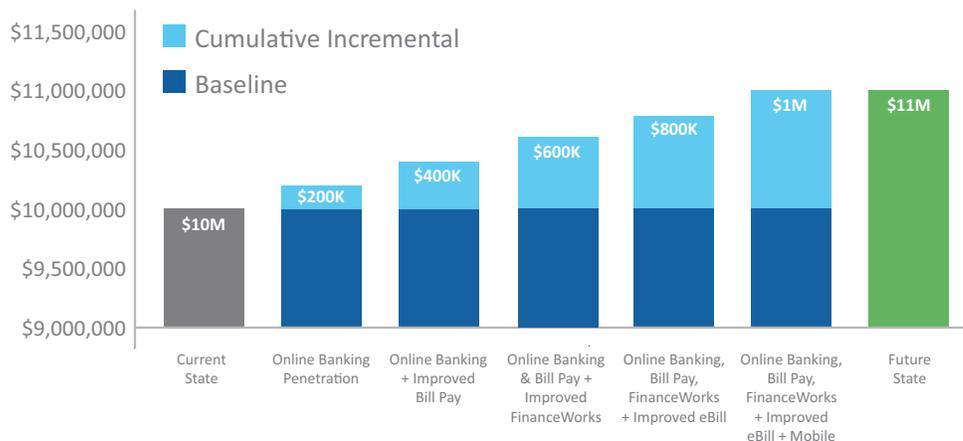


Profitability Study Lite

Analyze the value of the digital banking channel, without the bandwidth required for a full Profitability Analysis.

Financial institutions share common strategies to attract and grow a younger customer base, cross-sell effectively, increase Online and Mobile Banking adoption and retain their best customers. By taking advantage of resources like the Partnership for Performance, a tool that contains customer and user metrics with the ability to compare those metrics to a user defined peer group, and Profitability Study Lite, you are equipped to maximize your strategic conversations with your clients.



The online channel causes consumers to deepen their relationship with their financial institution via increased account ownership, balances, and propensity to open a new account.*

“Highly engaged” digital banking consumers drive higher value via increased account ownership, higher debit card usage, and stronger retention.*

Financial Institution Benefits

- Serves the financial institution without requiring them to spend time pulling data and piecing it together, and it is self-serving to Sales or our clients.
- The study is generated for each individual financial institution, updated monthly based on current data, and saved to a shared drive for Sales and Relationship Management to self-serve and access easily.
- Uses FDIC and NCUA information to get the financial institution’s baseline revenue information and then utilizes Digital Insight data to look at their activity level with our solutions. The analysis also uses peer averages to look at overall end-user retention levels of online and mobile solutions and the number of accounts at the financial institution. The peer data, along with the financial institution’s FDIC or NCUA data, are combined to calculate their specific profit per customer.
- Affirms that increasing active use of our solutions leads to higher profitability and engagement. General increments (5%, 10%, 15%) are used to show the potential upside when we help our financial institution clients increase active use.

Differences between Profitability Study Lite and Profitability Analysis

	Profitability Study Lite	Profitability Analysis
Overview	A high-level, directional financial impact on improving Digital Banking active-use rates	Helps financial institution understand their consumer portfolio and identify actionable insights to improve key strategic metrics
Ideal stage to introduce	Discovery	Post Solution Design
Turnaround time for Analytics	1-2 days	3-4 weeks
Financial institution commitment	Minimal	3-5 business days of data gathering
Data requirements	The basics, including the number of active users on Online Banking, Bill Pay, Mobile Banking	Full portfolio, including consumer-level account information, DOB, debit card information, etc.
Insights gathered	Positive or negative prospect metrics versus Digital Insight average; Goal setting and financial impact	Identification of opportunities to improve portfolio value by segmenting consumers
Cost to financial institution	Free	Free
In their words	"Helps level the conversation from price and proves how we work with the client in a strategic manner moving forward."	"The "Full" Profitability Analysis was the key to help the credit union clearly see their current situation and value of the Digital Insight technology, experience and marketing solution over the competition."

Learn more:

Financial Planning Shared → Profitability Study Lite Models

If you have any questions about how to get your client started on a Profitability Analysis, or how to access the Profitability Study Lite, please contact Heather Youngo at heather.youngo@digitalinsight.com.

* Internal study of 67 Digital Insight FI customers, July 2009 through March 2014; claim based on comparison to Digital Insight online versus offline customers.

Banks and credit unions turn to Digital Insight for innovative online and mobile banking that drives growth. For nearly 20 years, our leading solutions have helped financial institutions engage more meaningfully and more profitably.

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