

DRIVING DIGITAL BANKING ADOPTION

Digital is the No. 1 channel consumers use to engage with their financial institution—and those who actively use digital banking are 63% more profitable than their offline counterparts.¹

Active use of digital banking is paramount when it comes to reaping the economic benefits of the digital channel; it creates a massive opportunity for banks and credit unions to engage with their users that no other channel can offer. Additionally, active use reduces cost to serve and drives greater wallet share, more debit card activity, and higher profits.

In fact, according to NCR Profitability Analysis, in comparison with their offline counterparts, digital banking consumers:

- Have a 6% higher annual retention rate
- Own 9% more deposit and loan accounts
- Have 2x the number of debit card purchases per month
- Generate 47% higher revenue for their financial institution

NCR Profitability Analysis
is a complimentary service
for NCR Digital Banking clients.
It helps them gain insights to
better understand user behavior
by scientifically analyzing their
online and non-online users to
calculate retention rates, account
ownership, channel touch points,
and other key metrics.

ADOPTION CHECKLIST

Are you looking for ways to increase digital banking adoption but not sure where to start? Begin by reviewing the following checklist of key adoption tactics and practices—and assess which ones your financial institution is leveraging to drive adoption and active use of digital banking.

DIGITAL CHANNELS »

Website Y N Are you using your website to promote awareness of digital banking?

Dedicated Solution Page Do you have a page on your website that communicates the benefits of online and mobile banking?

Educational Materials Have you posted “how to” guides, FAQs, and/or videos for digital banking capabilities on your website?

Online Banking Are you leveraging ad and messaging space to communicate new features and promote your app?

Mobile Navigation Do you call attention to new features in your mobile navigation with custom icons and text?

Email Communications Do you send regular emails to segments of your users to promote digital banking or specific features?

App Store Reviews Do you ask your satisfied users (including staff) to rate your mobile app or submit reviews?

Social Media Do you promote digital banking, new features, or educational materials on Facebook or Twitter?

ADOPTION CHECKLIST

TRADITIONAL CHANNELS »

- | | Y | N | |
|--------------------------------|--------------------------|--------------------------|--|
| IVR | <input type="checkbox"/> | <input type="checkbox"/> | Have you included a message to enroll in digital banking or to download the mobile app? |
| Call Center | <input type="checkbox"/> | <input type="checkbox"/> | Can your employees educate callers on digital banking or address questions they may have? |
| ATM Screens | <input type="checkbox"/> | <input type="checkbox"/> | Do you take advantage of your ATM screens as advertising space for digital banking? |
| Branch Signage | <input type="checkbox"/> | <input type="checkbox"/> | Do you have in-branch signage promoting digital banking? |
| In-Branch Education | <input type="checkbox"/> | <input type="checkbox"/> | Is your branch staff trained to educate users on how to enroll in digital banking or download the app? |
| Paper Statements | <input type="checkbox"/> | <input type="checkbox"/> | Do you leverage monthly statement mailers to include materials that promote digital banking? |
| Direct Mail & Print | <input type="checkbox"/> | <input type="checkbox"/> | Have you created printed materials to use as mailers or handouts in the branch? |

WE'RE HERE TO HELP

Increasing adoption and active use of your digital channels is critical to driving retention, increasing revenue, and achieving a lower cost to serve. But you don't have to do it alone. We're here to help you maximize results and meet your goals.

For more information on our marketing resources, please contact your relationship manager.