

An online survey of 1,024 Americans conducted in mid-September demonstrates the challenges that remain for consumer banking during and after the pandemic. The survey underscores previous findings in Lightico surveys but also shows key differences such as significant growth in the willingness of consumers to try new digital tools and a doubling in the number of consumers **opening** financial accounts online. The findings were first presented on September 16th at the *Digital Banking in a Post Pandemic World* Summit.

## The Crisis is Still Impacting Consumer Decisions



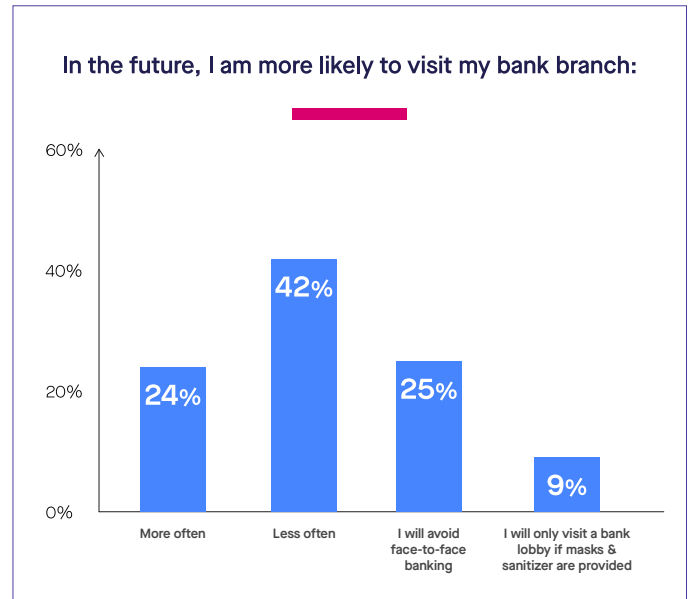
**76%** of consumers will avoid or reduce visiting a bank branch in the future



**33%** would not take a loan if it required a physical branch visit



**47%** would be less likely to attend to a non-loan banking or financial task



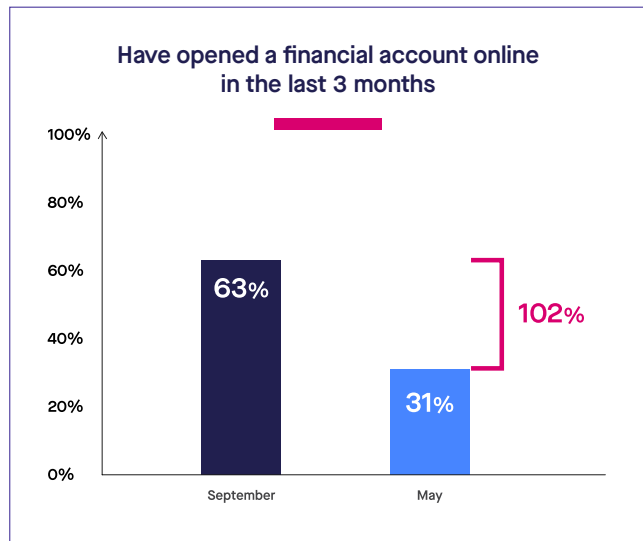
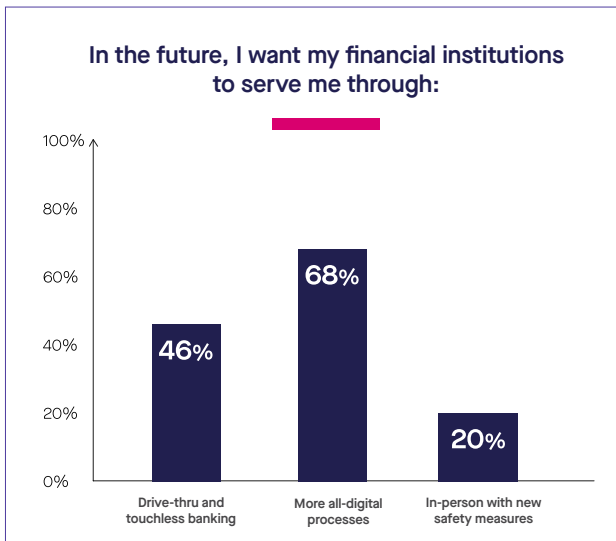
## Consumers are Already Doing Digital



**91%** willing to try a new digital app or website (increase from 63% in May)



**94%** have completed an online financial transaction in the last 3 months



## But Banks Aren't Delivering Enough and Consumers Demand More



**57.1%** of consumers have been redirected to a branch during an online interaction

**56.7%** of consumers have been asked to print, scan, fax during an online interaction

**95%** expect brands to maximize digital interactions to keep customer safe

## 2/3 of consumers would prefer to fill out paperwork and send documents for financial transactions using digital means

### Face-to-Face/Slow (33%)

### Digital/Remote (67%)

Face-to-face at a physical location

16.2%



Regular mail

16.8%



Email

43.5%



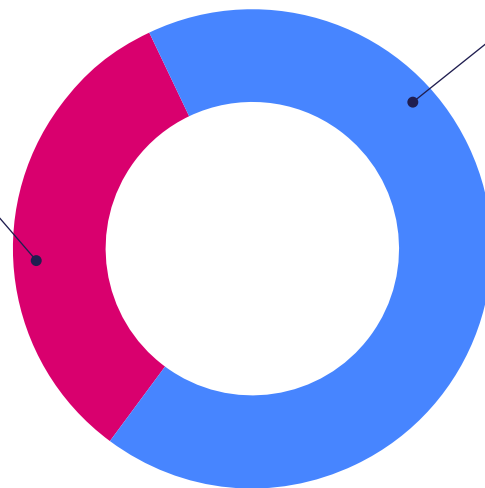
Smartphone text message

8.7%



App

14.8%



### About Lightico

Lightico's next generation platform for digital customer interactions empowers your agents to collect forms, documents, e-signatures, photos, consent to disclosures and to verify ID instantly while they have customers on the phone.

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