

# Consumers in Control

Consumers continue to seek better ways to shop, pay and manage their money.

For merchants and financial institutions today, it's not enough to just keep up with the competition — it's about keeping up with consumer expectations.



*On=Off  
24/7*

- 53%** want businesses to better connect their online and in-store experience
- 62%** check online before going to a store
- 45%** use their phone in-store to price compare
- 65%** have retailer apps on their phone



*More than a Transaction*

- 63%** Good deal! In today's economy it is especially important to shop for the best deal
- 48%** Know me! Hope marketers get better at tailoring messages, offers, and ads
- 45%** Easy! If technology is not easy the first time, I stop using it
- 53%** My time is valuable! Speed up the check-out process



*Social and Sharing*

- 56%** use social media prior to a purchase
- 47%** prefer companies that are smart about social media and technology
- 50%** post reviews



*Financial Control*



*Privacy Please*

- 70%** think protecting personal information is more of a concern than it was a year ago
- 62%** say it's a violation of privacy when companies give personal information to others

- 71%** expect real time access to financial accounts
- 75%** expect online banking from their financial institution
- 52%** use bank apps