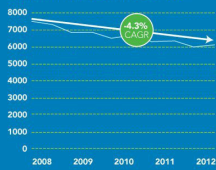


The Importance of Branch Sales Effectiveness

There is an immediate need for retail banks to provide an all-around positive customer experience through their branches to help improve sales results.

Branch Transaction Volumes ¹¹



66% OF BANKS HAVE REDESIGNED BRANCH LAYOUTS TO SUPPORT A SALES/SERVICE MODEL ¹²

25-40% of branch traditionalists value the relationship with their staff at the branch ¹³

Consumer Trust in Banks and Credit Unions

63% of people trust credit unions ¹⁴



55% of people trust local banks ¹⁵

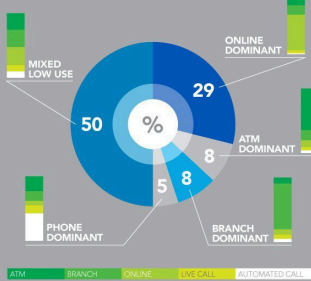


Only 23% of people trust national banks ¹⁶



With fewer overall branches and declining walk-in traffic, it's more important than ever for banks to evolve their models to focus on sales and customer experience.

Variations in Channel Usage Among Major Segments of Retail Customers ¹⁷



Over 60% of those who prefer using other channels have actually conducted business at a branch in the past two weeks. ¹⁸

Customer Preferred Method for Starting a New Banking Relationship ¹⁹

Remote channels:
Call Center,
Mobile and
Online channels



63% of consumers see branches as an efficient place to do business. ²⁰



33% of consumers are confident that their institution understands their financial goals and needs. ²¹



43% of consumers are comfortable discussing their personal financial needs at the branch. ²²

Consumers are using more channels to interact with their bank today, but still prefer to open new accounts in the branch.

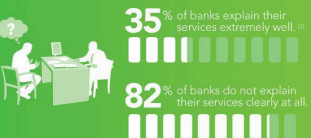
Why Customers Stay ²³

42% Conveniently Located Branches

40% Satisfactory Online Services

21% of customers switch banks because of unsatisfactory customer service ²⁴

Consumer Perceptions About Clarity in Banking



Banks need to evolve their branch channel strategy to meet the expectations of today's customers, with skilled sales staff delivering a high quality customer experience for improved retention and share-of-wallet.

Sources:
 [1] "November 2011 and 2012 Retail Banking Comparative Study," November 2011 Branch Productivity Benchmarking Study.
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 [4] "The Financial Brand," 2011 Research Report: Branch of Banking Relationships, March 2011.
 [5] "Consumer Attitudes to Branch Banking Hard to Shake," The Financial Brand, 2011.
 [6] "Bank and Financial Research Series: Navigating in Turbulent Times—Competing for Deposits and Relationships," BAI Research, 2010.
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