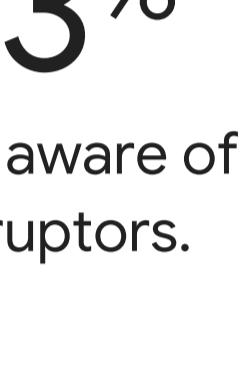


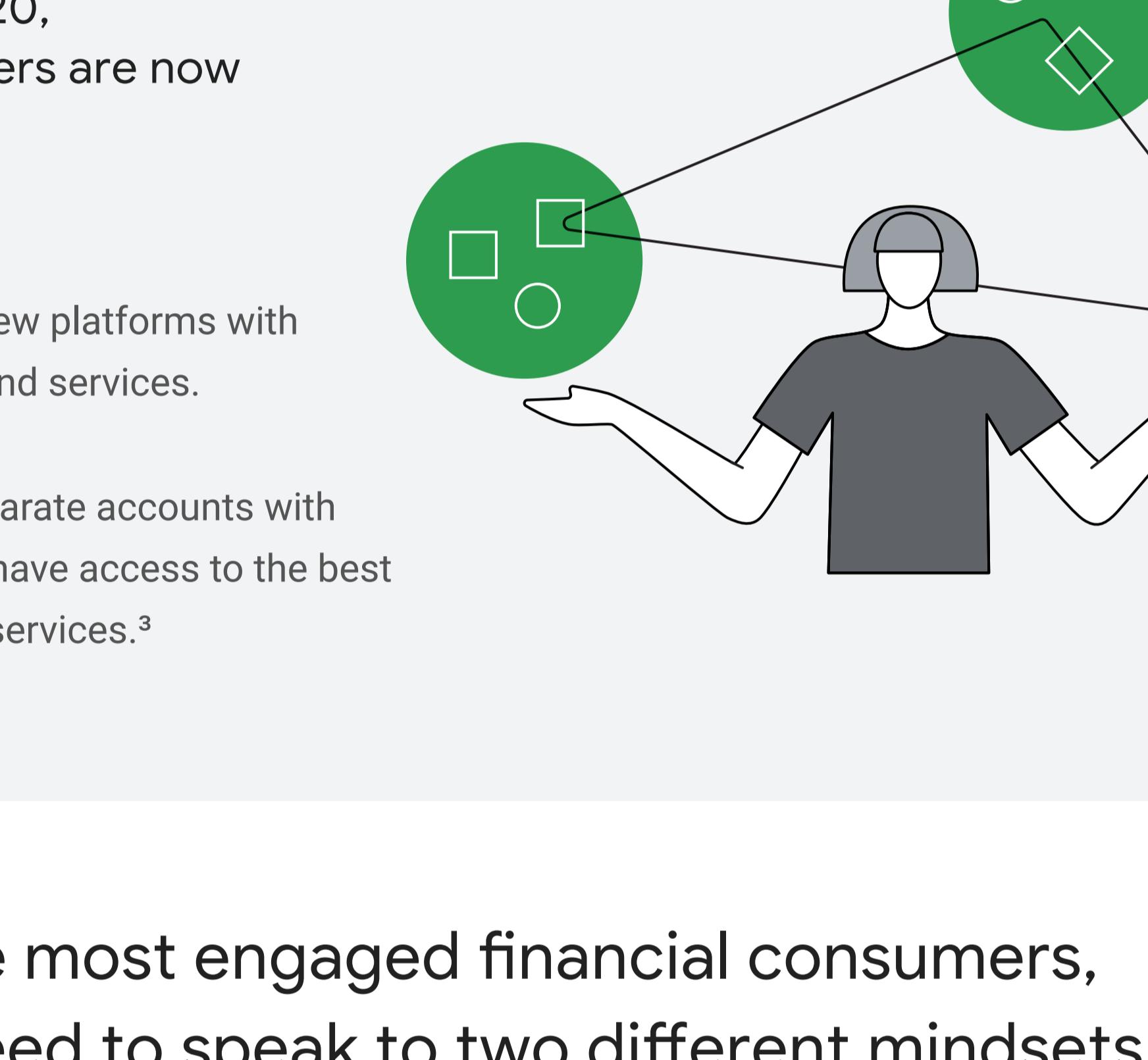
Meet banking and fintech customers where they are in today's shifting landscape

In partnership with research firm Known, we ran two studies: one before the pandemic and another study this past fall. Our findings show that changes in people's personal and professional lives are pushing some people to think about their finances. And most agree that managing their money has become increasingly important over the past year and a half. Careful consideration of financial decisions has become the norm as financial consumers navigate banking, lending, and payment offerings in a world of constant disruption.



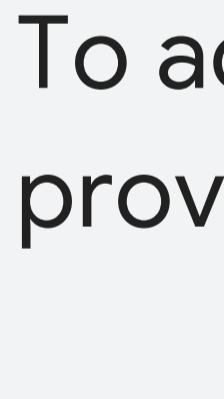
68%

of financial consumers agree with the statement, "During COVID, I feel I've spent more time making decisions about my finances than ever before."¹



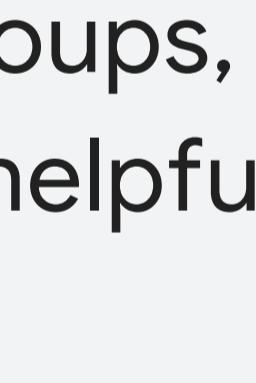
Increased financial consideration leads to **increased financial action**

Financial consumers are adding and switching to new services as new solutions emerge.



83%

are aware of new banking disruptors.



75%

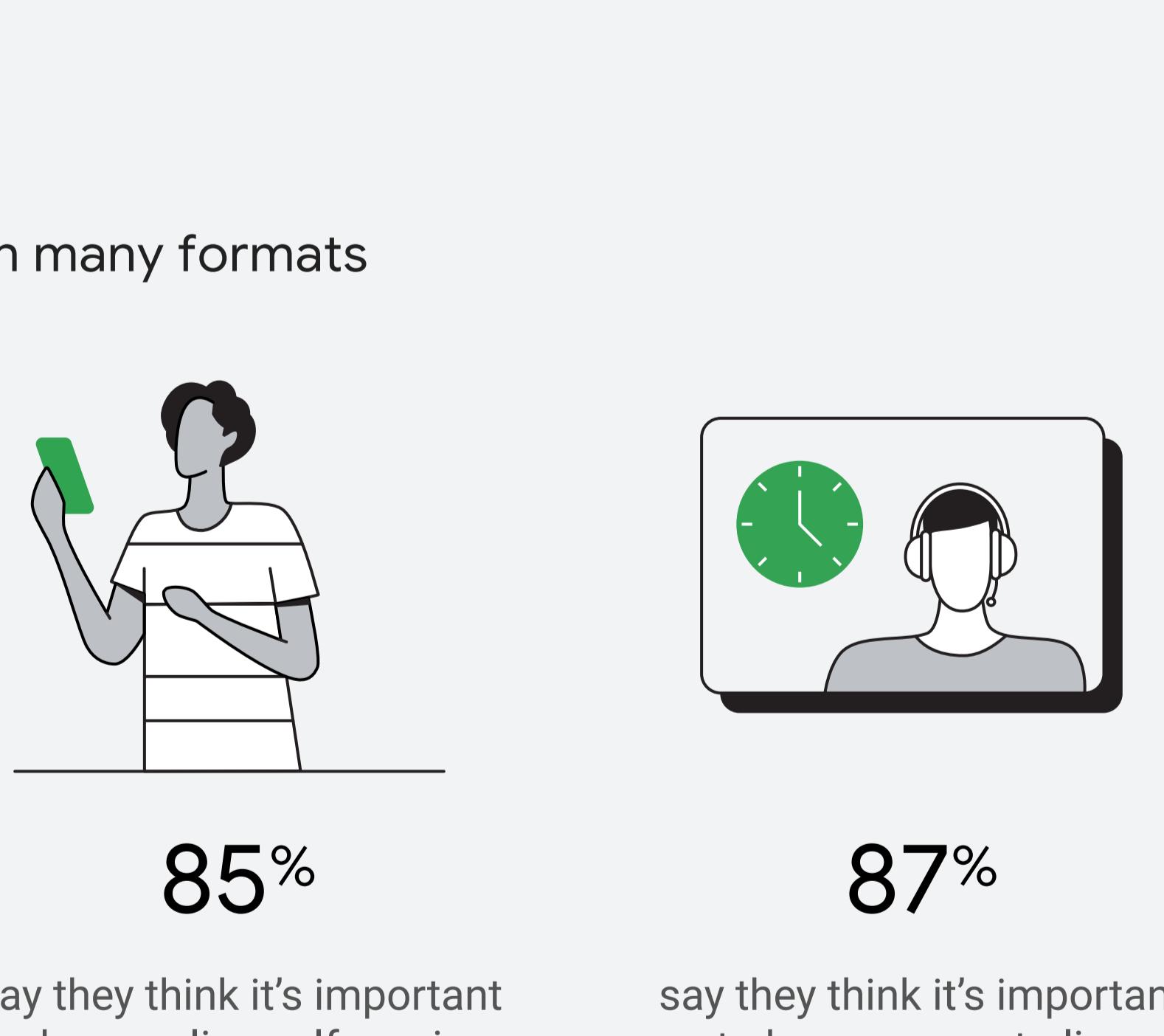
are open to trying new things, even if there is risk involved.²

Compared to 2020, financial consumers are now

1.2x

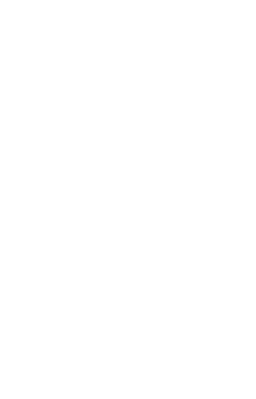
more open to using new platforms with innovative products and services.

more likely to use separate accounts with multiple providers to have access to the best overall products and services.³



To reach the most engaged financial consumers, providers need to speak to two different mindsets

Growth mode



36%

are thinking about being financially conscientious and exploring new financial options.

Crisis mode



29%

are thinking about competing priorities amid tough circumstances.⁴

Sources:

^{1,2} Google and Known, N=5757 U.S. financial consumers, September 2021.

³ Google and Known, N=6025 U.S. financial consumers, February 2020.

^{4,5,6} Google and Known, N=5757 U.S. financial consumers, September 2021.

