

The pandemic and a fresh generation of consumers brought new behaviours and customer needs for financial institutions to grapple with. Banks need to adjust their products, services and messaging to appeal to their target audience. We surveyed over 4,500 consumers to identify the emerging consumer finance tribes banks need to know.

## The three biggest tribes

33%

### Techcelerators

Tech savvy consumers who manage their money online, increasingly adopting digital banking

31%

### Ethical bankers

Purpose-driven savers who want to make a positive impact on society and the environment

23%

### Convenience cravers

One-stop shoppers who want on demand, all-in-one banking solutions that meet multiple lifestyle needs

## Change brought about by the pandemic

3 in 4  75%

of global consumers are now more likely to use digital banking in the next few months than before the pandemic.

2 in 5  41%

of global consumers have started using online and digital banking services for the first time because of the pandemic.

## Purpose before profits

73%

Globally, nearly three quarters are more likely to use a bank that puts purpose over profits, reflecting the growing market opportunity for impact finance and ethical banking services.

## Do you know your tribe and what makes them tick?

