TransUnion

EBOOK

Turn Your Digital Experience Into an Essential Habit for Financial Consumers



Consumers are raising the stakes on their online experiences

Practically *everything* can be handled online. With nearly a third (29%) of consumers conducting half to two-thirds of their transactions online,[1] they've seen it all when it comes to digital experiences. From online retailers and streaming services offering curated recommendations to customized social feeds, consumers know a good experience when they see it – and they avoid bad ones at all costs.

Advanced artificial intelligence (AI), gamification and recommendation technologies are setting new expectations for online guidance and support. Research shows those expectations raise the bar for everyone – even in unrelated industries like financial services.

The digital customer experience (CX) is everything:

80%
of customers now consider the experience a company provides to be as important as its products and services[2]

55%
of respondents said nothing excuses a bad customer experience[3]

54%
would rather get stuck in a slow-moving traffic jam than endure a bad customer experience[4]

[1] TransUnion, Consumer Pulse Q4 2024
[2] Salesforce, What Are Customer Expectations, and How Have They Changed?, 2024
[3, 4] TELUS Digital, Infographic: 2024 customer service preferences



WHAT THIS MEANS FOR YOU:

When it comes to their financial interactions, consumers understandably expect the apps they use to match the user experience (UX) they get from the other online tools they use every day. To keep pace with those expectations and insert themselves into the daily digital lives of consumers, financial brands need to deliver more than the reactive, transactional experiences they've historically produced.

What captures attention?

Real, relevant and useful experiences.

Think being flashy is an easy way to get attention? Wrong! Today's consumers have seen plenty of all-sizzle, no-steak solutions. They want engaging innovations that help them get things done without fluff or distractions. The apps they rely on most provide insights that speak to their personal situations and give them control. Thankfully, tech advancements have made it easier for developers to natively deliver a range of highly personalized, interactive services within their apps and sites.

Consumers want personalized, interactive experiences:

80% of surveyed consumers are comfortable with personalized experiences[5]

45% of surveyed consumers find personalized messages genuinely helpful[6]

64% of consumers prefer to buy from companies that tailor experiences to their specific needs[7]

62% of customers would opt for a personalized customer experience over one that took less time[8]

[5] Boston Consulting Group, What Consumers Want from Personalization, 2024
[6] TransUnion, Q1 2025 Consumer Pulse Survey
[7] Qualtrics, Increased Expectations, Declining Loyalty; Qualtrics Announces 2025 Consumer Experience Trends, 2024
[8] TELUS Digital, Survey: Consumer Thoughts on State of CX, 2024



WHAT THIS MEANS FOR YOU:

Consumers expect FinTechs and financial service providers to provide a more holistic view into their financial standing – from interactive calculators to easily accessible credit information to educational FAQs, and more. The right tech enables companies to deliver hyper-personalized insights based on the customer's unique financial picture. Combine that personalization with gamification strategies that boost engagement and you can provide the kind of relevant and actionable experiences that keep consumers coming back.

To build trust, loyalty and long-term ROI, deliver what consumers want, how they want it

Expanding the capabilities of a FinTech's app or site can empower consumers to improve their credit or protect their financial accounts. With personalization, consumers benefit from practical, proactive insights. They get information relevant to their specific situations. Gamification – in the form of interactive scoring, credit simulators and other capabilities – can generate even greater engagement.

These high-value touchpoints can increase the stickiness of your digital experiences, motivating consumers to regularly return having benefitted from the value of your offerings.

Putting customers first pays off:

84% of B2B enterprises that grew revenue significantly ahead of the industry average reported putting customer needs at the center of leadership, strategy and operations. On average, these companies report:

Better retention (43%)

Higher profitability (33%)

More revenue growth (28%)[9]

Brands that enable consumers to do things they otherwise couldn't while also providing a sense of connection generate

5X the annual revenue

growth compared to brands without those characteristics.[10]

[9] Forrester, State Of Customer Obsession Survey, 2024
[10] Lippincott, The Myth of Brand Differentiation: Why Being Meaningful Matters More, 2024



WHAT THIS MEANS FOR YOU:

For consumers to regularly rely on your solution, they need easy access to a full array of capabilities they value. Put yours at their fingertips so they can seamlessly integrate them into their daily lives. In addition to empowering consumers, personalized digital experiences make them feel recognized and welcome, which can build the trust and loyalty critical to positioning you as their resource of choice.

Our five keys to turning your digital experiences into an essential habit for financial consumers

1

Deliver what consumers want

Being a flashy start-up isn't enough. Consumers expect value, regardless of your size. To keep them coming back, deliver useful, actionable insights.

2

Give consumers control

When tools are interactive, consumers are more engaged and invested in the information. When it comes to their finances, they should feel like they're in charge.

3

Inspire them to return

Remember, your interface can be part of their decision-making. The information should be valuable, but the UX also needs to be welcoming and intuitive.

4

Ensure easy integration

Making your solution a financial habit requires easy access. Integrating it with other tools they use daily helps make its use an instinctive behavior.

5

Deliver long-term value

Adopting a customer-centric approach promotes trust and loyalty with your ideal customers, helping ad hoc users become consistent, lifetime patrons.

TruEmpower Solutions can help

Want to enhance your offerings with a ready-made suite of solutions that delivers the personalization, value and engagement needed to compete?

TruEmpower™ credit and identity solutions enable businesses to help their customers better understand, protect and take control of their financial health and digital identities. These solutions seamlessly integrate into existing digital experiences, allowing businesses to support consumers' unique needs and advance specific, strategic business objectives. The TruEmpower suite of solutions provides meaningful digital engagement touchpoints that deliver differentiated value and foster deeper, more loyal customer relationships.

LEARN MORE ABOUT TRUEMPOWER SOLUTIONS AND CAPABILITIES HERE.



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