

A stylized illustration of a diverse crowd of people in various settings, all engaged with mobile technology. In the foreground, a person on a bicycle is looking at a smartphone. Others are standing, walking, or sitting, holding smartphones, tablets, or laptops. The background is a solid orange color, and the overall style is modern and graphic.

How to Market to Digital Zombies!

Presentation by Stephen Griffin, SR VP Retail Distribution Strategy, Regions Bank
and Jean-Pierre Lacroix, President of Shikatani Lacroix

A vibrant, stylized illustration of a diverse crowd of people in various settings. In the foreground, a woman in a blue tank top and red shorts is riding a bicycle while looking at her phone. To her right, a man in a grey suit is walking and talking on a phone. In the background, many other people are depicted, some holding smartphones, others tablets, and one person is using a laptop. The crowd is diverse in age and ethnicity. The entire scene is set against a solid orange background. A semi-transparent dark grey banner is overlaid across the middle of the image, containing the text "BRAND EXPERIENCE DRIVES LOYALTY" in white, bold, sans-serif capital letters.

BRAND EXPERIENCE DRIVES LOYALTY



WHAT IS THE ROLE OF SMARTPHONES?

KEY RESEARCH QUESTIONS

- What are the key behaviors of consumers using smartphones?
- How do these behaviors impact the banking industry across the various channels?
- What can financial institutions do to capitalize on the Mobile Zombie Generation?



WHAT ARE THE KEY BEHAVIORS OF CONSUMERS USING SMARTPHONES?



91%

OWN A SMART PHONE VERSUS
75% FOR TABLETS.



65%

SPEND TWO OR MORE HOURS A DAY
ON THEIR SMARTPHONES VERSUS ONLY
31% ON TABLETS.



79%

USE THEIR SMARTPHONE TO READ
OR TEXT WHILE DRIVING A CAR OR
RIDING A BICYCLE.



68%

USE THEIR SMARTPHONES WHEN
CROSSING A STREET OR WALKING.

Top activities performed at least once a day with their smartphones:

- **96%** Text messaging
- **88%** Getting directions or emailing
- **86%** Searching on the internet or social networking

MOST COMMON SMARTPHONE USAGE

USING THEIR
PHONE IN THE
WAITING AREA

42%

PARKING LOT

30%

QUEUING
AREA

18%

BANK

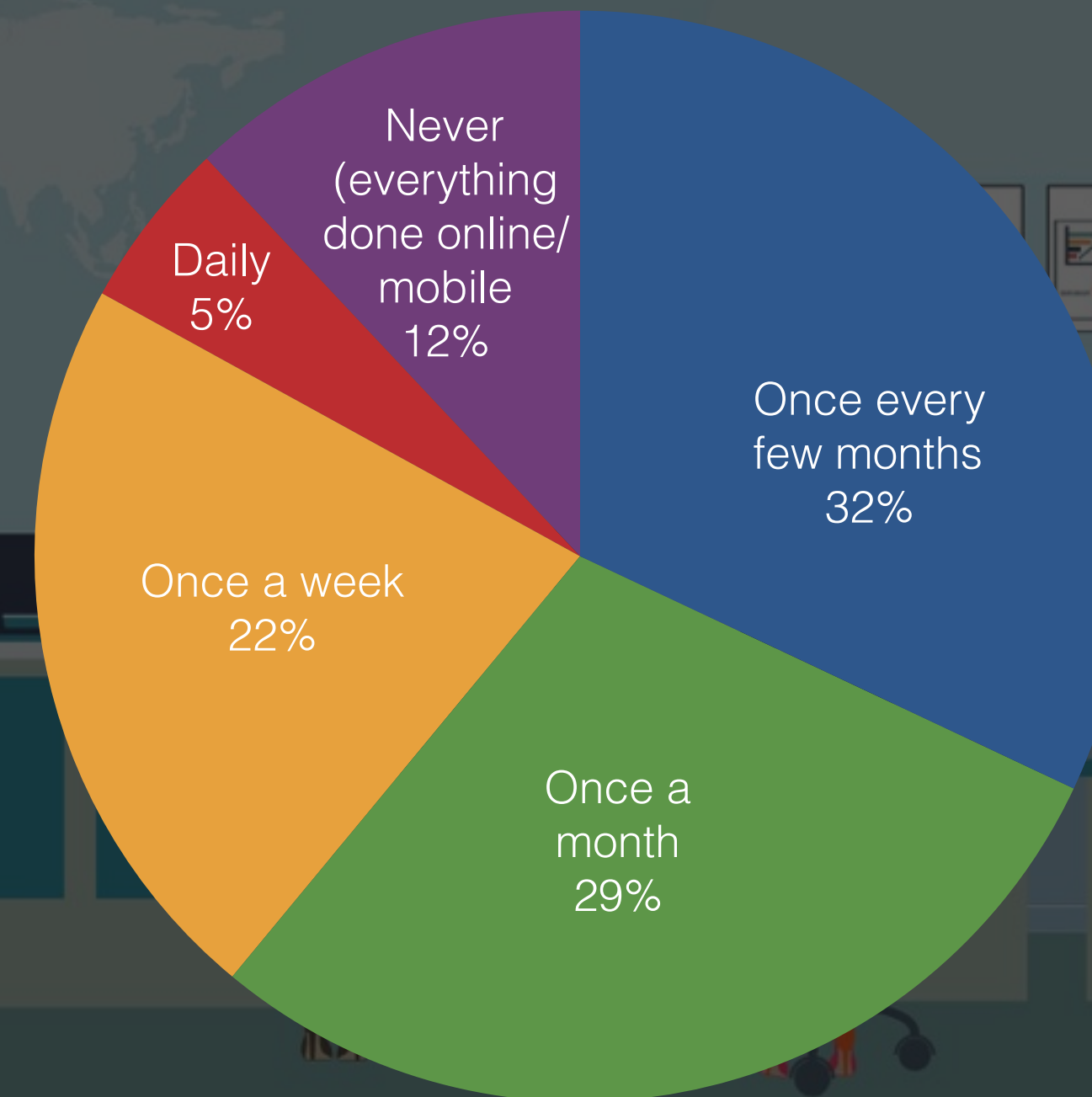
HOW DO THESE BEHAVIORS IMPACT THE BANKING INDUSTRY ACROSS THE VARIOUS CHANNELS?



BANK

20% OF MILLENNIALS
VISIT A BRANCH AT
LEAST ONCE A WEEK

20%



MONEY EXCHANGE

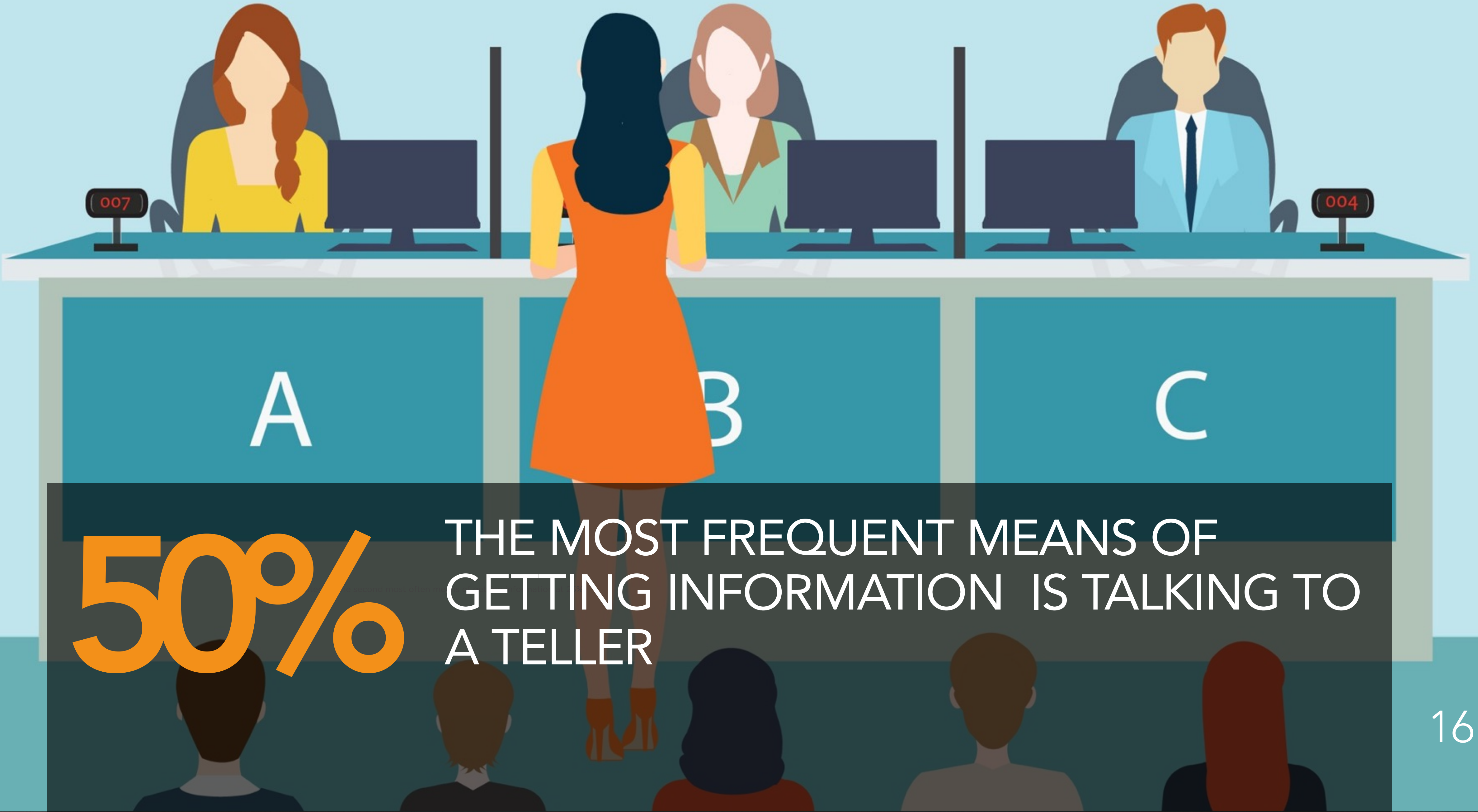
DATE	TIME	BUY	SELL	BUY	SELL
8888	8888				
EURO		EUR	8888	AUSTRALIAN DOLLAR	AUD 8888
SWISS FRANG		CHF	8888	JAPANESE YEN	JPY 8888
LIVER STERLING		GBP	8888	DENMARK KRONE	DKK 8888
US DOLLAR		USD	8888	SWEDISH KRONA	SEK 8888
CANADIAN DOLLAR		CAD	8888	NORWAY KRONE	NOK 8888



40%

OF MILLENNIALS CONDUCT MOBILE BANKING AT LEAST ONCE A DAY





50%

THE MOST FREQUENT MEANS OF
GETTING INFORMATION IS TALKING TO
A TELLER



OTHER SOURCE OF GETTING INFORMATION

CUSTOMER
SMARTPHONE

25%

IN-STORE
BROCHURES

9%

IN-STORE
POSTERS

8%

DIGITAL
SIGNS

8%

An illustration of a bank branch with three service counters. Each counter has a teller and a customer. The tellers are wearing blue shirts. The customers are wearing various colored clothing. The counters are labeled with numbers 007, 003, and 004. The background is a light blue wall with a dark blue base.

SMARTPHONE USE WHILE IN A BRANCH

CHECKING
ACCOUNT

TEXTING

CHECKING
EMAILS

33%

27%

22%



WHAT CAN FINANCIAL INSTITUTIONS DO TO
CAPITALIZE ON THE MOBILE ZOMBIE GENERATION?

SMARTPHONE PRODUCTIVITY DESIRES

HAVE MY
QUESTIONS
ANSWERED

55%

ABILITY TO SPEED
UP THE PROCESS
BY COMPLETING
FORMS

38%

DOWNLOADING
BANKING APPS

38%



GETTING ATTENTION FROM CUSTOMERS SMARTPHONE

TELLER CALLING
OUT MY NAME

81%

GREETER
MEETING ME

71%

LARGE MULTI-
SCREEN DISPLAY

65%



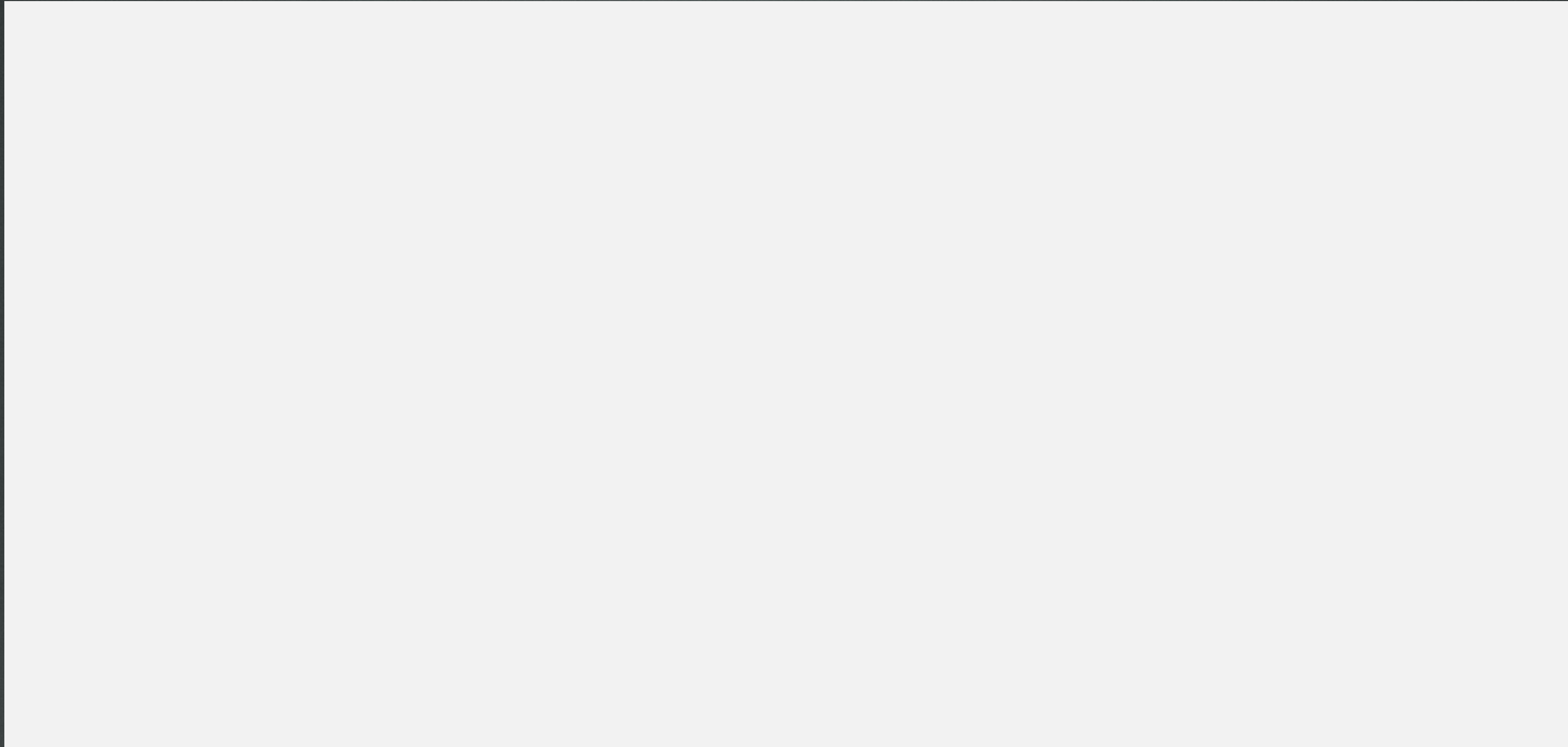
POTENTIAL BENEFITS OF VIRTUAL REALITY GOOGLES

81%

- Virtual assistant
- Relaxing outdoor setting

A photograph of a Regions bank building with a brick facade and arched windows. The word "REGIONS" is visible on the building's facade. A semi-transparent dark banner is overlaid across the middle of the image.

PUTTING INSIGHTS INTO ACTION



THE ENGAGEMENT JOURNEY



Attract

- Lobby areas
- Vestibule
- Exterior window areas
- Drive-thru

Transact

- Universal Banker stations
- Drive-thru
- ATM and VATM areas
- Manager's office

Retain

- Waiting areas
- Meeting rooms
- Vault area



ATTRACT

- ICONIC EXTERIOR
- INVITING AND OPEN
- CONTEMPORARY

ATTRACT

- DIFFERENTIATED
- HIGHLY ACCESSIBLE AND VISIBLE
- INTERACTIVE AND ENGAGING

MAKE LIFE BETTER
ers, our associates and our communities.
ive to serve you by helping you meet your financial
goals and aspirations.

FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited into your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.

Branch transactions taken before the close of business will be processed the same business day. Branch transactions taken after the close of business and Saturday branch transactions will be processed the following business day.

TRANSACT

- UNIVERSAL BANKERS
- LOBBY GREETER AND MANAGEMENT

TRANSACT

- VIDEO ATM INTEGRATION AT DRIVE-THRU AND BRANCH INTERIOR

RETAIN

- INTERACTIVE AND COMFORTABLE
- OPEN SIGHTLINES
- INTUITIVE

RETAIN

- DIGITAL MEETING ROOMS
- VISIBLE VAULT AREA

when you succeed, we succeed

STAFF MATTERS

Rethink the role of the greeter and teller.

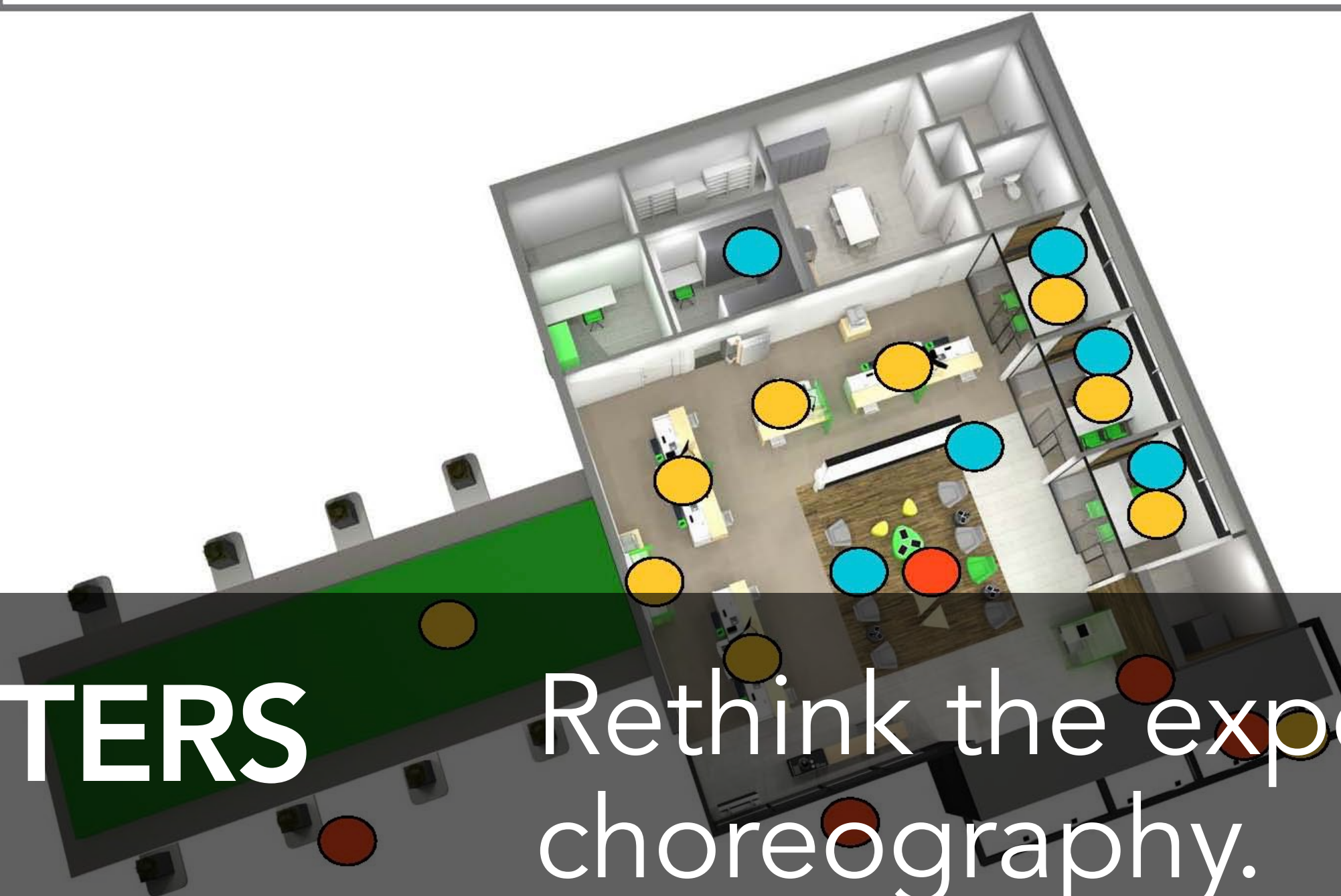
Customer Experience Choreography Zones Map

Attract

Transact

Retain

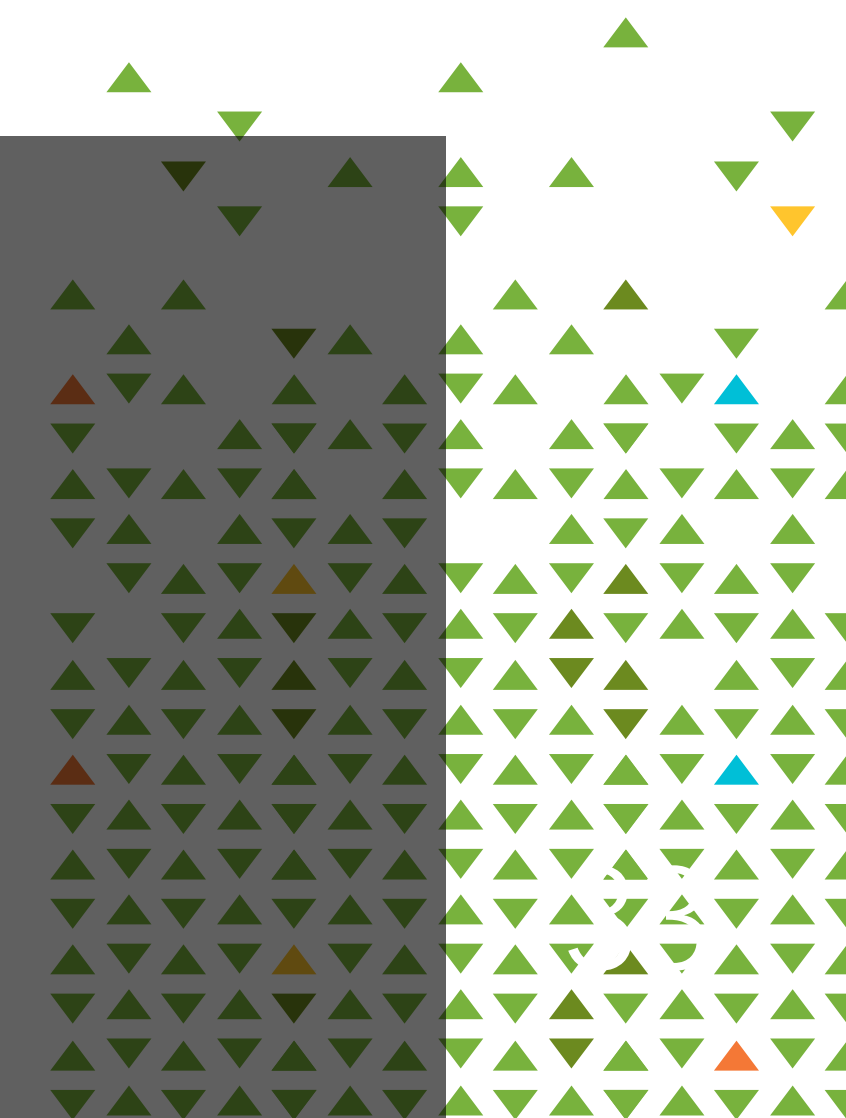
Zones are designed to keep possible customer interactions top of mind. These zones show us how we might engage with the customer and the customer might engage with the Bank.



STAFF MATTERS

Rethink the experience choreography.

Attract:	Lobby areas, Vestibule, waiting areas, exterior window areas, drive-thru
Transact:	Universal Banker stations, Drive-thru, Meeting rooms, ATM & Video ATM areas, Manager's Office
Retain:	Waiting areas, Meeting rooms, Vault area



Richard



Welcome to my desk :-))

**LEVERAGE MOBILE APPS
TO ELIMINATE FRICTION
POINTS**

Determine how busy the branch is prior to a visit, self-check into a queue, receive information while they wait.

**GO BIG ON DIGITAL
SIGNING**

Leverage scale to drive
visual impact and attention.







The Digital Path-To-Purchase

INTRODUCE VIRTUAL ASSISTANTS

Leverage Video ATM technology and continue to build virtual access to knowledge.

LEVERAGE HEALTH MONITORING BEHAVIORS

Health and finance are directly linked and can be leveraged to bring attention to products and services.



Action List

- Staff matter
- Leverage mobile apps to eliminate friction points
- Go big on digital
- Explore virtual assistants
- Leverage self-monitoring behavior

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THANK YOU