

Make or break trust with every financial experience.



Trust is the foundation of digital business.

Every loan application, new checking account, and credit check is built on trust. In the finance industry, digitally savvy consumers expect each interaction to be seamless and personal—but also trustworthy. This means the pressure is on to prove that you live your brand purpose, respect customer data, and deliver meaningful experiences.

In our *Adobe Trust Report*, we partnered with Advanis to survey more than 12,000 consumers and 2,000 senior business leaders at companies with more than 50 employees. Read on to see what opportunities the data reveals for gaining customers' trust—and how they might apply to the financial services industry.

Customers want to trust you, and you have to deliver.

Your customers need to feel safe, but it's up to you to build their confidence at every step. When you do, the payoff can be huge—as consumers across all industries reported they would spend more with brands they trust the most. For example:



Gen Z and millennials are more likely to spend over

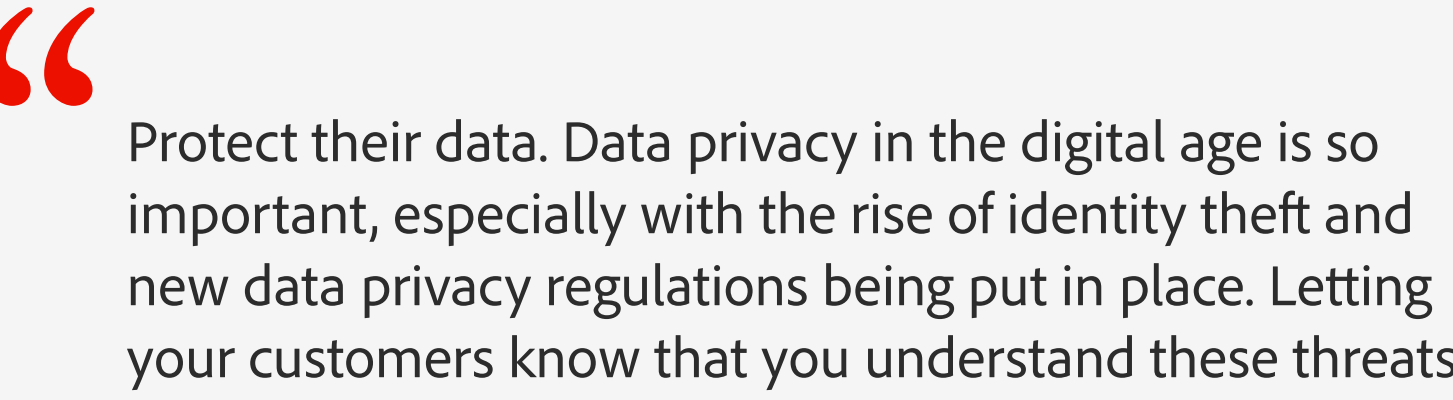
\$1,000



“The fact is, when you go online, you have a purpose, a goal—whether that’s to check your bank balance, make a transaction, or sign up for a mortgage. And in the end...if we can make that simple and joyful, then we’ll have long-term loyalty from our customers.”

Zachery Anderson
Chief Data and Analytics Officer
NatWest

Vital to building trust is keeping consumer data secure—and failing to keep data private or govern it well are surefire ways to damage that trust. In fact, customers in our study said they would stop buying if companies did the following:



“Protect their data. Data privacy in the digital age is so important, especially with the rise of identity theft and new data privacy regulations being put in place. Letting your customers know that you understand these threats and are doing everything to protect them is important and builds trust.”

Andrea Pennycooke
Senior Vice President, Head of Digital Discovery, Marketing Technology, and Digital Commerce
Truist

Trust is hard won but easily broken.

Building trust depends on creating personalized experiences. But doing that takes time, strategy, and humanity. Still, once you get everything lined up and delivered, consumers agree that these experiences, whether in person or digital, are important to building trust. Just keep in mind that Gen Z and millennials are much more likely to place more emphasis on high-quality digital experiences in their everyday interactions with your organization.

76% of consumers think it's important for brands to demonstrate empathy by:

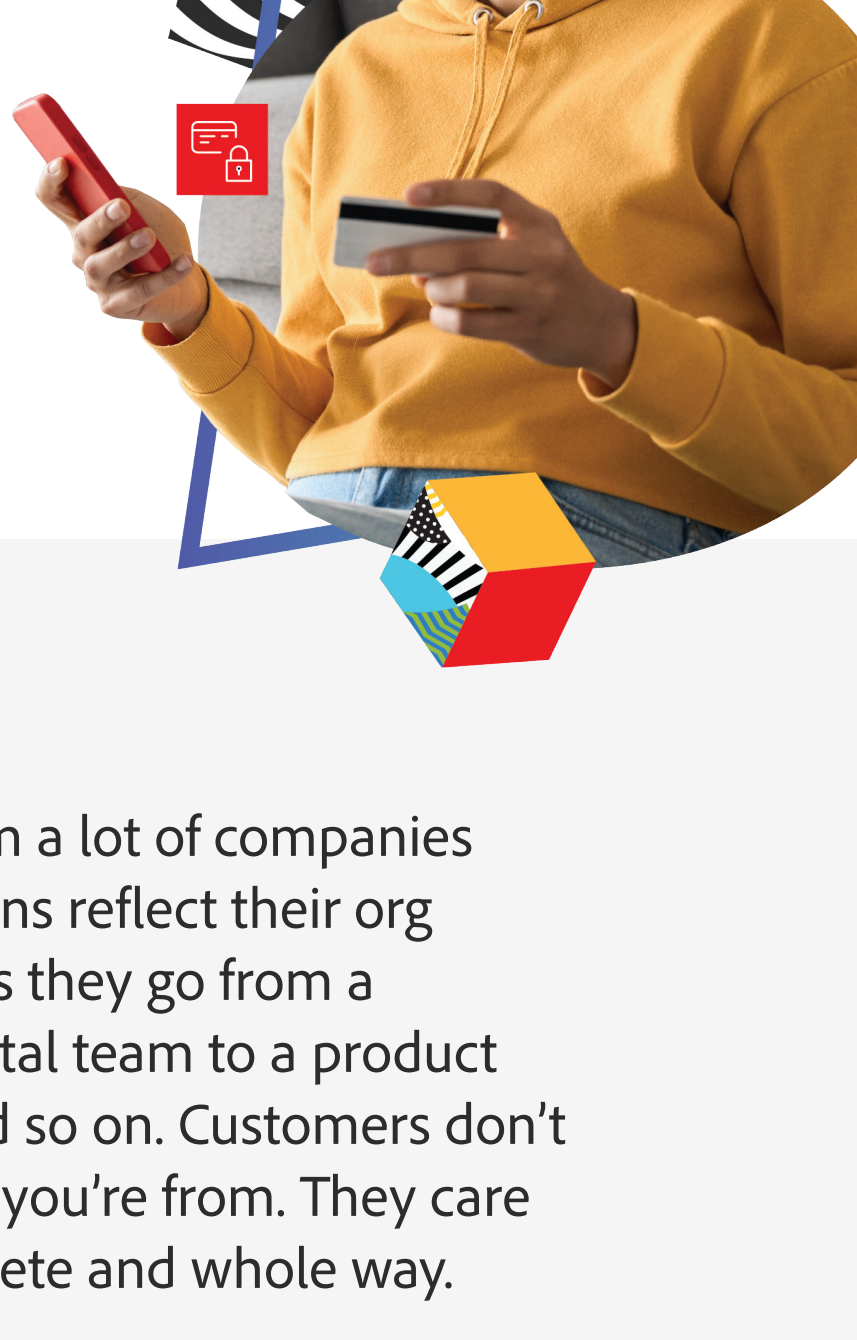
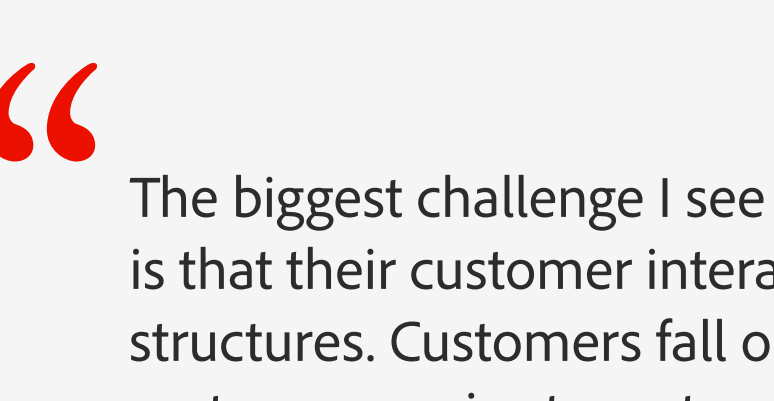
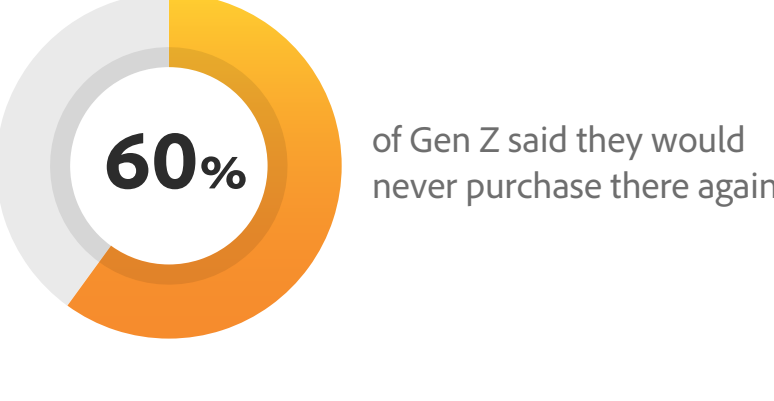
- Showing they can see things from the consumer's perspective
- Understanding consumer frustrations
- Knowing what's truly important to consumers

“Customers want to know that they aren't just a number or a dollar amount on a company's bottom line. The most trusted brands are those that invest in learning about their clients—their likes, dislikes, preferences, and so on, and meeting them where they are.”

Andrea Pennycooke
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As tough as it can be to build trust, it's all too easy to break it. And when that happens, customers start to lose faith in what brands can deliver.

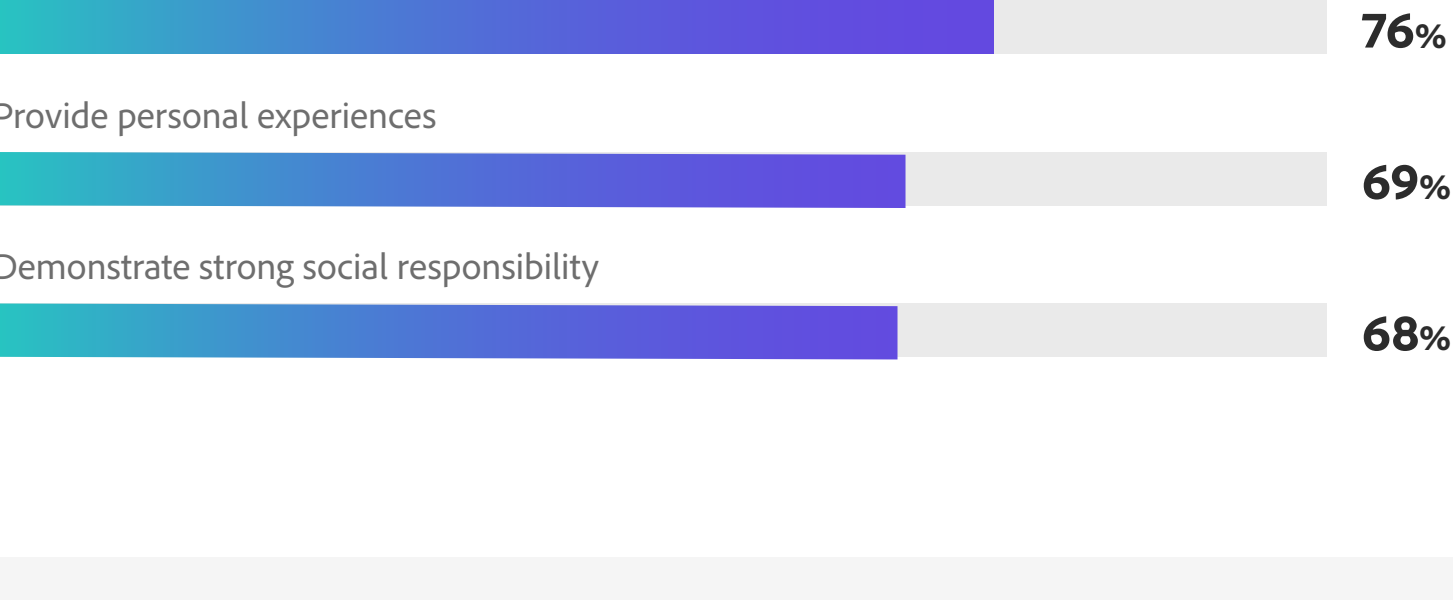
A violation of trust often means customers won't come back:



“The biggest challenge I see from a lot of companies is that their customer interactions reflect their org structures. Customers fall out as they go from a customer service team to a digital team to a product team to an after-sales team and so on. Customers don't care what part of the company you're from. They care that you serve them in a complete and whole way.”

Zachery Anderson
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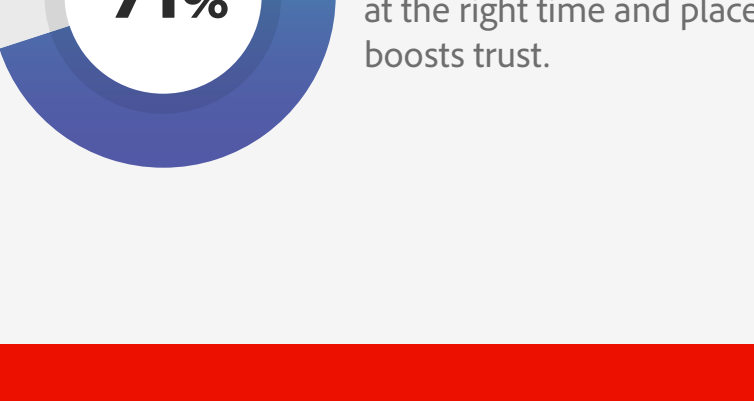
But even when trust is broken, that doesn't mean hope is lost. Here's what customers said brands can do to regain lost trust:



The time to act is now.

Each experience you create has the potential to earn or break your customers' trust. To ensure that you inspire trust every time, you'll need to rely on experiences. And if you inspire trust every time, you'll need to provide those personalized experiences stand out even more, you must be able to react to customers' real-time financial needs. When you do all this and provide customers with truly personal and valuable experiences, they can't help but trust you.

Personalization inspires trust:



“Whenever we show up and send you an email that's not really relevant, or you show up and you just get the generic site or a message that isn't really helpful to you, we erode a little bit of trust. And so personalization helps make sure that everything we send, everything we do, is relevant to who you are and what you're trying to do on that day.”

Zachery Anderson
Chief Data and Analytics Officer
NatWest

Build trust with Adobe in your corner.

Your customers are entrusting you with some of their biggest dreams, monetary assets, or sensitive information. It's up to you to prove you're worthy of that confidence. Be a respectful guardian of customer data. Make every experience hyper-personalized. And earn trust with every transaction.

Check out even more insights and learn what other steps you can take to build trust in our full *Adobe Trust Report*.

[Get the report](#)