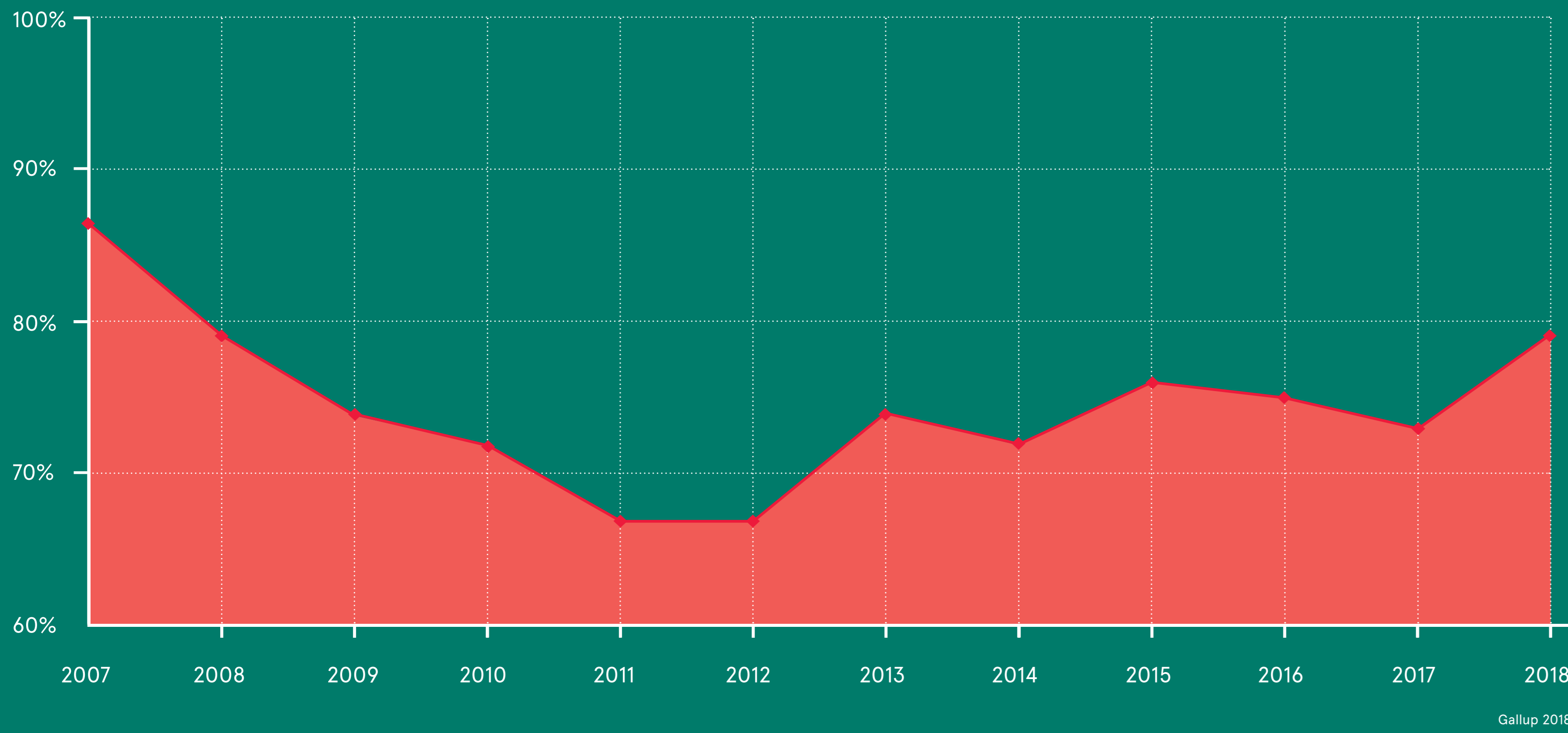


THE TRUST IMPERATIVE

Trust has recovered slightly since the recession, but customers are still wary and financial services companies have a lot to lose if they cannot allay fears over privacy and security

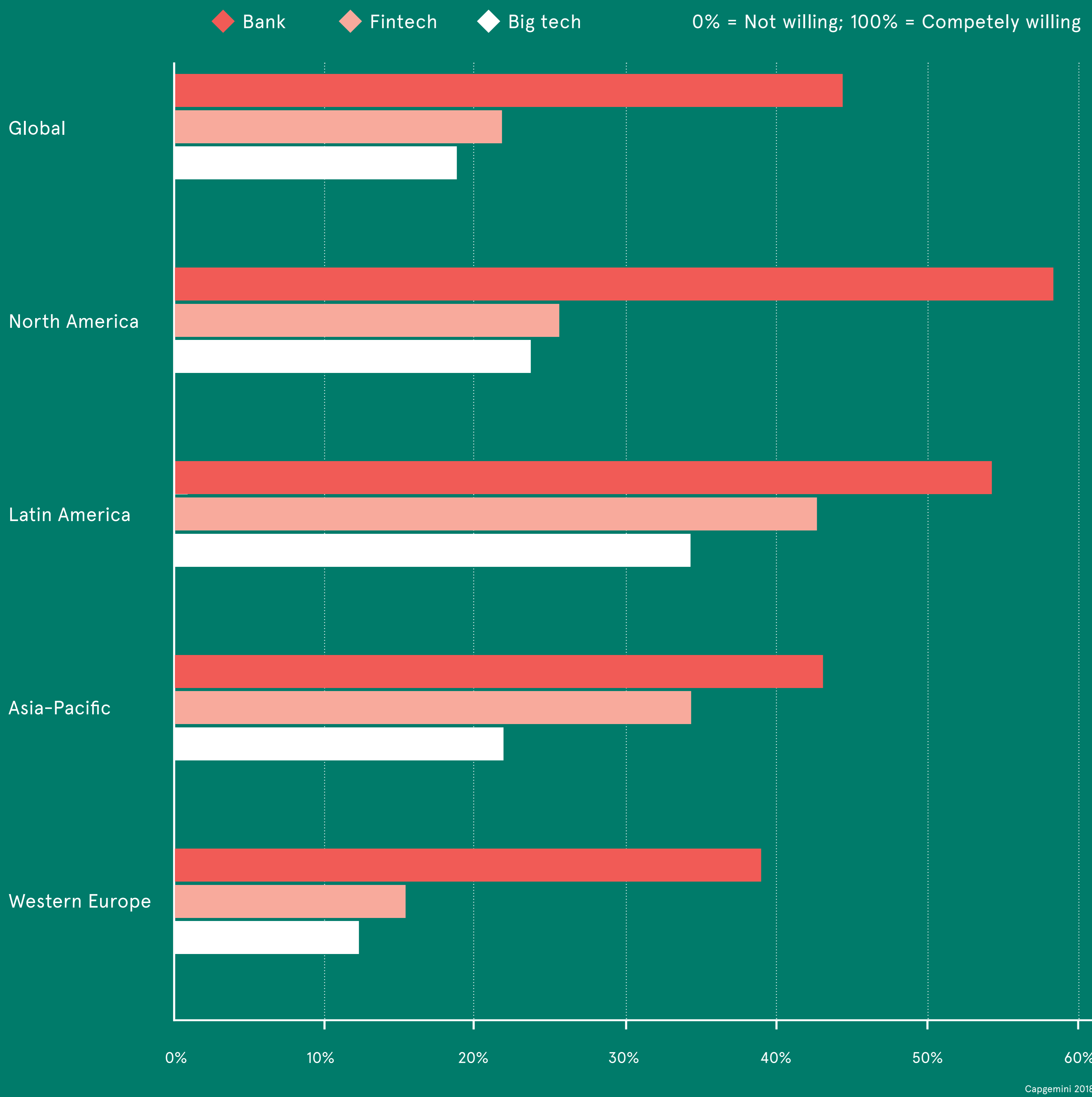
TRUST IN BANKS IS ON THE UP

Percentage of consumers who trust in banks



THE EXPLOSION OF BIG DATA AND ITS INSIGHTS MEANS TRUST IS FUNDAMENTAL TO STRATEGIC ADVANTAGE

Customer willingness to share personal data with financial services entities, by region



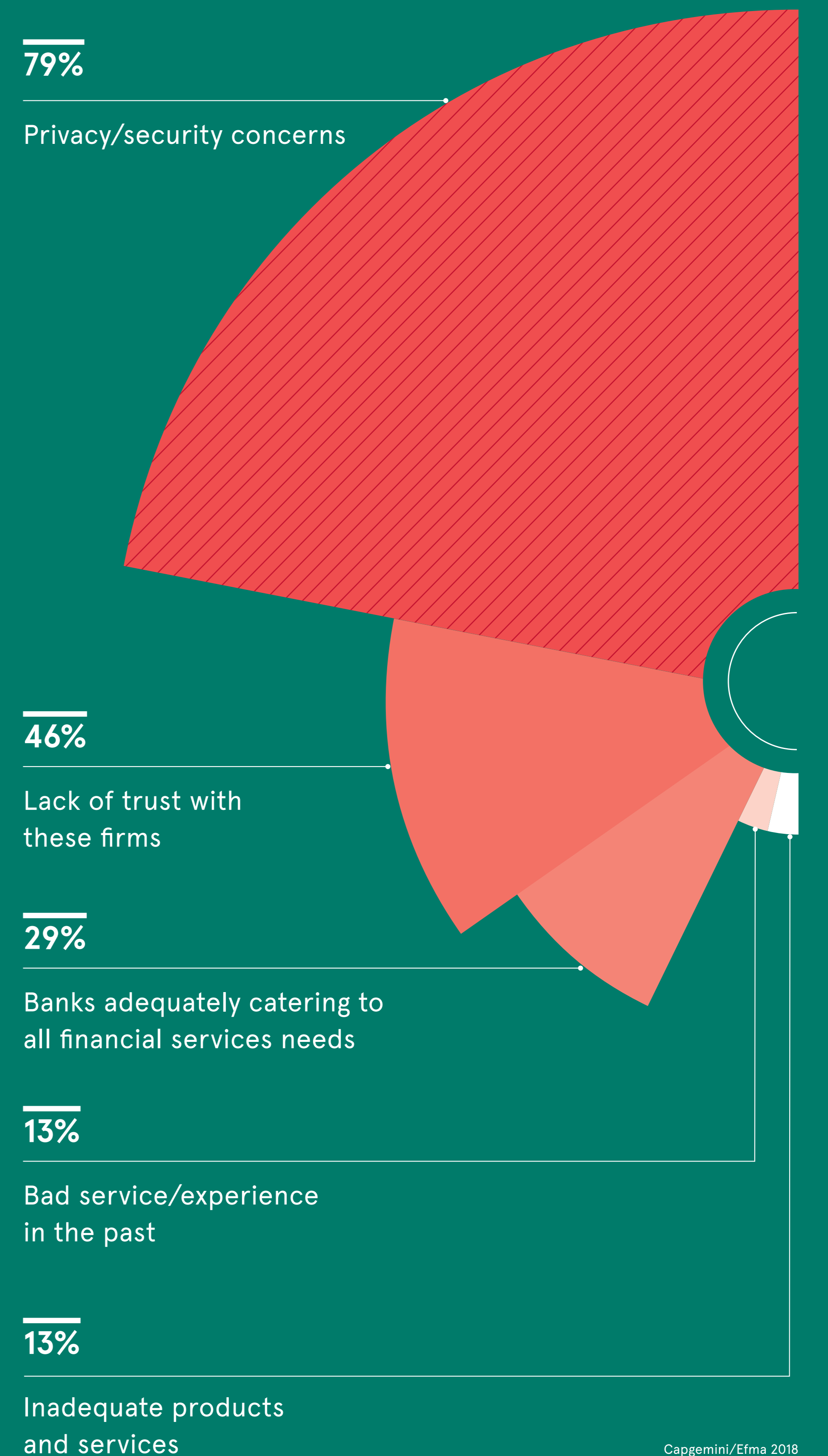
TRUST IS OUTRANKING PRICE AS AN INFLUENCER FOR CUSTOMERS' CHOICE OF BANK

Top five factors influencing customers' decisions to choose a bank



EVEN BIG TECH IS RESTRICTED BY A LACK OF CUSTOMER TRUST

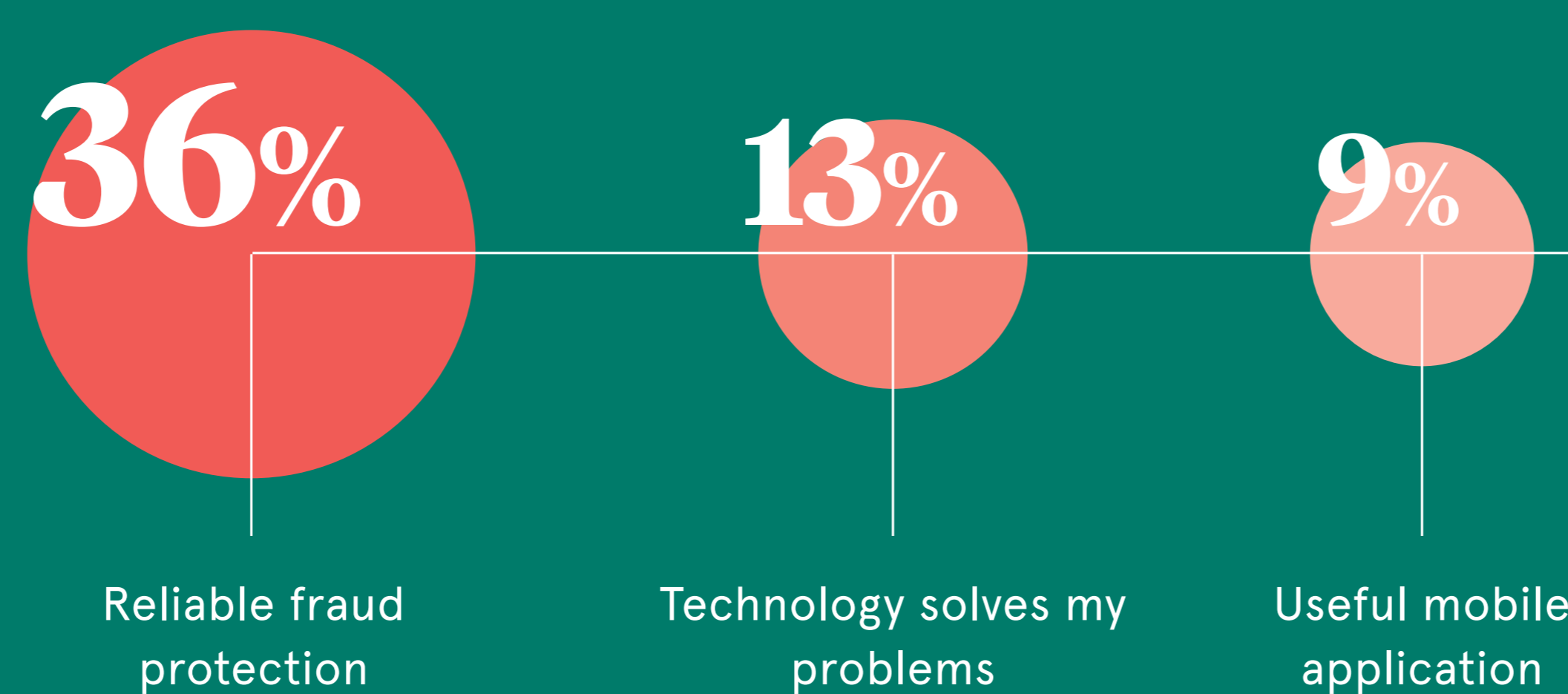
Most important factors deterring customers from big tech's financial services, according to senior banking executives worldwide



TECH IS CRUCIAL TO SUCCESS FOR FINANCIAL SERVICES COMPANIES

Factors that would increase consumer trust in a financial services company

74%
of millennials are willing to share personal data with banks, compared with just 49 per cent those aged over 55



Capgemini 2018

Edelman 2018

Capgemini/Erma 2018