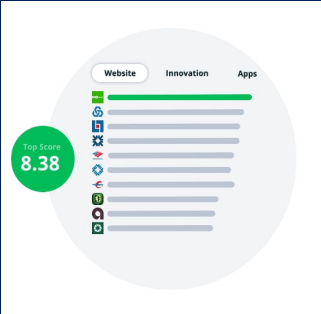


Finnoconsult



Finnoscore User Experience Study
Retail Banking Edition / Published June 2024

Overview



Foreword and Executive Summary



Methodology of the Study



Global and National Ranking

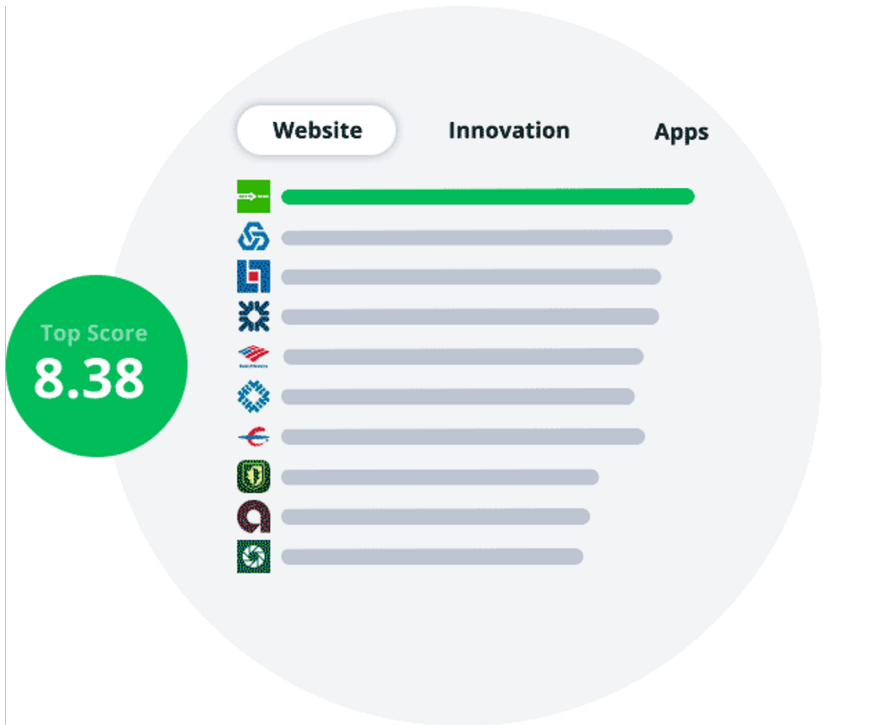


Sneak Insights



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Finnoconsult



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About Finnococonsult

Foreword

Why are we carrying out this study?

Customer needs and expectations are constantly changing. Banks have to act to stay relevant. Inaction is not an option and being reactionary is out of the question. Our annual study of the digital customer experience among over 240 retail banks in Europe and North America reveals where these banks stand in a national and international comparison, and the areas in which they still need to improve in order to enhance relationships with their existing customers and gain new customers.

The methodology was reviewed and the Finnoscore Retail Banking study created in cooperation with the **Institute for Bank Management at the Joanneum University of Applied Sciences in Graz**. We get each institute assessed from a customer point of view by three analysts, based on 390 criteria. Taking Best Practices as an example, we show how the top-ranking banks perform in each of the 12 assessment dimensions.



Chris Berger

www.linkedin.com/in/christianberger701/

Finnococonsult CEO

Executive Summary

Key findings of the Fiiinoconsult 2024 study

Rankings: internationally, the top four banks in the rankings have remained unchanged since 2023, with **PKO Polski** once again taking first place. New, and the only German representative in the top 5, is **Hamburger Sparkasse**, which scored points for an improved presentation of its benefits, a wide range of omnichannel contact options, a sign language option and professional social media community support. Once again, this secured Hamburger Sparkasse pole position in the German rankings.

Focus topics: real-time communication, which enables instant video consultations for potential new customers, for example, is becoming increasingly relevant. More and more banks are also offering a customisation option that allows users to choose an adviser themselves – without any media discontinuity.

With the **Accessibility Act** (BFSG) coming into force in 2025, banks are increasingly focusing on the topic of digital accessibility. However, compared to other countries, the banks from the DACH region have so far only offered limited web settings as a means of providing access for everyone.



Chris Berger

www.linkedin.com/in/christianberger701/

Fiiinoconsult CEO



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About Finnococonsult

Finnoscore

The independent
bank comparison
that provides
objective
answers.

The Finnoscore is based solely on publicly available information and **objectively assesses the digital maturity and innovation experience of banks.**

With more than **30 years of cumulative financial experience**, it's the Finnoconsult team that is responsible for further classifying the results.



Finnoscore

We make the digital literacy of banks measurable and comparable.



Measures the quality and attractiveness of the digital offer from the **point of view of customers**.



390 criteria in 12 dimensions for an **objective expert assessment**. The data collection period extended from January 2023 to January 2024.



Annual analysis and benchmark report covering **over 240 banks from 24 countries** in Europe and North America.



Methodology and creation in cooperation with

FH JOANNEUM
Bank- und
Versicherungswirtschaft

Overview of the Finnoscore 2024 dimensions



Website

- Functionality on all devices
- Accessibility
- User interface design
- User experience
- Quality of the search function
- Page speed



Conversion

- Calls to action
- Online calculator
- Comparison of products
- Product wizard
- Closing process



Omnichannel communication

- Feedback form
- Finding support for non-customers
- Locating a branch
- Contact channels
- Quality of speed & response



Mobile app(s)

- Findability
- Range of functions
- Customer reviews
- Quality of the description



Online marketing

- Organic authority
- Onsite & offsite analysis
- Paid marketing efficiency



Online onboarding

- Explanation of the process
- Usability
- Authentication process



Social media & community

- Social media presence
- Business portals
- Reactions to customer feedback



Online banking

- Findability
- Range of functions
- Quality of the description



Attractiveness to potential customers

- Access to website
- Presentation of the advantages of becoming a customer
- Customer rating/reviews



Price transparency

- Transparency of the prices
- Comparison of competitors on prices
- Comparison of competitors on service quality
- Product configurator



Loyalty & ecosystem

- Programme(s)
- Attractiveness
- Ecosystem



Innovation & sustainability agenda

- Presentation of the innovation
- Sustainability agenda
- CSR

This year's changes to the methodology

As customer expectations and technical possibilities change, so does Finnoscore – in order to remain significant. We have updated several dimensions in reaction to customers' needs. The *Website*, *Innovation and sustainability agenda* and *Attractiveness for new customers* dimensions have been given a stronger weighting.

Website:

- Customers expect visually appealing and clearly designed websites from reputable companies – and that includes banks. Underperformers risk customers going elsewhere and not staying on their websites for long.
- That's why the 'User Experience' sub-category has been redefined. First impressions, website clarity, the ease with which products and services can be found, and web page loading times (page speed) are analysed. The dynamic content was also evaluated.
- The 'User Interface Design' sub-category was expanded to include points such as layout, visual boundaries, hover effects, menu structure, navigation and accessibility. The websites were also analysed on touch devices.



Attractiveness for potential customers:

- Customer reviews, testimonials and awards are important trust-building elements in customer communication. That's why these elements have been taken into account in the new Finnoscore more than ever before.



Innovation and sustainability agenda

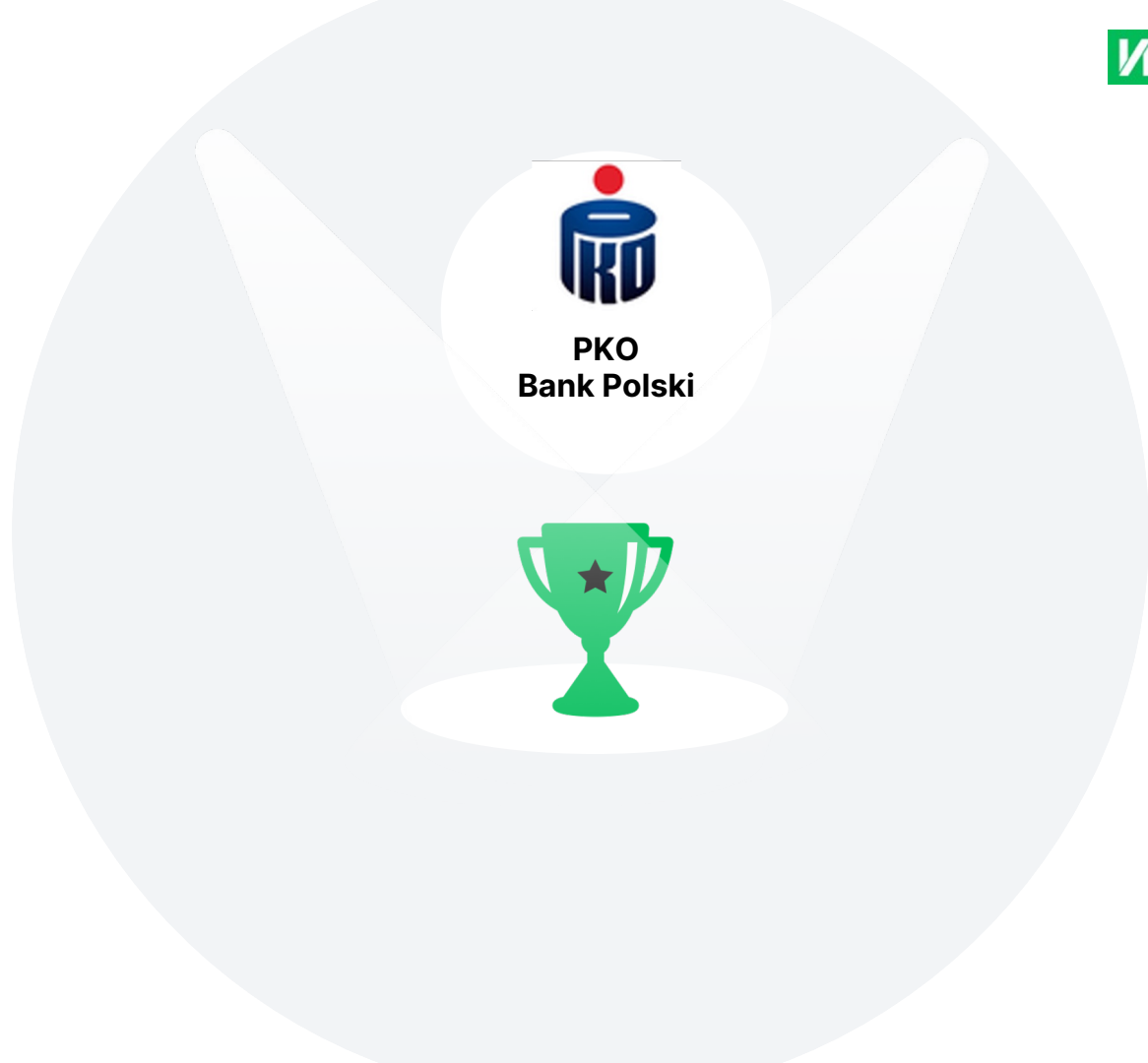
- Sustainability issues and innovation are becoming increasingly relevant in society. For that reason, accessibility and presentation of these topics were rated more highly.








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Finioscore

Aaaaand the
winner is....



Top 5 banks internationally

	Bank	Country	Finnscore
1	 PKO Bank Polski	Poland	6.54 →
2	 Erste Bank	Austria	6.45 →
3	 BCR	Romania	6.39 →
4	 Bank Millennium	Poland	6.37 →
5	 Haspa <small>Hamburger Sparkasse</small>	Germany	6.34 ↑

Finnscore Key Findings – International



Surprisingly few banks still rely on their own ecosystems

A customer-centred partner network can help banks to hold onto customers during the **loyalty phase**. Currently, only **35%** of banks offer their customers an ecosystem or marketplace with discounts, tickets, vouchers, etc.



Instant consultations are still a real USP in omnichannel communication

Omnichannel communication continues to be expanded in order to build sustainable customer relationships. However, most banks are lagging behind when it comes to **instant consultations**, even after the coronavirus pandemic. **Only 11%** of banks offer services such as instant video consultations without an appointment, despite sustained interest from customers.



Increasingly important: becoming a customer without media disruption

Technically possible and a proven standard in e-commerce: becoming a customer without media disruption. To avoid cancellations during onboarding, banks should offer the possibility of **opening a current account online** without having to write a letter or visit a branch. **88%** of the banks offer this option (3% more than in the previous year). However, **4%** of the banks still require signed documents sent by post.

Finnscore Key Findings – International

The Accessibility Act (BFSG) comes into effect in 2025. As a result, banks are increasingly focusing on this topic. However, banks in the DACH region only offer limited web settings (33%) aimed at facilitating usability.



Inclusion and accessibility, competitive advantages and improved customer satisfaction are all aspects that are addressed by the new Accessibility Act. The aim is to make websites truly accessible to all users and enhance the digital customer experience. Not only must digital-savvy users be taken into account in the structure and design of websites, but a broader perspective should also be adopted.






The study examined website functions such as text enlargement and contrast settings. **47%** of the banks in the sample are putting measures in place to improve **accessibility**. Conversely, this means that more than half of all banks do not yet offer a good digital customer experience for everyone, and that banks in EU member states are committing accessibility violations, which they are required to rectify by the end of the year at the latest.

The Winners and Losers

International (measured by the overall score compared to the previous year)








Top 5 Winners

	Bank	Country
1	 Sparda Bank Berlin	Germany
2	 Santander Consumer Bank	Germany
3	 Ally Bank	United States
4	 Millennium BCP	Portugal
5	 Volkswagen Financial Services	Germany



Top 5 Losers

	Bank	Country
1	 Credit Suisse	Switzerland
2	 CEC Bank	Romania
3	 N26	France
4	 Revolut	United Kingdom
5	 Spare bank 1 SMN	Norway

Where have the world's Top Losers slipped up?

N26 N26 France

●● Attractiveness for potential customers

An important element of trust is missing here, as N26 FR does not post any customer ratings, reviews or awards on its home page or product pages.

●● Omnichannel communication

is an important aspect of customer satisfaction. Customer enquiries must be answered quickly, on topic and with high quality. This is where N26 still has some catching up to do.

Social media & community

- Although the social media channels are actively managed, reactions and responses to user comments are few and far between. N26 Germany does this better on Instagram.

R Revolut

●● Website

Revolut's website lacks a search function to make it easier for visitors to find products. In addition, not all texts are easy to read, as the contrast between text and background is too weak.

Price transparency

There are no comparisons with competitors for users here on topics such as price, service and quality, which would strengthen customer loyalty.

Omnichannel communication

- Revolut still has room for improvement in this area as it is difficult for potential customers to contact the bank via the website – there is no contact form.

The "ideal bank" – the top performers per dimension



Website



Hypo Vereinsbank
Deutschland



Conversion



Marcus
United States



Omnichannel
communication



BCR
Romania



Mobile app(s)



Bank
Millennium
Poland



Online
marketing



Millennium
BCP
Portugal



Online
onboarding



BW Bank
Germany



Social media



Berliner Volksbank
Germany



Online banking



PKO Bank
Polski
Poland



Attractiveness to
potential customers



Yuh
Switzerland



Price
transparency



Deutsche Postbank
Germany



Loyalty &
ecosystem



Erste Bank
Austria













Innovation and
sustainability agenda



Erste Bank
Austria

Finnoscore – Top 10 DACH banks

	Bank	Finnoscore
1	 Erste Bank (Austria)	6.45 →
2	 Hamburger Sparkasse (Germany)	6.34 →
3	 Deutsche Bank (Germany)	6.31 ↑
4	 Sparkasse Köln Bonn (Germany)	6.29 ↑
5	 Deutsche Postbank (Germany)	6.25 ↑

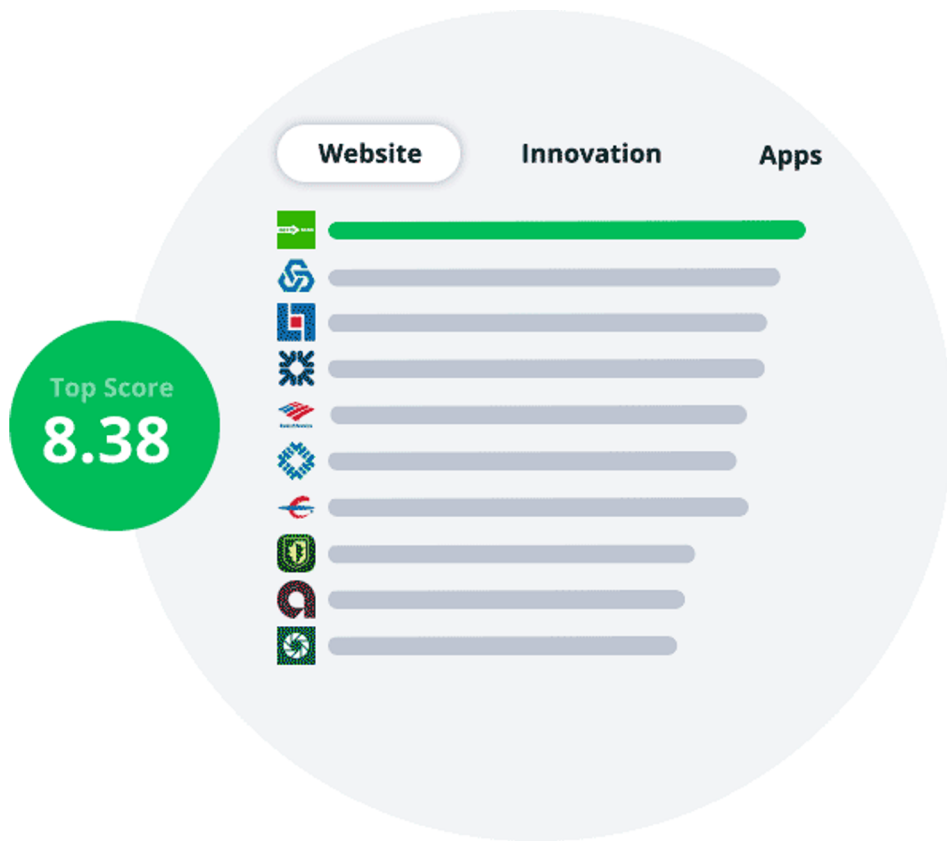
	Bank	Finnoscore
5	 Sparda-Bank BW (Germany)	6.24 ↓
5	 Raiffeisen Bank NÖ (Austria)	6.20 →
8	 Post Finance (Switzerland)	6.12 →
9	 Kreissparkasse Köln (Germany)	6.11 ↑
10	 Berliner Sparkasse (Germany)	6.10 ↑



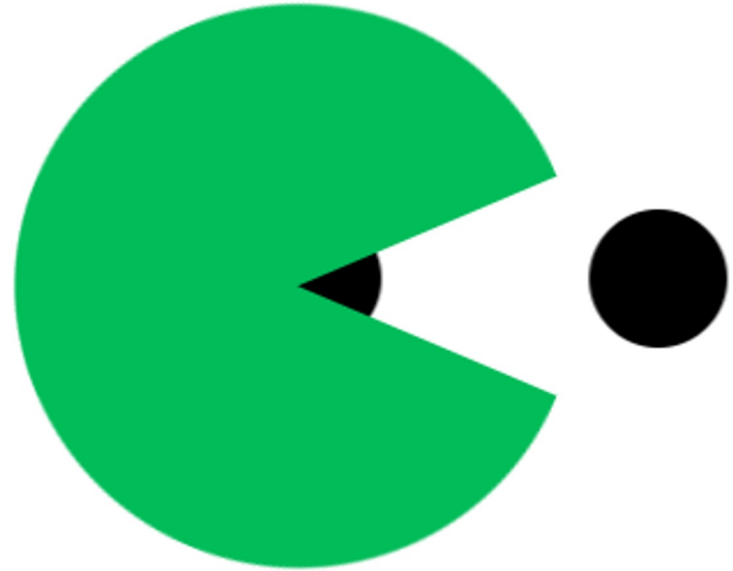
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Finnoscore Germany 2024

The independent bank
comparison for Germany and
Europe.



Where do **German banks** stand in terms of digital literacy?





Finnoscore 2024 provides the answer

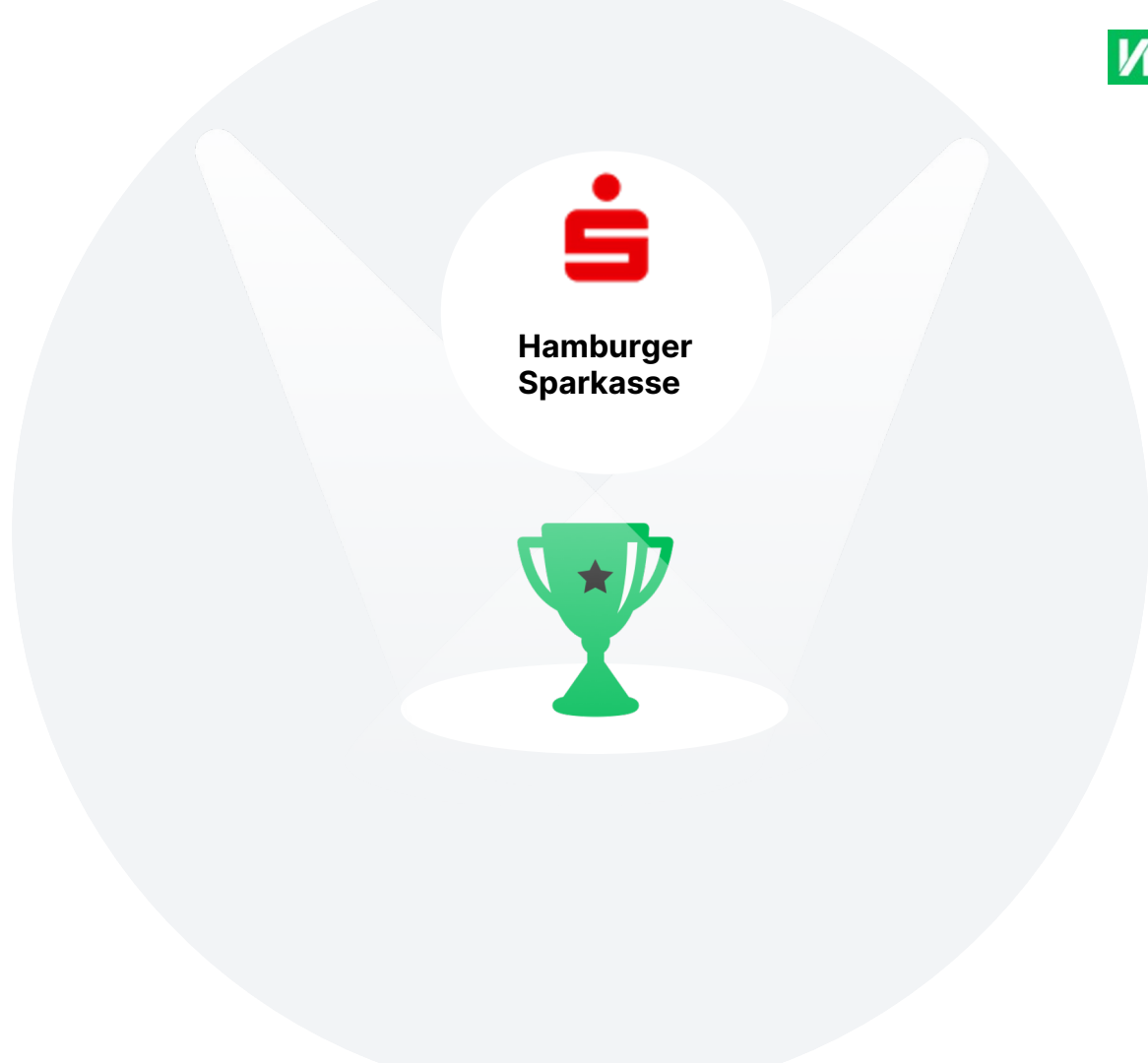
Learn how customers experience German banks:

Who are the winners and who are the losers? Who are the winners and the losers of the year? And how do German banks compare internationally?

Find out with the most comprehensive European bank comparison.



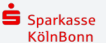


Finnoscore

**Aaaaand the
winner is....**



Finnoscore

Top 5 banks Germany

		Bank	Finnoscore	Change in ranking
1		Hamburger Sparkasse	6.34	→
2		Deutsche Bank	6.31	↑
3		Sparkasse KölnBonn	6.29	↑
4		Deutsche Postbank	6.25	↑
5		Sparda-Bank BW	6.24	↓

Finnoscore Key Findings – Germany

Offers providing added value are an important tool for acquiring new customers and improving customer retention and loyalty.

37% of German banks offer their own ecosystems where customers can get added value from affiliated partners. This includes, for example, discounts, access to (exclusive) events and vouchers.

Accessibility will become mandatory from 2025. Many banks still have to do their homework before then.

28% of German banks achieve a good result when their website is tested for accessibility. Compared to last year's Finnoscore, **10%** more banks obtained a good rating for the accessibility of their website.

Nobody likes waiting. Banks that communicate – and even advise – in real time have the edge.

German banks are increasingly adapting to the fact that customers are more and more online: **67%** offer online appointment booking and **7%** of banks also allow customers to choose an adviser themselves. With a further **7%**, an instant video consultation can even be booked.






New customers should not be put off by complicated onboarding processes.

A modern, seamless user experience undoubtedly also includes a simple authentication process. **95%** of German banks now offer this facility without media disruption, so customers no longer have to go to the post office or into a branch.






The Winners and Losers

Germany (measured by the overall national score compared to the previous year)

Top 5 Winners

	Bank	Change in ranking
1	 Kreissparkasse Köln	+5
2	 Commerzbank	+4
3	 Hypo Vereinsbank	+2
4	 Nassauische Sparkasse	+1
4	 Berliner Sparkasse	+1

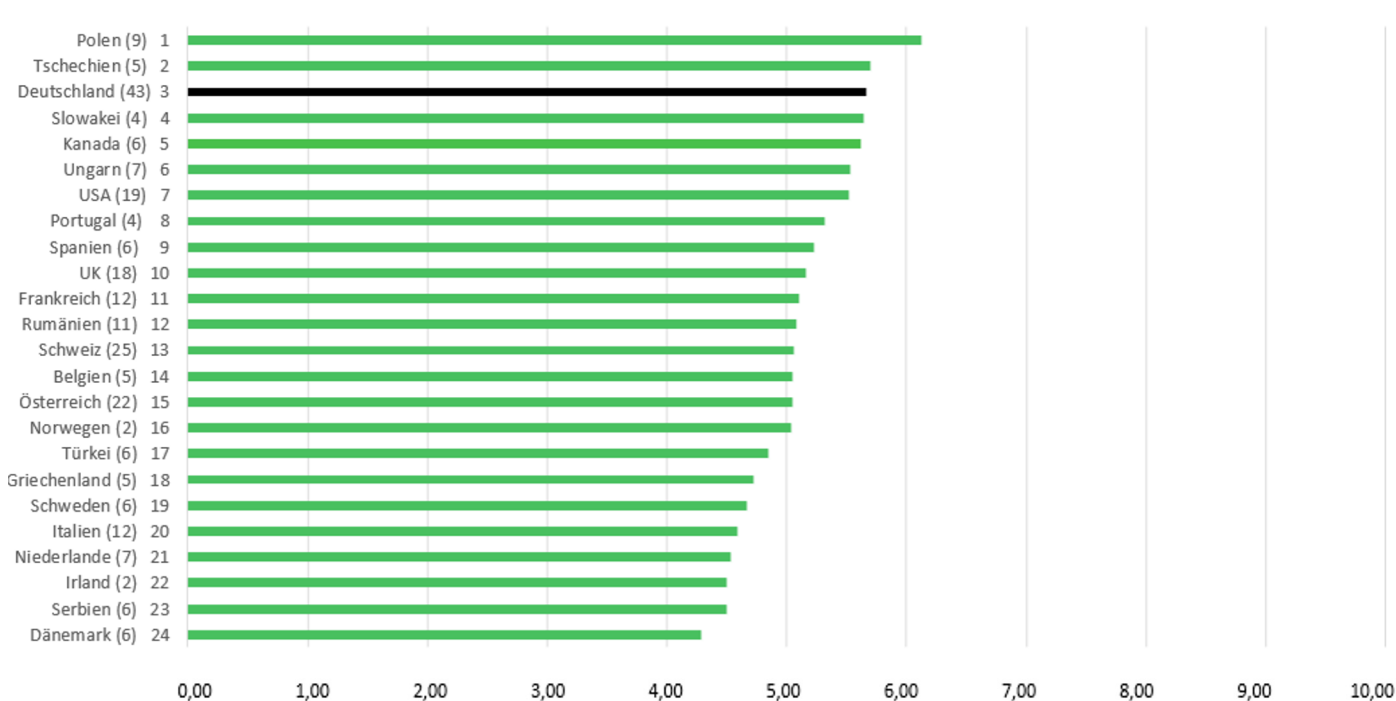
Top 5 Losers

	Bank	Change in ranking
1	 comdirect	-15
2	 Wise	-13
3	 apoBank	-12
3	 Reisebank	-12
5	 Noris Bank	-11



Finnoscore 2024 international country comparison

(average ratings per country, the number of banks rated is shown in brackets)



Germany

International

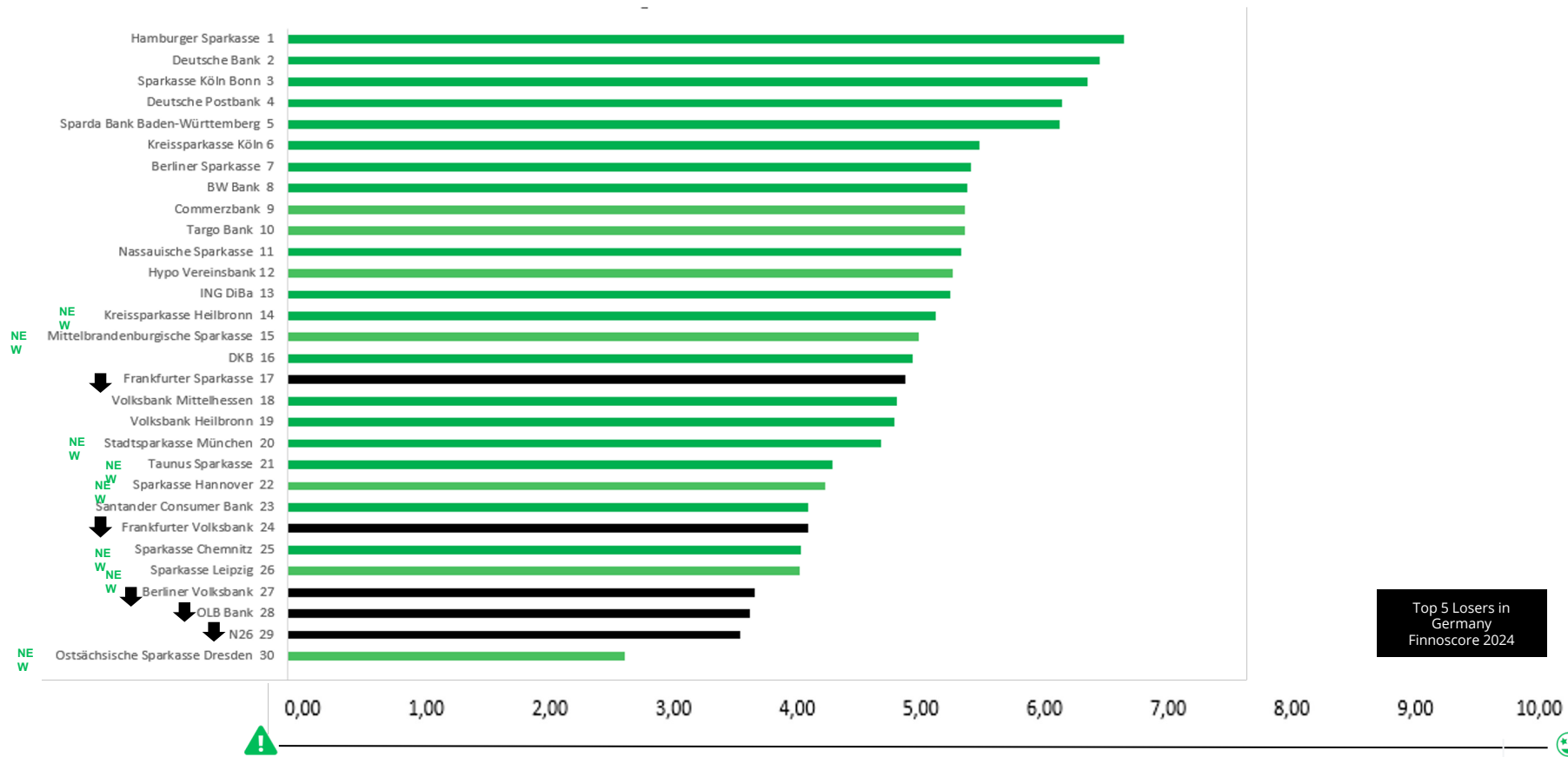
In an international comparison, German banks have risen from 5th to 3rd place.

Since 2020, they have consistently remained in the top 5 compared to other countries.

Poland and the Czech Republic were able to hold on to their position in the top 3 for the third time.



Finnoscore 2024 – Top 30 in Germany



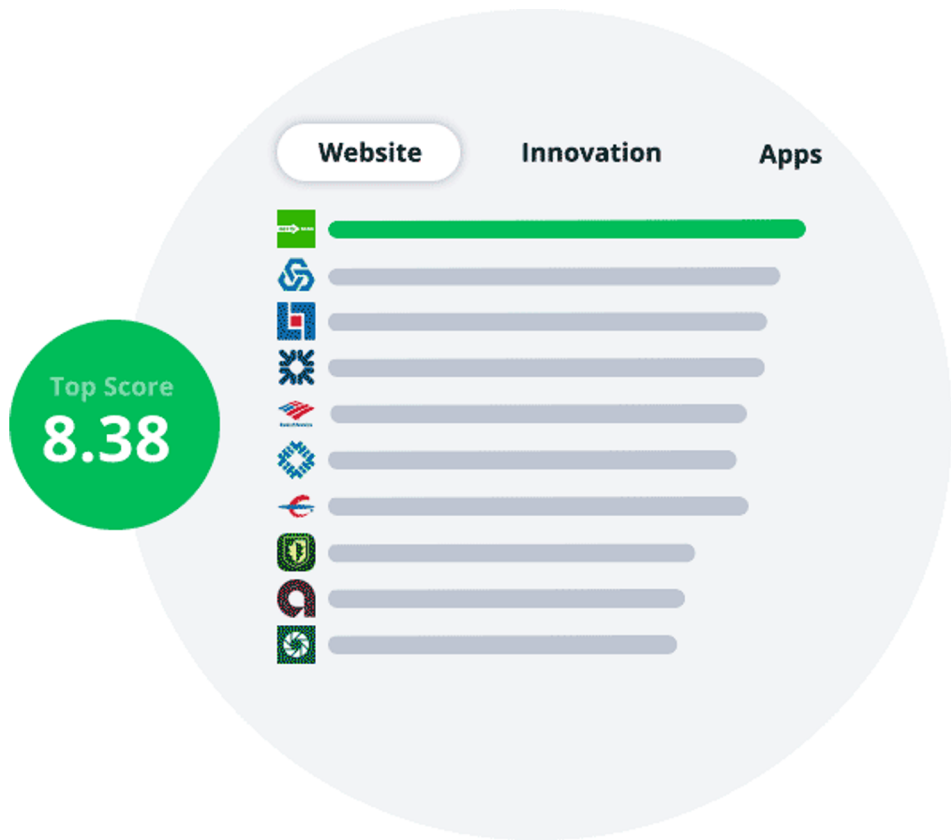
Top 5 Losers in Germany
Finnoscore 2024



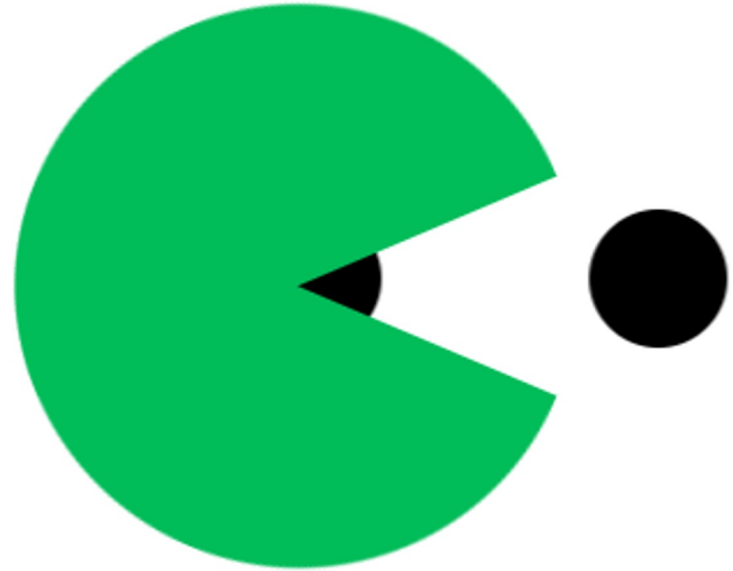
Finnoconsult

Finnoscore Switzerland 2024

The independent bank
comparison for Switzerland and
Europe.



Where do Swiss
banks stand
in terms of **digital
literacy?**



Finnscore Key Findings – Switzerland

Improved digital interactions with customers should help with customer loyalty.

Banks support their users by explaining financial terms and shortcuts along the conversion journey, providing a sense of security and offering a customised experience. Dynamic graphics, diagrams and well-structured calculators are offered by **32%** of Swiss banks.

In an international comparison, Swiss banks are increasingly using business social media channels to encourage loyalty and engagement.

Swiss banks took **first place** in the Business Social Media Presence sub-category. They focus on active use of their channel and, above all, on exciting video formats. This leads to active responses and comments from users and, ultimately, to greater loyalty and engagement.

Designing an efficient and consistent customer journey is crucial.

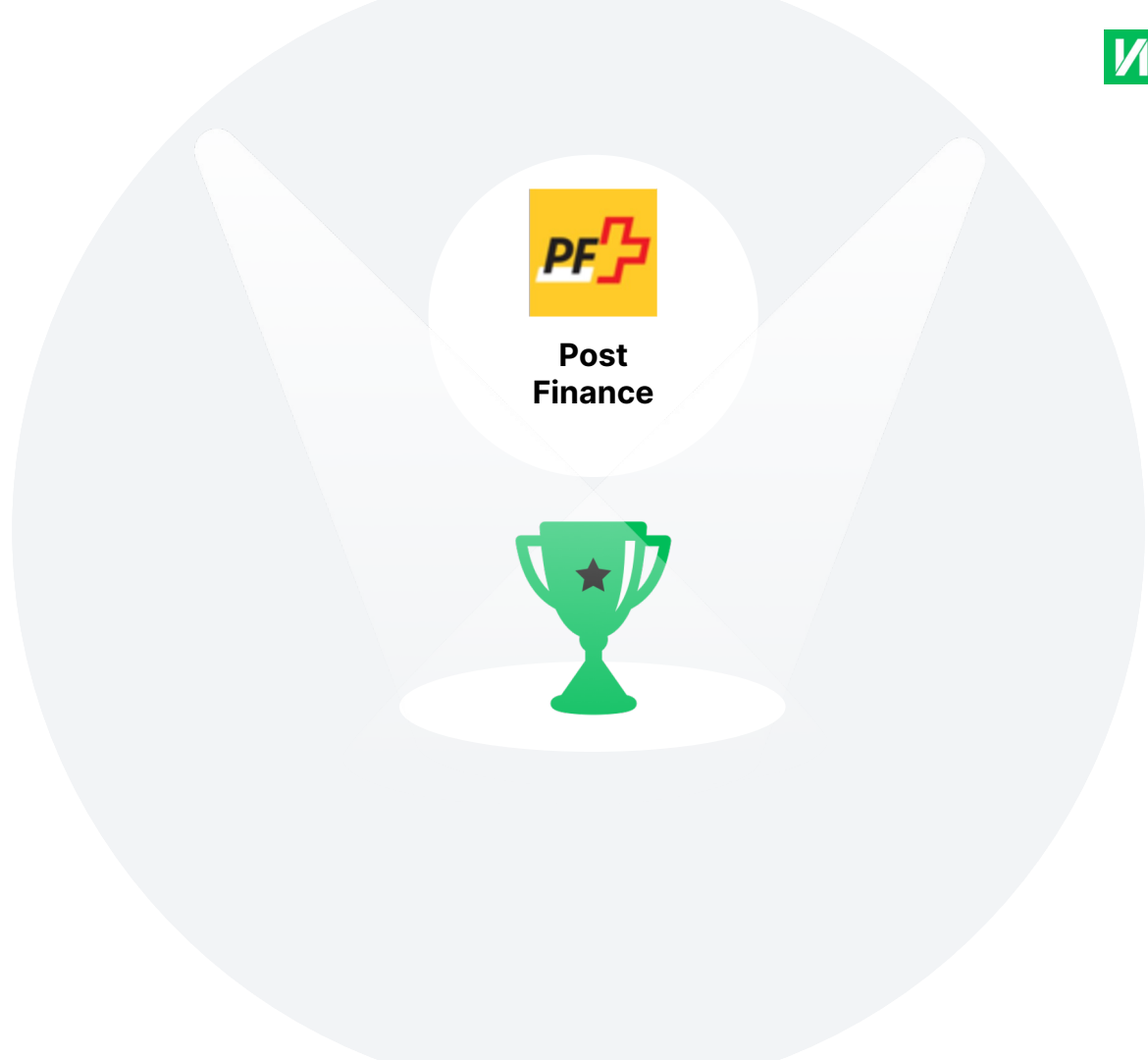
This is also the view of **84%** of Swiss banks, which have already implemented seamless authentication in their online onboarding process. However, this figure is still below the overall international average of **88%**.

Customer focus is taken seriously by Swiss banks when it comes to responding quickly to customer enquiries.

40% of Swiss banks demonstrate a high level of **customer focus** in the Omnichannel Communication category, as enquiries from potential customers are answered quickly and generally on-topic within three days. Switzerland is well above the international average of **22%** in this area.






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Aaaaand the
winner is....



Finnoscore






Top 5 banks Switzerland

	Bank	Finnoscore
1	 PostFinance	6.12 →
2	 UBS	5.88 ↑
3	 Bank CLER	5.85 ↓
4	 St. Gallener KB	5.59 ↑
5	 Basellandschaftliche Kantonalbank	5.56 ↑






The Winners and Losers

Switzerland (measured against the overall national score compared to the previous year)

Top 5 Winners

	Bank	Change in ranking
1	 Luzerner Kantonalbank	+7
2	 Zuger Kantonalbank	+3
2	 Hypothekarbank Lenzburg	+3
4	 UBS	+2
4	 St. Gallener KB	+2

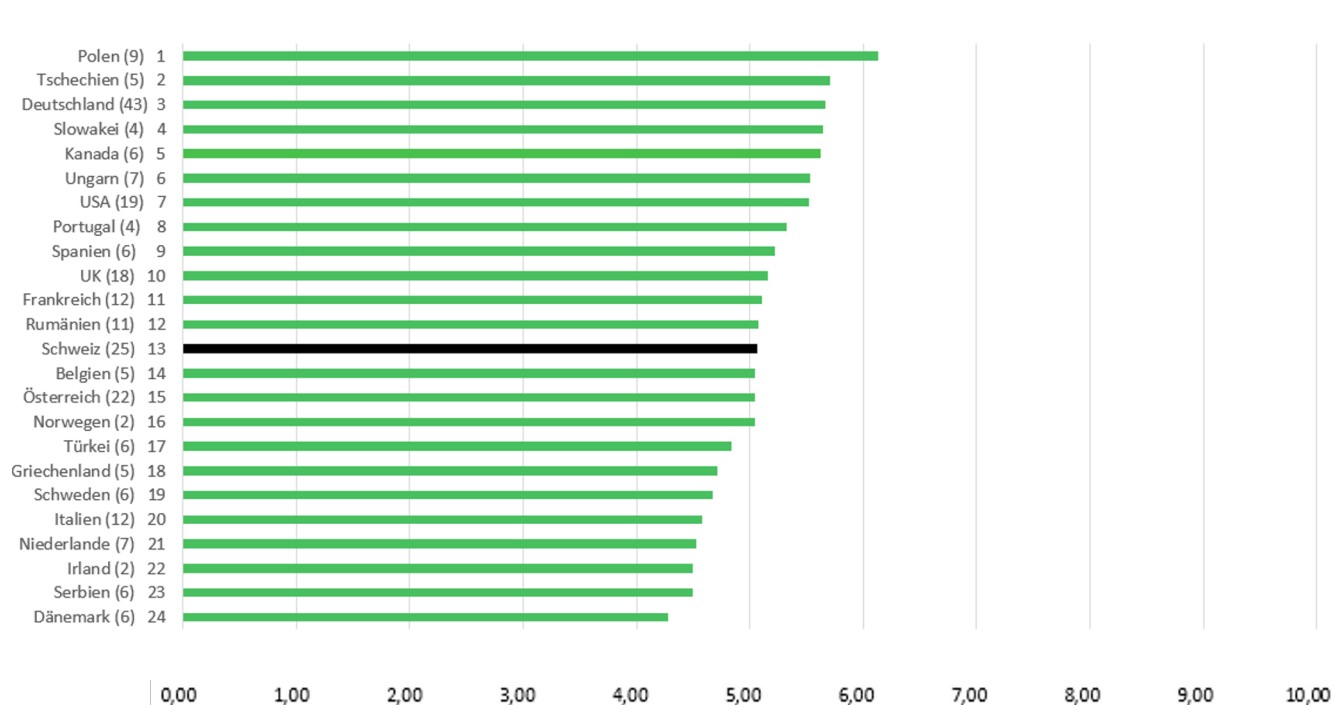
Top 5 Losers

	Bank	Change in ranking
1	 Credit Suisse	-6
2	 Valiant	-5
3	 Walliser Kantonalbank	-3
3	 Urner Kantonalbank	-3
5	 Thurgauer Kantonalbank	-2



Finnoscore 2024 international country comparison

(average scores per country, the number of banks rated is shown in brackets)



Switzerland
International

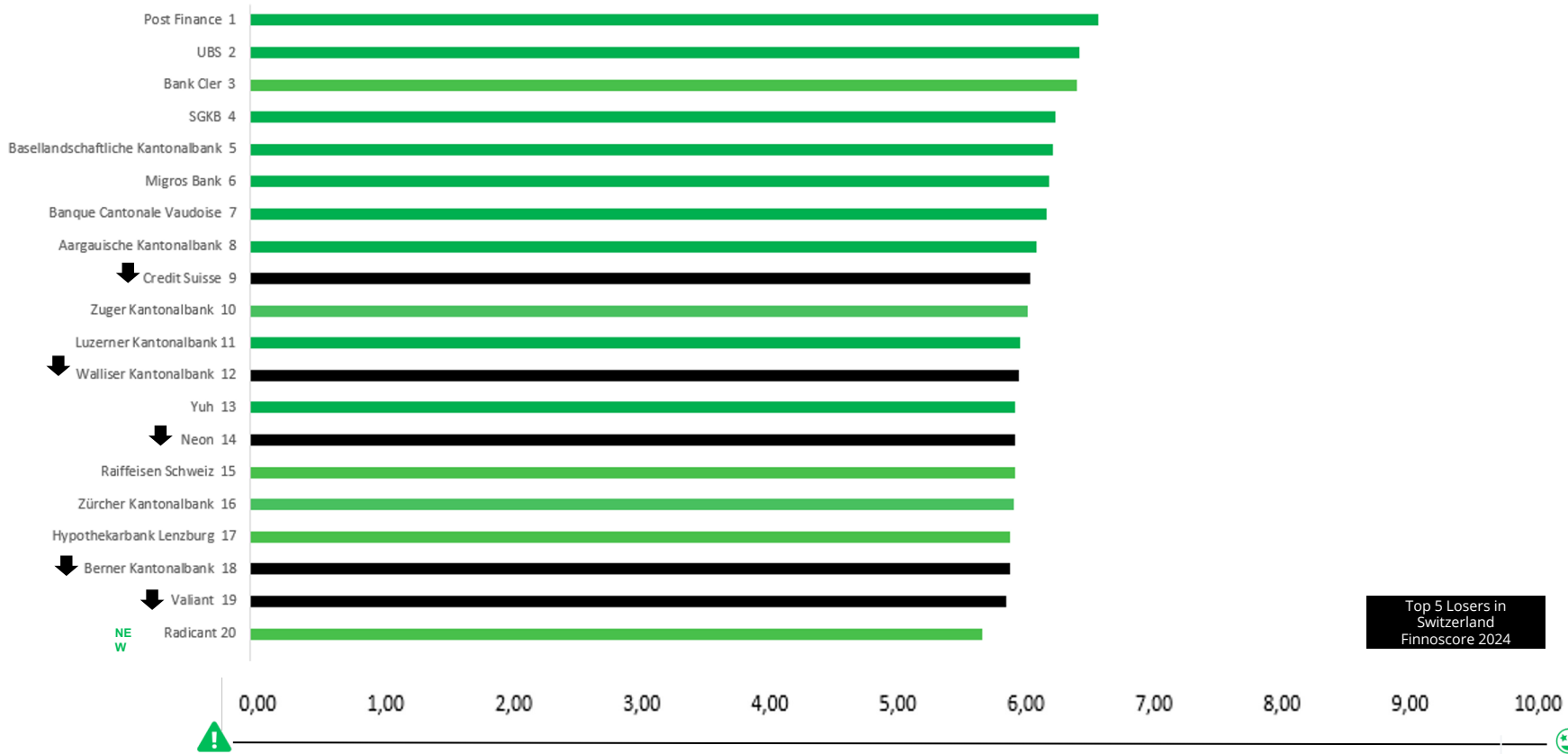
Switzerland has dropped two places in the international ranking and now occupies 13th position.

Poland, Czech Republic and Germany are the top 3 countries.





Finnoscore 2024 – Top 20 in Switzerland

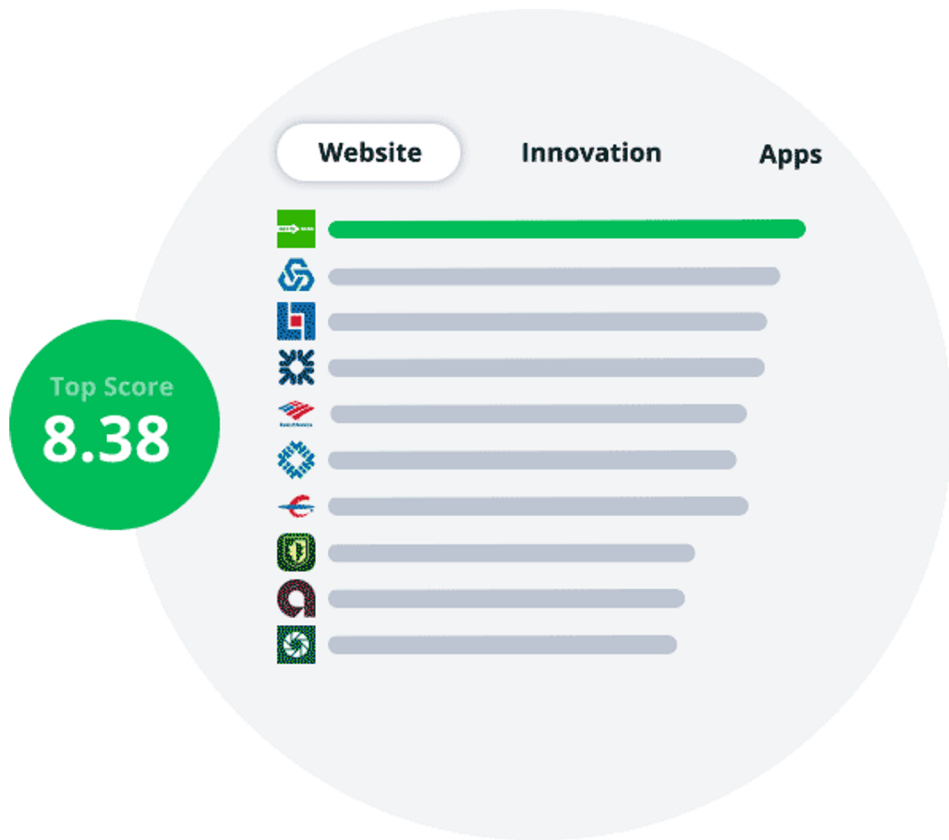




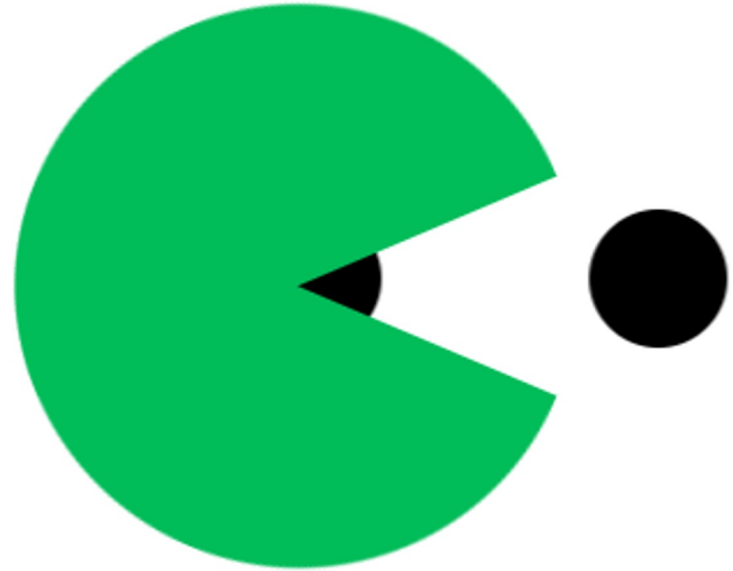
Finnoconsult

Finnoscore Austria 2024

The independent bank
comparison for Austria and
Europe.



**Where do Austrian
banks
stand in terms of
digital literacy?**



Finnoscore Key Findings – Austria

When I want and how I want it. Austrian banks have understood how to deliver this to their customers.

Consistency, customisation and efficiency are the most important aspects of **omnichannel communication**. To this end, **59%** of banks give visitors to their websites the opportunity to express their opinion using feedback forms. More than half of Austrian banks offer an online appointment booking system.

User-centred communication in online banking is becoming increasingly important.

Clear and intuitive **online banking** saves time and gives users a lot of added value. **50%** of banks have implemented qualitative and user-oriented language in online banking. Not only are the functions described in easy-to-understand texts, they are also presented in various formats such as videos.

The user experience must be inclusive. So far, only a third of banks have achieved this goal.

In the **Website** category, **90%** of the banks scored points with a good and clear layout. In terms of accessibility, **32%** of the banks achieved a good result when evaluating website elements such as contrast and font size, which strongly influence usability for certain target groups.

Designing an efficient and consistent customer journey is in line with the international average.

In the area of **online onboarding**, **86%** of banks facilitate authentication without media disruption; alternatively, users can authenticate themselves without having to switch between different apps or platforms. This is only just below the international average of **88%**.








Finnoscore

Aaaaand the
winner is....








Top 5 banks Austria

		Bank	Finnoscore	
1		Erste Bank	6.45	→
2		RLB NÖ-W	6.20	→
3		Bank Austria	6.02	↑
4		BAWAG PSK	5.92	↑
5		RLB Oberösterreich	5.70	↓






The Winners and Losers

Austria (measured against the overall national score compared to the previous year)

Top 5 Winners

	Bank	Change in ranking
1	 Raiffeisen Bank Salzburg	+4
2	 BAWAG PSK	+2
3	 Bank Austria	+1
3	 easybank	+1
3	 BKS Bank BKS	+1

Top 5 Losers

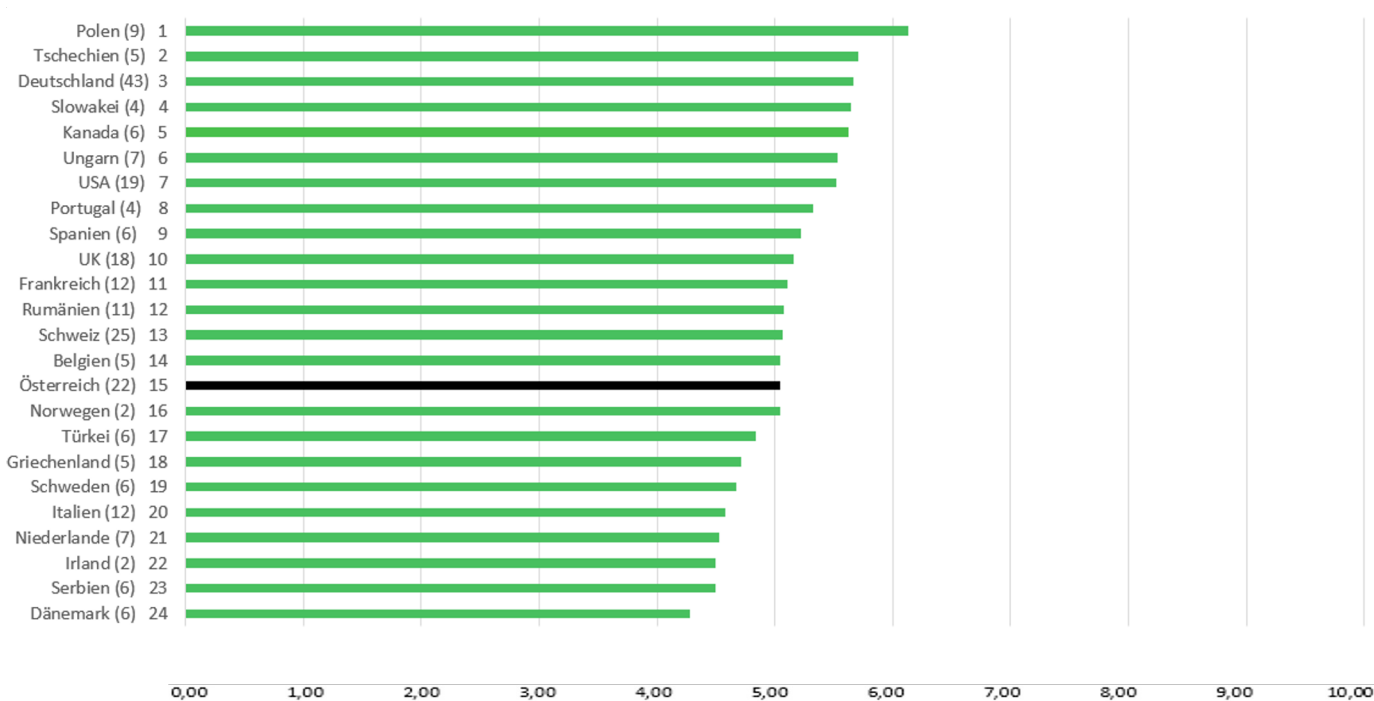
	Bank	Change in ranking
1	 Hypo OOE	-3
1	 Dolomiten Bank Osttirol	-3
3	 Raiffeisen Bank Oberösterreich	-2
3	 DADAT	-2
3	 Austrian Anadi Bank	-2



Finnoscore 2024 international country comparison



(average scores per country, the number of banks rated is shown in brackets)



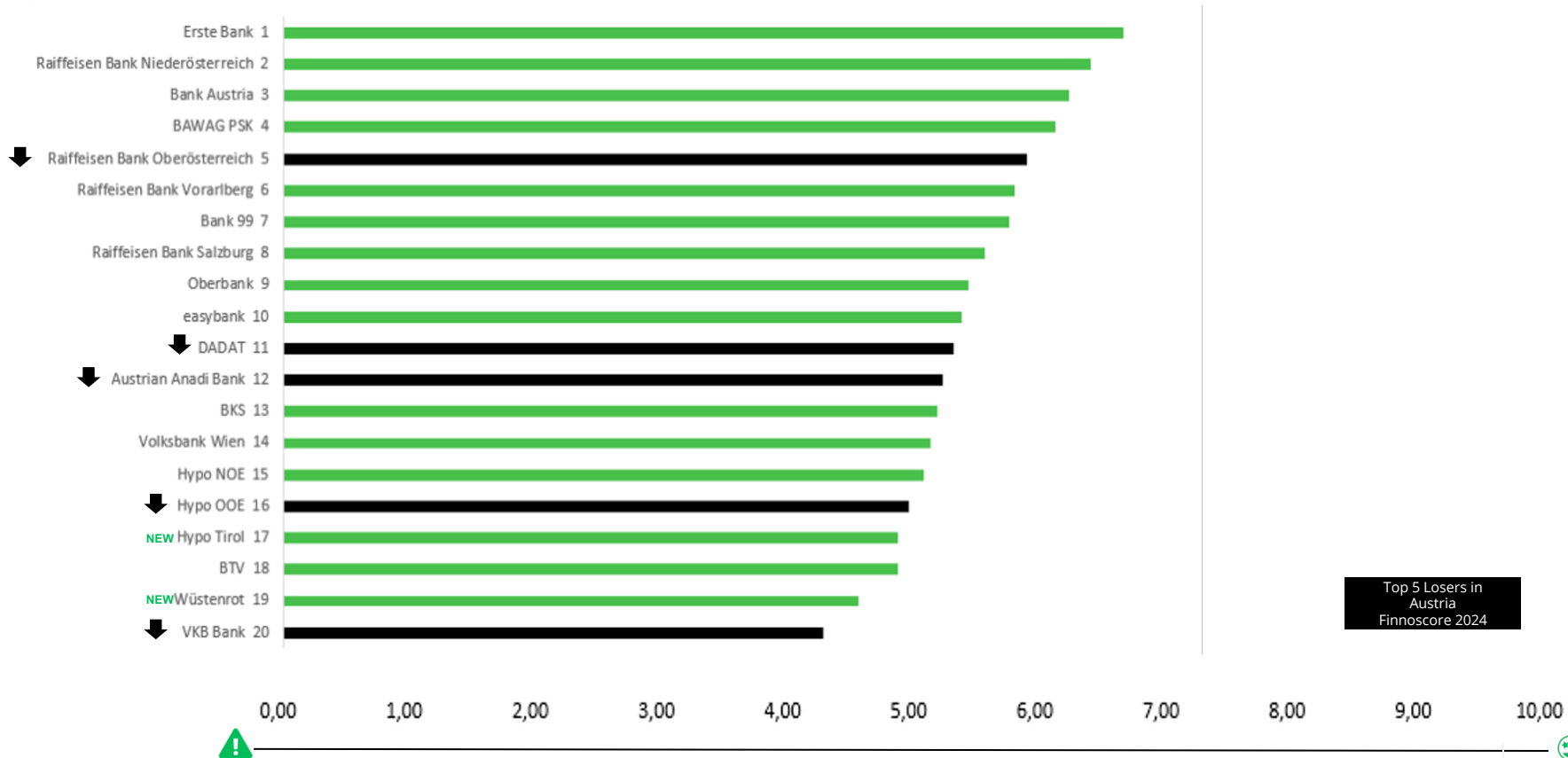
Austria
 International

In the international ranking, Austria has fallen from 12th to 15th position

Poland, Czech Republic and Germany have retained the top 3 positions



Finnoscore 2024 – Top 20 in Austria



Top 5 Losers in Austria
Finnoscore 2024





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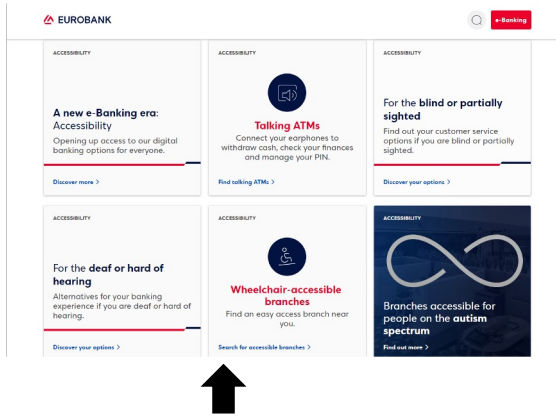
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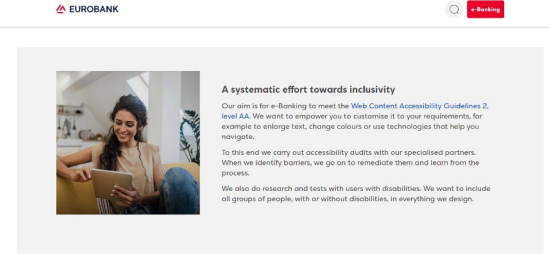
About Finnococonsult



Focus topic: accessibility

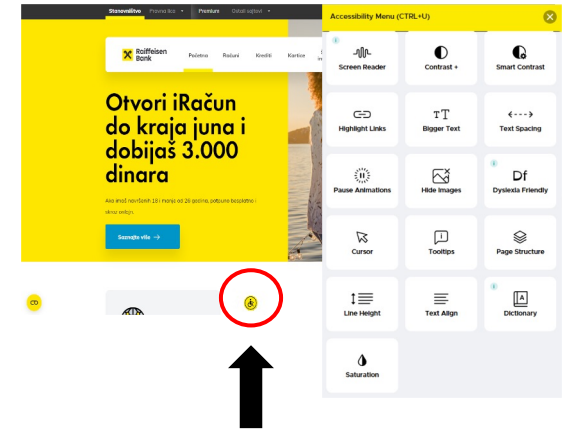


Greece's **Eurobank GR** is striving to ensure accessibility on its website. For example, it offers the option of receiving counselling in sign language, and specially trained staff can also advise customers with impaired hearing over the phone. To further improve its performance, the bank collects feedback on the user experience.



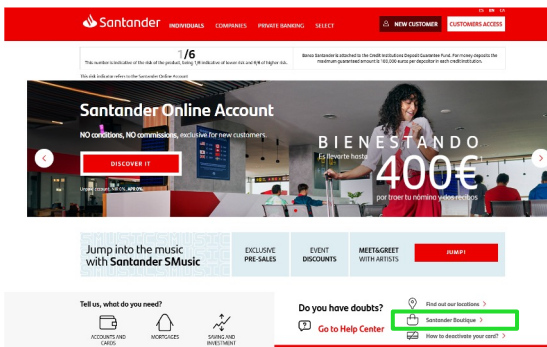
Great importance is also attached to accessibility in online banking. The website already complies with W3C level AA. People with disabilities can change the text size or colours and use other navigation aids.

Our people have been trained to speak slowly and clearly when communicating with people who are hard of hearing. During your call and to further enhance your customer experience, let us know what else we could do to make communication between us even easier for you.

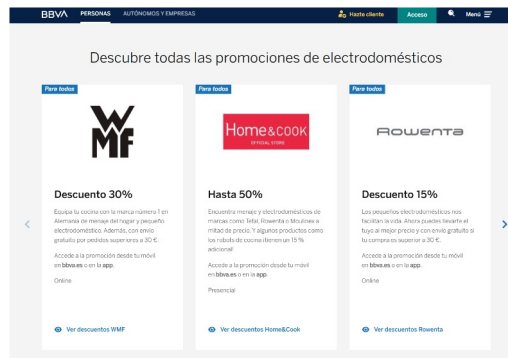


Another good example of digital accessibility is **Raiffeisen SR** in Serbia. Setting options are highlighted in colour with special icons, and positioned as a sticky menu. The available functions also go beyond the usual settings for text size and contrast.

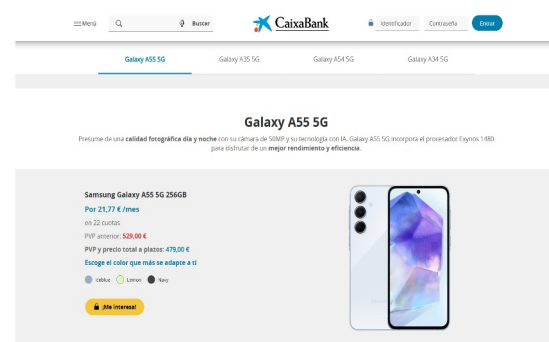
Focus topic: ecosystem



90% of Spanish banks offer their customers ecosystems. At **Santander ES**, the links to partner offers can be found right on the homepage. Icons and call-to-action buttons make elements easier to find, which improves customer loyalty.



At **BBVA**, existing customers are presented with a variety of benefits from partner companies via the app. The offers, which are updated monthly, can be conveniently viewed, selected and redeemed on the customer's mobile phone.



CaixaBank offers a marketplace with numerous partners. It contains many different categories and products. Discounts and promotions are immediately visible. Customers can also purchase the products directly on the website with interest-free instalment facilities.



Where the winner improved further



+++ Omnichannel communication

Erste Bank offers potential customers a wide range of different contact channels. They can book an appointment quickly and easily, and choose an adviser themselves. It's also easy to leave feedback and the feedback form has been placed in a prominent position on the homepage.

+++ Social media & community

Erste Bank is very active on its social media channels. Links lead from the homepage straight to the accounts. It publishes several posts every month to encourage interaction with followers. It posts videos on LinkedIn, containing lots of likes and comments, which are then commented on by the bank.

+++ Loyalty & ecosystem

The bank offers numerous customer benefits in the form of discounts or sometimes even free tickets from partner companies. The app also provides the option of purchasing discounted offers, cashbacks and event tickets with cancellation insurance. Recommending the bank to others is also rewarded.



Erste Bank was able to retain its leading position in Austria by focusing more on general communication with its customers, loyalty and ecosystem, omnichannel communication and social media and community.

Chris Berger, Co-Founder Finnoconsult



How is Sparkasse Hamburg scoring so well this year?



Omnichannel communication

At Haspa, potential customers can choose their adviser themselves on the website with the aid of a finder. The advisers are presented with a brief profile and photos. In addition to general contact information, there is the option of requesting a callback or booking an online or offline appointment. To this end, users are forwarded directly to the respective adviser's calendar.

Attractive customer loyalty programme

Haspa's customer loyalty programme is already clearly visible on the homepage. The advantages of the "HaspaJoker" for the various account models are presented. Customers can benefit from numerous discounts, vouchers and cashbacks from over 1,000 of the bank's online partners. These include, for example, anti-theft protection for mobile phones or an emergency door-opening service.

Innovation and sustainability agenda

The sustainability agenda is impressive with a range of environmental initiatives, and is presented on a separate subpage. There are also CSR initiatives with various regional funding programmes. Financial education is also supported at schools in Hamburg and the surrounding area.



This year, Hamburger Sparkasse, or Haspa for short, is a pioneer, particularly in the area of omnichannel accessibility. Over the last 12 months, it has developed further pioneering innovations, such as a customer video consultation service that helps to build customer loyalty. There are also new sustainable campaigns with partner companies.

Chris Berger, Co-Founder Finnoconsult

Focus on Germany: Sparkasse savings banks and Volksbank cooperative banks

The strengths become particularly apparent in the following areas:



Loyalty & ecosystem

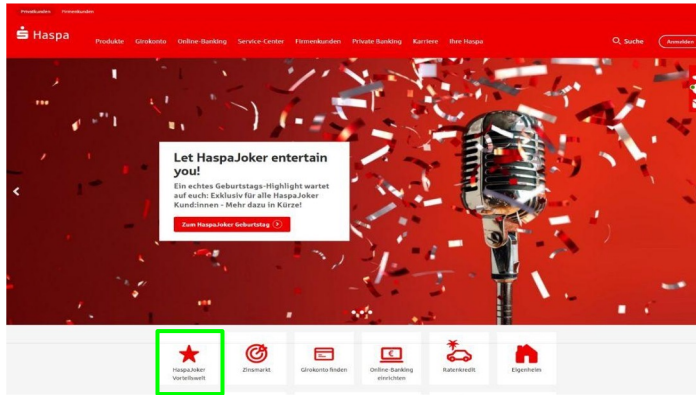
Loyalty programmes and ecosystems are an important part of customer retention that gives the banks an edge over the competition. Rewards for referrals and benefits at the customer's own bank are offered by many banks, but the Sparkasse savings banks give their customers the opportunity to become part of the ecosystem. They offer many advantages with their added-value portals. Vouchers, tickets and discounts from regional partners as well as numerous benefits and cashbacks are offered in the S-Reisewelt. The Volksbank cooperative banks still have room for improvement in this area and the opportunity to build attractive ecosystems and marketplaces.



Omnichannel communication

The Volksbank cooperative banks offer existing customers and potential new customers various contact channels and a seamless, functional user experience. Consultations can be booked quickly and easily via the website. Compared to the previous year, they have improved in terms of rapid feedback and greater expertise in responding to customer enquiries. Many Sparkasse savings banks still have room for improvement particularly in this area. Although they already offer a variety of contact channels, it often takes too long to respond to enquiries in the Chat, for example, or users are asked to go through a different contact channel.

Focus on Germany: Sparkasse savings banks and Volksbank cooperative banks



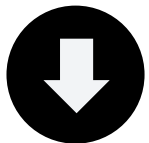
Hamburger Sparkasse's ecosystem is presented to potential customers in a very striking way.

The "HaspaJoker" world of benefits is highlighted by its own button in the "Quick Actions", making it easy to find. A banner also attracts a lot of attention. The added-value portal itself offers a wide range of attractive offers. Customers are given discounts on various categories and products as well as on services from partner companies.



At Volksbank Mittelhessen, customer communication is possible via a variety of contact channels.

In addition to the usual contact options, the Volksbank scores points with its chatbot, live chats, video consultations and WhatsApp. This demonstrates exemplary customer focus. It's also easy to book a consultation appointment online. Existing and potential customers can decide for themselves whether they would like the consultation to take place via video, telephone or in-branch. Here, too, the customer can select a specific adviser themselves.



Where the top losers from Switzerland slipped up

Comparison between 2023 and 2024
(Switzerland)



Credit Suisse

● **Attractiveness for potential customers**

The trust element is missing at Credit Suisse because website visitors cannot see any awards on the homepage.

●●● **Social media & community**

Social media channels are no longer actively managed. LinkedIn has also been neglected. No articles have been published for months.

●●● **Online marketing**

The figures for SEO and paid traffic declined more sharply than in 2023.



Valiant

● **Online marketing**

The figures for SEO and Paid Traffic have declined compared to 2023.

●● **Website**

Weak visual contrast from the website's background, and navigation is difficult for differently abled people.

Conversion

●● With the help of a wizard and a sequence of questions that collect the necessary data, customers are offered the right product for their requirements. However, this is lacking at Valiant.



Cembra

● **Attractiveness for potential customers**

Cembra lacks an element of trust because website visitors cannot see any awards on the homepage.

●● **Loyalty & ecosystem**

Limited rewards and benefits for customers due to the lack of an ecosystem with contractual partners.

●●● **Website**

The lack of a search function, poor visual contrast from the background and a confusing layout weaken the user experience.

Optimisation potential: international

Website

With more than 3 clicks, the click path to the main products, such as a current account, calculator or loans, is often very long. Getting help quickly in the event of theft is also usually difficult or impossible. Neatly organised content and information ensures a clear information architecture. This facilitates intuitive usability and makes elements on the website easier to find in search queries. This can improve the overall user experience and make elements easier to find.



Attractiveness for potential customers

Customer ratings and reviews are often neglected. Customer reviews, testimonials and awards are strong trust-building elements. However, they are often hidden away in the “About us” menu item on the websites. A more prominent position on the homepage or reference to them on the product pages would significantly increase visibility and thus improve customer loyalty.

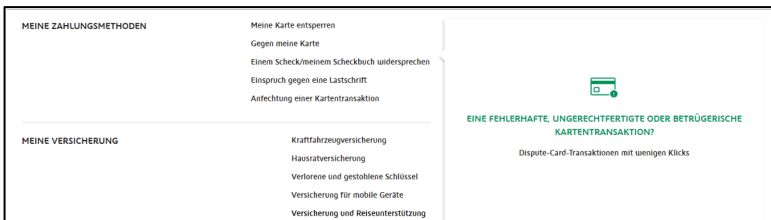
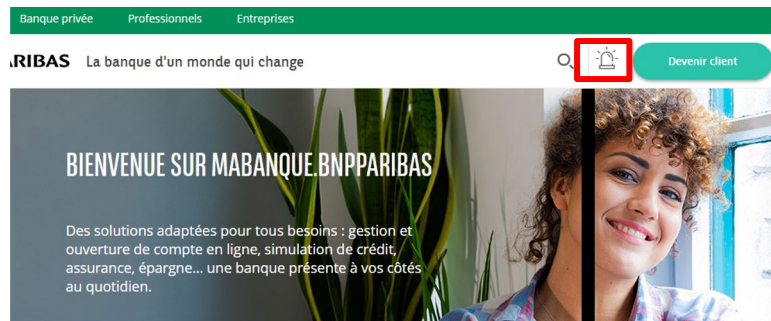


Omnichannel communication

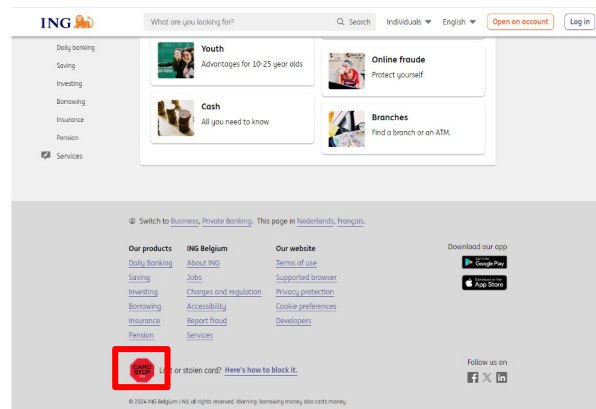
In many instances, feedback forms are also given too little attention. In most cases, too few feedback options are offered, or even none at all. This means that important customer feedback is lost. Whether praise or criticism, feedback helps to recognise strengths and weaknesses and to respond better to the needs of customers. An online feedback form is a quick and easy way for existing and potential customers to express their opinions.



Focus topic: focus website UX



Visitors to the **BNP Paribas France** website can find help quickly in an emergency: all important emergency services are placed in the header and highlighted by an eye-catching icon.



ING Belgium also makes it easy for users to have a stolen card blocked quickly. In this case, the function is highlighted with a strong colour and a special icon to attract attention. This means that customers can quickly find their bearings even in stressful situations.



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About Finnococonsult



We know the challenges of financial service providers very well.

We are a “Digital Consulting + Delivery Boutique Group” with a focus on innovative digital financial services.

For us, successful digital solutions have something in common: the fulfilment of real needs and an outstanding user experience.

We bring user experience together with FinTech & InsureTech expertise to create digital experiences that appeal to customers.



<https://clutch.co/profile/finnoconsult-gmbh#reviews>



QUICK FACTS



FOUNDED IN VIENNA AND BUDAPEST IN 2015

The founding team of Finnoconsult has been responsible for the development of digital labs and platforms (in particular Erste Group / George Platform and George Labs) for more than 15 years now.

2019 BERLIN

Founding of ENNOstudio as a digital design and marketing agency in the heart of Berlin's start-up scene

PORTFOLIO

Partner for digital user experience, business model and product innovations as well as optimisation of conversion funnels.

We stand for a high degree of flexibility and performance in the implementation of projects, ranging from very small to very large, complex programmes

TEAM

45 experts in Germany, Austria, Switzerland and Hungary

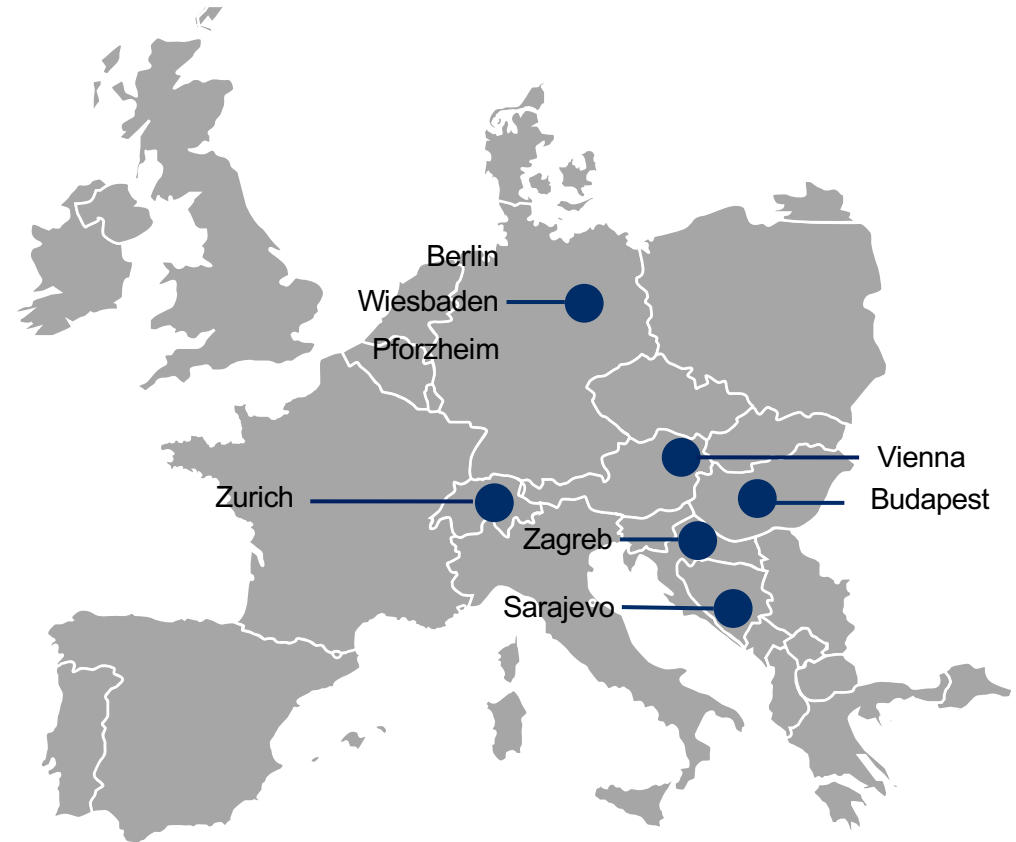




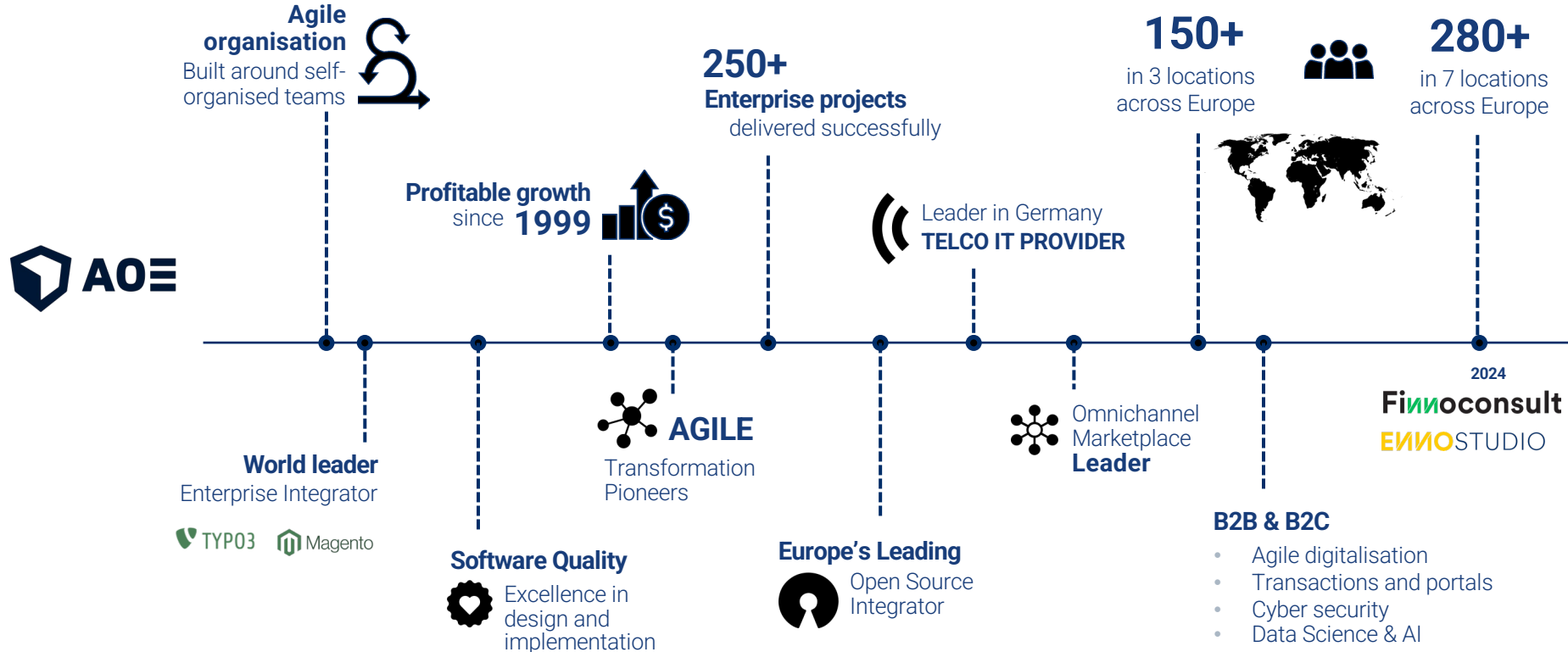
Finnoconsult

ENNOSTUDIO

AOE Group – a strong group of digital boutiques



The history of the AOE Group



Strong footprint in digital financial services





We look forward to meeting you in person!

We would be happy to tell you more about the study, our expertise, and our best practice experiences.

Wiesbaden

Vienna

Berlin

Zurich

Pforzheim

Sarajevo

Budapest

~~YOU COULD~~
~~YOU SHOULD~~
~~YOU NEED TO~~

We do!



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