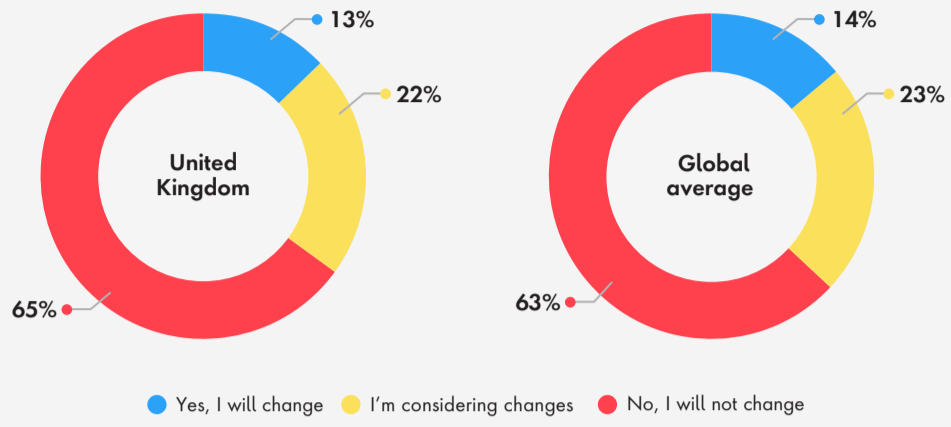


United Kingdom: Financial Services

People in the United Kingdom are generally satisfied with their current financial institutions. Sixty-five percent say they are not planning to change banks over the next year. However, the other 35 percent are either considering changing (22%) or have already decided to change (13%). This poses a challenge for banks looking to court new customers while retaining current clients.

Are you considering changing banks or financial institutions in the next year?



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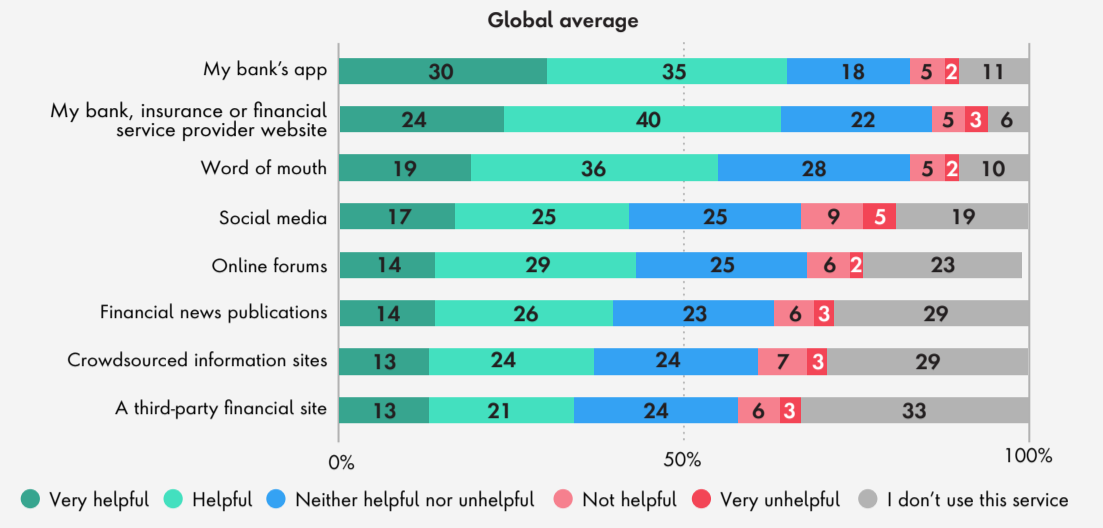
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When looking for information on banking or financial services, 94 percent of global respondents have used their bank's website, or mobile app (90%).

Sixty-four percent of respondents say their bank, insurance or financial provider's website is helpful or very helpful.

Global consumers generally find information provided by their institutions or from friends and family is more helpful than information provided by third-party sites.

Rate the following according to how helpful they are to you when looking for information about banking or other financial services:

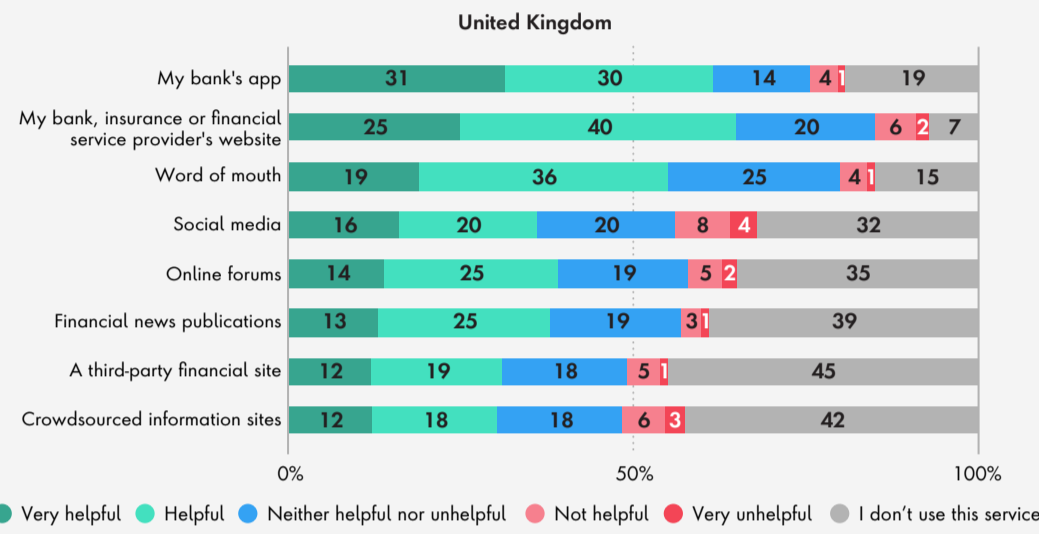


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Consumers in the UK generally say information provided by their institutions or from friends and family is more helpful than information provided by third-party sites.

Rate the following according to how helpful they are to you when looking for information about banking or other financial services:

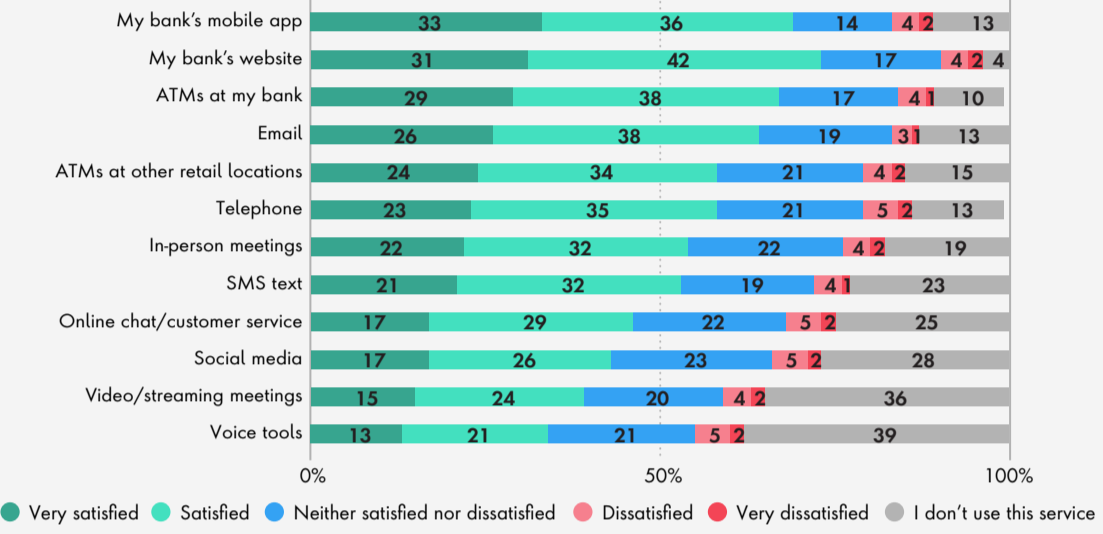


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Though consumers use a mix of channels to interact with their banks, some methods are more widely adopted than others.

Rate your level of satisfaction when using different digital channels to interact with your bank

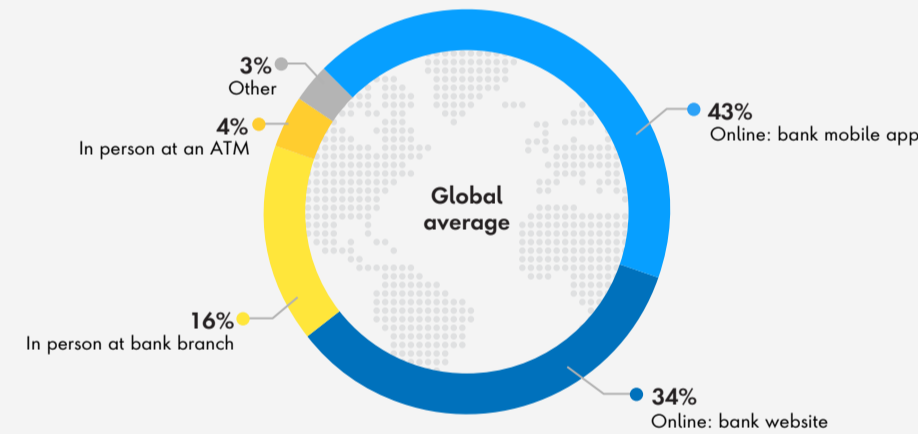


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Globally, 77 percent of respondents interact with their banks most frequently online, via website or mobile app. In the United Kingdom 83 percent of people interact with their bank's website (34%) or app (43%) most frequently. Only 16 percent of people in the UK bank most frequently in person.

What channel do you use to communicate or interact with your bank most frequently?



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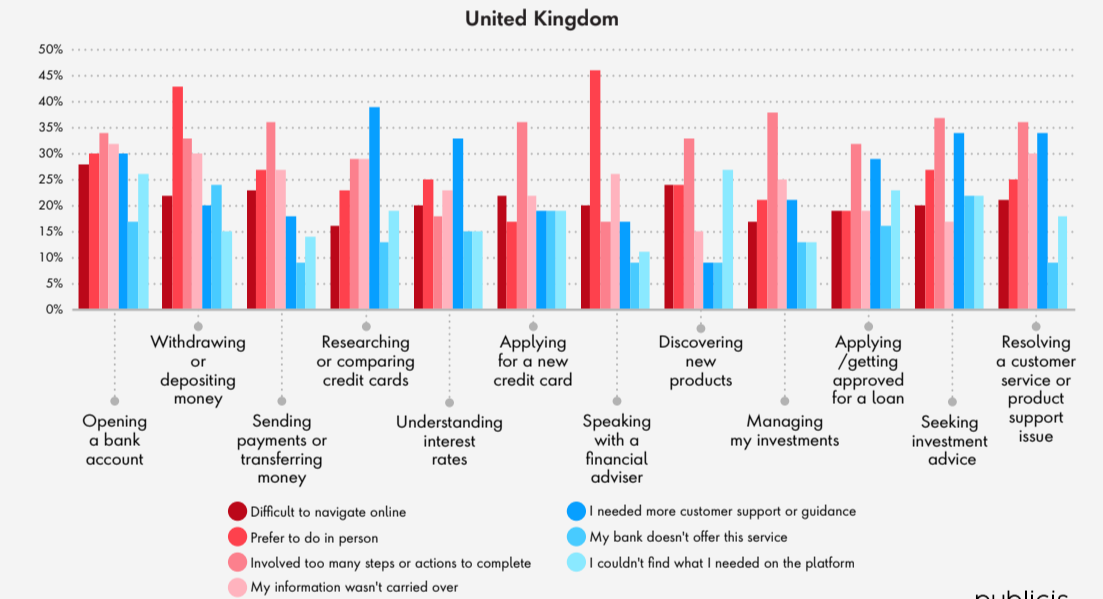
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Dissatisfaction typically occurs when a certain activity is too difficult to navigate or requires too many steps to complete, signaling a need for more seamless digital experiences across channels.

Lack of connected customer information also plays a role, especially when discovering new products, applying for a credit card and seeking advice, indicating a need for greater personalization when providing recommendations, related information or offers.

In the United Kingdom, 43 percent of people still prefer to speak to their financial adviser in person.

Why are you dissatisfied with your ability to do these activities?

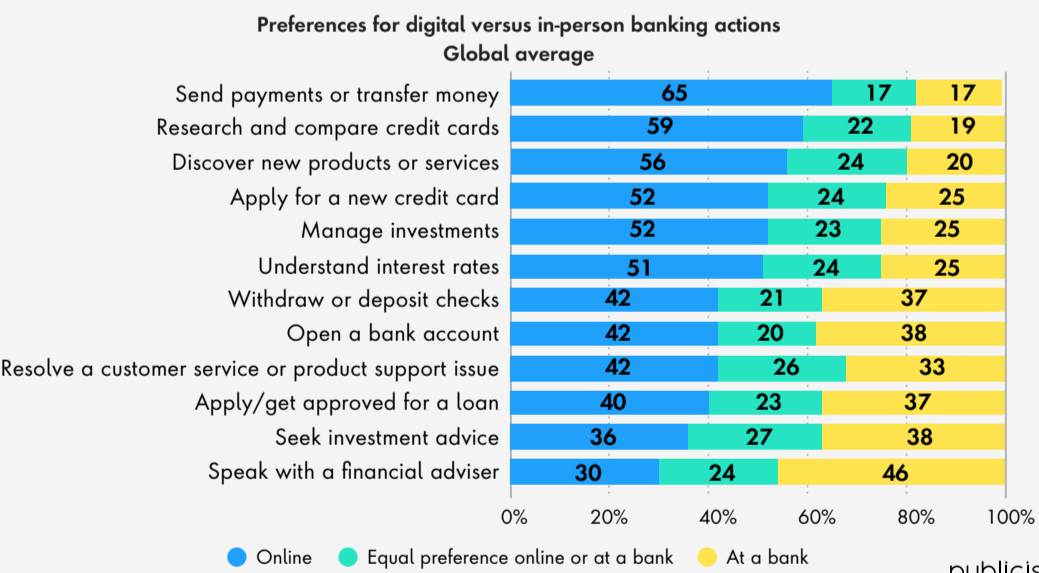


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People generally prefer to use digital channels to engage with their banks, but will opt for in-person interactions when they're not satisfied with the quality of the digital experience.

Think about the different ways people interact with their bank. Which of the following do you prefer to do online or at a physical location?

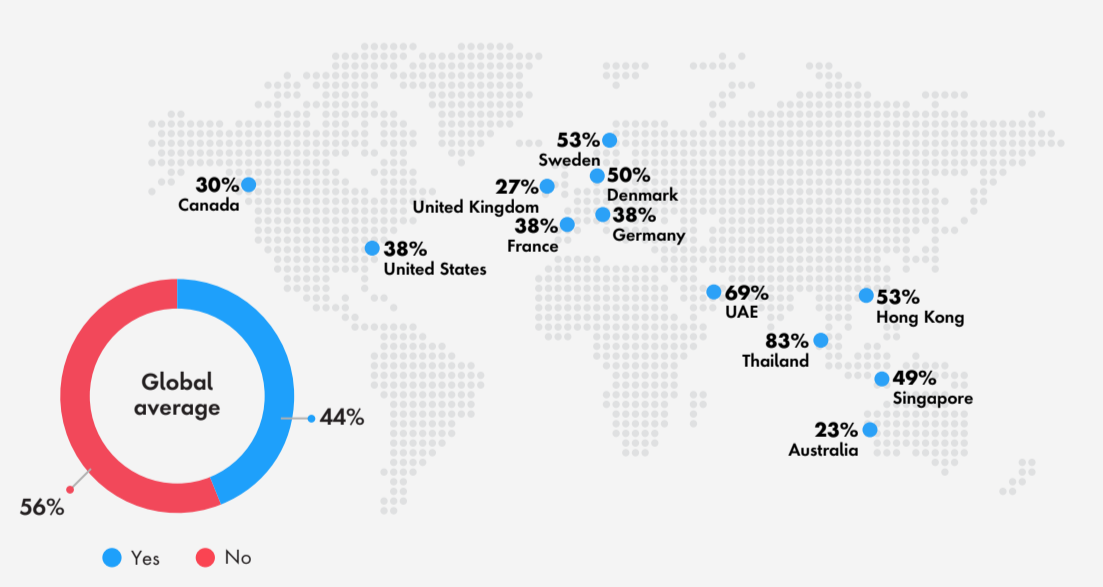


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Twenty-seven percent of consumers in the United Kingdom say they have an account with a digital-only bank, the lowest among European countries surveyed, and second lowest globally.

Do you currently have a bank account with a digital-only bank?

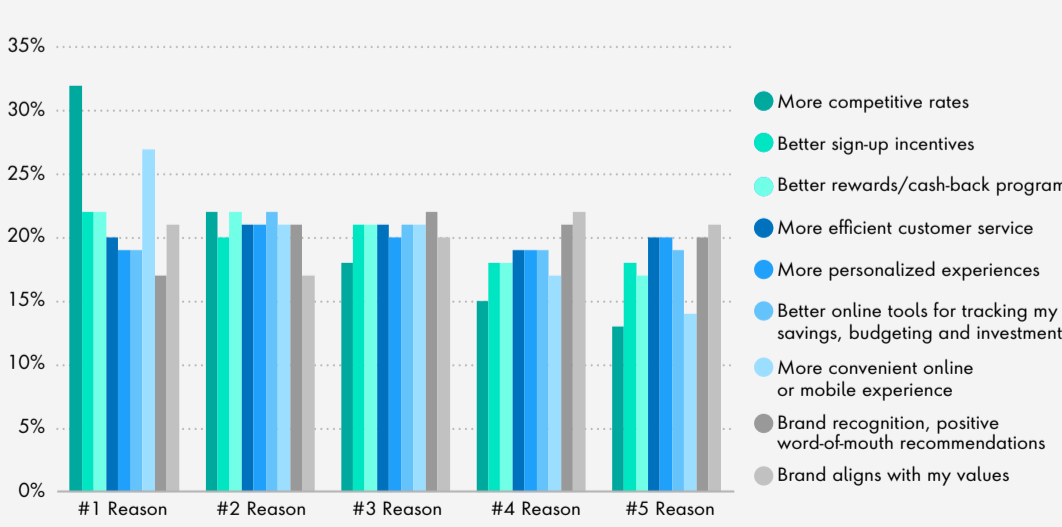


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Globally, people are drawn to opening accounts with digital-only banks because of competitive rates, convenience, personalized communications and efficient customer service.

Rank the reasons why you chose to open an account with a digital-only bank:



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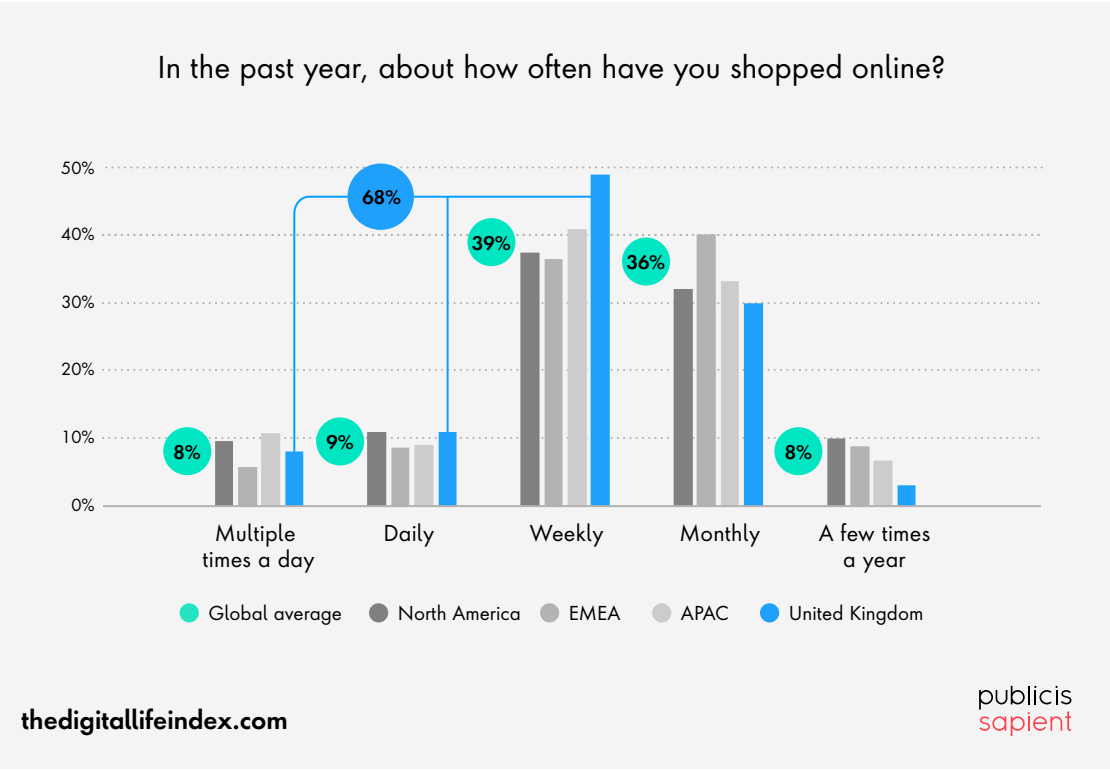
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United Kingdom: Retail

E-commerce continues to be a routine part of shoppers' lives.

In the United Kingdom, 68 percent of consumers shop online once a week or more, with 11 percent shopping online daily and 8 percent making purchases multiple times a day.

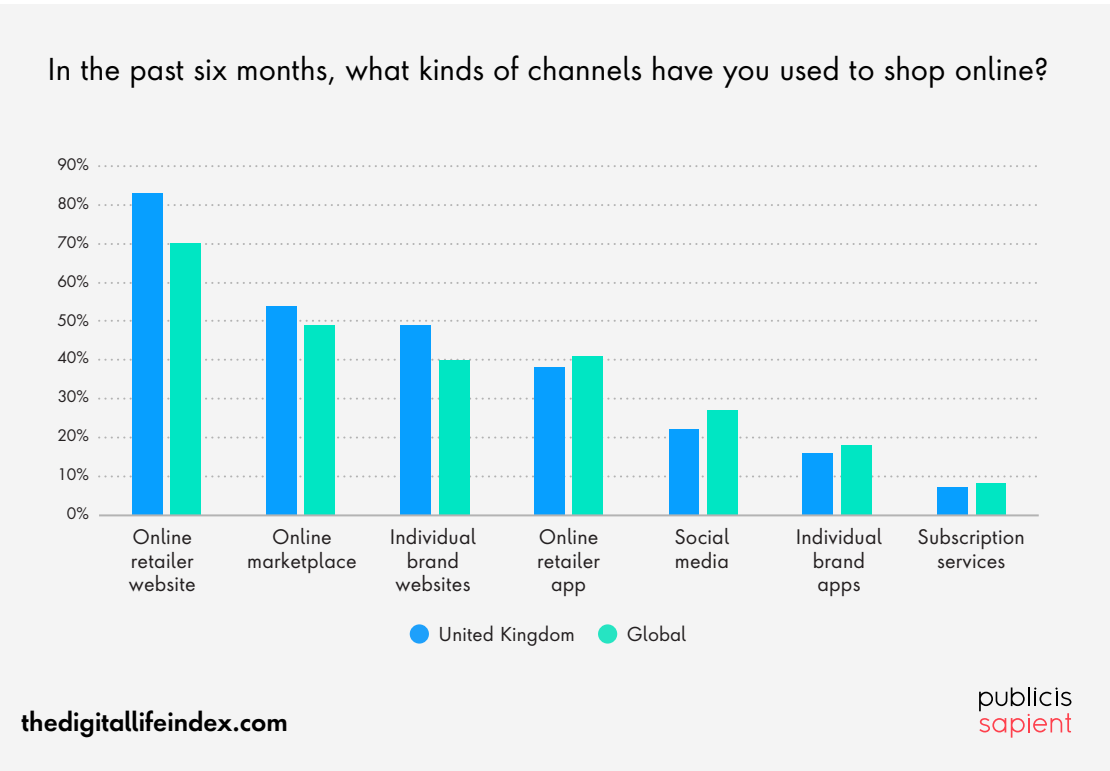


Shoppers in the United Kingdom plan to keep e-commerce a regular part of their lives, with 91 percent saying they plan to shop online the same amount or more in the future.

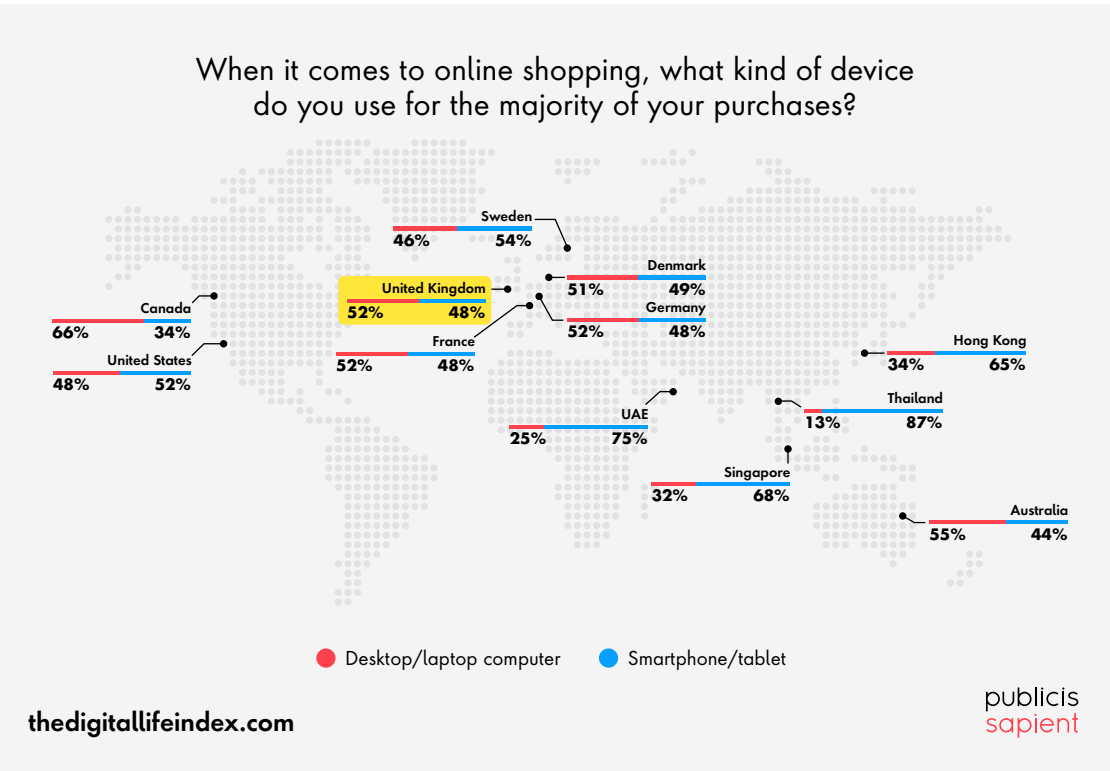


In the first half of 2021, 83 percent of UK shoppers bought something from a big-box retailer website, compared to 38 percent who used a retail app.

Forty-nine percent chose to shop directly on a specific brand website and 22 percent purchased products directly through a social media platform.

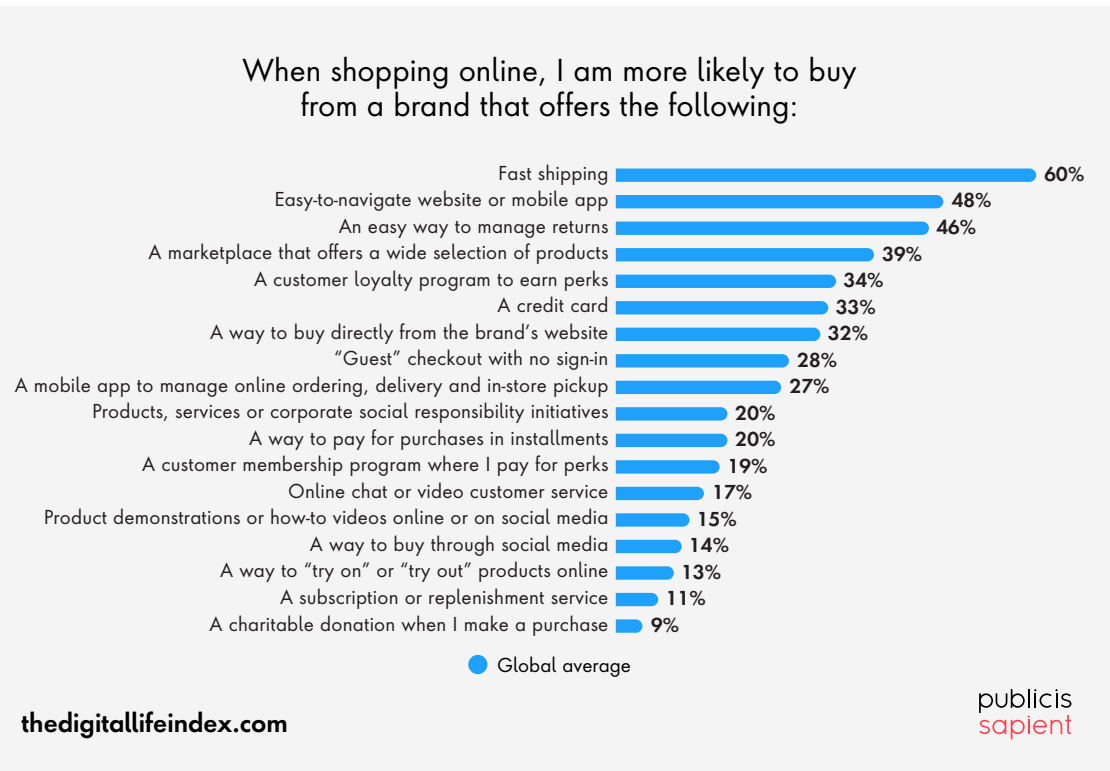


In the United Kingdom, consumers use a mix of devices to shop online, engaging with retailers through desktop or laptop computers (52%), smartphones (35%) and tablets (13%).



Consumers prefer to shop with brands that make purchasing quick and easy.

Fast shipping (60%), easy-to-navigate websites or apps (48%) and a simple returns process (46%) are primary drivers of brand choice.



When it comes to site experience, shoppers say their biggest frustrations occur when they encounter out-of-stocks (73%), have difficulty searching for products (62%) or experience slow loading times (60%).

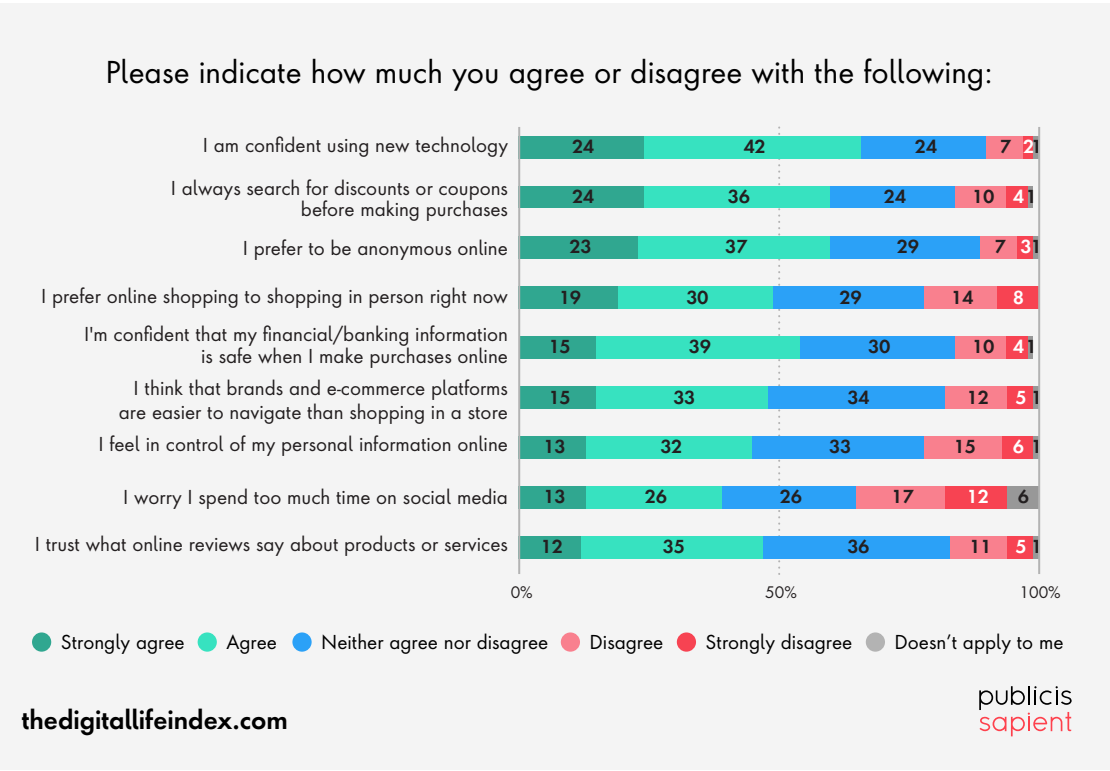
More than half of consumers say unclear site navigation (54%) and lack of seller information on site are critical issues (54%) when interacting with a brand.



Consumers are confident in their ability to use new technology (66%) and nearly half of shoppers (48%) say e-commerce platforms are easier to navigate than in-store experiences.

Sixty percent of consumers say they always search for deals before making a purchase. Offering the right deal at the right time could help influence brand choice.

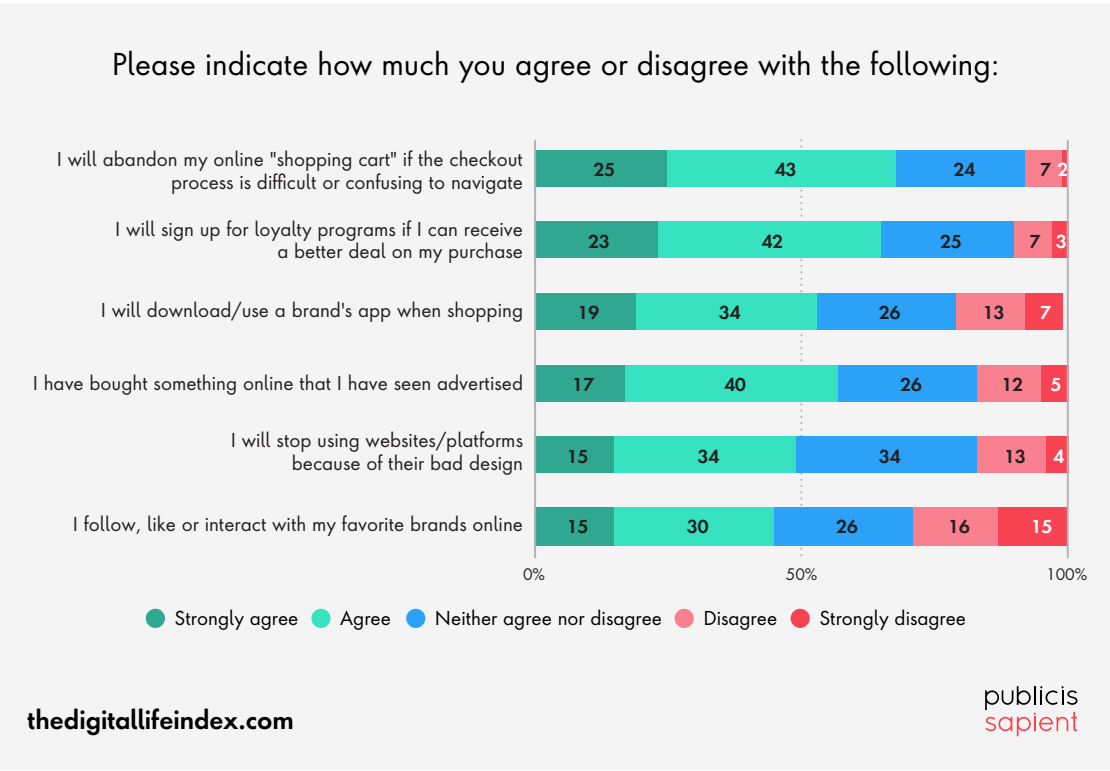
While consumers say they feel confident that their financial information is safe online (54%), less than half feel in control of their personal data (45%) and 60 percent prefer to remain anonymous, indicating a potential need for data transparency when building direct relationships with customers.



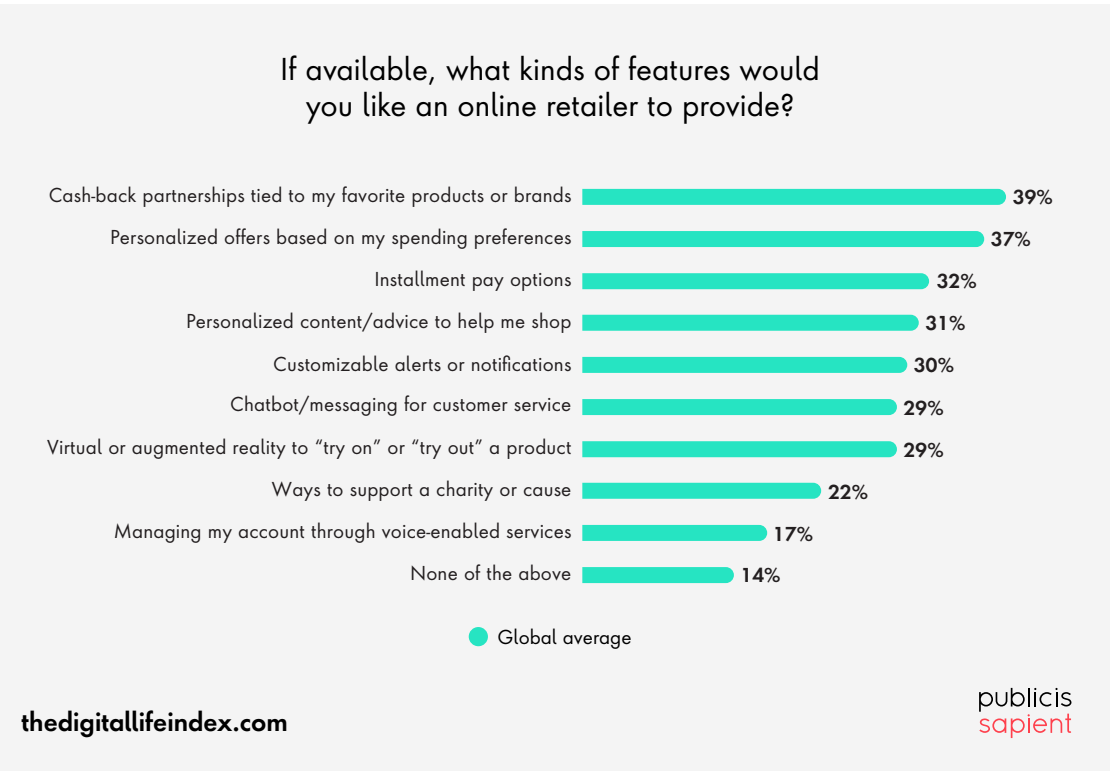
More than half of consumers (53%) say they are open to downloading or using a brand app when shopping and 65 percent say they will opt in to loyalty programs if it means getting a better deal. These are both areas of potential for brands to expand their reach.

However, bad online experiences push consumers away. Sixty-eight percent say they will abandon their online shopping cart if checkout is too difficult or confusing. Forty-nine percent will stop using a website or platform because of bad design.

Retailers need to design for seamless experiences to keep shoppers engaged.



To improve the shopping experience, consumers want more cash-back partnerships tied to their favorite brands, personalized offers, content and advice, customized alerts and installment pay options.

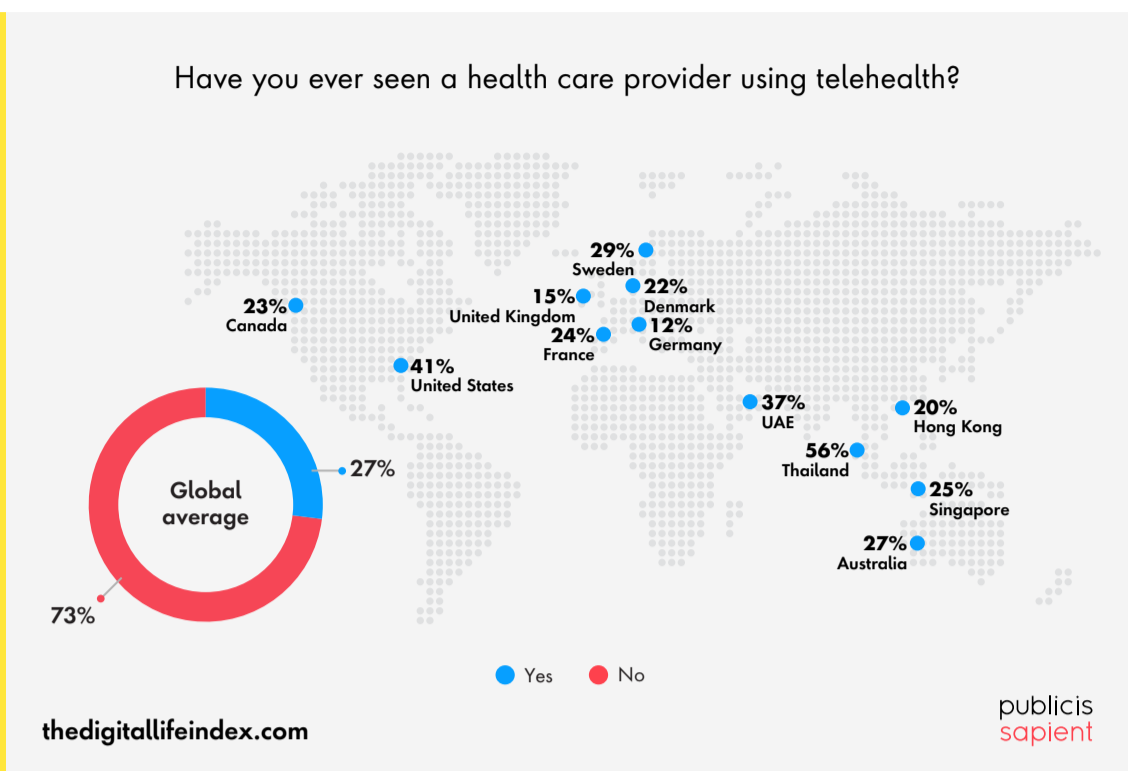


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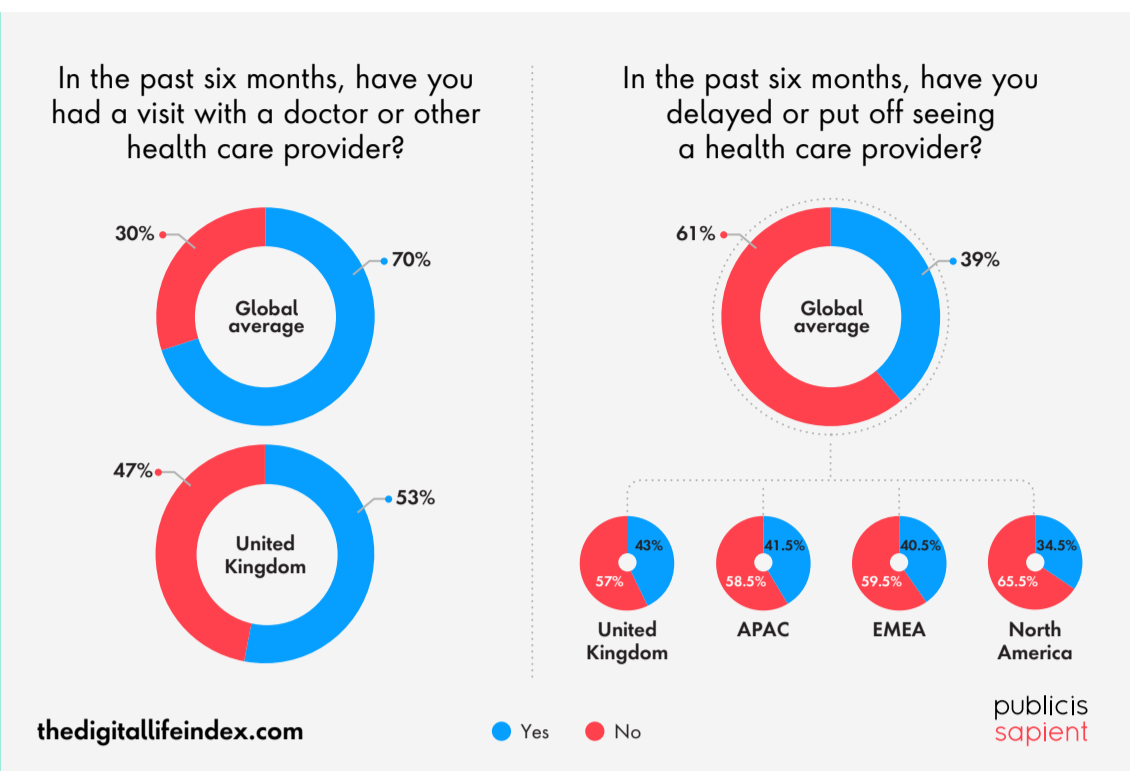


United Kingdom: Telehealth

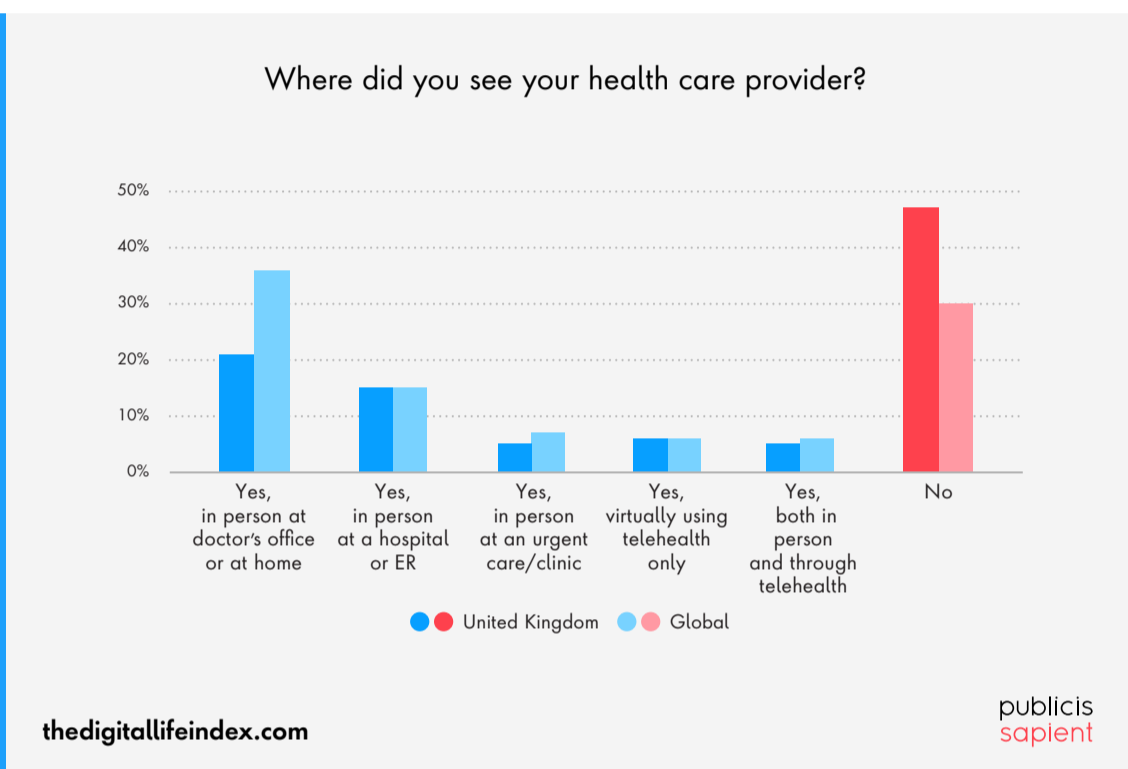
Fifteen percent of UK respondents say they have tried telehealth as part of their health care journey, lower than other countries when compared globally.



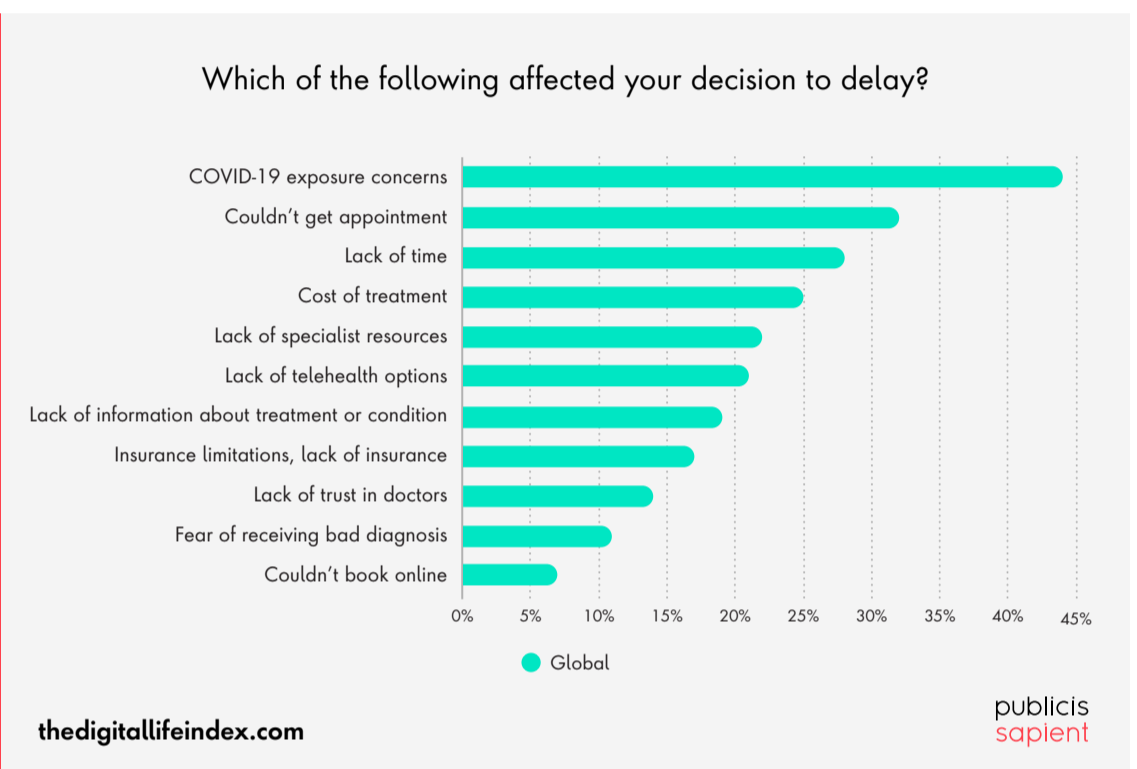
In the first half of 2021, 53 percent of UK patients say they had at least one visit with a health care provider. Forty-three percent also delayed medical visits during this period.



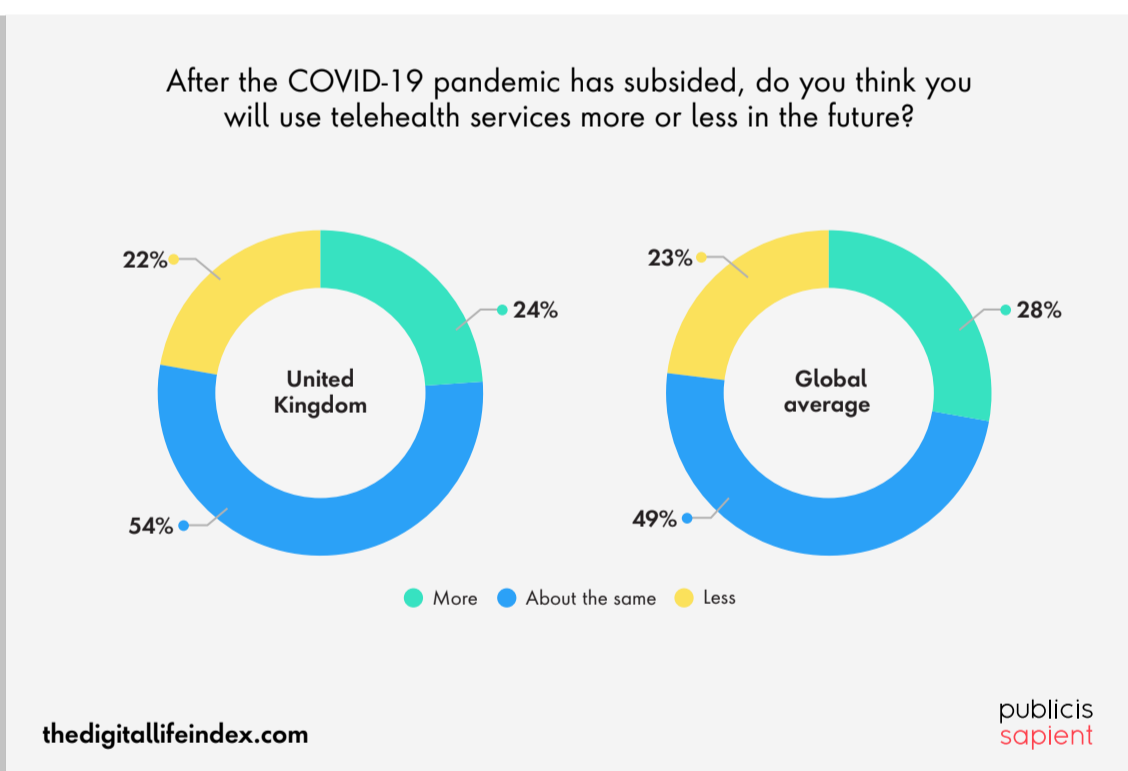
While the majority of the visits were in person, 11 percent of patients say they also used telehealth, either strictly online or in addition to their in-person visit.



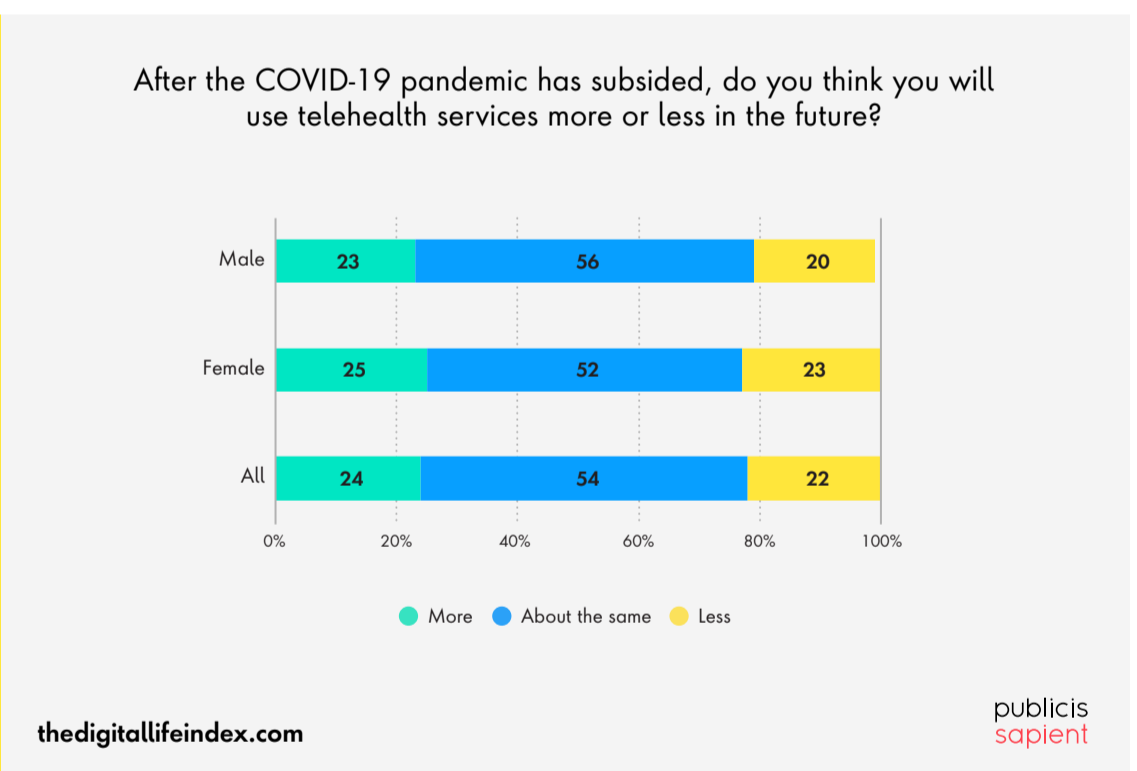
Exposure to COVID-19 remains a concern for patients. For patients who decided to delay care, 44 percent say it was due to COVID-19 concerns. Lack of telehealth options (21%), lack of time (28%) and cost of treatment (25%) also drove people to delay.



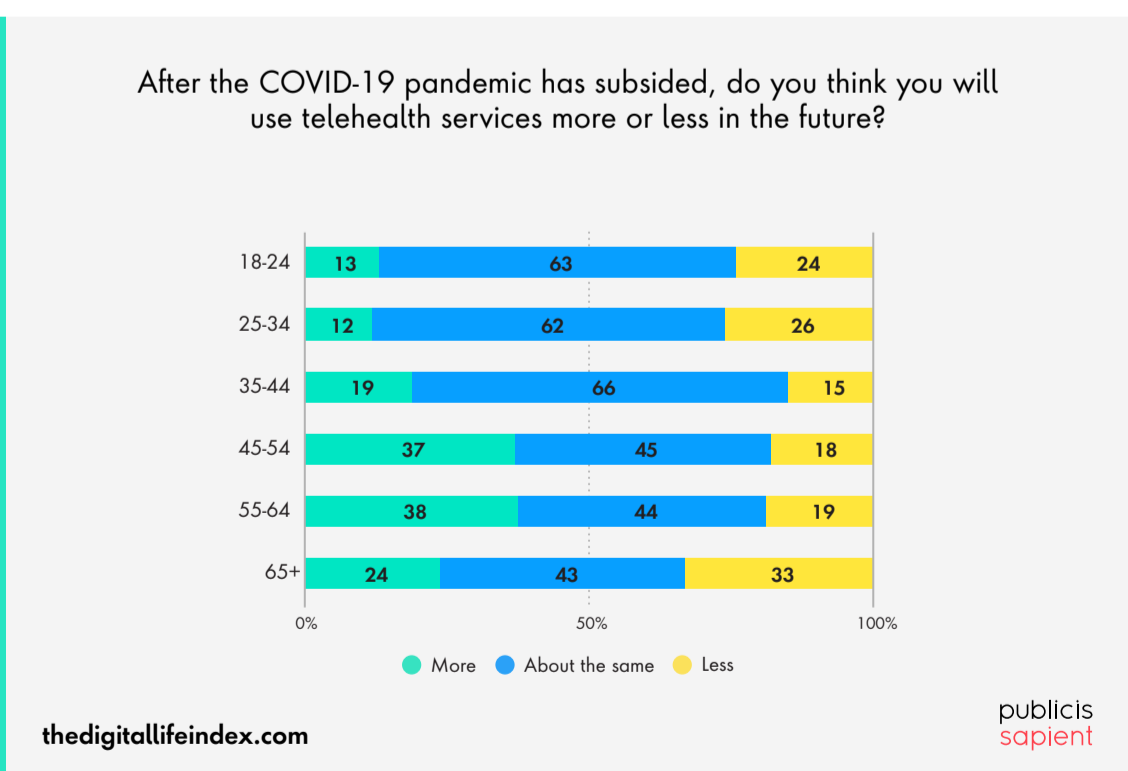
Patients in the United Kingdom anticipate using telehealth at the same rate or more (78%) after the pandemic subsides.



Women in the UK are slightly more open to using telehealth more in the future.



With patients open to using telehealth well after the pandemic ends, providers have an opportunity to improve the experience and further integrate it as part of a seamless patient journey.



To improve telehealth experiences, patients in the UK want a more seamless way to manage appointments on their mobile device, as well as an online portal where they can view their medical records and manage their entire health care journey in one place.

