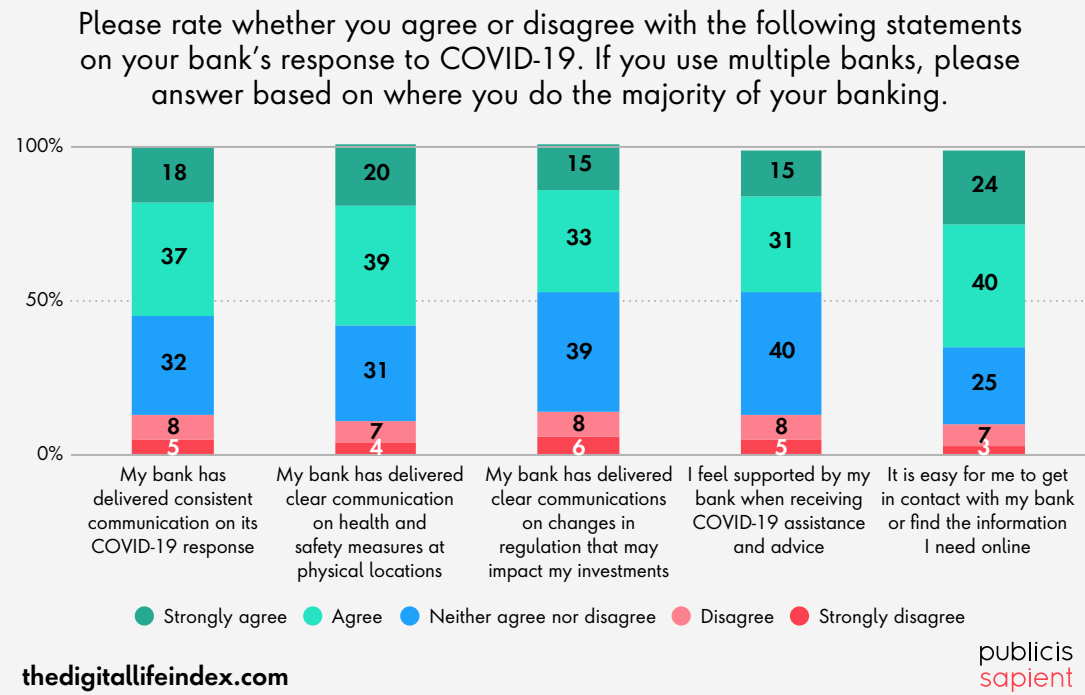


United States: Financial Services

Strong online communication and the ability to find information is especially important to consumers as they continue to navigate their finances amid COVID-19 uncertainties.

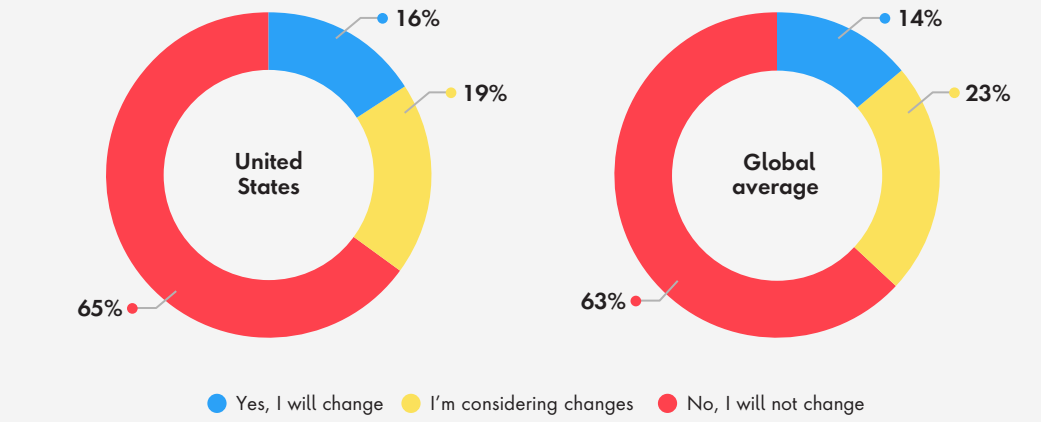
While 55 percent of U.S. consumers say their bank has delivered consistent communication about its COVID-19 response, less than half (46%) feel supported by their financial institution when receiving COVID-19 assistance.



People in the United States are generally satisfied with their current financial institutions. Sixty-five percent say they are not planning to change banks over the next year.

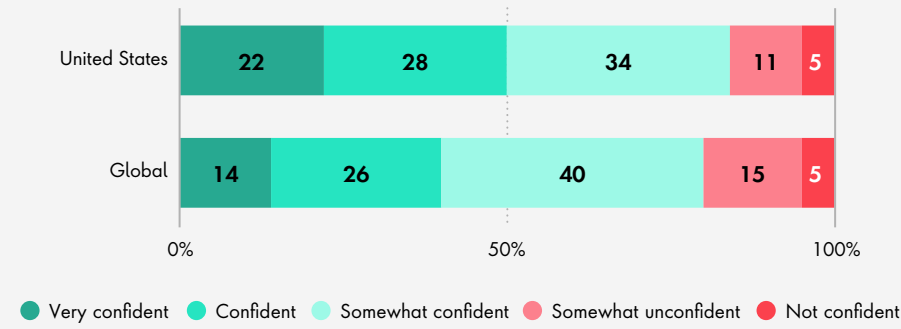
However, the other 35 percent are either considering changing (19%) or have already decided to change (16%). This poses a challenge for banks looking to court new customers, while also retaining current clients.

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



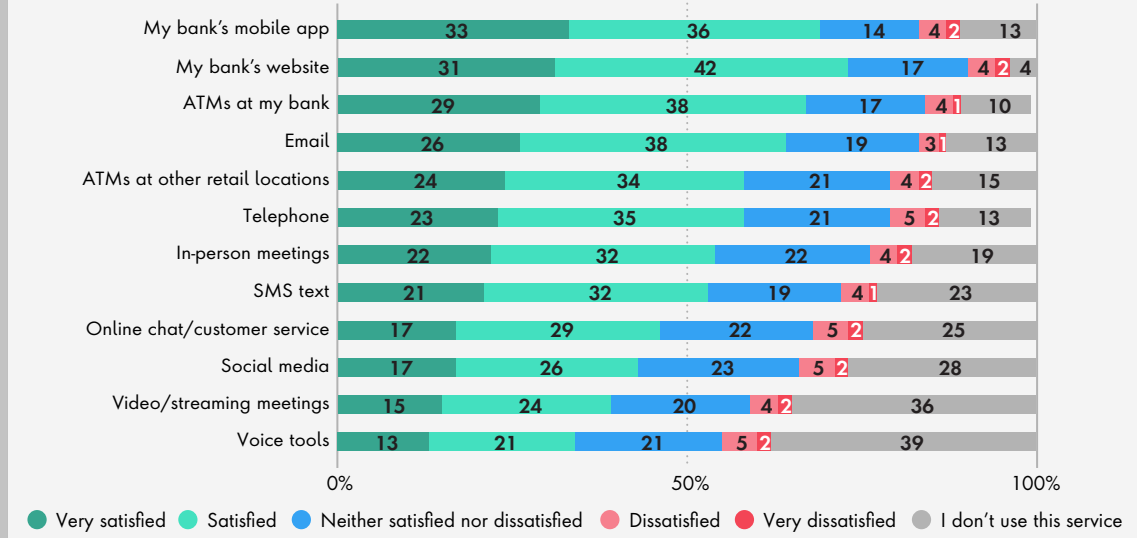
A majority of people in the United States (84%) feel confident in their ability to manage their money online, slightly higher than the global average (80%).

How confident do you feel in your understanding of what it takes to smartly manage your money online (spending, saving, budgeting, investing)?



Consumers use a mix of channels to interact with their banks and are generally satisfied with those interactions. Some methods are more widely used than others.

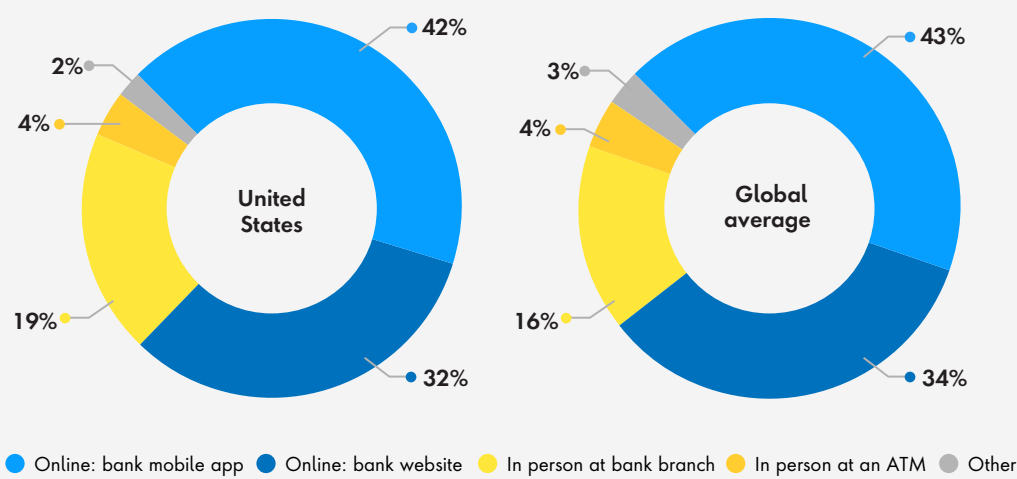
Rate your level of satisfaction when using different digital channels to interact with your bank:



Globally, 77 percent of respondents on average interact with their banks most frequently online, via website or mobile app.

In the United States, 74 percent of people interact with their bank's website (32%) or app (42%) most frequently. Twenty percent say they bank most frequently in person.

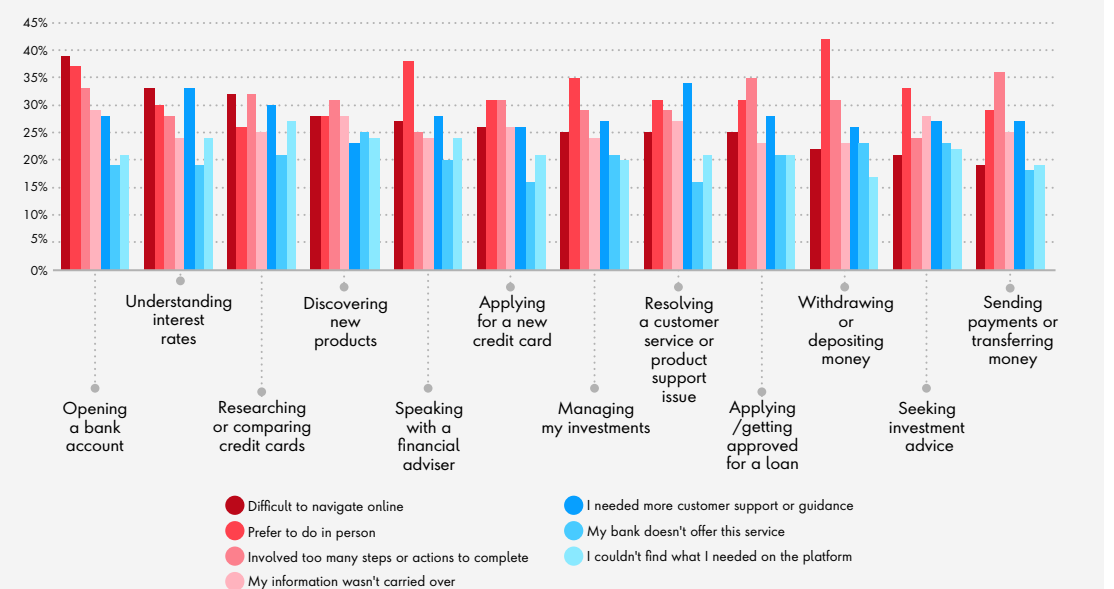
What channel do you use to communicate or interact with your bank most frequently?



Dissatisfaction in the banking journey typically occurs when a certain activity is too difficult to navigate or requires too many steps to complete.

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, relevant content or related offers.

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

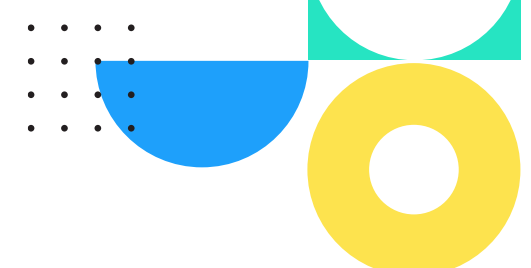


To improve the digital banking experience, people want their institutions to provide more contactless payment options, personalized content, offers and advice, along with cash-back partnerships tied to their favorite retailers.

If available, what would you like your financial services companies to provide?



Explore the report thedigitallifeindex.com

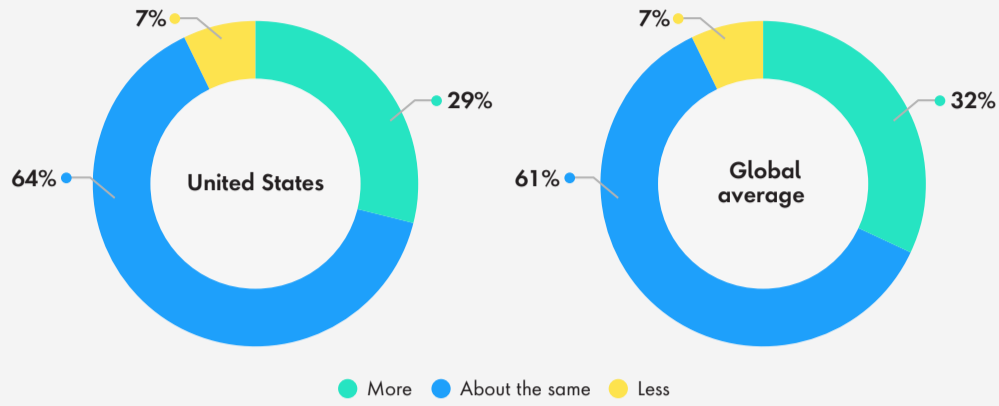


United States: Retail

Online shopping continues to play a prominent role in the lives of U.S. consumers, even as physical retail makes a return with the lifting of COVID-19 lockdowns and restrictions.

Ninety-three percent of shoppers say they plan to continue to shop the same amount or more online in the future.

In the future, do you think you will shop online more, less or about the same amount as you do right now?



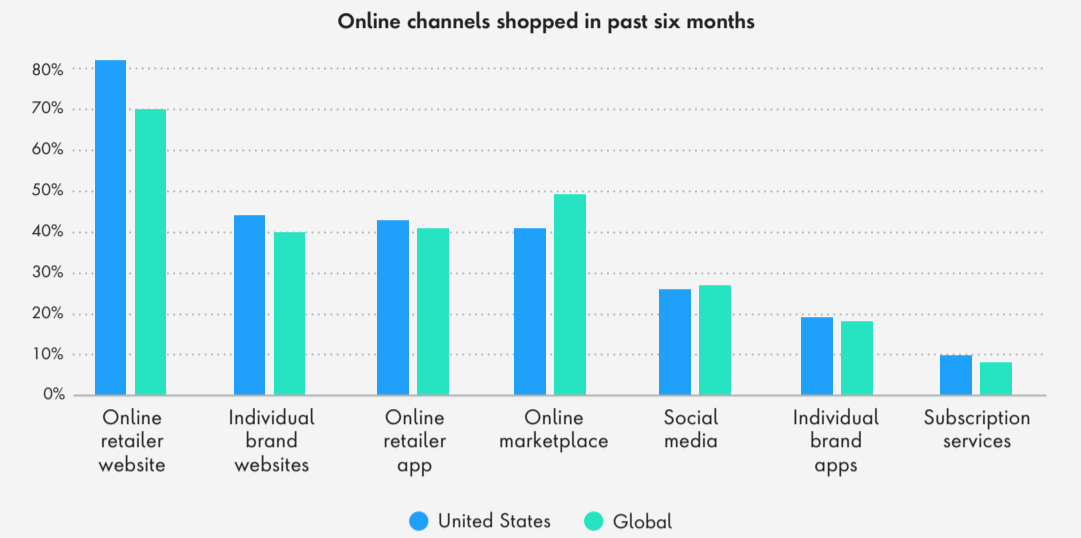
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In the first half of 2021, 82 percent of U.S. shoppers bought something from a big-box retailer website, compared to 43 percent who used a retail app.

Forty-four percent chose to shop directly on a specific brand website and 26 percent purchased products directly through a social media platform.

In the past six months, what kinds of channels have you used to shop online?

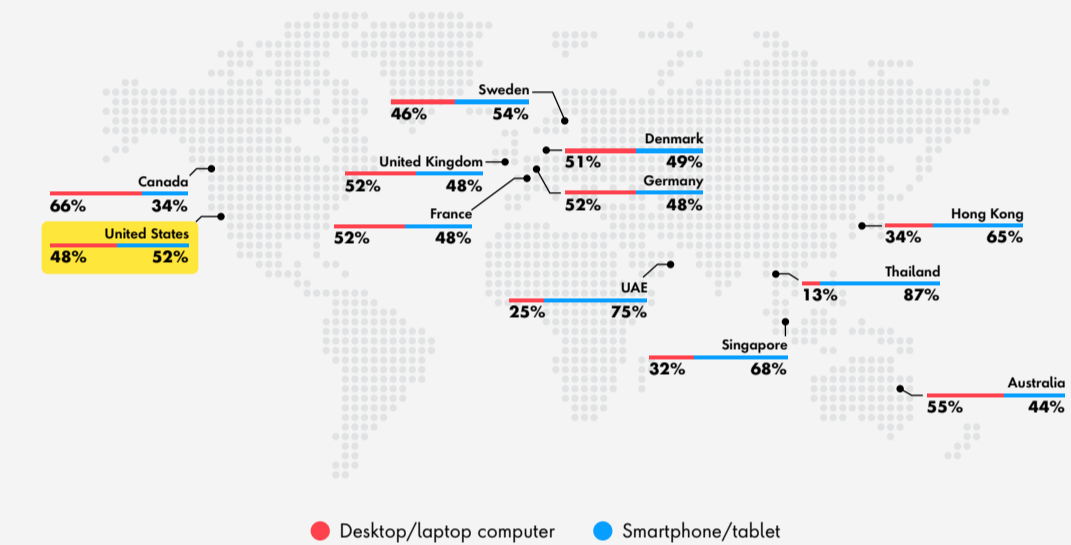


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In the United States, consumers use a mix of devices to shop online, engaging with retailers through desktop or laptop computers (48%), smartphones and tablets (52%).

When it comes to online shopping, what kind of device do you use for the majority of your purchases?



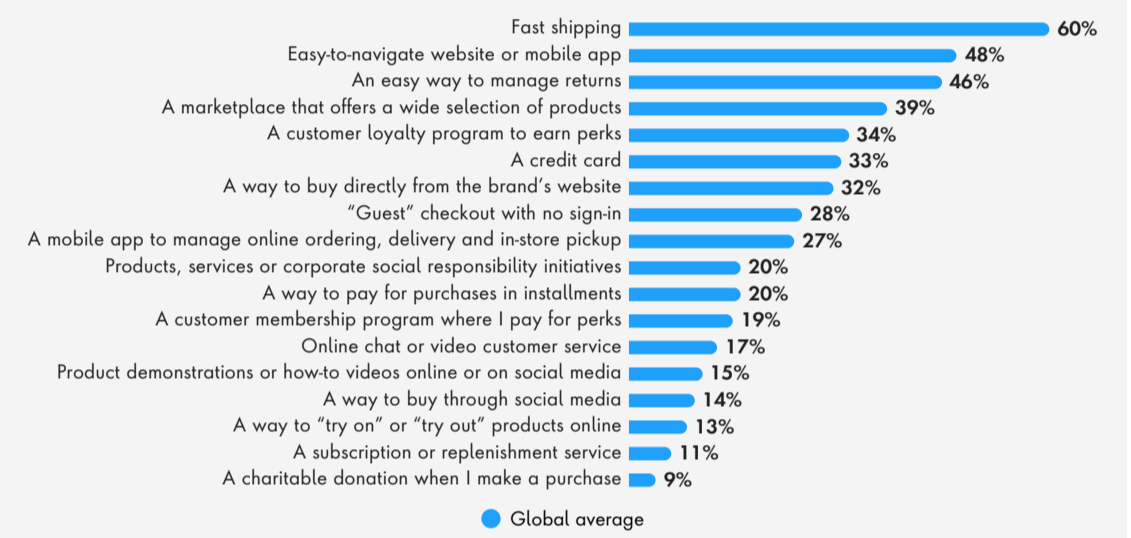
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Consumers prefer to shop with brands that make purchasing quick and easy.

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

When shopping online, I am more likely to buy from a brand that offers the following:



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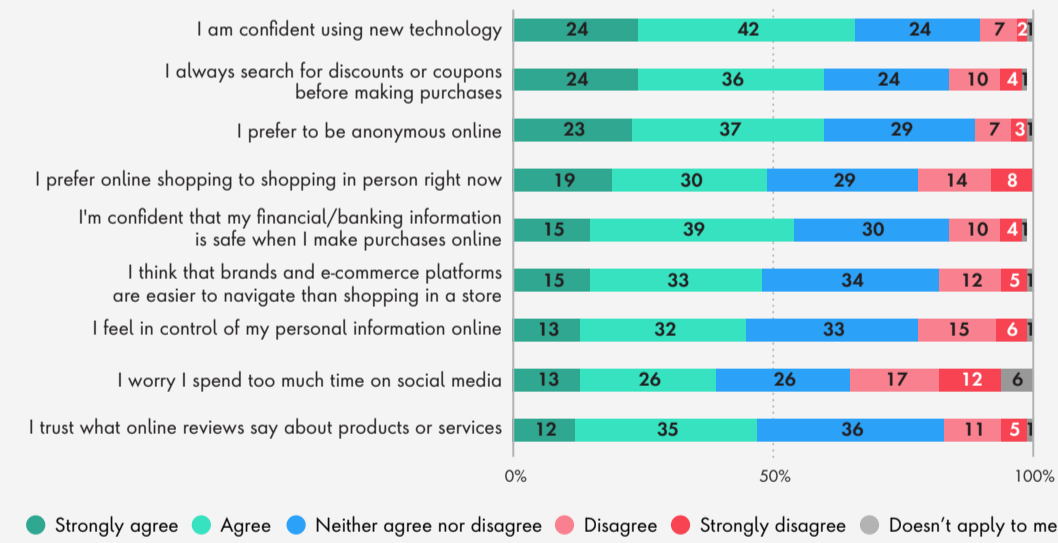
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Consumers are confident in their ability to use new technology (66%) and nearly half of shoppers (48%) say e-commerce platforms are easier to navigate than in-store experiences.

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.

Please indicate how much you agree or disagree with the following:



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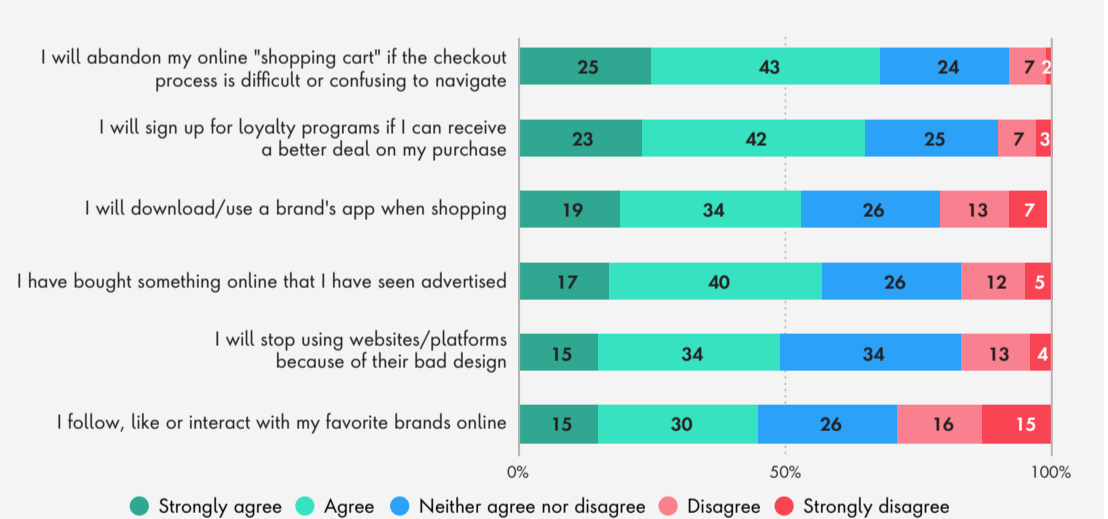
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More than half of consumers (53%) say they are open to downloading or using a brand app when shopping and 65 percent say they will opt in to loyalty programs if it means getting a better deal.

However, bad online experiences push consumers away. Sixty-eight percent of shoppers 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.

Please indicate how much you agree or disagree with the following:

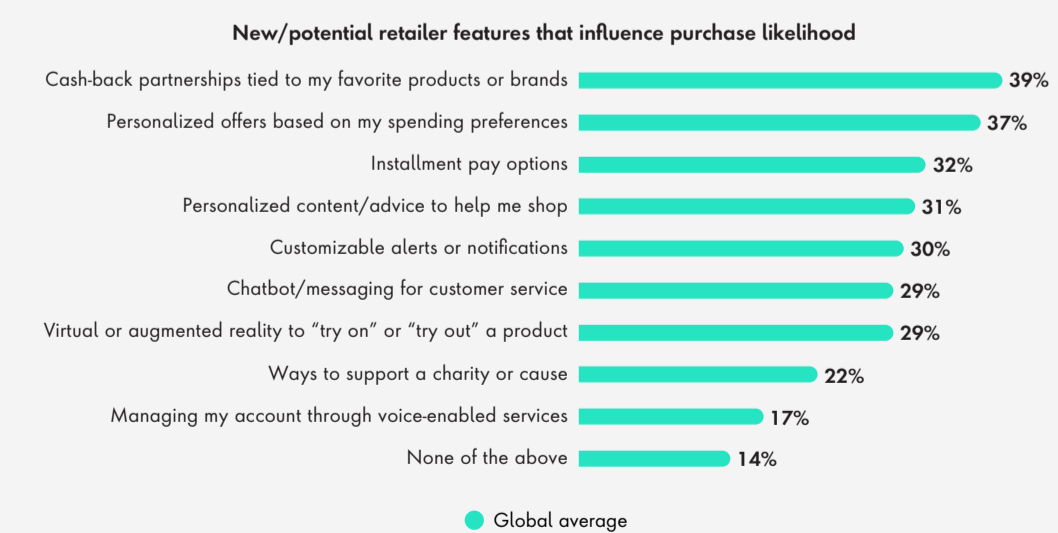


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To improve the shopping experience, consumers want more cash-back partnerships tied to their favorite brands, personalized offers, content and advice, customized alerts and installment pay options.

If available, what features would you like an online retailer to provide?



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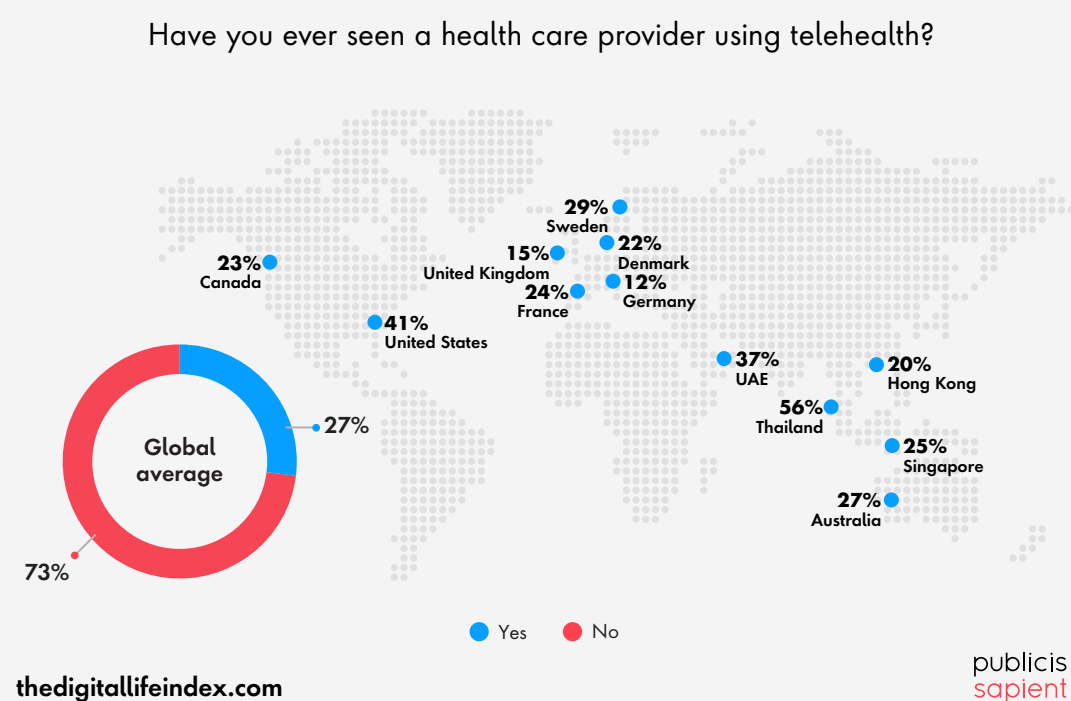
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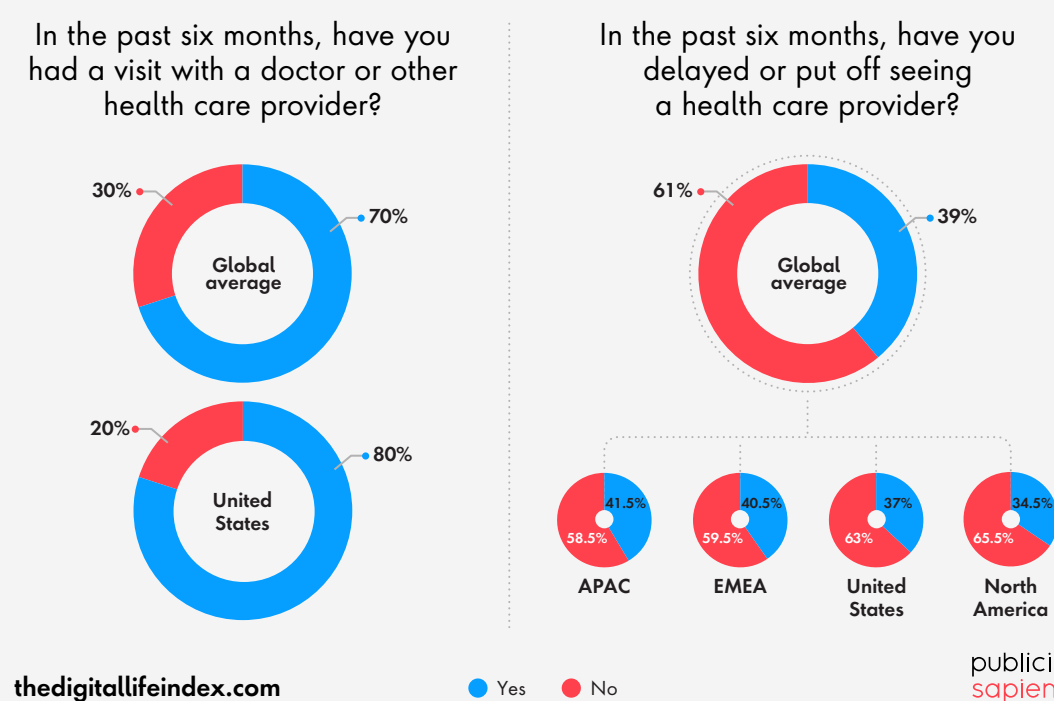


United States: Telehealth

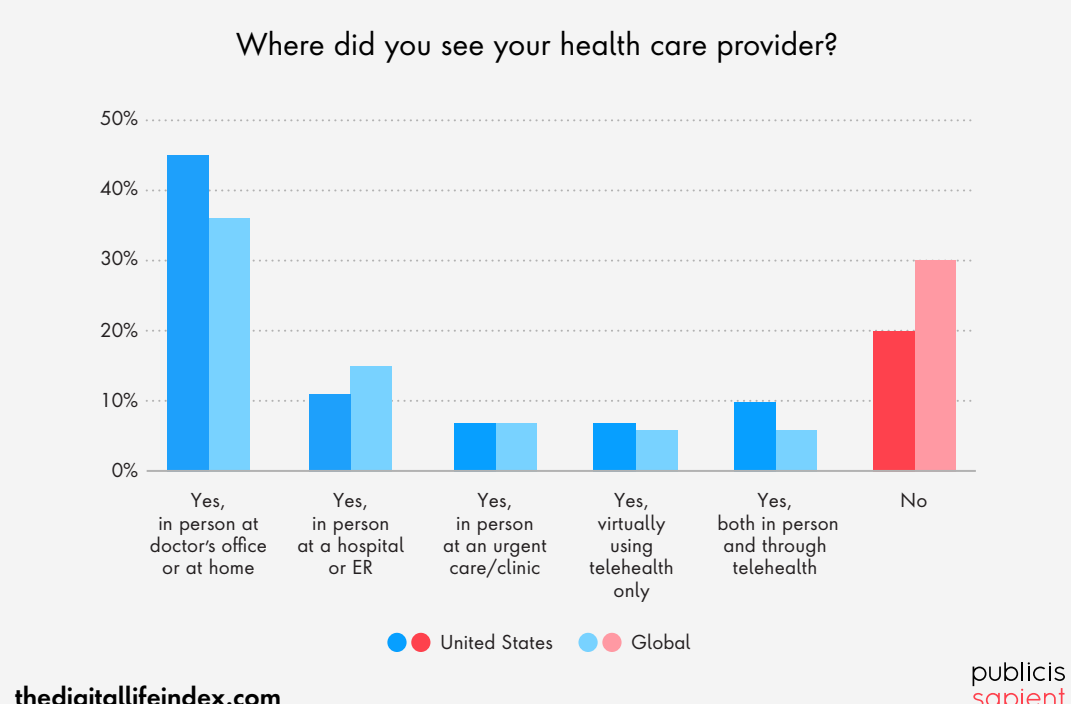
Forty-one percent of U.S. respondents say they have tried telehealth as part of their health care journey, outpacing other countries.



In the first half of 2021, 80 percent of U.S. patients say they had at least one visit with a health care provider. Nearly thirty-five percent also delayed medical visits during this period of time.

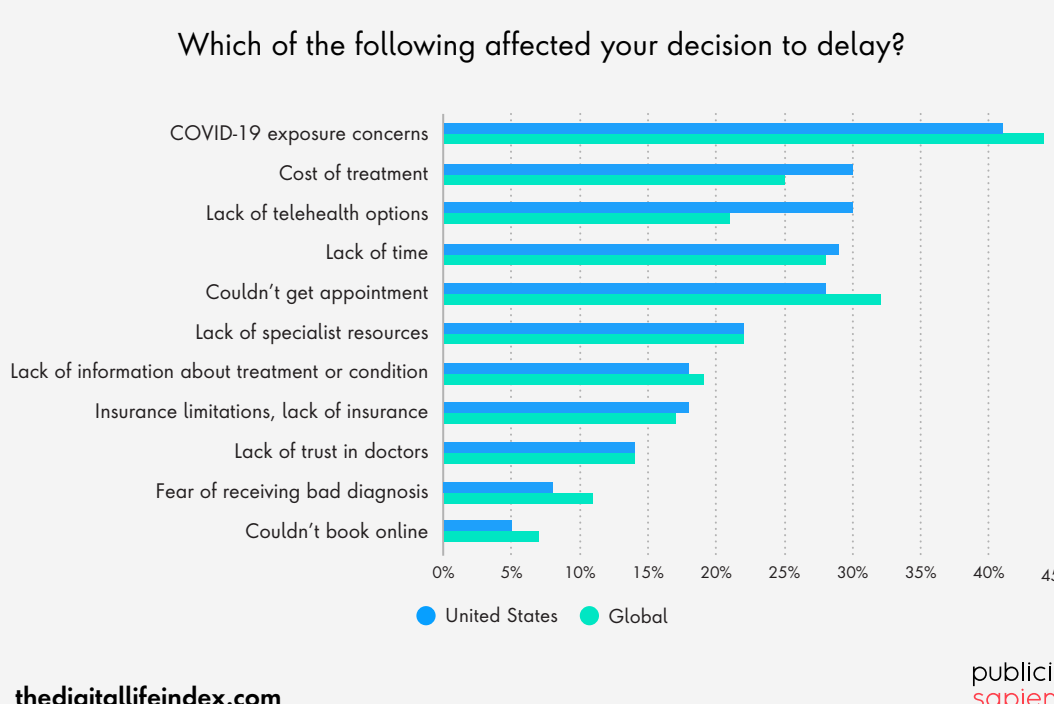


While the majority of the visits were in person, 17 percent of patients say they also used telehealth, either strictly online or in addition to their in-person visit.

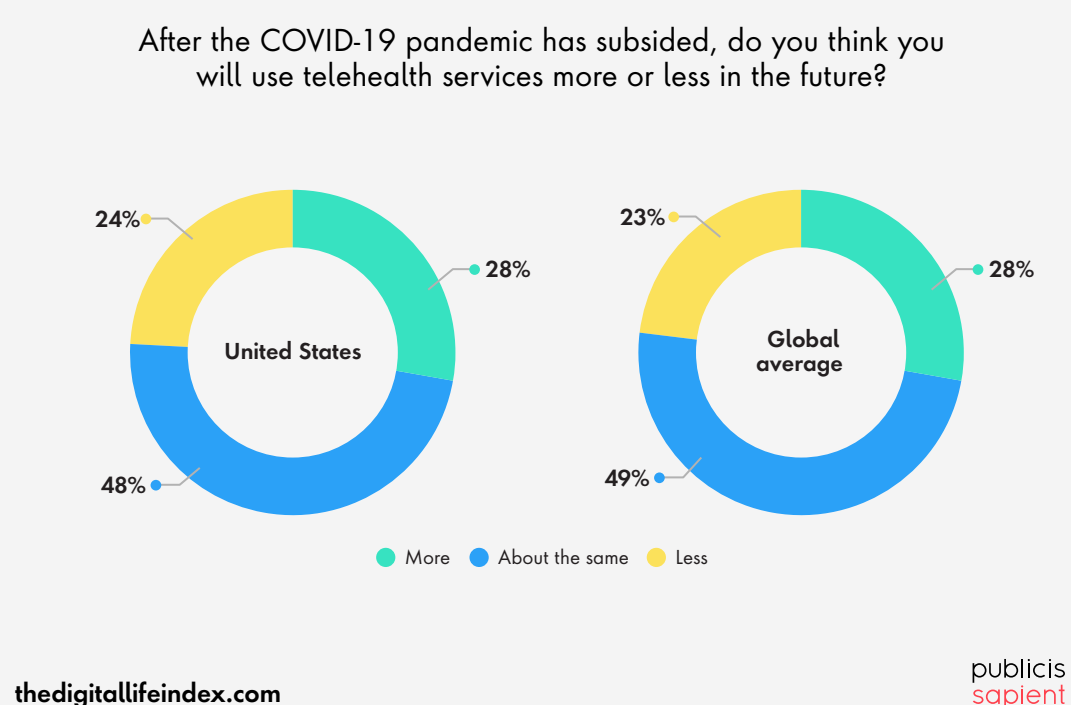


For U.S. patients who decided to delay care, 41 percent say it was due to COVID-19 concerns.

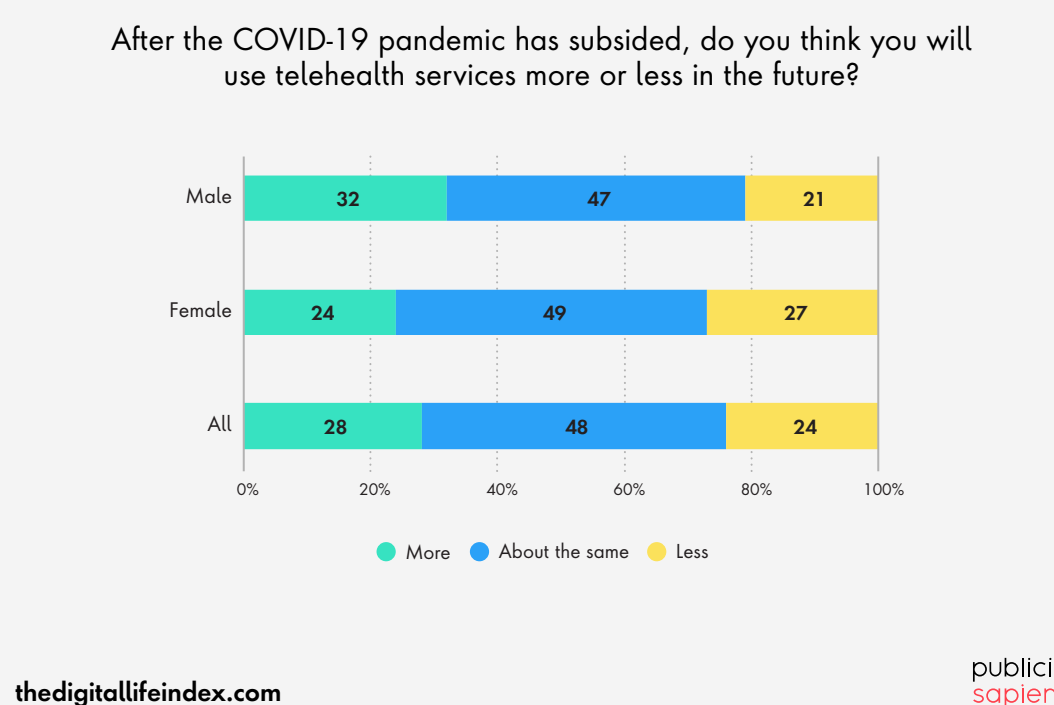
Lack of telehealth options (30%) and cost of treatment also drove people to delay.



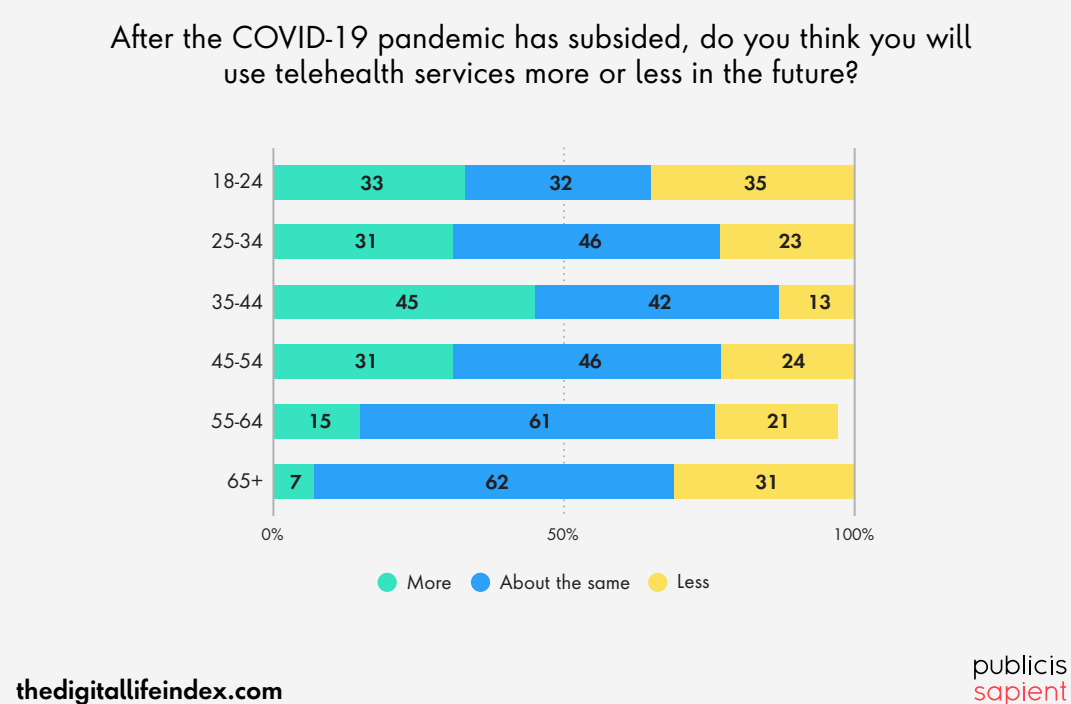
Patients in the United States anticipate using telehealth at the same rate or more (76%) after the pandemic subsides.



Men in the U.S. are slightly more open to using telehealth more in the future.



With patients open to using the service 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 U.S. want access to an online portal where they can view their medical records and manage their entire health care journey, as well as a better way to manage appointments, both through mobile and with customized alerts.

