

What do people really want from their banks?



It's a hard question to answer because, generally, people are very satisfied with the current products and services that they get from their banks.

86%

of Americans say they're satisfied with their current bank.

And yet, people are hiding a vast set of unmet financial needs.

Needs that they don't talk to their banks about because they (rightly) assume that their banks don't have any products that could address them.

1%

of Americans mention a bank in answers to "what is crucial to the future of your financial success?"

The opportunity for banks is here.



People's financial hopes, needs, and behaviors

Banking

Millions of Americans would be willing to pay for new products and services to address these unmet needs.

And, if necessary, they will switch to a competing provider to get them.

70%

of banking customers say they would be "likely" or "very likely" to open an account at a competing bank if the competing bank offered products and services that address their unmet needs.

But what exactly are those products and services? And how many people would be willing to pay for them?

For answers to those (and other) questions, download the full report at [FICO.com/market-research](https://www.fico.com/market-research)