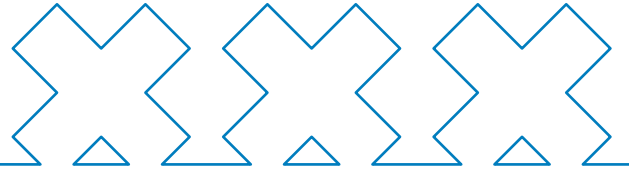


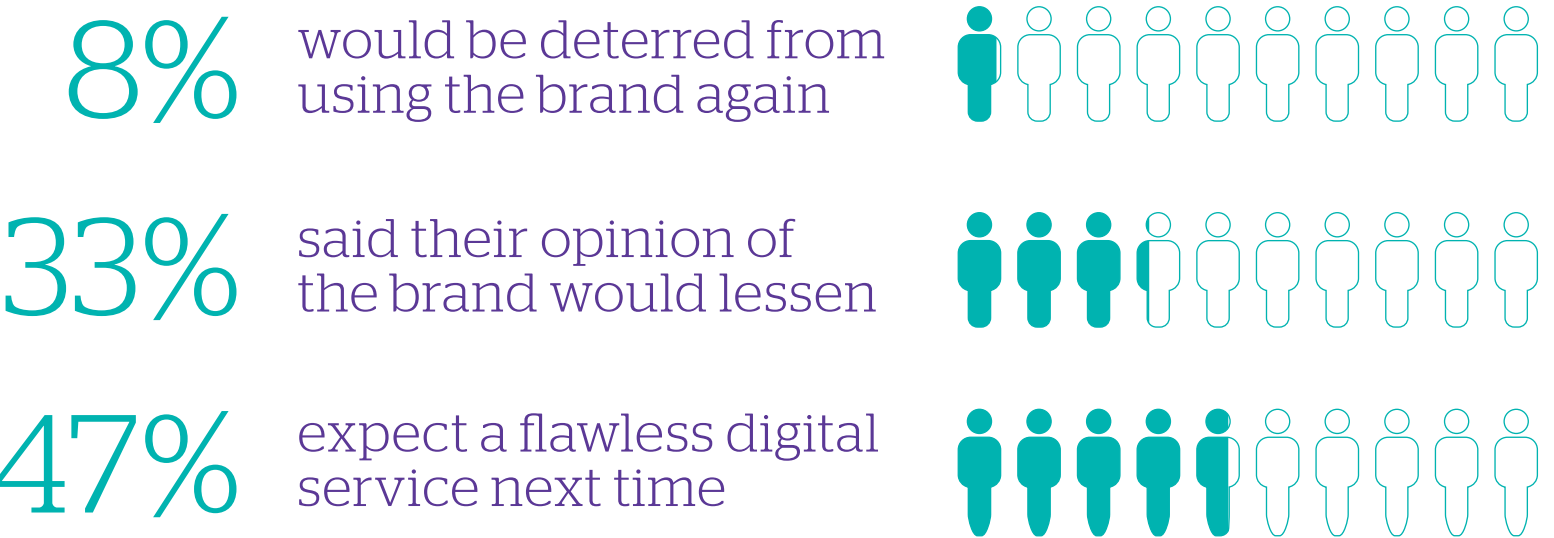
Demanding Digital

the rise of the digitally discerning consumer

Three strikes and you're out -
Consumers are giving organisations few chances to get the digital journey right



Consumers have high expectations and will act accordingly



Time to rethink your customers, they are digitally empowered.
There are 4 digital audiences your business must consider



- 18% > **Rapacious** Digital first, digital fast
- 39% > **Receptive** Happy to use digital services once all options explored
- 29% > **Reluctant** Use digital when essential, would prefer to speak to a person
- 14% > **Resistant** Use digital services if no other option

The digitally discerning consumer has clear expectations:
Simple to use, but not basic

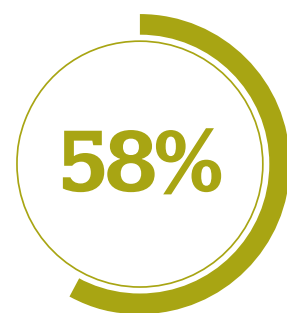
$$1 + 1 = 2$$



would use a digital service because of **simplicity**



would use a digital service because of **speed**



expect digital updates to make the user experience **simpler & cleaner**