



Message matters: what consumers want from their banking communications





Executive summary

When your customers receive a communication from you, they want it to be easy to understand, concise, personalized, visually appealing, and written in a friendly tone.

Communications with these characteristics reinforce their trust in you, and help build a stronger customer relationship.

Computershare recently conducted a survey of 500 American consumers aged 18-69 years. We asked respondents which communications characteristics mattered most to them.

The insights in this report give financial institutions greater understanding of what makes effective communications. When communications are clear and easy to understand, you can persuade customers to act in optimal ways that build loyalty and improve profitability.

What characteristics of communications matter most to customers?

While customers find banking communications valuable, and they're happy with the way they receive communications, what characteristics of communications matter most?

Accuracy, ease of understanding and clear instructions on next steps are the three most important characteristics.

Key characteristics of effective banking communications

Communications that are to the point

Personalization

Plain language

Friendly and approachable tone

Visual appeal

Here are other things that matter to customers:

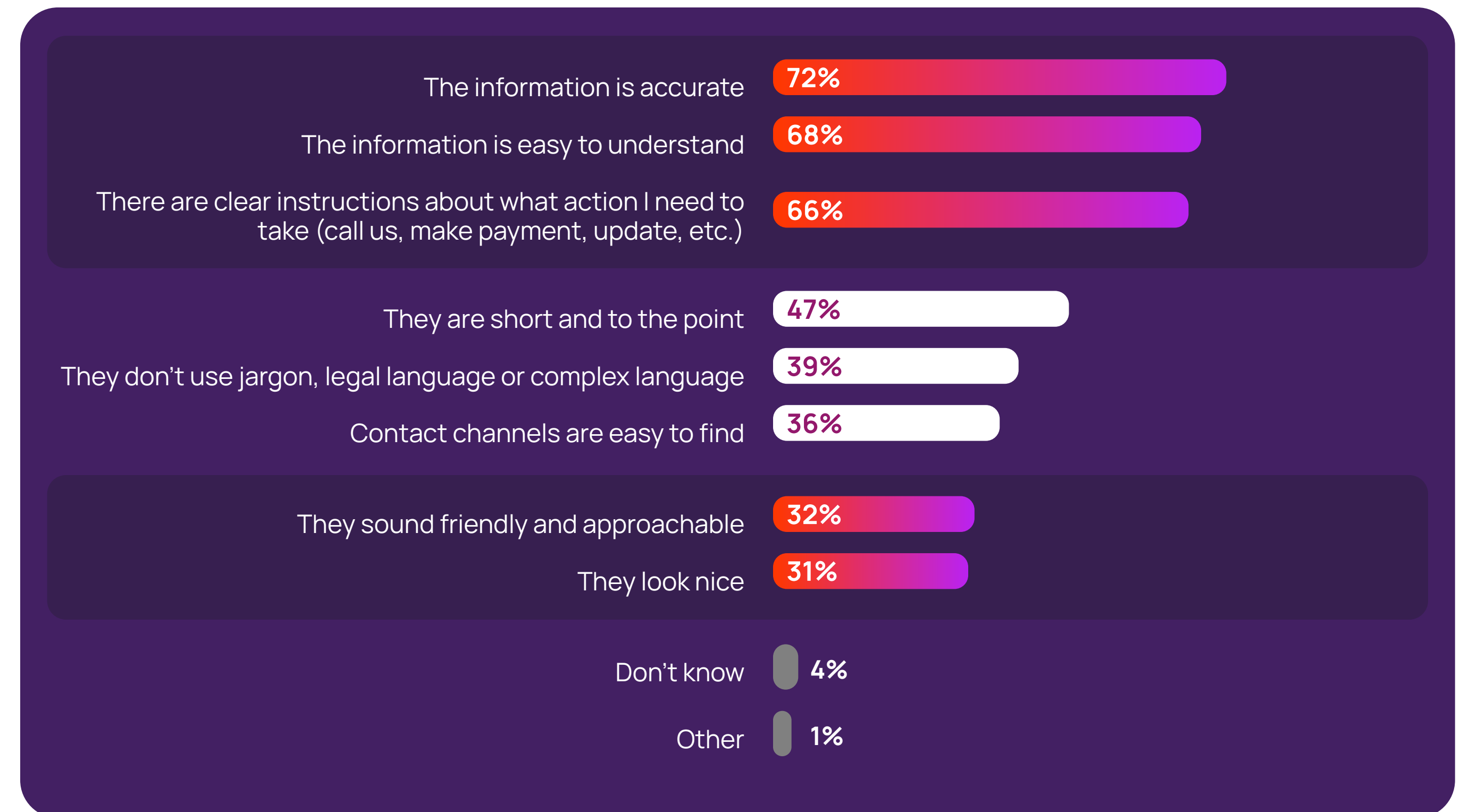


These characteristics reflect what customers want out of their relationship with their financial institution – reliable information that’s easy to understand at a glance. If there are next steps to take, customers want to know what they need to do within moments. Customers also want communications that are to the point as well as friendly and approachable. The communications design should be aesthetically pleasing as well.

Certain age demographics prioritize some characteristics over others. Baby Boomers care more about accuracy, ease of understanding and clear instructions. Gen Z cares most about a friendly and approachable tone as well as aesthetics.

Gen Z’s preferences have been shaped by their life experiences. They grew up in the era of social media, where people are quick to shame a brand for poor customer service. They’re also used to digital experiences; apps must look good as well as function properly to gain traction.

Customer preferences for receiving financial communications



The importance of clarity

The clarity of communications from financial institutions holds considerable weight and shouldn't be underestimated. In fact, it's one of the most important factors to consider.

A significant number of respondents – 61% – said that when communications are clear, they trust their financial institution much more.

This statistic shouldn't be surprising. When you send clear communications to your customers, they feel they can trust you with their money. They'll want to keep doing business with you.

Impact of communication clarity on customer trust

Total percentage of respondents

61%

Baby boomers

61%

Gen X

53%

Millennials

69%

Gen Z

63%



What happens when communications aren't clear?

Although customers value clear communications, sometimes they receive messages from their financial institutions that they simply don't understand.

What do they do to figure out next steps or why they've received this communication? Older age demographics are more likely to call the contact center (47% of Baby Boomers and 39% of Gen X). Younger generations, while also likely to call, are also more likely to use live chat (14% of Millennials and 18% of Gen Z). Gen Z in particular are new to navigating financial institutions, so they need to speak with someone to help them understand what to do. Their comfort with live chat and phone calls means they're much less likely to go into a branch.

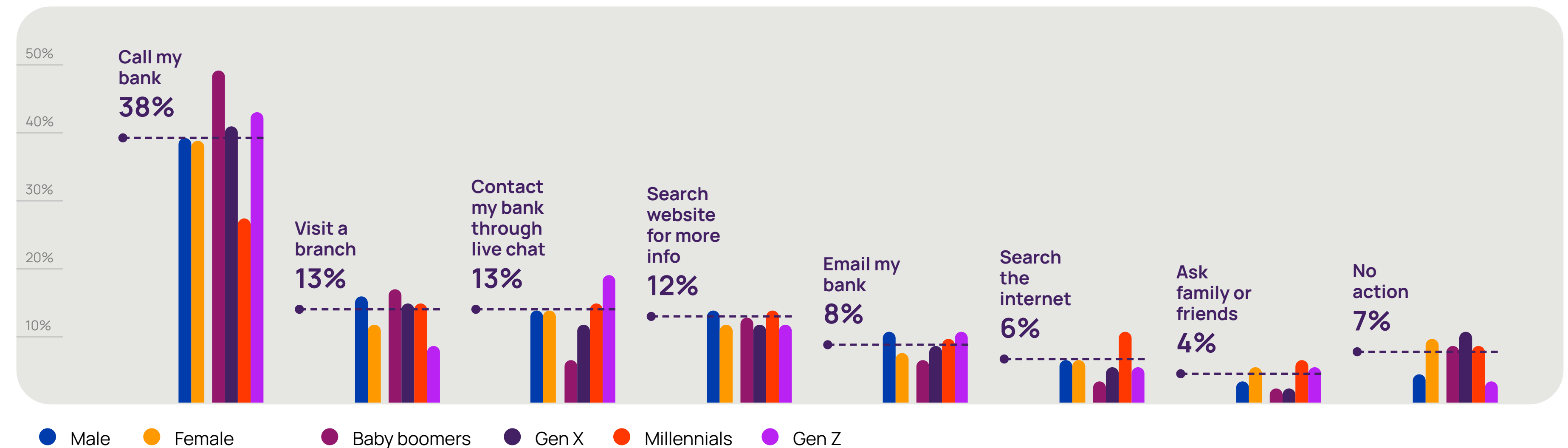
If your customers are turning to your contact center when they receive unclear communications, that consumer behavior hurts your bottom line. Your contact center is your most expensive customer service channel. It's less expensive and more valuable to your consumers to make sure your communications are clear, relevant, and easy to understand.

Unclear communications can also lead to customer churn.

Millennials and Gen Z are more likely to switch financial institutions if they continue receiving unclear communications. These generations aren't willing to put up with a poor customer experience – they grew up in an age where brands that don't offer good service get named and shamed on social media.

As Millennials and Gen Z inherit more of their Boomer and Gen X parents' wealth, they'll be an important customer base for financial institutions. Make sure to retain them through clear communications so they don't turn to your competitors.

How consumers navigate complex financial communications

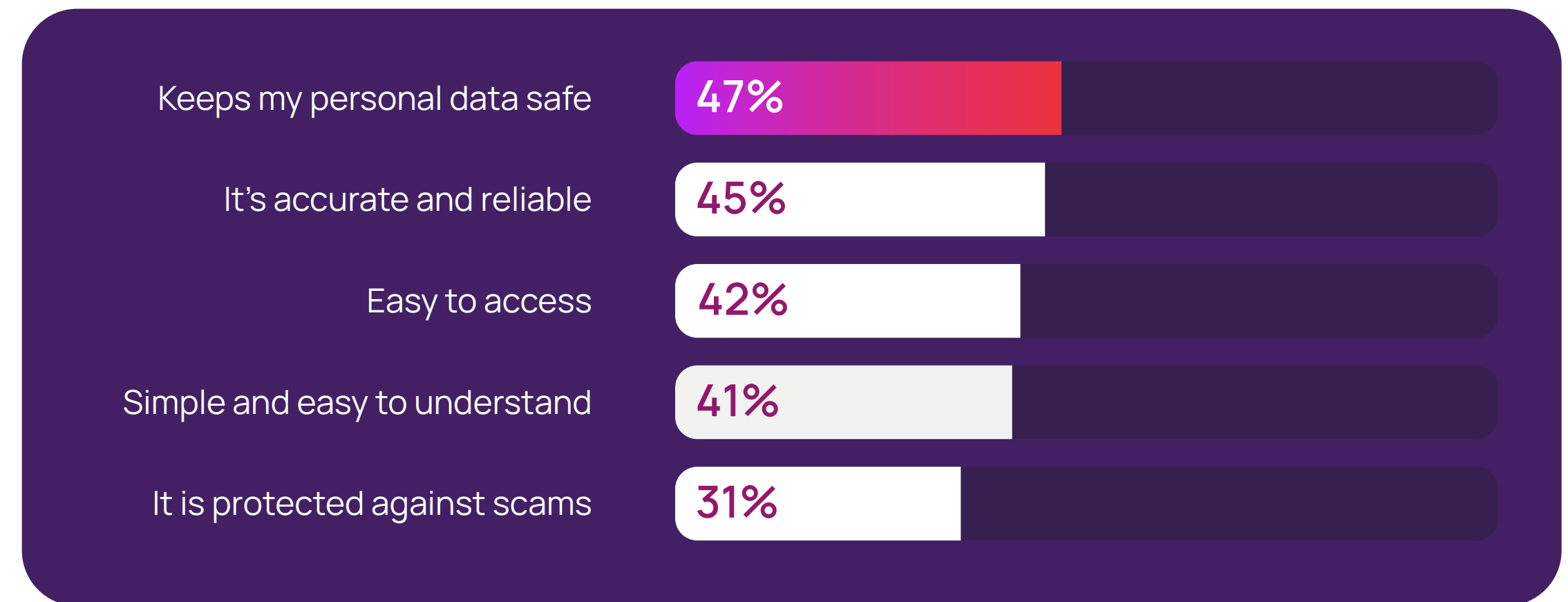


Additional crucial characteristics of effective banking communication

Customers of financial institutions also care about safety. In a list of top five communications characteristics, “keeps my personal data safe” ranked first. Protection from scams rounded out the list.

There are differences between age demographics. Baby Boomers rank the safety of their personal data as their top concern, while Millennials and Gen Z care more about ease of access.

The most important features of communications

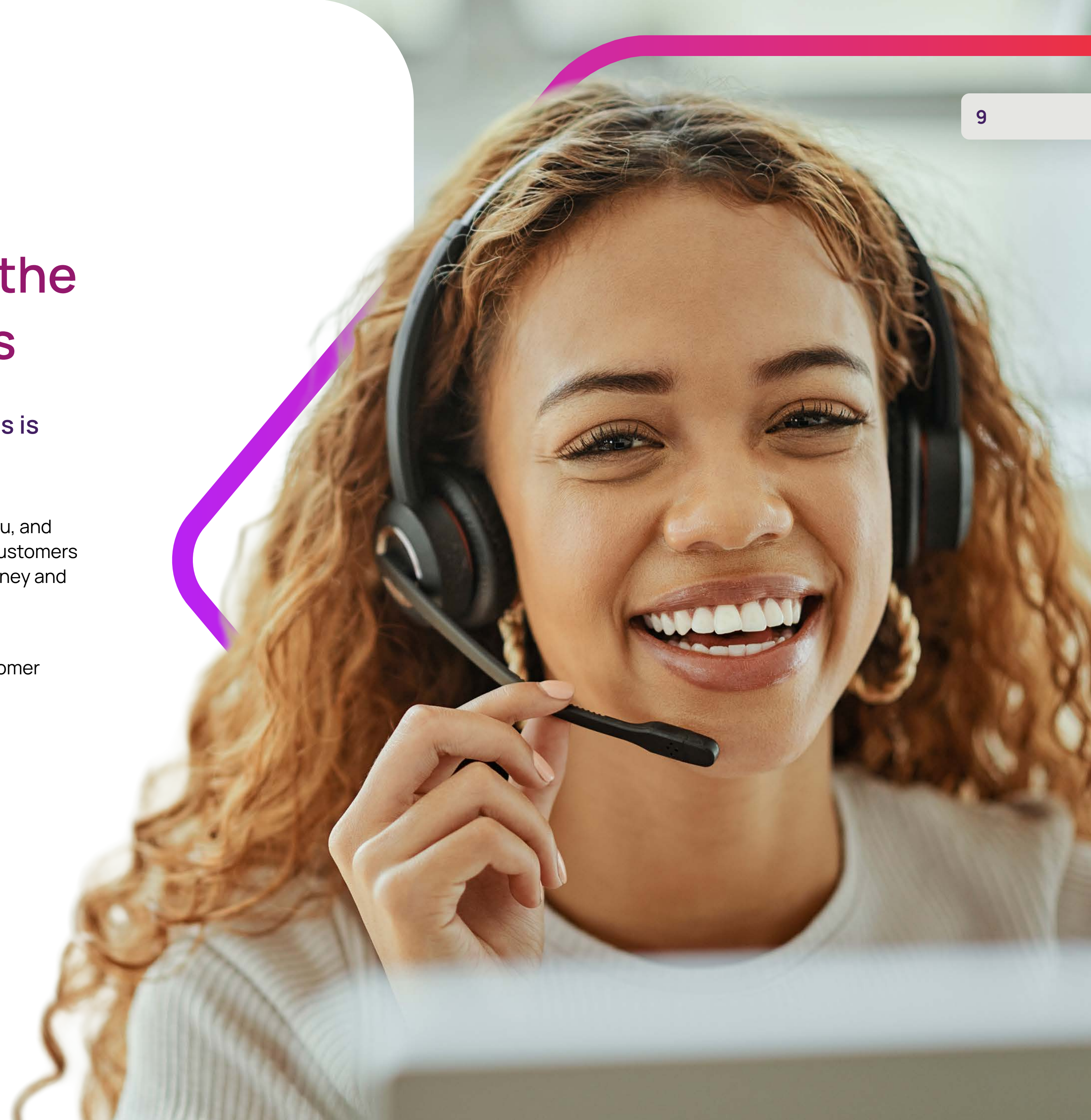


Clear, effective communications: the bedrock of customer relationships

Ensuring the clarity, relevance and accuracy of your communications is fundamental to retaining customers in the long term.

When communications are clear, customers trust you more. They want to do business with you, and they'll know what next steps to take. Clear communications also keep costs down, because customers won't turn to expensive support channels for clarification. By making this choice, you save money and boost profitability.

To learn more about customer communication channel preferences, read our report [The customer connection: insights into banking communications](#).



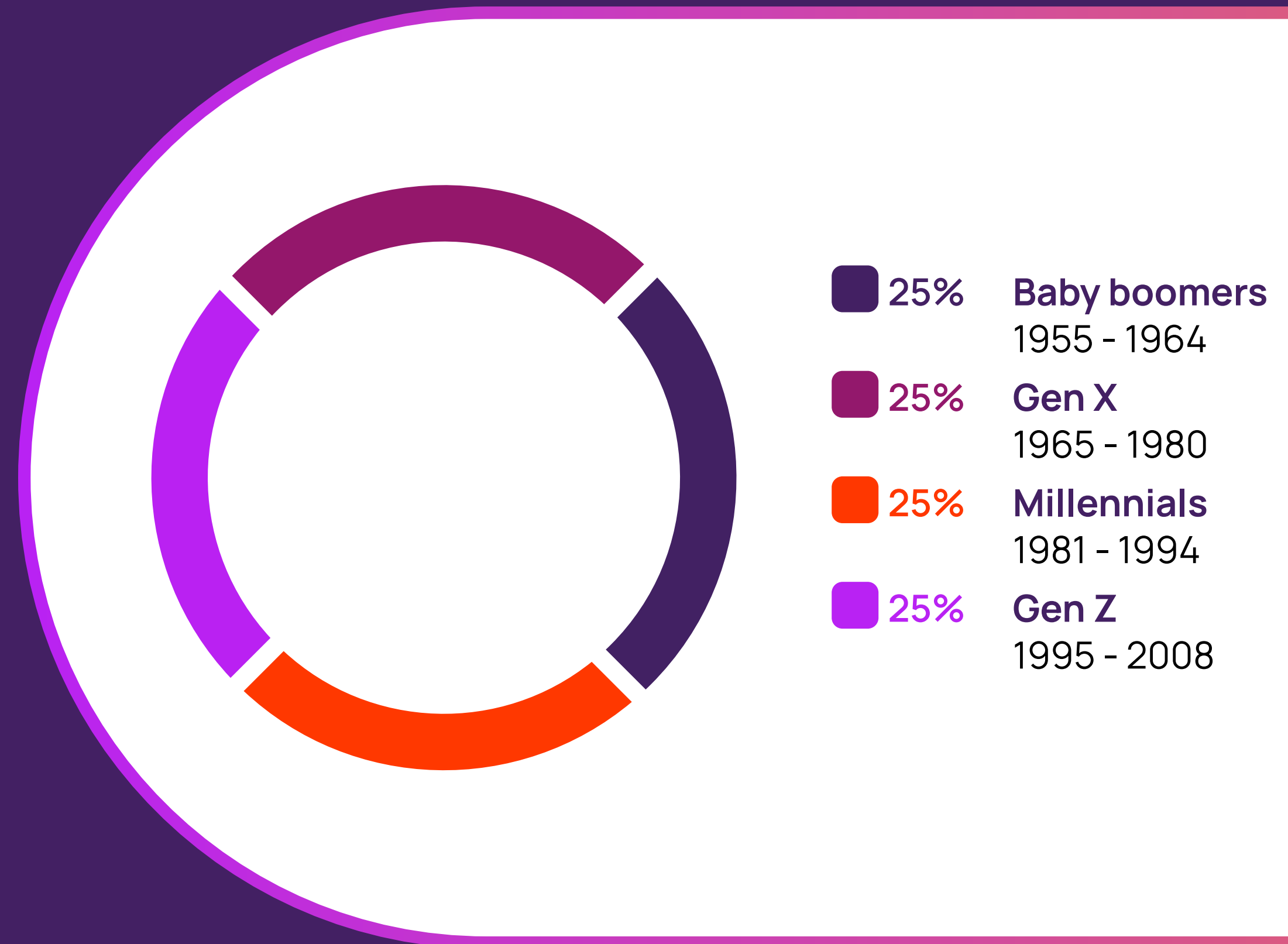
Survey methodology

Computershare and our partner Dynata ran a quantitative online survey in May 2025. We surveyed 500 Americans between the ages of 18 and 69, setting interlocked quotas for robust base sizes across genders and generations.

- Baby Boomers (1955-1964): 25%
- Gen X (1965-1980): 25%
- Millennials (1981-1994): 25%
- Gen Z (1995-2008): 25%

The data was weighted to represent age, gender and region.

Survey methodology and participant demographics



About Computershare

At Computershare, we turn our client's complex data into clear, compliant communications that build trust and drive results.

With deep expertise across regulated industries, we know what's at stake when every message matters. For over 30 years, we've worked with some of the world's most recognized brands, delivering their communications accurately, securely, and on time.

From strategy, design, and composition to multi-channel delivery and digital archiving, our comprehensive solutions help you engage customers, build stronger relationships, reduce risk, and deliver measurable business outcomes.

When communications are critical, clients trust us to deliver confidence in every communication.

To learn how you can transform your communications, contact us.