



# Beyond transactions: Why communications are essential to personal banking

Accurate, timely, and relevant banking communications delivered through customers' preferred channels aren't just communication best practices. They're the building blocks of trust to maintain a lasting, profitable relationship.

The insights below come from a Computershare survey of 400 Canadian banking customers and their attitudes to the communications they receive from their banking provider.



## Your words matter more than you think

Personal banking customers rely on communication to guide decisions, build trust, and feel informed.



74% value or completely value communications from their banks.



75% find communications useful.



79% had positive comments about banking communications.



75% believed communications mostly or completely met their needs.

## Here's what customers had to say about communications from financial institutions:



"I would appreciate more personalized content tailored to my account or financial goals."



"They keep me informed about important account updates and security alerts."



"Clear, timely, and easy to understand, which helps me stay informed and confident about my finances."



"Somewhat overwhelming, as there are too many emails and not all of them feel important."



"Tell me my mortgage payment failed in plain English, not legalese."

## Essential communication preferences

Emails are universally the preferred method for receiving communications (74%). Half of Millennial and Gen Z customers use mobile apps while a significant amount of customers still prefer postal mail.



## The role of emerging technologies

Emerging technologies such as virtual reality, augmented reality, and the metaverse have made headlines over the past few years, but customers still trust existing channels more.



### Emerging tech

Emerging technologies include augmented reality, virtual reality, and the metaverse.



### Digital (email and SMS)



### Physical delivery



### Mobile apps

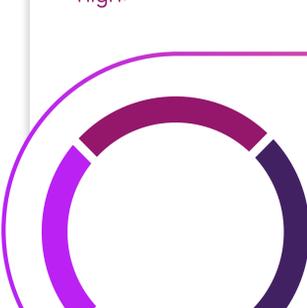
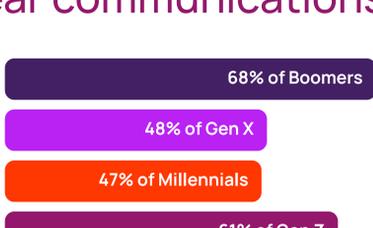


## What do customers do when they receive a communication from their bank that isn't clear?

	Gen Z	Millennials	Gen X	Boomers
1 Call my bank	25%	20%	31%	36%
2 Ask my family or a friend	17%	17%	17%	26%
3 Visit a branch	14%	13%	15%	16%

## The importance of clear communications

Clear communications, on the other hand, build trust. Over half (55%) of customers said clear communications make them trust their bank much more. Across most generations, those numbers are fairly high:



### Survey participants

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

## We are 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 and members, build stronger relationships, reduce risk, and deliver measurable business outcomes. When communications are critical, clients trust us to deliver confidence in every communication.

Enhance your communications.



Get in touch to learn how we can transform your communications by scanning the QR code or visiting [www.computershare.com](http://www.computershare.com)

Survey details: Computershare engaged Dynata to undertake research into consumer attitudes towards transactional communications. The information presented focuses on the survey responses of 400 Canadian banking customers aged 18-69 years. The data was collected in May, 2025.

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