




Customer survey report

Communications expectations,
preferences and behaviours





As digital technologies continue their rapid rise, they're not only redefining how customers engage with service providers, they're also influencing customer expectations, preferences and behaviours.

Customer communications account for just one part of the overall customer experience, albeit a critical one. Without clear, timely and effective communication, even the most advanced experiences, underpinned by the latest technologies, can feel fragmented, become costly and ultimately fall short of business and customer expectations.

Despite this, the impact of emerging technologies – such as AI and the metaverse – on customer communications is still unknown. Will these technologies create new communications channels, or will they remain (for the foreseeable future) as back-end customer experience enablers, speeding things up and making them more personalised?

About our research

In each iteration of our customer research, we explore a new and timely theme. This time, our focus naturally turned to emerging technologies.

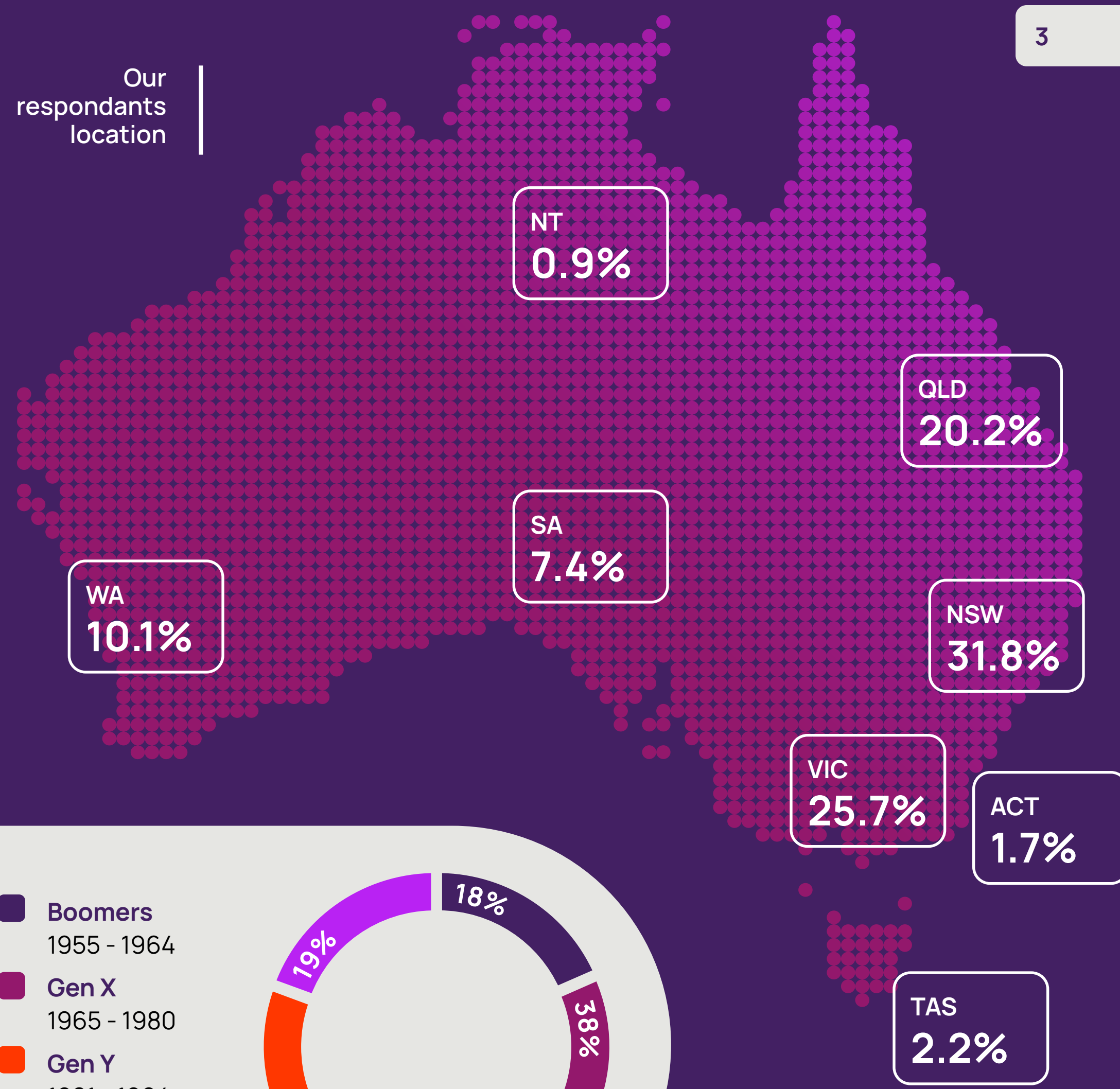
Our objectives were twofold:

- 1 to reassess customer preferences and satisfaction with customer communications, particularly essential communications (regulatory and service communications)
- 2 to learn more about customer knowledge of, use of and feelings toward emerging technologies (specifically relating to customer experience and essential communications)

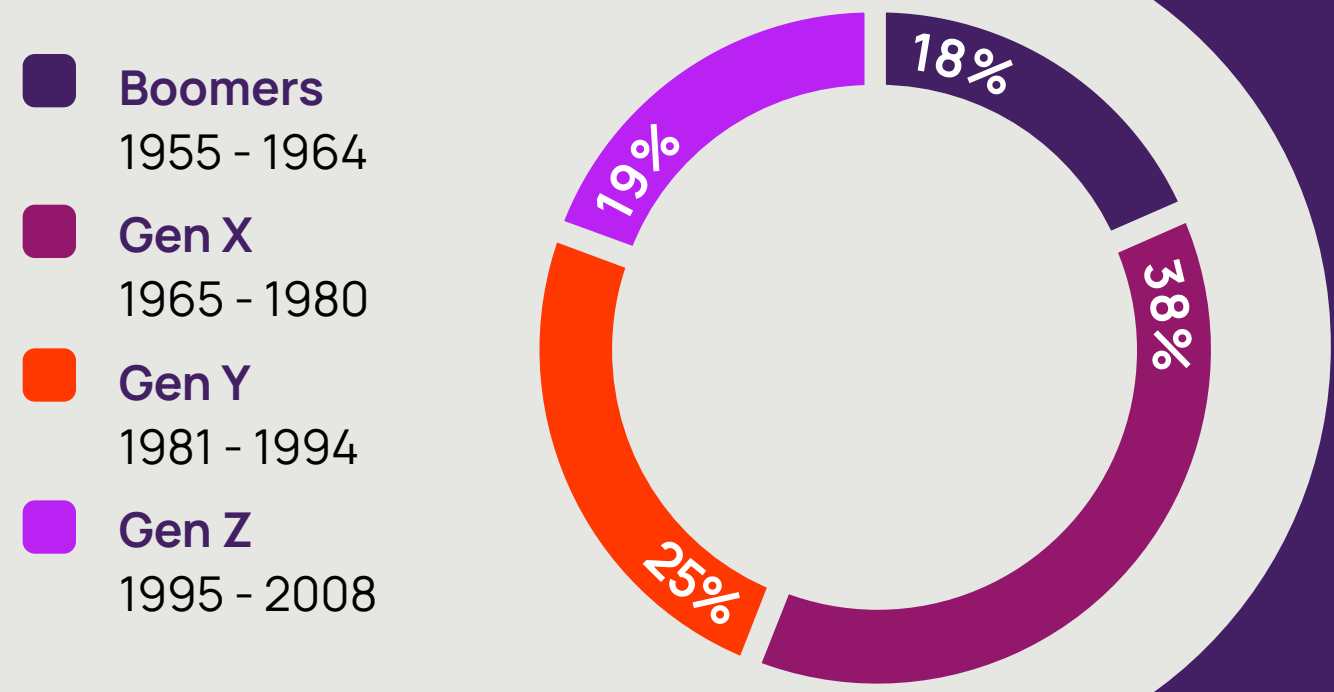
The research was conducted through an online survey of 1,047 Australian customers, aged 18 to 69. The data was weighted to be nationally representative by age and region.

Screening questions ensured respondents were customers/members of at least one service provider across our key industry verticals of banking, insurance, wealth management, government and utilities. Respondents were also given definitions for 'essential communications' and various 'emerging technologies' to help frame their responses (see Appendix).

Our respondents location



Our respondents generations



Key findings

On communications preferences:



Comparing results from across the last five years, it's evident that the pace of change has slowed. Customers remain somewhat satisfied with how they're receiving communications and preferences have remained largely consistent.



There is a variation between email communications vs current email usage. This suggests that current state email communications may not be satisfying customer expectations or performing as effectively as possible.



Email and print/mail remain the most used, preferred and trusted channels for receiving communications from providers.



A significant variation has been noted between SMS communications preference vs current SMS usage, likely a result of the increased scam and spam activity within the channel.

On emerging technology:



The research confirmed a direct correlation between the adoption of emerging technologies in everyday life and openness to emerging technologies being used by providers to drive better customer experiences.



Concerns around data, privacy and security emerged as the key barrier to using emerging technologies in communications.



Respondents indicated an overall openness to emerging technologies being used to provide a better customer experience, if concerns around data, privacy and security are addressed. This was most prevalent in younger generations.

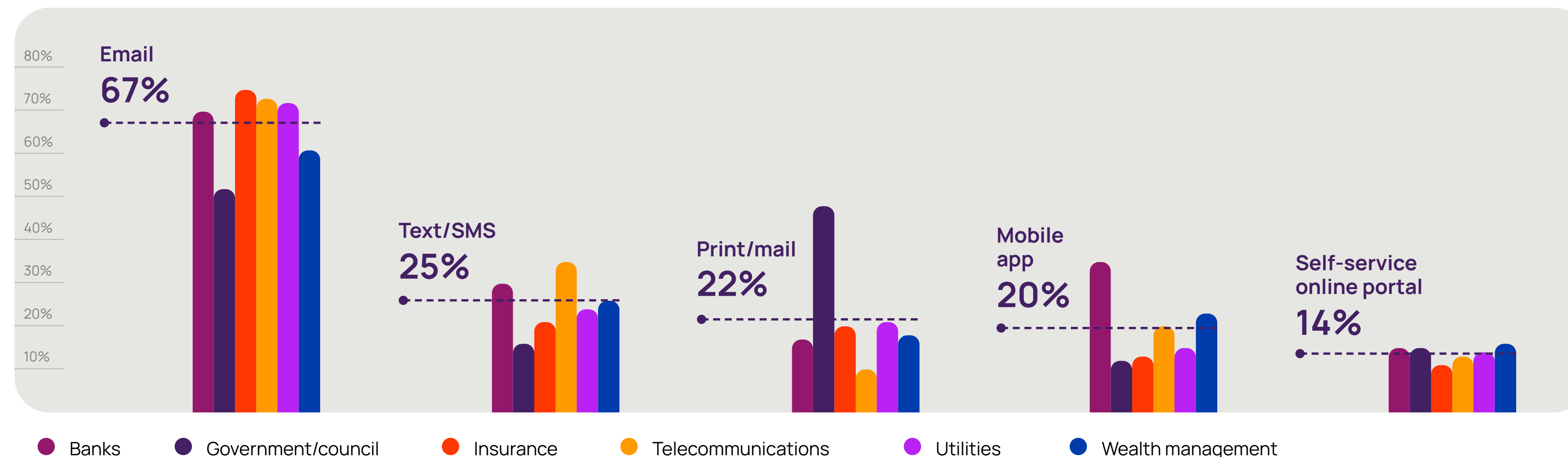
Communications preferences

Current channels

Email remains the go-to channel for essential communications, with around two-thirds of customers receiving important messages this way. Meanwhile, mobile apps are quickly gaining ground, now accounting for 20% of the channel mix – almost as popular as print/mail.

Despite the reduced frequency of physical mail delivery and the variety of digital alternatives, print/mail remains a significant channel, especially within the government and utilities verticals.

How customers currently receive essential communications by vertical/service



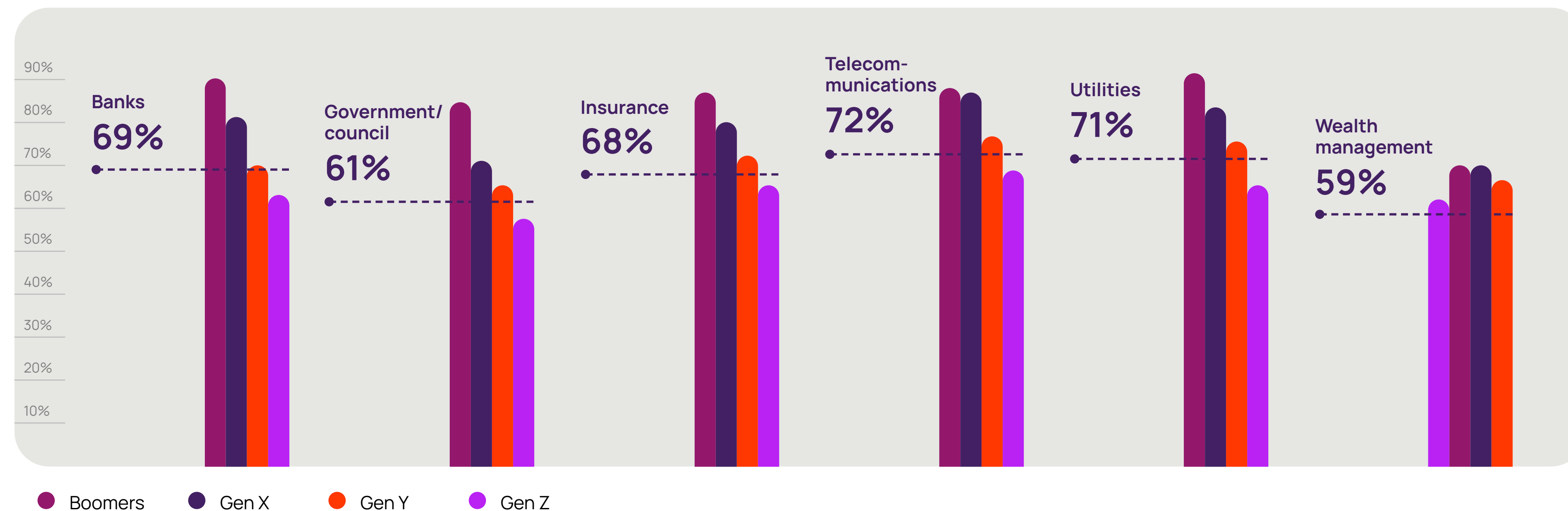
Satisfaction with current channels

Most customers (66%) are satisfied with their current channel mix. Telecommunications customers report being most satisfied, while wealth management customers are least satisfied.

Despite this, 44% of customers are dissatisfied with their current channel mix, indicating a disconnect between the channels used and their effectiveness. This could be attributed to incorrect channel choice or a difficult user/customer experience.

Older generations report being more satisfied with their current channel mix than younger generations.

Percentage of customers satisfied with how they receive essential communications by generation*



* Percentages reflect responses of "They mostly meet my needs" and "They completely meet my needs."

Channel preferences

Unsurprisingly, email is the most preferred channel for receiving essential communications. Despite this, email preferences are lower than current email usage at 55% vs 67%, respectively.

Print/mail ranks in second place among older generations, while Text/SMS is the second choice among younger generations. Despite this, 10% of Gen Z still prefer print/mail communications, making it difficult for providers looking to go fully digital.

Notably, preference for SMS communications is significantly lower than current SMS usage. When this is viewed alongside customers' 'top five wants for essential communications' (see page 8), increased spam and scam activity in the SMS channel has likely contributed to this discrepancy.

Top preferences for receiving essential communications by generation

	Boomers	Gen X	Gen Y	Gen Z
Email	56%	61%	55%	51%
Print/mail	25%	17%	12%	10%
Text/SMS	4%	8%	17%	17%
Mobile apps	4%	6%	6%	10%
Self-service online portals	3%	3%	4%	5%
Messaging apps	1%	-	2%	3%
No preference	6%	5%	4%	3%

What customers want from their essential communications

The top five customer wants are relatively consistent across each of the generations.

Simplicity, ease of understanding and security were most popular across all generations. Ease of access was rated most highly for the youngest customers, while older customers were more accepting of friction in their customer experience if it meant that they were safe.

Boomers were the only group to feature a preference for curated/ personalized communications in their top five.

Top five customer wants for their essential communications, by generation

	Boomers	Gen X	Gen Y	Gen Z
1	It's accurate and reliable 66%	Keeps my personal data safe 55%	Keeps my personal data safe 53%	Easy to access 45%
2	Simple and easy to understand 55%	Simple and easy to understand 52%	It's accurate and reliable 45%	Keeps my personal data safe 44%
3	Keeps my personal data safe 54%	It's accurate and reliable 51%	Simple and easy to understand 44%	Simple and easy to understand 39%
4	It's protected against scams 43%	It's protected against scams 42%	Easy to access 44%	It's accurate and reliable 38%
5	Includes only necessary communication, relevant to me 36%	Easy to access 42%	It's protected against scams 38%	It's easy to respond/interact with 37%

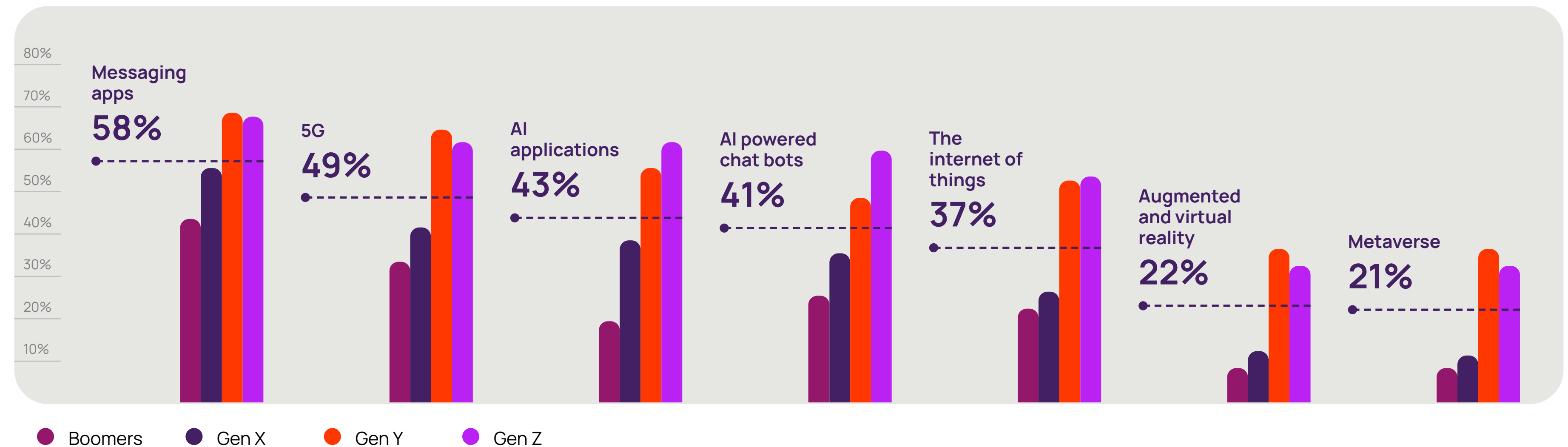
Usage and trust in emerging technology

Familiarity with emerging technology

Overall, customers are most familiar with messaging apps and least familiar with the Metaverse.

Expectedly and on average, younger generations reported a greater familiarity with emerging technologies than older generations. When it came to AI applications, familiarity more than doubled between Boomers and Gen Z.

Customer familiarity with emerging technology*



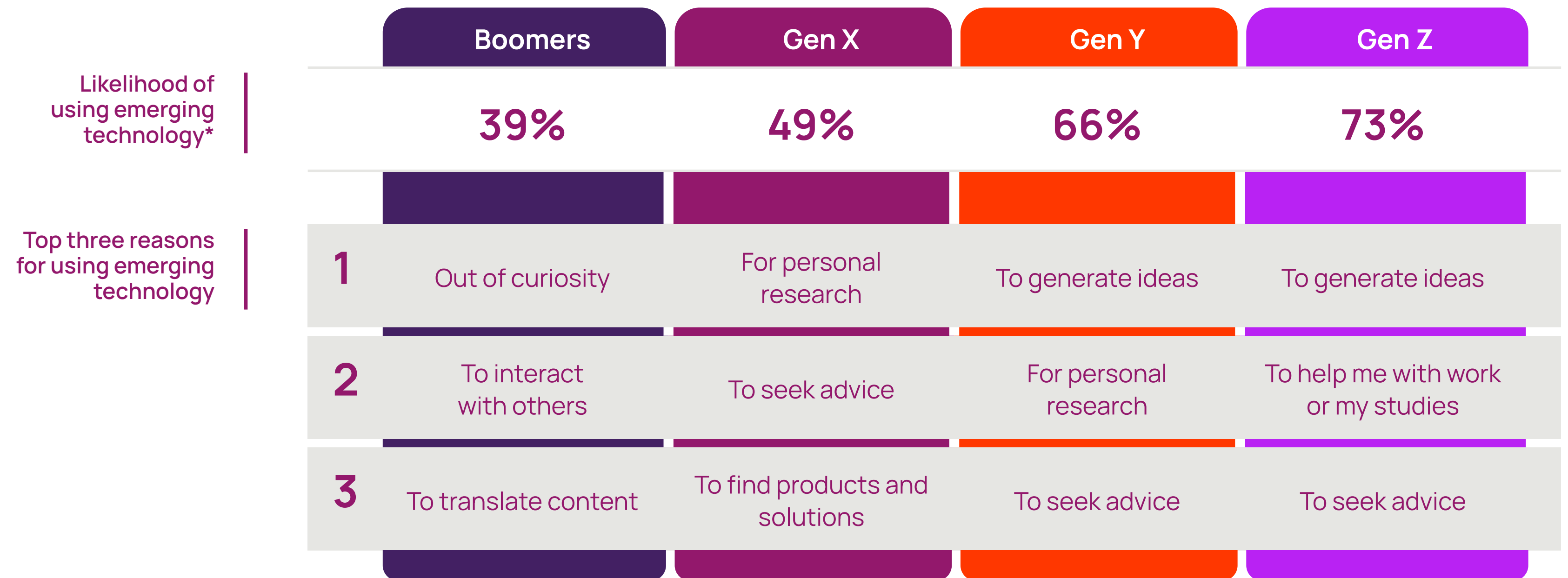
* Percentages reflect responses of "They mostly meet my needs" and "They completely meet my needs."

Likelihood of using emerging technologies

When asked how likely they are to use emerging technology in the future, again, percentages are higher among younger generations, with Gen Y and Gen Z responding positively.

Gens X, Y and Z also shared similarities in their top reasons for using emerging technology, while Boomers presented separate reasons altogether.

Older generations use emerging technology more out of curiosity unlike younger generations who are using the technologies for work/study, idea generation and content creation.

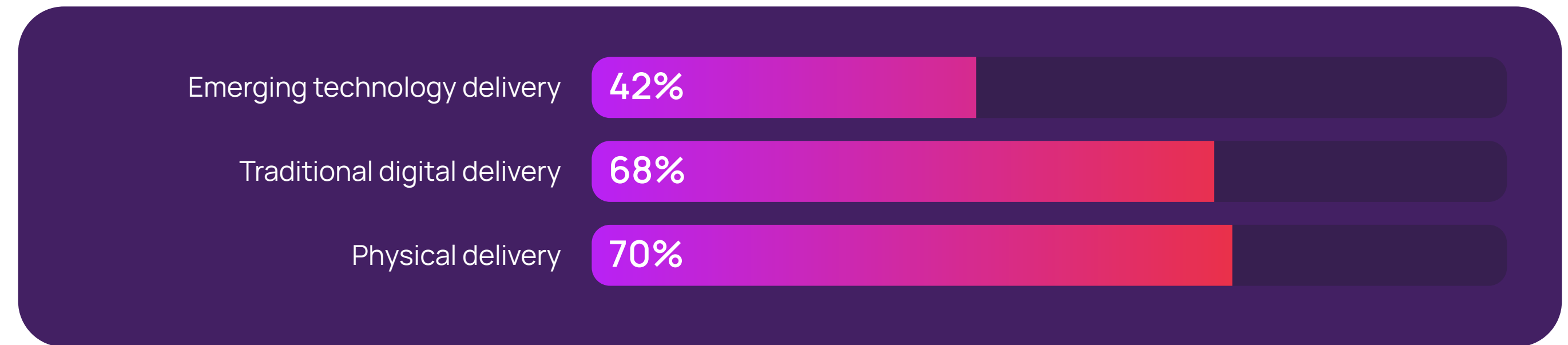


* Percentages based on responses of "Very likely/likely."

Trust in emerging technology vs traditional communications channels

While there's openness to using emerging technology for essential communications, most customers trust physical delivery and traditional technology more.

Level of trust in emerging technology vs traditional delivery methods for essential communications



Top reasons for not trusting emerging technology

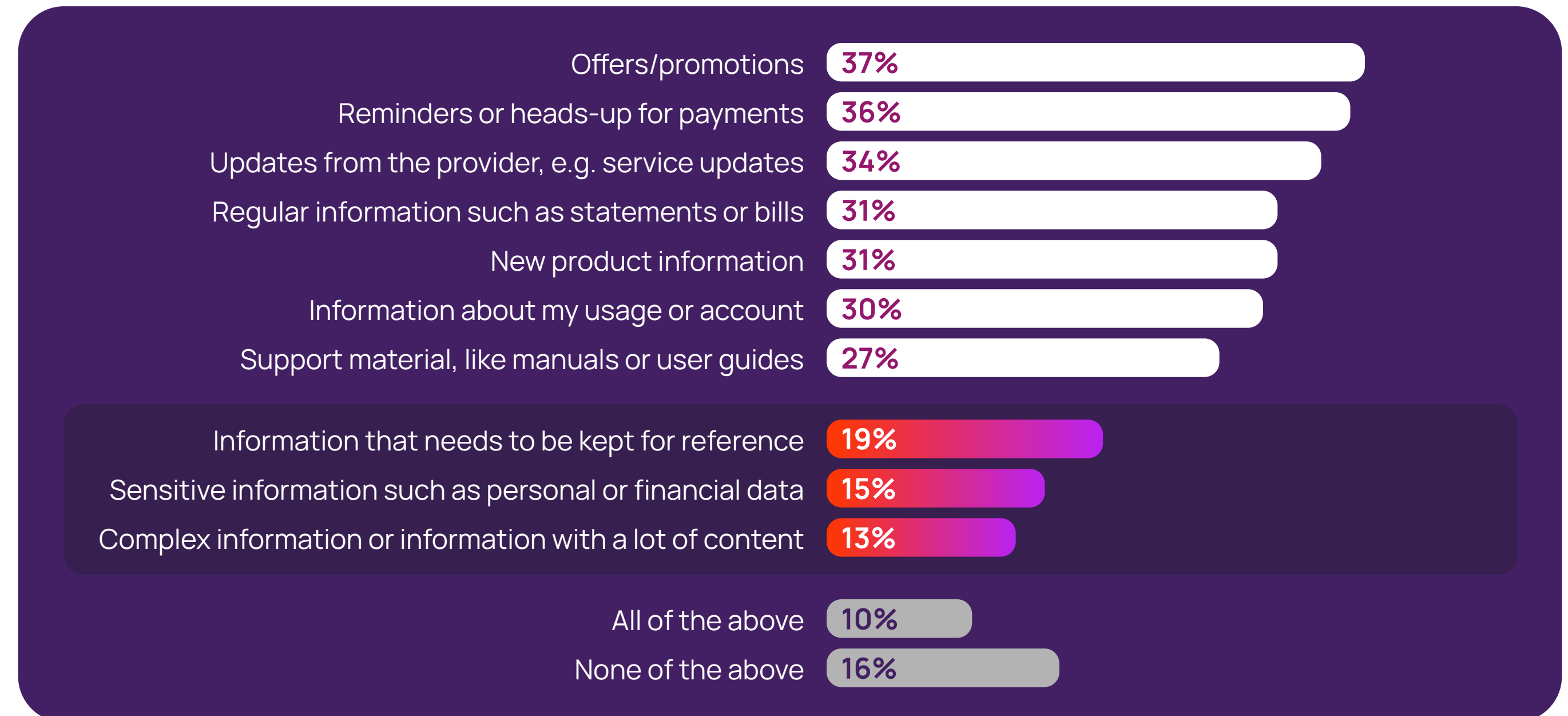
	Boomers	Gen X	Gen Y	Gen Z
I don't think it's secure	35%	36%	41%	32%
It's not what I'm used to	9%	23%	22%	30%
It uses technology rather than humans	29%	16%	12%	7%

Preferences for using emerging technologies in customer communications

Customers are more open to receiving offers and general information via emerging technologies and are least interested in sensitive/complex information.

However, younger generations are more receptive to receiving sensitive/complex communications via emerging technology.

Types of content customers are open to receiving via emerging technology



Percentage open to receiving important/sensitive/complex information via emerging technology

	Boomers	Gen X	Gen Y	Gen Z
Information that needs to be kept for reference	21%	13%	24%	22%
Sensitive information such as personal or financial data	11%	11%	17%	24%
Complex information or information with a lot of content	9%	10%	20%	16%

Conclusion

Customers still want their providers to get the basics right. Clear and simple communications that are accurate, reliable and secure. While this might sound simple, 44% of customers remain unsatisfied with how they're receiving essential communications, highlighting a potential need for providers to take a step back from innovating to focus on getting their basics right.

With increasing costs, high churn rates and relatively stable customer preferences, where to from here?

For maximum return on investment, here are our top three recommendations for targeting your spend.

- 1 Be agile with your communications modernisation; you don't have to do everything all at once. Starting with your most cumbersome customer journeys, build and maintain communications in a way that's easy to update and track. Create operational efficiencies by drafting consolidated and templated communications where possible and leveraging technologies such as customer communication management platforms to effectively manage variation and change.
- 2 To truly create simple and clear communications, focus on understanding customer behaviour. Gather and analyse customer data and reflect insights into communications and experience design.
- 3 Clean up your email experience and consider whether your call to action is cutting through. With so many emails being sent, customers/members face the real risk of overload - important messages can get lost in crowded inboxes, impacting the effectiveness of the communication and customer satisfaction. Consider other channels - emerging or existing - that can be used to support the variety of messages you send, so that inboxes can be freed up for the most appropriate communications.



We're here to help

For deeper insight on our research or to talk to us about improving the effectiveness of customer communications, speak with your Computershare Relationship Manager or complete the form [here](#).

Who are the generations?

	Boomers	Gen X	Gen Y	Gen Z
Did you know?				
Slang terms	Groovy	Rad	Funky	🔥
Iconic cars	Ford Mustang 1964	Holden Commodore 1978	Toyota Prius 1997	Tesla Model S 2012
Iconic toys	Frisbee	Rubik's Cube	BMX bike	Folding scooter
Music devices	Audio cassette 1962	Walkman 1979	iPod 2001	Spotify 2008

Appendix

For purposes of the research, definitions were set at:

Essential communications: a type of communication received from providers such as a customer's bank, insurer, utility provider or the government. Examples of essential communication include bank statements, insurance policy documents, energy, water or telco bills, rates notices from a local council, parking fines, taxation documents etc.

Emerging technology: refers to rapidly developing technology or the continuing development of an existing technology. The terms referred to in this survey are:

- › **AI applications:** leverage artificial intelligence to perform tasks like generating text, simulating human conversation and assisting with writing (e.g. ChatGPT, Character, AI, Quillbot)
- › **AI powered chatbots:** use artificial intelligence and machine learning to simulate human conversations and provide automated responses to user queries
- › **Augmented and virtual reality:** augmented reality overlays digital elements onto the real world, while virtual reality creates a fully simulated, immersive and computer-generated environment
- › **Messaging apps:** allow users to send and receive text messages, images, videos and other media files through mobile devices or computers, facilitating real-time communication (e.g. iMessage, WhatsApp)
- › **Metaverse:** envisions a network of interconnected virtual worlds, allowing users to move seamlessly between different platforms and experiences.
- › **The internet of things:** a network of devices that can communicate and exchange data with each other and other systems over the internet (e.g. smart thermostats, fitness trackers, cars, home security systems)
- › **5G:** the fifth generation of wireless technology, offering faster speeds, lower latency and greater capacity than 4G, enabling new applications and experiences

We are Computershare

Our communications business exists to transform essential communications for our clients. Communications that are not only complex, but highly regulated. Communications with the power to build strong connections with customers.

Many challenges get in the way of optimum communications: new technologies, regulation changes, data challenges, different stakeholder objectives, cost pressures, changing customer preferences and complex implementation. With 30+ years of experience of functional and industry expertise and unparalleled insights, we seamlessly navigate these challenges to unlock value across your essential communications.

When you work with our specialists, you can be confident your communications will meet your business needs.

Survey details

Computershare engaged Dynata to undertake research into customer attitudes towards essential communications. The information presented above focuses on survey responses from 1,047 Australian customers aged 18-69 years. The data was collected from December 10 to 22, 2024.

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