



MESH

Experience

UK Retail Banking Coronavirus
Weekly Insights – Week end 12 June 2020

UK 

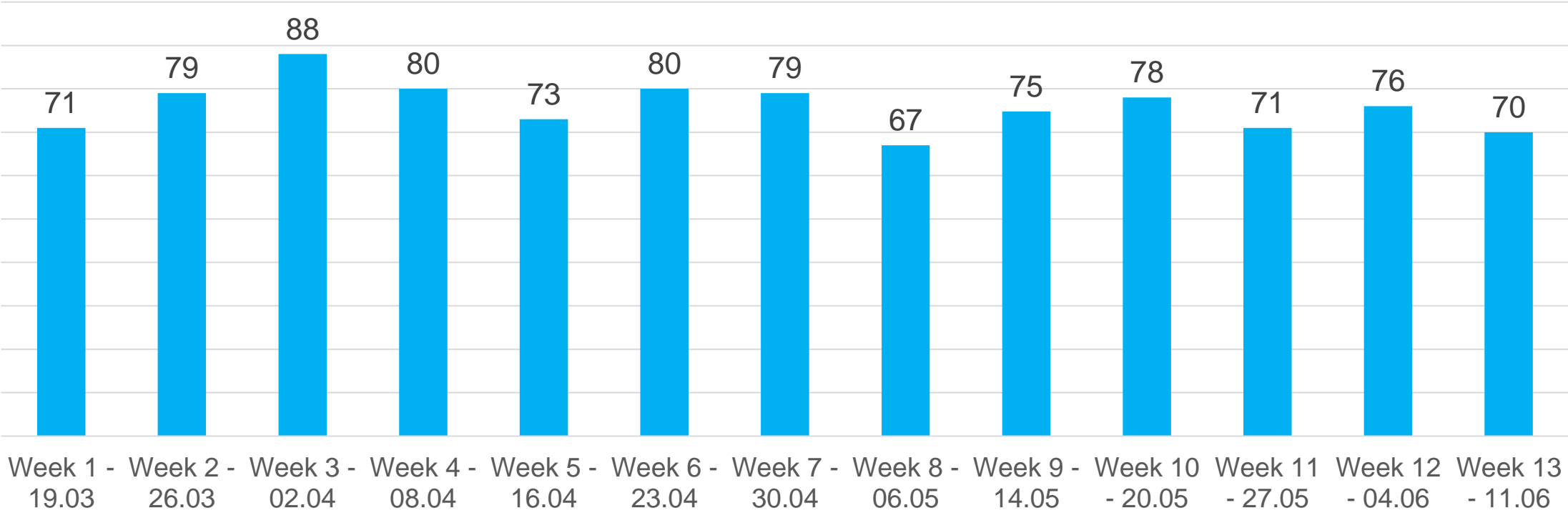
Communicate to those that need it the most

People who are more worried over the pandemic naturally think banks aren't doing as much to help.

Make sure your communications show support to those living alone or with friends as well as employers, job seekers and the self-employed.

Concern about the ongoing pandemic continues to fluctuate

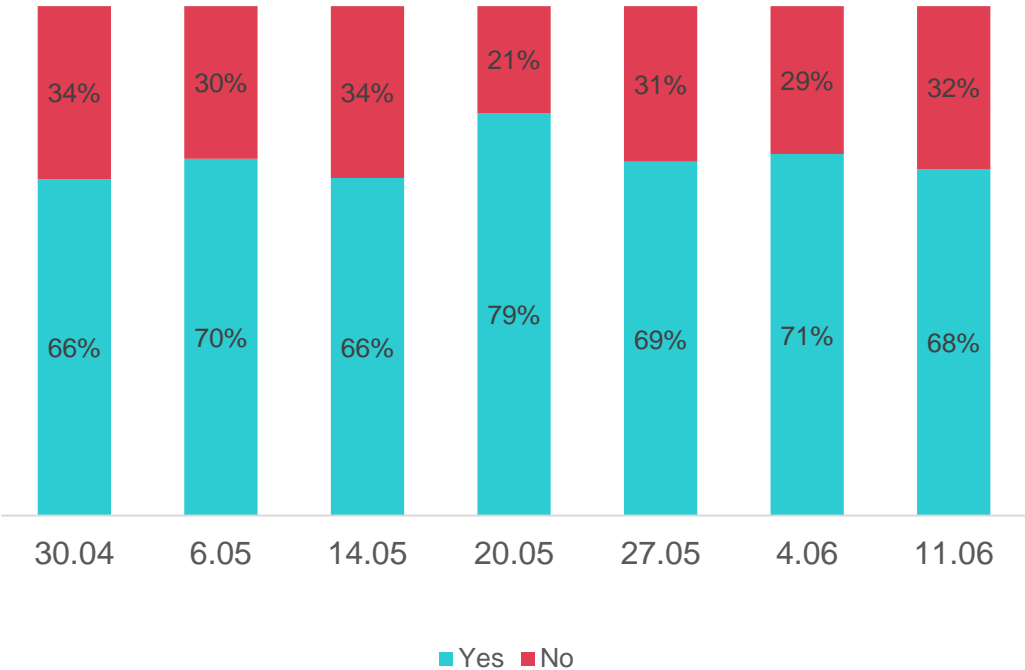
How do you feel about the ongoing COVID-19 (Coronavirus) pandemic?
Fairly & Very Concerned %



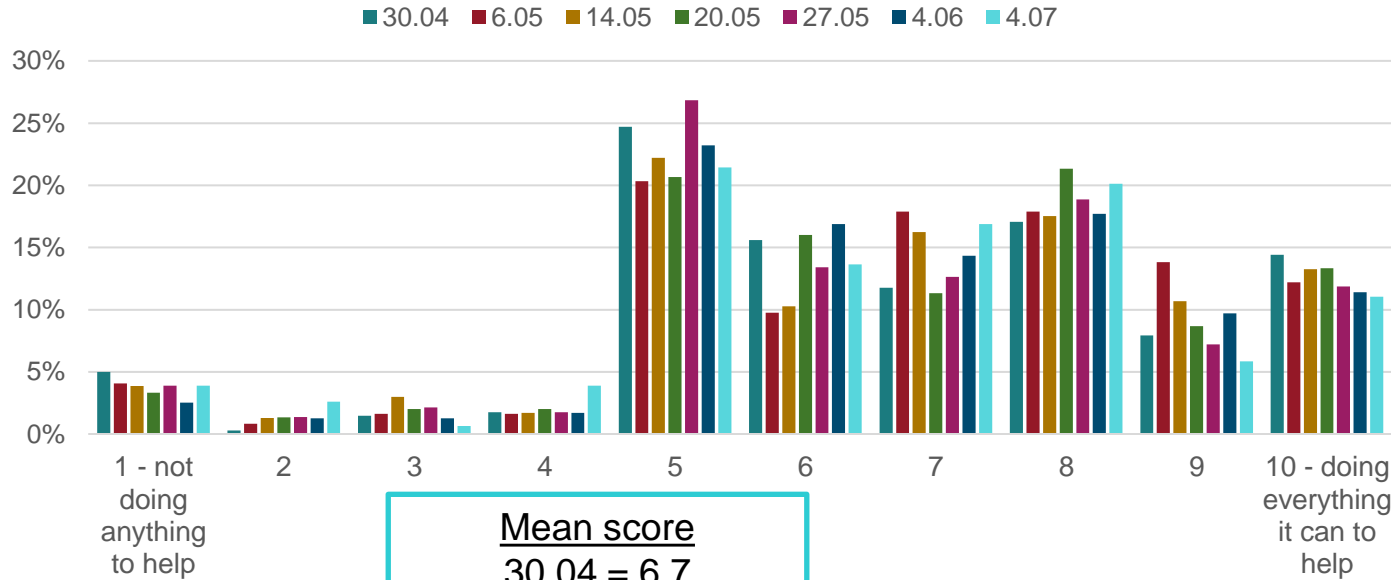
Source: MESH Experience Retail Banking Study Pre Questionnaire
base responses n=154
Question:How do you feel about the ongoing COVID-19 (Coronavirus) pandemic?

Banks are still seen to be doing enough to help their customers

Are banks doing enough to help customers during the COVID-19 (Coronavirus) pandemic?



How much is [your bank] doing, if anything, to help its customers during the COVID-19 (Coronavirus) pandemic?



Source: MESH Experience Retail Banking Study Pre Questionnaire
 base responses n=154
 Questions: Are banks doing enough to help customers during the COVID-19 (Coronavirus) pandemic?
 How much is [your bank] doing, if anything, to help its customers during the COVID-19 (Coronavirus) pandemic?

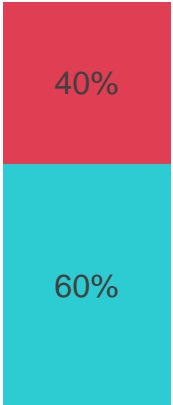
PRE



People who show higher concern, think banks aren't doing as much to help customers

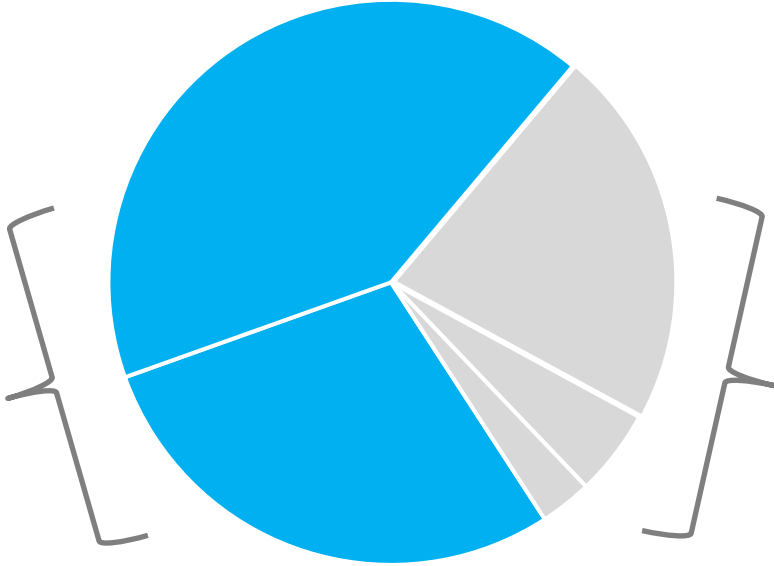
Concerned

Are banks doing enough to help customers during the COVID-19 (Coronavirus) pandemic?



■ Yes ■ No

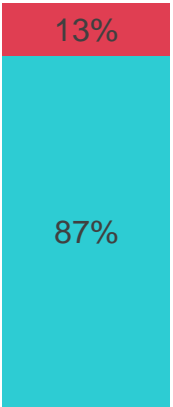
How do you feel about the ongoing COVID-19 (Coronavirus) pandemic?



■ 5 - Very concerned ■ 4 ■ 3 ■ 2 ■ 1 - Not at all concerned

Not Concerned

Are banks doing enough to help customers during the COVID-19 (Coronavirus) pandemic?



■ Yes ■ No

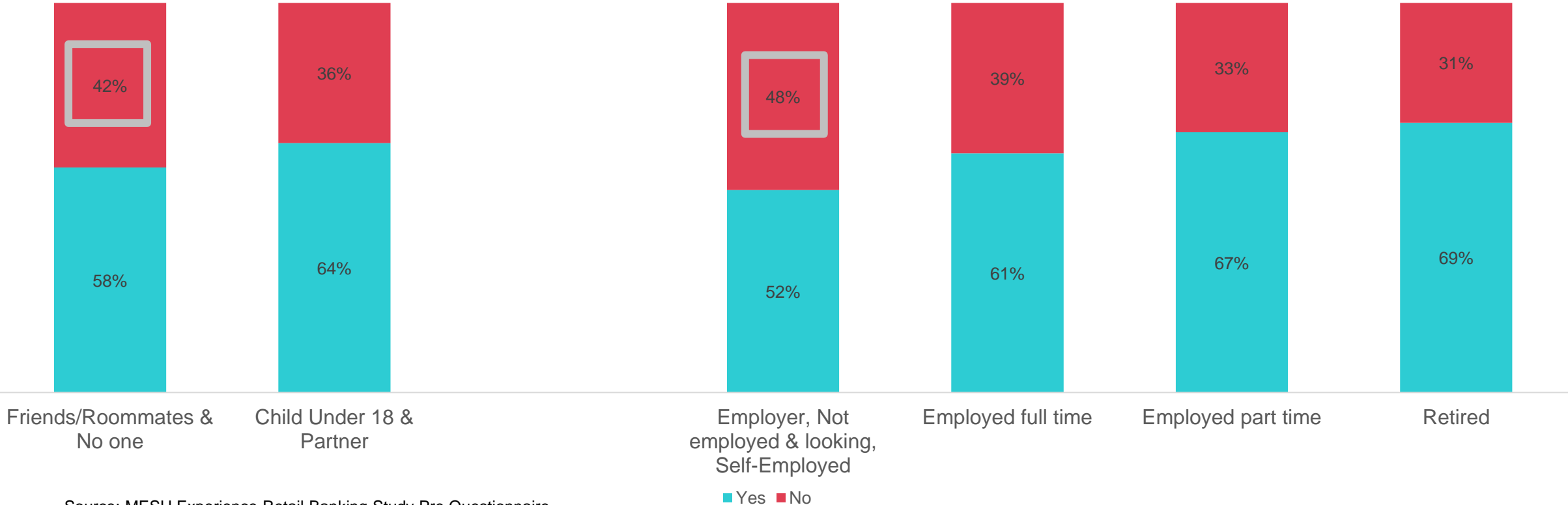
Source: MESH Experience Retail Banking Study Pre Questionnaire base responses n=154
 Questions: Question:How do you feel about the ongoing COVID-19 (Coronavirus) pandemic?
 Are banks doing enough to help customers during the COVID-19 (Coronavirus) pandemic?

Those living alone or with friends and employers, job seekers and the self-employed need more proof of banking support

Of people
Fairly & Very Concerned %

Household

Employment



Source: MESH Experience Retail Banking Study Pre Questionnaire
base responses n=772

Questions: Are banks doing enough to help customers during the COVID-19 (Coronavirus) pandemic?

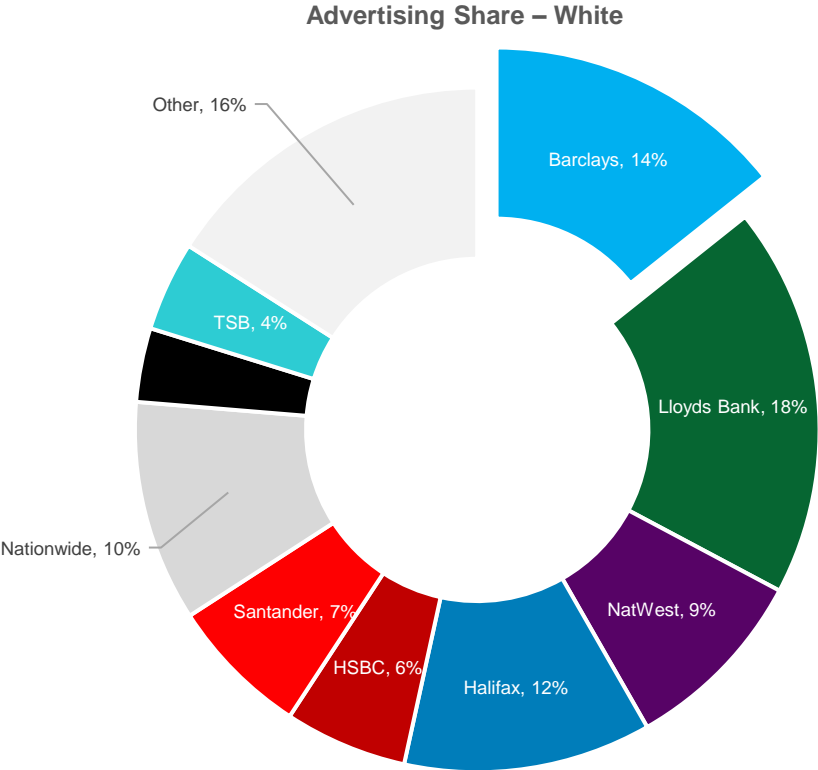
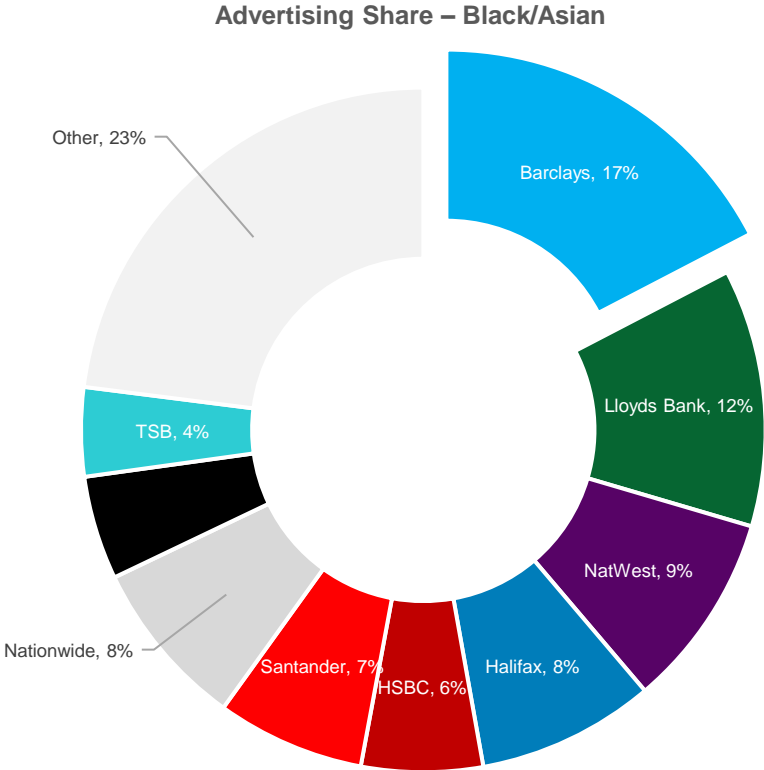
■ Yes ■ No

Deliver for all

At a time when the eyes of the world are on the racial inequalities that exist, banks should do their bit to make sure they deliver for all, through their products, services, and communications.

We see Barclays both generates a higher share of experience for Black and Asian people with their advertising as well as being positive and relevant.

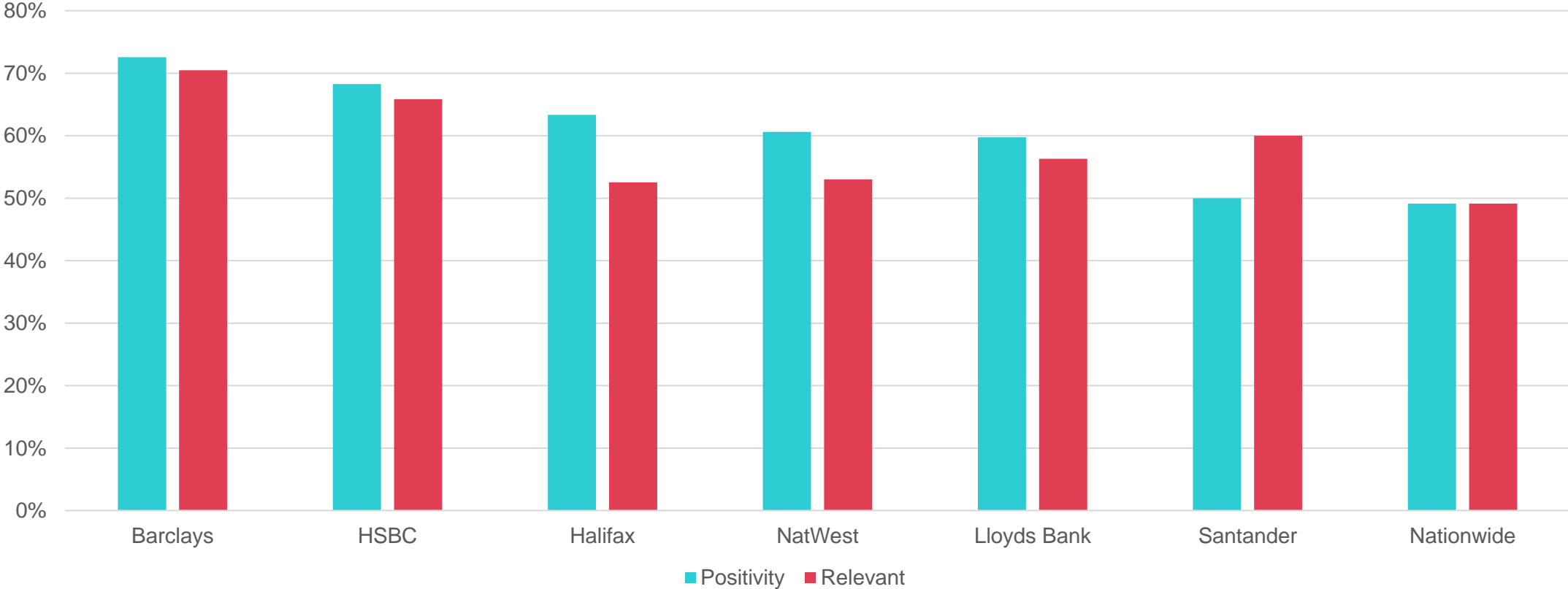
Barclays' advertising captures a higher share of experience for Black and Asian people



Source: MESH Experience Retail Banking
July 2019 – June 2020
Base Size Black/Asian n=774 | White n=7,306

More importantly, Barclays advertising is positively received and relevant among this audience

Advertising Impact – Positivity & Relevance – Black/Asian



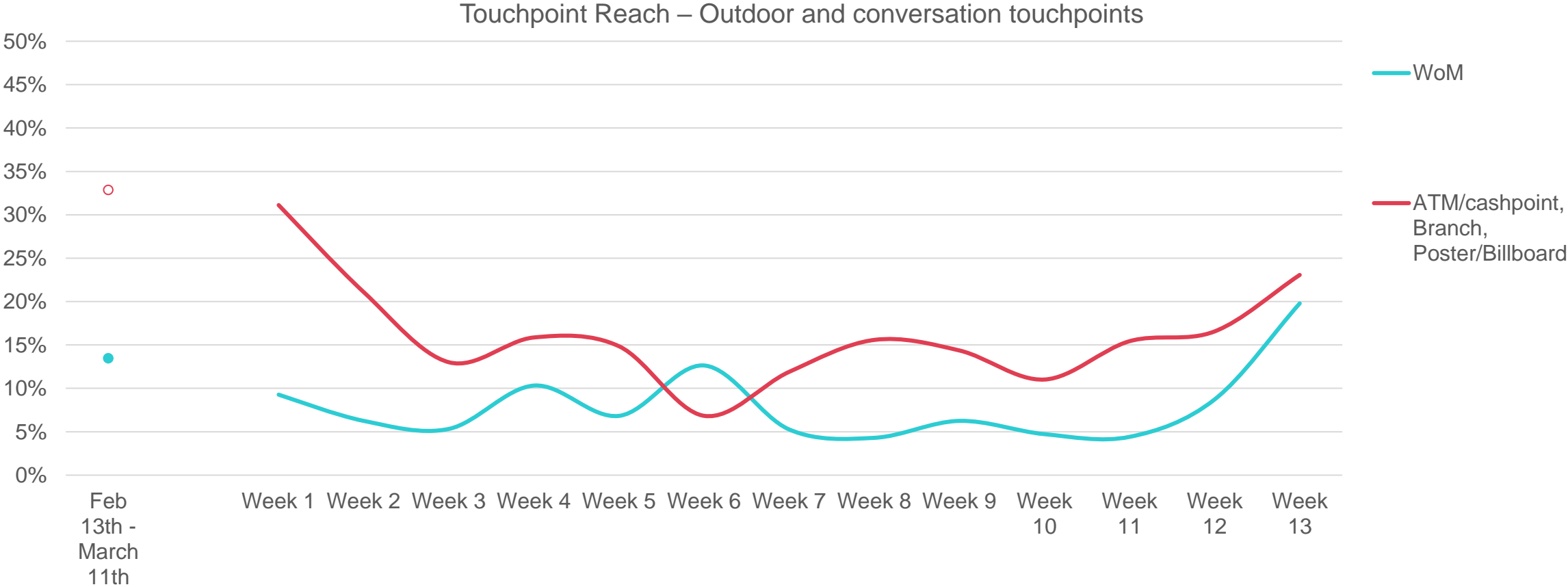
Source: MESH Experience Retail Banking
July 2019 – June 2020
Base Size Black/Asian n=774 | White n=7,306

Create the outdoor atmosphere

People are starting to have more outdoor (branch, ATM, poster) and social (talking to someone) interactions.

This offers an opportunity to welcome customers back to the high street and deliver experiences that will be talked about.

As the UK starts to open up more, people are having more outdoor and social (word of mouth) banking experiences



Source: MESH Experience Retail Banking Study
 Base People: Week 13 Total n= 91

This offers a chance to welcome people back to the high street

Walking past the window they had the opening times and how they can help with this covid19. It made me feel happy customer to be in their bank

Barclays | Branch | Very Positive| Much more likely to choose| Very Relevant

“Needed to put some money to an account using inside the branch ATM cash deposit machine. The **staff welcoming was friendly** and asked which service I wanted and knew how to use it.”

Santander | ATM/cashpoint | Fairly Positive| Slightly more likely to choose| Neutral

“on entering the branch i was **greeted by a welcomer**. both internal atm machines were in use so the welcomer suggested i use the counter. there **were clear social distancing signs** throughout the branch... i requested if i could check my balance. the teller was able to print off and give me a mini statement showing all transactions within the last few days. on leaving the branch the welcomer wished me a good day. happy that my local branch has **such polite and helpful staff**. safe that my branch has taken steps to protect it's customers with covid-19 safety measures. every time i go in to my local branch i always have a pleasant time, no complaints and happy that i choose to bank with santander.”

Santander | Branch| Very Positive| No Difference | Very relevant

And by delivering great customer experiences, banks can drive positive conversations

“A friend was telling me of her positive experience at a local branch, made me feel safe being their customer too.”

Nationwide | Talking to someone| Very Positive| Much more likely to choose| Very Relevant

“Was shopping when i saw a friend i said I was going the bank she said try Barclays i bank with them”

Barclays | Talking to someone| Very Positive| Much more likely to choose| Very Relevant

I spoke to my auntie about banking and she said why not try marks and spencer bank the one Nan used as you get so many benefits from using it e.g. money off in the shop points on holidays. It made me feel happy customer to apart of their company. They are reliable always happy to help staff

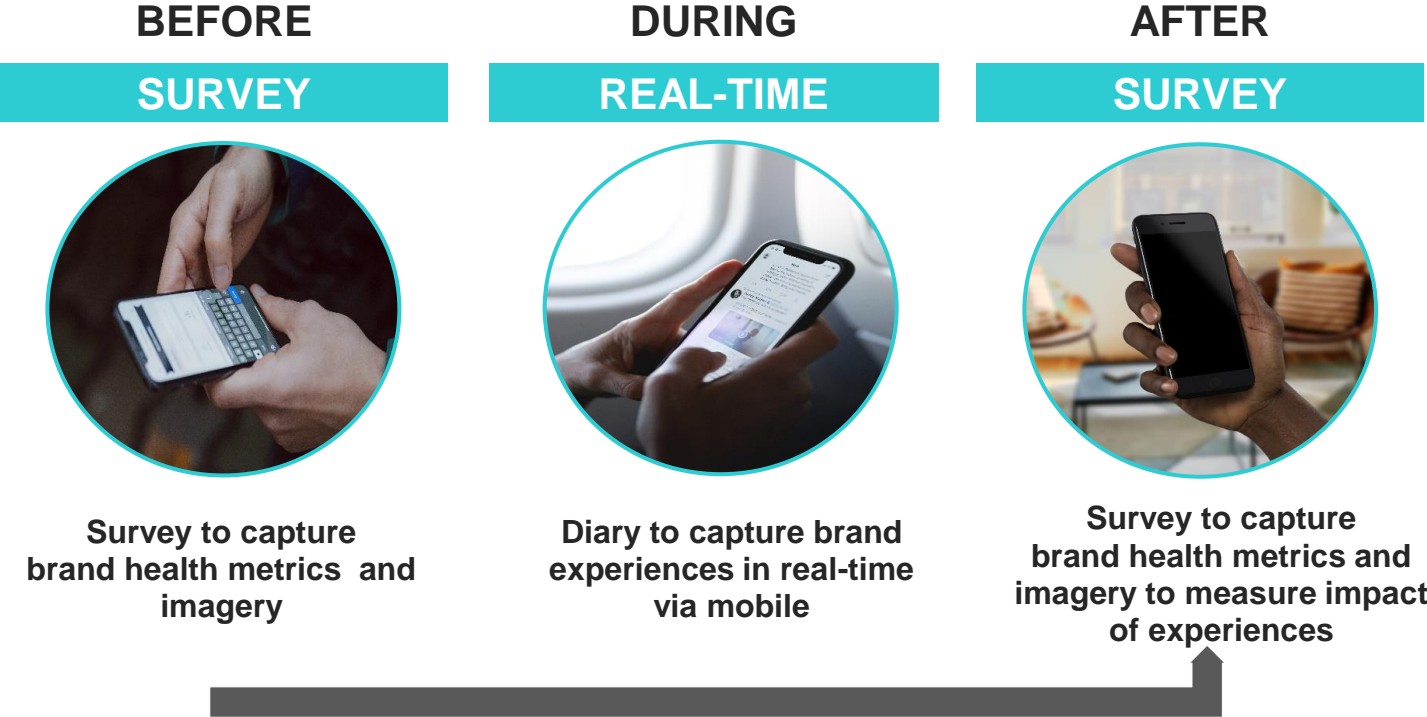
M&S Bank | Talking to someone | Very Positive| Much more likely to choose| Very Relevant



APPENDIX

UK 

Real-time Experience Tracking (RET): Methodology



Experience Maximizer to identify touchpoint impact

“A new tool radically improves marketing research.”



MESH Experience is a data, analytics and insight company working with Fortune 500 organizations, like Delta Air Lines and LG Electronics. We believe that brands today should take an Experience Driven Marketing approach, looking through the eyes of the customer to understand all paid, owned and earned brand encounters. Our proprietary methodologies, datasets and models help us give clients faster and better advice on how to optimize their marketing investment. Real-time Experience Tracking (RET) was described by Harvard Business Review as “a new tool (that) radically improves marketing research

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