

# Identifying the Care Gap in Business-to-Consumer Engagement

A STUDY OF PERCEPTIONS, REALITY AND CONSUMER  
PREFERENCES IN MOBILE COMMUNICATIONS

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## INTRODUCTION\_

IN A WORLD WHERE THE DISCIPLINES OF CUSTOMER SERVICE, MARKETING AND INFORMATION TECHNOLOGY ARE CONVERGING, CONSUMERS' EXPERIENCES WITH BRANDS HAVE BECOME THE FOCAL POINT OF ALL DISCIPLINES, CREATING A BREEDING GROUND FOR ENGAGEMENT AND LOYALTY. TODAY'S MOST SUCCESSFUL COMPANIES CROSS OVER A NEW THRESHOLD WITH THEIR CUSTOMERS. RATHER THAN OPERATE AS ENTITIES THAT NOW SELL PRODUCTS OR SERVICES, THEY FUNCTION AS QUASI-PERSONAS, CAPABLE OF BUILDING ENDURING CUSTOMER RELATIONSHIPS.



In this ripe arena of connection, the ability to demonstrate “Care” is the magic quality that enables relationships to thrive. Skillful communications and effective use of technology accelerate the process. Because of its power to reach consumers at the time, in the place and in the manner they want to connect, mobile technology continues to emerge as a powerful resource to help businesses achieve their strategic objectives at the crossroads of service and marketing.

A global survey of customers and businesses, *Identifying the Care Gap in Business-to-Consumer Engagement* explores the terrain of “Care,” measuring consumer satisfaction. It documents the territory between businesses’ perceptions about the level of Care they think they provide – and the reality of consumer experiences. The report also identifies consumer preferences for mobile communications and businesses’ mobile messaging practices. It offers rich detail about Care gaps and preferences by vertical markets including retail, healthcare, financial services, insurance and telecom/cable/utility. By better understanding the disparity between businesses’ and consumers’ perceptions about Care, as well as how to best connect with customers through mobile platforms, companies can close the divide that inhibits the creation of brand loyalty.

## METHODOLOGY\_

Millward Brown Digital surveyed a collective 1,650 mobile phone owners/users over the age of 18 in the following countries: the United States, the United Kingdom, and Australia. Within this group, 1,100 adults (18+) currently have an account or interact with a company in the retail, healthcare, financial services, insurance, and/or telecom/cable/utility industry. An additional 550 adults (25+) represented businesses, and work in a customer service/marketing role or higher within the accounting/finance, healthcare, human services, insurance, retail, telecom/cable/utility, and/or tourism/travel industries. The research was fielded between September 12, 2014, and September 16, 2014.

# EXECUTIVE SUMMARY\_

*Identifying the Care Gap in Business-to-Consumer Engagement* provides clear evidence that businesses are not performing well in one area vital to building enduring relationships with their brands: Care. Consumers don't feel like the companies they do business with Care about them. Perhaps even worse is that companies seem to be blind to consumers' perceptions. Results of this global survey show an enormous gap between the level of Care businesses think they provide and the way customers rate their experience. It also documents similar disparities in consumer satisfaction with mobile communications and addresses their preferences. In addition, those who read this report will find clear opportunities and recommendations to engage via mobile, as **86%** of those with mobile devices are open to connecting with businesses this way.

## SIGNIFICANT FINDINGS INCLUDE:

- 1

**The Care Gap:** Only **36%** of consumers report that businesses do a great job providing Care, while **73%** of businesses think they Care well for their customers. This discrepancy reveals an eye-opening gap of **37 points** in the Care quotient between what businesses think and what consumers actually feel.
- 2

**The Mobile Satisfaction Gap:** When looking at consumer satisfaction with mobile communications, in every category surveyed (SMS, email, phone calls, apps, push, social media and games), businesses predict higher scores than consumers allocate. Altogether, there is a gap of **20 points** between the way businesses and consumers rate satisfaction with mobile communication methods.
- 3

**Mobile Preferences:** Together, SMS and email dominate consumer preference for mobile communication with brands. Phone calls/voicemail messages fall into third place. Further down the scale: apps, followed by social media/sponsored posts, push notifications and games.
- 4

**The Privacy Fallacy:** There is a myth in the marketplace that due to privacy issues, a greater number of consumers do not want to interact with businesses through their mobile phone. Yet only **14%** of customers say they don't want to be contacted on their phones in general – primarily because of privacy concerns (**64%**) – creating clear opportunities to reach **86%** of consumers who possess mobile devices. Yet the survey also found only **58%** of companies use mobile as a platform to engage with consumers.

*Mobile messaging offers an ideal way to address the gaps in customer Care. This report tells businesses exactly how to leverage the medium in ways that will enhance consumer satisfaction AND close the disparity between businesses' perceptions and reality.*



THE OPPORTUNITY: THE VALUE OF MOBILE IN A CUSTOMER CARE WORLD\_

WHILE MOBILE CONNECTIVITY AND CONNECTION CONTINUES TO GROW, ONLY 58% OF COMPANIES USE MOBILE AS A PLATFORM TO ENGAGE WITH CONSUMERS. YET 86% OF CONSUMERS INDICATE THEY ARE OPEN TO ENGAGEMENT THROUGH THEIR MOBILE DEVICES. CLEARLY, TREMENDOUS OPPORTUNITY EXISTS FOR BUSINESSES TO BETTER LEVERAGE MOBILE COMMUNICATIONS AS A STRATEGIC MODALITY IN CUSTOMER CARE.

# Reach consumers at the time, in the place and in the manner they want to connect

Increasing consumer acceptance of mobile brand engagement parallels monumental shifts in organizational responsibilities across the enterprise. Functional boundaries between marketing, information technology and customer service are beginning to blur. The common ground is to enhance the brand experience – an objective that demands capabilities from across all of these disciplines.

Because of its power to reach consumers at the time, in the place and in the manner they want to connect, mobile technology has emerged as a powerful resource to help businesses achieve their strategic brand objectives. However, the way businesses employ it is evolving. While some companies are doing a good job, there is vast room for improvement.

## TOP STRATEGIES TO MAXIMIZE MOBILE PERFORMANCE

We already know consumers will connect with companies and brands on their mobile devices. In 2013, Millward Brown Digital conducted a survey that found 68% of respondents who received a text message or push notification from a company found it valuable<sup>1</sup>. As businesses plan their mobile strategies, they are advised to focus on the areas where they can quickly improve gap scores. Recommendations include:

1

### Focus Improvements on Email and SMS

At the crossroads of consumer satisfaction and consumer preferences, this report reveals that improvements to email and SMS will deliver the most significant results, because these are consumers' preferred modes of mobile communication and have among the lowest gap scores [see page 13]. Enhancements in these areas will have a more demonstrable impact on satisfaction scores, rather than investing in development of games, for example, which fewer consumers are interested in, and requires monumental improvements to achieve even satisfactory scores.

1. *Mblox. (2014) Mobile Engagement: What Consumers Really Think.*

2. *Experian. (2013) Building brand loyalty in a cross-channel world.*

2

### Expand Mobile Strategy to Encompass Customer Care

Just pushing deals, promotions and content to consumers won't work in the years ahead. A business' mobile strategy must include customer Care. What's often overlooked is how a brand can use the mobile device for Care; it doesn't involve a fancy new app, it's as simple as SMS.

Mobile Care ensures that quality and service continue well beyond the point of purchase. For example, banks or credit unions can issue a mobile customer survey to solicit feedback to improve future customer experiences, or they can create personalized loyalty programs through text messages that consumers choose to participate in. One-third of the U.S. population defines themselves as "brand loyalists," and consumers are increasingly welcoming prolonged engagement opportunities with brands they trust.<sup>2</sup>

3

### Combine Mobile Tactics to Enhance Effectiveness

There is no one best way to communicate via mobile technology. Consumer preferences vary – not only from one person to the next – but also depending on the time of day or the type of business they interact with. An individual may prefer text messages from a utility company about a power outage, but a push notification about a local deal from a favorite retailer. A text message offering coupons at 3 a.m. will not be appreciated if it wakes your prospect from slumber. To truly Care for a customer, businesses need to take logic and behavioral data into account. This combination of factors means that multichannel solutions are needed for the most effective results.



## LEVERAGING MOBILE FOR CUSTOMER CARE

Mobile offers unprecedented opportunities to accomplish strategic business objectives:

**Cultivate Deeper Customer Relationships:** Brands that engage in mobile Care as part of their overall business strategy have an increased opportunity to establish deeper and more valuable relationships with consumers. When done right, a Care program can nurture consumers from one-time customers to long-term advocates for the brand.

**Drive Recurring Revenue:** Aside from building brand loyalists, how else does mobile Care positively impact a brand's bottom line? It's well established that existing customers are more likely to have repeat purchases from a brand than someone who has not purchased from that brand before. By placing greater emphasis on customer Care, brands will interact with those most likely to continue to make purchases, driving recurring revenue.

**Create Operational Efficiencies:** What's more, from a resources perspective, companies that use mobile messaging technology for customer Care can find efficiencies by sharing the cost across different departments. Instead of marketing and customer care using their own engagement channels with their own price tags, now a business can stretch its investment to serve multiple roles.

# Closing the Care gap is critical for businesses to grow.

Across industries and from the C-suite down, businesses should be concerned that consumers' perceptions about whether a company Cares for them vary so significantly (more than **37 points**) from the organization's own perception. Increasing investment in mobile engagement and Care is a powerful and proven solution for business leaders to take immediate action to narrow the gap.

To illuminate opportunities for business leaders to quickly address the Care gap, the remainder of this report provides additional details about Care perceptions across industries, as well as the current efficacy of enterprise mobile engagement and recommendations to improve channel performance.

## THE CARE FACTOR\_

DO CONSUMERS THINK BUSINESSES CARE ABOUT THEM?  
NOT SO MUCH. WHEN ASKED, “GENERALLY SPEAKING, ON A SCALE OF 1-10, HOW WELL DO YOU THINK BUSINESSES CARE FOR THEIR CONSUMERS?” LESS THAN HALF - **ONLY 36%** - OF CONSUMERS REPORT THAT BUSINESSES DO A GOOD JOB OF CARE (BASED ON RESPONSES RATED 8-10 ON A 10-POINT SCALE). YET BUSINESSES PERCEIVE THE SITUATION DIFFERENTLY, WITH **73%** INDICATING THAT THEIR COMPANY DOES A GOOD JOB CARING FOR ITS CUSTOMERS.

CARE GAP INDEX\*

PERCEPTION

THIS DISCREPANCY  
REVEALS A REMARKABLE  
GAP OF 37 POINTS IN THE  
CARE QUOTIENT BETWEEN

73%

of businesses say they  
Care for consumers

REALITY

WHAT BUSINESSES THINK  
AND WHAT CONSUMERS  
ACTUALLY FEEL.

36%  
of consumers  
feel the love

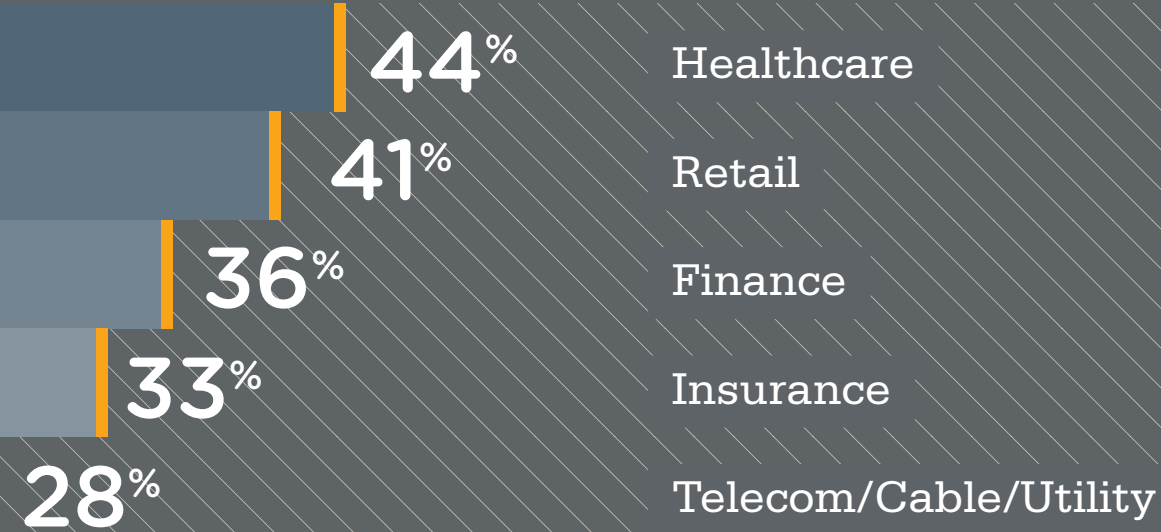
37  
POINT

gap between  
perception  
and reality

\*Ranked 8 or higher on scale of 1-10

## WHO CARES?

VARIANCES OCCUR BY INDUSTRY, WITH HEALTHCARE RECEIVING THE HIGHEST CONSUMER SCORES AND TELECOM/CABLE/UTILITY COMPANIES AT THE LOW END OF THE SPECTRUM.



## AT-A-GLANCE

It's time for businesses to wake up. A significant disparity exists between how well companies perceive they Care for customers versus the way consumers rate businesses' performance. This is no minor issue – the chasm between perception and reality is **37 points**.

## MBLOX INSIGHT

An opportunity to close the gap exists if a business' mobile strategy includes customer Care. This means expanding beyond a one-way broadcast of coupons and discounts. Institute a two-way communication channel to enhance customer engagement and develop deeper relationships, while driving loyalty and long-term value.



## CONSUMER SATISFACTION WITH MOBILE COMMUNICATION\_

IF BUSINESSES WANT TO DELIGHT THEIR CUSTOMERS AND ACHIEVE TOP PERFORMANCE SCORES, THEY SHOULD START WITH THEIR OWN MISPERCEPTIONS ABOUT CONSUMER SATISFACTION WITH THEIR MOBILE COMMUNICATIONS CHANNELS. SIGNIFICANT GAPS EXIST BETWEEN HOW BUSINESSES RATE THEMSELVES AND THE SCORES CUSTOMERS ASSIGN TO THEIR MOBILE EXPERIENCE.



### CONSUMER SATISFACTION GAP INDEX\*

PERCEPTION

IN EVERY CATEGORY SURVEYED, BUSINESSES PREDICT HIGHER SCORES THAN CONSUMERS ALLOCATE.

# 67%

of businesses believe consumers are satisfied

REALITY

ALTOGETHER, THERE IS A 20-POINT GAP BETWEEN THE WAY BUSINESSES AND CONSUMERS RANK SATISFACTION.

# 47%

of consumers feel satisfied

# 20

POINT  
gap between  
satisfaction rankings

*\*Scores rated 6 or higher on 7-point scale*

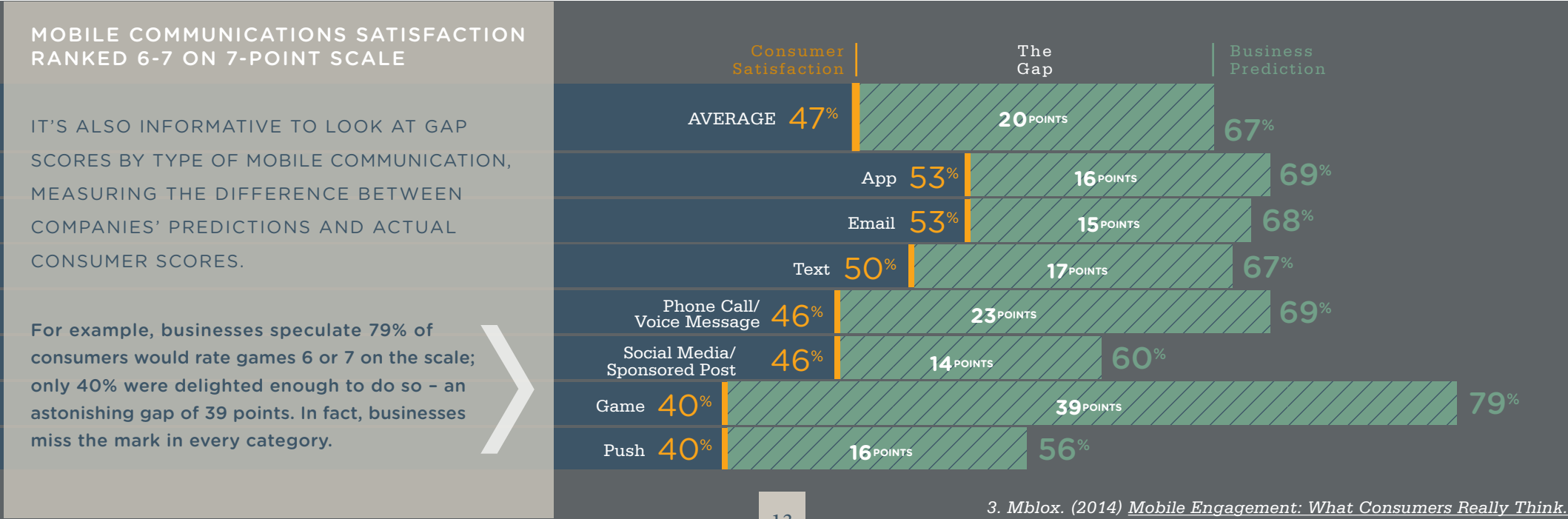
A DEEPER LOOK

On average, a brand’s mobile communications scored below the 50th percentile with overall consumer satisfaction scores ranging from **40%** to **53%**. Some forms of engagement perform better than others:

- Apps and email sit at the head of the class with **53%** of respondents rating those forms of communication as a 6 or higher on a 7-point scale, with 7 being “extremely satisfied.”
- Text messages follow at **50%**, while phone calls and social media/ sponsored posts tie at **46%**.
- Games and push notifications operate in the lower spectrum, both achieving satisfaction scores of **40%**.

MBLOX INSIGHT

This information tells businesses that great opportunity exists in the mobile arena to enhance consumer satisfaction. We already know consumers will connect with companies and brands on their mobile devices. In late 2013, Millward Brown Digital conducted a survey on behalf of Mblox that found **68%** of respondents who received a text message or push notification from a company found it valuable. Further, four out of five consumers indicated that downloading the company’s app indicated that they would be open to receiving location-based texts or push notifications from that same company<sup>3</sup>. As businesses plan their mobile strategies, they are advised to focus on the areas where they can quickly improve gap scores. However, it is important to take into account consumer preferences, covered in the next section of this report.



## CONSUMER MOBILE PREFERENCES\_

HOW DO CONSUMERS WANT BUSINESSES TO COMMUNICATE WITH THEM VIA MOBILE? TOGETHER, TEXT MESSAGES AND EMAIL DOMINATE CONSUMER PREFERENCE FOR MOBILE COMMUNICATION WITH BRANDS. PHONE CALLS/VOICEMAIL MESSAGES FALL INTO THIRD PLACE. FURTHER DOWN THE SCALE: APPS, FOLLOWED BY SOCIAL MEDIA/SPONSORED POSTS, PUSH NOTIFICATION AND GAMES. ONLY 14% OF SURVEY RESPONDENTS INDICATE THAT MOBILE IS OFF LIMITS, DESIRING AN ALTERNATE MEANS OF CONTACT.

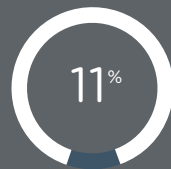
## Consumers Specify Best Ways for Businesses to Employ Mobile



THROUGH  
A COMPANY  
APP



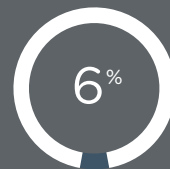
DON'T  
WANT  
TO BE  
CONTACTED  
ON THEIR  
MOBILE  
PHONE



THROUGH  
SOCIAL  
MEDIA/  
SPONSORED  
POST



PUSH  
NOTIFICATION



THROUGH  
A GAME



OTHER

### THE PRIVACY FACTOR

Some consumers consider mobile a forbidden zone where businesses should never trespass. There is a myth in the marketplace that due to privacy issues, a greater number of consumers do not want to interact with businesses through their mobile phone. However, only **14%** of those surveyed prefer no mobile contact, with nearly two-thirds (**64%**) citing privacy as the reason – creating clear opportunities to reach **86%** of consumers who possess mobile devices.

PREFERENCES BASED ON TYPE OF INFO

The way consumers want to receive information varies based on the industry:



RETAIL CONSUMERS PREFER EMAIL FOR MARKETING MESSAGES THAT INCLUDE DEALS, PROMOTIONS AND PRODUCT SALES



CONSUMERS SELECTED TEXT MESSAGES AS THE BEST WAY TO REACH THEM FOR:



OUTAGE NOTIFICATIONS, APPOINTMENT REMINDERS, SERVICE/REPAIR STATUS (TELECOM/UTILITY/CABLE)



FRAUD ALERTS, BALANCE ALERTS (FINANCE)



APPOINTMENT REMINDERS (HEALTHCARE)

This data reinforces consumers' desire for text messaging when engaging in Care dialogues with brands. More detailed information can be found in the vertical market section of this report.

AT-A-GLANCE

Together, email and text messages dominate consumer preference for mobile communication with brands. Only 14% of survey respondents indicate that mobile is off limits, desiring an alternate means of contact.

MBLOX INSIGHT

Combined with information revealed in the previous section of this report, businesses now know where to focus investments in their mobile strategies to shift gap scores and customer satisfaction. Improvements to email and text messages will deliver the most significant results because these are consumers' most preferred modes of mobile communication and have low gap scores. Enhancements in these areas will have a more demonstrable impact on satisfaction scores, rather than investing in development of games, for example, which consumers don't want and requires monumental improvements to achieve even satisfactory scores.



## BUSINESS MOBILE STRATEGY PRACTICES \_

ONLY **58%** OF COMPANIES USE MOBILE AS A PLATFORM TO ENGAGE WITH CONSUMERS. YET **86%** OF CONSUMERS INDICATE THEY ARE OPEN TO ENGAGEMENT THROUGH THEIR MOBILE DEVICES. CLEARLY, TREMENDOUS OPPORTUNITY EXISTS FOR BUSINESSES TO BETTER LEVERAGE THIS MODALITY.

AMONG CURRENT PRACTICES BY BUSINESSES, EMAIL IS THE MOST COMMON METHOD USED (**73%**). THIS STRATEGY IS FOLLOWED BY PHONE CALLS (**56%**), TEXT MESSAGES (**55%**) AND SOCIAL MEDIA (**54%**). SOME **42%** OF BUSINESSES REPORT EMPLOYING APPS; **8%** USE GAMES.

Aside from email, companies are most likely to use phone calls or text messages to provide information, invite customers to enter a competition or offer a deal/discount/coupon. To resolve a complaint, companies are most likely to use email (**67%**) or a phone call (**59%**). Apps experience a greater degree of activity than push notifications for all forms of engagement.

PRACTICES BY INDUSTRY

- Retail is the industry most likely to engage with consumers via text messages (**46%**)
- Finance seems to use the mobile platform more than other industries
- Healthcare and insurance use mobile communications the least, according to consumers

More detailed information can be found in the vertical market section of this report.

HOW BUSINESSES ENGAGE WITH CONSUMERS VIA MOBILE PLATFORMS

Overall method of engagement



SITUATION: response to complaint



SITUATION: offer a deal/discount/coupon



SITUATION: invite customers to enter competition



SITUATION: provide more information



WHY BUSINESSES DON'T ENGAGE WITH CONSUMERS VIA MOBILE PLATFORMS



THE PRIVACY FALLACY

Businesses choose NOT to use the mobile platform mostly because they don't think it is the best means to contact customers (**47%**), followed by lack of technology (**39%**). Only **16%** of businesses don't use mobile due to privacy concerns. However, the previous section of this report indicates that **86%** of consumers who possess mobile devices are open to communicating with businesses via mobile platforms. Companies need to update their perceptions to take better advantage of this marketplace opportunity.

AT-A-GLANCE:

Mobile presents an enormous opportunity for businesses interested in closing the Care gap. While only **58%** of companies currently use mobile technology to connect with customers, only **14%** of consumers don't want to be contacted in this manner, creating an opportunity to reach **86%** of consumers who own mobile devices.

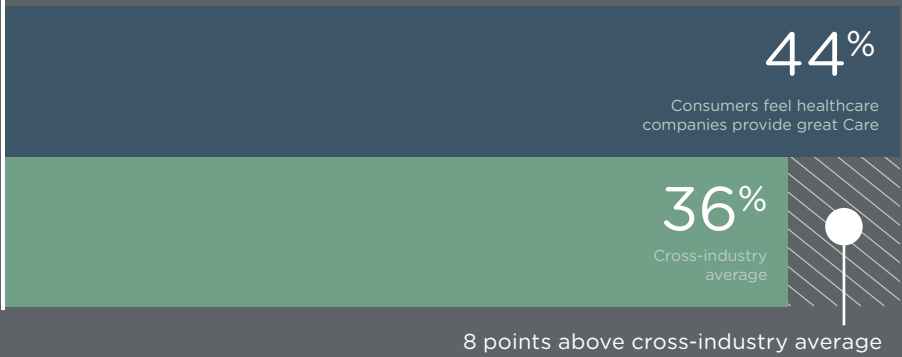
MBLOX INSIGHT

It is essential to consider whether a customer initiates dialogue with the brand versus information a company “pushes” out. In some cases, consumers prefer to be passive and receive information such as service updates/upgrades, new product features and special offers. On the other hand, circumstances like service outages, vehicle accidents and product inquiries/complaints drive customers to initiate contact. The immediacy of the message can dictate the distribution channel. Opportunities to enhance customer service exist by notifying customers about fraud alerts or service outages via text before they initiate contact, while special offers may be better received via email or social media.

## VERTICAL MARKETS\_

As part of the survey, Millward Brown Digital focused on consumer perceptions in specific industry sectors, including retail, healthcare, financial services, insurance, and/or telecom/cable/utility. Most consumers do business with some or all of these types of business, and these companies have growing needs to cultivate enduring brand relationships with their customers. When measuring the Care Factor – how well consumers think businesses Care on a scale of 1-10 – the cross-industry average is only **36%**, with the scores varying by industry sector. This section of the report provides comparative details about the performance of each sector, as well as specific consumer preferences by industry.

# HEALTHCARE\_



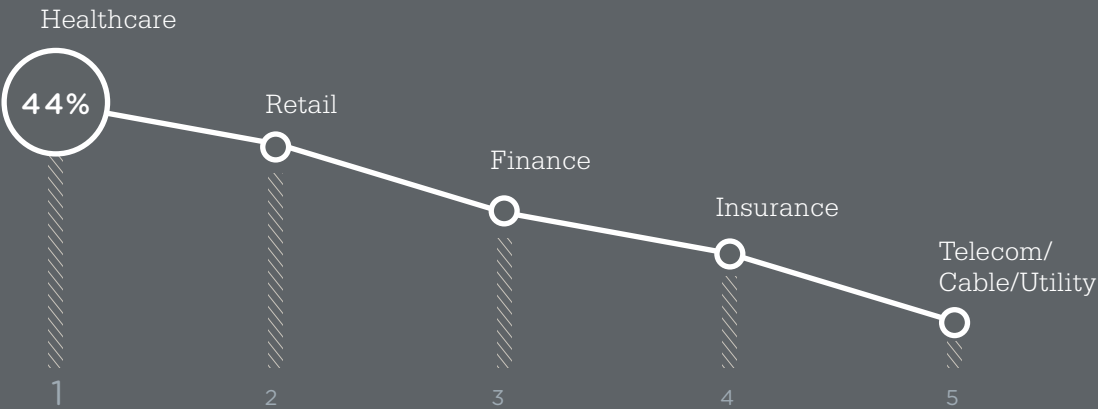
## THE CARE FACTOR

WHEN ASKED WHETHER HEALTHCARE ORGANIZATIONS CARE ABOUT THEM, **44%** OF CONSUMERS GIVE THIS INDUSTRY SECTOR HIGH SCORES, OUTPERFORMING THE CROSS-INDUSTRY AVERAGE BY 8 PERCENTAGE POINTS. THIS DATA REFLECTS CONSUMER RESPONSES OF 8-10 ON A 10-POINT SCALE.

### AT-A-GLANCE

Healthcare is a stellar industry performer on the Care Index, surpassing other industries in the highest consumer ratings, as well as the cross-industry average.

## INDUSTRY RANKING



## COMMUNICATIONS PREFERENCES

Appointment reminders are the primary reason consumers want healthcare organizations to use mobile technology – and the preferred method of communication is text messages. When test results or changes in coverage/doctors are involved, email is preferred, followed by phone calls. Email is also desired for notifications related to claim status/insurance info; the next option is SMS. Healthcare is the only industry where phone calls are sometimes preferred over text message or emails. At present, push notifications, apps, social media or games are not among the more popular strategies for this industry. Some **16%** of consumers do not want healthcare companies to contact them via their mobile phone.



## HEALTHCARE: CONSUMER PREFERENCES FOR MOBILE COMMUNICATION



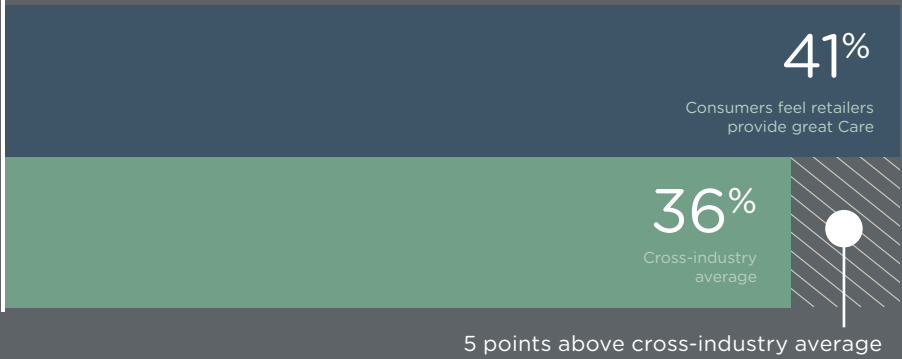
PRIMARY PREFERENCE



SECONDARY PREFERENCE

CONSUMER PREFERENCE	SITUATION	PREFERRED METHOD OF COMMUNICATION							
		EMAIL	TEXT	CALL	PUSH	APP	SOCIAL	GAME	NONE OF THESE
64%	Appointment reminders	27%	46%	15%	4%	4%	3%	0%	0%
50%	Test results	43%	22%	24%	3%	4%	3%	0%	1%
45%	Claim status/insurance info	47%	22%	19%	2%	6%	2%	1%	1%
35%	Change in coverage/doctor	36%	20%	23%	9%	6%	4%	0%	2%
1%	Other								
16%	Do not want a healthcare company to contact via mobile								
	A healthcare organization has previously contacted me this way	57%	26%	66%	11%	21%	11%	10%	4%

RETAIL\_



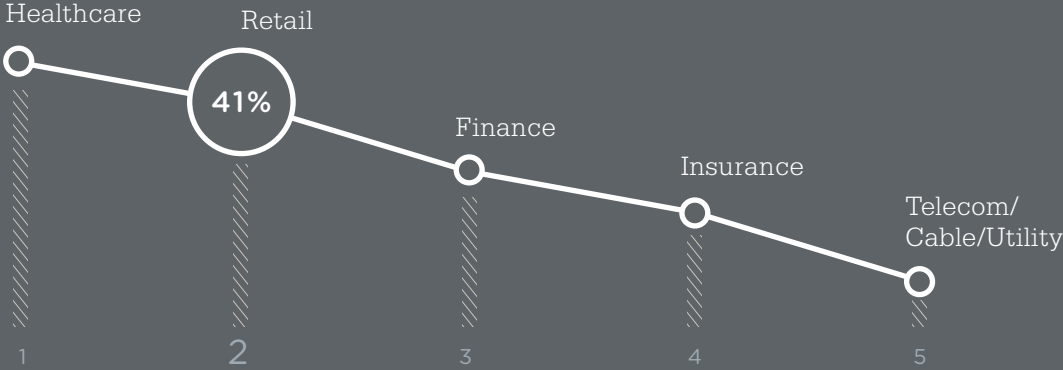
THE CARE FACTOR

WHEN ASKED WHETHER RETAILERS CARE ABOUT THEM, **41%** OF CONSUMERS INDICATE THEY FEEL THE LOVE, A SCORE 5 POINTS ABOVE THE CROSS-INDUSTRY AVERAGE OF **36%**. THIS DATA REFLECTS CONSUMER RESPONSES OF 8-10 ON A 10-POINT SCALE.

AT-A-GLANCE

Retail is performing above the cross-industry average, and is in second place compared to other industry sectors, including finance, insurance and telecom/cable/utility. Only healthcare companies experience higher scores.

INDUSTRY RANKING



COMMUNICATIONS PREFERENCES

Consumers want retailers to engage with them via mobile technology for a variety of situations include shipping status/tracking, confirmation of returns/credit, deal notification based on sales nearby, order updates, special events/appearances and notifications about nearby stores based on their location. While email is the preferred method of communication, SMS closely follows. Few consumers want retailers to employ phone calls, push, apps, social media or games for these situations. Only **14%** of survey respondents do not want retail brands to employ mobile communications to contact them.

RETAIL: CONSUMER PREFERENCES FOR MOBILE COMMUNICATION

 PRIMARY PREFERENCE  SECONDARY PREFERENCE

CONSUMER PREFERENCE	SITUATION	PREFERRED METHOD OF COMMUNICATION							
		EMAIL	TEXT	CALL	PUSH	APP	SOCIAL	GAME	NONE OF THESE
63%	Shipping status/tracking	54%	31%	5%	5%	4%	1%	0%	0%
52%	Confirmation of return/credit	54%	25%	8%	7%	6%	1%	1%	0%
41%	Deal notification based on sales nearby	48%	30%	4%	9%	6%	3%	0%	1%
41%	Updates on previous orders/ in-stock inventory	56%	18%	11%	6%	8%	1%	0%	0%
34%	Special events/appearances	50%	24%	6%	5%	9%	3%	2%	0%
19%	Push notifications about nearby stores based on my location	26%	25%	8%	18%	8%	11%	5%	9%
14%	Do not want retail brands to contact them								
	A retailer has previously contacted me this way	68%	46%	48%	15%	25%	30%	9%	3%

FINANCE\_



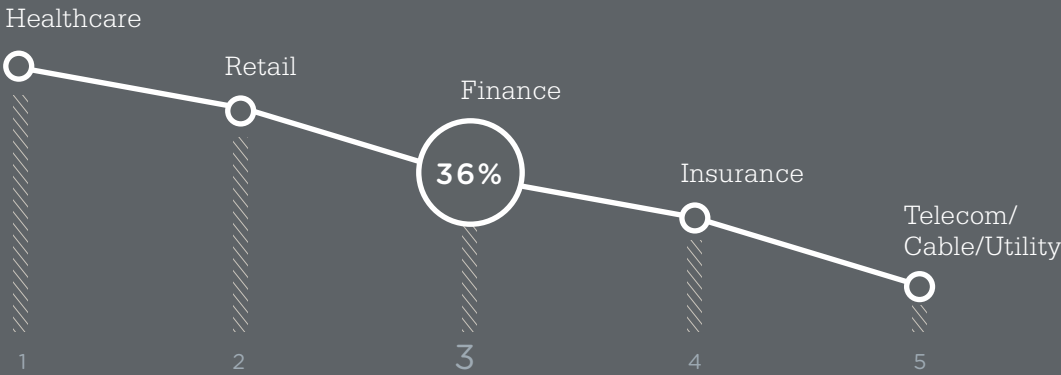
THE CARE FACTOR

WHEN ASKED WHETHER FINANCIAL COMPANIES CARE ABOUT THEM, THE INDUSTRY ACHIEVES A **36%** SCORE, PERFORMING AT THE CROSS-INDUSTRY AVERAGE OF **36%**. THIS DATA REFLECTS CONSUMER RESPONSES OF 8-10 ON A 10-POINT SCALE.

AT-A-GLANCE

Finance companies are performing at the industry average, with room for improvement when compared to retail and healthcare companies.

INDUSTRY RANKING



COMMUNICATIONS PREFERENCES

When it comes to fraud alerts, consumers have a strong desire for financial companies to leverage mobile communications, with **64%** favoring contact via their mobile phone. Text messages are the preferred method, followed by email and phone. Text messages are also the preferred mobile strategy for balance alerts and confirmation of deposits/withdrawals. While email is the leading method specified for deals/special promotions and new products/services, text messages are the next best option. In general, push notifications, company apps and social media rank much lower regardless of the situation, but there is a bit more interest in apps for finance when compared to other industries. In the financial arena, games hold no interest among consumers.

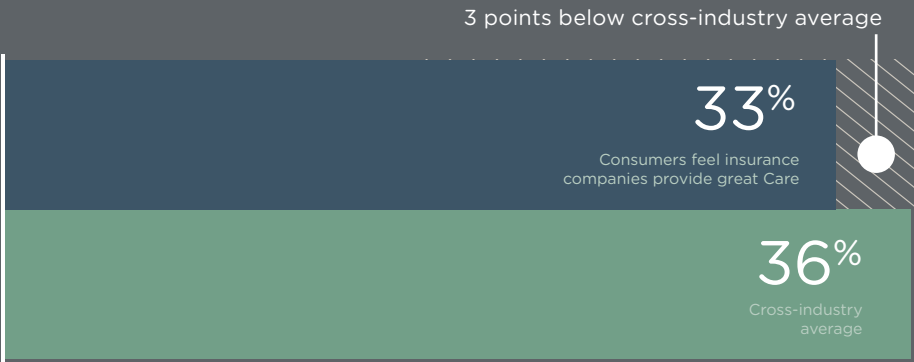
## FINANCE: CONSUMER PREFERENCES FOR MOBILE COMMUNICATION

■ PRIMARY PREFERENCE
 ■ SECONDARY PREFERENCE

CONSUMER PREFERENCE	SITUATION	PREFERRED METHOD OF COMMUNICATION							
		EMAIL	TEXT	CALL	PUSH	APP	SOCIAL	GAME	NONE OF THESE
64%	Fraud alert	29%	39%	25%	3%	3%	1%	0%	0%
47%	Balance alert	30%	47%	11%	5%	7%	2%	0%	1%
48%	Confirmation of deposit/ withdrawal	39%	40%	6%	5%	7%	2%	0%	1%
26%	Deals/special promotions	51%	25%	9%	5%	6%	4%	0%	0%
25%	New products or services	47%	20%	6%	8%	12%	6%	0%	0%
1%	Other								
17%	Do not want finance brands to contact them via mobile								
	A finance company has previously contacted me this way	61%	41%	58%	14%	33%	14%	6%	2%



# INSURANCE\_



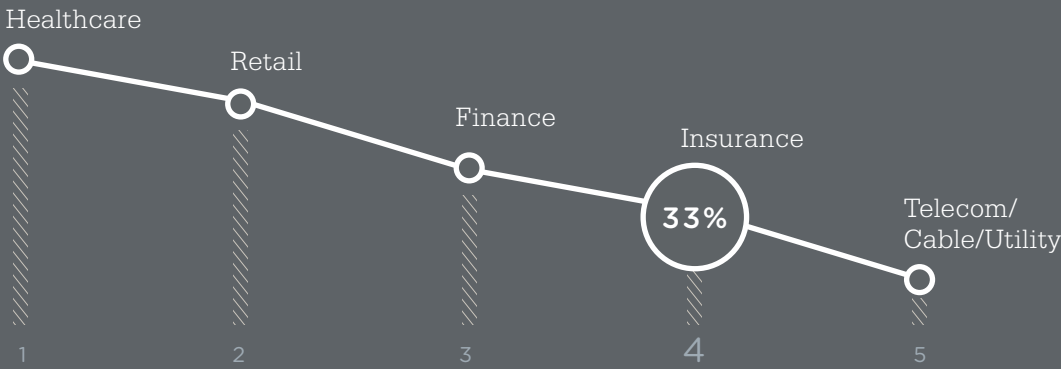
## THE CARE FACTOR

WHEN ASKED WHETHER INSURANCE COMPANIES CARE ABOUT THEM, CONSUMERS RATED THE INDUSTRY HIGHLY ONLY **33%** OF THE TIME, BELOW THE CROSS-INDUSTRY AVERAGE OF **36%**. THIS DATA REFLECTS CONSUMER RESPONSES OF 8-10 ON A 10-POINT SCALE.

## AT-A-GLANCE

The insurance industry demonstrates room for improvement on the Care Index. Only a third of consumers highly rate these companies' ability to Care. When evaluated against other industries, only telecom receives lower scores.

# INDUSTRY RANKING



## COMMUNICATIONS PREFERENCES

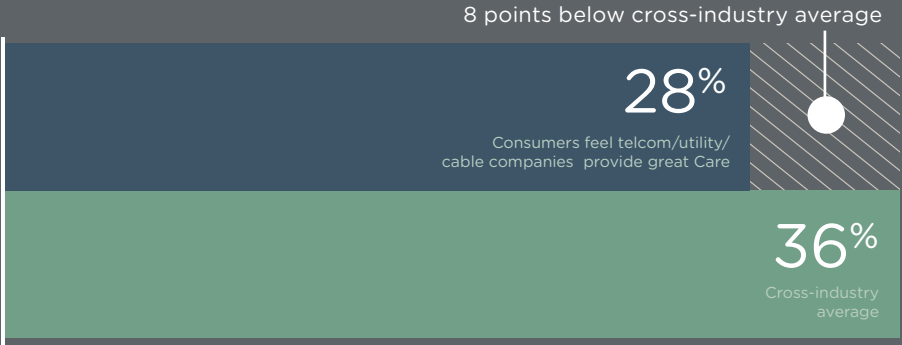
Consumers want insurance companies to primarily use email and text messages in their mobile communications strategies. This approach applies to notification about claim status/insurance information and changes in coverage. When reporting or submitting a claim, phone calls also play an important role. The survey showed that consumers do not prefer insurance companies to communicate with them via push notifications, apps, social media and games.

# INSURANCE: CONSUMER PREFERENCES FOR MOBILE COMMUNICATION

PRIMARY PREFERENCE SECONDARY PREFERENCE

CONSUMER PREFERENCE	SITUATION	PREFERRED METHOD OF COMMUNICATION							
		EMAIL	TEXT	CALL	PUSH	APP	SOCIAL	GAME	NONE OF THESE
58%	Claim status/insurance info	47%	28%	16%	3%	4%	1%	0%	0%
49%	Reporting/submitting a claim	44%	21%	25%	2%	5%	1%	0%	1%
41%	Change in coverage	53%	21%	16%	5%	5%	1%	0%	0%
2%	Other								
26%	Do not want an insurance company to contact via mobile								
	An insurance company has previously contacted me this way	52%	24%	58%	7%	21%	13%	6%	5%

TELECOM/UTILITY/CABLE\_



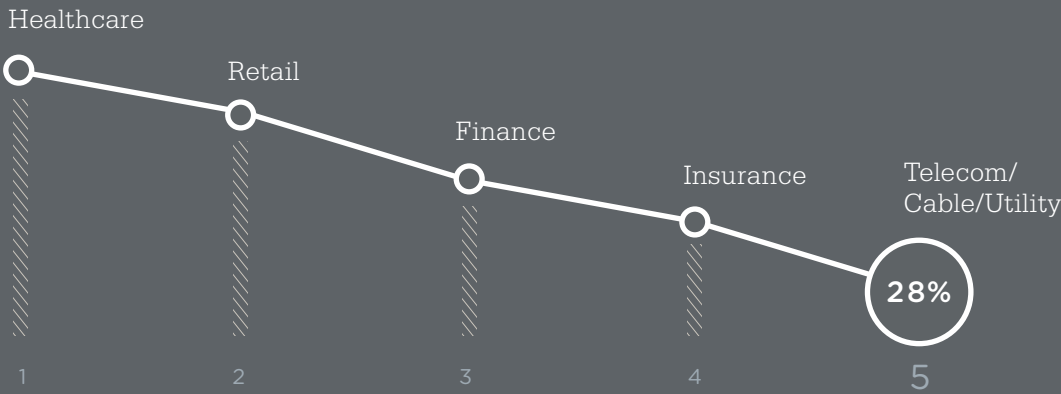
THE CARE FACTOR

WHEN ASKED WHETHER TELECOM/UTILITY/CABLE COMPANIES CARE ABOUT THEM, **28%** OF CONSUMERS RANK THIS INDUSTRY SECTOR POSITIVELY — BELOW THE INDUSTRY AVERAGE OF **36%**. THIS DATA REFLECTS CONSUMER RESPONSES OF 8-10 ON A 10-POINT SCALE.

AT-A-GLANCE

Telecom/utility/cable companies are performing at the bottom of the industry average, with room for improvement when compared to other organizations.

INDUSTRY RANKING



COMMUNICATIONS PREFERENCES

When it comes to mobile strategies for telecom/utility/cable companies, text messages are the preferred mode of communication for outage notifications, appointment confirmation/reminders and status updates regarding repair progress or service. Consumers indicate email is best and text messages are next to notify them about deals/special promotions, as well as new products or service. While phone calls are appreciated by some in certain situations, push notifications, apps, social media and games have not gained traction as mobile strategies in this industry.

## TELECOM/UTILITY/CABLE: CONSUMER PREFERENCES FOR MOBILE COMMUNICATION

PRIMARY PREFERENCE

SECONDARY PREFERENCE

CONSUMER PREFERENCE	SITUATION	PREFERRED METHOD OF COMMUNICATION							
		EMAIL	TEXT	CALL	PUSH	APP	SOCIAL	GAME	NONE OF THESE
53%	Outage notification	24%	55%	11%	5%	4%	1%	0%	0%
48%	Appointment confirmation/reminder	29%	49%	16%	2%	4%	0%	0%	0%
55%	Status on update repair progress/ service	33%	44%	15%	4%	3%	1%	0%	0%
37%	Deals/special promotions	55%	26%	6%	5%	4%	3%	1%	1%
28%	New products or services	59%	21%	8%	4%	5%	2%	0%	0%
15%	Do not want telecom/utility/cable brands to contact them via mobile								
	A telecom/utility/cable has previously contacted me this way	57%	41%	65%	10%	17%	13%	5%	3%

## ABOUT MBLOX\_

Mblox is the largest Application to Person (A2P) mobile messaging provider in the world, trusted by more companies to carry their mission-critical traffic than any other service. As the industry's most experienced Tier One SMS aggregator, we are known for providing reliable, uncompromising connections and an unfaltering commitment to securely deliver messages on time, every time. We offer a true international presence with more feet on the ground in more countries and specialize in the unique demands of large-scale mobile messaging programs. By creating positive brand experiences, we help clients transform numbers into profitable relationships with loyal customers. Mblox has the expertise to deliver intelligent mobile strategies today and the innovation to navigate the rapidly evolving mobile ecosystem to leverage what's next.

<http://mblox.com/>