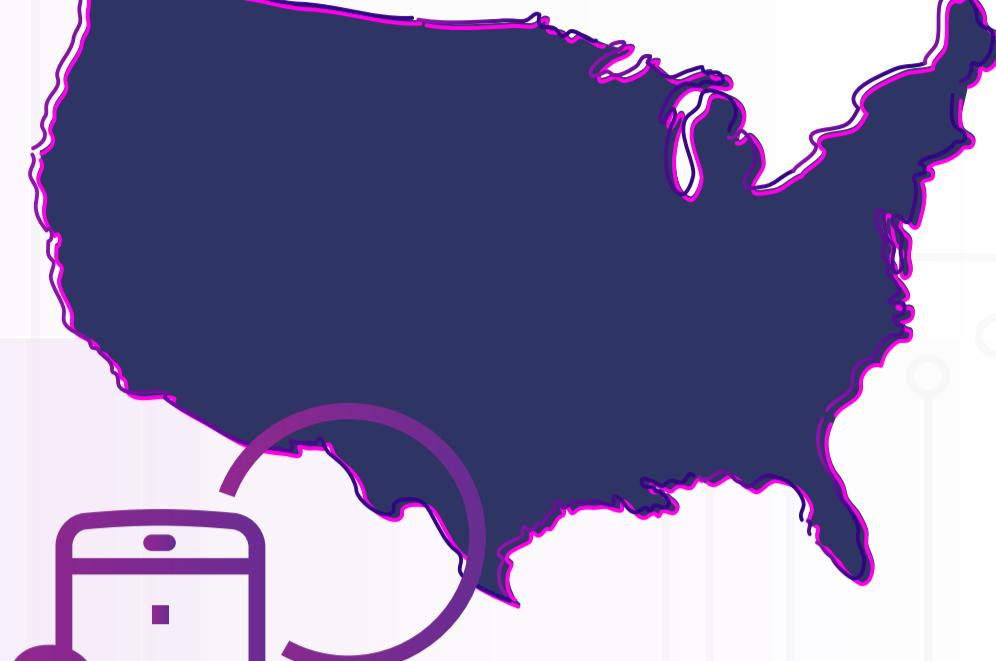


The future of decisioning

Today's consumers have accelerated their move online to manage their personal and financial lives. Along with this trend, the consumer expectation for convenient, frictionless and personalized transactions has increased.

In June 2022, we surveyed over 6,000 consumers and 1,800 businesses worldwide to reveal insights into the latest digital consumer trends and key business priorities.

Here are some of our North America findings.



Rising consumer expectations for their digital experience

58% of consumers **don't feel that businesses** completely meet their digital online experience.



55% of consumers say that **personalization is the most important aspect** of their online experience.

Online transactions are growing more prevalent

78%

of consumers have conducted **personal banking activities online** in the **last 3 months**.

54%

of consumers **expect to increase their online transactions** over the **next 6 months**.



With these consumer trends in mind, lenders must improve their acquisition strategies to engage the best prospects for their business.

Businesses are taking action to meet consumer demand

91%

of businesses consider improving the **digital customer journey** very important.

To increase digital acquisition and engagement, forward-thinking businesses are **focusing on technologies that enable centralized, automated, flexible and scalable decision-making**.

Key business priorities

40%

of businesses consider investing in **more digital** and automated operations a priority.

39%

of businesses are planning to build **new AI models** to improve customer decisions.

44%

of businesses are looking to improve the performance of existing AI models.

42%

of businesses consider increasing digital acquisition and engagement a priority.

By leveraging automated and AI-powered decisioning solutions, businesses can better serve their customers, optimize originations and accelerate their digital transformation.

Ready to get started?

Experian's solutions can help your business increase the precision, speed and agility of your originations processes so that you can meet and exceed evolving consumer expectations.

To learn more, please visit [experian.com/powercurve-originations](https://www.experian.com/powercurve-originations).

Based on Experian's 2022 Global Decisioning Survey