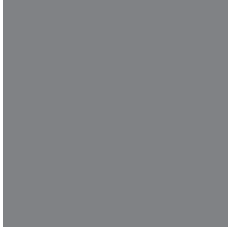


### Raddon Research Insights

## Improve Marketing and Business Strategies through In-Depth Consumer and Small Business Research



New technologies, evolving consumer needs, security threats and regulatory requirements are just some of the evolutionary forces shaping the competitive landscape for financial institutions. Understanding and responding to these changes will be paramount to your success.

Raddon Research Insights examines the financial behaviors, intentions and attitudes of consumers as well as small businesses on a national scale. Our proprietary research and analysis provides you with market-driven insights in critical business areas such as delivery channel usage patterns, technology adoption, financial product design and usage, and the emerging competition. Our studies and resulting analysis are delivered in a thought provoking fashion to equip you with the knowledge and insight that will drive better business decisions.

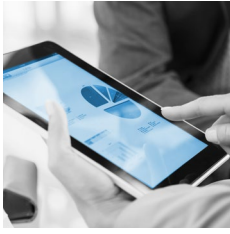
#### **Keep Your Finger on the Pulse of Your Market**

Raddon Research Insights addresses areas that impact the financial industry in a balanced and comprehensive manner. Over thirty years of experience in national consumer and small business research gives us a unique perspective on the evolution that has occurred in the financial services industry. We combine qualitative and quantitative analysis, delivered to you throughout the year to enhance your awareness of current issues impacting your business. Through our thought leadership, webinars and annual Research Conference, Raddon highlights industry trends and consumer and small business behaviors in a unique and insightful manner.

Examination of key issues and market dynamics through the lens of your customers enables us to provide strategic and tactical solutions you can implement to achieve greater success.

A few of the topics that our research studies and webinars address include the following:

- Baseline trends and historical analysis of consumer and small business behavior
  - What are the key trends in consumer and small business financial behavior? How has product use changed? How have consumer perceptions of their own financial needs changed?
- Segmentation and generational analysis
  - What are the critical needs of Gen Y consumers? What are the needs of the next generation likely to be? What are the unmet needs of baby boomers?
- The evolution of wealth management strategies and tools
  - How are wealth management services likely to evolve in this new environment of uncertainty? How can you effectively meet the needs of the various demographic segments in the area of wealth management?
- Mobile technology adoption
  - What is the acceptance of mobile banking technology among key groups? What mobile add-ons are essential today, and which are likely to provide the greatest benefit to your organization?
- The revolution in payments
  - How are consumers and small businesses viewing the evolution in payments? What are the factors that encourage or discourage adoption?



Raddon has been providing financial institutions with research-based solutions since 1983. Since we work exclusively with financial institutions, we understand the industry and can apply our practical know-how to the unique challenges and opportunities financial institutions face. We combine best practices in research and analysis with consulting and technology solutions to help institutions achieve sustainable growth and improve financial performance.



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- The unmet financial needs of small business
  - How are small businesses looking at the financial marketplace? What is their view of the gaps in the current financial product lines? How truly susceptible is this group to the disruptors?

- Market disruptors
  - From the perspective of consumers and small businesses, what is the appeal of market disruptors? How can financial institutions compete more effectively against these new market entrants?
- Product development
  - How do your deposit and loan products need to evolve in order to meet the changing needs of consumers and small businesses?

As a subscriber to Raddon Research Insights, your financial institution will receive at a minimum eight research studies and have the opportunity to participate in webinars discussing the key findings of each research study. You will also be invited to participate at a reduced rate in our annual Raddon Research Conference, a two-day event that features nationally-recognized speakers and Raddon analysts. This conference is an excellent networking opportunity for CEOs, product development specialists and research experts.

### Gain Insights For Small Business Success

Raddon Research Insights also explores the unique challenges of small businesses and addresses critical issues impacting the delivery and marketing of financial services to this important segment. Studies explore areas such as target marketing, business development and retention issues to answer these questions about your customers, and more:

- Which financial products are most attractive to small businesses?
- How does small business segmentation help refine targeting and attract the best prospects?
- What is the financial potential of business debit cards, business credit cards and merchant credit card services?

- When and why do small businesses change financial providers?
- How often do business owners use their personal accounts for business?
- What are the best investments for channel upgrades to serve businesses?

As a member of Raddon Research Insights, your management will be better equipped to improve small business marketing efficiency, increase share of wallet with this segment and create winning competitive strategies.

### Key Benefits

- A minimum of eight topical research studies per year with in-depth consumer and small business research
- Webinar presentations of key findings associated with each research paper
- Deeply discounted access to our annual Raddon Research Conference
- Greater insight into the issues driving consumer and small business behavior
- Informative graphs and tables representing current research findings
- Access to strategic analysis from industry experts

### Connect With Us

For more information about Raddon Research Insights, please contact us at 800-827-3500 or visit [www.raddon.com](http://www.raddon.com).