

### Relationship Survey

#### Measure Customer Perceptions to Build Lasting Relationships and Improve Financial Performance



Savvy organizations understand that focusing on key metrics of the customer relationship helps facilitate growth. Raddon has found that the highest-performing institutions solicit customer feedback, measure their performance against their peers and adjust their offerings to effectively compete and meet customer needs. This continual cycle of feedback plus implementation of improvement initiatives, allows organizations to gain an edge within their markets and achieve strong financial performance.

Relationship Survey from Raddon is a comprehensive analysis of key factors impacting growth including:

- Demographics/Segmentation (Age, Income, Generational)
- Satisfaction, Loyalty and Potential
- Service Quality/Experience
- Share of Wallet
- Technology/Delivery
- Customer Sentiment

Raddon clients understand that consistent measurement and continual process improvements positively contributes to the financial health of the organization. We employ a proven survey instrument to assess performance in key research areas such as customer loyalty, experience and strength of the financial institution's brand. Subsequent correlation studies have continually proven that we ask the right questions of the right customers in the right way. Raddon repeatedly finds strong correlation of these metrics to financial

performance giving financial institutions the confidence that their focus and resources are aligned towards making improvements that lead to positive growth for the organization.

#### Deliverables

A focused, in-depth discovery of your customers' opinions helps guide the development of your marketing and customer experience plans. Understanding your customers' attitudes on the quality of your service, which delivery channels they prefer, why they patronize your institution over another and how likely they are to recommend your services helps your management team prioritize their training efforts and uncovers areas of opportunity within your base.

The benefits of participating in a Relationship Survey from Raddon include:

- Reliable results using Raddon's proprietary sampling/weighting methodology.
- Informative findings report with graphs and tables including executive summary and full data tabs.
- Raddon's peer comparisons provide comprehensive benchmark data to gauge your performance to national and peer group averages.
- Raddon's actionable survey findings uncover strategic and tactical opportunities that will help your organization improve their performance.
- Raddon's expert Strategic Advisors help your management team interpret the analysis and provide recommendations on actionable next steps.

## Exploration of Relevant, Timely Topics

Raddon's Relationship Survey is a comprehensive exploration of the most timely topics that are critical for financial institutions to understand about their base. Each of these sections, or topics, provide insight your organization needs to make improvements to better serve your customer base and to ensure they are mirroring a positive reflection of your brand.

Raddon's objective is to provide organizations with a comprehensive understanding of their customer base. Research findings include an analysis of the following:

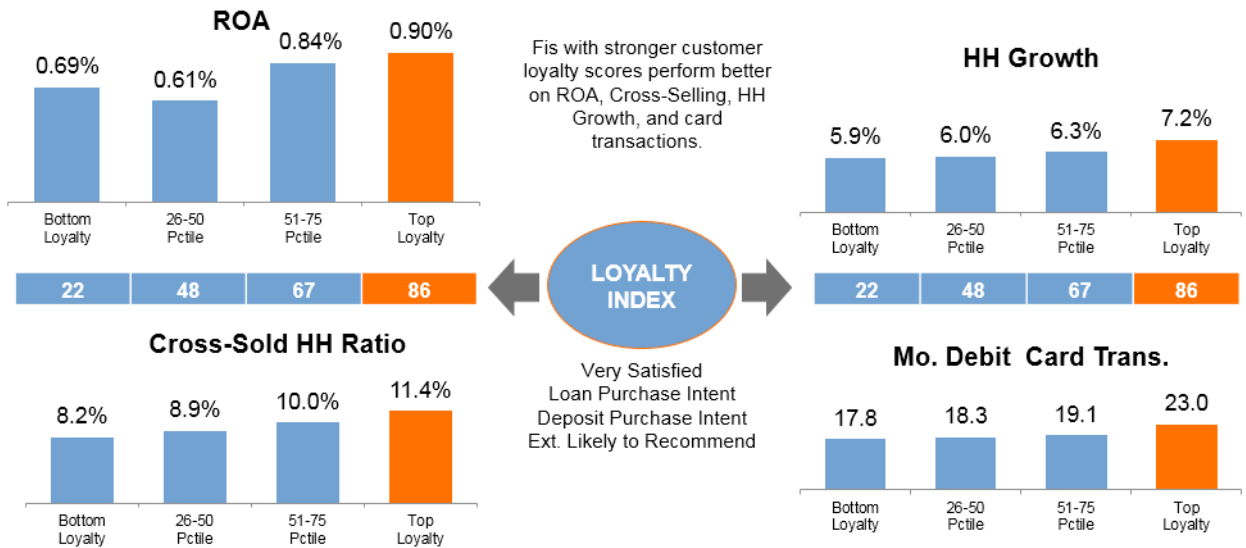
## Segmentation

The combination of the simple age and income measurements creates the powerful Raddon Consumer Segments. This segmentation provides valuable insight for sales potential and target marketing opportunities. Additionally, Raddon provides other segmentation options to better understand opportunities for select groups like generational segments and primary segments.

## Loyalty & Satisfaction

Raddon's proprietary methods of measuring customer loyalty results in higher household growth rates. Our comprehensive Raddon Loyalty Index is unique for the financial services industry and goes beyond NPS – encompassing both retention and growth (additional balances as well as households).

### Raddon Loyalty Index



Source: Raddon Performance Analytics & Relationship Survey

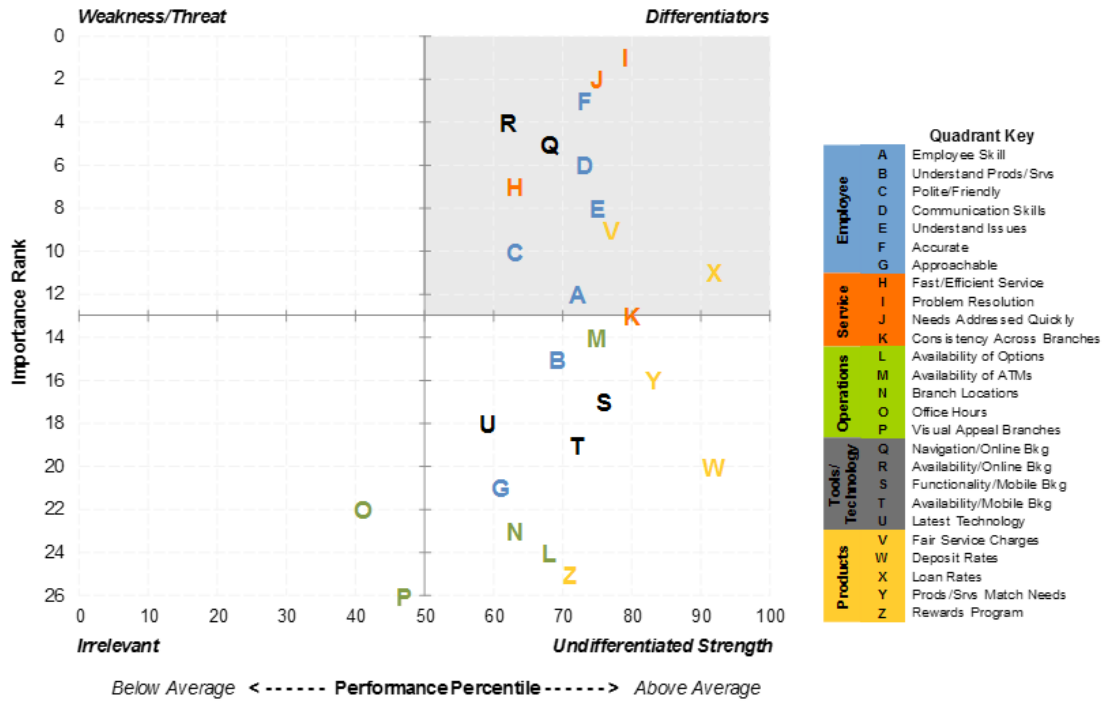
## Technology/Delivery

Raddon measures the traditional forms of delivery including branch, drive-up and online banking. In addition, emerging technologies such as mobile banking and mobile payments are explored.

## Customer Experience

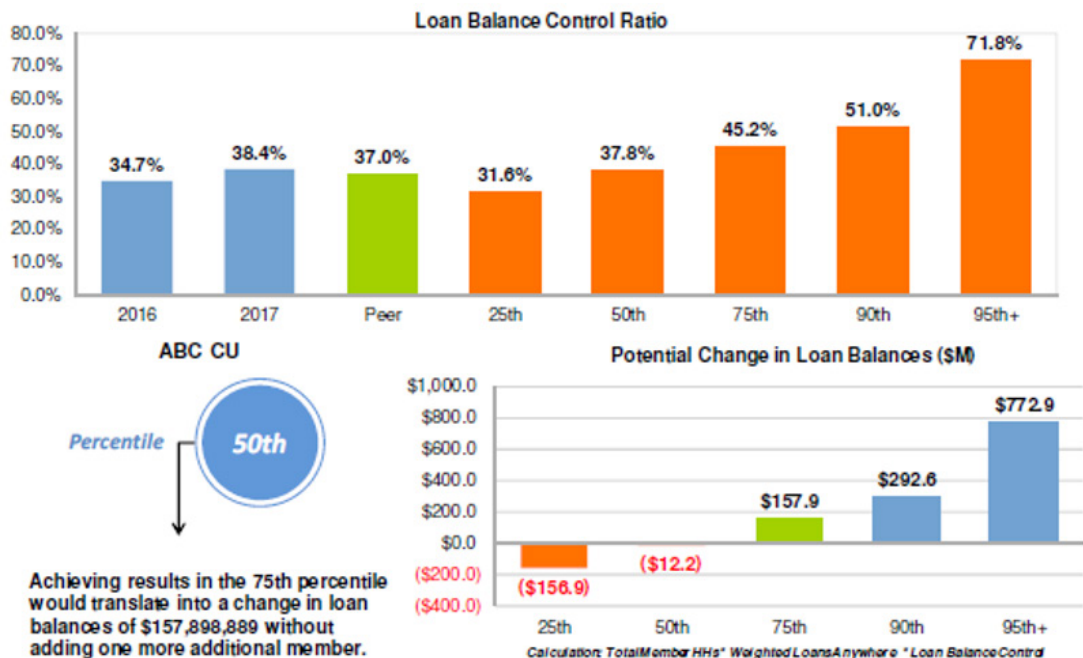
Results show how your organization's current service delivery measures up to expectations. Raddon evaluates advocacy attributes related to servicing to understand what drives differentiation for your brand.

### Example Results Report



Quantifying how much of your customers' total loan and deposit relationship is with your organization versus others is important to understand the potential you might have to steal market share from competitors.

### Example Loan Balance Control Ratio Report



Achieving results in the 75th percentile would translate into a change in loan balances of \$157,898,889 without adding one more additional member.





Raddon has been providing financial institutions with research-based solutions since 1983. Because 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.

## Does Relationship Survey Work?

On average, Raddon clients participating in the Relationship Survey program perform 25% better than those that do not. In addition to fostering customer engagement, these institutions understand that focusing on key metrics that facilitate growth has a very positive impact on their financial performance.

Our proprietary measurements have proven correlations to financial performance. Clients who demonstrate to have a highly-loyal customer base (as measured by their Raddon Loyalty Index score) tend to perform 59% better in terms of growth, on average, than those showing lower-levels of customer loyalty.

## What to Expect When You Join

Upon joining the Relationship Survey program, your organization is assigned to a Raddon Data Analyst that will guide you through the process of setting up your survey and conducting your research. Your Raddon Data Analyst will continually monitor your survey while it's in the field and keep you on track.

Raddon will require that you provide a household data extract for sampling. In addition, you will be asked to review and approve your survey.

### Connect With Us

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



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