

comScore Report Reveals 53 Percent of Online Banking Customers Use Online Servicing Capabilities

New Study Ranks Nation's Top Banks by Customer Adoption of e-Servicing Solutions

RESTON, Va., Apr. 25, 2005 - comScore Networks, an industry leader in the measurement and analysis of consumer behavior and attitudes, today released an analysis of the adoption levels and implications of online servicing solutions offered by the leading consumer banks in the U.S. The study, *Servicing the Online Financial Services Consumer*, found that 53 percent of online banking customers at the nation's leading banks utilize online servicing capabilities, such as transferring money, setting up recurring payments or re-ordering checks.

Key findings of the study, which is based on a survey of more than 1,500 U.S. consumers, include:

§ The Web is extraordinarily well suited to managing personal finances. Consumers clearly appreciate the convenience of managing their accounts online, and as a result, the majority of online financial customers surveyed reported that they had used e-servicing capabilities.

§ Consumers notice and respond to multi-channel marketing of financial services. Almost three-quarters of consumers surveyed reported that they learned about online access through three major bank touchpoints: customer service representatives, paper statement inserts and branch advertising.

§ e-Servicing adoption and usage tends to correlate with customer satisfaction and a customer's likelihood to recommend their bank's Web site to a friend.

§ Customers using e-servicing capabilities are more loyal to their banks and have a higher cross-sell rate.

"Our research continues to indicate that consumers clearly appreciate the convenience and ease-of-use of online servicing solutions," said Jim Larrison, senior vice president of comScore Financial Services Solutions. "For banks, e-servicing capabilities deliver a number of quantifiable benefits, including higher customer satisfaction, stronger customer loyalty and more opportunities to engage customers and expose them to new products and services."

The report includes a ranking of the top eight consumer banks by the comScore e-Servicing Index, a measure of both the penetration of e-servicing usage within a bank's online customer base as well as the intensity with which consumers use these services. Bank of America led the eight banks analyzed with an e-Servicing Index of 146, followed by Wachovia (127) and Chase/Bank One (107). Bank of America customers are 20 percent more likely to use e-services - and those that do so participate in 21 percent more activities.

comScore e-Servicing Index

Source: comScore Networks

April 2005	
	Index
Bank of America/Fleet	146
Wachovia	127
Chase/Bank One	107
Wells Fargo	99
Citibank	95
US Bank	83
Washington Mutual	75
SunTrust	73

Banking industry professionals and members of the media may request comScore Networks' Servicing the Online Financial Services Consumer Report by sending an e-mail to banking@comscore.com.

About comScore Networks

comScore Networks provides unparalleled insight into consumer behavior and attitudes. This capability is based on a massive, global cross-section of more than 2 million consumers who have given comScore explicit permission to confidentially capture their browsing and transaction behavior, including online and offline purchasing. comScore panelists also participate in survey research that captures and integrates their attitudes and intentions. Through its patent-pending technology, comScore measures what matters across a broad spectrum of behavior and attitudes. comScore consultants apply this deep knowledge of customers and competitors to help clients design powerful marketing strategies and tactics that deliver superior ROI. comScore services are used by global leaders such as AOL, Yahoo!, Verizon, Best Buy, The Newspaper Association of America, Tribune Interactive, ESPN, Nestlé, Universal McCann, the United States Postal Service, GlaxoSmithKline and Orbitz. For more information, please visit www.comscore.com.

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