DIGITAL BANKING REPORT

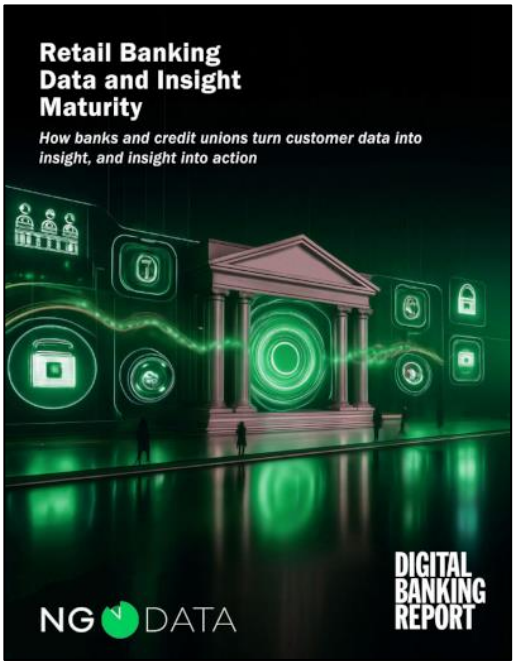
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Retail Banking Data and Insights Maturity
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Abstract
Almost every bank and credit union calls customer data one of its most valuable assets, but the ***Retail Banking Data and Insight Maturity*** report, sponsored by NGDATA, finds that few can put it to work. Only 14% have a customer profile that works across the organization, fewer than three in ten match each customer to a single identity across systems, and just 8% are very confident their customers would say the institution genuinely knows them.

The gap shows up in what institutions do next. More than half use no models or scores today, and most see AI as the step that follows more data work. When it comes to losing customers, 44% usually find out when the account closes, and nearly half would take weeks to respond to a meaningful change in behavior, such as a direct deposit stopping, or wouldn't detect it at all. At roughly six in ten institutions, retail and lending leaders can't build a customer list without help from IT or an analyst.

The most important finding is that the barriers are organizational, not financial. Leaders named unclear ownership (46%), data trapped in the core or separate systems (46%), and competing priorities (44%) as the top obstacles. Budget (16%) and compliance (14%) ranked near the bottom. More than half set no retention target, and the most common answer to who owns growth from customer engagement is that no one does (38%).

That is encouraging, because ownership, access, and accountability don't require a core conversion or a multi-year program. The report outlines three steps: build a single view of the customer starting with identity, assign a response to each signal, and name one accountable executive with a target. It also includes a four-stage maturity model and a "where to start" action for each section, scaled for institutions of any size.