



# The Secrets of Customer Loyalty and Trust to Support Your Online Business

## MODERATORS

Jordan Fisher, Edelman  
Lily Harder, Mintel

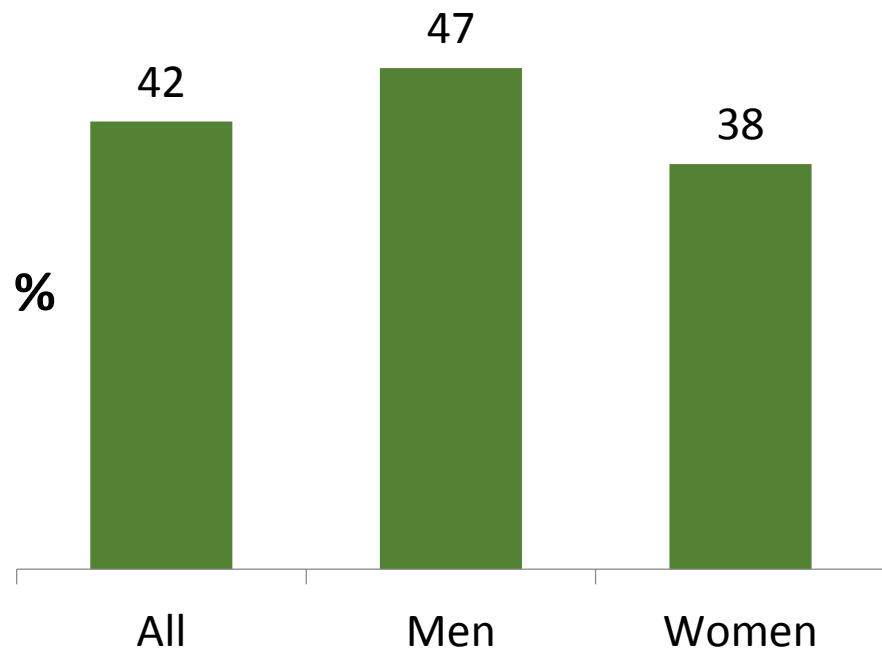
## SPEAKERS

Kirk Chartier, Enova International  
Bruce Cook, LendingTree  
Jonathan Walker, The Center for the New Middle Class

**OCTOBER 8 – 10, 2018 • CHICAGO, IL • #LEND360**

# How to establish trust in an era of infobesity

% of consumers who say they trust the financial services industry



In a time of **INFOBESITY**,  
distilling information is a bigger challenge than obtaining it.



# Trust must be built from the very beginning

Over 80% of respondents found the following to be the most important loan attributes:

1

## Rate/Price

Top-performing campaigns highlight the lowest-available APR figures.

2

## Ease of Understanding Offer

Top-performing campaigns compartmentalize information and anticipate areas of confusion.

3

## Ease of Application or Approval

Top-performing campaigns clearly outline the application and approval process, including actual timeframes for approval and disbursement of funds.

1



You're Pre-Approved for up to **\$50,000**

**YOU'RE PRE-APPROVED**

You're Pre-Approved\* for a personal loan up to \$50,000. Visit [BestEgg.com/quick](http://BestEgg.com/quick) | Call 855-282-6353. Enter Offer Code: [ ] For your convenience enter your personal offer code online. \*See back matter.

Fixed rates starting at **4.99%** | **\$0** BALANCE ON YOUR CREDIT CARDS | **One** MONTHLY PAYMENT with clear terms

Respond by December 26, 2017

Dear [Name],

Imagine seeing a \$0 balance on your next credit card or debt statement—ALL of your statements. These high-interest balances could be eliminated with one easy solution—a low-interest personal loan from Best Egg. You're Pre-Approved!

Request as little as \$2,000 or up to \$50,000.\*

- Determine how much you need by adding up all your credit card balances and other high-rate debt.
- Consider requests for any other debt.
- Use your Best Egg loan to pay off your credit cards.

**Streamline your application**

- Best Egg loans are budget-friendly.
- There are no set-up fees on your loan.

**Wipe your credit clean**

- Request your Best Egg loan as little as one day.

You're Pre-Approved to get your finances back on track. Respond online with your email address and offer code. Using your personal offer code (below) will save you time and streamline the application process.

Best Regards,

*Robert Vincent*  
Robert Vincent  
Chief Marketing Officer

Check your rate online with **no impact to your credit score!** Your Offer Code: [ ]

For fastest response visit us online at [BestEgg.com/quick](http://BestEgg.com/quick) | 855-282-6353

\*See Important Offer Details on other side.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

2



**Pay off your higher-interest debt faster with Discover® Personal Loans**

You're receiving this exclusive invitation because of your credit history.

Reply before October 26, 2016 at [DiscoverPersonalLoans.com/apply](http://DiscoverPersonalLoans.com/apply). Be sure to use the invitation ID number on your card.

Dear [Name],

Ready to put higher-interest debt behind you? Take the first step and pay off your higher-interest bills. With a Discover Personal Loan, you could erase your debt in as little as 36 months. Reply today at [DiscoverPersonalLoans.com/apply](http://DiscoverPersonalLoans.com/apply).

- LOCK IN A FIXED RATE** Your new fixed rate could be significantly lower than what you're currently paying. Plus it will **ERASE** it up.
- SAVE MONEY ON INTEREST** You could save hundreds — or even thousands — of dollars by using your funds to pay off higher-rate loans and credit cards.
- ERASE HIGHER-INTEREST DEBT**
- GET UP TO \$35,000**

There are \$0 origination, closing or annual fees. Plus Questions? Call our U.S.-based loan experts at 1-800-352-3535.

Visit [DiscoverPersonalLoans.com/apply](http://DiscoverPersonalLoans.com/apply) to see your personalized offer. Your invitation ID number is [ ]

**DISCOVER PERSONAL LOANS**

Check one box (below) — You can always change your mind later.

Amount of Loan:  \$2,000  \$5,000  \$10,000  \$15,000  \$20,000  \$25,000  \$30,000  \$35,000

See enclosed insert for Estimated Monthly Payment chart.

Phone: [ ] Social Security Number: [ ]

Signature of Applicant: [ ] Date: [ ]

**DISCOVER PERSONAL LOANS** | 855-282-6353

3



The smarter personal loan

You've worked hard to build a great future for yourself. Managing debt shouldn't be difficult. And with Upstart, it's not.

An Upstart® loan is innovative. We go beyond traditional lending metrics, rewarding your job experience and your education. With your hard work, we've already pre-qualified you for \$1,000 – \$50,000\*. Apply today!

Sincerely,  
The Upstart team

Here's what makes Upstart different:

- Fast funds** – Get funds in as fast as 1 business day after you're approved!
- Simple application** – Check your rate in 2 minutes with no effect to your credit score\*\*
- Lower rates** – Our rates are 25% lower than that of credit cards!
- More control** – You can pay your loan off anytime with no prepayment penalty.
- Secure process** – We protect and verify your information.

Here's how easy it is to apply:

- Check your rate in 2 minutes.** Answer a few quick questions about your education and employment history.
- Get your money the next business day.** 99% of applicants get their money 1 business day after accepting their loan terms.
- Repay your way.** It's easy to set up automated payments or pay by check.

Applying and getting funds is fast and easy with Upstart.

Get started today!  
**Visit [upstart.com](http://upstart.com)**  
Use your offer code: [ ]

As seen in the news:



You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

See reverse for important terms. All loans are made by Cross River Bank, an FDIC insured New Jersey state chartered commercial bank. 1033 0A





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## How Financial Services Companies Must Perform

- Top 5 factors increasing trust in financial services companies

Source: 2018 Edelman Trust Barometer. DRV\_FIN\_INC. Which of the following would most increase your trust in a financial services company? Question asked of one-fifth of the sample. General population, 28-market global total.

#1

### Easily Understood Terms & Conditions



#2

### Reliable Fraud Protection

#3

### Easily Found Product/Service Info

#4

### Business Convenience

#5

### Access to Real People

## Where Financial Services Companies Fall Short

- Top 5 factors decreasing trust in financial services companies

Source: 2018 Edelman Trust Barometer. DRV\_FIN\_DEC. Which of the following would most decrease your trust in a financial services company? Question asked of one-fifth of the sample. General population, 28-market global total.

#1

### No Product/Cost Transparency



#2

### Confusing Products/Services

#3

### Unwanted Selling

#4

### Not Responsive

#5

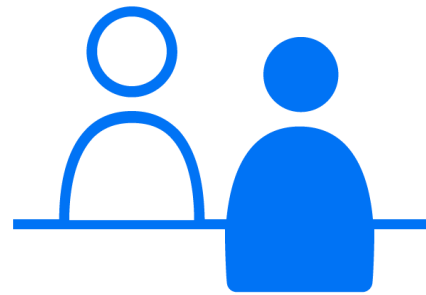
### Difficulty Addressing Problems

## User Experience, Technology and Human Touch All Critical

- How important is each of the following when you are choosing a financial services company?

Source: 2018 Edelman Trust Barometer. DRV\_FIN\_IMP. How important is each of the following when you are choosing a financial services company? Use a 9-point scale where one means they are “not at all important” and nine means they are “extremely important”. (Top 4 Box, Important), question asked of one-fifth of the sample. General population, 28-market global total.

**83%** They Provide a Great User Experience



**81%**

They Make it Easy to Work with Real People



**79%**

They Use the Latest Technology



## Technology is Crucial for Building Trust

- Which of the following would most increase your trust in a financial services company?

Source: 2018 Edelman Trust Barometer. DRV\_FIN\_INC. Which of the following would most increase your trust in a financial services company? Question asked of one-fifth of the sample. General population, 28-market global total.

36%



Reliable Fraud Protection

13%



Technology Solves My Problems

9%



Useful Mobile Applications