



Maximizing the Primary Financial Relationship: Strategies for Being Borrowers' First and Last Stop in the Era of Digital Lending

07 January 2019 By: Al Pascual

This original report, sponsored by Finastra, explores the relationship between primary bank status and the propensity for a consumer to borrow, including with the reasons why a primary bank may not be the first stop for existing customers on the hunt for a new loan, and the digital strategies that small and midsized banks and credit unions can deploy so as to be their customers' last stop on the lending journey.

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Consumer data in this report is based primarily on information collected in a panel of 2,000 consumers in an online survey conducted August 2018. The margin of sampling error is +/- 2.19% at the 95% confidence level.

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