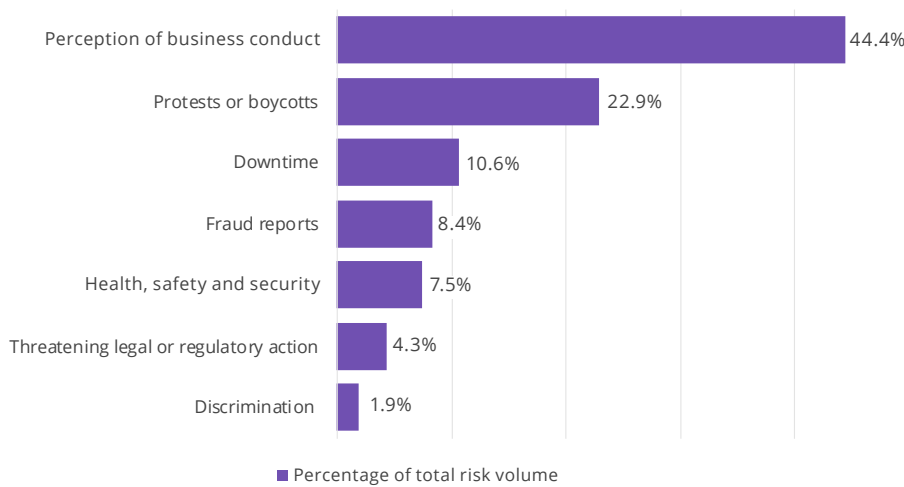


# Risk

Out of the four categories of priority conversations, risk mentions received the lowest response rate for both direct and indirect mentions. Of all verified conversations, 8.6% of consumer mentions contained at least one risk factor.



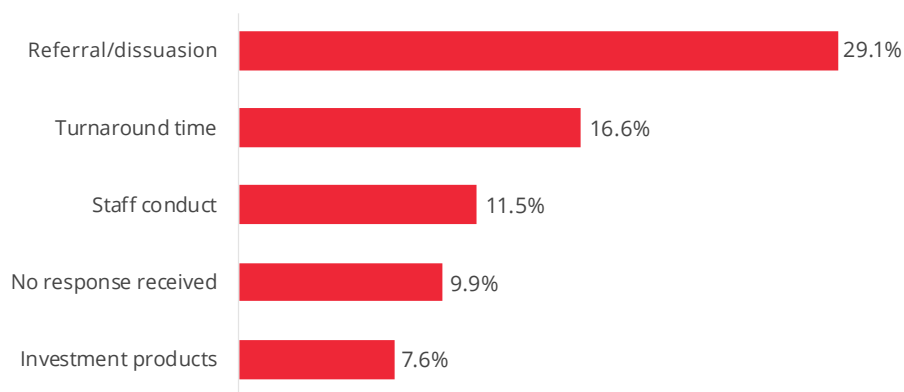
*Biggest risk drivers across the industry*

## Half of all risk conversations expressed frustrations over disputes and charges

Customers reached out to the banks when they suspected fraudulent activity on their accounts and claimed that the assistance received was inadequate. This and other service-related issues led to customers dissuading others from opening accounts with specific banks or boycotting their products.

## Customers were more proactive about referring or dissuading others in order to compliment or complain about their bank

Some customers warned each other about receiving incomplete information during subscription processes and actively dissuaded others from signing up for certain products or institutions. This poses a reputational risk to the bank and products mentioned.



*Topics most prevalent in risk conversation*

Turnaround time, a major pain point, also posed a reputational risk for banks, with slow resolution of customer service-related issues driving discontent. In addition, customers also warned each other of poor service.

When it came to staff conduct, some consumers complained that bank representatives were unfriendly or unhelpful. Investment products also featured as a concern among consumers. Most mentions related to incomplete information.

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