



NCR "Taste for Tech" Survey Shows Consumers Appreciate Self-Service Banking and Are Frustrated When It's Not Available

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CHARLOTTE, N.C.--(BUSINESS WIRE)--April 10, 2008--While technology has made our lives easier in so many ways, the sudden lack of expected conveniences can likewise send consumers' frustration levels reeling, according to a poll conducted for NCR Corporation by Harris Interactive(R).

The recent survey explored U.S. consumers' "Taste for Tech" or just how much or when technology provides a positive interaction. The findings revealed a perceived need for certain essential "do it myself" opportunities, along with apparent frustration when some of those same technologies were not readily available.

Forty percent of those polled said that banking via the automated teller machine (ATM) is a "most essential" self-service transaction among the four listed in the survey, while 7 percent express frustration with ATM banking. Perhaps related, 19 percent of those polled indicated that over the course of the last year, when attempting to use an ATM, they found it to be out of service either "often" or "sometimes." While 81 percent said they "never" or "rarely" found an out-of-service ATM, financial institutions consider the ATM to be a mission critical device with an industry uptime requirement of over 99 percent.

"The good news is, consumers want self-service banking and we continue to make the ATM a highly-reliable method to fulfill that need," said Brian Bailey, NCR vice president of Financial Industry Marketing. "However, it is worth remembering the old adage that one bad customer experience is often shared with five to 10 friends or family. In today's competitive banking environment, it is all the more important to ensure you aren't turning valuable customers away or unknowingly raising their frustration levels."

The survey's findings also support the premise that self-service is part of a kaleidoscope of options today's consumers' demand, without eliminating the need for in-person or assisted service.

When a consumer preference for self-service was indicated, respondents were asked in what daily interaction they would prefer using self-service over personal assistance. Forty-eight percent indicated a preference for ATM banking verses a teller. A separate question explored the reasons behind this preference, with 67 percent citing the ATM's 24-hour availability, 54 percent noting the speed of the transaction and 44 percent specifying the convenient location. Anonymity (10 percent) and security (5 percent) rounded out the responses.

The third annual NCR Self-Service Consumer survey, a separate poll conducted by BuzzBack Market Research in North America, confirms that consumers are demanding more self-service and making decisions about their banking and other experiences based on the availability of the 'do it myself' option.

Added Bailey, "Clearly, consumers want to conduct a growing number of financial transactions when and where they want them. And they quickly express frustration if that service, or even the specific transaction they desire, is not available."

At an event held today in Charlotte, NCR showcased the next generation of self-service ATMs to more than 100 area financial institution leaders and ATM deployers. NCR SelfServ(TM), the world's first self-healing ATM, answers consumers ever-growing and ever-changing demand for self-service by ensuring the availability of the transactions consumers want today, as well as newer transactions on the horizon.

About Harris Interactive

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Survey Methodology

This survey was conducted online within the United States by Harris Interactive(R) on behalf of NCR between February 8 to 12, 2008 among 2,075 adults (aged 18 and over). No estimates of theoretical sampling error can be calculated; a full methodology is available.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, gaming and public sector organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Dayton, Ohio.

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