

2009 Bankers As Buyers

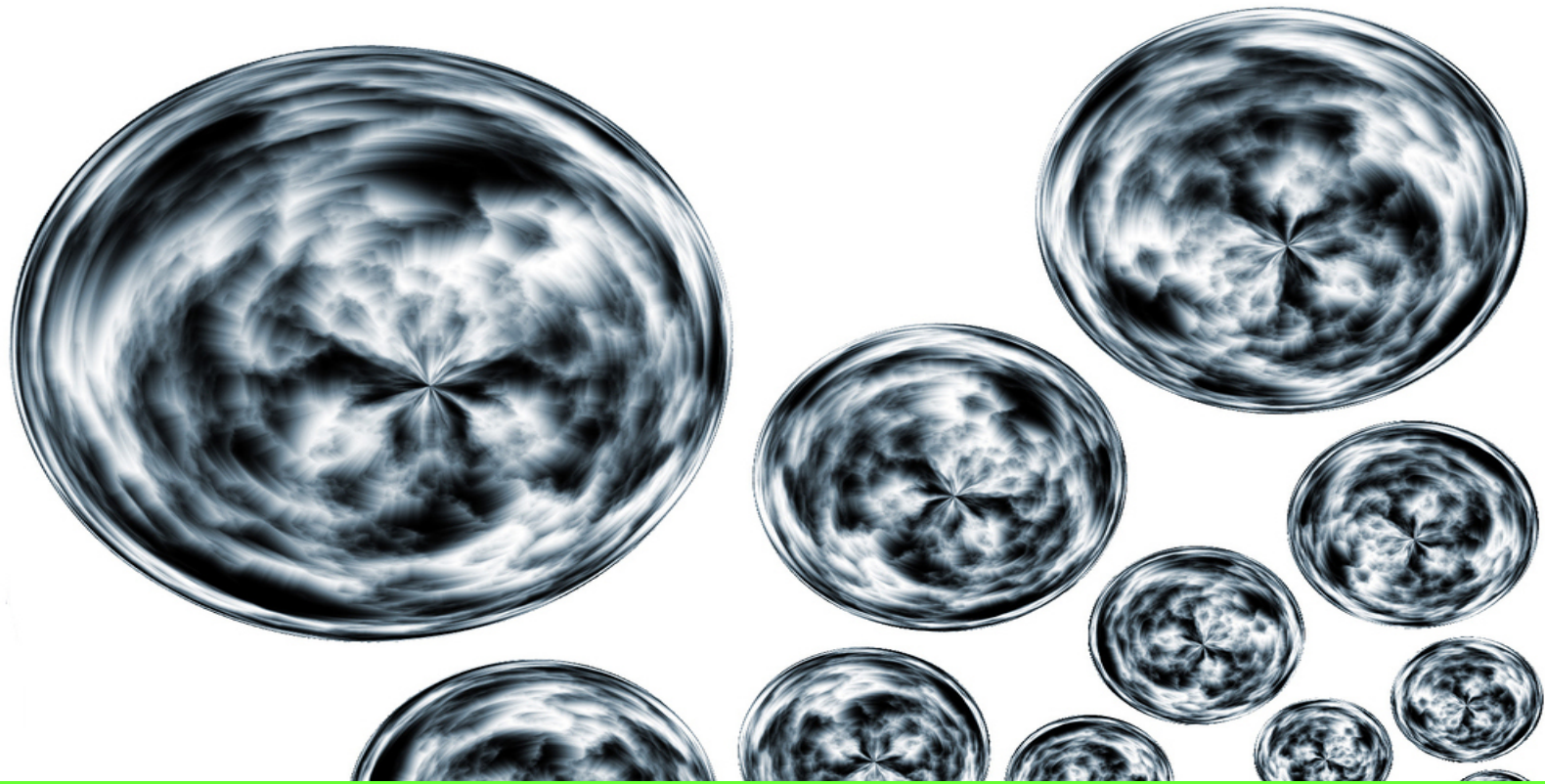
A look at technology, solutions
and related spending

U.S.A.

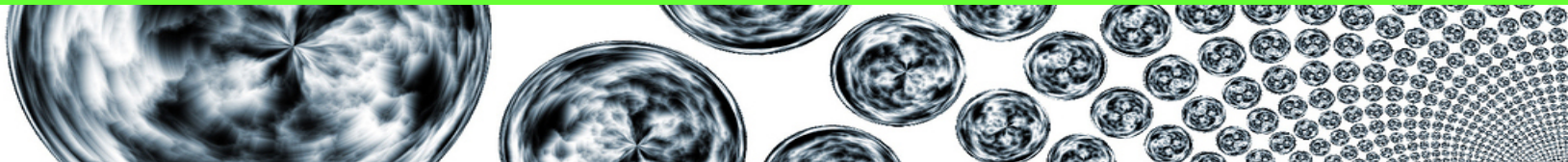
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**There are currently 16,448 financial institutions
(7,146 commercial banks; 1,238 savings banks
and 8,064 credit unions)**



Unless you have avoided news, the economic meltdown has led analysts to predict a negative growth rate for financial industry technology spending (a first for the industry)





**However, mobile banking is red hot.
TowerGroup predicts 150-300 bank/credit union
contracts for solutions in Q1.**



ICBA study puts securing customer data as a top priority. McAfee Virtual Criminology Report says cybercriminal activity is on the rise, often preying on people distracted during difficult times.



security

Financial Insights said banks are looking to reduce head count. Financial Insights, Aite Group and TowerGroup all predict outsourcing and SaaS will grow in 2009.





There is a lot of bank consolidation occurring (and in the future). This will drive a lot of technology activity – migrating platforms and such.



AUDIT CHECKLIST

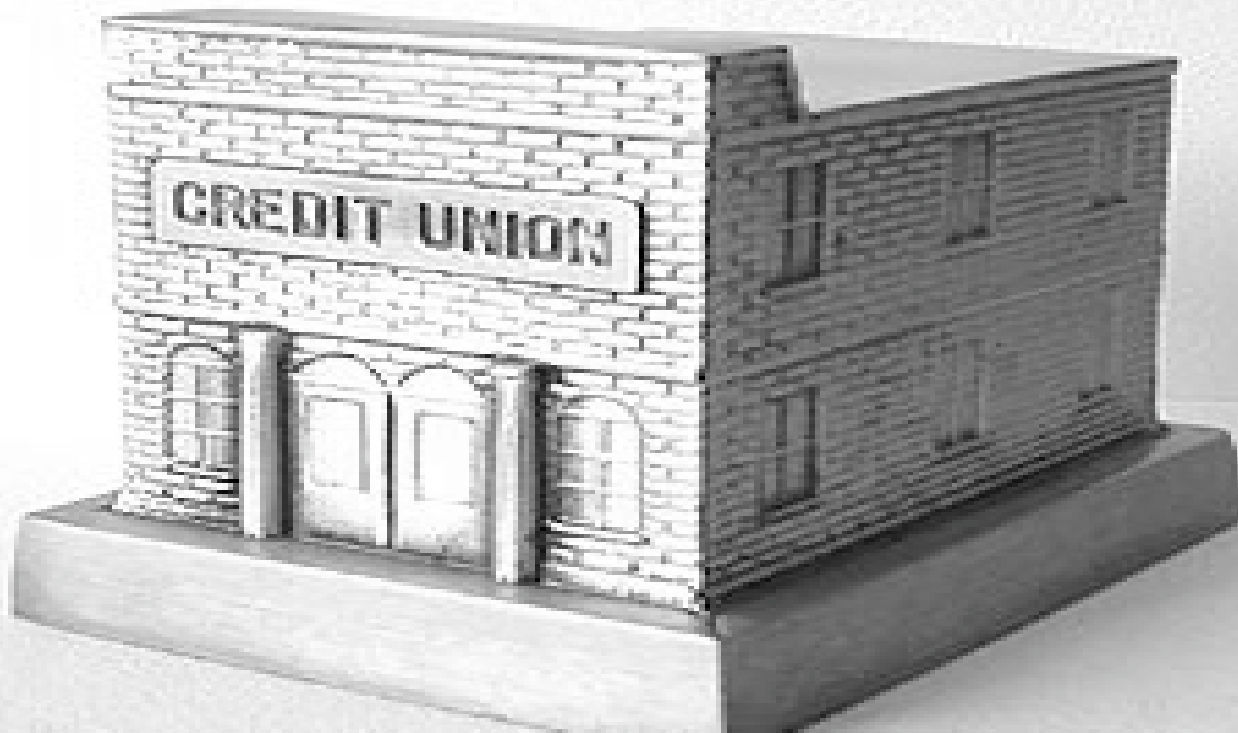
☒ Audit Satisfactory

...ances found

Regulators and government will increase pressure on banks later in the year. Spending on compliance is a *"have to have,"* not *"nice to have."*

☐ Observations

Smaller institutions are benefiting from larger bank troubles. ICBA said 70% of their banks have seen an 11.6% increase in deposits (last 12 months). Credit unions, which avoided exotic mortgage loans, now own a 4.5% share of mortgages.



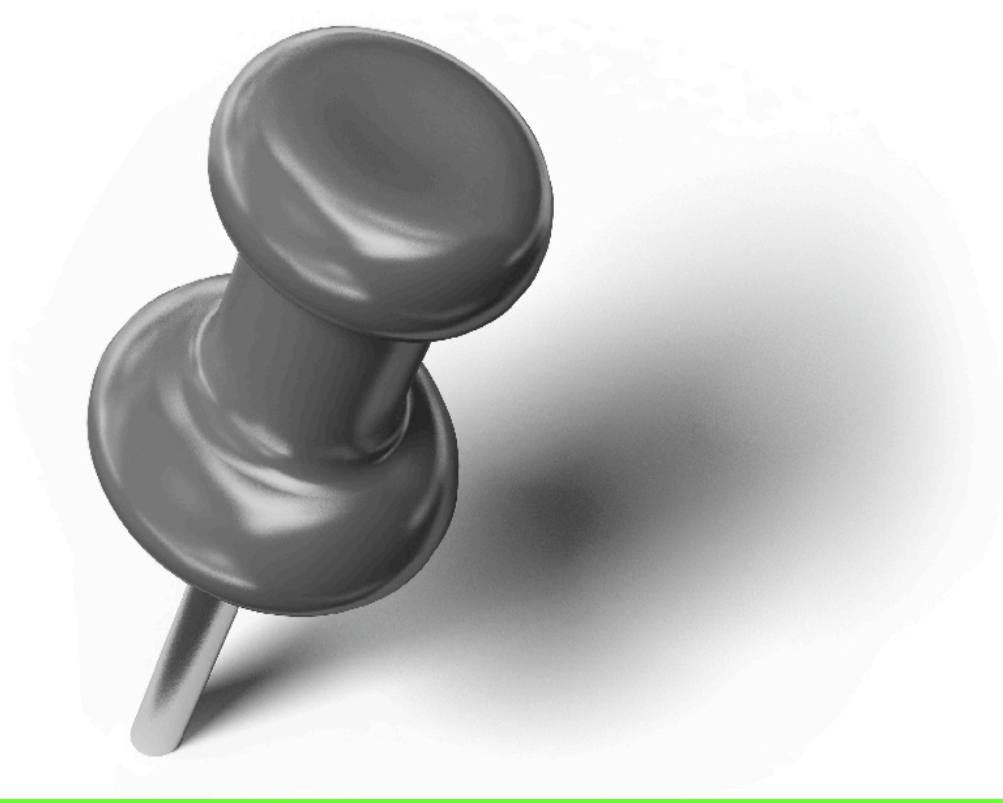
If you serve and sell to financial institutions...hope is not a strategy.





1. Selling with an ROI model will help you stand out from the crowd.





2. Pinpoint your messages

3. Over-serve your clients in order to retain them

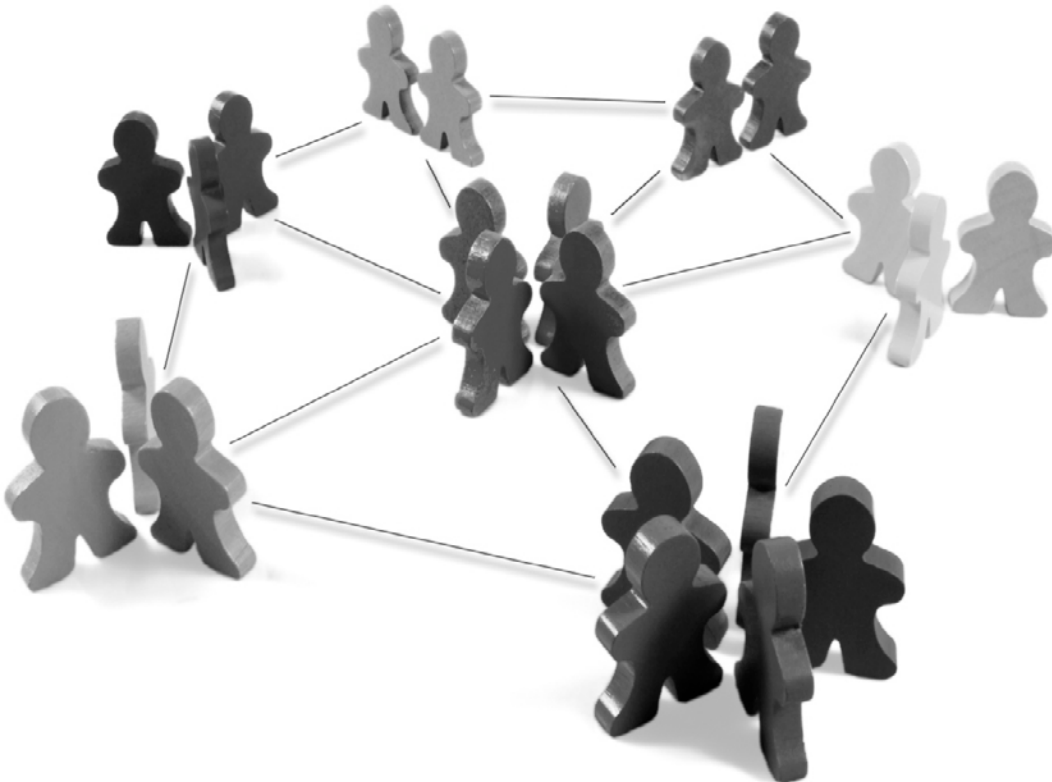




4. Consider low year-one pricing

The full 2009 Bankers As Buyers
study can be downloaded at:

www.williammills.com



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