ENGAGEMENT BANKING FRAMEWORK

Cornerstone Advisors | swaystack

The 4 levels of customer engagement in banking

Account holders don't flip from unengaged to engaged. They climb — or stall — across four levels.

LEVELS 1–3 · BEHAVIORAL — YOU CAN DRIVE THESE

LEVEL 4 · ATTITUDINAL — THEY DECIDE

LEVEL

1

Access

The account is open and digital banking is enrolled. Necessary, but not engagement yet.

SIGNAL

Days between account opened and enrollment

MOVE

Find the credential blocking enrollment and engineer it out

LEVEL

2

Usage

The account becomes a place someone goes to do things. Card activated, bills paid, account funded.

SIGNAL

Enrolled but inactive; funded at $25 and still there

MOVE

Put the next usable action one tap away, inside the app

LEVEL

3

Expansion

The relationship widens across products. This is the behavioral ceiling.

SIGNAL

Activity looks broader than the products they hold with you

MOVE

Present a pre-qualified offer they can accept in-channel

LEVEL

4

Primacy ATTITUDINAL

A decision, not a behavior: this institution is where I run my financial life.

SIGNAL

A pattern — bill pay, debit use, P2P transfers, referrals

MOVE

Earn the decision through experience, then clear the last friction

42% of **highly engaged** consumers hold six or more products with their primary institution

3% of **unengaged** consumers hold that many

Source: *Engage to Grow*, Cornerstone Advisors, commissioned by Swaystack

swaystack.com