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THE *growth*
DISTILLERY x **VERVE**

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FINANCE

Technographics Finance reveals the hidden driver of financial behaviour: our posture towards technology.

This report shows why **Psychological Ease** is by far the most important growth lever in financial services.

This study will cover:

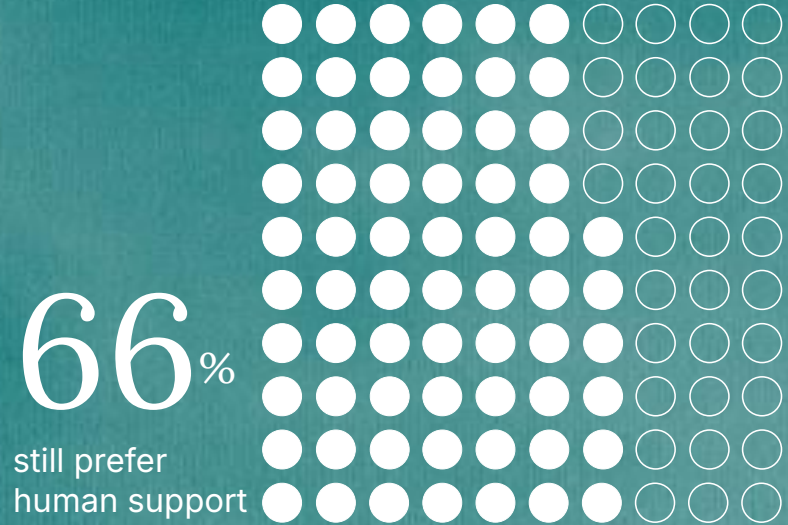
- The Silent Confidence Crisis
- Psychological Ease as Growth Lever
- Technographics as Mechanism
- Where Ease Breaks Down
- The Strategic Mandate

Source: Technographics Study, n=2,000 Australians

Over the past decade, Australian financial services industry has undergone rapid digital transformation.



However, we've mistaken digital adoption for comfort and this is why despite digital dominance, we find...



As financial journeys become fully digital, visible cues such as human confirmation, process transparency, and "slow down" moments have disappeared.

For many Australians, the current system feels like a Black Box.

15 *in* **15** *Australians*

feel constant anxiety

(rising to 31% among B-)



“The Anxiety Tax”

Anxiety is not just mere discomfort. It is systemic unease.
When anxiety is high, consumer behaviour shifts.

18%

more likely to settle for
products they are unsure
about.

16%

more likely to choose
the easiest options rather
than the best one.

3x

more likely to consider
switching providers.

Anxiety degrades decision quality, loyalty and lifetime value.

To a confident user, speed = convenience.
To an anxious user, speed = risk.

Removing friction,
removed assurance.

We optimised for efficiency but
unintentionally amplified vulnerability.



Why “fast” feels dangerous

When money moves instantly,
without visible confirmation:

- Micro-anxiety spikes
- Cognitive load increases
 - Trust erodes

The real customer journey design challenge is not speed, it is

Psychological Ease

An aerial photograph of four surfers on a vibrant turquoise ocean. The surfers are positioned at different points across the frame, each on their respective surfboards. The water's color transitions from a lighter, bubbly turquoise at the top to a deeper, darker teal at the bottom. The overall mood is serene and active.

Psychological Ease is the shift from digital overwhelm to cognitive calm.

What it feels like:
"I understand what is happening"
"I can proceed without fear of a costly mistake"
"I am in control"

Psychological Ease restores decision confidence.

Psychological Ease is a commercial multiplier.

Recommendation nearly doubles

Trust lifts significantly (+58%)

Cross-product openness increases (+14%)

Switching risk drops by more than half

Decision confidence compounds value across the lifecycle...

Those who feel confident in their decisions are

- Less reactive to competitor rates
- More open to ecosystem adoption
- More resilient during service disruptions

Designing for Psychological Ease is effectively building **commercial resilience**, insulating your customer base against churn by making them feel smart, safe, and in control.

*...if Psychological Ease drives growth,
its absence exposes risk.*

A critical finding is the rise of the
Forced Digital user.

Digitally capable but emotionally reluctant. They use
the app because they must, not because they trust it.

*When they encounter friction
without human reassurance,
decision confidence collapses.*

As branches close, the digital interface now carries
the full burden of trust.

Amid this growing reliance on digital, marketers still lean on age and financial literacy to explain financial behaviour. But neither reliably predicts how someone responds to a digital financial system. Two customers can look identical on paper: one moves decisively, the other hesitates.

What's missing is a lens that explains how people relate to technology.

A photograph of a woman and two children (a boy and a girl) sitting around a table, looking at a laptop screen. The woman is in the center, smiling. The boy is on the left, pointing at the screen. The girl is on the right, also looking at the screen. The background shows a living room with a sofa and a wooden table with a plant.

Technographics is our *posture*
towards technology.

Technographics maps consumers on two axes:

Integration

Trust

How embedded technology is in their life

High (A), Moderate (B), Low (C)

How safe they feel when using technology

Trusting (+) vs. Sceptical (-)

Decision confidence varies by technographic posture,
not by demographics alone.

Nearly 4 in 10 Australians sit in the A- technographic posture...

<p>A+</p> <p>Move fluidly between platforms, trusting digital tools (22%).</p>	<p>B+</p> <p>Adopt technology when it clearly adds value (11% of consumers).</p>	<p>C+</p> <p>Use technology sparingly but without anxiety (12%).</p>
<p>A-</p> <p>Lean into digital life but stay alert to privacy, control & bias (38%).</p>	<p>B-</p> <p>Use tech when needed but still look for human cues (10%).</p>	<p>C-</p> <p>Avoid digital where possible and place deep trust in F2F (7%).</p>

...and majority of financial consumers are tech-sceptics (A-, B-, C-).

Yet today's financial system is optimised for the confident minority.

- For Tech-Trusting (A+, B+) postures, the system works perfectly: 61% feel in control and 46% feel secure, but
- For Tech-Sceptics (particularly A-), the exact same digital interface creates double the friction. In fact, they are...

2.5_x

more likely to be concerned
about identity verification

1.5_x

more likely to worry about
hidden fees and charges

*Once trust is built in digital,
product differentiation shifts.*

When product features are commoditised, rates are competitive. The next battleground in financial services is **Emotional Architecture**.

*In an anxious market, calm is a
competitive advantage.*

Financial brands will differentiate not by what they sell, but by **how safe they make customers feel** when making decisions.



Designing for ease.

Digital transformation in finance is only half-way there:

Phase 1 was all about **Access**
(Getting everyone online).

Phase 2 is now about **Ease**
(Getting everyone confident with their decision).

Confidence must be designed, it starts by recognising that psychological ease varies by technographic posture.

What is Ease?

For A+ and B+

Ease = Autonomy

Give them tools to self-direct, customise, and optimise.

For A- and B-

Ease = Verification

Give them proactive alerts and "success" confirmations to prove the system is working.

For C+ and C-

Ease = Reassurance

Give them confidence cues, radical transparency on fees, and access to human support.

Where psychological ease breaks down.

Mapping the specific failures of the current digital model and how to fix it.

Retail Banking

Functional but fragile.

In this category, psychological ease is currently defined as admin removal.

This creates a **Functional Trap** wherein apps are trusted (51%) and reused (49%), but not recommended (42%).

Retention is driven by inertia, not preference.

Credit & Lending

Vulnerability amplified.

This is often triggered by stress or life change, making the **Black Box** effect most damaging.

When transparency drops, customers stop optimising and start escaping. They choose the easiest option to end anxiety.

Trust resilience is lowest in this category, exactly when reassurance is most critical.

Investment

Optimism to paralysis.

Investment journeys begin with the highest psychological ease (60%) but complexity quickly erodes momentum:

- 31% over-research
- 26% delay decisions

Information overload turns confidence into hesitation.

Complexity is quietly constraining wealth creation.

Retail Banking Strategy:

Reward Progress

Shift: Move from transactional efficiency to emotional reward

Tactic: *Gamify* the admin

- Turn mundane transactions into moments of *micro-celebrations*.
- Use dopamine hits of *validation* to reframe a chore into an achievement.
- Embed *small reassurance cues* that materially lift confidence such as confirmation signals, clear status tracking & positive reinforcement of financial progress.

Credit & Lending Strategy:

Stabilise Under Stress

Shift: Be the stabilising partner

Tactic: Provide **glass box** transparency

- Front-load all information regarding fees, timelines, and data privacy.
- Move the **fine print to the top** as this satisfies the high-literacy sceptic and protects the vulnerable low-literacy user.

Investment Strategy:

Layer Complexity Progressively

Shift: Move from information overload to guided momentum

Tactic: Use AI as a proxy advisor

- 1 in 5 are already using AI for research. Brands should *integrate AI coaching* to break down complex terms and offer step-by-step guidance, maintaining the spark by keeping the user focused on the destination, not the paperwork.

Roadmap for growth

Psychological Ease as a KPI

Financial services brands now need to look beyond efficiency and begin measuring:

Decision confidence

Perceived clarity

Net positive experience

A fast journey that feels unsafe creates churn risk.
A slightly longer journey that feels secure creates advocacy.



The Strategic Mandate

1.

Audit for Anxiety

Identify where different technographic postures experience opacity and hesitation — especially in verification, approvals, and pricing.

The Strategic Mandate

2.

Design for the Sceptic

Build transparency into critical journeys, prioritising the needs of low-trust and low-integration users.

The Strategic Mandate

3.

Measure Ease

Shift KPIs beyond speed and completion. Track decision confidence, perceived clarity, and net positive experience.



If nothing else, remember this:

*Decision confidence =
transferable capital.*

It expands share of wallet.

It reduces switching risk.

It compounds across categories.

In a digital financial system,

confidence is the growth engine
and Psychological Ease is how you build it.

Brands that restore calm.

In a landscape defined by acceleration, the winners will be those that can slow down the right moments.

By introducing **positive friction** in the form of confirmation, education, human visibility, they rebuild the sense of control technology has stripped away.



The future of finance is not about moving money faster, it is about making people feel safe while doing it.

A person in a wetsuit is seen from behind, carrying a surfboard under their arm, wading through ocean waves. The water is splashing around them. In the background, other surfers are visible, and the ocean extends to a hazy horizon under a bright sky.

Confidence is the currency of the digital age.

*Brands that embed Psychological Ease with technographics
will earn this currency and unlock sustainable growth.*

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Want to know more?

Ready to unlock the growth potential of your brand? Good, so are we. The Growth Distillery pulls marketers out of chaos and cuts through the clutter, providing the 'need to know' of consumer behaviour.