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# Americans Cautiously Optimistic About Finances; Want More Help Managing Their Money

Digital Insight Survey: Consumers, Small Business Owners  
Looking to Banks and Credit Unions for Help

CALABASAS, Calif.--(BUSINESS WIRE)-- One year after the U.S. banking crisis came to a head, a new survey finds that consumers and small business owners are finally seeing some positive light at the end of the economic tunnel.

Fifty-two percent of consumers believe their financial prospects will improve over the next 12 months, and 61 percent of small business owners are expressing similar optimism about their potential businesses growth. Those are among the major findings in a new survey from [Digital Insight](#), the financial institutions division of [Intuit Inc.](#) (Nasdaq: INTU).

There is also good news for financial institutions. Nearly 70 percent of respondents expressed confidence in the stability of their bank or credit union, along with a desire to get more online financial management tools from them.

[Digital Insight's Second Annual Online Financial Management Survey](#) also found that:

- Eighty-eight percent of consumers now pay bills and transfer funds online, but 62 percent would like a single place to manage their complete financial picture, no matter where the information originates.
- Nearly half of consumers would like online help with tracking expenses and budgeting.
- Approximately 80 percent of consumers and small businesses named their bank or credit union as their most trusted online destination to manage their finances an increase from 68 percent of respondents last year.
- Seventeen percent of small business owners have increased their use of online financial management tools in the past year.
- The top five tasks small business owners would like to manage online are: processing credit card and automated clearinghouse payments; invoicing; making remote deposits; planning and filing taxes; and learning about new products and services.

## Banks in a Position to Help

"Consumers and small business owners clearly are looking for help as they manage through the strained economy," said Sasan Goodarzi, president of Digital Insight. "Financial institutions have an unprecedented opportunity to seize this moment and provide the tools and services that their customers and members want and need. By offering the right tools at the right time, they can build lifelong relationships that will help grow their business."

Some forward-looking financial institutions are already acting. More than 400 banks and

credit unions across the United States are live or implementing Digital Insight's online financial management tools, such as [FinanceWorks](#) and [Small Business FinanceWorks](#), to help their customers and members gain greater visibility and control over their financial decisions. FinanceWorks gives users greater visibility and control over their spending by accessing account information from more than 12,000 financial institutions and credit card sites.

## Survey Methodology

The Digital Insight Second Annual Online Financial Management Survey was fielded by Decipher research in July-August 2009. The consumer portion of the survey polled 1,000 adults across the United States; the small business portion surveyed 500 small business owners across the United States.

Multimedia: [FinanceWorks Demo](#)

[Small Business FinanceWorks Demo](#)

[Digital Insight Online Financial Management Survey](#)

Suggested Link: [FinanceWorks on Twitter](#)

## Tags:

online banking, online financial management, financial management tools, banks, credit unions, FinanceWorks, Small Business FinanceWorks, Digital Insight, Intuit, personal finance, small business finance, manage money, track spending, customer retention, customer acquisition

## About Intuit Inc.

Intuit Inc. is a leading provider of business and financial management solutions for small and mid-sized businesses; financial institutions, including banks and credit unions; consumers and [accounting](#) professionals. Its flagship products and services, including QuickBooks(R), Quicken(R) and TurboTax(R), simplify [small business management](#) and [payroll](#) processing, [personal finance](#), and [tax preparation](#) and filing. ProSeries(R) and Lacerte(R) are Intuit's leading tax preparation offerings for professional accountants. The company's financial institutions division, anchored by Digital Insight, provides on-demand banking services to help banks and credit unions serve businesses and consumers with innovative solutions.

Founded in 1983, Intuit had annual revenue of \$3.2 billion in its fiscal year 2009. The company has approximately 7,800 employees with major offices in the United States, Canada, the United Kingdom, India and other locations. More information can be found at [www.intuit.com](http://www.intuit.com).

## About Digital Insight

[Digital Insight](#) is the leading outsourced provider of online banking services to mid-market banks and credit unions in the United States. The company's extensive portfolio of on-demand applications includes consumer and business Internet banking, online lending, electronic bill payment and presentment, Web site development and hosting, marketing

programs designed to help increase online banking end user growth, and more.

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Source: Intuit Inc.