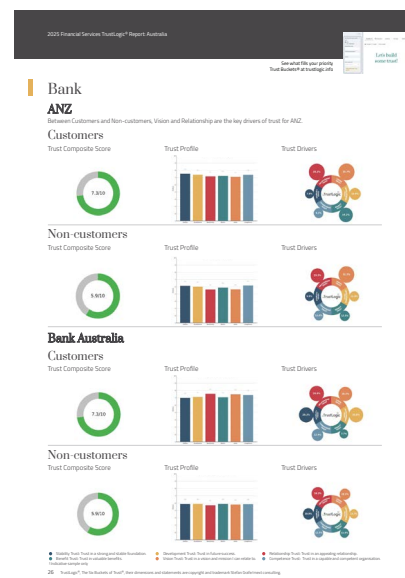


2025 Financial Services TrustLogic® Report: Australia



‘Trust is like a gentle giant who can see far into the future and has the means to get us there.’

–Professor Wilhelm Salber during the development of TrustLogic®



See what the brands are trusted for and what drives their trust, reputation and NPS.

Methodology:

Gen Pop 18+ representative sample

N=985

Error margin <3.7%

Confidence level 95%

Customers – respondents who say that they are current customers of the financial institution

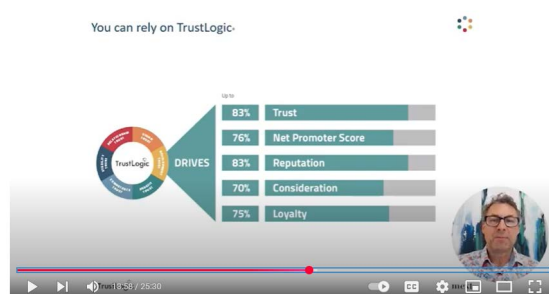
Non-customers – respondents who say that they are aware of the institution but have not engaged any of their services

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16	Different segments, different trust drivers		* Check next page for list of brands included in the study

Get the gist of the report in this 20-minute video:



Bank TrustLogic® Analysis

- ANZ
- Bank Australia
- Bank of Queensland
- Bendigo and Adelaide Bank
- Commonwealth Bank
- HSBC
- ING
- Judo Bank
- Macquarie
- ME Bank
- National Australia Bank
- Pepper Money
- Suncorp
- Teachers Mutual Bank
- UBank
- Westpac
- Wise (formerly Transferwise)

Private Health Insurance TrustLogic® Analysis

- ahm - Australian Health Management
- Australian Unity Health
- BUPA
- Defence
- GMHBA
- HBF Health
- Hospitals Contribution Fund
- Medibank
- nib
- Teachers Health Fund

Super Funds TrustLogic® Analysis

- Australian Retirement Trust-Sunsuper
- Australian Super
- Aware Super
- Cbus Super
- HESTA
- Hostplus
- Rest Super
- Spirit Super
- UniSuper
- Vision Super

Introduction

As a Creative, Strategist, and Researcher, I find the findings in this report truly fascinating. With most results, I'd immediately know how to build more trust. It's also particularly interesting that, with banks and private health insurers, we see the same pattern that emerged after the GFC 15 years ago. For respondents, trust in a strong vision and the relationship offering became the most important factors for a time. After that, trust drivers started to differentiate more by brand.

Tracking these shifts is exciting because it enables our clients not just to meet their audiences' trust expectations, but their trust desires in a relevant and proactive way. In the case of super funds, the picture is more varied,

with Benefit, Competence, and Development Trust playing a more significant role for several brands.

We hope this report helps you identify opportunities to strengthen trust with your customers and members. If you'd like to explore the approach and results in more detail with additional data cuts, please don't hesitate to reach out.

Stefan Grafe



I have conducted TrustLogic® studies in over 15 countries and helped our clients implement the recommendations. Stefan and I would be happy to share our insights with you. For more detailed information about the report or to learn more about the TrustLogic® approach email me at **denice@trustlogic.info**







Trust is the critical success factor for Financial Services

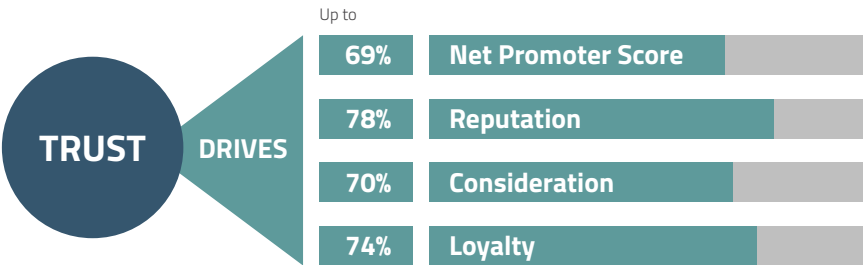
“The more I trust you, the more likely I am to consider doing business with you and become loyal to you.”

Whether it’s attracting new customers, retaining long-term clients, or strengthening brand reputation, trust is the ultimate deciding factor in success. Just as in any competitive market, earning confidence is what turns consideration into commitment and transforms strong foundations into lasting customer loyalty.

Trust determines your success

Most KPIs are result scores or proxies for trust. It’s therefore not surprising that trust is responsible

for the vast majority of these scores.



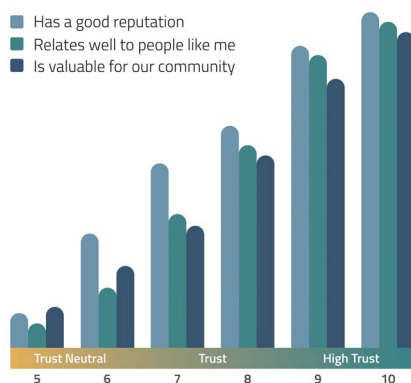
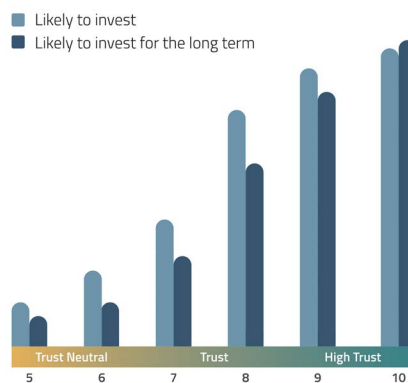
In social sciences values of over 70% are rare and indicate a very sound connection.

“Trust isn’t binary. Even a small increase or decrease in trust can make a significant impact.”

With every point increase in trust, your customer’s likelihood to recommend you doubles and we see the same pattern for their likelihood to invest with you.

Crucially, loyalty almost doubles again, rising from 9 out of 10 to 10 out of 10. That’s difficult to achieve, but it’s undeniably worth it.

The same pattern applies to your reputation. With greater trust, you are perceived as having a much stronger reputation, relating well to your audience, and being exponentially more valuable to our community



Let's use TrustLogic®



Trust in an appealing relationship.



Trust in a vision and mission I can relate to.



Trust in a strong and stable foundation.



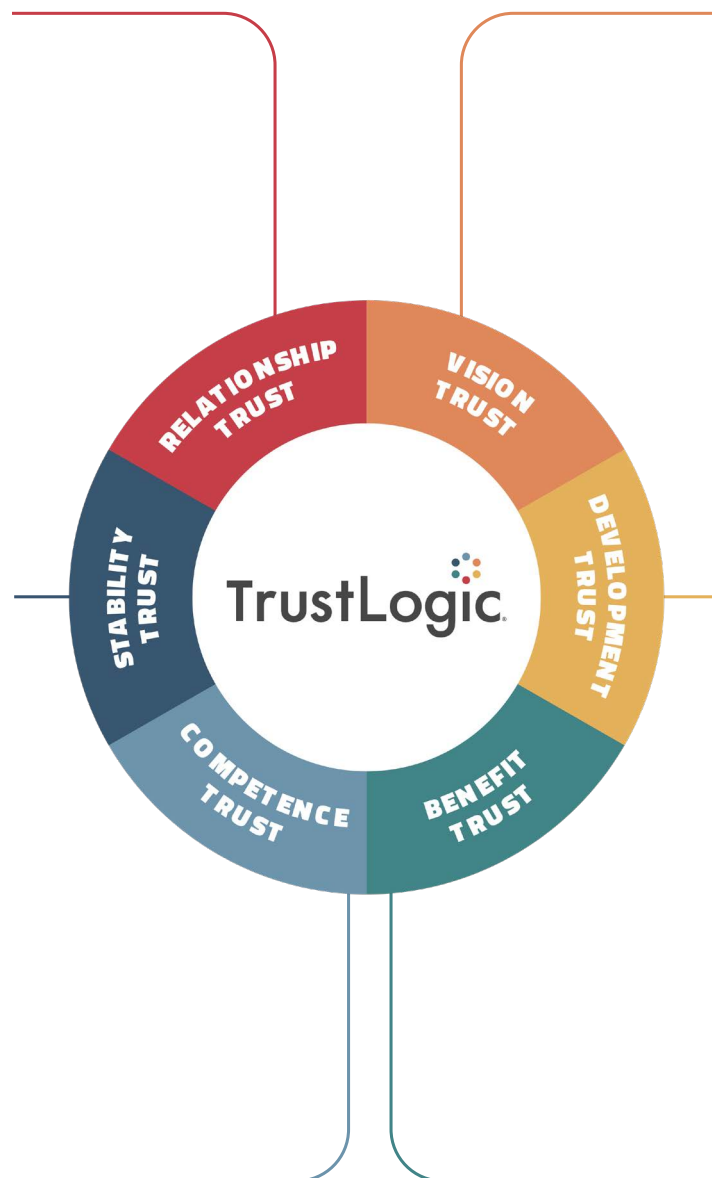
Trust in future success.



Trust in a capable and competent organisation.



Trust in valuable benefits.

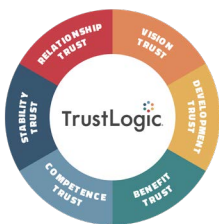


TrustLogic®

scientifically proven

Trust has evolved into our most essential sense for making the best decisions to prosper—that's why we always choose who we trust most.

But trust doesn't just happen; we can only trust for specific reasons. Naturally, our minds have developed a clear logic to evaluate these reasons—within six distinct categories of trust.



Think of these as the Six Buckets of Trust® you need to fill.

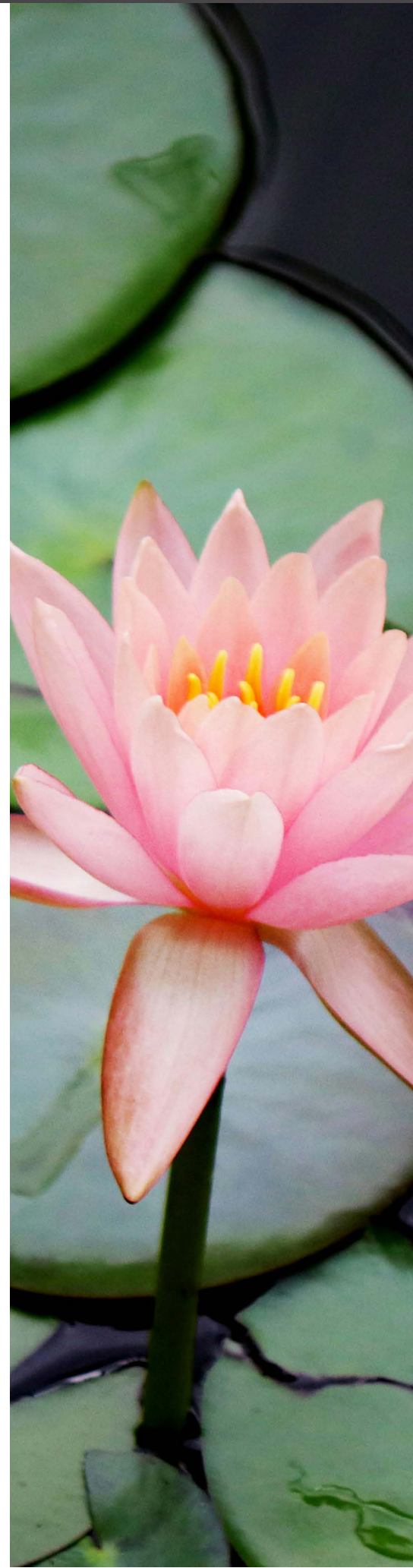


To build and manage trust effectively, we must understand these Trust Buckets®, identify which ones matter most, and determine which of your trust reasons fill them best.

The million dollar question: 'How do I build and manage trust?'

As Head of Strategy & Insight at one of the largest marketing consultancies in the world, our founder, Stefan Grafe, looked with clients at the trust data, but they couldn't answer this very question. Scientifically or practically. All the conventional literature about trust in academia, marketing, psychology, sociology, and anthropology didn't provide much scientific value or practical guidance. So, when going out on his own, he engaged the late Professor Wilhelm Salber, the father of the most modern psychology, and his psychology mentor, Barbara Grohsgart, to find out. The objective wasn't to develop a tool.

The objective was to understand the psycho:logic of trust. How we experience and form trust in people, brands and organisations. It just so happened that the result, TrustLogic®, was so logical, intuitive and practically effective that it became one of the leading tools to understand trust and build it.



Proven in practice

Reputation, Brand, Experience and Marketing

TrustLogic® is a powerful framework designed to build and strengthen corporate and personal brands, enhance reputations, elevate experiences, and drive strategic

success in communications, marketing, and brand management.

After all, your brand is defined by what it is trusted for – and TrustLogic® identifies the brand values you need to establish a genuine connection with your audience.

Brand experiences are the tangible touchpoints of your brand. They are essential for building and managing

trust throughout the customer journey. TrustLogic® empowers your teams to define these experiences along the journey and create trust-effective interactions.

In marketing, communications, personal brand building and management, these touchpoints are brought to life through specific, trust-driven messages.

Insight2Action

One of the first questions clients often ask is whether all six Trust Buckets® are equally important. Psychologically, yes. Situationally, no. I might already trust you highly for Stability or Benefit Trust, while Development Trust—trusting you

to grow and succeed in the future—could be more important to me.

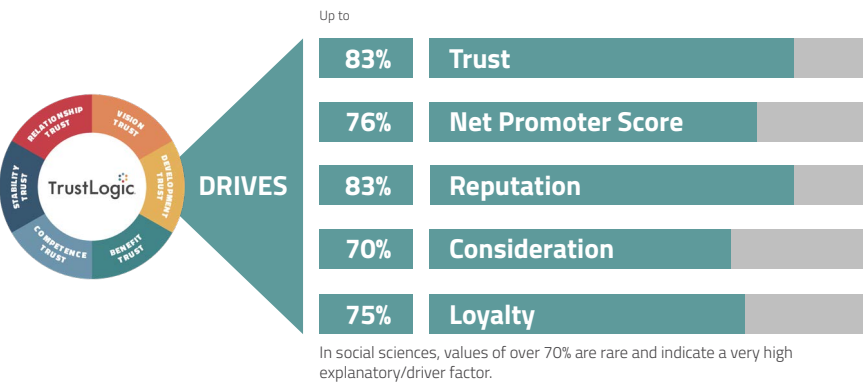
The Trust Driver Analysis reveals what matters most to your supporters. It identifies which Trust Buckets® are most critical and pinpoints the exact TrustBuilders®—the attributes and messages—that are most effective in filling those

Trust Buckets®.

This understanding gives you a clear focus, enables you to align your activities, and equips you to practically build trust in every interaction and across every channel.

Statistical Validity

Trust is proven to drive the vast majority of your performance indicators. If TrustLogic® provides the correct understanding of trust, it must drive these indicators to a similar degree—and this has been proven. You can, therefore, use TrustLogic® with confidence.



The correct Trust Equation:

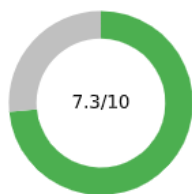
$$\frac{\text{Stability Trust} + \text{Development Trust} + \text{Relationship Trust} + \text{Benefit Trust} + \text{Vision Trust} + \text{Competence Trust}}{6} = \text{Your Trust}$$

Building more Trust isn't just theory

Try it at www.trustlogic.info

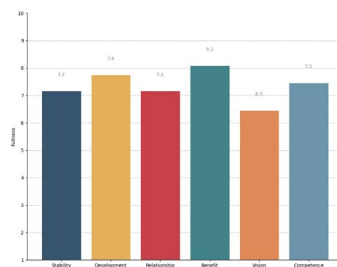
Precision insight

Trust Composite Score



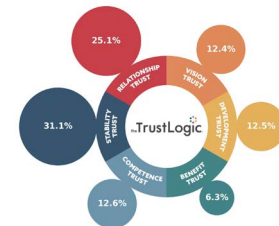
Your average score across The Six Buckets of Trust®

Trust Profile



Know your trust levels and what your trust consists of.

Trust Drivers



Know what's most important to your donors and what drives your trust and KPIs.

Seamlessly from Insight2Action

Trust Composite Score

This analysis shows you the average score across the Six Buckets of Trust®. Because respondents assess their trust more granular in each Trust Bucket®, the Trust Composite Score is more accurate than just asking for 'Trust'.

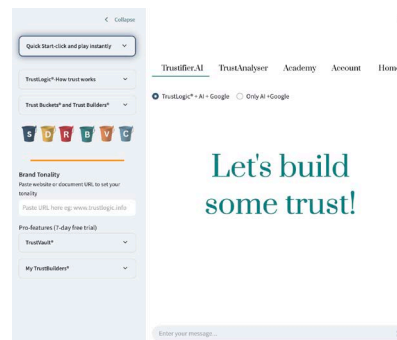


Trust Profile

This analysis shows how strongly you are trusted in each of the Six Buckets of Trust®. You can also compare this against competitors.



Automated Trust and KPI analysis. Use it internally with your research partners or with the TrustLogic® team.



A powerful AI trained to build more trust in every interaction easily. Find your hidden trust equity and activate it, create any high trust content, automatically integrate your Trust and KPI analysis into the AI.

Download the TrustLogic® Book



Training Videos

The videos are a short consolidation of our experience of running hundreds of TrustLogic® workshops in

All the tools to empower you and your team to become fluent trust builders.

Try it for free at Trustlogic.info (no CC required)

Volkswagen Owner Example

Try the interactive demo!

The analysis reveals:

- Which Trust Buckets® are most important.
- Which types of TrustBuilders® are most effective in filling them.

To what extent Volkswagen is already trusted in each Trust Bucket®—enabling progress tracking.

In the same study, we saw that the importance of the Trust

Buckets® varies significantly for non-customers. Even when the same Trust Bucket® was prioritised, the TrustBuilders® that resonated were often different—allowing for precise trust building tailored to specific segments and personas.

Top TrustBuilders® to fill the Trust Buckets®

We are at the forefront of technology to deliver better cars and driving experiences. (25%)

At every level we offer our customers great value for money cars through our brands ranging from Porsche to Skoda. (20%)

We strongly focus on keeping and nurturing our team and have a 99.5% retention rate. (17%)

We bring together the world's best talent in many disciplines to create your cars.(25%)

Building great and affordable cars is our foundation.(22%)

Our beginnings are a unique combination of investors and unions and today 9 of our 20 board members are staff representatives. (18%)

We work continuously with our customers to understand their needs and desires. (22%)

At any stage we train over 15,000 apprentices. (17%)

We have strong succession planning and nurture our best talent globally. (16%)

We bring together the world's best talent in many disciplines to create your cars. (23%)

We strongly focus on keeping and nurturing our team and have a 99.5% retention rate. (18%)

Employees are provided with extensive continuous training.(16%)

Our brands are ranked No 2 and 5 in the reliability rankings. (27%)

Our technology and manufacturing capabilities are second to none. (22%)

Produce almost 9 million cars per year. (15%)

We work continuously with our customers to understand their needs and desires. (20%)

We bring together the world's best talent in many disciplines to create your cars. (19%)

We are one of the longest-established car companies. (17%)

Trust Bucket® Importance

12% 24.4% 16.3% 8.4% 15.2% 23.8%

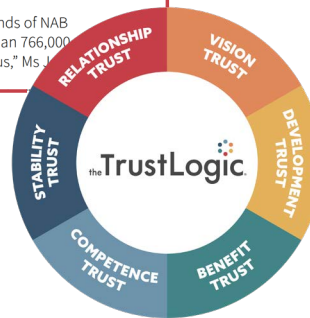
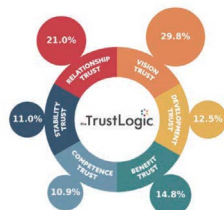
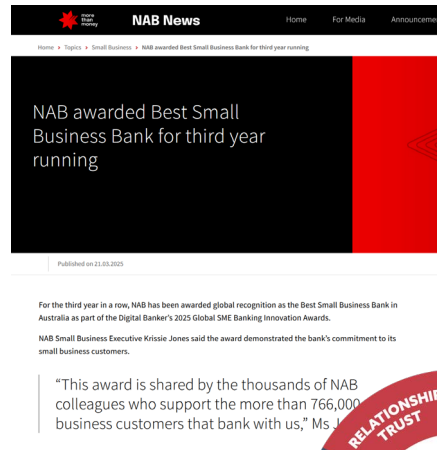
Trust Level



Example: nab Relationship Trust

Building the right trust happens in the big and small things. This — almost — little footnote release from March 21, 2025 is likely to be a powerful Relationship Trust Driver. There are over 1M small businesses in Australia. Everyone knows a small business owner within their circle of family or friends.

In the report you will see that Relationship Trust is one of the most important Trust Buckets® for all audiences.

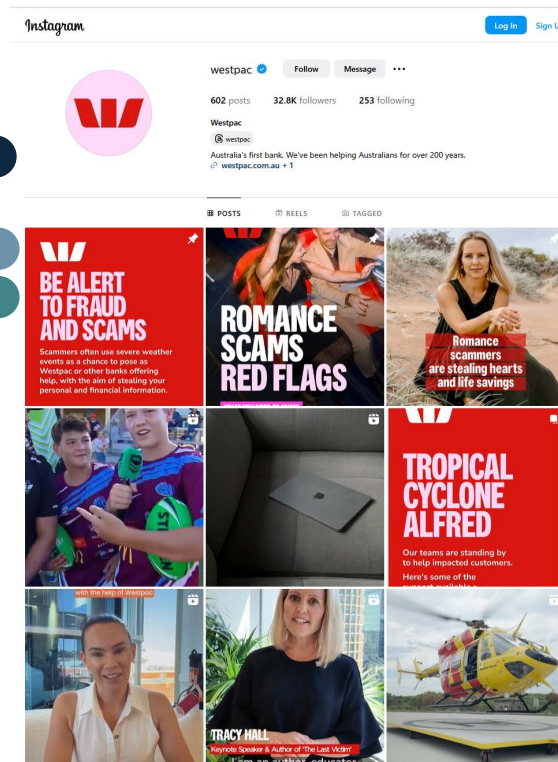


Example: Westpac TrustLogic® Content Check

Whether it's social media, EDMs, advertising or personal conversations, purposefully building the trust that's most important to your audience creates more value for them – and that's reflected in your Brand Reputation, NPS, Consideration and Loyalty.

With TrustLogic® you can quickly and intuitively check which TrustBuckets® you fill, if they are the right ones to focus on, and how well you fill them.

TrustLogic® helps teams and their implementation partners to be clear in communicating what trust they want to build and how they do it best.



KPI Alignment and optimising for differences in drivers

TrustLogic® determines the vast majority of all Key Performance Indicators (KPI). Typically, we find that two or three Trust Dimensions are most important across KPIs. However, the subtle differences empower you to address KPIs specifically.

We tested qualitatively why there can be differences. For example, with the NPS, the question is “How likely are you to recommend [brand] to friends and family?”. When respondents answer to this, instantly they think about what they would tell someone as a

reason to justify their assessment.

The reasons that come to mind then are externalised. However, when asked about trust, it’s for themselves and therefore they don’t have to justify their answer. That’s why some of the shifts occur.

Example: Commonwealth Bank

While Relationship Trust, Benefit and Vision Trust are important to improve Trust, NPS, Reputation, and Consideration, two other trust drivers become critical in improving customer loyalty.

	KPIs						
	All respondents			Customers		Non-customers	
	Trust	NPS	Reputation	Trust	Loyalty	Trust	Consideration
Stability Trust	10%	10%	11%	14%	19%	9%	7%
Development Trust	12%	11%	12%	18%	12%	10%	10%
Relationship Trust	26%	29%	24%	21%	15%	27%	33%
Benefit Trust	17%	14%	18%	14%	21%	17%	12%
Vision Trust	24%	26%	23%	20%	12%	29%	30%
Competence Trust	11%	10%	13%	13%	21%	9%	8%

Example: Westpac

While Relationship Trust and Vision Trust are important to improve NPS, Reputation, and Consideration, Stability Trust and Development Trust become critical in driving customer loyalty.

	KPIs						
	All respondents			Customers		Non-customers	
	Trust	NPS	Reputation	Trust	Loyalty	Trust	Consideration
Stability Trust	11%	12%	14%	14%	20%	10%	9%
Development Trust	12%	12%	14%	13%	20%	12%	13%
Relationship Trust	24%	24%	23%	23%	16%	24%	23%
Benefit Trust	16%	16%	16%	20%	16%	15%	15%
Vision Trust	24%	26%	20%	15%	14%	26%	26%
Competence Trust	12%	11%	14%	16%	13%	12%	10%

Different segments, different trust drivers

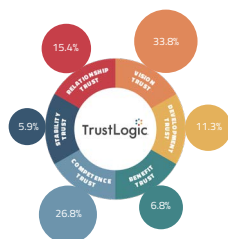
We often find differences in trust drivers by segments and understanding the similarities and differences allows you to build more trust in a highly relevant and precise manner.

Example: Westpac

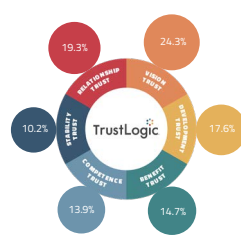
With Gen X, 70% of all trust is driven by just three trust buckets. With Gen Z, almost 2/3's are driven by two trust buckets but different ones. While overall Relationship and Vision Trust are important, with those that already trust and highly trust Westpac, Stability Trust becomes more important.

	Generation (Based on different generations)				Trust Level (Based on the score given from a scale of 0-10 on how much they agree that Westpac is an organisation they trust)			
	Gen Z	Millennials	Gen X	Baby Boomers	Distrusters (0-4)	Trust Neutrals (5-6)	Trusters (7-8)	High Trusters (9-10)
Stability Trust	6%	10%	10%	13%	3%	13%	28%	38%
Development Trust	11%	18%	10%	14%	6%	8%	5%	15%
Relationship Trust	15%	19%	27%	25%	38%	22%	33%	8%
Benefit Trust	7%	15%	19%	15%	14%	14%	8%	18%
Vision Trust	34%	24%	24%	19%	35%	34%	16%	3%
Competence Trust	27%	14%	10%	14%	4%	8%	9%	17%

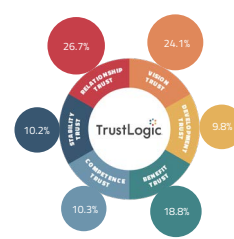
Gen Z



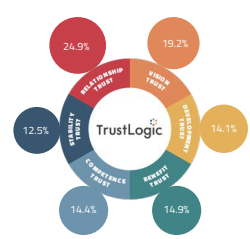
Millennials



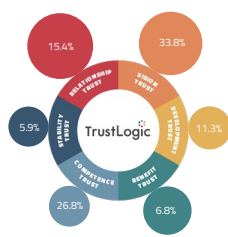
Gen X



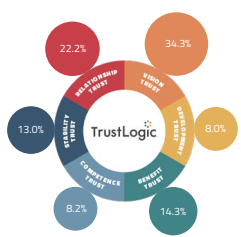
Boomers



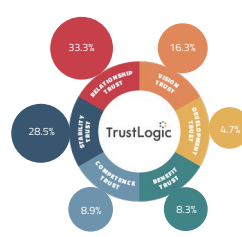
Distrusters



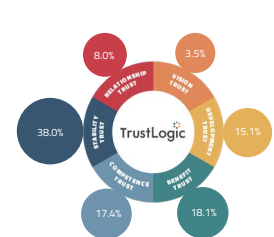
Trust Neutrals



Trusters



High Trusters

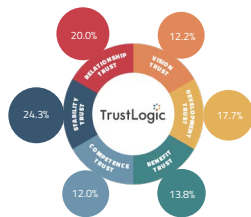


Example: Bupa

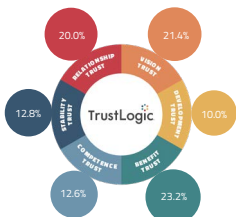
With Millennials, 64% of all trust is driven by just three trust buckets. With Baby Boomers, half is driven by just two trust buckets. While Relationship and Vision Trust are important, with those that highly trust Bupa, Benefit Trust is more important than Relationship Trust.

	Generation (Based on different generations)				Trust Level (Based on the score given from a scale of 0-10 on how much they agree that Bupa is an organisation they trust)			
	Gen Z	Millennials	Gen X	Baby Boomers	Distrusters (0-4)	Trust Neutrals (5-6)	Trusters (7-8)	High Trusters (9-10)
Stability Trust	24%	13%	14%	12%	12%	7%	33%	10%
Development Trust	18%	10%	12%	13%	10%	8%	26%	10%
Relationship Trust	20%	20%	22%	18%	27%	34%	6%	9%
Benefit Trust	14%	23%	14%	13%	6%	22%	5%	29%
Vision Trust	12%	21%	25%	32%	39%	22%	26%	30%
Competence Trust	12%	13%	12%	11%	6%	7%	3%	13%

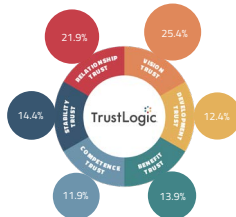
Gen Z



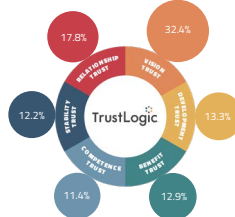
Millennials



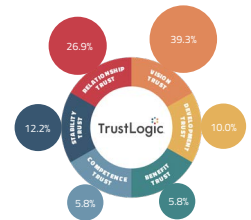
Gen X



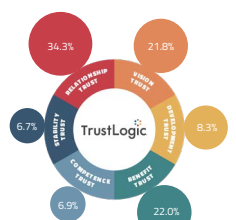
Boomers



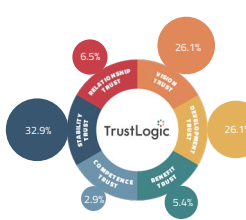
Distrusters



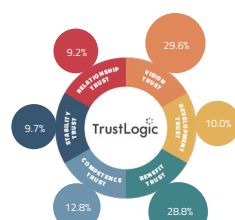
Trust Neutrals



Trusters



High Trusters

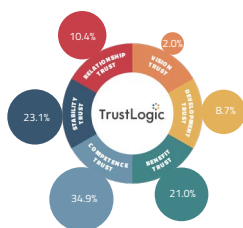


Example: Hostplus

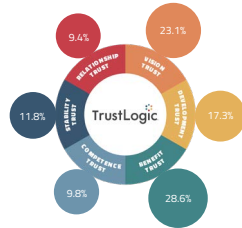
With Gen Z, 3/4 of all trust is driven by just three trust buckets. With Millennials, half is driven by just two trust buckets. With those that highly trust Bupa, half of their trust is driven by just Relationship trust.

	Generation (Based on different generations)				Trust Level (Based on the score given from a scale of 0-10 on how much they agree that Hostplus is an organisation they trust)			
	Gen Z	Millennials	Gen X	Baby Boomers	Distrusters (0-4)	Trust Neutrals (5-6)	Trusters (7-8)	High Trusters (9-10)
Stability Trust	23%	12%	18%	14%	16%	7%	8%	15%
Development Trust	9%	17%	20%	15%	10%	24%	30%	11%
Relationship Trust	10%	9%	21%	19%	17%	20%	6%	53%
Benefit Trust	21%	29%	15%	14%	16%	14%	4%	4%
Vision Trust	2%	23%	14%	23%	25%	19%	33%	5%
Competence Trust	35%	10%	11%	14%	17%	15%	18%	12%

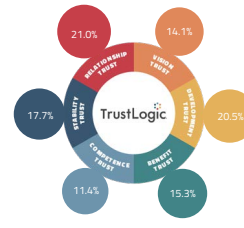
Gen Z



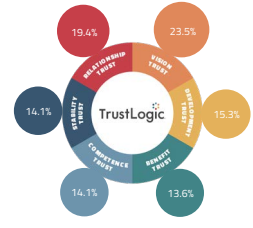
Millennials



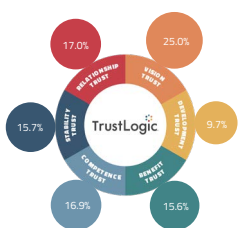
Gen X



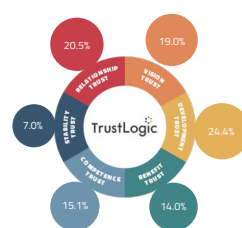
Boomers



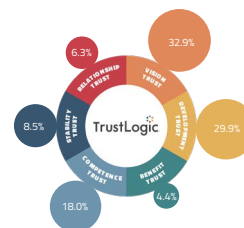
Distrusters



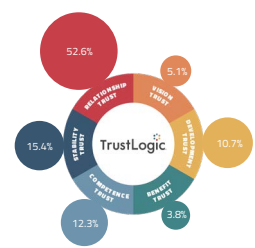
Trust Neutrals



Trusters



High Trusters





The Most Trusted

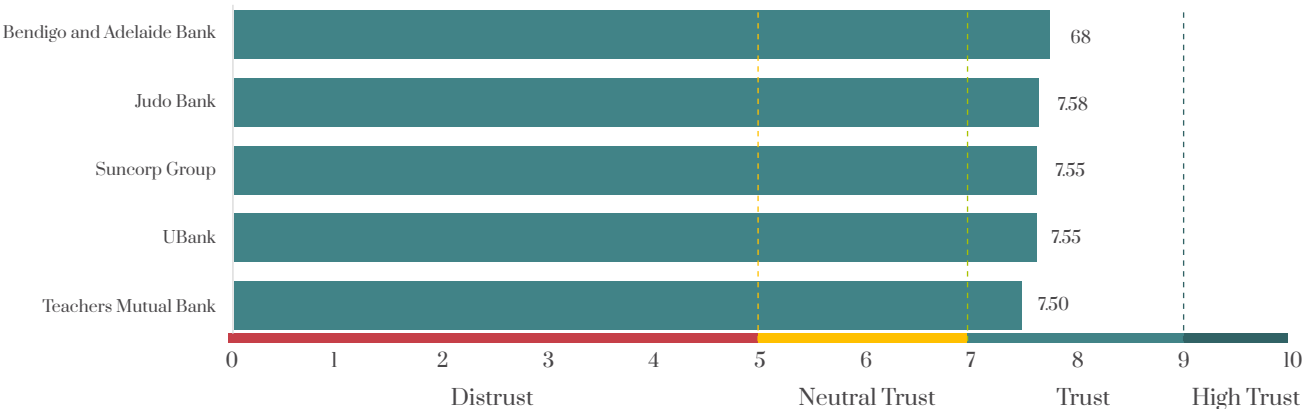


The Most Trusted: Customers

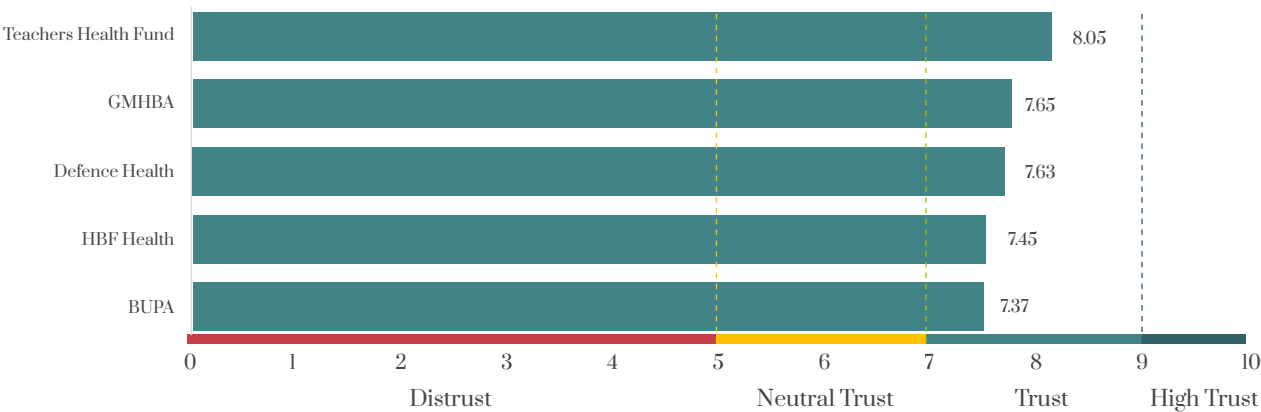
In our research, we’ve identified four key trust levels: a score below 5 indicates distrust, 5-6 reflects neutral trust, 7-8 shows trust, and 9-10 signifies that an organisation, brand, or individual is highly trusted.

Average trust Score (from 0 to 10)

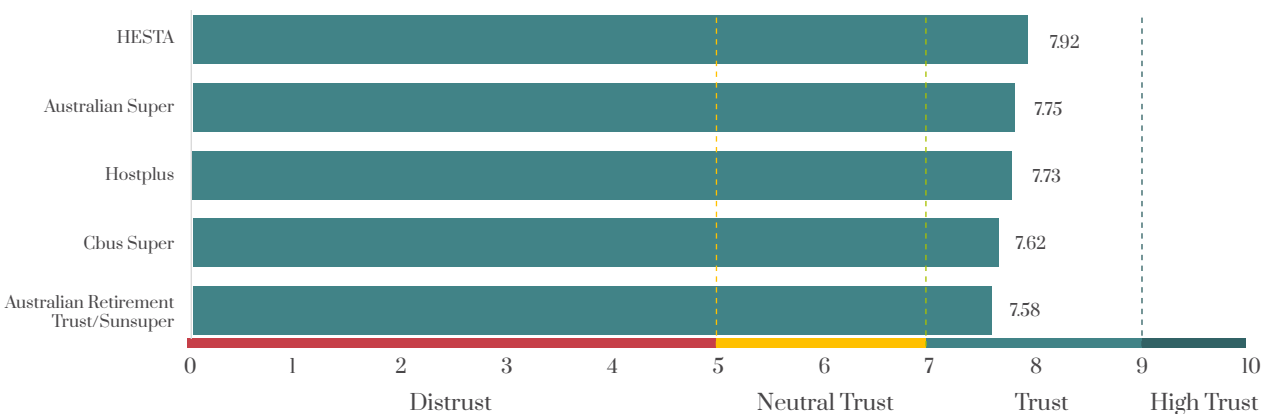
Banks



Private Health Insurance



Super Funds



Trust Profile Comparison

Comparing trust levels across the Six Buckets of Trust® reveals key differences on what the brands are trusted for.

Banks

Bendigo and Adelaide Bank stands out as the only brand to score highly on Benefit Trust, highlighting a key differentiator from other top-ranking banks.

	Stability	Development	Relationship	Benefit	Vision	Competence
Bendigo and Adelaide Bank	7.5	7.8	7.8	8	7.6	7.4
Judo Bank	7.6	7.9	6.8	7.5	7.8	7.9
Suncorp Group	7.7	7.4	7.7	7.6	7.3	7.6
UBank	7.6	7.6	7.6	7.4	7.7	7.4
Teachers Mutual Bank	7.8	7.4	7.6	7.5	7.3	7.4

Private Health Insurance

Teachers Health Fund excels, achieving an 8+ score in three trust buckets and emerging as the only brand to rank highly in Relationship Trust—a strong indicator of the deep customer connections they've built.

	Stability	Development	Relationship	Benefit	Vision	Competence
Teachers Health Fund	8.3	7.9	8.3	7.9	8	7.9
GMHBA	7.9	7.8	7.5	7.5	7.3	7.9
Defence Health	7.3	7.7	7.2	7.9	8	7.7
HBF Health	7.3	7.5	7.4	7.5	7.3	7.7
BUPA	7.3	7.3	7.2	7.7	7.3	7.4

Super Funds

Hesta also boasts a score of 8 in three trust buckets, but only Australian Super scores highly on Relationship Trust, underscoring its ability to foster strong, trust-based relationships.

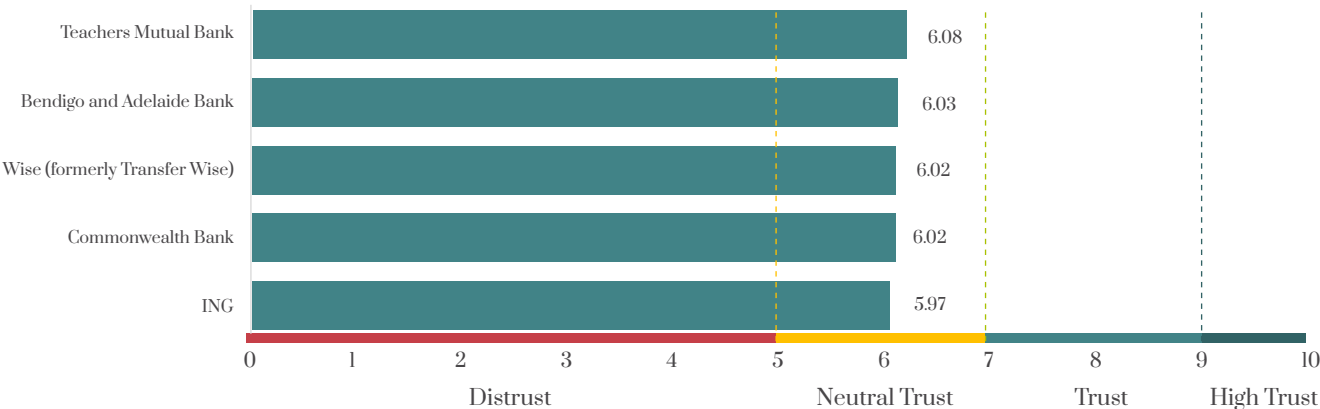
	Stability	Development	Relationship	Benefit	Vision	Competence
HESTA	8	7.8	7.8	8	7.9	8
Australian Super	7.8	7.7	7.8	7.9	7.7	7.6
Hostplus	7.6	7.8	7.7	7.9	7.8	7.6
Cbus Super	7.9	8	7.5	7.5	7.2	7.6
Australian Retirement Trust/ Sunsuper	7.7	7.5	7.4	7.5	7.7	7.7

Most Trusted: Non-customers

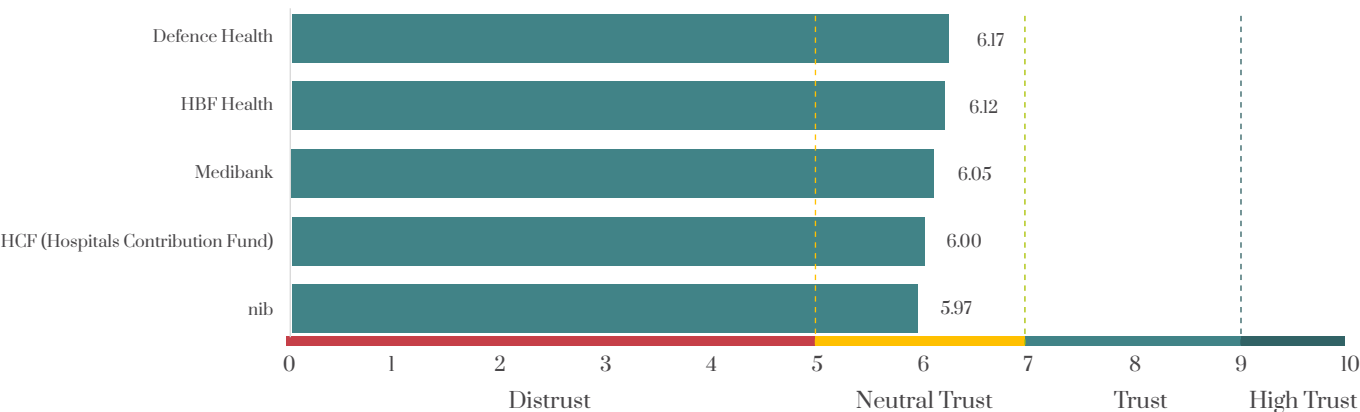
In our research, we’ve identified four key trust levels: a score below 5 indicates distrust, 5-6 reflects neutral trust, 7-8 shows trust, and 9-10 signifies that an organisation, brand, or individual is highly trusted.

Average trust Score (from 0 to 10)

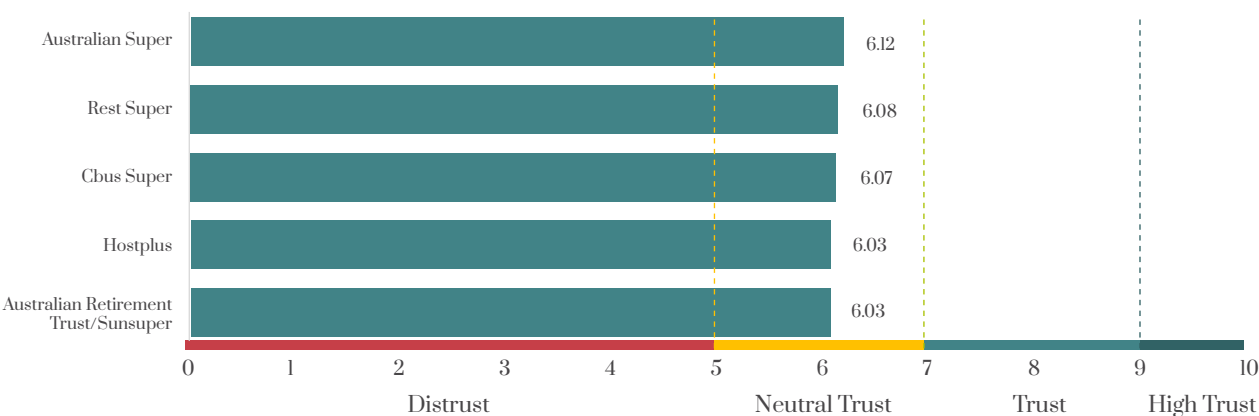
Banks



Private Health Insurance



Super Funds



Trust Profile Comparison

This time, we look at the trust levels across the Six Buckets of Trust® as perceived by non-customers.

Banks

Overall these banks have undifferentiated Trust Profiles. This indicates that neither is trusted for anything in particular and differentiates.

	Stability	Development	Relationship	Benefit	Vision	Competence
Teachers Mutual Bank	6.1	6.2	6	6.2	5.9	6.1
Bendigo and Adelaide Bank	6.1	6	6	6.1	5.9	6.1
Wise (formerly TransferWise)	6	6.1	6	6.1	5.9	6
Commonwealth Bank	6.3	6.3	5.6	6.1	5.7	6.1
ING	6.1	6	5.8	6	5.8	6.1

Private Health Insurance

	Stability	Development	Relationship	Benefit	Vision	Competence
Defence Health	6.2	6.2	6	6.3	6.1	6.2
HBF Health	6.2	6.2	5.9	6.2	6	6.2
Medibank	6.3	6.1	5.8	6.1	5.9	6.1
HCF (Hospitals Contribution Fund)	6.1	6	5.9	6.1	5.9	6
nib	6.1	6	5.9	6.1	5.7	6

Super Funds

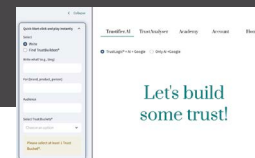
	Stability	Development	Relationship	Benefit	Vision	Competence
Australian Super	6.2	6.2	6	6.2	5.9	6.2
Rest Super	6.2	6.1	6	6.1	5.9	6.2
Cbus Super	6.1	6.1	5.9	6.1	6	6.2
Hostplus	6.1	6	6	6.1	5.9	6.1
Australian Retirement Trust/ Sunsuper	6.2	6.1	5.8	6.2	5.9	6



Bank TrustLogic® Driver Analysis



See what fills your priority
Trust Buckets® at trustlogic.info



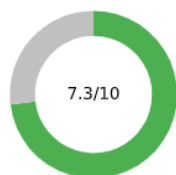
Bank

ANZ

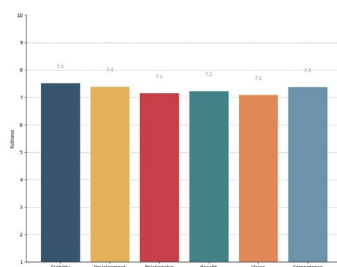
Between Customers and Non-customers, Vision and Relationship are the key drivers of trust for ANZ.

Customers

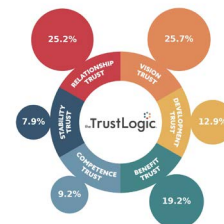
Trust Composite Score



Trust Profile

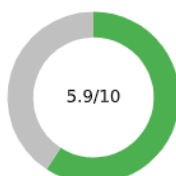


Trust Drivers

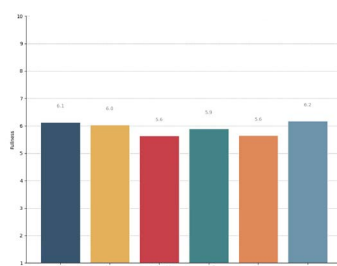


Non-customers

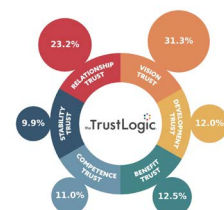
Trust Composite Score



Trust Profile



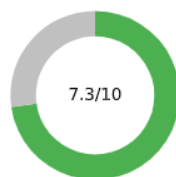
Trust Drivers



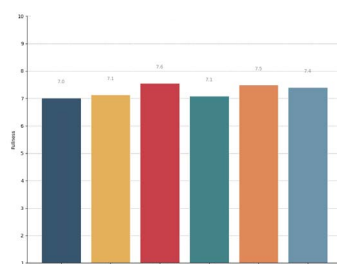
Bank Australia

Customers

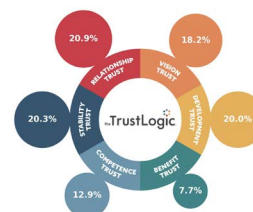
Trust Composite Score



Trust Profile

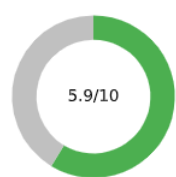


Trust Drivers

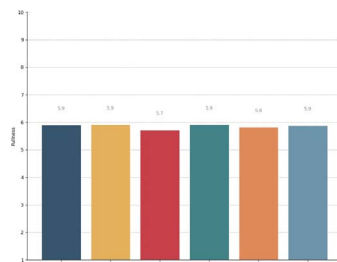


Non-customers

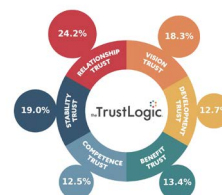
Trust Composite Score



Trust Profile



Trust Drivers



● Stability Trust: Trust in a strong and stable foundation.
● Benefit Trust: Trust in valuable benefits.
! Indicative sample only

● Development Trust: Trust in future success.
● Vision Trust: Trust in a vision and mission I can relate to.

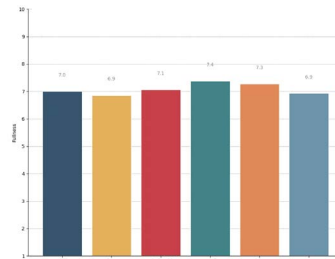
● Relationship Trust: Trust in an appealing relationship.
● Competence Trust: Trust in a capable and competent organisation.

Bank of Queensland Customers!

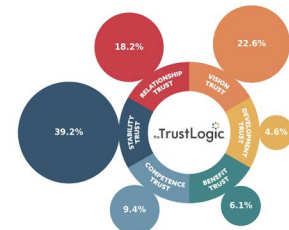
Trust Composite Score



Trust Profile

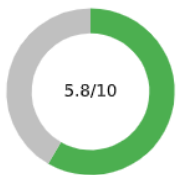


Trust Drivers

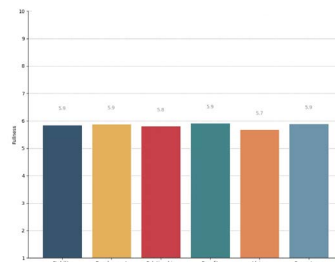


Non-customers

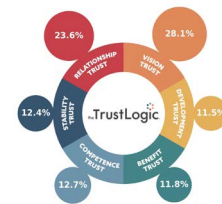
Trust Composite Score



Trust Profile

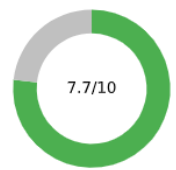


Trust Drivers

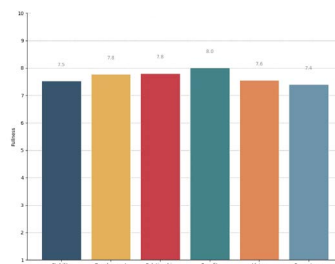


Bendigo and Adelaide Bank Customers

Trust Composite Score



Trust Profile

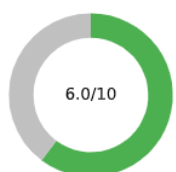


Trust Drivers

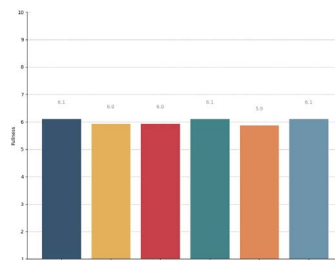


Non-customers

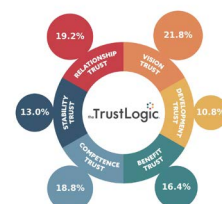
Trust Composite Score



Trust Profile



Trust Drivers

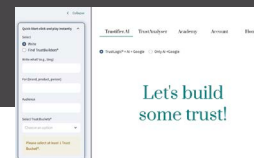


● Stability Trust: Trust in a strong and stable foundation.
● Benefit Trust: Trust in valuable benefits.
! Indicative sample only

● Development Trust: Trust in future success.
● Vision Trust: Trust in a vision and mission I can relate to.

● Relationship Trust: Trust in an appealing relationship.
● Competence Trust: Trust in a capable and competent organisation.

See what fills your priority
Trust Buckets® at trustlogic.info

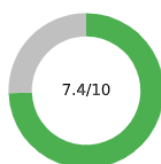


Commonwealth Bank

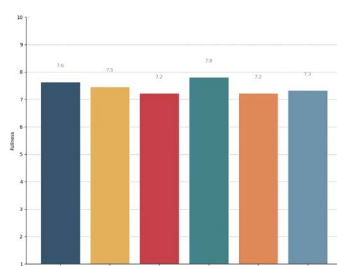
53% of all trust by customers is driven by two Trust Buckets®, Relationship and Vision Trust.

Customers

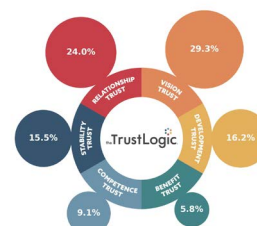
Trust Composite Score



Trust Profile

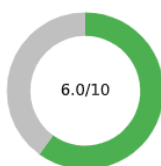


Trust Drivers

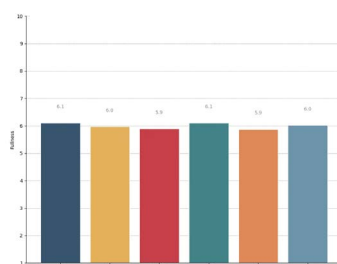


Non-customers

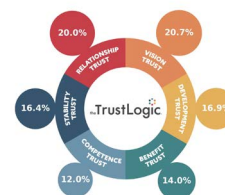
Trust Composite Score



Trust Profile



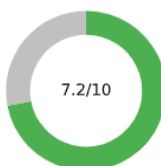
Trust Drivers



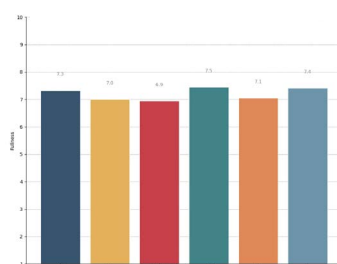
HSBC

Customers

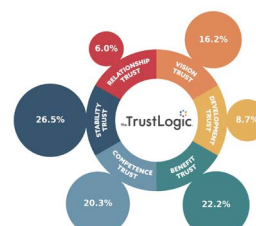
Trust Composite Score



Trust Profile

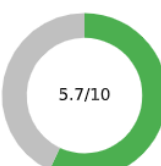


Trust Drivers

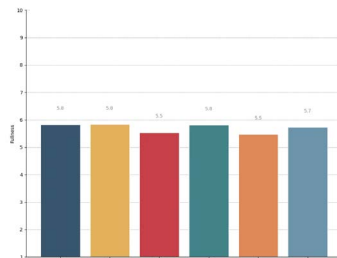


Non-customers

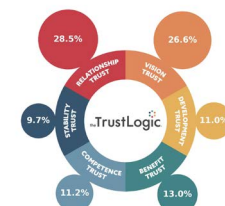
Trust Composite Score



Trust Profile



Trust Drivers



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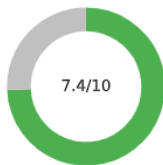
● Relationship Trust: Trust in an appealing relationship.
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ING

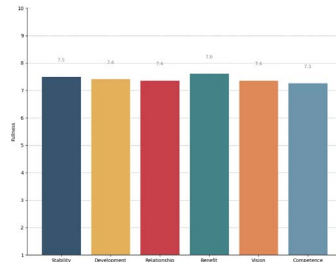
While Benefit, Competence and Development Trust are the most important to Customers, we see it shift to Relationship and Vision for Non-customers.

Customers

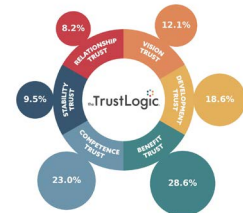
Trust Composite Score



Trust Profile

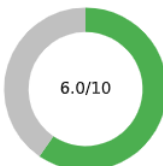


Trust Drivers

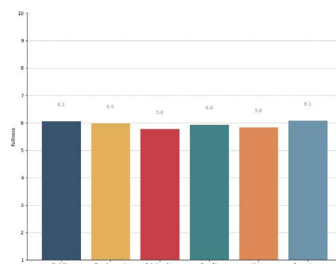


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers

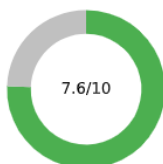


Judo Bank

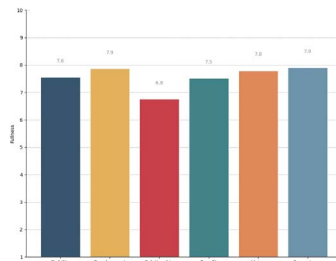
While Vision and Competence Trust are the most critical drivers for Customers, contributing more than 58% of trust building, for Non-customers it almost evens out across the Six Buckets of Trust®.

Customers!

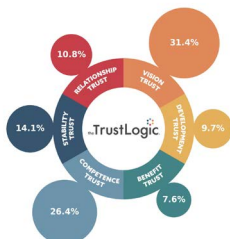
Trust Composite Score



Trust Profile

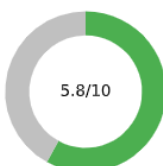


Trust Drivers

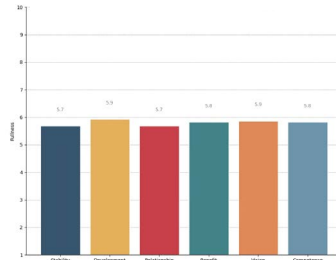


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers

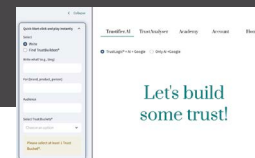


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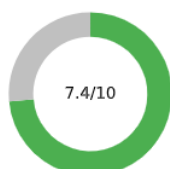
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See what fills your priority
Trust Buckets® at trustlogic.info

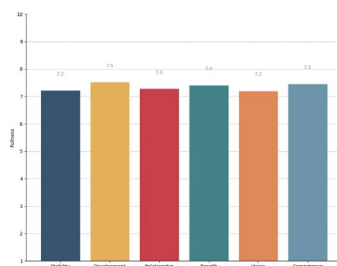


Macquarie Customers!

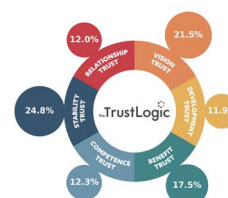
Trust Composite Score



Trust Profile

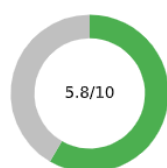


Trust Drivers

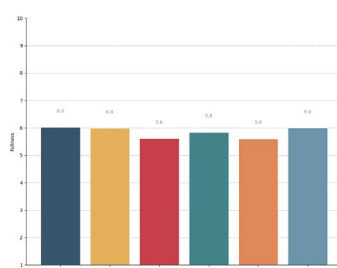


Non-customers

Trust Composite Score



Trust Profile



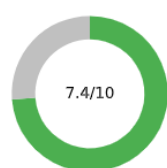
Trust Drivers



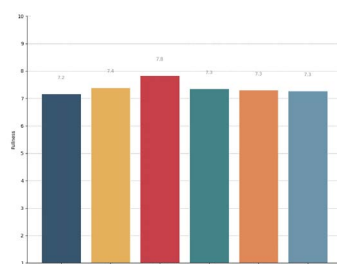
ME Bank

Customers!

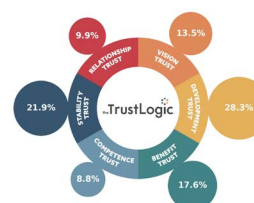
Trust Composite Score



Trust Profile

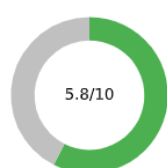


Trust Drivers

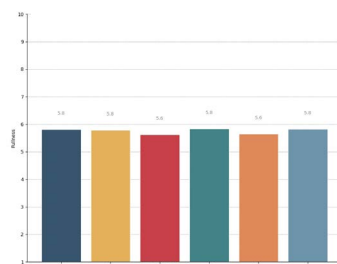


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers



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! Indicative sample only

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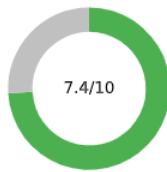
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● Competence Trust: Trust in a capable and competent organisation.

National Australia Bank

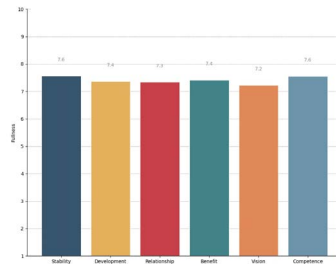
The top two trust drivers are also what the NAB is least trusted for.

Customers

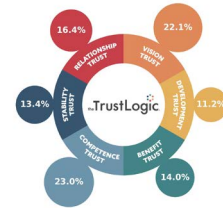
Trust Composite Score



Trust Profile



Trust Drivers

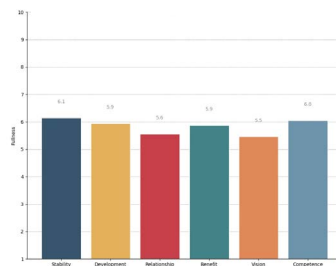


Non-customers

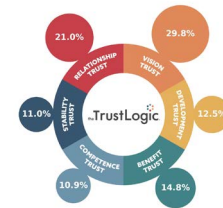
Trust Composite Score



Trust Profile



Trust Drivers



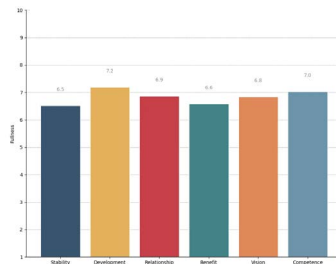
Pepper Money

Customers!

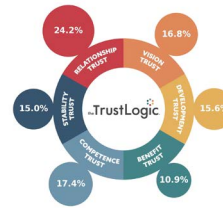
Trust Composite Score



Trust Profile

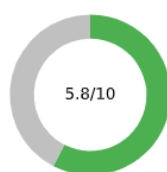


Trust Drivers

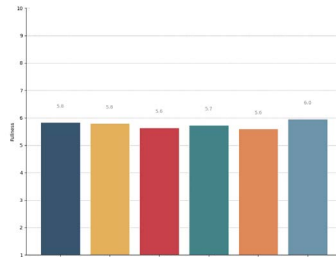


Non-customers

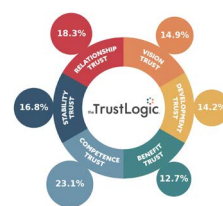
Trust Composite Score



Trust Profile



Trust Drivers

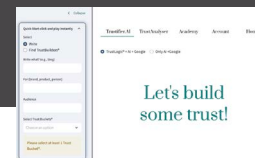


● Stability Trust: Trust in a strong and stable foundation.
● Benefit Trust: Trust in valuable benefits.
! Indicative sample only

● Development Trust: Trust in future success.
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● Relationship Trust: Trust in an appealing relationship.
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See what fills your priority
Trust Buckets® at trustlogic.info

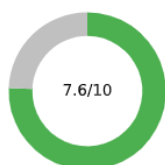


Suncorp

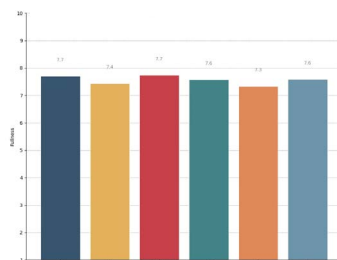
Vision and Benefit Trust are the key drivers for building more trust with existing customers. For Non-customers we see that Vision is still important but now combined with Relationship Trust.

Customers

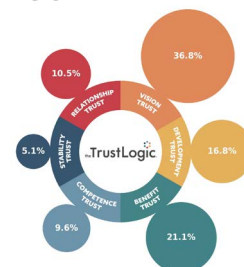
Trust Composite Score



Trust Profile

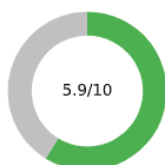


Trust Drivers

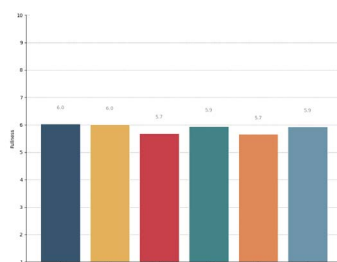


Non-customers

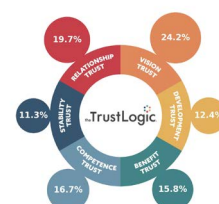
Trust Composite Score



Trust Profile



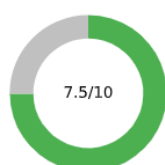
Trust Drivers



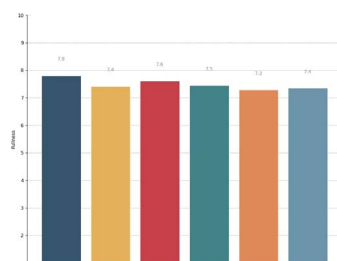
Teachers Mutual Bank

Customers!

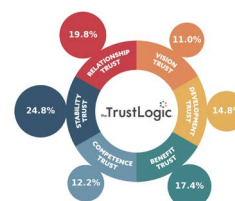
Trust Composite Score



Trust Profile

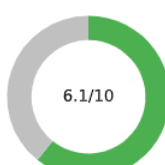


Trust Drivers

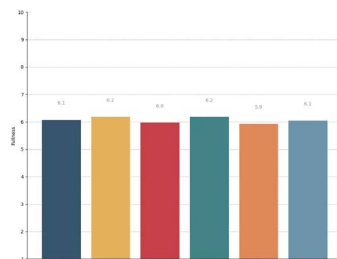


Non-customers

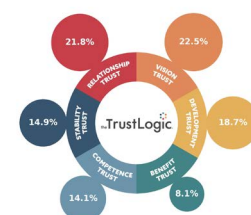
Trust Composite Score



Trust Profile



Trust Drivers



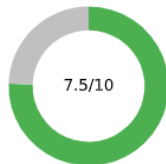
● Stability Trust: Trust in a strong and stable foundation.
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! Indicative sample only

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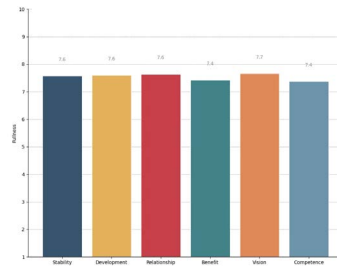
● Relationship Trust: Trust in an appealing relationship.
● Competence Trust: Trust in a capable and competent organisation.

UBank Customers!

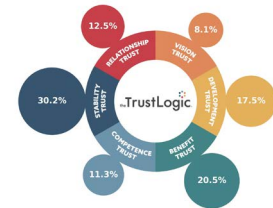
Trust Composite Score



Trust Profile

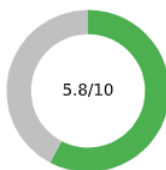


Trust Drivers

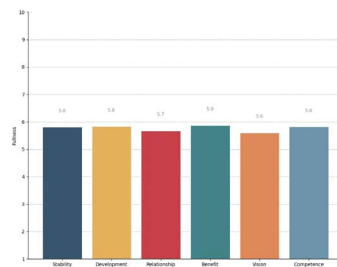


Non-customers

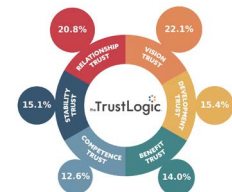
Trust Composite Score



Trust Profile

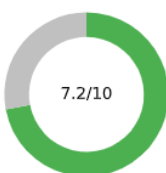


Trust Drivers

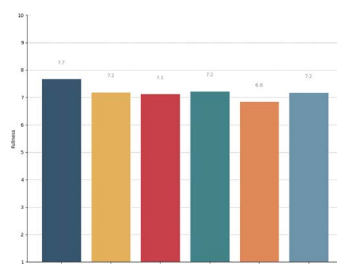


Westpac Customers

Trust Composite Score



Trust Profile

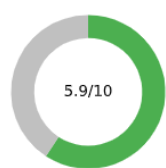


Trust Drivers

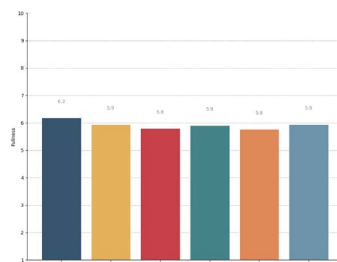


Non-customers

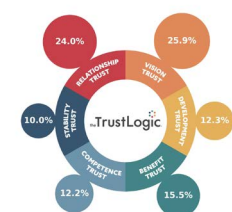
Trust Composite Score



Trust Profile



Trust Drivers

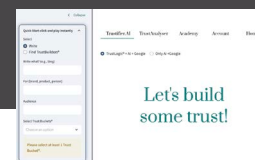


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! Indicative sample only

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● Relationship Trust: Trust in an appealing relationship.
● Competence Trust: Trust in a capable and competent organisation.

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Trust Buckets® at trustlogic.info

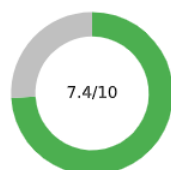


Wise (formerly Transferwise)

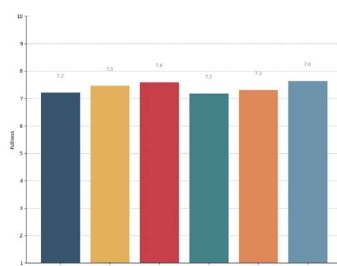
Stability Trust is a key driver for both Customers and Non-customers. However we see the shift where Competence is another key driver for customers but for Non-customers it is Relationship and Vision Trust that should be considered.

Customers¹

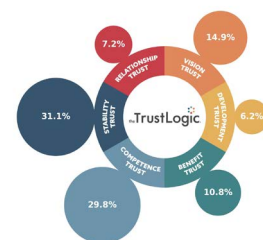
Trust Composite Score



Trust Profile

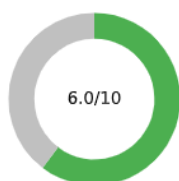


Trust Drivers

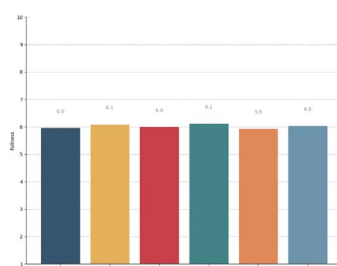


Non-customers

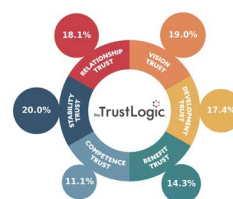
Trust Composite Score



Trust Profile



Trust Drivers



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! Indicative sample only

● Development Trust: Trust in future success.

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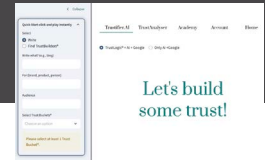
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Private Health Insurance TrustLogic® Driver Analysis

See what fills your priority
Trust Buckets® at trustlogic.info



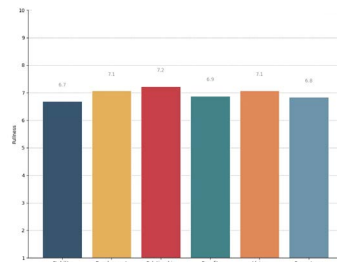
Let's build
some trust!

Private Health Insurance ahm - Australian Health Management Customers!

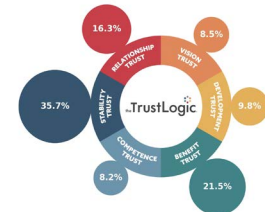
Trust Composite Score



Trust Profile

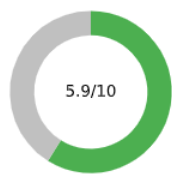


Trust Drivers

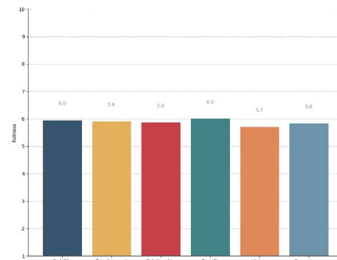


Non-customers

Trust Composite Score



Trust Profile

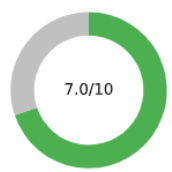


Trust Drivers

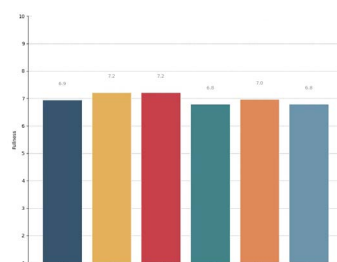


Australian Unity Health Customers!

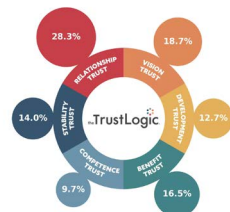
Trust Composite Score



Trust Profile

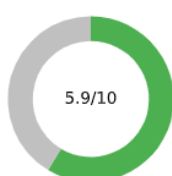


Trust Drivers

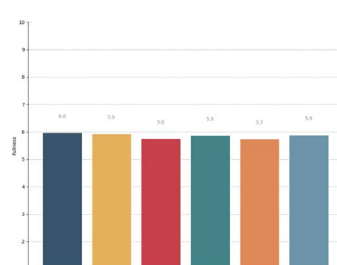


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers



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! Indicative sample only

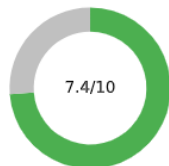
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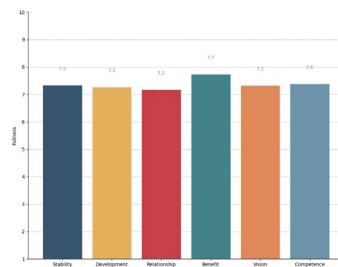
BUPA

Customers

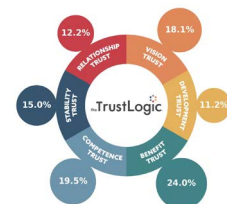
Trust Composite Score



Trust Profile

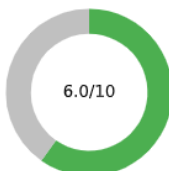


Trust Drivers

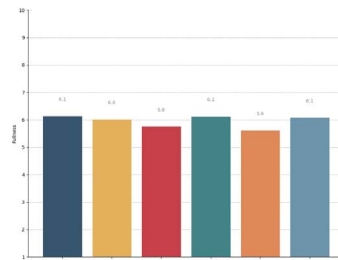


Non-customers

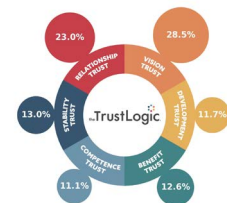
Trust Composite Score



Trust Profile



Trust Drivers

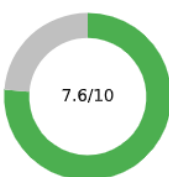


Defence

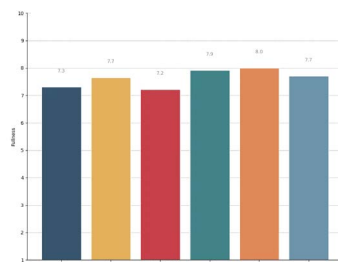
While Stability and Competence Trust are the most important for Customers but we see the distribution spread out more for Non-customers, with Vision and Competence Trust being their key drivers.

Customers!

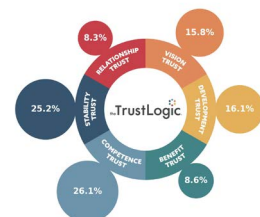
Trust Composite Score



Trust Profile

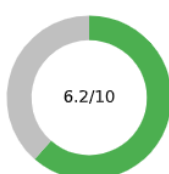


Trust Drivers

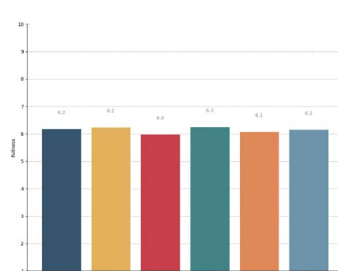


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers

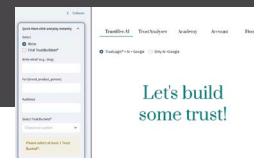


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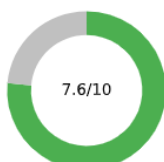
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Trust Buckets® at trustlogic.info

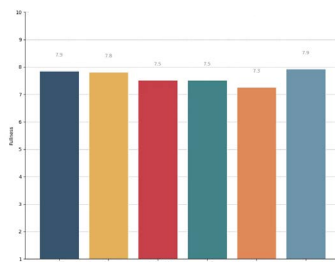


GMHBA Customers!

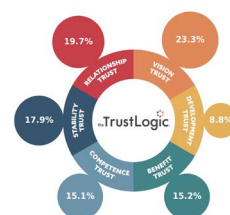
Trust Composite Score



Trust Profile

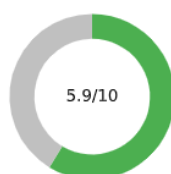


Trust Drivers

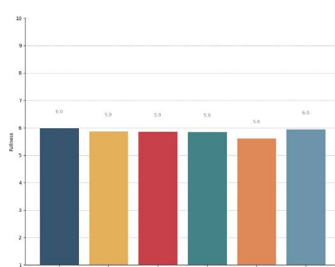


Non-customers

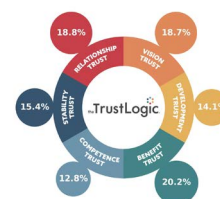
Trust Composite Score



Trust Profile

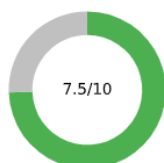


Trust Drivers

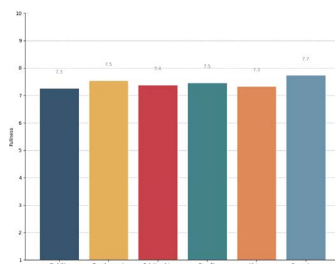


HBF Health Customers!

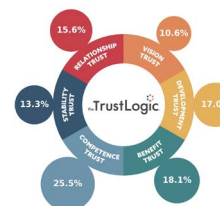
Trust Composite Score



Trust Profile

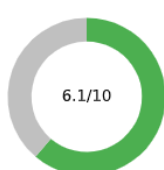


Trust Drivers

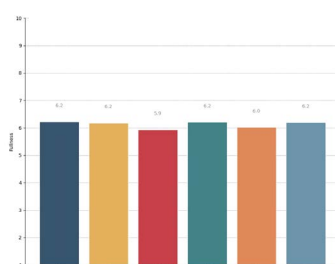


Non-customers

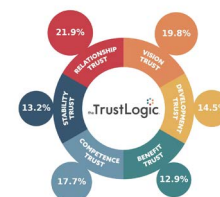
Trust Composite Score



Trust Profile



Trust Drivers



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! Indicative sample only

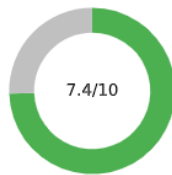
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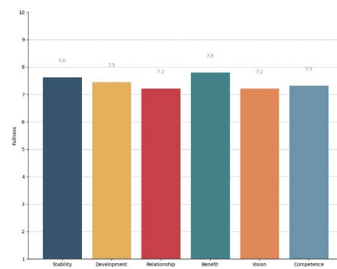
Hospitals Contribution Fund

Customers

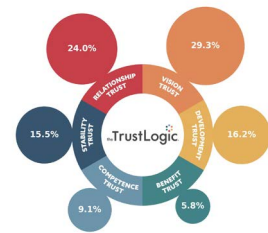
Trust Composite Score



Trust Profile

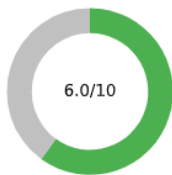


Trust Drivers

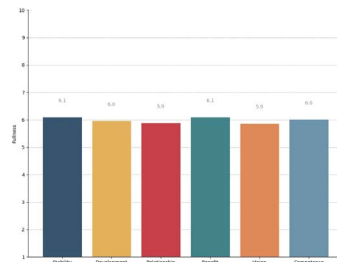


Non-customers

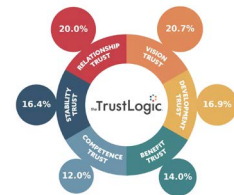
Trust Composite Score



Trust Profile



Trust Drivers



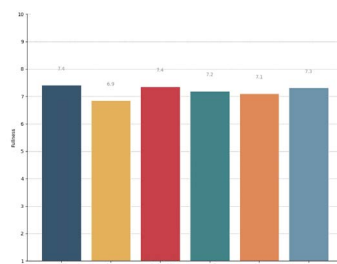
Medibank

Customers

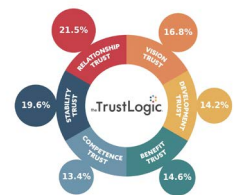
Trust Composite Score



Trust Profile

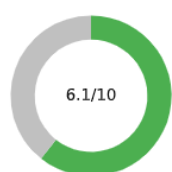


Trust Drivers

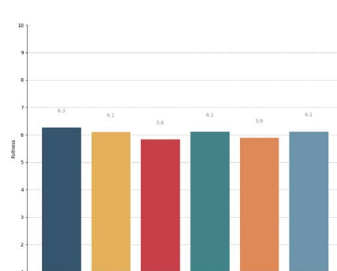


Non-customers

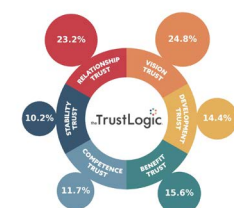
Trust Composite Score



Trust Profile

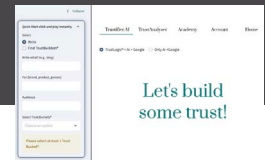


Trust Drivers



- Stability Trust: Trust in a strong and stable foundation.
 - Development Trust: Trust in future success.
 - Relationship Trust: Trust in an appealing relationship.
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- ! Indicative sample only

See what fills your priority
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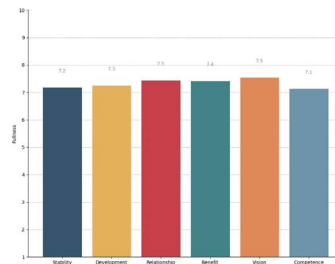
nib

Customers!

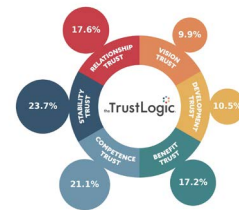
Trust Composite Score



Trust Profile

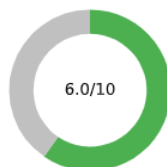


Trust Drivers

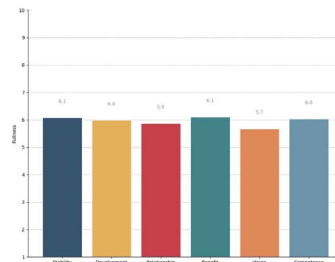


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers



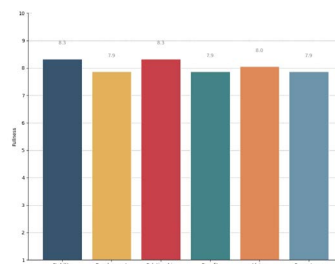
Teachers Health Fund

Customers!

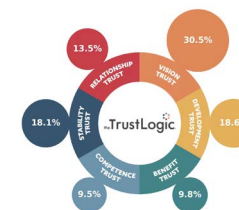
Trust Composite Score



Trust Profile

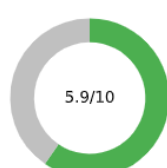


Trust Drivers

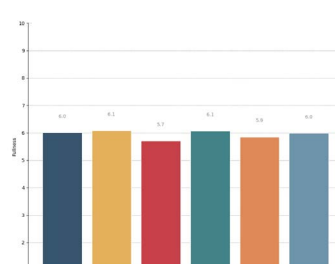


Non-customers

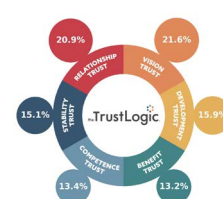
Trust Composite Score



Trust Profile



Trust Drivers



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! Indicative sample only

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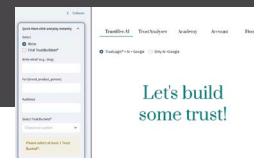
● Relationship Trust: Trust in an appealing relationship.
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Super Funds TrustLogic® Driver Analysis



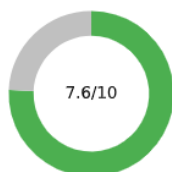
See what fills your priority
Trust Buckets® at trustlogic.info



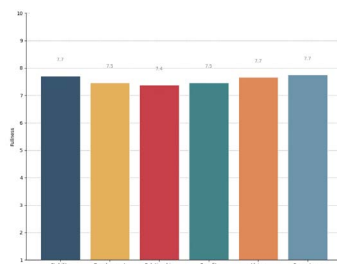
Super Funds

Australian Retirement Trust-Sunsuper Customers

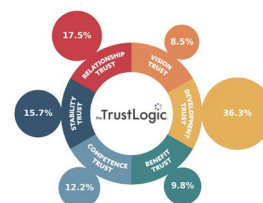
Trust Composite Score



Trust Profile

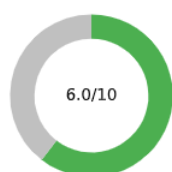


Trust Drivers

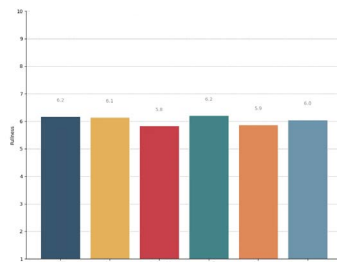


Non-customers

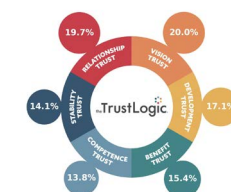
Trust Composite Score



Trust Profile



Trust Drivers

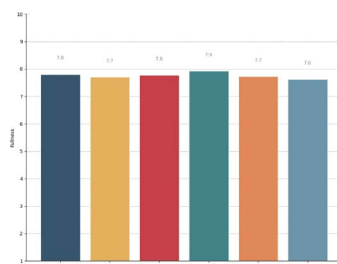


Australian Super Customers

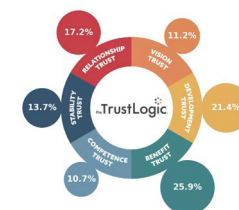
Trust Composite Score



Trust Profile

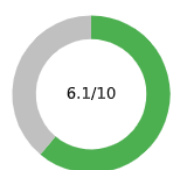


Trust Drivers

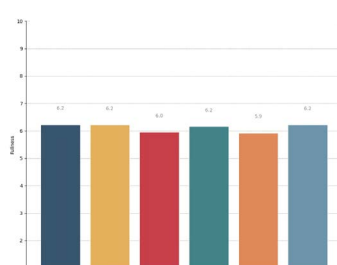


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers



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! Indicative sample only

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Aware Super

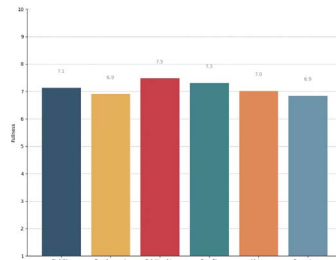
Almost two thirds of all trust is driven by Stability and Development Trust.

Customers

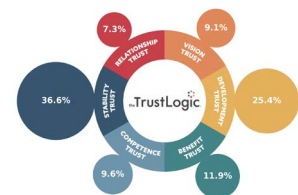
Trust Composite Score



Trust Profile



Trust Drivers

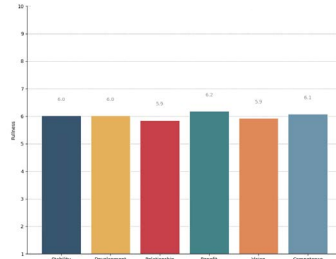


Non-customers

Trust Composite Score



Trust Profile

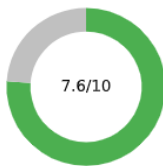


Trust Drivers

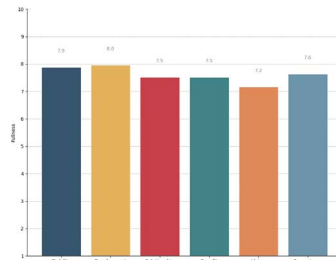


Cbus Super Customers!

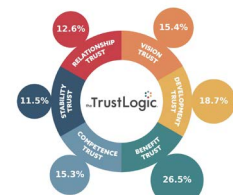
Trust Composite Score



Trust Profile

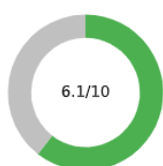


Trust Drivers

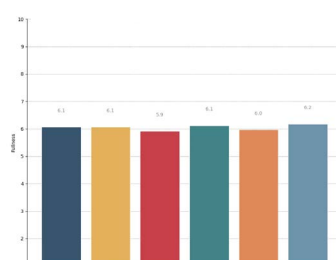


Non-customers

Trust Composite Score



Trust Profile



Trust Drivers

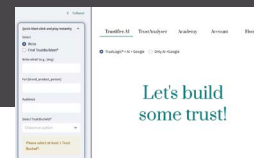


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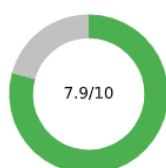


HESTA

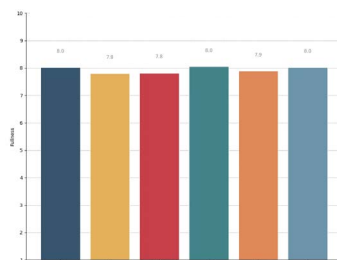
While Development and Benefit are the key drivers of trust for customers, it shifts for Non-customers with Relationship and Vision being the most crucial.

Customers!

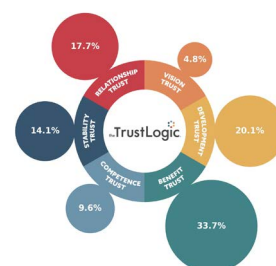
Trust Composite Score



Trust Profile

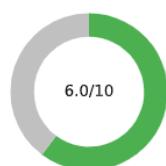


Trust Drivers

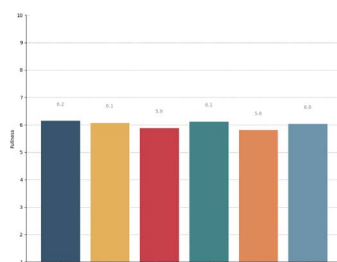


Non-customers

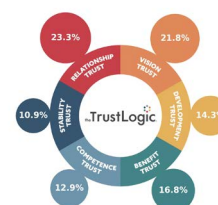
Trust Composite Score



Trust Profile



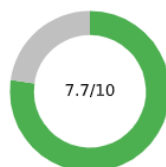
Trust Drivers



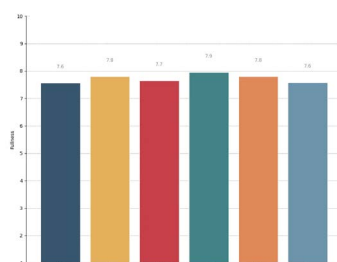
Hostplus

Customers!

Trust Composite Score



Trust Profile



Trust Drivers

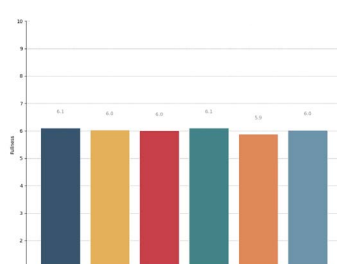


Non-customers

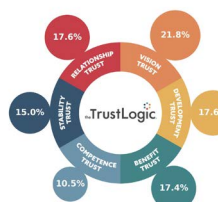
Trust Composite Score



Trust Profile



Trust Drivers



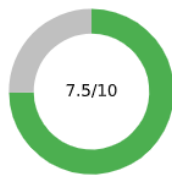
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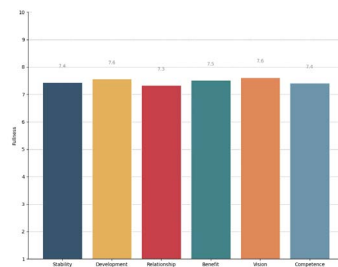
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Rest Super Customers

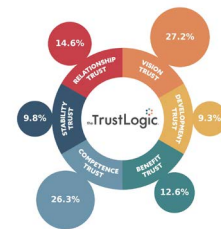
Trust Composite Score



Trust Profile

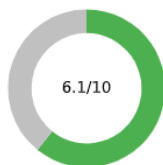


Trust Drivers

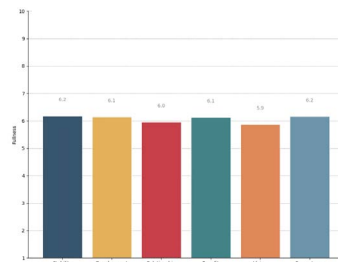


Non-customers

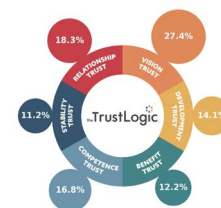
Trust Composite Score



Trust Profile

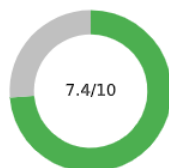


Trust Drivers

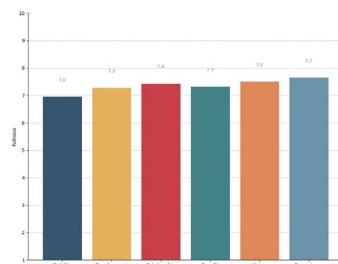


Spirit Super Customers!

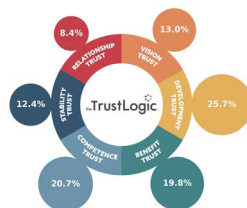
Trust Composite Score



Trust Profile

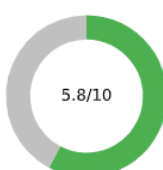


Trust Drivers

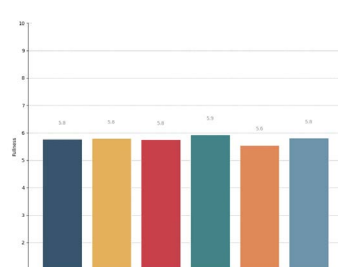


Non-customers

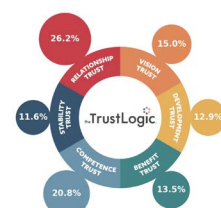
Trust Composite Score



Trust Profile



Trust Drivers

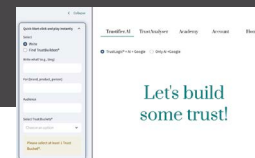


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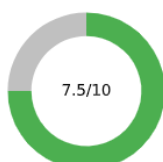
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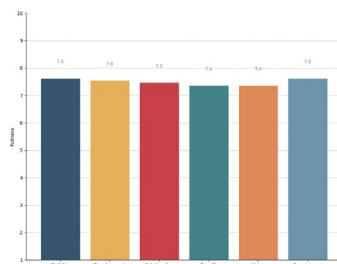


UniSuper Customers!

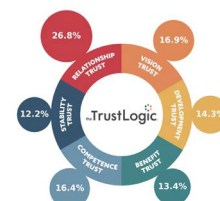
Trust Composite Score



Trust Profile

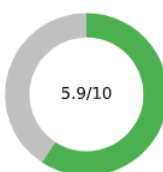


Trust Drivers

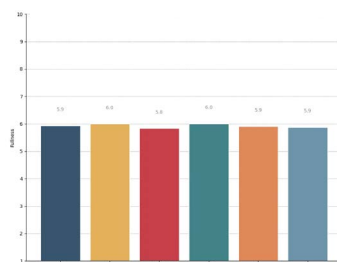


Non-customers

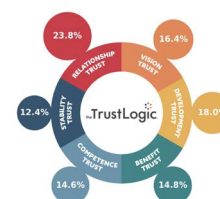
Trust Composite Score



Trust Profile

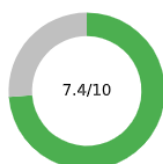


Trust Drivers

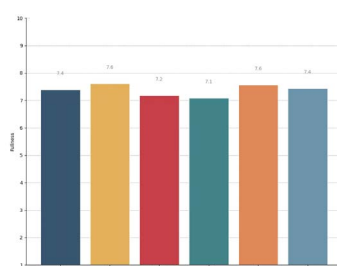


Vision Super Customers!

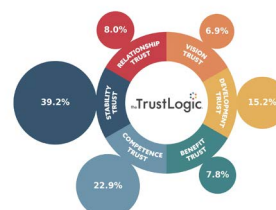
Trust Composite Score



Trust Profile

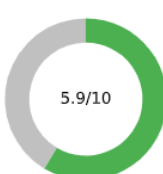


Trust Drivers

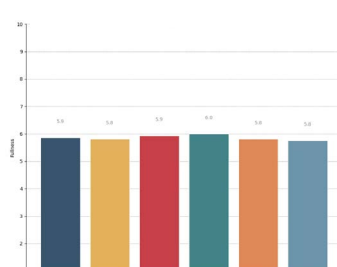


Non-customers

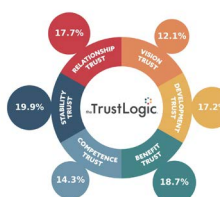
Trust Composite Score



Trust Profile



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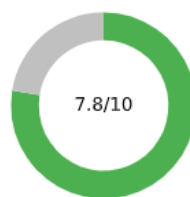
Case Study: Super funds cyberattack and effect on trust

When issues arise, many say ‘trust’ has been eroded. But that’s not quite true. It’s always important to understand how much trust has been impacted and which specific dimension.

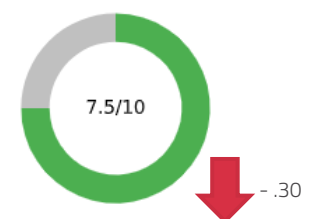
Trust Score

This Super Fund’s trust score decreased by 4% post cyberattack

Pre-cyberattack



Post-cyberattack



Trust Profile

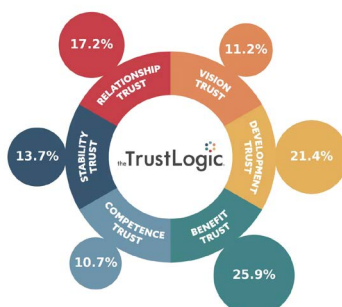
Post cyberattack, this Super Fund’s Development and Relationship Trust decreased by 6%.

	Pre-cyberattack	Post-cyberattack
Stability Trust	7.8	7.5
Development Trust	7.7	7.4
Relationship Trust	7.8	7.3
Benefit Trust	7.9	7.4
Vision Trust	7.7	7.7
Competence Trust	7.6	7.7

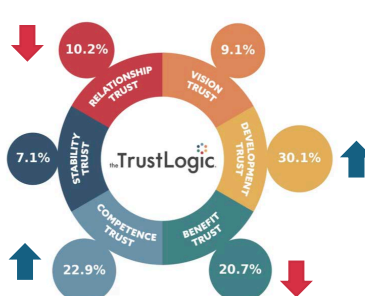
Trust Drivers

To respond to the cyberattack, this Super Fund needs to focus on three key trust drivers to build more trust with their customers.

Pre-cyberattack

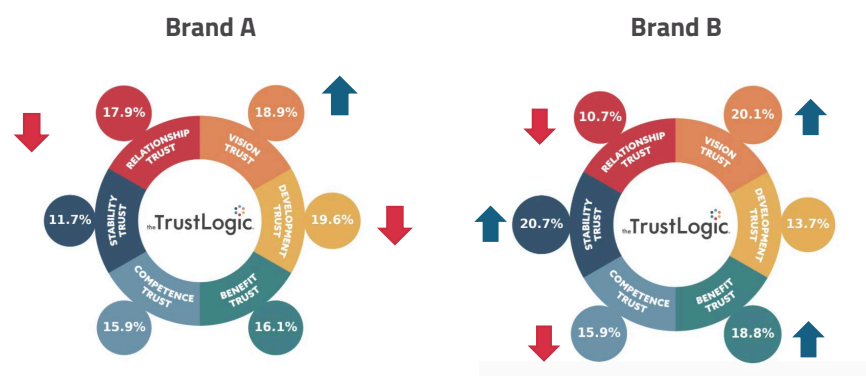


Post-cyberattack



Managing trust through issues is brand specific

In this example we see that the response to crisis, even category crises, needs to be brand specific. For Brand A, the trust drivers shift very differently than for Brand B and require a different response.



Contact **Denice at intouch@trustlogic.info** to discuss what the TrustLogic® results mean for practical application.





Scan this QR code to know more about TrustLogic.

