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Contact: Kathleen Whalen
617.723.6400
KWhalen@DALBAR.com

E*Trade, Fidelity Investments and JP Morgan Harness the Power of the Human Voice

DALBAR Study Reveals Innovators in the World of Mobile Apps

(Boston, MA. March 5, 2015) DALBAR, Inc. announced today the release of its evaluation of financial services firms mobile apps, which included an in-depth study and review of 45 applications.

Some years ago, the value of the human voice was realized by influential names in the technology space. Since then, huge advancements have been made in this area and today's mobile consumers expect more than simple speech-to-text functionality. The expectation has gone from dictating to a piece of technology to carrying on a dialog with it, having it listen to us and even interacting with us when necessary.

The financial services industry has been pretty quick to integrate the human voice with their mobile technology endeavors, with the following firms leading the pack:

- **E*Trade Mobile** houses a microphone icon at the top of the screens. Logged in users can not only request that the app show them information for a specific company (stock prices or news items), but one's voice can also be used to buy and sell shares.
- **Fidelity Investments** app offers the ability to navigate to various screens, request information and perform transactions and take it one step further. For example, when asking "Give me a quote for Google," within a few moments, not only did the app pull up the correct stock, it read a summary of its performance aloud. In addition, when we requested it be added to a watch list, we were requested to specify which watch list to add it to, followed by watch lists being generated.
- **JP Morgan ACCESS Mobile** offers the ability to log into the app by using one's "voice print." As with any biometric technology, multiple recordings are made to ensure both accuracy and security. As an additional layer of safety, users must also trace a pattern to "log in and release payments."

"These institutions recognize that in the world of technology the competitive landscape is vast. These leading firms understand that consumers will expect their financial institutions to provide them with the same ease of access and getting things done that they experience with the likes of Amazon or Domino's Pizza" said Kathleen Whalen, Managing Director of DALBAR.

The Apps were evaluated using [DALBAR's Mobile INSIGHT](#) program criteria. The criteria consist of 9 distinct evaluation categories including Discoverability, Branding, Design,
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Navigation, Engagement, Draw, Personalization, Support and Ease of Use. The apps were awarded star ratings both overall, and for individual evaluation categories.

For more information on DALBAR's Mobile INSIGHT: Innovations in the World of Apps report, please visit the web site at www.dalbar.com or contact Nicole Struzziery at 617-624-7153 or nstruzziery@dalbar.com.

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