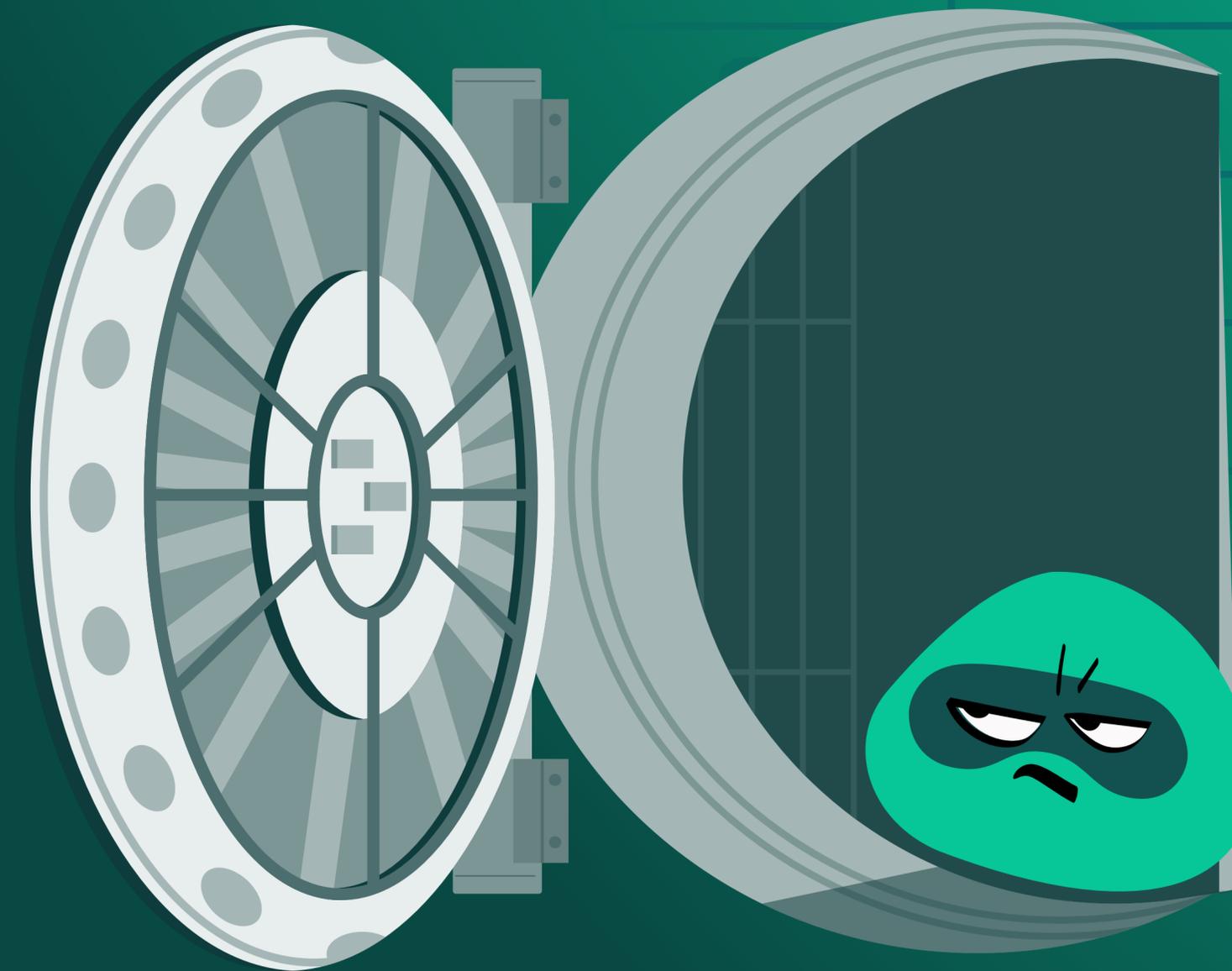


FinServ Insights 2025



Finserve top trends

TL;DR:

Reliability is slipping, pushing confused users to abandon sessions.

Error interactions are rising, and more users exit immediately after an error. Longer sessions aren't healthier on their own; paired with higher bounce and shallower web scroll, they likely reflect retries rather than confident completion.

↑ 57%

Error clicks

Error clicks: 281.32 per 1k in 2025

↑ 47%

Exits after error

Exits after error: 108.52 per 1k

↑ 33%

Rage Clicks

Rage Clicks: 148.59 per 1k

↑ 16%

Average session duration

Average session duration: 929.12 sec

↑ 10%

Bounce rate

Bounce rate: 46.32%

↓ 13%

Average scroll depth

Average scroll depth (Web): 65.95%

User friction undermines trust

Fixing recovery paths and surfacing key details early prevent costly drop-offs and protect trust.

Financial tasks are high-stakes. People come to pay bills, move money, check balances, or apply. Small breaks feel risky, so tolerance is low and exits happen fast.



Errors stop the transaction

Generic “try again” messages and step failures kill momentum in payments, transfers, deposits, and applications. Without a clear path to retry, people abandon, and trust takes a hit.

Verification loops drain patience

Multi-Factor Authentication (MFA) and identity checks time out, resend, or bounce users between screens. Each failed code or unclear instruction increases the chance they quit before completion.

Decision details are hard to find

Rates, fees, eligibility, and next steps often sit below the fold or in dense copy. When critical information isn’t obvious, users stall, skim, and leave.

Mobile breaks in high-stakes moments

Small tap targets, finicky forms, and weak validation block progress in authentication and money movement. Without graceful recovery, a single mis-tap ends the visit.

Web highlights

WHAT THE DATA SAYS

Rage and error clicks increased

Rage clicks (+64.22% YoY), error clicks (+44.45% YoY)

Exits after error increased

(+30.10% YoY)

Session duration increased but scroll depth decreased

Session duration (+14.03% YoY), average scroll depth (-13.07% YoY)

Suspicious activity decreased

(-76.44% YoY)

GAME PLAN

Fix the highest-volume error paths first

Capture error state, keep inputs, return users to the exact step, and offer a clear retry.

Shorten the path to decisions

Surface rates, fees, eligibility, and next steps above the fold; use progressive disclosure for details.

Eliminate dead zones

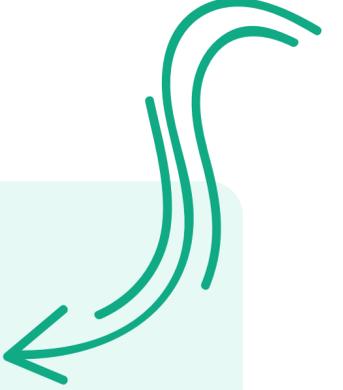
Remove or restyle non-actionable elements and overlapping hit areas so “looks clickable” always equals clickable.

Keep momentum visible

Show step indicators, confirm successes, and present a next best action on every completion.

Protect trust while reducing friction

Write plain-language errors that explain what happened and how to recover; keep identity cues obvious.



Mobile highlights

WHAT THE DATA SAYS

Rage Clicks declined

(129.34 per 1k, -30.12% YoY)

Dead clicks rose

(704.88 per 1k, +9.31% YoY)

Exits after error spiked

(76.55 per 1k, +3211.64% YoY)

Active time on site dipped

Active time on site (-4.23% YoY), while average session duration jumped (463s, +161.71% YoY).

GAME PLAN

Tighten error recovery

Keep form inputs on error, show clear inline messages, offer a one-tap retry, and resume at the failed step.

Smooth Multi-Factor Authentication

Support alternative factors, allow code autofill where permitted, show clear timers, and handle expired codes gracefully.

Reduce dead taps

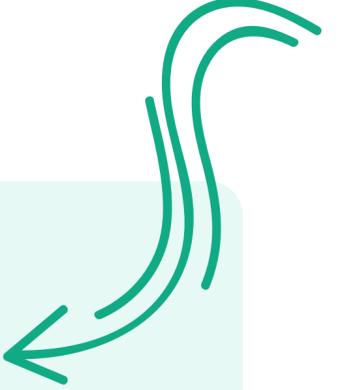
Enlarge targets, remove overlapping elements, and fix disabled or non-actionable controls in money movement and payment steps.

Prevent backtracking

Show step progress, summarize what's next, and confirm success states with immediate options to continue.

Monitor “Exits after error” by step

Set an improvement goal, alert on spikes, and fix the top three flows first.



FINSERV MATRIX

Four stages of digital maturity

This matrix outlines four stages of digital maturity based on how teams use behavioral data, identify friction, and act on insights. Use it to assess where you are today and where to go next.

	Mindset	Signals you're here	Data use	Digital strategy
REACTIVE	Fix what breaks	Issues in sign-in, KYC, MFA, payments, or transfers; spikes in errors and high mobile bounce rates.	Basic KPIs reviewed ad hoc; occasional session replays; behavioral data not linked to specific actions.	Slow, siloed fixes with inconsistent trust cues across platforms.
Reactive → Aware: Teams start mapping core user flows end-to-end—focusing on account access and money movement.				
AWARE	Understanding what's happening	Known drop-offs and repeated errors; generic error messages offer no guidance.	Click and scroll data analyzed separately; limited monitoring for repeated errors.	Surface-level improvements; uneven parity on mobile and web; inconsistent recovery for critical steps.
Aware → Insightful: Teams shift from tracking actions to understanding user impact and prioritizing fixes.				
INSIGHTFUL	Act on what matters	Declines in errors and improved depth on key pages; exits drop where recovery is present.	Structured behavioral data; alerts for spikes in errors and experiment validation.	Standardized recovery processes; active parity plans for critical digital flows.
Insightful → Predictive: Insights inform planning; automation and early detection prevent repeat issues.				
PREDICTIVE	Prevent problems before they spread	Low abandonment post-errors; resilient flows with early anomaly detection.	Real-time signals inform strategies, preventing customer impact.	UX aligned with business goals; continuous improvement focuses on critical workflows like KYC and transfers.

Fullstory is built to help



Explore more:



- [Financial Services customer success stories](#) →
- [On-demand product tour](#) →
- [Interactive 2025 Benchmark Report](#) →



Frustration signals

Frustration signals like Rage Clicks, dead clicks, and error exits reveal where users get blocked in authentication, verification, payments, transfers, and applications.



Mobile analytics

Mobile analytics surfaces broken tap targets, gesture issues, and laggy flows without relying on screen recordings or adding weight to your app.



Anywhere: Activation

Turns live behavioral signals into real-time actions across your stack so teams deliver in-the-moment personalization and faster support.



StoryAI

StoryAI spots behavioral patterns and creates session summaries automatically so teams can skip the guesswork and act faster.