

BankNewport's Mobile Experience Earns World-Class Customer Satisfaction

At a Glance

BankNewport, a \$3B financial institution headquartered in Middletown, Rhode Island, has steadily elevated its mobile banking experience to meet the expectations of digital-first customers. In 2021, the bank focused on delivering a mobile experience that is intuitive, reliable, and designed for everyday financial needs. That focus has produced measurable results. Customers rate BankNewport's mobile app 9.0 out of 10 for ease of use, with 95.6% successfully completing key tasks, including payments, money movement, and account management.

In 2025, more than 6,000 customers shared feedback on their mobile experience, while the app maintains a 4.8 out of 5 average app store rating, reflecting consistently high satisfaction.

Strategic Approach to Customer Feedback

BankNewport's feedback program was designed to measure satisfaction with one of its most important channels, the mobile experience. The goal was to assess overall effectiveness and engagement. A survey included questions to measure the bank's mobile applications' ease of use and task completion. By keeping the survey consistent year over year, BankNewport created a reliable benchmark to track progress while retaining flexibility to adapt questions, as needed.

Rather than a one-time initiative, the feedback program runs continuously, with safeguards to avoid over-surveying customers (for example, ensuring no one receives it more than once every six months). Initially, only 30% of digital banking users were included, but over time BankNewport expanded coverage to 100% of its mobile banking population. This deliberate scaling ensured feedback was representative, actionable, and comprehensive.

The outcomes of this strategy have been remarkable. In 2025, BankNewport surveyed over 6,000 of its customers around their mobile banking experience, achieving ratings that place the bank among the top performers in the industry.

Exceptional Results

EASE OF USE RATING: 9.0/10

Customers consistently rated the mobile app as intuitive and frictionless.

TASK COMPLETION: 95.6%

Nearly all customers reported being able to accomplish their intended purpose, whether checking credit scores, paying bills, sending money via Zelle, or transferring funds.

These metrics underscore BankNewport's success in delivering a mobile experience that is not only functional but also modern and feature packed.

Beyond the numbers, survey comments highlighted the strength of BankNewport's customer relationships.

Feedback was overwhelmingly positive, with customers praising the ease of use and reliability of the mobile app, ultimately delivering a 4.8/5 average app store rating.

Importantly, BankNewport demonstrated a commitment to listening by individually following up on customer comments, reinforcing trust and accountability. "By leveraging our partnership with COCC on the digital banking front and tying in a survey platform, it transformed how we listen and respond to our customers, embedding real-time feedback directly into our mobile app," said Nelson Teixeira, SVP/Director of Digital Banking.



A Strategy Focused on Digital Customer Growth

BankNewport's mobile strategy was not just about digitization, it was about transformation. In 2021, the bank set a clear goal: attract a generation of digital-first customer and respond to customer feedback. To achieve this, BankNewport leaned into their partnership with COCC to deliver features that resonate and drive a self-service modern experience:

Early Adoption of Zelle, RTP & FedNow

Payments have been a cornerstone of BankNewport's digital strategy. By joining the RTP & FedNow networks early, the bank gave customers access to real-time funds and expanded its money movement capabilities. A Person-to-Person (P2P) service that averaged just 200 monthly transactions was replaced and has now grown into more than 8,500 monthly consumer and business transactions via Zelle.

Financial Literacy Initiatives

To provide real-time guidance for a generation seeking financial literacy, BankNewport adopted digital features including credit monitoring and AI-powered financial management tools, supported by Credit Sense and MX.

Comprehensive Digitization

From everyday transactions to mortgages and small business tools, BankNewport digitized every process, ensuring convenience and accessibility in a post-pandemic world.

This forward-looking strategy positioned BankNewport as not just a bank, but a trusted partner for digital-first customers navigating their financial journeys. **From November 2019 to November 2025, BankNewport's digital banking customer base increased by over 40% organic growth.**

Technology as an Enabler

BankNewport's success was rooted in its ability to leverage technology effectively. By utilizing COCC's digital banking platform and integrating survey capabilities, the bank aligned its technology stack with its strategic vision. This combination allowed BankNewport to deliver a seamless experience while continuously refining it based on customer input.

Their journey illustrates the power of a customer-first digital strategy. By embedding continuous feedback loops, prioritizing ease of use, and targeting digital-savvy demographics with relevant tools and education, BankNewport has achieved excellent satisfaction scores and positioned itself as a leader in digital banking innovation.

Conclusion

BankNewport's story is a testament to how listening, adapting, and innovating can transform a financial institution into a digital powerhouse, setting a benchmark for others in the industry. By strategically leveraging its technology partnership with COCC, BankNewport has been able to deliver a premier mobile experience that combines ease of use, reliability, and continuous innovation.

About BankNewport

Founded in 1819 and headquartered in Newport, BankNewport offers a full suite of loan and deposit products and services for families and businesses throughout Rhode Island. BankNewport is one of the longest-standing community banks in the United States and, as a mutual organization, is committed to the financial success of its customers, employees, and communities. BankNewport has nineteen branch locations, a community lending center in Central Falls, and a commercial lending office in Providence. OceanPoint Marine Lending, a business line of BankNewport, specializes in consumer marine and recreational vehicle financing programs.

About COCC

As an industry-leading fintech provider, COCC delivers innovative, comprehensive technology solutions and strategic partnerships with an unparalleled focus on service. Offering a robust, feature-rich suite of modern, standards-based core and digital banking solutions, COCC's cutting-edge systems are designed with intuitive user interfaces and are fortified by advanced APIs which seamlessly facilitate leading fintech integrations. Consistently ready to adopt and embrace emerging technologies, COCC remains agile and forward-thinking, meeting the demands of a rapidly evolving financial landscape where live real-time functionality matters. COCC is forever dedicated to assisting community banks and credit unions with remaining strong and competitive by providing the technology, support, and expertise needed to succeed.

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