

Research Confirms Financial Consumer Demand Remains High for Branded Calling



An eBook from **TNS**

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Executive Summary

Most subscribers are not answering their phones to unidentifiable numbers, and this presents a significant challenge for financial services and insurance providers not using branded calling. Revealing the latest survey-based independent research commissioned by Transaction Network Services (TNS), this eBook helps to explain why many people are not answering unbranded calls and points towards solutions that could help financial services, banks, mortgage lenders and insurance companies transform engagement with their customers and prospects.

Introduction

If we don't recognize the number on our incoming call screen, most of us are unlikely to pick up, and this call rejection is rising.

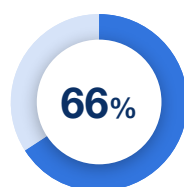
In 2025, 72% of US adults are saying that they never answer a phone call from a number they don't recognize, an increase from the 68% reporting this in our last survey in 2023.

This growing refusal to pick up the phone to unidentified callers may be a sensible precaution against the types of scam calls outlined in this eBook, but for 'high-touch' financial services and insurance organizations that need to make thousands of calls every month to confirm information, complete applications and discuss policies with people over the phone, this is a sizable problem.

Branded calling is a way that businesses can overcome these obstacles. Branded calling, such as TNS Enterprise Branded Calling, displays an organization's name and logo on recipients' incoming call screens. This can improve and protect financial and insurance enterprises' outbound calling operations by reassuring customers that these calls are legitimate.

Branded calling can help consumers regain their trust in voice calls and deliver increased answer rates, longer call durations and improved engagement with customers. Only authenticated calls can display rich content, such as logo and/or call reason.

This eBook explores the results of the research, including respondents' views on branded calling.



Sixty-six percent of people would answer a call from a financial services provider if the incoming call screen were branded with a name and logo.



Financial and Insurance Scams Making Us Unwilling To Answer

Spam and fraud calls have made most of us less trusting of the voice channel. When we don't recognize a number on our incoming call screen, our suspicion that the caller could be a bad actor hoping to scam us out of money or access our personal details appears to be high.

The types of financial scams that make people believe it is wise not to pick up when an unknown number displays include fraudulent robocalls regarding tax season, ghost filers, unpaid tolls and student loan payments.

Another example is [fund recovery scams](#), which are set up by bad actors to target victims who have already fallen for a scam and lost money.

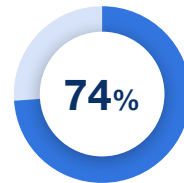
Our data finds that 76% of people say they are concerned about robocall scams that claim to be from a financial services provider, a number that rises to 81% among 55 to 64-year-olds. On the growth of robocall scams purporting to be from financial services providers, 78% of women and 70% of men agree there has been an increase in these.

When it comes to insurance scams, 74% of people are concerned about robocall scams that claim to be from insurance providers, and the same number believe there has been an increase in these types of scams.

During the 2025 open enrollment period, nearly two in three US adults (65%) say they received at least one health insurance robocall scam, compared to 62% in the 2023 open enrollment period. Our new research shows 60% of Baby Boomers (those born between 1946 and 1964) and 67% of Generation Z (those born between 1997 and 2009) are reporting this scam.

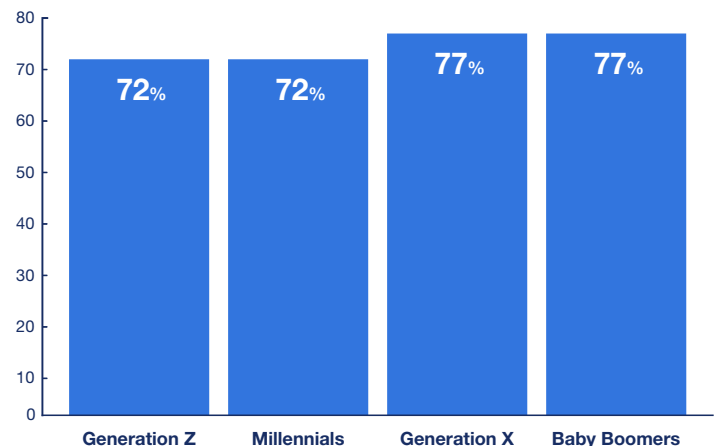
In the meantime, many appear to be fighting back, with 43% of people saying that they have submitted a robocall complaint to their state's Attorney General, the Federal Trade Commission (FTC) or the Do Not Call Registry in the last 12 months. This is a huge jump from 2023, when 28% of people had submitted a robocall complaint.

This number is highest among 25 to 34-year-olds, with 57% saying they have taken one of these actions, compared to 33% of this age group in 2023.



Seventy-four percent of people believe there has been an increase in robocall scams that claim to be from a financial services provider.

Percentage of each generation who say there has been an increase in robocall scams claiming to be from a financial services provider

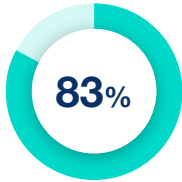


A Leading Force on Robocall Protection

Working with more than 500 operators and over 1.5 billion daily call events across hundreds of carrier networks, TNS analytics generates the most accurate and comprehensive industry datasets simply because we see far more traffic than virtually any telecom enterprise in North America. For more information, visit <https://tnsi.com/solutions/communications/robocall-protection/>

Branded Calling for Financial Services Firms and Banks

When people know it's their bank, financial adviser or mortgage provider calling, they're much more likely to pick up.



Eighty-three percent of people think that financial services organizations should be taking all measures available to protect customers.

If the logo and name of a financial organization is displayed on a call screen, 66% of adults say they would answer, and this rises to 76% among 25 to 34-year-olds.

Fifty-eight percent agree they would be more willing to share personal information with a financial services provider if the incoming call was branded, with this number increasing to 72% among Millennials (those born between 1981 and 1996).

With 64% of respondents saying they prefer to engage with a phone call than any other method, voice continues to be the most popular way for people to communicate with financial services businesses, despite the continued growth of apps, websites and other messaging channels.

Perhaps surprisingly, this number is highest among Generation Z (those born between 1997 and 2009) and Millennials, with 72% of both age groups preferring the phone before an app or website.

TNS Enterprise Branded Calling is helping financial services organizations and banks engage with customers more effectively by phone, to update information, confirm appointments, upsell services and respond to website and social media inquiries.

By using TNS Enterprise Branded Calling, one large US bank achieved an average answer rate of 24% across its 100+ telephone numbers. Among its eight most used numbers, one saw an answer rate of 94%, another 79% and a third 39%, in just one month.



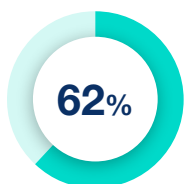
Branded Calling for Insurance Providers

Insurance organizations need to make phone calls to customers for a multitude of reasons, from confirming quotes and policy details to handling claims and updating personal details. Using branded calling, so customers can answer these calls confidently, appears to be paramount.

If an insurance company was to deploy branded calling, enabling users to see its name and logo on incoming call screens, 68% of respondents say they would pick up the call. This number goes up to 80% among 25 to 34-year-olds.

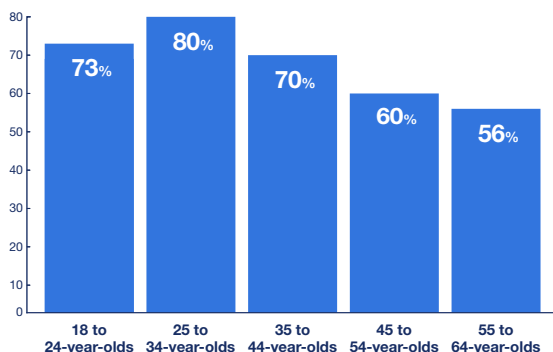
In terms of sharing personal details, 63% of male and 55% of female respondents say they would give this information over the phone to an insurance provider if the call was branded with the business' logo and name.

Preference for using the phone when dealing with an insurance provider is high, with 62% of people saying they would prefer to communicate by phone rather than an app, texting or a website when dealing with insurance issues. This number increases to 71% among both 25 to 34-year-olds and 35 to 44-year-olds.



Sixty-two percent of people would prefer to engage with their insurance provider via a phone call than other methods such as text, app or website.

Percentage of people who would answer a call from an insurance provider if the brand logo and name was displayed on the incoming call screen



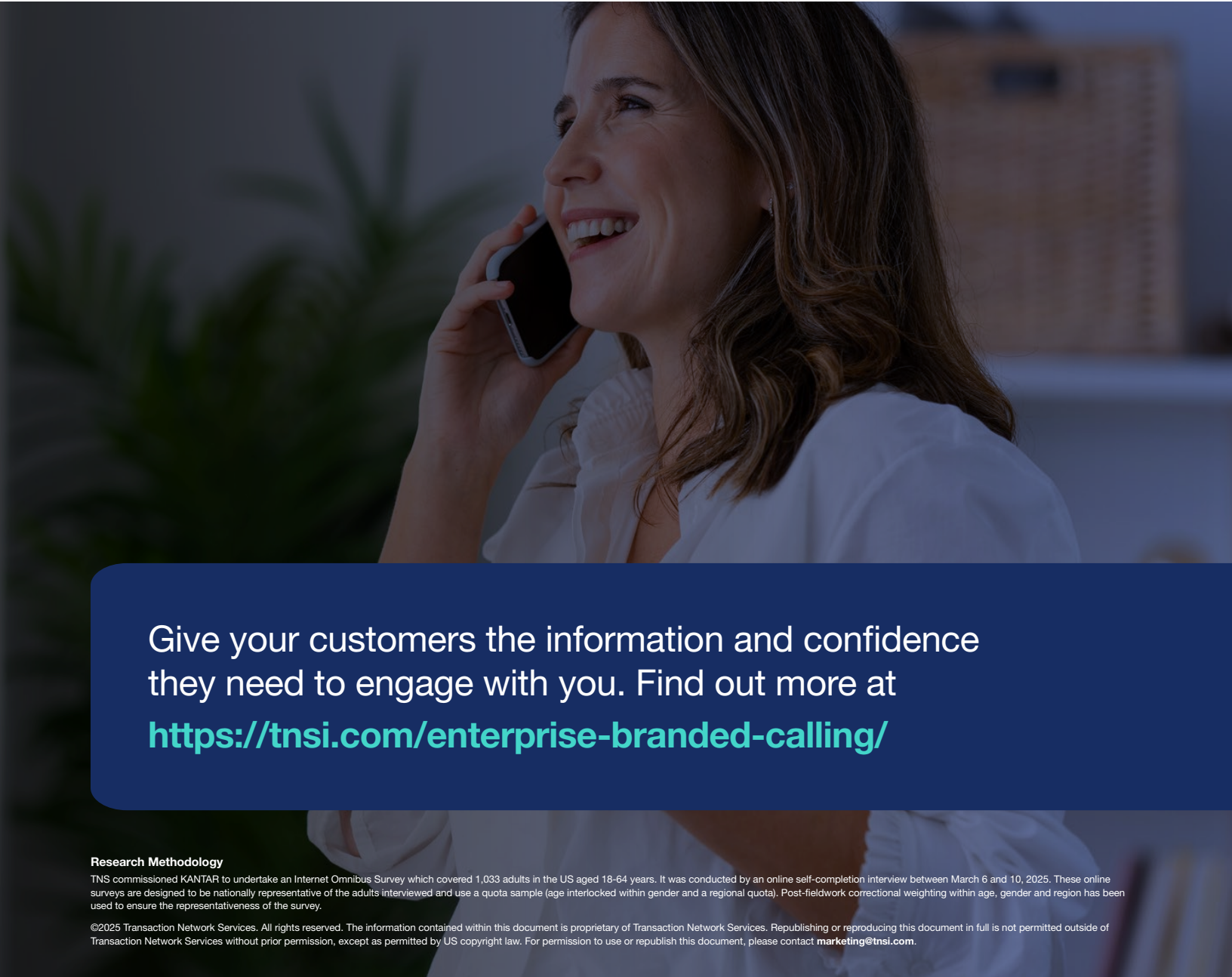
Why TNS Enterprise Product Suite?

Established more than 30 years ago, TNS is a market leader in call analytics and robocall mitigation, supporting thousands of organizations across more than 60 countries. With 10 years of call identification experience, TNS handles over 1.5 billion daily call events from over 500 operators and has facilitated two billion+ branded calls.

TNS Enterprise Branded Calling allows financial services and insurance organizations to provide helpful, rich branded caller information on an incoming call screen, empowering the receiver with the confidence to answer. This helps them improve

call durations and increase answer rates, all while gaining an advantage over competitors who may not yet have deployed the technology.

TNS Enterprise Authentication and Spoof Protection solutions help solve the problems caused by call spoofing by leveraging industry standards and APIs to authenticate calls and ensure only legitimate verified calls are delivered with branding to consumers, helping organizations protect consumers, restore trust and protect their reputations.

A woman with long brown hair, wearing a white blouse, is smiling and talking on a smartphone. The background is blurred, showing indoor plants and a bookshelf.

Give your customers the information and confidence they need to engage with you. Find out more at <https://tnsi.com/enterprise-branded-calling/>

Research Methodology

TNS commissioned KANTAR to undertake an Internet Omnibus Survey which covered 1,033 adults in the US aged 18-64 years. It was conducted by an online self-completion interview between March 6 and 10, 2025. These online surveys are designed to be nationally representative of the adults interviewed and use a quota sample (age interlocked within gender and a regional quota). Post-fieldwork correctional weighting within age, gender and region has been used to ensure the representativeness of the survey.

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