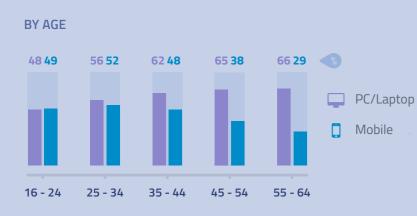
# The Online Banking Landscape in Europe

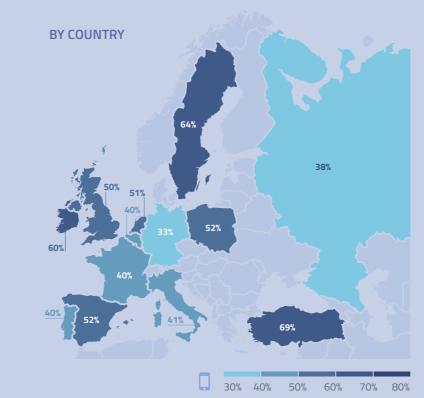


### **Online Banking**

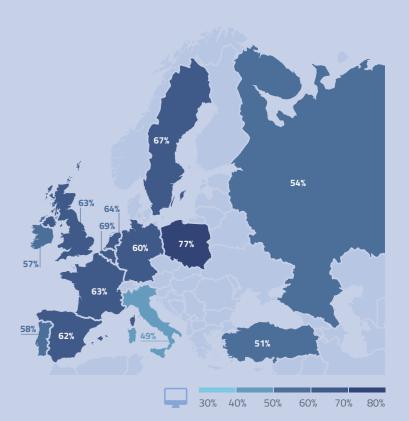
% of European internet users who have used an internet banking service in the last month via..







69%	Turkey	51%
64%	Sweden	67%
60%	Ireland	57%
52%	Poland	77%
52%	Spain	62%
51%	Netherlands	64%
50%	UK	63%
41%	Italy	49%
40%	Belgium	69%
40%	France	63%
40%	Portugal	58%
38%	Russia	54%
33%	Germany	60%



# **Social Banking**

% on each service who have used a mobile banking service in the last month



WhatsAppers

Twitter Users

Facebookers

# 

European Messaging / Chat App Users are 23% more likely to have used a **mobile banking service** in the last month (55% have)

Q

Users of mobile banking services are 20% more likely to use social media to find products to buy (27% do)

# **Attitudes Among Mobile Bankers**

% of European Mobile Bankers who agree with / say the following

### **MOBILE IMPORTANCE**

24% more likely to say they feel more insecure without their mobile than their wallet (47% do)

37% more likely to say mobile is their most important device for getting online (46% do)

### **INTERNET SECURITY**

1 in 2 are concerned about the internet eroding their personal privacy

6 in 10 worry about how companies use their personal data

# CUSTOMER EXPERIENCE

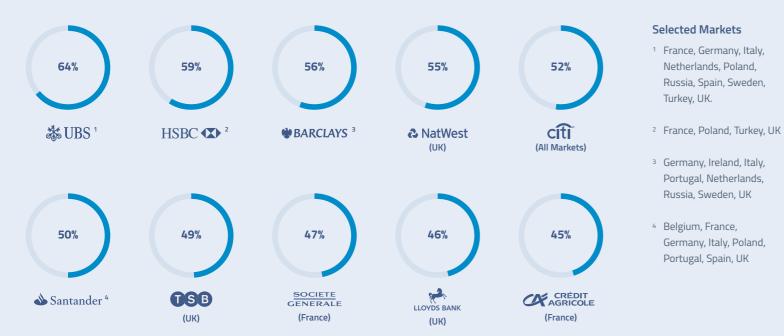
17% more likely to want brands to offer a range of **useful apps and online services** (14% do)

1 in 4 want brands to provide innovative new products

27% want brands to provide services and products that help to simplify daily life

## Bank Brands | A Mobile Banking Case Study

% of current users of each bank in these markets who have used a mobile banking service in the last month



# Mobile Payment Services | A Case Study

### APPLE PAY & ANDROID PAY IN THE UK

% of UK internet users who have used the following mobile payment services



Android Pay Users are 55% more likely to opt in for personalized loyalty rewards from brands (63% say they tend to)"

Apple Pay Users are 62% more likely to say that getting access to **exclusive content or services** would increase their likelihood of buying a product (19% do)

## **Custom Research**

Insight on demand from our team of expert analysts

HAVING AN EXISTING RELATIONSHIP WITH OUR CORE RESPONDENTS ALLOWS US TO "RE-CONTACT" THEM, DOING THIS WE CAN:

### Create bespoke projects designed to gather the specific information you need, for example

- Ask online bankers how they would feel about accessing their bank via social platforms - Further explore privacy concerns among online bankers
- Ask online bankers about what they value / want from a mobile banking app
- Ask online bankers about what they want their bank to provide for them

### Conduct audience targeting

 Synchronize 8,500 GWI Core data points with the custom re-contact data set

- Run custom projects at any time during the year
- Provide questionnaire writing consultancy with a Custom Research Analyst
- Write insight reports based on this research to offer actionable recommendations

# More from GlobalWebIndex

### **GWI COVERAGE**



### REPORTS

Flagship Reports: Key **Audience Reports:** insights on social networking, In-depth examinations device usage, online purchasof particular groups' ing and entertainment. attitudes, interests &

### behaviors. Market & Region Reports: Digital behaviors and trends **Insight Reports:** at a national or regional level.

stories of the moment.

Deep-dives into some of the most pressing topics Trend Reports: Tracking the for marketers.

### **PRO PLATFORM™**

Analyzed any audience, date range or selection of countries/regions and build bespoke audiences based on our wide range of demographic, attitudinal and behavioral variables.

### Connect your digital audiences to the GWI panel using passively

monitored visitation to run ad effectiveness, audience targeting validation and web analytics

GWIQ™

Unless stated otherwise, all figures are drawn from our Q4 2016 wave of online research among 22,413 online adults aged 16-64 in 13 European countries. Among this cohort, there were 17,041 online bankers via any device, 13,740 online bankers via PC/Laptop & 10,431 online bankers via mobile, defined as those who have used an internet banking service on each device in the last month.