

# „European Digital Banking Study“ by Mastercard

June 2017



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June 2017

**Target Group:** Online-representative sample per country, 18 years +  
Overall 11 countries: IT, GER, FR, ES, UK, POL, NL, SE, CH, HUN, RUS

**Studiendesign:** Online Befragung  
Die Befragten wurden über das INNOFACT Online Panel entscheidclub.de und internationale Partnerpanels rekrutiert.

**Stichprobe:** Total N: 11.915

Germany	Switzerland	Spain	France	Italy	Netherlands	Poland	Russia	Sweden	UK	Hungary
n=1081	n=1088	n=1081	n=1088	n=1084	n=1083	n=1082	n=1080	n=1082	n=1090	n=1076

**Field Time:** 28. 05. 2017 – 31.05. 2017

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	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
a) Positive: I am highly interested in new solutions which make my financial routines easier and safe	<u>50</u>	<u>53</u>	<u>69</u>	<u>56</u>	<u>72</u>	49	<u>68</u>	<u>76</u>	<u>56</u>	<u>51</u>	<u>76</u>
b) Neutral: I am generally interested in new developments but am not sure about all these new options and their security standards	41	40	29	35	26	44	29	23	39	40	20
c) Negative: I am happy with my traditional banking and payment solutions and do not want anything else	9	7	2	9	2	8	2	2	5	10	4

**XX** Highest rating per country    Highest rating per category    Lowest rating per category

Q1: Digitization is playing an increasing role in our daily life, also in the banking sector and in financial services, including online banks and mobile payment solutions. How do you feel about this?  
(all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
It is safe	12	14	27	23	24	19	51	12	12	23	36
Simple and easy to use	51	53	52	61	52	<u>68</u>	<u>63</u>	72	64	57	59
It is time-saving	<u>75</u>	<u>71</u>	<u>76</u>	<u>65</u>	<u>75</u>	63	59	<u>82</u>	65	<u>67</u>	<u>68</u>
It is cost-effective	35	30	14	14	33	24	48	15	17	23	38
It fits my lifestyle (mobile, flexible, fun to use)	36	32	34	29	30	29	19	36	29	41	34
High availability	35	41	43	25	23	30	28	39	<u>67</u>	30	24
Other	1	2	1	1	0	1	0	0	1	0	1
None of them	4	2	2	6	2	4	1	2	2	5	2

XX Highest rating per country    Highest rating per category    Lowest rating per category

Q2: In your view, what are or could be the biggest advantages of online banking and digital payment solutions? (choose up to 3)  
(all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
A week ago	10	11	19	16	18	5	16	24	5	9	10
A month ago	15	15	<u>26</u>	23	<u>27</u>	10	19	<u>29</u>	10	16	<u>23</u>
Half a year ago	23	23	24	<u>25</u>	23	18	<u>26</u>	23	19	18	27
A year ago	12	13	7	9	8	10	9	8	12	9	12
More than a year ago	<u>31</u>	<u>29</u>	17	23	18	<u>47</u>	21	11	<u>45</u>	<u>38</u>	19
I don't know	10	10	6	4	7	12	10	5	10	10	10
<b>At least a month ago</b>	<b>25</b>	<b>26</b>	<b>45</b>	<b>39</b>	<b>45</b>	<b>14</b>	<b>35</b>	<b>53</b>	<b>15</b>	<b>25</b>	<b>32</b>
<b>At least a year ago</b>	<b>59</b>	<b>62</b>	<b>77</b>	<b>72</b>	<b>75</b>	<b>42</b>	<b>70</b>	<b>84</b>	<b>46</b>	<b>52</b>	<b>71</b>

XX Highest rating per country    Highest rating per category    Lowest rating per category

Q3: When was the last time you went to a bank because you needed a personal consultation?  
(all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
Yes, but will decrease in numbers	<u>73</u>	74	72	64	68	67	68	62	68	63	57
Yes, number will remain the same	11	14	14	17	17	10	19	22	11	14	32
Yes, number will increase again	3	4	3	3	3	5	4	11	3	4	6
No	7	3	4	8	5	9	4	2	11	9	1
I'm not sure	7	5	6	8	6	8	6	4	7	10	4
<b>Yes</b>	87	92	90	85	89	83	91	94	82	81	95

XX Highest rating per country
 ■ Highest rating per category
■ Lowest rating per category

Q4: In your view, do you think that bank branches will still exist in 10 years in your country?  
(all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
More flexibility (no long-term contracts, consultation 24h, etc.)	29	28	33	24	26	23	24	23	27	27	32
Availability everywhere and easy to use	<u>38</u>	<u>38</u>	<u>42</u>	<u>37</u>	<u>38</u>	<u>45</u>	<u>37</u>	<u>52</u>	<u>46</u>	<u>44</u>	<u>47</u>
Real-time cost control and transparency	26	26	19	33	30	21	34	22	13	18	16
Other	7	8	6	6	5	11	5	3	14	11	6

XX Highest rating per country    Highest rating per category    Lowest rating per category

Q5: What is the first thing you would change with your financial service provider/bank if you could?  
 (all respondents)



	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
Yes	<u>79</u>	<u>83</u>	<u>93</u>	<u>62</u>	<u>82</u>	<u>87</u>	<u>88</u>	<u>92</u>	<u>91</u>	<u>88</u>	<u>87</u>
No	21	18	7	38	19	14	12	8	9	12	13

XX Highest rating per country    Highest rating per category    Lowest rating per category

Q6: Are you customer of an online/mobile bank or have you ever used online and/or mobile services of a bank?  
(all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
Daily to every week	<u>37</u>	26	<u>36</u>	<u>29</u>	28	<u>51</u>	<u>45</u>	<u>42</u>	<u>47</u>	<u>54</u>	27
About once every two weeks	34	<u>32</u>	29	24	<u>30</u>	27	33	31	28	23	27
About once a month	13	28	19	20	21	12	13	16	17	11	<u>29</u>
Once every few months	5	4	10	12	9	3	3	6	3	3	12
Never	12	10	6	15	12	6	6	5	5	9	6
<b>At least once every two weeks</b>	70	58	65	53	58	79	78	73	75	77	53
<b>At least once a month</b>	83	86	85	73	79	91	91	89	92	88	82

XX Highest rating per country    Highest rating per category    Lowest rating per category

Q7: How often do you conduct financial transactions online or via app?  
(all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
Safety and security	<u>40</u>	<u>38</u>	40	<u>36</u>	20	21	30	<u>47</u>	41	<u>56</u>	<u>55</u>
Convenience	30	30	<u>49</u>	24	32	<u>62</u>	<u>64</u>	35	<u>55</u>	55	37
Continuous Customer Service availability	15	14	18	19	27	11	29	31	13	14	20
Personal consultant	8	8	7	9	4	5	3	4	7	3	4
Transparency and cost control	19	19	24	18	25	13	30	24	9	11	9
Usability and high product variety	15	23	12	25	<u>38</u>	26	9	26	17	13	20
Benefits and low costs	<u>39</u>	35	30	34	23	23	15	20	29	19	39
Others	1	1	1	1	1	2	1	1	2	1	1
I wouldn't consider to use such a service	<u>10</u>	7	2	<u>10</u>	5	7	2	1	5	7	2

**XX** Highest rating per country    Highest rating per category    Lowest rating per category

Q8: Which are the two most important criteria for you to consider using a digitized banking solution? (choose up to two)  
(all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
Yes	27	17	21	18	20	7	15	20	8	14	12
No, but maybe later	<u>31</u>	<u>36</u>	<u>34</u>	<u>39</u>	<u>34</u>	27	<u>32</u>	29	23	31	<u>45</u>
No, I will stay with my bank	26	35	25	35	21	<u>52</u>	29	12	<u>42</u>	<u>39</u>	27
I am already client of an online/mobile bank	16	12	20	9	25	13	25	<u>39</u>	27	16	16

XX Highest rating per country  
   Highest rating per category  
   Lowest rating per category

Q9: Do you consider changing your bank for an online/mobile bank during the next 12 months?  
 (all respondents)

	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
Because it is safe	9	11	18	14	16	16	16	10	12	18	18
Because it makes transactions simple and convenient	<u>63</u>	<u>63</u>	<u>66</u>	<u>55</u>	<u>54</u>	<u>55</u>	<u>58</u>	<u>75</u>	<u>62</u>	<u>55</u>	<u>76</u>
Because it is modern and fits my lifestyle	25	26	20	28	32	24	30	23	23	34	23
Because I can use it on my mobile device	38	36	46	27	39	32	45	53	48	36	37
I don't know	9	9	7	14	9	14	6	2	11	9	5
I don't think it will increase in future	5	4	2	4	2	5	2	3	3	5	3

XX Highest rating per country    Highest rating per category    Lowest rating per category

Q10: In your view, why will the demand of online/mobile financial solutions increase in the future? (choose up to two)  
 (all respondents)

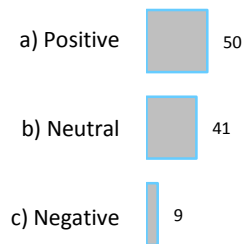
	Germany n=1081	Switzerland n=1088	Spain n=1081	France n=1088	Italy n=1084	Netherlands n=1083	Poland n=1082	Russia n=1080	Sweden n=1082	UK n=1090	Hungary n=1076
Because its technology is safe, secure and easy to use	17	24	<u>29</u>	<u>29</u>	<u>29</u>	20	31	29	20	28	<u>35</u>
Because its technology is innovative and future-oriented	18	22	26	25	28	20	21	24	13	24	34
Because the cooperation of financial services will increase in the future	<u>27</u>	25	26	16	23	<u>28</u>	21	26	23	21	24
Because it is a reliable partner as enabler of financial services	26	<u>29</u>	28	23	28	19	17	<u>37</u>	21	28	<u>35</u>
Because it is very accessible	18	22	23	21	25	20	<u>36</u>	24	28	<u>31</u>	24
I don't know	<u>27</u>	20	18	23	16	27	20	14	<u>35</u>	19	9
I don't believe in cooperation in the financial sector	7	6	3	6	2	6	2	3	4	4	3

XX Highest rating per country  
   Highest rating per category  
   Lowest rating per category

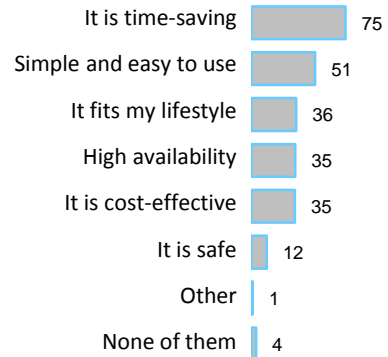
Q11: Mastercard is one of a few innovative technology providers with versatile solutions regarding digitized banking. Why should digital financial service providers cooperate with Mastercard? (all respondents)

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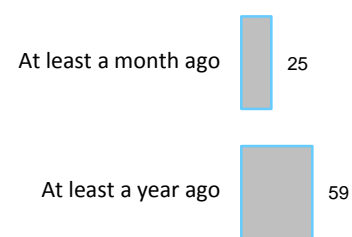
**Q1:**  
attitude towards digitization of banking



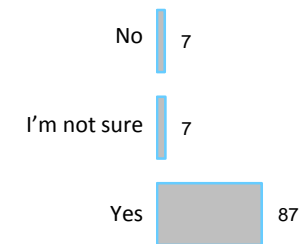
**Q2:**  
biggest advantages of online banking



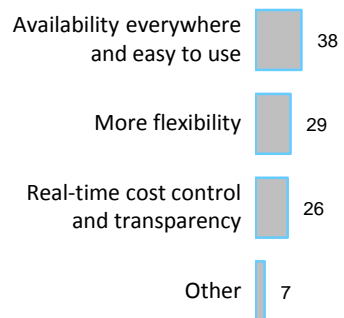
**Q3:**  
last personal consultation



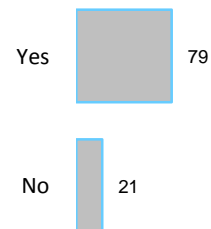
**Q4:**  
bank branch still exist in 10 years



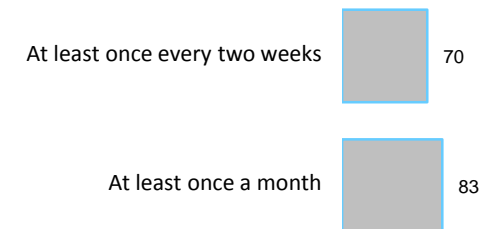
**Q5:**  
First thing to change with financial service provider



**Q6:**  
customer/user of online/ mobile banks

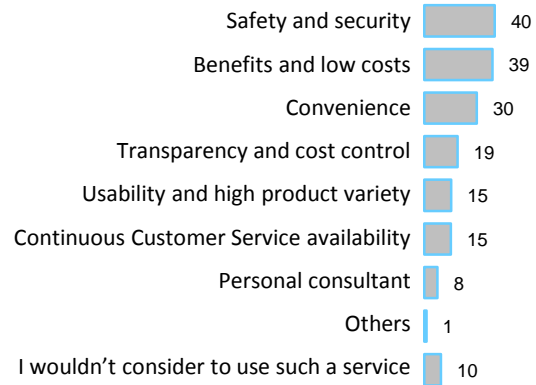


**Q7:**  
online/ app transaction frequency

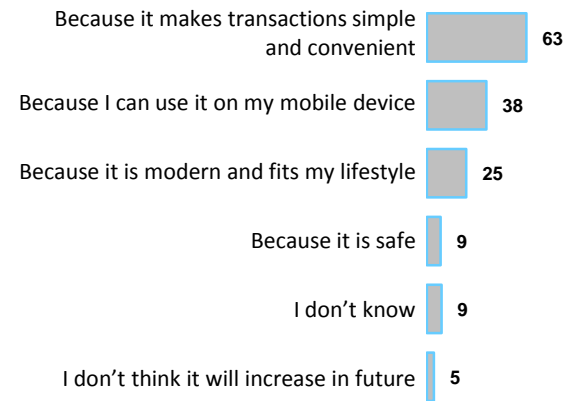




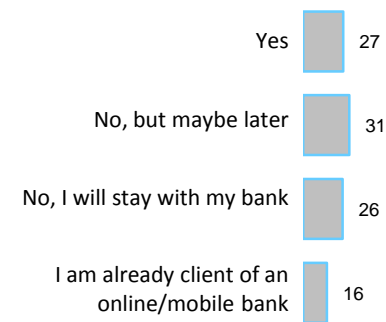
**Q8:**  
**most important criteria for using digitized banking solutions**



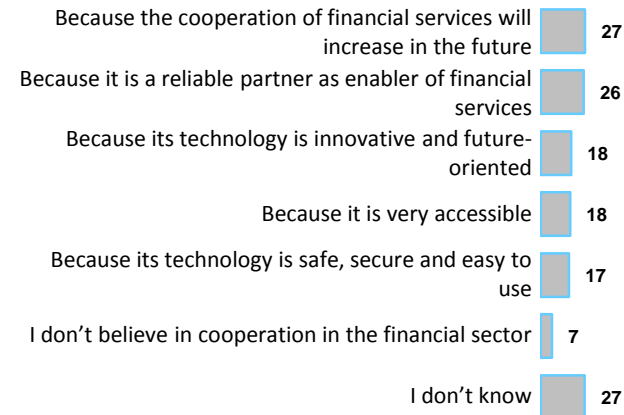
**Q10:**  
**future demand of online/mobile financial solutions**



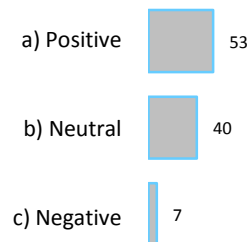
**Q9:**  
**consideration of changing bank for an online/ mobile bank**



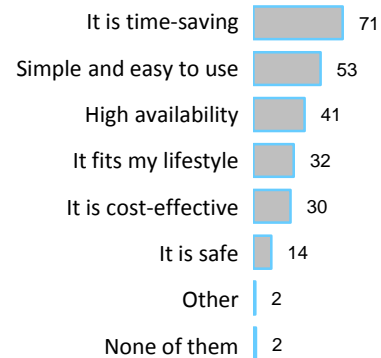
**Q11:**  
**reasons for a cooperation with Mastercard**



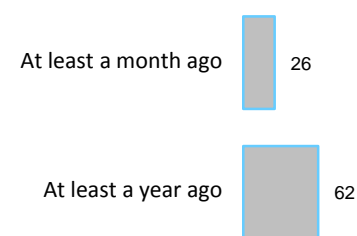
**Q1:**  
attitude towards digitization of banking



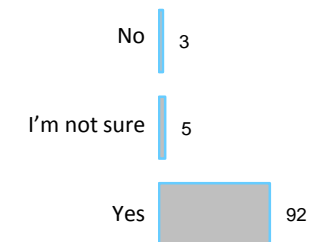
**Q2:**  
biggest advantages of online banking



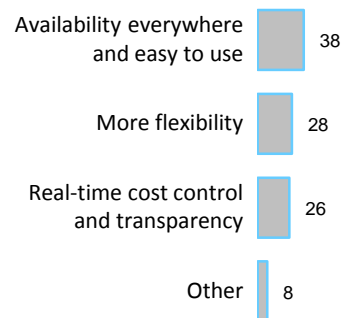
**Q3:**  
last personal consultation



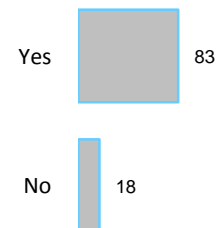
**Q4:**  
bank branch still exist in 10 years



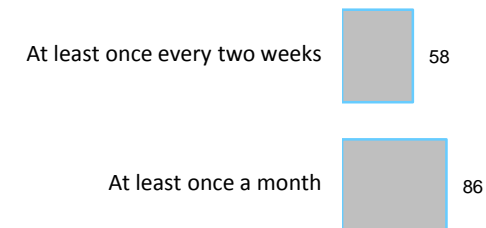
**Q5:**  
First thing to change with financial service provider



**Q6:**  
customer/user of online/ mobile banks

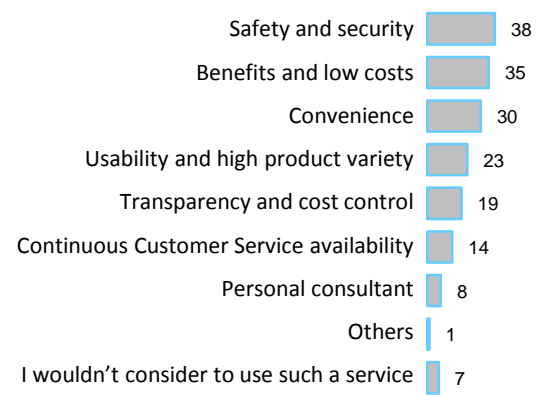


**Q7:**  
online/ app transaction frequency

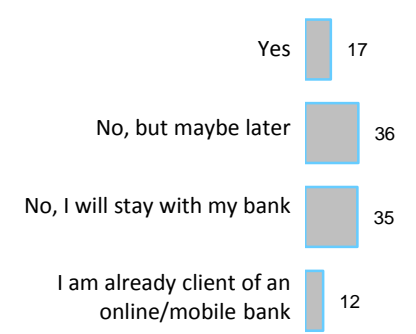


# Result Overview – Switzerland

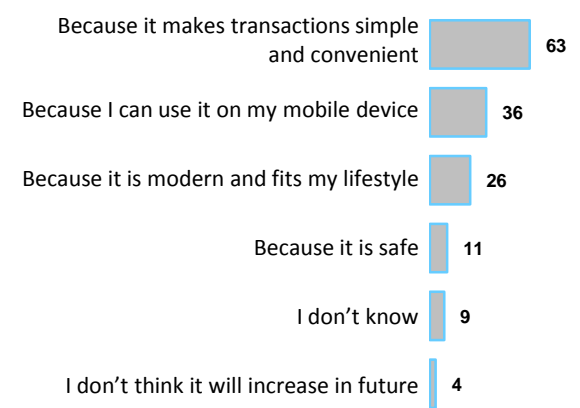
**Q8: most important criteria for using digitized banking solutions**



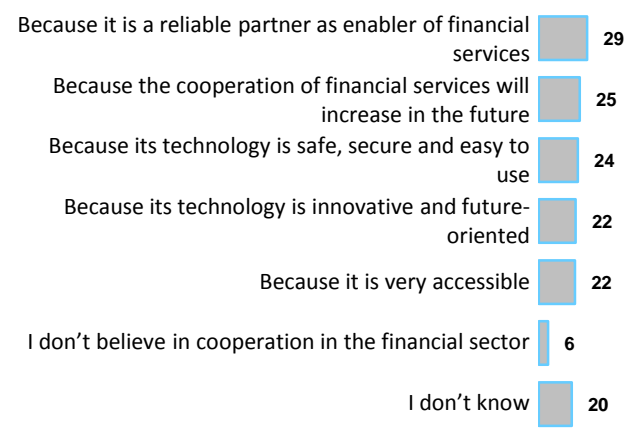
**Q9: consideration of changing bank for an online/ mobile bank**



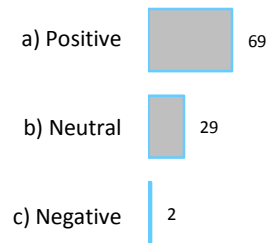
**Q10: future demand of online/mobile financial solutions**



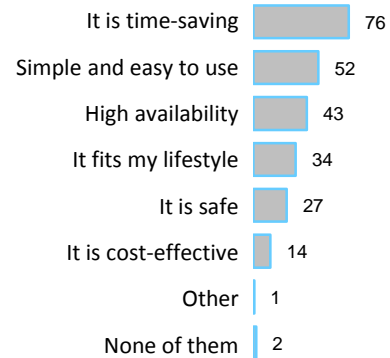
**Q11: reasons for a cooperation with Mastercard**



**Q1:**  
attitude towards digitization of banking



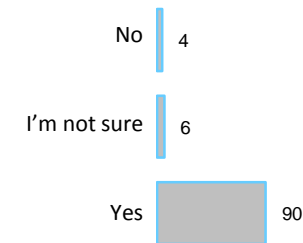
**Q2:**  
biggest advantages of online banking



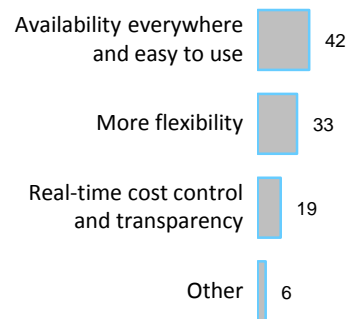
**Q3:**  
last personal consultation



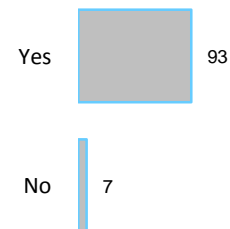
**Q4:**  
bank branch still exist in 10 years



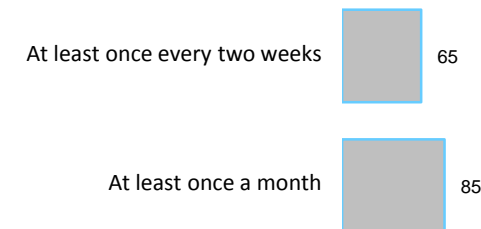
**Q5:**  
First thing to change with financial service provider



**Q6:**  
customer/user of online/ mobile banks

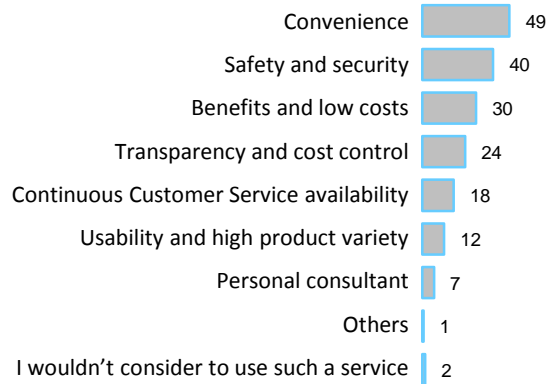


**Q7:**  
online/ app transaction frequency

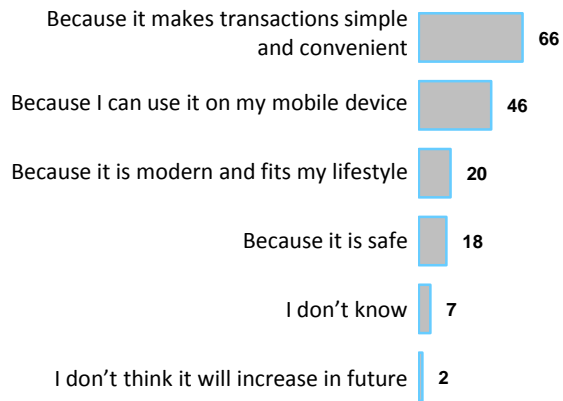


# Result Overview – Spain

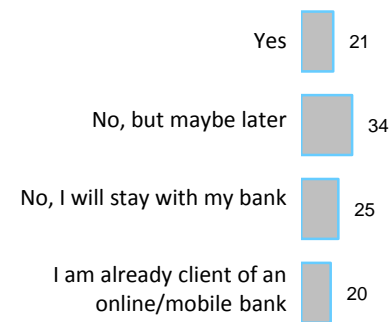
**Q8: most important criteria for using digitized banking solutions**



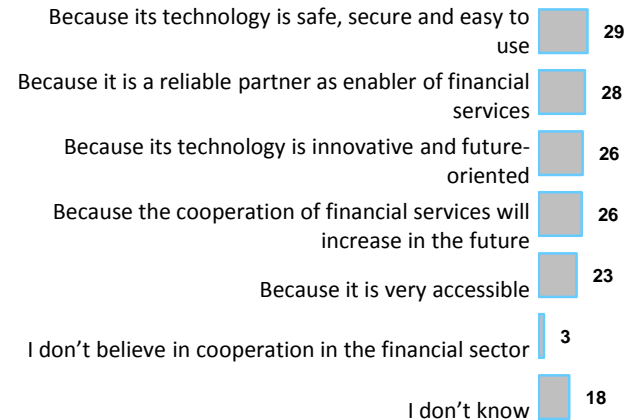
**Q10: future demand of online/mobile financial solutions**



**Q9: consideration of changing bank for an online/ mobile bank**

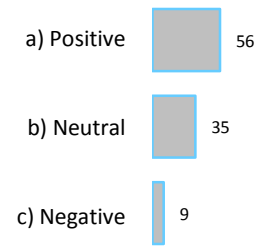


**Q11: reasons for a cooperation with Mastercard**

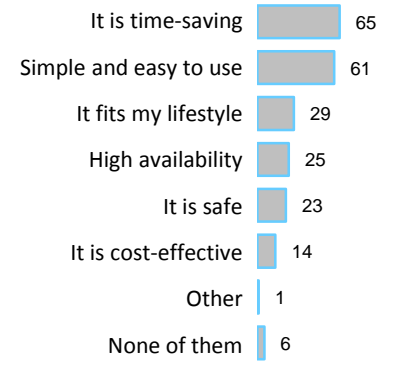


# Result Overview – France

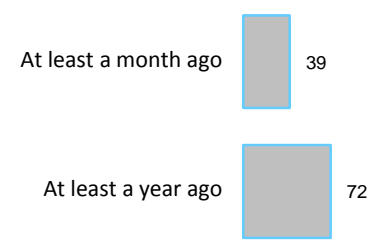
**Q1: attitude towards digitization of banking**



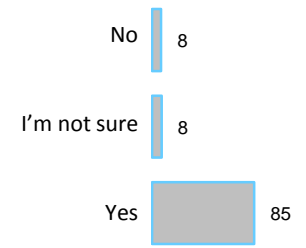
**Q2: biggest advantages of online banking**



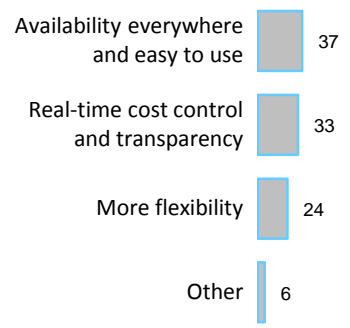
**Q3: last personal consultation**



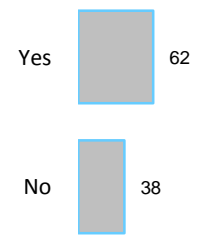
**Q4: bank branch still exist in 10 years**



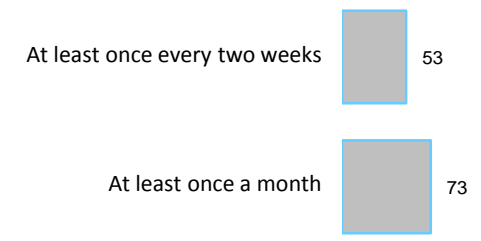
**Q5: First thing to change with financial service provider**



**Q6: customer/user of online/ mobile banks**

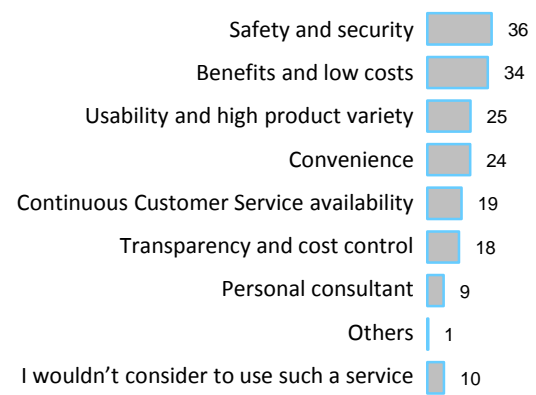


**Q7: online/ app transaction frequency**

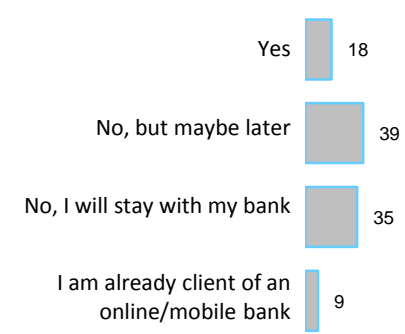


# Result Overview – France

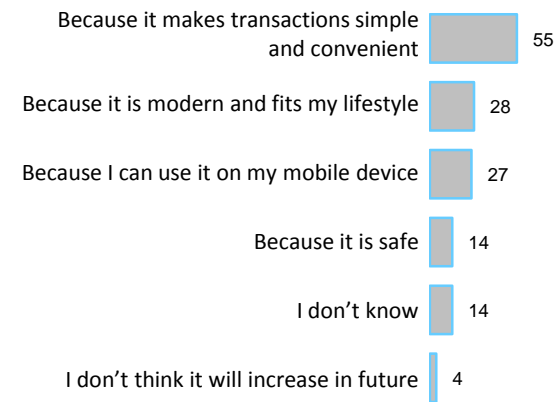
**Q8: most important criteria for using digitized banking solutions**



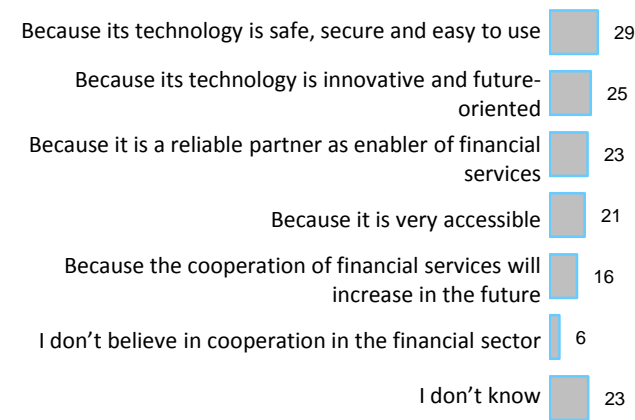
**Q9: consideration of changing bank for an online/ mobile bank**



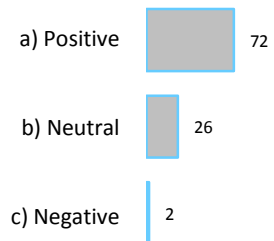
**Q10: future demand of online/mobile financial solutions**



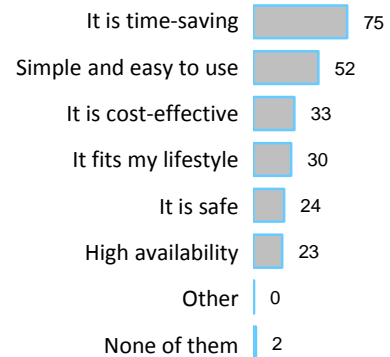
**Q11: reasons for a cooperation with Mastercard**



**Q1:**  
**attitude towards digitization of banking**



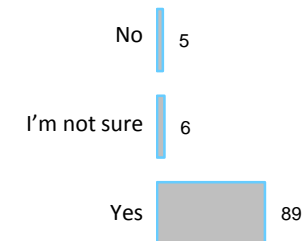
**Q2:**  
**biggest advantages of online banking**



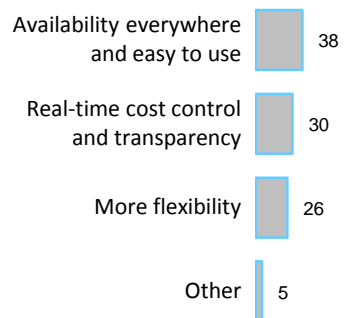
**Q3:**  
**last personal consultation**



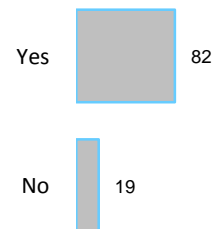
**Q4:**  
**bank branch still exist in 10 years**



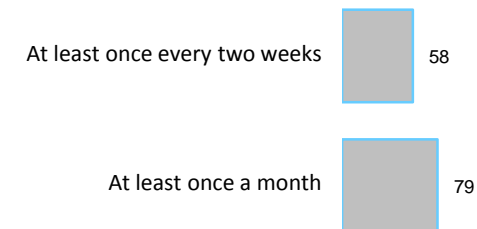
**Q5:**  
**First thing to change with financial service provider**



**Q6:**  
**customer/user of online/ mobile banks**

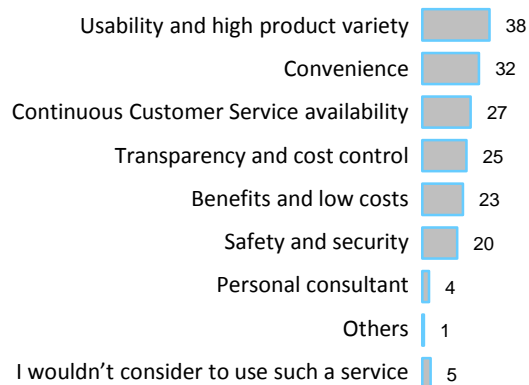


**Q7:**  
**online/ app transaction frequency**

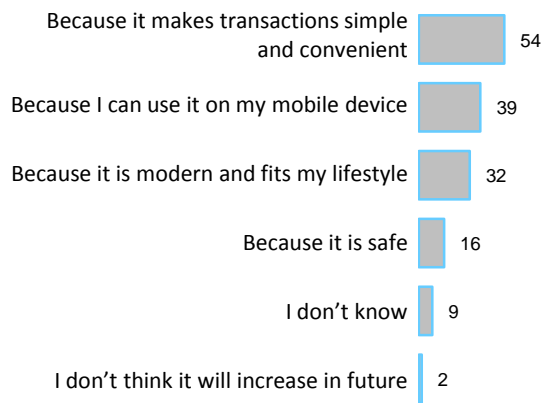




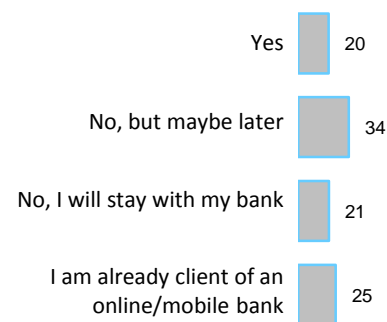
**Q8:**  
**most important criteria for using digitized banking solutions**



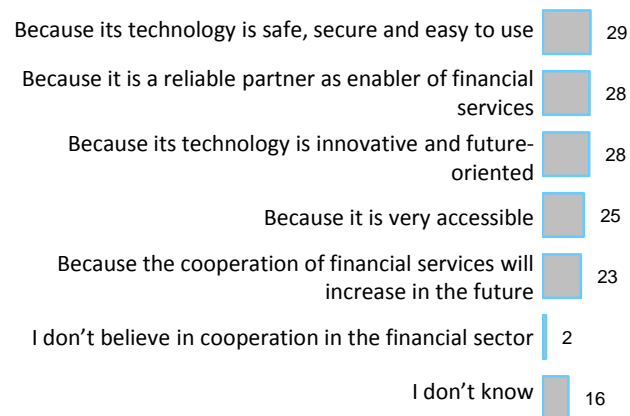
**Q10:**  
**future demand of online/mobile financial solutions**



**Q9:**  
**consideration of changing bank for an online/ mobile bank**

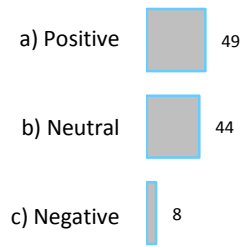


**Q11:**  
**reasons for a cooperation with Mastercard**

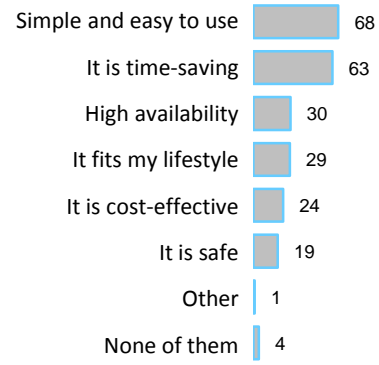


# Result Overview – Netherlands

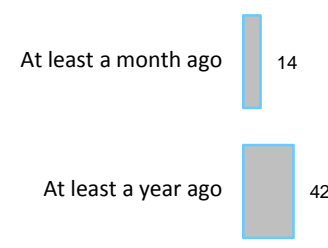
## Q1: attitude towards digitization of banking



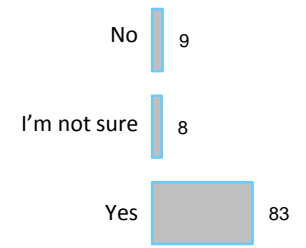
## Q2: biggest advantages of online banking



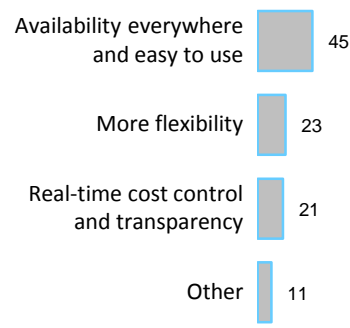
## Q3: last personal consultation



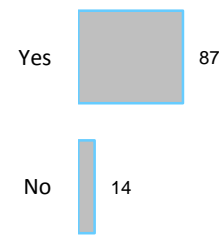
## Q4: bank branch still exist in 10 years



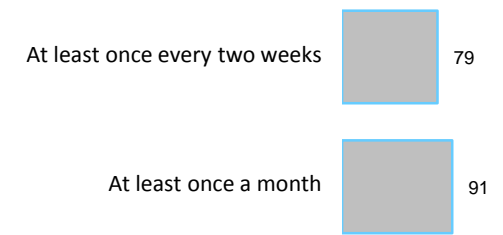
## Q5: First thing to change with financial service provider



## Q6: customer/user of online/ mobile banks

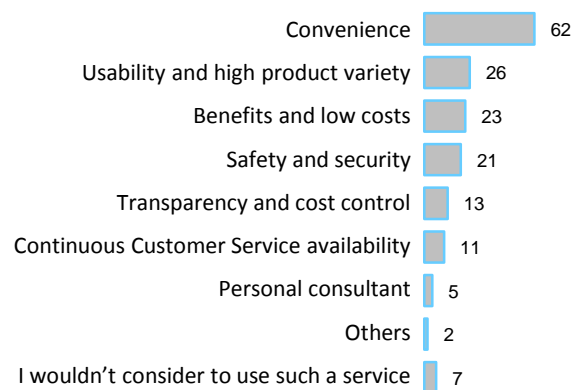


## Q7: online/ app transaction frequency

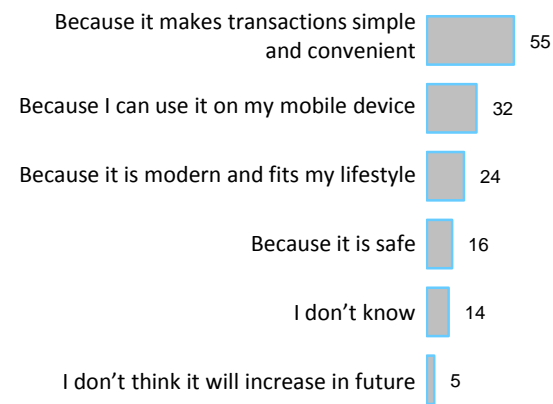


# Result Overview – Netherlands

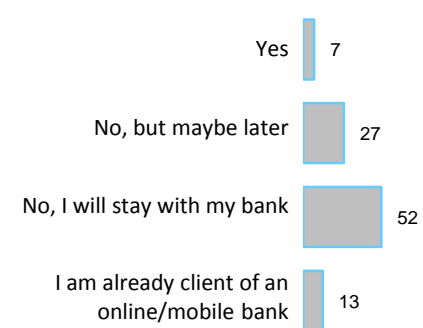
**Q8: most important criteria for using digitized banking solutions**



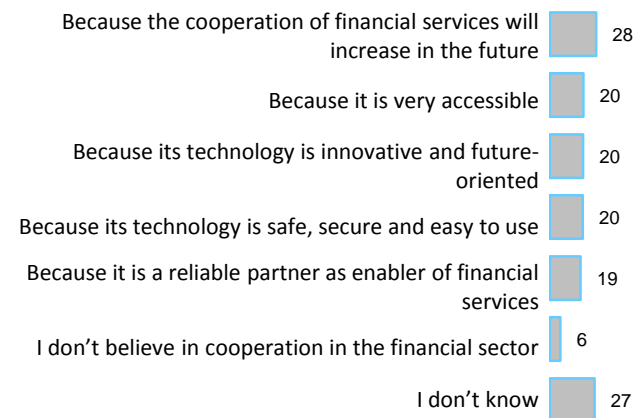
**Q10: future demand of online/mobile financial solutions**



**Q9: consideration of changing bank for an online/ mobile bank**

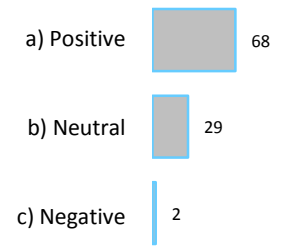


**Q11: reasons for a cooperation with Mastercard**

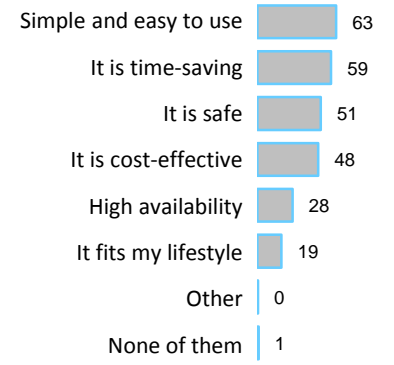


# Result Overview – Poland

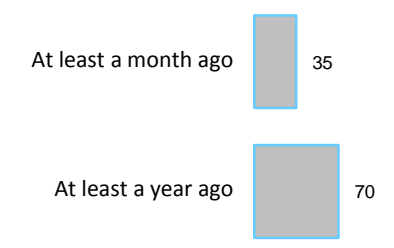
**Q1:**  
**attitude towards digitization of banking**



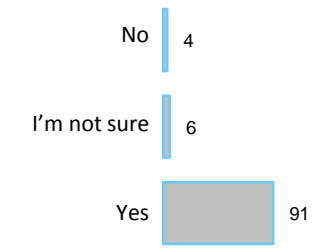
**Q2:**  
**biggest advantages of online banking**



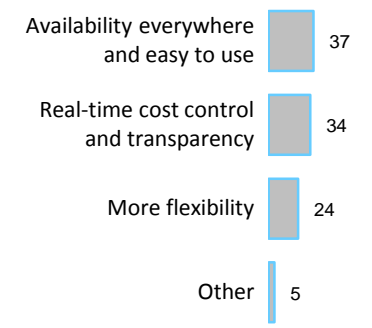
**Q3:**  
**last personal consultation**



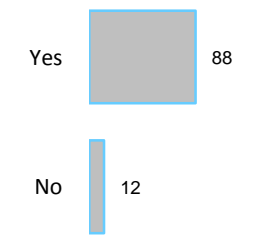
**Q4:**  
**bank branch still exist in 10 years**



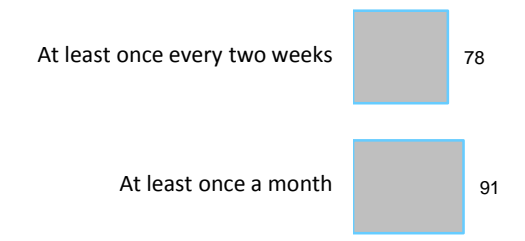
**Q5:**  
**First thing to change with financial service provider**



**Q6:**  
**customer/user of online/ mobile banks**

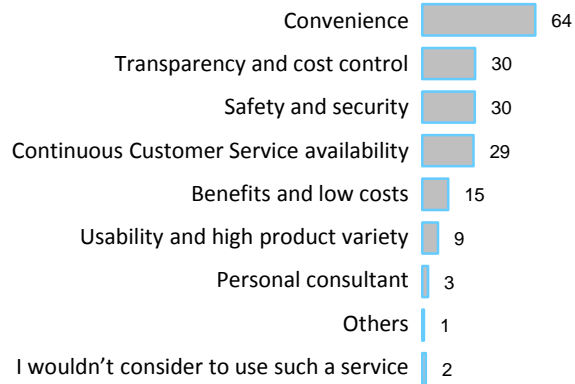


**Q7:**  
**online/ app transaction frequency**

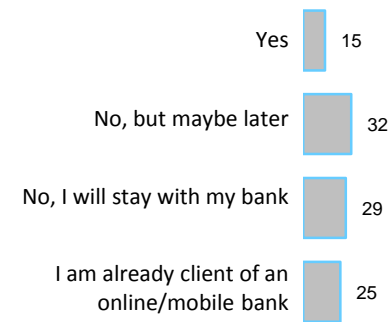


# Result Overview – Poland

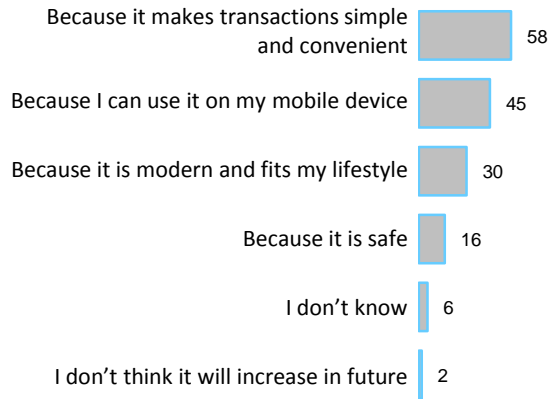
**Q8: most important criteria for using digitized banking solutions**



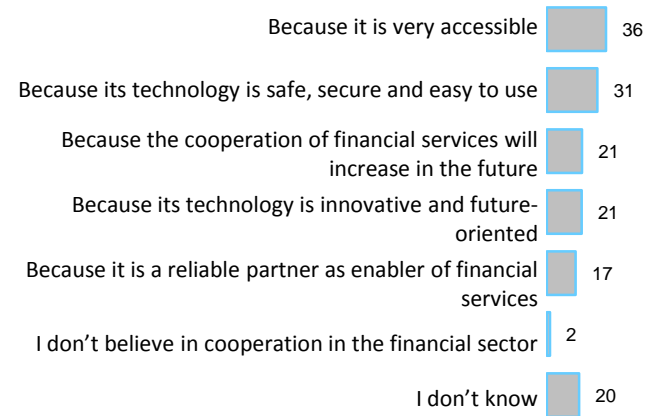
**Q9: consideration of changing bank for an online/ mobile bank**



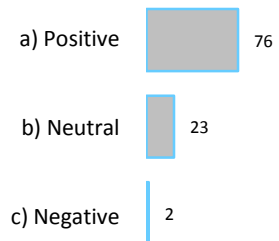
**Q10: future demand of online/mobile financial solutions**



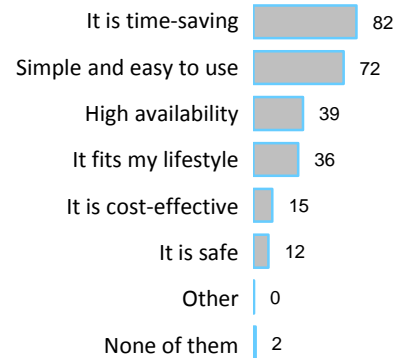
**Q11: reasons for a cooperation with Mastercard**



**Q1:**  
**attitude towards digitization of banking**



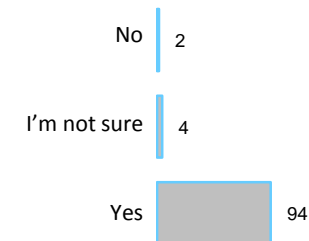
**Q2:**  
**biggest advantages of online banking**



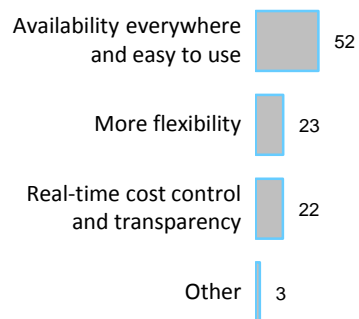
**Q3:**  
**last personal consultation**



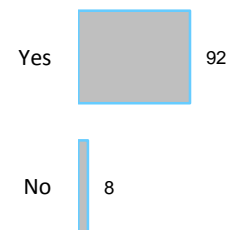
**Q4:**  
**bank branch still exist in 10 years**



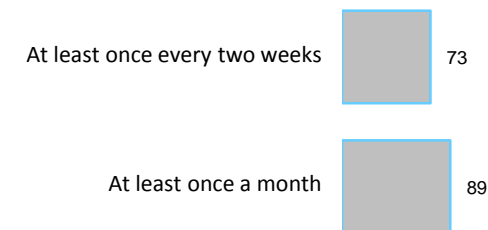
**Q5:**  
**First thing to change with financial service provider**



**Q6:**  
**customer/user of online/ mobile banks**

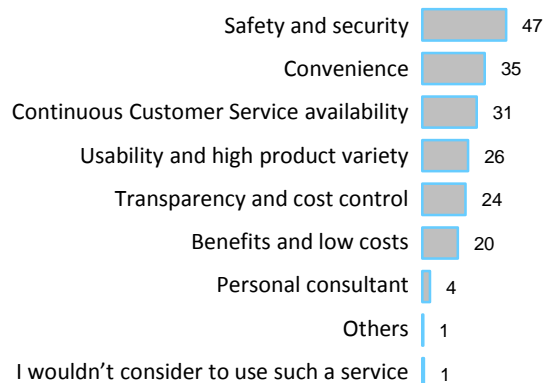


**Q7:**  
**online/ app transaction frequency**

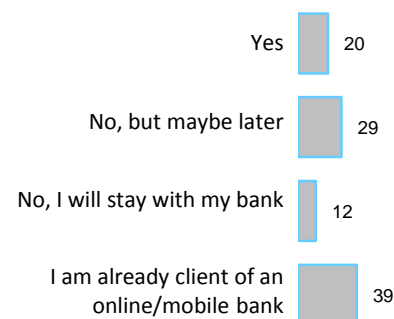


# Result Overview – Russia

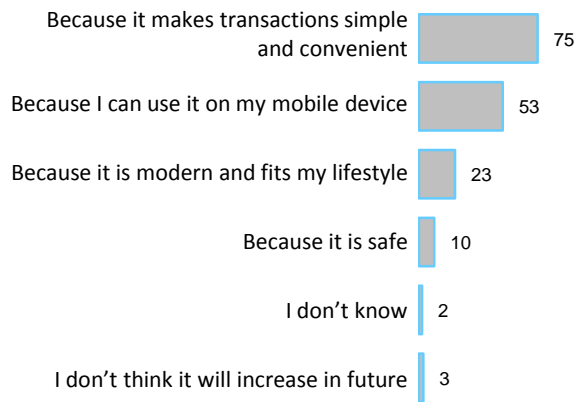
**Q8:**  
**most important criteria for using digitized banking solutions**



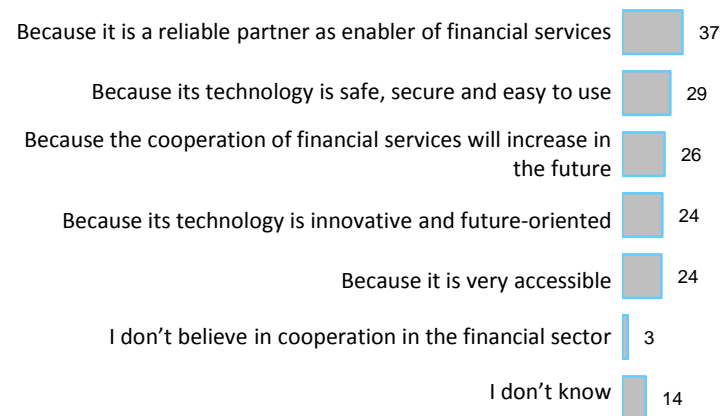
**Q9:**  
**consideration of changing bank for an online/ mobile bank**



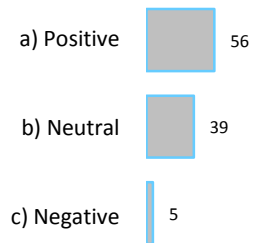
**Q10:**  
**future demand of online/mobile financial solutions**



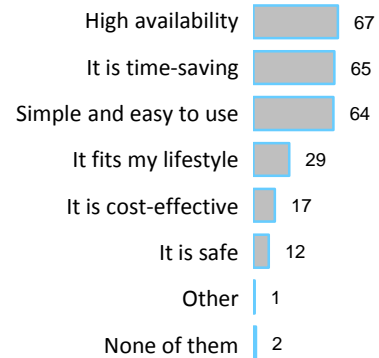
**Q11:**  
**reasons for a cooperation with Mastercard**



**Q1:**  
**attitude towards digitization of banking**



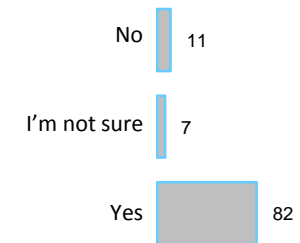
**Q2:**  
**biggest advantages of online banking**



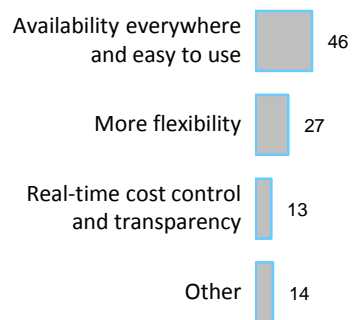
**Q3:**  
**last personal consultation**



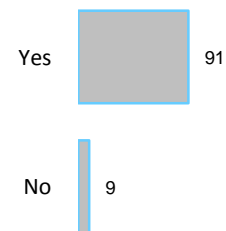
**Q4:**  
**bank branch still exist in 10 years**



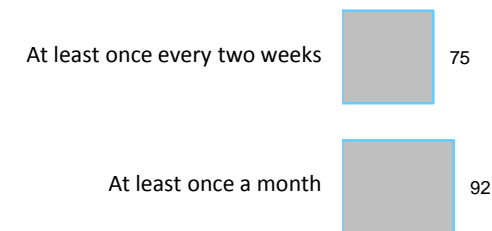
**Q5:**  
**First thing to change with financial service provider**



**Q6:**  
**customer/user of online/ mobile banks**



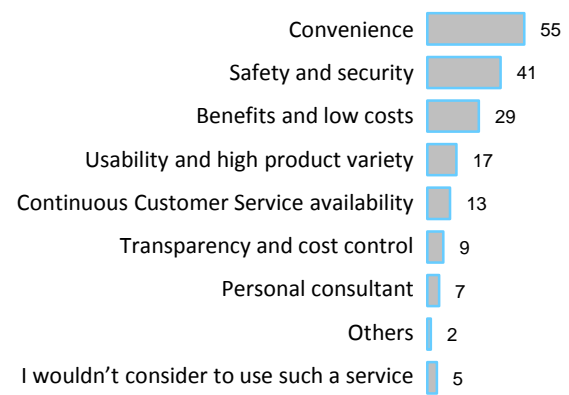
**Q7:**  
**online/ app transaction frequency**



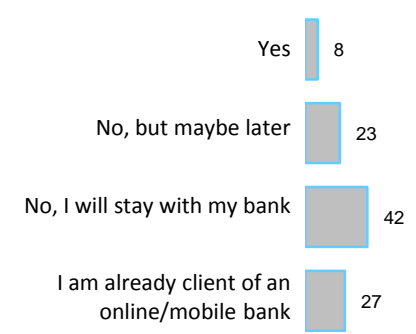


# Result Overview – Sweden

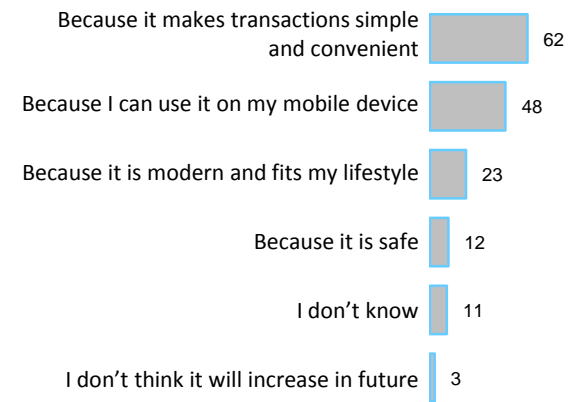
**Q8: most important criteria for using digitized banking solutions**



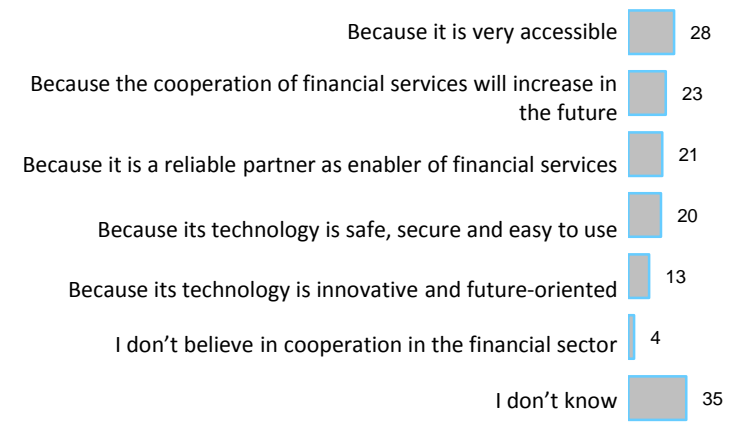
**Q9: consideration of changing bank for an online/ mobile bank**



**Q10: future demand of online/mobile financial solutions**

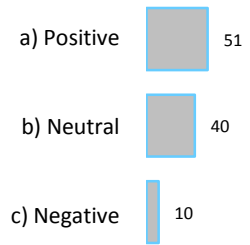


**Q11: reasons for a cooperation with Mastercard**

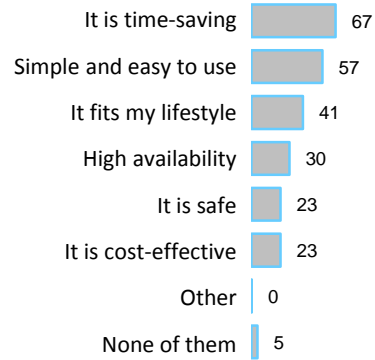


# Result Overview – United Kingdom

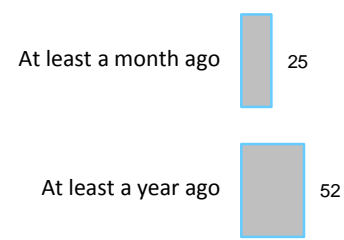
**Q1: attitude towards digitization of banking**



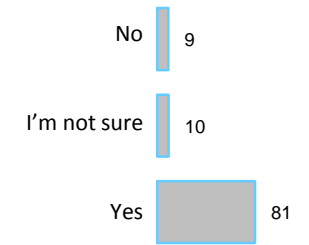
**Q2: biggest advantages of online banking**



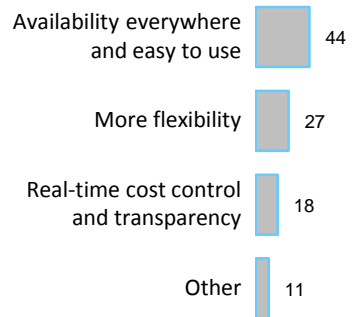
**Q3: last personal consultation**



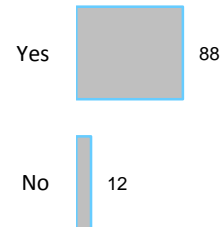
**Q4: bank branch still exist in 10 years**



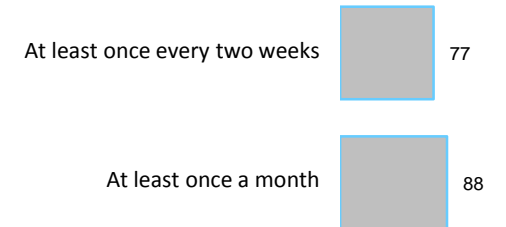
**Q5: First thing to change with financial service provider**



**Q6: customer/user of online/ mobile banks**

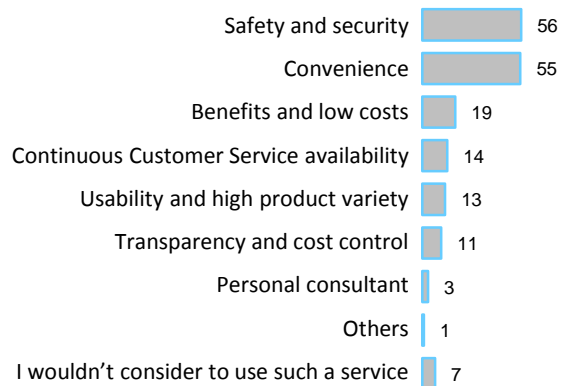


**Q7: online/ app transaction frequency**

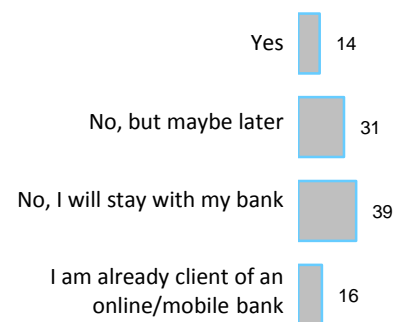


# Result Overview – United Kingdom

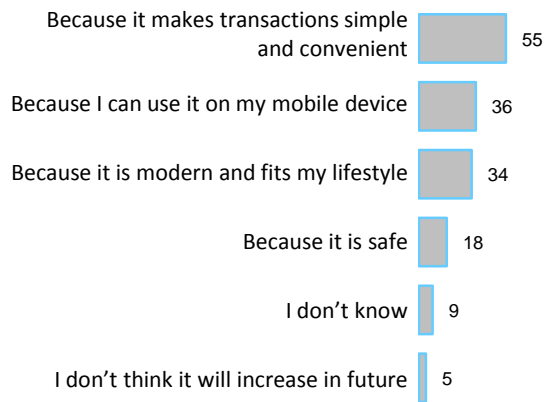
**Q8:**  
**most important criteria for using digitized banking solutions**



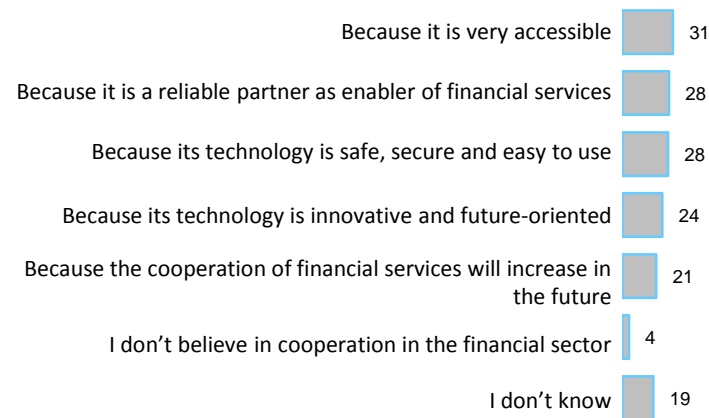
**Q9:**  
**consideration of changing bank for an online/ mobile bank**



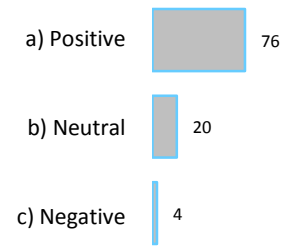
**Q10:**  
**future demand of online/mobile financial solutions**



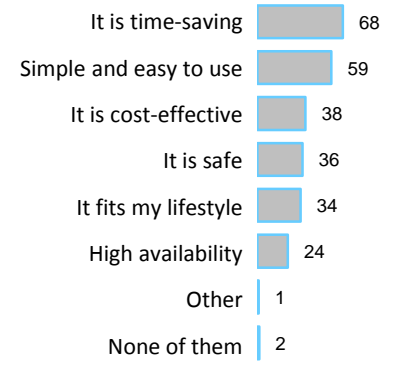
**Q11:**  
**reasons for a cooperation with Mastercard**



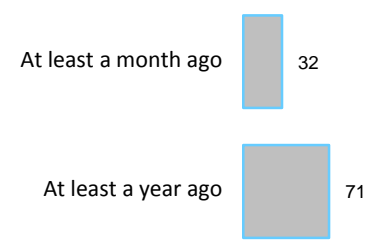
**Q1:**  
attitude towards digitization of banking



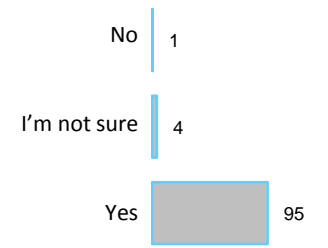
**Q2:**  
biggest advantages of online banking



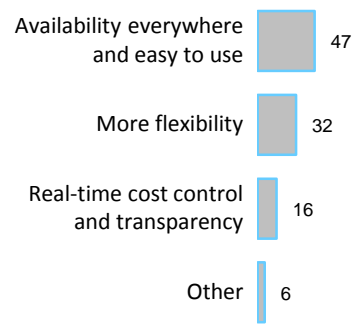
**Q3:**  
last personal consultation



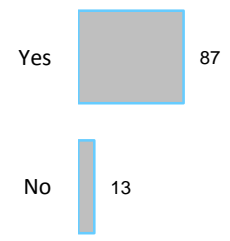
**Q4:**  
bank branch still exist in 10 years



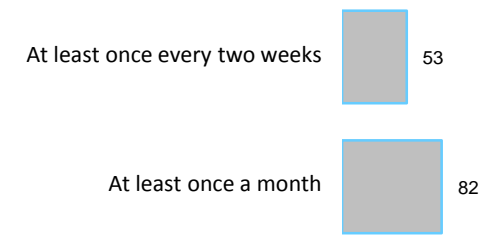
**Q5:**  
First thing to change with financial service provider



**Q6:**  
customer/user of online/ mobile banks

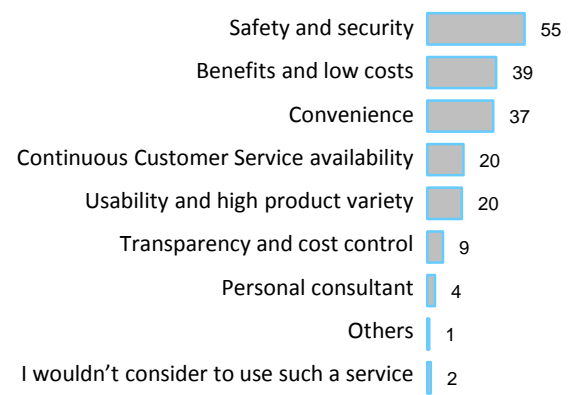


**Q7:**  
online/ app transaction frequency

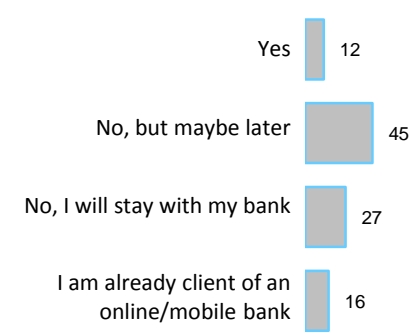


# Result Overview – Hungary

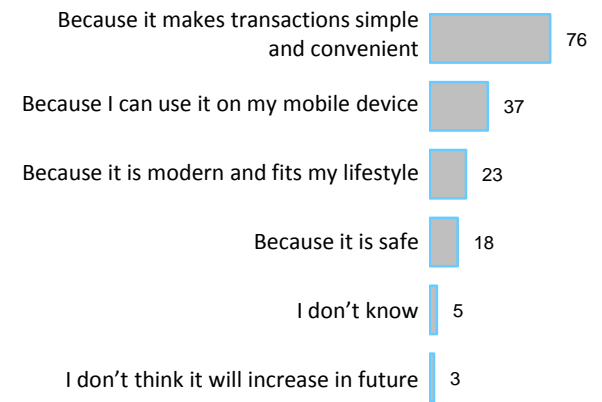
**Q8: most important criteria for using digitized banking solutions**



**Q9: consideration of changing bank for an online/ mobile bank**



**Q10: future demand of online/mobile financial solutions**



**Q11: reasons for a cooperation with Mastercard**

