“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 entscheiderclub.de und internationale Partnerpanels rekrutiert.

Stichprobe:
Total N: 11,915

<table>
<thead>
<tr>
<th>Country</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
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<tr>
<td>Switzerland</td>
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</tr>
<tr>
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</tr>
<tr>
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<tr>
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<td>Poland</td>
<td>n=1082</td>
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<td>Russia</td>
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<td>Sweden</td>
<td>n=1082</td>
</tr>
<tr>
<td>UK</td>
<td>n=1090</td>
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<tr>
<td>Hungary</td>
<td>n=1076</td>
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</table>

Field Time: 28.05.2017 – 31.05.2017
Agenda

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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?

(a) Positive: I am highly interested in new solutions which make my financial routines easier and safe

(b) Neutral: I am generally interested in new developments but am not sure about all these new options and their security standards

(c) Negative: I am happy with my traditional banking and payment solutions and do not want anything else

<table>
<thead>
<tr>
<th></th>
<th>Germany n=1081</th>
<th>Switzerland n=1088</th>
<th>Spain n=1081</th>
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<th>Hungary n=1076</th>
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</thead>
<tbody>
<tr>
<td>Highest rating</td>
<td>XX</td>
<td>Highest rating</td>
<td>Lowest rating</td>
<td>Lowest rating</td>
<td>Highest rating</td>
<td>Lowest rating</td>
<td>Highest rating</td>
<td>Lowest rating</td>
<td>Highest rating</td>
<td>Lowest rating</td>
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<tr>
<td>Highest rating per country</td>
<td>50</td>
<td>53</td>
<td>69</td>
<td>56</td>
<td>72</td>
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<td>68</td>
<td>76</td>
<td>56</td>
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<td>44</td>
<td>29</td>
<td>23</td>
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<tr>
<td>Lowest rating per category</td>
<td>9</td>
<td>7</td>
<td>2</td>
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<td>2</td>
<td>5</td>
<td>10</td>
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</table>
Q2: In your view, what are or could be the biggest advantages of online banking and digital payment solutions? (choose up to 3)

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<tr>
<th>Advantage</th>
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<th>Sweden 1082</th>
<th>UK 1090</th>
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</thead>
<tbody>
<tr>
<td>It is safe</td>
<td>12</td>
<td>14</td>
<td>27</td>
<td>23</td>
<td>24</td>
<td>19</td>
<td>51</td>
<td>12</td>
<td>12</td>
<td>23</td>
<td>36</td>
</tr>
<tr>
<td>Simple and easy to use</td>
<td>51</td>
<td>53</td>
<td>52</td>
<td>61</td>
<td>52</td>
<td>68</td>
<td>63</td>
<td>72</td>
<td>64</td>
<td>57</td>
<td>59</td>
</tr>
<tr>
<td>It is time-saving</td>
<td>75</td>
<td>71</td>
<td>76</td>
<td>65</td>
<td>75</td>
<td>63</td>
<td>59</td>
<td>82</td>
<td>65</td>
<td>67</td>
<td>68</td>
</tr>
<tr>
<td>It is cost-effective</td>
<td>35</td>
<td>30</td>
<td>14</td>
<td>14</td>
<td>33</td>
<td>24</td>
<td>48</td>
<td>15</td>
<td>17</td>
<td>23</td>
<td>38</td>
</tr>
<tr>
<td>It fits my lifestyle (mobile, flexible, fun to use)</td>
<td>36</td>
<td>32</td>
<td>34</td>
<td>29</td>
<td>30</td>
<td>29</td>
<td>19</td>
<td>36</td>
<td>29</td>
<td>41</td>
<td>34</td>
</tr>
<tr>
<td>High availability</td>
<td>35</td>
<td>41</td>
<td>43</td>
<td>25</td>
<td>23</td>
<td>30</td>
<td>28</td>
<td>39</td>
<td>67</td>
<td>30</td>
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<td>Other</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>None of them</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>2</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>2</td>
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</tbody>
</table>

XX Highest rating per country
Green Highest rating per category
Orange 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)
Q3: When was the last time you went to a bank because you needed a personal consultation?

(All respondents)

<table>
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<tr>
<th></th>
<th>Germany n=1081</th>
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<th>Spain n=1081</th>
<th>France n=1088</th>
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<th>Poland n=1082</th>
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<th>Sweden n=1082</th>
<th>UK n=1090</th>
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</thead>
<tbody>
<tr>
<td>A week ago</td>
<td>10</td>
<td>11</td>
<td>19</td>
<td>16</td>
<td>18</td>
<td>5</td>
<td>16</td>
<td>24</td>
<td>5</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>A month ago</td>
<td>15</td>
<td>15</td>
<td>26</td>
<td>23</td>
<td>27</td>
<td>10</td>
<td>19</td>
<td>29</td>
<td>10</td>
<td>16</td>
<td>23</td>
</tr>
<tr>
<td>Half a year ago</td>
<td>23</td>
<td>23</td>
<td>24</td>
<td>25</td>
<td>23</td>
<td>18</td>
<td>26</td>
<td>23</td>
<td>19</td>
<td>18</td>
<td>27</td>
</tr>
<tr>
<td>A year ago</td>
<td>12</td>
<td>13</td>
<td>7</td>
<td>9</td>
<td>8</td>
<td>10</td>
<td>9</td>
<td>8</td>
<td>12</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>More than a year</td>
<td>31</td>
<td>29</td>
<td>17</td>
<td>23</td>
<td>18</td>
<td>47</td>
<td>21</td>
<td>11</td>
<td>45</td>
<td>38</td>
<td>19</td>
</tr>
<tr>
<td>I don’t know</td>
<td>10</td>
<td>10</td>
<td>6</td>
<td>4</td>
<td>7</td>
<td>12</td>
<td>10</td>
<td>5</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>At least a month</td>
<td>25</td>
<td>26</td>
<td>45</td>
<td>39</td>
<td>45</td>
<td>14</td>
<td>35</td>
<td>53</td>
<td>15</td>
<td>25</td>
<td>32</td>
</tr>
<tr>
<td>At least a year</td>
<td>59</td>
<td>62</td>
<td>77</td>
<td>72</td>
<td>75</td>
<td>42</td>
<td>70</td>
<td>84</td>
<td>46</td>
<td>52</td>
<td>71</td>
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</table>
Results – Main Questionnaire – Country Overview

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

(all respondents)

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

**XX** Highest rating per country  
Highest rating per category  
Lowest rating per category
## Results – Main Questionnaire – Country Overview

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

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)
### Results – Main Questionnaire – Country Overview

**Q6: Are you customer of an online/mobile bank or have you ever used online and/or mobile services of a bank?**

*(all respondents)*

<table>
<thead>
<tr>
<th>Country</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Switzerland</td>
<td>83</td>
<td>18</td>
</tr>
<tr>
<td>Spain</td>
<td>93</td>
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<td>UK</td>
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<td>12</td>
</tr>
<tr>
<td>Hungary</td>
<td>87</td>
<td>13</td>
</tr>
</tbody>
</table>

The table above shows the percentage of respondents who are customers of online/mobile banks or have used online and mobile services for each country. The data is presented for Germany, Switzerland, Spain, France, Italy, Netherlands, Poland, Russia, Sweden, UK, and Hungary.

The highest ratings per country and category are indicated with shading: XX for the highest rating per country, green for the highest rating per category, and orange for the lowest rating per category.

*Note: The exact scores are not visible in the image provided.*
Q7: How often do you conduct financial transactions online or via app?

(all respondents)

<table>
<thead>
<tr>
<th>Country</th>
<th>Germany n=1081</th>
<th>Switzerland n=1088</th>
<th>Spain n=1081</th>
<th>France n=1088</th>
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<th>Russia n=1080</th>
<th>Sweden n=1082</th>
<th>UK n=1090</th>
<th>Hungary n=1076</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily to every week</td>
<td>37</td>
<td>26</td>
<td>36</td>
<td>29</td>
<td>28</td>
<td>51</td>
<td>45</td>
<td>42</td>
<td>47</td>
<td>54</td>
<td>27</td>
</tr>
<tr>
<td>About once every two weeks</td>
<td>34</td>
<td>32</td>
<td>29</td>
<td>24</td>
<td>30</td>
<td>27</td>
<td>33</td>
<td>31</td>
<td>28</td>
<td>23</td>
<td>27</td>
</tr>
<tr>
<td>About once a month</td>
<td>13</td>
<td>28</td>
<td>19</td>
<td>20</td>
<td>21</td>
<td>12</td>
<td>13</td>
<td>16</td>
<td>17</td>
<td>11</td>
<td>29</td>
</tr>
<tr>
<td>Once every few months</td>
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<td>4</td>
<td>10</td>
<td>12</td>
<td>9</td>
<td>3</td>
<td>3</td>
<td>6</td>
<td>3</td>
<td>3</td>
<td>12</td>
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<tr>
<td>Never</td>
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<td>6</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td>9</td>
<td>6</td>
</tr>
</tbody>
</table>

**At least once every two weeks**

<table>
<thead>
<tr>
<th>Country</th>
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<th>Switzerland n=1088</th>
<th>Spain n=1081</th>
<th>France n=1088</th>
<th>Italy n=1084</th>
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<th>Poland n=1082</th>
<th>Russia n=1080</th>
<th>Sweden n=1082</th>
<th>UK n=1090</th>
<th>Hungary n=1076</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least once every two weeks</td>
<td>70</td>
<td>58</td>
<td>65</td>
<td>53</td>
<td>58</td>
<td>79</td>
<td>78</td>
<td>73</td>
<td>75</td>
<td>77</td>
<td>53</td>
</tr>
<tr>
<td>At least once a month</td>
<td>83</td>
<td>86</td>
<td>85</td>
<td>73</td>
<td>79</td>
<td>91</td>
<td>91</td>
<td>89</td>
<td>92</td>
<td>88</td>
<td>82</td>
</tr>
</tbody>
</table>
## Results – Main Questionnaire – Country Overview

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

(all respondents)

<table>
<thead>
<tr>
<th>Safety and security</th>
<th>Convenience</th>
<th>Continuous Customer Service availability</th>
<th>Personal consultant</th>
<th>Transparency and cost control</th>
<th>Usability and high product variety</th>
<th>Benefits and low costs</th>
<th>Others</th>
<th>I wouldn’t consider to use such a service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany n=1081</td>
<td>Switzerland n=1088</td>
<td>Spain n=1081</td>
<td>France n=1088</td>
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<td>Switzerland n=1088</td>
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<td>25</td>
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<td>Russia n=1080</td>
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<tr>
<td>Hungary n=1076</td>
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<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

**Notes:**
- **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?

<table>
<thead>
<tr>
<th>Country</th>
<th>Total</th>
<th>Yes (%)</th>
<th>No, but maybe later (%)</th>
<th>No, I will stay (%)</th>
<th>I am already client (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>1081</td>
<td>27</td>
<td>31</td>
<td>26</td>
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<tr>
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<tr>
<td>Spain</td>
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<td>21</td>
<td>34</td>
<td>25</td>
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<td>France</td>
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<td>25</td>
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<tr>
<td>Russia</td>
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<td>23</td>
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<td>UK</td>
<td>1090</td>
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<tr>
<td>Hungary</td>
<td>1076</td>
<td>12</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
- **Yes**
- **No, but maybe later**
- **No, I will stay**
- **I am already client**

Legend:
- **XX** Highest rating per country
- **Highest rating per category**
- **Lowest rating per category**

Source: MasterCard Digital Banking Study – June 2017
Q10: In your view, why will the demand of online/mobile financial solutions increase in the future? (choose up to two)

(all respondents)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Germany n=1081</th>
<th>Switzerland n=1088</th>
<th>Spain n=1081</th>
<th>France n=1088</th>
<th>Italy n=1084</th>
<th>Netherlands n=1083</th>
<th>Poland n=1082</th>
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<th>Sweden n=1082</th>
<th>UK n=1090</th>
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</thead>
<tbody>
<tr>
<td>Because it is safe</td>
<td>9</td>
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<td>18</td>
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<td>16</td>
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<tr>
<td>Because it makes transactions simple and convenient</td>
<td>63</td>
<td>63</td>
<td>66</td>
<td>55</td>
<td>54</td>
<td>55</td>
<td>58</td>
<td>75</td>
<td>62</td>
<td>55</td>
<td>76</td>
</tr>
<tr>
<td>Because it is modern and fits my lifestyle</td>
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<td>20</td>
<td>28</td>
<td>32</td>
<td>24</td>
<td>30</td>
<td>23</td>
<td>23</td>
<td>34</td>
<td>23</td>
</tr>
<tr>
<td>Because I can use it on my mobile device</td>
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<td>46</td>
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<td>39</td>
<td>32</td>
<td>45</td>
<td>53</td>
<td>48</td>
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<td>37</td>
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<td>I don’t know</td>
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<td>9</td>
<td>14</td>
<td>6</td>
<td>2</td>
<td>11</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>I don’t think it will increase in future</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
</tbody>
</table>

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)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Germany n=1081</th>
<th>Switzerland n=1088</th>
<th>Spain n=1081</th>
<th>France n=1088</th>
<th>Italy n=1084</th>
<th>Netherlands n=1083</th>
<th>Poland n=1082</th>
<th>Russia n=1080</th>
<th>Sweden n=1082</th>
<th>UK n=1090</th>
<th>Hungary n=1076</th>
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<tbody>
<tr>
<td>Because its technology is safe, secure and easy to use</td>
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<td>35</td>
</tr>
<tr>
<td>Because its technology is innovative and future-oriented</td>
<td>18</td>
<td>22</td>
<td>26</td>
<td>25</td>
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<td>20</td>
<td>21</td>
<td>24</td>
<td>13</td>
<td>24</td>
<td>34</td>
</tr>
<tr>
<td>Because the cooperation of financial services will increase in the future</td>
<td>27</td>
<td>25</td>
<td>26</td>
<td>16</td>
<td>23</td>
<td>28</td>
<td>21</td>
<td>26</td>
<td>23</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Because it is a reliable partner as enabler of financial services</td>
<td>26</td>
<td>29</td>
<td>28</td>
<td>23</td>
<td>28</td>
<td>19</td>
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<td>35</td>
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<tr>
<td>Because it is very accessible</td>
<td>18</td>
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<td>36</td>
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<td>28</td>
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<td>24</td>
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<tr>
<td>I don’t know</td>
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<td>20</td>
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<td>9</td>
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</table>

Because its technology is safe, secure and easy to use
Because its technology is innovative and future-oriented
Because the cooperation of financial services will increase in the future
Because it is a reliable partner as enabler of financial services
Because it is very accessible
I don’t know
I don’t believe in cooperation in the financial sector

XX Highest rating per country
Highest rating per category
Lowest rating per category
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2. Main Questionnaire – Overview by country........................................ p.16
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   • Switzerland...................... p.18
   • Spain............................... p.20
   • France.............................. p.22
   • Italy............................... p.24
   • Netherlands...................... p.26
   • Poland............................. p.28
   • Russia............................. p.30
   • Sweden........................... p.32
   • UK................................ p.34
   • Hungary......................... p.36
## Result Overview – Germany

### Q1: attitude towards digitization of banking

- **a) Positive**: 50
- **b) Neutral**: 41
- **c) Negative**: 9

### Q2: biggest advantages of online banking

- **It is time-saving**: 75
- **Simple and easy to use**: 51
- **It fits my lifestyle**: 36
- **High availability**: 35
- **It is cost-effective**: 35
- **It is safe**: 12
- **Other**: 1
- **None of them**: 4

### Q3: last personal consultation

- **At least a month ago**: 25
- **At least a year ago**: 59

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

- **No**: 7
- **I’m not sure**: 7
- **Yes**: 87

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

- **Availability everywhere and easy to use**: 38
- **More flexibility**: 29
- **Real-time cost control and transparency**: 26
- **Other**: 7

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

- **Yes**: 79
- **No**: 21

### Q7: online/app transaction frequency

- **At least once every two weeks**: 70
- **At least once a month**: 83

---

Base: All respondents Germany: n = 1,081
### Result Overview – Germany

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

- Safety and security: 40
- Benefits and low costs: 39
- Convenience: 30
- Transparency and cost control: 19
- Usability and high product variety: 15
- Continuous Customer Service availability: 15
- Personal consultant: 8
- Others: 1
- I wouldn’t consider to use such a service: 10

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

- Because it makes transactions simple and convenient: 63
- Because I can use it on my mobile device: 38
- Because it is modern and fits my lifestyle: 25
- Because it is safe: 9
- I don’t know: 9
- I don’t think it will increase in future: 5

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

- Yes: 27
- No, but maybe later: 31
- No, I will stay with my bank: 26
- I am already client of an online/mobile bank: 16

**Q11 reasons for a cooperation with Mastercard**

- Because the cooperation of financial services will increase in the future: 27
- Because it is a reliable partner as enabler of financial services: 26
- Because its technology is innovative and future-oriented: 18
- Because it is very accessible: 18
- Because its technology is safe, secure and easy to use: 17
- I don’t believe in cooperation in the financial sector: 7
- I don’t know: 27

Base: All respondents Germany: n = 1,081
**Result Overview – Switzerland**

### Q1: Attitude towards digitization of banking

- **a) Positive**: 53%
- **b) Neutral**: 40%
- **c) Negative**: 7%

### Q2: Biggest advantages of online banking

- **It is time-saving**: 71%
- **Simple and easy to use**: 53%
- **High availability**: 41%
- **It fits my lifestyle**: 32%
- **It is cost-effective**: 30%
- **It is safe**: 14%
- **Other**: 2%
- **None of them**: 2%

### Q3: Last personal consultation

- **At least a month ago**: 26%
- **At least a year ago**: 62%
- **I’m not sure**: 5%
- **Yes**: 92%

### Q4: Bank branch still exist in 10 years

- **No**: 3%
- **I’m not sure**: 5%
- **Yes**: 92%

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

- **Availability everywhere and easy to use**: 38%
- **More flexibility**: 28%
- **Real-time cost control and transparency**: 26%
- **Other**: 8%

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

- **Yes**: 83%
- **No**: 18%

### Q7: Online/app transaction frequency

- **At least once every two weeks**: 58%
- **At least once a month**: 86%

---

Base: All respondents Switzerland: n = 1.088
Result Overview – Switzerland

Q8: most important criteria for using digitized banking solutions

- Safety and security: 38
- Benefits and low costs: 35
- Convenience: 30
- Usability and high product variety: 23
- Transparency and cost control: 19
- Continuous Customer Service availability: 14
- Personal consultant: 8
- Others: 1
- I wouldn’t consider to use such a service: 7

Q10: future demand of online/mobile financial solutions

- Because it makes transactions simple and convenient: 63
- Because I can use it on my mobile device: 36
- Because it is modern and fits my lifestyle: 26
- Because it is safe: 11
- I don’t know: 9
- I don’t think it will increase in future: 4

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

- Yes: 17
- No, but maybe later: 36
- No, I will stay with my bank: 35
- I am already client of an online/mobile bank: 12

Q11: reasons for a cooperation with Mastercard

- Because it is a reliable partner as enabler of financial services: 29
- Because the cooperation of financial services will increase in the future: 25
- Because its technology is safe, secure and easy to use: 24
- Because its technology is innovative and future-oriented: 22
- Because it is very accessible: 22
- I don’t believe in cooperation in the financial sector: 6
- I don’t know: 20

Base: All respondents Switzerland: n = 1.088
### Result Overview – Spain

#### Q1: attitude towards digitization of banking

- **a) Positive**: 69
- **b) Neutral**: 29
- **c) Negative**: 2

#### Q2: biggest advantages of online banking

- **It is time-saving**: 76
- **Simple and easy to use**: 52
- **High availability**: 43
- **It fits my lifestyle**: 34
- **It is safe**: 27
- **It is cost-effective**: 14
- **Other**: 1
- **None of them**: 2

#### Q3: last personal consultation

- **At least a month ago**: 45
- **At least a year ago**: 77

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

- **No**: 4
- **I’m not sure**: 6
- **Yes**: 90

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

- **Availability everywhere and easy to use**: 42
- **More flexibility**: 33
- **Real-time cost control and transparency**: 19
- **Other**: 6

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

- **Yes**: 93
- **No**: 7

#### Q7: online/ app transaction frequency

- **At least once every two weeks**: 65
- **At least once a month**: 85

---

*Base: All respondents Spain: n = 1,081*
### Result Overview – Spain

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

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience</td>
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<tr>
<td>Safety and security</td>
<td>40</td>
</tr>
<tr>
<td>Benefits and low costs</td>
<td>30</td>
</tr>
<tr>
<td>Transparency and cost control</td>
<td>24</td>
</tr>
<tr>
<td>Continuous Customer Service availability</td>
<td>18</td>
</tr>
<tr>
<td>Usability and high product variety</td>
<td>12</td>
</tr>
<tr>
<td>Personal consultant</td>
<td>7</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
</tr>
<tr>
<td>I wouldn't consider to use such a service</td>
<td>2</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>21</td>
</tr>
<tr>
<td>No, but maybe later</td>
<td>34</td>
</tr>
<tr>
<td>No, I will stay with my bank</td>
<td>25</td>
</tr>
<tr>
<td>I am already client of an online/mobile bank</td>
<td>20</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because it makes transactions simple and convenient</td>
<td>66</td>
</tr>
<tr>
<td>Because I can use it on my mobile device</td>
<td>46</td>
</tr>
<tr>
<td>Because it is modern and fits my lifestyle</td>
<td>20</td>
</tr>
<tr>
<td>Because it is safe</td>
<td>18</td>
</tr>
<tr>
<td>I don’t know</td>
<td>7</td>
</tr>
<tr>
<td>I don’t think it will increase in future</td>
<td>2</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because its technology is safe, secure and easy to use</td>
<td>29</td>
</tr>
<tr>
<td>Because it is a reliable partner as enabler of financial services</td>
<td>28</td>
</tr>
<tr>
<td>Because its technology is innovative and future-oriented</td>
<td>26</td>
</tr>
<tr>
<td>Because the cooperation of financial services will increase in the future</td>
<td>26</td>
</tr>
<tr>
<td>Because it is very accessible</td>
<td>23</td>
</tr>
<tr>
<td>I don’t believe in cooperation in the financial sector</td>
<td>3</td>
</tr>
<tr>
<td>I don’t know</td>
<td>18</td>
</tr>
</tbody>
</table>
Result Overview – France

Q1: attitude towards digitization of banking
- a) Positive: 56
- b) Neutral: 35
- c) Negative: 9

Q2: biggest advantages of online banking
- It is time-saving: 65
- Simple and easy to use: 61
- It fits my lifestyle: 29
- High availability: 25
- It is safe: 23
- It is cost-effective: 14
- Other: 1
- None of them: 6

Q3: last personal consultation
- At least a month ago: 39
- At least a year ago: 72

Q4: bank branch still exist in 10 years
- No: 8
- I’m not sure: 8
- Yes: 85

Q5: First thing to change with financial service provider
- Availability everywhere and easy to use: 37
- Real-time cost control and transparency: 33
- More flexibility: 24
- Other: 6

Q6: customer/user of online/mobile banks
- Yes: 62
- No: 38

Q7: online/app transaction frequency
- At least once every two weeks: 53
- At least once a month: 73

Base: All respondents France: n = 1,088
**Result Overview – France**

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

- Safety and security: 36
- Benefits and low costs: 34
- Usability and high product variety: 25
- Convenience: 24
- Continuous Customer Service availability: 19
- Transparency and cost control: 18
- Personal consultant: 9
- Others: 1
- I wouldn't consider to use such a service: 10

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

- Yes: 18
- No, but maybe later: 39
- No, I will stay with my bank: 35
- I am already client of an online/mobile bank: 9

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

- Because it makes transactions simple and convenient: 55
- Because it is modern and fits my lifestyle: 28
- Because I can use it on my mobile device: 27
- Because it is safe: 14
- I don’t know: 14
- I don’t think it will increase in future: 4

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

- Because its technology is safe, secure and easy to use: 29
- Because its technology is innovative and future-oriented: 25
- Because it is a reliable partner as enabler of financial services: 23
- Because it is very accessible: 21
- Because the cooperation of financial services will increase in the future: 16
- I don’t believe in cooperation in the financial sector: 6
- I don’t know: 23

Base: All respondents France: n = 1,088
Result Overview – Italy

**Q1:** attitude towards digitization of banking

- a) Positive: 72%
- b) Neutral: 26%
- c) Negative: 2%

**Q2:** biggest advantages of online banking

- It is time-saving: 75%
- Simple and easy to use: 52%
- It is cost-effective: 33%
- It fits my lifestyle: 30%
- It is safe: 24%
- High availability: 23%
- Other: 0%
- None of them: 2%

**Q3:** last personal consultation

- At least a month ago: 45%
- At least a year ago: 75%

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

- No: 5%
- I’m not sure: 6%
- Yes: 89%

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

- Availability everywhere and easy to use: 38%
- Real-time cost control and transparency: 30%
- More flexibility: 26%
- Other: 5%

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

- Yes: 82%
- No: 19%

**Q7:** online/app transaction frequency

- At least once every two weeks: 58%
- At least once a month: 79%

Base: All respondents Italy: n = 1.084
Q8: most important criteria for using digitized banking solutions

- Usability and high product variety: 38
- Convenience: 32
- Continuous Customer Service availability: 27
- Transparency and cost control: 25
- Benefits and low costs: 23
- Safety and security: 20
- Personal consultant: 4
- Others: 1
- I wouldn’t consider to use such a service: 5

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

- Yes: 20
- No, but maybe later: 34
- No, I will stay with my bank: 21
- I am already client of an online/mobile bank: 25

Q10: future demand of online/mobile financial solutions

- Because it makes transactions simple and convenient: 54
- Because I can use it on my mobile device: 39
- Because it is modern and fits my lifestyle: 32
- Because it is safe: 16
- I don’t know: 9
- I don’t think it will increase in future: 2

Q11: reasons for a cooperation with Mastercard

- Because its technology is safe, secure and easy to use: 29
- Because it is a reliable partner as enabler of financial services: 28
- Because its technology is innovative and future-oriented: 28
- Because it is very accessible: 25
- Because the cooperation of financial services will increase in the future: 23
- I don’t believe in cooperation in the financial sector: 2
- I don’t know: 16

Base: All respondents Italy: n = 1.084
## Result Overview – Netherlands

### Q1: Attitude towards digitization of banking
- a) Positive: 49
- b) Neutral: 44
- c) Negative: 8

### Q2: Biggest advantages of online banking

<table>
<thead>
<tr>
<th>Advantage</th>
<th>Positive</th>
<th>Neutral</th>
<th>Negative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simple and easy to use</td>
<td>68</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is time-saving</td>
<td>63</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High availability</td>
<td>30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It fits my lifestyle</td>
<td>29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is cost-effective</td>
<td>24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is safe</td>
<td>19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>None of them</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Q3: Last personal consultation
- At least a month ago: 14
- At least a year ago: 42

### Q4: Bank branch still exist in 10 years
- No: 9
- I’m not sure: 8
- Yes: 83

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

<table>
<thead>
<tr>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability everywhere and easy to use</td>
<td>45</td>
</tr>
<tr>
<td>More flexibility</td>
<td>23</td>
</tr>
<tr>
<td>Real-time cost control and transparency</td>
<td>21</td>
</tr>
<tr>
<td>Other</td>
<td>11</td>
</tr>
</tbody>
</table>

### Q6: Customer/user of online/mobile banks
- Yes: 87
- No: 14

### Q7: Online/app transaction frequency
- At least once every two weeks: 79
- At least once a month: 91

---

Base: All respondents Netherlands: n = 1,083
**Q8: most important criteria for using digitized banking solutions**

- Convenience: 62
- Usability and high product variety: 26
- Benefits and low costs: 23
- Safety and security: 21
- Transparency and cost control: 13
- Continuous Customer Service availability: 11
- Personal consultant: 5
- Others: 2
- I wouldn’t consider to use such a service: 7

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

- Because it makes transactions simple and convenient: 55
- Because I can use it on my mobile device: 32
- Because it is modern and fits my lifestyle: 24
- Because it is safe: 16
- I don’t know: 14
- I don’t think it will increase in future: 5

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

- Yes: 7
- No, but maybe later: 27
- No, I will stay with my bank: 52
- I am already client of an online/mobile bank: 13

**Q11 reasons for a cooperation with Mastercard**

- Because the cooperation of financial services will increase in the future: 28
- Because it is very accessible: 20
- Because its technology is innovative and future-oriented: 20
- Because its technology is safe, secure and easy to use: 20
- Because it is a reliable partner as enabler of financial services: 19
- I don’t believe in cooperation in the financial sector: 6
- I don’t know: 27
### Result Overview – Poland

#### Q1: attitude towards digitization of banking
- a) Positive: 68
- b) Neutral: 29
- c) Negative: 2

#### Q2: biggest advantages of online banking
- Simple and easy to use: 63
- It is time-saving: 59
- It is safe: 51
- It is cost-effective: 48
- High availability: 28
- It fits my lifestyle: 19
- Other: 0
- None of them: 1

#### Q3: last personal consultation
- At least a month ago: 35
- At least a year ago: 70

#### Q4: bank branch still exist in 10 years
- No: 4
- I’m not sure: 6
- Yes: 91

#### Q5: First thing to change with financial service provider
- Availability everywhere and easy to use: 37
- Real-time cost control and transparency: 34
- More flexibility: 24
- Other: 5

#### Q6: customer/user of online/ mobile banks
- Yes: 88
- No: 12

#### Q7: online/ app transaction frequency
- At least once every two weeks: 78
- At least once a month: 91

*Briefing based on Mastercard Study 2017 – Poland:
Base: All respondents Poland: n = 1,082*
Q8: most important criteria for using digitized banking solutions

- Convenience: 64
- Transparency and cost control: 30
- Safety and security: 30
- Continuous Customer Service availability: 29
- Benefits and low costs: 15
- Usability and high product variety: 9
- Personal consultant: 3
- Others: 1
- I wouldn’t consider to use such a service: 2

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

- Yes: 15
- No, but maybe later: 32
- No, I will stay with my bank: 29
- I am already client of an online/mobile bank: 25

Q10: future demand of online/mobile financial solutions

- Because it makes transactions simple and convenient: 58
- Because I can use it on my mobile device: 45
- Because it is modern and fits my lifestyle: 30
- Because it is safe: 16
- I don’t know: 6
- I don’t think it will increase in future: 2

Q11: reasons for a cooperation with Mastercard

- Because it is very accessible: 36
- Because its technology is safe, secure and easy to use: 31
- Because the cooperation of financial services will increase in the future: 21
- Because its technology is innovative and future-oriented: 21
- Because it is a reliable partner as enabler of financial services: 17
- I don’t believe in cooperation in the financial sector: 2
- I don’t know: 20

Base: All respondents Italy: n = 1.082
**Result Overview – Russia**

**Q1:** attitude towards digitization of banking

- a) Positive: 76
- b) Neutral: 23
- c) Negative: 2

**Q2:** biggest advantages of online banking

- It is time-saving: 82
- Simple and easy to use: 72
- High availability: 39
- It fits my lifestyle: 36
- It is cost-effective: 15
- It is safe: 12
- Other: 0
- None of them: 2

**Q3:** last personal consultation

- At least a month ago: 53
- At least a year ago: 84

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

- No: 2
- I’m not sure: 4
- Yes: 94

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

- Availability everywhere and easy to use: 52
- More flexibility: 23
- Real-time cost control and transparency: 22
- Other: 3

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

- Yes: 92
- No: 8

**Q7:** online/app transaction frequency

- At least once every two weeks: 73
- At least once a month: 89

*Base: All respondents Russia: n = 1,080*
Because it is a reliable partner as enabler of financial services
Because its technology is safe, secure and easy to use
Because the cooperation of financial services will increase in the future
Because its technology is innovative and future-oriented
Because it is very accessible
I don’t believe in cooperation in the financial sector
I don’t know

---

**Result Overview – Russia**

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

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safety and security</td>
<td>47</td>
</tr>
<tr>
<td>Convenience</td>
<td>35</td>
</tr>
<tr>
<td>Continuous Customer Service availability</td>
<td>31</td>
</tr>
<tr>
<td>Usability and high product variety</td>
<td>26</td>
</tr>
<tr>
<td>Transparency and cost control</td>
<td>24</td>
</tr>
<tr>
<td>Benefits and low costs</td>
<td>20</td>
</tr>
<tr>
<td>Personal consultant</td>
<td>4</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
</tr>
<tr>
<td>I wouldn’t consider to use such a service</td>
<td>1</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>20</td>
</tr>
<tr>
<td>No, but maybe later</td>
<td>29</td>
</tr>
<tr>
<td>No, I will stay with my bank</td>
<td>12</td>
</tr>
<tr>
<td>I am already client of an online/mobile bank</td>
<td>39</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because it makes transactions simple and convenient</td>
<td>75</td>
</tr>
<tr>
<td>Because I can use it on my mobile device</td>
<td>53</td>
</tr>
<tr>
<td>Because it is modern and fits my lifestyle</td>
<td>23</td>
</tr>
<tr>
<td>Because it is safe</td>
<td>10</td>
</tr>
<tr>
<td>I don’t know</td>
<td>2</td>
</tr>
<tr>
<td>I don’t think it will increase in future</td>
<td>3</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because it is a reliable partner as enabler of financial services</td>
<td>37</td>
</tr>
<tr>
<td>Because its technology is safe, secure and easy to use</td>
<td>29</td>
</tr>
<tr>
<td>Because the cooperation of financial services will increase in the future</td>
<td>26</td>
</tr>
<tr>
<td>Because its technology is innovative and future-oriented</td>
<td>24</td>
</tr>
<tr>
<td>Because it is very accessible</td>
<td>24</td>
</tr>
<tr>
<td>I don’t believe in cooperation in the financial sector</td>
<td>3</td>
</tr>
<tr>
<td>I don’t know</td>
<td>14</td>
</tr>
</tbody>
</table>
### Result Overview – Sweden

**Q1:** attitude towards digitization of banking
- a) Positive: 56
- b) Neutral: 39
- c) Negative: 5

**Q2:** biggest advantages of online banking
- High availability: 67
- It is time-saving: 65
- Simple and easy to use: 64
- It fits my lifestyle: 29
- It is cost-effective: 17
- It is safe: 12
- Other: 1
- None of them: 2

**Q3:** last personal consultation
- At least a month ago: 15
- At least a year ago: 46

**Q4:** bank branch still exist in 10 years
- No: 11
- I’m not sure: 7
- Yes: 82

**Q5:** First thing to change with financial service provider
- Availability everywhere and easy to use: 46
- More flexibility: 27
- Real-time cost control and transparency: 13
- Other: 14

**Q6:** customer/user of online/moblie banks
- Yes: 91
- No: 9

**Q7:** online/app transaction frequency
- At least once every two weeks: 75
- At least once a month: 92

Base: All respondents Sweden: n = 1,082
### Q8: most important criteria for using digitized banking solutions

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience</td>
<td>55</td>
</tr>
<tr>
<td>Safety and security</td>
<td>41</td>
</tr>
<tr>
<td>Benefits and low costs</td>
<td>29</td>
</tr>
<tr>
<td>Usability and high product variety</td>
<td>17</td>
</tr>
<tr>
<td>Continuous Customer Service availability</td>
<td>13</td>
</tr>
<tr>
<td>Transparency and cost control</td>
<td>9</td>
</tr>
<tr>
<td>Personal consultant</td>
<td>7</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
</tr>
<tr>
<td>I wouldn’t consider to use such a service</td>
<td>5</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>8</td>
</tr>
<tr>
<td>No, but maybe later</td>
<td>23</td>
</tr>
<tr>
<td>No, I will stay with my bank</td>
<td>42</td>
</tr>
<tr>
<td>I am already client of an online/mobile bank</td>
<td>27</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because it makes transactions simple and convenient</td>
<td>62</td>
</tr>
<tr>
<td>Because I can use it on my mobile device</td>
<td>48</td>
</tr>
<tr>
<td>Because it is modern and fits my lifestyle</td>
<td>23</td>
</tr>
<tr>
<td>Because it is safe</td>
<td>12</td>
</tr>
<tr>
<td>I don’t know</td>
<td>11</td>
</tr>
<tr>
<td>I don’t think it will increase in future</td>
<td>3</td>
</tr>
</tbody>
</table>

### Q11: reasons for a cooperation with Mastercard

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because it is very accessible</td>
<td>28</td>
</tr>
<tr>
<td>Because the cooperation of financial services will increase in the future</td>
<td>23</td>
</tr>
<tr>
<td>Because it is a reliable partner as an enabler of financial services</td>
<td>21</td>
</tr>
<tr>
<td>Because its technology is safe, secure and easy to use</td>
<td>20</td>
</tr>
<tr>
<td>Because its technology is innovative and future-oriented</td>
<td>13</td>
</tr>
<tr>
<td>I don’t believe in cooperation in the financial sector</td>
<td>4</td>
</tr>
<tr>
<td>I don’t know</td>
<td>35</td>
</tr>
</tbody>
</table>

Base: All respondents Sweden: n = 1.082
Result Overview – United Kingdom

Q1: attitude towards digitization of banking
   a) Positive 51
   b) Neutral 40
   c) Negative 10

Q2: biggest advantages of online banking
   - It is time-saving 67
   - Simple and easy to use 57
   - It fits my lifestyle 41
   - High availability 30
   - It is safe 23
   - It is cost-effective 23
   - Other 0
   - None of them 5

Q3: last personal consultation
   - At least a month ago 25
   - At least a year ago 52

Q4: bank branch still exist in 10 years
   - No 9
   - I’m not sure 10
   - Yes 81

Q5: First thing to change with financial service provider
   - Availability everywhere and easy to use 44
   - More flexibility 27
   - Real-time cost control and transparency 18
   - Other 11

Q6: customer/user of online/mobile banks
   - Yes 88
   - No 12

Q7: online/app transaction frequency
   - At least once every two weeks 77
   - At least once a month 88

Base: All respondents United Kingdom: n = 1,090
Result Overview – United Kingdom

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

- Safety and security: 56
- Convenience: 55
- Benefits and low costs: 19
- Continuous Customer Service availability: 14
- Usability and high product variety: 13
- Transparency and cost control: 11
- Personal consultant: 3
- Others: 1
- I wouldn’t consider to use such a service: 7

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

- Because it makes transactions simple and convenient: 55
- Because I can use it on my mobile device: 36
- Because it is modern and fits my lifestyle: 34
- Because it is safe: 18
- I don’t know: 9
- I don’t think it will increase in future: 5

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

- Yes: 14
- No, but maybe later: 31
- No, I will stay with my bank: 39
- I am already client of an online/mobile bank: 16

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

- Because it is very accessible: 31
- Because it is a reliable partner as enabler of financial services: 28
- Because its technology is safe, secure and easy to use: 28
- Because its technology is innovative and future-oriented: 24
- Because the cooperation of financial services will increase in the future: 21
- I don’t believe in cooperation in the financial sector: 4
- I don’t know: 19

Base: All respondents United Kingdom: n = 1,090
Result Overview – Hungary

Q1: attitude towards digitization of banking

- a) Positive: 76
- b) Neutral: 20
- c) Negative: 4

Q2: biggest advantages of online banking

- It is time-saving: 68
- Simple and easy to use: 59
- It is cost-effective: 38
- It is safe: 36
- It fits my lifestyle: 34
- High availability: 24
- Other: 1
- None of them: 2

Q3: last personal consultation

- At least a month ago: 32
- At least a year ago: 71

Q4: bank branch still exist in 10 years

- No: 1
- I’m not sure: 4
- Yes: 95

Q5: First thing to change with financial service provider

- Availability everywhere and easy to use: 47
- More flexibility: 32
- Real-time cost control and transparency: 16
- Other: 6

Q6: customer/user of online/mobile banks

- Yes: 87
- No: 13

Q7: online/app transaction frequency

- At least once every two weeks: 53
- At least once a month: 82

Base: All respondents Hungary; n = 1.076
**Result Overview – Hungary**

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

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</tr>
<tr>
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### Q10: future demand of online/mobile financial solutions

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<tr>
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<td>3</td>
</tr>
<tr>
<td>I don’t know</td>
<td>9</td>
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</tbody>
</table>

Base: All respondents Hungary: n = 1,076