



**Banking
Services &
Loyalty:**

a global Nielsen
consumer report

April
2007

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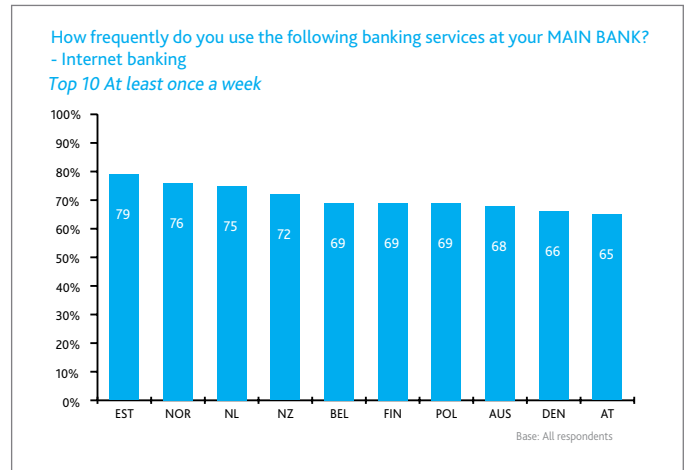
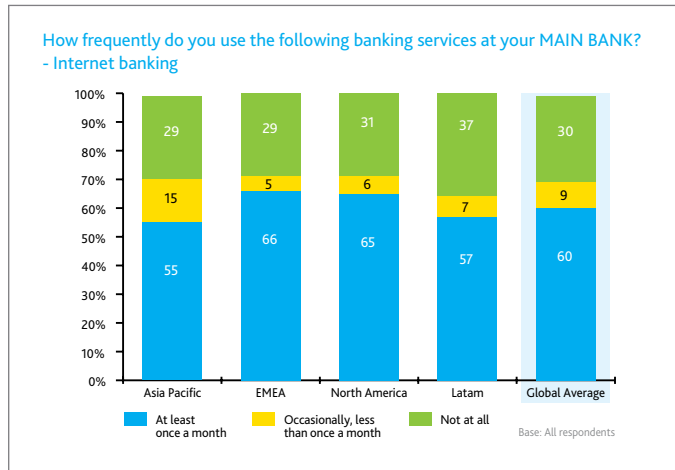
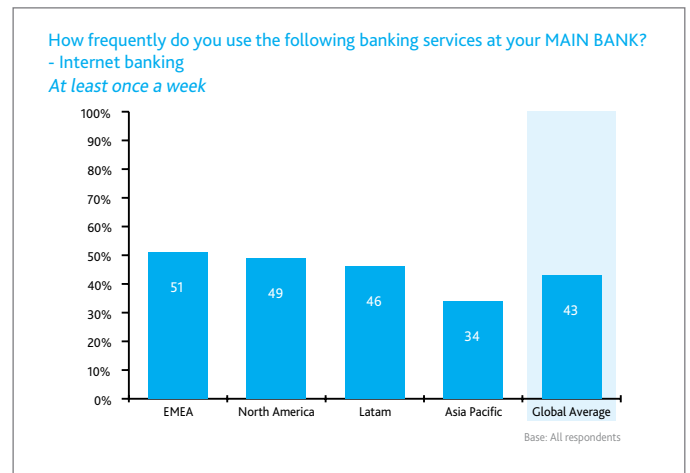
From High Street to Web for the voice of the bank brand: Nielsen

As consumers switch in increasing numbers to online banking, the voice of the bank brand is shifting from the High Street to the Web Site, with 32 percent of the world's Internet users banking online at least two or three times a week, and 14 percent of them claiming to bank online as often as daily, according to a study just released by The Nielsen Company.

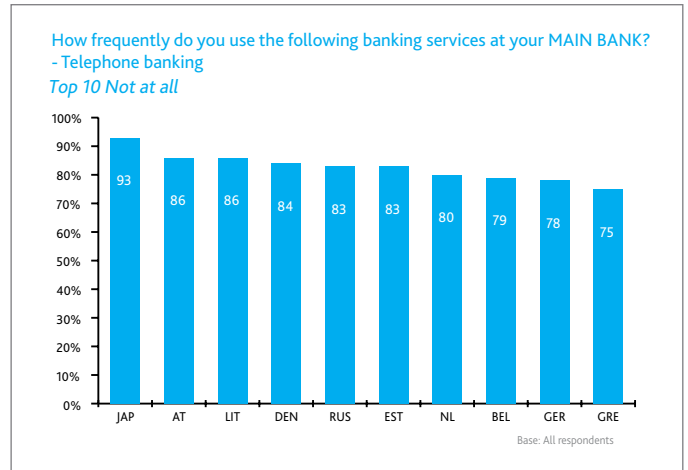
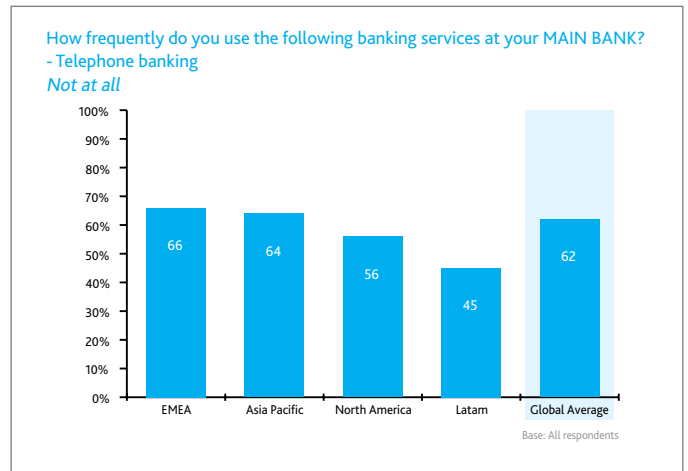
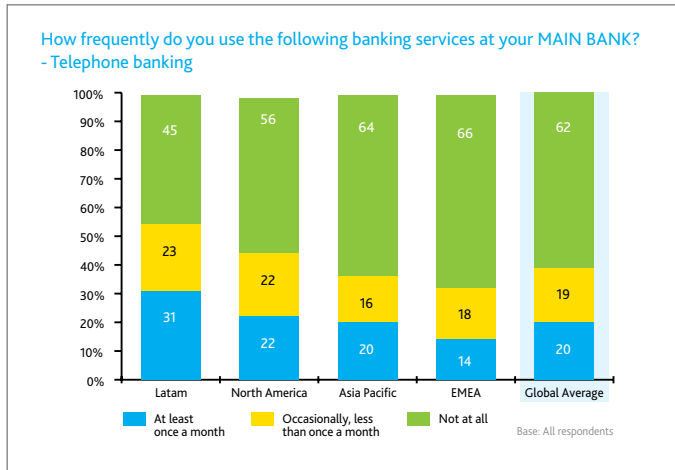
The Nielsen Company surveyed 25,408 internet users in 46 markets from Europe, Asia Pacific, North America and the Middle East about how often they use a variety of banking services, including Internet and telephone banking, ATMs and branches. Nielsen also asked respondents how loyal they were to their main bank.

The Nielsen survey found nearly one third of Brazilians and Portuguese (30%) bank online daily, along with around a quarter of Poles (28%), Chileans (27%), Dutch, Kiwis and Estonians (25%) - compared to a global average of 14 percent.

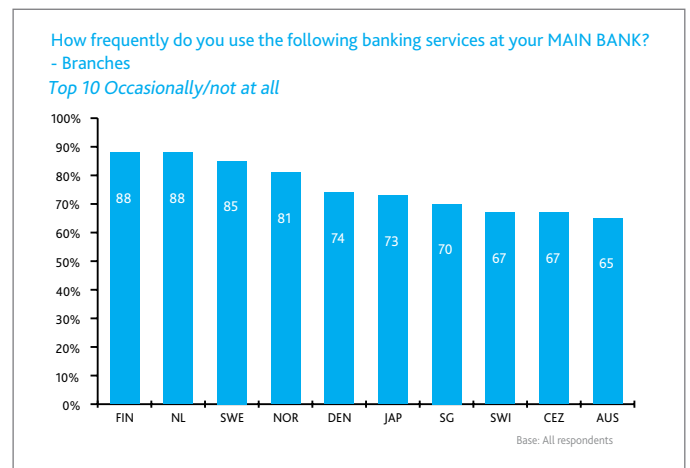
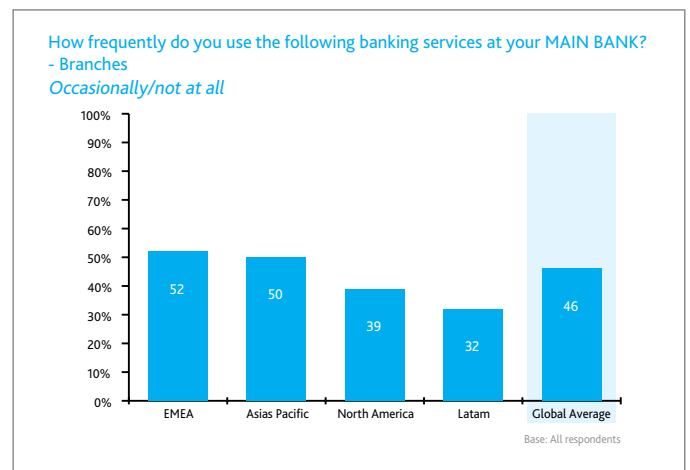
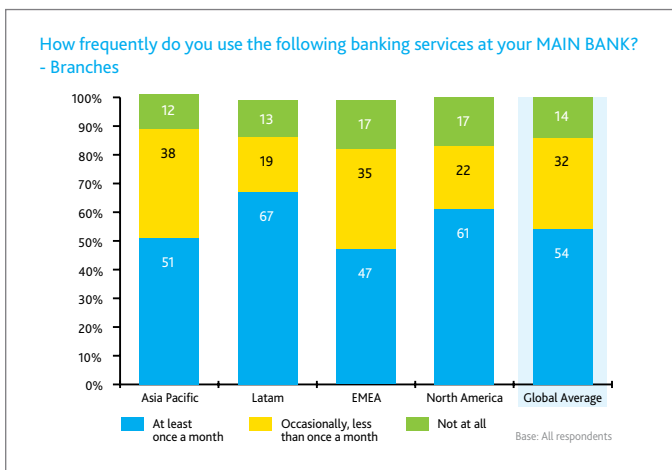
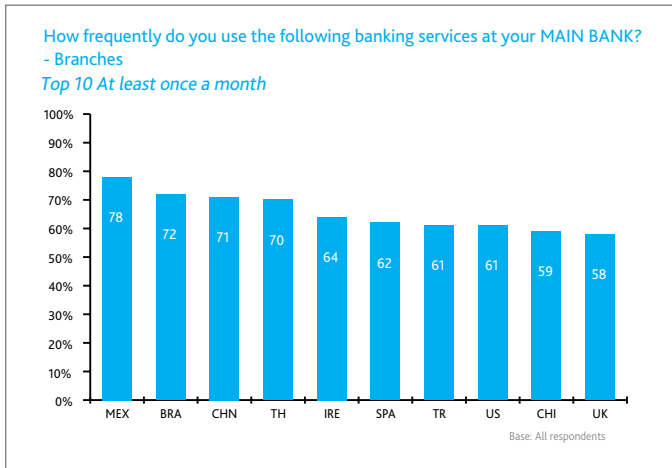
Across the regions, Internet banking appears to have taken off in a big way in Europe and the Pacific, with Europe home to eight of the top 10 markets with upwards of two in three consumers banking online at least once a week. New Zealand and Australia were the other two markets in the top 10 banking online at least once a week.



On the other hand, telephone banking doesn't seem to be serving much purpose for the majority, particularly in Europe, where Internet banking has replaced any need to speak to the bank in person. A global average of 62 percent claim never to use telephone banking, lead by 93 percent of Japanese. The other nine markets in the top 10 claiming never to use telephone banking were from Europe.

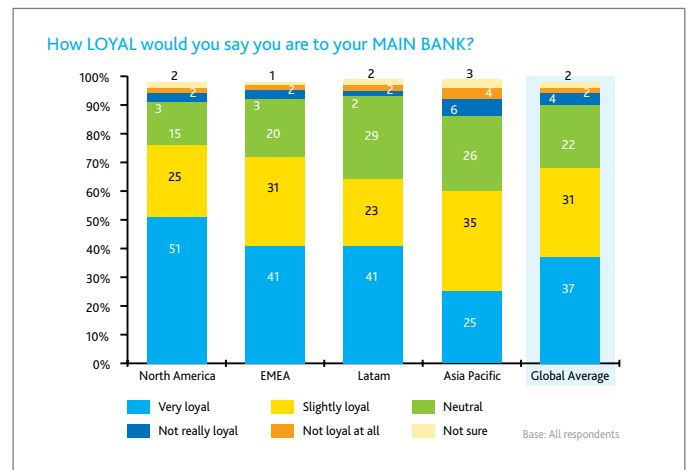
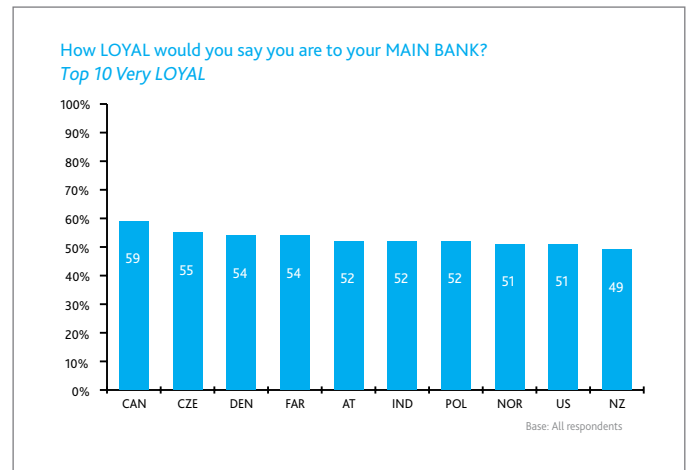
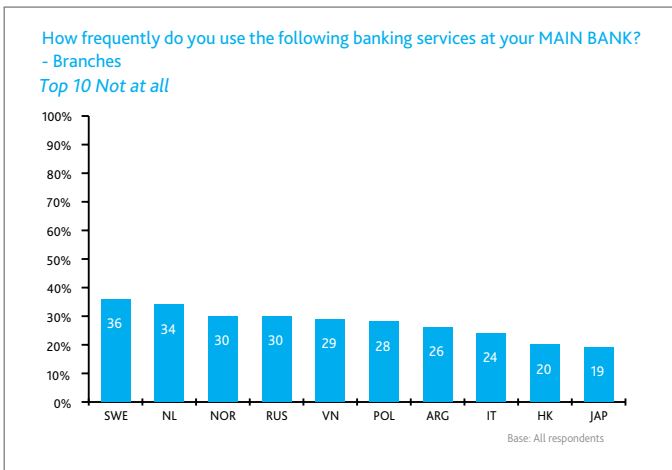


In spite of increasing Internet penetration, however, over half of respondents (54%) claim to visit a branch at least once a month, lead by Mexicans (78%), Brazilians (72%) and Chinese (71%).

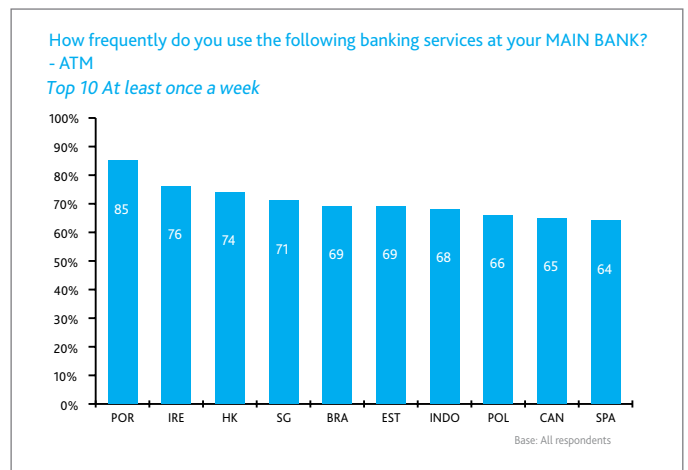
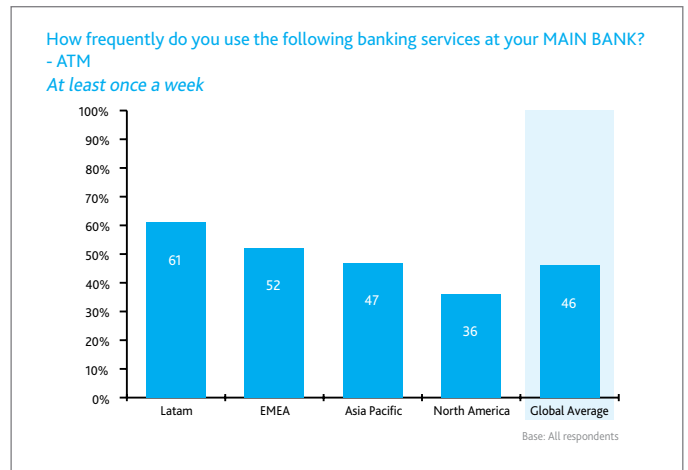
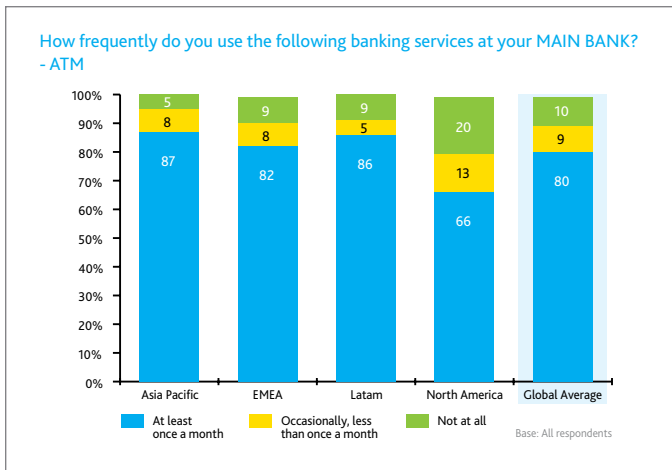


A global average of 14 percent claim never to visit a branch, and one third claims to visit less than once a month. Swedes were least likely to be seen in a branch, with 36 percent claiming never to visit, followed by the Dutch (34%), Norwegians and Russians (30%). Six of the top 10 markets claiming never to visit branches hailed from Europe, but also included Vietnam (29%), Argentina (26%) and Hong Kong (20%).

And when it comes to loyalty to one's bank, 68 percent claim to be very or slightly loyal to their main bank, with 59 percent of Canadians the most loyal of all, followed by over half of Czechs, Danes and the French. Least loyal to their banks by a long way are the Japanese, with 29 percent claiming not to have any loyalty to their bank, compared to a global average of six percent.



Globally, with 46 percent of customers claiming to visit their branch only occasionally but less than once a month, banks need to understand how to keep their customers engaged. With only 37 percent claiming to be very loyal, customers are extending their financial services relationships across multiple organizations. Banks need therefore to maximize the impact and effectiveness of their online offering to not only retain existing customers but grow share of wallet. With the move to online, the voice of the brand is shifting from the High Street to the Web Site. Financial organizations will need to track online shopping and payment behavior to ensure their online banking customers remain truly engaged with the brand.



Abbreviated countries

Legend	Countries	Legend	Countries	Legend	Countries
ARG	Argentina	HUN	Hungary	POR	Portugal
AUS	Australia	IND	India	RUS	Russia
AT	Austria	INDO	Indonesia	SG	Singapore
BEL	Belgium	IRE	Ireland	SA	South Africa
BRA	Brazil	IT	Italy	SP	Spain
CAN	Canada	JAP	Japan	SWE	Sweden
CHI	Chile	KOR	South Korea	SWI	Switzerland
CHN	China	LAT	Latvia	TW	Taiwan
CZE	Czech Republic	LIT	Lithuania	TH	Thailand
DEN	Denmark	MAL	Malaysia	TR	Turkey
EST	Estonia	MEX	Mexico	UAE	United Arab Emirates
FIN	Finland	NL	Netherlands	UK	United Kingdom
FRA	France	NZ	New Zealand	US	United States of America
GER	Germany	NOR	Norway	VNM	Vietnam
GRE	Greece	PH	Philippines		
HK	Hong Kong	PO	Poland		

About the Survey

46 Markets Covered: Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, China, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hong Kong, Hungary, India, Indonesia, Ireland, Italy, Japan, Latvia, Lithuania, Malaysia, Mexico, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, Russia, Thailand, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Turkey, UAE, UK, US and Vietnam.

About The Nielsen Company

The Nielsen Company is a global information and media company with leading market positions and recognized brands in marketing information (ACNielsen), media information (Nielsen Media Research), business publications (Billboard, The Hollywood Reporter, Adweek), trade shows and the newspaper sector (Scarborough Research). The privately held company has more than 42,000 employees and is active in more than 100 countries, with headquarters in Haarlem, the Netherlands, and New York, USA. For more information, please visit, www.nielsen.com.



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a vital strategic partner
a competitive edge
peace of mind

I have Nielsen.