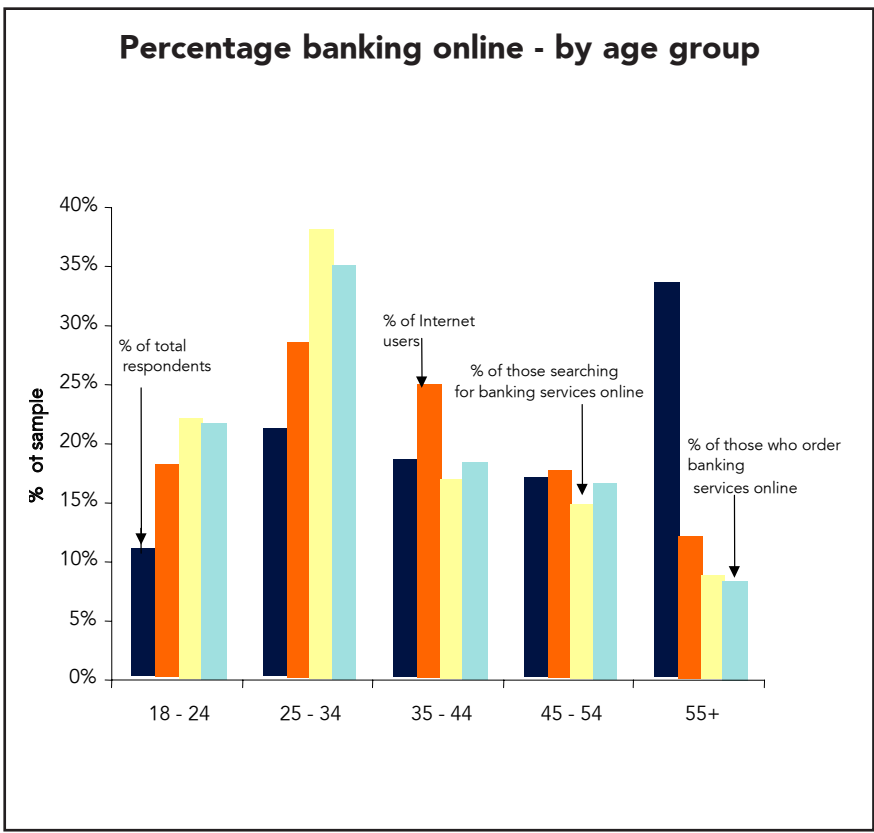


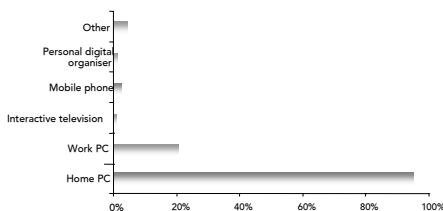
UK eBanking



"The percentage of people banking online decreases directly in proportion to their age. Early entry into the online banking market is therefore likely to have a long-term favorable impact on a company's customer base."

UK eBanking

Which internet access methods do you use to bank online?



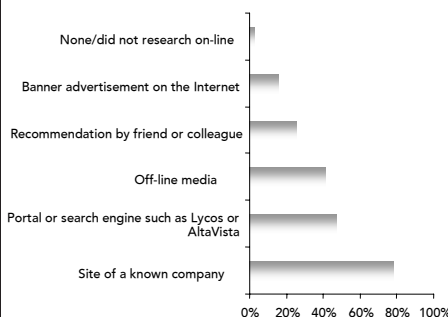
"95% of those banking online use their home PC to do so. 20% bank online using their work PC."

The traditional methods that consumers are using to transact with their bank are changing and a new type of consumer is emerging. The banks that understand this consumer and re-assess their strategies accordingly will be the most successful in today's new banking environment.

UK eBanking presents an analysis of over 140 tables of consumer behaviour and buying patterns in the banking sector, enabling companies to benchmark against their key competitors, analyse data and assess the most significant opportunities posed by eBanking.

Structure and scope

Research method used to look for information on savings accounts



"Over 50% of those looking for information on saving accounts were looking for a first time purchase."

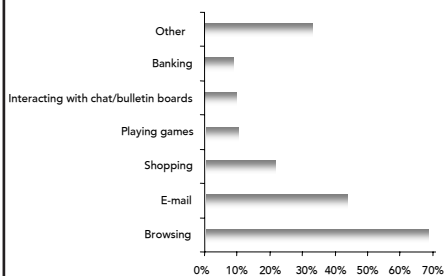
This report benefits from telephone interviews with 17,500 consumers in 6 major markets. The quotas on interviewees used were imposed to ensure that the sample population in each market was representative of the total population in terms of demographic indicators such as age, gender, region and income.

The report is split into 6 chapters that cover:

- Online Bankers
- Internet Use
- Internet Search
- Savings accounts online
- Alternative Online Banking channels
- Tables - covering survey results

How you can benefit from this report

What do you use the Internet for at home?



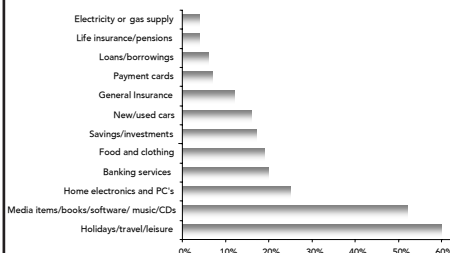
"Browsing and emailing are the most popular activities for home Internet Use. Currently only a small percentage of home Internet users also shop and bank online. This may be due to the ongoing development of these developments of these activities on the net."

UK eBanking will allow you to:

- **Identify who your eBanking customers** are and re-assess your marketing strategies for your target market
- Understand why some consumers have ignored the eBanking revolution and **adopt your future product offering**
- **Measure the level of enthusiasm for innovative delivery** such as interactive television banking to identify future eConsumer behaviour

Don't just take our word for it ..

Percentage of Internet user search for each product area



"Over 20% of Internet users have searched for information on banking services. This is the most popular financial service area for which information is searched, followed by saving and investment products."

Here are what a few of our clients think:

"I found the report interesting, insightful and challenging. In my opinion it is excellent value for money."

David Ballard, Business and Development Director, Clerical Medical

"The report proved to be extremely useful in the development of our future strategy."

Ron Blackthorn, Marketing Director, Barilla

"The reports proved extremely useful in the preparation of the schemes future strategy "

Tim Green, Chief Executive, Switch

UK eBanking

EXECUTIVE SUMMARY

Summary

1.0 ONLINE BANKERS

Four percent bank online

The 25-34 age group are the most active online bankers

Checking current account balances is the most popular online banking activity

2.0 INTERNET USE

Home Internet use grows

The majority of home Internet users have been online for less than a year

Experimenting with the net? Most home Internet users, go online less than three times a week

Respondents were less keen to bank online from work than from home

Internet usage at work is more established and frequent than home Internet use

3.0 INTERNET SEARCH

Customers need to be 'guided' through the online buying process

Banking services are the most popular financial service for which information is searched for online
Internet users like to 'shop around'

Lack of security on the Internet: Reality or media hype?

4.0 SAVING ACCOUNTS ONLINE

Ability to monitor investment performance would most encourage respondents to apply online for a savings account

5.0 ALTERNATIVE ONLINE BANKING CHANNELS

The home PC dominates online banking

Possible impact of mBanking

Digital TV growth

Movies on demand and more educational channels would encourage a greater take-up of digital set top boxes

Over 50% of those with a mobile phone would use it to send emails if their phone company offered this service

Saving accounts offline

The bank branch remains the most important supply channel for banking services

Convenience was the most important factor used to choose saving account providers

Visiting the bank branch remains the important means of contacting a saving account provider

Two thirds of saving account holders have not considered changing service providers

6.0 TABLES

Online Bankers

Online Banking Activities

Home Internet use

How long have you been using the Internet at home?

How long/often do you spend/go online at home?

Internet use at work

How long/often do you spend/go online at work?

Internet search

Average number of websites accessed

Internet purchasing

Saving accounts

Non Internet

Which Internet access method do you use to bank online?

Digital TV

What would encourage you to subscribe to digital TV

Would you use the following service if your mobile phone company offered it?

Saving accounts

Table of Contents

Sources of information used to research the last saving and investment product bought

How did you choose your service provider from whom you last obtained a savings account?

Which method have you used in the last 3 months to contact your service provider?

Have you considered changing providers?

Reasons for considering changing providers

Main reason for not changing providers

LIST OF FIGURES

Percentage banking online:

- by age group

- by social class

- by gender

- by age finished education

Which online activities are performed?

What do you use the Internet for at home?

Percentage banking online from the Internet at home - by age group

How long have you been using the Internet at home?

What do you use the Internet for at work for?

Percentage of Internet user search for each product area

Which products have Internet users ordered online?

Research method used to look for information on saving accounts

What would encourage you to apply online for a saving account?

Which Internet access method do you use to bank online?

Which activities do you use your Digital set-top box for?

Which services would you use if your phone company offered them ?

Which method did you use to research the last saving and investment product that you bought?

How did you choose the company/provider you used?

Which method have you used in the last 3 months to contact your service provider?

LIST OF TABLES

Percentage banking online:

- by age group

- by region

- by gender

- by social class

- by age finished education

Which online banking activities do you perform?:

- by age group

- by region

- by gender

- by social group

- by age finished education

What do you use the Internet for at home?:

- by age group

- by region

- by gender

- by social group

- by age at which finished education

For how long have you been using the Internet at home?:

- by age group

- by region

- by gender

- by social group

- by age finished education

- by age group

- by region

How long do you spend on line at home in an average week?:

- by gender

- by social group

- by age finished education

- by age group

- by region

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