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- Highlights:
- I. Market potential of FinTechs
 - II. Trust in banks and advisory services

Client Monitor Banking 2016

Developments, trends and opportunities in the German Banking market

Background and Objectives of the Report

- The **German banking market** currently has to face many challenges such as a **variety of different providers** who are **fiercely competing** for customers' favour. In addition, providers have to deal with a historically low interest level and regulatory requirements. In order to cope with the highly-competitive banking market environment, it is essential for financial institutions to establish long-term relationships with customers and to permanently acquire new customers.
- The competition in this **rather traditional sector** is increasing even more due to the **progressing digitalization** with its innovative applications and opportunities. New technologies are encouraging the **development of new product concepts** and allow **providers from other sectors** to also offer financial products and services. This could lead to a shift of private customers from traditional banking institutions to the so-called "**FinTechs**".
- The „**Client Monitor Banking 2016**“ provides a **representative overview** of the **German banking market** and displays the customer's loyalty to the different institutions, which products are used, and which channels of communication are preferred etc.
- The highlight „**Market potential of FinTechs**“ analyses the customer's opinion on the progressing digitalization in the financial sector and which obstacles need to be overcome by technology providers.
- The highlight „**Trust in banks and advisory services**“ depicts the customer's last bank consultancy and discusses if online-banking offers and consultations through human-like machines are able to provide the customer with a digital alternative to personal consultations.

Insights basic part of the Client Monitor Banking

The basic part of the report gives insights in the following topics (amongst other things):

- YouGov has developed the „Client Monitor Banking“ as a comprehensive tool in order to monitor and analyse clients' **attitudes** and **behaviours**.
- The „Client Monitor Banking“ contains a specific and psychologically-based **typology of bank clients**. The information about the clients' attitudes and behaviour included in this typology helps financial institutions to develop **communication and sales activities** that **target** a specific customer segment.
- A particular advantage of the „Client Monitor Banking“ is its focus on the **actions** that need to be taken. The results of the report not only show the **current structures of the client market** in the financial sector, but also **enable decision-makers to develop measures**, especially with the help of the typology of bank clients, in order to **directly address** private clients.

General content of the Client Monitor Banking

Products

- Product awareness, product knowledge, current and intended use of the products
- Satisfaction with the used products

Providers

- Awareness of the different providers
- Customer relationship with the providers (differentiated by main and secondary banks)
- Product ownership sorted by providers
- Product and domain competences of providers (current account, credit, mortgage loan etc.)
- Relevant Set, First Choice by products and domains respectively

Main and secondary bank

- Total satisfaction
- Partial satisfaction: Consultation and service, price-performance ratio, online section (if used) etc.
- NPS (Net Promoter Score), customer loyalty
- Intended shift

Communication and contract conclusion behaviour

- Tendency of collecting information
- Use of information channels (especially use of mobiles)
- Preferred method of sales and communication

Fundamental attitudes

- Competence
- Manner of decision-making (Performance orientation, adviser affinity, etc.)
- Savings behaviour
- Tendency towards cross-buying
- Affinity for advice by a finance all-rounder (for banking *and* insurance)

Socio-demographics

General content of the Client Monitor Banking

Products

- Shares
- Derivative products (certificates, warrants etc.)
- Debit card
- ETF
- Time deposits/Term deposits
- Fixed-interest securities
- Closed-ended funds
- Open-ended funds
- Current account
- Mortgage loan/Construction financing
- Credit card
- Private loans (framework credit, instalment credit, car loan etc.)
- Riester contract
- Savings book, bonus-scheme savings, saving schemes
- Bank savings bond, bearer bond
- Overdraft facility

Providers

- Bank of Scotland
- BBBank
- BMW Bank
- comdirect
- Commerzbank
- Consorsbank
- DAB Bank
- Deutsche Apotheker- und Ärztebank
- Deutsche Bank
- DKB
- Hypovereinsbank
- ING-DiBa
- Mercedes-Benz Bank
- Postbank
- PSD Banken
- Santander Consumer Bank
- Sparda Banken
- Sparkasse
- TARGOBANK
- Volksbanken Raiffeisenbanken
- Volkswagen Bank

Report design

Target group	<ul style="list-style-type: none">• Private customers• Decision makers in financial matters
Sample	<ul style="list-style-type: none">• n= about 4,000 interviews for the general part of the report and at least n= 1,500 for the highlights• <i>It is possible to implement a sample with your own clients upon request*</i>
Method	<ul style="list-style-type: none">• Online-Interviews (30 minutes)• A few days after the interviews for the general part of the report the participants (random selection) are invited to online-interviews for the highlights• Participants are recruited through the YouGov Panel
Reporting	<ul style="list-style-type: none">• Power Point report of about 80 pages (including management summary and recommendations)• Each highlight about 50 pages• Excel tables (for the general part and each highlight)• <i>Customized evaluations available upon request*</i>
Timetable	<ul style="list-style-type: none">• Interviews: December 2015 / January 2016• Reporting: mid of February 2016

Order sheet

Please send to Martin Stolze via Email info@yougov.de or FAX +49 221 420 61-100

Please tick the boxes below:

- Order of the complete study „Client monitor Banking – 2016 including the highlights: „Market potential of FinTechs“ and „Trust in Banks and advisory services“

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9.300 EUR

- With this order I accept the [AGBs](#) and [regulation about syndicated studies](#) of YouGov Deutschland GmbH.

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Address 1: _____	Signature: _____
Address 2: _____	_____

Any Questions?

Please ask us!



Andre Soldwedel

Consultant

T +49 221 42061 - 368

F +49 221 42061 - 100

Andre.Soldwedel@yougov.de



Martin Stolze

Manager Marketing & Sales

T +49 221 42061 - 420

F +49 221 42061 - 100

Martin.Stolze@yougov.de