



DESPITE THE FINANCIAL CRISIS AND A FEW DISRUPTIVE THREATS IN THE PAST, BANKS HAVE ADAPTED AND GROWN STRONGER. ALMOST ALL OF OUR RESPONDENTS TOLD US THEY HAVE CONFIDENCE AND THEY TRUST THEIR BANKS, MUCH MORE THAN ANY NEW PLAYER

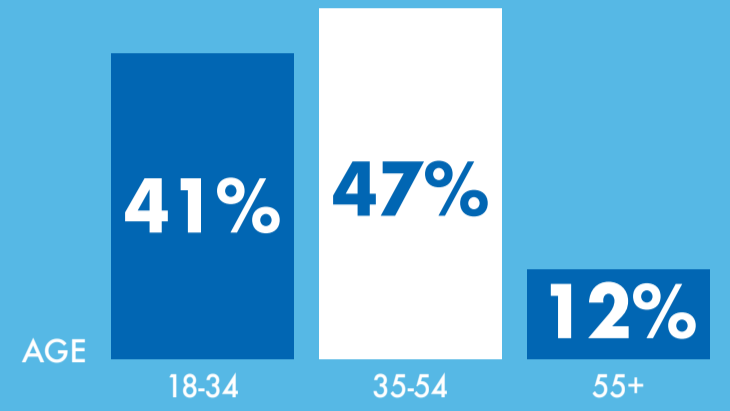
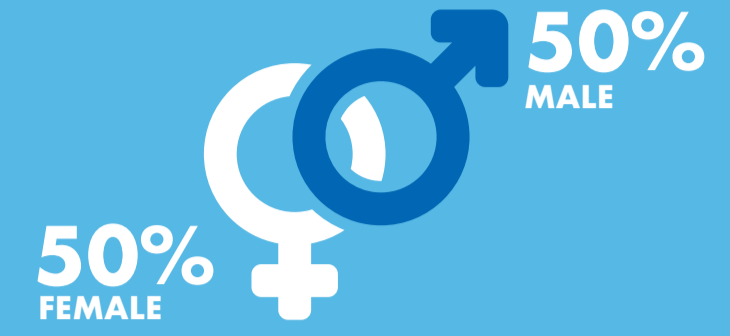
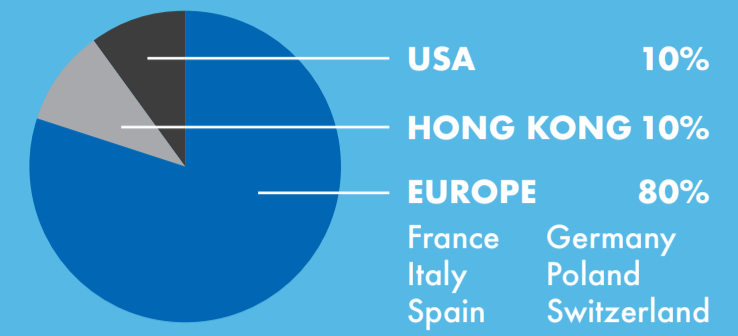


71% THINK BANKS WILL HAVE A NEW ROLE TO PLAY IN SOCIETY IN THE NEXT 10 YEARS, AND THIS CHANGE MUST BE BEYOND MERE TECHNOLOGICAL INNOVATION

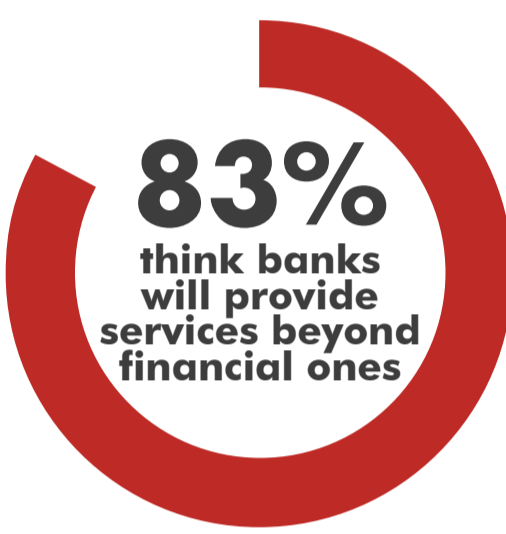
LET'S SEE WHAT THIS ROLE COULD BE:

RESPONDENT PROFILES

3,000 people from **9** countries

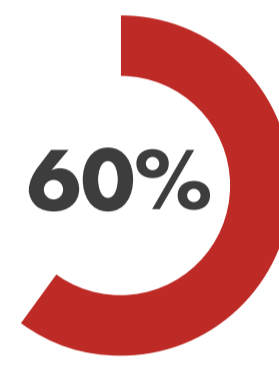


SUPPORTING DAY-TO-DAY LIFE



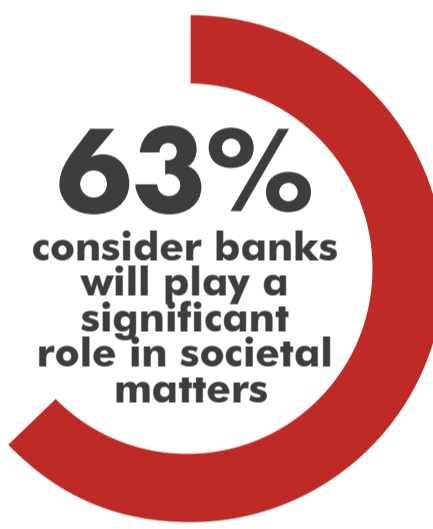
CUSTOMERS EXPECT THEIR BANK TO SUPPORT THEM THROUGHOUT THEIR LIFE

- Help when settling down in life: finding, purchasing or moving home (59%)
- Set up a new business and help them with entrepreneurship (44%)
- Get through difficult times like unemployment or retirement (38%)



- Given the opportunity, 60% of customers could go through their bank app to:
1. Find a new job
 2. Buy/rent a new home
 3. Get offers/deals
 4. Access a universal transport system

BUILDING A BETTER WORLD



FOUR NEW SOCIETAL CHALLENGES BANKS WILL HAVE TO TAKE INTO ACCOUNT

- ENERGY TRANSITION
- ENVIRONMENTAL PROTECTION
- MIGRATORY FLOWS MANAGEMENT
- HEALTH CRISES MANAGEMENT

WE ASKED THEM WHICH PLAYERS THEY WOULD TURN TO FOR THEIR FINANCIAL INVESTMENTS

ONLY 20 TO 25% WOULD ENTRUST NEW ENTRANTS WITH THEIR MONEY



26%

Internet giants (Google, Amazon, Facebook, Apple...)



24%

Applications allowing access to accounts (Bankin, Linxo...)



20%

NeoBanks (Orange Bank, N26, Monzo...)



16%

Fintechs (Company)

IN THE MEANTIME, WE ASKED THEM WHAT BANKS SHOULD DO IN THE SHORT-TERM TO IMPROVE THEIR EXPERIENCE

PROPOSE A BETTER DIGITAL EXPERIENCE



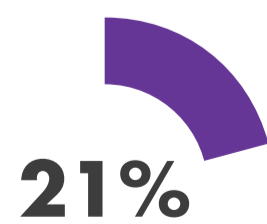
KEY TRIGGERS:

- IMPROVEMENT OF #SECURITY (#FRAUD, #HACKING, #TRUST)**
- #PERSONALIZED SERVICES AND PRODUCTS**
- MORE ACCESSIBLE #CUSTOMER SERVICE**
- MORE #TRANSPARENCY AND #EFFICIENCY**

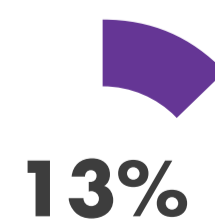
FIND NEW LEVERAGE FOR INNOVATION VIA NEW TECHNOLOGIES



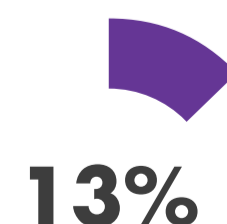
BUT SELDOMLY USE THEM:



Have used artificial intelligence or chatbots



Have used a robo-advisor, automated advisory or investment platform



Have used a cryptocurrency (Bitcoin, Ethereum) or blockchain