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News Release

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FOR IMMEDIATE RELEASE

AUSSIE CONSUMERS CHOOSE INTERNET BANKING OVER ATM, PHONE AND BRANCH

Two in three banking online once a week or more

Banks enjoy strong customer loyalty – nearly half of Aussies very loyal to main bank

Sydney, 26 April 2007: More than two thirds of Australian Internet users (68%) are banking online once a week or more, one of the highest levels around the world and 25 percentage points above the global average, according to a study released today by The Nielsen Company.

The Nielsen Company surveyed 25,408 Internet users in 46 markets¹ 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 16 percent of Australians bank online daily, and a further 52 percent use Internet banking at least once per week. In comparison, telephone banking didn't appear to be serving much purpose for the majority of online users, and branch visits were also comparatively low, reflecting the changing nature of channel usage in the Australian banking system. More than half of survey respondents (56%) claimed never to use telephone banking and 16 percent said they never visited a bank branch. (See Chart 1)

"With 49 percent of customers claiming to visit their branch less than once a month and 16 percent not at all, it's critical that banks understand how to keep their customers engaged," said Glenn Wealands, Director, Finance, ACNielsen, a unit of The Nielsen Company. "By maximising the

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



impact and effectiveness of their online offering banks will not only retain existing customers but also attract new customers and grow their share of the Aussie wallet.”

The Nielsen survey also found that bank loyalty in Australia was high – close to half of respondents (44%) said they were ‘very loyal’ to their bank, seven percent above the global average. Only nine percent of respondents said they were not really loyal or not loyal at all. (See Chart 2)

Around the world 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 was following similar trends globally as it was here in Australia, particularly in Europe. 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 access to online banking, however, over half of global online 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 claiming 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 main bank, 37 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.

Chart 1: How frequently do you use the following banking services (Australia)?

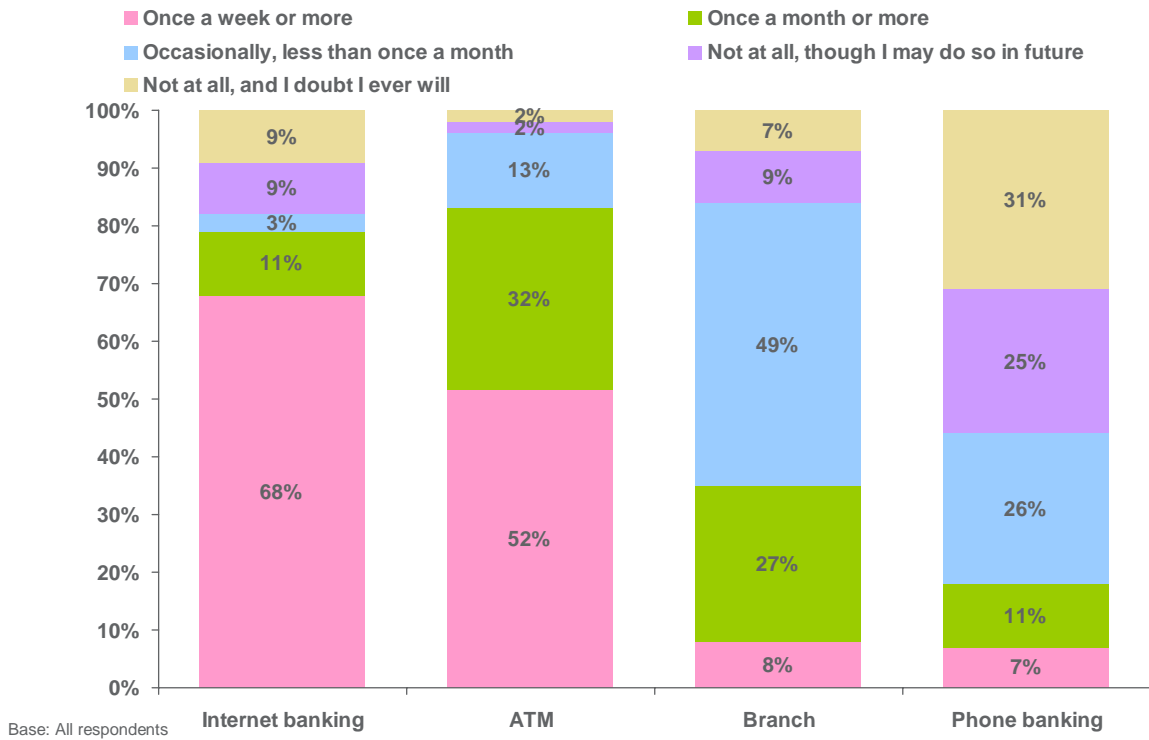
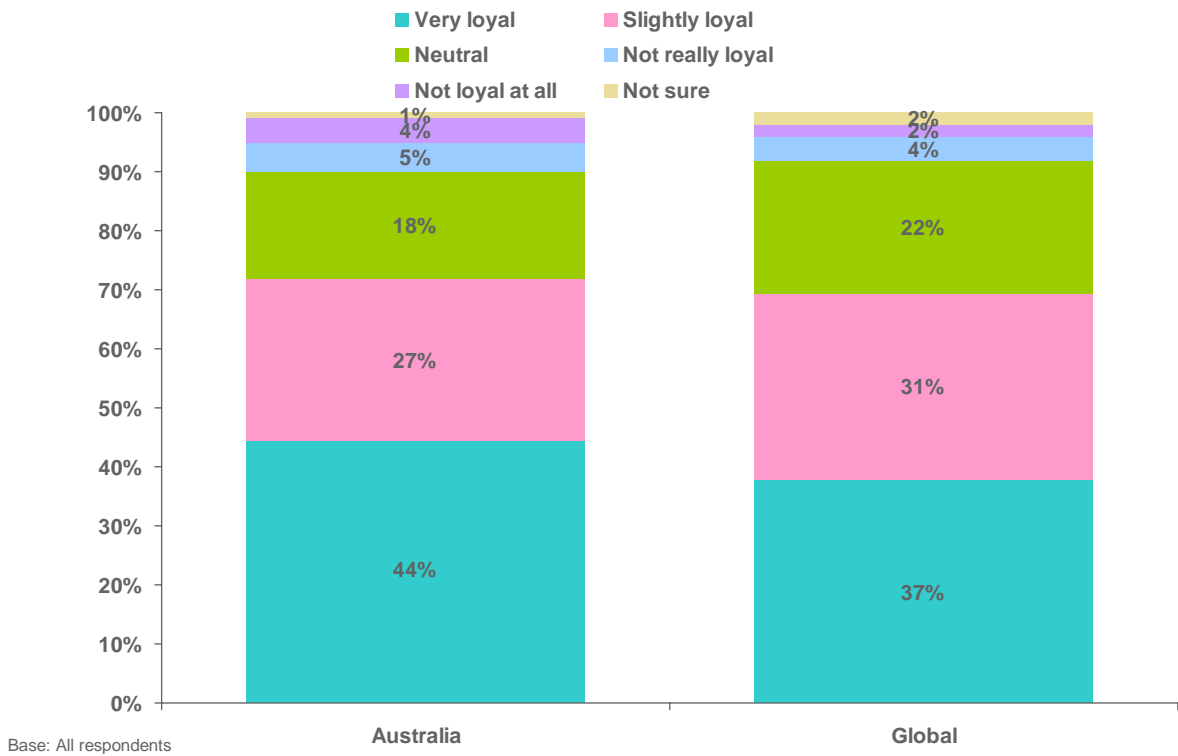


Chart 2: How loyal would you say you are to your main bank?





About ACNielsen

ACNielsen, a division of the Nielsen Company, is the world's leading marketing information provider. Offering services in more than 100 countries, ACNielsen provides measurement and analysis of marketplace dynamics and consumer attitudes and behaviour. Clients rely on ACNielsen's market research, proprietary products, analytical tools and professional service to understand competitive performance, to uncover new opportunities and to raise the profitability of their marketing and sales campaigns. For further information, please visit <http://www.nielsen.com>

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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