

The French, their banking, their expectations

(Third wave)



FÉDÉRATION
BANCAIRE
FRANÇAISE



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Methodology

Who?

The survey was conducted on a sample of **4,000** people, representative of the **French population aged 18 and over**.

The representativeness of the sample was ensured by the quota method (sex, age, occupation of interviewee) after stratification by region and urban unit category.

How?

Interviews were conducted by an online self-administered questionnaire

When?

Field survey from 1 to 13 December 2021.

Reminder November 2020: IFOP study for the FBF conducted on a sample of 4,009 people, representative of the French population aged 18 and over, by an online self-administered questionnaire from 27 October to 4 November 2020 using the quota method.

Reminder November 2018: Ifop study for the FBF conducted on a sample of 2014 people, representative of the French population aged 18 and over, by an online self-administered questionnaire from 23 to 29 November 2018 using the quota method.

Note: The “standard of living” variable is the household’s disposable income divided by the number of consumer units (or “CU”), which is based on the number of adults and children making up the household. It is calculated in accordance with the method used by INSEE and the OECD.

Reading notes:



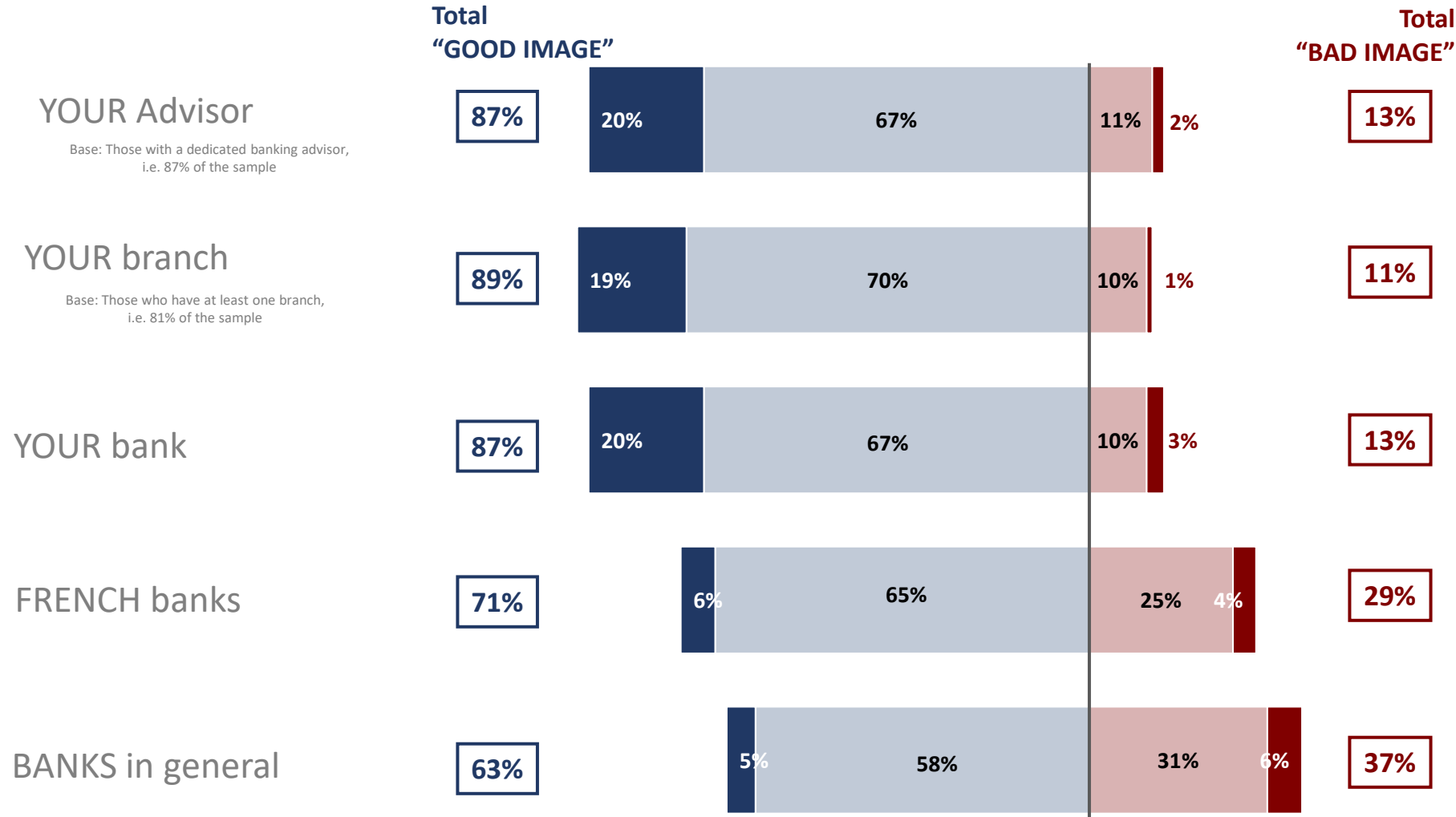
Denotes gaps significantly above or below the average. When the results are not circled, this means that they do not differ significantly (confidence threshold at 95%) from the average.



Denotes changes significantly higher or lower than in previous years.

Once again this year, French people have a very good image of their advisor, their branch and their bank (more than 87%)

Question: Would you say that you have a very good, quite good, quite bad or very bad image of ...?



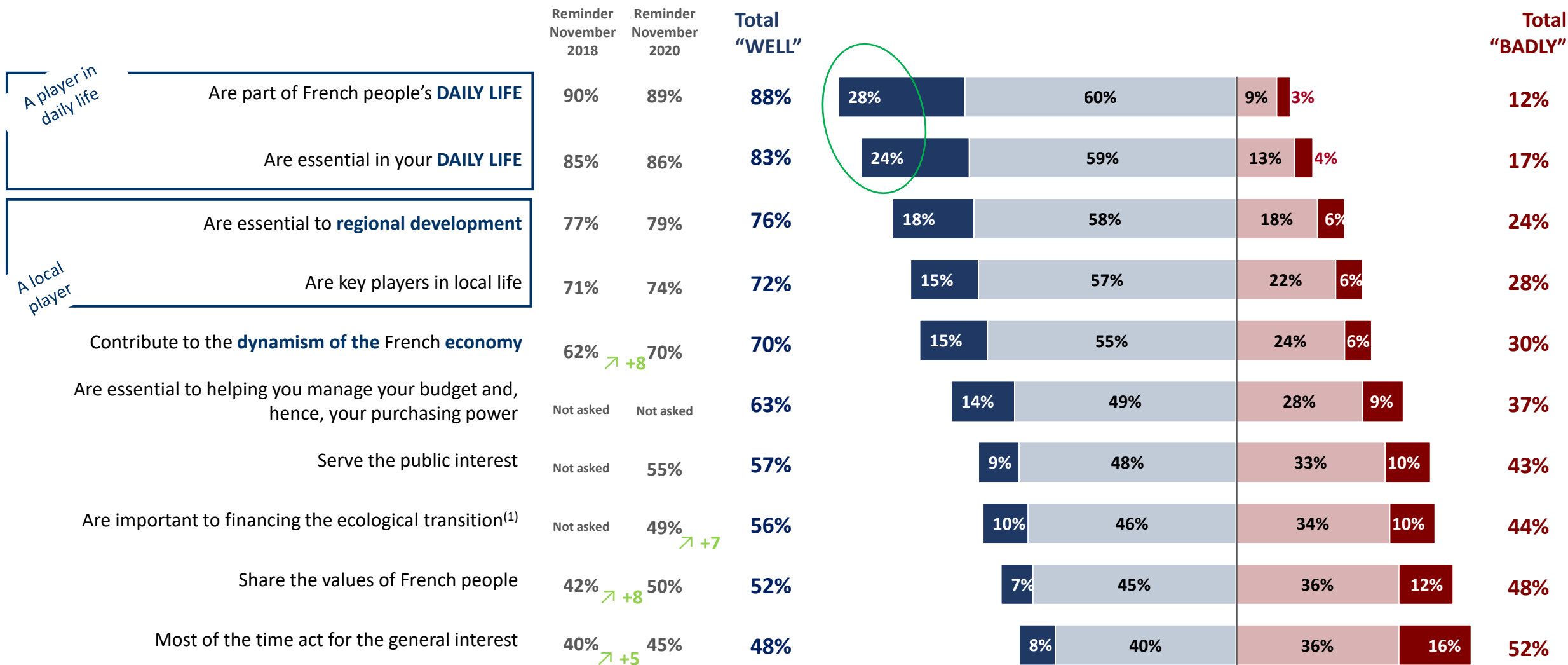
CHANGES
"Total GOOD IMAGE"



As in previous years, the participation of banks in local life was widely recognized, their commitment to the public interest somewhat less

Question: For each of the following characteristics, would you say that it applies very well, quite well, badly or very badly to today's banks?

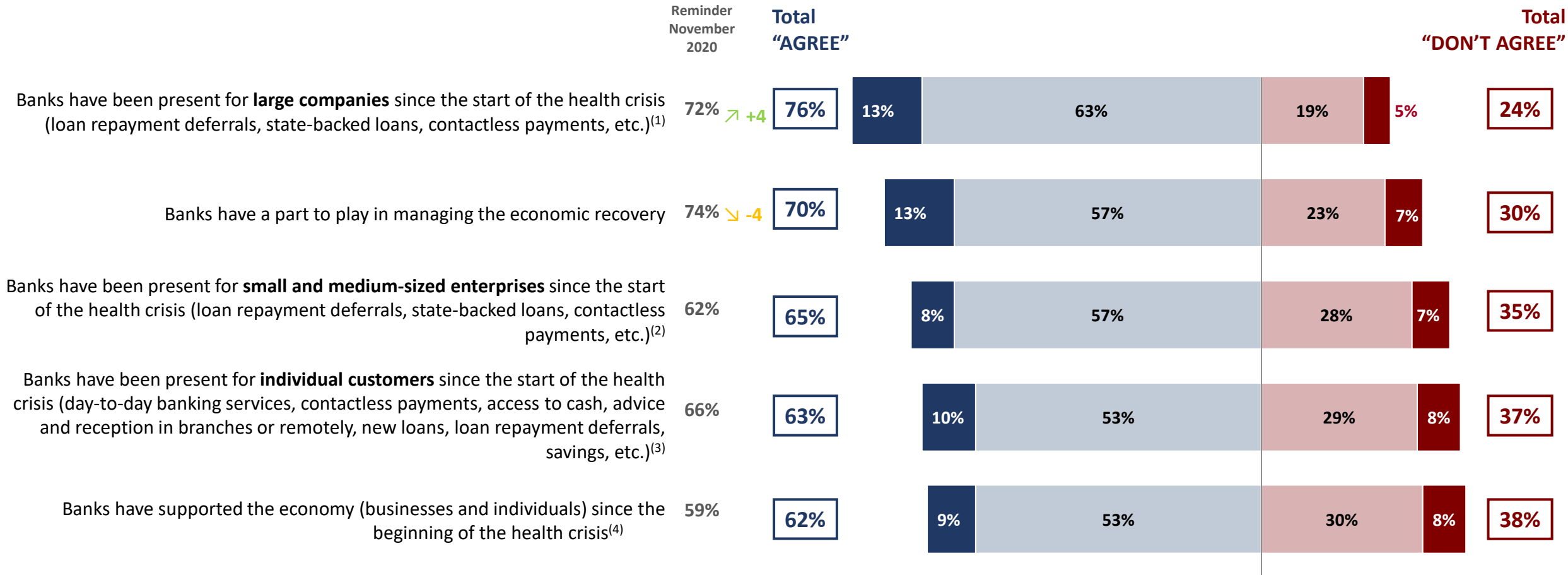
Banks today in France...



(1) In 2020, the item was "Are leading players in the ecological transition". As such, changes should be interpreted with great caution.

French people acknowledge the support provided by banks during the health crisis, particularly to large French companies

Question: For each of the following sentences, please say whether you completely agree, somewhat agree, do not much agree or do not agree at all.



■ Completely agree ■ Somewhat agree ■ Do not much agree ■ Do not agree at all

⁽¹⁾ In 2020, the item was "Banks were present for large companies from the start of the health crisis (loan repayment deferrals, state-backed loans, contactless payments, etc.)". As such, comparisons should be interpreted with caution.
⁽²⁾ In 2020, the item was "Banks were present for small and medium-sized enterprises from the start of the health crisis (loan repayment deferrals, state-backed loans, contactless payments, etc.)". As such, comparisons should be interpreted with caution.
⁽³⁾ In 2020, the item was "Banks were present for individual customers from the start of the health crisis (day-to-day banking services, contactless payments, access to cash, advice and reception in branches or remotely, new loans, loan repayment deferrals, savings, etc.)". As such, comparisons should be interpreted with caution.
⁽⁴⁾ In 2020, the item was "Banks supported the economy (businesses and individuals) from the beginning of the health crisis". As such, comparisons should be interpreted with caution.

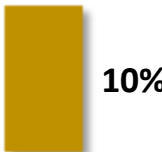
Once again, respondents expressed a clear preference for banks providing all customers with a choice between digital and branch services depending on their needs

Question: And finally, for you, the ideal bank is... ?

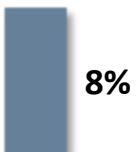
A bank that gives its customers the possibility to use internet and branch services according to their needs



A bank that offers its customers services at a physical branch only

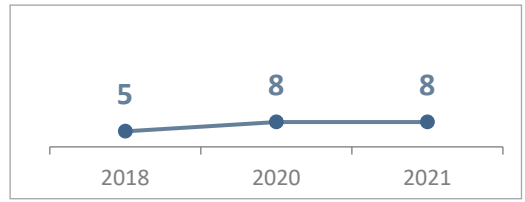
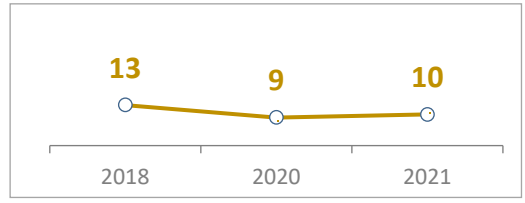
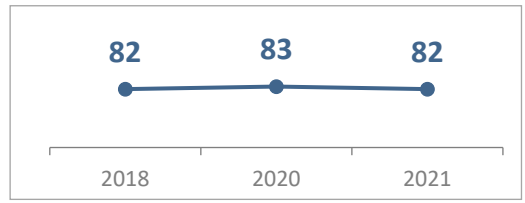


A bank that offers its customers digital services only



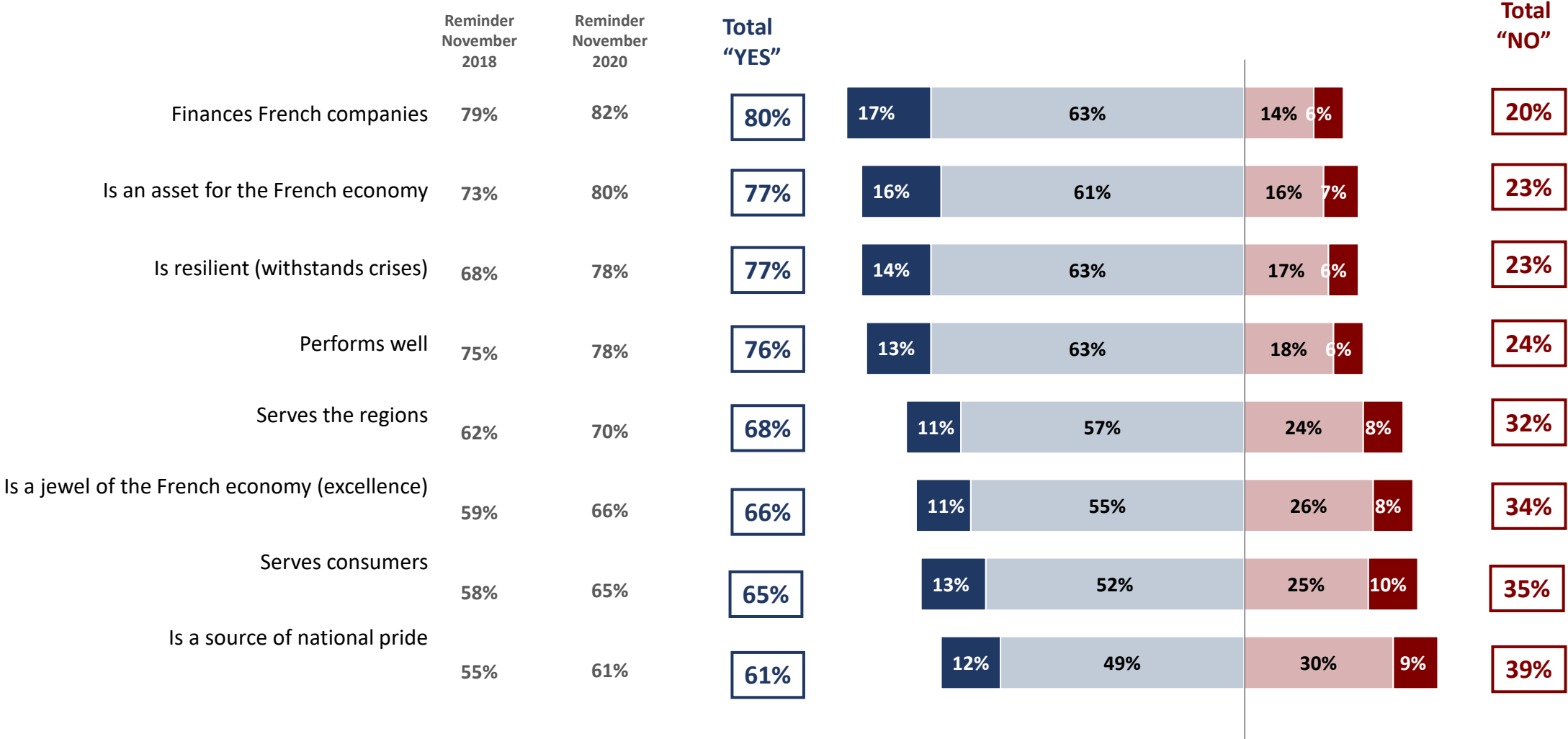
- + Male: 9% / - Female: 7%
- + Aged under 35: 16% / - Aged 35 and over: 6%
- + IDF: 11% / - non-IDF: 7%
- + Has had problems with his/her bank: 16%

CHANGES



The image of the French banking industry continues to benefit from actions taken during the health crisis (financing, support, service) and its perceived resilience during the crisis period

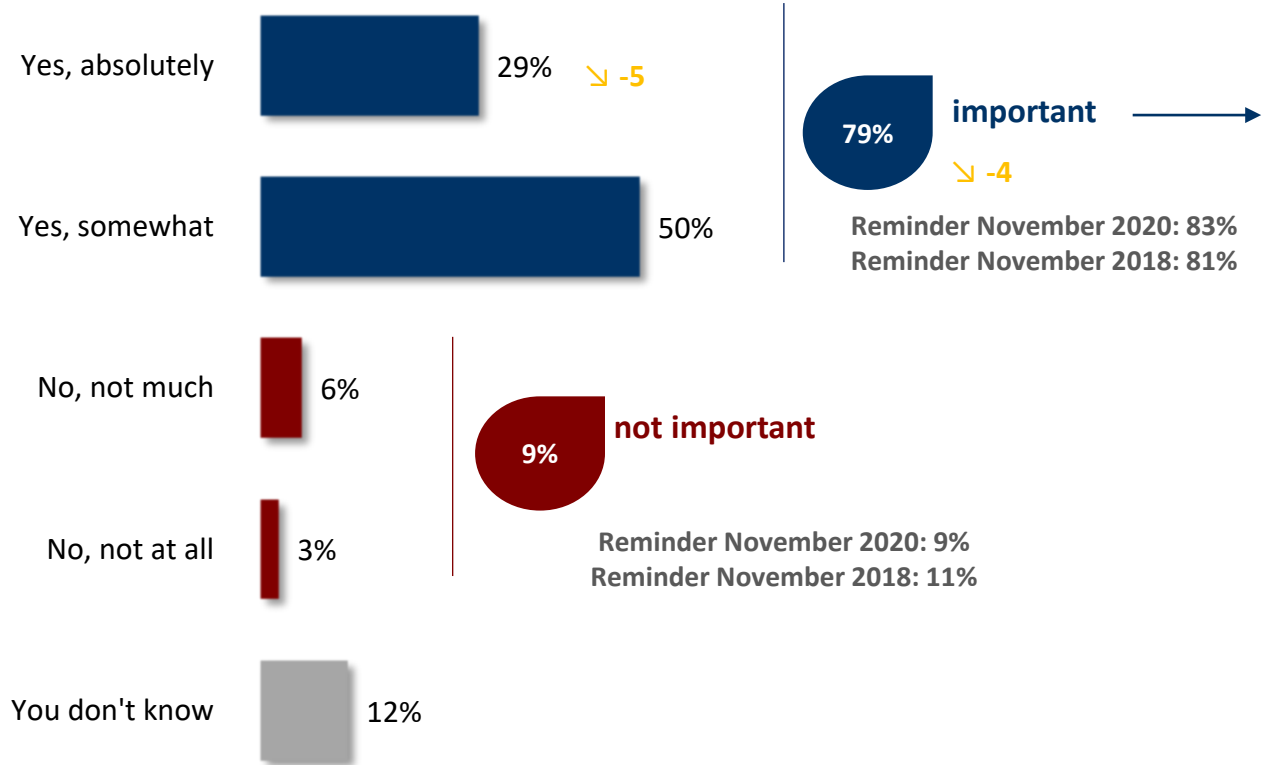
Question: For each of the following descriptions, would you say that it applies well or not to the banking sector and the banking industry in France?
For you, the French banking industry...



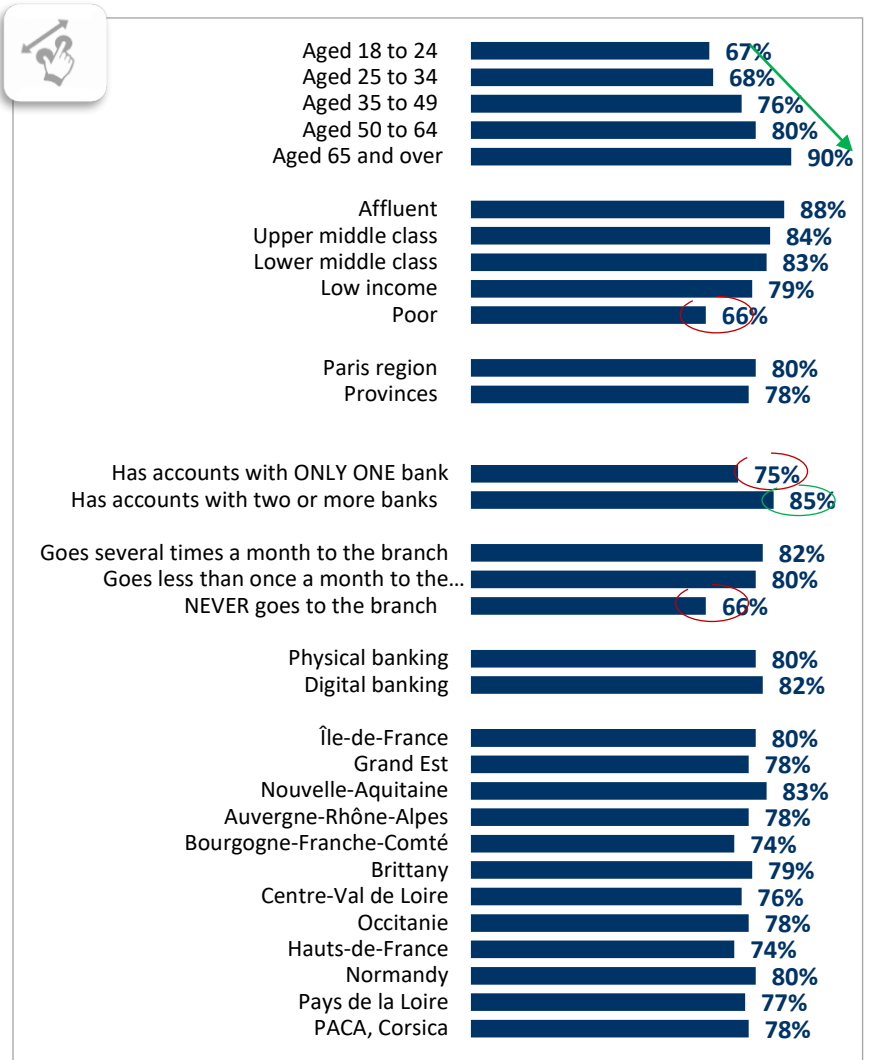
■ Yes, absolutely ■ Yes, somewhat ■ No, not much ■ No, not at all

The need to have a powerful banking industry to finance the French economy is widely accepted, albeit slightly down this year

Question: In order to finance the French economy, do you think it is important to have a powerful national banking industry?

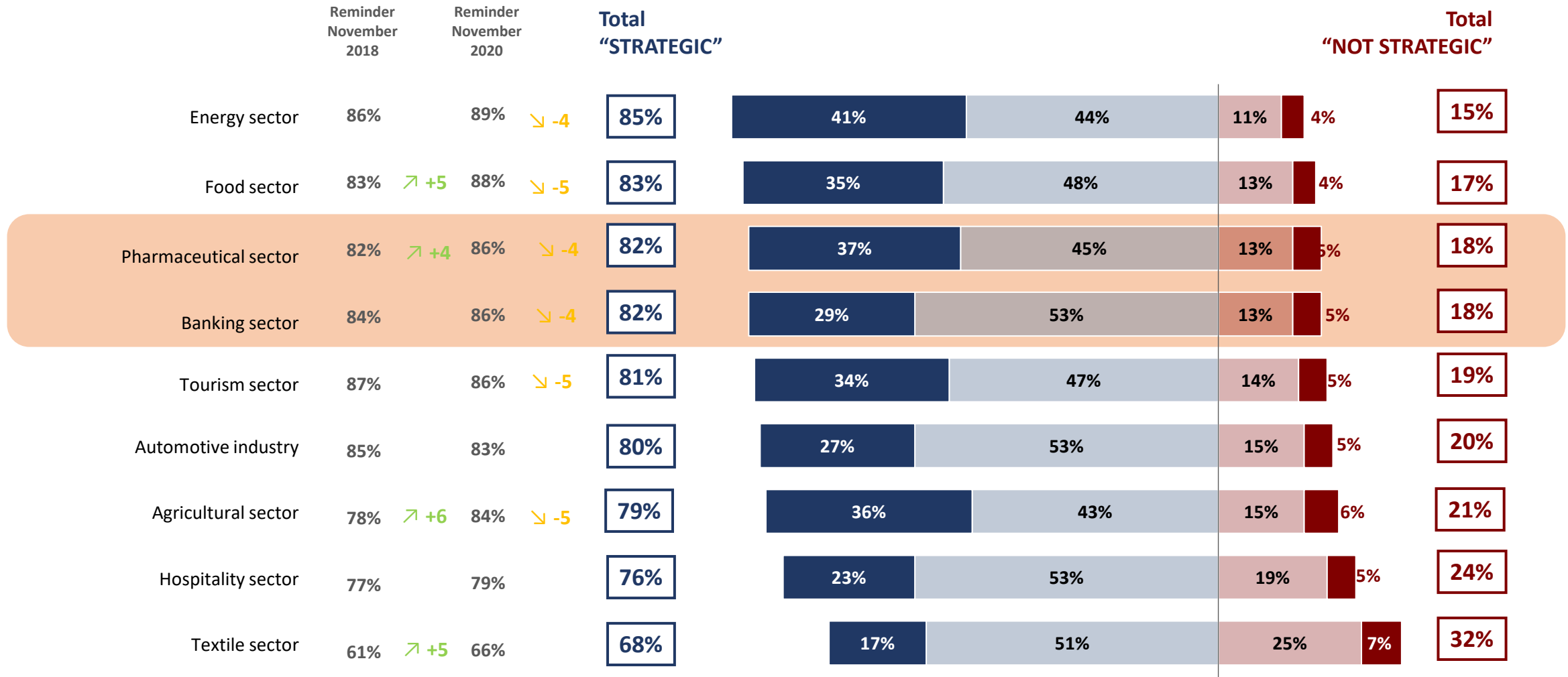


Who are these French people who consider it important to have a powerful national banking industry?



The strategic nature of each sector was less well perceived by French people this year, but banks remain in the top three

Question: For each of the following sectors, would you say that it is very, quite, not very or not at all strategic for the French economy?



■ Very strategic ■ Quite strategic ■ Not very strategic ■ Not at all strategic