

# The French, their banking, their expectations

(Study No. 3)



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## Ifop contacts

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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?

Study 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 2,014 people, representative of the French population aged 18 and over, by an online self-administered questionnaire from 23 October 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.

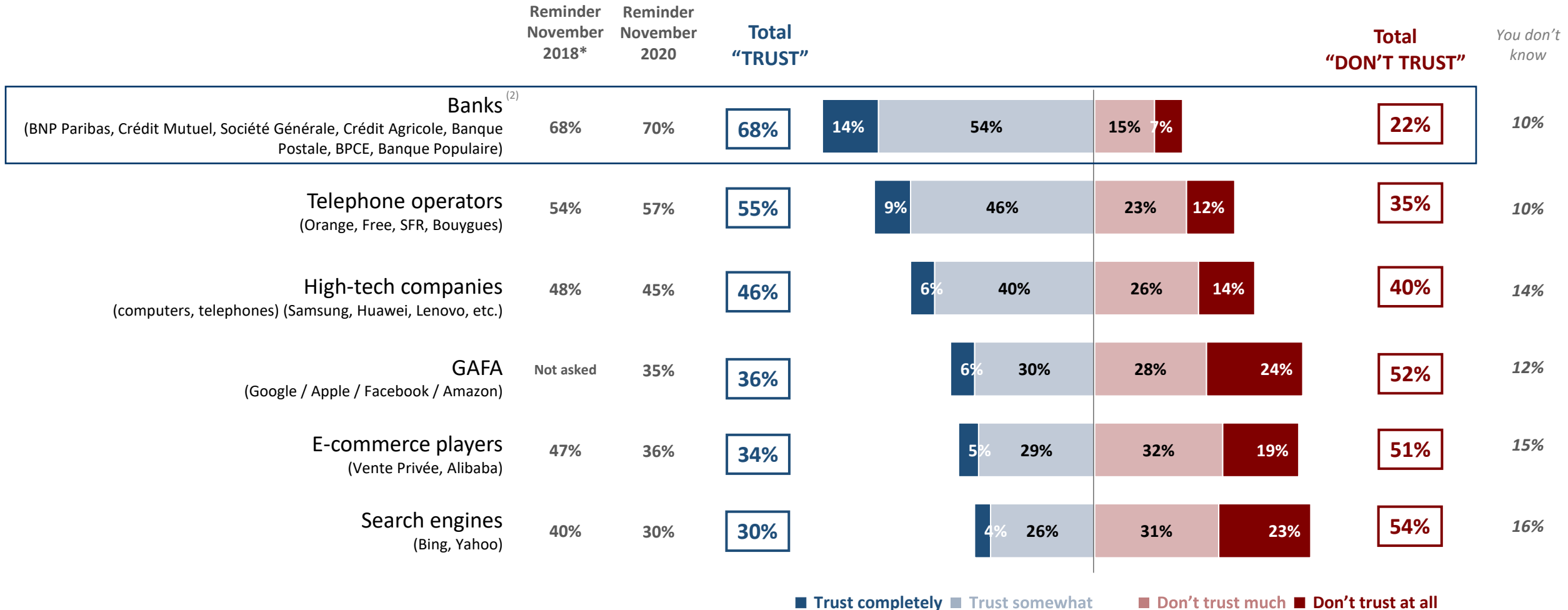


Denotes significant increases/decreases compared to previous years.

*Focus on data security/  
protection and risky practices*

# Banks are leading trusted players when it comes to personal data security

Question: For each of the following players, would you say that you trust it or not in terms of personal data security?

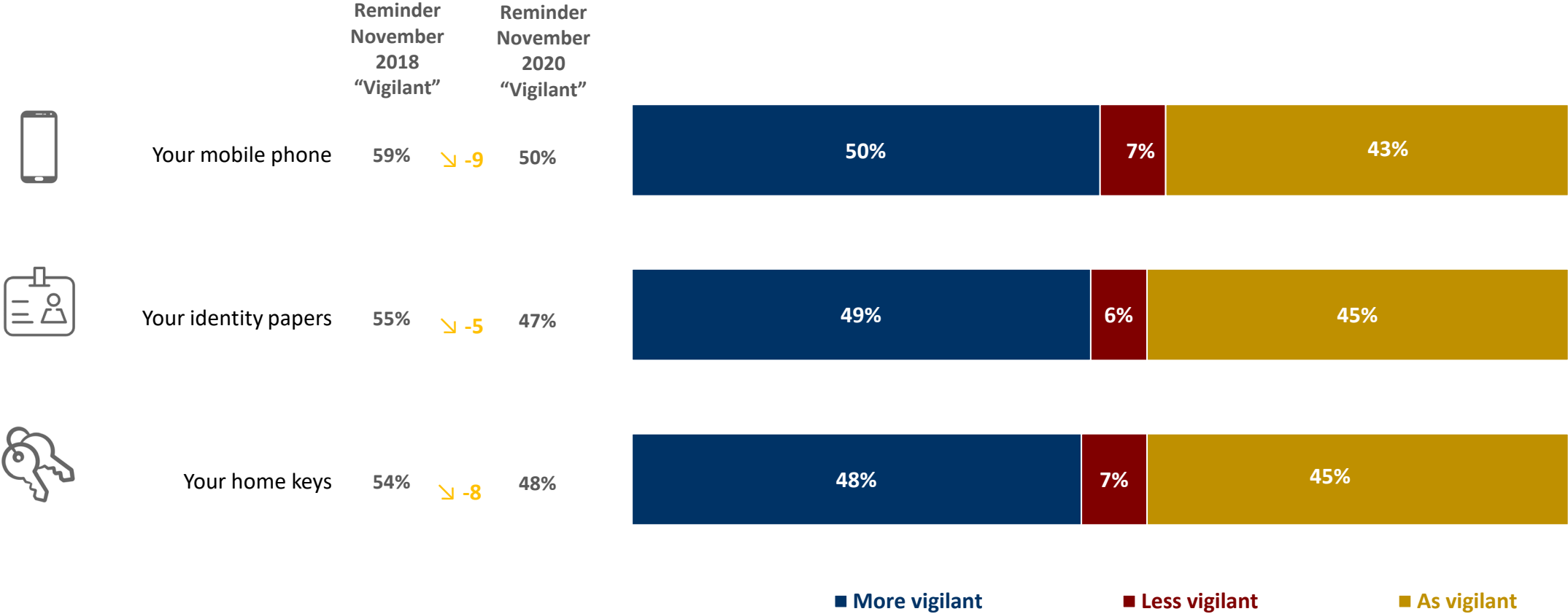


(1) Reminders are to be interpreted with caution due to a slight reformulation of items following the addition of GAF A: in 2018 "High-tech companies (computers, telephones) (Apple, Samsung, Huawei, Lenovo, etc.)", "E-commerce players (Amazon, Alibaba)", "Search engines (Google, Bing, Yahoo)".  
 (2) Until 2020, the item was "Banks (BNP Paribas, Crédit Mutuel, Société Générale, Crédit Agricole, etc.)"

# Vigilance with regard to bank details is slightly higher than that given to essential elements of our daily life: mobile phones, keys or identity papers

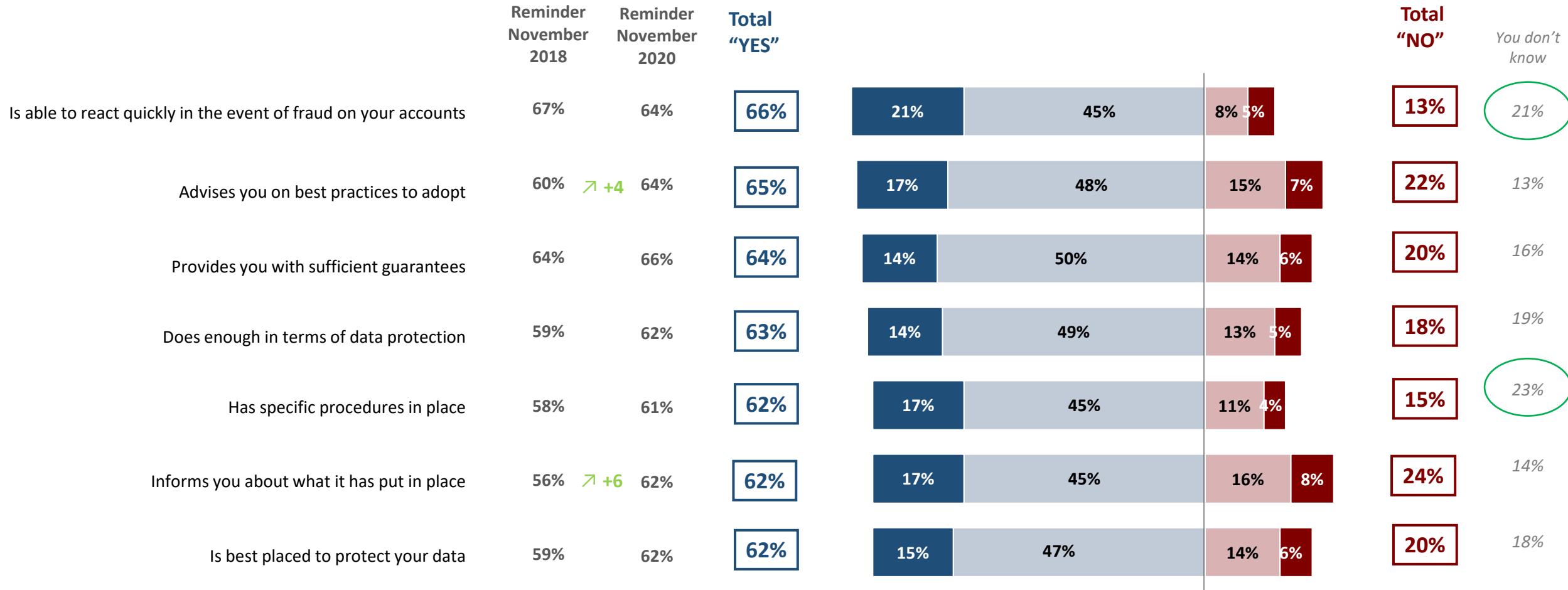
**Update:** personal banking data refers to your account number, the information on your bank card and card PIN

**Question:** Regarding your personal banking data (account number, card details, PIN, etc.), would you say you are more or less vigilant than or as vigilant as for ... ?



# Despite the trust they place in their bank with regard to personal data protection, education needs to be improved

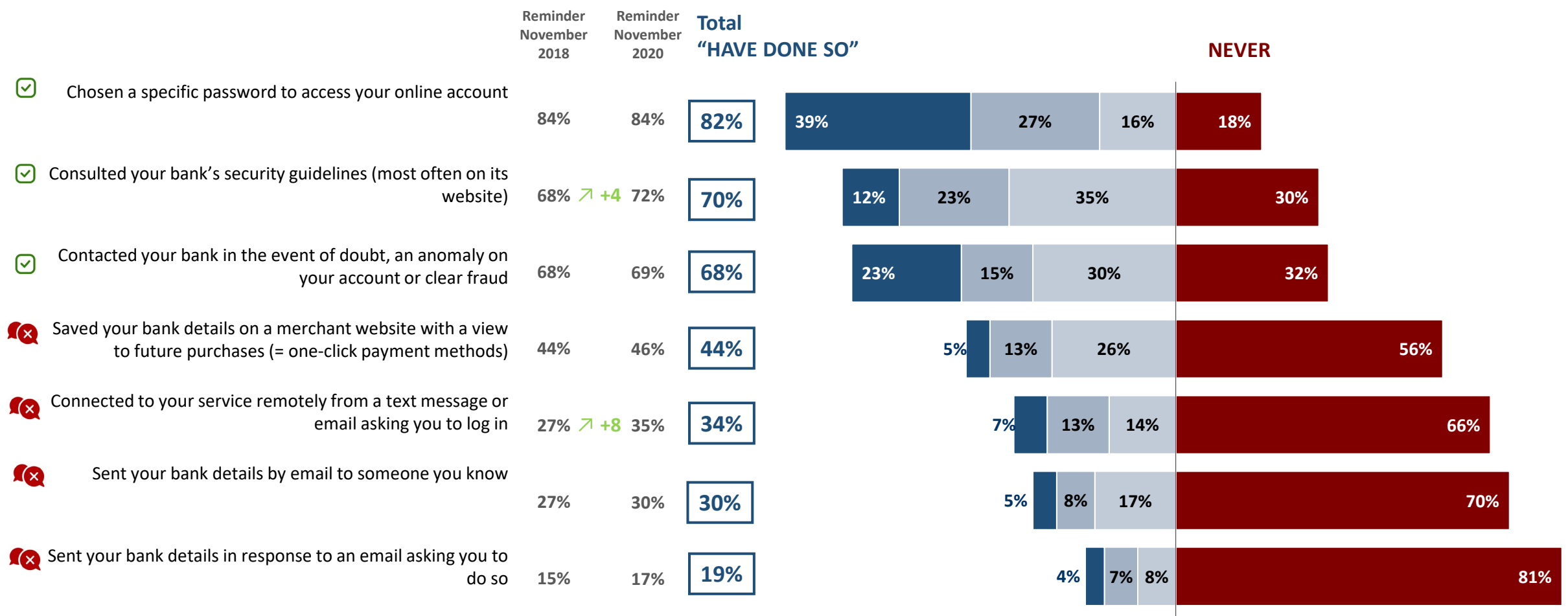
Question: In terms of security and protection of your personal banking data, would you say that today your bank ... ?



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

# Most French people now seem to follow best practices in terms of sharing and communicating their personal data, but bad practices remain just as common

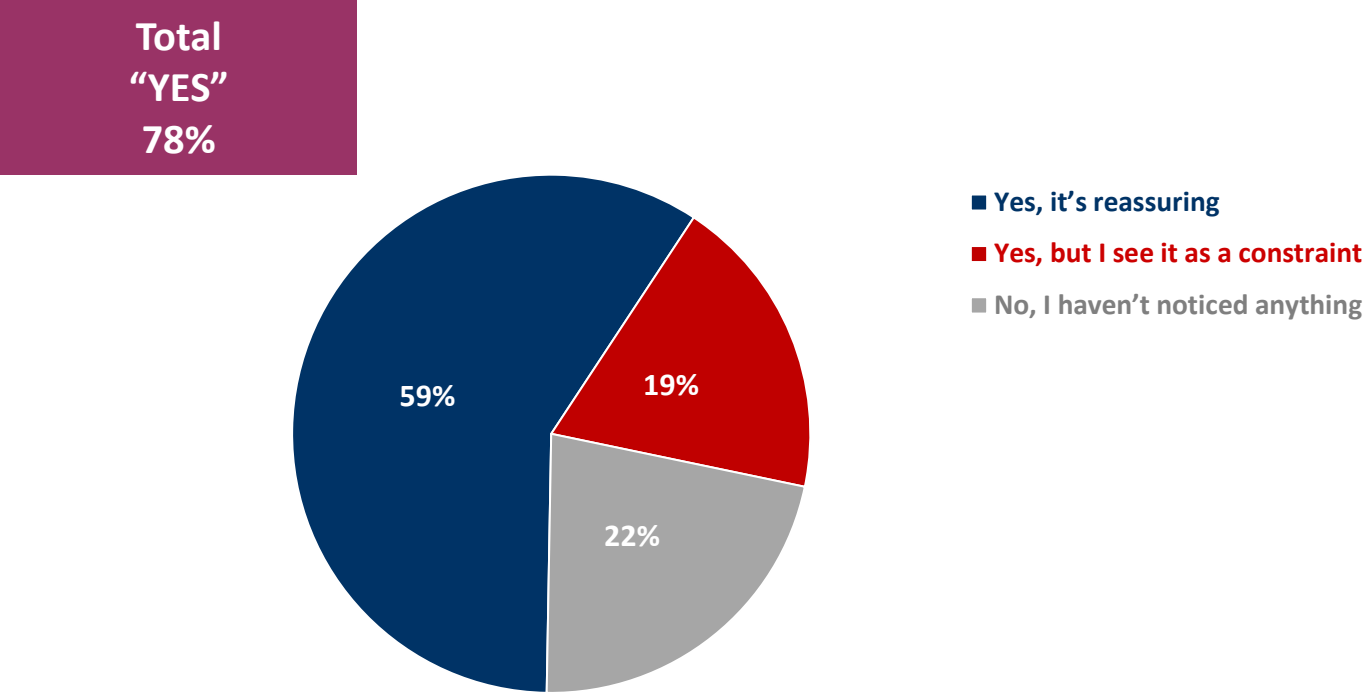
Question: Among the following practices, have you ever ... ?



Always Often Sometimes Never

# Eight out of 10 French people saw an increase in authentication for online purchases, and three-quarters of them are reassured by this

Question: French banks have gradually set up strong authentication for online purchases with all players in the ecosystem. Have you noticed a change when making online purchases?



=> 76% of those who noticed the changes are reassured by their implementation.