

Paris, 15 November 2022

**IFOP - FBF 2022 study “The French, their banking, their expectations”  
The banking behaviour of the French**

The French Banking Federation (FBF) is unveiling the results of the study carried out with the French Institute of Public Opinion (IFOP) on “The French, their banking, their expectations”. It gives us a snapshot of banking customers in France, the lasting impact of the health crisis on them, and their perception of innovation.

1. Snapshot of banking customers in France

This part of the study entitled “The French, their banking, their expectations” focused on behaviour, highlighting several characteristics of the banking customer in France.

65% of the sample surveyed say they have one bank account, while 46% say they have taken out one or more loans. 31% say they visit their branch once or twice a year; 9% visit their bank several times a month, compared with 62% in 2007.

81% of customers see the bank as both a physical and digital model, using multiple contact methods: 41% by email, 37% through the bank’s website, 27% by telephone and 25% via the branch.

95% of French customers consult their bank’s website or app mainly to monitor their accounts, control their budget/expenditure and manage transactions.

2. Lasting impacts of the health crisis on customer behaviour

The health crisis has encouraged French customers to consult their bank’s website (28%) / app (33%) more frequently than before<sup>1</sup>.

63% of those surveyed say they use contactless technology more frequently than before the crisis.

3. The perception of innovation

8 out of 10 French people acknowledge the innovation of banks and believe this innovation is going in the right direction.

Contactless payment by bank card is an innovation that is widely known to the French (93%) and which they trust (74%). While other innovative payment methods are also widely known, such as contactless payment via smartphone (88%) or remote payment via smartphone (82%), the French are also familiar with the latest options for contacting their bank: 71% know they can use chat functions and 69% are familiar with chatbots to answer their questions.

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<sup>1</sup> Basis: to those who downloaded the application / visit their bank’s website

A large majority of French people (74%) know about fingerprint authentication for accessing online banking services, with 65% saying they trust this method.

Finally, more than half of those surveyed (54%) on the changes they have noted in the services offered by their bank mentioned the different supports made available to manage their money, and almost as many mentioned the variety of services offered by their bank. These changes are perceived rather positively, with 52% even wishing that their bank would implement them faster.

For Maya Atig, Chief Executive Officer of the FBF: “This part of the IFOP - FBF study is particularly interesting, because by asking questions on the behaviour of French customers we learn not only their level of knowledge of the various banking services, but also about their practices and expectations. Innovation for the benefit of the customer is pivotal for French banks, which are developing ever more adapted tools while maintaining strong regional roots. Simplicity, proximity and security are constant trends.”

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