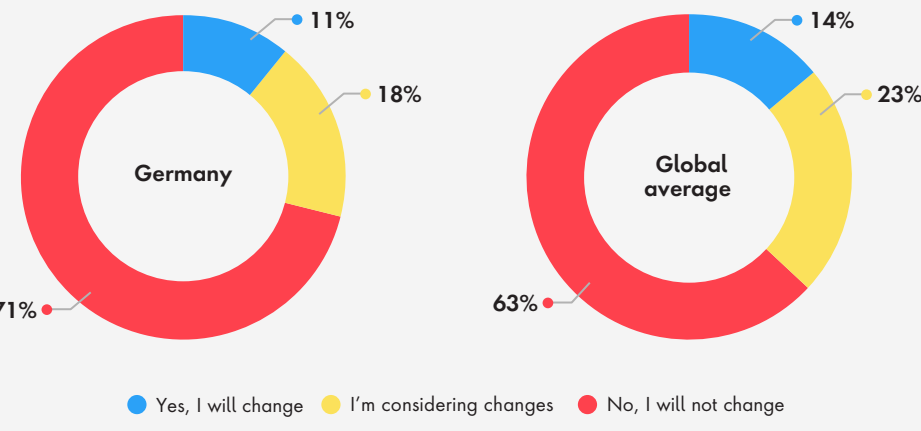


Germany: Financial Services

People in Germany are generally satisfied with their current financial institutions. Seventy-one percent say they are not planning to change banks over the next year.

However, the other 29 percent are either considering changing (18%) or have already decided to change (11%). This poses a challenge for banks looking to court new customers while also retaining current clients.

Are you considering changing banks or financial institutions in the next year?



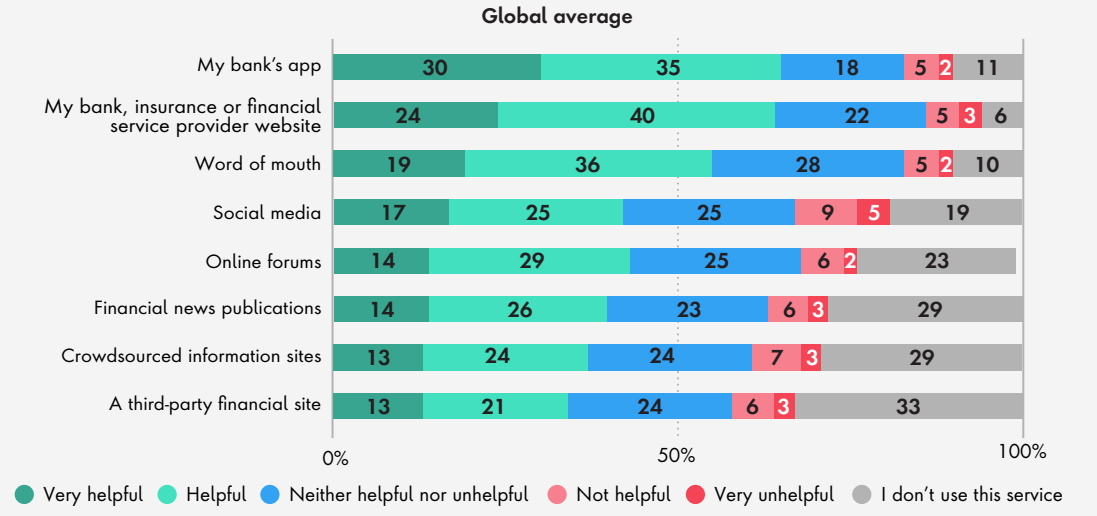
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When looking for information on banking or financial services, 94 percent of global respondents have used their bank's website, or mobile app (90%).

Sixty-four percent of respondents say their bank, insurance or financial provider's website is helpful or very helpful.

Rate the following according to how helpful they are to you when looking for information about banking or other financial services

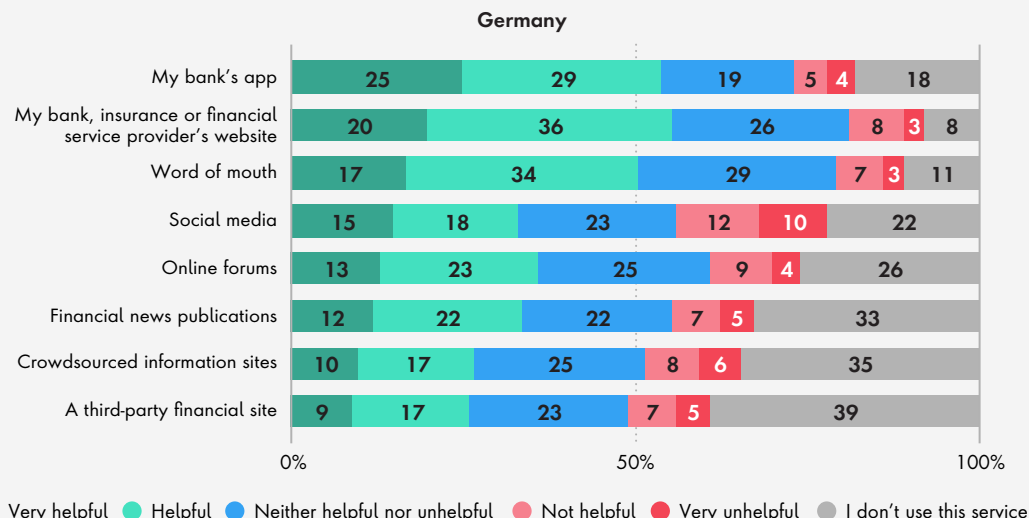


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German consumers generally say information provided by their institutions or from friends and family is more helpful than information provided by third-party sites.

Rate the following according to how helpful they are to you when looking for information about banking or other financial services

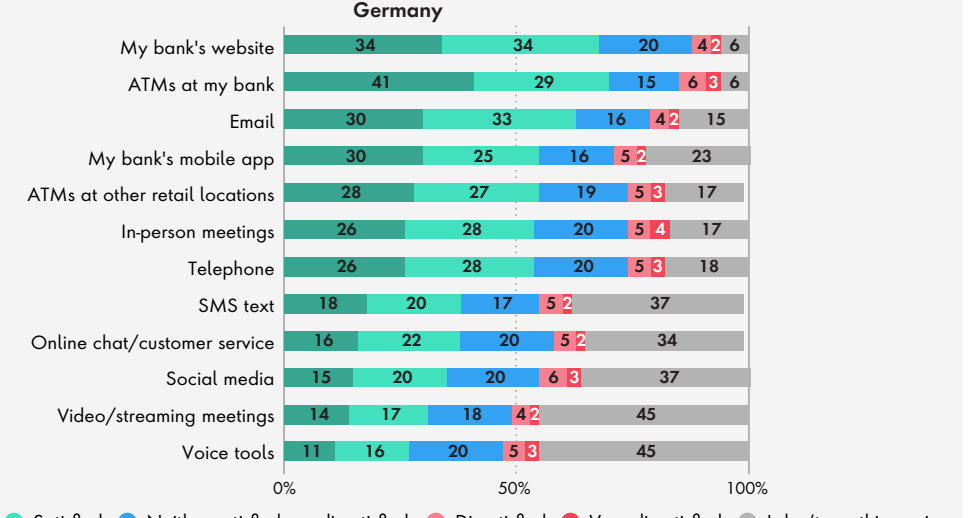


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Consumers use a mix of channels to interact with their banks and are generally satisfied with those interactions. Some methods are more widely used than others.

Rate your level of satisfaction when using different digital channels to interact with your bank



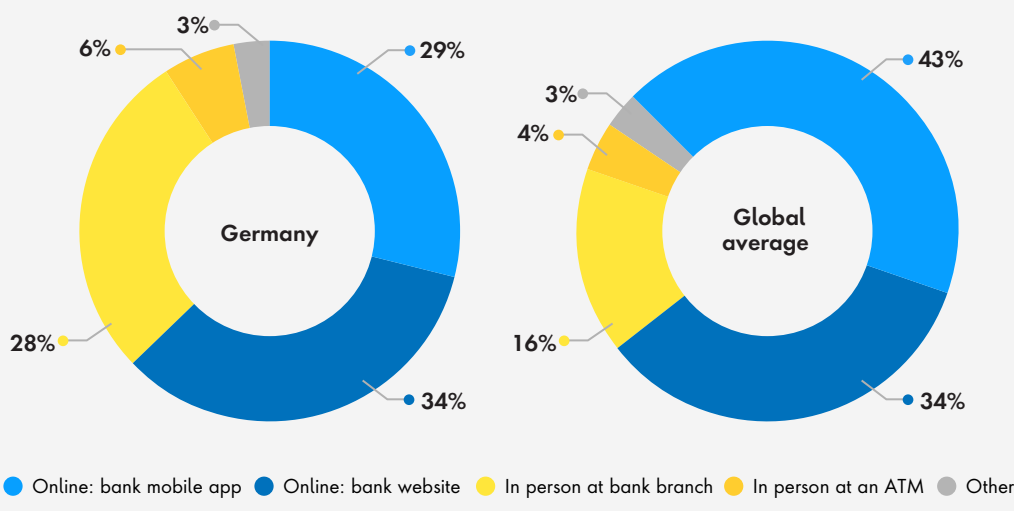
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Globally, 77 percent of respondents on average interact with their banks most frequently online, via website or mobile app.

In Germany, 63 percent of people interact with their bank's website (34%) or app (29%) most frequently. Thirty-four percent of people in Germany say they bank most frequently in person.

What channel do you use to communicate or interact with your bank most frequently?

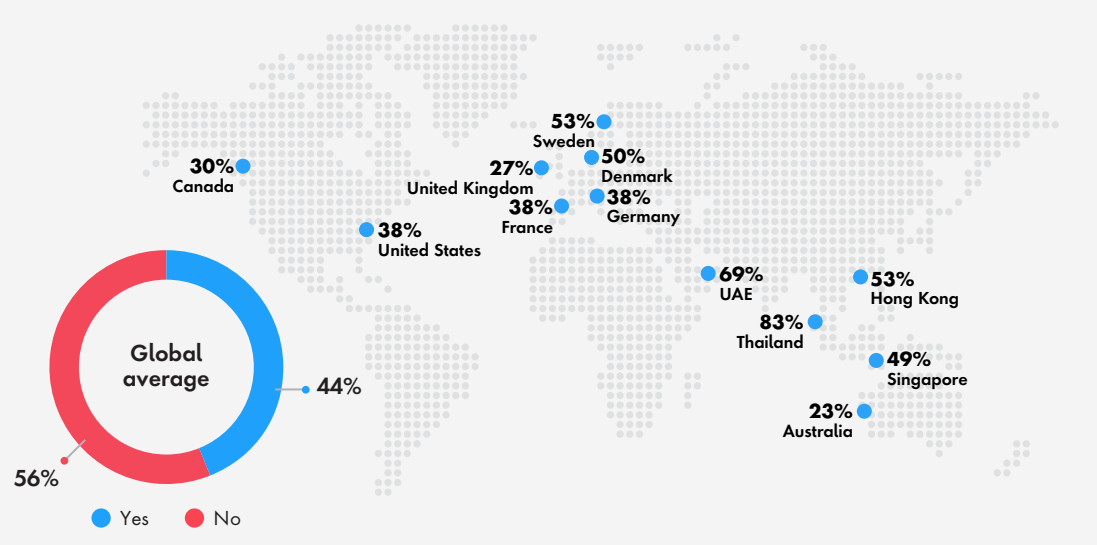


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Thirty-eight percent of people in Germany currently have an account with a digital-only bank.

Do you currently have a bank account with a digital-only bank?

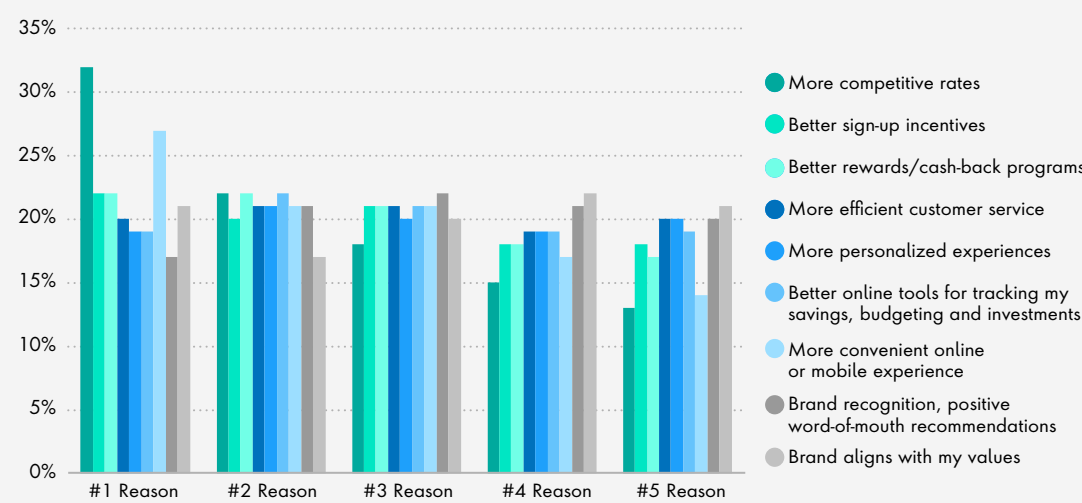


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Globally, people are drawn to opening accounts with digital-only banks because of competitive rates, convenience, personalized communications and efficient customer service.

Rank the reasons why you chose to open an account with a digital-only bank

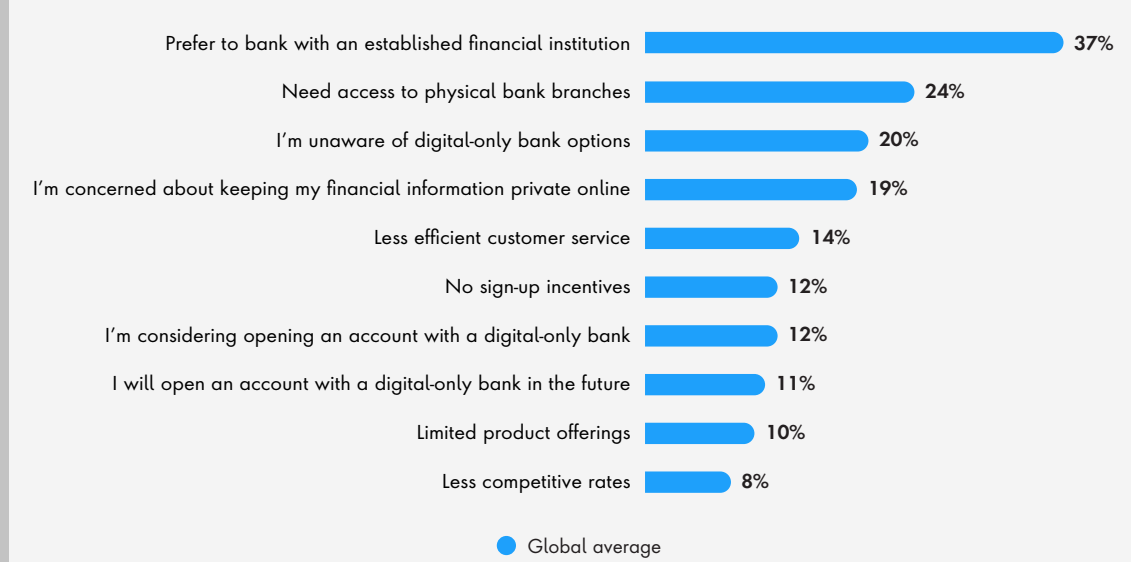


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For people who do not have an account with a digital-only bank, 37 percent say they prefer to bank with an established financial institution, showing a preference for organizations that already have an established presence in the market.

Reasons why they do not have an account with a digital-only bank

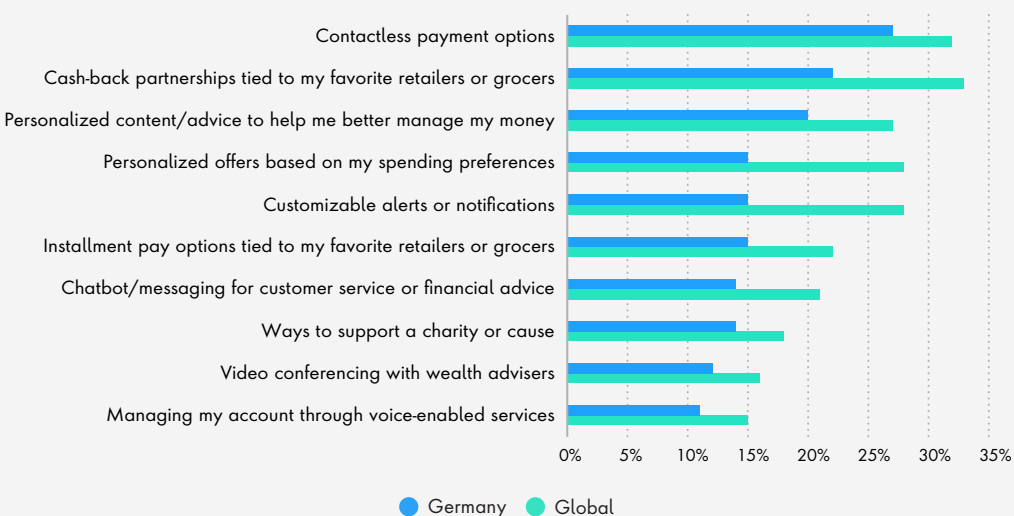


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To improve the digital banking experience, people in Germany want their institutions to provide more contactless payment options, personalized content and advice, and cash-back partnerships tied to their favorite retailers.

If available, what would you like your financial services companies to provide?



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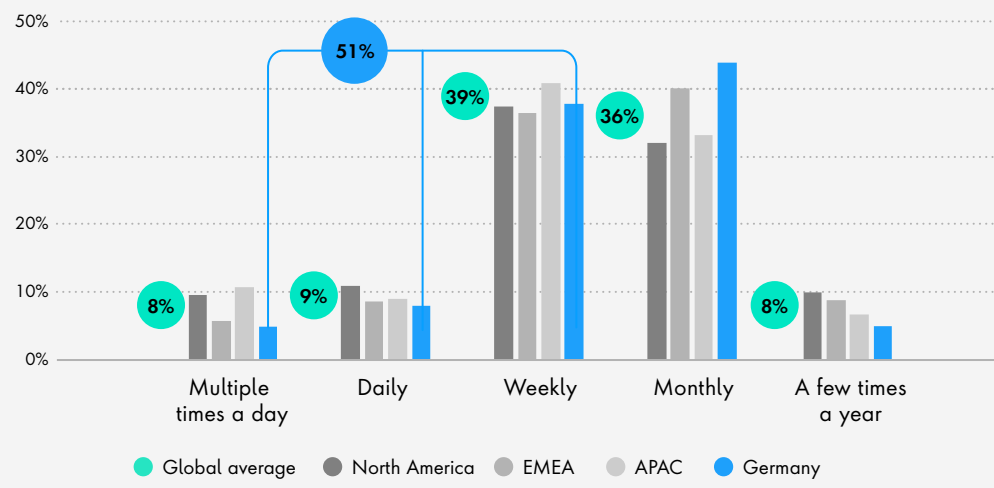


Germany: Retail

E-commerce continues to be a routine part of shoppers' lives.

In Germany, 51 percent of consumers shop online once a week or more, with 8 percent shopping online daily and 5 percent making purchases multiple times a day.

In the past year, about how often have you shopped online?

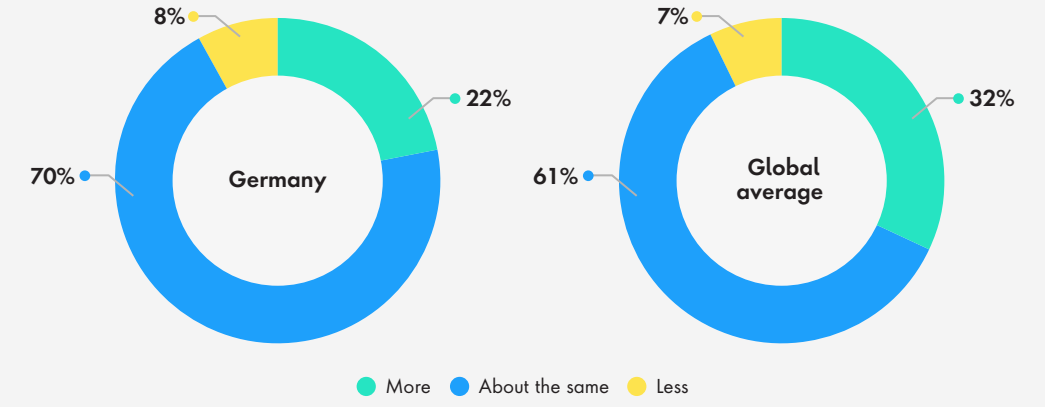


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Shoppers in Germany plan to keep e-commerce a regular part of their lives, with 92 percent saying they plan to shop online the same amount or more in the future.

In the future, do you think you will shop online more, less or about the same amount as you do right now?



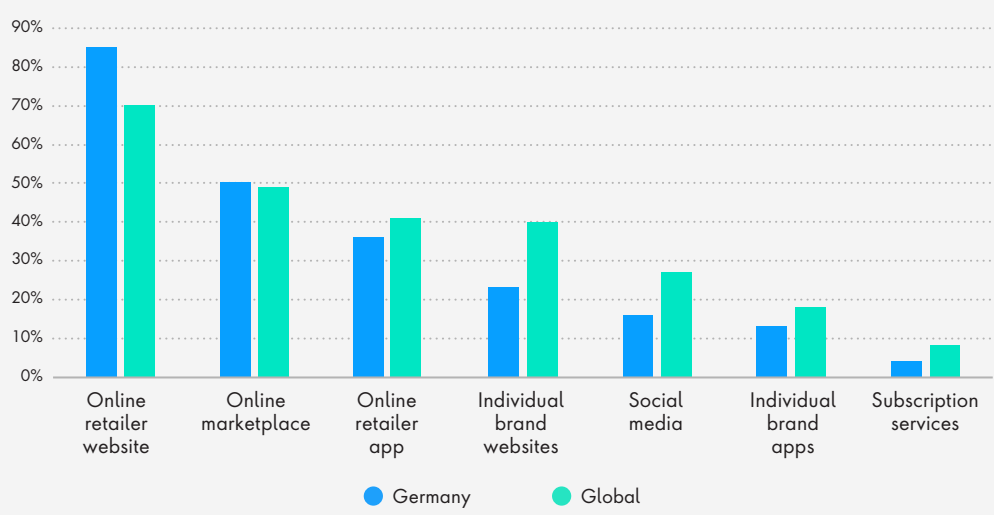
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In the first half of 2021, 85 percent of German shoppers bought something from a big-box retailer website, compared to 36 percent who used a retail app.

Twenty-three percent chose to shop directly on a specific brand website and 16 percent purchased products directly through a social media platform.

In the past six months, what kinds of channels have you used to shop online?

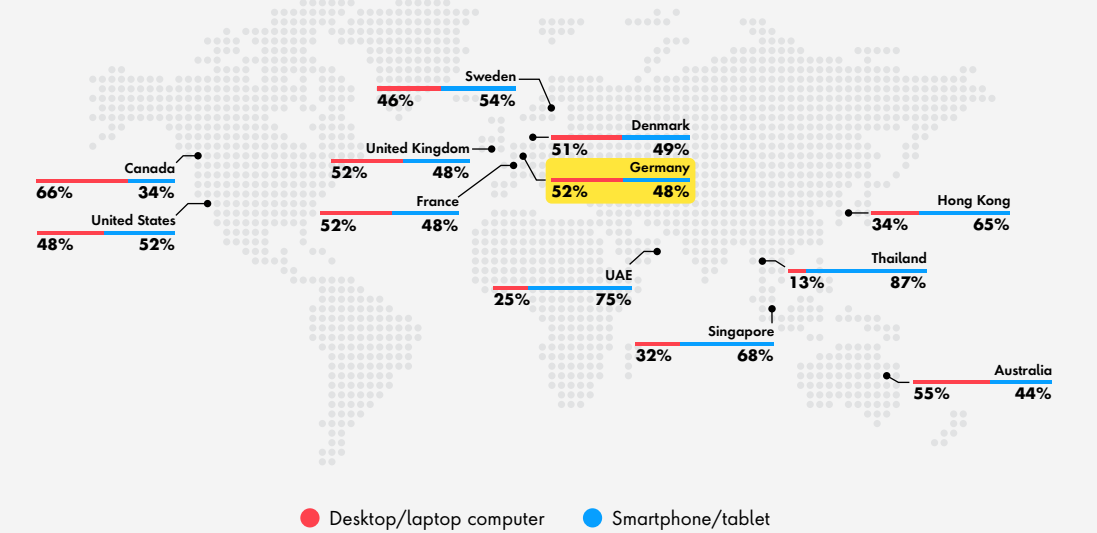


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In Germany, consumers use a mix of devices to shop online, engaging with retailers through desktop or laptop computers (52%), smartphones (39%) and tablets (9%).

When it comes to online shopping, what kind of device do you use for the majority of your purchases?



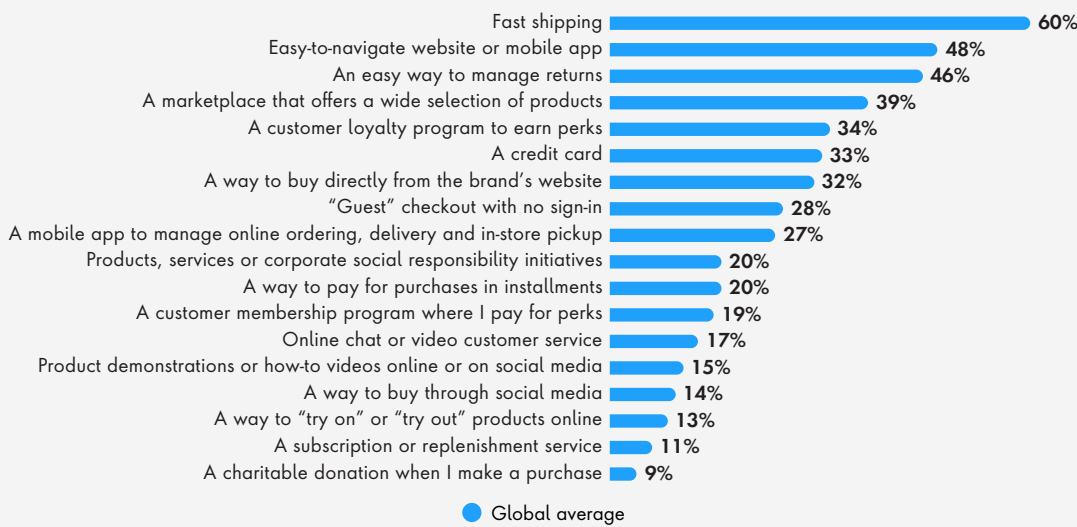
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Consumers prefer to shop with brands that make purchasing quick and easy.

Fast shipping (60%), easy-to-navigate websites or apps (48%) and a simple returns process (46%) are primary drivers of brand choice.

When shopping online, I am more likely to buy from a brand that offers the following:



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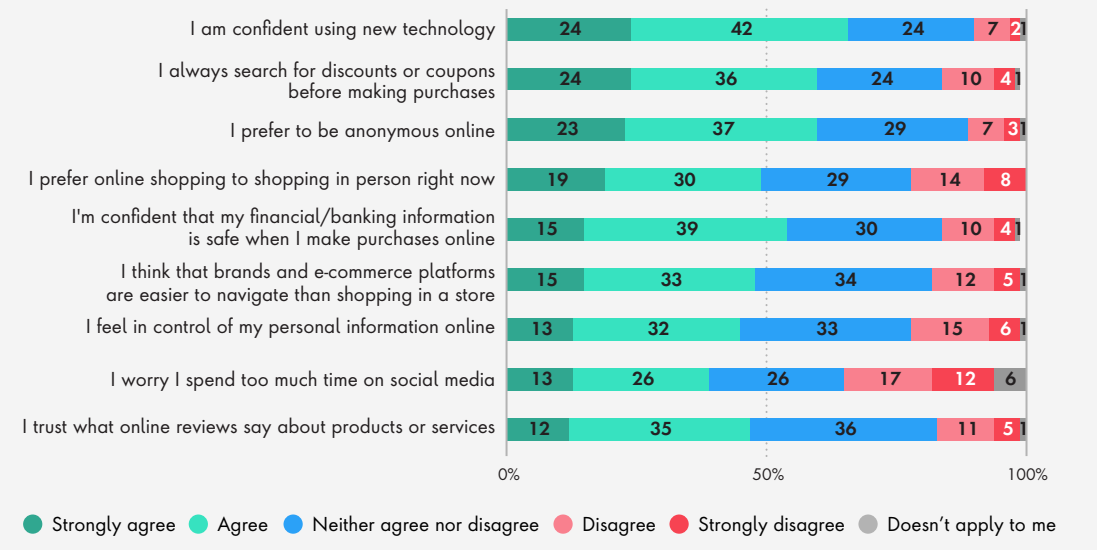
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Consumers are confident in their ability to use new technology (66%) and nearly half of shoppers (48%) say e-commerce platforms are easier to navigate than in-store experiences.

Sixty percent of consumers say they always search for deals before making a purchase. Offering the right deal at the right time could help influence brand choice.

While consumers say they feel confident that their financial information is safe online (54%), less than half feel in control of their personal data (45%) and 60 percent prefer to remain anonymous, indicating a potential need for data transparency when building direct relationships with customers.

Please indicate how much you agree or disagree with the following:



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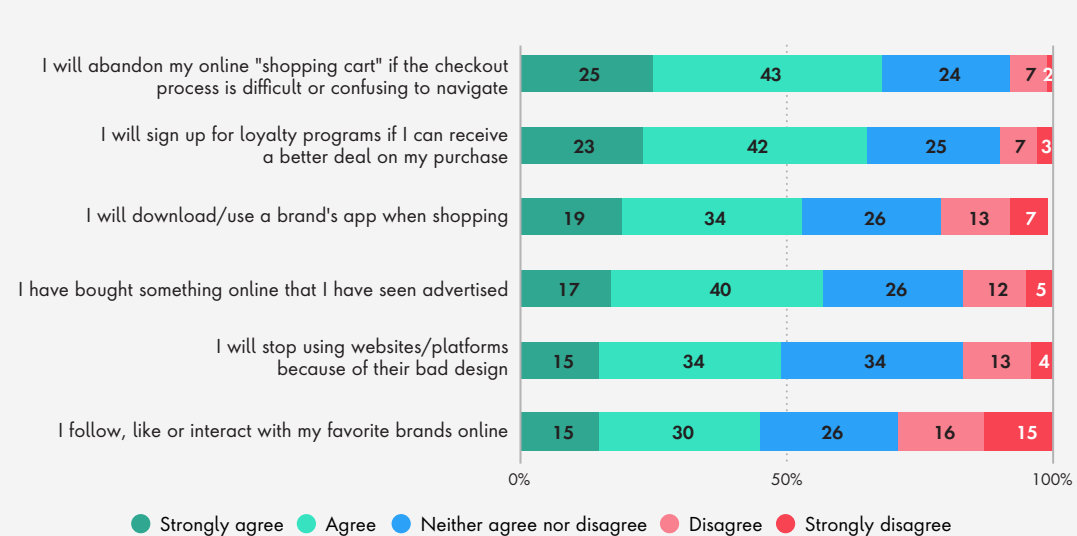
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More than half of consumers (53%) say they are open to downloading or using a brand app when shopping and 65 percent say they will opt in to loyalty programs if it means getting a better deal. These are both areas of potential for brands to expand their reach.

However, bad online experiences push consumers away. Sixty-eight percent say they will abandon their online shopping cart if checkout is too difficult or confusing. Forty-nine percent will stop using a website or platform because of bad design.

Retailers need to design for seamless experiences to keep shoppers engaged.

Please indicate how much you agree or disagree with the following:



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To improve the shopping experience, consumers want more cash-back partnerships tied to their favorite brands, personalized offers, content and advice, customized alerts and installment pay options.

If available, what kinds of features would you like an online retailer to provide?



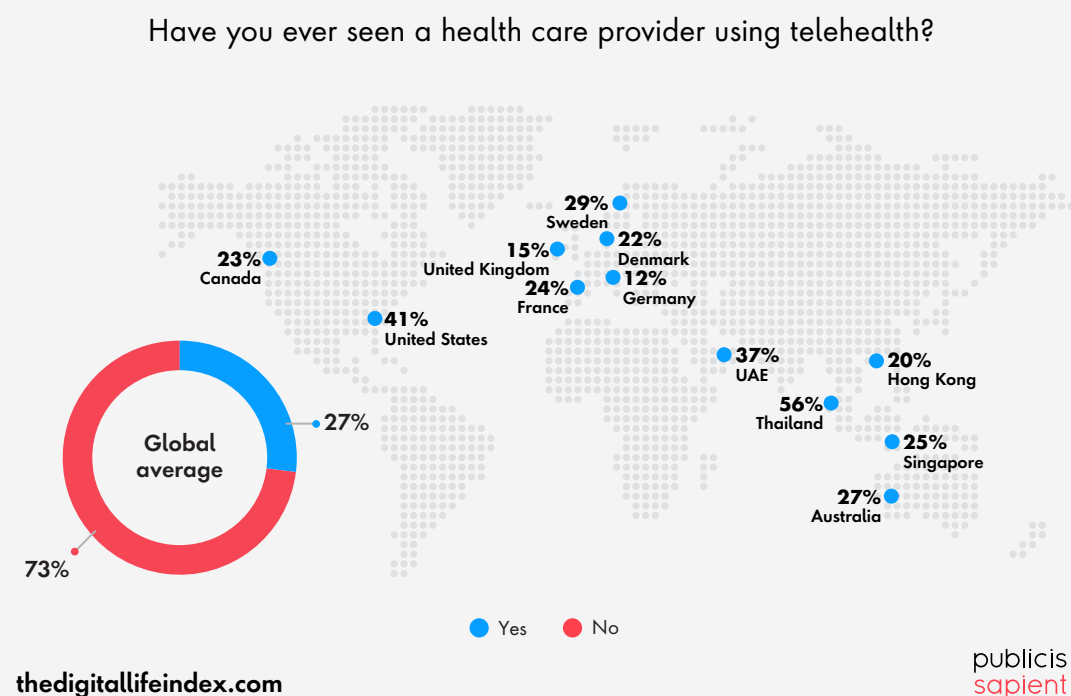
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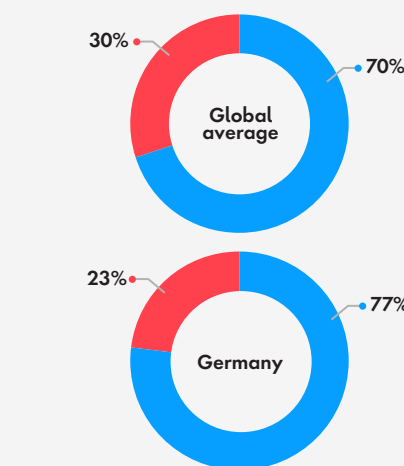
Germany: Telehealth

Twelve percent of people in Germany say they have used telehealth as part of their patient journey, the lowest reported when compared globally.

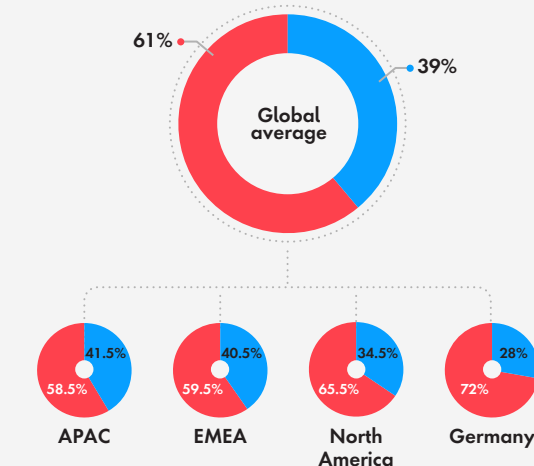


In the first half of 2021, 77 percent of German patients say they had at least one visit with a health care provider. Twenty-eight percent also delayed medical visits during this period of time.

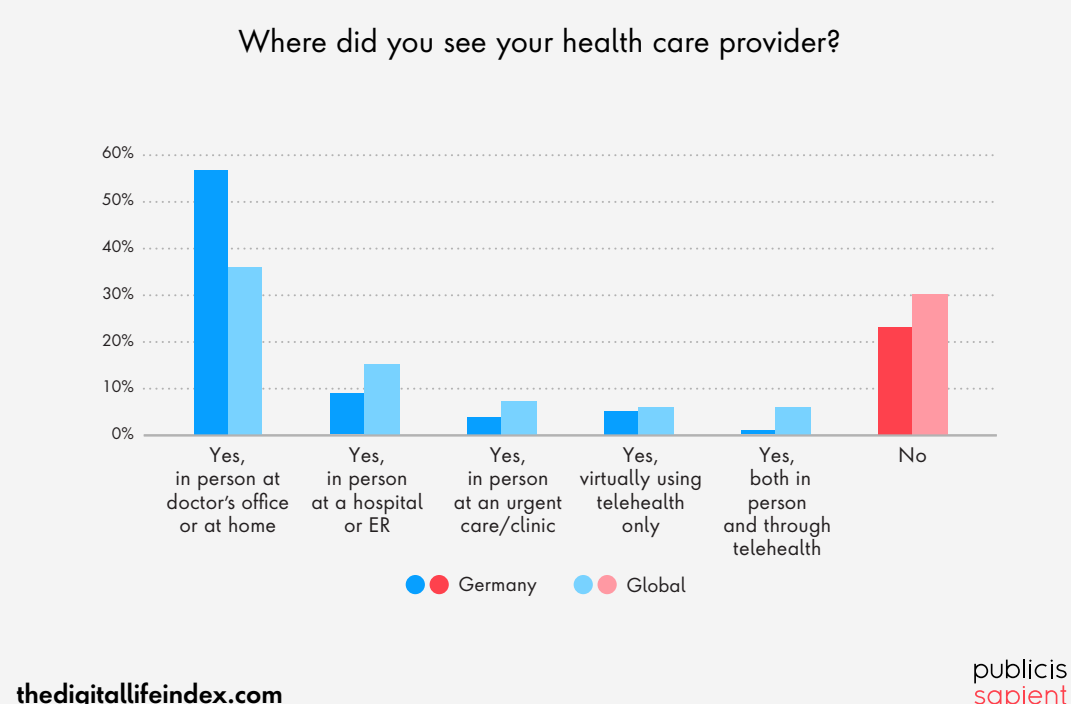
In the past six months, have you had a visit with a doctor or other health care provider?



In the past six months, have you delayed or put off seeing a health care provider?



Only 6 percent of patients say they used telehealth as part of their visit, either exclusively (5%) or alongside in-person care (1%).

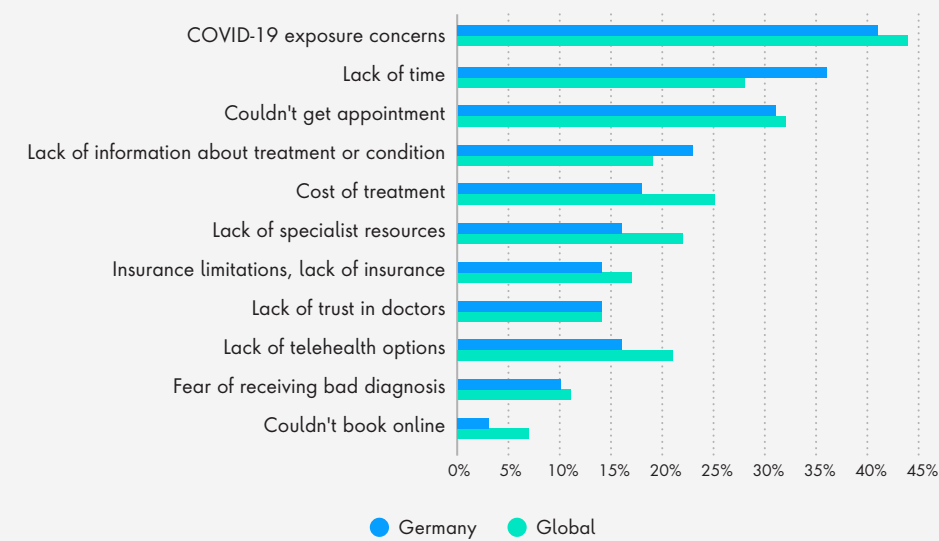


Exposure to COVID-19 remains a concern for patients.

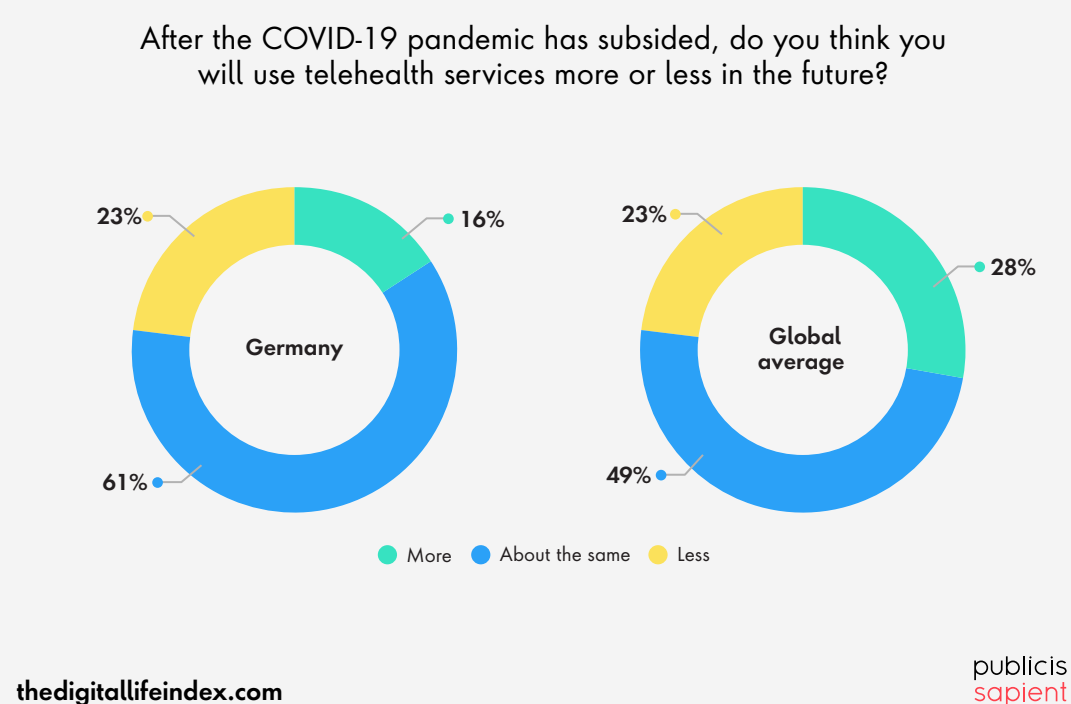
For German patients who decided to delay care, 41 percent say it was due to COVID-19 concerns.

Lack of time (36%) and inability to get an appointment (31%) also drove people to delay.

Factors impacting decisions to delay health care treatment and visits by concern

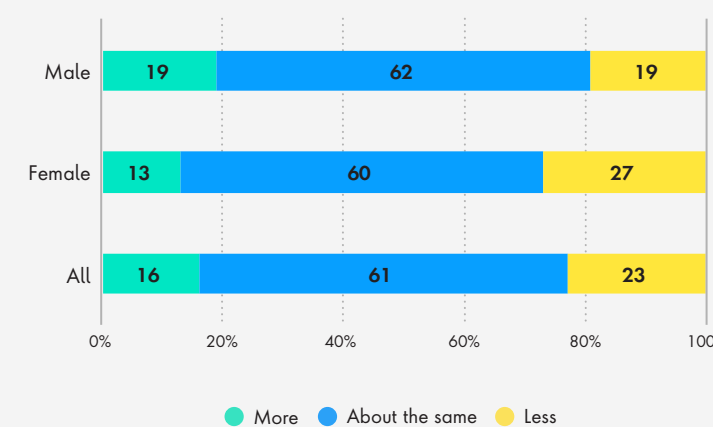


Though adoption is low, patients in Germany who do use telehealth anticipate using the service at the same rate or more (77%) after the pandemic subsides.

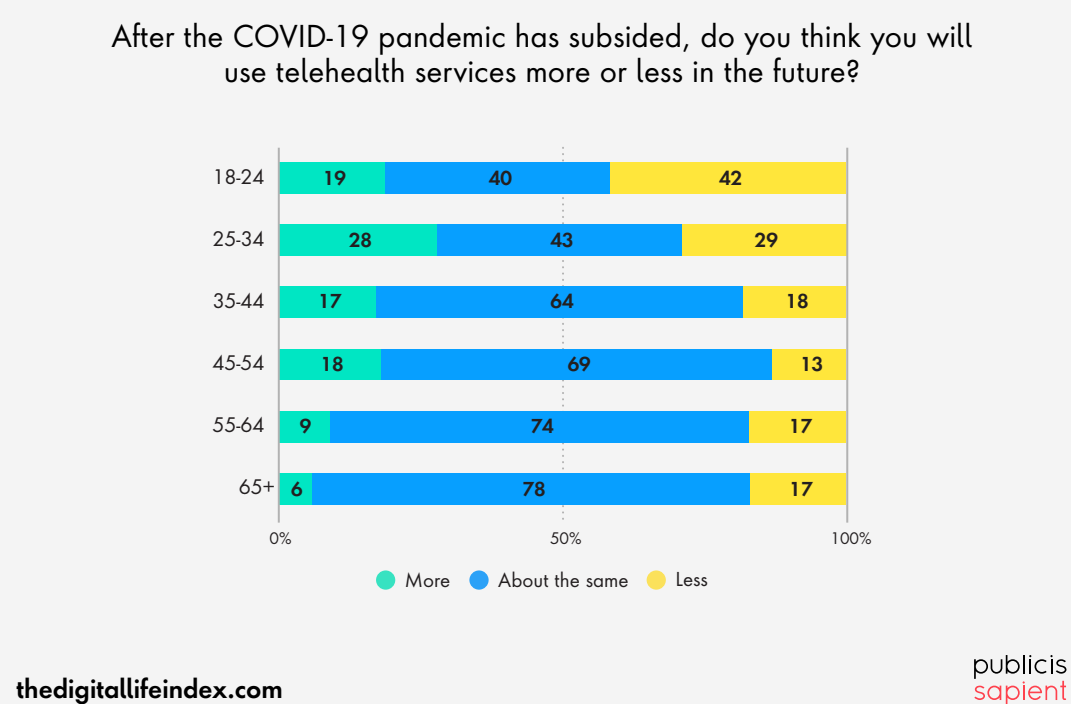


Men in Germany are slightly more open to using telehealth more in the future.

After the COVID-19 pandemic has subsided, do you think you will use telehealth services more or less in the future?



Gen Z and Millennial patients are more likely to say they will use telehealth more in the future.



To improve telehealth experiences, patients in Germany want a more seamless way to manage appointments on their mobile device, more personalized communications and an easier way to find the right doctor for them.

What types of services would you like your provider to offer to improve the telehealth experience?

