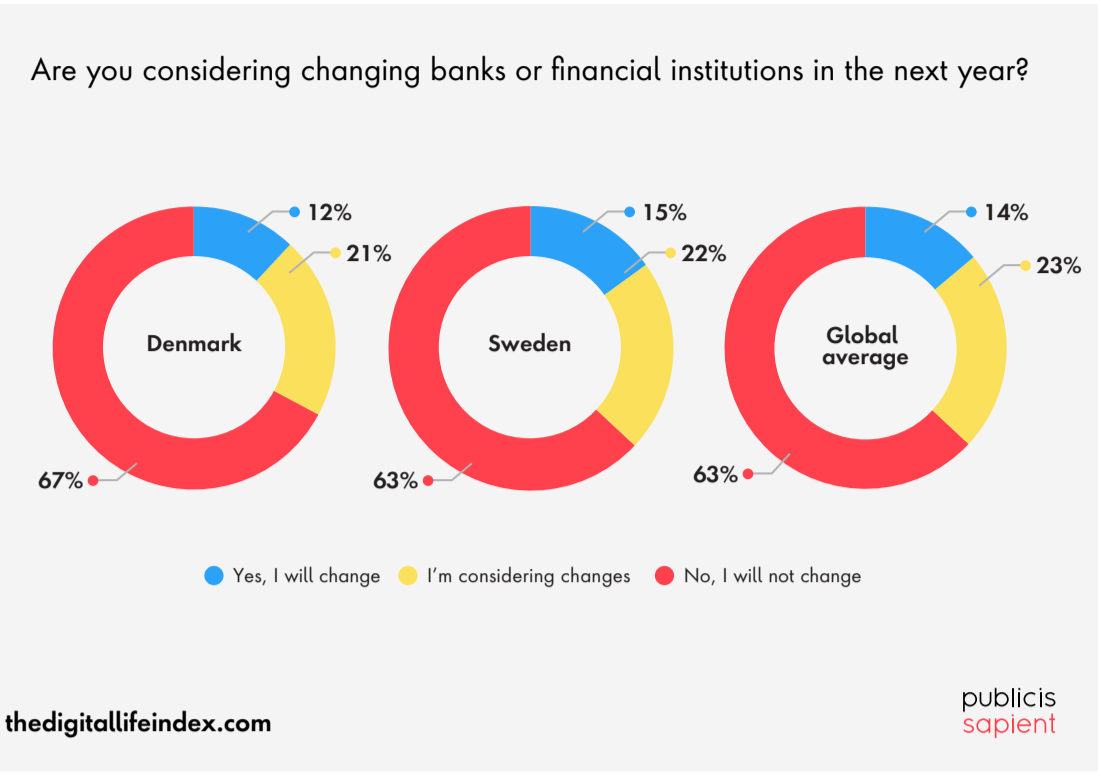


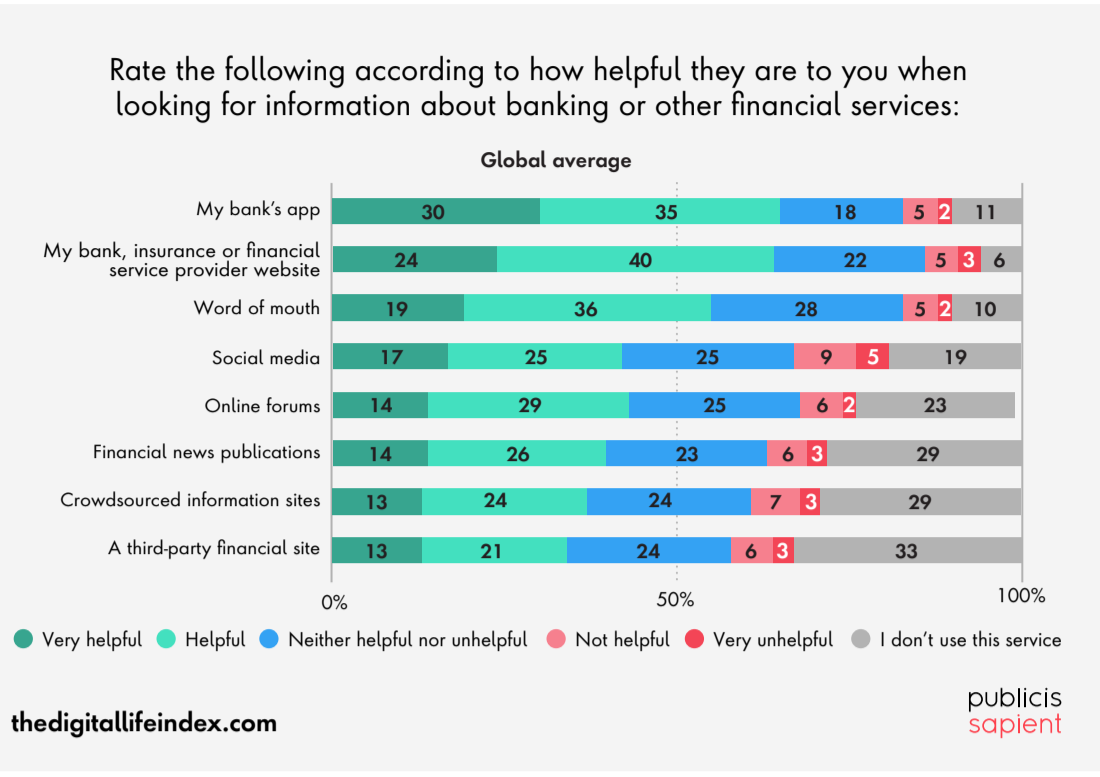
Nordics: Financial Services

A majority of people in Denmark (67%) and Sweden (63%) do not plan on changing banks within the next year.

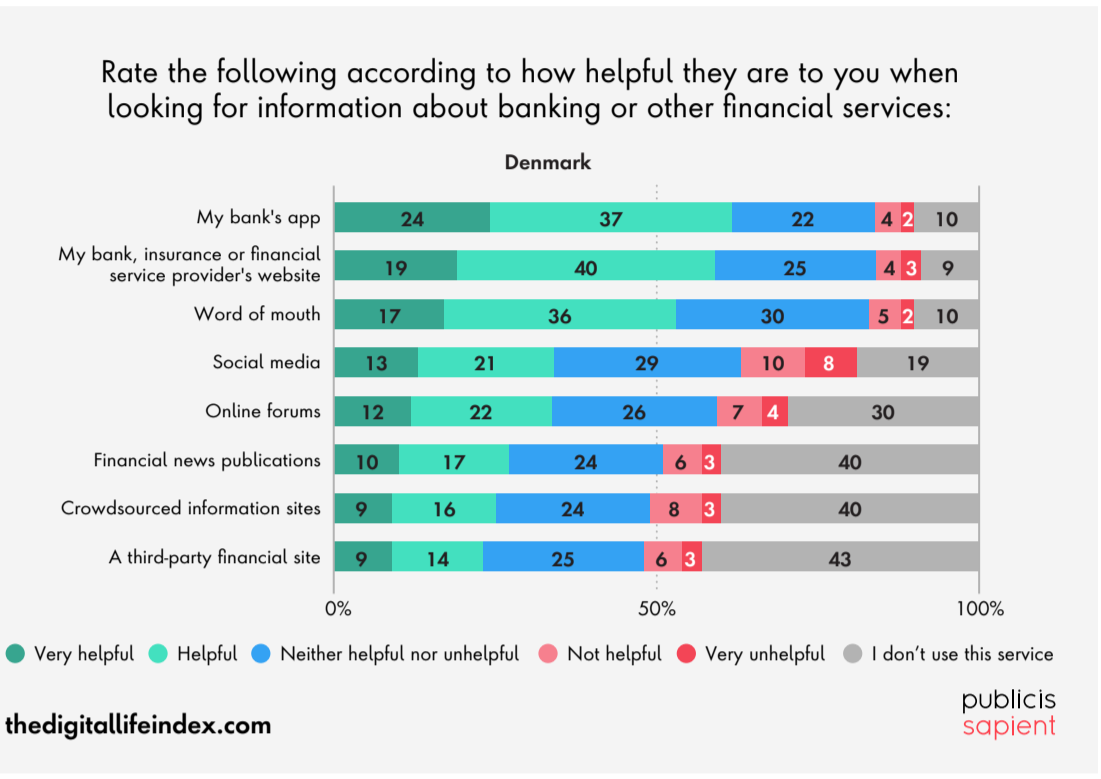


When looking for information on banking or financial services, 94 percent of global respondents have used their bank's website or mobile app (90%).

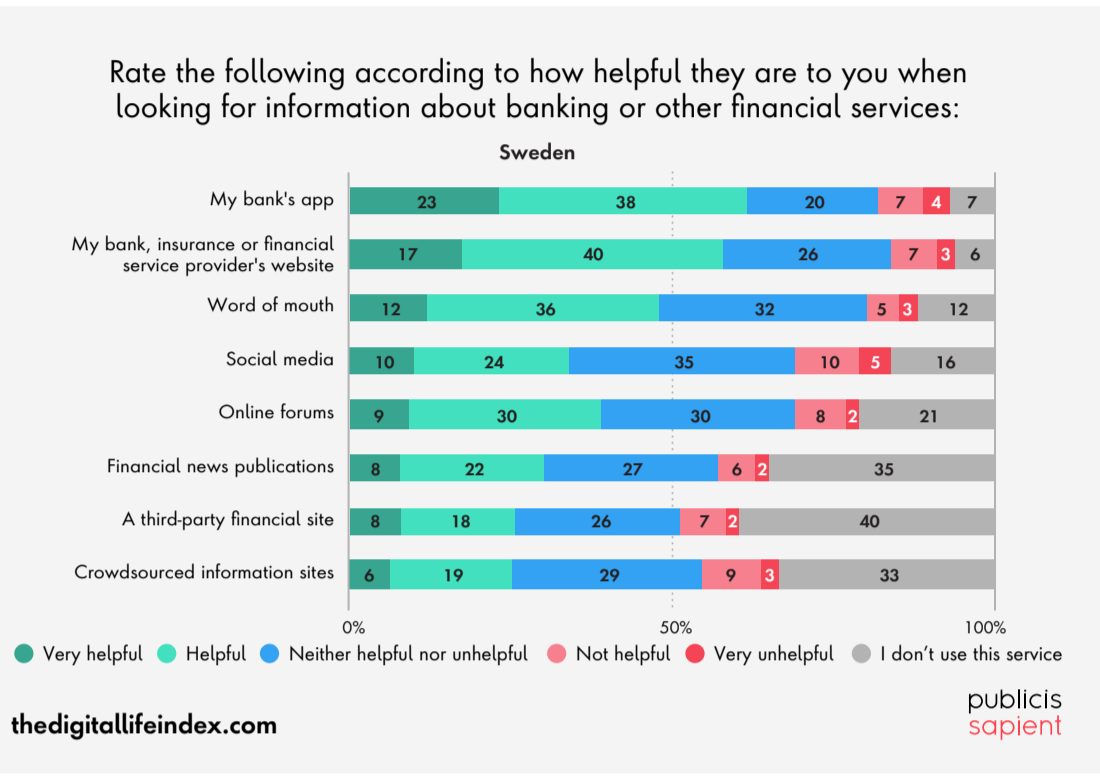
Sixty-four percent of respondents say their bank, insurance or financial provider's website is helpful or very helpful.



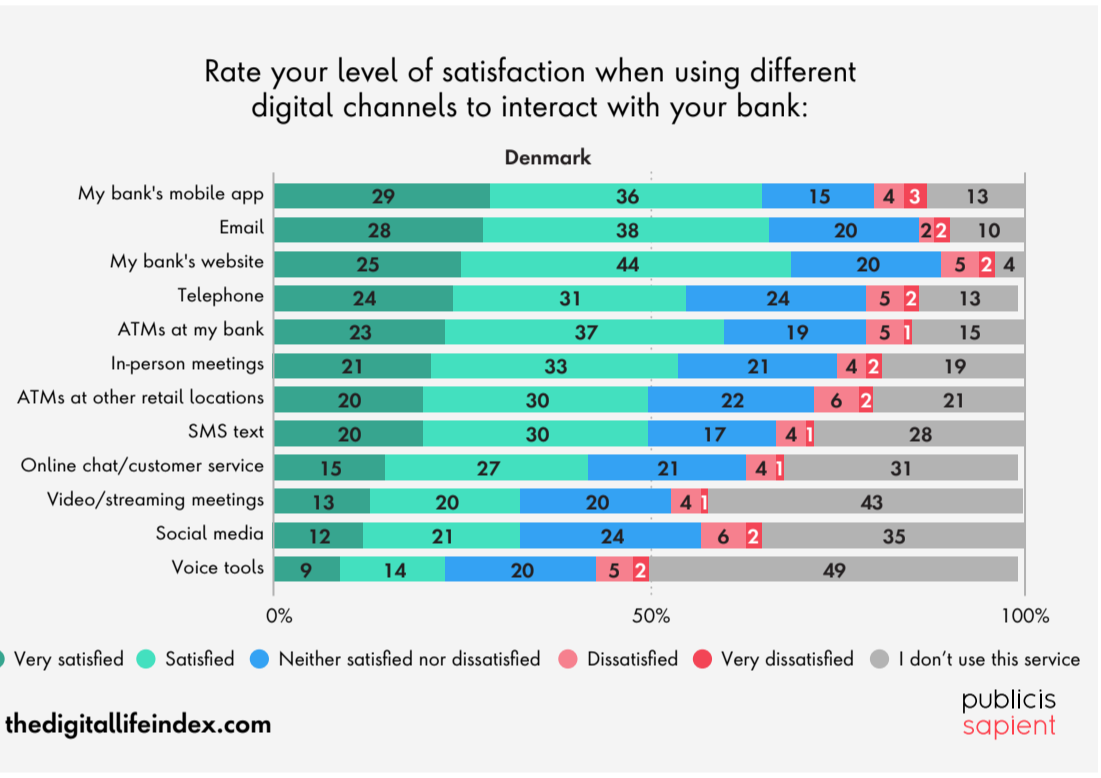
Consumers in Denmark generally say information provided by their institutions or from friends and family is more helpful than information provided by third-party sites.



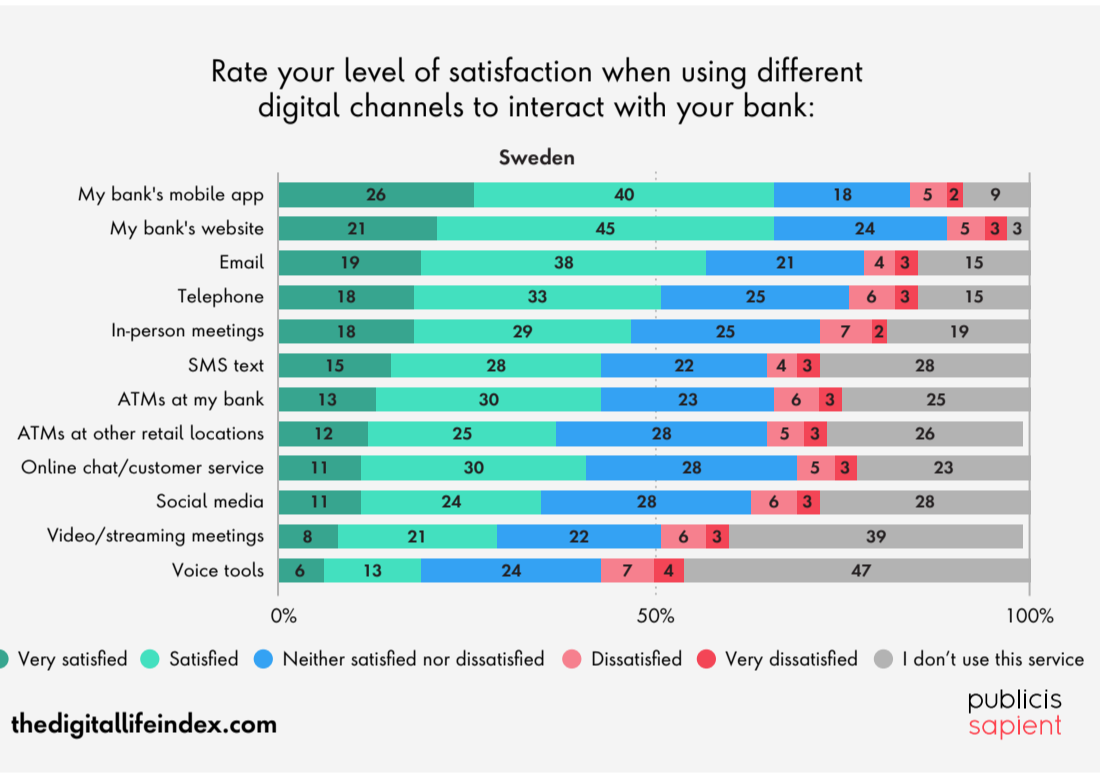
Consumers in Sweden generally say information provided by their institutions or from friends and family is more helpful than information provided by third-party sites.



Consumers in Denmark 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.



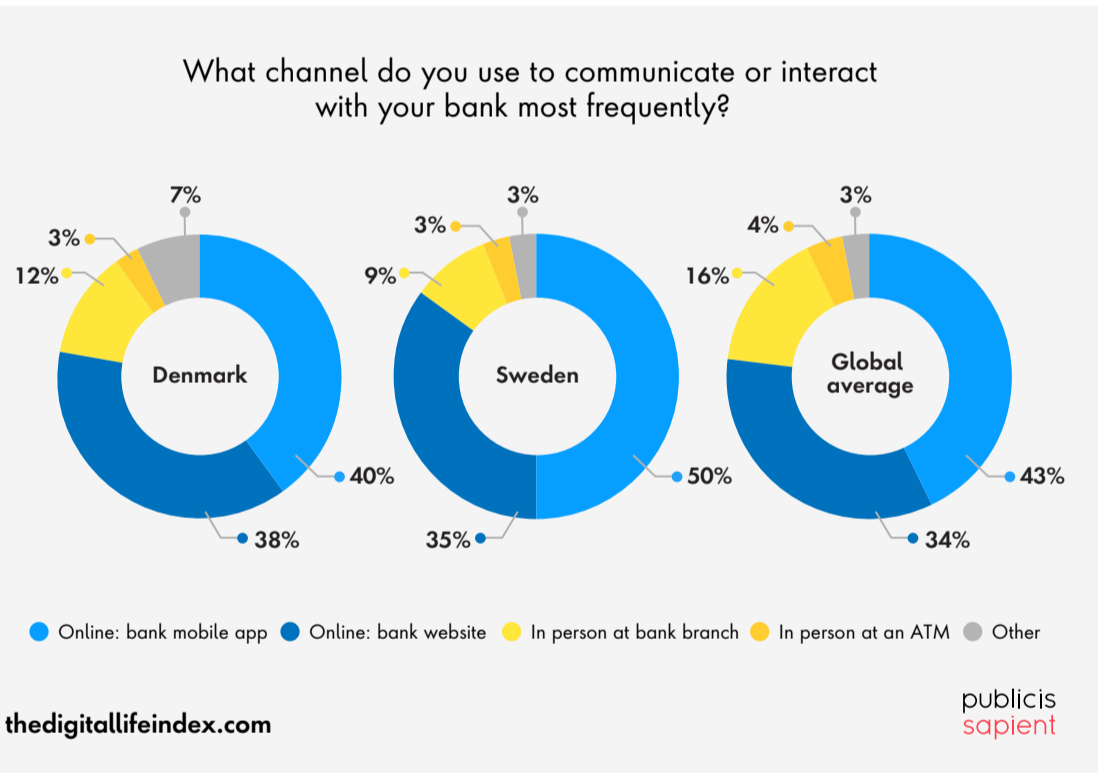
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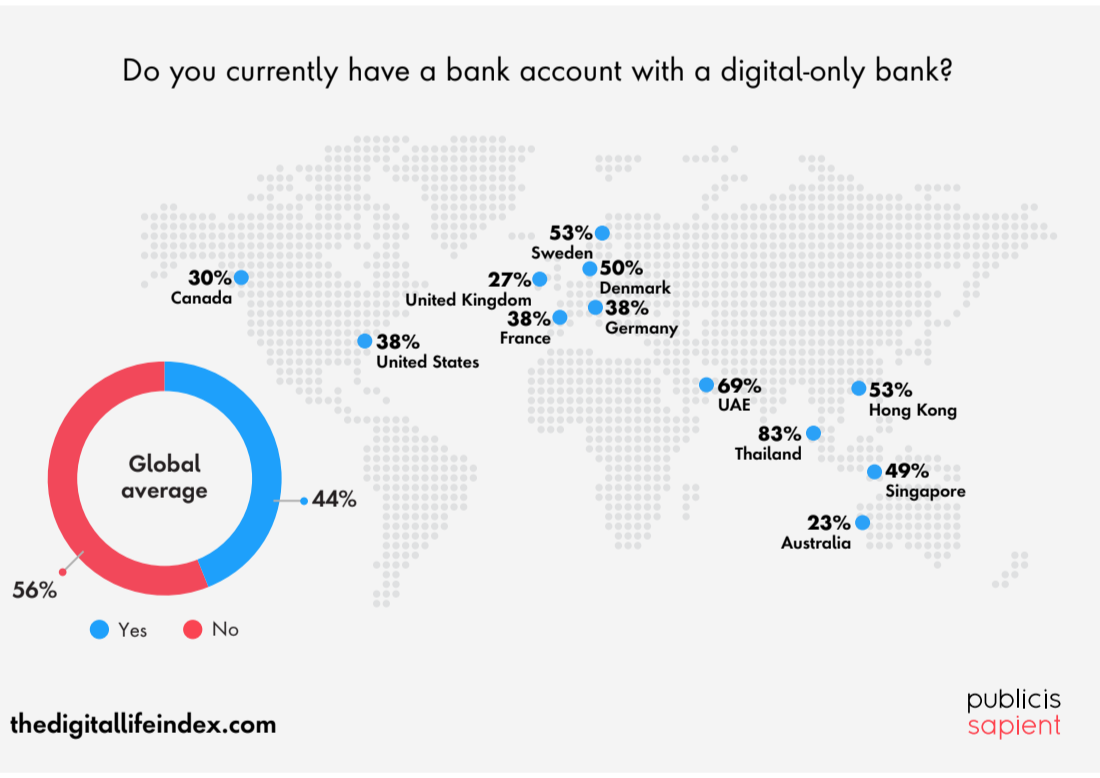
Globally, 77 percent of respondents on average interact with their banks most frequently online, via website or mobile app.

In Denmark, 78 percent of people interact with their bank's website (38%) or app (40%) most frequently.

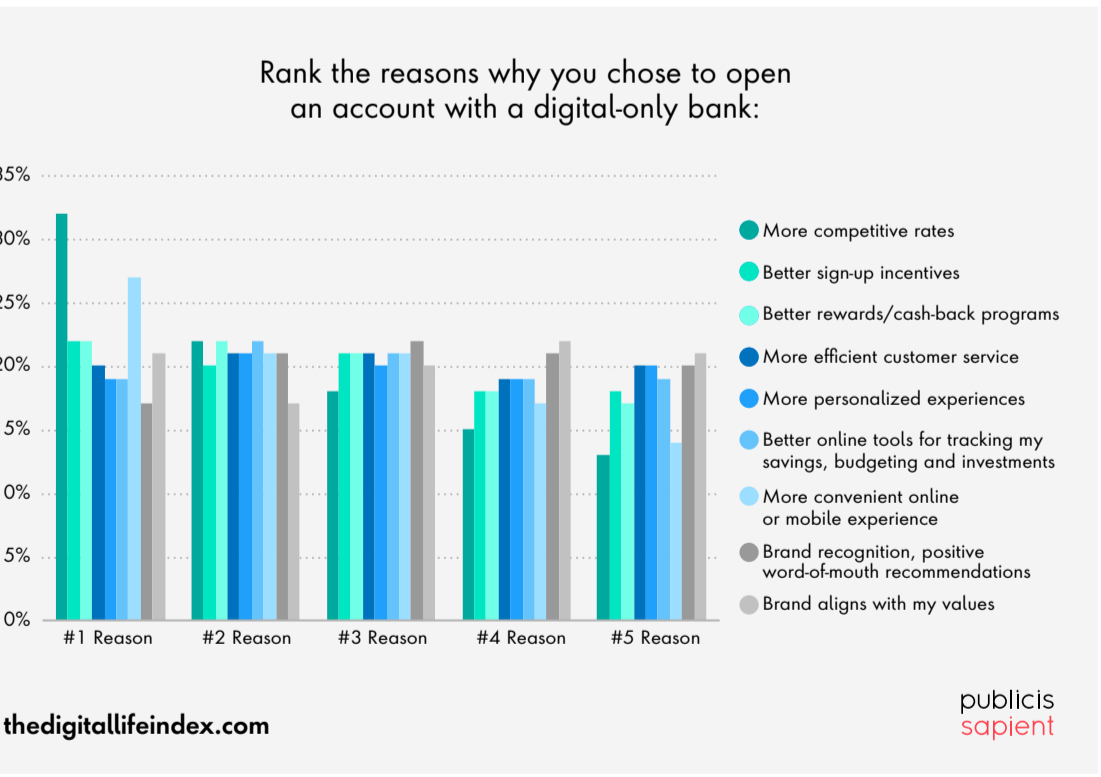
In Sweden, 85 percent of people interact with their bank's website (35%) or app (50%) most frequently.



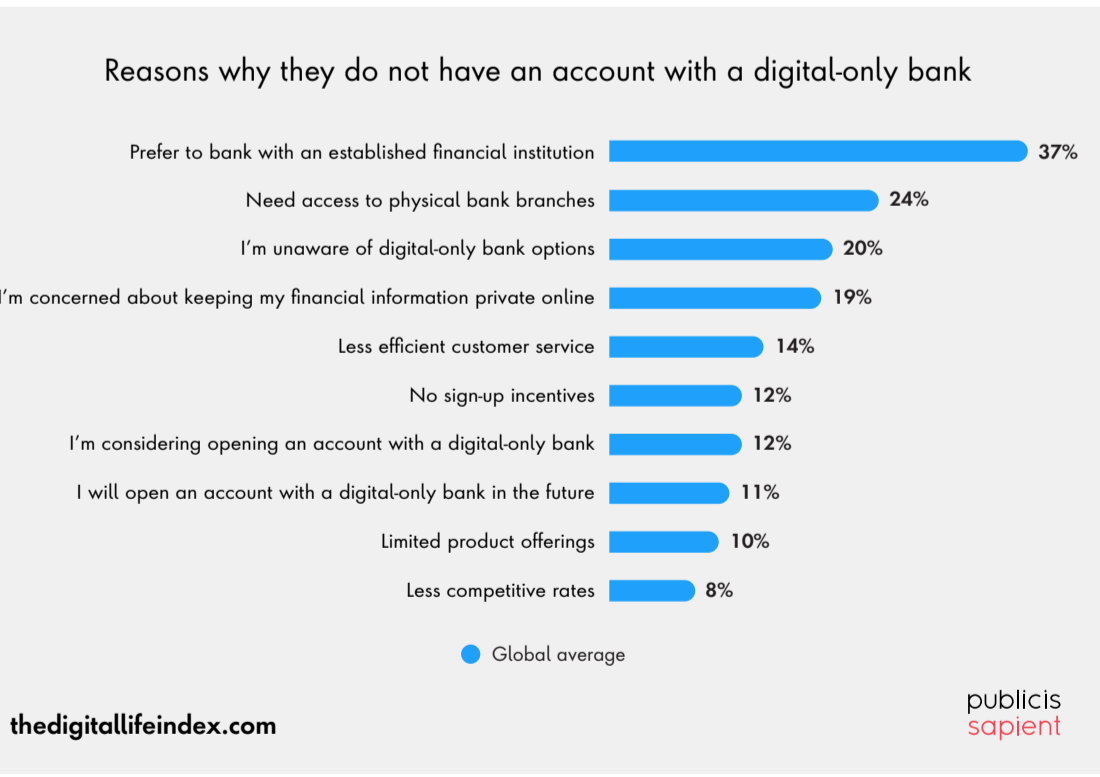
Around half of people in Denmark and Sweden currently have an account with a digital-only bank.



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



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.



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

