

| Finance on mobile / FR

Exploring how people use their smartphones for finance activities

Q3 2016



Google Market Insights

About this study

Background: Mobile apps and sites are a vital channel for advertisers to engage with consumers. Google would like to be able to provide advertisers with a strong understanding of behaviors on mobile apps and sites so that they can design the most effective mobile strategy.

Objective: To help advertisers understand the Finance-related activities people use their smartphones for and how people find, use and stay engaged with apps in this category.

Methodology	15 minute online questionnaire covering finance category.	
Population	Smartphone users, 18-64, who used smartphone for finance in the past month Quotas set on enumeration data per vertical for age, gender, education, and Internet usage frequency. <small>To ensure vertical representation, a 'soft launch' based on the online population was conducted to determine the makeup of each vertical. After the soft launch was complete and each vertical's makeup was defined, quotas were set per vertical to match this universe. Weighting was applied on the back-end if needed.</small>	
Sample Size	N = 500 per vertical	
Market(s)	FR (also available for UK, US, CA, NL, SE, RU, TR, IL, KSA)	

| Contents



Smartphone Activities

General &
Vertical Specific



App Repertoire

Discovery & Acquisition
Usage



Preferences

Top apps
Features
Notifications



Abandonment & Re-engagement

Reasons to stop
and re-start using
apps

| Key findings

01

The majority of finance apps are used on a weekly basis [slide 15]

Apps are primarily used for finance activities with checking account status is the #1 finance activity [slides 8, 9]

02

03

Security of apps is key - from download decision to sign-in preference [slides 18, 26]

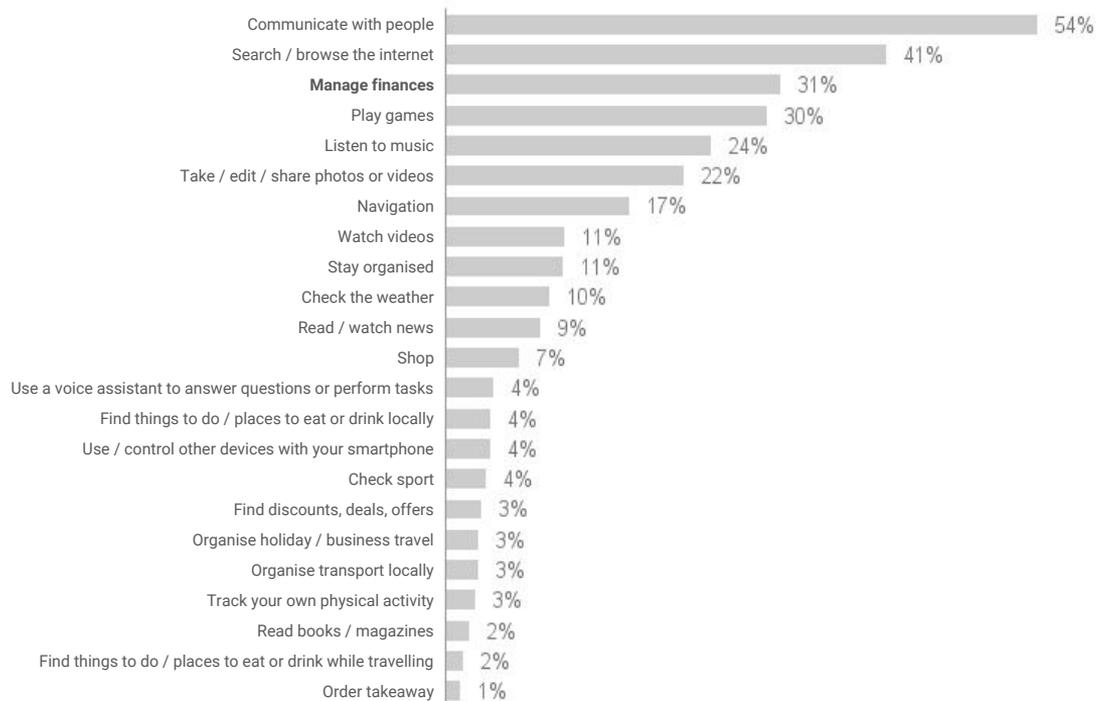
Generally, apps that are downloaded are kept and not many offered reasons for uninstalling an app [slide 14, 29]

04

| Smartphone activities

| Must have smartphone activities

Amongst those who use mobile to manage finances



Base: 500

Q3. If you could only use your smartphone to do three of these activities from now on, which would you choose?

| Frequency of managing finances on mobile

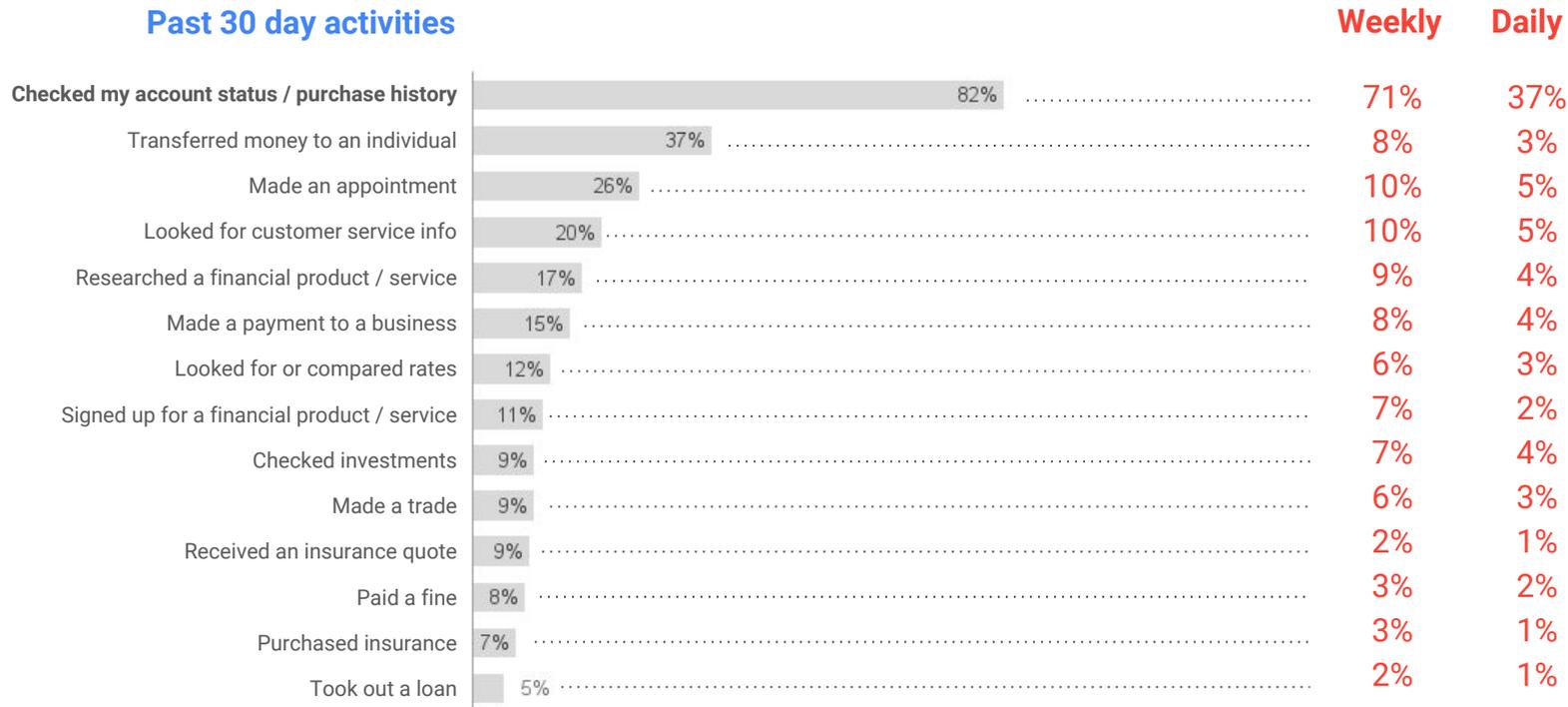
44%

At least **daily**

86%

At least **weekly**

Finance activities on smartphone



Base: 500
 Q8. Which of the following activities have you done on your smartphone in the past 30 days? (Using either a mobile website or an app)
 Q9. How often do you do each of the following activities on your smartphone?

Usage of apps and sites for finance activities

Managing finances in past 30 days

75%

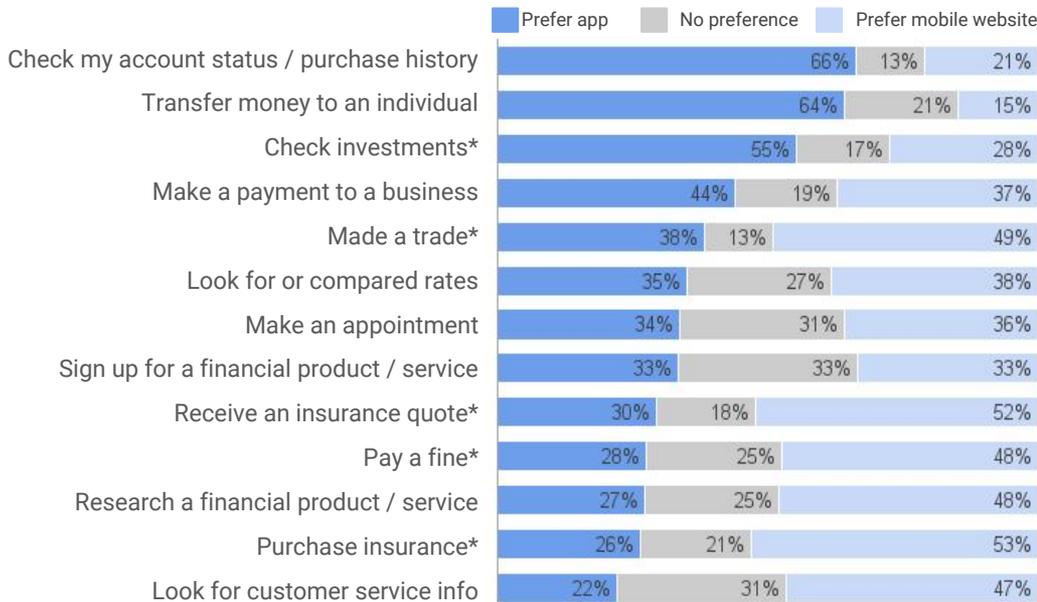
Used an app

28%

Used a mobile website

Preferences for top finance activities

Among those who have done activity in past 30 days



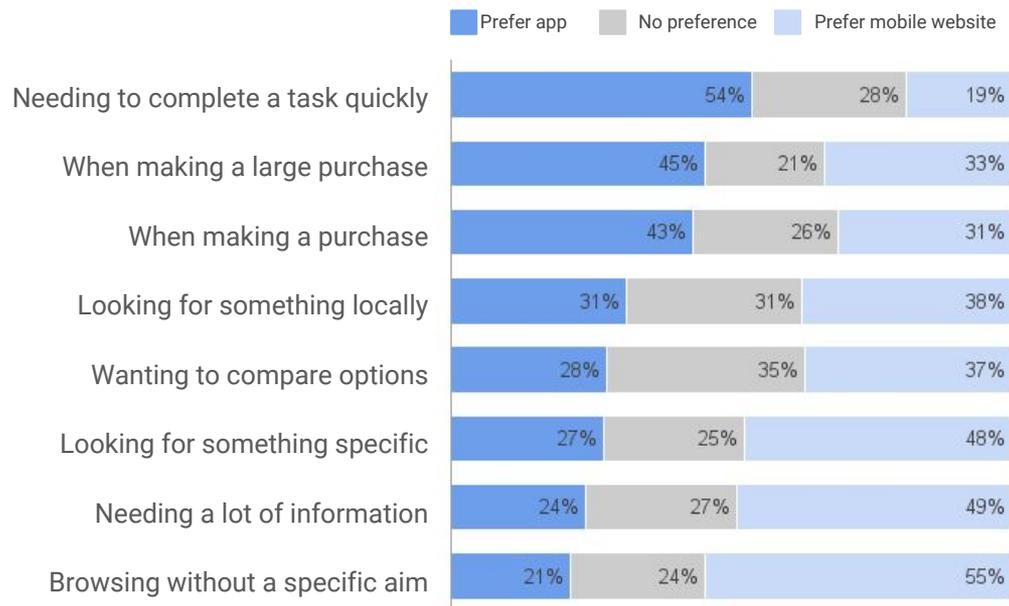
Base: 500

Q5. Have you used a mobile website or an app for each of these in the last 30 days? - Manage finances

Base: Have done the activity on smartphone in past 30 days (base above n=30 are shown) *Small base under n=50.

Q11. Which of these activities would you prefer to use an app for and which would you prefer to use a mobile website for?

Platform preferences for finance situations



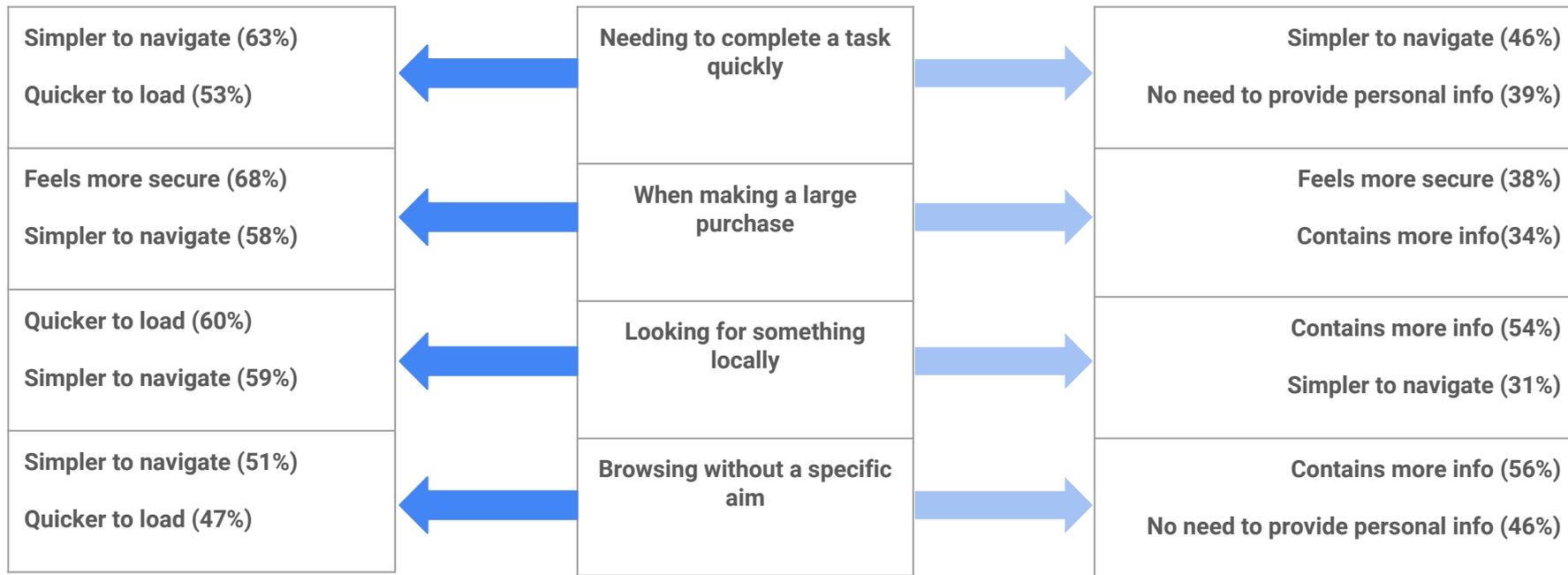
- Apps are strongly preferred for completing tasks quickly and making purchases.
- Mobile websites are preferred for research - such as comparing options and needing a lot of information.
- Perceived security of apps and simplicity of navigation (see slide 12) make them the preferred platform for making purchases.

Top reasons for app vs mobile site preference

Top reasons app preferred

Situation

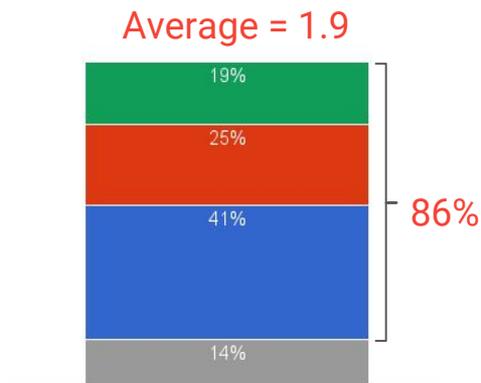
Top reasons mobile website preferred



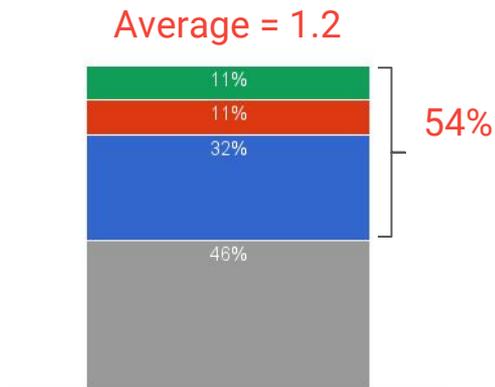
| App repertoire

Number of finance apps installed

Currently installed



Installed past 3 months



None One app Two apps Three or more apps

Base: 500

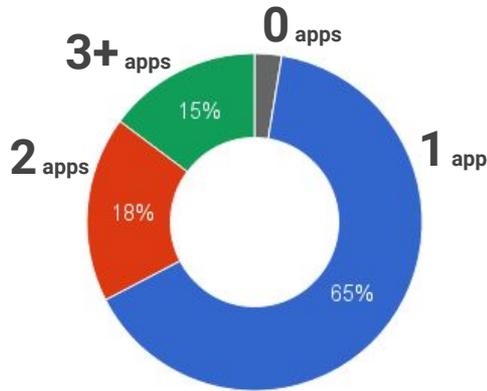
Q14. How many finance apps are installed on your smartphone (including any that were already installed when you bought it)?

Q18. How many finance apps have you installed on your smartphone in the past 3 months, including apps you've since uninstalled? (N=500)

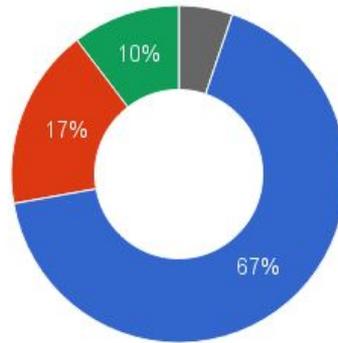
Lifecycle of new finance apps

Among those who installed a finance app in the past 3 months, an average of **2.2 apps were installed** in the past 3 months...

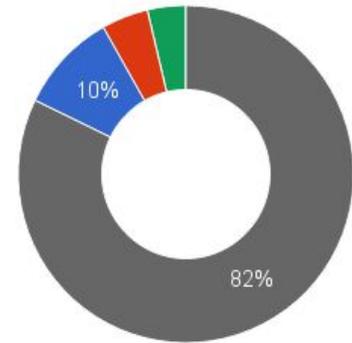
2.0 were ever opened
on average



1.8 were still in use
on average



0.3 was uninstalled
on average



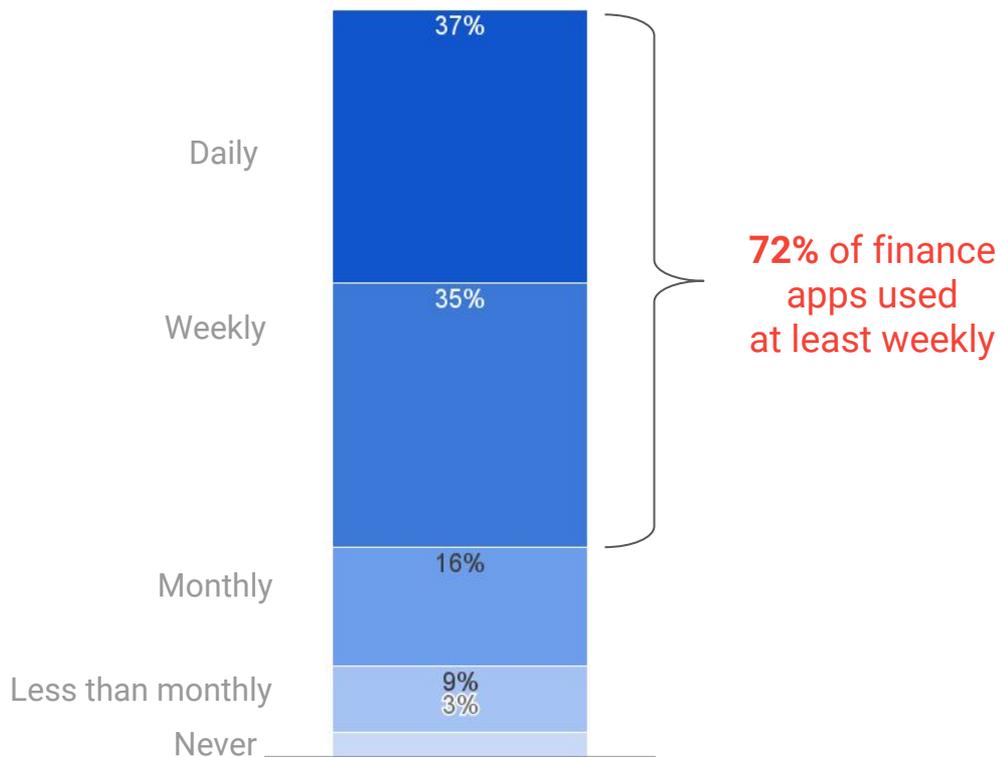
Base: Installed finance app(s) in the past 3 months (n=269)

Q19. How many of those [VERTICAL] apps you've installed in the past 3 months have you opened at least once since installing?

Q20. How many of those [VERTICAL] apps you've installed in the past 3 months are you still using now?

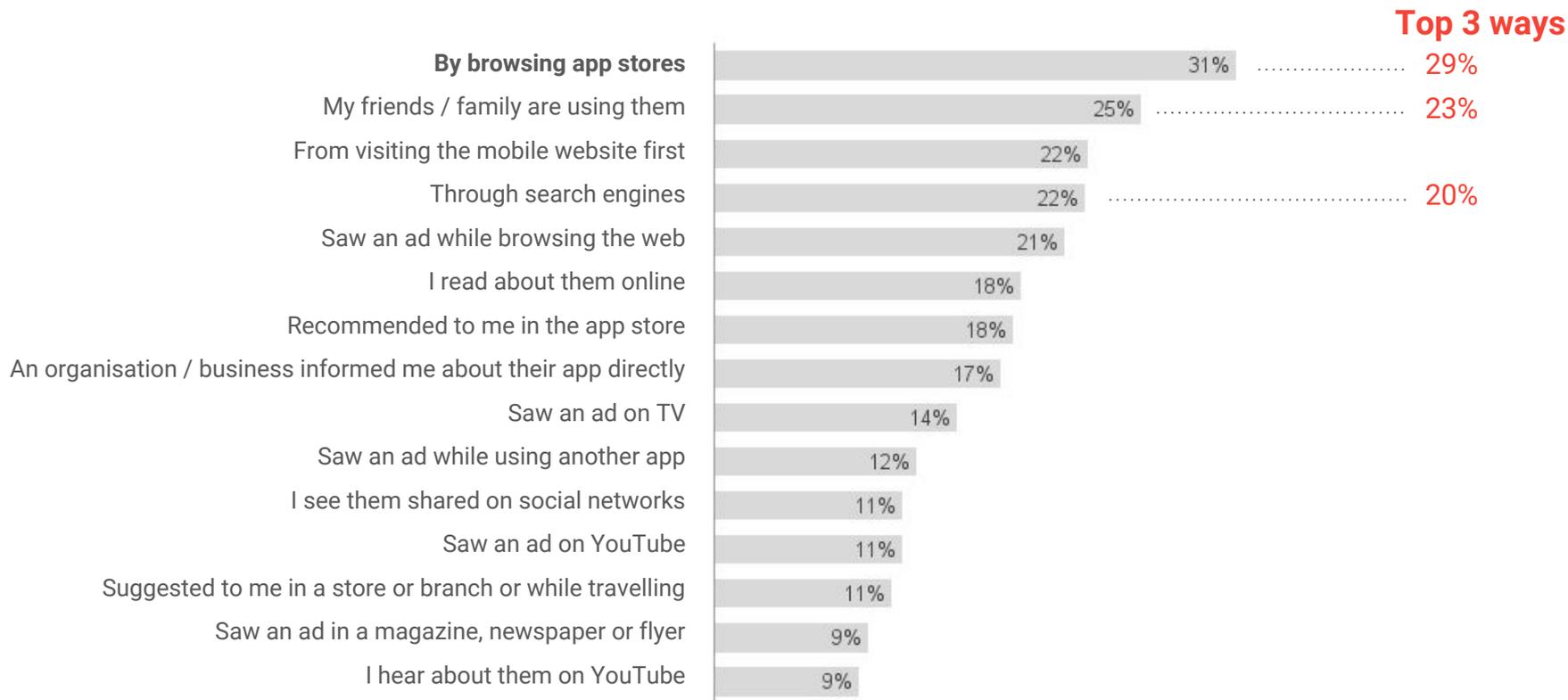
Q21. How many of those [VERTICAL] apps you've installed in the past 3 months have you since removed?

Average percentage of finance apps used



Base: Has finance apps installed on smartphone (n=428)
Q15. Roughly what percentage of the finance apps are installed on your smartphone do you use...?

Ways to find out about finance apps



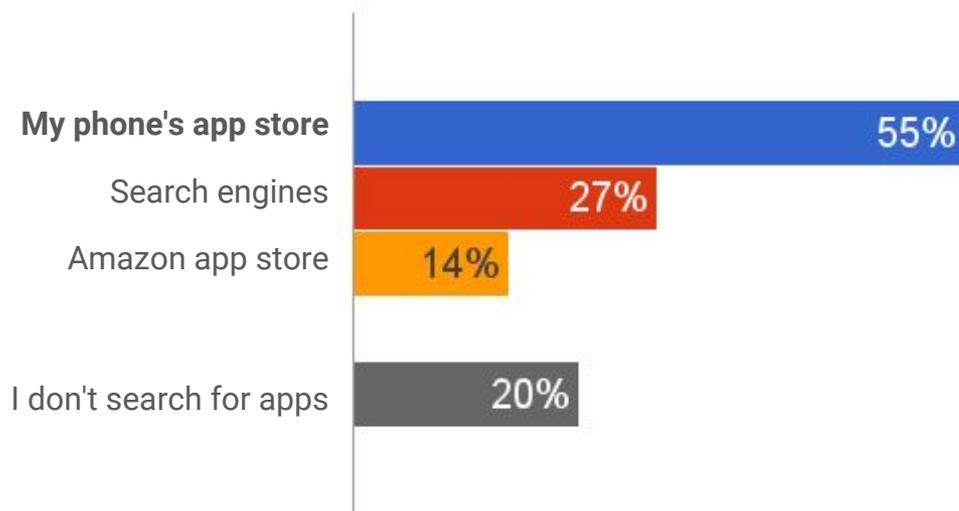
Base: 500

Q32. How do you typically find out about new finance smartphone apps?

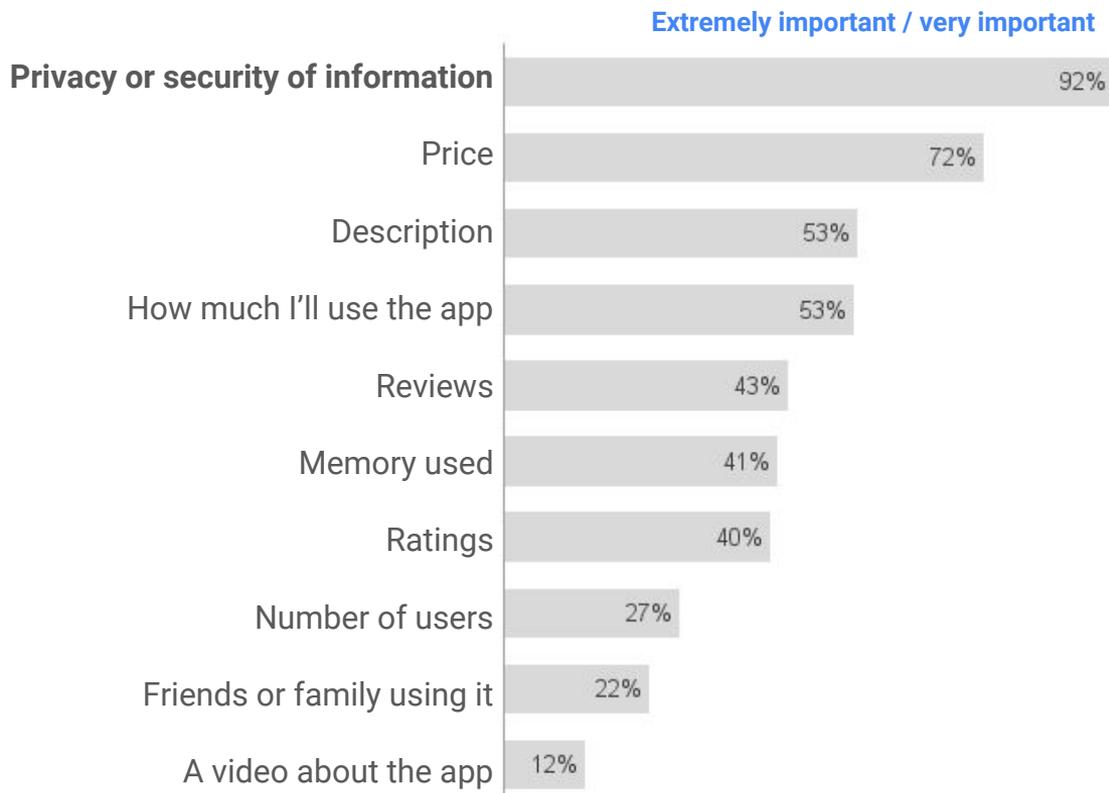
Q33. And have you found out about a finance app in any of these ways?

Q34. What are the top 3 ways you find out about the finance smartphone apps you use?

| Sources of finding finance apps



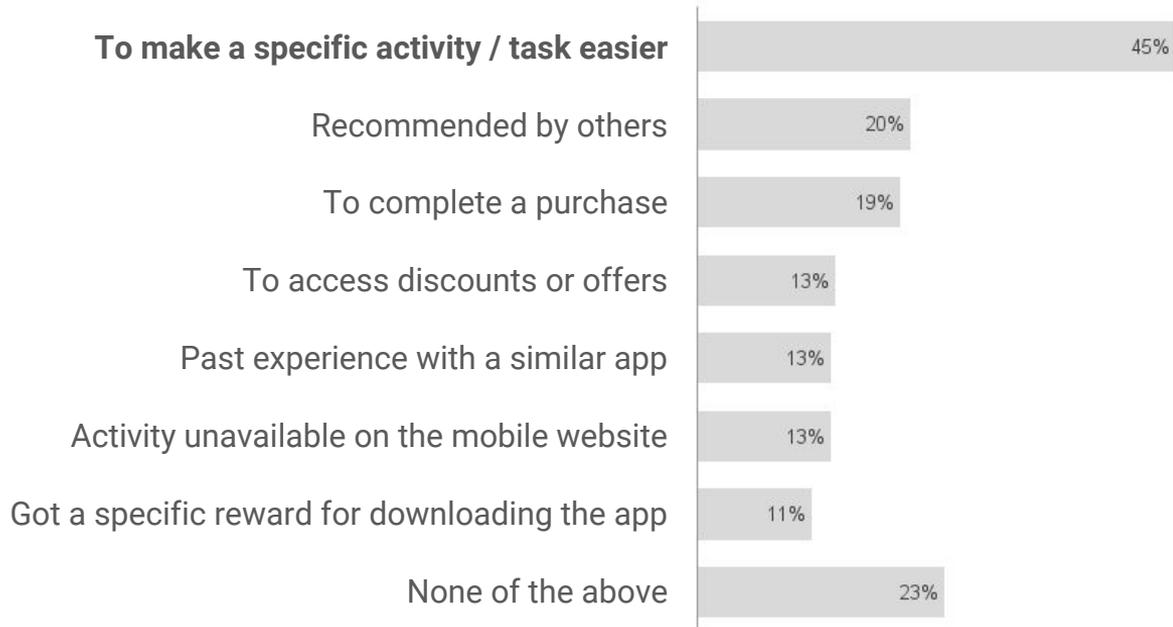
App store download decision factors



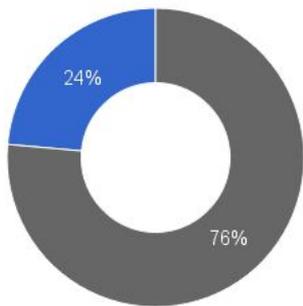
Base: Searches for apps on phone's app store (n=274)

Q38. When searching for finance apps in your smartphone's app store, how important are the following factors when making a decision about which app(s) to download?

Reasons for downloading finance apps

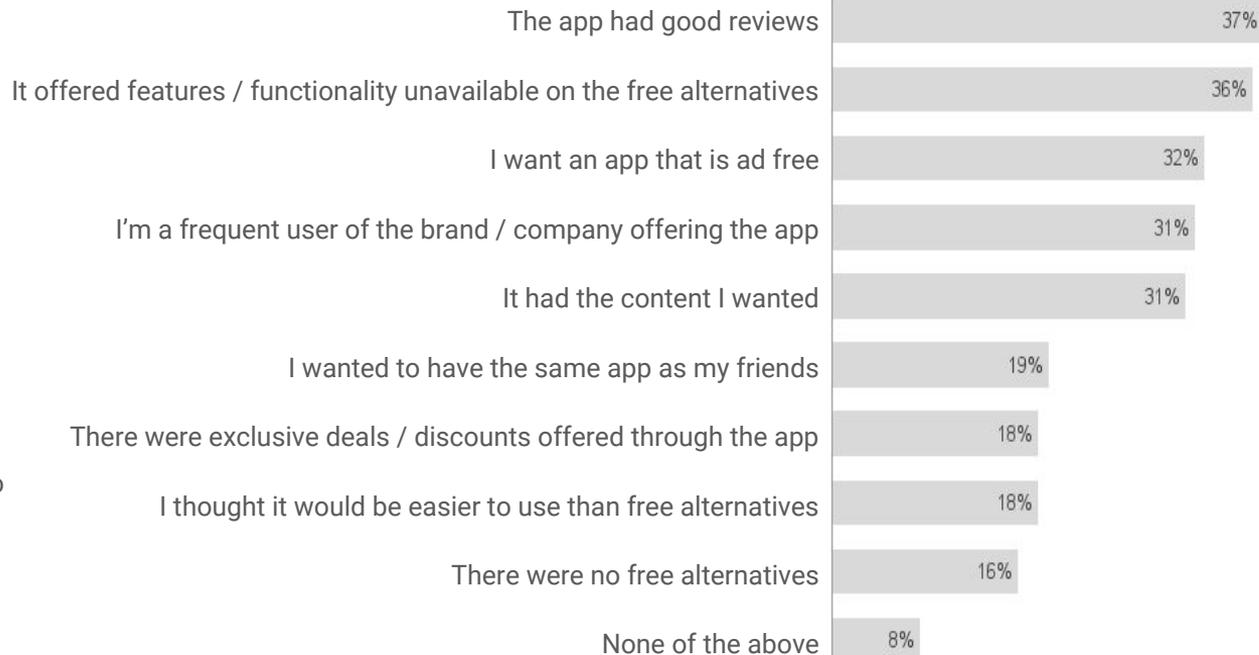


Reasons for paying for finance apps



■ Never paid to download finance app
■ Have paid to download finance app

Reasons for paying



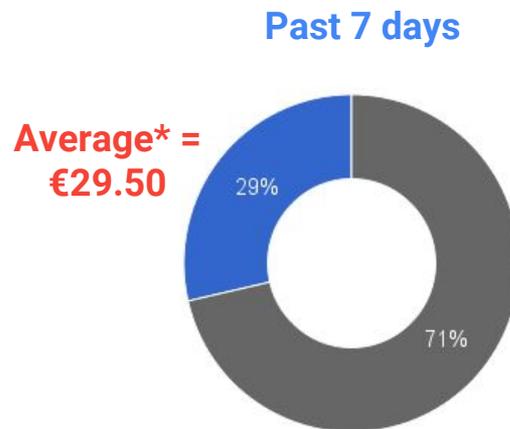
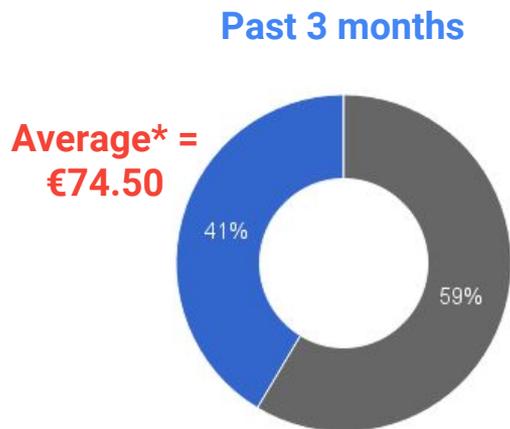
Base: 500 *Median

Q22. What is the most you have ever paid for a finance app? Please enter amount to the nearest whole number.

Base: Have paid to download a finance app (n=118)

Q23. Why have you chosen to pay for finance apps over other free alternatives?

Smartphone spending for products/services



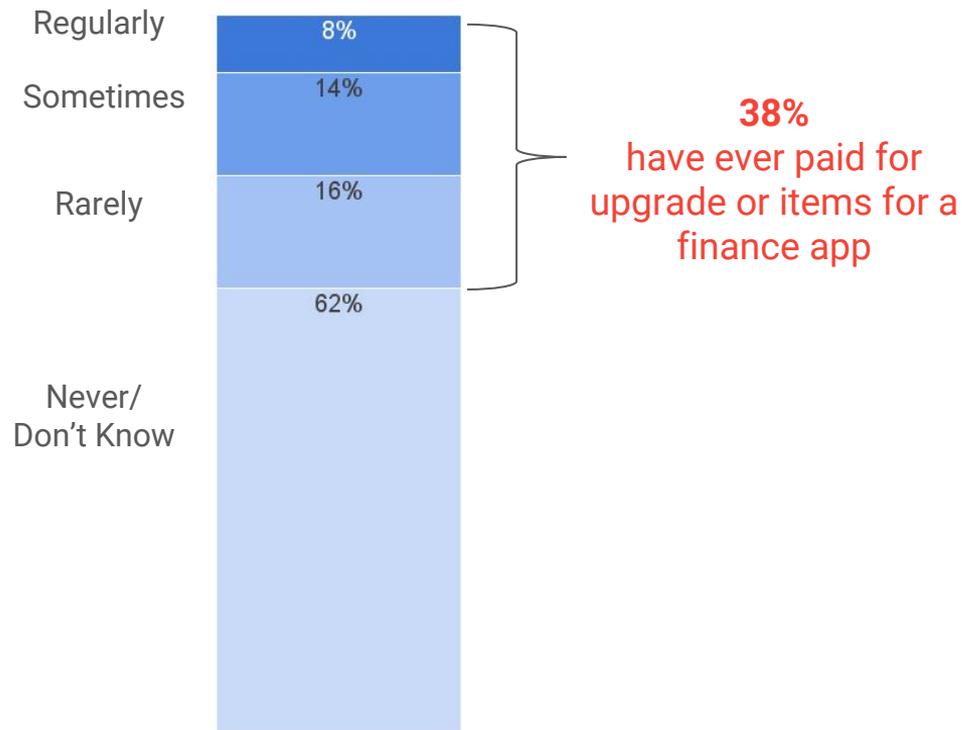
■ Have not spent money ■ Spent money

Base: 500 *Median

Q24c. Roughly how much have you spent on financial products or services via your smartphone in the past in the past 3 months?

Q24c_1. Roughly how much have you spent on financial products or services via your smartphone in the past in the past 7 days?

Frequency of paying for app upgrades/items



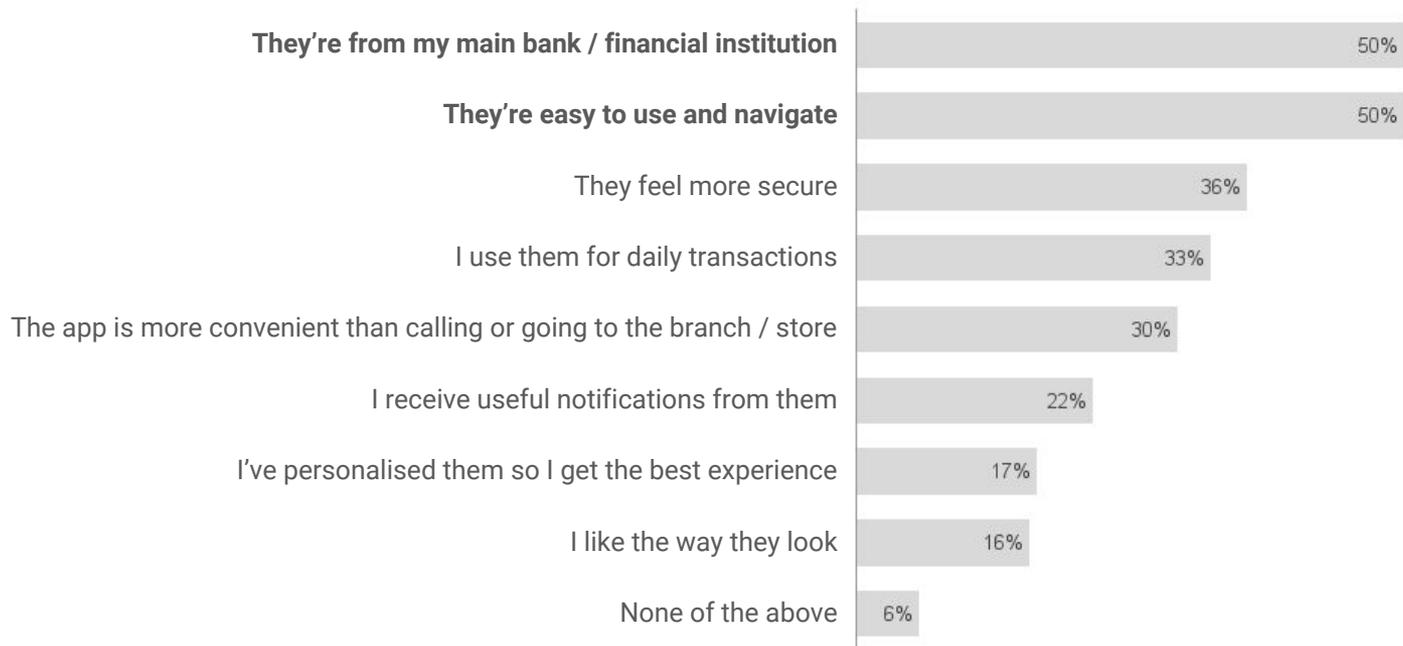
| Preferences

| Favourite finance apps are.....

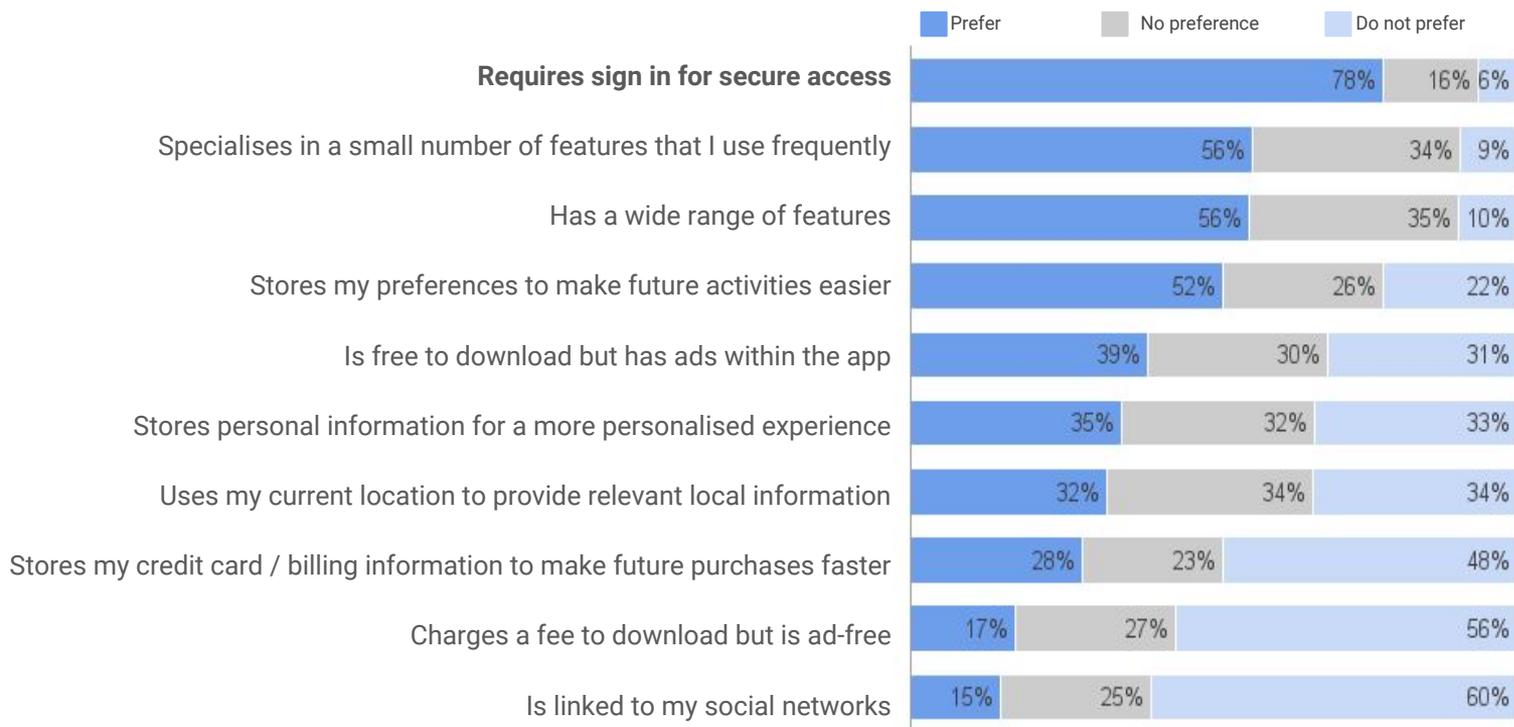


For a deeper look into the Caisse d'Epargne app, [see final section](#).

| Characteristics of favourite apps



Preferred features for finance apps



Base: 500

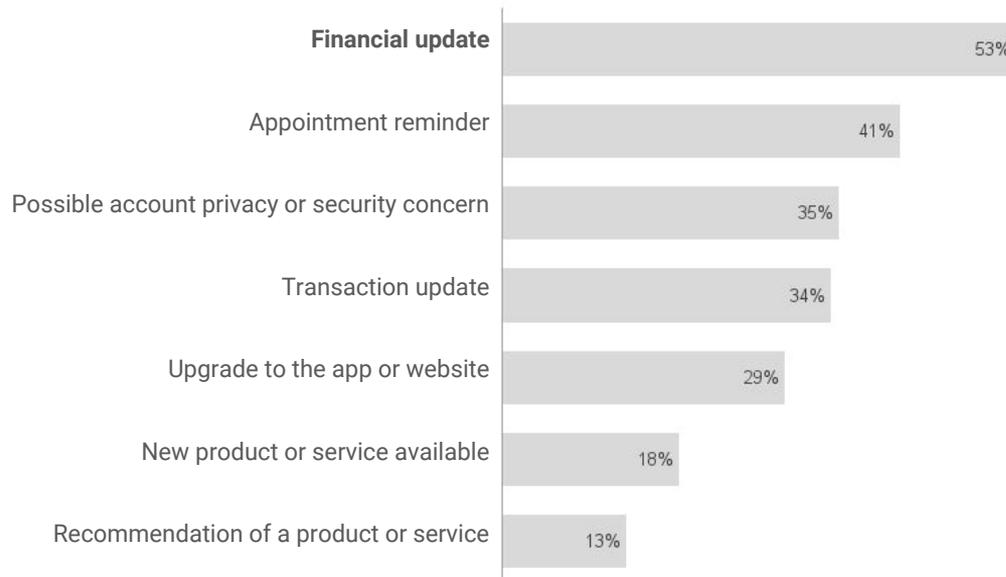
Q28. Thinking about all of the finance apps that you use, which of the following features do you prefer to have?

Useful notifications on phone

88%

find finance
notifications on
mobile **useful**

Most useful notifications



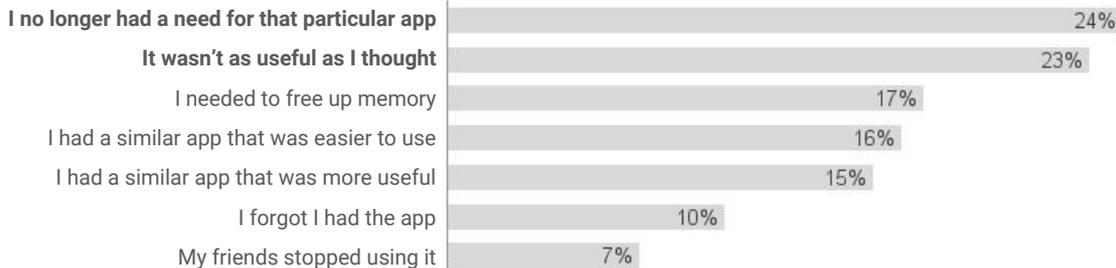
Base: 500

Q29. Apps or websites can give you notifications on your phone to tell you about a new update, message, or event, for example. What sort of finance notifications do you find useful?

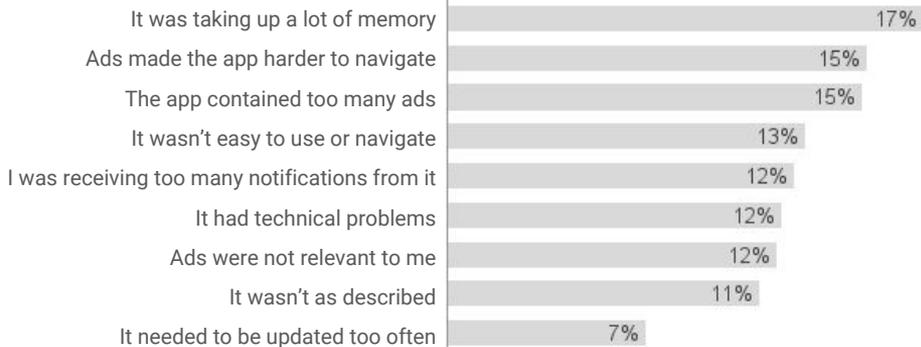
| Abandonment & re-engagement

Reasons for abandonment

Individual related



App related



Why no longer needed?

Other apps covered
finance needs
48%

No longer customer of
company
43%

Was using for one-off
activity
36%

Base: 500

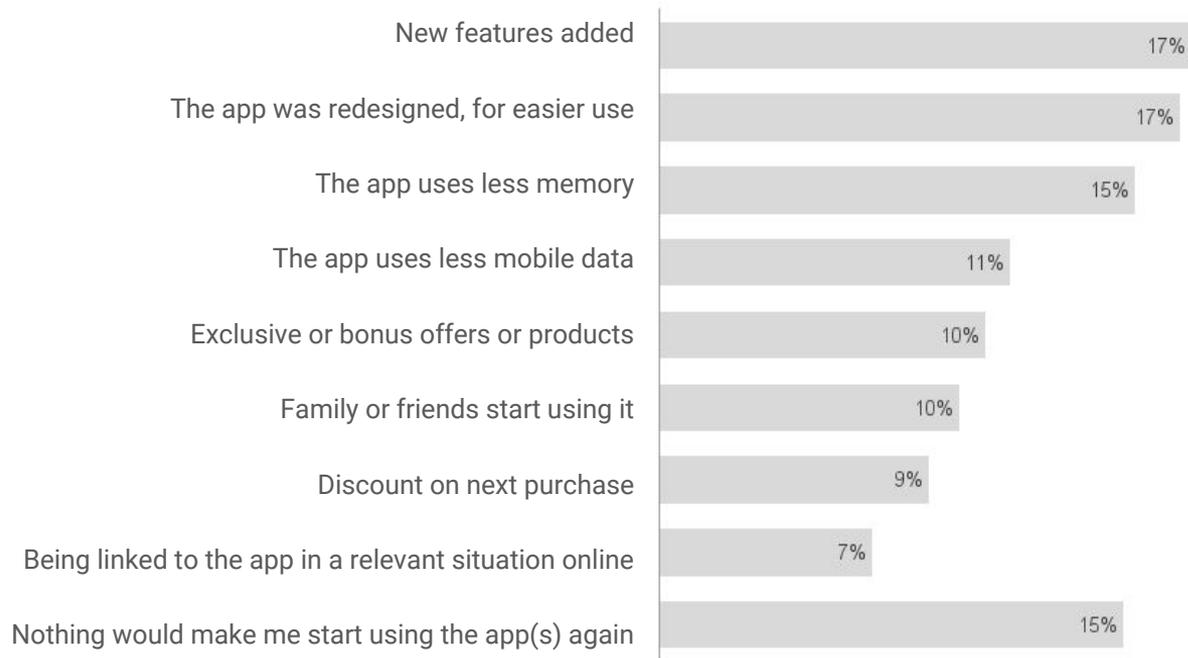
Q40. Have you stopped using finance apps on your smartphone for any of the reasons below? Select all that apply.

Q41. And have you stopped using finance apps on your smartphone for any of these reasons?

Base: No longer has need for a particular app (n=119)

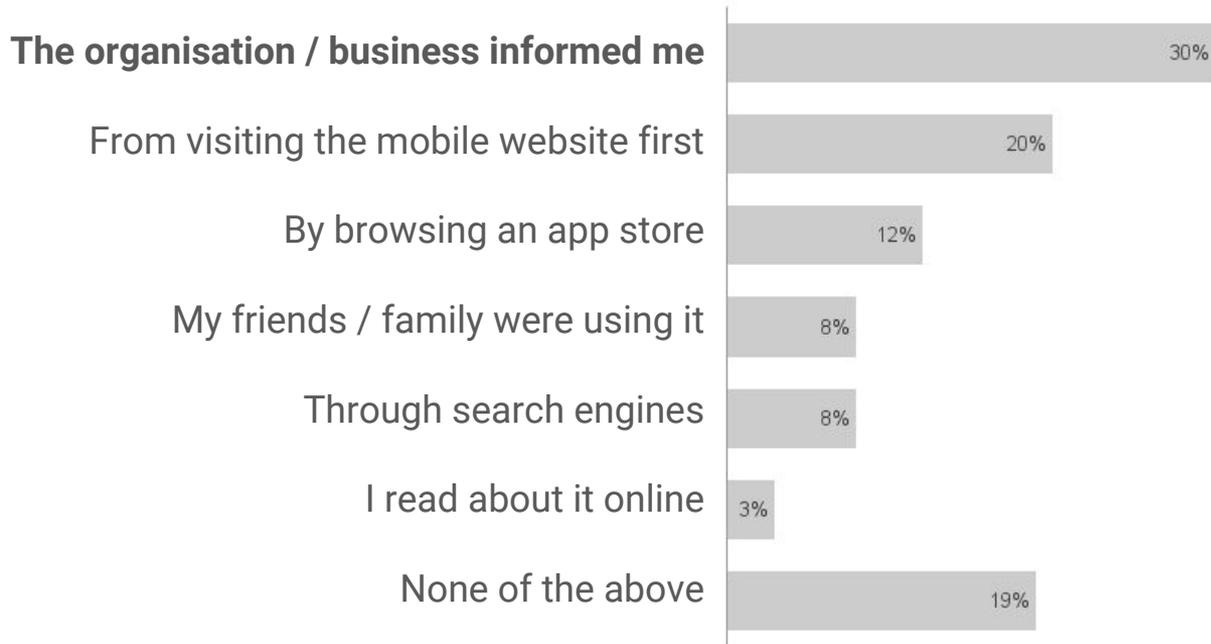
Q42. You said you've stopped using finance apps because you no longer had a need for it / them. Why did you no longer need it / them?

Reasons to re-engage

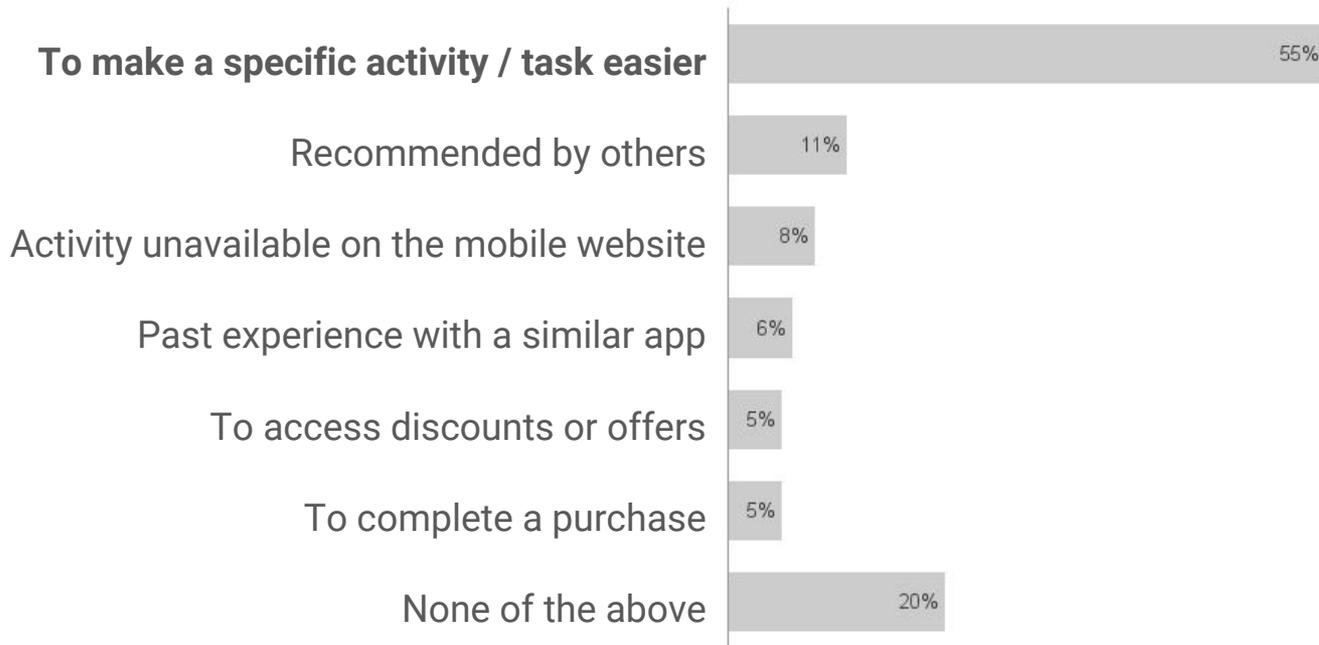


| Favourite app:
Caisse d'Epargne

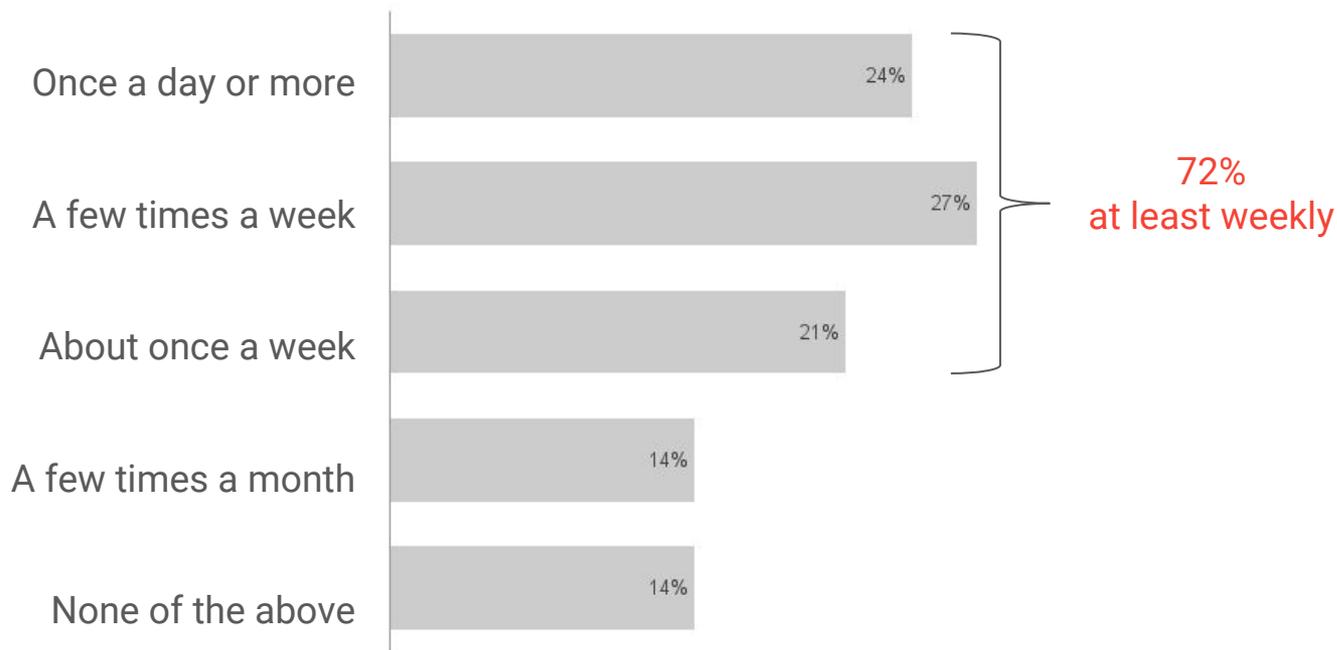
Caisse d'Epargne app discovery



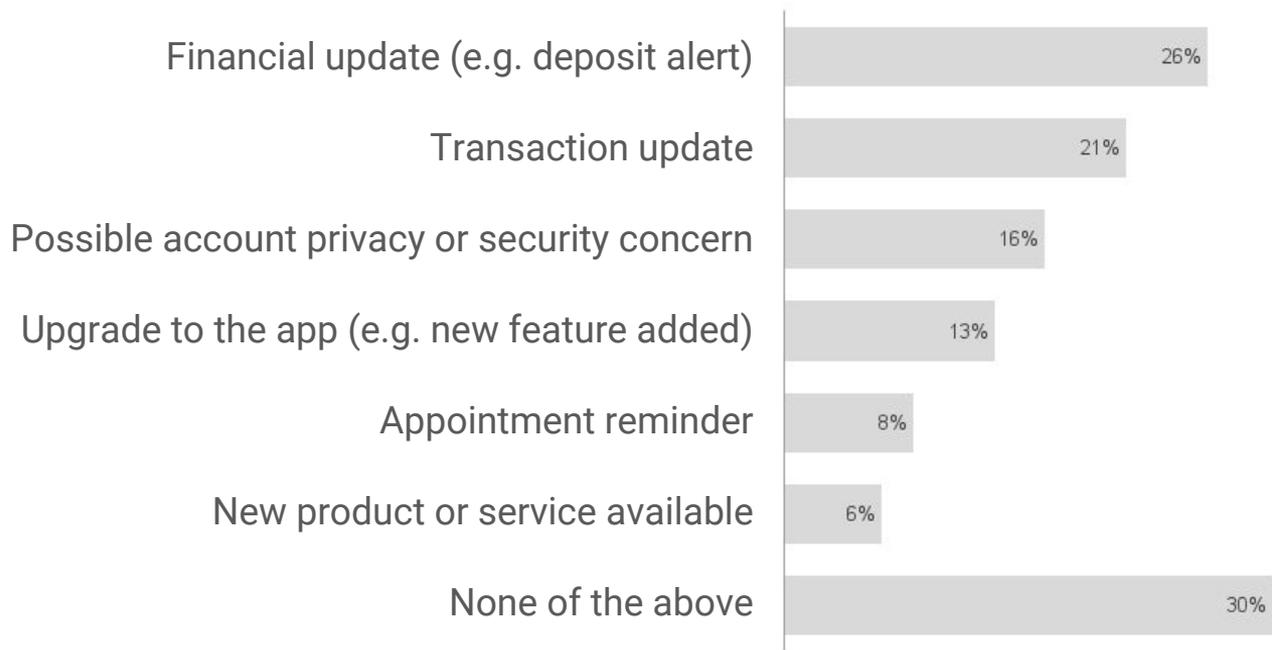
Reasons for downloading Caisse d'Epargne app



Frequency of using the Caisse d'Epargne app



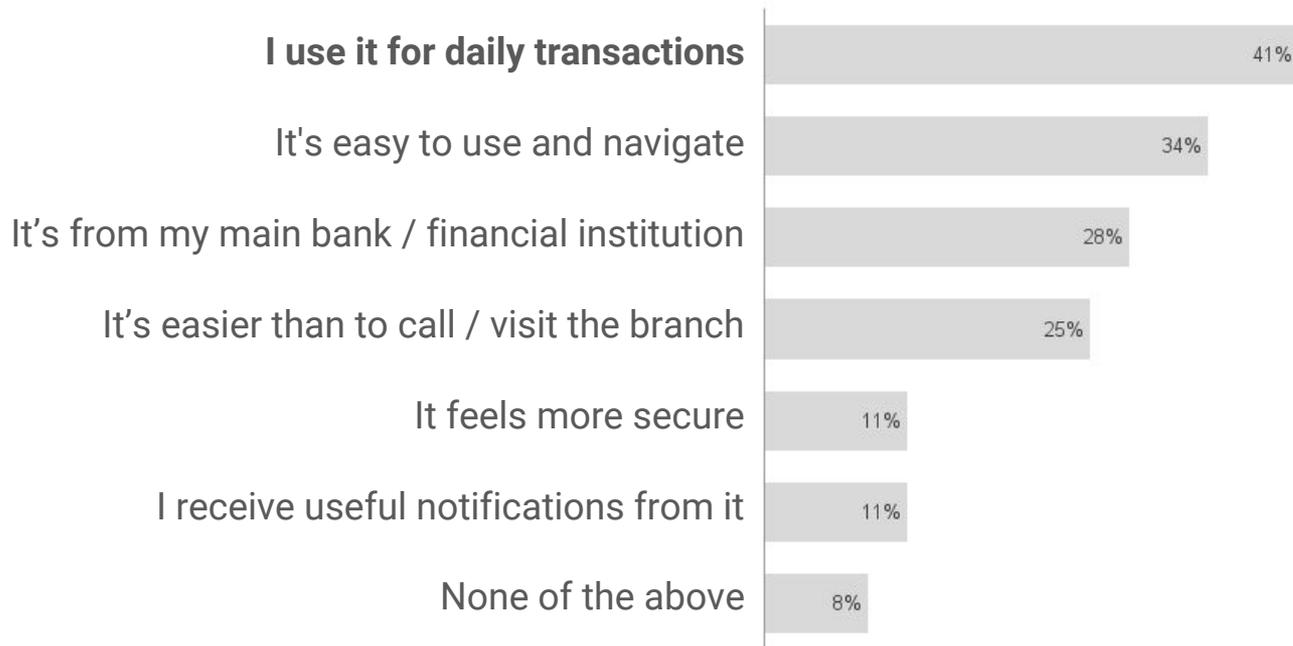
Useful Caisse d'Epargne app notifications



Base: 100

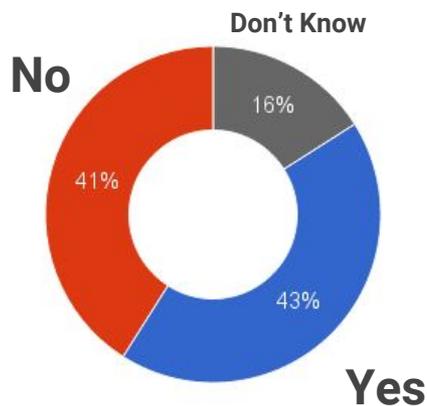
Q5. Which of the following notifications from the Caisse d'Epargne app have you found useful?

Features liked about Caisse d'Epargne app

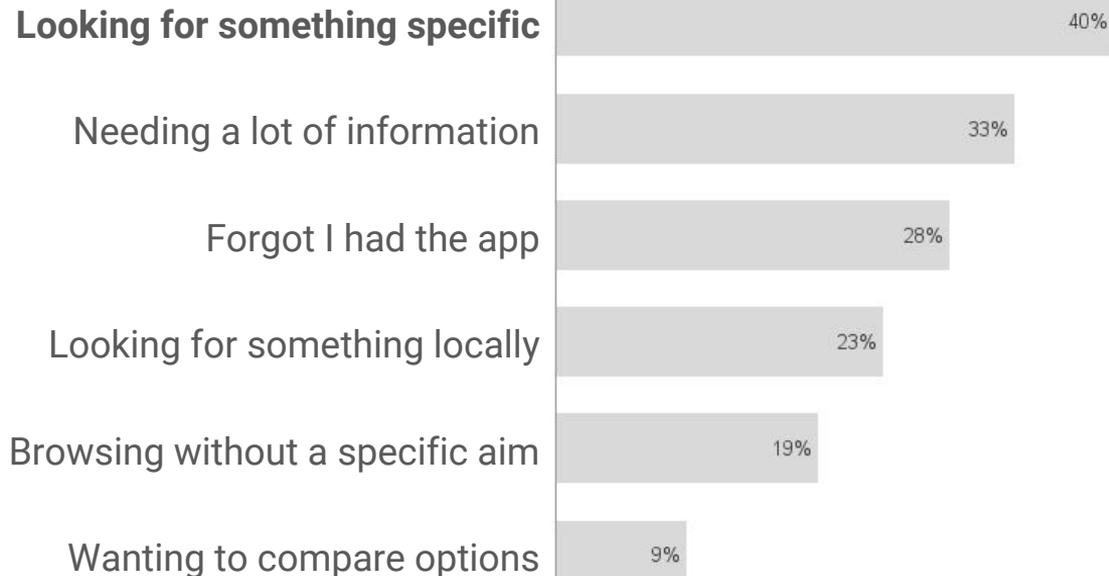


Use of Caisse d'Epargne's mobile website

Used mobile website since getting the app?



Reasons to use mobile website instead of app



Base: 100

Q9. Have you used Caisse d'Epargne's mobile website since getting the app?

Base: 43

Q10. Why did/do you use Caisse d'Epargne's mobile website instead of the app?

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