

**YouGov / Transferwise
Technology Providers**

Fieldwork Dates: 22nd - 27th December 2015
Sample Size: 2,010 German Adults

Total	Age					Gender		Region											
	18 - 24	25 - 34	35 - 44	45 - 54	55+	Male	Female	Baden-Württemberg	Bayern	Berlin	Brandenburg	Bremen	Hamburg	Hessen	Mecklenburg-Vorpommern	Niedersachsen	Nordrhein-Westfalen	Rheinland-Pfalz	Saarland

For the following question, if you have more than one bank, please think about your MAIN one.
To what extent do you trust **your bank** to look after your finances?

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
Trust a lot	33%	37%	31%	31%	32%	35%	32%	35%	38%	32%	32%	32%	34%	24%	34%	23%	35%	34%	39%	15%
Trust a little	41%	37%	47%	45%	38%	40%	41%	41%	38%	43%	41%	35%	55%	34%	38%	43%	44%	40%	41%	56%
Don't trust very much	13%	10%	11%	11%	15%	14%	15%	12%	13%	12%	15%	16%	5%	28%	6%	18%	13%	13%	12%	13%
Don't trust at all	5%	6%	5%	6%	6%	5%	7%	4%	4%	7%	3%	5%	6%	7%	7%	3%	1%	7%	2%	3%
Don't know	7%	10%	6%	7%	9%	6%	6%	8%	7%	6%	9%	12%	-	7%	15%	13%	7%	7%	6%	14%

Thinking about consumer technology companies (e.g. Apple, Samsung, Google etc.) AND banks in general...
Do you think consumer technology companies are MORE or LESS secure than banks, or are they about the same?

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
More secure	7%	11%	10%	7%	9%	4%	8%	6%	9%	6%	6%	4%	-	2%	6%	6%	6%	8%	8%	6%
About the same	47%	41%	48%	50%	45%	48%	48%	46%	41%	46%	44%	56%	48%	41%	46%	43%	49%	45%	57%	49%
Less secure	31%	34%	26%	28%	30%	34%	34%	29%	36%	34%	32%	21%	45%	42%	26%	36%	30%	32%	26%	27%
Don't know	15%	14%	16%	14%	17%	13%	9%	19%	14%	14%	17%	19%	6%	15%	22%	15%	15%	15%	9%	17%

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
Payments in-store (e.g. Apple Pay, Android Pay etc.)	3%	4%	5%	4%	2%	2%	4%	2%	2%	3%	2%	6%	-	7%	3%	-	2%	4%	4%	4%
Payments online (e.g. PayPal, Google Wallet etc.)	57%	52%	59%	61%	57%	56%	62%	52%	55%	58%	58%	56%	45%	56%	53%	49%	55%	61%	61%	54%
International money transfer (e.g. TransferWise, CurrencyFair etc.)	7%	7%	6%	8%	9%	7%	9%	5%	9%	8%	7%	7%	-	6%	10%	3%	5%	9%	6%	3%
Loans (e.g. Funding Circle, Zopa etc.)	4%	5%	6%	4%	3%	2%	5%	3%	4%	3%	4%	4%	-	-	4%	2%	3%	5%	3%	3%
Property investments (e.g. LendInvest)	2%	2%	4%	2%	1%	1%	2%	2%	4%	2%	3%	4%	-	2%	2%	-	2%	1%	1%	-
Personal investments or wealth management (e.g. Nutmeg)	2%	5%	2%	5%	2%	1%	4%	1%	2%	2%	4%	4%	6%	-	2%	3%	3%	1%	3%	-
Other	0%	1%	-	0%	-	0%	0%	0%	-	-	-	-	-	-	1%	-	-	0%	-	-
Don't know	8%	13%	9%	9%	11%	5%	7%	9%	11%	6%	5%	15%	10%	4%	13%	10%	10%	7%	5%	6%
Not applicable - I have never used technology providers for any financial services	31%	28%	27%	24%	28%	36%	25%	36%	30%	32%	31%	20%	45%	33%	29%	41%	30%	29%	28%	35%

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Total					Household Income (annual)													
	Sachsen	Sachsen-Anhalt	Schleswig-Holstein	Thüringen	under €6,000	€6,000 to €11,999 per year	€12,000 to €17,999 per year	€18,000 to €23,999 per year	€24,000 to €28,999 per year	€29,999 to €35,999 per year	€36,000 to €41,999 per year	€42,000 to €47,999 per year	€48,000 to €53,999 per year	€54,000 to €59,999 per year	€60,000 to €119,999 per year	€120,000+ per year	Don't know	

For the following question, if you have more than one bank, please think about your MAIN one.
To what extent do you trust **your bank** to look after your finances?

Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376
Trust a lot	33%	38%	27%	37%	26%	30%	37%	38%	29%	30%	37%	32%	38%	26%	32%	36%	44%	31%
Trust a little	41%	37%	48%	40%	49%	43%	36%	34%	45%	47%	43%	50%	40%	51%	44%	38%	29%	35%
Don't trust very much	13%	13%	18%	15%	15%	7%	12%	14%	16%	14%	13%	13%	13%	8%	19%	17%	19%	11%
Don't trust at all	5%	6%	5%	4%	10%	9%	6%	6%	4%	4%	3%	4%	6%	8%	3%	8%	9%	6%
Don't know	7%	7%	2%	5%	-	10%	8%	8%	6%	5%	4%	1%	3%	7%	2%	2%	-	16%

Thinking about consumer technology companies (e.g. Apple, Samsung, Google etc.) AND banks in general...
Do you think consumer technology companies are MORE or LESS secure than banks, or are they about the same?

Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376
More secure	7%	5%	12%	8%	4%	9%	6%	8%	5%	7%	8%	8%	5%	11%	7%	10%	13%	6%
About the same	47%	56%	59%	47%	54%	35%	51%	46%	51%	48%	55%	50%	53%	36%	44%	56%	49%	39%
Less secure	31%	30%	18%	32%	30%	37%	28%	26%	30%	35%	30%	36%	36%	38%	35%	30%	38%	29%
Don't know	15%	9%	12%	13%	12%	18%	14%	19%	15%	10%	7%	6%	6%	15%	13%	3%	-	27%

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376
Payments in-store (e.g. Apple Pay, Android Pay etc.)	3%	3%	1%	1%	-	4%	3%	3%	1%	4%	2%	5%	8%	5%	6%	2%	4%	1%
Payments online (e.g. PayPal, Google Wallet etc.)	57%	56%	51%	53%	65%	41%	51%	57%	60%	60%	63%	68%	71%	67%	66%	60%	53%	43%
International money transfer (e.g. TransferWise, CurrencyFair etc.)	7%	4%	6%	4%	8%	4%	6%	5%	5%	8%	6%	14%	10%	9%	12%	13%	8%	6%
Loans (e.g. Funding Circle, Zopa etc.)	4%	4%	3%	4%	4%	6%	3%	4%	3%	4%	5%	3%	3%	3%	7%	5%	-	3%
Property investments (e.g. LendInvest)	2%	2%	3%	1%	-	-	1%	2%	3%	-	1%	4%	3%	3%	2%	2%	10%	2%
Personal investments or wealth management (e.g. Nutmeg)	2%	1%	5%	4%	6%	-	1%	1%	2%	3%	4%	2%	2%	5%	8%	3%	11%	2%
Other	0%	2%	-	1%	-	-	1%	1%	-	-	-	-	-	-	1%	-	-	0%
Don't know	8%	7%	7%	7%	8%	11%	12%	5%	8%	8%	3%	3%	3%	7%	8%	9%	5%	14%
Not applicable - I have never used technology providers for any financial services	31%	34%	39%	36%	27%	40%	35%	33%	30%	27%	29%	23%	23%	24%	18%	29%	23%	38%

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Total	Age					Gender		Region											
	18 - 24	25 - 34	35 - 44	45 - 54	55+	Male	Female	Baden-Württemberg	Bayern	Berlin	Brandenburg	Bremen	Hamburg	Hessen	Mecklenburg-Vorpommern	Niedersachsen	Nordrhein-Westfalen	Rheinland-Pfalz	Saarland

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

	Unweighted base	1055	107	157	157	217	417	476	579	147	159	46	27	11	23	85	22	82	223	44	15
Base: All nation adults online (excluding ONLY Payments Online)		1059	112	154	154	215	424	490	569	151	162	44	32	10	22	85	23	96	222	46	13
Payments in-store (e.g. Apple Pay, Android Pay etc.)	5%	7%	9%	8%	4%	4%	8%	3%	4%	6%	4%	12%	-	13%	4%	-	4%	8%	9%	7%	
International money transfer (e.g. TransferWise, CurrencyFair etc.)	14%	11%	12%	15%	17%	13%	18%	10%	16%	15%	13%	14%	-	12%	17%	5%	9%	17%	14%	7%	
Loans (e.g. Funding Circle, Zopa etc.)	7%	9%	12%	9%	5%	5%	9%	5%	6%	6%	8%	8%	-	-	7%	4%	6%	10%	7%	6%	
Property investments (e.g. LendInvest)	3%	3%	8%	4%	2%	2%	4%	3%	6%	3%	6%	7%	-	5%	3%	-	4%	2%	2%	-	
Personal investments or wealth management (e.g. Nutmeg)	5%	9%	5%	11%	4%	2%	7%	2%	4%	4%	9%	7%	10%	-	4%	5%	6%	2%	7%	-	
Other	0%	1%	-	1%	-	1%	0%	0%	-	-	-	-	-	-	1%	-	-	0%	-	-	
Don't know	15%	21%	17%	18%	21%	9%	14%	16%	18%	12%	9%	31%	16%	9%	23%	18%	20%	13%	10%	12%	
Not applicable - I have never used technology providers for any financial services	58%	47%	51%	48%	54%	69%	50%	65%	51%	61%	63%	40%	74%	66%	50%	73%	60%	56%	61%	68%	

Which, if any, of the following would EVER motivate you to use technology providers for a financial service that your bank would usually offer? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

	Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online		2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
If they provided a better cost	27%	26%	29%	31%	27%	26%	33%	22%	26%	30%	22%	23%	26%	45%	38%	26%	36%	24%	29%	23%	34%
If they provided a quicker service	15%	23%	16%	14%	16%	13%	17%	13%	13%	16%	20%	15%	18%	19%	14%	18%	12%	17%	15%	14%	
If they were more convenient	21%	27%	24%	22%	24%	18%	26%	17%	20%	24%	21%	15%	34%	24%	21%	20%	13%	24%	16%	27%	
If they provided better customer service	14%	10%	13%	17%	16%	13%	17%	11%	11%	17%	12%	16%	28%	11%	10%	10%	17%	14%	12%	17%	
If they provided a more secure service	32%	31%	33%	34%	31%	32%	38%	27%	33%	35%	33%	30%	23%	35%	28%	23%	31%	37%	28%	13%	
If they made me feel more in control of my finances	17%	23%	17%	15%	20%	13%	20%	14%	19%	19%	19%	22%	11%	9%	15%	17%	12%	18%	12%	14%	
If they made me feel like I'm ahead of the curve / part of something new	6%	9%	11%	9%	4%	4%	9%	4%	8%	6%	5%	7%	6%	5%	6%	7%	5%	6%	3%	-	
Other	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	-	-	2%	1%	-	1%	0%	2%	7%	
Don't know	17%	17%	19%	19%	20%	13%	13%	20%	15%	16%	15%	30%	10%	11%	21%	13%	19%	15%	22%	7%	
Not applicable - nothing would really motivate me to use technology providers for services that my bank would usually offer	27%	21%	19%	22%	24%	34%	23%	31%	30%	24%	28%	9%	22%	27%	28%	41%	30%	23%	32%	31%	

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Total					Household Income (annual)												
	Sachsen	Sachsen-Anhalt	Schleswig-Holstein	Thüringen	under €6,000	€6,000 to €11,999 per year	€12,000 to €17,999 per year	€18,000 to €23,999 per year	€24,000 to €28,999 per year	€29,999 to €35,999 per year	€36,000 to €41,999 per year	€42,000 to €47,999 per year	€48,000 to €53,999 per year	€54,000 to €59,999 per year	€60,000 to €119,999 per year	€120,000+ per year	Don't know

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

	Unweighted base	1055	63	39	45	24	35	103	114	110	121	104	67	49	30	36	37	13	235
Base: All nation adults online (excluding ONLY Payments Online)		1059	53	36	38	28	36	105	113	111	122	105	66	48	29	36	37	12	236
Payments in-store (e.g. Apple Pay, Android Pay etc.)	5%	6%	2%	2%	-	6%	5%	5%	2%	8%	4%	10%	19%	10%	11%	3%	7%	2%	
International money transfer (e.g. TransferWise, CurrencyFair etc.)	14%	8%	10%	7%	17%	6%	11%	11%	10%	16%	13%	29%	23%	19%	22%	22%	13%	9%	
Loans (e.g. Funding Circle, Zopa etc.)	7%	8%	5%	7%	8%	9%	5%	7%	5%	8%	11%	7%	7%	6%	13%	9%	-	5%	
Property investments (e.g. LendInvest)	3%	3%	5%	2%	-	-	1%	4%	6%	-	2%	9%	7%	6%	3%	3%	16%	3%	
Personal investments or wealth management (e.g. Nutmeg)	5%	1%	7%	7%	13%	-	2%	2%	5%	6%	8%	3%	6%	10%	15%	6%	19%	3%	
Other	0%	3%	-	2%	-	-	1%	2%	-	-	-	-	-	-	2%	-	-	0%	
Don't know	15%	13%	11%	13%	16%	17%	21%	10%	17%	16%	7%	7%	7%	14%	14%	16%	8%	23%	
Not applicable - I have never used technology providers for any financial services	58%	68%	64%	66%	55%	63%	64%	65%	63%	54%	62%	48%	52%	50%	33%	48%	37%	61%	

Which, if any, of the following would EVER motivate you to use technology providers for a financial service that your bank would usually offer? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

	Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online		2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376
If they provided a better cost	27%	26%	33%	21%	19%	29%	25%	27%	28%	32%	28%	28%	36%	28%	36%	26%	27%	28%	20%
If they provided a quicker service	15%	14%	15%	19%	4%	13%	15%	20%	15%	15%	12%	16%	17%	17%	22%	18%	29%	10%	
If they were more convenient	21%	24%	28%	24%	13%	23%	15%	22%	24%	21%	22%	25%	25%	20%	31%	18%	24%	18%	
If they provided better customer service	14%	7%	18%	14%	19%	12%	11%	12%	17%	11%	18%	16%	16%	13%	20%	15%	19%	12%	
If they provided a more secure service	32%	32%	32%	28%	27%	28%	25%	31%	30%	32%	39%	41%	35%	43%	35%	36%	44%	27%	
If they made me feel more in control of my finances	17%	13%	18%	10%	21%	13%	12%	17%	17%	17%	19%	19%	19%	23%	21%	27%	30%	13%	
If they made me feel like I'm ahead of the curve / part of something new	6%	6%	10%	7%	10%	9%	5%	5%	7%	5%	6%	9%	10%	8%	5%	6%	4%	5%	
Other	1%	1%	2%	1%	-	-	1%	2%	1%	2%	1%	-	-	2%	1%	2%	5%	0%	
Don't know	17%	15%	10%	20%	15%	17%	20%	17%	19%	13%	11%	11%	11%	16%	13%	10%	5%	25%	
Not applicable - nothing would really motivate me to use technology providers for services that my bank would usually offer	27%	30%	36%	29%	29%	29%	35%	28%	23%	28%	22%	23%	24%	15%	24%	29%	9%	32%	

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Total	Age					Gender		Region											
	18 - 24	25 - 34	35 - 44	45 - 54	55+	Male	Female	Baden-Württemberg	Bayern	Berlin	Brandenburg	Bremen	Hamburg	Hessen	Mecklenburg-Vorpommern	Niedersachsen	Nordrhein-Westfalen	Rheinland-Pfalz	Saarland

Thinking about ALL of the financial services you expect to use in 5 years' time (e.g. bank accounts, mortgage, loans etc.)... How likely or unlikely do you think you would be to use technology providers for **50% or more** of the financial services you will use **in 5 years' time (i.e. December 2020)**?

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
Very likely	8%	10%	9%	7%	9%	6%	10%	6%	8%	7%	10%	7%	-	5%	3%	6%	9%	9%	6%	10%
Fairly likely	23%	25%	25%	26%	21%	22%	25%	22%	23%	28%	17%	20%	33%	21%	24%	12%	19%	24%	23%	14%
Fairly unlikely	30%	28%	26%	26%	30%	32%	32%	28%	33%	26%	23%	43%	39%	30%	26%	37%	31%	27%	31%	44%
Very unlikely	21%	9%	18%	20%	19%	26%	20%	22%	22%	21%	28%	13%	12%	31%	20%	24%	21%	21%	20%	11%
Don't know	19%	28%	22%	21%	20%	14%	14%	23%	15%	18%	21%	17%	16%	14%	26%	21%	20%	19%	20%	21%

Which, if any, of the following would encourage you to use technology providers for financial services MORE than you currently do? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
If they offered better quality customer service	17%	18%	17%	20%	15%	16%	20%	14%	15%	18%	14%	25%	6%	21%	20%	10%	14%	19%	18%	14%
If there were more physical branches/ stores available	14%	18%	16%	17%	13%	12%	16%	12%	12%	13%	21%	15%	29%	18%	16%	10%	15%	14%	19%	7%
If they were affiliated/ had partnerships with banks	23%	25%	25%	24%	23%	23%	26%	21%	24%	27%	18%	17%	29%	23%	24%	23%	22%	24%	17%	16%
If I could use one technology provider for multiple financial services	15%	19%	17%	19%	14%	12%	18%	12%	13%	16%	16%	17%	11%	16%	15%	7%	13%	17%	23%	14%
If the service was free	34%	30%	32%	38%	36%	33%	39%	29%	34%	38%	38%	40%	39%	30%	26%	23%	29%	37%	30%	27%
Other	2%	2%	2%	1%	1%	2%	2%	1%	1%	3%	3%	2%	-	-	1%	2%	2%	1%	3%	3%
Don't know	18%	23%	17%	19%	20%	15%	14%	21%	17%	15%	12%	21%	16%	11%	24%	26%	20%	18%	13%	18%
Not applicable - nothing would encourage me to use technology providers more than I currently do	26%	18%	23%	20%	24%	32%	23%	28%	27%	25%	30%	13%	27%	32%	27%	33%	30%	21%	29%	31%

**YouGov / Transferwise
Technology Providers**

Fieldwork Dates: 22nd - 27th December 2015
Sample Size: 2,010 German Adults

Total					Household Income (annual)												
	Sachsen	Sachsen-Anhalt	Schleswig-Holstein	Thüringen	under €6,000	€6,000 to €11,999 per year	€12,000 to €17,999 per year	€18,000 to €23,999 per year	€24,000 to €28,999 per year	€29,999 to €35,999 per year	€36,000 to €41,999 per year	€42,000 to €47,999 per year	€48,000 to €53,999 per year	€54,000 to €59,999 per year	€60,000 to €119,999 per year	€120,000+ per year	Don't know

Thinking about ALL of the financial services you expect to use in 5 years' time (e.g. bank accounts, mortgage, loans etc.)... How likely or unlikely do you think you would be to use technology providers for **50% or more** of the financial services you will use **in 5 years' time (i.e. December 2020)**?

	Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376	
Very likely	8%	9%	11%	9%	4%	4%	5%	6%	12%	6%	9%	12%	8%	5%	7%	4%	28%	7%	
Fairly likely	23%	23%	31%	21%	25%	28%	14%	24%	23%	23%	26%	31%	32%	31%	26%	23%	18%	18%	
Fairly unlikely	30%	30%	27%	38%	29%	17%	26%	34%	27%	39%	30%	23%	35%	31%	32%	27%	20%	27%	
Very unlikely	21%	22%	15%	13%	22%	26%	34%	21%	15%	18%	20%	27%	16%	23%	21%	31%	29%	15%	
Don't know	19%	16%	16%	19%	20%	25%	21%	15%	22%	13%	15%	8%	9%	10%	14%	15%	5%	33%	

Which, if any, of the following would encourage you to use technology providers for financial services MORE than you currently do? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

	Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376	
If they offered better quality customer service	17%	13%	23%	13%	12%	22%	10%	17%	19%	15%	19%	20%	14%	21%	21%	29%	37%	14%	
If there were more physical branches/ stores available	14%	10%	5%	18%	19%	17%	14%	19%	14%	15%	13%	14%	17%	10%	15%	16%	15%	10%	
If they were affiliated/ had partnerships with banks	23%	21%	23%	31%	19%	18%	19%	23%	26%	25%	26%	31%	27%	27%	29%	21%	24%	17%	
If I could use one technology provider for multiple financial services	15%	9%	15%	18%	9%	13%	12%	14%	13%	17%	18%	21%	15%	11%	21%	21%	22%	12%	
If the service was free	34%	34%	36%	34%	25%	45%	31%	31%	37%	35%	37%	42%	40%	42%	32%	32%	32%	26%	
Other	2%	2%	2%	-	-	-	2%	4%	3%	2%	0%	2%	1%	4%	1%	-	5%	1%	
Don't know	18%	22%	16%	17%	21%	12%	22%	15%	21%	13%	17%	12%	12%	11%	15%	7%	4%	28%	
Not applicable - nothing would encourage me to use technology providers more than I currently do	26%	26%	27%	25%	27%	30%	31%	29%	18%	31%	19%	26%	22%	16%	23%	27%	14%	28%	

**YouGov / Transferwise
Technology Providers**

Fieldwork Dates: 22nd - 27th December 2015
Sample Size: 2,010 German Adults

Total	Age					Gender		Region											
	18 - 24	25 - 34	35 - 44	45 - 54	55+	Male	Female	Baden-Württemberg	Bayern	Berlin	Brandenburg	Bremen	Hamburg	Hessen	Mecklenburg-Vorpommern	Niedersachsen	Nordrhein-Westfalen	Rheinland-Pfalz	Saarland

Which, if any, of the following financial services would you ****currently**** consider using a technology provider for? (Please select all that apply, including any you are currently using a technology provider for. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
A current account	27%	28%	29%	25%	28%	27%	29%	25%	26%	27%	26%	35%	28%	18%	21%	17%	31%	28%	27%	18%
A savings account	16%	17%	20%	20%	16%	12%	19%	12%	14%	17%	12%	11%	16%	9%	15%	13%	18%	18%	13%	7%
A credit card	19%	19%	20%	21%	17%	19%	24%	15%	20%	21%	17%	15%	29%	20%	18%	10%	18%	19%	19%	17%
An in-store payment service	20%	17%	18%	20%	22%	20%	23%	16%	19%	20%	15%	22%	23%	20%	19%	18%	18%	21%	24%	21%
International payments	19%	19%	20%	22%	19%	18%	24%	15%	20%	22%	19%	18%	29%	22%	17%	8%	14%	21%	22%	17%
Insurance products	8%	5%	9%	9%	7%	9%	11%	6%	10%	7%	7%	2%	23%	12%	8%	8%	9%	8%	8%	3%
A loan	8%	7%	10%	11%	7%	7%	10%	6%	10%	9%	5%	11%	18%	7%	7%	3%	7%	9%	7%	7%
A mortgage	3%	4%	6%	3%	2%	3%	4%	3%	3%	1%	3%	-	16%	-	4%	-	5%	4%	4%	-
Investment management	5%	7%	8%	6%	5%	4%	7%	3%	6%	5%	6%	7%	6%	2%	5%	6%	4%	5%	7%	-
Other	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	2%	-	-	2%	1%	3%	3%	1%	2%	3%
Don't know	15%	22%	18%	16%	18%	12%	12%	18%	12%	12%	14%	27%	21%	15%	18%	20%	17%	17%	13%	14%
Not applicable - I would not consider using a technology provider for any financial service	28%	20%	22%	25%	26%	33%	25%	30%	34%	26%	35%	14%	28%	32%	29%	35%	23%	25%	26%	34%

Which, if any, of the following financial services do you think you will use a technology provider for ****in 5 years' time (i.e. December 2020)****? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
A current account	23%	27%	25%	18%	23%	22%	25%	20%	19%	24%	27%	28%	22%	12%	17%	15%	24%	25%	19%	14%
A savings account	13%	18%	18%	10%	12%	11%	15%	10%	11%	13%	14%	13%	28%	7%	14%	10%	12%	14%	11%	7%
A credit card	18%	18%	19%	18%	16%	18%	22%	14%	20%	18%	19%	11%	18%	22%	15%	8%	14%	20%	16%	10%
An in-store payment service	19%	19%	16%	17%	21%	20%	24%	15%	17%	20%	17%	14%	23%	18%	16%	16%	19%	21%	21%	25%
International payments	17%	18%	17%	16%	16%	17%	22%	12%	17%	22%	16%	14%	17%	24%	15%	2%	14%	17%	18%	21%
Insurance products	7%	9%	8%	5%	6%	7%	9%	5%	8%	7%	9%	9%	12%	6%	7%	6%	8%	6%	6%	3%
A loan	7%	8%	10%	8%	7%	6%	9%	6%	6%	9%	4%	9%	12%	7%	7%	2%	5%	8%	5%	7%
A mortgage	3%	3%	5%	3%	2%	3%	4%	2%	4%	2%	5%	-	11%	-	4%	-	3%	3%	5%	-
Investment management	5%	7%	8%	7%	4%	5%	8%	3%	6%	7%	10%	7%	6%	5%	6%	3%	3%	4%	4%	3%
Other	1%	1%	1%	-	2%	2%	1%	1%	2%	1%	2%	2%	-	-	1%	3%	2%	1%	-	3%
Don't know	24%	28%	24%	27%	27%	20%	19%	28%	23%	22%	20%	33%	34%	21%	29%	33%	23%	25%	20%	18%
Not applicable - I don't think I will use technology providers for any financial service in 5 years' time	27%	19%	22%	25%	25%	32%	24%	29%	28%	25%	29%	16%	22%	32%	28%	33%	25%	25%	30%	41%

YouGov / Transferwise Technology Providers

Fieldwork Dates: 22nd - 27th December 2015
Sample Size: 2,010 German Adults



Total					Household Income (annual)												
	Sachsen	Sachsen-Anhalt	Schleswig-Holstein	Thüringen	under €6,000	€6,000 to €11,999 per year	€12,000 to €17,999 per year	€18,000 to €23,999 per year	€24,000 to €28,999 per year	€29,999 to €35,999 per year	€36,000 to €41,999 per year	€42,000 to €47,999 per year	€48,000 to €53,999 per year	€54,000 to €59,999 per year	€60,000 to €119,999 per year	€120,000+ per year	Don't know

Which, if any, of the following financial services would you ****currently**** consider using a technology provider for? (Please select all that apply, including any you are currently using a technology provider for. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376
A current account	27%	32%	36%	28%	21%	35%	30%	27%	32%	27%	29%	25%	28%	27%	27%	20%	39%	22%
A savings account	16%	12%	12%	20%	14%	21%	11%	17%	18%	14%	17%	21%	20%	16%	22%	17%	9%	10%
A credit card	19%	15%	26%	24%	10%	9%	11%	17%	19%	20%	23%	23%	30%	16%	35%	23%	28%	15%
An in-store payment service	20%	19%	23%	26%	12%	6%	14%	17%	21%	22%	24%	28%	25%	23%	29%	17%	26%	15%
International payments	19%	14%	17%	23%	17%	17%	14%	14%	20%	22%	20%	23%	20%	24%	33%	26%	48%	16%
Insurance products	8%	9%	16%	8%	4%	-	8%	8%	8%	10%	10%	12%	9%	13%	16%	13%	10%	4%
A loan	8%	5%	10%	8%	6%	2%	7%	12%	10%	9%	8%	8%	10%	5%	13%	12%	-	5%
A mortgage	3%	2%	4%	5%	-	2%	2%	2%	3%	2%	4%	6%	2%	1%	10%	12%	4%	1%
Investment management	5%	5%	8%	8%	2%	-	3%	5%	7%	7%	2%	9%	8%	6%	10%	10%	24%	3%
Other	1%	1%	-	-	-	-	-	2%	1%	1%	1%	-	2%	2%	3%	3%	-	1%
Don't know	15%	17%	13%	14%	17%	12%	15%	15%	15%	11%	13%	11%	11%	16%	12%	8%	4%	27%
Not applicable - I would not consider using a technology provider for any financial service	28%	25%	31%	26%	35%	29%	34%	31%	23%	30%	20%	25%	24%	19%	23%	34%	10%	32%

Which, if any, of the following financial services do you think you will use a technology provider for ****in 5 years' time (i.e. December 2020)****? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376
A current account	23%	32%	30%	21%	17%	30%	29%	20%	27%	23%	23%	23%	27%	17%	22%	18%	23%	17%
A savings account	13%	13%	11%	15%	12%	16%	8%	12%	16%	11%	14%	18%	19%	8%	20%	13%	17%	9%
A credit card	18%	14%	23%	20%	15%	5%	12%	13%	17%	17%	21%	28%	29%	19%	22%	19%	28%	15%
An in-store payment service	19%	19%	25%	24%	15%	9%	15%	14%	20%	21%	19%	28%	29%	24%	26%	26%	33%	15%
International payments	17%	12%	18%	22%	11%	18%	10%	11%	17%	19%	17%	27%	22%	13%	25%	21%	53%	14%
Insurance products	7%	6%	10%	8%	2%	-	5%	5%	10%	8%	7%	10%	7%	10%	15%	12%	11%	3%
A loan	7%	5%	12%	10%	9%	2%	4%	7%	11%	7%	7%	10%	11%	5%	9%	15%	5%	5%
A mortgage	3%	-	3%	2%	7%	-	3%	1%	3%	3%	5%	4%	2%	-	9%	10%	-	2%
Investment management	5%	4%	7%	5%	11%	-	4%	5%	6%	6%	5%	9%	9%	5%	10%	6%	23%	3%
Other	1%	-	2%	-	-	2%	-	2%	2%	1%	1%	-	2%	-	1%	3%	-	1%
Don't know	24%	25%	16%	22%	21%	14%	23%	26%	24%	20%	26%	15%	19%	27%	20%	15%	9%	34%
Not applicable - I don't think I will use technology providers for any financial service in 5 years' time	27%	23%	32%	27%	35%	30%	33%	30%	23%	29%	18%	24%	20%	22%	25%	32%	5%	31%

**YouGov / Transferwise
Technology Providers**

Fieldwork Dates: 22nd - 27th December 2015
Sample Size: 2,010 German Adults

Total	Age					Gender		Region											
	18 - 24	25 - 34	35 - 44	45 - 54	55+	Male	Female	Baden-Württemberg	Bayern	Berlin	Brandenburg	Bremen	Hamburg	Hessen	Mecklenburg-Vorpommern	Niedersachsen	Nordrhein-Westfalen	Rheinland-Pfalz	Saarland

In general which, if any, of the following financial services do you think you would ****NOT trust**** a technology provider with ****in 10 years' time (i.e. December 2025)****? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
A current account	16%	12%	15%	16%	16%	17%	18%	15%	20%	15%	16%	7%	11%	19%	17%	10%	13%	17%	13%	4%
A savings account	15%	14%	14%	14%	12%	16%	17%	12%	16%	16%	17%	11%	-	24%	15%	8%	14%	14%	11%	10%
A credit card	11%	11%	12%	10%	9%	11%	13%	9%	13%	10%	16%	2%	18%	13%	13%	8%	12%	11%	5%	8%
An in-store payment service	8%	6%	8%	7%	6%	11%	10%	7%	8%	10%	10%	2%	6%	4%	8%	8%	8%	10%	7%	14%
International payments	9%	7%	6%	5%	8%	12%	10%	7%	10%	8%	9%	7%	5%	12%	11%	-	8%	9%	12%	4%
Insurance products	15%	10%	17%	14%	12%	17%	17%	13%	17%	13%	17%	13%	-	23%	18%	5%	17%	14%	14%	18%
A loan	14%	15%	15%	15%	12%	15%	16%	12%	18%	17%	16%	9%	18%	22%	14%	5%	10%	12%	19%	7%
A mortgage	16%	14%	19%	14%	15%	17%	18%	15%	18%	18%	18%	7%	19%	25%	20%	12%	12%	16%	17%	7%
Investment management	21%	17%	18%	18%	20%	24%	23%	19%	23%	22%	24%	11%	10%	35%	22%	17%	20%	18%	24%	11%
Other	1%	-	0%	0%	0%	1%	1%	1%	-	1%	1%	-	-	2%	1%	-	2%	-	-	3%
Don't know	37%	40%	35%	38%	40%	36%	31%	43%	42%	37%	35%	46%	43%	27%	38%	43%	41%	36%	33%	44%
Not applicable - I would trust a technology provider with ALL financial services in 10 years' time	20%	18%	20%	21%	18%	20%	19%	20%	16%	19%	21%	18%	17%	14%	22%	32%	16%	20%	23%	24%

And thinking about technology providers offering financial services... Which, if any, of the following statements apply to you? (Please select all that apply)

Unweighted base	2010	179	305	309	411	806	950	1060	257	308	92	54	18	45	149	39	166	438	95	29
Base: All German adults online	2010	187	298	303	406	816	975	1035	261	312	88	63	16	44	149	40	191	433	98	24
It means that people have the ability to choose services which are tailored to their circumstances	20%	21%	19%	20%	21%	21%	22%	19%	20%	21%	19%	19%	17%	20%	17%	23%	22%	22%	17%	25%
It means people are able to make financial transactions more easily	22%	24%	21%	24%	23%	21%	25%	19%	24%	27%	17%	15%	17%	22%	20%	18%	20%	22%	23%	24%
It makes financial services cheaper	15%	16%	15%	20%	16%	13%	20%	11%	17%	18%	16%	8%	23%	21%	19%	6%	15%	15%	10%	16%
It means people are able to make more informed choices about which providers to use	10%	11%	9%	11%	10%	11%	12%	9%	11%	11%	6%	5%	17%	17%	9%	8%	10%	10%	14%	10%
It allows people to have better control of their finances	10%	11%	11%	12%	11%	7%	12%	7%	9%	10%	14%	15%	6%	7%	9%	4%	9%	11%	6%	4%
They create competition in the industry, which means all providers improve their services	22%	21%	21%	26%	21%	21%	26%	18%	19%	24%	31%	18%	18%	35%	24%	7%	17%	23%	26%	21%
I would NOT trust a technology provider for any of my financial needs	20%	14%	17%	15%	20%	24%	20%	20%	20%	21%	19%	16%	10%	27%	19%	13%	22%	20%	19%	10%
None of these	31%	34%	34%	32%	29%	30%	26%	36%	32%	31%	27%	40%	39%	17%	37%	47%	28%	30%	33%	33%

**YouGov / Transferwise
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Fieldwork Dates: 22nd - 27th December 2015
Sample Size: 2,010 German Adults

Total					Household Income (annual)												
	Sachsen	Sachsen-Anhalt	Schleswig-Holstein	Thüringen	under €6,000	€6,000 to €11,999 per year	€12,000 to €17,999 per year	€18,000 to €23,999 per year	€24,000 to €28,999 per year	€29,999 to €35,999 per year	€36,000 to €41,999 per year	€42,000 to €47,999 per year	€48,000 to €53,999 per year	€54,000 to €59,999 per year	€60,000 to €119,999 per year	€120,000+ per year	Don't know

In general which, if any, of the following financial services do you think you would ****NOT trust**** a technology provider with ****in 10 years' time (i.e. December 2025)****? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

	Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376	
A current account	16%	24%	10%	22%	8%	14%	17%	19%	16%	17%	13%	21%	20%	29%	14%	22%	28%	9%	
A savings account	15%	15%	16%	18%	6%	9%	13%	14%	13%	18%	14%	20%	18%	21%	15%	17%	24%	11%	
A credit card	11%	12%	8%	13%	6%	11%	11%	8%	15%	9%	15%	12%	13%	10%	18%	23%	7%		
An in-store payment service	8%	10%	5%	14%	-	6%	9%	10%	6%	12%	8%	12%	9%	5%	10%	11%	13%	6%	
International payments	9%	9%	11%	9%	-	11%	6%	9%	7%	13%	11%	11%	5%	11%	10%	8%	18%	5%	
Insurance products	15%	13%	17%	17%	6%	16%	12%	14%	11%	20%	13%	22%	20%	10%	16%	13%	38%	12%	
A loan	14%	10%	12%	18%	8%	13%	12%	12%	11%	18%	11%	22%	17%	14%	9%	21%	37%	13%	
A mortgage	16%	12%	15%	24%	6%	10%	14%	14%	14%	22%	14%	24%	17%	20%	22%	18%	30%	13%	
Investment management	21%	18%	24%	28%	18%	28%	19%	20%	19%	24%	16%	31%	21%	29%	26%	21%	47%	16%	
Other	1%	1%	2%	-	-	-	-	1%	2%	-	0%	-	-	-	1%	2%	-	1%	
Don't know	37%	33%	38%	27%	38%	33%	38%	39%	42%	31%	38%	24%	30%	34%	33%	28%	9%	48%	
Not applicable - I would trust a technology provider with ALL financial services in 10 years' time	20%	18%	22%	19%	26%	22%	24%	18%	17%	20%	16%	22%	18%	17%	24%	24%	5%	21%	

And thinking about technology providers offering financial services... Which, if any, of the following statements apply to you? (Please select all that apply)

	Unweighted base	2010	124	62	85	49	54	186	227	238	243	221	139	113	62	69	61	21	374
Base: All German adults online	2010	105	58	70	56	55	190	226	238	242	222	138	112	60	68	61	20	376	
It means that people have the ability to choose services which are tailored to their circumstances	20%	19%	20%	26%	15%	14%	16%	19%	26%	22%	21%	26%	26%	16%	25%	28%	14%	15%	
It means people are able to make financial transactions more easily	22%	16%	28%	22%	25%	17%	21%	16%	28%	20%	25%	28%	32%	26%	28%	20%	23%	17%	
It makes financial services cheaper	15%	18%	11%	16%	7%	11%	11%	15%	21%	17%	16%	19%	19%	23%	19%	22%	27%	7%	
It means people are able to make more informed choices about which providers to use	10%	8%	14%	16%	6%	9%	9%	10%	13%	10%	11%	14%	12%	11%	17%	11%	5%	6%	
It allows people to have better control of their finances	10%	11%	8%	8%	8%	9%	9%	11%	12%	9%	12%	10%	10%	11%	7%	10%	4%	7%	
They create competition in the industry, which means all providers improve their services	22%	20%	17%	26%	14%	17%	13%	20%	22%	25%	26%	30%	21%	25%	32%	19%	29%	19%	
I would NOT trust a technology provider for any of my financial needs	20%	19%	21%	18%	23%	21%	21%	22%	15%	18%	20%	20%	18%	13%	27%	21%	37%	21%	
None of these	31%	26%	31%	28%	33%	38%	40%	28%	29%	29%	25%	22%	24%	32%	21%	26%	4%	43%	