

Current Accounts – Ireland – December 2013

Report Price: £1495 | \$1995 | €1800

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This report looks at the following areas:

- **What is the penetration level within the current account sector in Ireland?**
- **What companies are the main current account providers in Ireland?**
- **What benefits and features do current account holders enjoy?**
- **How likely are Irish consumers to switch current account providers?**
- **How do consumers feel about banks? Are consumers primarily positive or negative in their attitudes towards banks?**

Current accounts remain an important financial product to Irish consumers. The internet has made accessing current accounts easier, which has subsequently led to a higher level of interaction with bank accounts, also making it easier for consumers to complain about financial products, with a marked increase in complaints lodged in 2013.

Account switching is an increasing threat to current account providers with recently introduced legislation making it easier for consumers to change their account provider. The continued drive to maximise value for money will therefore see consumers more easily swayed to change their current account provider in search of the best deal.



“Reluctance to switch current account providers may have more to do with the inconvenience of the process rather than brand loyalty. Moving forward, new legislation to make account switching easier could help lead to a more dynamic and competitive market.”

– **Brian O’Connor, Production Manager**

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