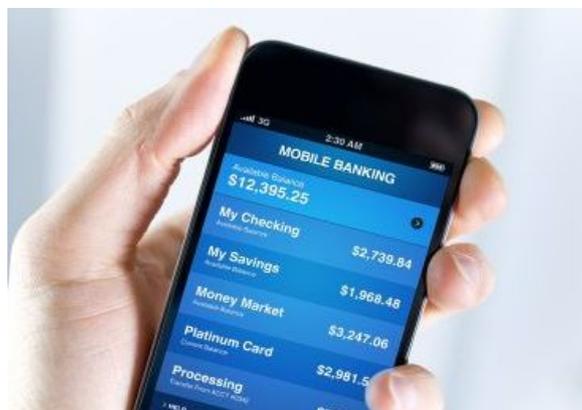


Online and Mobile Banking - Ireland - September 2013

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“Usage of mobile banking will continue to grow in Ireland as consumers become accustomed to performing banking activities at a time and place that suits them. Going forward mobile banking providers could consider utilising the ‘FaceTime’ features of smartphone devices to begin delivering in-branch services direct to consumers to maximise the mobile banking opportunity.”
 – James Wilson, Research Analyst

This report looks at the following areas:

- What are Irish consumers' attitudes towards online and mobile banking?
- How often do Irish consumers access banking services through online and mobile devices?
- What type of services do Irish consumers access most often through online and mobile devices?
- What are the alternatives to technology-facilitated payments?
- Are online security concerns affecting Irish consumers' decisions to bank online and through mobile devices?

Irish consumer's increasingly busy lives have resulted in a greater demand from them to be able to perform everyday activities on the go and at a time and place that suits them. Indeed, the growing level of smartphone and tablet ownership and the improving mobile internet infrastructure throughout Ireland enable banks to meet this demand.

However, the IT issues that continue to plague banks' remote banking proposition and the increase in online banking fraud in 2012, have the potential to damage consumers' trust in online and mobile banking facilities.

This report examines the online and mobile banking industry throughout the island of Ireland, and highlights the methods that Irish consumers use to access banking services, the frequency with which they use them and their attitudes towards online and mobile banking.

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