



– INTERNET AND CELLPHONE/MOBILE BANKING ANALYSIS -



COMPILED: MAY 2012

REPORT OVERVIEW

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(95 pages)

This comprehensive report examines the South African Internet and Cellphone/Mobile Banking market: Bank customer trend (2009-2011); Internet and Cellphone Banking user forecasts for 2012-2016; Geo-demographic profile of bank customers; Internet & Mobile access trends (2009-2011) by bank; Internet & Cellphone/Mobile banking trends (2009-2011) by bank; Detailed geo-demographic profile of Internet & Cellphone/Mobile banking users by bank; Internet activities among Internet & Cellphone/Mobile banking users (2011).

The consumer analysis is based on the annual consumer survey among a nationally representative sample of more than 25,000 people - All Media and Products Survey conducted by the South African Advertising Research Foundation. In addition, the sections on Internet activities are based on ROOTS (2010), a comprehensive national survey among 23,055 people conducted by Caxton Publishers.

SOME OF THE KEY QUESTIONS THE REPORT WILL HELP YOU TO ANSWER ARE:

- What are the important South African market and consumer trends (2009-2011) that should be included in your business strategy? Who are the leading banks regarding Internet and Cellphone/Mobile banking?
- Who are the customers of the five main South Africa banks i.e. ABSA, Capitec, FNB, Nedbank, and Standard Bank? e.g. age, gender, affluence, life-stage, geographics
- What are important Internet and Cellphone/Mobile banking trends (2009-2011) in South Africa? What are the mobile and Internet banking user forecasts for 2012-2016?
- Which channels do bank customers use to access their bank account (2009-2011)?
- Who are the users of Internet and Cellphone/Mobile banking of the five main South African Banks? e.g. age, gender, affluence, life-stage, geographics
- What are Internet and Cellphone/Mobile activities South African Internet and/or Cellphone/Mobile banking users are engaging in?

REPORT OVERVIEW

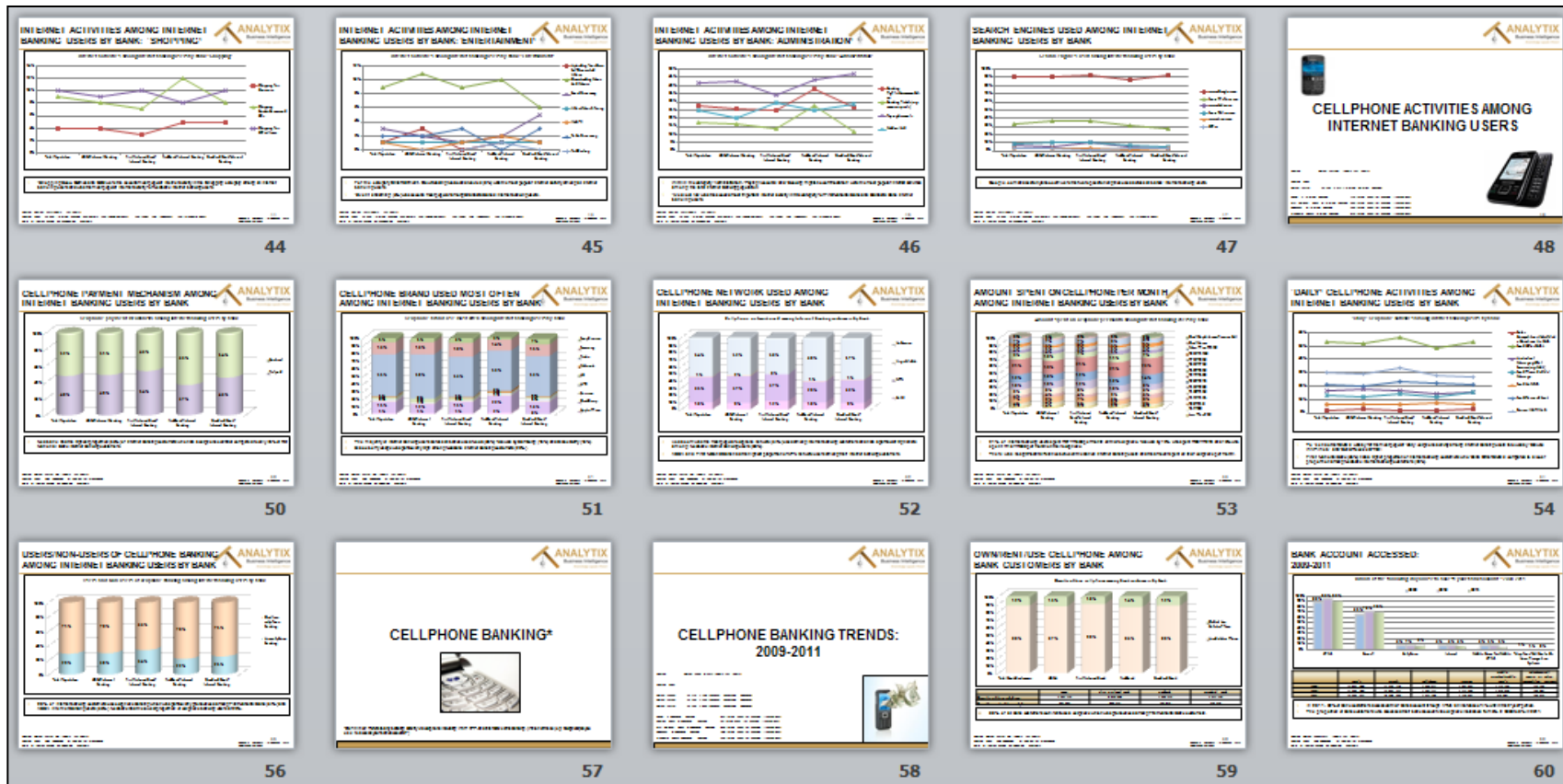
It provides a comprehensive user profile of the Internet and Cellphone/Mobile banking category (minimum category sample n = 2 317 Internet banking users; n = 1 486 Cellphone/Mobile banking users).

It examines in detail the geo-demographics, Internet and Cellphone/Mobile penetration, Internet and Cellphone/Mobile trends (2009-2011) as well as the Internet and Cellphone activities among Internet and Cellphone/Mobile banking users making it a vital reference report for anyone wanting to understand this segment of the market.

WHY PURCHASE THIS MARKET RESEARCH REPORT?

- The report focuses on consumer-based intelligence – the most valuable brand asset
- Provides a comprehensive analysis of the “big picture” with global and local market trends and insights
- Historical (2007-2011) market trends and user forecasts (2012-2016) and geo-demographic user trends
- Detailed reports filled with insights, charts, graphs and tables
- Salient points and key insights are highlighted and summarised in comment boxes on each page

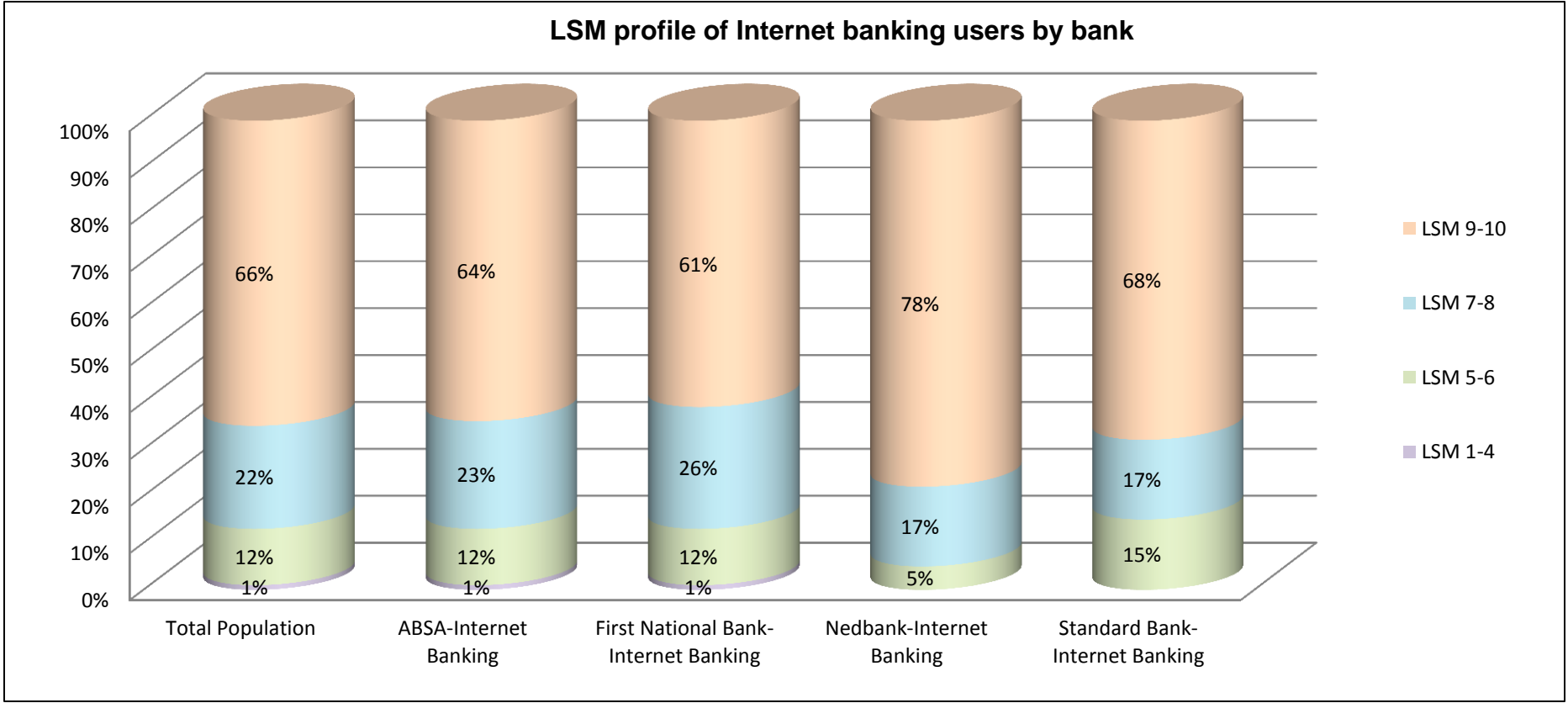
SCREENSHOTS FROM REPORT



95 page report with >100 charts, graphs, tables and insights

SAMPLE FROM REPORT

INTERNET BANKING USERS BY BANK: LSM PROFILE

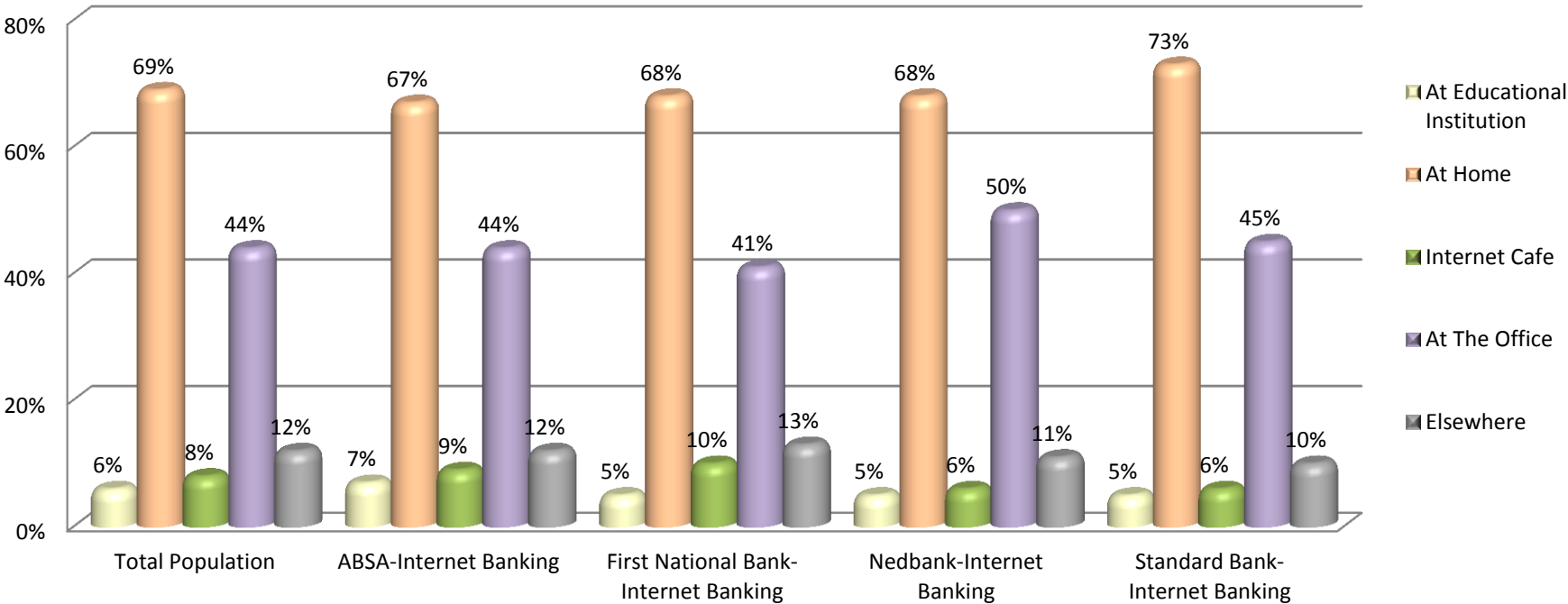


- 66% of the total Internet banking population were living in LSM 9-10 households, and 22% came from LSM 7-8 households.
- Nedbank had the highest proportion (78%) of Internet Banking customers living in LSM 9-10 households and First National Bank had the lowest proportion at 61%.

SAMPLE FROM REPORT

INTERNET ACCESS LOCATION AMONG INTERNET BANKING USERS BY BANK

Internet access location among Internet banking users by bank

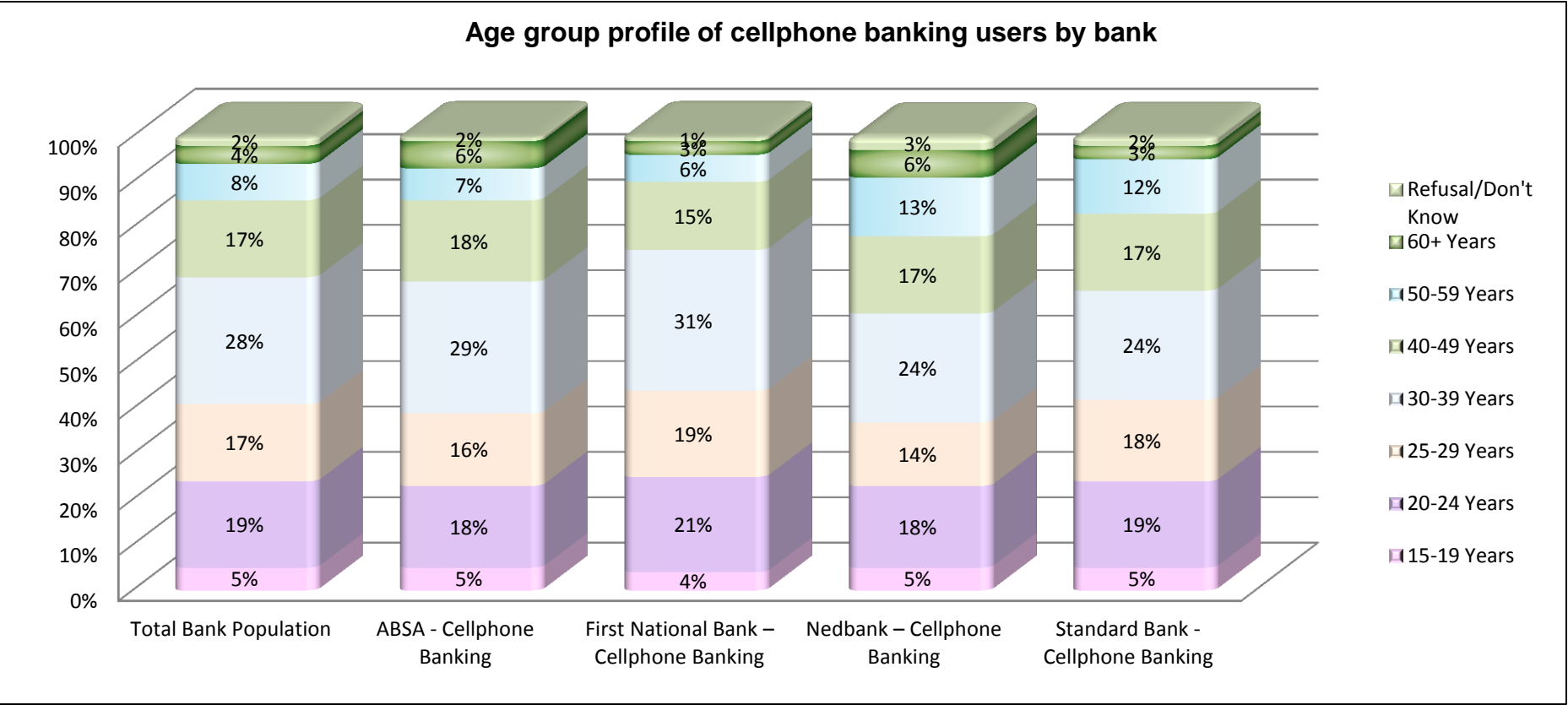


- 69% of Internet banking users accessed the Internet at home followed by 44% who accessed the Internet at their office.
- Nedbank had the highest proportion of Internet banking users who accessed the Internet at their office (50%), compared to only 41% of First National Bank Internet banking users.

SAMPLE FROM REPORT

CELLPHONE BANKING USERS BY BANK:

AGE GROUP PROFILE

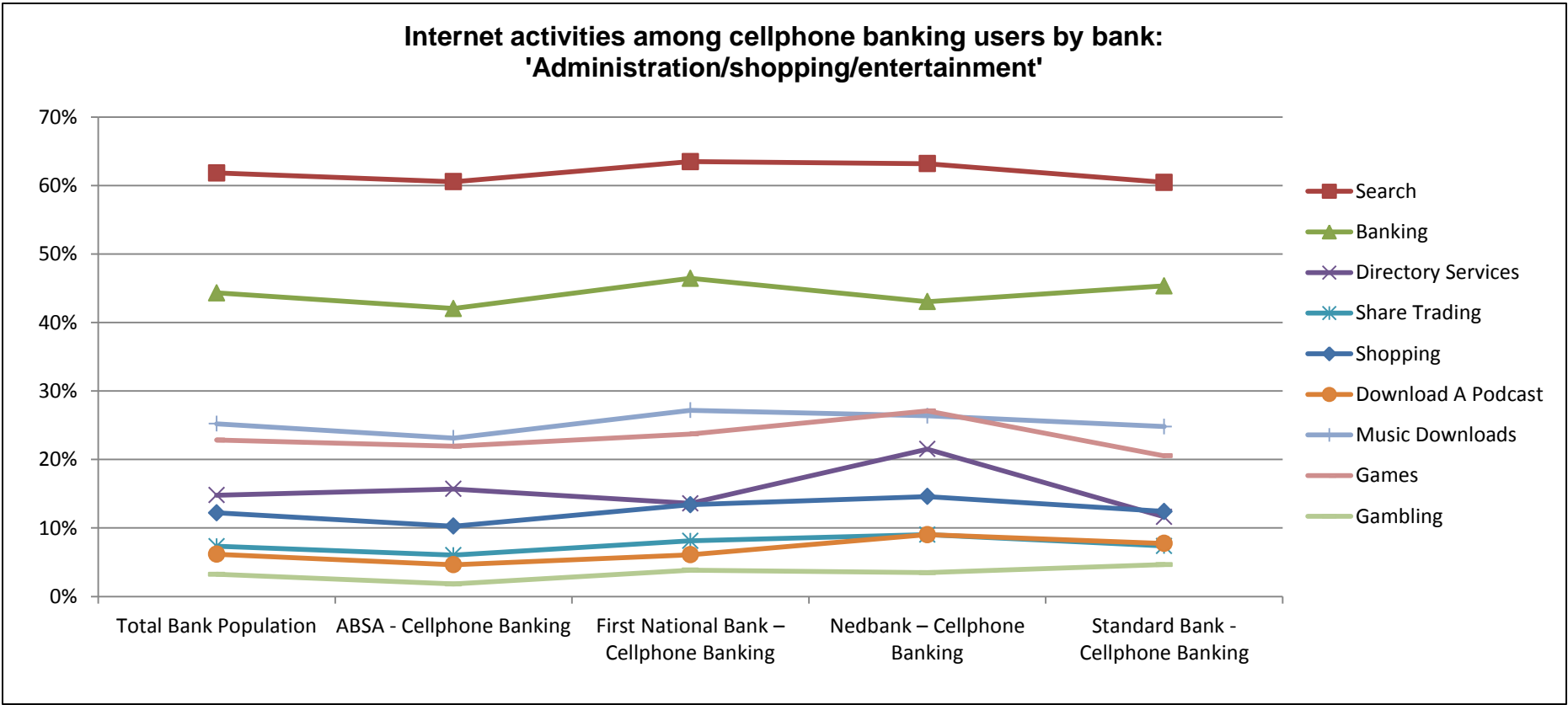


- 28% of cellphone banking users were between the ages of 30 to 39 years and 19% were between the ages of 20 to 24 years. Only 4% of cellphone banking users were 60+ years old.
- First National Bank had the highest proportion of cellphone banking users between the ages of 20 to 39 years (71%), indicating its popularity among younger consumers. In comparison, Nedbank (36%) had the highest proportion of 40+ year-old bank cellphone banking users.

Source: AMPS 2011A RA (Adults 15+ years)
Sample Sizes: see beginning of section for breakdown
Note: all figures based on unweighted numbers

SAMPLE FROM REPORT

INTERNET ACTIVITIES AMONG CELLPHONE BANKING USERS BY BANK



Most popular Internet activity among cellphone banking users in the category 'Administration/shopping/entertainment' was 'Search' followed by 'Banking' and 'Music Downloads'.