

# The Netherlands, France: Europe's highest penetration of online banking users

LONDON, UK: comScore, Inc has released an overview of internet usage in Europe, showing 381.5 million unique visitors went online in December 2011 for an average of 27.5 hours per person.



This release highlights internet usage in 49 European markets aggregated into the European region and provides individual reporting on 18 markets. Amongst its findings, the study also shows that online banking reached 66.3% of the internet audience in the Netherlands, making it the top market in Europe for sites such as ING Group.

## Two out of three internet users accessed online banking sites in The Netherlands

Online banking sites reached 66.3% of the total internet audience in the Netherlands, the highest penetration of all markets in Europe. In fact, the Netherlands was not only the top market in Europe but also amongst all global markets. France ranked second with 59.9% of the internet audience accessing sites such as Crédit Agricole and Société Générale. Swedish internet users were also avid online bankers (55.9% reach), placing the country third by online banking penetration in Europe.

Top 5 European Markets* for Online Banking Sites Ranked by Percent Reach December 2011 Total European Audience, Age 15+, Home and Work Locations (Source: comScore Media Metrix)		
	Banking	
	Total Unique Visitors (000)	% Reach
Netherlands	7,954	66.3%
France	25,782	59.9%
Sweden	3,489	55.9%
United Kingdom	19,943	53.2%
Finland	1,804	53.1%

*\*Amongst the 18 European markets that we report on individually*

147.5 million European internet users visited online banking sites in December, representing 38.7% of the total internet audience. In addition to the Netherlands having the highest online banking penetration, Dutch bank ING Group ranked as the leading online banking property in Europe, attracting 11.2 million unique visitors during the month. Ranking as a close second was the online property for French bank Crédit Agricole with 10.7 million unique visitors. Lloyds Banking Group rounded up the top three with 9.4 million Europeans visitors during the month.

Top 5 Online Banking Sites in Europe by Total Unique Visitors (000) December 2011 Total European Audience, Age 15+, Home and Work Locations (Source: comScore Media Metrix)	
	Total Unique Visitors (000)
Total Internet Audience: Age 15+	381,546
Business/Finance - Banking	147,499
ING Group	11,233
Credit Agricole	10,694
Lloyds Banking Group plc	9,351
Societe Generale	8,600
Sparkassen-Finanzgruppe	8,598

## Fastest growing properties in Europe

The growth of Russian social network Fotostrana.ru that belongs to the Hamborner Holdings property, made it the fastest growing property (up 52%) from November to December, followed by software company Opera Software (up 36%). In terms of the most popular sites in Europe, Google Sites continued to rank first with 350.2 million unique visitors. Facebook, which ranked third in audience size with 258.1 million visitors, had the highest overall engagement at 93.3 billion minutes spent on the site in total. Interestingly, Vkontakte had the highest average user engagement at 7.9 hours per visitor during the month.

Top 15 Fastest Growing Properties* in Europe by Total Unique Visitors (000) November 2011 vs December 2011 Total Europe Audience, Age 15+, Home and Work Locations (Source: comScore Media Metrix)			
	Total Unique Visitors (000)		
	Nov-2011	Dec-2011	% Change
Total Internet Audience: Age 15+	379,402	381,546	1%
Hamborner Holdings	10,334	15,728	52%
Opera Software	17,788	24,153	36%
Samsung Group	13,153	16,090	22%
Babylon.com	19,061	23,112	21%
Spil Games	22,470	26,881	20%
Metro Group	16,597	19,366	17%
Gazprom Media	17,395	19,554	12%
Nokta.com Medya	19,056	21,010	10%
SUP	22,302	24,421	9%
Rambler Media	23,596	25,836	9%
Turner Digital	16,846	18,421	9%
Break Media	20,782	22,677	9%
Terra - Telefonica	23,642	25,701	9%
LeGuide.com Sites	15,252	16,471	8%
Amazon Sites	109,496	117,795	8%

\* Amongst the top 100 online properties

## European internet usage by country

Below is a snapshot of European internet usage in the 18 reportable markets for which comScore provides individual reporting. The Russian internet audience continued to be the largest audience by users in Europe with nearly 53.3 million users accessing the internet in December 2011. The UK continued to show the highest engagement, with users spending an average of 35.6 hours online during the month. Turkey overtook the Netherlands to rank second for engagement with users spending an average of 33.7 hours online during the month.

Overview of European Internet Usage by Country Ranked by Total Unique Visitors (000) December 2011 Total Audience, Age 15+, Home and Work Locations (Source: comScore Media Metrix)
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	Total Internet		
	Total Unique Visitors (000)	Average Hours per Visitor	Average Pages per Visitor
Worldwide	1,444,092	24.4	2,354
Europe	381,546	27.5	2,935
Russian Federation	53,345	25.1	2,792
Germany	51,008	25.2	2,885
France	43,009	27.5	2,786
United Kingdom	37,504	35.6	3,297
Italy	24,468	17.7	1,900
Turkey	23,369	33.7	3,974
Spain	21,600	26.9	2,321
Poland	18,194	27.8	3,156
Netherlands	11,997	32.2	3,167
Sweden	6,242	25.1	2,589
Belgium	6,088	20.5	2,226
Switzerland	4,817	19.0	1,967
Austria	4,756	15.0	1,628
Portugal	4,310	21.0	2,099
Denmark	3,687	22.8	2,360
Finland	3,394	26.4	2,611
Norway	3,279	27.3	2,492
Ireland	2,361	19.7	1,910

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