

Europe sees 40% growth in mobile banking through smartphones

LONDON, UK: comScore, Inc, a leader in measuring the digital world, today released data from the [comScore MobiLens](#) service which showed that 20 million mobile users across the five leading European markets (UK, France, Spain, Germany and Italy), representing 8.5% of mobile subscribers in these markets, accessed their bank account via a mobile phone in March 2011.



Since August 2010, the first month this activity has been measured in MobiLens, there has been a 15.4% rise in mobile bankers which has been largely driven by smartphone users who accounted for 70% of the mobile banking market in March 2011. Among Smartphone owners the number of banking users has risen by 40% since August 2010.

"Consumers want to be able to access information on the go at any time, and with mobile banking becoming more user-friendly through apps and mobile optimised pages, people are gradually becoming accustomed to it," said Jeremy Copp, vice president mobile for comScore Europe. "It will be important for service providers, such as banks and credit card providers, to watch this development as it can certainly be seen as an indicator of increased trust in mobile services."

French emerge as most avid mobile bankers

During the 3-month period ending March 2011, France boasted the highest penetration of mobile bankers in EU5 with 10.3% of consumers accessing bank accounts through their mobile phones. Spain ranked a close second with 10.2% penetration. Germany, which is the largest smartphone market in Europe, had the lowest penetration of mobile banking users with 6.8% accessing their bank accounts. In the EU5 region, 8.5% of mobile subscribers overall accessed mobile banking, whilst 5.1% accessed credit cards and 5.2% accessed electronic payments via their mobile device.

UK mobile phone owners were the most conservative with regards to accessing credit card accounts and only 3.9% of the mobile population used the service in March 2011. On the other hand, mobile banking reached 8.6% of the total UK mobile market, making it the third largest market for mobile banking in Europe.

Mobile Financial Services 3 Month Avg. Ending March 2011 Total EU5 (UK, DE, FR, ES and IT), Age 13+						
Source: comScore MobiLens						
	Penetration (%) of Mobile Subscribers					
	EU5	France	Germany	Italy	Spain	UK
Accessed Bank Accounts	8.5 %	10.3 %	6.8 %	7.5 %	10.1 %	8.6 %

Accessed Credit Cards	5.1 %	4.7 %	3.4 %	7.6 %	6.5 %	3.9 %
Accessed Electronic Payments	5.2 %	3.7 %	4.5 %	6.9 %	5.7 %	5.4 %

Males twice as likely as females to use mobile banking

In the EU5 countries, nearly two males accessed mobile banking for every one female. Among age segments, 25-34 year olds accounted for the highest percentage of mobile banking users (27.9%), and were also the highest indexing segment (index of 161). Mobile users aged 55 and older showed the lowest relative usage of mobile banking with an index of 56.

Perhaps not surprisingly, smartphone users accounted for nearly 70% of mobile banking users, despite accounting for just 35% of the total mobile population. Apple users exhibited the highest relative usage of mobile banking (index of 393), followed by users of Google Android (index of 245).

Profile of EU5 Mobile Users Accessing Bank Accounts 3 Month Avg. Ending March 2011 Total EU5 (UK, DE, FR, ES and IT), Age 13+ Source: comScore MobiLens			
	Mobile Subscribers (000)	% of Mobile Subscribers	Index to Total Mobile Pop*
Total Audience: 13+ yrs old	19,885	100.0%	100
Gender			
Male	12,705	63.9%	129
Female	7,180	36.1%	71
Age			
13-17	800	4.0%	59
18-24	3,249	16.3%	152
25-34	5,539	27.9%	161
35-44	4,463	22.4%	119
45-54	2,679	13.5%	76
55+	3,156	15.9%	56
Platform			
Smartphone	13,788	69.3%	201
Not Smartphone	6,098	30.7%	47
Apple	5,475	27.5%	393
Google	2,737	13.8%	245
Microsoft	1,018	5.1%	195
RIM	940	4.7%	151
Symbian	3,279	16.5%	110

*Index of 100 indicates average representation

March 2011 European mobile benchmark data

The table below shows comScore's March 2011 benchmark data, including a review of mobile consumption behaviours and device penetration for the five EU countries under measurement. These benchmark data are published by comScore to provide the most up-to-date snapshot of the mobile industry. Further information on these benchmark data, and other data included above, can be provided upon request.

Mobile Benchmark Data for the European Market 3 Month Avg. Ending March 2011 Total EU5 (UK, DE, FR, ES and IT), Age 13+ Source: comScore MobiLens						
	Reach (%) of Mobile Subscribers					
	EU5	France	Germany	Italy	Spain	UK
Sent Text Message	82.4%	82.8%	78.8%	79.7%	80.9%	90.0%
Used Application (excl. pre-installed)	30.3%	28.1%	26.5%	28.4%	29.6%	39.3%
Used Browser	31.0%	31.3%	24.6%	27.8%	28.7%	42.7%
Listened to Music	25.6%	22.7%	26.6%	23.4%	32.3%	24.4%
Accessed Social Networking Site or Blog	19.8%	19.5%	13.3%	18.3%	18.1%	30.2%

Accessed News	14.9%	14.1%	12.3%	13.9%	11.5%	22.0%
Played Games	25.6%	15.4%	24.2%	29.0%	27.7%	32.2%
Used Smartphone	34.5%	30.4%	27.6%	37.9%	39.8%	39.2%

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