

2014 HIGHLIGHTS 3RD ANNUAL INTERNET BANKING SITEISFACTION[®] IN SOUTH AFRICA REPORT

Columinate surveyed 1385 South African e-bankers in March 2014 to understand their online banking habits and preferences. This year's results are compared against two previous years to highlight trends.

TRENDS IN ONLINE BANKING FROM 2012 TO 2014

MORE THAN JUST TRANSACTIONAL BANKING

2014 has seen the most comprehensive use of online banking features yet. Non-traditional services like buying lotto tickets, airtime, data bundles are now routine features used by e-bankers.

■ 2014 *SHIFT SINCE 2012



Buying data is up from 29% in 2012 to 37%

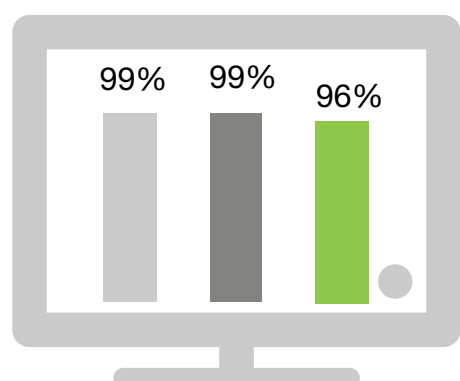
1 in 4 use more than 15 Internet Banking features

TABLETS AND MOBILE PHONES BIGGER PART OF E-BANKERS REPERTOIRE

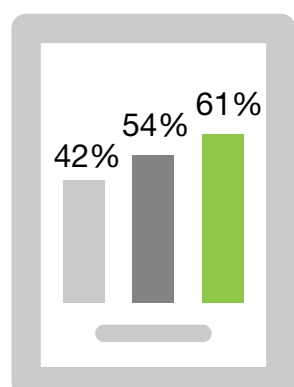
Use of mobile phones and tablets for banking services, has seen big growth in numbers of users this year.

■ 2012
■ 2013
■ 2014

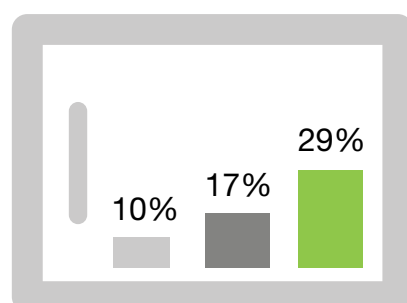
ANY LAPTOP OR DESKTOP COMPUTER



ANY CELLPHONE/SMARTPHONE



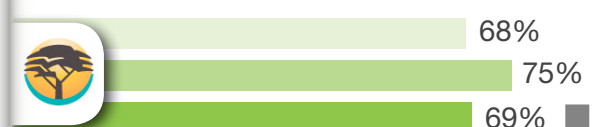
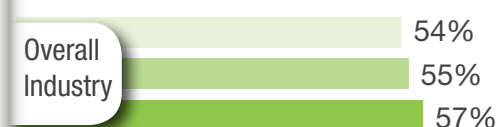
ANY TABLET DEVICE



SIMPLE AND AFFORDABLE EXPERIENCE WINS

Capitec is the winner of this year's SITEisfaction ranking. Capitec attained this position through a simple and affordable e-banking experience.

■ 2012
■ 2013
■ 2014 SITEisfaction[®] score (max of 100)

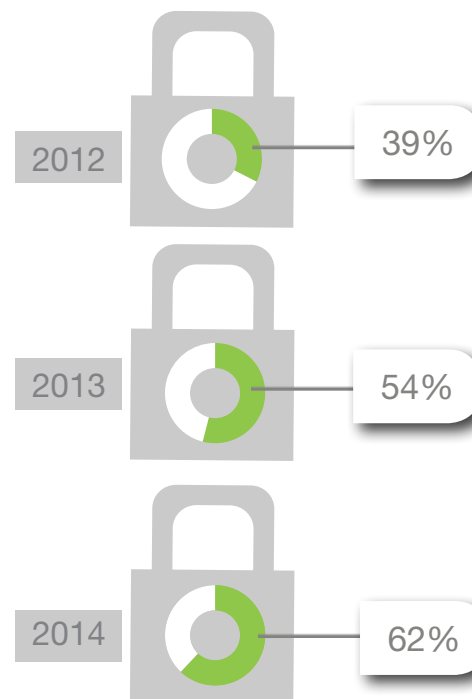


↓ Significantly lower than 2013

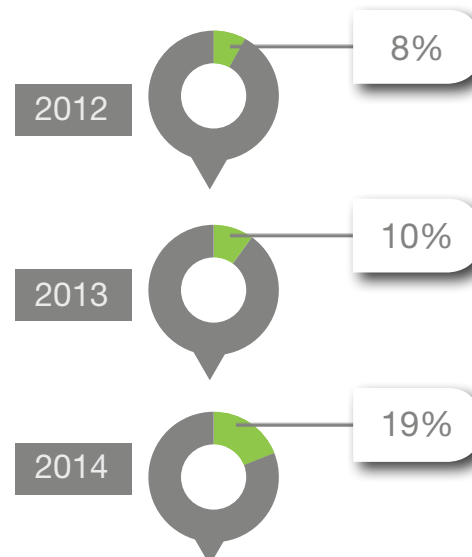
BIG SECURITY CONCERNS

The incidence of security breaches is the highest ever, and 1 in 5 e-bankers indicate that they have been a victim of fraud, while over 60% have been a target at some point.

OVERALL TARGETS OF FRAUD (ANY TYPE OF FRAUD)



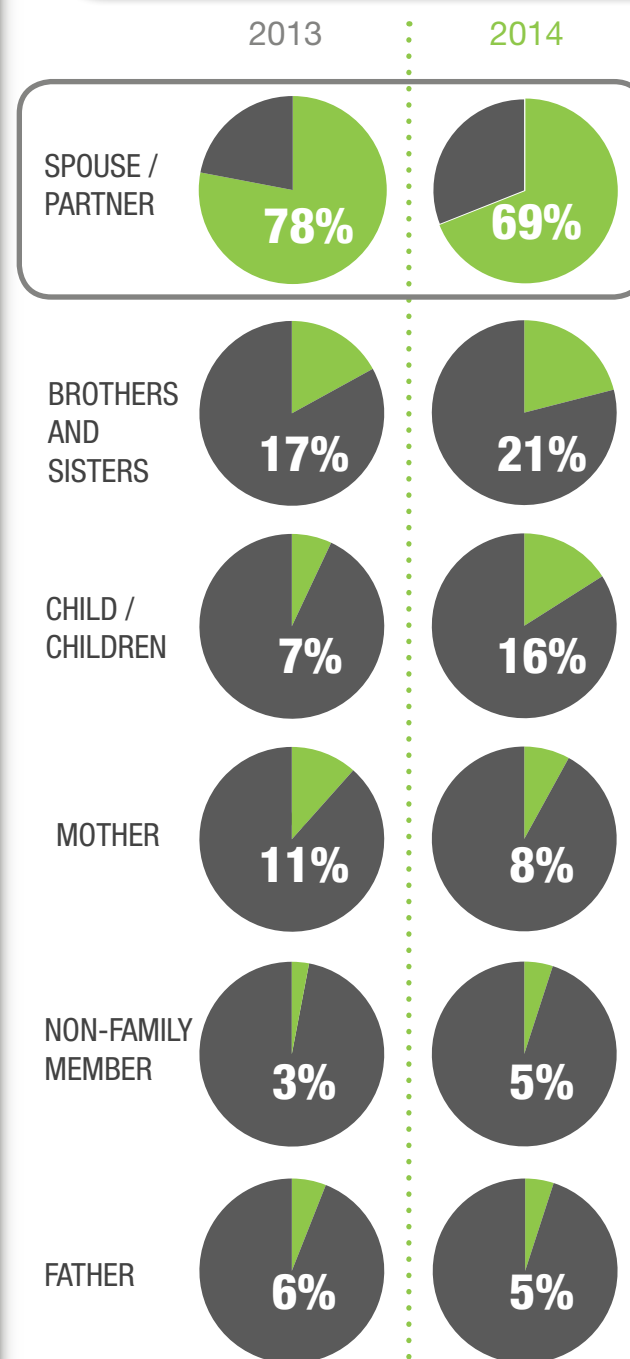
OVERALL VICTIMS OF FRAUD (ANY TYPE OF FRAUD)



UNREALISED OPPORTUNITIES

For the third year running a large number of consumers indicate that they share their accounts with others, yet no bank explicitly caters for multiple users per account.

2014 29% share their internet banking account with someone else



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