COVID-19 accelerates digital banking adoption across Europe

Research in 12 countries reflects customers' perceptions and behaviour around digital banking:

Catalysts of digital banking adoption across Europe:

banking digitally more frequently now than

pre-pandemic

55% Poland 2 46% UK

highly interested in new digital banking solutions

Safety and security

when selecting digital

top consideration

banking solutions

50% Switzerland

46% Netherlands

46% Germany

65% Russia

49% Italy

62% Bulgaria 55% Hungary



Flexible accessibility of digital banking and mobile payments is growing in importance:

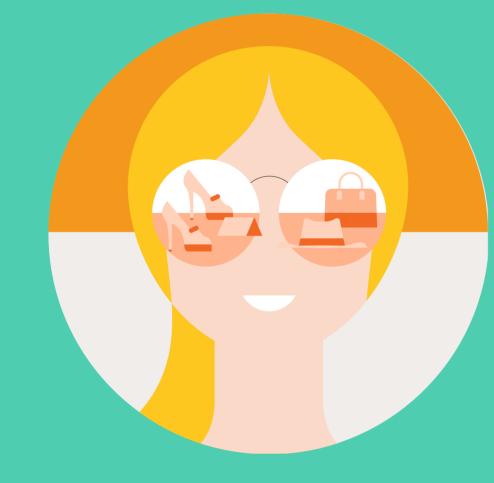
36% 31%

High availability **27%** 2019

It is safe **28%** 2019

It is cost effective 20% 2019

It fits my lifestyle **22%** 2019







Advantages of digital banking and mobile payments:



Time-saving

77% Russia **71%** Spain

Simple & easy to use

63% Ireland **71%** Poland

considering switching from physical banking to digital platforms in 2020

54% 2019;

49% 2017

80% Bulgaria



Mastercard remains the partner of choice for financial institutions delivering digital solutions

digital banks across the region partnering with Mastercard Europe

of the entire fintech and paytech sector is in partnership with Mastercard – double since 2018

growth in the number of European registered third parties in open banking, since the beginning of the year

