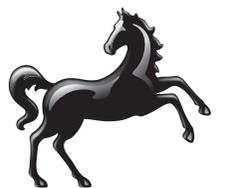


Lloyds Bank Consumer Digital Index Appendix 2017

Benchmarking the digital and financial
capability of consumers in the UK

In association with

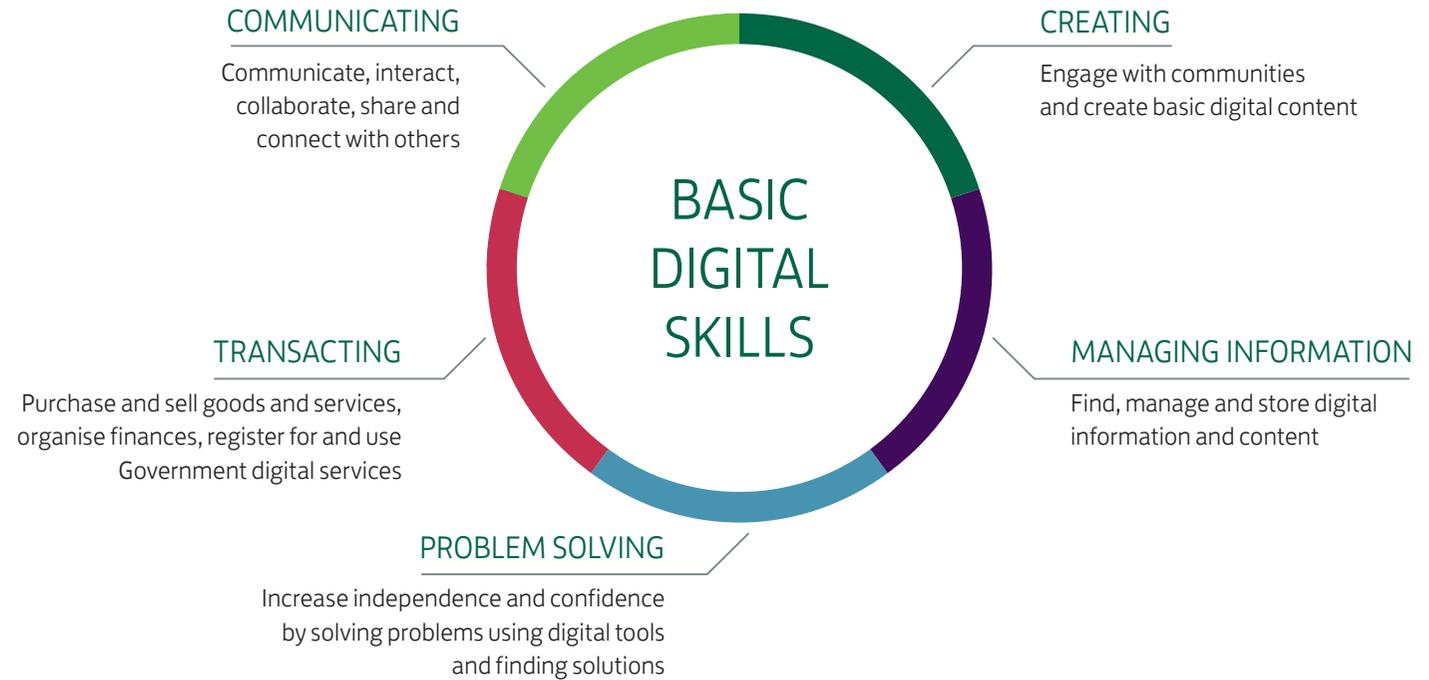


LLOYDS BANK

Appendix 1

Definition of Basic Digital Skills

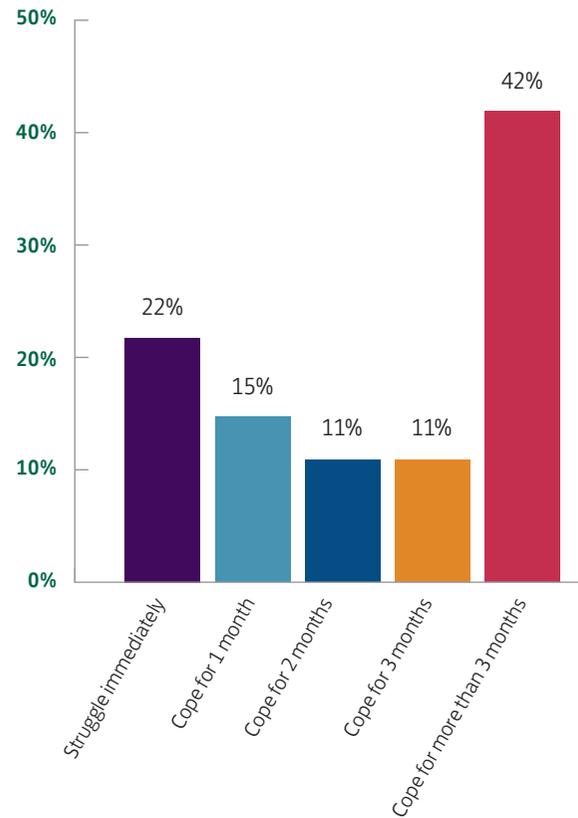
Do everyone has devised a definition of Basic Digital Skills. People are regarded as having 'Basic Digital Skills' when they have all five of the skills.



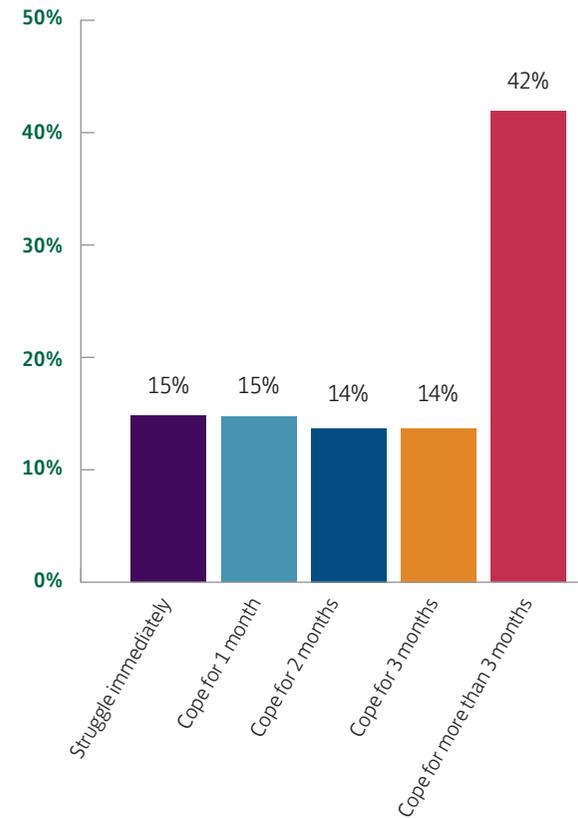
Appendix 2

How long could you manage without your regular income? – by online vs. offline (2017)

Those who are offline



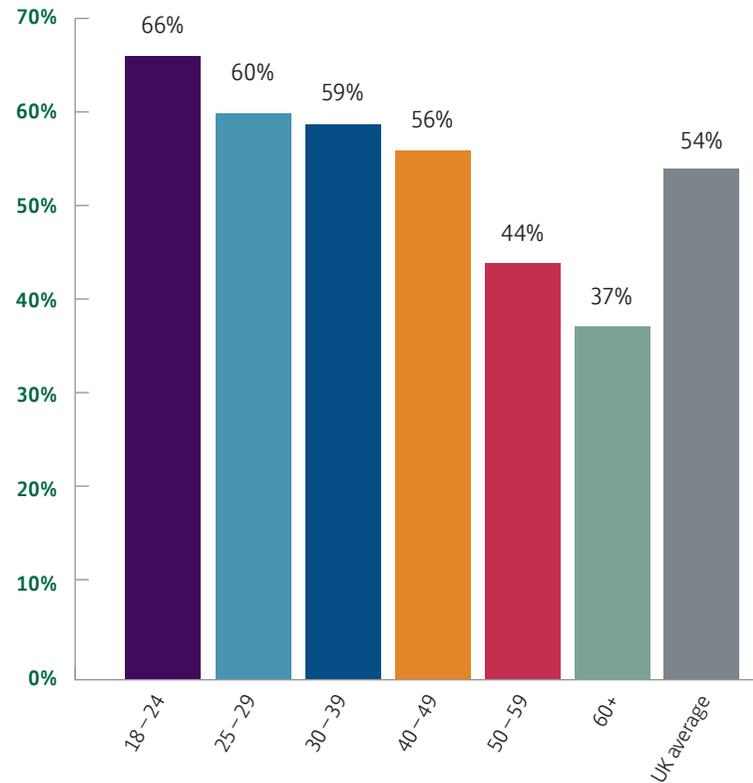
Those who are online



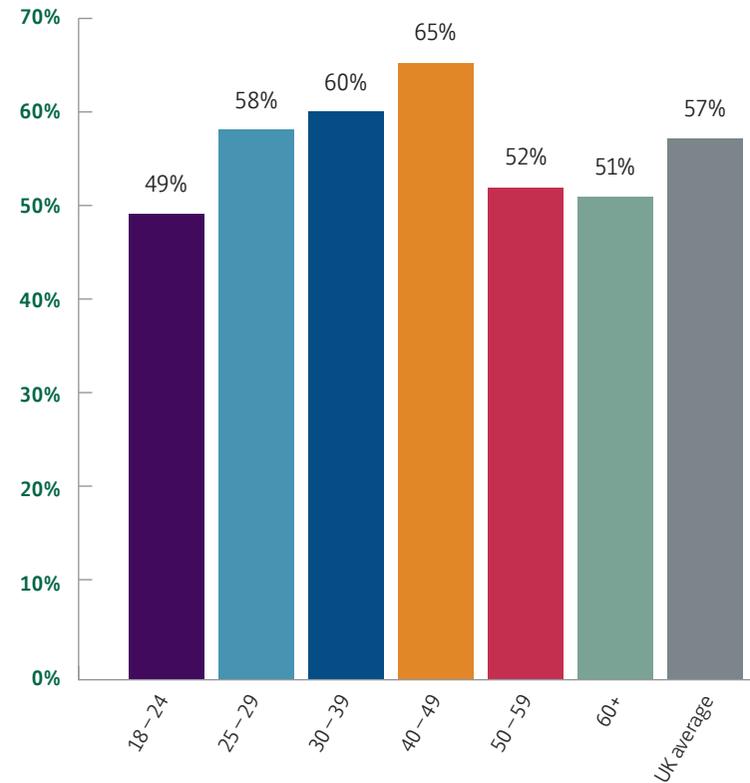
Appendix 3

Percentage of consumers saving money on insurance and clothing by being online – by age band

Clothing savings, by age band

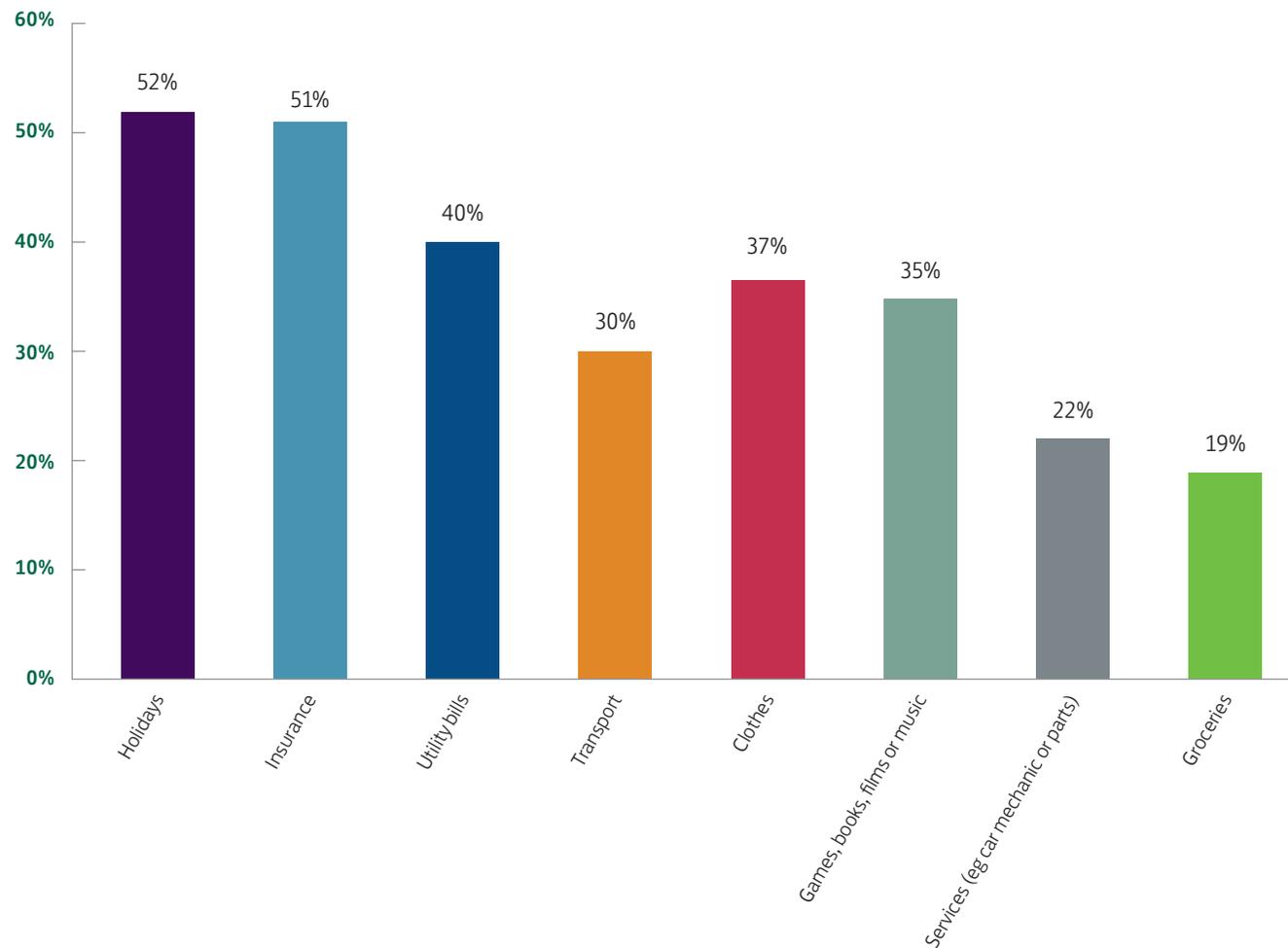


Insurance savings, by age band



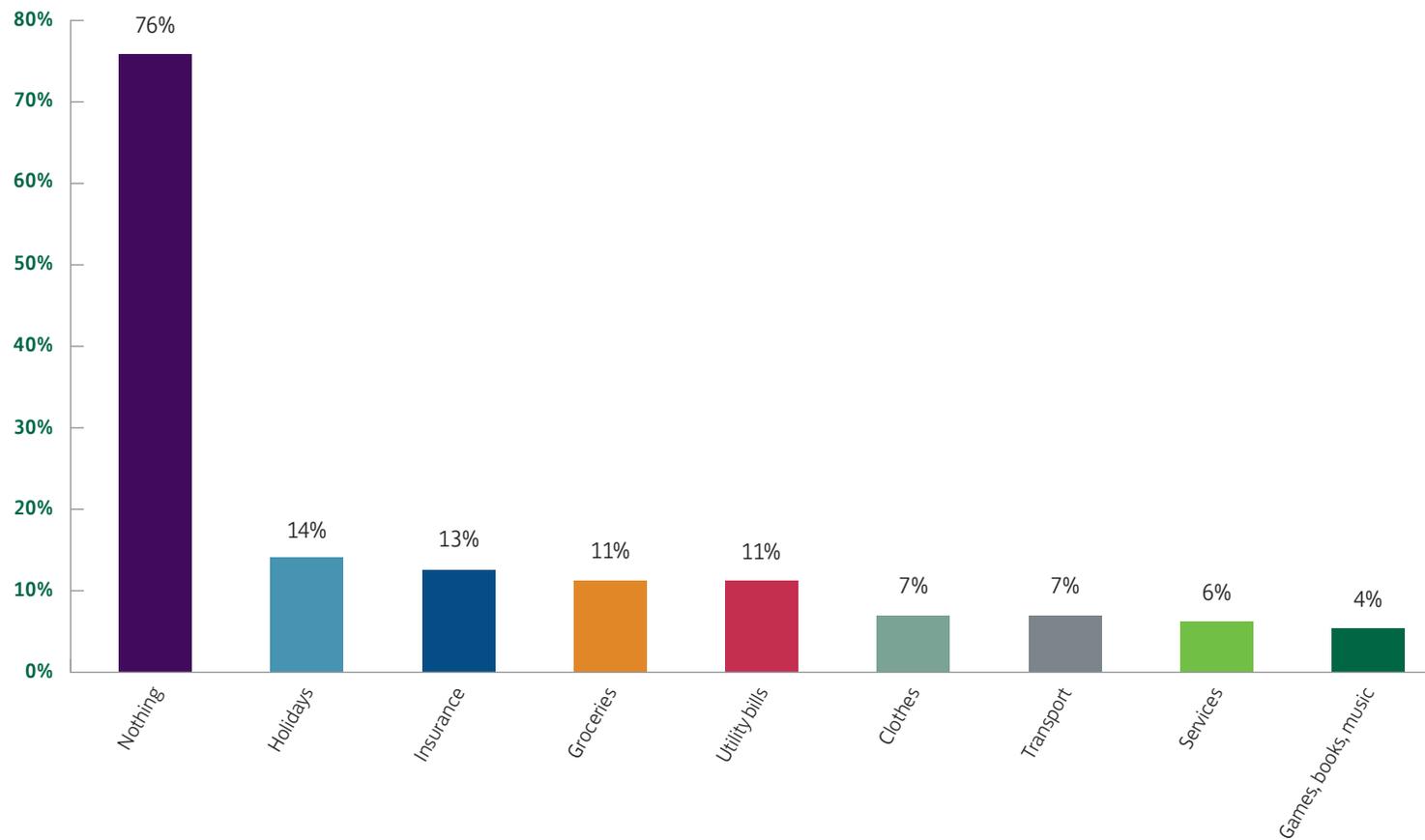
Appendix 4

Online savings made, by category, aged 60+ (2017)



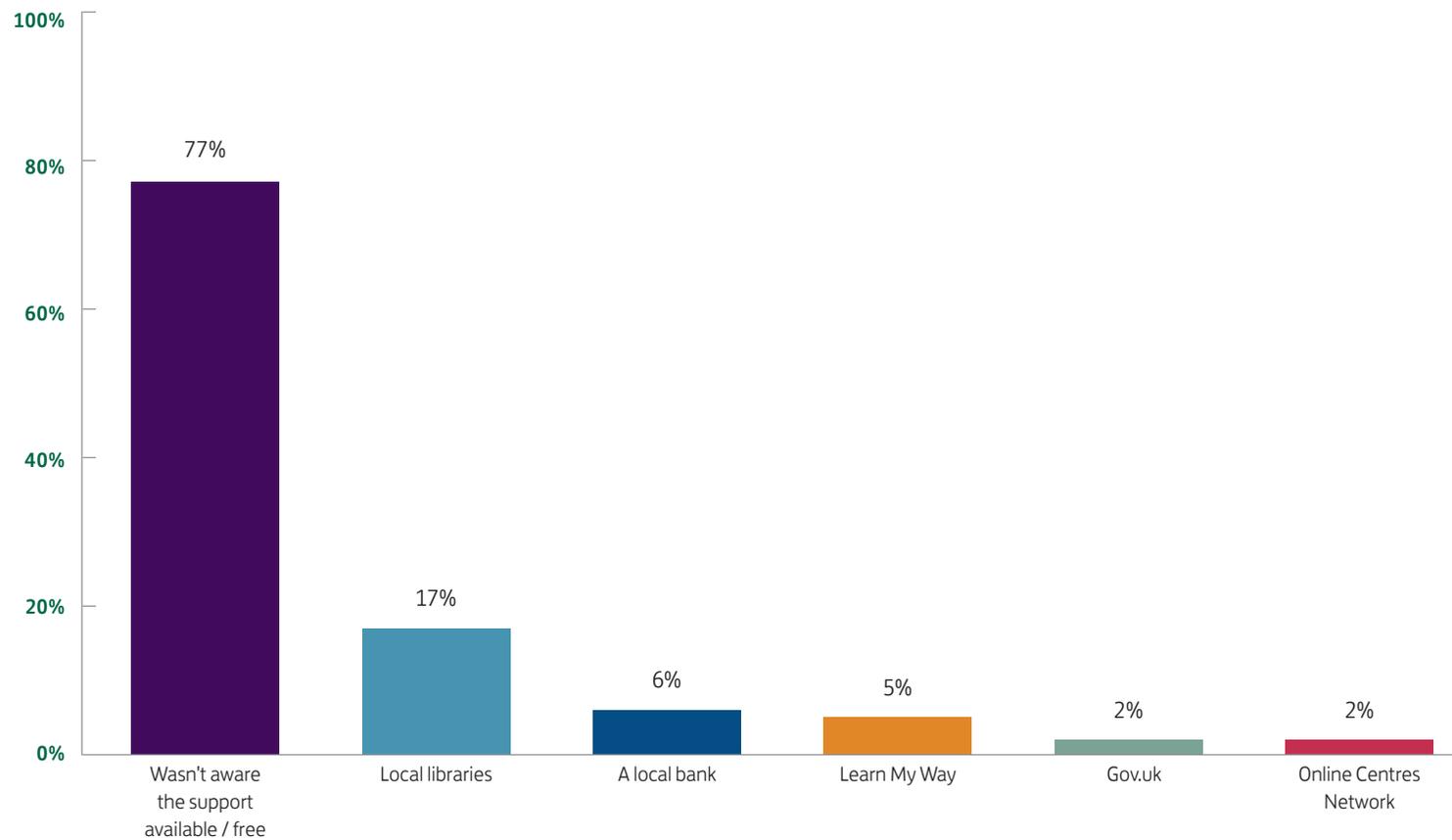
Appendix 5

What do you think you could save money on by being online? – aged 60+ (2017)



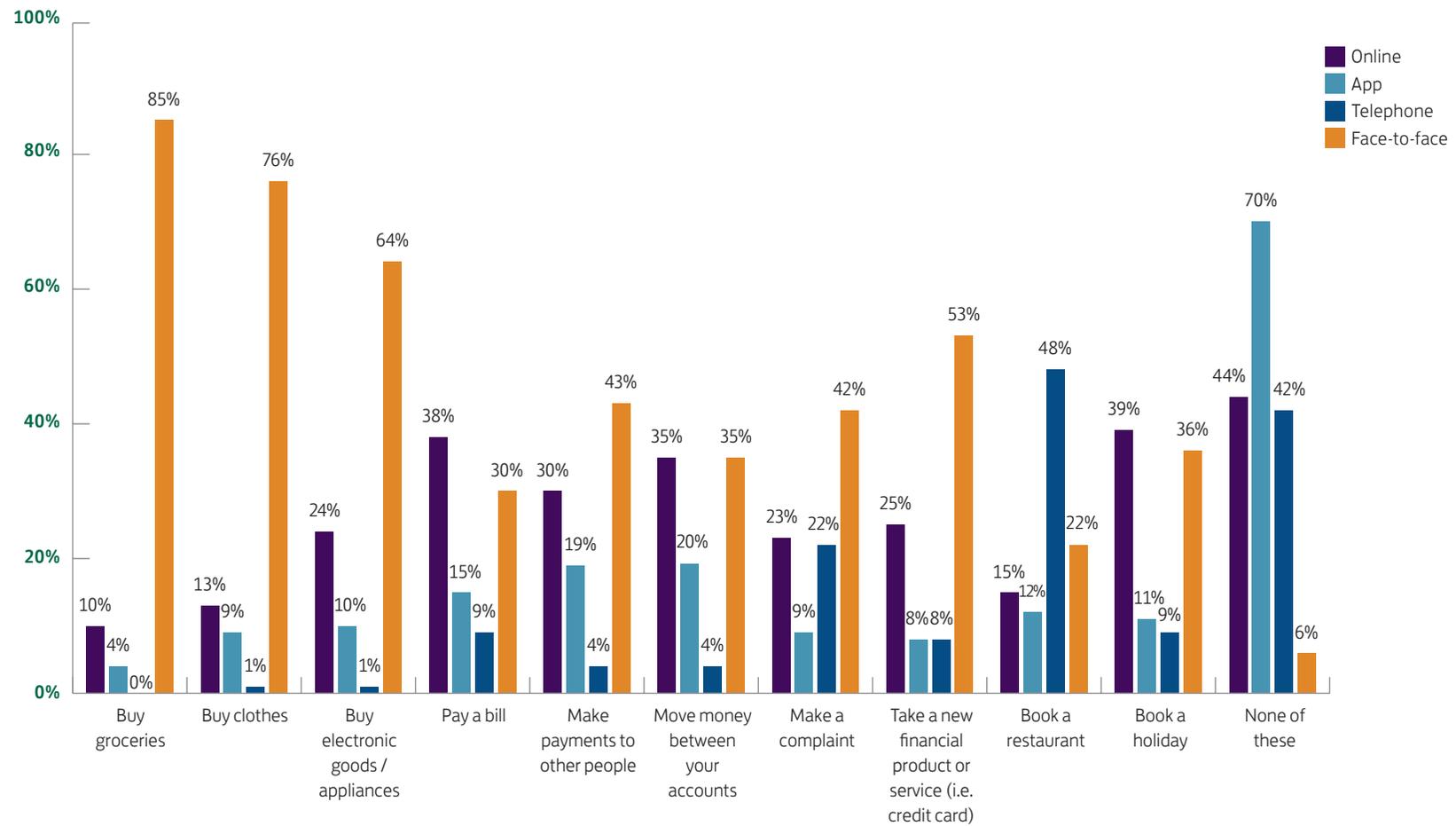
Appendix 6

Offline – awareness of digital support available



Appendix 7

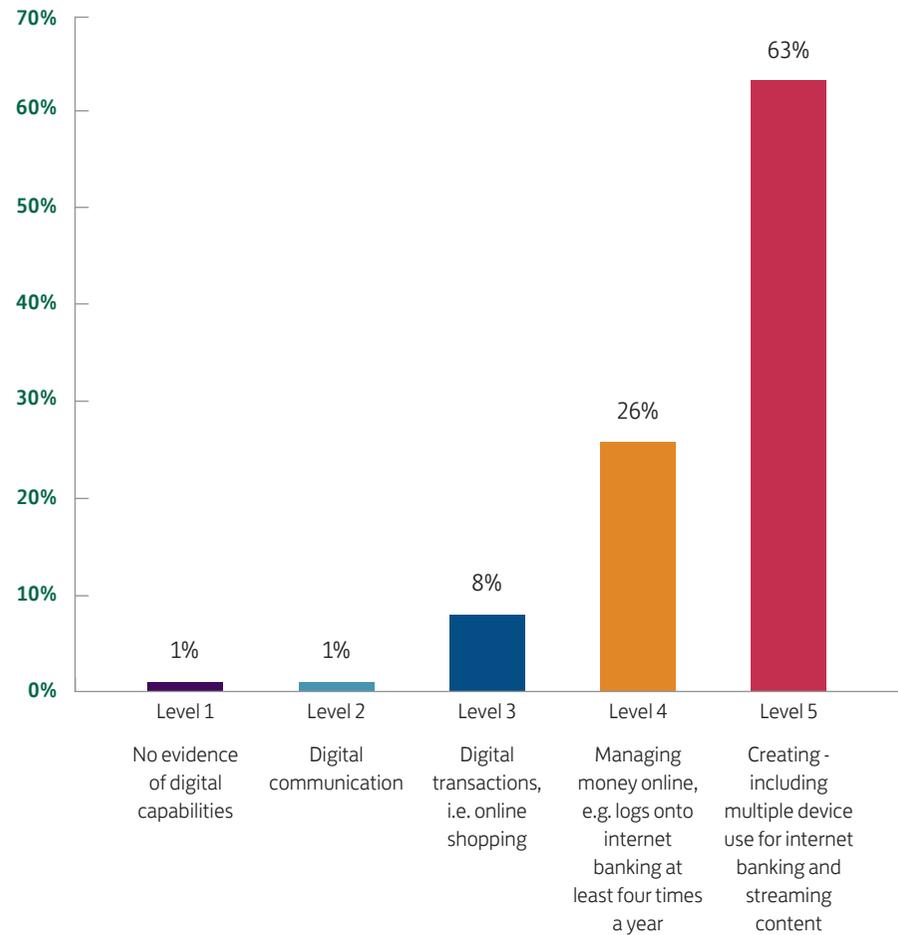
Ipsos MORI making a complaint via digital



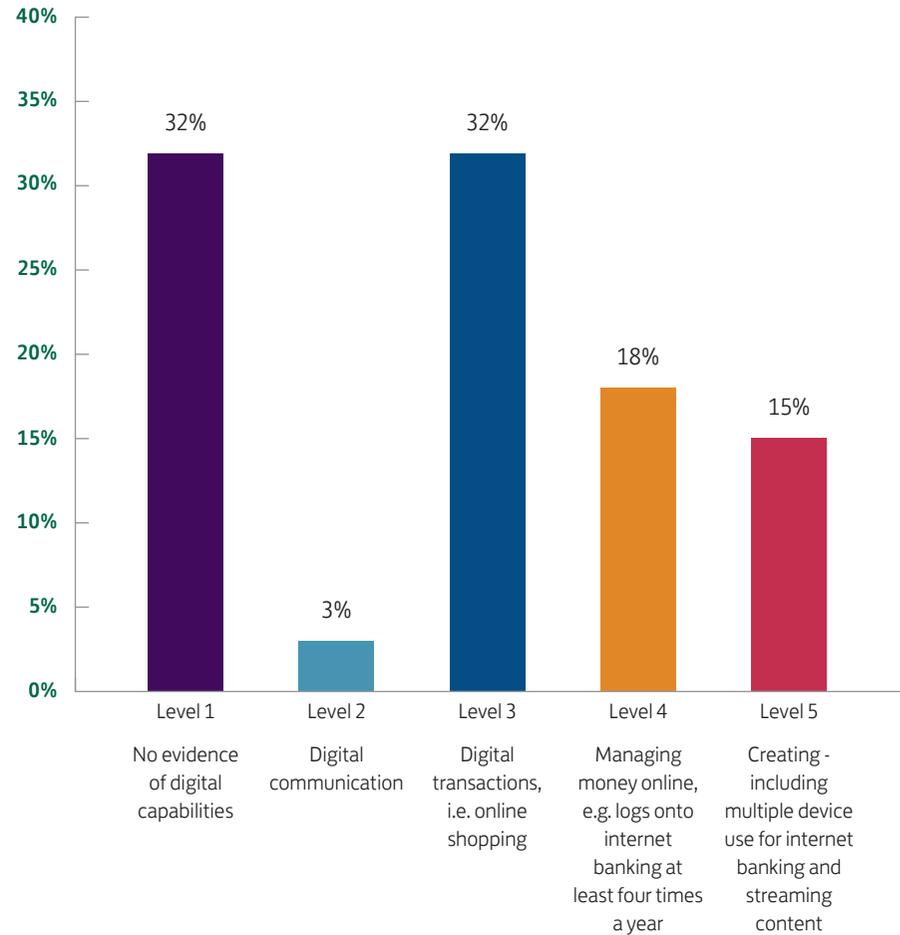
Appendix 8

Digital capability by age (18-24 and 60+)

Digital capability, 18-24 year olds only

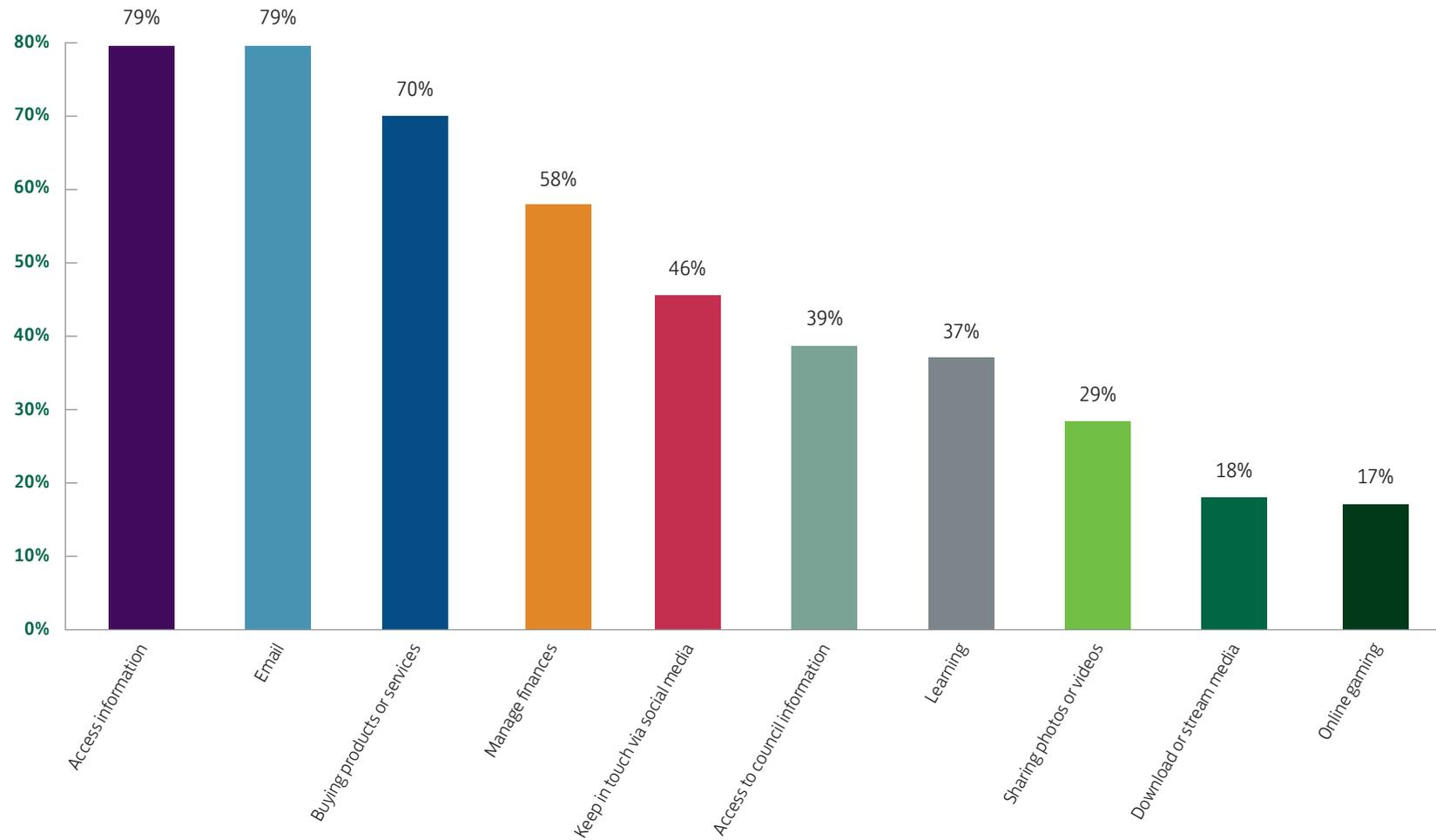


Digital capability, over 60s only



Appendix 9

Use of internet, by over 60s



Appendix 10

Online Banking by gender and social grade

Gender

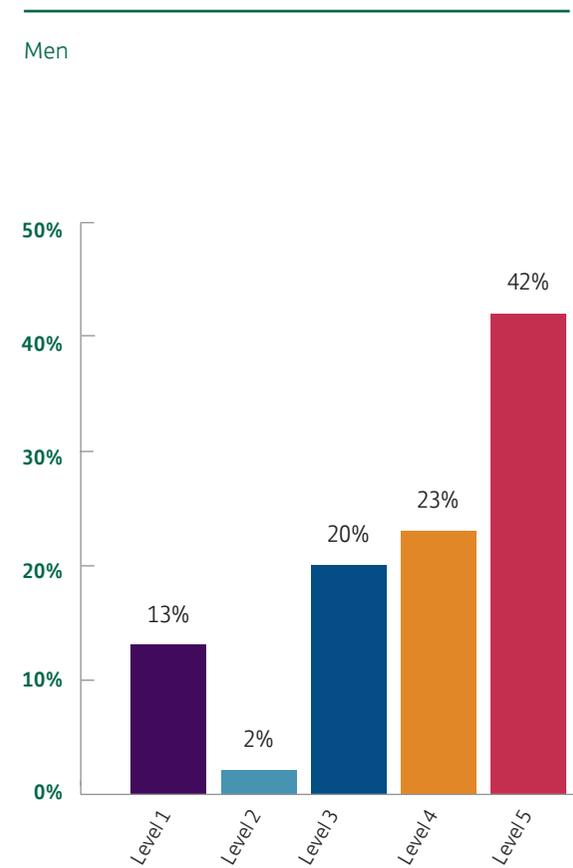
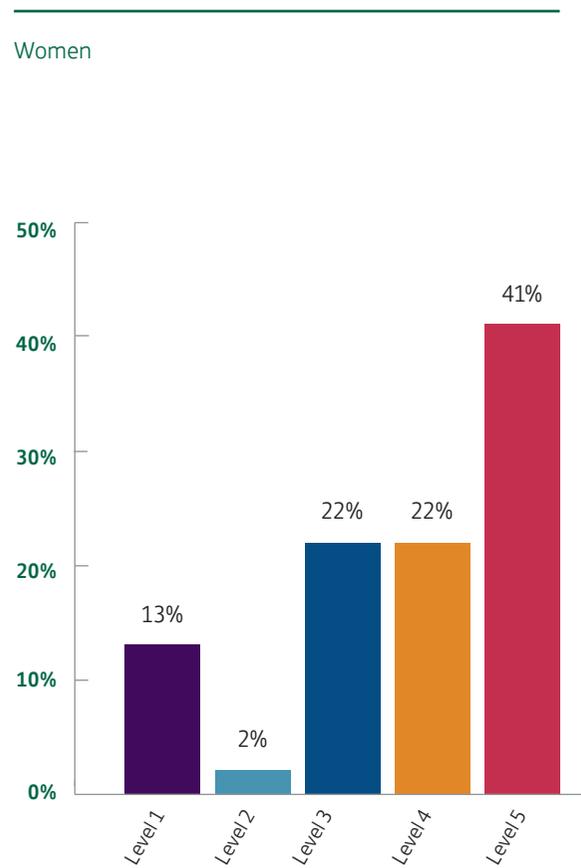


Social grade

ABC1: 77%
C2DE: 57%

Appendix 11

Digital capability by gender



Appendix 12

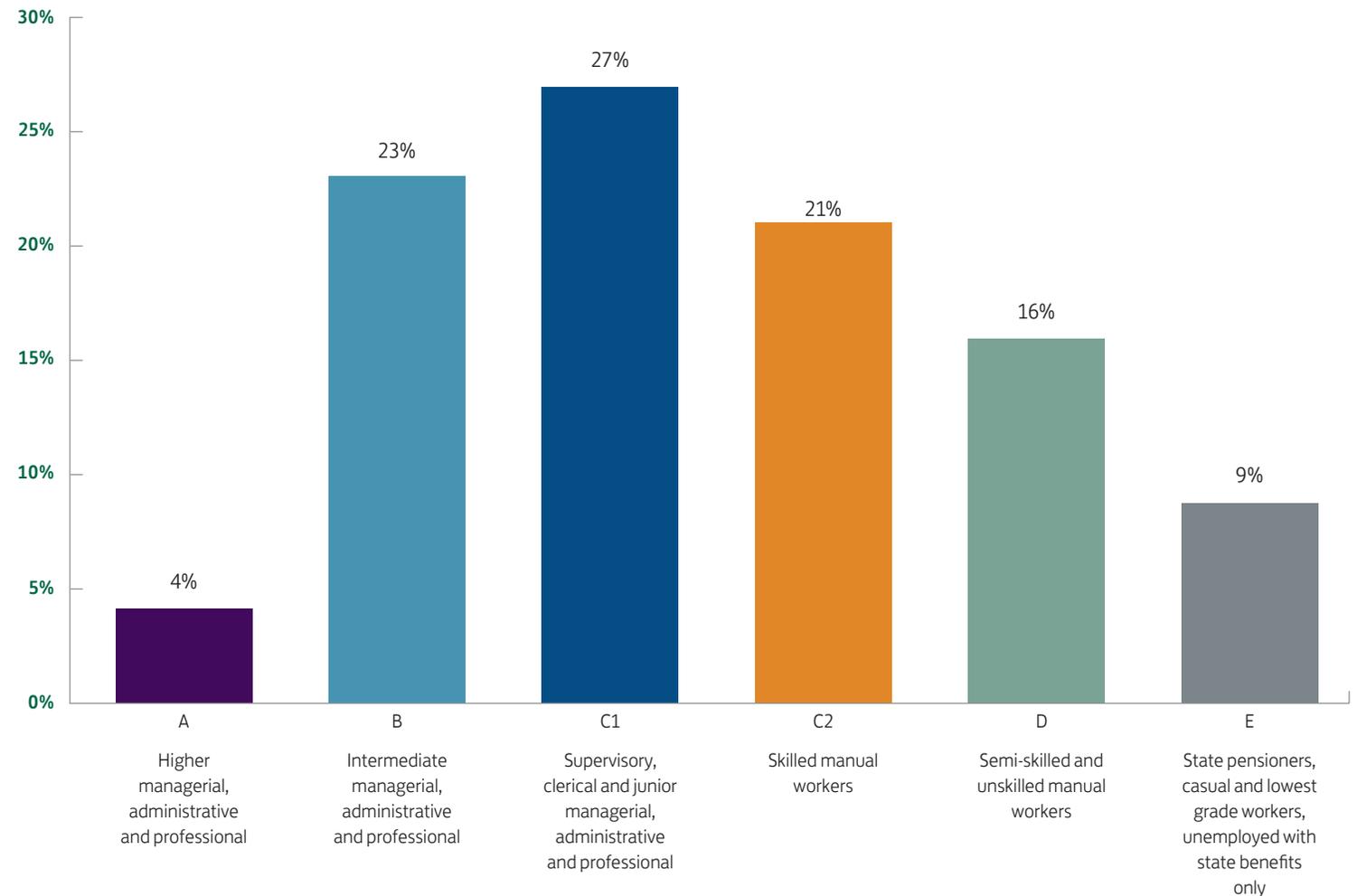
Definition of social grade (National Readership Survey, 2015)

The social grade measures shown within the Basic Digital Skills report use a classification system created by the National Readership Survey (NRS). The system is based on occupation and the classifications are shown here.

The NRS interview includes detailed questions about the occupation of the Chief Income Earner (CIE) to establish social grade.

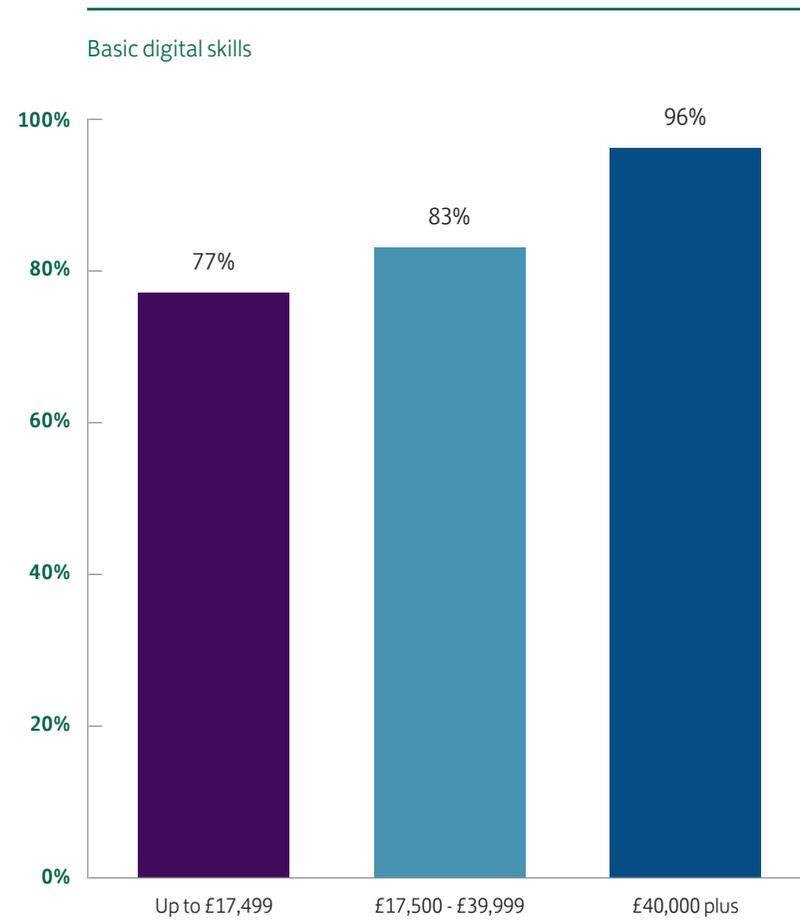
Questions include not just what the CIE's job is, but details such as their qualifications and the number of people they are responsible for.

The household is classified according to the CIE's occupation, but social grade data are also available for the respondent themselves (if they are not the CIE).



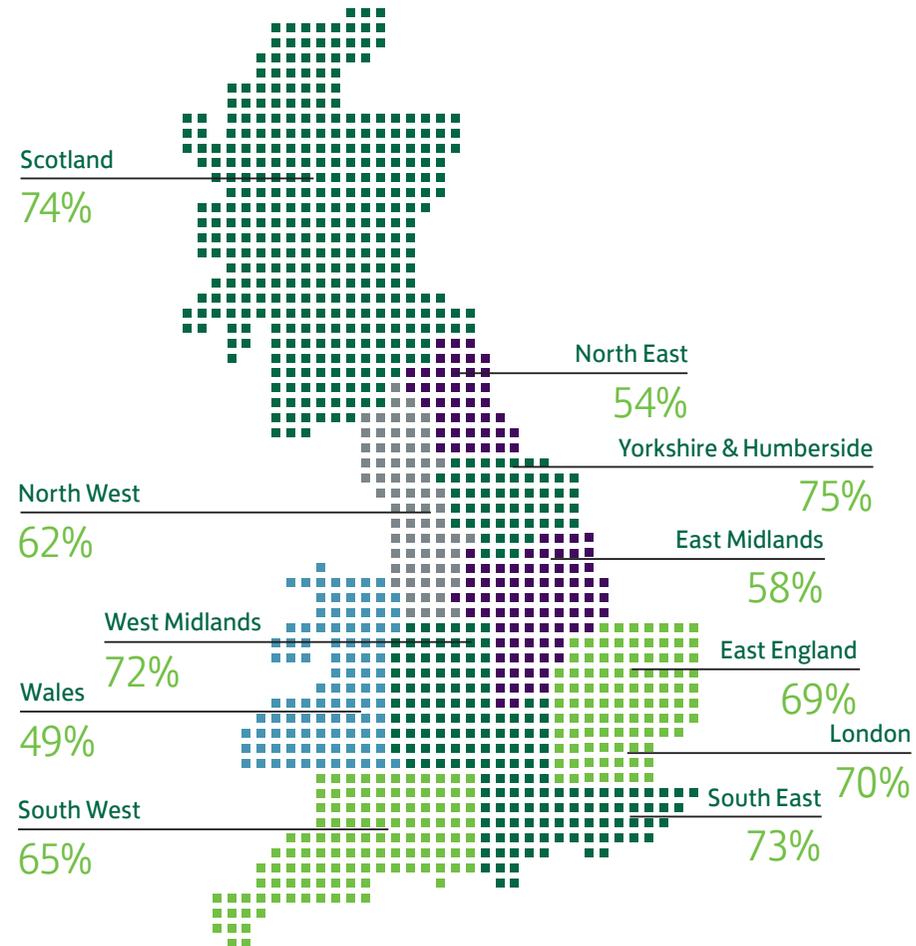
Appendix 13

Basic Digital Skills, by income band – minus retired people



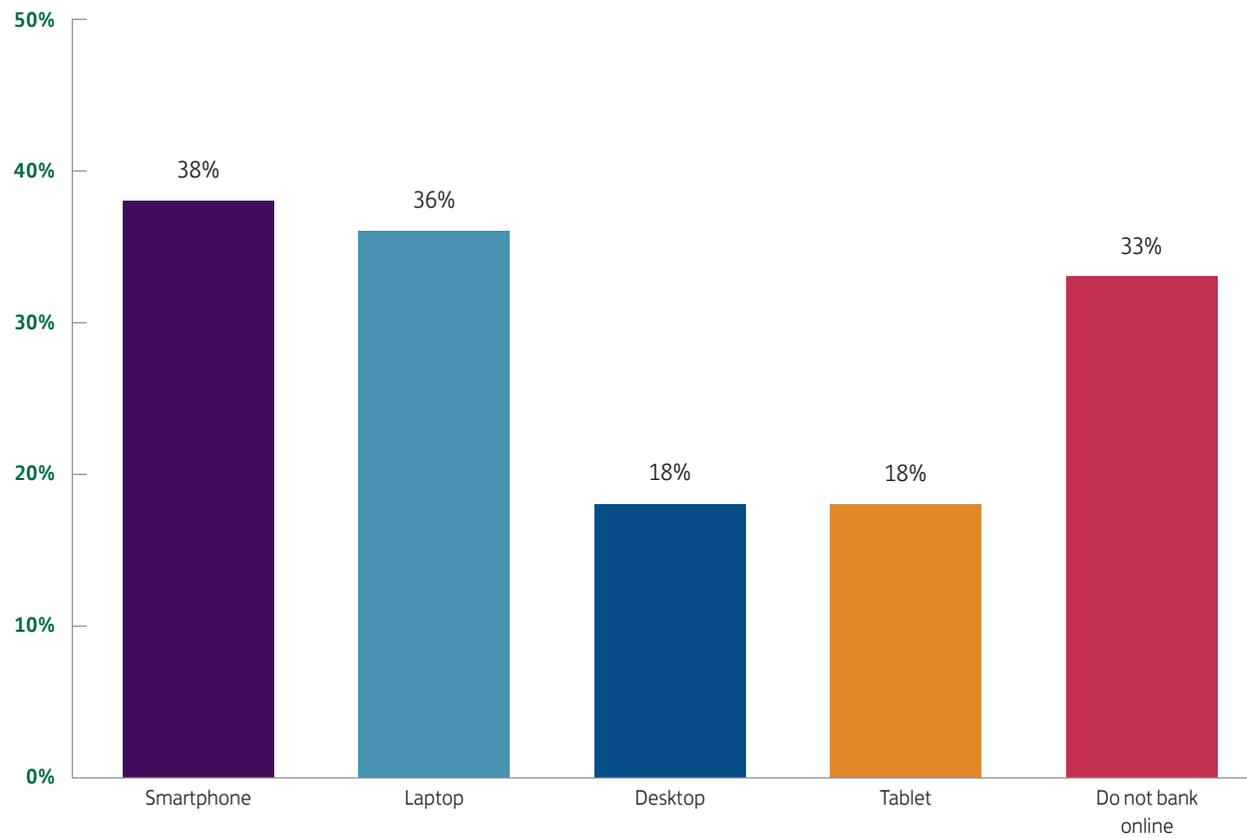
Appendix 14

Use of online banking by region



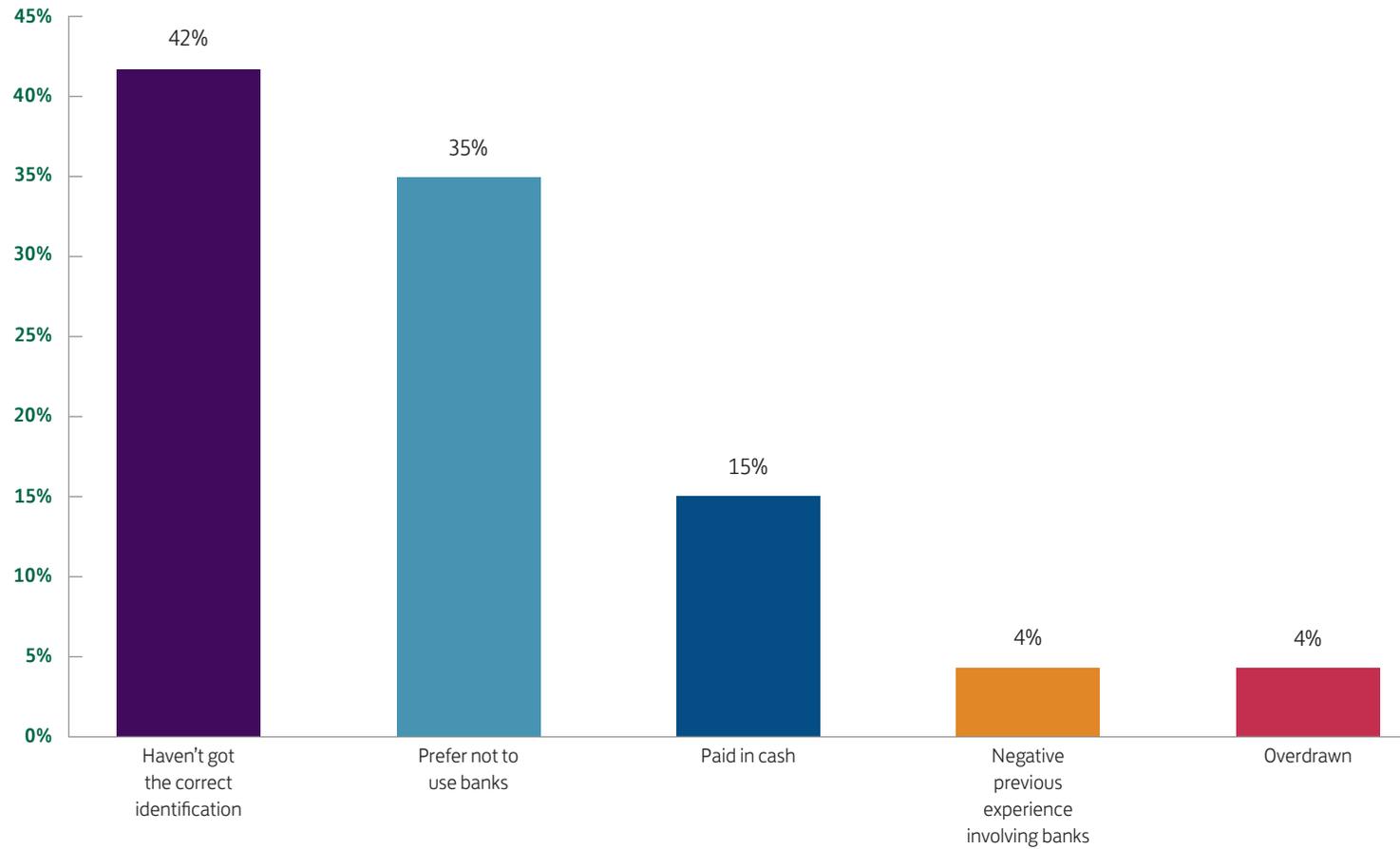
Appendix 15

Use of online banking by device



Appendix 16

Reasons for not having a bank account for those who have never held an account, Toynbee Hall (2017)



Find out more

 Go to lloydsbank.com/consumerdigitalindex

Great care has been taken to ensure that the information used here cannot be in any way traced to a specific individual. This report has used aggregated data across social and demographic groups to highlight the trends and insights that will help consumers, charities and UK Government to understand more about our nation's digital and financial inclusion landscape.

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

The Lloyds Banking Group includes companies using brands including Lloyds Bank, Halifax and Bank of Scotland and their associated companies. More information on the Lloyds Banking Group can be found at lloydsbankinggroup.com

Important information

Whilst Lloyds Bank has exercised reasonable care in preparing this document and any views or information expressed or presented are based on sources it believes to be accurate and reliable, no representation or warranty, expressed or implied, is made as to the accuracy, reliability or completeness of the information contained herein. This material has been prepared for information purposes only and Lloyds Bank, its directors, officers and employees are not responsible for any consequences arising from any reliance upon such information. Lloyds Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500.

Issue date: March 2017



LLOYDS BANK