Usage of Digital Banking
Usage Of Digital Banking Channels

% Use – By Demographics

<table>
<thead>
<tr>
<th>Demographics</th>
<th>% Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>93%</td>
</tr>
<tr>
<td>Female</td>
<td>97%</td>
</tr>
<tr>
<td>Gen Z</td>
<td>93%</td>
</tr>
<tr>
<td>Gen Y</td>
<td>95%</td>
</tr>
<tr>
<td>Gen X</td>
<td>97%</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>88%</td>
</tr>
<tr>
<td>Nationals</td>
<td>91%</td>
</tr>
<tr>
<td>Arab Expats</td>
<td>97%</td>
</tr>
<tr>
<td>Asian Expats</td>
<td>92%</td>
</tr>
<tr>
<td>Westerners</td>
<td>100%</td>
</tr>
<tr>
<td>Social Class A</td>
<td>94%</td>
</tr>
<tr>
<td>Social Class B</td>
<td>96%</td>
</tr>
<tr>
<td>Social Class C</td>
<td>93%</td>
</tr>
</tbody>
</table>

Have Used Digital Banking Channels

94%
Most Preferred Banking Channel

- Mobile Banking Application: 40%
- ATM: 28%
- Visit Bank Branch: 10%
- Online Banking Website: 6%
- Call Centre: 5%
Attitudes Towards Financial Services Providers
Attitudes Towards Non-Traditional Financial Services Providers

% Agree – By Demographics

Non-traditional financial services providers will be the future of finance

- Male: 28%
- Female: 22%
- Gen Z: 11%
- Gen Y: 33%
- Gen X: 25%
- Baby Boomers: 18%
- Nationals: 12%
- Arab Expats: 15%
- Asian Expats: 45%
- Westerners: 47%
- Social Class A: 25%
- Social Class B: 18%
- Social Class C: 42%

26%
Trust Levels Towards Different Service Providers For Financial Transactions

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>% Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional Banks</td>
<td>81%</td>
</tr>
<tr>
<td>Mobile Service Providers</td>
<td>42%</td>
</tr>
<tr>
<td>Well-Known Digital Brands</td>
<td>26%</td>
</tr>
<tr>
<td>Online-Only Banks</td>
<td>23%</td>
</tr>
</tbody>
</table>
Trust In Traditional Banks

% Trust – By Demographics

- Male: 81%
- Female: 81%
- Gen Z: 72%
- Gen Y: 85%
- Gen X: 62%
- Baby Boomers: 74%
- Nationals: 69%
- Arab Expats: 83%
- Asian Expats: 89%
- Westerners: 92%
- Social Class A: 80%
- Social Class B: 77%
- Social Class C: 89%

Traditional Banks

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Trust In Mobile Service Providers

% Trust – By Demographics

Mobile Service Providers

- Male: 43%
- Female: 41%
- Gen Z: 24%
- Gen Y: 45%
- Gen X: 44%
- Baby Boomers: 38%
- Nationals: 36%
- Arab Expats: 32%
- Asian Expats: 50%
- Westerners: 65%
- Social Class A: 48%
- Social Class B: 37%
- Social Class C: 40%
26% of respondents trust well-known digital brands.

% Trust – By Demographics

Well-Known Digital Brands

- Male: 27%
- Female: 22%
- Gen Z: 17%
- Gen Y: 32%
- Gen X: 24%
- Baby Boomers: 18%
- Nationals: 9%
- Arab Expats: 18%
- Asian Expats: 42%
- Westerners: 48%
- Social Class A: 23%
- Social Class B: 19%
- Social Class C: 41%
Trust In Online-Only Banks

% Trust – By Demographics

Online-Only Banks

- Male: 25%
- Female: 17%
- Gen Z: 13%
- Gen Y: 29%
- Gen X: 21%
- Baby Boomers: 18%
- Nationals: 9%
- Arab Expats: 16%
- Asian Expats: 38%
- Westerners: 41%
- Social Class A: 21%
- Social Class B: 17%
- Social Class C: 36%

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Future Outlook Towards Financial Services
Attitudes Towards New Financial Services

- **I will be doing all my financial transactions through digital banking in the future**: 46%
- **In the future, people will no longer use cash as a method of payment**: 41%
Digital Banking Future Usage Intentions

% Agree – By Demographics

I will be doing all my financial transactions through digital banking in the future

- Male: 46%
- Female: 45%
- Gen Z: 33%
- Gen Y: 52%
- Gen X: 47%
- Baby Boomers: 33%
- Nationals: 29%
- Arab Expats: 43%
- Asian Expats: 57%
- Westerners: 67%
- Social Class A: 42%
- Social Class B: 39%
- Social Class C: 61%
Views On The Future Of Cash

In the future, people will no longer use cash as a method of payment

<table>
<thead>
<tr>
<th>Demographic</th>
<th>% Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>41%</td>
</tr>
<tr>
<td>Female</td>
<td>44%</td>
</tr>
<tr>
<td>Gen Z</td>
<td>30%</td>
</tr>
<tr>
<td>Gen Y</td>
<td>50%</td>
</tr>
<tr>
<td>Gen X</td>
<td>38%</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>31%</td>
</tr>
<tr>
<td>Nationals</td>
<td>28%</td>
</tr>
<tr>
<td>Arab Expats</td>
<td>41%</td>
</tr>
<tr>
<td>Asian Expats</td>
<td>51%</td>
</tr>
<tr>
<td>Westerners</td>
<td>54%</td>
</tr>
<tr>
<td>Social Class A</td>
<td>39%</td>
</tr>
<tr>
<td>Social Class B</td>
<td>40%</td>
</tr>
<tr>
<td>Social Class C</td>
<td>47%</td>
</tr>
</tbody>
</table>
Willingness To Adopt New Financial Services

31%  I am willing to try new financial services and payment methods

23%  I am always one of the first to adopt new digital financial services
Willingness To Try New Financial Services

31% agree I am willing to try new financial services and payment methods.

By Demographics:
- Male: 32%
- Female: 31%
- Gen Z: 24%
- Gen Y: 38%
- Gen X: 31%
- Baby Boomers: 19%
- Nationals: 21%
- Arab Expats: 27%
- Asian Expats: 40%
- Westerners: 47%
- Social Class A: 32%
- Social Class B: 24%
- Social Class C: 43%
Early Adoption Of New Digital Financial Services

% Agree – By Demographics

I am always one of the first to adopt new digital financial services

43%

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Methodology

Sample Size
800 Respondents

Sample Criteria
The Survey Covered Nationals & Expats aged 18 years old and above, Males and Females, Socio-Economic Class C & above, and have an active bank account

Methodology
The Survey Was Conducted Via Computer Assisted Personal Interviews (face to face) as part of the syndicated "BankScape" study conducted by Ipsos in Qatar

Geographical Coverage
Conducted in Qatar, Across The Country