

Mystery shopping: **Compliance with the Ten** **Commandments for personalized** **attention to older adults**



December 2022

A study carried out within the framework of the 2022 Financial and Digital Education program



This project has been subsidized by the Ministry of Consumer Affairs, its content being the exclusive responsibility of ASUFIN.



www.asufin.com



About **ASUFIN**

ASUFIN is an association dedicated to the defense of financial consumers, founded in 2009. It is part of the **BEUC** (Bureau Européen des Unions de Consommateurs), the largest European organization of consumer associations. Its president, Patricia Suárez, also represents consumers on the Advisory Board of the **EBA** (European Banking Authority), is part of the Investor Protection Committee (**IPISC**) of the **ESMA** (European Securities and Markets Authority) and is a member of the Financial Services Users Group (**FSUG**) of the European Commission's **DG FISMA**. In addition, she is a member of the Board of Directors of *Finance Watch*.

ASUFIN actively participates in the development of the digital economy as a partner of the **Alastria** network, and is part of the Finance for All program coordinated by the **Bank of Spain** and the **CNMV**.

The association develops educational programs, among other things, on finance and digital supports, over-indebtedness, responsible lending, housing, insurance, investment and sustainable finance, within the framework of the 2030 Agenda. For all these reasons, the **Bank of Spain** and the **CNMV** have awarded **ASUFIN**, within the framework of the Finance for All program, of which the association is part, the 2021 Financial Education Achievements Award.

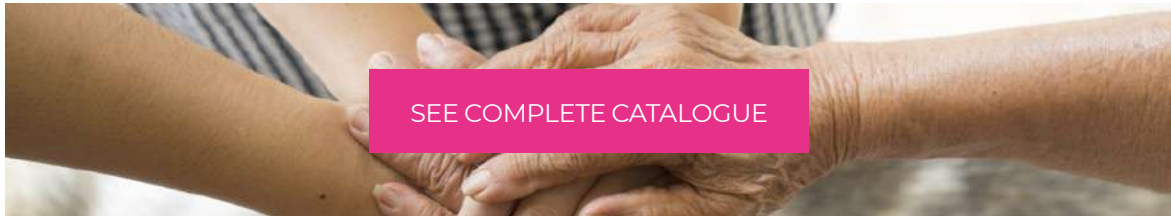
About **the author**

Study carried out by **ASUFIN**'s, Studies Department, in collaboration with Antonio Luis Gallardo Sánchez-Toledo. A graduate in Business Administration and Management from the Autonomous University of Madrid, specializing in Financial Management and Economic Research. After having worked in the securities company La Caixa (now CaixaBank) and in the Santander Group, he has been working for more than 18 years in the field of consumer protection and financial education, carrying out educational programs that includes the preparation of studies in the field of personal finance and insurance.

Introduction

On February 21, 2022, the banking associations, in the presence of the First Vice President and Minister of Economic Affairs and Digital Transformation, Nadia Calviño, and the Governor of the Bank of Spain, Pablo Hernández de Cos, signed the update of the “Strategic Protocol to Strengthen the Social and Sustainable Commitment of Banking”, signed in July 2021, to include the **“Ten Commandments for personalized attention to older adults”** that will guarantee **personalized attention to this vulnerable group, with banking services adapted to their needs.**

This update included a series of measures that guarantee face-to-face and telephone service, improved access to ATMs, training appropriate to the needs of this group and monitoring of the measures implemented, namely:



In this context, and eight months after its signing, **ASUFIN** has prepared **an initial follow-up study**, based on 1,035 surveys, online and in-person, carried out between the months of June and October 2022 throughout Spain, with a confidence level of 95% and a margin of error of $\pm 2.03\%$. In addition, 12 interviews were conducted between July and September to better understand the perception of customers over 65 years of age on the changes made by financial institutions.

This first study sought not only to analyze these changes globally, but to understand their dynamics before different financial realities, such as, for example, the **differences between urban and rural offices, small from large**, with new formats in which even the counter service has been eliminated.

Ten key points

1

Remarkable progress in service without time restrictions.

The greatest advances are especially in the elimination of office schedule limits, with **only 13.90% of respondents indicating that they have limits.**

Those of a smaller size and in rural areas, where a smaller staff prevents them from being able to attend freely at any time, are particularly penalized.

This improvement in schedules has not prevented the existence of queues, since just over 1 in 4, 25.90%, indicate that they have had to endure waiting.

2

9 out of 10 older adults have performed an ATM operation.

Only one in ten (10.30%) declares to make all their transactions at the bank counter; this very low percentage is not so much due to time or service restrictions, but **to the cost of performing them this way versus using the ATM**, euphemistically coined “self-service”. 91.20% of older adults have performed an operation at the ATM.

3

The personal advisor has yet to appear.

Almost 7 out of 10 older adults, 68.50%, point out that they still do not have a personal advisor, despite being one of the key points of the protocol. A higher percentage, 69.50%, say that they have had staff help them with operations, but only one in four, 24.80% say they have a personal advisor for all transactions.

4

Technology remains a barrier.

Regarding the use of technology, **41.90% said that they have difficulty using an ATM.** This percentage decreases with respect to mobile use, which drops to 34.00% and what is more significant: **only 18.90% indicate that the apps have been modified to make them more accessible.**

5

Almost 40% of older people have not noticed preferential treatment.

Appointments are already less common, only for 24.20% of the elderly, mainly due to having a free schedule and focusing on more complex operations. **But only 62.30% said they have had preferential treatment with respect to the rest of the customers.**

6

Almost 7 out of 10 older adults, 68.50%, point out that they still do not have a personal advisor.

Despite being one of the key points of the protocol. This percentage is reduced especially in offices with more staff (58.70%), something paradoxical and that highlights one of the banks' problems in highly populated urban areas: **the decrease in the quality of service due to having every employee attend to more customers.**

7

The use of the bankbook is increasingly marginal.

Despite being an important instrument for older adults to control their **income and expenses**, only 40.90% use it, for the most part because they cannot use it or it added charges. The percentage is especially low in Abanca (7.30%) and BBVA (13.40%) while the highest use is maintained in Unicaja (66.90%) and CaixaBank (73.90%).

8

Regarding the use of technology, 41.90% said that they have difficulty using an ATM.

In this case, adapting to ATMs is what seems to make a difference. In this way, the greatest difficulty lies with the customers of Banco Santander (48.70%) followed by Sabadell (45.90%), while the easiest ATMs for customers were in BBVA (63.10%) and CaixaBank (67.50%).

9

Only a little more than 1/3 of older adults declare that they use their mobile phone (34.00%).

And what is more significant: only 18.90% point out that the apps have been modified to make them more accessible. In this case, there are again differences between entities. Those using BBVA and CaixaBank (44.90% and 38.30%) indicate the most improvements in the app. On the other end, Abanca and Deutsche Bank have the least (7.90% and 6.40%).

10

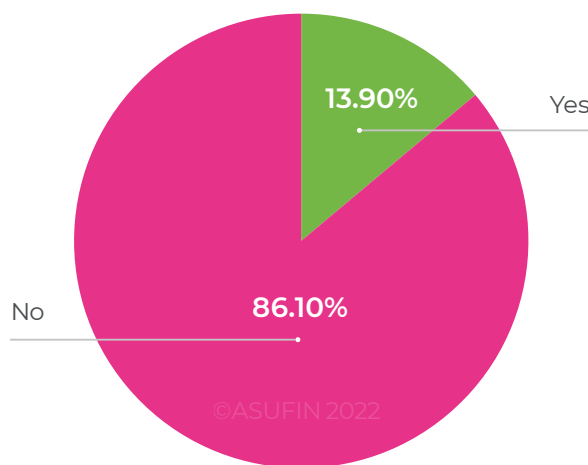
Appointments are already a minority.

This is true for only 24.20% of older adults, mainly due to having a flexible schedule and focused on more complex operations. **But only 62.30% said they have had preferential treatment with respect to the rest of the customers.** The fundamental differences are between entities, highlighting Cajas Rurales and BBVA as the ones that indicate having the best treatment (70.30% and 64.90% respectively) and Bankinter and Deutsche Bank the least (59.90% and 58.90%).

Very few schedule limitations

One of the most important advances in the implementation of the protocol update is the end of scheduling constraints, especially with **the extension of counter hours to all or virtually the whole morning**, which have been applied by most entities. In fact, only **13.90%** of respondents reported noticing some schedule limitations compared to **86.10%** who reported not noticing them.

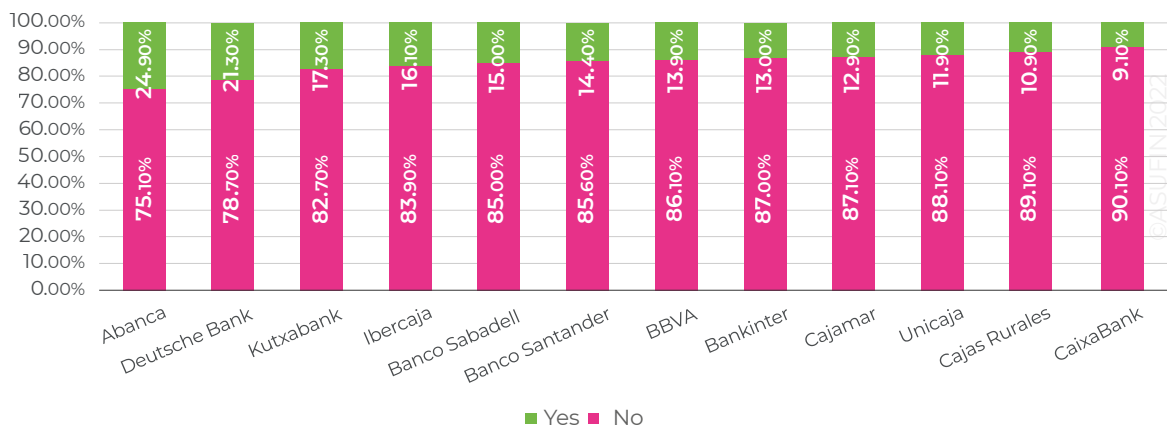
FIGURE 1 - HAVE YOU HAD SCHEDULE LIMITATIONS?



©ASUFIN 2022 · www.asufin.com

We do notice differences between financial institutions, which the logic of the protocol itself must contribute to reducing and equalizing, until all entities eliminate these schedule limits. Thus, **those who claim to have the least restrictions are CaixaBank customers, with 9.10%, followed by Caja Rural with 10.90%.** On the other end, the ones claiming the greatest restrictions are Abanca, with **24.90%**, and Deutsche Bank, with **21.30%**.

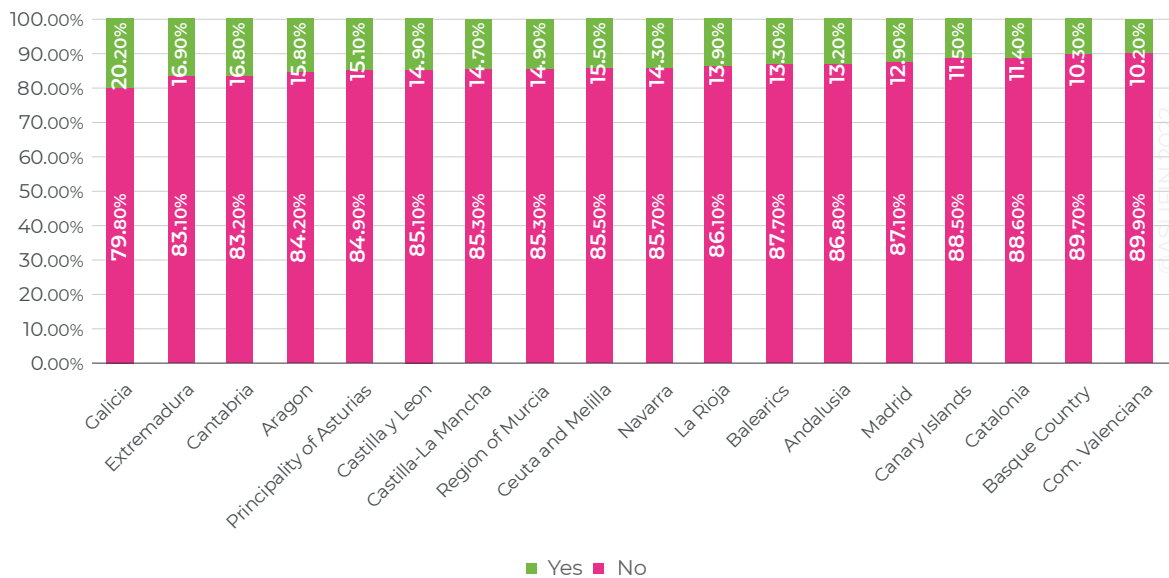
FIGURE 2 - HAVE YOU HAD SCHEDULE LIMITATIONS?
(FINANCIAL INSTITUTION)



©ASUFIN 2022 · www.asufin.com

By Autonomous Communities, there are differences: **Galicia is the one that notes the most problems with the schedule**, with **20.20%**, while Valencia is the least, with **10.20%**. However, the vast majority of respondents in all Autonomous Community do not highlight time constraints.

FIGURE 3 - HAVE YOU HAD SCHEDULE LIMITATIONS?
(AUTONOMOUS COMMUNITY)



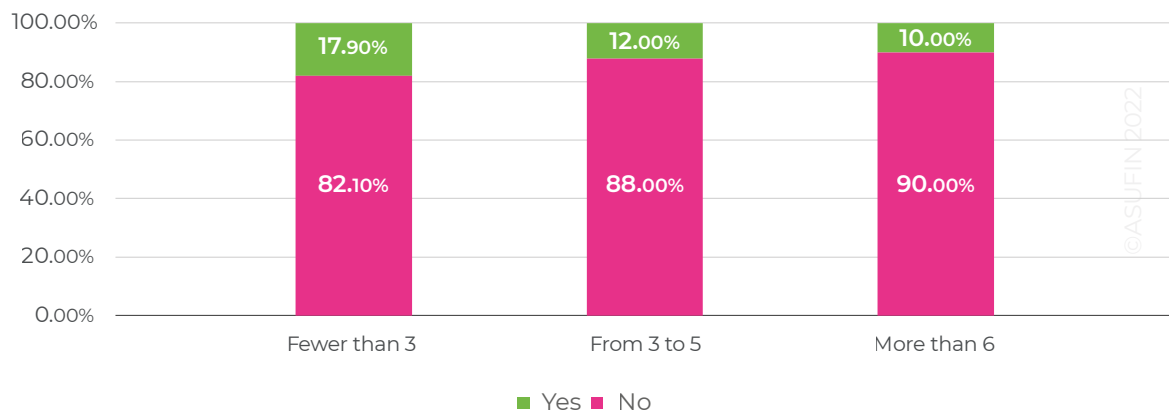
©ASUFIN 2022 · www.asufin.com



One of the key advances is in one of the easiest aspects to implement:
expanding schedules.

If we consider the size of the offices, as well as their location, we find some differences. **Customers find more restrictions in the smaller ones, of fewer than 3 employees, in 17.90% of cases;** less in those of 3 to 5 employees, in **12.00%** of cases, and even lower in those that exceed 6 employees, in **10.00%** of cases.

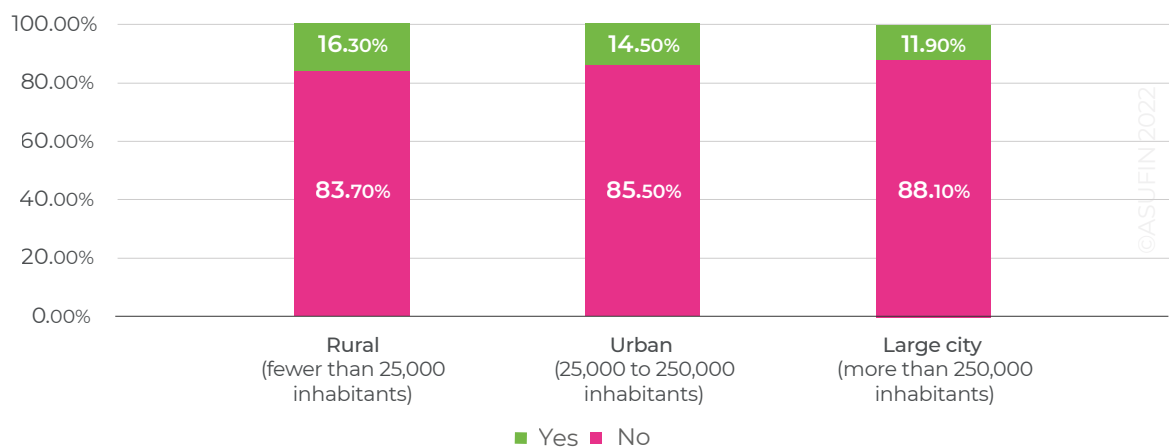
FIGURE 4 - HAVE YOU HAD SCHEDULE LIMITATIONS?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

In rural areas, where there are a large number of small offices, we find the highest percentage of customers who perceive restrictions, **16.30%**, followed by urban areas, with towns from 25,000 to 250,000 inhabitants, where the percentage of customers drops to **14.50%**. The difference is amplified in large cities, where **11.90%** perceive restrictions.

FIGURE 5 - HAVE YOU HAD SCHEDULE LIMITATIONS?
(BY OFFICE LOCATION)

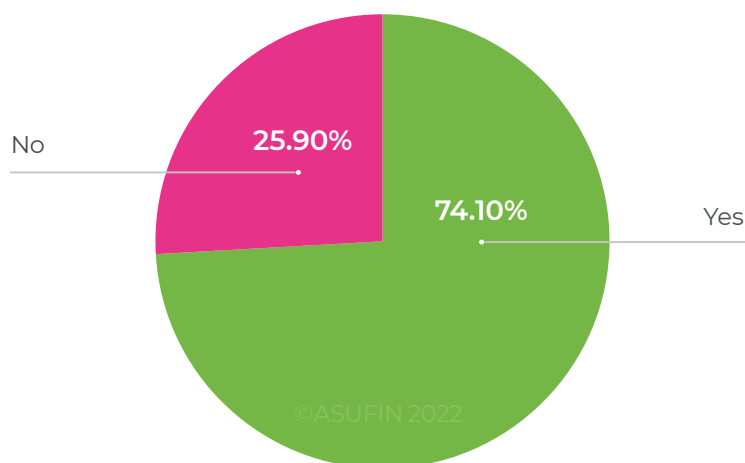


©ASUFIN 2022 · www.asufin.com

Preferential care, but not in all cases

The improvement in service is mainly seen when waiting for a turn at the branch. In this sense, one in four clients, **25.90%** of the respondents, indicates that they are still waiting in line to be served.

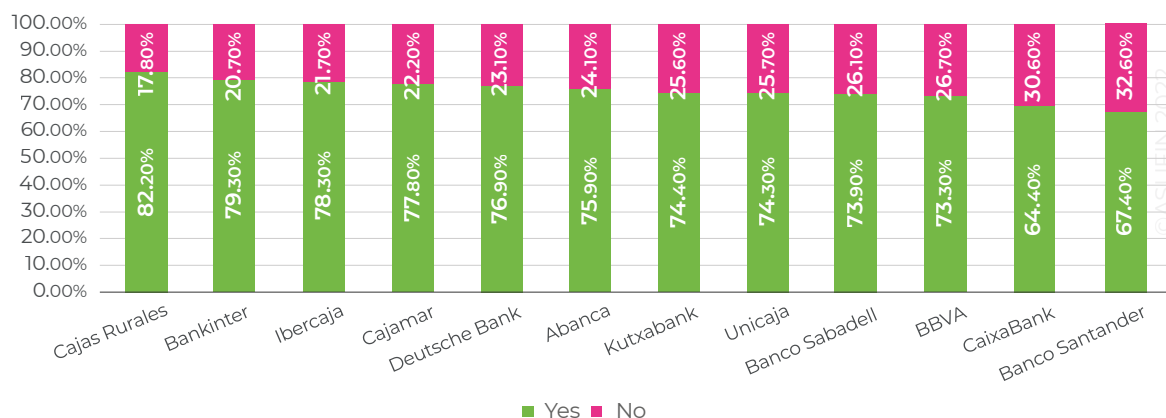
FIGURE 6
HAVE YOU BEEN ATTENDED TO IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE?



©ASUFIN 2022 · www.asufin.com

Again, there are significant differences between entities. The smallest percentage of those who have waited in line to be served corresponds to Caja Rural, of just **17.80%**, followed by Bankinter with **20.70%**. On the other hand, **those who have waited the longest were Banco Santander, with 32.60%, and CaixaBank, with 30.60%**. The latter entity is particularly striking, since although it is the one that imposes the least restrictions on the schedule, it is the second with most queues to serve customers.

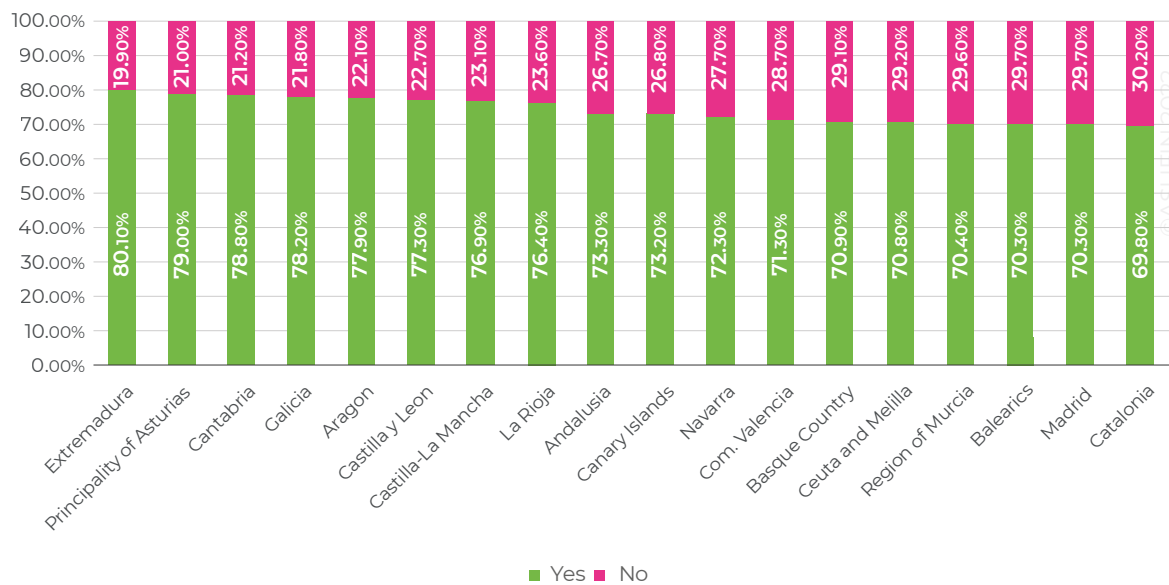
FIGURE 7
HAVE YOU BEEN ATTENDED TO IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE?
(FINANCIAL INSTITUTION)



©ASUFIN 2022 · www.asufin.com

The Autonomous Communities **with the least queues are the ones with more concentrations of rural and small offices**, such as Extremadura (**19.90%**) and Asturias (**21.00%**). On the contrary, the ones that have greater urban concentrations are those that have longer waiting times for their customers, such as Catalonia (**32.00%**) and the Community of Madrid (**29.70%**).

FIGURE 8
HAVE YOU BEEN ATTENDED TO IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE?
(AUTONOMOUS COMMUNITY)



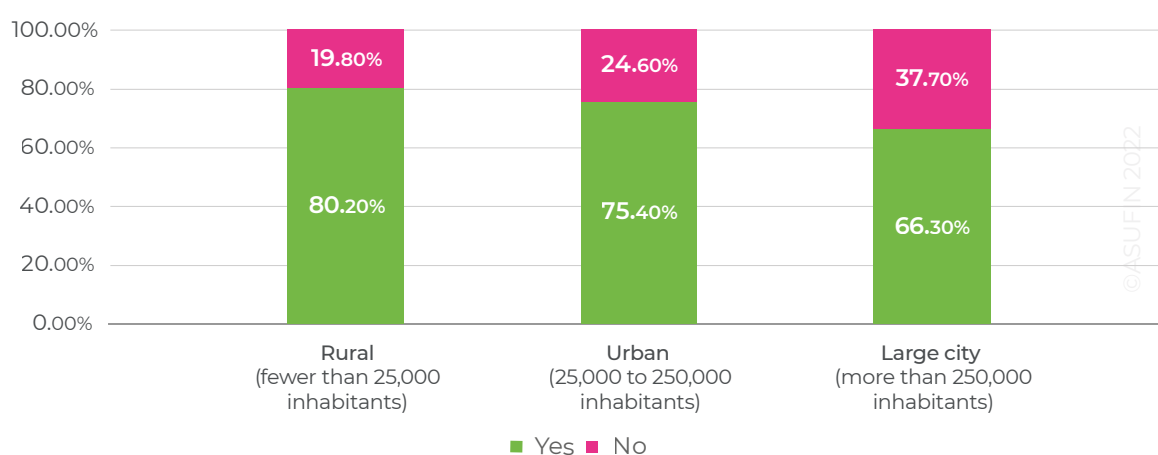
©ASUFIN 2022 · www.asufin.com



Despite having improved service,
1 in 4 customers report that they are still waiting in line to be served.

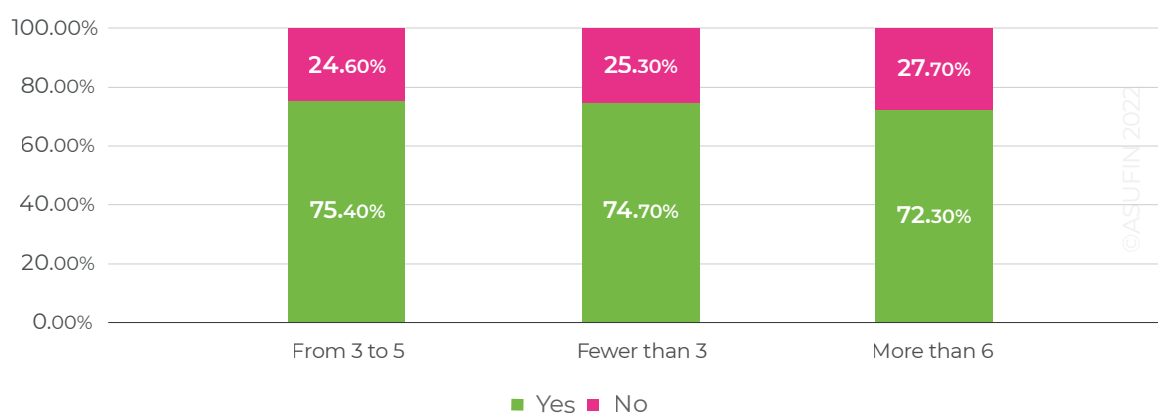
When the location of the office is analyzed, there is waiting in **19.80%** of cases in rural areas, compared to **33.70%** in large cities. There is also more waiting in larger offices with more employees (**27.70%**), which **despite the greater number of staff, support a greater number of customers per employee**. In contrast, in small offices (**25.30%**), and especially in medium-sized offices (**24.60%**), waiting is less.

FIGURE 9
HAVE YOU BEEN ATTENDED TO IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE?
(BY OFFICE LOCATION)



©ASUFIN 2022 · www.asufin.com

FIGURE 10
HAVE YOU BEEN ATTENDED TO IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE?
(BY OFFICE SIZE)



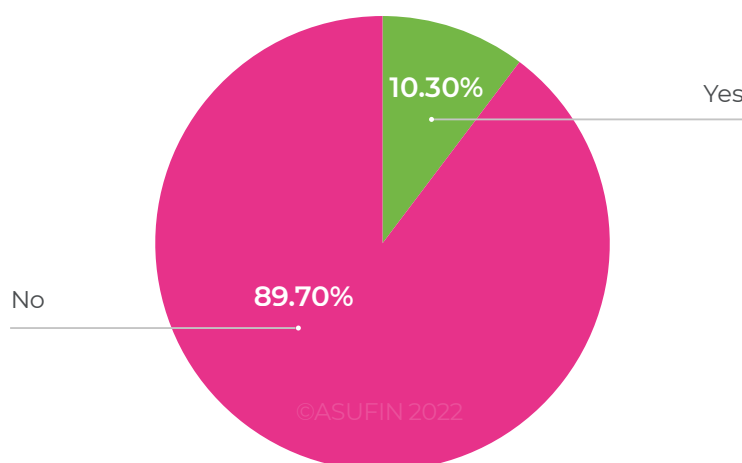
©ASUFIN 2022 · www.asufin.com

Only 1 in 10 older adults were able to be serviced at the counter

Although one of the commitments of the protocol was the extension of counter hours, with personalized attention from 9:00am to 2:00pm, the reality is that **not all transactions are being carried out at the counter** and only **10.30%** of respondents can do so, with the ATM being their main substitute.

As the interviews carried out have revealed, the reason is not that the counter is closed, but that many of **the transactions made at the counter entail a cost**, especially when it comes to cash, that the elderly do not want or cannot assume.

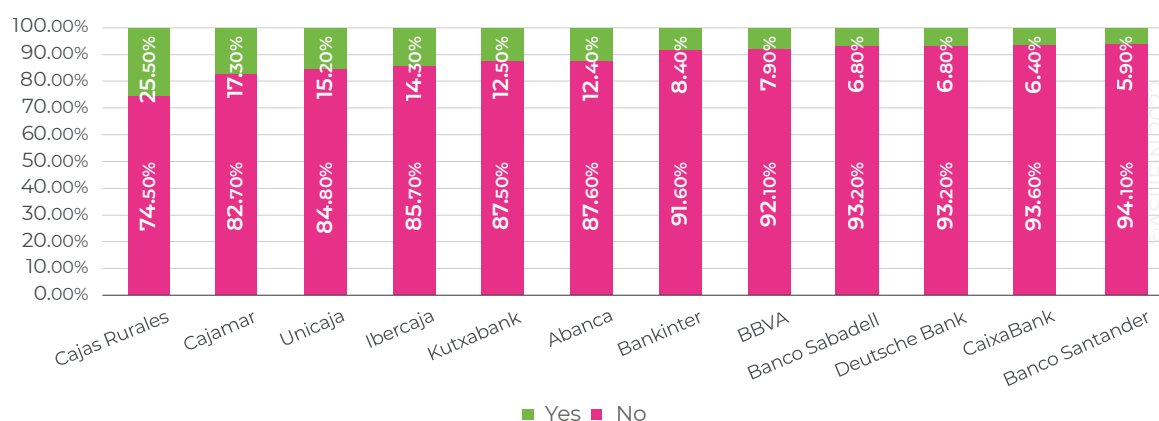
FIGURE 11 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER?



©ASUFIN 2022 · www.asufin.com

Again, there are important differences between institutions. In Caja Rural, this service is maintained, which is provided for all transactions, according to **25.50%** of customers. Followed by another credit union, Cajamar, with **17.30%**. On the opposite side, **CaixaBank**, with **6.40%**, and **Banco Santander**, with **5.90%**, are the ones that least facilitate counter transactions.

FIGURE 12 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER?
(FINANCIAL INSTITUTION)

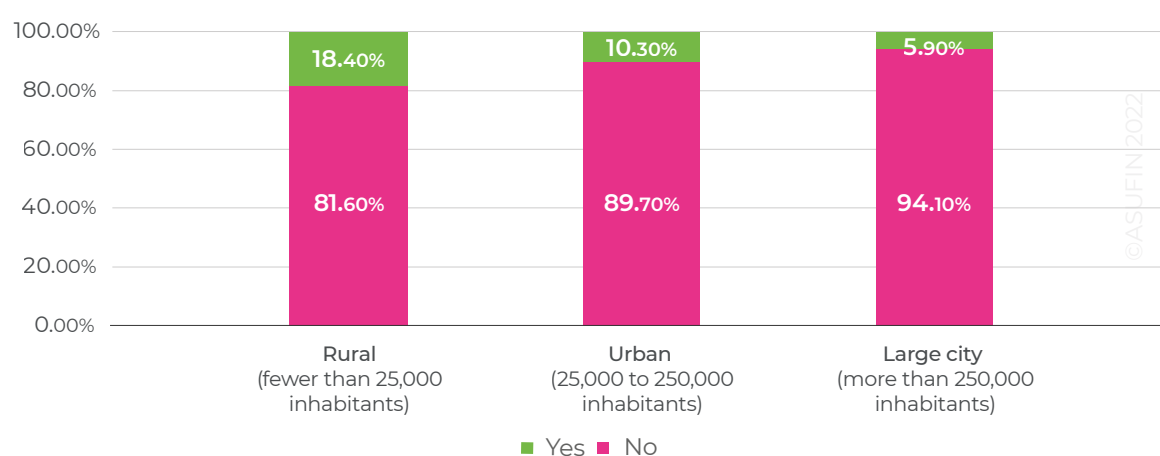


©ASUFIN 2022 · www.asufin.com

Only 1 in 10 older adults were able to be serviced at the counter

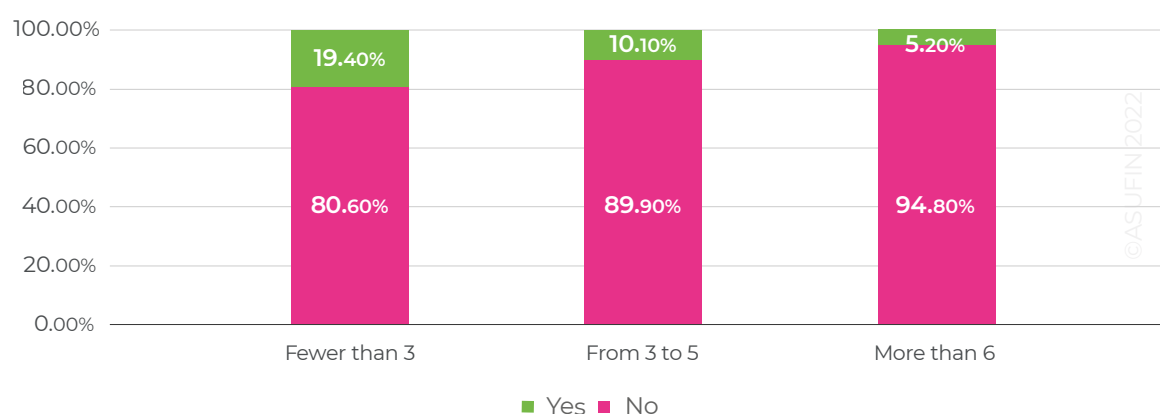
In rural areas the counter remains more active, with **18.40%** of customers declaring that they can use it, compared to **10.30%**, in urban areas, and **5.90%** in large cities. **It is the smaller offices (fewer than 3 employees) that offer this option most actively, with 19.40%**. On the other hand, offices with 3 to 5 employees, and especially those with more than 6 employees, with the highest number of ATMs, are the ones that offer the least counter service, at **10.10%** and **5.20%**, respectively.

FIGURE 13 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER?
(BY OFFICE LOCATION)



©ASUFIN 2022 · www.asufin.com

FIGURE 14 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER?
(BY OFFICE SIZE)

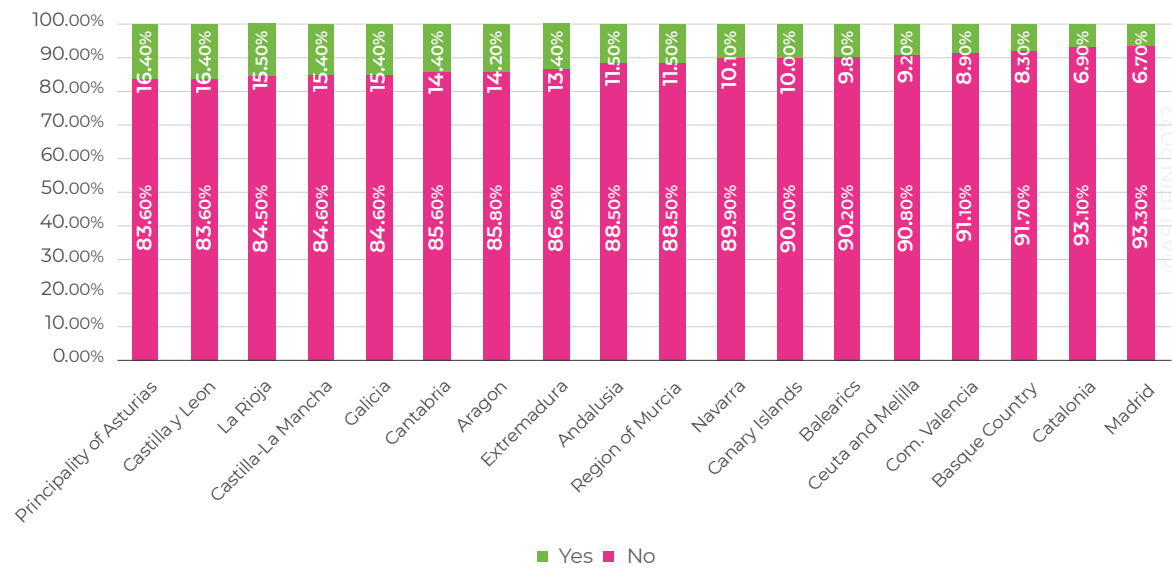


©ASUFIN 2022 · www.asufin.com

Only 1 in 10 older adults were able to be serviced at the counter

The most active counter service is offered in the Autonomous Communities **with the highest rural concentrations: Asturias and Castilla y León with 16.40%**, while in most urban regions, such as Catalonia with **6.90%** and Madrid with **6.70%**, the service at the counter is rare.

FIGURE 15 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com

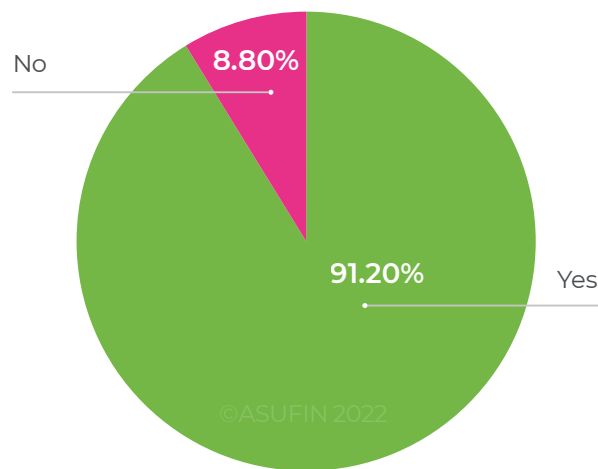


The most active counter service is offered in the Autonomous Communities with the highest rural concentrations, such as Asturias and Castilla y León.

91.20% of the elderly feel obliged to use the ATM

The ATM is a reality for the elderly, as reflected in the present study, which points out that more than 9 out of 10 seniors, **91.20%**, have been forced to make transactions through this device, such as taking out cash or updating their bankbook.

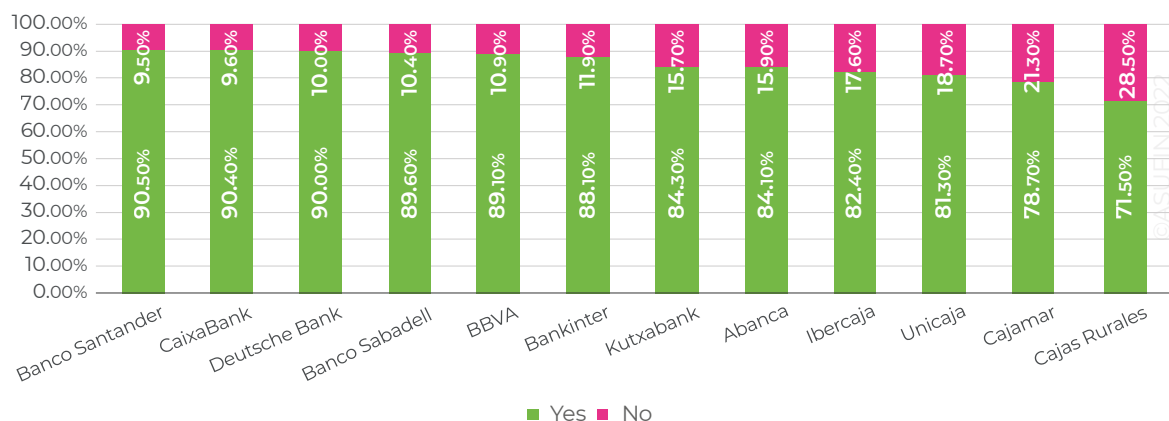
FIGURE 16 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM?



©ASUFIN 2022 · www.asufin.com

There are important differences between entities: **Banco Santander**, with **90.50%** of affirmative answers, and **CaixaBank**, with **90.40%**, are the ones that urge them to carry out more transactions this way. On the opposite end we find **Caja Rural**, with **71.50%** and **Cajamar**, with **78.70%**.

FIGURE 17 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM?
(FINANCIAL INSTITUTION)

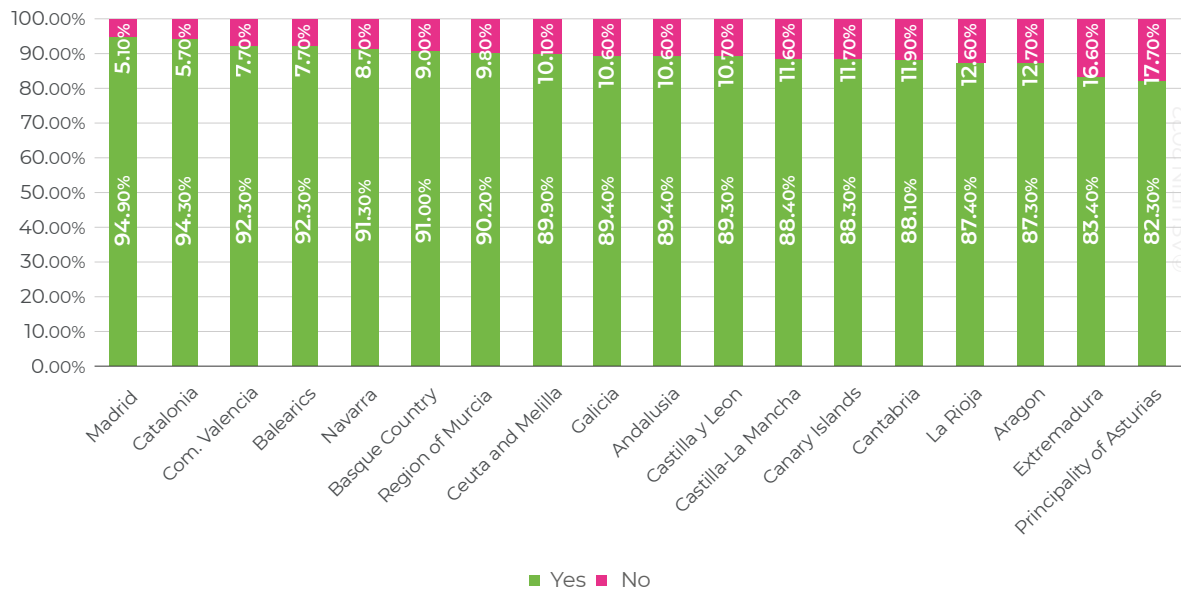


©ASUFIN 2022 · www.asufin.com

91.20% of older adults already carry out some transactions at the ATM

The Community of Madrid, with **94.90%** of customers, and Catalonia, with **94.30%**, are the ones with the greatest use of the ATM, while Extremadura, with **83.40%**, and Asturias, with **82.30%**, are the ones that least exhibit this trend.

FIGURE 18 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com



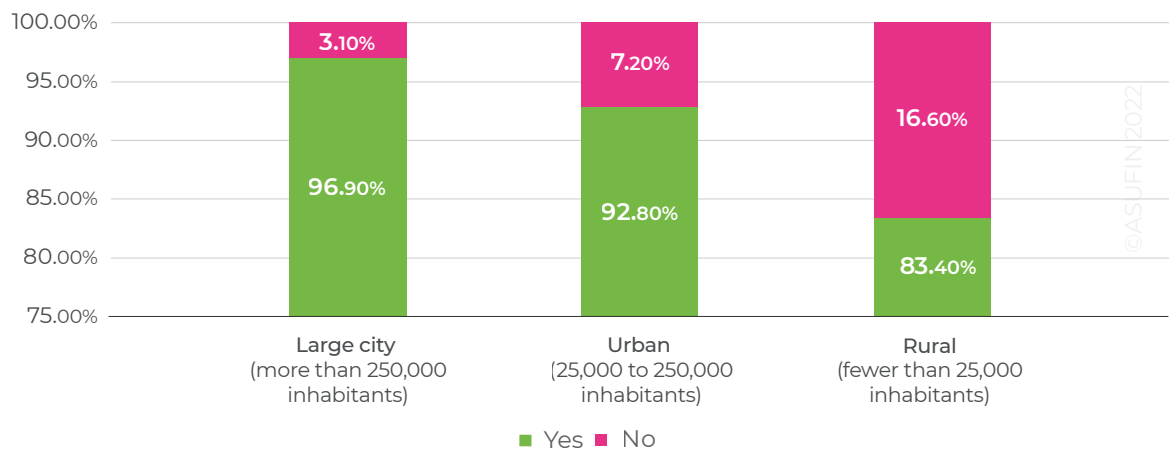
Virtually all respondents state that they are already **forced to carry out the majority of the transactions through ATMs.**

91.20% of older adults already carry out some transactions at the ATM

While in rural areas, the percentage of intensive use of the ATM falls to **83.40%**, in cities it rises to **92.80%**, and in large cities to **96.90%**. On the other hand, we see that the larger the branch, the more customers are forced to use the ATM because proportionally they are assigned more customers per employee.

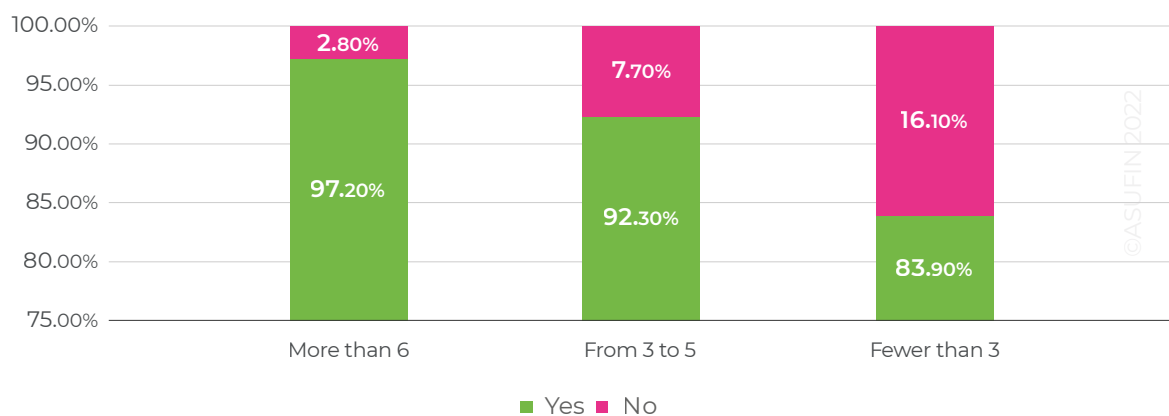
This transfers to office size. In fact, the ones that record the least ATM transactions are those with fewer than 3 employees, with **83.90%**, rising to **92.30%** in medium sized branches and shooting up to **97.20%** in those with more than 6 employees. This is explained both by **the fact that there are more ATMs in the larger offices**, and by the fact that it does not matter how many employees there are, but how many customers they must attend to.

FIGURE 19 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM?
(BY OFFICE LOCATION)



©ASUFIN 2022 · www.asufin.com

FIGURE 20 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM?
(BY OFFICE SIZE)

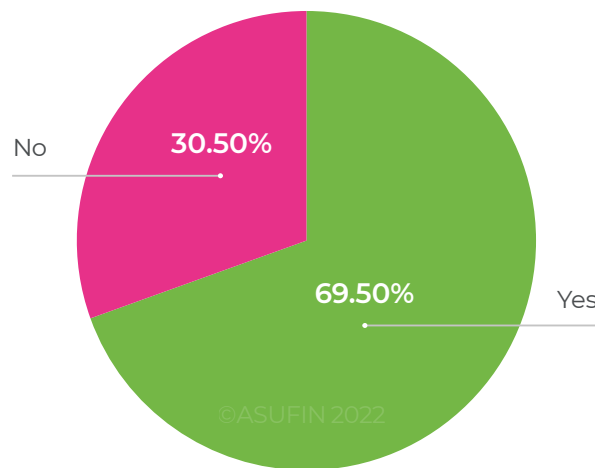


©ASUFIN 2022 · www.asufin.com

7 out of 10 older adults have been helped with their transaction

About 7 out of 10 older adult customers, **69.50%**, report **having received help** to carry out their transactions in the office.

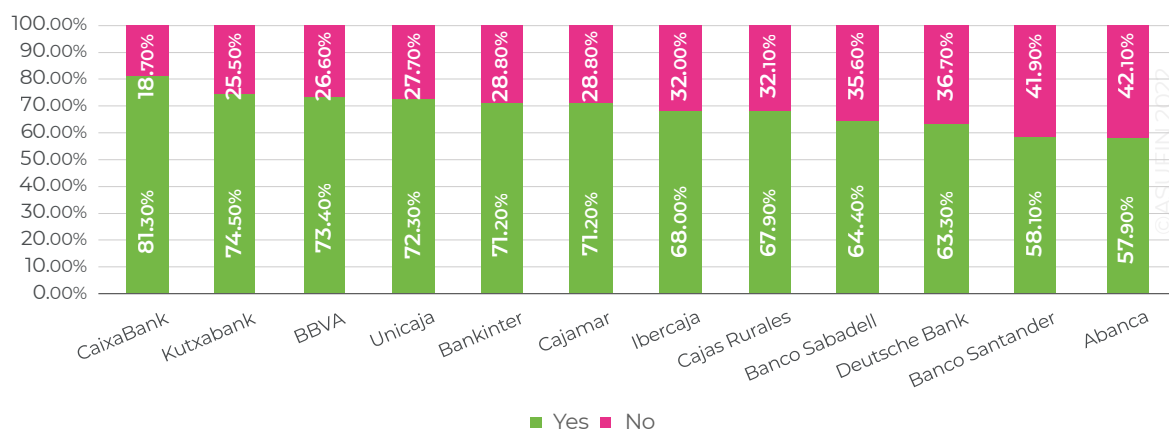
FIGURE 21
HAS AN EMPLOYEE ACCOMPANIED YOU TO HELP YOU WITH YOUR TRANSACTIONS?



©ASUFIN 2022 · www.asufin.com

CaixaBank is the entity in which customers claim to have received the most help, up to **81.30%**, followed by Kutxabank, in **74.50%** of cases; Banco Santander, with **58.10%**, and Abanca, with **57.90%** at the opposite end. In the case of CaixaBank, we have seen that in **90.40%** of cases it “forces” the use of the ATM and therefore it is logical that it is the one that most offers help to carry out these operations.

FIGURE 22
HAS AN EMPLOYEE ACCOMPANIED YOU TO HELP YOU WITH YOUR TRANSACTIONS?
(FINANCIAL INSTITUTION)

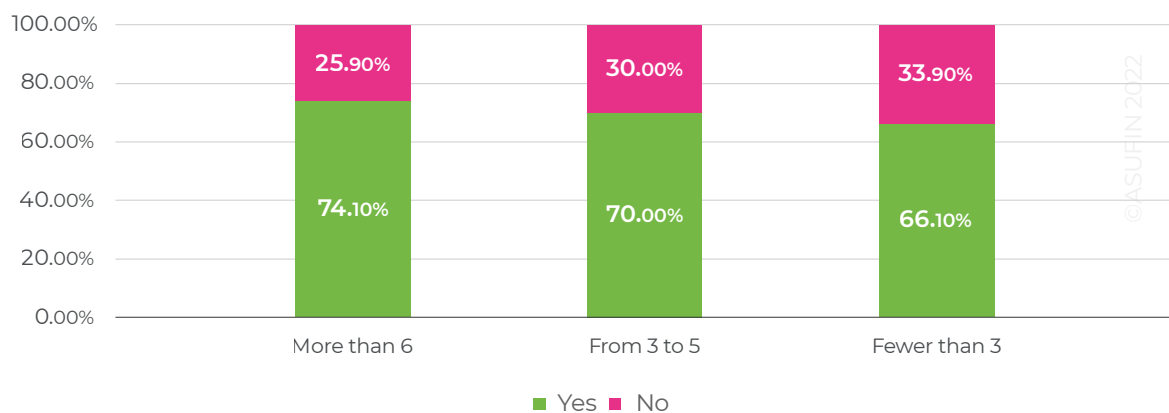


©ASUFIN 2022 · www.asufin.com

7 out of 10 older adults have been helped with their transaction

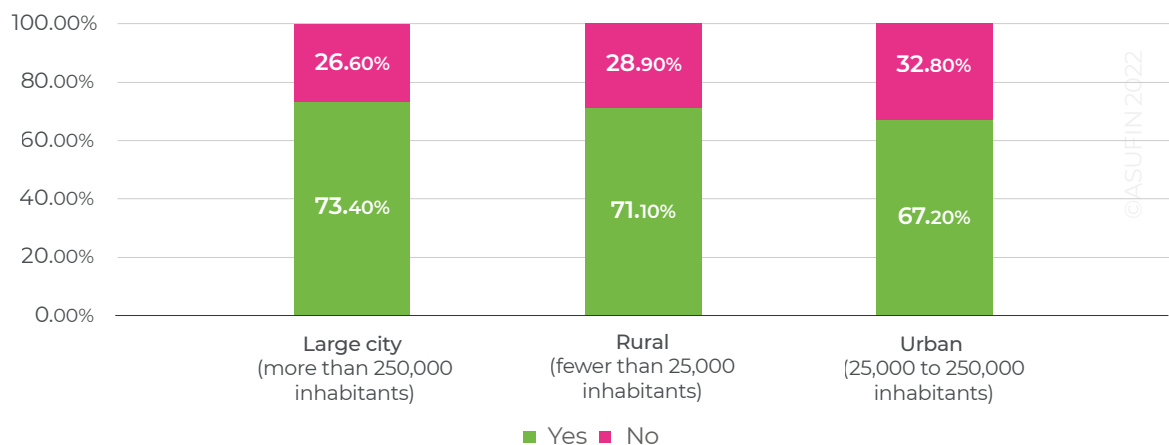
The way this service is implemented also denotes important differences in office type and location. **Assistance is much more frequent in larger offices**, with **74.10%** of cases involving more than 6 employees; **70.00%** of cases involving 3 to 5 employees; and **66.10%** of cases involving fewer than 3 employees. If we look at the location, assistance is more consolidated in large cities, in **73.40%** of cases, down **71.10%**, in the urban areas and **67.20%** in rural areas.

FIGURE 23
HAS AN EMPLOYEE ACCOMPANIED YOU TO HELP YOU WITH YOUR TRANSACTIONS?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 24
HAS AN EMPLOYEE ACCOMPANIED YOU TO HELP YOU WITH YOUR TRANSACTIONS?
(BY OFFICE LOCATION)

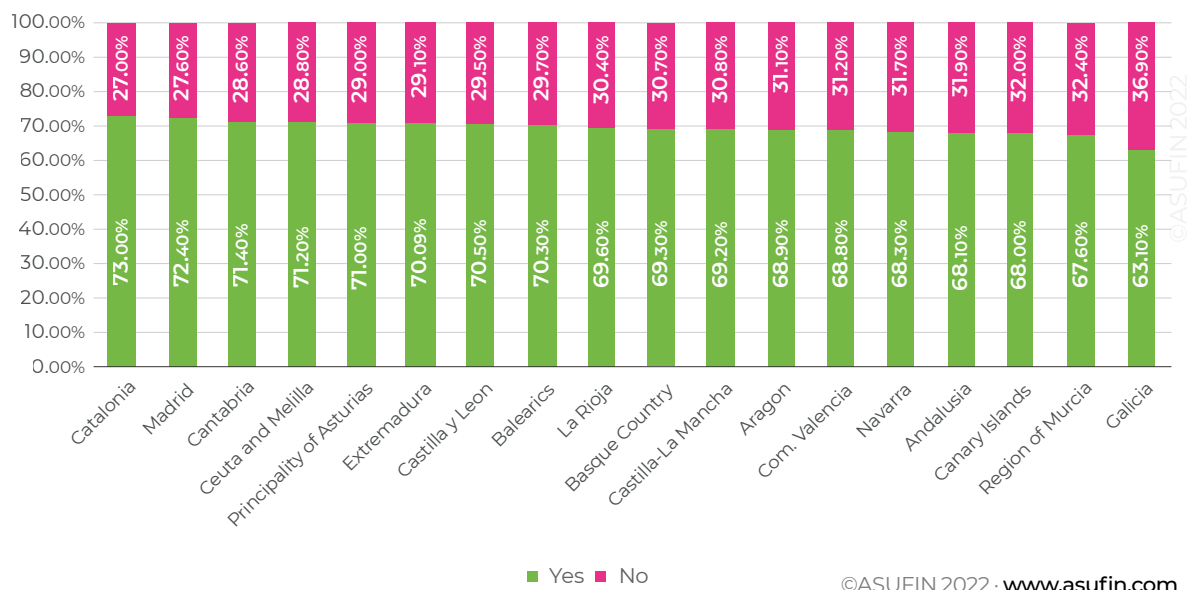


©ASUFIN 2022 · www.asufin.com

7 out of 10 older adults have been helped with their transaction

All this corresponds throughout the autonomous communities, with larger branches presenting the greatest presence of an advisor: Catalonia with **73.00%** and Community of Madrid with **72.40%**, and on the opposite end: Murcia with **67.60%** and Galicia, with **63.10%**.

FIGURE 25
HAS AN EMPLOYEE ACCOMPANIED YOU TO HELP YOU WITH YOUR TRANSACTIONS?
(AUTONOMOUS COMMUNITY)

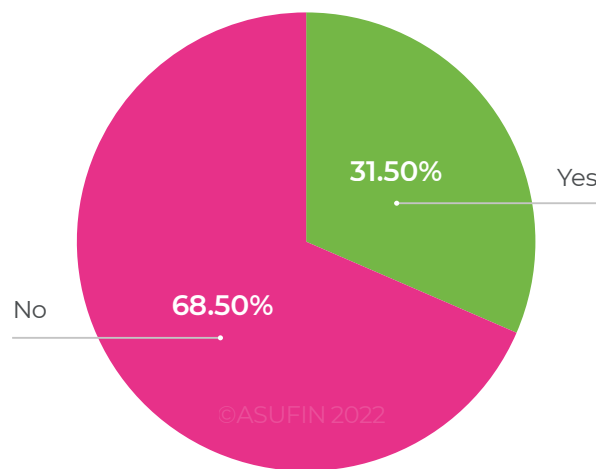


Personal assistance is most often provided in larger offices.

68.50% of older adults indicate that they do not yet have a personal advisor

The figure of the personal advisor is a controversial point in the extension of the protocol, according to which only 31.50% declare to have one. On the contrary, about 7 out of 10, 68.50% of the total, do not have one.

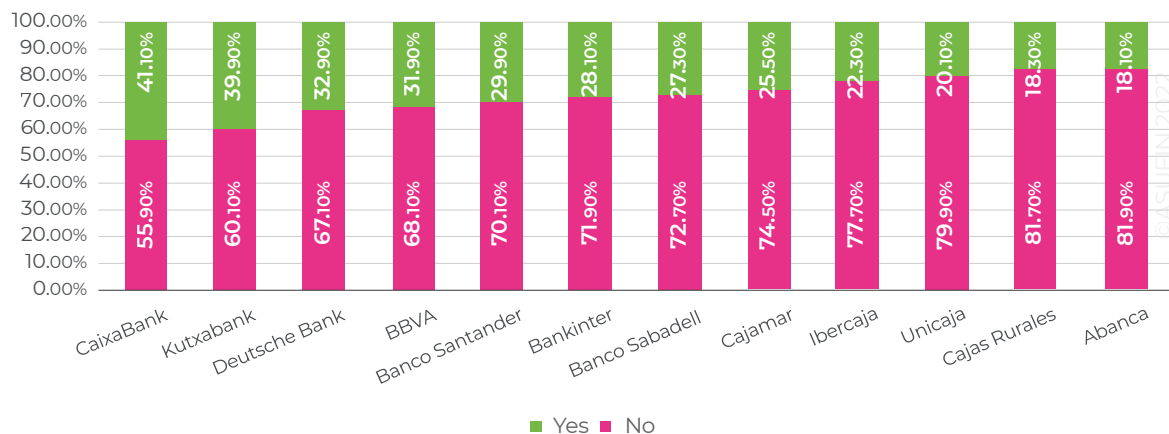
FIGURE 26 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL?



©ASUFIN 2022 · www.asufin.com

Differences between entities are relevant. 44.10% of CaixaBank customers report having an advisor, followed by Kutxabank with 39.90%. On the opposite end, in Caja Rural older customers only report 18.30%, and Abanca, with 18.10%.

FIGURE 27 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL?
(FINANCIAL INSTITUTION)



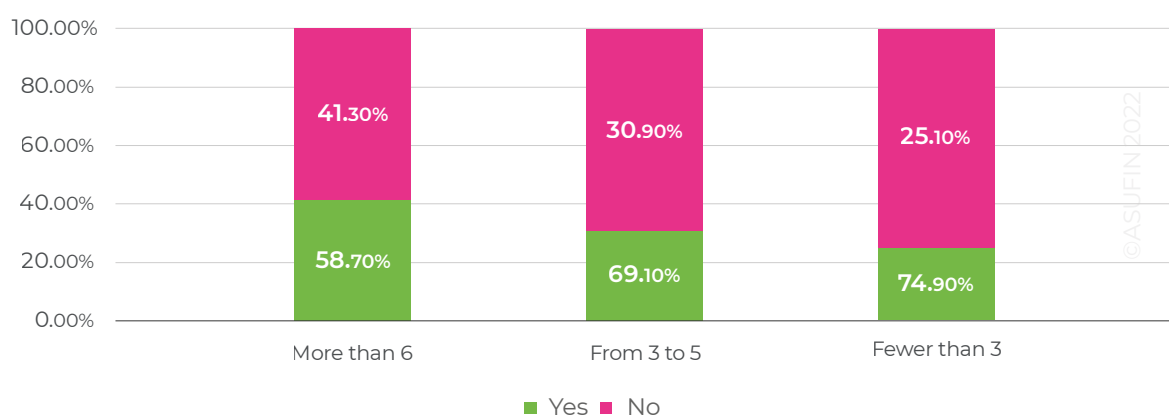
©ASUFIN 2022 · www.asufin.com

68.50% of older adults indicate that they do not yet have a personal advisor

Although it seems contradictory, it must be inferred that the closer the office employees are to their clients (the smaller and rural ones), the less this figure is perceived. **Only 25.10% of customers in small offices say they have an advisor, compared to 30.90% for large offices or 41.30% for very large offices.**

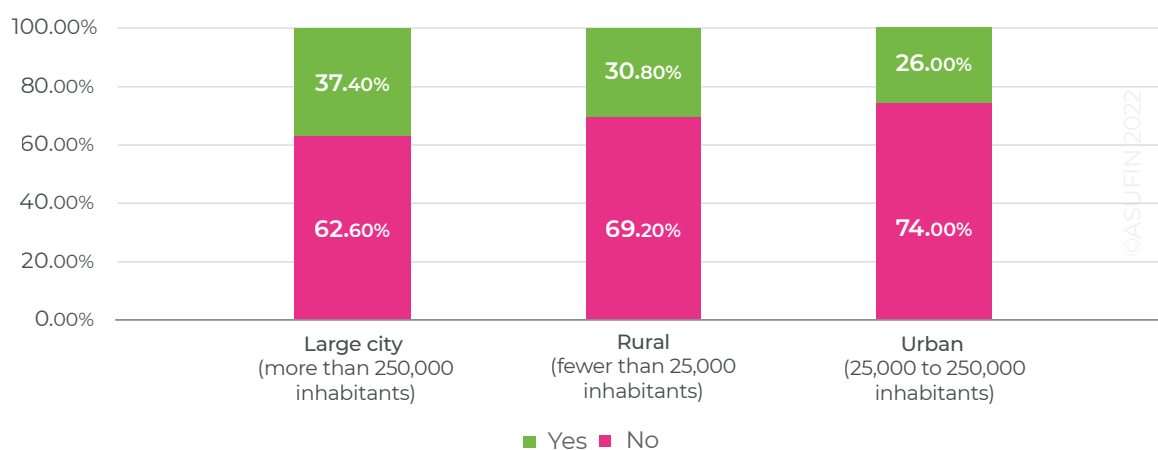
These differences are transferred to the scope of the office, but with an important nuance: it is **the clients of the large cities, in 37.40% of the cases, who indicate in greater amounts that they have this figure**, but they are followed by rural ones with **30.80%**, due to this closer employee/customer relationship. In third place are big city branches, whose clients have this figure in **26.00%** of cases.

FIGURE 28 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 29 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL?
(BY OFFICE LOCATION)



©ASUFIN 2022 · www.asufin.com

68.50% of older adults indicate that they do not yet have a personal advisor

Customers in Catalonia and the Community of Madrid are the ones who most claim to have an advisor, with **33.40%** and **33.20%** respectively, while on the lower end we find Castilla y Leon with **25.60%** and Extremadura with **25.50%**.

FIGURE 30 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com

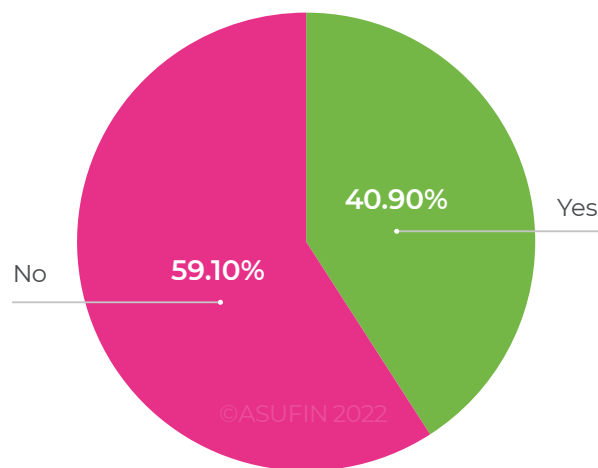


The figure of the personal advisor is not implemented in most offices.

4 out of 10 elderly customers still use a bankbook

The bankbook is one of the products that generates controversy, in that it is **the way many seniors manage their income and expenses**, being able to access and update it without using digital media. However, the restrictions in recent years are greater, both due to its elimination by some entities (BBVA, Abanca or Bankinter, for example) and its associated cost. However, more than 4 out of 10 (**40.90%**) customers declare to continue using it.

FIGURE 31 - CAN YOU STILL USE YOUR BANKBOOK?



©ASUFIN 2022 · www.asufin.com

This issue generates key difference between entities. **73.90%** from CaixaBank report that it continues to operate with a bankbook, followed by Unicaja, with **66.90%**, compared to **7.30%** for Abanca and **13.40%** for BBVA.

FIGURE 32 - CAN YOU STILL USE YOUR BANKBOOK?
(FINANCIAL INSTITUTION)*

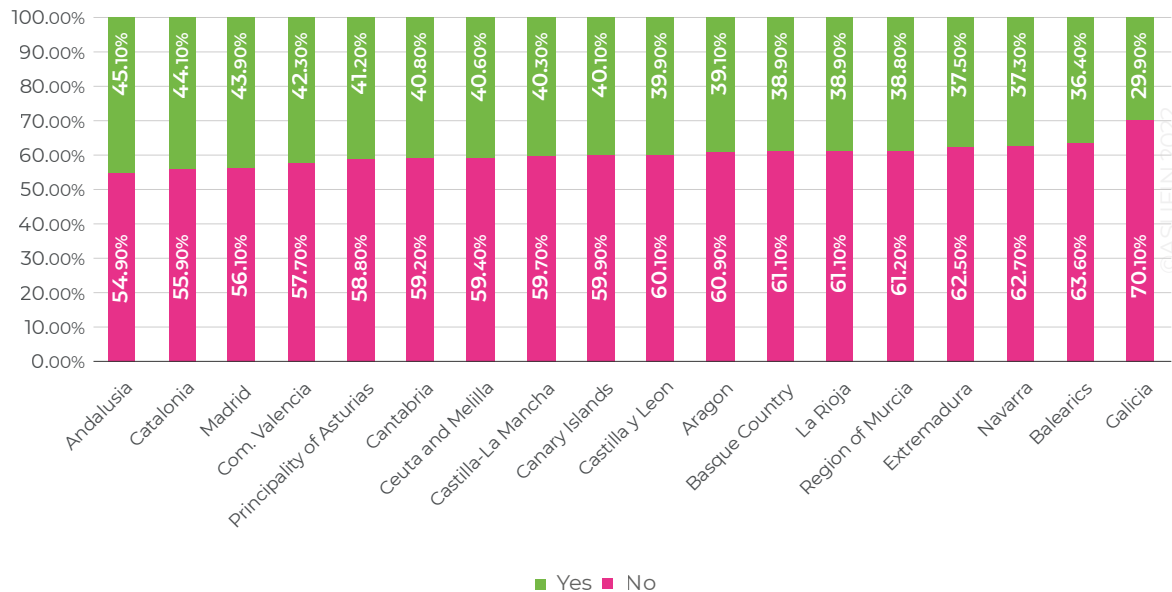


*Bankinter does not appear in this graph because it does not offer this service

©ASUFIN 2022 · www.asufin.com

The differences between the Autonomous Communities are very marked by the banking institutions in each region. Andalusia and Catalonia, with 45.10% and 44.10%, respectively, have the highest use, compared to 36.40% in the Balearic Islands and 29.90% in Galicia.

FIGURE 33 - CAN YOU STILL USE YOUR BANKBOOK?
(AUTONOMOUS COMMUNITY)



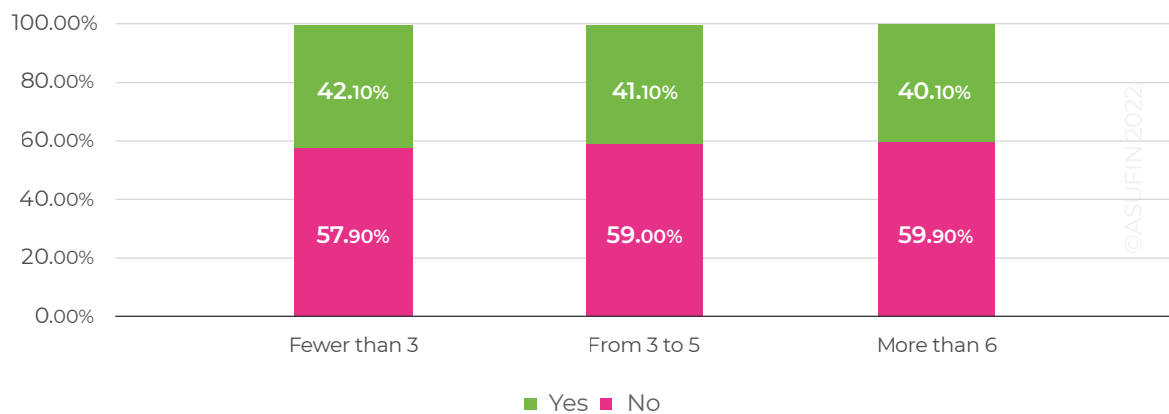
©ASUFIN 2022 · www.asufin.com



Most customers can no longer use the bankbook to update their bank statement.

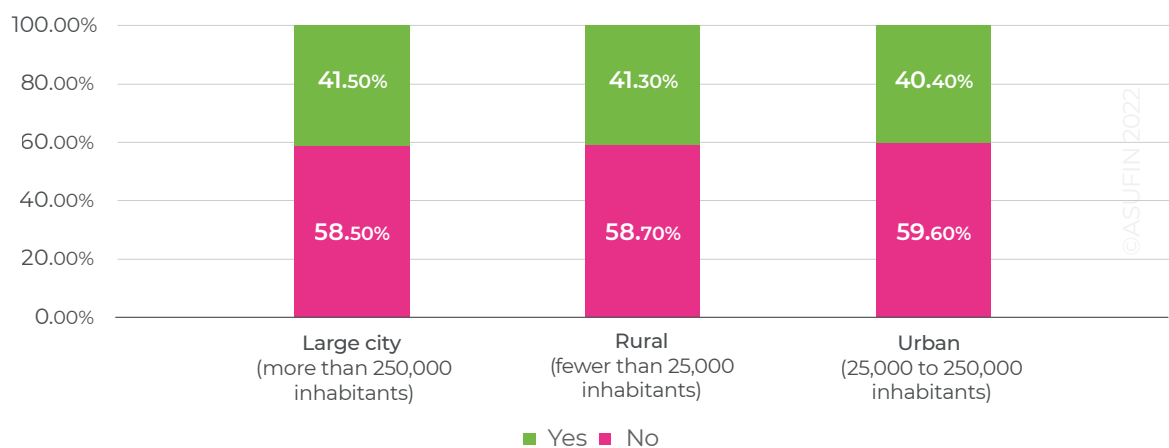
Since they are mainly differences between entities, there are no large discrepancies between office size and location. By office size, they are used more in those with fewer employees, with **42.10%** compared to **40.10%** of those with more than 6 employees. And by location, the results are similar, large cities with **41.50%** have a little more and the small cities with less at **40.40%**.

FIGURE 34 - CAN YOU STILL USE YOUR BANKBOOK?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 35 - CAN YOU STILL USE YOUR BANKBOOK?
(BY OFFICE LOCATION)

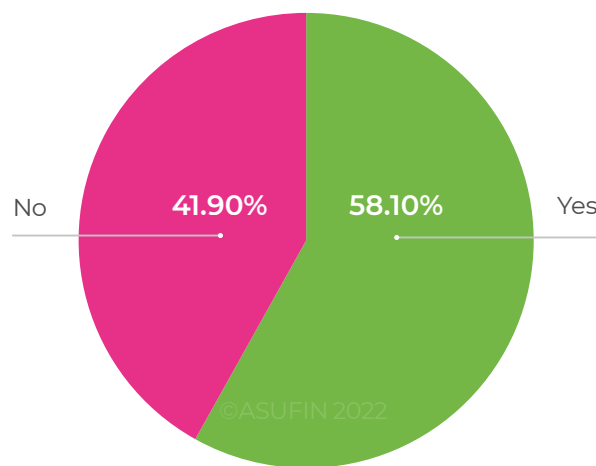


©ASUFIN 2022 · www.asufin.com

4 out of 10 older adults report having problems with the ATM

ATM operations remain difficult for many of the older adults, in particular for **more than half of the respondents, 58.10%**.

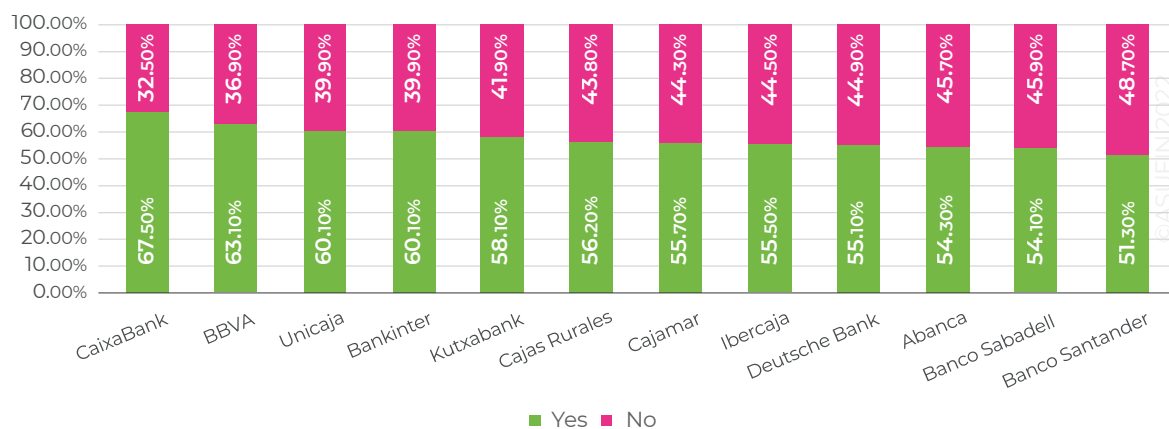
FIGURE 36 - IS THE ATM EASY TO USE?



©ASUFIN 2022 · www.asufin.com

CaixaBank's customers are the ones who most, **67.50%**, find the ATMs easy to use, followed by BBVA, with **63.10%**. On the opposite side, Banco Sabadell's customers, with **54.10%**, and **51.30%** for Banco Santander.

**FIGURE 37 - IS THE ATM EASY TO USE?
(FINANCIAL INSTITUTION)**



©ASUFIN 2022 · www.asufin.com

4 out of 10 older adults report having problems with the ATM

By Autonomous Community, older adult customers in Catalonia with **66.10%** and Navarre with **63.80%** are the ones who consider the ATMs easier, while Cantabria the least with **55.90%** and Ceuta and Melilla with **55.30%**.

FIGURE 38 - IS THE ATM EASY TO USE?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com

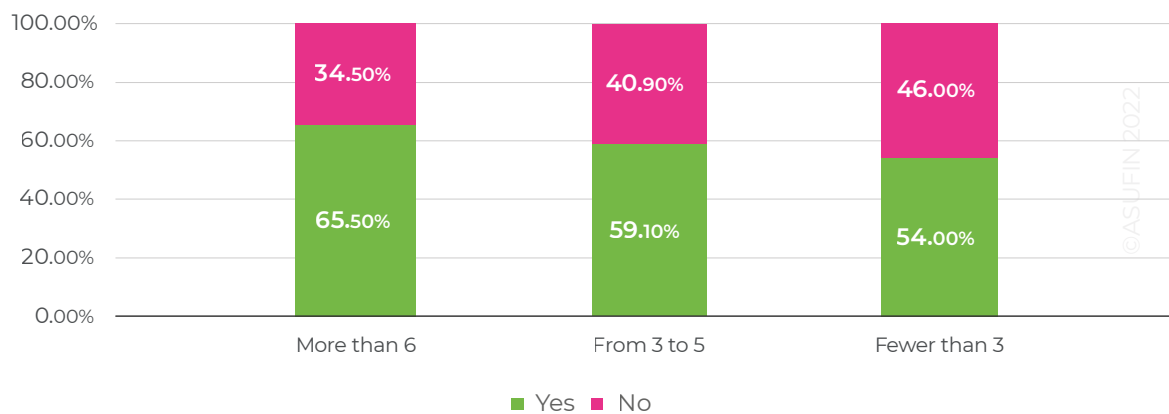


The ATMs easiest to use
are those of CaixaBank, BBVA and Unicaja.

4 out of 10 older adults report having problems with the ATM

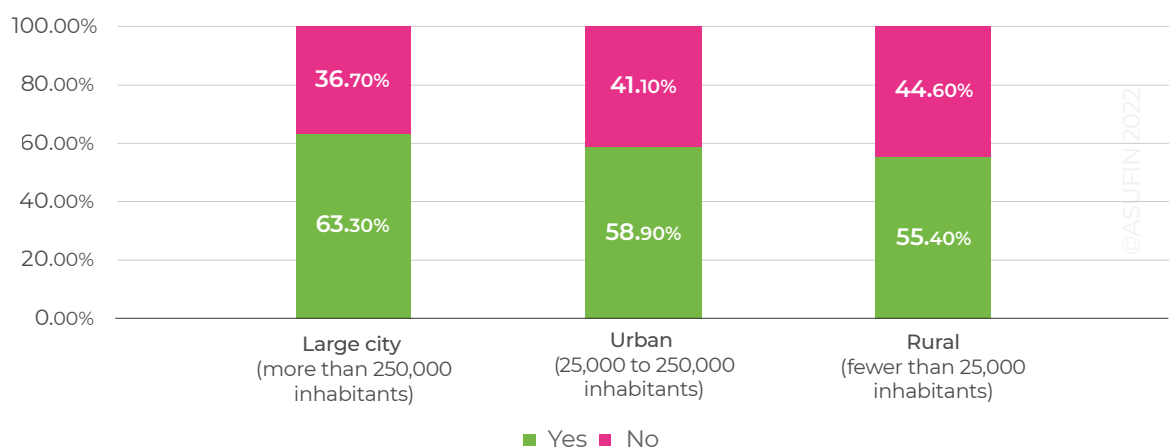
The data reveals that intensive, and in many cases forced, use **offers a sense of ease when using the ATM**. Therefore, it is in the very large offices of more than 6 employees where **65.50%** (almost two out of three) point out that they are easy compared to **54.00%** of offices with less than three employees. This relationship is transferred to its location, where customers in large cities with **63.30%** of the customers consider that its use is easier compared to the rural areas with **55.40%**.

FIGURE 39 - IS THE ATM EASY TO USE?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 40 - IS THE ATM EASY TO USE?
(BY OFFICE LOCATION)

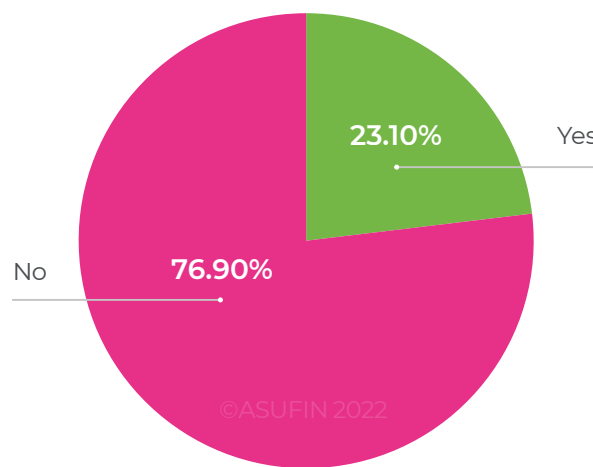


©ASUFIN 2022 · www.asufin.com

Only 23.10% of older adults contact their office by phone

The protocol's expansion also implies the establishment of an exclusive telephone channel. However, its use has been very limited: **23.10%** declare to do so. Having analyzed this point in the personal interviews, **the main reason is that there are long waits to be attended** and the elderly prefer to contact directly in the office.

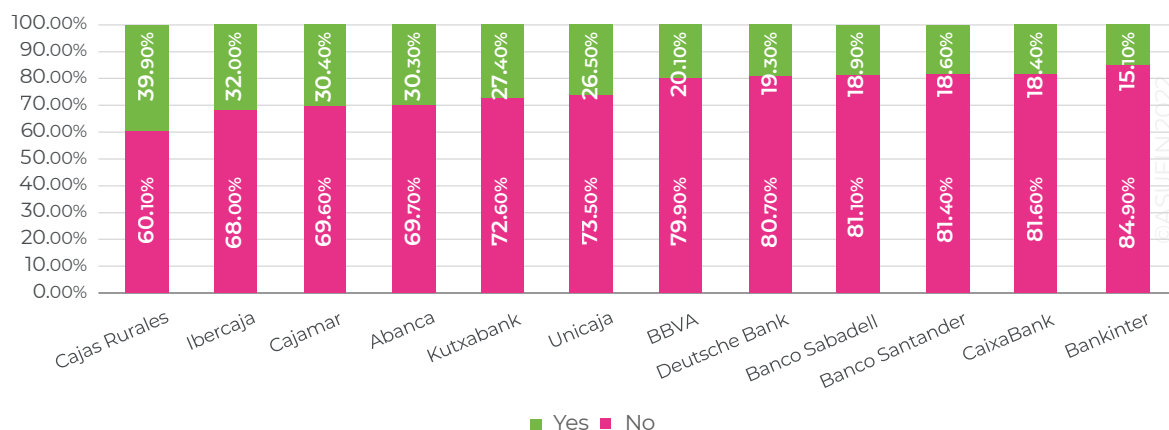
FIGURE 41 - DO YOU CONTACT THE OFFICE BY PHONE?



©ASUFIN 2022 · www.asufin.com

There is a clear difference between banks and their location. Telephone contact is higher in Caja Rural (**39.90%**) and Ibercaja (**32.00%**), with the lowest being CaixaBank (**18.40%**) and especially Bankinter (**15.10%**).

**FIGURE 42 - DO YOU CONTACT THE OFFICE BY PHONE?
(FINANCIAL INSTITUTION)**



©ASUFIN 2022 · www.asufin.com

Only 23.10% of older adults contact their office by phone

There are important differences according to the number of employees. **The offices that receive the least calls are precisely the largest, with only 20.10%**, and the ones that receive the most are the smallest, with **31.90%**, which again shows that the correlation is not given by the number of employees but by the workload that each office supports.

The offices in large cities require the least calls, 17.90%, and in rural ones, **32.40%**. We must also keep in mind that in rural areas the distances are greater, even having to travel to other towns.

FIGURE 43 - DO YOU CONTACT THE OFFICE BY PHONE?
(BY OFFICE SIZE)

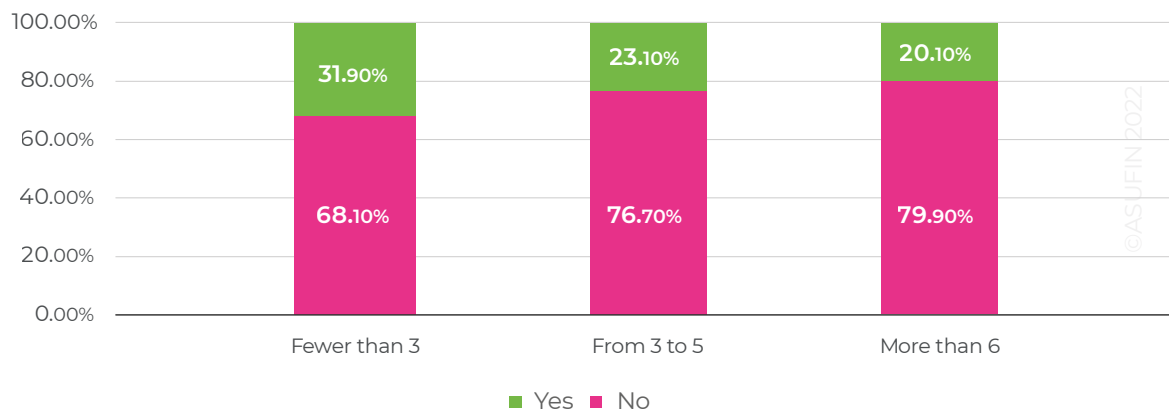
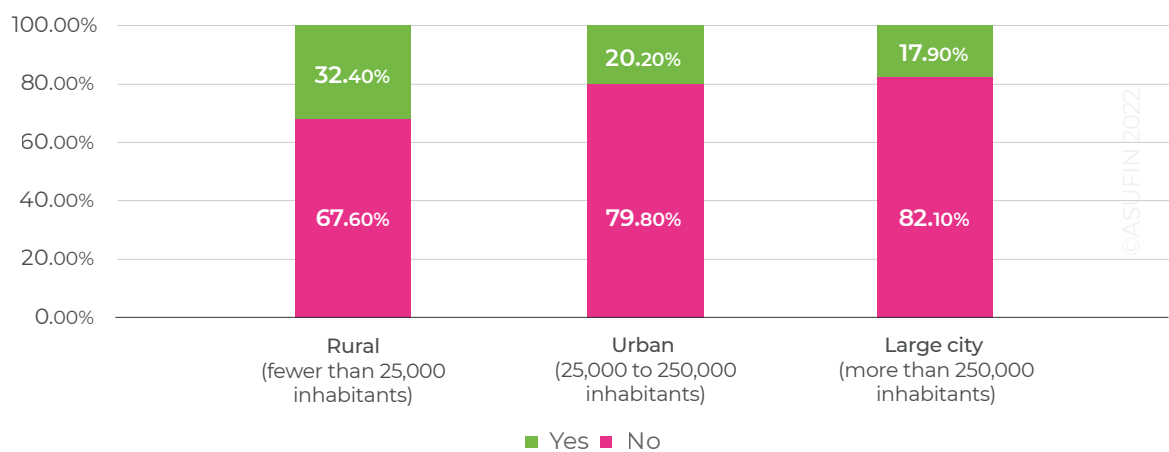


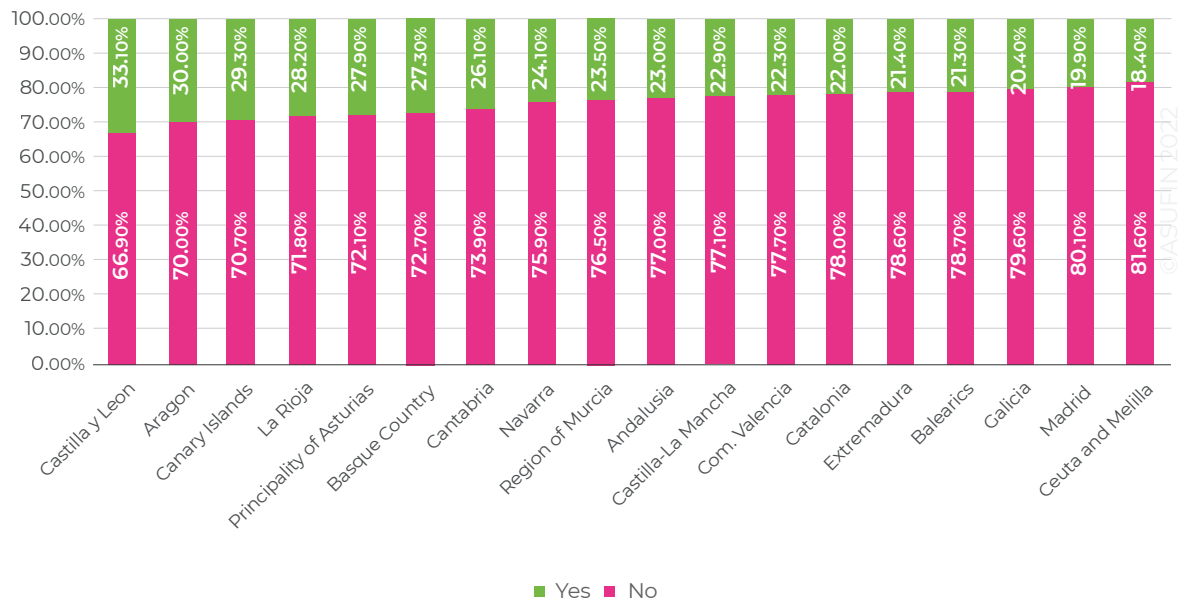
FIGURE 44 - DO YOU CONTACT THE OFFICE BY PHONE?
(BY OFFICE LOCATION)



Only 23.10% of older adults contact their office by phone

The customers of Castilla y León and Aragón are the ones who use the telephone service the most with **33.10%** and **30.00%** respectively, while regions that use it least are the Community of Madrid, with **19.90%** and Ceuta and Melilla with **18.40%**.

FIGURE 45 - DO YOU CONTACT THE OFFICE BY PHONE?
(BY AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com

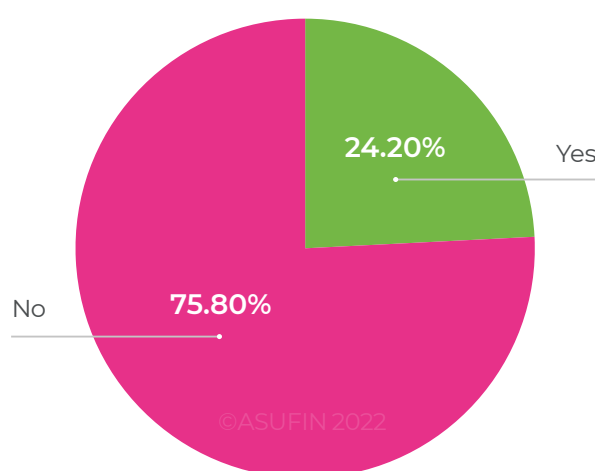


Despite the commitment, **older adults still consider the waiting time to be very long.**

Appointments on the decline, only 24.20% have to request one

Although there has been greater limits in the schedule, especially with the issue of office capacity, the end of restrictions and the extension of the schedule has made **requesting an appointment uncommon**, more frequent in some entities and especially if more complex transactions are needed.

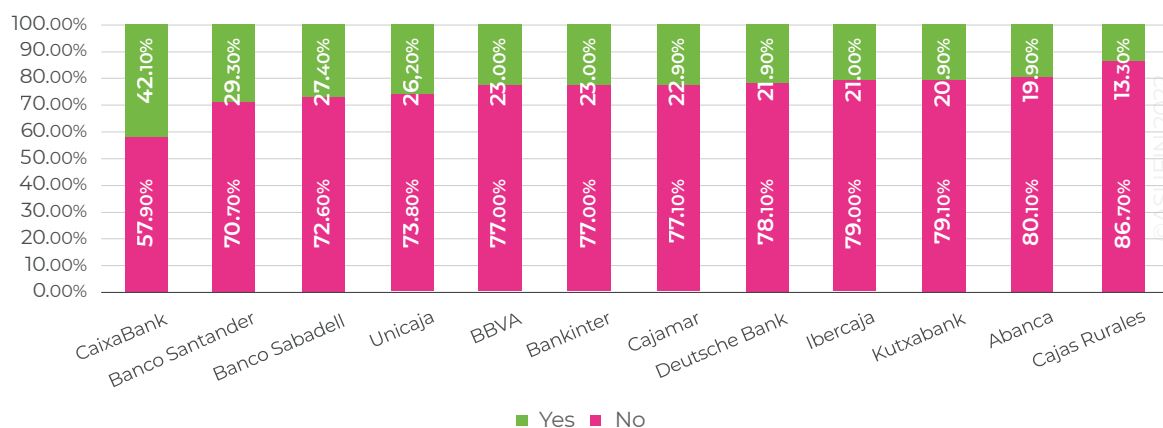
FIGURE 46 - DO YOU HAVE TO MAKE AN APPOINTMENT?



©ASUFIN 2022 · www.asufin.com

Although the majority of banks are at similar rates, there are two extreme cases. On the one hand, when it comes to making an appointment, **CaixaBank stands out with a high percentage, of up to 42.10%**, which drops to **29.30%** in second place with Banco Santander. On the opposite end are Caja Rural, whose customers ask for an appointment in just **13.30%**, so of them, and second last is Abanca, at **19.90%**.

FIGURE 47 - DO YOU HAVE TO MAKE AN APPOINTMENT?
(FINANCIAL INSTITUTION)



©ASUFIN 2022 · www.asufin.com

Appointments on the decline, only 24.20% have to request one

This means that the differences by Autonomous Community are based especially on **the weight that CaixaBank has** with Catalonia and Madrid, where we find **29.40%** and **29.00%** of the responses, and on the opposite side, Melilla, with **20.30%** and Extremadura, with **20.70%**.

FIGURE 48 - DO YOU HAVE TO MAKE AN APPOINTMENT?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com



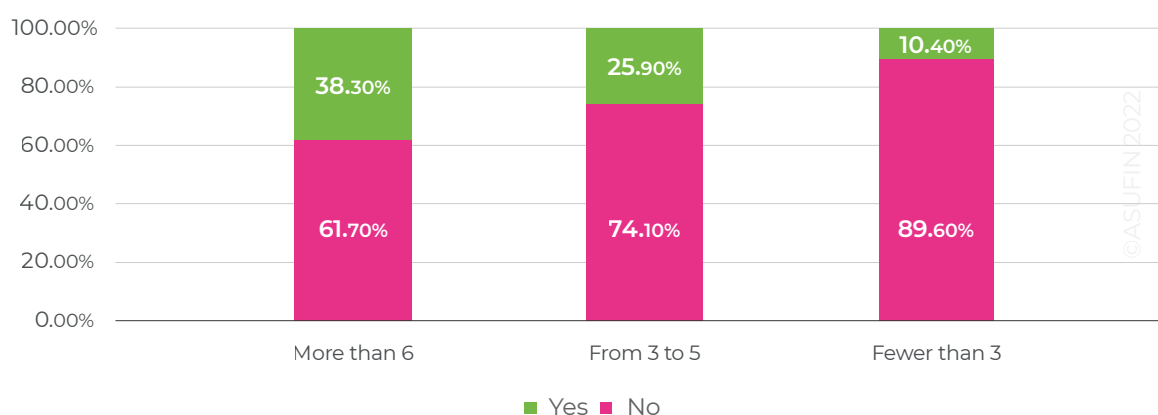
Most customers **no longer have to make an appointment to be attended.**

Appointments on the decline, only 24.20% have to request one

By size, large offices, with 6 or more employees, account for **38.30%** of appointments, or **25.90%**, in the case of offices with 3 to 5 employees, while those with fewer than 3 employees fall to **10.40%**.

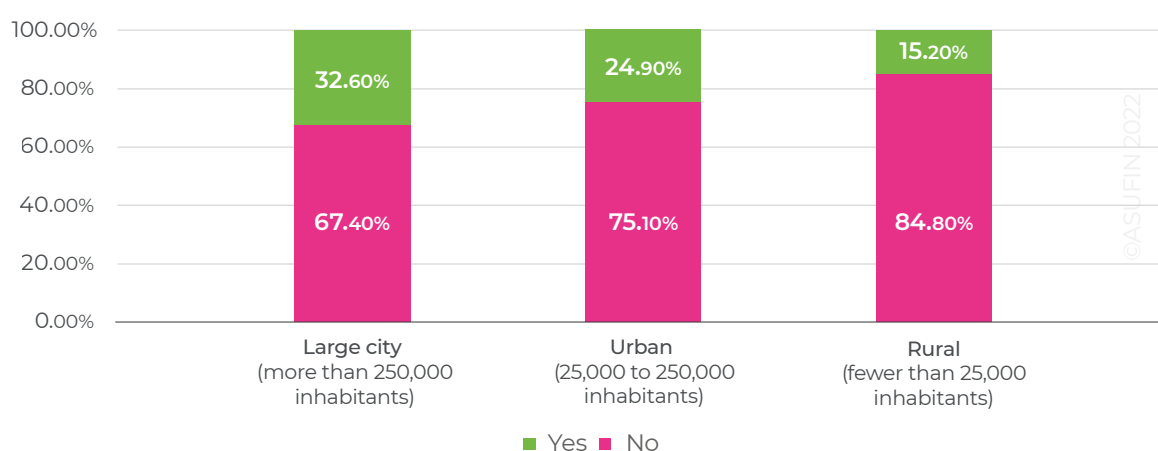
Similarly, although with minor differences, this also occurs by location. In large cities, the percentage is the highest, **32.60%**, decreasing to **24.90%** in cities with 25,000 to 250,000 inhabitants and **15.20%** in rural offices.

FIGURE 49 - DO YOU HAVE TO MAKE AN APPOINTMENT?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 50 - DO YOU HAVE TO MAKE AN APPOINTMENT?
(BY OFFICE LOCATION)

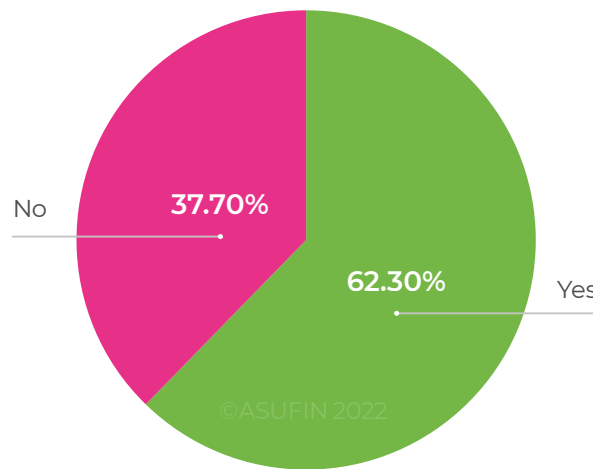


©ASUFIN 2022 · www.asufin.com

Preferential treatment, only for 62.30% of older adults

Preferential treatment of older adults when being serviced reaches **62.30%** of the cases, which means that about 4 out of 10 older adults do not yet receive it.

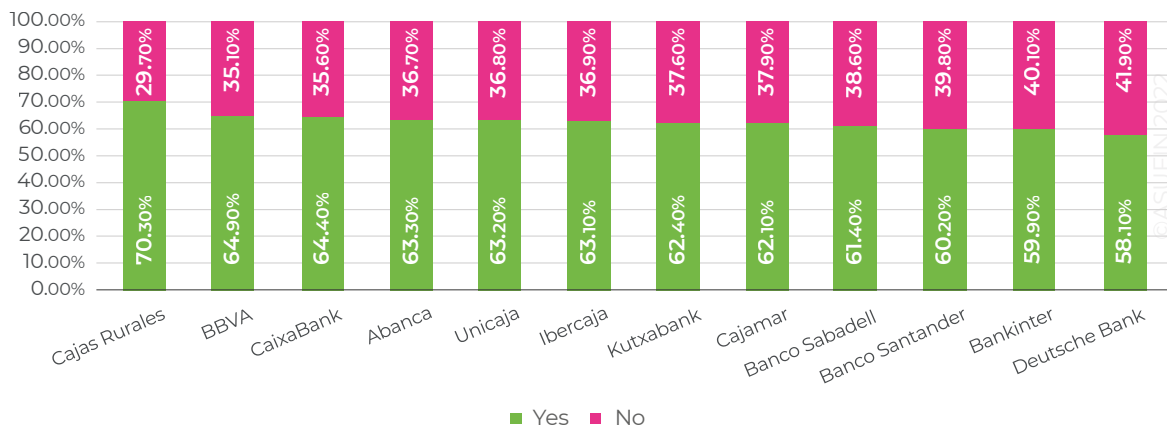
FIGURE 51 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER?



©ASUFIN 2022 · www.asufin.com

There are important differences between banks. Caja Rural, with **70.30%** of the responses, and BBVA, with **64.90%**, are the ones that stand out for their preferential treatment. At the opposite end is Bankinter, with **59.90%**, and Deutsche Bank, with **58.10%**.

FIGURE 52 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER?
(FINANCIAL INSTITUTION)

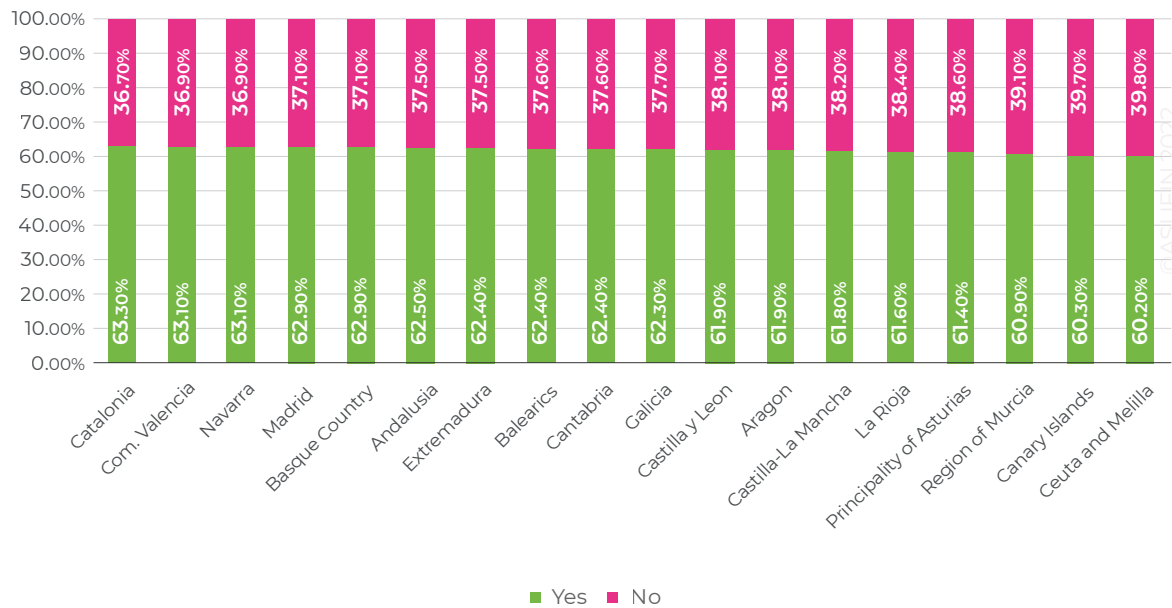


©ASUFIN 2022 · www.asufin.com

Preferential treatment, only for 62.30% of older adults

By Autonomous Community the differences are small. Leading in service is Catalonia with **63.30%**, and Valencia with **63.10%**. Ceuta and Melilla are at the bottom with **60.20%** followed by the Canary Islands with **60.03%**.

FIGURE 53 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com



The entities that provide the most on-site service
are the Rural banks, BBVA and CaixaBank.

Preferential treatment, only for 62.30% of older adults

The differences are also minimal in terms of office size and location, although they do reflect better treatment in small offices and rural areas. Thus, due to the size, those with fewer than 3 employees stand out with **64.30%**, compared to the **62.30%** where there are more than six employees and **60.40%** where there are 3 to 5 employees.

FIGURE 54 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER?
(BY OFFICE SIZE)

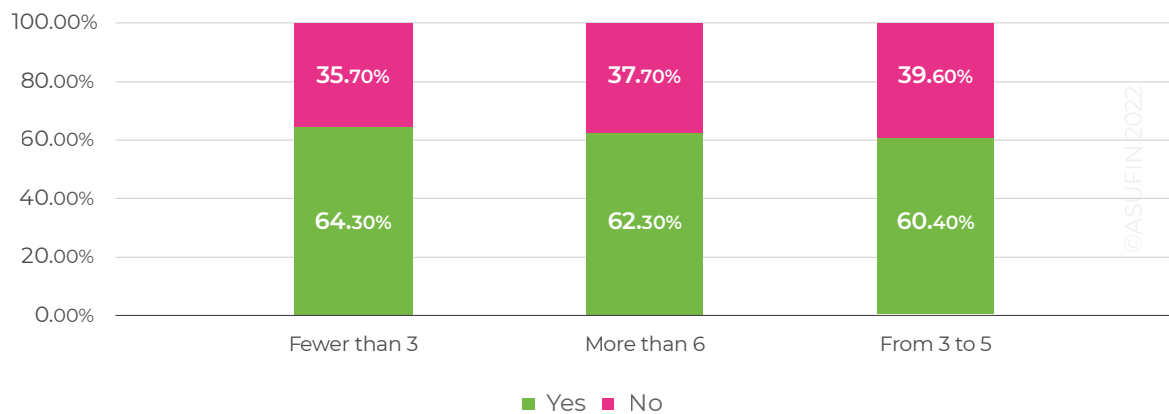
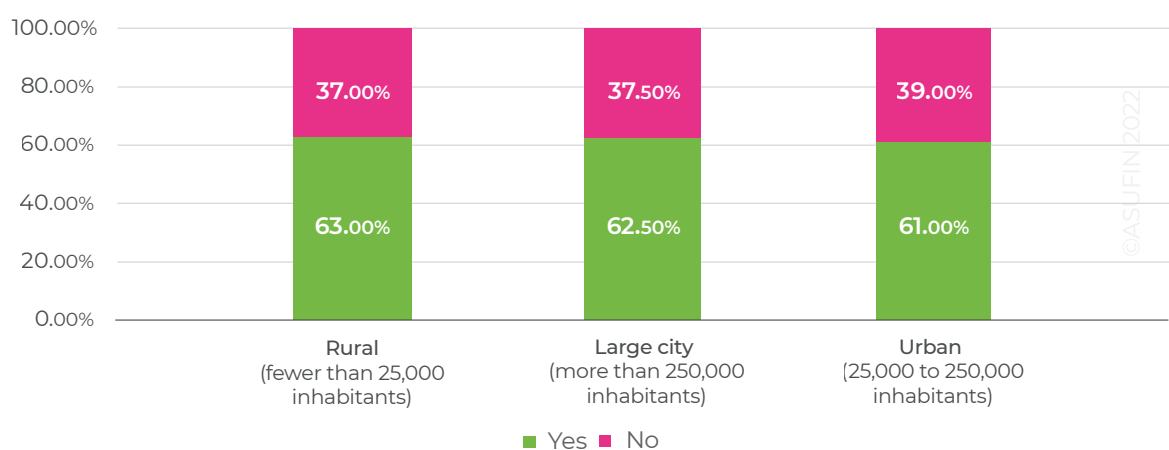


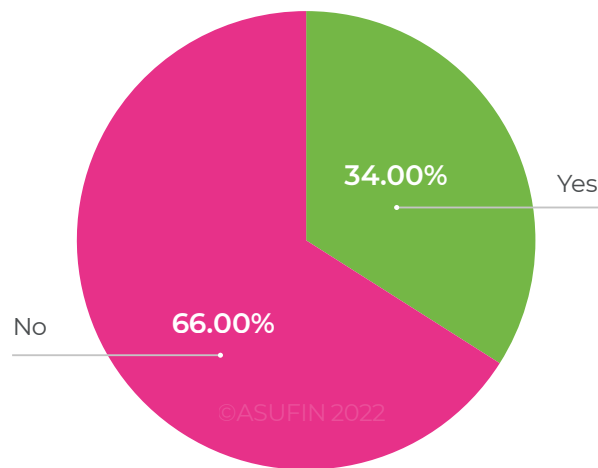
FIGURE 55 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER?
(BY OFFICE LOCATION)



34.00% of older adults already use their mobile phone to carry out bank transactions

Banking digitization is being “forced” for many groups, due to the limitations and cost overrun that comes with the use of the bankbook. However, barely 34.00% say they use their mobile phone for banking transactions.

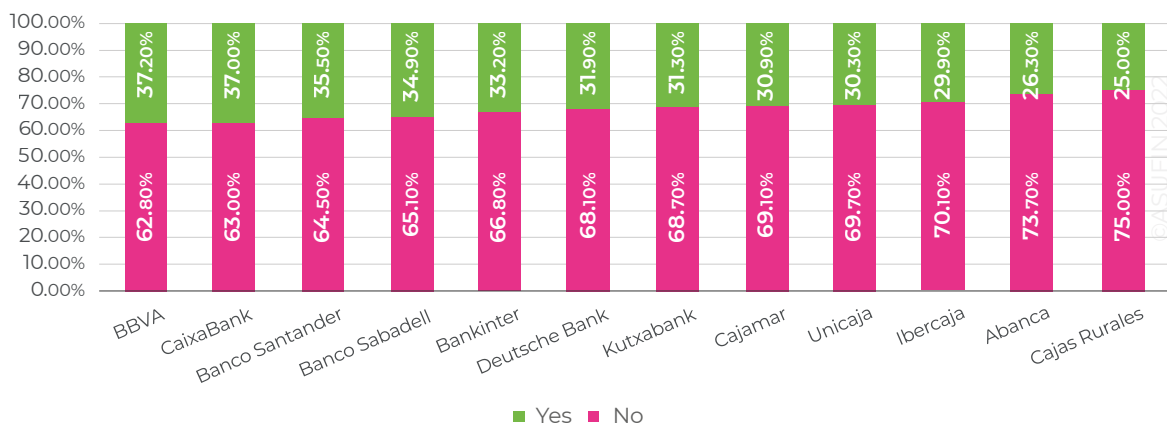
FIGURE 56 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS?



©ASUFIN 2022 · www.asufin.com

By financial institutions, there are notable differences. BBVA customers lead in its use (37.20%) followed very closely by CaixaBank (37.00%), at the other end is Abanca (26.30%) and lowest are Caja Rural with (25.00%).

FIGURE 57 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS? (FINANCIAL INSTITUTION)



©ASUFIN 2022 · www.asufin.com

34.00% of older adults already use their mobile to carry out bank transactions

Those who most and least use mobile phones agree on the reasons: difficulty or adaptability. **Many turn to these devices because they do not have an adequate response in their office** (queues, quality of service, cost at the counter).

This means that while there are appreciable differences between banks, there are not so many between autonomous communities. The Basque Country and the Balearic Islands are the ones that use them the most with **35.30%** each; on the opposite end is Extremadura and Ceuta and Melilla with **31.00%** each, separated by only 4.30% between highs and lows.

FIGURE 58 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com

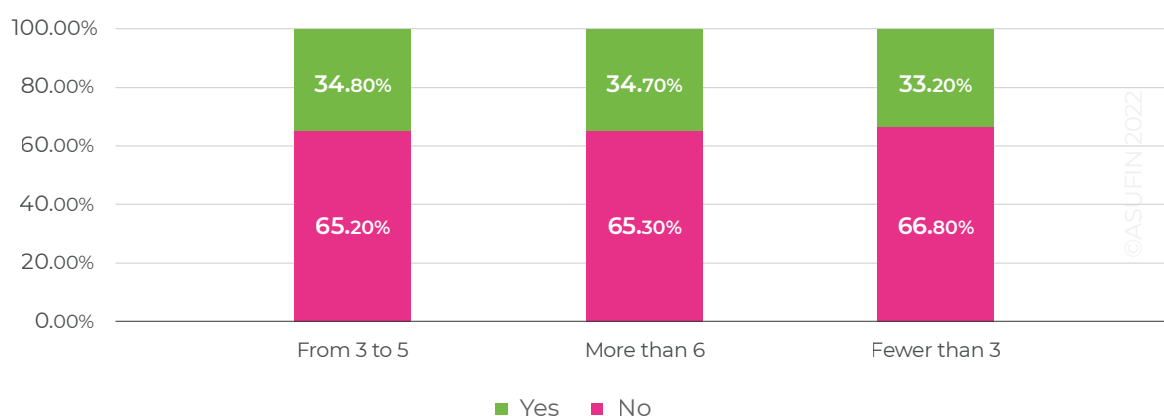


Many older adults turn to mobile devices because they do not get an adequate response in their office, which requires waiting in line or paying for services at the counter.

34.00% of older adults already use their mobile to carry out bank transactions

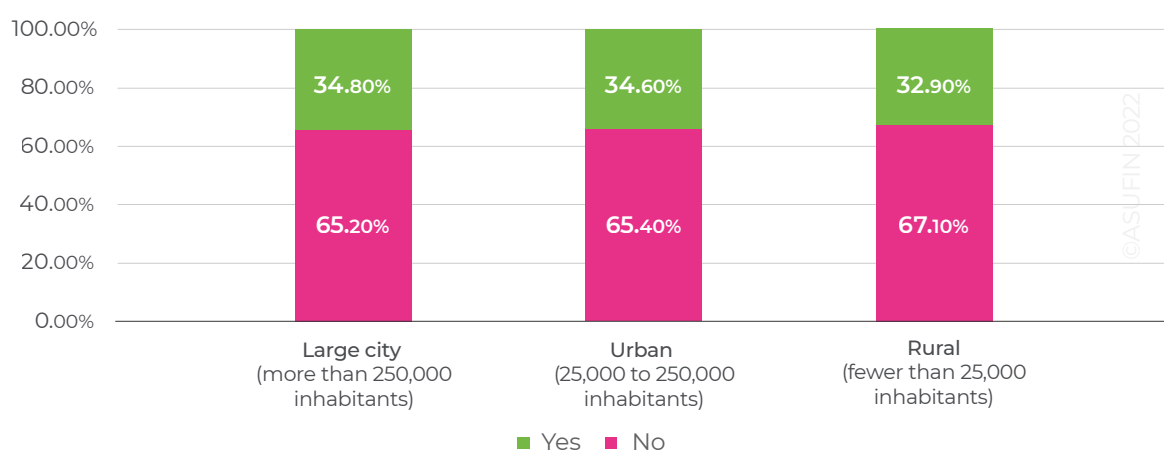
Similarly, the typology of the office and its location gives us similar results. By office size, mobile use is slightly higher in those of 3 to 5 employees with **34.80%**, followed by more than 6 employees with **34.70%**, and finally those of fewer than 3 employees with **33.20%**. Regarding the bank location, there is more use in large cities with **34.80%**, followed by urban with **34.60%** and finally Caja Rural with **32.90%**.

FIGURE 59 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 60 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS?
(BY OFFICE LOCATION)

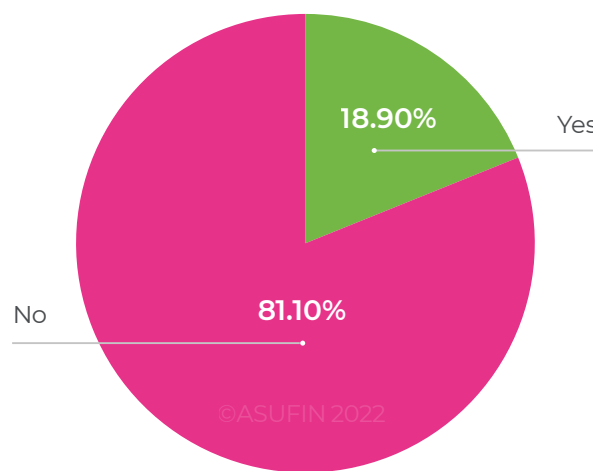


©ASUFIN 2022 · www.asufin.com

Only 18.90% say the app has been improved and is easier to use

One of the promises of the protocol most broken is the improvement of mobile applications for older adults. Less than 2 out of 10 users, only 18.90% perceive that their bank's app has improved and has been simplified.

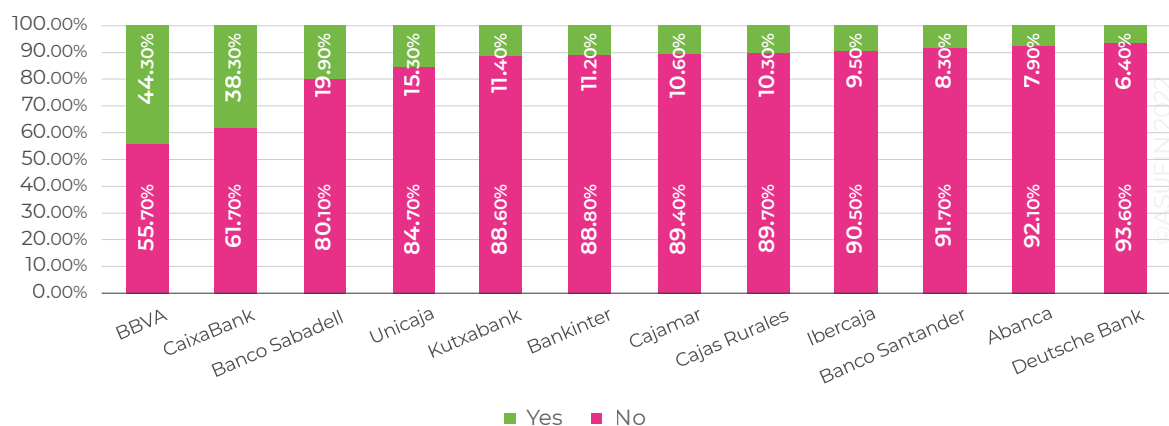
FIGURE 61 - HAS THE APP IMPROVED AND IS IT EASIER TO USE?



©ASUFIN 2022 · www.asufin.com

In this case, the bigger differences between entities are repeated, highlighting two: BBVA with 44.30% and CaixaBank with 38.30%: a lot different than the rest. The customers who report the least improvement are Abanca, with 7.90%, and Deutsche Bank, with just 6.40%.

FIGURE 62 - HAS THE APP IMPROVED AND IS IT EASIER TO USE?
(FINANCIAL INSTITUTION)



©ASUFIN 2022 · www.asufin.com

Only 18.90% say the app has been improved and is easier to use

Upon seeing this difference between banks, the behavior by autonomous communities is very similar. Catalonia and the Basque Country lead with **20.40%** and **20.10%** respectively, and the Balearic Islands and Asturias are lowest with **18.30%** and **17.90%** respectively.

FIGURE 63 - HAS THE APP IMPROVED AND IS IT EASIER TO USE?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com

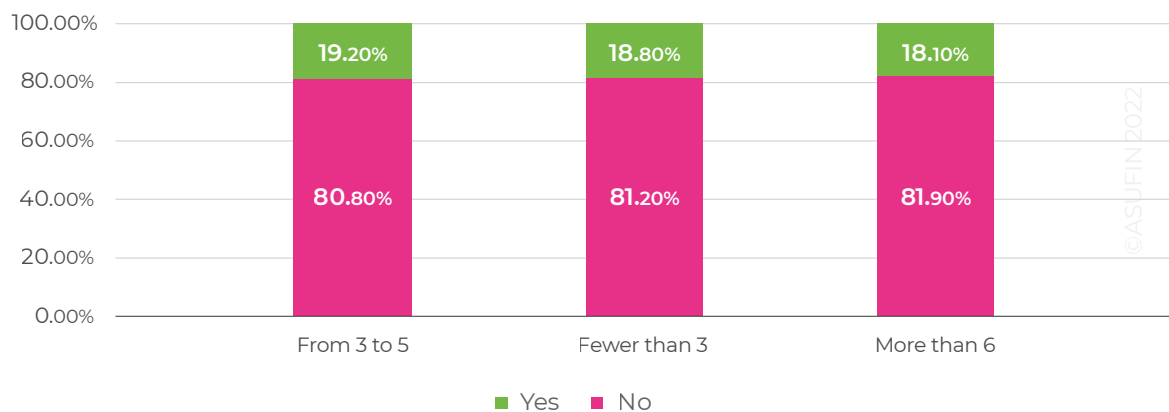


About 40% of customers of BBVA and CaixaBank notice improvements in the app.

Only 18.90% say the app has been improved and is easier to use

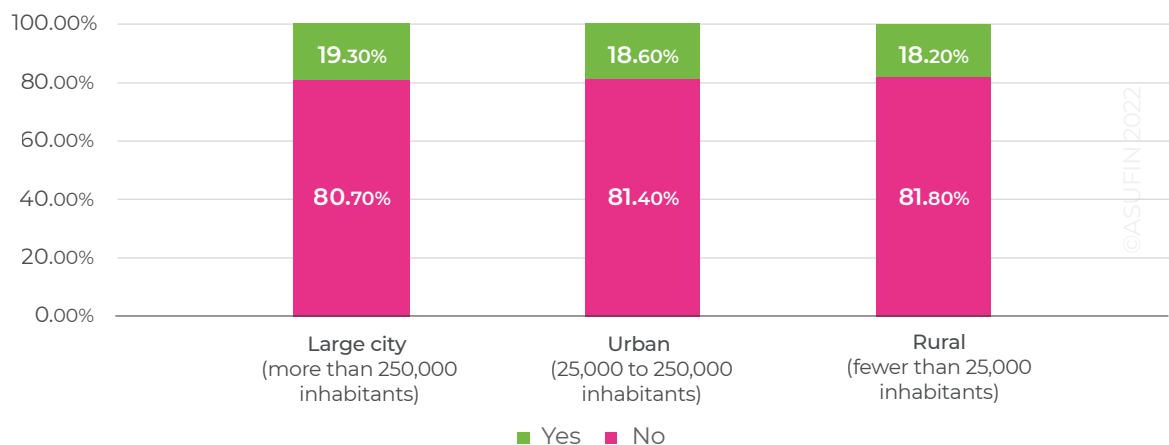
Similarly, there are few differences in office size, with the customers of 3 to 5 employees seeing the most improvements with **19.20%**, followed by those of fewer than 3 employees with **18.80%** and those of more than six employees with **18.10%**. Also by location, the differences are minimal: users who live in large cities perceive more improvements with **19.30%**, followed by urban users with **18.60%** and rural users with **18.20%**.

FIGURE 64 - HAS THE APP IMPROVED AND IS IT EASIER TO USE?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 65 - HAS THE APP IMPROVED AND IS IT EASIER TO USE?
(BY OFFICE LOCATION)

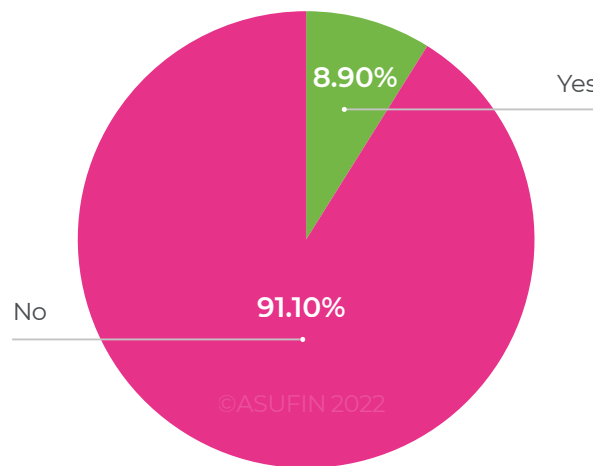


©ASUFIN 2022 · www.asufin.com

Only 8.90% of the older adults have received some type of digital training

Training in digital tools is the most pending subject for financial institutions, with **only 8.90%** declaring to **have received some type of tutorial in the 8 months** since the approval of the protocol.

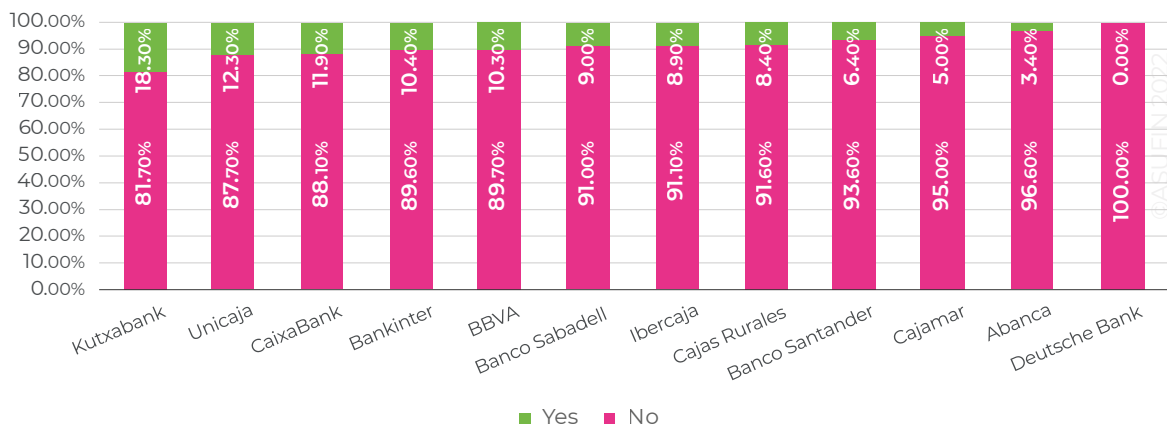
FIGURE 66
HAS THE BANK OFFERED YOU ANY TRAINING IN DIGITAL TOOLS?



©ASUFIN 2022 · www.asufin.com

The results are very low in all banks, but despite this there are differences. Kutxabank customers, with **18.30%**, are the ones who report having received the most training along with those of Unicaja, with **12.30%**. On the opposite end are Abanca with only **3.40%** and Deutsche Bank in which no customer surveyed indicates that they have received training.

FIGURE 67
HAS THE BANK OFFERED YOU ANY TRAINING IN DIGITAL TOOLS?
(FINANCIAL INSTITUTION)

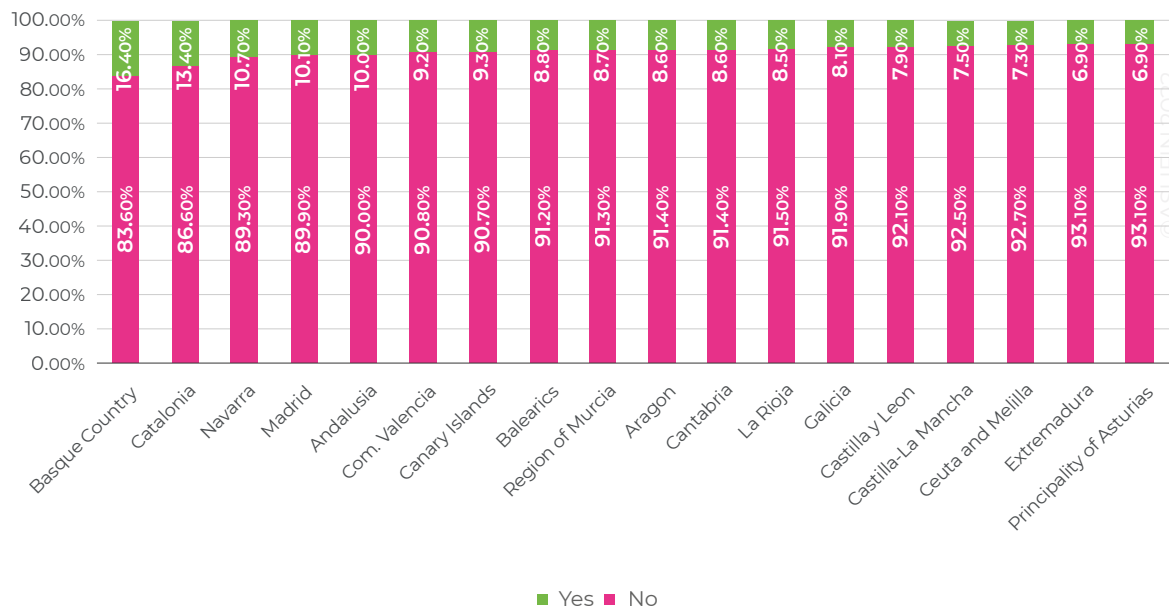


©ASUFIN 2022 · www.asufin.com

Only 8.90% of the older adults have received some type of digital training

There are important differences between Autonomous Communities. Kutxabank's better results are due to the fact that the Basque Country, with **16.40%**, is the community that indicates that more training has been received, followed by Catalonia with **13.40%**. On the opposite end are Extremadura and Asturias, both with **6.90%**.

FIGURE 68
HAS THE BANK OFFERED YOU ANY TRAINING IN DIGITAL TOOLS?
(AUTONOMOUS COMMUNITY)



©ASUFIN 2022 · www.asufin.com

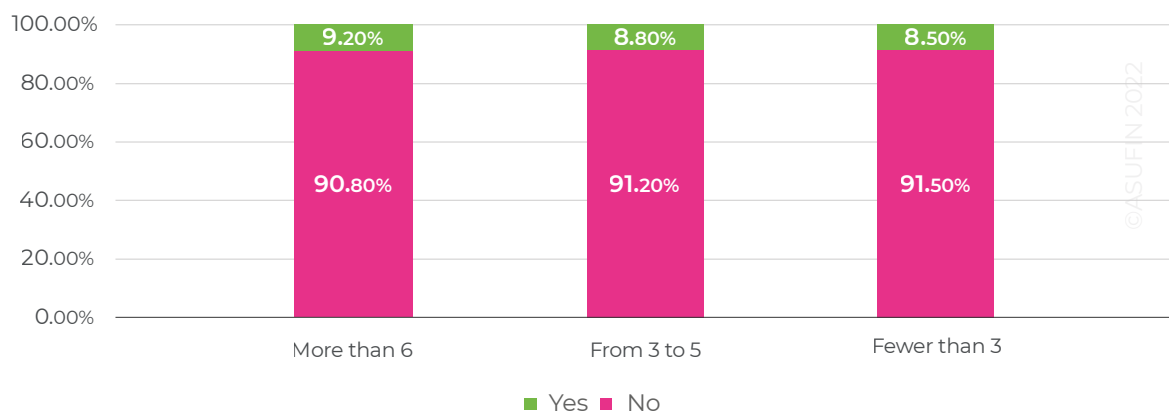


Digital training for improving the use of technology is a clear pending subject to comply with the banking protocol.

Only 8.90% of the older adults have received some type of digital training

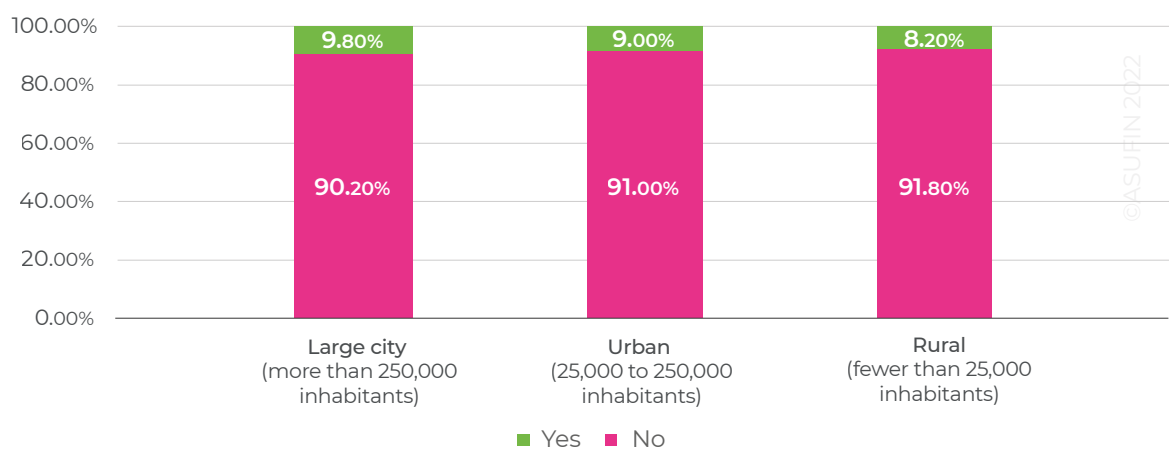
By branch size and location, the differences are small. Specifically, by office size, they indicate that customers of more than 6 employees have received more with **9.20%**, followed by 3 to 5 employees with **8.80%** and finally those of fewer than 3 employees with **8.50%**. By location, large cities stand out with **9.80%**, followed by urban with **9.00%** and at the bottom rural branches with only **8.20%**.

FIGURE 69
HAS THE BANK OFFERED YOU ANY TRAINING IN DIGITAL TOOLS?
(BY OFFICE SIZE)



©ASUFIN 2022 · www.asufin.com

FIGURE 70
HAS THE BANK OFFERED YOU ANY TRAINING IN DIGITAL TOOLS?
(BY OFFICE LOCATION)



©ASUFIN 2022 · www.asufin.com

Conclusions

Eight months after the launch of the protocol to improve the financial inclusion of older adults, progress has been made, but they fall far short of its aims. They focus, above all, on **offering a more flexible schedule and preference in their customer service, rather than on other access improvements** that facilitate their adaptation to the changes required by digitization and bank restructuring.

The schedule limits have been almost completely eliminated, with only 13.90% declaring limits, **as well as waiting times for the older adults in queues**. However, there are important differences between entities: CaixaBank is the one seen as having the least schedule limits, only in 9.10% of cases, compared to others, such as Abanca or Deutsche Bank, which rise to 24.90% and 21.30%.

However, the analysis by type of office reflects important differences, with **office closures, as a result of the concentration process, has been detrimental to older adults**. Thus, in cities with more than 250,000 inhabitants, 37.70% of the elderly have had to wait in line, more than one in three, a point that significantly fails to comply with the protocol.

However, one of the most negative conclusions is **the expulsion of older adults from the banks' counters**. A phenomenon that is not new, but the protocol has not been able to improve it. The problem does not lie in the schedule limits, which has been extended, but in the prices for using the counter that has driven off about 9 out of 10 older adults.

There are key differences between banks. **For Banco Santander, only 5.90% of its customers indicate that they do everything at the counter, followed by CaixaBank with 6.40%**. Compared to these entities, these same percentages rise to 25.50% in Caja Rural and 17.30% in Cajamar.

Another interesting point is that of the bankbooks, a traditional means especially used by older adults to control their balance and transactions, which many banks no longer issue to new customers and also charge for using them. **This has led to its use being reduced to 40.90% of this age group**, with marginal use in entities such as Abanca, with 7.90%, and BBVA, with 13.40%. All this forces older adults to make more intensive use of new technologies without all the support they need.

An example of the latter is that 91.20% of the elderly carry out some ATM transaction which, as a theoretically positive point, is accompanied by the assistance of an employee of the bank, in 69.50% of cases. In addition, **those who most use the ATM coincide with those with the most restrictions at the counter**. For example, CaixaBank, with a 90.40% ratio in ATM use, is the leading bank in this section, along with Banco Santander (90.40%). And it is also CaixaBank that leads the ratio of those who most accompany the older adult in using it (81.80%). However, **68.50% of the older adults indicate that they do not have a personal advisor, which highlights the lack of depth of this measure** and that there is no such figure in most offices, but that it is covered with current staff, generating obvious differences relative to the each branch's workload.



Room for improvement in telephone service

With respect to the forms of contact and off-site operations, there is room for improvement. Telephone contact is marginal, 23.10%, and is backed by the interviews carried out, mainly because waiting times are very long; they do not receive priority treatment, and prefer to go in person to the office, where they think they will better resolve their problems. Thus, **in large offices, the use of the telephone is reduced to only 20.10%**, with even lower percentages in Ceuta and Melilla (18.40%) or Madrid (19.90%).

The telephone as a method is used less often, passing on to the use of the mobile phone to perform transactions. In this case, although the percentage recorded is noticeable, and reaches 34.00%, it is worrying that the improvements in the applications are not perceived more: **only 18.90% declare that their bank's app is easier to use and more accessible than before, and this is mainly in just two entities: BBVA and CaixaBank.**

Although implementing these technological developments may require time, it seems that the entities are not fully committed, as seen with **only 8.90% offering some type of training in digital tools that reduces the digital divide and that allows for remote operations.**



Aspects that are easy to implement

In short, although there have been some improvements, **these not only seem insufficient, but focus on aspects that are easier to implement, such as expanding schedules, generating some type of preference in waiting times and accompaniment in simple tasks.** There are aspects that already seem clearly irreversible such as the “expulsion” in most of the services, at least the most common, counter service, in favor of the ATM, as well as the decline in the use of the bankbook.

Also, the allocation of resources for older adults is subject to the entities' own strategy of office closures and reductions in staff. Thus, for example, **we see that the worst service numbers do not occur in those with less staff, but in those that have to cover more customers.** Thus, as a general rule, rural offices, although smaller in size, are offering better service than those in major cities that cover many customers.

In addition, the policy of some entities such as CaixaBank to create mega-offices without counter service, makes **most feel neglected in their most basic service**, while a small segment, which basically just has investments, does enjoy a higher level of service.

Likewise, **the digital divide remains striking, in which there are also differences by age group.** The improvement of the app is not noticeable for most and training is very scarce, which generates more inequalities. All these aspects are key and must be improved quickly and decisively to achieve greater compliance with the objectives set in February 2022.

Figures Index

FIGURE 1 - HAVE YOU HAD SCHEDULE LIMITATIONS?	6
FIGURE 2 - HAVE YOU HAD SCHEDULE LIMITATIONS? (FINANCIAL INSTITUTION).	6
FIGURE 3 - HAVE YOU HAD SCHEDULE LIMITATIONS? (AUTONOMOUS COMMUNITY).	7
FIGURE 4 - HAVE YOU HAD SCHEDULE LIMITATIONS? (BY OFFICE SIZE)	8
FIGURE 5 - HAVE YOU HAD SCHEDULE LIMITATIONS? (BY OFFICE LOCATION).	8
FIGURE 6 - HAVE YOU BEEN ATTENDED IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE?	9
FIGURE 7 - HAVE YOU BEEN ATTENDED IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE? (FINANCIAL INSTITUTION).	9
FIGURE 8 - HAVE YOU BEEN ATTENDED IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE? (AUTONOMOUS COMMUNITY).	10
FIGURE 9 - HAVE YOU BEEN ATTENDED IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE? (BY OFFICE LOCATION).	11
FIGURE 10 - HAVE YOU BEEN ATTENDED IN PERSON, WITHOUT HAVING TO WAIT IN A QUEUE? (BY OFFICE SIZE).	11
FIGURE 11 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER?	12
FIGURE 12 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER? (FINANCIAL ENTITY).	12
FIGURE 13 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER? (BY OFFICE LOCATION).	13
FIGURE 14 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER? (BY OFFICE SIZE).	13
FIGURE 15 - HAVE YOU BEEN ABLE TO PERFORM ALL YOUR TRANSACTIONS AT THE COUNTER? (AUTONOMOUS COMMUNITY).	14
FIGURE 16 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM?	15
FIGURE 17 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM? (FINANCIAL ENTITY).	15
FIGURE 18 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM? (AUTONOMOUS COMMUNITY).	16
FIGURE 19 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM? (BY OFFICE LOCATION).	17
FIGURE 20 - HAVE YOU BEEN FORCED TO PERFORM OPERATIONS WITH THE ATM? (BY OFFICE SIZE).	17
FIGURE 21 - HAS AN EMPLOYEE ACCOMPANIED YOU TO PERFORM TRANSACTIONS?	18
FIGURE 22 - HAS AN EMPLOYEE ACCOMPANIED YOU TO PERFORM TRANSACTIONS? (FINANCIAL INSTITUTION).	18
FIGURE 23 - HAS AN EMPLOYEE ACCOMPANIED YOU TO PERFORM TRANSACTIONS? (BY OFFICE SIZE)	19
FIGURE 24 - HAS AN EMPLOYEE ACCOMPANIED YOU TO PERFORM TRANSACTIONS?	19
FIGURE 25 - HAS AN EMPLOYEE ACCOMPANIED YOU TO HELP YOU PERFORM TRANSACTIONS?	20

FIGURE 26 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL? (BY OFFICE LOCATION).	21
FIGURE 27 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL? (FINANCIAL INSTITUTION).	21
FIGURE 28 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL? (BY OFFICE SIZE).	22
FIGURE 29 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL? (BY OFFICE LOCATION).	22
FIGURE 30 - DO YOU HAVE A PERSONAL ADVISOR AT YOUR DISPOSAL? (AUTONOMOUS COMMUNITY).	23
FIGURE 31 - CAN YOU STILL USE YOUR BANKBOOK?	24
FIGURE 32 - CAN YOU STILL USE YOUR BANKBOOK? (FINANCIAL INSTITUTION).	24
FIGURE 33 - CAN YOU STILL USE YOUR BANKBOOK? (AUTONOMOUS COMMUNITY).	25
FIGURE 34 - CAN YOU STILL USE YOUR BANKBOOK? (BY OFFICE SIZE).	26
FIGURE 35 - CAN YOU STILL USE YOUR BANKBOOK? (BY OFFICE LOCATION).	27
FIGURE 36 - IS THE ATM EASY TO USE?	27
FIGURE 37 - IS THE ATM EASY TO USE? (FINANCIAL INSTITUTION).	28
FIGURE 38 - IS THE ATM EASY TO USE? (AUTONOMOUS COMMUNITY).	29
FIGURE 39 - IS THE ATM EASY TO USE? (BY OFFICE SIZE).	29
FIGURE 40 - IS THE ATM EASY TO USE? (BY OFFICE LOCATION).	30
FIGURE 41 - DO YOU CONTACT THE OFFICE BY PHONE?	30
FIGURE 42 - DO YOU CONTACT THE OFFICE BY PHONE? (FINANCIAL INSTITUTION).	31
FIGURE 43 - DO YOU CONTACT THE OFFICE BY PHONE? (FINANCIAL INSTITUTION).	31
FIGURE 44 - DO YOU CONTACT THE OFFICE BY PHONE? (BY OFFICE LOCATION).	32
FIGURE 45 - DO YOU CONTACT THE OFFICE BY PHONE? (BY AUTONOMOUS COMMUNITY).	33
FIGURE 46 - DO YOU HAVE TO MAKE AN APPOINTMENT?	33
FIGURE 47 - DO YOU HAVE TO MAKE AN APPOINTMENT? (FINANCIAL INSTITUTION).	34
FIGURE 48 - DO YOU HAVE TO MAKE AN APPOINTMENT? (AUTONOMOUS COMMUNITY).	35
FIGURE 49 - DO YOU HAVE TO MAKE AN APPOINTMENT? BY OFFICE SIZE).	35
FIGURE 50 - DO YOU HAVE TO MAKE AN APPOINTMENT? (BY OFFICE LOCATION).	36
FIGURE 51 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER?	36
FIGURE 52 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER? (FINANCIAL ENTITY).	37
FIGURE 53 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER? (AUTONOMOUS COMMUNITY).	38
FIGURE 54 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER? (BY OFFICE SIZE).	38
FIGURE 55 - HAVE YOU RECEIVED PREFERENTIAL TREATMENT BECAUSE YOU ARE OLDER? (BY OFFICE LOCATION)	38

FIGURE 56 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS?	39
FIGURE 57 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS? (ENTITY FINANCIAL).	39
FIGURE 58 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS? (AUTONOMOUS COMMUNITY).	40
FIGURE 59 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS? (BY SIZE LOCATION)	41
FIGURE 60 - DO YOU USE YOUR MOBILE PHONE TO CARRY OUT BANK TRANSACTIONS? (BY OFFICE LOCATION).	41
FIGURE 61 - HAS THE APP IMPROVED AND IS IT EASIER TO USE?	42
FIGURE 62 - HAS THE APP IMPROVED AND IS IT EASIER TO USE? (FINANCIAL INSTITUTION).	42
FIGURE 63 - HAS THE APP IMPROVED AND IS IT EASIER TO USE? (AUTONOMOUS COMMUNITY).	43
FIGURE 64 - HAS THE APP IMPROVED AND IS IT EASIER TO USE? (BY OFFICE SIZE).	44
FIGURE 65 - HAS THE APP IMPROVED AND IS IT EASIER TO USE? (BY OFFICE LOCATION).	44
FIGURE 66 - HAS THE BANK OFFERED YOU ANY TYPE OF TRAINING IN DIGITAL TOOLS?	45
FIGURE 67 - HAS THE BANK OFFERED YOU ANY TYPE OF TRAINING IN DIGITAL TOOLS? (FINANCIAL INSTITUTION).	45
FIGURE 68 - HAS THE BANK OFFERED YOU ANY TYPE OF TRAINING IN DIGITAL TOOLS? (AUTONOMOUS COMMUNITY).	46
FIGURE 69 - HAS THE BANK OFFERED YOU ANY TYPE OF TRAINING IN DIGITAL TOOLS? (BY OFFICE SIZE)	47
FIGURE 70 - HAS THE BANK OFFERED YOU ANY TYPE OF TRAINING IN DIGITAL TOOLS? (BY OFFICE LOCATION).	47

Let's talk!



Plaza de las Cortes, 4. 4ºD
28014 - Madrid



91 532 75 83
626 796 713



info@asufin.com



Opening hours:
Mon-Fri: 09:00 - 18:00 H.



www.asufin.com

