



AUTORITÉ
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Médiamétrie//NetRatings study for the AMF: Investors turning increasingly to the internet over bank branches

The Autorité des Marchés Financiers (AMF) has published a study conducted by Médiamétrie//NetRatings on how French people use the internet with regard to investments and savings. Whether it is for research, the investment itself or the management of that investment, is the internet becoming the first port of call for French people, like it is for cultural heritage and leisure activities? Has the internet overtaken the bank branch in this regard? We take a closer look at the digital transition of investors.

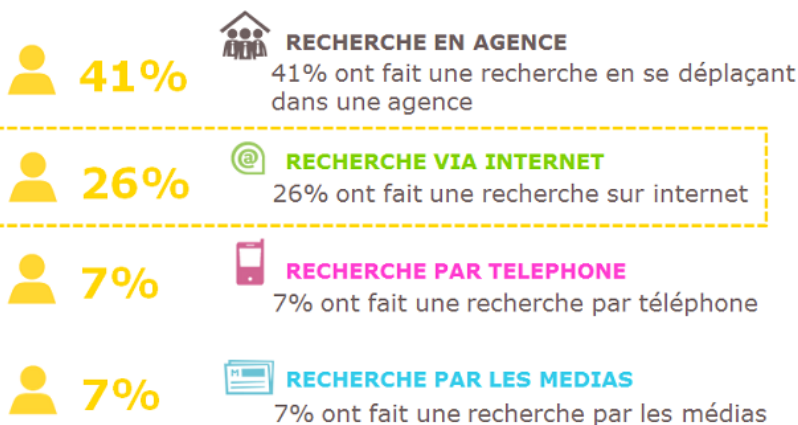
As part of the AMF's mission to protect and inform retail investors, its Household Savings Observatory attempts to get a better understanding of investors' needs and behaviours. To this end, it commissioned a study⁽¹⁾ to discover how French people currently use the internet to research investments, to actually make investments and to manage those investments.

Main findings of the study

Despite the internet being the preferred research channel for many retail sectors, the bank branch is still the first port of call for investors. Having said that, a greater share (35%) of people who have invested since 2010 carried out their research online.

More than 70% of people use the websites of financial bodies.

The most searched for investment products online are equities and speculative instruments such as warrants, turbos, CFDs or binary options.



Not only is the bank branch the first port of call for information, it is even more dominant in terms of the actual investment channel, with 90% of survey respondents choosing to go into a branch to buy the product. However, 1 in 4 recent investors chose to buy their product online. These people said their decision was influenced by the freedom of being able to choose what product they want at a time that is convenient to them.

> In terms of the management of their investment, people are comfortable using the internet 29% of respondents said they managed at least one of their investments online, compared with 37% in branch. The gap is even smaller (39% in branch versus 37% online) for recent investors. The most common online activity is viewing accounts.

> As we have seen, the bank branch remains an essential ingredient in the investment process for web users, and therefore also for French people in general. However, the influence of the internet is growing. It gives investors more freedom and changes their behaviours, making it a key medium for banks. The AMF will be paying close attention to this shift in investor behaviour to ensure that high-quality financial advice is available online.

Raisons pour souscrire sur Internet



About the AMF


The AMF is an independent public authority responsible for ensuring that savings invested in financial products are protected, providing investors with adequate information and supervising the orderly operation of markets. Visit our website www.amf-france.org.

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[1] The Médiamétrie//NetRatings study for the AMF, which was conducted in June and July 2015, consisted of a questionnaire emailed to 2,001 adult investors and non-investors.

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