

Populus

# Technology journalists' views of tech in the finance sector

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AUGUST 2019

Populus



# Our approach

Surveying technology journalists via the Populus Technology Journalist Panel...



## Audience

24 journalists specialising in technology



## Dates

July and August 2019



## Methodology

In-depth, semi-structured telephone interviews

...as part of our industry-leading research among elite audiences



## The Populus Technology Journalist Panel

20-25 technology journalists surveyed at least twice each year



## In-depth stakeholder interviews

1000s of senior individuals interviewed each year

Parliamentarians | National media | Business leaders  
Third sector leaders | Industry experts | Regulators  
Policy shapers | + many other elite sector audiences



## Broad and deep expertise

Providing strategic insight across all sectors

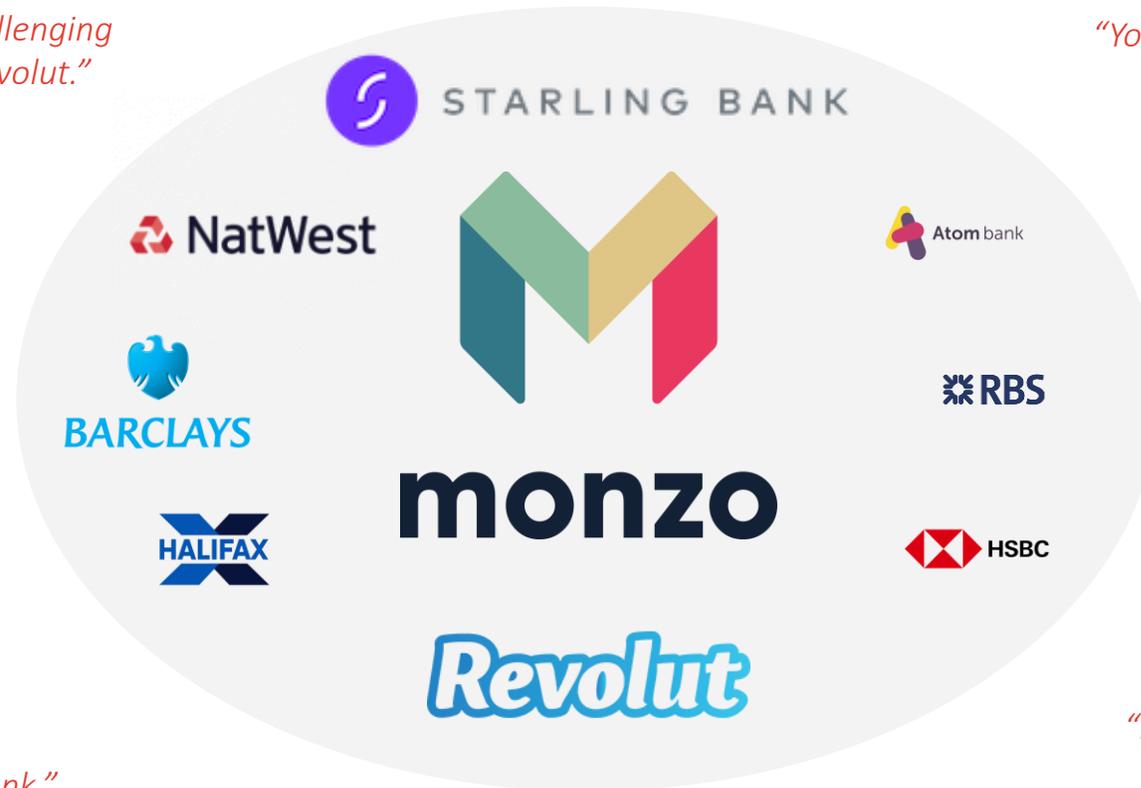


# In terms of their use of technology, tech journalists are most impressed with digital-only banks such as Monzo, Starling Bank and Revolut

*"I think a lot of the challenging banks, Monzo and Revolut."*

*"You have to look at Monzo."*

*"A lot of these new apps based banks, like Monzo."*



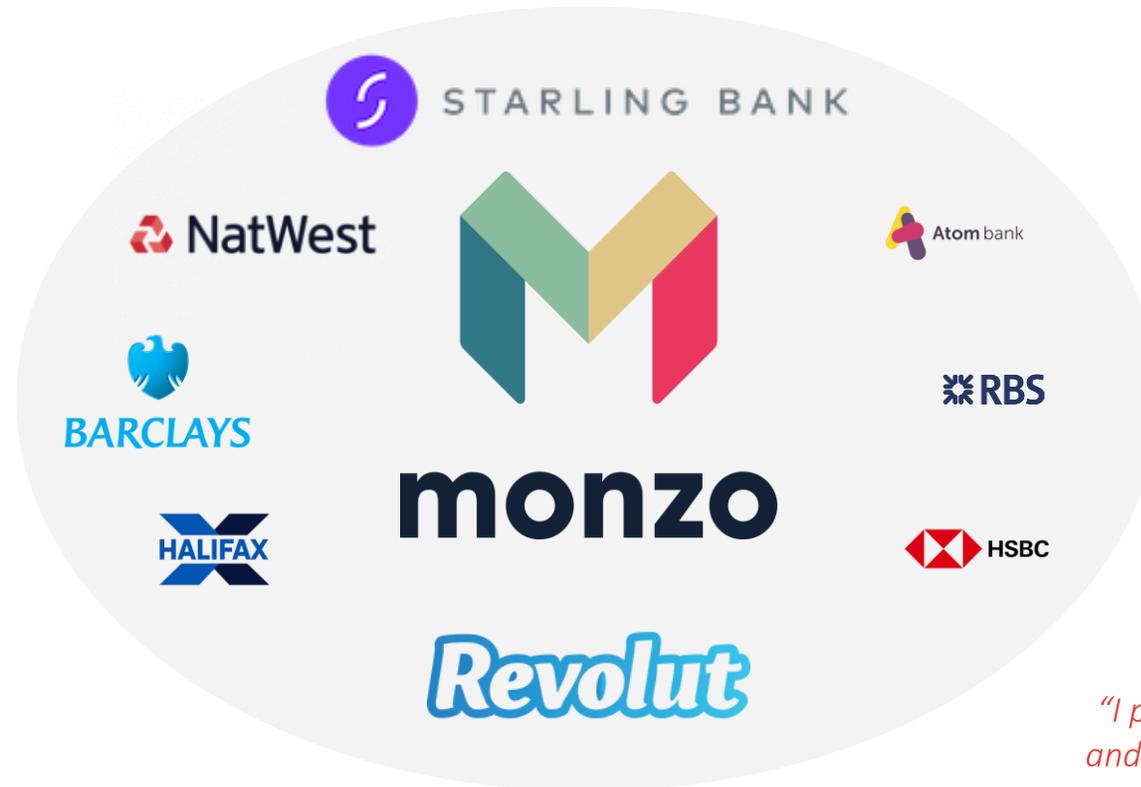
*"Monzo – it's just intuitive fun."*

*"Monzo or Starling Bank."*

*"Pressure from the likes of Monzo and Starling are making everyone have to up their game."*

## Others name some high-street banks, such as Halifax and NatWest, for their attempts to improve their customer service and keep up with the success of new digital-only banks

*“NatWest have got a really handy feature where you can pause your credit card or your debit card from your app, if you think you've lost it, and unpause it when you find it again.”*



*“HSBC has done a lot better lately. Just their mobile banking app has got an enormous amount better and allowed me to pay people regularly in a much easier way than it used to.”*

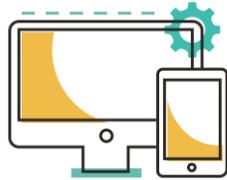
*“I personally bank with Halifax and I think they're quite good at the actual content of their services.”*

# Tech journalists believe that these digital-only banks are making the most interesting use of technology through their innovative apps

New digital-based banks are thought to offer customers better customer service and more secure banking through their approach



# Looking ahead, tech journalists believe that digital banking and artificial intelligence will have the most transformative effect on the financial services sector



Artificial intelligence

*“Artificial intelligence will have the **widest impact.**”*  
*“AI is the most interesting thing at the moment. It has the potential to affect our lives.”*  
*“Smarter, more applicable use of AI.”*



Digital and app-based banking

*“The **app-based banking** approach.”*  
*“The increased **move away from local physical branches.**”*  
*“[App-based banking] has **a little bit of intelligence** about it.”*

Some believe cryptocurrencies and an increasing use of biometrics will also be important:



Biometrics

*“Using **facial recognition** rather than entering a password.”*

*“The combination of security and convenience coming together. **Biometric payments** becoming more of a thing. It wouldn't surprise me if, in a few years, we've got **facial recognition** at checkouts for payment, or, at the very least, a little **fingerprint scan.**”*



Cryptocurrencies

*“**Cryptocurrencies and bitcoin developments** – for example Facebook's stabilized version of Bitcoin.”*

## Contact

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