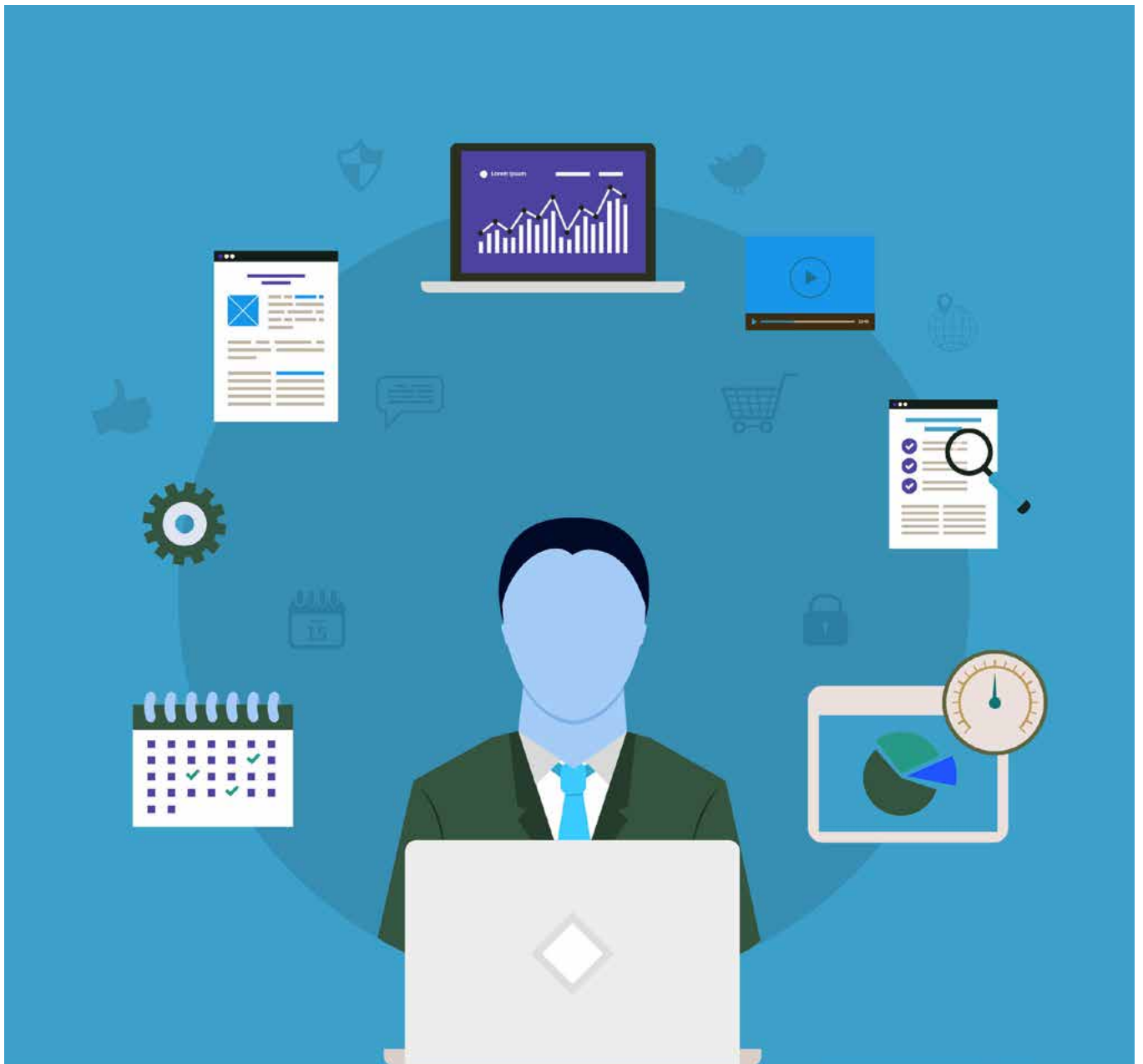




BankTrak



BankTrak

BankTrak is a general overview of retail banking activity in Lebanon. BankTrak assists in identifying potential opportunities in the market, analyzing supply versus demand of retail banking products and services, in addition to highlighting strengths and weaknesses of players in the retail banking sector. The study is based on a nationwide representative sample of 3,000 individuals aged between 18 and 65. Data collection is based on face-to-face household interviews, aided by a fully structured questionnaire in Arabic.

BankTrak covers the following activities from the retail bank client perspective:

- Usage & Attitude (U&A)
- History / loyalty towards banks
- General services
- Plastic cards
- ATMs
- Accounts
- Loans
- Electronic banking (Online, Phone, Wap, SMS, Etc.)
- Image perception
- Advertising
- Islamic banking
- Respondent lifestyle
- Respondent demographics

OVERALL OBJECTIVES

The main objectives of BankTrak are highlighted under the following headings:

- Penetration in the retail banking sector in Lebanon
- Market share of banks in Lebanon
- Profile of the current bank clients versus potential clients
- Usage and attitude of bank clients (bank selection, loyalty, switching habits, etc.)
- The needs and perceptions of bank clients towards the retail banking services they use and do not use
- Retail banking products and services currently being used
- The general degree of satisfaction of bank clients
- Bank Image perception by bank clients
- Advertising impact and efficiency of banks in Lebanon
- Detailed overview of the bank clients' usage habits of all retail banking products

RESPONDENT PROFILE

All respondents in BankTrak are categorized by various socio-economic criteria:

- Age
- Income
- Occupation
- Social class
- Gender
- Education
- Regional distribution

SAMPLE DISTRIBUTION

The sample represents almost all areas in Lebanon and is distributed as follows:

- **Administrative Beirut**
- **Mount Lebanon**
Baabda, Metn, Kesrouan, Jbeil, Aley, Shouf
- **North Lebanon**
Tripoli, Batroun, Minnieh/Dinnieh, Koura, Zgharta, Bsharreh, Akkar
- **Bekaa**
Zahleh, West Bekaa, Baalbeck, Hermel, Rashayya
- **South Lebanon**
Sidon, Tyr, Jezzine
- **Nabatiyeh**
Bint Jbeil, Nabatiyeh, Marjayun, Hasbaya

The sample design and distribution is based on a representative sample of the Lebanese population.

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