

Title: Have your banking habits changed in the last five years?

Participant 1: Yeah, definitely. I'm much more online now and I'm using my card a lot more than I would have been probably.

Participant 2: Yes, I use an online bank now - Revolut.

Participant 3: No, I don't really have banking habits, per se. I just use it to let the money sit.

Participant 4: Yes, I think I've a focus on savings a lot more than I have. That like, I focus a lot more on that now than I would have maybe when I was in college. So I just think about like, what percentage of my wages are going into my savings every month.

Participant 5: I honestly almost never go into a physical bank anymore. You can do it from home, you can go anywhere you want and you kind of have your bank in your pocket at all times.

Participant 6: I had to change banks because my bank closed down.

Participant 7: I suppose I started to save a lot more during the pandemic and I got a bit smarter with my money, maybe.

Participant 8: Yes, I have. Yeah I've gone more - I'm doing online banking now mostly. It's nearly all online banking now.

Participant 9: It's just I do more online banking. I visit the branches less often. That's the main thing that has really changed.