



AIB Mobile App celebrates one million users with spending data

- Anonymised and aggregated data reveals what AIB's mobile app users are spending across a number of categories including dining out, clothing and groceries.
- AIB Data reveals that almost every €1 of €5 is spent online versus in-store
- Data reveals that Irish people spend on average €91 a month dining out¹, with men spending more (€103) than women (€79).

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AIB has announced that over one million users across Ireland are now using the [AIB Mobile App](#), making it the number one Irish banking app – further solidifying AIB's position as Ireland's most digitally enabled bank. In 2018 alone there were over 325 million customer interactions on the AIB Mobile App, with customers using the app 36 times a month on average. To celebrate the success of the app AIB is sharing anonymised and aggregated data to reveal consumer trends.

County by county spending level data can be found on our interactive graphic at: <https://aib.ie/aib-mobile-interactive-map>

Since its inception in 2011 the AIB Mobile App has been consistent in introducing new features so customers can carry out their banking needs in the palm of their hand. Through the AIB Mobile App customers can freeze and unfreeze their AIB debit card, quickly view their balance without logging in, apply for loans online and much more. New customers can also open a personal current account through the app without having to go into a branch. The upcoming European strong customer authentication regulations come into being in September, and AIB recommends its customers sign up for the AIB Mobile App for the simplest customer journey.

Robert Mulhall, Managing Director of Consumer Banking at AIB said "AIB has over 1.4 million digital customers who conduct their daily banking needs online. We are delighted to announce that over one million of these customers are now using the AIB Mobile App, making it the number one Irish mobile banking app.

Colin Hunt, Chief Executive Officer of AIB said: "AIB has proven itself once again as Ireland's most digitally enabled bank by reaching this significant milestone. We continue to listen to our customers and introduce new and innovative features to make their mobile banking experience as simple and efficient as possible – giving them the power to carry out their day-to-day banking needs in the palm of their hand."

AIB Mobile App Usage

Almost half a million people who use the AIB Mobile App log in to their account every day, spending on average 47 seconds on the app. Almost quarter of a million people log in once every three days and c.150,000 people log in in once a week. Those between the ages of 30-34 are more likely to login to the app while those under the age of 18 are less likely to check their app.

Spending

To celebrate reaching one million active mobile app customers, AIB had a look at what exactly people spend their money on across a variety of categories including dining out, memberships (including subscriptions), groceries and clothing. The figures quoted are anonymised and aggregated and are compiled from AIB Mobile App users over a period of six months¹. **All figures shown are an average of per person per month and are rounded up/down to the nearest Euro and derived from the county of registered address.** *The data revealed that:*

- On average Irish people spend €91 a month on **restaurants and takeaways**², with men (€103) more likely to spend money dining out than women (€79). The age group 25-29 spend the most on dining out – at €106 per month while those under the age of 18 are spending the least (€23). Dublin tops the list when it comes to spending money on dining out (€115) with Wicklow following closely behind (€106), while those from Monaghan spend the least (€59).
- **Grocery** spend³ accounts for €228 of Irish people's outgoings on average per month, with women (€249) spending more than men (€210). As people grow older they start spending more on grocery shopping, with those between the age of 50-54 spending the most (€367), and those between the ages of 19-24 spending the least at just a little over €100 per month. Those without children spend on average €163 a month on grocery shopping, while those with children spend an average of €416 a month – almost triple. Those from Wicklow spend the most on groceries per month (€275) while those from Donegal spend the least (€186).
- Women spend an average of €119 on **clothing** per month which is more than double what men spend (€59). Families are spending the most per month (€127), while those classified as youth⁴ are spending the least (€64).
- When it comes to how people are spending their money, people conduct 22% of their **spending online** compared with 78% in store. The data also reveals that people in Laois spend less online compared to any other county (19% of spending) with people in Louth doing most of their spending online (23%).
- The most **charitable** county in Ireland is Clare, where the average person spends €6.64 a month on their chosen charity – 35% more than the second-most charitable county, Dublin, where people spend €4.32 a month.
- Irish people are on average spending €12 a month on **subscriptions and memberships**⁵, which equates to roughly one membership per person. Those between the ages of 45-49 (€18) and 50-54 (€17) spend slightly more on membership and subscriptions.

Notes to Editor

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

The AIB Mobile app is available on App Store and Play Store for both Apple and Android customers. More information on the features of the AIB Mobile Banking App can be found at

<https://aib.ie/ways-to-bank/mobile-banking>

1. The figures quoted are from aggregated and anonymised data over a period of six months from December 2018 to May 2019 from a sample size of c. 1,000,000 active AIB Mobile App customers.
2. Merchants classified as restaurants / dining.
3. Merchants classified as groceries / perishables.
4. Youth are classified as those under the age of 25.

5. Memberships are classified as direct marketing subscriptions such as Netflix and Spotify.
6. Data is classified on a county by county basis based on the county of registered address.