

# How neobanks are changing personal finance, banking subscriptions, and environmentally conscious banks

Audio

On today's episode, we discuss how digital-only neobanks are reshaping consumer banking, what makes them an attractive alternative to legacy banks, and how they are incorporating subscriptions into their business model. Tune in to the discussion with eMarketer vice president of content and head of financial services at Insider Intelligence Daniel Van Dyke.

**Banking Channels Used by Adults Worldwide Before the Coronavirus Pandemic vs. Currently, April 2020**

% of respondents

	Before coronavirus	Current preference
Bank website/online banking	49%	54%
Bank mobile app	47%	52%
ATM	34%	24%
Branch	22%	15%
Chatbot and automated voice assistance	15%	19%

Note: n=11,281; among respondents reporting high interaction frequency  
Source: Capgemini, "COVID-19 and the Financial Services Consumer: Supporting Customers and Driving Engagement Through the Pandemic and Beyond," May 6, 2020

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