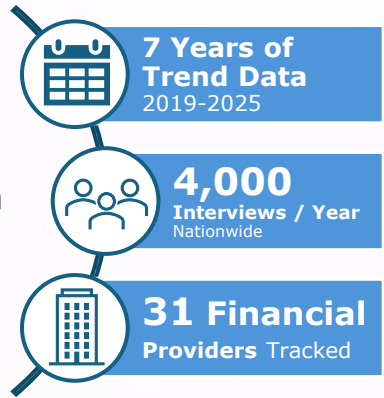


Financial Market Private Clients

Romanian Syndicated Study by Mercury Research

The only continuous tracking study of Romania's retail financial market — measuring every major bank, 31 financial products, and 70+ providers across 7 consecutive years, on a nationally representative sample of 4,000 individuals annually.



Competitive & Market Intelligence

- ✓ Market share by bank – total clients & main bank relationship
- ✓ Client churn: inflows vs. outflows for each competitor
- ✓ Penetration of 31 products across 70+ financial providers
- ✓ Product acquisition intentions
- ✓ Customer satisfaction & NPS with main bank vs. sector benchmark

Client Profiling & Digital Trends

- ✓ Socio-demographic profile of each bank's clients (age, income, region, education)
- ✓ Banked vs. unbanked population size and profile over time
- ✓ Digital adoption: mobile & internet banking, NFC payments, app-contracted products
- ✓ Insurance & investment penetration (life, health, private pension, CASCO, RCA)

Methodology & Statistical Accuracy

Data Collection

CATI telephone interviews using Random Digit Dialing (RDD) – **unmatched quality through pure random sampling**

Sample Size

4,000 interviews per year / 1,000 per quarter. Additional annual boost of 50 interviews with respondents aged 15–17 – **focus on the next generation of banked customers**

Population

Individuals 15+ years old, urban and rural areas, nationally representative.

Weighting

Post-stratification weights applied for gender, settlement type × age group, EU NUTS2 regions, occupation, and locality size – aligning the sample to census distributions.

Precision (annual)

±1.5% at 95% confidence for national-level figures based on the full 4,000-interview annual sample.

Precision (quarterly)

±3.1% at 95% confidence for quarterly snapshots (n=1,000) – suitable for directional trend monitoring and quarter-on-quarter comparisons.

Subgroup accuracy

For major banks with 10–20% market share, effective subgroup sizes of 400–800 yield margins of ±3.5–5%, sufficient for competitive benchmarking and segmentation.

Continuity

Consistent methodology and questionnaire across 7 years (2019–2025) ensures like-for-like trend comparability — no methodological breaks in the series.

Full year 2026 subscribers also receive a free Consumer Survey bonus report (EU Commission study, 1,000 interviews/month) covering household financial outlook, savings behaviour, and major purchase intentions for new home, renovation and car.

Contact: Cosmin Constantin
cosmin.constantin@mercury.ro
+40 74 109 2523