

**Amber Award Categories**

**Most Used Online Transaction-based Services**

1. Online Auctions
2. Online Banking
3. Online Government
4. Online Insurance
5. Online Retail (Fashion)
6. Online Retail (General)
7. Online Retail (Group Buying)
8. Online Retail (Media & Entertainment)
9. Online Retail (Technology)
10. Online Trading
11. Online Travel (Accommodation)
12. Online Travel (Flights)
13. Mobile Banking
14. Mobile Commerce
15. Online Services Innovation

**Category Leaders**

Top 10-15 players by market share:  
Customer base and usage.

Up to 15 players with > 1% total category customer base.

Eg Online Banking

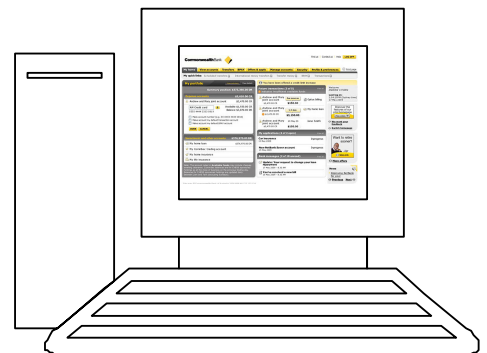
	Service	users
1	netbank.combank.com.au	4,200,000
2	anz.com	2,900,000
3	online.westpac.com.au	2,600,000
4	ib.nab.com.au	1,800,000
5	ibanking.stgeorge.com.au	760,000
6	ingdirect.com.au	620,000
7	bendigobank.com.au	510,000
8	ibs.bankwest.com.au	430,000
9	suncorpbank.com.au	390,000
10	citibank.com.au	290,000
11	ib.boq.com.au	220,000
12	webbanker.cua.com.au	220,000
13	hsbc.com.au	200,000
14	secure.macquarie.com.au	170,000
15	ibanking.banksa.com.au	140,000

**National Customer Experience Survey**

TNS Global and MyOpinions  
Which is your main Online Banking Service?

- How do you rate this service?
- Ease of initial registration process
  - Ease of login
  - Website reliability
  - Ease of transacting  
(making transfers, paying bills etc)
  - Fraud protection
  - Customer support
  - Ability to personalise the site

**Lab Customer Usability Testing  
(Access Testing)**



**Customer Experience**  
Cx Scores x / 50

**Usability Scores**  
Ux Scores x / 50

**What do customers think?**  
What's the most loved online banking service, retailer...

**What's best to use in practice?**  
"Under-the-hood" hands-on lab test-driving with customers and non-customers.

