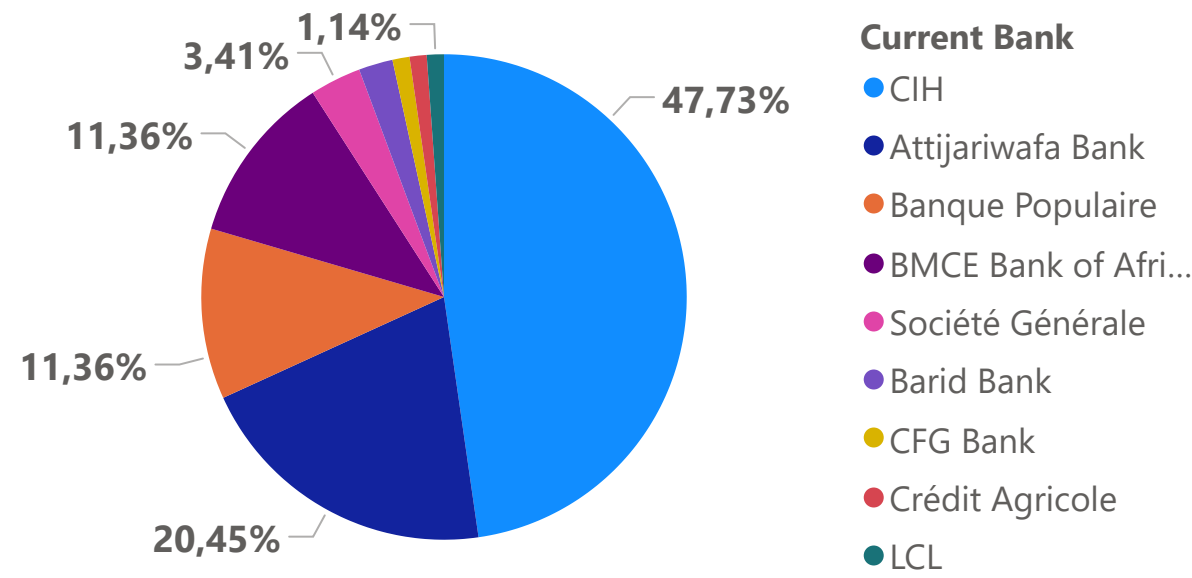
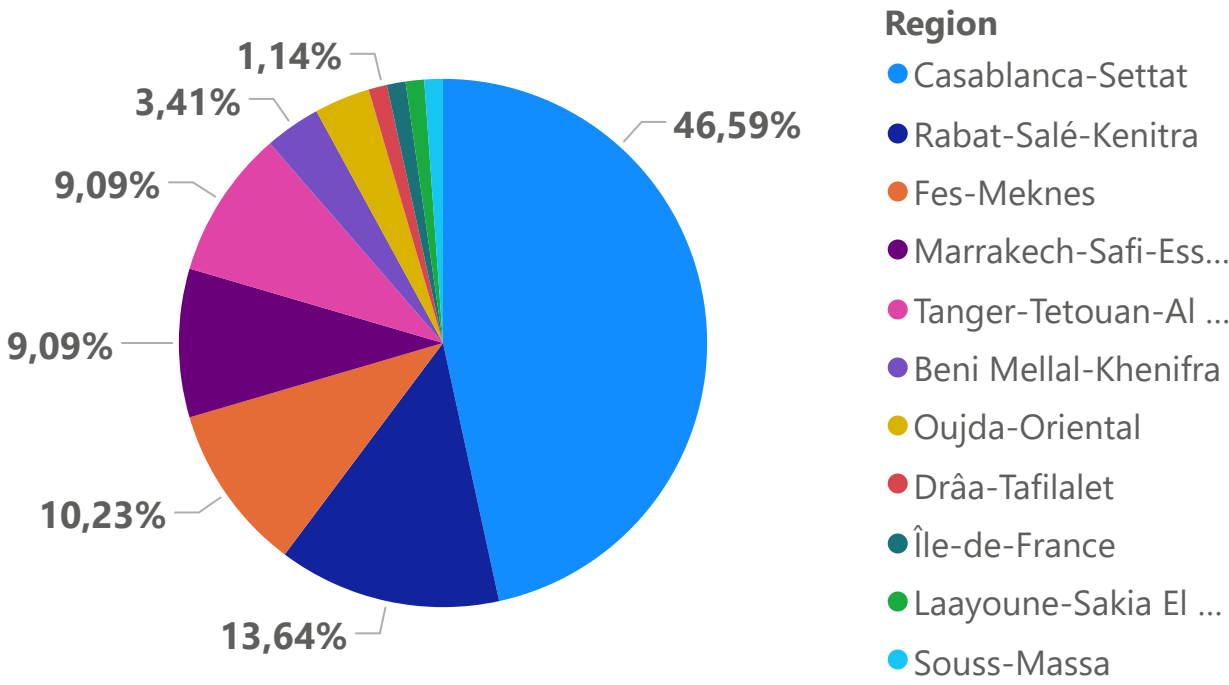


Overall Distribution of Committed Customers

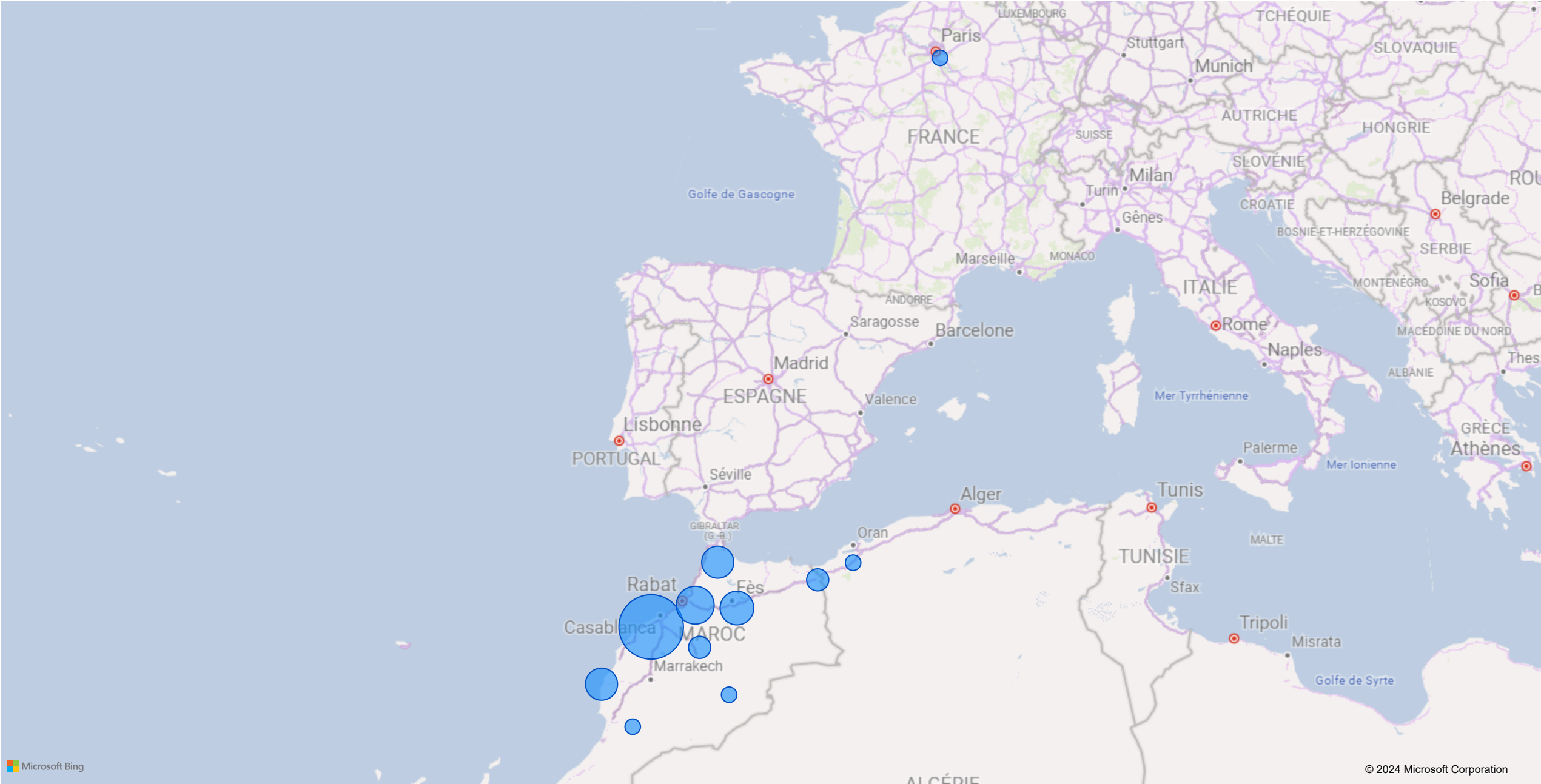
Distribution of Respondents per Bank



Distribution of Respondents by Region

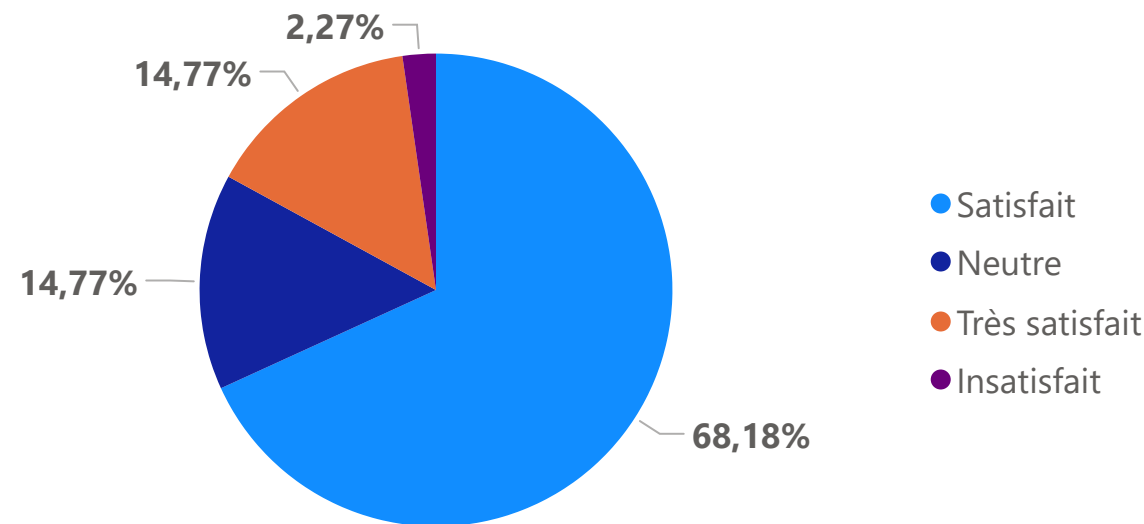


Map of the Overall Distribution of Committed Customers

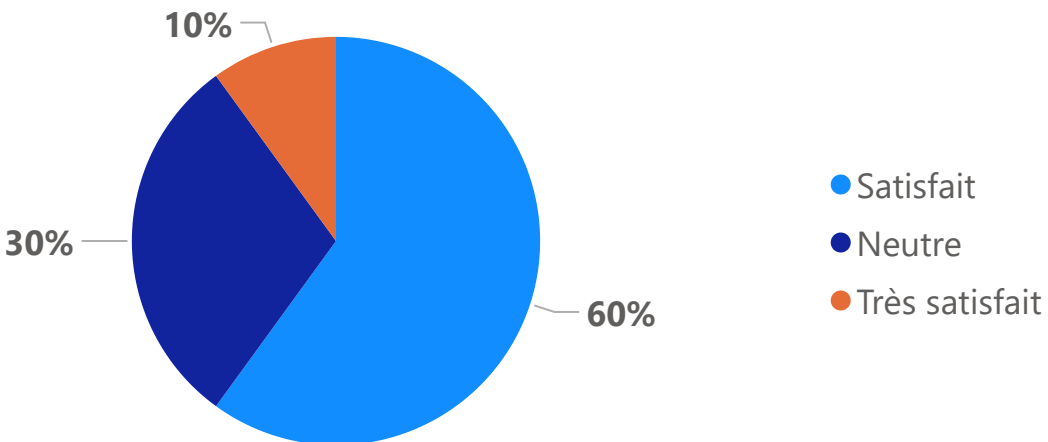


Overall Experience Satisfaction

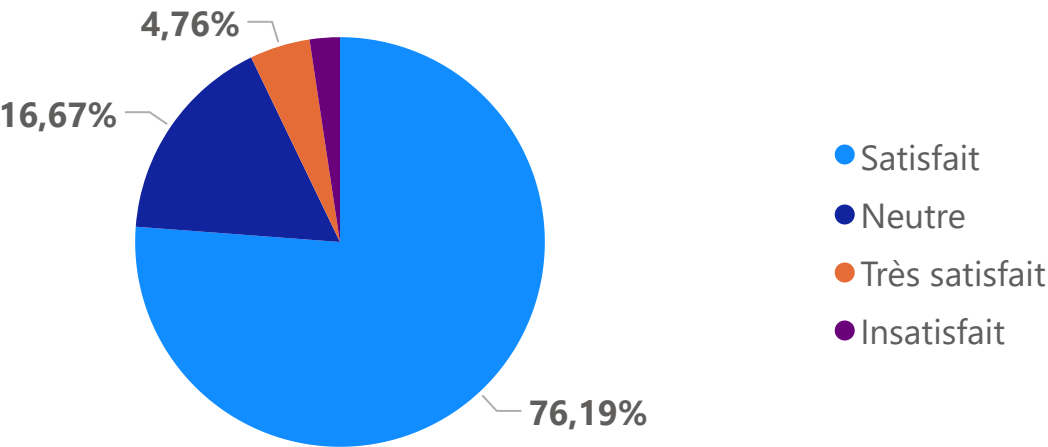
Overall Experience Satisfaction for all Customers



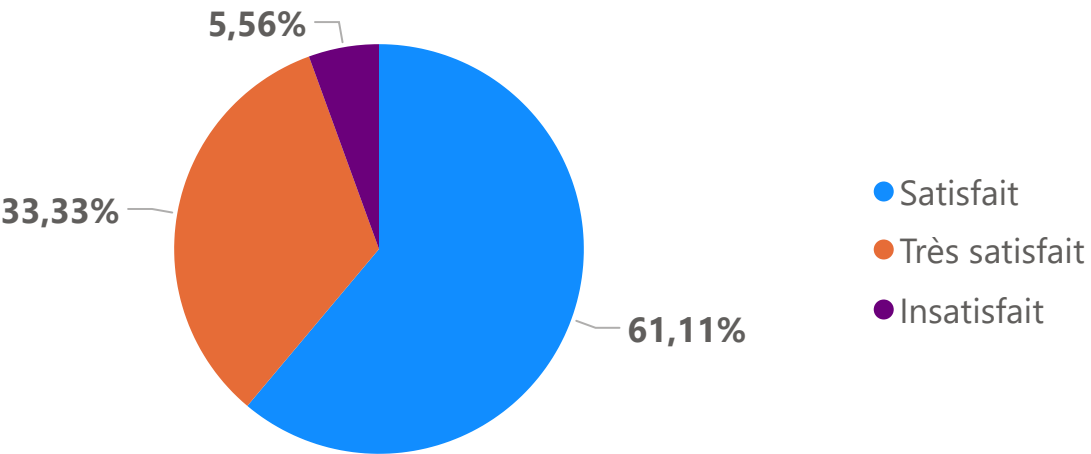
Banque Populaire



CIH



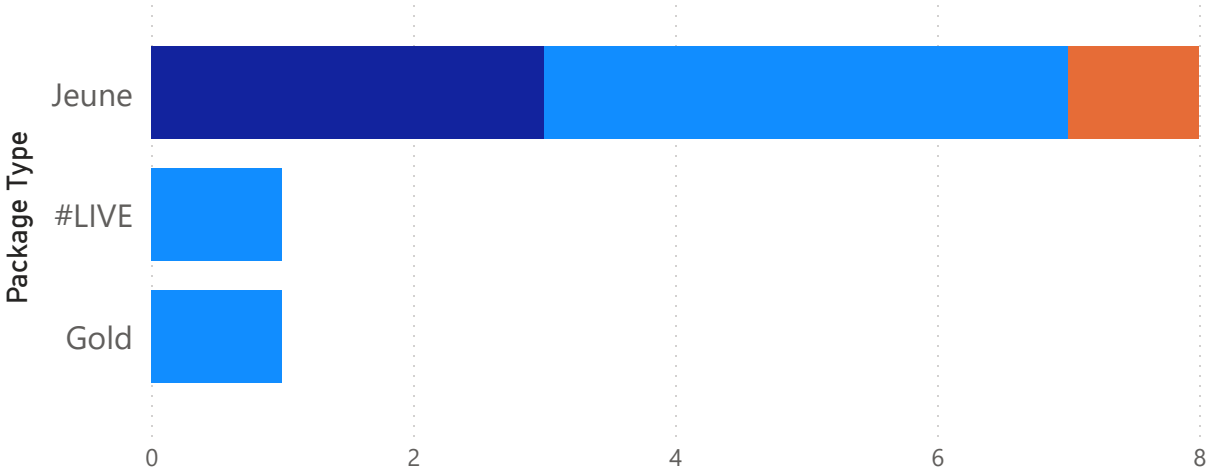
Attijariwafa Bank



Overall Experience Satisfaction by Account Type

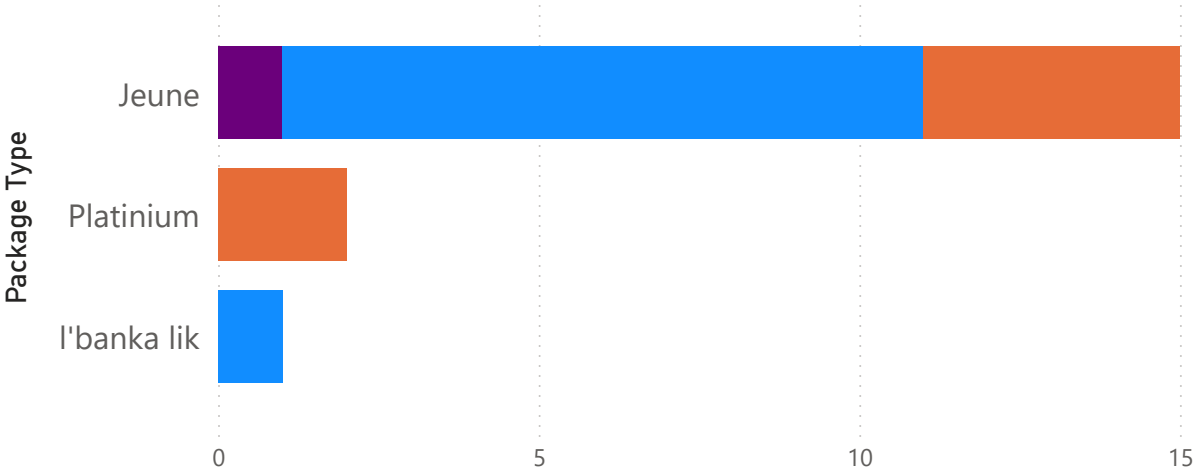
Banque Populaire

● Neutre ● Satisfait ● Très satisfait



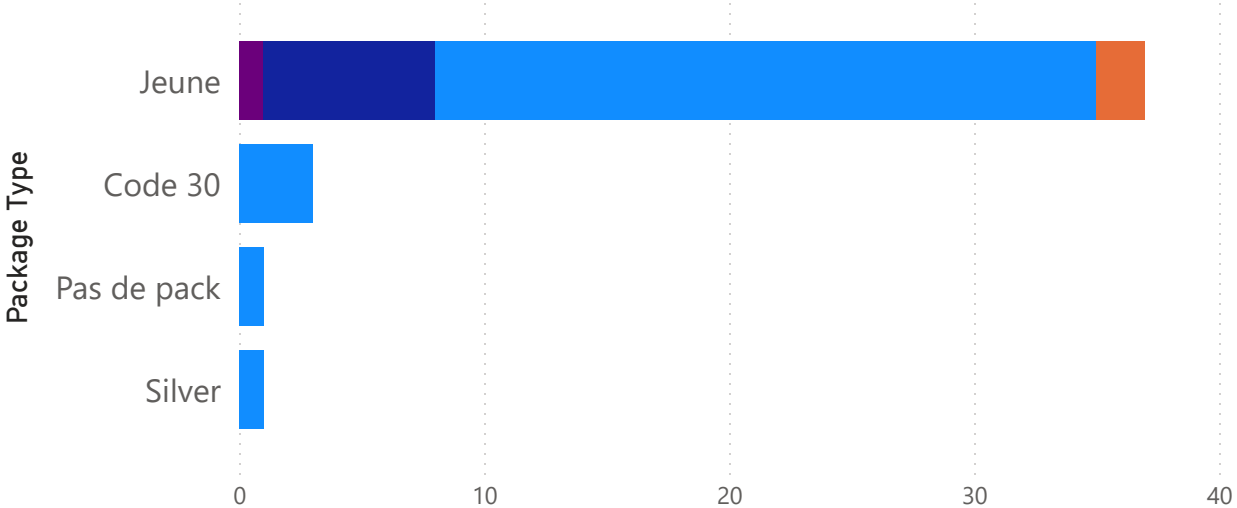
Attijariwafa Bank

● Insatisfait ● Satisfait ● Très satisfait



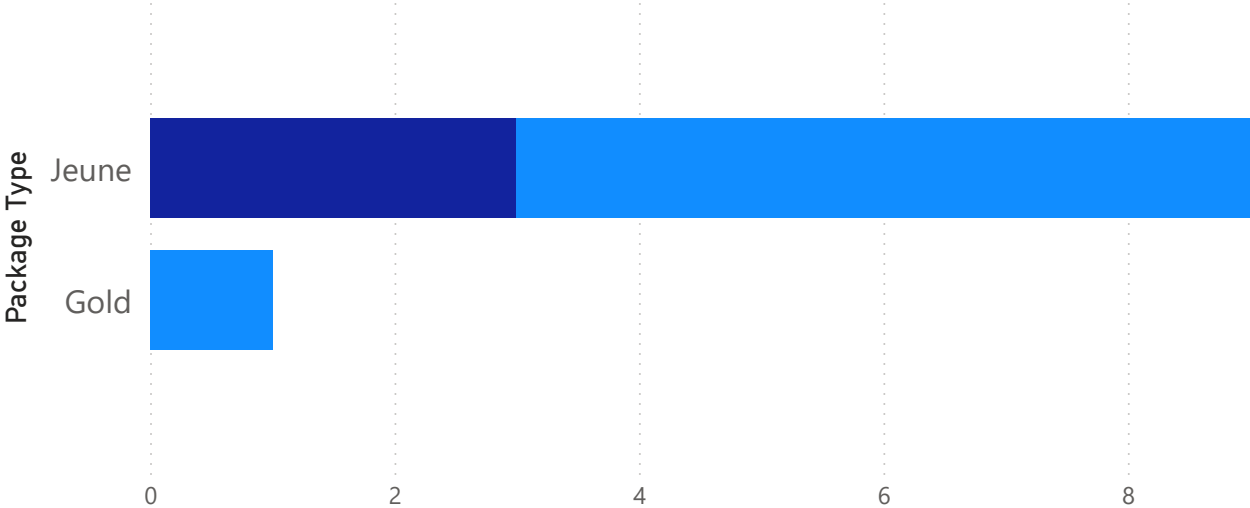
CIH

● Insatisfait ● Neutre ● Satisfait ● Très satisfait



BMCE Bank of Africa

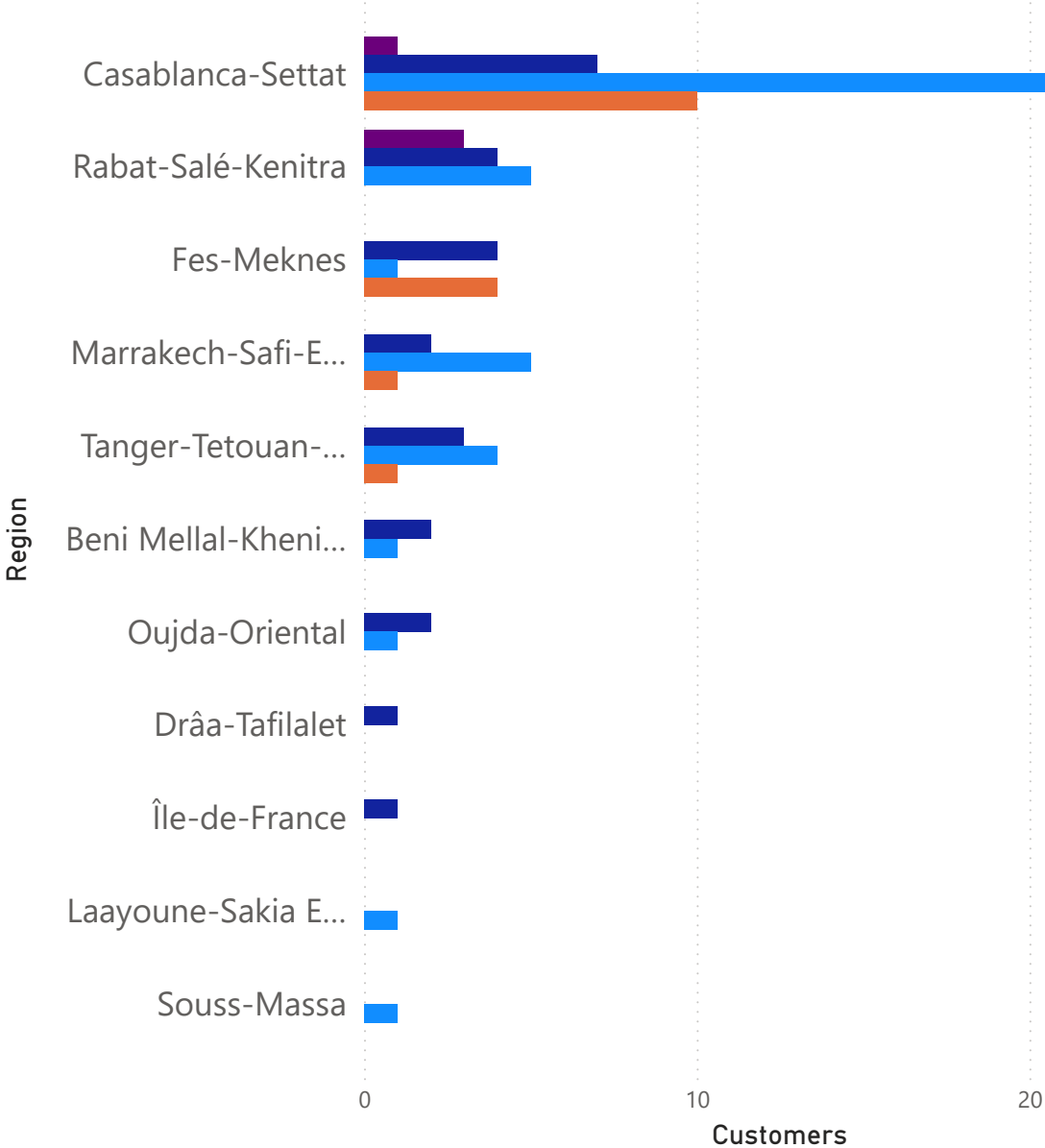
● Neutre ● Satisfait



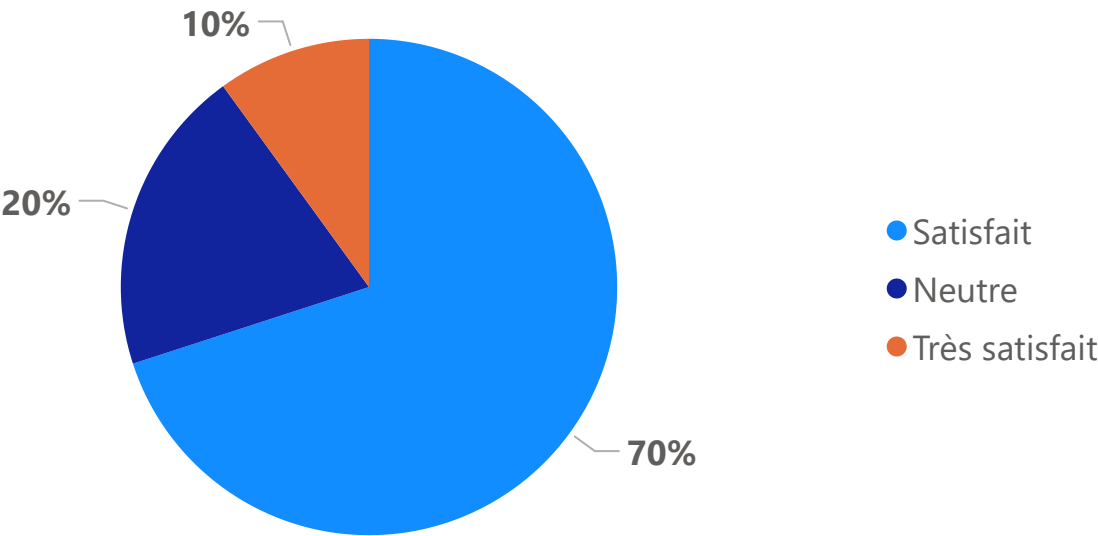
Package Variety Satisfaction

Package Variety Satisfaction by Region

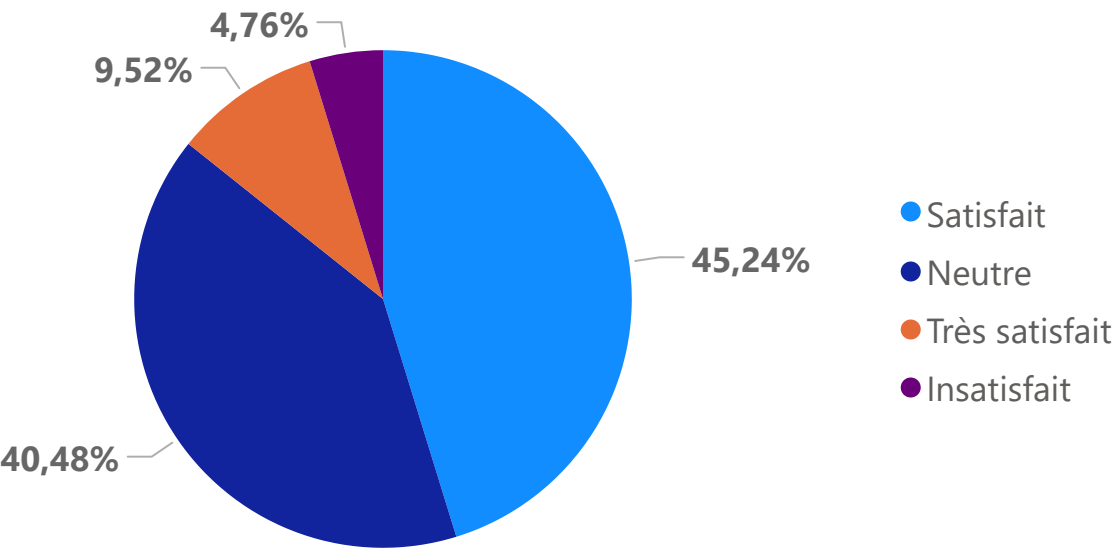
● Insatisfait ● Neutre ● Satisfait ● Très satisfait



Banque Populaire

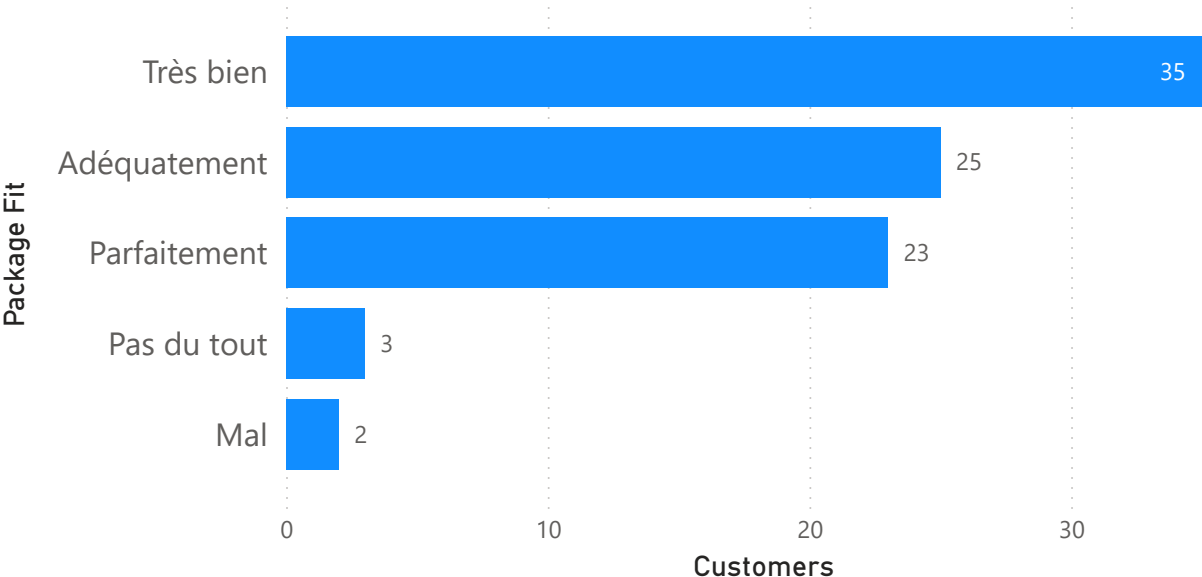


CIH

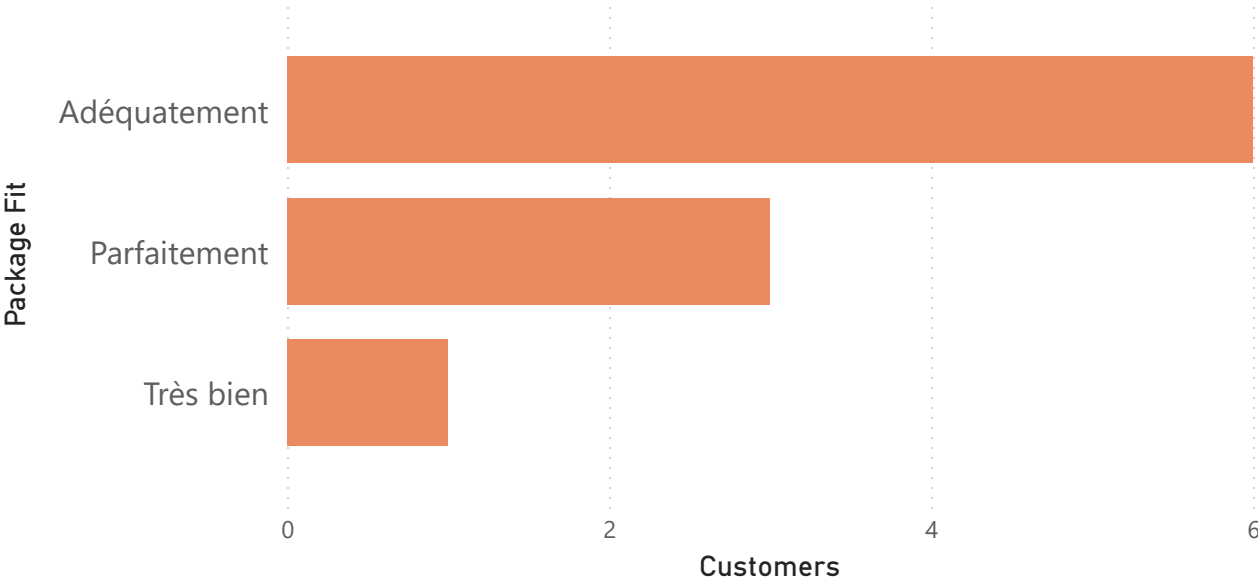


Package Fit Needs

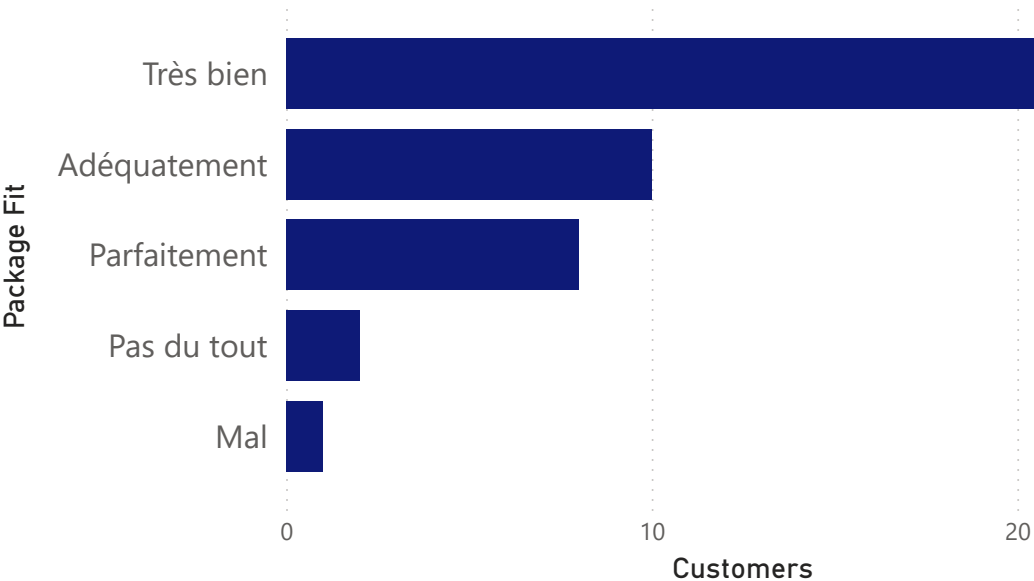
Package Fit Need for all Customers



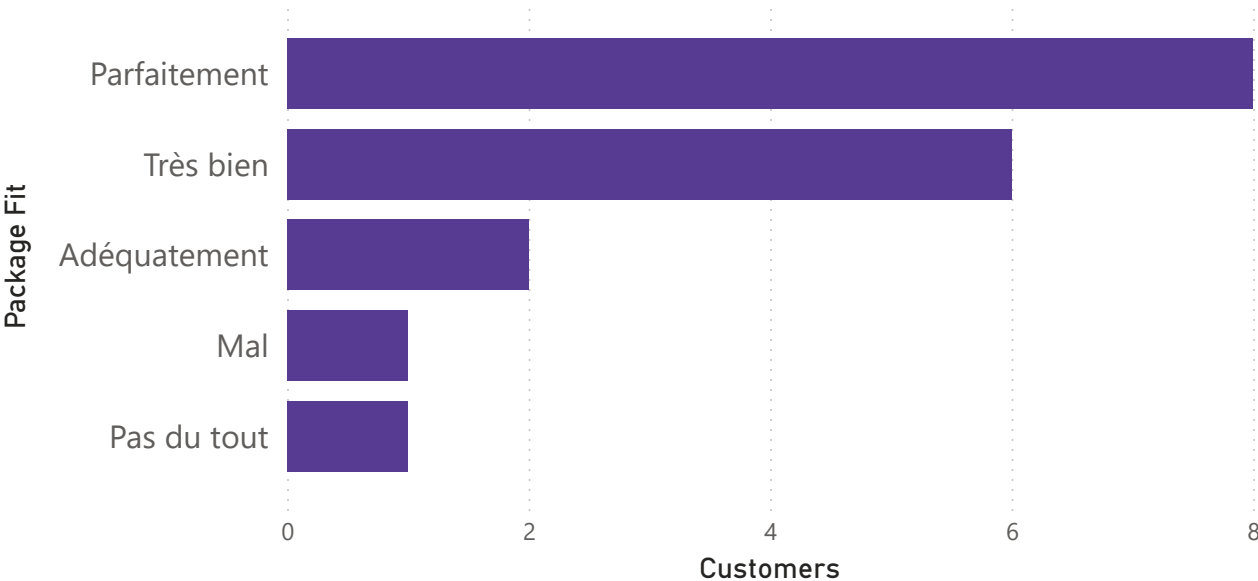
Banque Populaire



CIH

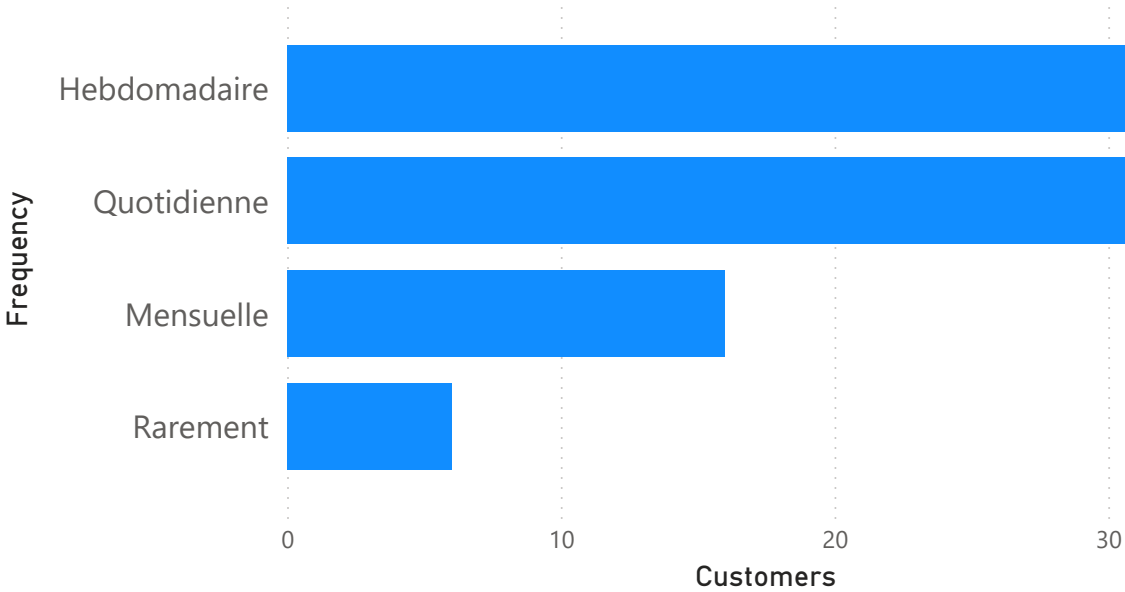


Attijariwafa Bank

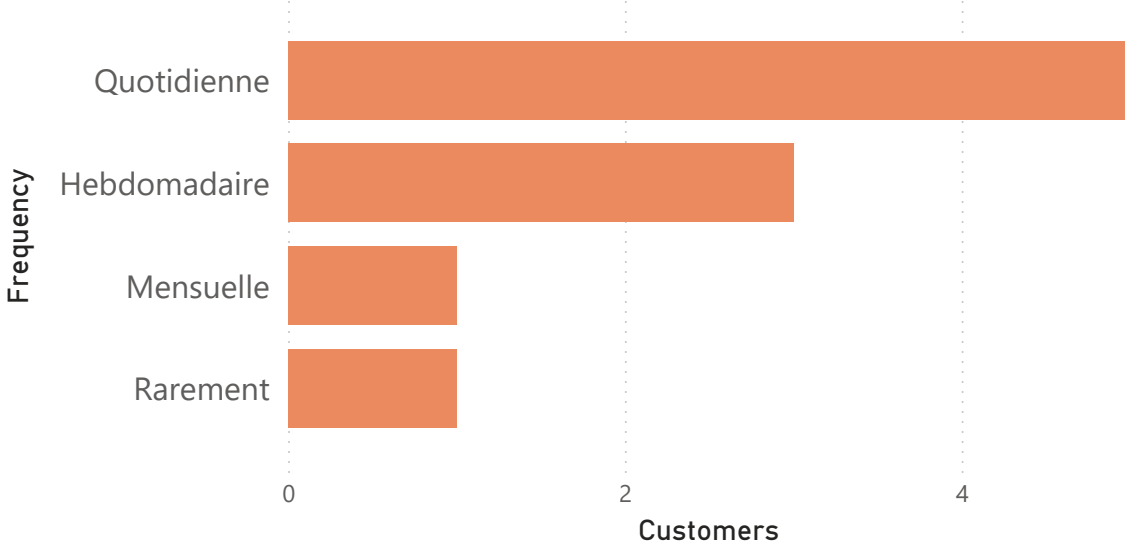


Online Banking Frequency

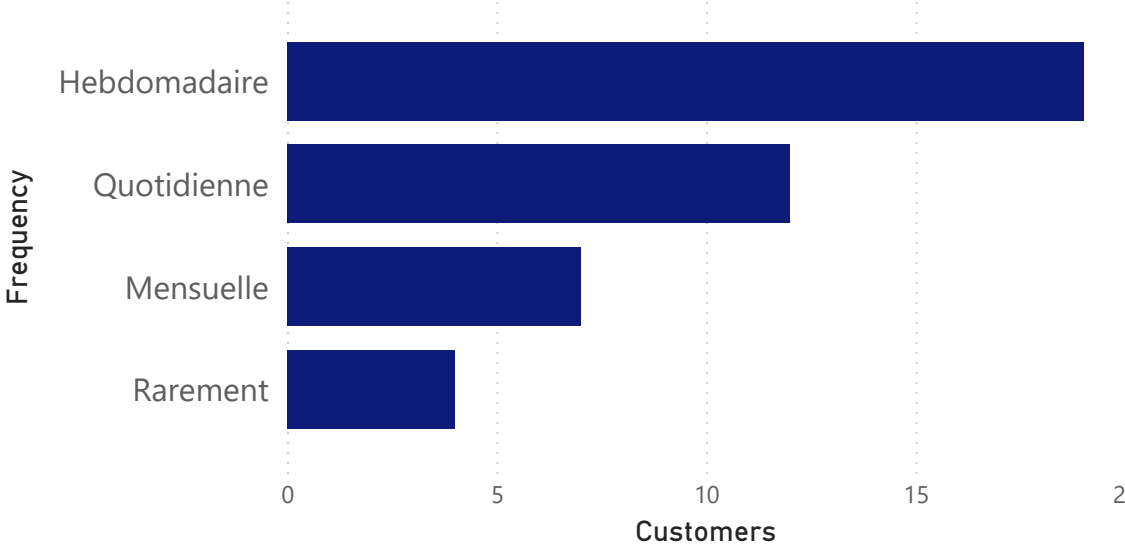
Online Banking Frequency for All Customers



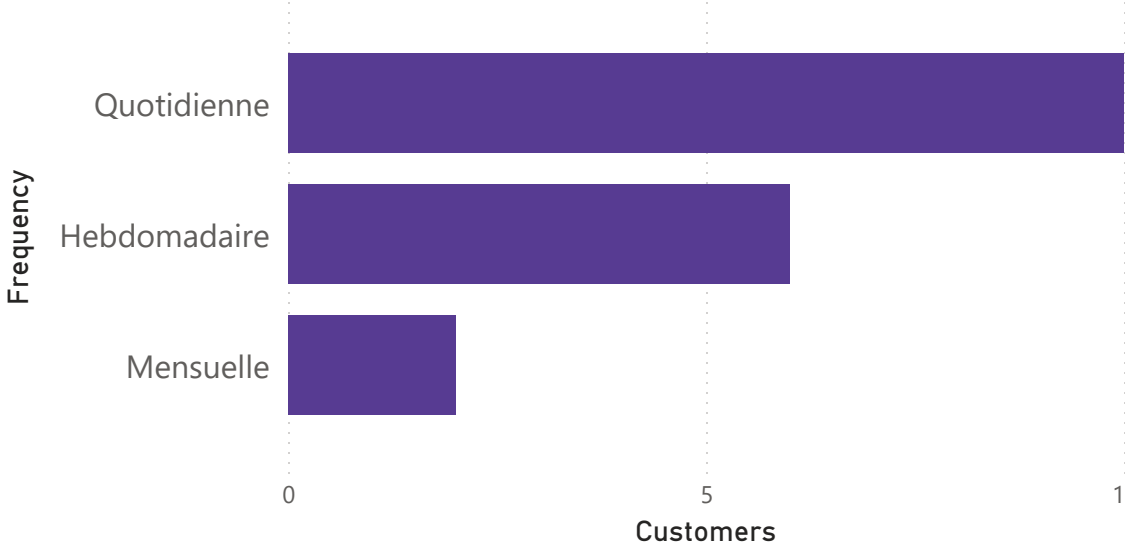
Banque Populaire



CIH

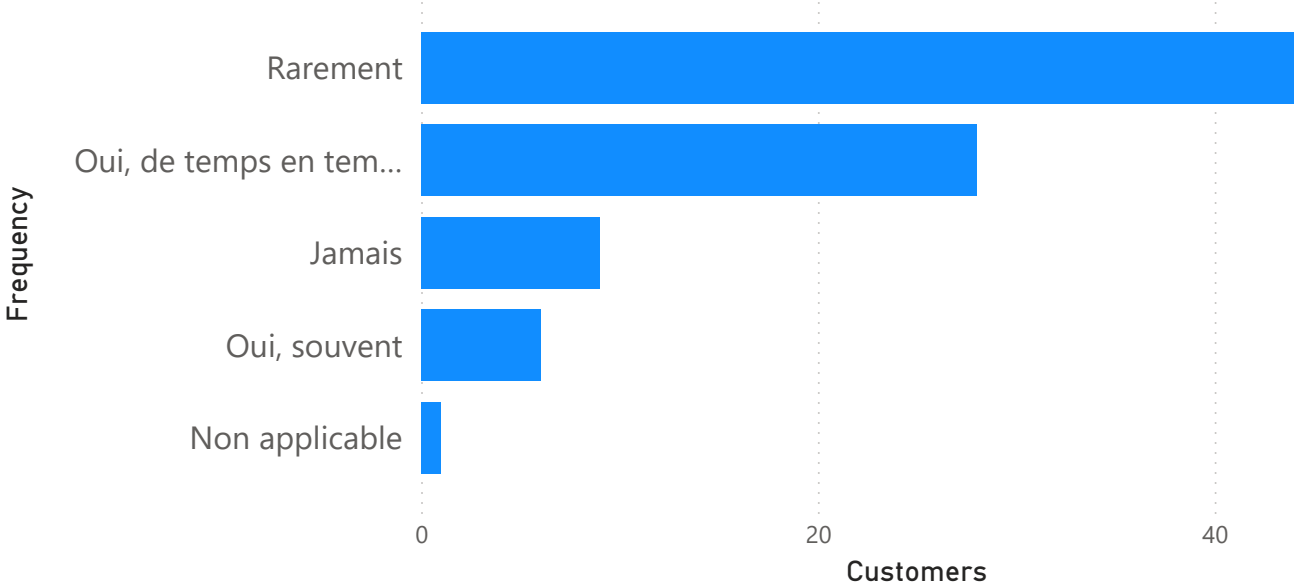


Attijariwafa Bank

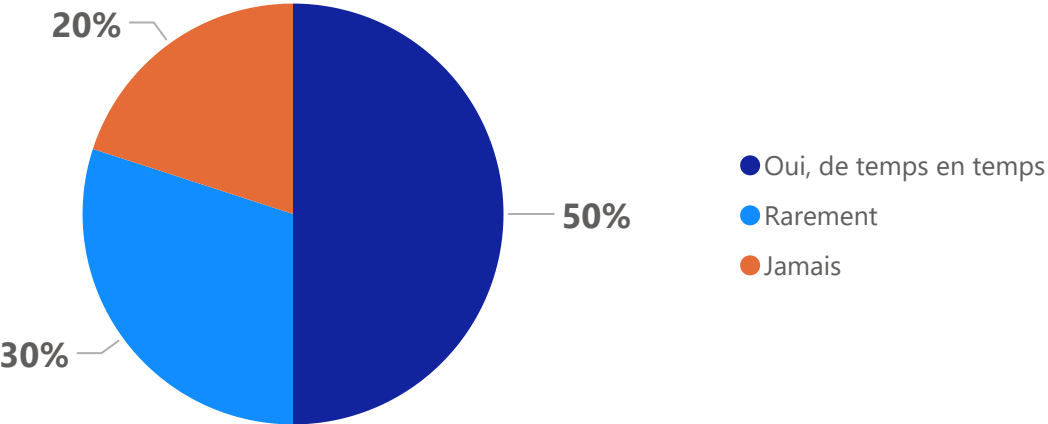


Online Banking Issues

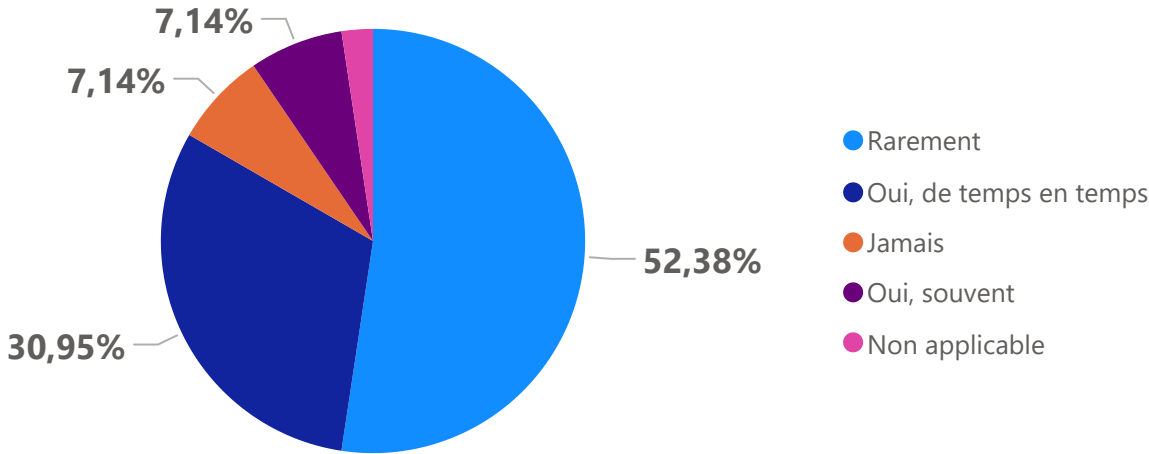
Online Banking Frequency for All Customers



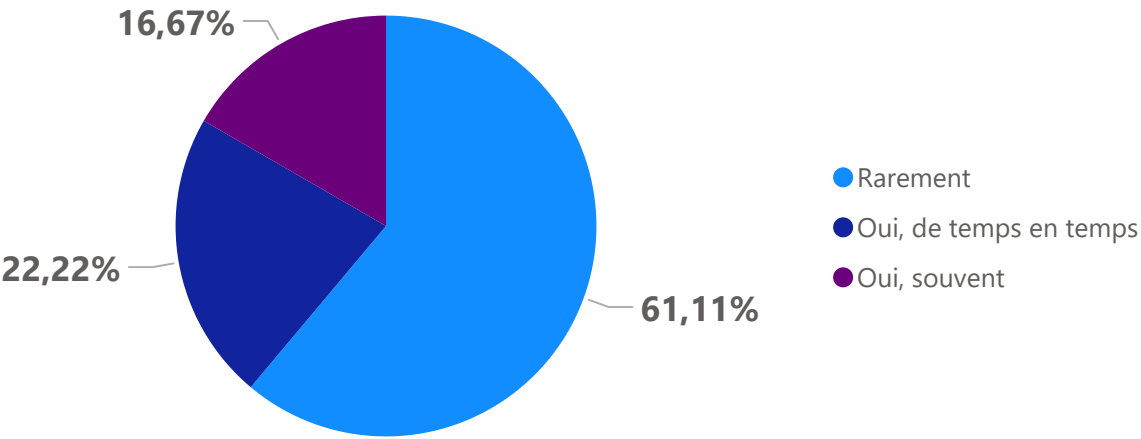
Banque Populaire



CIH

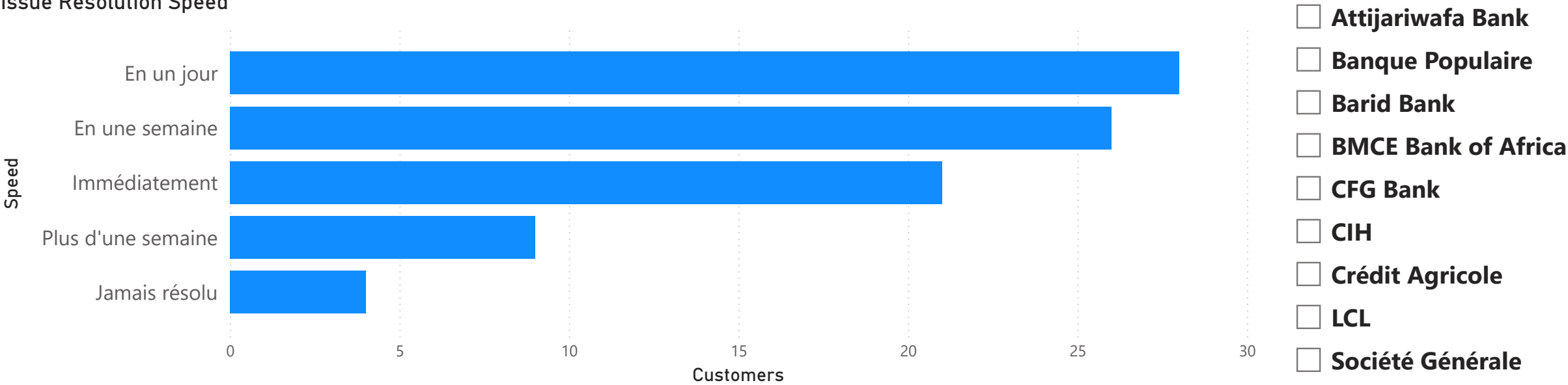


Attijariwafa Bank

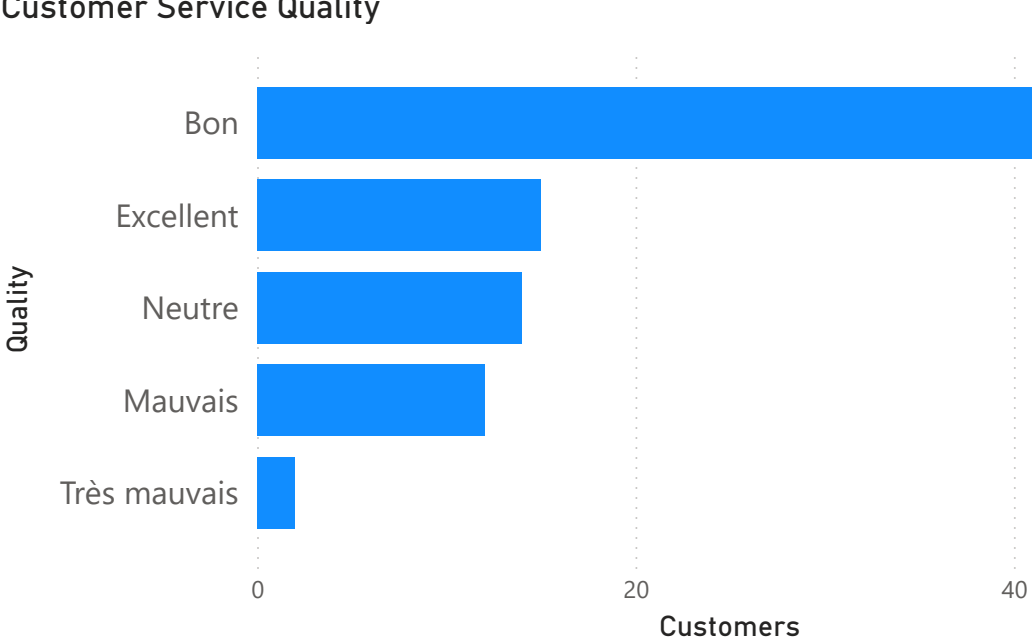


Issue Resolution and Customer Service

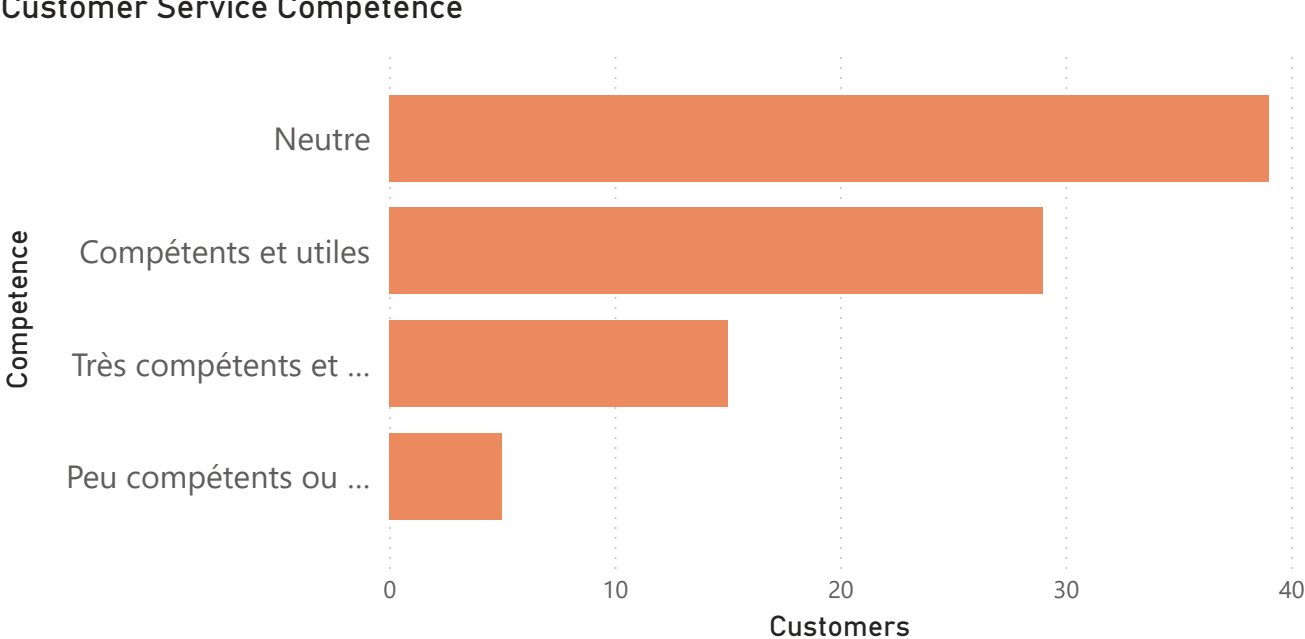
Issue Resolution Speed



Customer Service Quality

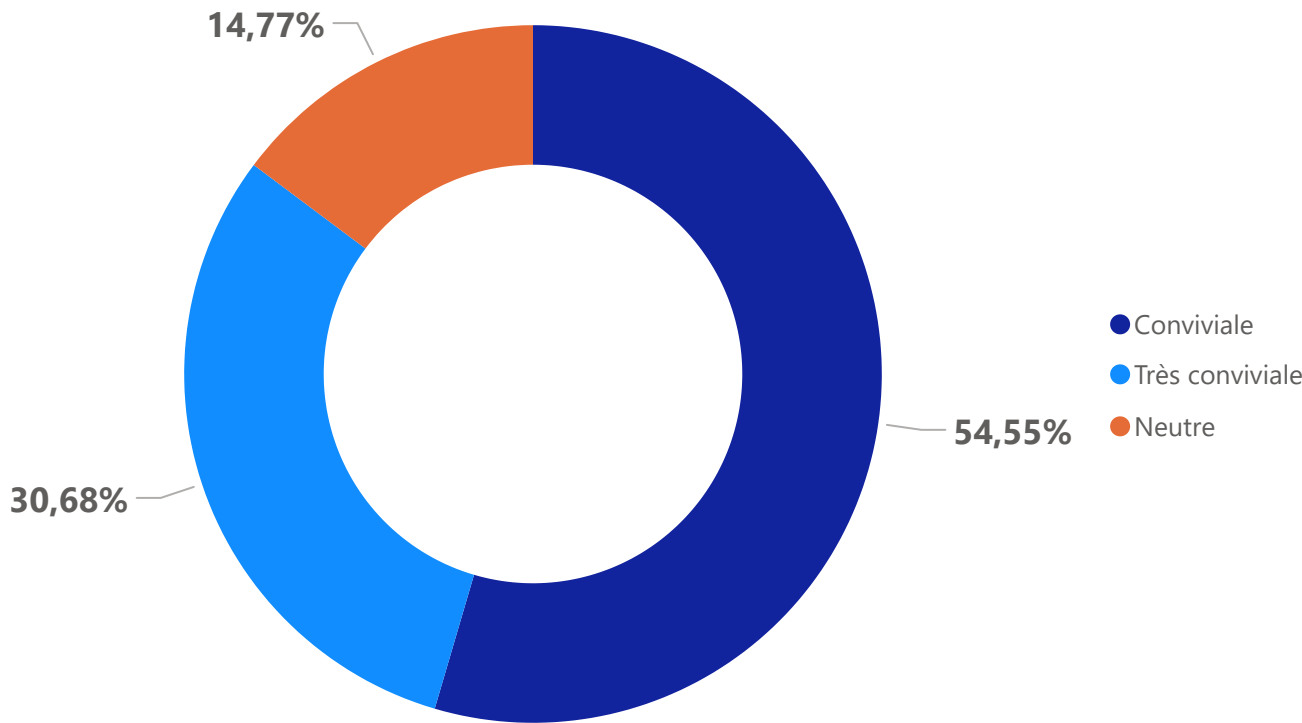


Customer Service Competence

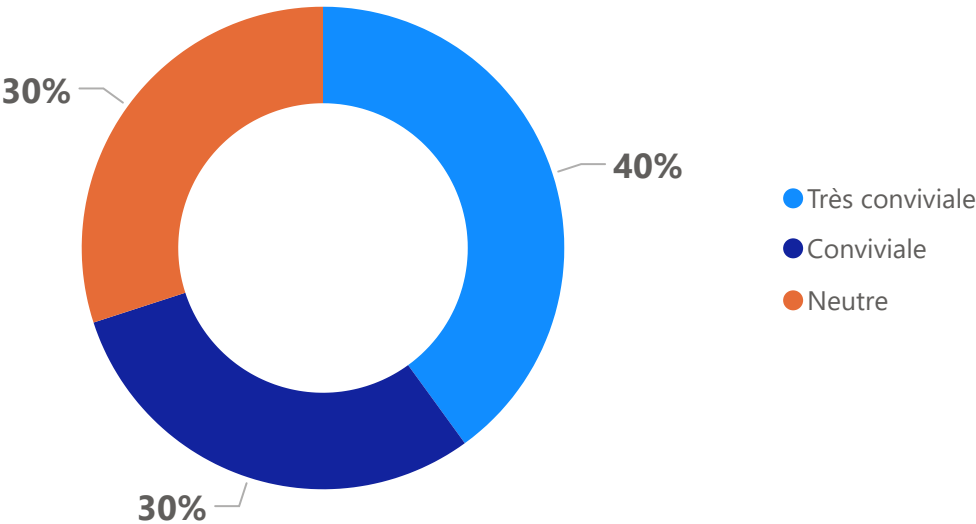


Online Platform Usability

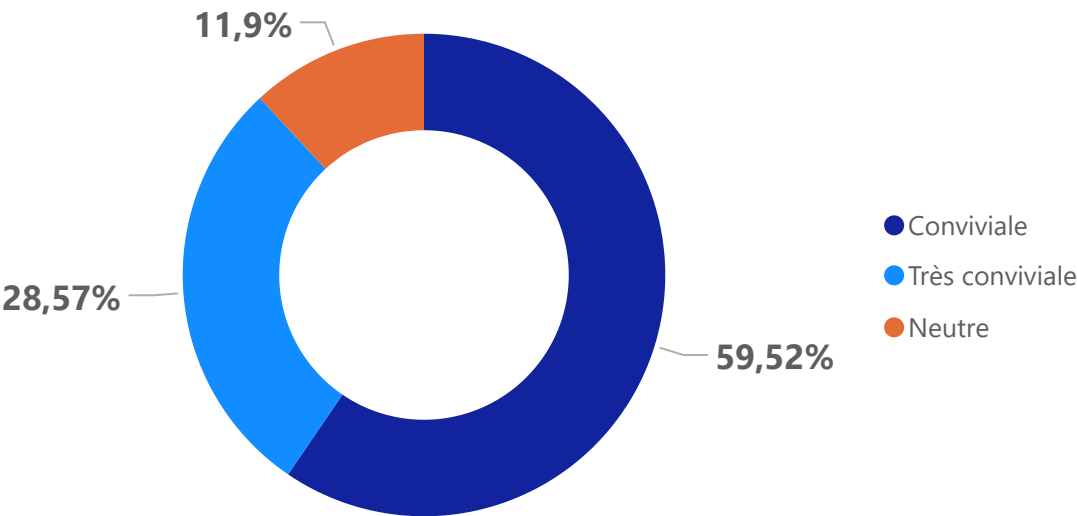
Online Platform Usability



Banque Populaire

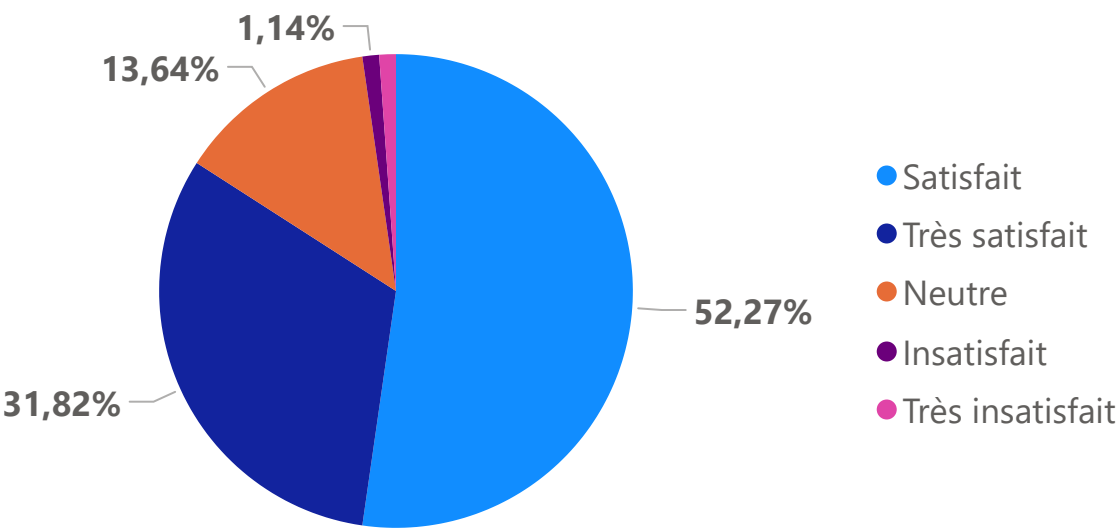


CIH

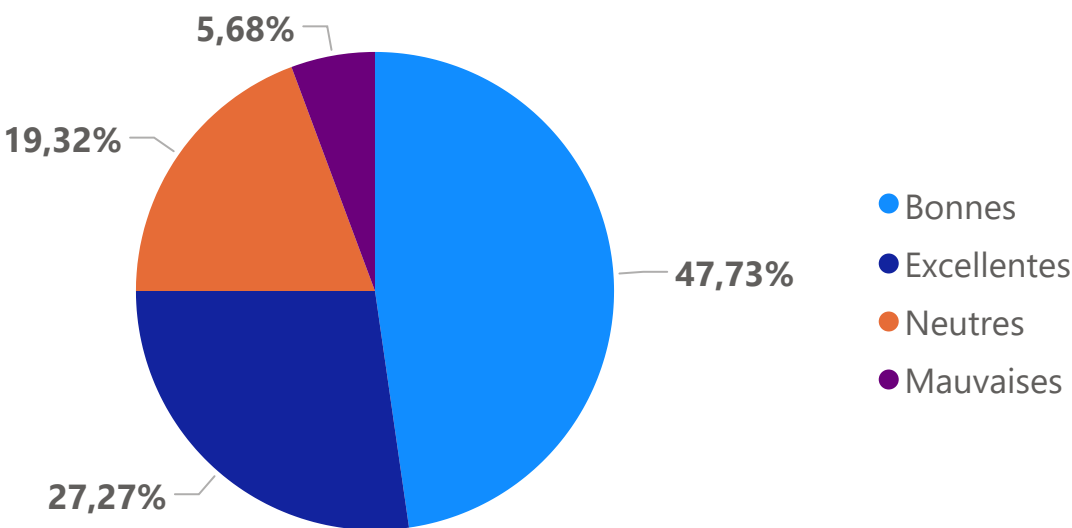


Mobile Application Satisfaction

Mobile Application Satisfaction for All Customers



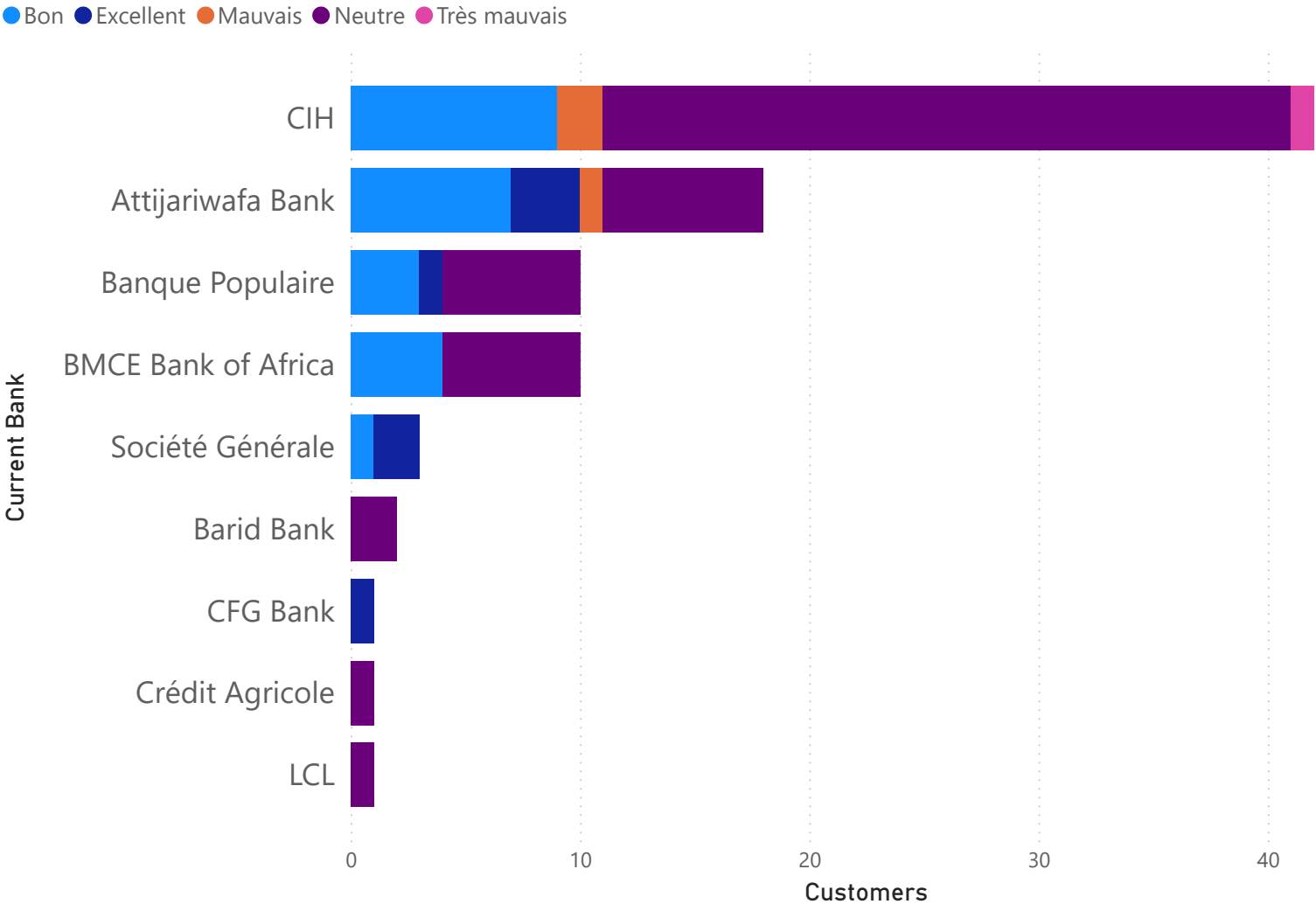
Online Security



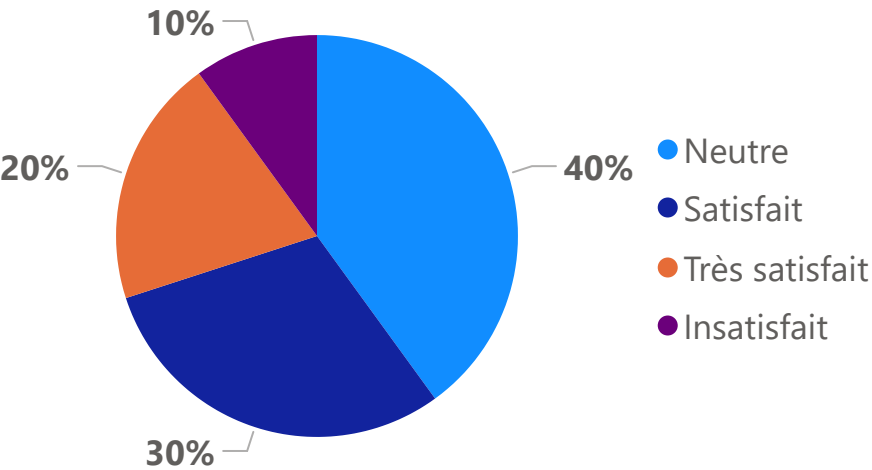
| | | | | | | | | |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|
| Attijariwafa Bank | Banque Populaire | Barid Bank | BMCE Bank of Africa | CFG Bank | CIH | Crédit Agricole | LCL | Société Générale |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|

Fees and Financial Services

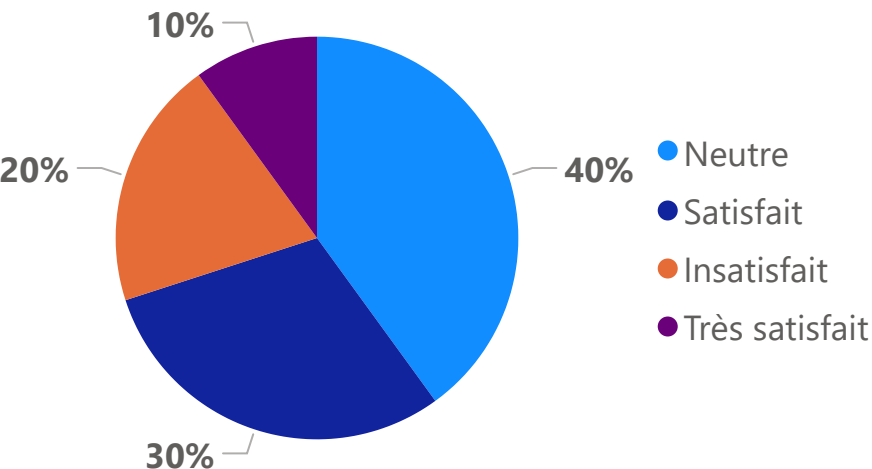
Loan and Credit Services Satisfaction per Bank



Interest Rates for Savings Accounts at Banque Populaire



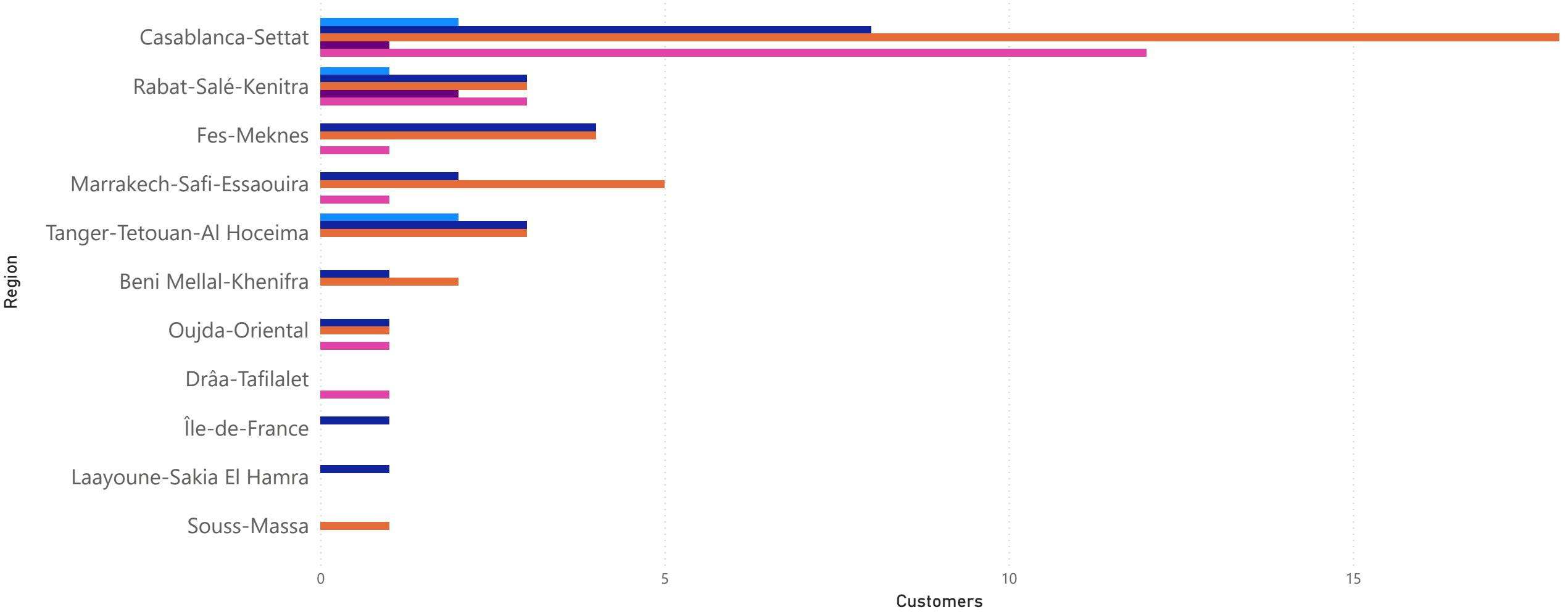
Account Fees at Banque Populaire



Branch Location Convenience

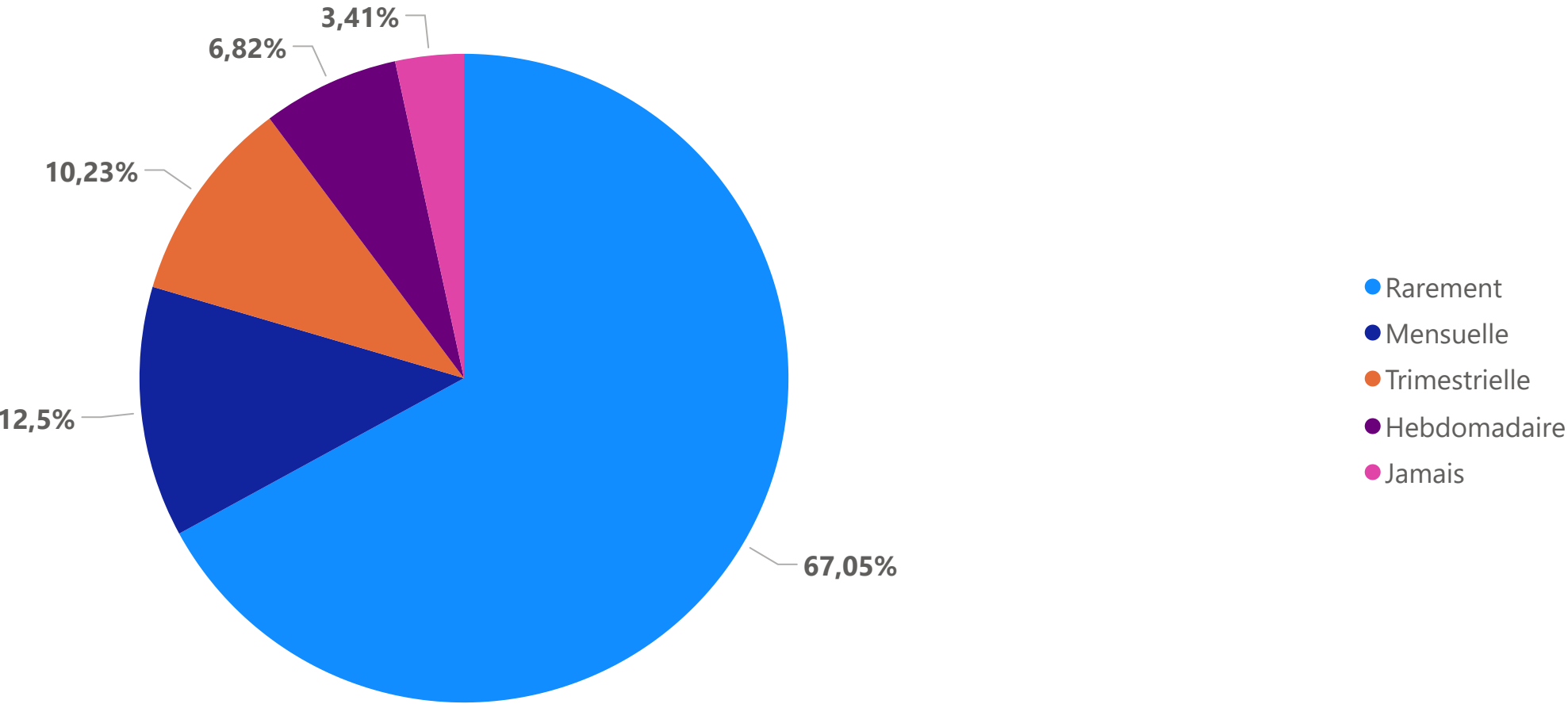
Branch Location Convenience by Region

Inconvenients Neutres Pratiques Très inconvenients Très pratiques



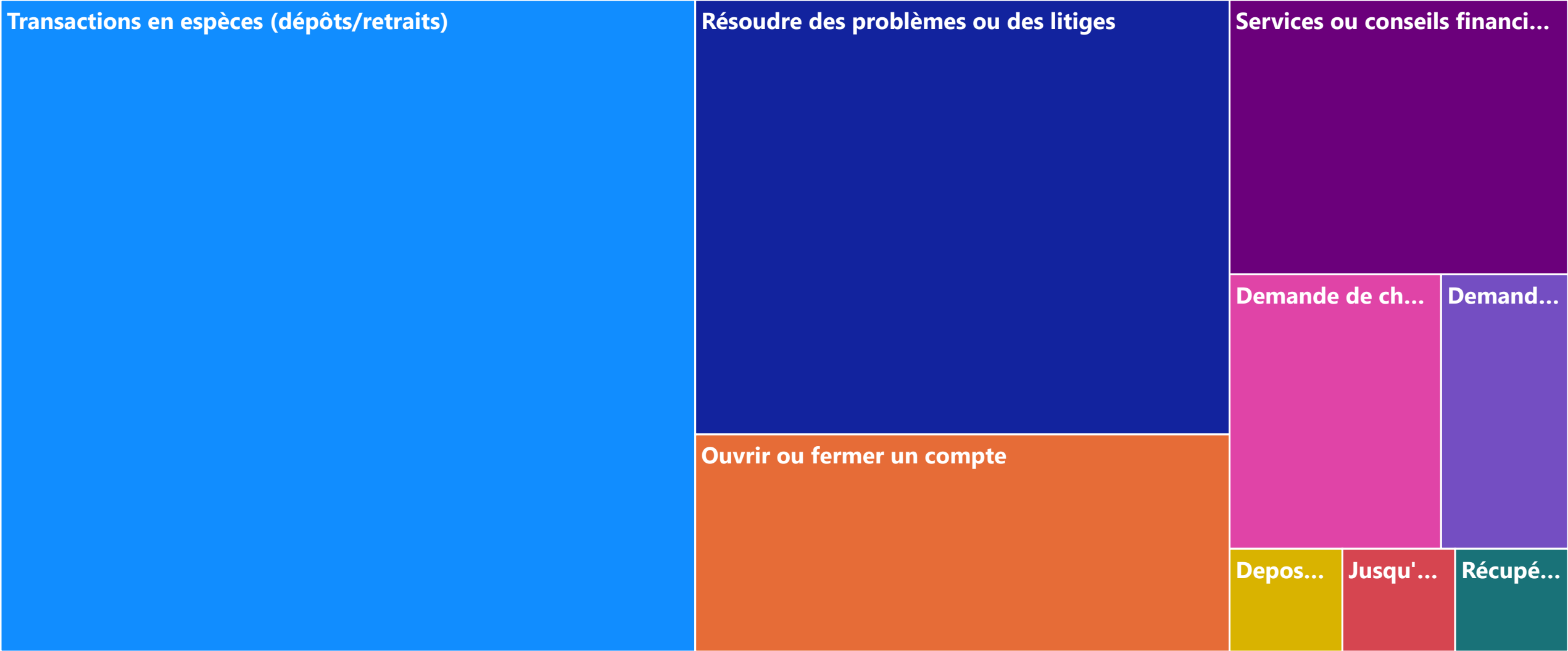
| | | | | | | | | |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|
| Attijariwafa Bank | Banque Populaire | Barid Bank | BMCE Bank of Africa | CFG Bank | CIH | Crédit Agricole | LCL | Société Générale |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|

Branch Visit Frequency



| | | | | | | | | |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|
| Attijariwafa Bank | Banque Populaire | Barid Bank | BMCE Bank of Africa | CFG Bank | CIH | Crédit Agricole | LCL | Société Générale |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|

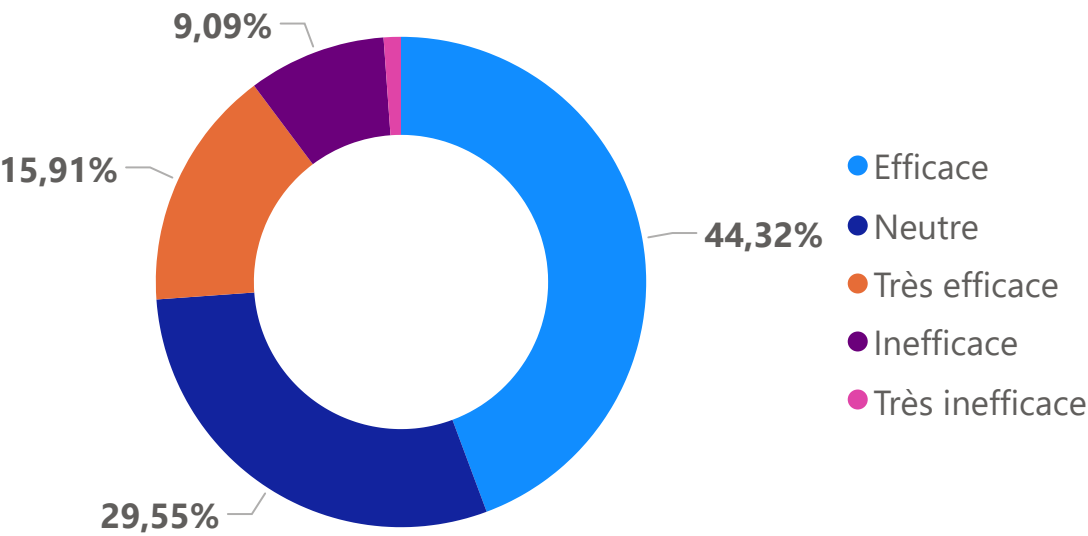
Branch Visit Reason



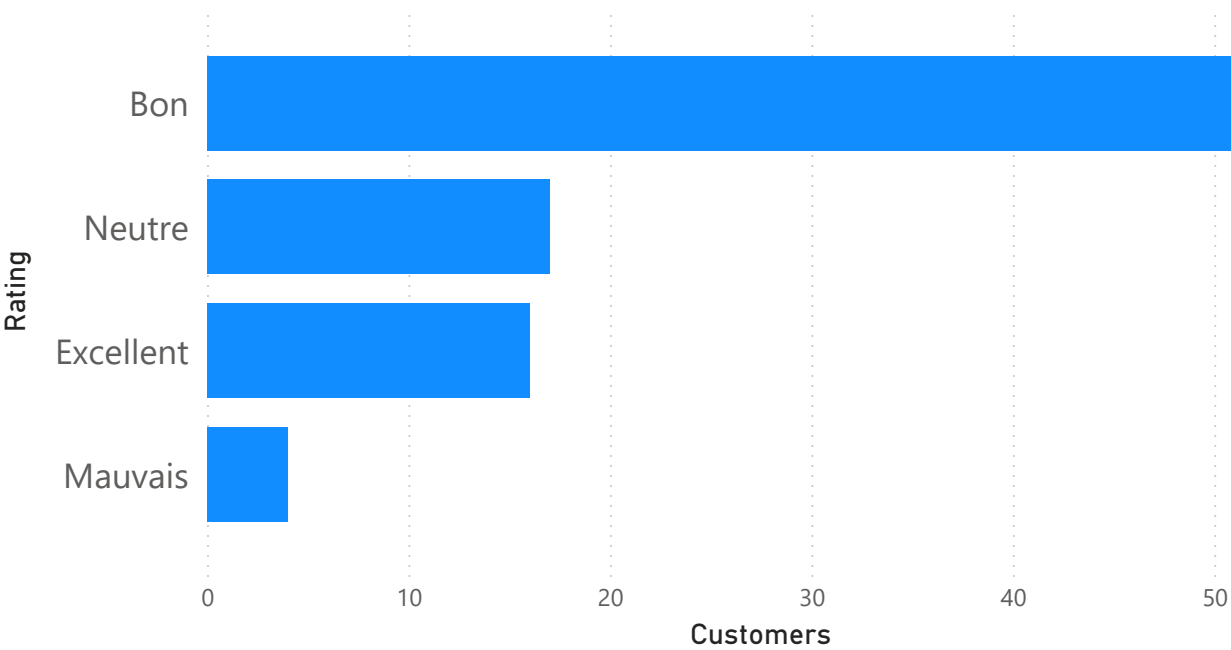
| | | | | | | | | |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|
| Attijariwafa Bank | Banque Populaire | Barid Bank | BMCE Bank of Africa | CFG Bank | CIH | Crédit Agricole | LCL | Société Générale |
|-------------------|------------------|------------|---------------------|----------|-----|-----------------|-----|------------------|

Communication and Access to Services

Bank Communication Effectiveness



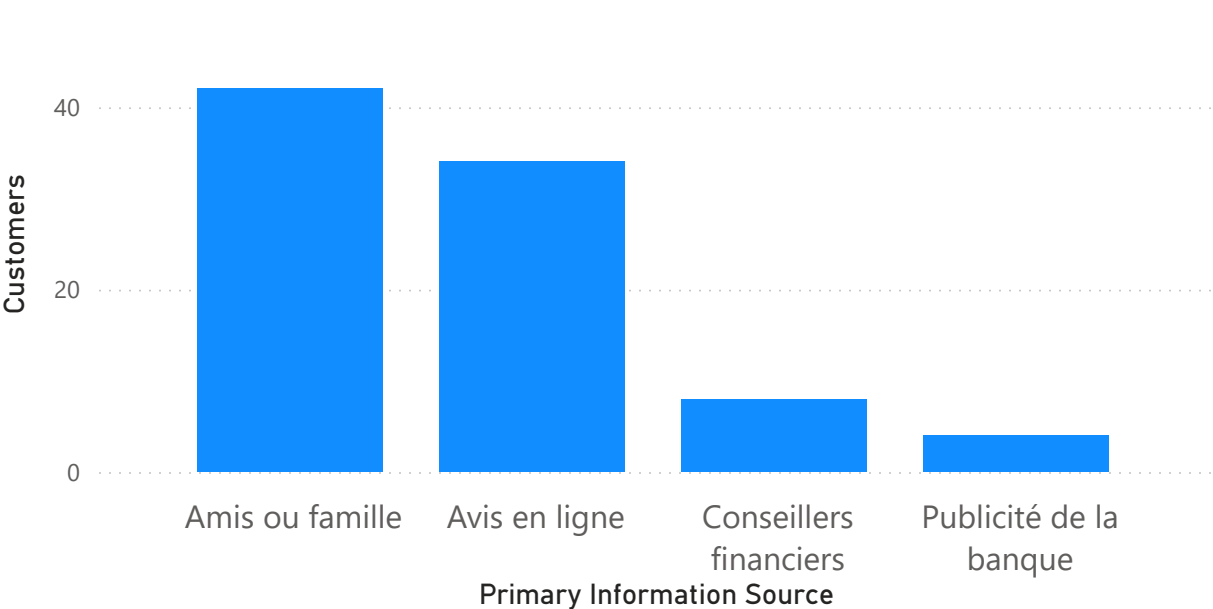
Access to Services



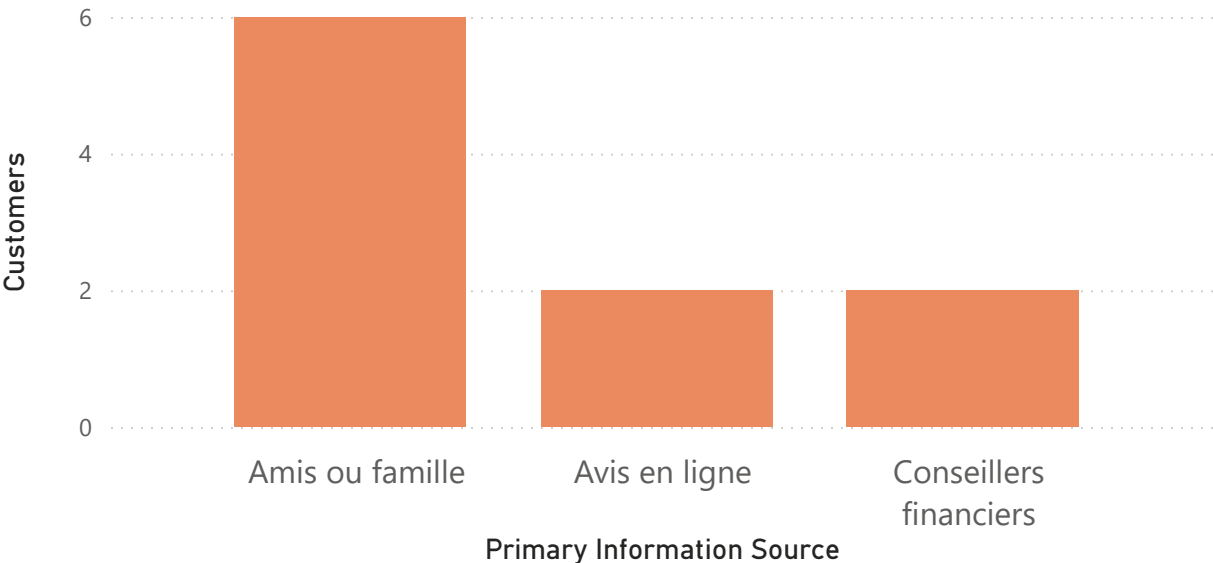
- Attijariwafa Bank
- Banque Populaire
- Barid Bank
- BMCE Bank of Africa
- CFG Bank
- CIH
- Crédit Agricole
- LCL
- Société Générale

Reputation

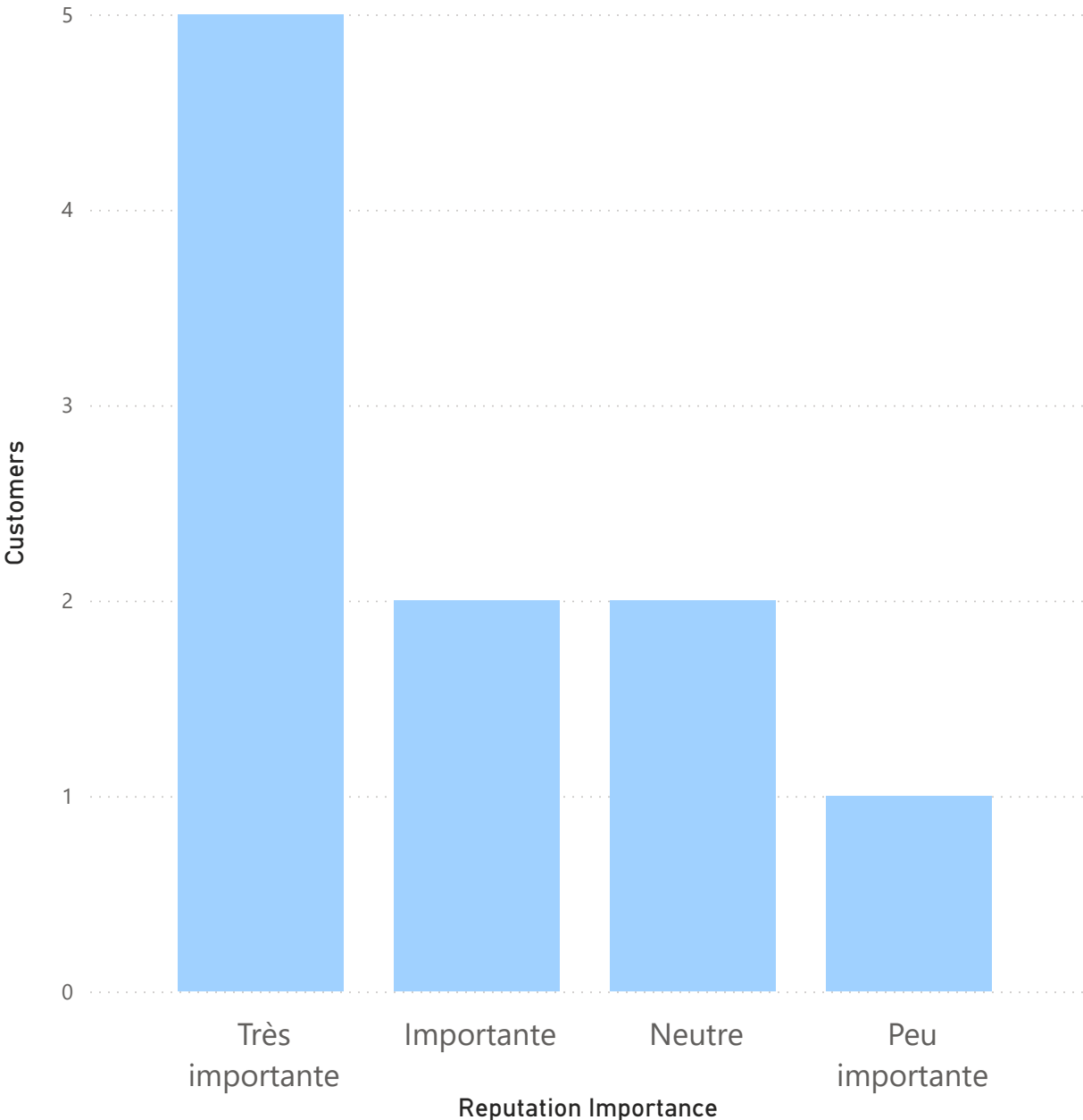
Primary Information Source for All Customers



Primary Information Source at Banque Populaire

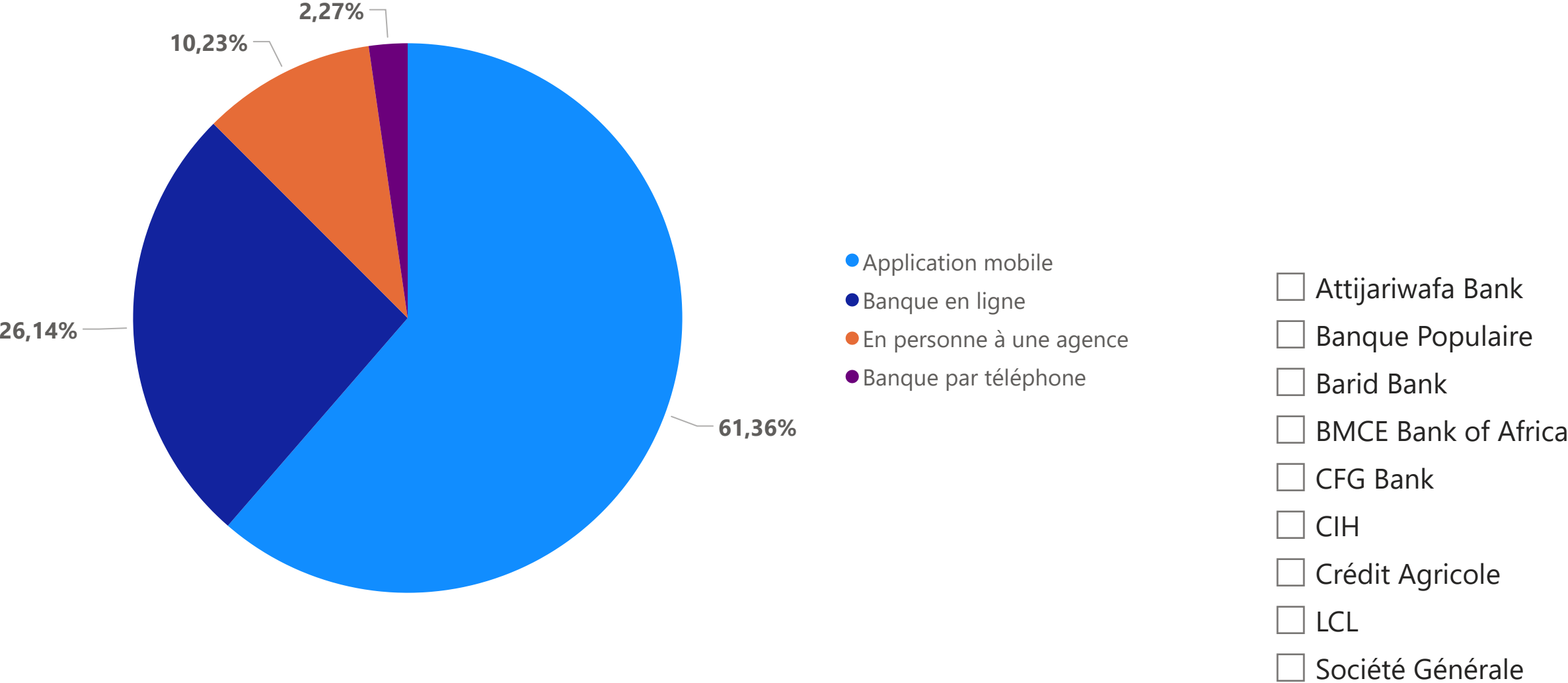


Reputation Importance for All Customers



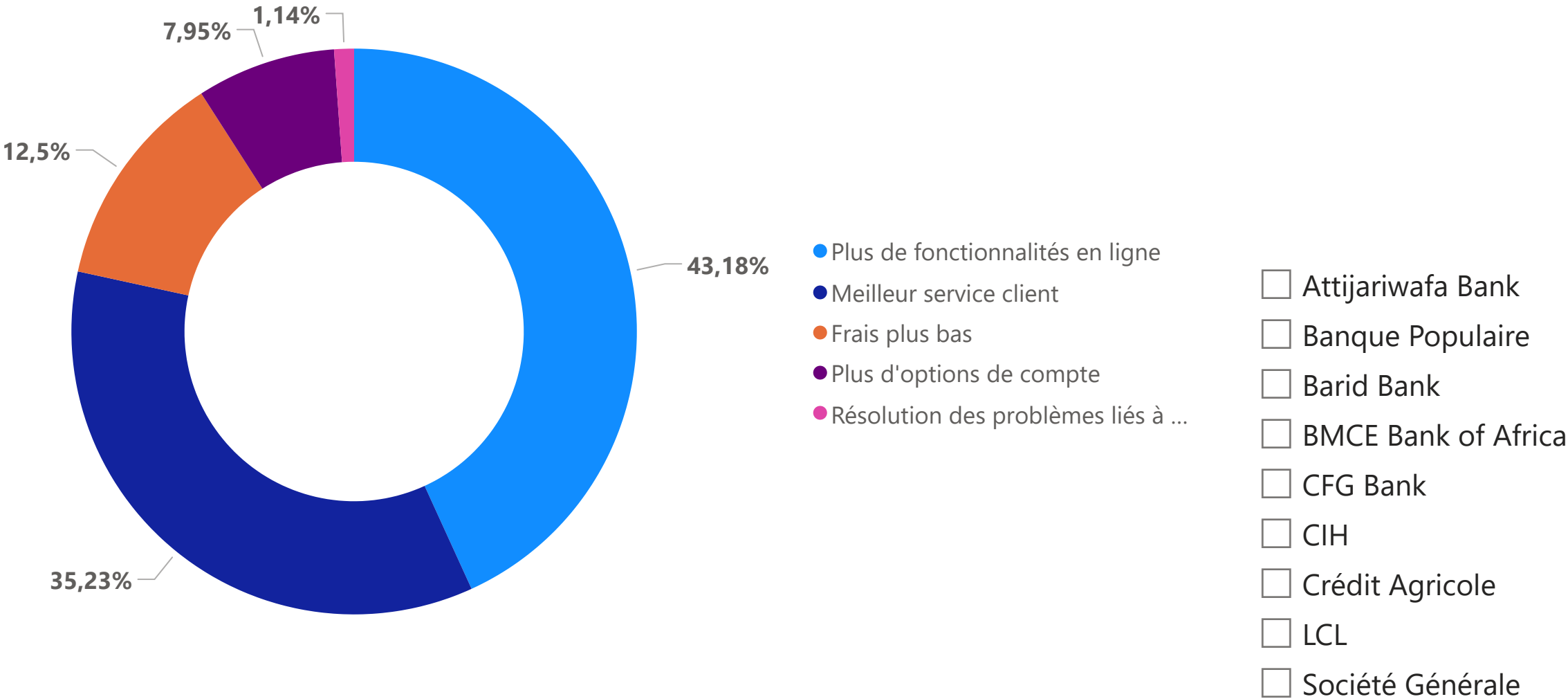
Account Management

Account Handling



Customer Retention

Retention Strategy



Net Promoter Score

Net Promote Score - Overall

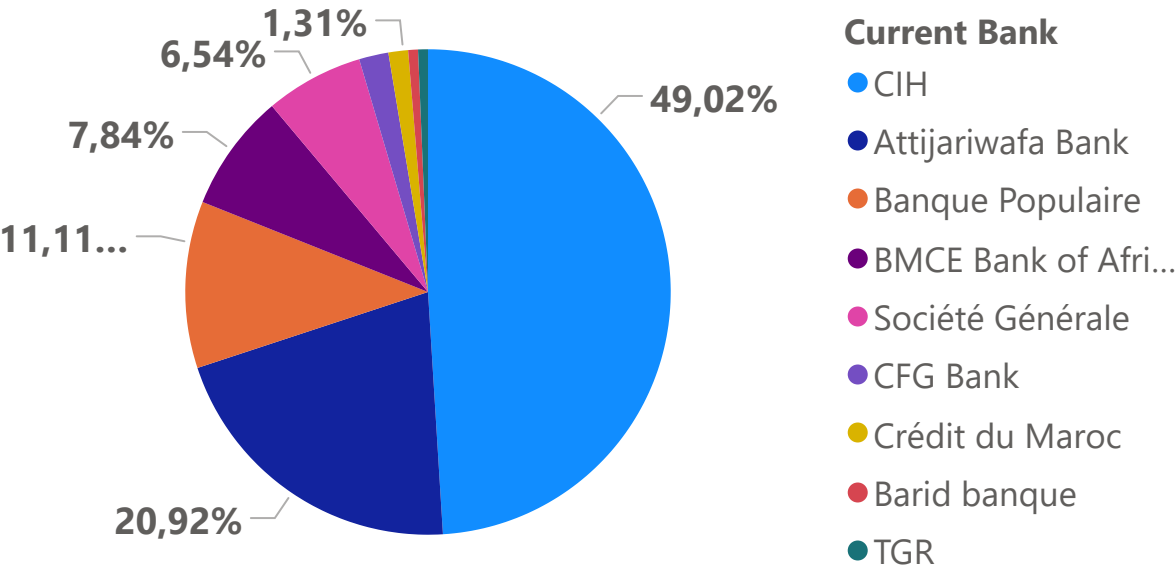
11

Net Promoter Score - Banque Populaire

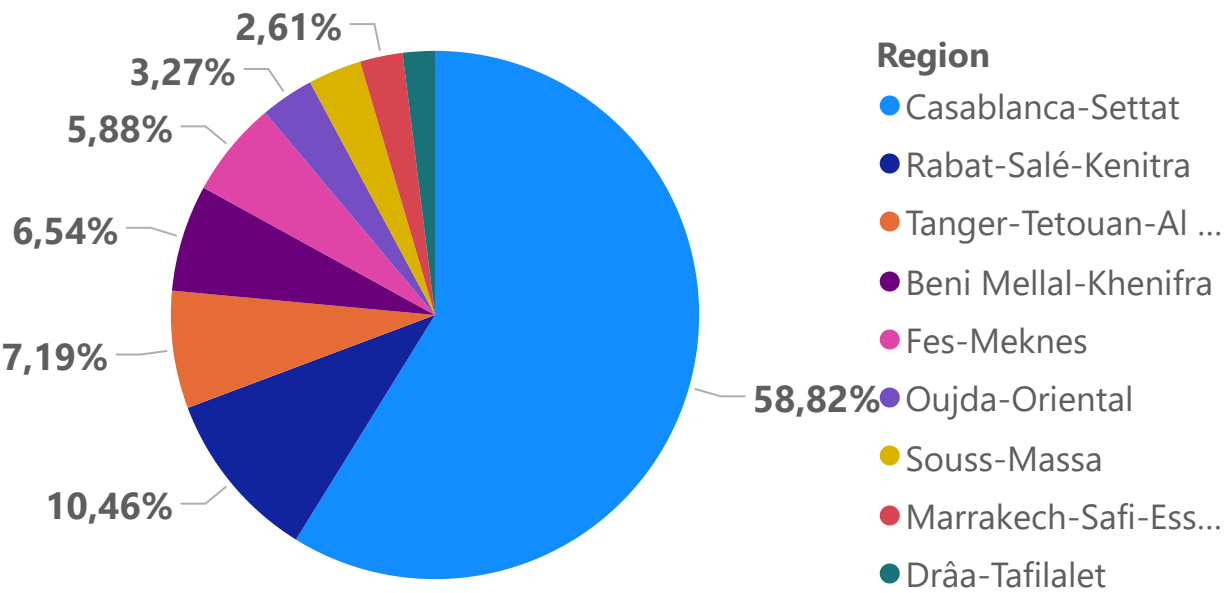
-10

Overall Distribution of Exploring Customers

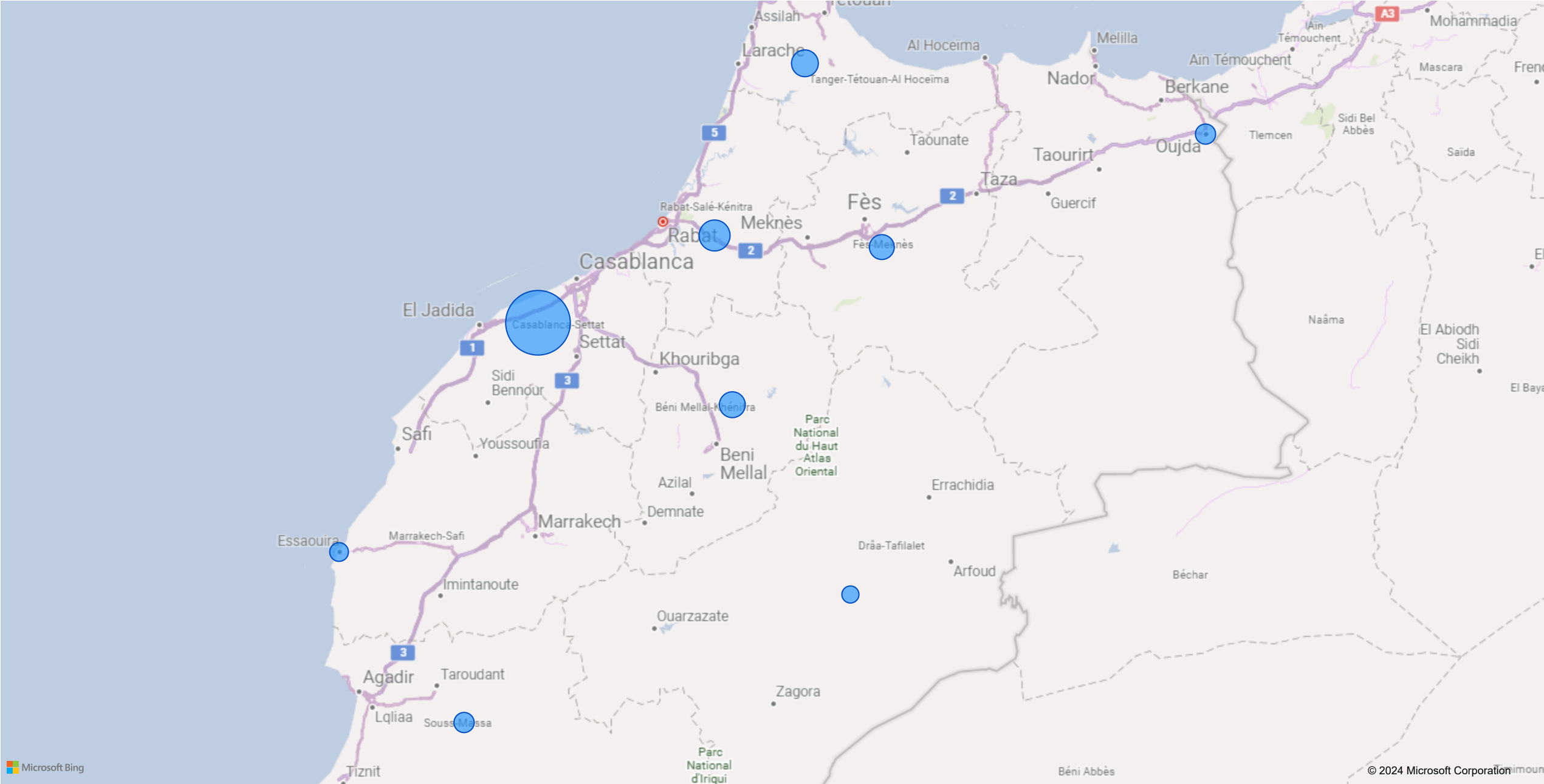
Distribution of Respondents per Bank



Distribution of Respondents by Region

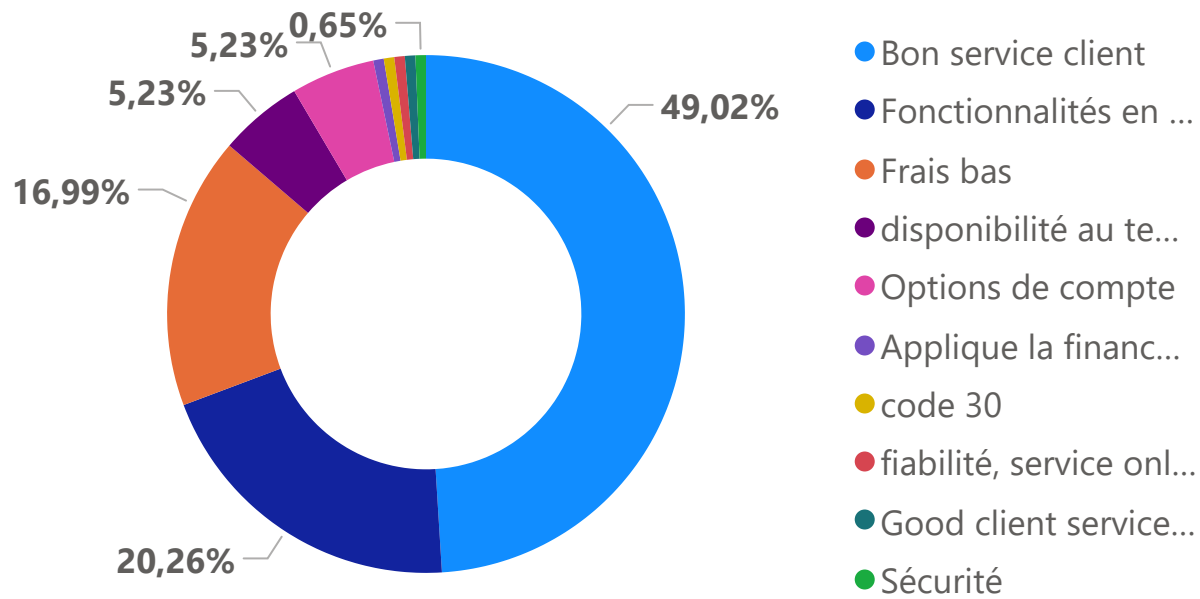


Map of the Overall Distribution of Exploring Customers

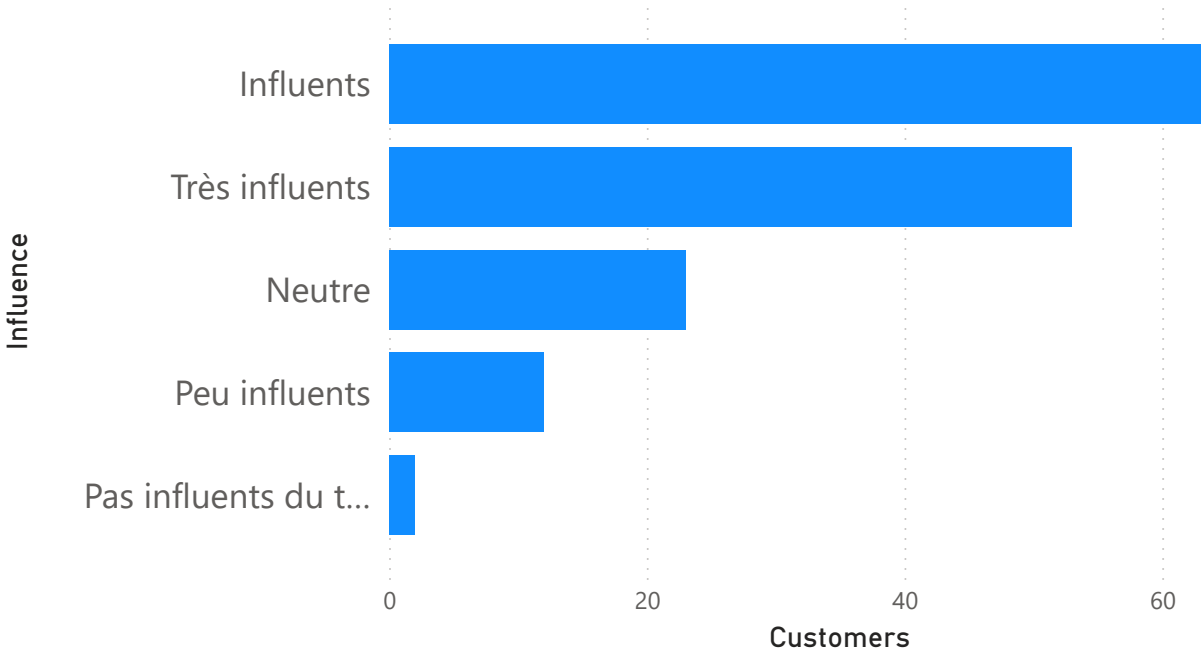


Bank Account Services

Bank Choice Criterion

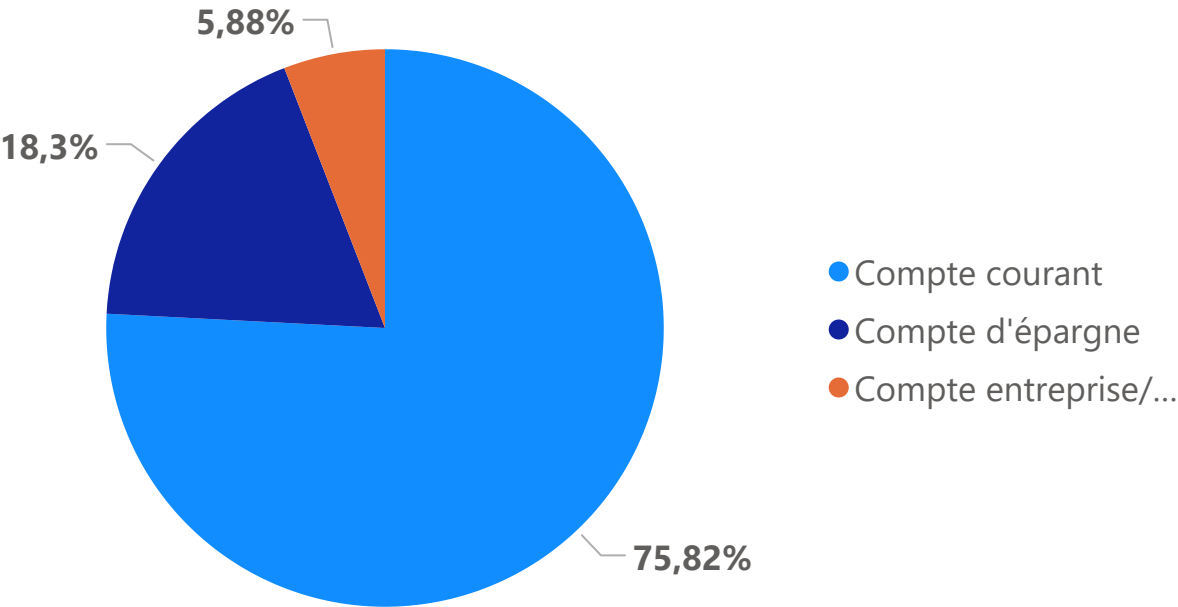


Account Fees Influence

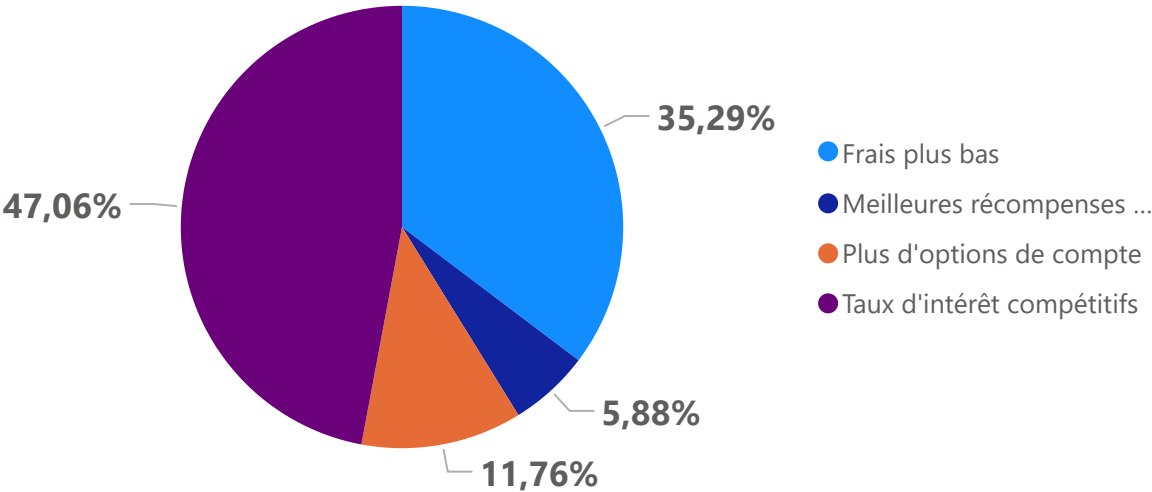


Account Types and Benefits

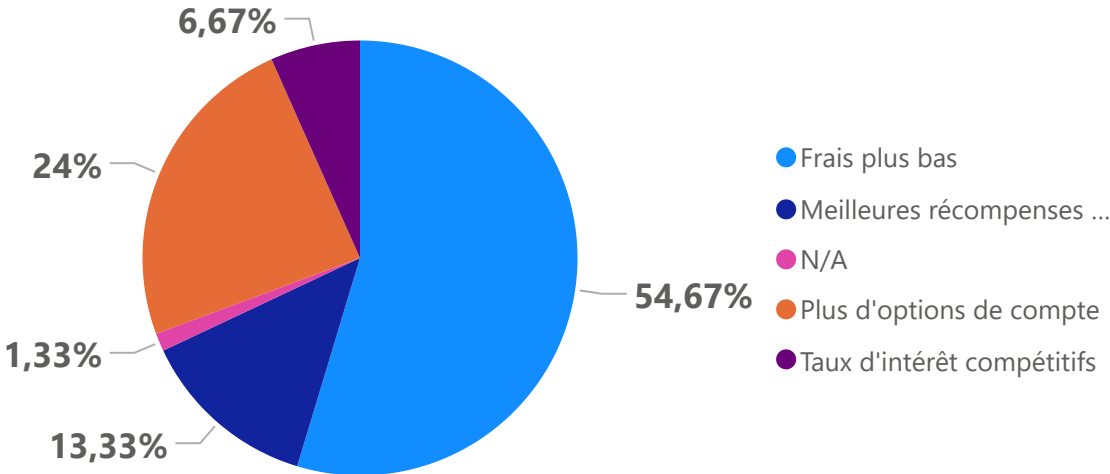
Account Types Interest



Types of Benefits Interested In - Banque Populaire



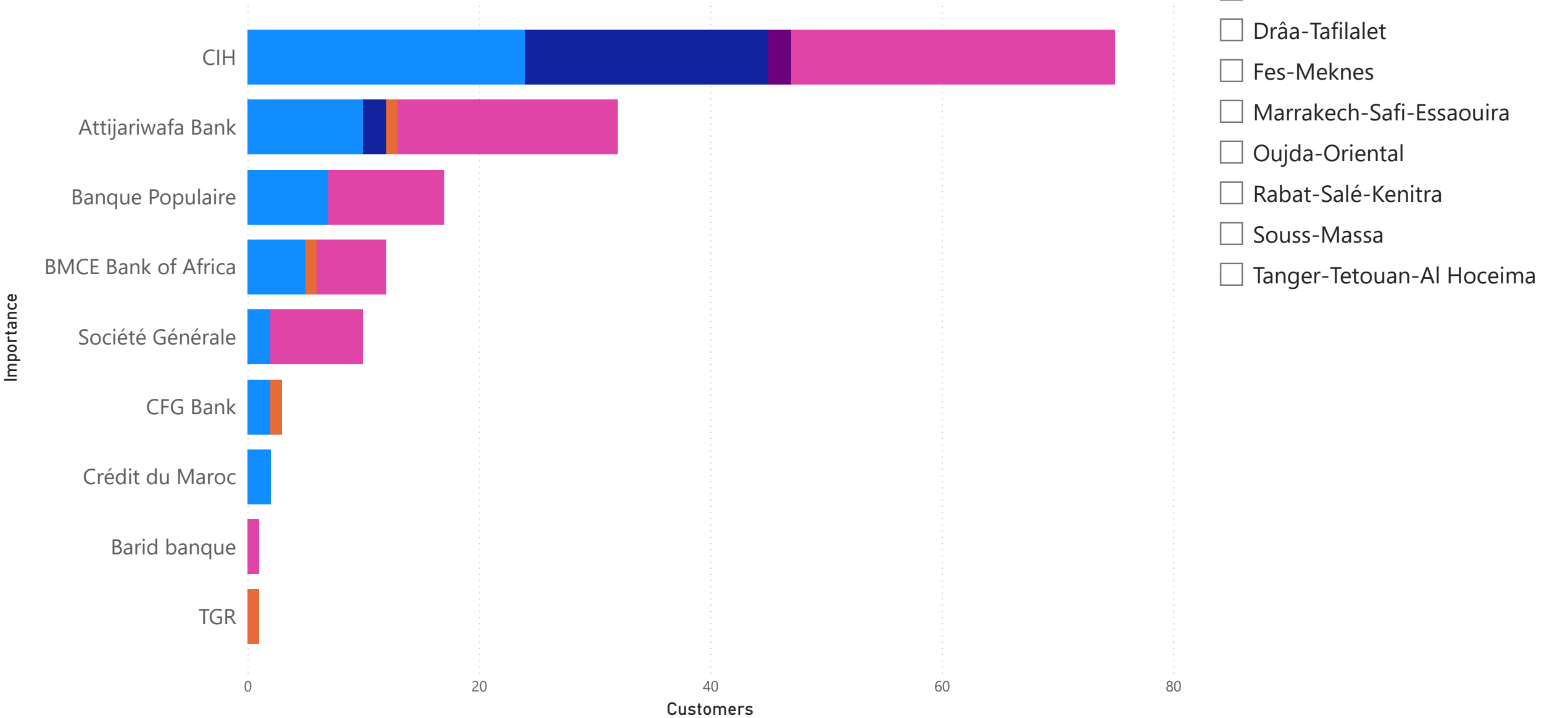
Types of Benefits Interested In - CIH



Branch Locations

Branch Location Importance per Current Bank

● Important ● Neutre ● Pas important du tout ● Peu important ● Très important

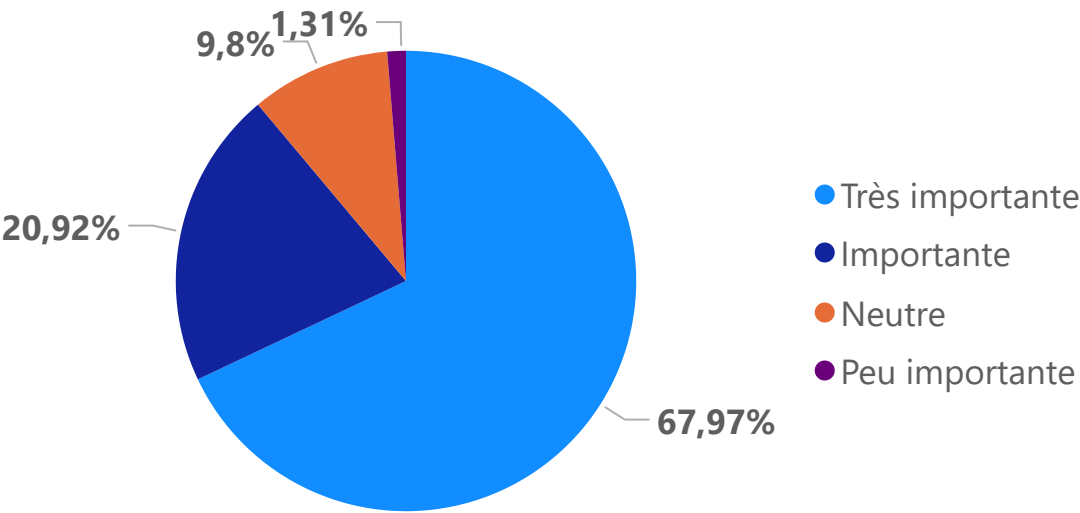


Online Banking Importance

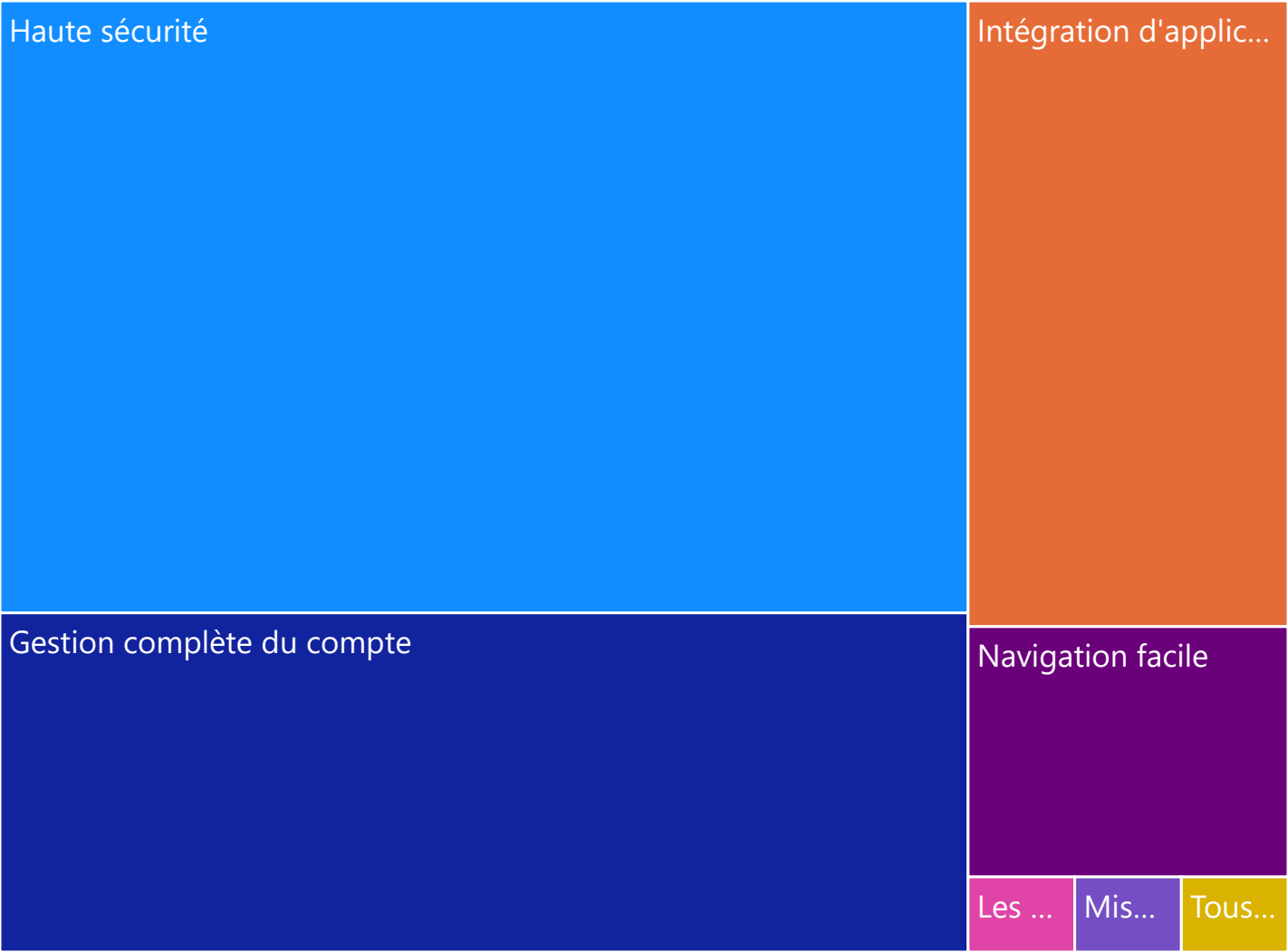
Current Bank

All

Count of Customer_ID by Online_Banking_Importance

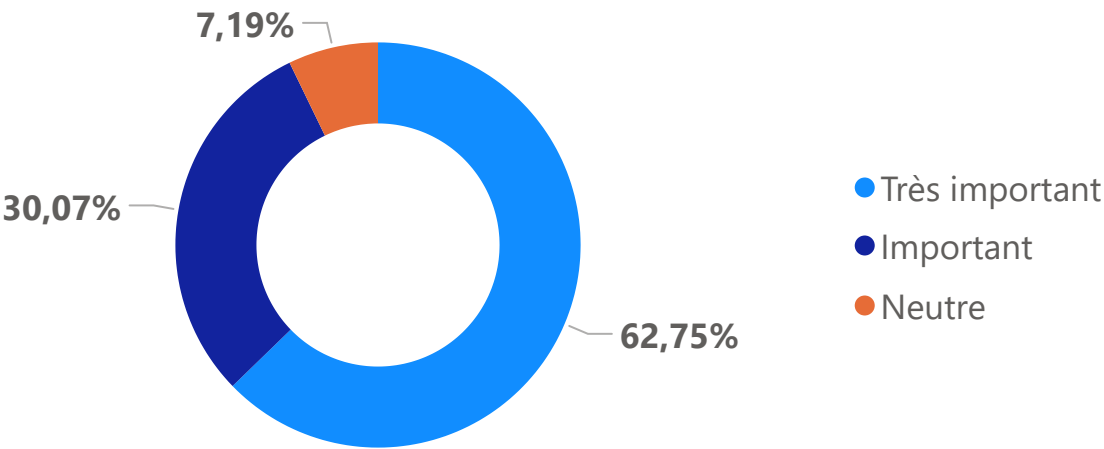


Online Platform Features Interested In

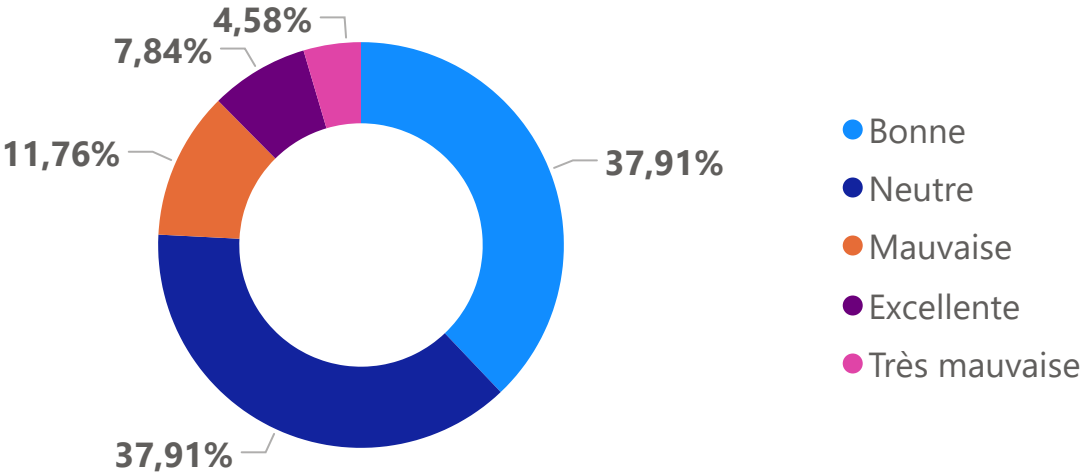


Customer Services and Support

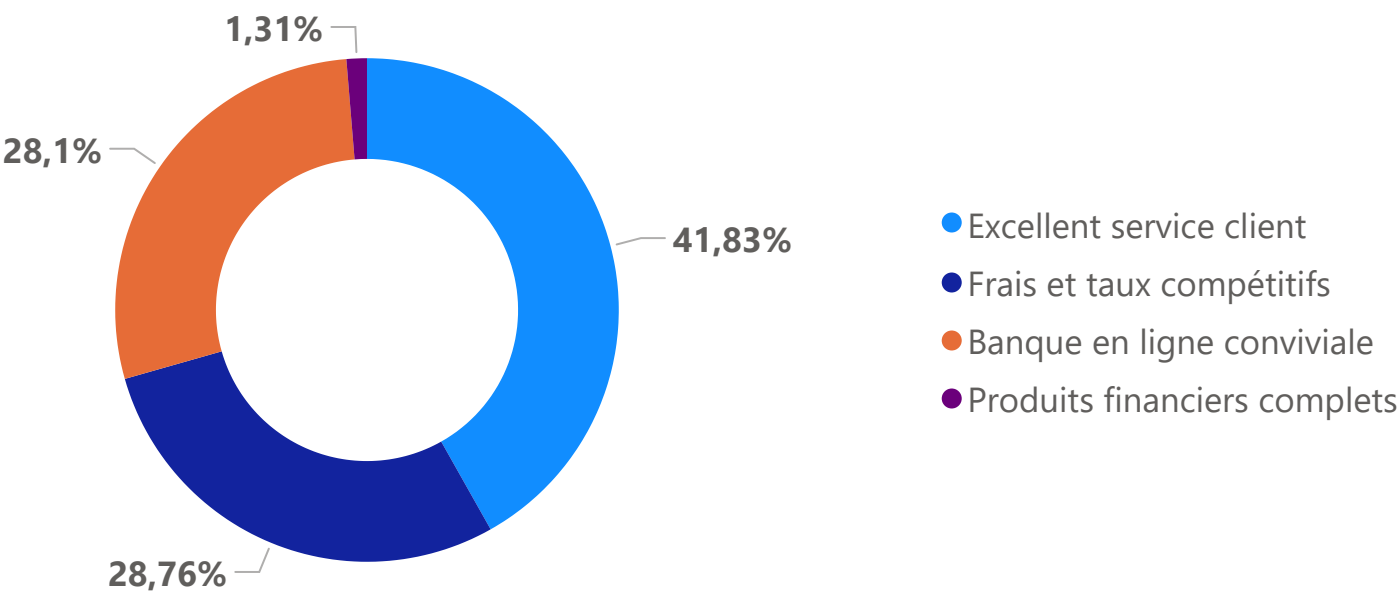
Customer Service Importance



Service Experience with Other Banks



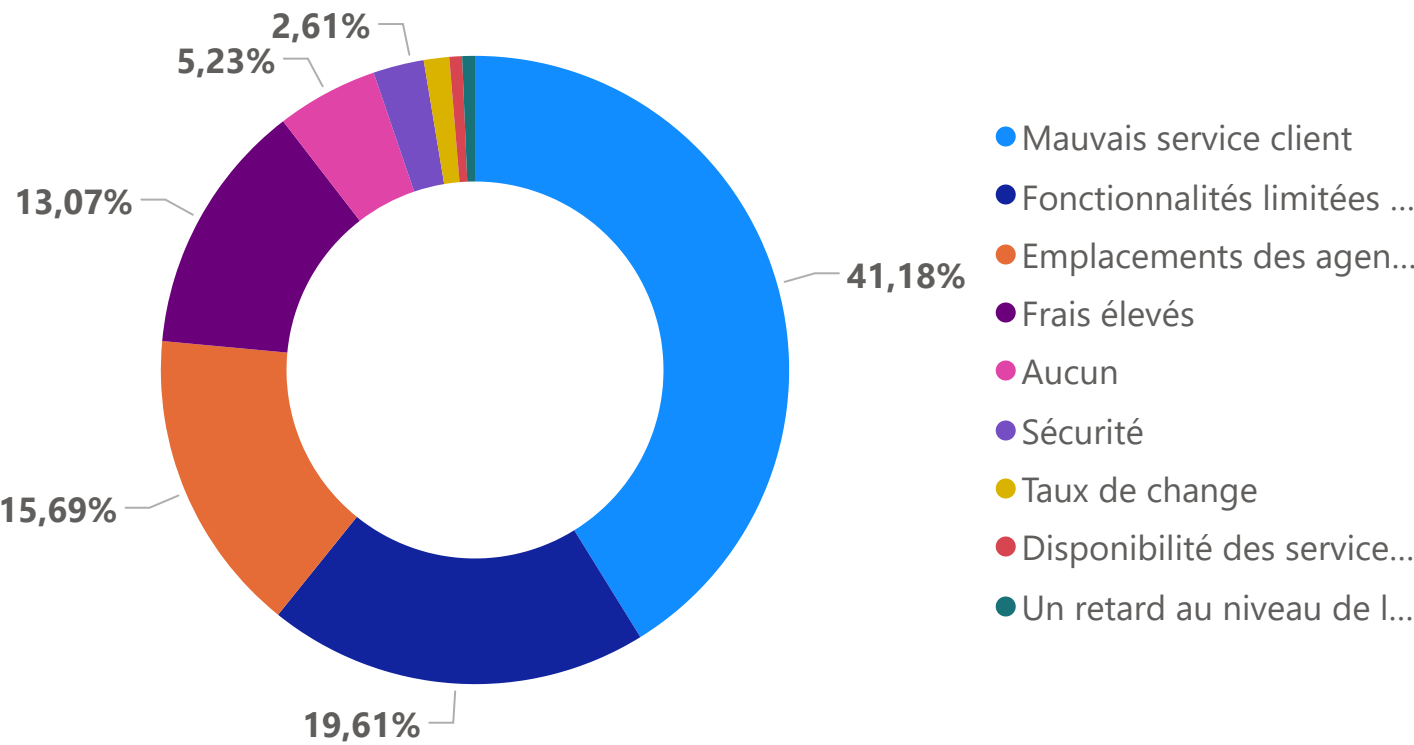
Services Interested In



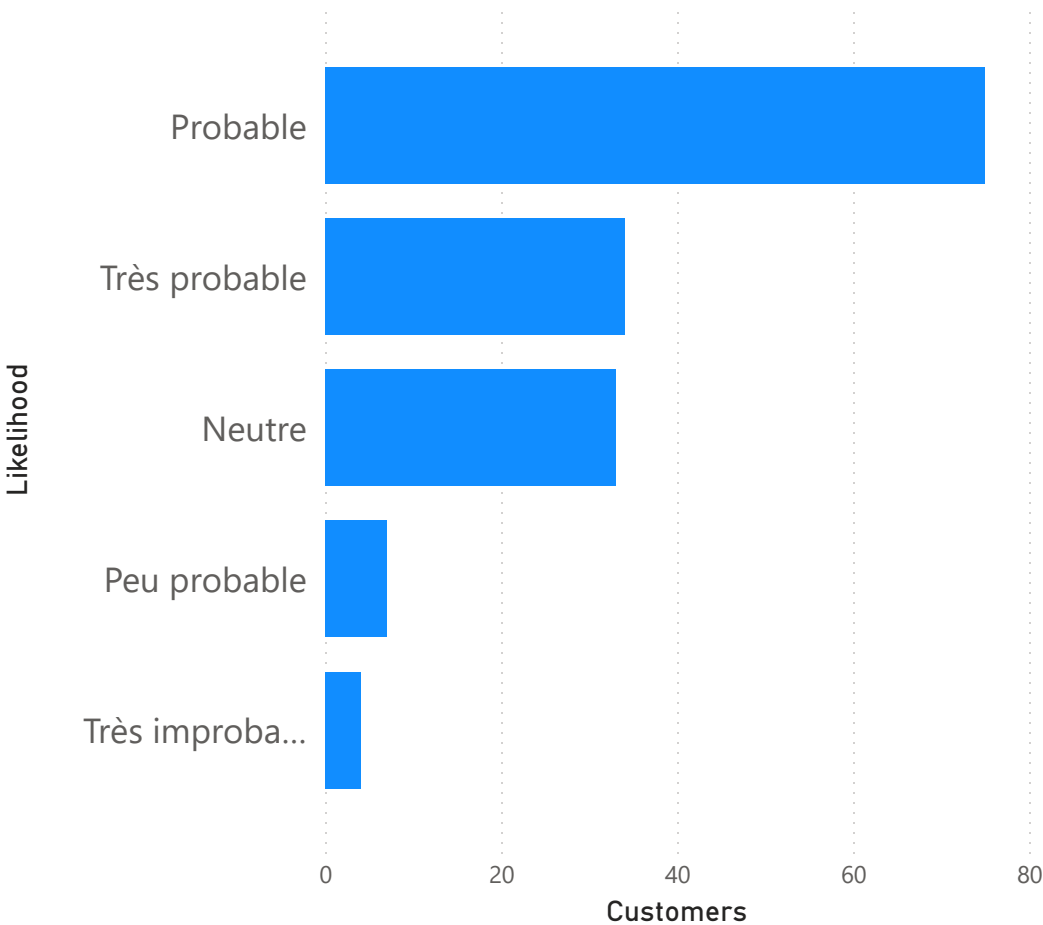
- Current Bank**
- ☐ Attijariwafa Bank
 - ☐ Banque Populaire
 - ☐ Barid banque
 - ☐ BMCE Bank of Africa
 - ☐ CFG Bank
 - ☐ CIH
 - ☐ Crédit du Maroc
 - ☐ Société Générale
 - ☐ TGR

Switching Banks

Current Challenges Faced



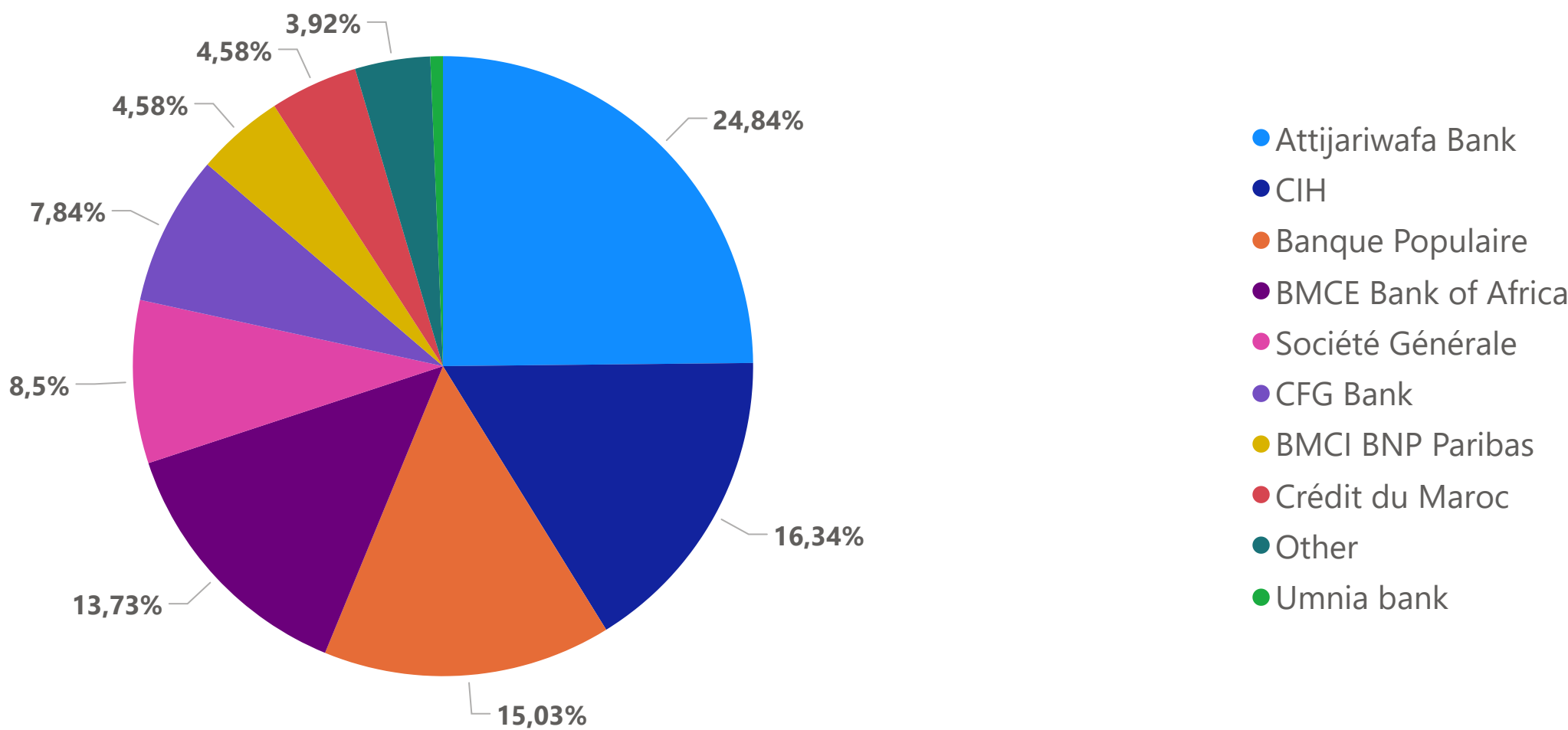
Likelihood of Opening an Account Elsewhere



| | | | | | | | | |
|-------------------|------------------|--------------|---------------------|----------|-----|-----------------|------------------|-----|
| Attijariwafa Bank | Banque Populaire | Barid banque | BMCE Bank of Africa | CFG Bank | CIH | Crédit du Maroc | Société Générale | TGR |
|-------------------|------------------|--------------|---------------------|----------|-----|-----------------|------------------|-----|

Switching Banks

Which Banks Customers are Considering



| | | | | | | | | |
|-------------------|------------------|--------------|---------------------|----------|-----|-----------------|------------------|-----|
| Attijariwafa Bank | Banque Populaire | Barid banque | BMCE Bank of Africa | CFG Bank | CIH | Crédit du Maroc | Société Générale | TGR |
|-------------------|------------------|--------------|---------------------|----------|-----|-----------------|------------------|-----|

Switching Banks

Likelihood Overall Customers

-35

Bank_Switch_Likelihood_Score

Likelihood Banque Populaire

-41

Bank_Switch_Likelihood_Score

Interpretation of a Negative Score:

- . A **negative score** shows a **high risk of customer attrition**. It means that there is a higher proportion of dissatisfied or disengaged customers (Detractors) who are considering changing banks, compared to those who are satisfied and loyal (Promoters).
- . For example, a score of **-25%** would indicate that there are 25% more customers at risk of switching banks than there are loyal customers.