

**WHAT KIND OF PEOPLE PURCHASE FINANCIAL PRODUCTS
AT BANK ? : SURVEY ANALYSIS ON CHARACTERISTICS
OF BANK USERS**

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《SUMMARY》

Using the data obtained through a questionnaire survey, we analyzed characteristics of people who purchase various financial products at bank. What we found are as follows. First, there was tendency that they conceived various products as pseudo-deposit. But we didn't find evidence that this tendency was brought by the influence of bank where they bought products. Second, during the Lehman shock period, people shifted their money from other products to government bond, especially those who had held time deposit shifted their money drastically to government bond.