

List of Tables

2.1	Comparison of economic indicators	4
2.2	Comparison of key facts and figures between the three major banks in Liechtenstein	7
3.1	Previous research on demographic variables	11
4.1	Age categories of the sample	15
4.2	Sample broken down by municipalities	18
4.3	Distance of Municipalities to each bank branch	19
4.4	Summary statistics of the distance variables	19
5.1	T-test results	24
5.2	Regression models distance to closest branch (min)	25