

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 1

Q.1 Have you ever changed your consumption habits in response to the corporate behaviour of a business, i.e. have you stopped purchasing a product or changed service providers as a result of something you felt was unethical or unfair that business had done?

Base: All respondents

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Yes	769 37%	371 37%	398 38%	91 37%	148 43%	115 33%	126 34%	109 36%	179 40%	235 42%	201 35%	169 38%	164 33%	75 40%	25 30%	81 36%	63 34%	72 39%	61 42%	37 36%	69 33%	113 42%	108 37%	66 36%	116 43%	335 38%
Yes, on more than one occasion	492 24%	238 24%	254 24%	53 21%	95 27%	67 19%	89 24%	70 23%	119 26%	158 29%	123 22%	104 23%	106 22%	59 32%	14 18%	49 22%	38 21%	41 22%	37 26%	25 24%	42 21%	73 27%	72 25%	41 22%	72 27%	201 23%
Yes, on one occasion	277 13%	132 13%	144 14%	39 16%	54 15%	48 14%	37 10%	40 13%	60 13%	77 14%	78 14%	64 14%	58 12%	15 8%	10 12%	32 14%	24 13%	31 16%	23 16%	12 12%	26 13%	40 15%	36 13%	25 13%	44 17%	134 15%
NET: No	1296 63%	641 63%	655 62%	154 63%	199 57%	232 67%	242 66%	198 64%	271 60%	317 58%	371 65%	281 62%	327 67%	111 60%	58 70%	146 64%	123 66%	114 61%	84 58%	66 64%	138 67%	155 58%	181 63%	120 64%	153 57%	553 62%
No, but I would be willing to make a change in future if I was significantly bothered by a company's behaviour	1044 51%	501 49%	544 52%	121 49%	149 43%	193 55%	198 54%	158 51%	227 50%	264 48%	301 53%	221 49%	259 53%	89 48%	46 56%	119 53%	95 51%	88 47%	73 50%	54 52%	120 58%	115 43%	151 52%	95 51%	128 48%	431 49%
No, I would not be willing to change my behaviour	252 12%	140 14%	111 11%	33 14%	51 15%	40 11%	44 12%	40 13%	45 10%	54 10%	70 12%	60 13%	68 14%	22 12%	12 14%	26 12%	29 15%	26 14%	11 8%	12 12%	18 9%	41 15%	30 10%	25 13%	25 9%	122 14%

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Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Yes	769 37%	769 100%	-	129 43%	134 38%	181 48%	200 37%	231 46%	70 48%	104 49%	205 36%	195 40%	111 53%	123 38%	84 46%	52 47%	59 40%	85 41%
Yes, on more than one occasion	492 24%	492 64%	-	82 27%	89 25%	129 34%	137 26%	163 33%	52 36%	68 32%	139 25%	125 25%	84 40%	79 24%	62 34%	40 37%	37 25%	56 27%
Yes, on one occasion	277 13%	277 36%	-	47 15%	45 13%	52 14%	63 12%	69 14%	18 12%	36 17%	66 12%	70 14%	27 13%	43 13%	22 12%	12 11%	21 15%	30 14%
NET: No	1296 63%	-	1296 100%	174 57%	220 62%	198 52%	334 63%	269 54%	75 52%	109 51%	359 64%	297 60%	97 47%	201 62%	99 54%	58 53%	88 60%	124 59%
No, but I would be willing to make a change in future if I was significantly bothered by a company's behaviour	1044 51%	-	1044 81%	146 48%	192 54%	177 47%	270 51%	231 46%	69 48%	88 42%	301 53%	257 52%	83 40%	163 50%	85 47%	49 45%	70 48%	110 52%
No, I would not be willing to change my behaviour	252 12%	-	252 19%	28 9%	28 8%	21 6%	64 12%	38 8%	6 4%	20 10%	57 10%	40 8%	14 7%	39 12%	13 7%	8 8%	17 12%	14 7%

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Table 2

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Summary Table

Base: All respondents

	Characteristics													
	Paying employees a good wage	Investing in employees through training and pensions	Supporting employees' work-life balance and family commitments	A commitment to diversity in the workplace	Action to reduce environmental impact	Community involvement and support	Offering customers good value and charging fair prices	Treating suppliers fairly	Providing good customer service and support	Providing customer choice	Making a profit	Monitoring financial risks carefully	Investing in the UK economy	Being UK-based
Unweighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
10 - Very important	693 34%	538 26%	526 25%	376 18%	458 22%	302 15%	863 42%	657 32%	874 42%	532 26%	269 13%	448 22%	549 27%	420 20%
9	439 21%	398 19%	359 17%	290 14%	305 15%	233 11%	465 23%	412 20%	411 20%	369 18%	214 10%	350 17%	391 19%	272 13%
8	428 21%	488 24%	475 23%	399 19%	434 21%	448 22%	370 18%	456 22%	386 19%	498 24%	445 22%	430 21%	457 22%	403 19%
7	244 12%	278 13%	301 15%	330 16%	327 16%	336 16%	179 9%	245 12%	188 9%	311 15%	382 19%	345 17%	298 14%	287 14%
6	121 6%	182 9%	203 10%	233 11%	203 10%	320 16%	82 4%	150 7%	101 5%	170 8%	322 16%	228 11%	165 8%	259 13%
5	109 5%	135 7%	142 7%	251 12%	212 10%	252 12%	87 4%	109 5%	89 4%	145 7%	293 14%	203 10%	140 7%	240 12%
4	14 1%	20 1%	23 1%	52 3%	47 2%	59 3%	8 *	13 1%	7 *	16 1%	56 3%	22 1%	28 1%	63 3%
3	7 *	14 1%	14 1%	44 2%	32 2%	49 2%	4 *	9 *	4 *	10 1%	32 2%	19 1%	15 1%	38 2%
2	- -	2 *	7 *	29 1%	13 1%	24 1%	4 *	3 *	1 *	8 *	16 1%	9 *	5 *	27 1%
1 - Not at all important	10 *	9 *	16 1%	61 3%	32 2%	41 2%	5 *	11 1%	4 *	5 *	36 2%	11 1%	16 1%	56 3%
Mean	8.41	8.10	7.98	7.26	7.61	7.13	8.72	8.32	8.69	8.07	7.09	7.77	8.05	7.32
Standard deviation	1.62	1.70	1.79	2.21	2.03	2.06	1.51	1.67	1.52	1.68	1.96	1.82	1.79	2.22
Standard error	0.04	0.04	0.04	0.05	0.04	0.05	0.03	0.04	0.03	0.04	0.04	0.04	0.04	0.05
NET: 8-10	1561 76%	1424 69%	1359 66%	1065 52%	1197 58%	984 48%	1698 82%	1525 74%	1671 81%	1399 68%	928 45%	1228 59%	1397 68%	1095 53%

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Summary Table

Base: All respondents

	Characteristics													
	Paying employees a good wage	Investing in employees through training and pensions	Supporting employees' work-life balance and family commitments	A commitment to diversity in the workplace	Action to reduce environmental impact	Community involvement and support	Offering customers good value and charging fair prices	Treating suppliers fairly	Providing good customer service and support	Providing customer choice	Making a profit	Monitoring financial risks carefully	Investing in the UK economy	Being UK-based
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
NET: 4-7	488 24%	616 30%	669 32%	866 42%	790 38%	968 47%	355 17%	517 25%	385 19%	642 31%	1053 51%	798 39%	632 31%	850 41%
NET: 1-3	16 1%	26 1%	37 2%	133 6%	78 4%	114 6%	12 1%	23 1%	9 *	24 1%	84 4%	39 2%	36 2%	121 6%

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Table 3

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Paying employees a good wage

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	693 34%	281 28%	412 39%	64 26%	121 35%	115 33%	127 34%	131 43%	136 30%	163 30%	169 29%	166 37%	196 40%	84 45%	32 39%	72 32%	64 35%	64 34%	54 38%	33 32%	62 30%	80 30%	93 32%	54 29%	89 33%	275 31%
9	439 21%	219 22%	221 21%	48 19%	48 14%	73 21%	93 25%	60 20%	118 26%	106 19%	120 21%	101 22%	113 23%	36 19%	20 24%	45 20%	32 17%	33 18%	35 24%	21 21%	56 27%	60 22%	58 20%	43 23%	58 22%	161 18%
8	428 21%	217 21%	211 20%	56 23%	72 21%	74 21%	70 19%	56 18%	100 22%	122 22%	135 24%	87 19%	84 17%	28 15%	15 18%	44 19%	52 28%	39 21%	22 15%	28 27%	44 21%	55 20%	63 22%	39 21%	60 22%	203 23%
7	244 12%	148 15%	96 9%	33 13%	45 13%	40 12%	43 12%	32 11%	51 11%	95 17%	77 13%	33 7%	39 8%	15 8%	7 8%	32 14%	24 13%	20 11%	20 14%	11 11%	17 8%	40 15%	33 11%	27 14%	31 11%	126 14%
6	121 6%	72 7%	49 5%	18 7%	28 8%	29 8%	17 4%	8 3%	20 5%	30 6%	35 6%	31 7%	24 5%	8 4%	5 6%	13 6%	4 2%	14 8%	4 3%	2 2%	19 9%	10 4%	25 9%	16 9%	17 6%	57 6%
5	109 5%	59 6%	50 5%	26 10%	27 8%	10 3%	11 3%	15 5%	21 5%	28 5%	28 5%	24 5%	28 6%	11 6%	4 5%	16 7%	7 4%	13 7%	5 4%	4 4%	9 4%	18 7%	16 6%	6 3%	12 5%	47 5%
4	14 1%	9 1%	5 *	- -	3 1%	4 1%	3 1%	2 1%	2 1%	3 1%	2 *	4 1%	5 1%	1 *	1 1%	6 3%	2 1%	1 *	1 1%	- -	1 *	1 1%	- -	1 *	- -	11 1%
3	7 *	1 *	5 1%	- -	1 *	2 1%	2 1%	* *	1 *	* *	3 *	4 1%	- -	2 1%	- -	- -	- -	1 1%	- -	- -	- -	4 1%	* *	- -	- -	5 1%
2	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
1 - Not at all important	10 *	5 1%	4 *	1 *	2 1%	2 1%	3 1%	1 *	1 *	3 1%	2 *	1 *	3 1%	- -	- -	- -	1 1%	1 1%	3 2%	3 3%	- -	1 *	1 *	1 *	2 1%	4 *
Mean	8.41	8.23	8.59	8.09	8.21	8.39	8.54	8.69	8.48	8.28	8.33	8.49	8.59	8.68	8.64	8.26	8.49	8.32	8.53	8.39	8.48	8.27	8.37	8.38	8.46	8.27
Standard deviation	1.62	1.63	1.59	1.68	1.79	1.64	1.60	1.54	1.46	1.60	1.58	1.66	1.65	1.63	1.51	1.68	1.53	1.72	1.75	1.80	1.46	1.69	1.57	1.50	1.55	1.66
Standard error	0.04	0.05	0.05	0.13	0.10	0.08	0.08	0.08	0.08	0.06	0.06	0.09	0.07	0.13	0.16	0.11	0.12	0.12	0.14	0.17	0.11	0.11	0.09	0.11	0.09	0.05
NET: 8-10	1561 76%	716 71%	844 80%	168 68%	241 69%	261 75%	290 79%	247 81%	354 79%	392 71%	424 74%	353 78%	392 80%	148 80%	66 80%	161 71%	148 80%	136 73%	112 77%	83 80%	162 78%	194 72%	214 74%	136 73%	207 77%	638 72%

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Table 3

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Paying employees a good wage

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	488	289	199	77	103	82	73	58	95	157	143	92	96	36	16	66	37	48	30	18	44	70	74	49	59	241
	24%	29%	19%	31%	30%	24%	20%	19%	21%	28%	25%	20%	20%	19%	20%	29%	20%	26%	21%	17%	22%	26%	26%	26%	22%	27%
NET: 1-3	16	7	10	1	3	4	5	1	1	4	5	5	3	2	-	-	1	2	3	3	-	5	1	1	2	9
	1%	1%	1%	*	1%	1%	1%	*	*	1%	1%	1%	1%	1%	-	-	1%	1%	2%	3%	-	2%	*	*	1%	1%

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Paying employees a good wage

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	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
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10 - Very important	693 34%	260 34%	434 33%	91 30%	113 32%	106 28%	202 38%	172 34%	52 36%	68 32%	185 33%	177 36%	72 35%	109 34%	64 35%	36 33%	43 30%	69 33%
9	439 21%	173 23%	266 21%	68 22%	84 24%	91 24%	107 20%	112 22%	40 28%	38 18%	129 23%	99 20%	44 21%	70 21%	38 21%	25 23%	25 17%	44 21%
8	428 21%	156 20%	272 21%	68 22%	78 22%	83 22%	120 22%	106 21%	32 22%	52 25%	121 22%	94 19%	52 25%	63 19%	44 24%	25 23%	39 27%	46 22%
7	244 12%	86 11%	158 12%	44 15%	46 13%	60 16%	55 10%	64 13%	9 6%	28 13%	77 14%	75 15%	22 11%	49 15%	16 9%	18 16%	19 13%	31 15%
6	121 6%	54 7%	67 5%	19 6%	17 5%	21 5%	22 4%	31 6%	4 3%	12 6%	26 5%	19 4%	9 5%	15 5%	12 7%	4 3%	4 3%	10 5%
5	109 5%	30 4%	79 6%	7 2%	12 3%	13 3%	22 4%	13 3%	5 3%	10 5%	17 3%	18 4%	6 3%	11 3%	9 5%	1 1%	13 9%	9 4%
4	14 1%	6 1%	8 1%	2 1%	1 *	1 *	3 *	1 *	- -	3 1%	2 *	4 1%	2 1%	5 2%	- -	- -	1 1%	1 *
3	7 *	1 *	6 *	2 1%	1 *	1 *	1 *	- -	1 1%	1 *	3 1%	3 1%	1 *	3 1%	- -	1 1%	1 1%	- -
2	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
1 - Not at all important	10 *	2 *	7 1%	2 1%	3 1%	3 1%	1 *	2 *	2 1%	1 *	4 1%	3 1%	- -	- -	- -	- -	1 *	1 *
Mean	8.41	8.47	8.38	8.38	8.46	8.36	8.61	8.54	8.67	8.34	8.48	8.47	8.57	8.43	8.56	8.57	8.24	8.45
Standard deviation	1.62	1.55	1.66	1.57	1.56	1.54	1.49	1.47	1.57	1.60	1.56	1.63	1.44	1.58	1.45	1.37	1.66	1.50
Standard error	0.04	0.06	0.05	0.09	0.08	0.08	0.07	0.07	0.13	0.11	0.07	0.07	0.10	0.09	0.11	0.13	0.14	0.10
NET: 8-10	1561 76%	589 77%	971 75%	226 75%	275 77%	281 74%	429 80%	390 78%	124 86%	158 74%	435 77%	370 75%	168 81%	241 74%	146 80%	85 78%	108 74%	158 75%

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NET: 4-7	488 24%	176 23%	312 24%	73 24%	76 21%	94 25%	102 19%	109 22%	18 12%	53 25%	121 21%	116 24%	39 19%	80 25%	36 20%	23 21%	37 25%	51 24%
NET: 1-3	16 1%	3 *	13 1%	4 1%	4 1%	4 1%	2 *	2 *	2 2%	1 1%	7 1%	6 1%	1 *	3 1%	-	1 1%	1 1%	1 *

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Table 4

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Investing in employees through training and pensions

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
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10 - Very important	538 26%	238 23%	300 28%	37 15%	88 25%	87 25%	98 27%	102 33%	125 28%	130 24%	127 22%	136 30%	144 29%	55 30%	25 31%	52 23%	54 29%	62 33%	48 33%	24 23%	47 23%	55 21%	69 24%	46 25%	59 22%	215 24%
9	398 19%	194 19%	204 19%	36 15%	51 15%	63 18%	76 21%	62 20%	111 25%	121 22%	100 18%	83 19%	94 19%	40 21%	20 24%	44 20%	26 14%	32 17%	21 15%	19 19%	37 18%	48 18%	65 22%	45 24%	63 24%	154 17%
8	488 24%	236 23%	252 24%	58 24%	74 21%	84 24%	84 23%	75 24%	113 25%	129 23%	143 25%	102 23%	114 23%	36 19%	17 21%	57 25%	62 33%	33 18%	32 22%	27 26%	58 28%	56 21%	66 23%	43 23%	64 24%	205 23%
7	278 13%	144 14%	134 13%	42 17%	59 17%	48 14%	53 14%	28 9%	48 11%	83 15%	85 15%	52 12%	59 12%	21 11%	10 12%	35 15%	22 12%	22 12%	23 16%	15 14%	31 15%	45 17%	33 12%	22 12%	45 17%	142 16%
6	182 9%	104 10%	78 7%	34 14%	39 11%	33 10%	27 7%	19 6%	29 7%	40 7%	74 13%	37 8%	31 6%	15 8%	5 6%	17 7%	11 6%	15 8%	8 5%	6 6%	24 12%	23 9%	36 12%	22 12%	24 9%	87 10%
5	135 7%	69 7%	66 6%	35 14%	28 8%	22 6%	21 6%	16 5%	13 3%	33 6%	35 6%	28 6%	39 8%	14 8%	4 5%	14 6%	6 3%	18 10%	8 6%	9 8%	7 4%	30 11%	17 6%	7 3%	11 4%	56 6%
4	20 1%	12 1%	8 1%	1 *	8 2%	5 1%	2 1%	2 1%	2 *	10 2%	3 *	3 1%	5 1%	2 1%	-	6 2%	3 1%	1 *	3 2%	1 1%	1 *	3 1%	1 *	1 1%	2 1%	14 2%
3	14 1%	8 1%	6 1%	-	-	2 1%	3 1%	2 1%	7 2%	4 1%	5 1%	3 1%	3 1%	2 1%	1 1%	2 1%	1 *	1 *	-	1 1%	1 1%	4 1%	3 1%	-	1 *	8 1%
2	2 *	1 *	2 *	-	-	2 *	1 *	-	-	-	-	2 1%	-	2 1%	-	-	-	-	-	-	-	1 *	-	-	-	1 *
1 - Not at all important	9 *	7 1%	3 *	1 *	2 *	2 1%	4 1%	1 *	1 *	4 1%	1 *	2 *	3 1%	-	-	-	1 1%	2 1%	2 1%	1 1%	-	3 1%	1 *	1 *	-	6 1%
Mean	8.10	7.97	8.21	7.52	7.89	8.01	8.14	8.42	8.38	8.06	7.96	8.20	8.19	8.18	8.42	8.01	8.27	8.17	8.20	7.98	8.10	7.72	8.09	8.24	8.16	7.96
Standard deviation	1.70	1.74	1.65	1.69	1.76	1.77	1.75	1.60	1.54	1.71	1.62	1.74	1.74	1.79	1.53	1.67	1.58	1.85	1.80	1.78	1.50	1.88	1.64	1.53	1.47	1.76
Standard error	0.04	0.05	0.05	0.13	0.10	0.09	0.08	0.08	0.08	0.07	0.07	0.10	0.08	0.14	0.16	0.11	0.12	0.13	0.15	0.17	0.11	0.12	0.09	0.11	0.08	0.06
NET: 8-10	1424 69%	668 66%	756 72%	131 53%	212 61%	234 67%	258 70%	239 78%	350 78%	379 69%	371 65%	322 72%	352 72%	131 71%	63 76%	153 67%	142 77%	127 69%	101 70%	70 68%	142 69%	160 59%	199 69%	134 72%	186 69%	574 65%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 4

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Investing in employees through training and pensions

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	616	329	287	113	134	108	103	65	93	165	197	121	133	51	19	72	42	56	42	31	63	102	86	51	82	299
	30%	33%	27%	46%	38%	31%	28%	21%	21%	30%	34%	27%	27%	28%	23%	32%	23%	30%	29%	30%	30%	38%	30%	27%	30%	34%
NET: 1-3	26	15	10	1	2	6	7	3	7	8	5	7	6	3	1	2	2	2	2	2	1	7	3	1	1	15
	1%	2%	1%	*	*	2%	2%	1%	2%	1%	1%	2%	1%	2%	1%	1%	1%	1%	1%	2%	1%	3%	1%	*	*	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 4

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Investing in employees through training and pensions

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	538 26%	208 27%	330 25%	75 25%	101 28%	103 27%	150 28%	148 30%	41 28%	48 22%	128 23%	138 28%	64 31%	85 26%	60 33%	34 31%	47 32%	47 23%
9	398 19%	153 20%	246 19%	57 19%	67 19%	82 22%	109 20%	108 22%	36 25%	44 21%	123 22%	102 21%	41 20%	65 20%	45 25%	23 21%	26 18%	45 21%
8	488 24%	185 24%	303 23%	78 26%	88 25%	90 24%	144 27%	130 26%	37 26%	49 23%	150 27%	110 22%	52 25%	79 24%	44 24%	28 25%	34 24%	48 23%
7	278 13%	112 15%	166 13%	50 17%	53 15%	55 14%	65 12%	51 10%	18 12%	31 15%	83 15%	73 15%	29 14%	55 17%	17 9%	15 14%	17 12%	42 20%
6	182 9%	63 8%	119 9%	26 9%	27 8%	29 8%	36 7%	39 8%	7 5%	23 11%	38 7%	36 7%	15 7%	22 7%	9 5%	5 5%	9 6%	14 7%
5	135 7%	32 4%	103 8%	11 4%	14 4%	14 4%	25 5%	18 4%	3 2%	6 3%	25 4%	20 4%	5 3%	11 3%	5 3%	3 3%	6 4%	12 6%
4	20 1%	9 1%	11 1%	3 1%	1 *	2 1%	3 1%	3 1%	1 1%	3 2%	10 2%	7 1%	1 *	5 1%	1 *	1 1%	2 1%	2 1%
3	14 1%	6 1%	8 1%	2 1%	2 *	2 1%	1 *	2 *	1 1%	7 3%	5 1%	3 1%	1 *	1 *	2 1%	-	4 3%	-
2	2 *	-	2 *	-	-	-	-	-	-	-	-	-	-	2 1%	-	-	-	-
1 - Not at all important	9 *	1 *	8 1%	1 *	3 1%	1 *	1 *	2 *	-	1 *	1 *	2 *	-	-	-	-	1 1%	1 *
Mean	8.10	8.21	8.03	8.16	8.25	8.28	8.32	8.38	8.48	7.94	8.12	8.24	8.42	8.21	8.55	8.45	8.21	8.12
Standard deviation	1.70	1.60	1.76	1.55	1.61	1.54	1.51	1.54	1.38	1.81	1.60	1.63	1.45	1.57	1.48	1.42	1.85	1.53
Standard error	0.04	0.06	0.05	0.09	0.08	0.08	0.07	0.07	0.12	0.12	0.07	0.07	0.10	0.09	0.11	0.14	0.16	0.10
NET: 8-10	1424 69%	545 71%	879 68%	211 70%	255 72%	276 73%	403 76%	386 77%	114 79%	141 66%	401 71%	350 71%	157 75%	229 71%	149 82%	84 77%	107 73%	140 67%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 4

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Investing in employees through training and pensions

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	616 30%	216 28%	400 31%	90 30%	95 27%	100 26%	129 24%	111 22%	29 20%	64 30%	156 28%	136 28%	50 24%	92 28%	31 17%	25 23%	34 23%	69 33%
NET: 1-3	26 1%	8 1%	18 1%	3 1%	4 1%	3 1%	2 *	4 1%	1 1%	8 4%	7 1%	5 1%	1 *	3 1%	2 1%	-	5 4%	1 *

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 5

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Supporting employees' work-life balance and family commitments

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	526 25%	220 22%	306 29%	50 20%	88 25%	90 26%	104 28%	101 33%	93 21%	110 20%	135 24%	135 30%	146 30%	55 30%	25 31%	47 21%	55 29%	59 32%	52 36%	26 26%	38 18%	57 21%	62 22%	48 26%	67 25%	201 23%
9	359 17%	178 18%	181 17%	29 12%	58 17%	75 21%	53 15%	62 20%	83 18%	99 18%	95 17%	79 18%	86 17%	38 21%	14 17%	38 17%	38 21%	28 15%	16 11%	16 16%	39 19%	49 18%	49 17%	34 18%	43 16%	151 17%
8	475 23%	236 23%	239 23%	66 27%	69 20%	72 21%	102 28%	55 18%	111 25%	136 25%	138 24%	97 22%	104 21%	38 21%	19 23%	57 25%	50 27%	35 19%	35 24%	20 19%	51 25%	54 20%	69 24%	45 24%	69 26%	200 23%
7	301 15%	161 16%	139 13%	41 17%	53 15%	45 13%	48 13%	42 14%	72 16%	94 17%	85 15%	54 12%	68 14%	26 14%	11 13%	37 16%	17 9%	25 13%	13 9%	14 14%	31 15%	46 17%	49 17%	33 18%	43 16%	146 16%
6	203 10%	94 9%	110 10%	38 15%	43 12%	39 11%	30 8%	19 6%	34 8%	53 10%	66 12%	46 10%	39 8%	11 6%	7 8%	29 13%	11 6%	11 6%	15 10%	16 16%	32 16%	28 10%	30 10%	13 7%	23 8%	96 11%
5	142 7%	83 8%	59 6%	19 8%	31 9%	19 6%	20 6%	19 6%	33 7%	40 7%	36 6%	30 7%	36 7%	14 7%	4 4%	13 6%	11 6%	20 11%	7 5%	8 7%	9 4%	26 10%	22 8%	9 5%	19 7%	65 7%
4	23 1%	14 1%	9 1%	2 1%	3 1%	3 1%	2 1%	5 2%	7 2%	11 2%	6 1%	3 1%	4 1%	- -	2 2%	4 2%	2 1%	4 2%	3 2%	1 1%	1 *	2 1%	3 1%	2 1%	4 1%	12 1%
3	14 1%	9 1%	5 *	- -	- -	1 *	3 1%	3 1%	7 2%	2 *	6 1%	3 1%	3 1%	1 *	- -	1 *	1 *	1 *	- -	- -	4 2%	4 1%	2 1%	- -	- -	7 1%
2	7 *	5 *	3 *	- -	1 *	2 1%	1 *	* *	3 1%	2 *	2 *	2 *	1 *	2 1%	1 1%	- -	1 1%	1 *	1 1%	- -	- -	2 1%	1 *	1 *	- -	2 *
1 - Not at all important	16 1%	12 1%	3 *	1 *	1 *	2 *	4 1%	2 1%	6 1%	6 1%	4 1%	1 *	5 1%	2 1%	1 2%	1 *	1 1%	3 2%	3 2%	1 1%	- -	2 1%	1 *	1 *	1 *	8 1%
Mean	7.98	7.81	8.15	7.75	7.94	8.09	8.10	8.25	7.78	7.81	7.91	8.15	8.10	8.19	8.11	7.89	8.29	7.97	8.13	7.87	7.84	7.78	7.85	8.14	8.05	7.86
Standard deviation	1.79	1.87	1.69	1.65	1.72	1.73	1.78	1.79	1.92	1.79	1.77	1.74	1.83	1.81	1.91	1.64	1.69	2.04	2.02	1.83	1.64	1.83	1.74	1.61	1.61	1.80
Standard error	0.04	0.06	0.05	0.13	0.10	0.09	0.08	0.09	0.10	0.07	0.07	0.10	0.08	0.14	0.20	0.11	0.13	0.14	0.17	0.17	0.13	0.12	0.10	0.12	0.09	0.06
NET: 8-10	1359 66%	634 63%	726 69%	144 59%	215 62%	236 68%	260 71%	217 71%	286 64%	345 62%	368 64%	311 69%	335 68%	132 71%	58 70%	143 63%	143 77%	122 66%	103 71%	63 61%	129 62%	160 60%	180 62%	127 68%	180 67%	552 62%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 5

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Supporting employees' work-life balance and family commitments

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	Public	Private	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	669	352	317	100	131	107	100	85	147	198	192	132	146	50	23	83	40	59	37	39	73	102	104	58	88	319
	32%	35%	30%	41%	38%	31%	27%	28%	33%	36%	34%	29%	30%	27%	28%	36%	22%	32%	26%	38%	35%	38%	36%	31%	33%	36%
NET: 1-3	37	26	10	1	1	5	8	5	17	9	12	6	9	4	2	1	3	5	4	1	4	6	5	1	1	17
	2%	3%	1%	*	*	1%	2%	2%	4%	2%	2%	1%	2%	2%	2%	1%	3%	3%	1%	2%	2%	2%	1%	*	2%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Supporting employees' work-life balance and family commitments

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	526 25%	197 26%	329 25%	66 22%	105 30%	79 21%	146 27%	128 26%	39 27%	52 24%	127 22%	132 27%	53 25%	72 22%	53 29%	23 21%	34 23%	48 23%
9	359 17%	131 17%	228 18%	65 21%	50 14%	65 17%	100 19%	97 19%	27 18%	36 17%	114 20%	91 18%	41 20%	72 22%	38 21%	30 27%	27 19%	38 18%
8	475 23%	195 25%	279 22%	70 23%	83 23%	100 26%	120 23%	110 22%	42 29%	52 25%	148 26%	114 23%	58 28%	74 23%	44 24%	26 24%	34 24%	57 27%
7	301 15%	110 14%	191 15%	39 13%	57 16%	57 15%	79 15%	76 15%	13 9%	30 14%	83 15%	66 14%	21 10%	42 13%	18 10%	16 15%	26 18%	37 18%
6	203 10%	81 10%	123 9%	29 10%	31 9%	41 11%	54 10%	52 10%	13 9%	18 9%	45 8%	45 9%	16 7%	27 8%	8 4%	8 7%	8 6%	13 6%
5	142 7%	37 5%	105 8%	25 8%	17 5%	30 8%	19 3%	28 6%	8 6%	15 7%	23 4%	32 7%	14 7%	21 6%	13 7%	3 3%	10 7%	11 5%
4	23 1%	11 1%	12 1%	2 1%	4 1%	4 1%	9 2%	4 1%	1 1%	2 1%	12 2%	5 1%	4 2%	9 3%	4 2%	2 1%	1 1%	4 2%
3	14 1%	4 1%	10 1%	2 1%	- -	1 *	1 *	1 *	1 1%	5 2%	5 1%	5 1%	- -	2 1%	2 1%	- -	3 2%	- -
2	7 *	1 *	6 *	2 1%	* *	1 *	2 *	2 *	- -	- -	1 *	- -	- -	2 1%	1 1%	1 1%	- -	- -
1 - Not at all important	16 1%	3 *	13 1%	2 1%	6 2%	1 *	4 1%	2 *	1 *	3 1%	6 1%	2 *	1 *	3 1%	2 1%	1 1%	2 1%	1 1%
Mean	7.98	8.07	7.93	7.92	8.08	7.90	8.13	8.08	8.19	7.88	8.01	8.09	8.14	7.93	8.12	8.14	7.93	8.06
Standard deviation	1.79	1.66	1.86	1.82	1.84	1.66	1.72	1.68	1.64	1.91	1.75	1.72	1.66	1.86	1.94	1.66	1.85	1.62
Standard error	0.04	0.06	0.05	0.10	0.09	0.09	0.08	0.08	0.14	0.13	0.07	0.08	0.11	0.10	0.14	0.16	0.16	0.11
NET: 8-10	1359 66%	523 68%	836 65%	201 66%	239 67%	244 64%	366 69%	335 67%	107 74%	140 66%	389 69%	336 68%	152 73%	218 67%	135 74%	79 72%	96 66%	143 68%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Supporting employees' work-life balance and family commitments

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	669	238	431	95	109	132	161	160	36	65	163	148	55	99	42	29	45	65
	32%	31%	33%	31%	31%	35%	30%	32%	25%	31%	29%	30%	26%	31%	23%	26%	31%	31%
NET: 1-3	37	8	29	7	7	3	7	5	1	8	12	7	1	7	6	2	5	1
	2%	1%	2%	2%	2%	1%	1%	1%	1%	4%	2%	1%	*	2%	3%	2%	3%	1%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 6

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

A commitment to diversity in the workplace

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	376 18%	146 14%	229 22%	39 16%	78 22%	61 17%	68 18%	69 22%	62 14%	80 15%	90 16%	102 23%	103 21%	38 21%	12 15%	44 19%	35 19%	44 24%	30 21%	17 16%	30 15%	50 19%	39 14%	36 19%	50 19%	150 17%
9	290 14%	129 13%	161 15%	26 11%	45 13%	54 15%	59 16%	45 15%	63 14%	81 15%	79 14%	55 12%	75 15%	34 18%	17 20%	36 16%	22 12%	22 12%	19 13%	11 10%	20 10%	48 18%	36 12%	26 14%	48 18%	116 13%
8	399 19%	184 18%	215 20%	57 23%	54 15%	80 23%	71 19%	57 19%	80 18%	102 19%	106 19%	87 19%	104 21%	34 19%	12 14%	44 19%	39 21%	33 18%	27 19%	25 24%	37 18%	52 19%	59 21%	36 20%	53 20%	163 18%
7	330 16%	162 16%	168 16%	45 18%	55 16%	52 15%	65 18%	44 14%	69 15%	89 16%	116 20%	61 14%	64 13%	31 17%	15 19%	34 15%	29 16%	25 13%	20 14%	18 17%	44 22%	41 15%	49 17%	24 13%	46 17%	153 17%
6	233 11%	124 12%	110 10%	28 11%	32 9%	46 13%	29 8%	32 10%	66 15%	65 12%	59 10%	56 13%	53 11%	12 6%	5 7%	23 10%	28 15%	22 12%	19 13%	12 12%	32 16%	21 8%	39 13%	21 12%	23 8%	96 11%
5	251 12%	144 14%	107 10%	39 16%	57 16%	29 8%	38 10%	35 11%	53 12%	78 14%	64 11%	54 12%	55 11%	27 15%	12 14%	26 11%	19 10%	24 13%	17 12%	12 12%	16 8%	33 12%	45 15%	22 12%	30 11%	117 13%
4	52 3%	29 3%	23 2%	2 1%	11 3%	7 2%	13 4%	5 2%	14 3%	16 3%	14 2%	11 3%	11 2%	2 1%	3 3%	9 4%	4 2%	4 2%	2 2%	- -	6 3%	7 3%	6 2%	8 4%	7 3%	30 3%
3	44 2%	24 2%	20 2%	2 1%	4 1%	5 1%	10 3%	8 3%	16 3%	15 3%	9 2%	11 2%	8 2%	4 2%	- -	6 3%	4 2%	3 2%	4 3%	4 4%	4 2%	6 2%	4 1%	4 2%	4 1%	19 2%
2	29 1%	16 2%	13 1%	- -	5 1%	5 1%	5 1%	5 2%	8 2%	7 1%	14 2%	3 1%	5 1%	1 1%	- -	1 *	1 1%	2 1%	4 2%	1 1%	7 3%	4 2%	5 2%	4 2%	5 2%	13 1%
1 - Not at all important	61 3%	54 5%	7 1%	7 3%	6 2%	10 3%	10 3%	7 2%	21 5%	19 3%	19 3%	10 2%	12 3%	2 1%	6 8%	5 2%	5 2%	8 4%	3 2%	4 4%	10 5%	6 2%	7 2%	5 3%	3 1%	31 4%
Mean	7.26	6.89	7.61	7.25	7.34	7.41	7.34	7.46	6.88	7.05	7.14	7.41	7.48	7.61	7.09	7.38	7.33	7.30	7.32	7.16	6.87	7.40	7.07	7.23	7.50	7.11
Standard deviation	2.21	2.37	1.99	2.02	2.20	2.12	2.22	2.21	2.36	2.24	2.24	2.18	2.16	2.01	2.47	2.17	2.12	2.37	2.25	2.23	2.34	2.20	2.09	2.28	2.07	2.27
Standard error	0.05	0.07	0.06	0.16	0.12	0.11	0.11	0.12	0.12	0.09	0.09	0.12	0.09	0.16	0.26	0.14	0.16	0.16	0.18	0.21	0.18	0.14	0.12	0.16	0.12	0.07
NET: 8-10	1065 52%	460 45%	605 57%	122 50%	176 51%	194 56%	198 54%	171 56%	204 45%	263 48%	276 48%	244 54%	282 57%	107 58%	41 50%	124 55%	96 52%	99 53%	77 53%	53 51%	87 42%	150 56%	134 47%	98 53%	151 56%	429 48%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 6

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

A commitment to diversity in the workplace

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	866	458	408	114	156	134	146	116	201	248	253	182	183	72	35	91	79	74	58	42	99	102	139	76	105	395
	42%	45%	39%	47%	45%	39%	40%	38%	45%	45%	44%	41%	37%	39%	42%	40%	43%	40%	40%	41%	48%	38%	48%	41%	39%	45%
NET: 1-3	133	94	39	9	15	20	25	20	45	41	43	24	25	7	6	12	10	13	10	9	21	16	16	12	12	64
	6%	9%	4%	4%	4%	6%	7%	6%	10%	7%	8%	5%	5%	4%	8%	5%	5%	7%	7%	9%	10%	6%	5%	7%	5%	7%

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Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	376	150	226	55	67	54	98	105	28	30	92	85	35	46	39	22	21	33
	18%	20%	17%	18%	19%	14%	18%	21%	19%	14%	16%	17%	17%	14%	21%	20%	15%	16%
9	290	126	164	47	52	51	59	64	16	37	95	77	31	41	34	17	17	28
	14%	16%	13%	16%	15%	13%	11%	13%	11%	17%	17%	16%	15%	13%	19%	15%	12%	13%
8	399	126	273	51	67	64	109	91	40	41	127	98	44	74	33	23	31	43
	19%	16%	21%	17%	19%	17%	21%	18%	28%	19%	22%	20%	21%	23%	18%	21%	21%	20%
7	330	119	211	44	58	71	93	86	20	34	94	73	32	51	25	15	21	45
	16%	16%	16%	15%	16%	19%	17%	17%	14%	16%	17%	15%	16%	16%	13%	14%	15%	21%
6	233	90	144	36	43	51	70	52	13	20	59	56	23	34	15	11	17	21
	11%	12%	11%	12%	12%	13%	13%	10%	9%	10%	10%	11%	11%	11%	8%	10%	12%	10%
5	251	83	168	32	32	44	61	52	14	26	55	58	18	39	22	11	16	25
	12%	11%	13%	10%	9%	12%	11%	10%	9%	12%	10%	12%	9%	12%	12%	10%	11%	12%
4	52	27	25	4	10	17	11	18	4	9	13	14	9	13	2	5	4	6
	3%	3%	2%	1%	3%	4%	2%	4%	3%	4%	2%	3%	4%	4%	1%	5%	3%	3%
3	44	22	22	9	8	10	12	14	8	5	8	8	9	10	5	2	8	3
	2%	3%	2%	3%	2%	3%	2%	3%	6%	2%	1%	2%	5%	3%	3%	2%	5%	1%
2	29	4	25	10	5	6	8	8	*	2	10	9	1	5	3	2	1	3
	1%	1%	2%	3%	1%	2%	1%	2%	*	1%	2%	2%	*	2%	2%	2%	1%	2%
1 - Not at all important	61	22	39	14	14	12	11	12	2	8	10	13	6	12	5	2	9	3
	3%	3%	3%	5%	4%	3%	2%	2%	1%	4%	2%	3%	3%	4%	3%	2%	6%	1%
Mean	7.26	7.33	7.21	7.08	7.28	6.99	7.26	7.32	7.40	7.12	7.43	7.28	7.23	7.02	7.47	7.43	6.84	7.30
Standard deviation	2.21	2.22	2.21	2.47	2.28	2.23	2.13	2.24	2.10	2.29	2.05	2.20	2.22	2.27	2.29	2.20	2.45	2.01
Standard error	0.05	0.08	0.06	0.14	0.12	0.12	0.09	0.10	0.18	0.15	0.09	0.10	0.15	0.13	0.17	0.21	0.21	0.14
NET: 8-10	1065	402	663	153	186	169	267	260	84	108	314	260	110	161	106	62	69	104
	52%	52%	51%	50%	52%	45%	50%	52%	58%	51%	56%	53%	53%	50%	58%	57%	47%	49%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 6

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

A commitment to diversity in the workplace

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	866	319	548	117	143	182	235	207	50	88	222	201	83	136	63	41	59	97
	42%	41%	42%	39%	40%	48%	44%	41%	35%	42%	39%	41%	40%	42%	35%	38%	41%	46%
NET: 1-3	133	47	86	34	26	28	31	34	10	16	28	30	16	27	14	6	18	9
	6%	6%	7%	11%	7%	7%	6%	7%	7%	8%	5%	6%	8%	8%	7%	6%	12%	4%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 7

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

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Action to reduce environmental impact

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	458 22%	186 18%	272 26%	44 18%	86 25%	72 21%	85 23%	89 29%	82 18%	103 19%	114 20%	115 26%	125 26%	49 26%	16 19%	50 22%	42 23%	57 31%	45 31%	19 18%	39 19%	39 15%	59 21%	42 23%	53 20%	178 20%
9	305 15%	148 15%	158 15%	32 13%	51 15%	61 18%	53 14%	50 16%	59 13%	82 15%	85 15%	65 14%	74 15%	24 13%	14 17%	42 18%	23 12%	27 15%	15 10%	18 18%	30 15%	45 17%	40 14%	27 15%	51 19%	116 13%
8	434 21%	200 20%	234 22%	57 23%	72 21%	69 20%	67 18%	70 23%	99 22%	122 22%	137 24%	91 20%	85 17%	37 20%	21 26%	41 18%	47 25%	31 16%	26 18%	26 25%	46 22%	62 23%	64 22%	36 19%	57 21%	186 21%
7	327 16%	168 17%	160 15%	37 15%	52 15%	63 18%	59 16%	36 12%	80 18%	89 16%	86 15%	65 14%	88 18%	31 17%	13 16%	46 20%	37 20%	19 10%	25 17%	9 9%	32 16%	39 15%	42 15%	33 18%	40 15%	158 18%
6	203 10%	114 11%	89 8%	34 14%	36 10%	32 9%	44 12%	17 6%	40 9%	57 10%	54 9%	44 10%	47 10%	11 6%	7 9%	15 7%	15 8%	16 9%	12 8%	11 11%	28 14%	31 11%	38 13%	19 10%	25 9%	106 12%
5	212 10%	108 11%	104 10%	36 15%	39 11%	28 8%	39 11%	24 8%	46 10%	56 10%	64 11%	43 10%	49 10%	18 10%	6 7%	20 9%	14 8%	21 11%	14 10%	11 11%	21 10%	39 15%	28 10%	19 10%	27 10%	78 9%
4	47 2%	32 3%	15 1%	1 *	5 1%	8 2%	8 2%	11 4%	14 3%	10 2%	13 2%	13 3%	11 2%	5 3%	1 1%	7 3%	5 3%	6 3%	4 3%	4 4%	1 1%	6 2%	8 3%	2 1%	3 1%	27 3%
3	32 2%	19 2%	13 1%	3 1%	6 2%	6 2%	3 1%	2 1%	11 3%	15 3%	9 2%	4 1%	4 1%	5 3%	1 1%	3 1%	1 1%	6 3%	2 1%	- -	3 1%	3 1%	4 1%	4 2%	9 4%	16 2%
2	13 1%	8 1%	5 *	- -	- -	4 1%	2 *	2 1%	5 1%	9 2%	2 *	2 *	- -	4 2%	1 1%	2 1%	- -	* *	- -	1 1%	1 *	1 *	3 1%	1 *	1 *	6 1%
1 - Not at all important	32 2%	27 3%	5 *	1 *	1 *	4 1%	8 2%	4 1%	14 3%	9 2%	8 1%	8 2%	8 2%	2 1%	3 4%	2 1%	2 1%	3 1%	2 1%	4 3%	6 3%	3 1%	3 1%	4 2%	2 1%	17 2%
Mean	7.61	7.34	7.87	7.52	7.78	7.64	7.58	7.96	7.29	7.43	7.58	7.72	7.75	7.65	7.58	7.73	7.77	7.75	7.83	7.45	7.50	7.40	7.53	7.60	7.65	7.46
Standard deviation	2.03	2.15	1.86	1.80	1.87	2.01	2.06	2.01	2.22	2.10	1.97	2.04	1.99	2.15	2.15	1.95	1.81	2.21	2.02	2.20	2.03	1.91	2.01	2.06	1.97	2.05
Standard error	0.04	0.07	0.06	0.14	0.10	0.10	0.10	0.11	0.11	0.08	0.08	0.12	0.09	0.17	0.22	0.13	0.14	0.15	0.17	0.21	0.16	0.12	0.11	0.15	0.11	0.06
NET: 8-10	1197 58%	534 53%	663 63%	133 54%	209 60%	202 58%	205 56%	209 68%	239 53%	307 56%	336 59%	271 60%	284 58%	110 59%	51 61%	133 58%	112 60%	115 62%	86 59%	63 61%	115 56%	146 54%	163 56%	105 56%	162 60%	479 54%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	790	422	368	108	131	131	150	89	180	212	218	165	195	66	27	88	71	62	55	36	83	115	115	72	94	370
	38%	42%	35%	44%	38%	38%	41%	29%	40%	38%	38%	37%	40%	35%	33%	39%	38%	33%	38%	35%	40%	43%	40%	39%	35%	42%
NET: 1-3	78	55	23	4	7	15	13	8	31	33	19	14	12	10	5	7	3	9	4	5	9	7	11	9	13	39
	4%	5%	2%	2%	2%	4%	3%	3%	7%	6%	3%	3%	2%	5%	6%	3%	2%	5%	2%	4%	4%	3%	4%	5%	5%	4%

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Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
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Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	458 22%	199 26%	259 20%	58 19%	83 23%	86 23%	133 25%	122 24%	42 29%	39 18%	117 21%	102 21%	55 27%	48 15%	43 23%	27 24%	28 19%	46 22%
9	305 15%	123 16%	183 14%	54 18%	55 15%	52 14%	71 13%	73 15%	17 12%	30 14%	93 17%	78 16%	27 13%	66 20%	26 14%	10 9%	20 14%	26 13%
8	434 21%	148 19%	286 22%	68 23%	77 22%	75 20%	106 20%	107 21%	25 17%	53 25%	135 24%	101 21%	46 22%	66 20%	39 21%	27 25%	29 20%	38 18%
7	327 16%	133 17%	195 15%	55 18%	50 14%	62 16%	83 16%	87 17%	21 14%	34 16%	90 16%	80 16%	34 16%	45 14%	30 16%	15 14%	20 13%	40 19%
6	203 10%	76 10%	127 10%	27 9%	33 9%	41 11%	56 11%	46 9%	13 9%	19 9%	52 9%	40 8%	21 10%	26 8%	16 9%	11 10%	23 16%	21 10%
5	212 10%	50 6%	162 12%	21 7%	37 10%	38 10%	55 10%	41 8%	17 12%	20 10%	47 8%	54 11%	11 5%	36 11%	16 9%	13 12%	9 6%	25 12%
4	47 2%	18 2%	29 2%	13 4%	5 1%	9 2%	8 1%	8 2%	3 2%	6 3%	14 2%	14 3%	6 3%	13 4%	7 4%	1 1%	6 4%	5 2%
3	32 2%	10 1%	22 2%	3 1%	2 1%	6 2%	11 2%	6 1%	5 3%	7 3%	6 1%	10 2%	7 3%	8 3%	3 1%	2 2%	4 3%	3 1%
2	13 1%	2 *	11 1%	1 *	3 1%	4 1%	3 1%	3 1%	1 *	2 1%	4 1%	4 1%	* *	5 2%	1 *	1 1%	2 1%	- -
1 - Not at all important	32 2%	10 1%	23 2%	3 1%	11 3%	5 1%	10 2%	9 2%	1 *	3 1%	5 1%	8 2%	2 1%	10 3%	4 2%	2 2%	6 4%	5 2%
Mean	7.61	7.84	7.47	7.70	7.63	7.55	7.64	7.76	7.71	7.45	7.73	7.54	7.80	7.27	7.63	7.56	7.22	7.50
Standard deviation	2.03	1.94	2.07	1.87	2.15	2.07	2.07	1.98	2.08	2.08	1.89	2.08	1.98	2.25	2.08	2.12	2.34	2.06
Standard error	0.04	0.07	0.06	0.11	0.11	0.11	0.09	0.09	0.17	0.14	0.08	0.09	0.14	0.12	0.15	0.20	0.20	0.14
NET: 8-10	1197 58%	469 61%	728 56%	181 60%	215 61%	212 56%	309 58%	302 60%	84 58%	122 57%	345 61%	281 57%	128 61%	180 55%	107 59%	64 59%	77 53%	111 53%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	790 38%	278 36%	512 40%	116 38%	124 35%	150 40%	202 38%	181 36%	54 38%	79 37%	203 36%	189 38%	71 34%	121 37%	68 37%	40 36%	57 39%	92 44%
NET: 1-3	78 4%	22 3%	56 4%	6 2%	16 5%	16 4%	23 4%	17 3%	6 4%	12 6%	15 3%	22 4%	9 4%	23 7%	7 4%	5 5%	12 8%	7 3%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 8

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Community involvement and support

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	302 15%	119 12%	183 17%	34 14%	61 17%	53 15%	55 15%	52 17%	46 10%	65 12%	68 12%	76 17%	93 19%	36 19%	18 21%	38 17%	30 16%	37 20%	37 26%	13 12%	17 8%	33 12%	25 9%	19 10%	39 14%	117 13%
9	233 11%	114 11%	119 11%	23 10%	39 11%	40 12%	40 11%	41 13%	50 11%	56 10%	69 12%	52 11%	57 12%	27 15%	9 11%	23 10%	16 9%	18 10%	13 9%	14 13%	17 8%	24 9%	36 13%	35 19%	30 11%	100 11%
8	448 22%	227 22%	222 21%	64 26%	64 18%	81 23%	61 17%	68 22%	109 24%	127 23%	113 20%	109 24%	99 20%	23 12%	13 16%	50 22%	47 25%	44 23%	19 13%	20 19%	58 28%	76 28%	65 23%	33 18%	59 22%	197 22%
7	336 16%	158 16%	178 17%	31 13%	54 16%	62 18%	69 19%	50 16%	70 16%	97 18%	90 16%	67 15%	82 17%	34 19%	17 20%	46 20%	31 17%	22 12%	24 17%	20 19%	29 14%	37 14%	40 14%	35 19%	49 18%	152 17%
6	320 16%	151 15%	169 16%	47 19%	64 18%	41 12%	58 16%	36 12%	74 16%	75 14%	105 18%	75 17%	65 13%	24 13%	9 11%	25 11%	29 16%	22 12%	28 19%	10 9%	46 22%	41 15%	59 21%	28 15%	41 15%	136 15%
5	252 12%	131 13%	121 11%	32 13%	42 12%	42 12%	48 13%	34 11%	53 12%	70 13%	69 12%	52 12%	61 12%	26 14%	11 14%	26 11%	15 8%	26 14%	11 8%	18 18%	25 12%	32 12%	38 13%	25 13%	22 8%	111 13%
4	59 3%	34 3%	26 2%	5 2%	15 4%	9 3%	8 2%	8 3%	16 3%	22 4%	22 4%	7 2%	9 2%	7 4%	1 1%	8 4%	8 4%	5 3%	5 4%	4 4%	2 1%	6 2%	10 4%	2 1%	12 4%	24 3%
3	49 2%	35 3%	14 1%	6 2%	2 1%	8 2%	16 4%	6 2%	10 2%	14 3%	17 3%	4 1%	14 3%	4 2%	2 3%	4 2%	4 2%	8 4%	2 1%	3 3%	7 3%	8 3%	6 2%	1 1%	7 3%	26 3%
2	24 1%	16 2%	8 1%	- -	3 1%	5 1%	4 1%	3 1%	9 2%	10 2%	10 2%	3 1%	1 *	3 1%	- -	2 1%	3 2%	1 *	2 1%	- -	5 2%	3 1%	2 1%	5 2%	3 1%	7 1%
1 - Not at all important	41 2%	27 3%	14 1%	3 1%	3 1%	5 1%	8 2%	8 3%	13 3%	15 3%	11 2%	5 1%	9 2%	2 1%	2 2%	5 2%	2 1%	4 2%	4 2%	2 2%	3 1%	8 3%	6 2%	4 2%	6 2%	17 2%
Mean	7.13	6.92	7.33	7.20	7.25	7.23	6.99	7.29	6.91	6.91	6.94	7.39	7.34	7.25	7.36	7.25	7.21	7.25	7.37	7.04	6.88	7.03	6.91	7.13	7.14	7.08
Standard deviation	2.06	2.15	1.96	1.89	1.97	2.03	2.15	2.13	2.11	2.13	2.09	1.89	2.06	2.13	2.13	2.05	2.03	2.18	2.21	2.03	1.91	2.10	1.98	2.02	2.08	2.03
Standard error	0.05	0.06	0.06	0.15	0.11	0.10	0.10	0.11	0.11	0.08	0.09	0.11	0.09	0.16	0.22	0.13	0.15	0.15	0.18	0.19	0.15	0.13	0.11	0.14	0.12	0.06
NET: 8-10	984 48%	460 45%	524 50%	122 50%	163 47%	175 50%	157 43%	161 53%	205 46%	248 45%	250 44%	236 53%	250 51%	86 46%	40 49%	112 49%	93 50%	99 53%	69 48%	46 45%	91 44%	134 50%	127 44%	86 47%	128 48%	414 47%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Community involvement and support

Base: All respondents

	Gender			Age						Social Grade					Region								Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	968	474	494	115	175	154	182	128	212	265	285	201	217	91	38	105	83	75	68	52	101	116	147	90	124	423
	47%	47%	47%	47%	50%	44%	50%	42%	47%	48%	50%	45%	44%	49%	46%	46%	45%	40%	47%	50%	49%	43%	51%	48%	46%	48%
NET: 1-3	114	78	36	8	9	18	29	17	32	40	38	13	24	9	4	10	10	12	7	5	14	19	15	9	16	50
	6%	8%	3%	3%	3%	5%	8%	6%	7%	7%	7%	3%	5%	5%	5%	4%	5%	7%	5%	5%	7%	7%	5%	5%	6%	6%

Good Culture in Financial Service Survey

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Community involvement and support

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	302 15%	124 16%	178 14%	44 15%	65 18%	42 11%	84 16%	75 15%	24 17%	32 15%	73 13%	63 13%	32 16%	39 12%	32 18%	20 18%	25 17%	29 14%
9	233 11%	77 10%	157 12%	33 11%	37 10%	37 10%	53 10%	50 10%	16 11%	25 12%	65 12%	52 11%	17 8%	40 12%	21 12%	14 13%	20 13%	31 15%
8	448 22%	161 21%	288 22%	65 21%	77 22%	88 23%	107 20%	108 21%	28 19%	40 19%	137 24%	112 23%	64 31%	76 23%	44 24%	23 21%	30 21%	36 17%
7	336 16%	143 19%	193 15%	65 21%	61 17%	54 14%	96 18%	77 15%	25 17%	41 19%	93 16%	81 17%	35 17%	53 16%	26 14%	21 19%	18 12%	36 17%
6	320 16%	135 18%	186 14%	44 15%	56 16%	77 20%	88 16%	102 20%	23 16%	23 11%	98 17%	75 15%	22 10%	40 12%	28 16%	14 13%	27 19%	36 17%
5	252 12%	71 9%	181 14%	21 7%	37 11%	46 12%	59 11%	46 9%	16 11%	24 11%	54 10%	71 15%	22 10%	36 11%	15 8%	8 7%	10 7%	23 11%
4	59 3%	26 3%	33 3%	12 4%	3 1%	17 4%	17 3%	18 4%	7 5%	12 6%	11 2%	16 3%	9 4%	16 5%	2 1%	3 3%	9 6%	7 4%
3	49 2%	14 2%	35 3%	14 5%	5 1%	11 3%	11 2%	8 2%	3 2%	8 4%	16 3%	10 2%	5 2%	8 2%	6 3%	3 2%	3 2%	5 2%
2	24 1%	8 1%	16 1%	1 *	3 1%	3 1%	6 1%	4 1%	1 1%	4 2%	5 1%	5 1%	1 1%	6 2%	4 2%	1 1%	1 *	2 1%
1 - Not at all important	41 2%	11 1%	30 2%	3 1%	11 3%	6 1%	13 2%	14 3%	1 1%	4 2%	12 2%	6 1%	2 1%	10 3%	4 2%	2 2%	5 3%	3 1%
Mean	7.13	7.22	7.07	7.19	7.29	6.94	7.11	7.10	7.22	7.02	7.16	7.07	7.34	6.96	7.27	7.38	7.19	7.16
Standard deviation	2.06	1.98	2.11	1.98	2.10	1.97	2.10	2.07	2.00	2.19	2.00	1.96	1.91	2.21	2.18	2.09	2.21	2.02
Standard error	0.05	0.07	0.06	0.11	0.11	0.10	0.09	0.09	0.17	0.15	0.09	0.09	0.13	0.12	0.16	0.20	0.19	0.14
NET: 8-10	984 48%	361 47%	623 48%	141 47%	178 50%	166 44%	244 46%	232 46%	68 47%	97 46%	275 49%	227 46%	114 55%	155 48%	97 53%	57 52%	75 51%	96 46%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 8

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Community involvement and support

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	968 47%	375 49%	593 46%	143 47%	157 44%	193 51%	260 49%	243 48%	71 49%	100 47%	256 45%	243 50%	87 42%	145 45%	72 39%	46 42%	63 43%	103 49%
NET: 1-3	114 6%	33 4%	81 6%	18 6%	19 5%	19 5%	30 6%	26 5%	6 4%	16 7%	33 6%	21 4%	8 4%	25 8%	14 8%	6 6%	8 6%	10 5%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 9

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Offering customers good value and charging fair prices

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	863 42%	390 39%	473 45%	64 26%	127 36%	128 37%	158 43%	150 49%	235 52%	211 38%	216 38%	198 44%	238 49%	81 44%	34 42%	101 44%	85 46%	81 44%	62 43%	43 42%	78 38%	95 35%	127 44%	75 40%	99 37%	332 37%
9	465 23%	239 24%	226 21%	49 20%	64 18%	70 20%	95 26%	79 26%	110 24%	132 24%	133 23%	99 22%	101 21%	39 21%	21 26%	53 23%	41 22%	44 24%	33 23%	15 14%	62 30%	48 18%	62 21%	47 25%	65 24%	191 22%
8	370 18%	186 18%	184 17%	52 21%	73 21%	77 22%	66 18%	46 15%	56 12%	108 19%	112 20%	77 17%	73 15%	33 18%	13 15%	33 15%	33 18%	36 20%	26 18%	28 27%	29 14%	53 20%	50 17%	36 20%	51 19%	184 21%
7	179 9%	97 10%	81 8%	38 16%	29 8%	35 10%	29 8%	20 6%	28 6%	56 10%	60 10%	31 7%	32 7%	11 6%	8 9%	23 10%	13 7%	11 6%	8 6%	8 8%	23 11%	35 13%	22 8%	18 9%	28 11%	94 11%
6	82 4%	47 5%	35 3%	15 6%	21 6%	20 6%	7 2%	7 2%	12 3%	29 5%	25 4%	13 3%	15 3%	8 4%	2 3%	5 2%	5 3%	4 2%	6 4%	5 5%	12 6%	13 5%	19 7%	3 2%	14 5%	35 4%
5	87 4%	43 4%	44 4%	26 11%	24 7%	13 4%	10 3%	5 2%	9 2%	14 3%	23 4%	24 5%	27 5%	11 6%	4 5%	9 4%	5 3%	8 4%	7 5%	3 3%	3 2%	21 8%	10 3%	6 3%	10 4%	41 5%
4	8 *	4 *	4 *	- -	6 2%	- -	1 *	1 *	- -	1 *	2 *	3 1%	1 *	1 *	- -	3 1%	- -	- -	- -	1 1%	- -	3 1%	- -	- -	1 *	4 *
3	4 *	3 *	1 *	- -	1 *	3 1%	1 *	- -	- -	1 *	1 *	2 *	1 *	- -	- -	- -	3 1%	1 *	- -	- -	- -	1 *	- -	1 *	1 *	4 *
2	4 *	- -	4 *	- -	2 1%	2 *	- -	- -	- -	- -	1 *	3 1%	- -	2 1%	- -	1 *	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	2 *
1 - Not at all important	5 *	3 *	1 *	1 *	2 *	1 *	1 *	- -	- -	1 *	- -	1 *	3 1%	- -	- -	- -	1 1%	1 *	2 1%	- -	- -	1 *	- -	- -	- -	2 *
Mean	8.72	8.64	8.79	8.09	8.36	8.53	8.88	9.07	9.11	8.70	8.64	8.71	8.83	8.68	8.78	8.79	8.80	8.84	8.72	8.65	8.78	8.35	8.79	8.82	8.64	8.57
Standard deviation	1.51	1.52	1.50	1.68	1.80	1.59	1.36	1.18	1.20	1.41	1.46	1.63	1.57	1.64	1.42	1.50	1.63	1.45	1.65	1.46	1.30	1.70	1.41	1.32	1.43	1.55
Standard error	0.03	0.05	0.05	0.13	0.10	0.08	0.06	0.06	0.06	0.06	0.06	0.09	0.07	0.13	0.15	0.10	0.12	0.10	0.14	0.14	0.10	0.11	0.08	0.09	0.08	0.05
NET: 8-10	1698 82%	815 81%	883 84%	165 67%	263 76%	275 79%	319 87%	275 90%	401 89%	451 82%	461 81%	373 83%	412 84%	153 82%	68 83%	187 82%	159 85%	162 87%	122 84%	85 82%	169 82%	196 73%	239 83%	158 85%	215 80%	707 80%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	355	191	164	80	80	68	47	32	49	100	110	71	75	32	14	39	22	22	21	18	38	71	50	27	53	173
	17%	19%	16%	33%	23%	19%	13%	10%	11%	18%	19%	16%	15%	17%	17%	17%	12%	12%	15%	18%	18%	27%	17%	14%	20%	20%
NET: 1-3	12	6	6	1	4	5	2	-	-	2	2	6	3	2	-	1	5	1	2	-	-	2	-	1	1	8
	1%	1%	1%	*	1%	2%	*	-	-	*	*	1%	1%	1%	-	*	2%	1%	1%	-	-	1%	-	*	*	1%

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Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
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Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	863 42%	332 43%	531 41%	126 42%	158 45%	168 44%	247 46%	225 45%	68 47%	81 38%	233 41%	217 44%	89 43%	138 43%	88 48%	46 42%	61 42%	82 39%
9	465 23%	161 21%	304 23%	62 20%	82 23%	97 26%	134 25%	112 22%	36 25%	49 23%	146 26%	112 23%	51 24%	79 24%	44 24%	24 22%	36 25%	54 26%
8	370 18%	142 18%	228 18%	68 22%	65 18%	64 17%	85 16%	100 20%	29 20%	42 20%	112 20%	99 20%	40 19%	77 24%	29 16%	24 22%	26 18%	50 24%
7	179 9%	72 9%	107 8%	28 9%	32 9%	31 8%	39 7%	37 7%	7 5%	24 11%	45 8%	39 8%	19 9%	17 5%	12 6%	8 7%	10 7%	15 7%
6	82 4%	33 4%	49 4%	10 3%	10 3%	10 3%	11 2%	18 4%	3 2%	6 3%	17 3%	13 3%	4 2%	6 2%	5 3%	5 4%	9 6%	4 2%
5	87 4%	22 3%	65 5%	8 3%	6 2%	9 2%	15 3%	7 1%	1 *	7 3%	7 1%	10 2%	3 1%	3 1%	4 2%	1 1%	3 2%	4 2%
4	8 *	4 1%	3 *	1 *	-	-	2 *	3 1%	1 1%	4 2%	3 *	1 *	-	3 1%	1 *	2 2%	-	-
3	4 *	3 *	2 *	-	-	-	-	-	-	-	1 *	-	2 1%	-	-	-	1 1%	1 *
2	4 *	-	4 *	1 *	-	-	1 *	-	-	-	-	1 *	-	2 1%	-	-	-	-
1 - Not at all important	5 *	-	5 *	-	1 *	-	-	-	-	-	-	-	-	-	-	-	-	-
Mean	8.72	8.77	8.69	8.77	8.90	8.94	8.95	8.91	9.06	8.66	8.88	8.90	8.88	8.92	9.01	8.80	8.80	8.87
Standard deviation	1.51	1.43	1.56	1.37	1.32	1.25	1.32	1.27	1.14	1.46	1.25	1.29	1.30	1.28	1.27	1.38	1.38	1.21
Standard error	0.03	0.05	0.04	0.08	0.07	0.06	0.06	0.06	0.10	0.10	0.05	0.06	0.09	0.07	0.09	0.13	0.12	0.08
NET: 8-10	1698 82%	635 83%	1062 82%	255 84%	306 86%	329 87%	466 87%	437 87%	132 92%	172 81%	491 87%	428 87%	180 87%	294 91%	161 88%	94 86%	123 84%	186 89%

Good Culture in Financial Service Survey

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Offering customers good value and charging fair prices

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	355 17%	131 17%	224 17%	47 15%	48 13%	50 13%	66 12%	64 13%	12 8%	41 19%	72 13%	63 13%	26 13%	28 9%	21 12%	16 14%	22 15%	23 11%
NET: 1-3	12 1%	3 *	10 1%	1 *	1 *	- -	1 *	- -	- -	- -	1 *	1 *	2 1%	2 1%	- -	- -	1 1%	1 *

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 10

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Treating suppliers fairly

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	657 32%	282 28%	375 36%	52 21%	105 30%	96 28%	109 30%	123 40%	172 38%	167 30%	171 30%	150 33%	169 34%	62 34%	29 35%	72 32%	50 27%	75 40%	58 40%	30 29%	64 31%	68 25%	89 31%	58 31%	78 29%	253 29%
9	412 20%	204 20%	207 20%	33 13%	57 16%	67 19%	79 21%	61 20%	115 26%	106 19%	102 18%	94 21%	110 22%	38 20%	20 25%	41 18%	39 21%	28 15%	31 21%	25 24%	45 22%	50 19%	61 21%	35 19%	44 16%	163 18%
8	456 22%	232 23%	224 21%	56 23%	73 21%	90 26%	83 23%	61 20%	93 21%	134 24%	140 25%	94 21%	88 18%	39 21%	14 17%	49 21%	47 25%	37 20%	25 17%	25 24%	49 24%	62 23%	63 22%	48 26%	73 27%	203 23%
7	245 12%	132 13%	114 11%	48 19%	49 14%	38 11%	47 13%	30 10%	33 7%	68 12%	79 14%	44 10%	54 11%	20 11%	5 6%	33 15%	27 14%	20 11%	17 12%	9 9%	24 12%	40 15%	31 11%	19 10%	36 13%	132 15%
6	150 7%	84 8%	65 6%	25 10%	35 10%	27 8%	28 8%	18 6%	17 4%	43 8%	41 7%	34 8%	32 6%	9 5%	8 10%	15 6%	13 7%	11 6%	6 4%	8 8%	20 9%	19 7%	26 9%	14 8%	22 8%	64 7%
5	109 5%	58 6%	51 5%	29 12%	22 6%	20 6%	13 4%	8 3%	16 4%	23 4%	30 5%	28 6%	28 6%	11 6%	5 6%	12 5%	8 4%	12 6%	4 3%	4 4%	4 2%	23 9%	17 6%	9 5%	11 4%	53 6%
4	13 1%	6 1%	7 1%	1 *	5 1%	5 1%	* *	1 *	2 *	3 1%	6 1%	1 *	3 1%	3 2%	- -	2 1%	- -	1 1%	1 1%	2 2%	1 *	3 1%	1 *	- -	4 2%	6 1%
3	9 *	2 *	7 1%	- -	1 *	2 1%	5 1%	1 *	- -	1 *	2 *	4 1%	2 *	2 1%	- -	1 *	1 *	- -	- -	- -	- -	3 1%	* *	2 1%	- -	7 1%
2	3 *	3 *	- -	- -	- -	- -	- -	1 *	2 *	2 *	1 *	- -	* *	- -	1 2%	- -	1 1%	1 *	- -	- -	- -	- -	- -	- -	* *	2 *
1 - Not at all important	11 1%	8 1%	4 *	1 *	1 *	3 1%	4 1%	2 1%	1 *	4 1%	1 *	2 *	5 1%	1 1%	- -	2 1%	1 1%	2 1%	2 1%	1 1%	- -	1 *	1 *	1 1%	- -	6 1%
Mean	8.32	8.18	8.45	7.76	8.15	8.16	8.28	8.61	8.71	8.29	8.27	8.37	8.38	8.32	8.42	8.27	8.24	8.43	8.59	8.33	8.47	8.03	8.33	8.32	8.25	8.16
Standard deviation	1.67	1.70	1.63	1.69	1.69	1.74	1.70	1.61	1.46	1.66	1.60	1.67	1.76	1.78	1.74	1.71	1.62	1.79	1.68	1.69	1.40	1.74	1.58	1.65	1.55	1.72
Standard error	0.04	0.05	0.05	0.13	0.09	0.09	0.08	0.08	0.08	0.07	0.07	0.09	0.08	0.14	0.18	0.11	0.12	0.12	0.14	0.16	0.11	0.11	0.09	0.12	0.09	0.05
NET: 8-10	1525 74%	718 71%	806 77%	141 58%	235 68%	253 73%	271 74%	245 80%	380 84%	407 74%	414 72%	338 75%	366 75%	139 75%	63 77%	162 71%	136 73%	140 75%	113 78%	80 77%	158 77%	180 67%	213 74%	140 76%	195 73%	619 70%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 10

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Treating suppliers fairly

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	517	280	237	103	111	89	89	57	67	138	156	106	117	43	18	62	47	44	29	23	48	85	75	43	73	254
	25%	28%	22%	42%	32%	26%	24%	19%	15%	25%	27%	24%	24%	23%	22%	27%	25%	24%	20%	22%	23%	32%	26%	23%	27%	29%
NET: 1-3	23	13	10	1	2	5	8	4	3	7	3	5	8	3	1	3	3	2	2	1	-	4	1	3	*	14
	1%	1%	1%	*	*	2%	2%	1%	1%	1%	1%	1%	2%	2%	2%	1%	2%	1%	1%	1%	-	1%	*	2%	*	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Treating suppliers fairly

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	657 32%	280 36%	377 29%	100 33%	124 35%	132 35%	183 34%	175 35%	46 32%	62 29%	168 30%	160 33%	67 32%	100 31%	69 38%	38 34%	48 33%	60 29%
9	412 20%	157 20%	254 20%	62 21%	67 19%	78 21%	103 19%	106 21%	35 25%	45 21%	114 20%	98 20%	49 24%	82 25%	43 24%	25 23%	24 16%	45 21%
8	456 22%	155 20%	301 23%	71 24%	82 23%	85 23%	125 23%	122 24%	37 26%	52 24%	131 23%	108 22%	47 22%	66 20%	35 19%	17 16%	38 26%	56 27%
7	245 12%	89 12%	156 12%	34 11%	44 12%	48 13%	57 11%	55 11%	15 10%	24 11%	84 15%	64 13%	26 12%	44 13%	19 11%	16 15%	15 11%	24 11%
6	150 7%	47 6%	103 8%	22 7%	22 6%	19 5%	39 7%	27 5%	5 3%	18 9%	37 7%	32 7%	9 4%	18 5%	10 5%	7 6%	12 8%	16 8%
5	109 5%	26 3%	83 6%	7 2%	5 1%	9 2%	21 4%	10 2%	3 2%	8 4%	17 3%	17 4%	7 3%	11 3%	5 3%	5 5%	5 4%	7 3%
4	13 1%	9 1%	4 *	3 1%	2 1%	4 1%	2 *	2 *	2 2%	- -	6 1%	5 1%	2 1%	1 *	- -	1 1%	- -	- -
3	9 *	4 *	5 *	2 1%	1 *	1 *	- -	2 *	- -	1 1%	3 1%	3 1%	- -	2 1%	- -	- -	1 1%	1 *
2	3 *	1 *	2 *	1 *	2 1%	* *	1 *	1 *	* *	1 *	2 *	2 *	- -	2 1%	1 1%	- -	- -	- -
1 - Not at all important	11 1%	- -	11 1%	- -	6 2%	1 *	2 *	1 *	- -	2 1%	1 *	1 *	- -	- -	- -	- -	2 2%	1 *
Mean	8.32	8.51	8.21	8.44	8.42	8.52	8.45	8.57	8.58	8.30	8.33	8.37	8.53	8.45	8.65	8.48	8.29	8.39
Standard deviation	1.67	1.56	1.72	1.56	1.75	1.53	1.56	1.46	1.41	1.65	1.57	1.64	1.43	1.53	1.47	1.52	1.77	1.47
Standard error	0.04	0.06	0.05	0.09	0.09	0.08	0.07	0.07	0.12	0.11	0.07	0.07	0.10	0.08	0.11	0.15	0.15	0.10
NET: 8-10	1525 74%	592 77%	932 72%	234 77%	273 77%	296 78%	411 77%	402 80%	119 82%	159 75%	413 73%	366 75%	164 79%	248 76%	147 80%	80 74%	110 75%	161 77%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 10

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Treating suppliers fairly

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	517 25%	172 22%	345 27%	66 22%	73 21%	80 21%	119 22%	95 19%	25 17%	50 23%	144 26%	119 24%	44 21%	73 22%	35 19%	29 26%	33 23%	47 23%
NET: 1-3	23 1%	5 1%	18 1%	3 1%	9 2%	3 1%	3 1%	4 1%	* *	4 2%	5 1%	6 1%	- -	4 1%	1 1%	- -	3 2%	1 1%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 11

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Providing good customer service and support

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	874 42%	390 39%	484 46%	79 32%	123 35%	138 40%	147 40%	153 50%	234 52%	227 41%	205 36%	208 46%	235 48%	85 46%	32 39%	106 46%	80 43%	90 48%	64 44%	36 35%	94 46%	91 34%	110 38%	85 46%	96 36%	343 39%
9	411 20%	213 21%	199 19%	42 17%	63 18%	65 19%	90 24%	61 20%	90 20%	114 21%	122 21%	92 20%	83 17%	28 15%	21 25%	42 18%	39 21%	37 20%	32 22%	25 24%	39 19%	46 17%	69 24%	34 18%	59 22%	183 21%
8	386 19%	192 19%	194 18%	50 20%	67 19%	73 21%	72 20%	51 17%	73 16%	102 19%	129 23%	63 14%	91 19%	36 19%	14 17%	38 17%	39 21%	27 15%	18 13%	24 23%	37 18%	57 21%	56 19%	39 21%	60 22%	166 19%
7	188 9%	111 11%	77 7%	31 13%	37 11%	32 9%	32 9%	23 7%	33 7%	62 11%	66 12%	28 6%	31 6%	17 9%	9 11%	23 10%	12 6%	13 7%	17 12%	10 10%	19 9%	34 13%	20 7%	15 8%	27 10%	101 11%
6	101 5%	50 5%	51 5%	11 5%	34 10%	23 7%	16 4%	10 3%	7 2%	29 5%	24 4%	31 7%	17 3%	5 3%	2 3%	8 4%	10 5%	7 4%	10 7%	5 5%	10 5%	15 5%	20 7%	8 4%	14 5%	48 5%
5	89 4%	48 5%	41 4%	29 12%	20 6%	12 3%	8 2%	8 3%	12 3%	15 3%	23 4%	23 5%	29 6%	11 6%	4 5%	9 4%	4 2%	8 5%	2 2%	2 2%	5 2%	25 9%	13 5%	4 2%	8 3%	39 4%
4	7 *	4 *	3 *	1 1%	2 1%	1 *	1 *	1 *	1 *	3 1%	1 *	2 *	1 *	1 1%	- *	1 *	2 1%	2 1%	- *	- *	1 1%	- *	- *	- *	3 1%	4 *
3	4 *	1 *	3 *	- *	- *	3 1%	1 *	1 *	- *	- *	1 *	2 *	1 *	2 1%	- *	- *	- *	1 *	- *	- *	- *	1 *	- *	1 *	1 *	2 *
2	1 *	1 *	- *	1 *	- *	- *	- *	- *	- *	1 *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	1 *	- *	- *	1 *	- *
1 - Not at all important	4 *	2 *	2 *	1 *	1 *	1 *	2 1%	- *	- *	- *	1 *	1 *	3 1%	- *	- *	- *	1 1%	1 *	2 1%	1 1%	- *	- *	- *	- *	- *	1 *
Mean	8.69	8.59	8.79	8.17	8.37	8.59	8.76	8.95	9.05	8.70	8.59	8.72	8.76	8.66	8.72	8.80	8.76	8.80	8.72	8.64	8.81	8.31	8.66	8.85	8.58	8.58
Standard deviation	1.52	1.54	1.49	1.79	1.64	1.56	1.43	1.35	1.26	1.44	1.44	1.61	1.61	1.65	1.41	1.44	1.50	1.61	1.62	1.43	1.41	1.67	1.45	1.35	1.49	1.53
Standard error	0.03	0.05	0.05	0.14	0.09	0.08	0.07	0.07	0.07	0.06	0.06	0.09	0.07	0.13	0.15	0.09	0.11	0.11	0.13	0.14	0.11	0.11	0.08	0.10	0.09	0.05
NET: 8-10	1671 81%	794 78%	877 83%	171 70%	254 73%	276 79%	309 84%	264 86%	397 88%	443 80%	457 80%	363 81%	409 83%	149 80%	67 81%	186 82%	157 85%	154 83%	114 79%	85 83%	171 83%	194 72%	235 81%	158 85%	216 80%	691 78%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Providing good customer service and support

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	385 19%	214 21%	171 16%	73 30%	93 27%	68 20%	56 15%	42 14%	53 12%	108 20%	114 20%	84 19%	78 16%	34 18%	16 19%	41 18%	27 15%	30 16%	29 20%	17 17%	36 27%	73 27%	54 19%	27 15%	51 19%	193 22%
NET: 1-3	9 *	4 *	5 *	2 1%	1 *	3 1%	2 1%	1 *	- -	1 *	2 *	3 1%	4 1%	2 1%	- -	- -	1 1%	1 1%	2 1%	1 1%	- -	1 1%	- -	1 *	1 *	3 *

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Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
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10 - Very important	874 42%	327 42%	547 42%	126 42%	152 43%	164 43%	260 49%	225 45%	69 48%	81 38%	239 42%	226 46%	86 41%	140 43%	79 43%	47 43%	62 43%	86 41%
9	411 20%	147 19%	264 20%	63 21%	84 24%	90 24%	107 20%	106 21%	29 20%	45 21%	125 22%	98 20%	50 24%	67 21%	38 21%	17 15%	23 16%	50 24%
8	386 19%	133 17%	253 20%	59 20%	63 18%	71 19%	77 14%	97 19%	29 20%	40 19%	113 20%	87 18%	41 20%	72 22%	33 18%	20 18%	34 23%	39 18%
7	188 9%	85 11%	102 8%	31 10%	33 9%	31 8%	51 10%	47 9%	9 6%	28 13%	49 9%	47 10%	20 10%	31 9%	20 11%	12 11%	12 8%	18 9%
6	101 5%	49 6%	52 4%	16 5%	12 3%	14 4%	24 4%	18 4%	6 4%	8 4%	28 5%	16 3%	9 4%	7 2%	5 3%	12 11%	6 4%	12 6%
5	89 4%	21 3%	68 5%	6 2%	8 2%	7 2%	12 2%	7 1%	1 1%	8 4%	9 2%	13 3%	2 1%	3 1%	7 4%	1 1%	7 5%	3 2%
4	7 *	5 1%	2 *	1 *	1 *	2 1%	2 *	1 *	1 1%	2 1%	- -	3 1%	- -	3 1%	1 *	1 1%	1 1%	1 *
3	4 *	1 *	3 *	- -	- -	- -	- -	1 *	- -	1 *	1 *	1 *	- -	2 1%	- -	- -	- -	1 *
2	1 *	1 *	- -	1 *	- -	- -	1 *	- -	- -	- -	- -	- -	1 *	- -	- -	1 1%	- -	- -
1 - Not at all important	4 *	- -	4 *	- -	1 *	- -	- -	- -	- -	- -	- -	1 *	- -	- -	- -	- -	- -	- -
Mean	8.69	8.68	8.69	8.75	8.84	8.87	8.90	8.89	8.97	8.60	8.83	8.84	8.84	8.84	8.77	8.61	8.68	8.78
Standard deviation	1.52	1.48	1.54	1.40	1.37	1.30	1.38	1.28	1.26	1.50	1.30	1.41	1.28	1.33	1.40	1.57	1.49	1.37
Standard error	0.03	0.05	0.04	0.08	0.07	0.07	0.06	0.06	0.11	0.10	0.06	0.06	0.09	0.07	0.10	0.15	0.13	0.09
NET: 8-10	1671 81%	607 79%	1065 82%	249 82%	300 85%	325 86%	444 83%	428 85%	127 88%	166 78%	476 85%	411 84%	177 85%	279 86%	150 82%	83 76%	120 82%	175 83%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Base: All respondents

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	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	385 19%	161 21%	224 17%	53 18%	54 15%	54 14%	89 17%	72 14%	17 12%	46 22%	86 15%	79 16%	30 15%	44 14%	33 18%	25 23%	26 18%	34 16%
NET: 1-3	9 *	2 *	8 1%	1 *	1 *	- -	1 *	1 *	- -	1 *	1 *	1 *	1 *	2 1%	- -	1 1%	- -	1 *

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 12

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Providing customer choice

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	532 26%	233 23%	299 28%	43 17%	92 26%	87 25%	94 26%	93 30%	124 27%	119 22%	129 23%	142 32%	141 29%	53 29%	24 30%	69 30%	47 25%	59 32%	47 33%	23 22%	42 20%	58 21%	65 22%	45 24%	55 20%	212 24%
9	369 18%	182 18%	187 18%	45 18%	47 13%	66 19%	67 18%	52 17%	93 21%	95 17%	88 15%	88 20%	99 20%	33 18%	18 22%	41 18%	34 18%	30 16%	27 18%	17 16%	43 21%	37 14%	48 17%	41 22%	41 15%	167 19%
8	498 24%	266 26%	232 22%	52 21%	83 24%	84 24%	88 24%	69 23%	122 27%	143 26%	149 26%	100 22%	106 22%	40 22%	18 22%	60 26%	53 28%	39 21%	26 18%	25 24%	46 22%	67 25%	77 27%	46 25%	66 25%	228 26%
7	311 15%	150 15%	161 15%	46 19%	51 15%	55 16%	61 17%	45 15%	54 12%	86 15%	102 18%	57 13%	67 14%	26 14%	7 9%	30 13%	31 17%	20 11%	15 10%	17 17%	43 21%	46 17%	48 16%	28 15%	56 21%	144 16%
6	170 8%	79 8%	91 9%	28 11%	35 10%	32 9%	28 7%	24 8%	24 5%	57 10%	45 8%	31 7%	37 8%	16 8%	9 11%	11 5%	9 5%	17 9%	9 7%	14 13%	20 10%	17 6%	35 12%	12 7%	22 8%	65 7%
5	145 7%	77 8%	67 6%	31 13%	32 9%	18 5%	26 7%	18 6%	20 4%	39 7%	49 8%	21 5%	36 7%	13 7%	4 5%	13 6%	12 6%	17 9%	15 11%	4 4%	3 2%	38 14%	14 5%	10 5%	23 9%	58 7%
4	16 1%	10 1%	6 1%	1 *	3 1%	1 *	2 *	1 *	9 2%	4 1%	4 1%	6 1%	3 1%	1 *	-	-	-	1 1%	2 2%	2 2%	3 1%	3 1%	2 1%	2 1%	2 1%	5 1%
3	10 1%	6 1%	4 *	-	2 1%	3 1%	1 *	3 1%	1 *	5 1%	3 *	3 1%	1 *	3 2%	-	1 1%	-	1 *	-	1 1%	1 1%	2 1%	-	1 1%	2 1%	6 1%
2	8 *	5 1%	3 *	-	-	2 1%	1 *	1 *	5 1%	4 1%	3 1%	1 *	-	1 *	-	2 1%	-	-	-	-	5 2%	1 *	-	-	1 *	2 *
1 - Not at all important	5 *	3 *	2 *	1 *	2 *	-	2 *	1 *	-	-	1 *	1 *	3 1%	-	1 1%	-	1 1%	1 1%	2 1%	-	-	-	-	-	1 *	2 *
Mean	8.07	7.99	8.15	7.70	7.93	8.11	8.09	8.20	8.25	7.92	7.92	8.31	8.20	8.10	8.31	8.30	8.20	8.13	8.12	7.91	7.94	7.75	8.03	8.19	7.83	8.08
Standard deviation	1.68	1.70	1.66	1.68	1.77	1.63	1.66	1.69	1.64	1.67	1.66	1.67	1.67	1.75	1.63	1.62	1.53	1.81	1.95	1.66	1.72	1.76	1.51	1.55	1.67	1.62
Standard error	0.04	0.05	0.05	0.13	0.10	0.08	0.08	0.09	0.08	0.07	0.07	0.09	0.07	0.14	0.17	0.10	0.12	0.12	0.16	0.16	0.13	0.11	0.09	0.11	0.10	0.05
NET: 8-10	1399 68%	681 67%	718 68%	140 57%	222 64%	237 68%	249 68%	214 70%	338 75%	358 65%	366 64%	330 73%	345 70%	126 68%	61 74%	170 75%	133 72%	128 69%	100 69%	65 63%	131 63%	162 60%	190 66%	132 71%	162 60%	606 68%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Providing customer choice

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	642	316	326	105	122	105	116	88	106	186	200	114	142	56	21	54	51	56	42	37	69	104	99	53	103	272
	31%	31%	31%	43%	35%	30%	31%	29%	24%	34%	35%	25%	29%	30%	25%	24%	28%	30%	29%	36%	34%	39%	34%	28%	38%	31%
NET: 1-3	24	14	9	1	4	5	4	5	5	8	7	5	3	4	1	3	1	2	2	1	6	3	-	1	3	10
	1%	1%	1%	*	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	3%	1%	-	1%	1%	1%

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Providing customer choice

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	532 26%	201 26%	331 26%	78 26%	100 28%	91 24%	166 31%	121 24%	35 24%	43 20%	135 24%	130 26%	46 22%	66 20%	51 28%	29 26%	33 22%	53 25%
9	369 18%	126 16%	244 19%	48 16%	62 17%	76 20%	94 18%	104 21%	29 20%	37 18%	109 19%	96 19%	35 17%	81 25%	38 21%	22 20%	33 22%	42 20%
8	498 24%	168 22%	331 26%	70 23%	92 26%	91 24%	120 22%	123 25%	40 28%	56 26%	161 29%	114 23%	60 29%	83 26%	49 27%	26 23%	29 20%	54 26%
7	311 15%	123 16%	188 15%	58 19%	49 14%	49 13%	82 15%	76 15%	28 20%	38 18%	91 16%	86 18%	35 17%	59 18%	17 9%	19 17%	17 12%	34 16%
6	170 8%	79 10%	91 7%	27 9%	28 8%	34 9%	32 6%	37 7%	6 4%	17 8%	37 7%	33 7%	18 9%	18 6%	14 8%	7 7%	17 11%	14 7%
5	145 7%	51 7%	93 7%	17 6%	20 6%	28 7%	32 6%	28 6%	6 4%	16 8%	22 4%	28 6%	5 3%	9 3%	9 5%	5 4%	13 9%	11 5%
4	16 1%	13 2%	4 *	2 1%	- -	6 2%	3 1%	5 1%	- -	2 1%	4 1%	2 *	4 2%	2 1%	5 2%	1 1%	2 2%	1 *
3	10 1%	5 1%	6 *	1 *	1 *	2 1%	4 1%	3 1%	- -	1 *	3 *	2 *	3 2%	4 1%	1 1%	1 1%	2 1%	1 *
2	8 *	3 *	5 *	2 1%	- -	1 *	- -	4 1%	- -	2 1%	2 *	1 *	1 *	1 *	- -	- -	1 1%	- -
1 - Not at all important	5 *	1 *	4 *	- -	2 1%	- -	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Mean	8.07	7.99	8.12	8.06	8.21	8.03	8.27	8.11	8.28	7.89	8.20	8.20	8.01	8.18	8.23	8.22	7.90	8.23
Standard deviation	1.68	1.73	1.65	1.62	1.62	1.69	1.63	1.65	1.35	1.67	1.49	1.55	1.63	1.48	1.64	1.55	1.82	1.48
Standard error	0.04	0.06	0.05	0.09	0.08	0.09	0.07	0.07	0.11	0.11	0.06	0.07	0.11	0.08	0.12	0.15	0.16	0.10
NET: 8-10	1399 68%	494 64%	905 70%	196 65%	253 71%	258 68%	379 71%	349 70%	104 72%	137 64%	405 72%	340 69%	141 68%	231 71%	137 75%	76 70%	94 65%	149 71%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Providing customer choice

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	642	266	376	104	98	118	149	145	40	73	154	149	63	89	45	32	49	60
	31%	35%	29%	34%	28%	31%	28%	29%	28%	34%	27%	30%	30%	27%	24%	29%	34%	28%
NET: 1-3	24	8	15	3	3	4	5	7	-	3	4	3	4	4	1	1	3	1
	1%	1%	1%	1%	1%	1%	1%	1%	-	1%	1%	1%	2%	1%	1%	1%	2%	*

Good Culture in Financial Service Survey

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Making a profit

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	269 13%	145 14%	124 12%	30 12%	49 14%	41 12%	35 10%	47 15%	67 15%	71 13%	64 11%	58 13%	76 16%	20 11%	11 14%	28 12%	31 17%	36 19%	21 14%	9 9%	13 6%	35 13%	40 14%	25 14%	24 9%	122 14%
9	214 10%	106 10%	108 10%	21 9%	31 9%	30 9%	30 8%	33 11%	69 15%	62 11%	53 9%	49 11%	50 10%	20 11%	7 8%	19 8%	16 8%	18 10%	24 17%	15 15%	19 9%	25 9%	29 10%	23 13%	29 11%	83 9%
8	445 22%	226 22%	218 21%	46 19%	54 16%	71 20%	75 20%	68 22%	129 29%	117 21%	132 23%	106 24%	89 18%	36 19%	22 27%	58 26%	42 23%	34 18%	27 19%	19 18%	36 18%	52 19%	70 24%	49 26%	52 19%	192 22%
7	382 19%	191 19%	191 18%	41 17%	55 16%	68 20%	82 22%	60 20%	75 17%	106 19%	123 22%	55 12%	98 20%	42 22%	18 21%	43 19%	39 21%	33 18%	20 14%	19 18%	44 21%	55 20%	46 16%	25 13%	59 22%	162 18%
6	322 16%	158 16%	164 16%	38 16%	60 17%	72 21%	54 15%	47 15%	51 11%	92 17%	83 15%	80 18%	66 14%	32 17%	6 8%	30 13%	22 12%	25 13%	20 14%	20 19%	46 22%	36 13%	52 18%	32 17%	51 19%	153 17%
5	293 14%	124 12%	169 16%	58 24%	65 19%	45 13%	45 12%	30 10%	50 11%	69 12%	80 14%	72 16%	72 15%	23 12%	12 14%	38 17%	24 13%	24 13%	20 14%	16 16%	33 16%	48 18%	32 11%	22 12%	34 13%	116 13%
4	56 3%	26 3%	30 3%	5 2%	10 3%	9 2%	17 5%	11 4%	3 1%	16 3%	11 2%	12 3%	17 3%	3 2%	3 4%	3 1%	4 2%	9 5%	3 2%	3 3%	9 4%	6 2%	11 4%	2 1%	10 4%	23 3%
3	32 2%	15 1%	17 2%	2 1%	12 3%	4 1%	9 2%	5 2%	1 *	6 1%	11 2%	6 1%	8 2%	6 3%	2 3%	3 1%	3 1%	2 1%	2 1%	2 2%	1 1%	2 1%	6 2%	3 2%	5 2%	14 2%
2	16 1%	4 *	12 1%	- -	2 *	6 2%	5 1%	2 1%	1 *	2 *	6 1%	5 1%	3 1%	- -	- -	- -	3 2%	3 1%	1 1%	- -	2 1%	3 1%	1 *	2 1%	3 1%	10 1%
1 - Not at all important	36 2%	16 2%	20 2%	4 2%	9 3%	2 1%	15 4%	4 1%	3 1%	11 2%	9 2%	6 1%	10 2%	6 3%	1 2%	4 2%	3 1%	2 1%	7 5%	1 1%	3 1%	6 2%	2 1%	1 1%	2 1%	14 2%
Mean	7.09	7.21	6.97	6.93	6.81	7.02	6.72	7.26	7.63	7.14	7.04	7.07	7.10	6.94	7.14	7.11	7.23	7.22	7.12	7.02	6.72	6.97	7.21	7.30	6.95	7.09
Standard deviation	1.96	1.92	1.99	1.90	2.13	1.84	2.13	1.94	1.67	1.93	1.90	1.97	2.05	2.01	1.97	1.87	2.00	2.09	2.24	1.81	1.77	2.02	1.87	1.87	1.82	1.96
Standard error	0.04	0.06	0.06	0.15	0.12	0.09	0.10	0.10	0.09	0.08	0.08	0.11	0.09	0.16	0.20	0.12	0.15	0.14	0.18	0.17	0.14	0.13	0.11	0.13	0.10	0.06
NET: 8-10	928 45%	478 47%	450 43%	98 40%	135 39%	141 41%	141 38%	148 48%	265 59%	250 45%	248 43%	213 47%	216 44%	75 40%	40 48%	105 46%	89 48%	87 47%	72 50%	43 42%	68 33%	112 42%	140 48%	98 52%	105 39%	396 45%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

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Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	1053	499	554	142	190	194	199	148	180	282	298	219	253	99	39	115	89	91	63	57	132	145	141	81	153	454
	51%	49%	53%	58%	55%	56%	54%	48%	40%	51%	52%	49%	52%	53%	47%	51%	48%	49%	44%	56%	64%	54%	49%	44%	57%	51%
NET: 1-3	84	35	49	5	23	12	28	11	5	19	26	17	21	12	4	7	8	7	9	3	6	12	9	7	10	37
	4%	3%	5%	2%	6%	4%	8%	4%	1%	4%	5%	4%	4%	6%	5%	3%	4%	4%	6%	3%	3%	5%	3%	4%	4%	4%

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Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	269 13%	94 12%	175 14%	46 15%	50 14%	55 14%	70 13%	73 15%	29 20%	37 18%	75 13%	58 12%	25 12%	49 15%	38 21%	25 23%	16 11%	29 14%
9	214 10%	92 12%	122 9%	28 9%	44 12%	46 12%	71 13%	59 12%	15 11%	22 10%	55 10%	56 11%	21 10%	37 11%	26 14%	16 15%	16 11%	22 11%
8	445 22%	176 23%	269 21%	62 20%	73 20%	82 22%	127 24%	97 19%	35 24%	44 21%	122 22%	116 24%	50 24%	61 19%	43 24%	21 19%	37 25%	52 25%
7	382 19%	129 17%	253 20%	64 21%	62 17%	65 17%	101 19%	93 19%	24 17%	33 16%	131 23%	96 19%	39 19%	68 21%	28 15%	19 17%	32 22%	47 22%
6	322 16%	123 16%	199 15%	50 16%	53 15%	76 20%	76 14%	85 17%	17 12%	35 17%	88 16%	71 14%	31 15%	54 17%	25 14%	16 14%	22 15%	26 12%
5	293 14%	108 14%	185 14%	36 12%	45 13%	37 10%	58 11%	56 11%	18 12%	24 11%	53 9%	61 12%	24 12%	34 11%	13 7%	8 8%	17 11%	22 10%
4	56 3%	17 2%	39 3%	6 2%	7 2%	9 2%	15 3%	18 4%	1 1%	8 4%	24 4%	15 3%	6 3%	11 3%	4 2%	1 1%	3 2%	5 2%
3	32 2%	12 2%	20 2%	3 1%	5 1%	3 1%	6 1%	9 2%	- -	5 2%	5 1%	9 2%	7 3%	5 2%	1 1%	- -	2 1%	3 1%
2	16 1%	5 1%	11 1%	4 1%	6 2%	2 1%	2 *	4 1%	1 1%	1 1%	6 1%	6 1%	2 1%	2 1%	1 1%	2 2%	- -	- -
1 - Not at all important	36 2%	14 2%	22 2%	5 2%	10 3%	3 1%	8 2%	7 1%	3 2%	3 2%	5 1%	4 1%	4 2%	3 1%	2 1%	1 1%	2 2%	4 2%
Mean	7.09	7.12	7.06	7.18	7.11	7.31	7.30	7.17	7.52	7.23	7.19	7.16	7.04	7.24	7.65	7.69	7.20	7.33
Standard deviation	1.96	1.94	1.97	1.95	2.11	1.82	1.88	1.97	1.97	2.04	1.86	1.88	2.01	1.89	1.92	1.92	1.80	1.85
Standard error	0.04	0.07	0.05	0.11	0.11	0.09	0.08	0.09	0.17	0.14	0.08	0.08	0.14	0.10	0.14	0.18	0.15	0.13
NET: 8-10	928 45%	361 47%	566 44%	136 45%	167 47%	183 48%	267 50%	229 46%	79 55%	103 48%	251 45%	230 47%	95 46%	147 45%	107 59%	62 57%	68 47%	104 50%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 13

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Making a profit

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	1053	377	676	155	167	188	250	252	61	100	295	243	100	167	70	45	74	99
	51%	49%	52%	51%	47%	50%	47%	50%	42%	47%	52%	49%	48%	52%	38%	41%	50%	47%
NET: 1-3	84	30	54	12	21	8	16	20	4	9	17	18	13	10	5	3	4	6
	4%	4%	4%	4%	6%	2%	3%	4%	3%	4%	3%	4%	6%	3%	3%	3%	3%	3%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 14

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Monitoring financial risks carefully

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	448 22%	197 20%	251 24%	38 15%	65 19%	69 20%	74 20%	87 28%	117 26%	100 18%	112 20%	116 26%	121 25%	46 25%	16 19%	41 18%	41 22%	46 25%	46 32%	18 18%	35 17%	51 19%	62 21%	46 25%	54 20%	173 20%
9	350 17%	189 19%	161 15%	34 14%	55 16%	55 16%	69 19%	48 16%	89 20%	107 19%	93 16%	66 15%	84 17%	25 14%	18 22%	41 18%	27 14%	34 18%	20 14%	15 14%	37 18%	48 18%	62 21%	24 13%	49 18%	135 15%
8	430 21%	216 21%	214 20%	42 17%	73 21%	74 21%	70 19%	70 23%	102 23%	109 20%	114 20%	113 25%	95 19%	33 18%	15 18%	57 25%	47 25%	35 19%	26 18%	26 25%	48 23%	48 18%	49 17%	46 25%	54 20%	186 21%
7	345 17%	172 17%	173 16%	51 21%	52 15%	68 20%	62 17%	47 15%	65 14%	101 18%	116 20%	51 11%	76 16%	37 20%	14 17%	30 13%	32 17%	27 14%	20 14%	23 22%	40 19%	53 20%	45 15%	25 14%	50 18%	174 20%
6	228 11%	114 11%	115 11%	31 12%	45 13%	46 13%	45 12%	22 7%	39 9%	74 13%	61 11%	44 10%	49 10%	18 10%	7 9%	20 9%	16 9%	22 12%	17 12%	11 11%	23 11%	32 12%	39 13%	24 13%	34 13%	111 12%
5	203 10%	92 9%	111 11%	45 18%	45 13%	26 8%	34 9%	22 7%	30 7%	48 9%	61 11%	43 10%	51 10%	19 10%	11 14%	30 13%	17 9%	16 9%	11 8%	7 7%	21 10%	30 11%	22 8%	18 9%	20 7%	83 9%
4	22 1%	13 1%	9 1%	4 2%	6 2%	3 1%	4 1%	2 1%	2 *	1 *	10 2%	6 1%	4 1%	3 2%	1 1%	2 1%	4 2%	3 2%	- -	1 1%	- -	3 1%	3 1%	2 1%	2 1%	10 1%
3	19 1%	9 1%	10 1%	- -	5 1%	2 *	3 1%	4 1%	5 1%	6 1%	5 1%	3 1%	5 1%	3 2%	* *	4 2%	- -	2 1%	1 1%	2 2%	- -	1 *	6 2%	- -	2 1%	7 1%
2	9 *	4 *	5 *	- -	1 *	2 *	3 1%	2 1%	1 *	3 1%	1 *	5 1%	* *	2 1%	- -	1 *	2 1%	- -	1 *	- -	1 1%	2 1%	* *	- -	2 1%	5 1%
1 - Not at all important	11 1%	7 1%	5 *	1 *	1 *	2 1%	5 1%	2 1%	- -	2 *	1 *	3 1%	6 1%	1 *	- -	2 1%	1 1%	2 1%	2 1%	1 1%	1 1%	- -	2 1%	- -	1 *	5 1%
Mean	7.77	7.75	7.79	7.35	7.56	7.73	7.67	8.01	8.11	7.72	7.69	7.86	7.84	7.72	7.79	7.63	7.79	7.85	8.01	7.64	7.70	7.68	7.80	7.90	7.78	7.66
Standard deviation	1.82	1.79	1.84	1.78	1.86	1.75	1.92	1.85	1.66	1.74	1.74	1.92	1.89	1.91	1.72	1.90	1.80	1.89	1.93	1.79	1.71	1.75	1.85	1.69	1.77	1.79
Standard error	0.04	0.05	0.06	0.14	0.10	0.09	0.09	0.10	0.09	0.07	0.07	0.11	0.08	0.15	0.18	0.12	0.14	0.13	0.16	0.17	0.13	0.11	0.11	0.12	0.10	0.06
NET: 8-10	1228 59%	603 60%	626 59%	114 46%	193 56%	198 57%	212 58%	204 67%	308 68%	316 57%	319 56%	294 65%	300 61%	104 56%	49 59%	139 61%	114 61%	114 62%	92 64%	58 57%	120 58%	147 55%	173 60%	117 63%	158 59%	494 56%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 14

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Monitoring financial risks carefully

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	798	390	408	131	147	144	145	94	136	226	248	145	179	77	33	81	69	68	49	42	84	118	108	69	105	377
	39%	39%	39%	53%	42%	41%	39%	31%	30%	41%	43%	32%	37%	41%	40%	36%	37%	37%	34%	40%	41%	44%	37%	37%	39%	43%
NET: 1-3	39	19	20	1	7	6	11	8	6	11	6	11	11	5	*	7	3	3	4	3	3	3	8	-	6	17
	2%	2%	2%	*	2%	2%	3%	3%	1%	2%	1%	2%	2%	3%	*	3%	1%	2%	2%	3%	1%	1%	3%	-	2%	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 14

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Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Monitoring financial risks carefully

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	448 22%	181 24%	267 21%	63 21%	82 23%	96 25%	129 24%	117 23%	33 23%	46 22%	118 21%	125 26%	45 22%	71 22%	56 31%	34 31%	32 22%	45 21%
9	350 17%	138 18%	212 16%	64 21%	66 19%	74 20%	85 16%	78 16%	27 19%	29 14%	104 18%	89 18%	32 16%	60 19%	38 21%	21 19%	36 25%	38 18%
8	430 21%	151 20%	280 22%	67 22%	70 20%	83 22%	117 22%	108 22%	32 22%	49 23%	127 22%	112 23%	51 24%	70 22%	36 20%	18 16%	25 17%	50 24%
7	345 17%	134 17%	211 16%	45 15%	65 18%	49 13%	89 17%	82 16%	28 20%	37 18%	111 20%	73 15%	44 21%	54 17%	23 13%	15 14%	20 14%	42 20%
6	228 11%	82 11%	146 11%	32 11%	34 10%	46 12%	66 12%	66 13%	16 11%	29 14%	49 9%	44 9%	22 11%	29 9%	12 7%	13 12%	18 12%	16 8%
5	203 10%	58 8%	145 11%	20 7%	25 7%	17 4%	41 8%	32 6%	4 3%	14 7%	39 7%	31 6%	7 4%	26 8%	10 5%	6 5%	6 4%	12 6%
4	22 1%	9 1%	12 1%	3 1%	6 2%	6 2%	2 *	7 1%	1 1%	1 1%	4 1%	3 1%	2 1%	7 2%	2 1%	-	3 2%	3 1%
3	19 1%	9 1%	9 1%	6 2%	1 *	4 1%	3 *	8 2%	2 1%	6 3%	7 1%	9 2%	3 1%	5 2%	3 2%	2 2%	4 2%	3 2%
2	9 *	3 *	5 *	3 1%	1 *	2 *	2 *	2 *	1 1%	-	4 1%	3 1%	1 *	2 1%	2 1%	1 1%	-	-
1 - Not at all important	11 1%	2 *	9 1%	1 *	4 1%	1 *	1 *	1 *	-	1 1%	1 *	1 *	-	1 *	-	-	2 2%	1 *
Mean	7.77	7.88	7.70	7.87	7.88	8.03	7.93	7.83	8.03	7.72	7.88	8.00	7.93	7.82	8.22	8.14	7.87	7.92
Standard deviation	1.82	1.79	1.83	1.79	1.82	1.75	1.69	1.78	1.62	1.83	1.71	1.79	1.62	1.83	1.78	1.80	1.97	1.69
Standard error	0.04	0.06	0.05	0.10	0.09	0.09	0.07	0.08	0.14	0.12	0.07	0.08	0.11	0.10	0.13	0.17	0.17	0.11
NET: 8-10	1228 59%	470 61%	759 59%	193 64%	218 61%	254 67%	330 62%	303 60%	92 64%	124 58%	349 62%	326 66%	128 62%	201 62%	131 72%	73 67%	93 64%	133 63%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 14

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Monitoring financial risks carefully

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	798	284	513	101	131	118	198	187	49	81	203	152	76	115	47	34	47	73
	39%	37%	40%	33%	37%	31%	37%	37%	34%	38%	36%	31%	37%	35%	26%	31%	32%	35%
NET: 1-3	39	15	24	9	6	7	5	11	3	8	12	13	4	8	5	3	6	4
	2%	2%	2%	3%	2%	2%	1%	2%	2%	4%	2%	3%	2%	3%	3%	3%	4%	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 15

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Investing in the UK economy

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	549 27%	231 23%	318 30%	51 21%	77 22%	79 23%	90 25%	113 37%	138 31%	130 24%	132 23%	138 31%	148 30%	51 27%	20 24%	65 29%	56 30%	62 34%	47 33%	23 22%	48 23%	58 22%	74 26%	46 24%	79 29%	206 23%
9	391 19%	202 20%	189 18%	32 13%	59 17%	69 20%	75 20%	55 18%	101 20%	111 20%	112 20%	79 18%	89 18%	36 19%	20 25%	49 22%	33 18%	28 15%	24 16%	18 17%	36 18%	46 17%	59 21%	41 22%	47 17%	158 18%
8	457 22%	244 24%	213 20%	52 21%	69 20%	78 23%	81 22%	73 24%	103 23%	118 21%	129 23%	117 26%	94 19%	34 18%	20 24%	50 22%	41 22%	36 19%	36 25%	31 30%	52 25%	48 18%	66 23%	43 23%	46 17%	219 25%
7	298 14%	144 14%	154 15%	42 17%	55 16%	52 15%	70 19%	27 9%	52 12%	94 17%	94 16%	36 8%	73 15%	30 16%	10 12%	31 14%	28 15%	24 13%	16 11%	13 12%	34 16%	41 15%	42 15%	31 16%	53 20%	133 15%
6	165 8%	85 8%	80 8%	31 13%	40 11%	40 11%	20 6%	16 5%	17 4%	44 8%	50 9%	40 9%	31 6%	10 5%	5 6%	13 6%	10 6%	17 9%	10 7%	9 9%	27 13%	31 12%	21 7%	12 7%	19 7%	77 9%
5	140 7%	66 7%	74 7%	27 11%	32 9%	19 5%	21 6%	16 5%	26 6%	41 8%	40 7%	27 6%	32 7%	15 8%	7 8%	11 5%	13 7%	13 7%	9 6%	7 7%	7 3%	34 13%	17 6%	7 4%	19 7%	59 7%
4	28 1%	13 1%	15 1%	7 3%	6 2%	4 1%	3 1%	3 1%	5 1%	4 1%	9 2%	6 1%	10 2%	4 2%	1 1%	3 1%	3 2%	*	-	2 2%	1 *	6 2%	4 1%	4 2%	3 1%	19 2%
3	15 1%	8 1%	7 1%	-	4 1%	3 1%	2 1%	*	5 1%	4 1%	5 1%	2 *	5 1%	3 2%	1 1%	1 1%	-	2 1%	1 1%	-	-	3 1%	2 1%	1 1%	1 *	8 1%
2	5 *	4 *	1 *	1 *	2 1%	-	1 *	*	1 *	1 *	1 *	2 *	*	-	-	-	1 1%	*	-	-	-	-	3 1%	1 *	-	3 *
1 - Not at all important	16 1%	14 1%	2 *	1 *	3 1%	4 1%	4 1%	2 1%	2 *	5 1%	1 *	2 *	8 2%	4 2%	-	3 1%	1 1%	1 1%	2 1%	1 1%	2 1%	1 *	-	1 *	1 1%	7 1%
Mean	8.05	7.94	8.16	7.63	7.72	7.94	8.07	8.46	8.34	7.98	7.99	8.21	8.06	7.93	8.17	8.20	8.17	8.18	8.27	7.94	8.03	7.67	8.08	8.13	8.11	7.92
Standard deviation	1.79	1.84	1.73	1.82	1.91	1.78	1.74	1.67	1.68	1.77	1.68	1.75	1.95	2.03	1.62	1.80	1.76	1.81	1.77	1.75	1.62	1.88	1.74	1.68	1.73	1.80
Standard error	0.04	0.06	0.06	0.14	0.11	0.09	0.08	0.09	0.09	0.07	0.07	0.10	0.09	0.16	0.17	0.12	0.13	0.12	0.15	0.17	0.12	0.12	0.10	0.12	0.10	0.06
NET: 8-10	1397 68%	678 67%	720 68%	136 55%	205 59%	226 65%	246 67%	241 79%	342 76%	358 65%	374 65%	334 74%	331 67%	121 65%	60 73%	164 72%	130 70%	127 68%	107 74%	71 69%	136 66%	153 57%	199 69%	129 70%	172 64%	582 66%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 15

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Investing in the UK economy

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	632	308	323	107	133	114	115	63	100	183	193	109	147	58	22	59	54	55	35	31	69	111	85	54	94	288
	31%	30%	31%	44%	38%	33%	31%	20%	22%	33%	34%	24%	30%	31%	26%	26%	29%	30%	24%	30%	33%	41%	29%	29%	35%	32%
NET: 1-3	36	26	10	2	9	7	7	3	8	10	6	7	13	7	1	5	2	3	3	1	2	4	5	3	2	18
	2%	3%	1%	1%	3%	2%	2%	1%	2%	2%	1%	1%	3%	4%	1%	2%	1%	2%	2%	1%	1%	2%	2%	1%	1%	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 15

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Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	549 27%	206 27%	343 26%	68 22%	102 29%	106 28%	158 30%	141 28%	42 29%	51 24%	159 28%	129 26%	48 23%	83 26%	64 35%	35 32%	39 26%	50 24%
9	391 19%	147 19%	245 19%	64 21%	70 20%	79 21%	92 17%	94 19%	33 23%	41 19%	97 17%	102 21%	40 19%	66 20%	38 21%	18 17%	25 17%	40 19%
8	457 22%	170 22%	287 22%	76 25%	79 22%	79 21%	123 23%	114 23%	37 25%	45 21%	141 25%	115 23%	61 29%	75 23%	42 23%	30 27%	39 27%	63 30%
7	298 14%	123 16%	176 14%	50 16%	57 16%	61 16%	76 14%	79 16%	15 11%	31 15%	81 14%	64 13%	39 19%	47 14%	22 12%	10 9%	15 10%	34 16%
6	165 8%	68 9%	97 7%	26 9%	27 8%	26 7%	36 7%	28 6%	7 5%	18 9%	40 7%	39 8%	9 4%	24 8%	5 3%	5 4%	10 7%	13 6%
5	140 7%	31 4%	109 8%	13 4%	11 3%	22 6%	35 7%	29 6%	8 6%	10 5%	36 6%	33 7%	7 3%	18 6%	9 5%	7 6%	9 6%	6 3%
4	28 1%	13 2%	15 1%	4 1%	1 *	2 1%	6 1%	11 2%	- -	5 2%	4 1%	4 1%	2 1%	4 1%	- -	2 1%	2 1%	4 2%
3	15 1%	7 1%	8 1%	2 1%	2 *	3 1%	5 1%	2 *	1 1%	6 3%	3 1%	3 1%	2 1%	3 1%	2 1%	1 1%	4 3%	- -
2	5 *	1 *	4 *	1 *	1 *	- -	- -	- -	- -	- -	1 *	- -	* *	- -	* *	- -	- -	- -
1 - Not at all important	16 1%	3 *	13 1%	- -	5 1%	1 *	3 1%	2 *	- -	5 3%	2 *	2 *	- -	3 1%	1 *	1 1%	3 2%	1 *
Mean	8.05	8.12	8.01	8.09	8.21	8.22	8.16	8.17	8.40	7.81	8.16	8.15	8.17	8.09	8.49	8.29	7.91	8.20
Standard deviation	1.79	1.69	1.84	1.58	1.74	1.63	1.73	1.69	1.50	2.08	1.67	1.67	1.50	1.77	1.62	1.75	2.05	1.48
Standard error	0.04	0.06	0.05	0.09	0.09	0.08	0.08	0.08	0.13	0.14	0.07	0.07	0.10	0.10	0.12	0.17	0.18	0.10
NET: 8-10	1397 68%	523 68%	874 67%	208 69%	250 71%	264 70%	373 70%	350 70%	112 78%	137 65%	396 70%	347 71%	148 71%	225 69%	144 79%	84 77%	102 70%	152 72%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 15

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Investing in the UK economy

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	632	235	397	92	97	111	153	147	31	64	161	140	57	93	36	24	36	57
	31%	31%	31%	30%	27%	29%	29%	29%	22%	30%	29%	28%	27%	29%	20%	22%	25%	27%
NET: 1-3	36	11	25	3	8	4	8	4	1	11	6	5	2	6	3	2	8	1
	2%	1%	2%	1%	2%	1%	1%	1%	1%	5%	1%	1%	1%	2%	2%	2%	5%	*

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 16

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Being UK-based

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very important	420 20%	171 17%	249 24%	43 18%	57 16%	56 16%	76 21%	81 26%	107 24%	93 17%	99 17%	115 26%	113 23%	36 19%	18 21%	42 18%	49 27%	42 23%	44 30%	20 19%	47 23%	40 15%	53 18%	28 15%	41 15%	152 17%
9	272 13%	146 14%	126 12%	23 10%	48 14%	54 16%	49 13%	44 14%	54 12%	60 11%	70 12%	74 16%	68 14%	22 12%	13 15%	31 14%	21 11%	23 12%	17 12%	13 13%	33 16%	37 14%	40 14%	24 13%	35 13%	131 15%
8	403 19%	189 19%	213 20%	46 19%	54 16%	63 18%	85 23%	67 22%	88 20%	105 19%	120 21%	85 19%	92 19%	30 16%	17 20%	45 20%	45 24%	30 16%	28 20%	22 21%	36 17%	57 21%	51 18%	42 22%	58 21%	166 19%
7	287 14%	142 14%	145 14%	31 13%	60 17%	57 16%	45 12%	32 11%	62 14%	85 15%	87 15%	47 10%	69 14%	29 15%	10 12%	36 16%	24 13%	24 13%	12 8%	18 17%	26 13%	35 13%	45 15%	29 15%	46 17%	121 14%
6	259 13%	121 12%	137 13%	41 17%	45 13%	48 14%	46 13%	32 10%	47 10%	74 13%	80 14%	52 12%	52 11%	25 13%	9 11%	28 12%	20 11%	24 13%	16 11%	12 11%	34 16%	24 9%	40 14%	29 16%	33 12%	121 14%
5	240 12%	139 14%	101 10%	51 21%	35 10%	44 13%	40 11%	29 10%	41 9%	73 13%	57 10%	47 10%	64 13%	22 12%	12 15%	21 9%	19 10%	22 12%	16 11%	12 11%	20 10%	42 16%	33 11%	22 12%	27 10%	109 12%
4	63 3%	27 3%	36 3%	4 2%	14 4%	6 2%	11 3%	9 3%	20 5%	16 3%	22 4%	16 3%	10 2%	6 3%	2 3%	13 6%	2 1%	6 3%	3 2%	4 4%	1 *	11 4%	12 4%	4 2%	12 4%	26 3%
3	38 2%	23 2%	14 1%	1 *	11 3%	7 2%	5 1%	6 2%	8 2%	10 2%	15 3%	5 1%	7 1%	6 3%	1 1%	3 2%	1 *	7 4%	3 2%	2 2%	3 1%	5 2%	3 1%	4 2%	7 2%	20 2%
2	27 1%	14 1%	14 1%	2 1%	8 2%	3 1%	5 1%	1 *	9 2%	10 2%	13 2%	2 *	3 1%	5 2%	- -	4 2%	2 1%	3 2%	3 2%	- -	* *	7 2%	4 1%	- -	2 1%	13 1%
1 - Not at all important	56 3%	39 4%	16 2%	4 2%	15 4%	11 3%	5 1%	6 2%	14 3%	25 5%	10 2%	8 2%	12 2%	6 3%	1 1%	5 2%	3 2%	5 2%	3 2%	2 1%	8 4%	10 4%	10 3%	4 2%	8 3%	29 3%
Mean	7.32	7.11	7.51	7.12	6.97	7.22	7.48	7.72	7.37	6.99	7.20	7.69	7.49	7.07	7.55	7.24	7.77	7.25	7.66	7.44	7.52	6.99	7.21	7.26	7.17	7.17
Standard deviation	2.22	2.30	2.12	2.05	2.40	2.16	2.07	2.10	2.34	2.34	2.17	2.10	2.16	2.37	2.01	2.22	2.00	2.34	2.27	2.01	2.19	2.34	2.24	2.00	2.17	2.25
Standard error	0.05	0.07	0.07	0.16	0.13	0.11	0.10	0.11	0.12	0.09	0.09	0.12	0.09	0.18	0.21	0.14	0.15	0.16	0.19	0.19	0.17	0.15	0.13	0.14	0.12	0.07
NET: 8-10	1095 53%	506 50%	589 56%	112 46%	159 46%	172 50%	210 57%	192 63%	249 55%	258 47%	289 51%	274 61%	273 56%	88 47%	47 57%	117 52%	116 62%	95 51%	89 62%	55 53%	115 56%	135 50%	144 50%	94 50%	134 50%	449 51%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 16

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Being UK-based

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: 4-7	850	430	420	126	154	154	143	102	170	248	245	161	195	81	33	97	65	76	47	45	80	112	129	84	118	377
	41%	42%	40%	51%	44%	44%	39%	33%	38%	45%	43%	36%	40%	44%	41%	43%	35%	41%	33%	43%	39%	42%	45%	45%	44%	42%
NET: 1-3	121	76	44	7	34	21	15	12	31	45	38	14	22	17	2	13	6	15	8	4	11	22	16	8	17	62
	6%	8%	4%	3%	10%	6%	4%	4%	7%	8%	7%	3%	5%	9%	3%	6%	3%	8%	6%	3%	5%	8%	6%	4%	6%	7%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 16

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Being UK-based

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very important	420 20%	160 21%	259 20%	49 16%	81 23%	70 19%	121 23%	120 24%	27 19%	37 17%	108 19%	89 18%	37 18%	69 21%	40 22%	22 20%	42 29%	35 17%
9	272 13%	106 14%	166 13%	36 12%	44 12%	57 15%	58 11%	64 13%	20 14%	33 15%	77 14%	68 14%	31 15%	35 11%	29 16%	15 14%	15 10%	37 18%
8	403 19%	142 19%	260 20%	59 20%	80 23%	68 18%	108 20%	91 18%	27 19%	41 19%	133 24%	105 21%	36 17%	70 22%	31 17%	23 21%	24 16%	48 23%
7	287 14%	110 14%	177 14%	46 15%	45 13%	62 16%	66 12%	74 15%	25 17%	24 11%	82 15%	77 16%	30 14%	39 12%	29 16%	19 18%	21 14%	30 15%
6	259 13%	98 13%	161 12%	46 15%	36 10%	44 12%	71 13%	61 12%	22 15%	35 16%	61 11%	63 13%	25 12%	37 11%	18 10%	13 12%	17 11%	20 10%
5	240 12%	70 9%	170 13%	31 10%	34 9%	35 9%	55 10%	44 9%	12 8%	19 9%	53 9%	46 9%	21 10%	40 12%	21 12%	11 10%	12 8%	21 10%
4	63 3%	25 3%	38 3%	13 4%	6 2%	11 3%	14 3%	18 4%	4 3%	8 4%	18 3%	17 3%	15 7%	13 4%	2 1%	3 3%	3 2%	8 4%
3	38 2%	16 2%	22 2%	7 2%	5 2%	9 2%	14 3%	10 2%	1 1%	3 2%	10 2%	8 2%	5 3%	3 1%	5 2%	1 1%	4 3%	5 2%
2	27 1%	16 2%	11 1%	3 1%	4 1%	10 3%	10 2%	9 2%	3 2%	6 3%	6 1%	9 2%	5 2%	6 2%	3 1%	2 2%	2 1%	4 2%
1 - Not at all important	56 3%	23 3%	32 2%	12 4%	20 6%	12 3%	18 3%	11 2%	3 2%	7 3%	15 3%	8 2%	2 1%	11 3%	6 3%	1 1%	8 5%	1 1%
Mean	7.32	7.31	7.33	7.06	7.36	7.24	7.28	7.45	7.35	7.17	7.41	7.36	7.17	7.25	7.41	7.54	7.39	7.46
Standard deviation	2.22	2.30	2.17	2.27	2.42	2.31	2.33	2.24	2.14	2.30	2.15	2.11	2.23	2.31	2.29	1.97	2.52	2.04
Standard error	0.05	0.08	0.06	0.13	0.12	0.12	0.10	0.10	0.18	0.15	0.09	0.09	0.15	0.13	0.17	0.19	0.22	0.14
NET: 8-10	1095 53%	409 53%	686 53%	145 48%	205 58%	196 52%	286 54%	274 55%	74 51%	110 52%	318 57%	263 53%	104 50%	174 54%	100 55%	60 55%	81 55%	121 58%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 16

Q.3 Government wants to encourage better business behaviour across the economy. Which of the following would you consider to be important characteristics of good corporate behaviour by businesses?

Please rate how important the following behaviours are to you in a business, on a scale where 1 = not at all important and 10 = very important.

Being UK-based

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: 4-7	850 41%	304 40%	546 42%	136 45%	120 34%	152 40%	206 39%	196 39%	62 43%	86 41%	214 38%	203 41%	91 44%	129 40%	70 38%	46 42%	51 35%	79 38%
NET: 1-3	121 6%	56 7%	65 5%	22 7%	29 8%	31 8%	41 8%	30 6%	8 5%	16 7%	31 5%	26 5%	13 6%	21 6%	13 7%	3 3%	14 10%	10 5%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 17
Q.4 How aware are you of how businesses you use perform in each of the following areas?
Summary Table
Base: All respondents

	Characteristics													
	Paying employees a good wage	Investing in employees through training and pensions	Supporting employees' work-life balance and family commitments	A commitment to diversity in the workplace	Action to reduce environmental impact	Community involvement and support	Offering customers good value and charging fair prices	Treating suppliers fairly	Providing good customer service and support	Providing customer choice	Making a profit	Monitoring financial risks carefully	Investing in the UK economy	Being UK-based
Unweighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
10 - Very aware of how businesses perform	132 6%	99 5%	97 5%	80 4%	95 5%	102 5%	184 9%	104 5%	187 9%	174 8%	154 7%	95 5%	114 6%	162 8%
9	85 4%	76 4%	69 3%	88 4%	73 4%	79 4%	180 9%	88 4%	183 9%	158 8%	161 8%	81 4%	106 5%	130 6%
8	165 8%	156 8%	139 7%	164 8%	193 9%	180 9%	306 15%	184 9%	359 17%	346 17%	317 15%	149 7%	176 9%	254 12%
7	256 12%	224 11%	209 10%	227 11%	218 11%	249 12%	339 16%	212 10%	358 17%	369 18%	299 14%	185 9%	223 11%	291 14%
6	286 14%	300 15%	274 13%	298 14%	313 15%	316 15%	319 15%	277 13%	292 14%	290 14%	278 13%	258 12%	310 15%	319 15%
5	432 21%	434 21%	421 20%	439 21%	468 23%	448 22%	358 17%	432 21%	345 17%	360 17%	376 18%	457 22%	427 21%	392 19%
4	167 8%	143 7%	186 9%	155 7%	156 8%	178 9%	82 4%	164 8%	70 3%	78 4%	117 6%	184 9%	154 7%	137 7%
3	164 8%	177 9%	181 9%	162 8%	152 7%	144 7%	70 3%	170 8%	54 3%	72 4%	83 4%	183 9%	157 8%	88 4%
2	91 4%	137 7%	140 7%	116 6%	106 5%	96 5%	42 2%	109 5%	41 2%	41 2%	62 3%	103 5%	117 6%	71 3%
1 - No idea of how businesses perform	286 14%	320 16%	349 17%	336 16%	291 14%	272 13%	184 9%	326 16%	175 8%	177 9%	218 11%	371 18%	281 14%	222 11%
Mean	5.18	4.92	4.76	4.91	5.08	5.16	6.20	4.99	6.33	6.22	5.92	4.77	5.16	5.77
Standard deviation	2.57	2.55	2.56	2.54	2.49	2.48	2.47	2.59	2.45	2.44	2.56	2.57	2.57	2.55
Standard error	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.06	0.05	0.05	0.06	0.06	0.06	0.06

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 18

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Paying employees a good wage

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	132 6%	59 6%	72 7%	15 6%	39 11%	14 4%	17 5%	19 6%	27 6%	22 4%	31 5%	36 8%	44 9%	19 10%	4 4%	12 5%	13 7%	14 8%	12 8%	11 10%	4 2%	19 7%	15 5%	9 5%	13 5%	62 7%
9	85 4%	45 4%	40 4%	12 5%	11 3%	22 6%	17 5%	10 3%	14 3%	25 5%	19 3%	20 4%	21 4%	12 7%	8 9%	5 2%	9 5%	6 3%	6 4%	5 4%	5 3%	5 2%	14 5%	10 5%	15 6%	37 4%
8	165 8%	85 8%	80 8%	17 7%	29 8%	32 9%	28 8%	24 8%	35 8%	52 9%	40 7%	37 8%	35 7%	22 12%	10 12%	20 9%	13 7%	15 8%	9 6%	8 7%	17 8%	20 7%	18 6%	15 8%	29 11%	71 8%
7	256 12%	154 15%	102 10%	27 11%	51 15%	47 14%	41 11%	31 10%	58 13%	81 15%	63 11%	50 11%	61 12%	18 9%	9 11%	37 16%	26 14%	16 9%	13 9%	15 15%	24 12%	43 16%	34 12%	20 11%	27 10%	126 14%
6	286 14%	141 14%	145 14%	38 15%	46 13%	50 14%	52 14%	42 14%	58 13%	80 14%	80 14%	60 13%	66 14%	29 16%	10 12%	39 17%	24 13%	18 10%	14 10%	10 9%	33 16%	32 12%	52 18%	25 13%	39 15%	129 15%
5	432 21%	214 21%	218 21%	81 33%	55 16%	77 22%	68 18%	63 20%	89 20%	107 19%	128 22%	96 21%	101 21%	30 16%	19 23%	43 19%	38 21%	44 24%	34 24%	28 28%	53 26%	57 21%	48 17%	37 20%	54 20%	189 21%
4	167 8%	85 8%	83 8%	15 6%	12 4%	16 5%	35 10%	39 13%	50 11%	44 8%	50 9%	33 7%	40 8%	13 7%	10 12%	16 7%	16 8%	15 8%	11 8%	7 7%	27 13%	18 7%	23 8%	12 7%	30 11%	60 7%
3	164 8%	70 7%	95 9%	16 6%	35 10%	28 8%	25 7%	26 9%	34 8%	50 9%	47 8%	37 8%	30 6%	5 3%	2 2%	17 8%	10 5%	19 10%	14 10%	6 6%	22 11%	25 9%	25 9%	18 10%	21 8%	67 8%
2	91 4%	52 5%	39 4%	6 2%	15 4%	12 4%	16 4%	13 4%	28 6%	28 5%	18 5%	17 4%	17 3%	8 4%	3 4%	8 4%	4 2%	13 7%	4 3%	3 3%	3 2%	13 5%	16 6%	15 8%	12 4%	42 5%
1 - No idea of how businesses perform	286 14%	108 11%	178 17%	19 8%	54 16%	50 14%	68 19%	39 13%	56 12%	63 11%	86 15%	61 14%	76 15%	30 16%	10 12%	29 13%	33 18%	25 14%	27 19%	11 10%	17 8%	36 14%	44 15%	24 13%	29 11%	104 12%
Mean	5.18	5.36	5.01	5.51	5.38	5.25	4.90	5.09	5.10	5.23	4.97	5.27	5.29	5.59	5.50	5.27	5.22	4.98	4.94	5.60	5.13	5.15	5.01	5.02	5.31	5.35
Standard deviation	2.57	2.47	2.65	2.25	2.82	2.54	2.63	2.50	2.52	2.45	2.52	2.63	2.69	2.84	2.55	2.44	2.68	2.63	2.73	2.57	2.08	2.56	2.58	2.59	2.46	2.53
Standard error	0.06	0.07	0.09	0.17	0.16	0.13	0.13	0.13	0.13	0.10	0.10	0.15	0.12	0.22	0.26	0.16	0.20	0.18	0.22	0.24	0.16	0.16	0.15	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 18

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Paying employees a good wage

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	132 6%	53 7%	79 6%	20 7%	21 6%	12 3%	41 8%	40 8%	16 11%	14 7%	33 6%	24 5%	9 4%	22 7%	21 11%	4 3%	14 10%	19 9%
9	85 4%	42 5%	43 3%	11 4%	13 4%	14 4%	17 3%	22 4%	2 2%	10 5%	25 4%	12 3%	6 3%	13 4%	6 3%	6 5%	5 4%	9 4%
8	165 8%	69 9%	96 7%	36 12%	30 8%	33 9%	50 9%	32 6%	15 11%	24 11%	42 8%	35 7%	18 8%	25 8%	12 6%	20 18%	12 8%	18 9%
7	256 12%	115 15%	141 11%	34 11%	49 14%	48 13%	71 13%	57 11%	12 9%	32 15%	72 13%	70 14%	24 11%	36 11%	27 15%	16 15%	16 11%	29 14%
6	286 14%	128 17%	158 12%	40 13%	49 14%	67 18%	58 11%	71 14%	26 18%	27 13%	75 13%	64 13%	33 16%	35 11%	22 12%	16 14%	23 16%	29 14%
5	432 21%	143 19%	289 22%	56 19%	71 20%	72 19%	108 20%	100 20%	22 15%	38 18%	112 20%	101 21%	40 19%	64 20%	35 19%	19 18%	32 22%	38 18%
4	167 8%	59 8%	109 8%	28 9%	35 10%	42 11%	57 11%	38 8%	13 9%	26 12%	51 9%	38 8%	21 10%	30 9%	18 10%	14 13%	16 11%	25 12%
3	164 8%	64 8%	101 8%	28 9%	28 8%	40 11%	38 7%	61 12%	11 8%	9 4%	49 9%	58 12%	22 11%	35 11%	11 6%	4 3%	9 6%	15 7%
2	91 4%	31 4%	59 5%	16 5%	19 5%	14 4%	22 4%	25 5%	4 3%	10 5%	30 5%	24 5%	11 5%	12 4%	11 6%	2 2%	7 5%	6 3%
1 - No idea of how businesses perform	286 14%	65 8%	221 17%	34 11%	40 11%	38 10%	72 14%	54 11%	22 15%	23 11%	75 13%	64 13%	25 12%	53 16%	20 11%	8 8%	11 8%	20 10%
Mean	5.18	5.60	4.94	5.31	5.25	5.17	5.25	5.23	5.36	5.51	5.12	4.99	5.02	4.99	5.47	5.80	5.57	5.59
Standard deviation	2.57	2.44	2.61	2.56	2.49	2.30	2.60	2.56	2.74	2.53	2.56	2.47	2.42	2.65	2.66	2.27	2.48	2.52
Standard error	0.06	0.09	0.07	0.15	0.13	0.12	0.11	0.11	0.23	0.17	0.11	0.11	0.17	0.15	0.20	0.22	0.21	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 19

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Investing in employees through training and pensions

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	99 5%	44 4%	55 5%	14 6%	24 7%	12 3%	15 4%	14 5%	20 4%	18 3%	24 4%	26 6%	31 6%	16 9%	4 5%	6 3%	10 5%	10 5%	6 4%	6 6%	3 1%	17 6%	12 4%	9 5%	8 3%	47 5%
9	76 4%	34 3%	41 4%	7 3%	20 6%	16 5%	12 3%	9 3%	12 3%	17 3%	19 3%	18 4%	21 4%	11 6%	4 5%	7 3%	11 6%	6 3%	2 2%	3 3%	7 3%	8 3%	6 2%	9 5%	17 6%	40 4%
8	156 8%	84 8%	72 7%	11 5%	30 9%	34 10%	23 6%	20 6%	38 9%	54 10%	34 6%	40 9%	28 6%	15 8%	9 11%	21 9%	11 6%	14 8%	10 7%	7 7%	13 6%	18 7%	22 8%	15 8%	27 10%	69 8%
7	224 11%	121 12%	104 10%	17 7%	36 10%	41 12%	44 12%	28 9%	57 13%	60 11%	58 10%	53 12%	54 11%	13 7%	8 10%	31 14%	21 11%	13 7%	17 12%	12 12%	18 9%	28 10%	42 15%	20 11%	28 11%	107 12%
6	300 15%	167 17%	133 13%	52 21%	44 13%	48 14%	48 13%	47 15%	61 14%	83 15%	80 14%	58 13%	79 16%	33 18%	9 11%	31 14%	26 14%	23 12%	12 8%	12 12%	39 19%	49 18%	44 15%	23 12%	45 17%	136 15%
5	434 21%	222 22%	212 20%	72 29%	54 15%	77 22%	77 21%	62 20%	93 21%	112 20%	126 22%	94 21%	102 21%	31 16%	22 27%	38 17%	44 24%	47 25%	38 27%	27 27%	47 23%	52 19%	55 19%	31 17%	44 16%	188 21%
4	143 7%	70 7%	73 7%	14 6%	18 5%	20 6%	26 7%	27 9%	37 8%	45 8%	39 7%	27 6%	33 7%	10 6%	6 7%	17 8%	6 3%	10 5%	18 12%	7 7%	12 6%	18 7%	22 8%	16 9%	24 9%	54 6%
3	177 9%	79 8%	98 9%	22 9%	31 9%	28 8%	27 7%	32 10%	37 8%	46 8%	52 9%	43 10%	36 7%	8 4%	3 4%	20 9%	16 9%	24 13%	6 4%	9 9%	32 16%	20 8%	19 7%	19 10%	19 7%	74 8%
2	137 7%	68 7%	68 6%	11 5%	31 9%	14 4%	28 7%	23 7%	29 6%	43 8%	41 7%	29 6%	24 5%	17 9%	5 6%	16 7%	8 4%	11 6%	8 5%	5 5%	11 5%	20 8%	20 7%	17 9%	23 9%	54 6%
1 - No idea of how businesses perform	320 16%	123 12%	197 19%	25 10%	59 17%	57 16%	69 19%	46 15%	65 14%	74 13%	100 17%	62 14%	83 17%	31 17%	11 14%	40 18%	32 17%	28 15%	27 19%	14 14%	24 11%	39 15%	47 16%	27 15%	33 12%	120 14%
Mean	4.92	5.09	4.75	5.10	5.00	5.03	4.69	4.75	4.96	4.93	4.70	5.08	5.00	5.16	5.22	4.77	5.05	4.79	4.69	5.04	4.77	5.00	4.90	4.88	5.09	5.11
Standard deviation	2.55	2.44	2.65	2.29	2.82	2.54	2.58	2.50	2.50	2.46	2.54	2.59	2.63	2.85	2.57	2.55	2.63	2.53	2.49	2.52	2.22	2.58	2.52	2.63	2.52	2.54
Standard error	0.06	0.07	0.09	0.18	0.16	0.13	0.12	0.13	0.13	0.10	0.10	0.15	0.12	0.22	0.27	0.17	0.20	0.17	0.20	0.24	0.17	0.16	0.14	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 19

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Investing in employees through training and pensions

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	99 5%	41 5%	58 4%	15 5%	19 5%	10 3%	33 6%	34 7%	16 11%	14 7%	19 3%	13 3%	9 4%	11 3%	17 9%	4 4%	11 7%	13 6%
9	76 4%	38 5%	38 3%	13 4%	17 5%	10 3%	13 2%	17 3%	3 2%	5 3%	23 4%	11 2%	6 3%	13 4%	7 4%	5 4%	3 2%	8 4%
8	156 8%	62 8%	93 7%	31 10%	26 7%	27 7%	48 9%	30 6%	12 9%	17 8%	45 8%	37 8%	11 5%	23 7%	12 7%	8 8%	14 9%	14 7%
7	224 11%	97 13%	127 10%	30 10%	41 12%	41 11%	61 11%	48 10%	17 12%	21 10%	67 12%	65 13%	28 13%	30 9%	22 12%	17 16%	19 13%	40 19%
6	300 15%	131 17%	169 13%	37 12%	61 17%	58 15%	83 16%	77 15%	22 15%	40 19%	80 14%	70 14%	29 14%	50 15%	29 16%	23 21%	21 14%	29 14%
5	434 21%	146 19%	287 22%	49 16%	65 18%	88 23%	99 19%	94 19%	17 11%	36 17%	109 19%	105 21%	42 20%	55 17%	33 18%	24 22%	27 19%	39 19%
4	143 7%	62 8%	81 6%	32 10%	25 7%	33 9%	42 8%	37 7%	7 5%	23 11%	38 7%	31 6%	15 7%	22 7%	19 10%	12 11%	15 10%	18 8%
3	177 9%	70 9%	107 8%	28 9%	36 10%	45 12%	37 7%	62 12%	21 15%	14 7%	55 10%	61 12%	19 9%	45 14%	7 4%	5 5%	15 10%	16 8%
2	137 7%	46 6%	90 7%	22 7%	23 6%	18 5%	40 8%	36 7%	9 6%	12 6%	50 9%	30 6%	22 11%	17 5%	18 10%	3 3%	8 6%	11 5%
1 - No idea of how businesses perform	320 16%	75 10%	245 19%	45 15%	42 12%	48 13%	76 14%	66 13%	20 14%	31 14%	77 14%	69 14%	27 13%	58 18%	18 10%	9 8%	13 9%	22 10%
Mean	4.92	5.29	4.69	4.96	5.15	4.85	5.05	4.94	5.18	5.05	4.88	4.79	4.78	4.67	5.35	5.49	5.29	5.36
Standard deviation	2.55	2.45	2.59	2.63	2.52	2.32	2.59	2.58	2.81	2.56	2.51	2.38	2.47	2.55	2.61	2.19	2.47	2.47
Standard error	0.06	0.09	0.07	0.15	0.13	0.12	0.11	0.12	0.24	0.17	0.11	0.11	0.17	0.14	0.19	0.21	0.21	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 20

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Supporting employees' work-life balance and family commitments

Base: All respondents

	Gender		Age					Social Grade				Region										Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	97 5%	44 4%	52 5%	12 5%	28 8%	11 3%	16 4%	15 5%	16 3%	15 3%	25 4%	30 7%	27 5%	17 9%	4 4%	10 4%	6 3%	13 7%	5 3%	5 5%	4 2%	12 5%	11 4%	10 5%	11 4%	41 5%
9	69 3%	28 3%	41 4%	6 3%	15 4%	16 5%	9 2%	6 2%	16 4%	24 4%	14 2%	12 3%	18 4%	9 5%	3 3%	1 *	9 5%	7 4%	7 5%	5 4%	2 1%	11 4%	8 3%	7 4%	6 2%	39 4%
8	139 7%	77 8%	63 6%	11 4%	35 10%	31 9%	20 5%	27 9%	16 4%	39 7%	33 6%	33 7%	35 7%	14 7%	9 11%	19 8%	11 6%	8 4%	9 6%	10 9%	15 7%	17 6%	15 5%	13 7%	27 10%	65 7%
7	209 10%	127 13%	82 8%	24 10%	27 8%	44 13%	41 11%	22 7%	52 11%	57 10%	51 9%	58 13%	43 9%	12 6%	4 5%	21 9%	19 10%	15 8%	17 12%	8 8%	27 13%	32 12%	35 12%	19 10%	18 7%	115 13%
6	274 13%	136 13%	138 13%	40 16%	45 13%	49 14%	37 10%	36 12%	68 15%	73 13%	80 14%	52 12%	69 14%	26 14%	9 11%	30 13%	28 15%	18 10%	16 11%	10 9%	27 13%	42 16%	50 17%	19 10%	43 16%	123 14%
5	421 20%	213 21%	208 20%	67 27%	56 16%	69 20%	73 20%	62 20%	95 21%	116 21%	114 20%	95 21%	97 20%	34 18%	28 33%	41 18%	40 22%	46 25%	28 19%	27 26%	46 22%	50 19%	53 18%	29 16%	56 21%	173 19%
4	186 9%	84 8%	102 10%	13 5%	25 7%	19 5%	36 10%	41 13%	52 12%	53 10%	59 10%	37 8%	38 8%	21 11%	3 4%	31 13%	14 8%	9 5%	16 11%	9 9%	22 11%	10 4%	30 10%	21 11%	28 10%	64 7%
3	181 9%	87 9%	94 9%	31 13%	37 11%	31 9%	27 7%	27 9%	28 6%	47 8%	62 11%	33 7%	39 8%	7 4%	3 4%	20 9%	20 11%	22 12%	10 7%	8 7%	27 13%	29 11%	17 6%	17 9%	19 7%	84 9%
2	140 7%	68 7%	72 7%	17 7%	18 5%	21 6%	29 8%	21 7%	34 8%	41 7%	38 7%	30 7%	31 6%	14 8%	7 8%	18 8%	5 3%	17 9%	6 4%	6 6%	9 4%	17 6%	24 8%	17 9%	21 8%	59 7%
1 - No idea of how businesses perform	349 17%	149 15%	200 19%	25 10%	62 18%	58 17%	80 22%	50 16%	74 16%	88 16%	96 17%	71 16%	94 19%	33 18%	13 16%	37 16%	33 18%	31 17%	31 21%	16 16%	27 13%	48 18%	46 16%	34 18%	39 15%	125 14%
Mean	4.76	4.90	4.63	4.90	5.00	4.93	4.44	4.69	4.68	4.74	4.62	4.97	4.76	5.02	4.89	4.59	4.82	4.64	4.67	4.93	4.74	4.82	4.75	4.62	4.84	5.01
Standard deviation	2.56	2.50	2.61	2.32	2.81	2.57	2.61	2.53	2.44	2.48	2.49	2.62	2.66	2.82	2.55	2.47	2.50	2.65	2.61	2.58	2.25	2.63	2.48	2.67	2.48	2.55
Standard error	0.06	0.08	0.08	0.18	0.16	0.13	0.12	0.13	0.13	0.10	0.10	0.15	0.12	0.22	0.26	0.16	0.19	0.18	0.21	0.25	0.17	0.17	0.14	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 20

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Supporting employees' work-life balance and family commitments

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	97 5%	37 5%	60 5%	14 5%	21 6%	13 3%	31 6%	30 6%	13 9%	9 4%	22 4%	13 3%	8 4%	13 4%	14 7%	4 4%	7 5%	8 4%
9	69 3%	37 5%	32 2%	12 4%	12 3%	10 3%	15 3%	16 3%	4 3%	9 4%	17 3%	15 3%	7 3%	11 3%	5 3%	6 6%	3 2%	12 6%
8	139 7%	55 7%	85 7%	34 11%	24 7%	22 6%	37 7%	27 5%	11 7%	11 5%	43 8%	32 6%	10 5%	30 9%	19 10%	16 15%	16 11%	19 9%
7	209 10%	86 11%	123 9%	35 12%	44 12%	35 9%	57 11%	38 8%	16 11%	18 9%	48 9%	47 10%	17 8%	22 7%	15 8%	10 9%	12 8%	21 10%
6	274 13%	120 16%	154 12%	29 10%	48 13%	56 15%	71 13%	72 14%	17 12%	26 12%	86 15%	66 13%	30 14%	36 11%	30 16%	14 13%	26 18%	32 15%
5	421 20%	153 20%	269 21%	46 15%	67 19%	93 25%	100 19%	104 21%	19 13%	40 19%	110 20%	96 20%	37 18%	57 18%	31 17%	24 22%	30 20%	41 20%
4	186 9%	68 9%	118 9%	26 9%	34 10%	39 10%	48 9%	48 10%	11 8%	37 18%	43 8%	45 9%	17 8%	31 10%	19 10%	11 10%	11 7%	18 9%
3	181 9%	74 10%	107 8%	32 10%	28 8%	35 9%	53 10%	51 10%	14 10%	16 7%	62 11%	55 11%	19 9%	35 11%	8 5%	5 5%	10 7%	18 8%
2	140 7%	51 7%	89 7%	30 10%	27 8%	26 7%	34 6%	36 7%	10 7%	14 7%	40 7%	41 8%	24 12%	28 9%	15 8%	4 4%	15 11%	16 8%
1 - No idea of how businesses perform	349 17%	89 12%	260 20%	45 15%	51 14%	49 13%	88 17%	79 16%	29 20%	31 15%	92 16%	82 17%	38 18%	60 19%	27 15%	14 13%	17 12%	24 12%
Mean	4.76	5.08	4.57	4.86	4.96	4.77	4.82	4.74	4.84	4.74	4.70	4.54	4.45	4.54	5.08	5.33	5.00	5.10
Standard deviation	2.56	2.47	2.59	2.66	2.58	2.33	2.60	2.56	2.87	2.47	2.52	2.45	2.57	2.62	2.67	2.52	2.50	2.50
Standard error	0.06	0.09	0.07	0.15	0.13	0.12	0.11	0.11	0.24	0.16	0.11	0.11	0.17	0.15	0.20	0.24	0.21	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 21
Q.4 How aware are you of how businesses you use perform in each of the following areas?
A commitment to diversity in the workplace
Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	80 4%	30 3%	50 5%	10 4%	25 7%	15 4%	11 3%	8 3%	11 3%	14 3%	20 3%	22 5%	24 5%	17 9%	2 2%	5 2%	3 2%	9 5%	5 4%	6 6%	2 1%	15 5%	9 3%	6 3%	8 3%	36 4%
9	88 4%	48 5%	40 4%	8 3%	18 5%	19 5%	16 4%	8 2%	20 4%	23 4%	18 3%	18 4%	29 6%	10 6%	3 4%	10 4%	14 7%	6 3%	9 7%	3 3%	9 4%	5 2%	10 3%	9 5%	13 5%	48 5%
8	164 8%	86 8%	78 7%	20 8%	39 11%	40 11%	19 5%	23 8%	23 5%	51 9%	43 8%	33 7%	37 7%	12 7%	9 11%	21 9%	15 8%	20 11%	12 8%	7 7%	7 3%	31 12%	15 5%	15 8%	23 9%	85 10%
7	227 11%	120 12%	106 10%	28 12%	31 9%	48 14%	51 14%	29 9%	40 9%	50 9%	66 12%	61 14%	49 10%	25 13%	8 10%	17 8%	25 14%	15 8%	9 6%	14 14%	30 14%	23 8%	36 13%	24 13%	34 13%	107 12%
6	298 14%	151 15%	147 14%	35 14%	53 15%	42 12%	47 13%	48 16%	74 16%	94 17%	68 12%	64 14%	72 15%	24 13%	11 13%	38 17%	23 13%	18 10%	20 14%	7 7%	31 15%	48 18%	50 17%	26 14%	40 15%	113 13%
5	439 21%	216 21%	223 21%	75 31%	55 16%	68 20%	76 21%	67 22%	97 22%	120 22%	125 22%	95 21%	99 20%	35 19%	20 25%	43 19%	42 22%	50 27%	24 16%	28 28%	52 25%	61 23%	55 19%	29 16%	55 20%	193 22%
4	155 7%	77 8%	78 7%	22 9%	19 6%	21 6%	29 8%	27 9%	37 8%	43 8%	52 9%	32 7%	28 6%	12 7%	5 6%	24 11%	16 8%	8 4%	10 7%	10 10%	20 10%	15 6%	23 8%	12 7%	30 11%	62 7%
3	162 8%	75 7%	87 8%	19 8%	27 8%	23 7%	29 8%	32 10%	33 7%	37 7%	44 8%	43 10%	38 8%	9 5%	6 7%	20 9%	9 5%	17 9%	19 13%	4 4%	22 11%	20 7%	18 6%	18 10%	13 5%	73 8%
2	116 6%	65 6%	51 5%	3 1%	20 6%	15 4%	22 6%	20 7%	36 8%	36 7%	34 6%	15 3%	31 6%	9 5%	6 8%	11 5%	9 5%	12 6%	7 5%	9 8%	7 3%	13 5%	23 8%	12 6%	13 5%	51 6%
1 - No idea of how businesses perform	336 16%	144 14%	192 18%	25 10%	62 18%	58 17%	69 19%	43 14%	79 18%	83 15%	102 18%	66 15%	85 17%	32 17%	11 14%	37 16%	29 16%	31 17%	30 21%	14 14%	27 13%	39 15%	50 17%	35 19%	39 15%	119 13%
Mean	4.91	4.99	4.84	5.26	5.13	5.18	4.71	4.75	4.63	4.91	4.74	5.09	4.96	5.27	4.96	4.80	5.08	4.87	4.65	5.01	4.83	5.11	4.73	4.80	5.07	5.13
Standard deviation	2.54	2.48	2.60	2.22	2.80	2.64	2.54	2.37	2.47	2.46	2.52	2.52	2.66	2.79	2.46	2.47	2.51	2.61	2.55	2.21	2.52	2.49	2.64	2.47	2.53	
Standard error	0.06	0.07	0.08	0.17	0.16	0.13	0.12	0.12	0.13	0.10	0.10	0.14	0.12	0.22	0.26	0.16	0.19	0.18	0.22	0.24	0.17	0.16	0.14	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 21
Q.4 How aware are you of how businesses you use perform in each of the following areas?
A commitment to diversity in the workplace
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	80 4%	31 4%	49 4%	13 4%	18 5%	6 2%	20 4%	22 4%	13 9%	9 4%	16 3%	11 2%	5 3%	10 3%	11 6%	2 1%	6 4%	7 3%
9	88 4%	40 5%	48 4%	13 4%	12 3%	10 3%	25 5%	26 5%	2 1%	8 4%	25 4%	18 4%	4 2%	15 5%	5 3%	4 3%	11 7%	14 7%
8	164 8%	77 10%	88 7%	30 10%	38 11%	31 8%	42 8%	30 6%	18 12%	14 7%	48 9%	37 7%	14 6%	24 7%	17 9%	14 12%	12 8%	16 8%
7	227 11%	84 11%	143 11%	39 13%	39 11%	41 11%	61 11%	46 9%	21 15%	27 13%	54 10%	47 10%	21 10%	35 11%	17 10%	11 10%	13 9%	25 12%
6	298 14%	137 18%	161 12%	39 13%	56 16%	68 18%	72 13%	87 17%	25 17%	33 15%	86 15%	80 16%	46 22%	42 13%	33 18%	24 22%	28 19%	35 17%
5	439 21%	153 20%	286 22%	51 17%	58 16%	81 21%	119 22%	96 19%	17 12%	37 18%	117 21%	101 21%	43 21%	53 16%	36 20%	28 25%	26 18%	35 17%
4	155 7%	65 8%	90 7%	21 7%	28 8%	32 8%	45 8%	37 7%	12 8%	22 10%	47 8%	30 6%	12 6%	30 9%	13 7%	7 6%	17 12%	18 9%
3	162 8%	63 8%	99 8%	25 8%	30 8%	38 10%	41 8%	56 11%	9 6%	21 10%	49 9%	59 12%	14 7%	29 9%	6 3%	4 4%	9 6%	20 9%
2	116 6%	35 5%	81 6%	22 7%	19 5%	19 5%	33 6%	36 7%	8 5%	14 6%	41 7%	32 6%	16 7%	27 8%	17 9%	5 5%	7 5%	13 6%
1 - No idea of how businesses perform	336 16%	85 11%	251 19%	50 17%	57 16%	53 14%	75 14%	65 13%	20 14%	29 13%	78 14%	77 16%	33 16%	59 18%	27 15%	12 11%	16 11%	25 12%
Mean	4.91	5.28	4.70	4.95	5.05	4.84	4.98	4.93	5.41	4.93	4.89	4.71	4.77	4.66	5.05	5.29	5.29	5.14
Standard deviation	2.54	2.42	2.58	2.65	2.62	2.31	2.50	2.50	2.69	2.47	2.46	2.44	2.39	2.61	2.61	2.23	2.47	2.49
Standard error	0.06	0.09	0.07	0.15	0.14	0.12	0.11	0.11	0.23	0.17	0.10	0.11	0.16	0.14	0.19	0.21	0.21	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 22

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Action to reduce environmental impact

Base: All respondents

	Gender		Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	95 5%	36 4%	59 6%	13 5%	27 8%	12 4%	13 4%	17 6%	12 3%	22 4%	22 4%	20 5%	30 6%	17 9%	4 4%	7 3%	6 3%	11 6%	8 6%	5 5%	6 3%	11 4%	12 4%	9 5%	10 4%	40 5%
9	73 4%	38 4%	35 3%	3 1%	18 5%	18 5%	15 4%	10 3%	10 2%	18 3%	18 3%	24 5%	13 3%	18 9%	3 4%	5 2%	4 2%	6 3%	3 2%	5 5%	6 3%	6 2%	11 4%	5 3%	17 6%	35 4%
8	193 9%	94 9%	99 9%	27 11%	38 11%	37 11%	29 8%	24 8%	38 9%	53 10%	50 9%	48 11%	41 8%	15 8%	5 6%	25 11%	18 10%	13 7%	18 13%	6 6%	16 8%	32 12%	34 12%	11 6%	26 10%	90 10%
7	218 11%	117 12%	101 10%	24 10%	39 11%	37 11%	38 10%	32 10%	49 11%	71 13%	64 11%	36 8%	48 10%	15 8%	10 12%	22 10%	23 13%	20 11%	18 12%	11 11%	19 9%	31 12%	29 10%	19 10%	21 8%	112 13%
6	313 15%	158 16%	155 15%	46 19%	46 13%	49 14%	53 14%	51 17%	68 15%	90 16%	92 16%	55 12%	76 16%	20 10%	11 13%	39 17%	28 15%	20 11%	19 13%	14 13%	39 19%	42 16%	53 18%	28 15%	46 17%	147 17%
5	468 23%	233 23%	236 22%	75 31%	73 21%	77 22%	84 23%	56 18%	103 23%	109 20%	122 21%	124 28%	114 23%	39 21%	27 33%	41 18%	50 27%	53 29%	31 22%	26 25%	56 27%	57 21%	55 19%	34 18%	63 23%	185 21%
4	156 8%	75 7%	81 8%	15 6%	23 7%	24 7%	33 9%	24 8%	37 8%	59 11%	43 8%	24 5%	30 6%	11 6%	6 7%	26 12%	10 5%	14 7%	5 3%	11 11%	13 6%	22 8%	22 8%	17 9%	29 11%	63 7%
3	152 7%	81 8%	71 7%	16 7%	18 5%	30 9%	18 5%	32 11%	38 8%	33 6%	48 8%	34 7%	37 8%	11 6%	1 1%	15 7%	10 6%	15 8%	9 6%	9 8%	24 12%	22 8%	15 5%	21 11%	13 5%	67 8%
2	106 5%	53 5%	53 5%	5 2%	20 6%	13 4%	21 6%	22 7%	24 5%	30 5%	31 5%	22 5%	23 5%	10 6%	3 4%	11 5%	7 4%	8 4%	8 6%	3 3%	7 3%	11 4%	20 7%	18 10%	13 5%	46 5%
1 - No idea of how businesses perform	291 14%	128 13%	163 15%	21 8%	46 13%	52 15%	64 17%	38 12%	70 16%	67 12%	82 14%	63 14%	79 16%	30 16%	12 15%	35 15%	30 16%	27 14%	25 17%	13 13%	21 10%	35 13%	39 13%	24 13%	31 12%	103 12%
Mean	5.08	5.10	5.06	5.43	5.41	5.11	4.87	5.02	4.81	5.17	4.99	5.13	5.02	5.35	5.11	4.93	5.03	5.02	5.12	5.07	5.07	5.17	5.17	4.75	5.24	5.26
Standard deviation	2.49	2.41	2.57	2.19	2.66	2.53	2.52	2.53	2.40	2.42	2.46	2.53	2.57	2.88	2.42	2.45	2.42	2.50	2.67	2.43	2.22	2.43	2.50	2.47	2.41	2.45
Standard error	0.05	0.07	0.08	0.17	0.15	0.13	0.12	0.13	0.12	0.10	0.10	0.14	0.11	0.22	0.25	0.16	0.18	0.17	0.22	0.23	0.17	0.16	0.14	0.18	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 22

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Action to reduce environmental impact

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	95 5%	46 6%	50 4%	13 4%	22 6%	14 4%	26 5%	26 5%	13 9%	16 7%	24 4%	17 4%	10 5%	12 4%	12 6%	7 6%	11 7%	7 3%
9	73 4%	27 4%	46 4%	15 5%	10 3%	5 1%	13 2%	17 3%	2 2%	7 3%	11 2%	15 3%	4 2%	9 3%	4 2%	2 2%	3 2%	8 4%
8	193 9%	96 12%	97 7%	28 9%	33 9%	31 8%	51 9%	45 9%	18 12%	22 11%	55 10%	48 10%	21 10%	31 9%	20 11%	11 10%	12 8%	20 10%
7	218 11%	87 11%	131 10%	37 12%	50 14%	48 13%	65 12%	54 11%	20 14%	15 7%	76 14%	54 11%	24 12%	35 11%	20 11%	24 22%	22 15%	31 15%
6	313 15%	142 19%	171 13%	50 16%	47 13%	69 18%	76 14%	84 17%	20 14%	32 15%	85 15%	76 15%	35 17%	45 14%	25 14%	16 15%	17 12%	35 17%
5	468 23%	157 20%	311 24%	59 19%	73 21%	90 24%	133 25%	105 21%	21 15%	42 20%	118 21%	100 20%	45 22%	65 20%	47 25%	21 19%	29 20%	49 23%
4	156 8%	57 7%	100 8%	20 7%	29 8%	28 7%	38 7%	40 8%	12 8%	28 13%	50 9%	42 9%	20 10%	34 10%	12 7%	9 8%	15 10%	19 9%
3	152 7%	56 7%	95 7%	28 9%	22 6%	38 10%	35 7%	42 8%	7 5%	16 7%	42 7%	45 9%	16 8%	24 7%	12 7%	8 7%	8 5%	9 4%
2	106 5%	39 5%	67 5%	23 8%	28 8%	24 6%	27 5%	32 6%	11 8%	12 6%	29 5%	34 7%	9 4%	20 6%	9 5%	1 1%	13 9%	13 6%
1 - No idea of how businesses perform	291 14%	61 8%	230 18%	30 10%	40 11%	32 8%	70 13%	56 11%	18 12%	22 11%	73 13%	61 12%	23 11%	51 16%	23 13%	11 10%	16 11%	19 9%
Mean	5.08	5.53	4.80	5.22	5.22	5.13	5.13	5.16	5.41	5.24	5.09	4.99	5.17	4.86	5.24	5.62	5.19	5.34
Standard deviation	2.49	2.37	2.52	2.46	2.52	2.22	2.44	2.45	2.70	2.52	2.42	2.43	2.36	2.50	2.49	2.34	2.55	2.29
Standard error	0.05	0.09	0.07	0.14	0.13	0.11	0.11	0.11	0.23	0.17	0.10	0.11	0.16	0.14	0.18	0.22	0.22	0.15

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 23

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Community involvement and support

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	102 5%	44 4%	58 6%	14 6%	26 7%	12 3%	19 5%	15 5%	16 4%	22 4%	25 4%	26 6%	30 6%	19 10%	6 7%	6 3%	7 4%	12 6%	12 8%	7 7%	2 1%	11 4%	12 4%	8 4%	7 3%	48 5%
9	79 4%	36 4%	42 4%	4 2%	16 5%	15 4%	10 3%	11 4%	23 5%	29 5%	10 2%	19 4%	20 4%	8 5%	2 2%	8 3%	10 6%	5 3%	5 3%	1 1%	6 3%	8 3%	16 6%	9 5%	15 5%	37 4%
8	180 9%	89 9%	91 9%	20 8%	42 12%	36 10%	31 9%	26 8%	26 6%	61 11%	50 9%	34 8%	34 7%	23 13%	6 7%	19 9%	11 6%	21 11%	14 10%	5 5%	18 9%	28 10%	22 7%	13 7%	28 11%	89 10%
7	249 12%	123 12%	126 12%	35 14%	45 13%	51 15%	38 10%	34 11%	46 10%	64 12%	68 12%	63 14%	54 11%	17 9%	7 9%	37 16%	18 9%	10 6%	26 18%	15 15%	28 14%	39 14%	28 10%	25 13%	39 15%	114 13%
6	316 15%	167 16%	149 14%	37 15%	50 14%	45 13%	53 14%	49 16%	83 18%	91 16%	83 14%	65 14%	78 16%	17 9%	14 16%	36 16%	32 17%	28 15%	14 9%	16 16%	32 16%	35 13%	56 19%	37 20%	44 16%	131 15%
5	448 22%	220 22%	228 22%	72 29%	61 18%	76 22%	81 22%	64 21%	94 21%	112 20%	132 23%	96 21%	107 22%	38 21%	25 31%	49 21%	42 23%	47 25%	28 19%	25 24%	48 23%	60 22%	59 20%	28 15%	57 21%	196 22%
4	178 9%	90 9%	88 8%	16 7%	22 6%	26 7%	32 9%	33 11%	50 11%	50 9%	49 9%	43 10%	36 7%	14 8%	6 7%	20 9%	17 9%	18 10%	8 6%	7 7%	23 11%	23 9%	23 8%	18 10%	24 9%	64 7%
3	144 7%	83 8%	61 6%	12 5%	18 5%	29 8%	25 7%	27 9%	34 8%	38 7%	47 8%	30 7%	29 6%	6 3%	3 4%	13 6%	11 6%	16 8%	6 4%	8 8%	28 13%	20 7%	23 8%	10 6%	14 5%	64 7%
2	96 5%	44 4%	52 5%	14 6%	20 6%	12 3%	19 5%	12 4%	18 4%	28 5%	29 5%	10 2%	29 6%	13 7%	8 9%	11 5%	6 3%	7 4%	5 3%	6 6%	2 1%	14 5%	13 4%	11 6%	11 4%	46 5%
1 - No idea of how businesses perform	272 13%	115 11%	157 15%	21 9%	48 14%	46 13%	61 17%	36 12%	60 13%	57 10%	80 14%	63 14%	72 15%	29 15%	6 8%	28 12%	31 17%	23 12%	28 19%	12 12%	18 9%	33 12%	37 13%	27 15%	28 11%	98 11%
Mean	5.16	5.20	5.13	5.36	5.42	5.21	4.92	5.15	5.04	5.35	4.97	5.25	5.11	5.38	5.27	5.16	4.99	5.16	5.26	5.10	5.11	5.16	5.17	5.11	5.39	5.33
Standard deviation	2.48	2.39	2.56	2.28	2.68	2.45	2.55	2.43	2.40	2.41	2.43	2.50	2.57	2.85	2.37	2.35	2.52	2.48	2.79	2.45	2.10	2.42	2.45	2.53	2.34	2.47
Standard error	0.05	0.07	0.08	0.18	0.15	0.12	0.12	0.13	0.12	0.10	0.10	0.14	0.11	0.22	0.25	0.15	0.19	0.17	0.23	0.23	0.16	0.15	0.14	0.18	0.13	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 23

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Community involvement and support

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	102 5%	46 6%	56 4%	16 5%	21 6%	11 3%	28 5%	34 7%	15 11%	12 5%	22 4%	16 3%	12 6%	13 4%	16 9%	5 4%	10 7%	9 4%
9	79 4%	32 4%	47 4%	16 5%	23 7%	19 5%	16 3%	19 4%	4 3%	11 5%	23 4%	11 2%	6 3%	10 3%	6 3%	6 3%	5 3%	7 3%
8	180 9%	88 11%	92 7%	35 12%	40 11%	34 9%	52 10%	42 8%	20 14%	26 12%	56 10%	54 11%	24 12%	35 11%	21 11%	19 17%	16 11%	23 11%
7	249 12%	104 13%	146 11%	33 11%	39 11%	41 11%	70 13%	43 9%	16 11%	19 9%	72 13%	53 11%	25 12%	33 10%	21 11%	14 13%	20 14%	32 15%
6	316 15%	134 17%	182 14%	54 18%	57 16%	77 20%	77 15%	98 20%	23 16%	24 11%	89 16%	83 17%	33 16%	52 16%	27 15%	21 19%	23 16%	39 18%
5	448 22%	147 19%	301 23%	47 16%	66 19%	81 21%	108 20%	103 21%	19 13%	45 21%	115 20%	108 22%	45 22%	61 19%	30 17%	22 20%	32 22%	36 17%
4	178 9%	71 9%	108 8%	34 11%	21 6%	32 9%	54 10%	51 10%	10 7%	24 11%	43 8%	35 7%	22 11%	30 9%	19 11%	7 7%	15 11%	22 10%
3	144 7%	56 7%	89 7%	20 7%	29 8%	36 10%	36 7%	33 7%	16 11%	14 6%	49 9%	52 11%	16 7%	21 7%	16 9%	4 3%	6 4%	16 8%
2	96 5%	30 4%	66 5%	16 5%	20 6%	16 4%	26 5%	30 6%	6 4%	15 7%	26 5%	25 5%	11 5%	13 4%	9 5%	4 4%	8 6%	8 4%
1 - No idea of how businesses perform	272 13%	62 8%	210 16%	31 10%	38 11%	30 8%	67 13%	46 9%	16 11%	25 12%	68 12%	54 11%	14 7%	55 17%	18 10%	7 6%	11 8%	18 9%
Mean	5.16	5.57	4.92	5.41	5.44	5.32	5.19	5.33	5.58	5.22	5.20	5.10	5.45	5.01	5.45	5.92	5.54	5.44
Standard deviation	2.48	2.37	2.51	2.48	2.56	2.24	2.47	2.43	2.70	2.57	2.44	2.35	2.31	2.56	2.57	2.24	2.37	2.31
Standard error	0.05	0.08	0.07	0.14	0.13	0.12	0.11	0.11	0.23	0.17	0.10	0.11	0.16	0.14	0.19	0.21	0.20	0.16

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 24

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Offering customers good value and charging fair prices

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	184 9%	88 9%	95 9%	17 7%	35 10%	21 6%	25 7%	27 9%	59 13%	43 8%	42 7%	49 11%	49 10%	21 11%	5 6%	20 9%	18 9%	17 9%	13 9%	10 10%	12 6%	22 8%	30 10%	17 9%	19 7%	78 9%
9	180 9%	89 9%	91 9%	17 7%	24 7%	33 10%	28 8%	23 8%	55 12%	60 11%	43 8%	42 9%	35 7%	23 12%	10 12%	20 9%	7 4%	15 8%	13 9%	14 14%	10 5%	19 7%	25 9%	23 12%	31 12%	69 8%
8	306 15%	152 15%	154 15%	23 10%	59 17%	50 14%	50 13%	51 17%	73 16%	97 18%	80 14%	57 13%	72 15%	26 14%	13 16%	42 19%	25 13%	23 12%	30 21%	14 14%	25 12%	39 14%	36 12%	34 18%	41 15%	134 15%
7	339 16%	187 18%	153 14%	39 16%	48 14%	79 23%	73 20%	42 14%	58 13%	105 19%	96 17%	63 14%	74 15%	18 10%	10 12%	45 20%	38 20%	28 15%	23 16%	11 11%	33 16%	54 20%	47 16%	34 18%	38 14%	162 18%
6	319 15%	155 15%	164 16%	33 14%	46 13%	44 13%	61 17%	54 18%	81 18%	82 15%	87 15%	67 15%	84 17%	32 17%	14 16%	36 16%	27 14%	26 14%	11 8%	15 14%	45 22%	42 15%	52 18%	21 11%	42 16%	135 15%
5	358 17%	174 17%	184 17%	70 28%	61 18%	62 18%	63 17%	42 14%	60 13%	86 16%	103 18%	86 19%	83 17%	28 15%	21 26%	30 13%	35 19%	34 18%	29 20%	25 25%	38 19%	50 19%	44 15%	24 13%	50 19%	165 19%
4	82 4%	44 4%	38 4%	12 5%	15 4%	12 4%	15 4%	17 6%	11 2%	16 3%	28 5%	29 6%	10 2%	3 1%	3 4%	6 3%	7 4%	13 7%	3 2%	2 2%	13 6%	15 6%	8 3%	9 5%	15 6%	41 5%
3	70 3%	35 3%	36 3%	8 3%	12 3%	12 3%	12 3%	17 6%	10 2%	13 2%	24 4%	15 3%	18 4%	7 4%	2 3%	6 3%	4 2%	6 3%	4 2%	2 2%	15 7%	8 3%	12 4%	5 3%	7 3%	28 3%
2	42 2%	17 2%	25 2%	7 3%	8 2%	3 1%	4 1%	9 3%	10 2%	10 2%	15 3%	3 1%	14 3%	4 2%	1 1%	4 2%	6 3%	4 2%	1 1%	4 4%	2 1%	3 1%	4 2%	7 4%	6 2%	17 2%
1 - No idea of how businesses perform	184 9%	70 7%	114 11%	19 8%	39 11%	31 9%	38 10%	25 8%	33 7%	40 7%	54 9%	39 9%	51 10%	25 13%	4 5%	19 8%	20 11%	19 10%	18 12%	6 6%	13 6%	16 6%	31 11%	13 7%	18 7%	59 7%
Mean	6.20	6.33	6.07	5.84	6.07	6.21	6.05	6.12	6.65	6.46	5.99	6.23	6.11	6.14	6.33	6.43	5.96	5.98	6.21	6.42	5.88	6.31	6.16	6.47	6.26	6.29
Standard deviation	2.47	2.35	2.58	2.33	2.62	2.37	2.42	2.49	2.49	2.35	2.48	2.49	2.57	2.80	2.17	2.40	2.54	2.56	2.64	2.43	2.21	2.24	2.58	2.49	2.37	2.33
Standard error	0.05	0.07	0.08	0.18	0.15	0.12	0.12	0.13	0.13	0.09	0.10	0.14	0.11	0.22	0.23	0.16	0.19	0.17	0.22	0.23	0.17	0.14	0.15	0.18	0.14	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 24

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Offering customers good value and charging fair prices

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	184 9%	76 10%	107 8%	36 12%	38 11%	30 8%	70 13%	47 9%	22 15%	16 8%	46 8%	29 6%	21 10%	33 10%	27 15%	12 11%	14 10%	20 10%
9	180 9%	79 10%	101 8%	33 11%	29 8%	45 12%	45 8%	47 9%	12 8%	22 10%	50 9%	57 12%	20 10%	25 8%	14 8%	10 9%	16 11%	23 11%
8	306 15%	161 21%	146 11%	56 19%	55 15%	79 21%	80 15%	82 16%	29 20%	33 15%	80 14%	89 18%	36 17%	64 20%	38 21%	22 20%	34 23%	36 17%
7	339 16%	122 16%	217 17%	51 17%	65 18%	76 20%	83 16%	93 18%	21 14%	40 19%	100 18%	84 17%	30 14%	47 14%	27 15%	19 17%	26 17%	43 21%
6	319 15%	126 16%	194 15%	48 16%	47 13%	67 18%	90 17%	95 19%	26 18%	34 16%	109 19%	73 15%	38 18%	63 19%	31 17%	23 21%	16 11%	32 15%
5	358 17%	111 14%	247 19%	38 13%	53 15%	38 10%	76 14%	62 12%	15 11%	32 15%	88 16%	86 17%	32 15%	40 12%	24 13%	12 11%	21 14%	24 12%
4	82 4%	28 4%	54 4%	8 2%	21 6%	12 3%	29 5%	20 4%	4 3%	11 5%	17 3%	17 3%	7 3%	8 3%	4 2%	4 4%	4 3%	9 4%
3	70 3%	19 3%	51 4%	10 3%	14 4%	12 3%	5 1%	17 3%	3 2%	4 2%	18 3%	17 4%	5 2%	10 3%	1 1%	2 2%	9 6%	5 2%
2	42 2%	9 1%	33 3%	3 1%	9 3%	3 1%	12 2%	8 2%	2 2%	5 2%	15 3%	9 2%	4 2%	3 1%	4 2%	- -	4 2%	3 1%
1 - No idea of how businesses perform	184 9%	38 5%	146 11%	19 6%	23 7%	17 5%	42 8%	31 6%	8 6%	16 8%	40 7%	32 6%	15 7%	30 9%	12 7%	7 6%	3 2%	13 6%
Mean	6.20	6.69	5.90	6.71	6.34	6.77	6.46	6.49	6.82	6.33	6.28	6.37	6.46	6.41	6.79	6.72	6.79	6.63
Standard deviation	2.47	2.23	2.56	2.36	2.44	2.13	2.49	2.31	2.38	2.38	2.35	2.29	2.39	2.47	2.39	2.22	2.17	2.32
Standard error	0.05	0.08	0.07	0.13	0.13	0.11	0.11	0.10	0.20	0.16	0.10	0.10	0.16	0.14	0.18	0.21	0.19	0.16

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 25
Q.4 How aware are you of how businesses you use perform in each of the following areas?
Treating suppliers fairly
Base: All respondents

	Gender		Age					Social Grade				Region										Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	104 5%	47 5%	56 5%	14 6%	27 8%	14 4%	15 4%	12 4%	21 5%	22 4%	26 4%	25 6%	31 6%	16 9%	5 6%	7 3%	8 5%	11 6%	8 5%	8 8%	5 2%	18 7%	10 3%	9 5%	13 5%	48 5%
9	88 4%	39 4%	48 5%	6 2%	20 6%	19 6%	13 4%	8 3%	20 4%	22 4%	17 3%	23 5%	26 5%	12 6%	2 2%	5 2%	10 5%	5 3%	8 6%	5 5%	4 2%	13 5%	15 5%	10 5%	14 5%	46 5%
8	184 9%	111 11%	73 7%	20 8%	40 12%	33 10%	29 8%	22 7%	38 9%	56 10%	49 8%	44 10%	35 7%	18 10%	12 14%	18 8%	8 4%	16 9%	15 10%	11 10%	22 11%	19 7%	28 10%	16 9%	25 9%	96 11%
7	212 10%	99 10%	113 11%	27 11%	36 10%	45 13%	32 9%	32 11%	40 9%	66 12%	75 13%	30 7%	41 8%	18 9%	8 10%	28 12%	22 12%	14 7%	18 12%	5 5%	18 9%	29 11%	33 11%	19 10%	27 10%	106 12%
6	277 13%	134 13%	142 13%	37 15%	50 14%	37 11%	54 15%	47 15%	52 12%	75 14%	65 11%	72 16%	65 13%	26 14%	9 11%	37 16%	23 13%	23 12%	14 10%	12 12%	33 16%	36 13%	44 15%	18 10%	37 14%	118 13%
5	432 21%	216 21%	216 20%	75 30%	53 15%	67 19%	83 23%	57 19%	97 22%	105 19%	128 22%	94 21%	105 21%	29 16%	18 22%	42 18%	43 23%	47 25%	26 18%	25 24%	50 24%	67 25%	49 17%	38 20%	53 20%	181 20%
4	164 8%	76 8%	87 8%	21 8%	20 6%	27 8%	31 8%	29 9%	37 8%	56 10%	46 8%	26 6%	36 7%	14 7%	6 7%	12 5%	18 10%	12 7%	15 10%	12 11%	23 11%	20 8%	18 6%	13 7%	37 14%	60 7%
3	170 8%	94 9%	76 7%	12 5%	21 6%	33 9%	23 6%	33 11%	48 11%	43 8%	49 9%	37 8%	42 8%	8 4%	5 7%	24 11%	13 7%	16 8%	9 6%	7 7%	22 11%	16 6%	31 11%	20 11%	15 6%	68 8%
2	109 5%	58 6%	51 5%	6 3%	22 6%	17 5%	21 6%	13 4%	30 7%	40 7%	25 4%	18 4%	25 5%	11 6%	6 7%	9 4%	7 4%	15 8%	7 5%	7 7%	8 4%	5 2%	20 7%	13 7%	12 5%	46 5%
1 - No idea of how businesses perform	326 16%	135 13%	191 18%	28 11%	58 17%	56 16%	66 18%	52 17%	66 15%	68 12%	92 16%	80 18%	86 18%	34 18%	12 14%	46 20%	33 18%	27 15%	25 17%	12 12%	22 11%	45 17%	42 14%	29 16%	36 13%	119 13%
Mean	4.99	5.08	4.91	5.29	5.28	5.04	4.81	4.78	4.88	5.07	4.95	5.02	4.95	5.23	5.15	4.70	4.86	4.88	5.08	5.18	4.99	5.15	4.99	4.90	5.15	5.26
Standard deviation	2.59	2.53	2.64	2.32	2.83	2.62	2.56	2.50	2.56	2.49	2.53	2.67	2.69	2.87	2.64	2.54	2.56	2.57	2.71	2.60	2.23	2.61	2.57	2.65	2.52	2.58
Standard error	0.06	0.08	0.08	0.18	0.16	0.13	0.12	0.13	0.13	0.10	0.10	0.15	0.12	0.22	0.27	0.16	0.19	0.17	0.22	0.25	0.17	0.17	0.15	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 25

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Treating suppliers fairly

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	104 5%	48 6%	56 4%	20 6%	22 6%	16 4%	32 6%	29 6%	15 11%	11 5%	21 4%	12 2%	7 4%	15 5%	16 9%	4 3%	10 7%	13 6%
9	88 4%	32 4%	55 4%	10 3%	13 4%	10 3%	27 5%	21 4%	6 4%	9 4%	28 5%	19 4%	9 4%	14 4%	10 5%	5 5%	10 7%	13 6%
8	184 9%	93 12%	91 7%	30 10%	37 11%	32 8%	45 8%	31 6%	12 9%	17 8%	50 9%	45 9%	13 6%	26 8%	19 10%	12 11%	6 4%	18 8%
7	212 10%	89 12%	123 10%	31 10%	41 11%	42 11%	57 11%	48 10%	15 11%	24 11%	56 10%	44 9%	18 9%	26 8%	17 9%	12 11%	17 11%	26 12%
6	277 13%	134 17%	143 11%	45 15%	53 15%	55 15%	65 12%	72 14%	25 17%	32 15%	82 15%	71 14%	37 18%	46 14%	24 13%	21 19%	20 13%	36 17%
5	432 21%	143 19%	289 22%	53 18%	56 16%	73 19%	102 19%	108 22%	18 12%	46 22%	119 21%	117 24%	41 20%	52 16%	31 17%	23 21%	26 18%	29 14%
4	164 8%	68 9%	96 7%	24 8%	34 10%	39 10%	50 9%	50 10%	8 6%	20 9%	47 8%	31 6%	21 10%	26 8%	9 5%	10 9%	13 9%	21 10%
3	170 8%	53 7%	118 9%	29 9%	29 8%	49 13%	40 7%	48 10%	18 12%	16 8%	49 9%	52 11%	19 9%	38 12%	19 10%	7 6%	18 12%	24 11%
2	109 5%	28 4%	81 6%	18 6%	26 7%	26 7%	41 8%	31 6%	8 5%	11 5%	32 6%	33 7%	10 5%	18 6%	15 8%	5 4%	13 9%	9 4%
1 - No idea of how businesses perform	326 16%	82 11%	244 19%	44 14%	44 12%	36 9%	75 14%	64 13%	19 13%	27 13%	80 14%	69 14%	34 16%	60 19%	23 13%	11 10%	13 9%	22 11%
Mean	4.99	5.49	4.70	5.09	5.18	4.99	5.06	4.99	5.35	5.14	5.01	4.83	4.82	4.73	5.27	5.36	5.18	5.33
Standard deviation	2.59	2.47	2.61	2.63	2.60	2.37	2.63	2.50	2.80	2.49	2.51	2.42	2.48	2.66	2.78	2.35	2.58	2.54
Standard error	0.06	0.09	0.07	0.15	0.13	0.12	0.11	0.11	0.24	0.17	0.11	0.11	0.17	0.15	0.21	0.22	0.22	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 26

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Providing good customer service and support

Base: All respondents

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	187 9%	77 8%	111 11%	14 6%	44 13%	22 6%	27 7%	33 11%	47 10%	43 8%	50 9%	48 11%	46 9%	25 14%	5 6%	26 12%	18 10%	20 11%	13 7%	12 6%	22 8%	21 7%	14 8%	20 8%	79 9%	
9	183 9%	80 8%	104 10%	10 4%	31 9%	30 9%	26 7%	30 10%	56 12%	50 9%	46 8%	42 9%	45 9%	22 12%	7 8%	21 9%	12 6%	10 5%	16 11%	7 7%	11 5%	17 6%	35 12%	26 14%	16 6%	85 10%
8	359 17%	197 19%	162 15%	40 16%	52 15%	67 19%	63 17%	51 17%	86 19%	111 20%	91 16%	85 19%	71 15%	32 17%	14 17%	36 16%	30 16%	24 13%	28 19%	21 20%	35 17%	54 20%	51 18%	36 19%	56 21%	168 19%
7	358 17%	190 19%	168 16%	36 15%	54 16%	62 18%	76 21%	46 15%	84 19%	105 19%	102 18%	67 15%	83 17%	26 14%	17 20%	36 16%	30 16%	34 18%	17 12%	20 19%	40 19%	52 19%	49 17%	37 20%	44 16%	146 16%
6	292 14%	141 14%	152 14%	37 15%	52 15%	48 14%	46 13%	48 16%	60 13%	84 15%	77 14%	62 14%	69 14%	16 9%	9 11%	42 19%	31 17%	26 14%	17 12%	11 11%	40 20%	39 14%	48 17%	13 7%	38 14%	136 15%
5	345 17%	181 18%	164 16%	70 29%	60 17%	62 18%	59 16%	41 13%	52 12%	85 15%	97 17%	79 18%	84 17%	25 13%	21 25%	32 14%	31 17%	40 21%	27 18%	21 20%	38 19%	43 16%	42 14%	26 14%	52 20%	144 16%
4	70 3%	35 3%	35 3%	6 3%	5 2%	12 3%	10 3%	18 6%	18 4%	18 3%	26 4%	14 3%	13 3%	6 3%	3 4%	7 3%	6 3%	5 3%	6 4%	2 2%	8 4%	12 4%	9 3%	7 4%	12 4%	32 4%
3	54 3%	25 2%	29 3%	10 4%	8 2%	10 3%	8 2%	10 3%	8 2%	7 1%	18 3%	10 2%	19 4%	5 3%	1 1%	6 3%	6 3%	5 2%	4 2%	3 3%	13 6%	9 3%	2 1%	2 1%	6 2%	21 2%
2	41 2%	21 2%	20 2%	2 1%	6 2%	6 2%	11 3%	7 2%	8 2%	9 2%	15 3%	9 2%	8 2%	5 3%	2 3%	2 1%	3 2%	4 2%	4 3%	2 2%	* *	5 2%	5 2%	7 4%	9 3%	19 2%
1 - No idea of how businesses perform	175 8%	67 7%	108 10%	19 8%	35 10%	28 8%	41 11%	22 7%	30 7%	40 7%	50 9%	33 7%	52 11%	24 13%	4 5%	19 8%	19 10%	19 10%	16 11%	4 4%	9 4%	16 6%	27 9%	18 9%	15 6%	59 7%
Mean	6.33	6.38	6.29	5.96	6.36	6.28	6.10	6.41	6.70	6.49	6.20	6.48	6.18	6.33	6.33	6.47	6.16	6.11	6.13	6.68	6.24	6.39	6.42	6.44	6.29	6.46
Standard deviation	2.45	2.29	2.58	2.21	2.59	2.36	2.54	2.48	2.38	2.30	2.48	2.43	2.57	2.86	2.15	2.45	2.52	2.52	2.62	2.25	2.07	2.27	2.44	2.58	2.28	2.35
Standard error	0.05	0.07	0.08	0.17	0.15	0.12	0.12	0.13	0.12	0.09	0.10	0.14	0.11	0.22	0.22	0.16	0.19	0.17	0.21	0.21	0.16	0.15	0.14	0.18	0.13	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 26

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Providing good customer service and support

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	187 9%	89 12%	99 8%	29 10%	39 11%	33 9%	66 12%	55 11%	21 15%	21 10%	44 8%	33 7%	23 11%	29 9%	25 14%	13 12%	13 9%	14 7%
9	183 9%	68 9%	115 9%	31 10%	33 9%	43 11%	45 8%	45 9%	10 7%	19 9%	53 9%	50 10%	9 4%	30 9%	23 13%	9 8%	22 15%	28 13%
8	359 17%	171 22%	188 15%	82 27%	62 17%	81 21%	107 20%	91 18%	38 26%	48 23%	93 16%	107 22%	35 17%	73 23%	31 17%	23 21%	36 25%	42 20%
7	358 17%	144 19%	214 16%	47 16%	59 17%	96 25%	90 17%	111 22%	28 20%	40 19%	122 22%	85 17%	39 19%	54 17%	36 20%	20 18%	19 13%	41 20%
6	292 14%	105 14%	187 14%	32 11%	63 18%	53 14%	69 13%	66 13%	16 11%	23 11%	90 16%	55 11%	52 25%	48 15%	33 18%	20 19%	20 14%	33 16%
5	345 17%	108 14%	237 18%	41 13%	43 12%	41 11%	81 15%	69 14%	15 10%	26 12%	74 13%	82 17%	24 12%	49 15%	21 11%	13 12%	22 15%	21 10%
4	70 3%	27 3%	43 3%	11 3%	14 4%	10 3%	19 3%	18 4%	2 1%	12 5%	17 3%	18 4%	8 4%	6 2%	2 1%	2 2%	4 3%	11 5%
3	54 3%	14 2%	40 3%	5 2%	7 2%	6 2%	11 2%	10 2%	4 3%	4 2%	15 3%	15 3%	3 1%	5 1%	2 1%	2 2%	2 1%	6 3%
2	41 2%	12 1%	29 2%	5 2%	13 4%	4 1%	12 2%	7 1%	2 1%	4 2%	16 3%	9 2%	3 2%	3 1%	4 2%	1 1%	3 2%	3 1%
1 - No idea of how businesses perform	175 8%	31 4%	144 11%	18 6%	22 6%	11 3%	33 6%	28 6%	9 6%	17 8%	39 7%	35 7%	11 5%	29 9%	6 3%	6 6%	5 3%	12 5%
Mean	6.33	6.84	6.04	6.77	6.52	6.97	6.63	6.69	6.94	6.54	6.41	6.42	6.55	6.55	7.04	6.77	6.94	6.67
Standard deviation	2.45	2.17	2.55	2.32	2.40	1.96	2.39	2.27	2.34	2.45	2.35	2.37	2.16	2.40	2.14	2.25	2.12	2.24
Standard error	0.05	0.08	0.07	0.13	0.12	0.10	0.10	0.10	0.20	0.16	0.10	0.11	0.15	0.13	0.16	0.21	0.18	0.15

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 27
Q.4 How aware are you of how businesses you use perform in each of the following areas?
Providing customer choice
Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	174 8%	72 7%	102 10%	17 7%	39 11%	25 7%	21 6%	28 9%	44 10%	42 8%	44 8%	40 9%	48 10%	19 10%	4 5%	28 12%	18 10%	16 9%	12 8%	7 7%	8 4%	22 8%	21 7%	19 10%	19 7%	77 9%
9	158 8%	81 8%	77 7%	11 5%	30 9%	31 9%	23 6%	20 6%	43 9%	51 9%	37 6%	36 8%	34 7%	19 10%	7 8%	12 5%	12 6%	14 7%	14 10%	10 9%	9 4%	18 7%	24 8%	20 11%	27 10%	68 8%
8	346 17%	187 19%	159 15%	28 12%	48 14%	60 17%	67 18%	53 17%	89 20%	101 18%	91 16%	77 17%	77 16%	33 18%	15 18%	42 18%	17 9%	29 16%	27 18%	15 15%	33 16%	50 19%	55 19%	30 16%	44 16%	154 17%
7	369 18%	192 19%	177 17%	44 18%	54 16%	62 18%	65 18%	56 18%	88 20%	105 19%	102 18%	81 18%	81 17%	27 15%	14 17%	43 19%	39 21%	26 14%	20 14%	22 22%	53 26%	43 16%	43 15%	39 21%	55 21%	155 17%
6	290 14%	138 14%	152 14%	36 15%	56 16%	42 12%	53 15%	44 14%	58 13%	79 14%	78 14%	69 15%	64 13%	26 14%	11 13%	29 13%	26 14%	30 16%	17 12%	12 12%	31 15%	39 15%	49 17%	19 10%	36 13%	129 15%
5	360 17%	179 18%	181 17%	65 26%	50 14%	69 20%	70 19%	46 15%	60 13%	91 16%	105 18%	73 16%	90 18%	24 13%	19 23%	35 15%	39 21%	34 18%	24 17%	24 23%	41 20%	57 21%	42 14%	22 12%	44 16%	157 18%
4	78 4%	44 4%	34 3%	10 4%	5 2%	17 5%	12 3%	19 6%	16 4%	19 3%	31 5%	13 3%	14 3%	3 2%	2 3%	10 4%	7 4%	8 4%	9 6%	4 3%	4 2%	10 4%	13 4%	9 5%	13 5%	37 4%
3	72 4%	32 3%	40 4%	12 5%	14 4%	10 3%	14 4%	13 4%	9 2%	15 3%	15 3%	17 4%	25 5%	4 2%	5 6%	9 4%	6 3%	6 3%	4 2%	2 1%	16 8%	9 3%	9 3%	4 2%	9 3%	30 3%
2	41 2%	18 2%	24 2%	3 1%	15 4%	5 1%	3 1%	6 2%	9 2%	9 2%	16 3%	8 2%	8 2%	6 3%	1 2%	1 1%	2 1%	4 2%	3 2%	1 1%	2 1%	5 2%	6 2%	8 5%	7 3%	21 2%
1 - No idea of how businesses perform	177 9%	70 7%	107 10%	19 8%	37 11%	26 8%	38 10%	23 7%	35 8%	40 7%	53 9%	35 8%	49 10%	24 13%	3 4%	18 8%	21 11%	19 10%	15 11%	7 7%	9 5%	15 6%	27 9%	17 9%	16 6%	59 7%
Mean	6.22	6.31	6.13	5.90	6.14	6.26	6.04	6.24	6.54	6.39	6.05	6.31	6.12	6.22	6.25	6.43	6.00	6.06	6.13	6.36	6.12	6.30	6.20	6.33	6.35	6.31
Standard deviation	2.44	2.31	2.55	2.27	2.68	2.35	2.41	2.42	2.41	2.33	2.46	2.41	2.55	2.76	2.16	2.44	2.51	2.52	2.60	2.25	2.04	2.27	2.47	2.63	2.30	2.36
Standard error	0.05	0.07	0.08	0.18	0.15	0.12	0.11	0.13	0.12	0.09	0.10	0.14	0.11	0.21	0.22	0.16	0.19	0.17	0.21	0.21	0.16	0.14	0.14	0.19	0.13	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 27

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Providing customer choice

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	174 8%	70 9%	104 8%	35 12%	35 10%	25 6%	57 11%	46 9%	23 16%	16 8%	44 8%	38 8%	18 9%	29 9%	24 13%	13 12%	14 9%	16 8%
9	158 8%	77 10%	81 6%	28 9%	24 7%	37 10%	46 9%	49 10%	14 10%	17 8%	53 9%	41 8%	12 6%	30 9%	21 12%	15 14%	16 11%	24 11%
8	346 17%	163 21%	183 14%	61 20%	70 20%	88 23%	106 20%	95 19%	34 24%	43 20%	81 14%	105 21%	45 22%	67 21%	36 20%	20 18%	41 28%	44 21%
7	369 18%	150 20%	219 17%	45 15%	64 18%	84 22%	96 18%	105 21%	23 16%	44 21%	129 23%	74 15%	41 20%	60 18%	33 18%	24 22%	15 10%	42 20%
6	290 14%	120 16%	170 13%	40 13%	57 16%	48 13%	63 12%	60 12%	18 12%	32 15%	81 14%	72 15%	34 16%	40 12%	24 13%	14 13%	18 13%	27 13%
5	360 17%	97 13%	262 20%	55 18%	52 15%	59 16%	74 14%	74 15%	13 9%	28 13%	77 14%	80 16%	35 17%	41 13%	24 13%	12 11%	29 20%	26 12%
4	78 4%	31 4%	46 4%	11 4%	13 4%	13 3%	27 5%	18 4%	4 3%	9 4%	20 3%	24 5%	4 2%	11 3%	5 3%	2 2%	9 6%	10 5%
3	72 4%	18 2%	54 4%	6 2%	9 3%	8 2%	12 2%	15 3%	3 2%	7 3%	26 5%	18 4%	5 2%	10 3%	3 2%	3 2%	1 *	5 2%
2	41 2%	10 1%	32 2%	3 1%	9 3%	2 *	14 3%	10 2%	1 1%	2 1%	13 2%	6 1%	2 1%	4 1%	3 2%	- -	2 1%	5 2%
1 - No idea of how businesses perform	177 9%	32 4%	145 11%	18 6%	22 6%	16 4%	38 7%	30 6%	10 7%	15 7%	40 7%	33 7%	11 5%	31 9%	10 5%	7 7%	3 2%	11 5%
Mean	6.22	6.75	5.90	6.64	6.46	6.73	6.49	6.56	6.97	6.44	6.32	6.39	6.58	6.43	6.89	6.91	6.90	6.62
Standard deviation	2.44	2.14	2.55	2.33	2.33	2.04	2.45	2.32	2.44	2.30	2.38	2.32	2.15	2.50	2.30	2.32	2.02	2.26
Standard error	0.05	0.08	0.07	0.13	0.12	0.11	0.11	0.10	0.21	0.15	0.10	0.10	0.15	0.14	0.17	0.22	0.17	0.15

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 28
Q.4 How aware are you of how businesses you use perform in each of the following areas?
Making a profit
Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	154 7%	76 7%	78 7%	15 6%	35 10%	22 6%	19 5%	31 10%	32 7%	36 7%	39 7%	30 7%	48 10%	23 12%	7 9%	12 5%	11 6%	15 8%	19 13%	12 11%	7 3%	22 8%	14 5%	13 7%	16 6%	66 7%
9	161 8%	93 9%	68 6%	12 5%	23 7%	21 6%	18 5%	25 8%	61 14%	43 8%	40 7%	36 8%	42 9%	8 4%	6 7%	14 6%	11 6%	14 7%	7 4%	10 10%	15 7%	23 9%	40 14%	14 8%	16 6%	66 7%
8	317 15%	185 18%	132 13%	20 8%	45 13%	61 17%	56 15%	47 15%	89 20%	102 18%	76 13%	68 15%	72 15%	39 21%	9 11%	46 20%	30 16%	24 13%	26 18%	12 12%	23 11%	39 15%	43 15%	26 14%	42 16%	134 15%
7	299 14%	155 15%	144 14%	27 11%	44 13%	55 16%	58 16%	48 16%	67 15%	87 16%	87 15%	72 16%	53 11%	17 9%	14 17%	37 16%	23 12%	22 12%	17 12%	14 13%	47 23%	35 13%	42 14%	31 17%	35 13%	140 16%
6	278 13%	143 14%	135 13%	40 16%	40 11%	38 11%	54 15%	36 12%	70 16%	90 16%	75 13%	48 11%	65 13%	27 14%	12 14%	28 12%	33 18%	15 8%	19 13%	15 15%	30 14%	38 14%	43 15%	20 10%	46 17%	126 14%
5	376 18%	183 18%	193 18%	80 33%	59 17%	59 17%	68 18%	48 16%	61 14%	76 14%	119 21%	91 20%	89 18%	27 15%	18 21%	40 17%	42 23%	43 23%	18 12%	22 21%	44 21%	54 20%	40 14%	30 16%	46 17%	158 18%
4	117 6%	46 5%	71 7%	17 7%	28 8%	24 7%	17 5%	22 7%	10 2%	29 5%	34 6%	30 7%	25 5%	6 3%	4 5%	8 3%	12 6%	12 7%	11 8%	4 4%	11 5%	17 7%	14 5%	17 9%	23 8%	47 5%
3	83 4%	31 3%	52 5%	7 3%	17 5%	25 7%	16 4%	9 3%	8 2%	22 4%	21 4%	16 3%	24 5%	8 4%	3 4%	11 5%	4 2%	13 7%	8 5%	2 2%	12 6%	9 3%	6 2%	8 4%	10 4%	42 5%
2	62 3%	24 2%	38 4%	8 3%	13 4%	8 2%	12 3%	9 3%	11 2%	20 4%	17 3%	12 3%	13 3%	4 2%	5 6%	8 4%	- -	4 2%	3 2%	4 4%	3 1%	7 3%	15 5%	8 5%	9 3%	30 3%
1 - No idea of how businesses perform	218 11%	77 8%	141 13%	19 8%	43 12%	35 10%	50 14%	31 10%	39 9%	47 9%	65 11%	47 10%	59 12%	27 15%	5 6%	25 11%	20 11%	24 13%	17 11%	8 7%	15 7%	25 9%	33 11%	20 11%	26 10%	79 9%
Mean	5.92	6.25	5.60	5.58	5.74	5.82	5.59	6.09	6.47	6.08	5.79	5.90	5.91	5.96	5.97	5.89	5.89	5.62	6.05	6.24	5.91	6.01	5.96	5.77	5.80	5.97
Standard deviation	2.56	2.40	2.66	2.24	2.73	2.53	2.57	2.62	2.46	2.47	2.54	2.52	2.70	2.83	2.45	2.53	2.38	2.68	2.74	2.53	2.20	2.51	2.64	2.60	2.47	2.49
Standard error	0.06	0.07	0.09	0.17	0.15	0.13	0.12	0.14	0.13	0.10	0.10	0.14	0.12	0.22	0.25	0.16	0.18	0.18	0.22	0.24	0.17	0.16	0.15	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 28

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Making a profit

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	154 7%	73 9%	81 6%	21 7%	30 8%	18 5%	48 9%	43 9%	22 15%	24 12%	37 7%	30 6%	23 11%	23 7%	23 12%	7 6%	23 16%	28 13%
9	161 8%	78 10%	83 6%	21 7%	33 9%	37 10%	55 10%	58 12%	7 5%	18 9%	44 8%	41 8%	15 7%	31 10%	29 16%	13 12%	16 11%	21 10%
8	317 15%	150 19%	168 13%	60 20%	58 16%	90 24%	88 17%	81 16%	29 20%	41 19%	94 17%	89 18%	42 20%	67 21%	34 19%	29 26%	23 16%	39 19%
7	299 14%	129 17%	170 13%	47 16%	54 15%	61 16%	70 13%	73 14%	16 11%	23 11%	88 16%	64 13%	27 13%	39 12%	25 13%	18 16%	20 14%	29 14%
6	278 13%	109 14%	169 13%	55 18%	41 12%	63 17%	69 13%	66 13%	23 16%	33 15%	86 15%	58 12%	31 15%	43 13%	26 14%	14 13%	18 12%	30 14%
5	376 18%	109 14%	267 21%	37 12%	52 15%	47 12%	91 17%	72 14%	19 13%	26 12%	86 15%	96 19%	37 18%	51 16%	23 12%	12 11%	23 16%	26 13%
4	117 6%	42 5%	76 6%	26 8%	22 6%	18 5%	31 6%	33 7%	12 8%	13 6%	33 6%	35 7%	8 4%	14 4%	3 2%	6 6%	5 3%	15 7%
3	83 4%	20 3%	64 5%	10 3%	17 5%	14 4%	13 2%	24 5%	4 3%	9 4%	21 4%	25 5%	4 2%	12 4%	4 2%	3 2%	1 1%	7 3%
2	62 3%	17 2%	45 3%	7 2%	16 4%	10 3%	19 4%	11 2%	2 1%	5 2%	21 4%	15 3%	6 3%	11 4%	4 2%	- -	9 6%	1 1%
1 - No idea of how businesses perform	218 11%	42 5%	176 14%	20 7%	31 9%	20 5%	48 9%	40 8%	11 7%	20 9%	54 10%	39 8%	15 7%	33 10%	12 6%	7 7%	8 6%	14 7%
Mean	5.92	6.55	5.55	6.22	6.05	6.41	6.18	6.25	6.43	6.28	5.98	5.97	6.38	6.11	6.85	6.67	6.64	6.61
Standard deviation	2.56	2.32	2.62	2.32	2.60	2.24	2.57	2.52	2.53	2.62	2.51	2.45	2.45	2.59	2.46	2.28	2.57	2.45
Standard error	0.06	0.08	0.07	0.13	0.13	0.12	0.11	0.11	0.21	0.18	0.11	0.11	0.17	0.14	0.18	0.22	0.22	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 29

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Monitoring financial risks carefully

Base: All respondents

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	95 5%	40 4%	55 5%	14 6%	22 6%	14 4%	13 4%	14 5%	17 4%	22 4%	21 4%	24 5%	27 6%	17 9%	4 4%	5 2%	8 4%	9 5%	6 4%	7 7%	1 *	19 7%	13 5%	7 4%	10 4%	40 5%
9	81 4%	42 4%	39 4%	3 1%	22 6%	18 5%	9 2%	6 2%	23 5%	21 4%	16 3%	18 4%	26 5%	11 6%	2 2%	3 1%	11 6%	4 2%	6 4%	5 5%	5 3%	10 4%	13 5%	10 6%	13 5%	40 4%
8	149 7%	73 7%	76 7%	12 5%	38 11%	31 9%	18 5%	20 7%	29 6%	43 8%	31 5%	42 9%	34 7%	16 8%	6 8%	17 8%	10 5%	18 10%	8 6%	6 6%	21 10%	20 7%	14 5%	13 7%	27 10%	69 8%
7	185 9%	109 11%	76 7%	27 11%	33 9%	29 8%	31 8%	33 11%	33 7%	54 10%	60 10%	41 9%	30 6%	15 8%	6 7%	29 13%	13 7%	12 7%	10 7%	8 8%	22 11%	29 11%	28 10%	14 8%	24 9%	100 11%
6	258 12%	127 13%	131 12%	25 10%	34 10%	48 14%	49 13%	40 13%	62 14%	76 14%	67 12%	50 11%	65 13%	21 11%	11 13%	31 13%	29 15%	14 8%	13 9%	14 13%	21 10%	39 14%	46 16%	21 11%	30 11%	110 12%
5	457 22%	238 23%	219 21%	80 33%	57 16%	81 23%	75 21%	59 19%	104 23%	130 24%	132 23%	85 19%	110 22%	39 21%	27 32%	44 19%	47 25%	43 23%	39 27%	27 26%	62 30%	52 19%	51 18%	26 14%	57 21%	192 22%
4	184 9%	87 9%	97 9%	20 8%	32 9%	21 6%	36 10%	36 12%	39 9%	44 8%	59 10%	41 9%	40 8%	16 8%	5 6%	19 8%	19 10%	10 5%	12 8%	8 8%	23 11%	22 8%	32 11%	18 10%	34 13%	72 8%
3	183 9%	96 9%	88 8%	26 11%	28 8%	35 10%	30 8%	28 9%	35 8%	49 9%	55 10%	36 8%	43 9%	13 7%	2 3%	22 10%	13 7%	26 14%	11 8%	8 8%	26 12%	17 6%	23 8%	22 12%	26 10%	81 9%
2	103 5%	48 5%	55 5%	9 3%	25 7%	10 3%	20 5%	17 6%	23 5%	31 6%	30 5%	24 5%	19 4%	8 4%	3 3%	12 5%	3 2%	12 6%	10 7%	3 3%	4 2%	11 4%	19 7%	18 10%	15 6%	50 6%
1 - No idea of how businesses perform	371 18%	152 15%	218 21%	30 12%	56 16%	62 18%	86 23%	53 17%	83 18%	80 15%	103 18%	89 20%	98 20%	31 17%	18 22%	45 20%	34 18%	37 20%	30 20%	17 16%	22 11%	51 19%	49 17%	36 20%	33 12%	134 15%
Mean	4.77	4.90	4.65	4.92	5.07	4.90	4.38	4.69	4.74	4.91	4.61	4.79	4.78	5.19	4.72	4.54	4.87	4.49	4.50	5.02	4.89	5.00	4.76	4.49	4.99	4.95
Standard deviation	2.57	2.48	2.65	2.32	2.79	2.58	2.55	2.52	2.56	2.47	2.46	2.70	2.68	2.80	2.54	2.45	2.53	2.63	2.58	2.61	2.11	2.71	2.56	2.69	2.47	2.55
Standard error	0.06	0.07	0.09	0.18	0.16	0.13	0.12	0.13	0.13	0.10	0.10	0.15	0.12	0.22	0.26	0.16	0.19	0.18	0.21	0.25	0.16	0.17	0.15	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 29

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Monitoring financial risks carefully

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	95 5%	43 6%	52 4%	16 5%	21 6%	10 3%	28 5%	23 5%	11 8%	13 6%	22 4%	16 3%	7 3%	10 3%	16 9%	5 4%	12 8%	10 5%
9	81 4%	30 4%	51 4%	16 5%	14 4%	7 2%	23 4%	21 4%	7 5%	7 3%	16 3%	15 3%	7 3%	11 3%	11 6%	4 4%	12 8%	19 9%
8	149 7%	73 10%	76 6%	28 9%	25 7%	24 6%	42 8%	36 7%	10 7%	13 6%	40 7%	28 6%	10 5%	33 10%	11 6%	9 9%	8 6%	14 7%
7	185 9%	84 11%	101 8%	27 9%	32 9%	35 9%	46 9%	39 8%	14 10%	23 11%	55 10%	44 9%	18 9%	23 7%	13 7%	19 18%	10 7%	21 10%
6	258 12%	103 13%	155 12%	30 10%	53 15%	53 14%	65 12%	66 13%	13 9%	25 12%	78 14%	64 13%	30 14%	41 13%	25 14%	17 16%	22 15%	30 15%
5	457 22%	159 21%	298 23%	57 19%	70 20%	87 23%	113 21%	104 21%	20 14%	46 22%	112 20%	114 23%	43 21%	64 20%	32 17%	19 18%	38 26%	35 17%
4	184 9%	70 9%	113 9%	33 11%	35 10%	50 13%	56 11%	47 9%	18 12%	24 11%	54 10%	45 9%	22 10%	37 11%	17 9%	14 13%	12 8%	28 13%
3	183 9%	75 10%	108 8%	29 10%	25 7%	39 10%	43 8%	53 10%	15 10%	19 9%	55 10%	53 11%	23 11%	36 11%	19 10%	6 6%	9 6%	18 9%
2	103 5%	40 5%	63 5%	18 6%	30 8%	19 5%	21 4%	31 6%	5 4%	10 5%	35 6%	23 5%	13 6%	12 4%	11 6%	3 3%	10 7%	10 5%
1 - No idea of how businesses perform	371 18%	91 12%	279 22%	48 16%	50 14%	55 14%	96 18%	81 16%	30 21%	33 15%	96 17%	89 18%	36 17%	57 18%	28 15%	11 10%	13 9%	23 11%
Mean	4.77	5.15	4.55	4.92	4.93	4.66	4.86	4.78	4.84	4.90	4.70	4.59	4.55	4.71	5.04	5.40	5.43	5.26
Standard deviation	2.57	2.51	2.59	2.66	2.58	2.29	2.61	2.56	2.85	2.56	2.51	2.45	2.45	2.50	2.76	2.34	2.56	2.53
Standard error	0.06	0.09	0.07	0.15	0.13	0.12	0.11	0.11	0.24	0.17	0.11	0.11	0.17	0.14	0.21	0.22	0.22	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 30
Q.4 How aware are you of how businesses you use perform in each of the following areas?
Investing in the UK economy
Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	114 6%	57 6%	57 5%	12 5%	29 8%	11 3%	18 5%	21 7%	23 5%	20 4%	25 4%	41 9%	29 6%	20 11%	4 4%	12 5%	6 3%	10 6%	13 9%	9 9%	6 3%	14 5%	11 4%	10 5%	10 4%	53 6%
9	106 5%	55 5%	51 5%	8 3%	29 8%	18 5%	19 5%	9 3%	23 5%	32 6%	28 5%	15 3%	31 6%	8 4%	2 3%	10 4%	14 8%	9 5%	5 3%	3 3%	13 7%	13 5%	16 6%	11 6%	18 7%	52 6%
8	176 9%	100 10%	76 7%	16 7%	27 8%	49 14%	23 6%	25 8%	36 8%	62 11%	51 9%	34 8%	30 6%	18 10%	11 14%	21 9%	10 5%	15 8%	8 6%	5 5%	11 5%	35 13%	23 8%	19 10%	30 11%	86 10%
7	223 11%	119 12%	104 10%	31 12%	30 9%	34 10%	58 16%	31 10%	40 9%	59 11%	60 10%	54 12%	51 10%	20 10%	7 9%	32 14%	19 10%	14 8%	25 17%	18 18%	22 10%	27 9%	15 8%	28 10%	112 13%	
6	310 15%	158 16%	151 14%	38 16%	53 15%	39 11%	53 15%	54 18%	71 16%	86 16%	76 13%	77 17%	71 14%	26 14%	10 12%	40 18%	36 19%	19 10%	17 12%	13 13%	36 17%	36 14%	49 17%	28 15%	43 16%	134 15%
5	427 21%	210 21%	217 21%	61 25%	56 16%	76 22%	73 20%	60 20%	100 22%	121 22%	113 20%	93 21%	100 20%	29 16%	23 28%	43 19%	41 22%	45 24%	31 22%	24 23%	51 25%	62 23%	50 17%	26 14%	55 20%	171 19%
4	154 7%	67 7%	88 8%	26 11%	27 8%	27 8%	21 6%	21 7%	32 7%	39 7%	57 10%	22 5%	36 7%	11 6%	4 5%	17 7%	12 6%	17 9%	10 7%	8 8%	11 5%	23 9%	29 10%	13 7%	26 10%	56 6%
3	157 8%	78 8%	79 7%	17 7%	24 7%	29 8%	21 6%	31 10%	35 8%	35 6%	46 8%	36 8%	40 8%	10 5%	4 4%	12 5%	10 6%	17 9%	6 4%	7 7%	30 15%	15 5%	21 7%	25 13%	11 4%	78 9%
2	117 6%	56 6%	61 6%	15 6%	21 6%	14 4%	22 6%	18 6%	27 6%	38 7%	33 6%	23 5%	23 5%	12 6%	9 10%	10 4%	6 3%	15 8%	6 4%	4 4%	10 5%	13 5%	19 7%	14 8%	17 6%	44 5%
1 - No idea of how businesses perform	281 14%	113 11%	168 16%	21 9%	50 14%	51 15%	61 17%	37 12%	62 14%	61 11%	85 15%	55 12%	80 16%	32 17%	9 10%	32 14%	32 17%	25 14%	24 17%	11 11%	17 8%	31 11%	44 15%	26 14%	30 11%	100 11%
Mean	5.16	5.35	4.98	5.20	5.34	5.15	5.09	5.16	5.08	5.26	4.99	5.38	5.06	5.30	5.18	5.29	5.08	4.90	5.28	5.46	5.13	5.38	4.96	4.99	5.34	5.39
Standard deviation	2.57	2.52	2.61	2.29	2.78	2.55	2.62	2.53	2.55	2.46	2.56	2.61	2.65	2.89	2.48	2.52	2.55	2.57	2.70	2.50	2.27	2.50	2.56	2.68	2.48	2.55
Standard error	0.06	0.08	0.08	0.18	0.16	0.13	0.12	0.13	0.13	0.10	0.10	0.15	0.12	0.22	0.26	0.16	0.19	0.17	0.22	0.24	0.17	0.16	0.15	0.19	0.14	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 30

Q.4 How aware are you of how businesses you use perform in each of the following areas?

Investing in the UK economy

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	114 6%	53 7%	61 5%	16 5%	22 6%	14 4%	37 7%	29 6%	17 12%	12 6%	25 4%	22 4%	13 6%	17 5%	20 11%	9 8%	14 9%	14 7%
9	106 5%	52 7%	54 4%	16 5%	24 7%	20 5%	28 5%	36 7%	8 5%	15 7%	27 5%	22 4%	8 4%	15 5%	10 6%	8 7%	4 3%	12 6%
8	176 9%	76 10%	100 8%	34 11%	30 8%	32 8%	50 9%	33 7%	8 6%	19 9%	52 9%	41 8%	14 7%	30 9%	18 10%	11 10%	13 9%	19 9%
7	223 11%	92 12%	131 10%	45 15%	46 13%	41 11%	52 10%	48 10%	25 17%	23 11%	61 11%	64 13%	26 12%	40 12%	21 11%	13 12%	19 13%	29 14%
6	310 15%	127 17%	182 14%	46 15%	46 13%	76 20%	67 13%	71 14%	21 15%	27 13%	100 18%	83 17%	35 17%	43 13%	36 19%	24 22%	26 18%	35 17%
5	427 21%	151 20%	276 21%	49 16%	69 19%	80 21%	110 21%	114 23%	14 10%	38 18%	108 19%	97 20%	53 25%	61 19%	27 15%	20 18%	28 19%	41 19%
4	154 7%	65 8%	89 7%	24 8%	36 10%	26 7%	50 9%	33 7%	7 5%	24 11%	43 8%	26 5%	13 6%	21 7%	10 6%	12 11%	13 9%	14 7%
3	157 8%	49 6%	107 8%	22 7%	26 7%	31 8%	34 6%	45 9%	17 12%	15 7%	43 8%	55 11%	16 8%	30 9%	10 5%	1 1%	3 2%	12 6%
2	117 6%	38 5%	79 6%	20 6%	18 5%	25 7%	40 8%	36 7%	9 6%	12 5%	33 6%	26 5%	8 4%	18 6%	11 6%	5 4%	17 11%	11 5%
1 - No idea of how businesses perform	281 14%	65 8%	217 17%	31 10%	39 11%	33 9%	65 12%	55 11%	18 13%	28 13%	73 13%	56 11%	22 10%	48 15%	21 11%	8 7%	9 6%	23 11%
Mean	5.16	5.62	4.89	5.44	5.38	5.28	5.21	5.20	5.47	5.23	5.16	5.20	5.35	5.08	5.69	5.87	5.55	5.51
Standard deviation	2.57	2.47	2.59	2.52	2.55	2.35	2.62	2.56	2.85	2.63	2.50	2.46	2.41	2.61	2.70	2.39	2.49	2.53
Standard error	0.06	0.09	0.07	0.14	0.13	0.12	0.11	0.11	0.24	0.18	0.11	0.11	0.16	0.14	0.20	0.23	0.21	0.17

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 31
Q.4 How aware are you of how businesses you use perform in each of the following areas?
Being UK-based
Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
10 - Very aware of how businesses perform	162 8%	76 7%	87 8%	13 5%	39 11%	17 5%	23 6%	26 8%	44 10%	41 7%	36 6%	37 8%	49 10%	26 14%	6 7%	22 10%	18 10%	16 8%	15 11%	7 7%	7 3%	19 7%	14 5%	12 7%	13 5%	74 8%
9	130 6%	67 7%	64 6%	9 4%	24 7%	21 6%	21 6%	21 7%	35 8%	40 7%	26 5%	33 7%	32 6%	16 9%	6 7%	14 6%	9 5%	11 6%	12 8%	6 6%	12 6%	15 6%	19 6%	11 6%	20 8%	67 8%
8	254 12%	134 13%	120 11%	27 11%	45 13%	48 14%	43 12%	34 11%	55 12%	86 16%	67 12%	57 13%	43 9%	22 12%	10 12%	30 13%	17 9%	26 14%	22 15%	10 10%	18 9%	36 14%	38 13%	23 13%	39 14%	118 13%
7	291 14%	171 17%	119 11%	29 12%	35 10%	56 16%	62 17%	38 12%	70 15%	81 15%	76 13%	70 16%	64 13%	16 8%	11 14%	39 17%	32 17%	18 10%	15 11%	17 17%	38 18%	41 15%	39 14%	23 12%	38 14%	131 15%
6	319 15%	162 16%	156 15%	54 22%	50 14%	42 12%	58 16%	44 14%	71 16%	86 16%	92 16%	61 14%	79 16%	26 14%	14 17%	37 16%	27 14%	19 10%	15 10%	18 18%	39 19%	44 16%	51 17%	29 16%	42 15%	134 15%
5	392 19%	192 19%	200 19%	59 24%	70 20%	75 22%	59 16%	57 19%	72 16%	100 18%	115 20%	90 20%	86 18%	30 16%	19 23%	34 15%	33 18%	48 26%	31 21%	19 19%	39 19%	48 18%	57 20%	34 18%	53 20%	167 19%
4	137 7%	61 6%	76 7%	10 4%	17 5%	25 7%	25 7%	29 10%	31 7%	36 7%	45 8%	22 5%	33 7%	12 7%	2 2%	12 5%	12 7%	11 6%	8 5%	12 12%	19 9%	20 7%	22 8%	6 3%	26 10%	49 5%
3	88 4%	33 3%	54 5%	15 6%	11 3%	14 4%	15 4%	17 5%	15 3%	12 2%	27 5%	23 5%	26 5%	6 3%	4 4%	7 3%	11 6%	3 2%	3 2%	2 2%	12 6%	11 4%	12 4%	18 10%	6 2%	35 4%
2	71 3%	30 3%	42 4%	7 3%	14 4%	15 4%	14 4%	11 4%	11 2%	20 4%	25 4%	11 2%	15 3%	6 3%	5 6%	7 3%	5 3%	11 6%	5 4%	2 2%	9 4%	6 2%	5 2%	9 5%	12 5%	34 4%
1 - No idea of how businesses perform	222 11%	87 9%	135 13%	22 9%	42 12%	34 10%	48 13%	30 10%	46 10%	49 9%	63 11%	46 10%	64 13%	25 14%	6 8%	26 11%	20 11%	23 12%	19 13%	9 9%	13 6%	29 11%	32 11%	20 11%	20 8%	80 9%
Mean	5.77	5.98	5.56	5.62	5.85	5.68	5.61	5.71	6.02	6.00	5.53	5.89	5.65	5.93	5.83	5.98	5.76	5.63	5.90	5.83	5.61	5.81	5.69	5.54	5.83	5.95
Standard deviation	2.55	2.41	2.65	2.29	2.72	2.44	2.58	2.56	2.58	2.46	2.49	2.54	2.68	2.87	2.44	2.61	2.58	2.66	2.76	2.34	2.20	2.49	2.43	2.59	2.36	2.51
Standard error	0.06	0.07	0.09	0.18	0.15	0.12	0.12	0.13	0.13	0.10	0.10	0.14	0.12	0.22	0.25	0.17	0.20	0.18	0.23	0.22	0.17	0.16	0.14	0.19	0.13	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 31
Q.4 How aware are you of how businesses you use perform in each of the following areas?
Being UK-based
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
10 - Very aware of how businesses perform	162 8%	74 10%	88 7%	25 8%	35 10%	29 8%	47 9%	51 10%	20 14%	17 8%	43 8%	33 7%	20 10%	26 8%	27 15%	10 10%	18 12%	26 12%
9	130 6%	72 9%	58 4%	23 8%	24 7%	26 7%	34 6%	34 7%	9 6%	12 6%	33 6%	37 7%	9 4%	24 7%	17 9%	9 8%	8 5%	18 8%
8	254 12%	122 16%	132 10%	44 15%	39 11%	55 14%	72 14%	70 14%	23 16%	27 13%	74 13%	69 14%	40 19%	52 16%	28 15%	11 10%	24 16%	33 16%
7	291 14%	118 15%	173 13%	45 15%	55 15%	63 17%	64 12%	74 15%	25 17%	29 14%	100 18%	85 17%	30 14%	48 15%	28 15%	25 23%	24 17%	40 19%
6	319 15%	124 16%	195 15%	51 17%	60 17%	73 19%	86 16%	72 14%	21 14%	35 16%	95 17%	67 14%	28 13%	42 13%	19 10%	23 21%	22 15%	29 14%
5	392 19%	109 14%	283 22%	47 15%	53 15%	59 16%	97 18%	86 17%	11 8%	36 17%	84 15%	82 17%	29 14%	52 16%	30 17%	15 14%	20 14%	26 13%
4	137 7%	56 7%	81 6%	27 9%	29 8%	31 8%	32 6%	36 7%	10 7%	24 11%	44 8%	32 7%	18 8%	22 7%	10 5%	4 4%	16 11%	13 6%
3	88 4%	30 4%	58 4%	12 4%	10 3%	11 3%	24 4%	22 4%	12 8%	3 1%	22 4%	25 5%	7 3%	13 4%	3 1%	1 1%	1 1%	5 3%
2	71 3%	21 3%	50 4%	7 2%	17 5%	8 2%	22 4%	16 3%	3 2%	9 4%	16 3%	20 4%	6 3%	9 3%	4 2%	1 1%	6 4%	10 5%
1 - No idea of how businesses perform	222 11%	43 6%	178 14%	23 7%	34 10%	23 6%	55 10%	39 8%	11 8%	19 9%	51 9%	42 9%	21 10%	35 11%	17 9%	9 9%	8 5%	9 5%
Mean	5.77	6.34	5.42	6.08	5.91	6.17	5.81	6.08	6.32	5.83	5.93	5.90	6.02	5.93	6.45	6.32	6.36	6.51
Standard deviation	2.55	2.39	2.58	2.42	2.59	2.28	2.58	2.50	2.61	2.48	2.45	2.48	2.59	2.59	2.65	2.36	2.39	2.41
Standard error	0.06	0.09	0.07	0.14	0.13	0.12	0.11	0.11	0.22	0.17	0.10	0.11	0.18	0.14	0.20	0.22	0.20	0.16

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 32

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Summary Table

Base: All respondents

	Behaviours													
	Market manipulation (e.g. the Libor scandal)	Mis-selling of products and services/ giving customers bad advice	Offering simple, easy to understand products to a wide range of customers	Excluding vulnerable groups from the market place	Making high profits at the expense of good customer service	Rewarding poor performance with bonuses and high pay	Failing to understand customer needs	Taking big risks	Putting pressure on staff to sell certain products or behave in ways which are not in the customer's best interest	Acting in a transparent manner e.g. giving clear information on the costs and charges associated with products	Offering fair prices/ interest rates, for example not charging excessive overdraft fees	Putting corporate/ business customers before individual customers	Provision of deliberately complex products that are difficult to understand	Putting shareholders and profits before customers
Unweighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
0-24%	245 12%	184 9%	377 18%	298 14%	116 6%	193 9%	164 8%	188 9%	113 5%	474 23%	514 25%	118 6%	176 9%	103 5%
25-49%	370 18%	368 18%	514 25%	411 20%	225 11%	278 13%	370 18%	350 17%	237 11%	567 27%	574 28%	253 12%	373 18%	199 10%
50-74%	824 40%	819 40%	899 44%	833 40%	746 36%	700 34%	839 41%	924 45%	712 34%	795 38%	738 36%	738 36%	844 41%	665 32%
75-100%	627 30%	694 34%	275 13%	523 25%	979 47%	895 43%	691 33%	602 29%	1003 49%	229 11%	240 12%	956 46%	672 33%	1099 53%
Mean	58.37	61.33	48.48	55.24	69.21	65.87	61.84	59.89	69.15	45.12	44.13	68.53	61.10	71.85
Standard deviation	25.22	24.65	23.10	25.28	23.05	26.51	23.94	23.65	23.18	23.52	24.00	23.43	23.93	23.43
Standard error	0.56	0.54	0.51	0.56	0.51	0.58	0.53	0.52	0.51	0.52	0.53	0.52	0.53	0.52

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 33

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Market manipulation (e.g. the Libor scandal)

Base: All respondents

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	245	144	101	17	41	41	47	37	62	59	78	37	71	25	7	35	21	33	13	11	18	22	35	24	27	93
	12%	14%	10%	7%	12%	12%	13%	12%	14%	11%	14%	8%	14%	13%	9%	15%	11%	18%	9%	11%	9%	8%	12%	13%	10%	10%
25-49%	370	177	193	56	64	72	63	51	64	110	97	73	89	35	16	36	34	37	27	23	35	53	42	31	54	179
	18%	18%	18%	23%	18%	21%	17%	17%	14%	20%	17%	16%	18%	19%	19%	16%	18%	20%	19%	23%	17%	20%	15%	17%	20%	20%
50-74%	824	372	452	119	156	153	146	112	138	204	227	191	202	61	29	93	82	60	60	39	86	105	118	90	120	351
	40%	37%	43%	49%	45%	44%	40%	37%	31%	37%	40%	42%	41%	33%	35%	41%	44%	32%	42%	38%	42%	39%	41%	49%	45%	40%
75-100%	627	319	308	54	86	82	112	107	186	179	170	149	128	65	31	63	49	56	44	29	67	88	94	41	67	266
	30%	32%	29%	22%	25%	24%	30%	35%	41%	32%	30%	33%	26%	35%	37%	28%	27%	30%	30%	28%	33%	33%	32%	22%	25%	30%
Mean	58.37	58.04	58.68	55.53	56.97	56.10	58.43	60.06	61.55	59.35	57.16	61.45	55.84	59.78	60.92	56.53	57.41	54.66	59.68	57.41	60.34	60.33	59.40	55.63	57.32	58.85
Standard deviation	25.22	26.34	24.10	20.80	24.27	24.14	25.52	26.47	27.45	25.44	25.51	23.79	25.62	27.38	24.53	25.34	24.05	26.67	25.20	25.76	24.77	24.09	25.56	23.78	24.12	24.32
Standard error	0.56	0.80	0.77	1.61	1.36	1.20	1.22	1.39	1.42	1.01	1.04	1.35	1.12	2.12	2.54	1.64	1.83	1.81	2.06	2.46	1.90	1.54	1.46	1.70	1.38	0.76

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 33

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Market manipulation (e.g. the Libor scandal)

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	245 12%	66 9%	179 14%	36 12%	46 13%	52 14%	55 10%	55 11%	11 8%	31 14%	68 12%	53 11%	30 14%	40 12%	24 13%	13 12%	24 16%	21 10%
25-49%	370 18%	121 16%	249 19%	51 17%	50 14%	67 18%	84 16%	88 18%	29 20%	43 20%	97 17%	97 20%	31 15%	62 19%	28 15%	10 9%	23 16%	36 17%
50-74%	824 40%	283 37%	541 42%	116 38%	144 41%	120 32%	202 38%	182 36%	55 38%	66 31%	222 39%	184 37%	64 31%	115 36%	50 27%	49 45%	40 28%	82 39%
75-100%	627 30%	299 39%	328 25%	100 33%	115 32%	140 37%	193 36%	177 35%	49 34%	73 34%	176 31%	157 32%	83 40%	106 33%	81 44%	37 34%	59 40%	71 34%
Mean	58.37	63.59	55.27	60.04	59.43	59.68	61.21	61.10	61.58	58.95	58.97	59.26	60.89	59.12	62.95	63.01	59.03	60.87
Standard deviation	25.22	24.38	25.21	25.78	25.94	27.00	25.70	25.74	24.48	27.99	25.19	25.58	27.30	25.64	27.63	25.16	29.74	24.65
Standard error	0.56	0.88	0.70	1.47	1.34	1.39	1.12	1.15	2.06	1.87	1.07	1.15	1.86	1.42	2.05	2.40	2.55	1.67

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 34

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Mis-selling of products and services/ giving customers bad advice

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	184 9%	103 10%	81 8%	16 6%	36 10%	35 10%	30 8%	27 9%	41 9%	43 8%	63 11%	30 7%	48 10%	22 12%	7 8%	27 12%	18 10%	22 12%	15 10%	8 8%	11 5%	16 6%	25 9%	14 8%	24 9%	70 8%
25-49%	368 18%	173 17%	196 19%	54 22%	60 17%	56 16%	81 22%	47 15%	72 16%	98 18%	97 17%	93 21%	80 16%	38 21%	16 19%	30 13%	29 16%	41 22%	23 16%	19 19%	34 16%	51 19%	52 18%	35 19%	55 21%	165 19%
50-74%	819 40%	389 38%	430 41%	107 44%	154 44%	161 46%	137 37%	119 39%	142 31%	209 38%	224 39%	181 40%	204 42%	57 31%	28 34%	108 47%	78 42%	73 39%	51 35%	46 44%	72 35%	115 43%	110 38%	82 44%	103 39%	363 41%
75-100%	694 34%	346 34%	348 33%	69 28%	98 28%	97 28%	121 33%	114 37%	196 44%	201 36%	189 33%	146 32%	158 32%	69 37%	32 39%	62 27%	61 33%	50 27%	57 39%	30 29%	90 44%	86 32%	102 35%	55 29%	86 32%	289 33%
Mean	61.33	61.30	61.35	58.86	58.41	59.32	60.58	63.29	65.75	62.58	60.30	61.56	60.89	61.01	63.11	58.75	61.14	56.80	62.88	60.76	65.97	62.33	61.87	60.36	59.59	61.35
Standard deviation	24.65	25.50	23.81	22.22	24.25	23.60	25.10	24.48	26.11	24.87	25.18	23.59	24.72	27.12	25.44	24.34	24.81	25.51	26.77	24.26	24.25	22.31	24.23	23.25	24.42	23.75
Standard error	0.54	0.77	0.76	1.72	1.36	1.18	1.20	1.28	1.35	0.99	1.03	1.34	1.08	2.10	2.64	1.58	1.89	1.73	2.19	2.31	1.86	1.43	1.38	1.66	1.39	0.75

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 34

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Mis-selling of products and services/ giving customers bad advice

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	184 9%	49 6%	135 10%	25 8%	30 8%	33 9%	46 9%	39 8%	7 5%	22 11%	46 8%	42 9%	18 9%	25 8%	18 10%	8 8%	15 10%	15 7%
25-49%	368 18%	120 16%	248 19%	45 15%	50 14%	64 17%	83 16%	84 17%	30 21%	42 20%	107 19%	94 19%	28 13%	56 17%	33 18%	13 12%	27 19%	30 14%
50-74%	819 40%	297 39%	522 40%	111 37%	146 41%	129 34%	210 39%	190 38%	59 41%	61 28%	217 39%	191 39%	83 40%	134 41%	62 34%	43 39%	45 31%	90 43%
75-100%	694 34%	303 39%	390 30%	122 40%	129 36%	153 40%	195 36%	187 37%	48 33%	88 41%	193 34%	164 33%	79 38%	109 34%	70 39%	46 42%	59 41%	76 36%
Mean	61.33	65.16	59.05	63.86	62.87	64.15	62.93	63.83	62.77	62.46	62.05	61.09	64.30	61.71	63.87	66.08	63.25	64.33
Standard deviation	24.65	23.57	24.99	24.12	24.32	25.52	25.23	24.75	23.46	26.91	24.24	24.93	25.47	24.47	26.96	24.44	26.26	24.00
Standard error	0.54	0.85	0.70	1.37	1.25	1.32	1.10	1.11	1.98	1.80	1.03	1.12	1.74	1.36	2.00	2.33	2.25	1.62

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 35

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Offering simple, easy to understand products to a wide range of customers

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	377	213	163	29	51	48	76	63	109	110	99	83	86	30	10	45	28	40	31	14	39	50	59	31	52	143
	18%	21%	15%	12%	15%	14%	21%	20%	24%	20%	17%	18%	17%	16%	12%	20%	15%	21%	22%	14%	19%	19%	20%	17%	19%	16%
25-49%	514	236	278	59	67	95	92	87	114	139	143	100	132	54	22	56	44	39	39	28	61	62	68	41	75	216
	25%	23%	26%	24%	19%	27%	25%	28%	25%	25%	25%	22%	27%	29%	27%	25%	24%	21%	27%	27%	30%	23%	24%	22%	28%	24%
50-74%	899	428	471	133	179	148	148	112	179	228	274	190	206	73	38	105	88	77	54	48	76	114	135	91	101	415
	44%	42%	45%	54%	52%	43%	40%	37%	40%	41%	48%	42%	42%	39%	46%	46%	47%	42%	37%	46%	37%	42%	47%	49%	38%	47%
75-100%	275	134	142	24	50	57	51	45	48	75	57	77	66	29	12	21	26	30	21	14	30	43	27	24	41	114
	13%	13%	13%	10%	14%	16%	14%	15%	11%	14%	10%	17%	14%	15%	14%	9%	14%	16%	14%	13%	15%	16%	9%	13%	15%	13%
Mean	48.48	47.24	49.66	50.96	52.36	50.88	47.36	47.16	44.07	47.38	48.65	49.95	48.15	50.09	50.69	47.56	49.80	48.96	45.75	49.93	47.41	48.75	46.65	50.14	48.46	49.46
Standard deviation	23.10	23.87	22.29	20.24	22.88	22.62	23.86	24.03	23.07	23.52	22.33	23.56	23.09	23.85	22.68	22.27	22.31	24.79	24.41	21.64	24.54	23.51	22.46	21.07	23.52	22.51
Standard error	0.51	0.72	0.72	1.57	1.28	1.13	1.14	1.26	1.19	0.93	0.91	1.34	1.01	1.85	2.35	1.44	1.70	1.68	2.00	2.06	1.88	1.50	1.28	1.51	1.34	0.71

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 35

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Offering simple, easy to understand products to a wide range of customers

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	377 18%	149 19%	227 18%	61 20%	75 21%	70 18%	110 21%	100 20%	31 22%	42 20%	81 14%	96 20%	48 23%	60 19%	32 18%	12 11%	35 24%	28 13%
25-49%	514 25%	209 27%	304 23%	84 28%	68 19%	102 27%	127 24%	139 28%	37 25%	62 29%	154 27%	124 25%	51 25%	86 26%	44 24%	27 24%	28 19%	53 25%
50-74%	899 44%	288 37%	612 47%	104 34%	160 45%	164 43%	212 40%	191 38%	47 32%	74 35%	260 46%	212 43%	72 35%	130 40%	69 38%	51 47%	59 40%	92 44%
75-100%	275 13%	122 16%	153 12%	54 18%	52 15%	43 11%	84 16%	71 14%	30 21%	34 16%	67 12%	60 12%	37 18%	48 15%	38 21%	19 17%	24 16%	37 18%
Mean	48.48	48.39	48.53	48.29	48.88	47.61	48.48	47.27	49.04	48.24	49.01	47.40	47.90	48.51	51.75	53.09	47.35	52.16
Standard deviation	23.10	23.90	22.63	24.58	24.13	22.57	24.41	23.86	25.80	24.14	21.37	23.07	25.59	23.27	25.51	22.37	25.04	22.83
Standard error	0.51	0.86	0.63	1.40	1.24	1.17	1.07	1.07	2.17	1.61	0.91	1.04	1.74	1.29	1.90	2.13	2.15	1.54

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 36

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Excluding vulnerable groups from the market place

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	298	173	126	24	47	52	53	49	74	74	108	42	75	30	16	33	22	32	22	14	30	32	41	26	42	127
	14%	17%	12%	10%	13%	15%	14%	16%	16%	13%	19%	9%	15%	16%	19%	14%	12%	17%	15%	14%	15%	12%	14%	14%	16%	14%
25-49%	411	188	223	74	64	73	69	56	76	108	115	95	94	37	12	47	33	33	34	16	42	54	59	45	47	171
	20%	19%	21%	30%	18%	21%	19%	18%	17%	19%	20%	21%	19%	20%	14%	21%	18%	18%	23%	16%	20%	20%	20%	24%	17%	19%
50-74%	833	394	439	112	163	150	140	108	160	220	224	182	207	58	33	90	95	81	54	54	72	105	116	75	110	392
	40%	39%	42%	46%	47%	43%	38%	35%	36%	40%	39%	40%	42%	31%	40%	40%	51%	44%	37%	52%	35%	39%	40%	40%	41%	44%
75-100%	523	257	265	35	74	73	107	94	140	150	126	132	115	62	22	57	35	40	35	19	63	77	73	40	70	198
	25%	25%	25%	14%	21%	21%	29%	31%	31%	27%	22%	29%	23%	33%	27%	25%	19%	21%	24%	18%	30%	29%	25%	21%	26%	22%
Mean	55.24	54.49	55.95	51.85	54.74	53.52	56.82	56.92	56.36	56.68	52.18	58.43	54.25	56.95	55.77	54.36	54.04	53.00	53.95	54.44	57.02	58.28	55.17	52.97	55.04	54.92
Standard deviation	25.28	26.30	24.25	20.85	23.97	24.24	26.33	27.20	26.82	25.06	25.95	23.97	25.50	27.77	27.10	25.09	23.16	25.47	25.97	24.05	26.78	24.21	25.40	23.54	25.11	24.56
Standard error	0.56	0.79	0.78	1.61	1.34	1.21	1.25	1.43	1.39	0.99	1.06	1.36	1.12	2.15	2.81	1.63	1.76	1.73	2.13	2.29	2.05	1.55	1.45	1.69	1.43	0.77

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 36

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Excluding vulnerable groups from the market place

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	298 14%	93 12%	206 16%	54 18%	48 14%	60 16%	94 18%	61 12%	22 15%	30 14%	86 15%	87 18%	27 13%	42 13%	37 20%	17 16%	20 13%	22 10%
25-49%	411 20%	135 18%	275 21%	59 20%	63 18%	64 17%	82 15%	94 19%	44 30%	41 19%	106 19%	87 18%	34 16%	64 20%	33 18%	15 14%	26 18%	36 17%
50-74%	833 40%	294 38%	539 42%	117 39%	140 40%	124 33%	202 38%	201 40%	45 31%	72 34%	238 42%	183 37%	73 35%	132 41%	53 29%	45 41%	56 38%	86 41%
75-100%	523 25%	247 32%	276 21%	72 24%	103 29%	131 35%	155 29%	145 29%	33 23%	70 33%	134 24%	134 27%	74 36%	86 27%	60 33%	32 29%	44 30%	66 32%
Mean	55.24	59.10	52.95	53.43	57.07	57.79	56.27	58.05	51.97	58.30	55.26	54.64	60.17	56.63	56.03	58.76	56.65	59.12
Standard deviation	25.28	25.16	25.08	25.89	25.43	27.35	26.84	25.22	25.14	27.25	25.00	26.87	27.65	25.47	28.52	26.05	26.51	24.35
Standard error	0.56	0.90	0.70	1.47	1.31	1.41	1.17	1.13	2.12	1.82	1.06	1.21	1.89	1.41	2.12	2.48	2.27	1.65

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 37

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Making high profits at the expense of good customer service

Base: All respondents

	Gender		Age					Social Grade				Region							Employment Sector							
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	116 6%	60 6%	57 5%	13 5%	23 7%	20 6%	18 5%	12 4%	30 7%	30 6%	35 6%	15 3%	35 7%	13 7%	5 6%	8 4%	12 6%	14 8%	14 9%	7 6%	5 2%	13 5%	17 6%	10 5%	14 5%	43 5%
25-49%	225 11%	96 10%	129 12%	39 16%	39 11%	49 14%	45 12%	22 7%	31 7%	51 9%	67 12%	48 11%	58 12%	22 12%	6 7%	36 16%	16 8%	18 10%	14 10%	10 10%	24 12%	37 14%	28 10%	13 7%	39 15%	104 12%
50-74%	746 36%	373 37%	372 35%	112 46%	152 44%	140 40%	120 33%	96 31%	125 28%	201 36%	207 36%	154 34%	184 37%	64 35%	30 36%	85 37%	78 42%	62 33%	40 28%	42 41%	62 30%	100 37%	104 36%	78 42%	106 39%	344 39%
75-100%	979 47%	483 48%	496 47%	81 33%	133 38%	139 40%	185 50%	176 58%	263 59%	269 49%	263 46%	232 52%	214 44%	87 47%	42 51%	98 43%	80 43%	92 50%	76 53%	45 43%	115 56%	118 44%	140 49%	85 46%	110 41%	397 45%
Mean	69.21	69.73	68.72	63.21	65.91	65.97	70.68	74.06	73.03	70.11	68.06	71.53	67.42	69.41	71.98	67.49	68.66	68.16	69.52	66.56	72.56	68.34	70.15	68.83	68.18	68.32
Standard deviation	23.05	23.15	22.96	20.94	22.95	22.63	23.51	21.85	23.61	22.89	23.43	21.28	24.17	24.76	22.93	22.76	22.23	24.70	26.50	23.29	21.33	22.14	22.82	21.24	23.15	22.19
Standard error	0.51	0.70	0.74	1.62	1.29	1.13	1.12	1.15	1.22	0.91	0.96	1.21	1.06	1.92	2.38	1.48	1.69	1.68	2.17	2.22	1.64	1.41	1.30	1.52	1.32	0.70

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 37

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Making high profits at the expense of good customer service

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	116 6%	33 4%	83 6%	15 5%	21 6%	17 5%	34 6%	20 4%	7 5%	16 7%	28 5%	27 6%	9 4%	12 4%	8 4%	4 4%	10 7%	9 4%
25-49%	225 11%	79 10%	146 11%	29 10%	36 10%	27 7%	48 9%	40 8%	14 10%	25 12%	67 12%	42 9%	9 4%	32 10%	16 9%	14 12%	11 7%	17 8%
50-74%	746 36%	239 31%	507 39%	100 33%	119 34%	115 30%	164 31%	167 33%	55 38%	68 32%	192 34%	186 38%	68 33%	114 35%	54 29%	34 32%	51 35%	77 37%
75-100%	979 47%	418 54%	561 43%	159 53%	179 51%	219 58%	288 54%	275 55%	68 47%	104 49%	276 49%	237 48%	122 58%	167 52%	106 58%	57 52%	74 51%	107 51%
Mean	69.21	72.50	67.26	71.27	70.77	73.15	71.54	72.82	69.80	69.25	70.22	69.95	74.97	71.52	73.40	72.26	71.77	71.56
Standard deviation	23.05	22.06	23.41	22.86	23.63	22.24	23.84	21.57	22.43	24.76	22.68	22.73	21.52	21.25	22.04	22.87	23.65	20.97
Standard error	0.51	0.79	0.65	1.30	1.22	1.15	1.04	0.96	1.89	1.65	0.96	1.02	1.47	1.18	1.64	2.18	2.03	1.42

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 38

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Rewarding poor performance with bonuses and high pay

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	193 9%	97 10%	95 9%	29 12%	42 12%	33 10%	30 8%	24 8%	34 8%	47 8%	58 10%	42 9%	46 9%	16 9%	14 18%	18 8%	15 8%	25 14%	11 8%	10 9%	20 10%	24 9%	26 9%	12 7%	28 11%	82 9%
25-49%	278 13%	101 10%	177 17%	53 21%	45 13%	59 17%	55 15%	33 11%	33 7%	60 11%	97 17%	45 10%	77 16%	18 10%	5 7%	37 16%	27 15%	24 13%	18 13%	18 17%	29 14%	42 16%	32 11%	27 14%	43 16%	120 14%
50-74%	700 34%	329 33%	371 35%	109 45%	150 43%	139 40%	121 33%	85 28%	96 21%	173 31%	191 33%	176 39%	160 33%	70 37%	33 40%	90 39%	65 35%	55 30%	53 37%	29 28%	46 22%	101 38%	91 31%	68 37%	90 34%	330 37%
75-100%	895 43%	484 48%	410 39%	54 22%	110 32%	117 34%	162 44%	165 54%	287 64%	273 50%	227 40%	187 42%	207 42%	82 44%	30 36%	82 36%	78 42%	82 44%	62 43%	47 45%	112 54%	101 38%	140 49%	78 42%	107 40%	356 40%
Mean	65.87	68.12	63.71	55.43	60.81	60.99	66.54	70.91	75.28	69.03	63.30	66.34	64.89	66.55	62.16	63.57	66.09	63.95	68.62	64.67	69.02	63.62	68.27	65.93	63.54	64.87
Standard deviation	26.51	26.37	26.47	24.13	26.37	25.73	26.12	26.20	25.23	26.03	27.07	25.90	26.61	26.35	29.60	25.12	25.87	29.02	26.34	27.16	28.46	25.14	26.06	24.68	26.03	25.97
Standard error	0.58	0.80	0.85	1.87	1.48	1.28	1.24	1.37	1.30	1.03	1.11	1.47	1.17	2.04	3.07	1.63	1.97	1.97	2.16	2.59	2.18	1.61	1.49	1.77	1.49	0.82

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 38

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Rewarding poor performance with bonuses and high pay

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	193 9%	53 7%	140 11%	21 7%	33 9%	30 8%	45 8%	35 7%	11 8%	25 12%	52 9%	42 9%	12 6%	24 7%	10 6%	7 6%	10 7%	11 5%
25-49%	278 13%	88 11%	190 15%	40 13%	43 12%	42 11%	73 14%	65 13%	18 12%	29 14%	83 15%	77 16%	18 9%	36 11%	20 11%	7 7%	17 12%	15 7%
50-74%	700 34%	230 30%	470 36%	85 28%	119 34%	86 23%	158 30%	136 27%	51 35%	60 28%	180 32%	164 33%	56 27%	100 31%	52 29%	33 31%	31 22%	78 37%
75-100%	895 43%	399 52%	496 38%	158 52%	159 45%	221 58%	257 48%	265 53%	64 44%	99 46%	248 44%	209 42%	122 58%	164 51%	100 55%	61 56%	88 60%	106 51%
Mean	65.87	70.32	63.24	69.61	67.18	72.02	68.51	70.07	66.70	66.24	66.43	65.26	73.91	69.48	71.43	73.32	74.28	71.40
Standard deviation	26.51	25.10	26.97	25.96	26.86	26.30	26.93	26.30	26.87	28.26	26.16	26.50	24.41	25.11	24.77	24.53	25.30	23.44
Standard error	0.58	0.90	0.75	1.48	1.39	1.36	1.18	1.18	2.26	1.89	1.11	1.19	1.66	1.39	1.84	2.34	2.17	1.58

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 39

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Failing to understand customer needs

Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	164	88	76	21	32	34	32	18	27	41	58	21	44	19	12	13	14	21	14	7	9	23	20	13	29	62
	8%	9%	7%	9%	9%	10%	9%	6%	6%	7%	10%	5%	9%	10%	14%	6%	8%	12%	10%	7%	4%	9%	7%	7%	11%	7%
25-49%	370	164	206	56	60	63	69	57	66	88	98	91	94	39	11	30	27	37	27	21	44	43	53	39	53	162
	18%	16%	20%	23%	17%	18%	19%	19%	15%	16%	17%	20%	19%	21%	13%	13%	15%	20%	19%	20%	21%	16%	18%	21%	20%	18%
50-74%	839	405	434	115	157	156	143	112	156	224	231	190	195	64	35	121	84	66	49	41	84	96	115	83	106	373
	41%	40%	41%	47%	45%	45%	39%	36%	35%	41%	40%	42%	40%	34%	43%	53%	45%	36%	34%	40%	41%	36%	40%	44%	39%	42%
75-100%	691	354	337	53	98	94	125	120	200	199	185	149	158	64	25	63	60	61	54	35	70	107	101	51	81	290
	33%	35%	32%	22%	28%	27%	34%	39%	45%	36%	32%	33%	32%	35%	30%	28%	32%	33%	38%	34%	34%	40%	35%	28%	30%	33%
Mean	61.84	62.63	61.08	55.70	59.41	58.93	61.85	65.00	67.15	63.10	60.31	63.38	60.79	61.26	59.29	62.10	61.78	59.81	62.29	60.15	64.11	64.01	62.54	59.17	59.06	61.99
Standard deviation	23.94	24.64	23.24	21.88	23.60	23.88	24.59	23.90	23.57	24.17	24.25	22.85	24.22	25.28	26.41	21.17	22.75	26.07	25.78	23.93	23.27	24.51	24.01	21.85	24.49	23.33
Standard error	0.53	0.74	0.75	1.69	1.32	1.19	1.17	1.25	1.22	0.96	0.99	1.30	1.06	1.96	2.74	1.37	1.73	1.77	2.11	2.28	1.78	1.57	1.37	1.56	1.40	0.73

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 39

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Failing to understand customer needs

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	164 8%	46 6%	118 9%	19 6%	33 9%	23 6%	40 7%	26 5%	10 7%	21 10%	44 8%	42 8%	9 4%	23 7%	14 8%	7 6%	8 5%	13 6%
25-49%	370 18%	103 13%	267 21%	47 16%	57 16%	61 16%	102 19%	83 17%	27 19%	46 21%	109 19%	84 17%	41 20%	53 16%	32 18%	15 13%	25 17%	36 17%
50-74%	839 41%	304 40%	535 41%	130 43%	139 39%	143 38%	185 35%	197 39%	54 37%	58 27%	207 37%	192 39%	74 35%	139 43%	67 37%	36 33%	49 33%	80 38%
75-100%	691 33%	315 41%	376 29%	107 35%	125 35%	152 40%	207 39%	194 39%	53 37%	88 41%	203 36%	174 35%	85 41%	109 34%	69 38%	52 47%	64 44%	80 38%
Mean	61.84	66.39	59.14	63.36	62.95	65.01	63.43	65.24	63.10	62.54	62.08	62.68	65.89	62.38	64.28	68.57	67.15	64.03
Standard deviation	23.94	23.26	23.94	23.40	24.41	24.17	25.07	23.40	24.18	26.84	23.96	24.65	23.97	23.61	25.29	24.54	24.17	22.96
Standard error	0.53	0.84	0.67	1.33	1.26	1.25	1.09	1.05	2.04	1.79	1.02	1.11	1.63	1.31	1.88	2.34	2.07	1.55

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 40

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Taking big risks

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	188 9%	107 11%	81 8%	19 8%	32 9%	25 7%	33 9%	32 10%	47 10%	48 9%	53 9%	37 8%	50 10%	18 10%	9 11%	27 12%	16 9%	27 14%	16 11%	8 8%	13 6%	12 5%	25 9%	17 9%	23 8%	69 8%
25-49%	350 17%	167 17%	183 17%	50 20%	60 17%	60 17%	68 19%	47 15%	64 14%	93 17%	113 20%	66 15%	77 16%	30 16%	11 13%	33 14%	32 17%	23 13%	30 21%	17 16%	43 21%	54 20%	44 15%	32 17%	53 20%	179 20%
50-74%	924 45%	442 44%	482 46%	126 51%	182 52%	174 50%	143 39%	128 42%	171 38%	259 47%	255 45%	188 42%	222 45%	75 41%	34 42%	111 49%	85 46%	90 49%	60 41%	53 51%	83 40%	126 47%	122 42%	85 46%	119 44%	397 45%
75-100%	602 29%	295 29%	307 29%	50 20%	73 21%	88 25%	124 34%	100 33%	168 37%	152 28%	151 26%	158 35%	142 29%	63 34%	28 34%	57 25%	52 28%	45 24%	38 26%	26 25%	67 33%	76 28%	98 34%	51 28%	74 27%	243 27%
Mean	59.89	59.47	60.30	55.56	57.45	59.30	60.65	61.59	62.82	59.96	58.61	62.01	59.38	61.52	62.73	58.26	58.99	55.98	57.62	58.91	61.76	61.16	62.01	58.94	58.83	59.48
Standard deviation	23.65	24.32	23.00	20.20	22.54	21.21	24.93	24.93	25.56	23.52	23.42	23.33	24.29	24.54	24.74	23.55	22.94	24.70	25.66	22.55	23.91	21.54	23.98	22.79	23.45	22.76
Standard error	0.52	0.73	0.74	1.56	1.26	1.06	1.19	1.31	1.32	0.93	0.96	1.32	1.06	1.90	2.57	1.53	1.74	1.68	2.10	2.15	1.83	1.38	1.37	1.63	1.34	0.72

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 40

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Taking big risks

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	188 9%	56 7%	132 10%	20 7%	31 9%	34 9%	43 8%	38 8%	10 7%	23 11%	50 9%	38 8%	20 9%	25 8%	20 11%	8 7%	18 13%	8 4%
25-49%	350 17%	124 16%	227 17%	51 17%	58 16%	58 15%	95 18%	73 15%	22 15%	38 18%	98 17%	87 18%	32 15%	54 17%	26 14%	13 12%	22 15%	34 16%
50-74%	924 45%	326 42%	598 46%	142 47%	148 42%	150 40%	222 42%	218 43%	66 46%	87 41%	258 46%	226 46%	80 38%	150 46%	69 38%	52 48%	55 37%	107 51%
75-100%	602 29%	263 34%	340 26%	90 30%	117 33%	136 36%	173 33%	172 34%	46 32%	65 31%	157 28%	141 29%	77 37%	95 29%	68 37%	36 33%	51 35%	61 29%
Mean	59.89	62.99	58.06	61.66	61.50	62.89	61.58	63.00	61.80	59.65	60.43	60.23	62.23	61.40	62.10	64.10	60.16	63.58
Standard deviation	23.65	23.02	23.84	22.52	24.55	24.61	24.14	23.78	22.49	24.94	23.82	23.49	24.91	23.24	25.25	23.01	26.32	20.90
Standard error	0.52	0.83	0.66	1.28	1.27	1.27	1.05	1.06	1.89	1.67	1.01	1.06	1.70	1.29	1.88	2.19	2.26	1.41

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 41

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?
Putting pressure on staff to sell certain products or behave in ways which are not in the customer's best interest
Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	113 5%	58 6%	55 5%	8 3%	21 6%	25 7%	17 5%	14 5%	28 6%	26 5%	32 6%	19 4%	37 7%	12 6%	1 2%	15 7%	5 3%	16 8%	14 10%	7 7%	7 4%	14 5%	12 4%	9 5%	17 6%	41 5%
25-49%	237 11%	119 12%	118 11%	35 14%	40 11%	55 16%	50 14%	33 11%	24 5%	76 14%	58 10%	42 9%	61 12%	22 12%	10 12%	26 12%	24 13%	19 10%	13 9%	14 14%	19 9%	32 12%	42 14%	15 8%	37 14%	115 13%
50-74%	712 34%	337 33%	375 36%	124 50%	156 45%	129 37%	113 31%	79 26%	112 25%	186 34%	209 37%	140 31%	176 36%	47 25%	26 32%	80 35%	65 35%	58 31%	49 34%	36 35%	66 32%	118 44%	91 31%	76 41%	108 40%	323 36%
75-100%	1003 49%	498 49%	505 48%	79 32%	131 38%	139 40%	188 51%	180 59%	287 64%	264 48%	274 48%	248 55%	217 44%	105 57%	45 54%	106 47%	91 49%	93 50%	69 48%	46 45%	114 55%	104 39%	144 50%	86 46%	106 40%	408 46%
Mean	69.15	69.17	69.14	64.76	65.94	64.60	69.86	73.11	74.28	69.05	69.18	72.20	66.45	72.12	73.12	67.57	69.01	67.70	68.59	65.81	73.11	66.80	69.56	68.62	66.27	68.47
Standard deviation	23.18	23.52	22.85	19.66	22.95	24.16	23.42	22.98	22.86	22.65	23.10	22.36	24.29	24.61	21.10	23.69	21.03	25.12	25.86	25.43	22.11	21.91	22.84	21.31	22.87	22.42
Standard error	0.51	0.71	0.73	1.52	1.29	1.20	1.12	1.21	1.18	0.90	0.94	1.27	1.06	1.90	2.19	1.54	1.60	1.71	2.12	2.42	1.70	1.40	1.30	1.53	1.31	0.71

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 41

**Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?
Putting pressure on staff to sell certain products or behave in ways which are not in the customer's best interest**
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	113 5%	29 4%	84 6%	14 5%	17 5%	14 4%	37 7%	19 4%	5 4%	18 8%	29 5%	23 5%	7 3%	11 3%	8 4%	7 6%	12 8%	14 7%
25-49%	237 11%	73 9%	164 13%	32 11%	34 10%	35 9%	52 10%	45 9%	7 5%	21 10%	61 11%	54 11%	18 9%	35 11%	14 8%	8 7%	12 9%	21 10%
50-74%	712 34%	249 32%	463 36%	87 29%	119 34%	105 28%	164 31%	156 31%	59 41%	64 30%	190 34%	165 34%	64 31%	119 37%	55 30%	34 32%	48 33%	70 33%
75-100%	1003 49%	418 54%	585 45%	169 56%	184 52%	225 59%	280 53%	281 56%	73 51%	110 52%	283 50%	250 51%	119 57%	160 49%	106 58%	60 55%	74 51%	105 50%
Mean	69.15	72.71	67.05	71.86	71.06	73.90	70.66	72.96	71.89	69.34	70.27	70.50	73.82	70.86	73.85	71.48	69.95	69.66
Standard deviation	23.18	21.41	23.92	22.51	23.38	22.22	24.00	21.35	20.14	25.15	22.68	22.63	21.30	21.42	21.78	22.07	23.64	22.96
Standard error	0.51	0.77	0.67	1.28	1.21	1.15	1.05	0.95	1.70	1.68	0.96	1.02	1.45	1.19	1.62	2.10	2.03	1.55

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 42

**Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?
Acting in a transparent manner e.g. giving clear information on the costs and charges associated with products**
Base: All respondents

	Gender		Age					Social Grade				Region								Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	474 23%	241 24%	233 22%	45 18%	76 22%	65 19%	88 24%	77 25%	124 28%	141 26%	137 24%	99 22%	97 20%	36 19%	19 24%	55 24%	37 20%	50 27%	39 27%	19 18%	49 24%	58 22%	75 26%	36 19%	56 21%	190 21%
25-49%	567 27%	272 27%	295 28%	68 28%	77 22%	89 26%	115 31%	97 32%	122 27%	156 28%	160 28%	102 23%	149 30%	56 30%	22 27%	67 30%	50 27%	54 29%	39 27%	25 25%	52 25%	67 25%	81 28%	53 28%	79 30%	228 26%
50-74%	795 38%	386 38%	409 39%	111 45%	143 41%	147 42%	128 35%	103 34%	163 36%	198 36%	225 39%	185 41%	187 38%	70 38%	32 39%	89 39%	70 38%	57 31%	50 35%	48 46%	89 43%	104 39%	107 37%	78 42%	103 39%	357 40%
75-100%	229 11%	113 11%	116 11%	22 9%	52 15%	46 13%	38 10%	30 10%	41 9%	57 10%	51 9%	64 14%	57 12%	23 13%	9 11%	17 7%	28 15%	25 13%	16 11%	11 11%	17 8%	39 14%	26 9%	19 10%	30 11%	112 13%
Mean	45.12	44.57	45.66	46.95	47.47	47.88	43.34	42.76	43.25	43.55	44.26	47.18	46.01	46.83	44.67	43.15	47.52	42.79	43.36	48.20	44.84	46.70	42.89	47.14	45.31	46.64
Standard deviation	23.52	23.99	23.05	20.77	24.39	23.61	23.62	23.44	23.79	23.79	23.00	23.68	23.54	24.75	23.84	22.02	22.98	24.08	25.42	22.94	23.05	23.58	23.56	22.66	23.17	23.43
Standard error	0.52	0.72	0.74	1.61	1.37	1.18	1.12	1.23	1.23	0.94	0.94	1.34	1.03	1.92	2.47	1.43	1.75	1.63	2.08	2.19	1.77	1.51	1.34	1.62	1.32	0.74

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 42

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Acting in a transparent manner e.g. giving clear information on the costs and charges associated with products

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	474 23%	195 25%	280 22%	84 28%	92 26%	95 25%	127 24%	114 23%	36 25%	52 24%	123 22%	124 25%	55 27%	76 23%	37 20%	18 16%	35 24%	35 17%
25-49%	567 27%	219 28%	348 27%	81 27%	90 25%	105 28%	144 27%	155 31%	36 25%	58 27%	148 26%	137 28%	59 28%	82 25%	43 23%	35 32%	39 27%	57 27%
50-74%	795 38%	248 32%	547 42%	93 31%	133 38%	136 36%	197 37%	166 33%	51 35%	78 37%	234 42%	181 37%	72 35%	127 39%	69 38%	40 36%	49 33%	85 41%
75-100%	229 11%	107 14%	122 9%	44 15%	40 11%	42 11%	65 12%	66 13%	21 15%	25 12%	58 10%	50 10%	22 11%	40 12%	34 19%	17 15%	23 16%	32 15%
Mean	45.12	45.38	44.97	44.04	43.90	44.53	45.70	44.79	46.01	45.98	45.88	44.13	42.61	46.08	49.03	48.51	46.29	49.19
Standard deviation	23.52	24.65	22.82	25.08	24.69	24.47	24.08	24.09	25.73	25.14	22.77	23.56	23.36	23.88	25.14	24.11	26.25	23.39
Standard error	0.52	0.88	0.64	1.43	1.27	1.26	1.05	1.08	2.17	1.68	0.97	1.06	1.59	1.32	1.87	2.30	2.25	1.58

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 43

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Offering fair prices/ interest rates, for example not charging excessive overdraft fees

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	514 25%	270 27%	244 23%	43 18%	74 21%	73 21%	107 29%	85 28%	131 29%	143 26%	155 27%	98 22%	118 24%	43 23%	22 27%	60 27%	40 21%	56 30%	42 29%	28 28%	48 23%	57 21%	75 26%	42 23%	65 24%	207 23%
25-49%	574 28%	278 28%	296 28%	61 25%	90 26%	91 26%	100 27%	96 31%	135 30%	152 28%	173 30%	126 28%	122 25%	53 29%	26 31%	65 29%	48 26%	42 23%	32 22%	29 28%	70 34%	75 28%	82 28%	52 28%	72 27%	259 29%
50-74%	738 36%	342 34%	396 38%	118 48%	130 37%	138 40%	119 32%	98 32%	136 30%	194 35%	194 34%	169 38%	180 37%	67 36%	25 31%	83 37%	76 41%	66 35%	40 28%	31 30%	72 35%	102 38%	97 34%	77 41%	93 35%	314 35%
75-100%	240 12%	122 12%	117 11%	23 9%	53 15%	46 13%	42 11%	27 9%	49 11%	62 11%	50 9%	56 12%	71 15%	22 12%	9 11%	19 8%	22 12%	22 12%	31 22%	15 14%	16 8%	35 13%	34 12%	15 8%	39 14%	108 12%
Mean	44.13	43.44	44.79	47.59	47.23	46.60	42.15	41.39	41.40	43.75	41.61	45.88	45.88	45.28	41.22	42.36	45.81	43.06	47.25	43.64	42.24	45.94	43.67	43.84	45.27	44.84
Standard deviation	24.00	25.09	22.90	21.08	24.44	23.94	24.40	23.82	24.41	24.18	23.11	23.87	24.72	24.16	23.97	22.60	23.11	25.04	28.61	25.41	22.63	23.39	24.79	21.59	23.95	23.92
Standard error	0.53	0.76	0.74	1.63	1.37	1.19	1.16	1.25	1.26	0.96	0.94	1.35	1.08	1.87	2.49	1.47	1.76	1.70	2.34	2.42	1.74	1.49	1.41	1.55	1.37	0.75

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 43

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Offering fair prices/ interest rates, for example not charging excessive overdraft fees

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	514 25%	212 28%	302 23%	86 28%	92 26%	105 28%	145 27%	140 28%	39 27%	66 31%	134 24%	126 26%	68 33%	81 25%	41 23%	24 22%	33 23%	53 25%
25-49%	574 28%	208 27%	366 28%	84 28%	101 28%	112 29%	155 29%	158 31%	44 31%	48 23%	161 29%	159 32%	49 24%	99 31%	58 32%	28 25%	40 28%	48 23%
50-74%	738 36%	250 32%	488 38%	96 32%	121 34%	126 33%	163 31%	149 30%	50 35%	67 31%	205 36%	158 32%	70 34%	108 33%	56 31%	39 36%	41 28%	70 33%
75-100%	240 12%	100 13%	140 11%	36 12%	41 12%	37 10%	70 13%	54 11%	11 8%	32 15%	63 11%	49 10%	20 10%	37 11%	27 15%	18 17%	31 21%	39 19%
Mean	44.13	43.63	44.42	42.44	43.43	42.00	43.41	42.09	41.24	44.43	44.50	42.33	41.16	43.30	45.97	47.64	47.51	47.53
Standard deviation	24.00	25.05	23.36	24.87	24.56	23.85	25.12	24.29	22.65	26.64	23.36	23.50	25.12	24.00	24.82	24.58	28.14	25.73
Standard error	0.53	0.90	0.65	1.41	1.27	1.23	1.10	1.09	1.91	1.78	0.99	1.06	1.71	1.33	1.85	2.34	2.41	1.74

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 44

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Putting corporate/business customers before individual customers

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	118 6%	61 6%	57 5%	13 5%	29 8%	17 5%	18 5%	13 4%	27 6%	30 5%	36 6%	14 3%	38 8%	12 6%	2 3%	14 6%	7 4%	14 8%	13 9%	8 7%	13 6%	13 5%	15 5%	7 4%	22 8%	46 5%
25-49%	253 12%	117 12%	136 13%	56 23%	28 8%	50 14%	52 14%	26 9%	41 9%	56 10%	78 14%	57 13%	62 13%	30 16%	6 8%	32 14%	20 11%	22 12%	19 13%	4 4%	24 12%	35 13%	36 12%	24 13%	28 10%	110 12%
50-74%	738 36%	347 34%	391 37%	107 44%	165 48%	144 41%	114 31%	85 28%	123 27%	197 36%	207 36%	171 38%	163 33%	60 32%	30 36%	86 38%	80 43%	62 33%	41 29%	43 42%	66 32%	93 35%	98 34%	79 42%	105 39%	334 38%
75-100%	956 46%	487 48%	469 45%	69 28%	126 36%	136 39%	184 50%	182 59%	259 58%	269 49%	251 44%	208 46%	228 46%	84 45%	44 53%	95 42%	79 43%	88 47%	71 49%	49 47%	103 50%	127 47%	140 48%	77 41%	114 42%	398 45%
Mean	68.53	69.12	67.96	61.15	64.64	66.04	69.40	74.73	72.55	69.73	67.02	70.43	67.21	66.94	73.04	66.36	68.42	68.00	67.70	69.12	70.19	68.71	69.79	67.68	66.82	68.10
Standard deviation	23.43	23.66	23.20	21.20	23.31	22.37	24.10	22.32	23.88	22.85	23.72	21.49	25.24	25.12	20.93	23.47	20.99	24.88	27.09	23.40	23.64	22.59	23.46	21.38	24.26	22.47
Standard error	0.52	0.72	0.75	1.64	1.31	1.12	1.15	1.17	1.23	0.91	0.97	1.22	1.11	1.94	2.17	1.52	1.60	1.69	2.22	2.23	1.81	1.44	1.34	1.53	1.38	0.71

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 44

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Putting corporate/business customers before individual customers

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	118 6%	24 3%	94 7%	14 4%	20 6%	16 4%	30 6%	23 5%	6 4%	12 6%	27 5%	25 5%	12 6%	13 4%	9 5%	5 4%	7 4%	13 6%
25-49%	253 12%	72 9%	181 14%	34 11%	39 11%	39 10%	46 9%	47 9%	11 8%	28 13%	75 13%	49 10%	22 10%	42 13%	9 5%	8 8%	13 9%	16 8%
50-74%	738 36%	260 34%	478 37%	102 34%	110 31%	114 30%	172 32%	166 33%	63 43%	59 28%	198 35%	162 33%	53 26%	112 34%	59 32%	36 33%	41 28%	78 37%
75-100%	956 46%	413 54%	543 42%	154 51%	185 52%	211 56%	285 53%	265 53%	64 44%	114 53%	263 47%	255 52%	121 58%	157 48%	106 58%	60 55%	85 58%	103 49%
Mean	68.53	73.11	65.81	70.11	71.20	72.43	72.00	71.60	68.75	69.79	69.54	70.65	73.09	70.00	74.52	74.14	73.84	70.98
Standard deviation	23.43	21.55	24.08	22.69	23.76	22.41	22.96	22.57	21.77	24.11	22.90	23.34	24.19	22.39	21.47	22.85	23.83	22.28
Standard error	0.52	0.77	0.67	1.29	1.23	1.16	1.00	1.01	1.83	1.61	0.97	1.05	1.65	1.24	1.60	2.18	2.04	1.51

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 45

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Provision of deliberately complex products that are difficult to understand

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	176 9%	97 10%	78 7%	17 7%	31 9%	32 9%	29 8%	23 8%	43 10%	49 9%	52 9%	28 6%	46 9%	15 8%	7 9%	19 8%	16 8%	22 12%	10 7%	12 12%	11 5%	19 7%	30 10%	14 8%	29 11%	74 8%
25-49%	373 18%	173 17%	201 19%	64 26%	74 21%	70 20%	61 16%	43 14%	62 14%	102 19%	117 20%	73 16%	81 17%	29 15%	10 13%	53 23%	33 18%	35 19%	23 16%	19 18%	47 23%	48 18%	47 16%	31 17%	58 21%	159 18%
50-74%	844 41%	398 39%	446 42%	105 43%	157 45%	157 45%	150 41%	121 40%	154 34%	222 40%	218 38%	186 41%	218 44%	76 41%	34 42%	93 41%	92 49%	71 38%	61 42%	46 45%	63 30%	113 42%	119 41%	76 41%	104 39%	375 42%
75-100%	672 33%	344 34%	328 31%	60 24%	86 25%	89 25%	128 35%	119 39%	191 42%	179 32%	185 32%	163 36%	145 29%	67 36%	30 37%	63 28%	46 25%	58 31%	51 35%	26 26%	86 41%	88 33%	93 32%	65 35%	78 29%	280 32%
Mean	61.10	61.89	60.35	56.13	58.09	58.02	61.73	64.48	65.70	61.31	59.93	63.75	59.80	63.82	64.64	58.39	59.00	59.00	62.54	57.29	64.72	61.66	60.94	60.76	58.14	61.04
Standard deviation	23.93	24.62	23.24	21.12	23.03	23.18	24.39	23.66	25.35	24.29	24.09	23.16	23.92	24.91	24.41	23.05	22.54	25.67	24.44	24.59	24.15	22.38	24.31	23.39	23.68	23.36
Standard error	0.53	0.74	0.75	1.63	1.29	1.16	1.16	1.24	1.31	0.96	0.99	1.31	1.05	1.93	2.53	1.49	1.71	1.74	2.00	2.34	1.85	1.43	1.39	1.67	1.35	0.73

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 45

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Provision of deliberately complex products that are difficult to understand

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	176 9%	51 7%	125 10%	22 7%	30 9%	35 9%	43 8%	34 7%	9 6%	25 12%	49 9%	41 8%	13 6%	28 9%	19 10%	7 7%	12 8%	17 8%
25-49%	373 18%	116 15%	257 20%	48 16%	52 15%	58 15%	81 15%	79 16%	20 14%	40 19%	115 20%	96 20%	23 11%	59 18%	31 17%	16 14%	28 19%	28 13%
50-74%	844 41%	289 38%	555 43%	114 38%	139 39%	133 35%	212 40%	194 39%	64 44%	76 36%	222 39%	199 40%	90 43%	119 37%	62 34%	46 42%	52 36%	98 47%
75-100%	672 33%	313 41%	359 28%	119 39%	133 38%	153 40%	198 37%	194 39%	52 36%	72 34%	178 32%	155 32%	82 39%	119 37%	71 39%	41 37%	53 36%	66 32%
Mean	61.10	65.35	58.58	64.33	63.06	64.38	63.24	64.33	64.71	61.06	60.49	61.05	66.36	62.69	63.60	64.91	63.33	62.91
Standard deviation	23.93	23.32	23.95	23.38	24.30	25.01	24.50	23.31	22.06	26.18	23.92	24.41	23.36	24.31	25.67	23.23	24.83	22.50
Standard error	0.53	0.84	0.67	1.33	1.25	1.29	1.07	1.04	1.86	1.75	1.02	1.10	1.59	1.35	1.91	2.21	2.13	1.52

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 46

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?

Putting shareholders and profits before customers

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
0-24%	103 5%	43 4%	60 6%	9 4%	25 7%	20 6%	19 5%	11 4%	19 4%	22 4%	32 6%	23 5%	25 5%	17 9%	3 3%	18 8%	5 3%	13 7%	9 6%	7 6%	9 4%	9 3%	8 3%	6 3%	18 7%	39 4%
25-49%	199 10%	88 9%	110 10%	44 18%	50 14%	31 9%	34 9%	16 5%	24 5%	45 8%	55 10%	45 10%	54 11%	19 10%	7 9%	22 10%	18 10%	10 5%	14 10%	10 9%	12 6%	33 12%	37 13%	17 9%	29 11%	92 10%
50-74%	665 32%	305 30%	360 34%	108 44%	147 42%	135 39%	107 29%	68 22%	100 22%	178 32%	187 33%	146 33%	153 31%	48 26%	21 26%	87 38%	70 38%	62 33%	41 29%	41 40%	61 29%	92 34%	85 29%	59 32%	90 34%	301 34%
75-100%	1099 53%	576 57%	523 50%	84 34%	126 36%	162 47%	208 57%	212 69%	307 68%	307 56%	298 52%	235 52%	259 53%	103 55%	51 62%	100 44%	93 50%	101 54%	80 56%	46 45%	125 61%	135 50%	160 55%	104 56%	131 49%	455 51%
Mean	71.85	73.80	69.98	63.55	65.29	69.09	73.32	78.66	77.72	73.47	70.78	71.66	71.45	70.95	75.97	67.78	70.68	71.76	72.51	68.99	76.12	71.01	73.65	71.89	69.57	71.55
Standard deviation	23.43	23.26	23.46	21.62	24.20	23.24	23.85	21.59	21.77	22.27	23.74	23.32	24.41	26.29	23.47	24.33	21.15	23.50	26.14	24.70	22.42	21.91	23.03	21.54	24.29	22.46
Standard error	0.52	0.70	0.75	1.67	1.36	1.16	1.14	1.13	1.13	0.88	0.97	1.32	1.07	2.03	2.43	1.58	1.61	1.59	2.14	2.36	1.72	1.40	1.31	1.54	1.39	0.71

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 46

Q.5 What percentage of financial services companies do you believe are involved in the following behaviours?**Putting shareholders and profits before customers****Base: All respondents**

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
0-24%	103 5%	24 3%	79 6%	11 4%	15 4%	15 4%	26 5%	25 5%	9 6%	13 6%	23 4%	18 4%	7 3%	6 2%	10 6%	3 3%	3 2%	6 3%
25-49%	199 10%	65 8%	134 10%	24 8%	28 8%	21 6%	42 8%	33 7%	16 11%	24 11%	65 11%	35 7%	8 4%	20 6%	11 6%	12 11%	9 6%	16 8%
50-74%	665 32%	221 29%	444 34%	97 32%	95 27%	98 26%	146 27%	138 28%	44 30%	48 23%	171 30%	165 34%	60 29%	109 34%	46 25%	29 27%	47 32%	64 31%
75-100%	1099 53%	459 60%	640 49%	171 57%	215 61%	245 65%	319 60%	305 61%	75 52%	127 60%	305 54%	273 56%	133 64%	188 58%	115 63%	64 59%	86 59%	124 59%
Mean	71.85	75.92	69.44	74.01	74.83	77.45	74.55	74.93	70.32	72.62	72.34	73.85	79.28	75.99	75.82	74.86	77.02	75.52
Standard deviation	23.43	21.37	24.26	21.88	23.14	21.38	23.35	22.51	23.04	25.22	23.10	22.19	20.65	20.04	22.65	22.72	21.09	20.51
Standard error	0.52	0.77	0.68	1.24	1.19	1.10	1.02	1.01	1.94	1.69	0.98	1.00	1.41	1.11	1.68	2.17	1.81	1.39

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 47

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Summary Table

Base: All respondents

	Behaviours													
	Market manipulation (e.g. the Libor scandal)	Mis-selling of products and services/ giving customers bad advice	Offering simple, easy to understand products to a wide range of customers	Excluding vulnerable groups from the market place	Making high profits at the expense of good customer service	Rewarding poor performance with bonuses and high pay	Failing to understand customer needs	Taking big risks	Putting pressure on staff to sell certain products or behave in ways which are not in the customer's best interests	Acting in a transparent manner e.g. giving clear information on the costs and charges associated with products	Offering fair prices/ interest rates, for example not charging excessive overdraft fees	Putting corporate/ business customers before individual customers	Provision of deliberately complex products that are difficult to understand	Putting shareholders and profits before customers
Unweighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
NET: Improve	150 7%	160 8%	1392 67%	205 10%	141 7%	161 8%	173 8%	183 9%	160 8%	1371 66%	1362 66%	148 7%	155 7%	179 9%
Significantly improve (5)	36 2%	46 2%	576 28%	52 3%	34 2%	39 2%	35 2%	33 2%	41 2%	557 27%	634 31%	45 2%	29 1%	47 2%
Somewhat improve (4)	114 6%	113 5%	816 40%	153 7%	107 5%	122 6%	138 7%	149 7%	119 6%	814 39%	728 35%	103 5%	125 6%	132 6%
Neither worsen nor improve (3)	602 29%	487 24%	547 27%	803 39%	567 27%	528 26%	544 26%	817 40%	530 26%	545 26%	557 27%	668 32%	631 31%	651 32%
Somewhat worsen (2)	428 21%	402 19%	84 4%	554 27%	559 27%	390 19%	645 31%	542 26%	532 26%	98 5%	87 4%	677 33%	550 27%	603 29%
Significantly worsen (1)	886 43%	1016 49%	41 2%	503 24%	798 39%	987 48%	703 34%	523 25%	842 41%	52 3%	58 3%	573 28%	729 35%	632 31%
NET: Worsen	1314 64%	1419 69%	125 6%	1057 51%	1357 66%	1377 67%	1348 65%	1065 52%	1375 67%	150 7%	145 7%	1250 61%	1279 62%	1234 60%
Mean	2.02	1.92	3.87	2.37	2.04	1.95	2.11	2.34	2.02	3.84	3.87	2.21	2.12	2.21
Standard deviation	1.05	1.07	0.93	1.01	1.01	1.07	1.01	0.99	1.04	0.96	0.99	0.98	1.01	1.02
Standard error	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 48

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Market manipulation (e.g. the Libor scandal)

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	150 7%	78 8%	71 7%	26 11%	33 9%	35 10%	19 5%	19 6%	17 4%	35 6%	37 6%	44 10%	34 7%	23 12%	5 6%	6 3%	15 8%	15 8%	10 7%	6 6%	12 6%	28 10%	15 5%	15 8%	27 10%	69 8%
Significantly improve	(5) 36 2%	15 2%	21 2%	5 2%	11 3%	6 2%	4 1%	3 1%	7 2%	7 1%	11 2%	15 3%	3 1%	11 6%	- -	2 1%	3 1%	5 3%	- -	- -	4 2%	6 2%	3 1%	2 1%	6 2%	12 1%
Somewhat improve	(4) 114 6%	63 6%	51 5%	21 9%	21 6%	30 9%	15 4%	17 5%	10 2%	28 5%	26 5%	29 6%	31 6%	12 7%	5 6%	5 2%	12 7%	9 5%	10 7%	6 6%	8 4%	22 8%	12 4%	13 7%	21 8%	57 6%
Neither worsen nor improve	(3) 602 29%	285 28%	317 30%	106 43%	134 39%	116 33%	105 28%	66 21%	75 17%	142 26%	155 27%	164 37%	139 28%	49 26%	23 27%	59 26%	48 26%	52 28%	54 37%	34 33%	52 25%	97 36%	87 30%	48 26%	78 29%	299 34%
Somewhat worsen	(2) 428 21%	209 21%	219 21%	40 16%	73 21%	84 24%	89 24%	66 21%	77 17%	105 19%	123 21%	77 17%	123 25%	40 22%	16 20%	55 24%	40 21%	38 21%	19 13%	20 19%	44 21%	49 18%	66 23%	40 22%	60 22%	183 21%
Significantly worsen	(1) 886 43%	439 43%	446 42%	73 30%	107 31%	113 32%	156 42%	156 51%	281 62%	269 49%	258 45%	165 37%	194 40%	73 39%	39 47%	107 47%	83 45%	81 44%	62 43%	43 42%	99 48%	95 35%	121 42%	82 44%	104 39%	337 38%
NET: Worsen	1314 64%	649 64%	665 63%	113 46%	180 52%	197 57%	245 66%	222 72%	357 79%	374 68%	380 66%	242 54%	317 65%	114 61%	55 66%	162 71%	123 66%	120 64%	81 56%	64 62%	142 69%	144 54%	187 65%	123 66%	164 61%	520 59%
Mean	2.02	2.02	2.03	2.37	2.30	2.23	1.97	1.84	1.64	1.91	1.97	2.23	2.03	2.17	1.93	1.85	1.98	2.03	2.08	2.02	1.91	2.24	2.00	1.99	2.13	2.13
Standard deviation	1.05	1.05	1.05	1.06	1.07	1.05	0.98	1.00	0.95	1.03	1.04	1.11	1.00	1.19	1.00	0.93	1.05	1.09	1.04	0.99	1.03	1.09	0.99	1.04	1.08	1.04
Standard error	0.02	0.03	0.03	0.08	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.06	0.04	0.09	0.10	0.06	0.08	0.07	0.08	0.09	0.08	0.07	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 48

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Market manipulation (e.g. the Libor scandal)

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Improve	150 7%	83 11%	66 5%	25 8%	28 8%	24 6%	33 6%	39 8%	17 12%	27 13%	31 6%	23 5%	12 6%	28 9%	25 13%	11 10%	17 12%	24 11%	
Significantly improve	(5) 36 2%	24 3%	12 1%	4 1%	5 2%	4 1%	11 2%	14 3%	12 8%	8 4%	3 1%	6 1%	* *	4 1%	12 7%	2 1%	7 5%	5 2%	
Somewhat improve	(4) 114 6%	59 8%	55 4%	20 7%	23 6%	20 5%	21 4%	26 5%	5 3%	19 9%	28 5%	17 3%	11 5%	24 7%	12 7%	10 9%	10 7%	19 9%	
Neither worsen nor improve	(3) 602 29%	156 20%	446 34%	71 23%	95 27%	56 15%	141 27%	97 19%	29 20%	48 23%	152 27%	116 24%	45 22%	71 22%	24 13%	22 20%	37 25%	49 23%	
Somewhat worsen	(2) 428 21%	126 16%	302 23%	50 16%	68 19%	70 19%	109 20%	98 20%	25 17%	27 13%	133 24%	130 26%	37 18%	65 20%	32 17%	19 17%	32 22%	51 24%	
Significantly worsen	(1) 886 43%	403 52%	482 37%	158 52%	163 46%	228 60%	250 47%	267 53%	73 51%	110 52%	248 44%	223 45%	115 55%	160 49%	103 56%	57 53%	61 42%	86 41%	
NET: Worsen	1314 64%	530 69%	784 60%	207 68%	231 65%	299 79%	359 67%	365 73%	98 68%	137 65%	381 68%	353 72%	151 73%	225 70%	134 73%	76 70%	92 63%	137 65%	
Mean	2.02	1.93	2.08	1.89	1.98	1.69	1.94	1.85	2.01	2.00	1.95	1.89	1.78	1.91	1.90	1.89	2.12	2.07	
Standard deviation	1.05	1.15	0.98	1.07	1.06	0.98	1.04	1.08	1.27	1.21	0.98	0.96	0.98	1.05	1.25	1.10	1.18	1.10	
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.05	0.05	0.11	0.08	0.04	0.04	0.07	0.06	0.09	0.10	0.10	0.07	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 49

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Mis-selling of products and services/ giving customers bad advice

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	160 8%	92 9%	68 6%	26 10%	42 12%	35 10%	27 7%	17 5%	13 3%	45 8%	37 7%	52 12%	25 5%	19 10%	5 6%	12 5%	13 7%	22 12%	8 6%	8 8%	14 7%	29 11%	14 5%	15 8%	38 14%	85 10%
Significantly improve	(5) 46 2%	29 3%	18 2%	6 2%	17 5%	13 4%	4 1%	2 1%	5 1%	11 2%	8 1%	21 5%	7 1%	10 6%	2 2%	5 2%	2 1%	5 3%	2 2%	1 1%	2 1%	8 3%	6 2%	3 1%	8 3%	23 3%
Somewhat improve	(4) 113 5%	64 6%	50 5%	20 8%	25 7%	23 6%	23 6%	15 5%	9 2%	35 6%	29 5%	31 7%	18 4%	8 4%	3 4%	8 3%	11 6%	17 9%	6 4%	7 7%	12 6%	21 8%	8 3%	12 7%	30 11%	63 7%
Neither worsen nor improve	(3) 487 24%	236 23%	250 24%	93 38%	103 30%	99 29%	86 23%	52 17%	54 12%	111 20%	121 21%	125 28%	130 26%	38 20%	18 21%	48 21%	49 26%	38 20%	38 26%	21 20%	44 21%	87 32%	67 23%	40 22%	61 23%	225 25%
Somewhat worsen	(2) 402 19%	198 20%	205 19%	55 22%	64 18%	76 22%	66 18%	53 17%	89 20%	106 19%	134 23%	70 16%	93 19%	39 21%	12 14%	49 22%	37 20%	35 19%	30 20%	24 23%	36 18%	43 16%	62 21%	37 20%	44 17%	190 21%
Significantly worsen	(1) 1016 49%	486 48%	530 50%	72 29%	139 40%	137 39%	190 52%	185 60%	294 65%	290 53%	280 49%	203 45%	243 50%	91 49%	48 58%	118 52%	88 47%	91 49%	69 47%	50 49%	113 55%	109 40%	146 51%	94 51%	125 47%	388 44%
NET: Worsen	1419 69%	683 68%	735 70%	127 52%	203 58%	213 61%	255 69%	238 78%	383 85%	396 72%	414 72%	273 61%	336 68%	129 70%	60 73%	167 73%	124 67%	126 68%	98 68%	74 72%	149 72%	152 57%	208 72%	131 70%	170 63%	578 65%
Mean	1.92	1.96	1.88	2.32	2.19	2.13	1.87	1.68	1.54	1.86	1.87	2.10	1.89	1.97	1.77	1.82	1.94	1.98	1.92	1.88	1.80	2.17	1.85	1.88	2.07	2.03
Standard deviation	1.07	1.10	1.03	1.05	1.18	1.12	1.04	0.96	0.86	1.06	1.01	1.19	1.01	1.18	1.05	1.01	1.03	1.15	1.03	1.03	1.01	1.14	1.01	1.05	1.18	1.10
Standard error	0.02	0.03	0.03	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.04	0.07	0.04	0.09	0.11	0.07	0.08	0.08	0.10	0.08	0.07	0.06	0.08	0.07	0.07	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 49

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Mis-selling of products and services/ giving customers bad advice

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	160 8%	91 12%	69 5%	19 6%	32 9%	25 7%	45 8%	46 9%	19 13%	26 12%	40 7%	34 7%	16 8%	28 9%	28 15%	16 15%	13 9%	31 15%
Significantly improve	(5) 46 2%	30 4%	17 1%	7 2%	6 2%	10 3%	13 2%	14 3%	10 7%	7 3%	10 2%	5 1%	4 2%	7 2%	15 8%	5 5%	6 4%	13 6%
Somewhat improve	(4) 113 5%	61 8%	53 4%	11 4%	26 7%	14 4%	32 6%	33 7%	9 6%	19 9%	30 5%	29 6%	13 6%	20 6%	13 7%	11 10%	7 5%	17 8%
Neither worsen nor improve	(3) 487 24%	126 16%	361 28%	63 21%	73 21%	36 9%	105 20%	75 15%	22 15%	30 14%	101 18%	88 18%	31 15%	48 15%	13 7%	17 15%	27 18%	31 15%
Somewhat worsen	(2) 402 19%	128 17%	274 21%	60 20%	67 19%	72 19%	96 18%	92 18%	20 14%	46 22%	126 22%	109 22%	38 18%	67 21%	35 19%	16 15%	25 17%	48 23%
Significantly worsen	(1) 1016 49%	424 55%	592 46%	160 53%	183 52%	246 65%	288 54%	288 57%	84 58%	111 52%	296 53%	260 53%	123 59%	181 56%	106 58%	60 55%	81 56%	100 48%
NET: Worsen	1419 69%	552 72%	866 67%	221 73%	249 70%	318 84%	384 72%	380 76%	104 72%	157 74%	422 75%	370 75%	161 77%	248 77%	142 77%	76 70%	106 73%	148 71%
Mean	1.92	1.89	1.94	1.83	1.89	1.60	1.85	1.79	1.90	1.89	1.81	1.80	1.73	1.79	1.88	1.95	1.84	2.03
Standard deviation	1.07	1.17	1.00	1.04	1.08	0.99	1.08	1.09	1.26	1.14	1.02	1.00	1.04	1.06	1.30	1.25	1.13	1.24
Standard error	0.02	0.04	0.03	0.06	0.06	0.05	0.05	0.05	0.11	0.08	0.04	0.04	0.07	0.06	0.10	0.12	0.10	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 50

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Offering simple, easy to understand products to a wide range of customers

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	1392	674	718	125	195	221	252	238	361	382	397	299	315	131	58	165	131	123	86	69	149	159	187	135	183	575
	67%	67%	68%	51%	56%	64%	69%	78%	80%	69%	69%	66%	64%	70%	70%	73%	71%	66%	59%	67%	72%	59%	65%	73%	68%	65%
Significantly improve	(5) 576	255	322	42	84	100	94	107	150	161	161	128	126	67	22	73	35	61	37	27	64	67	75	49	79	238
	28%	25%	31%	17%	24%	29%	26%	35%	33%	29%	28%	28%	26%	36%	26%	32%	19%	33%	25%	26%	31%	25%	26%	27%	29%	27%
Somewhat improve	(4) 816	419	397	83	111	121	158	132	211	221	235	171	189	64	36	92	96	63	49	42	85	92	112	86	104	336
	40%	41%	38%	34%	32%	35%	43%	43%	47%	40%	41%	38%	38%	34%	44%	41%	52%	34%	34%	41%	41%	34%	39%	46%	39%	38%
Neither worsen nor improve	(3) 547	274	273	106	121	102	95	56	67	139	143	121	144	46	21	50	43	49	49	25	46	92	82	42	68	246
	27%	27%	26%	43%	35%	29%	26%	18%	15%	25%	25%	27%	29%	25%	26%	22%	23%	26%	34%	24%	22%	34%	28%	23%	25%	28%
Somewhat worsen	(2) 84	47	37	10	19	19	15	8	14	21	21	22	20	6	1	9	7	11	4	9	11	10	12	4	12	47
	4%	5%	4%	4%	5%	5%	4%	3%	3%	4%	4%	5%	4%	3%	2%	4%	4%	6%	3%	9%	6%	4%	4%	2%	5%	5%
Significantly worsen	(1) 41	17	24	5	12	6	6	5	7	10	11	8	12	4	2	3	5	2	6	-	-	7	8	5	5	20
	2%	2%	2%	2%	4%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	3%	1%	4%	-	-	3%	3%	3%	2%	2%
NET: Worsen	125	63	62	15	31	25	21	13	22	31	33	30	32	9	3	12	11	13	10	9	11	17	20	9	17	67
	6%	6%	6%	6%	9%	7%	6%	4%	5%	6%	6%	7%	6%	5%	4%	5%	6%	7%	7%	9%	6%	6%	7%	5%	6%	8%
Mean	3.87	3.84	3.91	3.60	3.68	3.84	3.87	4.07	4.07	3.91	3.90	3.86	3.81	3.99	3.89	3.98	3.81	3.91	3.74	3.85	3.97	3.75	3.81	3.91	3.89	3.82
Standard deviation	0.93	0.91	0.95	0.89	1.01	0.96	0.90	0.88	0.87	0.92	0.92	0.95	0.95	0.95	0.90	0.90	0.87	0.97	1.00	0.91	0.87	0.96	0.96	0.90	0.95	0.96
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.04	0.05	0.04	0.04	0.04	0.05	0.04	0.07	0.09	0.06	0.07	0.07	0.08	0.09	0.07	0.06	0.05	0.06	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 50

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Offering simple, easy to understand products to a wide range of customers

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Improve	1392 67%	576 75%	817 63%	223 74%	249 70%	315 83%	383 72%	377 75%	116 81%	155 73%	389 69%	361 74%	165 79%	246 76%	144 79%	81 74%	101 69%	148 71%	
Significantly improve	(5) 28%	576 35%	267 35%	310 24%	104 34%	100 28%	140 37%	163 30%	152 30%	62 43%	61 29%	152 27%	155 32%	74 35%	97 30%	60 33%	42 38%	43 30%	61 29%
Somewhat improve	(4) 40%	816 40%	309 40%	507 39%	118 39%	149 42%	174 46%	221 41%	225 45%	55 38%	94 44%	238 42%	206 42%	91 44%	149 46%	84 46%	39 36%	58 39%	87 42%
Neither worsen nor improve	(3) 27%	547 27%	144 19%	403 31%	59 20%	80 23%	48 13%	121 23%	93 19%	22 15%	44 21%	140 25%	99 20%	31 15%	55 17%	27 15%	34 18%	34 23%	44 21%
Somewhat worsen	(2) 4%	84 4%	33 4%	51 4%	17 5%	17 5%	9 2%	22 4%	19 4%	3 2%	9 4%	24 4%	19 4%	11 5%	17 5%	8 5%	5 4%	9 6%	10 5%
Significantly worsen	(1) 2%	41 2%	16 2%	25 2%	5 2%	8 2%	7 2%	8 1%	12 2%	3 2%	5 2%	10 2%	12 2%	2 1%	6 2%	4 2%	4 3%	3 2%	8 4%
NET: Worsen	125 6%	49 6%	76 6%	21 7%	25 7%	16 4%	29 5%	31 6%	6 4%	13 6%	34 6%	31 6%	13 6%	23 7%	12 7%	8 8%	12 8%	18 8%	
Mean	3.87	4.01	3.79	3.99	3.89	4.14	3.95	3.97	4.18	3.94	3.88	3.96	4.07	3.97	4.02	4.01	3.89	3.88	
Standard deviation	0.93	0.95	0.92	0.95	0.95	0.86	0.91	0.93	0.90	0.92	0.91	0.94	0.89	0.93	0.93	1.02	0.97	1.01	
Standard error	0.02	0.03	0.03	0.05	0.05	0.04	0.04	0.04	0.08	0.06	0.04	0.04	0.06	0.05	0.07	0.10	0.08	0.07	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 51

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Excluding vulnerable groups from the market place

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	205	116	89	27	48	41	34	28	27	51	44	63	47	22	7	25	20	23	15	12	9	33	27	14	32	97
	10%	11%	8%	11%	14%	12%	9%	9%	6%	9%	8%	14%	10%	12%	8%	11%	11%	13%	10%	11%	4%	12%	9%	7%	12%	11%
Significantly improve	(5)	52	28	24	4	14	10	8	4	13	13	8	21	13	2	4	1	5	3	1	1	10	11	3	5	18
		3%	3%	2%	1%	4%	3%	2%	1%	3%	2%	1%	5%	2%	2%	2%	*	3%	2%	1%	*	4%	4%	1%	2%	2%
Somewhat improve	(4)	153	88	65	23	34	31	26	24	38	36	42	37	9	5	21	19	19	12	11	8	23	15	11	27	79
		7%	9%	6%	9%	10%	9%	7%	8%	7%	6%	9%	8%	5%	6%	9%	10%	10%	8%	10%	4%	9%	5%	6%	10%	9%
Neither worsen nor improve	(3)	803	397	406	137	154	145	135	102	205	222	171	204	59	30	83	75	68	65	37	78	125	116	66	107	384
		39%	39%	39%	56%	44%	42%	37%	33%	29%	37%	38%	42%	32%	37%	36%	40%	37%	45%	36%	38%	47%	40%	35%	40%	43%
Somewhat worsen	(2)	554	282	272	44	79	90	102	81	156	169	109	120	46	22	59	50	46	34	33	72	54	74	65	69	224
		27%	28%	26%	18%	23%	26%	28%	26%	28%	30%	24%	24%	25%	26%	26%	27%	25%	23%	32%	35%	20%	26%	35%	26%	25%
Significantly worsen	(1)	503	217	286	38	67	72	97	96	139	138	107	120	59	24	61	41	48	31	22	48	56	72	41	61	183
		24%	21%	27%	15%	19%	21%	26%	31%	25%	24%	24%	24%	32%	28%	27%	22%	26%	21%	21%	23%	21%	25%	22%	23%	21%
NET: Worsen		1057	499	558	81	146	161	199	177	295	307	216	240	105	45	119	91	94	65	54	120	110	147	106	130	407
		51%	49%	53%	33%	42%	46%	54%	58%	53%	54%	48%	49%	56%	55%	53%	49%	51%	45%	53%	58%	41%	51%	57%	48%	46%
Mean		2.37	2.43	2.31	2.64	2.57	2.48	2.31	2.22	2.33	2.31	2.47	2.38	2.30	2.27	2.34	2.40	2.39	2.46	2.38	2.23	2.54	2.37	2.29	2.43	2.46
Standard deviation		1.01	1.01	1.01	0.90	1.04	1.01	1.00	1.02	0.98	1.00	0.95	1.09	1.00	1.02	1.03	0.96	1.05	0.98	0.96	0.86	1.03	1.04	0.92	1.01	0.98
Standard error		0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.04	0.04	0.06	0.04	0.09	0.11	0.07	0.07	0.07	0.08	0.09	0.07	0.07	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 51
Q.6 How would engaging in the following behaviours change your views about a financial services company?
Excluding vulnerable groups from the market place
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Improve	205 10%	103 13%	102 8%	30 10%	29 8%	31 8%	41 8%	54 11%	21 15%	23 11%	57 10%	48 10%	20 10%	40 12%	33 18%	11 10%	18 13%	33 16%	
Significantly improve	(5) 3%	52 3%	32 4%	20 2%	11 4%	4 1%	11 3%	11 2%	17 3%	11 8%	9 4%	5 1%	12 2%	5 2%	13 4%	13 7%	3 2%	5 3%	9 4%
Somewhat improve	(4) 7%	153 7%	71 9%	82 6%	20 7%	25 7%	20 5%	30 6%	37 7%	10 7%	14 6%	51 9%	36 7%	16 8%	28 9%	20 11%	9 8%	13 9%	23 11%
Neither worsen nor improve	(3) 39%	803 39%	241 31%	561 43%	118 39%	130 37%	123 33%	200 37%	153 31%	41 29%	74 35%	197 35%	167 34%	62 30%	108 33%	47 26%	38 35%	51 35%	67 32%
Somewhat worsen	(2) 27%	554 27%	203 26%	351 27%	89 30%	107 30%	120 32%	138 26%	150 30%	37 26%	58 27%	166 30%	142 29%	63 30%	95 29%	61 33%	22 20%	42 29%	66 31%
Significantly worsen	(1) 24%	503 24%	221 29%	282 22%	64 21%	89 25%	105 28%	155 29%	143 29%	45 31%	58 28%	144 25%	134 27%	63 30%	81 25%	42 23%	37 34%	35 24%	44 21%
NET: Worsen	1057 51%	424 55%	633 49%	154 51%	196 55%	225 59%	293 55%	294 59%	82 57%	116 55%	310 55%	276 56%	125 60%	176 54%	103 56%	59 54%	77 53%	110 52%	
Mean	2.37	2.34	2.39	2.41	2.29	2.24	2.26	2.27	2.35	2.33	2.31	2.29	2.22	2.37	2.46	2.24	2.39	2.47	
Standard deviation	1.01	1.11	0.94	1.01	0.96	1.01	1.00	1.06	1.21	1.08	0.98	1.02	1.03	1.07	1.16	1.09	1.06	1.08	
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.05	0.10	0.07	0.04	0.05	0.07	0.06	0.09	0.10	0.09	0.07	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 52

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Making high profits at the expense of good customer service

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	141 7%	76 8%	65 6%	20 8%	30 9%	43 12%	18 5%	19 6%	12 3%	35 6%	32 6%	47 10%	28 6%	15 8%	4 5%	10 5%	15 8%	18 10%	13 9%	4 4%	8 4%	26 10%	14 5%	14 7%	23 8%	77 9%
Significantly improve	(5) 34 2%	18 2%	16 1%	3 1%	14 4%	7 2%	4 1%	3 1%	3 1%	9 2%	4 1%	17 4%	4 1%	7 4%	- -	3 2%	2 1%	5 3%	2 2%	1 1%	2 1%	7 2%	4 1%	1 *	4 2%	18 2%
Somewhat improve	(4) 107 5%	58 6%	50 5%	17 7%	16 5%	36 10%	13 4%	15 5%	9 2%	25 5%	28 5%	30 7%	23 5%	8 4%	4 5%	7 3%	13 7%	13 7%	10 7%	3 3%	6 3%	19 7%	10 4%	13 7%	18 7%	59 7%
Neither worsen nor improve	(3) 567 27%	274 27%	293 28%	107 44%	131 38%	114 33%	94 25%	55 18%	67 15%	143 26%	145 25%	139 31%	140 29%	51 27%	20 24%	63 28%	47 26%	44 24%	37 26%	27 26%	48 23%	100 37%	84 29%	44 24%	76 28%	274 31%
Somewhat worsen	(2) 559 27%	299 30%	259 25%	59 24%	90 26%	85 24%	102 28%	74 24%	150 33%	169 31%	168 29%	87 19%	134 27%	52 28%	23 28%	65 29%	43 23%	49 26%	36 25%	32 31%	65 31%	62 23%	80 28%	51 27%	73 27%	251 28%
Significantly worsen	(1) 798 39%	362 36%	436 41%	59 24%	97 28%	106 30%	155 42%	159 52%	222 49%	205 37%	227 40%	177 39%	189 38%	68 37%	35 42%	88 39%	81 43%	75 40%	58 40%	41 40%	85 41%	80 30%	110 38%	77 41%	97 36%	285 32%
NET: Worsen	1357 66%	661 65%	695 66%	118 48%	187 54%	191 55%	257 70%	233 76%	371 83%	374 68%	396 69%	263 59%	323 66%	120 64%	58 70%	153 68%	124 67%	124 67%	94 65%	72 70%	150 73%	142 53%	190 66%	128 69%	170 63%	536 60%
Mean	2.04	2.08	2.00	2.37	2.31	2.29	1.94	1.79	1.71	2.03	1.97	2.16	2.02	2.11	1.93	2.00	1.99	2.06	2.05	1.95	1.90	2.29	2.02	1.98	2.10	2.18
Standard deviation	1.01	1.01	1.01	0.97	1.05	1.07	0.96	0.98	0.83	0.98	0.95	1.13	0.97	1.07	0.94	0.97	1.02	1.08	1.05	0.93	0.91	1.05	0.97	0.99	1.03	1.02
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.06	0.04	0.08	0.10	0.06	0.08	0.07	0.09	0.09	0.07	0.07	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 52

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Making high profits at the expense of good customer service

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	141 7%	76 10%	65 5%	25 8%	23 6%	24 6%	37 7%	39 8%	20 14%	16 8%	36 6%	26 5%	11 5%	23 7%	27 15%	13 11%	14 9%	22 10%
Significantly improve	(5) 34 2%	24 3%	10 1%	7 2%	1 *	4 1%	10 2%	13 3%	10 7%	2 1%	9 2%	5 1%	4 2%	6 2%	13 7%	3 3%	3 2%	7 3%
Somewhat improve	(4) 107 5%	51 7%	56 4%	18 6%	22 6%	20 5%	27 5%	27 5%	10 7%	14 7%	27 5%	21 4%	7 3%	18 6%	14 8%	10 9%	11 8%	14 7%
Neither worsen nor improve	(3) 567 27%	156 20%	411 32%	71 23%	85 24%	57 15%	128 24%	87 17%	25 17%	54 26%	133 24%	119 24%	46 22%	57 18%	31 17%	24 22%	29 20%	44 21%
Somewhat worsen	(2) 559 27%	169 22%	389 30%	80 27%	105 30%	124 33%	135 25%	155 31%	37 26%	58 27%	176 31%	129 26%	53 26%	97 30%	42 23%	26 23%	45 31%	67 32%
Significantly worsen	(1) 798 39%	367 48%	431 33%	127 42%	142 40%	173 46%	234 44%	219 44%	62 43%	84 40%	218 39%	217 44%	98 47%	147 45%	83 46%	47 43%	58 40%	77 37%
NET: Worsen	1357 66%	537 70%	820 63%	207 68%	247 70%	297 79%	369 69%	374 75%	99 69%	142 67%	394 70%	347 71%	152 73%	243 75%	125 68%	73 67%	103 71%	144 69%
Mean	2.04	1.95	2.09	2.01	1.97	1.83	1.96	1.92	2.10	2.02	1.99	1.91	1.87	1.89	2.08	2.04	2.01	2.08
Standard deviation	1.01	1.11	0.94	1.05	0.96	0.95	1.02	1.02	1.23	1.00	0.98	0.97	0.99	1.00	1.25	1.12	1.03	1.08
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.05	0.10	0.07	0.04	0.04	0.07	0.06	0.09	0.11	0.09	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 53

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Rewarding poor performance with bonuses and high pay

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	161 8%	87 9%	74 7%	27 11%	35 10%	34 10%	22 6%	25 8%	17 4%	47 9%	34 6%	45 10%	35 7%	19 10%	3 4%	14 6%	12 7%	18 10%	10 7%	9 9%	9 5%	34 13%	18 6%	15 8%	25 9%	86 10%
Significantly improve	(5) 39 2%	18 2%	20 2%	4 2%	12 3%	7 2%	6 2%	3 1%	6 1%	13 2%	5 1%	15 3%	4 1%	8 5%	1 1%	2 1%	2 1%	6 3%	- -	* *	4 2%	10 4%	5 2%	1 *	7 3%	13 1%
Somewhat improve	(4) 122 6%	69 7%	53 5%	23 10%	23 7%	27 8%	16 4%	22 7%	11 3%	34 6%	29 5%	29 7%	30 6%	10 5%	3 3%	12 5%	10 5%	12 6%	10 7%	9 8%	6 3%	25 9%	13 4%	14 8%	18 7%	73 8%
Neither worsen nor improve	(3) 528 26%	251 25%	276 26%	97 39%	119 34%	105 30%	97 26%	50 16%	60 13%	120 22%	138 24%	128 28%	141 29%	43 23%	23 28%	54 24%	52 28%	42 23%	43 30%	26 25%	47 23%	87 32%	67 23%	43 23%	70 26%	251 28%
Somewhat worsen	(2) 390 19%	189 19%	201 19%	56 23%	79 23%	78 22%	60 16%	47 15%	69 15%	96 17%	137 24%	59 13%	97 20%	32 17%	17 21%	41 18%	36 19%	32 17%	21 15%	22 21%	43 21%	53 20%	57 20%	36 19%	49 18%	181 20%
Significantly worsen	(1) 987 48%	484 48%	503 48%	65 26%	115 33%	131 38%	189 51%	185 60%	303 67%	288 52%	262 46%	218 49%	218 44%	92 49%	39 47%	118 52%	86 46%	94 51%	70 49%	47 45%	107 52%	95 35%	147 51%	92 50%	125 46%	370 42%
NET: Worsen	1377 67%	673 67%	703 67%	121 49%	194 56%	209 60%	249 68%	232 76%	372 83%	384 70%	400 70%	277 62%	315 64%	124 67%	56 68%	160 70%	122 65%	126 68%	91 63%	68 66%	150 72%	147 55%	204 71%	128 69%	174 65%	551 62%
Mean	1.95	1.96	1.94	2.37	2.25	2.14	1.89	1.73	1.55	1.89	1.91	2.03	1.99	1.98	1.90	1.85	1.96	1.94	1.95	1.98	1.82	2.26	1.86	1.90	2.01	2.07
Standard deviation	1.07	1.08	1.06	1.03	1.09	1.08	1.05	1.03	0.91	1.09	0.99	1.16	1.03	1.17	0.98	1.01	1.03	1.13	1.03	1.04	1.00	1.14	1.03	1.03	1.11	1.07
Standard error	0.02	0.03	0.03	0.08	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.07	0.05	0.09	0.10	0.07	0.08	0.08	0.08	0.10	0.08	0.07	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 53

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Rewarding poor performance with bonuses and high pay

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	161 8%	87 11%	73 6%	27 9%	25 7%	22 6%	45 9%	46 9%	17 12%	24 11%	43 8%	36 7%	20 9%	32 10%	29 16%	15 14%	16 11%	25 12%
Significantly improve	(5) 39 2%	25 3%	14 1%	6 2%	9 2%	9 2%	15 3%	15 3%	8 6%	2 1%	9 2%	9 2%	6 3%	4 1%	13 7%	4 3%	6 4%	8 4%
Somewhat improve	(4) 122 6%	63 8%	60 5%	21 7%	17 5%	13 4%	30 6%	31 6%	8 6%	21 10%	34 6%	28 6%	13 6%	28 9%	16 9%	12 11%	9 6%	17 8%
Neither worsen nor improve	(3) 528 26%	135 18%	392 30%	62 21%	76 21%	47 12%	111 21%	80 16%	23 16%	34 16%	124 22%	92 19%	33 16%	48 15%	27 15%	16 15%	31 22%	41 20%
Somewhat worsen	(2) 390 19%	122 16%	268 21%	63 21%	69 19%	71 19%	108 20%	99 20%	24 17%	41 19%	110 20%	94 19%	29 14%	63 19%	28 15%	17 15%	15 10%	41 20%
Significantly worsen	(1) 987 48%	424 55%	563 43%	151 50%	184 52%	238 63%	270 51%	276 55%	80 56%	115 54%	286 51%	269 55%	126 60%	181 56%	99 54%	61 56%	84 57%	102 49%
NET: Worsen	1377 67%	546 71%	831 64%	214 71%	253 71%	309 82%	378 71%	375 75%	104 73%	155 73%	396 70%	363 74%	155 75%	244 75%	126 69%	77 71%	99 68%	143 68%
Mean	1.95	1.88	1.99	1.90	1.86	1.64	1.90	1.82	1.89	1.85	1.88	1.81	1.77	1.80	2.00	1.91	1.90	1.99
Standard deviation	1.07	1.15	1.01	1.07	1.06	0.99	1.09	1.10	1.21	1.08	1.05	1.04	1.12	1.06	1.31	1.20	1.20	1.16
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.05	0.05	0.10	0.07	0.04	0.05	0.08	0.06	0.10	0.11	0.10	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 54

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Failing to understand customer needs

Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	173 8%	91 9%	82 8%	22 9%	43 12%	41 12%	30 8%	21 7%	17 4%	46 8%	39 7%	49 11%	40 8%	24 13%	6 7%	13 6%	16 9%	18 10%	10 7%	11 10%	9 4%	21 8%	27 9%	18 10%	34 13%	75 8%
Significantly improve	(5) 35 2%	20 2%	15 1%	1 *	15 4%	8 2%	4 1%	3 1%	4 1%	8 1%	5 1%	15 3%	7 1%	11 6%	- -	4 2%	2 1%	5 3%	1 1%	- -	2 1%	6 2%	5 2%	* *	5 2%	13 1%
Somewhat improve	(4) 138 7%	70 7%	67 6%	21 8%	27 8%	33 9%	26 7%	18 6%	13 3%	38 7%	34 6%	33 7%	32 7%	13 7%	6 7%	9 4%	14 8%	13 7%	9 6%	11 10%	7 3%	15 6%	23 8%	18 10%	29 11%	61 7%
Neither worsen nor improve	(3) 544 26%	262 26%	282 27%	97 40%	118 34%	102 29%	99 27%	51 17%	77 17%	133 24%	130 23%	135 30%	146 30%	38 20%	21 25%	55 24%	47 25%	45 24%	48 33%	30 29%	47 23%	99 37%	70 24%	45 24%	69 26%	259 29%
Somewhat worsen	(2) 645 31%	338 33%	306 29%	64 26%	96 28%	104 30%	111 30%	110 36%	159 35%	181 33%	203 35%	122 27%	139 28%	67 36%	23 27%	72 32%	57 31%	58 31%	39 27%	27 26%	69 34%	74 28%	98 34%	61 33%	74 28%	297 33%
Significantly worsen	(1) 703 34%	320 32%	383 36%	62 25%	91 26%	101 29%	129 35%	125 41%	196 44%	192 35%	200 35%	144 32%	166 34%	57 31%	34 41%	87 38%	66 35%	65 35%	47 33%	36 34%	82 40%	74 28%	94 32%	62 33%	92 34%	257 29%
NET: Worsen	1348 65%	659 65%	689 65%	127 52%	187 54%	205 59%	239 65%	235 77%	355 79%	373 68%	403 70%	266 59%	305 62%	124 67%	56 68%	159 70%	123 66%	123 66%	86 60%	63 61%	151 73%	148 55%	192 66%	122 66%	166 62%	554 62%
Mean	2.11	2.14	2.08	2.32	2.37	2.26	2.09	1.91	1.82	2.07	2.02	2.23	2.13	2.21	1.98	1.99	2.08	2.11	2.15	2.15	1.92	2.28	2.12	2.11	2.18	2.18
Standard deviation	1.01	1.01	1.00	0.96	1.09	1.05	0.99	0.95	0.88	0.99	0.95	1.08	1.01	1.13	0.98	0.97	1.00	1.05	0.98	1.02	0.91	1.00	1.01	0.99	1.08	0.98
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.06	0.04	0.09	0.10	0.06	0.08	0.07	0.08	0.10	0.07	0.06	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 54

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Failing to understand customer needs

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	173 8%	89 12%	84 6%	32 10%	26 7%	24 6%	33 6%	47 9%	22 15%	26 12%	48 8%	29 6%	11 5%	28 9%	24 13%	10 9%	13 9%	24 11%
Significantly improve	(5) 35 2%	24 3%	12 1%	7 2%	2 1%	5 1%	6 1%	12 2%	11 7%	8 4%	7 1%	6 1%	1 1%	6 2%	13 7%	1 1%	5 3%	5 2%
Somewhat improve	(4) 138 7%	66 9%	72 6%	25 8%	24 7%	19 5%	27 5%	35 7%	11 8%	18 9%	40 7%	23 5%	9 5%	22 7%	11 6%	9 8%	8 6%	19 9%
Neither worsen nor improve	(3) 544 26%	152 20%	392 30%	66 22%	92 26%	60 16%	131 25%	86 17%	18 12%	38 18%	124 22%	103 21%	44 21%	64 20%	27 15%	23 21%	35 24%	45 21%
Somewhat worsen	(2) 645 31%	220 29%	425 33%	83 28%	116 33%	138 36%	160 30%	173 35%	40 27%	74 35%	205 36%	181 37%	73 35%	118 36%	66 36%	41 37%	48 33%	79 38%
Significantly worsen	(1) 703 34%	307 40%	396 31%	122 40%	122 34%	157 41%	209 39%	195 39%	65 45%	74 35%	187 33%	178 36%	81 39%	114 35%	65 36%	36 33%	50 34%	61 29%
NET: Worsen	1348 65%	527 69%	820 63%	205 68%	237 67%	294 78%	369 69%	368 73%	104 72%	149 70%	392 70%	359 73%	153 74%	232 72%	132 72%	76 70%	98 67%	141 67%
Mean	2.11	2.06	2.14	2.05	2.06	1.89	1.99	1.99	2.05	2.11	2.07	1.98	1.93	2.04	2.13	2.08	2.12	2.18
Standard deviation	1.01	1.10	0.94	1.07	0.96	0.94	0.97	1.03	1.25	1.09	0.98	0.94	0.91	0.99	1.18	0.98	1.05	1.03
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.05	0.11	0.07	0.04	0.04	0.06	0.05	0.09	0.09	0.09	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 55

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Taking big risks

Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	183 9%	101 10%	81 8%	37 15%	43 12%	32 9%	28 7%	29 9%	14 3%	46 8%	40 7%	58 13%	39 8%	21 11%	5 6%	17 7%	14 8%	25 14%	14 10%	6 5%	13 6%	34 13%	22 8%	11 6%	27 10%	97 11%
Significantly improve	(5) 33 2%	15 2%	18 2%	3 1%	11 3%	7 2%	6 2%	2 1%	4 1%	8 1%	6 1%	16 4%	2 *	9 5%	- -	2 1%	3 2%	4 2%	- -	- -	3 2%	7 3%	4 1%	- -	6 2%	14 2%
Somewhat improve	(4) 149 7%	86 8%	64 6%	34 14%	32 9%	25 7%	22 6%	27 9%	10 2%	38 7%	34 6%	41 9%	37 8%	11 6%	5 6%	15 6%	11 6%	21 11%	14 10%	6 5%	10 5%	27 10%	18 6%	11 6%	21 8%	83 9%
Neither worsen nor improve	(3) 817 40%	385 38%	432 41%	143 58%	185 53%	172 49%	127 35%	89 29%	101 22%	197 36%	245 43%	170 38%	205 42%	78 42%	29 35%	86 38%	88 47%	81 44%	45 31%	46 44%	64 31%	127 47%	100 35%	72 39%	108 40%	390 44%
Somewhat worsen	(2) 542 26%	268 26%	274 26%	42 17%	73 21%	93 27%	107 29%	93 30%	134 30%	154 28%	151 26%	105 23%	132 27%	40 21%	23 28%	64 28%	49 26%	40 21%	42 29%	29 28%	62 30%	57 21%	88 31%	47 25%	81 30%	214 24%
Significantly worsen	(1) 523 25%	258 25%	265 25%	23 9%	47 14%	51 15%	106 29%	96 31%	200 45%	155 28%	136 24%	117 26%	115 23%	47 26%	25 31%	59 26%	35 19%	39 21%	43 30%	23 22%	67 32%	51 19%	78 27%	56 30%	52 19%	187 21%
NET: Worsen	1065 52%	526 52%	540 51%	65 27%	120 35%	143 41%	213 58%	189 62%	335 74%	309 56%	287 50%	222 49%	246 50%	87 47%	48 59%	124 55%	84 45%	79 43%	85 59%	52 50%	129 63%	108 40%	167 58%	102 55%	133 49%	400 45%
Mean	2.34	2.34	2.33	2.80	2.67	2.55	2.22	2.17	1.85	2.26	2.34	2.41	2.35	2.44	2.17	2.28	2.46	2.52	2.21	2.33	2.13	2.56	2.24	2.21	2.43	2.46
Standard deviation	0.99	1.00	0.97	0.84	0.93	0.90	0.98	0.99	0.91	0.99	0.94	1.08	0.94	1.09	0.95	0.96	0.92	1.02	0.98	0.88	0.98	0.99	0.97	0.94	0.97	0.98
Standard error	0.02	0.03	0.03	0.06	0.05	0.04	0.05	0.05	0.05	0.04	0.04	0.06	0.04	0.08	0.10	0.06	0.07	0.07	0.08	0.08	0.08	0.06	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 55

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Taking big risks

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	183 9%	88 11%	95 7%	29 9%	29 8%	34 9%	45 8%	49 10%	19 13%	25 12%	46 8%	44 9%	23 11%	33 10%	27 15%	15 14%	17 11%	29 14%
Significantly improve	(5) 33 2%	23 3%	10 1%	7 2%	6 2%	8 2%	7 1%	14 3%	10 7%	3 1%	5 1%	4 1%	4 2%	7 2%	11 6%	3 3%	4 3%	7 4%
Somewhat improve	(4) 149 7%	65 8%	85 7%	22 7%	24 7%	26 7%	38 7%	35 7%	9 6%	22 10%	41 7%	39 8%	18 9%	26 8%	16 9%	12 11%	12 8%	21 10%
Neither worsen nor improve	(3) 817 40%	231 30%	586 45%	90 30%	130 37%	85 22%	196 37%	132 26%	39 27%	70 33%	201 36%	175 36%	57 27%	92 28%	38 21%	29 27%	42 29%	63 30%
Somewhat worsen	(2) 542 26%	214 28%	329 25%	101 33%	104 29%	124 33%	131 25%	166 33%	39 27%	58 27%	167 30%	134 27%	53 26%	99 31%	50 27%	31 28%	41 28%	60 29%
Significantly worsen	(1) 523 25%	236 31%	287 22%	84 28%	91 26%	136 36%	161 30%	153 31%	47 33%	60 28%	149 27%	139 28%	76 36%	101 31%	68 37%	34 31%	47 32%	57 27%
NET: Worsen	1065 52%	450 59%	615 47%	184 61%	195 55%	260 69%	292 55%	320 64%	86 60%	118 55%	316 56%	273 56%	129 62%	200 62%	117 64%	65 59%	87 60%	118 56%
Mean	2.34	2.25	2.38	2.23	2.29	2.07	2.25	2.18	2.28	2.29	2.26	2.26	2.14	2.19	2.19	2.26	2.23	2.34
Standard deviation	0.99	1.07	0.93	1.01	0.98	1.03	1.01	1.04	1.19	1.03	0.96	0.98	1.07	1.03	1.20	1.10	1.08	1.09
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.05	0.10	0.07	0.04	0.04	0.07	0.06	0.09	0.11	0.09	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 56

**Q.6 How would engaging in the following behaviours change your views about a financial services company?
Putting pressure on staff to sell certain products or behave in ways which are not in the customer's best interests**
Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	160 8%	96 9%	65 6%	16 7%	42 12%	44 13%	25 7%	21 7%	12 3%	41 7%	31 5%	55 12%	33 7%	21 11%	5 6%	18 8%	15 8%	17 9%	11 8%	7 7%	14 7%	26 10%	19 6%	8 4%	32 12%	83 9%
Significantly improve	(5) 41 2%	25 3%	16 2%	4 2%	14 4%	12 3%	5 1%	3 1%	3 1%	7 1%	7 1%	23 5%	4 1%	8 5%	1 1%	4 2%	1 *	6 3%	- -	2 2%	2 1%	9 3%	7 2%	1 *	9 3%	20 2%
Somewhat improve	(4) 119 6%	70 7%	49 5%	12 5%	28 8%	32 9%	20 6%	18 6%	8 2%	34 6%	24 4%	32 7%	29 6%	13 7%	4 5%	14 6%	14 8%	11 6%	11 8%	5 5%	11 6%	16 6%	12 4%	7 4%	23 8%	64 7%
Neither worsen nor improve	(3) 530 26%	252 25%	278 26%	106 43%	119 34%	106 31%	88 24%	49 16%	62 14%	125 23%	146 25%	127 28%	133 27%	42 23%	17 20%	58 26%	48 26%	41 22%	45 31%	29 28%	40 20%	92 34%	69 24%	48 26%	70 26%	259 29%
Somewhat worsen	(2) 532 26%	269 27%	263 25%	63 26%	90 26%	84 24%	96 26%	78 25%	121 27%	133 24%	154 27%	99 22%	147 30%	45 24%	27 33%	50 22%	52 28%	49 26%	31 21%	33 32%	57 27%	60 22%	80 28%	50 27%	64 24%	243 27%
Significantly worsen	(1) 842 41%	394 39%	448 43%	60 25%	96 28%	114 33%	159 43%	158 52%	255 57%	254 46%	241 42%	169 38%	178 36%	77 42%	34 41%	100 44%	70 38%	79 43%	58 40%	35 34%	96 46%	91 34%	121 42%	80 43%	103 38%	303 34%
NET: Worsen	1375 67%	664 66%	711 68%	123 50%	186 54%	197 57%	255 69%	237 77%	376 84%	386 70%	395 69%	268 60%	325 66%	122 66%	61 74%	150 66%	122 66%	128 69%	88 61%	67 65%	152 74%	151 56%	202 70%	130 70%	167 62%	546 61%
Mean	2.02	2.07	1.98	2.33	2.35	2.27	1.96	1.79	1.63	1.93	1.96	2.20	2.05	2.09	1.91	2.00	2.05	2.01	2.07	2.09	1.88	2.23	1.97	1.92	2.15	2.16
Standard deviation	1.04	1.07	1.01	0.95	1.09	1.11	1.01	0.98	0.84	1.02	0.98	1.17	0.97	1.15	0.94	1.06	1.00	1.09	1.01	0.98	0.98	1.09	1.02	0.93	1.12	1.05
Standard error	0.02	0.03	0.03	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.04	0.07	0.04	0.09	0.10	0.07	0.08	0.07	0.08	0.09	0.08	0.07	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 56

**Q.6 How would engaging in the following behaviours change your views about a financial services company?
Putting pressure on staff to sell certain products or behave in ways which are not in the customer's best interests**
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	160 8%	87 11%	73 6%	23 8%	27 8%	22 6%	38 7%	43 9%	18 12%	25 12%	42 8%	28 6%	15 7%	30 9%	29 16%	11 10%	15 11%	27 13%
Significantly improve	(5) 41 2%	28 4%	13 1%	6 2%	7 2%	8 2%	14 3%	16 3%	9 6%	5 3%	11 2%	4 1%	4 2%	11 3%	11 6%	5 5%	4 2%	8 4%
Somewhat improve	(4) 119 6%	59 8%	60 5%	17 6%	20 6%	14 4%	25 5%	27 5%	8 6%	19 9%	31 6%	24 5%	11 5%	19 6%	18 10%	6 6%	12 8%	19 9%
Neither worsen nor improve	(3) 530 26%	144 19%	386 30%	64 21%	88 25%	40 11%	113 21%	83 17%	26 18%	40 19%	127 23%	102 21%	31 15%	54 17%	20 11%	18 16%	31 21%	37 18%
Somewhat worsen	(2) 532 26%	161 21%	371 29%	59 19%	93 26%	100 26%	144 27%	124 25%	26 18%	46 22%	164 29%	128 26%	59 28%	80 25%	47 26%	21 19%	28 19%	57 27%
Significantly worsen	(1) 842 41%	376 49%	466 36%	157 52%	146 41%	217 57%	238 45%	251 50%	74 52%	101 48%	230 41%	234 48%	103 50%	160 49%	87 48%	59 54%	72 49%	89 42%
NET: Worsen	1375 67%	538 70%	837 65%	216 71%	239 68%	317 84%	382 72%	375 75%	101 70%	148 69%	394 70%	362 74%	162 78%	240 74%	134 73%	80 73%	100 68%	146 70%
Mean	2.02	1.96	2.06	1.86	2.01	1.67	1.93	1.87	1.97	1.97	1.99	1.85	1.81	1.89	2.01	1.87	1.96	2.05
Standard deviation	1.04	1.15	0.96	1.06	1.03	0.95	1.03	1.07	1.23	1.12	1.02	0.97	1.00	1.09	1.23	1.16	1.12	1.15
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.05	0.05	0.10	0.08	0.04	0.04	0.07	0.06	0.09	0.11	0.10	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 57

**Q.6 How would engaging in the following behaviours change your views about a financial services company?
Acting in a transparent manner e.g. giving clear information on the costs and charges associated with products**
Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	1371	671	699	116	196	215	249	229	365	393	390	284	304	130	56	161	115	131	87	64	144	161	189	134	180	558
	66%	66%	66%	47%	56%	62%	68%	75%	81%	71%	68%	63%	62%	70%	68%	71%	62%	70%	60%	62%	70%	60%	65%	72%	67%	63%
Significantly improve	(5) 557	245	311	43	94	95	89	92	143	162	150	110	135	61	22	77	30	55	35	28	55	73	72	48	76	220
	27%	24%	30%	18%	27%	27%	24%	30%	32%	29%	26%	24%	27%	33%	26%	34%	16%	30%	25%	27%	27%	27%	25%	26%	28%	25%
Somewhat improve	(4) 814	426	388	73	102	119	161	137	223	231	240	174	169	69	35	83	85	76	51	37	88	87	117	86	103	338
	39%	42%	37%	30%	29%	34%	44%	45%	49%	42%	39%	34%	37%	37%	42%	37%	46%	41%	35%	35%	43%	32%	40%	46%	39%	38%
Neither worsen nor improve	(3) 545	265	280	101	123	117	90	55	59	119	141	137	148	46	22	51	54	48	45	27	47	90	72	42	70	254
	26%	26%	27%	41%	36%	34%	24%	18%	13%	22%	25%	30%	30%	25%	27%	22%	29%	26%	31%	26%	23%	34%	25%	23%	26%	29%
Somewhat worsen	(2) 98	55	43	19	17	9	21	14	18	30	24	19	25	5	1	12	8	3	6	11	15	10	21	8	11	53
	5%	5%	4%	8%	5%	3%	6%	5%	4%	5%	4%	4%	5%	3%	1%	5%	4%	1%	4%	10%	7%	4%	7%	4%	4%	6%
Significantly worsen	(1) 52	21	31	10	11	7	8	8	7	10	17	10	14	5	3	3	10	4	7	2	1	7	7	2	7	24
	3%	2%	3%	4%	3%	2%	2%	3%	2%	2%	3%	2%	3%	3%	4%	1%	5%	2%	5%	2%	*	3%	3%	1%	3%	3%
NET: Worsen	150	76	74	28	28	16	29	22	26	40	41	29	39	10	4	16	17	7	13	12	15	17	29	10	18	76
	7%	8%	7%	12%	8%	5%	8%	7%	6%	7%	7%	7%	8%	5%	5%	7%	9%	4%	9%	12%	7%	6%	10%	5%	7%	9%
Mean	3.84	3.81	3.86	3.49	3.72	3.83	3.82	3.95	4.06	3.91	3.84	3.79	3.78	3.95	3.86	3.96	3.63	3.94	3.71	3.75	3.89	3.78	3.78	3.92	3.86	3.76
Standard deviation	0.96	0.93	0.98	1.00	1.02	0.93	0.94	0.95	0.87	0.94	0.96	0.94	1.00	0.96	0.95	0.95	0.98	0.90	1.04	1.02	0.90	0.98	0.99	0.87	0.97	0.98
Standard error	0.02	0.03	0.03	0.08	0.06	0.05	0.04	0.05	0.05	0.04	0.04	0.05	0.04	0.07	0.10	0.06	0.07	0.06	0.09	0.10	0.07	0.06	0.06	0.06	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 57

**Q.6 How would engaging in the following behaviours change your views about a financial services company?
Acting in a transparent manner e.g. giving clear information on the costs and charges associated with products**
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Improve	1371 66%	577 75%	794 61%	224 74%	239 67%	320 84%	363 68%	384 77%	118 82%	154 73%	396 70%	353 72%	162 78%	260 80%	146 80%	82 75%	106 73%	150 72%	
Significantly improve	(5) 27%	557 27%	262 34%	295 23%	110 36%	90 25%	133 35%	150 28%	149 30%	58 40%	61 29%	151 27%	145 29%	67 32%	83 26%	66 36%	37 34%	49 34%	52 25%
Somewhat improve	(4) 39%	814 39%	315 41%	499 39%	113 37%	149 42%	187 49%	213 40%	235 47%	60 42%	94 44%	245 43%	209 42%	94 45%	177 54%	80 44%	45 41%	57 39%	98 47%
Neither worsen nor improve	(3) 26%	545 26%	136 18%	408 32%	57 19%	93 26%	38 10%	129 24%	83 17%	21 15%	42 20%	124 22%	103 21%	32 15%	43 13%	21 12%	20 18%	24 17%	41 19%
Somewhat worsen	(2) 5%	98 5%	33 4%	65 5%	17 6%	14 4%	16 4%	27 5%	20 4%	4 3%	7 3%	34 6%	21 4%	12 6%	16 5%	11 6%	3 3%	13 9%	14 7%
Significantly worsen	(1) 3%	52 3%	23 3%	29 2%	5 2%	9 3%	5 1%	14 3%	14 3%	1 1%	9 4%	10 2%	14 3%	2 1%	6 2%	4 2%	4 3%	2 2%	4 2%
NET: Worsen	150 7%	56 7%	94 7%	22 7%	23 6%	22 6%	41 8%	34 7%	5 4%	16 7%	44 8%	35 7%	15 7%	22 7%	15 8%	7 6%	16 11%	19 9%	
Mean	3.84	3.99	3.75	4.02	3.84	4.12	3.86	3.97	4.18	3.90	3.87	3.91	4.02	3.98	4.06	4.00	3.94	3.86	
Standard deviation	0.96	0.98	0.94	0.96	0.94	0.86	0.97	0.93	0.85	0.99	0.94	0.96	0.91	0.86	0.96	0.98	1.01	0.94	
Standard error	0.02	0.04	0.03	0.05	0.05	0.04	0.04	0.04	0.07	0.07	0.04	0.04	0.06	0.05	0.07	0.09	0.09	0.06	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 58

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Offering fair prices/ interest rates, for example not charging excessive overdraft fees

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	1362	670	692	111	192	227	241	230	363	383	380	289	310	123	56	155	121	125	94	70	145	158	188	127	175	553
	66%	66%	66%	45%	55%	65%	66%	75%	81%	69%	66%	64%	63%	66%	68%	68%	65%	67%	65%	68%	70%	59%	65%	69%	65%	62%
Significantly improve	(5) 634	299	334	54	88	110	106	115	160	169	177	138	150	70	24	74	48	67	54	33	65	71	75	53	85	251
	31%	30%	32%	22%	25%	32%	29%	38%	36%	31%	31%	31%	31%	37%	29%	33%	26%	36%	37%	32%	31%	27%	26%	29%	32%	28%
Somewhat improve	(4) 728	371	358	57	103	117	135	114	203	215	203	151	160	54	32	81	73	58	41	37	80	86	113	74	90	302
	35%	37%	34%	23%	30%	34%	37%	37%	45%	39%	35%	34%	33%	29%	38%	35%	39%	31%	28%	36%	39%	32%	39%	40%	34%	34%
Neither worsen nor improve	(3) 557	276	282	115	123	104	101	55	59	126	149	132	151	51	23	50	51	45	41	29	51	93	76	49	75	266
	27%	27%	27%	47%	35%	30%	28%	18%	13%	23%	26%	29%	31%	27%	28%	22%	28%	24%	28%	28%	24%	35%	26%	27%	28%	30%
Somewhat worsen	(2) 87	39	48	10	19	10	18	15	16	28	24	16	19	6	1	18	4	7	4	3	10	12	15	7	10	45
	4%	4%	5%	4%	5%	3%	5%	5%	3%	5%	4%	4%	4%	3%	2%	8%	2%	4%	3%	3%	5%	4%	5%	4%	4%	5%
Significantly worsen	(1) 58	27	31	9	14	7	8	7	13	14	20	13	11	6	2	5	10	8	5	1	2	6	11	2	8	24
	3%	3%	3%	4%	4%	2%	2%	2%	3%	3%	4%	3%	2%	3%	3%	2%	5%	4%	4%	*	1%	2%	4%	1%	3%	3%
NET: Worsen	145	66	80	19	33	17	26	22	29	42	44	29	30	12	4	23	14	16	10	4	11	18	26	9	18	69
	7%	6%	8%	8%	9%	5%	7%	7%	6%	8%	8%	7%	6%	6%	5%	10%	7%	8%	7%	4%	5%	7%	9%	5%	7%	8%
Mean	3.87	3.87	3.87	3.56	3.67	3.90	3.85	4.03	4.07	3.90	3.86	3.86	3.85	3.95	3.90	3.89	3.78	3.91	3.92	3.96	3.95	3.76	3.78	3.91	3.88	3.80
Standard deviation	0.99	0.97	1.01	1.00	1.04	0.95	0.96	0.98	0.94	0.98	1.02	0.99	0.97	1.03	0.95	1.02	1.03	1.08	1.05	0.89	0.90	0.97	1.01	0.90	1.00	1.00
Standard error	0.02	0.03	0.03	0.08	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.06	0.04	0.08	0.10	0.07	0.08	0.07	0.09	0.08	0.07	0.06	0.06	0.06	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 58

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Offering fair prices/ interest rates, for example not charging excessive overdraft fees

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Improve	1362 66%	558 73%	805 62%	224 74%	248 70%	321 85%	377 71%	377 75%	111 77%	145 68%	407 72%	351 71%	167 80%	250 77%	147 80%	84 77%	105 72%	158 75%	
Significantly improve	(5) 31%	634 31%	293 38%	341 26%	108 36%	107 30%	143 38%	191 36%	172 34%	56 39%	70 33%	186 33%	162 33%	77 37%	109 34%	75 41%	44 40%	49 33%	67 32%
Somewhat improve	(4) 35%	728 35%	265 34%	463 36%	116 38%	140 40%	178 47%	186 35%	205 41%	56 39%	75 36%	221 39%	189 39%	90 43%	141 44%	72 39%	40 37%	57 39%	91 43%
Neither worsen nor improve	(3) 27%	557 27%	154 20%	404 31%	60 20%	77 22%	38 10%	123 23%	83 17%	24 17%	48 23%	98 22%	26 20%	53 16%	25 14%	17 16%	25 17%	35 17%	
Somewhat worsen	(2) 4%	87 4%	36 5%	51 4%	10 3%	15 4%	12 3%	19 4%	23 5%	7 5%	9 4%	25 4%	22 5%	9 4%	14 4%	9 5%	3 3%	9 6%	10 5%
Significantly worsen	(1) 3%	58 3%	21 3%	37 3%	9 3%	14 4%	9 2%	14 3%	17 3%	2 1%	10 5%	9 2%	20 4%	6 3%	7 2%	3 1%	5 4%	7 5%	7 3%
NET: Worsen	145 7%	57 7%	88 7%	20 6%	30 8%	20 5%	33 6%	40 8%	9 6%	19 9%	34 6%	42 9%	15 7%	21 7%	11 6%	8 7%	16 11%	17 8%	
Mean	3.87	4.00	3.79	4.00	3.88	4.15	3.97	3.98	4.08	3.87	3.98	3.92	4.07	4.02	4.13	4.05	3.90	3.96	
Standard deviation	0.99	1.01	0.97	0.98	1.02	0.88	0.99	1.00	0.93	1.07	0.93	1.04	0.97	0.93	0.92	1.03	1.09	0.99	
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.04	0.08	0.07	0.04	0.05	0.07	0.05	0.07	0.10	0.09	0.07	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 59

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Putting corporate/business customers before individual customers

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	148 7%	74 7%	74 7%	30 12%	32 9%	29 8%	31 8%	13 4%	12 3%	47 9%	35 6%	40 9%	25 5%	16 9%	5 6%	11 5%	11 6%	19 10%	11 8%	7 7%	11 5%	34 13%	12 4%	11 6%	29 11%	73 8%
Significantly improve	(5) 45 2%	17 2%	28 3%	7 3%	14 4%	7 2%	14 4%	2 1%	2 *	12 2%	9 2%	17 4%	7 1%	12 6%	1 1%	3 1%	2 1%	7 4%	3 2%	2 2%	4 2%	6 2%	4 1%	1 1%	11 4%	20 2%
Somewhat improve	(4) 103 5%	57 6%	46 4%	24 10%	18 5%	23 7%	17 5%	11 4%	10 2%	36 6%	26 5%	23 5%	18 4%	5 3%	4 5%	8 3%	9 5%	12 6%	8 6%	5 5%	7 3%	28 10%	8 3%	10 5%	17 6%	52 6%
Neither worsen nor improve	(3) 668 32%	324 32%	344 33%	106 43%	150 43%	144 41%	113 31%	65 21%	89 20%	162 29%	184 32%	151 33%	170 35%	57 30%	25 30%	74 32%	63 34%	49 26%	56 38%	36 35%	55 27%	106 39%	98 34%	50 27%	87 32%	319 36%
Somewhat worsen	(2) 677 33%	358 35%	319 30%	74 30%	101 29%	106 30%	112 30%	102 33%	183 41%	194 35%	203 36%	124 28%	156 32%	55 30%	24 29%	78 34%	64 35%	75 40%	39 27%	42 41%	65 32%	72 27%	98 34%	65 35%	89 33%	290 33%
Significantly worsen	(1) 573 28%	256 25%	317 30%	36 15%	65 19%	69 20%	112 30%	126 41%	166 37%	148 27%	150 26%	135 30%	140 29%	58 31%	29 35%	65 29%	48 26%	44 23%	39 27%	18 17%	76 37%	57 21%	82 28%	59 32%	65 24%	206 23%
NET: Worsen	1250 61%	614 61%	636 60%	109 45%	165 48%	174 50%	224 61%	228 74%	349 78%	342 62%	353 62%	259 58%	296 60%	113 61%	53 64%	143 63%	112 60%	118 64%	78 54%	60 58%	141 68%	128 48%	180 62%	124 67%	153 57%	496 56%
Mean	2.21	2.23	2.19	2.56	2.47	2.41	2.21	1.89	1.89	2.22	2.20	2.25	2.18	2.23	2.07	2.15	2.21	2.27	2.29	2.34	2.02	2.46	2.15	2.08	2.34	2.31
Standard deviation	0.98	0.95	1.00	0.95	0.98	0.94	1.04	0.90	0.83	0.98	0.93	1.06	0.94	1.11	0.96	0.92	0.91	1.01	0.99	0.89	0.97	1.01	0.91	0.93	1.04	0.97
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.06	0.04	0.09	0.10	0.06	0.07	0.07	0.08	0.07	0.06	0.05	0.07	0.06	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 59

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Putting corporate/business customers before individual customers

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	148 7%	87 11%	61 5%	26 9%	24 7%	23 6%	48 9%	42 8%	18 13%	18 8%	37 7%	30 6%	16 8%	27 8%	26 14%	9 8%	14 10%	26 13%
Significantly improve	(5) 45 2%	28 4%	16 1%	8 3%	10 3%	8 2%	15 3%	16 3%	11 7%	5 2%	14 2%	11 2%	5 2%	4 1%	15 8%	4 3%	9 6%	10 5%
Somewhat improve	(4) 103 5%	58 8%	44 3%	18 6%	14 4%	15 4%	33 6%	26 5%	8 5%	13 6%	23 4%	18 4%	11 5%	22 7%	10 6%	5 5%	6 4%	16 8%
Neither worsen nor improve	(3) 668 32%	192 25%	476 37%	94 31%	115 32%	89 23%	142 27%	116 23%	32 22%	59 28%	177 31%	144 29%	49 23%	78 24%	42 23%	31 29%	38 26%	60 29%
Somewhat worsen	(2) 677 33%	238 31%	439 34%	101 33%	116 33%	143 38%	179 34%	164 33%	47 33%	75 35%	188 33%	165 34%	77 37%	128 39%	70 38%	32 29%	49 33%	69 33%
Significantly worsen	(1) 573 28%	252 33%	321 25%	81 27%	100 28%	124 33%	164 31%	179 36%	46 32%	60 28%	161 29%	153 31%	65 31%	92 28%	45 25%	36 33%	45 31%	54 26%
NET: Worsen	1250 61%	490 64%	760 59%	182 60%	216 61%	267 70%	343 64%	343 68%	94 65%	135 64%	349 62%	318 65%	143 69%	220 68%	115 63%	69 63%	94 64%	123 59%
Mean	2.21	2.18	2.23	2.24	2.20	2.05	2.17	2.07	2.23	2.19	2.18	2.13	2.10	2.13	2.35	2.16	2.21	2.33
Standard deviation	0.98	1.09	0.90	1.00	0.99	0.96	1.02	1.04	1.18	0.99	0.98	0.97	0.99	0.95	1.16	1.05	1.11	1.09
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.05	0.10	0.07	0.04	0.04	0.07	0.05	0.09	0.10	0.09	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 60

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Provision of deliberately complex products that are difficult to understand

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	155 7%	86 8%	69 7%	25 10%	33 9%	39 11%	28 8%	17 6%	12 3%	41 7%	35 6%	47 10%	32 7%	18 10%	5 6%	13 6%	10 5%	20 11%	14 10%	6 6%	7 3%	29 11%	25 8%	8 4%	29 11%	86 10%
Significantly improve	(5) 29 1%	14 1%	15 1%	3 1%	9 3%	10 3%	5 1%	1 *	2 *	7 1%	5 1%	14 3%	3 1%	11 6%	- -	2 1%	- -	5 3%	- -	- -	- -	5 2%	6 2%	* *	7 2%	13 1%
Somewhat improve	(4) 125 6%	72 7%	53 5%	22 9%	23 7%	30 9%	24 6%	16 5%	10 2%	34 6%	30 5%	33 7%	29 6%	7 4%	5 6%	11 5%	10 5%	15 8%	14 10%	6 6%	7 3%	24 9%	19 6%	8 4%	23 8%	73 8%
Neither worsen nor improve	(3) 631 31%	304 30%	327 31%	114 46%	146 42%	132 38%	101 28%	69 22%	69 15%	142 26%	169 30%	156 35%	164 33%	50 27%	26 31%	64 28%	64 34%	48 26%	47 32%	36 35%	53 25%	102 38%	87 30%	54 29%	80 30%	294 33%
Somewhat worsen	(2) 550 27%	281 28%	269 26%	55 22%	83 24%	80 23%	104 28%	74 24%	154 34%	166 30%	157 27%	88 19%	140 28%	45 24%	21 25%	63 28%	55 30%	58 31%	31 21%	26 25%	60 29%	63 23%	72 25%	55 30%	64 24%	230 26%
Significantly worsen	(1) 729 35%	342 34%	388 37%	52 21%	86 25%	96 28%	134 36%	147 48%	214 48%	204 37%	211 37%	159 35%	155 32%	73 39%	31 38%	87 38%	57 31%	59 32%	52 36%	35 34%	87 42%	74 28%	105 36%	68 37%	95 35%	278 31%
NET: Worsen	1279 62%	622 62%	657 62%	106 43%	169 49%	176 51%	238 65%	220 72%	368 82%	370 67%	368 64%	247 55%	295 60%	118 63%	52 63%	150 66%	112 60%	118 63%	83 58%	61 59%	147 71%	137 51%	177 61%	124 67%	159 59%	508 57%
Mean	2.12	2.15	2.09	2.47	2.39	2.36	2.08	1.86	1.73	2.05	2.06	2.23	2.15	2.13	2.05	2.02	2.14	2.19	2.16	2.14	1.90	2.34	2.13	2.01	2.19	2.23
Standard deviation	1.01	1.01	1.00	0.96	1.01	1.06	1.00	0.96	0.83	0.99	0.98	1.11	0.96	1.15	0.97	0.97	0.92	1.06	1.03	0.96	0.90	1.03	1.05	0.92	1.09	1.03
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.06	0.04	0.09	0.10	0.06	0.07	0.07	0.08	0.09	0.07	0.07	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 60

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Provision of deliberately complex products that are difficult to understand

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	155 7%	83 11%	71 6%	23 8%	38 11%	23 6%	46 9%	44 9%	18 12%	22 10%	39 7%	31 6%	17 8%	28 9%	23 13%	18 17%	15 11%	31 15%
Significantly improve	(5) 29 1%	18 2%	11 1%	6 2%	3 1%	4 1%	7 1%	10 2%	9 6%	5 2%	5 1%	6 1%	2 1%	3 1%	11 6%	3 2%	3 2%	7 3%
Somewhat improve	(4) 125 6%	65 8%	60 5%	17 6%	35 10%	19 5%	39 7%	34 7%	9 6%	17 8%	34 6%	25 5%	15 7%	24 7%	13 7%	16 14%	12 8%	24 11%
Neither worsen nor improve	(3) 631 31%	164 21%	467 36%	76 25%	95 27%	50 13%	132 25%	98 20%	30 21%	47 22%	152 27%	121 25%	36 18%	66 20%	29 16%	19 17%	32 22%	50 24%
Somewhat worsen	(2) 550 27%	200 26%	350 27%	89 29%	93 26%	123 32%	144 27%	146 29%	30 21%	60 28%	163 29%	148 30%	57 27%	91 28%	49 27%	22 21%	44 30%	55 26%
Significantly worsen	(1) 729 35%	321 42%	408 31%	115 38%	129 36%	183 48%	212 40%	213 43%	66 46%	83 39%	210 37%	192 39%	98 47%	140 43%	81 44%	50 45%	54 37%	74 35%
NET: Worsen	1279 62%	522 68%	758 58%	204 67%	222 63%	306 81%	356 67%	359 72%	96 67%	143 67%	373 66%	340 69%	155 74%	230 71%	130 71%	72 66%	98 67%	128 61%
Mean	2.12	2.04	2.16	2.04	2.12	1.78	2.03	1.96	2.06	2.06	2.05	1.99	1.88	1.95	2.03	2.07	2.09	2.22
Standard deviation	1.01	1.09	0.95	1.02	1.04	0.93	1.02	1.03	1.21	1.07	0.98	0.97	1.00	1.01	1.19	1.19	1.06	1.15
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.05	0.10	0.07	0.04	0.04	0.07	0.06	0.09	0.11	0.09	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 61

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Putting shareholders and profits before customers

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Improve	179 9%	97 10%	82 8%	28 11%	44 13%	41 12%	29 8%	18 6%	20 4%	42 8%	45 8%	61 14%	31 6%	20 11%	7 9%	15 6%	15 8%	20 11%	15 11%	9 9%	16 8%	29 11%	22 8%	11 6%	29 11%	93 10%
Significantly improve	(5) 47 2%	20 2%	27 3%	5 2%	18 5%	9 3%	7 2%	3 1%	4 1%	12 2%	9 2%	22 5%	4 1%	8 4%	- -	4 2%	2 1%	4 2%	4 2%	3 2%	3 2%	10 4%	7 2%	2 1%	7 3%	26 3%
Somewhat improve	(4) 132 6%	77 8%	56 5%	22 9%	26 7%	32 9%	22 6%	15 5%	15 3%	29 5%	37 6%	39 9%	27 5%	12 6%	7 9%	11 5%	13 7%	16 9%	12 8%	6 6%	13 6%	18 7%	15 5%	9 5%	22 8%	67 8%
Neither worsen nor improve	(3) 651 32%	329 32%	323 31%	108 44%	132 38%	121 35%	110 30%	72 23%	108 24%	168 31%	171 30%	142 32%	170 35%	57 30%	22 26%	70 31%	60 32%	50 27%	44 30%	37 35%	45 22%	110 41%	99 34%	59 32%	86 32%	296 33%
Somewhat worsen	(2) 603 29%	308 30%	295 28%	65 26%	95 27%	96 28%	95 26%	94 31%	158 35%	185 33%	181 32%	106 23%	132 27%	51 27%	22 27%	71 31%	54 29%	60 32%	39 27%	31 30%	70 34%	76 28%	72 25%	56 30%	71 26%	273 31%
Significantly worsen	(1) 632 31%	278 28%	353 34%	45 18%	77 22%	89 26%	134 36%	123 40%	164 36%	157 28%	175 31%	141 31%	158 32%	58 31%	31 38%	72 32%	57 31%	57 31%	46 32%	27 26%	74 36%	54 20%	96 33%	60 32%	83 31%	225 25%
NET: Worsen	1234 60%	586 58%	648 62%	110 45%	172 49%	185 53%	228 62%	217 71%	322 72%	342 62%	356 62%	247 55%	290 59%	109 59%	54 65%	143 63%	111 59%	117 63%	85 59%	58 56%	145 70%	130 48%	168 58%	116 62%	153 57%	498 56%
Mean	2.21	2.26	2.15	2.50	2.46	2.35	2.11	1.96	1.97	2.19	2.17	2.32	2.16	2.25	2.06	2.14	2.19	2.19	2.22	2.29	2.04	2.46	2.19	2.12	2.26	2.32
Standard deviation	1.02	1.01	1.03	0.97	1.08	1.04	1.03	0.96	0.91	0.98	0.99	1.15	0.97	1.10	1.00	0.98	0.99	1.03	1.06	1.00	0.99	1.01	1.03	0.96	1.07	1.03
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.06	0.04	0.09	0.10	0.06	0.08	0.07	0.09	0.10	0.08	0.06	0.06	0.07	0.06	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 61

Q.6 How would engaging in the following behaviours change your views about a financial services company?

Putting shareholders and profits before customers

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Improve	179 9%	92 12%	87 7%	32 11%	36 10%	31 8%	50 9%	40 8%	20 14%	23 11%	49 9%	44 9%	23 11%	36 11%	26 14%	15 14%	14 9%	30 14%
Significantly improve	(5) 47 2%	30 4%	17 1%	12 4%	7 2%	8 2%	14 3%	14 3%	9 6%	4 2%	15 3%	11 2%	8 4%	7 2%	14 8%	2 2%	7 5%	9 4%
Somewhat improve	(4) 132 6%	62 8%	70 5%	20 6%	29 8%	23 6%	36 7%	27 5%	11 8%	20 9%	34 6%	33 7%	15 7%	29 9%	12 6%	12 11%	7 5%	21 10%
Neither worsen nor improve	(3) 651 32%	195 25%	457 35%	79 26%	98 28%	95 25%	153 29%	116 23%	32 22%	61 29%	167 30%	143 29%	49 23%	81 25%	42 23%	28 25%	45 31%	59 28%
Somewhat worsen	(2) 603 29%	196 25%	407 31%	99 33%	102 29%	126 33%	153 29%	166 33%	48 33%	59 28%	174 31%	140 28%	66 32%	104 32%	67 37%	31 28%	38 26%	59 28%
Significantly worsen	(1) 632 31%	286 37%	346 27%	94 31%	118 33%	127 34%	178 33%	179 36%	44 31%	69 32%	173 31%	164 33%	71 34%	104 32%	47 26%	36 33%	49 34%	61 29%
NET: Worsen	1234 60%	482 63%	753 58%	192 63%	220 62%	253 67%	331 62%	344 69%	92 64%	128 60%	347 62%	304 62%	136 66%	208 64%	115 63%	67 61%	88 60%	120 57%
Mean	2.21	2.16	2.23	2.20	2.17	2.10	2.17	2.06	2.25	2.20	2.19	2.16	2.15	2.17	2.34	2.22	2.20	2.32
Standard deviation	1.02	1.13	0.95	1.08	1.05	1.01	1.05	1.02	1.16	1.05	1.02	1.04	1.09	1.04	1.16	1.09	1.10	1.13
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.05	0.05	0.10	0.07	0.04	0.05	0.07	0.06	0.09	0.10	0.09	0.08

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 62

Q.7 What do you think is the ownership structure of the following financial services companies?

Summary Table

Base: All respondents

	Companies														
	HSBC	Lloyds	National Savings & Investments	Barclays	Nationwide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal & General
Unweighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Shareholder-owned Public Limited Company (PLC)	935 45%	781 38%	163 8%	986 48%	463 22%	680 33%	526 25%	795 38%	892 43%	396 19%	796 39%	596 29%	401 19%	706 34%	718 35%
Customer- owned	36 2%	41 2%	68 3%	38 2%	523 25%	43 2%	42 2%	95 5%	45 2%	577 28%	27 1%	64 3%	412 20%	63 3%	36 2%
Employee- owned	34 2%	22 1%	24 1%	19 1%	49 2%	34 2%	24 1%	44 2%	44 2%	166 8%	41 2%	30 1%	56 3%	44 2%	34 2%
Private equity	158 8%	124 6%	72 4%	156 8%	114 6%	268 13%	95 5%	127 6%	185 9%	143 7%	216 10%	205 10%	129 6%	191 9%	197 10%
Partnership	53 3%	85 4%	50 2%	58 3%	72 4%	59 3%	78 4%	71 3%	72 3%	132 6%	58 3%	58 3%	82 4%	58 3%	87 4%
Family owned	20 1%	30 1%	22 1%	39 2%	28 1%	20 1%	23 1%	24 1%	34 2%	42 2%	26 1%	22 1%	34 2%	31 2%	34 2%
Government- owned	81 4%	426 21%	916 44%	85 4%	53 3%	38 2%	764 37%	189 9%	39 2%	47 2%	27 1%	23 1%	46 2%	30 1%	52 3%
Don't know	822 40%	780 38%	803 39%	780 38%	856 41%	992 48%	747 36%	867 42%	829 40%	745 36%	947 46%	1113 54%	982 48%	1007 49%	967 47%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 63

Q.7 What do you think is the ownership structure of the following financial services companies?

HSBC

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	935 45%	568 56%	368 35%	56 23%	77 22%	133 38%	168 46%	166 54%	335 74%	311 56%	253 44%	197 44%	174 35%	60 32%	38 46%	95 42%	82 44%	84 45%	66 45%	46 44%	93 45%	115 43%	167 58%	90 48%	108 40%	386 43%
Private equity	158 8%	74 7%	84 8%	17 7%	36 10%	33 9%	32 9%	23 8%	16 4%	48 9%	39 7%	33 7%	38 8%	10 5%	8 9%	20 9%	4 2%	17 9%	8 5%	12 11%	19 9%	24 9%	22 8%	13 7%	32 12%	64 7%
Government- owned	81 4%	41 4%	40 4%	13 5%	9 3%	14 4%	13 3%	13 4%	19 4%	20 4%	22 4%	21 5%	17 4%	7 4%	1 2%	8 4%	5 3%	10 5%	4 3%	7 6%	10 5%	10 4%	13 5%	3 2%	8 3%	37 4%
Partnership	53 3%	22 2%	31 3%	7 3%	19 6%	10 3%	5 1%	4 1%	7 2%	16 3%	11 2%	13 3%	13 3%	3 2%	3 3%	3 1%	2 1%	10 6%	2 1%	7 7%	2 1%	7 3%	8 3%	5 3%	13 5%	20 2%
Customer- owned	36 2%	19 2%	16 2%	8 3%	12 3%	8 2%	6 2%	2 1%	- -	8 1%	10 2%	11 2%	7 1%	- -	- -	2 1%	3 2%	6 3%	2 1%	1 1%	3 1%	13 5%	5 2%	1 *	4 1%	24 3%
Employee- owned	34 2%	13 1%	21 2%	6 2%	13 4%	6 2%	4 1%	4 1%	1 *	9 2%	8 1%	11 2%	6 1%	8 4%	1 1%	3 1%	3 2%	5 3%	- -	1 1%	3 2%	5 2%	- -	5 3%	7 3%	14 2%
Family owned	20 1%	11 1%	10 1%	8 3%	5 2%	1 *	6 2%	- -	- -	4 1%	7 1%	3 1%	7 1%	2 1%	- -	4 2%	6 3%	2 1%	1 1%	1 1%	- -	2 1%	2 1%	1 *	2 1%	13 1%
Don't know	822 40%	295 29%	527 50%	140 57%	197 57%	158 45%	146 40%	103 33%	78 17%	155 28%	247 43%	179 40%	240 49%	98 53%	34 42%	96 42%	86 46%	69 37%	63 44%	33 32%	84 41%	99 37%	83 29%	76 41%	105 39%	363 41%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 63

Q.7 What do you think is the ownership structure of the following financial services companies?

HSBC

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	935 45%	396 51%	540 42%	170 56%	169 48%	274 72%	272 51%	290 58%	79 55%	120 57%	294 52%	265 54%	130 62%	202 62%	119 65%	70 64%	102 70%	129 62%
Private equity	158 8%	65 9%	92 7%	39 13%	36 10%	30 8%	43 8%	44 9%	15 10%	17 8%	53 9%	48 10%	18 9%	28 9%	20 11%	7 7%	10 7%	26 12%
Government- owned	81 4%	36 5%	44 3%	6 2%	16 4%	10 3%	19 4%	23 5%	5 3%	8 4%	24 4%	13 3%	11 5%	12 4%	5 3%	3 3%	5 4%	8 4%
Partnership	53 3%	30 4%	22 2%	12 4%	8 2%	10 3%	7 1%	12 2%	5 3%	7 3%	12 2%	15 3%	3 2%	8 2%	5 3%	- -	3 2%	6 3%
Customer- owned	36 2%	21 3%	15 1%	7 2%	12 3%	7 2%	13 2%	13 3%	2 1%	11 5%	12 2%	9 2%	2 1%	7 2%	3 2%	6 5%	3 2%	4 2%
Employee- owned	34 2%	26 3%	8 1%	8 3%	10 3%	6 2%	10 2%	14 3%	10 7%	7 3%	9 2%	4 1%	3 2%	6 2%	10 5%	4 4%	1 *	3 2%
Family owned	20 1%	16 2%	4 *	1 *	5 1%	2 1%	5 1%	3 1%	2 2%	6 3%	9 2%	6 1%	3 1%	4 1%	6 3%	4 3%	4 2%	8 4%
Don't know	822 40%	223 29%	599 46%	84 28%	120 34%	57 15%	187 35%	127 25%	33 23%	55 26%	177 32%	144 29%	46 22%	76 23%	26 14%	21 19%	24 16%	37 18%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 64

Q.7 What do you think is the ownership structure of the following financial services companies?

Lloyds

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	781 38%	445 44%	336 32%	51 21%	73 21%	116 33%	139 38%	153 50%	249 55%	255 46%	204 36%	168 37%	152 31%	54 29%	32 39%	83 36%	64 35%	76 41%	50 35%	43 42%	81 39%	85 32%	133 46%	79 42%	98 36%	322 36%
Government- owned	426 21%	279 28%	147 14%	23 9%	36 10%	65 19%	85 23%	66 21%	151 34%	133 24%	115 20%	87 19%	90 18%	43 23%	19 23%	41 18%	36 19%	33 18%	27 19%	20 19%	54 26%	47 18%	71 25%	34 18%	55 21%	161 18%
Private equity	124 6%	56 6%	67 6%	13 5%	40 11%	27 8%	20 6%	14 4%	10 2%	43 8%	26 5%	22 5%	33 7%	15 8%	3 3%	11 5%	8 4%	20 11%	10 7%	5 5%	8 4%	18 7%	16 6%	9 5%	24 9%	52 6%
Partnership	85 4%	40 4%	45 4%	15 6%	26 7%	9 3%	13 4%	9 3%	12 3%	23 4%	16 3%	21 5%	24 5%	7 4%	3 3%	5 2%	8 5%	10 5%	3 2%	7 7%	5 3%	16 6%	13 5%	7 4%	15 6%	37 4%
Customer- owned	41 2%	18 2%	23 2%	8 3%	10 3%	12 4%	7 2%	1 *	3 1%	12 2%	11 2%	9 2%	9 2%	3 2%	- -	2 1%	5 3%	6 3%	5 3%	3 3%	1 *	10 4%	5 2%	1 1%	8 3%	24 3%
Family owned	30 1%	7 1%	23 2%	8 3%	10 3%	4 1%	7 2%	1 *	- -	9 2%	6 1%	12 3%	3 1%	2 1%	1 2%	3 1%	- -	5 3%	5 4%	1 1%	2 1%	8 3%	1 *	1 1%	5 2%	19 2%
Employee- owned	22 1%	7 1%	15 1%	4 2%	6 2%	6 2%	2 1%	3 1%	1 *	6 1%	5 1%	6 1%	6 1%	1 1%	- -	1 1%	2 1%	4 2%	1 1%	1 1%	4 2%	4 1%	- -	4 2%	10 4%	9 1%
Don't know	780 38%	280 28%	500 47%	143 58%	187 54%	148 43%	132 36%	90 29%	80 18%	147 27%	241 42%	170 38%	222 45%	83 45%	32 38%	97 43%	78 42%	66 36%	59 41%	32 31%	75 36%	100 37%	88 30%	71 38%	96 36%	346 39%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 64

Q.7 What do you think is the ownership structure of the following financial services companies?

Lloyds

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	781 38%	325 42%	455 35%	126 42%	151 43%	218 58%	234 44%	246 49%	73 51%	104 49%	256 45%	215 44%	109 52%	161 50%	95 52%	53 48%	89 61%	111 53%
Government- owned	426 21%	186 24%	240 18%	69 23%	89 25%	132 35%	131 25%	142 28%	37 26%	58 27%	140 25%	133 27%	57 27%	107 33%	49 27%	29 26%	51 35%	53 25%
Private equity	124 6%	66 9%	58 4%	19 6%	29 8%	26 7%	26 5%	41 8%	19 13%	16 7%	26 5%	31 6%	15 7%	25 8%	17 9%	14 13%	6 4%	20 10%
Partnership	85 4%	54 7%	31 2%	16 5%	20 6%	13 3%	16 3%	20 4%	5 3%	15 7%	22 4%	20 4%	9 4%	10 3%	7 4%	4 4%	3 2%	10 5%
Customer- owned	41 2%	14 2%	27 2%	5 2%	12 3%	2 1%	13 3%	10 2%	4 3%	9 4%	10 2%	10 2%	5 2%	9 3%	6 3%	5 5%	3 2%	7 3%
Family owned	30 1%	21 3%	9 1%	6 2%	9 3%	6 2%	14 3%	7 1%	- -	5 2%	10 2%	9 2%	3 2%	4 1%	6 3%	* *	4 3%	8 4%
Employee- owned	22 1%	12 2%	10 1%	8 3%	8 2%	3 1%	9 2%	6 1%	2 1%	4 2%	8 1%	2 *	1 1%	3 1%	3 2%	4 3%	2 1%	4 2%
Don't know	780 38%	215 28%	565 44%	99 33%	94 26%	61 16%	166 31%	116 23%	24 17%	50 23%	173 31%	136 28%	47 23%	66 20%	27 15%	17 16%	19 13%	34 16%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 65
Q.7 What do you think is the ownership structure of the following financial services companies?
National Savings & Investments
Base: All respondents

	Gender			Age						Social Grade					Region								Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Government- owned	916	528	388	52	72	118	170	170	335	304	246	181	184	69	25	100	71	80	56	46	118	100	156	96	109	351
	44%	52%	37%	21%	21%	34%	46%	55%	74%	55%	43%	40%	38%	37%	31%	44%	38%	43%	39%	45%	57%	37%	54%	51%	41%	40%
Shareholder-owned Public Limited Company (PLC)	163	89	75	20	22	41	30	20	32	52	32	46	33	9	14	18	18	23	10	9	11	19	23	9	20	84
	8%	9%	7%	8%	6%	12%	8%	6%	7%	9%	6%	10%	7%	5%	17%	8%	10%	12%	7%	9%	5%	7%	8%	5%	7%	10%
Private equity	72	32	41	12	16	11	16	7	9	23	17	13	20	10	6	4	-	8	12	3	7	10	9	4	16	26
	4%	3%	4%	5%	5%	3%	4%	2%	2%	4%	3%	3%	4%	5%	7%	2%	-	4%	9%	3%	3%	4%	3%	2%	6%	3%
Customer- owned	68	34	34	7	14	10	12	11	13	18	18	18	14	3	3	7	3	8	5	5	7	13	10	4	6	31
	3%	3%	3%	3%	4%	3%	3%	4%	3%	3%	3%	4%	3%	2%	3%	3%	2%	4%	3%	5%	3%	5%	4%	2%	2%	3%
Partnership	50	24	26	8	21	8	4	6	2	10	12	20	6	1	3	3	2	8	4	7	2	10	10	2	17	23
	2%	2%	2%	3%	6%	2%	1%	2%	*	2%	2%	5%	1%	*	3%	1%	1%	4%	3%	7%	1%	4%	3%	1%	6%	3%
Employee- owned	24	11	13	4	9	7	2	1	1	7	10	4	4	2	-	1	4	2	1	2	1	5	3	3	4	17
	1%	1%	1%	2%	3%	2%	1%	*	*	1%	2%	1%	1%	1%	-	*	2%	1%	*	2%	1%	2%	1%	2%	1%	2%
Family owned	22	12	10	3	8	3	7	1	-	11	5	5	2	2	-	3	2	3	1	-	3	7	1	*	7	13
	1%	1%	1%	1%	2%	1%	2%	*	-	2%	1%	1%	*	1%	-	1%	1%	2%	*	-	2%	3%	*	*	2%	1%
Don't know	803	298	504	144	204	160	144	93	58	147	244	180	232	94	33	95	89	69	60	35	68	111	82	68	108	371
	39%	29%	48%	59%	59%	46%	39%	30%	13%	27%	43%	40%	47%	51%	40%	42%	48%	37%	41%	34%	33%	41%	28%	37%	40%	42%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 65

Q.7 What do you think is the ownership structure of the following financial services companies?

National Savings & Investments

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Government- owned	916	397	520	165	170	310	262	301	81	114	281	286	134	186	119	65	90	119
	44%	52%	40%	55%	48%	82%	49%	60%	56%	54%	50%	58%	65%	57%	65%	60%	62%	57%
Shareholder-owned Public Limited Company (PLC)	163	67	96	22	34	17	48	39	8	22	54	37	17	23	12	15	14	20
	8%	9%	7%	7%	10%	5%	9%	8%	6%	10%	10%	8%	8%	7%	6%	14%	10%	9%
Private equity	72	31	41	14	16	5	25	24	13	7	19	13	3	9	10	4	6	12
	4%	4%	3%	5%	5%	1%	5%	5%	9%	3%	3%	3%	2%	3%	6%	4%	4%	6%
Customer- owned	68	28	39	10	17	12	18	19	3	6	25	18	10	20	6	1	8	16
	3%	4%	3%	3%	5%	3%	3%	4%	2%	3%	4%	4%	5%	6%	3%	1%	5%	7%
Partnership	50	34	16	12	18	9	11	13	10	10	15	10	5	17	3	5	9	10
	2%	4%	1%	4%	5%	2%	2%	3%	7%	5%	3%	2%	2%	5%	2%	4%	6%	5%
Employee- owned	24	13	11	5	5	1	10	5	3	5	5	5	3	7	2	2	3	5
	1%	2%	1%	2%	1%	*	2%	1%	2%	2%	1%	1%	1%	2%	1%	2%	2%	3%
Family owned	22	17	5	5	9	3	13	5	2	5	10	4	4	3	7	2	4	6
	1%	2%	*	2%	3%	1%	2%	1%	1%	2%	2%	1%	2%	1%	4%	2%	3%	3%
Don't know	803	222	581	89	111	34	175	119	25	56	173	125	41	78	28	17	20	37
	39%	29%	45%	29%	31%	9%	33%	24%	17%	27%	31%	25%	20%	24%	16%	15%	14%	18%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 66

Q.7 What do you think is the ownership structure of the following financial services companies?

Barclays

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	986	587	399	65	82	138	185	180	336	328	262	207	190	58	39	106	85	85	68	57	116	112	164	95	113	418
	48%	58%	38%	26%	24%	40%	50%	59%	75%	59%	46%	46%	39%	31%	47%	47%	46%	46%	47%	55%	56%	42%	57%	51%	42%	47%
Private equity	156	79	77	18	35	31	28	24	20	49	47	30	29	14	6	20	3	15	7	6	16	28	24	16	33	61
	8%	8%	7%	7%	10%	9%	8%	8%	4%	9%	8%	7%	6%	8%	7%	9%	2%	8%	5%	6%	8%	11%	8%	8%	12%	7%
Government- owned	85	45	39	11	19	13	23	8	10	19	21	21	24	14	6	6	5	12	9	6	5	11	11	-	10	36
	4%	4%	4%	4%	6%	4%	6%	2%	2%	3%	4%	5%	5%	8%	7%	3%	3%	7%	6%	5%	2%	4%	4%	-	4%	4%
Partnership	58	17	41	11	15	9	11	6	6	16	11	13	18	5	4	8	3	10	4	5	4	7	3	4	12	22
	3%	2%	4%	5%	4%	3%	3%	2%	1%	3%	2%	3%	4%	3%	5%	3%	1%	5%	3%	5%	2%	3%	1%	2%	4%	2%
Family owned	39	18	20	9	17	6	6	1	-	11	11	10	7	3	-	2	4	4	4	2	2	8	6	2	9	23
	2%	2%	2%	4%	5%	2%	2%	*	-	2%	2%	2%	1%	2%	-	1%	2%	2%	3%	2%	1%	3%	2%	1%	3%	3%
Customer- owned	38	15	23	8	11	8	5	3	4	11	5	10	11	*	-	1	11	6	-	2	3	8	5	2	8	18
	2%	1%	2%	3%	3%	2%	1%	1%	1%	2%	1%	2%	2%	*	-	*	6%	3%	-	2%	1%	3%	2%	1%	3%	2%
Employee- owned	19	8	11	3	8	4	2	3	-	9	7	2	2	1	-	-	2	4	1	2	1	7	1	*	6	7
	1%	1%	1%	1%	2%	1%	*	1%	-	2%	1%	*	*	1%	-	-	1%	2%	1%	2%	*	2%	*	*	2%	1%
Don't know	780	278	501	136	195	151	126	90	83	146	233	176	226	97	32	90	79	73	56	29	67	99	85	72	97	343
	38%	28%	48%	55%	56%	44%	34%	29%	18%	26%	41%	39%	46%	52%	39%	40%	43%	39%	39%	28%	32%	37%	29%	39%	36%	39%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 66

Q.7 What do you think is the ownership structure of the following financial services companies?

Barclays

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	986 48%	406 53%	580 45%	169 56%	186 53%	287 76%	307 58%	304 61%	82 57%	124 58%	310 55%	280 57%	130 63%	211 65%	122 67%	69 63%	99 68%	129 62%
Private equity	156 8%	72 9%	84 6%	30 10%	26 7%	29 8%	42 8%	46 9%	19 13%	22 10%	39 7%	44 9%	14 7%	25 8%	14 8%	10 9%	11 8%	28 13%
Government- owned	85 4%	44 6%	41 3%	10 3%	11 3%	16 4%	15 3%	22 4%	9 6%	7 3%	27 5%	17 3%	14 7%	11 3%	3 2%	4 3%	4 3%	13 6%
Partnership	58 3%	32 4%	25 2%	14 5%	14 4%	11 3%	18 3%	15 3%	7 5%	8 4%	17 3%	15 3%	5 2%	14 4%	4 2%	3 3%	2 2%	7 3%
Family owned	39 2%	32 4%	7 1%	6 2%	16 4%	8 2%	14 3%	9 2%	2 1%	7 3%	13 2%	9 2%	7 3%	9 3%	10 6%	5 5%	9 6%	11 5%
Customer- owned	38 2%	17 2%	21 2%	6 2%	16 4%	8 2%	16 3%	9 2%	2 1%	4 2%	12 2%	7 1%	7 4%	4 1%	5 3%	5 5%	9 7%	7 3%
Employee- owned	19 1%	13 2%	7 1%	6 2%	4 1%	3 1%	2 *	7 1%	4 3%	9 4%	8 2%	9 2%	2 1%	5 2%	1 *	5 4%	1 1%	2 1%
Don't know	780 38%	209 27%	571 44%	90 30%	111 31%	43 11%	149 28%	120 24%	30 21%	50 24%	167 30%	137 28%	46 22%	67 21%	33 18%	16 15%	23 16%	35 17%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 67
Q.7 What do you think is the ownership structure of the following financial services companies?

Nationwide
Base: All respondents

	Gender			Age						Social Grade					Region								Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Customer- owned	523 25%	335 33%	188 18%	28 11%	34 10%	82 24%	84 23%	102 33%	193 43%	180 33%	141 25%	96 21%	106 22%	34 18%	20 25%	60 26%	39 21%	43 23%	33 23%	25 25%	60 29%	63 23%	95 33%	51 27%	61 23%	218 25%
Shareholder-owned Public Limited Company (PLC)	463 22%	250 25%	213 20%	37 15%	54 16%	72 21%	81 22%	73 24%	145 32%	138 25%	131 23%	102 23%	92 19%	31 17%	21 26%	38 17%	45 24%	49 26%	33 23%	28 27%	40 19%	55 21%	74 26%	47 25%	58 22%	190 21%
Private equity	114 6%	52 5%	62 6%	14 6%	30 9%	18 5%	22 6%	19 6%	11 2%	35 6%	29 5%	22 5%	29 6%	10 5%	3 4%	14 6%	9 5%	16 8%	5 4%	9 9%	11 6%	13 5%	14 5%	10 5%	23 8%	50 6%
Partnership	72 4%	31 3%	41 4%	12 5%	15 4%	15 4%	13 3%	10 3%	8 2%	20 4%	12 2%	25 5%	16 3%	5 3%	4 5%	7 3%	2 1%	10 5%	6 4%	1 1%	13 6%	9 3%	8 3%	7 4%	14 5%	25 3%
Government- owned	53 3%	26 3%	28 3%	10 4%	14 4%	10 3%	12 3%	4 1%	3 1%	9 2%	16 3%	21 5%	7 1%	2 1%	6 7%	6 3%	3 2%	11 6%	3 2%	2 2%	6 3%	11 4%	3 1%	*	11 4%	28 3%
Employee- owned	49 2%	29 3%	20 2%	5 2%	10 3%	16 5%	7 2%	5 2%	5 1%	20 4%	12 2%	7 2%	9 2%	1 *	1 2%	3 1%	6 3%	7 4%	2 2%	1 1%	4 2%	12 4%	9 3%	2 1%	4 2%	29 3%
Family owned	28 1%	16 2%	12 1%	13 5%	9 3%	1 *	3 1%	* *	2 *	6 1%	9 2%	4 1%	8 2%	1 *	- -	3 1%	9 5%	3 1%	1 1%	- -	- -	7 3%	4 1%	- -	3 1%	15 2%
Don't know	856 41%	320 32%	536 51%	142 58%	203 58%	157 45%	158 43%	106 35%	91 20%	175 32%	249 44%	188 42%	244 50%	107 58%	33 40%	102 45%	83 45%	73 39%	67 46%	38 37%	80 39%	108 40%	93 32%	72 39%	111 41%	378 43%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 67

Q.7 What do you think is the ownership structure of the following financial services companies?

Nationwide

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Customer- owned	523 25%	234 30%	289 22%	78 26%	107 30%	177 47%	146 27%	249 50%	43 30%	66 31%	157 28%	158 32%	73 35%	113 35%	80 44%	51 47%	59 40%	78 37%
Shareholder-owned Public Limited Company (PLC)	463 22%	184 24%	278 21%	85 28%	87 25%	106 28%	140 26%	101 20%	35 24%	58 27%	146 26%	124 25%	54 26%	87 27%	43 23%	25 23%	47 32%	64 31%
Private equity	114 6%	48 6%	66 5%	17 6%	22 6%	17 4%	34 6%	30 6%	8 6%	12 6%	32 6%	32 6%	15 7%	21 7%	13 7%	5 5%	14 9%	19 9%
Partnership	72 4%	43 6%	29 2%	19 6%	25 7%	17 5%	12 2%	22 4%	5 4%	9 4%	19 3%	16 3%	5 2%	8 2%	3 2%	3 3%	2 1%	10 5%
Government- owned	53 3%	24 3%	29 2%	10 3%	12 3%	5 1%	15 3%	9 2%	4 3%	7 3%	14 3%	13 3%	6 3%	12 4%	3 1%	3 3%	3 2%	5 2%
Employee- owned	49 2%	27 4%	22 2%	12 4%	13 4%	12 3%	12 2%	12 2%	7 5%	11 5%	13 2%	14 3%	7 3%	12 4%	3 2%	6 5%	3 2%	8 4%
Family owned	28 1%	25 3%	3 *	4 1%	6 2%	3 1%	7 1%	7 1%	3 2%	6 3%	8 1%	8 2%	* *	9 3%	3 2%	5 4%	3 2%	4 2%
Don't know	856 41%	240 31%	616 48%	103 34%	114 32%	64 17%	194 36%	98 20%	43 30%	64 30%	199 35%	147 30%	59 29%	89 28%	41 23%	21 20%	23 16%	42 20%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 68

Q.7 What do you think is the ownership structure of the following financial services companies?

Direct Line

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	680 33%	424 42%	256 24%	41 17%	59 17%	103 30%	120 33%	115 38%	242 54%	224 41%	186 33%	141 31%	129 26%	53 28%	25 31%	73 32%	65 35%	59 32%	37 25%	33 32%	74 36%	76 28%	119 41%	67 36%	78 29%	297 33%
Private equity	268 13%	136 13%	132 13%	28 11%	48 14%	40 11%	40 11%	47 15%	65 15%	78 14%	68 12%	63 14%	59 12%	34 18%	8 9%	33 15%	16 9%	30 16%	17 12%	14 14%	27 13%	35 13%	33 11%	21 11%	44 16%	112 13%
Partnership	59 3%	22 2%	37 3%	10 4%	18 5%	6 2%	16 4%	5 2%	3 1%	12 2%	18 3%	18 4%	11 2%	2 1%	1 1%	5 2%	1 1%	6 3%	7 5%	4 4%	4 2%	11 4%	10 3%	7 4%	8 3%	28 3%
Customer- owned	43 2%	22 2%	20 2%	10 4%	15 4%	4 1%	6 2%	4 1%	3 1%	7 1%	9 2%	9 2%	17 4%	- -	1 1%	3 1%	3 1%	6 3%	5 4%	3 3%	3 1%	6 2%	7 2%	5 3%	5 2%	17 2%
Government- owned	38 2%	24 2%	14 1%	7 3%	7 2%	7 2%	10 3%	4 1%	3 1%	10 2%	13 2%	10 2%	6 1%	2 1%	3 4%	3 1%	5 3%	5 3%	2 2%	5 5%	3 1%	6 2%	5 2%	* *	5 2%	21 2%
Employee- owned	34 2%	16 2%	17 2%	7 3%	5 2%	9 3%	8 2%	3 1%	2 *	9 2%	9 1%	10 2%	6 1%	1 *	3 4%	2 1%	6 3%	7 4%	3 2%	2 2%	2 1%	5 2%	3 1%	- -	7 3%	11 1%
Family owned	20 1%	11 1%	10 1%	4 1%	6 2%	3 1%	4 1%	- -	3 1%	7 1%	4 1%	6 1%	4 1%	2 1%	- -	2 1%	* *	4 2%	2 1%	1 1%	3 1%	4 1%	- -	3 2%	5 2%	11 1%
Don't know	992 48%	388 38%	603 57%	152 62%	211 61%	184 53%	181 49%	134 44%	129 29%	225 41%	280 49%	214 48%	273 56%	94 50%	43 52%	107 47%	94 51%	92 50%	75 52%	47 46%	102 49%	130 49%	119 41%	88 47%	131 49%	426 48%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 68

Q.7 What do you think is the ownership structure of the following financial services companies?

Direct Line

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Shareholder-owned Public Limited Company (PLC)	680 33%	306 40%	374 29%	114 38%	127 36%	207 55%	194 36%	216 43%	53 37%	93 44%	214 38%	208 42%	101 49%	159 49%	92 50%	53 48%	62 43%	84 40%	
Private equity	268 13%	112 15%	156 12%	52 17%	60 17%	58 15%	81 15%	88 18%	30 21%	23 11%	74 13%	69 14%	26 12%	31 10%	36 19%	15 14%	38 26%	41 19%	
Partnership	59 3%	38 5%	21 2%	13 4%	12 4%	7 2%	18 3%	18 4%	9 7%	11 5%	13 2%	16 3%	3 1%	9 3%	5 3%	4 3%	5 3%	13 6%	
Customer- owned	43 2%	23 3%	20 2%	9 3%	13 4%	13 3%	14 3%	11 2%	4 3%	6 3%	16 3%	12 2%	6 3%	11 3%	7 4%	5 5%	6 4%	12 6%	
Government- owned	38 2%	22 3%	16 1%	10 3%	8 2%	7 2%	9 2%	12 2%	2 2%	6 3%	13 2%	10 2%	5 2%	8 2%	4 2%	2 2%	4 3%	10 5%	
Employee- owned	34 2%	18 2%	15 1%	12 4%	8 2%	7 2%	10 2%	7 1%	1 1%	5 2%	13 2%	10 2%	4 2%	8 2%	3 2%	7 6%	5 3%	8 4%	
Family owned	20 1%	12 2%	8 1%	6 2%	5 1%	3 1%	8 2%	6 1%	1 1%	3 1%	11 2%	4 1%	1 1%	8 2%	5 2%	1 1%	1 1%	3 1%	
Don't know	992 48%	289 38%	703 54%	117 39%	146 41%	105 28%	239 45%	172 34%	43 30%	76 36%	236 42%	179 36%	74 36%	112 35%	42 23%	31 29%	37 26%	58 28%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 69
Q.7 What do you think is the ownership structure of the following financial services companies?
Royal Bank of Scotland
Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Government- owned	764 37%	446 44%	318 30%	52 21%	82 24%	118 34%	153 42%	124 41%	235 52%	241 44%	207 36%	141 31%	174 36%	78 42%	28 34%	87 38%	61 33%	62 33%	39 27%	38 37%	75 36%	97 36%	121 42%	77 42%	100 37%	293 33%
Shareholder-owned Public Limited Company (PLC)	526 25%	310 31%	216 21%	37 15%	42 12%	81 23%	91 25%	103 34%	172 38%	174 31%	137 24%	118 26%	98 20%	41 22%	22 26%	52 23%	40 22%	59 32%	30 21%	24 23%	72 35%	54 20%	85 29%	48 26%	71 27%	224 25%
Private equity	95 5%	38 4%	57 5%	13 5%	36 10%	16 5%	14 4%	9 3%	7 2%	29 5%	22 4%	20 4%	23 5%	12 7%	5 6%	8 3%	5 3%	11 6%	4 3%	7 6%	10 5%	20 7%	10 3%	5 3%	25 9%	35 4%
Partnership	78 4%	37 4%	41 4%	11 4%	17 5%	19 5%	14 4%	10 3%	7 2%	23 4%	18 3%	19 4%	18 4%	4 2%	6 7%	4 2%	13 7%	10 5%	4 3%	5 5%	4 2%	11 4%	12 4%	5 3%	15 6%	36 4%
Customer- owned	42 2%	22 2%	21 2%	6 3%	5 1%	13 4%	8 2%	5 1%	6 1%	11 2%	9 2%	14 3%	9 2%	6 3%	-	1 1%	9 5%	5 3%	6 4%	5 4%	1 1%	2 1%	5 2%	2 1%	7 2%	22 2%
Employee- owned	24 1%	16 2%	8 1%	6 2%	10 3%	5 1%	2 *	2 1%	-	6 1%	7 1%	6 1%	5 1%	2 1%	-	2 1%	4 2%	3 2%	4 3%	2 2%	-	6 2%	1 *	* *	2 1%	16 2%
Family owned	23 1%	13 1%	10 1%	4 2%	6 2%	4 1%	5 1%	-	3 1%	4 1%	11 2%	6 1%	2 *	1 *	-	2 1%	1 *	3 2%	1 *	2 2%	7 3%	3 1%	1 *	3 2%	6 2%	11 1%
Don't know	747 36%	277 27%	470 45%	142 58%	185 53%	142 41%	119 32%	87 28%	72 16%	143 26%	228 40%	167 37%	209 43%	68 37%	30 37%	89 39%	71 38%	63 34%	65 45%	34 33%	72 35%	106 39%	86 30%	63 34%	89 33%	343 39%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 69

Q.7 What do you think is the ownership structure of the following financial services companies?

Royal Bank of Scotland

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Government- owned	764 37%	324 42%	440 34%	137 45%	139 39%	204 54%	218 41%	245 49%	60 42%	105 50%	211 38%	234 48%	105 51%	162 50%	79 43%	47 43%	72 49%	95 45%
Shareholder-owned Public Limited Company (PLC)	526 25%	212 28%	314 24%	75 25%	106 30%	155 41%	150 28%	161 32%	42 29%	76 36%	182 32%	133 27%	73 35%	114 35%	76 41%	41 38%	67 46%	66 32%
Private equity	95 5%	52 7%	43 3%	15 5%	18 5%	17 5%	25 5%	26 5%	14 10%	12 6%	33 6%	27 6%	13 6%	13 4%	12 6%	4 4%	8 5%	14 7%
Partnership	78 4%	49 6%	29 2%	14 5%	22 6%	11 3%	23 4%	13 3%	7 5%	20 10%	22 4%	16 3%	16 8%	12 4%	12 6%	9 9%	9 6%	14 7%
Customer- owned	42 2%	19 2%	23 2%	8 3%	8 2%	5 1%	11 2%	6 1%	3 2%	10 5%	15 3%	9 2%	2 1%	6 2%	2 1%	7 6%	4 3%	7 3%
Employee- owned	24 1%	17 2%	7 1%	6 2%	3 1%	6 2%	2 *	7 1%	3 2%	5 3%	5 1%	4 1%	1 1%	8 2%	2 1%	6 6%	2 1%	7 3%
Family owned	23 1%	18 2%	5 *	5 2%	7 2%	5 1%	11 2%	7 1%	2 1%	4 2%	7 1%	5 1%	2 1%	6 2%	2 1%	1 *	3 2%	2 1%
Don't know	747 36%	202 26%	546 42%	91 30%	100 28%	54 14%	162 30%	113 23%	30 21%	33 15%	169 30%	130 26%	37 18%	62 19%	23 13%	17 16%	12 9%	39 19%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 70
Q.7 What do you think is the ownership structure of the following financial services companies?

Halifax
Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	795 38%	469 46%	326 31%	52 21%	73 21%	115 33%	153 42%	144 47%	258 57%	260 47%	220 38%	162 36%	153 31%	63 34%	28 34%	87 38%	71 38%	74 40%	55 38%	45 44%	79 38%	94 35%	124 43%	74 40%	96 36%	330 37%
Government- owned	189 9%	134 13%	55 5%	10 4%	25 7%	32 9%	32 9%	34 11%	57 13%	59 11%	52 9%	47 11%	31 6%	32 17%	11 13%	15 6%	17 9%	13 7%	13 9%	6 6%	16 8%	24 9%	30 11%	12 7%	28 10%	82 9%
Private equity	127 6%	65 6%	62 6%	18 7%	31 9%	26 7%	21 6%	16 5%	16 4%	36 6%	43 8%	17 4%	32 7%	8 4%	6 8%	18 8%	4 2%	14 8%	3 2%	7 7%	8 4%	27 10%	21 7%	10 6%	26 10%	57 6%
Customer- owned	95 5%	44 4%	52 5%	6 2%	10 3%	18 5%	15 4%	20 7%	27 6%	26 5%	20 4%	28 6%	21 4%	6 3%	2 2%	7 3%	9 5%	12 7%	5 3%	6 5%	15 7%	13 5%	16 6%	5 3%	19 7%	36 4%
Partnership	71 3%	35 3%	36 3%	12 5%	16 5%	14 4%	9 2%	8 3%	12 3%	16 3%	7 1%	30 7%	18 4%	3 1%	5 6%	4 2%	4 2%	10 5%	* *	5 5%	5 2%	13 5%	12 4%	9 5%	8 3%	34 4%
Employee- owned	44 2%	19 2%	25 2%	7 3%	12 4%	10 3%	9 3%	3 1%	3 1%	21 4%	13 2%	3 1%	7 1%	2 1%	- *	1 4%	8 4%	5 3%	3 2%	1 1%	7 3%	10 4%	4 1%	3 2%	8 3%	19 2%
Family owned	24 1%	8 1%	16 2%	5 2%	12 4%	2 1%	4 1%	- -	- -	6 1%	4 1%	12 3%	1 *	8 4%	- -	3 1%	2 1%	3 1%	2 1%	- -	2 1%	2 1%	- -	2 1%	7 3%	9 1%
Don't know	867 42%	320 32%	547 52%	150 61%	198 57%	161 46%	153 42%	100 33%	105 23%	178 32%	252 44%	184 41%	255 52%	86 47%	35 42%	102 45%	83 45%	80 43%	70 49%	36 35%	90 44%	103 39%	99 34%	82 44%	109 41%	382 43%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 70

Q.7 What do you think is the ownership structure of the following financial services companies?

Halifax

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	795 38%	320 42%	475 37%	130 43%	144 40%	239 63%	232 44%	251 50%	70 48%	103 48%	282 50%	227 46%	105 50%	178 55%	95 52%	58 53%	89 61%	116 55%
Government- owned	189 9%	102 13%	86 7%	33 11%	40 11%	60 16%	65 12%	66 13%	16 11%	38 18%	63 11%	58 12%	27 13%	49 15%	24 13%	20 18%	19 13%	25 12%
Private equity	127 6%	56 7%	71 5%	21 7%	22 6%	15 4%	42 8%	28 6%	13 9%	16 8%	31 6%	36 7%	10 5%	23 7%	13 7%	6 5%	12 8%	15 7%
Customer- owned	95 5%	48 6%	47 4%	22 7%	27 8%	22 6%	28 5%	34 7%	9 6%	7 3%	20 4%	21 4%	8 4%	18 6%	18 10%	6 6%	11 7%	9 4%
Partnership	71 3%	44 6%	27 2%	11 4%	16 5%	7 2%	12 2%	20 4%	5 3%	12 5%	13 2%	24 5%	6 3%	10 3%	7 4%	6 5%	6 4%	11 5%
Employee- owned	44 2%	30 4%	14 1%	11 4%	16 5%	6 1%	10 2%	10 2%	3 2%	9 4%	19 3%	14 3%	6 3%	5 2%	6 3%	6 5%	5 3%	10 5%
Family owned	24 1%	18 2%	6 *	5 2%	6 2%	4 1%	9 2%	12 2%	6 5%	2 1%	8 1%	1 *	1 *	3 1%	9 5%	1 1%	- -	1 1%
Don't know	867 42%	245 32%	623 48%	109 36%	126 36%	76 20%	191 36%	138 28%	36 25%	59 28%	178 32%	152 31%	65 31%	82 25%	32 17%	20 18%	20 14%	45 22%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 71
Q.7 What do you think is the ownership structure of the following financial services companies?

Santander

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	892	531	361	51	76	118	157	169	321	298	247	179	169	65	37	98	72	80	59	44	97	110	144	88	99	360
	43%	52%	34%	21%	22%	34%	43%	55%	71%	54%	43%	40%	34%	35%	45%	43%	38%	43%	40%	42%	47%	41%	50%	47%	37%	41%
Private equity	185	96	88	13	45	38	36	25	26	58	34	48	45	24	7	18	10	21	8	11	21	27	26	13	34	69
	9%	10%	8%	5%	13%	11%	10%	8%	6%	10%	6%	11%	9%	13%	8%	8%	5%	11%	5%	11%	10%	10%	9%	7%	13%	8%
Partnership	72	25	47	17	18	9	18	5	5	16	17	24	15	3	5	7	3	15	5	5	8	8	8	5	17	36
	3%	2%	4%	7%	5%	3%	5%	2%	1%	3%	3%	5%	3%	2%	6%	3%	2%	8%	4%	5%	4%	3%	3%	3%	6%	4%
Customer- owned	45	16	29	10	7	8	10	7	4	14	11	11	9	2	-	1	5	4	2	5	5	5	11	2	9	21
	2%	2%	3%	4%	2%	2%	3%	2%	1%	3%	2%	2%	2%	1%	-	*	3%	2%	2%	5%	3%	2%	4%	1%	3%	2%
Employee- owned	44	15	29	11	23	5	1	3	1	12	10	13	9	6	1	2	7	5	7	-	-	11	2	2	1	21
	2%	1%	3%	5%	6%	1%	*	1%	*	2%	2%	3%	2%	3%	1%	1%	4%	3%	5%	-	-	4%	1%	1%	1%	2%
Government- owned	39	18	21	7	10	9	8	4	2	9	12	12	6	4	1	5	1	6	3	2	1	8	8	1	6	22
	2%	2%	2%	3%	3%	2%	2%	1%	*	2%	2%	3%	1%	2%	1%	2%	1%	3%	2%	2%	1%	3%	3%	*	2%	2%
Family owned	34	19	15	7	4	8	7	2	6	12	11	7	3	4	1	3	4	4	3	1	5	6	2	2	7	19
	2%	2%	1%	3%	1%	2%	2%	1%	1%	2%	2%	2%	1%	2%	1%	1%	2%	2%	2%	1%	2%	2%	1%	1%	3%	2%
Don't know	829	309	520	140	196	160	141	101	89	158	246	182	243	87	34	97	88	70	63	37	78	100	94	80	104	371
	40%	31%	49%	57%	57%	46%	38%	33%	20%	29%	43%	40%	50%	47%	42%	43%	48%	38%	44%	36%	38%	37%	32%	43%	39%	42%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 71
Q.7 What do you think is the ownership structure of the following financial services companies?

Santander
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	892 43%	381 50%	511 39%	154 51%	164 46%	266 70%	267 50%	280 56%	74 51%	120 56%	281 50%	278 57%	113 54%	196 61%	114 62%	66 61%	97 67%	122 58%
Private equity	185 9%	87 11%	98 8%	36 12%	40 11%	31 8%	53 10%	62 12%	27 19%	18 9%	39 7%	54 11%	23 11%	30 9%	27 15%	8 7%	15 10%	24 11%
Partnership	72 3%	33 4%	39 3%	15 5%	17 5%	8 2%	22 4%	19 4%	6 4%	10 5%	21 4%	21 4%	4 2%	13 4%	3 2%	4 4%	6 4%	13 6%
Customer- owned	45 2%	18 2%	27 2%	9 3%	16 5%	8 2%	12 2%	14 3%	3 2%	6 3%	19 3%	8 2%	5 2%	9 3%	6 3%	1 1%	9 6%	7 4%
Employee- owned	44 2%	30 4%	14 1%	4 1%	9 3%	7 2%	9 2%	12 2%	11 7%	7 3%	16 3%	9 2%	9 4%	7 2%	12 7%	9 8%	3 2%	10 5%
Government- owned	39 2%	16 2%	23 2%	6 2%	11 3%	5 1%	6 1%	6 1%	3 2%	6 3%	12 2%	6 1%	5 2%	4 1%	5 3%	1 1%	3 2%	7 3%
Family owned	34 2%	23 3%	11 1%	6 2%	9 2%	6 2%	9 2%	9 2%	- -	6 3%	8 1%	10 2%	5 2%	9 3%	3 2%	2 2%	2 1%	5 2%
Don't know	829 40%	229 30%	600 46%	95 31%	110 31%	62 16%	182 34%	130 26%	30 21%	56 26%	191 34%	122 25%	53 25%	76 23%	28 16%	22 20%	21 14%	41 20%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 72

Q.7 What do you think is the ownership structure of the following financial services companies?

Cooperative Bank

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Customer- owned	577	354	223	30	39	76	109	111	212	188	155	124	110	47	23	62	41	46	38	24	76	65	89	66	65	229
	28%	35%	21%	12%	11%	22%	29%	36%	47%	34%	27%	28%	22%	25%	28%	27%	22%	25%	26%	23%	37%	24%	31%	35%	24%	26%
Shareholder-owned Public Limited Company (PLC)	396	198	197	41	50	63	74	65	103	108	113	91	84	34	17	39	43	48	21	21	40	36	64	33	49	166
	19%	20%	19%	17%	14%	18%	20%	21%	23%	20%	20%	20%	17%	18%	20%	17%	23%	26%	14%	21%	19%	13%	22%	18%	18%	19%
Employee- owned	166	86	80	19	27	28	46	20	26	51	52	20	44	9	5	16	18	14	10	11	11	33	28	11	30	69
	8%	9%	8%	8%	8%	8%	13%	6%	6%	9%	9%	4%	9%	5%	6%	7%	10%	8%	7%	10%	6%	12%	10%	6%	11%	8%
Private equity	143	81	62	12	32	19	28	16	35	48	33	30	32	19	5	15	9	15	11	11	10	23	16	10	30	58
	7%	8%	6%	5%	9%	5%	8%	5%	8%	9%	6%	7%	7%	10%	6%	7%	5%	8%	7%	11%	5%	8%	5%	5%	11%	6%
Partnership	132	56	76	14	24	26	18	25	25	41	36	25	29	8	6	9	14	9	11	4	22	18	20	11	19	63
	6%	6%	7%	6%	7%	7%	5%	8%	6%	7%	6%	6%	6%	4%	8%	4%	8%	5%	7%	3%	11%	7%	7%	6%	7%	7%
Government- owned	47	23	24	8	13	14	4	1	7	13	10	15	8	2	1	6	2	9	5	3	4	8	7	-	9	26
	2%	2%	2%	3%	4%	4%	1%	*	2%	2%	2%	3%	2%	1%	2%	3%	1%	5%	3%	3%	2%	3%	3%	-	3%	3%
Family owned	42	16	26	2	11	15	7	4	3	11	8	13	10	3	1	-	1	7	-	6	7	8	8	2	7	20
	2%	2%	2%	1%	3%	4%	2%	1%	1%	2%	1%	3%	2%	1%	1%	-	*	4%	-	6%	3%	3%	3%	1%	3%	2%
Don't know	745	285	460	136	182	141	127	88	71	161	218	155	210	76	32	94	73	70	56	32	60	100	86	65	95	341
	36%	28%	44%	55%	52%	41%	34%	29%	16%	29%	38%	35%	43%	41%	39%	41%	39%	38%	39%	31%	29%	37%	30%	35%	35%	38%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 72

Q.7 What do you think is the ownership structure of the following financial services companies?

Cooperative Bank

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Customer- owned	577 28%	250 33%	327 25%	85 28%	114 32%	187 49%	169 32%	186 37%	46 32%	73 34%	169 30%	169 34%	92 44%	132 41%	73 40%	38 34%	62 43%	86 41%	
Shareholder-owned Public Limited Company (PLC)	396 19%	149 19%	247 19%	59 19%	72 20%	79 21%	121 23%	113 23%	36 25%	39 19%	147 26%	92 19%	46 22%	69 21%	46 25%	23 21%	38 26%	44 21%	
Employee- owned	166 8%	85 11%	81 6%	41 13%	37 10%	49 13%	45 8%	52 10%	13 9%	21 10%	56 10%	53 11%	24 11%	27 8%	20 11%	16 15%	21 15%	37 18%	
Private equity	143 7%	74 10%	69 5%	24 8%	29 8%	35 9%	43 8%	52 10%	23 16%	24 11%	40 7%	45 9%	23 11%	28 9%	27 15%	11 10%	10 7%	15 7%	
Partnership	132 6%	67 9%	65 5%	32 10%	35 10%	27 7%	31 6%	34 7%	10 7%	24 11%	30 5%	43 9%	18 9%	26 8%	10 5%	13 12%	6 4%	17 8%	
Government- owned	47 2%	23 3%	24 2%	9 3%	7 2%	4 1%	16 3%	16 3%	4 3%	8 4%	14 2%	7 1%	5 2%	10 3%	5 3%	4 3%	7 5%	5 2%	
Family owned	42 2%	25 3%	17 1%	12 4%	10 3%	10 3%	16 3%	14 3%	5 4%	9 4%	21 4%	14 3%	9 4%	12 4%	6 3%	6 6%	7 5%	9 4%	
Don't know	745 36%	212 28%	533 41%	92 30%	107 30%	51 13%	156 29%	111 22%	20 14%	53 25%	167 30%	124 25%	35 17%	66 20%	27 15%	18 17%	19 13%	33 16%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 73

Q.7 What do you think is the ownership structure of the following financial services companies?

Aviva

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	796 39%	496 49%	299 28%	45 18%	73 21%	116 33%	138 38%	144 47%	280 62%	248 45%	219 38%	169 38%	160 33%	59 32%	29 35%	89 39%	63 34%	71 38%	50 35%	38 37%	92 44%	92 34%	131 45%	83 44%	77 29%	343 39%
Private equity	216 10%	100 10%	116 11%	24 10%	33 10%	38 11%	47 13%	33 11%	41 9%	71 13%	44 8%	44 10%	57 12%	13 7%	8 9%	20 9%	17 9%	26 14%	17 12%	13 13%	20 9%	34 13%	25 9%	24 13%	37 14%	90 10%
Partnership	58 3%	26 3%	33 3%	16 6%	17 5%	8 2%	7 2%	7 2%	3 1%	15 3%	17 3%	14 3%	12 2%	3 1%	2 3%	1 1%	2 1%	9 5%	5 4%	1 1%	6 3%	13 5%	10 3%	7 4%	10 4%	25 3%
Employee- owned	41 2%	22 2%	19 2%	9 4%	12 3%	6 2%	5 1%	4 1%	5 1%	14 2%	14 2%	8 2%	5 1%	2 1%	3 4%	4 2%	4 2%	6 3%	3 2%	3 3%	5 2%	3 1%	6 2%	2 1%	9 3%	18 2%
Customer- owned	27 1%	10 1%	17 2%	6 3%	8 2%	5 1%	3 1%	3 1%	2 1%	9 2%	5 1%	2 *	11 2%	1 1%	- -	- -	6 3%	4 2%	3 2%	- -	4 2%	3 1%	3 1%	3 2%	8 3%	10 1%
Government- owned	27 1%	14 1%	13 1%	6 2%	10 3%	1 *	4 1%	4 1%	2 *	8 1%	6 1%	11 2%	2 1%	3 1%	1 2%	4 2%	4 2%	4 2%	- -	1 1%	2 1%	7 3%	1 *	- -	6 2%	11 1%
Family owned	26 1%	15 2%	11 1%	3 1%	11 3%	7 2%	4 1%	* *	1 *	9 2%	6 1%	7 2%	4 1%	2 1%	- -	1 *	2 1%	4 2%	1 1%	4 4%	1 1%	9 3%	2 1%	- -	3 1%	20 2%
Don't know	947 46%	361 36%	586 56%	151 62%	211 61%	175 50%	171 46%	118 39%	121 27%	204 37%	278 48%	210 47%	255 52%	107 57%	40 48%	111 49%	93 50%	83 45%	72 50%	46 44%	82 40%	116 43%	116 40%	81 44%	128 48%	411 46%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 73

Q.7 What do you think is the ownership structure of the following financial services companies?

Aviva

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	796 39%	333 43%	462 36%	134 44%	152 43%	240 63%	242 45%	249 50%	67 47%	103 48%	249 44%	242 49%	120 58%	193 60%	107 58%	62 57%	87 59%	116 55%
Private equity	216 10%	90 12%	126 10%	34 11%	47 13%	35 9%	64 12%	62 12%	23 16%	25 12%	59 10%	52 11%	19 9%	34 11%	21 11%	11 10%	15 10%	33 16%
Partnership	58 3%	30 4%	28 2%	11 4%	17 5%	5 1%	10 2%	11 2%	4 3%	8 4%	14 3%	18 4%	4 2%	9 3%	4 2%	3 3%	3 2%	8 4%
Employee-owned	41 2%	23 3%	18 1%	6 2%	13 4%	8 2%	13 2%	10 2%	2 1%	8 4%	10 2%	11 2%	4 2%	5 2%	3 2%	5 4%	4 2%	6 3%
Customer-owned	27 1%	17 2%	10 1%	5 2%	12 3%	9 2%	8 1%	8 2%	4 3%	4 2%	7 1%	2 *	2 1%	8 3%	5 3%	6 6%	6 4%	5 2%
Government-owned	27 1%	13 2%	14 1%	5 2%	6 2%	2 1%	7 1%	5 1%	- -	3 1%	11 2%	6 1%	3 2%	2 1%	5 3%	- -	4 3%	6 3%
Family owned	26 1%	22 3%	4 *	8 3%	6 2%	2 *	8 2%	7 1%	2 1%	9 4%	8 1%	8 2%	3 1%	10 3%	3 1%	5 5%	3 2%	7 3%
Don't know	947 46%	292 38%	655 51%	121 40%	133 38%	95 25%	214 40%	170 34%	46 32%	69 32%	222 39%	170 35%	63 30%	80 25%	44 24%	24 22%	33 22%	52 25%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 74

Q.7 What do you think is the ownership structure of the following financial services companies?

LV=

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	596	372	224	42	52	86	96	110	210	193	159	135	109	42	24	65	51	58	27	31	66	64	105	62	63	261
	29%	37%	21%	17%	15%	25%	26%	36%	47%	35%	28%	30%	22%	23%	29%	29%	27%	31%	19%	30%	32%	24%	36%	33%	24%	29%
Private equity	205	111	94	14	40	28	43	36	45	64	41	54	46	13	10	24	16	21	23	11	19	24	26	18	34	85
	10%	11%	9%	6%	12%	8%	12%	12%	10%	12%	7%	12%	9%	7%	13%	11%	9%	11%	16%	10%	9%	9%	9%	10%	13%	10%
Customer- owned	64	49	15	6	9	11	8	9	20	20	23	11	11	4	-	7	4	5	4	5	8	12	9	6	4	37
	3%	5%	1%	3%	3%	3%	2%	3%	4%	4%	4%	2%	2%	2%	-	3%	2%	3%	3%	4%	4%	4%	3%	3%	1%	4%
Partnership	58	22	36	13	10	8	12	7	8	15	12	17	13	2	2	2	2	6	5	7	5	9	10	8	9	26
	3%	2%	3%	5%	3%	2%	3%	2%	2%	3%	2%	4%	3%	1%	3%	1%	1%	3%	4%	7%	3%	3%	3%	4%	3%	3%
Employee- owned	30	11	19	6	7	9	5	1	2	14	8	4	5	1	1	-	8	5	2	1	2	5	4	1	5	19
	1%	1%	2%	3%	2%	3%	1%	*	*	3%	1%	1%	1%	1%	2%	-	4%	3%	1%	1%	1%	2%	1%	1%	2%	2%
Government- owned	23	16	7	6	7	4	7	-	-	6	5	9	3	1	3	4	1	3	1	1	-	10	*	*	1	16
	1%	2%	1%	2%	2%	1%	2%	-	-	1%	1%	2%	1%	1%	3%	2%	1%	1%	*	1%	-	4%	*	*	*	2%
Family owned	22	12	10	5	8	3	5	1	-	7	12	1	2	1	-	5	1	3	3	2	1	4	-	1	5	11
	1%	1%	1%	2%	2%	1%	1%	*	-	1%	2%	*	*	*	-	2%	1%	2%	2%	2%	1%	2%	-	1%	2%	1%
Don't know	1113	439	674	160	227	208	203	146	170	253	326	229	305	123	43	121	107	99	84	50	107	145	138	94	152	466
	54%	43%	64%	65%	65%	60%	55%	47%	38%	46%	57%	51%	62%	66%	52%	53%	58%	53%	58%	49%	52%	54%	48%	50%	57%	52%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 74

Q.7 What do you think is the ownership structure of the following financial services companies?

LV=

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Shareholder-owned Public Limited Company (PLC)	596 29%	263 34%	333 26%	96 32%	117 33%	173 46%	185 35%	194 39%	43 30%	74 35%	189 34%	182 37%	92 44%	126 39%	91 50%	47 43%	63 43%	88 42%	
Private equity	205 10%	86 11%	119 9%	40 13%	49 14%	45 12%	55 10%	57 11%	14 10%	21 10%	67 12%	59 12%	17 8%	34 10%	22 12%	14 12%	20 14%	36 17%	
Customer- owned	64 3%	30 4%	34 3%	14 5%	9 3%	17 5%	16 3%	17 3%	11 8%	10 5%	15 3%	19 4%	9 4%	22 7%	14 8%	2 2%	6 4%	6 3%	
Partnership	58 3%	36 5%	22 2%	11 4%	13 4%	10 3%	16 3%	18 4%	6 4%	6 3%	9 2%	12 2%	4 2%	12 4%	8 4%	2 2%	5 3%	9 4%	
Employee- owned	30 1%	21 3%	10 1%	7 2%	11 3%	6 2%	9 2%	5 1%	3 2%	8 4%	12 2%	7 1%	3 2%	6 2%	2 1%	5 4%	2 1%	5 3%	
Government- owned	23 1%	13 2%	10 1%	3 1%	4 1%	1 *	7 1%	5 1%	- -	3 1%	10 2%	8 2%	3 1%	5 2%	6 3%	- -	3 2%	6 3%	
Family owned	22 1%	17 2%	5 *	6 2%	3 1%	6 2%	7 1%	6 1%	4 2%	7 3%	5 1%	5 1%	2 1%	5 1%	1 1%	2 2%	1 1%	4 2%	
Don't know	1113 54%	335 44%	778 60%	140 46%	170 48%	130 34%	259 49%	215 43%	64 45%	98 46%	270 48%	208 42%	84 40%	130 40%	48 26%	40 36%	53 36%	70 34%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 75

Q.7 What do you think is the ownership structure of the following financial services companies?

Yorkshire Building Society

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Customer- owned	412	264	147	14	25	56	70	87	160	147	122	70	73	32	11	50	38	33	24	23	43	54	59	45	52	178
	20%	26%	14%	6%	7%	16%	19%	28%	36%	27%	21%	16%	15%	17%	13%	22%	20%	18%	17%	23%	21%	20%	20%	24%	19%	20%
Shareholder-owned Public Limited Company (PLC)	401	229	172	32	38	58	70	72	131	122	104	93	82	23	20	35	45	44	28	20	43	40	65	38	44	161
	19%	23%	16%	13%	11%	17%	19%	23%	29%	22%	18%	21%	17%	12%	24%	15%	24%	24%	19%	20%	21%	15%	22%	20%	16%	18%
Private equity	129	72	57	13	30	22	23	16	25	41	29	34	24	15	4	19	7	16	4	8	14	17	22	4	22	56
	6%	7%	5%	5%	9%	6%	6%	5%	6%	7%	5%	8%	5%	8%	5%	8%	4%	8%	3%	7%	7%	6%	8%	2%	8%	6%
Partnership	82	24	57	13	22	17	14	8	8	17	18	23	22	1	5	7	8	7	7	7	8	12	9	11	16	30
	4%	2%	5%	5%	6%	5%	4%	3%	2%	3%	3%	5%	5%	1%	6%	3%	4%	4%	5%	6%	4%	5%	3%	6%	6%	3%
Employee- owned	56	36	20	9	8	12	7	6	14	14	20	8	13	4	3	5	11	6	3	2	3	8	7	5	6	25
	3%	4%	2%	4%	2%	3%	2%	2%	3%	3%	4%	2%	3%	2%	3%	2%	6%	3%	2%	2%	1%	3%	2%	3%	2%	3%
Government- owned	46	19	28	11	17	5	7	4	2	12	7	20	7	4	3	7	-	6	1	-	5	15	4	2	6	27
	2%	2%	3%	4%	5%	1%	2%	1%	*	2%	1%	5%	1%	2%	3%	3%	-	3%	*	-	2%	5%	1%	1%	2%	3%
Family owned	34	22	12	4	3	13	10	*	3	8	9	5	12	2	2	3	2	3	4	5	3	6	4	1	4	17
	2%	2%	1%	2%	1%	4%	3%	*	1%	1%	1%	1%	3%	1%	3%	1%	1%	2%	2%	5%	1%	2%	1%	1%	1%	2%
Don't know	982	385	597	156	220	180	184	119	122	211	285	213	272	110	38	108	82	86	77	43	98	127	127	85	136	432
	48%	38%	57%	64%	63%	52%	50%	39%	27%	38%	50%	47%	55%	59%	46%	48%	44%	46%	53%	42%	47%	47%	44%	45%	51%	49%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 75

Q.7 What do you think is the ownership structure of the following financial services companies?

Yorkshire Building Society

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Customer- owned	412 20%	188 24%	223 17%	72 24%	82 23%	140 37%	120 22%	144 29%	33 23%	61 29%	132 24%	127 26%	67 32%	99 30%	61 33%	54 49%	51 35%	53 25%
Shareholder-owned Public Limited Company (PLC)	401 19%	144 19%	257 20%	65 21%	81 23%	101 27%	128 24%	121 24%	33 23%	40 19%	132 23%	104 21%	38 18%	81 25%	49 27%	18 17%	43 29%	60 29%
Private equity	129 6%	56 7%	73 6%	27 9%	26 7%	27 7%	36 7%	35 7%	15 10%	14 7%	42 7%	41 8%	9 4%	25 8%	21 11%	6 6%	13 9%	23 11%
Partnership	82 4%	55 7%	27 2%	17 6%	23 6%	18 5%	13 2%	22 4%	12 8%	13 6%	22 4%	23 5%	5 3%	9 3%	5 3%	7 6%	7 5%	9 4%
Employee- owned	56 3%	31 4%	25 2%	14 4%	10 3%	11 3%	12 2%	16 3%	5 3%	6 3%	15 3%	20 4%	14 7%	13 4%	2 1%	7 6%	9 6%	13 6%
Government- owned	46 2%	25 3%	21 2%	10 3%	8 2%	3 1%	16 3%	12 2%	3 2%	7 4%	13 2%	13 3%	5 2%	7 2%	8 5%	2 2%	4 2%	7 3%
Family owned	34 2%	21 3%	13 1%	8 3%	8 2%	8 2%	8 2%	11 2%	2 1%	5 2%	10 2%	6 1%	2 1%	8 3%	5 3%	2 1%	3 2%	6 3%
Don't know	982 48%	294 38%	688 53%	116 38%	145 41%	97 26%	230 43%	163 33%	45 31%	81 38%	222 39%	178 36%	80 39%	100 31%	41 23%	21 19%	27 18%	58 28%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 76

Q.7 What do you think is the ownership structure of the following financial services companies?

Prudential

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	706 34%	452 45%	254 24%	37 15%	53 15%	98 28%	121 33%	117 38%	281 62%	241 44%	182 32%	154 34%	129 26%	52 28%	29 35%	68 30%	76 41%	62 34%	39 27%	31 30%	82 40%	80 30%	116 40%	71 38%	72 27%	294 33%
Private equity	191 9%	83 8%	108 10%	14 6%	31 9%	35 10%	41 11%	42 14%	28 6%	63 11%	49 9%	35 8%	44 9%	8 4%	11 13%	28 13%	9 5%	21 11%	17 12%	6 6%	15 7%	27 10%	27 9%	21 11%	30 11%	81 9%
Customer- owned	63 3%	31 3%	31 3%	6 2%	10 3%	8 2%	16 4%	9 3%	13 3%	15 3%	17 3%	15 3%	16 3%	2 1%	2 3%	5 2%	7 4%	8 4%	4 3%	2 2%	6 3%	9 3%	12 4%	6 3%	8 3%	36 4%
Partnership	58 3%	24 2%	34 3%	14 6%	17 5%	8 2%	7 2%	9 3%	4 1%	20 4%	6 1%	21 5%	10 2%	7 4%	2 2%	5 2%	3 2%	4 2%	6 4%	3 3%	2 1%	14 5%	9 3%	3 2%	5 2%	32 4%
Employee- owned	44 2%	26 3%	17 2%	9 4%	11 3%	7 2%	7 2%	5 2%	4 1%	6 1%	19 3%	11 2%	7 1%	5 2%	1 1%	- -	3 1%	4 2%	3 2%	9 8%	2 1%	8 3%	6 2%	4 2%	10 4%	21 2%
Family owned	31 2%	14 1%	17 2%	5 2%	10 3%	8 2%	4 1%	3 1%	2 *	7 1%	9 2%	8 2%	8 2%	3 2%	- -	4 2%	2 1%	4 2%	5 4%	1 1%	5 3%	4 1%	3 1%	* *	6 2%	16 2%
Government- owned	30 1%	12 1%	18 2%	9 4%	7 2%	6 2%	7 2%	1 *	1 *	8 2%	4 1%	11 2%	7 1%	4 2%	3 4%	1 *	3 1%	3 2%	5 4%	1 1%	- -	5 2%	6 2%	* *	4 1%	16 2%
Don't know	1007 49%	394 39%	613 58%	168 69%	221 64%	189 54%	180 49%	125 41%	124 27%	216 39%	309 54%	210 47%	273 56%	108 58%	37 45%	117 51%	90 48%	90 49%	74 51%	51 49%	99 48%	127 47%	126 44%	88 47%	143 53%	425 48%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 76

Q.7 What do you think is the ownership structure of the following financial services companies?

Prudential

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Shareholder-owned Public Limited Company (PLC)	706 34%	292 38%	414 32%	119 39%	138 39%	215 57%	206 39%	235 47%	63 44%	90 42%	215 38%	222 45%	104 50%	163 50%	97 53%	58 53%	91 62%	97 46%	
Private equity	191 9%	82 11%	108 8%	41 13%	43 12%	37 10%	54 10%	59 12%	23 16%	19 9%	51 9%	51 10%	19 9%	34 11%	26 14%	8 7%	14 10%	29 14%	
Customer- owned	63 3%	31 4%	32 2%	15 5%	14 4%	18 5%	15 3%	17 3%	5 3%	8 4%	15 3%	19 4%	4 2%	14 4%	7 4%	5 5%	8 5%	12 6%	
Partnership	58 3%	38 5%	20 2%	6 2%	8 2%	3 1%	15 3%	19 4%	10 7%	8 4%	17 3%	13 3%	5 3%	5 1%	9 5%	5 4%	2 1%	7 3%	
Employee- owned	44 2%	27 4%	17 1%	11 4%	14 4%	8 2%	11 2%	13 3%	3 2%	9 4%	10 2%	11 2%	2 1%	11 3%	8 4%	3 3%	1 1%	8 4%	
Family owned	31 2%	21 3%	10 1%	7 2%	10 3%	9 2%	9 2%	5 1%	1 1%	7 3%	11 2%	7 1%	3 1%	7 2%	6 3%	3 3%	2 2%	10 5%	
Government- owned	30 1%	16 2%	15 1%	6 2%	4 1%	5 1%	6 1%	5 1%	2 2%	5 2%	6 1%	6 1%	2 1%	4 1%	3 2%	1 1%	2 1%	5 2%	
Don't know	1007 49%	306 40%	701 54%	124 41%	142 40%	101 27%	237 45%	171 34%	41 29%	81 38%	248 44%	177 36%	72 35%	102 32%	37 20%	27 25%	28 19%	57 27%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 77
Q.7 What do you think is the ownership structure of the following financial services companies?
Legal & General
Base: All respondents

	Gender		Age							Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	718 35%	454 45%	264 25%	31 12%	50 14%	99 29%	125 34%	136 44%	277 62%	236 43%	200 35%	156 35%	126 26%	57 31%	28 34%	82 36%	56 30%	66 35%	45 31%	37 36%	71 34%	84 31%	123 42%	68 37%	77 29%	308 35%
Private equity	197 10%	100 10%	97 9%	13 5%	38 11%	33 9%	35 9%	36 12%	43 10%	65 12%	50 9%	46 10%	35 7%	16 9%	10 12%	25 11%	11 6%	18 10%	10 7%	9 9%	23 11%	26 10%	29 10%	19 10%	38 14%	74 8%
Partnership	87 4%	29 3%	58 6%	12 5%	23 7%	16 5%	12 3%	13 4%	10 2%	16 3%	13 2%	29 6%	29 6%	16 9%	4 5%	7 3%	8 4%	9 5%	9 7%	1 1%	4 2%	7 3%	11 4%	9 5%	14 5%	28 3%
Government- owned	52 3%	21 2%	30 3%	16 7%	19 5%	6 2%	6 2%	2 1%	2 *	12 2%	8 1%	20 4%	12 3%	1 1%	2 2%	6 3%	4 2%	6 3%	6 4%	1 1%	5 3%	14 5%	4 2%	2 1%	8 3%	27 3%
Customer- owned	36 2%	22 2%	14 1%	1 1%	12 4%	5 1%	8 2%	5 2%	4 1%	9 2%	10 2%	8 2%	9 2%	1 1%	- -	3 1%	5 2%	2 1%	3 2%	2 2%	5 2%	8 3%	7 2%	* *	4 2%	20 2%
Family owned	34 2%	11 1%	24 2%	4 2%	19 6%	6 2%	4 1%	- -	1 *	11 2%	7 1%	11 2%	5 1%	- -	- -	4 2%	4 2%	5 3%	4 3%	1 1%	4 2%	11 4%	1 *	1 *	1 *	17 2%
Employee- owned	34 2%	11 1%	24 2%	9 4%	11 3%	7 2%	6 2%	1 *	1 *	9 2%	8 1%	7 1%	11 2%	- -	1 1%	1 *	5 3%	4 2%	1 1%	6 6%	2 1%	7 2%	2 1%	4 2%	7 3%	18 2%
Don't know	967 47%	381 38%	586 56%	163 66%	205 59%	180 52%	187 51%	115 38%	116 26%	216 39%	285 50%	193 43%	273 56%	95 51%	37 45%	101 45%	95 51%	94 50%	76 52%	49 48%	102 49%	117 44%	114 39%	87 47%	130 48%	424 48%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 77

Q.7 What do you think is the ownership structure of the following financial services companies?

Legal & General

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	718 35%	309 40%	409 32%	117 39%	144 41%	220 58%	224 42%	238 47%	61 42%	96 45%	229 41%	225 46%	111 53%	170 52%	97 53%	64 59%	82 56%	113 54%
Private equity	197 10%	83 11%	114 9%	33 11%	47 13%	44 12%	46 9%	61 12%	19 13%	24 11%	60 11%	54 11%	22 11%	28 9%	27 15%	10 9%	17 12%	28 13%
Partnership	87 4%	46 6%	41 3%	13 4%	20 6%	9 2%	12 2%	29 6%	15 10%	10 5%	17 3%	23 5%	5 2%	11 3%	19 11%	3 3%	5 4%	11 5%
Government- owned	52 3%	25 3%	27 2%	10 3%	9 3%	5 1%	16 3%	13 3%	2 1%	5 2%	11 2%	5 1%	2 1%	4 1%	5 3%	1 1%	3 2%	4 2%
Customer- owned	36 2%	20 3%	16 1%	4 1%	9 2%	11 3%	12 2%	10 2%	2 2%	7 3%	14 3%	6 1%	4 2%	8 3%	4 2%	4 3%	5 3%	5 2%
Family owned	34 2%	21 3%	13 1%	11 4%	6 2%	5 1%	11 2%	5 1%	3 2%	4 2%	6 1%	10 2%	4 2%	5 2%	3 1%	2 2%	3 2%	10 5%
Employee- owned	34 2%	25 3%	9 1%	9 3%	12 3%	7 2%	13 3%	9 2%	3 2%	4 2%	17 3%	10 2%	4 2%	6 2%	7 4%	2 2%	4 3%	9 4%
Don't know	967 47%	280 36%	686 53%	123 41%	136 38%	95 25%	230 43%	163 32%	39 27%	74 35%	226 40%	167 34%	64 31%	106 33%	33 18%	23 21%	33 22%	54 26%

Good Culture in Financial Service Survey
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Absolutes/col percents

Table 78

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Summary Table

Base: All respondents

	Ownership structures					
	Shareholder- owned Public Limited Company (PLC)	Customer-owned	Employee-owned	Private equity	Partnership	Family owned
Unweighted base	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065
Have heard of and could explain to someone else	716 35%	534 26%	608 29%	351 17%	626 30%	877 42%
Heard of	1132 55%	1129 55%	1093 53%	1304 63%	1222 59%	993 48%
Never heard of	216 10%	402 19%	363 18%	410 20%	217 11%	195 9%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 79

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Shareholder-owned Public Limited Company (PLC)

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Have heard of and could explain to someone else	716 35%	450 45%	266 25%	62 25%	69 20%	91 26%	131 36%	118 39%	245 54%	256 46%	197 34%	136 30%	126 26%	59 32%	26 32%	92 40%	42 23%	60 32%	44 31%	26 25%	81 39%	104 39%	124 43%	58 31%	71 26%	323 36%
Heard of	1132 55%	481 48%	651 62%	127 52%	215 62%	223 64%	206 56%	171 56%	189 42%	259 47%	310 54%	272 60%	292 59%	109 59%	48 58%	112 49%	114 61%	108 58%	89 62%	68 66%	111 54%	123 46%	143 49%	106 57%	175 65%	470 53%
Never heard of	216 10%	80 8%	136 13%	56 23%	63 18%	33 10%	31 8%	17 6%	16 4%	37 7%	65 11%	42 9%	72 15%	18 10%	8 10%	23 10%	30 16%	18 9%	11 7%	9 9%	15 7%	41 15%	22 8%	22 12%	23 8%	95 11%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 79

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Shareholder-owned Public Limited Company (PLC)

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Have heard of and could explain to someone else	716 35%	328 43%	388 30%	130 43%	136 38%	215 57%	206 39%	209 42%	60 42%	98 46%	208 37%	205 42%	105 51%	147 45%	96 53%	47 43%	70 48%	90 43%	
Heard of	1132 55%	382 50%	750 58%	154 51%	189 53%	160 42%	291 54%	264 53%	78 54%	96 45%	321 57%	253 51%	93 45%	163 50%	81 44%	57 52%	67 46%	109 52%	
Never heard of	216 10%	59 8%	158 12%	19 6%	29 8%	4 1%	37 7%	28 6%	6 4%	18 8%	34 6%	34 7%	9 4%	14 4%	6 3%	5 5%	9 6%	10 5%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 80

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Customer-owned

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Have heard of and could explain to someone else	534 26%	341 34%	193 18%	47 19%	42 12%	77 22%	90 25%	87 28%	190 42%	197 36%	132 23%	106 24%	99 20%	42 22%	20 24%	57 25%	38 20%	50 27%	36 25%	21 21%	55 26%	75 28%	91 31%	49 26%	59 22%	237 27%
Heard of	1129 55%	538 53%	591 56%	124 50%	204 59%	195 56%	216 59%	173 56%	218 48%	280 51%	324 57%	263 59%	261 53%	101 54%	49 60%	118 52%	107 58%	95 51%	81 56%	67 65%	116 56%	136 50%	155 54%	104 56%	168 63%	481 54%
Never heard of	402 19%	133 13%	269 26%	75 31%	102 29%	76 22%	62 17%	46 15%	42 9%	75 14%	116 20%	80 18%	131 27%	43 23%	13 16%	52 23%	40 22%	41 22%	28 19%	15 15%	36 17%	58 21%	44 15%	32 17%	42 16%	170 19%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 80

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Customer-owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Have heard of and could explain to someone else	534 26%	258 34%	276 21%	86 28%	102 29%	151 40%	153 29%	177 35%	47 33%	79 37%	149 27%	156 32%	78 37%	109 33%	74 40%	37 34%	53 36%	69 33%
Heard of	1129 55%	404 53%	725 56%	175 58%	188 53%	196 52%	286 54%	264 53%	83 58%	101 48%	322 57%	251 51%	107 52%	182 56%	93 51%	64 58%	81 56%	116 55%
Never heard of	402 19%	107 14%	296 23%	42 14%	65 18%	32 8%	94 18%	60 12%	14 10%	32 15%	92 16%	84 17%	23 11%	33 10%	16 9%	9 8%	12 8%	25 12%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 81

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Employee-owned

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Have heard of and could explain to someone else	608 29%	381 38%	227 22%	55 23%	47 13%	90 26%	107 29%	95 31%	214 48%	221 40%	160 28%	122 27%	105 21%	45 24%	19 23%	66 29%	45 24%	49 26%	44 30%	20 19%	62 30%	93 35%	108 37%	57 31%	75 28%	270 30%
Heard of	1093 53%	512 51%	581 55%	114 46%	205 59%	194 56%	201 54%	174 57%	205 46%	279 51%	314 55%	256 57%	244 50%	97 52%	57 69%	121 53%	102 55%	102 55%	76 52%	68 66%	112 54%	127 47%	139 48%	92 49%	164 61%	467 53%
Never heard of	363 18%	118 12%	245 23%	76 31%	96 28%	63 18%	61 16%	37 12%	30 7%	52 9%	99 17%	72 16%	141 29%	44 23%	7 8%	40 17%	39 21%	34 19%	25 17%	15 15%	33 16%	48 18%	42 15%	37 20%	30 11%	151 17%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 81

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Employee-owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Have heard of and could explain to someone else	608 29%	299 39%	309 24%	112 37%	114 32%	188 50%	171 32%	189 38%	53 37%	84 39%	178 32%	180 37%	98 47%	117 36%	80 44%	33 30%	61 42%	73 35%	
Heard of	1093 53%	374 49%	719 55%	161 53%	179 51%	169 45%	275 52%	257 51%	78 54%	97 46%	306 54%	250 51%	95 46%	182 56%	86 47%	71 65%	72 49%	115 55%	
Never heard of	363 18%	95 12%	268 21%	30 10%	62 17%	21 6%	87 16%	55 11%	14 9%	32 15%	79 14%	61 12%	15 7%	25 8%	16 9%	6 5%	13 9%	21 10%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 82

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Private equity

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Have heard of and could explain to someone else	351 17%	239 24%	112 11%	41 17%	38 11%	51 15%	57 15%	51 17%	113 25%	144 26%	94 16%	64 14%	50 10%	33 18%	14 17%	35 16%	20 11%	28 15%	27 19%	10 9%	40 19%	56 21%	62 22%	25 14%	39 15%	177 20%
Heard of	1304 63%	632 63%	671 64%	147 60%	210 60%	217 62%	241 65%	202 66%	287 64%	339 61%	374 65%	296 66%	296 60%	107 57%	53 64%	144 63%	116 63%	125 67%	91 63%	72 69%	132 64%	167 62%	174 60%	122 66%	184 69%	552 62%
Never heard of	410 20%	140 14%	270 26%	57 23%	99 28%	79 23%	70 19%	53 17%	50 11%	69 13%	105 18%	90 20%	146 30%	46 25%	16 19%	48 21%	50 27%	33 18%	26 18%	22 21%	34 16%	45 17%	52 18%	38 20%	45 17%	160 18%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 82

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Private equity

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Have heard of and could explain to someone else	351 17%	174 23%	178 14%	62 21%	74 21%	104 27%	108 20%	108 21%	26 18%	51 24%	104 18%	100 20%	48 23%	65 20%	49 27%	24 22%	39 27%	43 21%
Heard of	1304 63%	486 63%	818 63%	206 68%	221 62%	242 64%	343 64%	313 63%	102 71%	123 58%	367 65%	318 65%	137 66%	212 65%	113 62%	67 62%	93 64%	138 66%
Never heard of	410 20%	109 14%	301 23%	34 11%	60 17%	33 9%	83 15%	80 16%	16 11%	38 18%	93 16%	73 15%	23 11%	47 15%	21 11%	18 16%	14 10%	28 13%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 83

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Partnership

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Have heard of and could explain to someone else	626 30%	359 36%	266 25%	54 22%	82 24%	74 21%	119 32%	95 31%	201 45%	218 39%	158 28%	130 29%	120 24%	42 22%	24 29%	71 31%	52 28%	59 32%	42 29%	26 25%	77 37%	86 32%	93 32%	53 29%	66 24%	274 31%
Heard of	1222 59%	571 56%	651 62%	144 59%	211 61%	237 68%	208 57%	188 61%	233 52%	300 54%	343 60%	274 61%	305 62%	123 66%	47 57%	135 60%	110 59%	103 56%	82 57%	67 65%	117 56%	156 58%	170 59%	111 60%	179 67%	516 58%
Never heard of	217 11%	81 8%	136 13%	47 19%	54 15%	37 11%	41 11%	24 8%	15 3%	35 6%	71 12%	46 10%	66 14%	21 11%	12 15%	20 9%	23 13%	23 13%	20 14%	10 10%	13 6%	26 10%	26 9%	22 12%	24 9%	98 11%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 83

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Partnership

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Have heard of and could explain to someone else	626 30%	280 36%	346 27%	114 38%	119 34%	164 43%	180 34%	173 34%	60 42%	82 38%	184 33%	160 32%	80 38%	123 38%	78 43%	33 30%	64 44%	81 39%
Heard of	1222 59%	427 55%	795 61%	163 54%	207 59%	202 53%	312 59%	288 57%	77 54%	112 53%	345 61%	292 59%	118 57%	188 58%	95 52%	72 66%	74 51%	118 56%
Never heard of	217 11%	62 8%	155 12%	26 9%	28 8%	13 4%	41 8%	41 8%	6 5%	19 9%	35 6%	39 8%	9 5%	13 4%	10 6%	5 5%	8 5%	11 5%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 84

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Family owned

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Have heard of and could explain to someone else	877	485	391	80	107	120	159	133	277	280	242	185	169	71	30	107	75	84	60	29	100	114	127	80	98	368
	42%	48%	37%	33%	31%	35%	43%	43%	62%	51%	42%	41%	34%	38%	36%	47%	40%	45%	42%	28%	49%	43%	44%	43%	36%	41%
Heard of	993	455	538	122	195	193	182	143	158	240	285	211	257	98	44	100	92	86	64	62	98	127	133	89	157	428
	48%	45%	51%	50%	56%	56%	49%	47%	35%	43%	50%	47%	52%	53%	53%	44%	49%	46%	44%	60%	48%	47%	46%	48%	58%	48%
Never heard of	195	71	124	43	46	34	27	31	14	33	45	53	64	17	8	20	20	16	21	12	8	27	29	17	14	93
	9%	7%	12%	18%	13%	10%	7%	10%	3%	6%	8%	12%	13%	9%	10%	9%	11%	9%	14%	12%	4%	10%	10%	9%	5%	10%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 84

Q.8 Which of these business ownership structures have you heard of, and which could you confidently explain to someone else?

Family owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Have heard of and could explain to someone else	877 42%	389 51%	487 38%	154 51%	159 45%	228 60%	269 50%	249 50%	77 54%	109 51%	266 47%	241 49%	113 54%	168 52%	101 55%	50 46%	80 55%	111 53%
Heard of	993 48%	333 43%	660 51%	133 44%	166 47%	139 37%	227 43%	225 45%	59 41%	89 42%	265 47%	217 44%	84 40%	145 45%	74 41%	54 49%	55 38%	88 42%
Never heard of	195 9%	47 6%	148 11%	16 5%	29 8%	12 3%	37 7%	27 5%	8 5%	15 7%	32 6%	34 7%	11 5%	11 3%	7 4%	5 5%	11 7%	10 5%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 85

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Summary Table

Base: All respondents

	Companies														
	HSBC	Lloyds	National Savings & Investments	Barclays	Nationwide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal & General
Unweighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Shareholder-owned Public Limited Company (PLC)	996 48%	831 40%	235 11%	1053 51%	540 26%	728 35%	589 29%	861 42%	983 48%	430 21%	869 42%	678 33%	498 24%	785 38%	827 40%
Customer-owned	44 2%	43 2%	70 3%	38 2%	517 25%	40 2%	39 2%	120 6%	40 2%	720 35%	43 2%	85 4%	459 22%	100 5%	56 3%
Employee-owned	28 1%	22 1%	42 2%	29 1%	72 3%	41 2%	38 2%	43 2%	44 2%	174 8%	32 2%	53 3%	63 3%	30 1%	36 2%
Private equity	180 9%	157 8%	102 5%	191 9%	164 8%	316 15%	93 5%	167 8%	204 10%	158 8%	259 13%	237 11%	156 8%	237 11%	231 11%
Partnership	62 3%	68 3%	52 3%	62 3%	72 3%	70 3%	66 3%	69 3%	64 3%	94 5%	67 3%	68 3%	82 4%	63 3%	74 4%
Family owned	24 1%	28 1%	24 1%	27 1%	25 1%	24 1%	15 1%	9 *	34 2%	35 2%	30 1%	26 1%	40 2%	31 2%	25 1%
Government-owned	100 5%	456 22%	923 45%	95 5%	58 3%	49 2%	830 40%	222 11%	55 3%	44 2%	29 1%	16 1%	45 2%	30 1%	49 2%
Don't know	715 35%	684 33%	686 33%	668 32%	723 35%	863 42%	632 31%	735 36%	721 35%	628 30%	798 39%	965 47%	821 40%	856 41%	847 41%

Good Culture in Financial Service Survey

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Absolutes/col percents

Table 86

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

HSBC

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	996	582	415	64	93	139	181	179	340	336	280	195	186	65	41	120	82	90	60	62	99	120	158	99	126	420
	48%	57%	39%	26%	27%	40%	49%	58%	76%	61%	49%	43%	38%	35%	49%	53%	44%	49%	42%	60%	48%	45%	55%	53%	47%	47%
Private equity	180	88	92	21	47	39	34	27	12	44	51	44	40	14	10	24	7	16	14	11	17	25	26	16	32	82
	9%	9%	9%	9%	14%	11%	9%	9%	3%	8%	9%	10%	8%	8%	12%	10%	4%	8%	10%	10%	8%	9%	9%	9%	12%	9%
Government-owned	100	36	64	8	10	17	21	15	28	23	27	23	27	8	4	10	9	9	8	3	14	12	14	8	13	34
	5%	4%	6%	3%	3%	5%	6%	5%	6%	4%	5%	5%	5%	4%	5%	4%	5%	5%	5%	3%	7%	5%	5%	4%	5%	4%
Partnership	62	26	36	10	18	10	15	3	5	15	13	19	14	8	1	3	2	12	5	4	9	11	1	6	13	27
	3%	3%	3%	4%	5%	3%	4%	1%	1%	3%	2%	4%	3%	4%	1%	1%	1%	6%	4%	4%	4%	4%	*	3%	5%	3%
Customer-owned	44	14	30	5	12	7	11	4	6	12	11	13	8	3	2	2	7	7	1	1	8	6	2	5	8	20
	2%	1%	3%	2%	3%	2%	3%	1%	1%	2%	2%	3%	2%	2%	2%	1%	4%	4%	1%	1%	4%	2%	1%	3%	3%	2%
Employee-owned	28	11	17	4	10	7	5	2	-	11	6	5	6	1	1	2	5	6	1	-	3	6	2	1	6	15
	1%	1%	2%	1%	3%	2%	1%	1%	-	2%	1%	1%	1%	1%	2%	1%	3%	3%	1%	-	1%	2%	1%	*	2%	2%
Family owned	24	14	10	6	7	4	5	1	-	5	4	11	4	1	-	*	3	3	2	4	-	7	4	-	4	16
	1%	1%	1%	3%	2%	1%	1%	*	-	1%	1%	2%	1%	*	-	*	1%	2%	1%	4%	-	3%	1%	-	2%	2%
Don't know	715	272	442	140	178	133	117	83	63	131	200	167	217	93	25	72	80	64	59	22	66	87	85	61	81	311
	35%	27%	42%	57%	51%	38%	32%	27%	14%	24%	35%	37%	44%	50%	30%	32%	43%	34%	41%	21%	32%	32%	30%	33%	30%	35%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 86

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

HSBC

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	996 48%	405 53%	591 46%	184 61%	181 51%	288 76%	303 57%	308 61%	81 56%	126 59%	318 57%	283 58%	129 62%	204 63%	117 64%	73 67%	94 64%	127 61%
Private equity	180 9%	80 10%	100 8%	36 12%	36 10%	24 6%	49 9%	50 10%	16 11%	22 11%	46 8%	60 12%	16 8%	31 10%	18 10%	8 7%	6 4%	29 14%
Government-owned	100 5%	41 5%	59 5%	9 3%	30 8%	17 4%	37 7%	27 5%	6 4%	11 5%	26 5%	15 3%	10 5%	16 5%	9 5%	9 8%	14 9%	9 4%
Partnership	62 3%	30 4%	32 2%	11 4%	14 4%	8 2%	9 2%	15 3%	6 4%	10 5%	12 2%	12 2%	3 1%	5 2%	2 1%	3 2%	3 2%	9 4%
Customer-owned	44 2%	19 2%	25 2%	14 5%	11 3%	6 1%	11 2%	14 3%	4 3%	10 5%	15 3%	3 1%	3 1%	6 2%	3 2%	5 5%	2 2%	6 3%
Employee-owned	28 1%	13 2%	15 1%	8 3%	12 3%	6 2%	12 2%	5 1%	1 1%	5 2%	13 2%	9 2%	6 3%	5 2%	4 2%	4 4%	3 2%	6 3%
Family owned	24 1%	16 2%	8 1%	3 1%	5 1%	2 *	10 2%	6 1%	3 2%	4 2%	5 1%	8 2%	1 1%	5 1%	3 1%	2 2%	2 1%	4 2%
Don't know	715 35%	215 28%	500 39%	61 20%	99 28%	45 12%	127 24%	105 21%	32 23%	45 21%	147 26%	109 22%	46 22%	68 21%	31 17%	12 11%	24 17%	29 14%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 87

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Lloyds

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	831 40%	447 44%	384 36%	58 24%	90 26%	122 35%	162 44%	162 53%	237 53%	270 49%	213 37%	172 38%	177 36%	59 32%	32 38%	97 43%	67 36%	80 43%	46 32%	49 47%	82 40%	96 36%	128 44%	95 51%	115 43%	356 40%
Government-owned	456 22%	282 28%	174 16%	17 7%	35 10%	81 23%	93 25%	63 21%	166 37%	145 26%	131 23%	84 19%	95 19%	47 25%	26 32%	40 18%	39 21%	34 18%	34 24%	22 21%	52 25%	57 21%	72 25%	33 18%	61 23%	171 19%
Private equity	157 8%	70 7%	86 8%	25 10%	45 13%	33 9%	24 6%	18 6%	12 3%	38 7%	50 9%	35 8%	34 7%	8 5%	5 6%	25 11%	13 7%	18 9%	10 7%	9 8%	14 7%	24 9%	21 7%	10 6%	28 10%	67 8%
Partnership	68 3%	34 3%	34 3%	11 5%	14 4%	11 3%	15 4%	4 1%	13 3%	21 4%	19 3%	14 3%	14 3%	4 2%	2 3%	2 1%	3 2%	9 5%	*	3 3%	15 7%	12 5%	8 3%	8 4%	12 5%	29 3%
Customer-owned	43 2%	15 2%	27 3%	6 2%	12 3%	10 3%	8 2%	4 1%	4 1%	12 2%	11 2%	9 2%	10 2%	3 1%	2 2%	4 2%	4 2%	10 5%	-	2 2%	1 1%	3 1%	8 3%	7 4%	8 3%	22 2%
Family owned	28 1%	13 1%	15 1%	9 4%	10 3%	1 *	5 1%	3 1%	-	7 1%	7 1%	8 2%	5 1%	2 1%	-	3 1%	3 1%	5 2%	2 1%	2 2%	1 1%	8 3%	1 *	3 2%	5 2%	17 2%
Employee-owned	22 1%	9 1%	13 1%	4 2%	8 2%	5 2%	5 1%	-	-	9 2%	7 1%	3 1%	3 1%	-	1 1%	1 *	3 1%	6 3%	1 1%	2 2%	3 1%	3 1%	2 1%	1 1%	7 3%	10 1%
Don't know	684 33%	264 26%	420 40%	136 55%	175 50%	123 35%	102 28%	80 26%	68 15%	131 24%	194 34%	169 38%	190 39%	87 47%	23 28%	76 34%	75 40%	61 33%	62 43%	24 23%	56 27%	86 32%	81 28%	54 29%	74 28%	304 34%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 87

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Lloyds

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	831 40%	344 45%	488 38%	138 45%	151 43%	227 60%	248 46%	256 51%	79 55%	103 48%	260 46%	214 44%	117 56%	164 51%	95 52%	62 57%	78 54%	108 51%
Government-owned	456 22%	190 25%	266 21%	74 24%	108 30%	134 35%	146 27%	148 30%	38 27%	66 31%	151 27%	143 29%	60 29%	103 32%	58 31%	36 33%	49 34%	63 30%
Private equity	157 8%	69 9%	88 7%	30 10%	33 9%	15 4%	45 8%	40 8%	12 8%	12 6%	46 8%	46 9%	16 8%	27 8%	13 7%	8 7%	6 4%	18 9%
Partnership	68 3%	36 5%	31 2%	11 4%	24 7%	7 2%	11 2%	16 3%	1 1%	13 6%	18 3%	15 3%	4 2%	12 4%	5 3%	2 2%	4 3%	11 5%
Customer-owned	43 2%	20 3%	22 2%	8 3%	12 3%	8 2%	15 3%	11 2%	2 1%	10 5%	11 2%	9 2%	4 2%	9 3%	5 3%	3 3%	5 3%	5 2%
Family owned	28 1%	16 2%	12 1%	4 1%	5 1%	1 *	10 2%	5 1%	2 1%	4 2%	7 1%	12 2%	3 1%	2 1%	6 3%	3 3%	- -	2 1%
Employee-owned	22 1%	13 2%	9 1%	11 4%	8 2%	5 1%	8 1%	6 1%	2 2%	3 1%	6 1%	2 1%	2 1%	3 1%	1 *	1 1%	1 1%	4 2%
Don't know	684 33%	199 26%	486 37%	74 24%	80 23%	49 13%	122 23%	98 20%	24 17%	46 22%	139 25%	107 22%	39 19%	58 18%	30 16%	11 10%	25 17%	30 14%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 88

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

National Savings & Investments

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Government-owned	923	516	407	44	66	127	163	177	345	314	244	175	190	62	33	104	72	81	53	47	121	93	153	104	125	353
	45%	51%	39%	18%	19%	36%	44%	58%	77%	57%	43%	39%	39%	33%	40%	46%	39%	44%	37%	46%	59%	35%	53%	56%	47%	40%
Shareholder-owned Public Limited Company (PLC)	235	110	125	17	44	40	59	36	40	65	59	54	57	21	19	29	24	20	16	20	14	31	32	9	33	105
	11%	11%	12%	7%	13%	11%	16%	12%	9%	12%	10%	12%	12%	11%	22%	13%	13%	11%	11%	19%	7%	12%	11%	5%	12%	12%
Private equity	102	43	58	19	29	22	15	10	6	28	30	21	22	6	3	17	5	12	9	6	12	14	9	9	23	45
	5%	4%	6%	8%	8%	6%	4%	3%	1%	5%	5%	5%	5%	3%	4%	7%	3%	6%	6%	5%	6%	5%	3%	5%	8%	5%
Customer-owned	70	36	34	4	12	15	17	12	11	18	19	14	19	6	6	7	6	15	4	*	2	5	12	8	8	37
	3%	4%	3%	2%	3%	4%	5%	4%	2%	3%	3%	3%	4%	3%	7%	3%	3%	8%	3%	*	1%	2%	4%	4%	3%	4%
Partnership	52	26	27	10	11	11	12	4	4	8	13	21	10	7	2	4	2	10	2	1	8	11	2	2	11	23
	3%	3%	3%	4%	3%	3%	3%	1%	1%	1%	2%	5%	2%	4%	2%	2%	1%	6%	1%	1%	4%	4%	1%	1%	4%	3%
Employee-owned	42	18	25	7	15	9	8	1	3	13	8	9	13	4	1	1	6	3	5	3	5	7	4	5	6	25
	2%	2%	2%	3%	4%	2%	2%	*	1%	2%	1%	2%	3%	2%	1%	1%	3%	2%	3%	2%	2%	3%	1%	3%	2%	3%
Family owned	24	15	9	4	9	5	3	2	2	11	6	5	3	1	-	*	1	2	2	3	-	9	3	2	5	12
	1%	2%	1%	2%	3%	1%	1%	1%	*	2%	1%	1%	1%	*	-	*	1%	1%	2%	3%	-	3%	1%	1%	2%	1%
Don't know	686	275	411	145	181	133	113	72	43	126	206	165	190	83	24	71	78	62	56	25	53	104	79	52	76	321
	33%	27%	39%	59%	52%	38%	31%	24%	10%	23%	36%	37%	39%	45%	29%	31%	42%	34%	39%	24%	26%	39%	27%	28%	28%	36%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 88

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

National Savings & Investments

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Government-owned	923 45%	396 51%	527 41%	164 54%	175 49%	307 81%	290 54%	317 63%	81 57%	121 57%	286 51%	287 58%	130 63%	191 59%	120 66%	69 63%	89 61%	117 56%	
Shareholder-owned Public Limited Company (PLC)	235 11%	85 11%	151 12%	34 11%	52 15%	26 7%	66 12%	45 9%	23 16%	22 10%	79 14%	58 12%	20 9%	43 13%	16 9%	19 17%	22 15%	33 16%	
Private equity	102 5%	41 5%	61 5%	23 8%	20 6%	8 2%	29 6%	27 5%	10 7%	12 6%	29 5%	23 5%	11 5%	15 5%	10 5%	6 6%	7 5%	12 6%	
Customer-owned	70 3%	27 4%	43 3%	14 5%	17 5%	8 2%	18 3%	19 4%	7 5%	9 4%	19 3%	19 4%	9 4%	13 4%	7 4%	2 2%	6 4%	14 7%	
Partnership	52 3%	22 3%	30 2%	9 3%	10 3%	4 1%	9 2%	8 2%	1 *	6 3%	12 2%	9 2%	1 1%	5 2%	4 2%	- -	2 1%	9 4%	
Employee-owned	42 2%	26 3%	16 1%	11 4%	12 3%	6 1%	15 3%	13 3%	2 1%	5 2%	10 2%	10 2%	6 3%	9 3%	3 2%	5 4%	8 5%	14 7%	
Family owned	24 1%	19 2%	6 *	3 1%	8 2%	1 *	7 1%	6 1%	2 2%	5 2%	8 1%	7 2%	3 1%	4 1%	4 2%	2 2%	1 1%	4 2%	
Don't know	686 33%	197 26%	489 38%	69 23%	94 26%	31 8%	124 23%	94 19%	23 16%	43 20%	143 25%	96 20%	39 19%	58 18%	29 16%	8 7%	18 12%	22 11%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 89

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Barclays

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	1053	603	450	59	103	141	207	192	351	348	292	210	203	65	44	118	80	92	67	66	120	120	172	107	133	442
	51%	60%	43%	24%	30%	41%	56%	63%	78%	63%	51%	47%	41%	35%	54%	52%	43%	49%	47%	64%	58%	45%	59%	58%	49%	50%
Private equity	191	82	109	23	42	46	34	23	23	40	62	42	47	23	5	29	9	17	13	7	19	24	27	18	40	74
	9%	8%	10%	9%	12%	13%	9%	8%	5%	7%	11%	9%	9%	12%	6%	13%	5%	9%	9%	7%	9%	9%	9%	10%	15%	8%
Government-owned	95	40	55	9	21	19	24	9	14	22	28	24	22	16	6	11	10	11	8	4	6	13	9	*	17	43
	5%	4%	5%	4%	6%	6%	6%	3%	3%	4%	5%	5%	4%	9%	8%	5%	5%	6%	6%	4%	3%	5%	3%	*	6%	5%
Partnership	62	32	30	13	18	8	12	2	8	20	14	18	10	4	2	4	3	9	1	4	13	16	2	4	14	24
	3%	3%	3%	5%	5%	2%	3%	1%	2%	4%	2%	4%	2%	2%	2%	2%	2%	5%	*	4%	6%	6%	1%	2%	5%	3%
Customer-owned	38	16	21	7	9	6	6	7	3	8	11	10	9	2	2	-	6	6	4	2	1	4	5	5	4	21
	2%	2%	2%	3%	2%	2%	2%	2%	1%	2%	2%	2%	2%	1%	2%	-	3%	3%	3%	2%	1%	2%	2%	3%	1%	2%
Employee-owned	29	15	14	5	9	11	4	-	-	10	8	9	2	1	1	*	5	4	1	1	3	8	3	1	6	20
	1%	1%	1%	2%	3%	3%	1%	-	-	2%	1%	2%	*	*	2%	*	3%	2%	*	1%	2%	3%	1%	1%	2%	2%
Family owned	27	11	16	9	8	4	3	4	-	10	5	2	9	1	1	1	3	4	2	-	-	7	5	3	3	17
	1%	1%	2%	4%	2%	1%	1%	1%	-	2%	1%	1%	2%	*	1%	*	2%	2%	2%	-	-	2%	2%	2%	1%	2%
Don't know	668	256	412	138	161	128	106	73	62	125	188	154	202	82	23	73	78	64	57	22	54	85	78	54	76	295
	32%	25%	39%	56%	46%	37%	29%	24%	14%	23%	33%	34%	41%	44%	27%	32%	42%	34%	39%	21%	26%	32%	27%	29%	28%	33%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 89

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Barclays

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	1053 51%	426 55%	627 48%	180 59%	193 54%	296 78%	350 66%	328 66%	93 65%	133 63%	331 59%	294 60%	133 64%	217 67%	120 66%	75 69%	106 73%	141 67%
Private equity	191 9%	79 10%	112 9%	37 12%	31 9%	30 8%	50 9%	54 11%	14 10%	19 9%	52 9%	54 11%	15 7%	36 11%	17 9%	9 8%	10 7%	26 13%
Government-owned	95 5%	46 6%	50 4%	18 6%	21 6%	12 3%	22 4%	27 5%	18 12%	9 4%	30 5%	18 4%	7 3%	13 4%	10 6%	8 8%	4 3%	12 6%
Partnership	62 3%	32 4%	30 2%	10 3%	19 5%	6 2%	12 2%	9 2%	6 4%	8 4%	18 3%	8 2%	5 2%	5 2%	4 2%	4 3%	2 2%	8 4%
Customer-owned	38 2%	20 3%	17 1%	6 2%	11 3%	10 3%	12 2%	8 2%	2 1%	11 5%	7 1%	5 1%	3 2%	8 3%	4 2%	2 2%	4 3%	7 4%
Employee-owned	29 1%	16 2%	13 1%	11 3%	9 3%	2 1%	8 2%	11 2%	- -	7 3%	7 1%	4 1%	3 1%	5 2%	2 1%	4 3%	- -	3 1%
Family owned	27 1%	16 2%	11 1%	4 1%	12 3%	1 *	14 3%	5 1%	1 1%	4 2%	9 2%	12 3%	5 3%	4 1%	5 3%	2 2%	4 3%	4 2%
Don't know	668 32%	191 25%	477 37%	65 21%	94 26%	43 11%	105 20%	89 18%	18 13%	43 20%	136 24%	111 23%	44 21%	55 17%	24 13%	10 9%	20 13%	23 11%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 90

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Nationwide

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	540 26%	260 26%	280 27%	42 17%	71 20%	81 23%	113 31%	88 29%	145 32%	158 29%	163 28%	117 26%	102 21%	43 23%	27 33%	61 27%	39 21%	54 29%	37 25%	35 34%	56 27%	61 23%	75 26%	52 28%	78 29%	220 25%
Customer-owned	517 25%	328 32%	188 18%	19 8%	29 8%	78 22%	89 24%	104 34%	198 44%	179 32%	137 24%	92 20%	109 22%	36 19%	17 20%	59 26%	40 22%	41 22%	30 21%	26 25%	55 27%	62 23%	93 32%	58 31%	63 24%	214 24%
Private equity	164 8%	85 8%	79 8%	18 7%	39 11%	34 10%	26 7%	27 9%	21 5%	43 8%	34 6%	42 9%	44 9%	12 7%	6 7%	24 11%	14 8%	16 9%	11 7%	9 9%	17 8%	17 6%	24 8%	14 7%	24 9%	78 9%
Employee-owned	72 3%	38 4%	35 3%	5 2%	14 4%	18 5%	19 5%	10 3%	7 1%	22 4%	15 3%	19 4%	15 3%	3 2%	6 7%	5 2%	9 5%	8 4%	5 4%	2 2%	5 3%	11 4%	15 5%	3 2%	13 5%	32 4%
Partnership	72 3%	32 3%	40 4%	16 6%	20 6%	10 3%	12 3%	6 2%	8 2%	19 3%	20 3%	22 5%	12 2%	4 2%	1 1%	9 4%	4 2%	9 5%	2 2%	6 5%	14 7%	12 4%	3 1%	8 4%	13 5%	30 3%
Government-owned	58 3%	17 2%	41 4%	8 3%	18 5%	14 4%	10 3%	3 1%	5 1%	15 3%	18 3%	18 4%	6 1%	9 5%	5 5%	6 3%	2 1%	7 4%	4 3%	3 3%	6 3%	10 4%	2 1%	4 2%	9 3%	28 3%
Family owned	25 1%	11 1%	14 1%	5 2%	7 2%	7 2%	2 1%	3 1%	1 *	5 1%	4 1%	8 2%	7 1%	- -	- -	- -	3 2%	5 2%	2 2%	- -	3 1%	7 3%	3 1%	2 1%	1 *	14 2%
Don't know	723 35%	289 29%	435 41%	147 60%	170 49%	128 37%	126 34%	79 26%	73 16%	141 26%	208 36%	165 37%	209 43%	84 45%	25 30%	71 31%	82 44%	68 37%	61 42%	27 26%	60 29%	100 37%	89 31%	57 31%	90 33%	323 36%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 90

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Nationwide

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	540 26%	205 27%	335 26%	99 33%	101 28%	116 31%	173 32%	116 23%	36 25%	53 25%	178 32%	142 29%	58 28%	85 26%	43 24%	32 29%	36 25%	72 35%
Customer-owned	517 25%	233 30%	283 22%	77 26%	102 29%	176 47%	148 28%	243 49%	53 37%	71 34%	147 26%	147 30%	71 34%	119 37%	78 43%	50 46%	71 49%	68 32%
Private equity	164 8%	59 8%	105 8%	26 9%	33 9%	23 6%	47 9%	44 9%	6 4%	20 9%	43 8%	55 11%	14 7%	28 9%	19 11%	7 7%	10 7%	27 13%
Employee-owned	72 3%	43 6%	29 2%	25 8%	24 7%	11 3%	19 3%	19 4%	3 2%	7 3%	25 4%	16 3%	9 4%	11 3%	6 3%	5 5%	10 7%	15 7%
Partnership	72 3%	36 5%	36 3%	13 4%	19 5%	6 2%	16 3%	18 4%	8 6%	10 4%	16 3%	20 4%	4 2%	8 2%	4 2%	3 3%	2 1%	7 3%
Government-owned	58 3%	33 4%	25 2%	9 3%	18 5%	5 1%	21 4%	19 4%	12 8%	8 4%	17 3%	6 1%	3 2%	11 4%	7 4%	1 1%	1 1%	5 2%
Family owned	25 1%	16 2%	9 1%	6 2%	5 1%	2 1%	8 1%	6 1%	4 2%	4 2%	7 1%	9 2%	2 1%	7 2%	3 1%	1 1%	2 1%	3 1%
Don't know	723 35%	205 27%	518 40%	78 26%	96 27%	57 15%	135 25%	75 15%	28 19%	55 26%	162 29%	116 24%	53 26%	72 22%	28 15%	13 12%	22 15%	31 15%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 91

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Direct Line

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	728 35%	426 42%	302 29%	31 13%	66 19%	101 29%	137 37%	140 46%	254 56%	239 43%	204 36%	140 31%	147 30%	55 30%	35 42%	82 36%	55 30%	61 33%	43 30%	43 41%	80 39%	83 31%	119 41%	73 39%	92 34%	295 33%
Private equity	316 15%	160 16%	155 15%	31 13%	52 15%	52 15%	63 17%	44 14%	73 16%	97 18%	76 13%	82 18%	60 12%	26 14%	13 15%	48 21%	25 13%	29 16%	23 16%	11 10%	33 16%	39 14%	40 14%	30 16%	56 21%	133 15%
Partnership	70 3%	30 3%	40 4%	11 4%	20 6%	16 5%	12 3%	6 2%	5 1%	22 4%	18 3%	18 4%	13 3%	5 3%	1 2%	8 4%	1 *	10 5%	3 2%	3 3%	5 2%	16 6%	9 3%	9 5%	8 3%	36 4%
Government-owned	49 2%	27 3%	21 2%	2 1%	12 3%	11 3%	12 3%	5 2%	6 1%	11 2%	17 3%	10 2%	11 2%	4 2%	4 4%	7 3%	6 3%	6 3%	6 4%	5 5%	1 *	6 2%	4 2%	*	8 3%	26 3%
Employee-owned	41 2%	16 2%	25 2%	11 4%	13 4%	9 3%	6 2%	3 1%	- -	10 2%	8 1%	13 3%	10 2%	6 3%	1 2%	1 *	5 3%	11 6%	1 *	5 5%	*	2 1%	3 1%	6 3%	6 2%	23 3%
Customer-owned	40 2%	18 2%	22 2%	7 3%	8 2%	8 2%	8 2%	3 1%	4 1%	8 1%	10 2%	10 2%	11 2%	2 1%	1 1%	*	6 3%	8 4%	5 3%	2 2%	5 2%	3 1%	6 2%	1 1%	6 2%	21 2%
Family owned	24 1%	13 1%	11 1%	5 2%	5 1%	3 1%	4 1%	2 1%	5 1%	5 1%	4 1%	8 2%	7 1%	2 1%	- -	- -	- -	1 *	1 1%	1 1%	6 3%	4 1%	4 1%	5 3%	5 2%	8 1%
Don't know	863 42%	352 35%	511 49%	159 65%	191 55%	157 45%	140 38%	109 36%	108 24%	182 33%	252 44%	187 42%	242 49%	91 49%	29 35%	84 37%	95 51%	81 43%	65 45%	36 35%	86 41%	121 45%	108 37%	68 37%	105 39%	377 42%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 91

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Direct Line

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Shareholder-owned Public Limited Company (PLC)	728 35%	310 40%	418 32%	115 38%	134 38%	221 58%	222 42%	231 46%	61 42%	91 43%	222 39%	220 45%	96 46%	150 46%	87 48%	57 52%	66 45%	83 40%	
Private equity	316 15%	121 16%	195 15%	54 18%	69 19%	63 17%	94 18%	100 20%	28 20%	32 15%	114 20%	84 17%	35 17%	57 18%	41 22%	17 15%	34 23%	50 24%	
Partnership	70 3%	35 5%	35 3%	16 5%	17 5%	8 2%	23 4%	13 3%	9 6%	11 5%	14 2%	22 5%	6 3%	9 3%	8 5%	4 3%	4 3%	9 4%	
Government-owned	49 2%	26 3%	23 2%	13 4%	9 3%	5 1%	13 2%	12 2%	7 5%	8 4%	12 2%	10 2%	4 2%	7 2%	4 2%	4 4%	2 2%	11 5%	
Employee-owned	41 2%	18 2%	24 2%	11 3%	16 5%	1 *	10 2%	6 1%	1 1%	10 5%	7 1%	10 2%	2 1%	6 2%	5 3%	3 3%	3 2%	6 3%	
Customer-owned	40 2%	19 2%	20 2%	11 4%	10 3%	8 2%	9 2%	8 2%	5 3%	6 3%	12 2%	3 1%	4 2%	2 1%	5 3%	3 3%	5 4%	7 3%	
Family owned	24 1%	19 2%	5 *	4 1%	6 2%	4 1%	9 2%	7 1%	2 2%	7 3%	6 1%	6 1%	1 1%	2 1%	2 1%	2 1%	3 2%	3 1%	
Don't know	863 42%	260 34%	604 47%	96 32%	118 33%	77 20%	181 34%	150 30%	34 24%	61 29%	191 34%	142 29%	67 32%	101 31%	38 21%	23 21%	30 20%	47 23%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 92

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Royal Bank of Scotland

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Government-owned	830	467	363	59	89	139	158	132	253	256	222	165	187	84	33	97	68	62	45	40	83	109	127	82	101	333
	40%	46%	34%	24%	26%	40%	43%	43%	56%	46%	39%	37%	38%	45%	40%	43%	37%	33%	31%	39%	40%	41%	44%	44%	37%	37%
Shareholder-owned Public Limited Company (PLC)	589	321	267	33	71	92	113	110	171	204	150	119	116	44	26	64	46	56	42	32	79	63	90	47	90	246
	29%	32%	25%	13%	20%	26%	31%	36%	38%	37%	26%	27%	24%	24%	31%	28%	25%	30%	29%	31%	38%	24%	31%	25%	34%	28%
Private equity	93	44	49	17	26	23	14	10	3	24	27	20	22	7	3	9	9	10	2	8	8	15	14	7	18	42
	5%	4%	5%	7%	8%	7%	4%	3%	1%	4%	5%	4%	5%	4%	4%	4%	5%	6%	2%	8%	4%	5%	5%	4%	7%	5%
Partnership	66	35	32	12	25	10	4	6	9	16	23	11	15	4	1	11	2	9	6	6	5	12	5	6	12	26
	3%	3%	3%	5%	7%	3%	1%	2%	2%	3%	4%	3%	3%	2%	1%	5%	1%	5%	4%	6%	2%	4%	2%	3%	4%	3%
Customer-owned	39	18	21	2	9	8	12	3	5	8	13	12	6	5	2	2	5	7	2	1	5	3	4	3	4	22
	2%	2%	2%	1%	3%	2%	3%	1%	1%	2%	2%	3%	1%	3%	2%	1%	3%	3%	1%	1%	2%	1%	1%	2%	2%	2%
Employee-owned	38	13	24	4	15	9	10	-	-	14	9	10	5	1	2	-	7	6	2	1	2	10	4	3	4	23
	2%	1%	2%	2%	4%	2%	3%	-	-	3%	1%	2%	1%	1%	3%	-	4%	3%	2%	1%	1%	4%	2%	1%	1%	3%
Family owned	15	5	10	4	1	4	5	2	-	3	6	2	4	-	-	1	2	1	3	-	2	5	-	1	6	5
	1%	*	1%	1%	*	1%	1%	1%	-	*	1%	*	1%	-	-	1%	1%	1%	2%	-	1%	2%	-	*	2%	1%
Don't know	632	248	384	131	156	113	99	72	61	112	183	157	180	71	23	64	65	60	54	23	51	89	76	57	78	284
	31%	25%	36%	54%	45%	32%	27%	23%	14%	20%	32%	35%	37%	38%	27%	28%	35%	32%	37%	22%	25%	33%	26%	31%	29%	32%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 92

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Royal Bank of Scotland

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Government-owned	830 40%	333 43%	496 38%	142 47%	148 42%	214 56%	244 46%	255 51%	64 44%	114 54%	222 39%	254 52%	109 52%	165 51%	86 47%	58 53%	80 55%	102 48%	
Shareholder-owned Public Limited Company (PLC)	589 29%	244 32%	344 27%	101 33%	107 30%	165 44%	189 35%	173 34%	53 37%	77 36%	208 37%	143 29%	82 40%	124 38%	74 40%	40 37%	58 39%	74 35%	
Private equity	93 5%	39 5%	54 4%	13 4%	24 7%	9 2%	25 5%	23 5%	4 3%	10 5%	29 5%	22 4%	9 4%	13 4%	10 6%	3 2%	5 3%	11 5%	
Partnership	66 3%	38 5%	28 2%	11 3%	16 5%	10 3%	13 2%	11 2%	8 6%	14 6%	16 3%	18 4%	4 2%	8 3%	6 3%	6 5%	5 3%	10 5%	
Customer-owned	39 2%	18 2%	21 2%	9 3%	8 2%	7 2%	13 2%	14 3%	2 1%	10 5%	14 2%	8 2%	2 1%	5 2%	4 2%	3 3%	3 2%	5 2%	
Employee-owned	38 2%	22 3%	15 1%	13 4%	12 3%	5 1%	10 2%	11 2%	1 1%	7 3%	11 2%	10 2%	8 4%	9 3%	5 3%	4 4%	5 4%	9 4%	
Family owned	15 1%	9 1%	6 *	4 1%	4 1%	3 1%	5 1%	5 1%	1 *	1 *	7 1%	3 1%	1 *	2 1%	1 *	1 1%	1 *	3 2%	
Don't know	632 31%	179 23%	453 35%	62 21%	86 24%	38 10%	110 21%	96 19%	26 18%	34 16%	136 24%	97 20%	33 16%	55 17%	26 14%	8 8%	16 11%	32 15%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 93

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Halifax

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	861 42%	486 48%	375 36%	46 19%	99 28%	122 35%	168 46%	156 51%	270 60%	276 50%	238 42%	172 38%	175 36%	62 33%	32 39%	99 44%	81 43%	85 46%	52 36%	48 46%	85 41%	102 38%	135 47%	81 44%	109 40%	370 42%
Government-owned	222 11%	138 14%	83 8%	10 4%	16 5%	44 13%	48 13%	38 12%	65 14%	70 13%	58 10%	46 10%	47 10%	30 16%	13 16%	26 11%	16 9%	14 8%	13 9%	5 5%	21 10%	34 12%	33 12%	16 9%	30 11%	92 10%
Private equity	167 8%	82 8%	85 8%	25 10%	53 15%	32 9%	26 7%	15 5%	16 3%	43 8%	45 8%	41 9%	37 8%	19 10%	8 10%	23 10%	6 3%	12 7%	11 8%	10 9%	18 9%	26 10%	21 7%	12 7%	32 12%	71 8%
Customer-owned	120 6%	47 5%	73 7%	4 2%	10 3%	20 6%	26 7%	29 10%	31 7%	27 5%	27 5%	39 9%	27 6%	7 4%	2 3%	11 5%	11 6%	12 7%	4 3%	10 10%	11 5%	11 4%	19 7%	21 12%	19 7%	43 5%
Partnership	69 3%	34 3%	35 3%	14 6%	18 5%	12 3%	13 3%	3 1%	9 2%	21 4%	17 3%	19 4%	12 2%	6 3%	3 3%	5 2%	4 2%	8 5%	1 *	4 4%	10 5%	14 5%	5 2%	9 5%	12 5%	32 4%
Employee-owned	43 2%	18 2%	25 2%	5 2%	7 2%	12 4%	13 4%	3 1%	2 1%	15 3%	7 1%	14 3%	7 1%	3 2%	1 2%	1 *	6 3%	13 7%	3 2%	3 3%	3 2%	3 1%	4 1%	2 1%	7 3%	19 2%
Family owned	9 *	4 *	5 *	2 1%	2 *	3 1%	- -	2 1%	- -	4 1%	2 *	- -	3 1%	1 *	- -	1 *	- -	- -	1 1%	- -	- -	5 2%	1 *	* *	- -	4 *
Don't know	735 36%	283 28%	453 43%	152 62%	174 50%	134 39%	109 30%	84 28%	81 18%	146 27%	215 38%	160 36%	213 43%	80 43%	26 32%	77 34%	75 41%	70 38%	65 45%	27 26%	71 34%	91 34%	89 31%	64 35%	88 33%	321 36%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 93

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Halifax

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	861 42%	333 43%	528 41%	141 47%	159 45%	245 65%	262 49%	262 52%	73 51%	107 50%	297 53%	243 49%	107 51%	169 52%	100 55%	64 59%	85 58%	113 54%
Government-owned	222 11%	107 14%	114 9%	38 13%	47 13%	67 18%	75 14%	75 15%	20 14%	37 17%	86 15%	73 15%	33 16%	57 18%	27 15%	22 20%	20 14%	34 16%
Private equity	167 8%	69 9%	98 8%	29 10%	31 9%	19 5%	53 10%	43 9%	20 14%	17 8%	43 8%	46 9%	15 7%	26 8%	21 12%	5 5%	6 4%	18 9%
Customer-owned	120 6%	64 8%	56 4%	28 9%	20 6%	20 5%	32 6%	43 9%	11 8%	20 9%	23 4%	28 6%	8 4%	24 7%	15 8%	6 5%	13 9%	14 7%
Partnership	69 3%	37 5%	32 2%	15 5%	25 7%	5 1%	17 3%	19 4%	8 5%	11 5%	17 3%	21 4%	7 3%	8 2%	7 4%	6 5%	6 4%	7 4%
Employee-owned	43 2%	18 2%	25 2%	13 4%	14 4%	7 2%	7 1%	13 3%	3 2%	9 4%	9 2%	10 2%	5 2%	7 2%	5 3%	3 3%	3 2%	8 4%
Family owned	9 *	8 1%	2 *	* *	1 *	1 *	3 1%	3 1%	- -	- -	* *	3 1%	1 *	1 *	- -	1 1%	- -	1 *
Don't know	735 36%	225 29%	510 39%	79 26%	101 29%	61 16%	134 25%	109 22%	23 16%	46 22%	141 25%	115 23%	57 27%	74 23%	27 15%	13 12%	23 15%	32 15%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 94

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Santander

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	983 48%	566 56%	417 40%	51 21%	94 27%	134 39%	184 50%	181 59%	339 75%	327 59%	273 48%	192 43%	190 39%	68 36%	43 52%	107 47%	74 40%	90 49%	60 42%	59 57%	111 54%	124 46%	153 53%	94 50%	120 45%	405 46%
Private equity	204 10%	88 9%	116 11%	24 10%	43 12%	49 14%	41 11%	22 7%	25 6%	46 8%	48 8%	54 12%	56 11%	19 10%	9 11%	35 15%	12 6%	25 14%	12 8%	6 6%	24 12%	22 8%	21 7%	19 10%	32 12%	74 8%
Partnership	64 3%	28 3%	36 3%	14 6%	19 6%	12 3%	8 2%	7 2%	4 1%	19 3%	12 2%	21 5%	13 3%	7 4%	1 1%	3 1%	2 1%	7 4%	3 2%	3 3%	5 3%	19 7%	7 2%	6 3%	6 2%	38 4%
Government-owned	55 3%	18 2%	37 4%	6 2%	12 3%	14 4%	15 4%	4 1%	5 1%	14 2%	21 4%	10 2%	10 2%	3 2%	1 2%	2 1%	5 3%	10 5%	6 4%	3 3%	8 4%	9 3%	5 2%	1 1%	13 5%	27 3%
Employee-owned	44 2%	23 2%	20 2%	4 2%	18 5%	9 3%	9 2%	2 1%	2 *	13 2%	12 2%	16 4%	3 1%	1 1%	5 2%	8 4%	5 3%	3 2%	4 4%	4 2%	6 2%	6 2%	2 1%	13 5%	19 2%	
Customer-owned	40 2%	13 1%	26 2%	3 1%	11 3%	6 2%	9 3%	6 2%	5 1%	11 2%	11 2%	9 2%	8 2%	4 2%	5 6%	3 1%	2 1%	9 5%	2 1%	3 3%	*	2 1%	3 1%	7 4%	9 3%	17 2%
Family owned	34 2%	20 2%	13 1%	10 4%	3 1%	2 1%	9 2%	4 1%	5 1%	11 2%	11 2%	5 1%	6 1%	3 2%	1 1%	4 2%	2 1%	4 3%	3 3%	-	7 2%	5 2%	3 2%	5 2%	19 2%	
Don't know	721 35%	282 28%	438 42%	144 59%	173 50%	130 37%	117 32%	84 27%	72 16%	135 25%	204 36%	170 38%	212 43%	88 48%	22 27%	71 31%	86 46%	62 33%	61 42%	26 25%	60 29%	86 32%	95 33%	64 35%	87 32%	321 36%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 94

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Santander

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	983 48%	396 52%	587 45%	171 56%	175 49%	283 75%	306 57%	317 63%	89 61%	119 56%	311 55%	295 60%	114 55%	209 65%	121 66%	73 66%	104 71%	125 60%
Private equity	204 10%	85 11%	120 9%	39 13%	41 12%	27 7%	58 11%	56 11%	16 11%	23 11%	50 9%	53 11%	22 11%	26 8%	20 11%	9 8%	14 9%	25 12%
Partnership	64 3%	34 4%	30 2%	9 3%	18 5%	7 2%	17 3%	15 3%	3 2%	12 6%	17 3%	15 3%	7 3%	8 3%	3 2%	5 5%	4 3%	14 7%
Government-owned	55 3%	23 3%	32 2%	11 4%	20 6%	7 2%	19 4%	15 3%	6 4%	5 2%	18 3%	12 2%	8 4%	8 2%	7 4%	1 1%	4 3%	10 5%
Employee-owned	44 2%	25 3%	19 1%	13 4%	14 4%	4 1%	9 2%	15 3%	5 3%	5 2%	16 3%	7 1%	2 1%	6 2%	5 3%	5 4%	3 2%	7 3%
Customer-owned	40 2%	18 2%	22 2%	10 3%	11 3%	4 1%	9 2%	12 2%	4 3%	8 4%	12 2%	8 2%	4 2%	9 3%	1 *	2 2%	3 2%	6 3%
Family owned	34 2%	21 3%	12 1%	6 2%	9 3%	6 2%	15 3%	7 1%	3 2%	8 4%	7 1%	18 4%	5 3%	10 3%	6 3%	3 3%	2 1%	4 2%
Don't know	721 35%	212 28%	508 39%	71 23%	100 28%	49 13%	131 25%	97 19%	26 18%	49 23%	151 27%	97 20%	53 25%	66 20%	29 16%	14 13%	20 14%	31 15%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 95

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Cooperative Bank

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Customer-owned	720 35%	422 42%	298 28%	32 13%	62 18%	100 29%	131 36%	144 47%	250 56%	236 43%	199 35%	144 32%	141 29%	56 30%	30 37%	73 32%	56 30%	68 37%	34 23%	31 30%	90 44%	86 32%	117 40%	80 43%	85 32%	284 32%
Shareholder-owned Public Limited Company (PLC)	430 21%	182 18%	248 24%	42 17%	58 17%	67 19%	91 25%	67 22%	106 24%	114 21%	123 22%	97 22%	96 20%	32 17%	19 23%	53 23%	43 23%	40 21%	31 22%	25 24%	44 21%	44 17%	63 22%	36 19%	49 18%	182 21%
Employee-owned	174 8%	87 9%	87 8%	16 6%	33 10%	34 10%	46 12%	21 7%	24 5%	43 8%	56 10%	43 10%	32 7%	8 4%	10 12%	21 9%	11 6%	14 8%	8 5%	15 15%	22 11%	20 8%	28 10%	18 10%	42 16%	67 7%
Private equity	158 8%	97 10%	61 6%	26 10%	36 10%	29 8%	17 5%	21 7%	31 7%	52 9%	41 7%	30 7%	35 7%	16 9%	5 6%	17 7%	13 7%	18 9%	10 7%	15 14%	9 4%	26 10%	17 6%	14 7%	23 8%	83 9%
Partnership	94 5%	42 4%	52 5%	15 6%	30 9%	15 4%	17 5%	6 2%	11 2%	40 7%	20 4%	17 4%	17 3%	3 2%	1 1%	11 5%	6 3%	15 8%	9 6%	2 2%	17 8%	19 7%	7 2%	5 3%	17 6%	45 5%
Government-owned	44 2%	14 1%	30 3%	1 *	12 3%	18 5%	10 3%	* *	3 1%	12 2%	7 1%	7 2%	17 4%	5 2%	1 1%	4 2%	1 1%	3 2%	9 6%	2 2%	4 2%	9 3%	5 2%	1 1%	7 3%	22 3%
Family owned	35 2%	18 2%	17 2%	4 2%	9 3%	12 4%	7 2%	2 1%	1 *	8 1%	5 1%	12 3%	11 2%	3 1%	* *	5 2%	2 1%	5 3%	3 2%	3 2%	4 2%	4 2%	4 1%	3 1%	3 1%	16 2%
Don't know	628 30%	256 25%	372 35%	130 53%	161 46%	117 34%	97 26%	67 22%	56 12%	118 21%	185 32%	145 32%	180 37%	80 43%	24 28%	65 29%	69 37%	57 31%	55 38%	23 23%	44 21%	84 31%	77 27%	49 27%	81 30%	288 32%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 95

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Cooperative Bank

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Customer-owned	720 35%	305 40%	416 32%	111 37%	125 35%	216 57%	223 42%	217 43%	66 46%	94 44%	212 38%	214 43%	102 49%	169 52%	89 49%	54 49%	79 54%	104 50%
Shareholder-owned Public Limited Company (PLC)	430 21%	159 21%	271 21%	73 24%	77 22%	75 20%	127 24%	109 22%	38 26%	42 20%	153 27%	106 22%	44 21%	60 18%	39 21%	22 20%	27 18%	42 20%
Employee-owned	174 8%	88 11%	87 7%	44 14%	42 12%	53 14%	44 8%	59 12%	12 8%	19 9%	47 8%	44 9%	26 12%	26 8%	16 9%	11 10%	20 13%	21 10%
Private equity	158 8%	82 11%	76 6%	25 8%	32 9%	27 7%	38 7%	48 10%	9 6%	27 13%	40 7%	48 10%	31 15%	27 8%	24 13%	14 13%	11 7%	17 8%
Partnership	94 5%	42 5%	52 4%	19 6%	26 7%	23 6%	24 5%	23 5%	9 6%	9 4%	29 5%	32 6%	9 5%	16 5%	8 5%	8 7%	7 5%	16 7%
Government-owned	44 2%	23 3%	21 2%	13 4%	14 4%	8 2%	16 3%	10 2%	7 5%	8 4%	11 2%	9 2%	4 2%	6 2%	2 1%	3 3%	2 1%	9 4%
Family owned	35 2%	18 2%	17 1%	4 1%	8 2%	6 1%	13 2%	9 2%	4 3%	7 3%	14 3%	8 2%	6 3%	6 2%	8 4%	6 5%	4 3%	7 3%
Don't know	628 30%	176 23%	452 35%	64 21%	80 22%	37 10%	106 20%	96 19%	18 13%	45 21%	130 23%	88 18%	30 14%	53 16%	22 12%	11 10%	15 10%	27 13%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 96

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Aviva

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	869 42%	524 52%	346 33%	51 21%	81 23%	112 32%	165 45%	160 52%	300 67%	275 50%	258 45%	174 39%	163 33%	61 33%	40 48%	99 43%	71 38%	76 41%	52 36%	49 48%	105 51%	97 36%	136 47%	83 45%	101 38%	377 43%
Private equity	259 13%	121 12%	138 13%	17 7%	51 15%	54 16%	45 12%	43 14%	49 11%	69 13%	56 10%	64 14%	70 14%	27 14%	10 12%	30 13%	16 8%	23 12%	20 14%	13 12%	26 13%	34 12%	34 12%	27 15%	49 18%	107 12%
Partnership	67 3%	28 3%	39 4%	14 6%	17 5%	13 4%	13 4%	5 2%	4 1%	20 4%	15 3%	17 4%	15 3%	8 4%	1 2%	6 3%	3 2%	9 5%	3 2%	3 3%	7 4%	11 4%	6 2%	8 4%	11 4%	32 4%
Customer-owned	43 2%	12 1%	32 3%	3 1%	18 5%	7 2%	10 3%	4 1%	1 *	15 3%	11 2%	7 2%	10 2%	1 1%	2 2%	4 2%	6 3%	7 4%	5 3%	2 2%	4 2%	4 1%	4 1%	4 2%	6 2%	22 2%
Employee-owned	32 2%	12 1%	20 2%	4 2%	13 4%	10 3%	4 1%	* *	1 *	9 2%	5 1%	10 2%	9 2%	2 1%	1 2%	2 1%	2 1%	6 3%	4 3%	1 1%	3 2%	5 2%	3 1%	2 1%	5 2%	19 2%
Family owned	30 1%	14 1%	16 2%	10 4%	8 2%	4 1%	6 2%	1 *	2 *	2 *	9 2%	9 2%	10 2%	2 1%	- -	4 2%	5 3%	2 1%	1 *	5 5%	2 1%	2 1%	4 1%	2 1%	5 2%	12 1%
Government-owned	29 1%	9 1%	20 2%	3 1%	7 2%	10 3%	7 2%	- -	3 1%	7 1%	7 1%	11 2%	4 1%	- -	2 2%	3 1%	3 2%	2 1%	5 3%	1 1%	2 1%	7 3%	3 1%	* *	3 1%	19 2%
Don't know	798 39%	315 31%	483 46%	153 62%	176 51%	147 42%	132 36%	96 31%	94 21%	173 31%	229 40%	174 39%	221 45%	90 48%	26 32%	81 36%	88 47%	72 39%	60 41%	32 31%	63 31%	114 42%	106 37%	67 36%	100 37%	331 37%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 96

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Aviva

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	869 42%	358 47%	511 39%	152 50%	157 44%	249 66%	258 48%	251 50%	69 48%	106 50%	275 49%	252 51%	121 58%	190 59%	106 58%	61 56%	86 59%	102 48%
Private equity	259 13%	106 14%	153 12%	44 14%	52 15%	40 11%	82 15%	84 17%	27 19%	35 16%	84 15%	70 14%	23 11%	44 14%	29 16%	18 16%	23 16%	45 21%
Partnership	67 3%	27 4%	40 3%	11 4%	16 4%	3 1%	19 4%	11 2%	5 4%	10 5%	12 2%	14 3%	3 1%	7 2%	7 4%	3 3%	2 1%	9 4%
Customer-owned	43 2%	20 3%	23 2%	9 3%	12 3%	11 3%	12 2%	14 3%	9 6%	5 2%	15 3%	8 2%	4 2%	9 3%	3 1%	6 5%	5 3%	10 5%
Employee-owned	32 2%	21 3%	11 1%	10 3%	11 3%	6 2%	7 1%	7 1%	4 3%	8 4%	9 2%	8 2%	3 1%	6 2%	3 2%	5 5%	1 1%	6 3%
Family owned	30 1%	19 2%	10 1%	7 2%	11 3%	9 2%	13 2%	9 2%	5 3%	4 2%	4 1%	11 2%	1 1%	4 1%	4 2%	3 3%	4 3%	3 1%
Government-owned	29 1%	16 2%	13 1%	9 3%	9 3%	1 *	11 2%	7 1%	- -	3 1%	8 1%	7 1%	5 2%	7 2%	4 2%	- -	3 2%	8 4%
Don't know	798 39%	244 32%	554 43%	83 28%	115 32%	72 19%	158 30%	139 28%	32 23%	57 27%	173 31%	136 28%	58 28%	70 22%	36 20%	15 14%	26 18%	40 19%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 97

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

LV=

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	678 33%	411 41%	267 25%	39 16%	66 19%	90 26%	115 31%	127 41%	242 54%	217 39%	195 34%	135 30%	132 27%	46 25%	32 39%	88 39%	55 30%	59 32%	37 25%	45 43%	65 31%	76 28%	106 37%	70 38%	80 30%	287 32%
Private equity	237 11%	119 12%	118 11%	18 7%	45 13%	49 14%	52 14%	35 11%	38 9%	69 12%	51 9%	61 14%	56 12%	21 11%	7 9%	28 12%	16 9%	25 13%	21 14%	10 10%	27 13%	29 11%	29 10%	24 13%	37 14%	112 13%
Customer-owned	85 4%	51 5%	33 3%	7 3%	11 3%	13 4%	20 5%	14 5%	20 5%	29 5%	21 4%	22 5%	12 2%	6 3%	2 2%	7 3%	7 4%	5 3%	9 6%	- -	7 4%	11 4%	19 7%	11 6%	11 4%	47 5%
Partnership	68 3%	26 3%	42 4%	13 5%	17 5%	9 2%	15 4%	8 3%	6 1%	21 4%	14 3%	18 4%	15 3%	1 1%	5 6%	3 1%	3 2%	12 7%	4 2%	3 3%	8 4%	12 5%	7 3%	9 5%	8 3%	30 3%
Employee-owned	53 3%	18 2%	35 3%	2 1%	16 5%	11 3%	14 4%	5 2%	6 1%	18 3%	11 2%	11 3%	13 3%	2 1%	1 2%	3 1%	5 3%	5 3%	6 4%	2 2%	8 4%	11 4%	8 3%	3 2%	11 4%	24 3%
Family owned	26 1%	11 1%	15 1%	3 1%	10 3%	8 2%	3 1%	1 *	*	4 1%	7 1%	9 2%	6 1%	3 2%	- -	4 2%	1 1%	5 3%	- -	4 4%	3 1%	4 2%	* *	* *	7 3%	12 1%
Government-owned	16 1%	6 1%	11 1%	1 *	4 1%	5 2%	6 2%	- -	- -	3 1%	5 1%	5 1%	3 1%	1 *	2 2%	1 *	3 1%	4 2%	* *	- -	2 1%	2 1%	2 1%	* *	6 2%	6 1%
Don't know	965 47%	390 39%	575 55%	168 69%	197 57%	179 51%	159 43%	120 39%	141 31%	214 39%	285 50%	206 46%	260 53%	111 60%	34 41%	96 42%	100 54%	86 46%	71 49%	39 38%	96 46%	134 50%	123 43%	76 41%	124 46%	404 46%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 97

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

LV=

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	678 33%	292 38%	386 30%	109 36%	128 36%	196 52%	202 38%	204 41%	54 38%	74 35%	221 39%	203 41%	92 44%	134 41%	91 50%	52 47%	69 47%	91 43%
Private equity	237 11%	92 12%	145 11%	42 14%	59 17%	43 11%	79 15%	70 14%	22 15%	26 12%	78 14%	67 14%	21 10%	45 14%	22 12%	12 11%	19 13%	37 18%
Customer-owned	85 4%	39 5%	46 4%	18 6%	25 7%	24 6%	23 4%	27 5%	11 8%	22 10%	23 4%	20 4%	10 5%	22 7%	22 12%	10 9%	13 9%	10 5%
Partnership	68 3%	30 4%	38 3%	14 5%	17 5%	12 3%	17 3%	16 3%	11 7%	8 4%	13 2%	23 5%	7 3%	3 1%	6 3%	5 5%	4 3%	6 3%
Employee-owned	53 3%	26 3%	28 2%	13 4%	14 4%	11 3%	14 3%	19 4%	4 3%	7 3%	18 3%	15 3%	6 3%	10 3%	10 6%	3 3%	12 8%	12 6%
Family owned	26 1%	18 2%	8 1%	9 3%	5 1%	4 1%	9 2%	5 1%	1 *	3 2%	7 1%	2 *	2 1%	6 2%	4 2%	1 1%	1 1%	4 2%
Government-owned	16 1%	6 1%	11 1%	5 2%	3 1%	2 1%	6 1%	5 1%	1 1%	2 1%	6 1%	3 1%	- -	1 *	- -	- -	1 1%	2 1%
Don't know	965 47%	308 40%	657 51%	118 39%	136 38%	102 27%	205 38%	180 36%	44 31%	83 39%	218 39%	169 34%	77 37%	116 36%	38 21%	27 24%	36 25%	59 28%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 98

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Yorkshire Building Society

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	498 24%	249 25%	249 24%	37 15%	62 18%	72 21%	106 29%	88 29%	131 29%	141 26%	138 24%	123 27%	95 19%	31 17%	26 31%	58 26%	47 25%	55 29%	34 24%	30 29%	50 24%	50 19%	69 24%	48 26%	57 21%	209 23%
Customer-owned	459 22%	292 29%	168 16%	17 7%	32 9%	55 16%	73 20%	95 31%	187 42%	156 28%	128 22%	91 20%	85 17%	29 15%	18 22%	59 26%	44 24%	37 20%	21 14%	22 22%	47 23%	52 19%	77 27%	54 29%	60 22%	184 21%
Private equity	156 8%	84 8%	72 7%	18 7%	37 11%	28 8%	27 7%	21 7%	24 5%	40 7%	37 6%	35 8%	44 9%	13 7%	5 6%	15 7%	9 5%	15 8%	15 10%	10 9%	15 7%	15 5%	29 10%	14 7%	27 10%	74 8%
Partnership	82 4%	29 3%	52 5%	16 6%	18 5%	18 5%	12 3%	9 3%	9 2%	25 4%	20 3%	20 4%	18 4%	3 2%	5 6%	13 6%	7 4%	12 7%	3 2%	4 3%	7 3%	15 5%	4 1%	9 5%	13 5%	37 4%
Employee-owned	63 3%	36 4%	27 3%	4 2%	12 4%	15 4%	14 4%	9 3%	8 2%	23 4%	16 3%	14 3%	10 2%	2 1%	3 4%	6 3%	7 4%	7 4%	8 5%	2 2%	4 2%	11 4%	8 3%	6 3%	10 4%	37 4%
Government-owned	45 2%	15 1%	30 3%	6 2%	9 3%	14 4%	10 3%	1 *	4 1%	12 2%	14 3%	11 2%	8 2%	3 2%	2 3%	4 2%	2 1%	5 3%	4 3%	2 2%	7 3%	12 5%	1 *	2 1%	10 4%	22 3%
Family owned	40 2%	17 2%	24 2%	6 2%	6 2%	12 3%	9 2%	4 1%	3 1%	9 2%	5 1%	11 3%	15 3%	2 1%	1 2%	5 2%	1 *	6 3%	1 1%	2 2%	4 2%	8 3%	6 2%	3 2%	4 1%	19 2%
Don't know	821 40%	339 33%	483 46%	157 64%	189 54%	149 43%	143 39%	89 29%	95 21%	172 31%	238 42%	178 40%	233 47%	105 57%	25 31%	76 33%	78 42%	71 38%	67 46%	33 32%	80 39%	115 43%	106 37%	65 35%	107 40%	355 40%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 98

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Yorkshire Building Society

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	498 24%	176 23%	322 25%	79 26%	92 26%	106 28%	162 30%	137 27%	42 29%	48 23%	175 31%	134 27%	52 25%	96 29%	48 26%	28 26%	33 22%	67 32%
Customer-owned	459 22%	219 28%	240 19%	91 30%	86 24%	163 43%	137 26%	169 34%	42 29%	66 31%	147 26%	142 29%	63 30%	108 33%	68 37%	50 45%	62 43%	62 30%
Private equity	156 8%	66 9%	90 7%	24 8%	35 10%	22 6%	48 9%	31 6%	8 6%	15 7%	49 9%	47 10%	20 10%	28 8%	20 11%	8 7%	11 8%	27 13%
Partnership	82 4%	42 5%	40 3%	14 5%	16 4%	14 4%	20 4%	19 4%	8 6%	14 7%	18 3%	28 6%	8 4%	12 4%	10 5%	6 6%	6 4%	7 3%
Employee-owned	63 3%	36 5%	28 2%	25 8%	16 4%	12 3%	15 3%	18 4%	4 3%	10 5%	20 4%	16 3%	7 3%	15 5%	4 2%	5 5%	6 4%	10 5%
Government-owned	45 2%	23 3%	22 2%	12 4%	13 4%	4 1%	14 3%	13 3%	3 2%	6 3%	11 2%	5 1%	2 1%	8 3%	3 2%	1 *	1 1%	5 2%
Family owned	40 2%	16 2%	25 2%	9 3%	9 3%	7 2%	11 2%	10 2%	2 1%	5 2%	10 2%	10 2%	3 1%	4 1%	5 3%	1 1%	5 4%	4 2%
Don't know	821 40%	244 32%	577 45%	85 28%	118 33%	75 20%	161 30%	134 27%	38 26%	64 30%	167 30%	129 26%	63 30%	76 23%	38 21%	15 13%	29 20%	43 20%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 99

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Prudential

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	785 38%	470 46%	315 30%	30 12%	76 22%	112 32%	142 39%	139 45%	286 64%	264 48%	226 39%	144 32%	151 31%	56 30%	30 37%	84 37%	66 35%	68 37%	53 37%	46 45%	85 41%	96 36%	119 41%	81 43%	92 34%	327 37%
Private equity	237 11%	106 10%	131 12%	25 10%	46 13%	42 12%	52 14%	34 11%	38 9%	63 11%	56 10%	57 13%	61 12%	16 9%	13 16%	35 15%	16 9%	28 15%	17 12%	13 12%	24 11%	21 8%	30 10%	24 13%	43 16%	94 11%
Customer-owned	100 5%	47 5%	52 5%	10 4%	14 4%	13 4%	24 7%	17 5%	22 5%	26 5%	21 4%	30 7%	23 5%	7 4%	5 6%	9 4%	7 4%	8 5%	6 4%	5 5%	8 4%	13 5%	20 7%	11 6%	14 5%	55 6%
Partnership	63 3%	26 3%	37 3%	15 6%	14 4%	11 3%	7 2%	14 4%	3 1%	15 3%	14 2%	21 5%	13 3%	5 2%	3 4%	11 5%	3 2%	8 4%	4 3%	3 3%	3 1%	15 6%	6 2%	3 2%	10 4%	29 3%
Family owned	31 2%	10 1%	21 2%	- -	10 3%	7 2%	8 2%	2 1%	4 1%	11 2%	5 1%	9 2%	7 1%	1 *	- -	6 3%	1 *	3 1%	1 1%	3 3%	6 3%	5 2%	4 1%	1 1%	6 2%	13 1%
Employee-owned	30 1%	18 2%	13 1%	5 2%	5 1%	8 2%	7 2%	2 1%	3 1%	13 2%	4 1%	9 2%	4 1%	4 2%	1 1%	- -	4 2%	2 1%	3 2%	1 1%	4 2%	6 2%	3 1%	2 1%	4 1%	18 2%
Government-owned	30 1%	9 1%	20 2%	2 1%	9 3%	11 3%	6 2%	1 *	- -	9 2%	6 1%	8 2%	7 2%	3 1%	1 2%	1 1%	4 2%	3 2%	1 1%	1 1%	3 2%	11 4%	1 *	* *	5 2%	17 2%
Don't know	856 41%	345 34%	511 49%	165 67%	196 56%	156 45%	143 39%	102 33%	94 21%	172 31%	253 44%	198 44%	233 48%	95 51%	30 37%	91 40%	90 49%	81 44%	64 44%	35 34%	79 38%	110 41%	110 38%	69 37%	110 41%	369 42%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 99

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Prudential

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	785 38%	316 41%	470 36%	143 47%	149 42%	229 60%	242 45%	246 49%	72 50%	91 43%	250 44%	229 47%	102 49%	175 54%	95 52%	64 59%	93 64%	108 51%
Private equity	237 11%	99 13%	137 11%	40 13%	50 14%	39 10%	71 13%	73 15%	17 12%	28 13%	69 12%	64 13%	22 11%	33 10%	22 12%	8 7%	13 9%	30 14%
Customer-owned	100 5%	52 7%	47 4%	20 7%	19 5%	28 7%	36 7%	28 6%	12 8%	13 6%	31 6%	33 7%	12 6%	21 7%	17 9%	5 5%	10 7%	19 9%
Partnership	63 3%	30 4%	33 3%	13 4%	16 4%	9 2%	14 3%	10 2%	4 3%	6 3%	15 3%	15 3%	6 3%	8 3%	7 4%	7 7%	5 3%	7 3%
Family owned	31 2%	16 2%	15 1%	5 2%	4 1%	8 2%	13 2%	10 2%	1 1%	5 2%	10 2%	8 2%	3 1%	6 2%	4 2%	1 1%	3 2%	5 2%
Employee-owned	30 1%	19 2%	12 1%	5 2%	9 3%	1 *	9 2%	7 1%	2 1%	10 5%	4 1%	4 1%	4 2%	5 2%	3 2%	3 3%	1 1%	5 2%
Government-owned	30 1%	15 2%	15 1%	12 4%	9 3%	3 1%	15 3%	7 1%	7 5%	6 3%	8 1%	10 2%	5 2%	7 2%	4 2%	4 3%	3 2%	7 3%
Don't know	856 41%	264 34%	592 46%	90 30%	124 35%	74 20%	167 31%	146 29%	37 26%	67 32%	199 35%	140 29%	64 31%	86 27%	38 21%	18 17%	24 16%	42 20%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 100

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Legal & General

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Shareholder-owned Public Limited Company (PLC)	827	498	329	32	78	105	151	157	304	273	233	174	147	57	39	90	67	70	58	48	87	89	135	86	98	343
	40%	49%	31%	13%	22%	30%	41%	51%	68%	49%	41%	39%	30%	31%	47%	40%	36%	38%	40%	47%	42%	33%	47%	46%	37%	39%
Private equity	231	106	124	19	44	41	52	39	36	60	55	59	56	23	10	36	14	25	15	10	26	26	28	16	37	96
	11%	10%	12%	8%	13%	12%	14%	13%	8%	11%	10%	13%	11%	13%	12%	16%	8%	13%	10%	10%	13%	10%	10%	9%	14%	11%
Partnership	74	31	43	9	19	17	15	7	6	21	14	14	25	6	5	9	1	8	6	3	8	17	8	4	10	24
	4%	3%	4%	4%	6%	5%	4%	2%	1%	4%	2%	3%	5%	3%	6%	4%	*	4%	4%	3%	4%	6%	3%	2%	4%	3%
Customer-owned	56	18	37	5	11	17	14	4	5	18	15	11	11	4	2	5	7	8	2	*	2	10	9	7	12	28
	3%	2%	4%	2%	3%	5%	4%	1%	1%	3%	3%	2%	2%	2%	2%	2%	4%	4%	1%	*	1%	4%	3%	4%	5%	3%
Government-owned	49	18	31	12	15	15	3	1	3	16	9	13	11	2	1	8	6	6	4	6	4	4	7	1	13	19
	2%	2%	3%	5%	4%	4%	1%	*	1%	3%	2%	3%	2%	1%	2%	3%	3%	3%	3%	5%	2%	2%	2%	1%	5%	2%
Employee-owned	36	14	22	5	13	8	6	2	2	10	10	12	3	2	-	1	4	9	1	3	-	10	2	4	5	19
	2%	1%	2%	2%	4%	2%	2%	1%	*	2%	2%	3%	1%	1%	-	*	2%	5%	1%	3%	-	4%	1%	2%	2%	2%
Family owned	25	9	16	4	11	3	4	3	-	7	6	9	4	2	*	2	1	1	1	1	6	5	4	3	6	13
	1%	1%	2%	2%	3%	1%	1%	1%	-	1%	1%	2%	1%	1%	*	1%	*	*	*	1%	3%	2%	1%	2%	2%	1%
Don't know	847	339	508	165	187	152	145	99	99	169	247	190	242	94	26	80	91	79	65	37	80	114	106	76	103	369
	41%	34%	48%	67%	54%	44%	39%	32%	22%	31%	43%	42%	49%	51%	32%	35%	49%	43%	45%	36%	39%	42%	37%	41%	38%	42%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 100

Q.9 With this additional information, what do you think is the ownership structure of the following financial services companies?

Legal & General

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Shareholder-owned Public Limited Company (PLC)	827 40%	339 44%	488 38%	140 46%	157 44%	257 68%	260 49%	267 53%	71 49%	101 48%	267 47%	249 51%	110 53%	180 56%	107 58%	72 65%	96 65%	124 59%
Private equity	231 11%	100 13%	130 10%	43 14%	50 14%	36 10%	66 12%	63 13%	29 20%	20 9%	64 11%	66 13%	26 13%	39 12%	24 13%	11 10%	16 11%	37 18%
Partnership	74 4%	31 4%	43 3%	9 3%	14 4%	6 2%	13 2%	12 2%	4 3%	5 2%	10 2%	15 3%	2 1%	8 2%	2 1%	1 1%	2 2%	9 4%
Customer-owned	56 3%	30 4%	26 2%	13 4%	17 5%	11 3%	19 4%	13 3%	7 5%	9 4%	22 4%	12 3%	9 4%	5 2%	11 6%	2 2%	6 4%	8 4%
Government-owned	49 2%	26 3%	22 2%	11 4%	8 2%	3 1%	12 2%	13 3%	1 1%	8 4%	7 1%	6 1%	3 2%	6 2%	3 2%	2 2%	- -	5 2%
Employee-owned	36 2%	16 2%	20 2%	11 4%	9 3%	4 1%	9 2%	10 2%	3 2%	10 5%	9 2%	11 2%	4 2%	7 2%	1 1%	4 4%	1 1%	6 3%
Family owned	25 1%	14 2%	11 1%	9 3%	6 2%	4 1%	10 2%	7 1%	2 1%	5 2%	12 2%	4 1%	3 1%	5 2%	6 3%	3 3%	3 2%	2 1%
Don't know	847 41%	255 33%	592 46%	94 31%	124 35%	74 20%	173 32%	144 29%	35 24%	65 31%	190 34%	141 29%	63 30%	87 27%	37 20%	16 15%	29 20%	37 17%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 101

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Summary Table

Base: All respondents

	Ownership structures						
	Shareholder- owned PLC	Customer-owned	Employee-owned	Private equity	Partnership	Family owned	Government- owned
Unweighted base	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065
NET: Likely	1103 53%	1628 79%	1543 75%	867 42%	1306 63%	1513 73%	1200 58%
Highly likely (4)	128 6%	362 18%	242 12%	53 3%	65 3%	223 11%	201 10%
Likely (3)	976 47%	1266 61%	1301 63%	814 39%	1242 60%	1290 62%	999 48%
Unlikely (2)	761 37%	376 18%	448 22%	954 46%	660 32%	463 22%	668 32%
Highly unlikely (1)	201 10%	61 3%	74 4%	245 12%	99 5%	90 4%	197 10%
NET: Unlikely	962 47%	437 21%	522 25%	1198 58%	759 37%	552 27%	865 42%
Mean	2.50	2.93	2.83	2.33	2.62	2.80	2.58
Standard deviation	0.75	0.69	0.67	0.71	0.63	0.68	0.79
Standard error	0.02	0.02	0.01	0.02	0.01	0.01	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 102

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Shareholder-owned PLC

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1103	541	563	118	199	198	169	166	254	321	332	229	221	99	45	122	102	108	74	63	84	131	159	115	161	503	
	53%	53%	53%	48%	57%	57%	46%	54%	56%	58%	58%	51%	45%	53%	54%	54%	55%	58%	51%	61%	41%	49%	55%	62%	60%	57%	
Highly likely	(4)	128	77	51	15	18	17	24	14	41	39	33	23	32	9	5	11	10	14	10	8	12	16	17	16	22	53
		6%	8%	5%	6%	5%	5%	6%	5%	9%	7%	6%	5%	7%	5%	7%	5%	8%	7%	7%	6%	6%	6%	8%	8%	6%	
Likely	(3)	976	464	512	103	181	181	146	152	213	281	299	206	189	91	40	111	92	93	65	72	115	142	100	139	450	
		47%	46%	49%	42%	52%	52%	40%	49%	47%	51%	52%	46%	38%	49%	48%	49%	50%	50%	45%	54%	35%	43%	49%	54%	52%	51%
Unlikely	(2)	761	366	394	109	119	127	158	107	141	179	193	168	220	68	29	83	66	68	51	31	97	111	96	59	85	310
		37%	36%	37%	44%	34%	36%	43%	35%	31%	32%	34%	37%	45%	37%	35%	37%	36%	37%	35%	30%	47%	41%	33%	32%	32%	35%
Highly unlikely	(1)	201	105	96	18	30	23	41	34	55	52	47	52	49	18	8	22	18	10	19	9	25	26	34	11	22	75
		10%	10%	9%	8%	9%	7%	11%	11%	12%	9%	8%	12%	10%	10%	10%	9%	5%	13%	9%	12%	10%	12%	6%	8%	8%	
NET: Unlikely		962	471	491	127	148	150	199	141	196	231	240	221	270	87	38	105	84	78	70	40	122	137	130	70	107	385
		47%	47%	47%	52%	43%	43%	54%	46%	44%	42%	42%	49%	55%	47%	46%	46%	45%	42%	49%	39%	59%	51%	45%	38%	40%	43%
Mean		2.50	2.51	2.49	2.47	2.54	2.55	2.41	2.47	2.53	2.56	2.56	2.44	2.42	2.48	2.51	2.49	2.51	2.60	2.45	2.60	2.34	2.45	2.49	2.65	2.60	2.54
Standard deviation		0.75	0.78	0.73	0.72	0.72	0.69	0.77	0.75	0.82	0.76	0.73	0.76	0.76	0.74	0.77	0.73	0.74	0.71	0.81	0.75	0.76	0.75	0.78	0.72	0.76	0.73
Standard error		0.02	0.02	0.02	0.06	0.04	0.03	0.04	0.04	0.04	0.03	0.03	0.04	0.03	0.06	0.08	0.05	0.06	0.05	0.07	0.07	0.06	0.05	0.04	0.05	0.04	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 102

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Shareholder-owned PLC

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	1103 53%	373 48%	731 56%	165 54%	203 57%	235 62%	297 56%	282 56%	88 61%	127 60%	352 63%	277 56%	107 51%	199 61%	116 63%	61 56%	87 60%	128 61%
Highly likely	(4) 128 6%	54 7%	73 6%	30 10%	26 7%	44 11%	44 8%	32 6%	17 12%	24 11%	37 7%	37 8%	17 8%	29 9%	26 14%	11 10%	21 14%	24 11%
Likely	(3) 976 47%	318 41%	657 51%	135 44%	177 50%	192 51%	253 47%	249 50%	71 49%	103 49%	316 56%	240 49%	90 43%	169 52%	89 49%	50 45%	66 45%	104 50%
Unlikely	(2) 761 37%	293 38%	468 36%	108 36%	115 32%	112 30%	186 35%	172 34%	44 31%	66 31%	170 30%	166 34%	76 37%	97 30%	48 26%	33 30%	47 32%	67 32%
Highly unlikely	(1) 201 10%	103 13%	98 8%	30 10%	37 10%	31 8%	51 10%	47 9%	12 8%	19 9%	40 7%	48 10%	25 12%	29 9%	19 10%	16 15%	12 8%	15 7%
NET: Unlikely	962 47%	396 52%	566 44%	138 46%	152 43%	143 38%	237 44%	219 44%	56 39%	85 40%	211 37%	214 44%	101 49%	126 39%	67 37%	48 44%	59 40%	82 39%
Mean	2.50	2.42	2.54	2.54	2.54	2.65	2.54	2.53	2.64	2.62	2.62	2.54	2.47	2.62	2.67	2.51	2.65	2.65
Standard deviation	0.75	0.81	0.72	0.81	0.78	0.79	0.78	0.75	0.80	0.81	0.71	0.77	0.81	0.77	0.85	0.87	0.83	0.77
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.03	0.03	0.07	0.05	0.03	0.03	0.06	0.04	0.06	0.08	0.07	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 103

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Customer-owned

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1628	793	835	161	263	279	290	259	375	455	456	347	370	146	66	180	145	139	117	84	165	187	240	159	214	709	
	79%	78%	79%	66%	76%	80%	79%	85%	83%	82%	80%	77%	75%	79%	80%	79%	78%	75%	81%	82%	80%	70%	83%	86%	80%	80%	
Highly likely	(4)	362	194	168	24	49	63	74	62	90	96	73	83	39	16	40	34	38	19	19	36	34	50	37	51	151	
		18%	19%	16%	10%	14%	18%	20%	20%	20%	17%	16%	17%	21%	20%	17%	18%	21%	13%	18%	18%	13%	17%	20%	19%	17%	
Likely	(3)	1266	598	668	137	214	216	197	285	345	360	275	287	108	50	140	111	100	98	66	128	153	190	122	164	558	
		61%	59%	63%	56%	62%	59%	64%	63%	63%	61%	58%	58%	58%	60%	62%	60%	54%	68%	64%	62%	57%	66%	65%	61%	63%	
Unlikely	(2)	376	190	186	77	70	58	69	37	65	83	105	87	101	37	14	37	34	22	15	35	76	40	23	45	155	
		18%	19%	18%	31%	20%	17%	19%	12%	14%	15%	18%	19%	21%	20%	17%	18%	24%	15%	14%	17%	28%	14%	12%	17%	17%	
Highly unlikely	(1)	61	29	32	7	15	11	9	10	14	12	15	20	3	2	11	7	3	5	4	7	6	9	4	9	24	
		3%	3%	3%	3%	4%	3%	2%	3%	3%	2%	3%	4%	2%	3%	5%	4%	2%	3%	4%	4%	2%	3%	2%	3%	3%	
NET: Unlikely		437	219	218	84	84	68	78	47	75	97	116	103	121	40	17	48	41	47	27	19	42	81	49	27	54	179
		21%	22%	21%	34%	24%	20%	21%	15%	17%	18%	20%	23%	25%	21%	20%	21%	22%	25%	19%	18%	20%	30%	17%	14%	20%	
Mean		2.93	2.95	2.92	2.72	2.86	2.95	2.97	3.02	3.01	3.00	2.94	2.90	2.88	2.98	2.97	2.92	2.92	2.94	2.91	2.96	2.94	2.80	2.97	3.03	2.95	2.94
Standard deviation		0.69	0.70	0.67	0.67	0.70	0.68	0.70	0.68	0.66	0.67	0.66	0.69	0.72	0.69	0.70	0.72	0.71	0.71	0.65	0.70	0.69	0.68	0.66	0.64	0.70	0.67
Standard error		0.02	0.02	0.02	0.05	0.04	0.03	0.03	0.04	0.03	0.03	0.03	0.04	0.03	0.05	0.07	0.05	0.05	0.05	0.07	0.05	0.04	0.04	0.05	0.04	0.02	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 103

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Customer-owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Likely	1628 79%	618 80%	1009 78%	249 82%	285 80%	334 88%	440 82%	443 88%	128 89%	180 85%	476 85%	418 85%	174 84%	276 85%	160 88%	93 85%	125 86%	175 84%	
Highly likely	(4) 362 18%	160 21%	201 16%	59 20%	61 17%	88 23%	109 20%	122 24%	43 30%	47 22%	103 18%	110 22%	56 27%	70 21%	48 26%	28 26%	33 22%	55 26%	
Likely	(3) 1266 61%	458 60%	808 62%	190 63%	224 63%	247 65%	330 62%	321 64%	85 59%	133 62%	373 66%	309 63%	118 57%	207 64%	112 61%	65 59%	92 63%	120 57%	
Unlikely	(2) 376 18%	125 16%	251 19%	46 15%	56 16%	40 11%	77 14%	53 11%	12 9%	26 12%	75 13%	66 13%	28 13%	40 12%	20 11%	12 11%	18 12%	30 14%	
Highly unlikely	(1) 61 3%	25 3%	36 3%	7 2%	13 4%	5 1%	17 3%	5 1%	4 3%	6 3%	12 2%	7 1%	6 3%	8 2%	3 2%	4 4%	3 2%	4 2%	
NET: Unlikely	437 21%	150 20%	287 22%	54 18%	70 20%	45 12%	94 18%	58 12%	16 11%	33 15%	87 15%	73 15%	34 16%	48 15%	23 12%	16 15%	21 14%	34 16%	
Mean	2.93	2.98	2.91	3.00	2.94	3.10	3.00	3.12	3.15	3.04	3.01	3.06	3.08	3.04	3.12	3.08	3.06	3.08	
Standard deviation	0.69	0.71	0.67	0.67	0.69	0.61	0.69	0.62	0.69	0.68	0.63	0.64	0.72	0.66	0.65	0.72	0.66	0.69	
Standard error	0.02	0.03	0.02	0.04	0.04	0.03	0.03	0.03	0.06	0.05	0.03	0.03	0.05	0.04	0.05	0.07	0.06	0.05	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 104

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Employee-owned

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1543	743	800	148	245	275	268	250	358	428	443	337	335	144	61	173	143	140	110	80	150	180	219	143	203	672	
	75%	73%	76%	60%	70%	79%	73%	81%	80%	78%	77%	75%	68%	77%	73%	76%	77%	75%	76%	78%	73%	67%	76%	77%	76%	76%	
Highly likely	(4)	242	136	106	12	26	41	51	41	71	63	59	46	22	6	27	14	28	15	11	29	30	29	31	39	99	
		12%	13%	10%	5%	7%	12%	14%	14%	16%	13%	11%	13%	9%	12%	8%	12%	8%	15%	11%	10%	14%	11%	10%	17%	11%	
Likely	(3)	1301	607	694	135	219	234	218	208	286	354	379	278	289	121	54	146	129	112	95	70	121	150	190	111	164	573
		63%	60%	66%	55%	63%	67%	59%	68%	64%	64%	66%	62%	59%	65%	66%	64%	69%	60%	66%	68%	59%	56%	66%	60%	61%	65%
Unlikely	(2)	448	240	208	88	84	62	87	45	82	111	93	128	38	18	46	33	43	27	17	48	83	57	39	59	183	
		22%	24%	20%	36%	24%	18%	24%	15%	18%	20%	20%	21%	26%	21%	21%	18%	23%	19%	17%	23%	31%	20%	21%	22%	21%	
Highly unlikely	(1)	74	29	45	10	18	11	13	12	10	13	14	19	27	4	4	9	10	3	7	6	8	6	13	4	6	33
		4%	3%	4%	4%	5%	3%	3%	4%	2%	2%	3%	4%	6%	2%	5%	4%	5%	2%	5%	6%	4%	2%	5%	2%	4%	
NET: Unlikely		522	269	253	98	103	73	100	57	92	124	130	113	156	42	22	54	43	46	34	23	56	89	70	43	65	216
		25%	27%	24%	40%	30%	21%	27%	19%	20%	22%	23%	25%	32%	23%	27%	24%	23%	25%	24%	22%	27%	33%	24%	23%	24%	24%
Mean		2.83	2.84	2.82	2.61	2.73	2.88	2.83	2.91	2.93	2.89	2.86	2.84	2.72	2.87	2.76	2.84	2.79	2.88	2.82	2.82	2.83	2.76	2.81	2.91	2.88	2.83
Standard deviation		0.67	0.68	0.66	0.65	0.67	0.64	0.70	0.66	0.65	0.65	0.63	0.70	0.71	0.63	0.67	0.67	0.65	0.66	0.68	0.68	0.71	0.67	0.67	0.68	0.67	0.66
Standard error		0.01	0.02	0.02	0.05	0.04	0.03	0.03	0.03	0.03	0.03	0.03	0.04	0.03	0.05	0.07	0.04	0.05	0.05	0.06	0.07	0.05	0.04	0.04	0.05	0.04	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 104

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Employee-owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	1543 75%	590 77%	953 74%	236 78%	272 77%	319 84%	428 80%	405 81%	124 86%	173 81%	451 80%	398 81%	165 80%	265 82%	151 83%	85 78%	118 81%	176 84%
Highly likely	(4) 242 12%	113 15%	130 10%	35 12%	50 14%	54 14%	93 17%	67 13%	25 18%	32 15%	74 13%	79 16%	40 19%	43 13%	38 21%	20 18%	25 17%	49 23%
Likely	(3) 1301 63%	478 62%	823 64%	200 66%	222 63%	265 70%	335 63%	338 68%	99 68%	141 66%	377 67%	318 65%	125 60%	222 68%	114 62%	66 60%	93 64%	127 60%
Unlikely	(2) 448 22%	147 19%	301 23%	57 19%	70 20%	55 15%	85 16%	85 17%	17 12%	31 15%	98 17%	81 17%	34 16%	52 16%	26 14%	16 15%	22 15%	26 12%
Highly unlikely	(1) 74 4%	31 4%	43 3%	10 3%	13 4%	5 1%	20 4%	11 2%	3 2%	9 4%	15 3%	13 3%	9 4%	8 2%	5 3%	7 7%	6 4%	8 4%
NET: Unlikely	522 25%	179 23%	343 26%	67 22%	83 23%	60 16%	106 20%	96 19%	20 14%	40 19%	113 20%	94 19%	43 20%	60 18%	31 17%	24 22%	28 19%	34 16%
Mean	2.83	2.87	2.80	2.86	2.87	2.97	2.94	2.92	3.01	2.92	2.90	2.94	2.95	2.92	3.01	2.90	2.93	3.03
Standard deviation	0.67	0.70	0.65	0.65	0.69	0.58	0.70	0.62	0.62	0.68	0.63	0.65	0.73	0.62	0.68	0.77	0.70	0.72
Standard error	0.01	0.03	0.02	0.04	0.04	0.03	0.03	0.03	0.05	0.05	0.03	0.03	0.05	0.03	0.05	0.07	0.06	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 105

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Private equity

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	867	412	455	102	178	163	132	123	169	257	250	179	180	80	29	98	83	82	67	45	71	110	125	76	121	418	
	42%	41%	43%	41%	51%	47%	36%	40%	38%	47%	44%	40%	37%	43%	35%	43%	45%	44%	47%	43%	34%	41%	43%	41%	45%	47%	
Highly likely	(4)	53	29	24	9	11	6	12	4	11	22	14	8	9	3	2	6	6	5	1	-	14	5	4	6	25	
		3%	3%	2%	4%	3%	2%	3%	1%	2%	4%	2%	2%	2%	2%	3%	3%	3%	4%	1%	-	5%	2%	2%	2%	3%	
Likely	(3)	814	382	431	93	167	156	120	119	159	236	236	171	171	78	27	92	77	76	62	43	71	96	119	72	115	393
		39%	38%	41%	38%	48%	45%	33%	39%	35%	43%	41%	38%	35%	42%	33%	40%	41%	41%	43%	42%	34%	36%	41%	39%	43%	44%
Unlikely	(2)	954	454	499	122	130	151	186	139	226	219	257	234	244	82	43	107	84	88	56	42	110	124	126	91	116	376
		46%	45%	47%	50%	37%	43%	51%	45%	50%	40%	45%	52%	50%	44%	52%	47%	45%	48%	39%	41%	53%	46%	43%	49%	43%	42%
Highly unlikely	(1)	245	145	99	22	40	34	50	44	55	76	66	37	66	23	10	22	18	15	21	16	25	35	39	19	31	94
		12%	14%	9%	9%	11%	10%	14%	14%	12%	14%	12%	8%	13%	13%	13%	10%	10%	8%	15%	16%	12%	13%	13%	10%	11%	11%
NET: Unlikely		1198	600	598	144	169	185	236	184	281	295	323	271	310	105	53	129	103	104	77	59	136	159	164	109	147	470
		58%	59%	57%	59%	49%	53%	64%	60%	62%	53%	56%	60%	63%	57%	65%	57%	55%	56%	53%	57%	66%	59%	57%	59%	55%	53%
Mean		2.33	2.29	2.36	2.36	2.43	2.39	2.25	2.27	2.28	2.37	2.35	2.33	2.25	2.32	2.25	2.36	2.38	2.39	2.35	2.29	2.22	2.33	2.32	2.33	2.36	2.39
Standard deviation		0.71	0.74	0.68	0.70	0.74	0.69	0.73	0.72	0.70	0.77	0.71	0.65	0.70	0.71	0.69	0.71	0.68	0.77	0.74	0.65	0.76	0.72	0.69	0.71	0.71	
Standard error		0.02	0.02	0.02	0.05	0.04	0.03	0.03	0.04	0.04	0.03	0.03	0.04	0.03	0.05	0.07	0.04	0.05	0.05	0.06	0.07	0.05	0.04	0.05	0.04	0.02	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 105

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Private equity

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Likely	867 42%	300 39%	567 44%	141 47%	151 43%	174 46%	236 44%	211 42%	66 46%	88 41%	287 51%	202 41%	75 36%	147 45%	90 49%	47 43%	75 52%	99 47%	
Highly likely	(4) 53 3%	30 4%	23 2%	12 4%	9 3%	12 3%	24 4%	13 3%	8 6%	12 6%	17 3%	17 4%	6 3%	14 4%	13 7%	4 3%	10 7%	13 6%	
Likely	(3) 814 39%	269 35%	544 42%	129 43%	142 40%	161 43%	212 40%	198 40%	58 40%	75 36%	270 48%	184 38%	69 33%	133 41%	77 42%	43 40%	65 45%	86 41%	
Unlikely	(2) 954 46%	345 45%	608 47%	127 42%	154 44%	162 43%	243 45%	218 43%	59 41%	97 46%	221 39%	229 47%	100 48%	136 42%	67 37%	39 36%	47 32%	91 44%	
Highly unlikely	(1) 245 12%	124 16%	120 9%	35 12%	49 14%	43 11%	55 10%	72 14%	18 13%	28 13%	56 10%	60 12%	33 16%	41 13%	25 14%	23 21%	23 16%	19 9%	
NET: Unlikely	1198 58%	469 61%	729 56%	162 53%	204 57%	205 54%	298 56%	290 58%	78 54%	125 59%	276 49%	290 59%	133 64%	177 55%	93 51%	62 57%	71 48%	110 53%	
Mean	2.33	2.27	2.36	2.39	2.31	2.38	2.38	2.30	2.39	2.34	2.44	2.32	2.23	2.37	2.43	2.26	2.43	2.45	
Standard deviation	0.71	0.77	0.67	0.74	0.74	0.73	0.73	0.74	0.78	0.78	0.71	0.73	0.74	0.76	0.82	0.82	0.84	0.74	
Standard error	0.02	0.03	0.02	0.04	0.04	0.04	0.03	0.03	0.07	0.05	0.03	0.03	0.05	0.04	0.06	0.08	0.07	0.05	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 106

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Partnership

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1306	643	664	155	219	227	215	200	290	364	383	271	289	116	49	136	122	120	96	67	126	169	190	116	176	580	
	63%	64%	63%	63%	63%	65%	58%	65%	64%	66%	67%	60%	59%	62%	59%	60%	66%	64%	66%	65%	61%	63%	66%	62%	65%	65%	
Highly likely	(4)	65	32	33	7	10	15	16	10	6	17	17	13	1	3	9	5	6	11	1	5	11	5	8	9	36	
		3%	3%	3%	3%	3%	4%	4%	3%	1%	3%	3%	4%	3%	3%	4%	3%	3%	7%	1%	2%	4%	2%	4%	3%	4%	
Likely	(3)	1242	610	631	148	209	212	199	190	283	347	365	275	115	46	127	117	113	85	66	121	158	184	108	166	544	
		60%	60%	60%	60%	60%	61%	54%	62%	63%	64%	57%	56%	62%	56%	56%	63%	61%	59%	64%	59%	59%	64%	58%	62%	61%	
Unlikely	(2)	660	322	338	73	112	106	136	91	143	164	168	174	63	30	78	53	60	40	31	69	83	88	64	77	271	
		32%	32%	32%	30%	32%	30%	37%	30%	32%	30%	29%	34%	36%	34%	37%	34%	29%	28%	30%	33%	31%	31%	34%	29%	31%	
Highly unlikely	(1)	99	47	51	17	16	14	18	16	18	25	22	24	7	3	13	10	6	9	5	12	16	11	6	16	37	
		5%	5%	5%	7%	5%	4%	5%	5%	4%	4%	5%	6%	4%	4%	6%	6%	3%	6%	5%	6%	6%	4%	3%	6%	4%	
NET: Unlikely		759	369	389	90	128	120	153	107	160	188	190	178	202	70	34	91	64	66	48	36	81	99	99	70	93	308
		37%	36%	37%	37%	37%	35%	42%	35%	36%	34%	33%	40%	41%	38%	41%	40%	34%	36%	34%	35%	39%	37%	34%	38%	35%	
Mean		2.62	2.62	2.61	2.59	2.61	2.66	2.58	2.63	2.62	2.65	2.66	2.59	2.56	2.58	2.58	2.63	2.65	2.68	2.61	2.57	2.61	2.64	2.63	2.63	2.65	
Standard deviation		0.63	0.63	0.63	0.67	0.62	0.63	0.65	0.63	0.59	0.62	0.60	0.65	0.64	0.57	0.63	0.67	0.63	0.60	0.70	0.60	0.64	0.67	0.59	0.62	0.65	
Standard error		0.01	0.02	0.02	0.05	0.03	0.03	0.03	0.03	0.03	0.02	0.02	0.04	0.03	0.04	0.07	0.04	0.05	0.04	0.06	0.06	0.05	0.04	0.03	0.04	0.02	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 106

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Partnership

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Likely	1306 63%	483 63%	823 64%	205 68%	222 63%	249 66%	341 64%	327 65%	92 64%	137 64%	380 67%	322 66%	115 55%	227 70%	114 63%	71 65%	100 69%	143 68%	
Highly likely	(4) 65 3%	26 3%	39 3%	12 4%	14 4%	16 4%	21 4%	16 3%	8 5%	7 3%	27 5%	18 4%	9 4%	12 4%	3 2%	6 6%	7 5%	16 8%	
Likely	(3) 1242 60%	457 59%	784 61%	193 64%	208 59%	234 62%	319 60%	311 62%	85 59%	130 61%	353 63%	304 62%	106 51%	215 66%	111 61%	64 59%	93 64%	127 60%	
Unlikely	(2) 660 32%	241 31%	419 32%	84 28%	114 32%	114 30%	167 31%	158 31%	45 31%	67 32%	166 29%	151 31%	81 39%	87 27%	59 32%	30 27%	39 27%	60 28%	
Highly unlikely	(1) 99 5%	44 6%	54 4%	13 4%	18 5%	15 4%	26 5%	16 3%	7 5%	8 4%	18 3%	19 4%	12 6%	10 3%	9 5%	9 8%	7 5%	8 4%	
NET: Unlikely	759 37%	286 37%	473 36%	98 32%	133 37%	130 34%	193 36%	174 35%	52 36%	76 36%	183 33%	169 34%	93 45%	97 30%	68 37%	39 35%	46 31%	67 32%	
Mean	2.62	2.60	2.62	2.67	2.61	2.66	2.63	2.65	2.65	2.64	2.69	2.65	2.54	2.71	2.59	2.62	2.69	2.72	
Standard deviation	0.63	0.65	0.62	0.63	0.65	0.62	0.64	0.60	0.66	0.61	0.61	0.61	0.67	0.59	0.62	0.72	0.64	0.65	
Standard error	0.01	0.02	0.02	0.04	0.03	0.03	0.03	0.03	0.06	0.04	0.03	0.03	0.05	0.03	0.05	0.07	0.05	0.04	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 107

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Family owned

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1513	731	782	151	246	268	257	241	350	408	415	336	354	134	63	173	146	143	109	79	144	176	217	129	197	639	
	73%	72%	74%	62%	71%	77%	70%	78%	78%	74%	73%	75%	72%	72%	76%	76%	79%	77%	75%	76%	70%	65%	75%	69%	73%	72%	
Highly likely	(4)	223	122	100	18	40	39	48	41	36	49	61	59	54	20	6	23	26	29	20	9	21	24	27	18	32	106
		11%	12%	10%	7%	11%	11%	13%	13%	8%	9%	11%	13%	11%	11%	8%	10%	14%	16%	14%	9%	10%	9%	9%	10%	12%	12%
Likely	(3)	1290	608	682	134	207	228	208	199	314	359	355	277	300	115	57	150	121	114	89	70	123	152	191	111	165	533
		62%	60%	65%	54%	59%	66%	57%	65%	70%	65%	62%	62%	61%	62%	68%	66%	65%	61%	61%	68%	59%	57%	66%	60%	62%	60%
Unlikely	(2)	463	231	231	80	89	61	89	54	88	125	141	87	109	46	15	47	31	39	30	19	49	80	59	48	56	214
		22%	23%	22%	33%	26%	18%	24%	18%	20%	23%	25%	19%	22%	25%	18%	21%	17%	21%	21%	19%	24%	30%	20%	26%	21%	24%
Highly unlikely	(1)	90	50	40	14	12	18	22	12	12	19	16	26	28	6	5	7	9	3	5	5	14	13	13	9	15	35
		4%	5%	4%	6%	3%	5%	6%	4%	3%	3%	3%	6%	6%	3%	6%	3%	5%	2%	4%	5%	7%	5%	5%	5%	6%	4%
NET: Unlikely		552	281	271	94	101	80	111	66	99	144	157	113	137	52	20	54	40	43	36	24	63	93	72	57	71	249
		27%	28%	26%	38%	29%	23%	30%	22%	22%	26%	27%	25%	28%	28%	24%	24%	21%	23%	25%	24%	30%	35%	25%	31%	27%	28%
Mean		2.80	2.79	2.80	2.63	2.79	2.83	2.77	2.88	2.83	2.79	2.80	2.82	2.77	2.80	2.78	2.83	2.88	2.91	2.85	2.80	2.73	2.70	2.80	2.75	2.80	2.80
Standard deviation		0.68	0.71	0.65	0.70	0.68	0.69	0.75	0.67	0.59	0.64	0.65	0.73	0.71	0.66	0.67	0.64	0.69	0.66	0.69	0.66	0.74	0.70	0.66	0.70	0.71	0.69
Standard error		0.01	0.02	0.02	0.05	0.04	0.03	0.04	0.04	0.03	0.03	0.03	0.04	0.03	0.05	0.07	0.04	0.05	0.04	0.06	0.06	0.06	0.04	0.04	0.05	0.04	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 107

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Family owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	1513 73%	562 73%	951 73%	221 73%	256 72%	295 78%	406 76%	395 79%	114 79%	168 79%	441 78%	367 75%	141 68%	263 81%	137 75%	79 72%	112 77%	169 81%
Highly likely	(4) 223 11%	80 10%	142 11%	34 11%	45 13%	37 10%	66 12%	61 12%	22 15%	28 13%	71 13%	56 11%	17 8%	38 12%	21 12%	15 14%	22 15%	38 18%
Likely	(3) 1290 62%	482 63%	809 62%	188 62%	212 60%	258 68%	340 64%	333 67%	92 64%	141 66%	370 66%	312 63%	124 60%	224 69%	116 64%	64 59%	90 62%	131 62%
Unlikely	(2) 463 22%	165 21%	298 23%	69 23%	81 23%	68 18%	104 19%	88 18%	25 17%	36 17%	104 18%	104 21%	56 27%	49 15%	38 21%	24 22%	29 20%	34 16%
Highly unlikely	(1) 90 4%	42 5%	47 4%	12 4%	17 5%	15 4%	24 5%	18 4%	5 3%	8 4%	18 3%	20 4%	11 5%	13 4%	7 4%	6 6%	5 4%	7 3%
NET: Unlikely	552 27%	207 27%	345 27%	81 27%	98 28%	83 22%	128 24%	106 21%	30 21%	44 21%	122 22%	124 25%	67 32%	61 19%	45 25%	30 28%	34 23%	41 19%
Mean	2.80	2.78	2.81	2.80	2.80	2.84	2.84	2.87	2.91	2.88	2.88	2.82	2.71	2.89	2.83	2.80	2.88	2.96
Standard deviation	0.68	0.70	0.67	0.68	0.72	0.64	0.69	0.65	0.68	0.66	0.65	0.68	0.70	0.64	0.68	0.75	0.69	0.69
Standard error	0.01	0.03	0.02	0.04	0.04	0.03	0.03	0.03	0.06	0.04	0.03	0.03	0.05	0.04	0.05	0.07	0.06	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 108

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Government-owned

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1200	617	583	123	207	198	204	185	283	359	350	251	240	110	51	143	90	110	80	66	101	166	161	122	170	525	
	58%	61%	55%	50%	59%	57%	55%	60%	63%	65%	61%	56%	49%	59%	62%	63%	48%	59%	56%	64%	49%	62%	56%	66%	63%	59%	
Highly likely	(4)	201	123	78	9	32	38	37	29	56	72	45	50	34	17	6	19	12	22	17	5	14	36	33	20	41	86
		10%	12%	7%	4%	9%	11%	10%	9%	12%	13%	8%	11%	7%	9%	7%	8%	7%	12%	11%	5%	7%	13%	11%	11%	15%	10%
Likely	(3)	999	493	505	114	175	159	167	157	228	286	306	201	205	93	45	124	77	88	64	88	130	128	101	129	439	
		48%	49%	48%	46%	50%	46%	45%	51%	52%	53%	45%	42%	50%	54%	55%	42%	47%	44%	59%	42%	48%	44%	55%	48%	49%	
Unlikely	(2)	668	294	374	98	116	122	123	82	127	153	178	149	188	59	26	71	68	60	42	30	75	91	95	51	80	286
		32%	29%	35%	40%	33%	35%	33%	27%	28%	28%	31%	33%	38%	32%	32%	31%	37%	32%	29%	29%	37%	34%	33%	28%	30%	32%
Highly unlikely	(1)	197	101	96	24	25	28	41	40	39	40	44	49	64	17	5	14	28	16	22	7	30	12	33	13	18	77
		10%	10%	9%	10%	7%	8%	11%	13%	9%	7%	8%	11%	13%	9%	7%	6%	15%	9%	16%	7%	14%	4%	11%	7%	7%	9%
NET: Unlikely		865	395	470	122	141	150	164	121	167	193	222	198	251	76	32	84	96	76	64	37	105	103	128	64	98	363
		42%	39%	45%	50%	41%	43%	45%	40%	37%	35%	39%	44%	51%	41%	38%	37%	52%	41%	44%	36%	51%	38%	44%	34%	37%	41%
Mean		2.58	2.63	2.54	2.44	2.61	2.60	2.54	2.57	2.67	2.71	2.61	2.56	2.43	2.59	2.62	2.65	2.40	2.62	2.52	2.62	2.41	2.71	2.56	2.70	2.72	2.60
Standard deviation		0.79	0.82	0.76	0.72	0.75	0.79	0.82	0.83	0.80	0.78	0.74	0.83	0.80	0.78	0.72	0.72	0.82	0.80	0.89	0.69	0.82	0.75	0.84	0.76	0.80	0.78
Standard error		0.02	0.02	0.02	0.06	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.04	0.06	0.07	0.05	0.06	0.05	0.07	0.07	0.06	0.05	0.05	0.05	0.05	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 108

Q.10 How likely are you to trust a financial services company with each of the following ownership structures?

Government-owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	1200 58%	457 59%	743 57%	194 64%	218 61%	274 72%	331 62%	319 64%	91 63%	142 67%	352 63%	306 62%	130 63%	203 63%	127 69%	71 65%	95 65%	140 67%
Highly likely	(4) 201 10%	96 12%	106 8%	46 15%	43 12%	74 19%	64 12%	67 13%	20 14%	31 15%	64 11%	55 11%	29 14%	33 10%	31 17%	18 16%	31 21%	41 20%
Likely	(3) 999 48%	361 47%	637 49%	149 49%	175 49%	200 53%	267 50%	252 50%	71 49%	112 52%	288 51%	251 51%	102 49%	170 52%	96 53%	53 49%	63 43%	99 47%
Unlikely	(2) 668 32%	242 32%	426 33%	84 28%	94 26%	95 25%	147 28%	146 29%	43 30%	53 25%	170 30%	149 30%	60 29%	95 29%	41 22%	33 30%	35 24%	58 28%
Highly unlikely	(1) 197 10%	70 9%	127 10%	25 8%	43 12%	10 3%	55 10%	35 7%	10 7%	17 8%	41 7%	36 7%	18 9%	27 8%	15 8%	5 5%	16 11%	11 5%
NET: Unlikely	865 42%	312 41%	553 43%	109 36%	137 39%	105 28%	202 38%	181 36%	53 37%	70 33%	211 37%	186 38%	78 37%	121 37%	56 31%	38 35%	51 35%	69 33%
Mean	2.58	2.63	2.56	2.71	2.61	2.89	2.64	2.70	2.69	2.73	2.67	2.66	2.68	2.65	2.78	2.77	2.75	2.81
Standard deviation	0.79	0.81	0.78	0.82	0.85	0.74	0.82	0.79	0.80	0.81	0.77	0.77	0.82	0.77	0.82	0.78	0.92	0.81
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.04	0.04	0.07	0.05	0.03	0.03	0.06	0.04	0.06	0.07	0.08	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 109

Q.11 All else being equal, which of these behaviours would you most like to see in a financial services company?

Please select up to three answers.

Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Any behaviours	1821	911	910	176	290	303	331	288	434	509	508	389	416	157	70	202	162	166	130	95	186	218	266	167	241	776
	88%	90%	86%	72%	83%	87%	90%	94%	96%	92%	89%	86%	85%	85%	85%	89%	87%	89%	90%	92%	90%	81%	92%	90%	90%	87%
Offering fair rates of interest on savings and lending products, and fair premiums on insurance products	1009	501	508	74	119	154	180	188	294	301	272	228	208	80	35	110	87	97	75	50	103	115	151	106	136	414
	49%	50%	48%	30%	34%	44%	49%	61%	65%	55%	48%	51%	42%	43%	43%	48%	47%	52%	52%	48%	50%	43%	52%	57%	50%	47%
Offering simple, understandable products and giving clear, fair financial advice	937	446	492	69	114	145	186	172	251	255	277	187	218	77	37	117	78	91	71	51	94	93	144	86	118	379
	45%	44%	47%	28%	33%	42%	51%	56%	56%	46%	48%	42%	44%	41%	45%	51%	42%	49%	49%	50%	46%	35%	50%	46%	44%	43%
Not taking excessive risk with customers' money	764	383	381	74	81	108	146	137	218	200	194	173	196	63	36	79	76	62	50	43	79	85	114	77	80	278
	37%	38%	36%	30%	23%	31%	40%	45%	48%	36%	34%	39%	40%	34%	44%	35%	41%	33%	35%	42%	38%	32%	39%	41%	30%	31%
A focus on excellent customer service	749	362	387	89	132	119	131	125	153	197	203	171	178	72	27	86	66	70	51	43	82	89	110	53	96	318
	36%	36%	37%	36%	38%	34%	36%	41%	34%	36%	36%	38%	36%	39%	32%	38%	36%	38%	36%	41%	40%	33%	38%	29%	36%	36%
Supporting staff who behave ethically, and punishing those who do not	363	186	177	37	56	52	58	56	103	97	126	65	76	40	18	38	28	28	31	18	39	40	52	30	56	131
	18%	18%	17%	15%	16%	15%	16%	18%	23%	17%	22%	14%	15%	22%	22%	17%	15%	15%	21%	18%	19%	15%	18%	16%	21%	15%
Building personal relationships with customers	306	161	145	24	49	60	55	45	72	91	78	55	82	19	6	35	24	34	21	13	43	30	54	27	44	152
	15%	16%	14%	10%	14%	17%	15%	15%	16%	17%	14%	12%	17%	10%	7%	15%	13%	18%	15%	12%	21%	11%	19%	14%	16%	17%
Ensuring services are accessible to customers in a variety of ways e.g. by telephone and online	280	114	166	18	44	53	56	40	70	67	78	68	68	28	5	26	24	21	17	18	30	37	33	41	36	126
	14%	11%	16%	7%	13%	15%	15%	13%	16%	12%	14%	15%	14%	15%	6%	11%	13%	11%	12%	17%	15%	14%	11%	22%	13%	14%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 109

Q.11 All else being equal, which of these behaviours would you most like to see in a financial services company?

Please select up to three answers.

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Working with the community they serve	226 11%	113 11%	113 11%	26 10%	46 13%	50 14%	39 10%	30 10%	37 8%	59 11%	61 11%	45 10%	62 13%	19 10%	11 14%	23 10%	33 18%	22 12%	22 15%	13 12%	13 6%	22 8%	33 12%	16 8%	33 12%	109 12%
Using technology to help customers manage their money	202 10%	113 11%	89 8%	28 12%	46 13%	38 11%	45 12%	18 6%	26 6%	66 12%	58 10%	32 7%	46 9%	15 8%	8 10%	25 11%	15 8%	23 13%	10 7%	7 7%	16 8%	30 11%	35 12%	17 9%	27 10%	97 11%
Making profits	195 9%	124 12%	71 7%	20 8%	41 12%	27 8%	35 10%	21 7%	51 11%	65 12%	48 8%	45 10%	37 8%	12 7%	9 11%	17 7%	20 11%	17 9%	16 11%	8 8%	18 9%	34 12%	28 10%	16 9%	28 10%	90 10%
Don't know	244 12%	101 10%	143 14%	69 28%	58 17%	45 13%	37 10%	19 6%	16 4%	43 8%	64 11%	61 14%	75 15%	28 15%	12 15%	25 11%	24 13%	20 11%	14 10%	8 8%	21 10%	50 19%	23 8%	19 10%	28 10%	112 13%

Good Culture in Financial Service Survey

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Absolutes/col percents

Table 109

Q.11 All else being equal, which of these behaviours would you most like to see in a financial services company?

Please select up to three answers.

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Any behaviours	1821	707	1115	288	330	368	493	475	143	202	522	465	203	309	176	103	140	205	
	88%	92%	86%	95%	93%	97%	92%	95%	99%	95%	93%	95%	97%	95%	96%	94%	96%	98%	
Offering fair rates of interest on savings and lending products, and fair premiums on insurance products	1009	392	617	169	185	266	293	303	74	131	309	260	118	192	95	67	86	112	
	49%	51%	48%	56%	52%	70%	55%	61%	51%	62%	55%	53%	57%	59%	52%	61%	59%	53%	
Offering simple, understandable products and giving clear, fair financial advice	937	338	600	148	161	189	249	240	77	94	272	230	106	183	74	52	74	102	
	45%	44%	46%	49%	45%	50%	47%	48%	53%	44%	48%	47%	51%	56%	40%	47%	50%	49%	
Not taking excessive risk with customers' money	764	284	480	117	140	173	223	193	50	86	237	215	89	135	76	47	61	82	
	37%	37%	37%	39%	39%	46%	42%	38%	35%	40%	42%	44%	43%	42%	41%	43%	42%	39%	
A focus on excellent customer service	749	270	479	109	132	153	199	194	73	71	208	191	72	120	73	37	57	98	
	36%	35%	37%	36%	37%	40%	37%	39%	50%	33%	37%	39%	35%	37%	40%	34%	39%	47%	
Supporting staff who behave ethically, and punishing those who do not	363	187	176	55	62	74	90	96	30	36	105	111	55	45	38	19	24	36	
	18%	24%	14%	18%	18%	20%	17%	19%	21%	17%	19%	23%	27%	14%	21%	18%	16%	17%	
Building personal relationships with customers	306	109	197	51	57	57	75	93	29	31	77	74	30	51	30	15	24	42	
	15%	14%	15%	17%	16%	15%	14%	19%	20%	15%	14%	15%	14%	16%	16%	14%	17%	20%	
Ensuring services are accessible to customers in a variety of ways e.g. by telephone and online	280	107	173	51	54	61	91	64	23	31	79	72	27	49	24	15	15	24	
	14%	14%	13%	17%	15%	16%	17%	13%	16%	15%	14%	15%	13%	15%	13%	14%	11%	11%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 109

Q.11 All else being equal, which of these behaviours would you most like to see in a financial services company?

Please select up to three answers.

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Working with the community they serve	226 11%	92 12%	134 10%	40 13%	41 11%	27 7%	47 9%	64 13%	14 10%	30 14%	64 11%	50 10%	28 14%	35 11%	16 9%	12 11%	18 12%	22 10%	
Using technology to help customers manage their money	202 10%	61 8%	141 11%	32 11%	48 14%	36 10%	61 11%	50 10%	14 10%	24 11%	69 12%	62 13%	25 12%	33 10%	14 8%	9 9%	13 9%	23 11%	
Making profits	195 9%	87 11%	108 8%	32 11%	40 11%	37 10%	49 9%	46 9%	6 4%	22 11%	53 9%	51 10%	30 14%	30 9%	32 17%	12 11%	18 13%	38 18%	
Don't know	244 12%	62 8%	182 14%	14 5%	25 7%	11 3%	41 8%	25 5%	1 1%	10 5%	42 7%	26 5%	5 3%	15 5%	6 4%	7 6%	6 4%	5 2%	

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Absolutes/col percents

Table 110

Q.12 Would you be willing to pay more for a product, such as an insurance premium or credit card, to a financial service company which guarantees these positive business behaviours you mentioned in the previous question. For example <...> If so, how much more would you be willing to pay?

Base: All who mention any behaviours

	Gender			Age						Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	1838	993	845	123	266	350	395	342	362	589	533	272	444	142	79	212	153	197	133	97	155	209	284	177	276	895	
Weighted base	1821	911	910	176	290	303	331	288	434	509	508	389	416	157	70	202	162	166	130	95	186	218	266	167	241	776	
I wouldn't be willing to pay more	(0)	1287	622	665	92	171	217	244	224	339	344	362	272	308	106	53	153	120	127	102	61	136	131	184	114	146	525
		71%	68%	73%	52%	59%	72%	74%	78%	78%	68%	71%	70%	74%	67%	75%	76%	74%	76%	78%	64%	73%	60%	69%	68%	61%	68%
Up to 5%	(2.5)	324	175	149	42	65	54	54	47	63	93	90	70	71	39	8	29	29	24	13	21	30	44	53	34	61	147
		18%	19%	16%	24%	22%	18%	16%	16%	14%	18%	18%	18%	17%	25%	12%	14%	18%	14%	10%	22%	16%	20%	20%	20%	25%	19%
Up to 10%	(7.5)	147	83	64	32	30	24	26	9	26	53	36	32	26	8	5	15	7	10	11	10	16	27	23	15	20	75
		8%	9%	7%	18%	10%	8%	8%	3%	6%	10%	7%	8%	6%	5%	7%	7%	4%	6%	8%	10%	9%	12%	9%	9%	8%	10%
Up to 20%	(15)	38	20	18	7	14	5	3	5	4	11	13	7	6	4	3	3	1	2	2	2	-	14	5	2	4	17
		2%	2%	2%	4%	5%	1%	1%	2%	1%	2%	3%	2%	1%	2%	4%	1%	1%	1%	2%	3%	-	6%	2%	1%	2%	2%
Up to 25%	(22.5)	17	7	9	3	6	3	3	2	-	4	4	6	3	-	1	-	3	2	3	1	3	3	1	1	6	10
		1%	1%	1%	2%	2%	1%	1%	1%	-	1%	1%	2%	1%	-	1%	-	2%	1%	2%	1%	2%	1%	*	*	2%	1%
More than 25%	(30)	9	4	5	1	4	1	1	*	1	4	3	1	1	1	2	1	2	-	-	-	-	1	1	3	3	
		*	*	1%	1%	2%	*	*	*	*	1%	1%	*	*	*	1%	1%	1%	1%	-	-	-	-	1%	1%	1%	*
NET: Would be willing to pay more		535	289	245	84	119	86	87	64	95	164	146	117	107	52	18	49	42	39	29	34	49	87	82	53	95	251
		29%	32%	27%	48%	41%	28%	26%	22%	22%	32%	29%	30%	26%	33%	25%	24%	26%	24%	22%	36%	27%	40%	31%	32%	39%	32%
Mean (including those not willing to pay)		1.72	1.82	1.62	3.11	2.97	1.54	1.42	1.10	1.07	1.95	1.70	1.83	1.35	1.53	1.95	1.44	1.57	1.54	1.63	1.90	1.43	2.69	1.60	1.64	2.49	1.90
Standard error		0.09	0.13	0.14	0.45	0.35	0.19	0.18	0.17	0.15	0.18	0.18	0.26	0.16	0.29	0.55	0.27	0.36	0.32	0.37	0.37	0.28	0.33	0.22	0.28	0.32	0.14
Mean (all willing to pay)		5.85	5.71	6.00	6.49	7.25	5.42	5.43	4.97	4.88	6.02	5.92	6.07	5.22	4.66	7.74	5.96	6.03	6.54	7.39	5.26	5.37	6.70	5.20	5.18	6.30	5.88
Standard error		0.24	0.30	0.40	0.70	0.68	0.51	0.51	0.60	0.48	0.41	0.48	0.67	0.47	0.75	1.47	0.88	1.13	1.03	1.18	0.80	0.78	0.59	0.52	0.68	0.69	0.33

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Absolutes/col percents

Table 110

Q.12 Would you be willing to pay more for a product, such as an insurance premium or credit card, to a financial service company which guarantees these positive business behaviours you mentioned in the previous question. For example <...> If so, how much more would you be willing to pay?

Base: All who mention any behaviours

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	1838	722	1116	293	353	366	492	474	140	214	511	469	209	311	175	104	131	213	
Weighted base	1821	707	1115	288	330	368	493	475	143	202	522	465	203	309	176	103	140	205	
I wouldn't be willing to pay more	(0) 1287 71%	436 62%	851 76%	194 67%	225 68%	273 74%	355 72%	344 72%	86 60%	121 60%	380 73%	327 70%	137 67%	228 74%	111 63%	71 69%	98 70%	130 63%	
Up to 5%	(2.5) 324 18%	160 23%	164 15%	51 18%	62 19%	63 17%	74 15%	83 18%	33 23%	47 23%	76 14%	72 15%	41 20%	47 15%	38 21%	16 16%	17 12%	38 19%	
Up to 10%	(7.5) 147 8%	78 11%	69 6%	29 10%	27 8%	23 6%	43 9%	33 7%	16 11%	22 11%	42 8%	45 10%	17 8%	19 6%	14 8%	12 12%	12 8%	21 10%	
Up to 20%	(15) 38 2%	16 2%	21 2%	6 2%	6 2%	3 1%	15 3%	4 1%	2 2%	6 3%	10 2%	12 3%	6 3%	5 2%	7 4%	* *	7 5%	7 3%	
Up to 25%	(22.5) 17 1%	9 1%	7 1%	6 2%	7 2%	2 1%	5 1%	7 1%	3 2%	4 2%	11 2%	7 1%	- -	6 2%	3 2%	- -	3 2%	6 3%	
More than 25%	(30) 9 *	7 1%	2 *	2 1%	3 1%	3 1%	1 *	5 1%	4 2%	3 1%	2 *	3 1%	2 1%	4 1%	3 2%	3 3%	3 2%	2 1%	
NET: Would be willing to pay more	535 29%	271 38%	264 24%	94 33%	105 32%	95 26%	137 28%	131 28%	57 40%	82 40%	141 27%	138 30%	66 33%	81 26%	65 37%	32 31%	42 30%	75 37%	
Mean (including those not willing to pay)	1.72	2.34	1.32	2.20	2.09	1.41	1.78	1.70	2.78	2.73	1.88	1.99	1.91	1.88	2.60	2.18	2.81	2.78	
Standard error	0.09	0.18	0.10	0.29	0.26	0.20	0.18	0.21	0.50	0.38	0.20	0.21	0.31	0.28	0.42	0.53	0.54	0.39	
Mean (all willing to pay)	5.85	6.09	5.59	6.74	6.55	5.45	6.36	6.15	7.01	6.77	6.93	6.72	5.88	7.16	7.07	7.03	9.45	7.58	
Standard error	0.24	0.37	0.32	0.67	0.63	0.61	0.47	0.58	1.09	0.74	0.57	0.53	0.72	0.81	0.92	1.35	1.26	0.84	

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Absolutes/col percents

Table 111

Q.13 Please state whether you agree or disagree with the statements in the table below.

Summary Table

Base: All respondents

		Statements							
		It's the government's job to set rules and make sure financial services companies behave well	The regulation of financial services companies is important. Who owns them isn't.	Ownership structure can make a difference to the business behaviour of financial services companies	It doesn't matter who owns a financial services company, they are all the same	Companies who want to break rules will always find a way around them. Culture is more important in determining the way financial services companies behave	Ownership has a significant impact on the culture of a financial services firm	I would buy a product or service from a company because of who owned it	I would buy a good or service from a company because of their business behaviour
Unweighted base		2065	2065	2065	2065	2065	2065	2065	2065
Weighted base		2065	2065	2065	2065	2065	2065	2065	2065
NET: Agree		1463 71%	1107 54%	1247 60%	615 30%	1326 64%	1175 57%	686 33%	1248 60%
Strongly agree	(+2)	715 35%	383 19%	324 16%	131 6%	452 22%	330 16%	120 6%	324 16%
Somewhat agree	(+1)	748 36%	724 35%	923 45%	484 23%	874 42%	845 41%	566 27%	925 45%
Neither agree nor disagree	(0)	504 24%	748 36%	737 36%	860 42%	623 30%	777 38%	1023 50%	740 36%
Somewhat disagree	(-1)	80 4%	164 8%	68 3%	472 23%	85 4%	97 5%	275 13%	51 2%
Strongly disagree	(-2)	17 1%	46 2%	13 1%	118 6%	31 2%	16 1%	81 4%	25 1%
NET: Disagree		97 5%	210 10%	81 4%	590 29%	116 6%	113 5%	356 17%	76 4%
Mean		1.00	0.60	0.71	0.02	0.79	0.67	0.18	0.71
Standard deviation		0.91	0.95	0.79	0.97	0.88	0.83	0.87	0.80
Standard error		0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

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Absolutes/col percents

Table 112

Q.13 Please state whether you agree or disagree with the statements in the table below.
It's the government's job to set rules and make sure financial services companies behave well
Base: All respondents

	Gender			Age						Social Grade				Region									Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Agree	1463	750	714	122	212	236	270	250	373	412	397	325	330	134	57	158	129	127	98	74	156	183	217	129	190	597	
	71%	74%	68%	50%	61%	68%	73%	81%	83%	75%	69%	72%	67%	72%	69%	70%	69%	69%	68%	72%	76%	68%	75%	69%	71%	67%	
Strongly agree	(+2)	715	399	316	37	79	111	139	139	210	199	171	172	173	64	33	82	56	66	48	43	82	83	105	53	87	274
		35%	39%	30%	15%	23%	32%	38%	45%	47%	36%	30%	38%	35%	34%	40%	36%	30%	36%	33%	42%	40%	31%	36%	28%	32%	31%
Somewhat agree	(+1)	748	351	398	85	133	125	131	111	163	212	226	153	157	70	25	77	72	61	50	31	74	99	113	76	103	322
		36%	35%	38%	35%	38%	36%	36%	36%	36%	38%	39%	34%	32%	38%	30%	34%	39%	33%	35%	30%	36%	37%	39%	41%	38%	36%
Neither agree nor disagree	(0)	504	212	292	97	121	104	81	49	51	116	145	103	140	46	21	60	52	46	37	22	45	60	47	67	234	
		24%	21%	28%	40%	35%	30%	22%	16%	11%	21%	25%	23%	29%	25%	26%	28%	25%	26%	21%	22%	25%	21%	25%	25%	26%	
Somewhat disagree	(-1)	80	40	40	21	11	6	13	6	23	20	25	17	18	5	3	7	5	11	7	5	5	13	12	8	9	50
		4%	4%	4%	8%	3%	2%	4%	2%	5%	4%	4%	4%	4%	3%	4%	3%	3%	6%	5%	5%	2%	5%	4%	5%	3%	6%
Strongly disagree	(-2)	17	10	7	5	3	1	3	2	2	4	5	5	3	1	1	3	-	2	2	2	-	5	*	2	3	8
		1%	1%	1%	2%	1%	*	1%	1%	*	1%	1%	1%	1%	*	1%	1%	-	1%	1%	2%	-	2%	*	1%	1%	1%
NET: Disagree		97	50	47	26	15	7	17	8	25	24	30	22	21	6	4	9	5	13	9	7	5	18	12	10	12	58
		5%	5%	4%	11%	4%	2%	5%	2%	6%	4%	5%	5%	4%	3%	5%	4%	3%	7%	6%	7%	2%	7%	4%	5%	4%	7%
Mean		1.00	1.08	0.93	0.52	0.78	0.98	1.06	1.24	1.24	1.06	0.93	1.04	0.98	1.03	1.03	1.01	0.97	0.96	0.94	1.05	1.13	0.91	1.07	0.91	0.97	0.91
Standard deviation		0.91	0.92	0.89	0.93	0.86	0.85	0.91	0.83	0.88	0.88	0.90	0.93	0.92	0.86	0.96	0.92	0.83	0.96	0.95	1.01	0.84	0.96	0.86	0.89	0.90	0.93
Standard error		0.02	0.03	0.03	0.07	0.05	0.04	0.04	0.04	0.05	0.04	0.04	0.05	0.04	0.07	0.10	0.06	0.06	0.07	0.08	0.10	0.06	0.05	0.06	0.05	0.03	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 112

Q.13 Please state whether you agree or disagree with the statements in the table below.
It's the government's job to set rules and make sure financial services companies behave well
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Agree	1463 71%	595 77%	868 67%	237 78%	274 77%	317 84%	405 76%	405 81%	120 84%	160 75%	433 77%	392 80%	172 83%	262 81%	167 92%	90 82%	120 82%	175 84%	
Strongly agree (+2)	715 35%	311 40%	404 31%	121 40%	136 38%	170 45%	210 39%	179 36%	57 40%	88 41%	221 39%	190 39%	101 48%	132 41%	84 46%	53 49%	66 45%	89 42%	
Somewhat agree (+1)	748 36%	284 37%	464 36%	116 38%	138 39%	147 39%	196 37%	226 45%	64 44%	72 34%	211 38%	202 41%	71 34%	130 40%	84 46%	37 34%	55 37%	86 41%	
Neither agree nor disagree (0)	504 24%	135 18%	369 28%	54 18%	66 19%	39 10%	96 18%	78 16%	17 11%	41 19%	110 20%	72 15%	27 13%	50 15%	12 6%	18 17%	20 13%	29 14%	
Somewhat disagree (-1)	80 4%	34 4%	47 4%	9 3%	13 4%	20 5%	31 6%	14 3%	6 4%	11 5%	16 3%	23 5%	8 4%	10 3%	3 2%	1 1%	5 3%	5 2%	
Strongly disagree (-2)	17 1%	5 1%	12 1%	3 1%	* *	4 1%	2 *	3 1%	1 1%	1 *	4 1%	4 1%	1 1%	3 1%	* *	- -	2 1%	1 *	
NET: Disagree	97 5%	39 5%	59 5%	12 4%	14 4%	24 6%	32 6%	17 3%	7 5%	12 6%	20 4%	27 6%	10 5%	13 4%	4 2%	1 1%	6 4%	6 3%	
Mean	1.00	1.12	0.93	1.13	1.12	1.21	1.09	1.13	1.18	1.10	1.12	1.12	1.26	1.16	1.35	1.30	1.22	1.23	
Standard deviation	0.91	0.90	0.90	0.88	0.85	0.90	0.91	0.82	0.84	0.92	0.87	0.89	0.88	0.86	0.70	0.79	0.87	0.80	
Standard error	0.02	0.03	0.03	0.05	0.04	0.05	0.04	0.04	0.07	0.06	0.04	0.04	0.06	0.05	0.05	0.08	0.07	0.05	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 113

Q.13 Please state whether you agree or disagree with the statements in the table below.**The regulation of financial services companies is important. Who owns them isn't.****Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Agree	1107 54%	569 56%	538 51%	100 41%	167 48%	170 49%	206 56%	177 58%	288 64%	322 58%	308 54%	245 54%	232 47%	100 54%	40 49%	129 57%	93 50%	103 55%	81 56%	54 52%	118 57%	141 53%	149 52%	98 53%	150 56%	470 53%
Strongly agree (+2)	383 19%	222 22%	162 15%	18 7%	44 13%	62 18%	73 20%	70 23%	118 26%	115 21%	86 15%	87 19%	95 19%	41 22%	14 17%	38 17%	25 14%	36 19%	32 22%	23 22%	45 22%	52 19%	53 18%	24 13%	39 15%	153 17%
Somewhat agree (+1)	724 35%	347 34%	377 36%	82 33%	123 35%	109 31%	133 36%	107 35%	170 38%	207 37%	222 39%	158 35%	137 28%	59 32%	26 31%	92 40%	68 37%	67 36%	49 34%	31 30%	72 35%	89 33%	97 33%	74 40%	111 41%	317 36%
Neither agree nor disagree (0)	748 36%	340 34%	408 39%	111 45%	149 43%	155 44%	124 34%	96 31%	113 25%	173 31%	203 36%	162 36%	210 43%	68 37%	30 36%	77 34%	71 38%	57 31%	48 33%	35 34%	76 37%	102 38%	107 37%	77 41%	95 35%	331 37%
Somewhat disagree (-1)	164 8%	85 8%	79 7%	22 9%	26 8%	21 6%	29 8%	27 9%	38 9%	41 7%	50 9%	35 8%	38 8%	11 6%	10 12%	18 8%	19 10%	18 9%	13 9%	12 11%	8 4%	17 6%	30 10%	10 5%	14 5%	76 9%
Strongly disagree (-2)	46 2%	17 2%	29 3%	12 5%	5 2%	2 *	10 3%	7 2%	10 2%	16 3%	11 2%	8 2%	11 2%	7 4%	2 3%	3 1%	3 1%	8 5%	3 2%	2 2%	4 2%	8 3%	3 1%	2 1%	10 4%	10 1%
NET: Disagree	210 10%	103 10%	107 10%	34 14%	32 9%	23 7%	39 10%	34 11%	49 11%	57 10%	61 11%	43 10%	49 10%	17 9%	12 15%	21 9%	22 12%	26 14%	16 11%	14 13%	12 6%	25 9%	33 11%	12 6%	23 9%	86 10%
Mean	0.60	0.66	0.54	0.29	0.50	0.60	0.63	0.67	0.77	0.66	0.56	0.63	0.54	0.63	0.48	0.63	0.50	0.56	0.65	0.59	0.71	0.60	0.57	0.58	0.58	0.59
Standard deviation	0.95	0.97	0.93	0.91	0.86	0.87	0.97	0.99	1.01	0.98	0.92	0.94	0.96	1.01	1.01	0.89	0.90	1.05	0.99	1.02	0.92	0.97	0.94	0.81	0.93	0.91
Standard error	0.02	0.03	0.03	0.07	0.05	0.04	0.05	0.05	0.05	0.04	0.04	0.05	0.04	0.08	0.11	0.06	0.07	0.07	0.08	0.10	0.07	0.06	0.05	0.06	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 113

Q.13 Please state whether you agree or disagree with the statements in the table below.

The regulation of financial services companies is important. Who owns them isn't.

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Agree	1107 54%	430 56%	677 52%	186 62%	204 58%	236 62%	311 58%	298 60%	91 63%	121 57%	339 60%	291 59%	130 62%	201 62%	110 60%	57 52%	91 62%	125 60%
Strongly agree (+2)	383 19%	173 23%	210 16%	65 21%	74 21%	102 27%	115 22%	105 21%	46 32%	40 19%	118 21%	97 20%	43 21%	85 26%	48 26%	25 23%	31 21%	54 26%
Somewhat agree (+1)	724 35%	257 33%	467 36%	122 40%	130 37%	134 35%	196 37%	194 39%	46 32%	81 38%	221 39%	194 39%	87 42%	115 36%	62 34%	32 29%	60 41%	72 34%
Neither agree nor disagree (0)	748 36%	237 31%	512 39%	92 30%	118 33%	99 26%	161 30%	149 30%	32 23%	71 34%	176 31%	148 30%	52 25%	85 26%	55 30%	36 33%	38 26%	58 28%
Somewhat disagree (-1)	164 8%	76 10%	88 7%	21 7%	28 8%	34 9%	44 8%	37 7%	14 9%	17 8%	43 8%	45 9%	19 9%	28 9%	12 6%	10 9%	12 8%	22 11%
Strongly disagree (-2)	46 2%	26 3%	19 2%	3 1%	4 1%	11 3%	18 3%	16 3%	7 5%	3 1%	5 1%	7 2%	7 3%	10 3%	7 4%	6 5%	5 3%	4 2%
NET: Disagree	210 10%	102 13%	108 8%	25 8%	32 9%	44 12%	62 12%	53 11%	20 14%	20 10%	48 9%	53 11%	26 13%	39 12%	18 10%	16 15%	17 12%	26 12%
Mean	0.60	0.62	0.59	0.74	0.69	0.75	0.65	0.67	0.76	0.65	0.72	0.67	0.67	0.73	0.73	0.56	0.68	0.71
Standard deviation	0.95	1.04	0.89	0.91	0.92	1.04	1.02	0.99	1.14	0.92	0.91	0.95	1.02	1.04	1.04	1.11	1.01	1.02
Standard error	0.02	0.04	0.02	0.05	0.05	0.05	0.04	0.04	0.10	0.06	0.04	0.04	0.07	0.06	0.08	0.11	0.09	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 114

Q.13 Please state whether you agree or disagree with the statements in the table below.
Ownership structure can make a difference to the business behaviour of financial services companies
Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Agree	1247	632	615	105	177	201	218	220	326	368	361	254	263	111	49	144	105	119	74	64	137	151	181	113	168	514	
	60%	62%	58%	43%	51%	58%	59%	72%	73%	67%	63%	56%	54%	59%	59%	63%	56%	64%	51%	62%	66%	56%	63%	61%	63%	58%	
Strongly agree	(+2)	324	186	138	23	54	49	67	55	76	108	85	64	67	23	12	28	28	37	23	22	31	51	50	21	41	144
		16%	18%	13%	9%	15%	14%	18%	17%	20%	15%	14%	14%	13%	15%	12%	15%	20%	16%	21%	15%	19%	17%	11%	15%	16%	
Somewhat agree	(+1)	923	446	477	83	123	151	151	164	250	260	276	190	197	87	36	116	77	82	52	43	106	100	132	92	127	369
		45%	44%	45%	34%	35%	44%	41%	54%	56%	47%	48%	42%	40%	47%	44%	51%	42%	44%	36%	41%	51%	46%	49%	47%	42%	
Neither agree nor disagree	(0)	737	330	407	117	160	135	137	80	108	168	197	172	200	64	34	75	74	62	60	34	69	104	101	60	92	331
		36%	33%	39%	48%	46%	39%	37%	26%	24%	30%	34%	38%	41%	34%	41%	33%	40%	33%	41%	33%	39%	35%	32%	34%	37%	
Somewhat disagree	(-1)	68	41	27	18	7	10	12	6	14	15	12	19	23	10	-	8	7	3	9	4	1	9	4	13	5	38
		3%	4%	3%	7%	2%	3%	3%	2%	3%	3%	2%	4%	5%	5%	-	3%	4%	2%	6%	4%	*	3%	1%	7%	2%	4%
Strongly disagree	(-2)	13	9	5	5	3	2	1	1	2	1	3	5	4	2	-	1	-	2	2	-	-	4	2	-	3	5
		1%	1%	*	2%	1%	*	*	*	*	*	*	1%	1%	1%	-	1%	-	1%	1%	-	-	2%	1%	-	1%	1%
NET: Disagree		81	50	31	23	10	12	13	8	16	14	24	27	11	-	9	7	6	11	4	1	13	7	13	8	43	
		4%	5%	3%	9%	3%	3%	4%	2%	4%	3%	5%	6%	6%	-	4%	4%	3%	8%	4%	*	5%	2%	7%	3%	5%	
Mean		0.71	0.75	0.68	0.41	0.63	0.68	0.73	0.87	0.85	0.83	0.75	0.64	0.61	0.65	0.74	0.71	0.67	0.79	0.58	0.79	0.81	0.68	0.77	0.65	0.74	0.69
Standard deviation		0.79	0.83	0.75	0.83	0.80	0.77	0.81	0.74	0.74	0.77	0.75	0.82	0.81	0.80	0.71	0.74	0.77	0.82	0.87	0.82	0.68	0.87	0.78	0.77	0.77	0.81
Standard error		0.02	0.03	0.02	0.06	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.04	0.06	0.07	0.05	0.06	0.07	0.08	0.05	0.06	0.04	0.06	0.04	0.03	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 114

Q.13 Please state whether you agree or disagree with the statements in the table below.
Ownership structure can make a difference to the business behaviour of financial services companies
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Agree	1247 60%	540 70%	707 55%	206 68%	226 64%	299 79%	367 69%	358 72%	104 72%	140 66%	376 67%	346 70%	160 77%	223 69%	145 79%	73 67%	112 77%	139 66%	
Strongly agree (+2)	324 16%	170 22%	154 12%	48 16%	63 18%	91 24%	103 19%	97 19%	27 19%	45 21%	110 20%	92 19%	51 24%	58 18%	45 24%	29 26%	31 21%	43 20%	
Somewhat agree (+1)	923 45%	370 48%	553 43%	158 52%	163 46%	209 55%	264 50%	262 52%	77 53%	95 45%	266 47%	254 52%	109 52%	166 51%	100 55%	45 41%	81 56%	96 46%	
Neither agree nor disagree (0)	737 36%	197 26%	540 42%	87 29%	121 34%	64 17%	146 27%	127 25%	32 22%	64 30%	165 29%	130 27%	43 20%	87 27%	34 19%	33 31%	26 18%	59 28%	
Somewhat disagree (-1)	68 3%	27 3%	41 3%	8 3%	8 2%	13 3%	18 3%	14 3%	8 5%	8 4%	22 4%	15 3%	6 3%	14 4%	3 2%	3 2%	7 5%	11 5%	
Strongly disagree (-2)	13 1%	5 1%	9 1%	1 *	- -	2 1%	2 *	2 *	1 1%	- -	1 *	1 *	- -	- -	1 *	- -	1 1%	1 1%	
NET: Disagree	81 4%	32 4%	50 4%	9 3%	8 2%	15 4%	20 4%	16 3%	8 6%	8 4%	23 4%	15 3%	6 3%	14 4%	4 2%	3 2%	8 5%	12 6%	
Mean	0.71	0.88	0.62	0.81	0.79	0.98	0.84	0.87	0.85	0.83	0.82	0.86	0.98	0.82	1.01	0.91	0.92	0.80	
Standard deviation	0.79	0.81	0.76	0.74	0.75	0.77	0.78	0.76	0.80	0.80	0.79	0.75	0.75	0.77	0.73	0.81	0.79	0.84	
Standard error	0.02	0.03	0.02	0.04	0.04	0.04	0.03	0.03	0.07	0.05	0.03	0.03	0.05	0.04	0.05	0.08	0.07	0.06	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 115

Q.13 Please state whether you agree or disagree with the statements in the table below.

It doesn't matter who owns a financial services company, they are all the same

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Agree	615	310	305	72	107	98	109	89	140	170	161	147	138	56	26	48	55	58	46	34	76	78	93	46	77	265	
	30%	31%	29%	29%	31%	28%	30%	29%	31%	31%	28%	33%	28%	30%	31%	21%	30%	31%	32%	33%	37%	29%	32%	25%	29%	30%	
Strongly agree	(+2)	131	71	60	14	24	16	24	25	28	38	26	34	32	10	8	13	8	15	10	7	14	20	20	7	11	61
		6%	7%	6%	6%	7%	5%	7%	8%	6%	7%	5%	8%	7%	5%	9%	6%	5%	8%	7%	7%	7%	7%	4%	4%	7%	
Somewhat agree	(+1)	484	239	245	59	82	82	85	65	112	131	134	113	106	46	18	35	47	43	36	27	62	74	38	66	203	
		23%	24%	23%	24%	24%	23%	23%	21%	25%	24%	23%	25%	22%	25%	22%	15%	25%	23%	25%	26%	30%	22%	25%	21%	24%	23%
Neither agree nor disagree	(0)	860	394	466	127	149	180	135	117	153	202	234	189	235	74	31	93	85	68	38	86	117	119	91	109	356	
		42%	39%	44%	52%	43%	52%	37%	38%	34%	37%	41%	42%	48%	40%	38%	41%	46%	37%	37%	42%	43%	41%	49%	40%	40%	
Somewhat disagree	(-1)	472	233	239	32	82	55	104	83	116	142	151	85	95	46	19	78	30	48	36	26	37	52	62	39	65	226
		23%	23%	23%	13%	23%	16%	28%	27%	26%	26%	19%	19%	25%	23%	34%	16%	26%	25%	25%	18%	19%	21%	21%	24%	25%	
Strongly disagree	(-2)	118	74	43	15	10	15	21	17	40	39	27	29	23	10	7	9	16	12	4	5	7	22	16	10	18	41
		6%	7%	4%	6%	3%	4%	6%	6%	9%	7%	5%	6%	5%	5%	8%	4%	8%	7%	3%	5%	4%	8%	5%	6%	7%	5%
NET: Disagree		590	307	283	47	92	70	124	101	156	180	178	114	118	56	26	86	46	60	41	31	44	74	77	49	83	267
		29%	30%	27%	19%	26%	20%	34%	33%	35%	33%	31%	25%	24%	30%	31%	38%	25%	32%	28%	30%	21%	28%	27%	27%	31%	30%
Mean		0.02	*	0.04	0.10	0.08	0.08	-0.03	-0.01	-0.06	-0.02	-0.03	0.09	0.06	*	0.01	-0.15	0.01	*	0.07	0.04	0.19	0.01	0.07	-0.04	-0.05	0.02
Standard deviation		0.97	1.02	0.92	0.91	0.93	0.86	1.00	1.02	1.05	1.03	0.93	1.00	0.93	0.96	1.08	0.93	0.97	1.04	0.94	0.99	0.93	1.02	0.98	0.89	0.96	0.97
Standard error		0.02	0.03	0.03	0.07	0.05	0.04	0.05	0.05	0.05	0.04	0.04	0.06	0.04	0.07	0.11	0.06	0.07	0.07	0.08	0.09	0.07	0.07	0.06	0.06	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 115

Q.13 Please state whether you agree or disagree with the statements in the table below.

It doesn't matter who owns a financial services company, they are all the same

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Agree	615 30%	230 30%	385 30%	103 34%	106 30%	114 30%	187 35%	145 29%	52 36%	63 30%	164 29%	134 27%	51 24%	103 32%	66 36%	32 29%	49 34%	66 31%
Strongly agree (+2)	131 6%	55 7%	76 6%	21 7%	23 6%	17 5%	44 8%	28 6%	10 7%	20 10%	37 7%	22 4%	11 5%	28 9%	23 12%	7 7%	12 8%	14 7%
Somewhat agree (+1)	484 23%	175 23%	309 24%	82 27%	83 23%	97 26%	143 27%	117 23%	42 29%	42 20%	126 22%	113 23%	40 19%	75 23%	43 24%	24 22%	38 26%	52 25%
Neither agree nor disagree (0)	860 42%	257 33%	602 46%	109 36%	149 42%	110 29%	191 36%	186 37%	47 33%	74 35%	229 41%	187 38%	58 28%	111 34%	53 29%	37 34%	59 40%	71 34%
Somewhat disagree (-1)	472 23%	212 28%	261 20%	72 24%	87 25%	128 34%	124 23%	142 28%	34 24%	60 28%	141 25%	139 28%	82 39%	90 28%	49 27%	30 28%	23 16%	62 29%
Strongly disagree (-2)	118 6%	69 9%	48 4%	19 6%	12 4%	26 7%	31 6%	28 6%	10 7%	16 7%	30 5%	31 6%	17 8%	20 6%	15 8%	10 10%	15 10%	11 5%
NET: Disagree	590 29%	281 37%	309 24%	91 30%	99 28%	155 41%	155 29%	170 34%	45 31%	76 36%	171 30%	170 35%	99 48%	110 34%	63 35%	41 37%	38 26%	73 35%
Mean	0.02	-0.08	0.08	0.05	0.05	-0.13	0.08	-0.05	0.05	-0.04	*	-0.09	-0.26	*	0.06	-0.11	0.05	-0.02
Standard deviation	0.97	1.07	0.90	1.02	0.94	1.02	1.03	0.98	1.05	1.08	0.98	0.97	1.04	1.05	1.15	1.07	1.08	1.01
Standard error	0.02	0.04	0.03	0.06	0.05	0.05	0.04	0.04	0.09	0.07	0.04	0.04	0.07	0.06	0.09	0.10	0.09	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 116

Q.13 Please state whether you agree or disagree with the statements in the table below.

Companies who want to break rules will always find a way around them. Culture is more important in determining the way financial services companies behave

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Agree	1326	689	637	110	175	203	247	224	367	386	360	283	297	126	55	147	113	127	99	66	129	144	199	121	184	555	
	64%	68%	60%	45%	50%	59%	67%	73%	82%	70%	63%	63%	60%	68%	66%	65%	61%	69%	69%	64%	62%	54%	69%	65%	69%	63%	
Strongly agree	(+2)	452	243	208	19	63	66	97	78	129	128	108	104	111	42	19	54	37	44	33	21	45	56	68	34	48	189
		22%	24%	20%	8%	18%	19%	26%	25%	29%	23%	19%	23%	23%	22%	23%	24%	23%	23%	20%	22%	21%	23%	18%	18%	21%	
Somewhat agree	(+1)	874	445	429	91	112	138	150	146	237	258	251	179	186	85	36	93	76	83	66	46	83	88	131	87	136	366
		42%	44%	41%	37%	32%	40%	41%	48%	53%	47%	44%	40%	38%	46%	43%	41%	41%	45%	46%	44%	40%	45%	47%	51%	41%	
Neither agree nor disagree	(0)	623	266	357	109	152	128	104	67	63	146	175	137	165	50	24	69	63	48	34	32	64	107	73	58	77	285
		30%	26%	34%	44%	44%	37%	28%	22%	14%	26%	31%	30%	34%	27%	30%	30%	34%	26%	24%	31%	31%	40%	25%	31%	29%	32%
Somewhat disagree	(-1)	85	41	44	18	19	13	12	10	13	18	24	25	18	7	2	8	10	6	9	1	10	10	16	6	5	40
		4%	4%	4%	8%	5%	4%	3%	3%	3%	3%	4%	6%	4%	4%	3%	4%	5%	3%	6%	1%	5%	4%	5%	3%	2%	4%
Strongly disagree	(-2)	31	16	15	8	1	3	6	5	7	2	14	5	11	2	1	3	1	4	2	3	4	8	1	1	3	8
		2%	2%	1%	3%	*	1%	2%	2%	2%	*	2%	1%	2%	1%	2%	1%	*	2%	2%	3%	2%	3%	*	*	1%	1%
NET: Disagree		116	57	59	27	20	16	17	16	20	38	30	29	10	3	11	10	10	11	5	14	18	17	7	8	48	
		6%	6%	6%	11%	6%	5%	5%	5%	4%	4%	7%	7%	6%	5%	4%	5%	6%	5%	8%	5%	7%	7%	6%	4%	3%	5%
Mean		0.79	0.85	0.73	0.38	0.62	0.72	0.87	0.91	1.04	0.89	0.73	0.78	0.75	0.84	0.84	0.82	0.74	0.85	0.83	0.76	0.75	0.65	0.86	0.79	0.83	0.77
Standard deviation		0.88	0.89	0.87	0.86	0.86	0.85	0.89	0.87	0.82	0.80	0.90	0.90	0.92	0.86	0.87	0.88	0.85	0.89	0.91	0.90	0.92	0.95	0.85	0.79	0.78	0.86
Standard error		0.02	0.03	0.03	0.07	0.05	0.04	0.04	0.05	0.04	0.03	0.04	0.05	0.04	0.07	0.09	0.06	0.06	0.06	0.07	0.09	0.07	0.06	0.05	0.06	0.04	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 116

Q.13 Please state whether you agree or disagree with the statements in the table below.

Companies who want to break rules will always find a way around them. Culture is more important in determining the way financial services companies behave

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Agree	1326 64%	544 71%	782 60%	219 72%	253 71%	312 82%	374 70%	363 72%	119 82%	153 72%	382 68%	363 74%	155 74%	237 73%	141 77%	75 69%	110 75%	154 73%
Strongly agree (+2)	452 22%	211 27%	241 19%	70 23%	83 23%	102 27%	141 26%	125 25%	43 30%	60 28%	129 23%	117 24%	42 20%	78 24%	44 24%	23 21%	45 31%	49 24%
Somewhat agree (+1)	874 42%	333 43%	541 42%	149 49%	170 48%	210 55%	234 44%	238 48%	76 53%	93 44%	253 45%	245 50%	113 54%	159 49%	97 53%	53 48%	65 44%	104 50%
Neither agree nor disagree (0)	623 30%	178 23%	445 34%	67 22%	89 25%	57 15%	132 25%	117 23%	18 13%	47 22%	153 27%	104 21%	38 18%	68 21%	31 17%	29 27%	28 19%	45 21%
Somewhat disagree (-1)	85 4%	37 5%	48 4%	12 4%	9 3%	10 3%	23 4%	17 3%	5 3%	12 6%	23 4%	20 4%	9 5%	17 5%	8 4%	2 2%	3 2%	7 3%
Strongly disagree (-2)	31 2%	9 1%	22 2%	5 2%	3 1%	* *	4 1%	4 1%	3 2%	* *	5 1%	5 1%	6 3%	3 1%	3 2%	3 3%	5 3%	4 2%
NET: Disagree	116 6%	47 6%	70 5%	17 6%	12 4%	10 3%	28 5%	21 4%	7 5%	13 6%	28 5%	24 5%	15 7%	20 6%	11 6%	5 4%	8 6%	11 5%
Mean	0.79	0.91	0.72	0.88	0.90	1.06	0.91	0.92	1.05	0.94	0.85	0.92	0.84	0.90	0.93	0.83	0.97	0.90
Standard deviation	0.88	0.90	0.87	0.86	0.82	0.73	0.87	0.83	0.85	0.87	0.85	0.83	0.89	0.85	0.86	0.87	0.95	0.87
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.04	0.04	0.07	0.06	0.04	0.04	0.06	0.05	0.06	0.08	0.08	0.06

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 117

Q.13 Please state whether you agree or disagree with the statements in the table below.

Ownership has a significant impact on the culture of a financial services firm

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Agree	1175 57%	598 59%	577 55%	99 40%	165 48%	187 54%	210 57%	191 62%	322 72%	357 65%	329 58%	239 53%	250 51%	113 61%	42 51%	147 65%	104 56%	115 62%	71 49%	58 57%	119 58%	146 55%	160 55%	98 53%	150 56%	495 56%
Strongly agree (+2)	330 16%	193 19%	137 13%	25 10%	59 17%	47 13%	62 17%	47 15%	88 20%	111 20%	89 16%	71 16%	59 12%	36 20%	14 17%	38 17%	20 11%	31 17%	15 10%	19 18%	36 17%	51 19%	52 18%	17 9%	44 16%	156 18%
Somewhat agree (+1)	845 41%	405 40%	440 42%	74 30%	106 30%	141 40%	147 40%	144 47%	234 52%	246 45%	240 42%	168 37%	191 39%	76 41%	28 34%	109 48%	84 45%	84 45%	56 39%	39 38%	83 40%	96 36%	108 37%	81 44%	106 39%	339 38%
Neither agree nor disagree (0)	777 38%	353 35%	424 40%	119 49%	163 47%	146 42%	136 37%	109 36%	104 23%	157 28%	219 38%	186 41%	216 44%	63 34%	34 41%	70 31%	72 39%	58 31%	65 45%	34 33%	81 39%	105 39%	116 40%	79 42%	102 38%	338 38%
Somewhat disagree (-1)	97 5%	52 5%	45 4%	20 8%	17 5%	14 4%	18 5%	7 2%	21 5%	36 7%	19 3%	22 5%	20 4%	8 4%	5 6%	8 3%	8 5%	9 5%	9 6%	10 10%	5 3%	13 5%	13 4%	9 5%	14 5%	49 5%
Strongly disagree (-2)	16 1%	9 1%	7 1%	7 3%	2 1%	1 *	4 1%	- -	3 1%	2 *	6 1%	3 1%	5 1%	2 1%	1 1%	2 1%	1 1%	3 2%	1 *	1 1%	1 *	4 2%	- -	- -	3 1%	7 1%
NET: Disagree	113 5%	61 6%	52 5%	27 11%	19 6%	14 4%	22 6%	7 2%	24 5%	38 7%	25 4%	25 6%	25 5%	10 5%	6 7%	10 5%	9 5%	13 7%	9 6%	11 11%	6 3%	17 6%	13 4%	9 5%	17 6%	55 6%
Mean	0.67	0.71	0.62	0.37	0.58	0.63	0.67	0.76	0.85	0.78	0.68	0.63	0.57	0.74	0.60	0.76	0.61	0.70	0.52	0.63	0.72	0.65	0.69	0.58	0.65	0.66
Standard deviation	0.83	0.86	0.79	0.88	0.85	0.77	0.85	0.73	0.81	0.85	0.81	0.83	0.80	0.86	0.89	0.81	0.76	0.87	0.77	0.93	0.79	0.89	0.82	0.73	0.85	0.86
Standard error	0.02	0.03	0.03	0.07	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.03	0.07	0.09	0.05	0.06	0.06	0.06	0.09	0.06	0.06	0.05	0.05	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 117

Q.13 Please state whether you agree or disagree with the statements in the table below.

Ownership has a significant impact on the culture of a financial services firm

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Agree	1175 57%	500 65%	675 52%	195 64%	203 57%	281 74%	326 61%	341 68%	97 67%	142 67%	338 60%	314 64%	155 75%	210 65%	140 77%	75 68%	99 68%	124 59%	
Strongly agree (+2)	330 16%	182 24%	148 11%	56 18%	59 17%	99 26%	91 17%	101 20%	37 26%	40 19%	103 18%	95 19%	56 27%	52 16%	48 26%	30 28%	38 26%	37 18%	
Somewhat agree (+1)	845 41%	318 41%	528 41%	139 46%	144 41%	182 48%	235 44%	240 48%	60 42%	102 48%	235 42%	219 45%	99 48%	157 49%	92 50%	45 41%	60 41%	87 41%	
Neither agree nor disagree (0)	777 38%	228 30%	549 42%	97 32%	131 37%	82 22%	173 32%	138 28%	42 29%	61 29%	194 34%	153 31%	42 20%	93 29%	32 17%	27 25%	38 26%	71 34%	
Somewhat disagree (-1)	97 5%	33 4%	64 5%	10 3%	20 6%	13 3%	31 6%	19 4%	5 4%	9 4%	29 5%	24 5%	10 5%	19 6%	10 5%	5 4%	8 5%	13 6%	
Strongly disagree (-2)	16 1%	8 1%	8 1%	1 *	1 *	3 1%	4 1%	3 1%	- -	- -	2 *	1 *	1 *	3 1%	1 *	3 3%	1 1%	1 1%	
NET: Disagree	113 5%	41 5%	73 6%	11 4%	21 6%	16 4%	35 7%	22 4%	5 4%	9 4%	31 6%	25 5%	11 5%	21 7%	11 6%	7 7%	9 6%	14 7%	
Mean	0.67	0.82	0.57	0.79	0.68	0.95	0.71	0.83	0.89	0.81	0.72	0.78	0.96	0.73	0.97	0.87	0.87	0.69	
Standard deviation	0.83	0.88	0.78	0.79	0.83	0.83	0.84	0.81	0.83	0.79	0.83	0.82	0.84	0.83	0.83	0.95	0.89	0.85	
Standard error	0.02	0.03	0.02	0.04	0.04	0.04	0.04	0.04	0.07	0.05	0.04	0.04	0.06	0.05	0.06	0.09	0.08	0.06	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 118

Q.13 Please state whether you agree or disagree with the statements in the table below.

I would buy a product or service from a company because of who owned it

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Agree	686 33%	347 34%	339 32%	60 25%	125 36%	107 31%	122 33%	107 35%	165 37%	204 37%	179 31%	156 35%	148 30%	76 41%	27 32%	77 34%	69 37%	66 35%	51 35%	32 31%	64 31%	80 30%	86 30%	59 32%	89 33%	304 34%
Strongly agree (+2)	120 6%	58 6%	62 6%	10 4%	33 9%	15 4%	24 7%	15 5%	23 5%	40 7%	29 5%	28 6%	23 5%	21 11%	2 2%	12 5%	8 4%	15 8%	7 5%	3 3%	10 5%	22 8%	19 6%	2 1%	20 7%	53 6%
Somewhat agree (+1)	566 27%	288 28%	278 26%	50 20%	93 27%	92 27%	98 27%	92 30%	142 32%	163 30%	150 26%	127 28%	125 25%	54 29%	25 30%	65 29%	61 33%	50 27%	44 31%	29 28%	54 26%	58 22%	68 24%	57 31%	69 26%	252 28%
Neither agree nor disagree (0)	1023 50%	479 47%	544 52%	132 54%	172 50%	183 53%	184 50%	153 50%	198 44%	254 46%	283 49%	221 49%	265 54%	81 44%	43 52%	116 51%	90 48%	89 48%	70 49%	54 52%	99 48%	139 52%	144 50%	99 54%	125 47%	443 50%
Somewhat disagree (-1)	275 13%	140 14%	135 13%	42 17%	44 13%	49 14%	48 13%	33 11%	59 13%	75 14%	83 15%	59 13%	59 12%	23 12%	9 11%	28 12%	23 12%	23 13%	19 13%	14 13%	33 16%	40 15%	45 16%	18 10%	50 19%	106 12%
Strongly disagree (-2)	81 4%	45 4%	35 3%	11 5%	6 2%	8 2%	14 4%	14 5%	27 6%	20 4%	27 5%	15 3%	19 4%	6 3%	4 5%	6 3%	4 2%	8 4%	5 3%	4 3%	11 5%	10 4%	14 5%	9 5%	4 2%	34 4%
NET: Disagree	356 17%	186 18%	170 16%	53 22%	50 14%	57 16%	62 17%	47 15%	86 19%	95 17%	110 19%	73 16%	78 16%	29 16%	13 16%	35 15%	27 14%	32 17%	23 16%	17 17%	44 21%	50 19%	59 20%	28 15%	54 20%	140 16%
Mean	0.18	0.17	0.19	0.03	0.29	0.17	0.19	0.19	0.17	0.23	0.12	0.21	0.15	0.33	0.13	0.21	0.25	0.22	0.21	0.14	0.10	0.15	0.11	0.13	0.19	0.21
Standard deviation	0.87	0.90	0.85	0.85	0.87	0.80	0.88	0.87	0.93	0.90	0.88	0.87	0.83	0.95	0.84	0.83	0.80	0.93	0.84	0.81	0.91	0.90	0.91	0.79	0.88	0.87
Standard error	0.02	0.03	0.03	0.07	0.05	0.04	0.04	0.05	0.05	0.04	0.04	0.05	0.04	0.07	0.09	0.05	0.06	0.06	0.07	0.08	0.07	0.06	0.05	0.06	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 118

Q.13 Please state whether you agree or disagree with the statements in the table below.

I would buy a product or service from a company because of who owned it

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Agree	686 33%	359 47%	327 25%	118 39%	114 32%	147 39%	200 37%	188 37%	60 42%	77 36%	175 31%	180 37%	89 43%	98 30%	80 44%	44 40%	59 41%	87 41%	
Strongly agree (+2)	120 6%	87 11%	33 3%	19 6%	25 7%	26 7%	31 6%	45 9%	16 11%	20 9%	36 6%	30 6%	23 11%	15 4%	27 15%	10 9%	13 9%	17 8%	
Somewhat agree (+1)	566 27%	272 35%	294 23%	99 33%	89 25%	121 32%	168 32%	143 29%	44 31%	57 27%	139 25%	151 31%	67 32%	83 26%	54 29%	33 31%	46 32%	70 33%	
Neither agree nor disagree (0)	1023 50%	306 40%	717 55%	127 42%	170 48%	148 39%	233 44%	231 46%	55 38%	100 47%	283 50%	216 44%	89 43%	153 47%	72 39%	49 45%	55 37%	83 40%	
Somewhat disagree (-1)	275 13%	83 11%	193 15%	48 16%	59 17%	73 19%	76 14%	68 14%	21 14%	27 12%	90 16%	77 16%	25 12%	55 17%	26 14%	13 12%	22 15%	34 16%	
Strongly disagree (-2)	81 4%	21 3%	60 5%	10 3%	12 3%	11 3%	25 5%	15 3%	8 6%	9 4%	16 3%	18 4%	5 2%	19 6%	5 3%	3 3%	10 7%	6 3%	
NET: Disagree	356 17%	103 13%	253 19%	58 19%	71 20%	84 22%	101 19%	83 17%	29 20%	35 17%	106 19%	95 19%	30 15%	74 23%	31 17%	16 15%	32 22%	40 19%	
Mean	0.18	0.42	0.04	0.23	0.16	0.21	0.20	0.27	0.27	0.25	0.16	0.20	0.37	0.06	0.39	0.32	0.21	0.28	
Standard deviation	0.87	0.92	0.81	0.91	0.90	0.93	0.92	0.91	1.03	0.93	0.87	0.90	0.92	0.92	0.99	0.91	1.03	0.93	
Standard error	0.02	0.03	0.02	0.05	0.05	0.05	0.04	0.04	0.09	0.06	0.04	0.04	0.06	0.05	0.07	0.09	0.09	0.06	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 119

Q.13 Please state whether you agree or disagree with the statements in the table below.

I would buy a good or service from a company because of their business behaviour

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Agree	1248	623	625	118	208	207	226	193	297	356	359	280	254	122	45	147	108	120	81	65	123	155	169	114	181	549	
	60%	62%	59%	48%	60%	60%	61%	63%	66%	64%	63%	62%	52%	65%	55%	65%	58%	65%	56%	63%	60%	58%	58%	61%	68%	62%	
Strongly agree	(+2)	324	160	163	26	58	52	52	57	79	92	86	78	67	39	12	44	18	40	19	17	25	39	44	27	50	141
		16%	16%	15%	11%	17%	15%	14%	19%	18%	17%	15%	17%	14%	21%	15%	19%	10%	22%	13%	16%	12%	14%	15%	18%	16%	
Somewhat agree	(+1)	925	463	462	92	150	155	174	136	218	264	273	202	186	83	33	103	90	80	62	49	98	116	124	86	132	409
		45%	46%	44%	37%	43%	45%	47%	44%	48%	48%	45%	38%	44%	40%	45%	48%	43%	43%	47%	48%	43%	43%	47%	49%	46%	
Neither agree nor disagree	(0)	740	346	394	118	126	133	129	105	129	178	184	161	216	56	36	72	69	60	57	32	76	106	109	68	80	310
		36%	34%	37%	48%	36%	38%	35%	34%	29%	32%	32%	36%	44%	30%	44%	32%	37%	32%	39%	31%	37%	39%	38%	37%	30%	35%
Somewhat disagree	(-1)	51	25	26	5	13	4	10	6	13	12	21	5	13	6	*	6	7	4	5	5	4	2	9	2	5	21
		2%	2%	2%	2%	4%	1%	3%	2%	3%	2%	4%	1%	3%	3%	*	3%	4%	2%	3%	5%	2%	1%	3%	1%	2%	2%
Strongly disagree	(-2)	25	18	8	5	1	3	3	2	11	7	8	3	7	2	1	2	2	1	2	1	3	6	3	2	2	8
		1%	2%	1%	2%	*	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	2%	2%	1%	1%	1%	1%	1%
NET: Disagree		76	43	33	10	13	7	13	8	24	18	29	8	21	8	1	8	9	6	7	6	8	7	12	4	7	29
		4%	4%	3%	4%	4%	2%	4%	3%	5%	3%	5%	2%	4%	4%	1%	4%	5%	3%	5%	6%	4%	3%	4%	2%	3%	3%
Mean		0.71	0.71	0.71	0.53	0.72	0.71	0.71	0.78	0.76	0.77	0.71	0.77	0.60	0.81	0.68	0.79	0.62	0.82	0.62	0.72	0.66	0.67	0.69	0.73	0.83	0.74
Standard deviation		0.80	0.82	0.78	0.79	0.79	0.76	0.77	0.79	0.86	0.79	0.82	0.77	0.81	0.84	0.76	0.82	0.75	0.82	0.82	0.83	0.78	0.81	0.80	0.76	0.77	0.78
Standard error		0.02	0.02	0.03	0.06	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.04	0.04	0.06	0.08	0.05	0.06	0.06	0.07	0.08	0.06	0.05	0.05	0.05	0.04	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 119

Q.13 Please state whether you agree or disagree with the statements in the table below.

I would buy a good or service from a company because of their business behaviour

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Agree	1248 60%	577 75%	672 52%	213 70%	210 59%	278 73%	348 65%	337 67%	105 73%	138 65%	369 65%	327 67%	152 73%	211 65%	131 72%	75 69%	102 70%	142 68%	
Strongly agree (+2)	324 16%	187 24%	136 11%	59 19%	63 18%	94 25%	95 18%	102 20%	36 25%	46 22%	96 17%	81 16%	47 22%	48 15%	45 25%	20 18%	30 21%	37 18%	
Somewhat agree (+1)	925 45%	389 51%	536 41%	154 51%	147 41%	184 49%	253 47%	234 47%	68 48%	92 43%	273 48%	246 50%	106 51%	163 50%	85 47%	56 51%	71 49%	104 50%	
Neither agree nor disagree (0)	740 36%	170 22%	571 44%	82 27%	135 38%	90 24%	165 31%	148 30%	35 25%	67 32%	179 32%	149 30%	54 26%	103 32%	42 23%	29 27%	39 27%	59 28%	
Somewhat disagree (-1)	51 2%	16 2%	35 3%	7 2%	7 2%	8 2%	15 3%	12 2%	2 1%	6 3%	11 2%	8 2%	2 1%	4 1%	8 4%	4 3%	3 2%	6 3%	
Strongly disagree (-2)	25 1%	7 1%	19 1%	1 *	2 1%	3 1%	5 1%	4 1%	2 1%	2 1%	5 1%	7 1%	- -	6 2%	2 1%	1 1%	2 1%	3 1%	
NET: Disagree	76 4%	22 3%	54 4%	8 3%	9 3%	11 3%	20 4%	16 3%	4 3%	8 4%	15 3%	15 3%	2 1%	10 3%	10 6%	5 4%	5 3%	9 4%	
Mean	0.71	0.96	0.57	0.87	0.74	0.94	0.78	0.84	0.94	0.82	0.79	0.79	0.95	0.75	0.90	0.82	0.86	0.80	
Standard deviation	0.80	0.79	0.77	0.75	0.79	0.80	0.80	0.80	0.82	0.83	0.77	0.78	0.72	0.79	0.87	0.79	0.81	0.81	
Standard error	0.02	0.03	0.02	0.04	0.04	0.04	0.03	0.04	0.07	0.06	0.03	0.04	0.05	0.04	0.06	0.08	0.07	0.05	

Good Culture in Financial Service Survey
ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 120

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

Summary Table

Base: All respondents

	Situations			
	Your current financial services company was involved in business behaviours you feel are either bad, unfair or unethical	An alternative financial services company was behaving in a way you feel is particularly ethical	Your current financial services company was behaving in a way that you feel is unethical, and an alternative company was behaving in a way you feel is more ethical	Another company was offering better interest rates/lower premiums
Unweighted base	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065
I would definitely change (4)	318 15%	136 7%	335 16%	478 23%
I would consider it and probably would change (3)	923 45%	706 34%	997 48%	945 46%
I would consider it but probably wouldn't change (2)	663 32%	1001 48%	601 29%	536 26%
I wouldn't consider it (1)	161 8%	222 11%	132 6%	105 5%
Mean	2.68	2.37	2.74	2.87
Standard deviation	0.83	0.76	0.80	0.82
Standard error	0.02	0.02	0.02	0.02

Good Culture in Financial Service Survey

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Absolutes/col percents

Table 121

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

Your current financial services company was involved in business behaviours you feel are either bad, unfair or unethical

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
I would definitely change	(4)	318 15%	140 14%	178 17%	20 8%	61 17%	45 13%	58 16%	62 20%	72 16%	83 15%	74 13%	87 19%	74 15%	35 19%	13 15%	51 23%	27 15%	33 18%	11 8%	14 14%	28 13%	39 14%	49 17%	18 10%	39 14%	120
I would consider it and probably would change	(3)	923 45%	412 41%	510 48%	109 44%	128 37%	147 42%	152 41%	144 47%	242 54%	237 43%	269 47%	216 48%	201 41%	76 41%	35 43%	100 44%	89 48%	79 43%	79 54%	45 44%	101 49%	106 40%	130 45%	82 44%	108 40%	384 43%
I would consider it but probably wouldn't change	(2)	663 32%	360 36%	303 29%	98 40%	122 35%	126 36%	130 35%	82 27%	105 23%	189 34%	186 32%	124 28%	164 33%	57 31%	29 36%	61 27%	56 30%	59 32%	37 26%	35 34%	65 31%	93 35%	95 33%	76 41%	100 37%	303 34%
I wouldn't consider it	(1)	161 8%	100 10%	61 6%	19 8%	36 10%	29 8%	28 7%	19 6%	30 7%	43 8%	44 8%	24 5%	51 10%	18 10%	5 7%	15 7%	14 7%	14 8%	18 12%	8 8%	13 6%	30 11%	15 5%	10 5%	22 8%	80 9%
Mean		2.68	2.59	2.76	2.53	2.61	2.60	2.66	2.81	2.79	2.65	2.65	2.81	2.61	2.69	2.66	2.83	2.70	2.70	2.57	2.64	2.69	2.57	2.74	2.58	2.61	2.61
Standard deviation		0.83	0.85	0.80	0.75	0.89	0.82	0.83	0.82	0.79	0.83	0.80	0.80	0.87	0.88	0.82	0.85	0.81	0.85	0.81	0.82	0.78	0.87	0.80	0.74	0.83	0.83
Standard error		0.02	0.03	0.03	0.06	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.04	0.07	0.08	0.06	0.06	0.06	0.07	0.08	0.06	0.05	0.05	0.05	0.03	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 121

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

Your current financial services company was involved in business behaviours you feel are either bad, unfair or unethical

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
I would definitely change	(4) 318 15%	176 23%	142 11%	49 16%	60 17%	59 16%	71 13%	92 18%	31 21%	35 16%	74 13%	66 13%	41 20%	55 17%	41 22%	21 19%	25 17%	33 16%	
I would consider it and probably would change	(3) 923 45%	371 48%	552 43%	138 46%	161 45%	192 51%	245 46%	235 47%	66 45%	96 45%	266 47%	233 47%	101 48%	149 46%	78 43%	49 45%	73 50%	104 49%	
I would consider it but probably wouldn't change	(2) 663 32%	166 22%	497 38%	97 32%	112 32%	110 29%	175 33%	146 29%	39 27%	59 28%	176 31%	155 32%	54 26%	100 31%	45 25%	31 28%	34 24%	58 28%	
I wouldn't consider it	(1) 161 8%	56 7%	105 8%	19 6%	21 6%	18 5%	43 8%	27 5%	9 6%	23 11%	47 8%	37 8%	13 6%	20 6%	19 10%	8 8%	14 9%	15 7%	
Mean	2.68	2.87	2.56	2.72	2.74	2.77	2.64	2.78	2.82	2.67	2.65	2.67	2.81	2.74	2.77	2.76	2.75	2.73	
Standard deviation	0.83	0.85	0.79	0.81	0.81	0.76	0.81	0.80	0.84	0.88	0.81	0.80	0.82	0.81	0.91	0.85	0.85	0.81	
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.04	0.04	0.07	0.06	0.03	0.04	0.06	0.04	0.07	0.08	0.07	0.05	

Good Culture in Financial Service Survey

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Absolutes/col percents

Table 122

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

An alternative financial services company was behaving in a way you feel is particularly ethical

Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
I would definitely change	(4) 136 7%	72 7%	65 6%	11 5%	24 7%	23 7%	22 6%	32 11%	24 5%	29 5%	32 6%	42 9%	32 7%	12 7%	4 5%	21 9%	15 8%	12 6%	8 5%	7 6%	15 7%	20 8%	17 6%	5 3%	18 7%	49 6%
I would consider it and probably would change	(3) 706 34%	322 32%	384 36%	86 35%	113 33%	116 33%	126 34%	106 35%	159 35%	201 36%	175 31%	174 39%	156 32%	76 41%	21 26%	79 35%	54 29%	70 37%	54 37%	34 33%	72 35%	96 36%	106 37%	45 24%	82 31%	300 34%
I would consider it but probably wouldn't change	(2) 1001 48%	488 48%	513 49%	125 51%	169 49%	166 48%	183 50%	138 45%	220 49%	263 48%	303 53%	184 41%	251 51%	71 38%	48 58%	102 45%	99 54%	83 45%	68 47%	52 51%	98 48%	126 47%	141 49%	112 60%	141 53%	440 50%
I wouldn't consider it	(1) 222 11%	130 13%	92 9%	23 9%	41 12%	43 12%	37 10%	30 10%	47 11%	58 11%	62 11%	49 11%	52 11%	26 14%	9 11%	26 12%	18 10%	21 11%	15 10%	10 10%	21 10%	26 10%	24 8%	24 13%	27 10%	99 11%
Mean	2.37	2.33	2.40	2.35	2.35	2.34	2.36	2.46	2.35	2.37	2.31	2.47	2.34	2.40	2.24	2.41	2.35	2.39	2.37	2.36	2.39	2.41	2.40	2.17	2.34	2.34
Standard deviation	0.76	0.79	0.73	0.71	0.78	0.78	0.74	0.81	0.74	0.74	0.81	0.76	0.81	0.72	0.81	0.76	0.77	0.74	0.75	0.77	0.77	0.77	0.73	0.67	0.75	0.75
Standard error	0.02	0.02	0.02	0.06	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.03	0.06	0.07	0.05	0.06	0.05	0.06	0.07	0.06	0.05	0.04	0.05	0.04	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 122

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

An alternative financial services company was behaving in a way you feel is particularly ethical

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
I would definitely change	(4) 136 7%	77 10%	59 5%	26 9%	41 11%	26 7%	31 6%	41 8%	10 7%	20 10%	31 5%	29 6%	17 8%	17 5%	14 8%	10 9%	13 9%	17 8%
I would consider it and probably would change	(3) 706 34%	325 42%	381 29%	117 39%	118 33%	136 36%	179 34%	170 34%	58 40%	81 38%	210 37%	180 37%	76 37%	116 36%	68 37%	36 33%	47 32%	70 33%
I would consider it but probably wouldn't change	(2) 1001 48%	301 39%	700 54%	139 46%	167 47%	178 47%	267 50%	238 47%	65 45%	90 42%	258 46%	222 45%	90 43%	151 47%	87 48%	46 43%	77 52%	101 48%
I wouldn't consider it	(1) 222 11%	65 8%	157 12%	21 7%	29 8%	39 10%	56 11%	52 10%	11 8%	21 10%	65 11%	60 12%	25 12%	40 12%	13 7%	16 15%	10 7%	23 11%
Mean	2.37	2.54	2.26	2.49	2.48	2.39	2.35	2.40	2.47	2.47	2.37	2.36	2.41	2.34	2.46	2.37	2.43	2.38
Standard deviation	0.76	0.79	0.73	0.75	0.80	0.76	0.74	0.78	0.74	0.80	0.76	0.77	0.81	0.76	0.74	0.85	0.75	0.78
Standard error	0.02	0.03	0.02	0.04	0.04	0.04	0.03	0.03	0.06	0.05	0.03	0.03	0.06	0.04	0.05	0.08	0.06	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 123

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

Your current financial services company was behaving in a way that you feel is unethical, and an alternative company was behaving in a way you feel is more ethical

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
I would definitely change	(4) 335 16%	154 15%	182 17%	38 16%	62 18%	44 13%	59 16%	61 20%	70 16%	87 16%	85 15%	76 17%	86 18%	29 15%	10 12%	51 22%	27 15%	25 13%	25 17%	21 20%	27 13%	52 19%	47 16%	22 12%	40 15%	130 15%
I would consider it and probably would change	(3) 997 48%	452 45%	544 52%	117 47%	143 41%	170 49%	168 46%	153 50%	246 55%	270 49%	277 48%	234 52%	215 44%	95 51%	36 44%	102 45%	95 51%	97 52%	77 53%	43 42%	106 51%	122 45%	138 48%	87 47%	131 49%	416 47%
I would consider it but probably wouldn't change	(2) 601 29%	320 32%	281 27%	77 31%	114 33%	104 30%	120 33%	77 25%	109 24%	160 29%	177 31%	112 25%	152 31%	49 26%	31 37%	59 26%	54 29%	53 29%	31 21%	31 30%	66 32%	72 27%	89 31%	66 36%	85 32%	273 31%
I wouldn't consider it	(1) 132 6%	85 8%	47 4%	14 6%	28 8%	29 8%	20 5%	16 5%	25 6%	34 6%	33 6%	28 6%	38 8%	13 7%	5 6%	16 7%	9 5%	11 6%	12 8%	9 8%	7 3%	23 9%	16 5%	11 6%	12 5%	69 8%
Mean	2.74	2.67	2.82	2.73	2.69	2.66	2.73	2.84	2.80	2.74	2.72	2.80	2.71	2.75	2.62	2.83	2.76	2.73	2.80	2.74	2.74	2.75	2.75	2.64	2.74	2.68
Standard deviation	0.80	0.83	0.76	0.79	0.86	0.80	0.79	0.80	0.76	0.79	0.78	0.79	0.84	0.80	0.79	0.86	0.76	0.77	0.82	0.88	0.73	0.86	0.79	0.77	0.76	0.82
Standard error	0.02	0.03	0.02	0.06	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.04	0.04	0.06	0.08	0.06	0.06	0.05	0.07	0.08	0.06	0.04	0.05	0.04	0.04	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 123

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

Your current financial services company was behaving in a way that you feel is unethical, and an alternative company was behaving in a way you feel is more ethical

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
I would definitely change	(4) 335 16%	186 24%	149 12%	48 16%	67 19%	62 16%	86 16%	99 20%	27 19%	45 21%	85 15%	85 17%	36 17%	60 19%	32 18%	17 15%	28 19%	33 16%	
I would consider it and probably would change	(3) 997 48%	390 51%	607 47%	164 54%	181 51%	205 54%	271 51%	259 52%	73 50%	107 50%	289 51%	228 46%	121 58%	159 49%	93 51%	57 52%	72 49%	108 51%	
I would consider it but probably wouldn't change	(2) 601 29%	158 21%	443 34%	77 25%	90 25%	99 26%	145 27%	123 25%	35 25%	44 21%	144 26%	147 30%	44 21%	94 29%	45 24%	32 30%	40 27%	64 30%	
I wouldn't consider it	(1) 132 6%	35 5%	98 8%	13 4%	17 5%	13 3%	32 6%	20 4%	9 6%	17 8%	44 8%	31 6%	7 3%	11 3%	13 7%	4 3%	6 4%	6 3%	
Mean	2.74	2.95	2.62	2.82	2.84	2.83	2.77	2.87	2.81	2.85	2.74	2.75	2.89	2.83	2.79	2.79	2.84	2.80	
Standard deviation	0.80	0.79	0.79	0.75	0.78	0.73	0.79	0.77	0.81	0.84	0.81	0.82	0.72	0.76	0.82	0.74	0.78	0.73	
Standard error	0.02	0.03	0.02	0.04	0.04	0.04	0.03	0.03	0.07	0.06	0.03	0.04	0.05	0.04	0.06	0.07	0.07	0.05	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 124

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

Another company was offering better interest rates/lower premiums

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
I would definitely change	(4) 478 23%	238 24%	240 23%	42 17%	88 25%	69 20%	78 21%	74 24%	127 28%	136 25%	129 23%	102 23%	111 23%	31 16%	11 14%	58 25%	32 17%	53 29%	34 23%	21 21%	67 33%	63 24%	70 24%	37 20%	57 21%	193 22%
I would consider it and probably would change	(3) 945 46%	461 46%	485 46%	110 45%	126 36%	154 44%	165 45%	159 52%	231 51%	259 47%	264 46%	229 51%	194 40%	91 49%	33 40%	99 43%	99 53%	68 37%	67 46%	46 45%	86 42%	121 45%	140 48%	95 51%	121 45%	413 46%
I would consider it but probably wouldn't change	(2) 536 26%	247 24%	289 27%	82 34%	117 34%	97 28%	106 29%	61 20%	72 16%	137 25%	144 25%	102 23%	154 31%	55 30%	34 41%	59 26%	48 26%	54 29%	31 21%	30 29%	43 21%	72 27%	63 22%	47 26%	81 30%	235 26%
I wouldn't consider it	(1) 105 5%	66 7%	39 4%	11 5%	17 5%	27 8%	19 5%	12 4%	19 4%	20 4%	35 6%	17 4%	32 7%	9 5%	5 6%	11 5%	6 3%	10 6%	13 9%	6 5%	10 5%	12 5%	16 5%	6 3%	10 4%	47 5%
Mean	2.87	2.86	2.88	2.74	2.82	2.76	2.82	2.96	3.04	2.92	2.85	2.92	2.78	2.77	2.62	2.89	2.85	2.88	2.84	2.81	3.02	2.88	2.91	2.88	2.84	2.85
Standard deviation	0.82	0.85	0.80	0.79	0.87	0.86	0.82	0.78	0.78	0.80	0.84	0.78	0.87	0.78	0.79	0.84	0.74	0.89	0.89	0.83	0.86	0.82	0.82	0.76	0.80	0.82
Standard error	0.02	0.03	0.03	0.06	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.04	0.04	0.06	0.08	0.05	0.06	0.06	0.07	0.08	0.07	0.05	0.05	0.05	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 124

Q.14 All else being equal, how likely would you be to change financial service company in each of the following situations?

Another company was offering better interest rates/lower premiums

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
I would definitely change	(4) 478 23%	177 23%	302 23%	84 28%	91 26%	121 32%	166 31%	143 29%	40 28%	59 28%	149 26%	144 29%	50 24%	93 29%	47 25%	33 30%	43 29%	58 28%
I would consider it and probably would change	(3) 945 46%	375 49%	570 44%	151 50%	164 46%	186 49%	245 46%	234 47%	74 51%	99 47%	264 47%	211 43%	100 48%	153 47%	88 48%	52 48%	67 46%	100 48%
I would consider it but probably wouldn't change	(2) 536 26%	190 25%	346 27%	57 19%	88 25%	58 15%	98 18%	105 21%	26 18%	47 22%	124 22%	109 22%	55 26%	66 20%	39 21%	20 19%	33 22%	43 21%
I wouldn't consider it	(1) 105 5%	27 4%	78 6%	10 3%	11 3%	14 4%	25 5%	19 4%	4 3%	8 4%	26 5%	27 6%	3 1%	11 3%	10 5%	4 4%	4 3%	7 4%
Mean	2.87	2.91	2.84	3.02	2.94	3.09	3.03	3.00	3.04	2.98	2.95	2.96	2.95	3.01	2.93	3.04	3.02	3.00
Standard deviation	0.82	0.78	0.85	0.77	0.80	0.78	0.82	0.81	0.76	0.80	0.82	0.86	0.75	0.80	0.83	0.79	0.79	0.79
Standard error	0.02	0.03	0.02	0.04	0.04	0.04	0.04	0.04	0.06	0.05	0.03	0.04	0.05	0.04	0.06	0.08	0.07	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 125

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Summary Table

Base: All respondents

	Ownership structures					
	Shareholder- owned PLC	Customer-owned	Employee-owned	Private equity	Partnership	Family owned
Unweighted base	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065
NET: Likely	463 22%	1233 60%	1132 55%	328 16%	682 33%	1011 49%
Very likely (+2)	81 4%	318 15%	234 11%	45 2%	93 4%	225 11%
Quite likely (+1)	382 19%	916 44%	898 43%	283 14%	589 29%	786 38%
Neither likely nor unlikely (0)	1104 53%	715 35%	801 39%	1193 58%	1162 56%	905 44%
Quite unlikely (-1)	357 17%	92 4%	100 5%	392 19%	174 8%	108 5%
Very unlikely (-2)	141 7%	25 1%	32 2%	153 7%	48 2%	41 2%
NET: Unlikely	498 24%	117 6%	132 6%	544 26%	222 11%	149 7%
Mean	-0.05	0.68	0.58	-0.16	0.24	0.51
Standard deviation	0.89	0.83	0.81	0.83	0.76	0.83
Standard error	0.02	0.02	0.02	0.02	0.02	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 126

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Shareholder-owned PLC

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	463	223	240	48	79	81	78	74	103	128	138	99	97	45	15	60	33	37	31	17	37	70	64	53	71	200	
	22%	22%	23%	20%	23%	23%	21%	24%	23%	23%	24%	22%	20%	24%	19%	26%	18%	20%	22%	17%	18%	26%	22%	29%	26%	23%	
Very likely	(+2)	81	38	42	9	20	9	18	7	17	25	23	18	15	11	3	11	3	10	7	4	6	12	13	1	10	37
		4%	4%	4%	4%	6%	3%	5%	2%	4%	5%	4%	4%	3%	6%	4%	5%	2%	5%	5%	4%	3%	4%	4%	1%	4%	4%
Quite likely	(+1)	382	184	198	39	59	72	60	67	86	103	114	82	83	34	12	49	30	27	24	13	31	58	52	52	61	163
		19%	18%	19%	16%	17%	21%	16%	22%	19%	19%	20%	18%	17%	18%	14%	22%	16%	15%	17%	13%	15%	22%	18%	28%	23%	18%
Neither likely nor unlikely	(0)	1104	514	591	136	202	207	183	160	217	285	303	240	276	101	53	113	109	107	77	56	101	137	157	94	134	492
		53%	51%	56%	55%	58%	59%	50%	52%	48%	52%	53%	53%	56%	54%	64%	50%	59%	58%	53%	55%	49%	51%	54%	51%	50%	55%
Quite unlikely	(-1)	357	190	167	46	50	44	77	47	93	102	94	79	83	23	12	39	33	34	25	20	53	45	47	27	47	153
		17%	19%	16%	19%	14%	13%	21%	15%	21%	18%	16%	17%	17%	12%	14%	17%	18%	18%	17%	20%	26%	17%	16%	15%	17%	17%
Very unlikely	(-2)	141	85	56	15	17	16	30	25	37	37	38	32	34	18	2	16	11	8	12	9	16	17	21	11	18	43
		7%	8%	5%	6%	5%	5%	8%	8%	8%	7%	7%	7%	7%	9%	3%	7%	6%	4%	8%	9%	8%	6%	7%	6%	7%	5%
NET: Unlikely		498	276	222	62	67	60	106	73	130	132	111	117	40	14	55	44	42	36	29	69	62	68	39	64	196	
		24%	27%	21%	25%	19%	17%	29%	24%	29%	25%	23%	25%	24%	22%	17%	24%	24%	23%	25%	29%	33%	23%	24%	21%	24%	22%
Mean		-0.05	-0.10	*	-0.08	0.04	0.04	-0.11	-0.06	-0.11	-0.04	-0.02	-0.06	-0.08	-0.01	0.03	*	-0.10	-0.02	-0.07	-0.17	-0.21	0.01	-0.04	0.02	-0.01	*
Standard deviation		0.89	0.92	0.85	0.86	0.86	0.79	0.94	0.89	0.93	0.90	0.89	0.85	0.96	0.75	0.93	0.79	0.85	0.93	0.90	0.89	0.90	0.90	0.84	0.90	0.85	
Standard error		0.02	0.03	0.03	0.07	0.05	0.04	0.04	0.05	0.05	0.04	0.04	0.05	0.04	0.07	0.08	0.06	0.06	0.06	0.08	0.09	0.07	0.06	0.05	0.06	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 126

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Shareholder-owned PLC

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	463 22%	172 22%	291 22%	78 26%	82 23%	105 28%	124 23%	122 24%	42 29%	64 30%	132 23%	114 23%	46 22%	81 25%	64 35%	26 24%	46 31%	66 31%
Very likely	(+2) 81 4%	46 6%	35 3%	19 6%	15 4%	18 5%	28 5%	25 5%	9 7%	12 6%	19 3%	16 3%	6 3%	16 5%	19 10%	6 6%	12 8%	14 7%
Quite likely	(+1) 382 19%	126 16%	256 20%	59 19%	67 19%	87 23%	96 18%	97 19%	32 22%	51 24%	113 20%	98 20%	41 20%	65 20%	45 25%	20 18%	33 23%	52 25%
Neither likely nor unlikely	(0) 1104 53%	341 44%	763 59%	147 49%	181 51%	160 42%	274 51%	234 47%	62 43%	99 47%	306 54%	252 51%	92 44%	164 51%	67 36%	44 40%	58 40%	86 41%
Quite unlikely	(-1) 357 17%	182 24%	175 14%	58 19%	64 18%	88 23%	99 18%	110 22%	37 26%	32 15%	93 16%	97 20%	49 24%	65 20%	37 20%	32 29%	28 19%	46 22%
Very unlikely	(-2) 141 7%	73 10%	68 5%	19 6%	28 8%	26 7%	37 7%	36 7%	4 3%	18 9%	33 6%	28 6%	21 10%	15 5%	15 8%	7 6%	14 10%	12 6%
NET: Unlikely	498 24%	255 33%	243 19%	77 26%	92 26%	114 30%	136 25%	145 29%	41 28%	50 24%	126 22%	125 26%	70 34%	80 25%	52 29%	39 36%	42 29%	58 27%
Mean	-0.05	-0.14	0.01	0.01	-0.07	-0.04	-0.04	-0.07	0.05	0.04	-0.01	-0.05	-0.19	0.01	0.08	-0.12	0.01	0.05
Standard deviation	0.89	1.00	0.81	0.95	0.92	0.96	0.92	0.94	0.92	0.98	0.86	0.87	0.95	0.88	1.09	0.97	1.08	0.98
Standard error	0.02	0.04	0.02	0.05	0.05	0.05	0.04	0.04	0.08	0.07	0.04	0.04	0.07	0.05	0.08	0.09	0.09	0.07

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 127

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Customer-owned

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1233	610	623	96	184	191	231	211	321	355	333	273	273	113	48	154	110	112	79	59	125	143	178	112	152	505	
	60%	60%	59%	39%	53%	55%	63%	69%	71%	64%	58%	61%	56%	61%	58%	68%	59%	60%	55%	57%	60%	53%	62%	60%	57%	57%	
Very likely	(+2)	318	176	141	25	49	46	60	56	82	75	75	79	28	12	45	19	29	21	17	38	31	47	31	34	148	
		15%	17%	13%	10%	14%	13%	16%	18%	16%	13%	17%	16%	15%	14%	20%	10%	15%	14%	16%	19%	12%	16%	17%	13%	17%	
Quite likely	(+1)	916	434	482	71	135	145	171	155	238	266	258	198	84	37	109	91	83	59	42	86	112	131	81	118	357	
		44%	43%	46%	29%	39%	42%	46%	50%	53%	48%	45%	44%	45%	45%	48%	49%	45%	41%	42%	42%	42%	45%	43%	44%	40%	
Neither likely nor unlikely	(0)	715	348	367	128	142	135	115	82	112	172	192	153	197	66	31	62	65	60	38	73	109	96	63	103	323	
		35%	34%	35%	52%	41%	39%	31%	27%	25%	31%	34%	34%	40%	36%	38%	27%	35%	32%	36%	36%	40%	33%	34%	39%	36%	
Quite unlikely	(-1)	92	42	50	17	16	17	17	11	14	22	36	20	15	4	3	9	8	12	14	6	7	15	8	8	11	46
		4%	4%	5%	7%	5%	5%	5%	3%	3%	4%	6%	4%	3%	2%	3%	4%	4%	6%	9%	6%	3%	6%	3%	4%	4%	5%
Very unlikely	(-2)	25	11	13	4	5	5	4	4	3	4	11	5	6	3	1	1	2	3	-	1	1	8	3	2	14	
		1%	1%	1%	2%	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	2%	-	1%	1%	*	3%	2%	1%	2%	
NET: Unlikely		117	54	63	22	21	21	22	14	17	25	47	24	20	7	3	11	10	14	14	7	8	17	15	11	13	59
		6%	5%	6%	9%	6%	6%	6%	5%	4%	5%	8%	5%	4%	4%	4%	5%	5%	8%	9%	6%	4%	6%	5%	6%	5%	7%
Mean		0.68	0.71	0.65	0.39	0.59	0.61	0.72	0.81	0.85	0.75	0.61	0.71	0.66	0.71	0.68	0.82	0.63	0.66	0.60	0.66	0.74	0.58	0.70	0.70	0.64	0.65
Standard deviation		0.83	0.84	0.82	0.83	0.84	0.83	0.83	0.81	0.77	0.79	0.86	0.83	0.82	0.81	0.78	0.82	0.77	0.87	0.85	0.85	0.82	0.79	0.87	0.85	0.79	0.87
Standard error		0.02	0.03	0.03	0.06	0.05	0.04	0.04	0.04	0.04	0.03	0.04	0.05	0.04	0.06	0.08	0.05	0.06	0.06	0.07	0.08	0.06	0.05	0.05	0.06	0.04	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 127

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Customer-owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	1233 60%	509 66%	724 56%	195 65%	222 63%	285 75%	345 65%	354 71%	108 75%	150 71%	366 65%	327 67%	163 78%	215 66%	138 75%	77 70%	109 75%	145 69%
Very likely	(+2) 318 15%	147 19%	171 13%	49 16%	49 14%	86 23%	97 18%	98 20%	31 22%	43 20%	102 18%	94 19%	53 25%	64 20%	37 20%	29 27%	25 17%	41 20%
Quite likely	(+1) 916 44%	362 47%	554 43%	146 48%	173 49%	199 53%	248 47%	256 51%	77 53%	107 50%	264 47%	234 48%	110 53%	151 47%	101 55%	48 43%	84 57%	104 49%
Neither likely nor unlikely	(0) 715 35%	219 29%	496 38%	88 29%	108 31%	75 20%	165 31%	120 24%	28 19%	53 25%	167 30%	140 29%	37 18%	94 29%	39 21%	27 25%	28 19%	50 24%
Quite unlikely	(-1) 92 4%	36 5%	56 4%	17 5%	20 6%	13 4%	19 3%	19 4%	7 5%	7 4%	23 4%	21 4%	8 4%	15 4%	3 2%	4 4%	9 6%	14 6%
Very unlikely	(-2) 25 1%	5 1%	20 2%	3 1%	3 1%	5 1%	5 1%	8 2%	1 1%	2 1%	7 1%	2 *	1 *	- -	3 1%	1 1%	1 *	1 *
NET: Unlikely	117 6%	41 5%	76 6%	19 6%	24 7%	19 5%	23 4%	27 5%	8 6%	9 4%	30 5%	24 5%	9 4%	15 4%	6 3%	5 5%	9 6%	14 7%
Mean	0.68	0.79	0.62	0.73	0.69	0.91	0.78	0.83	0.90	0.86	0.77	0.80	0.99	0.82	0.91	0.91	0.85	0.82
Standard deviation	0.83	0.82	0.82	0.83	0.81	0.83	0.81	0.84	0.81	0.81	0.83	0.81	0.79	0.80	0.78	0.87	0.78	0.83
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.04	0.04	0.07	0.05	0.04	0.04	0.05	0.04	0.06	0.08	0.07	0.06

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 128

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Employee-owned

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1132	580	552	89	158	173	215	192	305	307	310	268	246	104	43	132	96	106	73	56	133	132	156	101	150	460	
	55%	57%	52%	36%	45%	50%	58%	63%	68%	56%	54%	60%	50%	56%	53%	58%	52%	57%	51%	54%	64%	49%	54%	54%	56%	52%	
Very likely	(+2)	234	121	113	12	28	39	45	43	67	66	52	61	54	32	7	27	11	26	11	10	32	29	31	18	27	99
		11%	12%	11%	5%	8%	11%	12%	14%	15%	12%	9%	14%	11%	17%	8%	12%	6%	14%	7%	9%	16%	11%	11%	9%	10%	11%
Quite likely	(+1)	898	459	439	78	130	134	169	149	238	241	258	207	192	71	37	105	85	80	63	46	101	102	125	84	122	361
		43%	45%	42%	32%	37%	39%	46%	49%	53%	44%	45%	46%	39%	38%	44%	46%	43%	43%	45%	49%	38%	43%	45%	46%	41%	
Neither likely nor unlikely	(0)	801	375	425	129	156	149	133	100	135	204	217	161	219	77	36	80	74	62	58	39	67	115	113	81	103	353
		39%	37%	40%	52%	45%	43%	36%	33%	30%	37%	38%	36%	45%	41%	44%	35%	40%	34%	40%	38%	32%	43%	39%	44%	38%	40%
Quite unlikely	(-1)	100	40	60	22	28	19	17	9	7	36	34	12	17	2	2	13	11	14	14	6	6	19	12	2	13	55
		5%	4%	6%	9%	8%	5%	4%	3%	2%	7%	6%	3%	4%	1%	3%	6%	6%	7%	9%	6%	3%	7%	4%	1%	5%	6%
Very unlikely	(-2)	32	16	16	6	7	7	4	5	3	4	11	8	9	3	1	3	6	4	-	2	1	4	8	1	3	20
		2%	2%	1%	2%	2%	2%	1%	2%	1%	1%	2%	2%	2%	2%	1%	1%	3%	2%	-	2%	1%	1%	3%	1%	1%	2%
NET: Unlikely		132	57	76	27	34	25	21	14	10	41	45	20	26	5	3	15	16	18	14	8	7	22	20	4	16	75
		6%	6%	7%	11%	10%	7%	6%	5%	2%	7%	8%	5%	5%	3%	3%	7%	9%	10%	9%	8%	3%	8%	7%	2%	6%	8%
Mean		0.58	0.62	0.54	0.28	0.42	0.52	0.64	0.71	0.80	0.59	0.53	0.67	0.54	0.69	0.57	0.62	0.46	0.59	0.49	0.53	0.76	0.50	0.55	0.61	0.58	0.52
Standard deviation		0.81	0.81	0.82	0.79	0.83	0.83	0.80	0.81	0.73	0.81	0.82	0.81	0.80	0.83	0.71	0.81	0.82	0.90	0.77	0.83	0.77	0.83	0.84	0.71	0.79	0.85
Standard error		0.02	0.02	0.03	0.06	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.04	0.06	0.07	0.05	0.06	0.06	0.06	0.08	0.06	0.05	0.05	0.05	0.04	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 128

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Employee-owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	1132 55%	454 59%	678 52%	185 61%	201 57%	263 69%	313 59%	320 64%	102 71%	134 63%	334 59%	311 63%	145 70%	205 63%	129 71%	64 59%	98 67%	147 70%
Very likely	(+2) 234 11%	109 14%	124 10%	40 13%	36 10%	66 18%	83 16%	70 14%	28 20%	32 15%	71 13%	62 13%	29 14%	47 15%	34 18%	14 13%	22 15%	34 16%
Quite likely	(+1) 898 43%	344 45%	554 43%	146 48%	165 47%	196 52%	230 43%	249 50%	74 51%	102 48%	263 47%	249 51%	116 56%	158 49%	96 52%	50 46%	76 52%	112 54%
Neither likely nor unlikely	(0) 801 39%	267 35%	534 41%	98 32%	120 34%	94 25%	193 36%	147 29%	32 22%	68 32%	189 34%	157 32%	49 24%	103 32%	45 25%	35 32%	42 29%	46 22%
Quite unlikely	(-1) 100 5%	40 5%	61 5%	17 5%	28 8%	15 4%	23 4%	27 5%	9 6%	9 4%	27 5%	18 4%	12 6%	16 5%	5 3%	8 7%	4 2%	14 7%
Very unlikely	(-2) 32 2%	9 1%	23 2%	3 1%	6 2%	7 2%	5 1%	7 1%	1 1%	2 1%	13 2%	5 1%	2 1%	1 *	3 2%	2 2%	3 2%	4 2%
NET: Unlikely	132 6%	48 6%	84 6%	19 6%	34 10%	22 6%	28 5%	34 7%	10 7%	11 5%	40 7%	23 5%	14 7%	17 5%	9 5%	10 9%	6 4%	18 8%
Mean	0.58	0.66	0.54	0.67	0.56	0.79	0.68	0.70	0.82	0.72	0.63	0.70	0.76	0.72	0.82	0.60	0.76	0.76
Standard deviation	0.81	0.83	0.80	0.81	0.84	0.84	0.82	0.83	0.85	0.81	0.85	0.77	0.79	0.78	0.83	0.88	0.80	0.87
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.04	0.04	0.07	0.05	0.04	0.03	0.05	0.04	0.06	0.08	0.07	0.06

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 129

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Private equity

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	328	155	173	38	69	60	53	45	63	81	102	70	76	29	7	44	28	38	19	17	19	49	45	33	48	150	
	16%	15%	16%	16%	20%	17%	14%	15%	14%	15%	18%	15%	15%	16%	8%	19%	15%	20%	13%	17%	9%	18%	16%	18%	18%	17%	
Very likely	(+2)	45	19	26	6	16	5	10	1	6	10	13	14	7	8	1	8	2	9	5	1	3	5	3	*	5	21
		2%	2%	2%	3%	5%	1%	3%	*	1%	2%	2%	3%	1%	4%	1%	3%	1%	5%	3%	1%	1%	2%	1%	*	2%	2%
Quite likely	(+1)	283	137	147	32	53	55	43	44	56	70	89	55	69	21	6	36	26	29	15	17	15	44	42	32	42	130
		14%	13%	14%	13%	15%	16%	12%	14%	13%	13%	15%	12%	14%	12%	8%	16%	14%	16%	10%	16%	7%	16%	14%	17%	16%	15%
Neither likely nor unlikely	(0)	1193	557	636	137	203	221	206	179	246	317	324	247	304	110	50	125	117	102	85	67	114	155	164	103	156	531
		58%	55%	60%	56%	58%	64%	56%	58%	55%	58%	57%	55%	62%	59%	60%	55%	63%	55%	59%	65%	55%	58%	57%	56%	58%	60%
Quite unlikely	(-1)	392	208	183	59	54	45	79	52	103	103	108	99	81	27	20	40	37	32	29	10	58	44	53	41	48	154
		19%	21%	17%	24%	16%	13%	21%	17%	23%	19%	19%	22%	17%	14%	24%	18%	20%	17%	20%	10%	28%	16%	18%	22%	18%	17%
Very unlikely	(-2)	153	92	61	11	21	22	30	30	38	51	38	34	30	20	6	18	4	13	11	9	15	20	27	9	16	53
		7%	9%	6%	4%	6%	6%	8%	10%	9%	9%	7%	7%	6%	11%	7%	8%	2%	7%	8%	9%	8%	8%	9%	5%	6%	6%
NET: Unlikely		544	300	244	70	76	67	109	82	141	154	147	133	111	46	26	58	41	45	40	19	73	64	80	50	64	207
		26%	30%	23%	28%	22%	19%	30%	27%	31%	28%	26%	29%	23%	25%	31%	26%	22%	24%	28%	19%	36%	24%	28%	27%	24%	23%
Mean		-0.16	-0.22	-0.10	-0.14	-0.03	-0.07	-0.21	-0.21	-0.25	-0.21	-0.12	-0.18	-0.12	-0.15	-0.30	-0.11	-0.09	-0.06	-0.19	-0.10	-0.33	-0.11	-0.20	-0.14	-0.10	-0.10
Standard deviation		0.83	0.86	0.80	0.79	0.86	0.77	0.85	0.83	0.83	0.85	0.83	0.86	0.77	0.91	0.75	0.88	0.69	0.89	0.85	0.79	0.78	0.84	0.84	0.76	0.81	0.80
Standard error		0.02	0.03	0.03	0.06	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.03	0.07	0.08	0.06	0.05	0.06	0.07	0.08	0.06	0.05	0.05	0.05	0.05	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 129

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Private equity

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	328 16%	130 17%	198 15%	52 17%	59 17%	78 21%	85 16%	80 16%	32 22%	46 22%	96 17%	83 17%	26 12%	62 19%	49 27%	20 18%	35 24%	43 21%
Very likely	(+2) 45 2%	28 4%	16 1%	10 3%	6 2%	9 2%	13 2%	22 4%	9 7%	5 2%	12 2%	10 2%	4 2%	11 3%	17 9%	4 3%	8 5%	6 3%
Quite likely	(+1) 283 14%	102 13%	181 14%	42 14%	53 15%	69 18%	73 14%	58 12%	22 15%	41 19%	84 15%	73 15%	22 11%	51 16%	33 18%	16 15%	28 19%	37 17%
Neither likely nor unlikely	(0) 1193 58%	371 48%	822 63%	176 58%	181 51%	184 49%	294 55%	263 53%	68 47%	106 50%	338 60%	265 54%	106 51%	165 51%	80 44%	59 54%	70 48%	119 57%
Quite unlikely	(-1) 392 19%	186 24%	206 16%	57 19%	89 25%	80 21%	117 22%	114 23%	31 22%	43 20%	93 17%	106 22%	46 22%	72 22%	32 18%	17 15%	25 17%	38 18%
Very unlikely	(-2) 153 7%	82 11%	71 5%	18 6%	25 7%	37 10%	38 7%	44 9%	13 9%	18 8%	36 6%	38 8%	30 14%	25 8%	21 11%	14 13%	15 11%	9 4%
NET: Unlikely	544 26%	267 35%	277 21%	75 25%	114 32%	117 31%	154 29%	157 31%	44 31%	61 29%	129 23%	144 29%	76 37%	97 30%	53 29%	30 28%	41 28%	47 23%
Mean	-0.16	-0.25	-0.10	-0.10	-0.21	-0.18	-0.18	-0.20	-0.11	-0.13	-0.10	-0.18	-0.37	-0.15	-0.04	-0.19	-0.09	-0.03
Standard deviation	0.83	0.94	0.75	0.83	0.85	0.92	0.84	0.91	1.00	0.90	0.80	0.85	0.92	0.90	1.08	0.95	1.00	0.81
Standard error	0.02	0.03	0.02	0.05	0.04	0.05	0.04	0.04	0.08	0.06	0.03	0.04	0.06	0.05	0.08	0.09	0.09	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 130

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Partnership

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri- vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Likely	682 33%	343 34%	339 32%	68 28%	114 33%	112 32%	112 31%	105 34%	170 38%	189 34%	192 33%	138 31%	163 33%	58 31%	30 37%	84 37%	62 33%	60 32%	42 29%	32 31%	73 35%	88 33%	91 31%	62 33%	88 33%	287 32%
Very likely (+2)	93 4%	51 5%	42 4%	11 4%	20 6%	20 6%	16 4%	11 4%	16 3%	31 6%	23 4%	20 5%	19 4%	5 3%	4 5%	17 7%	6 3%	15 8%	6 4%	4 4%	9 4%	15 6%	8 3%	4 2%	14 5%	46 5%
Quite likely (+1)	589 29%	292 29%	297 28%	58 24%	94 27%	92 27%	97 26%	94 31%	155 34%	159 29%	169 29%	117 26%	144 29%	53 28%	27 32%	67 29%	56 30%	45 24%	36 25%	28 27%	64 31%	73 27%	83 29%	58 31%	74 27%	241 27%
Neither likely nor unlikely (0)	1162 56%	563 56%	599 57%	137 56%	193 56%	201 58%	219 60%	170 56%	241 54%	310 56%	314 55%	250 56%	289 59%	111 60%	47 57%	114 50%	102 55%	102 55%	80 56%	58 57%	117 57%	156 58%	163 57%	111 60%	150 56%	503 57%
Quite unlikely (-1)	174 8%	80 8%	93 9%	33 14%	31 9%	28 8%	24 6%	25 8%	33 7%	43 8%	52 9%	48 11%	31 6%	12 6%	5 6%	24 11%	18 10%	18 10%	17 12%	13 12%	13 6%	18 7%	28 10%	9 5%	25 9%	73 8%
Very unlikely (-2)	48 2%	26 3%	22 2%	6 3%	9 3%	7 2%	12 3%	7 2%	5 1%	10 2%	15 3%	14 3%	9 2%	6 3%	- -	6 3%	4 2%	6 3%	5 4%	- -	4 2%	7 3%	7 3%	3 2%	6 2%	25 3%
NET: Unlikely	222 11%	106 10%	116 11%	40 16%	40 12%	35 10%	36 10%	32 10%	39 9%	53 10%	67 12%	62 14%	39 8%	17 9%	5 6%	30 13%	21 12%	24 13%	22 15%	13 12%	16 8%	25 9%	35 12%	13 7%	31 12%	98 11%
Mean	0.24	0.26	0.23	0.13	0.24	0.26	0.22	0.25	0.32	0.28	0.23	0.18	0.27	0.22	0.35	0.28	0.23	0.24	0.14	0.22	0.30	0.26	0.19	0.27	0.24	0.24
Standard deviation	0.76	0.78	0.75	0.80	0.80	0.77	0.77	0.75	0.71	0.76	0.77	0.80	0.71	0.73	0.67	0.85	0.74	0.86	0.81	0.71	0.73	0.78	0.75	0.67	0.78	0.79
Standard error	0.02	0.02	0.02	0.06	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.05	0.03	0.06	0.07	0.06	0.06	0.06	0.07	0.07	0.06	0.05	0.04	0.05	0.04	0.02

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 130

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Partnership

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	682 33%	266 35%	415 32%	101 33%	110 31%	150 40%	186 35%	172 34%	62 43%	83 39%	207 37%	171 35%	68 33%	128 40%	79 43%	41 38%	62 42%	89 43%
Very likely	(+2) 93 4%	43 6%	50 4%	24 8%	19 5%	19 5%	29 5%	25 5%	10 7%	13 6%	39 7%	20 4%	13 6%	23 7%	17 9%	7 6%	11 8%	15 7%
Quite likely	(+1) 589 29%	224 29%	365 28%	77 26%	91 26%	131 35%	157 29%	147 29%	53 37%	70 33%	169 30%	152 31%	55 26%	105 32%	62 34%	35 32%	51 35%	74 35%
Neither likely nor unlikely	(0) 1162 56%	393 51%	769 59%	172 57%	195 55%	189 50%	290 54%	276 55%	65 45%	116 55%	298 53%	277 56%	108 52%	171 53%	81 44%	53 49%	63 43%	101 48%
Quite unlikely	(-1) 174 8%	89 12%	85 7%	22 7%	42 12%	33 9%	50 9%	39 8%	13 9%	12 5%	46 8%	34 7%	22 11%	21 6%	16 9%	9 8%	19 13%	16 8%
Very unlikely	(-2) 48 2%	21 3%	27 2%	8 3%	8 2%	7 2%	8 1%	13 3%	4 3%	2 1%	11 2%	9 2%	10 5%	4 1%	6 3%	6 5%	2 2%	4 2%
NET: Unlikely	222 11%	110 14%	112 9%	30 10%	50 14%	40 10%	57 11%	53 10%	17 12%	14 6%	58 10%	43 9%	32 16%	24 8%	23 12%	15 13%	21 14%	20 9%
Mean	0.24	0.23	0.25	0.29	0.20	0.33	0.28	0.26	0.35	0.38	0.31	0.28	0.18	0.38	0.37	0.25	0.34	0.39
Standard deviation	0.76	0.83	0.72	0.82	0.80	0.78	0.76	0.78	0.84	0.72	0.80	0.73	0.89	0.76	0.90	0.89	0.86	0.80
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.03	0.03	0.07	0.05	0.03	0.03	0.06	0.04	0.07	0.09	0.07	0.05

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 131

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Family owned

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011	
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888	
NET: Likely	1011	471	540	82	161	164	185	169	249	256	266	241	248	93	43	124	103	105	66	49	108	103	139	79	123	410	
	49%	47%	51%	33%	46%	47%	50%	55%	55%	46%	46%	54%	50%	50%	52%	55%	55%	56%	45%	47%	52%	38%	48%	43%	46%	46%	
Very likely	(+2)	225	103	122	19	39	36	41	39	52	58	60	55	20	9	27	19	30	12	11	27	23	32	15	18	97	
		11%	10%	12%	8%	11%	10%	11%	13%	12%	9%	10%	13%	11%	11%	12%	10%	16%	8%	10%	13%	9%	11%	8%	7%	11%	
Quite likely	(+1)	786	368	418	63	122	127	145	131	197	204	181	193	73	34	97	84	75	54	38	80	80	107	64	105	313	
		38%	36%	40%	26%	35%	37%	39%	43%	44%	37%	36%	40%	39%	41%	43%	45%	40%	37%	37%	39%	30%	37%	34%	39%	35%	
Neither likely nor unlikely	(0)	905	469	437	137	165	157	157	115	175	255	258	172	220	84	35	88	70	59	46	88	145	134	98	122	410	
		44%	46%	41%	56%	47%	45%	43%	38%	39%	46%	45%	38%	45%	42%	39%	38%	32%	40%	45%	43%	54%	46%	52%	46%	46%	
Quite unlikely	(-1)	108	49	59	17	16	23	17	14	20	35	33	23	17	4	5	10	8	19	17	8	8	14	11	6	20	48
		5%	5%	6%	7%	5%	7%	5%	5%	5%	6%	6%	5%	3%	2%	6%	4%	4%	10%	11%	8%	4%	4%	3%	8%	5%	
Very unlikely	(-2)	41	24	17	9	6	4	9	8	5	6	15	14	6	-	5	5	3	4	-	3	6	6	4	2	19	
		2%	2%	2%	4%	2%	1%	2%	3%	1%	1%	3%	3%	1%	3%	-	2%	3%	2%	3%	-	1%	2%	2%	2%	1%	2%
NET: Unlikely		149	72	76	26	22	27	26	22	25	41	48	37	23	9	5	15	13	22	21	8	10	20	16	9	23	68
		7%	7%	7%	11%	6%	8%	7%	7%	6%	7%	8%	8%	5%	5%	6%	7%	7%	12%	14%	8%	5%	8%	6%	5%	8%	8%
Mean		0.51	0.47	0.54	0.26	0.49	0.49	0.52	0.58	0.60	0.47	0.46	0.55	0.56	0.53	0.57	0.58	0.56	0.59	0.36	0.50	0.59	0.37	0.51	0.44	0.43	0.47
Standard deviation		0.83	0.83	0.83	0.85	0.82	0.82	0.84	0.86	0.79	0.79	0.85	0.90	0.78	0.83	0.76	0.84	0.83	0.94	0.90	0.79	0.81	0.81	0.81	0.77	0.77	0.84
Standard error		0.02	0.03	0.03	0.07	0.05	0.04	0.04	0.05	0.04	0.03	0.03	0.05	0.03	0.06	0.08	0.05	0.06	0.06	0.07	0.08	0.06	0.05	0.05	0.05	0.04	0.03

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 131

Q.15 Please rate each type of ownership structure according to how likely they are to engage in good business behaviours

Family owned

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Likely	1011 49%	388 50%	623 48%	151 50%	169 48%	216 57%	269 50%	257 51%	86 60%	115 54%	307 54%	256 52%	111 53%	184 57%	104 57%	54 50%	79 54%	130 62%
Very likely	(+2) 225 11%	86 11%	139 11%	35 11%	31 9%	51 14%	65 12%	68 14%	20 14%	27 13%	77 14%	55 11%	15 7%	44 14%	22 12%	16 15%	28 19%	35 16%
Quite likely	(+1) 786 38%	302 39%	483 37%	116 38%	138 39%	165 43%	204 38%	189 38%	67 46%	89 42%	230 41%	201 41%	95 46%	140 43%	81 45%	38 35%	51 35%	96 46%
Neither likely nor unlikely	(0) 905 44%	316 41%	589 45%	122 40%	150 42%	132 35%	228 43%	197 39%	48 33%	89 42%	218 39%	205 42%	79 38%	122 38%	64 35%	41 38%	55 37%	62 30%
Quite unlikely	(-1) 108 5%	48 6%	59 5%	26 9%	29 8%	24 6%	29 6%	35 7%	7 5%	6 3%	32 6%	23 5%	9 4%	14 4%	9 5%	8 7%	12 8%	16 8%
Very unlikely	(-2) 41 2%	16 2%	25 2%	5 2%	6 2%	7 2%	7 1%	11 2%	3 2%	3 1%	7 1%	7 1%	9 4%	4 1%	6 3%	6 5%	1 1%	1 *
NET: Unlikely	149 7%	64 8%	85 7%	31 10%	36 10%	31 8%	36 7%	46 9%	10 7%	9 4%	39 7%	30 6%	18 9%	18 6%	15 8%	14 12%	13 9%	17 8%
Mean	0.51	0.51	0.50	0.49	0.44	0.61	0.54	0.54	0.64	0.61	0.60	0.56	0.47	0.64	0.57	0.46	0.63	0.70
Standard deviation	0.83	0.85	0.82	0.86	0.83	0.86	0.82	0.89	0.86	0.79	0.84	0.81	0.87	0.81	0.89	1.01	0.91	0.85
Standard error	0.02	0.03	0.02	0.05	0.04	0.04	0.04	0.04	0.07	0.05	0.04	0.04	0.06	0.04	0.07	0.10	0.08	0.06

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 132

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Summary Table

Base: All respondents

	Companies														
	HSBC	Lloyds	National Savings & Investments	Barclays	Nationwide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Weighted base	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
NET: Customer/ Shareholder or member	349 17%	462 22%	435 21%	580 28%	556 27%	179 9%	265 13%	617 30%	550 27%	285 14%	378 18%	215 10%	144 7%	205 10%	246 12%
I am a customer of	303 15%	355 17%	379 18%	534 26%	501 24%	144 7%	213 10%	563 27%	491 24%	208 10%	324 16%	183 9%	109 5%	146 7%	210 10%
I have shares in or am a member of	52 3%	127 6%	68 3%	62 3%	89 4%	35 2%	59 3%	74 4%	87 4%	113 5%	64 3%	35 2%	45 2%	59 3%	39 2%
Neither	1716 83%	1603 78%	1630 79%	1485 72%	1509 73%	1886 91%	1800 87%	1448 70%	1515 73%	1780 86%	1687 82%	1850 90%	1921 93%	1860 90%	1819 88%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 133

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

HSBC

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	349 17%	185 18%	164 16%	30 12%	79 23%	64 18%	55 15%	39 13%	83 18%	141 25%	96 17%	69 15%	43 9%	10 5%	14 16%	34 15%	38 20%	35 19%	28 20%	25 24%	23 11%	61 23%	54 19%	28 15%	56 21%	178 20%
I am a customer of	303 15%	156 15%	147 14%	20 8%	64 18%	55 16%	50 14%	37 12%	76 17%	121 22%	80 14%	66 15%	37 7%	7 4%	12 15%	32 14%	32 17%	30 16%	27 19%	23 22%	19 9%	44 16%	49 17%	27 15%	45 17%	150 17%
I have shares in or am a member of	52 3%	32 3%	20 2%	9 4%	16 5%	10 3%	4 1%	2 1%	11 2%	25 5%	17 3%	3 1%	7 1%	3 2%	1 2%	2 1%	7 4%	4 2%	3 2%	2 2%	5 2%	18 7%	6 2%	1 1%	12 5%	31 3%
Neither	1716 83%	827 82%	890 84%	216 88%	269 77%	284 82%	313 85%	268 87%	367 82%	411 75%	477 83%	381 85%	447 91%	176 95%	69 84%	193 85%	148 80%	151 81%	116 80%	78 76%	184 89%	208 77%	235 81%	157 85%	213 79%	710 80%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 133

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

HSBC

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Customer/ Shareholder or member	349 17%	165 22%	183 14%	303 100%	70 20%	88 23%	83 16%	90 18%	40 28%	35 16%	96 17%	97 20%	36 17%	86 27%	47 26%	37 33%	39 26%	57 27%	
I am a customer of	303 15%	129 17%	174 13%	303 100%	55 16%	80 21%	69 13%	78 16%	33 23%	25 12%	81 14%	83 17%	26 13%	75 23%	31 17%	26 23%	30 21%	43 20%	
I have shares in or am a member of	52 3%	41 5%	11 1%	7 2%	17 5%	13 3%	16 3%	12 2%	6 4%	11 5%	16 3%	14 3%	10 5%	15 5%	17 9%	12 11%	10 7%	16 8%	
Neither	1716 83%	603 78%	1113 86%	- -	284 80%	291 77%	450 84%	410 82%	104 72%	178 84%	468 83%	395 80%	172 83%	238 73%	135 74%	73 67%	107 74%	152 73%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 134

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Lloyds

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	462 22%	229 23%	233 22%	43 17%	84 24%	64 18%	81 22%	70 23%	120 27%	148 27%	118 21%	104 23%	92 19%	18 10%	22 27%	45 20%	38 20%	56 30%	33 23%	22 21%	42 20%	62 23%	76 26%	48 26%	69 26%	196 22%
I am a customer of	355 17%	175 17%	180 17%	31 13%	66 19%	52 15%	67 18%	60 20%	79 17%	104 19%	99 17%	75 17%	77 16%	10 5%	20 24%	31 14%	33 18%	47 25%	25 18%	21 21%	28 14%	40 15%	58 20%	40 22%	51 19%	159 18%
I have shares in or am a member of	127 6%	70 7%	56 5%	11 5%	19 5%	18 5%	16 4%	15 5%	48 11%	56 10%	24 4%	30 7%	16 3%	10 6%	4 5%	15 7%	5 3%	12 6%	8 6%	2 2%	14 7%	22 8%	22 8%	11 6%	21 8%	44 5%
Neither	1603 78%	782 77%	821 78%	203 83%	263 76%	284 82%	287 78%	237 77%	329 73%	404 73%	454 79%	346 77%	399 81%	167 90%	60 73%	183 80%	148 80%	129 70%	112 77%	81 79%	165 80%	207 77%	213 74%	138 74%	200 74%	692 78%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 134

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Lloyds

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	462 22%	208 27%	254 20%	75 25%	355 100%	131 35%	135 25%	138 28%	47 33%	54 26%	134 24%	110 22%	58 28%	78 24%	67 37%	42 38%	53 37%	60 29%
I am a customer of	355 17%	134 17%	220 17%	55 18%	355 100%	86 23%	93 17%	90 18%	29 20%	32 15%	97 17%	87 18%	42 20%	57 17%	46 25%	29 26%	35 24%	45 22%
I have shares in or am a member of	127 6%	81 11%	45 3%	23 8%	19 5%	57 15%	45 8%	57 11%	19 13%	24 11%	49 9%	31 6%	20 9%	30 9%	25 14%	16 14%	20 14%	17 8%
Neither	1603 78%	561 73%	1042 80%	228 75%	-	248 65%	399 75%	362 72%	97 67%	158 74%	429 76%	381 78%	150 72%	246 76%	116 63%	68 62%	93 63%	149 71%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 135

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

National Savings & Investments

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	435	250	185	26	51	57	51	79	172	174	120	72	70	27	10	46	31	45	27	22	49	49	89	40	59	177
	21%	25%	18%	11%	15%	16%	14%	26%	38%	32%	21%	16%	14%	14%	12%	20%	17%	24%	19%	22%	24%	18%	31%	22%	22%	20%
I am a customer of	379	212	167	17	31	49	47	77	159	151	103	65	59	26	8	42	25	43	25	19	47	31	76	37	47	145
	18%	21%	16%	7%	9%	14%	13%	25%	35%	27%	18%	15%	12%	14%	9%	19%	14%	23%	17%	19%	23%	11%	26%	20%	18%	16%
I have shares in or am a member of	68	47	21	12	20	9	5	3	20	26	24	7	10	1	2	5	7	3	4	3	4	19	16	5	12	36
	3%	5%	2%	5%	6%	3%	1%	1%	4%	5%	4%	2%	2%	*	3%	2%	4%	1%	2%	3%	2%	7%	6%	3%	5%	4%
Neither	1630	762	868	220	297	291	317	228	278	378	453	378	421	159	73	181	155	141	117	81	158	219	200	146	210	711
	79%	75%	82%	89%	85%	84%	86%	74%	62%	68%	79%	84%	86%	86%	88%	80%	83%	76%	81%	78%	76%	82%	69%	78%	78%	80%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 135

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

National Savings & Investments

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	435 21%	223 29%	212 16%	89 29%	101 29%	379 100%	139 26%	175 35%	53 37%	77 36%	154 27%	157 32%	77 37%	87 27%	88 48%	54 49%	63 43%	81 39%
I am a customer of	379 18%	181 23%	198 15%	80 26%	86 24%	379 100%	125 23%	165 33%	44 30%	61 29%	135 24%	136 28%	64 31%	77 24%	71 39%	44 40%	51 35%	70 33%
I have shares in or am a member of	68 3%	49 6%	19 1%	16 5%	15 4%	12 3%	18 3%	12 2%	10 7%	15 7%	22 4%	22 5%	14 7%	10 3%	17 9%	11 10%	12 8%	13 6%
Neither	1630 79%	545 71%	1085 84%	214 71%	253 71%	-	395 74%	326 65%	91 63%	136 64%	409 73%	334 68%	131 63%	237 73%	95 52%	56 51%	83 57%	129 61%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 136

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Barclays

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	580 28%	275 27%	304 29%	69 28%	88 25%	87 25%	92 25%	92 30%	151 33%	190 34%	157 27%	128 29%	105 21%	29 16%	25 30%	47 21%	34 18%	53 29%	37 25%	35 34%	75 36%	104 39%	83 29%	58 31%	80 30%	265 30%
I am a customer of	534 26%	245 24%	288 27%	60 25%	76 22%	77 22%	90 25%	84 28%	145 32%	173 31%	142 25%	120 27%	98 20%	22 12%	22 27%	45 20%	32 17%	50 27%	36 25%	33 32%	72 35%	88 33%	75 26%	57 31%	73 27%	238 27%
I have shares in or am a member of	62 3%	37 4%	25 2%	9 3%	12 4%	13 4%	5 1%	11 4%	12 3%	27 5%	16 3%	10 2%	9 2%	8 4%	4 5%	5 2%	1 1%	3 2%	2 1%	3 3%	3 2%	19 7%	11 4%	2 1%	8 3%	37 4%
Neither	1485 72%	736 73%	749 71%	177 72%	259 75%	260 75%	276 75%	214 70%	299 67%	362 66%	415 73%	322 71%	386 79%	156 84%	58 70%	180 79%	152 82%	133 71%	108 75%	68 66%	132 64%	164 61%	206 71%	128 69%	189 70%	622 70%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 136

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Barclays

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	San-tander	Cooper-ative Bank	Aviva	LV=	York-shire Building Society	Pruden-tial	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	580 28%	230 30%	350 27%	78 26%	103 29%	134 35%	534 100%	153 31%	56 39%	68 32%	162 29%	140 29%	52 25%	106 33%	69 38%	47 43%	51 35%	82 39%
I am a customer of	534 26%	200 26%	334 26%	69 23%	93 26%	125 33%	534 100%	143 28%	49 34%	53 25%	152 27%	130 26%	47 23%	95 29%	61 33%	38 35%	45 31%	74 35%
I have shares in or am a member of	62 3%	38 5%	24 2%	12 4%	14 4%	18 5%	16 3%	17 3%	7 5%	16 7%	20 4%	14 3%	8 4%	17 5%	12 6%	16 15%	7 5%	12 6%
Neither	1485 72%	539 70%	946 73%	225 74%	251 71%	245 65%	- -	348 69%	88 61%	145 68%	401 71%	351 71%	157 75%	218 67%	114 62%	62 57%	95 65%	127 61%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 137

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Nationwide

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	556	265	291	49	78	85	94	97	153	197	141	111	107	34	15	56	33	56	39	23	72	77	106	46	75	242
	27%	26%	28%	20%	22%	24%	26%	32%	34%	36%	25%	25%	22%	18%	18%	24%	18%	30%	27%	22%	35%	29%	37%	25%	28%	27%
I am a customer of	501	233	268	38	63	78	92	92	138	173	125	106	96	30	12	54	31	49	32	20	68	63	98	44	68	214
	24%	23%	25%	15%	18%	23%	25%	30%	31%	31%	22%	24%	20%	16%	15%	24%	17%	26%	22%	20%	33%	23%	34%	24%	25%	24%
I have shares in or am a member of	89	52	37	11	19	10	7	13	29	36	27	9	16	7	4	3	2	11	9	4	5	20	16	8	13	42
	4%	5%	3%	4%	6%	3%	2%	4%	6%	7%	5%	2%	3%	4%	5%	1%	1%	6%	6%	4%	3%	7%	6%	4%	5%	5%
Neither	1509	747	762	196	270	263	274	210	297	355	431	338	384	152	68	172	153	130	105	80	135	192	183	140	193	646
	73%	74%	72%	80%	78%	76%	74%	68%	66%	64%	75%	75%	78%	82%	82%	76%	82%	70%	73%	78%	65%	71%	63%	75%	72%	73%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 137

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Nationwide

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	556 27%	272 35%	284 22%	83 28%	104 29%	176 46%	158 30%	501 100%	62 43%	71 33%	167 30%	151 31%	87 42%	120 37%	96 53%	56 51%	59 41%	85 41%
I am a customer of	501 24%	231 30%	269 21%	78 26%	90 25%	165 43%	143 27%	501 100%	57 39%	60 28%	153 27%	139 28%	72 34%	111 34%	83 45%	43 39%	50 34%	70 34%
I have shares in or am a member of	89 4%	62 8%	27 2%	12 4%	23 7%	31 8%	23 4%	34 7%	6 4%	16 8%	26 5%	24 5%	22 11%	16 5%	21 11%	16 15%	14 9%	20 10%
Neither	1509 73%	497 65%	1012 78%	219 72%	251 71%	203 54%	376 70%	- -	82 57%	141 67%	397 70%	341 69%	122 58%	204 63%	87 47%	54 49%	87 59%	124 59%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 138

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Direct Line

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	179 9%	81 8%	97 9%	16 6%	42 12%	31 9%	30 8%	26 8%	34 8%	65 12%	42 7%	43 10%	29 6%	24 13%	3 4%	13 6%	16 9%	19 10%	9 6%	6 6%	17 8%	31 12%	21 7%	19 10%	31 11%	83 9%
I am a customer of	144 7%	60 6%	84 8%	4 2%	32 9%	23 7%	27 7%	25 8%	32 7%	54 10%	32 6%	36 8%	22 4%	23 13%	2 2%	12 5%	13 7%	16 9%	7 5%	5 4%	15 7%	17 6%	16 6%	18 10%	20 7%	62 7%
I have shares in or am a member of	35 2%	21 2%	14 1%	11 5%	10 3%	8 2%	3 1%	2 1%	2 *	11 2%	11 2%	7 2%	7 1%	1 *	1 2%	1 *	3 2%	2 1%	2 1%	1 1%	2 1%	14 5%	6 2%	1 1%	11 4%	21 2%
Neither	1886 91%	931 92%	956 91%	230 94%	305 88%	317 91%	338 92%	281 92%	416 92%	487 88%	530 93%	407 90%	462 94%	162 87%	80 96%	214 94%	170 91%	167 90%	135 94%	97 94%	190 92%	237 88%	268 93%	167 90%	238 89%	805 91%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 138

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Direct Line

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Customer/ Shareholder or member	179 9%	101 13%	78 6%	42 14%	42 12%	50 13%	59 11%	65 13%	144 100%	32 15%	55 10%	57 12%	25 12%	45 14%	38 21%	27 25%	24 16%	34 16%	
I am a customer of	144 7%	70 9%	75 6%	33 11%	29 8%	44 12%	49 9%	57 11%	144 100%	24 11%	43 8%	46 9%	19 9%	34 11%	29 16%	19 17%	18 12%	25 12%	
I have shares in or am a member of	35 2%	31 4%	4 *	10 3%	13 4%	7 2%	11 2%	9 2%	1 1%	8 4%	12 2%	11 2%	6 3%	10 3%	10 5%	8 8%	6 4%	10 5%	
Neither	1886 91%	668 87%	1218 94%	261 86%	313 88%	328 87%	474 89%	436 87%	- -	180 85%	508 90%	434 88%	183 88%	280 86%	145 79%	82 75%	122 84%	176 84%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 139

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Royal Bank of Scotland

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	265 13%	155 15%	110 10%	28 12%	42 12%	47 13%	41 11%	37 12%	71 16%	105 19%	70 12%	39 9%	51 10%	53 29%	6 7%	27 12%	21 11%	19 10%	12 8%	9 9%	15 7%	42 16%	45 16%	17 9%	39 15%	128 14%
I am a customer of	213 10%	122 12%	91 9%	19 8%	31 9%	35 10%	32 9%	35 11%	60 13%	82 15%	57 10%	32 7%	41 8%	49 26%	5 6%	22 9%	18 10%	13 7%	11 7%	8 7%	11 5%	29 11%	37 13%	12 7%	26 10%	100 11%
I have shares in or am a member of	59 3%	37 4%	22 2%	9 4%	11 3%	11 3%	10 3%	2 1%	16 3%	29 5%	14 2%	7 1%	10 2%	7 4%	1 2%	6 2%	3 1%	6 3%	2 1%	1 1%	4 2%	15 5%	11 4%	5 3%	14 5%	30 3%
Neither	1800 87%	857 85%	944 90%	217 88%	306 88%	301 87%	327 89%	270 88%	379 84%	447 81%	502 88%	411 91%	440 90%	133 71%	77 93%	200 88%	165 89%	167 90%	132 92%	94 91%	192 93%	226 84%	244 84%	169 91%	229 85%	760 86%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 139

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Royal Bank of Scotland

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Customer/Shareholder or member	265 13%	137 18%	128 10%	37 12%	46 13%	80 21%	69 13%	77 15%	31 21%	213 100%	84 15%	70 14%	38 18%	60 18%	41 23%	28 26%	37 26%	40 19%	
I am a customer of	213 10%	104 14%	109 8%	25 8%	32 9%	61 16%	53 10%	60 12%	24 17%	213 100%	67 12%	51 10%	26 13%	46 14%	29 16%	17 16%	26 18%	26 13%	
I have shares in or am a member of	59 3%	38 5%	22 2%	13 4%	15 4%	22 6%	20 4%	19 4%	9 6%	7 3%	18 3%	23 5%	13 6%	16 5%	13 7%	11 10%	14 10%	14 7%	
Neither	1800 87%	632 82%	1168 90%	266 88%	309 87%	299 79%	464 87%	424 85%	113 79%	-	479 85%	422 86%	170 82%	264 82%	141 77%	81 74%	109 74%	170 81%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 140

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Halifax

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	617	295	323	62	107	107	109	93	139	198	172	118	130	58	26	81	68	52	45	33	48	73	85	48	99	275
	30%	29%	31%	25%	31%	31%	30%	30%	31%	36%	30%	26%	26%	31%	32%	36%	36%	28%	31%	32%	23%	27%	29%	26%	37%	31%
I am a customer of	563	264	299	51	90	99	104	89	131	177	157	106	124	48	24	80	64	49	42	32	48	57	75	44	90	250
	27%	26%	28%	21%	26%	28%	28%	29%	29%	32%	27%	23%	25%	26%	29%	35%	34%	26%	29%	31%	23%	21%	26%	24%	34%	28%
I have shares in or am a member of	74	41	33	11	17	13	11	10	11	33	18	16	7	11	3	5	4	6	6	2	1	19	13	4	13	34
	4%	4%	3%	5%	5%	4%	3%	3%	2%	6%	3%	4%	1%	6%	4%	2%	2%	3%	4%	2%	*	7%	4%	2%	5%	4%
Neither	1448	717	730	184	240	240	259	213	311	354	401	332	361	128	56	146	118	134	99	70	159	195	204	137	169	613
	70%	71%	69%	75%	69%	69%	70%	70%	69%	64%	70%	74%	74%	69%	68%	64%	64%	72%	69%	68%	77%	73%	71%	74%	63%	69%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 140

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Halifax

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Customer/Shareholder or member	617 30%	248 32%	369 28%	87 29%	107 30%	143 38%	167 31%	169 34%	58 41%	79 37%	563 100%	164 33%	69 33%	128 40%	80 44%	66 60%	53 36%	90 43%	
I am a customer of	563 27%	205 27%	359 28%	81 27%	97 27%	135 36%	152 28%	153 30%	43 30%	67 32%	563 100%	146 30%	64 31%	120 37%	67 37%	58 53%	46 32%	83 40%	
I have shares in or am a member of	74 4%	48 6%	25 2%	11 4%	16 5%	15 4%	24 4%	22 4%	17 12%	12 6%	20 3%	25 5%	8 4%	15 5%	15 8%	13 11%	9 6%	9 4%	
Neither	1448 70%	520 68%	927 72%	216 71%	248 70%	236 62%	367 69%	332 66%	86 59%	133 63%	- -	327 67%	139 67%	196 60%	103 56%	43 40%	93 64%	119 57%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 141

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Santander

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	550 27%	289 29%	260 25%	43 18%	69 20%	92 26%	116 32%	93 30%	137 30%	178 32%	159 28%	109 24%	104 21%	45 24%	16 20%	69 31%	41 22%	58 31%	30 21%	29 29%	45 22%	91 34%	72 25%	54 29%	79 30%	241 27%
I am a customer of	491 24%	247 24%	244 23%	35 14%	60 17%	83 24%	109 30%	87 28%	117 26%	152 27%	142 25%	101 22%	97 20%	42 23%	15 18%	65 29%	37 20%	51 28%	27 18%	28 27%	40 20%	72 27%	66 23%	48 26%	70 26%	216 24%
I have shares in or am a member of	87 4%	62 6%	25 2%	8 3%	10 3%	8 2%	14 4%	13 4%	35 8%	35 6%	22 4%	22 5%	8 2%	5 3%	1 2%	6 3%	5 3%	8 4%	5 4%	4 4%	7 4%	24 9%	13 4%	9 5%	11 4%	36 4%
Neither	1515 73%	722 71%	793 75%	202 82%	278 80%	256 74%	252 68%	214 70%	313 70%	374 68%	413 72%	341 76%	387 79%	141 76%	66 80%	158 69%	145 78%	128 69%	115 79%	74 71%	162 78%	178 66%	217 75%	132 71%	189 70%	646 73%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 141

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Santander

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	550 27%	229 30%	321 25%	95 32%	101 28%	153 40%	145 27%	158 32%	54 37%	62 29%	162 29%	491 100%	81 39%	139 43%	70 38%	48 44%	55 38%	89 42%
I am a customer of	491 24%	195 25%	297 23%	83 28%	87 25%	136 36%	130 24%	139 28%	46 32%	51 24%	146 26%	491 100%	74 35%	120 37%	59 32%	36 33%	49 33%	81 39%
I have shares in or am a member of	87 4%	39 5%	48 4%	15 5%	19 5%	30 8%	23 4%	35 7%	10 7%	11 5%	26 5%	29 6%	12 6%	27 8%	17 9%	16 15%	11 7%	14 7%
Neither	1515 73%	540 70%	975 75%	207 68%	254 72%	226 60%	388 73%	343 68%	90 63%	151 71%	401 71%	-	127 61%	185 57%	113 62%	61 56%	91 62%	121 58%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 142

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Cooperative Bank

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	285 14%	149 15%	136 13%	20 8%	43 12%	36 11%	61 16%	47 15%	79 17%	96 17%	67 12%	71 16%	51 10%	23 12%	12 15%	29 13%	31 16%	35 19%	20 14%	9 9%	34 16%	31 12%	38 13%	23 12%	51 19%	118 13%
I am a customer of	208 10%	109 11%	99 9%	9 4%	24 7%	27 8%	48 13%	40 13%	60 13%	71 13%	51 9%	50 11%	36 7%	20 11%	11 13%	23 10%	23 12%	28 15%	8 5%	9 8%	27 13%	19 7%	28 10%	12 7%	38 14%	79 9%
I have shares in or am a member of	113 5%	55 5%	58 6%	13 5%	21 6%	12 3%	21 6%	19 6%	28 6%	36 6%	29 5%	28 6%	21 4%	8 4%	2 3%	6 2%	12 7%	14 7%	15 10%	1 1%	10 5%	17 6%	17 6%	12 6%	19 7%	48 5%
Neither	1780 86%	863 85%	917 87%	226 92%	305 88%	311 89%	307 84%	260 85%	371 83%	456 83%	505 88%	379 84%	440 90%	163 88%	70 85%	199 87%	155 84%	150 81%	124 86%	94 91%	173 84%	237 88%	251 87%	163 88%	218 81%	770 87%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 142

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Cooperative Bank

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Customer/ Shareholder or member	285 14%	157 20%	128 10%	40 13%	56 16%	81 21%	75 14%	93 18%	26 18%	37 17%	85 15%	95 19%	208 100%	57 18%	49 27%	39 36%	33 22%	44 21%	
I am a customer of	208 10%	111 14%	97 7%	26 9%	42 12%	64 17%	47 9%	72 14%	19 13%	26 12%	64 11%	74 15%	208 100%	37 11%	35 19%	31 28%	23 16%	28 13%	
I have shares in or am a member of	113 5%	67 9%	47 4%	18 6%	22 6%	30 8%	35 7%	34 7%	9 7%	14 7%	32 6%	34 7%	36 17%	28 9%	20 11%	14 13%	13 9%	21 10%	
Neither	1780 86%	612 80%	1168 90%	263 87%	299 84%	297 79%	459 86%	408 82%	118 82%	176 83%	478 85%	396 81%	-	267 82%	134 73%	70 64%	113 78%	165 79%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 143

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Aviva

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	378 18%	217 21%	162 15%	18 7%	54 16%	57 16%	67 18%	78 25%	105 23%	145 26%	86 15%	79 17%	69 14%	21 11%	13 16%	44 19%	36 19%	37 20%	21 15%	13 13%	49 24%	47 18%	65 22%	32 17%	49 18%	178 20%
I am a customer of	324 16%	182 18%	142 13%	11 5%	38 11%	47 13%	57 16%	74 24%	97 22%	119 22%	71 12%	74 17%	60 12%	21 11%	11 13%	39 17%	32 17%	33 18%	19 13%	13 12%	43 21%	32 12%	51 18%	30 16%	41 15%	146 16%
I have shares in or am a member of	64 3%	40 4%	25 2%	6 3%	17 5%	13 4%	9 3%	8 3%	11 2%	31 6%	18 3%	6 1%	9 2%	- -	3 3%	4 2%	5 2%	6 3%	2 1%	1 1%	8 4%	16 6%	16 6%	4 2%	9 3%	35 4%
Neither	1687 82%	795 79%	891 85%	228 93%	294 84%	290 84%	301 82%	229 75%	345 77%	407 74%	487 85%	371 83%	422 86%	165 89%	69 84%	183 81%	150 81%	149 80%	123 85%	90 87%	158 76%	221 82%	224 78%	154 83%	220 82%	710 80%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 143

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Aviva

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	378 18%	165 22%	213 16%	83 28%	69 19%	94 25%	110 21%	123 25%	44 31%	63 30%	138 25%	135 28%	49 24%	324 100%	56 31%	45 41%	47 32%	72 34%
I am a customer of	324 16%	123 16%	201 16%	75 25%	57 16%	77 20%	95 18%	111 22%	34 24%	46 22%	120 21%	120 24%	37 18%	324 100%	42 23%	35 32%	37 25%	59 28%
I have shares in or am a member of	64 3%	45 6%	20 2%	13 4%	14 4%	18 5%	19 3%	18 4%	10 7%	19 9%	21 4%	17 3%	13 6%	10 3%	15 8%	10 10%	12 8%	14 7%
Neither	1687 82%	603 78%	1083 84%	219 72%	286 81%	284 75%	423 79%	378 75%	100 69%	150 70%	425 75%	356 72%	159 76%	-	127 69%	64 59%	99 68%	138 66%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 144

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

LV=

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	215 10%	126 12%	88 8%	11 5%	36 10%	21 6%	27 7%	42 14%	78 17%	83 15%	45 8%	45 10%	43 9%	16 9%	7 9%	28 12%	17 9%	22 12%	8 6%	11 11%	25 12%	26 10%	38 13%	16 8%	29 11%	96 11%
I am a customer of	183 9%	109 11%	74 7%	3 1%	27 8%	15 4%	23 6%	39 13%	76 17%	70 13%	39 7%	38 8%	36 7%	15 8%	5 6%	25 11%	14 7%	20 11%	7 5%	11 10%	23 11%	18 7%	31 11%	16 8%	22 8%	77 9%
I have shares in or am a member of	35 2%	21 2%	14 1%	8 3%	9 3%	6 2%	5 1%	3 1%	5 1%	13 2%	7 1%	10 2%	6 1%	1 1%	3 3%	3 1%	3 2%	3 2%	1 1%	1 1%	5 2%	8 3%	7 3%	-	6 2%	19 2%
Neither	1850 90%	886 88%	965 92%	234 95%	312 90%	327 94%	341 93%	265 86%	372 83%	469 85%	528 92%	405 90%	448 91%	170 91%	75 91%	200 88%	169 91%	163 88%	136 94%	92 89%	182 88%	242 90%	251 87%	170 92%	240 89%	792 89%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 144

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

LV=

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	215 10%	112 15%	103 8%	41 13%	54 15%	77 20%	69 13%	90 18%	32 23%	37 17%	78 14%	65 13%	40 19%	52 16%	183 100%	34 31%	36 24%	43 21%
I am a customer of	183 9%	84 11%	99 8%	31 10%	46 13%	71 19%	61 11%	83 17%	29 20%	29 14%	67 12%	59 12%	35 17%	42 13%	183 100%	24 22%	33 23%	38 18%
I have shares in or am a member of	35 2%	31 4%	4 *	10 3%	8 2%	7 2%	12 2%	7 1%	4 3%	8 4%	12 2%	6 1%	9 4%	9 3%	3 2%	10 10%	3 2%	5 3%
Neither	1850 90%	657 85%	1193 92%	262 87%	301 85%	301 80%	464 87%	411 82%	112 77%	176 83%	485 86%	426 87%	168 81%	272 84%	-	75 69%	110 76%	167 79%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 145

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Yorkshire Building Society

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	144 7%	68 7%	76 7%	12 5%	29 8%	25 7%	24 6%	27 9%	28 6%	67 12%	32 6%	17 4%	28 6%	9 5%	8 9%	17 7%	18 10%	16 9%	8 6%	7 6%	16 8%	23 9%	15 5%	7 4%	26 10%	66 7%
I am a customer of	109 5%	50 5%	59 6%	3 1%	17 5%	18 5%	20 5%	25 8%	26 6%	53 10%	21 4%	12 3%	22 5%	9 5%	6 8%	16 7%	17 9%	12 6%	4 3%	5 5%	13 6%	11 4%	10 4%	6 3%	16 6%	47 5%
I have shares in or am a member of	45 2%	23 2%	22 2%	9 4%	11 3%	7 2%	5 1%	4 1%	8 2%	18 3%	13 2%	5 1%	8 2%	- -	1 2%	1 *	3 2%	6 3%	4 3%	1 1%	5 3%	14 5%	6 2%	3 1%	10 4%	23 3%
Neither	1921 93%	944 93%	977 93%	234 95%	319 92%	323 93%	344 94%	280 91%	422 94%	485 88%	540 94%	433 96%	462 94%	176 95%	75 91%	211 93%	168 90%	170 91%	136 94%	97 94%	190 92%	245 91%	274 95%	179 96%	242 90%	822 93%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 145

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Yorkshire Building Society

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	144 7%	81 11%	62 5%	34 11%	37 11%	52 14%	51 10%	53 11%	24 17%	24 11%	69 12%	48 10%	36 17%	44 14%	36 20%	109 100%	18 13%	37 17%
I am a customer of	109 5%	52 7%	58 4%	26 8%	29 8%	44 12%	38 7%	43 9%	19 13%	17 8%	58 10%	36 7%	31 15%	35 11%	24 13%	109 100%	14 10%	26 12%
I have shares in or am a member of	45 2%	35 5%	10 1%	11 4%	11 3%	15 4%	19 3%	13 3%	7 5%	9 4%	15 3%	14 3%	12 6%	12 4%	18 10%	10 10%	5 3%	14 7%
Neither	1921 93%	687 89%	1234 95%	269 89%	317 89%	327 86%	482 90%	448 89%	120 83%	188 89%	495 88%	444 90%	172 83%	280 86%	147 80%	-	128 87%	173 83%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 146

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Prudential

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	205 10%	118 12%	86 8%	16 7%	29 8%	17 5%	27 7%	39 13%	77 17%	77 14%	41 7%	48 11%	38 8%	17 9%	8 9%	16 7%	18 10%	15 8%	14 10%	7 7%	27 13%	35 13%	34 12%	14 7%	24 9%	75 8%
I am a customer of	146 7%	87 9%	59 6%	5 2%	11 3%	11 3%	19 5%	36 12%	65 15%	58 10%	28 5%	26 6%	35 7%	8 4%	5 6%	13 6%	15 8%	11 6%	13 9%	7 6%	15 7%	21 8%	29 10%	10 5%	14 5%	46 5%
I have shares in or am a member of	59 3%	32 3%	27 3%	11 5%	18 5%	6 2%	8 2%	4 1%	12 3%	19 3%	14 2%	22 5%	3 1%	9 5%	2 3%	3 1%	3 2%	3 2%	2 1%	1 1%	11 5%	14 5%	5 2%	4 2%	10 4%	29 3%
Neither	1860 90%	893 88%	967 92%	229 93%	319 92%	331 95%	341 93%	268 87%	373 83%	475 86%	531 93%	401 89%	453 92%	168 91%	75 91%	211 93%	168 90%	171 92%	130 90%	96 93%	180 87%	234 87%	255 88%	172 93%	245 91%	813 92%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 146

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Prudential

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Customer/ Shareholder or member	205 10%	106 14%	98 8%	40 13%	49 14%	65 17%	65 12%	74 15%	33 23%	39 19%	64 11%	63 13%	29 14%	47 15%	49 27%	24 22%	146 100%	44 21%
I am a customer of	146 7%	59 8%	88 7%	30 10%	35 10%	51 13%	45 8%	50 10%	18 13%	26 12%	46 8%	49 10%	23 11%	37 11%	33 18%	14 13%	146 100%	35 17%
I have shares in or am a member of	59 3%	48 6%	11 1%	10 3%	14 4%	14 4%	20 4%	25 5%	15 11%	13 6%	18 3%	14 3%	5 3%	11 3%	16 9%	10 9%	-	8 4%
Neither	1860 90%	662 86%	1198 92%	263 87%	305 86%	313 83%	469 88%	427 85%	111 77%	173 81%	499 89%	428 87%	179 86%	277 85%	134 73%	85 78%	-	166 79%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 147

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Legal and General

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Customer/ Shareholder or member	246 12%	146 14%	100 9%	15 6%	38 11%	36 10%	51 14%	46 15%	61 13%	79 14%	70 12%	52 12%	45 9%	13 7%	7 8%	22 10%	27 15%	24 13%	27 18%	13 13%	22 11%	32 12%	40 14%	19 10%	29 11%	123 14%
I am a customer of	210 10%	123 12%	86 8%	4 2%	30 9%	28 8%	48 13%	40 13%	59 13%	67 12%	58 10%	42 9%	42 9%	12 7%	5 6%	20 9%	25 14%	22 12%	25 17%	12 12%	20 10%	19 7%	32 11%	17 9%	20 8%	101 11%
I have shares in or am a member of	39 2%	26 3%	14 1%	11 4%	8 2%	9 2%	3 1%	5 2%	3 1%	13 2%	13 2%	10 2%	3 1%	1 *	2 2%	2 1%	2 1%	3 1%	1 1%	1 1%	2 1%	15 5%	9 3%	2 1%	9 3%	24 3%
Neither	1819 88%	866 86%	953 91%	230 94%	309 89%	312 90%	317 86%	261 85%	389 87%	473 86%	502 88%	397 88%	446 91%	173 93%	76 92%	205 90%	158 85%	162 87%	118 82%	90 87%	184 89%	236 88%	249 86%	167 90%	239 89%	765 86%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 147

Q.17 Which financial services companies do you currently have products or accounts with and are you a shareholder or member of any of these companies?

Legal and General

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
NET: Customer/ Shareholder or member	246 12%	114 15%	132 10%	50 17%	57 16%	80 21%	83 16%	78 16%	29 20%	38 18%	92 16%	89 18%	31 15%	66 20%	44 24%	32 29%	39 27%	210 100%	
I am a customer of	210 10%	85 11%	124 10%	43 14%	45 13%	70 19%	74 14%	70 14%	25 17%	26 12%	83 15%	81 17%	28 13%	59 18%	38 21%	26 24%	35 24%	210 100%	
I have shares in or am a member of	39 2%	30 4%	9 1%	8 3%	12 3%	13 3%	10 2%	9 2%	5 3%	11 5%	11 2%	9 2%	4 2%	9 3%	7 4%	7 6%	4 3%	3 1%	
Neither	1819 88%	655 85%	1164 90%	253 83%	297 84%	299 79%	451 84%	423 84%	115 80%	175 82%	471 84%	403 82%	177 85%	258 80%	139 76%	77 71%	107 73%	- -	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 148
Gender
Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Male	1012	1012	-	91	141	164	186	138	292	294	254	230	234	86	45	113	88	84	60	51	106	127	172	79	109	505
	49%	100%	-	37%	41%	47%	51%	45%	65%	53%	44%	51%	48%	46%	55%	50%	47%	45%	42%	50%	51%	47%	59%	43%	41%	57%
Female	1053	-	1053	154	207	184	182	168	158	258	318	220	257	100	37	114	98	101	84	52	101	142	117	107	159	383
	51%	-	100%	63%	59%	53%	49%	55%	35%	47%	56%	49%	52%	54%	45%	50%	53%	55%	58%	50%	49%	53%	41%	57%	59%	43%

Good Culture in Financial Service Survey
ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 148
Gender
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Male	1012	371	641	156	175	212	245	233	60	122	264	247	109	182	109	50	87	123
	49%	48%	49%	52%	49%	56%	46%	47%	42%	57%	47%	50%	53%	56%	59%	46%	59%	59%
Female	1053	398	655	147	180	167	288	268	84	91	299	244	99	142	74	59	59	86
	51%	52%	51%	48%	51%	44%	54%	53%	58%	43%	53%	50%	47%	44%	41%	54%	41%	41%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 149

Age**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
18-24	245 12%	91 9%	154 15%	245 100%	-	-	-	-	-	56 10%	91 16%	46 10%	52 11%	9 5%	9 11%	24 11%	29 16%	25 14%	18 13%	12 12%	16 8%	56 21%	24 8%	23 12%	26 10%	117 13%
25-34	348 17%	141 14%	207 20%	-	348 100%	-	-	-	-	91 17%	107 19%	69 15%	79 16%	47 25%	10 12%	35 16%	34 18%	37 20%	19 13%	16 15%	25 12%	50 19%	47 16%	27 15%	58 22%	190 21%
35-44	348 17%	164 16%	184 17%	-	-	348 100%	-	-	-	89 16%	87 15%	87 19%	85 17%	39 21%	16 19%	44 20%	31 17%	27 14%	23 16%	21 20%	29 14%	55 21%	40 14%	23 12%	61 23%	186 21%
45-54	368 18%	186 18%	182 17%	-	-	-	368 100%	-	-	97 17%	90 16%	78 17%	104 21%	36 19%	21 26%	35 16%	28 15%	35 19%	32 22%	18 17%	44 21%	43 16%	45 16%	30 16%	70 26%	159 18%
55-64	307 15%	138 14%	168 16%	-	-	-	-	307 100%	-	63 11%	84 15%	77 17%	83 17%	24 13%	12 14%	42 18%	29 16%	33 18%	25 17%	16 16%	38 18%	22 8%	42 15%	22 12%	31 11%	113 13%
65+	450 22%	292 29%	158 15%	-	-	-	-	-	450 100%	156 28%	114 20%	92 21%	87 18%	31 17%	15 18%	46 20%	34 18%	28 15%	28 19%	20 20%	54 26%	42 16%	91 32%	60 32%	22 8%	123 14%
Average age	46.84	49.45	44.34	21.98	30.16	39.55	49.69	58.97	68.33	48.44	45.14	47.20	46.70	45.61	46.63	47.05	44.61	44.93	47.19	46.97	50.20	41.96	50.32	49.61	43.10	43.37

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 149

Age**Base: All respondents**

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
18-24	245 12%	91 12%	154 12%	20 7%	31 9%	17 4%	60 11%	38 8%	4 3%	19 9%	51 9%	35 7%	9 5%	11 3%	3 2%	3 3%	5 3%	4 2%
25-34	348 17%	148 19%	199 15%	64 21%	66 19%	31 8%	76 14%	63 13%	32 22%	31 14%	90 16%	60 12%	24 12%	38 12%	27 15%	17 16%	11 7%	30 14%
35-44	348 17%	115 15%	232 18%	55 18%	52 15%	49 13%	77 15%	78 16%	23 16%	35 17%	99 18%	83 17%	27 13%	47 14%	15 8%	18 17%	11 7%	28 14%
45-54	368 18%	126 16%	242 19%	50 17%	67 19%	47 12%	90 17%	92 18%	27 19%	32 15%	104 18%	109 22%	48 23%	57 18%	23 12%	20 18%	19 13%	48 23%
55-64	307 15%	109 14%	198 15%	37 12%	60 17%	77 20%	84 16%	92 18%	25 17%	35 17%	89 16%	87 18%	40 19%	74 23%	39 21%	25 23%	36 24%	40 19%
65+	450 22%	179 23%	271 21%	76 25%	79 22%	159 42%	145 27%	138 28%	32 23%	60 28%	131 23%	117 24%	60 29%	97 30%	76 41%	26 24%	65 45%	59 28%
Average age	46.84	46.64	46.96	47.50	47.80	55.50	49.05	50.67	48.68	49.18	48.08	49.72	51.88	52.82	55.74	51.22	57.66	52.16

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 150
Social Grade
Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
AB	552 27%	294 29%	258 25%	56 23%	91 26%	89 26%	97 26%	63 21%	156 35%	552 100%	-	-	-	40 22%	21 25%	60 27%	32 17%	64 34%	41 28%	21 20%	49 24%	93 35%	91 31%	39 21%	108 40%	251 28%
C1	572 28%	254 25%	318 30%	91 37%	107 31%	87 25%	90 24%	84 27%	114 25%	-	572 100%	-	-	58 31%	24 29%	62 27%	49 26%	41 22%	33 23%	35 34%	56 27%	90 33%	74 26%	52 28%	107 40%	290 33%
C2	450 22%	230 23%	220 21%	46 19%	69 20%	87 25%	78 21%	77 25%	92 21%	-	-	450 100%	-	40 21%	15 19%	43 19%	48 26%	44 23%	31 22%	19 19%	54 26%	44 16%	63 22%	49 27%	35 13%	219 25%
DE	491 24%	234 23%	257 24%	52 21%	79 23%	85 25%	104 28%	83 27%	87 19%	-	-	-	491 100%	48 26%	23 27%	63 28%	57 31%	37 20%	39 27%	28 27%	47 23%	42 15%	61 21%	46 25%	19 7%	128 14%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 150
Social Grade
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
AB	552 27%	235 31%	317 24%	121 40%	104 29%	151 40%	173 32%	173 35%	54 38%	82 39%	177 31%	152 31%	71 34%	119 37%	70 38%	53 49%	58 40%	67 32%
C1	572 28%	201 26%	371 29%	80 26%	99 28%	103 27%	142 27%	125 25%	32 22%	57 27%	157 28%	142 29%	51 25%	71 22%	39 21%	21 20%	28 19%	58 28%
C2	450 22%	169 22%	281 22%	66 22%	75 21%	65 17%	120 22%	106 21%	36 25%	32 15%	106 19%	101 21%	50 24%	74 23%	38 21%	12 11%	26 18%	42 20%
DE	491 24%	164 21%	327 25%	37 12%	77 22%	59 16%	98 18%	96 19%	22 15%	41 19%	124 22%	97 20%	36 17%	60 18%	36 20%	22 21%	35 24%	42 20%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 151
GO Region
Base: All respondents

	Gender			Age						Social Grade					Region							Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Scotland	186 9%	86 9%	100 9%	9 3%	47 13%	39 11%	36 10%	24 8%	31 7%	40 7%	58 10%	40 9%	48 10%	186 100%	-	-	-	-	-	-	-	-	-	-	35 13%	67 8%
North East	83 4%	45 4%	37 4%	9 4%	10 3%	16 5%	21 6%	12 4%	15 3%	21 4%	24 4%	15 3%	23 5%	-	83 100%	-	-	-	-	-	-	-	-	-	12 5%	25 3%
North West	227 11%	113 11%	114 11%	24 10%	35 10%	44 13%	35 10%	42 14%	46 10%	60 11%	62 11%	43 9%	63 13%	-	-	227 100%	-	-	-	-	-	-	-	-	25 9%	91 10%
Yorkshire & Humberside	186 9%	88 9%	98 9%	29 12%	34 10%	31 9%	28 8%	29 10%	34 8%	32 6%	49 8%	48 11%	57 12%	-	-	-	186 100%	-	-	-	-	-	-	-	18 7%	73 8%
West Midlands	186 9%	84 8%	101 10%	25 10%	37 11%	27 8%	35 10%	33 11%	28 6%	64 12%	41 7%	44 10%	37 8%	-	-	-	-	186 100%	-	-	-	-	-	-	24 9%	88 10%
East Midlands	145 7%	60 6%	84 8%	18 7%	19 5%	23 7%	32 9%	25 8%	28 6%	41 7%	33 6%	31 7%	39 8%	-	-	-	-	-	145 100%	-	-	-	-	-	14 5%	61 7%
Wales	103 5%	51 5%	52 5%	12 5%	16 5%	21 6%	18 5%	16 5%	20 4%	21 4%	35 6%	19 4%	28 6%	-	-	-	-	-	-	103 100%	-	-	-	-	24 9%	45 5%
Eastern	207 10%	106 10%	101 10%	16 7%	25 7%	29 8%	44 12%	38 12%	54 12%	49 9%	56 10%	54 12%	47 10%	-	-	-	-	-	-	-	207 100%	-	-	-	33 12%	85 10%
London	268 13%	127 13%	142 13%	56 23%	50 14%	55 16%	43 12%	22 7%	42 9%	93 17%	90 16%	44 10%	42 8%	-	-	-	-	-	-	-	-	268 100%	-	-	37 14%	144 16%
South East	289 14%	172 17%	117 11%	24 10%	47 13%	40 11%	45 12%	42 14%	91 20%	91 16%	74 13%	63 14%	61 12%	-	-	-	-	-	-	-	-	-	289 100%	-	28 10%	126 14%
South West	186 9%	79 8%	107 10%	23 9%	27 8%	23 7%	30 8%	22 7%	60 13%	39 7%	52 9%	49 11%	46 9%	-	-	-	-	-	-	-	-	-	-	186 100%	18 7%	82 9%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 151
GO Region
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Scotland	186 9%	75 10%	111 9%	7 2%	10 3%	26 7%	22 4%	30 6%	23 16%	49 23%	48 8%	42 9%	20 10%	21 7%	15 8%	9 9%	8 6%	12 6%
North East	83 4%	25 3%	58 4%	12 4%	20 6%	8 2%	22 4%	12 2%	2 1%	5 2%	24 4%	15 3%	11 5%	11 3%	5 3%	6 6%	5 4%	5 3%
North West	227 11%	81 11%	146 11%	32 11%	31 9%	42 11%	45 9%	54 11%	12 8%	22 10%	80 14%	65 13%	23 11%	39 12%	25 13%	16 14%	13 9%	20 10%
Yorkshire & Humberside	186 9%	63 8%	123 10%	32 11%	33 9%	25 7%	32 6%	31 6%	13 9%	18 8%	64 11%	37 8%	23 11%	32 10%	14 7%	17 15%	15 10%	25 12%
West Midlands	186 9%	72 9%	114 9%	30 10%	47 13%	43 11%	50 9%	49 10%	16 11%	13 6%	49 9%	51 10%	28 13%	33 10%	20 11%	12 11%	11 8%	22 10%
East Midlands	145 7%	61 8%	84 6%	27 9%	25 7%	25 7%	36 7%	32 6%	7 5%	11 5%	42 7%	27 5%	8 4%	19 6%	7 4%	4 4%	13 9%	25 12%
Wales	103 5%	37 5%	66 5%	23 7%	21 6%	19 5%	33 6%	20 4%	5 3%	8 4%	32 6%	28 6%	9 4%	13 4%	11 6%	5 5%	7 4%	12 6%
Eastern	207 10%	69 9%	138 11%	19 6%	28 8%	47 12%	72 14%	68 14%	15 10%	11 5%	48 8%	40 8%	27 13%	43 13%	23 12%	13 12%	15 10%	20 9%
London	268 13%	113 15%	155 12%	44 15%	40 11%	31 8%	88 16%	63 13%	17 12%	29 14%	57 10%	72 15%	19 9%	32 10%	18 10%	11 10%	21 14%	19 9%
South East	289 14%	108 14%	181 14%	49 16%	58 16%	76 20%	75 14%	98 20%	16 11%	37 17%	75 13%	66 14%	28 14%	51 16%	31 17%	10 9%	29 20%	32 15%
South West	186 9%	66 9%	120 9%	27 9%	40 11%	37 10%	57 11%	44 9%	18 12%	12 6%	44 8%	48 10%	12 6%	30 9%	16 9%	6 5%	10 7%	17 8%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 152

Have you taken a foreign holiday in the last 3 years?**Base: All respondents**

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Yes	1260 61%	627 62%	632 60%	164 67%	226 65%	191 55%	196 53%	173 57%	308 69%	425 77%	380 66%	267 59%	188 38%	108 58%	47 57%	135 59%	102 55%	110 59%	83 57%	54 52%	126 61%	190 71%	192 67%	115 62%	196 73%	591 67%
No	805 39%	384 38%	421 40%	81 33%	121 35%	156 45%	172 47%	133 43%	141 31%	127 23%	193 34%	183 41%	303 62%	78 42%	36 43%	92 41%	84 45%	76 41%	62 43%	49 48%	81 39%	79 29%	97 33%	71 38%	73 27%	297 33%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 152

Have you taken a foreign holiday in the last 3 years?**Base: All respondents**

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...															
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General	
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219	
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210	
Yes	1260 61%	481 63%	779 60%	205 68%	228 64%	286 76%	366 69%	354 71%	105 73%	136 64%	382 68%	330 67%	126 60%	231 71%	137 75%	81 75%	103 71%	147 70%	
No	805 39%	288 37%	517 40%	97 32%	127 36%	93 24%	168 31%	147 29%	39 27%	77 36%	181 32%	162 33%	82 40%	93 29%	46 25%	28 25%	43 29%	63 30%	

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 153
Tenure
Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Homeowners	1342	688	654	134	162	201	234	226	385	450	378	317	197	98	47	155	116	127	92	71	153	156	197	131	188	589
	65%	68%	62%	55%	47%	58%	64%	74%	86%	82%	66%	70%	40%	53%	56%	68%	63%	68%	63%	69%	74%	58%	68%	70%	70%	66%
Owned outright - without mortgage	681	374	308	54	49	47	100	133	298	224	194	152	111	41	18	81	58	59	50	30	85	76	115	68	76	246
	33%	37%	29%	22%	14%	13%	27%	43%	66%	41%	34%	34%	23%	22%	22%	36%	31%	32%	34%	29%	41%	28%	40%	37%	28%	28%
Owned with a mortgage or loan	661	315	346	79	113	154	134	93	87	226	185	164	85	57	28	74	58	68	42	41	68	80	82	63	112	344
	32%	31%	33%	32%	33%	44%	36%	30%	19%	41%	32%	37%	17%	31%	34%	33%	31%	36%	29%	39%	33%	30%	28%	34%	42%	39%
NET: Renters	696	314	382	102	177	141	133	80	64	93	187	128	289	86	36	69	66	58	53	31	52	109	86	52	76	287
	34%	31%	36%	41%	51%	40%	36%	26%	14%	17%	33%	28%	59%	46%	43%	30%	36%	31%	36%	30%	25%	40%	30%	28%	28%	32%
Rented from the council	289	134	155	38	51	62	63	42	34	26	62	46	156	48	15	24	35	23	27	13	10	46	33	16	25	100
	14%	13%	15%	15%	15%	18%	17%	14%	8%	5%	11%	10%	32%	26%	18%	11%	19%	13%	19%	12%	5%	17%	11%	9%	9%	11%
Rented from a housing association	121	59	63	18	25	23	26	20	10	7	34	25	56	15	6	13	6	9	9	3	20	13	18	9	11	44
	6%	6%	6%	7%	7%	7%	7%	6%	2%	1%	6%	6%	11%	8%	7%	6%	3%	5%	6%	3%	9%	5%	6%	5%	4%	5%
Rented from someone else	286	122	164	47	101	56	44	18	20	61	90	57	77	23	14	32	25	26	17	15	22	50	35	27	40	144
	14%	12%	16%	19%	29%	16%	12%	6%	4%	11%	16%	13%	16%	12%	17%	14%	13%	14%	12%	15%	11%	18%	12%	14%	15%	16%
Rent free	26	9	17	10	8	6	1	1	1	9	7	5	5	2	*	3	4	1	*	1	2	3	6	3	4	11
	1%	1%	2%	4%	2%	2%	*	*	*	2%	1%	1%	1%	1%	*	2%	2%	1%	*	1%	1%	1%	2%	1%	2%	1%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 153
Tenure
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Homeowners	1342	521	821	229	253	333	377	386	114	140	435	374	156	269	163	92	117	170
	65%	68%	63%	76%	71%	88%	71%	77%	79%	66%	77%	76%	75%	83%	89%	84%	80%	81%
Owned outright - without mortgage	681	278	404	107	137	228	186	224	60	70	209	174	97	142	92	51	75	75
	33%	36%	31%	35%	39%	60%	35%	45%	41%	33%	37%	35%	47%	44%	50%	47%	51%	36%
Owned with a mortgage or loan	661	243	417	122	116	105	191	161	54	70	226	200	59	127	70	41	42	95
	32%	32%	32%	40%	33%	28%	36%	32%	38%	33%	40%	41%	28%	39%	39%	38%	29%	45%
NET: Renters	696	231	465	69	97	42	149	109	30	69	120	115	47	54	20	14	29	40
	34%	30%	36%	23%	27%	11%	28%	22%	21%	33%	21%	23%	23%	17%	11%	13%	20%	19%
Rented from the council	289	84	206	15	27	12	54	47	12	34	46	53	14	19	8	3	14	16
	14%	11%	16%	5%	8%	3%	10%	9%	9%	16%	8%	11%	7%	6%	4%	3%	10%	8%
Rented from a housing association	121	43	78	9	17	8	29	8	3	8	23	13	14	10	6	2	6	9
	6%	6%	6%	3%	5%	2%	6%	2%	2%	4%	4%	3%	7%	3%	3%	2%	4%	5%
Rented from someone else	286	105	181	45	53	22	66	53	14	27	51	49	20	24	6	9	9	15
	14%	14%	14%	15%	15%	6%	12%	11%	10%	13%	9%	10%	10%	8%	3%	8%	6%	7%
Rent free	26	16	10	5	4	3	8	6	1	3	8	3	4	1	-	3	-	-
	1%	2%	1%	2%	1%	1%	2%	1%	*	1%	1%	1%	2%	*	-	3%	-	-

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 154

What is the highest educational level that you have achieved to date?

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
No formal education	18 1%	8 1%	10 1%	2 1%	2 1%	2 1%	7 2%	3 1%	2 *	3 *	2 *	6 1%	8 2%	1 *	2 3%	-	1 *	1 1%	5 3%	1 1%	5 2%	1 *	1 *	2 1%	1 *	8 1%
Primary	13 1%	9 1%	5 *	-	6 2%	2 1%	1 *	1 *	4 1%	-	3 1%	3 1%	7 1%	1 1%	-	1 *	2 1%	1 1%	-	-	2 1%	2 1%	3 1%	2 1%	-	8 1%
Secondary school, high school, NVQ levels 1 to 3, etc.	1069 52%	507 50%	562 53%	120 49%	146 42%	181 52%	210 57%	192 63%	220 49%	183 33%	260 45%	284 63%	343 70%	86 46%	51 62%	105 46%	108 58%	99 53%	86 60%	53 52%	129 63%	101 38%	145 50%	104 56%	97 36%	454 51%
University degree or equivalent professional qualification, NVQ level 4, etc.	644 31%	333 33%	311 30%	65 26%	118 34%	105 30%	106 29%	82 27%	169 38%	219 40%	221 39%	113 25%	90 18%	67 36%	15 19%	88 39%	50 27%	62 33%	35 24%	33 32%	48 23%	87 32%	99 34%	60 32%	109 41%	288 32%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	237 11%	116 11%	121 12%	10 4%	67 19%	48 14%	39 11%	24 8%	48 11%	138 25%	49 9%	23 5%	27 6%	21 11%	10 12%	21 9%	14 7%	18 9%	12 8%	12 12%	16 8%	60 22%	35 12%	18 9%	57 21%	107 12%
Still in full time education	42 2%	16 2%	26 3%	39 16%	2 *	2 1%	-	-	-	4 1%	29 5%	6 1%	3 1%	4 2%	3 4%	5 2%	9 5%	3 2%	2 1%	2 2%	3 1%	5 2%	5 2%	1 1%	2 1%	9 1%
Don't know	8 *	4 *	4 *	1 *	3 1%	2 1%	-	1 *	2 *	-	2 *	1 *	5 1%	-	-	2 1%	-	2 1%	2 1%	1 *	-	2 1%	-	-	-	2 *
Prefer not to answer	33 2%	20 2%	13 1%	8 3%	5 1%	5 1%	6 2%	4 1%	5 1%	5 1%	7 1%	14 3%	7 2%	6 3%	1 1%	5 2%	2 1%	-	2 1%	2 2%	3 2%	11 4%	1 *	-	2 1%	12 1%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 154

What is the highest educational level that you have achieved to date?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
No formal education	18 1%	11 1%	7 1%	4 1%	3 1%	1 *	5 1%	* *	1 *	3 1%	3 1%	2 *	1 *	3 1%	2 1%	1 1%	3 2%	- -
Primary	13 1%	6 1%	8 1%	- -	3 1%	3 1%	2 *	3 1%	- -	3 1%	6 1%	3 1%	- -	5 1%	- -	3 3%	- -	- -
Secondary school, high school, NVQ levels 1 to 3, etc.	1069 52%	334 43%	735 57%	112 37%	167 47%	147 39%	277 52%	249 50%	74 52%	97 46%	290 51%	239 49%	91 44%	169 52%	83 45%	49 45%	62 42%	106 50%
University degree or equivalent professional qualification, NVQ level 4, etc.	644 31%	265 34%	379 29%	123 41%	118 33%	155 41%	168 31%	179 36%	43 30%	65 31%	178 32%	170 35%	70 33%	106 33%	63 34%	36 33%	55 38%	60 28%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	237 11%	120 16%	117 9%	51 17%	63 18%	69 18%	68 13%	56 11%	20 14%	34 16%	72 13%	63 13%	41 20%	36 11%	29 16%	21 19%	26 18%	41 20%
Still in full time education	42 2%	20 3%	23 2%	9 3%	- -	4 1%	7 1%	9 2%	2 1%	5 3%	10 2%	6 1%	1 1%	3 1%	1 1%	- -	- -	- -
Don't know	8 *	2 *	7 1%	- -	- -	- -	3 1%	1 *	1 *	1 *	- -	- -	- -	- -	1 *	- -	1 *	- -
Prefer not to answer	33 2%	12 2%	21 2%	5 2%	1 *	1 *	3 1%	4 1%	4 3%	4 2%	4 1%	9 2%	4 2%	2 1%	5 3%	- -	1 *	3 2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 155

Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Yes - responsible for half or more of the items bought	1873 91%	870 86%	1003 95%	176 72%	327 94%	330 95%	353 96%	293 95%	394 88%	491 89%	513 90%	418 93%	451 92%	175 94%	74 90%	199 87%	167 90%	173 93%	133 92%	93 90%	187 90%	235 88%	258 89%	180 97%	254 95%	816 92%
No - not responsible for most of the items bought	192 9%	141 14%	50 5%	69 28%	21 6%	17 5%	15 4%	14 5%	56 12%	61 11%	60 10%	31 7%	39 8%	11 6%	8 10%	29 13%	19 10%	13 7%	12 8%	10 10%	20 10%	33 12%	31 11%	6 3%	14 5%	72 8%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 155

Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Yes - responsible for half or more of the items bought	1873 91%	695 90%	1179 91%	277 92%	329 93%	334 88%	484 91%	460 92%	136 95%	192 90%	514 91%	449 91%	192 92%	296 91%	162 89%	100 92%	130 89%	191 91%
No - not responsible for most of the items bought	192 9%	74 10%	118 9%	26 8%	25 7%	45 12%	50 9%	41 8%	8 5%	21 10%	49 9%	42 9%	16 8%	28 9%	21 11%	9 8%	16 11%	19 9%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 156

How many cars are there in your household?**Base: All respondents**

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
No cars in the household	434 21%	197 19%	237 22%	76 31%	85 24%	96 28%	100 27%	47 15%	31 7%	61 11%	120 21%	65 14%	188 38%	55 30%	23 28%	42 19%	46 25%	29 16%	25 17%	17 17%	28 13%	101 38%	42 14%	25 14%	59 22%	162 18%
NET: Any	1631 79%	815 81%	816 78%	170 69%	263 76%	252 72%	268 73%	260 85%	419 93%	491 89%	453 79%	385 86%	303 62%	130 70%	60 72%	185 81%	140 75%	157 84%	120 83%	86 83%	179 87%	167 62%	247 86%	160 86%	210 78%	726 82%
1	867 42%	448 44%	419 40%	46 19%	141 41%	158 46%	146 40%	142 46%	233 52%	223 40%	241 42%	205 46%	198 40%	73 39%	35 42%	100 44%	79 43%	81 44%	63 43%	45 44%	75 36%	102 38%	123 43%	91 49%	101 38%	377 42%
2	578 28%	273 27%	305 29%	80 32%	99 29%	81 23%	89 24%	87 28%	143 32%	193 35%	161 28%	139 31%	86 17%	49 27%	17 21%	65 29%	54 29%	56 30%	42 29%	34 33%	66 32%	55 20%	86 30%	54 29%	71 27%	266 30%
3+	186 9%	94 9%	92 9%	44 18%	22 6%	13 4%	33 9%	31 10%	43 10%	75 14%	51 9%	42 9%	19 4%	8 4%	8 9%	20 9%	6 3%	20 11%	15 10%	7 7%	38 18%	11 4%	39 13%	15 8%	37 14%	83 9%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 156

How many cars are there in your household?**Base: All respondents**

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
No cars in the household	434 21%	162 21%	271 21%	39 13%	58 16%	32 8%	82 15%	78 16%	11 8%	42 20%	87 16%	83 17%	29 14%	31 10%	10 5%	14 13%	11 8%	30 14%
NET: Any	1631 79%	606 79%	1025 79%	264 87%	296 84%	347 92%	451 85%	423 84%	133 92%	171 80%	476 84%	408 83%	179 86%	293 90%	173 95%	95 87%	135 92%	180 86%
1	867 42%	308 40%	559 43%	123 41%	164 46%	168 44%	229 43%	214 43%	66 46%	111 52%	224 40%	214 43%	84 40%	159 49%	80 44%	37 34%	67 46%	98 47%
2	578 28%	223 29%	356 27%	98 32%	93 26%	134 35%	161 30%	160 32%	57 40%	48 22%	175 31%	148 30%	68 33%	103 32%	80 44%	43 40%	47 32%	69 33%
3+	186 9%	75 10%	110 9%	43 14%	40 11%	45 12%	61 11%	49 10%	10 7%	12 6%	76 14%	47 9%	28 13%	31 9%	13 7%	14 13%	20 14%	12 6%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 157

To which of the following ethnic groups do you consider you belong?

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
White	1860	928	933	182	289	312	335	302	441	484	511	406	460	180	80	213	171	163	137	101	197	181	265	172	237	795
	90%	92%	89%	74%	83%	90%	91%	98%	98%	88%	89%	90%	94%	97%	97%	94%	92%	88%	95%	98%	95%	68%	92%	93%	88%	90%
NET: Non-white	170	68	101	55	51	28	26	2	7	55	53	36	25	3	2	12	12	20	7	1	7	75	20	10	28	75
	8%	7%	10%	23%	15%	8%	7%	1%	2%	10%	9%	8%	5%	2%	3%	5%	6%	11%	5%	1%	4%	28%	7%	5%	11%	8%
Mixed	29	11	18	6	10	5	7	1	-	11	10	4	3	1	-	3	1	3	-	-	3	13	5	1	7	16
	1%	1%	2%	2%	3%	2%	2%	*	-	2%	2%	1%	1%	*	-	1%	1%	1%	-	-	1%	5%	2%	*	3%	2%
Asian	83	37	46	39	24	10	8	1	2	26	17	28	13	1	-	7	10	11	6	-	4	27	11	6	11	39
	4%	4%	4%	16%	7%	3%	2%	*	*	5%	3%	6%	3%	*	-	3%	5%	6%	4%	-	2%	10%	4%	3%	4%	4%
Black	40	14	26	10	12	8	8	1	1	13	18	2	6	1	1	1	-	4	1	1	1	28	3	-	8	11
	2%	1%	2%	4%	3%	2%	2%	*	*	2%	3%	1%	1%	*	1%	1%	-	2%	*	1%	*	10%	1%	-	3%	1%
Chinese	9	3	6	1	3	2	3	-	-	5	2	2	-	1	1	1	-	-	-	-	-	3	-	2	1	4
	*	*	1%	*	1%	1%	1%	-	-	1%	*	*	-	1%	2%	*	-	-	-	-	-	1%	-	1%	*	*
Other ethnic group	9	3	6	-	2	3	1	-	4	2	5	-	3	-	-	-	1	2	-	-	-	4	2	1	1	5
	*	*	1%	-	1%	1%	*	-	1%	*	1%	-	1%	-	-	-	*	1%	-	-	-	1%	1%	1%	*	1%
Prefer not to answer	35	16	19	8	8	8	7	2	2	13	9	8	5	2	-	2	4	2	*	2	2	12	4	4	4	18
	2%	2%	2%	3%	2%	2%	2%	1%	*	2%	2%	2%	1%	1%	-	1%	2%	1%	*	2%	1%	4%	1%	2%	1%	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 157

To which of the following ethnic groups do you consider you belong?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Co-operative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
White	1860	677	1183	263	319	362	478	461	127	201	523	444	197	299	173	94	138	191
	90%	88%	91%	87%	90%	96%	90%	92%	88%	95%	93%	90%	94%	92%	95%	86%	95%	91%
NET: Non-white	170	73	97	33	28	12	47	32	14	10	35	42	8	22	8	14	8	16
	8%	9%	7%	11%	8%	3%	9%	6%	9%	5%	6%	9%	4%	7%	4%	13%	5%	8%
Mixed	29	12	16	4	3	1	6	7	2	4	6	7	1	4	2	2	2	2
	1%	2%	1%	1%	1%	*	1%	1%	1%	2%	1%	1%	*	1%	1%	1%	1%	1%
Asian	83	39	45	22	16	8	24	15	7	4	15	23	3	12	5	8	3	9
	4%	5%	3%	7%	5%	2%	4%	3%	5%	2%	3%	5%	1%	4%	3%	7%	2%	4%
Black	40	14	26	2	6	2	13	4	3	2	8	10	2	2	1	3	2	4
	2%	2%	2%	1%	2%	*	2%	1%	2%	1%	1%	2%	1%	1%	*	3%	2%	2%
Chinese	9	2	7	4	1	1	2	3	-	-	2	2	1	1	-	1	1	1
	*	*	1%	1%	*	*	*	1%	-	-	*	*	1%	*	-	1%	1%	*
Other ethnic group	9	6	3	1	2	1	2	2	2	-	4	1	2	3	-	-	-	1
	*	1%	*	*	1%	*	*	*	1%	-	1%	*	1%	1%	-	-	-	*
Prefer not to answer	35	19	16	7	7	4	8	8	4	2	5	6	3	4	2	1	-	2
	2%	2%	1%	2%	2%	1%	2%	2%	3%	1%	1%	1%	2%	1%	1%	1%	-	1%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 158

To which of the following religious groups do you consider yourself to be a member of?

Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Christian	1093 53%	536 53%	558 53%	71 29%	144 41%	159 46%	201 55%	213 69%	305 68%	318 58%	296 52%	239 53%	240 49%	94 51%	49 59%	133 58%	96 52%	105 57%	79 55%	62 60%	110 53%	128 48%	147 51%	90 49%	143 53%	431 49%
NET: Other	140 7%	69 7%	71 7%	40 16%	35 10%	23 7%	18 5%	8 2%	16 3%	39 7%	34 6%	36 8%	32 6%	2 1%	1 1%	10 4%	17 9%	19 10%	9 6%	1 1%	16 8%	42 16%	18 6%	6 3%	23 9%	50 6%
Muslim	50 2%	20 2%	29 3%	23 9%	16 5%	7 2%	2 1%	1 *	1 *	11 2%	13 2%	15 3%	10 2%	* *	- -	3 1%	11 6%	10 5%	4 3%	- -	4 2%	11 4%	6 2%	1 *	9 3%	18 2%
Hindu	18 1%	9 1%	9 1%	6 2%	5 1%	5 1%	2 1%	- -	- -	9 2%	3 *	4 1%	2 *	- -	- -	- -	3 1%	1 *	2 2%	- -	- -	7 3%	3 1%	1 1%	4 2%	8 1%
Jewish	12 1%	6 1%	6 1%	- -	- -	1 *	1 *	3 1%	7 2%	4 1%	4 1%	- -	4 1%	- -	- -	2 1%	- -	- -	- -	- -	4 2%	5 2%	1 *	- -	3 1%	4 *
Sikh	9 *	8 1%	1 *	6 2%	1 *	1 *	2 1%	- -	- -	1 *	1 *	7 2%	1 *	1 *	- -	- -	1 *	1 1%	- -	- -	- -	7 3%	- -	- -	1 1%	4 *
Buddhist	18 1%	12 1%	6 1%	2 1%	6 2%	2 1%	4 1%	1 *	3 1%	5 1%	5 1%	2 *	6 1%	- -	- -	1 *	2 1%	2 1%	1 1%	1 1%	5 2%	6 2%	1 *	- -	3 1%	6 1%
Other	33 2%	13 1%	20 2%	4 1%	7 2%	8 2%	7 2%	3 1%	4 1%	10 2%	8 1%	7 2%	9 2%	1 *	1 1%	5 2%	* *	5 3%	1 1%	- -	4 2%	6 2%	6 2%	4 2%	3 1%	11 1%
None	793 38%	386 38%	407 39%	132 54%	148 43%	159 46%	144 39%	81 26%	129 29%	184 33%	231 40%	166 37%	212 43%	86 46%	33 40%	74 33%	69 37%	59 32%	54 37%	40 38%	80 39%	88 33%	121 42%	88 47%	99 37%	383 43%
Prefer not to say	39 2%	21 2%	18 2%	2 1%	20 6%	7 2%	5 1%	6 2%	- -	10 2%	11 2%	10 2%	8 2%	4 2%	- -	10 5%	3 2%	2 1%	3 2%	1 1%	- -	10 4%	4 1%	2 1%	3 1%	23 3%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 158

To which of the following religious groups do you consider yourself to be a member of?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Christian	1093 53%	397 52%	696 54%	165 54%	189 53%	227 60%	304 57%	303 60%	90 63%	119 56%	339 60%	276 56%	116 56%	196 60%	107 59%	67 61%	89 61%	126 60%
NET: Other	140 7%	68 9%	72 6%	31 10%	27 8%	14 4%	39 7%	20 4%	17 11%	11 5%	27 5%	28 6%	8 4%	14 4%	8 4%	9 8%	11 8%	15 7%
Muslim	50 2%	24 3%	26 2%	10 3%	12 3%	3 1%	14 3%	5 1%	2 2%	2 1%	8 1%	12 2%	2 1%	5 2%	2 1%	4 3%	2 1%	4 2%
Hindu	18 1%	10 1%	8 1%	8 3%	3 1%	2 1%	4 1%	5 1%	3 2%	2 1%	5 1%	8 2%	2 1%	5 2%	1 1%	3 3%	2 2%	2 1%
Jewish	12 1%	2 *	10 1%	2 1%	1 *	4 1%	5 1%	1 *	5 3%	3 2%	2 *	1 *	- -	3 1%	2 1%	- -	4 2%	2 1%
Sikh	9 *	4 1%	5 *	1 *	- -	1 *	2 *	4 1%	- -	1 *	2 *	2 *	1 *	1 *	1 1%	- -	- -	2 1%
Buddhist	18 1%	8 1%	10 1%	3 1%	2 1%	* *	5 1%	1 *	1 1%	1 *	2 *	1 *	1 *	- -	- -	- -	- -	1 *
Other	33 2%	20 3%	13 1%	7 2%	8 2%	3 1%	9 2%	4 1%	5 4%	3 1%	8 1%	5 1%	3 1%	- -	2 1%	2 2%	4 2%	3 2%
None	793 38%	286 37%	507 39%	98 32%	132 37%	133 35%	182 34%	173 35%	35 24%	78 37%	189 34%	180 37%	79 38%	111 34%	61 33%	34 31%	42 29%	61 29%
Prefer not to say	39 2%	18 2%	21 2%	9 3%	7 2%	5 1%	9 2%	5 1%	2 2%	4 2%	8 1%	7 1%	5 3%	3 1%	6 3%	- -	3 2%	8 4%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 159

Which of the following best describes where you live?

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Urban	1638	796	842	213	308	294	292	229	302	425	461	357	394	136	64	202	143	160	109	69	137	263	215	139	221	713
	79%	79%	80%	87%	89%	84%	79%	75%	67%	77%	81%	79%	80%	73%	77%	89%	77%	86%	75%	67%	66%	98%	74%	75%	82%	80%
Urban - Population over 10,000	841	435	405	117	164	164	146	119	130	231	248	168	193	82	30	85	69	81	53	26	47	218	97	53	137	384
	41%	43%	38%	48%	47%	47%	40%	39%	29%	42%	43%	37%	39%	44%	36%	37%	37%	44%	37%	25%	23%	81%	34%	29%	51%	43%
Town and Fringe	797	360	436	95	144	129	146	110	172	194	213	189	201	55	34	117	75	79	55	43	90	45	118	86	84	329
	39%	36%	41%	39%	41%	37%	40%	36%	38%	35%	37%	42%	41%	29%	41%	52%	40%	42%	38%	42%	43%	17%	41%	46%	31%	37%
NET: Rural	427	216	212	33	40	54	76	78	148	127	111	93	97	50	19	25	43	26	36	34	70	5	74	46	48	175
	21%	21%	20%	13%	11%	16%	21%	25%	33%	23%	19%	21%	20%	27%	23%	11%	23%	14%	25%	33%	34%	2%	26%	25%	18%	20%
Village	386	196	190	31	38	52	69	70	126	111	97	88	90	43	18	23	41	23	35	29	63	5	66	40	41	156
	19%	19%	18%	13%	11%	15%	19%	23%	28%	20%	17%	20%	18%	23%	21%	10%	22%	12%	24%	28%	30%	2%	23%	22%	15%	18%
Hamlet & Isolated Dwelling	42	20	22	2	2	2	6	7	22	17	14	5	6	6	1	2	2	3	1	5	7	-	8	6	7	19
	2%	2%	2%	1%	1%	*	2%	2%	5%	3%	3%	1%	1%	3%	1%	1%	1%	1%	1%	5%	3%	-	3%	3%	2%	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 159

Which of the following best describes where you live?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Urban	1638	616	1022	234	275	262	414	386	111	167	443	404	156	244	139	81	96	159
	79%	80%	79%	77%	77%	69%	78%	77%	77%	79%	79%	82%	75%	75%	76%	74%	65%	76%
Urban - Population over 10,000	841	338	503	128	149	135	207	199	53	90	234	225	77	118	78	43	51	82
	41%	44%	39%	42%	42%	36%	39%	40%	37%	42%	42%	46%	37%	37%	42%	39%	35%	39%
Town and Fringe	797	278	519	106	125	128	208	187	57	77	209	179	80	125	62	38	44	77
	39%	36%	40%	35%	35%	34%	39%	37%	40%	36%	37%	36%	38%	39%	34%	35%	30%	37%
NET: Rural	427	153	275	69	80	116	119	115	33	45	121	88	52	80	43	28	51	50
	21%	20%	21%	23%	23%	31%	22%	23%	23%	21%	21%	18%	25%	25%	24%	26%	35%	24%
Village	386	125	260	58	74	102	108	105	29	38	109	82	47	71	36	25	42	48
	19%	16%	20%	19%	21%	27%	20%	21%	20%	18%	19%	17%	22%	22%	19%	23%	29%	23%
Hamlet & Isolated Dwelling	42	27	15	11	6	14	11	10	4	8	12	6	5	10	8	3	8	3
	2%	4%	1%	4%	2%	4%	2%	2%	3%	4%	2%	1%	2%	3%	4%	2%	6%	1%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 160

Which of the following best describes your current working status?

Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Working	1156	614	542	143	248	248	228	144	145	359	397	253	147	102	38	116	92	112	75	70	118	181	154	100	269	888
	56%	61%	51%	58%	71%	71%	62%	47%	32%	65%	69%	56%	30%	55%	45%	51%	49%	60%	52%	67%	57%	68%	53%	54%	100%	100%
Working full time - working 30 hours per week or more	909	522	387	108	225	211	187	106	72	287	312	201	108	79	31	95	68	81	61	56	90	147	120	80	217	692
	44%	52%	37%	44%	65%	61%	51%	35%	16%	52%	54%	45%	22%	43%	38%	42%	37%	43%	42%	54%	44%	55%	42%	43%	81%	78%
Working part time - working between 8 and 29 hours per week	248	92	155	35	23	37	41	38	74	72	85	52	39	22	6	21	24	32	15	14	27	34	34	20	52	196
	12%	9%	15%	14%	7%	11%	11%	12%	16%	13%	15%	12%	8%	12%	8%	9%	13%	17%	10%	14%	13%	13%	12%	11%	19%	22%
NET: Not working	909	398	511	102	100	100	140	163	304	193	176	196	344	84	45	111	94	74	69	34	89	87	135	86	-	-
	44%	39%	49%	42%	29%	29%	38%	53%	68%	35%	31%	44%	70%	45%	55%	49%	51%	40%	48%	33%	43%	32%	47%	46%	-	-
Not working but seeking work or temporarily unemployed or sick	218	110	108	43	38	44	61	30	2	18	21	24	155	29	18	29	20	14	15	13	11	35	21	12	-	-
	11%	11%	10%	18%	11%	13%	17%	10%	*	3%	4%	5%	32%	16%	22%	13%	11%	8%	11%	13%	5%	13%	7%	6%	-	-
Not working and not seeking work	113	43	69	47	19	14	18	13	1	16	38	13	45	17	7	14	19	8	3	5	8	12	17	4	-	-
	5%	4%	7%	19%	6%	4%	5%	4%	*	3%	7%	3%	9%	9%	8%	6%	10%	4%	2%	4%	4%	4%	6%	2%	-	-
Retired on a state pension only	95	23	71	-	-	-	1	14	80	3	14	18	59	5	3	12	10	9	10	4	11	2	14	16	-	-
	5%	2%	7%	-	-	-	*	5%	18%	1%	2%	4%	12%	3%	3%	5%	5%	5%	7%	4%	5%	1%	5%	8%	-	-
Retired with a private pension	286	198	87	-	-	-	5	64	216	121	75	63	28	21	13	37	19	22	15	11	38	26	54	30	-	-
	14%	20%	8%	-	-	-	1%	21%	48%	22%	13%	14%	6%	11%	16%	16%	10%	12%	11%	11%	19%	10%	19%	16%	-	-
House person, housewife, househusband, etc.	197	22	175	12	42	42	55	40	5	35	27	79	56	13	4	20	26	21	25	-	21	13	29	25	-	-
	10%	2%	17%	5%	12%	12%	15%	13%	1%	6%	5%	18%	11%	7%	5%	9%	14%	11%	18%	-	10%	5%	10%	13%	-	-

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 160

Which of the following best describes your current working status?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Working	1156 56%	451 59%	706 54%	196 65%	210 59%	192 51%	311 58%	282 56%	82 57%	126 59%	340 60%	286 58%	117 56%	187 58%	99 54%	63 58%	60 41%	122 58%
Working full time - working 30 hours per week or more	909 44%	356 46%	552 43%	156 52%	154 43%	148 39%	244 46%	226 45%	68 47%	101 48%	274 49%	225 46%	97 47%	141 43%	79 43%	51 47%	48 33%	96 46%
Working part time - working between 8 and 29 hours per week	248 12%	94 12%	153 12%	40 13%	55 16%	45 12%	67 13%	56 11%	14 10%	24 12%	66 12%	61 12%	20 9%	46 14%	20 11%	12 11%	12 8%	26 12%
NET: Not working	909 44%	318 41%	591 46%	107 35%	145 41%	186 49%	223 42%	219 44%	62 43%	87 41%	223 40%	206 42%	91 44%	137 42%	84 46%	46 42%	86 59%	88 42%
Not working but seeking work or temporarily unemployed or sick	218 11%	65 8%	153 12%	20 7%	33 9%	19 5%	40 7%	29 6%	7 5%	17 8%	50 9%	44 9%	14 7%	19 6%	2 1%	10 9%	8 5%	16 7%
Not working and not seeking work	113 5%	48 6%	64 5%	9 3%	6 2%	11 3%	23 4%	17 3%	5 3%	13 6%	26 5%	17 4%	11 5%	14 4%	2 1%	2 2%	2 1%	4 2%
Retired on a state pension only	95 5%	37 5%	57 4%	10 3%	9 3%	21 6%	36 7%	26 5%	6 5%	7 3%	38 7%	12 2%	4 2%	13 4%	13 7%	4 4%	14 9%	15 7%
Retired with a private pension	286 14%	95 12%	191 15%	41 13%	65 18%	112 29%	80 15%	91 18%	20 14%	41 19%	64 11%	82 17%	48 23%	64 20%	48 26%	19 18%	50 34%	35 17%
House person, housewife, househusband, etc.	197 10%	72 9%	126 10%	27 9%	32 9%	24 6%	43 8%	56 11%	23 16%	9 4%	45 8%	50 10%	14 7%	27 8%	19 10%	11 10%	12 8%	18 9%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 161

Do you work in any of the following occupations?

Base: All respondents who work

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1318	737	581	107	249	306	307	199	150	458	464	206	190	108	54	142	98	149	84	80	115	184	185	119	307	1011
Weighted base	1156	614	542	143	248	248	228	144	145	359	397	253	147	102	38	116	92	112	75	70	118	181	154	100	269	888
NET: Public Sector	269	109	159	26	58	61	70	31	22	108	107	35	19	35	12	25	18	24	14	24	33	37	28	18	269	-
	23%	18%	29%	18%	23%	25%	30%	21%	15%	30%	27%	14%	13%	34%	33%	21%	20%	21%	19%	35%	28%	20%	18%	18%	100%	-
Central government including all administrative departments and central government agencies such as the Bank of England	27	12	16	2	7	6	7	4	2	11	14	2	-	1	3	4	3	1	1	7	2	5	1	-	27	-
	2%	2%	3%	1%	3%	2%	3%	3%	1%	3%	4%	1%	-	1%	7%	4%	3%	*	1%	10%	2%	3%	*	-	10%	-
HM Forces	5	2	3	2	1	2	-	-	-	-	2	3	-	-	-	-	-	2	-	-	-	2	-	1	5	-
	*	*	1%	2%	*	1%	-	-	-	-	*	1%	-	-	-	-	-	2%	-	-	-	1%	-	1%	2%	-
National Health Service	52	14	37	9	8	13	12	6	4	16	26	6	3	3	2	6	3	10	4	5	6	5	5	2	52	-
	4%	2%	7%	6%	3%	5%	5%	4%	3%	4%	7%	2%	2%	2%	6%	5%	3%	9%	5%	8%	5%	3%	3%	2%	19%	-
Universities and Academies funded by government	26	12	14	2	9	6	6	-	3	16	8	2	-	3	1	1	2	2	3	3	1	2	5	3	26	-
	2%	2%	3%	1%	4%	2%	3%	-	2%	4%	2%	1%	-	3%	2%	1%	2%	2%	4%	4%	1%	1%	3%	3%	10%	-
Courts service	3	1	2	-	1	-	1	-	1	1	1	1	-	-	-	-	-	-	1	-	1	1	-	-	3	-
	*	*	*	-	*	-	1%	-	1%	*	*	1%	-	-	-	-	-	-	1%	-	1%	1%	-	-	1%	-
Local government administration	43	19	24	-	8	13	13	7	3	11	25	5	2	11	1	2	4	4	*	3	7	9	2	2	43	-
	4%	3%	4%	-	3%	5%	6%	5%	2%	3%	6%	2%	1%	10%	3%	1%	4%	3%	*	4%	6%	5%	1%	2%	16%	-
Police service	4	4	-	-	2	1	1	-	-	-	4	-	-	2	-	-	-	-	-	1	-	-	1	-	4	-
	*	1%	-	-	1%	*	*	-	-	-	1%	-	-	2%	-	-	-	-	-	2%	-	-	*	-	1%	-
Public sector housing	5	3	2	1	2	2	-	-	-	3	1	1	1	-	1	1	1	-	*	-	2	1	1	-	5	-
	*	1%	*	1%	1%	1%	-	-	-	1%	*	*	1%	-	2%	1%	1%	-	1%	-	1%	*	*	-	2%	-
Teaching employed by local education authority including voluntary aided schools and foundation schools	48	17	31	5	9	5	17	6	6	30	11	4	3	3	1	6	2	1	3	4	7	6	8	8	48	-
	4%	3%	6%	4%	4%	2%	8%	4%	4%	8%	3%	2%	2%	3%	3%	5%	2%	1%	3%	6%	6%	3%	5%	8%	18%	-

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 161

Do you work in any of the following occupations?

Base: All respondents who work

	Gender		Age						Social Grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	1156	614	542	143	248	248	228	144	145	359	397	253	147	102	38	116	92	112	75	70	118	181	154	100	269	888
Public corporations such as the Royal Mail or British Nuclear fuels or Driving Standards agency	11 1%	6 1%	5 1%	2 2%	3 1%	4 1%	2 1%	- -	- -	4 1%	1 *	4 2%	2 2%	2 2%	- -	1 1%	- -	1 1%	1 2%	1 2%	1 1%	3 2%	- -	- -	11 4%	- -
Bradford and Bingley or Northern Rock Building societies	1 *	1 *	- -	- -	1 *	- -	- -	- -	- -	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 *	- -	- -	1 *	- -
Other public sector occupation (please specify as much detail as possible)	43 4%	18 3%	25 5%	3 2%	7 3%	10 4%	10 5%	9 6%	4 3%	16 4%	15 4%	6 2%	7 5%	10 10%	3 9%	4 4%	4 5%	3 3%	2 3%	- -	6 5%	1 *	7 4%	3 3%	43 16%	- -
None of the above (Private Sector)	888 77%	505 82%	383 71%	117 82%	190 77%	186 75%	159 70%	113 79%	123 85%	251 70%	290 73%	219 86%	128 87%	67 66%	25 67%	91 79%	73 80%	88 79%	61 81%	45 65%	85 72%	144 80%	126 82%	82 82%	- -	888 100%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 161

Do you work in any of the following occupations?

Base: All respondents who work

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	1318	521	797	224	246	227	347	332	97	148	371	323	143	212	112	72	69	141
Weighted base	1156	451	706	196	210	192	311	282	82	126	340	286	117	187	99	63	60	122
NET: Public Sector	269	116	153	45	51	47	73	68	20	26	90	70	38	41	22	16	14	20
	23%	26%	22%	23%	24%	24%	23%	24%	24%	20%	26%	25%	32%	22%	22%	26%	23%	17%
Central government including all administrative departments and central government agencies such as the Bank of England	27	14	13	5	4	4	9	5	3	1	12	9	4	3	2	4	1	2
	2%	3%	2%	2%	2%	2%	3%	2%	4%	1%	4%	3%	4%	1%	2%	6%	1%	2%
HM Forces	5	3	2	1	-	1	1	1	-	-	2	4	-	1	1	-	-	-
	*	1%	*	1%	-	1%	*	*	-	-	*	1%	-	1%	1%	-	-	-
National Health Service	52	17	35	7	14	3	14	10	*	4	17	9	3	7	2	2	1	5
	4%	4%	5%	4%	7%	2%	5%	3%	1%	3%	5%	3%	2%	4%	2%	3%	1%	4%
Universities and Academies funded by government	26	13	13	5	5	12	9	7	3	2	9	12	3	4	2	3	1	4
	2%	3%	2%	3%	2%	6%	3%	3%	4%	1%	3%	4%	3%	2%	2%	5%	2%	3%
Courts service	3	1	2	-	1	1	1	-	1	-	-	2	-	1	-	-	-	1
	*	*	*	-	*	*	*	-	1%	-	-	1%	-	*	-	-	-	1%
Local government administration	43	22	21	4	10	11	14	13	2	5	17	11	7	2	3	2	*	1
	4%	5%	3%	2%	5%	6%	4%	5%	3%	4%	5%	4%	6%	1%	3%	3%	1%	1%
Police service	4	1	3	1	2	-	-	1	-	1	1	1	1	1	-	-	-	1
	*	*	*	*	1%	-	-	*	-	*	*	*	1%	*	-	-	-	1%
Public sector housing	5	3	2	1	-	2	2	3	-	-	1	1	3	1	-	1	-	1
	*	1%	*	*	-	1%	1%	1%	-	-	*	*	2%	*	-	1%	-	1%
Teaching employed by local education authority including voluntary aided schools and foundation schools	48	17	31	11	9	8	7	15	6	5	14	8	7	12	8	4	7	2
	4%	4%	4%	6%	4%	4%	2%	5%	7%	4%	4%	3%	6%	6%	8%	6%	12%	1%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 161

Do you work in any of the following occupations?

Base: All respondents who work

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	1156	451	706	196	210	192	311	282	82	126	340	286	117	187	99	63	60	122
Public corporations such as the Royal Mail or British Nuclear fuels or Driving Standards agency	11 1%	7 2%	3 *	1 1%	- -	1 *	4 1%	3 1%	1 1%	1 1%	3 1%	2 1%	1 1%	1 1%	1 1%	- -	1 1%	1 1%
Bradford and Bingley or Northern Rock Building societies	1 *	1 *	- -	- -	- -	- -	- -	- -	1 1%	1 1%	1 *	- -	- -	- -	1 1%	- -	- -	- -
Other public sector occupation (please specify as much detail as possible)	43 4%	16 3%	28 4%	8 4%	6 3%	6 3%	11 4%	10 4%	3 3%	5 4%	13 4%	11 4%	9 7%	9 5%	2 2%	1 2%	4 6%	3 3%
None of the above (Private Sector)	888 77%	335 74%	553 78%	150 77%	159 76%	145 76%	238 77%	214 76%	62 76%	100 80%	250 74%	216 75%	79 68%	146 78%	77 78%	47 74%	46 77%	101 83%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 162

Do you have any children aged 18 or under? If so, how old are they?

Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
No children aged 18 or under	1507 73%	753 74%	755 72%	197 80%	209 60%	151 43%	233 63%	276 90%	442 98%	409 74%	440 77%	293 65%	364 74%	136 73%	60 72%	161 71%	128 69%	137 73%	103 71%	75 72%	153 74%	197 73%	218 76%	142 76%	179 67%	620 70%
NET: Yes	547 26%	248 25%	298 28%	44 18%	137 39%	196 57%	132 36%	30 10%	8 2%	142 26%	130 23%	152 34%	123 25%	50 27%	22 27%	65 28%	58 31%	49 26%	42 29%	29 28%	53 26%	65 24%	70 24%	44 24%	88 33%	265 30%
Yes - children aged under 5 years old	178 9%	68 7%	110 10%	35 14%	87 25%	47 13%	9 2%	- -	1 *	46 8%	47 8%	47 10%	38 8%	10 5%	5 6%	19 9%	23 12%	20 11%	9 6%	7 6%	16 8%	31 12%	24 8%	13 7%	28 10%	89 10%
Yes - children aged 5 to 10 years old	208 10%	94 9%	114 11%	9 4%	57 16%	102 29%	34 9%	2 1%	4 1%	64 12%	50 9%	47 10%	46 9%	23 12%	4 5%	26 11%	21 11%	19 10%	12 8%	11 10%	25 12%	26 10%	28 10%	14 8%	30 11%	93 11%
Yes - children aged 11 to 15 years old	232 11%	109 11%	123 12%	1 *	39 11%	98 28%	78 21%	15 5%	1 *	60 11%	42 7%	76 17%	53 11%	27 14%	14 17%	33 14%	17 9%	19 10%	12 8%	11 11%	25 12%	28 11%	27 9%	19 10%	33 12%	114 13%
Yes - children aged 16 to 18 years old	133 6%	62 6%	71 7%	1 *	3 1%	44 13%	62 17%	18 6%	4 1%	32 6%	27 5%	39 9%	34 7%	12 6%	9 11%	14 6%	11 6%	10 5%	14 9%	9 9%	14 7%	12 5%	18 6%	9 5%	23 8%	60 7%
Refused	11 1%	11 1%	- -	5 2%	2 1%	- -	3 1%	1 *	- -	1 *	2 *	5 1%	4 1%	- -	1 1%	2 1%	- -	* *	- -	- -	1 *	7 2%	1 *	- -	2 1%	2 *

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 162

Do you have any children aged 18 or under? If so, how old are they?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
No children aged 18 or under	1507 73%	571 74%	936 72%	216 71%	257 73%	316 83%	408 76%	385 77%	99 68%	154 72%	412 73%	351 71%	156 75%	241 74%	138 75%	82 75%	118 81%	137 65%
NET: Yes	547 26%	194 25%	352 27%	86 28%	95 27%	63 17%	123 23%	116 23%	46 32%	58 27%	151 27%	141 29%	52 25%	84 26%	45 25%	27 25%	28 19%	73 35%
Yes - children aged under 5 years old	178 9%	68 9%	111 9%	33 11%	32 9%	16 4%	39 7%	33 7%	10 7%	20 9%	49 9%	43 9%	8 4%	23 7%	10 5%	9 8%	7 4%	16 8%
Yes - children aged 5 to 10 years old	208 10%	80 10%	128 10%	30 10%	42 12%	26 7%	41 8%	49 10%	16 11%	16 7%	60 11%	55 11%	18 9%	31 10%	23 13%	9 8%	9 6%	26 13%
Yes - children aged 11 to 15 years old	232 11%	82 11%	150 12%	29 10%	38 11%	33 9%	49 9%	62 12%	28 19%	24 12%	72 13%	55 11%	28 13%	47 14%	28 16%	11 10%	13 9%	36 17%
Yes - children aged 16 to 18 years old	133 6%	46 6%	87 7%	22 7%	18 5%	22 6%	36 7%	35 7%	9 6%	22 10%	38 7%	38 8%	18 9%	16 5%	9 5%	8 8%	13 9%	23 11%
Refused	11 1%	3 *	8 1%	1 *	3 1%	-	3 *	-	-	1 *	* *	-	-	-	-	-	-	-

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 163

Which of the following ITV regions do you live in?

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Anglia	206 10%	103 10%	103 10%	24 10%	30 9%	31 9%	41 11%	35 11%	45 10%	43 8%	53 9%	58 13%	51 10%	-	-	-	2 1%	-	14 10%	-	177 86%	-	13 4%	-	29 11%	92 10%
Border	20 1%	9 1%	11 1%	1 *	4 1%	2 1%	3 1%	2 1%	8 2%	9 2%	5 1%	4 1%	2 *	10 5%	-	11 5%	-	-	-	-	-	-	-	-	3 1%	6 1%
Central	292 14%	138 14%	154 15%	36 15%	58 17%	45 13%	59 16%	51 17%	42 9%	95 17%	60 11%	71 16%	66 13%	7 4%	-	2 1%	-	174 94%	93 64%	-	4 2%	2 1%	9 3%	2 1%	34 13%	136 15%
Granada	214 10%	104 10%	109 10%	24 10%	29 8%	42 12%	35 10%	41 13%	42 9%	56 10%	58 10%	41 9%	60 12%	-	-	209 92%	-	2 1%	2 1%	1 1%	-	-	-	-	25 9%	83 9%
London	367 18%	173 17%	194 18%	66 27%	60 17%	66 19%	54 15%	37 12%	83 18%	128 23%	120 21%	63 14%	56 11%	1 *	-	-	-	-	-	-	23 11%	266 99%	74 26%	3 2%	46 17%	178 20%
Meridian	223 11%	131 13%	91 9%	17 7%	44 13%	29 8%	38 10%	31 10%	64 14%	72 13%	56 10%	51 11%	43 9%	-	-	-	-	2 1%	-	-	1 1%	-	193 67%	27 14%	20 7%	105 12%
STV	169 8%	81 8%	88 8%	7 3%	39 11%	38 11%	35 9%	23 7%	28 6%	33 6%	57 10%	31 7%	47 10%	168 90%	-	-	-	1 *	-	-	-	-	-	-	33 12%	63 7%
Tyne Tees	85 4%	46 5%	38 4%	9 4%	12 3%	16 5%	20 5%	12 4%	16 4%	20 4%	23 4%	19 4%	23 5%	-	81 99%	-	3 2%	-	-	-	-	-	-	-	12 4%	26 3%
Wales	103 5%	51 5%	52 5%	12 5%	16 5%	21 6%	17 5%	16 5%	20 4%	21 4%	34 6%	19 4%	28 6%	-	-	-	-	-	-	103 99%	-	-	-	-	24 9%	45 5%
West	66 3%	31 3%	35 3%	7 3%	13 4%	8 2%	13 3%	7 2%	19 4%	10 2%	23 4%	11 2%	23 5%	-	-	4 2%	-	6 3%	-	-	-	-	-	56 30%	6 2%	28 3%
Westcountry	101 5%	45 4%	56 5%	12 5%	12 3%	14 4%	14 4%	14 5%	35 8%	26 5%	22 4%	31 7%	23 5%	-	-	*	-	2 1%	-	-	-	1 *	-	98 53%	14 5%	42 5%
Yorkshire	220 11%	98 10%	122 12%	31 13%	32 9%	35 10%	38 10%	37 12%	47 10%	40 7%	61 11%	51 11%	68 14%	-	1 1%	1 *	181 97%	-	36 25%	-	2 1%	-	-	-	23 9%	85 10%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 163

Which of the following ITV regions do you live in?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Anglia	206 10%	65 8%	141 11%	19 6%	28 8%	42 11%	62 12%	58 12%	12 9%	11 5%	38 7%	38 8%	24 12%	38 12%	19 10%	9 8%	12 9%	15 7%
Border	20 1%	10 1%	10 1%	1 *	1 *	9 2%	4 1%	2 *	1 *	6 3%	8 1%	6 1%	2 1%	8 2%	1 *	2 2%	1 1%	- -
Central	292 14%	123 16%	169 13%	52 17%	65 18%	67 18%	69 13%	84 17%	28 20%	20 9%	76 14%	70 14%	31 15%	44 14%	32 17%	12 11%	18 13%	42 20%
Granada	214 10%	77 10%	136 11%	32 10%	30 9%	41 11%	43 8%	53 11%	13 9%	19 9%	75 13%	63 13%	23 11%	31 10%	23 13%	15 14%	13 9%	20 10%
London	367 18%	149 19%	218 17%	57 19%	56 16%	63 17%	126 24%	98 20%	22 15%	36 17%	86 15%	95 19%	31 15%	50 16%	28 16%	15 14%	31 21%	30 14%
Meridian	223 11%	79 10%	144 11%	40 13%	47 13%	48 13%	61 11%	72 14%	14 9%	29 14%	57 10%	47 10%	18 9%	42 13%	25 14%	9 8%	21 14%	25 12%
STV	169 8%	62 8%	107 8%	6 2%	10 3%	21 6%	18 3%	24 5%	16 11%	46 22%	45 8%	39 8%	20 10%	18 6%	9 5%	9 9%	7 5%	12 6%
Tyne Tees	85 4%	26 3%	59 5%	14 4%	19 5%	7 2%	22 4%	11 2%	2 2%	4 2%	25 4%	14 3%	10 5%	10 3%	4 2%	6 5%	4 3%	4 2%
Wales	103 5%	37 5%	66 5%	23 7%	21 6%	19 5%	33 6%	20 4%	5 3%	8 4%	32 6%	28 6%	9 4%	13 4%	11 6%	5 5%	7 4%	12 6%
West	66 3%	25 3%	42 3%	4 1%	20 6%	8 2%	21 4%	14 3%	9 6%	4 2%	16 3%	17 3%	9 4%	15 5%	2 1%	4 4%	2 1%	4 2%
Westcountry	101 5%	42 6%	59 5%	22 7%	18 5%	26 7%	26 5%	26 5%	9 6%	9 4%	26 5%	29 6%	6 3%	14 4%	11 6%	3 3%	9 6%	11 5%
Yorkshire	220 11%	73 10%	147 11%	33 11%	40 11%	28 7%	49 9%	38 8%	14 9%	21 10%	80 14%	44 9%	25 12%	40 12%	18 10%	20 18%	21 14%	35 16%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 164
Marital Status
Base: All respondents

	Gender		Age							Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Single	571 28%	297 29%	274 26%	176 72%	137 39%	105 30%	89 24%	42 14%	23 5%	125 23%	191 33%	89 20%	166 34%	57 31%	24 29%	57 25%	57 30%	47 25%	34 23%	29 28%	46 22%	115 43%	67 23%	39 21%	87 33%	271 30%
NET: Married/ Civil partnership/ co habiting	1268 61%	617 61%	651 62%	67 27%	204 59%	225 65%	223 61%	214 70%	335 75%	378 69%	313 55%	326 72%	251 51%	103 55%	47 57%	151 66%	113 61%	125 67%	102 70%	66 63%	141 68%	124 46%	182 63%	115 62%	146 54%	550 62%
Married	953 46%	493 49%	460 44%	20 8%	120 34%	149 43%	177 48%	178 58%	310 69%	291 53%	237 41%	264 59%	161 33%	68 37%	38 46%	110 48%	87 47%	95 51%	75 52%	47 45%	111 54%	91 34%	149 51%	83 45%	105 39%	383 43%
Civil Partnership	23 1%	14 1%	9 1%	8 3%	5 1%	4 1%	3 1%	1 *	2 *	8 1%	1 *	7 1%	7 2%	2 1%	- -	- -	6 3%	1 1%	3 2%	2 2%	1 1%	4 1%	2 1%	2 1%	4 2%	14 2%
Co Habiting	291 14%	109 11%	182 17%	39 16%	80 23%	72 21%	42 12%	35 11%	24 5%	79 14%	75 13%	55 12%	82 17%	32 17%	9 11%	41 18%	21 11%	28 15%	23 16%	17 17%	29 14%	29 11%	31 11%	30 16%	37 14%	154 17%
NET: Widowed/ separated/ divorced	212 10%	91 9%	121 12%	1 *	2 1%	17 5%	53 14%	50 16%	89 20%	47 8%	67 12%	31 7%	67 14%	19 10%	11 14%	18 8%	15 8%	14 7%	9 7%	9 9%	20 10%	28 11%	39 13%	30 16%	31 12%	64 7%
Widowed	47 2%	17 2%	30 3%	- -	- -	2 1%	4 1%	11 4%	30 7%	13 2%	10 2%	5 1%	20 4%	6 3%	3 3%	4 2%	5 3%	4 2%	1 1%	2 2%	5 2%	3 1%	11 4%	4 2%	7 3%	12 1%
Separated	30 1%	16 2%	13 1%	1 *	2 1%	5 2%	8 2%	5 2%	9 2%	7 1%	8 1%	7 2%	8 2%	1 *	4 5%	2 1%	1 *	2 1%	2 1%	2 2%	2 1%	9 3%	1 *	5 3%	4 2%	12 1%
Divorced	135 7%	57 6%	78 7%	- -	- -	10 3%	41 11%	34 11%	50 11%	27 5%	49 9%	19 4%	39 8%	13 7%	5 6%	12 5%	9 5%	7 4%	6 4%	5 5%	13 6%	17 6%	27 9%	21 12%	20 7%	40 5%
Prefer not to answer	14 1%	8 1%	7 1%	2 1%	5 1%	1 *	3 1%	1 *	3 1%	2 *	1 *	4 1%	7 1%	6 3%	- -	2 1%	1 1%	* *	- -	- -	- -	2 1%	2 1%	1 1%	4 1%	3 *

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 164
Marital Status
Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Single	571 28%	206 27%	365 28%	69 23%	81 23%	74 19%	119 22%	109 22%	20 14%	57 27%	139 25%	121 25%	49 24%	49 15%	20 11%	24 22%	16 11%	28 14%
NET: Married/ Civil partnership/ co habiting	1268 61%	476 62%	792 61%	207 68%	229 65%	264 70%	356 67%	339 68%	111 77%	126 59%	372 66%	323 66%	132 63%	233 72%	143 78%	80 73%	115 79%	160 76%
Married	953 46%	358 47%	595 46%	163 54%	176 50%	223 59%	275 52%	272 54%	91 63%	95 44%	294 52%	252 51%	105 51%	190 59%	126 69%	66 61%	102 70%	137 66%
Civil Partnership	23 1%	9 1%	15 1%	3 1%	1 *	3 1%	5 1%	5 1%	1 *	1 *	1 *	3 1%	3 2%	1 *	2 1%	* *	- -	1 1%
Co Habiting	291 14%	110 14%	182 14%	41 14%	52 15%	38 10%	76 14%	62 12%	20 14%	30 14%	77 14%	68 14%	24 11%	42 13%	16 9%	13 12%	13 9%	22 10%
NET: Widowed/ separated/ divorced	212 10%	78 10%	133 10%	25 8%	44 12%	40 10%	55 10%	52 10%	10 7%	29 14%	48 8%	47 10%	25 12%	41 13%	17 9%	5 5%	15 10%	21 10%
Widowed	47 2%	21 3%	26 2%	6 2%	8 2%	15 4%	12 2%	20 4%	4 3%	8 4%	11 2%	9 2%	6 3%	12 4%	6 3%	2 2%	9 6%	6 3%
Separated	30 1%	9 1%	20 2%	5 2%	5 1%	1 *	6 1%	4 1%	2 1%	3 2%	6 1%	9 2%	1 1%	6 2%	1 1%	- -	1 *	1 *
Divorced	135 7%	48 6%	87 7%	14 5%	31 9%	23 6%	37 7%	28 6%	4 3%	18 8%	31 6%	30 6%	18 9%	22 7%	9 5%	3 3%	6 4%	14 7%
Prefer not to answer	14 1%	8 1%	6 *	2 1%	1 *	1 *	3 1%	- -	3 2%	1 *	4 1%	1 *	2 1%	1 *	3 2%	- -	- -	- -

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 165

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Glasgow	96 5%	44 4%	52 5%	6 2%	23 7%	24 7%	14 4%	11 4%	17 4%	20 4%	34 6%	19 4%	23 5%	96 52%	-	-	-	-	-	-	-	-	-	-	16 6%	38 4%
Edinburgh	65 3%	29 3%	36 3%	2 1%	19 5%	10 3%	13 3%	13 4%	9 2%	14 2%	18 3%	17 4%	16 3%	64 34%	*	-	-	-	-	-	-	*	-	-	16 6%	20 2%
Newcastle	86 4%	48 5%	37 4%	9 4%	9 3%	17 5%	20 5%	13 4%	17 4%	21 4%	26 5%	17 4%	22 4%	-	80 97%	5 2%	1 1%	-	-	-	-	-	-	-	11 4%	28 3%
Leeds	99 5%	43 4%	56 5%	10 4%	20 6%	16 4%	16 4%	19 6%	19 4%	21 4%	31 5%	18 4%	30 6%	-	-	1 *	98 53%	-	-	-	-	-	-	-	12 5%	36 4%
Hull	35 2%	17 2%	18 2%	4 2%	7 2%	3 1%	4 1%	7 2%	10 2%	5 1%	9 2%	8 2%	13 3%	-	-	-	32 17%	-	3 2%	-	-	-	-	-	3 1%	17 2%
Sheffield	58 3%	23 2%	35 3%	9 4%	7 2%	15 4%	9 2%	5 2%	13 3%	13 2%	13 2%	17 4%	15 3%	-	-	-	44 24%	-	13 9%	-	-	-	-	-	8 3%	18 2%
Manchester	157 8%	72 7%	86 8%	18 7%	26 7%	28 8%	32 9%	29 9%	25 6%	34 6%	43 7%	40 9%	40 8%	-	-	141 62%	-	11 6%	3 2%	1 1%	-	-	-	-	18 7%	72 8%
Liverpool	70 3%	40 4%	30 3%	8 3%	11 3%	10 3%	12 3%	13 4%	16 4%	21 4%	22 4%	10 2%	16 3%	-	-	57 25%	-	-	-	13 13%	-	-	-	-	10 4%	28 3%
Nottingham	97 5%	47 5%	49 5%	12 5%	14 4%	16 5%	18 5%	18 6%	19 4%	28 5%	22 4%	23 5%	23 5%	-	-	-	4 2%	2 1%	87 61%	-	3 2%	-	-	-	8 3%	39 4%
Birmingham	166 8%	79 8%	86 8%	25 10%	34 10%	26 8%	32 9%	25 8%	23 5%	59 11%	35 6%	35 8%	37 8%	-	-	-	-	156 84%	8 6%	-	-	-	-	2 1%	22 8%	81 9%
Norwich	91 4%	47 5%	44 4%	12 5%	10 3%	18 5%	19 5%	15 5%	17 4%	10 2%	35 6%	20 4%	25 5%	-	1 1%	-	-	-	2 2%	-	88 43%	-	-	-	19 7%	33 4%
Milton Keynes	55 3%	28 3%	27 3%	6 2%	6 2%	5 1%	11 3%	8 2%	20 4%	18 3%	12 2%	12 3%	12 3%	-	-	-	-	2 1%	13 9%	-	26 13%	-	13 5%	-	5 2%	26 3%
Brighton	47 2%	25 2%	22 2%	-	11 3%	4 1%	10 3%	10 3%	12 3%	13 2%	12 2%	12 3%	10 2%	-	-	-	-	-	-	-	-	-	47 16%	-	5 2%	26 3%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 165

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Oxford	37 2%	22 2%	15 1%	4 1%	7 2%	6 2%	3 1%	3 1%	15 3%	14 3%	7 1%	10 2%	6 1%	-	-	-	-	5 3%	-	-	-	-	25 9%	7 4%	4 1%	17 2%
London	456 22%	228 22%	228 22%	76 31%	76 22%	84 24%	71 19%	49 16%	100 22%	152 28%	135 23%	90 20%	79 16%	-	-	-	-	-	-	57 28%	267 100%	130 45%	1 1%	58 22%	225 25%	
Southampton	78 4%	42 4%	36 3%	10 4%	14 4%	12 4%	9 2%	9 3%	24 5%	27 5%	21 4%	17 4%	13 3%	-	1 1%	-	-	-	-	-	-	1 *	49 17%	28 15%	6 2%	40 5%
Bristol	78 4%	37 4%	41 4%	8 3%	14 4%	9 2%	13 3%	10 3%	25 6%	15 3%	25 4%	16 4%	22 5%	-	-	-	-	2 1%	-	3 3%	-	-	-	73 39%	8 3%	32 4%
Plymouth	58 3%	21 2%	37 4%	7 3%	6 2%	7 2%	10 3%	9 3%	20 4%	15 3%	10 2%	20 4%	13 3%	-	-	-	-	-	-	-	-	-	-	58 31%	10 4%	20 2%
Cardiff	71 3%	35 3%	36 3%	9 4%	12 4%	16 5%	10 3%	11 4%	13 3%	12 2%	17 3%	18 4%	24 5%	-	-	-	-	-	-	71 69%	-	-	-	-	14 5%	35 4%
None of these	166 8%	83 8%	83 8%	10 4%	23 7%	24 7%	41 11%	32 10%	36 8%	39 7%	46 8%	32 7%	50 10%	26 14%	1 2%	24 11%	6 3%	7 4%	14 9%	15 14%	32 16%	-	25 9%	17 9%	14 5%	55 6%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 165

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Glasgow	96 5%	37 5%	59 5%	2 1%	4 1%	15 4%	11 2%	15 3%	7 5%	28 13%	30 5%	22 4%	8 4%	11 3%	6 3%	8 7%	1 *	8 4%
Edinburgh	65 3%	31 4%	34 3%	4 1%	5 1%	10 3%	9 2%	13 3%	15 11%	16 7%	14 3%	15 3%	9 4%	8 3%	9 5%	1 1%	5 3%	4 2%
Newcastle	86 4%	25 3%	61 5%	12 4%	19 5%	7 2%	23 4%	13 3%	2 2%	5 2%	27 5%	16 3%	12 6%	11 3%	6 3%	6 5%	4 3%	4 2%
Leeds	99 5%	35 5%	63 5%	17 6%	15 4%	13 3%	22 4%	17 3%	8 6%	12 5%	37 7%	22 5%	9 4%	20 6%	8 4%	12 11%	9 6%	9 4%
Hull	35 2%	11 1%	24 2%	6 2%	13 4%	6 2%	7 1%	7 1%	2 2%	3 1%	12 2%	6 1%	3 1%	7 2%	3 2%	3 3%	1 1%	6 3%
Sheffield	58 3%	22 3%	36 3%	12 4%	9 2%	8 2%	12 2%	10 2%	1 1%	5 2%	18 3%	12 2%	11 5%	9 3%	3 2%	2 2%	8 5%	18 9%
Manchester	157 8%	58 8%	99 8%	28 9%	25 7%	27 7%	26 5%	33 7%	11 7%	18 8%	51 9%	44 9%	21 10%	27 8%	13 7%	10 9%	11 7%	13 6%
Liverpool	70 3%	32 4%	38 3%	11 4%	12 3%	10 3%	20 4%	17 3%	2 1%	3 1%	26 5%	21 4%	6 3%	7 2%	10 5%	6 5%	-	6 3%
Nottingham	97 5%	44 6%	52 4%	15 5%	17 5%	19 5%	22 4%	24 5%	4 2%	8 4%	27 5%	22 5%	5 2%	13 4%	6 3%	2 2%	11 7%	17 8%
Birmingham	166 8%	60 8%	106 8%	25 8%	41 11%	36 10%	46 9%	42 8%	12 8%	11 5%	41 7%	46 9%	20 10%	31 10%	17 9%	11 10%	10 7%	22 10%
Norwich	91 4%	32 4%	59 5%	9 3%	11 3%	21 5%	24 5%	20 4%	5 3%	4 2%	21 4%	12 3%	11 5%	20 6%	9 5%	5 5%	8 6%	7 3%
Milton Keynes	55 3%	17 2%	38 3%	8 3%	10 3%	12 3%	9 2%	20 4%	6 4%	2 1%	8 1%	12 3%	5 2%	12 4%	3 2%	3 2%	2 1%	5 2%
Brighton	47 2%	18 2%	29 2%	5 2%	10 3%	11 3%	12 2%	20 4%	- -	6 3%	15 3%	12 2%	8 4%	7 2%	6 3%	1 1%	4 3%	8 4%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 165

Which of the following cities do you live in, or nearest to?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Oxford	37 2%	19 2%	18 1%	6 2%	7 2%	10 3%	9 2%	13 3%	5 3%	2 1%	6 1%	11 2%	4 2%	7 2%	5 3%	1 1%	4 3%	7 3%
London	456 22%	175 23%	281 22%	65 21%	65 18%	84 22%	152 29%	129 26%	27 19%	49 23%	112 20%	114 23%	37 18%	62 19%	37 20%	18 17%	38 26%	32 15%
Southampton	78 4%	26 3%	52 4%	19 6%	24 7%	15 4%	28 5%	20 4%	4 3%	12 6%	22 4%	13 3%	6 3%	15 5%	10 5%	5 4%	5 3%	4 2%
Bristol	78 4%	31 4%	47 4%	10 3%	20 6%	16 4%	24 4%	16 3%	10 7%	4 2%	22 4%	18 4%	9 4%	14 4%	6 3%	3 3%	2 1%	5 2%
Plymouth	58 3%	24 3%	34 3%	13 4%	8 2%	15 4%	15 3%	16 3%	6 4%	6 3%	14 2%	21 4%	3 2%	7 2%	8 5%	- -	7 5%	7 3%
Cardiff	71 3%	24 3%	47 4%	15 5%	17 5%	13 3%	25 5%	11 2%	5 3%	5 2%	20 4%	18 4%	5 3%	10 3%	8 5%	4 4%	7 4%	9 4%
None of these	166 8%	47 6%	118 9%	21 7%	23 7%	31 8%	36 7%	42 8%	13 9%	16 7%	39 7%	34 7%	17 8%	28 9%	9 5%	8 7%	11 7%	19 9%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 166

What is the combined annual income of your household, prior to tax being deducted?

Base: All respondents

		Gender			Age						Social Grade				Region							Employment Sector					
		Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base		2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base		2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Up to £7,000	(3.5)	112	48	64	27	32	14	21	17	1	4	24	8	77	16	11	10	15	9	6	5	8	15	9	7	3	17
		5%	5%	6%	11%	9%	4%	6%	6%	*	1%	4%	2%	16%	9%	13%	4%	8%	5%	4%	5%	4%	6%	3%	4%	1%	2%
£7,001 to £14,000	(10.5)	261	113	148	29	34	41	47	44	66	20	43	39	159	27	16	34	24	19	21	11	18	20	45	26	12	67
		13%	11%	14%	12%	10%	12%	13%	14%	15%	4%	8%	9%	32%	14%	19%	15%	13%	10%	15%	11%	9%	7%	16%	14%	5%	8%
£14,001 to £21,000	(17.5)	321	154	168	33	37	47	65	57	81	40	110	78	94	25	11	32	44	32	32	15	36	23	40	33	33	122
		16%	15%	16%	13%	11%	14%	18%	19%	18%	7%	19%	17%	19%	13%	13%	14%	24%	17%	22%	14%	18%	9%	14%	18%	12%	14%
£21,001 to £28,000	(24.5)	311	168	144	36	45	56	50	45	80	64	93	104	50	23	11	27	23	23	23	23	42	50	42	25	47	143
		15%	17%	14%	15%	13%	16%	14%	15%	18%	12%	16%	23%	10%	12%	13%	12%	12%	16%	22%	20%	20%	19%	15%	14%	17%	16%
£28,001 to £34,000	(31)	245	128	117	8	49	38	39	50	61	79	70	65	31	34	10	35	17	23	15	13	21	27	29	21	50	112
		12%	13%	11%	3%	14%	11%	10%	16%	14%	14%	12%	15%	6%	18%	13%	16%	9%	12%	11%	12%	10%	10%	10%	11%	18%	13%
£34,001 to £41,000	(37.5)	202	103	99	25	31	38	40	13	56	66	67	52	17	16	7	16	26	19	8	8	27	28	28	19	26	101
		10%	10%	9%	10%	9%	11%	11%	4%	12%	12%	12%	11%	4%	9%	8%	7%	14%	10%	6%	8%	13%	11%	10%	10%	10%	11%
£41,001 to £48,000	(44.5)	96	52	43	6	22	18	18	17	14	43	26	17	10	8	3	12	8	7	7	3	13	12	9	14	15	57
		5%	5%	4%	2%	6%	5%	5%	6%	3%	8%	5%	4%	2%	4%	4%	5%	4%	4%	5%	3%	6%	5%	3%	7%	6%	6%
£48,001 to £55,000	(51.5)	104	48	56	6	28	21	24	11	14	48	23	30	2	7	2	13	2	14	10	8	7	10	19	12	32	54
		5%	5%	5%	2%	8%	6%	7%	3%	3%	9%	4%	7%	*	4%	3%	6%	1%	7%	7%	8%	4%	4%	7%	6%	12%	6%
£55,001 to £62,000	(58.5)	59	27	32	6	18	12	5	6	11	36	9	6	7	6	1	10	2	4	1	3	5	11	13	4	7	33
		3%	3%	3%	3%	5%	3%	1%	2%	2%	7%	2%	1%	2%	3%	1%	4%	1%	2%	1%	3%	2%	4%	5%	2%	2%	4%
£62,001 to £69,000	(65.5)	38	16	22	6	7	7	8	2	8	19	10	7	2	3	2	6	-	5	-	1	-	8	8	4	4	28
		2%	2%	2%	2%	2%	2%	2%	1%	2%	4%	2%	2%	*	1%	2%	3%	-	3%	-	1%	-	3%	3%	2%	1%	3%
£69,001 to £76,000	(72.5)	31	15	16	8	7	9	5	1	2	18	12	1	-	2	2	4	2	4	1	2	3	6	5	2	9	15
		2%	2%	1%	3%	2%	2%	1%	*	1%	3%	2%	*	-	1%	2%	2%	1%	2%	1%	2%	1%	2%	2%	1%	3%	2%
£76,001 to £83,000	(79.5)	29	16	13	2	8	7	4	2	7	19	8	1	-	-	-	4	1	1	2	3	-	12	5	1	4	24
		1%	2%	1%	1%	2%	2%	1%	1%	1%	3%	1%	*	-	-	-	2%	*	1%	1%	3%	-	4%	2%	*	2%	3%
£83,001 or more	(86)	58	33	25	10	10	14	12	5	7	39	14	5	-	6	3	2	2	4	5	-	3	14	12	6	10	39
		3%	3%	2%	4%	3%	4%	3%	2%	2%	7%	2%	1%	-	3%	4%	1%	1%	2%	3%	-	2%	5%	4%	3%	4%	4%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 166

What is the combined annual income of your household, prior to tax being deducted?

Base: All respondents

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
Prefer not to answer	197	89	108	43	19	25	32	38	41	58	63	36	41	16	5	22	20	22	13	9	23	32	24	13	17	74
	10%	9%	10%	18%	5%	7%	9%	12%	9%	10%	11%	8%	8%	8%	6%	10%	11%	12%	9%	8%	11%	12%	8%	7%	6%	8%
Average income (£000's)	30.33	31.10	29.59	29.64	33.08	33.24	30.08	26.20	29.11	43.06	30.87	29.19	16.79	28.10	26.31	30.53	24.89	31.01	28.04	29.97	28.62	36.18	32.78	30.69	36.30	35.86

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 166

What is the combined annual income of your household, prior to tax being deducted?

Base: All respondents

		Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
		Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base		2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base		2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Up to £7,000	(3.5)	112	34	78	9	14	9	21	21	2	7	16	25	10	6	2	4	1	4
		5%	4%	6%	3%	4%	2%	4%	4%	2%	3%	3%	5%	5%	2%	1%	4%	*	2%
£7,001 to £14,000	(10.5)	261	94	167	22	30	28	65	46	13	36	71	43	17	29	16	6	20	17
		13%	12%	13%	7%	9%	7%	12%	9%	9%	17%	13%	9%	8%	9%	9%	6%	14%	8%
£14,001 to £21,000	(17.5)	321	123	198	35	59	48	75	52	10	29	72	74	35	50	22	13	31	35
		16%	16%	15%	12%	17%	13%	14%	10%	7%	14%	13%	15%	17%	15%	12%	12%	21%	17%
£21,001 to £28,000	(24.5)	311	133	178	28	47	52	80	92	12	27	84	72	35	49	31	13	15	32
		15%	17%	14%	9%	13%	14%	15%	18%	8%	13%	15%	15%	17%	15%	17%	12%	10%	15%
£28,001 to £34,000	(31)	245	90	155	40	46	56	70	72	28	24	70	62	21	52	36	14	27	23
		12%	12%	12%	13%	13%	15%	13%	14%	20%	11%	12%	13%	10%	16%	20%	13%	19%	11%
£34,001 to £41,000	(37.5)	202	72	131	34	36	42	64	63	18	26	56	56	24	41	15	14	13	23
		10%	9%	10%	11%	10%	11%	12%	13%	13%	12%	10%	11%	12%	13%	8%	13%	9%	11%
£41,001 to £48,000	(44.5)	96	43	53	20	19	24	24	36	15	10	30	33	10	16	12	10	8	13
		5%	6%	4%	7%	5%	6%	4%	7%	10%	5%	5%	7%	5%	5%	7%	9%	5%	6%
£48,001 to £55,000	(51.5)	104	36	68	29	22	24	20	22	15	9	43	31	8	18	10	4	6	17
		5%	5%	5%	9%	6%	6%	4%	4%	10%	4%	8%	6%	4%	5%	6%	4%	4%	8%
£55,001 to £62,000	(58.5)	59	25	34	12	12	17	21	16	11	7	15	16	8	13	9	7	8	4
		3%	3%	3%	4%	3%	4%	4%	3%	8%	3%	3%	3%	4%	4%	5%	6%	5%	2%
£62,001 to £69,000	(65.5)	38	15	23	8	13	8	13	8	4	7	16	9	8	9	4	4	1	4
		2%	2%	2%	3%	4%	2%	2%	2%	3%	3%	3%	2%	4%	3%	2%	4%	1%	2%
£69,001 to £76,000	(72.5)	31	8	23	7	4	7	10	7	-	4	9	6	1	9	4	2	3	5
		2%	1%	2%	2%	1%	2%	2%	1%	-	2%	2%	1%	*	3%	2%	2%	2%	2%
£76,001 to £83,000	(79.5)	29	14	15	11	8	6	11	4	1	3	11	9	7	2	5	2	3	6
		1%	2%	1%	4%	2%	2%	2%	1%	*	1%	2%	2%	3%	1%	2%	2%	2%	3%
£83,001 or more	(86)	58	30	29	18	14	25	18	22	4	11	21	19	7	9	4	5	3	8
		3%	4%	2%	6%	4%	7%	3%	4%	3%	5%	4%	4%	3%	3%	2%	5%	2%	4%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 166

What is the combined annual income of your household, prior to tax being deducted?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
Prefer not to answer	197	51	146	30	31	34	41	41	10	14	48	37	17	21	12	11	8	19
	10%	7%	11%	10%	9%	9%	8%	8%	7%	7%	8%	8%	8%	7%	6%	10%	6%	9%
Average income (£000's)	30.33	31.29	29.74	38.88	33.87	36.74	32.45	33.01	36.54	32.45	33.48	32.96	32.85	33.42	34.41	36.86	31.41	34.82

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 167

Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?

Base: All respondents

	Gender			Age						Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2065	1095	970	167	318	402	441	363	374	635	598	311	521	167	93	238	173	217	149	110	170	245	308	195	307	1011
Weighted base	2065	1012	1053	245	348	348	368	307	450	552	572	450	491	186	83	227	186	186	145	103	207	268	289	186	269	888
NET: Yes	394	193	201	26	43	68	99	72	86	64	81	74	175	38	26	44	39	28	24	19	44	38	56	38	29	96
	19%	19%	19%	11%	12%	19%	27%	23%	19%	12%	14%	16%	36%	20%	32%	19%	21%	15%	16%	19%	21%	14%	19%	20%	11%	11%
Yes - physical condition	227	115	112	2	17	32	60	48	68	39	46	49	94	18	15	29	19	17	12	11	31	15	37	23	18	55
	11%	11%	11%	1%	5%	9%	16%	16%	15%	7%	8%	11%	19%	10%	18%	13%	10%	9%	9%	11%	15%	6%	13%	12%	7%	6%
Yes - mental condition	145	64	81	21	35	34	44	7	4	20	25	21	78	16	10	12	19	9	9	8	15	14	17	15	7	31
	7%	6%	8%	8%	10%	10%	12%	2%	1%	4%	4%	5%	16%	9%	12%	5%	10%	5%	6%	8%	7%	5%	6%	8%	3%	3%
Yes - disability	138	66	73	7	5	24	39	36	27	15	26	25	72	10	10	21	15	7	14	6	13	14	19	11	11	23
	7%	6%	7%	3%	1%	7%	11%	12%	6%	3%	5%	6%	15%	5%	12%	9%	8%	4%	9%	6%	6%	5%	7%	6%	4%	3%
Yes - other	17	11	7	1	2	2	7	3	3	2	5	-	10	2	1	1	1	1	1	1	5	1	2	2	1	3
	1%	1%	1%	*	*	1%	2%	1%	1%	*	1%	-	2%	1%	1%	*	1%	1%	*	1%	2%	*	1%	1%	*	*
No	1620	795	826	215	291	273	257	226	359	475	478	371	297	142	53	177	142	154	113	82	162	220	231	144	233	777
	78%	79%	78%	88%	84%	78%	70%	74%	80%	86%	83%	82%	61%	76%	64%	78%	76%	83%	78%	80%	79%	82%	80%	78%	87%	87%
Prefer not to say	51	24	27	5	13	7	12	9	5	13	13	5	19	6	3	6	5	4	7	1	1	11	2	4	7	15
	2%	2%	3%	2%	4%	2%	3%	3%	1%	2%	2%	1%	4%	3%	4%	3%	2%	5%	1%	*	4%	1%	2%	2%	3%	2%

Good Culture in Financial Service Survey

ONLINE Fieldwork: 20th-21st August 2014

Absolutes/col percents

Table 167

Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?

Base: All respondents

	Q.1 Ever changed your consumption habits			Q.17 Customers of ...														
	Total	Yes	No	HSBC	Lloyds	National Savings & Investments	Barclays	Nation-wide	Direct Line	Royal Bank of Scotland	Halifax	Santander	Cooperative Bank	Aviva	LV=	Yorkshire Building Society	Prudential	Legal and General
Unweighted base	2065	776	1289	309	376	375	525	500	141	224	554	494	215	326	181	110	136	219
Weighted base	2065	769	1296	303	355	379	534	501	144	213	563	491	208	324	183	109	146	210
NET: Yes	394 19%	165 21%	229 18%	38 13%	66 19%	51 14%	94 18%	73 14%	29 20%	39 18%	99 18%	101 20%	45 22%	57 18%	33 18%	14 13%	39 27%	40 19%
Yes - physical condition	227 11%	101 13%	127 10%	25 8%	39 11%	29 8%	57 11%	45 9%	22 15%	20 9%	50 9%	67 14%	31 15%	30 9%	21 12%	5 5%	33 22%	26 12%
Yes - mental condition	145 7%	65 8%	80 6%	11 4%	26 7%	8 2%	33 6%	21 4%	9 6%	15 7%	42 8%	29 6%	19 9%	17 5%	2 1%	6 6%	2 1%	10 5%
Yes - disability	138 7%	50 7%	88 7%	10 3%	20 6%	22 6%	22 4%	26 5%	9 6%	14 6%	30 5%	34 7%	16 8%	21 6%	12 7%	4 4%	19 13%	13 6%
Yes - other	17 1%	10 1%	8 1%	1 *	7 2%	6 2%	5 1%	1 *	- -	3 2%	9 2%	2 *	- -	1 *	4 2%	- -	1 1%	3 1%
No	1620 78%	580 75%	1041 80%	259 86%	280 79%	323 85%	430 81%	416 83%	109 76%	170 80%	457 81%	379 77%	162 78%	262 81%	146 80%	90 82%	105 72%	166 79%
Prefer not to say	51 2%	24 3%	27 2%	5 2%	8 2%	5 1%	10 2%	12 2%	6 4%	4 2%	8 1%	12 3%	2 1%	5 1%	4 2%	5 5%	2 1%	4 2%