

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 1  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- Summary**

**Base: All respondents**

		Q1. Summary							
		My bank should give me easy access to staff who understand the needs of small businesses like mine	My bank does give me easy access to staff who understand the needs of small businesses like mine	My bank should give me guidance about the best financing options for my business, including options that it doesn't offer	My bank does give me guidance about the best financing options for my business, including options that it doesn't offer	My bank should give me easy access to staff who are empowered to make decisions e.g. to authorise a business loan	My bank does give me easy access to staff who are empowered to make decisions e.g. authorise a business loan	When dealing with my business, my bank always acts in my business's best interests	When dealing with my business, my bank always acts in its own interests
Base		503	503	503	503	503	503	503	503
Base (excl DK/NA for %)		485	429	457	400	464	379	429	440
NET: Agree		410 85%	197 46%	347 76%	125 31%	390 84%	169 45%	120 28%	253 58%
Strongly agree	(5)	278 57%	65 15%	195 43%	41 10%	268 58%	57 15%	36 8%	128 29%
Slightly agree	(4)	132 27%	132 31%	152 33%	84 21%	122 26%	112 30%	84 20%	125 28%
Neither agree nor disagree	(3)	57 12%	122 28%	79 17%	142 36%	56 12%	115 30%	185 43%	140 32%
Slightly disagree	(2)	8 2%	66 15%	19 4%	70 18%	11 2%	50 13%	77 18%	34 8%
Strongly disagree	(1)	10 2%	44 10%	12 3%	63 16%	7 2%	45 12%	47 11%	13 3%
NET: Disagree		18 4%	110 26%	31 7%	133 33%	18 4%	95 25%	124 29%	47 11%
Not applicable		16	30	36	50	29	50	29	23
Don't know		2	44	10	53	10	74	45	40
Mean		4.36	3.25	4.09	2.92	4.36	3.23	2.97	3.73
Standard deviation		0.90	1.19	1.00	1.19	0.89	1.21	1.07	1.06
Standard error		0.04	0.06	0.05	0.06	0.04	0.06	0.05	0.05

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 2

**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank should give me easy access to staff who understand the needs of small businesses like mine**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Base (excl DK/NA for %)	485	250	235	182	53	410	40	27	8	295	190	2	34	86	118	158	87
NET: Agree	410	200	210	161	49	340	38	25	7	236	174	2	29	76	104	128	71
	85%	80%	89%	88%	92%	83%	95%	93%	88%	80%	92%	100%	85%	88%	88%	81%	82%
Strongly agree	(5) 278	128	150	118	32	234	30	11	3	159	119	1	20	57	66	82	52
	57%	51%	64%	65%	60%	57%	75%	41%	38%	54%	63%	50%	59%	66%	56%	52%	60%
Slightly agree	(4) 132	72	60	43	17	106	8	14	4	77	55	1	9	19	38	46	19
	27%	29%	26%	24%	32%	26%	20%	52%	50%	26%	29%	50%	26%	22%	32%	29%	22%
Neither agree nor disagree	(3) 57	42	15	12	3	53	1	2	1	46	11	-	4	6	12	22	13
	12%	17%	6%	7%	6%	13%	3%	7%	13%	16%	6%	-	12%	7%	10%	14%	15%
Slightly disagree	(2) 8	4	4	4	-	8	-	-	-	6	2	-	-	2	1	4	1
	2%	2%	2%	2%	-	2%	-	-	-	2%	1%	-	-	2%	1%	3%	1%
Strongly disagree	(1) 10	4	6	5	1	9	1	-	-	7	3	-	1	2	1	4	2
	2%	2%	3%	3%	2%	2%	3%	-	-	2%	2%	-	3%	2%	1%	3%	2%
NET: Disagree	18	8	10	9	1	17	1	-	-	13	5	-	1	4	2	8	3
	4%	3%	4%	5%	2%	4%	3%	-	-	4%	3%	-	3%	5%	2%	5%	3%
Not applicable	16	13	3	3	-	14	1	1	-	5	11	-	1	1	6	5	3
Don't know	2	2	-	-	-	2	-	-	-	1	1	-	-	-	-	1	1
Mean	4.36	4.26	4.46	4.46	4.49	4.34	4.65	4.33	4.25	4.27	4.50	4.50	4.38	4.48	4.42	4.25	4.36
Standard deviation	0.90	0.91	0.89	0.92	0.78	0.93	0.77	0.62	0.71	0.96	0.79	0.71	0.92	0.90	0.78	0.96	0.94
Standard error	0.04	0.06	0.06	0.07	0.11	0.05	0.12	0.12	0.25	0.06	0.06	0.50	0.16	0.10	0.07	0.08	0.10

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### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 2

**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank should give me easy access to staff who understand the needs of small businesses like mine**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (excl DK/NA for %)	485	36	17	50	42	39	28	32	43	57	70	64	7
NET: Agree	410 85%	31 86%	10 59%	42 84%	37 88%	36 92%	25 89%	27 84%	36 84%	47 82%	59 84%	54 84%	6 86%
Strongly agree	(5) 278 57%	23 64%	5 29%	30 60%	24 57%	28 72%	15 54%	19 59%	24 56%	30 53%	41 59%	35 55%	4 57%
Slightly agree	(4) 132 27%	8 22%	5 29%	12 24%	13 31%	8 21%	10 36%	8 25%	12 28%	17 30%	18 26%	19 30%	2 29%
Neither agree nor disagree	(3) 57 12%	5 14%	6 35%	7 14%	3 7%	3 8%	2 7%	4 13%	4 9%	9 16%	6 9%	8 13%	-
Slightly disagree	(2) 8 2%	-	1 6%	-	1 2%	-	-	-	1 2%	-	3 4%	2 3%	-
Strongly disagree	(1) 10 2%	-	-	1 2%	1 2%	-	1 4%	1 3%	2 5%	1 2%	2 3%	-	1 14%
NET: Disagree	18 4%	-	1 6%	1 2%	2 5%	-	1 4%	1 3%	3 7%	1 2%	5 7%	2 3%	1 14%
Not applicable	16	1	-	2	2	1	2	1	3	2	-	2	-
Don't know	2	-	-	-	-	-	1	-	-	-	1	-	-
Mean	4.36	4.50	3.82	4.40	4.38	4.64	4.36	4.38	4.28	4.32	4.33	4.36	4.14
Standard deviation	0.90	0.74	0.95	0.88	0.91	0.63	0.91	0.94	1.05	0.87	1.00	0.82	1.46
Standard error	0.04	0.12	0.23	0.12	0.14	0.10	0.17	0.17	0.16	0.12	0.12	0.10	0.55

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 3  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank does give me easy access to staff who understand the needs of small businesses like mine**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Base (excl DK/NA for %)	429	205	224	172	52	358	38	26	7	265	164	1	29	74	100	143	82
NET: Agree	197 46%	85 41%	112 50%	81 47%	31 60%	150 42%	24 63%	18 69%	5 71%	125 47%	72 44%	1 100%	14 48%	29 39%	42 42%	69 48%	42 51%
Strongly agree	(5) 15%	26 13%	39 17%	29 17%	10 19%	49 14%	11 29%	3 12%	2 29%	40 15%	25 15%	1 100%	5 17%	5 7%	17 17%	20 14%	17 21%
Slightly agree	(4) 31%	59 29%	73 33%	52 30%	21 40%	101 28%	13 34%	15 58%	3 43%	85 32%	47 29%	-	9 31%	24 32%	25 25%	49 34%	25 30%
Neither agree nor disagree	(3) 28%	66 32%	56 25%	44 26%	12 23%	109 30%	5 13%	6 23%	2 29%	79 30%	43 26%	-	7 24%	21 28%	38 38%	38 27%	18 22%
Slightly disagree	(2) 15%	35 17%	31 14%	26 15%	5 10%	61 17%	4 11%	1 4%	-	37 14%	29 18%	-	5 17%	14 19%	13 13%	21 15%	13 16%
Strongly disagree	(1) 10%	19 9%	25 11%	21 12%	4 8%	38 11%	5 13%	1 4%	-	24 9%	20 12%	-	3 10%	10 14%	7 7%	15 10%	9 11%
NET: Disagree	110 26%	54 26%	56 25%	47 27%	9 17%	99 28%	9 24%	2 8%	-	61 23%	49 30%	-	8 28%	24 32%	20 20%	36 25%	22 27%
Not applicable	30	23	7	7	-	27	1	2	-	10	20	-	2	3	10	9	6
Don't know	44	37	7	6	1	41	2	-	1	26	18	1	4	10	14	12	3
Mean	3.25	3.19	3.31	3.24	3.54	3.17	3.55	3.69	4.00	3.30	3.17	5.00	3.28	3.00	3.32	3.27	3.34
Standard deviation	1.19	1.14	1.23	1.25	1.15	1.18	1.37	0.88	0.82	1.16	1.24	-	1.25	1.16	1.12	1.19	1.28
Standard error	0.06	0.08	0.08	0.10	0.16	0.06	0.22	0.17	0.31	0.07	0.10	-	0.23	0.13	0.11	0.10	0.14

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Absolutes/col percents

Table 3

**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank does give me easy access to staff who understand the needs of small businesses like mine**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (exl DK/NA for %)	429	31	16	41	41	37	24	31	35	53	60	54	6
NET: Agree	197 46%	12 39%	4 25%	20 49%	22 54%	15 41%	13 54%	13 42%	17 49%	24 45%	30 50%	27 50%	-
Strongly agree	(5) 65 15%	4 13%	-	8 20%	10 24%	4 11%	2 8%	5 16%	6 17%	8 15%	10 17%	8 15%	-
Slightly agree	(4) 132 31%	8 26%	4 25%	12 29%	12 29%	11 30%	11 46%	8 26%	11 31%	16 30%	20 33%	19 35%	-
Neither agree nor disagree	(3) 122 28%	9 29%	4 25%	10 24%	8 20%	12 32%	7 29%	11 35%	11 31%	18 34%	15 25%	12 22%	5 83%
Slightly disagree	(2) 66 15%	6 19%	7 44%	5 12%	6 15%	8 22%	2 8%	4 13%	5 14%	7 13%	7 12%	9 17%	-
Strongly disagree	(1) 44 10%	4 13%	1 6%	6 15%	5 12%	2 5%	2 8%	3 10%	2 6%	4 8%	8 13%	6 11%	1 17%
NET: Disagree	110 26%	10 32%	8 50%	11 27%	11 27%	10 27%	4 17%	7 23%	7 20%	11 21%	15 25%	15 28%	1 17%
Not applicable	30	1	-	2	2	1	3	2	4	4	5	6	-
Don't know	44	5	1	9	1	2	4	-	7	2	6	6	1
Mean	3.25	3.06	2.69	3.27	3.39	3.19	3.38	3.26	3.40	3.32	3.28	3.26	2.67
Standard deviation	1.19	1.24	0.95	1.32	1.34	1.08	1.06	1.18	1.12	1.12	1.26	1.23	0.82
Standard error	0.06	0.22	0.24	0.21	0.21	0.18	0.22	0.21	0.19	0.15	0.16	0.17	0.33

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 4  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank should give me guidance about the best financing options for my business, including options that it doesn't offer**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age						
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+	
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91	
Base (exl DK/NA for %)	457	233	224	173	51	387	38	24	8	277	180	2	34	78	114	151	78	
NET: Agree	347 76%	169 73%	178 79%	130 75%	48 94%	289 75%	33 87%	18 75%	7 88%	207 75%	140 78%	2 100%	25 74%	68 87%	87 76%	112 74%	53 68%	
Strongly agree	(5) 43%	195 37%	87 48%	108 45%	78 59%	30 43%	166 50%	19 29%	7 38%	3 43%	119 42%	76 42%	1 50%	14 41%	40 51%	54 47%	53 35%	33 42%
Slightly agree	(4) 33%	152 35%	82 31%	70 30%	52 35%	18 32%	123 37%	14 37%	11 46%	4 50%	88 32%	64 36%	1 50%	11 32%	28 36%	33 29%	59 39%	20 26%
Neither agree nor disagree	(3) 17%	79 20%	47 14%	32 17%	29 17%	3 6%	69 18%	5 13%	4 17%	1 13%	51 18%	28 16%	- -	6 18%	6 8%	22 19%	25 17%	20 26%
Slightly disagree	(2) 4%	19 5%	11 4%	8 4%	8 5%	- -	17 4%	- -	2 8%	- -	12 4%	7 4%	- -	1 3%	2 3%	3 3%	11 7%	2 3%
Strongly disagree	(1) 3%	12 3%	6 3%	6 3%	6 3%	- -	12 3%	- -	- -	- -	7 3%	5 3%	- -	2 6%	2 3%	2 2%	3 2%	3 4%
NET: Disagree	31 7%	17 7%	14 6%	14 8%	- -	29 7%	- -	2 8%	- -	19 7%	12 7%	- -	3 9%	4 5%	5 4%	14 9%	5 6%	
Not applicable	36	24	12	11	1	31	2	3	-	15	21	-	1	3	8	12	12	
Don't know	10	8	2	1	1	8	1	1	-	9	1	-	-	6	2	1	1	
Mean	4.09	4.00	4.19	4.09	4.53	4.07	4.37	3.96	4.25	4.08	4.11	4.50	4.00	4.31	4.18	3.98	4.00	
Standard deviation	1.00	1.00	0.99	1.06	0.61	1.03	0.71	0.91	0.71	1.01	0.99	0.71	1.13	0.92	0.95	1.00	1.07	
Standard error	0.05	0.07	0.07	0.08	0.09	0.05	0.12	0.19	0.25	0.06	0.07	0.50	0.19	0.10	0.09	0.08	0.12	

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 4  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank should give me guidance about the best financing options for my business, including options that it doesn't offer**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (exl DK/NA for %)	457	32	17	49	41	39	24	31	41	54	64	58	7
NET: Agree	347 76%	23 72%	9 53%	38 78%	29 71%	33 85%	20 83%	22 71%	33 80%	45 83%	46 72%	45 78%	4 57%
Strongly agree	(5) 195 43%	12 38%	3 18%	19 39%	18 44%	21 54%	10 42%	15 48%	17 41%	21 39%	30 47%	26 45%	3 43%
Slightly agree	(4) 152 33%	11 34%	6 35%	19 39%	11 27%	12 31%	10 42%	7 23%	16 39%	24 44%	16 25%	19 33%	1 14%
Neither agree nor disagree	(3) 79 17%	8 25%	5 29%	9 18%	8 20%	4 10%	2 8%	6 19%	6 15%	7 13%	13 20%	10 17%	1 14%
Slightly disagree	(2) 19 4%	1 3%	1 6%	2 4%	3 7%	1 3%	1 4%	2 6%	- -	- -	3 5%	3 5%	2 29%
Strongly disagree	(1) 12 3%	- -	2 12%	- -	1 2%	1 3%	1 4%	1 3%	2 5%	2 4%	2 3%	- -	- -
NET: Disagree	31 7%	1 3%	3 18%	2 4%	4 10%	2 5%	2 8%	3 10%	2 5%	2 4%	5 8%	3 5%	2 29%
Not applicable	36	3	-	3	3	1	6	1	3	5	5	6	-
Don't know	10	2	-	-	-	-	1	1	2	-	2	2	-
Mean	4.09	4.06	3.41	4.12	4.02	4.31	4.13	4.06	4.12	4.15	4.08	4.17	3.71
Standard deviation	1.00	0.88	1.23	0.86	1.08	0.95	1.03	1.12	1.00	0.92	1.07	0.90	1.38
Standard error	0.05	0.16	0.30	0.12	0.17	0.15	0.21	0.20	0.16	0.13	0.13	0.12	0.52

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 5  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank does give me guidance about the best financing options for my business, including options that it doesn't offer**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Base (exl DK/NA for %)	400	190	210	161	49	333	36	24	7	249	151	1	27	72	96	129	75
NET: Agree	125 31%	47 25%	78 37%	52 32%	26 53%	95 29%	17 47%	8 33%	5 71%	82 33%	43 28%	-	8 30%	22 31%	25 26%	48 37%	22 29%
Strongly agree	(5) 41 10%	16 8%	25 12%	15 9%	10 20%	36 11%	4 11%	1 4%	-	31 12%	10 7%	-	3 11%	5 7%	12 13%	11 9%	10 13%
Slightly agree	(4) 84 21%	31 16%	53 25%	37 23%	16 33%	59 18%	13 36%	7 29%	5 71%	51 20%	33 22%	-	5 19%	17 24%	13 14%	37 29%	12 16%
Neither agree nor disagree	(3) 142 36%	82 43%	60 29%	47 29%	13 27%	125 38%	7 19%	9 38%	1 14%	92 37%	50 33%	-	11 41%	27 38%	38 40%	37 29%	29 39%
Slightly disagree	(2) 70 18%	34 18%	36 17%	32 20%	4 8%	61 18%	4 11%	4 17%	1 14%	41 16%	29 19%	-	3 11%	12 17%	18 19%	22 17%	15 20%
Strongly disagree	(1) 63 16%	27 14%	36 17%	30 19%	6 12%	52 16%	8 22%	3 13%	-	34 14%	29 19%	1 100%	5 19%	11 15%	15 16%	22 17%	9 12%
NET: Disagree	133 33%	61 32%	72 34%	62 39%	10 20%	113 34%	12 33%	7 29%	1 14%	75 30%	58 38%	1 100%	8 30%	23 32%	33 34%	44 34%	24 32%
Not applicable	50	32	18	15	3	44	2	4	-	22	28	1	2	4	14	18	11
Don't know	53	43	10	9	1	49	3	-	1	30	23	-	6	11	14	17	5
Mean	2.92	2.87	2.98	2.84	3.41	2.90	3.03	2.96	3.57	3.02	2.77	1.00	2.93	2.90	2.89	2.95	2.99
Standard deviation	1.19	1.11	1.26	1.24	1.26	1.19	1.36	1.08	0.79	1.19	1.18	-	1.24	1.14	1.20	1.22	1.18
Standard error	0.06	0.08	0.09	0.10	0.18	0.07	0.23	0.22	0.30	0.08	0.10	-	0.24	0.13	0.12	0.11	0.14



## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 5  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank does give me guidance about the best financing options for my business, including options that it doesn't offer**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (excl DK/NA for %)	400	29	14	37	39	34	23	26	32	50	57	53	6
NET: Agree	125 31%	5 17%	4 29%	6 16%	13 33%	9 26%	8 35%	9 35%	12 38%	20 40%	22 39%	16 30%	1 17%
Strongly agree	(5) 41 10%	2 7%	-	2 5%	7 18%	1 3%	1 4%	3 12%	3 9%	10 20%	7 12%	5 9%	-
Slightly agree	(4) 84 21%	3 10%	4 29%	4 11%	6 15%	8 24%	7 30%	6 23%	9 28%	10 20%	15 26%	11 21%	1 17%
Neither agree nor disagree	(3) 142 36%	11 38%	6 43%	18 49%	11 28%	13 38%	11 48%	8 31%	11 34%	18 36%	16 28%	18 34%	1 17%
Slightly disagree	(2) 70 18%	8 28%	3 21%	6 16%	8 21%	7 21%	1 4%	4 15%	3 9%	6 12%	10 18%	11 21%	3 50%
Strongly disagree	(1) 63 16%	5 17%	1 7%	7 19%	7 18%	5 15%	3 13%	5 19%	6 19%	6 12%	9 16%	8 15%	1 17%
NET: Disagree	133 33%	13 45%	4 29%	13 35%	15 38%	12 35%	4 17%	9 35%	9 28%	12 24%	19 33%	19 36%	4 67%
Not applicable	50	5	1	4	2	2	3	2	7	7	8	9	-
Don't know	53	3	2	11	3	4	5	5	7	2	6	4	1
Mean	2.92	2.62	2.93	2.68	2.95	2.79	3.09	2.92	3.00	3.24	3.02	2.89	2.33
Standard deviation	1.19	1.12	0.92	1.08	1.36	1.07	1.04	1.29	1.24	1.25	1.26	1.19	1.03
Standard error	0.06	0.21	0.25	0.18	0.22	0.18	0.22	0.25	0.22	0.18	0.17	0.16	0.42

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 6  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank should give me easy access to staff who are empowered to make decisions e.g. to authorise a business loan**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Base (excl DK/NA for %)	464	240	224	172	52	393	38	25	8	285	179	2	33	82	115	151	81
NET: Agree	390 84%	200 83%	190 85%	146 85%	44 85%	331 84%	35 92%	19 76%	5 63%	232 81%	158 88%	2 100%	25 76%	73 89%	99 86%	125 83%	66 81%
Strongly agree	(5) 58%	129 54%	139 62%	106 62%	33 63%	230 59%	24 63%	11 44%	3 38%	156 55%	112 63%	1 50%	18 55%	48 59%	70 61%	84 56%	47 58%
Slightly agree	(4) 26%	71 30%	51 23%	40 23%	11 21%	101 26%	11 29%	8 32%	2 25%	76 27%	46 26%	1 50%	7 21%	25 30%	29 25%	41 27%	19 23%
Neither agree nor disagree	(3) 12%	33 14%	23 10%	16 9%	7 13%	46 12%	2 5%	5 20%	3 38%	41 14%	15 8%	- -	5 15%	6 7%	11 10%	21 14%	13 16%
Slightly disagree	(2) 2%	5 2%	6 3%	5 3%	1 2%	9 2%	1 3%	1 4%	- -	8 3%	3 2%	- -	2 6%	2 2%	3 3%	3 2%	1 1%
Strongly disagree	(1) 2%	2 1%	5 2%	5 3%	- -	7 2%	- -	- -	- -	4 1%	3 2%	- -	1 3%	1 1%	2 2%	2 1%	1 1%
NET: Disagree	18 4%	7 3%	11 5%	10 6%	1 2%	16 4%	1 3%	1 4%	- -	12 4%	6 3%	- -	3 9%	3 4%	5 4%	5 3%	2 2%
Not applicable	29	20	9	8	1	24	2	3	-	12	17	-	2	1	8	10	8
Don't know	10	5	5	5	-	9	1	-	-	4	6	-	-	4	1	3	2
Mean	4.36	4.33	4.40	4.38	4.46	4.37	4.53	4.16	4.00	4.31	4.46	4.50	4.18	4.43	4.41	4.34	4.36
Standard deviation	0.89	0.85	0.94	0.97	0.80	0.91	0.73	0.90	0.93	0.92	0.85	0.71	1.10	0.83	0.90	0.89	0.88
Standard error	0.04	0.05	0.06	0.07	0.11	0.05	0.12	0.18	0.33	0.05	0.06	0.50	0.19	0.09	0.08	0.07	0.10

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 6  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank should give me easy access to staff who are empowered to make decisions e.g. to authorise a business loan**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (excl DK/NA for %)	464	34	17	48	41	37	27	30	43	52	67	61	7
NET: Agree	390 84%	30 88%	13 76%	42 88%	33 80%	32 86%	23 85%	23 77%	37 86%	45 87%	53 79%	53 87%	6 86%
Strongly agree	(5) 268 58%	21 62%	7 41%	28 58%	24 59%	24 65%	14 52%	20 67%	23 53%	25 48%	42 63%	35 57%	5 71%
Slightly agree	(4) 122 26%	9 26%	6 35%	14 29%	9 22%	8 22%	9 33%	3 10%	14 33%	20 38%	11 16%	18 30%	1 14%
Neither agree nor disagree	(3) 56 12%	3 9%	4 24%	5 10%	6 15%	4 11%	3 11%	6 20%	5 12%	5 10%	7 10%	7 11%	1 14%
Slightly disagree	(2) 11 2%	1 3%	-	1 2%	1 2%	-	-	-	-	1 2%	6 9%	1 2%	-
Strongly disagree	(1) 7 2%	-	-	-	1 2%	1 3%	1 4%	1 3%	1 2%	1 2%	1 1%	-	-
NET: Disagree	18 4%	1 3%	-	1 2%	2 5%	1 3%	1 4%	1 3%	1 2%	2 4%	7 10%	1 2%	-
Not applicable	29	2	-	2	2	3	4	1	3	5	3	4	-
Don't know	10	1	-	2	1	-	-	2	-	2	1	1	-
Mean	4.36	4.47	4.18	4.44	4.32	4.46	4.30	4.37	4.35	4.29	4.30	4.43	4.57
Standard deviation	0.89	0.79	0.81	0.77	0.99	0.90	0.95	1.03	0.87	0.87	1.07	0.76	0.79
Standard error	0.04	0.14	0.20	0.11	0.15	0.15	0.18	0.19	0.13	0.12	0.13	0.10	0.30

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 7  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank does give me easy access to staff who are empowered to make decisions e.g. authorise a business loan**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Base (exl DK/NA for %)	379	176	203	154	49	315	33	24	7	235	144	1	30	66	89	122	71
NET: Agree	169 45%	64 36%	105 52%	78 51%	27 55%	132 42%	17 52%	15 63%	5 71%	105 45%	64 44%	1 100%	15 50%	28 42%	36 40%	58 48%	31 44%
Strongly agree	(5) 15%	24 14%	33 16%	26 17%	7 14%	49 16%	4 12%	3 13%	1 14%	38 16%	19 13%	-	6 20%	7 11%	14 16%	16 13%	14 20%
Slightly agree	(4) 30%	40 23%	72 35%	52 34%	20 41%	83 26%	13 39%	12 50%	4 57%	67 29%	45 31%	1 100%	9 30%	21 32%	22 25%	42 34%	17 24%
Neither agree nor disagree	(3) 30%	69 39%	46 23%	35 23%	11 22%	102 32%	6 18%	5 21%	2 29%	75 32%	40 28%	-	9 30%	18 27%	32 36%	35 29%	21 30%
Slightly disagree	(2) 13%	22 13%	28 14%	23 15%	5 10%	43 14%	5 15%	2 8%	-	30 13%	20 14%	-	1 3%	11 17%	13 15%	15 12%	10 14%
Strongly disagree	(1) 12%	21 12%	24 12%	18 12%	6 12%	38 12%	5 15%	2 8%	-	25 11%	20 14%	-	5 17%	9 14%	8 9%	14 11%	9 13%
NET: Disagree	95 25%	43 24%	52 26%	41 27%	11 22%	81 26%	10 30%	4 17%	-	55 23%	40 28%	-	6 20%	20 30%	21 24%	29 24%	19 27%
Not applicable	50	32	18	16	2	44	3	3	-	21	29	1	2	4	14	20	9
Don't know	74	57	17	15	2	67	5	1	1	45	29	-	3	17	21	22	11
Mean	3.23	3.14	3.31	3.29	3.35	3.20	3.18	3.50	3.86	3.27	3.16	4.00	3.33	3.09	3.24	3.25	3.24
Standard deviation	1.21	1.17	1.24	1.25	1.22	1.21	1.29	1.10	0.69	1.19	1.23	-	1.32	1.21	1.16	1.18	1.28
Standard error	0.06	0.09	0.09	0.10	0.17	0.07	0.22	0.23	0.26	0.08	0.10	-	0.24	0.15	0.12	0.11	0.15

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 7  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- My bank does give me easy access to staff who are empowered to make decisions e.g. authorise a business loan**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (exl DK/NA for %)	379	31	14	34	36	31	20	25	31	46	52	52	7
NET: Agree	169 45%	12 39%	4 29%	12 35%	20 56%	13 42%	8 40%	10 40%	14 45%	22 48%	24 46%	27 52%	3 43%
Strongly agree	(5) 57 15%	3 10%	-	3 9%	10 28%	2 6%	1 5%	7 28%	4 13%	9 20%	9 17%	7 13%	2 29%
Slightly agree	(4) 112 30%	9 29%	4 29%	9 26%	10 28%	11 35%	7 35%	3 12%	10 32%	13 28%	15 29%	20 38%	1 14%
Neither agree nor disagree	(3) 115 30%	8 26%	7 50%	9 26%	8 22%	11 35%	11 55%	9 36%	9 29%	15 33%	12 23%	14 27%	2 29%
Slightly disagree	(2) 50 13%	8 26%	1 7%	8 24%	4 11%	4 13%	-	5 20%	5 16%	3 7%	6 12%	5 10%	1 14%
Strongly disagree	(1) 45 12%	3 10%	2 14%	5 15%	4 11%	3 10%	1 5%	1 4%	3 10%	6 13%	10 19%	6 12%	1 14%
NET: Disagree	95 25%	11 35%	3 21%	13 38%	8 22%	7 23%	1 5%	6 24%	8 26%	9 20%	16 31%	11 21%	2 29%
Not applicable	50	3	1	5	3	3	3	3	7	6	8	8	-
Don't know	74	3	2	13	5	6	8	5	8	7	11	6	-
Mean	3.23	3.03	2.93	2.91	3.50	3.16	3.35	3.40	3.23	3.35	3.13	3.33	3.29
Standard deviation	1.21	1.17	1.00	1.22	1.32	1.07	0.81	1.22	1.18	1.25	1.37	1.18	1.50
Standard error	0.06	0.21	0.27	0.21	0.22	0.19	0.18	0.24	0.21	0.18	0.19	0.16	0.57

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 8  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- When dealing with my business, my bank always acts in my business's best interests**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Base (exl DK/NA for %)	429	206	223	172	51	359	39	23	8	269	160	2	29	76	102	139	81
NET: Agree	120 28%	50 24%	70 31%	48 28%	22 43%	97 27%	11 28%	8 35%	4 50%	75 28%	45 28%	-	6 21%	26 34%	22 22%	39 28%	27 33%
Strongly agree	(5) 36 8%	11 5%	25 11%	18 10%	7 14%	27 8%	7 18%	1 4%	1 13%	26 10%	10 6%	-	4 14%	4 5%	9 9%	9 6%	10 12%
Slightly agree	(4) 84 20%	39 19%	45 20%	30 17%	15 29%	70 19%	4 10%	7 30%	3 38%	49 18%	35 22%	-	2 7%	22 29%	13 13%	30 22%	17 21%
Neither agree nor disagree	(3) 185 43%	92 45%	93 42%	77 45%	16 31%	154 43%	16 41%	11 48%	4 50%	115 43%	70 44%	1	15 52%	24 32%	49 48%	60 43%	36 44%
Slightly disagree	(2) 77 18%	42 20%	35 16%	28 16%	7 14%	68 19%	6 15%	3 13%	-	48 18%	29 18%	-	4 14%	19 25%	19 19%	23 17%	12 15%
Strongly disagree	(1) 47 11%	22 11%	25 11%	19 11%	6 12%	40 11%	6 15%	1 4%	-	31 12%	16 10%	1 50%	4 14%	7 9%	12 12%	17 12%	6 7%
NET: Disagree	124 29%	64 31%	60 27%	47 27%	13 25%	108 30%	12 31%	4 17%	-	79 29%	45 28%	1 50%	8 28%	26 34%	31 30%	40 29%	18 22%
Not applicable	29	23	6	5	1	26	1	2	-	11	18	-	3	4	6	10	6
Don't know	45	36	9	8	1	41	1	3	-	21	24	-	3	7	16	15	4
Mean	2.97	2.88	3.04	3.00	3.20	2.93	3.00	3.17	3.63	2.97	2.96	2.00	2.93	2.96	2.88	2.94	3.16
Standard deviation	1.07	1.01	1.12	1.10	1.20	1.06	1.28	0.89	0.74	1.10	1.03	1.41	1.16	1.06	1.07	1.06	1.07
Standard error	0.05	0.07	0.08	0.08	0.17	0.06	0.20	0.18	0.26	0.07	0.08	1.00	0.22	0.12	0.11	0.09	0.12

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 8  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- When dealing with my business, my bank always acts in my business's best interests**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (exl DK/NA for %)	429	33	16	45	40	35	25	28	37	50	63	52	5
NET: Agree	120 28%	10 30%	1 6%	11 24%	16 40%	6 17%	5 20%	6 21%	11 30%	16 32%	19 30%	17 33%	2 40%
Strongly agree	(5) 36 8%	3 9%	-	4 9%	6 15%	-	1 4%	4 14%	2 5%	6 12%	4 6%	5 10%	1 20%
Slightly agree	(4) 84 20%	7 21%	1 6%	7 16%	10 25%	6 17%	4 16%	2 7%	9 24%	10 20%	15 24%	12 23%	1 20%
Neither agree nor disagree	(3) 185 43%	13 39%	10 63%	14 31%	17 43%	19 54%	11 44%	16 57%	16 43%	22 44%	25 40%	21 40%	1 20%
Slightly disagree	(2) 77 18%	4 12%	4 25%	13 29%	5 13%	3 9%	8 32%	4 14%	6 16%	8 16%	11 17%	9 17%	2 40%
Strongly disagree	(1) 47 11%	6 18%	1 6%	7 16%	2 5%	7 20%	1 4%	2 7%	4 11%	4 8%	8 13%	5 10%	-
NET: Disagree	124 29%	10 30%	5 31%	20 44%	7 18%	10 29%	9 36%	6 21%	10 27%	12 24%	19 30%	14 27%	2 40%
Not applicable	29	1	-	2	2	1	3	2	3	5	3	7	-
Don't know	45	3	1	5	2	4	3	3	6	4	5	7	2
Mean	2.97	2.91	2.69	2.73	3.33	2.69	2.84	3.07	2.97	3.12	2.94	3.06	3.20
Standard deviation	1.07	1.21	0.70	1.18	1.05	0.99	0.90	1.05	1.04	1.08	1.09	1.09	1.30
Standard error	0.05	0.21	0.18	0.18	0.17	0.17	0.18	0.20	0.17	0.15	0.14	0.15	0.58

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 9  
**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- When dealing with my business, my bank always acts in its own interests**

**Base: All respondents**

	Size of Company					Seniority				Gender		Age						
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+	
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91	
Base (excl DK/NA for %)	440	216	224	172	52	369	37	26	8	276	164	1	31	74	105	145	84	
NET: Agree	253 58%	122 56%	131 58%	96 56%	35 67%	208 56%	25 68%	15 58%	5 63%	155 56%	98 60%	-	16 52%	48 65%	61 58%	90 62%	38 45%	
Strongly agree	(5) 29%	128 30%	64 29%	48 28%	16 31%	107 29%	14 38%	5 19%	2 25%	78 28%	50 30%	-	9 29%	27 36%	27 26%	46 32%	19 23%	
Slightly agree	(4) 28%	125 27%	58 30%	67 28%	48 37%	19 27%	101 30%	11 30%	10 38%	3 38%	77 28%	48 29%	-	7 23%	21 28%	34 32%	44 30%	19 23%
Neither agree nor disagree	(3) 32%	140 33%	71 31%	69 33%	57 33%	12 23%	120 33%	10 27%	7 27%	3 38%	90 33%	50 30%	1 100%	10 32%	22 30%	35 33%	38 26%	34 40%
Slightly disagree	(2) 8%	34 6%	14 9%	20 9%	15 10%	5 8%	29 8%	2 5%	3 12%	-	23 8%	11 7%	-	2 6%	3 4%	6 6%	15 10%	8 10%
Strongly disagree	(1) 3%	13 4%	9 2%	4 2%	4 2%	-	12 3%	-	1 4%	-	8 3%	5 3%	-	3 10%	1 1%	3 3%	2 1%	4 5%
NET: Disagree	47 11%	23 11%	24 11%	19 11%	5 10%	41 11%	2 5%	4 15%	-	31 11%	16 10%	-	5 16%	4 5%	9 9%	17 12%	12 14%	
Not applicable	23	18	5	5	-	20	2	1	-	8	15	1	2	3	6	7	4	
Don't know	40	31	9	8	1	37	2	1	-	17	23	-	2	10	13	12	3	
Mean	3.73	3.71	3.75	3.70	3.88	3.71	4.00	3.58	3.88	3.70	3.77	3.00	3.55	3.95	3.72	3.81	3.49	
Standard deviation	1.06	1.09	1.03	1.04	0.96	1.07	0.94	1.06	0.83	1.06	1.05	-	1.26	0.98	1.00	1.04	1.09	
Standard error	0.05	0.07	0.07	0.08	0.13	0.06	0.15	0.21	0.30	0.06	0.08	-	0.23	0.11	0.10	0.09	0.12	



## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 9

**Q1. The next questions ask for your views about the bank (or banks) that you deal with as a business and how they treat small business customers. To what extent do you agree or disagree with the following statements?**

**- When dealing with my business, my bank always acts in its own interests**

**Base: All respondents**

	Total	Region											
		Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Base (excl DK/NA for %)	440	28	16	47	42	37	27	29	37	50	64	57	6
NET: Agree	253 58%	21 75%	11 69%	31 66%	22 52%	25 68%	15 56%	14 48%	22 59%	24 48%	34 53%	30 53%	4 67%
Strongly agree	(5) 128 29%	16 57%	4 25%	16 34%	13 31%	13 35%	7 26%	7 24%	9 24%	10 20%	20 31%	11 19%	2 33%
Slightly agree	(4) 125 28%	5 18%	7 44%	15 32%	9 21%	12 32%	8 30%	7 24%	13 35%	14 28%	14 22%	19 33%	2 33%
Neither agree nor disagree	(3) 140 32%	5 18%	5 31%	13 28%	17 40%	9 24%	12 44%	11 38%	9 24%	19 38%	20 31%	19 33%	1 17%
Slightly disagree	(2) 34 8%	2 7%	-	3 6%	2 5%	2 5%	-	1 3%	4 11%	4 8%	8 13%	7 12%	1 17%
Strongly disagree	(1) 13 3%	-	-	-	1 2%	1 3%	-	3 10%	2 5%	3 6%	2 3%	1 2%	-
NET: Disagree	47 11%	2 7%	-	3 6%	3 7%	3 8%	-	4 14%	6 16%	7 14%	10 16%	8 14%	1 17%
Not applicable	23	1	-	2	-	1	2	2	3	4	3	5	-
Don't know	40	8	1	3	2	2	2	2	6	5	4	4	1
Mean	3.73	4.25	3.94	3.94	3.74	3.92	3.81	3.48	3.62	3.48	3.66	3.56	3.83
Standard deviation	1.06	1.00	0.77	0.94	1.04	1.04	0.83	1.21	1.14	1.09	1.14	1.00	1.17
Standard error	0.05	0.19	0.19	0.14	0.16	0.17	0.16	0.23	0.19	0.15	0.14	0.13	0.48

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 10

**Q2. Banks hold a lot of data about their business account holders, such as personal data, data about the business as well as data about bank transactions. Thinking about the data that your bank has about you and your business, please indicate the extent to which you trust or do not trust your bank to keep that data secure.**

**Please use the following scale of 1 to 10 where 1 is I have no trust and 10 is I have complete trust.**

**Base: All respondents**

		Size of Company					Seniority				Gender		Age					
		Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base		503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Complete trust	(10)	26 5%	17 6%	9 4%	8 4%	1 2%	24 6%	1 2%	1 4%	-	12 4%	14 7%	-	5 14%	3 3%	4 3%	11 7%	3 3%
	(9)	42 8%	25 9%	17 7%	15 8%	2 4%	34 8%	5 12%	2 7%	1 13%	25 8%	17 8%	1 50%	4 11%	9 10%	8 6%	13 8%	7 8%
	(8)	91 18%	37 14%	54 23%	41 22%	13 25%	79 19%	7 17%	5 18%	-	56 19%	35 17%	-	2 6%	17 20%	26 21%	28 17%	18 20%
	(7)	95 19%	47 18%	48 20%	34 18%	14 26%	73 17%	12 29%	6 21%	4 50%	54 18%	41 20%	-	8 23%	19 22%	24 19%	22 13%	22 24%
	(6)	84 17%	41 15%	43 18%	33 18%	10 19%	71 17%	3 7%	9 32%	1 13%	47 16%	37 18%	-	5 14%	15 17%	17 14%	36 22%	11 12%
	(5)	64 13%	36 14%	28 12%	24 13%	4 8%	57 13%	3 7%	2 7%	2 25%	35 12%	29 14%	-	4 11%	9 10%	19 15%	21 13%	11 12%
	(4)	33 7%	22 8%	11 5%	10 5%	1 2%	29 7%	3 7%	1 4%	-	26 9%	7 3%	-	3 9%	3 3%	8 6%	11 7%	8 9%
	(3)	34 7%	17 6%	17 7%	13 7%	4 8%	29 7%	4 10%	1 4%	-	20 7%	14 7%	1 50%	3 9%	4 5%	8 6%	11 7%	7 8%
	(2)	19 4%	13 5%	6 3%	3 2%	3 6%	16 4%	2 5%	1 4%	-	16 5%	3 1%	-	1 3%	7 8%	7 6%	2 1%	2 2%
I have no trust	(1)	15 3%	10 4%	5 2%	4 2%	1 2%	14 3%	1 2%	-	-	10 3%	5 2%	-	-	1 1%	3 2%	9 5%	2 2%
Mean		6.25	6.12	6.39	6.42	6.28	6.22	6.27	6.54	6.63	6.09	6.48	6.00	6.60	6.37	6.11	6.20	6.27
Standard deviation		2.19	2.32	2.02	2.03	2.02	2.22	2.27	1.75	1.30	2.25	2.08	4.24	2.29	2.15	2.16	2.27	2.07
Standard error		0.10	0.14	0.13	0.15	0.28	0.11	0.35	0.33	0.46	0.13	0.15	3.00	0.39	0.23	0.19	0.18	0.22

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 10

**Q2. Banks hold a lot of data about their business account holders, such as personal data, data about the business as well as data about bank transactions. Thinking about the data that your bank has about you and your business, please indicate the extent to which you trust or do not trust your bank to keep that data secure.**

**Please use the following scale of 1 to 10 where 1 is I have no trust and 10 is I have complete trust.**

**Base: All respondents**

		Region												
		Total	Scotland	North East	North West	Yorkshire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base		503	37	17	52	44	40	31	33	46	59	71	66	7
Complete trust	(10)	26 5%	2 5%	-	5 10%	2 5%	1 3%	2 6%	-	1 2%	5 8%	3 4%	4 6%	1 14%
	(9)	42 8%	6 16%	-	3 6%	7 16%	2 5%	2 6%	4 12%	5 11%	8 14%	1 1%	4 6%	-
	(8)	91 18%	2 5%	2 12%	10 19%	12 27%	9 23%	6 19%	7 21%	9 20%	7 12%	15 21%	11 17%	1 14%
	(7)	95 19%	5 14%	2 12%	10 19%	6 14%	5 13%	4 13%	7 21%	9 20%	16 27%	17 24%	14 21%	-
	(6)	84 17%	7 19%	5 29%	4 8%	6 14%	8 20%	7 23%	5 15%	9 20%	9 15%	10 14%	12 18%	2 29%
	(5)	64 13%	7 19%	-	3 6%	5 11%	7 18%	4 13%	5 15%	4 9%	6 10%	13 18%	9 14%	1 14%
	(4)	33 7%	-	2 12%	5 10%	3 7%	1 3%	2 6%	3 9%	4 9%	3 5%	5 7%	5 8%	-
	(3)	34 7%	5 14%	3 18%	6 12%	2 5%	3 8%	2 6%	-	1 2%	5 8%	3 4%	3 5%	1 14%
	(2)	19 4%	-	2 12%	3 6%	1 2%	3 8%	2 6%	1 3%	1 2%	-	2 3%	3 5%	1 14%
	I have no trust	(1)	15 3%	3 8%	1 6%	3 6%	-	1 3%	-	1 3%	3 7%	-	2 3%	1 2%
Mean		6.25	5.95	4.82	6.02	6.86	5.95	6.26	6.39	6.26	6.80	6.17	6.29	5.71
Standard deviation		2.19	2.50	2.21	2.65	1.97	2.18	2.14	1.97	2.23	1.95	1.98	2.08	2.75
Standard error		0.10	0.41	0.54	0.37	0.30	0.35	0.39	0.34	0.33	0.25	0.23	0.26	1.04

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 11

**Q3. A 'duty of care' in financial services means that financial firms must always act in their customers' best interests, including their small business customers. How important or unimportant do you think it is to have a 'duty of care' in financial services?**

**Base: All respondents**

		Size of Company					Seniority			Gender		Age						
		Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base		503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
NET: Important		493	262	231	179	52	417	41	27	8	293	200	2	33	84	121	164	89
		98%	99%	97%	97%	98%	98%	100%	96%	100%	97%	99%	100%	94%	97%	98%	100%	98%
Very important	(5)	425	223	202	159	43	364	34	23	4	245	180	1	31	67	102	145	79
		84%	84%	85%	86%	81%	85%	83%	82%	50%	81%	89%	50%	89%	77%	82%	88%	87%
Fairly important	(4)	68	39	29	20	9	53	7	4	4	48	20	1	2	17	19	19	10
		14%	15%	12%	11%	17%	12%	17%	14%	50%	16%	10%	50%	6%	20%	15%	12%	11%
Neither important nor unimportant	(3)	6	1	5	4	1	5	-	1	-	4	2	-	2	2	1	-	1
		1%	*	2%	2%	2%	1%	-	4%	-	1%	1%	-	6%	2%	1%	-	1%
Fairly unimportant	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Very unimportant	(1)	2	1	1	1	-	2	-	-	-	2	-	-	-	-	1	-	1
		*	*	*	1%	-	*	-	-	-	1%	-	-	-	-	1%	-	1%
NET: Unimportant		2	1	1	1	-	2	-	-	-	2	-	-	-	-	1	-	1
		*	*	*	1%	-	*	-	-	-	1%	-	-	-	-	1%	-	1%
Don't know		2	1	1	1	-	2	-	-	-	2	-	-	-	1	1	-	-
		*	*	*	1%	-	*	-	-	-	1%	-	-	-	1%	1%	-	-
Mean		4.82	4.83	4.82	4.83	4.79	4.83	4.83	4.79	4.50	4.79	4.88	4.50	4.83	4.76	4.80	4.88	4.82
Standard deviation		0.47	0.44	0.49	0.50	0.45	0.47	0.38	0.50	0.53	0.53	0.35	0.71	0.51	0.48	0.53	0.32	0.55
Standard error		0.02	0.03	0.03	0.04	0.06	0.02	0.06	0.09	0.19	0.03	0.02	0.50	0.09	0.05	0.05	0.03	0.06

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 11

**Q3. A 'duty of care' in financial services means that financial firms must always act in their customers' best interests, including their small business customers. How important or unimportant do you think it is to have a 'duty of care' in financial services?**

**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	Yorkshire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
NET: Important	493 98%	37 100%	17 100%	52 100%	42 95%	39 98%	30 97%	33 100%	45 98%	58 98%	69 97%	64 97%	7 100%
Very important	(5) 425 84%	33 89%	11 65%	46 88%	36 82%	35 88%	27 87%	28 85%	37 80%	44 75%	62 87%	59 89%	7 100%
Fairly important	(4) 68 14%	4 11%	6 35%	6 12%	6 14%	4 10%	3 10%	5 15%	8 17%	14 24%	7 10%	5 8%	-
Neither important nor unimportant	(3) 6 1%	-	-	-	1 2%	-	1 3%	-	1 2%	1 2%	1 1%	1 2%	-
Fairly unimportant	(2) -	-	-	-	-	-	-	-	-	-	-	-	-
Very unimportant	(1) 2 *	-	-	-	1 2%	-	-	-	-	-	1 1%	-	-
NET: Unimportant	2 *	-	-	-	1 2%	-	-	-	-	-	1 1%	-	-
Don't know	2 *	-	-	-	-	1 3%	-	-	-	-	-	1 2%	-
Mean	4.82	4.89	4.65	4.88	4.73	4.90	4.84	4.85	4.78	4.73	4.82	4.89	5.00
Standard deviation	0.47	0.31	0.49	0.32	0.73	0.31	0.45	0.36	0.47	0.49	0.59	0.36	0.00
Standard error	0.02	0.05	0.12	0.04	0.11	0.05	0.08	0.06	0.07	0.06	0.07	0.04	0.00

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 12  
**What level of seniority are you within the organisation you work for?**  
**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Owner or proprietor	426	261	165	144	21	426	-	-	-	245	181	1	31	72	112	138	72
	85%	98%	69%	78%	40%	100%	-	-	-	81%	90%	50%	89%	83%	90%	84%	79%
Managing Director or Managing Partner	41	3	38	24	14	-	41	-	-	31	10	1	2	5	5	17	11
	8%	1%	16%	13%	26%	-	100%	-	-	10%	5%	50%	6%	6%	4%	10%	12%
Board level Director or partner	28	1	27	12	15	-	-	28	-	21	7	-	2	7	5	7	7
	6%	*	11%	6%	28%	-	-	100%	-	7%	3%	-	6%	8%	4%	4%	8%
Director - not board level	8	-	8	5	3	-	-	-	8	4	4	-	-	3	2	2	1
	2%	-	3%	3%	6%	-	-	-	100%	1%	2%	-	-	3%	2%	1%	1%

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 12  
**What level of seniority are you within the organisation you work for?**  
**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Owner or proprietor	426 85%	34 92%	16 94%	42 81%	36 82%	34 85%	25 81%	29 88%	39 85%	49 83%	59 83%	56 85%	7 100%
Managing Director or Managing Partner	41 8%	2 5%	1 6%	5 10%	4 9%	4 10%	4 13%	2 6%	3 7%	2 3%	6 8%	8 12%	-
Board level Director or partner	28 6%	1 3%	-	5 10%	3 7%	1 3%	1 3%	2 6%	1 2%	7 12%	5 7%	2 3%	-
Director - not board level	8 2%	-	-	-	1 2%	1 3%	1 3%	-	3 7%	1 2%	1 1%	-	-

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 13  
**What size company or organisation do you currently work for?**  
**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/ Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
NET: Sole Traders	265	265	-	-	-	261	3	1	-	141	124	1	23	47	69	82	43
	53%	100%	-	-	-	61%	7%	4%	-	47%	61%	50%	66%	54%	56%	50%	47%
NET: Micro/ Small	238	-	238	185	53	165	38	27	8	160	78	1	12	40	55	82	48
	47%	-	100%	100%	100%	39%	93%	96%	100%	53%	39%	50%	34%	46%	44%	50%	53%
NET: Micro	185	-	185	185	-	144	24	12	5	120	65	1	10	26	48	63	37
	37%	-	78%	100%	-	34%	59%	43%	63%	40%	32%	50%	29%	30%	39%	38%	41%
NET: Small	53	-	53	-	53	21	14	15	3	40	13	-	2	14	7	19	11
	11%	-	22%	-	100%	5%	34%	54%	38%	13%	6%	-	6%	16%	6%	12%	12%
0 - only myself/ self-employed	265	265	-	-	-	261	3	1	-	141	124	1	23	47	69	82	43
	53%	100%	-	-	-	61%	7%	4%	-	47%	61%	50%	66%	54%	56%	50%	47%
1-5 employees	158	-	158	158	-	124	21	8	5	100	58	1	8	21	40	54	34
	31%	-	66%	85%	-	29%	51%	29%	63%	33%	29%	50%	23%	24%	32%	33%	37%
6-9 employees	27	-	27	27	-	20	3	4	-	20	7	-	2	5	8	9	3
	5%	-	11%	15%	-	5%	7%	14%	-	7%	3%	-	6%	6%	6%	5%	3%
10-49 employees	53	-	53	-	53	21	14	15	3	40	13	-	2	14	7	19	11
	11%	-	22%	-	100%	5%	34%	54%	38%	13%	6%	-	6%	16%	6%	12%	12%



## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 13  
**What size company or organisation do you currently work for?**  
**Base: All respondents**

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
NET: Sole Traders	265 53%	19 51%	10 59%	30 58%	18 41%	23 58%	16 52%	16 48%	28 61%	30 51%	38 54%	32 48%	5 71%
NET: Micro/ Small	238 47%	18 49%	7 41%	22 42%	26 59%	17 43%	15 48%	17 52%	18 39%	29 49%	33 46%	34 52%	2 29%
NET: Micro	185 37%	14 38%	7 41%	17 33%	21 48%	11 28%	11 35%	15 45%	11 24%	21 36%	25 35%	30 45%	2 29%
NET: Small	53 11%	4 11%	-	5 10%	5 11%	6 15%	4 13%	2 6%	7 15%	8 14%	8 11%	4 6%	-
0 - only myself/ self-employed	265 53%	19 51%	10 59%	30 58%	18 41%	23 58%	16 52%	16 48%	28 61%	30 51%	38 54%	32 48%	5 71%
1-5 employees	158 31%	11 30%	6 35%	13 25%	20 45%	9 23%	10 32%	12 36%	10 22%	17 29%	22 31%	26 39%	2 29%
6-9 employees	27 5%	3 8%	1 6%	4 8%	1 2%	2 5%	1 3%	3 9%	1 2%	4 7%	3 4%	4 6%	-
10-49 employees	53 11%	4 11%	-	5 10%	5 11%	6 15%	4 13%	2 6%	7 15%	8 14%	8 11%	4 6%	-

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 14  
Age  
Base: All respondents

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
18 to 24	2*	1*	1*	1 1%	-	1*	1 2%	-	-	1*	1*	2 100%	-	-	-	-	-
25 to 34	35 7%	23 9%	12 5%	10 5%	2 4%	31 7%	2 5%	2 7%	-	17 6%	18 9%	-	35 100%	-	-	-	-
35 to 44	87 17%	47 18%	40 17%	26 14%	14 26%	72 17%	5 12%	7 25%	3 38%	45 15%	42 21%	-	-	87 100%	-	-	-
45 to 54	124 25%	69 26%	55 23%	48 26%	7 13%	112 26%	5 12%	5 18%	2 25%	66 22%	58 29%	-	-	-	124 100%	-	-
55 to 64	164 33%	82 31%	82 34%	63 34%	19 36%	138 32%	17 41%	7 25%	2 25%	109 36%	55 27%	-	-	-	-	164 100%	-
65 or older	91 18%	43 16%	48 20%	37 20%	11 21%	72 17%	11 27%	7 25%	1 13%	63 21%	28 14%	-	-	-	-	-	91 100%

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 14  
Age  
Base: All respondents

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
18 to 24	2 *	-	-	1 2%	-	-	-	-	1 2%	-	-	-	-
25 to 34	35 7%	2 5%	3 18%	3 6%	1 2%	4 10%	-	4 12%	1 2%	10 17%	3 4%	3 5%	1 14%
35 to 44	87 17%	6 16%	3 18%	7 13%	7 16%	6 15%	10 32%	2 6%	13 28%	13 22%	10 14%	10 15%	-
45 to 54	124 25%	12 32%	3 18%	15 29%	13 30%	10 25%	6 19%	9 27%	14 30%	9 15%	20 28%	12 18%	1 14%
55 to 64	164 33%	13 35%	5 29%	18 35%	19 43%	13 33%	11 35%	15 45%	12 26%	17 29%	20 28%	18 27%	3 43%
65 or older	91 18%	4 11%	3 18%	8 15%	4 9%	7 18%	4 13%	3 9%	5 11%	10 17%	18 25%	23 35%	2 29%

**Financial Services Study**  
**ONLINE Fieldwork: 24th - 30th September 2018**

Absolutes/col percents

Table 15  
**Gender**  
**Base: All respondents**

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Male	301	141	160	120	40	245	31	21	4	301	-	1	17	45	66	109	63
	60%	53%	67%	65%	75%	58%	76%	75%	50%	100%	-	50%	49%	52%	53%	66%	69%
Female	202	124	78	65	13	181	10	7	4	-	202	1	18	42	58	55	28
	40%	47%	33%	35%	25%	42%	24%	25%	50%	-	100%	50%	51%	48%	47%	34%	31%

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 15  
Gender  
Base: All respondents

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Male	301	18	13	36	30	21	21	16	23	36	41	40	6
	60%	49%	76%	69%	68%	53%	68%	48%	50%	61%	58%	61%	86%
Female	202	19	4	16	14	19	10	17	23	23	30	26	1
	40%	51%	24%	31%	32%	48%	32%	52%	50%	39%	42%	39%	14%

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 16  
Where in the UK do you live?  
Base: All respondents

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Scotland	37	19	18	14	4	34	2	1	-	18	19	-	2	6	12	13	4
	7%	7%	8%	8%	8%	8%	5%	4%	-	6%	9%	-	6%	7%	10%	8%	4%
North East	17	10	7	7	-	16	1	-	-	13	4	-	3	3	3	5	3
	3%	4%	3%	4%	-	4%	2%	-	-	4%	2%	-	9%	3%	2%	3%	3%
North West	52	30	22	17	5	42	5	5	-	36	16	1	3	7	15	18	8
	10%	11%	9%	9%	9%	10%	12%	18%	-	12%	8%	50%	9%	8%	12%	11%	9%
Yorkshire & Humberside	44	18	26	21	5	36	4	3	1	30	14	-	1	7	13	19	4
	9%	7%	11%	11%	9%	8%	10%	11%	13%	10%	7%	-	3%	8%	10%	12%	4%
West Midlands	40	23	17	11	6	34	4	1	1	21	19	-	4	6	10	13	7
	8%	9%	7%	6%	11%	8%	10%	4%	13%	7%	9%	-	11%	7%	8%	8%	8%
East Midlands	31	16	15	11	4	25	4	1	1	21	10	-	-	10	6	11	4
	6%	6%	6%	6%	8%	6%	10%	4%	13%	7%	5%	-	-	11%	5%	7%	4%
Wales	33	16	17	15	2	29	2	2	-	16	17	-	4	2	9	15	3
	7%	6%	7%	8%	4%	7%	5%	7%	-	5%	8%	-	11%	2%	7%	9%	3%
East of England	46	28	18	11	7	39	3	1	3	23	23	1	1	13	14	12	5
	9%	11%	8%	6%	13%	9%	7%	4%	38%	8%	11%	50%	3%	15%	11%	7%	5%
London	59	30	29	21	8	49	2	7	1	36	23	-	10	13	9	17	10
	12%	11%	12%	11%	15%	12%	5%	25%	13%	12%	11%	-	29%	15%	7%	10%	11%
South East	71	38	33	25	8	59	6	5	1	41	30	-	3	10	20	20	18
	14%	14%	14%	14%	15%	14%	15%	18%	13%	14%	15%	-	9%	11%	16%	12%	20%
South West	66	32	34	30	4	56	8	2	-	40	26	-	3	10	12	18	23
	13%	12%	14%	16%	8%	13%	20%	7%	-	13%	13%	-	9%	11%	10%	11%	25%
Northern Ireland	7	5	2	2	-	7	-	-	-	6	1	-	1	-	1	3	2
	1%	2%	1%	1%	-	2%	-	-	-	2%	*	-	3%	-	1%	2%	2%

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 16  
Where in the UK do you live?  
Base: All respondents

	Region												
	Total	Scotland	North East	North West	Yorkshire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Scotland	37 7%	37 100%	-	-	-	-	-	-	-	-	-	-	-
North East	17 3%	-	17 100%	-	-	-	-	-	-	-	-	-	-
North West	52 10%	-	-	52 100%	-	-	-	-	-	-	-	-	-
Yorkshire & Humberside	44 9%	-	-	-	44 100%	-	-	-	-	-	-	-	-
West Midlands	40 8%	-	-	-	-	40 100%	-	-	-	-	-	-	-
East Midlands	31 6%	-	-	-	-	-	31 100%	-	-	-	-	-	-
Wales	33 7%	-	-	-	-	-	-	33 100%	-	-	-	-	-
East of England	46 9%	-	-	-	-	-	-	-	46 100%	-	-	-	-
London	59 12%	-	-	-	-	-	-	-	-	59 100%	-	-	-
South East	71 14%	-	-	-	-	-	-	-	-	-	71 100%	-	-
South West	66 13%	-	-	-	-	-	-	-	-	-	-	66 100%	-
Northern Ireland	7 1%	-	-	-	-	-	-	-	-	-	-	-	7 100%

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 17  
Please indicate the level of turnover for your main business for the last financial year.  
Base: All respondents

	Size of Company					Seniority				Gender		Age					
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or Director - not board level		Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
Less than £25,000	175 35%	159 60%	16 7%	16 9%	-	170 40%	4 10%	1 4%	-	77 26%	98 49%	-	11 31%	31 36%	50 40%	59 36%	24 26%
£25,001 to £50,000	84 17%	57 22%	27 11%	27 15%	-	77 18%	4 10%	2 7%	1 13%	49 16%	35 17%	1 50%	10 29%	16 18%	19 15%	25 15%	13 14%
£50,001 to £100,000	68 14%	18 7%	50 21%	50 27%	-	58 14%	5 12%	4 14%	1 13%	52 17%	16 8%	-	4 11%	9 10%	17 14%	29 18%	9 10%
£100,001 to £200,000	42 8%	8 3%	34 14%	32 17%	2 4%	38 9%	3 7%	-	1 13%	26 9%	16 8%	-	3 9%	6 7%	14 11%	10 6%	9 10%
£200,001 to £300,000	15 3%	1 *	14 6%	13 7%	1 2%	11 3%	2 5%	1 4%	1 13%	10 3%	5 2%	-	-	2 2%	3 2%	5 3%	5 5%
£300,001 to £500,000	14 3%	1 *	13 5%	10 5%	3 6%	8 2%	1 2%	4 14%	1 13%	12 4%	2 1%	-	-	2 2%	4 3%	3 2%	5 5%
£500,001 to £1,000,000	19 4%	4 2%	15 6%	9 5%	6 11%	9 2%	7 17%	3 11%	-	15 5%	4 2%	-	2 6%	7 8%	1 1%	4 2%	5 5%
£1,000,001 to £2,000,000	21 4%	-	21 9%	5 3%	16 30%	6 1%	9 22%	5 18%	1 13%	17 6%	4 2%	-	1 3%	4 5%	3 2%	7 4%	6 7%
£2,000,001 to £3,000,000	8 2%	-	8 3%	-	8 15%	2 *	2 5%	2 7%	2 25%	7 2%	1 *	-	-	-	2 2%	6 4%	-
£3,000,001 to £4,000,000	2 *	-	2 1%	2 1%	-	1 *	1 2%	-	-	2 1%	-	-	-	-	-	1 1%	1 1%
£4,000,001 to £5,000,000	2 *	-	2 1%	1 1%	1 2%	1 *	1 2%	-	-	2 1%	-	-	-	-	-	1 1%	1 1%
£5,000,001 to £15,000,000	5 1%	-	5 2%	1 1%	4 8%	4 1%	-	1 4%	-	3 1%	2 1%	-	-	3 3%	2 2%	-	-
£10,000,001 to £15,000,000	4 1%	1 *	3 1%	1 1%	2 4%	1 *	1 2%	2 7%	-	3 1%	1 *	-	-	3 3%	-	-	1 1%



## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 17  
Please indicate the level of turnover for your main business for the last financial year.  
Base: All respondents

	Size of Company					Seniority			Gender		Age						
	Total	Sole Traders	NET: Micro/Small	Micro	Small	Owner or proprietor	Managing Partner	Board level Director or partner	Director - not board level	Male	Female	Under 25	25-34	35-44	45-54	55-64	65+
Base	503	265	238	185	53	426	41	28	8	301	202	2	35	87	124	164	91
£15,000,001 to £20,000,000	1*	-	1*	-	1 2%	1*	-	-	-	1*	-	-	-	-	-	-	1 1%
£20,000,001 to £30,000,000	1*	-	1*	1 1%	-	1*	-	-	-	-	1*	-	-	-	-	1 1%	-
£30,000,001 to £40,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
£40,000,001 to £50,000,000	2*	-	2 1%	2 1%	-	2*	-	-	-	1*	1*	-	1 3%	1 1%	-	-	-
More than £50,000,000	2*	-	2 1%	1 1%	1 2%	2*	-	-	-	1*	1*	-	-	-	1 1%	-	1 1%
Refused/ prefer not to say/ don't know	38 8%	16 6%	22 9%	14 8%	8 15%	34 8%	1 2%	3 11%	-	23 8%	15 7%	1 50%	3 9%	3 3%	8 6%	13 8%	10 11%

## Financial Services Study

### ONLINE Fieldwork: 24th - 30th September 2018

Absolutes/col percents

Table 17  
Please indicate the level of turnover for your main business for the last financial year.  
Base: All respondents

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
Less than £25,000	175 35%	10 27%	8 47%	20 38%	13 30%	11 28%	12 39%	14 42%	19 41%	19 32%	25 35%	21 32%	3 43%
£25,001 to £50,000	84 17%	6 16%	3 18%	7 13%	7 16%	6 15%	5 16%	5 15%	10 22%	13 22%	13 18%	8 12%	1 14%
£50,001 to £100,000	68 14%	4 11%	2 12%	8 15%	10 23%	5 13%	6 19%	5 15%	4 9%	3 5%	6 8%	14 21%	1 14%
£100,001 to £200,000	42 8%	3 8%	1 6%	3 6%	3 7%	6 15%	1 3%	1 3%	3 7%	5 8%	11 15%	4 6%	1 14%
£200,001 to £300,000	15 3%	- -	- -	1 2%	4 9%	2 5%	1 3%	1 3%	- -	2 3%	1 1%	3 5%	- -
£300,001 to £500,000	14 3%	1 3%	2 12%	- -	- -	1 3%	1 3%	2 6%	2 4%	1 2%	1 1%	3 5%	- -
£500,001 to £1,000,000	19 4%	1 3%	1 6%	3 6%	4 9%	2 5%	1 3%	- -	1 2%	2 3%	1 1%	2 3%	1 14%
£1,000,001 to £2,000,000	21 4%	3 8%	- -	3 6%	2 5%	2 5%	2 6%	1 3%	2 4%	- -	4 6%	2 3%	- -
£2,000,001 to £3,000,000	8 2%	- -	- -	- -	- -	2 5%	- -	- -	1 2%	2 3%	3 4%	- -	- -
£3,000,001 to £4,000,000	2 *	- -	- -	- -	- -	- -	- -	1 3%	- -	- -	- -	1 2%	- -
£4,000,001 to £5,000,000	2 *	- -	- -	- -	- -	- -	- -	1 3%	- -	- -	1 1%	- -	- -
£5,000,001 to £15,000,000	5 1%	- -	- -	- -	- -	- -	- -	1 3%	3 7%	1 2%	- -	- -	- -
£10,000,001 to £15,000,000	4 1%	- -	- -	- -	- -	- -	- -	- -	- -	2 3%	1 1%	1 2%	- -

## Financial Services Study

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Absolutes/col percents

Table 17  
Please indicate the level of turnover for your main business for the last financial year.  
Base: All respondents

	Region												
	Total	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East of England	London	South East	South West	Northern Ireland
Base	503	37	17	52	44	40	31	33	46	59	71	66	7
£15,000,001 to £20,000,000	1 *	-	-	-	-	-	-	-	-	1 2%	-	-	-
£20,000,001 to £30,000,000	1 *	-	-	-	-	-	-	1 3%	-	-	-	-	-
£30,000,001 to £40,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-
£40,000,001 to £50,000,000	2 *	1 3%	-	-	1 2%	-	-	-	-	-	-	-	-
More than £50,000,000	2 *	-	-	-	-	-	-	-	-	1 2%	-	1 2%	-
Refused/ prefer not to say/ don't know	38 8%	8 22%	-	7 13%	-	3 8%	2 6%	-	1 2%	7 12%	4 6%	6 9%	-