



# OMNIBUS RESEARCH WITH PERSONAL CURRENT ACCOUNT CUSTOMERS

Technical Report on a survey conducted for the  
Competition and Markets Authority by GfK UK

Prepared by: Nick Moon  
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## 1 Sampling

1. The GfK UK Omnibus is based on a random location sample. Full details of the sample design are given in Appendix 1, but the basic principle of random location sampling is that interviewers are given a tightly defined set of addresses in which to work, but can interview at any of those addresses.
2. The Omnibus covers 175 constituencies across the UK, and Census Output Areas are used as the Primary Sampling Units, with one per constituency.
3. Interviewers have to adhere to quotas on age and gender, which are set based on Census information on the local area.

## 2 The Questionnaire

4. The first draft of the questionnaire was supplied by CMA as part of the Statement of Requirements, and only minor amendments were made before the final questionnaire was agreed.
5. Because of the tight timetable no piloting was carried out.

## 3 Fieldwork

6. Interviewing was all carried out face to face in their own homes, using Computer Aided Personal Interviewing.
7. One interviewer worked in each constituency.
8. Interviewing began on November 26 and continued until December 6 2015.
9. Interviewers received written briefing about the survey.
10. All interviewing was subject to GfK's normal quality control procedures, which meet or exceed the requirements of the Market Research Society Interviewer Quality Control Scheme. This involves regular accompaniment of interviewers by supervisory staff, and back-checking on a proportion of completed interviews.

## 4 Analysis

11. A specification for the computer tables was agreed between CMA and GfK.
12. Tables were first run and checked unweighted, and then weights were applied to correct for any imbalances between the achieved sample and the known population by region, age and gender (interlocked), social class, working status, and household size.
13. Weights are calculated on a mixture of Census data and other large-scale survey data. Details of the weights included in Appendix B.
14. Once the tables had been checked an SPSS data file was produced to form one of the survey outputs.

## 5 Differences between this survey and the previous survey of banking customers

15. On some questions differences were observed in the results between the Omnibus survey and the earlier survey of Bank customers conducted by GfK for the CMA as part of its Inquiry.
16. Given the differences between methodologies we would expect to find some differences between the two surveys. The key differences in methodology were:
  - The earlier survey was telephone; the omnibus one was face to face
  - The earlier survey was conducted among bank customers; the omnibus survey was conducted among the general population
  - The earlier survey was introduced as being about banking, and as being part of the CMA Inquiry; the omnibus survey is introduced as a survey about a wide range of topics, with no clients mentioned
  - The fieldwork on the earlier survey was spread over a period of six weeks; the omnibus was conducted over 11 days
  - The earlier survey involved interviewers having to speak to named individuals; the omnibus gives interviewers addresses to work in and quotas to adhere to, but beyond that gives them complete freedom over whom to interview
17. In general the results were comparable between the two surveys, but there were two main differences observed in the results:
  - The earlier survey showed 52% with only **one** current account; the comparable figure for the omnibus survey was 77%.
  - On the earlier survey 62% said they have an authorised overdraft, and 30% said they have used it in last 12 months; on the Omnibus survey the figures were 42% and 18%.
18. In our view it is very probable that people who are more active in banking – both in terms of numbers of accounts and use of overdrafts – would be more inclined to take part in a survey about banking than they would a less specific survey, and this would provide a logical explanation for at least part of both these differences.
19. The fact that the earlier survey was explicitly presented as being about potential regulation of the banking market may also have influenced response patterns
20. We are also aware that the omnibus tends to produce a somewhat downmarket sample. Because the areas are so small it is not feasible to set quotas for social class, and there is almost certainly some availability bias given that interviewers have to complete their assignment in a relatively short period. Weighting aims to mitigate this, but it can't correct for all variables. The earlier survey showed that those in the lowest income tercile were far less likely to have an overdraft than those in the highest income tercile, and slightly less likely to have used it in the last year.
21. Despite a lot of effort put into maximising response, only 6% of sampled customers took part in the telephone survey. No record is kept of non-response on the omnibus as it is not relevant to random location interviewing, but it is estimated that there are at least as many people who refuse as those who are interviewed, and many more still who were not in when the interviewer called. With two such different methodologies, and low response rates, some differences between the samples are almost inevitable.
22. Despite these differences of incidence, the patterns of response by sub-groups were much more similar. Thus, to give one example, although there was a considerable difference between the two surveys in terms of the incidence of overdrafts, the age breakdown of those with overdrafts was very similar between the two surveys:

*Base – all those with overdraft facility on account*

	Telephone banking survey	Omnibus survey
	%	%
18-44	38	39
45-64	41	37
65+	21	24

23. Because of these sub-group similarities we believe that the internal stories of the two surveys are fundamentally consistent

## APPENDIX A – THE QUESTIONNAIRE

ASK ALL

1. How many current accounts do you have? By current account I mean an account you use for making and receiving payments (and not just for your savings). Please count single and joint accounts, i.e. those held in your name only as well as those held jointly with someone else.

1. 1
2. 2
3. 3 or more
4. I don't have a current account

Just to let you know that throughout this interview I will be asking about accounts with banks or building societies, but to speed things up I'm going to use the word bank to cover both.

ASK ALL WITH A CURRENT ACCOUNT (Q1 CODES 01-03).

IF NO BANK ACCOUNT GO TO NEXT SECTION

2. Which bank is your [main – IF MORE THAN ONE] current account with?

IF RESPONDENT UNSURE PROMPT: By main I mean the account you use most often, for example, the account you pay your main source of income into, or use for most of your transactions such as cash withdrawals or direct debits?

ASK ALL

3. Have you ever changed your [main] current account from one bank to another? By 'changing' we mean opening a new account and closing the old one or opening a new account and keeping the old one open.

1. Yes
2. No
3. Don't know/can't remember
4. Refused

IF CHANGED BANK ACCOUNT (Q3 CODE 01). OTHERS GO TO Q5 FILTER

4. When was the last time you changed your [main] current account to another bank?

1. Less than a year ago
2. 1 but less than 2 years
3. 2 but less than 3 years
4. 3 but less than 5 years
5. 5 but less than 10 years
6. 10 years or more
7. Don't know/can't remember

IF NOT CHANGED BANK ACCOUNT (Q3 CODES 02-04). OTHERS GO TO Q6

5. Have you ever considered changing your [main] current account to another bank?

1. Yes
2. No
3. Don't know/can't remember
4. Refused

ASK ALL

6. SHOWCARD How likely or unlikely are you to change your [main] current account to another bank in the next year?

1. I will definitely change my account
2. I will probably change
3. Not sure if I will change my account
4. Probably won't change
5. Definitely won't change
6. Don't know

ASK ALL

7. Have you heard of the Current Account Switch Service (CASS), a way of switching your current account from one bank to another?

1. Yes
2. No
3. Don't know/can't remember

ASK IF HEARD OF THE CURRENT ACCOUNT SWITCH SERVICE (Q7 CODE 01). OTHERS GO TO Q9

8. Please tell me what you know about it. What are the main features of this switch service? OPEN ENDED. PROBE IF NEEDED.

ASK ALL

9. Just to remind you, I'm now going to read out a paragraph about the switch service

READ OUT

The Current Account Switch Service (CASS) was introduced to make switching accounts simpler. It transfers outgoing payments such as Direct Debits to the new account and re-directs incoming payments to the new account for a period of 36 months. The switch takes 7 working days and is backed by a guarantee that if anything goes wrong with the switch, any interest lost or charges incurred as a result of this failure are refunded. Your existing account needs to close to take advantage of this service.

Having just heard the description, can you confirm if you had heard of this current account switch service before?

1. Yes
2. No
3. Don't know/can't remember

ASK ALL

10. Now that you are aware (THOSE NOT AWARE BEFORE INTERVIEW) / Having just been reminded of this service (THOSE AWARE BEFORE INTERVIEW) : Does the availability of the Current Account Switch Service make you any more or less likely to consider changing your [main] account? Would you say...



1. Much more likely
2. A little more likely
3. Makes no difference
4. A little less likely
5. Much less likely
6. Don't know/can't remember

ASK ALL

11. SHOWCARD I am going to read out some changes which might be made to the switching process. For each I'd like you to tell me if it would make you any more or less likely to consider changing your account? Would it make you..

RANDOMISE ORDER OF READING OUT STATEMENTS

1. Much more likely
  2. A little more likely
  3. It would make no difference
  4. A little less likely
  5. Much less likely
  6. Don't know
  7. Can't remember
- 
- a. Keeping your existing account open alongside opening the new account
  - b. Re-direction of any payment made to your old account for longer than 36 months which is currently the case
  - c. Keep your existing account number and sort code when switching
  - d. Receiving 5 years of bank statements from old bank so you have evidence of your transaction history, for example if you need to apply for a loan

IF MORE THAN ONE FRONT RUNNER AT Q11 (IF 01-02 CODED TO TWO OR MORE STATEMENTS AT Q11).

OTHERS GO TO Q13

12. : Which of these changes (READ OUT top scorers again) are MOST likely to encourage you to change your account? ONLY SHOW STATEMENTS CODED 01-02 AT Q11

1. Keeping your existing account open alongside opening the new account
2. Re-direction of any payment made to your old account for longer than 36 months which is currently the case
3. Keep your existing account number and sort code when switching
4. Receiving 5 years of bank statements from old bank so you have evidence of your transaction history, for example if you need to apply for a loan

ASK ALL

13. SHOWCARD If all of these changes were made, would it make you any more or less likely to consider changing your account?

1. Much more likely
2. A little more likely
3. It would make no difference
4. A little less likely
5. Much less likely
6. Don't know/can't remember

IF LONGER REDIRECTION IMPORTANT (CODES 1 and 2 AT Q11) . OTHERS GO TO Q15

14. You said that a re-direction of payments made to your old account longer than 36 months would make you more likely to switch. In your view, for how long should this re-direction happen?  
TYPE IN NUMBER OF MONTHS/YEARS OR PERMANENT

ASK ALL

15. The next question is about Continuous Payment Authorities, also known as CPAs. These are regular payments which, unlike direct debits, are linked to a customer's credit or debit card. This means that to set them up, you only need to provide a supplier with your debit or credit card details and not your account number. Netflix/Amazon, magazine or club subscriptions, insurance premiums are often paid this way.

Do you have any continuous payment authorities linked to your debit card at the moment?

1. Yes
2. No
3. Don't know/can't remember
4. Refused

IF HAS CPAs LINKED TO DEBIT CARD (Q15 CODE 01). OTHERS GO TO Q17 FILTER

16. As far as you are aware, are continuous payment authorities automatically transferred as part of the Current Account Switch service?

1. Yes, they are transferred
2. No, they're not transferred
3. Don't know/can't remember

IF KNOWS THAT CPAs NOT TRANSFERRED (Q16 CODE 02). OTHERS GO TO Q18 FILTER

17. SHOWCARD Imagine that CPAs were automatically transferred as part of the Current Account Switch Service. Would it make you any more or less likely to consider changing your [main] account? Would you say..

1. Much more likely
2. A little more likely
3. It would make no difference
4. A little less likely
5. Much less likely
6. Don't know/can't remember

IF THINKS THAT CPAs TRANSFERRED or DOESN'T KNOW (Q16 CODE 01 OR CODE 03). OTHERS GO TO Q19

18. SHOWCARD In fact, CPAs are not automatically transferred as part of the Current Account Switch Service. Now that you know that this is the case,. Does it make you any more or less likely to consider changing your [main] account? Would you say..

1. Much more likely

2. A little more likely
3. Makes no difference
4. A little less likely
5. Much less likely
6. Don't know/can't remember

ASK ALL

19. The Current Account Switch Service we have talked about so far is only available when you close your old account. There is also a Partial Switch Service which does not automatically close the existing account, meaning that the customer ends up being able to use both - the old and the new. It transfers outgoing payments such as Direct debits to the new account, but does not redirect incoming payments from the old to the new account, and does not offer a guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch. Have you heard of this 'partial' switch service?

1. Yes
2. No
3. Don't know/can't remember

ASK ALL

20. SHOWCARD Now that you are aware (THOSE NOT AWARE BEFORE INTERVIEW) / Having just been reminded of the partial switching service (THOSE AWARE BEFORE INTERVIEW), does the availability of the partial switch service make you any more or less likely to consider changing your [main] account, keeping the old account open?

1. Much more likely
2. A little more likely
3. Makes no difference
4. A little less likely
5. Much less likely
6. Don't know/can't remember

IF MORE LIKELY TO SWITCH THAN BEFORE (Q20 CODES 01-02). OTHERS GO TO Q23

21. I'm going to read out some of the changes which might be made to the 'partial' switch service. For each I'd like you to tell me whether it would make you any more or less likely to consider changing your main account, keeping the old account open?

1. Much more likely
2. A little more likely
3. It would make no difference
4. A little less likely
5. Much less likely
6. Don't know
7. Can't remember

RANDOMISE ORDER

- a. The ability to choose the switch date
- b. The switching process takes no longer than 7 working days
- c. Re-direction of any payments accidentally made to the old account
- d. Bank to automatically transfer the balance to the new account on the day of switch
- e. Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch

IF MORE THAN ONE FRONT RUNNER AT Q21 (IF 01-02 CODED TO TWO OR MORE STATEMENTS AT Q21).

OTHERS GO TO Q23

22. : Which of these changes (READ OUT top scorers again) are MOST likely to encourage you to change your account?

1. The ability to choose the switch date
2. The switching process takes no longer than 7 working days
3. Re-direction of any payments accidentally made to the old account
4. Bank to automatically transfer the balance to the new account on the day of switch
5. Guarantee that the bank will refund any charges or interest lost if anything goes wrong with the switch

ASK ALL

23. The next few questions are about overdrafts. Do you have an authorised overdraft on your [main] current account – that is an agreement that you are allowed to go up to a certain amount overdrawn?

1. Yes
2. No
3. Don't know/can't remember
4. Refused

ASK ALL

24. Have you gone overdrawn on your [main] current account at any time in the last twelve months? INTERVIEWER: NOTE WE MEAN ANY OVERDRAFT, EITHER WITHIN OR OUTSIDE ANY AUTHORISED LIMITS

1. Yes
2. No
3. Can't remember
4. Refused

IF HAVE BEEN OVERDRAWN (Q24 CODE 01). OTHERS GO TO Q23 FILTER

25. In how many months in the last year were you overdrawn? Please give your best estimate

TYPE IN NUMBER (1-12)

Don't know/can't remember

Refused

IF HAVE AUTHORISED OVERDRAFT AND HAVE BEEN OVERDRAWN (Q23 CODE 01 & Q24 CODE 01).

OTHERS GO TO NEXT SECTION

26. . Thinking about the last 12 months, have you at any point exceeded your authorised overdraft limit?

1. Yes

2. No
3. Don't know/can't remember
4. Refused

#### IF HAVE BEEN OVERDRAWN IN LAST 12 MONTHS

27. Thinking about the [x] months that you have been overdrawn in the last year, what is the average amount you were overdrawn in a month? INTERVIEWER INSTRUCTION TO CLARIFY IF NECESSARY I mean on average for a typical month. Please give me your best estimate.

1. Less than £50
2. £51 but less than £100
3. £100 but less than £200
4. £200 but less than £500
5. £500 but less than £1,000
6. More than £1,000
7. (Refused)
8. (Don't know/can't remember)

#### IF HAVE BEEN OVERDRAWN IN LAST 12 MONTHS

28. SHOWCARD Imagine that you were be able to check what overdraft you are likely to be granted by the new bank before you decide to change your [main] account. Would it make you any more or less likely to consider changing your account? Would you say..

1. Much more likely
2. A little more likely
3. It would make no difference
4. A little less likely
5. Much less likely
6. Don't know/can't remember

## APPENDIX B – SAMPLE DESIGN

The GfK NOP Random Location Omnibus employs a quota sample of individuals with randomly selected sampling points. The sample design is essentially a 3-stage design, sampling first parliamentary constituencies, then Output Areas (OAs) within those selected constituencies and finally respondents within the Output Areas. The sample is based on 175 sampling points.

### The selection of Parliamentary Constituencies

The first-stage sampling units for the survey are parliamentary constituencies, selected in the following way. The 650 parliamentary constituencies of the UK are classified into the Register General's Standard Regions. In Scotland, a further classification was by the new Strathclyde Region and the rest of Scotland. In Wales, the South East was classified separately from the rest of Wales. Within each Standard Region, constituencies are classified into four urban/rural types as follows:

1. Metropolitan county: Those constituencies which lie completely within the area of the eight Metropolitan Counties of Great Britain. It is appreciated that such areas now technically do not exist but they are still convenient building blocks for sample design. In Greater London, constituencies north of the river Thames were listed separately from those south of the river. These were further sub-divided into east and west for each side of the river.
2. Other 100% Urban: all urban constituencies, other than Metropolitan County constituencies, in which the population density was greater than 7 persons per hectare.
3. Mixed Urban/Rural: Constituencies, consisting of a mixture of urban and rural local authority areas, in which the population was greater than 1.5 and less than 7 persons per hectare.
4. Rural: Constituencies, consisting of a mixture of urban and rural local authority areas, in which the population density was less than 1.5 persons per hectare.

Within each of the resultant cells, as a final stratification, constituencies are listed in order of the percentage of people resident in households whose head is in socio-economic Groups 1, 2, 3, 4 or 13 (approximates to Social Grades A&B).

When all the constituencies have been listed in the above way, the electorate of each constituency is entered on the list and a cumulative total of electors by constituency is



formed. The selection is done in the following way. From the file of constituencies, a sample of 175 must be drawn. To draw this sample, the following procedure is undertaken. The total number of cumulative electors (N) on the list is divided by 175 and a random number between 1 and  $N/175$  is selected.

This random number identifies an elector, in the cumulative total of electors, and the constituency this elector is in becomes the first selected constituency in the sample. To obtain the other 174 constituencies, the sampling interval  $N/175$  is added on 174 times to the initial random number. This produces 175 cells all containing  $N/175$  electors. Within each cell a random number between 1 and  $N/175$  is selected. This random number identifies an elector, in the cumulative total of electors for that cell, and the constituency this elector is in is selected. This procedure is repeated for all 175 cells. Thus a sample of 175 constituencies is produced.

### **The Selection of Output Areas**

Within each selected constituency, an Output Area is selected for each wave of the Omnibus. These OAs are selected at random, but with some stratification control so that the sample of OAs drawn is representative of the sample of constituencies and therefore of the UK in demographic terms. The variables used for stratification are essentially age, sex, social class, and geodemographic profile (Mosaic classification). Once the OAs have been selected, the profile of the aggregated set of OAs is checked against the national profile to ensure that is representative. Each OA is a small area, containing in average around 120 households. Each OA is therefore homogenous, with the people living within it being fairly similar in social grade terms.

Therefore, when quotas are set for interviewing within each OA, the variables we control for are age and sex within working status. No quota is set for social grade, as the selection of OAs ensures that the sample is balanced in this respect.

This procedure is repeated for each wave of the Omnibus, producing a different sample of OAs for each week of fieldwork.

### **The Selection of respondents**

For each selected OA, a list of all residential addresses is produced. This listing is taken from the Postal Address File, which is a listing of all addresses within Great Britain, and is updated monthly. The interviewer uses this list to identify the households at which they can interview.

In addition to the address listing for an OA, the interviewer is also given a quota sheet, which determines what sort of people they must interview. Each interviewer must interview 12 people within an OA, and the quotas are different for each OA in order to reflect the demographic profile of that area.

The quotas are set in terms of age and sex within working status. No quota is set for social class, as the selection of OAs ensures that the sample is balanced in this respect.

### Post survey weighting

Given that the sample is controlled by quotas, the final demographic profile should be fairly close to that of the target population. However, the sample will be examined at each Omnibus wave to ensure that the profile is as it should be. The sample will, if necessary, be weighted in order to ensure that it is representative in terms of known population data on age, sex, social class, number of adults in household working status and region, reproduced below. In general, only small weights are required, and the effective sample size, which takes into account the magnitude of the survey weighting, seldom falls below 90%.

<b>Age/Sex</b>	<b>%</b>	<b>Class</b>	<b>%</b>
16-24 Male	7.7	A	2.8
25-34 Male	8.0	B	17.4
35-44 Male	9.1	C1	30.2
45-54 Male	8.1	C2	21.6
55-59 Male	3.6	D	13.4
60-64 Male	3.5	E	14.6
65-70 Male	3.1		
71+ Male	5.5	<b>Working Status</b>	<b>%</b>
		Men working full time	28
16-24 Female	7.3	Men not working full time	21
25-34 Female	7.8	Women working	28
35-44 Female	9.3	Women not working	23
45-54 Female	8.3		
55-59 Female	3.7	<b>Number of adults in household</b>	
60-64 Female	3.7	One	23
65-70 Female	3.4	Two	51
71+ Female	7.9	Three +	26
<b>Government Office Region</b>	<b>%</b>	<b>TV Region</b>	<b>%</b>
North East	4.2	London	19.0
North West	11.2	Midlands	15.2
Yorkshire & The Humber	8.5	North West	11.2
East Midlands	7.3	Yorkshire	9.8
West Midlands	8.8	Central Scotland	6.0
East of England	9.3	Wales & West	8.2
London	12.3	South & South East	9.2
South East excluding London	13.6	North East	4.7
South West	8.6	East	7.5
Wales	4.9	South West	3.0
Scotland	8.5	Border	1.2
Northern Ireland	2.8	North Scotland	2.1
		Ulster	2.9

## APPENDIX C – CROSSBREAK DEFINITIONS

Sex	Male/Female	
Social Class	AB/C1/C2/DE	
Working status	Full time/Part time/Not working	
Marital status	Married or living as married/single/widowed, divorced or separated	
Age	18-24 / 25-44 / 45-65 / 65+	
Broadband Internet at home	Yes / no	
Internet used in last	Week 1 Month 2 1-3 months ago 3 4-12 months ago 4 Used, but not in the last 12 months 5 Never used the Internet 6 Don't know/Can't remember 7	
Internet usage in last week	Heavy / medium / Light	Heavy = 15hours + Medium = 6-14 hours Light = under 6 hours or not used
Income	£7499 + under / £7500- £15,499/£15,500-£34,999/£35,000+	
Bank type	Large	Bank of Scotland Barclays Bank Clydesdale Bank HSBC Lloyds Bank Lloyds TSB NatWest Royal Bank of Scotland

	Small	<p>Abbey Alliance &amp; Leicester Cahoot Citi Co-Operative Bank Coutts Bank Coventry Building Society Direct Line First Direct Halifax HFC Bank Intelligent Finance M&amp;S Metro Bank Nationwide Building Society Northern Rock Norwich &amp; Peterborough One Account Post Office Santander Secure Trust Smile Tesco thinkmoney TSB Virgin Money Woolwich Yorkshire Bank Zurich</p>
Switched or considered switching	<p>Have switched or considered Have not switched or considered</p>	<p>Q3 code 1 or Q5 code 01 Q3 code 02 and Q5 code 02</p>
Used overdraft - last 12 mths	<p>Authorised only Unauthorised only Authorised and unauthorised Any type of overdraft None</p>	<p>Q23 '1' and Q24 '1'1 and Q26 '2' Q23 '2' and Q24 '1' Q26 '1' Q24 '1' Q24 '2'</p>
Months overdrawn - last 12 mths	<p>Not overdrawn 1-3 months 4-8 months 9-12 months</p>	<p>Based on Q25 Based on Q25 Based on Q25 Based on Q25</p>
Average amount overdrawn per month	<p>&lt;£50 £50-£99 £100-£499 £500-£999 £1000 &lt;</p>	<p>Based on Q27 Based on Q27 Based on Q27 Based on Q27 Based on Q27</p>
Overdraft usage	<p>At least 6 months per year and £100 per month Less than 6 months per year and £100 per month</p>	<p>Q25 at least 6 and Q27 codes 3, 4, 5 and 6 Q25 less than 6 and Q27 codes 3, 4, 5 and 6</p>
Likelihood of switching in future	<p>Will definitely or probably change Not sure if will change Probably or definitely won't change</p>	<p>Q6 code 1,2 Q6 code 3 Q6 code 4,5</p>

Aware of CASS	Spontaneous awareness Aware when prompted Not aware	Q7 code 1 Q7 code 2 or 3 & Q9 code 1 Q7 code 2 or 3 & Q9 code 2 or 3
Keeping existing account open – impact on likelihood of switching	More likely to switch Makes no difference Less likely to switch	Q11 code 1,2 Q11 code 3 Q11 code 4, 5

