

	Page	Table	Title	Base Description	Base
●	1	1	Q2 Which bank do you have your main business account with?	Base: All with a business bank account	468
	5	2	Q3 Is the main bank account you use for your business an actual business account, or is it a personal account that you use for business purposes?	Base: All with a business bank account	468
●	7	3	Q4 In what form are business payments usually made into your business account? Would you say...	Base: All with a business bank account	468
●	9	4	Q5 Banks often offer a period of free current account banking when you open a business bank account with them. Which of the following statements best apply	Base: All with a business bank account	468
●	11	5	Q6 Approximately how much did your business pay in current account charges over the last 12 months? Please do not include interest paid on loans	Base: All with a business bank account	468
●	13	6	Q7 Have you ever changed your business account from one bank to another?	Base: All with a business bank account	468
	15	7	Q8 When was the last time you changed your business account to another bank? Would you say...	Base: All who have changed accounts	83
●	17	8	Q9 Have you ever CONSIDERED changing your business account to another bank?	Base: All who have not changed accounts	385
●	19	9	Q10 How likely or unlikely are you to change your business account to another bank in the next year? Would you say...	Base: All with a business bank account	468
●	21	10	Q11 Have you heard of the Current Account Switching Service (also known as CASS), a way of switching your BUSINESS current account from one bank to another?	Base: All with a business bank account	468
	23	11	Q12 Please tell me what you know about CASS? What are the main features of this switch service?	Base: All who have heard of CASS	153
●	26	12	Q13 Just to remind you, I'm now going to read out a paragraph about the switch service:	Base: All with a business bank account	468
●	28	13	Q14 Now that you are aware/ Having just been reminded of this service, does the availability of the	Base: All with a business bank account	468
●	30	14	Q15 I am going to read out some changes which might be made to the switching process.	Base: All with a business bank account	468

	Page	Table	Title	Base Description	Base
●	32	15	Q15 I am going to read out some changes which might be made to the switching process.	Base: All with a business bank account	468
●	34	16	Q15 I am going to read out some changes which might be made to the switching process.	Base: All with a business bank account	468
●	36	17	Q15 I am going to read out some changes which might be made to the switching process.	Base: All with a business bank account	468
	38	18	Q15 SUMMARY I am going to read out some changes which might be made to the switching process.	Base: All with a business bank account	468
	39	19	Q16 Which one of these changes are MOST likely to encourage you to change your business account?	Base: All who rate equally more than one change	86
	41	20	Q15 / Q16 Which one of these changes are MOST likely to encourage you to change your business account?	Base: All who rated a change positively	147
●	43	21	Q15 / Q16 Which one of these changes are MOST likely to encourage you to change your business account?	Base: All with a business bank account	468
●	45	22	Q17 If all of the changes mentioned were made, would it make you any more or less likely to consider changing your account?	Base: All with a business bank account	468
	47	23	Q18 You said that a re-direction of payments made to your old account for longer than 36 months would make you more likely to switch. In your view,	Base: All who think 'longer direction' is important	54
●	49	24	Q19 The next question is about CONTINUOUS PAYMENT AUTHORITIES, also known as CPAs. These are regular payments which, UNLIKE direct debits, are linked	Base: All with a business bank account	468
	51	25	Q20 As far as you are aware, are Continuous Payment Authorities automatically transferred as part of the Current Account Switch Service?	Base: All who have CPAS linked to debit card	51
	53	26	Q21 Imagine that CPAs were automatically transferred as part of the Current Account Switch Service. Would it make you any more or less likely to	Base: All who think CPAS are not transferred as part of CASS	8
	55	27	Q22 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	Base: All who think or do not know if CPAS are transferred as part of CASS	43
●	57	28	Q23 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	Base: All with a business bank account	468

	Page	Table	Title	Base Description	Base
●	59	29	Q24 Now that you are aware / Having just been reminded of the partial switching service, does the availability of	Base: All with a business bank account	468
	61	30	Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you	Base: All who are more likely to switch when informed of partial switching	24
	63	31	Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you	Base: All who are more likely to switch when informed of partial switching	24
	65	32	Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you	Base: All who are more likely to switch when informed of partial switching	24
	67	33	Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you	Base: All who are more likely to switch when informed of partial switching	24
	69	34	Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you	Base: All who are more likely to switch when informed of partial switching	24
	71	35	Q25 SUMMARY	Base: All who are more likely to switch when informed of partial switching	24
	72	36	Q26 Which of these changes are MOST likely to encourage you to change your business account?	Base: All who rate equally more than one change	19
●	74	37	Q27 Apart from changes to the switching process, a change to the ACCOUNT OPENING procedures for businesses is also considered. It would involve	Base: All with a business bank account	468

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 1

Q2 Which bank do you have your main business account with?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Barclays Bank	929	354	245	113	166	51	769	111	38	11	918	11	163	261	505	279	180	469	169	164	396	160	246	435	247
	28%	32%	24%	35%	26%	30%	29%	26%	24%	27%	28%	27%	17%	25%	40%	33%	26%	27%	20%	34%	44%	16%	32%	27%	30%
NatWest	595	224	134	77	97	62	451	99	40	5	590	5	159	251	185	214	123	259	162	94	101	236	121	344	119
	18%	20%	13%	24%	15%	37%	17%	23%	25%	14%	18%	14%	17%	24%	15%	25%	18%	15%	19%	20%	11%	24%	16%	21%	14%
Lloyds	438	118	118	54	123	25	351	54	25	8	430	8	89	160	189	148	100	190	171	19	86	151	95	227	116
	13%	10%	12%	17%	19%	15%	13%	12%	16%	20%	13%	20%	9%	15%	15%	17%	15%	11%	20%	4%	10%	15%	12%	14%	14%
HSBC (formerly Midland Bank)	353	103	156	20	62	11	276	40	31	6	347	6	81	158	113	78	72	203	133	47	71	92	97	153	103
	11%	9%	15%	6%	10%	7%	10%	9%	19%	15%	11%	15%	9%	15%	9%	9%	10%	12%	16%	10%	8%	9%	13%	9%	13%
Santander Group	203	41	147	-	15	*	178	24	2	-	203	-	13	47	144	16	77	111	7	69	41	87	73	39	91
	6%	4%	15%	-	2%	*	7%	6%	1%	-	6%	-	1%	4%	11%	2%	11%	6%	1%	14%	5%	9%	10%	2%	11%
RBS/The Royal Bank of Scotland	178	3	81	10	77	7	139	29	6	4	174	4	138	25	15	14	13	151	27	50	10	90	32	103	22
	5%	*	8%	3%	12%	4%	5%	7%	4%	9%	5%	9%	15%	2%	1%	2%	2%	9%	3%	10%	1%	9%	4%	6%	3%
Co-operative Bank/Co-op	131	100	29	-	1	-	122	8	-	-	131	-	29	60	41	-	8	122	22	-	31	78	22	79	29
	4%	9%	3%	-	*	-	5%	2%	-	-	4%	-	3%	6%	3%	-	1%	7%	3%	-	3%	8%	3%	5%	4%
Bank of Scotland/Halifax/HBoS	99	21	49	12	11	5	71	22	4	1	97	1	68	28	3	21	34	43	34	4	10	27	29	42	8
	3%	2%	5%	4%	2%	3%	3%	5%	2%	3%	3%	3%	7%	3%	*	2%	5%	2%	4%	1%	1%	3%	4%	3%	1%
Yorkshire Bank	56	12	37	6	1	1	47	6	2	1	56	1	51	-	6	48	7	1	34	-	14	8	29	27	-
	2%	1%	4%	2%	*	*	2%	1%	1%	2%	2%	2%	5%	-	*	6%	1%	*	4%	-	2%	1%	4%	2%	-
Nationwide Building Society	53	47	6	-	-	-	53	-	-	-	53	-	-	6	47	-	47	6	-	-	53	-	-	53	-
	2%	4%	1%	-	-	-	2%	-	-	-	2%	-	-	1%	4%	-	7%	*	-	-	6%	-	-	3%	-
CAF	38	-	-	-	38	-	31	5	2	-	38	-	31	-	7	-	-	38	-	7	31	-	-	31	5
	1%	-	-	-	6%	-	1%	1%	1%	-	1%	-	3%	-	1%	-	-	2%	-	1%	4%	-	-	2%	1%
Clydesdale Bank	35	7	4	-	23	*	28	6	1	*	35	*	12	22	1	-	7	28	25	-	10	-	-	6	29
	1%	1%	*	-	4%	*	1%	1%	1%	1%	1%	1%	1%	2%	*	-	1%	2%	3%	-	1%	-	-	*	4%
AIB/Allied Irish Bank	32	28	-	-	1	3	28	-	3	1	31	1	28	2	2	29	-	3	4	-	-	28	-	32	-
	1%	3%	-	-	*	2%	1%	-	2%	3%	1%	3%	3%	*	*	3%	-	*	*	-	-	3%	-	2%	-
Danske	15	-	-	14	1	*	14	*	1	*	15	*	15	-	*	*	1	14	15	*	-	-	-	14	1
	*	-	-	4%	*	*	1%	*	1%	1%	*	1%	2%	-	*	*	*	1%	2%	*	-	-	-	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311All SMEs (up to and including 250 employees) with a business account
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	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments			
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Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*	
Handelsbanken	8	-	-	8	*	1	-	8	1	*	8	*	*	*	8	-	1	8	8	*	-	-	-	-	1	8
	*	-	-	2%	*	*	-	2%	*	*f	*	*	*	*	1%	-	*	*	1%	*	-	-	-	*	*	1%
Ulster	7	6	-	-	*	*	6	-	-	*	6	*	7	-	-	7	*	-	*	6	-	-	-	*	7	
	*	1%	-	-	*	*	*	-	-	1%	*	1%	1%	-	-	1%	*	-	*	1%	-	-	-	*	1%	
Britannia Building Society	4	-	-	-	4	-	-	4	-	-	4	-	-	4	-	-	-	4	4	-	-	-	-	4	-	
	*	-	-	-	1%	-	-	1%	-	-	*	-	-	*	-	-	*	*	1%	-	-	-	-	*	-	
Northern Bank	2	-	2	-	-	-	2	-	-	-	2	-	2	-	-	-	-	2	2	-	-	-	-	2	-	
	*	-	*	-	-	-	*	-	-	-	-	-	*	-	-	-	-	*	*	-	-	-	-	*	-	
Yorkshire Building Society	2	-	-	2	-	-	-	2	-	-	2	-	2	-	-	2	-	-	-	2	-	-	-	-	2	
	*	-	-	1%	-	-	-	*	-	-	*	-	*	-	-	*	-	-	-	*	-	-	-	-	*	
Chelsea Building Society	1	-	-	-	-	1	-	-	-	1	-	1	1	-	-	-	1	-	-	-	1	-	-	1	-	
	*	-	-	-	-	*	-	-	-	2%	-	2%	*	-	-	-	*	-	-	-	*	-	-	*	-	
Other	64	28	-	4	28	4	46	13	5	*	64	*	54	5	5	1	20	43	18	15	9	18	19	14	31	
	2%	2%	-	1%	4%	2%	2%	3%	3%	*	2%	*	6%	*	*	*	3%	2%	2%	3%	1%	2%	3%	1%	4%	
Not sure	34	30	-	4	1	-	30	4	*	*	34	*	*	30	4	*	*	33	4	*	30	-	-	30	4	
	1%	3%	-	1%	*	-	1%	1%	*	1%	1%	1%	*	3%	*	*	2%	*	*	*	3%	-	-	2%	*	
Net: Large	2422	797	736	286	469	134	1930	329	132	31	2390	31	599	830	992	727	490	1205	636	370	659	701	616	1235	559	
	74%	71%	73%	89%	72%	80%	73%	76%	82%	80%	74%	80%	64%	78%	78%	85%	71%	70%	76%	77%	74%	72%	81%	75%	68%	
Net: Small	852	325	275	36	182	33	712	104	28	8	844	8	340	229	283	131	201	520	203	108	236	276	147	401	263	
	26%	29%	27%	11%	28%	20%	27%	24%	18%	20%	26%	20%	36%	22%	22%	15%	29%	30%	24%	23%	26%	28%	19%	25%	32%	

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Table 1

Q2 Which bank do you have your main business account with?

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Barclays Bank	929	898	29	1	898	31	210	638	117	417	148	18	174	755	2	190	703	195	31	702	249	525	128
	28%	30%	13%	1%	37%	4%	27%	28%	18%	29%	49%	10%	19%	32%	6%	40%	26%	21%	13%	33%	43%	24%	32%
NatWest	595	578	1	16	578	17	128	404	152	225	38	75	134	453	3	84	507	218	58	319	69	397	99
	18%	20%	1%	16%	24%	2%	16%	18%	23%	15%	13%	43%	15%	20%	9%	18%	19%	24%	25%	15%	12%	18%	25%
Lloyds	438	438	-	-	438	-	64	369	44	172	30	42	130	308	1	74	356	101	72	265	67	305	57
	13%	15%	-	-	18%	-	8%	16%	7%	12%	10%	24%	14%	13%	2%	16%	13%	11%	31%	13%	12%	14%	14%
HSBC (formerly Midland Bank)	353	328	12	13	328	24	72	267	79	172	9	28	82	268	20	50	280	47	3	303	42	279	18
	11%	11%	5%	14%	14%	3%	9%	12%	12%	12%	3%	16%	9%	12%	56%	11%	10%	5%	1%	14%	7%	13%	4%
Santander Group	203	198	6	-	-	203	25	176	22	138	41	-	176	27	4	2	198	30	30	144	10	194	-
	6%	7%	3%	-	-	24%	3%	8%	3%	10%	14%	-	19%	1%	10%	*	7%	3%	13%	7%	2%	9%	-
RBS/The Royal Bank of Scotland	178	81	96	1	96	82	3	168	31	77	26	8	8	170	-	6	172	69	32	77	29	124	25
	5%	3%	43%	1%	4%	10%	*	7%	5%	5%	8%	5%	1%	7%	-	1%	6%	8%	14%	4%	5%	6%	6%
Co-operative Bank/Co-op	131	131	-	-	-	131	71	59	71	59	-	-	82	49	-	-	131	31	-	100	29	101	-
	4%	4%	-	-	-	15%	9%	3%	11%	4%	-	-	9%	2%	-	-	5%	3%	-	5%	5%	5%	-
Bank of Scotland/Halifax/HBoS	99	36	50	13	50	49	24	43	2	52	2	1	16	64	6	30	59	32	7	59	25	41	32
	3%	1%	22%	13%	2%	6%	3%	2%	*	4%	1%	*	2%	3%	17%	6%	2%	4%	3%	3%	4%	2%	8%
Yorkshire Bank	56	44	13	-	-	56	13	43	13	41	-	1	28	28	-	28	28	1	-	55	1	55	-
	2%	1%	6%	-	-	7%	2%	2%	2%	3%	-	*	3%	1%	-	6%	1%	*	-	3%	*	2%	-
Nationwide Building Society	53	53	-	-	-	53	53	-	53	-	-	-	-	53	-	-	53	47	-	6	-	53	-
	2%	2%	-	-	-	6%	7%	-	8%	-	-	-	-	2%	-	-	2%	5%	-	*	-	2%	-
CAF	38	38	-	-	-	38	38	-	33	-	-	-	2	36	-	-	38	33	-	5	-	7	31
	1%	1%	-	-	-	4%	5%	-	5%	-	-	-	*	2%	-	-	1%	4%	-	*	-	*	8%
Clydesdale Bank	35	23	12	-	12	23	10	24	33	-	1	-	6	29	-	1	33	10	-	25	-	33	1
	1%	1%	5%	-	*	3%	1%	1%	5%	-	*	-	1%	1%	-	*	1%	1%	-	1%	-	1%	*
AIB/Allied Irish Bank	32	32	-	-	-	32	-	32	-	30	-	1	1	31	-	-	32	30	-	2	-	32	-
	1%	1%	-	-	-	4%	-	1%	-	2%	-	1%	*	1%	-	-	1%	3%	-	*	-	1%	-
Danske	15	*	-	15	15	*	-	14	-	14	-	1	*	15	-	-	15	15	-	1	*	15	-
	*	*	-	16%	1%	*	-	1%	-	1%	-	*	*	1%	-	-	1%	2%	-	*	*	1%	-

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Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Handelsbanken	8*	8	-	-	-	8	-	8	-	-	8	*	1	8	-	-	8	8	-	-	-	8	-
	*	-	-	-	-	1%	-	*	-	-	3%	*	*	*	-	-	*	1%	-	-	-	*	-
Ulster	7	-	-	7	7	-	6	*	6	-	-	*	-	7	-	-	7	*	-	6	-	7	*
	*	-	-	7%	*	-	1%	*	1%	-	-	*	-	*	-	-	*	*	-	*	-	*	*
Britannia Building Society	4	4	-	-	-	4	-	4	4	-	-	-	-	4	-	-	4	-	-	4	4	-	-
	*	*	-	-	-	1%	-	*	1%	-	-	-	-	*	-	-	*	-	-	*	1%	-	-
Northern Bank	2	-	-	2	-	2	-	2	-	2	-	-	-	2	-	-	2	-	-	2	-	2	-
	*	-	-	2%	-	*	-	*	-	*	-	-	-	*	-	-	*	-	-	*	-	*	-
Yorkshire Building Society	2	2	-	-	-	2	-	2	-	2	-	-	-	2	-	-	2	2	-	-	-	2	-
	*	*	-	-	-	*	-	*	-	*	-	-	-	*	-	-	*	*	-	-	-	*	-
Chelsea Building Society	1	1	-	-	-	1	-	1	-	-	-	1	1	-	-	-	1	-	-	1	-	1	-
	*	*	-	-	-	*	-	*	-	-	-	*	*	-	-	-	*	-	-	*	-	*	-
Other	64	32	4	28	-	64	35	21	-	21	-	-	51	13	-	9	55	51	-	13	23	38	1
	2%	1%	2%	29%	-	8%	4%	1%	-	1%	-	-	6%	1%	-	2%	2%	6%	-	1%	4%	2%	*
Not sure	34	34	-	-	-	34	34	*	4	30	-	*	30	4	-	-	34	-	-	34	30	1	4
	1%	1%	-	-	-	4%	4%	*	1%	2%	-	*	3%	*	-	-	1%	-	-	2%	5%	*	1%
Net: Large	2422	2242	158	22	2422	-	504	1760	399	1054	237	170	543	1868	30	393	1955	645	164	1613	470	1544	328
	74%	76%	71%	23%	100%	-	64%	77%	60%	73%	78%	97%	59%	80%	85%	83%	72%	70%	70%	76%	81%	70%	83%
Net: Small	852	714	65	73	-	852	285	518	267	399	66	6	379	455	5	78	766	275	69	509	109	672	69
	26%	24%	29%	77%	-	100%	36%	23%	40%	27%	22%	3%	41%	20%	15%	17%	28%	30%	30%	24%	19%	30%	17%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 2

Q3 Is the main bank account you use for your business an actual business account, or is it a personal account that you use for business purposes?

Base: All with a business bank account

Absolutes/col percents

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Business	3274	1122	1011	322	651	167	2642	432	160	39	3234	39	940	1059	1275	858	691	1725	839	478	895	977	763	1636	822
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 2
Q3 Is the main bank account you use for your business an actual business account, or is it a personal account that you use for business purposes?

Base: All with a business bank account

Absolutes/col percents

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Business	3274	2956	223	95	2422	852	789	2278	667	1453	303	176	922	2323	35	471	2720	920	232	2121	579	2215	397
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 3

Q4 In what form are business payments usually made into your business account? Would you say...

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Mostly cash and cheques	763	391	267	33	63	8	722	31	10	-	763	-	241	241	282	275	203	285	308	188	121	137	763	-	-
	23%	35%	26%	10%	10%	5%	27% ^{q/h}	7%	6%	-	23% ^k	-	26%	23%	22%	32%	29%	16%	37% ^u	39%	14%	14%	100%	-	-
Mostly electronic payments	1636	462	497	187	424	65	1241	254	110	31	1604	31	478	518	639	281	346	1009	228	165	600	606	-	1636	-
	50%	41%	49%	58%	65% ^u	39%	47%	59%	68% ^u	80% ^u	50%	80% ^u	51%	49%	50%	33%	50%	58% ^u	27%	35%	67% ^u	62% ^u	-	100% ^u	-
About the same volume of cash/cheques and electronic payments	822	252	246	91	140	93	628	147	39	8	814	8	221	260	341	284	130	408	282	122	163	234	-	-	822
	25%	22%	24%	28%	21%	56%	24%	34%	24%	20%	25%	20%	23%	25%	27%	33%	19%	24%	34%	26%	18%	24%	-	-	100% ^u
Don't know	53	18	-	11	24	1	51	-	2	*	53	*	-	40	14	18	11	24	22	2	11	-	-	-	-
	2%	2%	-	3%	4%	*	2%	-	1%	*	2%	*	-	4%	1%	2%	2%	1%	3%	*	1%	-	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 3

Q4 In what form are business payments usually made into your business account? Would you say...

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Mostly cash and cheques	763 23%	680 23%	68 31%	15 15%	616 25%	147 17%	201 25%	520 23%	116 17%	417 29%	79 26%	32 18%	289 31%	474 20%	- -	94 20%	669 25%	82 9%	32 14%	650 31%	130 22%	532 24%	101 25%
Mostly electronic payments	1636 50%	1480 50%	116 52%	39 41%	1235 51%	401 47%	492 62%	1057 46%	441 66%	645 44%	115 38%	113 64%	347 38%	1282 55%	19 53%	264 56%	1324 49%	619 67%	162 70%	855 40%	309 53%	1049 47%	196 49%
About the same volume of cash/cheques and electronic payments	822 25%	742 25%	39 17%	41 43%	559 23%	263 31%	95 12%	667 29%	86 13%	391 27%	109 36%	20 12%	284 31%	533 23%	17 47%	95 20%	692 25%	218 24%	39 17%	565 27%	140 24%	615 28%	67 17%
Don't know	53 2%	53 2%	- -	- -	11 *	42 5%	2 *	33 1%	24 4%	- -	- -	11 6%	2 *	33 1%	- -	18 4%	35 1%	2 *	- -	51 2%	- -	20 1%	33 8%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 4

Q5 Banks often offer a period of free current account banking when you open a business bank account with them. Which of the following statements best apply to your business? Would you say...

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Currently have free banking	722	351	152	45	150	24	614	86	20	2	720	2	141	185	397	202	145	375	136	64	278	242	184	459	77
	22%	31%	15%	14%	23%	15%	23%	20%	13%	5%	22%	5%	15%	17%	31%	24%	21%	22%	16%	13%	31%	25%	24%	28%	9%
Free banking is finished but bank have extended it so it's still free	67	28	15	8	6	11	43	17	7	1	66	1	28	13	25	22	2	43	14	21	2	30	17	33	17
	2%	2%	1%	2%	1%	6%	2%	4%	4%	2%	2%	2%	3%	1%	2%	3%	*	2%	2%	4%	*	3%	2%	2%	2%
Free banking is finished and we now pay for banking	1226	366	614	103	113	30	1003	160	50	13	1214	13	312	431	483	308	272	646	214	197	297	519	229	543	454
	37%	33%	61%	32%	17%	18%	38%	37%	31%	33%	38%	33%	33%	41%	38%	36%	39%	37%	25%	41%	33%	53%	30%	33%	55%
Have never had free banking	1051	325	204	153	300	69	861	121	54	16	1036	16	435	313	303	229	244	577	392	170	256	182	291	514	213
	32%	29%	20%	47%	46%	41%	33%	28%	34%	40%	32%	40%	46%	30%	24%	27%	35%	33%	37%	36%	29%	19%	38%	31%	26%
Don't know	207	52	26	14	83	32	121	48	29	8	199	8	23	116	67	95	27	84	83	24	62	5	42	87	60
	6%	5%	3%	4%	13%	19%	5%	11%	18%	21%	6%	21%	2%	11%	5%	11%	4%	5%	10%	5%	7%	*	5%	5%	7%
Net: Not paying for banking	789	378	167	53	156	35	656	103	27	3	787	3	169	198	422	225	147	417	150	85	280	272	201	492	95
	24%	34%	17%	16%	24%	21%	25%	24%	17%	7%	24%	7%	18%	19%	33%	26%	21%	24%	18%	18%	31%	28%	26%	30%	12%
Net: Paying for banking	2278	692	818	256	413	100	1864	281	104	28	2249	28	747	744	786	538	516	1223	606	368	553	700	520	1057	667
	70%	62%	81%	79%	63%	60%	71%	65%	65%	72%	70%	72%	80%	70%	62%	63%	75%	71%	72%	77%	62%	72%	68%	65%	81%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 4

Q5 Banks often offer a period of free current account banking when you open a business bank account with them. Which of the following statements best apply to your business? Would you say...

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Currently have free banking	722	683	22	17	462	260	722	-	494	119	1	2	155	567	4	74	644	236	6	480	193	443	87
	22%	23%	10%	17%	19%	31%	92%	-	74%	8%	*	1%	17%	24%	10%	16%	24%	26%	3%	23%	33%	20%	22%
Free banking is finished but bank have extended it so it's still free	67	39	15	13	42	25	67	-	9	32	-	7	39	28	-	-	67	38	-	29	16	51	*
	2%	1%	7%	14%	2%	3%	8%	-	1%	2%	-	4%	4%	1%	-	-	2%	4%	-	1%	3%	2%	*
Free banking is finished and we now pay for banking	1226	1150	61	16	889	337	-	1226	42	830	147	111	517	709	18	190	1011	307	187	733	213	894	75
	37%	39%	27%	17%	37%	40%	-	54%	6%	57%	49%	63%	56**	31%	50%	40%	37%	33%	80%	35%	37%	40%	19%
Have never had free banking	1051	885	117	49	871	180	-	1051	104	434	152	54	205	843	13	158	877	262	33	756	135	686	220
	32%	30%	53%	51%	36%	21%	-	46%	16%	30%	50%	30%	22%	36%	38%	34%	32%	29%	14%	36%	23%	31%	55%
Don't know	207	199	7	1	157	50	-	-	18	37	3	3	6	176	1	48	121	77	7	124	22	141	15
	6%	7%	3%	1%	6%	6%	-	-	3%	3%	1%	2%	1%	8%	2%	10%	4%	8%	3%	6%	4%	6%	4%
Net: Not paying for banking	789	722	37	29	504	285	789	-	503	151	1	8	194	595	4	74	711	274	6	509	209	494	87
	24%	24%	17%	31%	21%	33%	100%	-	75%	10%	*	5%	21%	26%	10%	16%	26%	30%	3%	24%	36%	22%	22%
Net: Paying for banking	2278	2035	178	65	1760	518	-	2278	146	1265	299	165	722	1552	31	349	1888	569	220	1489	348	1581	295
	70%	69%	80%	68%	73%	61%	-	100%	22%	87%	99%	94%	78%	67%	88%	74%	69%	62%	95%	70%	60%	71%	74%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 5
Q6 Approximately how much did your business pay in current account charges over the last 12 months? Please do not include interest paid on loans

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
£0 (0)	667	347	108	41	150	21	539	99	23	5	662	5	143	235	289	153	161	352	188	102	240	130	116	441	86
	20%	31%	11%	13%	23%	13%	20%	23%	15%	12%	20%	12%	15%	22%	23%	18%	23%	20%	22%	21%	27%	13%	15%	27%	11%
£0-£100 (50)	559	295	165	22	71	5	516	35	7	2	557	2	134	207	218	135	84	340	62	138	180	169	214	200	146
	17%	26%	16%	7%	11%	3%	20%	8%	4%	4%	17%	4%	14%	20%	17%	16%	12%	20%	7%	29%	20%	17%	28%	12%	18%
£100-£200 (150)	536	80	322	68	58	8	463	51	19	3	532	3	166	173	196	153	152	231	181	61	160	134	114	241	181
	16%	7%	32%	21%	9%	5%	18%	12%	12%	8%	16%	8%	18%	16%	15%	18%	22%	13%	22%	13%	18%	14%	15%	15%	22%
£200-£500 (350)	358	116	143	13	75	11	284	53	20	1	357	1	127	108	123	120	92	146	82	61	79	136	89	205	64
	11%	10%	14%	4%	11%	7%	11%	12%	12%	3%	11%	3%	14%	10%	10%	14%	13%	8%	10%	13%	9%	14%	12%	13%	8%
£500-£1000 (750)	303	74	100	65	47	17	243	37	21	2	301	2	108	63	133	109	21	173	82	9	46	145	79	115	109
	9%	7%	10%	20%	7%	10%	9%	9%	13%	6%	9%	6%	11%	6%	10%	13%	3%	10%	10%	2%	5%	15%	10%	7%	13%
£1000-£1500 (1250)	99	30	9	25	20	15	49	37	8	4	95	4	15	57	27	4	24	71	24	9	26	40	30	52	5
	3%	3%	1%	8%	3%	9%	2%	9%	5%	11%	3%	11%	2%	5%	2%	1%	3%	4%	3%	2%	3%	4%	4%	3%	1%
More than £1500 (1750)	77	8	9	27	16	17	41	9	16	11	66	11	7	29	41	30	32	15	11	15	22	29	2	60	15
	2%	1%	1%	8%	2%	10%	2%	2%	10%	28%	2%	28%	1%	3%	3%	3%	5%	1%	1%	3%	2%	3%	*	4%	2%
Don't know	675	172	155	60	215	73	507	111	46	11	664	11	240	187	248	153	125	397	208	83	142	194	120	322	215
	21%	15%	15%	19%	33%	44%	19%	26%	29%	28%	21%	28%	26%	18%	19%	18%	18%	23%	25%	17%	16%	20%	16%	20%	26%
Mean (£)	276.90	184.06	242.71	548.44	290.77	704.53	238.67	365.90f	567.72fg	969.89g	269.22	969.89g	269.30	278.47	280.73	299.71	283.82	261.84	270.11	206.77	220.09	365.08	246.91	285.33	283.27

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 5

Q6 Approximately how much did your business pay in current account charges over the last 12 months? Please do not include interest paid on loans

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
£0	667	632	25	10	399	267	503	146	667	-	-	-	75	592	4	109	554	182	11	474	90	439	137
	20%	21%	11%	10%	16%	31%	64%	6%	100%	-	-	-	8%	25%	10%	23%	20%	20%	5%	22%	16%	20%	35%
£0-£100	559	511	31	17	413	146	117	407	-	559	-	-	227	332	6	31	515	108	39	412	115	348	90
	17%	17%	14%	18%	17%	17%	15%	18%	-	38%	-	-	25%	14%	17%	7%	19%	12%	17%	19%	20%	16%	23%
£100-£200	536	484	38	14	364	172	5	530	-	536	-	-	168	368	8	42	485	89	67	380	10	484	4
	16%	16%	17%	14%	15%	20%	1%	23%	-	37%	-	-	18%	16%	24%	9%	18%	10%	29%	18%	2%	22%	1%
£200-£500	358	296	62	-	276	82	29	327	-	358	-	-	96	261	-	37	321	73	2	283	37	288	34
	11%	10%	28%	-	11%	10%	4%	14%	-	25%	-	-	10%	11%	-	8%	12%	8%	1%	13%	6%	13%	8%
£500-£1000	303	263	25	15	237	66	1	299	-	-	303	-	81	222	1	62	240	74	57	173	145	154	4
	9%	9%	11%	16%	10%	8%	*	13%	-	-	100%	-	9%	10%	4%	13%	9%	8%	25%	8%	25%	7%	1%
£1000-£1500	99	93	6	1	96	3	7	92	-	-	-	99	59	40	3	2	94	18	39	42	18	68	13
	3%	3%	3%	1%	4%	*	1%	4%	-	-	-	56%	6%	2%	9%	*	3%	2%	17%	2%	3%	3%	3%
More than £1500	77	75	2	1	74	3	2	72	-	-	-	77	34	40	9	11	57	36	2	39	11	55	11
	2%	3%	1%	1%	3%	*	*	3%	-	-	-	44%	4%	2%	25%	2%	2%	4%	1%	2%	2%	2%	3%
Don't know	675	603	34	38	561	114	127	403	-	-	-	-	181	469	4	177	454	342	15	318	153	379	104
	21%	20%	15%	40%	23%	13%	16%	18%	-	-	-	-	20%	20%	11%	38%	17%	37%	6%	15%	26%	17%	26%
Mean (£)	276.90	274.23	307.68	284.95	322.33	162.43	42.51	363.31	0.00	160.83	750.00	1468.50	356.51	242.28	702.49	304.07	268.13	319.06	497.25	236.80	400.63	265.67	188.19

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 6

Q7 Have you ever changed your business account from one bank to another?

Base: All with a business bank account

Absolutes/col percents

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Yes	586	203	241	39	83	19	488	61	27	9	576	9	124	251	211	64	148	374	181	136	77	186	211	182	192
	18%	18%	24%	12%	13%	12%	18%	14%	17%	24%	18%	24%	13%	24%	17%	7%	21%	22%	22%	28%	9%	19%	28%	11%	23%
No	2663	901	770	284	566	143	2136	369	129	29	2634	29	816	787	1060	772	543	1348	654	339	818	791	552	1451	627
	81%	80%	76%	88%	87%	85%	81%	85%	81%	74%	81%	74%	87%	74%	83%	90%	79%	78%	78%	71%	91%	81%	72%	89%	76%
Don't know	25	18	-	-	2	5	18	2	4	1	24	1	-	21	4	21	-	4	3	2	-	-	-	3	3
	1%	2%	-	-	*	3%	1%	1%	2%	3%	1%	3%	-	2%	*	2%	-	*	*	*	-	-	-	*	*

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRc CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account

Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 6

Q7 Have you ever changed your business account from one bank to another?

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Yes	586 18%	534 18%	24 11%	28 29%	272 11%	314 37%	98 12%	485 21%	37 6%	356 24%	51 17%	77 44%	586 64%	-	18 49%	11 2%	556 20%	174 19%	67 29%	345 16%	85 15%	473 21%	19 5%
No	2663 81%	2397 81%	199 89%	67 71%	2143 89%	520 61%	691 88%	1791 79%	630 94%	1096 75%	252 83%	99 56%	336 36%	2323 100%	18 51%	440 93%	2159 79%	743 81%	165 71%	1755 83%	493 85%	1720 78%	377 95%
Don't know	25 1%	25 1%	-	-	7 *	18 2%	-	1 *	-	1 *	-	-	-	-	-	19 4%	6 *	3 *	-	21 1%	1 *	23 1%	1 *

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
 * small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 7

Q8 When was the last time you changed your business account to another bank? Would you say...

Base: All who have changed accounts

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	83	11	16	9	26	21	24	13	28	18	65	18	27	30	26	18	29	36	36	19	9	18	11	51	20
Base (000's)	586*	203**	241**	39**	83**	19**	488**	61**	27**	9**	576**	9**	124**	251**	211**	64**	148**	374**	181**	136**	77**	186**	211**	182**	192**
Less than a year ago (0.5)	53 9%	-	48	*	5	1	41	8	4	*	53	*	1	10	42	1	1	51	9	2	-	43	*	5	48
More than 1 but less than 2 years ago (1.5)	43 7%	7	4	3	28	1	35	7	1	1	43	1	26	7	10	3	17	23	8	10	4	21	17	7	19
More than 2 but less than 3 years ago (2.5)	53 9%	29	7	2	12	3	38	7	5	3	49	3	32	11	10	2	17	34	2	9	12	30	-	14	38
More than 3 but less than 5 years ago (4)	172 29%	37	119	-	7	9	148	21	1	2	170	2	8	74	89	8	62	101	36	66	-	65	106	58	8
More than 5 but less than 10 years ago (7.5)	144 25%	74	23	33	10	4	125	7	10	2	142	2	40	65	39	40	24	80	53	4	61	26	15	67	62
10 years or more ago (12.5)	120 20%	55	40	-	21	3	102	10	6	2	118	2	17	82	21	9	26	85	74	45	-	1	72	29	16
Don't know / can't remember	1 *	*	-	-	-	1	-	-	1	-	1	-	-	*	1	-	1	-	*	-	-	*	-	*	1
Mean (years)	5.96	7.30	4.96	6.70	5.34	5.69	6.08	4.93	6.31	5.70	5.97	5.70	5.33	7.41	4.61	7.10	5.57	5.93	8.19	6.58	6.40	3.21	6.96	6.35	4.44

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 7

Q8 When was the last time you changed your business account to another bank? Would you say...

Base: All who have changed accounts

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	83	73	7	3	57	26	19	58	9	29	10	19	83	-	4	7	71	37	5	41	12	63	6
Base (000's)	586*	534**	24**	28**	272**	314**	98**	485**	37**	356**	51**	77**	586**	-**	18**	11**	556**	174**	67**	345**	85**	473**	19**
Less than a year ago (0.5)	53 9%	52 10%	1 6%	-	10 4%	43 14%	* 11%	53	-	1	41	3	53	-	-	-	53 10%	11 6%	-	43 12%	* 11%	53	-
More than 1 but less than 2 years ago (1.5)	43 7%	38 7%	5 20%	*	15 6%	28 9%	23 23%	20 4%	5 13%	19 5%	* 1%	*	43 7%	-	-	-	43 8%	23 13%	* *	20 6%	28 33%	15 3%	-
More than 2 but less than 3 years ago (2.5)	53 9%	52 10%	1 2%	-	21 8%	32 10%	2 2%	50 10%	2 4%	33 9%	-	17 23%	53 9%	-	8 48%	8 71%	36 7%	3 2%	-	49 14%	29 35%	14 3%	9 49%
More than 3 but less than 5 years ago (4)	172 29%	172 32%	-	-	50 18%	121 39%	33 34%	138 28%	27 72%	92 26%	* *	44 57%	172 29%	-	* 1%	-	171 31%	14 8%	60 89%	98 28%	* *	170 36%	1 5%
More than 5 but less than 10 years ago (7.5)	144 25%	114 21%	15 62%	15 53%	69 25%	75 24%	23 23%	120 25%	-	133 37%	8 16%	2 2%	144 25%	-	-	1 12%	142 26%	97 56%	7 10%	40 12%	26 31%	118 25%	-
10 years or more ago (12.5)	120 20%	105 20%	2 9%	13 47%	105 39%	15 5%	16 17%	104 21%	3 9%	77 22%	1 2%	10 13%	120 20%	-	8 48%	2 18%	109 20%	26 15%	-	94 27%	-	103 22%	9 46%
Don't know / can't remember	1 *	1 *	-	-	1 *	-	* *	1 *	* 1%	-	-	-	1 *	-	1 3%	-	* *	* *	- -	1 *	-	* *	-
Mean (years)	5.96	5.75	6.23	9.81	7.78	4.39	5.59	6.04	4.39	6.85	1.89	4.71	5.96	-	7.46	4.85	5.94	6.65	4.35	5.93	3.72	6.20	7.17

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 8

Q9 Have you ever CONSIDERED changing your business account to another bank?

Base: All who have not changed accounts

Absolutes/col percents

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	385	52	68	64	123	78	108	102	119	56	329	56	128	119	138	96	104	185	119	83	85	85	43	222	115
Base (000's)	2688	919*	770*	284**	568**	147**	2154*	372*	133*	30*	2658	30*	816*	808*	1064*	793*	543**	1351*	658*	342**	818**	791*	552**	1454*	630*
Yes	336	154	99	6	38	39	279	41	12	5	332	5	101	114	121	120	27	188	62	47	50	174	78	166	92
	13%	17%	13%	2%	7%	26%	13%	11%	9%	15%	12%	15%	12%	14%	11%	15%	5%	14%	9%	14%	6%	22%	14%	11%	15%
No	2346	765	670	276	528	106	1875	330	117	24	2322	24	715	693	938	673	514	1159	590	294	768	617	474	1284	536
	87%	83%	87%	97%	93%	72%	87%	89%	88%	81%	87%	81%	88%	86%	88%	85%	95%	86%	90%	86%	94%	78%	86%	88%	85%
Don't know	6	-	-	2	1	3	-	1	4	1	5	1	-	2	4	-	2	4	5	1	-	-	-	4	2
	*	-	-	1%	*	2%	-	*	3%	4%	*	4%	-	*	*	-	*	*	1%	*	-	-	-	*	*

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 8

Q9 Have you ever CONSIDERED changing your business account to another bank?

Base: All who have not changed accounts

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	385	336	30	19	301	84	67	266	76	119	31	51	47	327	9	61	309	116	26	243	58	266	53
Base (000's)	2688	2422	199**	67**	2150*	538**	691**	1792*	630**	1097*	252**	99**	336**	2323*	18**	459**	2164*	746*	165**	1776*	494**	1742*	378**
Yes	336 13%	333 14%	3 1%	-	271 13%	65 12%	96 14%	237 13%	38 6%	136 12%	30 12%	16 16%	336 100%	-	8 42%	173 38%	148 7%	201 27%	-	135 8%	161 33%	103 6%	72 19%
No	2346 87%	2083 86%	196 99%	67 100%	1873 87%	473 88%	595 86%	1553 87%	592 94%	962 88%	222 88%	80 80%	-	2323 100%	10 58%	286 62%	2010 93%	545 73%	163 99%	1637 92%	333 67%	1634 94%	305 81%
Don't know	6 *	6 *	-	-	6 *	*	-	3 *	-	-	-	4 4%	-	-	-	*	6 *	1 *	2 1%	4 *	-	5 *	1 *

Proportions/Mean: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 9

Q10 How likely or unlikely are you to change your business account to another bank in the next year? Would you say...

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
I will definitely change my business account	7	-	-	*	3	3	-	6	-	1	6	1	-	-	7	3	*	3	3	-	-	3	-	*	6
	*	-	-	*	*	2%	-	1%	-	2%	*	2%	-	-	1%	*	*	*	*	-	-	*	-	*	1%
I will probably change	29	-	7	-	21	1	17	11	1	1	28	1	6	22	1	*	20	8	10	13	4	2	-	18	10
	1%	-	1%	-	3%	1%	1%	3%	*	1%	1%	1%	1%	2%	*	*	3%	*	1%	3%	*	*	-	1%	1%
Not sure if I will change my account	471	204	113	25	74	55	372	66	25	8	463	8	190	115	165	128	86	257	49	60	116	214	94	264	95
	14%	18%	11%	8%	11%	33%	14%	15%	16%	19%	14%	19%	20%	11%	13%	15%	12%	15%	6%	13%	13%	22%	12%	16%	12%
Probably won't change	860	231	377	80	131	40	740	72	41	6	853	6	244	276	340	206	193	460	194	127	138	382	171	421	266
	26%	21%	37%	25%	20%	24%	28%	17%	26%	16%	26%	16%	26%	26%	27%	24%	28%	27%	23%	27%	15%	39%	22%	26%	32%
Definitely won't change	1861	677	513	216	395	59	1469	277	91	24	1837	24	489	637	735	520	372	968	550	275	634	369	499	903	426
	57%	60%	51%	67%	61%	35%	56%	64%	57%	60%	57%	60%	52%	60%	58%	61%	54%	56%	65%	58%	71%	38%	65%	55%	52%
Don't know	47	10	1	-	28	9	44	1	2	*	47	*	11	8	28	-	19	28	34	2	3	7	-	29	18
	1%	1%	*	-	4%	5%	2%	*	1%	1%	1%	1%	1%	1%	2%	-	3%	2%	4%	*	*	1%	-	2%	2%
Net: Likely	35	-	7	*	24	4	17	17	1	1	34	1	6	22	8	4	21	11	13	13	4	5	-	19	17
	1%	-	1%	*	4%	2%	1%	4%	*	3%	1%	3%	1%	2%	1%	*	3%	1%	2%	3%	*	1%	-	1%	2%
Net: Unlikely	2720	908	890	297	526	99	2209	349	132	30	2690	30	733	913	1074	726	565	1429	743	402	772	752	669	1324	692
	83%	81%	88%	92%	81%	59%	84%	81%	83%	77%	83%	77%	78%	86%	84%	85%	82%	83%	89%	84%	86%	77%	88%	81%	84%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 9

Q10 How likely or unlikely are you to change your business account to another bank in the next year? Would you say...

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
I will definitely change my business account	7*	7*	-	-	7*	-	-	6*	-	-	*	3	6	*	7	-	-	4*	-	3*	3	*	*
I will probably change	29	24	4	-	24	5	4	25	4	14	1	9	19	10	29	-	-	5	2	22	2	10	8
	1%	1%	2%	-	1%	1%	*	1%	1%	1%	*	5%	2%	*	81%	-	-	1%	1%	1%	*	*	2%
Not sure if I will change my account	471	454	8	9	393	78	74	349	109	110	62	13	185	266	-	471	-	158	32	281	176	180	108
	14%	15%	4%	9%	16%	9%	9%	15%	16%	8%	20%	8%	20%	11%	-	100%	-	17%	14%	13%	30%	8%	27%
Probably won't change	860	796	35	28	579	281	154	681	101	445	83	36	340	516	-	-	860	235	88	537	169	625	56
	26%	27%	16%	30%	24%	33%	20%	30%	15%	31%	27%	20%	37%	22%	-	-	32%	26%	38%	25%	29%	28%	14%
Definitely won't change	1861	1632	174	55	1376	485	557	1207	453	877	158	115	364	1491	-	-	1861	490	112	1259	228	1380	221
	57%	55%	78%	58%	57%	57%	71%	53%	68%	60%	52%	65%	40%	64%	-	-	68%	53%	48%	59%	39%	62%	56%
Don't know	47	43	1	3	44	3	-	10	-	7	-	-	7	40	-	-	-	28	-	19	-	18	3
	1%	1%	*	3%	2%	*	-	*	-	*	-	-	1%	2%	-	-	-	3%	-	1%	-	1%	1%
Net: Likely	35	31	4	-	30	5	4	31	4	14	1	12	25	10	35	-	-	9	2	25	5	13	9
	1%	1%	2%	-	1%	1%	*	1%	1%	1%	*	7%	3%	*	100%	-	-	1%	1%	1%	1%	1%	2%
Net: Unlikely	2720	2428	209	83	1955	766	711	1888	554	1322	240	151	704	2007	-	-	2720	725	199	1796	398	2004	277
	83%	82%	94%	88%	81%	90%	90%	83%	83%	91%	79%	86%	76%	86%	-	-	100%	79%	86%	85%	69%	90%	70%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 10

Q11 Have you heard of the Current Account Switching Service (also known as CASS), a way of switching your BUSINESS current account from one bank to another?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Yes	920	312	184	110	252	61	721	119	64	17	903	17	341	284	296	168	193	559	173	108	232	375	82	619	218
	28%	28%	18%	34%	39%	37%	27%	28%	40%	43%	28%	43%	36%	27%	23%	20%	28%	32%	21%	23%	26%	38%	11%	38%	27%
No	2336	793	827	212	399	106	1903	313	97	22	2313	22	599	757	980	671	498	1166	666	369	663	602	681	1017	604
	71%	71%	82%	66%	61%	63%	72%	72%	60%	57%	72%	57%	64%	72%	77%	78%	72%	68%	79%	77%	74%	62%	89%	62%	73%
Don't know	18	18	-	-	-	-	18	-	-	-	18	-	-	18	-	18	-	-	-	-	-	-	-	-	-
	1%	2%	-	-	-	-	1%	-	-	-	1%	-	-	2%	-	2%	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account

Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 10

Q11 Have you heard of the Current Account Switching Service (also known as CASS), a way of switching your BUSINESS current account from one bank to another?

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Yes	920	746	107	67	645	275	274	569	182	269	74	54	374	542	9	158	725	920	-	-	207	564	118
	28%	25%	48%	70%	27%	32%	35%	25%	27%	19%	24%	31%	41%	23%	24%	34%	27%	100%	-	-	36%	25%	30%
No	2336	2192	116	28	1776	559	515	1708	485	1184	230	122	547	1781	27	295	1995	-	232	2104	372	1634	279
	71%	74%	52%	30%	73%	66%	65%	75%	73%	81%	76%	69%	59%	77%	76%	63%	73%	-	100%	93%	64%	74%	70%
Don't know	18	18	-	-	-	18	-	-	-	-	-	-	-	-	-	18	-	-	-	18	-	18	-
	1%	1%	-	-	-	2%	-	-	-	-	-	-	-	-	-	4%	-	-	-	1%	-	1%	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
 * small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 11

Q12 Please tell me what you know about CASS? What are the main features of this switch service?

Base: All who have heard of CASS

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	153	15	19	25	58	36	38	27	55	33	120	33	54	47	52	32	39	82	53	27	27	39	9	104	39
Base (000's)	920*	312**	184**	110**	252**	61**	721**	119**	64*	17**	903*	17**	341**	284**	296**	168**	193**	559**	173**	108**	232**	375**	82**	619**	218**
I am generally aware of the service	379	168	115	31	64	*	347	21	10	1	378	1	81	174	124	28	129	222	9	1	209	150	11	316	53
	41%	54%	63%	28%	25%	*	48%	17%	16%	4%	42%	4%	24%	61%	42%	17%	67%	40%	5%	1%	90%	40%	13%	51%	24%
Makes it easier / painless / less hassle / minimises impact on your business	126	19	21	23	54	9	77	27	15	7	119	7	67	33	26	26	10	91	48	4	7	66	1	66	59
	14%	6%	12%	21%	21%	15%	11%	23%	24%	40%	13%	40%	20%	12%	9%	15%	5%	16%	28%	4%	3%	18%	2%	11%	27%
They switch Direct Debits	123	52	5	28	34	4	84	16	18	5	118	5	52	31	40	80	9	34	37	8	5	73	28	50	44
	13%	17%	2%	25%	13%	7%	12%	13%	29%	32%	13%	32%	15%	11%	14%	47%	5%	6%	21%	7%	2%	19%	35%	8%	20%
Switches in 7 days	68	34	-	28	3	3	57	4	6	-	68	-	6	3	58	50	10	8	14	1	-	52	2	41	25
	7%	11%	-	26%	1%	5%	8%	4%	10%	-	8%	-	2%	1%	20%	30%	5%	1%	8%	1%	-	14%	2%	7%	12%
The bank manages the switching process / they do it all for you	66	28	6	6	18	8	34	14	13	5	61	5	35	15	17	32	4	30	7	7	4	37	30	30	7
	7%	9%	3%	5%	7%	13%	5%	12%	21%	29%	7%	29%	10%	5%	6%	19%	2%	5%	4%	6%	2%	10%	37%	5%	3%
Switches quickly	58	34	12	-	10	2	34	16	5	2	56	2	36	17	5	30	16	13	10	3	12	34	28	16	14
	6%	11%	6%	-	4%	3%	5%	14%	9%	13%	6%	13%	10%	6%	2%	18%	8%	2%	6%	3%	5%	9%	35%	3%	6%
It's a free service	45	28	5	4	8	-	34	10	2	-	45	-	28	7	10	28	-	17	-	2	-	33	28	16	*
	5%	9%	3%	4%	3%	-	5%	8%	3%	-	5%	-	8%	2%	3%	17%	-	3%	-	2%	-	9%	35%	3%	*
Same as switching a personal account	40	28	-	2	9	1	28	5	6	1	40	1	34	*	6	34	*	6	4	4	4	28	-	31	8
	4%	9%	-	2%	4%	1%	4%	5%	9%	4%	4%	4%	10%	*	2%	20%	*	1%	3%	4%	2%	8%	-	5%	3%
They switch Standing Orders	28	-	4	13	10	2	-	15	10	3	25	3	8	6	14	7	5	16	4	6	3	15	-	26	2
	3%	-	2%	12%	4%	3%	-	12%	16%	17%	3%	17%	2%	2%	5%	4%	2%	3%	2%	6%	1%	4%	-	4%	1%
Guarantees in case anything goes wrong	13	-	11	-	2	*	5	5	2	*	12	*	-	7	6	*	-	12	8	-	-	-	-	13	-
	1%	-	6%	-	1%	1%	1%	5%	3%	3%	1%	3%	-	2%	2%	*	-	2%	4%	-	-	-	-	2%	-
Have seen or heard advertising for it	9	-	4	-	5	-	4	-	5	-	9	-	5	-	4	3	2	4	1	6	-	2	1	2	6
	1%	-	2%	-	2%	-	1%	-	8%	-	1%	-	2%	-	1%	2%	1%	1%	1%	5%	-	1%	2%	*	3%
Incoming payments are redirected	6	-	5	-	*	1	-	5	1	1	5	1	1	1	4	4	2	*	1	-	-	5	-	6	*
	1%	-	2%	-	*	2%	-	4%	1%	7%	1%	7%	*	*	1%	2%	1%	*	1%	-	-	1%	-	1%	*
Other	62	-	26	2	32	2	44	10	8	1	62	1	36	4	22	11	12	40	14	9	7	32	-	40	21
	7%	-	14%	2%	13%	3%	6%	8%	13%	3%	7%	3%	11%	1%	8%	6%	6%	7%	8%	9%	3%	8%	-	6%	9%
Don't know/ not sure	187	63	4	6	70	42	148	30	6	3	184	3	101	47	38	14	21	151	61	81	*	35	39	99	49
	20%	20%	2%	6%	28%	69%	21%	25%	9%	18%	20%	18%	30%	17%	13%	9%	11%	27%	35%	75%	*	9%	48%	16%	22%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 11

Q12 Please tell me what you know about CASS? What are the main features of this switch service?

Base: All who have heard of CASS

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	153	124	17	12	118	35	30	102	20	40	15	30	63	86	6	22	123	153	-	-	30	105	15
Base (000's)	920*	746*	107**	67**	645*	275**	274**	569**	182**	269**	74**	54**	374**	542**	9**	158**	725*	920*	-**	-**	207**	564**	118**
I am generally aware of the service	379 41%	368 49%	8 8%	3 5%	209 32%	170 62%	188 69%	179 31%	122 67%	164 61%	* *	2 4%	111 30%	267 49%	* 2%	3 2%	373 51%	379 41%	-	-	44 21%	288 51%	46 39%
Makes it easier / painless / less hassle / minimises impact on your business	126 14%	78 10%	27 26%	21 32%	76 12%	50 18%	53 19%	52 9%	7 4%	30 11%	11 15%	11 20%	50 13%	75 14%	* 5%	11 7%	115 16%	126 14%	-	-	71 34%	54 10%	1 1%
They switch Direct Debits	123 13%	104 14%	5 5%	14 21%	119 18%	4 1%	7 2%	98 17%	7 4%	27 10%	33 45%	13 25%	66 18%	57 10%	* 2%	54 34%	68 9%	123 13%	-	-	76 37%	46 8%	-
Switches in 7 days	68 7%	63 9%	4 4%	-	66 10%	1 1%	2 1%	66 12%	* *	3 1%	2 2%	28 53%	25 7%	42 8%	- -	25 16%	43 6%	68 7%	-	-	29 14%	39 7%	-
The bank manages the switching process / they do it all for you	66 7%	64 9%	2 2%	* *	62 10%	5 2%	8 3%	56 10%	6 3%	7 2%	31 41%	4 7%	40 11%	26 5%	* 2%	29 19%	36 5%	66 7%	-	-	30 14%	35 6%	1 1%
Switches quickly	58 6%	52 7%	6 5%	* *	51 8%	7 3%	7 2%	51 9%	7 4%	9 3%	31 42%	2 4%	48 13%	10 2%	* 2%	38 24%	20 3%	58 6%	-	-	35 17%	18 3%	5 4%
It's a free service	45 5%	45 6%	-	-	45 7%	-	4 2%	41 7%	4 2%	-	28 39%	2 3%	35 9%	10 2%	- -	28 18%	17 2%	45 5%	-	-	28 14%	17 3%	-
Same as switching a personal account	40 4%	40 5%	-	-	7 1%	33 12%	6 2%	33 6%	6 3%	30 11%	3 5%	1 2%	3 1%	37 7%	- -	-	40 6%	40 4%	-	-	2 1%	38 7%	* *
They switch Standing Orders	28 3%	23 3%	4 4%	* *	25 4%	3 1%	5 2%	22 4%	5 3%	11 4%	3 4%	8 15%	8 2%	20 4%	* 2%	2 1%	26 4%	28 3%	-	-	6 3%	22 4%	-
Guarantees in case anything goes wrong	13 1%	13 2%	-	-	13 2%	-	-	13 2%	-	7 3%	-	* 1%	11 3%	2 *	- -	-	13 2%	13 1%	-	-	* *	12 2%	-
Have seen or heard advertising for it	9 1%	5 1%	4 4%	-	9 1%	-	-	9 2%	-	6 2%	3 4%	-	-	9 2%	- -	-	9 1%	9 1%	-	-	1 1%	8 1%	-
Incoming payments are redirected	6 1%	5 1%	1 1%	-	6 1%	* *	* *	6 1%	* *	4 1%	* *	2 3%	5 1%	1 *	* 2%	-	6 1%	6 1%	-	-	* *	6 1%	-
Other	62 7%	26 4%	35 33%	1 1%	55 9%	7 3%	4 2%	56 10%	4 2%	12 5%	24 33%	3 5%	15 4%	47 9%	3 36%	-	59 8%	62 7%	-	-	26 12%	36 6%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

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Table 11

Q12 Please tell me what you know about CASS? What are the main features of this switch service?

Base: All who have heard of CASS

Absolutes/col percents

Base (000's)
Don't know/ not sure

Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
	England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
920*	746*	107**	67**	645*	275**	274**	569**	182**	269**	74**	54**	374**	542**	9**	158**	725*	920*	-**	-**	207**	564**	118**
187	123	35	28	152	35	21	127	41	26	-	8	116	69	5	81	76	187	-	-	2	88	66
20%	17%	33%	42%	24%	13%	8%	22%	23%	10%	-	15%	31%	13%	61%	51%	10%	20%	-	-	1%	16%	56%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 12

Q13 Just to remind you, I'm now going to read out a paragraph about the switch service:

"The Current Account Switch Service (CASS) was introduced to make switching accounts simpler. The service is currently available to businesses with turnover of up to £6.5 million, as well as individuals. 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 for businesses before?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Yes	924	259	263	85	250	68	731	127	56	10	914	10	426	273	226	169	139	616	154	105	220	404	102	593	227
	28%	23%	26%	26%	38%	41%	28%	29%	35%	25%	28%	25%	45% ^{un}	26%	18%	20%	20%	36%	18%	22%	25%	41% ^{un}	13%	36%	28%
No	2331	845	748	238	401	99	1893	304	105	29	2302	29	513	768	1050	671	551	1109	685	372	675	573	661	1042	595
	71%	75%	74%	74%	62%	59%	72%	70%	65%	75%	71%	75%	55%	73%	62% ^{un}	78%	80%	64%	62% ^{un}	78%	75%	59%	87%	64%	72%
Don't know	19	18	1	-	-	-	18	1	-	-	19	-	1	18	-	18	1	-	-	-	-	-	-	1	-
	1%	2%	*	-	-	-	1%	*	-	-	1%	-	*	2%	-	2%	*	-	-	-	-	-	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

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Absolutes/col percents

Table 12

Q13 Just to remind you, I'm now going to read out a paragraph about the switch service:

"The Current Account Switch Service (CASS) was introduced to make switching accounts simpler. The service is currently available to businesses with turnover of up to £6.5 million, as well as individuals. 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 for businesses before?

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/ Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Yes	924	765	92	68	633	291	141	706	99	349	131	66	370	549	6	182	709	692	232	-	216	522	116
	28%	26%	41%	71%	26%	34%	18%	31%	15%	24%	43%	38%	40%	24%	16%	39%	26%	70%	100%	-	37%	24%	29%
No	2331	2174	130	27	1788	543	648	1572	568	1103	173	110	552	1774	30	271	2012	228	-	2103	363	1676	281
	71%	74%	59%	29%	74%	64%	82%	69%	85%	76%	57%	62%	60%	76%	84%	58%	74%	25%	-	99%	63%	76%	71%
Don't know	19	18	1	-	1	18	-	-	-	-	-	-	-	1	-	18	-	-	-	19	-	18	-
	1%	1%	*	-	*	2%	-	-	-	-	-	-	-	*	-	4%	-	-	-	1%	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 13

Q14 Now that you are aware/ Having just been reminded of this service, does the availability of the Current Account Switch Service make you any more or less likely to consider changing your business account? Would you say...

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	117	83	4	10	8	13	83	28	5	1	116	1	30	7	80	39	60	18	3	7	60	47	28	74	14
	4%	7%	*	3%	1%	8%	3%	7%	3%	2%	4%	2%	3%	1%	6%	5%	9%	1%	*	2%	7%	5%	4%	5%	2%
A little more likely	251	1	128	54	59	8	196	46	6	3	248	3	91	40	119	45	90	115	18	78	15	139	80	148	22
	8%	*	13%	17%	9%	5%	7%	11%	4%	7%	8%	7%	10%	4%	9%	5%	13%	7%	2%	16%	2%	14%	11%	9%	3%
Makes no difference	2377	856	788	210	427	96	1949	284	118	25	2351	25	651	899	826	579	428	1370	561	303	741	699	467	1215	674
	73%	76%	78%	65%	66%	57%	74%	66%	73%	65%	73%	65%	69%	85%	65%	68%	62%	79%	67%	63%	83%	71%	61%	74%	82%
A little less likely	183	58	56	5	48	16	164	9	8	1	182	1	82	46	54	70	64	49	120	6	54	3	67	59	57
	6%	5%	6%	1%	7%	9%	6%	2%	5%	3%	6%	3%	9%	4%	4%	8%	9%	3%	14%	1%	6%	*	9%	4%	7%
Much less likely	311	124	34	39	82	32	224	58	21	8	303	8	79	66	167	123	48	140	111	81	24	84	120	105	54
	10%	11%	3%	12%	13%	19%	8%	13%	13%	20%	9%	20%	8%	6%	13%	14%	7%	8%	13%	17%	3%	9%	16%	6%	7%
Don't know	35	-	1	6	27	1	25	6	3	1	34	1	6	*	29	1	1	33	27	2	-	5	-	35	*
	1%	-	*	2%	4%	1%	1%	1%	2%	3%	1%	3%	1%	*	2%	*	*	2%	3%	*	-	1%	-	2%	*
Net: More likely	368	84	131	64	67	22	279	74	11	4	364	4	121	48	199	85	150	133	20	85	75	186	109	223	37
	11%	7%	13%	20%	10%	13%	11%	17%	7%	9%	11%	9%	13%	5%	16%	10%	22%	8%	2%	18%	8%	19%	14%	14%	4%
Net: Less likely	494	182	90	43	130	48	389	67	29	9	485	9	161	112	221	193	112	189	231	87	79	88	187	163	111
	15%	16%	9%	13%	20%	29%	15%	16%	18%	23%	15%	23%	17%	11%	17%	22%	16%	11%	28%	18%	9%	9%	25%	10%	13%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 13

Q14 Now that you are aware/ Having just been reminded of this service, does the availability of the Current Account Switch Service make you any more or less likely to consider changing your business account? Would you say...

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/ Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	117 4%	116 4%	1 1%	-	111 5%	6 1%	66 8%	50 2%	56 8%	27 2%	29 10%	3 2%	37 4%	80 3%	3 9%	105 22%	9 *	39 4%	-	78 4%	100 17%	17 1%	-
A little more likely	251 8%	194 7%	48 22%	9 9%	172 7%	79 9%	43 5%	196 9%	11 2%	120 8%	62 20%	37 21%	122 13%	129 6%	28 80%	56 12%	166 6%	96 10%	33 14%	121 6%	117 20%	105 5%	20 5%
Makes no difference	2377 73%	2198 74%	111 50%	68 71%	1715 71%	662 78%	576 73%	1646 72%	524 79%	1059 73%	138 45%	95 54%	660 72%	1689 73%	4 11%	273 58%	2082 77%	708 77%	177 76%	1492 70%	271 47%	1921 87%	155 39%
A little less likely	183 6%	135 5%	33 15%	15 16%	138 6%	45 5%	1 *	180 8%	1 *	138 9%	19 6%	15 9%	37 4%	145 6%	-	28 6%	154 6%	10 1%	-	173 8%	9 2%	96 4%	77 19%
Much less likely	311 10%	279 9%	29 13%	4 4%	253 10%	59 7%	103 13%	199 9%	75 11%	103 7%	56 18%	24 13%	64 7%	246 11%	-	2 *	306 11%	36 4%	22 10%	253 12%	81 14%	76 3%	144 36%
Don't know	35 1%	34 1%	1 *	-	33 1%	2 *	-	7 *	-	5 *	-	1 1%	1 *	34 1%	-	6 1%	3 *	31 3%	-	4 *	-	-	1 *
Net: More likely	368 11%	310 10%	49 22%	9 9%	283 12%	85 10%	108 14%	246 11%	67 10%	147 10%	91 30%	40 23%	159 17%	209 9%	32 89%	161 34%	175 6%	136 15%	33 14%	199 9%	217 38%	122 6%	20 5%
Net: Less likely	494 15%	414 14%	61 28%	19 20%	390 16%	103 12%	104 13%	379 17%	76 11%	241 17%	75 25%	39 22%	102 11%	391 17%	-	31 6%	460 17%	46 5%	22 10%	426 20%	90 16%	173 8%	221 56%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 14

Q15 I am going to read out some changes which might be made to the switching process.

For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

- Keeping your existing account open alongside opening the new account

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	225	107	62	25	31	*	191	29	5	*	225	*	69	29	127	111	24	91	50	16	20	137	85	108	31
	7%	10%	6%	8%	5%	*	7%	7%	3%	1%	7%	1%	7%	3%	10%	13%	3%	5%	6%	3%	2%	14%	11%	7%	4%
A little more likely	354	142	118	21	64	8	297	38	16	2	351	2	143	68	143	80	111	163	65	42	122	125	45	200	108
	11%	13%	12%	7%	10%	5%	11%	9%	10%	6%	11%	6%	15%	6%	11%	9%	16%	9%	8%	9%	14%	13%	6%	12%	13%
Makes no difference	2215	759	758	227	368	103	1757	312	118	29	2187	29	579	776	860	600	450	1166	612	293	606	633	532	1049	615
	68%	68%	75%	71%	56%	62%	67%	72%	74%	73%	68%	73%	62%	73%	67%	70%	65%	68%	73%	61%	68%	65%	70%	64%	75%
A little less likely	74	10	30	1	4	30	67	2	5	1	73	1	59	3	12	1	40	34	31	2	10	31	38	4	32
	2%	1%	3%	*	1%	18%	3%	*	3%	2%	2%	2%	6%	*	1%	*	6%	2%	4%	*	1%	3%	5%	*	4%
Much less likely	323	105	12	43	148	15	257	46	14	7	316	7	55	174	95	66	47	210	46	123	107	46	63	192	34
	10%	9%	1%	13%	23%	9%	10%	11%	9%	17%	10%	17%	6%	16%	7%	8%	7%	12%	6%	26%	12%	5%	8%	12%	4%
Don't know	82	-	30	6	36	11	73	6	3	*	82	*	36	9	38	-	20	63	34	2	29	6	-	82	1
	3%	-	3%	2%	6%	6%	3%	1%	2%	1%	3%	1%	4%	1%	3%	-	3%	4%	4%	*	3%	1%	-	5%	*
Net: more likely	579	248	181	46	95	9	488	67	21	3	576	3	211	97	270	191	135	253	115	58	142	262	130	309	140
	18%	22%	18%	14%	15%	5%	18%	15%	13%	7%	18%	7%	23%	9%	21%	22%	19%	15%	14%	12%	16%	27%	17%	19%	17%
Net: less likely	397	115	42	43	152	45	324	48	18	7	390	7	113	177	107	67	87	243	78	125	117	77	101	196	67
	12%	10%	4%	13%	23%	27%	12%	11%	11%	19%	12%	19%	12%	17%	8%	8%	13%	14%	9%	26%	13%	8%	13%	12%	8%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 14

Q15 I am going to read out some changes which might be made to the switching process.

For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

- Keeping your existing account open alongside opening the new account

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	225 7%	186 6%	30 13%	9 9%	209 9%	16 2%	60 8%	165 7%	3 *	26 2%	106 35%	13 7%	115 12%	110 5%	- -	74 16%	151 6%	145 16%	7 3%	73 3%	225 39%	- -	- -
A little more likely	354 11%	339 11%	15 7%	* *	261 11%	93 11%	149 19%	183 8%	87 13%	135 9%	39 13%	16 9%	131 14%	222 10%	5 14%	102 22%	247 9%	62 7%	49 21%	243 11%	354 61%	- -	- -
Makes no difference	2215 68%	1986 67%	146 66%	83 87%	1544 64%	672 79%	494 63%	1581 69%	439 66%	1120 77%	154 51%	123 70%	576 63%	1613 69%	13 36%	180 38%	2004 74%	564 61%	132 57%	1520 72%	- -	2215 100%	- -
A little less likely	74 2%	45 2%	29 13%	- -	73 3%	2 *	- -	72 3%	- -	33 2%	- -	* *	32 3%	43 2%	* 1%	29 6%	44 2%	32 3%	- -	42 2%	- -	- -	74 19%
Much less likely	323 10%	318 11%	2 1%	3 3%	255 11%	68 8%	87 11%	223 10%	137 21%	95 7%	4 1%	23 13%	59 6%	263 11%	8 24%	79 17%	233 9%	87 9%	5 2%	232 11%	- -	- -	323 81%
Don't know	82 3%	81 3%	1 *	- -	80 3%	2 *	- -	54 2%	- -	43 3%	- -	- -	9 1%	73 3%	9 25%	6 1%	41 2%	31 3%	39 17%	12 1%	- -	- -	- -
Net: more likely	579 18%	525 18%	45 20%	9 9%	470 19%	109 13%	209 26%	348 15%	90 13%	162 11%	145 48%	29 16%	245 27%	332 14%	5 14%	176 37%	398 15%	207 22%	56 24%	316 15%	579 100%	- -	- -
Net: less likely	397 12%	363 12%	31 14%	3 3%	328 14%	69 8%	87 11%	295 13%	137 21%	128 9%	4 1%	24 13%	91 10%	305 13%	9 25%	108 23%	277 10%	118 13%	5 2%	274 13%	- -	- -	397 100%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 15

Q15 I am going to read out some changes which might be made to the switching process.

For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

- Re-direction of any payment made to your old account for longer than 36 months which is currently the case

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	97	55	5	3	26	9	79	10	7	2	96	2	26	9	62	5	56	37	8	3	55	30	-	97	1
	3%	5%	1%	1%	4%	6%	3%	2%	4%	4%	3%	4%	3%	1%	5%	1%	8%	2%	1%	1%	6%	3%	-	6%	*
A little more likely	271	62	129	19	20	42	215	41	13	3	268	3	127	36	108	51	51	169	43	10	40	151	41	121	109
	8%	5%	13%	6%	3%	25%	8%	9%	8%	8%	8%	8%	14%	3%	8%	6%	7%	10%	5%	2%	4%	15%	5%	7%	13%
Makes no difference	2347	837	795	226	399	90	1897	311	114	27	2321	27	646	837	864	647	458	1243	603	360	643	695	569	1134	625
	72%	75%	79%	70%	61%	54%	72%	72%	71%	68%	72%	68%	69%	79%	68%	75%	66%	72%	72%	75%	72%	71%	75%	69%	76%
A little less likely	131	53	37	19	21	1	120	7	4	*	131	*	48	28	55	43	66	22	57	11	13	50	47	38	46
	4%	5%	4%	6%	3%	1%	5%	2%	2%	1%	4%	1%	5%	3%	4%	5%	10%	1%	7%	2%	1%	5%	6%	2%	6%
Much less likely	312	115	8	48	127	14	236	51	20	6	307	6	25	142	146	111	49	152	93	91	84	45	106	139	34
	10%	10%	1%	15%	19%	8%	9%	12%	13%	14%	9%	14%	3%	13%	11%	13%	7%	9%	11%	19%	9%	5%	14%	9%	4%
Don't know	114	-	37	7	59	11	96	13	4	2	112	2	68	7	40	2	11	102	34	3	61	5	-	106	8
	3%	-	4%	2%	9%	7%	4%	3%	2%	5%	3%	5%	7%	1%	3%	*	2%	6%	4%	1%	7%	1%	-	7%	1%
Net: more likely	368	116	134	22	46	51	293	51	19	5	364	5	153	45	170	56	107	206	52	13	95	182	41	218	109
	11%	10%	13%	7%	7%	30%	11%	12%	12%	12%	11%	12%	16%	4%	13%	6%	15%	12%	6%	3%	11%	19%	5%	13%	13%
Net: less likely	444	169	45	67	148	15	356	58	24	6	438	6	73	170	201	153	115	175	151	102	96	95	153	178	80
	14%	15%	4%	21%	23%	9%	13%	13%	15%	15%	14%	15%	8%	16%	16%	18%	17%	10%	18%	21%	11%	10%	20%	11%	10%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 15

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- Re-direction of any payment made to your old account for longer than 36 months which is currently the case

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	97 3%	72 2%	25 11%	* *	96 4%	2 *	63 8%	34 1%	56 8%	9 1%	25 8%	7 4%	8 1%	88 4%	* 1%	55 12%	42 2%	37 4%	1 *	60 3%	84 15%	13 1%	- -
A little more likely	271 8%	246 8%	25 11%	1 1%	234 10%	37 4%	98 12%	168 7%	34 5%	71 5%	27 9%	19 11%	140 15%	131 6%	8 23%	39 8%	223 8%	118 13%	24 10%	129 6%	182 31%	55 3%	34 8%
Makes no difference	2347 72%	2131 72%	134 60%	83 87%	1628 67%	719 84%	516 65%	1668 73%	470 71%	1167 80%	198 65%	118 67%	677 73%	1644 71%	10 27%	298 63%	2022 74%	641 70%	148 64%	1558 73%	205 35%	2095 95%	47 12%
A little less likely	131 4%	92 3%	32 14%	8 8%	111 5%	20 2%	16 2%	114 5%	* *	78 5%	1 *	- *	69 7%	63 3%	8 24%	33 7%	90 3%	37 4%	7 3%	88 4%	48 8%	32 1%	43 11%
Much less likely	312 10%	303 10%	6 3%	3 3%	272 11%	41 5%	64 8%	241 11%	75 11%	93 6%	52 17%	31 18%	20 2%	291 13%	8 24%	38 8%	263 10%	17 2%	13 6%	282 13%	59 10%	12 1%	241 61%
Don't know	114 3%	113 4%	1 *	- -	81 3%	34 4%	31 4%	53 2%	31 5%	35 2%	- -	1 1%	8 1%	107 5%	* 1%	7 2%	81 3%	71 8%	39 17%	5 *	- -	8 *	33 8%
Net: more likely	368 11%	317 11%	50 23%	1 1%	330 14%	39 5%	161 20%	202 9%	90 14%	80 6%	52 17%	26 15%	148 16%	219 9%	8 24%	94 20%	265 10%	155 17%	25 11%	189 9%	266 46%	68 3%	34 8%
Net: less likely	444 14%	395 13%	38 17%	11 12%	383 16%	61 7%	81 10%	354 16%	75 11%	171 12%	53 17%	31 18%	89 10%	354 15%	17 47%	71 15%	353 13%	54 6%	20 9%	369 17%	108 19%	44 2%	284 71%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 16

Q15 I am going to read out some changes which might be made to the switching process.

For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

- Keeping your existing account number and sort code when switching

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	269	148	37	25	47	12	210	43	13	3	265	3	100	24	145	69	72	128	24	13	64	166	32	204	32
	8%	13%	4%	8%	7%	7%	8%	10%	8%	9%	8%	9%	11%	2%	11%	8%	10%	7%	3%	3%	7%	17%	4%	13%	4%
A little more likely	576	189	177	78	89	43	480	66	27	3	573	3	167	171	238	197	72	308	116	37	210	213	66	292	217
	18%	17%	18%	24%	14%	26%	18%	15%	17%	7%	18%	7%	18%	16%	19%	23%	10%	18%	14%	8%	24%	22%	9%	18%	26%
Makes no difference	2034	706	666	162	415	85	1634	280	96	24	2010	24	585	772	677	514	456	1064	601	341	501	539	572	918	524
	62%	63%	66%	50%	64%	51%	62%	65%	60%	62%	62%	62%	62%	73%	53%	60%	66%	62%	72%	71%	56%	55%	75%	56%	64%
A little less likely	114	10	92	8	3	1	110	-	4	1	114	1	30	2	83	21	38	55	29	2	11	52	38	55	22
	3%	1%	9%	3%	*	1%	4%	-	2%	1%	4%	1%	3%	*	6%	3%	5%	3%	4%	*	1%	5%	5%	3%	3%
Much less likely	205	69	8	43	69	14	143	37	18	6	199	6	22	90	94	56	41	108	42	82	80	1	55	91	25
	6%	6%	1%	13%	11%	9%	5%	9%	11%	16%	6%	16%	2%	8%	7%	6%	6%	6%	5%	17%	9%	*	7%	6%	3%
Don't know	75	-	30	6	28	12	64	6	3	2	74	2	36	*	39	1	11	63	27	3	29	6	-	74	1
	2%	-	3%	2%	4%	7%	2%	1%	2%	4%	2%	4%	4%	*	3%	*	2%	4%	3%	1%	3%	1%	-	5%	*
Net: more likely	845	337	214	103	136	55	690	109	40	6	839	6	267	195	383	266	144	435	140	50	274	379	98	497	250
	26%	30%	21%	32%	21%	33%	26%	25%	25%	16%	26%	16%	28%	18%	30%	31%	21%	25%	17%	11%	31%	30%	13%	30%	30%
Net: less likely	320	79	101	52	72	16	254	37	22	7	313	7	52	91	176	77	79	163	71	84	90	54	93	146	47
	10%	7%	10%	16%	11%	9%	10%	9%	14%	18%	10%	18%	6%	9%	14%	9%	11%	9%	8%	18%	10%	5%	12%	9%	6%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account

Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

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For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

- Keeping your existing account number and sort code when switching

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	269 8%	233 8%	34 15%	1 1%	213 9%	56 7%	115 15%	151 7%	102 15%	35 2%	84 28%	16 9%	85 9%	183 8%	20 57%	151 32%	97 4%	113 12%	32 14%	124 6%	194 34%	62 3%	4 1%
A little more likely	576 18%	513 17%	26 12%	37 39%	481 20%	95 11%	73 9%	474 21%	40 6%	318 22%	17 5%	40 22%	169 18%	407 18%	2 5%	122 26%	452 17%	204 22%	19 8%	354 17%	158 27%	335 15%	83 21%
Makes no difference	2034 62%	1849 63%	131 59%	53 56%	1372 57%	662 76**	498 63%	1399 61%	460 69%	942 65%	176 58%	96 55%	609 66%	1398 60%	13 36%	190 40%	1814 67%	509 55%	108 47%	1417 67%	172 30%	1780 80%	82 21%
A little less likely	114 3%	86 3%	28 13%	-	114 5%	1 *	52 7%	60 3%	-	30 2%	21 7%	-	46 5%	69 3%	-	1 *	113 4%	47 5%	21 9%	47 2%	45 8%	30 1%	39 10%
Much less likely	205 6%	200 7%	2 1%	4 4%	168 7%	37 4%	51 6%	147 6%	65 10%	93 6%	6 2%	23 13%	11 1%	193 8%	-	-	202 7%	17 2%	13 6%	175 8%	9 2%	9 *	187 47%
Don't know	75 2%	74 3%	1 *	-	73 3%	2 *	-	46 2%	-	35 2%	-	1 1%	2 *	73 3%	1 1%	6 1%	43 2%	31 3%	39 17%	5 *	-	*	1 *
Net: more likely	845 26%	747 25%	60 27%	38 40%	694 29%	151 18%	188 24%	625 27%	142 21%	353 24%	101 33%	56 32%	255 28%	590 25%	22 62%	273 58%	549 20%	316 34%	51 22%	478 23%	353 61%	397 18%	87 22%
Net: less likely	320 10%	286 10%	30 13%	4 4%	282 12%	37 4%	103 13%	207 9%	65 10%	123 8%	26 9%	23 13%	57 6%	262 11%	-	1 *	315 12%	64 7%	34 15%	222 10%	55 9%	38 2%	227 57%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account

Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 17

Q15 I am going to read out some changes which might be made to the switching process.

For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

- 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

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	268	160	44	18	10	37	241	23	3	1	267	1	66	51	151	37	60	172	8	43	63	153	28	209	31
	8%	14%	4%	6%	2%	22%	9%	5%	2%	3%	8%	3%	7%	5%	12%	4%	9%	10%	1%	9%	7%	15%	4%	13%	4%
A little more likely	515	155	241	41	64	14	458	36	16	4	511	4	116	130	269	127	88	299	60	96	168	190	143	211	161
	16%	14%	24%	13%	10%	9%	17%	8%	10%	9%	16%	9%	12%	12%	21%	15%	13%	17%	7%	20%	19%	19%	19%	13%	20%
Makes no difference	2091	682	633	187	499	90	1614	334	117	27	2064	27	667	821	604	538	437	1116	589	244	589	617	436	1079	556
	64%	61%	63%	58%	77%	54%	61%	17%	73%	68%	64%	68%	71%	70%	47%	63%	63%	65%	70%	51%	66%	63%	57%	66%	68%
A little less likely	81	10	21	38	12	1	77	-	3	1	80	1	2	2	77	50	20	11	31	11	10	8	20	12	49
	2%	1%	2%	12%	2%	1%	3%	-	2%	2%	2%	2%	*	*	6%	6%	3%	1%	4%	2%	1%	1%	3%	1%	6%
Much less likely	243	115	42	33	38	14	187	33	17	5	238	5	53	54	136	104	75	64	123	81	35	3	135	50	25
	7%	10%	4%	10%	6%	8%	7%	8%	11%	13%	7%	13%	6%	5%	11%	12%	11%	4%	15%	17%	4%	*	18%	3%	3%
Don't know	76	-	30	6	29	12	64	6	4	2	75	2	36	2	39	1	11	64	28	2	29	6	1	74	1
	2%	-	3%	2%	4%	7%	2%	1%	3%	4%	2%	4%	4%	*	3%	*	2%	4%	3%	1%	3%	1%	*	5%	*
Net: more likely	783	315	285	59	74	51	699	59	20	5	778	5	182	181	420	164	148	471	68	139	231	343	171	420	191
	24%	28%	28%	18%	11%	31%	25%	14%	12%	13%	24%	13%	19%	17%	33%	19%	21%	27%	8%	29%	26%	35%	22%	26%	23%
Net: less likely	323	125	63	71	50	15	264	33	20	6	317	6	55	56	212	155	94	74	154	92	45	11	154	62	74
	10%	11%	6%	22%	8%	9%	10%	8%	12%	15%	10%	15%	6%	5%	17%	18%	14%	4%	18%	19%	5%	1%	20%	4%	9%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account

Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 17

Q15 I am going to read out some changes which might be made to the switching process.

For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

- 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

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	268 8%	260 9%	- -	8 9%	210 9%	58 7%	158 20%	110 5%	135 20%	15 1%	28 9%	7 4%	151 16% 4%	118 5%	4 12%	169 36%	96 4%	161 18% 4%	* 5%	107	148 26%	54 2%	67 17%
A little more likely	515 16%	504 17%	10 4%	1 1%	384 16%	131 15%	37 5%	449 20%	32 5%	269 19%	82 27%	47 27%	222 24%	292 13%	5 15%	102 22%	408 15%	84 9%	48 21%	382 18%	211 36%	256 12%	48 12%
Makes no difference	2091 64%	1799 61%	209 94%	83 87%	1477 61%	614 72%	530 67%	1419 62%	430 64%	1035 71%	122 40%	107 61%	496 54%	1568 67%	26 72%	193 41%	1854 68%	624 68%	119 51%	1348 64%	130 22%	1841 83%	112 28%
A little less likely	81 2%	80 3%	1 *	- -	70 3%	10 1%	8 1%	71 3%	- -	41 3%	21 7%	1 *	40 4%	41 2%	- -	* *	80 3%	2 *	21 9%	58 3%	10 2%	58 3%	12 3%
Much less likely	243 7%	238 8%	2 1%	3 3%	206 9%	37 4%	56 7%	181 8%	70 11%	58 4%	50 17%	13 8%	10 1%	231 10%	- -	- -	240 9%	15 2%	5 2%	222 10%	80 14%	5 *	157 40%
Don't know	76 2%	75 3%	1 *	- -	74 3%	2 *	- -	47 2%	- -	36 2%	- -	1 1%	3 *	73 3%	1 1%	7 2%	43 2%	32 4%	39 17%	5 *	- -	1 *	1 *
Net: more likely	783 24%	764 26%	10 4%	9 10%	594 25%	189 22%	195 25%	559 25%	167 25%	284 20%	110 36%	54 31%	373 46% 4%	410 18%	9 26%	270 57%	503 19%	246 27%	48 21%	489 23%	359 62%	310 14%	115 29%
Net: less likely	323 10%	318 11%	2 1%	3 3%	276 11%	47 6%	64 8%	252 11%	70 11%	98 7%	71 24%	14 8%	50 5%	272 12%	- -	* *	320 12%	18 2%	26 11%	280 13% 4%	90 16%	64 3%	169 43%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
 * small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 18

Q15 SUMMARY I am going to read out some changes which might be made to the switching process.

For each one I'd like you to tell me if it would make you any more or less likely to consider changing your business account?.

Would it make you much more likely, a little more likely, it would make no difference, a little less likely, much less likely?

Base: All with a business bank account

	Keeping your existing account open alongside opening the new account	Re-direction of any payment made to your old account for longer than 36 months which is currently the case	Keeping your existing account number and sort code when switching	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
Unweighted base	468	468	468	468
Base (000's)	3274	3274	3274	3274
Much more likely	225 7%	97 3%	269 8%	268 8%
A little more likely	354 11%	271 8%	576 18%	515 16%
Makes no difference	2215 68%	2347 72%	2034 62%	2091 64%
A little less likely	74 2%	131 4%	114 3%	81 2%
Much less likely	323 10%	312 10%	205 6%	243 7%
Don't know	82 3%	114 3%	75 2%	76 2%
Net: more likely	579 18%	368 11%	845 26%	783 24%
Net: less likely	397 12%	444 14%	320 10%	323 10%

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 19

Q16 Which one of these changes are MOST likely to encourage you to change your business account?

Base: All who rate equally more than one change

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	86	10	18	21	20	17	24	22	28	12	74	12	30	21	35	23	22	41	21	13	15	35	9	50	27
Base (000's)	681*	243**	240**	76**	68**	53**	570**	77**	28**	5**	675**	5**	260**	82**	339**	174**	131**	375**	78**	52**	196**	353**	117**	398**	165**
Keeping your existing account number and sort code when switching	371	151	79	45	58	38	312	39	15	4	367	4	136	41	194	133	20	219	32	10	86	243	30	216	125
	55%	62%	33%	59%	86%	72%	55%	51%	53%	81%	54%	81%	52%	50%	57%	76%	15%	58%	41%	19%	44%	69%	25%	54%	76%
Keeping your existing account open alongside opening the new account	191	63	102	22	3	*	163	23	5	*	190	*	77	25	89	31	109	51	36	40	73	41	44	111	36
	28%	26%	43%	29%	4%	1%	29%	29%	17%	6%	28%	6%	30%	30%	26%	18%	83%	13%	47%	76%	37%	12%	38%	28%	22%
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	91	29	44	7	5	6	80	7	5	-	91	-	31	8	53	7	*	84	1	1	37	52	43	46	3
	13%	12%	18%	10%	7%	12%	14%	10%	16%	-	14%	-	12%	10%	15%	4%	*	22%	2%	3%	19%	15%	37%	12%	2%
Re-direction of any payment made to your old account for longer than 36 months which is currently the case	27	-	15	2	2	8	15	8	4	1	27	1	16	8	3	3	2	22	9	2	-	17	-	25	2
	4%	-	6%	2%	3%	16%	3%	10%	14%	13%	4%	13%	6%	10%	1%	2%	1%	6%	11%	3%	-	5%	-	6%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Page 40

Table 19

Q16 Which one of these changes are MOST likely to encourage you to change your business account?

Base: All who rate equally more than one change

Absolutes/col percents

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	86	74	6	6	70	16	20	59	9	31	10	17	30	55	6	19	60	39	10	37	58	21	7
Base (000's)	681*	621**	50**	9**	584**	96**	216**	434**	132**	193**	98**	54**	228**	452**	9**	234**	437**	261**	51**	369**	454**	185**	42**
Keeping your existing account number and sort code when switching	371 55%	336 54%	34 68%	1 13%	286 49%	85 88%	76 35%	274 63%	70 53%	133 69%	59 60%	36 66%	146 64%	225 50%	9 98%	100 43%	261 60%	177 68%	10 21%	184 50%	197 44%	141 76%	33 79%
Keeping your existing account open alongside opening the new account	191 28%	182 29%	1 2%	8 87%	180 31%	11 11%	68 32%	123 28%	57 43%	43 22%	37 37%	9 16%	10 4%	181 40%	* 2%	103 44%	87 20%	10 4%	40 79%	141 38%	191 42%	- -	- -
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	91 13%	91 15%	- -	- -	91 16%	- -	50 23%	34 8%	6 5%	- -	- -	2 4%	49 21%	43 9%	- -	31 13%	61 14%	49 19%	- -	43 12%	46 10%	37 20%	9 20%
Re-direction of any payment made to your old account for longer than 36 months which is currently the case	27 4%	12 2%	15 30%	- -	27 5%	* *	21 10%	4 1%	- -	17 9%	3 3%	8 14%	24 10%	3 1%	- -	- -	27 6%	26 10%	- -	1 *	20 4%	7 4%	* 1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 20

Q15 / Q16 Which one of these changes are MOST likely to encourage you to change your business account?

Base: All who rated a change positively

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	147	18	30	29	47	23	44	37	49	17	130	17	47	39	61	40	40	67	43	29	23	48	17	88	42
Base (000's)	1312*	484**	437**	113**	221**	57**	1115*	141**	49*	7**	1305*	7**	325**	347**	640**	364**	244**	704**	266**	175**	349**	494**	280**	678**	354**
Keeping your existing account open alongside opening the new account	316 24%	139 29%	104 24%	31 28%	42 19%	1 1%	266 24%	41 29%	7 15%	1 11%	315 24%	1 11%	98 30%	64 19%	154 24%	83 23%	120 49%	113 16%	90 34%	50 28%	111 32%	64 13%	102 36%	161 24%	54 15%
Re-direction of any payment made to your old account for longer than 36 months which is currently the case	63 5%	- -	43 10%	2 2%	10 4%	8 15%	35 3%	21 15%	6 12%	1 10%	62 5%	1 10%	16 5%	14 4%	33 5%	27 8%	2 1%	34 5%	10 4%	2 1%	- -	24 5%	- -	38 6%	24 7%
Keeping your existing account number and sort code when switching	636 49%	245 51%	151 35%	72 64%	127 58%	41 73%	531 48%	71 51%	29 59%	5 79%	631 48%	5 79%	179 55%	154 44%	304 48%	246 68%	67 27%	324 46%	128 48%	31 18%	164 47%	312 63%	45 16%	360 53%	231 65%
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	297 23%	101 21%	140 32%	8 7%	42 19%	6 11%	282 25%	7 5%	7 14%	- -	297 23%	- -	33 10%	115 33%	149 23%	8 2%	55 23%	233 33%	37 14%	93 53%	73 21%	94 19%	133 48%	119 18%	44 13%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRc CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 20

Q15 / Q16 Which one of these changes are MOST likely to encourage you to change your business account?

Base: All who rated a change positively

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	147	129	9	9	118	29	29	105	14	57	19	21	55	90	9	27	110	64	14	69	70	61	15
Base (000's)	1312*	1213*	60**	38**	1003*	308**	285**	992*	186**	549**	213**	64**	531**	779**	23**	317**	970*	430**	80**	801**	579**	561**	164**
Keeping your existing account open alongside opening the new account	316	307	1	8	243	73	121	195	65	84	85	17	71	245	1	104	210	30	49	238	316	-	-
	24%	25%	2%	21%	24%	24%	42%	20%	35%	15%	40%	27%	13%	32%	6%	33%	22%	7%	61%	30%	55%	-	-
Re-direction of any payment made to your old account for longer than 36 months which is currently the case	63	48	15	-	62	*	21	37	-	24	23	8	27	34	-	4	59	37	21	5	20	39	4
	5%	4%	25%	-	6%	*	8%	4%	-	4%	11%	12%	5%	4%	-	1%	6%	9%	26%	1%	3%	7%	3%
Keeping your existing account number and sort code when switching	636	562	44	30	497	140	92	522	79	314	62	37	218	418	22	141	473	279	11	347	197	352	78
	49%	46%	73%	79%	50%	45%	32%	53%	42%	57%	29%	58%	41%	54%	94%	44%	49%	65%	14%	43%	34%	63%	48%
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	297	297	-	-	201	96	50	238	42	126	43	2	216	81	-	69	228	85	-	212	46	170	81
	23%	24%	-	-	20%	31%	18%	24%	22%	23%	20%	3%	41%	10%	-	22%	24%	20%	-	26%	8%	30%	50%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 21

Q15 / Q16 Which one of these changes are MOST likely to encourage you to change your business account?
Where much more likely or more likely was not given at Q15, less likely and much less likely responses are used

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Keeping your existing account open alongside opening the new account	348 11%	139 12%	104 10%	31 10%	73 11%	2 1%	298 11%	41 10%	7 5%	2 4%	347 11%	2 4%	130 14%	64 6%	155 12%	84 10%	120 17%	144 8%	91 11%	50 10%	143 16%	64 7%	102 13%	193 12%	54 7%
Re-direction of any payment made to your old account for longer than 36 months which is currently the case	90 3%	20 2%	43 4%	9 3%	10 1%	8 5%	53 2%	31 7%	6 4%	1 2%	90 3%	1 2%	23 2%	32 3%	35 3%	45 5%	4 1%	41 2%	28 3%	2 *	7 1%	28 3%	4 1%	41 3%	44 5%
Keeping your existing account number and sort code when switching	638 19%	245 22%	151 15%	72 22%	128 20%	42 25%	531 20%	71 16%	30 18%	6 16%	632 20%	6 16%	180 19%	154 15%	304 24%	246 29%	68 10%	325 19%	129 15%	31 6%	165 18%	312 32%	45 6%	361 22%	232 28%
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	326 10%	101 9%	140 14%	37 12%	42 6%	6 4%	311 12%	7 2%	8 5%	-	326 10%	-	33 4%	115 11%	178 14%	37 4%	56 8%	233 14%	65 8%	94 20%	73 8%	94 10%	133 17%	120 7%	73 9%
Makes no difference/ DK	1653 51%	539 48%	537 53%	130 40%	354 54%	93 56%	1287 49%	253 59%	89 55%	24 62%	1629 50%	24 62%	524 56%	628 59%	501 39%	389 45%	357 52%	907 53%	455 54%	211 44%	462 52%	469 48%	386 51%	861 53%	385 47%
None of these	217 7%	79 7%	36 4%	42 13%	45 7%	15 9%	162 6%	28 7%	21 13%	6 15%	211 7%	6 15%	49 5%	65 6%	103 8%	57 7%	86 12%	74 4%	70 8%	90 19%	45 5%	11 1%	92 12%	58 4%	33 4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account

Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 21

Q15 / Q16 Which one of these changes are MOST likely to encourage you to change your business account?
Where much more likely or more likely was not given at Q15, less likely and much less likely responses are used

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Keeping your existing account open alongside opening the new account	348	339	1	8	244	104	152	196	97	84	85	18	72	277	1	104	243	61	49	239	316	-	32
	11%	11%	1%	8%	10%	12%	19%	9%	14%	6%	28%	10%	8%	12%	4%	22%	9%	7%	21%	11%	55%	-	8%
Re-direction of any payment made to your old account for longer than 36 months which is currently the case	90	68	23	-	83	7	26	61	*	45	23	8	45	44	-	4	86	40	21	29	20	67	4
	3%	2%	10%	-	3%	1%	3%	3%	*	3%	8%	4%	5%	2%	-	1%	3%	4%	9%	1%	3%	3%	1%
Keeping your existing account number and sort code when switching	638	563	44	31	498	140	92	522	79	314	62	38	218	419	22	141	475	279	11	348	197	354	78
	19%	19%	20%	32%	21%	16%	12%	23%	12%	22%	20%	22%	24%	18%	62%	30%	17%	30%	5%	16%	34%	16%	20%
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	326	326	*	-	230	96	50	268	42	155	43	2	245	81	-	69	258	85	*	242	46	200	81
	10%	11%	*	-	9%	11%	6%	12%	6%	11%	14%	1%	27% ^{4m}	3%	-	15%	9%	9%	*	11%	8%	9%	20%
Makes no difference/ DK	1653	1476	124	53	1186	467	410	1081	384	767	85	87	323	1305	4	153	1453	438	147	1069	-	1580	-
	51%	50%	56%	56%	49%	55%	52%	47%	58%	53%	28%	50%	35%	36% ^{4m}	10%	33%	53%	48%	63%	50%	-	71%	-
None of these	217	184	30	3	180	37	59	150	65	87	6	22	19	197	8	-	205	17	5	195	-	16	201
	7%	6%	13%	3%	7%	4%	7%	7%	10%	6%	2%	13%	2%	8%	24%	-	8%	2%	2%	9%	-	1%	51%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 22

Q17 If all of the changes mentioned were made, would it make you any more or less likely to consider changing your account?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	130	58	1	18	15	37	104	20	5	1	129	1	96	21	13	36	16	78	17	7	5	100	31	40	59
	4%	5%	*	6%	2%	22%	4%	5%	3%	3%	4%	3%	10% _u	2%	1%	4%	2%	5%	2%	2%	1%	10%	4%	2%	7%
A little more likely	406	73	176	80	56	21	317	76	11	2	404	2	139	47	220	76	137	194	60	74	53	220	111	228	66
	12%	7%	17%	25%	9%	12%	12%	18% _u	7%	4%	13%	4%	15%	4%	17%	9%	20%	11%	7%	15%	6%	23%	15%	14%	8%
It would make no difference	2219	765	755	185	432	82	1783	292	116	27	2192	27	596	831	792	638	383	1198	574	276	666	631	482	1103	614
	68%	68%	75%	57%	66%	49%	68%	68%	72%	70%	68%	70%	63%	78%	62%	74%	56%	69%	68%	58%	74%	65%	63%	67%	75%
A little less likely	146	56	30	-	60	1	135	4	7	*	145	*	48	73	25	2	42	102	39	37	51	18	38	77	31
	4%	5%	3%	-	9%	*	5%	1%	4%	1%	4%	1%	5%	7%	2%	*	6%	6%	5%	8%	6%	2%	5%	5%	4%
Much less likely	307	170	18	33	61	24	248	33	18	7	299	7	23	87	196	106	111	89	122	82	90	3	101	123	50
	9%	15% _u	2%	10%	9%	15%	9%	8%	11%	15% _u	9%	19% _u	2%	8%	15% _u	12%	16%	5%	15% _u	17%	10%	*	13%	7%	6%
Don't know	65	-	30	6	27	1	55	6	3	1	64	1	36	*	29	*	2	63	27	2	29	6	-	64	1
	2%	-	3%	2%	4%	1%	2%	1%	2%	3%	2%	3%	4%	*	2%	*	*	4%	3%	*	3%	1%	-	4%	*
Net: More likely	536	131	178	98	71	58	420	97	16	3	533	3	236	68	233	112	152	272	77	81	58	320	142	269	125
	16%	12%	18%	30%	11%	35%	16%	22% _u	10%	8%	16%	8%	25% _u	6%	18%	13%	22%	16%	9%	17%	6%	33% _u	19%	16%	15%
Net: Less likely	453	226	48	33	121	25	383	37	25	8	445	8	71	160	222	108	153	192	162	119	142	21	139	200	81
	14%	20% _u	5%	10%	19%	15%	15%	9%	15%	20% _u	14%	20%	8%	15%	17%	13%	22%	11%	19% _u	25%	16% _u	2%	18%	12%	10%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 22

Q17 If all of the changes mentioned were made, would it make you any more or less likely to consider changing your account?

Base: All with a business bank account

Absolutes/col percents

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	130 4%	121 4%	1 1%	8 8%	87 4%	43 5%	18 2%	112 5%	2 *	54 4%	29 10%	7 4%	110 12% ^{am}	20 1%	9 25%	79 17%	42 2%	83 9%	- -	48 2%	84 14%	9 *	29 7%
A little more likely	406 12%	343 12%	48 22%	15 15%	294 12%	112 13%	89 11%	306 13%	56 8%	139 10%	68 22%	61 35%	160 17%	246 11%	17 47%	77 16%	312 11%	139 15%	57 24%	210 10%	202 35%	183 8%	21 5%
It would make no difference	2219 68%	2009 68%	141 63%	69 73%	1609 66%	611 72%	553 70%	1510 66%	425 64%	1089 75%	157 52%	82 47%	574 62%	1618 70%	9 25%	212 45%	1980 73%	594 65%	132 57%	1493 70%	170 29%	1975 89%	74 19%
A little less likely	146 4%	116 4%	29 13%	- -	124 5%	22 3%	18 2%	126 6%	36 5%	79 5%	- -	- -	57 6%	88 4%	- -	36 8%	110 4%	55 6%	- -	90 4%	19 3%	13 1%	113 29%
Much less likely	307 9%	302 10%	2 1%	3 3%	246 10%	61 7%	111 14%	188 8%	148 22%	56 4%	49 16%	25 14%	20 2%	286 12%	- -	60 13%	244 9%	17 2%	14 6%	275 13% ^{am}	104 18%	35 2%	159 40%
Don't know	65 2%	64 2%	1 *	- -	63 3%	3 *	- -	36 2%	- -	35 2%	- -	- -	1 *	64 3%	1 3%	6 1%	32 1%	31 3%	29 13%	4 *	- *	1 *	* *
Net: More likely	536 16%	465 16%	49 22%	22 24%	381 16%	155 18%	107 14%	418 18%	58 9%	193 13%	97 32%	69 39%	270 29% ^{am}	266 11%	26 72%	157 33%	354 13%	222 24%	57 24%	258 12%	285 49%	192 9%	50 13%
Net: Less likely	453 14%	418 14%	31 14%	3 3%	369 15%	83 10%	129 16%	314 14%	183 27%	135 9%	49 16%	25 14%	77 8%	374 16%	- -	95 20%	354 13%	73 8%	14 6%	365 17%	123 21%	48 2%	272 69%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 23
Q18 You said that a re-direction of payments made to your old account for longer than 36 months would make you more likely to switch. In your view, for how long should this re-direction happen?

Absolutes/col percents

Base: All who think 'longer direction' is important

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	54	4	12	12	12	14	12	15	18	9	45	9	19	16	19	8	15	31	13	7	8	23	3	33	18
Base (000's)	368*	116**	134**	22**	46**	51**	293**	51**	19**	5**	364**	5**	153**	45**	170**	56**	107**	206**	52**	13**	95**	182**	41**	218**	109**
1 - 5 months	58 16%	55 47%	2 1%	- -	2 3%	-	55 19%	2 4%	2 8%	-	58 16%	-	1 1%	-	57 33%	-	57 53%	1 1%	-	-	56 60%	*	-	56 26%	2 2%
6 - 11 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 year	37 10%	-	10 8%	10 47%	2 5%	14 27%	6 2%	25 49%	4 22%	1 26%	36 10%	1 26%	8 5%	23 51%	6 3%	8 14%	1 1%	28 13%	12 23%	3 26%	2 2%	19 11%	6 15%	22 10%	9 8%
More one year upto 3 years	35 10%	29 25%	2 1%	1 3%	4 8%	-	29 10%	-	6 30%	-	35 10%	-	31 20%	2 5%	2 1%	2 4%	1 1%	32 16%	2 5%	3 27%	-	29 16%	-	2 1%	33 30%
More than 3 years upto 5 years	11 3%	-	1 1%	4 21%	4 8%	1 3%	-	9 19%	-	1 29%	9 3%	1 29%	4 3%	4 9%	2 1%	*	2 1%	9 4%	1 3%	-	4 4%	6 3%	1 3%	9 4%	*
Permanently	127 35%	8 7%	73 55%	6 29%	4 9%	35 69%	111 38%	7 14%	8 39%	1 30%	126 35%	1 30%	84 55%	14 32%	29 17%	22 39%	45 42%	61 30%	35 68%	6 47%	8 9%	57 31%	34 82%	30 14%	64 58%
Don't know	100 27%	24 20%	46 34%	* 1%	30 66%	1 1%	92 31%	7 15%	* 1%	1 15%	100 27%	1 15%	25 16%	2 3%	74 44%	24 43%	2 2%	75 36%	1 1%	-	24 25%	70 38%	-	99 45%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRc CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 23
Q18 You said that a re-direction of payments made to your old account for longer than 36 months would make you more likely to switch. In your view, for how long should this re-direction happen?

Base: All who think 'longer direction' is important

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	54	45	6	3	44	10	15	35	7	18	7	10	20	33	4	9	40	26	5	23	33	18	3
Base (000's)	368*	317**	50**	1**	330**	39**	161**	202**	90**	80**	52**	26**	148**	219**	8**	94**	265**	155**	25**	189**	266**	68**	34**
1 - 5 months	58	57	1	-	57	1	56	2	56	*	-	-	-	58	-	56	2	2	2	55	58	-	-
	16%	18%	2%	-	17%	3%	35%	1%	62%	1%	-	-	-	26%	-	60%	1%	1%	7%	29%	22%	-	-
6 - 11 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 year	37	35	1	1	35	2	17	20	7	21	*	8	13	24	-	5	32	12	-	24	8	25	4
	10%	11%	2%	58%	11%	4%	10%	10%	7%	26%	1%	30%	9%	11%	-	5%	12%	8%	-	13%	3%	37%	12%
More one year upto 3 years	35	35	-	-	5	30	*	33	*	31	2	*	31	4	-	1	34	4	*	31	35	-	*
	10%	11%	-	-	2%	77%	*	16%	*	39%	4%	2%	21%	2%	-	1%	13%	3%	1%	16%	13%	-	1%
More than 3 years upto 5 years	11	6	4	-	7	4	6	5	4	1	1	5	3	8	4	1	6	6	-	5	7	4	-
	3%	2%	9%	-	2%	9%	4%	3%	4%	2%	2%	19%	2%	4%	45%	1%	2%	4%	-	3%	3%	5%	-
Permanently	127	108	19	-	127	-	15	110	-	25	25	13	57	69	3	30	94	57	21	50	66	32	29
	35%	34%	38%	-	39%	-	9%	54%	-	31%	47%	49%	38%	32%	36%	32%	35%	37%	84%	26%	25%	46%	87%
Don't know	100	76	24	*	98	2	68	32	24	2	24	-	44	56	2	*	98	74	2	24	92	8	-
	27%	24%	48%	42%	30%	6%	42%	16%	26%	2%	46%	-	30%	26%	18%	*	37%	48%	7%	13%	35%	12%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 24

Q19 The next question is about CONTINUOUS PAYMENT AUTHORITIES, also known as CPAs. These are regular payments which, UNLIKE direct debits, are linked to a business' 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

Do you have any Continuous Payment Authorities linked to your business' DEBIT card at the moment?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Yes	262	68	33	21	115	26	171	68	20	3	259	3	105	82	74	43	51	168	48	40	49	116	41	162	57
	8%	6%	3%	7%	16%	15%	6%	16%	12%	7%	8%	7%	11%	8%	6%	5%	7%	10%	6%	8%	5%	12%	5%	10%	7%
No	2793	1037	937	267	430	122	2311	331	121	30	2763	30	817	888	1088	757	600	1436	722	420	786	855	705	1356	721
	85%	92%	93%	83%	66%	73%	67%	77%	76%	76%	85%	76%	87%	84%	85%	88%	87%	83%	86%	88%	88%	88%	92%	83%	88%
Don't know / can't remember	208	18	41	24	106	20	150	33	19	6	202	6	17	89	102	57	30	121	69	17	60	6	7	117	44
	6%	2%	4%	7%	16%	12%	6%	8%	12%	1%	6%	1%	2%	8%	8%	7%	4%	7%	8%	4%	7%	1%	1%	7%	5%
Refused	10	-	-	10	-	-	10	-	-	*	10	*	-	-	10	*	10	-	-	-	-	-	10	*	-
	*	-	-	3%	-	-	*	-	-	1%	*	1%	-	-	1%	*	1%	-	-	-	-	-	1%	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRc CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 24

Q19 The next question is about CONTINUOUS PAYMENT AUTHORITIES, also known as CPAs. These are regular payments which, UNLIKE direct debits, are linked to a business' 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

Do you have any Continuous Payment Authorities linked to your business' DEBIT card at the moment?

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Yes	262	206	8	48	153	109	93	156	54	63	9	25	70	193	11	82	169	115	2	145	14	167	81
	8%	7%	3%	51%	6%	13%	12%	7%	8%	4%	3%	14%	8%	8%	32%	17%	6%	12%	1%	7%	2%	8%	20%
No	2793	2534	213	46	2122	671	658	2027	564	1361	272	150	851	1936	23	359	2393	733	200	1860	562	1912	279
	85%	86%	96%	49%	88%	79%	83%	89%	85%	94%	90%	85%	92%	83%	65%	76%	88%	80%	86%	88%	97%	86%	70%
Don't know / can't remember	208	206	2	*	136	72	39	86	49	19	22	1	1	184	1	30	149	62	30	116	3	127	37
	6%	7%	1%	*	6%	8%	5%	4%	7%	1%	7%	1%	*	8%	1%	6%	5%	7%	13%	5%	*	6%	9%
Refused	10	10	-	-	10	-	-	10	-	10	-	-	-	10	*	-	10	10	-	-	-	10	*
	*	*	-	-	*	-	-	*	-	1%	-	-	-	*	1%	-	*	1%	-	-	-	*	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 25

Q20 As far as you are aware, are Continuous Payment Authorities automatically transferred as part of the Current Account Switch Service?

Base: All who have CPAS linked to debit card

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	51	6	8	8	17	12	12	15	19	5	46	5	18	15	18	14	15	22	10	14	8	17	5	34	11
Base (000's)	262*	68**	33**	21**	115**	26**	171**	68**	20**	3**	259**	3**	105**	82**	74**	43**	51**	168**	48**	40**	49**	116**	41**	162**	57**
Yes, they are transferred	184	37	18	20	89	21	132	40	10	2	182	2	82	52	49	22	42	119	26	24	49	76	23	130	31
	70%	54%	55%	92%	77%	82%	77%	58%	50%	75%	70%	75%	78%	63%	66%	51%	83%	71%	53%	61%	100%	66%	55%	80%	55%
No, they're not transferred	44	18	11	-	13	1	27	15	2	-	44	-	4	27	13	12	8	23	18	10	-	15	18	9	17
	17%	27%	34%	-	12%	4%	16%	22%	11%	-	17%	-	4%	32%	17%	28%	16%	14%	38%	26%	-	13%	45%	5%	30%
Don't know	35	13	3	2	13	4	13	13	8	1	34	1	19	4	12	9	*	25	4	5	-	25	-	24	9
	13%	19%	11%	8%	11%	15%	7%	20%	39%	25%	13%	25%	18%	4%	16%	21%	1%	15%	9%	13%	-	22%	-	15%	15%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 25

Q20 As far as you are aware, are Continuous Payment Authorities automatically transferred as part of the Current Account Switch Service?

Base: All who have CPAS linked to debit card

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	51	42	4	5	35	16	12	34	5	10	5	14	17	34	2	13	36	21	2	28	5	40	6
Base (000's)	262*	206**	8**	48**	153**	109**	93**	156**	54**	63**	9**	25**	70**	193**	11**	82**	169**	115**	2**	145**	14**	167**	81**
Yes, they are transferred	184	141	8	36	100	84	79	94	43	37	*	12	50	134	-	80	103	88	*	95	9	104	71
	70%	68%	100%	73%	65%	77%	86%	61%	81%	59%	4%	48%	72%	69%	-	98%	61%	77%	15%	66%	63%	62%	88%
No, they're not transferred	44	44	-	-	35	9	11	33	8	21	5	9	12	32	8	1	34	*	-	44	-	34	10
	17%	21%	-	-	23%	8%	12%	21%	16%	33%	55%	37%	18%	16%	73%	2%	20%	*	-	30%	-	20%	12%
Don't know	35	22	-	13	18	17	2	29	2	5	4	4	7	27	3	-	32	26	2	7	5	29	-
	13%	11%	-	27%	12%	15%	2%	18%	4%	8%	41%	15%	11%	14%	27%	-	19%	23%	85%	5%	37%	18%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Table 26

Q21 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 business account? Would you say...

Base: All who think CPAS are not transferred as part of CASS

Absolutes/col percents

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	8	1	2	-	3	2	2	3	3	-	8	-	3	2	3	3	1	4	2	3	-	3	1	5	2
Base (000's)	44*	18**	11**	-**	13**	1**	27**	15**	2**	-**	44**	-**	4**	27**	13**	12**	8**	23**	18**	10**	-**	15**	18**	9**	17**
Much more likely	3	-	3	-	-	-	-	3	-	-	3	-	3	-	-	3	-	-	-	-	-	3	-	3	-
	6%	-	24%	-	-	-	-	18%	-	-	6%	-	63%	-	-	23%	-	-	-	-	-	18%	-	31%	-
A little more likely	1	-	-	-	-	1	-	-	1	-	1	-	-	-	1	1	-	-	-	1	-	-	-	1	-
	2%	-	-	-	-	75%	-	-	30%	-	2%	-	-	-	5%	6%	-	-	-	7%	-	-	-	8%	-
It would make no difference	39	18	8	-	12	*	27	12	*	-	39	-	*	27	12	8	8	22	18	8	-	12	18	4	17
	89%	100%	76%	-	90%	25%	100%	82%	10%	-	89%	-	5%	100%	95%	71%	100%	94%	100%	80%	-	82%	100%	45%	100%
A little less likely	1	-	-	-	1	-	-	-	1	-	1	-	1	-	-	-	-	1	-	1	-	-	-	1	-
	3%	-	-	-	10%	-	-	-	60%	-	3%	-	32%	-	-	-	-	6%	-	13%	-	-	-	16%	-
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net: more likely	3	-	3	-	-	1	-	3	1	-	3	-	3	-	1	3	-	-	-	1	-	3	-	3	-
	8%	-	24%	-	-	75%	-	18%	30%	-	8%	-	63%	-	5%	29%	-	-	-	7%	-	18%	-	39%	-
Net: less likely	1	-	-	-	1	-	-	-	1	-	1	-	1	-	-	-	-	1	-	1	-	-	-	1	-
	3%	-	-	-	10%	-	-	-	60%	-	3%	-	32%	-	-	-	-	6%	-	13%	-	-	-	16%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 26

Q21 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 business account? Would you say...

Base: All who think CPAS are not transferred as part of CASS

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	8	8	-	-	6	2	2	6	1	2	2	3	3	5	1	1	6	1	-	7	-	6	2
Base (000's)	44*	44**	-**	-**	35**	9**	11**	33**	8**	21**	5**	9**	12**	32**	8**	1**	34**	***	-**	44**	-**	34**	10**
Much more likely	3	3	-	-	3	-	3	-	-	3	-	-	-	3	-	-	3	-	-	3	-	3	-
	6%	6%	-	-	8%	-	24%	-	-	13%	-	-	-	9%	-	-	8%	-	-	6%	-	8%	-
A little more likely	1	1	-	-	1	-	-	1	-	-	-	1	-	1	-	-	1	-	-	1	-	1	-
	2%	2%	-	-	2%	-	-	2%	-	-	-	7%	-	2%	-	-	2%	-	-	2%	-	2%	-
It would make no difference	39	39	-	-	30	9	8	31	8	18	4	9	12	27	8	-	31	*	-	39	-	31	8
	89%	89%	-	-	86%	100%	76%	94%	100%	87%	73%	93%	100%	85%	100%	-	90%	100%	-	89%	-	90%	86%
A little less likely	1	1	-	-	1	-	-	1	-	-	1	-	-	1	-	1	-	-	-	1	-	-	1
	3%	3%	-	-	4%	-	-	4%	-	-	27%	-	-	4%	-	100%	-	-	-	3%	-	-	14%
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net: more likely	3	3	-	-	3	-	3	1	-	3	-	1	-	3	-	-	3	-	-	3	-	3	-
	8%	8%	-	-	10%	-	24%	2%	-	13%	-	7%	-	11%	-	-	10%	-	-	8%	-	10%	-
Net: less likely	1	1	-	-	1	-	-	1	-	-	1	-	-	1	-	1	-	-	-	1	-	-	1
	3%	3%	-	-	4%	-	-	4%	-	-	27%	-	-	4%	-	100%	-	-	-	3%	-	-	14%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 27
Q22 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 business account? Would you say ...

Base: All who think or do not know if CPAs are transferred as part of CASS

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	43	5	6	8	14	10	10	12	16	5	38	5	15	13	15	11	14	18	8	11	8	14	4	29	9
Base (000's)	218*	49**	22**	21**	101**	25**	145**	53**	18**	3**	216**	3**	101**	56**	62**	31**	43**	144**	30**	30**	49**	101**	23**	154**	40**
Much more likely	3	-	-	-	-	3	-	3	-	-	3	-	-	-	3	-	-	3	-	-	-	3	-	-	3
	1%	-	-	-	-	13%	-	6%	-	-	1%	-	-	-	5%	-	-	2%	-	-	-	3%	-	-	8%
A little more likely	19	-	-	9	-	9	8	10	*	-	19	-	*	1	18	-	1	18	-	-	*	19	-	9	9
	9%	-	-	44%	-	38%	6%	20%	1%	-	9%	-	*	2%	29%	-	3%	12%	-	-	*	18%	-	6%	23%
It would make no difference	188	47	20	12	100	9	137	38	12	2	186	2	99	50	39	31	35	122	30	26	45	79	22	140	24
	86%	96%	91%	55%	99%	37%	94%	71%	68%	75%	86%	75%	98%	91%	63%	100%	82%	84%	99%	89%	92%	78%	99%	91%	60%
A little less likely	8	2	2	-	1	3	-	2	5	1	7	1	2	4	2	-	6	2	-	3	4	1	-	4	3
	4%	4%	9%	-	1%	11%	-	4%	28%	25%	3%	25%	2%	7%	3%	-	14%	1%	-	10%	8%	1%	-	3%	8%
Much less likely	1	-	-	*	-	*	-	-	1	-	1	-	*	*	-	-	1	-	*	*	-	-	*	-	*
	*	-	-	1%	-	2%	-	-	4%	-	*	-	*	1%	-	-	2%	-	1%	1%	-	-	1%	-	1%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net: more likely	22	-	-	9	-	12	8	14	*	-	22	-	*	1	21	-	1	21	-	-	*	22	-	9	12
	10%	-	-	44%	-	51%	6%	25%	1%	-	10%	-	*	2%	34%	-	3%	14%	-	-	*	21%	-	6%	31%
Net: less likely	8	2	2	*	1	3	-	2	6	1	8	1	2	4	2	-	7	2	*	3	4	1	*	4	4
	4%	4%	9%	1%	1%	12%	-	4%	32%	25%	4%	25%	2%	8%	3%	-	15%	1%	1%	11%	8%	1%	1%	3%	9%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRc CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 27
Q22 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 business account? Would you say ...

Base: All who think or do not know if CPAs are transferred as part of CASS

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	43	34	4	5	29	14	10	28	4	8	3	11	14	29	1	12	30	20	2	21	5	34	4
Base (000's)	218*	162**	8**	48**	118**	100**	81**	123**	45**	42**	4**	16**	57**	161**	3**	80**	135**	114**	2**	102**	14**	133**	71**
Much more likely	3	3	-	-	3	-	-	3	-	-	-	3	3	-	3	-	-	-	-	3	3	-	-
	1%	2%	-	-	3%	-	-	3%	-	-	-	20%	5%	-	100%	-	-	-	-	3%	22%	-	-
A little more likely	19	19	-	*	19	*	18	1	-	10	-	-	1	18	-	9	9	*	-	19	1	18	-
	9%	11%	-	*	16%	*	22%	1%	-	25%	-	-	2%	11%	-	12%	7%	*	-	18%	8%	13%	-
It would make no difference	188	134	6	48	91	97	62	113	45	29	4	9	50	138	-	69	119	114	2	72	10	109	70
	86%	82%	82%	100%	77%	97%	76%	91%	100%	68%	100%	60%	88%	86%	-	86%	88%	99%	100%	71%	70%	82%	98%
A little less likely	8	7	1	-	4	3	2	6	-	3	-	3	3	5	-	2	6	1	-	7	-	7	1
	4%	4%	15%	-	4%	3%	2%	5%	-	7%	-	16%	5%	3%	-	2%	4%	1%	-	7%	-	5%	2%
Much less likely	1	*	*	-	1	-	-	1	-	-	-	1	*	*	-	-	1	-	-	1	-	*	*
	*	*	3%	-	1%	-	-	1%	-	-	-	4%	*	*	-	-	*	-	-	1%	-	*	1%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net: more likely	22	22	-	*	22	*	18	4	-	10	-	3	4	18	3	9	9	*	-	22	4	18	-
	10%	13%	-	*	18%	*	22%	3%	-	25%	-	20%	7%	11%	100%	12%	7%	*	-	21%	30%	13%	-
Net: less likely	8	7	1	-	5	3	2	6	-	3	-	3	3	5	-	2	6	1	-	8	-	7	2
	4%	4%	18%	-	4%	3%	2%	5%	-	7%	-	21%	5%	3%	-	2%	5%	1%	-	8%	-	5%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 28
Q23 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 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?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Yes	257	90	54	35	72	5	206	41	9	2	255	2	72	95	90	23	95	139	13	7	121	111	7	245	5
	8%	8%	5%	11%	11%	3%	8%	9%	6%	4%	8%	4%	8%	9%	7%	3%	14%	8%	2%	1%	13%	11%	1%	15%	1%
No	3015	1032	957	287	578	162	2436	391	150	37	2978	37	868	963	1184	835	595	1585	826	471	774	866	756	1389	817
	92%	92%	95%	89%	89%	97%	92%	91%	94%	95%	92%	95%	92%	91%	93%	97%	86%	92%	98%	99%	87%	89%	99%	85%	99%
Don't know	1	-	-	-	1	*	-	-	1	*	1	*	-	1	*	-	-	1	*	-	-	-	-	1	-
	*	-	-	-	*	*	-	-	1%	1%	*	1%	-	*	*	-	-	*	*	-	-	-	-	*	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 28

Q23 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 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?

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Yes	257	224	12	21	144	113	147	86	114	51	*	11	16	238	*	20	237	232	3	23	16	196	40
	8%	8%	5%	22%	6%	13%	19%	4%	17%	4%	*	6%	2%	10%	1%	4%	9%	25%	1%	1%	3%	9%	10%
No	3015	2731	211	74	2276	739	642	2191	552	1402	303	165	905	2085	35	450	2483	688	230	2097	563	2018	357
	92%	92%	95%	78%	94%	87%	81%	96%	83%	96%	100%	94%	98%	90%	99%	96%	91%	75%	99%	99%	97%	91%	90%
Don't know	1	1	-	-	1	*	-	-	-	-	-	-	*	-	-	1	-	-	-	1	-	1	-
	*	*	-	-	*	*	-	-	-	-	-	-	*	-	-	*	-	-	-	*	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 29

Q24 Now that you are aware / Having just been reminded of the partial switching service, does the availability of the partial switch service make you any more or less likely to consider changing your business account, keeping the old account open? Would you say...?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	9	-	4	1	2	3	-	7	2	-	9	-	1	5	4	-	1	9	1	-	-	8	-	6	4
	*	-	*	*	*	2%	-	2%	2%	-	*	-	*	1%	*	-	*	*	*	-	-	1%	-	*	*
A little more likely	113	29	10	18	11	43	98	11	2	1	111	1	76	15	22	5	19	89	8	11	30	63	45	38	29
	3%	3%	1%	6%	2%	26%	4%	3%	1%	4%	3%	4%	8%	1%	2%	1%	3%	5%	1%	2%	3%	6%	6%	2%	4%
It would make no difference	2230	810	734	236	381	67	1773	304	125	28	2202	28	541	809	880	612	496	1121	601	343	611	622	441	1195	573
	68%	72%	73%	73%	59%	40%	67%	70%	78%	72%	68%	72%	58%	76%	69%	71%	72%	65%	72%	72%	68%	64%	58%	73%	70%
A little less likely	324	77	90	2	129	26	292	23	7	2	322	2	200	54	69	87	90	147	73	13	118	100	102	133	89
	10%	7%	9%	1%	20%	16%	11%	5%	4%	5%	10%	5%	21%	5%	5%	10%	13%	9%	9%	3%	13%	10%	13%	8%	11%
Much less likely	538	205	143	65	99	25	424	87	20	7	532	7	92	175	271	154	85	300	130	108	106	183	175	205	125
	16%	18%	14%	20%	15%	15%	16%	20%	13%	17%	16%	17%	10%	17%	21%	18%	12%	17%	16%	23%	12%	19%	23%	13%	15%
Don't know	60	-	29	-	29	2	55	-	4	1	58	1	30	1	29	*	1	59	26	2	29	1	-	58	1
	2%	-	3%	-	4%	1%	2%	-	2%	3%	2%	3%	3%	*	2%	*	*	3%	3%	*	3%	*	-	4%	*
Net: more likely	122	29	14	19	13	46	98	18	5	1	121	1	76	20	26	5	19	98	9	11	30	72	45	44	33
	4%	3%	1%	6%	2%	28%	4%	4%	3%	4%	4%	4%	8%	2%	2%	1%	3%	6%	1%	2%	3%	7%	6%	3%	4%
Net: less likely	862	282	233	67	229	52	716	111	27	9	854	9	292	229	341	240	175	447	203	121	225	283	276	339	214
	26%	25%	23%	21%	35%	31%	27%	26%	17%	22%	26%	22%	31%	22%	27%	28%	25%	26%	24%	25%	25%	29%	36%	21%	26%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 29

Q24 Now that you are aware / Having just been reminded of the partial switching service, does the availability of the partial switch service make you any more or less likely to consider changing your business account, keeping the old account open? Would you say...?

Base: All with a business bank account

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	9*	9*	-	1*	9*	1*	1*	9*	1*	5*	-	3*	8*	1*	3*	5*	1*	5*	-	4*	6*	-	4*
				1%								2%	1%		9%	1%		1%			1%		1%
A little more likely	113	104	-	8	94	18	29	83	6	22	2	7	54	58	1	68	43	45	8	60	26	54	32
	3%	4%	-	9%	4%	2%	4%	4%	1%	1%	1%	4%	6%	3%	2%	15%	2%	5%	3%	3%	5%	2%	8%
It would make no difference	2230	2019	142	68	1625	605	555	1555	477	1123	78	108	672	1531	14	324	1880	680	112	1437	302	1814	108
	68%	68%	64%	72%	67%	71%	70%	68%	71%	77%	26%	61%	73%	66%	40%	69%	69%	74%	48%	68%	52%	82%	27%
A little less likely	324	266	44	15	247	77	80	244	31	106	90	12	91	233	9	41	275	138	23	164	132	105	79
	10%	9%	20%	15%	10%	9%	10%	11%	5%	7%	30%	7%	10%	10%	24%	9%	10%	15%	10%	8%	23%	5%	20%
Much less likely	538	499	36	3	390	149	125	356	152	167	133	46	95	443	8	32	488	27	60	451	113	240	175
	16%	17%	16%	4%	16%	17%	16%	16%	23%	12%	44%	26%	10%	19%	24%	7%	18%	3%	26%	21%	20%	11%	44%
Don't know	60	59	*	-	57	3	-	30	-	29	*	-	1	57	1	1	32	25	29	5	-	2	-
	2%	2%	*	-	2%	*	-	1%	-	2%	*	-	*	2%	1%	*	1%	3%	13%	*	-	*	-
Net: more likely	122	113	-	9	103	19	29	92	7	27	2	11	62	59	4	73	45	51	8	64	32	54	36
	4%	4%	-	9%	4%	2%	4%	4%	1%	2%	1%	6%	7%	3%	11%	16%	2%	5%	3%	3%	6%	2%	9%
Net: less likely	862	764	80	18	637	226	205	601	183	273	223	57	186	675	17	72	763	164	83	615	245	346	254
	26%	26%	36%	19%	26%	26%	26%	26%	28%	19%	73%	33%	20%	29%	48%	15%	28%	18%	36%	29%	42%	16%	64%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 30

Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you any more or less likely to consider changing your business account, keeping the old account open. Would it make you...

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

The ability to choose the switch date

Base: All who are more likely to switch when informed of partial switching

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	24	1	3	8	5	7	7	5	8	4	20	4	9	8	7	4	8	12	5	3	2	13	3	18	3
Base (000's)	122*	29**	14**	19**	13**	46**	98**	18**	5**	1**	121**	1**	76**	20**	26**	5**	19**	98**	9**	11**	30**	72**	45**	44**	33**
Much more likely	54 44%	-	4	9	2	39	38	14	2	-	54	-	31	11	11	-	*	53	7	1	-	46	-	20	33
A little more likely	3 2%	-	-	2	*	1	-	1	1	1	2	1	*	1	1	*	2	*	1	-	*	2	-	3	-
Makes no difference	65 53%	29	10	8	11	6	60	4	1	*	65	*	45	7	13	4	17	44	1	10	29	24	45	20	-
A little less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	-	-	*	-	-	-	-	-	*	-	*	-	-	*	*	-	-	-	-	-	-	-	*	-
Net: more likely	56 46%	-	4	10	2	40	38	15	3	1	56	1	32	12	12	*	2	53	7	1	*	47	-	23	33
Net: less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	3%	-	-	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 30

Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you any more or less likely to consider changing your business account, keeping the old account open. Would it make you...

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

The ability to choose the switch date

Base: All who are more likely to switch when informed of partial switching

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	24	20	-	4	18	6	6	17	2	8	2	5	10	14	3	7	14	11	3	10	12	7	5
Base (000's)	122*	113**	-**	9**	103**	19**	29**	92**	7**	27**	2**	11**	62**	59**	4**	73**	45**	51**	8**	64**	32**	54**	36**
Much more likely	54	53	-	1	53	1	15	38	1	4	1	10	43	10	3	35	16	41	-	13	4	15	35
	44%	47%	-	7%	51%	3%	52%	42%	9%	14%	78%	93%	69%	17%	80%	47%	35%	81%	-	20%	13%	27%	98%
A little more likely	3	2	-	*	2	*	*	2	-	1	*	*	1	1	*	*	2	1	*	1	2	*	-
	2%	2%	-	5%	2%	2%	*	3%	-	6%	22%	3%	2%	2%	8%	*	4%	2%	4%	2%	7%	1%	-
Makes no difference	65	57	-	8	47	18	14	51	6	21	-	-	18	47	-	38	27	8	7	50	26	39	-
	53%	50%	-	89%	46%	93%	47%	55%	91%	80%	-	-	28%	79%	-	52%	59%	16%	96%	78%	80%	72%	-
A little less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
	*	*	-	-	-	2%	-	*	-	-	-	4%	-	1%	-	-	1%	1%	-	-	-	-	1%
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	*	-	-	*	-	-	-	-	-	-	-	-	*	*	-	-	*	-	-	-	-	*
	*	*	-	-	*	-	-	-	-	-	-	-	-	1%	12%	-	-	1%	-	-	-	-	1%
Net: more likely	56	55	-	1	55	1	16	41	1	5	2	10	45	11	3	35	18	42	*	14	6	15	35
	46%	49%	-	11%	54%	5%	53%	44%	9%	20%	100%	96%	72%	19%	88%	48%	40%	83%	4%	22%	20%	28%	98%
Net: less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
	*	*	-	-	-	2%	-	*	-	-	-	4%	-	1%	-	-	1%	1%	-	-	-	-	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 31

Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you any more or less likely to consider changing your business account, keeping the old account open. Would it make you...

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

The switching process taking no longer than 7 working days

Base: All who are more likely to switch when informed of partial switching

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments			
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail &Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)	
Unweighted base	24	1	3	8	5	7	7	5	8	4	20	4	9	8	7	4	8	12	5	3	2	13	3	18	3	
Base (000's)	122*	29**	14**	19**	13**	46**	98**	18**	5**	1**	121**	1**	76**	20**	26**	5**	19**	98**	9**	11**	30**	72**	45**	44**	33**	
Much more likely	16	-	4	1	2	10	-	14	2	-	16	-	2	11	3	-	*	16	7	1	-	8	-	12	4	
	13%	-	27%	3%	14%	21%	-	75%	50%	-	13%	-	3%	55%	12%	-	2%	16%	77%	12%	-	11%	-	28%	11%	
A little more likely	59	-	10	18	*	30	52	5	1	1	58	1	45	1	12	4	9	46	1	-	*	58	-	29	29	
	48%	-	73%	92%	3%	65%	54%	25%	21%	44%	48%	44%	58%	7%	48%	83%	46%	47%	7%	-	*	80%	-	67%	89%	
Makes no difference	47	29	-	-	11	6	45	-	1	*	46	*	30	7	10	*	10	37	1	10	29	6	45	1	-	
	38%	100%	-	-	83%	14%	46%	-	21%	23%	38%	23%	39%	36%	38%	7%	50%	37%	16%	85%	100%	9%	100%	3%	-	
A little less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-	
	*	-	-	2%	-	-	-	-	8%	-	-	-	-	2%	-	-	2%	-	-	-	3%	-	-	1%	-	
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Don't know	*	-	-	*	-	-	-	-	-	*	-	*	-	-	*	*	-	-	-	-	-	-	-	*	-	
	*	-	-	2%	-	-	-	-	-	33%	-	33%	-	-	2%	10%	-	-	-	-	-	-	-	1%	-	
Net: more likely	74	-	14	18	2	40	52	18	3	1	74	1	47	12	16	4	9	61	7	1	*	66	-	41	33	
	61%	-	100%	96%	17%	86%	54%	100%	70%	44%	61%	44%	61%	62%	61%	83%	48%	63%	84%	12%	*	91%	-	95%	100%	
Net: less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-	
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	-	3%	-	-	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRc CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

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	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	24	20	-	4	18	6	6	17	2	8	2	5	10	14	3	7	14	11	3	10	12	7	5
Base (000's)	122*	113**	-**	9**	103**	19**	29**	92**	7**	27**	2**	11**	62**	59**	4**	73**	45**	51**	8**	64**	32**	54**	36**
Much more likely	16 13%	15 14%	-	1 7%	15 15%	1 3%	7 24%	9 10%	1 9%	4 14%	1 78%	10 93%	14 22%	2 3%	3 80%	5 7%	8 17%	11 23%	-	4 7%	4 13%	7 12%	5 15%
A little more likely	59 48%	50 44%	-	8 93%	50 49%	8 44%	16 55%	42 46%	-	12 44%	* 22%	* 3%	38 61%	21 35%	* 8%	38 51%	21 46%	38 76%	7 96%	13 21%	17 54%	12 22%	29 83%
Makes no difference	47 38%	47 41%	-	-	37 36%	10 51%	6 21%	40 44%	6 91%	11 41%	-	-	11 17%	36 60%	-	30 42%	16 36%	-	* 4%	46 72%	11 34%	36 66%	-
A little less likely	* *	* *	-	-	- 2%	* -	- -	* *	- -	- -	- -	* 4%	- -	* 1%	- -	- -	* 1%	* 1%	- -	- -	- -	- -	* 1%
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	* *	* *	-	-	* *	- -	- -	- -	- -	- -	- -	- -	- 1%	* 1%	* 12%	- -	- -	* 1%	- -	- -	- -	- -	* 1%
Net: more likely	74 61%	66 58%	-	9 100%	66 64%	9 47%	23 79%	51 56%	1 9%	16 59%	2 100%	10 96%	52 83%	23 38%	3 88%	43 58%	28 63%	50 98%	7 96%	18 28%	21 66%	19 34%	35 98%
Net: less likely	* *	* *	-	-	- 2%	* -	- -	* *	- -	- -	- -	* 4%	- -	* 1%	- -	- -	* 1%	* 1%	- -	- -	- -	- -	* 1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 32

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Re-direction of any payments accidentally made to the old account

Base: All who are more likely to switch when informed of partial switching

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail &Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	24	1	3	8	5	7	7	5	8	4	20	4	9	8	7	4	8	12	5	3	2	13	3	18	3
Base (000's)	122*	29**	14**	19**	13**	46**	98**	18**	5**	1**	121**	1**	76**	20**	26**	5**	19**	98**	9**	11**	30**	72**	45**	44**	33**
Much more likely	15	-	4	1	*	10	-	14	1	-	15	-	1	11	3	-	*	14	7	-	-	8	-	11	4
	12%	-	27%	3%	3%	21%	-	75%	21%	-	12%	-	1%	55%	12%	-	2%	14%	77%	-	-	11%	-	25%	11%
A little more likely	56	-	7	18	2	30	52	1	2	1	56	1	46	1	9	*	9	47	1	1	*	54	-	27	29
	46%	-	48%	92%	14%	65%	54%	6%	50%	44%	46%	44%	60%	7%	35%	7%	46%	48%	7%	12%	*	76%	-	62%	89%
Makes no difference	50	29	4	-	11	6	45	4	1	*	50	*	30	7	13	4	10	37	1	10	29	10	45	5	-
	41%	100%	24%	-	83%	14%	46%	19%	21%	23%	41%	23%	39%	36%	51%	83%	50%	37%	16%	85%	100%	13%	100%	11%	-
A little less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	3%	-	-	-	1%	-
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	-	-	*	-	-	-	-	-	*	-	*	-	-	*	*	-	-	-	-	-	-	-	*	-
	*	-	-	2%	-	-	-	-	-	33%	-	33%	-	-	2%	10%	-	-	-	-	-	-	-	1%	-
Net: more likely	71	-	11	18	2	40	52	15	3	1	70	1	47	12	12	*	9	61	7	1	*	62	-	38	33
	58%	-	76%	96%	17%	86%	54%	81%	70%	44%	58%	44%	61%	62%	47%	7%	48%	63%	84%	12%	*	87%	-	87%	100%
Net: less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	3%	-	-	-	1%	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

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Unweighted base	24	20	-	4	18	6	6	17	2	8	2	5	10	14	3	7	14	11	3	10	12	7	5
Base (000's)	122*	113**	-**	9**	103**	19**	29**	92**	7**	27**	2**	11**	62**	59**	4**	73**	45**	51**	8**	64**	32**	54**	36**
Much more likely	15	14	-	1	14	1	7	7	1	4	-	10	14	1	3	4	8	11	-	3	4	7	4
	12%	12%	-	7%	14%	3%	24%	8%	9%	14%	-	93%	22%	1%	80%	5%	17%	23%	-	5%	13%	12%	11%
A little more likely	56	48	-	8	48	8	16	40	-	8	2	*	38	19	*	39	17	38	7	11	17	8	31
	46%	43%	-	93%	47%	44%	55%	44%	-	31%	100%	3%	61%	31%	8%	53%	38%	76%	96%	17%	54%	16%	87%
Makes no difference	50	50	-	-	40	10	6	44	6	15	-	-	11	39	-	30	20	-	*	50	11	39	-
	41%	44%	-	-	39%	51%	21%	48%	91%	54%	-	-	17%	66%	-	42%	44%	-	4%	78%	34%	72%	-
A little less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
	*	*	-	-	-	2%	-	*	-	-	-	4%	-	1%	-	-	1%	1%	-	-	-	-	1%
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	*	-	-	*	-	-	-	-	-	-	-	-	*	*	-	-	*	-	-	-	-	*
	*	*	-	-	*	-	-	-	-	-	-	-	-	1%	12%	-	-	1%	-	-	-	-	1%
Net: more likely	71	62	-	9	62	9	23	48	1	12	2	10	52	19	3	43	25	50	7	14	21	15	35
	58%	55%	-	100%	60%	47%	79%	52%	9%	46%	100%	96%	83%	32%	88%	58%	55%	98%	96%	22%	66%	28%	98%
Net: less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
	*	*	-	-	-	2%	-	*	-	-	-	4%	-	1%	-	-	1%	1%	-	-	-	-	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
* small base; ** very small base (under 30) ineligible for sig testing

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 33

Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you any more or less likely to consider changing your business account, keeping the old account open. Would it make you...

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

Bank to automatically transfer the balance to the new account on the day of the switch

Base: All who are more likely to switch when informed of partial switching

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	24	1	3	8	5	7	7	5	8	4	20	4	9	8	7	4	8	12	5	3	2	13	3	18	3
Base (000's)	122*	29**	14**	19**	13**	46**	98**	18**	5**	1**	121**	1**	76**	20**	26**	5**	19**	98**	9**	11**	30**	72**	45**	44**	33**
Much more likely	6	-	4	1	2	-	-	4	2	-	6	-	2	4	-	-	*	6	-	1	-	5	-	6	1
	5%	-	27%	3%	14%	-	-	21%	50%	-	5%	-	3%	22%	-	-	2%	6%	-	12%	-	7%	-	13%	2%
A little more likely	89	29	7	10	*	43	80	8	1	1	89	1	66	14	9	*	9	80	7	-	30	53	36	24	29
	73%	100%	48%	51%	3%	93%	82%	42%	21%	44%	74%	44%	87%	71%	35%	7%	46%	82%	84%	-	100%	73%	79%	56%	89%
Makes no difference	26	-	4	8	11	3	18	7	1	*	25	*	8	1	16	4	10	12	1	10	-	14	10	13	3
	21%	-	24%	41%	83%	7%	18%	36%	21%	23%	21%	23%	11%	5%	63%	83%	50%	12%	16%	85%	-	20%	21%	29%	9%
A little less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	3%	-	-	-	1%	-
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	-	-	*	-	-	-	-	-	*	-	*	-	-	*	*	-	-	-	-	-	-	-	*	-
	*	-	-	2%	-	-	-	-	-	33%	-	33%	-	-	2%	10%	-	-	-	-	-	-	-	1%	-
Net: more likely	96	29	11	10	2	43	80	11	3	1	95	1	68	18	9	*	9	86	7	1	30	57	36	30	30
	78%	100%	76%	54%	17%	93%	82%	64%	70%	44%	79%	44%	89%	93%	35%	7%	48%	88%	84%	12%	100%	80%	79%	69%	91%
Net: less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	3%	-	-	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 33

Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you any more or less likely to consider changing your business account, keeping the old account open. Would it make you...

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

Bank to automatically transfer the balance to the new account on the day of the switch

Base: All who are more likely to switch when informed of partial switching

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	24	20	-	4	18	6	6	17	2	8	2	5	10	14	3	7	14	11	3	10	12	7	5
Base (000's)	122*	113**	-**	9**	103**	19**	29**	92**	7**	27**	2**	11**	62**	59**	4**	73**	45**	51**	8**	64**	32**	54**	36**
Much more likely	6 5%	6 5%	-	1 7%	6 5%	1 3%	1 2%	6 6%	1 9%	4 14%	1 78%	*	4 7%	2 3%	-	5 7%	1 2%	5 10%	-	1 2%	1 3%	-	5 15%
A little more likely	89 73%	89 79%	-	* 5%	89 86%	* 2%	21 71%	68 74%	6 91%	8 31%	* 22%	7 64%	44 71%	45 76%	* 8%	59 81%	30 67%	37 73%	7 96%	45 71%	9 29%	51 93%	29 83%
Makes no difference	26 21%	18 16%	-	8 89%	8 8%	18 93%	8 27%	18 19%	-	15 54%	-	3 29%	14 22%	12 20%	3 80%	9 12%	14 30%	8 16%	* 4%	17 27%	22 68%	4 7%	-
A little less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	*	-	-	*	-	-	-	-	-	-	-	-	*	*	-	-	*	-	-	-	-	*
Net: more likely	96 78%	95 84%	-	1 11%	95 92%	1 5%	22 73%	74 80%	7 100%	12 46%	2 100%	7 68%	49 78%	47 79%	*	64 88%	31 69%	42 83%	7 96%	47 73%	10 32%	51 93%	35 98%
Net: less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
	*	*	-	-	-	2%	-	*	-	-	-	4%	-	1%	-	-	1%	1%	-	-	-	-	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 34

Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you any more or less likely to consider changing your business account, keeping the old account open. Would it make you...

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

Guarantee that the bank will refund any changes or interest lost if anything goes wrong with the switch

Base: All who are more likely to switch when informed of partial switching

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	24	1	3	8	5	7	7	5	8	4	20	4	9	8	7	4	8	12	5	3	2	13	3	18	3
Base (000's)	122*	29**	14**	19**	13**	46**	98**	18**	5**	1**	121**	1**	76**	20**	26**	5**	19**	98**	9**	11**	30**	72**	45**	44**	33**
Much more likely	45	-	4	1	1	39	29	14	2	-	45	-	31	10	3	-	-	45	7	1	-	37	-	12	33
	37%	-	27%	3%	11%	85%	30%	75%	41%	-	37%	-	41%	53%	12%	-	-	46%	77%	12%	-	51%	-	27%	100%
A little more likely	75	29	10	18	11	7	68	5	1	1	74	1	45	8	22	4	19	52	1	10	30	35	45	30	-
	62%	100%	73%	92%	82%	15%	70%	25%	29%	67%	62%	67%	59%	40%	86%	90%	98%	53%	11%	85%	100%	49%	100%	69%	-
Makes no difference	1	-	-	-	1	-	-	-	1	-	1	-	-	1	-	-	-	1	1	-	-	-	-	1	-
	1%	-	-	-	8%	-	-	-	21%	-	1%	-	-	5%	-	-	-	1%	12%	-	-	-	-	2%	-
A little less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	3%	-	-	-	1%	-
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	-	-	*	-	-	-	-	-	*	-	*	-	-	*	*	-	-	-	-	-	-	-	*	-
	*	-	-	2%	-	-	-	-	-	33%	-	33%	-	-	2%	10%	-	-	-	-	-	-	-	1%	-
Net: more likely	120	29	14	18	12	46	98	18	3	1	119	1	76	18	25	4	19	97	8	11	30	72	45	42	33
	98%	100%	100%	96%	92%	100%	100%	100%	70%	67%	99%	67%	100%	93%	98%	90%	98%	99%	88%	97%	100%	100%	100%	96%	100%
Net: less likely	*	-	-	*	-	-	-	-	*	-	*	-	-	*	-	-	*	-	-	*	-	-	-	*	-
	*	-	-	2%	-	-	-	-	8%	-	*	-	-	2%	-	-	2%	-	-	3%	-	-	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRc CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 34

Q25 I'm going to read out some of the changes which might be made to the 'partial' switch service. For each one I'd like you to tell me whether it would make you any more or less likely to consider changing your business account, keeping the old account open. Would it make you...

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

Guarantee that the bank will refund any changes or interest lost if anything goes wrong with the switch

Base: All who are more likely to switch when informed of partial switching

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	24	20	-	4	18	6	6	17	2	8	2	5	10	14	3	7	14	11	3	10	12	7	5
Base (000's)	122*	113**	-**	9**	103**	19**	29**	92**	7**	27**	2**	11**	62**	59**	4**	73**	45**	51**	8**	64**	32**	54**	36**
Much more likely	45	44	-	1	44	1	7	38	1	4	1	10	43	2	3	35	7	41	-	4	4	7	35
	37%	39%	-	7%	43%	3%	24%	41%	9%	14%	78%	90%	69%	3%	80%	47%	16%	80%	-	7%	12%	12%	98%
A little more likely	75	67	-	8	57	18	22	53	6	22	*	1	18	57	*	38	37	9	8	58	27	48	-
	62%	59%	-	93%	55%	95%	76%	57%	91%	82%	22%	7%	30%	95%	8%	51%	83%	18%	100%	91%	85%	88%	-
Makes no difference	1	1	-	-	1	-	-	1	-	1	-	-	1	-	-	1	-	-	-	1	1	-	-
	1%	1%	-	-	1%	-	-	1%	-	4%	-	-	2%	-	-	1%	-	-	-	2%	3%	-	-
A little less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
	*	*	-	-	-	2%	-	*	-	-	-	4%	-	1%	-	-	1%	1%	-	-	-	-	1%
Much less likely	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	*	*	-	-	*	-	-	-	-	-	-	-	-	*	*	-	-	*	-	-	-	-	*
	*	*	-	-	*	-	-	-	-	-	-	-	-	1%	12%	-	-	1%	-	-	-	-	1%
Net: more likely	120	111	-	9	101	19	29	91	7	26	2	10	61	59	3	72	44	50	8	63	31	54	35
	98%	98%	-	100%	99%	98%	100%	98%	100%	96%	100%	96%	98%	99%	88%	99%	99%	98%	100%	98%	97%	100%	98%
Net: less likely	*	*	-	-	-	*	-	*	-	-	-	*	-	*	-	-	*	*	-	-	-	-	*
	*	*	-	-	-	2%	-	*	-	-	-	4%	-	1%	-	-	1%	1%	-	-	-	-	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Page 71

Absolutes/col percents

Table 35

Q25 SUMMARY

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

Much more likely / a little more likely / makes no difference / a little less likely / much less likely?

Base: All who are more likely to switch when informed of partial switching

	The ability to choose the switch date	The switching process taking no longer than 7 working days	Re-direction of any payments accidentally made to the old account	Bank to automatically transfer the balance to the new account on the day of the switch	Guarantee that the bank will refund any changes or interest lost if anything goes wrong with the switch
Unweighted base	24	24	24	24	24
Base (000's)	122	122	122	122	122
Much more likely	54 44%	16 13%	15 12%	6 5%	45 37%
A little more likely	3 2%	59 48%	56 46%	89 73%	75 62%
Makes no difference	65 53%	47 38%	50 41%	26 21%	1 1%
A little less likely	*	*	*	*	*
Much less likely	-	-	-	-	-
Don't know	*	*	*	*	*
Net: more likely	56 46%	74 61%	71 58%	96 78%	120 98%
Net: less likely	*	*	*	*	*

BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 36

Q26 Which of these changes are MOST likely to encourage you to change your business account?

Base: All who rate equally more than one change

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	19	1	3	6	3	6	6	5	6	2	17	2	8	6	5	2	6	11	3	1	2	13	2	14	3
Base (000's)	110*	29**	14**	18**	2**	46**	88**	18**	3**	1**	109**	1**	76**	18**	16**	4**	9**	97**	7**	1**	30**	72**	36**	41**	33**
Guarantee that the bank will refund any changes or interest lost if anything goes wrong with the switch	37	29	7	-	-	-	29	7	-	-	37	-	29	4	4	4	-	33	-	-	29	7	29	7	-
	33%	100%	52%	-	-	-	33%	41%	-	-	34%	-	39%	21%	23%	91%	-	34%	-	-	100%	10%	83%	18%	-
The ability to choose the switch date	35	-	-	1	1	33	29	3	2	-	35	-	32	*	3	-	1	35	-	1	*	34	-	2	33
	32%	-	-	6%	62%	71%	33%	17%	75%	-	32%	-	41%	2%	20%	-	6%	36%	-	100%	*	47%	-	5%	100%
The switching process taking no longer than 7 working days	18	-	-	17	*	*	16	1	*	*	18	*	8	1	9	-	1	16	*	-	-	18	-	18	-
	16%	-	-	94%	20%	1%	18%	6%	14%	46%	16%	46%	11%	6%	55%	-	16%	17%	4%	-	-	24%	-	43%	-
Bank to automatically transfer the balance to the new account on the day of the switch	13	-	7	-	-	6	13	-	-	-	13	-	7	6	-	-	7	6	-	-	-	13	6	7	-
	12%	-	48%	-	-	13%	15%	-	-	-	12%	-	9%	33%	-	-	74%	6%	-	-	-	18%	17%	17%	-
Re-direction of any payments accidentally made to the old account	7	-	-	-	*	7	-	7	*	*	7	*	-	7	*	*	*	7	7	-	-	*	-	7	-
	7%	-	-	-	18%	15%	-	36%	12%	54%	6%	54%	-	38%	2%	9%	4%	7%	96%	-	-	1%	-	18%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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BDRC CONTINENTAL BUSINESS OMNIBUS - DECEMBER 2015 - JB:22311

All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 36

Q26 Which of these changes are MOST likely to encourage you to change your business account?

Base: All who rate equally more than one change

	Total	Regions			Bank type		Cost of banking		Current account charges				Switched or considered switching		Likelihood of switching in future			Aware of CASS			Keeping existing account open - impact on likelihood of switching		
		England/Wales (a)	Scotland (b)	NI (c)	Large (d)	Small (e)	Free (f)	Paying for banking (g)	£0 (h)	Up to £500 (i)	£500 - £1000 (j)	More than £1000 (k)	Have switched or considered (l)	Have not switched or considered (m)	Will definitely or probably change (n)	Not sure if will change (o)	Probably or definitely won't change (p)	Spontaneous awareness (q)	Aware when prompted (r)	Not aware (s)	More likely to switch (t)	Makes no difference (u)	Less likely to switch (v)
Unweighted base	19	15	-	4	15	4	6	13	2	5	2	4	8	11	2	6	11	9	2	8	10	6	3
Base (000's)	110*	101**	-**	9**	101**	9**	29**	81**	7**	16**	2**	10**	52**	58**	3**	72**	34**	50**	7**	53**	21**	54**	35**
Guarantee that the bank will refund any changes or interest lost if anything goes wrong with the switch	37	37	-	-	37	-	-	37	-	7	-	-	4	33	-	33	4	4	-	33	-	33	4
	33%	36%	-	-	36%	-	-	46%	-	47%	-	-	8%	57%	-	46%	10%	8%	-	62%	-	61%	11%
The ability to choose the switch date	35	34	-	1	34	1	1	34	1	-	2	3	33	2	3	31	1	30	-	5	4	-	31
	32%	34%	-	8%	34%	8%	3%	43%	9%	-	100%	30%	64%	4%	90%	43%	3%	61%	-	9%	20%	-	89%
The switching process taking no longer than 7 working days	18	10	-	8	10	8	16	2	-	1	-	-	1	17	-	8	10	8	*	9	9	8	-
	16%	10%	-	92%	10%	92%	54%	2%	-	9%	-	-	2%	29%	-	11%	28%	17%	4%	17%	44%	16%	-
Bank to automatically transfer the balance to the new account on the day of the switch	13	13	-	-	13	-	6	7	6	7	-	-	7	6	-	-	13	-	7	6	7	6	-
	12%	13%	-	-	13%	-	21%	9%	91%	44%	-	-	13%	10%	-	-	38%	-	96%	12%	33%	11%	-
Re-direction of any payments accidentally made to the old account	7	7	-	-	7	-	7	1	-	-	-	7	7	*	*	-	7	7	-	-	1	7	-
	7%	7%	-	-	7%	-	22%	1%	-	-	-	70%	13%	1%	10%	-	20%	15%	-	-	3%	12%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e - f/g - h/i/j/k - l/m - n/o/p - q/r/s - t/u/v
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All SMEs (up to and including 250 employees) with a business account
Fieldwork dates: 23rd November to 3rd December 2015

Absolutes/col percents

Table 37

Q27 Apart from changes to the switching process, a change to the ACCOUNT OPENING procedures for businesses is also considered. It would involve requiring all banks to use the same application form and standardise their requirements. Would this change make you any more or less likely to consider switching your business account?

Base: All with a business bank account

	Total	No. Employees					Turnover 1				Turnover 2		Broad Region			Broad Industry			Start Business				Type of payments		
		Sole trader (a)	2-5 (b)	6-10 (c)	11-50 (d)	51-250 (e)	Under £250k (f)	£250k-£1m (g)	£1m-£5m (h)	£5m+ (i)	Up to £5m (j)	£5m+ (k)	Nrth (l)	Mids (m)	Sth (n)	Manuf (o)	Retail & Dist (p)	Srvs (q)	Before 89 (r)	'90-99 (s)	'00-05 (t)	Afr '06 (u)	Mostly cash & cheques (v)	Mostly elec-tronic payments (w)	About the same (x)
Unweighted base	468	63	84	73	149	99	132	115	147	74	394	74	155	149	164	114	133	221	155	102	94	103	54	273	135
Base (000's)	3274	1122*	1011*	322**	651*	167**	2642*	432*	160	39*	3234	39*	940*	1059*	1275*	858*	691**	1725*	839*	478**	895*	977*	763**	1636*	822*
Much more likely	146	82	4	2	12	46	126	17	3	1	145	1	29	59	58	46	9	91	47	44	4	51	52	46	47
	4%	7%	*	1%	2%	27%	5%	4%	2%	2%	4%	2%	3%	6%	5%	5%	1%	5%	6%	9%	*	5%	7%	3%	6%
A little more likely	165	93	26	30	13	2	128	25	11	1	164	1	67	19	78	13	31	121	9	4	21	129	11	117	36
	5%	8%	3%	9%	2%	1%	5%	6%	7%	2%	5%	2%	7%	2%	6%	2%	4%	7%	1%	1%	2%	13%	1%	7%	4%
It would make no difference	2298	791	791	233	406	77	1830	318	121	29	2269	29	567	769	962	667	427	1204	613	312	633	668	478	1159	640
	70%	71%	78%	72%	62%	46%	69%	74%	75%	74%	70%	74%	60%	73%	75%	78%	62%	70%	73%	65%	71%	68%	63%	71%	78%
A little less likely	260	10	85	2	147	16	245	8	5	1	259	1	131	92	37	3	158	99	98	16	127	19	82	121	57
	8%	1%	8%	*	23%	10%	9%	2%	3%	3%	8%	3%	14%	9%	3%	*	23%	6%	12%	3%	14%	2%	11%	7%	7%
Much less likely	346	146	75	55	44	25	258	64	18	6	339	6	116	119	111	128	65	152	46	100	81	109	139	133	41
	11%	13%	7%	17%	7%	15%	10%	15%	11%	16%	10%	16%	12%	11%	9%	15%	9%	9%	6%	21%	9%	11%	18%	8%	5%
Don't know	60	-	29	*	29	1	55	-	4	1	58	1	30	1	29	*	1	59	26	2	29	1	-	59	1
	2%	-	3%	*	4%	1%	2%	-	2%	3%	2%	3%	3%	*	2%	*	3%	3%	3%	*	3%	*	-	4%	*
Net: more likely	310	175	30	32	25	48	254	42	13	1	309	1	97	78	136	59	40	212	56	48	24	181	63	164	83
	9%	16%	3%	10%	4%	29%	10%	10%	8%	4%	10%	4%	10%	7%	11%	7%	6%	12%	7%	10%	3%	19%	8%	10%	10%
Net: less likely	606	156	161	56	192	41	503	72	23	8	598	8	247	211	148	131	224	251	145	115	208	128	221	254	98
	19%	14%	16%	17%	29%	25%	19%	17%	14%	19%	18%	19%	26%	20%	12%	15%	32%	15%	17%	24%	23%	13%	29%	16%	12%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g/h/i - j/k - l/m/n - o/p/q - r/s/t/u - v/w/x
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Table 37

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Unweighted base	468	409	37	22	358	110	86	324	85	148	41	70	130	327	13	68	380	153	31	284	70	329	59
Base (000's)	3274	2956	223**	95**	2422	852*	789**	2278*	667**	1453*	303**	176**	922*	2323*	35**	471**	2720	920*	232**	2121*	579**	2215*	397**
Much more likely	146 4%	146 5%	-	-	142 6%	4 *	20 3%	126 6%	45 7%	16 1%	47 15%	9 5%	78 9%	67 3%	12 34%	78 17%	55 2%	72 8%	-	74 3%	47 8%	21 1%	77 19%
A little more likely	165 5%	140 5%	16 7%	8 9%	79 3%	86 10%	87 11%	73 3%	58 9%	61 4%	5 2%	21 12%	67 7%	97 4%	2 4%	14 3%	149 5%	31 3%	18 8%	115 5%	90 16%	69 3%	5 1%
It would make no difference	2298 70%	2087 71%	142 64%	68 72%	1655 68%	643 75%	571 72%	1606 70%	448 67%	1073 74%	163 54%	125 71%	691 75%	1580 68%	12 35%	316 67%	1958 72%	674 73%	131 57%	1493 70%	294 51%	1951 88%	46 12%
A little less likely	260 8%	213 7%	32 14%	15 16%	185 8%	75 9%	51 6%	209 9%	31 5%	131 9%	22 7%	2 1%	40 4%	220 9%	8 24%	1 *	250 9%	67 7%	8 3%	186 9%	72 12%	73 3%	108 27%
Much less likely	346 11%	311 11%	32 14%	3 3%	304 13%	42 5%	60 8%	234 10%	84 13%	143 10%	67 22%	20 11%	44 5%	300 13%	* 1%	60 13%	275 10%	50 5%	46 20%	250 12%	75 13%	99 4%	161 41%
Don't know	60 2%	59 2%	*	-	57 2%	3 *	-	30 1%	-	29 2%	-	-	1 *	58 2%	1 3%	1 *	32 1%	26 3%	29 13%	4 *	-	1 *	*
Net: more likely	310 9%	286 10%	16 7%	8 9%	221 9%	90 11%	107 14%	199 9%	103 15%	76 5%	52 17%	29 17%	146 16%	165 7%	14 38%	92 20%	205 8%	104 11%	18 8%	188 9%	137 24%	91 4%	82 21%
Net: less likely	606 19%	524 18%	64 29%	18 19%	489 20%	117 14%	111 14%	443 19%	116 17%	274 19%	88 29%	22 12%	84 9%	520 22%	9 24%	62 13%	526 19%	117 13%	53 23%	436 21%	147 25%	172 8%	269 68%

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