

# Experian – SME Survey

## METHODOLOGY NOTE

ComRes interviewed 508 financial decision makers in UK SME businesses online between 28<sup>th</sup> July and 4<sup>th</sup> August 2014. Data were weighted to be representative of all UK SME businesses by company size and region.

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To commission a voting intention poll or a public opinion survey please contact Katharine Peacock: [katharine.peacock@comres.co.uk](mailto:katharine.peacock@comres.co.uk)

To register for Pollwatch, a monthly newsletter update on the polls, please email: [pollwatch@comres.co.uk](mailto:pollwatch@comres.co.uk)

## Experian SME Online Survey

### 1. Which of the below priorities will be the top of your business agenda for the next 12 months?

Base: All respondents

	Business size				Seniority			Industry					Business type		
	Total	Micro business	Small or medium	Medium	Board level/ Senior management	Middle management	Junior management	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total	508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total	508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increasing sales and profitability	196	161	34	8	150	38	8	43	54	54	6	39	118	50	27
	39%	38%	40%	51%	40%	37%	26%	41%	42%	56%	18%	27%	43%	33%	35%
Finding new customers	155	133	21	1	118	24	12	30	44	26	8	47	86	54	14
	30%	32%	25%	9%	32%	23%	38%	28%	34%	27%	25%	32%	31%	35%	18%
Cutting costs	42	30	11	3	26	11	4	11	8	7	6	10	24	6	12
	8%	7%	13%	18%	7%	10%	14%	10%	6%	7%	20%	7%	9%	4%	15%
Expanding into new markets	38	29	9	1	20	14	4	5	12	4	3	14	22	10	5
	7%	7%	11%	9%	5%	14%	11%	5%	9%	4%	11%	9%	8%	7%	7%
Taking on more staff	14	9	5	1	9	2	2	4	1	3	3	4	6	2	6
	3%	2%	6%	8%	2%	2%	8%	3%	1%	3%	9%	3%	2%	2%	8%
Don't know	20	20	-	-	18	2	-	2	4	2	1	11	8	12	-
	4%	5%	-	-	5%	2%	-	2%	3%	2%	3%	7%	3%	8%	-
None of the above	44	40	5	1	31	12	1	11	6	1	4	22	11	19	14
	9%	9%	5%	5%	8%	12%	3%	11%	5%	1%	14%	15%	4%	12%	18%

## Experian SME Online Survey

### 1. Which of the below priorities will be the top of your business agenda for the next 12 months?

Base: All respondents

	Total	Length of operation			Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total	508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total	508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increasing sales and profitability	196 39%	64 40%	65 36%	67 40%	95 46%	101 33%	76 46%	120 35%	77 38%	43 31%	76 44%	119 36%	108 39%	12 20%	93 40%	75 41%	167 40%	28 30%	46 42%	120 42%	166 42%	30 27%
Finding new customers	155 30%	63 40%	56 31%	36 21%	56 27%	98 33%	46 28%	108 32%	62 30%	47 34%	50 29%	105 31%	90 32%	15 26%	69 30%	59 33%	128 31%	26 28%	40 37%	80 28%	120 30%	34 31%
Cutting costs	42 8%	1 1%	20 11%	20 12%	19 9%	23 8%	11 7%	30 9%	21 10%	10 7%	15 8%	27 8%	18 7%	9 15%	17 7%	14 8%	31 7%	11 11%	6 6%	21 7%	27 7%	14 13%
Expanding into new markets	38 7%	11 7%	15 8%	12 7%	21 10%	17 6%	20 12%	18 5%	12 6%	6 4%	22 13%	15 5%	12 4%	3 6%	19 8%	15 8%	34 8%	4 4%	9 8%	23 8%	32 8%	6 5%
Taking on more staff	14 3%	4 2%	3 2%	8 5%	5 3%	9 3%	4 2%	11 3%	8 4%	3 2%	3 2%	11 3%	8 3%	3 6%	9 4%	4 2%	12 3%	2 2%	1 1%	11 4%	12 3%	3 2%
Don't know	20 4%	6 4%	10 6%	3 2%	1 *	19 6%	1 1%	19 6%	8 4%	11 8%	1 1%	19 6%	15 6%	4 6%	7 3%	8 4%	15 4%	5 5%	- -	11 4%	11 3%	9 8%
None of the above	44 9%	10 7%	12 7%	22 13%	9 5%	35 12%	9 5%	36 10%	16 8%	20 14%	7 4%	38 11%	26 9%	12 21%	19 8%	7 4%	26 6%	18 19%	7 7%	22 8%	30 7%	15 13%

## Experian SME Online Survey

**2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.**

### Summary table

Base: All respondents

	Total	Most important 1	2	3	4	Least important 5	Nets		Mean score
							Important	Not important	
The end product or service that you deliver	508 100%	339 67%	109 22%	35 7%	21 4%	4 1%	448 88%	25 5%	1.51
Your financial stability and track record	508 100%	76 15%	111 22%	130 26%	115 23%	76 15%	187 37%	191 38%	3.01
Your employees	508 100%	49 10%	102 20%	134 26%	93 18%	130 26%	151 30%	223 44%	3.30
The look and feel of your brand imagery	508 100%	23 4%	52 10%	110 22%	164 32%	160 31%	75 15%	323 64%	3.76
Customer feedback and testimonials - this may include ratings on websites or comments on Facebook/Twitter	508 100%	22 4%	132 26%	99 19%	116 23%	139 27%	154 30%	255 50%	3.43

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

### The look and feel of your brand imagery

Base: All respondents

		Business size			Seniority			Industry					Business type			
		Total	Micro busi ness	Small or medium	Medium	Board level/ Senior manage ment	Middle manage ment	Junior manage ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total		508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total		508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	23	17	5	1	17	4	2	4	6	5	2	7	15	3	4
		4%	4%	6%	8%	5%	3%	6%	3%	4%	5%	5%	5%	5%	2%	6%
	(2.0)	52	44	8	3	37	13	2	11	10	14	2	17	24	18	10
		10%	10%	10%	22%	10%	13%	5%	11%	7%	14%	5%	11%	9%	12%	13%
	(3.0)	110	93	17	-	82	19	8	20	27	26	3	33	50	48	11
		22%	22%	19%	-	22%	19%	26%	19%	21%	27%	11%	23%	18%	32%	14%
	(4.0)	164	141	22	5	119	33	11	38	36	26	10	53	84	53	27
		32%	34%	26%	34%	32%	32%	34%	36%	28%	27%	32%	36%	30%	35%	34%
Least important	(5.0)	160	126	34	6	116	34	9	33	51	25	14	36	104	30	26
		31%	30%	39%	36%	31%	33%	29%	31%	40%	26%	46%	25%	38%	20%	33%
Nets																
Important		75	61	14	4	54	17	4	15	15	18	3	24	39	22	14
		15%	15%	16%	29%	15%	16%	11%	14%	12%	19%	10%	16%	14%	14%	18%
Not important		323	267	56	11	236	67	20	71	87	52	24	90	187	83	53
		64%	63%	65%	71%	63%	65%	63%	67%	68%	54%	79%	61%	68%	54%	67%
Mean Score		3.76	3.75	3.82	3.70	3.75	3.78	3.75	3.81	3.91	3.56	4.09	3.65	3.86	3.57	3.76

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

### The look and feel of your brand imagery

Base: All respondents

		Length of operation				Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		Total	5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total		508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total		508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	23	8	6	8	14	9	11	11	9	2	11	12	11	1	8	9	17	5	3	13	16	6
		4%	5%	3%	5%	7%	3%	7%	3%	4%	2%	6%	4%	4%	1%	4%	5%	4%	5%	3%	4%	4%	6%
	(2.0)	52	14	17	22	23	29	23	29	14	16	18	34	29	5	28	16	44	8	9	33	43	10
		10%	9%	9%	13%	11%	10%	14%	9%	7%	11%	11%	10%	10%	9%	12%	9%	11%	9%	9%	12%	11%	9%
	(3.0)	110	38	44	27	38	72	25	85	52	33	26	84	69	15	46	45	91	19	25	54	79	31
		22%	24%	25%	16%	18%	24%	15%	25%	26%	23%	15%	25%	25%	26%	20%	25%	22%	20%	23%	19%	20%	28%
	(4.0)	164	49	50	65	65	99	54	109	65	45	63	100	85	15	65	60	125	38	25	97	122	42
		32%	30%	28%	39%	31%	33%	32%	32%	32%	32%	36%	30%	31%	26%	28%	33%	30%	41%	23%	34%	31%	38%
Least important	(5.0)	160	50	64	45	68	92	53	107	63	44	55	104	82	22	86	51	136	23	47	90	138	22
		31%	31%	35%	27%	33%	31%	32%	31%	31%	32%	32%	31%	30%	38%	37%	28%	33%	25%	43%	31%	35%	20%
<b>Nets</b>																							
Important		75	22	23	30	37	38	34	40	22	18	29	46	40	6	36	25	61	14	13	46	59	16
		15%	14%	13%	18%	18%	13%	21%	12%	11%	13%	17%	14%	14%	10%	16%	14%	15%	14%	12%	16%	15%	15%
Not important		323	98	113	111	132	191	107	216	127	89	118	205	168	37	150	111	262	61	72	187	260	63
		64%	62%	63%	66%	64%	63%	64%	63%	63%	64%	68%	61%	61%	64%	65%	61%	63%	65%	66%	65%	65%	57%
Mean Score		3.76	3.74	3.82	3.70	3.72	3.78	3.69	3.79	3.79	3.81	3.77	3.75	3.72	3.90	3.82	3.71	3.77	3.70	3.94	3.76	3.81	3.57

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

### Your employees

Base: All respondents

		Business size			Seniority			Industry					Business type			
		Total	Micro busi ness	Small or medium	Medium	Board level/ Senior manage ment	Middle manage ment	Junior manage ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total		508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total		508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	49	37	12	2	40	8	1	7	16	11	3	12	35	6	8
		10%	9%	14%	13%	11%	7%	3%	7%	12%	11%	11%	8%	13%	4%	11%
	(2.0)	102	75	27	5	63	24	15	29	19	12	10	33	61	16	25
		20%	18%	31%	34%	17%	23%	48%	27%	15%	13%	32%	22%	22%	11%	32%
	(3.0)	134	112	22	5	99	31	4	33	39	25	7	30	87	27	20
		26%	27%	25%	32%	27%	30%	12%	31%	30%	26%	21%	21%	32%	18%	25%
	(4.0)	93	72	21	3	66	22	5	17	26	23	7	21	54	25	13
		18%	17%	24%	17%	18%	21%	15%	16%	20%	23%	22%	14%	20%	17%	17%
Least important	(5.0)	130	125	5	1	104	19	7	20	29	26	4	51	38	79	13
		26%	30%	6%	5%	28%	18%	22%	19%	22%	27%	14%	35%	14%	52%	16%
Nets																
Important		151	112	39	7	103	32	16	36	35	23	13	44	96	22	33
		30%	27%	45%	47%	28%	31%	51%	34%	27%	24%	43%	30%	35%	14%	42%
Not important		223	197	26	3	170	41	12	37	55	48	11	72	93	104	26
		44%	47%	30%	21%	46%	39%	37%	35%	42%	50%	36%	49%	34%	68%	33%
Mean Score		3.30	3.41	2.77	2.66	3.35	3.19	3.06	3.13	3.25	3.42	2.96	3.46	3.00	4.02	2.97

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

## Your employees

Base: All respondents

		Length of operation				Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		Total	5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total		508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total		508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	49	21	15	13	28	20	15	33	15	18	15	34	28	6	29	12	40	9	10	35	45	4
		10%	13%	8%	8%	14%	7%	9%	10%	8%	13%	8%	10%	10%	11%	12%	6%	10%	9%	10%	12%	11%	3%
	(2.0)	102	22	41	40	46	57	38	65	45	20	41	61	53	8	42	38	80	22	21	57	78	24
		20%	14%	23%	24%	22%	19%	23%	19%	22%	14%	24%	18%	19%	14%	18%	21%	19%	24%	19%	20%	20%	22%
	(3.0)	134	34	44	55	59	75	52	83	50	33	54	80	64	16	67	48	115	19	24	83	107	27
		26%	22%	24%	33%	29%	25%	31%	24%	25%	23%	31%	24%	23%	28%	29%	26%	28%	21%	22%	29%	27%	25%
	(4.0)	93	26	32	34	30	63	31	61	42	19	27	65	52	14	43	35	78	15	29	46	75	17
		18%	17%	18%	20%	15%	21%	19%	18%	21%	14%	16%	20%	19%	23%	19%	19%	19%	16%	27%	16%	19%	16%
Least important	(5.0)	130	56	48	26	44	86	31	100	50	50	37	93	80	13	52	49	101	29	25	67	92	38
		26%	35%	27%	16%	21%	29%	18%	29%	25%	36%	21%	28%	29%	23%	22%	27%	24%	31%	23%	23%	23%	34%
<b>Nets</b>																							
Important		151	43	56	53	74	77	53	98	60	38	56	95	81	15	70	50	120	31	31	92	123	28
		30%	27%	31%	31%	36%	26%	32%	29%	30%	27%	32%	29%	29%	25%	30%	28%	29%	33%	28%	32%	31%	25%
Not important		223	82	81	60	74	149	62	161	92	69	64	159	132	27	95	83	179	44	55	113	168	55
		44%	51%	45%	36%	36%	50%	37%	47%	45%	50%	37%	47%	48%	47%	41%	46%	43%	47%	50%	39%	42%	50%
Mean Score		3.30	3.46	3.33	3.12	3.07	3.46	3.15	3.38	3.33	3.45	3.17	3.37	3.37	3.33	3.21	3.39	3.29	3.36	3.35	3.19	3.23	3.56



## Experian SME Online Survey

**2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.**

### Your financial stability and track record

Base: All respondents

		Business size			Seniority			Industry					Business type			
		Total	Micro busi ness	Small or medium	Medium	Board level/ Senior manage ment	Middle manage ment	Junior manage ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total		508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total		508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	76	62	14	3	50	16	10	24	15	13	2	22	44	17	15
		15%	15%	16%	21%	14%	15%	31%	23%	12%	13%	7%	15%	16%	11%	20%
	(2.0)	111	97	14	2	87	23	2	21	28	26	6	31	59	35	17
		22%	23%	17%	14%	23%	22%	5%	20%	21%	27%	20%	21%	22%	23%	22%
	(3.0)	130	99	31	7	92	26	12	22	33	22	12	40	72	36	23
		26%	24%	36%	43%	25%	25%	39%	21%	26%	23%	41%	27%	26%	23%	29%
	(4.0)	115	95	20	2	89	22	4	21	34	24	6	30	57	43	15
		23%	23%	23%	14%	24%	21%	13%	20%	26%	25%	19%	21%	21%	28%	19%
Least important	(5.0)	76	68	7	1	54	17	4	18	19	11	4	24	44	23	8
		15%	16%	9%	8%	15%	17%	12%	17%	15%	12%	13%	16%	16%	15%	10%
Nets																
Important		187	159	28	5	138	38	11	46	43	38	8	52	103	51	33
		37%	38%	33%	35%	37%	37%	36%	43%	33%	40%	27%	36%	37%	34%	42%
Not important		191	163	27	3	143	40	8	38	53	36	10	54	102	66	23
		38%	39%	31%	22%	38%	38%	25%	36%	41%	37%	32%	37%	37%	43%	29%
Mean Score		3.01	3.03	2.91	2.74	3.03	3.03	2.71	2.87	3.11	2.96	3.10	3.03	3.00	3.14	2.78

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

### Your financial stability and track record

Base: All respondents

		Length of operation				Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		Total	5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total		508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total		508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	76	16	30	30	38	37	35	41	27	15	33	43	33	10	31	26	57	19	13	46	59	17
		15%	10%	16%	18%	19%	12%	21%	12%	13%	10%	19%	13%	12%	17%	13%	14%	14%	20%	12%	16%	15%	16%
	(2.0)	111	30	40	41	51	61	43	69	42	27	49	62	46	16	53	39	91	20	21	69	90	22
		22%	19%	22%	25%	24%	20%	26%	20%	21%	20%	28%	19%	17%	27%	23%	21%	22%	22%	19%	24%	23%	20%
	(3.0)	130	39	47	45	47	83	38	92	61	31	40	90	75	15	60	43	102	28	35	70	105	25
		26%	24%	26%	27%	23%	28%	23%	27%	30%	23%	23%	27%	27%	25%	26%	23%	25%	30%	32%	24%	26%	23%
	(4.0)	115	45	42	27	42	73	31	84	39	45	33	82	73	9	51	45	96	19	29	57	86	29
		23%	28%	23%	16%	20%	24%	19%	25%	19%	32%	19%	25%	27%	15%	22%	25%	23%	20%	26%	20%	22%	26%
Least important	(5.0)	76	30	22	24	29	47	20	55	35	21	19	57	48	9	38	29	67	8	12	46	58	18
		15%	19%	12%	14%	14%	16%	12%	16%	17%	15%	11%	17%	17%	15%	16%	16%	16%	9%	11%	16%	15%	16%
<b>Nets</b>																							
Important		187	46	70	71	89	98	77	110	68	42	82	105	79	26	83	65	148	39	34	115	148	39
		37%	29%	39%	43%	43%	33%	46%	32%	34%	30%	47%	31%	29%	44%	36%	36%	36%	42%	31%	40%	37%	35%
Not important		191	75	64	51	71	119	51	140	74	66	51	139	121	18	90	74	164	27	41	103	144	47
		38%	47%	35%	31%	34%	40%	31%	41%	36%	47%	30%	42%	44%	31%	39%	41%	40%	29%	37%	36%	36%	42%
Mean Score		3.01	3.26	2.93	2.85	2.87	3.10	2.76	3.13	3.07	3.22	2.74	3.14	3.21	2.85	3.06	3.07	3.06	2.75	3.06	2.96	2.99	3.08

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

### The end product or service that you deliver

Base: All respondents

		Business size			Seniority			Industry					Business type			
		Total	Micro busi ness	Small or medium	Medium	Board level/ Senior manage ment	Middle manage ment	Junior manage ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total		508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total		508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	339	284	55	9	245	74	19	69	84	64	22	101	170	119	51
		67%	67%	63%	59%	66%	72%	61%	65%	65%	66%	72%	69%	61%	78%	64%
	(2.0)	109	89	21	4	86	17	6	21	35	18	7	29	73	23	13
		22%	21%	24%	24%	23%	16%	20%	20%	27%	19%	23%	20%	26%	15%	17%
	(3.0)	35	30	5	1	25	5	5	12	4	6	2	11	21	4	11
		7%	7%	6%	8%	7%	5%	15%	11%	3%	6%	5%	8%	7%	2%	14%
	(4.0)	21	16	5	1	16	5	-	4	5	7	-	5	10	7	3
		4%	4%	5%	8%	4%	5%	-	4%	4%	7%	-	3%	4%	5%	4%
Least important	(5.0)	4	3	1	-	-	3	1	-	2	1	-	1	3	-	1
		1%	1%	2%	-	-	2%	4%	-	1%	1%	-	1%	1%	-	2%
Nets																
Important		448	373	75	13	331	91	26	90	119	82	29	129	243	142	64
		88%	89%	87%	83%	89%	88%	81%	85%	92%	85%	95%	88%	88%	93%	81%
Not important		25	19	6	1	16	8	1	4	6	8	-	6	13	7	4
		5%	4%	7%	8%	4%	7%	4%	4%	5%	8%	-	4%	5%	5%	6%
Mean Score		1.51	1.49	1.59	1.66	1.49	1.50	1.67	1.55	1.49	1.58	1.34	1.48	1.56	1.34	1.63

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

## The end product or service that you deliver

Base: All respondents

		Length of operation				Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		Total	5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total		508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total		508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	339	98	125	114	118	220	100	239	142	98	111	228	188	40	157	125	282	57	73	185	259	80
		67%	62%	69%	68%	57%	73%	60%	70%	70%	70%	64%	68%	68%	69%	67%	69%	68%	60%	66%	65%	65%	73%
	(2.0)	109	44	35	30	49	60	34	75	44	31	36	74	59	14	51	35	86	23	26	65	92	18
		22%	28%	20%	18%	24%	20%	20%	22%	22%	22%	21%	22%	21%	25%	22%	19%	21%	25%	24%	23%	23%	16%
	(3.0)	35	10	12	13	24	12	17	18	12	6	15	20	18	2	15	13	28	7	5	23	28	7
		7%	6%	7%	8%	11%	4%	10%	5%	6%	5%	9%	6%	6%	3%	6%	7%	7%	8%	5%	8%	7%	6%
	(4.0)	21	5	5	11	12	9	12	8	4	4	9	12	10	2	7	7	14	7	4	13	17	4
		4%	3%	3%	6%	6%	3%	7%	2%	2%	3%	5%	3%	4%	3%	3%	4%	3%	7%	4%	4%	4%	4%
Least important	(5.0)	4	1	3	-	4	-	4	-	-	-	3	1	1	-	3	1	4	-	1	2	3	1
		1%	1%	2%	-	2%	-	2%	-	-	-	2%	*	*	-	1%	1%	1%	-	1%	1%	1%	1%
<b>Nets</b>																							
Important		448	143	161	144	167	281	134	315	186	129	146	302	248	54	208	160	368	80	99	251	350	98
		88%	90%	89%	86%	81%	93%	80%	92%	92%	92%	84%	90%	90%	94%	89%	88%	89%	85%	90%	87%	88%	89%
Not important		25	6	8	11	16	9	16	8	4	4	12	13	11	2	10	8	18	7	5	14	19	5
		5%	4%	4%	6%	8%	3%	10%	2%	2%	3%	7%	4%	4%	3%	4%	4%	4%	7%	5%	5%	5%	5%
Mean Score		1.51	1.53	1.47	1.52	1.72	1.36	1.72	1.40	1.40	1.41	1.61	1.45	1.46	1.40	1.49	1.48	1.48	1.62	1.49	1.54	1.52	1.44

## Experian SME Online Survey

**2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.**

### Customer feedback and testimonials - this may include ratings on websites or comments on Facebook/Twitter

Base: All respondents

		Business size			Seniority			Industry					Business type			
		Total	Micro busi ness	Small or medium	Medium	Board level/ Senior manage ment	Middle manage ment	Junior manage ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total		508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total		508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	22	21	1	-	19	3	-	2	8	5	1	6	13	9	-
		4%	5%	1%	-	5%	2%	-	2%	6%	5%	5%	4%	5%	6%	-
	(2.0)	132	116	16	1	99	27	7	24	38	27	6	38	58	61	14
		26%	28%	19%	5%	27%	26%	22%	23%	29%	28%	20%	26%	21%	40%	17%
	(3.0)	99	87	12	3	74	22	3	18	26	16	6	32	46	38	14
		19%	21%	14%	17%	20%	21%	8%	17%	20%	17%	21%	22%	17%	25%	18%
	(4.0)	116	97	19	4	83	21	12	26	28	16	8	37	71	25	21
		23%	23%	22%	26%	22%	20%	38%	25%	22%	17%	27%	25%	26%	16%	26%
Least important	(5.0)	139	100	39	8	97	31	10	35	29	32	8	34	88	21	30
		27%	24%	45%	52%	26%	30%	33%	33%	22%	34%	27%	23%	32%	14%	38%
Nets																
Important		154	138	17	1	118	29	7	26	46	31	8	43	72	69	14
		30%	33%	19%	5%	32%	28%	22%	25%	36%	32%	25%	30%	26%	45%	17%
Not important		255	197	58	12	180	52	22	62	57	49	16	71	158	46	51
		50%	47%	67%	78%	48%	50%	70%	58%	44%	51%	54%	49%	57%	30%	65%
Mean Score		3.43	3.33	3.91	4.24	3.38	3.50	3.81	3.65	3.24	3.47	3.51	3.38	3.58	2.93	3.86

## Experian SME Online Survey

2. How important are each of the following factors in conveying your business positively to your customers? Please rank your responses with 1 being the most important through to 5 being the least important.

### Customer feedback and testimonials - this may include ratings on websites or comments on Facebook/Twitter

Base: All respondents

		Length of operation				Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		Total	5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total		508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total		508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most important	(1.0)	22	15	5	2	8	14	5	17	10	6	5	17	16	1	8	9	17	5	10	9	19	3
		4%	9%	3%	1%	4%	5%	3%	5%	5%	5%	3%	5%	6%	1%	3%	5%	4%	5%	9%	3%	5%	2%
	(2.0)	132	50	47	35	39	94	29	103	57	46	29	103	89	14	59	53	113	20	32	63	95	37
		26%	31%	26%	21%	19%	31%	18%	30%	28%	33%	17%	31%	32%	25%	25%	30%	27%	21%	29%	22%	24%	34%
	(3.0)	99	38	33	28	39	60	35	64	27	36	38	61	50	11	46	33	79	20	20	58	78	20
		19%	24%	18%	17%	19%	20%	21%	19%	14%	26%	22%	18%	18%	18%	20%	18%	19%	21%	18%	20%	20%	18%
	(4.0)	116	34	52	30	58	58	38	78	52	26	41	75	56	19	66	35	100	16	23	75	98	18
		23%	21%	29%	18%	28%	19%	23%	23%	26%	19%	24%	22%	20%	32%	28%	19%	24%	17%	21%	26%	25%	17%
Least important	(5.0)	139	23	43	72	63	76	59	80	55	25	60	78	65	14	54	51	105	34	24	83	107	32
		27%	15%	24%	43%	30%	25%	35%	23%	27%	18%	35%	23%	24%	23%	23%	28%	25%	36%	22%	29%	27%	29%
<b>Nets</b>																							
Important		154	64	52	37	47	107	35	120	68	52	34	120	105	15	67	63	130	25	43	72	114	40
		30%	40%	29%	22%	23%	36%	21%	35%	33%	38%	20%	36%	38%	26%	29%	35%	31%	26%	39%	25%	29%	36%
Not important		255	57	95	102	121	134	97	158	107	51	102	153	121	32	120	85	205	50	47	158	205	50
		50%	36%	53%	61%	58%	44%	58%	46%	53%	36%	59%	46%	44%	56%	51%	47%	50%	53%	43%	55%	52%	45%
Mean Score		3.43	3.01	3.45	3.81	3.62	3.29	3.69	3.30	3.42	3.12	3.71	3.28	3.23	3.52	3.42	3.36	3.39	3.58	3.16	3.56	3.45	3.36

## Experian SME Online Survey

## 3. When was the last time you checked your commercial credit report?

Base: All respondents

	Business size				Seniority			Industry					Business type		
	Total	Micro business	Small or medium	Medium	Board level/ Senior management	Middle management	Junior management	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total	508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total	508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
In the last month	53	38	15	5	36	13	4	13	14	12	4	11	34	13	7
	11%	9%	18%	35%	10%	13%	11%	12%	11%	13%	12%	8%	12%	8%	9%
Not within the last month but within the last six months	63	48	15	3	41	18	4	12	16	9	6	21	38	13	12
	12%	11%	17%	17%	11%	17%	13%	12%	12%	9%	19%	14%	14%	8%	15%
Not within the last six months but within the last year	49	42	7	1	31	10	8	16	11	16	2	4	32	10	8
	10%	10%	8%	5%	8%	10%	26%	15%	8%	17%	7%	3%	12%	6%	10%
Not within the last five years, but have done so in the past	41	34	7	-	34	4	3	7	8	8	1	17	23	13	5
	8%	8%	8%	-	9%	4%	10%	7%	6%	9%	3%	11%	8%	9%	6%
Never	301	259	42	7	231	58	12	58	81	50	18	94	148	105	47
	59%	61%	48%	43%	62%	56%	39%	55%	63%	52%	59%	64%	54%	69%	60%
<b>Nets</b>															
Within the last six months	116	86	30	8	77	31	8	25	29	21	9	32	72	25	19
	23%	20%	35%	52%	21%	30%	25%	24%	23%	22%	31%	22%	26%	16%	24%
Within the last year	166	128	37	9	108	42	16	41	40	37	12	36	105	35	27
	33%	30%	43%	57%	29%	40%	51%	39%	31%	39%	38%	24%	38%	23%	34%
Ever	207	162	45	9	142	46	19	48	48	46	13	52	128	48	31
	41%	39%	52%	57%	38%	44%	61%	45%	37%	48%	41%	36%	46%	31%	40%

## Experian SME Online Survey

## 3. When was the last time you checked your commercial credit report?

Base: All respondents

	Total	Length of operation			Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total	508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total	508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
In the last month	53	18	16	19	53	-	33	20	8	12	39	15	12	2	25	22	46	7	11	36	46	7
	11%	11%	9%	11%	26%	-	20%	6%	4%	9%	22%	4%	4%	4%	11%	12%	11%	8%	10%	12%	12%	6%
Not within the last month but within the last six months	63	23	21	20	63	-	37	26	18	8	39	24	22	1	31	23	54	9	10	43	53	10
	12%	14%	12%	12%	30%	-	22%	8%	9%	6%	23%	7%	8%	2%	14%	12%	13%	10%	9%	15%	13%	9%
Not within the last six months but within the last year	49	12	18	19	49	-	24	26	20	6	24	25	22	3	27	16	43	6	14	25	39	10
	10%	8%	10%	11%	24%	-	14%	7%	10%	4%	14%	8%	8%	6%	12%	9%	10%	6%	13%	9%	10%	9%
Not within the last five years, but have done so in the past	41	10	19	13	41	-	17	24	13	10	12	30	26	4	22	13	35	7	7	26	33	9
	8%	6%	10%	8%	20%	-	10%	7%	7%	8%	7%	9%	9%	7%	9%	7%	8%	7%	6%	9%	8%	8%
Never	301	96	106	98	-	301	55	246	143	103	60	241	194	47	128	107	236	65	68	158	226	75
	59%	60%	59%	58%	-	100%	33%	72%	71%	74%	34%	72%	70%	81%	55%	59%	57%	69%	62%	55%	57%	68%
<b>Nets</b>																						
Within the last six months	116	41	37	38	116	-	70	46	26	20	78	38	34	4	56	44	100	16	21	79	100	16
	23%	26%	21%	23%	56%	-	42%	14%	13%	14%	45%	11%	12%	7%	24%	24%	24%	17%	19%	27%	25%	15%
Within the last year	166	53	55	57	166	-	94	72	46	26	102	63	56	7	83	61	144	22	35	104	139	27
	33%	33%	31%	34%	80%	-	56%	21%	23%	19%	59%	19%	20%	12%	36%	33%	35%	24%	32%	36%	35%	24%
Ever	207	63	74	70	207	-	111	96	59	36	114	93	82	11	105	74	178	29	42	130	172	35
	41%	40%	41%	42%	100%	-	67%	28%	29%	26%	66%	28%	30%	19%	45%	41%	43%	31%	38%	45%	43%	32%



## Experian SME Online Survey

**3. When was the last time you checked your commercial credit report?**

Base: All who have ever checked their commercial credit report

	Total	Business size			Seniority			Industry					Business type		
		Micro business	Small or medium	Medium	Board level/ Senior management	Middle management	Junior management	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total	202	155	47	10	137	46	19	47	47	44	14	50	121	49	32
Weighted Total	207	162	45	9	142	46	19	48	48	46	13	52	128	48	31
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
In the last month	53	38	15	5	36	13	4	13	14	12	4	11	34	13	7
	26%	23%	34%	61%	26%	29%	18%	26%	28%	27%	28%	21%	27%	26%	21%
Not within the last month but within the last six months	63	48	15	3	41	18	4	12	16	9	6	21	38	13	12
	30%	30%	34%	30%	29%	39%	22%	26%	32%	19%	47%	40%	30%	26%	39%
Not within the last six months but within the last year	49	42	7	1	31	10	8	16	11	16	2	4	32	10	8
	24%	26%	16%	9%	22%	22%	43%	33%	22%	36%	18%	7%	25%	20%	24%
Not within the last five years, but have done so in the past	41	34	7	-	34	4	3	7	8	8	1	17	23	13	5
	20%	21%	16%	-	24%	10%	17%	15%	17%	18%	8%	32%	18%	27%	16%
<b>Nets</b>															
Within the last six months	116	86	30	8	77	31	8	25	29	21	9	32	72	25	19
	56%	53%	68%	91%	54%	68%	40%	52%	61%	46%	75%	61%	57%	52%	60%
Within the last year	166	128	37	9	108	42	16	41	40	37	12	36	105	35	27
	80%	79%	84%	100%	76%	90%	83%	85%	83%	82%	92%	68%	82%	73%	84%
Ever	207	162	45	9	142	46	19	48	48	46	13	52	128	48	31
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## Experian SME Online Survey

## 3. When was the last time you checked your commercial credit report?

Base: All who have ever checked their commercial credit report

	Total	Length of operation			Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total	202	62	69	71	202	-	114	88	55	33	115	87	78	9	101	74	175	27	41	127	168	34
Weighted Total	207	63	74	70	207	-	111	96	59	36	114	93	82	11	105	74	178	29	42	130	172	35
	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
In the last month	53	18	16	19	53	-	33	20	8	12	39	15	12	2	25	22	46	7	11	36	46	7
	26%	29%	22%	27%	26%	-	30%	21%	14%	33%	34%	16%	15%	21%	24%	29%	26%	25%	26%	28%	27%	20%
Not within the last month but within the last six months	63	23	21	20	63	-	37	26	18	8	39	24	22	1	31	23	54	9	10	43	53	10
	30%	36%	28%	28%	30%	-	33%	27%	30%	22%	35%	25%	27%	13%	30%	31%	30%	31%	24%	33%	31%	27%
Not within the last six months but within the last year	49	12	18	19	49	-	24	26	20	6	24	25	22	3	27	16	43	6	14	25	39	10
	24%	20%	25%	27%	24%	-	21%	27%	33%	16%	21%	27%	27%	30%	26%	22%	24%	21%	34%	19%	23%	29%
Not within the last five years, but have done so in the past	41	10	19	13	41	-	17	24	13	10	12	30	26	4	22	13	35	7	7	26	33	9
	20%	16%	25%	18%	20%	-	16%	25%	23%	29%	10%	32%	32%	35%	21%	18%	19%	23%	16%	20%	19%	24%
<b>Nets</b>																						
Within the last six months	116	41	37	38	116	-	70	46	26	20	78	38	34	4	56	44	100	16	21	79	100	16
	56%	65%	50%	55%	56%	-	63%	48%	44%	55%	69%	41%	42%	34%	54%	60%	56%	56%	50%	61%	58%	47%
Within the last year	166	53	55	57	166	-	94	72	46	26	102	63	56	7	83	61	144	22	35	104	139	27
	80%	84%	75%	82%	80%	-	84%	75%	77%	71%	90%	68%	68%	65%	79%	82%	81%	77%	84%	80%	81%	76%
Ever	207	63	74	70	207	-	111	96	59	36	114	93	82	11	105	74	178	29	42	130	172	35
	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## Experian SME Online Survey

## 4. Which of the following reasons, if any, prompted you to check it?

Base: All who have ever checked their commercial credit report

	Business size			Seniority			Industry					Business type		
	Micro business	Small or medium	Medium	Board level/ Senior manage ment	Middle manage ment	Junior manage ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Total														
202	155	47	10	137	46	19	47	47	44	14	50	121	49	32
207	162	45	9	142	46	19	48	48	46	13	52	128	48	31
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
134	111	23	2	99	26	10	32	37	28	6	32	82	38	14
65%	69%	51%	24%	70%	56%	50%	66%	77%	62%	46%	60%	64%	79%	46%
25	17	8	-	15	6	4	6	2	11	1	5	13	4	8
12%	10%	18%	-	10%	13%	21%	12%	4%	23%	8%	10%	10%	9%	25%
18	10	7	4	12	3	3	5	4	6	1	2	9	2	6
9%	6%	17%	43%	8%	7%	14%	11%	8%	13%	6%	5%	7%	5%	19%
11	9	2	-	6	4	1	2	3	4	1	1	8	1	2
5%	6%	4%	-	4%	8%	5%	5%	6%	8%	7%	2%	6%	2%	7%
29	23	6	3	16	11	2	4	4	4	4	12	19	4	7
14%	14%	14%	32%	11%	24%	11%	9%	9%	9%	33%	23%	15%	7%	22%

## Experian SME Online Survey

## 4. Which of the following reasons, if any, prompted you to check it?

Base: All who have ever checked their commercial credit report

	Total	Length of operation			Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total	202	62	69	71	202	-	114	88	55	33	115	87	78	9	101	74	175	27	41	127	168	34
Weighted Total	207	63	74	70	207	-	111	96	59	36	114	93	82	11	105	74	178	29	42	130	172	35
	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was just curious	134	40	49	46	134	-	74	60	38	22	73	62	57	5	77	47	124	10	29	86	115	19
	65%	64%	66%	65%	65%	-	67%	63%	65%	59%	64%	66%	69%	43%	74%	64%	70%	35%	69%	66%	67%	55%
My company was considering applying for credit	25	8	9	8	25	-	9	16	12	4	9	15	12	3	13	7	19	6	5	16	20	4
	12%	13%	12%	12%	12%	-	8%	16%	20%	10%	8%	17%	15%	27%	12%	9%	11%	20%	11%	12%	12%	12%
My company was attending a pitch for a new client that requested a credit check	18	5	9	4	18	-	16	2	2	-	16	2	2	-	5	10	14	3	1	14	15	3
	9%	8%	12%	6%	9%	-	14%	2%	3%	-	14%	2%	3%	-	4%	13%	8%	12%	2%	11%	9%	8%
My company was turned down for credit	11	1	9	1	11	-	7	4	3	1	7	4	4	-	5	5	10	1	2	9	11	-
	5%	2%	12%	1%	5%	-	6%	4%	4%	4%	6%	4%	5%	-	4%	7%	5%	3%	5%	7%	6%	-
None of the above	29	10	5	14	29	-	14	15	6	10	14	15	11	3	11	9	20	9	7	13	20	9
	14%	16%	7%	20%	14%	-	12%	16%	9%	27%	13%	16%	14%	30%	11%	12%	11%	31%	17%	10%	12%	26%

## Experian SME Online Survey

## 5. Which of the following two scenarios do you think could have a negative impact on your commercial credit score?

Base: All respondents

	Business size				Seniority			Industry					Business type		
	Micro busi- ness	Small or medium	Medium		Board level/ Senior manage- ment	Middle manage- ment	Junior manage- ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other
Unweighted Total	508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
Weighted Total	508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A history of bankruptcy	367	310	57	11	271	78	18	80	104	66	22	95	212	107	48
	72%	74%	66%	75%	73%	76%	56%	75%	81%	69%	71%	65%	77%	70%	61%
Applying for numerous credit accounts in a short time period	279	235	44	11	202	57	20	62	80	55	16	66	151	86	41
	55%	56%	51%	70%	54%	55%	64%	58%	62%	57%	54%	45%	55%	56%	52%
Regularly using your overdraft	84	69	15	3	67	14	3	12	24	20	2	27	51	22	11
	17%	16%	17%	21%	18%	14%	8%	11%	18%	20%	7%	18%	18%	14%	14%
Making employees redundant	46	35	11	2	29	13	4	7	4	11	5	19	28	10	9
	9%	8%	13%	13%	8%	13%	13%	7%	3%	12%	17%	13%	10%	6%	11%
Applying for an overdraft	25	20	5	-	20	3	1	6	5	6	1	7	10	7	7
	5%	5%	5%	-	5%	3%	3%	6%	4%	6%	2%	4%	4%	5%	9%
Having more than five company credit card holders	13	9	5	1	8	2	3	3	1	5	-	4	6	7	-
	3%	2%	5%	4%	2%	2%	8%	3%	1%	5%	-	3%	2%	5%	-
Don't know	70	59	10	-	51	15	3	16	12	9	5	28	29	23	17
	14%	14%	12%	-	14%	15%	9%	15%	9%	9%	18%	19%	10%	15%	22%
<b>Nets</b>															
Both correct	233	199	34	9	169	51	13	56	69	37	15	55	128	68	37
	46%	47%	39%	58%	45%	49%	41%	53%	53%	39%	49%	38%	46%	45%	46%
One correct	181	148	33	4	135	34	12	30	46	46	8	51	108	57	16
	36%	35%	38%	30%	36%	33%	38%	28%	36%	48%	27%	35%	39%	37%	20%
Either correct	414	347	67	13	304	85	25	86	115	84	23	106	236	125	53
	81%	82%	77%	87%	82%	82%	79%	81%	90%	87%	76%	72%	85%	82%	67%

## Experian SME Online Survey

## 5. Which of the following two scenarios do you think could have a negative impact on your commercial credit score?

Base: All respondents

	Business size			Seniority			Industry					Business type			
	Micro busi ness	Small or medium	Medium	Board level/ Senior manage ment	Middle manage ment	Junior manage ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	Other	
Total	508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
508	422	86	15	372	104	32	106	129	96	30	146	276	153	79	
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
94	75	19	2	68	19	7	20	13	13	7	41	40	28	26	
19%	18%	23%	13%	18%	18%	21%	19%	10%	13%	24%	28%	15%	18%	33%	

## Experian SME Online Survey

## 5. Which of the following two scenarios do you think could have a negative impact on your commercial credit score?

Base: All respondents

	Total	Length of operation			Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total	508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total	508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A history of bankruptcy	367	119	134	114	150	217	123	245	154	91	131	236	204	33	233	135	367	-	93	225	319	49
	72%	74%	74%	68%	72%	72%	74%	72%	76%	65%	75%	71%	74%	56%	100%	74%	89%	-	85%	78%	80%	44%
Applying for numerous credit accounts in a short time period	279	87	109	83	133	146	94	185	112	73	99	180	155	25	233	46	279	-	75	166	241	38
	55%	54%	60%	49%	64%	49%	57%	54%	55%	52%	57%	54%	56%	43%	100%	26%	67%	-	68%	58%	61%	34%
Regularly using your overdraft	84	36	20	28	32	52	33	51	33	17	35	48	40	8	-	69	69	15	14	56	69	15
	17%	22%	11%	17%	15%	17%	20%	15%	16%	13%	20%	14%	15%	14%	-	38%	17%	16%	13%	19%	17%	13%
Making employees redundant	46	17	15	15	18	29	19	27	17	10	19	28	22	5	-	37	37	9	16	19	36	10
	9%	10%	8%	9%	8%	10%	11%	8%	8%	7%	11%	8%	8%	9%	-	21%	9%	10%	15%	7%	9%	10%
Applying for an overdraft	25	7	7	11	13	12	10	15	11	4	8	17	14	3	-	15	15	10	4	15	19	5
	5%	4%	4%	6%	6%	4%	6%	4%	5%	3%	5%	5%	5%	5%	-	8%	4%	11%	4%	5%	5%	5%
Having more than five company credit card holders	13	4	2	8	10	3	7	6	4	2	6	7	5	2	-	9	9	4	1	11	12	2
	3%	2%	1%	5%	5%	1%	4%	2%	2%	2%	3%	2%	2%	4%	-	5%	2%	4%	1%	4%	3%	1%
Don't know	70	19	25	25	15	55	14	55	25	31	13	57	40	16	-	-	-	70	6	23	30	40
	14%	12%	14%	15%	7%	18%	9%	16%	12%	22%	7%	17%	15%	28%	-	-	-	74%	6%	8%	7%	36%
<b>Nets</b>																						
Both correct	233	70	95	67	105	128	74	158	95	63	78	155	134	20	233	-	233	-	66	143	208	24
	46%	44%	52%	40%	50%	43%	45%	46%	47%	45%	45%	46%	49%	35%	100%	-	56%	-	60%	50%	52%	22%
One correct	181	65	53	63	74	107	68	113	75	38	74	107	90	17	-	181	181	-	37	107	143	38
	36%	41%	30%	38%	36%	36%	41%	33%	37%	27%	43%	32%	32%	30%	-	100%	44%	-	33%	37%	36%	34%
Either correct	414	135	148	130	178	236	143	271	170	101	152	262	224	37	233	181	414	-	102	249	352	62
	81%	85%	82%	78%	86%	78%	86%	79%	84%	72%	88%	78%	81%	64%	100%	100%	100%	-	93%	87%	88%	56%
Neither correct	94	24	33	38	29	65	24	70	32	38	22	73	52	21	-	-	-	94	8	38	46	48
	19%	15%	18%	22%	14%	22%	14%	21%	16%	28%	12%	22%	19%	36%	-	-	-	100%	7%	13%	12%	44%

## Experian SME Online Survey

## 6. Which of the following two scenarios do you think might have a positive impact on your commercial credit score?

Base: All respondents

	Business size			Seniority			Industry					Business type		
	Micro busi- ness	Small or medium		Board level/ Senior manage- ment	Middle manage- ment	Junior manage- ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector		Limited company	Sole prop.	
Total														
508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
300	246	54	10	217	64	19	58	78	57	19	88	166	87	47
59%	58%	63%	64%	58%	62%	60%	55%	61%	59%	63%	60%	60%	57%	60%
250	206	43	9	185	53	12	54	70	41	11	74	132	77	41
49%	49%	50%	61%	50%	51%	37%	51%	54%	43%	35%	51%	48%	50%	52%
207	174	33	6	158	33	16	43	50	48	14	51	130	47	30
41%	41%	39%	38%	42%	32%	52%	41%	39%	50%	47%	35%	47%	31%	38%
106	94	12	3	77	23	6	22	27	24	4	30	49	44	12
21%	22%	14%	20%	21%	22%	19%	20%	21%	25%	12%	20%	18%	29%	16%
24	17	7	1	13	7	4	7	5	5	2	5	17	4	3
5%	4%	8%	8%	3%	7%	14%	6%	4%	5%	8%	3%	6%	3%	4%
13	7	6	1	5	4	4	4	4	1	2	2	7	1	5
2%	2%	7%	8%	1%	4%	11%	4%	3%	1%	6%	1%	3%	1%	6%
41	36	5	-	33	7	1	10	10	3	2	16	18	16	7
8%	8%	6%	-	9%	7%	3%	9%	7%	3%	7%	11%	7%	10%	8%
110	86	24	3	80	18	12	21	25	22	10	32	71	25	14
22%	20%	28%	18%	22%	17%	38%	20%	19%	23%	32%	22%	26%	16%	18%
287	248	39	10	214	62	12	59	79	61	14	75	153	85	49
57%	59%	45%	65%	57%	60%	36%	55%	61%	64%	47%	51%	56%	55%	63%
398	334	63	13	294	80	24	80	104	83	24	107	225	110	63
78%	79%	73%	83%	79%	77%	74%	75%	80%	87%	79%	73%	81%	72%	80%
110	87	23	3	78	24	8	26	25	13	7	39	52	43	16
22%	21%	27%	17%	21%	23%	26%	25%	20%	13%	21%	27%	19%	28%	20%



## Experian SME Online Survey

## 6. Which of the following two scenarios do you think might have a positive impact on your commercial credit score?

Base: All respondents

	Total	Length of operation			Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
		5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total	508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total	508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Prompt payment to suppliers	300	102	94	103	129	171	110	190	123	68	116	185	156	28	151	112	263	37	110	190	300	-
	59%	64%	52%	61%	63%	57%	66%	56%	61%	49%	66%	55%	57%	49%	65%	62%	64%	40%	100%	66%	76%	-
A healthy bank balance	250	78	91	81	107	142	72	177	107	71	87	162	133	29	127	94	221	29	-	191	191	59
	49%	49%	50%	48%	52%	47%	43%	52%	53%	51%	50%	49%	48%	49%	55%	52%	53%	30%	-	66%	48%	53%
Filing accounts on time	207	64	79	63	85	123	70	137	83	54	69	139	116	23	123	69	191	16	110	97	207	-
	41%	40%	44%	38%	41%	41%	42%	40%	41%	39%	39%	42%	42%	39%	53%	38%	46%	17%	100%	34%	52%	-
Paying bills before due date	106	35	41	30	49	57	41	65	39	26	38	68	56	12	49	39	88	18	-	65	65	41
	21%	22%	23%	18%	24%	19%	25%	19%	19%	19%	22%	20%	20%	20%	21%	22%	21%	19%	-	23%	16%	37%
Taking on more employees	24	5	11	8	13	11	12	13	5	8	11	13	9	4	4	16	20	4	-	9	9	15
	5%	3%	6%	5%	6%	4%	7%	4%	2%	6%	6%	4%	3%	7%	2%	9%	5%	4%	-	3%	2%	14%
Moving into bigger premises	13	2	6	4	6	7	7	6	3	3	7	6	3	3	4	5	9	3	-	3	3	9
	2%	1%	3%	3%	3%	2%	4%	2%	2%	2%	4%	2%	1%	5%	2%	3%	2%	4%	-	1%	1%	9%
Don't know	41	12	15	14	7	34	6	35	14	21	5	36	28	8	2	4	5	36	-	-	-	41
	8%	8%	8%	8%	3%	11%	4%	10%	7%	15%	3%	11%	10%	14%	1%	2%	1%	38%	-	-	-	37%
<b>Nets</b>																						
Both correct	110	38	37	35	42	68	41	69	45	24	37	73	62	11	66	37	102	8	110	-	110	-
	22%	24%	20%	21%	20%	23%	24%	20%	22%	17%	22%	22%	22%	18%	28%	20%	25%	8%	100%	-	28%	-
One correct	287	91	100	96	130	158	99	189	116	73	109	178	148	30	143	107	249	38	-	287	287	-
	57%	57%	56%	57%	63%	52%	59%	55%	57%	52%	63%	53%	54%	51%	61%	59%	60%	41%	-	100%	72%	-
Either correct	398	129	137	131	172	226	139	258	161	97	147	251	210	40	208	143	352	46	110	287	398	-
	78%	81%	76%	78%	83%	75%	84%	76%	79%	70%	84%	75%	76%	70%	89%	79%	85%	49%	100%	100%	100%	-
Neither correct	110	30	43	37	35	75	27	83	42	42	27	83	66	18	24	38	62	48	-	-	-	110
	22%	19%	24%	22%	17%	25%	16%	24%	21%	30%	16%	25%	24%	30%	11%	21%	15%	51%	-	-	-	100%

## Experian SME Online Survey

### 5/6 Summary

Base: All respondents

	Business size			Seniority			Industry					Business type		
	Micro busi- ness	Small or medium		Board level/ Senior manage- ment	Middle manage- ment	Junior manage- ment	Agric/ Const/ Manuf/ Prop	Business Services / Finance	Retail / Transport / Wholesale / Consumer Services	Public Sector	Other	Limited company	Sole prop.	
Total														
508	415	93	18	369	107	32	107	124	94	34	149	270	156	82
508	422	86	15	372	104	32	106	129	96	30	146	276	153	79
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
66	52	14	2	46	14	6	16	17	9	6	18	42	16	8
13%	12%	16%	14%	12%	13%	19%	15%	13%	10%	19%	12%	15%	10%	10%
442	370	73	13	327	90	26	90	112	87	25	129	234	137	71
87%	88%	84%	86%	88%	87%	81%	85%	87%	90%	81%	88%	85%	90%	90%
460	385	74	14	339	93	28	97	122	90	26	124	254	137	69
90%	91%	86%	92%	91%	89%	88%	91%	95%	94%	87%	85%	92%	89%	87%
48	36	12	1	33	11	4	10	6	6	4	22	22	17	10
10%	9%	14%	8%	9%	11%	12%	9%	5%	6%	13%	15%	8%	11%	13%

## Experian SME Online Survey

## 5/6 Summary

Base: All respondents

	Length of operation				Commercial credit report		Suppliers' credit reports				New business clients' credit reports				Negative impact on commercial credit score				Positive impact on commercial credit score			
	Total	5 years or less	6-15 years	16 years or more	Check	Do not check	Check	Do not check	No	N/A	Check	Do not check	No	N/A	Both correct	One correct	Either correct	Neither correct	Both correct	One correct	Either correct	Neither correct
Unweighted Total	508	158	179	170	202	306	172	336	198	138	177	331	272	59	233	179	412	96	111	286	397	111
Weighted Total	508	159	180	168	207	301	166	342	202	139	174	334	276	58	233	181	414	94	110	287	398	110
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
All four correct	66	18	27	19	28	38	23	43	25	18	23	43	36	6	66	-	66	-	66	-	66	-
	13%	12%	15%	12%	14%	12%	14%	13%	13%	13%	13%	13%	13%	11%	28%	-	16%	-	60%	-	17%	-
At least one wrong	442	141	153	148	179	263	144	298	177	122	151	291	240	52	167	181	348	94	44	287	332	110
	87%	88%	85%	88%	86%	88%	86%	87%	87%	87%	87%	87%	87%	89%	72%	100%	84%	100%	40%	100%	83%	100%
At least one right	460	148	163	148	196	264	158	301	185	116	167	293	248	45	233	181	414	46	110	287	398	62
	90%	93%	90%	88%	95%	88%	95%	88%	92%	83%	96%	88%	90%	77%	100%	100%	100%	49%	100%	100%	100%	56%
All four wrong	48	12	17	19	11	37	8	40	17	23	7	41	28	13	-	-	-	48	-	-	-	48
	10%	7%	10%	12%	5%	12%	5%	12%	8%	17%	4%	12%	10%	23%	-	-	-	51%	-	-	-	44%