

Weber Shandwick – Financial Services

METHODOLOGY NOTE

ComRes interviewed 2,048 GB adults aged 18+ online between the 26th and 28th February 2014. Data were weighted to be representative of all GB adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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Financial Services Survey

ONLINE Fieldwork : 26th - 28th February 2014

Absolutes/col percents

Table 1

Q1. The Government has approved and is considering more than twenty new banking licences which will allow a number of new banks to open branches on the High Street from 2015. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the quality of the financial services products to you as a customer (such as banking and savings accounts)?

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	2048	992	1056	163	351	390	373	309	462	726	525	296	501	555	523	519	274	177
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
NET: Higher quality	736 36%	409 41%	327 31%	95 39%	154 47%	128 33%	111 32%	111 36%	137 32%	224 40%	221 37%	150 35%	141 30%	217 42%	175 32%	173 34%	114 38%	56 32%
I expect the financial services products available to me as a customer will be of a much higher quality	(5) 266 13%	156 16%	110 11%	42 17%	58 18%	34 9%	40 11%	39 13%	53 12%	74 13%	80 13%	64 15%	49 10%	70 13%	69 13%	65 13%	40 13%	23 13%
I expect the financial services products available to me as a customer will be of a slightly higher quality	(4) 470 23%	253 25%	216 21%	53 21%	96 29%	94 24%	71 20%	72 23%	84 20%	150 27%	141 24%	87 20%	92 20%	148 28%	106 20%	109 21%	74 25%	33 19%
I expect there to be no impact on the quality of financial services products available to me as a customer	(3) 745 36%	372 37%	373 36%	66 27%	97 30%	142 37%	143 41%	108 35%	189 44%	204 37%	224 38%	153 35%	164 35%	180 35%	213 39%	177 35%	116 39%	58 33%
I expect the financial services products available to me as a customer will be of a slightly lower quality	(2) 91 4%	48 5%	43 4%	11 4%	7 2%	26 7%	20 6%	13 4%	15 3%	29 5%	30 5%	14 3%	18 4%	19 4%	33 6%	23 5%	8 3%	8 5%

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Table 1

Q1. The Government has approved and is considering more than twenty new banking licences which will allow a number of new banks to open branches on the High Street from 2015. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the quality of the financial services products to you as a customer (such as banking and savings accounts)?

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
I expect the financial services products available to me as a customer will be of a much lower quality	(1) 52 3%	32 3%	20 2%	3 1%	4 1%	6 2%	9 3%	16 5%	13 3%	15 3%	9 1%	17 4%	11 2%	13 3%	9 2%	16 3%	5 2%	8 5%
NET: Lower quality	143 7%	80 8%	63 6%	14 6%	11 3%	32 8%	29 8%	29 10%	28 6%	45 8%	39 7%	31 7%	29 6%	32 6%	42 8%	40 8%	13 4%	17 9%
Don't know	424 21%	143 14%	281 27%	72 29%	65 20%	88 23%	65 19%	59 19%	76 18%	80 14%	110 19%	97 22%	137 29%	91 17%	110 20%	124 24%	53 18%	47 26%
Mean	3.50	3.52	3.46	3.68	3.75	3.41	3.40	3.42	3.42	3.50	3.52	3.50	3.45	3.56	3.45	3.47	3.56	3.42
Standard deviation	0.94	0.97	0.90	0.97	0.89	0.87	0.93	1.03	0.92	0.94	0.90	1.01	0.92	0.92	0.92	0.98	0.88	1.05
Standard error	0.02	0.03	0.03	0.09	0.05	0.05	0.05	0.07	0.05	0.04	0.04	0.07	0.05	0.04	0.05	0.05	0.06	0.09

Financial Services Survey

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Table 1

Q1. The Government has approved and is considering more than twenty new banking licences which will allow a number of new banks to open branches on the High Street from 2015. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the quality of the financial services products to you as a customer (such as banking and savings accounts)?

Base: All respondents

	Total	Q3/Q4 - Welcome increase in High Street banks/Reasons		
		Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	2048	1064	634	231
Weighted base	2048	1088	617	240
NET: Higher quality	736 36%	593 55%	102 17%	113 47%
I expect the financial services products available to me as a customer will be of a much higher quality	(5) 266 13%	232 21%	23 4%	42 17%
I expect the financial services products available to me as a customer will be of a slightly higher quality	(4) 470 23%	361 33%	79 13%	71 29%
I expect there to be no impact on the quality of financial services products available to me as a customer	(3) 745 36%	351 32%	294 48%	95 40%
I expect the financial services products available to me as a customer will be of a slightly lower quality	(2) 91 4%	30 3%	57 9%	3 1%

Financial Services Survey
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Table 1
Q1. The Government has approved and is considering more than twenty new banking licences which will allow a number of new banks to open branches on the High Street from 2015. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the quality of the financial services products to you as a customer (such as banking and savings accounts)?
Base: All respondents

	Total	Q3/Q4 - Welcome increase in High Street banks/Reasons		
		Would not Welcome an increase in number of bank branches on the High Street	welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Weighted base	2048	1088	617	240
I expect the financial services products available to me as a customer will be of a much lower quality	(1) 52 3%	10 1%	34 6%	3 1%
NET: Lower quality	143 7%	40 4%	91 15%	7 3%
Don't know	424 21%	104 10%	130 21%	26 11%
Mean	3.50	3.79	3.00	3.68
Standard deviation	0.94	0.87	0.87	0.86
Standard error	0.02	0.03	0.04	0.06

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Absolutes/col percents

Table 2

Q2. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the usefulness of financial services products available to you as a customer (such as banking and savings accounts)?

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	2048	992	1056	163	351	390	373	309	462	726	525	296	501	555	523	519	274	177
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
NET: More useful	713 35%	379 38%	334 32%	85 35%	147 45%	131 34%	104 30%	103 34%	143 33%	215 39%	202 34%	149 35%	148 31%	205 39%	181 33%	183 36%	91 31%	54 31%
I expect the financial services products available to me as a customer will be much more useful	(5) 219 11%	123 12%	96 9%	23 9%	53 16%	33 8%	32 9%	34 11%	43 10%	64 12%	59 10%	56 13%	39 8%	53 10%	56 10%	54 11%	32 11%	23 13%
I expect the financial services products available to me as a customer will be slightly more useful	(4) 495 24%	257 26%	238 23%	62 25%	95 29%	98 25%	72 21%	69 22%	100 23%	151 27%	143 24%	93 22%	108 23%	152 29%	125 23%	128 25%	59 20%	31 18%
I expect there to be no impact on the usefulness of financial services products available to me as a customer	(3) 797 39%	409 41%	388 37%	63 26%	105 32%	153 39%	158 45%	125 41%	193 45%	232 42%	249 42%	154 36%	163 35%	189 36%	223 41%	189 37%	134 45%	62 35%
I expect the financial services products available to me as a customer will be slightly less useful	(2) 65 3%	25 2%	40 4%	16 6%	6 2%	18 5%	10 3%	7 2%	7 2%	16 3%	15 3%	17 4%	17 4%	15 3%	23 4%	8 2%	13 4%	6 3%
I expect the financial services products available to me as a customer will be much less useful	(1) 51 2%	36 4%	14 1%	2 1%	3 1%	7 2%	8 2%	15 5%	16 4%	13 2%	8 1%	21 5%	9 2%	12 2%	8 2%	17 3%	6 2%	7 4%
NET: Less useful	116 6%	61 6%	55 5%	18 7%	9 3%	25 7%	18 5%	22 7%	23 5%	29 5%	23 4%	38 9%	27 6%	28 5%	31 6%	25 5%	19 6%	13 8%

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Table 2

Q2. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the usefulness of financial services products available to you as a customer (such as banking and savings accounts)?

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
Don't know	421	154	267	80	67	80	68	56	70	78	120	90	134	99	106	117	51	48
	21%	15%	26%	32%	20%	21%	20%	18%	16%	14%	20%	21%	28%	19%	20%	23%	17%	27%
Mean	3.47	3.48	3.46	3.53	3.72	3.42	3.39	3.40	3.41	3.50	3.49	3.43	3.45	3.52	3.46	3.49	3.41	3.43
Standard deviation	0.89	0.92	0.84	0.90	0.85	0.84	0.85	0.96	0.89	0.87	0.82	1.02	0.87	0.87	0.85	0.91	0.87	1.02
Standard error	0.02	0.03	0.03	0.08	0.05	0.05	0.05	0.06	0.05	0.03	0.04	0.07	0.05	0.04	0.04	0.05	0.06	0.09

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Table 2

Q2. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the usefulness of financial services products available to you as a customer (such as banking and savings accounts)?

Base: All respondents

	Total	Q3/Q4 - Welcome increase in High Street banks/Reasons		
		Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	2048	1064	634	231
Weighted base	2048	1088	617	240
NET: More useful	713 35%	585 54%	88 14%	110 46%
I expect the financial services products available to me as a customer will be much more useful	(5) 219 11%	192 18%	18 3%	47 20%
I expect the financial services products available to me as a customer will be slightly more useful	(4) 495 24%	393 36%	70 11%	63 26%
I expect there to be no impact on the usefulness of financial services products available to me as a customer	(3) 797 39%	370 34%	335 54%	97 40%
I expect the financial services products available to me as a customer will be slightly less useful	(2) 65 3%	25 2%	39 6%	9 4%
I expect the financial services products available to me as a customer will be much less useful	(1) 51 2%	10 1%	35 6%	2 1%
NET: Less useful	116 6%	35 3%	73 12%	11 4%

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Absolutes/col percents

Table 2

Q2. In your opinion, what impact, if any, will the arrival of these new banks on the High Street have on the usefulness of financial services products available to you as a customer (such as banking and savings accounts)?

Base: All respondents

	Total	Q3/Q4 - Welcome increase in High Street banks/Reasons		
		Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Weighted base	2048	1088	617	240
Don't know	421 21%	97 9%	121 20%	23 10%
Mean	3.47	3.74	2.99	3.66
Standard deviation	0.89	0.83	0.80	0.89
Standard error	0.02	0.03	0.04	0.06

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Absolutes/col percents

Table 3

**Q3. In five years time, there could be twice the number of bank branches on your nearest High Street.
 To what extent, if at all, would you welcome an increase in the number of bank branches on your High Street?**

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	2048	992	1056	163	351	390	373	309	462	726	525	296	501	555	523	519	274	177
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
NET: Yes	1088	578	509	139	203	200	177	148	220	302	329	231	226	278	286	279	167	78
	53%	58%	49%	57%	62%	51%	51%	48%	51%	55%	55%	54%	48%	53%	53%	54%	57%	44%
To a great extent	244	149	95	24	56	43	41	30	51	84	64	58	39	52	63	66	40	23
	12%	15%	9%	10%	17%	11%	12%	10%	12%	15%	11%	13%	8%	10%	12%	13%	14%	13%
To some extent	843	429	414	115	147	157	136	118	170	218	266	173	187	226	223	212	127	56
	41%	43%	40%	47%	45%	40%	39%	39%	39%	39%	45%	40%	40%	43%	41%	41%	43%	31%
To no extent	617	288	329	58	57	103	106	123	169	187	167	112	151	155	171	146	84	61
	30%	29%	31%	24%	17%	26%	30%	40%	39%	34%	28%	26%	32%	30%	32%	28%	28%	34%
Don't know	344	138	206	48	67	86	66	35	40	65	98	88	93	88	84	89	44	38
	17%	14%	20%	20%	21%	22%	19%	12%	9%	12%	16%	20%	20%	17%	16%	17%	15%	22%

Financial Services Survey
ONLINE Fieldwork : 26th - 28th February 2014

Absolutes/col percents

Table 3

**Q3. In five years time, there could be twice the number of bank branches on your nearest High Street.
 To what extent, if at all, would you welcome an increase in the number of bank branches on your High Street?**

Base: All respondents

	Q3/Q4 - Welcome increase in High Street banks/Reasons			
	Total	Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	2048	1064	634	231
Weighted base	2048	1088	617	240
NET: Yes	1088 53%	1088 100%	-	240 100%
To a great extent	244 12%	244 22%	-	48 20%
To some extent	843 41%	843 78%	-	192 80%
To no extent	617 30%	-	617 100%	-
Don't know	344 17%	-	-	-

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Absolutes/col percents

Table 4
Q4. You have said that you would welcome an increase in the number of bank branches on your High Street. For which, if any, of the following reasons would you say that this is the case?
Base: All respondents welcoming an increase in number of bank branches on High Street

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1064	556	508	89	210	191	186	154	234	398	278	154	234	294	261	279	146	84
Weighted base	1088	578	509	139	203	200	177	148	220	302	329	231	226	278	286	279	167	78
I believe it would lead to an increase in competition among high street banks	637 59%	342 59%	295 58%	47 34%	105 51%	113 57%	113 64%	105 71%	153 70%	199 66%	189 58%	125 54%	123 54%	155 56%	163 57%	163 58%	103 62%	52 67%
I believe that it would lead to an increase in the variety of banking services and products available	451 41%	246 43%	205 40%	41 30%	81 40%	84 42%	73 42%	70 47%	101 46%	143 47%	126 38%	84 37%	97 43%	105 38%	120 42%	126 45%	61 36%	39 50%
I think that an increased banking presence on the high street would help to encourage more people to use Britain's high streets	370 34%	213 37%	157 31%	13 10%	47 23%	74 37%	64 36%	63 42%	109 49%	121 40%	96 29%	74 32%	80 35%	93 33%	102 36%	99 35%	47 28%	30 38%
I would consider switching to a new bank on my high street	284 26%	166 29%	119 23%	55 39%	47 23%	59 29%	38 21%	37 25%	49 22%	80 27%	92 28%	64 28%	48 21%	67 24%	67 23%	89 32%	40 24%	21 26%
I prefer to access banking products and services in-branch, rather than online	240 22%	118 20%	122 24%	27 19%	44 22%	41 21%	34 19%	36 25%	58 26%	58 19%	78 24%	55 24%	50 22%	62 22%	60 21%	49 17%	52 31%	17 22%
Other	26 2%	12 2%	14 3%	- -	3 1%	3 2%	4 2%	9 6%	7 3%	6 2%	7 2%	6 2%	8 4%	6 2%	12 4%	4 1%	4 3%	- -
None of the above	35 3%	20 4%	14 3%	11 8%	5 3%	9 5%	4 2%	3 2%	2 1%	6 2%	20 6%	3 2%	6 3%	15 5%	4 1%	12 4%	1 1%	2 3%

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Absolutes/col percents

Table 4
Q4. You have said that you would welcome an increase in the number of bank branches on your High Street. For which, if any, of the following reasons would you say that this is the case?
Base: All respondents welcoming an increase in number of bank branches on High Street

	Q3/Q4 - Welcome increase in High Street banks/Reasons			
	Total	Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	1064	1064	-	231
Weighted base	1088	1088	-	240
I believe it would lead to an increase in competition among high street banks	637 59%	637 59%	-	130 54%
I believe that it would lead to an increase in the variety of banking services and products available	451 41%	451 41%	-	109 46%
I think that an increased banking presence on the high street would help to encourage more people to use Britain's high streets	370 34%	370 34%	-	105 44%
I would consider switching to a new bank on my high street	284 26%	284 26%	-	64 27%
I prefer to access banking products and services in-branch, rather than online	240 22%	240 22%	-	240 100%
Other	26 2%	26 2%	-	1 *
None of the above	35 3%	35 3%	-	-

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Absolutes/col percents

Table 5
Q5. You have said that you would not welcome an increase in the number of bank branches on your High Street. For which, if any, of the following reasons would you say that this is the case?

Base: All respondents not welcoming an increase in number of bank branches on High Street

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	634	295	339	39	66	110	116	117	186	243	156	79	156	170	176	147	83	58
Weighted base	617	288	329	58	57	103	106	123	169	187	167	112	151	155	171	146	84	61
I expect I will mainly access banking services and products online in the future	259 42%	129 45%	130 39%	20 35%	30 52%	49 47%	50 47%	47 38%	63 37%	92 49%	79 47%	33 29%	56 37%	61 40%	83 48%	51 35%	38 45%	26 43%
I believe that there are already too many bank branches on the high street	213 35%	94 33%	119 36%	25 43%	21 38%	36 35%	26 24%	41 33%	64 38%	58 31%	50 30%	45 40%	60 40%	54 35%	56 33%	55 38%	27 32%	21 35%
I believe that the majority of the British public already access banking services and products online	188 31%	78 27%	110 33%	19 33%	11 19%	32 31%	29 27%	47 38%	50 30%	55 29%	47 28%	39 35%	47 31%	45 29%	56 33%	44 30%	24 28%	21 34%
The competitiveness of the products and services on offer matters more to me than the availability of local branches	180 29%	83 29%	97 29%	13 23%	17 30%	28 27%	26 25%	43 35%	54 32%	64 34%	40 24%	31 28%	44 29%	43 28%	52 30%	39 26%	27 33%	19 31%
I believe that there are already too many shops in general on the high street	34 6%	15 5%	19 6%	3 5%	5 8%	8 7%	5 5%	6 5%	8 5%	10 5%	7 4%	11 10%	7 5%	9 6%	9 5%	8 5%	4 5%	5 8%
Other	38 6%	19 7%	19 6%	2 3%	4 7%	9 8%	5 5%	6 5%	13 7%	15 8%	12 7%	4 4%	8 5%	11 7%	8 5%	10 7%	7 8%	2 3%
None of the above	36 6%	20 7%	17 5%	11 20%	4 7%	4 4%	1 1%	9 7%	7 4%	8 4%	16 10%	5 5%	6 4%	9 6%	10 6%	13 9%	4 5%	1 1%

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Table 5
Q5. You have said that you would not welcome an increase in the number of bank branches on your High Street. For which, if any, of the following reasons would you say that this is the case?

Base: All respondents not welcoming an increase in number of bank branches on High Street

	Q3/Q4 - Welcome increase in High Street banks/Reasons			
	Total	Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	634	-	634	-
Weighted base	617	-	617	-
I expect I will mainly access banking services and products online in the future	259 42%	-	259 42%	-
I believe that there are already too many bank branches on the high street	213 35%	-	213 35%	-
I believe that the majority of the British public already access banking services and products online	188 31%	-	188 31%	-
The competitiveness of the products and services on offer matters more to me than the availability of local branches	180 29%	-	180 29%	-
I believe that there are already too many shops in general on the high street	34 6%	-	34 6%	-
Other	38 6%	-	38 6%	-
None of the above	36 6%	-	36 6%	-

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Table 6

Q6. It has been suggested that individual banks should be forced to limit their share of the market for products such as current accounts, personal loans, credit cards and general insurance.

If such measures were introduced, to what extent do you agree or disagree that they will lead to products and services offering a better deal to customers?

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	2048	992	1056	163	351	390	373	309	462	726	525	296	501	555	523	519	274	177
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
NET:Agree	910 44%	471 47%	439 42%	111 45%	163 50%	179 46%	145 42%	131 43%	181 42%	258 47%	278 47%	195 45%	178 38%	248 48%	233 43%	223 43%	135 46%	71 40%
Strongly agree	(4) 183 9%	110 11%	73 7%	27 11%	44 14%	33 9%	24 7%	22 7%	32 7%	53 10%	54 9%	40 9%	35 8%	48 9%	53 10%	39 8%	23 8%	20 11%
Tend to agree	(3) 727 35%	360 36%	366 35%	83 34%	118 36%	146 38%	121 35%	109 36%	149 35%	205 37%	224 38%	155 36%	143 30%	201 39%	180 33%	183 36%	112 38%	50 28%
Tend to disagree	(2) 300 15%	157 16%	143 14%	30 12%	34 10%	50 13%	56 16%	45 15%	84 20%	105 19%	83 14%	52 12%	61 13%	73 14%	100 19%	66 13%	43 14%	19 11%
Strongly disagree	(1) 121 6%	83 8%	38 4%	13 5%	10 3%	19 5%	15 4%	28 9%	37 9%	46 8%	20 3%	24 6%	32 7%	36 7%	29 5%	29 6%	22 7%	5 3%
NET:Disagree	421 21%	240 24%	181 17%	43 18%	44 13%	69 18%	72 21%	73 24%	121 28%	151 27%	102 17%	76 18%	93 20%	109 21%	129 24%	94 18%	65 22%	24 14%
Don't know	717 35%	293 29%	424 41%	92 37%	122 37%	141 36%	132 38%	103 34%	128 30%	144 26%	214 36%	159 37%	200 42%	163 31%	178 33%	197 38%	96 32%	83 47%
Mean	2.73	2.70	2.76	2.81	2.96	2.78	2.71	2.61	2.58	2.65	2.82	2.78	2.67	2.73	2.71	2.73	2.68	2.91
Standard deviation	0.81	0.87	0.73	0.82	0.75	0.77	0.76	0.85	0.84	0.84	0.73	0.81	0.85	0.82	0.81	0.79	0.82	0.79
Standard error	0.02	0.03	0.03	0.08	0.05	0.05	0.05	0.06	0.05	0.04	0.04	0.06	0.05	0.04	0.04	0.04	0.06	0.08

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Absolutes/col percents

Table 6

Q6. It has been suggested that individual banks should be forced to limit their share of the market for products such as current accounts, personal loans, credit cards and general insurance.

If such measures were introduced, to what extent do you agree or disagree that they will lead to products and services offering a better deal to customers?

Base: All respondents

	Total	Q3/Q4 - Welcome increase in High Street banks/Reasons		
		Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	2048	1064	634	231
Weighted base	2048	1088	617	240
NET:Agree	910 44%	656 60%	182 30%	152 63%
Strongly agree	(4) 183 9%	152 14%	21 3%	28 12%
Tend to agree	(3) 727 35%	504 46%	161 26%	124 52%
Tend to disagree	(2) 300 15%	143 13%	136 22%	23 10%
Strongly disagree	(1) 121 6%	42 4%	75 12%	11 5%
NET:Disagree	421 21%	185 17%	211 34%	35 14%
Don't know	717 35%	247 23%	224 36%	53 22%
Mean	2.73	2.91	2.33	2.90
Standard deviation	0.81	0.74	0.84	0.71
Standard error	0.02	0.03	0.04	0.05

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Table 7

Q7. To what extent do you agree or disagree that a greater degree of competition brought on by an increased number of banks on the High Street will help rebuild confidence and trust in the financial services sector?

Summary table**Base: All respondents**

		Confidence in the financial services sector	Trust in the financial services sector
Unweighted base		2048	2048
Weighted base		2048	2048
NET:Agree		835 41%	725 35%
Strongly agree	(4)	94 5%	83 4%
Tend to agree	(3)	741 36%	643 31%
Tend to disagree	(2)	495 24%	539 26%
Strongly disagree	(1)	171 8%	208 10%
NET:Disagree		666 33%	747 36%
Don't know		547 27%	575 28%
Mean		2.51	2.41
Standard deviation		0.78	0.80
Standard error		0.02	0.02

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Absolutes/col percents

Table 8

Q7. To what extent do you agree or disagree that a greater degree of competition brought on by an increased number of banks on the High Street will help rebuild confidence and trust in the financial services sector?

Confidence in the financial services sector

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	2048	992	1056	163	351	390	373	309	462	726	525	296	501	555	523	519	274	177
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
NET:Agree	835 41%	438 44%	397 38%	117 47%	155 47%	150 38%	124 36%	109 36%	180 42%	238 43%	251 42%	163 38%	184 39%	232 45%	210 39%	215 42%	116 39%	63 35%
Strongly agree	(4) 94 5%	64 6%	30 3%	22 9%	15 5%	22 6%	12 4%	10 3%	12 3%	29 5%	19 3%	23 5%	22 5%	25 5%	20 4%	28 5%	14 5%	7 4%
Tend to agree	(3) 741 36%	375 37%	366 35%	95 39%	140 43%	127 33%	112 32%	99 32%	168 39%	209 38%	231 39%	140 33%	161 34%	207 40%	190 35%	187 36%	102 35%	56 31%
Tend to disagree	(2) 495 24%	252 25%	244 23%	42 17%	62 19%	95 24%	96 27%	87 28%	114 26%	162 29%	132 22%	91 21%	110 23%	115 22%	150 28%	113 22%	77 26%	41 23%
Strongly disagree	(1) 171 8%	96 10%	75 7%	13 5%	18 5%	30 8%	34 10%	31 10%	44 10%	44 8%	50 8%	40 9%	36 8%	45 9%	38 7%	44 9%	27 9%	17 10%
NET:Disagree	666 33%	347 35%	319 31%	55 22%	79 24%	126 32%	130 37%	119 39%	158 37%	206 37%	183 31%	131 31%	146 31%	160 31%	188 35%	157 31%	104 35%	58 32%
Don't know	547 27%	218 22%	329 31%	75 30%	93 28%	114 29%	94 27%	80 26%	91 21%	109 20%	161 27%	136 32%	141 30%	128 25%	143 26%	142 28%	76 26%	57 32%
Mean	2.51	2.52	2.49	2.73	2.65	2.51	2.40	2.39	2.44	2.50	2.51	2.50	2.51	2.54	2.48	2.53	2.47	2.44
Standard deviation	0.78	0.81	0.74	0.78	0.71	0.80	0.78	0.78	0.76	0.76	0.76	0.83	0.78	0.78	0.74	0.80	0.79	0.81
Standard error	0.02	0.03	0.03	0.07	0.04	0.05	0.05	0.05	0.04	0.03	0.04	0.06	0.04	0.04	0.04	0.04	0.06	0.07

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Table 8

Q7. To what extent do you agree or disagree that a greater degree of competition brought on by an increased number of banks on the High Street will help rebuild confidence and trust in the financial services sector?

Confidence in the financial services sector

Base: All respondents

	Total	Q3/Q4 - Welcome increase in High Street banks/Reasons		
		Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	2048	1064	634	231
Weighted base	2048	1088	617	240
NET:Agree	835 41%	670 62%	120 19%	133 55%
Strongly agree	(4) 94 5%	84 8%	4 1%	11 5%
Tend to agree	(3) 741 36%	586 54%	116 19%	122 51%
Tend to disagree	(2) 495 24%	190 17%	234 38%	44 18%
Strongly disagree	(1) 171 8%	43 4%	112 18%	11 5%
NET:Disagree	666 33%	233 21%	347 56%	55 23%
Don't know	547 27%	185 17%	150 24%	52 22%
Mean	2.51	2.79	2.03	2.70
Standard deviation	0.78	0.67	0.72	0.67
Standard error	0.02	0.02	0.03	0.05

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Absolutes/col percents

Table 9

Q7. To what extent do you agree or disagree that a greater degree of competition brought on by an increased number of banks on the High Street will help rebuild confidence and trust in the financial services sector?

Trust in the financial services sector

Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	2048	992	1056	163	351	390	373	309	462	726	525	296	501	555	523	519	274	177
Weighted base	2048	1004	1044	246	328	389	348	307	430	553	594	430	471	520	541	514	295	178
NET:Agree	725 35%	397 40%	328 31%	100 41%	145 44%	132 34%	113 33%	89 29%	145 34%	210 38%	212 36%	157 37%	146 31%	205 39%	178 33%	167 32%	115 39%	61 34%
Strongly agree	(4) 83 4%	59 6%	24 2%	12 5%	16 5%	22 6%	11 3%	9 3%	12 3%	19 3%	18 3%	22 5%	23 5%	25 5%	15 3%	26 5%	11 4%	5 3%
Tend to agree	(3) 643 31%	338 34%	304 29%	88 36%	130 40%	110 28%	102 29%	80 26%	133 31%	191 34%	194 33%	135 31%	123 26%	180 35%	163 30%	141 27%	103 35%	56 31%
Tend to disagree	(2) 539 26%	260 26%	279 27%	55 23%	66 20%	98 25%	94 27%	91 30%	135 31%	176 32%	152 26%	95 22%	117 25%	128 25%	166 31%	125 24%	79 27%	42 23%
Strongly disagree	(1) 208 10%	122 12%	86 8%	15 6%	22 7%	37 10%	45 13%	38 12%	50 12%	53 10%	58 10%	44 10%	52 11%	49 10%	49 9%	65 13%	26 9%	18 10%
NET:Disagree	747 36%	382 38%	365 35%	70 29%	88 27%	135 35%	139 40%	129 42%	185 43%	229 41%	210 35%	139 32%	169 36%	177 34%	215 40%	190 37%	105 36%	60 34%
Don't know	575 28%	225 22%	350 34%	76 31%	95 29%	122 31%	96 27%	88 29%	99 23%	114 21%	171 29%	133 31%	156 33%	138 26%	147 27%	157 31%	76 26%	57 32%
Mean	2.41	2.43	2.38	2.57	2.59	2.44	2.32	2.28	2.32	2.40	2.41	2.46	2.37	2.47	2.37	2.36	2.45	2.39
Standard deviation	0.80	0.84	0.75	0.75	0.75	0.83	0.82	0.80	0.78	0.76	0.78	0.83	0.84	0.80	0.75	0.86	0.77	0.80
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.05	0.05	0.04	0.03	0.04	0.06	0.05	0.04	0.04	0.05	0.05	0.07

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Table 9

Q7. To what extent do you agree or disagree that a greater degree of competition brought on by an increased number of banks on the High Street will help rebuild confidence and trust in the financial services sector?

Trust in the financial services sector

Base: All respondents

	Total	Q3/Q4 - Welcome increase in High Street banks/Reasons		
		Welcome an increase in number of bank branches on the High Street	Would not welcome an increase in number of bank branches on the High Street	Prefer to access banking services in branch, rather than online
Unweighted base	2048	1064	634	231
Weighted base	2048	1088	617	240
NET:Agree	725 35%	588 54%	103 17%	118 49%
Strongly agree	(4) 83 4%	74 7%	4 1%	9 4%
Tend to agree	(3) 643 31%	514 47%	99 16%	109 45%
Tend to disagree	(2) 539 26%	231 21%	241 39%	50 21%
Strongly disagree	(1) 208 10%	60 6%	128 21%	14 6%
NET:Disagree	747 36%	291 27%	368 60%	65 27%
Don't know	575 28%	208 19%	145 24%	58 24%
Mean	2.41	2.68	1.96	2.62
Standard deviation	0.80	0.72	0.72	0.71
Standard error	0.02	0.02	0.03	0.05