



# Which?

## Retail Banking Survey

### **METHODOLOGY NOTE**

ComRes interviewed 551 frontline bank staff who have daily interactions with customers from 22nd October to 4th December 2012 by telephone. 371 respondents have sales roles, and of those, 298 have sales targets. Respondents were selected from HSBC, RBS, Lloyd Banking Group, Santander and Barclays.

*All press releases or other publications must be checked with ComRes before use. ComRes requires 48 hours to check a press release unless otherwise agreed.*

QA. Are you currently working? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency									
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers
		A	B	C	D	E	F	G	H	I	J
<b>Total</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%
<b>Yes - full time</b>	358 65.0%	196 62.6%	34 77.3%	8 66.7%	1 50.0%	29 78.4%	85 63.0%	238 64.5%	120 65.9%	239 64.4%	119 66.1%
		BE	A			A					
<b>Yes - part time</b>	193 35.0%	117 37.4%	10 22.7%	4 33.3%	1 50.0%	8 21.6%	50 37.0%	131 35.5%	62 34.1%	132 35.6%	61 33.9%
		BE	A			A					
<b>No</b>	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
<b>Prefer not to say</b>	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-

Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Yes - full time</b>	358	132	89	80	190	42
	65.0%	59.7%	70.6%	61.5%	63.8%	67.7%
		L	K			
<b>Yes - part time</b>	193	89	37	50	108	20
	35.0%	40.3%	29.4%	38.5%	36.2%	32.3%
		L	K			
<b>No</b>	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Prefer not to say</b>	-	-	-	-	-	-
	-	-	-	-	-	-

QC. In your job, how frequently do you have contact with customers or the public? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency									
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers
		A	B	C	D	E	F	G	H	I	J
<b>Total</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%
<b>Daily</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%
<b>Weekly</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Less than weekly</b>	-	-	-	-	-	-	-	-	-	-	-

Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Daily</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Weekly</b>	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Less than weekly</b>	-	-	-	-	-	-
	-	-	-	-	-	-

QD. Which of the following best describes your job level? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency									
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers
		A	B	C	D	E	F	G	H	I	J
<b>Total</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%
<b>Non-management</b>	365 66.2%	209 66.8%	11 25.0%	7 58.3%	1 50.0%	26 70.3%	105 77.8%	227 61.5%	138 75.8%	228 61.5%	137 76.1%
		BFHJ	ACEFGHI J	B		B	ABGI	BFHJ	ABGI	BFHJ	ABGI
<b>First level management, such as a supervisor or direct line manager</b>	117 21.2%	67 21.4%	17 38.6%	1 8.3%	1 50.0%	7 18.9%	22 16.3%	85 23.0%	32 17.6%	86 23.2%	31 17.2%
		B	A EFGHIJ			B	B	B	B	B	B
<b>Middle level management, such as a general branch, department manager</b>	69 12.5%	37 11.8%	16 36.4%	4 33.3%	-	4 10.8%	8 5.9%	57 15.4%	12 6.6%	57 15.4%	12 6.7%
		BFHJ	A FGHJ				ABGI	BFHJ	ABGI	BFHJ	ABGI
<b>Top level management, such as a board level director, CEO, president</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Don't know</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Prefer not to say</b>	-	-	-	-	-	-	-	-	-	-	-

Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Non-management</b>	365	152	67	94	182	42
	66.2%	68.8%	53.2%	72.3%	61.1%	67.7%
		L	KMO	LN	M	L
<b>First level management, such as a supervisor or direct line manager</b>	117	46	35	19	71	10
	21.2%	20.8%	27.8%	14.6%	23.8%	16.1%
			M	LN	M	
<b>Middle level management, such as a general branch, department manager</b>	69	23	24	17	45	10
	12.5%	10.4%	19.0%	13.1%	15.1%	16.1%
		L	K			
<b>Top level management, such as a board level director, CEO, president</b>	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Don't know</b>	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Prefer not to say</b>	-	-	-	-	-	-
	-	-	-	-	-	-

QE. What is your job title? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency									
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers
		A	B	C	D	E	F	G	H	I	J
<b>Total</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%
<b>Accounts/Accountant</b>	9 1.8%	7 2.4%	- -	1 20.0%	- -	- -	1 0.8%	8 2.4%	1 0.6%	8 2.4%	1 0.6%
<b>Customer (Service) Advisor</b>	228 46.7%	144 49.3%	7 19.4%	- -	- -	12 40.0%	64 52.9%	151 45.3%	77 49.7%	151 45.3%	77 49.7%
		B	AFGHJ				B	B	B	B	B
<b>Administrator</b>	10 2.0%	3 1.0%	- -	1 20.0%	- -	2 6.7%	4 3.3%	4 1.2%	6 3.9%	4 1.2%	6 3.9%
<b>Analyst</b>	4 0.8%	3 1.0%	- -	- -	- -	- -	1 0.8%	3 0.9%	1 0.6%	3 0.9%	1 0.6%
<b>Manager/Assistant Manager</b>	62 12.7%	33 11.3%	14 38.9%	3 60.0%	- -	2 6.7%	10 8.3%	50 15.0%	12 7.7%	50 15.0%	12 7.7%
							GI	FHJ	GI	FHJ	GI
<b>Bank clerk/Cashier/Personal banker</b>	77 15.8%	59 20.2%	6 16.7%	- -	- -	1 3.3%	11 9.1%	65 19.5%	12 7.7%	65 19.5%	12 7.7%
		FHJ					AGI	FHJ	AGI	FHJ	AGI
<b>Business advisor/Manager</b>	16 3.3%	7 2.4%	- -	- -	- -	3 10.0%	6 5.0%	7 2.1%	9 5.8%	7 2.1%	9 5.8%
<b>Complaints handler</b>	5 1.0%	1 0.3%	- -	- -	- -	- -	3 2.5%	1 0.3%	4 2.6%	1 0.3%	4 2.6%
<b>Supervisor/Team Leader</b>	35 7.2%	15 5.1%	4 11.1%	- -	- -	7 23.3%	7 5.8%	19 5.7%	16 10.3%	19 5.7%	16 10.3%
<b>Fraud team</b>	5 1.0%	1 0.3%	- -	- -	- -	- -	4 3.3%	1 0.3%	4 2.6%	1 0.3%	4 2.6%
<b>Mortgage advisor</b>	6 1.2%	4 1.4%	1 2.8%	- -	- -	- -	1 0.8%	5 1.5%	1 0.6%	5 1.5%	1 0.6%



<b>Operations</b>	7	4	-	-	-	2	1	4	3	4	3
	1.4%	1.4%	-	-	-	6.7%	0.8%	1.2%	1.9%	1.2%	1.9%
<b>Premier/Private Banking</b>	8	5	-	-	-	-	3	5	3	5	3
	1.6%	1.7%	-	-	-	-	2.5%	1.5%	1.9%	1.5%	1.9%
<b>Relationship Manager/Advisor</b>	8	3	2	-	-	1	2	5	3	5	3
	1.6%	1.0%	5.6%	-	-	3.3%	1.7%	1.5%	1.9%	1.5%	1.9%
<b>IT</b>	8	3	2	-	-	-	3	5	3	5	3
	1.6%	1.0%	5.6%	-	-	-	2.5%	1.5%	1.9%	1.5%	1.9%
<b>Mean</b>	4.68	4.39	6.25	3.80		5.60	4.67	4.58	4.91	4.58	4.91

Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Accounts/Accountant</b>	9	5	4	2	6	2
	1.8%	2.4%	3.6%	1.6%	2.2%	3.5%
<b>Customer (Service) Advisor</b>	228	108	45	64	127	23
	46.7%	51.4%	40.2%	51.2%	46.5%	40.4%
<b>Administrator</b>	10	2	-	1	3	1
	2.0%	1.0%	-	0.8%	1.1%	1.8%
<b>Analyst</b>	4	3	-	-	3	-
	0.8%	1.4%	-	-	1.1%	-
<b>Manager/Assistant Manager</b>	62	20	29	19	40	10
	12.7%	9.5%	25.9%	15.2%	14.7%	17.5%
<b>Bank clerk/Cashier/Personal banker</b>	77	46	17	23	51	13
	15.8%	21.9%	15.2%	18.4%	18.7%	22.8%
<b>Business advisor/Manager</b>	16	5	3	3	6	1
	3.3%	2.4%	2.7%	2.4%	2.2%	1.8%
<b>Complaints handler</b>	5	-	-	-	-	1
	1.0%	-	-	-	-	1.8%
<b>Supervisor/Team Leader</b>	35	9	9	5	19	-
	7.2%	4.3%	8.0%	4.0%	7.0%	-
<b>Fraud team</b>	5	-	-	-	-	1
	1.0%	-	-	-	-	1.8%
<b>Mortgage advisor</b>	6	3	1	3	4	-
	1.2%	1.4%	0.9%	2.4%	1.5%	-
<b>Operations</b>	7	1	-	2	2	2
	1.4%	0.5%	-	1.6%	0.7%	3.5%

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<b>Premier/Private Banking</b>	8	1	1	2	3	2
	1.6%	0.5%	0.9%	1.6%	1.1%	3.5%
<b>Relationship Manager/Advisor</b>	8	4	-	-	4	1
	1.6%	1.9%	-	-	1.5%	1.8%
<b>IT</b>	8	3	3	1	5	-
	1.6%	1.4%	2.7%	0.8%	1.8%	-
<b>Mean</b>	4.68	4.24	4.57	4.24	4.53	4.70

QF. For how many years have you been working in your current role? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency											
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers		
		A	B	C	D	E	F	G	H	I	J		
<b>Total</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%		
<b>Less than 1 year</b>	11 2.0%	4 1.3%	1 2.3%	1 8.3%	- -	1 2.7%	3 2.2%	6 1.6%	5 2.7%	6 1.6%	5 2.8%		
<b>Net: 1 - 5 years</b>	272 49.4%	144 46.0%	26 59.1%	8 66.7%	1 50.0%	22 59.5%	65 48.1%	178 48.2%	94 51.6%	179 48.2%	93 51.7%		
<b>Net: 5 - 10 years</b>	135 24.5%	75 24.0%	9 20.5%	3 25.0%	1 50.0%	10 27.0%	37 27.4%	87 23.6%	48 26.4%	88 23.7%	47 26.1%		
<b>Net: 10 years +</b>	133 24.1%	90 28.8%	8 18.2%	- -	- -	4 10.8%	30 22.2%	98 26.6%	35 19.2%	98 26.4%	35 19.4%		
		EHJ				AGI		EH		AG		E	A

Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Less than 1 year</b>	11	5	3	4	6	-
	2.0%	2.3%	2.4%	3.1%	2.0%	-
<b>Net: 1 - 5 years</b>	272	94	63	62	139	34
	49.4%	42.5%	50.0%	47.7%	46.6%	54.8%
<b>Net: 5 - 10 years</b>	135	50	31	27	70	15
	24.5%	22.6%	24.6%	20.8%	23.5%	24.2%
<b>Net: 10 years +</b>	133	72	29	37	83	13
	24.1%	32.6%	23.0%	28.5%	27.9%	21.0%

QF. For how many years have you been working for BANK? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency									
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers
		A	B	C	D	E	F	G	H	I	J
<b>Total</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%
<b>Less than 1 year</b>	9 1.6%	3 1.0%	1 2.3%	- -	- -	1 2.7%	3 2.2%	4 1.1%	5 2.7%	4 1.1%	5 2.8%
<b>Net: 1 - 5 years</b>	177 32.1%	94 30.0%	16 36.4%	6 50.0%	1 50.0%	19 51.4%	37 27.4%	116 31.4%	61 33.5%	117 31.5%	60 33.3%
		E				AFGHIJ	E	E	E	E	E
<b>Net: 5 - 10 years</b>	134 24.3%	76 24.3%	9 20.5%	4 33.3%	1 50.0%	8 21.6%	35 25.9%	89 24.1%	45 24.7%	90 24.3%	44 24.4%
<b>Net: 10 years +</b>	231 41.9%	140 44.7%	18 40.9%	2 16.7%	- -	9 24.3%	60 44.4%	160 43.4%	71 39.0%	160 43.1%	71 39.4%
		CE		AFGHIJ		AFGI	CE	CE	C	CE	C

Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Less than 1 year</b>	9	3	1	2	4	-
	1.6%	1.4%	0.8%	1.5%	1.3%	-
<b>Net: 1 - 5 years</b>	177	58	41	34	90	22
	32.1%	26.2%	32.5%	26.2%	30.2%	35.5%
<b>Net: 5 - 10 years</b>	134	53	38	32	75	13
	24.3%	24.0%	30.2%	24.6%	25.2%	21.0%
<b>Net: 10 years +</b>	231	107	46	62	129	27
	41.9%	48.4%	36.5%	47.7%	43.3%	43.5%
		L	K			

QG. In which of the following do you work? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency									
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers
		A	B	C	D	E	F	G	H	I	J
<b>Total</b>	551	313	44	12	2	37	135	369	182	371	180
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Net: Office/Branch</b>	460	273	39	11	1	21	109	323	137	324	136
	83.5%	87.2%	88.6%	91.7%	50.0%	56.8%	80.7%	87.5%	75.3%	87.3%	75.6%
		EHJ	EHJ	E		ABCFGHI J	E	EHJ	ABEGI	EHJ	ABEGI
<b>Office</b>	131	40	18	6	-	11	53	64	67	64	67
	23.8%	12.8%	40.9%	50.0%	-	29.7%	39.3%	17.3%	36.8%	17.3%	37.2%
		BEFHJ	AGI			A	AGI	BFHJ	AGI	BFHJ	AGI
<b>Branch</b>	347	243	24	6	1	12	58	273	74	274	73
	63.0%	77.6%	54.5%	50.0%	50.0%	32.4%	43.0%	74.0%	40.7%	73.9%	40.6%
		BEFHJ	AEGI			ABGI	AGI	BEFHJ	AGI	BEFHJ	AGI
<b>Call centre</b>	90	37	9	1	1	14	27	47	43	48	42
	16.3%	11.8%	20.5%	8.3%	50.0%	37.8%	20.0%	12.7%	23.6%	12.9%	23.3%
		EFHJ				AFGI	AE	EHJ	AGI	EHJ	AGI
<b>Other</b>	9	4	-	-	-	2	2	4	5	4	5
	1.6%	1.3%	-	-	-	5.4%	1.5%	1.1%	2.7%	1.1%	2.8%



Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Net: Office/Branch</b>	460	202	106	121	267	51
	83.5%	91.4%	84.1%	93.1%	89.6%	82.3%
			M	LO		M
<b>Office</b>	131	33	25	15	47	15
	23.8%	14.9%	19.8%	11.5%	15.8%	24.2%
				O		M
<b>Branch</b>	347	179	91	110	233	37
	63.0%	81.0%	72.2%	84.6%	78.2%	59.7%
		O	M	LO	O	KMN
<b>Call centre</b>	90	20	22	10	34	10
	16.3%	9.0%	17.5%	7.7%	11.4%	16.1%
		L	KM	L		
<b>Other</b>	9	2	1	-	2	1
	1.6%	0.9%	0.8%	-	0.7%	1.6%

QH. Thinking about your current role, how frequently would you say that you refer, sell or advise customers on financial products? x Crossbreak

Base: 551 All interviews No weighting	Total	Selling frequency									
		Daily	Weekly	Monthly	Quarterly	Rarely	Never	Net: Frequent sellers	Net: Non-frequent sellers	Net: Sellers	Net: Non-sellers
		A	B	C	D	E	F	G	H	I	J
<b>Total</b>	551 100.0%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	37 100.0%	135 100.0%	369 100.0%	182 100.0%	371 100.0%	180 100.0%
<b>Every day</b>	313 56.8%	313 100.0%	-	-	-	-	-	313 84.8%	-	313 84.4%	-
		GI	GI	GI		GI	GI	ABCEFHIJ	GI	ABCEFHIJ	GI
<b>At least once a week</b>	44 8.0%	-	44 100.0%	-	-	-	-	44 11.9%	-	44 11.9%	-
		GI				GI	GI	AFHIJ	GI	AFHIJ	GI
<b>At least once a month</b>	12 2.2%	-	-	12 100.0%	-	-	-	12 3.3%	-	12 3.2%	-
		GI						A		A	
<b>At least once every three months</b>	2 0.4%	-	-	-	2 100.0%	-	-	-	2 1.1%	2 0.5%	-
<b>Rarely</b>	37 6.7%	-	-	-	-	37 100.0%	-	-	37 20.3%	-	37 20.6%
		HJ					HJ	HJ	AFGI	HJ	AFGI
<b>Never</b>	135 24.5%	-	-	-	-	-	135 100.0%	-	135 74.2%	-	135 75.0%
		HJ	HJ				HJ	HJ	ABEFGI	HJ	ABEFGI
<b>Prefer not to say</b>	8 1.5%	-	-	-	-	-	-	-	8 4.4%	-	8 4.4%
<b>Net: Frequent sellers</b>	369 67.0%	313 100.0%	44 100.0%	12 100.0%	-	-	-	369 100.0%	-	369 99.5%	-
									I	EFHIJ	I
<b>Net: Sellers</b>	371 67.3%	313 100.0%	44 100.0%	12 100.0%	2 100.0%	-	-	369 100.0%	2 1.1%	371 100.0%	-
		H	H	H				H	ABCGI	H	
<b>Net: Infrequent/not sellers</b>	180 32.7%	-	-	-	-	37 100.0%	135 100.0%	-	180 98.9%	-	180 100.0%
		H	H					H	ABGI	H	

Base: 551 All interviews No weighting	Total	Sales target				
		Personal	Team	Branch	Net: Any	No
		K	L	M	N	O
<b>Total</b>	551	221	126	130	298	62
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Every day</b>	313	207	103	116	258	49
	56.8%	93.7%	81.7%	89.2%	86.6%	79.0%
		LNO	K		K	K
<b>At least once a week</b>	44	13	14	11	30	11
	8.0%	5.9%	11.1%	8.5%	10.1%	17.7%
		O				K
<b>At least once a month</b>	12	1	8	3	9	2
	2.2%	0.5%	6.3%	2.3%	3.0%	3.2%
		N			K	
<b>At least once every three months</b>	2	-	1	-	1	-
	0.4%	-	0.8%	-	0.3%	-
<b>Rarely</b>	37	-	-	-	-	-
	6.7%	-	-	-	-	-
<b>Never</b>	135	-	-	-	-	-
	24.5%	-	-	-	-	-
<b>Prefer not to say</b>	8	-	-	-	-	-
	1.5%	-	-	-	-	-
<b>Net: Frequent sellers</b>	369	221	125	130	297	62
	67.0%	100.0%	99.2%	100.0%	99.7%	100.0%
<b>Net: Sellers</b>	371	221	126	130	298	62
	67.3%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Net: Infrequent/not sellers</b>	180	-	-	-	-	-
	32.7%	-	-	-	-	-