

Experian – SME Survey

METHODOLOGY NOTE

ComRes interviewed 508 financial decision makers in UK SME businesses online between 28th July and 4th 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

To register for Pollwatch, a monthly newsletter update on the polls, please email: 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		
	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%
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%
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%
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%
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%
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%
20	20	-	-	18	2	-	2	4	2	1	11	8	12	-
4%	5%	-	-	5%	2%	-	2%	3%	2%	3%	7%	3%	8%	-
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%
Nets																							
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%
Nets																							
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
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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

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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%
Nets																							
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%
Nets																							
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%
Nets																							
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%
Nets															
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%
Nets																						
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%
Nets															
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%
Nets																						
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

	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	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%
Nets															
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%
Nets																						
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 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%
Prompt payment to suppliers	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%
A healthy bank balance	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%
Filing accounts on time	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%
Paying bills before due date	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%
Taking on more employees	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%
Moving into bigger premises	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%
Don't know	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%
Nets															
Both correct	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%
One correct	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%
Either correct	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%
Neither correct	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%
Nets																						
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				Limited company	Sole prop.	
Total			Medium							Public Sector	Other				Other
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%

Experian SME Online Survey

7. When commissioning suppliers, do you check the company's credit report before doing business with them?

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%	
47	31	16	5	26	17	5	10	7	13	4	13	30	11	6	
9%	7%	19%	30%	7%	16%	14%	9%	6%	13%	13%	9%	11%	7%	8%	
120	89	31	5	87	23	9	30	32	24	7	26	77	25	18	
24%	21%	36%	30%	23%	23%	29%	28%	25%	25%	24%	18%	28%	17%	23%	
202	173	29	4	146	42	14	52	40	43	11	56	107	59	36	
40%	41%	34%	29%	39%	40%	44%	49%	31%	45%	38%	38%	39%	38%	46%	
139	129	10	2	113	22	4	14	49	16	7	52	63	58	18	
27%	31%	11%	10%	30%	21%	13%	14%	38%	17%	25%	36%	23%	38%	23%	
166	119	47	9	113	40	14	40	40	37	12	39	106	36	24	
33%	28%	55%	60%	30%	39%	43%	38%	31%	38%	38%	26%	38%	24%	31%	

Experian SME Online Survey

7. When commissioning suppliers, do you check the company's credit report before doing business with them?

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%
Yes - all	47	15	13	19	37	10	47	-	-	-	45	2	2	-	15	27	42	5	12	24	36	10
	9%	9%	7%	11%	18%	3%	28%	-	-	-	26%	1%	1%	-	6%	15%	10%	5%	11%	8%	9%	9%
Yes - some	120	31	37	52	75	45	120	-	-	-	85	34	29	5	59	41	100	19	29	74	103	17
	24%	20%	20%	31%	36%	15%	72%	-	-	-	49%	10%	11%	9%	25%	23%	24%	20%	26%	26%	26%	15%
No	202	55	80	67	59	143	-	202	202	-	31	172	153	18	95	75	170	32	45	116	161	42
	40%	35%	44%	40%	29%	48%	-	59%	100%	-	18%	51%	55%	32%	41%	41%	41%	34%	41%	40%	40%	38%
Not applicable - my company does not use suppliers	139	59	50	29	36	103	-	139	-	139	13	126	92	35	63	38	101	38	24	73	97	42
	27%	37%	28%	18%	18%	34%	-	41%	-	100%	7%	38%	33%	60%	27%	21%	24%	41%	22%	25%	24%	38%
Net																						
Yes	166	46	50	71	111	55	166	-	-	-	130	36	31	5	74	68	143	24	41	99	139	27
	33%	29%	28%	42%	54%	18%	100%	-	-	-	75%	11%	11%	9%	32%	38%	34%	25%	37%	34%	35%	24%

Experian SME Online Survey

7. When commissioning suppliers, do you check the company's credit report before doing business with them?

Base: All who use suppliers

	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														
370	288	82	16	258	84	28	92	77	78	25	98	210	98	62
369	292	77	14	259	82	28	92	80	80	23	94	214	95	60
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
47	31	16	5	26	17	5	10	7	13	4	13	30	11	6
13%	10%	21%	34%	10%	20%	16%	11%	9%	16%	18%	13%	14%	11%	11%
120	89	31	5	87	23	9	30	32	24	7	26	77	25	18
32%	30%	41%	34%	34%	29%	33%	33%	40%	30%	32%	27%	36%	27%	29%
202	173	29	4	146	42	14	52	40	43	11	56	107	59	36
55%	59%	38%	33%	57%	51%	51%	56%	50%	54%	50%	59%	50%	62%	60%
166	119	47	9	113	40	14	40	40	37	12	39	106	36	24
45%	41%	62%	67%	43%	49%	49%	44%	50%	46%	50%	41%	50%	38%	40%

Experian SME Online Survey

7. When commissioning suppliers, do you check the company's credit report before doing business with them?

Base: All who use suppliers

	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	370	101	130	139	169	201	172	198	198	-	165	205	180	25	168	144	312	58	85	215	300	70
Weighted Total	369	101	130	138	171	198	166	202	202	-	161	208	184	23	170	143	313	56	86	214	300	69
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes - all	47	15	13	19	37	10	47	-	-	-	45	2	2	-	15	27	42	5	12	24	36	10
	13%	14%	10%	14%	21%	5%	28%	-	-	-	28%	1%	1%	-	9%	19%	13%	8%	14%	11%	12%	15%
Yes - some	120	31	37	52	75	45	120	-	-	-	85	34	29	5	59	41	100	19	29	74	103	17
	32%	31%	28%	37%	44%	23%	72%	-	-	-	53%	17%	16%	22%	35%	29%	32%	34%	33%	35%	34%	24%
No	202	55	80	67	59	143	-	202	202	-	31	172	153	18	95	75	170	32	45	116	161	42
	55%	55%	62%	49%	35%	72%	-	100%	100%	-	19%	83%	83%	78%	56%	52%	54%	57%	53%	54%	54%	61%
Net																						
Yes	166	46	50	71	111	55	166	-	-	-	130	36	31	5	74	68	143	24	41	99	139	27
	45%	45%	38%	51%	65%	28%	100%	-	-	-	81%	17%	17%	22%	44%	48%	46%	43%	47%	46%	46%	39%

Experian SME Online Survey

8. What are your reasons for checking the company's credit report before doing business with them?

Base: All who check a supplier's 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	172	120	52	11	115	42	15	42	38	38	13	41	108	38	26
Weighted Total	166	119	47	9	113	40	14	40	40	37	12	39	106	36	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
To ensure payment / to make sure they are solvent / financially secure / have enough credit	56 34%	38 32%	18 38%	5 50%	39 35%	13 34%	3 23%	13 32%	15 37%	14 38%	5 40%	10 25%	31 29%	14 40%	10 43%
Check security of supply	20 12%	13 11%	8 16%	- -	16 14%	4 9%	1 6%	7 17%	4 11%	5 15%	1 8%	3 8%	13 12%	3 10%	4 16%
To check their track record / history	19 11%	14 12%	5 10%	- -	12 11%	5 14%	1 7%	5 12%	5 13%	3 8%	3 22%	4 9%	12 11%	5 14%	2 9%
For security / peace of mind	18 11%	11 9%	6 14%	- -	12 10%	4 9%	2 16%	2 6%	3 8%	5 14%	2 16%	5 13%	7 7%	7 19%	3 14%
To check their stability / reliability	12 7%	10 8%	2 4%	- -	9 8%	2 6%	1 7%	4 9%	1 4%	2 7%	- -	4 11%	9 9%	1 3%	1 6%
To check viability / validity of their business	11 7%	6 5%	5 10%	2 21%	7 6%	2 5%	2 14%	1 3%	3 7%	2 6%	1 8%	4 10%	8 7%	1 2%	2 10%
Standard procedure / it's what we do	7 4%	5 4%	2 4%	1 8%	3 2%	3 8%	1 7%	3 7%	1 2%	- -	- -	3 9%	4 4%	2 7%	- -
To check them out / check their credibility (unspecific)	7 4%	5 4%	2 4%	1 14%	2 2%	4 10%	1 7%	2 5%	1 2%	2 6%	1 7%	1 3%	5 5%	1 3%	1 3%
To ensure we supply our customers on time	3 2%	3 3%	- -	- -	3 3%	- -	- -	- -	1 2%	- -	- -	2 6%	3 3%	- -	- -
To make sure it is safe to give them credit	3 2%	3 3%	- -	- -	3 2%	1 2%	- -	- -	1 2%	2 4%	- -	1 2%	3 3%	- -	- -

Experian SME Online Survey

8. What are your reasons for checking the company's credit report before doing business with them?

Base: All who check a supplier's credit report

	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	172	120	52	11	115	42	15	42	38	38	13	41	108	38	26
Weighted Total	166	119	47	9	113	40	14	40	40	37	12	39	106	36	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Previous bad experience	3	3	-	-	2	1	-	-	2	1	-	-	2	-	1
	2%	2%	-	-	1%	3%	-	-	4%	3%	-	-	1%	-	5%
The volume of intended business / if company is big enough	2	1	2	1	1	-	2	1	-	-	1	1	2	-	-
	1%	1%	3%	7%	1%	-	11%	2%	-	-	8%	2%	2%	-	-
To enable good business relationship to develop	2	2	-	-	1	1	-	-	1	-	-	1	1	1	-
	1%	1%	-	-	1%	2%	-	-	2%	-	-	2%	1%	2%	-
To ensure prompt payment	2	1	1	-	2	-	-	-	1	1	-	-	2	-	-
	1%	1%	2%	-	1%	-	-	-	2%	2%	-	-	2%	-	-
Our margins are small	2	2	-	-	2	-	-	-	2	-	-	-	2	-	-
	1%	1%	-	-	1%	-	-	-	4%	-	-	-	1%	-	-
Current economic climate	1	1	-	-	1	-	-	-	-	-	-	1	-	-	1
	1%	1%	-	-	1%	-	-	-	-	-	-	3%	-	-	5%
To check they are honest / trustworthy	1	1	-	-	1	-	-	1	-	-	-	-	1	-	-
	1%	1%	-	-	1%	-	-	2%	-	-	-	-	1%	-	-
Other	2	2	-	-	-	2	-	-	2	-	-	-	2	-	-
	1%	1%	-	-	-	4%	-	-	4%	-	-	-	1%	-	-
Not Stated	5	4	1	-	3	2	-	3	-	1	-	2	4	-	1
	3%	4%	2%	-	3%	4%	-	7%	-	2%	-	4%	4%	-	3%

Experian SME Online Survey

8. What are your reasons for checking the company's credit report before doing business with them?

Base: All who check a supplier's 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	172	50	51	71	114	58	172	-	-	-	135	37	31	6	76	71	147	25	43	101	144	28
Weighted Total	166	46	50	71	111	55	166	-	-	-	130	36	31	5	74	68	143	24	41	99	139	27
	100%	100%	100%	100%	100%	100%	100%	-	-	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
To ensure payment / to make sure they are solvent / financially secure / have enough credit	56 34%	17 37%	12 24%	27 38%	39 35%	17 31%	56 34%	-	-	-	47 36%	9 24%	8 25%	1 20%	23 31%	26 38%	49 34%	7 28%	10 25%	41 41%	51 37%	5 18%
Check security of supply	20 12%	4 10%	6 12%	10 14%	14 12%	7 12%	20 12%	-	-	-	13 10%	7 20%	6 21%	1 14%	8 11%	10 15%	18 13%	2 8%	5 13%	11 11%	16 11%	4 16%
To check their track record / history	19 11%	6 14%	11 21%	2 3%	13 12%	6 11%	19 11%	-	-	-	15 11%	4 11%	3 11%	1 14%	8 11%	7 11%	16 11%	3 14%	6 14%	9 9%	14 10%	5 17%
For security / peace of mind	18 11%	4 8%	6 12%	8 11%	12 11%	6 10%	18 11%	-	-	-	13 10%	5 14%	5 16%	-	7 10%	10 14%	17 12%	1 3%	5 13%	9 9%	15 10%	3 11%
To check their stability / reliability	12 7%	7 15%	1 1%	4 6%	5 5%	6 12%	12 7%	-	-	-	11 8%	1 2%	-	1 15%	5 7%	5 7%	10 7%	2 8%	3 7%	6 6%	9 6%	3 10%
To check viability / validity of their business	11 7%	3 6%	4 9%	4 6%	9 8%	2 4%	11 7%	-	-	-	9 7%	2 5%	2 5%	-	5 7%	4 5%	8 6%	2 10%	3 7%	6 6%	9 6%	2 8%
Standard procedure / it's what we do	7 4%	1 2%	3 5%	3 5%	4 4%	3 5%	7 4%	-	-	-	7 5%	-	-	-	4 6%	3 4%	7 5%	-	-	5 5%	5 4%	2 7%
To check them out / check their credibility (unspecific)	7 4%	1 2%	2 4%	4 6%	7 6%	-	7 4%	-	-	-	4 3%	3 8%	3 9%	-	2 3%	1 1%	3 2%	4 16%	1 2%	3 3%	4 3%	3 11%
To ensure we supply our customers on time	3 2%	-	-	3 5%	2 2%	1 2%	3 2%	-	-	-	3 3%	-	-	-	-	3 5%	3 2%	-	1 2%	2 2%	3 2%	-
To make sure it is safe to give them credit	3 2%	2 4%	2 3%	-	3 3%	-	3 2%	-	-	-	-	3 9%	3 10%	-	2 3%	-	2 2%	1 4%	2 4%	2 2%	3 2%	-
Previous bad experience	3 2%	-	-	3 4%	-	3 5%	3 2%	-	-	-	-	3 7%	2 5%	1 22%	3 4%	-	3 2%	-	2 4%	1 1%	3 2%	-

Experian SME Online Survey

8. What are your reasons for checking the company's credit report before doing business with them?

Base: All who check a supplier's 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	172	50	51	71	114	58	172	-	-	-	135	37	31	6	76	71	147	25	43	101	144	28
Weighted Total	166	46	50	71	111	55	166	-	-	-	130	36	31	5	74	68	143	24	41	99	139	27
	100%	100%	100%	100%	100%	100%	100%	-	-	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The volume of intended business / if company is big enough	2 1%	- -	1 2%	1 2%	2 1%	1 1%	2 1%	- -	- -	- -	2 2%	- -	- -	- -	- -	1 2%	1 1%	1 4%	2 4%	1 1%	2 2%	- -
To enable good business relationship to develop	2 1%	1 2%	- -	1 1%	2 2%	- -	2 1%	- -	- -	- -	2 1%	- -	- -	- -	2 2%	- -	2 1%	- -	1 2%	1 1%	2 1%	- -
To ensure prompt payment	2 1%	- -	1 2%	1 1%	1 1%	1 2%	2 1%	- -	- -	- -	2 1%	- -	- -	- -	2 2%	- -	2 1%	- -	2 4%	- -	2 1%	- -
Our margins are small	2 1%	2 3%	- -	- -	- -	2 3%	2 1%	- -	- -	- -	2 1%	- -	- -	- -	2 2%	- -	2 1%	- -	- -	2 2%	2 1%	- -
Current economic climate	1 1%	- -	- -	1 2%	1 1%	- -	1 1%	- -	- -	- -	1 1%	- -	- -	- -	- -	1 2%	1 1%	- -	- -	1 1%	1 1%	- -
To check they are honest / trustworthy	1 1%	- -	- -	1 1%	- -	1 2%	1 1%	- -	- -	- -	1 1%	- -	- -	- -	- -	1 1%	1 1%	- -	1 2%	- -	1 1%	- -
Other	2 1%	- -	2 3%	- -	2 1%	- -	2 1%	- -	- -	- -	2 1%	- -	- -	- -	2 2%	- -	2 1%	- -	- -	2 2%	2 1%	- -
Not Stated	5 3%	1 2%	2 3%	3 4%	2 2%	3 6%	5 3%	- -	- -	- -	4 3%	1 2%	- -	1 15%	2 3%	- -	2 2%	3 11%	- -	4 4%	4 3%	2 6%

Experian SME Online Survey

9. Do you conduct a credit check on new business clients before taking them on?

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%
	55	36	19	5	37	14	5	13	13	14	3	12	38	10	7
	11%	9%	22%	31%	10%	13%	14%	12%	10%	14%	11%	8%	14%	6%	9%
	119	92	27	5	79	32	8	29	34	24	4	28	78	29	12
	23%	22%	31%	30%	21%	31%	24%	28%	27%	25%	13%	19%	28%	19%	15%
	276	246	30	3	218	46	13	57	73	48	12	85	141	97	38
	54%	58%	34%	21%	58%	44%	40%	54%	57%	50%	40%	58%	51%	63%	49%
	58	47	11	3	39	12	7	7	7	11	11	22	20	17	21
	11%	11%	13%	18%	10%	12%	22%	7%	6%	11%	36%	15%	7%	11%	27%
	174	128	46	9	116	46	12	42	48	37	7	39	116	39	19
	34%	30%	53%	61%	31%	44%	38%	40%	37%	39%	24%	27%	42%	26%	24%

Experian SME Online Survey

9. Do you conduct a credit check on new business clients before taking them on?

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%
Yes - all	55	13	17	25	42	12	47	8	6	2	55	-	-	-	27	19	46	9	18	30	48	7
	11%	8%	9%	15%	21%	4%	28%	2%	3%	2%	32%	-	-	-	12%	10%	11%	10%	16%	10%	12%	6%
Yes - some	119	34	41	45	72	48	83	36	25	11	119	-	-	-	51	56	106	13	19	79	99	20
	23%	21%	22%	27%	35%	16%	50%	10%	12%	8%	68%	-	-	-	22%	31%	26%	13%	18%	28%	25%	18%
No	276	92	107	77	82	194	31	245	153	92	-	276	276	-	134	90	224	52	62	148	210	66
	54%	58%	59%	46%	40%	64%	19%	72%	76%	66%	-	83%	100%	-	58%	49%	54%	55%	56%	52%	53%	59%
Not applicable - my company does not have customers	58	20	16	21	11	47	5	53	18	35	-	58	-	58	20	17	37	21	11	30	40	18
	11%	13%	9%	12%	5%	16%	3%	15%	9%	25%	-	17%	-	100%	9%	9%	9%	22%	10%	10%	10%	16%
Net																						
Yes	174	47	57	70	114	60	130	44	31	13	174	-	-	-	78	74	152	22	37	109	147	27
	34%	29%	32%	42%	55%	20%	78%	13%	15%	9%	100%	-	-	-	33%	41%	37%	23%	34%	38%	37%	25%

Experian SME Online Survey

9. Do you conduct a credit check on new business clients before taking them on?

Base: All who have customers

	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														
449	368	81	15	328	95	26	99	118	83	22	127	250	139	60
450	374	76	13	334	91	25	99	121	86	19	125	257	136	57
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
55	36	19	5	37	14	5	13	13	14	3	12	38	10	7
12%	10%	25%	38%	11%	15%	19%	13%	11%	16%	17%	9%	15%	7%	12%
119	92	27	5	79	32	8	29	34	24	4	28	78	29	12
26%	25%	36%	36%	24%	35%	30%	30%	28%	28%	21%	22%	30%	22%	21%
276	246	30	3	218	46	13	57	73	48	12	85	141	97	38
61%	66%	39%	26%	65%	50%	51%	57%	61%	56%	62%	69%	55%	71%	67%
174	128	46	9	116	46	12	42	48	37	7	39	116	39	19
39%	34%	61%	74%	35%	50%	49%	43%	39%	44%	38%	31%	45%	29%	33%

Experian SME Online Survey

9. Do you conduct a credit check on new business clients before taking them on?

Base: All who have customers

	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	449	138	162	149	193	256	166	283	179	104	177	272	272	-	213	162	375	74	100	256	356	93
Weighted Total	450	139	164	147	196	254	161	289	184	105	174	276	276	-	212	164	376	74	100	258	357	93
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%
Yes - all	55	13	17	25	42	12	47	8	6	2	55	-	-	-	27	19	46	9	18	30	48	7
	12%	9%	10%	17%	22%	5%	29%	3%	3%	2%	32%	-	-	-	13%	11%	12%	12%	18%	12%	13%	7%
Yes - some	119	34	41	45	72	48	83	36	25	11	119	-	-	-	51	56	106	13	19	79	99	20
	26%	24%	25%	31%	36%	19%	52%	12%	14%	10%	68%	-	-	-	24%	34%	28%	17%	20%	31%	28%	22%
No	276	92	107	77	82	194	31	245	153	92	-	276	276	-	134	90	224	52	62	148	210	66
	61%	66%	65%	52%	42%	76%	19%	85%	83%	88%	-	100%	100%	-	63%	55%	60%	71%	62%	58%	59%	71%
Net																						
Yes	174	47	57	70	114	60	130	44	31	13	174	-	-	-	78	74	152	22	37	109	147	27
	39%	34%	35%	48%	58%	24%	81%	15%	17%	12%	100%	-	-	-	37%	45%	40%	29%	38%	42%	41%	29%

Experian SME Online Survey

10. What are your reasons for conducting a credit check on clients before taking them on?

Base: All who conduct a credit check on their clients

	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	177	128	49	11	117	47	13	44	45	39	9	40	116	41	20
Weighted Total	174	128	46	9	116	46	12	42	48	37	7	39	116	39	19
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
To ensure payment / to make sure they are solvent / financially secure / have enough credit	81 46%	62 49%	18 40%	5 51%	56 48%	22 48%	2 20%	22 53%	24 49%	19 51%	3 45%	13 32%	52 45%	18 45%	11 56%
To check their track record / history	17 10%	13 11%	3 7%	- -	13 11%	3 6%	1 8%	4 10%	3 7%	3 8%	2 25%	4 11%	15 13%	2 4%	- -
For security / peace of mind	14 8%	7 6%	7 15%	- -	9 7%	3 7%	2 19%	1 2%	4 8%	6 15%	- -	4 10%	8 7%	2 6%	4 21%
To check viability / validity of their business	11 6%	8 6%	3 8%	2 21%	6 6%	3 6%	2 16%	3 8%	1 2%	2 4%	1 10%	4 11%	8 7%	3 7%	1 4%
Standard procedure / it's what we do	10 6%	7 5%	3 6%	2 21%	5 5%	3 7%	1 8%	2 4%	3 7%	- -	- -	4 11%	7 6%	2 6%	- -
To check their stability / reliability	7 4%	5 4%	2 4%	- -	5 5%	1 2%	1 8%	4 9%	1 2%	1 2%	- -	2 4%	5 4%	1 3%	1 5%
To ensure prompt payment	7 4%	4 3%	3 6%	- -	4 3%	2 3%	1 8%	2 6%	3 7%	1 2%	- -	- -	3 3%	3 8%	- -
To check them out / check their credibility (unspecific)	6 3%	6 4%	- -	- -	4 3%	1 2%	1 8%	2 4%	- -	2 6%	1 10%	1 2%	3 2%	2 6%	1 4%
To check they are honest / trustworthy	6 3%	5 4%	1 2%	- -	5 4%	1 2%	- -	- -	2 5%	- -	- -	3 9%	4 3%	2 5%	- -
Previous bad experience	4 2%	4 3%	- -	- -	3 2%	1 3%	- -	1 2%	2 3%	1 4%	- -	- -	3 3%	- -	1 4%

Experian SME Online Survey

10. What are your reasons for conducting a credit check on clients before taking them on?

Base: All who conduct a credit check on their clients

	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	177	128	49	11	117	47	13	44	45	39	9	40	116	41	20
Weighted Total	174	128	46	9	116	46	12	42	48	37	7	39	116	39	19
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
To make sure it is safe to give them credit	2	1	2	-	2	-	-	-	-	1	-	2	2	1	-
	1%	1%	3%	-	2%	-	-	-	-	2%	-	4%	1%	2%	-
The volume of intended business / if company is big enough	2	-	2	1	-	-	2	-	-	-	1	1	2	-	-
	1%	-	3%	7%	-	-	13%	-	-	-	12%	2%	1%	-	-
Current economic climate	1	1	-	-	1	-	-	-	-	-	-	1	-	-	1
	1%	1%	-	-	1%	-	-	-	-	-	-	3%	-	-	6%
Check security of supply	1	-	1	-	-	1	-	-	-	-	1	-	-	-	1
	1%	-	2%	-	-	2%	-	-	-	-	12%	-	-	-	5%
To enable good business relationship to develop	1	1	-	-	-	1	-	-	-	-	-	1	-	1	-
	*	1%	-	-	-	2%	-	-	-	-	-	2%	-	2%	-
To ensure we supply our customers on time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Our margins are small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	-	-	1	-	-	-	1	-	-	-	-	1	-
	1%	1%	-	-	1%	-	-	-	3%	-	-	-	-	4%	-
Not Stated	15	11	3	-	9	6	-	4	5	5	1	1	11	4	-
	9%	9%	7%	-	7%	14%	-	8%	10%	13%	10%	3%	9%	10%	-

Experian SME Online Survey

10. What are your reasons for conducting a credit check on clients before taking them on?

Base: All who conduct a credit check on their clients

	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	177	49	56	72	115	62	135	42	30	12	177	-	-	-	80	75	155	22	41	108	149	28
Weighted Total	174	47	57	70	114	60	130	44	31	13	174	-	-	-	78	74	152	22	37	109	147	27
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	-	100%	100%	100%	100%	100%	100%	100%	100%
To ensure payment / to make sure they are solvent / financially secure / have enough credit	81 46%	24 50%	22 39%	35 50%	57 50%	24 40%	62 48%	19 43%	14 46%	4 35%	81 46%	-	-	-	38 49%	36 48%	74 48%	7 32%	18 47%	51 47%	69 47%	12 43%
To check their track record / history	17 10%	4 8%	7 12%	6 9%	10 9%	6 11%	14 11%	3 7%	3 10%	-	17 10%	-	-	-	8 10%	9 12%	17 11%	-	4 12%	11 10%	15 10%	2 6%
For security / peace of mind	14 8%	5 10%	6 11%	3 5%	9 8%	5 8%	10 8%	4 9%	2 8%	2 12%	14 8%	-	-	-	5 6%	6 8%	11 7%	4 17%	2 6%	9 8%	11 7%	3 12%
To check viability / validity of their business	11 6%	2 4%	3 5%	6 9%	7 6%	4 7%	8 6%	3 6%	3 9%	-	11 6%	-	-	-	5 7%	5 7%	10 7%	1 4%	3 7%	5 5%	8 5%	3 12%
Standard procedure / it's what we do	10 6%	2 5%	3 4%	5 6%	5 5%	4 7%	10 7%	-	-	-	10 6%	-	-	-	6 7%	4 5%	10 6%	-	1 2%	8 7%	9 6%	1 3%
To check their stability / reliability	7 4%	3 7%	-	4 5%	3 3%	4 6%	7 6%	-	-	-	7 4%	-	-	-	3 3%	2 3%	5 3%	2 9%	3 7%	3 3%	5 4%	2 7%
To ensure prompt payment	7 4%	2 3%	4 8%	1 1%	4 4%	2 4%	6 4%	1 2%	-	1 6%	7 4%	-	-	-	3 4%	2 2%	5 3%	2 7%	3 7%	2 2%	5 3%	2 6%
To check them out / check their credibility (unspecific)	6 3%	2 5%	1 2%	2 3%	5 4%	1 1%	6 4%	-	-	-	6 3%	-	-	-	1 1%	4 5%	5 3%	1 4%	2 4%	4 4%	6 4%	-
To check they are honest / trustworthy	6 3%	2 3%	2 4%	2 3%	4 4%	1 2%	2 1%	4 9%	3 8%	1 12%	6 3%	-	-	-	3 3%	2 3%	5 3%	1 3%	1 2%	5 4%	6 4%	-
Previous bad experience	4 2%	-	2 4%	2 3%	4 4%	-	3 2%	1 3%	1 5%	-	4 2%	-	-	-	2 2%	2 3%	4 3%	-	-	3 3%	3 2%	1 3%
To make sure it is safe to give them credit	2 1%	1 2%	2 3%	-	2 1%	1 1%	1 1%	2 3%	2 5%	-	2 1%	-	-	-	2 2%	1 1%	2 1%	-	2 4%	1 1%	2 2%	-

Experian SME Online Survey

10. What are your reasons for conducting a credit check on clients before taking them on?

Base: All who conduct a credit check on their clients

	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	177	49	56	72	115	62	135	42	30	12	177	-	-	-	80	75	155	22	41	108	149	28
Weighted Total	174	47	57	70	114	60	130	44	31	13	174	-	-	-	78	74	152	22	37	109	147	27
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	-	100%	100%	100%	100%	100%	100%	100%	100%
The volume of intended business / if company is big enough	2 1%	- -	1 2%	1 1%	1 1%	1 1%	2 1%	- -	- -	- -	2 1%	- -	- -	- -	- -	1 1%	1 *	1 4%	2 4%	- -	2 1%	- -
Current economic climate	1 1%	- -	- -	1 2%	1 1%	- -	1 1%	- -	- -	- -	1 1%	- -	- -	- -	- -	1 1%	1 1%	- -	- -	1 1%	1 1%	- -
Check security of supply	1 1%	- -	- -	1 1%	- -	1 1%	1 1%	- -	- -	- -	1 1%	- -	- -	- -	1 1%	- -	1 1%	- -	1 2%	- -	1 1%	- -
To enable good business relationship to develop	1 *	1 2%	- -	- -	1 1%	- -	1 1%	- -	- -	- -	1 *	- -	- -	- -	1 1%	- -	1 1%	- -	1 2%	- -	1 1%	- -
To ensure we supply our customers on time	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Our margins are small	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Other	1 1%	- -	1 3%	- -	- -	1 2%	- -	1 3%	- -	1 12%	1 1%	- -	- -	- -	- -	- -	- -	1 7%	- -	1 1%	1 1%	- -
Not Stated	15 9%	2 4%	7 11%	7 9%	5 4%	10 17%	8 6%	7 16%	4 12%	3 24%	15 9%	- -	- -	- -	6 8%	6 8%	12 8%	3 14%	1 2%	11 10%	12 8%	3 11%

Experian SME Online Survey

11. To your knowledge has your company ever been the victim of company fraud?

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%
No (0.0)	427	370	58	10	327	80	20	88	116	78	24	121	228	138	61
	84%	88%	67%	63%	88%	77%	62%	83%	90%	81%	78%	83%	83%	90%	78%
Yes but we didn't lose any money (0.0)	22	13	9	1	12	7	3	7	2	5	2	7	15	3	4
	4%	3%	10%	9%	3%	6%	11%	7%	1%	5%	5%	5%	6%	2%	5%
Yes we lost under £1,000 (500.0)	19	15	5	-	12	4	4	3	1	8	-	7	10	6	4
	4%	4%	5%	-	3%	4%	11%	3%	1%	9%	-	5%	4%	4%	5%
Yes we lost between £1,001 and £5,000 (3000.5)	16	10	6	2	9	5	2	2	4	5	1	4	8	5	3
	3%	2%	7%	14%	2%	5%	7%	2%	3%	5%	3%	3%	3%	3%	4%
Yes we lost between £5,001 and £10,000 (7500.5)	4	1	3	-	1	3	-	1	1	-	1	1	3	-	1
	1%	*	3%	-	*	3%	-	1%	1%	-	3%	1%	1%	-	1%
Yes we lost £10,001 or more (15000.5)	6	5	1	-	5	1	-	2	3	-	1	-	5	-	1
	1%	1%	1%	-	1%	1%	-	1%	3%	-	3%	-	2%	-	1%
Don't know	13	8	5	2	6	4	3	4	1	-	2	5	6	2	5
	3%	2%	6%	13%	2%	4%	9%	4%	1%	-	8%	4%	2%	1%	6%
Nets															
Yes	68	45	23	4	39	20	9	14	12	18	4	20	41	14	13
	13%	11%	27%	23%	10%	19%	29%	13%	9%	19%	14%	13%	15%	9%	16%
Yes, and lost money	46	31	15	2	27	13	6	7	10	13	3	12	26	11	9
	9%	7%	17%	14%	7%	13%	18%	6%	8%	14%	9%	8%	9%	7%	11%

Experian SME Online Survey

11. To your knowledge has your company ever been the victim of company fraud?

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%
Mean Score	360.9	294.8	698.6	477.1	309.6	573.8	276.6	347.8	595.1	202.4	879.7	163.3	473.6	110.1	464.2

Experian SME Online Survey

11. To your knowledge has your company ever been the victim of company fraud?

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 or	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%
No	(0.0)	427	148	145	134	167	260	127	300	174	126	134	293	245	48	199	150	349	78	94	240	335	93
		84%	93%	80%	80%	81%	86%	76%	88%	86%	90%	77%	88%	89%	82%	86%	83%	84%	83%	86%	84%	84%	84%
Yes but we didn't lose any money	(0.0)	22	2	12	8	16	7	12	11	8	2	10	12	10	2	16	6	22	-	8	10	18	4
		4%	1%	7%	5%	8%	2%	7%	3%	4%	2%	6%	4%	4%	3%	7%	3%	5%	-	7%	4%	5%	4%
Yes we lost under £1,000	(500.0)	19	4	7	8	7	12	6	14	9	4	8	11	8	3	2	10	12	7	2	14	16	3
		4%	3%	4%	5%	4%	4%	4%	4%	4%	3%	5%	3%	3%	6%	1%	6%	3%	8%	2%	5%	4%	3%
Yes we lost between £1,001 and £5,000	(3000.5)	16	1	8	7	9	7	10	6	6	-	10	6	5	1	8	7	15	1	3	10	13	3
		3%	*	5%	4%	4%	2%	6%	2%	3%	-	6%	2%	2%	2%	3%	4%	4%	1%	3%	3%	3%	3%
Yes we lost between £5,001 and £10,000	(7500.5)	4	1	1	2	1	3	2	2	1	1	3	1	1	-	3	1	4	-	1	3	4	-
		1%	1%	*	1%	*	1%	1%	1%	*	1%	2%	*	*	-	1%	1%	1%	-	1%	1%	1%	-
Yes we lost £10,001 or more	(15000.5)	6	-	2	4	4	2	3	2	1	2	3	2	2	1	3	1	4	2	-	4	4	2
		1%	-	1%	2%	2%	1%	2%	1%	*	1%	2%	1%	1%	2%	1%	*	1%	2%	-	1%	1%	2%
Don't know		13	2	5	4	3	10	6	6	2	4	4	9	5	3	1	6	7	6	2	6	8	5
		3%	1%	3%	3%	1%	3%	4%	2%	1%	3%	2%	3%	2%	6%	*	3%	2%	6%	1%	2%	2%	5%
Nets																							
Yes		68	9	30	29	37	31	33	35	26	10	35	33	25	7	33	25	58	10	14	41	56	13
		13%	5%	17%	18%	18%	10%	20%	10%	13%	7%	20%	10%	9%	12%	14%	14%	14%	10%	13%	14%	14%	11%
Yes, and lost money		46	7	18	21	21	25	21	24	17	7	25	21	15	5	17	19	36	10	6	31	37	8
		9%	4%	10%	12%	10%	8%	13%	7%	8%	5%	14%	6%	5%	9%	7%	11%	9%	10%	6%	11%	9%	7%
Mean Score		360.9	99.28	359.5	613.9	488.3	271.6	628.9	233.0	211.2	265.1	654.0	208.0	176.7	362.9	414.2	261.0	348.3	419.2	160.7	441.1	363.0	353.3

Experian SME Online Survey

11. To your knowledge has your company ever been the victim of company fraud?

Base: All who have been the victim of company fraud

	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														
70	44	26	5	40	21	9	15	11	19	5	20	42	15	13
68	45	23	4	39	20	9	14	12	18	4	20	41	14	13
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
22	13	9	1	12	7	3	7	2	5	2	7	15	3	4
33%	30%	38%	41%	31%	34%	38%	51%	14%	26%	36%	37%	37%	23%	30%
19	15	5	-	12	4	4	3	1	8	-	7	10	6	4
29%	33%	20%	-	31%	19%	39%	20%	9%	46%	-	37%	23%	44%	29%
16	10	6	2	9	5	2	2	4	5	1	4	8	5	3
23%	22%	26%	59%	22%	26%	23%	12%	36%	28%	18%	20%	19%	33%	26%
4	1	3	-	1	3	-	1	1	-	1	1	3	-	1
6%	3%	12%	-	3%	17%	-	6%	12%	-	23%	5%	8%	-	8%
6	5	1	-	5	1	-	2	3	-	1	-	5	-	1
9%	11%	4%	-	13%	5%	-	11%	29%	-	23%	-	12%	-	8%
68	45	23	4	39	20	9	14	12	18	4	20	41	14	13
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
46	31	15	2	27	13	6	7	10	13	3	12	26	11	9
67%	70%	62%	59%	69%	66%	62%	49%	86%	74%	64%	63%	63%	77%	70%
2627	2740	2412	1785	2911	2868	881.7	2555	6333	1072	5721	1171	3085	1210	2672

Experian SME Online Survey

11. To your knowledge has your company ever been the victim of company fraud?

Base: All who have been the victim of company fraud

		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		70	9	29	32	36	34	35	35	26	9	37	33	26	7	32	28	60	10	14	43	57	13
Weighted Total		68	9	30	29	37	31	33	35	26	10	35	33	25	7	33	25	58	10	14	41	56	13
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes but we didn't lose any money (0.0)		22	2	12	8	16	7	12	11	8	2	10	12	10	2	16	6	22	-	8	10	18	4
		33%	21%	40%	29%	43%	21%	35%	31%	33%	25%	29%	37%	41%	23%	49%	24%	39%	-	55%	25%	33%	35%
Yes we lost under £1,000 (500.0)		19	4	7	8	7	12	6	14	9	4	8	11	8	3	2	10	12	7	2	14	16	3
		29%	53%	23%	28%	20%	39%	18%	38%	35%	47%	23%	35%	32%	47%	7%	40%	21%	72%	16%	34%	29%	26%
Yes we lost between £1,001 and £5,000 (3000.5)		16	1	8	7	9	7	10	6	6	-	10	6	5	1	8	7	15	1	3	10	13	3
		23%	9%	28%	23%	23%	23%	29%	18%	25%	-	29%	18%	18%	16%	24%	29%	26%	7%	23%	23%	23%	25%
Yes we lost between £5,001 and £10,000 (7500.5)		4	1	1	2	1	3	2	2	1	1	3	1	1	-	3	1	4	-	1	3	4	-
		6%	17%	3%	7%	3%	11%	7%	6%	4%	10%	9%	3%	4%	-	10%	4%	7%	-	6%	8%	8%	-
Yes we lost £10,001 or more (15000.5)		6	-	2	4	4	2	3	2	1	2	3	2	2	1	3	1	4	2	-	4	4	2
		9%	-	6%	14%	11%	6%	10%	7%	3%	18%	10%	8%	6%	14%	9%	3%	7%	21%	-	10%	8%	14%
Nets																							
Yes		68	9	30	29	37	31	33	35	26	10	35	33	25	7	33	25	58	10	14	41	56	13
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes, and lost money		46	7	18	21	21	25	21	24	17	7	25	21	15	5	17	19	36	10	6	31	37	8
		67%	79%	60%	71%	57%	79%	65%	69%	67%	75%	71%	63%	59%	77%	51%	76%	61%	100%	45%	75%	67%	65%
Mean Score		2627	1826	2085	3418	2707	2533	3061	2221	1651	3746	3130	2079	1880	2789	2925	1806	2438	3740	1227	3006	2550	2967

Experian SME Online Survey

12. When hiring employees, which of the following might you do prior to interviewing?

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%
Obtain a thorough CV	360	290	70	13	253	84	23	75	92	69	23	101	217	87	56
	71%	69%	81%	83%	68%	81%	73%	71%	72%	72%	74%	69%	78%	57%	71%
Obtain references	315	257	58	13	218	76	21	66	78	63	25	83	171	91	53
	62%	61%	68%	87%	59%	73%	66%	62%	61%	65%	81%	57%	62%	59%	68%
Check LinkedIn profile	159	134	25	4	116	31	12	25	56	28	11	38	109	34	16
	31%	32%	29%	24%	31%	29%	36%	24%	43%	29%	38%	26%	39%	22%	20%
Check social media channels	118	103	14	1	94	18	6	20	37	25	7	28	80	30	7
	23%	24%	17%	9%	25%	17%	18%	19%	29%	26%	24%	19%	29%	20%	10%
Do an Experian background check	27	20	7	1	16	9	1	4	8	8	2	6	13	9	4
	5%	5%	8%	5%	4%	9%	4%	4%	6%	8%	6%	4%	5%	6%	6%
None of the above	82	79	3	-	74	6	2	12	26	13	1	29	30	44	9
	16%	19%	4%	-	20%	6%	6%	11%	20%	14%	5%	20%	11%	28%	11%

Experian SME Online Survey

12. When hiring employees, which of the following might you do prior to interviewing?

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%
Obtain a thorough CV	360	118	125	118	161	198	134	226	138	87	144	216	179	37	177	128	304	55	84	216	300	60
	71%	74%	69%	70%	78%	66%	81%	66%	68%	63%	83%	65%	65%	63%	76%	70%	74%	59%	76%	75%	75%	54%
Obtain references	315	95	111	109	136	179	114	201	128	74	117	198	156	42	143	120	263	53	69	180	248	67
	62%	59%	61%	65%	66%	60%	68%	59%	63%	53%	67%	59%	57%	72%	61%	66%	63%	56%	62%	62%	62%	61%
Check LinkedIn profile	159	74	53	32	78	81	56	102	56	46	65	94	83	11	89	55	144	15	41	96	137	22
	31%	46%	29%	19%	37%	27%	34%	30%	28%	33%	37%	28%	30%	20%	38%	30%	35%	16%	37%	33%	34%	20%
Check social media channels	118	51	44	22	57	60	45	73	39	34	52	65	54	11	61	41	102	16	25	76	101	17
	23%	32%	25%	13%	28%	20%	27%	21%	19%	24%	30%	20%	20%	19%	26%	23%	25%	17%	23%	26%	25%	15%
Do an Experian background check	27	6	16	4	15	12	12	15	10	5	17	10	6	4	12	14	26	1	6	15	21	6
	5%	4%	9%	3%	7%	4%	7%	4%	5%	3%	10%	3%	2%	7%	5%	8%	6%	1%	6%	5%	5%	5%
None of the above	82	30	33	19	16	66	10	72	34	39	10	72	64	8	35	25	60	22	13	42	54	28
	16%	19%	18%	11%	8%	22%	6%	21%	17%	28%	6%	22%	23%	14%	15%	14%	15%	23%	11%	14%	14%	25%

Experian SME Online Survey

13. Does your business operate internationally? For example, does it have customers overseas, offices overseas or suppliers overseas?

Base: All respondents

	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	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%
184	152	32	7	135	34	15	39	52	37	6	50	128	36	20	
36%	36%	37%	44%	36%	32%	48%	36%	40%	39%	21%	34%	46%	24%	26%	
322	267	55	9	236	69	16	67	77	59	23	97	146	117	59	
63%	63%	63%	56%	63%	67%	52%	63%	60%	61%	77%	66%	53%	76%	74%	
2	2	-	-	1	1	-	1	-	-	1	-	2	-	-	
*	*	-	-	*	1%	-	1%	-	-	2%	-	1%	-	-	

Experian SME Online Survey

13. Does your business operate internationally? For example, does it have customers overseas, offices overseas or suppliers overseas?

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%
Yes	184	66	67	51	86	98	67	117	73	44	78	106	94	12	87	69	156	28	44	104	148	36
	36%	41%	37%	31%	41%	33%	40%	34%	36%	32%	45%	32%	34%	21%	37%	38%	38%	29%	40%	36%	37%	33%
No	322	93	112	116	119	203	99	223	128	95	94	228	182	46	146	110	255	67	66	183	249	73
	63%	58%	62%	69%	58%	67%	59%	65%	63%	68%	54%	68%	66%	79%	63%	61%	62%	71%	60%	64%	63%	66%
Don't know	2	1	1	-	2	-	1	1	1	-	2	-	-	-	-	2	2	-	-	1	1	1
	*	*	1%	-	1%	-	*	*	1%	-	1%	-	-	-	-	1%	*	-	-	*	*	1%

Experian SME Online Survey

14. How do you currently assess which companies (customers or suppliers) are reputable to do business with overseas?

Base: All who operate internationally

	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	178	146	32	8	129	34	15	37	48	37	7	49	121	37	20
Weighted Total	184	152	32	7	135	34	15	39	52	37	6	50	128	36	20
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust is developed when speaking with them	104	85	18	2	77	16	11	25	32	17	3	27	73	19	11
	56%	56%	59%	34%	57%	47%	71%	64%	61%	44%	48%	55%	57%	52%	57%
I visit their website	86	69	17	5	62	12	12	20	19	15	4	28	62	15	9
	47%	46%	52%	73%	46%	36%	78%	53%	37%	40%	58%	55%	48%	41%	46%
I check their customer credentials/references	65	49	17	4	43	14	8	18	19	10	2	16	51	9	5
	36%	32%	53%	60%	32%	41%	54%	48%	37%	27%	26%	32%	40%	26%	27%
I compare them with their competitors through desk research	46	38	8	1	29	11	6	9	12	8	1	16	35	6	5
	25%	25%	25%	21%	22%	31%	39%	23%	23%	20%	16%	33%	27%	17%	24%
I check their credit history	29	22	7	2	17	9	3	7	10	7	-	6	21	4	5
	16%	15%	22%	33%	13%	26%	20%	17%	19%	20%	-	11%	16%	12%	23%
I know they can deliver on price	25	23	2	-	22	1	2	4	5	10	-	6	13	7	5
	14%	15%	5%	-	16%	3%	12%	10%	10%	26%	-	13%	10%	20%	25%
Other	17	17	-	-	14	3	-	1	5	4	1	7	9	5	3
	9%	11%	-	-	10%	10%	-	3%	9%	10%	12%	14%	7%	15%	13%
None of the above	29	28	1	-	27	2	-	7	8	6	1	7	18	7	4
	16%	18%	3%	-	20%	5%	-	17%	16%	16%	12%	14%	14%	19%	19%

Experian SME Online Survey

14. How do you currently assess which companies (customers or suppliers) are reputable to do business with overseas?

Base: All who operate internationally

	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	178	62	66	50	82	96	68	110	69	41	79	99	88	11	82	69	151	27	43	99	142	36
Weighted Total	184	66	67	51	86	98	67	117	73	44	78	106	94	12	87	69	156	28	44	104	148	36
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust is developed when speaking with them	104	38	41	25	46	57	37	66	44	23	43	60	57	3	50	42	91	12	29	57	86	17
	56%	58%	61%	49%	54%	58%	55%	57%	60%	51%	55%	57%	61%	26%	57%	60%	58%	44%	65%	55%	58%	48%
I visit their website	86	33	32	21	44	41	30	56	34	21	37	49	44	6	35	41	75	11	26	46	72	14
	47%	50%	48%	40%	52%	42%	45%	48%	47%	49%	47%	47%	47%	47%	40%	59%	48%	39%	59%	45%	49%	39%
I check their customer credentials/references	65	26	22	18	37	28	33	32	20	13	41	24	19	5	35	22	58	8	19	38	57	8
	36%	39%	33%	34%	43%	29%	49%	28%	27%	29%	53%	23%	20%	43%	41%	32%	37%	28%	43%	37%	39%	22%
I compare them with their competitors through desk research	46	14	19	13	23	23	26	19	16	3	27	19	18	1	24	18	42	4	15	26	41	5
	25%	21%	28%	25%	26%	24%	39%	17%	22%	8%	34%	18%	19%	6%	27%	26%	27%	15%	33%	25%	28%	14%
I check their credit history	29	8	9	13	22	8	23	7	3	3	27	3	3	-	16	11	26	3	8	18	25	4
	16%	12%	13%	25%	25%	8%	34%	6%	5%	8%	34%	2%	3%	-	18%	15%	17%	11%	17%	17%	17%	12%
I know they can deliver on price	25	11	5	9	15	10	9	16	13	3	10	15	15	-	10	10	20	5	6	16	22	3
	14%	17%	7%	18%	18%	10%	14%	13%	17%	7%	13%	14%	16%	-	11%	15%	13%	18%	15%	15%	15%	7%
Other	17	5	6	7	5	12	5	13	8	5	2	15	14	1	6	4	10	7	3	6	9	8
	9%	7%	9%	13%	6%	12%	7%	11%	10%	11%	3%	14%	15%	8%	7%	5%	6%	26%	7%	6%	6%	22%
None of the above	29	12	10	6	14	15	9	20	11	9	10	19	15	4	14	11	25	3	2	22	24	5
	16%	19%	15%	12%	16%	15%	13%	17%	15%	19%	13%	18%	16%	31%	16%	16%	16%	13%	4%	21%	16%	14%

Experian SME Online Survey

15. If you were to do business overseas, how would you ensure the company (customer or supplier) is reputable to do business with overseas?

Base: All who do not operate internationally

	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	328	267	61	10	239	72	17	69	76	57	26	100	147	119	62
322	267	55	9	236	69	16	67	77	59	23	97	146	117	59	
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
163	137	26	4	119	36	9	30	44	33	11	46	75	61	28	
51%	51%	48%	45%	50%	52%	54%	45%	57%	57%	46%	47%	51%	52%	48%	
117	95	23	4	84	29	5	27	33	19	7	31	63	38	17	
36%	36%	41%	47%	35%	42%	30%	41%	43%	32%	30%	32%	43%	32%	29%	
92	80	12	2	65	23	5	16	25	19	5	28	46	36	10	
29%	30%	22%	29%	27%	33%	31%	24%	32%	32%	22%	29%	31%	31%	17%	
79	70	9	2	52	19	8	14	21	16	3	25	33	39	7	
24%	26%	16%	21%	22%	27%	46%	22%	27%	27%	13%	26%	23%	33%	11%	
33	24	9	3	15	14	4	5	7	6	3	12	15	12	6	
10%	9%	17%	32%	6%	20%	25%	7%	9%	11%	14%	12%	10%	10%	10%	
92	75	16	3	68	19	5	24	13	16	9	30	35	31	26	
28%	28%	29%	31%	29%	28%	29%	36%	16%	27%	40%	31%	24%	26%	44%	
18	17	1	-	15	3	-	3	6	4	1	5	7	7	4	
6%	6%	3%	-	6%	5%	-	4%	8%	7%	4%	5%	5%	6%	7%	

Experian SME Online Survey

15. If you were to do business overseas, how would you ensure the company (customer or supplier) is reputable to do business with overseas?

Base: All who do not operate internationally

	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	328	95	112	120	118	210	103	225	128	97	96	232	184	48	151	108	259	69	68	186	254	74
Weighted Total	322	93	112	116	119	203	99	223	128	95	94	228	182	46	146	110	255	67	66	183	249	73
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I would check their customer credentials/ references	163 51%	52 56%	52 46%	59 51%	71 60%	92 45%	64 65%	99 44%	63 49%	36 38%	58 62%	105 46%	85 47%	20 43%	83 57%	61 55%	143 56%	20 30%	38 57%	97 53%	135 54%	29 39%
I would check their credit history	117 36%	38 41%	40 35%	40 34%	52 43%	66 32%	52 52%	66 29%	44 34%	22 23%	46 49%	72 31%	59 33%	12 27%	59 40%	53 48%	111 44%	6 9%	31 47%	67 37%	98 40%	19 26%
I would compare them with their competitors through desk research	92 29%	34 37%	31 28%	27 23%	38 32%	54 27%	36 37%	56 25%	37 29%	19 20%	36 38%	57 25%	45 25%	12 25%	50 34%	34 31%	84 33%	9 13%	21 32%	54 30%	76 30%	17 23%
I would assess whether I trusted them when speaking with them	79 24%	25 27%	23 21%	30 26%	35 29%	44 22%	27 27%	52 23%	30 23%	23 24%	25 27%	54 24%	44 24%	10 22%	47 32%	26 24%	74 29%	5 8%	24 36%	41 22%	65 26%	14 19%
I would select the most appropriate business based on price	33 10%	8 8%	14 13%	11 9%	19 15%	14 7%	14 15%	19 8%	14 11%	4 5%	12 13%	21 9%	16 9%	5 11%	21 15%	7 6%	28 11%	5 7%	4 6%	22 12%	26 11%	7 9%
Other	92 28%	23 24%	33 29%	35 30%	26 22%	66 33%	14 14%	78 35%	39 30%	39 41%	13 14%	78 34%	56 31%	22 47%	36 25%	19 17%	55 22%	36 55%	13 20%	47 26%	60 24%	31 43%
None of the above	18 6%	9 10%	3 3%	6 5%	2 2%	16 8%	6 6%	12 6%	4 3%	8 8%	8 9%	10 4%	8 4%	3 6%	9 6%	7 6%	16 6%	2 4%	5 8%	12 7%	18 7%	1 1%

Experian SME Online Survey

SQ1. How many people are employed by your company at all locations?

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%	
422	422	-	-	338	67	16	84	118	75	18	126	218	151	53	
83%	100%	-	-	91%	65%	50%	79%	92%	78%	60%	86%	79%	98%	68%	
71	-	71	-	28	30	13	17	8	20	10	16	49	2	20	
14%	-	82%	-	8%	29%	41%	16%	6%	21%	31%	11%	18%	2%	25%	
14	-	14	14	6	5	3	4	2	1	3	3	8	-	6	
3%	-	16%	91%	2%	5%	8%	4%	2%	1%	9%	2%	3%	-	7%	
1	-	1	1	-	1	-	1	-	-	-	1	1	-	-	
*	-	2%	9%	-	1%	-	1%	-	-	-	*	1%	-	-	
15	-	15	15	6	7	3	5	2	1	3	4	10	-	6	
3%	-	18%	100%	2%	7%	8%	4%	2%	1%	9%	3%	4%	-	7%	
86	-	86	15	34	36	16	22	11	21	12	20	58	2	25	
17%	-	100%	100%	9%	35%	50%	21%	8%	22%	40%	14%	21%	2%	32%	

Experian SME Online Survey

SQ1. How many people are employed by your company at all locations?

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%
1-9	422	155	158	109	162	259	119	302	173	129	128	294	246	47	199	148	347	75	86	248	334	87
	83%	97%	88%	65%	78%	86%	72%	89%	86%	93%	74%	88%	89%	81%	85%	82%	84%	79%	78%	86%	84%	79%
10-49	71	4	19	49	36	35	38	33	25	8	37	35	26	8	25	28	54	18	21	29	51	21
	14%	2%	10%	29%	17%	12%	23%	10%	12%	6%	21%	10%	10%	14%	11%	16%	13%	19%	20%	10%	13%	19%
50-149	14	-	3	10	8	6	8	6	4	2	8	6	3	3	8	4	12	2	2	9	11	3
	3%	-	2%	6%	4%	2%	5%	2%	2%	1%	5%	2%	1%	5%	4%	2%	3%	2%	2%	3%	3%	2%
150-249	1	1	-	1	1	1	1	-	-	-	1	-	-	-	1	1	1	-	1	1	1	-
	*	*	-	*	*	*	1%	-	-	-	1%	-	-	-	*	*	*	-	1%	*	*	-
Nets																						
Medium	15	1	3	10	9	7	9	6	4	2	9	6	3	3	9	4	13	2	3	10	13	3
	3%	*	2%	6%	4%	2%	6%	2%	2%	1%	5%	2%	1%	5%	4%	2%	3%	2%	3%	3%	3%	2%
Small or medium	86	4	22	59	45	42	47	39	29	10	46	41	30	11	34	33	67	19	24	39	63	23
	17%	3%	12%	35%	22%	14%	28%	11%	14%	7%	26%	12%	11%	19%	15%	18%	16%	21%	22%	14%	16%	21%

Experian SME Online Survey

SQ2. Which of the following best represents your level of seniority?

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%	
372	338	34	6	372	-	-	71	108	67	16	110	211	117	44	
73%	80%	39%	38%	100%	-	-	67%	84%	70%	53%	75%	76%	76%	56%	
104	67	36	7	-	104	-	24	19	23	10	27	50	31	22	
20%	16%	42%	44%	-	100%	-	23%	15%	24%	34%	19%	18%	20%	29%	
32	16	16	3	-	-	32	11	1	6	4	9	15	5	12	
6%	4%	18%	17%	-	-	100%	10%	1%	7%	13%	6%	5%	3%	15%	

Experian SME Online Survey

SQ2. Which of the following best represents your level of seniority?

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%
Board level / Senior management	372	126	135	111	142	231	113	260	146	113	116	256	218	39	169	135	304	68	80	214	294	78
	73%	79%	75%	66%	68%	77%	68%	76%	72%	81%	67%	77%	79%	67%	73%	75%	73%	73%	73%	74%	74%	71%
Middle management	104	28	32	43	46	58	40	64	42	22	46	58	46	12	51	34	85	19	18	62	80	24
	20%	18%	18%	25%	22%	19%	24%	19%	21%	16%	26%	17%	17%	21%	22%	19%	20%	20%	16%	22%	20%	22%
Junior management	32	5	13	14	19	12	14	18	14	4	12	20	13	7	13	12	25	7	12	12	24	8
	6%	3%	7%	8%	9%	4%	8%	5%	7%	3%	7%	6%	5%	12%	6%	7%	6%	7%	11%	4%	6%	8%

Experian SME Online Survey

SQ3. Which of the following responsibilities do you hold in your organisation?

Base: All respondents

	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														
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%
278	232	46	7	227	43	7	63	68	56	19	71	163	76	38
55%	55%	53%	44%	61%	42%	22%	59%	53%	59%	63%	49%	59%	50%	49%
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%
283	222	60	10	217	53	13	67	63	61	21	71	171	64	48
56%	53%	70%	66%	58%	51%	40%	63%	49%	64%	70%	48%	62%	42%	61%
284	263	21	3	243	35	5	57	89	45	13	79	156	97	31
56%	62%	24%	18%	65%	34%	16%	54%	69%	47%	44%	54%	57%	63%	39%
295	257	38	5	239	45	11	62	74	58	17	84	165	90	40
58%	61%	44%	32%	64%	43%	34%	58%	58%	60%	55%	57%	60%	59%	50%

Experian SME Online Survey

SQ3. Which of the following responsibilities do you hold in your organisation?

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%
Recruitment (hiring new staff on a permanent or temporary basis)	278	94	87	97	117	161	99	179	118	61	95	183	152	31	136	97	233	44	65	160	225	53
	55%	59%	48%	58%	56%	54%	60%	52%	58%	44%	54%	55%	55%	53%	58%	54%	56%	47%	59%	56%	57%	48%
Control of or having a say in budgeting	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%
Directly managing one or more employees	283	83	89	109	128	155	112	171	115	56	108	175	145	30	126	107	232	51	63	164	227	56
	56%	52%	50%	65%	62%	52%	67%	50%	57%	40%	62%	52%	53%	52%	54%	59%	56%	54%	57%	57%	57%	51%
IT systems	284	99	119	66	107	177	78	206	117	89	88	196	171	25	141	102	243	41	61	162	223	61
	56%	62%	66%	39%	52%	59%	47%	60%	58%	64%	51%	59%	62%	44%	61%	56%	59%	43%	55%	56%	56%	55%
Procurement / supply chain management	295	97	109	88	115	180	91	204	133	71	96	199	171	28	138	109	247	48	68	163	231	64
	58%	61%	60%	53%	55%	60%	55%	60%	66%	51%	55%	60%	62%	48%	59%	60%	60%	50%	62%	57%	58%	58%

Experian SME Online Survey

SQ4. Region

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%
East of England	50	42	8	1	39	8	3	10	12	10	3	16	25	17	9
	10%	10%	9%	10%	11%	7%	10%	10%	10%	10%	9%	11%	9%	11%	11%
East Midlands	35	30	5	2	24	7	4	12	8	3	4	9	19	8	8
	7%	7%	6%	15%	6%	7%	14%	11%	6%	3%	12%	6%	7%	5%	10%
London	86	68	18	3	61	17	8	15	28	15	2	25	57	21	8
	17%	16%	20%	17%	16%	16%	24%	14%	22%	16%	5%	17%	21%	13%	10%
North East	15	12	3	1	10	5	1	3	2	4	-	6	6	5	4
	3%	3%	3%	5%	3%	5%	3%	3%	2%	4%	-	4%	2%	3%	5%
North West	50	43	8	1	40	9	2	10	13	8	1	18	29	16	5
	10%	10%	9%	5%	11%	8%	6%	9%	10%	9%	3%	12%	11%	10%	7%
Northern Ireland	15	11	4	-	9	5	1	3	3	3	2	3	3	6	6
	3%	3%	5%	-	2%	5%	3%	3%	2%	3%	7%	2%	1%	4%	8%
Scotland	35	30	5	-	23	7	6	10	5	5	4	12	19	8	8
	7%	7%	6%	-	6%	7%	18%	9%	4%	5%	12%	8%	7%	5%	10%
South East	80	68	13	3	60	17	4	16	22	13	7	22	39	29	13
	16%	16%	15%	17%	16%	17%	11%	15%	17%	14%	22%	15%	14%	19%	16%
South West	45	38	8	1	36	9	1	7	14	10	2	12	26	18	1
	9%	9%	9%	5%	10%	8%	3%	7%	11%	10%	7%	8%	10%	12%	1%
Wales	20	19	1	-	16	4	-	4	4	4	1	6	11	4	4
	4%	4%	2%	-	4%	4%	-	4%	3%	4%	5%	4%	4%	3%	5%
West Midlands	40	34	6	3	32	7	1	9	11	13	1	6	23	10	7
	8%	8%	7%	23%	9%	7%	4%	8%	9%	14%	4%	4%	8%	7%	9%
Yorkshire / Humberside	35	28	7	1	24	10	1	7	5	7	5	12	16	13	6
	7%	7%	8%	4%	6%	10%	5%	7%	4%	7%	15%	8%	6%	9%	8%

Experian SME Online Survey

SQ4. Region

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%
East of England	50	13	13	24	17	34	15	36	22	13	16	34	31	3	22	18	40	10	14	19	33	17
	10%	8%	7%	14%	8%	11%	9%	10%	11%	9%	9%	10%	11%	4%	9%	10%	10%	11%	13%	7%	8%	16%
East Midlands	35	11	8	16	18	17	11	25	17	8	13	22	14	8	21	10	31	4	11	20	31	4
	7%	7%	4%	9%	9%	6%	6%	7%	8%	6%	7%	7%	5%	14%	9%	5%	7%	5%	10%	7%	8%	4%
London	86	31	26	28	43	42	28	58	33	25	31	55	47	8	38	33	70	15	19	44	63	23
	17%	20%	15%	16%	21%	14%	17%	17%	16%	18%	18%	16%	17%	13%	16%	18%	17%	16%	17%	15%	16%	21%
North East	15	6	5	4	11	4	8	7	5	2	7	8	8	-	9	5	13	2	2	9	12	3
	3%	4%	3%	2%	5%	1%	5%	2%	2%	2%	4%	2%	3%	-	4%	3%	3%	2%	2%	3%	3%	3%
North West	50	13	23	14	18	32	17	33	24	9	17	33	31	2	27	17	44	6	14	27	41	9
	10%	8%	13%	9%	9%	11%	10%	10%	12%	7%	10%	10%	11%	3%	12%	9%	11%	7%	13%	9%	10%	8%
Northern Ireland	15	1	7	7	8	8	6	9	4	4	8	8	4	3	8	4	12	3	3	9	12	3
	3%	1%	4%	4%	4%	3%	4%	3%	2%	3%	4%	2%	2%	6%	3%	2%	3%	3%	3%	3%	3%	3%
Scotland	35	12	13	11	11	24	11	24	13	11	9	27	20	7	17	11	27	8	8	22	29	6
	7%	7%	7%	6%	5%	8%	7%	7%	6%	8%	5%	8%	7%	12%	7%	6%	7%	8%	7%	8%	7%	5%
South East	80	31	25	24	30	50	31	49	24	26	33	47	34	13	35	31	66	14	16	49	65	16
	16%	19%	14%	15%	15%	17%	19%	14%	12%	18%	19%	14%	12%	23%	15%	17%	16%	15%	15%	17%	16%	14%
South West	45	13	22	10	13	33	8	37	21	16	10	35	30	5	13	17	30	15	2	30	32	13
	9%	8%	12%	6%	6%	11%	5%	11%	10%	12%	6%	10%	11%	9%	6%	9%	7%	16%	2%	10%	8%	12%
Wales	20	3	9	9	7	13	6	14	10	4	3	17	16	1	10	7	17	3	6	9	14	6
	4%	2%	5%	5%	3%	4%	3%	4%	5%	3%	2%	5%	6%	2%	4%	4%	4%	3%	5%	3%	4%	5%
West Midlands	40	13	16	11	22	18	13	27	17	10	17	23	19	4	19	19	37	3	7	31	39	1
	8%	8%	9%	6%	11%	6%	8%	8%	8%	7%	10%	7%	7%	7%	8%	10%	9%	3%	7%	11%	10%	1%
Yorkshire / Humberside	35	11	15	10	10	25	13	22	13	9	10	25	22	3	15	10	25	10	8	18	27	8
	7%	7%	8%	6%	5%	8%	8%	7%	6%	7%	6%	8%	8%	5%	7%	6%	6%	10%	8%	6%	7%	8%

Experian SME Online Survey

D1. In which of the following industries does your company provide its primary product or service?

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%
Agriculture	14	14	-	-	12	2	-	14	-	-	-	-	6	2	6
	3%	3%	-	-	3%	2%	-	13%	-	-	-	-	2%	1%	7%
Business Services	101	94	7	2	85	15	1	-	101	-	-	-	71	27	2
	20%	22%	8%	16%	23%	14%	3%	-	78%	-	-	-	26%	17%	3%
Construction	36	27	8	1	24	7	5	36	-	-	-	-	20	13	3
	7%	7%	10%	10%	6%	7%	15%	34%	-	-	-	-	7%	8%	4%
Consumer Services	15	10	5	-	11	3	1	-	-	15	-	-	8	7	-
	3%	2%	6%	-	3%	3%	2%	-	-	16%	-	-	3%	5%	-
Finance	28	24	4	-	23	5	-	-	28	-	-	-	21	6	1
	6%	6%	5%	-	6%	5%	-	-	22%	-	-	-	8%	4%	1%
Manufacturing	31	22	9	3	17	8	6	31	-	-	-	-	21	7	3
	6%	5%	10%	21%	5%	7%	19%	29%	-	-	-	-	8%	4%	4%
Property	26	21	5	-	18	8	-	26	-	-	-	-	14	6	6
	5%	5%	6%	-	5%	7%	-	24%	-	-	-	-	5%	4%	7%
Public Sector	30	18	12	3	16	10	4	-	-	-	30	-	13	3	15
	6%	4%	14%	18%	4%	10%	13%	-	-	-	100%	-	5%	2%	19%
Retail	48	40	9	-	37	10	2	-	-	48	-	-	23	17	8
	10%	9%	10%	-	10%	10%	5%	-	-	50%	-	-	8%	11%	11%
Transport	20	16	4	1	10	8	2	-	-	20	-	-	10	9	1
	4%	4%	4%	8%	3%	8%	5%	-	-	21%	-	-	4%	6%	1%
Wholesale	13	9	4	-	9	2	2	-	-	13	-	-	7	2	4
	3%	2%	5%	-	2%	1%	7%	-	-	14%	-	-	2%	1%	5%
Other	146	126	20	4	110	27	9	-	-	-	-	146	62	55	30
	29%	30%	23%	27%	29%	26%	29%	-	-	-	-	100%	22%	36%	38%

Experian SME Online Survey

D1. In which of the following industries does your company provide its primary product or service?

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%
Nets															
Agriculture / Construction / Manufacturing / Property	106	84	22	5	71	24	11	106	-	-	-	-	61	27	18
	21%	20%	26%	31%	19%	23%	34%	100%	-	-	-	-	22%	18%	23%
Business Services / Finance	129	118	11	2	108	19	1	-	129	-	-	-	93	33	3
	25%	28%	12%	16%	29%	19%	3%	-	100%	-	-	-	34%	22%	4%
Retail / Transport / Wholesale / Consumer Services	96	75	21	1	67	23	6	-	-	96	-	-	48	35	13
	19%	18%	25%	8%	18%	22%	20%	-	-	100%	-	-	17%	23%	17%
Public Sector	30	18	12	3	16	10	4	-	-	-	30	-	13	3	15
	6%	4%	14%	18%	4%	10%	13%	-	-	-	100%	-	5%	2%	19%

Experian SME Online Survey

D1. In which of the following industries does your company provide its primary product or service?

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%
Agriculture	14 3%	3 2%	5 3%	6 3%	6 3%	8 3%	4 3%	10 3%	7 4%	3 2%	5 3%	9 3%	8 3%	1 2%	5 2%	6 3%	11 3%	3 4%	3 3%	7 2%	10 3%	4 3%
Business Services	101 20%	39 25%	46 26%	15 9%	40 19%	61 20%	28 17%	73 21%	35 17%	38 27%	32 18%	69 21%	62 22%	7 12%	53 23%	38 21%	91 22%	9 10%	16 15%	60 21%	77 19%	24 21%
Construction	36 7%	6 4%	16 9%	14 8%	16 8%	19 6%	15 9%	21 6%	17 9%	4 3%	14 8%	22 7%	20 7%	2 3%	15 7%	13 7%	28 7%	8 8%	11 10%	18 6%	29 7%	7 6%
Consumer Services	15 3%	4 3%	1 1%	9 5%	7 3%	8 3%	7 4%	8 2%	6 3%	2 2%	7 4%	8 2%	7 3%	1 1%	6 3%	8 4%	14 3%	1 1%	3 3%	8 3%	11 3%	4 4%
Finance	28 6%	9 6%	12 6%	8 5%	9 4%	20 7%	12 7%	16 5%	5 3%	11 8%	16 9%	12 4%	11 4%	1 1%	15 7%	9 5%	24 6%	4 4%	8 8%	18 6%	27 7%	2 1%
Manufacturing	31 6%	5 3%	8 5%	17 10%	16 8%	16 5%	15 9%	17 5%	14 7%	3 2%	14 8%	17 5%	16 6%	1 2%	18 8%	9 5%	27 6%	4 4%	7 6%	17 6%	23 6%	8 7%
Property	26 5%	5 3%	13 7%	7 4%	11 5%	15 5%	6 4%	19 6%	14 7%	6 4%	9 5%	16 5%	13 5%	3 6%	18 8%	3 2%	21 5%	5 5%	1 1%	17 6%	17 4%	8 7%
Public Sector	30 6%	7 4%	4 2%	18 11%	13 6%	18 6%	12 7%	19 6%	11 6%	7 5%	7 4%	23 7%	12 4%	11 19%	15 6%	8 4%	23 6%	7 8%	10 9%	14 5%	24 6%	7 6%
Retail	48 10%	18 11%	13 7%	18 11%	23 11%	25 8%	13 8%	36 10%	27 13%	8 6%	11 6%	37 11%	29 10%	9 15%	21 9%	21 12%	42 10%	6 7%	12 11%	33 11%	45 11%	3 3%
Transport	20 4%	7 4%	5 3%	8 5%	7 3%	13 4%	7 4%	13 4%	7 3%	6 4%	10 6%	10 3%	9 3%	1 2%	6 3%	10 5%	16 4%	4 4%	4 4%	12 4%	16 4%	4 4%
Wholesale	13 3%	2 1%	7 4%	4 2%	9 4%	4 1%	10 6%	3 1%	3 1%	- -	10 6%	3 1%	3 1%	- -	5 2%	8 4%	12 3%	1 1%	3 2%	9 3%	12 3%	1 1%
Other	146 29%	53 34%	49 27%	44 26%	52 25%	94 31%	39 23%	108 32%	56 28%	52 37%	39 23%	107 32%	85 31%	22 38%	55 24%	51 28%	106 26%	41 43%	32 29%	75 26%	107 27%	39 36%

Experian SME Online Survey

D1. In which of the following industries does your company provide its primary product or service?

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%
Nets																						
Agriculture / Construction / Manufacturing / Property	106	19	43	44	48	58	40	66	52	14	42	64	57	7	56	30	86	20	21	59	80	26
	21%	12%	24%	26%	23%	19%	24%	19%	26%	10%	24%	19%	21%	12%	24%	16%	21%	21%	19%	20%	20%	24%
Business Services / Finance	129	48	58	23	48	81	40	89	40	49	48	81	73	7	69	46	115	13	25	79	104	25
	25%	30%	32%	14%	23%	27%	24%	26%	20%	35%	28%	24%	27%	13%	30%	26%	28%	14%	23%	27%	26%	23%
Retail / Transport / Wholesale / Consumer Services	96	31	25	40	46	50	37	59	43	16	37	59	48	11	37	46	84	13	22	61	83	13
	19%	20%	14%	24%	22%	17%	22%	17%	21%	12%	21%	18%	17%	18%	16%	25%	20%	13%	20%	21%	21%	12%
Public Sector	30	7	4	18	13	18	12	19	11	7	7	23	12	11	15	8	23	7	10	14	24	7
	6%	4%	2%	11%	6%	6%	7%	6%	6%	5%	4%	7%	4%	19%	6%	4%	6%	8%	9%	5%	6%	6%

Experian SME Online Survey

D2. How long has the company you work for been in operation?

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%
Less than a year	22	22	-	-	18	3	2	2	5	6	-	10	13	8	1
	4%	5%	-	-	5%	3%	5%	2%	4%	6%	-	7%	5%	5%	1%
1-5 years	137	133	4	1	108	26	4	17	43	25	7	44	76	48	14
	27%	31%	5%	4%	29%	25%	11%	16%	34%	26%	23%	30%	27%	31%	17%
6-10 years	98	88	11	1	76	18	5	24	31	15	2	26	62	25	12
	19%	21%	12%	5%	20%	17%	16%	23%	24%	15%	6%	18%	22%	16%	15%
11-15 years	82	70	12	3	60	14	8	19	26	11	3	23	44	33	5
	16%	17%	14%	18%	16%	14%	25%	18%	20%	11%	8%	16%	16%	21%	7%
16-20 years	43	37	7	-	35	7	2	10	7	11	2	15	16	19	9
	9%	9%	8%	-	9%	7%	5%	9%	5%	11%	5%	10%	6%	12%	11%
21-30 years	66	44	22	4	42	19	5	26	12	13	4	10	37	17	12
	13%	10%	25%	24%	11%	18%	14%	24%	10%	13%	15%	7%	13%	11%	15%
31-50 years	30	15	15	4	21	5	4	5	1	8	4	12	17	3	10
	6%	3%	18%	25%	6%	5%	13%	4%	1%	9%	15%	8%	6%	2%	13%
51 years or more	28	13	15	3	13	12	3	3	3	8	8	7	12	1	15
	6%	3%	17%	19%	3%	12%	10%	3%	2%	8%	25%	5%	5%	1%	19%
Don't know	1	-	1	1	-	1	-	-	-	-	1	-	-	-	1
	*	-	1%	5%	-	1%	-	-	-	-	3%	-	-	-	1%
Nets															
5 years or less	159	155	4	1	126	28	5	19	48	31	7	53	88	56	15
	31%	37%	5%	4%	34%	27%	16%	18%	38%	32%	23%	36%	32%	37%	19%
6-15 years	180	158	22	3	135	32	13	43	58	25	4	49	106	57	17
	36%	38%	26%	22%	36%	31%	41%	41%	45%	26%	14%	34%	38%	37%	22%

Experian SME Online Survey

D2. How long has the company you work for been in operation?

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%
16 years or more	168	109	59	10	111	43	14	44	23	40	18	44	82	40	46
	33%	26%	68%	68%	30%	41%	43%	41%	18%	41%	60%	30%	30%	26%	58%

Experian SME Online Survey

D2. How long has the company you work for been in operation?

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%
Less than a year	22 4%	22 14%	- -	- -	6 3%	16 5%	5 3%	17 5%	9 4%	8 6%	3 2%	19 6%	17 6%	2 3%	9 4%	11 6%	19 5%	3 3%	9 8%	11 4%	20 5%	3 2%
1-5 years	137 27%	137 86%	- -	- -	57 28%	80 27%	41 24%	96 28%	46 23%	51 36%	44 25%	94 28%	75 27%	18 32%	61 26%	54 30%	116 28%	21 23%	29 27%	80 28%	109 27%	28 25%
6-10 years	98 19%	- -	98 54%	- -	37 18%	62 21%	31 19%	67 20%	39 19%	28 20%	32 18%	66 20%	56 20%	10 18%	58 25%	24 13%	82 20%	16 17%	19 17%	58 20%	77 19%	21 19%
11-15 years	82 16%	- -	82 46%	- -	38 18%	45 15%	19 11%	64 19%	41 20%	22 16%	25 15%	57 17%	51 18%	6 10%	36 16%	29 16%	66 16%	16 17%	18 16%	42 15%	60 15%	22 20%
16-20 years	43 9%	- -	- -	43 26%	19 9%	24 8%	16 10%	27 8%	15 7%	13 9%	19 11%	25 7%	19 7%	6 11%	17 8%	14 8%	32 8%	12 12%	4 3%	31 11%	35 9%	9 8%
21-30 years	66 13%	- -	- -	66 39%	28 13%	38 13%	33 20%	33 10%	24 12%	9 6%	32 18%	34 10%	29 11%	5 8%	28 12%	26 15%	54 13%	12 12%	15 14%	33 11%	48 12%	18 16%
31-50 years	30 6%	- -	- -	30 18%	14 7%	16 5%	13 8%	17 5%	14 7%	4 3%	10 6%	20 6%	16 6%	3 6%	11 5%	12 7%	23 6%	7 7%	10 9%	16 6%	26 7%	4 3%
51 years or more	28 6%	- -	- -	28 17%	9 5%	19 6%	9 5%	19 6%	15 7%	4 3%	9 5%	19 6%	13 5%	6 11%	11 5%	10 6%	21 5%	8 8%	6 6%	16 5%	22 6%	6 6%
Don't know	1 *	- -	- -	- -	- -	1 *	- -	1 *	- -	1 1%	- -	1 *	- -	1 1%	1 *	- -	1 *	- -	1 1%	- -	1 *	- -
Nets																						
5 years or less	159 31%	159 100%	- -	- -	63 30%	96 32%	46 27%	113 33%	55 27%	59 42%	47 27%	112 34%	92 33%	20 35%	70 30%	65 36%	135 33%	24 26%	38 34%	91 32%	129 32%	30 28%
6-15 years	180 36%	- -	180 100%	- -	74 36%	106 35%	50 30%	130 38%	80 40%	50 36%	57 33%	123 37%	107 39%	16 28%	95 41%	53 29%	148 36%	33 35%	37 33%	100 35%	137 34%	43 39%
16 years or more	168 33%	- -	- -	168 100%	70 34%	98 32%	71 42%	97 28%	67 33%	29 21%	70 40%	98 29%	77 28%	21 36%	67 29%	63 35%	130 31%	38 40%	35 32%	96 33%	131 33%	37 33%

Experian SME Online Survey

D3. Which of the following describes your business?

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%
Limited liability partnership	13	8	6	-	5	4	4	3	1	4	1	4	-	-	13
	3%	2%	6%	-	1%	4%	13%	3%	1%	5%	3%	2%	-	-	17%
Limited company	276	218	58	10	211	50	15	61	93	48	13	62	276	-	-
	54%	52%	68%	64%	57%	48%	47%	58%	72%	49%	42%	42%	100%	-	-
Partnership	29	26	3	-	24	5	-	11	2	6	1	10	-	-	29
	6%	6%	4%	-	6%	5%	-	10%	1%	7%	2%	7%	-	-	37%
Sole proprietorship	153	151	2	-	117	31	5	27	33	35	3	55	-	153	-
	30%	36%	3%	-	31%	30%	16%	25%	26%	37%	10%	37%	-	100%	-
Umbrella company	1	1	-	-	1	-	-	-	-	-	-	1	-	-	1
	*	*	-	-	*	-	-	-	-	-	-	1%	-	-	1%
Other	35	18	17	6	15	13	8	4	1	2	13	16	-	-	35
	7%	4%	20%	36%	4%	12%	24%	3%	1%	2%	43%	11%	-	-	45%
Net: LLP / partnership / umbrella / other	79	53	25	6	44	22	12	18	3	13	15	30	-	-	79
	15%	13%	30%	36%	12%	22%	37%	17%	2%	14%	48%	20%	-	-	100%

Experian SME Online Survey

D3. Which of the following describes your business?

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%
Limited liability partnership	13	4	4	5	10	3	5	8	5	3	7	6	6	-	7	3	10	3	-	11	11	2
	3%	2%	2%	3%	5%	1%	3%	2%	3%	2%	4%	2%	2%	-	3%	2%	2%	4%	-	4%	3%	2%
Limited company	276	88	106	82	128	148	106	170	107	63	116	161	141	20	128	108	236	40	71	153	225	52
	54%	56%	59%	49%	62%	49%	64%	50%	53%	45%	66%	48%	51%	34%	55%	60%	57%	43%	65%	53%	56%	47%
Partnership	29	3	9	17	12	18	13	17	9	7	9	20	14	6	13	7	20	9	5	19	24	5
	6%	2%	5%	10%	6%	6%	8%	5%	5%	5%	5%	6%	5%	10%	5%	4%	5%	10%	5%	7%	6%	5%
Sole proprietorship	153	56	57	40	48	105	36	117	59	58	39	114	97	17	68	57	125	28	25	85	110	43
	30%	35%	32%	24%	23%	35%	22%	34%	29%	42%	23%	34%	35%	29%	29%	31%	30%	29%	23%	30%	28%	39%
Umbrella company	1	1	-	-	-	1	-	1	-	1	-	1	1	-	1	-	1	-	1	-	1	-
	*	1%	-	-	-	*	-	*	-	1%	-	*	*	-	*	-	*	-	1%	-	*	-
Other	35	6	5	23	10	26	6	29	22	7	3	32	17	16	16	6	22	13	8	19	27	8
	7%	4%	3%	14%	5%	9%	4%	9%	11%	5%	2%	10%	6%	27%	7%	3%	5%	14%	7%	7%	7%	7%
Net: LLP / partnership / umbrella / other	79	15	17	46	31	47	24	55	36	18	19	60	38	21	37	16	53	26	14	49	63	16
	15%	9%	10%	27%	15%	16%	14%	16%	18%	13%	11%	18%	14%	37%	16%	9%	13%	28%	13%	17%	16%	14%