

CONCERNED CONSUMERS SUMMARY -- JULY 2007

Populus interviewed 1,063 adults aged 18+ online between July 20th & 23rd 2007. The results have been weighted to be representative of all adults. Populus is a member of the British Polling Council and abides by its rules. For more details go to www.populuslimited.com.

(Concerned Consumers n=490)

CONCERNED CONSUMERS' THERMOMETER

Please rate the following companies on the basis of your overall impressions of their general behaviour. 100 means you would go out of your way to buy their products or services and advise others such as friends and family to do the same and 1 means you would avoid buying their products and services and advise others such as friends and family to do the same. 50 means you have no particular feelings either way. You can use any number from 1 to 100, the higher the number the more favourable your overall impressions are.

	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Change
Google	68	71	66	71	73	+2
Marks & Spencer	62	64	60	67	64	-3
Tesco	60	59	58	64	61	-3
Virgin	54	59	55	57	57	--
Apple	49	53	48	55	54	-1
Disney	47	48	50	54	51	-3
Ford	48	53	47	52	51	-1
BT	47	47	45	50	51	+1
Coca Cola	43	42	44	52	49	-3
Vodafone	44	49	46	50	48	-2
BP	45	46	42	48	47	-1
HSBC	46	44	44	47	47	--
British Airways	47	45	42	47	47	--
British Gas	43	36	38	43	44	+1
McDonalds	31	29	31	36	35	-1

SECTOR FOCUS –BANKS & BUILDING SOCIETIES

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	Jul-07
Co-op	63
Nationwide	57
Halifax (HBOS)	52
Abbey	51
Lloyds TSB	49
Nat West	49
RBS	48
HSBC	47
Egg	46
Barclays	44
First Direct	43

Do you think banks & building societies are doing enough to tackle social and environmental issues?

	Concerned Consumers	Rest
Yes	15%	27%
No	85%	73%

Which of the following do you think it is most important for banks & building societies to address?

Social issues	80%
Environmental issues	20%

On a scale of 1 to 5, how well do you think each bank or building society is doing at addressing SOCIAL ISSUES? Where 1 means not well at all and 5 means exceptionally well

Co-op	2.99
Nationwide	2.78
Halifax (HBOS)	2.62
Royal Bank of Scotland	2.57
Lloyds TSB	2.57
HSBC	2.56
Abbey	2.55
Nat West	2.54
First Direct	2.49
Egg	2.47
Barclays	2.40

On a scale of 1 to 5, how well do you think each bank or building society is doing at addressing ENVIRONMENTAL ISSUES? Where 1 means not well at all and 5 means exceptionally well

Co-op	2.95
Nationwide	2.62
HSBC	2.55
Lloyds TSB	2.54
Egg	2.53
Royal Bank of Scotland	2.52
Halifax (HBOS)	2.52
Abbey	2.50
Nat West	2.48
First Direct	2.48
Barclays	2.43

Do you have a personal bank account?

	Yes	99%
	No	1%

Who do you bank with?

Lloyds TSB	17%
Nat West	17%
Barclays	12%
Abbey	8%
Halifax (HBOS)	8%
HSBC	7%
Nationwide	6%
Co-op	5%
First Direct	4%
Royal Bank of Scotland	4%
Egg	0%
Other	10%

On a scale of 1 to 5, how important would you say the following factors are in determining your choice of bank or building society or your decision to stay with the same bank or building society? Where 1 means they are completely unimportant and 5 means they are very important indeed.

The quality of their customer service	4.41
How secure I feel my personal data is with them	4.36
Their level of fees and banking charges	4.21
The range of products and services they offer e.g. high interest on savings accounts or low interest on loans	4.04
Whether I trust them to keep my best interests at heart (e.g not lending me money I won't be able to afford to pay back)	4.03
Whether they apply ethical standards when choosing companies	3.83
How close their nearest branch is to me	3.66
How hard they are working to address environmental issues	3.65
The work they do in the community e.g. helping educate young about money, donating to local charities	3.65
It's the one I've always banked with and I can't be bothered to move	3.14
Whether my family or friends recommend them	3.07

Which of the following ethical or environmental initiatives that a bank could implement appeals to you most?

Offering free and objective financial advice at each branch through an Independent Financial Advisor	20%
Making staff bonuses solely dependent on customer satisfaction rather than sales targets	18%
Running an extensive schools programme to teach kids about money matters	16%
Applying rigorous ethical & environmental standards to the companies it invests in, even if that results in lower returns for customers	13%
Giving you a lower limit on your credit card to reduce the risk of running up big debts.	11%
Doing away with paper statements, chequebooks and paying-in books to save on paper and create less waste.	11%
Taking longer to process a mortgage or loan application so they can conduct a thorough assessment of your ability to pay off what you borrow	8%
Closing all but the essential branches in order to save energy and reduce carbon emissions.	3%

There is lots of talk at the moment about the economy – inflation is too high, interest rates keep rising and people are worried about housing prices. Which of the following best describes how you would be likely to respond if you had to cut back on your consumer spending?

	Concerned Consumers	Rest
I would still try and buy the most ethical and environmentally-friendly products I could – even if it meant paying a little extra	51%	22%
I would be more likely to buy products and services that represented the best value for money regardless of the company's ethical or environmental credentials	49%	78%

Recent news stories revealed that Tesco currently sells 38 different types of milk. Which of the following statements best describes your point of view on this level of choice:

There is too much choice nowadays – it should be cut back.	22%
I like having choices but it's starting to get a bit over the top.	66%
You can never have too much choice.	12%

In the absence of any other way of tackling the environmental impact of flying, if you had to choose, would you personally be prepared to:

	Apr-07	May-07	Jun-07	Jul-07
Fly less often	57%	53%	51%	53%
Pay more to fly each time	13%	14%	9%	12%
Neither	30%	33%	40%	35%