

CONCERNED CONSUMERS SUMMARY -- July 2009

Populus interviewed 1,147 adults aged 18+ online between July 24th and July 27th 2009. 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.populus.co.uk

Concerned Consumers (n=543)

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.

	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	<i>Change since last month</i>	<i>Change since last year</i>
Google	71	72	71	72	73	68	67	67	66	72	71	72	70	-2	-1
Marks & Spencer	60	61	63	64	65	65	60	60	60	64	63	65	64	-1	+4
Tesco	59	60	60	63	61	61	55	60	58	63	62	62	61	-1	+2
Virgin	55	58	58	57	59	57	56	55	53	59	57	59	58	-1	+3
Apple	56	58	55	58	57	56	54	51	50	57	58	59	57	-2	+1
Ford	49	52	50	50	49	52	48	49	43	54	53	55	52	-3	+3
BT	48	51	46	51	50	45	45	43	47	49	49	53	51	-2	+3
Disney	51	55	52	55	55	52	49	51	47	55	55	55	50	-5	-1
Vodafone	46	49	50	49	48	49	48	48	46	50	50	52	48	-4	+2
HSBC	46	47	50	49	49	46	44	40	41	49	47	46	48	+2	+2
British Gas	39	39	37	42	42	40	39	39	41	44	44	46	47	+1	+8
BP	40	43	41	44	45	43	42	44	41	48	46	47	47	=	+7
Coca Cola	48	50	45	50	49	48	44	48	44	49	49	50	46	-4	-2
British Airways	43	42	41	45	47	43	46	43	42	46	46	44	44	=	+1
McDonald's	39	38	38	40	37	37	34	36	36	42	39	41	41	=	+2

ALL 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. [ALL CONSUMERS]

	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	<i>Change since last month</i>
Google	70	68	68	67	70	71	72	72	=
Tesco	63	60	63	61	64	64	64	64	=
M&S	64	60	59	59	61	62	64	63	-1
Virgin	56	57	56	54	58	56	59	58	-1
Apple	55	53	52	49	55	55	58	57	-1
Disney	56	51	54	50	56	57	58	55	-3
Ford	53	50	49	47	53	53	54	54	=
Coca-Cola	52	48	51	48	52	53	53	52	-1
BT	47	48	44	46	50	48	53	51	-2
Vodafone	49	47	48	47	50	50	52	50	-2
BP	44	45	45	43	48	46	49	48	-1
HSBC	47	45	40	42	48	46	48	48	=
British Gas	40	40	40	41	45	45	47	46	-1
BA	45	46	45	43	45	45	46	44	-2
McDonald's	43	40	40	40	45	44	44	47	+3

SECTOR FOCUS – Banks

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.

Concerned Consumers

	July 07	July 08	July 09	<i>Change</i>
Co-operative	63	66	56	<i>-10</i>
Nationwide	57	53	53	<i>=</i>
Halifax	52	48	50	<i>+2</i>
HSBC	47	46	48	<i>+2</i>
Abbey	51	49	48	<i>-1</i>
NatWest	49	49	46	<i>-3</i>
Lloyds TSB	49	47	45	<i>-2</i>
Barclays	44	45	45	<i>=</i>
First Direct	43	42	43	<i>+1</i>
Egg	46	43	40	<i>-3</i>
RBS	48	44	36	<i>-8</i>

All Consumers

	July 09
Co-operative	54
Nationwide	53
Halifax	51
Abbey	50
HSBC	48
NatWest	47
Lloyds TSB	47
Barclays	47
First Direct	43
Egg	41
RBS	37

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

	July-07	July-08	July-09	<i>Change</i>
Yes	15%	17%	9%	-8%
No	85%	83%	91%	+8%

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

	July-09
Yes	16%
No	84%

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

	July-07	July-08	July-09	Change
Social issues	80%	77%	81%	+4%
Environmental issues	20%	23%	19%	-4%

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

	July-09
Social issues	84%
Environmental issues	16%

On a scale of 1 to 5, how well do you think each bank or building society is doing at addressing social and environmental issues? (Where 1 means not well at all and 5 means exceptionally well).

	Concerned Consumers	All consumers
Co-operative Bank	3.12	3.06
Nationwide	2.62	2.65
HSBC	2.49	2.55
NatWest	2.46	2.49
Barclays	2.45	2.52
Abbey	2.41	2.53
First Direct	2.37	2.42
Halifax	2.37	2.49
Lloyds TSB	2.36	2.47
Egg	2.25	2.32
Royal Bank of Scotland	2.16	2.24

Do you have a personal bank account? [Concerned Consumers]

	July-07	July-08	July-09	<i>Change</i>
Yes	99%	97%	97%	=
No	1%	3%	3%	=

Do you have a personal bank account? [All consumers]

	July-09
Yes	98%
No	2%

And who do you bank with? [Concerned Consumers]

	July-07	July-08	July-09	Change
NatWest	17%	13%	17%	+4%
Lloyds TSB	17%	18%	15%	-3%
Barclays	12%	15%	13%	-2%
Halifax [(HBOS) until 2008]	8%	11%	12%	+1%
HSBC	7%	12%	9%	-3%
Nationwide	6%	6%	6%	=
Abbey	8%	5%	6%	+1%
First Direct	4%	3%	4%	+1%
Royal Bank of Scotland (RBS)	4%	4%	3%	-1%
Co-op	5%	3%	3%	=
Egg	0%	0%	0%	=
Other	-	-	11%	N/A

And who do you bank with? [All Consumers]

	July-09
Lloyds TSB	18%
NatWest	14%
Barclays	13%
Halifax	13%
HSBC	9%
Abbey	7%
Nationwide	7%
RBS	4%
First Direct	3%
Co-operative Bank	3%
Egg	0%
Other	11%

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.) [Concerned Consumers]

	Jul-07	Jul-08	Jul-09	<i>Change</i>
The quality of their customer service	4.41	4.31	4.30	<i>-0.01</i>
How secure I feel my personal data are with them	4.36	4.2	4.28	<i>+0.08</i>
Their level of fees and banking charges	4.21	4.11	4.16	<i>+0.05</i>
Whether I trust them to keep my best interests at heart	4.03	4.1	4.03	<i>-0.07</i>
The range of products and services they offer	4.04	4.03	3.87	<i>-0.16</i>
How close their nearest branch is to me	3.66	3.69	3.62	<i>-0.07</i>
Whether they apply ethical standards when choosing companies to invest in	3.83	3.89	3.61	<i>-0.28</i>
Whether I see them as partly responsible for the recent financial turmoil	N/A	3.58	3.51	<i>-0.07</i>
How hard they are working to address environmental issues	3.65	3.68	3.39	<i>-0.29</i>
The work they do in the community	3.65	3.69	3.35	<i>-0.34</i>
It's the one I've always banked with and I can't be bothered	3.14	3.12	3.11	<i>-0.01</i>
Whether my family or friends recommend them	3.07	3.21	2.99	<i>-0.22</i>

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.) [All Consumers]

	Jul-09
The quality of their customer service	4.27
How secure I feel my personal data are with them	4.19
Their level of fees and banking charges	4.07
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)	3.86
The range of products and services they offer e.g. high interest on savings accounts or low interest on loans	3.85
How close their nearest branch is to me	3.68
Whether I see them as partly responsible for the recent financial turmoil	3.41
Whether they apply ethical standards when choosing companies to invest in	3.32
How hard they are working to address environmental issues	3.12
The work they do in the community e.g. helping educate young people about money, donating to local charities	3.12
It's the one I've always banked with and I can't be bothered	3.10
Whether my family or friends recommend them	2.98

Which of the following ethical or environmental initiatives that a bank could implement appeals to you most? Which is the second most appealing? Which is the third most appealing? [Concerned Consumers]

		July 2008	July 2009	Change
Making staff bonuses solely dependent on customer satisfaction rather than sales targets	Ranked in top 3	48%	61%	+13%
	Appeals the most	14%	24%	+10%
	Second most appealing	16%	21%	+5%
	Third most appealing	18%	17%	-1%
Offering free and objective financial advice at each branch through an Independent Financial Advisor	Ranked in top 3	45%	49%	+4%
	Appeals the most	19%	21%	+2%
	Second most appealing	17%	17%	=%
	Third most appealing	9%	12%	+3%
Running an extensive schools programme to teach kids about money matters	Ranked in top 3	46%	41%	-5%
	Appeals the most	11%	12%	+1%
	Second most appealing	18%	12%	-6%
	Third most appealing	17%	18%	+1%
Doing away with paper statements, chequebooks and paying-in books to save on paper and create less waste	Ranked in top 3	39%	38%	-1%
	Appeals the most	15%	8%	-7%
	Second most appealing	9%	15%	+6%
	Third most appealing	15%	16%	+1%

Which of the following ethical or environmental initiatives that a bank could implement appeals to you most? Which is the second most appealing? Which is the third most appealing? (Concerned Consumers cont.)

		July 2008	July 2009	Change
Giving you a lower limit on your credit card to reduce the risk of running up big debts	Ranked in top 3	30%	37%	+7%
	Appeals the most	11%	13%	+2%
	Second most appealing	10%	10%	=
	Third most appealing	8%	14%	+6%
Applying rigorous ethical & environmental standards to the companies it invests in, even if that results in lower returns for customers	Ranked in top 3	38%	35%	-3%
	Appeals the most	16%	15%	-1%
	Second most appealing	11%	10%	-1%
	Third most appealing	11%	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	Ranked in top 3	20%	25%	+5%
	Appeals the most	3%	6%	+3%
	Second most appealing	7%	13%	+6%
	Third most appealing	9%	7%	-2%
Closing all but the essential branches in order to save energy and reduce carbon emissions	Ranked in top 3	11%	10%	-1%
	Appeals the most	3%	1%	-2%
	Second most appealing	4%	3%	-1%
	Third most appealing	4%	6%	+2%

Which of the following ethical or environmental initiatives that a bank could implement appeals to you most? Which is the second most appealing? Which is the third most appealing? [All consumers]

	Ranked in top 3	Appeals the most	Second most appealing	Third most appealing
Making staff bonuses solely dependent on customer satisfaction rather than sales targets	57%	24%	18%	17%
Offering free and objective financial advice at each branch through an Independent Financial Advisor	54%	23%	18%	13%
Running an extensive schools programme to teach kids about money matters	41%	13%	14%	15%
Doing away with paper statements, chequebooks and paying-in books to save on paper and create less waste.	40%	10%	15%	16%
Giving you a lower limit on your credit card to reduce the risk of running up big debts	40%	12%	14%	14%
Applying rigorous ethical & environmental standards to the companies it invests in, even if that results in lower returns for customers	28%	11%	8%	10%
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	26%	6%	12%	8%
Closing all but the essential branches in order to save energy and reduce carbon emissions	11%	1%	4%	6%

To what extent do you think banks were involved in the events that have led to the recent financial turmoil? [Concerned Consumers]

	July 2008	July 2009	<i>Change</i>
All banks were involved	33%	36%	<i>+3%</i>
Most banks were involved	49%	57%	<i>+8%</i>
A few banks were involved	16%	6%	<i>-10%</i>
No banks were involved	2%	*	<i>-2%</i>

All consumers

	July 2009
All banks were involved	33%
Most banks were involved	54%
A few banks were involved	12%
No banks were involved	1%

And to what extent do you think the following banks were involved in the events that have led to the recent financial turmoil?

		July 2008	July 2009	<i>Change</i>
Royal Bank of Scotland	Very involved	21%	62%	+41%
	Quite involved	58%	34%	-24%
	Not very involved	17%	3%	-14%
	Not at all involved	4%	1%	-3%
Lloyds TSB	Very involved	19%	39%	+20%
	Quite involved	59%	48%	-11%
	Not very involved	19%	12%	-7%
	Not at all involved	2%	1%	-1%
Halifax	Very involved	21%	38%	+17%
	Quite involved	59%	44%	-15%
	Not very involved	16%	16%	=
	Not at all involved	4%	2%	-2%
HSBC	Very involved	22%	31%	+9%
	Quite involved	56%	48%	-8%
	Not very involved	19%	19%	=
	Not at all involved	3%	2%	-1%
Barclays	Very involved	24%	30%	+6%
	Quite involved	56%	49%	-7%
	Not very involved	17%	19%	+2%
	Not at all involved	2%	2%	=

And to what extent do you think the following banks were involved in the events that have led to the recent financial turmoil?
(Concerned Consumers cont.)

NatWest	Very involved	19%	25%	+6%
	Quite involved	58%	56%	-2%
	Not very involved	20%	17%	-3%
	Not at all involved	3%	1%	-2%
Abbey	Very involved	18%	18%	=
	Quite involved	58%	50%	-8%
	Not very involved	21%	28%	+7%
	Not at all involved	3%	3%	=
First Direct	Very involved	15%	14%	-1%
	Quite involved	55%	48%	-7%
	Not very involved	27%	34%	+7%
	Not at all involved	3%	5%	+2%
Nationwide	Very involved	12%	12%	=
	Quite involved	54%	46%	-8%
	Not very involved	28%	35%	+7%
	Not at all involved	5%	7%	+2%
Egg	Very involved	16%	12%	-4%
	Quite involved	50%	45%	-5%
	Not very involved	30%	36%	+6%
	Not at all involved	5%	7%	+2%
Co-operative Bank	Very involved	9%	7%	-2%
	Quite involved	45%	35%	-10%
	Not very involved	39%	45%	+6%
	Not at all involved	7%	13%	+6%

And to what extent do you think the following banks were involved in the events that have led to the recent financial turmoil?
 [Asked only of those who thought all, most or a few banks were involved] [All consumers]

	Very involved	Quite involved	Not very involved	Not at all involved
Royal Bank of Scotland	59%	34%	6%	1%
Lloyds TSB	38%	47%	15%	1%
Halifax	37%	42%	19%	2%
HSBC	31%	47%	20%	2%
Barclays	29%	47%	22%	2%
NatWest	23%	53%	22%	2%
Abbey	16%	49%	32%	4%
First Direct	12%	45%	37%	5%
Nationwide	12%	43%	38%	7%
Egg	11%	43%	39%	8%
Co-operative Bank	6%	34%	45%	15%

There is lots of talk at the moment about the economy – the stock market troubles, house prices, interest rates and so on. 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	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jun-09	Jul-09
I would still try and buy the most ethical and environmentally-friendly products I could – even if it meant paying a little extra	55%	55%	59%	56%	60%	60%	58%	59%	53%	59%	55%	50%	56%	50%
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	45%	45%	41%	44%	40%	40%	42%	41%	47%	41%	45%	50%	44%	50%

All Consumers	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09
I would still try and buy the most ethical and environmentally-friendly products I could – even if it meant paying a little extra	40%	44%	41%	45%	40%	42%	40%	35%	35%
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	60%	56%	59%	55%	60%	58%	60%	65%	65%

Some people have said that in light of the recent bank bail-outs, some of the largest banks should be broken up so that in the event that they struggle financially they are easier for the Government or a prospective buyer to save or small enough to let them fail. Others have said that breaking up big banks wouldn't make a difference to the ability to save a bank or allow it to fail and that it is the wrong solution to the recent financial turmoil. Overall, do you think that some of the bigger banks in the UK should be broken up, or should they be able to stay the size they are?

	Concerned Consumers	All consumers
They should be broken up	44%	40%
They should be able to stay the size they are	29%	33%
Don't know	27%	27%

Several banks, including some which have been supported by public money during the Credit Crunch, have continued to pay bonuses and/or high salaries to some of their employees. Which of the following statements comes closest to your view?

	Concerned Consumers	All consumers
All banks, including those which haven't been supported by public money during the Credit Crunch, should have a limit set on the amount they can pay an employee either in salary or bonuses	70%	64%
Banks which have been supported by public money should have a limit set on the amount they can pay an employee in salary or bonuses, but those that haven't been supported by public money should be able to pay what they choose	26%	31%
All banks, including those which have been supported by public money during the Credit Crunch, should be able to pay their staff what they choose to	4%	5%

Do you think that banks should be forced to establish their investment banking divisions as completely separate companies to their retail banking divisions?

	Concerned Consumers	All consumers
Yes	60%	59%
No	10%	11%
Don't know	30%	31%