

YouGov / Transferwise Technology Providers

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Total	Gender		Age					Social Grade		Government Region												
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Northern Ireland

For the following question, if you have more than one bank, please think about your MAIN one.

To what extent do you trust **your bank** to look after your finances?

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
Trust a lot	33%	33%	33%	37%	20%	25%	33%	41%	33%	33%	35%	28%	29%	40%	34%	40%	30%	42%	31%	34%	27%	28%	19%
Trust a little	45%	43%	48%	43%	62%	43%	45%	40%	48%	43%	45%	51%	39%	41%	38%	46%	47%	35%	52%	44%	55%	54%	45%
Don't trust very much	12%	15%	10%	12%	9%	16%	13%	12%	12%	13%	14%	14%	15%	10%	14%	8%	12%	16%	10%	13%	6%	9%	26%
Don't trust at all	6%	7%	5%	2%	4%	11%	5%	5%	6%	5%	1%	4%	8%	9%	9%	3%	7%	4%	4%	5%	10%	6%	5%
Don't know	3%	3%	4%	6%	4%	6%	3%	1%	1%	6%	4%	3%	9%	1%	5%	2%	4%	3%	3%	4%	2%	2%	5%

Thinking about consumer technology companies (e.g.

Apple, Samsung, Google etc.) AND banks in general...

Do you think consumer technology companies are MORE or LESS secure than banks, or are they about the same?

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
More secure	5%	6%	4%	11%	5%	8%	3%	2%	5%	5%	3%	2%	3%	8%	4%	7%	4%	8%	3%	5%	6%	4%	7%
About the same	42%	44%	41%	37%	49%	42%	43%	41%	43%	41%	44%	43%	38%	44%	39%	37%	45%	43%	42%	42%	43%	41%	44%
Less secure	39%	42%	37%	32%	33%	37%	41%	45%	41%	37%	41%	42%	36%	38%	41%	43%	38%	37%	39%	39%	40%	35%	45%
Don't know	14%	9%	18%	21%	13%	13%	13%	12%	11%	17%	11%	13%	23%	9%	15%	12%	12%	12%	16%	13%	12%	19%	4%

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Income - gross household																
under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

For the following question, if you have more than one bank, please think about your MAIN one.

To what extent do you trust **your bank** to look after your finances?

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
Trust a lot	26%	35%	36%	33%	32%	31%	34%	27%	33%	32%	36%	39%	31%	43%	40%	31%	34%
Trust a little	30%	43%	45%	46%	49%	47%	45%	60%	47%	46%	50%	41%	47%	37%	27%	39%	45%
Don't trust very much	26%	12%	12%	12%	11%	13%	13%	8%	16%	12%	9%	13%	19%	15%	30%	9%	9%
Don't trust at all	4%	8%	4%	7%	7%	7%	7%	3%	3%	9%	4%	6%	2%	3%	-	9%	6%
Don't know	13%	3%	3%	1%	0%	3%	1%	2%	2%	1%	2%	2%	2%	2%	4%	12%	6%

Thinking about consumer technology companies (e.g.

Apple, Samsung, Google etc.) AND banks in general...

Do you think consumer technology companies are MORE or LESS secure than banks, or are they about the same?

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
More secure	-	1%	7%	6%	6%	4%	4%	5%	8%	6%	9%	3%	2%	7%	3%	9%	3%
About the same	51%	40%	40%	46%	44%	36%	48%	46%	44%	35%	40%	49%	48%	37%	39%	30%	42%
Less secure	36%	42%	40%	37%	37%	44%	34%	39%	38%	50%	43%	46%	42%	52%	46%	35%	35%
Don't know	14%	16%	13%	12%	13%	16%	14%	10%	10%	8%	7%	2%	8%	5%	13%	26%	19%

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Total	Gender		Age					Social Grade		Government Region												
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Northern Ireland

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
Payments in-store (e.g. Apple Pay, Android Pay etc.)	7%	8%	6%	16%	6%	10%	5%	4%	7%	7%	10%	6%	8%	9%	10%	2%	8%	5%	6%	7%	4%	9%	10%
Payments online (e.g. PayPal, Google Wallet etc.)	57%	59%	56%	58%	63%	55%	59%	54%	60%	54%	67%	57%	47%	58%	55%	61%	55%	65%	61%	59%	41%	53%	57%
International money transfer (e.g. TransferWise, CurrencyFair etc.)	5%	6%	3%	9%	5%	6%	3%	4%	6%	3%	6%	3%	3%	5%	7%	6%	6%	5%	2%	5%	2%	4%	6%
Loans (e.g. Funding Circle, Zopa etc.)	3%	3%	3%	5%	5%	5%	3%	1%	4%	3%	1%	1%	2%	3%	5%	5%	4%	4%	4%	3%	3%	5%	1%
Property investments (e.g. LendInvest)	1%	2%	0%	0%	5%	1%	-	0%	2%	0%	-	-	1%	0%	-	-	2%	3%	-	1%	4%	2%	-
Personal investments or wealth management (e.g. Nutmeg)	1%	2%	1%	4%	2%	1%	1%	1%	2%	1%	1%	1%	1%	0%	2%	2%	4%	2%	1%	2%	1%	-	-
Other	0%	0%	0%	-	-	-	0%	0%	0%	-	0%	-	-	0%	-	1%	0%	0%	-	0%	-	1%	-
Don't know	4%	4%	5%	6%	4%	6%	5%	2%	3%	6%	3%	6%	2%	3%	5%	2%	3%	4%	7%	4%	6%	4%	6%
Not applicable - I have never used technology providers for any financial services	35%	33%	36%	28%	26%	32%	33%	42%	33%	37%	25%	34%	51%	37%	30%	35%	37%	27%	30%	34%	44%	38%	37%

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

Unweighted base	1054	540	514	128	101	147	243	435	623	431	51	116	64	79	88	102	150	130	87	867	62	94	31
Base: All nation adults online (excluding ONLY Payments Online)	1093	538	555	149	160	191	212	381	597	496	48	128	83	79	98	94	150	128	86	894	66	100	33
Payments in-store (e.g. Apple Pay, Android Pay etc.)	13%	15%	11%	26%	13%	17%	11%	7%	14%	12%	24%	13%	13%	16%	19%	4%	14%	10%	11%	13%	6%	15%	18%
International money transfer (e.g. TransferWise, CurrencyFair etc.)	9%	12%	6%	15%	9%	10%	6%	7%	11%	6%	15%	6%	4%	10%	13%	13%	10%	10%	4%	9%	4%	7%	10%
Loans (e.g. Funding Circle, Zopa etc.)	7%	6%	7%	9%	11%	9%	7%	2%	8%	5%	2%	1%	4%	6%	10%	11%	6%	9%	8%	6%	5%	9%	2%
Property investments (e.g. LendInvest)	2%	3%	1%	1%	9%	2%	-	1%	3%	0%	-	-	1%	1%	-	-	4%	6%	-	2%	6%	3%	-
Personal investments or wealth management (e.g. Nutmeg)	3%	4%	1%	7%	4%	2%	2%	2%	3%	2%	3%	1%	1%	1%	3%	3%	7%	5%	2%	3%	1%	-	-
Other	0%	0%	0%	-	-	-	1%	1%	1%	-	1%	-	-	0%	-	1%	1%	1%	-	0%	-	1%	-
Don't know	8%	7%	10%	9%	9%	11%	10%	5%	5%	11%	6%	12%	4%	6%	10%	5%	5%	9%	15%	8%	9%	7%	11%
Not applicable - I have never used technology providers for any financial services	65%	61%	69%	47%	52%	58%	67%	80%	62%	68%	56%	67%	80%	69%	56%	71%	64%	59%	62%	65%	69%	66%	64%

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under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
Payments in-store (e.g. Apple Pay, Android Pay etc.)	4%	2%	4%	4%	5%	6%	4%	7%	9%	10%	16%	7%	14%	15%	33%	6%	7%
Payments online (e.g. PayPal, Google Wallet etc.)	24%	57%	63%	50%	52%	58%	62%	72%	69%	76%	65%	56%	69%	77%	78%	45%	47%
International money transfer (e.g. TransferWise, CurrencyFair etc.)	2%	1%	3%	2%	3%	3%	3%	6%	8%	4%	10%	7%	8%	14%	42%	4%	3%
Loans (e.g. Funding Circle, Zopa etc.)	1%	2%	2%	2%	5%	2%	6%	8%	8%	1%	0%	0%	3%	6%	31%	1%	3%
Property investments (e.g. LendInvest)	-	-	-	1%	2%	3%	2%	1%	0%	1%	5%	-	-	2%	-	-	0%
Personal investments or wealth management (e.g. Nutmeg)	-	-	2%	1%	2%	1%	3%	0%	-	4%	-	-	2%	8%	9%	2%	0%
Other	-	1%	-	-	1%	0%	-	0%	1%	1%	-	-	-	-	-	0%	-
Don't know	10%	4%	4%	3%	3%	3%	4%	3%	8%	2%	2%	1%	4%	1%	3%	9%	5%
Not applicable - I have never used technology providers for any financial services	65%	37%	28%	44%	37%	33%	29%	24%	19%	32%	42%	24%	16%	13%	42%	45%	

Which, if any, of the following financial services have you EVER used a technology provider for? (Please select all that apply. If you haven't used technology providers for any financial services, please select the "Not applicable" option.)

Unweighted base	42	42	75	85	89	76	63	47	48	39	50	36	59	21	16	74	192
Base: All nation adults online (excluding ONLY Payments Online)	58	43	72	95	107	88	70	47	55	30	51	30	50	20	17	75	185
Payments in-store (e.g. Apple Pay, Android Pay etc.)	4%	5%	8%	8%	8%	13%	9%	15%	18%	26%	27%	13%	27%	31%	46%	10%	11%
International money transfer (e.g. TransferWise, CurrencyFair etc.)	2%	2%	7%	4%	5%	7%	6%	14%	17%	10%	17%	14%	15%	29%	59%	6%	6%
Loans (e.g. Funding Circle, Zopa etc.)	1%	5%	4%	3%	10%	4%	13%	17%	17%	2%	1%	1%	5%	13%	43%	1%	4%
Property investments (e.g. LendInvest)	-	-	-	2%	4%	6%	3%	1%	1%	2%	8%	-	-	4%	-	-	0%
Personal investments or wealth management (e.g. Nutmeg)	-	-	4%	2%	3%	2%	6%	1%	-	10%	-	-	5%	16%	13%	4%	0%
Other	-	2%	-	-	1%	0%	-	1%	2%	3%	-	-	-	-	-	0%	-
Don't know	13%	9%	10%	5%	6%	5%	9%	6%	17%	6%	3%	2%	9%	2%	4%	14%	9%
Not applicable - I have never used technology providers for any financial services	81%	79%	67%	82%	67%	69%	62%	53%	35%	49%	53%	77%	46%	33%	19%	68%	73%

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Total	Gender		Age					Social Grade		Government Region												
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Northern Ireland

Which, if any, of the following would EVER motivate you to use technology providers for a financial service that your bank would usually offer? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All nation adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
If they provided a better cost	24%	31%	18%	38%	35%	27%	20%	15%	27%	20%	24%	19%	23%	13%	29%	35%	30%	20%	24%	24%	19%	22%	27%
If they provided a quicker service	19%	23%	16%	36%	28%	22%	14%	11%	21%	16%	20%	19%	16%	17%	17%	20%	25%	22%	18%	20%	13%	16%	13%
If they were more convenient	25%	29%	22%	41%	36%	26%	24%	16%	28%	22%	26%	23%	22%	17%	24%	25%	36%	29%	25%	26%	10%	28%	24%
If they provided better customer service	16%	18%	14%	25%	16%	18%	13%	14%	18%	13%	16%	14%	17%	12%	18%	21%	20%	14%	12%	16%	4%	18%	21%
If they provided a more secure service	35%	38%	31%	50%	41%	34%	31%	29%	37%	32%	50%	36%	29%	27%	36%	37%	35%	33%	34%	35%	33%	32%	36%
If they made me feel more in control of my finances	16%	19%	14%	33%	19%	15%	14%	12%	17%	16%	19%	14%	25%	11%	21%	17%	17%	20%	12%	17%	8%	14%	17%
If they made me feel like I'm ahead of the curve / part of something new	4%	7%	2%	11%	6%	6%	2%	2%	4%	4%	5%	3%	7%	2%	5%	2%	11%	4%	1%	5%	2%	3%	5%
Other	1%	1%	1%	1%	-	1%	1%	1%	1%	0%	0%	1%	0%	1%	-	1%	2%	1%	1%	1%	-	0%	1%
Don't know	11%	9%	13%	9%	8%	14%	14%	10%	10%	13%	10%	8%	12%	12%	13%	11%	9%	11%	15%	11%	13%	10%	12%
Not applicable - nothing would really motivate me to use technology providers for services that my bank would usually offer	34%	29%	39%	22%	27%	24%	34%	46%	31%	38%	23%	38%	37%	43%	35%	32%	32%	32%	32%	34%	39%	37%	25%

Thinking about ALL of the financial services you expect to use in 5 years' time (e.g. bank accounts, mortgage, loans etc.)...
How likely or unlikely do you think you would be to use technology providers for **50% or more** of the financial services you will use **in 5 years' time (i.e. December 2020)**?

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
Very likely	4%	6%	3%	7%	5%	4%	3%	4%	5%	4%	9%	5%	1%	5%	2%	2%	3%	6%	3%	4%	6%	5%	12%
Fairly likely	22%	23%	20%	30%	24%	26%	19%	17%	20%	24%	23%	17%	18%	21%	19%	23%	25%	30%	17%	22%	21%	18%	28%
Fairly unlikely	27%	26%	28%	28%	33%	23%	29%	26%	29%	25%	28%	25%	30%	29%	31%	29%	26%	28%	29%	28%	31%	25%	16%
Very unlikely	28%	30%	27%	14%	19%	23%	30%	38%	29%	27%	24%	30%	30%	30%	28%	31%	29%	24%	27%	28%	26%	33%	26%
Don't know	18%	15%	21%	21%	19%	24%	19%	14%	17%	20%	16%	24%	22%	14%	19%	16%	18%	13%	23%	18%	17%	20%	19%

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under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

Which, if any, of the following would EVER motivate you to use technology providers for a financial service that your bank would usually offer? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All nation adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
If they provided a better cost	15%	22%	17%	17%	19%	26%	28%	40%	25%	39%	30%	30%	37%	22%	48%	22%	16%
If they provided a quicker service	10%	17%	10%	16%	17%	15%	19%	28%	22%	21%	38%	27%	24%	28%	56%	17%	17%
If they were more convenient	21%	27%	22%	19%	22%	24%	25%	41%	30%	35%	32%	32%	35%	46%	63%	25%	13%
If they provided better customer service	19%	19%	14%	12%	11%	19%	21%	20%	9%	24%	19%	19%	18%	23%	52%	14%	10%
If they provided a more secure service	18%	34%	30%	26%	34%	38%	31%	49%	38%	50%	50%	52%	36%	42%	43%	36%	25%
If they made me feel more in control of my finances	7%	12%	12%	14%	20%	19%	21%	27%	14%	17%	14%	18%	23%	13%	47%	20%	10%
If they made me feel like I'm ahead of the curve / part of something new	2%	1%	5%	6%	4%	8%	2%	12%	0%	9%	3%	2%	4%	10%	3%	8%	1%
Other	-	2%	1%	1%	1%	1%	1%	2%	0%	1%	-	1%	2%	5%	-	1%	2%
Don't know	4%	10%	14%	10%	12%	12%	8%	8%	18%	1%	3%	9%	15%	9%	3%	14%	15%
Not applicable - nothing would really motivate me to use technology providers for services that my bank would usually offer	52%	43%	39%	44%	36%	32%	32%	21%	21%	20%	21%	28%	22%	10%	4%	37%	47%

Thinking about ALL of the financial services you expect to use in 5 years' time (e.g. bank accounts, mortgage, loans etc.)...
How likely or unlikely do you think you would be to use technology providers for **50% or more** of the financial services you will use **in 5 years' time (i.e. December 2020)**?

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
Very likely	1%	4%	2%	5%	7%	4%	2%	5%	4%	7%	11%	4%	4%	4%	16%	2%	4%
Fairly likely	23%	17%	24%	19%	20%	21%	27%	26%	31%	23%	25%	20%	22%	27%	50%	10%	18%
Fairly unlikely	23%	26%	30%	29%	24%	34%	29%	39%	14%	30%	34%	32%	26%	43%	11%	25%	22%
Very unlikely	28%	36%	27%	30%	32%	29%	30%	23%	27%	24%	21%	29%	27%	10%	12%	32%	30%
Don't know	25%	17%	17%	18%	17%	12%	12%	7%	25%	16%	10%	14%	22%	17%	11%	30%	26%

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Total	Gender		Age					Social Grade		Government Region												
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Northern Ireland

Which, if any, of the following would encourage you to use technology providers for financial services MORE than you currently do? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
If they offered better quality customer service	20%	24%	17%	28%	21%	24%	19%	16%	22%	18%	16%	18%	18%	16%	27%	22%	23%	24%	18%	21%	10%	23%	16%
If there were more physical branches/ stores available	17%	18%	16%	21%	15%	22%	15%	15%	15%	18%	14%	18%	20%	16%	22%	17%	15%	18%	14%	17%	18%	14%	12%
If they were affiliated/ had partnerships with banks	20%	22%	18%	29%	23%	23%	17%	16%	23%	16%	26%	14%	18%	18%	23%	21%	26%	20%	17%	20%	13%	20%	22%
If I could use one technology provider for multiple financial services	20%	24%	16%	31%	27%	22%	16%	14%	22%	17%	23%	19%	20%	20%	22%	19%	26%	18%	21%	21%	14%	13%	19%
If the service was free	38%	44%	32%	44%	40%	41%	37%	33%	40%	34%	46%	32%	35%	34%	40%	43%	46%	43%	35%	40%	27%	29%	32%
Other	3%	3%	3%	3%	3%	3%	4%	3%	4%	2%	2%	3%	2%	2%	1%	6%	5%	3%	3%	3%	2%	3%	4%
Don't know	15%	12%	17%	18%	14%	15%	20%	12%	13%	18%	13%	15%	12%	15%	15%	18%	11%	14%	17%	14%	16%	16%	22%
Not applicable - nothing would encourage me to use technology providers more than I currently do	30%	27%	33%	20%	25%	19%	28%	41%	28%	32%	23%	36%	40%	31%	31%	27%	29%	26%	26%	30%	33%	31%	18%

Which, if any, of the following financial services would you ****currently**** consider using a technology provider for? (Please select all that apply, including any you are currently using a technology provider for. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
A current account	20%	24%	16%	21%	22%	23%	18%	17%	20%	19%	17%	15%	19%	20%	25%	14%	20%	23%	18%	19%	26%	18%	26%
A savings account	18%	22%	15%	22%	19%	25%	14%	16%	18%	18%	8%	14%	7%	21%	23%	16%	24%	22%	21%	18%	18%	16%	22%
A credit card	18%	22%	15%	14%	18%	20%	21%	17%	22%	14%	19%	17%	9%	14%	25%	19%	18%	18%	19%	18%	27%	16%	23%
An in-store payment service	23%	25%	22%	31%	33%	19%	22%	19%	26%	20%	28%	21%	18%	20%	23%	23%	28%	27%	23%	24%	16%	19%	34%
International payments	14%	17%	12%	18%	18%	16%	12%	11%	16%	12%	18%	12%	7%	17%	14%	13%	19%	13%	18%	15%	8%	14%	14%
Insurance products	11%	12%	10%	9%	12%	8%	12%	12%	13%	8%	14%	9%	10%	8%	9%	12%	12%	11%	15%	11%	11%	8%	14%
A loan	7%	8%	7%	11%	9%	9%	10%	3%	8%	6%	4%	5%	4%	8%	9%	8%	9%	8%	8%	7%	10%	7%	2%
A mortgage	5%	7%	4%	6%	5%	12%	5%	3%	6%	5%	6%	6%	5%	5%	6%	3%	4%	7%	5%	5%	11%	4%	4%
Investment management	4%	6%	2%	9%	5%	4%	3%	3%	5%	4%	1%	3%	2%	3%	3%	3%	6%	9%	5%	4%	5%	4%	4%
Other	1%	1%	1%	-	0%	1%	1%	1%	1%	1%	-	1%	-	0%	-	0%	1%	1%	3%	1%	-	-	2%
Don't know	15%	12%	18%	17%	19%	17%	16%	12%	15%	16%	17%	14%	19%	11%	16%	21%	13%	15%	17%	16%	12%	15%	9%
Not applicable - I would not consider using a technology provider for any financial service	35%	34%	37%	26%	26%	29%	36%	45%	32%	40%	29%	42%	43%	34%	32%	34%	33%	31%	36%	35%	37%	39%	36%

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Income - gross household																
under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

Which, if any, of the following would encourage you to use technology providers for financial services MORE than you currently do? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
If they offered better quality customer service	18%	14%	13%	13%	19%	26%	25%	24%	19%	26%	29%	31%	22%	25%	43%	13%	19%
If there were more physical branches/ stores available	12%	9%	19%	16%	20%	20%	28%	27%	10%	14%	22%	9%	10%	8%	14%	14%	13%
If they were affiliated/ had partnerships with banks	11%	13%	11%	17%	14%	23%	24%	30%	28%	26%	30%	29%	27%	33%	44%	16%	14%
If I could use one technology provider for multiple financial services	9%	20%	9%	16%	18%	25%	24%	34%	18%	25%	29%	24%	30%	38%	43%	15%	12%
If the service was free	28%	38%	32%	37%	35%	42%	42%	50%	38%	52%	48%	51%	46%	40%	61%	23%	29%
Other	1%	2%	3%	1%	5%	2%	2%	3%	0%	5%	2%	1%	5%	7%	-	6%	4%
Don't know	4%	6%	18%	10%	18%	12%	11%	14%	17%	18%	10%	11%	15%	15%	3%	30%	17%
Not applicable - nothing would encourage me to use technology providers more than I currently do	51%	47%	36%	36%	26%	26%	26%	17%	22%	20%	19%	23%	20%	14%	4%	35%	39%

Which, if any, of the following financial services would you ****currently**** consider using a technology provider for? (Please select all that apply, including any you are currently using a technology provider for. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
A current account	28%	23%	18%	21%	20%	24%	22%	20%	23%	25%	27%	22%	20%	15%	25%	5%	13%
A savings account	18%	19%	23%	17%	20%	17%	22%	19%	19%	28%	23%	14%	22%	32%	28%	12%	9%
A credit card	7%	16%	16%	17%	15%	17%	20%	26%	22%	28%	32%	22%	20%	33%	48%	10%	13%
An in-store payment service	6%	20%	17%	23%	22%	23%	27%	36%	23%	32%	37%	36%	32%	44%	53%	16%	15%
International payments	7%	12%	6%	10%	12%	16%	15%	21%	12%	28%	29%	23%	27%	25%	31%	9%	7%
Insurance products	5%	13%	15%	9%	8%	13%	13%	16%	9%	22%	21%	12%	13%	6%	15%	4%	7%
A loan	3%	5%	4%	4%	6%	7%	8%	12%	8%	17%	15%	10%	7%	9%	36%	4%	4%
A mortgage	1%	5%	6%	-	5%	6%	9%	7%	4%	13%	13%	3%	7%	8%	12%	0%	4%
Investment management	1%	3%	0%	3%	4%	3%	5%	9%	2%	12%	9%	2%	7%	15%	18%	5%	2%
Other	-	-	1%	1%	1%	0%	1%	2%	1%	2%	1%	1%	1%	1%	-	0%	1%
Don't know	13%	14%	15%	12%	14%	13%	8%	14%	26%	7%	11%	11%	20%	9%	-	24%	22%
Not applicable - I would not consider using a technology provider for any financial service	48%	41%	38%	43%	37%	37%	34%	25%	21%	31%	20%	28%	21%	20%	6%	44%	46%

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Total	Gender		Age					Social Grade		Government Region												
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Northern Ireland

Which, if any, of the following financial services do you think you will use a technology provider for **in 5 years' time (i.e. December 2020)**? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
A current account	17%	19%	14%	16%	23%	18%	15%	15%	17%	16%	22%	11%	11%	15%	18%	17%	20%	20%	11%	16%	25%	15%	26%
A savings account	16%	20%	12%	20%	20%	19%	12%	13%	16%	16%	21%	13%	7%	19%	20%	11%	19%	16%	14%	16%	12%	15%	20%
A credit card	17%	21%	14%	15%	19%	19%	19%	16%	20%	14%	24%	16%	13%	17%	21%	21%	20%	11%	14%	17%	19%	17%	28%
An in-store payment service	19%	22%	16%	27%	23%	16%	19%	16%	21%	16%	23%	19%	16%	18%	16%	23%	24%	20%	11%	19%	14%	19%	28%
International payments	12%	16%	9%	16%	15%	13%	10%	11%	14%	10%	13%	11%	10%	13%	13%	13%	16%	13%	11%	13%	9%	9%	13%
Insurance products	11%	13%	9%	7%	13%	10%	12%	11%	13%	7%	11%	6%	9%	14%	5%	12%	13%	11%	11%	10%	16%	10%	20%
A loan	7%	10%	4%	8%	8%	11%	9%	3%	7%	7%	10%	6%	9%	7%	6%	5%	12%	4%	7%	7%	10%	5%	8%
A mortgage	5%	6%	4%	10%	6%	6%	6%	2%	5%	5%	15%	3%	8%	4%	4%	5%	8%	2%	4%	5%	13%	2%	3%
Investment management	5%	6%	3%	12%	2%	5%	4%	4%	5%	4%	4%	3%	6%	3%	4%	4%	8%	6%	4%	5%	3%	3%	3%
Other	1%	1%	0%	-	-	0%	1%	1%	0%	1%	-	1%	-	-	-	0%	1%	0%	1%	1%	-	1%	1%
Don't know	30%	26%	33%	34%	30%	38%	29%	24%	30%	30%	24%	29%	34%	26%	29%	30%	26%	32%	41%	30%	22%	31%	26%
Not applicable - I don't think I will use technology providers for any financial service in 5 years' time	31%	29%	33%	17%	24%	22%	33%	41%	28%	34%	24%	37%	37%	31%	31%	31%	30%	25%	29%	30%	31%	34%	29%

In general which, if any, of the following financial services do you think you would **NOT trust** a technology provider with **in 10 years' time (i.e. December 2025)**? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

	Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
	Base: All UK adults online	2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
	A current account	24%	23%	25%	23%	23%	18%	26%	26%	25%	23%	37%	25%	23%	28%	19%	21%	24%	26%	21%	24%	18%	24%	20%
	A savings account	21%	21%	21%	22%	16%	17%	21%	24%	22%	20%	26%	18%	28%	23%	18%	18%	20%	25%	14%	21%	22%	26%	15%
	A credit card	17%	19%	15%	21%	12%	12%	18%	18%	17%	16%	20%	15%	18%	15%	16%	15%	18%	21%	13%	17%	12%	21%	8%
	An in-store payment service	9%	9%	8%	5%	4%	9%	10%	11%	9%	8%	5%	10%	8%	9%	7%	7%	9%	11%	8%	9%	8%	12%	4%
	International payments	13%	15%	12%	14%	7%	10%	14%	17%	14%	12%	14%	11%	13%	14%	10%	16%	12%	18%	11%	13%	11%	16%	12%
	Insurance products	15%	17%	13%	17%	10%	10%	15%	19%	15%	15%	18%	14%	15%	17%	13%	17%	19%	10%	16%	6%	17%	8%	
	A loan	20%	20%	19%	27%	23%	13%	17%	20%	19%	20%	27%	20%	18%	22%	14%	21%	22%	23%	15%	20%	10%	21%	9%
	A mortgage	27%	28%	26%	35%	30%	24%	26%	25%	30%	24%	29%	24%	27%	30%	20%	34%	28%	29%	23%	27%	21%	30%	20%
	Investment management	24%	25%	24%	22%	18%	20%	23%	30%	26%	22%	27%	21%	24%	27%	23%	29%	26%	28%	17%	25%	21%	22%	20%
	Other	0%	0%	0%	-	1%	-	0%	1%	1%	0%	-	1%	-	-	-	0%	1%	0%	2%	0%	-	0%	-
	Don't know	35%	34%	36%	31%	35%	35%	38%	35%	34%	37%	29%	43%	26%	31%	40%	36%	32%	38%	42%	36%	29%	35%	24%
	Not applicable - I would trust a technology provider with ALL financial services in 10 years' time	20%	21%	20%	17%	20%	25%	17%	21%	19%	22%	18%	18%	34%	16%	19%	16%	21%	16%	21%	19%	21%	22%	41%

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Income - gross household																
under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

Which, if any, of the following financial services do you think you will use a technology provider for **in 5 years' time (i.e. December 2020)**? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
A current account	15%	18%	11%	21%	15%	21%	16%	22%	26%	21%	19%	27%	19%	17%	28%	6%	11%
A savings account	10%	14%	13%	13%	16%	20%	9%	24%	24%	23%	16%	24%	20%	22%	15%	13%	10%
A credit card	8%	11%	12%	18%	16%	21%	20%	24%	23%	27%	27%	18%	18%	41%	35%	10%	10%
An in-store payment service	4%	13%	12%	18%	13%	19%	18%	32%	24%	23%	30%	30%	24%	51%	46%	16%	14%
International payments	3%	10%	6%	9%	8%	13%	12%	23%	14%	23%	32%	15%	18%	22%	36%	8%	6%
Insurance products	2%	7%	7%	7%	10%	9%	20%	13%	18%	23%	22%	15%	10%	16%	12%	2%	7%
A loan	2%	4%	2%	7%	7%	11%	7%	17%	6%	17%	9%	11%	13%	7%	14%	1%	3%
A mortgage	2%	4%	2%	1%	8%	8%	10%	8%	1%	7%	8%	6%	12%	6%	-	3%	3%
Investment management	2%	3%	2%	5%	3%	4%	6%	11%	3%	12%	4%	8%	3%	17%	24%	6%	1%
Other	-	-	0%	0%	1%	0%	1%	-	1%	2%	1%	-	0%	-	-	0%	1%
Don't know	33%	29%	37%	24%	29%	23%	30%	23%	32%	34%	26%	29%	36%	22%	22%	40%	29%
Not applicable - I don't think I will use technology providers for any financial service in 5 years' time	43%	38%	30%	40%	33%	32%	26%	24%	20%	19%	20%	25%	18%	13%	3%	32%	43%

In general which, if any, of the following financial services do you think you would **NOT trust** a technology provider with **in 10 years' time (i.e. December 2025)**? (Please select all that apply. If any of your answers don't show in the list below, please type them in the 'other' box)

Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online	72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
A current account	20%	29%	20%	24%	18%	29%	26%	24%	19%	27%	25%	19%	32%	23%	31%	27%	22%
A savings account	17%	23%	26%	22%	19%	16%	25%	25%	17%	21%	16%	15%	28%	23%	29%	22%	20%
A credit card	15%	25%	15%	20%	17%	18%	22%	14%	15%	21%	12%	12%	18%	17%	7%	18%	13%
An in-store payment service	12%	11%	7%	9%	6%	11%	16%	9%	4%	9%	8%	2%	10%	11%	4%	9%	8%
International payments	12%	14%	14%	16%	11%	10%	21%	14%	10%	13%	10%	9%	16%	20%	10%	21%	10%
Insurance products	13%	19%	14%	19%	12%	12%	18%	16%	14%	13%	14%	12%	18%	20%	15%	23%	12%
A loan	22%	24%	16%	23%	12%	23%	24%	22%	16%	18%	17%	19%	23%	30%	30%	23%	15%
A mortgage	21%	26%	20%	23%	27%	27%	35%	33%	25%	33%	32%	28%	37%	42%	54%	28%	19%
Investment management	18%	26%	16%	31%	23%	20%	31%	27%	26%	21%	31%	22%	29%	36%	35%	27%	17%
Other	-	1%	1%	0%	1%	-	1%	-	1%	-	-	-	-	4%	-	-	0%
Don't know	27%	34%	38%	25%	39%	32%	32%	38%	35%	38%	24%	40%	32%	21%	12%	38%	47%
Not applicable - I would trust a technology provider with ALL financial services in 10 years' time	45%	20%	21%	26%	18%	21%	17%	13%	21%	13%	30%	19%	19%	14%	8%	17%	19%

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Total	Gender		Age					Social Grade		Government Region												
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Northern Ireland

And thinking about technology providers offering financial services... Which, if any, of the following statements apply to you? (Please select all that apply)

	Unweighted base	2060	1025	1035	222	200	288	508	842	1238	822	101	240	111	158	180	211	267	274	186	1728	106	171	55
Base: All UK adults online		2060	991	1069	247	313	341	425	733	1133	927	108	253	131	148	182	192	255	281	177	1726	101	175	58
It means that people have the ability to choose services which are tailored to their circumstances		22%	24%	20%	27%	23%	26%	25%	17%	24%	20%	14%	24%	18%	25%	27%	28%	27%	23%	21%	24%	14%	16%	14%
It means people are able to make financial transactions more easily		26%	28%	24%	38%	29%	25%	28%	21%	29%	22%	37%	21%	15%	28%	32%	26%	37%	23%	24%	27%	21%	25%	17%
It makes financial services cheaper		17%	20%	14%	15%	22%	17%	17%	14%	19%	14%	16%	13%	11%	21%	16%	25%	23%	14%	18%	18%	12%	12%	12%
It means people are able to make more informed choices about which providers to use		17%	18%	16%	19%	20%	17%	16%	15%	18%	15%	13%	13%	15%	20%	18%	22%	18%	16%	20%	17%	15%	15%	15%
It allows people to have better control of their finances		18%	22%	14%	23%	21%	22%	19%	12%	18%	18%	19%	20%	16%	15%	22%	19%	23%	17%	14%	19%	12%	15%	12%
They create competition in the industry, which means all providers improve their services		26%	29%	23%	29%	29%	29%	27%	22%	30%	22%	37%	23%	24%	26%	25%	31%	28%	24%	29%	27%	23%	25%	14%
I would NOT trust a technology provider for any of my financial needs		22%	22%	23%	14%	9%	16%	25%	32%	22%	23%	21%	21%	19%	25%	21%	23%	17%	24%	25%	22%	25%	26%	26%
None of these		26%	24%	28%	29%	31%	25%	24%	26%	22%	31%	21%	31%	40%	19%	24%	25%	27%	25%	23%	26%	23%	29%	27%

Fieldwork Dates: 18th - 21st December 2015

Sample Size: 2,060 UK Adults

Income - gross household																
under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

And thinking about technology providers offering financial services... Which, if any, of the following statements apply to you? (Please select all that apply)

	Unweighted base	60	100	168	166	182	158	142	110	103	88	91	73	112	47	23	117	320
Base: All UK adults online		72	90	170	175	192	185	151	103	118	78	84	55	97	42	24	123	302
It means that people have the ability to choose services which are tailored to their circumstances		21%	27%	17%	20%	20%	20%	24%	33%	21%	34%	32%	30%	27%	42%	19%	15%	17%
It means people are able to make financial transactions more easily		17%	26%	16%	21%	24%	26%	28%	40%	23%	43%	33%	34%	39%	48%	37%	24%	20%
It makes financial services cheaper		7%	10%	17%	16%	15%	21%	15%	23%	16%	36%	24%	22%	17%	33%	43%	8%	9%
It means people are able to make more informed choices about which providers to use		13%	10%	17%	13%	20%	20%	24%	23%	20%	18%	13%	18%	19%	24%	15%	12%	12%
It allows people to have better control of their finances		10%	13%	15%	17%	12%	17%	22%	24%	12%	35%	23%	25%	22%	20%	29%	15%	17%
They create competition in the industry, which means all providers improve their services		11%	28%	23%	22%	23%	26%	28%	41%	34%	37%	26%	33%	45%	41%	42%	13%	18%
I would NOT trust a technology provider for any of my financial needs		20%	28%	29%	31%	22%	27%	28%	12%	18%	18%	19%	12%	14%	14%	6%	18%	23%
None of these		45%	26%	29%	28%	25%	20%	19%	20%	24%	12%	19%	19%	24%	12%	6%	45%	34%