

YouGov / Pinsent Mason

Future Banking

Fieldwork Dates: 21th - 22th October 2015

Sample Size: 2,092 UK Adults

Total	Gender		Age					Social Grade	
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

For the following question, even if you have never used a bank, or you currently use any types of companies for banking services, we are still interested in your opinion when thinking about ****two years' time****.

Which, if any, of the following do you think you would be likely to consider banking with in two years' time (i.e. October 2017)? (Please select all that apply)

	Unweighted base	2092	986	1106	226	239	322	430	875	1148	944
	Base: All UK adults	2092	1006	1086	251	335	361	400	745	1151	941
A traditional high street bank (e.g. HSBC, Barclays, Lloyds TSB etc.)		74%	74%	73%	77%	69%	70%	70%	78%	76%	70%
A bank operated by a company best known for non-banking products/ services (e.g. Tesco Bank, Sainsbury's Bank etc.)		18%	20%	17%	17%	18%	16%	20%	18%	20%	16%
A new bank (e.g. Metrobank)		16%	21%	10%	15%	17%	16%	18%	14%	18%	13%
A technology company bank (e.g. Google, Facebook, Twitter etc.)		5%	6%	4%	8%	9%	5%	5%	2%	5%	4%
A payment provider (e.g. PayPal)		18%	20%	16%	23%	22%	15%	19%	16%	16%	20%
Don't know		19%	18%	20%	16%	23%	27%	20%	13%	16%	23%

YouGov / Pinsent Mason
Future Banking

Fieldwork Dates: 21th - 22th October 2015
 Sample Size: 2,092 UK Adults

Total	Gender		Age					Social Grade	
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

A new service has been agreed that will allow you to make online payments directly without using a credit or debit card or making more use of alternative payment providers such as PayPal. It works by you authorising a third party (e.g. a retailer such as Amazon) to directly tell your bank to transfer money for agreed purposes, or for a new payment provider to instruct a bank to make a payment on your behalf.

Thinking about this new service and if it was offered by providers...

Which, if any, of the following types of providers would you consider using for this new service? (Please select all that apply. If you would never consider using this new service, please select the 'Not applicable' option.)

	Unweighted base	2092	986	1106	226	239	322	430	875	1148	944
	Base: All UK Adults online	2092	1006	1086	251	335	361	400	745	1151	941
A financial services brand (e.g. bank, credit card company etc.)		22%	26%	19%	28%	27%	20%	26%	18%	26%	18%
A technology brand (e.g. Google, Facebook, Microsoft etc.)		8%	10%	5%	12%	14%	8%	9%	2%	9%	6%
A technology start-up company		2%	3%	1%	6%	5%	0%	3%	0%	2%	2%
A payment brand like PayPal		31%	31%	31%	45%	33%	32%	32%	25%	28%	34%
A credit provider (e.g. Experian, Equifax etc.)		4%	5%	4%	6%	9%	3%	5%	1%	4%	5%
Other		1%	1%	1%	2%	1%	0%	1%	1%	1%	0%
Don't know		17%	16%	18%	18%	22%	21%	19%	11%	16%	18%
Not applicable - I would never consider using any provider for this new service		42%	40%	43%	24%	30%	38%	39%	56%	43%	40%

YouGov / Pinsent Mason Future Banking

Fieldwork Dates: 21th - 22th October 2015

Sample Size: 2,092 UK Adults

Total	Gender		Age					Social Grade	
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

A new service has been agreed that would allow a business to access a customer's banks and/or other investment account statements, transactions and other account information. This would be for the purpose of creating a new service, such as an app, that holds all your financial information in one place so that you can review it at any time no matter how many banks or other financial services providers you use. Through the app or service you would have an overview of all your financial activity (i.e. seeing how much money you are spending, what you are spending it on, how much you are saving etc.).

Thinking about this new app/ service and if it was offered by providers...

Which, if any, of the following providers would you consider using for this new app or service? (Please select all that apply. If you would never consider using this new app or service, please select the 'Not applicable' option.)

	Unweighted base	2092	986	1106	226	239	322	430	875	1148	944
Base: All UK Adults online		2092	1006	1086	251	335	361	400	745	1151	941
A financial services brand (e.g. other bank, credit card company, investment company etc.)		16%	18%	14%	26%	23%	17%	15%	9%	20%	11%
A technology brand (e.g. Google, Facebook, Microsoft etc.)		6%	8%	4%	13%	14%	7%	4%	1%	6%	7%
A technology start-up company		2%	3%	1%	6%	4%	2%	1%	0%	2%	2%
A payment brand like PayPal		14%	15%	14%	20%	19%	15%	14%	11%	13%	16%
A credit provider (e.g. Experian, Equifax etc.)		5%	6%	4%	9%	9%	6%	4%	2%	5%	4%
Whichever provider had the best service		-	-	-	-	-	-	-	-	-	-
Whichever provider had the best incentives for using their service		-	-	-	-	-	-	-	-	-	-
Other		1%	0%	1%	1%	2%	-	1%	0%	1%	1%
Don't know		17%	16%	17%	17%	22%	24%	19%	10%	15%	18%
Not applicable - I would never consider using this new app/ service		56%	54%	58%	41%	36%	48%	57%	73%	57%	55%

YouGov / Pinsent Mason
Future Banking

Fieldwork Dates: 21th - 22th October 2015
 Sample Size: 2,092 UK Adults

Total	Gender		Age					Social Grade	
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

The Government has proposed a new law which will allow the customer to ask their bank to transfer information held about them such as statements and transactional data and information to any company that the customer needs to share personal information with (e.g. technology company, credit provider etc.)

If this law was passed, how likely, if at all, do you think you would be to use this service?

Unweighted base	2092	986	1106	226	239	322	430	875	1148	944
Base: All UK Adults online	2092	1006	1086	251	335	361	400	745	1151	941
Very likely	3%	4%	2%	3%	6%	1%	5%	1%	3%	3%
Fairly likely	17%	19%	14%	28%	22%	17%	16%	10%	17%	16%
Not very likely	29%	26%	32%	30%	29%	32%	23%	30%	32%	25%
Not at all likely	31%	31%	30%	15%	17%	23%	33%	45%	30%	31%
Don't know	21%	20%	22%	25%	25%	27%	23%	14%	18%	25%