**Disaggregated BCA data requirements for OBIE**

**Updated 25th May 2018**

This paper scopes out the disaggregated data to be provided to OBIE for August publication.

Whilst the questions to be included have been specified by the CMA, there are still issues regarding the level of granularity that should be provided, both to preserve respondent anonymity and to guard against analysis being run on very minimal base sizes.

The final data spec is still subject to ratification by the CMA.

**J23338 – BCA SQ REMEDY**

**SME QUESTIONNAIRE data to be provided to OBIE v2**

**INTRODUCTION**

**Provided on sample:**

**Bank (Brand)**

Separate GB and NI files will be provided.

**GB**

|  |
| --- |
| Allied Irish Bank GB |
| Bank of Scotland |
| Barclays GB |
| Clydesdale Bank |
| Co-operative Bank |
| Handelsbanken |
| HSBC GB |
| Lloyds Bank |
| Metro Bank |
| NatWest |
| Royal Bank of Scotland |
| Santander GB |
| TSB |
| Yorkshire Bank |

**NI**

|  |
| --- |
| Bank of Ireland |
| Danske |
| First Trust Bank |
| Santander NI |
| Ulster Bank |

**Postcode NO REGIONAL DATA WILL BE PROVIDED**

**Region**

|  |
| --- |
| North East |
| North West |
| Humber |
| East Midlands |
| West Midlands |
| East of England |
| London |
| South East |
| South West |
| Scotland |
| Wales |
| Northern Ireland |
| ROI |
| Not know |

**Sector NO SECTOR INFORMATION WILL BE PROVIDED**

Banks provided details on sector in a range of different ways based on the information they hold. The common basis on which all respondents can be included is the three-way split used for the quotas, which also ensures more robust and consistent base sizes:

* Manufacturing –Labelled as Production
* Retail/Distribution
* Services

**ResponseID**

Applied by BDRC (NOT customer number or any other bank ID)

**Weight**

The file will include the weight attached to that record: Numeric

**Wave**

The disaggregated data should also include the **half year** in which the interviews were conducted, such that when the data is updated every half year, those who already hold the data set have the option of keeping or removing “older” respondents” but will know which sets of published recommendation scores they have contributed to. Format: 20XX-WX

**No personal identifiable information will be shared (company name, phone number etc) and we must be mindful of in-advertently identifying a business by providing the data at too granular a level.**

**SCREENING AND QUOTA IDENTIFICATION**

**INFO READ OUT:**

Thank you for agreeing to help us today. Before we begin, I’d like to make you aware that this call MAY be recorded for training and monitoring purposes, but the recording will not be used for any other purpose.

**ALL: CONFIRM BANKING RELATIONSHIP WITH NOMINATING BRAND NOT INCLUDED**

Q1 Firstly, does your business (BUSINESS NAME) have a business current account with [INSERT BRAND]?

SINGLE CODE. IF CODE 1 OR 2 ASK: Is that the company’s main account or is it a secondary account?

1. Yes – it is the company’s main bank
2. Yes – it is a secondary account
3. No [CLOSE]
4. DO NOT READ OUT: Don’t know [CLOSE]

**ALL: CONFIRM OVERALL BANKING DECISION MAKER NOT INCLUDED**

Q2 Thinking specifically about how (BUSINESS NAME) makes decisions about which bank or banks to use, which of the following apply to you? Would you say…

READ OUT, SINGLE CODE

1. You make this decision on your own
2. You are part of the decision making team
3. The decision about which bank(s) to use is made by other people [ASK TO BE REFERRED AND REPEAT INTRODUCTION]

**ALL: CONFIRM INVOLVEMENT / FAMILIARITY WITH NOMINATING BRAND NOT INCLUDED**

Q3 Just to confirm, are you responsible for, or involved in, managing the account that your business has with [INSERT BRAND]?

1. Yes – solely / jointly with others
2. No [ASK TO BE REFERRED AND REPEAT INTRODUCTION]

**ALL: CONFIRM TURNOVER NOT INCLUDED**

Q4 What was the annual turnover of (BUSINESS NAME) for the last full financial year?

IF NOT TRADING FOR FULL YEAR: What do you expect it to be this year?

PROMPT WITH BANDS IF NECESSARY: SINGLE CODE

1. Less than £5,000
2. £5,000 to £24,999

1. £25,000 to £49,999
2. £50,000 to £99,999

1. £100,000 to £500,000
2. £500,001 to £999,999
3. £1 million to £1.9 million
4. £2 million to 4.9 million
5. £5 million to £9.9 million
6. £10 million to £14.9 million
7. £15 million to £24.9 million
8. £25 million or more [CLOSE]
9. DO NOT READ OUT: Don’t know [CLOSE]
10. Respondent reluctant to give turnover (DO NOT READ OUT) – ASK Q4A

**ASK ALL WHO ARE RELUCTANT TO GIVE TURNOVER (Q4 CODE 14) NOT INCLUDED**

Q4a Are you able to tell me which of the following broad turnover bands the turnover was in last year / is likely to be in for the full year? READ OUT

1. Less than £100,000
2. £100,000 to £999,999
3. £1 million to £25 million
4. More than £25 million [CLOSE]
5. Don’t know/refused (DO NOT READ OUT) [CLOSE)

**We will show codes 1-2 individually and then 3-6 combined as “10+”**

**DK code will not be included as interview closes if this is used.**

**ALL: CONFIRM SIZE**

Q5 How many employees are there in (BUSINESS NAME) in the UK, including yourself and both full and part time workers?

SINGLE CODE

1. 1
2. 2-9
3. 10-49
4. 50-99
5. 100-249
6. 250 or more
7. DO NOT READ OUT: Don’t know [CLOSE]

**ALL: CONFIRM AGE OF BUSINESS – CODES AMENDED TO DEFINE STARTS NOT INCLUDED**

Q6 How long has the business been trading? An approximation is fine.

SINGLE CODE

1. Less than 1 year
2. More than 1 year but less than 2
3. 2-4 years
4. 5-9 years
5. 10-20 years
6. More than 20 years
7. DO NOT READ OUT: Don’t know

**ALL: CONFIRM STATUS OF BUSINESS NOT INCLUDED**

Q7 What is the legal status of this business?

READ OUT, SINGLE CODE.

1. Sole Proprietorship (single owner)
2. Partnership
3. Limited Liability Partnership
4. Limited Liability Company (*private limited company, public limited company, private unlimited company*) – ***do not show this extra text?***
5. A charity, club or society – **SWITCH TO CC&S QUESTIONNAIRE NOT INCLUDED**

**NO Q 8/9**

**MAIN QUESTIONNAIRE**

**INTRO:**

The next few questions are about the service you have received for (BUSINESS NAME) from [INSERT BRAND] as a business banking customer over the last 12 months.

**To be included.**

**2 versions to be included; ‘All’ which includes All responses and ‘Recommend’ which only includes responses eligible for the official metric. Guidelines will be issued to explain that the ‘Recommend’ version should only be used for calculations.**

**In ‘All’ version**

**Code 5 DK Code to be labelled “Not used in ranking: Don’t know”**

**ASK ALL: OVERALL BRAND MEASURE**

I’d like to ask you firstly about the overall service that you and your business have received from [INSERT BRAND].

Q10 Taking everything into account, if asked, are you likely or unlikely to recommend [INSERT BRAND]’s business banking to other small and medium sized businesses?

IF LIKELY ASK: Is that extremely, very or fairly likely?

SINGLE CODE

1. Extremely likely
2. Very likely
3. Fairly likely
4. Unlikely
5. DO NOT READ OUT: Don’t know

**To be included**

**2 versions to be included; ‘All’ which includes All responses and ‘Recommend’ which only includes responses eligible for the official metric. Guidelines will be issued to explain that the ‘Recommend’ version should only be used for calculations.**

**In ‘All’ version**

**Code 5 to be labelled “Not used in ranking: Don’t know”**

**Code 6 to be labelled “Not used in ranking: No experience”**

**ASK ALL: RELATIONSHIP AND ACCOUNT MANAGEMENT**

I’d first like to think about the people that you may have dealt with at [INSERT BRAND] in the last 12 months.

Q11 If asked, are you likely or unlikely to recommend [INSERT BRAND]’s relationship and account management to other small and medium sized businesses? This would include the handling of routine business enquiries or more detailed discussions about your business needs, either face-to-face or by phone.

Please answer on the basis of all person-to-person dealings that you might have had in the last year [even if you do not have a specific relationship manager or named contact].

IF LIKELY ASK: Is that extremely, very or fairly likely?

SINGLE CODE

1. Extremely likely
2. Very likely
3. Fairly likely
4. Unlikely
5. DO NOT READ OUT: Don’t know
6. DO NOT READ OUT: No experience of relationship or account management in the last 12 months

**To be included**

**2 versions to be included; ‘All’ which includes All responses and ‘Recommend’ which only includes responses eligible for the official metric. Guidelines will be issued to explain that the ‘Recommend’ version should only be used for calculations.**

**In ‘All’ version**

**Code 5 to be labelled “Not used in ranking: Don’t know”**

**Code 6 to be labelled “Not used in ranking: No experience”**

**ASK ALL: ONLINE AND MOBILE BANKING**

Q12 Thinking now about the digital channels that you may have used to access your business bank account in the last 12 months, how likely or unlikely are you to recommend [INSERT BRAND]’s online and/or mobile business banking to other small and medium sized businesses, if asked by them?

IF LIKELY ASK: Is that extremely, very or fairly likely?

SINGLE CODE

1. Extremely likely
2. Very likely
3. Fairly likely
4. Unlikely
5. DO NOT READ OUT: Don’t know
6. DO NOT READ OUT: Do not have experience of online/mobile banking

**To be included**

**2 versions to be included; ‘All’ which includes All responses and ‘Recommend’ which only includes responses eligible for the official metric. Guidelines will be issued to explain that the ‘Recommend’ version should only be used for calculations.**

**In ‘All’ version**

**Code 5 to be labelled “Not used in ranking: Don’t know”**

**Code 6 to be labelled “Not used in ranking: No experience”**

**ASK ALL: BRANCH AND BUSINESS CENTRE SERVICES**

Q13 I’d now like to focus on your use of branch facilities provided by [INSERT BRAND] in the last 12 months, including Post Office counters if you have used them for [INSERT BRAND] business banking purposes, but not ATMs / cash machines positioned outside a branch.

With this in mind, are you likely or unlikely to recommend [INSERT BRAND]’s branch and business centre services to other small and medium sized businesses, if asked by them?

IF LIKELY ASK: Is that extremely, very or fairly likely?

SINGLE CODE

1. Extremely likely
2. Very likely
3. Fairly likely
4. Unlikely
5. DO NOT READ OUT: Don’t know
6. DO NOT READ OUT: Do not have experience of branch/business centre services

**NO Q 14/15**

**To be included**

**2 versions to be included; ‘All’ which includes All responses and ‘Recommend’ which only includes responses eligible for the official metric. Guidelines will be issued to explain that the ‘Recommend’ version should only be used for calculations.**

**In ‘All’ version**

**Code 5 to be labelled “Not used in ranking: Don’t know”**

**Code 6 to be labelled “Not used in ranking: No experience”**

**ASK ALL**

Q16 Thinking now about the business overdraft and loan facilities provided by [INSERT BRAND] over the last 12 months, are you likely or unlikely to recommend [INSERT BRAND]’s overdraft or loan services to other small and medium sized businesses, if asked by them?

IF LIKELY ASK: Is that extremely, very or fairly likely?

SINGLE CODE

1. Extremely likely
2. Very likely
3. Fairly likely
4. Unlikely
5. DO NOT READ OUT: Don’t know
6. DO NOT READ OUT: No experience of lending facilities in the last 12 months

**To be included. Column for each of events a-f and answers 1-11 for each**

**ALL: LAST USE OF REL MGT / OLB + MB / BRANCH**

Q17 When did you, or someone that you work with, last….

ROTATE

1. Deal with [INSERT BRAND] about a routine business banking enquiry (via any method)
2. Have a detailed discussion with [INSERT BRAND] about your business banking needs (via any method)
3. Use [INSERT BRAND] online business banking
4. Use [INSERT BRAND] mobile business banking
5. Visit a [INSERT BRAND] branch or business centre, to manage the [INSERT BRAND] business account
6. Use a Post Office counter to manage the (INSERT BRAND) business account

SINGLE CODE

1. Today
2. Within the last 2-3 days
3. Within the last week
4. Within the last fortnight
5. Within the last month
6. Within the last 3 months
7. Within the last 6 months
8. Within the last year
9. Longer ago than that
10. DO NOT READ OUT: Don’t know
11. DO NOT READ OUT: Never used / experienced

**NOT INCLUDED – USE OF OD/LOAN CAN BE DERIVED FROM ELIGIBLE ANSWERS TO QUESTIONS**

***Information on use of overdraft / loan is mandated. This question structure is quite complex so will present as a series of yes/no statements:***

* ***Currently has a loan***
* ***Currently has an overdraft***
* ***Has had a loan in last year but not now***
* ***Has had an overdraft in last year but not now***
* ***Has been overdrawn***
* ***No loan or overdraft experience***

Q17A And which of these applies to (BUSINESS NAME)? SINGLE CODE ONLY

1. The business currently has one or more business loans with [INSERT BRAND]
2. The business has had a loan in the last year with [INSERT BRAND] but does not have one now
3. Neither of these

Q17B And thinking about overdrafts, which of these applies?

(CODES 1 AND 3 ALLOWED TOGETHER, CODES 2 AND 3 ALLOWED TOGETHER, CODES 1 AND 2 NOT ALLOWED TOGETHER, CODE 4 SINGLE CODE)

1. The business currently has one or more business overdraft facilities with [INSERT BRAND]
2. Yes
3. No
4. (IF NO AT PREVIOUS QUESTION) The business has had an overdraft facility in the last year but does not have one now with [INSERT BRAND]
5. Yes
6. No
7. ASK ALL: The business has been overdrawn on its business account with [INSERT BRAND] either within or outside of any agreed overdraft limit within the last year.
8. Yes
9. No
10. None of these

**NOT INCLUDED**

**ALL USING O/D IN LAST YEAR (CODE 3 AT Q17B): LAST USE**

Q18 When did you last go overdrawn on your [INSERT BRAND] business account?

SINGLE CODE

1. Today
2. Within the last 2-3 days
3. Within the last week
4. Within the last fortnight
5. Within the last month
6. Within the last 3 months
7. Within the last 6 months
8. Within the last year
9. Longer ago than that
10. DO NOT READ OUT: Don’t know
11. DO NOT READ OUT: Refused

**WRAP-UP, PERMISSIONS AND ASSURANCES**

**ALL: RE-CONTACT PERMISSION – QUERIES NOT INCLUDED**

Q19 Finally, may we contact you again with regards to this survey if any queries should arise?

1. Yes
2. No

**ALL: RE-CONTACT PERMISSION – RELATED RESEARCH NOT INCLUDED**

As we mentioned at the beginning of this survey, this research is being conducted across all the major banks to provide customers with information on how the service compares across banks.

Q20 If, in future, further research related to this survey was being conducted, might you be prepared to take part? This would allow for further exploration of some of the answers you have provided here.

1. Yes
2. No

**ALL: ATTRIBUTION PERMISSION NOT INCLUDED**

Q21 Would you be willing to have your name and company details passed back to [INSERT BRAND], together with your answers, so that they can better understand how business customers are using their services and any improvements required? Rest assured that if you do not want your details passed back to [INSERT BRAND] they will remain completely confidential

1. Yes – ok to pass personal/company details back to [INSERT BRAND]
2. No – cannot pass personal/company details back to [INSERT BRAND]

**ALL: FINAL ASSURANCES**

Thank you once again. This interview has been conducted according to the Code of Conduct of the Market Research Society.

ADD IF NECESSARY: If you have any queries about this research you can contact Annette White on 0207 490 9175. Alternatively, you can call the Market Research Society on Freephone 0500 396 999.