

In December 2021, 9 major banks announced a pioneering new approach to keep cash accessible on the high street: shared branches called Banking Hubs.

A Hub offers a counter service with basic cash services to all customers, whilst more complex enquiries will be dealt with by a representative from the member banks who visit once a week: a Community Banker.

In addition to Banking Hub's, we want to create a mechanism to ensure that our solutions are fully meeting ever-evolving consumer and SME needs. We are piloting alternative solutions with a number vendors who have a range of solutions which could be deployed in communities who need them. To ensure we are meeting the needs of your community, we would like you to complete this survey so we can best match the potential solutions with your needs.

With this aim, we would be very grateful if you could complete this short survey to provide us with critical insights into current needs and behaviours of the people and businesses across your community.

This will enable us to then design the right solutions to meet your needs.

GDPR disclosure:

The data from this survey is collected on behalf of UK Finance. All information is anonymous. Any personal details provided are only used for the specific purposes noted and no other purpose e.g. marketing.

* 1. We would like to understand what you are currently doing in relation to your banking needs.

Firstly please tell us what cash-related services do you currently need/use?

	Don't do this	Always use service in 'COMMUNITY'	Mostly use service in 'COMMUNITY'	Mostly use service outside 'COMMUNITY'	Always use service outside 'COMMUNITY'
Withdraw cash from an ATM	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Withdraw cash by Cashback	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Withdraw cash by Post Office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deposit Cash with Post Office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deposit cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

* 2. We would like to understand how you currently use the Post Office

Can you tell us which of these services you use, and how frequently?

	My first choice of service	Have used occasionally	Never use - do at some other physical location	Never use - do online or by post	Didn't know that the Post Office offered this service
Withdrawing cash over a counter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Depositing cash or cheques	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying bills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting foreign currency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Checking account balances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 3. Please tell us how do you currently manage other financial matters?

	Don't do this	Do this online/ digitally/ by post	Always use service in 'community'	Mostly use service in 'community'	Mostly use service outside 'community'	Always use service outside 'community'
Advise / Support with banking needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get help with online/ digital banking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay bills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get support for financial issues such as debt	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speak to an advisor face to face about money matters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speak to an advisor over the telephone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speak to an advisor online or on a video platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manage direct debits or standing orders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 4. We will now move onto questions about the services offered by potential solutions.

Firstly please tell us what cash-related services would you use?

- | | |
|---|--|
| <input type="checkbox"/> Make withdrawals | <input type="checkbox"/> Pay bills |
| <input type="checkbox"/> Deposit cash | <input type="checkbox"/> Collect Change (Business Customers) |
| <input type="checkbox"/> Deposit cheques | <input type="checkbox"/> Collecting DWP payments |
| <input type="checkbox"/> Check account balance | <input type="checkbox"/> I do not use this service |
| <input type="checkbox"/> Other (please specify) | |

* 5. What non cash related services do you need?

	Yes	Yes with support	Maybe	No, I can do this online or with the Post Office	No
Support with online banking / mobile apps	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Register for online banking / mobile apps	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self service support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Product / Account Maintenance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transfer of funds / Making payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Product / Account Information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Card management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Booking appointments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speak to a community banker about your money matters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use video banking services (If available)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use telephone banking services (if available)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Anything else?

* 7. Which day(s) of the week would you be most likely to use services? (You can select more than 1)

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- It would vary
- Every day
- I don't know

Please tell us a brief reason why?

* 8. What time of day would you be most likely to use services?

- | | |
|---|--|
| <input type="checkbox"/> Morning between 9am-12pm | <input type="checkbox"/> Before 9am |
| <input type="checkbox"/> Afternoon between 12pm-3pm | <input type="checkbox"/> After 5pm |
| <input type="checkbox"/> Late afternoon between 3pm-5pm | <input type="checkbox"/> It would vary |
| <input type="checkbox"/> Between 9am-5pm | <input type="checkbox"/> I don't know |

Please tell us a brief reason why?

* 9. We are keen to understand how you best like to use services?

	Very important	Fairly important	Not very important	Not at all important
Located in the town	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Face to Face	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assisted service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quick and easy to use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No step access/ wheelchair accessible	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
With my bank card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
With a paying in slip	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
With a mobile app	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please list here any other thoughts

* 10. Would you find support and education for setting up and using online banking services useful?

- Yes, definitely
- Maybe
- No, I don't want to bank online
- No, I already bank online

Please provide a brief reason why?

* 11. Can you tell us which Bank / Building Society you have your main current account with? (this is so that we can ensure that we liaise with the right banks to support your community)

- | | |
|--|---|
| <input type="radio"/> NatWest/Royal Bank of Scotland | <input type="radio"/> Lloyds |
| <input type="radio"/> Bank of Scotland | <input type="radio"/> Santander |
| <input type="radio"/> Barclays | <input type="radio"/> Co-Operative |
| <input type="radio"/> Clydesdale/Virgin Money | <input type="radio"/> Tesco |
| <input type="radio"/> HSBC | <input type="radio"/> Nationwide |
| <input type="radio"/> Halifax | <input type="radio"/> I don't have a bank account |
| <input type="radio"/> TSB | |
| <input type="radio"/> Other (please specify) | |

* 12. **GDPR disclosure:** The data from this survey is collected on behalf of UK Finance. All information is anonymous. Any personal details provided are only used for the specific purposes noted and no other purpose e.g. marketing. Your answers to Q13 onwards will not be tied back to your responses to Q1-Q12.

Firstly, can you tell us a little about you, what is your age?

- 17 years or younger
- 18 - 24 years
- 25 - 34 years
- 35 - 44 years
- 45 - 54 years
- 55 - 64 years
- 65 - 74 years
- 75 years or older

* 13. Which of the following categories best describes your employment status?

- Employed, working part time
- Employed, working full time
- Self Employed
- Not employed
- Retired
- Not working

* 14. Finally we would like to understand your connection to this community.

Please tell us about where you live:

- I live in walking distance of the centre of my community
- I live just outside walking distance, but my community is my nearest place to shop
- I live elsewhere

* 15. Thank you for taking part. If you'd like to receive information on the results of the survey, and the progress of the pilot, please provide the following information (which will only be used to communicate about the pilot and not for any other purposes)

Name	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Email Address	<input type="text"/>