

# Table of Contents

**IMRS Limited** | 30 Buckingham Gate | London | SW1E 6NN | United Kingdom  
Tel: +44 20 7932 4100 | Fax: +44 20 7834 5708 | [www.imrs.co.uk](http://www.imrs.co.uk) | [info@imrs.co.uk](mailto:info@imrs.co.uk)

---

**Finaccord** | Jubilee Business Centre | Exeter Road | London | NW2 3UF | United Kingdom  
Phone +44 20 8453 7552 | Fax + 44 20 8453 7583 | [www.finaccord.com](http://www.finaccord.com) | [info@finaccord.com](mailto:info@finaccord.com)

# TABLE OF CONTENTS

<b>0.0 EXECUTIVE SUMMARY</b> .....	<b>2</b>
<i>Research background and structure</i> .....	2
<i>In terms of the regularity of contact with consumers, Google comes second only to Tesco</i> .....	2
<i>... although the Post Office possesses the largest outright number of customers</i> .....	2
<i>The brands of Boots and Marks &amp; Spencer inspire the most trust across all consumers</i> .....	3
<i>... while the brands of energy companies have been damaged by rising electricity and gas prices</i> ...	3
<i>The National Trust / National Trust for Scotland comes first for trust among its own members</i> .....	4
<i>On average, consumers are most likely to take out motor insurance through the 80 organisations</i> ...	4
<i>... with least interest being demonstrated for mortgages as a result of a number of factors</i> .....	4
<i>The 80 partner organisations researched can be grouped into five main sets and subsets</i> .....	4
<i>... for which various conclusions can be drawn concerning their prospects in financial services</i> .....	5
<i>... including the potential for strong execution to over-ride an apparently less favourable profile</i> .....	5
<b>1.0 INTRODUCTION</b> .....	<b>8</b>
<b>Research rationale</b> .....	<b>8</b>
Alternative providers have expanded rapidly in UK financial services since the mid-1990s.....	8
... although it can be hard to evaluate the actual and potential efficacy of any given organisation .....	8
<i>Partner Metrics</i> seeks to provide both an intellectual framework and robust, indicative data.....	8
... for both the full universe of respondents and actual customers of each of 80 organisations .....	8
<b>Research sample</b> .....	<b>11</b>
<b>Strengths and weaknesses</b> .....	<b>15</b>
The Internet research methodology is characterised by several advantages and drawbacks .....	15
<b>Finaccord</b> .....	<b>15</b>
<i>Partner Metrics and other consumer-focused studies</i> .....	15
<i>UK affinity and partnership marketing publications</i> .....	16
<b>IPT / IMRS</b> .....	<b>16</b>
<b>2.0 PARTNER ANALYSIS</b> .....	<b>19</b>
<b>Introduction</b> .....	<b>19</b>
Results from the <i>Partner Metrics</i> research are given for nine distinct types of financial service.....	19
... albeit these are preceded by key findings from Finaccord's 2005 <i>Affinity Metrics</i> program.....	19
Key findings from the 2005 <i>Affinity Metrics</i> research.....	21
<b>Credit cards / other banking products</b> .....	<b>21</b>
Charities and trade unions experienced the second and third highest rates of interest... ..	21
... thanks to the widespread nature of charity cards and extensive affinity involvement of unions ...	21
Over 12.0 million consumers can be targeted by the Post Office for banking products.....	23
<b>Life insurance and pensions</b> .....	<b>25</b>
Consumers are most likely to favour banks and building societies as a distribution channel... ..	25
... although the worksite is not far behind as an option among employed respondents .....	25
Close to 9.5 million consumers would potentially buy a life or pensions policy in the workplace .....	27
<b>Accident and health insurance</b> .....	<b>29</b>
Over one third of consumers would buy accident or health cover through the banking channel.....	29
Trade unions and the worksite are also rated highly as possible distribution channels .....	29
In terms of the number of susceptible consumers, the Post Office exceeds the worksite .....	31
<b>Personal non-life insurance</b> .....	<b>33</b>

**PARTNER METRICS: CONSUMER ATTITUDES TOWARDS ALTERNATIVE PROVIDERS IN UK FINANCIAL SERVICES**

7.5% of union members have already bought personal non-life insurance through their union... ..33  
 ... and consumers show notable interest at the idea of buying insurance through a charity .....33  
 The Post Office can rival supermarkets as a distribution channel for personal non-life insurance... 35  
 ... with newspapers and magazines reaching out to a potential audience of some 4.61 million .....35  
**Consumer relationships and awareness.....37**  
*Results for all consumers.....37*  
 Among retailers, Boots lies second to Tesco in terms of its profile with consumers.....37  
 ... with Google, the Post Office and BT also featuring among the top five in this ranking .....37  
*Implied number of customers.....40*  
 Only 6.41% of consumers claim to have no relationship whatsoever with the Post Office .....40  
 The positions of Argos and Boots are boosted by their huge volume of occasional customers.....40  
**Consumer trust.....44**  
*Results for all consumers.....44*  
 Among the 80 entities covered, the brands of Boots and Marks & Spencer are the most trusted... 44  
 ... with the UK's leading three supermarkets also managing top ten rankings for trustworthiness ...44  
 The brands of British Gas, npower and Powergen have been damaged by rising energy prices.....44  
*Results for actual customers.....48*  
 Four firms achieve a top ten ranking for trust both among their own clients and all consumers.....48  
 ... while American Express, BMW and Honda score especially well among their own customers...48  
 Travel firms tend to achieve relatively low scores for trust among their own clients.....48  
**Motor insurance - actual and potential performance .....52**  
*Results for all consumers.....52*  
 The AA achieves the highest percentage of consumers claiming actual or historic utilisation .....52  
 Halfords is perceived by many consumers as a possible source of motor insurance .....52  
*Results for actual customers.....55*  
 Saga and the csma score highly as distributors of motor insurance among their own customers...55  
 An average of 6.30% of drivers claim to have bought automotive manufacturer insurance .....55  
*Implied number of actual and viable customers.....58*  
 Boots and Nectar could both be viable affinity partners for motor insurance in future.....58  
**Household insurance - actual and potential performance .....62**  
*Results for all consumers.....62*  
 More consumers view Tesco as a viable source of household insurance than those who do not...62  
 Amazon, B&Q, Boots, BT, Morrison's and Nectar could credibly enter this market .....62  
 A number of existing affinity partners for household insurance possess inherent handicaps.....62  
*Results for actual customers.....65*  
 Saga achieves a level of take-up among its own customers that is far ahead of the competition .....65  
 Certain partner organisations are well-positioned to leverage the affinity of their customers.....65  
 ... although it is far from certain whether eBay can sell household policies to its customer base .....65  
*Implied number of actual and viable customers.....68*  
 Tesco and the Post Office both possess in excess of six million actual or viable customers .....68  
**Travel insurance - actual and potential performance.....71**  
*Results for all consumers.....71*  
 Among all consumers, the Post Office appears to be the best partner for travel insurance.....71  
 ... with a range of other organisations challenging the position of specialist travel firms .....71  
 A number of organisations that do offer travel insurance are unlikely to be effective in this field .....71  
*Results for actual customers.....74*  
 Superior cross-selling rates mean that travel-oriented firms are the most efficient distributors... ..74  
 ... with Kuoni Travel's apparent rate exceeding that even of Saga .....74  
*Implied number of actual and viable customers.....77*  
 Among travel entities, Thomas Cook has the most implied actual and viable customers.....77  
**Accident and health insurance - actual and potential performance .....81**  
*Results for all consumers.....81*  
 Boots is the organisation that consumers are most likely to associate with this type of policy... ..81

**PARTNER METRICS: CONSUMER ATTITUDES TOWARDS ALTERNATIVE PROVIDERS IN UK FINANCIAL SERVICES**

... followed by other retailers as well as the AA, Age Concern, the Post Office, Saga and Virgin.....	81
<i>Results for actual customers</i> .....	84
6.38% of its customers claim to have bought an accident or health policy through Saga.....	84
<i>Implied number of actual and viable customers</i> .....	87
Implied viable customers exceed 1.5 million in the case of both BT and John Lewis .....	87
<b>Life insurance - actual and potential performance</b> .....	<b>91</b>
<i>Results for all consumers</i> .....	91
The results for life insurance are broadly comparable to those for accident and health insurance ...	91
Life insurance is distributed by three of the ten organisations achieving the lowest rankings.....	91
<i>Results for actual customers</i> .....	94
The actual customers of Saga and Age Concern are most likely to buy life insurance.....	94
Almost 3.5% of Manchester United's supporters claim to have acquired a policy through the club..	94
<i>Implied number of actual and viable customers</i> .....	97
Only Tesco possesses an implied number of actual and viable customers above three million .....	97
<b>Credit cards - actual and potential performance</b> .....	<b>101</b>
<i>Results for all consumers</i> .....	101
Tesco's credit card has achieved apparently remarkable take-up among consumers.....	101
... and latent demand for American Express payment cards appears to remain strong.....	101
The results suggest that there could be scope for Boots to introduce its own co-branded card....	101
... as well as BT and some of the larger automotive manufacturer brands .....	101
<i>Results for actual customers</i> .....	104
A number of organisations boast apparently high take-up rates for their co-branded cards.....	104
... including the csma, Tesco, Saga, Virgin and Marks & Spencer... ..	104
... but future growth prospects for the Ryanair and Halfords co-branded cards appear doubtful..	104
<i>Implied number of actual and viable customers</i> .....	107
The research suggests that demand for an eBay co-branded credit card could be strong.....	107
<b>Mortgages - actual and potential performance</b> .....	<b>111</b>
<i>Results for all consumers</i> .....	111
Consumers show limited interest in taking out mortgages through alternative providers.....	111
... although Tesco's experience in this market appears to have been reasonable .....	111
<i>Results for actual customers</i> .....	114
The results suggest that BMW could extend its financial services proposition to mortgages .....	114
<i>Implied number of actual and viable customers</i> .....	117
Nine organisations score over one million implied actual or viable customers .....	117
<b>Personal loans - actual and potential performance</b> .....	<b>121</b>
<i>Results for all consumers</i> .....	121
The results suggest that the top two affinity loan partners are Tesco and the Post Office.....	121
Amazon, B&Q and, arguably, Age Concern could also be viable distributors of personal loans....	121
<i>Results for actual customers</i> .....	124
Consistently high take-up rates confirm the csma as a classic affinity partner .....	124
<i>Implied number of actual and viable customers</i> .....	127
ASDA and Sainsbury's both score over two million in implied actual or viable borrowers .....	127
<b>Savings accounts - actual and potential performance</b> .....	<b>130</b>
<i>Results for all consumers</i> .....	130
Only a minority of the 80 organisations surveyed currently offer their own savings accounts... ..	130
... with the viability of the Post Office as a provider seemingly much higher than that of Tesco ....	130
<i>Results for actual customers</i> .....	133
A number of organisations could consider entering the market for savings accounts.....	133
... with cross-selling rates among the leading branded providers ranging from 1% to over 4%....	133
<i>Implied number of actual and viable customers</i> .....	136
ASDA, Boots and Nectar all possess a relatively high implied number of viable customers .....	136

<b>2.0 PARTNER PROFILES .....</b>	<b>140</b>
Introduction .....	140
4.1 AA .....	141
4.2 Age Concern .....	142
4.3 Aldi.....	143
4.4 Amazon .....	144
4.5 American Express.....	145
4.6 AOL.....	146
4.7 Argos.....	147
4.8 ASDA .....	148
4.9 Auto Trader.....	149
4.10 B&Q .....	150
4.11 BMW .....	151
4.12 Body Shop.....	152
4.13 bonmarché .....	153
4.14 Boots .....	154
4.15 Bounty.....	155
4.16 BP.....	156
4.17 British Gas.....	157
4.18 BT.....	158
4.19 Chelsea F.C. ....	159
4.20 csma .....	160
4.21 Daily Mail / Sunday Mail .....	161
4.22 Daily Telegraph / Sunday Telegraph .....	162
4.23 Debenhams .....	163
4.24 E.ON.....	164
4.25 Easygroup .....	165
4.26 eBay.....	166
4.27 English Heritage .....	167
4.28 Esso.....	168
4.29 Expedia .....	169
4.30 First Choice Holidays .....	170
4.31 Ford .....	171
4.32 Google.....	172
4.33 Halfords.....	173
4.34 Homebase.....	174
4.35 Honda .....	175
4.36 IKEA.....	176
4.37 Jet .....	177
4.38 John Lewis .....	178
4.39 Kuoni Travel .....	179
4.40 Kwik-Fit .....	180
4.41 Lidl .....	181
4.42 Littlewoods.....	182
4.43 Manchester United F.C. ....	183
4.44 Marks & Spencer .....	184
4.45 Morrison's.....	185
4.46 MyTravel .....	186
4.47 National Trust / National Trust for Scotland .....	187
4.48 Nectar .....	188
4.49 Netto .....	189
4.50 Next.....	190

PARTNER METRICS: CONSUMER ATTITUDES TOWARDS ALTERNATIVE PROVIDERS IN UK FINANCIAL SERVICES

4.51 npower .....	191
4.52 O2.....	192
4.53 Orange.....	193
4.54 Peugeot.....	194
4.55 Post Office.....	195
4.56 Powergen.....	196
4.57 Primark.....	197
4.58 QVC.....	198
4.59 RAC.....	199
4.60 Renault .....	200
4.61 Ryanair .....	201
4.62 Saga.....	202
4.63 Sainsbury's .....	203
4.64 Shell .....	204
4.65 Sky .....	205
4.66 Somerfield .....	206
4.67 Sun / News of the World.....	207
4.68 Superdrug.....	208
4.69 Tesco .....	209
4.70 Texaco.....	210
4.71 Thomas Cook.....	211
4.72 Thomson Holidays.....	212
4.73 Times / Sunday Times .....	213
4.74 Toyota .....	214
4.75 Vauxhall .....	215
4.76 Virgin .....	216
4.77 Vodafone.....	217
4.78 Volkswagen.....	218
4.79 Yahoo!.....	219
4.80 Yell .....	220

## GRAPHICS / TABLES

List of 80 major organisations evaluated by the research	11
Sample breakdown by age group, household income band and geographical location	12
Propensity of cons. to contract credit cards / banking products through affinity channels, segment. by channel	22
Implied no. of cons. susc. to contracting credit cards / bank. prods. through aff. channels, segment. by channel	24
Propensity of consumers to contract life ins. and pensions through affinity channels, segmented by channel	26
Implied no. of cons. susceptible to contracting life ins. and pens. through aff. channels, segment. by channel	28
Propensity of consumers to contract accident and health ins. through affinity channels, segmented by channel	30
Implied no. of cons. susc. to contracting accident and health ins. through aff. channels, segment. by channel	32
Propensity of consumers to contract personal non-life ins. through affinity channels, segmented by channel	34
Implied no. of cons. susc. to contracting personal non-life ins. through aff. channels, segment. by channel	36
Ranking of 80 partner organisations by consumer relationships and awareness, 2006	38
Ranking of 80 partner organisations by consumer relationships and awareness, 2006 (cont.)	39
Implied number of actual, adult customers of 80 partner organisations, 2006	41
Implied number of actual customers of 80 partner organisations, 2006 (cont.)	42
Implied number of actual customers plotted against frequency of relationships of 80 partner orgs., 2006	43
Ranking of 80 partner organisations by trust of all consumers, 2006	45
Ranking of 80 partner organisations by trust of all consumers, 2006 (cont.)	46
Implied no. of actual customers plotted against score for trust across all consumers of 80 partner orgs., 2006	47
Ranking of 80 partner organisations by trust of own customers, 2006	49
Ranking of 80 partner organisations by trust of own customers, 2006 (cont.)	50
Implied no. of actual customers plotted against score for trust of actual customers of 80 partner orgs., 2006	51
Ranking of 80 partner orgs. by actual and potential usage of all consumers to purchase motor ins., 2006	53
Ranking of 80 partner orgs. by actual and potential usage of all cons. to purchase motor ins., 2006 (cont.)	54
Ranking of 80 partner orgs. by actual and potential usage of own customers to purchase motor ins., 2006	56
Ranking of 80 partner orgs. by actual and potential usage of own custs. to purchase motor ins., 2006 (cont.)	57
Implied number of actual and viable customers for motor insurance of 80 partner organisations, 2006	59
Implied number of actual and viable customers for motor insurance of 80 partner organisations, 2006 (cont.)	60
Imp. no. of actual custs. against % of these that are actual or viable custs. for motor ins. of 80 ptrn. orgs., 2006	61
Ranking of 80 partner orgs. by actual and potential usage of all consumers to purchase house. ins., 2006	63
Ranking of 80 partner orgs. by actual and potential usage of all cons. to purchase house. ins., 2006 (cont.)	64
Ranking of 80 partner orgs. by actual and potential usage of own customers to purchase house. ins., 2006	66
Ranking of 80 partner orgs. by actual and potential usage of own custs. to purchase house. ins., 2006 (cont.)	67
Implied number of actual and viable customers for house. insurance of 80 partner organisations, 2006	68
Implied number of actual and viable customers for house. insurance of 80 partner organisations, 2006 (cont.)	69
Imp. no. of actual custs. against % of these that are actual or viable custs. for house. ins. of 80 ptrn. orgs., 2006	70
Ranking of 80 partner orgs. by actual and potential usage of all consumers to purchase travel ins., 2006	72
Ranking of 80 partner orgs. by actual and potential usage of all cons. to purchase travel ins., 2006 (cont.)	73
Ranking of 80 partner orgs. by actual and potential usage of own customers to purchase travel ins., 2006	75
Ranking of 80 partner orgs. by actual and potential usage of own custs. to purchase travel ins., 2006 (cont.)	76
Implied number of actual and viable customers for travel insurance of 80 partner organisations, 2006	78
Implied number of actual and viable customers for travel insurance of 80 partner organisations, 2006 (cont.)	79
Imp. no. of actual custs. against % of these that are actual or viable custs. for travel ins. of 80 ptrn. orgs., 2006	80
Ranking of 80 partner orgs. by actual and potential usage of all consumers to purchase acc. / hlth. ins., 2006	82
Ranking of 80 partner orgs. by actual and potential usage of all cons. to purchase acc. / hlth. ins., 2006 (cont.)	83
Ranking of 80 partner orgs. by actual and potential usage of own customers to purchase acc. / hlth. ins., 2006	85
Ranking of 80 partner orgs. by actual and potential usage of own custs. to purch. acc. / hlth. ins., 2006 (cont.)	86
Implied number of actual and viable customers for acc. / hlth. insurance of 80 partner organisations, 2006	88
Implied number of actual and viable customers for acc. / hlth. insurance of 80 partner orgs., 2006 (cont.)	89
Imp. no. of act. custs. against % of these that are act. or viable custs. for acc. / hlth. ins. of 80 ptrn. orgs., 2006	90
Ranking of 80 partner orgs. by actual and potential usage of all consumers to purchase life ins., 2006	92
Ranking of 80 partner orgs. by actual and potential usage of all cons. to purchase life ins., 2006 (cont.)	93

**PARTNER METRICS: CONSUMER ATTITUDES TOWARDS ALTERNATIVE PROVIDERS IN UK FINANCIAL SERVICES**

Ranking of 80 partner orgs. by actual and potential usage of own customers to purchase life ins., 2006	95
Ranking of 80 partner orgs. by actual and potential usage of own custs. to purchase life ins., 2006 (cont.)	96
Implied number of actual and viable customers for life insurance of 80 partner organisations, 2006	98
Implied number of actual and viable customers for life insurance of 80 partner organisations, 2006 (cont.)	99
Imp. no. of actual custs. against % of these that are actual or viable custs. for life ins. of 80 ptrn. orgs., 2006	100
Ranking of 80 partner orgs. by actual and potential usage of all consumers to take out credit cds., 2006	102
Ranking of 80 partner orgs. by actual and potential usage of all cons. to take out credit cds., 2006 (cont.)	103
Ranking of 80 partner orgs. by actual and potential usage of own customers to take out credit cds., 2006	105
Ranking of 80 partner orgs. by actual and potential usage of own custs. to take out credit cds., 2006 (cont.)	106
Implied number of actual and viable customers for credit cards of 80 partner organisations, 2006	108
Implied number of actual and viable customers for credit cards of 80 partner organisations, 2006 (cont.)	109
Imp. no. of actual custs. against % of these that are actual or viable custs. for credit cds. of 80 ptrn. orgs., 2006	110
Ranking of 80 partner orgs. by actual and potential usage of all consumers to take out mortgages, 2006	112
Ranking of 80 partner orgs. by actual and potential usage of all cons. to take out mortgages, 2006 (cont.)	113
Ranking of 80 partner orgs. by actual and potential usage of own customers to take out mortgages, 2006	115
Ranking of 80 partner orgs. by actual and potential usage of own custs. to take out mortgages, 2006 (cont.)	116
Implied number of actual and viable customers for mortgages of 80 partner organisations, 2006	118
Implied number of actual and viable customers for mortgages of 80 partner organisations, 2006 (cont.)	119
Imp. no. of act. custs. against % of these that are act. or viable custs. for mortgages of 80 ptrn. orgs., 2006	120
Ranking of 80 partner orgs. by actual and potential usage of all consumers to take out pers. loans, 2006	122
Ranking of 80 partner orgs. by actual and potential usage of all cons. to take out pers. loans, 2006 (cont.)	123
Ranking of 80 partner orgs. by actual and potential usage of own customers to take out pers. loans, 2006	125
Ranking of 80 partner orgs. by actual and potential usage of own custs. to take out pers. loans, 2006 (cont.)	126
Implied number of actual and viable customers for personal loans of 80 partner organisations, 2006	127
Implied number of actual and viable customers for personal loans of 80 partner organisations, 2006 (cont.)	128
Imp. no. of act. custs. against % of these that are act. or viable custs. for pers. loans of 80 ptrn. orgs., 2006	129
Ranking of 80 partner orgs. by actual and potential usage of all consumers to take out savs. accs., 2006	131
Ranking of 80 partner orgs. by actual and potential usage of all cons. to take out savs. accs., 2006 (cont.)	132
Ranking of 80 partner orgs. by actual and potential usage of own customers to take out savs. accs., 2006	134
Ranking of 80 partner orgs. by actual and potential usage of own custs. to take out savs. accs., 2006 (cont.)	135
Implied number of actual and viable customers for savings accounts of 80 partner organisations, 2006	136
Implied number of actual and viable customers for savings accounts of 80 partner organisations, 2006 (cont.)	137
Imp. no. of act. custs. against % of these that are act. or viable custs. for savs. accs. of 80 ptrn. orgs., 2006	138
AA: consumer relationships with, trust of and willingness to use for taking out financial services	141
Age Concern: consumer relationships with, trust of and willingness to use for taking out financial services	142
Aldi: consumer relationships with, trust of and willingness to use for taking out financial services	143
Amazon: consumer relationships with, trust of and willingness to use for taking out financial services	144
American Express: consumer relationships with, trust of and willingness to use for taking out fin. svcs.	145
AOL: consumer relationships with, trust of and willingness to use for taking out financial services	146
Argos: consumer relationships with, trust of and willingness to use for taking out financial services	147
ASDA: consumer relationships with, trust of and willingness to use for taking out financial services	148
Auto Trader: consumer relationships with, trust of and willingness to use for taking out financial services	149
B&Q: consumer relationships with, trust of and willingness to use for taking out financial services	150
BMW: consumer relationships with, trust of and willingness to use for taking out financial services	151
Body Shop: consumer relationships with, trust of and willingness to use for taking out financial services	152
bonmarché: consumer relationships with, trust of and willingness to use for taking out financial services	153
Boots: consumer relationships with, trust of and willingness to use for taking out financial services	154
Bounty: consumer relationships with, trust of and willingness to use for taking out financial services	155
BP: consumer relationships with, trust of and willingness to use for taking out financial services	156
British Gas: consumer relationships with, trust of and willingness to use for taking out financial services	157
BT: consumer relationships with, trust of and willingness to use for taking out financial services	158
Chelsea F.C. : consumer relationships with, trust of and willingness to use for taking out financial services	159
csma: consumer relationships with, trust of and willingness to use for taking out financial services	160
Daily Mail / Sunday Mail: consumer relationships with, trust of and willingness to use for taking out fin. svcs.	161
Daily Telegraph / Sunday Telegraph: cons. relations. with, trust of and willingness to use for taking out fin. svcs.	162

**PARTNER METRICS: CONSUMER ATTITUDES TOWARDS ALTERNATIVE PROVIDERS IN UK FINANCIAL SERVICES**

Debenhams: consumer relationships with, trust of and willingness to use for taking out financial services	163
E.ON: consumer relationships with, trust of and willingness to use for taking out financial services	164
Easygroup: consumer relationships with, trust of and willingness to use for taking out financial services	165
eBay: consumer relationships with, trust of and willingness to use for taking out financial services	166
English Heritage: consumer relationships with, trust of and willingness to use for taking out financial services	167
Esso: consumer relationships with, trust of and willingness to use for taking out financial services	168
Expedia: consumer relationships with, trust of and willingness to use for taking out financial services	169
First Choice Holidays: consumer relationships with, trust of and willingness to use for taking out fin. svs.	170
Ford: consumer relationships with, trust of and willingness to use for taking out financial services	171
Google: consumer relationships with, trust of and willingness to use for taking out financial services	172
Halfords: consumer relationships with, trust of and willingness to use for taking out financial services	173
Homebase: consumer relationships with, trust of and willingness to use for taking out financial services	174
Honda: consumer relationships with, trust of and willingness to use for taking out financial services	175
IKEA: consumer relationships with, trust of and willingness to use for taking out financial services	176
Jet: consumer relationships with, trust of and willingness to use for taking out financial services	177
John Lewis: consumer relationships with, trust of and willingness to use for taking out financial services	178
Kuoni Travel: consumer relationships with, trust of and willingness to use for taking out financial services	179
Kwik-Fit: consumer relationships with, trust of and willingness to use for taking out financial services	180
Lidl: consumer relationships with, trust of and willingness to use for taking out financial services	181
Littlewoods: consumer relationships with, trust of and willingness to use for taking out financial services	182
Manchester United F.C. : consumer relationships with, trust of and willingness to use for taking out fin. svs.	183
Marks & Spencer: consumer relationships with, trust of and willingness to use for taking out financial services	184
Morrison's: consumer relationships with, trust of and willingness to use for taking out financial services	185
MyTravel: consumer relationships with, trust of and willingness to use for taking out financial services	186
National Trust / National Trust for Scotland: cons. relations. with, trust of and willing. to use for fin. svs.	187
Nectar: consumer relationships with, trust of and willingness to use for taking out financial services	188
Netto: consumer relationships with, trust of and willingness to use for taking out financial services	189
Next: consumer relationships with, trust of and willingness to use for taking out financial services	190
npower: consumer relationships with, trust of and willingness to use for taking out financial services	191
O2: consumer relationships with, trust of and willingness to use for taking out financial services	192
Orange: consumer relationships with, trust of and willingness to use for taking out financial services	193
Peugeot: consumer relationships with, trust of and willingness to use for taking out financial services	194
Post Office: consumer relationships with, trust of and willingness to use for taking out financial services	195
Powergen: consumer relationships with, trust of and willingness to use for taking out financial services	196
Primark: consumer relationships with, trust of and willingness to use for taking out financial services	197
QVC: consumer relationships with, trust of and willingness to use for taking out financial services	198
RAC: consumer relationships with, trust of and willingness to use for taking out financial services	199
Renault: consumer relationships with, trust of and willingness to use for taking out financial services	200
Ryanair: consumer relationships with, trust of and willingness to use for taking out financial services	201
Saga: consumer relationships with, trust of and willingness to use for taking out financial services	202
Sainsbury's: consumer relationships with, trust of and willingness to use for taking out financial services	203
Shell: consumer relationships with, trust of and willingness to use for taking out financial services	204
Sky: consumer relationships with, trust of and willingness to use for taking out financial services	205
Somerfield: consumer relationships with, trust of and willingness to use for taking out financial services	206
Sun / News of the World: consumer relationships with, trust of and willingness to use for taking out fin svs.	207
Superdrug: consumer relationships with, trust of and willingness to use for taking out financial services	208
Tesco: consumer relationships with, trust of and willingness to use for taking out financial services	209
Texaco: consumer relationships with, trust of and willingness to use for taking out financial services	210
Thomas Cook: consumer relationships with, trust of and willingness to use for taking out financial services	211
Thomson Holidays: consumer relationships with, trust of and willingness to use for taking out fin. svs.	212
Times / Sunday Times: consumer relationships with, trust of and willingness to use for taking out fin. svs.	213
Toyota: consumer relationships with, trust of and willingness to use for taking out financial services	214
Vauxhall: consumer relationships with, trust of and willingness to use for taking out financial services	215
Virgin: consumer relationships with, trust of and willingness to use for taking out financial services	216
Vodafone: consumer relationships with, trust of and willingness to use for taking out financial services	217

**PARTNER METRICS: CONSUMER ATTITUDES TOWARDS ALTERNATIVE PROVIDERS IN UK FINANCIAL SERVICES**

Volkswagen: consumer relationships with, trust of and willingness to use for taking out financial services	218
Yahoo! : consumer relationships with, trust of and willingness to use for taking out financial services	219
Yell: consumer relationships with, trust of and willingness to use for taking out financial services	220