



**the drum** mcr  
Market & Communications  
Research

August 2007

mcr

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MCR is Queensland's top social research agency, having conducted work for both government and corporate clients for over 15 years. We regularly conduct polling and focus groups to tap into the very latest opinions on the public and community impact of a range of social issues. These include public health matters, the environment, transport, road safety, financial changes and government regulations.

## Welcome to our August edition.

### FOR OUR NEW READERS:

*The Drum is a monthly publication which reports back on the views of a special "public interest" focus group conducted by MCR.*

*The group consists of 8 Brisbane residents who come from all walks of life and a range of Brisbane suburbs. They are aged from their early 20s to their 60s. Each month we get the group together and ask them to discuss a number of "hot" news issues.*

*For previous issues of The Drum you can visit our website at [www.mcrpl.com.au](http://www.mcrpl.com.au).*

**This month we take the microscope to two controversial groups - our banks and our pollies.**

## Banks – They've come a long way it seems

We were curious to find out how our group view the relationship with their bank these days. How is their image generally faring?

To our slight surprise, we found that when it comes to their own personal bank, these respondents are pretty happy.

Read on and you'll see how and why.

### Where would they place their current relationship?

When asked about how favourable a relationship they have with their own bank compared to other essential service relationships, their bank comes out very high. In fact it was akin with the relationship they have with their doctor, which they also rate very highly.

And why do they rate their banks highly? The big winning benefits are getting good service, being provided with a sense of security, being helped and not having to endure any hassles.

### The bank menagerie

As an exercise we asked our group to associate their *own* bank with an animal. Again, the responses were pretty positive.

"I'm with Westpac", said one, "and to me it's like a German Shepherd. It's always guarding me and looking after my account."

"I'd describe Suncorp as a head meerkat. I see it as a very social animal and one that supports the community."

“Being with ANZ reminds me of the zebra. They’re black and white in a clear-cut sort of way. You know what’s what. Sometimes that also means they’re a bit inflexible, but overall they’re good.”

Some respondents added a bit of a sting in the tail, but it was still usually couched in a positive framework.....

For example, “I see the Commonwealth as an elephant. You feel safe because it’s big, but they also have the elephant’s memory and they never forget to pass on any fees.”

Or there was the Westpac client who saw her bank like a cat. “They purr along smoothly most of the time, but they can also get a bit lethargic.”

### **So what might be helping to generate these positive impressions?**

We’ve got to say that this sort of positive response to personal banking is a far cry from the reaction you would have expected five or more years ago.

What’s caused the change? We don’t have the definitive answer, but we have a sneaking suspicion that it may have a lot to do with the introduction of internet banking.

Why do we say this? For one thing, when asked what significant things have changed for the better over the last five years, the most ‘top of mind’ item is internet banking.

Couple this with the fact that what most respondents like about their current banking experience is the way it is hassle-free and a case starts to grow for why internet banking might be the key to the puzzle.

### **Are there any clouds on this silver lining?**

Perversely, although our groups like their own bank, they don’t really like banks in general. Start talking about the global rather than the specific and all those old evil clichés about banks suddenly reappear.

“They’re only interested in the money they can make.”

“I get so annoyed about the CEO salaries.”

“They introduce new systems for the benefit of their boards, not their customers.”

As you can see, some of the old prejudices die hard.

### **Is there a take home message?**

It would seem the way to go is to focus on the “small b” personal bank and steer clear of the “big B” corporate image.

And there is room for improvement on this ‘up close and personal’ image. Our participants want to see even more tailoring and more “knowing my needs”.

Interestingly, our group makes a strong association between personalisation and innovation. When asked to name banks that they see as innovative, they mention banks like Bank of Queensland, St George and Bendigo Bank, rather than the big banks.

Why? Because their strong perception is that these are the banks that are concerned about people. In their mind, these are the banks that act local but still manage to think global.

### **What does future banking look like?**

Our respondents think the future of banking will be hi-tech and streamlined.

They would like to see cardless access to EFTPOS, given the vulnerability of the current magnetic strip. Others see retina or fingerprint identification becoming much more commonplace.

Another desired improvement for the future would be greater and more convenient co-location of banks through one central agency. Just as current mortgage brokers provide access to all different types of lending institutions, so there is a request for a central banking point, say in a shopping centre, where one teller would act as a broker for transactions relating to a range of banks.

Some food for thought.

## The Howard-Rudd tussle: Is it all over bar the voting?

Given everything that had been happening on the political front over the last month, we took the opportunity to do a more indepth exploration of the impending election.

To kick things off we asked our group where they thought things currently stood. About half of them endorse what the polls are saying and believe that Labor is currently ahead.

In fact, when asked who they thought would win if the election was held tomorrow (8 August) they are dead equal. Four for Rudd and four for Howard.

Curiously, however, if you ask them who would win the election if it was held sometime in October they change their tune. The majority see it as a Howard win.

Why this discrepancy? This group still think that, given time, Howard is going to pull something out of the bag.

Not sure whether this is brave optimism or canny insight. We wait and see.

### And what did they think of the Crosby-Textor insights?

To try and drill down into our group's views about the Howard-Rudd tussle, we used excerpts from the document prepared by the Coalition pollsters, Crosby/Textor. You may recall, this had been controversially leaked to the media the weekend prior to the group. The document had provided a status report on the standing of Howard and Rudd in the electorate's eye.

So what did our group think of some of the more salient statements from the document?

They certainly agree that Kevin Rudd is 'compassionate, human, genuine and likeable', showing that Rudd's barnstorming of the nation appears to be working.

There is also some endorsement of the sentiment that 'a younger leadership alternative has thrown into question the energy of the Government'.

However, the group is not willing to go as far as giving strong agreement to the notion that 'the Government has become arrogant, complacent and reactive'.

What is absolutely clear is that the group thinks that the Howard Government are spot on when it comes to economic management. Just about all our participants strongly agreed with the Crosby/Textor pronouncement that this year's Budget is associated with sound financial management.

### And how do they rate the teams behind the leaders?

As another exercise, we asked our group to give some thought to the alternative spokespeople for certain portfolios. This 'behind the scenes' analysis provided some interesting comments.

#### Costello v. Swan

No-one sees Peter Costello as personable. But in their minds it doesn't really matter because of the good job they think he's doing

on the economy. Experienced, tenacious and trustworthy is how they sum him up.

Wayne Swan on the other hand might have to work on his track record a little more. The overwhelming feeling is that he doesn't have the experience nor the confidence to be Treasurer. This may translate into problems if the election focuses on economic credentials.

#### Hockey v. Gillard

Joe Hockey's stint on the Sunrise program has paid dividends it seems. He is perceived as down-to-earth, plain spoken and human. But, paradoxically, this nice guy factor plays against him in the Industrial Relations portfolio. Not the right man for IR, say our group. They want someone tougher and with a lot more confidence in this area.

So what about Julia Gillard? Not bad but not great, say our group. They believe she is growing into the IR role and see her as having the smarts to do the job. But at the same time our respondents wonder whether she may be a touch too inflexible when it comes to IR matters. There is a sense she plunges a little too rapidly into confrontation when conciliation may be the preferred path.

#### Turnbull v. Garrett

"Malcolm who?", say our group. Turnbull is just not gaining traction, despite all the hoopla when he took over the environment portfolio. All our participants ever seem to recall about him is that he's rich!

But Peter Garrett doesn't fare much better. Credibility seems to be a real problem for this polly. They see the move to the ALP as having muzzled his beliefs. Even worse, the younger members of the group see him as having 'sold out'.

#### **The countdown begins.....**

Realistically, the composition of the teams probably doesn't matter as much as the leaders themselves.

When all is said and done, our group believes that the election will boil down to a showdown between Howard and Rudd.

### **The Beattie Barometer**

In contrast to previous months, the group felt that the Premier hadn't fared so well this month.

This impression was based largely on events surrounding the council amalgamation issue. While a number in the group think that amalgamation is a good thing and needs to happen, they are not comfortable with how the Premier has handled the process. Overall, they believe that these councils need to have their concerns listened to in a more sympathetic manner.

This group is still not convinced that the issue will have much impact by the time the federal election comes around. But bear in mind that this is a Brisbane-based group that has not been directly affected by the changes.

#### **The "H" word. It's back.....**

A little surprisingly, our group started talking about health as an issue again. They feel it is hovering on the horizon ready to take centre stage. What seems to be feeding this are issues like ambulance waiting times and overflowing emergency rooms. This might be an issue that needs to be monitored by The Drum over coming months.

#### **In coming issues.....**

In the next issue we hope to focus exclusively on advertising, trying to answer some of the following questions:

- What helps to make the brand a friend?
- What styles and tones turn people off?
- Why is humour so effective?
- What sorts of ads get people talking 'around the water cooler'?