



# Better Business Bureau

## BBB/Gallup Trust in Business Index

### Topline - Survey Results Consumers' Rating of Companies They Regularly Deal With

September 2007

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RESULTS FOR THE TOTAL DATASET ARE BASED ON TELEPHONE INTERVIEWS WITH 1204 INVESTORS, AGED 18+, CONDUCTED August 22-September 8, 2007

FOR RESULTS BASED ON THE TOTAL SAMPLE, ONE CAN SAY WITH 95% CONFIDENCE THAT THE MARGIN OF SAMPLING ERROR IS  $\pm$  3 PERCENTAGE POINTS.

1. I would like to start by asking some questions about the companies you regularly do business with in your everyday life.

1. Overall, how much TRUST would you say you have in the companies – large and small -- that you regularly do business with in your everyday life? Do you, yourself, have 1) a great deal of trust, 2) quite a lot, 3) some, 4) very little, or 5) none at all in these businesses? (Rotate 1-5/5-1)

	<b>A great deal of trust</b>	<b>Quite a lot</b>	<b>Some</b>	<b>Very little trust</b>	<b>None at all</b>	<b>Don't know/ refused</b>
	%	%	%	%	%	%
07 Sep	12	37	40	8	3	*

2. Has the amount of TRUST you have in the businesses you regularly deal with as part of your everyday life changed over the past year? Would you say the amount of TRUST you, yourself, have in these businesses has 1) increased a lot, 2) increased a little, 3) remained the same, 4) decreased a little, or 5) decreased a lot over the past year? (Rotate 1-5/5-1)

	<b>Increased a lot</b>	<b>Increased a little</b>	<b>Remained the same</b>	<b>Decreased a little</b>	<b>Decreased a lot</b>	<b>Don't know/ refused</b>
	%	%	%	%	%	%
07 Sep	2	6	74	14	4	0

3. What, in your opinion, is the ONE most important thing a business must do in order to gain your TRUST? (Open ended)

	<b>07 Sep</b>
	%
Be honest/truthful/ethical	27
Good customer service (non-specific)	19
Accountability/deliver on promise/do what they say	12
Quality product/service	6
Competitive/low/good prices	4
Fairness	3
Consistency	3
Nice/friendly/helpful/polite/knowledgeable staff	3
Back their product/guarantee their product	3
Other	17
Don't know/refused	3
	100%

Now I'd like you to think about the next time you need a new product or service...

4. How important do you think each of the following would be in determining what business you would TRUST to provide you with that product or service among all of those businesses and companies you regularly deal with in your everyday life? How about (read and rotate A–N)? Would it be extremely important, very important, somewhat important, not too important, or not at all important?

	<b>Extremely important</b>	<b>Very important</b>	<b>Somewhat important</b>	<b>Not too important</b>	<b>Not at all important</b>	<b>Don't know/ refused</b>
	%	%	%	%	%	%
A.The recommendations of your friends and relatives	13	39	39	7	2	*
B.The company's participation in the life of your community	11	32	43	11	3	*
C.The company's advertising	4	14	42	29	11	*
D.The company's reputation for providing good prices	25	51	23	1	*	0
E.The company's reputation for providing safe products	36	54	9	1	*	*
F.The company's reputation for providing you with good value for your money	31	57	11	1	*	*
G.A third party's endorsement, such as that of Consumer Reports, J.D. Powers, or the Better Business Bureau	9	30	42	13	5	1
H.The company's reputation for being both dependable and reliable	34	57	8	1	*	0
I.The way the company treats its employees	26	50	22	2	*	*
J.The company is locally owned and operated	12	28	40	15	5	*

Q.4 continued

	<b>Extremely important</b>	<b>Very important</b>	<b>Somewhat important</b>	<b>Not too important</b>	<b>Not at all important</b>	<b>Don't know/ refused</b>
	%	%	%	%	%	%
K.You know someone at the company who you can go to with a question or problem	15	36	31	13	5	*
L.The company's reputation for honesty and fairness	40	52	6	1	1	*
M.Its reputation for having professional and courteous phone representatives	22	44	25	7	2	*
N.Having a Web site that it easy to use	10	26	33	15	14	2

**Q.4 SUMMARY – Extremely/Very Important**

	<b>Extremely/ very important</b>
	%
L.The company's reputation for honesty and fairness	93
H.The company's reputation for being both dependable and reliable	91
E.The company's reputation for providing safe products	89
F.The company's reputation for providing you with good value for your money	88
D.The company's reputation for providing good prices	76
I.The way the company treats its employees	75
M.Its reputation for having professional and courteous phone representatives	66
A.The recommendations of your friends and relatives	52
K.You know someone at the company who you can go to with a question or problem	51
B.The company's participation in the life of your community	43
J.The company is locally owned and operated	40
G.A third party's endorsement, such as that of Consumer Reports, J.D. Powers, or the Better Business Bureau	38
N.Having a Web site that it easy to use	37
C.The company's advertising	18

Note: Extremely/very summary may not always add to detail in Q. 4 due to rounding.

5. I am going to read some types of businesses that you may deal with in your everyday life. As I read each, please tell me how much trust you have in each. How about (read and rotate A-O)? Do you have 1) a great deal of trust, 2) quite a lot, 3) some, 4) very little trust, or 5) no trust? (Rotate 1-5/5-1) (INTERVIEWER NOTE: If respondent says "Don't know", probe by saying:) Just your best impression will do.

	<b>A great deal of trust</b>	<b>Quite a lot</b>	<b>Some</b>	<b>Very little trust</b>	<b>No trust</b>	<b>Don't know/refused</b>
	%	%	%	%	%	%
A.Banks, financial institutions, and stock brokers	21	27	38	10	4	*
B.Grocery stores and super markets	22	37	37	3	1	*
C.Office supply companies	10	24	56	5	2	3
D.Real estate brokers	5	11	45	27	9	3
E.Contractors, such as plumbers, electricians, roofers	10	17	48	19	5	1
F.Automobile dealers	7	10	35	36	11	1
G.Home improvement stores	17	29	47	5	1	1
H.Department stores	11	26	55	7	1	*
I.Gas stations	7	18	53	17	5	*
J.Drug stores and pharmacies	26	39	29	4	2	*
K.Auto repair and maintenance shops	12	14	42	25	6	1
L.Electronics and appliance stores	10	19	57	10	3	1
M.Cell phone and wireless service providers	7	14	45	24	8	2
N.Health care insurers	12	14	36	25	12	1
O.Furniture stores	8	14	57	17	2	2

**Q5. SUMMARY – A great deal of trust/quite a lot**

	<b>A great deal/ quite a lot %</b>
J. Drug stores and pharmacies	65
B. Grocery stores and super markets	59
A. Banks, financial institutions, and stock brokers	48
G. Home improvement stores	46
H. Department stores	37
C. Office supply companies	34
L. Electronics and appliance stores	29
E. Contractors, such as plumbers, electricians, roofers	27
K. Auto repair and maintenance shops	27
N. Health care insurers	26
I. Gas stations	26
O. Furniture stores	22
M. Cell phone and wireless service providers	21
D. Real estate brokers	17
F. Automobile dealers	16

Now I'd like to ask you a few more questions about all those companies and businesses you regularly deal with...

6. What ONE business, or company, that you regularly deal with in your everyday life, large or small, do you TRUST THE MOST? (Open ended)

6a. Overall, how would you rate your trust in this company? Would you say you have 1) a great deal of trust, 2) quite a lot, 3) some, 4) very little trust, or 5) no trust? (Rotate 1-5/5-1) (Based on those who named a company in Q.6; n = 530; margin of error = +/- 5 pct. pts.)

	<b>A great deal of trust</b>	<b>Quite a lot</b>	<b>Some</b>	<b>Very little trust</b>	<b>No trust</b>	<b>Don't know/ refused</b>
	%	%	%	%	%	%
07 Sep	64	31	5	*	0	0

7. What type of business is this company in? (Open ended) (Based on those who named a company in Q.6; n = 530; margin of error = +/- 5 pct. pts.)

	<b>07 Sep</b>
	%
Banking/bank/financial	22
Grocery store/supermarket/convenience store	19
Retail/wholesale/merchandise/sales	11
Auto/car repair/mechanic	5
Department store	4
Pharmacy/drug store	4
Hardware/home improvement	3
Food/food services	3
Auto/care dealer/sales	2
Insurance (non-specific)	2
Contractor/builder/repair	2
Electronics/electronics store	2
Healthcare/medical/dental	2
Other	19
Don't know/refused	*
	100%

8. What, specifically, does this company do to earn your TRUST? (Open ended) (Probe:) What else does this company do to earn your trust? (Probe for three responses)

	<b>07 Sep</b>
	%
Competitive/low prices	29
Nice/friendly/helpful/polite	29
Good customer service (non-specific)	26
Quality product/service	15
Good return policy/good problem resolution	12
Have product/service available/good product range	12
Knowledgeable/informative/can answer question	12
Be honest/truthful/ethical	12
Good reputation/long term customer/know staff	10
Available/accessible/always open/can always reach someone/convenience/close to home	9
Be reliable/dependable	6
Accurate/few mistakes	5
Looks after money/finances	5
Back their product/guarantee their product	5
Accountability/deliver on promise/do what they say	4
Consistency	4
Fairness	3
Good communication/responsiveness/listen	3
Fast/efficient service	3
Clean/well kept	3
Quality	3
Treat employees well/good wages	3
Other	21
Nothing	*
Don't know/refused	*
	229%^

^Total adds to more than 100% due to multiple responses

9. What ONE business or company that you regularly deal with in your everyday life, large or small, do you TRUST THE LEAST? (Open ended)

9a. Overall, how would you rate your trust in this company? Would you say you have 1) a great deal of trust, 2) quite a lot, 3) some, 4) very little trust, or 5) no trust? (Rotate 1-5/5-1) (Based on those who named a company in Q.9; n = 527; margin of error = +/- 5 pct. pts.)

	<b>A great deal of trust</b>	<b>Quite a lot</b>	<b>Some</b>	<b>Very little trust</b>	<b>No trust</b>	<b>Don't know/ refused</b>
	%	%	%	%	%	%
07 Sep	2	1	21	49	27	0

10. What type of business is this company in? (Open ended) (Based on those who named a company in Q.9; n = 527; margin of error = +/- 5 pct. pts.)

	<b>07 Sep</b>
	%
Retail/wholesale/merchandise/sales	13
Auto/car repair/mechanic	9
Auto/car dealer/sales	8
Communications/telephone	8
Gas/gas station	8
Banking/bank/financial	6
Health insurance	5
Cable/cable tv/internet	5
Grocery store/supermarket/convenience store	4
Utility company/electric/water	3
Insurance (non-specific)	3
Hardware/home improvement	3
Other	24
Don't know/refused	<u>1</u>
	100%

11. What, specifically, has this company done for you to NOT TRUST this company? (Open ended) (Probe:) What else has this company done? (Probe for three responses) (Based on those who named a company in Q.9; n = 527; margin of error = +/- 5 pct. pts.)

	<b>07 Sep</b>
	%
High charge/fees	30
Poor service	27
Failed to meet promises/do work promised/unreliable	16
Dishonesty/lies/not enough info	14
Poor quality product	13
Bad business practices/policies/procedures	12
Errors/did work incorrectly	8
Employees treated poorly	7
Poor employees	7
Billing issues/errors/hidden charges	5
False advertising	5
Tried to sell items not needed/taken advantage of	4
Poor communication	2
Other	15
Nothing	3
Don't know/refused	1
	169%

^Total adds to more than 100% due to multiple responses

12. Now, I am going to read some key behaviors on the part of companies you deal with every day. Please take a second and think ONLY of that company you said you trusted MOST. Thinking of that one company, how much do you agree or disagree with each of the following: (Response in #6 or #9, as appropriate) (read and rotate A-N)? Do you 1) strongly agree, 2) somewhat agree, 3) neither agree nor disagree, 4) somewhat disagree, or 5) strongly disagree? (Rotate 1-5/5-1)?

(Based on half sample – Form A; n = 526; margin of error = +/- 5 pct. pts.)

<b>Most Trusted</b>	<b>Strongly agree</b>	<b>Somewhat agree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat disagree</b>	<b>Strongly disagree</b>	<b>Don't know/refused</b>
	%	%	%	%	%	%
A. Responds to customer complaints in a timely manner with a fair and satisfactory resolution	68	24	5	*	1	2
B. Provides safe products	75	18	5	*	*	2
C. Provides dependable and reliable products and services	86	13	*	*	1	0
D. Keeps its customers' personal and financial information confidential	77	12	5	1	2	3
E. Stands behind what it says in its advertising and other communications	80	15	1	2	*	2
F. Stands behind the quality of its products and services	85	14	1	*	*	*
G. Delivers on its promises	80	17	1	1	1	0
H. Treats its customers and employees fairly	69	25	4	1	*	1
I. Is responsive to customers' needs	81	18	1	*	*	0
J. Listens to its customers and reacts appropriately	72	22	3	1	1	1
K. Provides its customers with good value for the prices you pay	73	24	1	1	*	1
L. Has someone who knows you and who you can go to if you have a question or a problem	59	20	10	6	4	1
M. Responds quickly to issues or questions	76	21	1	1	1	*
N. Is responsive to your questions and concerns after your purchase	72	21	4	1	1	1

## **Q.12 Summary – Most Trusted – Strongly Agree**

<b>Most Trusted</b>	<b>Strongly agree %</b>
C.Provides dependable and reliable products and services	86
F.Stands behind the quality of its products and services	85
I.Is responsive to customers' needs	81
E.Stands behind what it says in its advertising and other communications	80
G.Delivers on its promises	80
D.Keeps its customers' personal and financial information confidential	77
M.Responds quickly to issues or questions	76
B.Provides safe products	75
K.Provides its customers with good value for the prices you pay	73
J.Listens to its customers and reacts appropriately	72
N.Is responsive to your questions and concerns after your purchase	72
H.Treats its customers and employees fairly	69
A.Responds to customer complaints in a timely manner with a fair and satisfactory resolution	68
L.Has someone who knows you and who you can go to if you have a question or a problem	59

Q. 12 cont.

12. Now, I am going to read some key behaviors on the part of companies you deal with every day. Please take a second and think ONLY of that company you said you trusted LEAST. Thinking of that one company, how much do you agree or disagree with each of the following: (Response in #6 or #9, as appropriate) (read and rotate A-N)? Do you 1) strongly agree, 2) somewhat agree, 3) neither agree nor disagree, 4) somewhat disagree, or 5) strongly disagree? (Rotate 1-5/5-1)?

(Based on half sample – Form B; n = 528; margin of error = +/- 5 pct. pts.)

<b>Least Trusted</b>	<b>Strongly agree</b>	<b>Somewhat agree</b>	<b>Neither agree nor disagree</b>	<b>Somewhat disagree</b>	<b>Strongly disagree</b>	<b>Don't know/refused</b>
	%	%	%	%	%	%
A. Responds to customer complaints in a timely manner with a fair and satisfactory resolution	5	16	10	28	40	1
B. Provides safe products	17	38	20	11	11	3
C. Provides dependable and reliable products and services	10	24	11	29	26	*
D. Keeps its customers' personal and financial information confidential	26	27	24	8	7	8
E. Stands behind what it says in its advertising and other communications	5	21	11	26	35	2
F. Stands behind the quality of its products and services	10	25	13	24	28	*
G. Delivers on its promises	5	18	9	25	43	*
H. Treats its customers and employees fairly	5	21	13	26	32	3
I. Is responsive to customers' needs	5	22	7	29	36	1
J. Listens to its customers and reacts appropriately	5	19	8	33	35	*
K. Provides its customers with good value for the prices you pay	8	21	10	26	35	*
L. Has someone who knows you and who you can go to if you have a question or a problem	8	13	9	21	48	1
M. Responds quickly to issues or questions	6	25	9	24	36	*
N. Is responsive to your questions and concerns after your purchase	6	21	10	27	34	2

Q. 12 cont.

**Q.12 Summary – Least Trusted – Strongly Agree**

<b>Least Trusted</b>	<b>Strongly agree</b>
	%
D.Keeps its customers' personal and financial information confidential	26
B.Provides safe products	17
F.Stands behind the quality of its products and services	10
C.Provides dependable and reliable products and services	10
L.Has someone who knows you and who you can go to if you have a question or a problem	8
K.Provides its customers with good value for the prices you pay	8
M.Responds quickly to issues or questions	6
N.Is responsive to your questions and concerns after your purchase	6
A.Responds to customer complaints in a timely manner with a fair and satisfactory resolution	5
E.Stands behind what it says in its advertising and other communications	5
I.Is responsive to customers' needs	5
J.Listens to its customers and reacts appropriately	5
H.Treats its customers and employees fairly	5
G.Delivers on its promises	5

13. Based on your experiences with them, how much trust do you have in companies that ONLY do business ONLINE? Do you have 1) a great deal of trust, 2) quite a lot, 3) some, 4) very little, or 5) no trust? (Rotate 1-5/5-1)

	<b>A great deal of trust</b>	<b>Quite a lot</b>	<b>Some</b>	<b>Very little trust</b>	<b>No trust</b>	<b>Not applicable/ no experience</b>	<b>Don't know/ refused</b>
	%	%	%	%	%	%	%
07 Sep	4	13	42	22	12	7	*

14. All things considered, if you had a choice, which company would you prefer doing business with in your everyday life – a small company or a large company?

	<b>Small company</b>	<b>Large company</b>	<b>No difference/ depends</b>	<b>Don't know/ refused</b>
	%	%	%	%
07 Sep	67	25	8	*

15. Based on your own experiences with them, would you say you TRUST large companies more or less than you TRUST small companies? (Based on half sample – Form A; n = 581; margin of error = +/- 5 pct. pts.)

	<b>More than</b>	<b>Less than</b>	<b>About the same/ depends</b>	<b>Don't know/ refused</b>
	%	%	%	%
07 Sep	28	63	8	1

15. Based on your own experiences with them, would you say you TRUST small companies more or less than you TRUST large companies? (Based on half sample – Form B; n = 623; margin of error = +/- 4 pct. pts.)

	<b>More than</b>	<b>Less than</b>	<b>About the same/ depends</b>	<b>Don't know/ refused</b>
	%	%	%	%
07 Sep	73	15	10	2

16. Have you, yourself, ever owned or operated a small business?

	<b>Yes</b>	<b>No</b>	<b>Don't know/ refused</b>
	%	%	%
07 Sep	29	71	*