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# THE ECONOMY OF SHOPPING SMALL: Back Your Backyard

NOVEMBER 2018





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## FOREWORD

Small business is the backbone of the Australian economy, employing almost 7 million Australians. The retail sector plays a vital role in our community, from giving young Australians their first real job, to supporting our local charities and sporting organisations.

Small businesses are essential to a thriving high street, a successful tourism industry, a fair and resilient society and much more. In many cases, small businesses are holding towns and communities together.

That is why the Shop Small initiative is so important for all of us – government, industry and community – to get behind.

The Liberal National Government backs Shop Small because we back small business. As the Minister for Small and Family Business, Skills and Vocational Education, I am committed to helping Australia's small businesses prosper, create new and better paid jobs for Australian workers, and ensure employers receive the benefits of their hard work and sacrifice.

Supporting small business is in our DNA. I am proud to be part of a Government that is supporting small business by lowering taxes, extending the \$20,000 instant asset write off for another 12 months and improving access to new markets through trade agreements with China, Korea and Japan, amongst other things.

Today's business environment is changing rapidly. Small business isn't for the faint hearted, and our small business operators deserve recognition for their contribution to our community and our wholehearted support.

***The Economy of Shopping Small: Back Your Backyard*** has given small business owners a platform to communicate what they need. We need to listen and act on what they tell us. I certainly am, and I encourage you, as a consumer, to take some time to listen to your small business owners as you Shop Small.



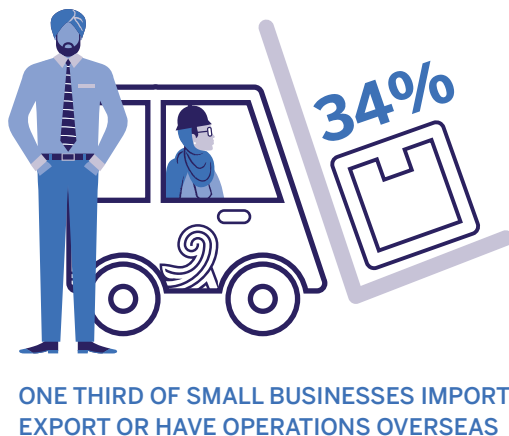
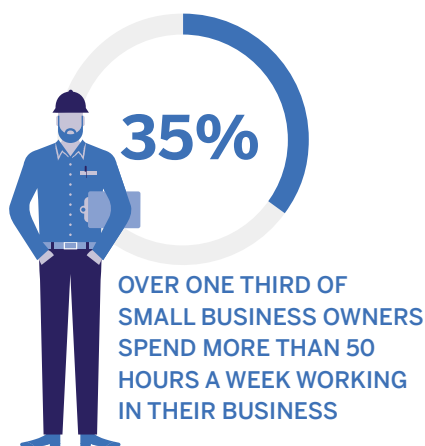
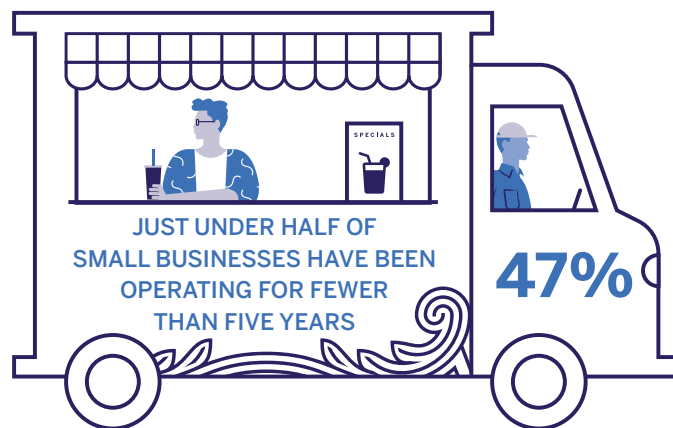
**The Hon Michaelia Cash**  
*Senator for Western Australia*  
*Minister for Small and Family Business,*  
*Skills and Vocational Education*



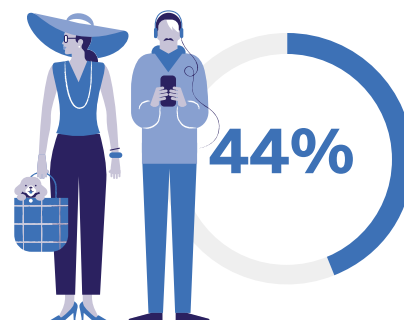


## A SNAPSHOT OF AUSTRALIAN SMALL BUSINESS

There are more than two million small businesses in Australia. They're an integral part of our economy and our communities. Small businesses employ millions of Australians, including our friends and family members.



TWO IN FIVE CONSUMERS WHO DO NOT  
CURRENTLY OWN A SMALL BUSINESS  
ARE INTERESTED IN OWNING ONE



Source: RFi Group research commissioned by American Express



# PART ONE

## Backing small business





## INTRODUCTION

Wherever you live in Australia, it's great to know the small businesses in your community have got your back. They are there when you need to pick up that missing ingredient for dinner at short notice, they'll clean up the mess when a pipe bursts and they'll soothe the stress of a tough week into a distant memory with a well-deserved massage.

In the largest national Shop Small research report ever conducted – ***The Economy of Shopping Small: Back Your Backyard*** – we look at who's returning the favour by backing small business? Who are their biggest champions? What are the challenges of running a small business and do owners feel supported by the consumers in their communities? We also assess the role that businesses large and small, suppliers, banks and governments play and critically ask: "where is more help needed?"

In part two of the report we will look at how small businesses are reacting to the challenges they face and how they are evolving to keep up with the changing nature of consumer demand.

This report also offers valuable insights into small business sentiment, providing a benchmark on business confidence by comparing this year's findings with previous years. Based on these insights, we provide recommendations designed to help small businesses compete more effectively in this rapidly evolving and increasingly competitive market.

These recommendations have been provided by a number of small business experts and industry leaders, covering topics such as managing customer feedback, customer service, business collaboration and innovation.





## FOR LOVE, NOT MONEY

Small business owners are passionate. They make enormous sacrifices and often dedicate their entire lives to their endeavours. Almost half (46 per cent) haven't had seven consecutive days off in the past year and 34 per cent have dipped into personal savings to fund their business. One in five has missed or rescheduled a family holiday because of work commitments.

"Father's Day [that just passed] we were so, so busy that I never got to spend that time with my children. I'm pretty used to it, and my kids are pretty good, but I fear sometimes they're going to think I was never around and was always working and I can't put a dollar value on that".

*Anonymous restaurant owner, New South Wales*

Despite this, there has been a 10 per cent year-on-year increase in the number of small business owners who say they're happy running a small business (59 per cent in 2018) and almost two-thirds (63 per cent) would go into small business if they had their time over again.

However, it's clear that small business owners need more support. Two in five (39 per cent) say it's difficult to make a financial success and over two thirds (68 per cent) wish customers knew just how hard it is to run a small business.

"I think it would be amazing for consumers to see the challenges that small business owners face with regards to everything that we do, the prices we charge and the products we put out. It's a lot harder than people think."

*Jacob Stammers, Mr Tucker Restaurant, Victoria*

Of concern, there has been a significant rise in the number of small business operators who reported stress in their top three least favourite aspects of running a small business, up from 33 per cent to 41 per cent year-on-year.

"If you get a bad review on social media, that keeps you up at night. We put our heart and soul into it, all of our staff do. We've got great staff and they've been with us for a long time. Everybody tries really hard, so everyone takes it personally."

*Lesley Bevan, Friends Restaurant, Western Australia*



**ARE HIGHLY SATISFIED WITH LIFE  
AS A SMALL BUSINESS OWNER**



## WHO'S GOT THEIR BACK?

Who do small business owners turn to for support and who are their biggest champions? Ranking those who demonstrate excellent support, the results show consumers and family members top the list both at 37 per cent. They are followed by large business customers (28 per cent), small business customers (26 per cent) and friends (26 per cent).

The majority of small business owners (57 per cent) have a member of the family working in the business in some capacity, with 11 per cent saying this only happens when they have staff shortages or are experiencing busy periods. In those instances, more than one-quarter of these family members receive no payment for helping out.

"I've had to do a lot of weekend work ...so I'm busily calling around family members, anyone who will take my call, just to scout for help. I need those people [family members], especially with Christmas coming...They have helped me out before, they're experienced, so I do go to them."

*Anonymous restaurant owner, New South Wales*

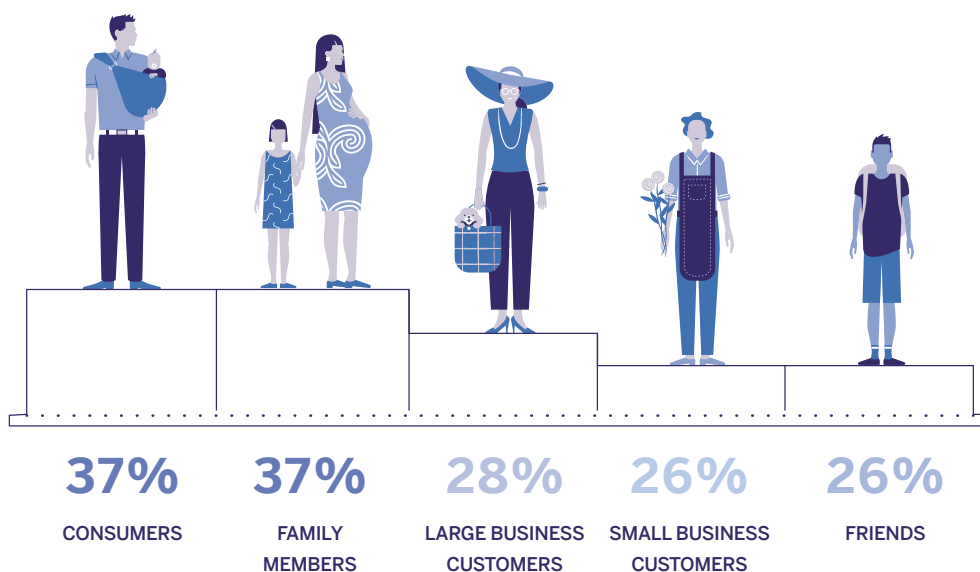
Small business owners feel more support could be provided by banks and government, but many admit they lack awareness about the range of government assistance available to them. Only 15 per cent of owners say they're very knowledgeable about the Federal Government support available to their business and only eight per cent have accessed government resources, grants or training during the past year.

These findings highlight a considerable opportunity for increased government education within the small business sector and more proactive research by small business owners about the opportunities available.

"[Government should] recommend grants for certain parts of the operation or certain parts of the business instead of making it such a process that you actually have to go searching through hundreds and thousands of different grants online."

*Leonie Barakat, Itty Bitty Accessories, Victoria*

### RANKING STAKEHOLDERS WHO DEMONSTRATE "EXCELLENT SUPPORT," THE RESULTS REVEAL THAT CONSUMERS AND FAMILY TOP THE LIST







"I think they [government] could provide more incentives for small businesses to operate, such as allowances for hiring staff or reducing tax levels, just to kick start a business."

*Ray Gibson, Ray Gibson Distribution, New South Wales*

Those who have received government assistance were most likely to use it for improving health and safety within their business, buying equipment or hiring new staff. Half of those who received assistance rated it as highly valuable. Small businesses involved with imports, exports or operations overseas were three times as likely to say the support they receive from government is excellent.

When owners were asked what government could do to support small business more effectively, 47 per cent said reduce taxes and 36 per cent wanted the removal of red tape.



#### RESEARCH RECOMMENDATION

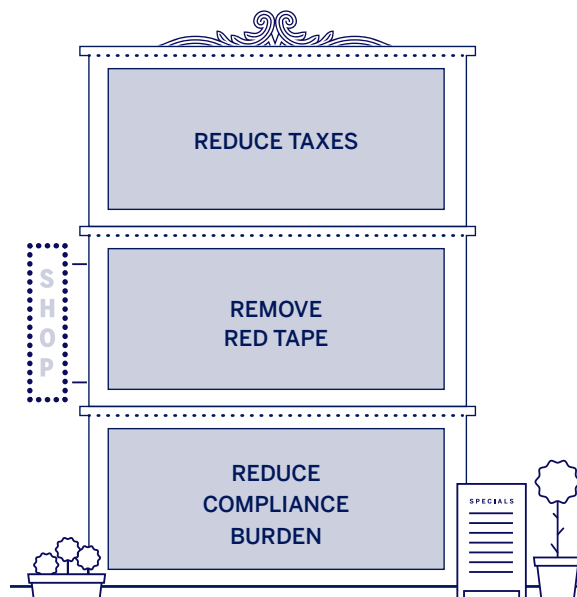
Businesses should learn more about the range of government assistance available. A good place to start is [www.business.gov.au/Assistance](http://www.business.gov.au/Assistance)



"The best way government can support small business is by making sure the economy is healthy, that people are confident and that any compliance is easy for operators to carry out."

The government is working hard on better use of technology and streamlining processes, but it's essential that all parts of government better understand the impact of their requirements on time poor business owners. Dealing with a small business is 80% process and communication; if the policy is good but the process is complex or the communication poor, then the policy will fail."

*Peter Strong, CEO,  
Council of Small Business Organisations Australia*





## SMALL BUSINESS CHAMPIONS

One in three consumers spend more than \$450 a month with small businesses. These are the people who walk the talk and truly back small business. An impressive 12 per cent spend more than \$1,000 per month. Average spend had increased from \$336 per month in 2016 to \$471 per month in 2018.

So, who are these people? They're more likely to be men (38 per cent of men are in the top third of small business spenders, compared to 27 per cent of women), over the age of 45 years (69 per cent) and living in New South Wales (38 per cent) or South Australia (36 per cent). More than half (57 per cent) own a small business of their own and 42 per cent have a family member who works for one.

Interestingly, at the other end of the scale, consumers who admit they could definitely do more to support small businesses are also more likely to be men (36 per cent), 18-34 years old (41 per cent) and living in metro areas (34 per cent).

86 per cent of shoppers say they try to support small businesses but admit they could do more. This number is even higher among 25-34 year olds (95 per cent) and those living in metropolitan areas (88 per cent).

"If people like their local independent anything, they have to support it. Otherwise we won't be there."

*Elizabeth Lusk, Global Eyes Optometry, Queensland*

# 86%

**ADMIT THEY COULD DO  
MORE TO SUPPORT SMALL  
BUSINESSES**





The research clearly shows that many consumers could be doing more. Although 70 per cent say they shop at a local shopping village at least once a week, this number has now fallen from 82 per cent in 2016.

Two in five (41 per cent) shoppers can never recall a time when they've recommended a small business. This simple gesture would likely have a significant impact – almost three-quarters (72 per cent) of consumers would be more likely to buy from a small business that was recommended by a friend, family member or colleague.

"Sometimes they order and you don't really get much feedback on whether they liked it. A little more customer feedback would be great."

*Leonie Barakat, Itty Bitty Accessories, Victoria*



"Consumer feedback in the tourism industry is very important, critical in fact to the decisions that consumers (guests) make when choosing an accommodation provider. With the advent of the internet, consumer feedback for our industry has gone from filling out a form left on your pillow in your room, to the very public forum of the internet. The best advice we can offer our small business members is to respond to the feedback, good or bad, as this signals you care and that you manage your business and care about your customers."

*Richard Munro, CEO, Accommodation Association of Australia*

Supporting small business certainly has the feel-good factor. Many consumers feel better about themselves when they support a small business (69 per cent), feel a responsibility to do so (65 per cent) and prefer buying from small businesses (65 per cent). They're more likely to buy from a new small business that's trying to get off the ground (66 per cent) or if they know it's struggling (63 per cent). More than six out of 10 shoppers are even willing to pay more within reason if they know the goods and services are from the local community or that spend will stay locally.

"I try and get as many unique things into the shop as I can, or from a small supplier, because I like to support them and it's a really great back story. The customers love to support Australian-made products ... and then when you say, 'Look you're not just supporting me, you're supporting the people I buy from,' people get really chuffed to think they're doing that."

*Lindy Howard, Seaside Home, New South Wales*





## LOVING LOCAL LIFE

Older consumers are more likely to have lived in their local area for a long time and also to love living there. The research shows those who love where they live are likely to spend more with small businesses. Almost one in three consumers over the age of 55 spends enough to be considered a 'small business champion' but that's only true for 16 per cent of 18-24 year olds. This is likely influenced heavily by the propensity of this younger group to shop online.

One-third say small businesses were a big factor in attracting them to the area, up marginally from 12 months ago. This was much higher for 25-34 year olds (52 per cent) and more likely in metro communities (36 per cent) than rural (23 per cent). Six out of 10 consumers say they can get most of what they need from local small businesses.

The personal bonds are stronger in rural communities, with 70 per cent of consumers saying they know the name of at least one small business owner compared to 52 per cent in metro areas. Those who know at least one owner by name are likely to spend more with small businesses.

More than three-quarters of consumers care about the longevity of local small businesses, with 81 per cent saying they help create a sense of community. But in a worrying trend, a staggering 59 per cent believe their personal shopping habits will have no impact on the success or failure of small business.

Consumers are most likely to use a small business because they expect to receive better customer service (40 per cent) and for the quality of product or service (30 per cent). They're more likely to prefer a big business for competitive pricing (47 per cent) and a broader product range (32 per cent).

"Being a small pharmacy, we pride ourselves on service. I find my girls like to spend up to 20 minutes with a customer and talking to them about their family. They've known them for years and they know the ins and outs of their family. It's that service that we pride ourselves on."

*Anonymous pharmacy owner, Queensland*



"Strong customer service is critical for the success and survival of any small business. Outlets such as coffee shops, cafes or local corner stores rely heavily on loyal customers who come back again and again.

A key way to maximise the standard of customer service is to get to know your customers. This includes things such as their name, their usual order and taking the time to have a conversation that extends beyond simply their purchase. If customers feel that they actually know the people behind the business, they're more likely to become 'regulars' and not take their money elsewhere."

*Lindsay Carroll, Deputy CEO, National Retail Association*



## DIALING UP COLLABORATION

There's a willingness for greater collaboration, with this desire stronger among small businesses that already collaborate with five or more other businesses (42 per cent). It was also high for those that operate in retail fashion (41 per cent), experienced increased revenue during the past year (40 per cent) or trade internationally (39 per cent).

The biggest barriers to greater collaboration are finding suitable partners (49 per cent), resourcing (48 per cent) and identifying the opportunities (41 per cent). A quarter of small business owners currently act as a business coach or mentor but only 14 per cent have one.

"When I first bought the business I got a mentor, which I found really helpful because that was when I was learning the ropes. I've made friends with a few people out of that so we tend to support each other."

Leonie Barakat, Itty Bitty Accessories, Victoria



### RESEARCH RECOMMENDATION

Look for opportunities to connect with other business owners in your area. Not only will you meet other likeminded individuals who are looking for fresh ways to grow, there could be opportunities to partner and co-create. You can often find local events through Eventbrite or Meetup.com.

You can look for mentors at [www.business.gov.au/Advisory-Services](http://www.business.gov.au/Advisory-Services) or through your local Business Enterprise Centre <http://becaustralia.org.au/>



"People who are new in business often make the mistake of seeing other businesses as the enemy or rivals. After a time they discover the value of conversations with these other business people, particularly those in the same industry and the same community. We do compete, but we also share and support each other when needed."

Peter Strong, CEO,  
Council of Small Business Organisations Australia



## CAUSE FOR CONCERN

Only 38 per cent of small business owners say revenue has increased during the past 12 months – for the rest it's either flat or declining. This was a decline from the 43 per cent that reported growth last year.

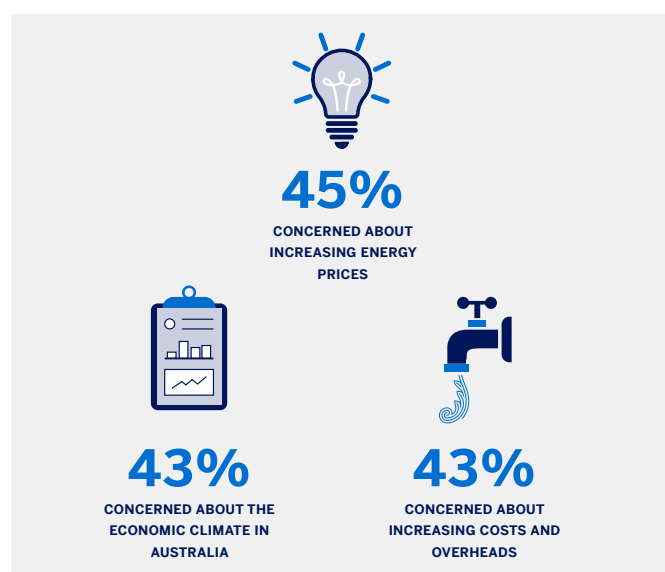
Revenue growth is more prevalent among businesses that import, export or have operations overseas (50 per cent), have been trading for less than two years (49 per cent), and those that collaborate with more than five other businesses (48 per cent).

"We're making ends meet which is good, but I just hope that in the next few years it's sustainable, that's all."

*Anonymous pharmacy owner, Queensland*

Highlighting the precarious nature of small business ownership, 66 per cent say they expect growth during the next year, yet 33 per cent say their business has a moderate to high risk of insolvency within three to five years.

The biggest worries for small business owners are unchanged from last year – with many saying they're highly concerned about rising energy prices (45 per cent), the economic climate in Australia (43 per cent) and increasing costs (42 per cent) – but the fact that all of these are down from 2017 suggests improving confidence.



The only issues small business owners flagged as more concerning this year are finding new staff with the right skills and increased competition from other small businesses in the local area. Finding skilled staff rose to 36 per cent from 26 per cent in 2017, while local competition was up from 30 per cent to 34 per cent. One-quarter (26 per cent) are worried about access to capital.

"My outgoings are going up - rent, water, electricity is a big one, wages are going up – it's hard to find good staff and it's very competitive. Even my supplies are expensive; buying my fruit, my vegetables, my meat, my seafood."

*Anonymous restaurant owner, New South Wales*



"Running a small business can be a singular affair for many, while some feel family and friends are the only ones providing enough support. However, there is strength in unity. Seek out help and speak to the experts at the Australian Government who can assist small businesses in practical steps, such as managing overheads, through to building and growing your business."

*Brian Walker, CEO, Retail Doctor Group*



"Small hospitality business operators face similar challenges that small business people face everywhere, but they also need to tackle many unique components of the sector. Finding information that's tailored to their needs and finding advice and assistance on hospitality is not straightforward. There is no one formula for a successful hospitality business, so peer advice is a critical success factor."

*Juliana Payne, CEO, Restaurant & Catering Australia*

## RESEARCH RECOMMENDATION

If you believe your business is at risk of failure due to financial difficulty the government can offer assistance to you. Visit [www.business.gov.au/finance/managing-debt/what-to-do-when-youre-in-debt](http://www.business.gov.au/finance/managing-debt/what-to-do-when-youre-in-debt).

If you decide to close your business, there are steps you must follow. Find out more at <https://asic.gov.au/for-business/closing-your-company/>







## WHAT'S NEXT?

In the second part of ***The Economy of Shopping Small: Back Your Backyard*** we'll look at how small businesses are evolving to keep up with changing customer needs, such as crossing borders, embracing social media and using on-demand platforms.

We'll also look at the increasing value small businesses deliver back to their local communities when consumers back their backyard.



## PART TWO

# The evolving nature of small business







## INTRODUCTION

In part one we examined the biggest supporters of small business and where shortfalls exist.

In this second part of ***The Economy of Shopping Small: Back Your Backyard***, we look at how businesses are reacting to the challenges they face, how they are evolving to keep up, the changing nature of consumer demands and the gaps in support.

## SMALL BUSINESS, BIG IMPACT

They might be small businesses but our research shows they have a big impact on their local communities. Small businesses donate an average of \$10,000 to local charities plus a similar amount to local schools, sporting clubs and sponsorships of local groups or events.

“[Participating in the local area] helps with your branding, getting your face out there, knowing the business community and the locals.”

*Anonymous restaurant owner, New South Wales*

When you add up the salaries they pay, supplier bills, donations to local causes and everything else they get involved in – which we refer to collectively as the Boomerang Dollar – this adds up to \$50 billion that small businesses contributed to their local economy during the past year. Put another way, that's 45 per cent of turnover flowing back into the community, up from 42 per cent last year.





## GOING BEYOND THEIR BACKYARDS

More Australian small businesses are expanding operations beyond their local communities as globalisation continues, with one third (34 per cent) engaged in importing, exporting or having an overseas presence. For these businesses, their overseas operations account for half of their annual revenue. Exports alone make up 36 per cent.

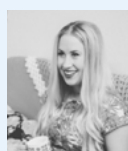
Going international is more likely to occur among businesses that have been operating for fewer than two years (51 per cent). Only 19 per cent of those in business for 10 years or more import, export or have a presence overseas. This finding suggests a more ambitious nature among newer business owners and also shows how technology is removing geographic limitations.

### RESEARCH RECOMMENDATION



Don't just conduct business in your own backyard, explore opportunities in other markets where there's enormous growth potential.

Visit [www.austrade.gov.au/australian](http://www.austrade.gov.au/australian) to learn about useful resources that you need to consider before taking your business abroad.



"Small businesses are no longer confined to a small domestic market. The rise of the digital economy now means they can now reach customers overseas."

*Lindsay Carroll, Deputy CEO, National Retail Association*



"The international marketplace is so much larger than our domestic market. Internationally engaged businesses have been shown to have higher profits, employ more people and pay higher wages than those that are not internationally engaged."

E-commerce is increasingly enabling small businesses to engage in the global marketplace - once you're online millions of customers around the world can buy your goods and services.

Preferential trade agreements have improved market access for both goods and services, and small businesses should seek out opportunities in new markets where our government has put these in place."

*James Pearson, CEO  
Australian Chamber of Commerce and Industry*



## BUSINESS STRATEGIES EVOLVING BUT MORE HELP STILL NEEDED

Many small businesses are changing practices to keep up with consumer demand. Increasing online sales (28 per cent), using more technology (27 per cent) and entering into a partnership with other businesses (17 per cent) are on the to-do lists for plenty of them.

"I've been selling online for the past 12 months and that's really helped. I think in retail now you've got to be doing both, you can't just have a shop, you've got to sell online, you've got to be on social media, you've got to be doing all those things. You can't just have a shop and expect people to come and buy all your beautiful things."

*Lindy Howard, Seaside Home, New South Wales*

Yet many are slow to embrace change and more support is needed in knowing where to start. Only 16 per cent of small business operators have launched a new product or service during the past year, 15 per cent have changed the layout of their stores and 12 per cent have added a new sales channel. About one-third of small businesses still don't accept card payments.

Selling through a third-party app or website like Amazon, eBay, Airtasker or Deliveroo is also low with just 20 per cent of small businesses doing so. This is despite the fact that those selling through third-party sites or apps are experiencing great success, saying this now accounts for more than one-third of their sales, matching what they sell through their own website.

### RESEARCH RECOMMENDATION



Look at third party platforms that you can utilise to promote your business. Many small businesses successfully use sites such as Etsy, eBay and Amazon as their sole or additional online outlet. On-demand app services can also give you exposure to new audiences.

When it comes to trading hours, the majority of small businesses don't open on Sundays (63 per cent), before 9am (61 per cent) or after 6pm (60 per cent). Almost half still don't open on Saturdays (44 per cent).





While owners most commonly cited lack of customer demand (40 per cent), personal preference (33 per cent) and wage costs (31 per cent) as reasons for not having longer trading hours, these findings indicate a missed opportunity for many small businesses, with consumers turning to larger retailers that keep the doors open longer.

The research also shows many small businesses struggle to harness the marketing benefits of social media, with a year-on-year decline in the number using it to promote their businesses. This is at 42 per cent, down from 46 per cent last year – a sign that better education is needed.



#### RESEARCH RECOMMENDATION

Closely monitor review sites, your social media channels and engage with your customers directly to understand if it's time to make changes to your business. Change can be daunting, especially if you've been in business a while, using the same tried and tested formula. However, today's customers are more discerning and can provide you with useful insights on how to remain competitive.



"Innovation from the customers' perspective in the hospitality sector means making it fast and easy to make a purchasing decision. This can be achieved through payment technology like tap-and-go, online bookings, ordering and paying in advance or at the table, and ordering through on-demand apps to service the growing desire to eat quality food when and where it suits the consumer."

*Juliana Payne, CEO, Restaurant & Catering Australia*







## FINAL THOUGHTS

### ***The Economy of Shopping Small: Back Your Backyard***

shows how small businesses continue to back the communities they serve, ploughing billions of dollars back into their local areas through supplier payments, staff wages and the donation of money or goods and services.

And while they continue to do an amazing job of supporting local communities, a growing number of small business owners are setting their sights much further afield with imports, exports and overseas operations. But many could be doing more to help themselves by collaborating with other businesses, selling through third-party websites or apps and investing in technology.

While small business owners generally have a positive outlook for the future, the risk of failure is still a concerning undercurrent for many operators, so consumers can't afford to be complacent.

While clearly seeing the value in small business and feeling responsibility for supporting them, a worryingly large percentage see no connection between their own behaviour and the success or failure of these community champions. Shoppers mustn't wait to see the 'For Lease' signs before realising they could have done more to support the businesses that make their communities feel special.



## METHODOLOGY

### ***The Economy of Shopping Small: Back Your***

***Backyard*** research was commissioned by American Express and undertaken by RFI Group, a leading global intelligence and media provider focusing on financial services. Fieldwork took place between 24 August to 11 September 2018.

The research needed to explore insights from both consumers and small business owners to understand the state of small business in Australia. RFI Group carried out two quantitative surveys to provide hard data and representative insights as well as in-depth qualitative interviews with small business owners to provide a detailed lens.

Trends within this group were then assessed via:

## SMALL BUSINESS OWNERS – QUANTITATIVE SURVEY

- RFI conducted a 20 minute survey with 864 small businesses nationally:
- All respondents were small business owners (fully or partially) who spent at least 8 hours per week working in their business and were a key decision maker within the business
- All respondents were small business owners who had owned the business for 6+ months
- All businesses had annual turnover of between \$50k and \$2m
- All businesses had fewer than 20 employees
- Business were online, offline or both. There was a focus on recruiting businesses with a physical presence where possible
- Businesses were B2C, B2B or both. There was a focus on recruiting businesses with a B2C presence where possible

### • Focus industries:

- Retail – Fashion e.g. clothing, footwear, accessories
- Retail – Food e.g. deli, butcher, green grocer, fishmonger, convenience store, health food, specialised food
- Retail – services e.g. hairdressers, beauty, vets, gardening
- Retail – Other goods e.g. hardware retail, electronics retail, recreational goods retail
- Dining and drinking e.g. restaurants, cafes, takeaways, pubs, bars
- Travel – accommodation & services e.g. hotel, B&B, travel agency
- Professional services e.g. accountants, lawyers, financial advisors, tax advisors
- Healthcare services e.g. dentists, optometry, physiotherapy, remedial massage

## SMALL BUSINESS OWNERS – QUALITATIVE SURVEY

RFI conducted 20 minute in-depth telephone interviews with 10 small business owners from a variety of industries.

## CONSUMERS – QUANTITATIVE SURVEY

RFI conducted 20-minute survey with 1,019 consumers aged 18 years and older. The sample was nationally representative by age, gender and state.

## ABOUT RFI

RFI Group is a provider of data-driven insights to the financial services industry. It covers 39 key global markets, and has regional offices in San Francisco, Toronto, London, Hong Kong, Singapore and Sydney



## ABOUT SHOP SMALL

Shop Small, founded by American Express, is a nationwide movement that brings together support from the business community, governments and consumers to support small businesses. Now in its sixth year, Shop Small begins on 1 November 2018 and runs for the entire month.

American Express Card Members registered with the Shop Small promotion will receive a \$10 credit for every \$20 they spend in participating businesses during the month, up to a total of \$50.

Terms and Conditions apply.

Visit [www.shopsmall.com.au](http://www.shopsmall.com.au) and follow #ShopSmallAU for more information.

## FOR FURTHER INFORMATION AND MEDIA ENQUIRIES PLEASE CONTACT:

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