

Australian Taxation Office. Superannuation Reform.

Final Report.

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1. Executive summary

1.1. Introduction

Colmar Brunton Social Research (CBSR) was approached by the Australian Taxation Office (ATO) to conduct research into Superannuation Reform.

The objectives of this research are to guide the design, development and implementation of a benchmarking framework (including measures and drivers) for the life of the superannuation reform project, to ensure the realisation of existing and intended benefits of the superannuation reform package.

1.2. Methodology

The research involved a four stage approach which included:

- Project planning meetings to finalise the research approach, followed by questionnaire development;
- Quantitative fieldwork preparation, which included cognitive interviews with employers ranging from small employers (1-4 employees) through to larger employers (200 or more employees) (n=6), conducted from 8-9 September 2015 and a pilot of n=40 surveys conducted on 11 September 2015;
- Computer Assisted Telephone Interviewing of employers with the survey seeking to speak to the person in each business or organisation responsible for employee superannuation matters (n=1,920), conducted from 11 September to 1 October 2015; and
- Analysis and reporting of survey results, providing a sound basis for to develop and design a benchmarking framework for the superannuation reform project.

This report presents the findings of this research.

1.3. Key findings

Superannuation and payroll management within businesses

All respondents were asked the process by which their business manages employee super contributions. At the overall level (e.g. across all employing businesses) the majority of respondents indicated that their business manages superannuation contributions using their own software or systems (59%), followed by usage of the ATO Small Business Superannuation Clearing House (15%), or via their default super fund (13%).

Respondents were then asked to confirm the frequency of which superannuation guarantee payments are made on behalf of their employees for their business. Overall, 46% of respondents said superannuation guarantee payments were made monthly, followed by a further 43% who said quarterly. The larger the business by employer size, the more likely the business was to make super contributions on a monthly basis. By industry sector, businesses operating in the Information Media and Telecommunications were more likely to make contributions quarterly (56%) and less likely to make contributions monthly (34%).

Overall, 42% of employers reported making payments to between 2–4 funds, followed by one fund (24%) or 5-9 funds (24%). Not surprisingly, there was a strong positive correlation between the number of employees in a business and the number of super funds a business makes super contributions to.

When asked about the software that the business uses for payroll purposes, respondents identified a vast variety of different software packages. At an overall level, the most common software packages used were MYOB at 43%, followed by Reckon (7%) and Xero (7%). Just under one fifth of respondents (19%) said that no payroll software is used / payroll is done manually. Of note, smaller employers (1-4 employees) were more likely to do payroll manually (32%) or not know the software package used (6%). Across industry types, those businesses in the Agriculture, Forestry and Fishing industry sector were more likely to not use a software package/do payroll manually (28%).

SuperStream awareness and implementation

To determine where employers were in relation to SuperStream take-up, a description of SuperStream was read out to respondents during the survey and respondents were then asked to select one of five options which best described their current status for SuperStream, as follows:

- ▶ Have not heard of SuperStream before today
- ▶ Aware of SuperStream but have not commenced implementation
- ▶ Commenced SuperStream implementation but yet to complete a superannuation payment cycle
- ▶ Have implemented SuperStream and completed one superannuation payment cycle
- ▶ Have implemented SuperStream and completed more than one superannuation payment cycle

At the overall level, just over two thirds of employers (68%) said they were aware of SuperStream, while 30% said that they had not heard of SuperStream before the survey.

Encouragingly, both entities that have 20-199 employees (64%) and 200 or more employees (69%) – businesses that were either meant to be SuperStream compliant or very close to compliance at the time of the survey – showed higher levels of SuperStream implementation and completion of one or more payment cycles than the business with fewer employees (noting those with less than 20 employees have until June 30 2016 to become compliant).

At the other end of the employee size spectrum, businesses with 1 - 4 employees were more likely to have not heard of SuperStream (45%) or to be aware of SuperStream but not having commenced implementation (34%), and were less likely to have implemented SuperStream and completed more than one payment cycle (9%).

Ease or difficulty of transition to SuperStream

Those respondents who indicated that they were aware of SuperStream but have not yet commenced implementation or had commenced implementation but were yet to complete a payment cycle, were then asked if they had experienced any barriers to fully implementing SuperStream in their business. Just over three quarters of respondents (77%) indicated that they had not experienced any barriers, while 21% said they had experienced barriers. The remaining 2% of respondents indicated that they didn't know. The most common barriers identified were a 'lack of time' (29%) followed by 'not clear what they need to do' (23%) and 'requires collecting additional data or information from employees' (15%).

Among those who had implemented SuperStream and completed one or more payment cycles, just under two thirds of respondents (63%) indicated that the transition had been 'very easy' or 'easy', while 20% indicated it was neither easy or difficult. Just 12% indicated the transition to SuperStream had been 'difficult' or 'very difficult', with key reasons for this difficulty including that it was 'time consuming to set up' (23%), that 'the data / information collection / entering process was difficult / time consuming' (21%) and it was 'difficult to understand / use' (17%).

Benefits of SuperStream implementation

Respondents who indicated that they had implemented SuperStream and completed one or more payment cycles were then asked what benefits, if any, they have experienced from SuperStream implementation to date. Just under half of all respondents (48%) said the key benefit experienced was less time involved in making super contributions for their employees, followed by specific benefits such as 'less paperwork and cheques' (20%) and that it was generally 'more efficient / easier' (13%). Approximately one third of employers who had implemented Superstream (31%) said that they had experienced no benefits from SuperStream at the time of the survey.

Time taken to manage super contributions pre and post SuperStream implementation

Employers who indicated that they had implemented SuperStream and completed one or more payment cycles were asked about the amount of time taken to manage superannuation contributions per payment cycle both before and after SuperStream was implemented in the business.

At an overall level (e.g. the average across all employers that had implemented SuperStream), the average time taken to manage superannuation contributions before SuperStream was 114 minutes per cycle, and then after SuperStream the average time taken decreased to 94 minutes.

Not surprisingly, the findings to these questions showed that the time taken to manage superannuation contributions before and after SuperStream was directly related to the number of employees in the business. While the quantum of time taken increased by employee size, the findings clearly show a clear pattern of a reduction in the average time taken per superannuation payment cycle for those that have implemented SuperStream in their business.

The table below shows that for businesses who had implemented SuperStream and completed only one payment cycle the average time taken for that cycle increased – particularly for those in the 5-19 employees segment. However, analysis of the time taken for businesses that had implemented SuperStream and completed more than one payment cycle shows the average time taken decreased significantly. Together, these findings suggest that once SuperStream compliant practices are bedded down, significant time savings are commonly achieved.

Have implemented SuperStream and completed <u>one</u> payment cycle				
Number of employees	Average minutes pre SuperStream	Average minutes post SuperStream	Average time change - minutes	Average % time change
1-4 employees	32	34	2	+7%
5-19 employees	69	158	89	+130%
20-199 employees	183	201	18	+10%
200 or more employees	487	636	149	+30%
Have implemented SuperStream and completed <u>more than one</u> payment cycle				
Number of employees	Average minutes pre SuperStream	Average minutes post SuperStream	Average time change - minutes	Average % time change
1-4 employees	40	23	-17	-65%
5-19 employees	126	42	-84	-56%
20-199 employees	209	92	-117	-56%
200 or more employees	475	251	-224	-47%

Respondents who indicated that they had implemented SuperStream and completed one or more payment cycles were also asked if they make any payments to external providers or third parties to specifically assist their business in meeting their superannuation obligations per payment cycle. The majority of respondents (82%) indicated that they had not made payments to external providers or third parties, while only 15% of respondents indicated that they had. The remaining 2% of respondents indicated that they didn't know.

Preferred communication channels for SuperStream information

Finally all respondents were asked about their businesses' most preferred channels for receiving information on SuperStream. Overall, the most commonly identified channel for receiving information was email (76%), followed by hardcopy mail (16%). By business size, businesses with 1-4 employees were more likely to prefer to receive information via their accountant / bookkeeper (5%) and less likely to prefer email (66%), while larger businesses expressed a strong preference for email as their preferred information channel.

1.4. Conclusions and recommendations

Based on the findings observed in this survey, we make the following conclusions and recommendations for the ATO to consider.

Larger employers (20-199 employees, 200+ employees)

- ▶ The findings show that the vast majority of both large (200+ employees) and medium sized employers (20-199 employees) have either implemented SuperStream or made steps towards SuperStream compliance.
- ▶ The vast majority of those that have made the transition to SuperStream described the process as relatively easy. Close to two-thirds of those that have implemented SuperStream are able to identify benefits to their business, with the most commonly cited benefits being time savings and a reduction in paperwork and use of cheques per payment cycle.
- ▶ Average times taken per payment cycle – while showing an increase in the first payment cycle as the new SuperStream compliant process is implemented process – show that time associated with making employee super contributions is reduced by around 50% or more in following payment cycles from levels observed pre-introduction.
- ▶ Collectively, we believe these findings suggest that many employers in these larger employee segments are experiencing the efficiencies originally envisioned when the reforms were designed and subsequently introduced.

Smaller employers (1-19 employees)

- ▶ Smaller employers (1-19 employees, and 1-4 employees in particular) have until June 30 2015 to implement a SuperStream compliant solution in their businesses. The results from this study suggest while a small minority have implemented SuperStream, the majority either are aware of the pending change but are yet to do something about it, or are not even aware of the pending change at all.
- ▶ The ATO needs to raise greater awareness of the pending change with this group, while also addressing the perceived main barriers to implementation – namely a lack of time, a lack of

clarity about what they need to do to become SuperStream compliant, and the need to collect additional information from their employees.

- ▶ Another key challenge is the roughly one third of small employers (1-4 employees) that report still managing their payroll through a manual process. This group potentially faces the greatest hurdles in terms of adopting practices that are SuperStream compliant.
- ▶ While the ATO provides significant information on the range of options employers can take to become SuperStream compliant, the findings from this study suggest that many smaller employers lack the time or motivation to appropriately engage with and navigate this information to determine what solution or approach might best suit their needs.
- ▶ To drive greater engagement with this segment, we believe the ATO needs to showcase the tangible benefits that those employers who have adopted SuperStream have achieved (time savings, less paperwork, etc.) – ideally in the form of first hand testimony (e.g. videos of employers talking about their experiences) and case study examples.
- ▶ Ongoing promotion of these benefits needs to be supported by a simple and clear call to action. For these smaller employers, we suggest the ATO give consideration to some form of simple decision tool that allows them to enter in some details about their business (number of employees, whether payroll software is used, who their default fund is, and perhaps frequency of super contribution payment) and the system being able to indicate which is the easiest path to SuperStream compliance given their circumstances. For example, the system might suggest that a small employer in the agricultural sector using paper-based record keeping would likely best be served in using the ATO Small Business Clearing House and needs very basic, step by step guidance about the minimum things they need to do to prepare for the transition (including noting that many of the steps only need to be taken once in the transition process or if new employees join the business).
- ▶ For any outbound communication, email and hardcopy mail are key channels to be leveraged for this audience.

2. Introduction

Colmar Brunton Social Research (CBSR) was approached by the Australian Taxation Office to conduct research into Superannuation Reform. This report presents the findings of this research.

2.1. Background

In 2012, the Australian Government announced a superannuation reform package to improve the system and safeguard the retirement savings of all Australians. The reform package, to be implemented over an eight year period from 1 July 2011, is based on the findings of two significant government reviews:

- The Review into the governance, efficiency, structure and operation of Australia's superannuation system (the Cooper Review); and
- Australia's future tax system review (the Henry Review).

The expected outcome of the superannuation reform package is the delivery of a Government policy program which delivers benefits to funds, members and employers. Some of these benefits can be measured using existing metrics and data (for example the number of Tax File Numbers in the system or reduction of multiple superannuation accounts). However a range of benefits require new measures to be developed, such as quantitative surveys, to set benchmarks and allow progress to be measured. These benefits include cost and ease of operating in the system and change or improvements in back office processing.

2.2. Research objectives

The objectives of this research are to guide the design, development and implementation of a benchmarking framework (including measures and drivers) for the life of the superannuation reform project, to ensure the realisation of existing and intended benefits.

3. Methodology in Brief

The following approach was used for this research:

- Stage 1: Project planning meetings;
- Stage 2: Quantitative fieldwork preparation;
- Stage 3: Quantitative data collection; and
- Stage 4: Data processing, analysis and reporting.

Each of these stages is discussed briefly below. In addition further details of the research approach that was undertaken can be found in Appendix B: Technical notes.

3.1. Stage 1: Project planning meetings

Project planning meetings were held throughout July and August 2015 between members of the Colmar Brunton Social Research (CBSR) team and the ATO team. The project planning meetings allowed a deeper knowledge of the objectives of the research, the ways it was envisaged the research results may be used and finalisation of the research design.

3.2. Stage 2: Quantitative fieldwork preparation

Following the project planning meetings, CBSR developed the draft questionnaire which was provided to the ATO project team for feedback prior to finalisation. The final questionnaire can be found in Appendix C: Questionnaire.

Cognitive interviews

To ensure the survey was eliciting the data as intended from participants, a series of six cognitive interviews were conducted on 8-9 September 2015 with employers ranging from small employers (1-4 employees) through to larger employers (200+ employees). These interviews involved asking respondents not only to answer each of the proposed survey questions, but to describe the mental processes used at arriving at their response (e.g. when asked how many super funds they make contributions to, a number described recalling the most recent super guarantee cycle as their frame of reference in providing an accurate response). These interviews showed responses were congruent with our intent, providing assurance that the survey questions were being interpreted and answered in accordance with their intended meaning.

Statistical Clearing House (SCH)

In accordance with protocols governing Government surveys targeting 50 or more business respondents, the survey was reviewed and approved by the Statistical Clearing House within the Australian Bureau of Statistics. The survey approval number was 02461 – 01.

Fieldwork pilot

A pilot of the n=40 surveys was conducted on 11 September 2015. The pilot confirmed the survey was working well and that respondents had little difficulty either interpreting our questions or in providing a valid response. The interim data file from these first 40 interviews was checked to ensure the survey was capturing data strictly in accordance with the final approved questionnaire. Given there was no problems evident in the pilot sample, these completed interviews were counted as part of our final sample of n=1,920.

3.3. Stage 3: Quantitative data collection

Computer Assisted Telephone Interviewing was undertaken with employers with the survey seeking to speak to the person in each business or organisation responsible for employee superannuation matters. The following details the outcomes of the survey:

- Fieldwork pilot was undertaken on 11 September 2015;
- Main fieldwork was undertaken from 11 September to 1 October 2015;
- Average interview length was 7 minutes and 1 second;
- A total of 1,920 surveys were completed; and
- The response rate was 39.8%.

The following tables outlines the quotas set by employee size within industry sectors and the number of completed surveys during the fieldwork period.

Table 1: Target quotas and completed surveys

Quota description	Target quota	Completed surveys
Agriculture, Forestry and Fishing – 1-19 employees	80	83
Agriculture, Forestry and Fishing – 20-199 employees	20	24
Agriculture, Forestry and Fishing – 200 or more employees	2	2
Mining – 1-19 employees	38	38
Mining – 20-199 employees	16	19
Mining – 200 or more employees	4	4
Manufacturing – 1-19 employees	80	86

Quota description	Target quota	Completed surveys
Manufacturing – 20-199 employees	30	34
Manufacturing – 200 or more employees	4	4
Electricity, Gas, Water and Waste Services – 1-19 employees	12	13
Electricity, Gas, Water and Waste Services – 20-199 employees	4	6
Electricity, Gas, Water and Waste Services – 200 or more employees	4	4
Construction – 1-19 employees	80	85
Construction – 20-199 employees	30	33
Construction – 200 or more employees	4	5
Wholesale Trade – 1-19 employees	80	80
Wholesale Trade - 20-199 employees	30	30
Wholesale Trade – 200 or more employees	4	4
Retail Trade – 1-19 employees	80	84
Retail Trade – 20-199 employees	30	32
Retail Trade – 200 or more employees	4	4
Accommodation & Food Services – 1-19 employees	80	82
Accommodation & Food Services – 20-199 employees	30	31
Accommodation & Food Services – 200 or more employees	4	4
Transport, Postal & Warehousing – 1-19 employees	80	87
Transport, Postal & Warehousing – 20-199 employees	30	31
Transport, Postal & Warehousing – 200 or more employees	4	4
Information Media & Telecommunications – 1-19 employees	80	80
Information Media & Telecommunications – 20-199 employees	7	8
Information Media & Telecommunications – 200 or more employees	1	1
Finance & Insurance Services – 1-19 employees	80	82
Finance & Insurance Services – 20-199 employees	30	30
Finance & Insurance Services – 200 or more employees	4	4
Rental, Hiring & Real Estate Services – 1-19 employees	80	80
Rental, Hiring & Real Estate Services – 20-199 employees	30	30
Rental, Hiring & Real Estate Services – 200 or more employees	4	4
Professional, Scientific & Technical Services – 1-19 employees	80	90
Professional, Scientific & Technical Services – 20-199 employees	30	36
Professional, Scientific & Technical Services – 200 or more employees	4	4

Quota description	Target quota	Completed surveys
Administration & Support Services – 1-19 employees	80	94
Administration & Support Services – 20-199 employees	30	35
Administration & Support Services – 200 or more employees	4	5
Public Administration & Safety – 1-19 employees	13	14
Public Administration & Safety – 20-199 employees	30	31
Public Administration & Safety – 200 or more employees	4	5
Education & Training – 1-19 employees	80	80
Education & Training – 20-199 employees	30	30
Education & Training – 200 or more employees	4	4
Health Care & Social Assistance – 1-19 employees	80	80
Health Care & Social Assistance – 20-199 employees	30	31
Health Care & Social Assistance – 200 or more employees	4	4
Arts & Recreation Services – 1-19 employees	80	79
Arts & Recreation Services – 20-199 employees	30	30
Arts & Recreation Services – 200 or more employees	4	4
Other Services – 1-19 employees	80	26
Other Services – 20-199 employees	30	5
Other Services – 200 or more employees	4	1
TOTAL	1,911	1,920

The final questionnaire can be found in Appendix C: Questionnaire.

3.4. Stage 4: Data processing, analysis and reporting

This report presents the results from the Superannuation Reform research conducted.

Findings are presented at the overall and sub-group levels. Sub-group analysis and reporting had been undertaken examining differences in the data by the following factors:

- Employee size; and
- Industry sector.

The final sample achieved for each of these subgroups can be seen in the following tables. The tables showing splits for each survey question by employee size can be found in Appendix A: Data tables, while the tables showing splits for each survey question by industry sector can be found in a separate report titled Additional results.

Table 2: Completed interviews by subgroups used for tests of statistical significance

Subgroup	Sample achieved
Employee size	
1-4 employees	593
5-19 employees	750
20-199 employees	506
200 or more employees	71
Industry sectors	
Agriculture, Forestry and Fishing	109
Mining	61
Manufacturing	124
Electricity, Gas, Water and Waste Services	23
Construction	123
Wholesale Trade	114
Retail Trade	120
Accommodation and Food Services	117
Transport, Postal and Warehousing	122
Information Media and Telecommunications	89
Finance and Insurance Services	116
Rental, Hiring and Real Estate Services	114
Professional, Scientific and Technical Services	130
Administration and Support Services	134
Public Administration and Safety	50
Education and Training	114
Health Care and Social Assistance	115
Arts and Recreation Services	113
Other Services	32
TOTAL SAMPLE	1,920

3.4.1. Interpreting this report

Percentages and averages

Respondents who completed a survey but did not answer a particular question are excluded from the tabulation of results and calculation of statistics for that question.

Percentages are generally rounded to whole numbers. Some percentages may not add to 100 percent due to rounding.

Tests of statistical significance

Tests for statistical significance have been conducted on particular subgroups of interest in this report. An exception reporting approach has been undertaken in that if no statistical significance is mentioned, there are none associated with these groups.

Tests have been undertaken at a 95% confidence level (please note significance testing could not be undertaken on sample sizes smaller than n=30). If there is a statistically significant difference between the result for a particular group and the result for the wider population, we can be confident that this difference has not occurred by chance, rather that it reflects a genuine difference among that group compared to the wider population.

In the tables presented in this report, the figures with an upwards arrow (i.e.↑) represent a proportion that is significantly higher than the total result. Conversely, the figures with a downwards arrow (i.e.↓) represent a proportion that is significantly lower than the total result.

Reliability

Where sample sizes are low (less than n=30), these are marked by an asterisk (*) in this report. These results should be interpreted with caution.

Sorting of results

Where appropriate, results in charts and tables have been sorted from most frequent response to least.

Definitions

The following terms or abbreviations have been utilised throughout this report.

Table 3: Definitions

Term of abbreviation	Definition
ABS	Australian Bureau of Statistics
ATO	Australian Taxation Office
CBSR	Colmar Brunton Social Research
SCH	Statistical Clearing House

Verbatim responses

Verbatim responses to the open-ended question asked of respondents who have implemented SuperStream and completed at least one payment cycle have been reviewed and coded into themes. In addition, responses provided to the partially open ended questions at the code 'Other (Please specify)' have also been reviewed and coded into themes. The coding model was tailored to the individual questions and designed based on the obtained data to ensure accuracy and validity. Codes have been created when the number of respondents who provided that response is equal to or greater than 1% of the responses at each individual question.

The responses which remain in 'Other (Please specify)' after coding was completed at each applicable question can be found in a separate report titled Additional results.

Weighting

The results of this survey have been weighted according to Australian Bureau of Statistics (ABS) business counts data sourced from publication 8165.0 - Counts of Australian Businesses, including Entries and Exits, Jun 2010 to Jun 2014). Results have been weighted at a total level in this report. For further details about weighting please see Appendix B: Technical notes.

4. Findings

4.1. Superannuation and payroll management within businesses

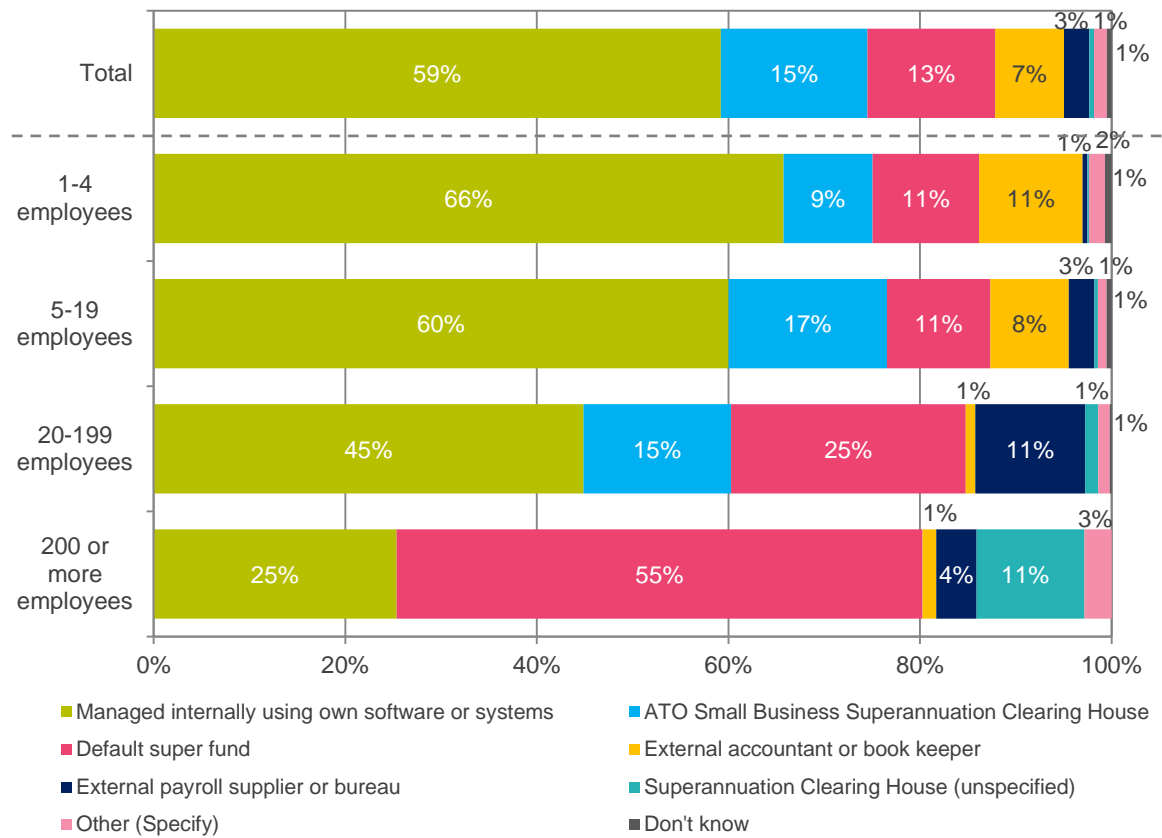
All respondents were asked the process by which their business manages employee super contributions. At the overall level (e.g. across all employing businesses) the majority of respondents indicated that their business manages superannuation contributions using their own software or systems (59%), followed by usage of the ATO Small Business Superannuation Clearing House (15%), or via their default super fund (13%).

There were a number of significant differences observed in the results by the following factors:

- Businesses with 1-4 employees were more likely to manage superannuation contributions internally using their own software and internal systems (66%) or through an external accountant or book keeper (11%), and slightly less likely to use default super funds (11%) or the ATO Small Business Superannuation Clearing House (9%);
- Businesses with 5-19 employees were more likely to manage superannuation contributions through the ATO Small Business Superannuation Clearing House (22%) and less likely to use default super funds (11%);
- Businesses with 20-199 employees were more likely to manage superannuation contributions through a default super fund provider (25%) or an external payroll suppliers or bureau (11%) and less likely than other groups by employees size to manage internally (45%); and
- Businesses with 200 or more employees were significantly more likely to manage superannuation contributions through their default super fund provider (55%).

No statistical significant differences by industry sectors were observed in relation to superannuation management practices.

Figure 1: How superannuation contributions are made



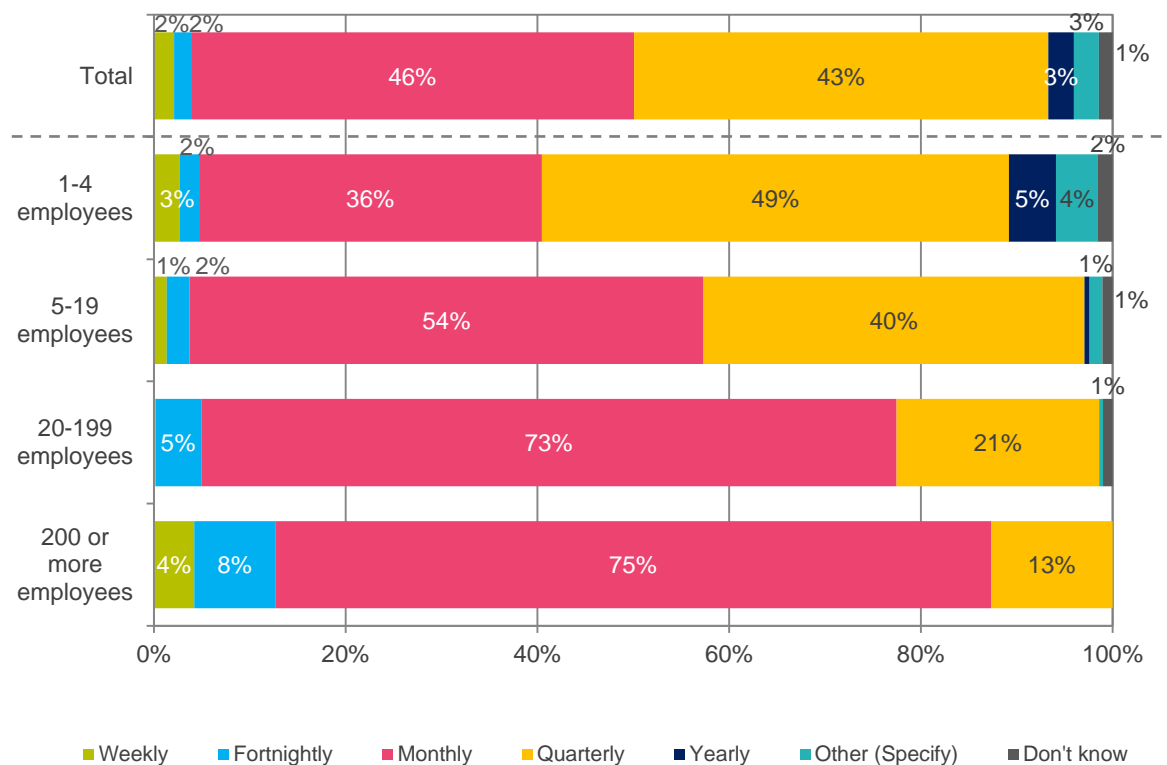
Q1. Which of the following best describes how superannuation contributions are made by your business? (Single response).
 Base: All respondents weighted (n=1,920), 1-4 employees unweighted (n=593), 5-19 employees unweighted (n=750), 20-199 employees unweighted (n=506), 200 or more employees unweighted (n=71).

Respondents were then asked to confirm the frequency of which superannuation guarantee payments are made on behalf of their employees for their business. Overall, 46% of respondents said superannuation guarantee payments were made monthly, followed by a further 43% who said quarterly. Please note that this was an unprompted question and while respondents provided the response annually at a minimum superannuation contributions are required to be made quarterly.

These findings differed by employee size and industry as follows:

- Businesses with 1-4 employees were more likely to make contributions quarterly (49%) and less likely to make contributions monthly (36%);
- Businesses with 5-19 employees were also more likely to make contributions quarterly (40%);
- Businesses with 20-199 employees were more likely to make contributions monthly (73%) and less likely to make contributions quarterly (21%);
- Businesses with 200 or more employees were also more likely to make contributions monthly (75%); and
- By industry sector, businesses operating in the Information Media and Telecommunications were more likely to make contributions quarterly (56%) and less likely to make contributions monthly (34%).

Figure 2: How frequently superannuation contributions are made



Q2. How frequently do you make super guarantee payments on behalf of your employees? (Single response).

Base: All respondents weighted (n=1,920), 1-4 employees unweighted (n=593), 5-19 employees unweighted (n=750), 20-199 employees unweighted (n=506), 200 or more employees unweighted (n=71).

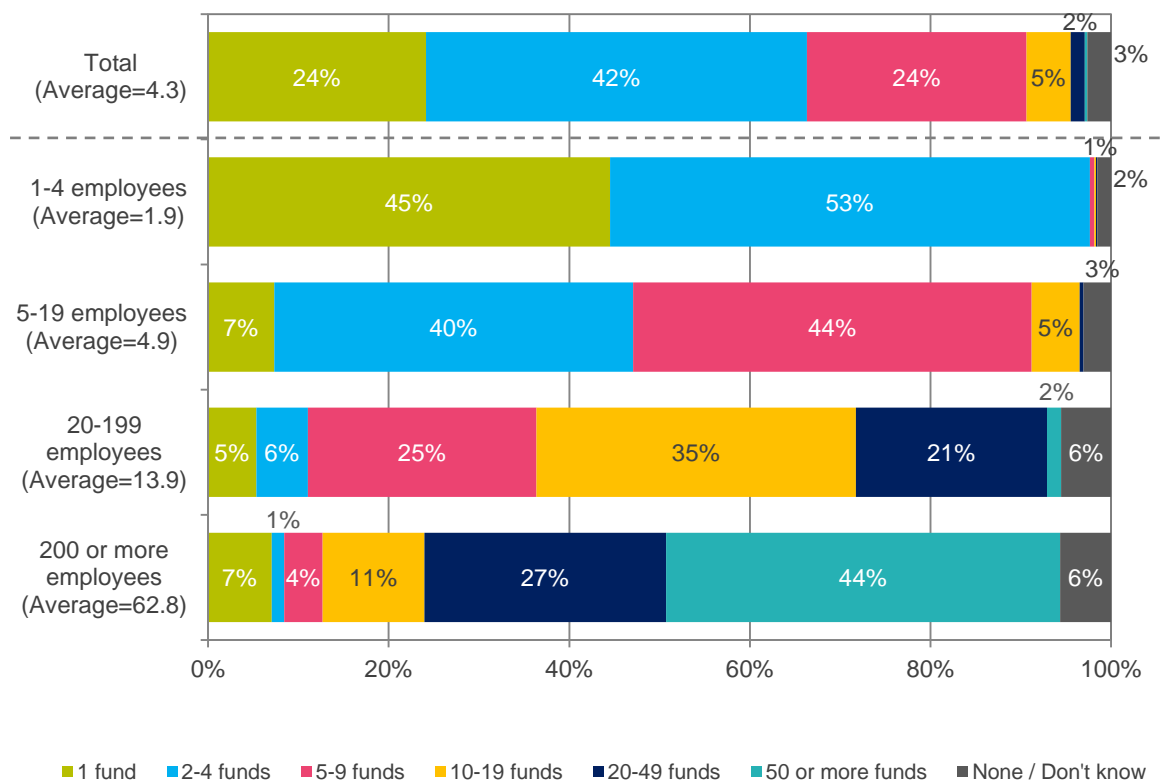
Respondents were then asked how many different superannuation funds their business makes super payments to on behalf of their employees. Overall, 42% of employers reported making payments to between 2–4 funds, followed by one fund (24%) or 5–9 funds (24%).

These findings differed by employee size as follows:

- Businesses with 1-4 employees were more likely to make contributions to one (45%) or between 2-4 (53%) funds;
- Businesses with 5-19 employees were more likely to make contributions to 2- 4 (40%) or 5-9 (44%) funds, and less likely to make contributions to 1 (7%) or 10-19 (5%) funds;
- Businesses with 20-199 employees were more likely to make contributions to 10-19 (35%) or 20-49 (21%) funds; and
- Businesses with 200 or more employees were more likely to make contributions to 20-49 (27%) or 50 or more (44%) funds.

No statistical significant differences by industry sectors were observed.

Figure 3: The number of superannuation funds payments made to



Q3. Approximately how many different superannuation funds do you make super payments to for your employees? (Single response).
 Base: All respondents weighted (n=1,920), 1-4 employees unweighted (n=593), 5-19 employees unweighted (n=750), 20-199 employees unweighted (n=506), 200 or more employees unweighted (n=71).

When asked about the software that the business uses for payroll purposes, respondents identified a vast variety of different software packages. At an overall level the most common software packages used were MYOB at 43%, followed by Reckon (7%) and Xero (7%). Just under one fifth of respondents (19%) said that no payroll software is used / payroll is done manually.

These findings differed by employee size as follows:

- Businesses with 1-4 employees were more likely to do payroll manually (32%) or not know the software package used (6%);
- Businesses with 5-19 employees were more likely to use MYOB (48%), Reckon (10%) or Xero (6%) and less likely to use a software package included in the other category (11%) or manually (9%);
- Businesses with 20-199 employees were more likely to use MicroPay (7%) or a software package included in the 'other' category (28%); and
- Those businesses in the Agriculture, Forestry and Fishing industry sector were more likely to not use a software package/do payroll manually (28%).

Table 4: Payroll software packages used

	Total n=1,920	1-4 employees n=593	5-19 employees n=750	20-199 employees n=506	200 or more employees n=71
MYOB	43%	37%	48%↑	37%	8%
Reckon	7%	5%	10%↑	5%	1%
Xero	7%	6%	8%↑	5%	-
Quickbooks	3%	3%	3%	1%	-
Excel	2%	2%	1%	0%	-
MicrOpay	1%	-	2%	7%↑	14%
ADP	1%	-	1%	5%	8%
Attache	1%	0%	2%	3%	4%
Cashflow Manager	1%	2%	1%	0%	-
Neller / Preceda	0%	-	-	1%	4%
Oracle	0%	-	-	-	3%
SAP	0%	-	0%	0%	4%
Sybiz software	0%	0%	0%	2%	1%
Trimar	0%	-	-	1%	-
Chris 21	0%	-	0%	1%	11%
Civica Authority	0%	-	0%	2%	1%
None/Payroll done manually	19%	32%↑	9%↓	2%	3%
Other (Specify)	11%	6%	11%↓	28%↑	32%
Don't know	4%	6%↑	3%	3%	3%

Q4. What software does this business use for payroll purposes? (Multiple response).

Base: All respondents weighted (n=1,920), 1-4 employees unweighted (n=593), 5-19 employees unweighted (n=750), 20-199 employees unweighted (n=506), 200 or more employees unweighted (n=71).

4.2. SuperStream awareness and implementation

To determine where employers were in relation to SuperStream take-up, a description of SuperStream was read out to respondents during the survey and respondents were then asked to select one of five options which best described their current status for SuperStream, as follows:

- ▶ Have not heard of SuperStream before today
- ▶ Aware of SuperStream but have not commenced implementation
- ▶ Commenced SuperStream implementation but yet to complete a superannuation payment cycle
- ▶ Have implemented SuperStream and completed one superannuation payment cycle
- ▶ Have implemented SuperStream and completed more than one superannuation payment cycle

At the overall level, just over two thirds of employers (68%) said they were aware of SuperStream, while 30% said that they had not heard of SuperStream before the survey. The remaining 3% said they didn't know their current status in relation to SuperStream. Further analysis at an overall level indicates that just over one quarter of all employers (26%) have implemented SuperStream and completed one or more payment cycles.

Encouragingly, both entities that have 20-199 employees (64%) and 200 or more employees (69%) – businesses that were either meant to be SuperStream compliant or very close to compliance at the time of the survey – showed higher levels of SuperStream implementation and completion of one or more payment cycles than the business with fewer employees (noting those with less than 20 employees have until June 30 2016 to become compliant).

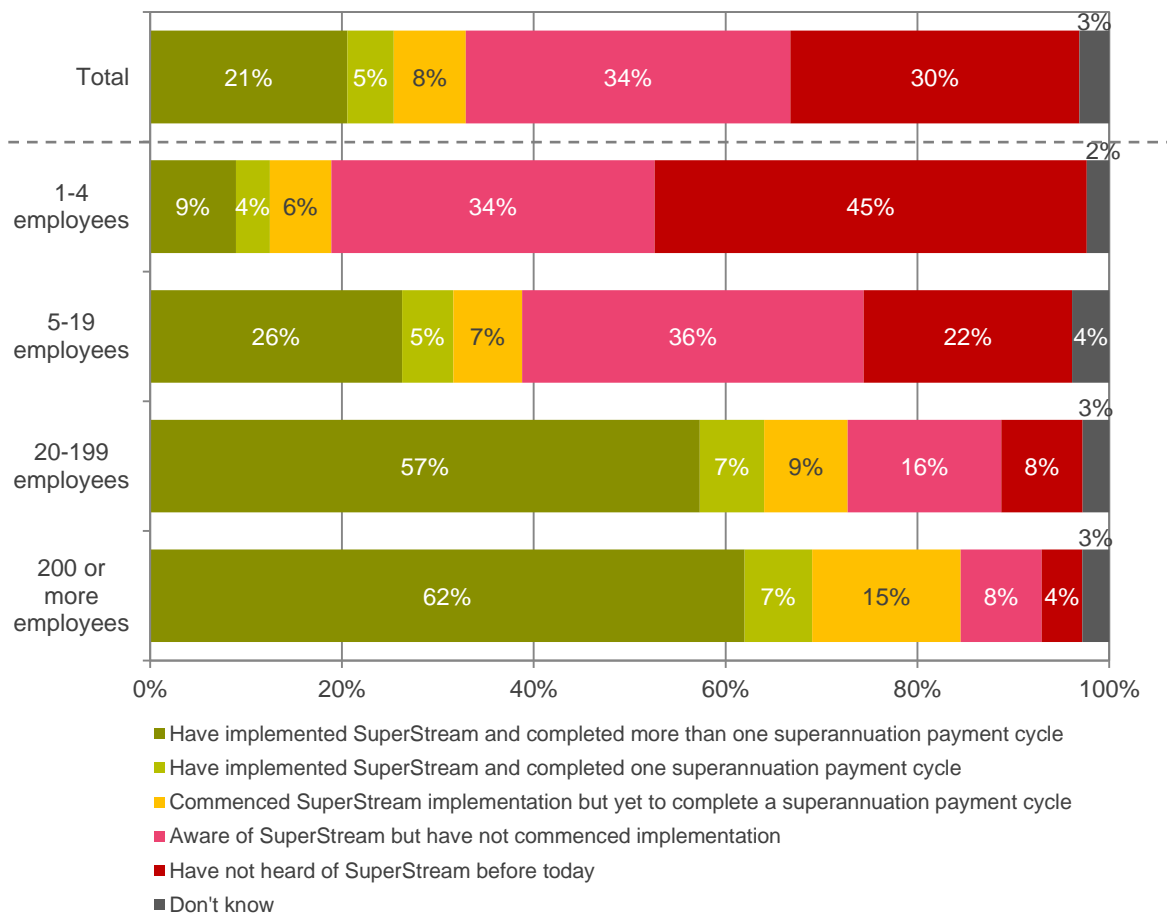
These findings differed by employee size and industry sectors as follows:

- Businesses with 1-4 employees were more likely to have not heard of SuperStream (45%) or be aware of SuperStream but not having commenced implementation (34%), and were less likely to have implemented SuperStream and completed more than one payment cycle (9%);
- Businesses with 5-19 employees were more likely to be aware of SuperStream but have not yet commenced implementation (36%), and less likely to have not heard of SuperStream (22%) or have implemented SuperStream and completed more than one payment cycle (26%);
- Businesses with 20-199 employees were more likely to have implemented SuperStream and completed more than one payment cycle (57%), and less likely to have not heard of SuperStream (8%) or be aware of SuperStream and have not commenced implementation (16%);
- Businesses with 200 or more employees were far more likely to have implemented SuperStream and completed more than one payment cycle (62%); and

- By industry sector, businesses in the Information Media and Telecommunications sector were more likely to have not heard of SuperStream (43%).

Interestingly, analysis of the minority of businesses with 200 or more employees who said they were either aware of SuperStream but yet to commence implementation, or were not aware of SuperStream, had previously reported managing super contributions through their default fund. There is a strong likelihood that these businesses are indeed SuperStream compliant through the activities of their default fund provider (but that the survey participants were not aware of this).

Figure 4: Awareness and implementation of SuperStream

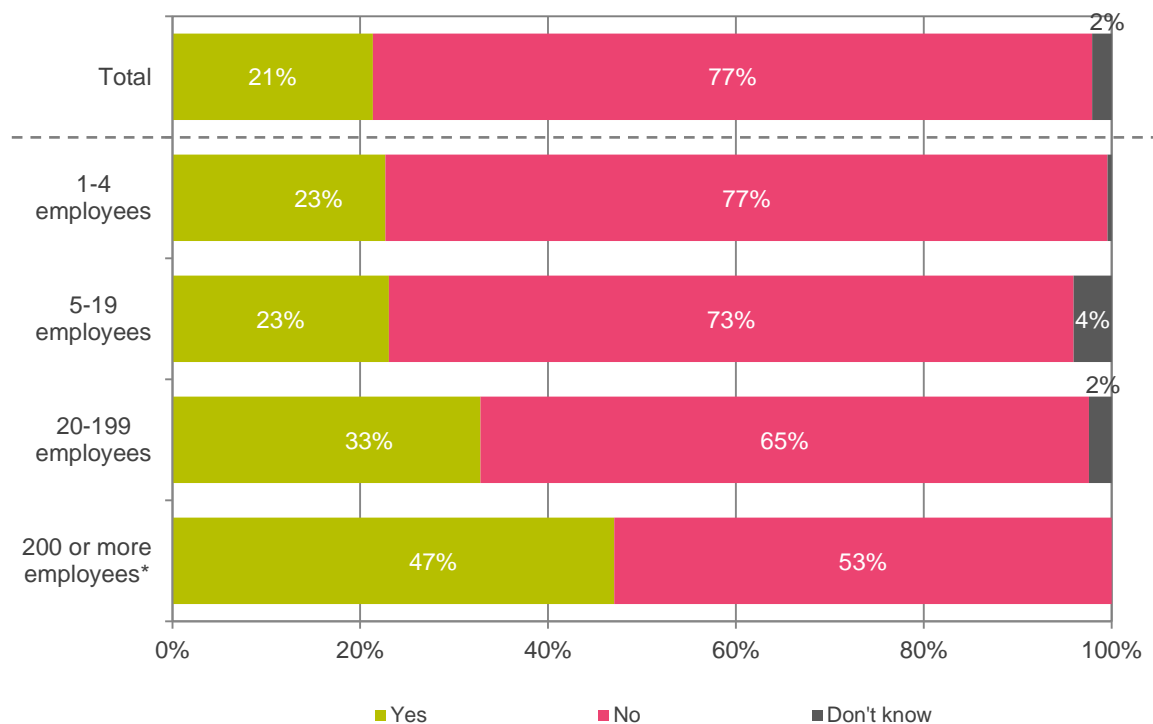


Q5. Which of the following best describes your current status for SuperStream? (Single response).
 Base: All respondents weighted (n=1,920), 1-4 employees unweighted (n=593), 5-19 employees unweighted (n=750), 20-199 employees unweighted (n=506), 200 or more employees unweighted (n=71).

Those respondents who indicated that they were aware of SuperStream but have not yet commenced implementation or had commenced implementation but were yet to complete a payment cycle, were then asked if they had experienced any barriers to fully implementing SuperStream in their business. Just over three quarters of respondents (77%) indicated that they had not experienced any barriers, while 21% said they had experienced barriers. The remaining 2% of respondents indicated that they didn't know.

No statistical significant differences were observed by employee size or industry sector.

Figure 5: Experienced barriers to implementing SuperStream



Q5A. Have you experienced any barriers to fully implementing SuperStream in your business or organisation? (Single response).

Base: Respondents who are aware of SuperStream but have not commenced implementation OR have commenced SuperStream implementation but are yet to complete a superannuation payment cycle weighted (n=701), 1-4 employees unweighted (n=238), 5-19 employees unweighted (n=321), 20-199 employees unweighted (n=125), 200 or more employees unweighted (n=17).

* Please interpret results with caution due to the small sample size (less than n=30)

Those respondents that indicated that they had experienced barriers to fully implementing SuperStream in their business were asked what these barriers were. The most common barrier mentioned by just under one third of respondents was 'lack of time' (29%) followed by 'not clear what they need to do' (23%) and 'requires collecting additional data or information from employees' (15%).

No statistical significant differences were observed by employee size or industry sector.

Table 5: Barriers to implementing SuperStream

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=177	n=54	n=74	n=41	n=8*
Lack of time	29%	22%	28%	41%	25%
Not clear what we need to do	23%	28%	19%	24%	25%
Collecting additional data or information from employees	15%	9%	18%	20%	25%
Not sure which option best meets our needs	12%	6%	9%	0%	13%
Current systems / software not compatible	10%	7%	8%	24%	25%
Not relevant to business at this time	10%	9%	8%	2%	0%
Lack of knowledge	9%	9%	12%	0%	0%
Technical difficulties encountered	4%	6%	1%	5%	25%
Too complicated	3%	6%	4%	7%	0%
No internet/computer	2%	4%	3%	0%	0%
Other (Specify)	14%	13%	18%	12%	0%
Don't know	1%	0%	1%	2%	0%

Q5B. What are the main barriers to fully implementing SuperStream in your business or organisation? (Multiple response).
 Base: Respondents who have experienced barriers to fully implementing SuperStream in their business or organisation weighted (n=177), 1-4 employees unweighted (n=54), 5-19 employees unweighted (n=74), 20-199 employees unweighted (n=41), 200 or more employees unweighted (n=8).

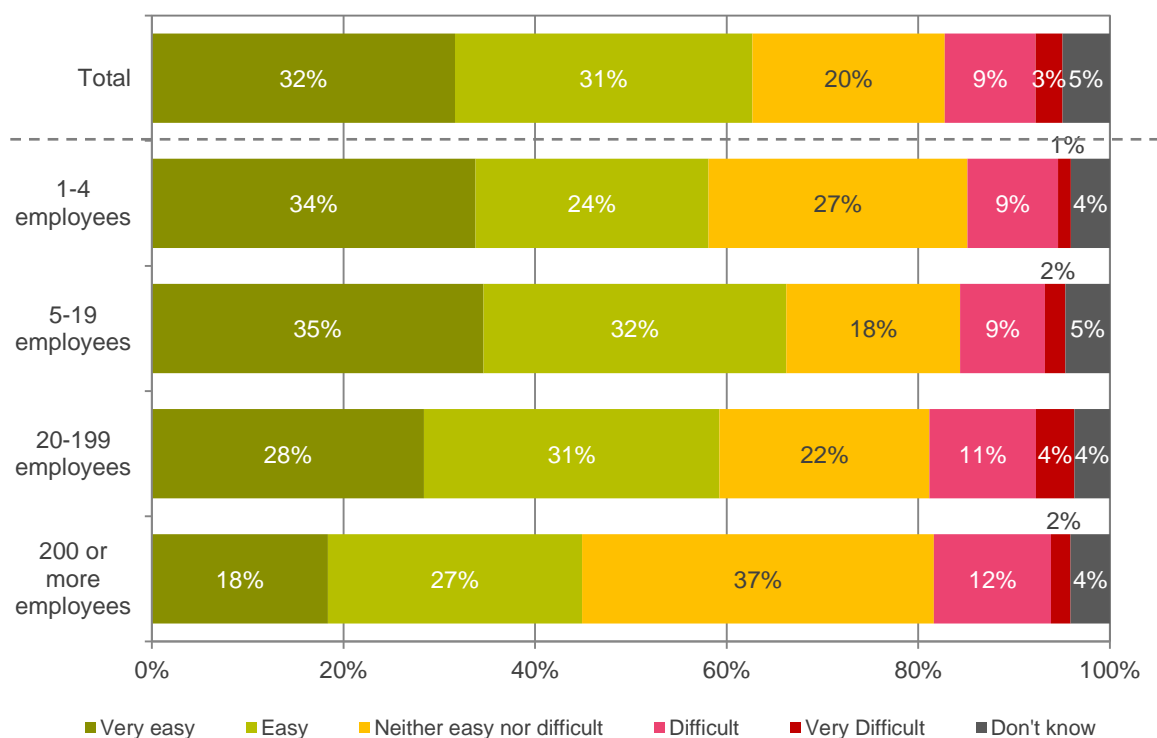
* Please interpret results with caution due to the small sample size (less than n=30)

Respondents who indicated that they had implemented SuperStream and completed one or more payment cycles were then asked how difficult or easy it was to implement the SuperStream changes in their business.

Just under two thirds of respondents (63%) indicated that it had been very easy or easy, while 20% indicated it was neither easy or difficult, and 12% indicated it was difficult or very difficult. The remaining 5% indicated that they didn't know.

No statistical significant differences were observed by employee size or industry sector.

Figure 6: Ease of implementing SuperStream



Q8. On a scale of 1 to 5, where 1 is very difficult and 5 is very easy, how difficult or easy was it to implement the SuperStream changes in your business or organisation? (Single response).
 Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), 1-4 employees unweighted (n=74), 5-19 employees unweighted (n=237), 20-199 employees unweighted (n=324), 200 or more employees unweighted (n=49).

The key reasons cited by those respondents who indicated that the implementation of SuperStream in their business was very easy or easy included easy to understand / use (26%), while it was difficult / tedious to implement once set up it was straightforward / easy to use (11%) or because it is now a streamlined / centralised process (with no multiple payments) (11%).

No statistical significant differences were observed by employee size or industry sector.

Table 6: Reason for ease of implementing SuperStream rating – Total Easy (4-5)

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=414	n=43	n=157	n=192	n=22*
Easy to understand / use	26%	37%	28%	22%	18%
Difficult / tedious to implement however once set up it was straightforward / easy to use	11%	12%	10%	4%	5%
Now it is a streamlined / centralised process (no multiple payments)	11%	2%	15%	11%	5%
Went through clearing house (unspecified)	10%	9%	10%	10%	32%
Smooth transition from pre-existing electronic / software setup	9%	5%	8%	13%	23%
Quick and / or easy to research / clear instructions	6%	7%	6%	2%	-
Quick setup / quick process / quick to use	6%	2%	7%	5%	-
Smooth transition (general/unspecified)	6%	5%	4%	4%	-
Small number of employees and changes were easy to implement	5%	7%	3%	1%	-
Now it is an automated / electronic process	4%	2%	5%	7%	5%
Acquiring / entering employee information was difficult / time consuming	3%	-	3%	3%	-
Acquiring / entering spin no. / other information was difficult / time consuming	3%	2%	2%	3%	-
Had assistance from accountant / book-keeper	3%	9%	2%	3%	-
Positive experience / feedback from users	2%	5%	1%	3%	-
Smooth transition as a Clearing House was already used	2%	5%	1%	1%	5%
Time consuming to set up	2%	-	2%	1%	-

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=414	n=43	n=157	n=192	n=22*
Went through payroll provider	2%	-	1%	6%	5%
Went through super provider	2%	-	2%	5%	32%
Had assistance from / liaised with super provider	1%	-	1%	3%	5%
Issues with requirements for self-managed super funds	1%	-	2%	1%	-
Payment process issues (e.g. rejections, slow)	1%	2%	-	1%	-
Required a software upgrade / process change	1%	-	1%	2%	-
Technical issues (general/unspecified)	1%	-	2%	1%	-
Went through external party (general/unspecified)	1%	-	2%	5%	-
A lot of new information to learn	0%	-	1%	-	-
Data / information collection / entering process was difficult / time consuming	0%	-	1%	1%	5%
Difficult to setup	0%	-	-	1%	-
Had assistance (general/unspecified)	0%	2%	1%	2%	-
Tedious and / or difficult to research / poor instructions	0%	-	-	1%	5%
Other (Specify)	10%	7%	6%	6%	9%
No comment	0%	2%	-	1%	-

Q9. Why do you say that? (Open ended).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), 1-4 employees unweighted (n=74), 5-19 employees unweighted (n=237), 20-199 employees unweighted (n=324), 200 or more employees unweighted (n=49).

* Please interpret results with caution due to the small sample size (less than n=30)

Among the small minority of respondents who indicated that the implementation of SuperStream in their business was either 'very difficult' or 'difficult' the reasons provided included that it was 'time consuming to set up' (23%), that 'the data / information collection / entering process was difficult / time consuming' (21%) and it was 'difficult to understand / use' (17%).

No statistical significant differences were observed by employee size or industry sector.

Table 7: Reason for ease of implementing SuperStream rating – Total Difficult (1-2)

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=90	n=8*	n=26*	n=49	n=7*
Time consuming to set up	23%	50%	12%	16%	14%
Data / information collection / entering process was difficult / time consuming	21%	13%	12%	20%	14%
Difficult to understand / use	17%	-	12%	10%	-
Acquiring / entering spin no. / other information was difficult / time consuming	16%	-	23%	35%	-
Tedious and / or difficult to research / poor instructions	15%	13%	8%	6%	-
Difficult to setup	12%	13%	8%	10%	-
Difficult / tedious to implement however once set up it was straightforward / easy to use	7%	13%	12%	6%	-
Acquiring / entering employee information was difficult / time consuming	6%	-	8%	14%	-
Payment process issues (e.g. rejections, slow)	5%	-	8%	6%	14%
A lot of new information to learn	4%	-	8%	4%	-
Had assistance from / liaised with super provider	4%	13%	4%	-	-
Technical issues (general/unspecified)	3%	-	4%	6%	-
Issues with requirements for self-managed super funds	2%	-	-	10%	14%
Went through super provider	1%	-	-	2%	-
Now it is a streamlined / centralised process (no multiple payments)	0%	-	4%	-	-
Required a software upgrade / process change	0%	-	-	-	29%

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=90	n=8*	n=26*	n=49	n=7*
Had assistance from accountant / book-keeper	0%	-	-	2%	-
Went through payroll provider	0%	-	-	-	14%
Went through clearing house (unspecified)	0%	-	-	6%	14%
Other (Specify)	17%	25%	23%	18%	14%
No comment	0%	0%	0%	0%	0%

Q9. Why do you say that? (Open ended).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), 1-4 employees unweighted (n=74), 5-19 employees unweighted (n=237), 20-199 employees unweighted (n=324), 200 or more employees unweighted (n=49).

* Please interpret results with caution due to the small sample size (less than n=30)

Respondents who indicated that they had implemented SuperStream and completed one or more payment cycles were then asked what benefits, if any, they have experienced from SuperStream implementation to date. Just under half of all respondents (48%) said the key benefit experienced was less time involved in making super contributions for their employees, followed by specific benefits such as 'less paperwork and cheques' (20%) and that it was generally 'more efficient / easier' (13%). Approximately one third of employers who had implemented SuperStream (31%) said that they had experienced no benefits from SuperStream at the time of the survey.

These findings differed by employee size as follows:

- Businesses with 1-4 employees were more likely to have experienced 'no benefits' from SuperStream (49%) and less likely to report having saved time (27%); and
- Businesses with 5-19 employees were more likely to have report the benefit of 'less time involved' (55%) and less likely to have experienced no benefits from SuperStream (24%).

No statistical significant differences were observed by industry sector.

Table 8: Benefits of SuperStream (Unprompted)

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=684	n=74	n=237	n=324	n=49
Less time involved	48%	27%↓	55%↑	48%	35%
Less paper work and cheques	20%	18%	22%	23%	14%
It's more efficient / easier	13%	9%	12%	10%	6%
Single payment rather than multiple payments	6%	5%	5%	4%	2%
Reduced costs	2%	1%	2%	3%	0%
Provides records / notifications / feedback	2%	4%	2%	1%	4%
It's faster / quicker	2%	3%	1%	1%	2%
Centralised / all in one place	1%	1%	3%	0%	4%
Other (Specify)	3%	1%	2%	3%	2%
None/no benefits	31%	49%↑	24%↓	31%	49%
Don't know	3%	3%	3%	2%	0%

Q10. What benefits, if any, have you experienced from SuperStream to date? (Multiple response).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), 1-4 employees unweighted (n=74), 5-19 employees unweighted (n=237), 20-199 employees unweighted (n=324), 200 or more employees unweighted (n=49).

Employers who indicated that they had implemented SuperStream and completed one or more payment cycles were asked about the amount of time taken to manage superannuation contributions per payment cycle both before and after SuperStream was implemented in the business.

At an overall level (e.g. the average across all employers that had implemented SuperStream), the average time taken to manage superannuation contributions before SuperStream was 114 minutes per cycle, and then after SuperStream the average time taken decreased to 94 minutes.

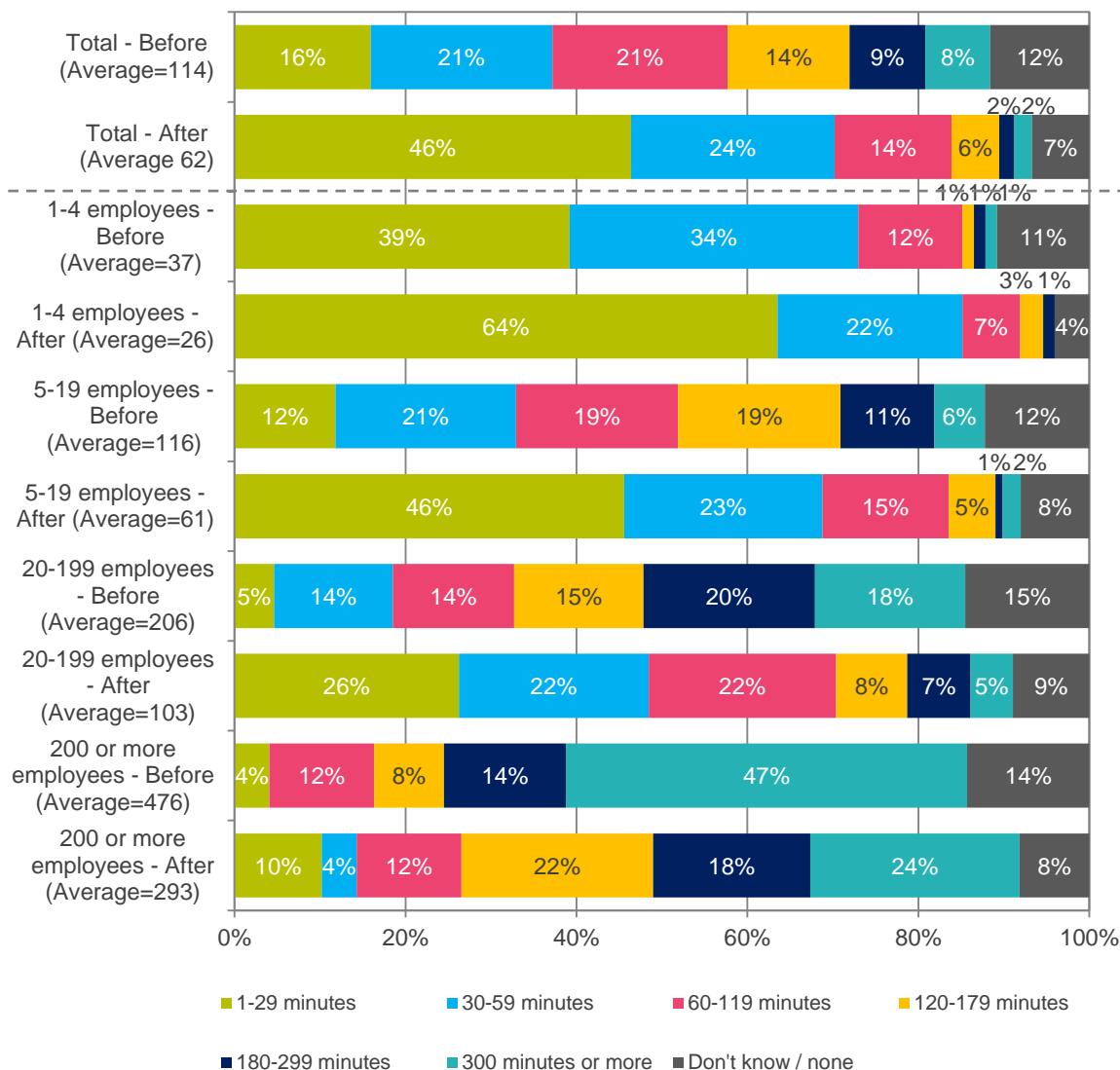
Not surprisingly, the findings to these questions showed that the time taken to manage superannuation contributions before and after SuperStream was directly related to the number of employees in the business. While the quantum of time taken increased by employee size, the findings clearly show a clear pattern of a reduction in the average time taken per superannuation payment cycle for those that have implemented SuperStream in their business.

Specifically these findings differed by employee size as follows:

- Businesses with 1-4 employees were more likely to take 1 - 29 minutes (64%) after SuperStream was implemented;
- Businesses with 5-19 employees were more likely to take 120-179 minutes (19%) before SuperStream was implemented and were more likely to take 1-29 minutes (46%) after SuperStream was implemented; and
- Businesses with 20-199 employees were more likely to take 180-299 minutes (20%) or 300 minutes or more (18%) before SuperStream was implemented and were more likely to take 60-199 minutes (22%) after SuperStream was implemented.

No statistical significant differences were observed by industry sector.

Figure 7: Time taken to manage superannuation contributions before and after SuperStream



Q11. On average, approximately how many minutes did it take your business to manage super contribution payments – per payment cycle – for all employees in the business, including handling errors and fund inquiries, BEFORE you adopted SuperStream payment and data standards? (Single response).

Q12. Approximately how many minutes did it take your business to manage payment of super obligations for all employees in the business, including handling errors and fund inquiries, for your MOST RECENT payment cycle? (Single response).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), 1-4 employees unweighted (n=74), 5-19 employees unweighted (n=237), 20-199 employees unweighted (n=324), 200 or more employees unweighted (n=49).

Further analysis of the time taken to manage superannuation contributions both before and after SuperStream was implemented was undertaken by business who had completed one payment cycle (who may have experienced some challenges in the initial transition to SuperStream) and businesses who had completed more than one payment cycle.

The table below shows that for businesses who had implemented SuperStream and completed only one payment cycle the average time taken for that cycle increased – particularly for those in the 5 – 19 employees segment. However, analysis of the time taken for businesses that had implemented SuperStream and completed more than one payment cycle shows the average time taken decreased significantly. Together, these findings suggest that once SuperStream compliant practices are bedded down significant time savings are commonly achieved.

Table 9: Average time taken to manage superannuation before and after SuperStream

Have implemented SuperStream and completed <u>one</u> cycle				
Number of employees	Average minutes pre SuperStream	Average minutes post SuperStream	Average time change - minutes	Average % time change
1-4 employees	32	34	2	+7%
5-19 employees	69	158	89	+130%
20-199 employees	183	201	18	+10%
200 or more employees	487	636	149	+30%
Have implemented SuperStream and completed <u>more than one</u> cycle				
Number of employees	Average minutes pre SuperStream	Average minutes post SuperStream	Average time change - minutes	Average % time change
1-4 employees	40	23	-17	-65%
5-19 employees	126	42	-84	-56%
20-199 employees	209	92	-117	-56%
200 or more employees	475	251	-224	-47%

Q11. On average, approximately how many minutes did it take your business to manage super contribution payments – per payment cycle – for all employees in the business, including handling errors and fund inquiries, BEFORE you adopted SuperStream payment and data standards? (Single response).

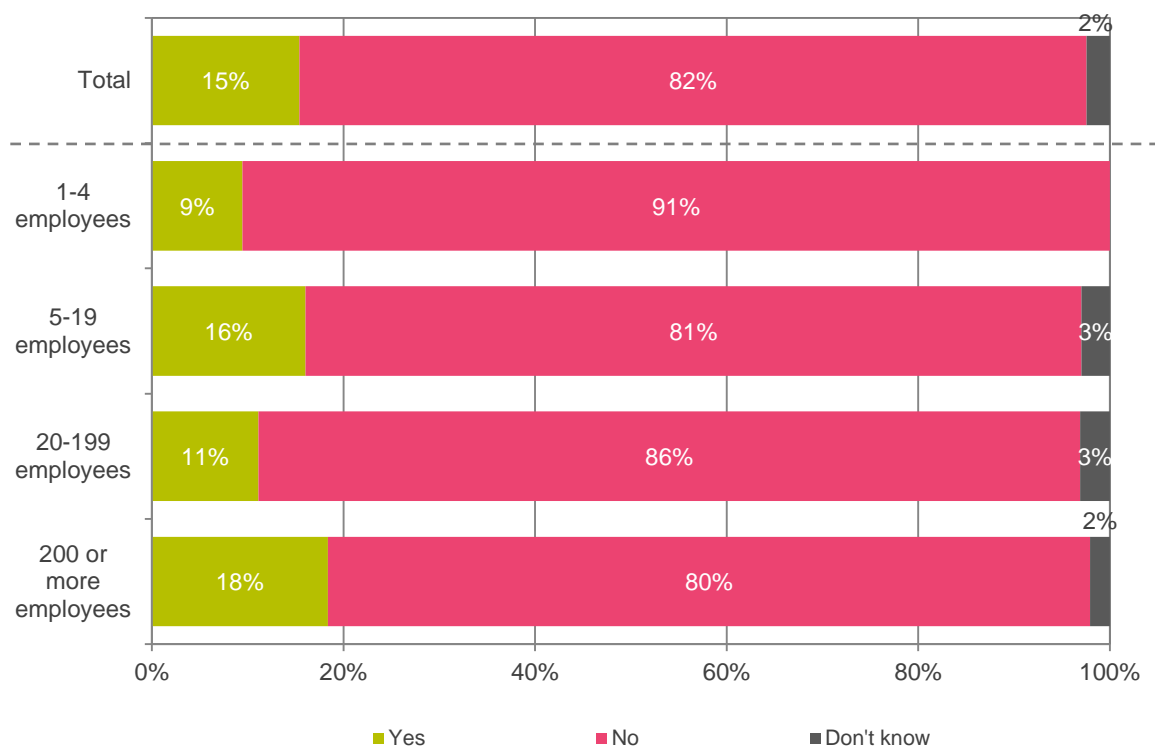
Q12. Approximately how many minutes did it take your business to manage payment of super obligations for all employees in the business, including handling errors and fund inquiries, for your MOST RECENT payment cycle? (Single response).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), 1-4 employees unweighted (n=74), 5-19 employees unweighted (n=237), 20-199 employees unweighted (n=324), 200 or more employees unweighted (n=49).

Respondents who indicated that they had implemented SuperStream and completed one or more payment cycles were also asked if they make any payments to external providers or third parties to specifically assist their business in meeting their superannuation obligations per payment cycle. The majority of respondents (82%) indicated that they had not made payments to external providers or third parties, while only 15% of respondents indicated that they had. The remaining 2% of respondents indicated that they didn't know.

No statistical significant differences were observed by employee size or industry sector.

Figure 8: Payments made to external providers or third parties before SuperStream



Q13. Prior to implementing SuperStream, did you make any payments to external providers or third parties specifically to assist you in meeting super obligations per payment cycle? (Single response).
 Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), 1-4 employees unweighted (n=74), 5-19 employees unweighted (n=237), 20-199 employees unweighted (n=324), 200 or more employees unweighted (n=49).

Those respondents at the previous question who indicated that they had made payments to third parties or external providers prior to implementing SuperStream were then asked has the amount of these payments increased or decreased. Just over two thirds of respondents (67%) indicated that the amount they paid has not changed, while 12% indicated the amount paid has decreased and 9% indicated the amount has increased. The remaining 12% of respondents indicated that they didn't know.

No statistical significant differences were observed by employee size or industry sector.

Those employers who used external suppliers both pre and post SuperStream implementation and who indicated the amount of these payments had changed since SuperStream implantation were asked about the size of the change in dollar terms. Noting the very small sample sizes at a total level, the average cost increase (for those reporting an increase) was \$214 (n=5) and the average cost decrease for those reporting a decrease was \$502 (n=13).

Figure 9: Changes to payments made to external providers or thrid parties since implementation of SuperStream



Q14A. Has the amount of these payments to third parties for superannuation services changed per payment cycle since the implementation of SuperStream? (Single response).

Base: Respondents who have implemented SuperStream and made payments to external providers or third parties (n=90), 1-4 employees unweighted (n=7), 5-19 employees unweighted (n=38), 20-199 employees unweighted (n=36), 200 or more employees unweighted (n=9).

* Please interpret results with caution due to the small sample size (less than n=30)

4.3. Communication channels

Finally all respondents were asked about their businesses' most preferred channels for receiving information on SuperStream. Overall, the most commonly identified channel for receiving information was email (76%), followed by hardcopy mail (16%).

These findings differed by employee size and industry sectors as follows:

- Businesses with 1-4 employees were more likely to prefer to receive information via their accountant / bookkeeper (5%) and less likely to prefer email (66%);
- Businesses with 5-19 employees were more likely prefer to receive information via email (82%) and less likely to receive information via hardcopy mail (11%);
- Businesses with 20 -199 employees were more likely to prefer to receive information via email (89%); and
- By industry sector, businesses in the Information, Media and Telecommunications sector were less likely to prefer to receive information via email (61%).

Table 10: Preferred channels for receiving information

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=1,920	n=593	n=750	n=506	n=71
Email	76%	66%↓	82%↑	89%↑	89%
Hardcopy mail	16%	24%	11%↓	6%	8%
The Australian Taxation Office website	4%	4%	4%	2%	6%
Accountant/Bookkeepers	4%	5%↑	4%	2%	0%
Superannuation Funds	2%	2%	2%	3%	4%
Industry Associations	0%	0%	1%	1%	0%
Other (Specify)	2%	2%	2%	2%	1%
Don't know	2%	4%	2%	1%	1%

Q15. What is this business' most preferred channels for receiving information on SuperStream? (Multiple response).
 Base: All respondents weighted (n=1,920), 1-4 employees unweighted (n=593), 5-19 employees unweighted (n=750), 20-199 employees unweighted (n=506), 200 or more employees unweighted (n=71).

5. Appendix A: Data tables

5.1. Data tables by employee size

Table 11: How superannuation contributions are made by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	<i>n=1,920</i>	<i>n=593</i>	<i>n=750</i>	<i>n=506</i>	<i>n=71</i>
Managed internally using own software or systems	59%	66% ↑	55%	45% ↓	25%
Through the ATO Small Business Superannuation Clearing House	15%	9% ↓	22% ↑	15%	-
Through your default super fund	13%	11% ↓	11% ↓	25% ↑	55% ↑
Through an external accountant or book keeper	7%	11% ↑	6%	1%	1%
Through an external payroll supplier or bureau	3%	1%	4%	11% ↑	4%
Superannuation Clearing House (unspecified)	1%	0%	1%	1%	11%
Other (Specify)	1%	2%	0%	2%	3%
Don't know	0%	1%	0%	0%	-
Total	100%	100%	100%	100%	100%

Q1. Which of the following best describes how superannuation contributions are made by your business? (Single response).
Base: All respondents weighted (*n=1,920*), employee size subgroups unweighted.

Table 12: How frequently superannuation contributions are made by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=1,920	n=593	n=750	n=506	n=71
Weekly	2%	3%	1%	0%	4%
Fortnightly	2%	2%	2%	5%	8%
Monthly	46%	36%↓	54%	73%↑	75%↑
Quarterly	43%	49%↑	40%↑	21%↓	13%
Yearly	3%	5%	1%	-	-
Other (Specify)	3%	4%	1%	0%	-
Don't know	1%	2%	1%	1%	-
Total	100%	100%	100%	100%	100%

Q2. How frequently do you make super guarantee payments on behalf of your employees? (Single response).
Base: All respondents weighted (n=1,920), employee size subgroups unweighted.

Table 13: The number of superannuation funds used by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=1,920	n=593	n=750	n=506	n=71
1 fund	24%	45%↑	7%	5%	7%
2-4 funds	42%	53%↑	40%↑	6%	1%
5-9 funds	24%	1%	44%↑	25%	4%
10-19 funds	5%	0%	5%↓	35%↑	11%
20-49 funds	2%	0%	0%	21%↑	27%
50 or more funds	0%	-	-	2%	44%↑
None / Don't know	3%	2%	3%	6%	6%
Total	100%	100%	100%	100%	100%

Q3. Approximately how many different superannuation funds do you make super payments to for your employees? (Single response).
Base: All respondents weighted (n=1,920), employee size subgroups unweighted.

Table 14: Payroll software packages used by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=1,920	n=593	n=750	n=506	n=71
MYOB	43%	37%	48%↑	37%	8%
Reckon	7%	5%	10%↑	5%	1%
Xero	7%	6%	8%↑	5%	-
Quickbooks	3%	3%	3%	1%	-
Excel	2%	2%	1%	0%	-
MicrOpay	1%	-	2%	7%↑	14%
ADP	1%	-	1%	5%	8%
Attache	1%	0%	2%	3%	4%
Cashflow Manager	1%	2%	1%	0%	-
Neller / Preceda	0%	-	-	1%	4%
Oracle	0%	-	-	-	3%
SAP	0%	-	0%	0%	4%
Sybiz software	0%	0%	0%	2%	1%
Trimar	0%	-	-	1%	-
Chris 21	0%	-	0%	1%	11%
Civica Authority	0%	-	0%	2%	1%
None/Payroll done manually	19%	32%↑	9%↓	2%	3%
Other (Specify)	11%	6%	11%↓	28%↑	32%
Don't know	4%	6%↑	3%	3%	3%

Q4. What software does this business use for payroll purposes? (Multiple response).
 Base: All respondents weighted (n=1,920), employee size subgroups unweighted.

Table 15: Awareness and implementation of SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=1,920	n=593	n=750	n=506	n=71
Have implemented SuperStream and completed more than one superannuation payment cycle	21%	9%↓	26%↓	57%↑	62%↑
Have implemented SuperStream and completed one superannuation payment cycle	5%	4%	5%	7%	7%
Commenced SuperStream implementation but yet to complete a superannuation payment cycle	8%	6%	7%	9%	15%
Aware of SuperStream but have not commenced implementation	34%	34%↑	36%↑	16%↓	8%
Have not heard of SuperStream before today	30%	45%↑	22%↓	8%v	4%
Don't know	3%	2%	4%	3%	3%
Total	100%	100%	100%	100%	100%

Q5. Which of the following best describes your current status for SuperStream? (Single response).
 Base: All respondents weighted (n=1,920), employee size subgroups unweighted.

Table 16: Experienced barriers to implementing SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=701	n=238	n=321	n=125	n=17*
Yes	21%	23%	23%	33%	47%
No	77%	77%	73%	65%	53%
Don't know	2%	0%	4%	2%	-
Total	100%	100%	100%	100%	100%

Q5A. Have you experienced any barriers to fully implementing SuperStream in your business or organisation? (Single response).

Base: Respondents who are aware of SuperStream but have not commenced implementation OR have commenced SuperStream implementation but are yet to complete a superannuation payment cycle weighted (n=701), employee size subgroups unweighted.

* Please interpret results with caution due to the small sample size (less than n=30)

Table 17: Barriers to implementing SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	<i>n=177</i>	<i>n=54</i>	<i>n=74</i>	<i>n=41</i>	<i>n=8*</i>
Lack of time	29%	22%	28%	41%	25%
Not clear what we need to do	23%	28%	19%	24%	25%
Collecting additional data or information from employees	15%	9%	18%	20%	25%
Not sure which option best meets our needs	12%	6%	9%	0%	13%
Current systems / software not compatible	10%	7%	8%	24%	25%
Not relevant to business at this time	10%	9%	8%	2%	0%
Lack of knowledge	9%	9%	12%	0%	0%
Technical difficulties encountered	4%	6%	1%	5%	25%
Too complicated	3%	6%	4%	7%	0%
No internet/computer	2%	4%	3%	0%	0%
Other (Specify)	14%	13%	18%	12%	0%
Don't know	1%	0%	1%	2%	0%

Q5B. What are the main barriers to fully implementing SuperStream in your business or organisation? (Multiple response).
 Base: Respondents who have experienced barriers to fully implementing SuperStream in their business or organisation weighted (*n=177*), employee size subgroups unweighted.

* Please interpret results with caution due to the small sample size (less than *n=30*)

Table 18: Ease of implementing SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=684	n=74	n=237	n=49	n=684
Very Difficult	3%	1%	2%	4%	2%
Difficult	9%	9%	9%	11%	12%
Neither easy nor difficult	20%	27%	18%	22%	37%
Easy	31%	24%	32%	31%	27%
Very easy	32%	34%	35%	28%	18%
Don't know	5%	4%	5%	4%	4%
Total	100%	100%	100%	100%	100%

Q8. On a scale of 1 to 5, where 1 is very difficult and 5 is very easy, how difficult or easy was it to implement the SuperStream changes in your business or organisation? (Single response).
 Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), employee size subgroups unweighted.

Table 19: Reason for ease of implementing SuperStream rating by employee size – Total Easy (4-5)

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=414	n=43	n=157	n=192	n=22*
Easy to understand / use	26%	37%	28%	22%	18%
Difficult / tedious to implement however once set up it was straightforward / easy to use	11%	12%	10%	4%	5%
Now it is a streamlined / centralised process (no multiple payments)	11%	2%	15%	11%	5%
Went through clearing house (unspecified)	10%	9%	10%	10%	32%
Smooth transition from pre-existing electronic / software setup	9%	5%	8%	13%	23%
Quick and / or easy to research / clear instructions	6%	7%	6%	2%	-
Quick setup / quick process / quick to use	6%	2%	7%	5%	-
Smooth transition (general/unspecified)	6%	5%	4%	4%	-
Small number of employees and changes were easy to implement	5%	7%	3%	1%	-
Now it is an automated / electronic process	4%	2%	5%	7%	5%
Acquiring / entering employee information was difficult / time consuming	3%	-	3%	3%	-
Acquiring / entering spin no. / other information was difficult / time consuming	3%	2%	2%	3%	-
Had assistance from accountant / book-keeper	3%	9%	2%	3%	-
Positive experience / feedback from users	2%	5%	1%	3%	-
Smooth transition as a Clearing House was already used	2%	5%	1%	1%	5%
Time consuming to set up	2%	-	2%	1%	-
Went through payroll provider	2%	-	1%	6%	5%
Went through super provider	2%	-	2%	5%	32%
Had assistance from / liaised with super provider	1%	-	1%	3%	5%

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=414	n=43	n=157	n=192	n=22*
Issues with requirements for self-managed super funds	1%	-	2%	1%	-
Payment process issues (e.g. rejections, slow)	1%	2%	-	1%	-
Required a software upgrade / process change	1%	-	1%	2%	-
Technical issues (general/unspecified)	1%	-	2%	1%	-
Went through external party (general/unspecified)	1%	-	2%	5%	-
A lot of new information to learn	0%	-	1%	-	-
Data / information collection / entering process was difficult / time consuming	0%	-	1%	1%	5%
Had assistance (general/unspecified)	0%	2%	1%	2%	-
Tedious and / or difficult to research / poor instructions	0%	-	-	1%	5%
Other (Specify)	10%	7%	6%	6%	9%
No comment	0%	2%	-	1%	-

Q9. Why do you say that? (Open ended).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), employee size subgroups unweighted.

* Please interpret results with caution due to the small sample size (less than n=30)

Table 20: Reason for ease of implementing SuperStream rating by employee size – Total Difficult (1-2)

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=90	n=8*	n=26	n=49	n=7*
Time consuming to set up	23%	50%	12%	16%	14%
Data / information collection / entering process was difficult / time consuming	21%	13%	12%	20%	14%
Difficult to understand / use	17%	-	12%	10%	-
Acquiring / entering spin no. / other information was difficult / time consuming	16%	-	23%	35%	-
Tedious and / or difficult to research / poor instructions	15%	13%	8%	6%	-
Difficult to setup	12%	13%	8%	10%	-
Difficult / tedious to implement however once set up it was straightforward / easy to use	7%	13%	12%	6%	-
Acquiring / entering employee information was difficult / time consuming	6%	-	8%	14%	-
Payment process issues (e.g. rejections, slow)	5%	-	8%	6%	14%
A lot of new information to learn	4%	-	8%	4%	-
Had assistance from / liaised with super provider	4%	13%	4%	-	-
Technical issues (general/unspecified)	3%	-	4%	6%	-
Issues with requirements for self-managed super funds	2%	-	-	10%	14%
Went through super provider	1%	-	-	2%	-
Now it is a streamlined / centralised process (no multiple payments)	0%	-	4%	-	-
Required a software upgrade / process change	0%	-	-	-	29%
Had assistance from accountant / book-keeper	0%	-	-	2%	-
Went through payroll provider	0%	-	-	-	14%
Went through clearing house (unspecified)	0%	-	-	6%	14%

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=90	n=8*	n=26	n=49	n=7*
Other (Specify)	17%	25%	23%	18%	14%
No comment	0%	0%	0%	0%	0%

Q9. Why do you say that? (Open ended).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), employee size subgroups unweighted.

* Please interpret results with caution due to the small sample size (less than n=30)

Table 21: Benefits of SuperStream (Unprompted) by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=684	n=74	n=237	n=324	n=49
Less time involved	48%	27%↓	55%↑	48%	35%
None/no benefits	31%	49%↑	24%↓	31%	49%
Less paper work and cheques	20%	18%	22%	23%	14%
It's more efficient / easier	13%	9%	12%	10%	6%
Single payment rather than multiple payments	6%	5%	5%	4%	2%
Reduced costs	2%	1%	2%	3%	0%
Provides records / notifications / feedback	2%	4%	2%	1%	4%
It's faster / quicker	2%	3%	1%	1%	2%
Centralised / all in one place	1%	1%	3%	0%	4%
Other (Specify)	3%	1%	2%	3%	2%
Don't know	3%	3%	3%	2%	0%

Q10. What benefits, if any, have you experienced from SuperStream to date? (Multiple response).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), employee size subgroups unweighted).

Table 22: Time taken to manage superannuation before and after SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=584	n=53	n=197	n=290	n=44
1-29 minutes	15%	40%	11%	5%	2%
30-59 minutes	20%	32%	20%	13%	0%
60-119 minutes	21%	13%	19%↑	14%	14%
120-179 minutes	15%	2%	19%	16%	9%
180-299 minutes	10%	0%	12%	19%	16%
300 minutes or more	9%	2%	7%	18%	43%
Don't know / none	11%	11%	12%	14%	16%
Total	100%	100%	100%	100%	100%

Q11. On average, approximately how many minutes did it take your business to manage super contribution payments – per payment cycle – for all employees in the business, including handling errors and fund inquiries, BEFORE you adopted SuperStream payment and data standards? (Single response).

Table 23: Average time taken to manage superannuation before and after SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=539	n=52	n=182	n=265	n=40
1-29 minutes	46%	71%↑	49%↑	31%↓	13%
30-59 minutes	24%	21%	27%	25%	5%
60-119 minutes	14%	4%	16%	24%↑	15%
120-179 minutes	6%	4%	4%	9%	25%
180-299 minutes	2%	0%	1%	7%	23%
300 minutes or more	2%	0%	2%	5%	20%
Don't know / none	7%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%

Q12. Approximately how many minutes did it take your business to manage payment of super obligations for all employees in the business, including handling errors and fund inquiries, for your MOST RECENT payment cycle? (Single response).
Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (n=684), employee size subgroups unweighted.

Table 24: Payments made to external providers or third parties before SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	<i>n=684</i>	<i>n=74</i>	<i>n=237</i>	<i>n=324</i>	<i>n=49</i>
Yes	15%	9%	16%	11%	18%
No	82%	91%	81%	86%	80%
Don't know	2%	0%	3%	3%	2%
Total	100%	100%	100%	100%	100%

Q13. Prior to implementing SuperStream, did you make any payments to external providers or third parties specifically to assist you in meeting super obligations per payment cycle? (Single response).

Base: Respondents who have implemented SuperStream and completed one or more superannuation payment cycles (*n=684*), employee size subgroups unweighted.

Table 25: Changes to payments made to external providers or third parties since implementation of SuperStream by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	<i>n=90</i>	<i>n=7*</i>	<i>n=38</i>	<i>n=36</i>	<i>n=9*</i>
Yes - amount paid to third parties has increased	9%	29%	5%	3%	0%
Yes - amount paid to third parties has decreased	12%	0%	16%	14%	22%
No - no change in amount paid	67%	57%	66%	75%	78%
Don't know	12%	14%	13%	8%	0%
Total	100%	100%	100%	100%	100%

Q14A. Has the amount of these payments to third parties for superannuation services changed per payment cycle since the implementation of SuperStream? (Single response).

Base: Respondents who have implemented SuperStream and made payments to external providers or third parties (*n=90*), employee size subgroups unweighted.

* Please interpret results with caution due to the small sample size (less than *n=30*)

Table 26: Preferred channels for receiving information by employee size

	Total	1-4 employees	5-19 employees	20-199 employees	200 or more employees
	n=1,920	n=593	n=750	n=506	n=71
Email	76%	66%↓	82%↑	89%↑	89%
Hardcopy mail	16%	24%	11%↓	6%	8%
The Australian Taxation Office website	4%	4%	4%	2%	6%
Accountant/Bookkeepers	4%	5%↑	4%	2%	0%
Superannuation Funds	2%	2%	2%	3%	4%
Industry Associations	0%	0%	1%	1%	0%
Other (Specify)	2%	2%	2%	2%	1%
Don't know	2%	4%	2%	1%	1%

Q15. What is this business' most preferred channels for receiving information on SuperStream? (Multiple response).
 Base: All respondents weighted (n=1,920), employee size subgroups unweighted.

6. Appendix B: Technical notes

6.1. Research Approach

Colmar Brunton Social Research (CBSR) used a four stage approach to undertake the superannuation reform research:

- Stage 1: Project planning meetings;
- Stage 2: Quantitative fieldwork preparation;
- Stage 3: Quantitative data collection; and
- Stage 4: Data processing, analysis and reporting.

6.1.1. Stage 1: Project planning meetings

Project planning meetings were held throughout July and August 2015 between members of the Colmar Brunton Social Research (CBSR) team and the ATO team. The project planning meetings allowed a deeper knowledge of the objectives of the research, the ways it was envisaged the research results may be used and finalisation of the research design.

6.1.2. Stage 2: Quantitative fieldwork preparation

Following the project planning meetings, CBSR developed the draft questionnaire which was provided to the ATO project team for feedback prior to finalisation. The final questionnaire can be found in Appendix C: Questionnaire.

Cognitive interviews

To ensure the survey was eliciting the data as intended from participants, a series of six cognitive interviews were conducted on 8-9 September 2015 with employers ranging from small employers (1-4 employees) through to larger employers (200+ employees). These interviews involved asking respondents not only to answer each of the proposed survey questions, but to describe the mental processes used at arriving at their response (e.g. when asked how many super funds they make contributions to, a number described recalling the most recent super guarantee cycle as their frame of reference in providing an accurate response). The fact that these interviews showed responses were congruent with our intent, providing assurance that the survey questions were being interpreted and answered in accordance with their intended meaning.

Statistical Clearing House (SCH)

In accordance with protocols governing Government surveys targeting 50 or more business respondents, the survey was reviewed and approved by the Statistical Clearing House (SCH) within

the Australian Bureau of Statistics. The role of the SCH is to review the survey activity on businesses by Australian government agencies, with a focus on minimising the burden placed on these businesses.

SCH approval for the research was sought, with submission of the SCH Information Template and a copy of the questionnaire was also provided. Final approval by SCH for the survey was provided and the survey approval number was 02461 – 01.

Fieldwork pilot

A pilot of the n=40 surveys was conducted on 11 September 2015. The pilot confirmed the survey was working well and that respondents had little difficulty either interpreting our questions or in providing a valid response. The interim data file from these first 40 interviews was checked to ensure the survey was capturing data strictly in accordance with the final approved questionnaire. Given there was no problems evident in the pilot sample, these completed interviews were counted as part of our final sample of n=1,920.

6.1.3. Quantitative data collection

A Computer Assisted Telephone Interviewing (CATI) approach was used to administer the survey. The sample for the survey was a random selection from commercially available business listing. The overall sample size for the survey was 1,920 businesses.

Scope of the survey

It is important to note the following about the scope of the survey:

- the survey sought to speak to the person in each business or organisation responsible for employee superannuation matters; and
- quotas were placed on employee size within industry sectors using a disproportional sampling strategy which was determined in consultation with the Statistical Clearing House.

Fieldwork

Fieldwork for the survey was conducted by an experienced fieldwork team, who are fully accredited with Interviewer Quality Control Accreditation and have undergone training set out by these standards. A briefing, including a practice interview, was held with all interviewers and the field supervisor prior to the commencement of the pilot and the main fieldwork.

Fieldwork for the survey was conducted between 11 September to 1 October 2015 and the average interview length was 7 minutes and 1 second. Respondents to the survey were obtained in the following way:

- When someone at a selected business answered the telephone, the interviewer asked to speak to person in the business that has primary responsibility for employee superannuation matters;

- When the respondent came to the telephone, the interviewer confirmed that they were the best person to speak to about employee superannuation matters for the business;
- Respondents were advised that the research was being conducted on behalf of the Australian Taxation Office (ATO); and
- If requested, respondents were provided with a way to check the legitimacy of the survey by visiting the ATO website.

Response rate

The survey outcome data presented in the following table has been used in the calculation of the response rate for the survey as follows:

Table 27: Survey outcome data

	Total	Survey outcome code
F. Contact made, eligibility established, eligible, interviewed		
Completed interviews	1920	F
E. Contact made, eligibility established, eligible, not interviewed		
Quota full	161	E
D. Contact made, eligibility established, not eligible		
Advised that the survey is not applicable	891	D
QS1 Screened out - Market research	13	D
QS2 Screened out - Superannuation contribution to 0 or don't know number of employees	72	D
QS3 Screened out - Postcode unknown	5	
<i>Subtotal</i>	981	D
C. Contact made, eligibility not established		
Refuses to participate in survey	709	C
Language barrier	28	C
No time to participate in the survey	478	C
Call back – interview not definite	1602	C
<i>Subtotal</i>	2817	C
B. Contact not made, not eligible		
Invalid number	433	B
A. Contact not made, eligibility not established		
Engaged	74	A
No answer	900	A
Answering machine	817	A
<i>Subtotal</i>	1791	A

Survey outcome codes were as follows:

Code	Classification
F	Contact made, eligibility established, eligible, interviewed
E	Contact made, eligibility established, eligible, not interviewed
D	Contact made, eligibility established, not eligible
C	Contact made, eligibility not established
B	Contact not made, not eligible
A	Contact not made, eligibility not established

Based on standards developed by the American Association for Public Opinion Research (AAPOR) standards, the response rate for the survey was calculated as follows:

1. Eligibility rate from all units whose eligibility has been established:

$$G = (E+F) / (B+D+E+F) = 59.5\%$$

2. Expected eligible from units with eligibility not established:

$$H = G \times (A+C) = 2744$$

3. Estimated total number of eligible units:

$$J = E+F+H = 4825$$

4. Response rate:

$$RR = F / J = 39.8\%$$

6.1.4. Data processing, analysis and reporting

Weighting

The results of this survey have been weighted according to Australian Bureau of Statistics (ABS) business counts data sourced from publication 8165.0 - Counts of Australian Businesses, including Entries and Exits, Jun 2010 to Jun 2014). Results have been weighted at a total level in this report.

When looking at overall results to our survey, we need to account for the fact we deliberately oversampled some low incidence groups to allow comparison of findings between these groups and other groups. We account for this by weighting each respondent such that their results influence the overall population result appropriately. The weights to be applied to the various employee size within industry sector groups appear in the far right column of the table below.

We only need to weight data when our final sample composition is different to that which we would have achieved if drawing a purely random sample.

When we compare the sub groups against each other, there is no need to weight these, as they are random samples within their respective segment. In reality, these unweighted comparisons often yield far more useful information than the weighted total given the weighted total is most heavily influenced by the sub-group that makes up the greatest proportion of the overall population.

The following table shows how weights for this survey were calculated and applied. Column A shows how many interviews were achieved for each employee size within industry sector subgroup. Column B shows the total population for each employee size within industry sector subgroup (sourced from the ABS). Column C shows the proportion of the population represented by each cell. Column D shows the needed weight factor.

Table 28: Business population figures by employee size within industry sector

	A	B	C	D
Employee size within industry sector	Disproportionate sample n=	Population n=	% n	Weight applied
Agriculture, Forestry and Fishing – 1-19 employees	83	50,907	0.062475	1.445201157
Agriculture, Forestry and Fishing – 20-199 employees	24	2,301	0.002824	0.225909381
Agriculture, Forestry and Fishing – 200 or more employees	2	62	0.000076	0.073045015
Mining – 1-19 employees	38	3,049	0.003742	0.189061333
Mining – 20-199 employees	19	488	0.000599	0.060519469
Mining – 200 or more employees	4	163	0.000200	0.09601885
Manufacturing – 1-19 employees	86	41,769	0.051260	1.144417566
Manufacturing – 20-199 employees	34	5,828	0.007152	0.403895965
Manufacturing – 200 or more employees	4	475	0.000583	0.279809533
Electricity, Gas, Water and Waste Services – 1-19 employees	13	2,495	0.003062	0.452226582
Electricity, Gas, Water and Waste Services – 20-199 employees	6	267	0.000328	0.104854941
Electricity, Gas, Water and Waste Services – 200 or more employees	4	66	0.000081	0.038878798
Construction – 1-19 employees	85	131,546	0.161438	3.646595651
Construction – 20-199 employees	33	4,698	0.005766	0.335450127
Construction – 200 or more employees	5	197	0.000242	0.092837858
Wholesale Trade – 1-19 employees	80	36,538	0.044841	1.076176918
Wholesale Trade - 20-199 employees	30	3,919	0.004810	0.307810122

	A	B	C	D
Employee size within industry sector	Disproportionate sample n=	Population n=	% n	Weight applied
Wholesale Trade – 200 or more employees	4	242	0.000297	0.142555594
Retail Trade – 1-19 employees	84	71,918	0.088260	2.017377645
Retail Trade – 20-199 employees	32	5,857	0.007188	0.431274852
Retail Trade – 200 or more employees	4	272	0.000334	0.160227775
Accommodation & Food Services – 1-19 employees	82	55,041	0.067548	1.5816171
Accommodation & Food Services – 20-199 employees	31	6,465	0.007934	0.491400647
Accommodation & Food Services – 200 or more employees	4	304	0.000373	0.179078101
Transport, Postal & Warehousing – 1-19 employees	87	37,791	0.046378	1.023523975
Transport, Postal & Warehousing – 20-199 employees	31	2,027	0.002488	0.154071015
Transport, Postal & Warehousing – 200 or more employees	4	226	0.000277	0.133130431
Information Media & Telecommunications – 1-19 employees	80	6,636	0.008144	0.195454322
Information Media & Telecommunications – 20-199 employees	8	598	0.000734	0.176132738
Information Media & Telecommunications – 200 or more employees	1	79	0.000097	0.186146974
Finance & Insurance Services – 1-19 employees	82	31,630	0.038817	0.908896075
Finance & Insurance Services – 20-199 employees	30	978	0.001200	0.07681508
Finance & Insurance Services – 200 or more employees	4	185	0.000227	0.10897845
Rental, Hiring & Real Estate Services – 1-19 employees	80	31,108	0.038177	0.91624368
Rental, Hiring & Real Estate Services – 20-199 employees	30	1,392	0.001708	0.109331893
Rental, Hiring & Real Estate	4	66	0.000081	0.038878798

	A	B	C	D
Employee size within industry sector	Disproportionate sample n=	Population n=	% n	Weight applied
Services – 200 or more employees				
Professional, Scientific & Technical Services – 1-19 employees	90	106,579	0.130797	2.790345753
Professional, Scientific & Technical Services – 20-199 employees	36	4,930	0.006050	0.322680935
Professional, Scientific & Technical Services – 200 or more employees	4	264	0.000324	0.155515193
Administration & Support Services – 1-19 employees	94	32,937	0.040421	0.825629258
Administration & Support Services – 20-199 employees	35	3,756	0.004609	0.252863665
Administration & Support Services – 200 or more employees	5	384	0.000471	0.180963134
Public Administration & Safety – 1-19 employees	14	3,082	0.003782	0.51872059
Public Administration & Safety – 20-199 employees	31	512	0.000628	0.038916803
Public Administration & Safety – 200 or more employees	5	28	0.000034	0.013195229
Education & Training – 1-19 employees	80	10,863	0.013331	0.319954838
Education & Training – 20-199 employees	30	1,645	0.002019	0.129203279
Education & Training – 200 or more employees	4	132	0.000162	0.077757597
Health Care & Social Assistance – 1-19 employees	80	49,874	0.061207	1.468970595
Health Care & Social Assistance – 20-199 employees	31	3,461	0.004247	0.263068467
Health Care & Social Assistance – 200 or more employees	4	345	0.000423	0.203230082
Arts & Recreation Services – 1-19 employees	79	8,200	0.010063	0.24457702
Arts & Recreation Services – 20-199 employees	30	815	0.001000	0.064012567
Arts & Recreation Services – 200 or more employees	4	52	0.000064	0.03063178

	A	B	C	D
Employee size within industry sector	Disproportionate sample n=	Population n=	% n	Weight applied
Other Services – 1-19 employees	26	48,007	0.058916	4.350709719
Other Services – 20-199 employees	5	1,342	0.001647	0.632428452
Other Services – 200 or more employees	1	49	0.000060	0.115458249
TOTAL	1,920	814,840		

Why do researchers weight data?

The raw data from the survey is biased and therefore it would be misleading to use it as a basis of coming to an understanding about the topic at hand. For example, the sample has a greater proportion of female respondents than male respondents. As female respondents may have different activities or views than male respondents, reporting on raw data would lead to a bias towards what females do or think. Weighting the data overcomes this problem because it ensures that the results are representative of the target population.

The weighting approach adopted by Colmar Brunton Social Research is used by the ABS for its many population surveys and they always publish weighted results rather than raw data.

6.2. Error

All surveys are subject to errors. There are two main types of errors: sampling errors and non-sampling errors.

Sampling error

The sampling error is the error that arises because not every single member of the population was included in the survey. Naturally it is simply not feasible to survey the whole population to avoid this type of error. One can, however, estimate how big this error component is, using statistical theory. This theory indicates that with a sample of 1,000 people from a population of 100,000 people or more, the maximum margin of sampling error on an estimate of a proportion is 3.1%.

The way this can be interpreted for the fuel tax credit claimants' survey is as follows. A total sample size of n=1,920 offers a margin of error of +/-2.2% given a 95% confidence interval. This means that if 46% of the sample make superannuation guarantee payments on behalf of their employees monthly, then we can be 95% sure that the true incidence in this target population lies between 48.2% and 43.8%.

In all tables in this report, subgroups are compared against each other and, where possible, differences are tested for statistical significance at the 95% confidence level (please note significance testing could not be undertaken on sample sizes smaller than n=30).

Non-sampling error

All surveys, regardless of whether they are samples or censuses, are subject to other types of error called non-sampling error. Non-sampling error includes things like interviewer keying errors and respondents misunderstanding a question.

Every attempt has been made to minimise the non-sampling error in this study. For example, use of Computer Assisted Telephone Interviewing (CATI) reduces the number of keying errors and ensures interviewers ask the right questions. However, some types of error are out of the control of the researcher. In particular, the study is reliant on accurate reporting of behaviours and views by respondents. For example, a respondent may forget that they played tennis nine months ago and fail to report this activity.

7. Appendix C: Questionnaire

NOTE TO INTERVIEWER:

TEXT IN CAPITALS ARE INSTRUCTIONS

TEXT IN SENTENCE CASE IS THE SCRIPT, WHICH SHOULD BE READ EXACTLY AS WRITTEN

SECTION A: MANDATORY QMS REQUIREMENTS

INTRODUCTION

Good morning/afternoon/evening. My name is [INTERVIEWER NAME] from Colmar Brunton Social Research on behalf of the Australian Taxation Office.

May I please speak to the person in the business that has primary responsibility for employee superannuation matters?

[IF RESPONDENT SAYS SUPERANNUATION IS MANAGED BY HEAD OFFICE OR BY SOMEONE IN ANOTHER LOCATION]

For this survey we need to speak to those who manage superannuation affairs on behalf of the business – would it be possible to get the contact details for the head office of your business? [IF YES, RECORD DETAILS AND RECONTACT. IF NO, TERMINATE].

Is now a good time or would it be more convenient if I make an appointment to speak to you at another time? [RECORD CALL STATUS AS APPROPRIATE]

Today we are talking to businesses with employees about superannuation and would like to include your views. Can I just confirm you are the best person to speak to about employee superannuation matters for this business?

This survey is being conducted on behalf of the Australian Tax Office and will take around 8 minutes of your time.

This survey has been approved by the Australian Government Statistical Clearing House. The approval number is 02461-01.

RESEARCH SUBJECT: IF RESPONDENT ASKS WHAT THE SURVEY IS ABOUT

This survey is about superannuation

SOURCE OF RESEARCH SAMPLE: IF RESPONDENT ASKS WHERE WE GOT THEIR DETAILS

Your number is part of pool of randomly generated business numbers across Australia.

CLIENT IDENTITY: IF RESPONDENT ASKS WHO COMMISSIONED THE RESEARCH

This research is being conducted on behalf of the Australian Tax Office.

IF CLIENT QUESTIONS THE VALIDITY OF THE RESEARCH:

This is a legitimate research project commissioned by the ATO. You can verify the legitimacy of the study by visiting the ATO website at <https://www.ato.gov.au/About-ATO/Research-and-statistics/Our-market-research/Current-ATO-research>.

Before I begin I would just like to make you aware that this call may be recorded or monitored for quality assurance and/or training purposes.

Q1 IDEN

Q1. Are you happy to continue?

1. Yes
2. No

IF 2 IN Q1, ABORT, OTHERWISE CONTINUE

SECTION B: INDIVIDUAL PROJECT REQUIREMENTS

SCREENER

While we'd prefer that you answer all the questions, if there are any questions that you'd prefer not to answer, that's fine, just let me know.

SCREENER SHOULD BE DESIGNED TO HIDE THE SCREENING CRITERIA.
ALL RESPONDENTS ARE TO COMPLETE ALL SCREENING QUESTIONS.

QS1 EMPLOY

QS1. Firstly, could you please indicate if you, or anyone you know well, are employed by... [MR] READ OUT

	Code
An ad agency or are involved in advertising in any way	1
A company involved in public relations or marketing	2
A company involved in banking or finance	3
A market research company	4
None of the above	95

IF QS1=4 ABORT. OTHERWISE CONTINUE

QS2 NUMBER_EMPLOYEES

QS2. How many individuals did your business pay superannuation contributions to in your most recent contribution period? [SR] **DO NOT READ OUT**

INTERVIEWER NOTE: INCLUDES ALL INDIVIDUALS THAT SUPER CONTRIBUTIONS WERE MADE FOR, WHETHER FULL TIME, PART TIME OR CASUAL.

	Code
None	0
One	1
Two	2
3-4	3
5-9	4
10-19	5
20-49	6
50-199	7
200 or more	8
Don't know	97

IF QS2=0 OR 97, TERMINATE.

QS3 LOCATION

QS3. What is your postcode?

INTERVIEWER PROMPT: If business has more than one location, select the location of the head office or main location

QS4 INDUSTRY

QS4. What is the main industry in which this business operates? **[SR] DO NOT READ OUT – PROMPT WITH CODES IF REQUIRED TO CLARIFY EXACT INDUSTRY TYPE**

	Code
Agriculture, Forestry and Fishing	1
Mining	2
Manufacturing	3
Electricity, Gas, Water and waste services	4
Construction	5
Wholesale Trade	6
Retail Trade	7
Accommodation and food services	8
Transport, postal and warehousing	9
Information media and telecommunications	10
Finance and Insurance services	11
Rental, hiring and real estate services	12
Professional, scientific and technical services	13
Administration and support services	14
Public administration and safety	15
Education and training	16
Health care and social assistance	17
Arts and recreation services	18
Other – please SPECIFY	96

IF UNSUCCESSFUL

[Mandatory] Thank you for your patience in answering these questions. Unfortunately, we do not need you to participate in our research this time, but we sincerely appreciate your time and assistance.

IF SUCCESSFUL, CONTINUE

We will now begin the questionnaire. Just to be clear, we are seeking your views in relation to managing super within this business, not your personal views on superissues.

MAIN BODY OF QUESTIONNAIRE

Q1. Which of the following best describes how superannuation contributions are made by your business? READ OUT

	Code
Through an external payroll supplier/bureau	1
Through an external accountant or book keeper	2
Through your default super fund	3
Through the ATO Small Business Superannuation Clearing House	4
Managed internally using own software or systems	5
Other [SPECIFY]	95
Don't know [DO NOT READ OUT]	97

Q2. How frequently do you make super guarantee payments on behalf of your employees? **[SR]**
READ OUT

	Code
Weekly	1
Fortnightly	2
Monthly	3
Quarterly	4
Other [SPECIFY]	95
Don't know [DO NOT READ OUT]	97

Q3. Approximately how many different superannuation funds do you make super payments to for your employees? [IF EXACT NUMBER OF FUNDS NOT KNOWN, ASK FOR BEST ESTIMATE]

Record number of funds payments are made to	
Don't know	99999

Q4. What software does this business use for payroll purposes? **[MR] DO NOT READ OUT**

	Code
ADP	1
Attache	2
MicrOpay	3
MYOB	4
Neller / Preceda	5
Oracle	6
Reckon	7
SAP	8
Sybiz software	9
Trimar	10
Xero	11
None/Payroll done manually	12
Other (SPECIFY)	96
Don't know	97

READ OUT SLOWLY AND CLEARLY

I now want to ask you a question about SuperStream.

SuperStream refers to a suite of measures introduced by the Federal Government to help make the superannuation system more efficient.

Under SuperStream, employers must make all super contributions electronically. The contribution data is sent electronically in a message format to the fund, and the contribution payment is sent electronically through the banking system.

The data message and payment are linked by a payment reference number, which enables reconciliation by the receiving super fund.

Q5. Which of the following best describes your current status for SuperStream? READ OUT

	Code
Have not heard of SuperStream before today	1
Aware of SuperStream but have not commenced implementation	2
Commenced SuperStream implementation but yet to complete a superannuation payment cycle	3
Have implemented SuperStream and completed one superannuation payment cycle	4
Have implemented SuperStream and completed more than one superannuation payment cycle	5
Don't know [DO NOT READ OUT]	97

IF Q5= 1 OR 97, GO TO Q15.

IF Q5= 2 or 3, GO TO Q5A BELOW

IF Q5= 4 OR 5, GO TO Q8 BELOW

Q5A Have you experienced any barriers to to fully implementing SuperStream in your business or organisation?

Yes	1
No	2
Don't know	97

IF Q5A=1, GO TO Q5B. OTHERWISE GO TO Q15.

Q5B What are the main barriers to fully implementing SuperStream in your business or organisation?
[DO NOT READ OUT- MR]

	Code
Lack of time	1
Not clear what we need to do	2
Not sure which option best meets our needs	3
Collecting additional data or information from employees	4
No internet/computer	5
Other [SPECIFY]	95
Don't know	97

NOW GO TO Q15 BELOW.

Q6 & Q7 - REMOVED

Q8. On a scale of 1 to 5, where 1 is very difficult and 5 is very easy, how difficult or easy was it to implement the SuperStream changes in your busienss or organsiation?

Very Dificult	Difficult	Neither easy nor difficult	Easy	Very easy	Don't know
1	2	3	4	5	97

Q9. Why do you say that?

OPEN ENDED

Q10. What benefits, if any, have you experienced from SuperStream to date? PROBE - Anything else? [DO NOT READ OUT, MR]

	Code
Less paper work and cheques	1
Less time involved	2
Reduced costs	3
Other (SPECIFY)	95
None/no benefits	96
Don't know [DO NOT READ OUT]	97

Q11. I now want to ask you some questions about the amount of time taken to manage super contributions both before and after SuperStream was implemented in your business or organisation.

On average, approximately how many minutes did it take your business to manage Super contribution payments - per payment cycle - for all employees in the business, including handling errors and fund inquiries, BEFORE you adopted the SuperStream payment and data standards? [RECORD MINUTES, NOTING 1 HOUR=60 MINS, 2 HOURS=120 MINS, 3 HOURS=180 MINS. IF RESPONDENT SAYS NOT SURE, ASK FOR THEIR MOST ACCURATE ESTIMATE.]

IF MANAGING SUPER IS PART OF AN EMPLOYEE'S ROLE/MULTIPLE EMPLOYEES ROLES, ASK FOR ESTIMATION OF TOTAL TIME THAT ALL STAFF MEMBERS WORKING ON SUPER WOULD HAVE SPENT PER PAYMENT CYCLE BEFORE SUPERSTREAM IMPLEMENTATION.

Record time in minutes	
Don't know/refused	99999

Q12. Approximately how many minutes did it take your business to manage payment of super obligations for all employees in the business, including handling errors and fund inquiries, for your **most recent** payment cycle? [RECORD MINUTES, NOTING 1 HOUR=60 MINS, 2 HOURS=120 MINS, 3 HOURS=180 MINS. IF RESPONDENT SAYS NOT SURE, ASK FOR THEIR MOST ACCURATE ESTIMATE.]

IF MANAGING SUPER IS PART OF AN EMPLOYEE'S ROLE/MULTIPLE EMPLOYEES ROLES, ASK FOR ESTIMATION OF TOTAL TIME THAT ALL STAFF MEMBERS WORKING ON SUPER HAVE SPENT PER PAYMENT CYCLE AFTER SUPERSTREAM IMPLEMENTATION.

Record time in minutes	
Don't know/refused	99999

Q13. Prior to implementing Superstream, did you make any payments to external providers or third parties specifically to assist you in meeting super obligations per payment cycle?

[INTERVIEWER NOTE: These payments are direct costs to the business that involve payment of an invoice for services supplied, such as services provided by an accountant, bookkeeper or any other external supplier]

	Code
Yes	1
No	2
Don't know	3

IF YES, CONTINUE TO 14A BELOW. OTHERWISE GO TO 15 BELOW.

Q14A. Has the amount of these payments to third parties for superannuation services changed per payment cycle since the implementation of SuperStream? [IF YES, PROBE "Has the amount paid increased or decreased?]

	Code
Yes – amount paid to third parties has increased	1
Yes – amount paid to third parties has decreased	2
No – no change in amount paid	3
Don't know	97

IF Q14A=1, GO TO Q14B. IF Q14A=2, GO TO Q14C. IF Q14A=3 OR 97 GO TO Q15.

Q14B. In dollars, approximately how much have your costs increased per payment cycle since the introduction of SuperStream? [IF EXACT DOLLARS NOT KNOWN, AS FOR BEST APPROXIMATE COST BASED ON AMOUNTS PAID TO EXTERNAL PARTIES.

THIS IS AMOUNTS PAID TO EXTERNALS (SUCH AS ACCOUNTANTS, BOOKEEPERS ETC.) ONLY, NOT THE COST OF THEIR OWN TIME/EMPLOYEE TIME WITHIN THE BUSINESS]

Record dollars	
Don't know/refused	99999

NOW GO TO Q15 BELOW.

Q14C. In dollars, approximately how much have your costs decreased per payment cycle since the introduction of SuperStream? [IF EXACT DOLLARS NOT KNOWN, AS FOR BEST APPROXIMATE COST BASED ON AMOUNTS PAID TO EXTERNAL PARTIES

THIS IS AMOUNTS PAID TO EXTERNALS (SUCH AS ACCOUNTANTS, BOOKEEPERS ETC.) ONLY, NOT THE COST OF THEIR OWN TIME/EMPLOYEE TIME WITHIN THE BUSINESS]

Record dollars	
Don't know/refused	99999

Q15. What is this business' most preferred channels for receiving information on SuperStream ? [MR]
DO NOT READ OUT

	Code
The Australian Taxation Office website	1
Superannuation Funds	2
Industry Associations	3
Accountant/Bookkeepers	4
Email	5
Hardcopy mail	6
Other (SPECIFY)	95
Don't know	97

SECTION C: MANDATORY QMS REQUIREMENTS

CONCLUSION

That's the end of the survey. Thank you so much for your time, it has been greatly appreciated!

Once again, this survey was conducted on behalf of the Australian Tax Office.

Q96 CONT

Q96. As part of our quality control procedures, someone from our team may wish to re-contact you to ask you a couple of questions, verifying some of the information we just collected. Can we re-contact you for verification purposes?

1. Yes
2. No

[ASK OF PEOPLE WHO HAVE AGREED TO PROVIDE CONTACT DETAILS IN Q96, WHERE CONTACT DETAILS ARE NOT YET RECORDED IN Q95]

Q97 NAME

Q97. May I have your name (first name is fine)

NAME: _____

Q98 PHONE NUMBER

Q98. Please confirm your contact phone number for me, **INCLUDE AREA CODE, NO SPACES OR DASHES & LEADING ZERO**

HOME PHONE NUMBER: _____

WORK PHONE NUMBER: _____

MOBILE NUMBER: _____

FINAL CLOSE/TERMINATION (ALL CONTACTS)

Thank you for your cooperation in answering these questions. Just to remind you, I'm NAME calling from Colmar Brunton Social Research. My identification number is [insert caller unique id]. As a market research company, we comply with the requirements of the Market Research Privacy Act. Would you like me to give you any more details about how we comply?

[IF THE RESPONDENT WISHES TO KNOW MORE ABOUT PRIVACY COMPLIANCE]

The information you provided will be used only for research purposes. Your answers will be combined with those of other participants to help our client in their decision making.

Once the information processing and validation period has finished your name and contact details will be removed from your responses to this survey. After that time we will no longer be able to identify the responses provided by you. However, for the period that your name and contact details remain with your survey responses, which will be approximately [3 months unless agreed with client for a longer duration], you can contact us to gain access to your information or have it deleted.

If you have any further queries regarding this survey, you can contact our office during business hours on [(Melb) 1800 555 145 / (Syd) 1800 888 683].

[IF THE RESPONDENT WISHES TO KNOW MORE THE LEGITIMACY OF THE SURVEY]

There is a Market & Social Research Society Information Line available to provide information on market research surveys and the companies that conduct research in Australia.

Their number is: 1300 364 830. You can call them during business hours with questions.

INTERVIEWER'S DECLARATION	
I certify that this is a true, accurate and complete interview, conducted in accordance with industry standards and the AMSRS Code of Professional Behaviour (ICC/ESOMAR). I will not disclose to any other person the content of this questionnaire or any other information relating to this project	
Interviewer Name:	
Date:	

Colmar Brunton Social Research

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