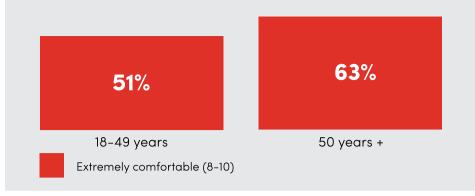
Online expectations and behaviours of NZ SMEs

Over 3 in 4 SMEs

are comfortable performing business admin tasks online



AND age is no barrier

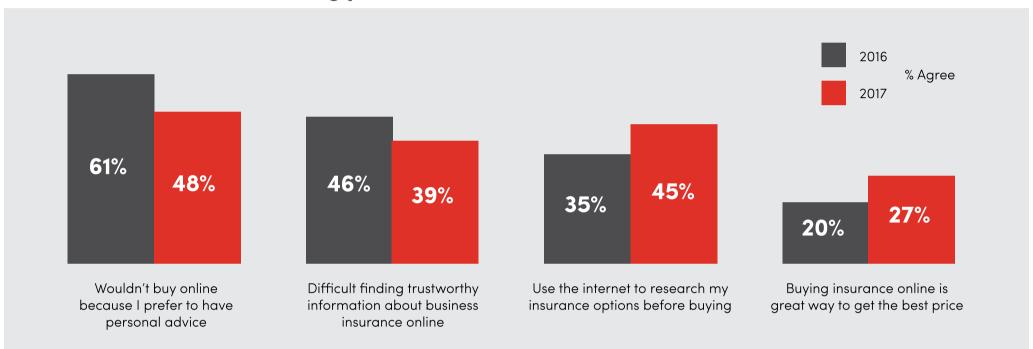


Both over and under 50s are extremely comfortable in the digital space



Brokers and advisers should consider ways to digitise routine administrative tasks, and focus on providing valuable advice and guidance on insurance matters.

SMEs increasingly do online research to look for business insurance



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What can brokers do to build their online presence and utilise their website and social media channels to generate awareness and communicate their value?

Convenience is key

Top 5 Online Benefits

(5)	Convenient to access at any time	62 %

\Box		\mathbf{n}	Can access from	56 %
Ų	4	X	anywhere	30 /

Faster to get the	46%
job done	70/0

	Money can be easily	A A %
-5,	transferred	TT/0

Easier to keep track of things	39 %
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Note: Price doesn't play an important role.



Brokers should
consider what
will offer SME
customers the
most value in an
online environment
AND promote
how personal
engagement offers
the best value.

Trust is an issue

Top 5 Online Drawbacks

(X)	Risk of errors	42 %
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Impersonal	38%

	Risk of leaking	37%
/!\	business information	5/%

Find out more and download the full report at vero.co.nz/sme-index

