



Intuit QB Cashflow III Survey QuickRead Report April 2021

METHODOLOGY

A custom online survey to 3,500 Small Business Owners at Companies of 0-100 Employees. Quota set for a total of 1,000 respondents in US, 500 in each of 5 remaining markets: UK, India, Australia, Canada, Brazil.

CONTENT QUESTIONS

1. Which of the following payment methods does your company accept?

Response	Global	US	UK	Australia	Canada	India	Brazil
Credit cards	78%*	72%	75%	80%	83%	86%	79%
Cash	78%	72%	73%	79%	76%	84%	87%
Debit cards	72%	60%	72%	78%	72%	78%	81%
Bank debits or transfers	71%	56%	76%	63%	74%	89%	83%
Paper checks	55%	64%	47%	50%	56%	72%	30%
eChecks	28%	30%	20%	24%	36%	34%	19%
Cryptocurrencies	12%	15%	12%	14%	10%	8%	10%
Other	3%	4%	1%	3%	1%	1%	8%
QuickFacts[±]							
Average number of payment methods accepted (net)	3	4	3	3	3	3	3

* All decimals are rounded to the nearest percentage point. This may result in certain numerical totals adding up to slightly more or slightly less than 100%.

[±] Data under "QuickFacts" were derived from the responses, not included as response options that were read during fielding. We include QuickFacts in instances where we feel they will be helpful.



2. In which of the following ways does your company process payments from customers or clients?

Response	Global	US	UK	Australia	Canada	India	Brazil
Invoices	60%	57%	58%	59%	68%	71%	49%
Mobile payment apps	53%	46%	51%	41%	45%	79%	62%
Cash register or point-of-sale	47%	37%	47%	59%	57%	62%	27%
Contactless payments (digital wallets or NFC readers)	43%	31%	42%	39%	50%	74%	37%
Online checkout	42%	41%	54%	40%	40%	54%	26%
Mobile card reader	42%	36%	50%	42%	41%	40%	50%
Point-of-sale financing/payment installments	35%	25%	36%	35%	38%	62%	24%
Other	3%	4%	1%	1%	3%	0%	5%
QuickFacts							
Average number of ways used to process payments (net)	4	4	4	4	4	4	4

3. Which of the following, if any, did your company use for the first time since the COVID-19 pandemic?

Response	Global	US	UK	Australia	Canada	India	Brazil
Contactless payments (digital wallets or NFC readers)	20%	13%	21%	17%	24%	30%	21%
Mobile payment apps	16%	17%	14%	9%	11%	14%	30%
Online checkout	10%	12%	13%	6%	9%	12%	10%
Mobile card reader	10%	10%	12%	6%	10%	8%	15%
Invoices	9%	11%	6%	9%	9%	4%	15%
Point-of-sale financing/payment installments	8%	6%	10%	12%	10%	6%	3%
Cash register or point-of-sale	6%	8%	5%	5%	8%	6%	4%
Other	1%	1%	0%	0%	0%	-	5%
We used all of these pre-pandemic	53%	56%	53%	61%	54%	60%	33%
QuickFacts							
Average number of new ways used to process payments (net)	4	4	4	4	4	4	4
Used something for the first time during the COVID-19 pandemic (net)	47%	44%	47%	39%	46%	40%	67%



4. What percentage of payment do you generally require in advance for your services or products?

Response	Global	US	UK	Australia	Canada	India	Brazil
0%	18%	21%	18%	32%	20%	2%	11%
1-25%	22%	21%	21%	20%	23%	27%	20%
26-50%	36%	26%	26%	24%	33%	59%	57%
51-75%	8%	8%	13%	11%	10%	3%	3%
76-99%	5%	6%	6%	4%	6%	6%	2%
100%	12%	19%	15%	10%	8%	3%	8%
QuickFacts							
Average (including 0)	40%	44%	42%	33%	38%	40%	39%
Average (excluding 0)	49%	56%	52%	48%	47%	41%	44%
25% or more (net)	66%	63%	65%	49%	64%	84%	74%
50% or more (net)	42%	50%	43%	33%	39%	26%	50%
75% or more (net)	18%	27%	22%	15%	16%	9%	10%

5. In general, how quickly do you require final payment after products or services have been provided?

(Asked among those who do not require all payment in advance)

Response	Global	US	UK	Australia	Canada	India	Brazil
Immediately after completion	34%	40%	33%	35%	33%	9%	49%
7 days after completion	19%	17%	17%	19%	20%	27%	11%
10 days after completion	20%	11%	19%	22%	21%	40%	11%
30 days after completion	22%	26%	26%	18%	20%	21%	20%
60 days after completion	3%	3%	2%	4%	4%	2%	3%
90 days after completion	2%	1%	3%	2%	1%	1%	2%
Other	1%	2%	-	0%	1%	-	4%
QuickFacts							
7 days after completion or sooner (net)	52%	57%	49%	54%	53%	37%	60%
30 days after completion or sooner (net)	94%	94%	94%	93%	94%	97%	91%

6. Does your company use any payment incentives or penalties?

Response	Global	US	UK	Australia	Canada	India	Brazil
We add interest to late payments	33%	35%	30%	24%	31%	33%	42%
We incentivize early payments	32%	30%	30%	28%	28%	30%	47%
None of the above	47%	46%	51%	58%	50%	50%	28%
QuickFacts							
Any (net)	53%	54%	49%	42%	50%	50%	72%



7. What percentage of the payments that you receive from clients are paid on time?

Response	Global	US	UK	Australia	Canada	India	Brazil
0-25%	8%	10%	2%	6%	3%	3%	21%
26-50%	9%	8%	6%	5%	7%	11%	18%
51-75%	18%	15%	13%	11%	15%	43%	14%
76-99%	45%	38%	59%	51%	57%	37%	34%
100%	20%	28%	20%	28%	18%	5%	13%
QuickFacts							
Average (percentage)	77%	78%	85%	83%	82%	70%	62%
25% or more (net)	93%	91%	99%	95%	97%	97%	79%
50% or more (net)	89%	86%	96%	91%	92%	95%	74%
75% or more (net)	69%	74%	82%	84%	78%	45%	49%

8. What methods have you used to collect outstanding payments?

(Asked among those who are not always paid on time)

Response	Global	US	UK	Australia	Canada	India	Brazil
Offering flexible payment options	59%	52%	52%	56%	60%	78%	58%
Invoice factoring	29%	31%	33%	30%	33%	27%	19%
Hiring a collections agency	28%	28%	29%	30%	30%	21%	30%
Business mediation services	26%	20%	28%	30%	29%	32%	21%
Filing a lawsuit	23%	21%	27%	29%	23%	19%	21%
Other	2%	4%	1%	0%	2%	-	3%
None of the above	13%	16%	19%	11%	10%	6%	14%
QuickFacts							
Any (net)	87%	84%	81%	89%	90%	94%	86%

9. How often has the inability to move money in a timely manner disrupted your business operations or processes?

Response	Global	US	UK	Australia	Canada	India	Brazil
All the time	8%	13%	7%	5%	5%	10%	5%
Often	10%	8%	11%	11%	15%	8%	11%
Sometimes	26%	22%	22%	21%	26%	30%	40%
Just once or twice	26%	26%	30%	27%	25%	29%	21%
Never	28%	31%	30%	35%	27%	22%	23%
QuickFacts							
All the time / often (net)	19%	21%	17%	17%	21%	19%	16%
Sometimes or less often (net)	81%	79%	83%	83%	79%	81%	84%
Ever (net)	72%	69%	70%	65%	73%	78%	77%



10. Which of the following, if any, has ever happened at your company due to the inability to move money in a timely manner?

(Asked among those who have experienced disruptions due to the inability to move money)

Response	Global	US	UK	Australia	Canada	India	Brazil
Had to plan out purchases more strategically	43%	46%	38%	38%	45%	44%	45%
Incurred late payment fees	36%	29%	33%	39%	36%	39%	43%
Couldn't pay vendors or subcontractors on time	29%	21%	24%	32%	35%	50%	20%
Had to forgo business opportunities	27%	23%	25%	29%	29%	26%	35%
Couldn't pay employees on time	21%	12%	25%	27%	25%	32%	12%
Couldn't pay rent on time	18%	12%	20%	27%	23%	21%	11%
Other	0%	1%	-	0%	0%	-	-
None of these	12%	17%	15%	8%	10%	9%	10%
QuickFacts							
Any (net)	88%	83%	85%	92%	90%	91%	90%

11. At any time in the history of your company, has cash flow been an issue?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, more than once	28%	35%	20%	17%	21%	23%	41%
Yes, once	33%	22%	36%	36%	36%	46%	31%
No, never	40%	43%	43%	47%	42%	31%	29%
QuickFacts							
Yes (net)	60%	57%	57%	53%	58%	69%	71%

12. When you have previously had cash flow issues, were those issues generally expected or a surprise?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
Generally expected	56%	62%	58%	63%	55%	42%	56%
Generally a surprise	44%	38%	42%	37%	45%	58%	44%

13. Has your business experienced cash flow issues in the last 12 months?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes	63%	61%	66%	67%	57%	53%	78%
No	37%	39%	34%	33%	43%	47%	22%



14. What are currently the biggest causes of cash flow issues in your business?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
Decreasing sales or profit margins	31%	27%	27%	25%	25%	25%	53%
Not getting paid by customers or clients according to agreed payment terms	27%	29%	23%	28%	24%	28%	29%
Lack of cash reserves	26%	25%	29%	20%	27%	23%	29%
Seasonal changes in customer demand	25%	19%	23%	35%	28%	26%	24%
Outstanding receivables	23%	20%	19%	21%	22%	21%	35%
Debt payments	20%	16%	16%	20%	20%	34%	19%
The time it takes the money to process after receiving a payment	17%	16%	20%	25%	17%	17%	9%
High cost of capital investments	16%	12%	16%	16%	19%	28%	10%
High rent payments	16%	13%	21%	19%	18%	19%	9%
Over-investment in inventory	15%	11%	12%	20%	19%	22%	8%
Inaccurate cash flow forecasting	14%	10%	21%	21%	17%	15%	10%
Growing the business too quickly	13%	12%	22%	17%	16%	13%	6%
Other	3%	6%	4%	0%	4%	1%	2%

15. Have cash flow issues ever negatively affected any of the following aspects of your business?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
Business growth	40%	42%	39%	39%	41%	34%	42%
Ability to take on new projects	31%	28%	23%	26%	28%	35%	45%
Capital investment	25%	21%	24%	25%	30%	29%	27%
Payroll	23%	21%	24%	28%	28%	28%	17%
Employee pay raises	23%	19%	23%	22%	30%	30%	20%
Ability to pay taxes	22%	16%	23%	27%	32%	22%	19%
Employee benefits	21%	16%	22%	25%	22%	29%	19%
Recruitment	19%	13%	22%	20%	19%	26%	16%
Employee retention	17%	13%	20%	23%	18%	28%	7%
Other	0%	0%	-	0%	0%	0%	0%
None of these	11%	15%	14%	9%	8%	13%	6%
QuickFacts							
Any (net)	89%	85%	86%	91%	92%	87%	94%



16. How stressed do you feel, if at all, because of your company's cash flow issues?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
Very stressed	31%	30%	30%	30%	21%	38%	36%
Somewhat stressed	51%	45%	55%	53%	63%	49%	47%
Not very stressed	15%	20%	12%	17%	13%	12%	14%
Not at all stressed	3%	5%	3%	1%	2%	1%	3%
QuickFacts							
Very / somewhat stressed (net)	82%	75%	84%	82%	84%	88%	83%
Not very / not at all stressed (net)	18%	25%	16%	18%	16%	12%	17%

17. Which of the following, if any, have contributed to your stress as a business owner?

Response	Global	US	UK	Australia	Canada	India	Brazil
Economic conditions	37%	38%	36%	37%	33%	31%	43%
Work/life balance	34%	37%	36%	32%	34%	34%	28%
Growing my business	32%	31%	32%	30%	30%	39%	32%
Competition	26%	20%	24%	28%	24%	43%	20%
The daily grind of running my business	24%	29%	24%	25%	26%	18%	19%
Managing expenses (payroll, vendor payments, etc.)	23%	20%	19%	24%	22%	26%	30%
Cash flow issues	23%	20%	18%	23%	21%	27%	30%
Meeting consumer demand	23%	18%	24%	26%	25%	30%	18%
Employee retention	17%	13%	17%	22%	19%	22%	11%
Other	2%	3%	2%	0%	2%	-	2%
None of these	5%	6%	7%	4%	7%	1%	5%
QuickFacts							
Any (net)	95%	94%	93%	96%	93%	99%	95%



18. How much is cash flow a cause of stress for you as a business owner?

(Asked among those who feel stressed because of cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
This is the top cause of stress	26%	30%	22%	19%	13%	27%	36%
This is a top 3 cause of stress	50%	42%	59%	60%	64%	41%	48%
This is a top 10 cause of stress	20%	22%	17%	20%	22%	31%	10%
This is not a top 10 cause of stress	4%	6%	2%	2%	1%	1%	7%
QuickFacts							
At least a top 3 cause of stress (net)	76%	72%	81%	78%	77%	68%	84%
At least a top 10 cause of stress (net)	96%	94%	98%	98%	99%	99%	93%

19. How much active management do your cash outflows require? That is, strategically timing certain payments or expenditures to ensure you have sufficient cash on hand.

Response	Global	US	UK	Australia	Canada	India	Brazil
A great deal of active management	30%	30%	28%	19%	23%	47%	36%
Some active management	44%	37%	47%	41%	49%	50%	45%
Only a little active management	19%	24%	18%	30%	20%	2%	14%
No active management at all	7%	9%	7%	10%	8%	0%	5%
QuickFacts							
A great deal / some active management (net)	74%	67%	75%	60%	73%	98%	81%
A little / no active management (net)	26%	33%	25%	40%	27%	2%	19%
Requires active management (net)	93%	91%	93%	90%	92%	100%	95%

20. How many times, if any, have you made a poor business decision specifically because you were concerned about insufficient cash flow?

Response	Global	US	UK	Australia	Canada	India	Brazil
More than once	25%	30%	20%	17%	18%	20%	42%
Once	34%	27%	35%	35%	40%	38%	34%
Never	41%	44%	45%	47%	42%	42%	24%
QuickFacts							
Ever (net)	59%	56%	55%	53%	58%	58%	76%



21. Where did your startup funds come from?

Response	Global	US	UK	Australia	Canada	India	Brazil
Personal savings	63%	67%	57%	57%	55%	66%	70%
Business loans	35%	25%	35%	39%	42%	60%	19%
Family and/or friends	26%	24%	23%	23%	22%	38%	27%
Personal loans	24%	19%	23%	26%	26%	35%	23%
Investor or venture capital	19%	13%	24%	18%	21%	36%	8%
Crowdfunding	11%	7%	9%	10%	16%	23%	4%
Other	2%	2%	0%	0%	0%	0%	8%
None of the above	2%	4%	3%	1%	4%	0%	2%
QuickFacts							
Any (net)	98%	96%	97%	99%	96%	100%	98%

22. Have you ever contributed personal money to keep your business running?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, more than once a quarter	16%	22%	10%	8%	9%	12%	26%
Yes, once a quarter	13%	12%	13%	12%	14%	18%	11%
Yes, twice a year	19%	12%	16%	19%	22%	32%	17%
Yes, once a year	16%	11%	15%	17%	15%	26%	16%
Yes, less than once a year	28%	35%	33%	31%	27%	6%	25%
Never	9%	7%	13%	14%	13%	7%	4%
QuickFacts							
At least once a quarter (net)	29%	34%	23%	20%	23%	30%	38%
At least once a year (net)	63%	57%	54%	55%	60%	87%	71%
Ever (net)	91%	93%	87%	86%	87%	93%	96%

23. How many times, if any, have you struggled to pay your company's suppliers specifically due to cash flow issues?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
More than once	34%	44%	21%	17%	25%	30%	51%
Once	46%	28%	54%	58%	49%	65%	36%
Never	21%	28%	24%	25%	27%	5%	13%
QuickFacts							
Ever (net)	79%	72%	76%	75%	73%	95%	87%



24. To what extent, if at all, has this negatively impacted your relationship with the supplier?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
It had a major negative impact	17%	23%	14%	17%	15%	20%	10%
It had a somewhat negative impact	48%	36%	44%	56%	51%	46%	62%
My relationship was not negatively impacted	35%	41%	42%	26%	35%	35%	29%
QuickFacts							
Relationship was negatively impacted (net)	65%	59%	58%	74%	65%	65%	71%

25. How many times, if any, has your business been charged a fee for late payment specifically due to cash flow issues?

(Asked among those who have had cash flow issues)

Response	Global	US	UK	Australia	Canada	India	Brazil
More than once	29%	39%	23%	20%	24%	22%	35%
Once	43%	32%	51%	55%	47%	57%	29%
Never	28%	30%	26%	25%	29%	21%	36%
QuickFacts							
Ever (net)	72%	70%	74%	75%	71%	79%	64%

26. Have you ever thought you had more money than you did because you forgot about a business expense you'd paid and the money was still in your bank account?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, once a month	7%	10%	2%	4%	3%	7%	11%
Yes, once every two months	5%	6%	8%	4%	7%	3%	3%
Yes, once a quarter	11%	8%	16%	15%	13%	11%	9%
Yes, twice a year	9%	6%	10%	5%	10%	16%	12%
Yes, once a year	12%	6%	8%	11%	14%	32%	9%
Yes, less than once a year	15%	15%	18%	17%	16%	4%	20%
No, never	40%	49%	39%	45%	37%	26%	38%
QuickFacts							
At least once a quarter (net)	23%	24%	26%	22%	23%	22%	22%
At least once a year (net)	45%	37%	44%	38%	47%	70%	42%
Ever (net)	60%	51%	61%	55%	63%	74%	62%



27. In your experiences at your company, which business costs have you found to be the hardest to plan for?

Response	Global	US	UK	Australia	Canada	India	Brazil
Equipment & supplies costs	36%	37%	26%	34%	37%	41%	38%
Material costs	35%	28%	26%	36%	33%	51%	42%
Labor costs	31%	22%	27%	31%	32%	49%	37%
Administrative costs	30%	18%	34%	35%	34%	34%	38%
Shipping costs	21%	20%	23%	24%	25%	19%	17%
Research & development costs	20%	15%	19%	24%	21%	28%	17%
Credit card fees	19%	14%	19%	23%	19%	18%	27%
None of these	13%	19%	19%	14%	12%	3%	5%
QuickFacts							
Any (net)	87%	81%	81%	86%	88%	97%	95%

28. Do you know how much money is coming into your business on a monthly basis?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, exactly	37%	36%	32%	38%	26%	43%	47%
Yes, generally	54%	54%	56%	46%	65%	53%	49%
No	9%	10%	11%	16%	9%	4%	4%
QuickFacts							
Yes (net)	91%	90%	89%	84%	91%	96%	96%

29. Do you know how much money your company spends on business expenses on a monthly basis?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, exactly	41%	39%	36%	45%	32%	51%	49%
Yes, generally	53%	57%	56%	47%	61%	46%	45%
No	6%	5%	8%	8%	7%	2%	6%
QuickFacts							
Yes (net)	94%	95%	92%	92%	93%	98%	94%



30. How confident are you, if at all, that you know how much money your company currently has in outstanding receivables?

Response	Global	US	UK	Australia	Canada	India	Brazil
Completely confident	33%	36%	25%	30%	26%	49%	26%
Very confident	40%	39%	46%	39%	38%	40%	39%
Somewhat confident	19%	22%	17%	17%	24%	5%	27%
Somewhat not confident	5%	2%	8%	9%	9%	1%	6%
Not very confident	2%	1%	2%	3%	2%	6%	1%
Not at all confident	1%	1%	1%	1%	1%	-	1%
QuickFacts							
Completely / very confident (net)	73%	74%	71%	70%	64%	89%	64%
Confident (net)	92%	96%	89%	86%	88%	94%	92%
Not confident (net)	8%	4%	11%	14%	12%	6%	8%

31. Approximately how much money, if any, does your company currently have in outstanding receivables?

(Asked among those confident they know how much their company has in outstanding receivables)

Response	US
\$100 or less	27%
\$101 - \$5,000	24%
\$5,001 - \$20,000	14%
More than \$20,000	35%
QuickFacts	
Average (dollars)	90,382

Response	UK
£100 or less	21%
£101 - \$5,000	15%
£5,001 - \$20,000	30%
More than £20,000	35%
QuickFacts	
Average (pounds)	43,407

Response	Australia
A\$100 or less	29%
A\$101 - A\$5,000	19%
A\$5,001 - A\$20,000	23%
More than A\$20,000	29%
QuickFacts	
Average (Australian dollars)	57,525



Response	Canada
C\$100 or less	20%
C\$101 - C\$5,000	13%
C\$5,001 - C\$20,000	25%
More than C\$20,000	42%
QuickFacts	
Average (Canadian dollars)	64,300

Response	India
₹100 or less	6%
₹101 - ₹5,000	1%
₹5,001 - ₹20,000	3%
More than ₹20,000	91%
QuickFacts	
Average (Rupees)	394,388

Response	Brazil
100 BRL or less	14%
101 BRL-5,000 BRL	22%
5,001 BRL-20,000 BRL	15%
More than 20,000 BRL	49%
QuickFacts	
Average (Brazilian real)	120,240

32. Does your business currently have a business bank account?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, more than one	35%	33%	35%	30%	33%	55%	24%
Yes, one	54%	57%	55%	57%	55%	44%	52%
No	12%	11%	10%	14%	12%	1%	24%
QuickFacts							
Yes (net)	88%	89%	90%	86%	88%	99%	76%

33. Approximately how many tools, if any, do you use to manage your business cash flow?

Response	Global	US	UK	Australia	Canada	India	Brazil
I don't use any cash flow management tools	27%	34%	32%	22%	24%	12%	30%
1 to 3	64%	57%	60%	65%	69%	76%	66%
4 to 6	7%	6%	7%	11%	7%	10%	4%
More than 6	1%	3%	1%	1%	0%	2%	0%
QuickFacts							
Uses tools to manage cash flow (net)	73%	66%	68%	78%	76%	88%	70%



34. Which one of the following tools, if any, does your business use most often to manage cash flow?

(Asked among those who use tools to manage cash flow)

Response	Global	US	UK	Australia	Canada	India	Brazil
QuickBooks	24%	44%	26%	11%	30%	14%	4%
Microsoft Office	18%	13%	19%	18%	9%	14%	42%
Tools that my bank offers	8%	6%	5%	6%	4%	8%	24%
Google Docs	8%	9%	7%	7%	5%	7%	12%
Xero	6%	2%	12%	12%	8%	4%	1%
SAP Concur	6%	2%	4%	5%	5%	15%	3%
Square	5%	8%	3%	3%	7%	9%	0%
FreshBooks	4%	2%	5%	4%	7%	7%	-
CashAnalytics	3%	3%	1%	6%	4%	1%	4%
Float	3%	1%	2%	4%	4%	5%	1%
Cushion	2%	1%	3%	4%	2%	4%	1%
Expensify	2%	1%	1%	4%	3%	4%	1%
Wave	2%	1%	2%	3%	3%	1%	2%
PlanGuru	2%	1%	2%	3%	2%	3%	0%
Thrive	2%	1%	2%	4%	1%	1%	1%
BlueVine	1%	1%	1%	3%	1%	1%	0%
Brex	1%	0%	2%	2%	1%	1%	0%
Other	3%	3%	3%	2%	5%	1%	4%

35. How much does [RESPONSE FROM Q34] help with managing your business's cash flow?

(Asked among those who use tools to manage cash flow)

Response	Global	US	UK	Australia	Canada	India	Brazil
Helps completely	43%	39%	39%	35%	38%	71%	31%
Helps a great deal	38%	41%	41%	41%	37%	24%	49%
Helps somewhat	16%	16%	16%	19%	22%	4%	19%
Helps a little	3%	4%	4%	5%	3%	0%	1%
Does not help at all	0%	0%	0%	0%	0%	0%	0%
QuickFacts							
Helps completely / a great deal (net)	81%	80%	80%	76%	75%	95%	80%
Helps (net)	100%	100%	100%	100%	100%	100%	100%



36. What are the top reasons why [RESPONSE FROM Q34] is not completely helpful with managing your business's cash flow?

(Asked among those whose cash flow management tool is not completely helpful)

Response	Global	US	UK	Australia	Canada	India	Brazil
It doesn't track everything I'd like it to	30%	32%	31%	27%	32%	30%	28%
It doesn't automate all the functions I'd like it to	29%	23%	34%	29%	30%	30%	35%
It lacks integration with other tools I use to manage my business	27%	25%	25%	22%	22%	22%	43%
It does not offer forecasting	22%	19%	26%	27%	22%	28%	13%
It does not offer effective tax management features	21%	19%	22%	26%	21%	26%	14%
It does not provide comprehensive visibility	16%	11%	18%	22%	15%	23%	13%
It is confusing to use/not user-friendly	16%	14%	17%	22%	21%	14%	7%
It doesn't offer an effective mobile experience	15%	13%	15%	19%	21%	15%	10%
Other	4%	5%	6%	4%	2%	0%	1%

37. Which of the following do you most prefer for your tools that manage cash flow?

(Asked among those who use tools to manage cash flow)

Response	Global	US	UK	Australia	Canada	India	Brazil
Mobile optimization only	11%	14%	5%	6%	9%	17%	10%
Desktop optimization only	26%	30%	23%	19%	35%	22%	24%
A combination of mobile and desktop optimization	63%	56%	72%	74%	56%	61%	65%



38. If your company uses tools to forecast your business cash flow, approximately how far ahead do you look?

Response	Global	US	UK	Australia	Canada	India	Brazil
Less than a month	6%	10%	3%	1%	3%	5%	11%
One to three months	21%	24%	18%	17%	22%	9%	32%
Four to six months	26%	19%	31%	38%	26%	34%	16%
Seven to twelve months	18%	9%	19%	18%	23%	39%	6%
More than a year	5%	6%	4%	5%	2%	6%	6%
My company doesn't use tools to forecast business cash flow	24%	33%	26%	19%	23%	7%	28%
QuickFacts							
6 months or less in advance (net)	53%	53%	51%	57%	51%	48%	60%
7 months or further in advance (net)	23%	15%	23%	24%	25%	46%	12%
Uses tools to forecast (net)	76%	67%	74%	81%	77%	93%	72%

39. How much time do you spend each week managing the money in your business?

Response	Global	US	UK	Australia	Canada	India	Brazil
1 hour	12%	17%	10%	11%	14%	1%	17%
2 hours	15%	21%	14%	13%	14%	5%	18%
3 to 5 hours	33%	33%	25%	37%	32%	39%	31%
6 to 9 hours	26%	15%	33%	30%	27%	44%	16%
10 to 15 hours	9%	9%	12%	6%	12%	5%	9%
16 to 19 hours	2%	3%	4%	1%	1%	3%	3%
20+ hours	3%	3%	2%	2%	1%	5%	5%
QuickFacts							
1-2 hours (net)	27%	38%	25%	24%	28%	5%	35%
10+ hours (net)	14%	14%	17%	9%	14%	13%	17%

40. If you had to guess, do you expect your company's revenue to increase, decrease or stay the same in the next 12 months?

Response	Global	US	UK	Australia	Canada	India	Brazil
Increase significantly	19%	20%	15%	12%	10%	37%	17%
Increase somewhat	45%	45%	48%	38%	46%	53%	41%
Stay the same	28%	27%	30%	37%	36%	9%	29%
Decrease somewhat	7%	6%	6%	11%	6%	1%	11%
Decrease significantly	1%	2%	1%	1%	1%	0%	2%
QuickFacts							
Increase (net)	64%	66%	63%	50%	57%	90%	57%
Decrease (net)	8%	7%	7%	12%	7%	1%	13%

**Methodological Notes:**

The Intuit QB Cashflow III Survey was conducted by Wakefield Research (www.wakefieldresearch.com) among 3,500 Small Business Owners at Companies of 0-100 Employees. Quota set for a total of 1,000 respondents in US, 500 in each of 5 remaining markets: UK, Australia, Canada, India Brazil. When reporting tracking data, the data was weighted to ensure samples could be compared to data collected in 2019.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percentage points in the US and 4.4 percentage points in the UK, Australia, Canada, India and Brazil compared to the true population value for each of these countries.