

CMA: Digital Comparison Tools Market Study Response Form
Digital Comparison Tools Market Study
ANONYMISED RESPONSE FROM RESPONDENT A

Your details

Q1: Title (e.g. Mr, Mrs, Ms, Dr, etc) [X]

Q2: Forename [X]

Q3: Surname [X]

Q4: Email [X]

Q5: What is your role / profession?

Unemployed due to disability

Q6: Are you representing yourself or an organisation? Yourself

Publishing your details

Q7: If you are representing yourself rather than an organisation would you be content for us to include your name when we publish your response? No

Your organisation

Q8: What is the organisation's name?

Respondent skipped this question

Q9: Please could you briefly explain the role of your organisation, including the sectors in which it operates interest?

Respondent skipped this question or has most

Theme 1: Consumers' perceptions, use and experience of DCTs

Q10: 1. When and why do consumers use DCTs? To what extent do they trust them?

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If for utilities, usually after a fixed rate deal ends with current suppliers, to find a more competitive price, insurance can be similar, but some do not know how all deals, I personally trust some, but not all

Q11: 2. How do consumers choose which and how many DCTs to use?

Could be through advertisements in the media, or recommendations from friends or relatives

Q12: 3. What are consumers' expectations of DCTs - for instance in terms of market coverage and the relationships between DCTs and the suppliers they list?

To find the best possible deal, price & term of fix or policy

Q13: 4. What are consumers' experiences of using DCTs? Do they benefit from using them and, if so, how? What works well and what could be improved?

In my personal experience, yes I have benefitted, both by getting a more competitive rate & earning a small cash back amount in return for using the DCT, some could offer a higher cash back amount in return for using them, others being more transparent, in showing not just the deals that earn them higher rates of commission

Theme 2: Impact of DCTs on competition between suppliers of the services they compare

Q14: 5. What factors influence suppliers' use and choice of DCTs and why?

Higher market coverage, being well known, advertising in the media

Q15: 6. To what extent do DCTs make it easier for suppliers to enter the market, attract more consumers and engage more effectively with them?

By offering a share of the commission or introduced payment they receive even in return

Q16: 7. How have DCTs affected competition between suppliers? What impact has this had on the price, quality and range of products offered by suppliers?

Mostly increased competition, resulting in some suppliers offering more competitive rates & prices

Q17: 8. What are the barriers, if any, to DCTs increasing competition between suppliers, and how can these be overcome?

Influence on using only suppliers who offer higher if any introducer payment, for instance if a supplier pays little or no commission, some DCTs would not list them

Q18: 9. In what ways, if any, have DCTs changed suppliers' approach to consumers - for instance in terms of whether they treat consumers who use DCTs differently to those who do not?

In showing a wider range of options/ tariffs hidden or hard to find on their own websites

Theme 3: Competition between DCTs

Q19: 10. In what ways do DCTs compete with each other -for instance in terms of coverage, the savings consumers can make, the services they provide, their ease of use, transparency and how they protect consumers' data?

Higher rates of commission shared

Q20: 11. What factors influence how effectively DCTs can compete - for example, whether they can secure the necessary consumer data, supplier information or other data?

Customer database,money

Q21: 12. If there are barriers to competition between DCTs, how significant are these and how can they be overcome?

By ensuring all dct's show all suppliers rates regardless of commission offered

Theme 4: The regulatory environment

Q22: 13.Are there any areas of regulation or self-regulation applying to DCTsthat lack clarity, certainty, consistency, or enforcement?

Exit fees

Q23: 14. Do there appear to be any areas where DCTs may not be meeting competition or consumer protection requirements?

Not showing deals from low or no commision suppliers, or influence by being owned by a company that offers the product or deal offered

Q24: 15. Do any aspects of regulatory approaches to DCTs need to change and, if so, why? *Respondent skipped this question*

Future developments, other comments and further contact

Q25: 16. Finally and in relation to all of the issues above, what likely developments over the next three years should we take into account and why?

Lack of competition by suppliers merging/ takeovers, dct being purchased by a supplier

Q26: Do you have any other comments you would like to add? *Respondent skipped this question*

No

Q27: Would you be willing for us to contact you to discuss your response?
