

Your details

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

Q2: Forename [✂]

Q3: Surname [✂]

Q4: Email [✂]

Q5: What is your role / profession?

Scrum Master.

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?

You have forgotten the 'who' as in Who is actually the 'consumer'? I.e. The motivational drivers of a 65yr old retiree are very different to an 19yr old student (or are they?) - the disabled veteran looking for accessibility rich DCTs may or may not be after the same 'bargain' as the stressed mother of two point five children. There needs to be lots more emphasis on the 3D dimension of 'the consumer' to get real value in this study. Best of luck!

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

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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?

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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?

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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? *Respondent skipped this question*

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?

Respondent skipped this question

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?

Respondent skipped this question

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

Respondent skipped this question

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?

Respondent skipped this question

Theme 3: Competition between DCTs

Q19: 10. In what ways do DCTs compete with each other -for instance in terms of coverage, the savings

Respondent skipped this question

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consumers can make, the services they provide, their ease of use, transparency and how they protect consumers' data?

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

Respondent skipped this question necessary

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

Respondent skipped this question overcome?

Theme 4: The regulatory environment

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

Respondent skipped this

question consistency, or

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

Be interested to explore if there is 'addiction' tendencies (analytics can help) - similar to gambling websites. There is surely a fine line between 'returning customers' as a good/bad thing for the consumer (& to be fair the DCT if they knew there was medical addiction tendencies in their consumer behaviour).

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?

Data laws. The Russian control on data surveillance and sovereign ownership of data created by Citizen's is seen as 'bad' in light of Ukraine invasion - but in international relations terms this move is not far from what the US has introduced and Theresa May wanted to do (almost) similar when she was Home Secretary.

Q26: Do you have any other comments you would like to add?

Best of luck!

Fair play to [🔗] for promoting this on LinkedIn - otherwise wouldn't have heard about it!

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

