Competitions and Markets Authority

Service Quality Design Testing

Qualitative Research Report

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CONTENTS

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1.   Executive Summary

This report sets out the findings from focus group discussions testing service quality communication designs, developed on the basis of findings from earlier qualitative research on banking remedies conducted on behalf of the CMA (*for references to earlier research, please see section 2.1 of the main report*).

Initially, when presented with either stimulus presenting 'an average' or 'a ranking', many could not make sense of the information (i.e. the bars). Although the executions[1] included explanatory information, this was positioned at the foot of the execution, in small print. Many became confused by the information about service quality.

This reaction demonstrates that, in future, the information hierarchy needs to be adjusted so that the survey metric information is clearly 'framed' with explanatory information. Respondents identified the key information they needed to know, which included:

- The preferred title for most would be *Independent Service Quality Survey*. It is important that the title conveys that this is independent data in order to address assumptions that any information presented in a banking context will be produced by the bank.
- A description of the survey data being presented is also required, specifically:

  o   Reiterating that these are the results of an independent survey;
  o   Explaining that this data has been produced because it is a regulatory requirement;
  o   The number and names of banks included in the survey. (An explanation of any banks not included in the survey is needed, but could be in the small print);

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[1] *The term 'execution' refers to the example communication(s) presented to the respondents*

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- The number of customers who were included in the survey (overall and for each bank) and how they were sampled;
- The question they were asked (i.e. *"Would you recommend your **personal current account provider** to friends and family?"*)

Respondents' key criteria was that the information should be understandable 'at a glance' and, of the two alternatives discussed (an execution based on a ranking or an execution based on an average), a ranking based execution was best felt to fulfil this brief. By comparison, information presenting an average was much less engaging, due to its perceived visual complexity.

Having reviewed different versions of a ranking-based execution, respondents strongly favoured information which identified how their bank was performing compared to other named banks. They therefore preferred the execution which presented a ranking, with named banks and their percentage score.

Several improvements to the presentation of the preferred ranking based execution were identified. Firstly, respondents wanted the design to make it much clearer that there was a gap in information between the 5th place bank and any bank outside of the top 5 ranking. Secondly, respondents also felt that each metric needed to be supported by more explanatory information, namely that:

- This is a ranking out of 14;
- The percentage relates to the *"% who would recommend to friends and family";*
- The 'overall' metric is a rating of the overall quality of all aspects of customer service.

In future, respondents recommended that the presentation of the metrics should prioritise clarity by adopting consistently coloured and shaded bars, with consistently sized metrics, on a white background.

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A majority felt that the information provided was simply that; information that they were being offered, to use if they wished, and not advice. However, the research identified ways of mitigating against the risk of being perceived to be providing advice:

- Ensuring that the information is presented as 'independent survey findings';
- Clearly indicating the limits of the data (i.e. that this is a ranking is out of 14);
- Clearly indicating that these are the headlines and there is more information available online.

It was clear that respondents were interpreting the information about service quality within the context of their own views and that they valued a range of factors in addition to service quality e.g. financial benefits, their own personal experience, word-of-mouth recommendation.

However, respondents felt that those actively considering switching might use this information as part of their thinking. More generally, information about service quality was perceived as 'nice-to-know' and 'interesting' and had the potential to raise the question of service quality amongst an audience who may not have considered it before.

2.   Background and Research Requirement

2.1   Background

The Competition and Markets Authority (CMA) has conducted an investigation into the retail banking market. The investigation covered both personal current accounts (PCAs) for individuals and banking for small and medium enterprises (SMEs) including business current accounts (BCAs) and loans.

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The final report was published on 9th August 2016[2]. The report describes a 'remedies package' which includes a remedy to enable PCA customers and SMEs to make comparisons between providers on the basis of their relative service quality.

CMA wish to ensure that the service quality core metrics are communicated clearly and succinctly and therefore commissioned an initial stage of qualitative research to inform the development of a service quality communication[3].

Subsequently, CMA commissioned additional qualitative research to support the refinement of the service quality communication designs under consideration. This document describes the findings of the second qualitative research.

2.2   Research Objectives

The research objectives were to build on the first qualitative research findings by:

- Refining the content and presentation of the service quality metrics which were specified in the final report;

- Assessing the clarity and comprehension of different formats in aiding customers to understand how their bank has performed vis-a-vis other banks using these metrics;

- Assessing the relative interest generated by these formats in further exploration of their bank's performance; and

- Providing customer feedback on those aspects of the remedy that have been raised during the informal consultation.

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[2] https://assets.publishing.service.gov.uk/media/57ac9667e5274a0f6c00007a/retail-banking-market-investigation-full-final-report.pdf
[3] https://assets.publishing.service.gov.uk/media/5800de6ced915d4b75000000/research-works-presentation-of-qualitative-research-findings.pdf

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3.   Research Methodology and Sample

3.1   Methodology

This research was conducted via a series of focus group discussions. A breakdown of the sample group structure is set out below in section 3.2. The focus group discussions were an average of 1.5 hours duration. The research was carried out in the week commencing 7th November 2016, in St Albans and Chipping Sodbury (near Bristol).

Qualitative research is a method often adopted in response to a creative development brief. The open and discursive nature of qualitative questioning is a strength when exploring 'what works' (and what doesn't) when reviewing written or visual materials.

Qualitative samples are purposive and quota-driven in nature; they are designed to achieve specific outcomes. They therefore have no quantitative accuracy in terms of identifying proportions of populations holding stated views.

For these methodological reasons, it is not appropriate to present qualitative findings in terms of the numbers of respondents expressing certain views. We therefore describe the findings in qualitative terms, referring to groups within our sample e.g. younger people and giving a broad sense of the weight of views e.g. 'a majority' or 'a minority'.

3.2 Recruitment and Sample Structure

A total of four focus group discussions were conducted. The groups comprised between five (5) and eight (8) people[4]. All respondents were PCA customers:

- Mixed male and female, aged 20-40 years old, BC1
- Mixed male and female, aged 20-40 years old, C2D
- Mixed male and female, aged 40-60 years old, BC1
- Mixed male and female, aged 40-60 years old, C2D

A spread of banking customers was included in each group:

- No more than 4 respondents per group were banking with one of the top 5 banks;
- The remainder in each group were customers of banks outside of the top 5.

A mix of customer banking requirements and usage was included in each group; this included mainly branch use, online/mobile banking and telephone banking service usage.

Any differences between different groups within the sample are described in the main body of the report.

3.3 Stimulus

The order of presentation of the stimulus material was rotated across groups. Half of the groups saw an example of ranking first; and half saw an example of an average first, as illustrated in section 4.1.1.   All stimulus is appended at the end of the report.

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[4] One group included 5 respondents; therefore 2 additional depth interviews were conducted.

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The stimulus includes ranking that are not based on real data and were included for illustrative purposes only. The fact that the data is not real and included for illustrative purposes was made clear to all respondents during the focus groups.

4.   Main Findings

4.1   Information Hierarchy

4.1.1   Initial reactions
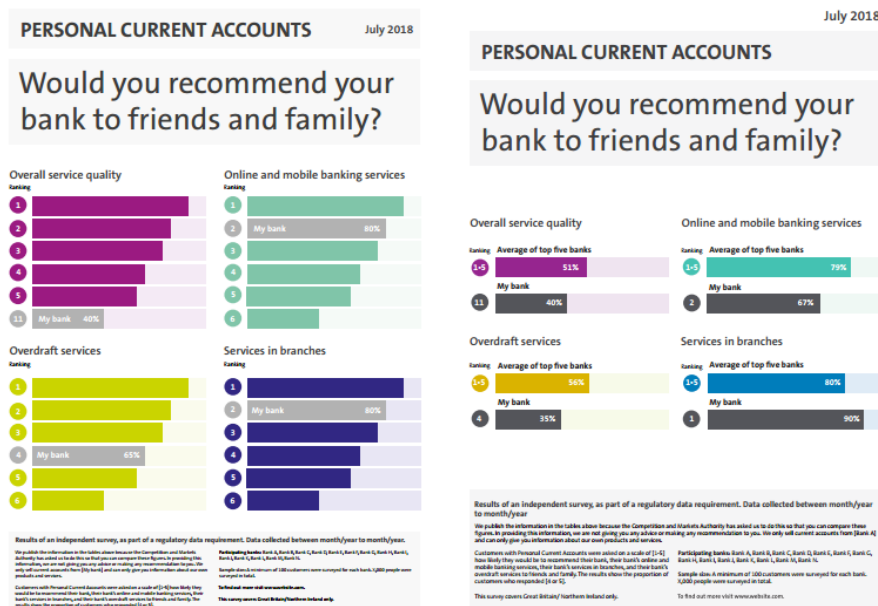
When presented with *either* a ranking execution or an execution presenting an average, respondents looked at either the data (i.e. the coloured bars) or the title. Overall, neither the data (i.e. the coloured bars) or the title were felt to communicate what the information was about:

> *"I guess they asked customers some general feedback…" (20-40 years old, BC1)*

9

"You have to read the small print to get the idea of what it says. If you didn't understand that's how it works, you could be totally bamboozled by the rankings and the percentages and take a different conclusion." (20-40 years old, BC1)

"It's not apparent what you're looking at until you read the small print." (40-60 years old, C2D)

The title – *Would you recommend your bank to friends and family?* – was not felt to clearly indicate what the data communicated. A minority of respondents actually felt that they were being asked the question, rather than viewing data from other people who had been asked the question:

"I'd assume they wanted me to recommend this bank to my friends and family." (20-40 years old, C2D)

Respondents could not easily identify what information the series of bars was presenting. Although respondents were able to find the information which explained what the data was in the small print, they had to search for it:

"The bottom bit should be at the top. They've confused me before I start." (20-40 years old, C2D)

Initial reactions demonstrate that respondents need to know what they are looking at, before they look at it. Those initial reactions also demonstrate that the information hierarchy therefore needs to be adjusted so that the data is 'framed' more clearly.

4.1.2 Suggested information hierarchy

At the top of the information hierarchy is a description of what the information is about (the title). In the original executions, the title was the survey question: *"Would*

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you recommend your bank to friends and family?" A suggested alternative title – *Independent Service Quality Survey* – was shared with respondents – and this was preferred. It was felt to *describe* the data being presented:

> *"The other one asked if I would recommend my bank. This one is made up of people who would recommend their bank. I didn't get that from the other ones, but I get it from this one."* (40-60 years old, C2D)

> *"I think this is better. You could think at first glance that this was coming from your bank, but here it's clear that it's independent."* (40-60 years old, C2D)

> *"You'd want the independent survey bit up top."* (20-40 years old, C2D)

Respondents had a number of questions they wanted to ask about the survey. The first question to emerge was: who produced this data – and why? It became clear that any information presented in a banking environment would be assumed to come from the bank itself (whether in branch or online):

> *"You'd assume this was produced by your own bank."* (20-40 years old, C2D)

Independence needs to be re-emphasised to demonstrate that this is not information from the bank itself, despite the context in which it is being shared:

> *"If it was in my bank, I wouldn't trust its independence. They will only publish good stuff."* (20-40 years old, C2D)

The principle takeaway from this response is that after the description of what this information is about (the title) there then needs to be an explanation of where it has come from – and why:

> *"You'd want to know if it was your bank doing the survey."* (20-40 years old, C2D)

11

"If it says 'independent survey' it shows that they have gone out to ask for independent feedback." (20-40 years old, BC1)

"It makes it more believable, more official." (20-40 years old, BC1)

"It says that's it's an independent survey. That's good." (40-60 years old, C2D)

Respondents also felt that it was important to be clear *why* banks would be presenting information that might not show themselves in a positive light. The fact that this is a regulatory requirement explains why banks are providing this information:

"If you play on the fact that it's government forcing the banks to produce this information, it makes it more believable. It's official, it's not a marketing gimmick by the banks. It's not produced by a marketing company for my bank. This is an official document." (20-40 years old, C2D)

The other questions respondents asked focussed on the survey itself. They wanted to understand more detailed information about the survey before engaging with the survey results. Three questions emerged regularly from focus group discussions:

How many banks were included in the survey? Individuals in all groups counted the number of banks quoted in the small print at the bottom of the execution, clearly indicating that this was information they wanted to know. This information therefore needs to be presented at the top of the information hierarchy, rather than in the small print:

"I'd like to know what banks they used." (20-40 years old, C2D)

12

"It would be good to know how many different banks they've asked about. If that's clear, that would be good and make things easier." (20-40 years old, C2D)

"I'd like to know what banks they used." (20-40 years old, C2D)

Who was interviewed? Having understood that they were being presented with survey results, respondents were keen to understand who had completed the survey. As in the previous research project, respondents wanted to identify any potential bias, before looking at the survey data itself:

"It depends on who you ask. If it's a little old lady taking her pension out, she won't know about online banking and so on. Out of the 100 you could get 10 little old ladies, or some other category." (40-60 years old, C2D)

What question were they asked? Respondents also wanted to understand what question the survey sample had been asked. However, they felt that the question should form part of the information about the survey, rather than become a title. As a title, the question of recommendation was confusing, but as an information item, it served to clarify:

"I want to know what questions they are asking people. Are they vague or direct?" (40-60 years old, C2D)

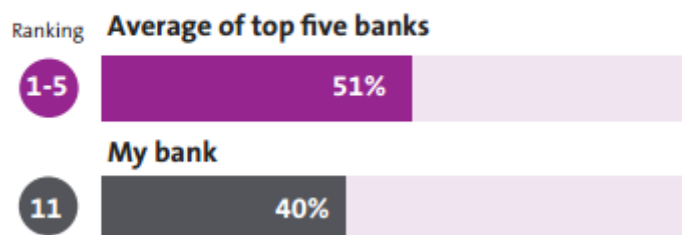*"It should be 'yes' or 'no' for recommendation surely?"* (20-40 years old, C2D)

4.2   An average

There were three expressions of 'an average' shared with respondents. The three different expressions of the 'overall service quality' metric are illustrated below. *NB: the individual executions shared with respondents are included in the appendix.*

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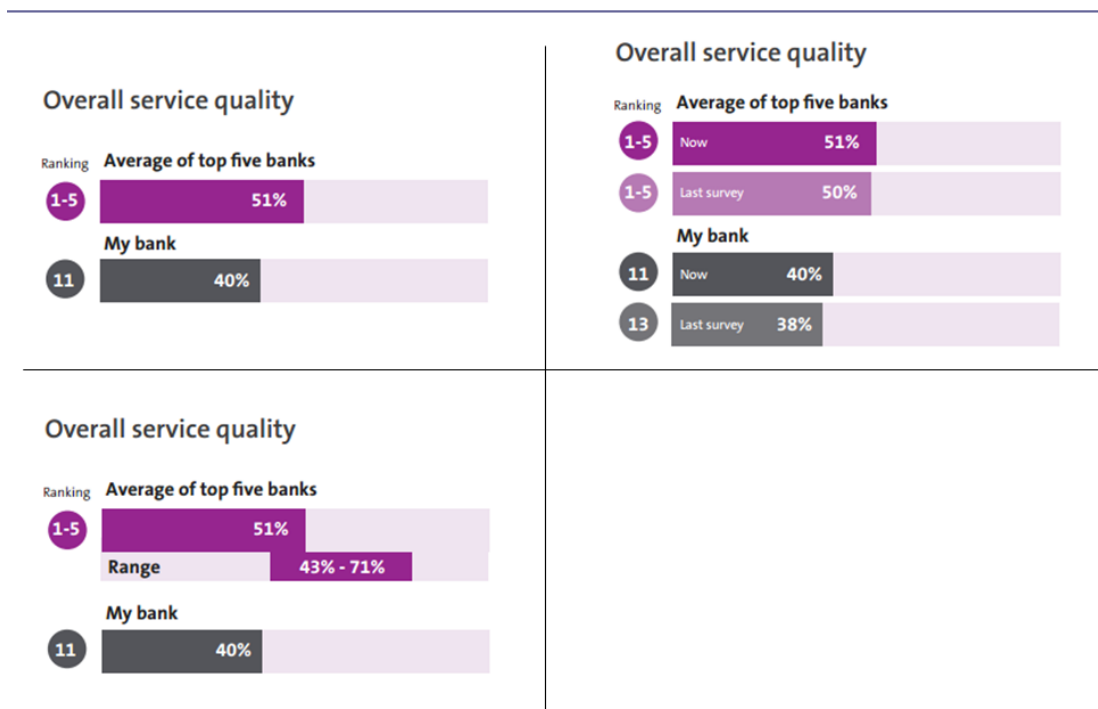
4.2.1 Average

The initial average execution, as illustrated above, proved difficult to understand 'at-a-glance'. Respondents felt that it took time to take the information presented on board, and some felt that averages were a little too challenging and 'mathematical', which they felt was intimidating:

> "I don't like it. It's talking about averages and I'm not very good at maths."
> (20-40 years old, BC1)

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"It's quite confusing. It took me a minute to work out what was going on and what was what." (20-40 years old, BC1)
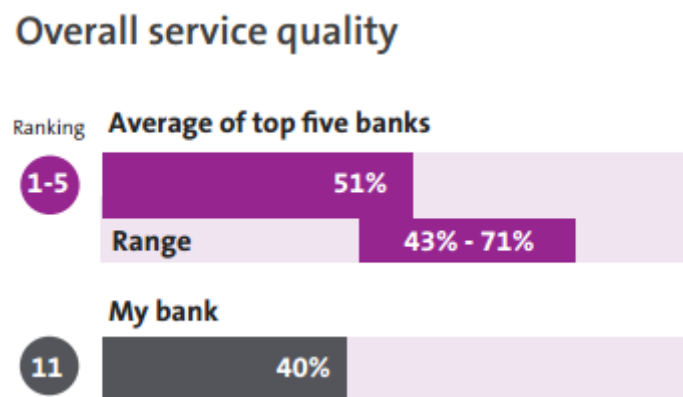
"With this one you have to look deeper. It does not tell you anything about where your banks are." (40-60 years old, BC1)

"It's very busy on the page, complicated." (20-40 years old, BC1)

"You have to spend time to take it on board." (20-40 years old, BC1)

"I don't like it at all, there's too much to look at." (20-40 years old, BC1)

4.2.2   *Average plus range of averages*

The addition of a *range* of average scores, as illustrated above, provided more information to the overall average of the top five banks:

"You know that the top bank is 71%, whereas my bank is around 40%, so you know that there's a big difference, so it's worth thinking about." (20-40 years old, BC1)

However, the range of average scores was still not felt to provide enough useful information overall:

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"When they give you an average on the top, you don't know what those five banks are called, where they sit in that range, so you would not get that true comparison." (20-40 years old, BC1)

"It's not a straight like-for-like comparison. You'd have to see every bank's poster to make a proper comparison." (20-40 years old, C2D)

"I want to get an impression of how well my bank does and I want to compare it against the top five – regardless of who they are – because I want to go away and do my research to find out which ones are best." (40-60 years old, BC1)

In addition, although this execution provided more information than the average, it was typically perceived as 'too busy'. It was also felt to require a greater degree of interpretation:

"It took a while to get this. I didn't get the range and I looked at it for quite a while." (41-60 years old, C2D)
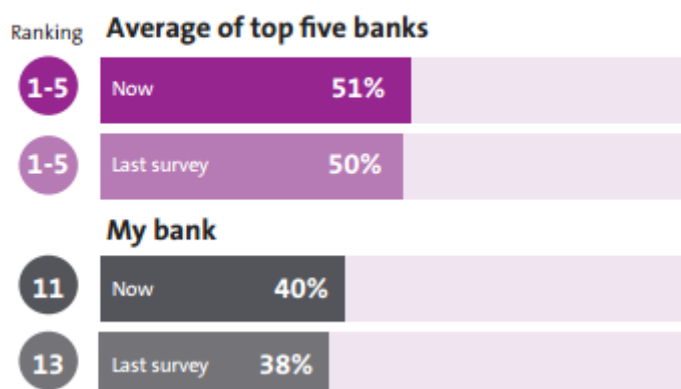
"It's too much." (20-40 years old, BC1)

"I think it's a bit busy. People would look at them and pass them by." (20-40 years old, BC1)

"Once I'd seen the range and don't get it, I'd ignore the rest." (40-60 years old, C2D)

"It looks horrible." (40-60 years old, BC1)

4.2.3   Average plus past performance average

Overall service quality

Ranking — **Average of top five banks**

Ranking		
1-5	Now	51%
1-5	Last survey	50%

My bank

Ranking		
11	Now	40%
13	Last survey	38%

Some BC1 respondents felt that providing information about past performance, as illustrated above, was useful information – _if_ one was sufficiently interested to engage with it. One group of BC1 respondents clearly engaged with this information and started to interpret the findings in a more sophisticated way:

> "*There's an element of it which is good – the improvement between the current and previous survey. It shows how your bank compared with last year – you may really like your bank and not want to move. If they make an improvement, you may decide to stay with them.*" (20-40 years old, BC1)

> "*It's giving me the comparison as to whether my bank has improved or not. It's useful. You can see the level of consistency, whether it's still good of whether it has dropped.*" (40-60 years old, BC1)

However, some respondents expressed doubt about the utility of the extra information. Some also felt that it was a lot of information to try and take in 'at a glance':

> "*You would need to look deeper at this one.*" (41-60 years old, BC1)

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"You only have a small opportunity to grab someone's attention. The customer did not come into the bank to look for it anyway, so you need much more of a headline summary." (40-60 years old, BC1)

"There's too much going on." (20-40 years old, BC1)

"It's probably useful, but it's confusing." (40-60 years old, C2D)

"You couldn't glance at it quickly and see where your bank stood." (20-40 years old, C2D)

"There's quite a lot of information to consume. It's not 'at a glance'." (40-60 years old, BC1)

Overall, respondents decided that it was appropriate to provide more detailed information, but that this information would need to be provided in a different format (such as written information) rather than a poster or that the viewer could be sign posted to a website for further information:

"I think it's unnecessary information. If you want to know what the last survey was, you can go to the website." (41-60 years old, C2D)

It was clear that respondents were familiar with manipulating information in an online context:

"We're in the 21st century. Why are we fixing on the limitations of what fits on a poster? I imagine this could be on a screen where you can drag down or up to find your bank and look at the banks above and below. The information is there if you want it and you can decide how much you want to look at and what criteria you want to know about. That way you don't have limitations – everything is there." (20-40 years old, C2D)

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4.3   A ranking

There were three expressions of 'a ranking' shared with respondents. The three different expressions of the 'overall service quality' metric are illustrated below. *NB: the individual executions shared with respondents are included in the appendix. As noted in section 3.3, the stimulus includes rankings that are not based on real data and were included for illustrative purposes only.*
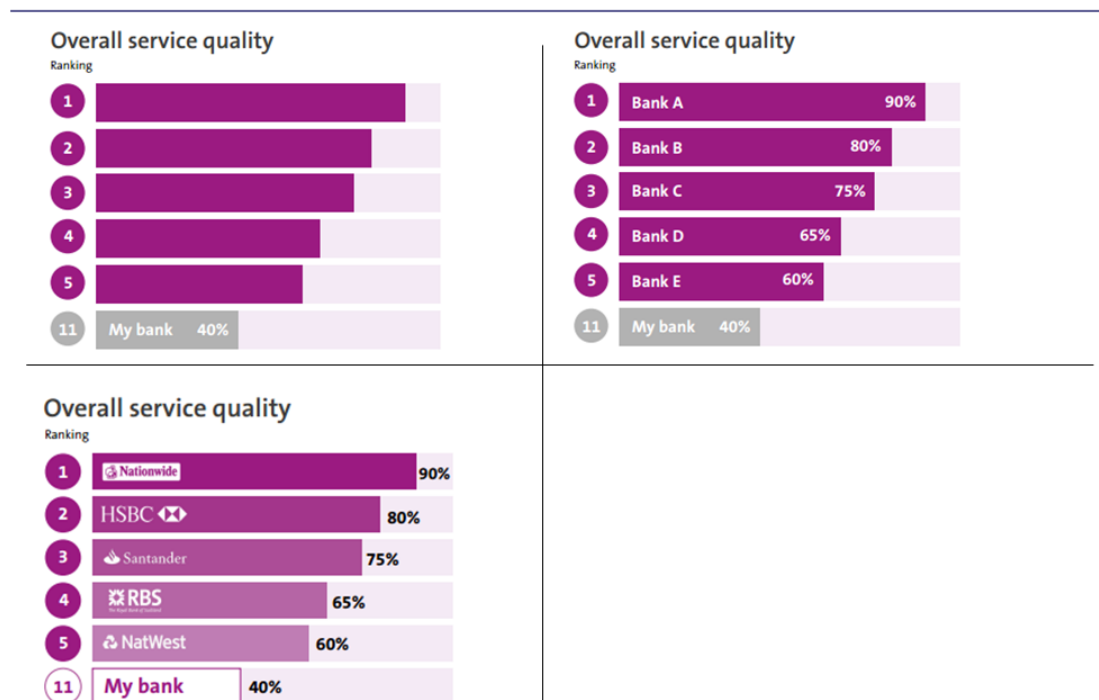
4.3.1   Ranking – no name, no percentages

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Overall service quality
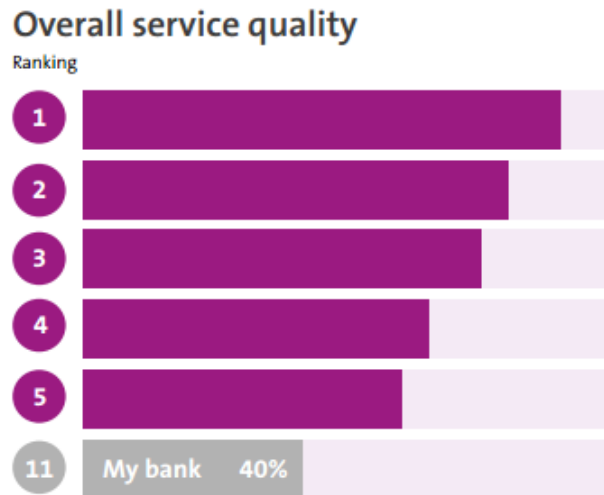
Ranking

For most respondents, a ranking clearly presented information about 'my bank' 'at a glance'. Visually, the ranking was more engaging than any of 'the average' executions, providing more immediate 'at a glance' information:

> "*It automatically shows you where your bank sits. The other one (the average) you have to work out for yourself.*" (40-60 years old, C2DE)

> "*It gives you more of a picture, like if one bank is streets ahead of the others, or if they're all much of a muchness.*" (40-60 years old, C2D)

> "*It's still high level, but it gives you more information.*" (40-60 years old, BC1)
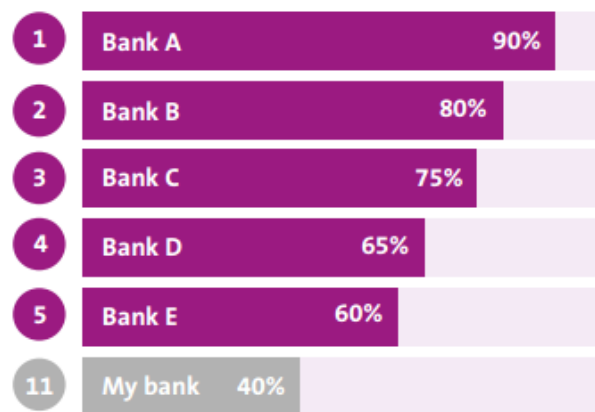
> "*You can clearly see where your bank is sitting.*" (20-40 years old, BC1)

> "*It's quite straightforward.*" (20-40 years old, BC1)

4.3.2   Ranking – no name, with percentages

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Overall service quality

Ranking

Rank	Bank	Percentage
1	Bank A	90%
2	Bank B	80%
3	Bank C	75%
4	Bank D	65%
5	Bank E	60%
11	My bank	40%

Respondents very much welcomed the addition of more information to the ranking i.e. the addition of 'my bank' and a percentage. However, there was a spontaneous appetite to see the names of all the banks within the ranking, not just 'my bank':

"If you knew the names of the other banks, it could almost be a conversation starter with your friends and family." (20-40 years old, BC1)

"If the banks were named, that would be much better. You could see how your bank compares to others." (20-40 years old, BC1)

"The names of the other banks should be there. It doesn't mean anything otherwise." (40-60 years old, C2D)

"I'd like to see the names, to see how the competition is doing." (20-40 years old, BC1)

"Taking the names out really devalues the information." (20-40 years old, BC1)

"If you need overdraft services, you want to see that your bank is the 4th, but you also want to see where the other banks were." (20-40 years old, BC1)

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Consequently, some respondents anticipated an execution with the names of the banks on the ranking, as well as their % result and ranking.

4.3.3   Ranking – with names and percentages
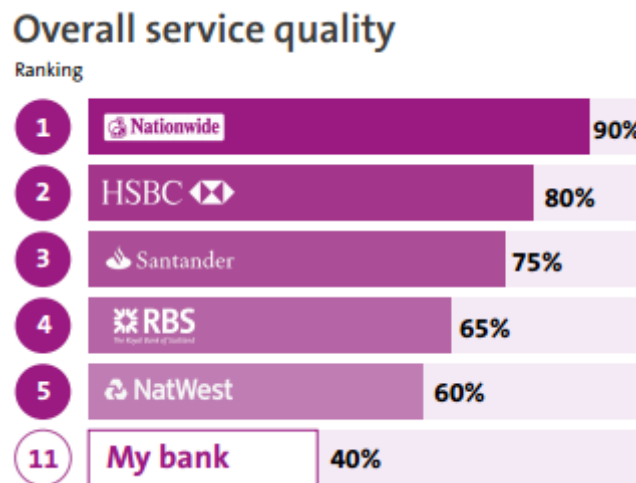
Overall service quality
Ranking

Please note: these rankings are not based on real data and are for illustrative purposes only.

When show this execution it was immediately clear that respondents preferred a ranking, with the names of the banks, and a percentage score. A typical response to this option was: '*it brings it to life*':

> *"I like this. The name of the bank really helps." (20-40 years old, BC1)*

> *"It tells you what percentage relates to the top ranked bank, so that becomes relevant instantly." (20-40 years old, C2D)*

> *"I just want to know how my bank is performing against the other banks." (40-60 years old, C2D)*

> *"The actual banks are here so you can see who ranks where." (40-60 years old, C2D)*

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The preferred execution was therefore the version showing the bank names, as well as the percentages and ranking, but without shading. Respondents did not favour the layout which presented the individual bars in different shades. Although it was understood that the colour fade was a way of communicating decreasing scores, it was felt to add more visual complexity than was necessary:

> *"I'm finding it harder to read with the shading. It's like the printer has run out of ink."* (40-60 years old, C2D)

> *"It makes it more busy, more hard to focus."* (20-40 years old, C2D)

> *"Does it just confuse things more? It's just more to look at."* (20-40 years old, C2D)

> *"I don't think the shading helps."* (40-60 years old, C2D)

4.3.4 *Weaknesses of a ranking*

Respondents identified two elements of the ranking, as currently expressed, which they felt was potentially misleading.

Firstly, if glanced at, respondents felt that the bank in 11th place looked as if it were in 6th place. This was flagged as an issue for any banks placed outside of the top 5. This issue was felt to need resolving in order to communicate the survey results clearly and transparently:

> *"This one is more deceptive. It shows us top 6 so they can get the bank in there. It makes it look like it's sixth rather than eleventh."* (20-40 years old, C2D)

> *"In all of them the scale is 1-6 and in overall it is 1-11. It's weird."* (40-60 years old, BC1)

23

In future iterations of the proposition, respondents wanted the design to make it much clearer that there was a gap in the ranking, and thus the information, between the 5th place bank and any bank outside of the top 5.

Secondly, respondents also felt that the data for each metric needed to be supported by more explanatory information (as well as the explanatory information at the top of the communications).

- Respondents felt that the ranking should be clearly identified as a ranking out of X number of banks e.g. – *Ranking out of 14.*

- Similarly, they felt that the percentage score should be clearly related to the number of surveyed respondents who would recommend their bank to their friends and family; i.e. – *% who would recommend to friends and family.* '*It makes it more specific.*' (20-40 years old, BC1)

- Respondents wanted to see the 'overall' metric identified as *overall quality of staff and customer service* (i.e. a separate metric, and not an aggregate of the other metrics) – this was a focus of attention for many respondents:

"It's not clear if overall is adding the other categories together or asking people a separate question about service quality." (40-60 years old, C2D)

"It lets you know what's included. You know that the staff have been incorporated." (20-40 years old, BC1)

"It's telling you about staff as well as the whole experience. It includes technology and people." (40-60 years old, C2D)

The desire to specify the nature of the 'overall quality' score was driven by a difference of opinion. Some respondents were unclear if the 'overall' score was a

24

combination of the other metrics, or an overall rating given by customers in the survey. They felt this should be made clearer:

> "*Is the overall score a combined result of all given questions or is it a combined score of the overall service*?" (40-60 years old, BC1)

> "*In overall service quality you would want to know what that was made of*."
> (40-60 years old, BC1)

Respondents were prompted to consider a situation where a metric might not apply to an individual bank (e.g. in branch service for an online bank) and how this should be explained. If a metric does not apply, (for instance where a bank operates online only, or where a bank does not offer one of the services measured) respondents felt it would be appropriate to mark the bar 'not applicable':

> "*It could just say 'not applicable' if a bank doesn't offer a particular service*."
> (20-40 years old, C2D)

Overall, respondents wanted the individual metrics (i.e. bars on the graph) to be 'framed' with information, as described above. They felt that it was important that both the whole communication as a whole, as well as the individual metrics to communicate key messages about the data (i.e. the ranking is out of X number of banks, the % relates to the % of people who would recommend their banks to friends and family, and the 'overall service quality' score is a score of the 'overall quality of staff and customer service'.

4.5   Design and layout preferences
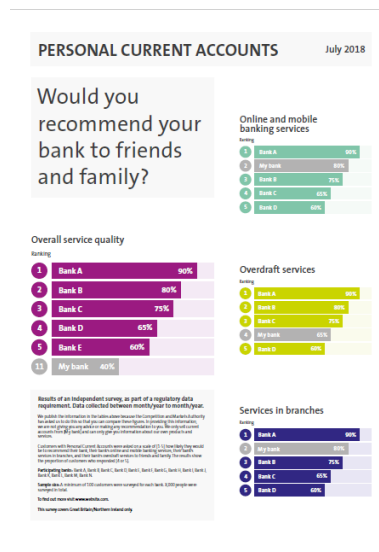
In terms of design and layout, respondents did not favour the layout which presented the 'overall service quality' metric in a larger size than the other metrics.

There were two main views about the potential usefulness of the 'overall service quality' metric:

- Some felt that this metric provided 'top line' information which was a 'way in' to the rest of the data;
- Others felt that this metric was irrelevant, based on their interest in other metrics (typically online and mobile banking services).

Overall, whilst views on the usefulness of the 'overall service quality' metric differed, respondents agreed that the design should not place more visual emphasis on the 'overall service quality' metric than the other metrics. Respondents were concerned that additional visual emphasis on the 'overall service quality' metric might imply that it was a *more important* metric than the others, or even that it was an aggregate of the other ratings, rather than a separate rating:

> "*The metrics don't have equal weight. Service in branches and overdraft services are not as important as overall service quality.*" (20-40 years old, BC1)

26

"I don't like the charts being different sizes." (40-60 years old, C2D)

"The smaller ones seem less important." (40-60 years old, C2D)

"It makes me think the big one includes the smaller ones." (40-60 years old, C2D)

"If you're only interested in online or mobile banking, then you'd look at that section and that would be enough for you. But if you have this overall ranking panel, it takes away from the thing you'd want to look at." (40-60 years old, C2D)

Overall, metrics of the same size were recommended.
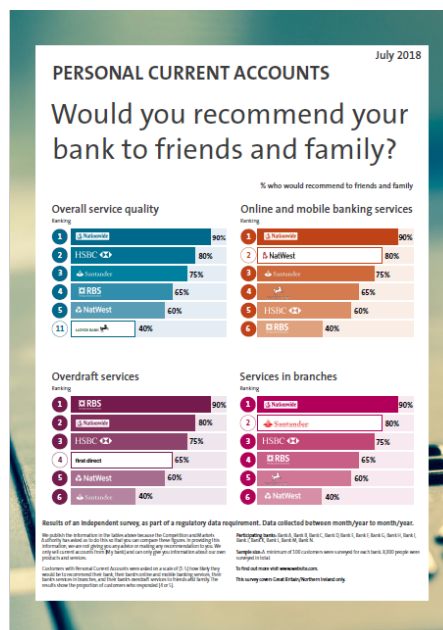
Please note: these rankings are not based on real data and are for illustrative purposes only.

The addition of a coloured background, although appealing for some younger respondents, was potentially felt to distract from the key information:

"Having the border makes it crowded." (20-40 years old, BC1)

> *"I don't like that, it's a picture. It doesn't look very professional."* (20-40 years old, C2D)

As discussed in section 4.3.3, respondents did not favour the layout which presented the individual bars in different shades. Although it was understood that the colour fade was a way of communicating decreasing scores, it was felt to add more visual complexity than was necessary.

The only colour that was considered problematic from the range of stimulus shared with respondents was black. This was felt to indicate a negative value judgement.

The preferred design style was therefore consistently sized metrics and consistently coloured and shaded bars on a white background.

4.5   Interpretation of the information

Most respondents felt that the information provided was simply that; information that they were being offered, to use if they wished. They did not feel that they were being offered advice:

> *"I don't think it's advice. Advice would say, 'choose because of this'. This is just giving information." (20-40 years old, C2D)*

> *"This is not a specific piece of marketing information, it's an industry piece of awareness information." (40-60 years old, BC1)*

> *"It's not steering you in a direction." (40-60 years old, C2D)*

> *"It indirectly persuades you, but it's not actually advice." (20-40 years old, C2D)*

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As discussed in section, 4.1.2, ensuring that the information is clearly presented as 'independent survey findings', was identified as a way of emphasising that this is simply information, not advice.

Only one respondent felt that the information could be perceived as advice, based on the fact that it only provided some, but not all of the results. He felt that in order to be transparent, all the data would need to be presented:

> *"If you choose 14 banks, you have to show 14 banks. You mustn't hide any of the data."* (20-40 years old, C2D)

In this group, the remaining respondents felt that providing information for all 14 banks surveyed would provide too much information and would not be visually engaging:

> *"If I was thinking 'my bank' is not doing well here, I wouldn't want to know who comes eighth or ninth, I'd want to know who is at one or two."* (40-60 years old, C2D)

> *"It's fine to see the top five. There are so many banks. It would be far too much information if they were all on there. Less is best."* (40-60 years old, C2D)

The remainder of the sample prioritised making the information eye-catching. They felt that any further information should be available for those who wanted to see it (i.e. online) but should not be on the poster/image:

> *"You want this to be eye-catching because you want to make people read it. This, although there is limited information on it, catches your attention. If you put all the information on it, you'll lose the appeal. The more you include, the more you lose visually. So you have to make a choice about that."* (20-40 years old, C2D)

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"The information should all be available online somewhere, but not on the initial thing, or on a poster." (40-60 years old, C2D)

Respondents noted that it would be easy to 'click through' for further information if coming across this information online. One suggested adding a QR code to the poster to facilitate quick access to further information.

Overall, the research identified several ways of mitigating against the risk of being perceived to be providing advice:

- Firstly, by clearly identifying that these are independent survey findings (in the title);
- Secondly, by clearly indicating that the ranking is out of 14, therefore clearly flagging the limits of the information being presented (in the information framing each metric);
- And finally, as indicated in the previous research, poster and online executions need to act as signposts to further information. Each execution needs to clearly indicate that these are the headlines and there is more to find online: *"If suddenly someone thinks 'I want to look into this, but I don't have time', you need to have information about where you can find out more in your own time."* (40-60 years old, BC1)

4.6   Contextualising the potential impact of the information

It was clear that respondents were interpreting the information about service quality within the context of their own views. What 'good' looked like varied between individuals. Moreover, individuals valued a range of factors in addition to service quality e.g. financial benefits (interest rates, incentives to move banks), their own personal experience, as well as word-of-mouth recommendation.

There was evidence to suggest that those actively considering switching might use this information as part of their thinking, alongside other factors:

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"If I was looking to switch and I saw this and they were top three on all those things, that might persuade me." (40-60 years old, C2D)

"As long as my service was good personally, I wouldn't care about ratings. If my experience was bad, maybe it would make a difference." (40-60 years old, C2D)

Amongst those not actively considering switching, information about service quality was perceived as 'nice-to-know' and 'interesting' and had the potential to raise the question of service quality amongst an audience who may not have considered it before:

"I've switched from one bank to the other because of the rates. It never even crossed my mind to look at service quality." (40-60 years old, C2D)

Once again, it was very clear that there were many other factors that contributed to respondents' satisfaction with their bank, in addition to service quality. Equally, respondents felt that there were other influential sources of information about service quality:

"If this is your bank already and you already have personal experience with that bank, you don't need to read the survey, because you know how good the bank is anyway." (40-60 years old, BC1)

"It's not like you've read a forum where people tell you stuff." (20-40 years old, C2D)

31

5. Conclusions and recommendations

Initial confusion among most respondents demonstrated that the information hierarchy needs to be adjusted to 'frame' the data.

The preferred title for most would be: *Independent Service Quality Survey*

Respondents also wanted to see information about the survey. The main elements of this information would be:

- *These are the results of an independent survey*
- *This data has been produced because it is a regulatory requirement*
- *X number of banks were included in the survey*
- *X number of randomly selected customers were surveyed for each bank (making a total of X customers)*
- *Customers were asked "Would you recommend your **personal current account provider** to friends and family?"*

The term 'personal current account provider' was commonly perceived to be more accurate than 'bank'.

Respondents felt that they would be puzzled if their bank did not appear in the survey. The small print at the bottom of the poster would need to include an explanation of why not all banks are included in the survey.

Respondents wanted the information to be understandable 'at-a-glance'. They felt that a ranking provided clearer information than the average.

Respondents also wanted information which identified how their bank was performing compared to other named banks. They felt that a ranking, with named banks and their percentage score fulfilled this brief.

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In future, respondents wanted the design to make it much clearer that there was a gap in information between the 5th place bank and any bank outside of the top 5.

Respondents also felt that the data for each metric needed to be supported by more explanatory information:

- This is a ranking out of 14
- The percentage relates to the *"% who would recommend to friends and family"*
- The 'overall' metric is a rating of the overall quality of all aspects of customer service

For clarity, respondents recommended presenting the metrics without shading, in equal sizes and without a coloured background.

A majority of respondents felt that the information provided was simply that; information that they were being offered, to use if they wished, and not advice.

The research identified ways of mitigating against perceptions of providing advice:

- Ensuring that the information is presented as 'independent survey findings'
- Clearly indicating that the ranking is out of 14
- Clearly indicating that these are the headlines and there is more information online

It was clear that respondents were interpreting the information about service quality within the context of their own views and that they valued a range of factors in addition to service quality e.g. financial benefits, their own personal experience, word-of-mouth recommendation.

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However, respondents felt that those actively considering switching might use this information as part of their thinking. More generally, information about service quality was perceived as 'nice-to-know' and 'interesting' and had the potential to raise the question of service quality amongst an audience who may not have considered it before.

Research Report Appendices

Appendix A – Topic guide

CMA Service Quality Creative development

Topic guide for GROUPS – final draft

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1. **INTRODUCTIONS (5 mins)[5]**

   – Introduce self and **Research Works Limited**, an independent market research agency

   – We will be discussing a range of ideas, which are intended to communicate quality of service across different banks. **The research is being conducted on behalf of the Competition & Markets Authority or CMA** (assess familiarity with CMA in the room and explain if necessary)

   – Explain **confidentiality** (DPA and MRS code of conduct) and ask permission to record

2. **BACKGROUND (5 mins)**

   – Name, age, relationship status, work role and history

   – Which banks do you bank with? (Moderator note down)

3. **WARM UP – QUALITY OF CUSTOMER SERVICE (5 mins)**

   – Can you think of any times when you have chosen to rate quality of customer service? *Probe: any examples at all in any sector*

   – How were you asked to rate the quality of customer service? *Probe: filling out a comments card, choosing a button to press, being asked by a member of staff?*

   – Now I'd like to think about whether you have ever looked at information about quality of customer service? *Probe: any examples at all in any sector*

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[5] Moderator: keep to time. If short on time, less emphasis on sections 7 &9. Make sure to cover section 10 fully.

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4. <u>**CONTENT: AVERAGE VS RANKING (15 mins)**</u>

– ***Moderator:*** *now I want us to look at some ideas that are designed to communicate quality of service across different banks. Explain that these ideas communicate the results of an <u>independent survey of random service users</u>, as part of a regulatory data requirement[6]. NB. The survey has not been conducted yet, so the data presented here is just for illustrative purposes.*

<u>*Moderator note*</u>*:* **ROTATE** *discussion of the two key ideas i.e. average (poster average 2) vs ranking (poster ranking no name)*

- **Initial impressions:**

– What do you look at first? *Probe: the ranking, the length of the bars, or something else?*

– What questions, if any, do you have about the survey?

   o *Probe: how many banks do you assume have been included in this survey?*

– *Moderator note: are respondents looking at the survey information? If so, ask:*

   o Does the information about the survey answer your questions? If not, which and why?

– How do you feel about the amount of information being presented here?

   o *Probe: is the amount about right, too much or not enough?*

- **For each clarify**:

– What is this poster saying to you? *Probe: what information is it giving you?*

– What do you think would be a 'good' result?

   o *Probe: what would a 'good' length of bar look like?*

   o *Probe for rankings: if the bars were the same length, what would that mean?*

   o *Probe: what would a 'good' ranking look like?*

– **Moderator: ensure that respondents are able to explain what the information is. If they can't:**

   o Is there anything confusing about it? If so, what is confusing?

   o How could these gaps/areas of confusion be addressed?

   o What would make it clearer?

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[6] If respondents have further questions about the survey, please refer them to the information at the bottom of the executions.

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- **For each, ask: imagine you saw this communication in the local branch of your bank (or online banking/mobile app where applicable)?**

- What impact do you think this would have on you (if any)?

    - How might you feel (if anything)? What might you think (if anything)?

    - What might you do as a result (if anything)[7]?

    - Would you have any further questions about this communication? If so, what kind of questions?

    - To what extent are you likely to want to find out more about the results? Why/not?

5. ALTERNATIVE CONTENT - AVERAGE (10 mins)

- *Moderator explain that these examples present the average of the top 5 banks.*

- How would you feel about showing the average of the top 3 banks? Why?

- To what extent would this information be useful/helpful to you?

    Moderator note: for average, share alternative content:

- *poster average 1, which includes information about the previous survey*

- *poster average 3, which includes the overall range of service quality scores along with the top 5 average.*

- **For each clarify**:

– What is this poster saying to you? *Probe: what __additional__ information is it giving you?*

– To what extent is this additional information useful/helpful? Why?

– **Moderator: ensure that respondents are able to explain what the information is. If they can't:**

    - Is there anything confusing about it? If so, what is confusing?

    - How could these gaps/areas of confusion be addressed?

– Probe for range of service quality scores *(poster average 3)*: this information could be added to all metrics. Would this additional information be useful/helpful? Why/not?

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[7] Moderator: listen out for any suggestion that this information could be perceived as 'advice', rather than 'information'.

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- Probe for information about the previous survey *(poster average 1)*:
  - How do you feel about the amount of information being provided?   Is it useful/helpful?
  - How does this information make you think about the providers? Does it provide useful/helpful information? Why/not?
    - *Moderator NB: do respondents notice nuances (e.g. do they compare performance of top 5 banks over time compared to My bank over time)?*

- **For each, ask: imagine you saw this communication in the local branch of your bank (or online banking/mobile app where applicable)?**

- Compared to our previous example, would this example have more/less/about the same impact do on you (if any)?
  - If it would have a different impact, why?
  - Would you have any further questions about this communication? If so, what kind of questions?

6. **ALTERNATIVE CONTENT - RANKING (PLUS %) (10 mins)**

   Moderator note: for ranking, without names, share alternative content:
- *poster ranking 1, which includes % for all the ranked banks*

- What is this poster saying to you? *Probe: what <u>additional</u> information is it giving you?*
- To what extent is this additional information useful/helpful? Why?

- **Moderator: ensure that respondents are able to explain what the information is. If they can't:**
  - Is there anything confusing about it? If so, what is confusing?
  - How could these gaps/areas of confusion be addressed?
- If there was a joint ranking (i.e. two identical or very similar %), what would this mean to you?
- How would you feel if all the scores were low (e.g. 10-30%)?

- **Imagine you saw this communication in the local branch of your bank, or online (show online ranking 1) or on your mobile (show mobile ranking 1 and 3):**

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- Compared to our previous example, would this example have more/less/about the same impact do on you (if any)?
  - If it would have a different impact, why?
  - Would you have any further questions about this communication? If so, what kind of questions?

7. **ALTERNATIVE DESIGN - RANKING (PLUS %) (5 mins)**

   Moderator note: for ranking, without names, but including % information, share alternative design:

   - *poster ranking 2, which includes % for all the ranked banks and is shaded*
   - *poster ranking 4, which includes % for all the ranked banks and has a different layout*
   – What, if anything, do these different designs add in terms of impact?
   – What, if anything, do these different designs add in terms of clarity?
   – Probe for different layout *(poster ranking 4)*: Which information is most interesting/useful/helpful to you? What, if anything, does placing more visual emphasis on the 'overall service quality' metric' add, if anything? Which layout is most helpful/useful for you?

8. **ALTERNATIVE CONTENT - RANKING (PLUS % & NAMES) (10 mins)**

   Moderator note: for ranking, with names, share alternative content:

   - *poster ranking 7, which includes and names for all the ranked banks*
   – What is this poster saying to you? *Probe: what additional information is it giving you?*
   – To what extent is this additional information useful/helpful? Why?

   – **Moderator: ensure that respondents are able to explain what the information is. If they can't:**
     - Is there anything confusing about it? If so, what is confusing?
     - How could these gaps/areas of confusion be addressed?

   – **Ask respondents to think about the fact that they are not seeing the full survey findings i.e. results from a bigger number of banks.**
     - How do you feel about not being able to see all of the information (i.e. banks outside of the top 5?) How do you feel about these providers?

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- How do you feel about not being able to see information about banks who are not part of the survey? How do you feel about these providers?

- **Imagine you saw this communication in the local branch of your bank, or online banking (show online ranking 2) or mobile app (show mobile ranking 2):**
- Compared to our previous example, would this example have more/less/about the same impact do on you (if any)?
    - If it would have a different impact, why?
    - Would you have any further questions about this communication? If so, what kind of questions?

9. **ALTERNATIVE DESIGN - RANKING (PLUS % & NAME) (5 mins)**

    Moderator note: for ranking, with names and including % information, share alternative design:

- *poster ranking 9, which includes % and name for all the ranked banks and is shaded and has a different background*
- *poster ranking 10, which is the same as poster ranking 9, although the background shows through the white page*
- What, if anything, do these different designs add in terms of impact?
- What, if anything, do these different designs add in terms of clarity?

FURTHER DECISIONS (10 mins)

Moderator explain: that there is one detail that we'd like to ask their advice about. Some metrics
will not apply to some banks e.g. online banks will not have data for 'services in branches'.

- What should be done in these circumstances?
    - Not show metric at all?
    - Show other providers' data, with a heading of 'not applicable' against 'My bank'
    - Or show other providers' data, with other wording e.g. 'service not offered'

- *Moderator explain: we also need to ask about the most appropriate title for the survey.*
- What do you think each of the following means?

- o *"Would you recommend your bank to friends and family?" (all stimulus)*
  - ▪ An alternative would be to say 'PCA provider' instead of 'bank'. What would this add, if anything?
- o *Or 'Independent Service Quality Survey' (as shown on poster ranking version 2)*
- Which do you prefer – and why?
- Are there any specific words that the heading needs to include? If so, what and why?

- *Moderator explain: we also need to ask about the most appropriate title for the overall metric.*
- What do you think each of the following means? What elements of service does this include?
  - o *"Overall service quality" (all stimulus)*
  - o *Or "Overall quality of staff and customer service" (as shown on poster ranking version 2)*
    - ▪ *Probe if not mentioned spontaneously: does this include non-people related elements of service?*
- Are there any specific words that the heading needs to include? If so, what and why?

10. SURVEY INFORMATION (5 mins)

- What questions, if any, do you have about the survey itself? (Moderator note)
- Ask respondents to review the survey information:
  - o Have your questions been answered? If not, which and why not?
  - o Is there sufficient information provided here? If not, what additional information would you like to know?
- Having looked at the information about the survey, what do you think about the quality of the information it will provide? *Probe: perceptions of robustness and credibility*

11. OVERALL VIEWS (5 mins)

- Of the different options we have shared this evening, which have been the clearest in terms of communicating how My bank has performed vs other banks?
- Of the different options we have shared this evening, which is more likely to have engaged your interest? Why?

- o Could this design be further improved e.g. for clarity/credibility/visual appeal? How?
- o Do you have any further questions about this communication?
- How would you describe the information we have shared with you this evening? *Probe: is it survey results, data, statistics – or something else?*

**TO BE ASKED WHEN THE SUBJECT OF PRICE ARISES SPONTANEOUSLY**

- Which of us have accounts that pay fees and charges (e.g. monthly fee or overdraft charges)?

- How would you weigh up a decision between quality and price (credit interest, as well as fees and charges)?

- *Probe: what would you think if you had a bank account that paid interest, and saw information showing that it ranked low on quality?*

- *Probe: what would you think if you had a bank account that did not pay interest, and saw information showing that it ranked high on quality?*

- *Probe: what would you think if you had a bank account with high fees and charges (e.g. monthly fees or overdraft charges), and saw information that it ranked high on quality?*

Appendix B – Stimulus

Ranking stimulus

Ranking no name

Ranking with percentages

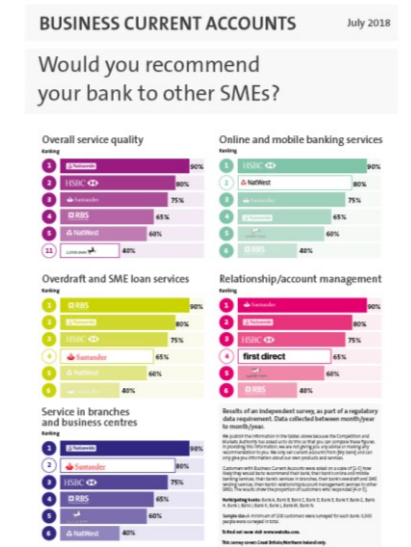*Research Works Ltd*

Ranking with percentages and shading

Ranking with percentages, brands and 'my bank'
Please note: *these rankings are not based on real data and are for illustrative purposes only.*

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Ranking with percentages, brands and branch's brand
Please note: *these rankings are not based on real data and are for illustrative purposes only.*
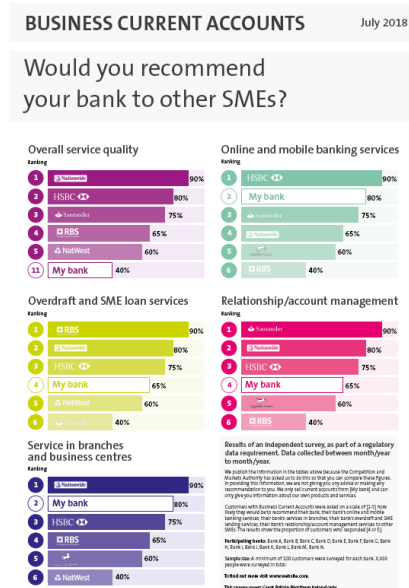
Ranking with percentages, brands, 'my bank' and background image
Please note: *these rankings are not based on real data and are for illustrative purposes only.*

Mobile ranking

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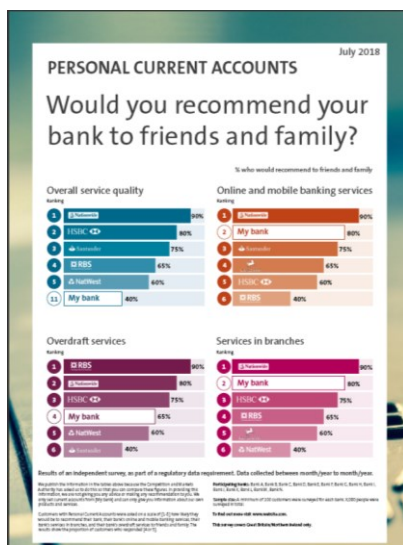
Online ranking
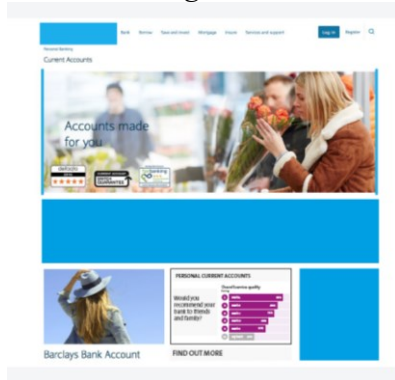
Average stimulus

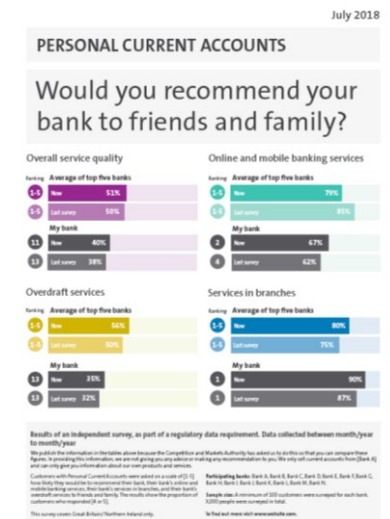*Ranking with last survey comparison*

Ranking with range