

**Member of Public I response to Statement of Scope**

Your details

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**Q1: Title (e.g. Mr, Mrs, Ms, Dr, etc)**

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**Q2: Forename**

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**Q3: Surname**

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**Q4: Email**

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**Q5: What is your role / profession?**

Company Secretary

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**Q6: Are you representing yourself or an organisation?**      Yourself

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Publishing your details

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**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? Yes**

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Your organisation

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**Q8: What is the organisation's name?**      *Respondent skipped this question*

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**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*

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

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

The main driver for comparison websites is price. Being able to compare similar products from a number of suppliers in terms of price. Speed and ease of information in one place. Information on DCT's is trusted by consumers.

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## CMA: Digital Comparison Tools Market Study Response Form

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

Marketing has a big part to play in the deemed value of the DCT. Brand reputation and awareness are the key drivers. Only one DCT is required as all have the same information on them.

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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?

Customers expect the DCT to have a view of the whole market and be able to give the best price available in the market. Consumers are generally unaware that DCTs work with a panel of suppliers and terms can vary greatly. Consumers are also unaware of the commission paid to DCT's and the respective loss suppliers need to offer to be competitive.

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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?

For price comparison they work very well. Some sites are unclear of the differences in products and assume prices and like for like. Price however should not be the only driver, other value measures such as claims performance, customer service, ongoing or hidden costs should also be clear.

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

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### 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*

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## Theme 3: Competition between DCTs

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### 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? *Respondent skipped this question*

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**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 overcome?** *Respondent skipped this question overcome?*

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### Theme 4: The regulatory environment

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

DCTs should be regulated as a broker.

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

The representation of the market and the relationship with suppliers is unclear and consumers should be aware of the commercial nature of DCTs

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

They are providing regulated activity in the supply of regulated products and should be authorised accordingly

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### Future developments, other comments and further contact

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

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

DCTs are a very useful tool for customers to have access to multiple suppliers and a broader knowledge of product spread however regulation and transparency can be improved.

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**Q27: Would you be willing for us to contact you to discuss your response? No**

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