

Member of Public J response to Statement of Scope

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

Q2: Forename [✕]

Q3: Surname [✕]

Q4: Email [✕]

Q5: What is your role / profession?

[✕]

Q6: Are you representing yourself or an organisation? Yourself

PAGE 4: 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

PAGE 5: 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 or has most interest? *Respondent skipped this question*

PAGE 6: 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?

Customers who are online savvy, deal seeking and time poor will tend to use them - Most consumers would trust DCT's to present them the best possible offer from a selected supplier.

Because they perceive DCT's to be impartial there could be a higher element of trust as all the DCT is doing is presenting an offer from another provider.

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

CMA: Digital Comparison Tools Market Study Response Form

A lot of the comparison websites such as Moneysupermarket, Uswitch are well known - most web savvy customers looking for deals will naturally go towards the big brands and search for the same product on multiple sites.

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?

Consumers who are deal seeking tend to shop around multiple comparison sites (they know not all suppliers will be aligned to one comparison site) so for them

Also, they will also be comparing prices on DCT's with those on the suppliers own website as there could be additional savings or offers in choosing one over the other.

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?

It allows them to narrow down multiple suppliers relatively quickly, filter on certain product features, obtain help and support, buyers guides and impartial advice.

PAGE 7: 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?

Brand awareness, cost per acquisition and ultimately product sales.

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?

DCT's want to be a consumers one stop shop so having all the big brands available will naturally attract more customers and investment from suppliers.

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?

Suppliers compete aggressively so this requires deeper offers and increased CPA in some cases for greater prominence on the DCT.

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

No separation between value and premium suppliers so depending on what part of the market you play in you're always paying a higher cost to access a wider range of consumers on a more popular comparison site.

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?

Suppliers tend to provide richer offers on DCT's than other channels (including the suppliers own channel)

PAGE 8: 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?

DCT's are pushing customers direct to a suppliers website to place an order so customer data is being managed by the supplier however certain suppliers will only advertise on selected DCT's.

DCT's will compete with each other on range of suppliers, traffic, richness of offers and exclusives.

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?

Having an audience, brand awareness, traffic and exclusive offers not available elsewhere

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

There doesn't appear to be any significant barriers - if a DCT can secure good deals with key suppliers, build a tool that is quick an easy for consumers to use and offer impartial advice

PAGE 9: Theme 4: The regulatory environment

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

No

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

No

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

No

PAGE 10: 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?

None

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

None

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