

# Digital Comparison Tools: Consumer Research

## Final report



Report prepared by Kantar Public

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# 1. Introduction

This report includes findings from quantitative and qualitative consumer research conducted as part of the Competition and Markets Authority's (CMA) market study in relation to digital comparison tools. The research was conducted between October 2016 and January 2017. In this introductory chapter we set out the research objectives and provide background information on the sample and methodology used to obtain the results. Further technical information is provided in a separate report which will be published alongside this document.

This report is divided into 10 chapters, as follows:

- Chapter 1: Introduction
- Chapter 2: Executive summary
- Chapter 3: Overview of shopping around
- Chapter 4: Overview of awareness and use of comparison sites
- Chapter 5: Perceptions of comparison sites
- Chapter 6: Reasons for use of comparison sites
- Chapter 7: Consumer usage of comparison sites
- Chapter 8: Experience using comparison sites
- Chapter 9: Purchasing decisions and outcomes
- Chapter 10: Conclusions

The content of the consumer research was developed around the key objectives of the CMA's market study. The key objective of the research was to understand consumer awareness, attitudes, behaviours and experiences in relation to the use of digital comparison tools (DCTs) and other comparison channels. Within this, there were a number of specific areas of interest which the research sought to explore, including:

- Prevalence and frequency of comparison site usage: how many consumers use comparison sites, how often consumers use comparison sites, and how this varies across sectors
- Consumers' usage and comparative perceptions of alternative channels for comparison/switching
- Consumers' understanding of what comparison sites do: what service is being provided (advice or comparison), how rankings are generated; how much of the market is covered
- Perceived benefits of using comparison sites and reasons for using or not using them
- How consumers use comparison sites: to compare offers/generate quotes only, to compare and switch through the comparison, or to discover new products/suppliers
- User experience of comparison sites: how easy or difficult comparison sites are to use, the level and type of information they provide
- Comparison site usage behaviours: what search process consumers employ; what search features they use (e.g. filters, re-ranking), what dimensions they focus on
- Trust in comparison sites and willingness to share personal data
- Awareness and use of multiple comparison sites: whether consumers use multiple sites, and what factors drive their choice of particular comparison sites for particular searches
- Awareness, use and impact of regulatory interventions and consumer protection measures

The consumer research covered activities in relation to eight sectors: home insurance, flights, broadband, energy, motor insurance, hotels, travel insurance and credit cards. Four of these sectors were prioritised for the survey: home insurance, flights, broadband and energy. In this report we term these four sectors the 'survey case study sectors'. Consumers were always asked about one of these sectors where eligible; the other sectors were only asked about in the survey where none of the four case study sectors were eligible.

The research has drawn on both quantitative and qualitative research methods; we now describe each method in turn.

## 1.1 Quantitative method and sample

### Quantitative method

- Address based online survey method (ABOS)
  - Addresses randomly selected from Postal Address Files
  - Invitation letters sent to sampled addresses
  - Up to four adults aged 18+ invited to complete the survey; login details included on letters
- Questionnaire developed between CMA and Kantar Public and refined following cognitive testing
  - Questions identified recent experience and frequency of shopping around and using DCTs
  - Follow up sections for 'non-users' (those shopping around without using DCTs) and 'users' (those using DCTs) in last three months
  - Questions asked in relation to a specific sector / experience
  - Other more general questions on perceptions of DCTs
- Total achieved sample size after validation = 4,083 (8% response rate)
- Data weighted to target population and to correct for unequal probabilities of selection of sector

For the quantitative stage an online survey was conducted. This involved first selecting addresses from the Postal Address files using a random probability sampling approach. Sampled addresses were sent invitation letters and up to four adults in households were invited to complete the survey.

The questionnaire was developed jointly between the CMA and Kantar Public and refined through cognitive testing. The initial part of the questionnaire included questions to identify recent experience and frequency of shopping around and using comparison sites. Detailed follow up questions were then included for 'non-users' (defined here as those who had shopped around in the last 3 months but who did not use a comparison site) and 'users' – (those who shopped around in this period using comparison sites). These follow up questions were asked in relation to a specific sector where they had shopped around, with the four survey case study sectors prioritised. The survey also included broader questions on perceptions of comparison sites, asked of all aware of them. The survey questionnaire is included in Appendix A.

The total achieved sample size was 4,083, which gave an 8% response rate. The survey data has been weighted to the target population of all UK internet users.



## Quantitative sample profile

Category	Sub-category	Survey (design weighted)	Population	Difference
Gender	Male	47.6%	49.8%	+2.2
	Female	52.4%	50.2%	-2.2
Age band	16-19	8.4%	6.2%	+2.2
	20-24	9.2%	8.9%	+0.3
	25-29	9.8%	9.6%	+0.2
	30-34	8.9%	9.3%	-0.4
	35-39	9.0%	8.8%	+0.2
	40-44	7.6%	8.6%	-1.0
	45-49	8.4%	9.5%	-1.1
	50-54	9.0%	9.4%	-0.4
	55-59	7.3%	8.0%	-0.7
	60-64	7.0%	6.6%	+0.4
	65-69	6.8%	6.2%	+0.6
	70+	8.5%	8.7%	-0.2
Internet use	At least once a day	91.1%	91.3%	-0.2
	At least once a week	6.7%	6.6%	+0.1
	Less frequent	2.2%	2.2%	+0.1

The profile of the achieved sample closely reflected the target population of internet users across a range of indicators. The table above compares the survey sample and population across gender, age and level of internet use.

## Common reporting groups

Group	Description	Sample size
All consumers (internet users)	All respondents – regardless of shopping around or DCT experience	4,083
All aware of DCTs	All respondents who said they had heard of comparison sites before	3,958
DCT users	All who had used a DCT in a sector in the three months prior to interview	1,688
Non-users	All who had shopped around in a sector without using a DCT in the last three months	1,095

Sector	Users	Non-users
Flights	508	247
Energy	267	164
Home insurance	210	105
Broadband	182	190
Motor insurance	235	88
Hotels	177	153

The overall sample size can be divided into a number of groups of interest. The above chart provides an overview of some of the groups that we report on in this document.

Some of the initial results are based on all consumers to take part in the survey, giving a total sample size of 4,083. A number of other results are based on all those aware of comparison sites, which represents the vast majority of the sample (3,958 consumers). In many places we report results for DCT users – those who had used comparison sites in the previous three months, and non-users – those who had shopped around in other ways in the same period. It should be noted up front that the ‘user’ and ‘non-user’ groups are not mutually exclusive. To give an example, a consumer may have shopped around for flights using a comparison website in the last three months, thus qualifying as a comparison site ‘user’, and asked a number of questions about this experience. However, over the same period, they may have shopped around for energy but not using a comparison site, thus qualifying as a ‘non-user’ for this sector, and asked questions about their experience of shopping around in other ways.

We also provide sector level breakdowns in a number of places in the report. In the table above we have noted the sample sizes for the four survey case study sectors, plus motor insurance and hotels. We do not report results for travel insurance or credit cards separately as the numbers are too small to enable separate analysis.

## 1.2 Qualitative method and sample

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### Qualitative methodology and sample

- Build understanding of **customer journeys** and of how consumers use DCTs
- Help determine how consumers **understand what DCTs do** and how they work
- Explore issues around **trust in DCTs**



#### Face-to-Face Interviews

- Wave 1: October 2016
- Wave 2: January 2017
- **32 Interviews total** (16 per wave)
- **Birmingham - W1(9) & W2(10)**
- **London – W1(7) & W2(6)**



#### Interview and Observation

- **Interview – 45 minutes**
- **Observation – 15 minutes**  
To observe participants' actual behaviours on DCTs using a "think out loud" approach

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The aims of the qualitative strand were first to inform the survey development, and second to build understanding of aspects harder to capture in the survey, namely the customer journey and how comparison sites were being used. The qualitative research also explored questions of understanding and trust in more detail.

There were two waves of fieldwork – pre and post the quantitative survey – with 32 interviews achieved across the two waves. The qualitative sample included non-users of comparison sites, as well as users across a range of sectors, and included people with a range of confidence levels in using comparison sites.

Interviews were conducted face-to-face in respondents' homes, and lasted around an hour. An observational method was used for the interviews, whereby respondents completed a short comparison exercise using a comparison site in the way they normally would, talking us through their thought process. This allowed us to understand how sites were being used, any evidence of using multiple sources at the same time, and to test understanding of the sites.

The wave 1 qualitative discussion guides are included in appendices C (for comparison site users) and D (for non-users). The wave 2 discussion guide is included in Appendix E.

## 1.3 Notes on reporting

We note the following points in relation to the remainder of this report:

### Target population

The target population for the quantitative survey was UK internet users aged 16+; those without internet access were unable to participate. Unless otherwise stated, the results we report are representative of UK internet users, and are not intended to be representative of the wider UK adult population.

### Face-to-face omnibus survey

A separate face-to-face omnibus survey was conducted, in addition to the online survey<sup>1</sup>. The results included in chapter 6 on reasons for not using a comparison site when shopping around are drawn from the omnibus survey. All other quantitative results are based on the online survey. Further information on the omnibus survey method is included in the technical report.

### Consumer recall

In the quantitative survey consumers were asked to think back to a shopping around experience over the three months prior to interview. During the survey consumers were asked how well they recalled the experience they had been asked about. The results suggested that recall was good, with more than nine in ten saying they had recalled their shopping around experience either very well or fairly well.

### Reporting sector level results

Sector breakdowns are included for a number of the results reported. In most cases this will be based on the sector that consumers were asked about in the survey – a sector where they had shopped around in the last three months. While we do include breakdowns of results for motor insurance and hotels, these are not directly comparable with the survey case study sectors due to the way the questionnaire was structured. Consumers were only asked about one of these two sectors in cases where they did not qualify in relation to any of the four survey case study sectors.

In a few places in the report sector breakdowns are based on all sectors that consumers have used in the past, rather than just the specific sector they were asked about in detail during the interview. This applies to questions that were asked in relation to general experiences and perceptions of comparison sites, rather than in relation to their specific experience in the last three months. We note clearly where these breakdowns have been included throughout the report.

### Structure of the report

The report draws together the findings from the quantitative and qualitative research. In each chapter we provide the quantitative findings first, with the qualitative analysis following to add further depth.

### Terminology used in the report

We refer to 'comparison sites' throughout the report as a shorthand term for all 'digital comparison tools' (i.e. including websites and apps); this also reflects the language that was used in the survey questionnaire.

### Other common terminology used in the report includes:

'Comparison site users' – typically refers to those who had shopped around using a comparison site in one of the eight sectors covered by the survey in the three months prior to interview

'DCTs' – digital comparison tools

'Heavy users' – consumers who used a comparison site in four or more of the eight sectors covered by the survey in the 12 months prior to interview

'Multi-homing' – refers to cases where consumers used multiple comparison sites as part of the same search activity

'Non-users' – usually refers to the group of consumers to have shopped around in the three months prior to interview without using a comparison site. In most cases these 'non-users' had used a comparison site

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<sup>1</sup> The omnibus survey questionnaire is included in Appendix B.

previously. We also refer to consumers who have never used comparison sites as 'non-users'; this distinction is made clear in the relevant sections of the report

### **Other notes on reporting**

All results reported from the quantitative survey are based on weighted data. Full details of the weighting process will be included in the separate technical report.

Percentages may not add up to 100% due to rounding, the exclusion of some categories (e.g. 'Don't know' and 'Refused') and the option for more than one response to be selected at some questions.

We have included details of the precise analysis base used for results at the bottom of each chart throughout the report. In the same place we have included a reference to the question that each result is based upon; the questionnaires for the main and follow-up quantitative surveys are appended to this report.

A number of results are reported at a sub-group level. Where we have explicitly reported a difference between groups this will be significant (based on a 95% confidence level) unless otherwise stated. Further information on confidence levels associated with various sub-groups will be included in the technical report.

## 2. Executive summary

In this chapter we present a short summary of some of the key findings from the research.

### **Shopping around**

Three quarters of consumers had shopped around in at least one of the eight sectors covered by the survey in the last two years; half had shopped around in at least one sector in the last three months. Motor insurance was the sector where the highest proportion had shopped around in last two years; hotels and flights were most common over the last three months.

Very few consumers purchased products without shopping around in any sector. Where this did happen, the most common reason was receiving an offer from a provider that was just what the consumer needed.

Of those who visited comparison sites, three in ten did not shop around in any other way, relying solely on the comparison site(s). Those shopping for motor and home insurance were most likely to rely solely on comparison sites. Outside of comparison sites, the most common ways that consumers shopped around were visiting websites of individual suppliers, visiting consumer websites, seeking advice from friends, family or colleagues and visiting customer review websites. The main reasons consumers used other methods (aside from comparison sites) were to make sure they were getting the best deal and to check and compare prices.

### **Awareness and use of comparison sites**

Almost all consumers to take part in the quantitative survey were aware of comparison sites; just 3% were unaware.

Eighty five per cent of consumers had used a comparison site at least once in the past; seven in ten had used a site in at least one sector in the last 12 months, four in ten had done this in the last three months.

Levels of use of comparison sites varied by sector; comparison sites were most commonly visited to shop for motor insurance; among those who had used a comparison site in each sector, hotels and flights had the highest rates of use in the last three months. Consumers shopping for broadband were less likely to use a comparison site compared with those shopping for other products.

A substantial minority of consumers had visited comparison sites in multiple sectors; two in ten had used a comparison site across four or more sectors in the last 12 months. Consumers earning higher incomes and with higher levels of education were more likely to use comparison sites on a regular basis.

Three quarters of consumers were very or fairly confident using comparison sites, with the level of confidence closely related to level of past use of these sites, as well as confidence in undertaking other activities online.

### **Perceptions of comparison sites**

There were mixed messages in terms of the degree to which consumers think comparison sites provide impartial advice or recommendations. Most consumers in the quantitative survey said that comparison sites provided recommendations on what to choose, at least to some extent. However, the qualitative research suggests that consumers mainly see comparison sites as providing an impartial comparison between products and services.

The majority of consumers think that comparison sites cover at least most providers, though few think that all are covered. The lack of complete coverage is not seen as an issue, with eight in ten consumers stating that the number of providers covered was sufficient for their needs. Consumers were a little more likely to say that comparison sites covered too many, versus too few, providers.

Most consumers trusted comparison sites at least a fair amount across a range of measures. Trust ratings were lowest for ensuring that data is not shared with third parties without permission, with half saying they did not trust comparison sites very much or at all in relation to this measure. Four in ten said they did not trust comparison sites very much or at all to treat all suppliers equally. For most measures, consumers had more trust in providers' own websites than comparison sites; the only exception to this was in relation to being provided with the best price, with comparison sites and provider sites rated equally.

Most consumers thought that comparison sites were checked and approved before they can operate, though few were sure this was the case. The majority of those who visited comparison sites did not recall seeing any evidence of accreditation or regulation.

The qualitative research found that consumers rarely knew or had previously thought about how comparison sites made money. Where it was known that sites earned a fee from providers, this tended to have little negative impact on trust among consumers.

### **Reasons for using comparison sites**

The most common reason consumers gave for using comparison sites was to help save money. Other common reasons were to compare a large number of providers, to save time, and to get a broad understanding of what is available and from whom. The qualitative research found that consumers often used comparison sites at the start of their search process, to get a sense of the market quickly.

Among consumers who recently shopped around without using a comparison site, the most common reasons for this were not having thought about it, a preference to deal directly with providers, and always buying from the same provider. Generally speaking, those who used comparison sites less often or not at all were also less likely to use the internet frequently and lacked confidence in online activities. The qualitative research found that some non-users of comparison sites had concerns about entering and sharing a large amount of information on the sites.

### **Consumer usage of comparison sites**

Around six in ten consumers to use a comparison site in the last three months said they knew which site they wanted and went straight to this site. Three in ten searched online to find a comparison site.

Roughly half of consumers said they always used the same comparison site when searching for a particular product, with a similar proportion using different sites.

Two thirds of consumers claimed to use more than one comparison site when shopping around on the specific occasion they were asked about in the survey. Around half of those to use a comparison site in the last three months said they used multiple comparison sites and other sources to shop around. The most common reasons mentioned by consumers for using multiple comparison sites were to check prices across sites and to ensure they got the best product or service. The qualitative research identified a range of 'multi-homing' behaviours, with some using multiple sites concurrently and others using one site as their main source of information, with subsequent visits to other sites as a quick cross-reference tool.

A quarter of those to visit comparison sites said they used comparison apps, with the highest levels of app use among those shopping for flights and hotels.

### **Experience using comparison sites**

More than eight in ten consumers said they were happy to provide all of the information they were asked for on the comparison site. Consumers' level of comfort differed somewhat based on the type of information they were asked for. They were most likely to feel uncomfortable providing their phone number and information about their financial situation.

Seven in ten comparison site users said that it was possible to re-order or filter results on the main site they used. Three in ten were not aware whether this was possible. Around half of all comparison site users said they re-ordered or filtered their results. The qualitative research found that consumers often lacked awareness and understanding of re-ordering and filtering functions.

A third of those to visit comparison sites said they considered four or more results in relation to the specific shopping around experience they were asked about. Those who shopped around outside comparison sites tended to consider slightly fewer results. Two thirds of those to use comparison sites said the results presented on the site were fully matched to their needs.

Most comparison site users reported that the experience of using the main site they used was very or fairly easy, across a range of aspects.

### **Purchasing decisions and outcomes**

Seven in ten of those to use a comparison site made a purchase; four in ten purchased through a comparison site and three in ten purchased in another way (usually through a supplier website or by phoning or emailing a supplier). There were some differences by sector in likelihood to purchase through a comparison site; this was most likely for hotels and home insurance, and least likely for broadband.

The most common reason for purchasing outside a comparison site was a preference to deal with suppliers directly.

The qualitative research found that different purchase groups – non-purchase, purchase through a comparison site, and purchase with a supplier – were not static, and consumers could transition between them, for example, depending on the nature of the product or service they wished to purchase.

While a large minority of consumers purchased outside comparison sites, there was evidence that information provided by the sites was often still used to help consumers; two thirds of those to purchase by phoning or emailing suppliers said they used the comparison site results to help them negotiate a better deal.

Most consumers were previously aware of the supplier they purchased from, though around four in ten said they were purchasing from a supplier for the first time.

Eight in ten comparison site users said they made a better purchase choice as a result of using a comparison site.

Half of those to use comparison sites said they were very satisfied with the experience; a third of those who shopped around outside of comparison sites said they were very satisfied. Comparison site users who shopped for energy and motor and home insurance were significantly more likely to be very satisfied with the experience compared with those who shopped around in these sectors without using comparison sites.



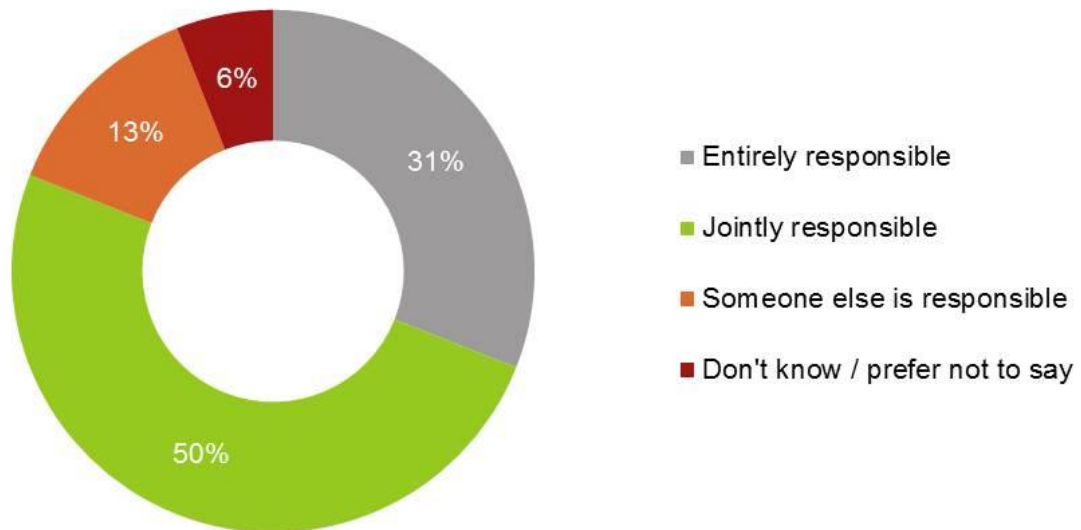
### 3. Overview of shopping around

In this chapter we provide an overview in relation to shopping around behaviour. This covers previous experience and frequency of shopping around, as well as some initial results around how those who use comparison sites do (or do not) shop around more broadly. There is far more specific detail on comparison site users later in the report.

The key topics covered by this chapter are:

- Responsibility for purchase decisions
- Sectors shopped around in and frequency
- Reasons for shopping around
- Ways that consumers shop around
- Reasons for purchasing without shopping around

### Three in ten consumers said they were entirely responsible for shopping around and purchase decisions; half jointly responsible

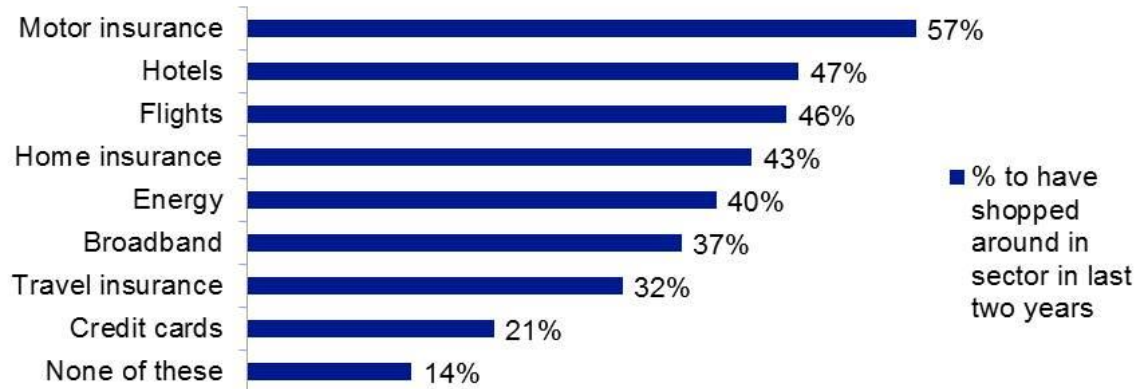


G1. Thinking about shopping around and purchasing services such as financial products and travel, are you...

Base: All consumers (4,083)

At the outset of the survey consumers were asked whether they were entirely responsible or jointly responsible for purchasing services such as financial products or travel, or whether someone else in their household was responsible. While different members of households are likely to be responsible for different types of purchase, this question was intended as a broad measure of responsibility in relation to the sorts of products and services covered by the survey. Overall, eight in ten consumers said they were either entirely (31%) or jointly (50%) responsible for these decisions.

## Around four or five in ten had shopped around in each of the case study sectors in the last two years



Average number of sectors shopped around in was 3.2

85% had shopped around in at least one sector in the last two years

75% had shopped around in at least one case study sector in the last two years

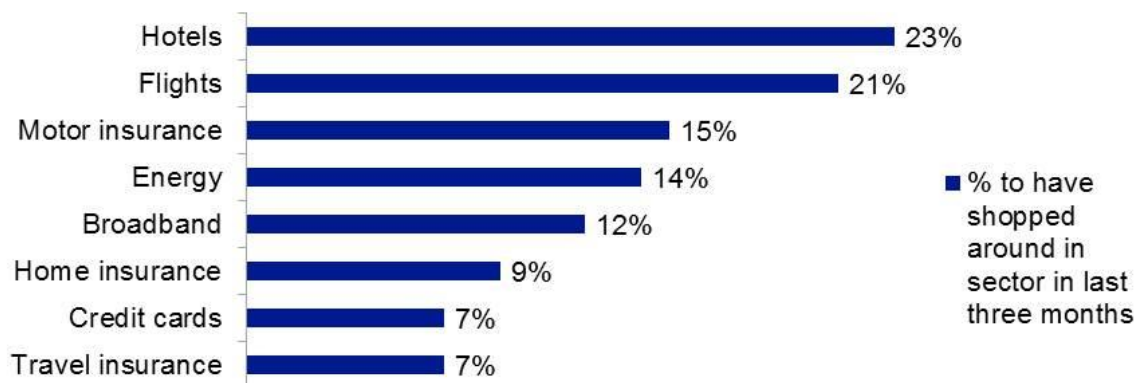
G2. For which of these products or services have you **personally** shopped around in the last two years, whether or not you ended up making a purchase? Please include any shopping around you did both online and offline (e.g. by telephone or in person). Please select all that apply.

Base: All consumers (4,083)

Consumers were asked whether they had shopped around in any of the eight sectors covered by the survey in the last two years. Almost six in ten had shopped around for motor insurance, which was the highest level for any sector. Around four or five in ten had shopped around for each of the survey case study sectors – flights (46%), home insurance (43%), energy (40%) and broadband (37%).

Overall, the average number of sectors consumers had shopped around in was 3.2. Eighty five per cent of consumers had shopped around in at least one of the eight sectors in the last two years, with 75% having shopped around in at least one of the four survey case study sectors.

## Hotels and flights most common shopping around sectors in last three months



Average number of sectors shopped around in last 3 months in was 1.1

53% had shopped around in at least one sector in the last three months

39% had shopped around in at least one case study sector in the last three months

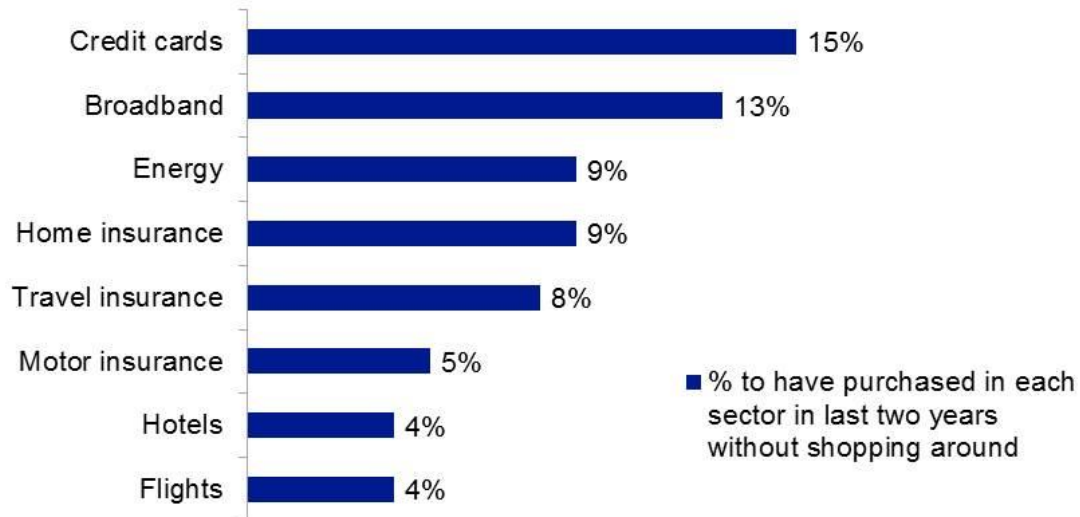
G3. As far as you remember, when was the last time you shopped around for each of the products below, whether or not you made a purchase? Please select all that apply.

Base: All consumers (4,083)

The survey also captured more recent activity: whether consumers had shopped around in each sector in the last three months. Hotels and flights were most common. This is perhaps unsurprising, as purchases may be made more frequently in these sectors compared with others - for example, motor and home insurance, where consumers will typically only shop around and purchase once a year.

The average number of sectors consumers had shopped around in over the last 3 months was 1.1. Half of consumers (53%) had shopped around in at least one of the eight sectors in the last three months. Four in ten (39%) had shopped around in at least one of the four survey case study sectors in this period.

## Very few purchased without any shopping around, though most common for credit cards and broadband

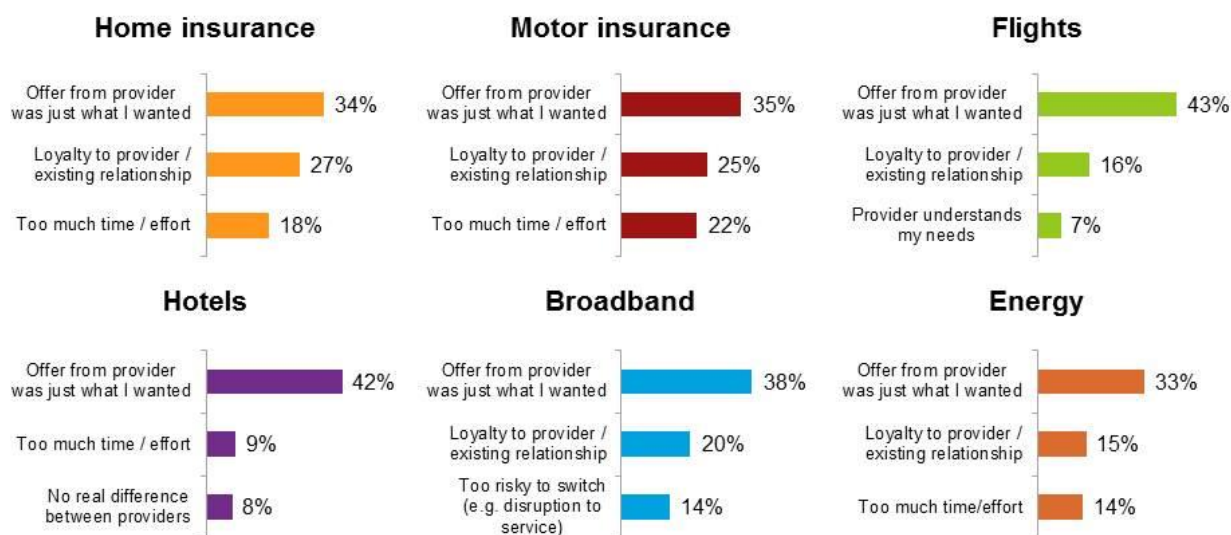


Derived from G2 and G4: G2. For which, if any, of these products and services have you personally shopped around in the last two years, whether or not you ended up making a purchase? / G4. And have you actually purchased / taken out any of these products in the last two years? / Box based on G5. Are there any particular reasons why you purchased (product) without shopping around? Please select all that apply.

Base: All to purchase in each sector in last two years: Credit cards (617); Broadband (1,191); Energy (1,296); Home insurance (1,463); Travel insurance (1,063); Motor insurance (2,040); Hotels (1,457); Flights (1,453)

It was fairly rare for consumers to make a purchase without shopping around. This was most common for credit cards (15%) and broadband (13%). For all other sectors the proportion to purchase without shopping around was below one in ten. It was particularly unusual for consumers to purchase motor insurance (5%), hotels (4%) and flights (4%) at any point in the previous two years without any shopping around.

## Across all sectors, most common reason consumers gave for purchasing without shopping around was getting an offer that was just what they needed

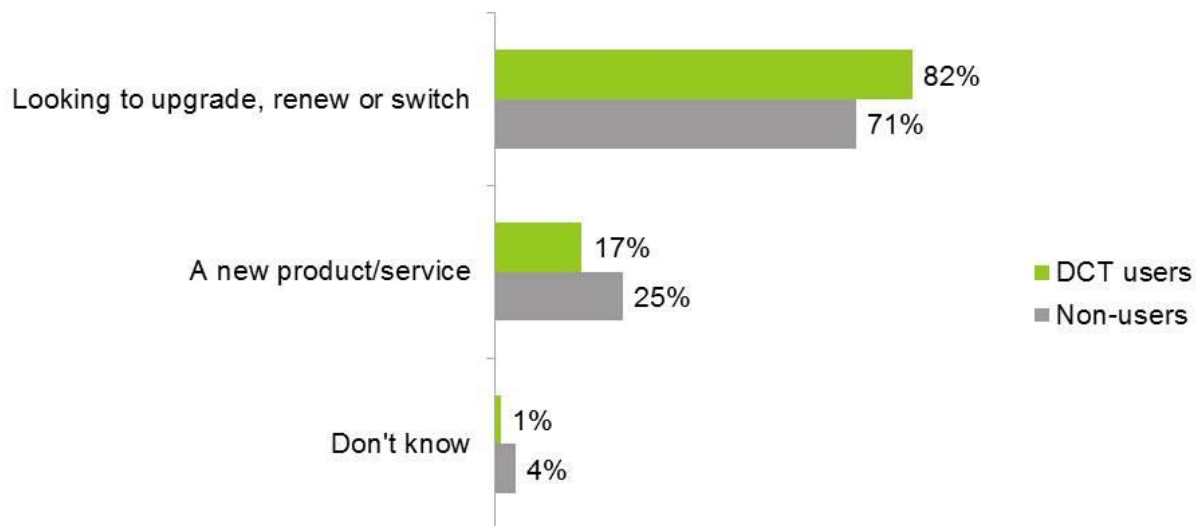


G5. Are there any particular reasons why you purchased [product] without shopping around? Please select all that apply.

Base: Consumers who have purchased in a sector in last two years without shopping around: Home insurance: 150; Motor insurance: 130; Flights: 80; Hotels: 95; Broadband: 182; Energy: 139

Consumers who had made a purchase without shopping around were asked why they did this, in relation to each sector where this applied. Across all sectors, the most common reason mentioned was the offer from the supplier being just what they wanted (ranging from 33% for energy to 43% for flights). For all sectors apart from hotels, the next most commonly mentioned reason was feeling loyalty or having an existing relationship with a provider. Other reasons mentioned included taking too much time and effort to shop around (home insurance, motor insurance, hotels and energy), a view that the existing provider understands the consumer's needs (flights), a perception that there is no real difference between providers (hotels), and that it is too risky to switch (broadband).

### Most shopping around to upgrade, renew or switch existing products – same needs for comparison site users and non-users



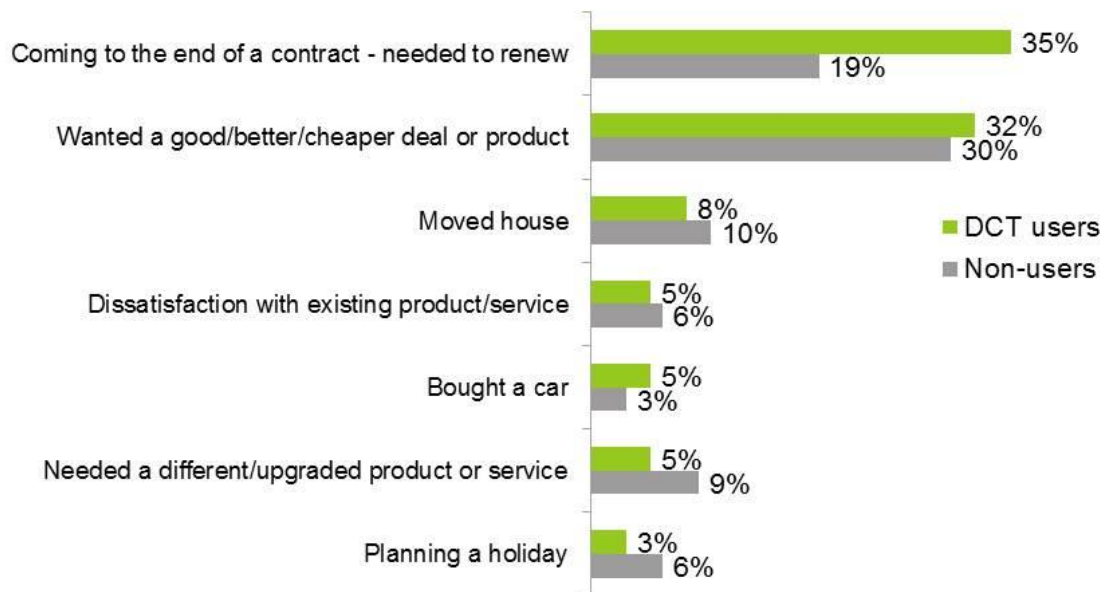
C2/M2. When you shopped around for the [PRODUCT] was this:

Base: Consumers who have shopped around in the last three months, excluding cases where selected sector is flights or hotels (DCT users: 684; Non-users: 983)

For all sectors apart from flights and hotels, consumers who shopped around in the last three months were asked whether this was to upgrade, renew or switch a product or service, or to search for a new product or service. Most shopping around was to upgrade, renew or switch; this was the case for eight in ten (82%) of those to shop around using comparison sites ('DCT users') and seven in ten (71%) of those to shop around in other ways ('non-users'). To some extent, this may reflect the sectors that were included in the research, with consumers likely to have existing suppliers for energy, broadband, home insurance and motor insurance.



### Those who used comparison sites were more likely to be prompted to search due to coming to the end of a previous contract



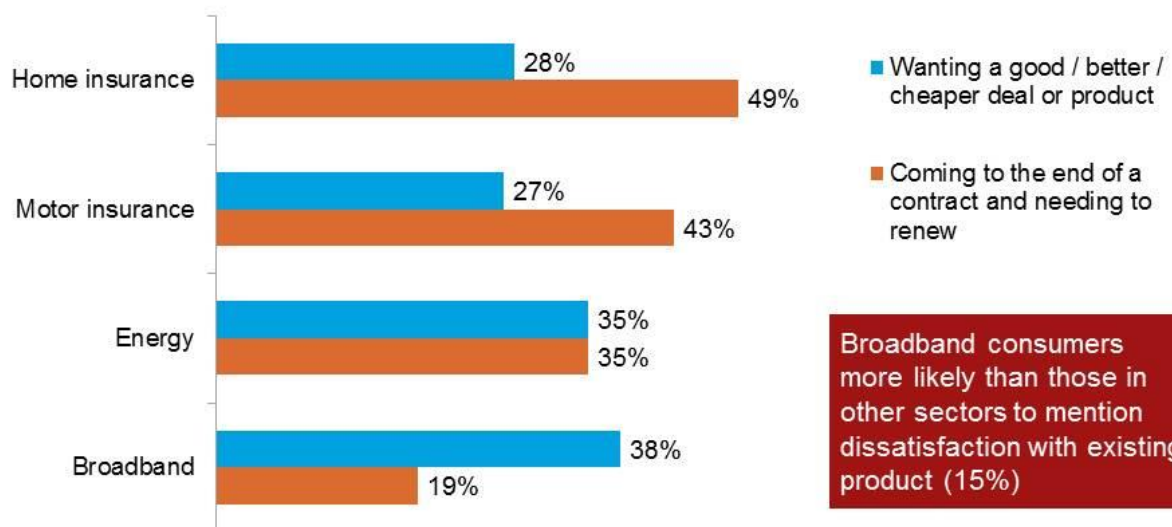
C3/M3. What first prompted you to start shopping around for [PRODUCT] on this occasion? Please select one only.

Base: Consumers who have shopped around in the last three months, excluding cases where selected sector is flights or hotels (DCT users: 983; Non-users: 684)

Consumers who shopped around in all sectors apart from flights and hotels were asked what prompted them to start shopping around. This was asked separately for those who used comparison sites in the last three months and those who shopped around in other ways. The most common triggers were coming to the end of a contract and needing to renew, and wanting a better deal or product. The need to renew was mentioned more among those shopping around on comparison sites (35% versus 19% for those shopping around in other ways).



## Those shopping for insurance on comparison sites more likely to mention needing to renew a contract; broadband consumers more likely to be looking for a better deal or product when using comparison sites



M3. What first prompted you to start shopping around for [PRODUCT] on this occasion? Please select one only.

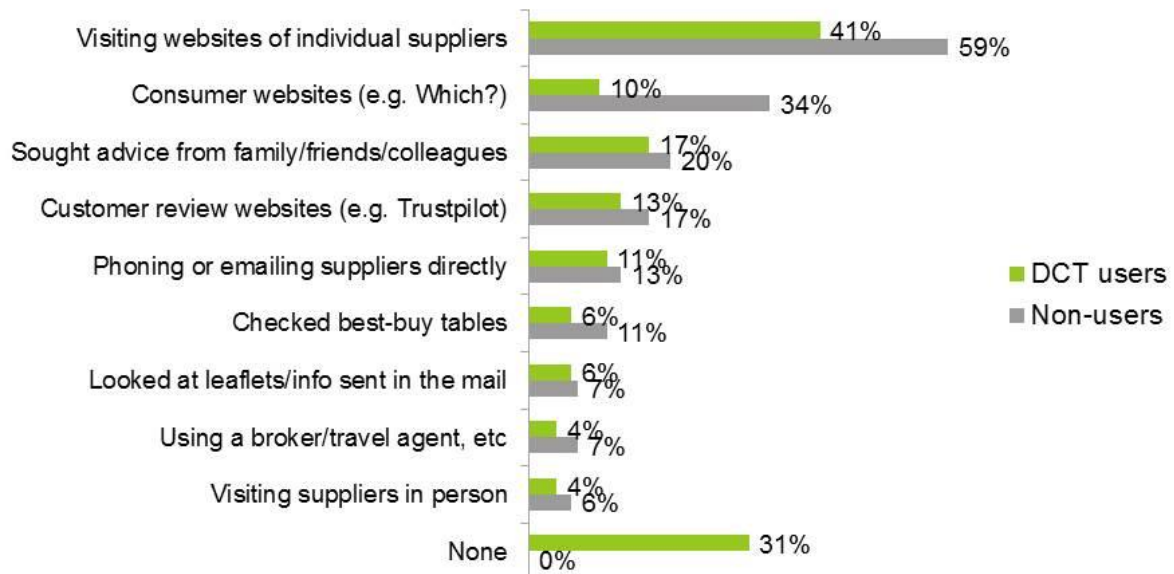
Base: Consumers who have shopped around in the last three months: DCT users: Home insurance: (210); Motor insurance (233); Broadband (181); Energy (266)

As noted on the previous chart, the main reasons that consumers were prompted to start searching were that they were coming to the end of a contract and needed to renew, and that they wanted a good, better or cheaper deal or product. The chart above shows the proportion to select each reason across home insurance, motor insurance, energy and broadband. These results are only based on those who shopped around using comparison sites.

There is a clear difference between the sectors, with those shopping for insurance products most likely to mention needing to renew an existing contract, this reason cited by 49% of home insurance consumers and 43% of those shopping for motor insurance. In contrast, those shopping for broadband were most likely to mention wanted a good, better or cheaper deal or product (38%). Energy consumers were equally likely to mention each of these reasons (in both cases, 35%). These differences probably reflect the nature of the different products, with fixed-term deals more likely to be in place for insurance, meaning consumers need to renew deals on a regular (usually annual) basis.

Aside from the two main reasons presented here, broadband consumers were also more likely than those in other sectors to mention their search being triggered by dissatisfaction with their existing product, with 15% of those shopping broadband citing this as a reason for start shopping around. Reasons were also linked to specific circumstances – for example, needing motor insurance due to buying a car, or home insurance due to moving house.

## Three in ten of those to use a comparison site in the last three months did not use any other channels

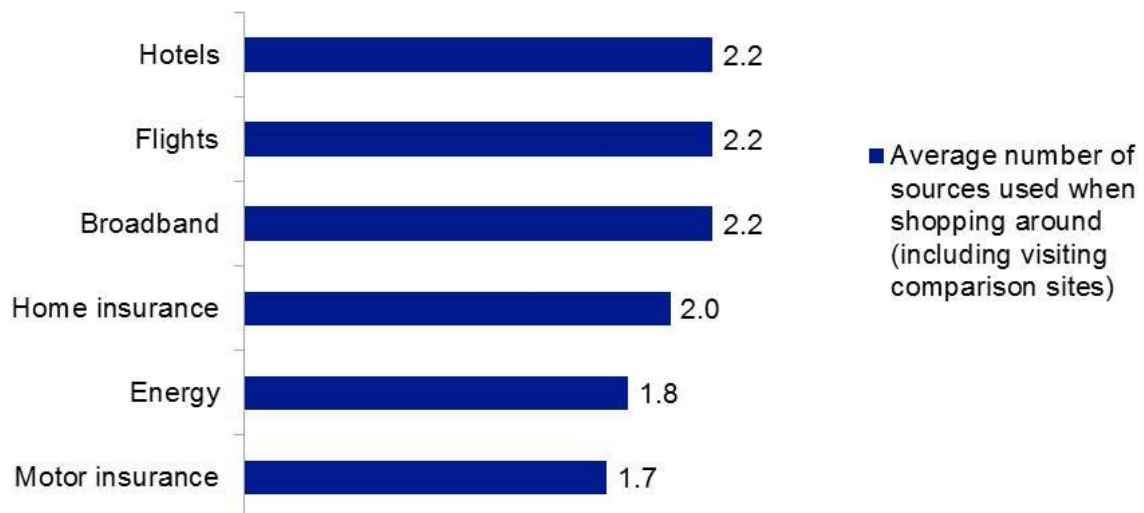


C4. In which ways did you shop around on this occasion? Please select all that apply. / E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around in the last three months (DCT users: 1,668; Non-users: 1,095)

Comparison site users and non-users were both asked what other channels they used for shopping around. Whilst both groups mentioned visiting supplier websites, consumer websites, and seeking advice from friends and family, a significant minority of comparison site users (31%) said they only shopped around using comparison sites, and did not use any other source. In contrast, those who did not use comparison sites were more likely than comparison site users to shop around in other ways online: visiting websites of individual suppliers (59% versus 41% of comparison site users), and visiting consumer websites (34% versus 10% of comparison site users).

## On average, slightly fewer sources used to shop for motor insurance and energy; more for flights, hotels and broadband



Derived from C4: In which ways did you shop around on this occasion? Please select all that apply. / E16: In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around for hotels (331) / flights (743) / broadband (374) / home insurance (317) / energy (435) / motor insurance (327) in last three months, and this was selected sector for either DCT user or non-user questions

Over the next few pages we present the sources used by consumers when shopping around in each sector. For these results we have combined comparison site users and non-users. The results on these charts are therefore based on all consumers who shopped around in each sector in the last three months – regardless of whether comparison sites were used - and where this was the selected sector for the detailed follow-up questions.

The above chart shows the average number of sources used when shopping around across sectors. Overall consumers used a slightly larger number of sources when shopping for flights, hotels and broadband (an average of 2.2 sources in each case), and fewer sources when shopping for energy (1.8) and motor insurance (1.7).

On the pages that follow we show the proportions of consumers to use a range of different sources when shopping around in each sector. Some of the notable results by sector include:

- Visiting comparison sites was the most common source for home insurance, motor insurance and energy. For flights, hotels and broadband similar proportions of consumers visited supplier sites as visited comparison sites.
- For all six sectors, visiting comparison sites and visiting supplier websites were the two most commonly used sources.
- Those shopping for hotels, broadband and energy were more likely to visit customer reviews sites compared with consumers shopping in other sectors.

- Advice from family and friends was most commonly sought when shopping for flights, hotels and broadband.

**Two thirds of those to shop around for home insurance in last three months used a comparison site; almost half visited supplier websites**

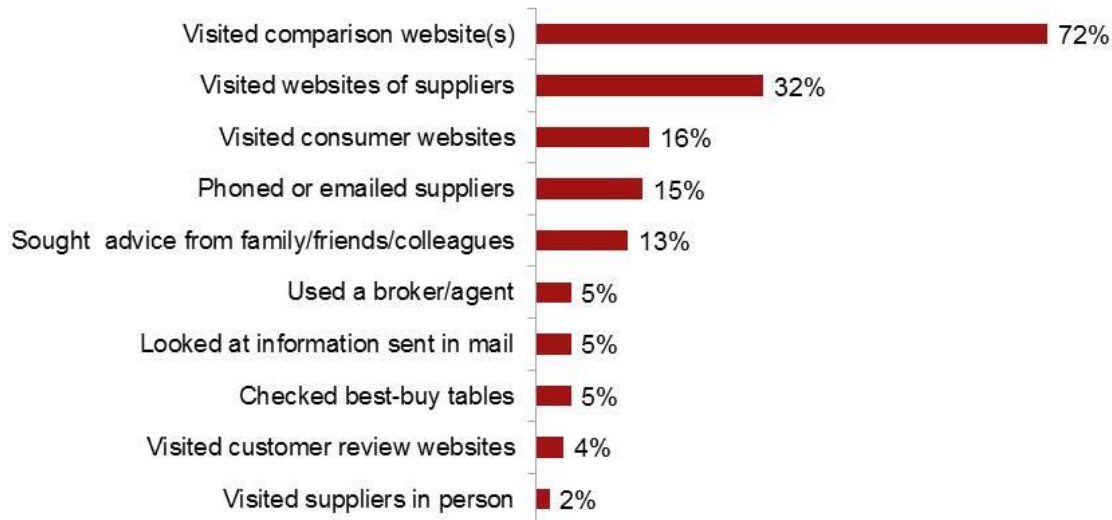


C4. In which ways did you shop around on this occasion? Please select all that apply. / E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around for home insurance in last three months, and this was selected sector for either DCT user or non-user questions (317)

Overall, two thirds (68%) of those who shopped around for home insurance in the last three months used a comparison site. The next most common source used for shopping around was visiting the websites of individual suppliers (45%), followed by visiting consumer websites (21%).

**Seven in ten of those to shop around for motor insurance in last three months used a comparison site; three in ten visited supplier websites**



C4. In which ways did you shop around on this occasion? Please select all that apply. / E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around for motor insurance in last three months, and this was selected sector for either DCT user or non-user questions (327)

Seven in ten (72%) of those who shopped around for motor insurance visited comparison sites. Three in ten (32%) visited the websites of individual suppliers.

**Two thirds of those to shop around for flights in last three months used a comparison site; similar proportion visited supplier websites**



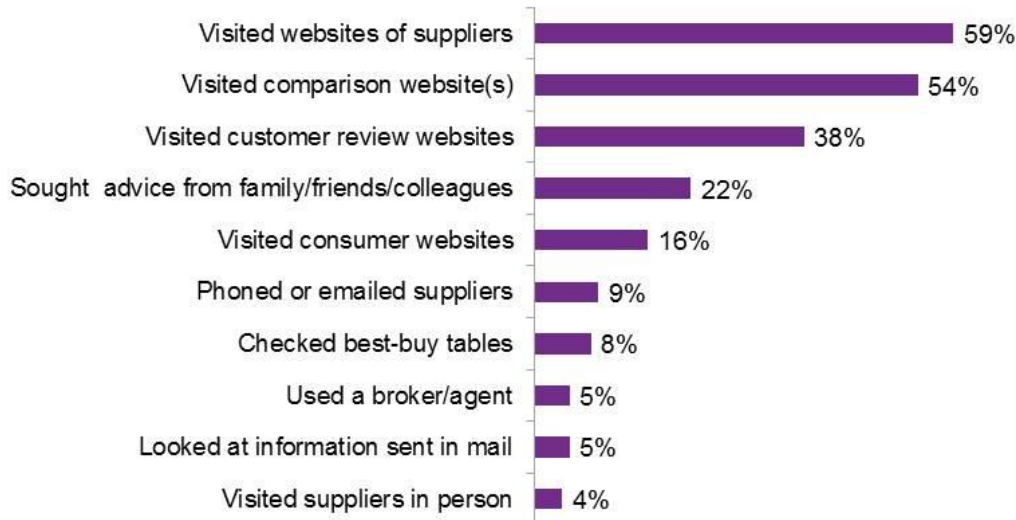
C4. In which ways did you shop around on this occasion? Please select all that apply. / E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around for flights in last three months, and this was selected sector for either DCT user or non-user questions (743)

Two thirds (65%) of consumers to shop around for flights in the last three months visited comparison sites. A similar proportion (64%) visited the websites of suppliers. Two in ten (20%) said they sought advice from family, friends, or colleagues.



**Six in ten of those to shop around for hotels in the last three months visited supplier websites; just over half visited comparison sites; four in ten visited customer review sites**

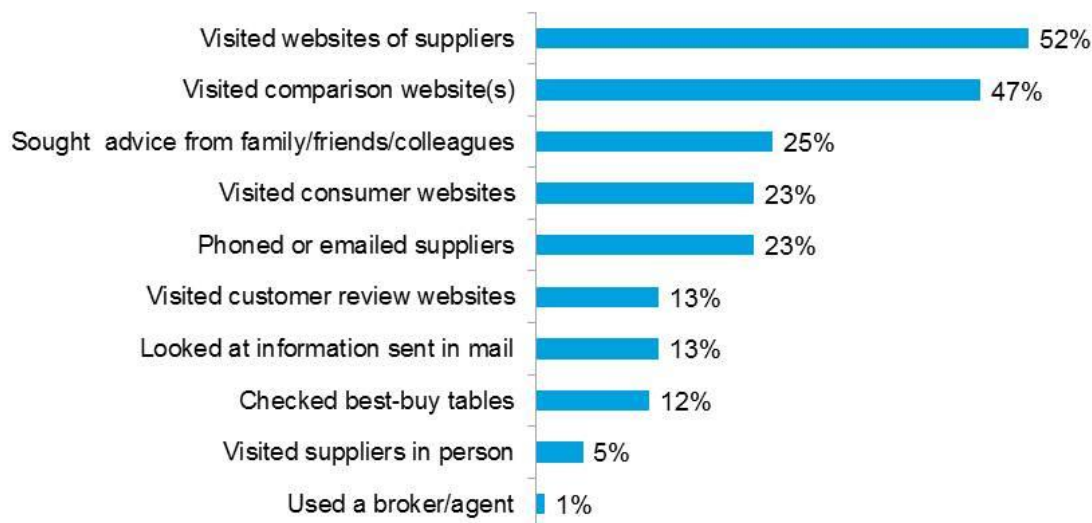


C4. In which ways did you shop around on this occasion? Please select all that apply. / E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around for hotels in last three months, and this was selected sector for either DCT user or non-user questions (331)

Consumers shopping around for hotels were a little more likely to have visited supplier websites than comparison sites. Six in ten (59%) said they visited websites of individual suppliers, with just over half (54%) visiting comparison sites. Four in ten (38%) visited customer review websites, and two in ten (22%) sought advice from family, friends and colleagues.

## Half of those to shop around for broadband in the last three months visited supplier websites; similar proportion visited comparison sites



C4. In which ways did you shop around on this occasion? Please select all that apply. / E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around for broadband in last three months, and this was selected sector for either DCT user or non-user questions (374)

Half of consumers to shop around for broadband visited supplier websites (52%), with a similar proportion visiting comparison websites (47%). Around a quarter sought advice from family, friends and colleagues (25%), visited consumer websites (23%), and phoned or emailed suppliers (23%).



**Six in ten of those to shop around for energy in the last three months visited supplier websites; a third visited supplier websites; a quarter visited consumer websites**

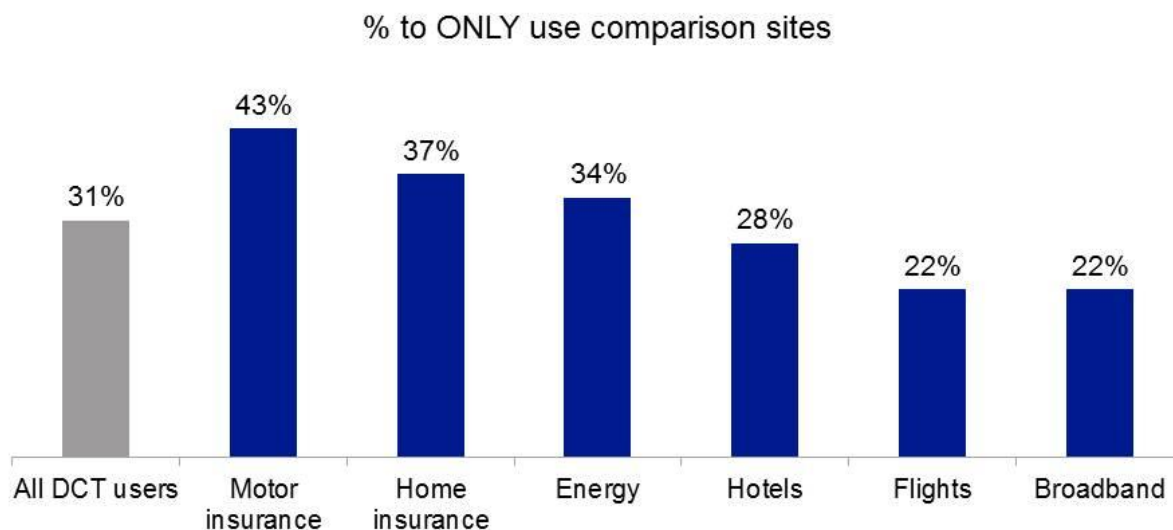


C4. In which ways did you shop around on this occasion? Please select all that apply. / E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around for energy in last three months, and this was selected sector for either DCT user or non-user questions (435)

Two thirds (65%) of consumers to shop around for energy in the last three months visited comparison websites. Three in ten (31%) visited supplier websites, with a quarter (24%) visiting consumer websites.

## Consumers shopping for insurance and energy most likely to rely solely on comparison sites for shopping around

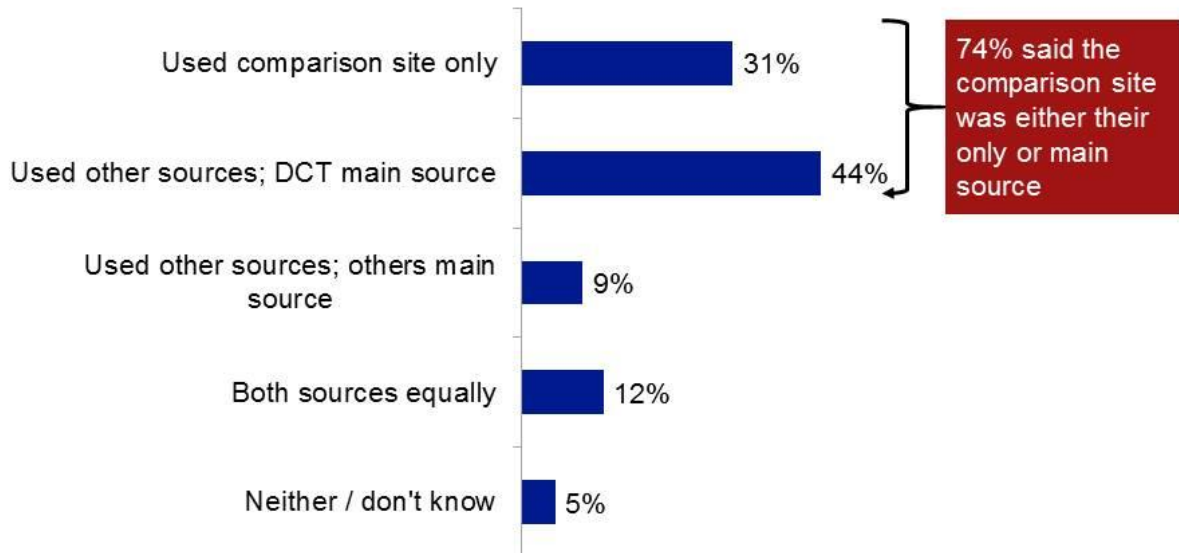


E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around using a comparison site in the last three months (All DCT users: 1,668; Motor insurance: 235; Home insurance: 210; Energy: 267; Hotels: 177; Flights: 508; Broadband: 182)

There were some sector differences in whether consumers used other sources in addition to comparison sites. Those more likely to rely solely on comparison sites were consumers shopping around for motor insurance (43%), home insurance (37%) and energy (34%). Broadband and flights consumers were least likely to use only comparison sites (both 22%).

## Three quarters said a comparison site was either their only or main source of information

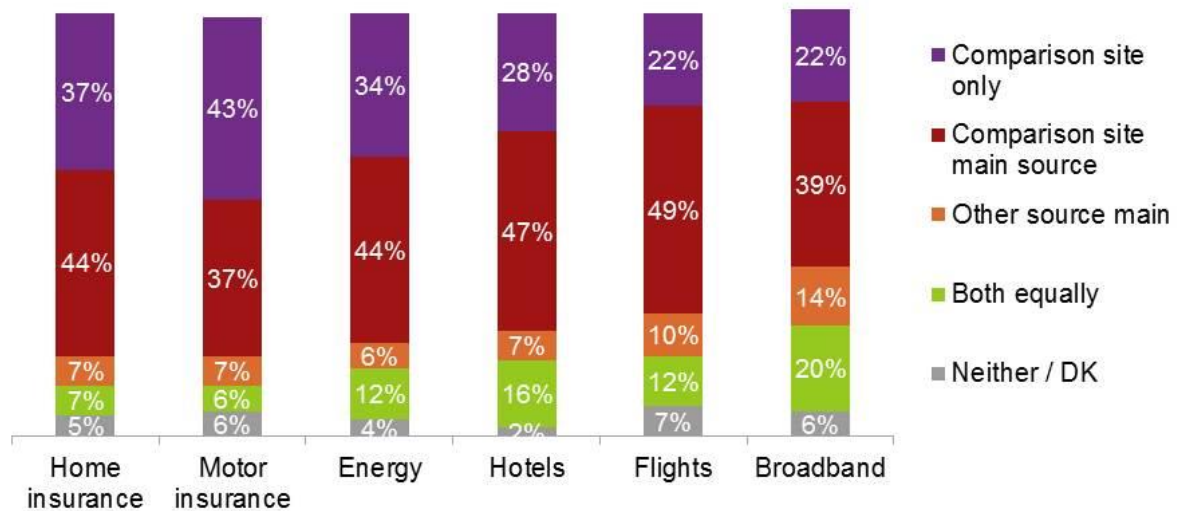


Derived from E16/E17: E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply / E17. Would you say that...Please select one only

Base: Consumers who have shopped around using a comparison site in the last three months (1,668)

Consumers who used other sources were asked whether the comparison site or one of the other sources was their main source of information. If those who only used comparison sites and those who said a comparison site was their main source are combined, this gives 74% - so three quarters of those to use a comparison site said a comparison site was their main or only source. One in ten said one of the other sources they used was the main source.

## Broadband slightly more likely to cite other channels as main source – but comparison site still only/main source for 6 in 10



Derived from E16/E17: E16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply / E17. Would you say that...Please select one only

Base: Consumers who have shopped around using a comparison site in the last three months and used other methods (Home insurance: 210; Motor insurance: 235; Energy: 267; Hotels: 177; Flights: 508; Broadband: 182)

Consumers shopping for home insurance and motor insurance on comparison sites were particularly likely to cite these comparison sites as their main or only source – for both sectors this was the case for around eight in ten consumers. Those shopping for broadband were most likely to cite a source other than comparison sites as their main source (14%) but still around six in ten said a comparison site was their only (22%) or main source (39%) used.

## Main reasons for using other methods were to ensure getting the best deal and check/compare prices

### Reasons for using other methods in addition to comparison sites



E18. Why did you use other methods, in addition to the comparison site(s)? Please select all that apply.

Base: Consumers who have shopped around using a comparison site in the last three months and used other methods (Total: 1,103; Hotels: 129; Broadband: 142)

Those who used other sources or methods were asked their reasons for this. The two most commonly cited reasons were making sure they were getting the best deal (55%) and to check and compare prices (46%).

Some consumers mentioned wanting to find out more information about the product not available on the comparison site – consumers shopping for hotels and broadband were most likely to mention this.

## A range of shopping around behaviours tied to confidence

- Mainly via computer
- Common to take place **iteratively over several sittings**, though shorter if renewal
- More confident use **multiple sources** in parallel



### Alternatives

Moneysavingexpert	Direct with supplier – phone or in store	Insurance brokers – phone or in store
Travel agents: in store	Local bank branches	Response to leaflets through door or cold calling

*"I'm not going to make a decision just by going on the price comparison site straight away, I'm going to make a decision after looking at it 10 times. I'll do it when I have a free moment for a cup of coffee... by repeatedly going on, I form a decision." (W1, credit card, did not purchase)*



Qual

In the qualitative research, a range of shopping around behaviours were observed. Shopping around was mainly done online, though people mentioned a range of alternatives, including contacting suppliers by phone or in store, using local branches of insurance brokers, travel agents, or high street banks. Some considered being contacted through direct marketing (e.g. cold calling) to be a form of shopping around.

Shopping around behaviour was linked to people's confidence. The more confident an individual, the more likely multiple sources of information would be used, often in parallel; whereas the less confident would rely on fewer sources. Respondents indicated that comparison tended to take place over multiple sittings, and that it could take several days or even weeks to make a decision.



## Engagement and motivation for shopping around varied



### Trying to get the right price

Not everyone price motivated; less important for complex products

"[I'm] looking for the best price."  
(W1, credit card, did not purchase,)



### To get a better deal

Value can mean particular features, trustworthy long term relationship, freebies...

"I like to make sure I am paying the market value for something"  
(W1, flights, purchased from DCT)



### Comparison is the norm

For some – it is normal to shop around for all purchases  
Keeping an eye on market

"It's so easy now, why wouldn't you? It's silly not to really."  
(W1, broadband, did not purchase)



### Up for renewal

Search is triggered - to avoid high costs of staying with current provider

"I make a point of shopping around at renewal time as it's a lot more expensive to stay put."  
(W1, credit card, purchased elsewhere)



**Reasons for not shopping around: fear of getting it wrong, hassle, sceptical of savings, brand loyalty, (complex) contracts and sector inertia. Longer term relationship = value > price**



Qual

Within the qualitative sample, respondents cited a range of reasons for shopping around, and had different levels of motivation to do so. Both of these factors influenced their shopping around behaviour. Though some were more price-motivated, others were more interested in getting the 'right deal for them'. Consumers were less interested in price when shopping for more complex products or those with longer contract periods, where they valued other features such as a good relationship with a supplier. Price-sensitivity is thus dependent in part on how far people value longer term relationships with suppliers.

*"I'm a big fan of shopping around probably because I've saved so much money over the years doing it. Like insane differences from one place to the next, so it's been a good ten years I've become like that - where I won't buy anything until I've done my research and checked in different places for it."*  
(W2, flights, purchased from supplier)

For some respondents, shopping around had become their normal, habituated approach to any purchase, with some saying they like to shop around for everything. Others, who perceived comparison as slightly more burdensome, tended only to shop around for larger purchases, or only in response to external prompts. A key example was being confronted with very high renewal costs with current suppliers – this was effective at overcoming market inertia and prompting even the reluctant consumer to shop around for a better deal. This perception - of comparison as complex, a hassle, or just boring – could serve as a relatively significant barrier to deeper engagement in the market and wider comparison, as described in chapter 4.

*"Because I tend to get emails from [MoneySavingExpert], and that tends to prompt me into doing some research...or sometimes I'll get emails from Which? So then I'll look into certain things if I need it, but it tends to be mostly when I need something."* (W2, broadband, research only)

Consumers (both users and non-users of comparison sites) also described barriers to shopping around. These included general disengagement, brand loyalty, and preferring to stay with familiar suppliers.

Consumers expressed concerns about switching to 'rogue suppliers' just to save money, which they felt would cost them more in the long term. Others perceived shopping around as too much hassle for relatively little reward in terms of savings.

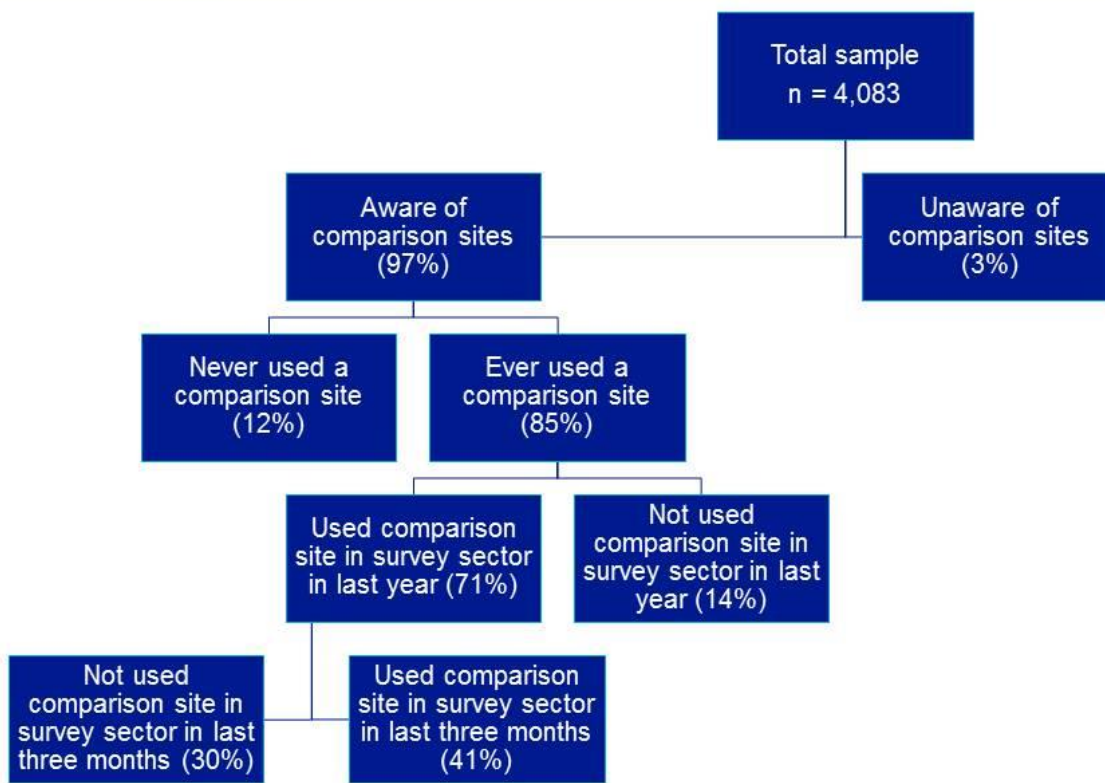


## 4. Overview of awareness and use of comparison sites

The remainder of the report focuses more specifically on comparison sites, first giving an overview of levels of awareness and use.

The key topics covered by this chapter are:

- Awareness of comparison sites – overall and by sector
- Use of comparison sites for shopping around
- Use and understanding of comparison sites
- Confidence using comparison sites



The above chart gives an overview of the achieved sample based on awareness and use of comparison sites.

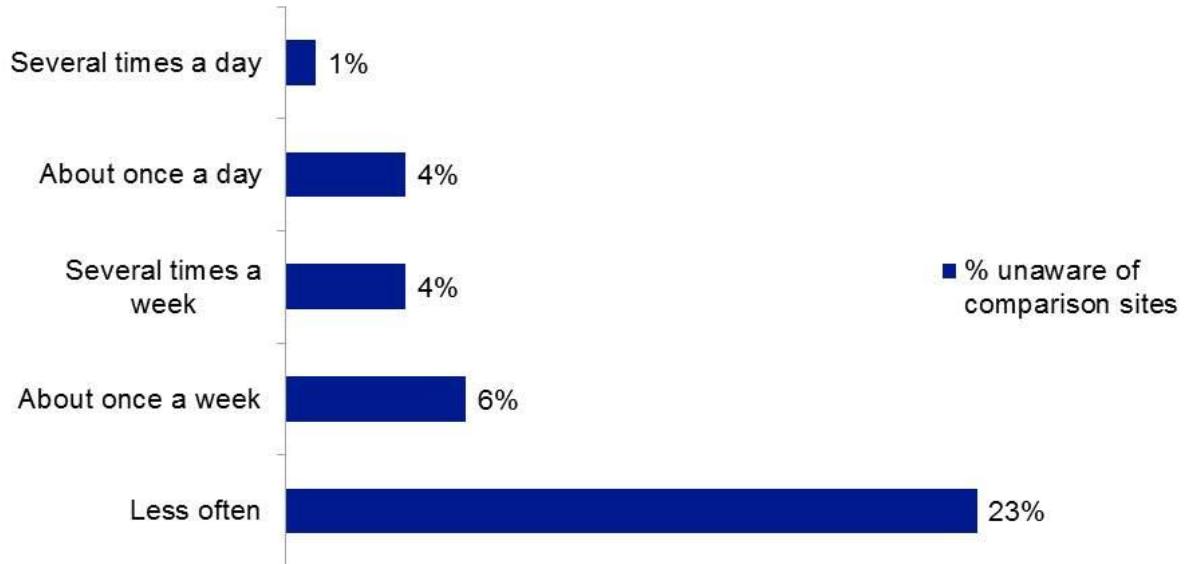
Of the overall quantitative sample, 97% were aware of comparison sites, with just 3% unaware.

Twelve per cent of the total sample had never used a comparison site (but were aware) – and 85% had used one at least once before.

Out of the total sample, seven in ten consumers (71%) had used a comparison site in one of the eight sectors in the last year. Four in ten consumers (41%) had used a comparison site in the three months prior to interview.

We provide more detail on some of these groups over the next few pages.

## Lack of awareness linked to lower levels of internet use



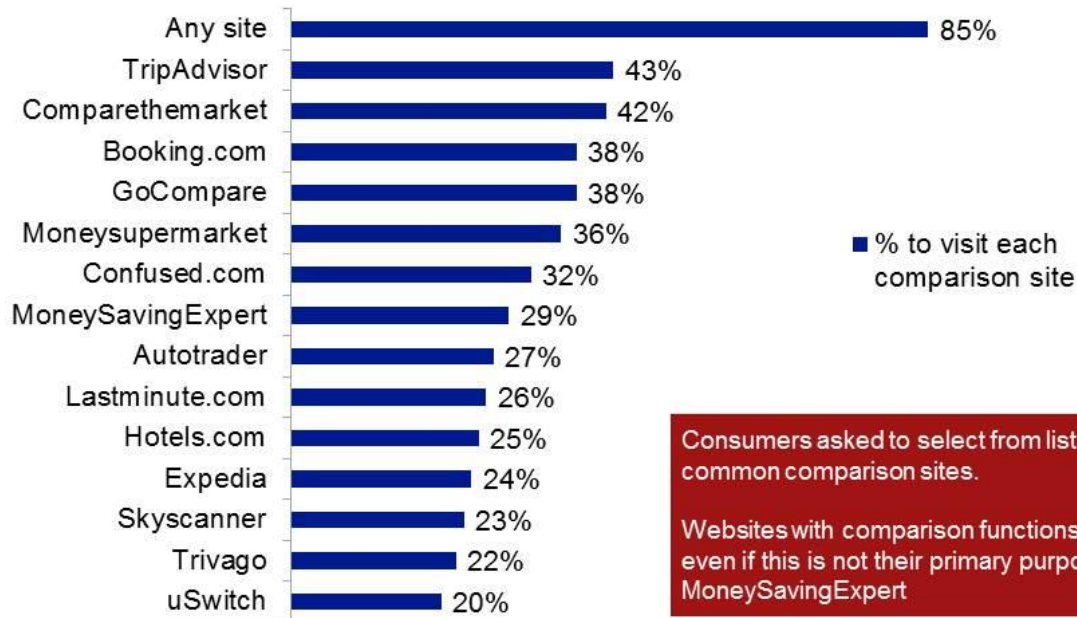
G9. And, before today, had you ever heard of comparison sites?

Base: Several times a day: 3,333; About once a day: 361; Several times a week: 195; About once a week: 73; Less often: 92

Most consumers to complete the survey used the internet several times a day (81% of the total sample). Just one in ten (9%) used the internet less than once a day.

The above chart shows that awareness of comparison sites is closely linked to levels of internet use. All but 1% of those who used the internet several times a day had heard of comparison sites, as had the vast majority of those who used the internet at least once a week. It is only among the small number who use the internet less often than once a week that awareness drops markedly, with 23% of consumers in this group not previously aware of comparison sites.

## 85% of consumers had ever used a comparison site

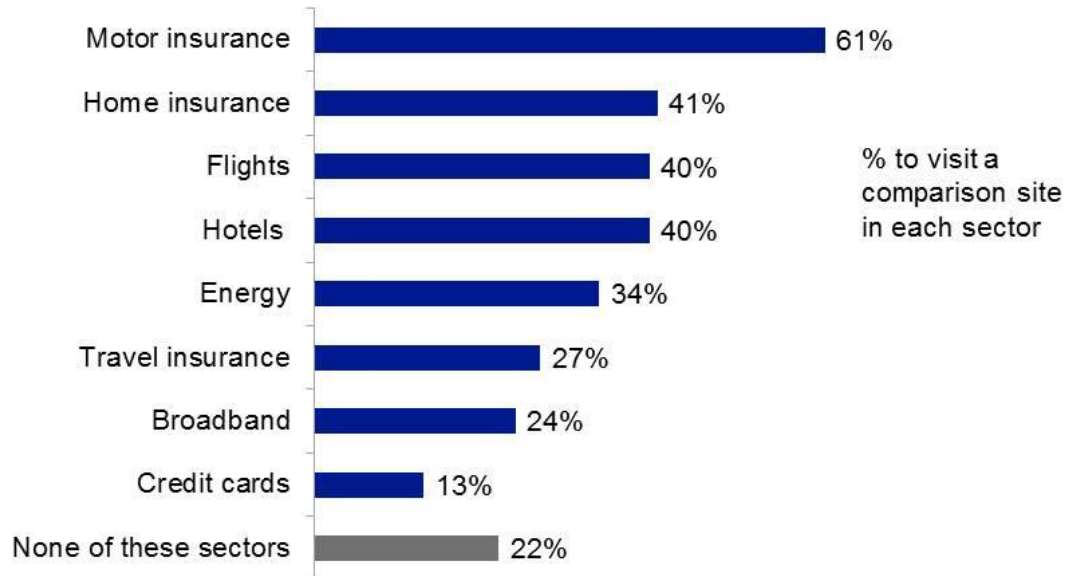


G6. Which of the following comparison sites have you ever used? Please select all that apply.

Base: All consumers (4,083)

As noted previously, 85% of consumers had used a comparison site before. The above chart shows the most common sites used, with sites selected from a long list provided in the questionnaire. The best known comparison sites all appear – Comparethemarket, Booking.com, GoCompare, MoneySupermarket – as well as some sites that have other functions as well as comparison. This includes sites like TripAdvisor, which also works as a review site, and MoneySavingExpert, which acts primarily a consumer advice site, though does offer some comparison functions.

## Motor insurance was most common sector where comparison sites ever used

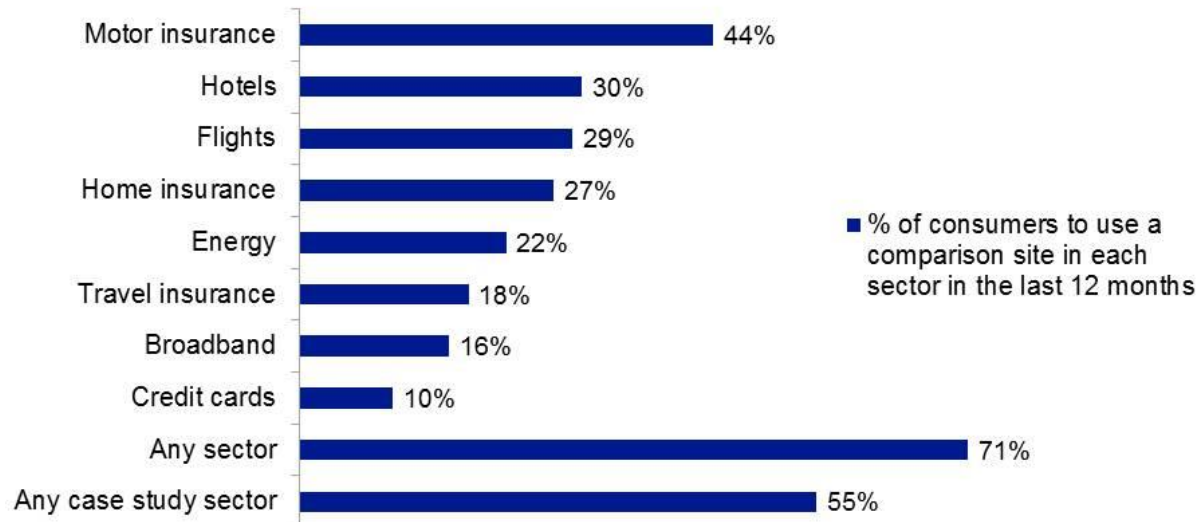


G7: And have you ever used a comparison site to shop around for each of the following products and services? Please select all that apply.

Base: All consumers (4,083)

Overall, around eight in ten consumers (78%) had used a comparison site in one of the eight survey sectors at some point in the past. Motor insurance was most common, with six in ten consumers having used a comparison site for this (61%). Broadband had the lowest level of use among survey case study sectors – a quarter (24%) had previously used a comparison site for broadband.

**Across all consumers, over half had used a comparison site in a case study sector in the last 12 months; seven in ten in any sector; motor insurance most common sector where comparison sites used in last 12 months**



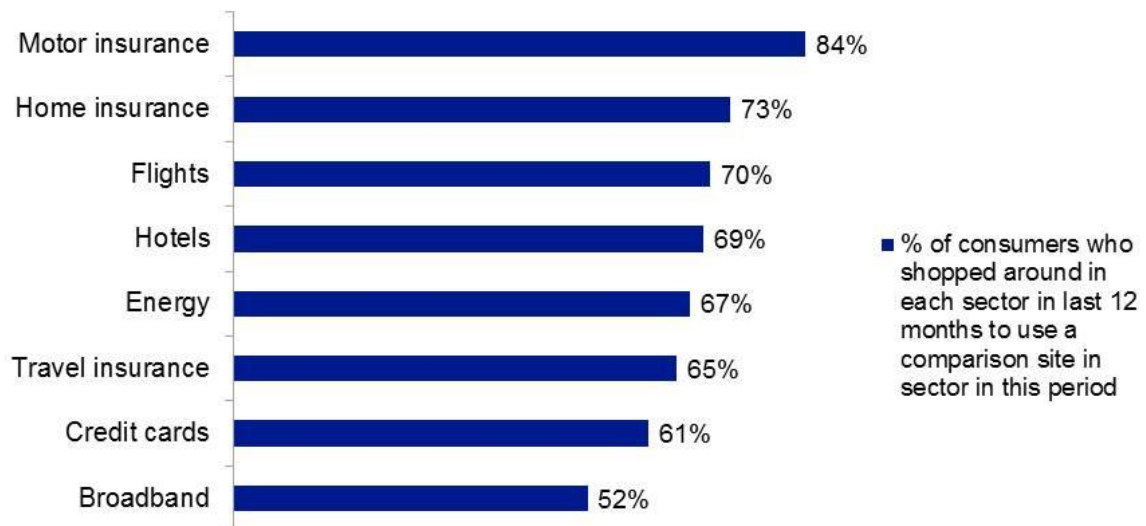
G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply?

Base: All consumers (4,083)

Seven in ten consumers (71%) had used a comparison site in at least one of the eight sectors in the last 12 months. Just over half (55%) had used a comparison site in one of the four survey case study sectors.

Across all consumers, motor insurance was the sector where comparison sites were most commonly used, with 44% of all consumers having used a comparison site to shop for motor insurance in the past 12 months. Of the four survey case study sectors, comparison sites were most commonly used for flights (29%) and home insurance (27%), followed by energy (22%) and broadband (16%).

**Among those to shop around in each sector in the last 12 months, comparison sites most commonly used when shopping for motor insurance; least for broadband**



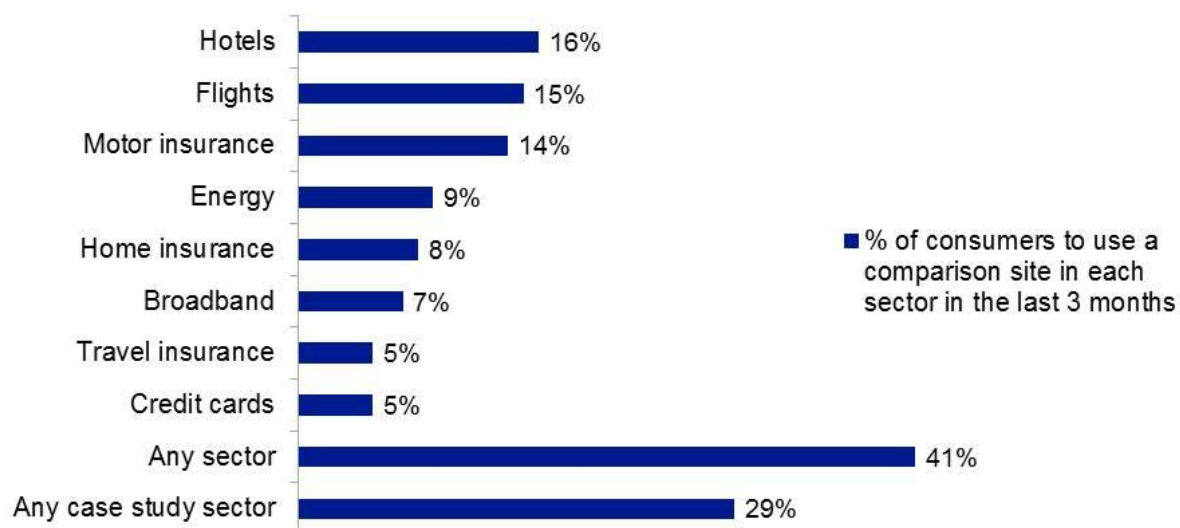
G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply?

Base: Those to shop around in each sector in last 12 months: Motor insurance (2,047); Hotels (1,769); Flights (1,671); Home insurance (1,429); Energy (1,313); Travel insurance (1,088); Broadband (1,246); Credit cards (674)

The above chart shows the proportion of all those to shop around in a sector in the last 12 months to use a comparison site in this period. This shows that even though the proportion of all consumers to use a comparison site is fairly low for some sectors (for example, less than a quarter for energy and broadband), for all sectors the majority of those who have shopped around in the last 12 months had used a comparison site in the sector at least once during this period.

Again the proportion is highest for motor insurance, with 84% of those to shop around in this sector using a comparison site. For three of the four survey case study sectors – home insurance (73%), flights (70%) and energy (67%) – around seven in ten of those to shop around used a comparison site. The level was lower for broadband, with around a half of consumers (52%) to shop around in this sector using a comparison site.

**Across all consumers, three in ten had used a comparison site in a case study sector in the last 3 months; four in ten in any sector; used most commonly in last three months for hotels, flights and motor insurance**



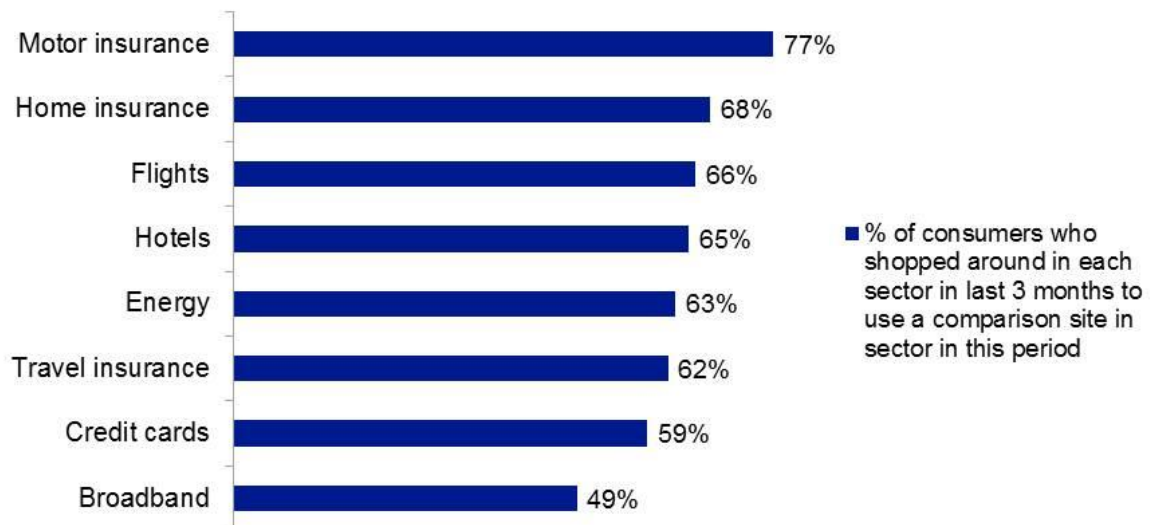
G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply?

Base: All consumers (4,083)

The above chart summarises use of comparison sites across sectors in the last three months. Four in ten consumers (41%) had used a comparison site in any of these sectors in the last three months, with three in ten (29%) using a site for at least one survey case study sector during this period. Hotels (16%), flights (15%) and motor insurance (14%) were most commonly used, reflecting both the relative frequency of these purchases (for hotels and flights) and the wide use of comparison sites (for motor insurance).



**Among those who shopped around in each sector in the last three months, comparison sites used most commonly for home insurance, flights and hotels; least for broadband**



G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply?

Base: Those to shop around in each sector in last 12 months: Hotels (951); Flights (872); Motor insurance (616); Energy (557); Home insurance (380); Broadband (485); Travel insurance (282); Credit cards (281)

As was the case over the last 12 months, the proportion shopping around in a sector in the last three months to use a comparison site in this period was also highest for motor insurance (77%). Broadband was again the sector with the lowest proportion of those to shop around using a comparison site, in this case 49%.

## Among those who had used a comparison site in each sector, hotels and flights had highest rates of use in last 3 months

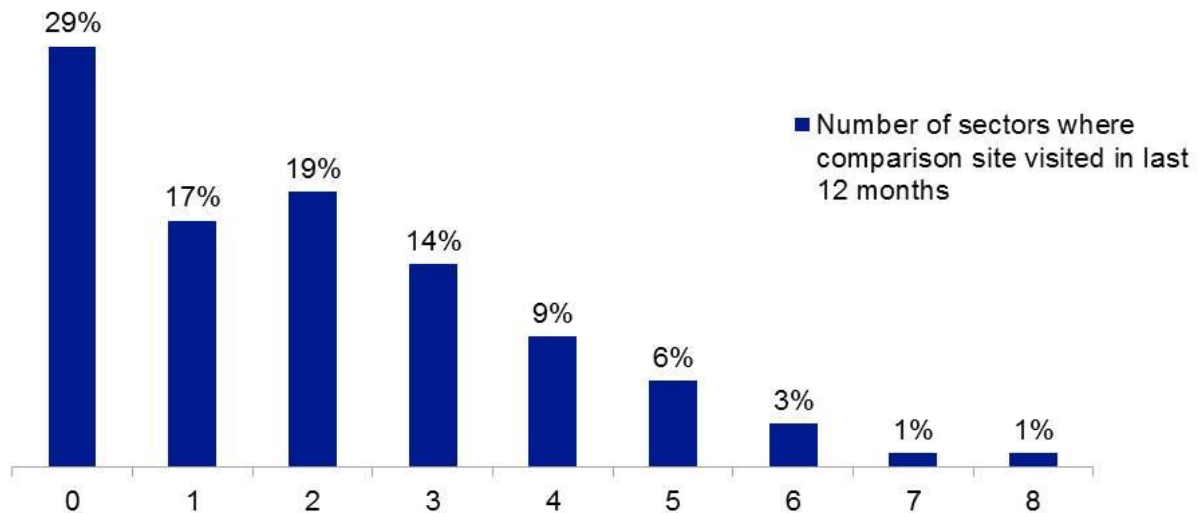


G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply?

Base: All who had ever used a DCT in each sector: Hotels: 1,394; Flights: 1,393; Motor insurance: 2,047; Energy: 1,168; Home insurance: 1,375; Broadband: 835; Travel insurance: 958; Credit cards: 521

The above chart shows the most recent period consumers visited a comparison site in each sector. These results are just based on consumers who had visited a comparison site in each sector on at least one occasion in the past. Hotels and flights were most commonly used in the last three months, which is perhaps unsurprising, given consumers are more likely to search for these products on a regular basis. In contrast, insurance products had lower levels using comparison sites in the last three months, which probably reflects the relative infrequency of these purchases (often only needing to be renewed on an annual basis).

## 2 in 10 consumers had visited comparison sites across four or more sectors in the last 12 months

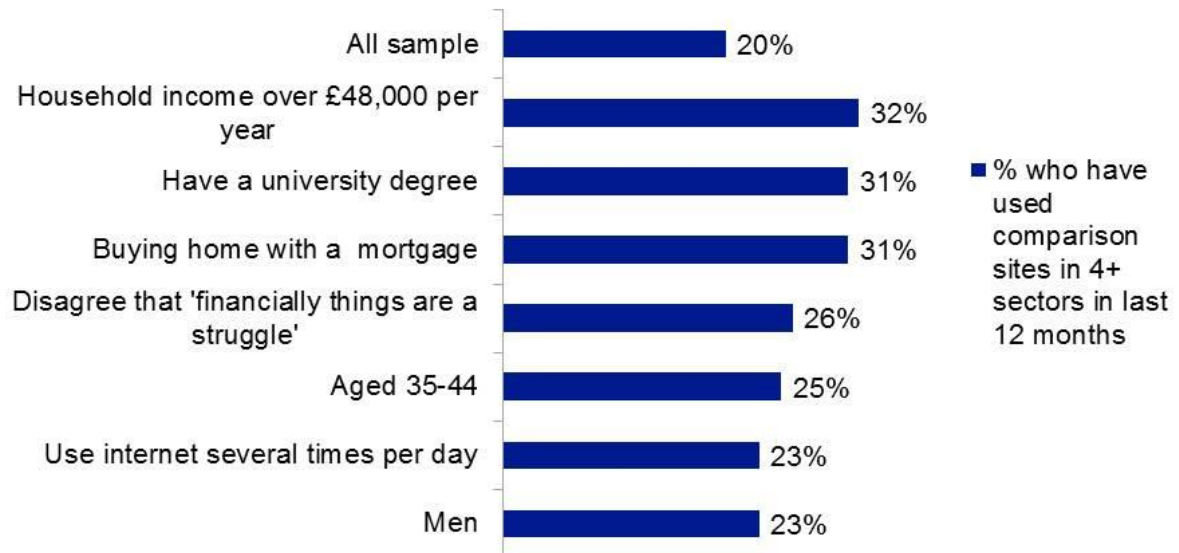


Derived from G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply?

Base: All consumers (4,083)

The results here show how many sectors consumers used comparison sites for in the last year. This shows a mix of levels of use – but with a substantial minority – two in ten (20%) – using comparison sites across four or more sectors in this period. These consumers are termed ‘heavy users’ when presenting some of the other results in the report.

## Those with degrees and on higher incomes more likely to be 'heavy users' of comparison sites



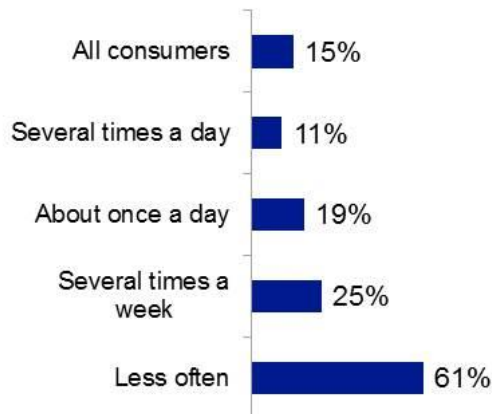
Derived from G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply?

Base: All sample: 4,083; Have university degree: 1,407; Household income over £48,000 per year: 649; Buying home with mortgage: 1,102; Disagree that 'financially things are a struggle': 1,146; Aged 35-44: 681; Use internet several times per day (3,333); Men (1,889)

The above chart shows some of the groups more likely to be 'heavy users'. Those with higher incomes, university degrees, higher incomes, buying homes with mortgages and disagreeing they are financially struggling are particularly likely to be heavy users.

## Those who use internet less frequently and are less confident doing other things online less likely to have used comparison sites

### % who have never used a comparison site by internet use



### % who have never used a comparison site by confidence with other online activities



Derived from G7, G8 and G9: G7. And have you ever used a comparison site to shop around for each of the following products and services? Please select all that apply. / G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply? / G9. And, before today, had you ever heard of comparison sites?

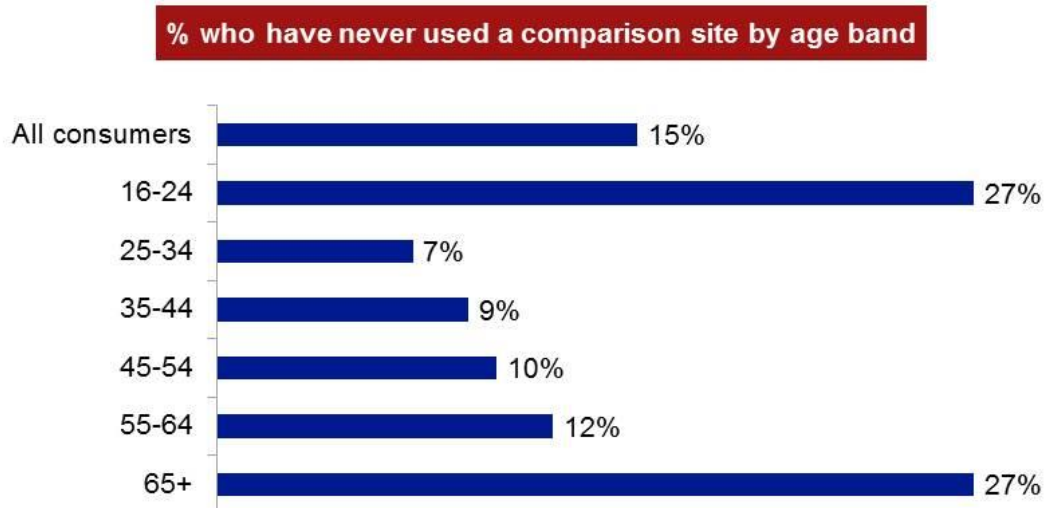
Base: All consumers: 4,083; Internet use: Several times a day: 3,333; About once a day: 361; Several times a week: 195; Less often: 165; Confidence online: Not confident buying goods or services: 418; Not confident checking bank balances and transactions: 302; Not confident shopping around to get the best deal: 444

Over the next few pages we provide an overview of some of the groups who were less likely to have used comparison sites.

There was a clear relationship between the level of internet use, and use of comparison sites. As the left side chart above shows, as frequency of internet use increases, so too does the likelihood that consumers had used a comparison site. Six in ten (61%) of those who used the internet less often than several times a week had never used a comparison site, compared with just one in ten (11%) of those who used the internet several times a day.

The right side chart above shows the relationship between confidence in undertaking other activities online and use of comparison sites. Around four in ten of those who said they were not confident buying goods and services online (43%), checking bank balances and transactions online (37%) and shopping around to get the best deal online (37%) had never used a comparison site.

## Consumers in the youngest and oldest age bands less likely than others to have used comparison sites



Derived from G7, G8 and G9: G7. And have you ever used a comparison site to shop around for each of the following products and services? Please select all that apply. / G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply? / G9. And, before today, had you ever heard of comparison sites?

Base: All consumers: 4,083; 16-24: 702; 25-34: 751; 35-44: 663; 45-54: 680; 55-64: 561; 65+: 580

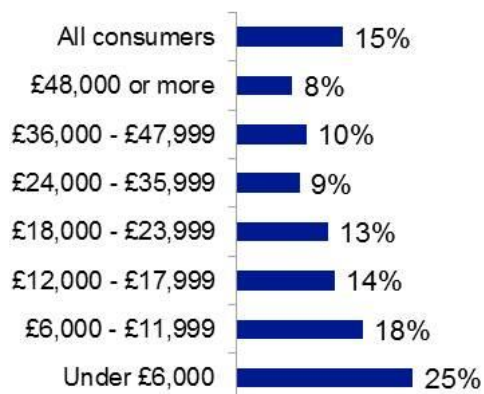
There were also differences by age in use of comparison sites. Those most likely to have never used a comparison site were the youngest and oldest age bands; 27% of both 16-24 year olds and 65+ year olds had never used a comparison site. The level in all other age groups was much lower. The age group with the highest rate of use of comparison sites was the 25-34 age group, with just 7% of this group never having used a comparison site.

The high levels of non-users among 16-24 year olds is at least partly explained by their lower likelihood to be responsible for shopping around and purchase decisions. Likewise, those aged 65+ are less likely than other age groups to use the internet on a daily basis, which partly explains their higher level of non-usage of comparison sites.

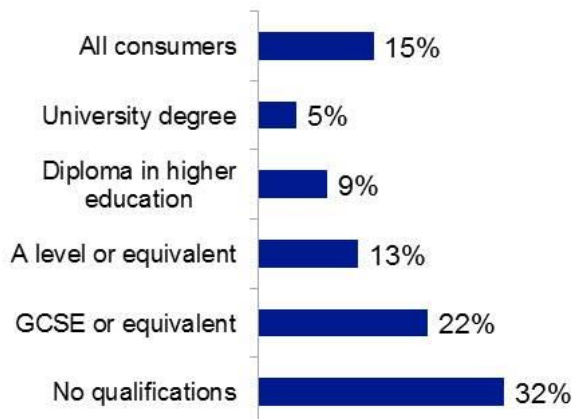


## Consumers on lower incomes and with lower qualifications also less likely to have used comparison sites

% who have never used a comparison site by net household income



% who have never used a comparison site by highest qualification



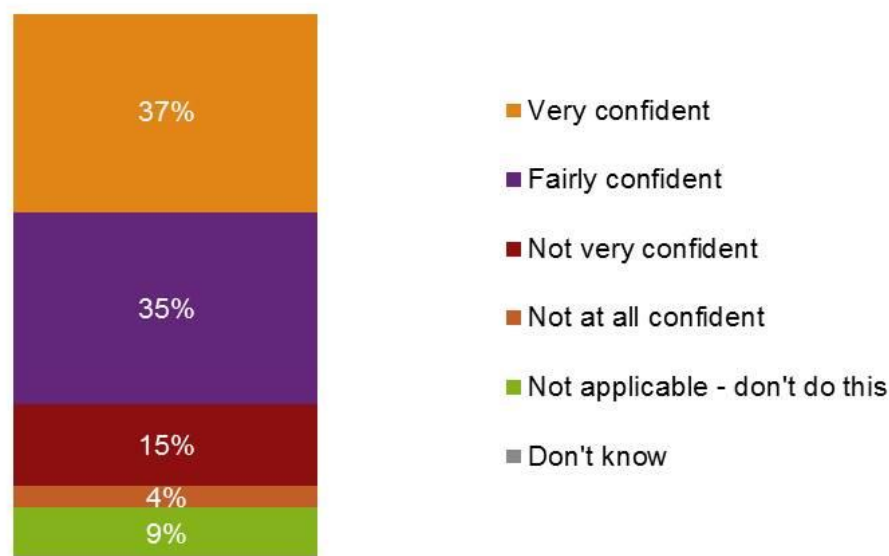
Derived from G7, G8 and G9: G7. And have you ever used a comparison site to shop around for each of the following products and services? Please select all that apply. / G8. And as far as you remember, when was the last time you visited a comparison site as part of shopping around for the following products or services? Please select all that apply? / G9. And, before today, had you ever heard of comparison sites?

Base: All consumers: 4,083; Household income: £48,000 or more: 649; £36,000 - £47,999: 383; £24,000 - £35,999: 607; £18,000 - £23,999: 356; £12,000 - £17,999: 393; £6,000 - £11,999: 320; Under £6,000: 195; Highest qualification: University degree: 1,407; Diploma in higher education: 460; A level or equivalent: 810; GCSE or equivalent: 795; No qualifications: 326

The above charts show the breakdown of non-users of comparison sites by household income and qualification levels. As the level of incomes drops, so too does the likelihood of using a comparison site, with 18% and 25% of consumers in the lowest two income bands having never used a comparison site.

Those with no qualifications or lower level qualifications were also more likely to be non-users of comparison sites: 32% of those without qualifications had not used a comparison site before compared with just 5% of those with university degrees.

## Three quarters said they were very or fairly confident in using comparison sites



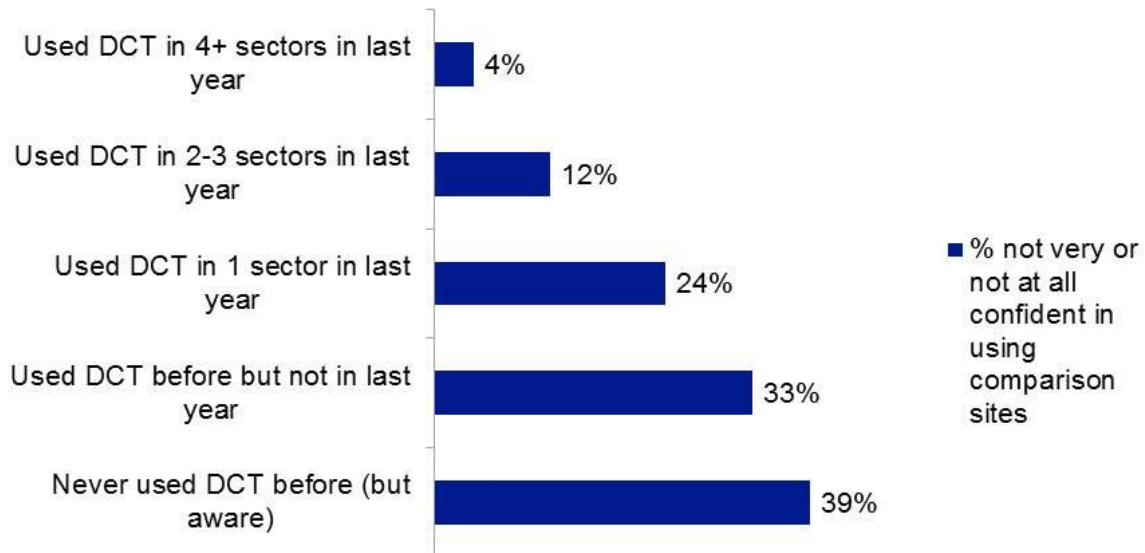
I3(d). How confident are you doing the following online? ...Using comparison websites or apps.

Base: All consumers (4,083)

All consumers were asked their level of confidence in using comparison tools. Overall around three quarters said they were confident – 37% very and 35% fairly. Two in ten were less confident: 15% not very confident and 4% not at all confident. These results largely reflected wider levels of internet use, with those online less often being less confident in using comparison sites or apps. The same pattern was true for other online activities covered by the survey – checking bank balances and transactions, buying goods or services online and shopping around online to get the best deal – with those online less often also lacking confidence for these tasks. This perhaps suggests that confidence in using comparison sites reflects more general confidence and familiarity with doing things online – and those who are online more often are generally confident in using comparison sites.



## Confidence relates closely to level of use of comparison sites



I3(d). How confident are you doing the following online? ...Using comparison websites or apps.

Base: Used DCT in 4+ sectors (805); Used DCT in 2-3 sectors (1,339); Used DCT in 1 sector (712); Not used in last year but used before (609); Never used (493)

It is also evident that confidence in using comparison sites relates closely to previous use of these sites. Around four in ten of those who had never used a comparison site (39%) and a third of those who had only used a comparison site more than a year ago (33%) said they were not very or not at all confident in using comparison sites. The proportion lacking confidence declines sharply with increased use, with very few of those who used comparison sites across multiple sectors in the last 12 months lacking confidence.

## Comparison sites defined by being able to compare prices and aspects of products

- Compare products and prices
- Based on options/features to choose from
- For some, comparison sites are about providing options **based on information entered**

*"They're offering me the best quote I suppose, the cheapest price." (W1, flights)*

*"They allow you to search in the comfort of your home without having to phone up and things or go to places. You've got it all at your fingertips." (W1, flights)*



Qual

Respondents in the qualitative research defined comparison sites as aggregator sites where consumers could quickly and easily compare prices as well as different aspects of products. A key component of their definition was the ability to compare based on a variety of options or features. For some, the defining feature of a comparison site was the ability to generate a list of options based on the information they had entered.

## High awareness of key players, but confusion about what counts as a DCT

- **Generally high awareness of larger DCTs through advertising**
  - Confusion around similar names
- **Some less likely to be perceived as comparison sites**
  - Grey area around certain sites: *moneysavingexpert*, *Which?* etc.
  - Hotels/flights less associated with comparison
  - If site offers other services such as reviews
  - If sites seem to have different business models, i.e. some deals not available direct
- **Association of some sectors with particular DCTs (Uswitch)**
- **Lower awareness amongst those with lower confidence**
  - Tend to use search engines, or rely on one DCT
- **Low awareness of apps**

*"There are so many that are new and are springing up all the time. If it's not a household name, I would maybe be a bit worried using them." (W1, credit card, did not purchase)*

*"They all seem to have their own little niche." (W1, broadband, did not purchase)*



Qual

In general, there was high awareness of larger comparison sites, primarily due to advertising campaigns. However, there was some confusion about what sites were actually comparison sites. While many respondents were familiar with prominent advertising campaigns and promotions, there were some that confused the names of the comparison sites:

*"I would say Money Supermarket..Meerkat, Compare...the thing is I wouldn't even know their specific names, I would probably recognise the colours but not the specific names. I think moneysupermarket definitely, I think maybe comparison.com..I may just be making it up." (W2, broadband, research only)*

Awareness of the various comparison sites was lower amongst those with lower confidence, and these respondents tended to either use search engines to find comparison site or they relied on a single comparison site. For those respondents more familiar with the comparison site landscape, they associated particular comparison sites with specific sectors (e.g. uSwitch for energy suppliers):

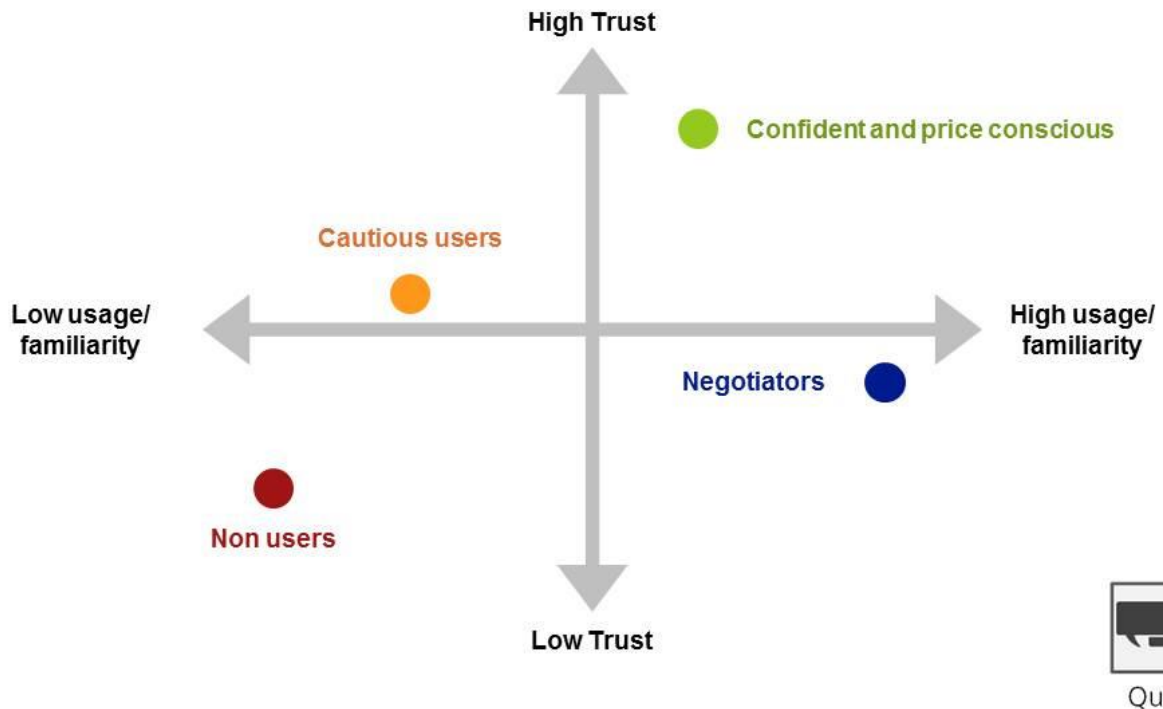
*"I tend to only associate it with insurances really the actual comparison sites, I tend to think of it as only insurance." (W2, motor insurance, purchased from DCT)*

*"They all seem to have their own little niche." (W1, broadband, did not purchase)*

Furthermore, certain sites were less likely to be perceived as comparison sites due to their sector. Websites dealing with hotels and flights, or websites offering reviews were less likely to be thought of as comparison sites. In addition, a grey area emerged around whether sites like Which? and MoneySavingExpert should be considered comparison sites:

*"Well Which? isn't really a comparison site to be honest, because they've already done all the comparisons and it's their findings." (W2, broadband, research only)*

## QUAL TYPOLOGY OF CONSUMERS



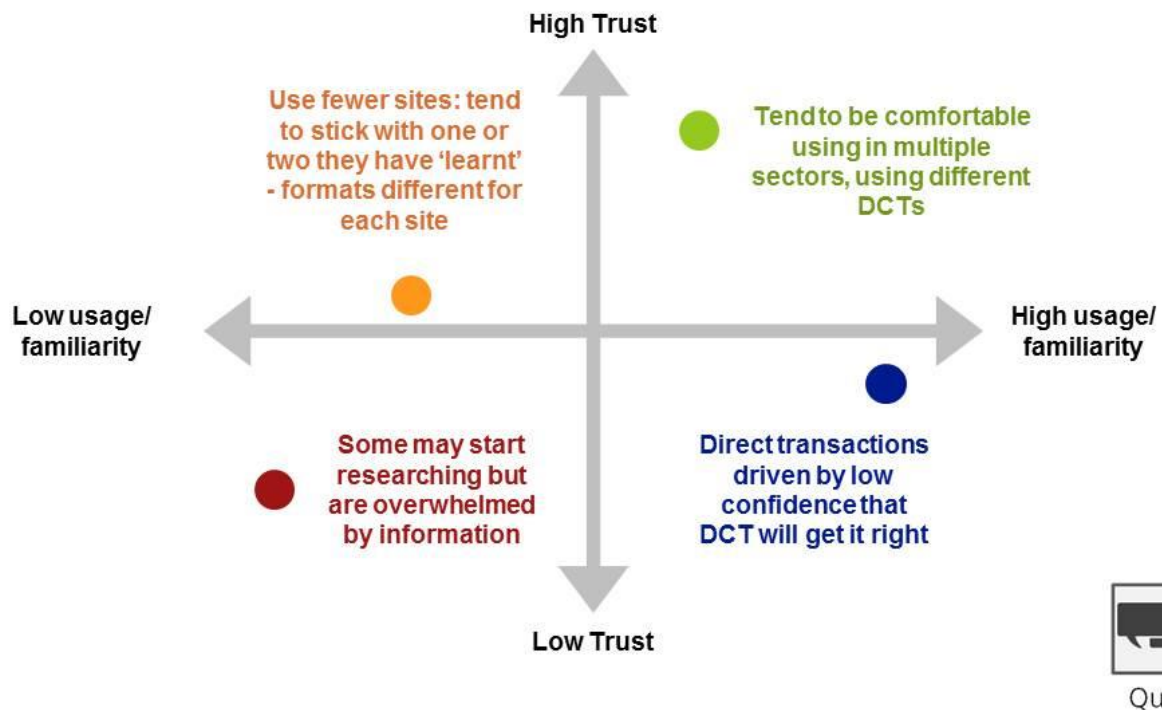
In the qualitative research, use of comparison sites was influenced by people's confidence and familiarity using these tools on the one hand, and their trust in comparison sites on the other. Though trust and confidence initially correlate positively (i.e. the more you use comparison sites the more you trust them, or vice versa), trust levels tended to decrease amongst those who were most savvy and confident using comparison sites.

The four groups in the typology include:

- Non-users
- Cautious users
- Confident and price conscious users
- Negotiators

We describe each of these groups in turn on the next page.

## Great variation in confidence levels



**Non-users** had the lowest trust in comparison sites and lowest confidence about using them, as well as using the internet in general. They tended to be suspicious, unfamiliar and nervous about using comparison sites. Some had rejected comparison sites outright and had never tried them. Others had attempted to use comparison sites in the past, but had become frustrated or overwhelmed, and given up.

**Cautious users** were uncertain about actually using comparison sites, and remained relatively cautious in their dealings with comparison sites. This group tended to have used comparison sites a small number of times, and would use just one or two comparison sites which they had 'learnt' in terms of becoming reasonably familiar and confident with the site functionality. Their use of comparison sites was limited by this uncertain confidence in terms of using sites, as well as a desire to restrict information they shared with comparison sites. Their use could be limited to certain sectors only.

**Confident and price conscious** users used comparison sites more regularly, in more sectors, and used a greater variety of different comparison sites. This group tended to be slightly more price-motivated, and tended to have fewer issues relating to trust.

Finally, **negotiators** were the most market-savvy users in the sample. They were highly engaged and used comparison sites flexibly and in different ways in order to negotiate better deals with suppliers, for example, by using information about competitor offers to leverage greater savings with their existing supplier. They tended to have lower trust in comparison sites than 'confident and price conscious' users, in terms of being more likely to be aware of how they made a profit.

The two latter groups tended to have more patience using comparison sites and were much more motivated to shop around than others.

## Decisions and comparison activity often shared



### Some comparison activity gendered

e.g. couples divide up by sector: whether considered 'domestic' or 'complex' product



### Less confident compare and let partner decide

e.g. they do the research but not the transaction



### May use partner's details if not working / on a lower income

e.g. to get a better deal on credit cards



### Common to compare on behalf of someone else

e.g. young supporting parents/grandparents with comparisons, or parents making comparisons for children, friends



### Groups of friends searching and comparing results

e.g. for flights for a group holiday

*"My partner works fulltime so I do the research and then we talk about it before we go ahead."  
(W2, credit card, purchased from supplier)*



Qual

Use of a comparison website was often a shared activity and the responsibility for making a decision on a purchase may also be shared. Comparison activity could be shared with another person, such as partners working jointly to make a purchase. Comparison activity can also be done on behalf of another person, for example a parent on behalf of a child. How comparison activity and decision-making was shared depended on a consumer's confidence and the sector.

Some consumers were less confident conducting the comparison research but relied on a partner to make the final decision, as they expected the transaction itself to be complex.

In some cases, the division of comparison activity was gendered and influenced by the sector or the perceived complexity of the product, with women taking responsibility for 'domestic' comparison and men taking responsibility for car insurance or more 'complex' products, for example.

*"When we buy things, and we do a lot of comparison sites, she'll get on to the site and I will make the decision if it's the best value or if it's a good company so we do it together mostly." (W2, motor insurance, purchased from DCT)*

There were also many cases where consumers used comparison sites on behalf of others, most commonly parents on behalf of children or vice versa, due to expertise in a particular sector or familiarity with a particular comparison site. One respondent, who handled most of the financial decisions in his household, used a comparison site to find suitable credit cards for his children:

*"I haven't applied for a new credit card for I don't know how long...so that's why when it came for my kids, I actually didn't know what was around, what was available, which is why I used the comparison website." (W2, credit cards, purchased from DCT)*

## 5. Perceptions of comparison sites

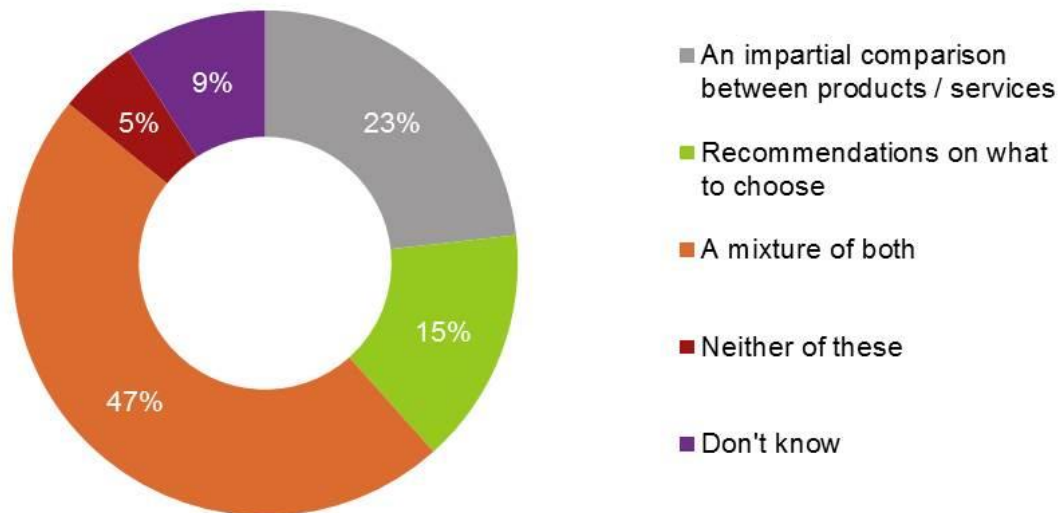
This section covers a number of results about how consumers perceive comparison sites. It includes a mix of questions asked of all aware of comparison sites – in relation to general perceptions – and others asked in relation to the specific experience of using sites for a sector in the last three months.

The key topics covered by this chapter are:

- Understanding of the role of comparison sites
- Coverage of comparison sites
- Perceptions and definitions of comparison sites
- Trust of comparison sites
- Complaints about comparison sites
- Accreditation and regulation
- Awareness of business model, profit and commission



## Most of those aware of comparison sites think they offer recommendations on what to choose, at least to some extent



A1. Based on your experience or knowledge of comparison sites, do you think they are mainly providing...

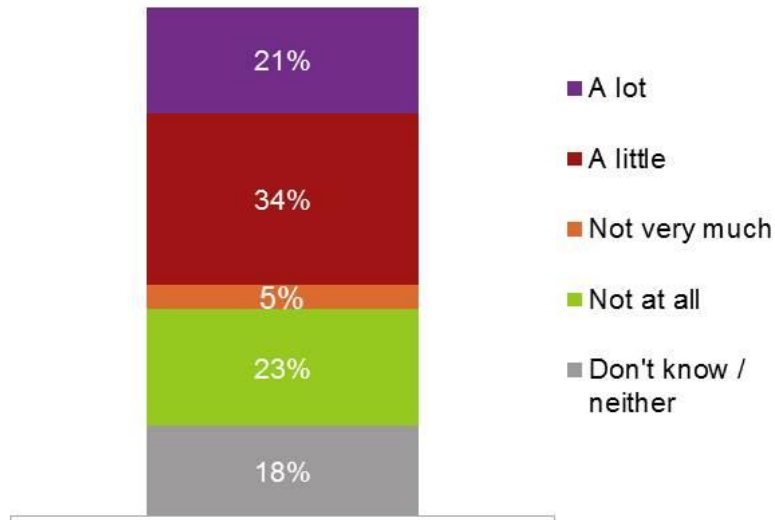
Base: All consumers who are aware of comparison sites (3,958)

All consumers who were aware of comparison sites were asked whether they thought they mainly provided an impartial comparison, recommendations on what to choose, or a mixture. Just under a quarter (23%) said they offered an impartial comparison between products and services. Fifteen per cent said they mainly provided recommendations on what to choose, and around half (47%) said a mixture of both. Overall, therefore, more than six in ten felt comparison sites offered recommendations, at least to some extent.

While this result suggests a common perception among consumers that comparison sites recommend what to choose, this is in contrast to some of the qualitative findings, which are covered later in this chapter. This may point to some uncertainty around the meaning of 'recommendations' at this question in the quantitative survey. For example, it's possible that some consumers interpreted a recommendation as a view that all results provided on the sites were suitable, rather than any prioritisation of results, or specifically recommending which deal or product to choose.



## Two in ten of all those aware of comparison sites think they recommend what to choose 'a lot'



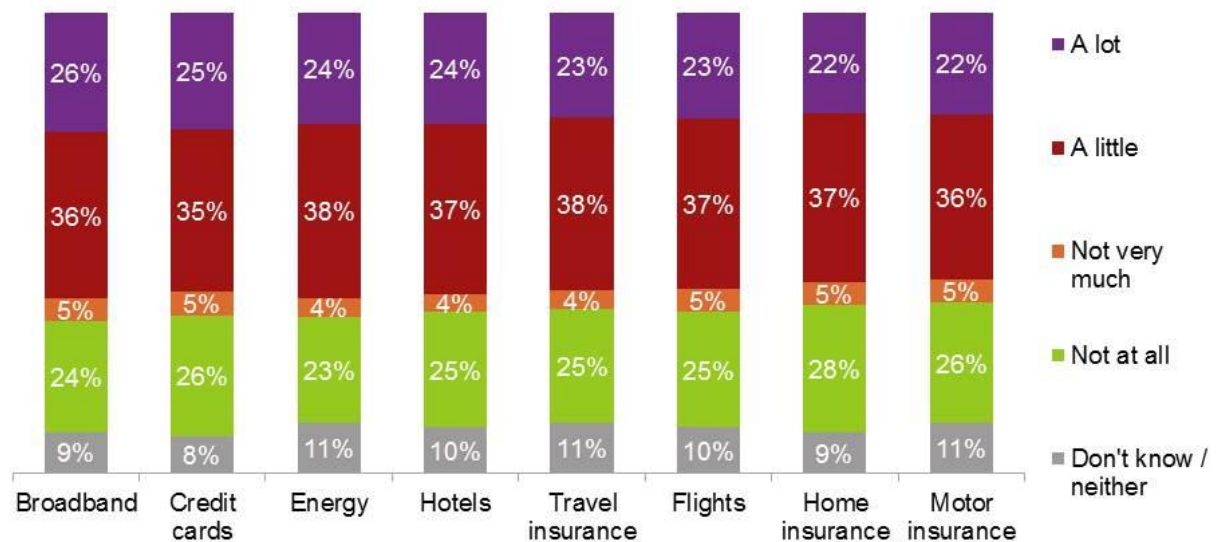
Derived from A1/A2. A1. Based on your experience or knowledge of comparison sites, do you think they are mainly providing... / A2. To what extent do you think comparison sites recommend what products or services to choose?

Base: All consumers who are aware of comparison sites (3,958)

All those who thought that comparison sites recommended to any extent, were asked to what extent they thought they did this. The above chart, based on this question, includes all consumers aware of comparison sites; those who said that sites don't offer recommendations are included in the 'not at all' category.

Across all those aware of comparison sites, two in ten (21%) said they recommend what to choose 'a lot', with more than three in ten (34%) saying they recommend a little.

## Views on extent to which comparison sites recommend mostly consistent across sectors based on previous use

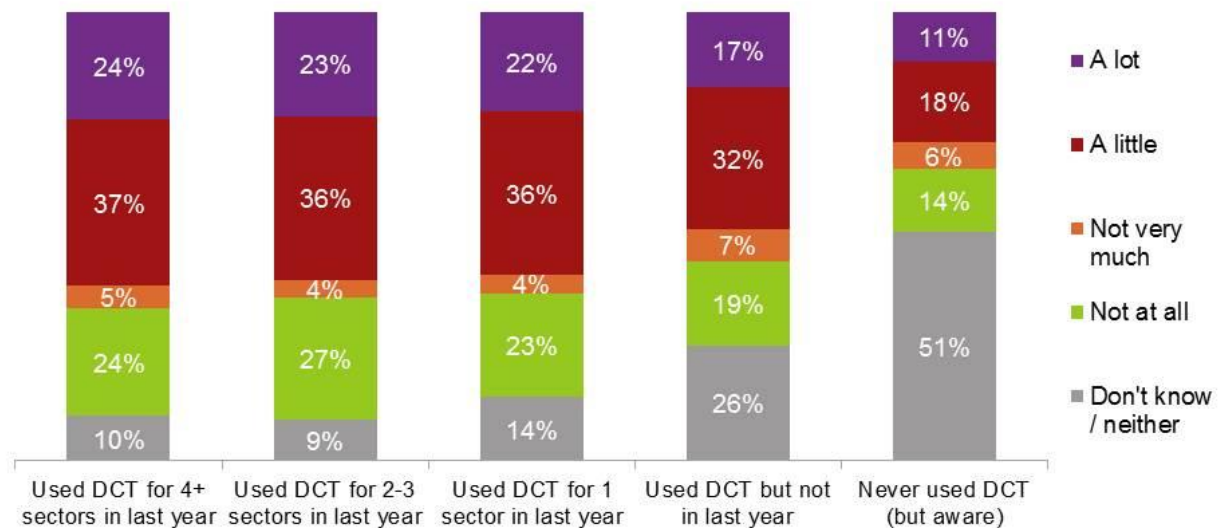


Derived from A1/A2. A1. Based on your experience or knowledge of comparison sites, do you think they are mainly providing... / A2. To what extent do you think comparison sites recommend what products or services to choose?

Base: All consumers who have used a comparison site in each sector in the last 12 months: Broadband: 653; Energy: 892; Hotels: 1,250; Credit cards: 405; Travel insurance: 725; Flights: 1,196; Home insurance: 1,074; Motor insurance: 1,744

Views in relation to whether comparison sites recommend, and the extent that they do this, showed little difference based on which sectors consumers had used comparison sites for previously. Since this question was asked in relation to comparison sites generally – and not specific sites that consumers used for a particular activity – the sector breakdowns presented here are not mutually exclusive; for example, if a consumer had used a comparison site in the last 12 months for broadband, energy and hotels, they will be included at each of these bars in the above chart, regardless of which sector they were asked about in detail during the survey.

## Those with less experience of comparison sites less likely to know if they recommend; otherwise few differences based on experience

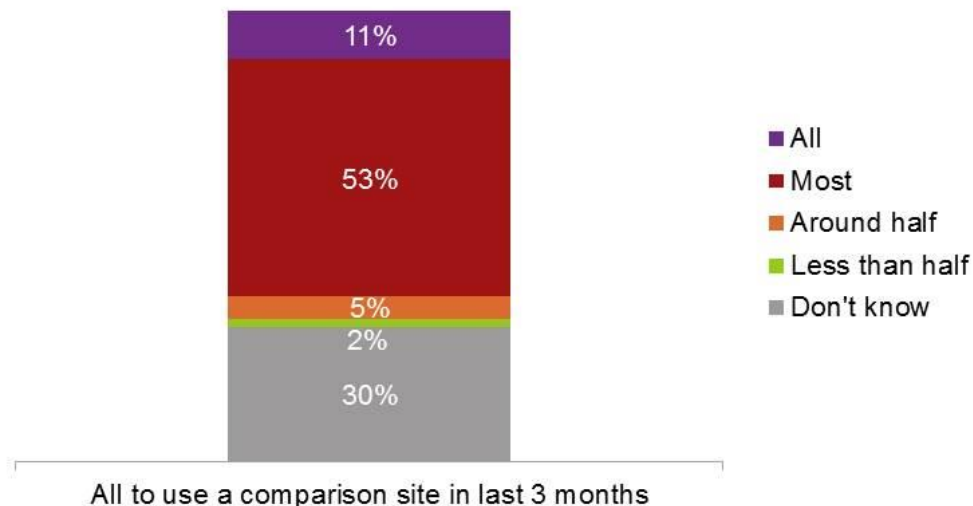


Derived from A1/A2. A1. Based on your experience or knowledge of comparison sites, do you think they are mainly providing... / A2. To what extent do you think comparison sites recommend what products or services to choose?

Base: Used DCT in 4+ sectors (805); Used DCT in 2-3 sectors (1,339); Used DCT in 1 sector (712); Not used in last year but used before (609); Never used (493)

The results relating to whether comparison sites recommend which products or services to choose were also broadly similar among all those to use comparison sites in the last 12 months – regardless of whether they used these sites for at least four, two or three, or only one sector during this period. The key difference here was that those who had not used a comparison site in the last year but had done previously and, particularly, those who had never used a comparison site (but were aware of them), were far more likely to say they did not know if comparison sites recommended what products or services to choose (26% and 51% respectively).

**One in ten of all to use a comparison site in last 3 months thought their site covered all suppliers; half thought most covered; many don't know**



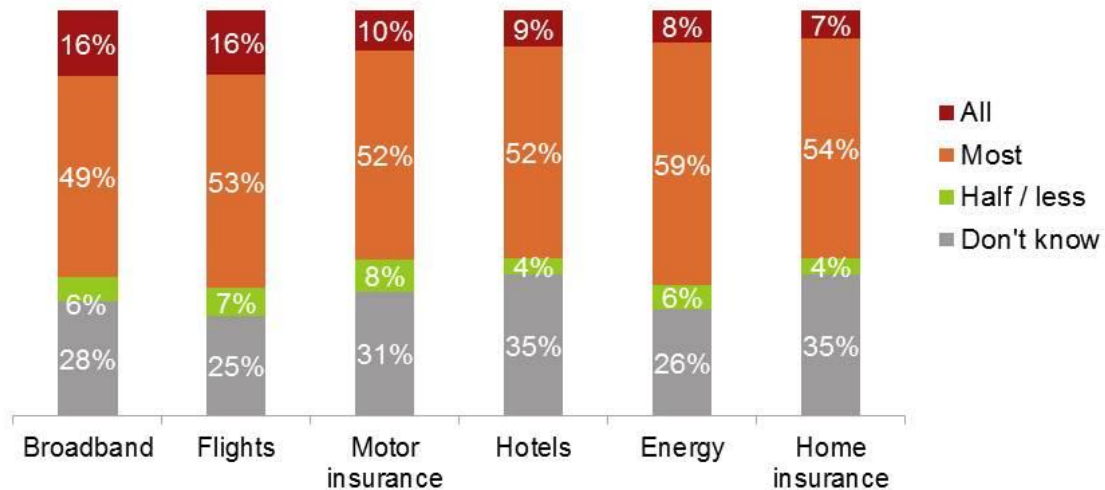
E14. Now think of all the providers/suppliers who offered this product/service. How many of the providers or suppliers for [PRODUCT] did the comparison site cover?

Base: All who have used a comparison site in the last 3 months (1,668)

Consumers who had used a comparison site in the last three months were asked about perceived coverage of suppliers on the main site that they used.

One in ten (11%) of these consumers thought all suppliers were covered, though more than half (53%) said most were covered. Very few (7%) thought fewer than half were covered. Three in ten (30%) said they did not know what proportion of suppliers were covered by the main site they used.

## Similar results across sectors in perceived coverage; broadband and flights consumers most likely to think all suppliers covered

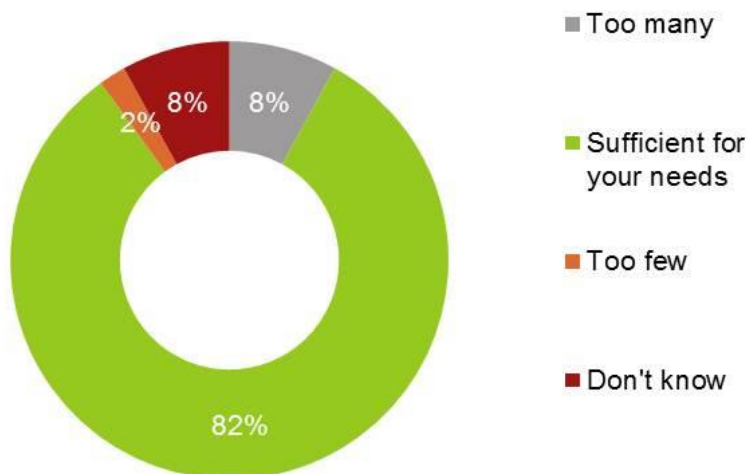


E14. Now think of all the providers/suppliers who offered this product/service. How many of the providers or suppliers for [PRODUCT] did the comparison site cover?

Base: All who have used a comparison site in the last 3 months (Broadband: 182; Flights: 508; Motor insurance: 235; Hotels: 177; Energy: 267; Home insurance: 210)

Perceptions of site coverage were broadly similar across sectors, with the majority of consumers in all sectors thinking that most suppliers were covered. Consumers shopping for broadband (16%) and flights (16%) were most likely to think that all suppliers were covered – though still this was only felt by a minority of the consumers for these sectors.

## Most think number of suppliers covered was sufficient; only 2% said that too few are included



Similar results across range of levels of experience of using comparison sites and based on type of purchase (new product vs. renewing/switching existing product)

Those who say site covers all or most suppliers most likely to say this is sufficient – but over half of those saying site covered less than half (54%) said this was sufficient

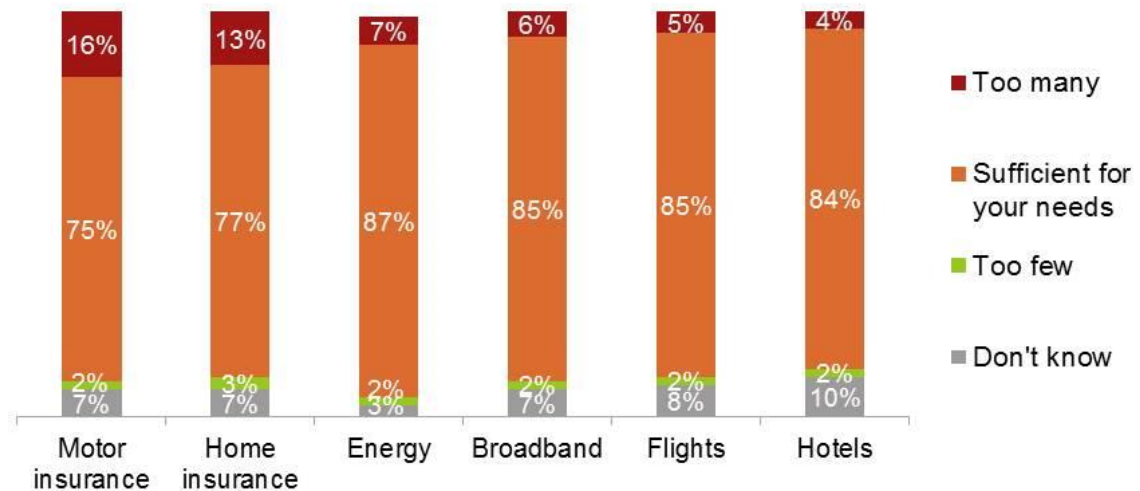
E15. And was the number of providers or suppliers on the comparison site... Please select one only

Base: All who have used a comparison site in the last 3 months (1,668)

Despite the perceived non-complete coverage, eight in ten consumers (82%) said the number of suppliers covered was sufficient for their needs. Of the rest, consumers were actually a little more likely to say that too many (8%) rather than too few (2%) suppliers were covered.

These results were similar across a range of levels of experience in using comparison sites, and based on the type of purchase (new versus existing product). As we would expect, those who said the site covered all or most suppliers were more likely to see this as sufficient. However, even among those who said that sites covered fewer than half of suppliers, more than half (54%) said this was sufficient.

**Around 8 in 10 consumers in each sector felt number of suppliers covered was sufficient; insurance consumers most likely to feel too many covered**



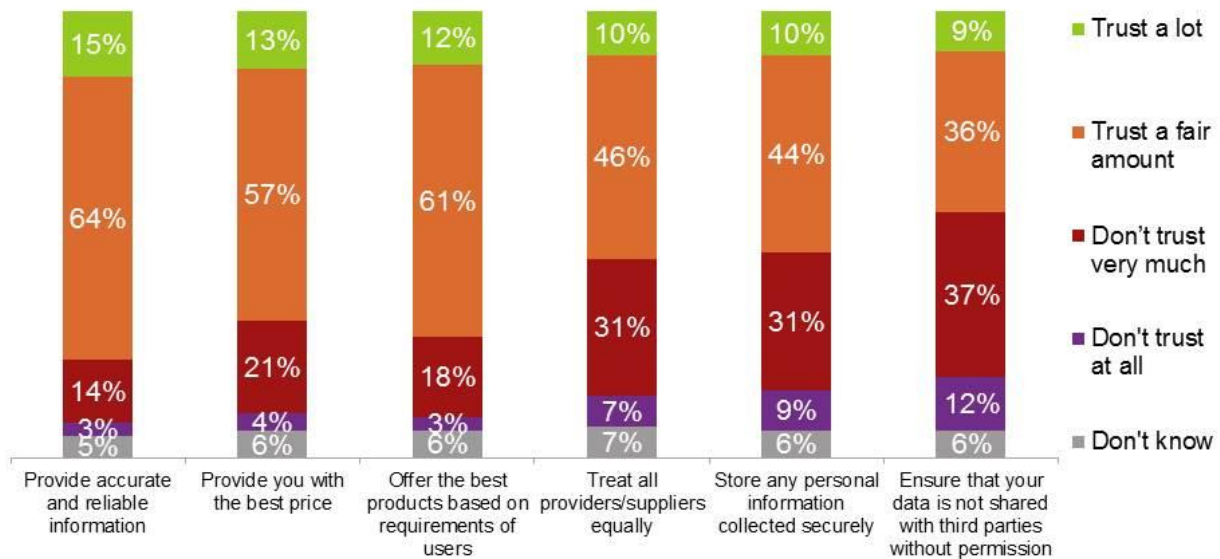
E15. And was the number of providers or suppliers on the comparison site... Please select one only

Base: All who have used a comparison site in the last 3 months (Motor insurance: 235; Home insurance: 210; Energy: 267; Broadband: 182; Flights: 508; Hotels: 177)

Views on whether sites covered too many, too few or a sufficient number of suppliers were also fairly consistent across sectors. Consumers shopping for motor insurance and home insurance were a little more likely than others to say that too many suppliers were covered (16% and 13% respectively). Across all sectors, only 2-3% of consumers thought that too few suppliers were covered by the site.



### Most trust comparison sites at least a fair amount on range of measures, though few trust a lot; trust lowest for ensuring data is not shared without permission



A3. Based on your experience or understanding of comparison sites, to what extent do you trust them in relation to each of the following?

Base: All consumers who are aware of comparison sites (3,958)

A key research objective was to look at levels of trust in comparison sites. The questionnaire included six statements in relation to trust, asked of all who were aware of comparison sites. Consumers were asked whether they trusted comparison sites to:

- Provide accurate and reliable information
- Provide you with the best price
- Offer the best products based on the requirements of users
- Treat all providers/suppliers equally (i.e. do not prioritise offers from certain providers)
- Store any personal information collected securely
- Ensure that your data is not shared with third parties without permission

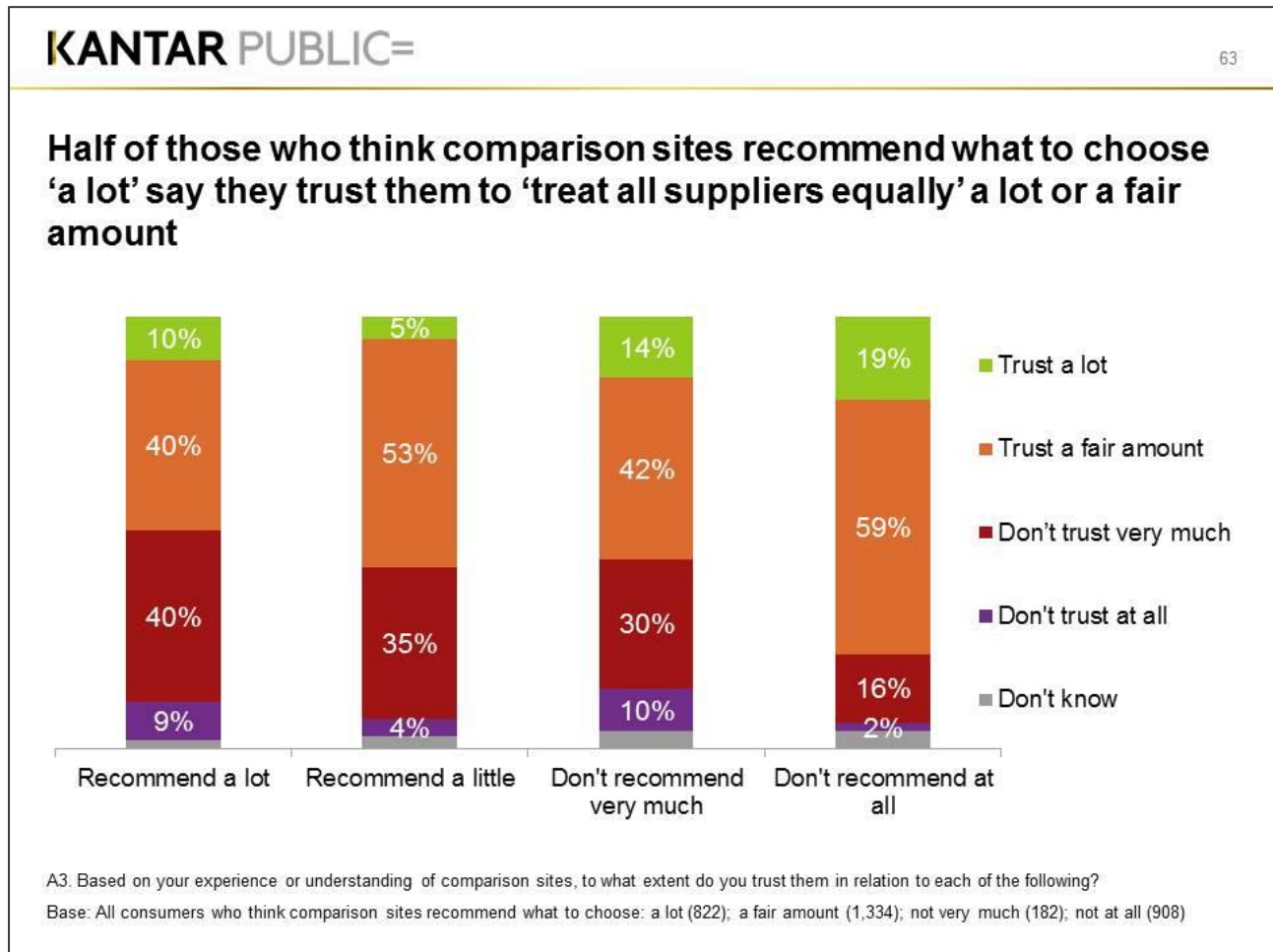
For most of these measures, the majority of consumers said they trusted comparison sites at least a fair amount, though few said they trusted them a lot for any measure.

Most consumers trusted comparison sites a fair amount on these measures, though few trusted a lot. Trust ratings were lowest for 'ensuring your data is not shared with third parties without permission; 37% of consumers said they did not trust comparison sites very much on this measure and 12% said they did not trust them at all. A large minority also lacked trust in whether comparison sites store any personal information collected securely, and in treating all providers equally (in both cases, around four in ten did not trust the sites very much or at all).

If we look across the six trust statements, three in ten (31%) trusted the comparison sites a lot or a fair amount across all measures while one in ten consumers (9%) said they did not trust the sites very much or

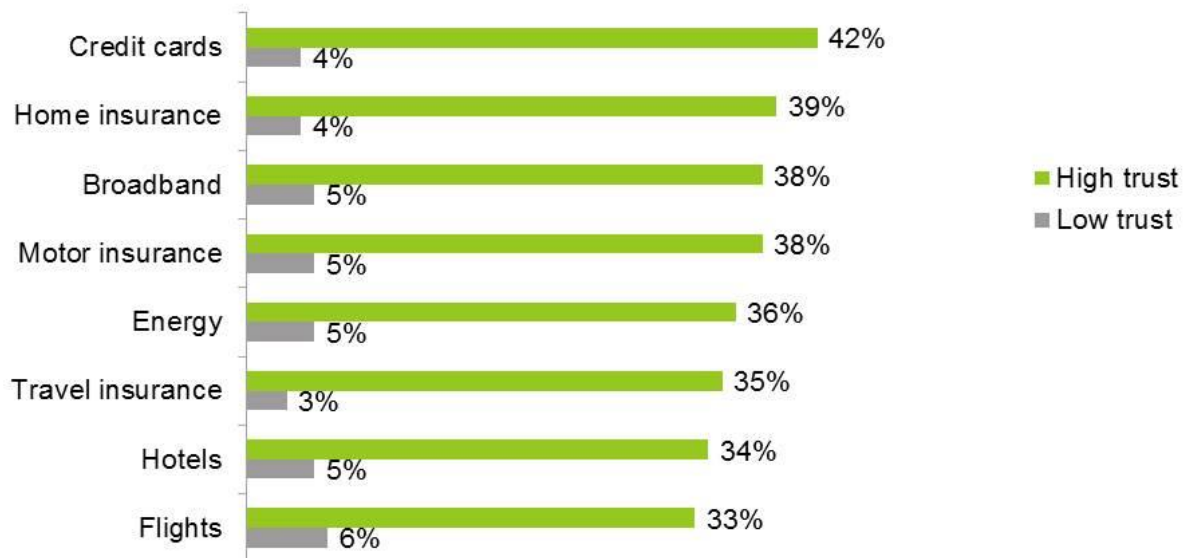


at all for all measures. We highlight some of the groups with higher and lower levels of trust over the next few pages.



The above chart shows the relationship between views on whether consumers think comparison sites treat all suppliers equally, and the extent to which they think these sites recommend what to choose. As might be expected, those who think that sites don't recommend what to choose at all were more likely to trust comparison sites to treat suppliers equally 'a lot' (19%) or 'a fair amount' (59%). However, even among those who said that sites recommend what to choose a lot, half said they trusted these sites to treat all suppliers equally either 'a lot' (10%) or 'a fair amount' (40%). As highlighted earlier in the chapter, this may point to some confusion around what 'recommendations' represent. We discuss the issue of recommendations versus advice further when presenting the qualitative results later in this chapter.

**Broadly similar trust levels across sectors where comparison sites used in last 12 months; proportion trusting 'a lot' or 'a fair amount' on all measures ranges from 42% for credit cards to 33% for flights**

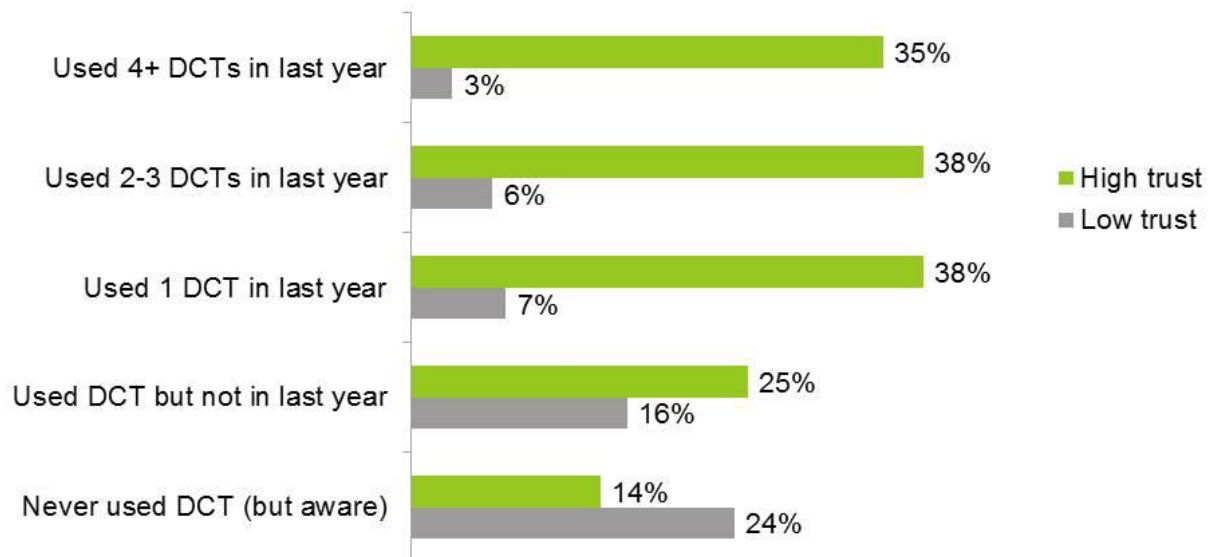


A3. Based on your experience or understanding of comparison sites, to what extent do you trust them in relation to each of the following?

Base: All consumers who have used a comparison site in each sector in the last 12 months: Credit cards: 405; Home insurance: 1,074; Broadband: 653; Motor insurance: 1,744; Energy: 892; Travel insurance: 725; Hotels: 1,250; Flights: 1,196

The above chart shows the proportions to trust comparison sites a lot or a fair amount on all six trust measures (green bars) against those trusting the sites not very much or not at all (grey bars), across all six trust measures. These results are broken down by sector, based on whether consumers have used a comparison site in each sector in the last 12 months. Small proportions said they did not trust comparison sites very much or at all across all sectors, ranging from 3% for travel insurance to 6% for flights. There were some small differences in the proportions to trust comparison sites a lot or a fair amount across all measures, ranging from 42% for credit cards to 33% for flights.

## Less experienced users of comparison sites were more likely to distrust them on all measures



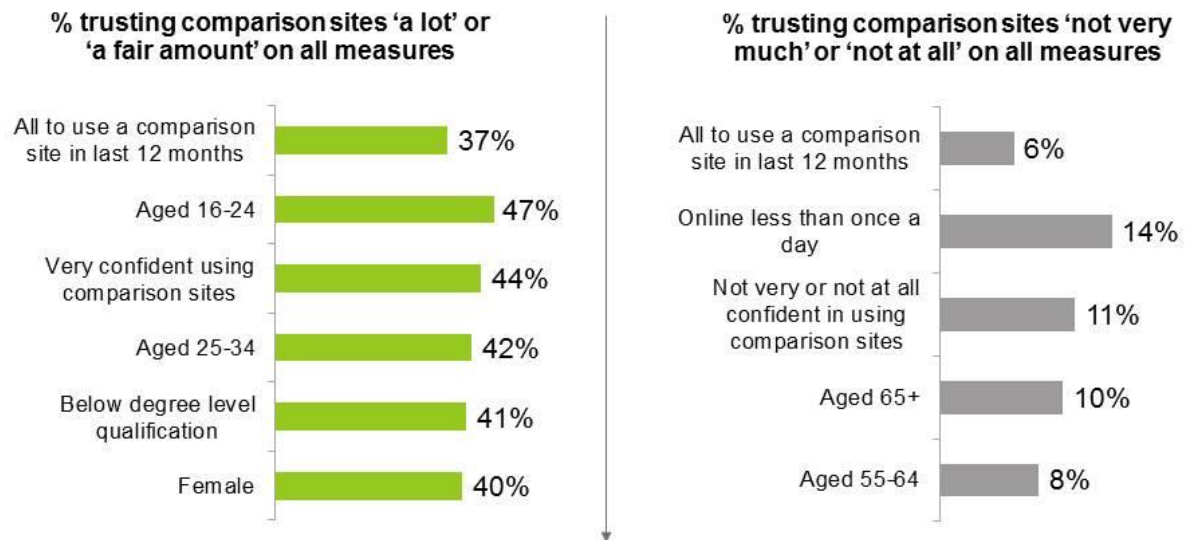
A3. Based on your experience or understanding of comparison sites, to what extent do you trust them in relation to each of the following?

Base: Used DCT in 4+ sectors (805); Used DCT in 2-3 sectors (1,339); Used DCT in 1 sector (712); Not used in last year but used before (609); Never used (493)

This chart shows the proportion of consumers to trust comparison sites 'a lot' or 'a fair amount' ('high trust'), and 'not very much' or 'not at all' ('low trust') across all six measures, and compares groups based on recent and previous experience of using comparison sites.

Overall trust levels were lower among those who had never used a comparison site, or who had not used one in the last year. Trust levels were similar among all those who had used a comparison site in the last 12 months, regardless of how often they had been used during this period.

## Younger consumers and those confident using comparison sites more likely to trust comparison sites across all measures



A3. Based on your experience or understanding of comparison sites, to what extent do you trust them in relation to each of the following?

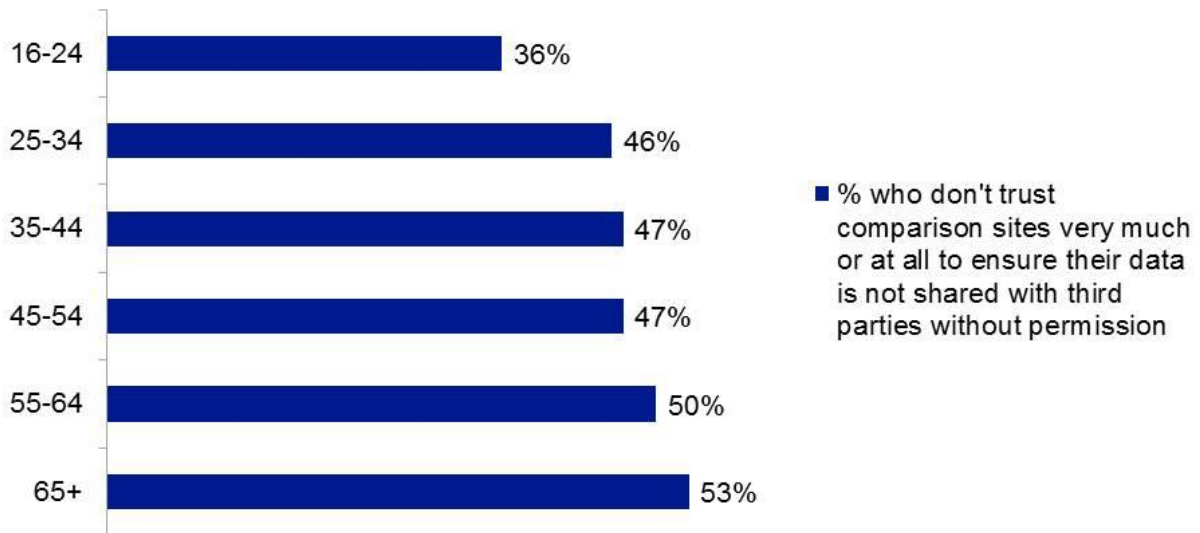
Base: Consumers who have used a comparison site in the last 12 months: All: 2,856; 16-24: 375; Very confident using comparison sites: 1,306; Aged 25-34: 601; Below degree level qualification: 1,538; Female: 1,446; Online less than once a day: 139; Not very or not at all confident in using comparison sites: 363; Aged 65+: 345; Aged 55-64: 402

The above chart shows some of the groups that had higher and lower overall levels of trust in comparison sites, across all those who had used a comparison site in the last 12 months.

Those with higher overall trust included 16-24 year olds (47% trusting comparison sites a lot or a fair amount across all six measures), 25-34 year olds (42%), those very confident using comparison sites (44%), consumers with qualifications below degree level (41%), and female consumers (40%).

Those with lower trust in comparison sites included consumers who were online less than once a day (14% trusting the sites not very much or not at all across all measures), those not confident using comparison sites (11%), and those aged 65+ (10%) and 55-64 (8%).

**Older consumers more likely to distrust comparison sites in relation to not sharing their data with third parties without permission (*results exclude those who have not used a comparison site in last 12 months*)**



A3. Based on your experience or understanding of comparison sites, to what extent do you trust them in relation to each of the following?

Base: All who have used a comparison site in a survey sector at least once in the last 12 months: 16-24: 375; 25-34: 601; 35-44: 238; 45-54: 535; 55-64: 402; 65+: 345

The above chart looks specifically at whether consumers trust comparison sites to ensure their data is not shared with third parties without permission, with results filtered to only include those who had used a comparison site at least once in the last 12 months. Among this group, there were some notable differences by age, with the proportion who said they did not trust comparison sites very much or at all in relation to this measure higher in the older age groups.

## Higher levels of trust in suppliers' own websites for all measures apart from providing the best price

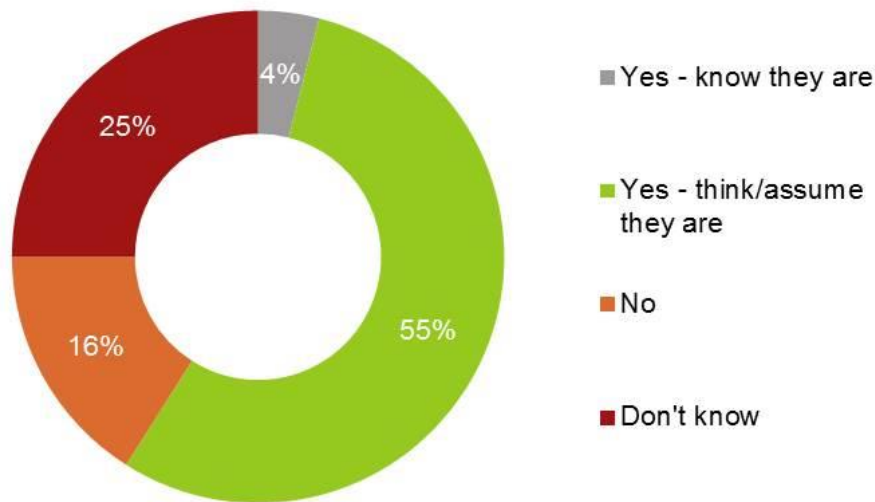


A4. And in relation to each of these, would you say you have more trust in comparison sites or providers'/suppliers' own websites?

Base: All consumers who are aware of comparison sites (3,958)

Consumers were also asked whether they had more trust in comparison sites or suppliers' own websites in relation to the trust measures. There were higher levels of trust for supplier websites for most measures – particularly so for the statements relating to data storage and sharing (included as the two bars at the bottom of the above chart). The only measure where this was not the case was 'providing you with the best price', with roughly equal numbers saying they trust comparison sites (33%) and supplier sites (30%) on this measure.

## 6 in 10 think or assume that comparison sites are checked and approved before they can operate – but very few know this



A7. Do you think that comparison sites are checked and approved by official regulatory bodies before they can operate? Please select only one.

Base: All consumers who have used a comparison site (3,465)

All those who had used comparison sites were asked whether they thought they were checked and approved by an official regulatory body before being able to operate. Six in ten (59%) thought they did need to be checked and approved but in most cases this was an assumption; just 4% said they knew this needed to happen. Sixteen per cent said they did not think sites needed to be checked and approved, and a quarter (25%) said they did not know this.



## Very few have complained to or about comparison sites

- Of those who had used a comparison site, 3% had made a complaint – 2% directly to the site and 1% elsewhere
- Most who complained elsewhere could not recall where they complained
- Of those who had not complained, seven in ten (73%) said they did not know who they would complain to; 10% said they would complain to the comparison site itself

A5. Have you ever made a complaint to or about a comparison site? Please select all that apply.

A6. Who [did you / would you] complain to if you needed to make a complaint about a comparison site?

Base: A5: All consumers who have used a comparison site (3,465); A6: All who have made a complaint to somewhere other than a comparison site (42) / All who have not made a complaint (3,372)

All consumers who had ever used a comparison site were asked whether they had ever complained about one of these sites. Just 3% had made a complaint: 2% directly to the comparison site and 1% elsewhere (though most of the latter group could not recall where they had complained).

Those who had not complained previously were asked who they would complain to if they needed to make a complaint about a comparison site. Three quarters (73%) said they did not know who they would complain to, with one in ten (10%) saying they would complain to the comparison site itself.

## One in eight of those to use a comparison site in the last three months said they saw evidence of accreditation or regulation

- 12% of comparison site users said they recalled seeing accreditation or regulation on the main site they used
- Three quarters of those who saw accreditation / regulation said they did not know what this was (75%)
- Most common other answers were ATOL (7%) and ABTA (7%)

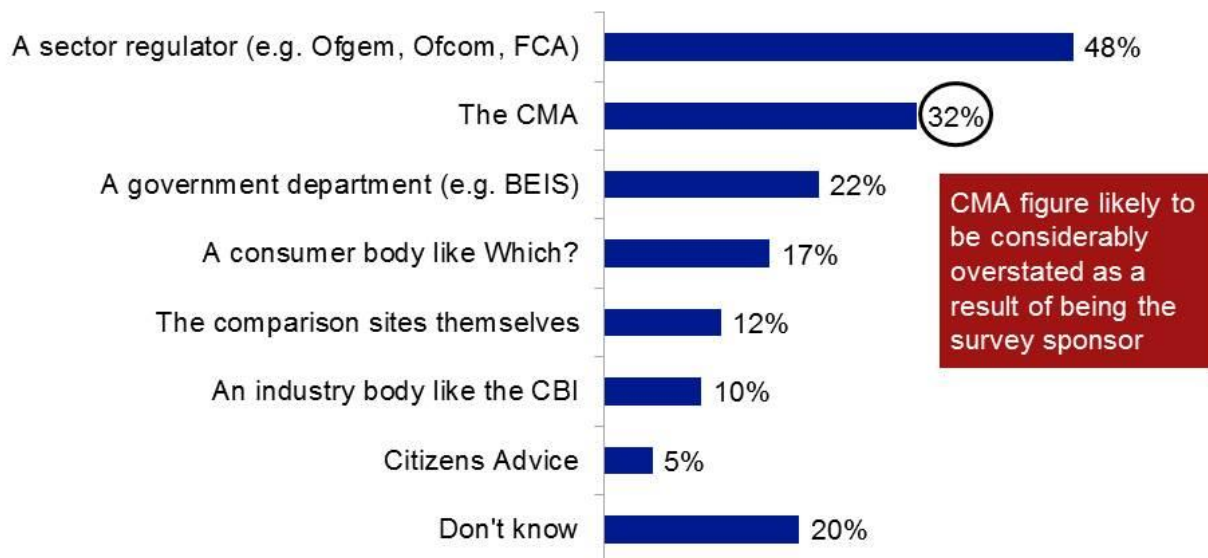
A9. Now thinking back to when you were looking at [product], you said that the main comparison site you used was [name of site]. Can you recall seeing any evidence of accreditation or regulation on this website? / A10. What accreditation or regulation do you recall seeing?

Base: A9: All consumers who had shopped around using a comparison site in the last three months (1,668) / A10: All who said they saw evidence of accreditation or regulation on the main site used (210)

Consumers who had used a comparison site in the three months prior to interview were asked if they saw any evidence of accreditation or regulation on the main site they used. One in eight of these consumers (12%) said they did recall seeing accreditation or regulation.

Three quarters (75%) of those who saw accreditation or regulation could not recall what this was. The most common accreditation or regulation that consumers recalled seeing was ATOL (7%) and ABTA (7%).

### When prompted with a list of options, consumers most likely to select sector regulators and CMA as being responsible for checking and approving sites; two in ten don't know



A8. Who do you think is responsible for checking and approving comparison sites? Please select all that apply.

Base: All who either know or think that comparison sites are regulated (2,041)

Consumers who thought that sites were checked were asked who they thought was responsible for this. Consumers were prompted with a list of potential bodies at this question, meaning that the results presented above do not represent 'top of mind' answers. Sector regulators – for example, Ofgem and Ofcom - were mentioned most commonly, which reflects the views of consumers when this topic was covered in the qualitative interviews. Three in ten consumers (32%) selected the CMA at this question. This is likely to be considerably overstated due to the CMA being the survey sponsor in this case and probably automatically linked to control of comparison sites among consumers as a result.

## Low consideration but wide assumption that DCTs are regulated

- **No spontaneous awareness** of accreditation
- Information **not sought out**
- General **assumption of some regulation**, and that this is **sector-specific** rather than across DCTs
  - (e.g. Ofgem for Uswitch, ABTA for flights)
- **Reassured** by FCA, Ofgem and other known regulator logos/names
- Reassured by security/padlock **imagery**
- Less confident wanted the **accreditation to be more prominent** (e.g. pop up or at top of page)

*"I would imagine they'd have to be because they're giving you know deals ... I imagine they've got to honour those deals." (W1, flights, non-user)*



Qual

In the qualitative research, there was an implicit assumption that comparison sites were regulated. People often spontaneously said they felt these sites would be 'checked', in part due to their size and apparent commercial success, indicated through advertising campaigns. However, no one in the interviews had ever sought out this information, or scrolled down to the section of sites that explained regulatory standards. Some mentioned that they were reassured by security-related imagery on sites, or having seen other regulator logos in passing.

Similarly to the quantitative findings, consumers had low knowledge of the specific organisations that regulated comparison sites, though commonly expected that regulation would be sector-specific.

Some non-users and those who felt less confident about comparison sites said that they would be reassured if regulatory information was made more prominent.

## Market coverage commonly assumed to be partial

- Estimate of around **70% coverage +**
  - Expectation that the 'main suppliers' are covered
  - Know that some suppliers do not want to be on DCTs
  - Higher for certain sectors where user believe there are fewer providers (phone/broadband/energy), suspect coverage lower for finance (though uncommon view)

*"They cover most and many I've never heard of."  
(Wave 2, broadband, Purchased from supplier)*

### Impact on trust/behaviour

- For some this can be a driver of **multi-homing** behaviour – if they are price-driven / savvy
- **But overall low impact**
  - Time is precious and users do not mind if they are missing out on some deals / smaller suppliers
  - **Reputable** suppliers will be represented: common that only these will be considered, especially important for airlines

*"I can imagine that airlines probably have to pay to have their flights on there, so...the airlines I probably wouldn't fly with anyway either wouldn't have the money or wouldn't be interested in going on there."  
(W1, flights, non-user)*



Qual

As found in the quantitative survey, consumers in the qualitative research did not think there would be full market coverage on comparison sites. In part this was driven by awareness that some suppliers explicitly choose not to be listed. Consumers estimated coverage to be around two-thirds though some expected coverage could be higher in certain sectors where there were fewer suppliers.

For some, knowledge of partial coverage could drive multi-homing behaviour – this usually took the form of briefly checking on another comparison site in case a better deal appeared. However, the overall impact of partial coverage was low, for two reasons:

1. There was a widespread perception that the mainstream, reputable suppliers would be covered – as users were typically only considering bigger brands they were familiar with, they were unconcerned about the absence of smaller providers.
2. Some users wanted to avoid the hassle of multi-homing – as they perceived the differences in savings between offers to be minimal

*"I find it a comparison between all the companies that are there. I mean there are a couple of companies that don't...I know direct line is not on there...but other they give you a very large cross-section of companies." (W2, motor insurance, purchased from DCT)*



## Comparison sites seen to provide comparison and information rather than advice or recommendation

Though some *initially* said DCTs provide recommendation, when discussed this was not what they meant

- DCTs often described as '**unbiased**' - a 'timesaving aggregator', not 'pushing anything'
- Some even characterise DCTs as there to help the consumer
- Ultimately because **they feel in control of the decision**
  - even amongst the more savvy who will ignore results they recognise as being 'sponsored'
- DCTs distinguished from 'advice sites': e.g. Guardian Money or Moneysavingexpert
- Some perceived this as advice if they used a helpline
- Some scepticism about bias of DCTs

*"It doesn't...seem to have favourites. It's not gonna try and sell you one particular above anyone else, I think it seems quite non-biased. And it's just gonna do it on price rather than who it prefers."*  
(W1, flights, purchased from DCT)

*"They don't give advice, they can't. They just show what's on offer."* (W1, broadband, purchased elsewhere)



Qual

In the qualitative interviews we also asked about whether comparison sites were providing information or recommendations, or both. In interviews it was clear that even if respondents initially described comparison sites as providing 'recommendations' (or both information and recommendations), when discussed further they actually often characterised the information provided by comparison sites as unbiased. Though this was sometimes described as recommendation, respondents did not think that the comparison site was pushing any particular supplier or product (with the exception of a few 'negotiators'). comparison sites were often described as 'unbiased', as merely 'aggregators', and in some cases they are characterised as being there for the benefit of the consumer.

*"With the comparison websites ... [you] reach your own conclusions. Which? is more advisory, whereas the comparison websites are based mainly on results."* (W2, broadband, research only)

*"I think it's very impartial which I love. It doesn't feel like a sales thing, it's purely a tool to compare and it's up to me how to go about it. And obviously you can also display things in different orders based on what's important to you."* (W2, flights, purchased from supplier)

*"I would say it's more impartial assessment rather than recommendations. I guess because they're not allowed to make recommendations because they're just there to compare things."* (W2, broadband, research only)

The divergence from the quantitative findings suggests that interpretation of 'recommendation' in the survey may have been about a comparison site showing offers that are 'suitable' or tailored to the user. This is explored in the survey results earlier in chapter 5, where a significant proportion of those that described comparison sites as making a recommendation also said that they thought they treated all suppliers equally. Further, it may be that consumers perceive there to be some element of recommendation going on, but the

perception of bias is mitigated by a strong perception that the user is in control of the decision. As users felt they could easily circumvent any bias that was present (e.g. by ignoring 'top' or 'featured' results), the impact of this was low.

*"It's impartial as you make your own choice - you're not pushed towards one and if you're drawn to one you don't always choose it as it's not always best."* (W2, insurance, purchased from DCT)

*"I think they're generally impartial. I don't know if some are in partnership, but they get you the best deals"* (W2, broadband, purchased from supplier)



## Low consideration of how DCTs make money, and low impact on trust or likely future behaviour

Users guessed between 1-5% commission, though surprised by actual figures

Commission model?

Suppliers pay to be on site?

Advertising on the DCT site?

### Little impact on trust if know the sites earn a fee from supplier

- For some, amount of **potential savings offsets trust**: as long getting a good deal, don't mind that some of it is commission – willing to trade something off for this
- If they compare deal direct, this is **proof that the cost is not being passed on to them**
- Some **prefer not to know**, low interest in transparency as feel they will resent having to pay

Vs. Negotiators who will **try and save commission by going direct**

Overall **preference that cost is borne by supplier** – though some willing to pay a subscription



Qual

The high levels of trust in comparison sites observed in the survey results could be driven by the fact that users generally did not know or had ever thought about how comparison sites made money. Respondents had rarely thought about this before, but guessed a range of revenue streams, including advertising, that suppliers pay a fee to get on the site, and a commission model. Respondents estimated commission rates to be between 1-5% (i.e. an amount they perceive as quite low), though when presented with the average commission in certain sectors (see Appendix E for the examples used), they were generally perceived to be quite high. This suggests that percentages are not well understood, and consumers may underestimate commission rates if these are expressed as a percentage.

*"What are they getting out of it? How are they making their money, if they're not striking up some kind of deal with service providers? It doesn't put me off using them but it does make me sceptical about the information they are giving me."* (W1, flights)

Though not known previously, learning that sites earn commission from suppliers had low impact on trust in comparison sites. There were a number of reasons for this. Firstly, the importance of getting a good deal trumped trust for some users, and saving money was seen as comparatively more important than what was taking place 'behind the scenes'. Some felt they might resent knowing how comparison sites were making money, and said they may prefer to remain ignorant of this. This may suggest an element of 'denial' about the nature of comparison sites - on the whole users were satisfied with the savings they were making and did not want to be dissuaded from using them. Secondly, respondents did not see the cost as being passed on to them, as when they compared the same deal was available directly through suppliers. As a result, there was somewhat lukewarm appetite for greater transparency amongst some.

*"They don't do it for free, they've got to make money somehow, and if it still gives me the cheapest flight then that's a bargain for me, even if a few pounds of it have gone to them, I save money."* (W1, flights, non-user)

*“They’re like a middle man, so get commission on the sale – that’s fine as long as I get a good deal. The site pays not me!” (W2, broadband, research only)*

*“The only way it would put me off is if their price is obviously higher than what it would be booking directly through them and that’s because they’ve added their commission on but obviously their commission integrates to within the price, it doesn’t affect the end-user, so I don’t have a problem with that.” (W2, flights, purchased from supplier)*

However, negotiators stated that they either already use this information (or would use it in the future) to negotiate a better deal with suppliers. Some said that they had asked suppliers to offer the same deal as advertised on comparison sites, minus the commission. This group thus supported greater transparency.

Non-users also felt it was important to make relationships between comparison sites and suppliers transparent, given their relatively low trust in the market.

## Relatively high levels of trust amongst users

**Size and penetration of advertising driver of trust:**  
assume DCTs of this size must be reputable

- **Failsafe** of suppliers: can check deals direct if you want
- **Feel in control** – not pushed into purchase
- Implicit **assumption of regulation**

### Trust based on past experiences

- Lack of negative experience, and whether they felt like they got a very good deal
- Once used a site a few times trust **grows quickly**

Reservations often about **unknown suppliers, not DCT**

Some reservations about **personal information** being sold

Trust **up to the point of transaction** for some – preference for a direct link with supplier (but this might just be about 'getting it right')

*"I've never been let down, so there's no reason not to trust them." (W1, flights, purchased from DCT)*

*"I made a mistake when I used it for broadband and I got bombarded with phone calls as I'd said yes to being contacted." (W2, home insurance, purchased from DCT)*



Qual

The qualitative research revealed fairly high levels of trust in comparison sites amongst regular users of these sites. This was driven by a number of factors, including brand awareness, how the sites worked, and past experience.

The fact that many comparison sites are well-known and have large advertising campaigns was read by some users as a marker of reputability, in part because they assumed such large companies would be regulated in some way.

Users also felt in control of their purchase as they were able to purchase directly through suppliers and did not feel 'pushed' to make a purchase through the comparison site. This sense of control made an important contribution to levels of trust.

Trust was also closely based on past experience of using sites. Whereas one bad experience (such as not getting the deal advertised) could lead to an individual deciding not to use comparison sites in future, a good experience (such as getting a good deal) could built trust quickly.

Trust issues about comparison sites predominantly related to concerns about sharing personal information - fearing it may result in unsolicited marketing. However, trust issues in general when using comparison sites were not about comparison sites as such, but about unknown suppliers. Users were usually wary of unfamiliar suppliers, and arguably paid greater attention to whether they knew and trusted a particular supplier than to whether they trusted a comparison site.

*"To be fair, because we've been doing it 3, 4, 5 years or more, we know the system, and it tends to work. We don't feel 'oh, I'm not sure about this one' - we're confident when we do it, it's okay. We've never had any fall backs." (W2, motor insurance, purchased from DCT)*

The quantitative survey asked consumers how much they trusted comparison sites across a number of dimensions. These results are presented in the next chapter.

## What happens when things go wrong?

- Generally users would **hold the supplier responsible** if something went wrong
- If they **do not get the deal advertised**, both DCT and supplier would be blamed
- Though some **consumer responsibility** to check you're getting what is expected

*"The supplier should supply accurate information; the site is just the broker. I suppose both should ensure the information is correct. I wouldn't blame myself as I take a lot of care to get it right" (W2, Mids #4)*

*"I've not done this before, it could be my mistake." (W2, Mids #6)*

In general, if something went wrong with a purchase, respondents would hold the supplier responsible. Respondents held the supplier responsible because they perceived the comparison sites as merely a broker; respondents felt that the responsibility lay with the supplier to ensure the information they supply is accurate:

*"The supplier should supply accurate information; the site is just the broker. I suppose both should ensure the information is correct. I wouldn't blame myself as I take a lot of care to get it right" (W2, broadband, research only)*

Some respondents felt that consumers also have personal responsibility to ensure that they receive what they paid for and what was expected:

*"I've not done this before, it could be my mistake." (W2, flights, did not purchase)*

## Attitudes towards reminders/being approached

### Attitudes towards reminders/being approached

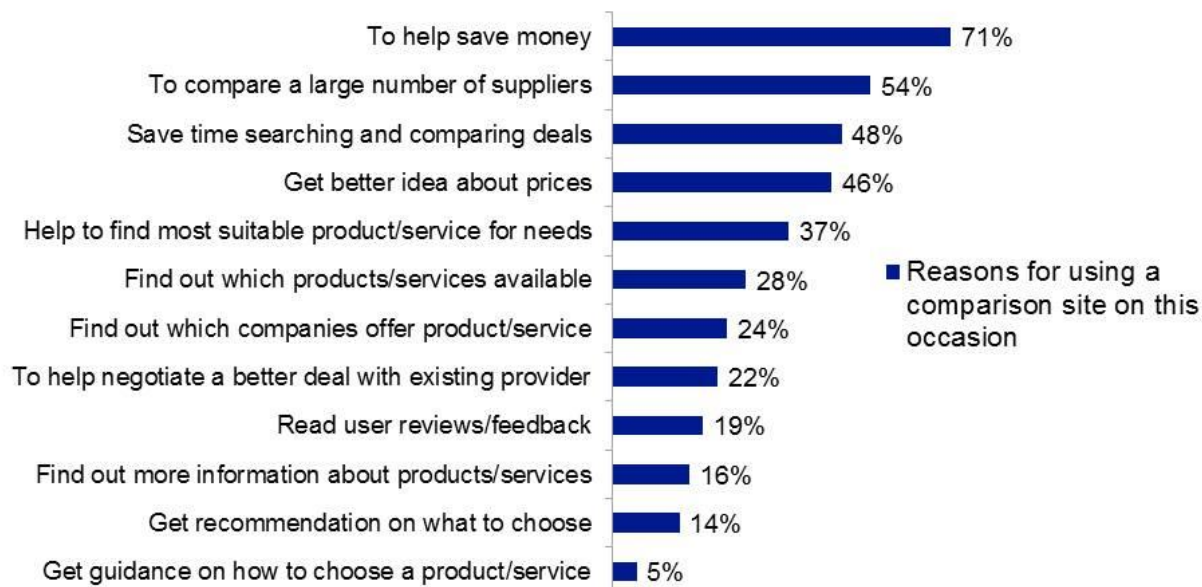
- Did not really mind, as also would be reminded by their supplier
- Acceptable as long as this is timely and they are not bombarded
- More appropriate when approaching renewal

Respondents in the qualitative research were asked how they would feel if comparison sites they had used in the past approached them directly. On the whole, users said this would be acceptable, particularly when approaching renewal as they said they would be contacted by suppliers at this time. However, respondents were strongly against high levels of direct contact from comparison sites, and would want any contact to be light touch and targeted.

## 6. Reasons for use of comparison sites

In this section we present results around reasons consumers use – and choose not to use - comparison sites. We cover reasons for choice of specific comparison sites in a later section.

## Main reasons for using comparison sites are to save money, compare suppliers and save time



M6. Why did you use [a] comparison site on this occasion? Please select all that apply.

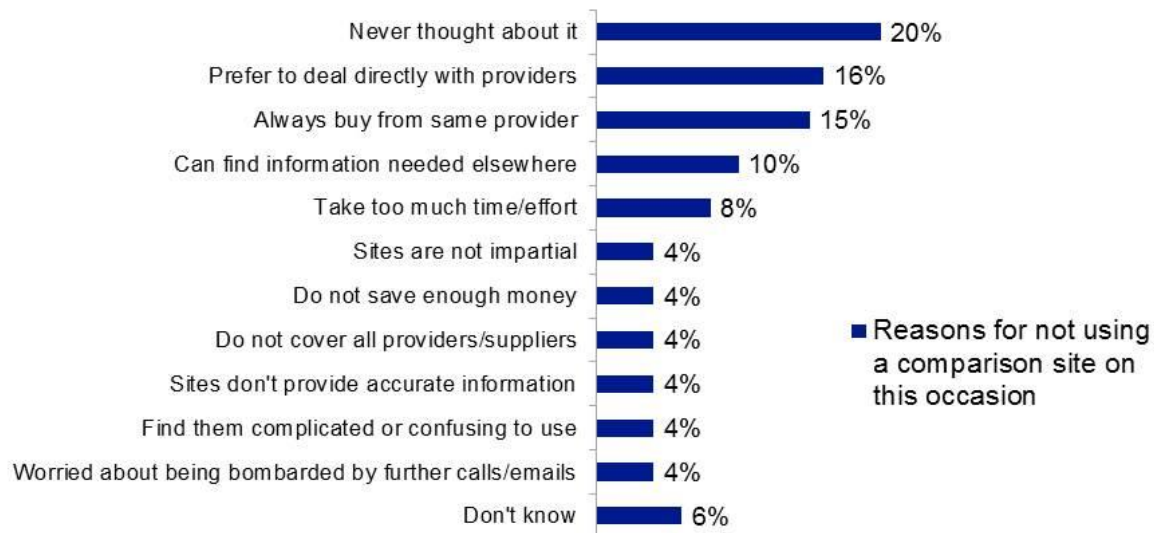
Base: Consumers who have shopped around using a comparison site in the last three months (1,668)

The most common reason for choosing to use a comparison site – among those who had used one in the last three months – was to save money, cited by seven in ten consumers (71%). Around a half mentioned wanting to compare a large number of suppliers (54%), with a similar proportion saying they wanted to save time (48%). Significant proportions also used sites for research or investigative purposes: to get a better idea about prices (46%), to find out which products or services were available (28%), to find out which companies offer products or services (24%), and to find out more information about products or services (16%). Four in ten consumers said they used the sites to help them find the most suitable product or service for their needs (37%).

Taken together, these results suggest that the ability to compare prices and suppliers, to save time, and to get a broad understanding of what is available and from whom, are the key reasons that consumers use comparison sites.



### Most common reasons for not using comparison sites – on this occasion – were not having thought about it, preferring to deal directly with providers and always buying from the same provider



Q3 (Omnibus survey). You said that you shopped around for [SECTOR] in the last three months but did not use a comparison site. Are there any particular reasons why you didn't use a comparison site on this occasion?

Base: Omnibus survey consumers who have shopped around in the last three months but did not use a comparison site (578)

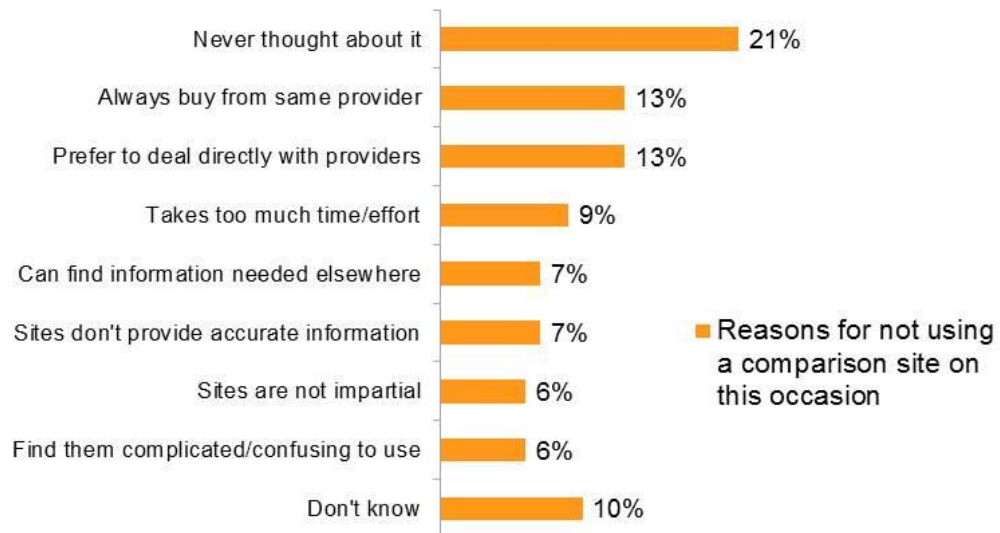
Consumers who had access to the internet and had shopped around in a sector in the last three months but not used a comparison site were asked why they had not used a comparison site on this occasion<sup>2</sup>. The most common reason for not using a comparison site on this occasion was not thinking about it, mentioned by two in ten consumers (20%). Sixteen per cent said they preferred to deal directly with providers, and 15% said that they always buy from the same provider. One in ten said that they did not use a comparison site as they could find the information they needed elsewhere (10%), with 8% cent saying that using a comparison site represented too much time and effort. Very few consumers mentioned concerns over the impartiality or accuracy of comparison sites as reasons for not using them.

The top three reasons shown here – not thinking about using comparison sites, preferring to deal directly with providers, and always buying from the same provider – were largely consistent across sectors, as we show over the next few pages.

It should be noted that many of the consumers included here will have used comparison sites on other occasions. Therefore, these results are more likely to reflect reasons for not using comparison sites on the specific occasion covered by the survey, rather than reasons for not using comparison sites at all.

<sup>2</sup> These results are based on a separate omnibus survey of consumers who had not used comparison sites when shopping around in the three months prior to interview. The sector level results presented on the subsequent charts are also based on the omnibus survey.

**Two in ten home insurance consumers said they did not use a comparison site due to not thinking about it; always buying from same provider and preference to deal directly each mentioned by 13%**

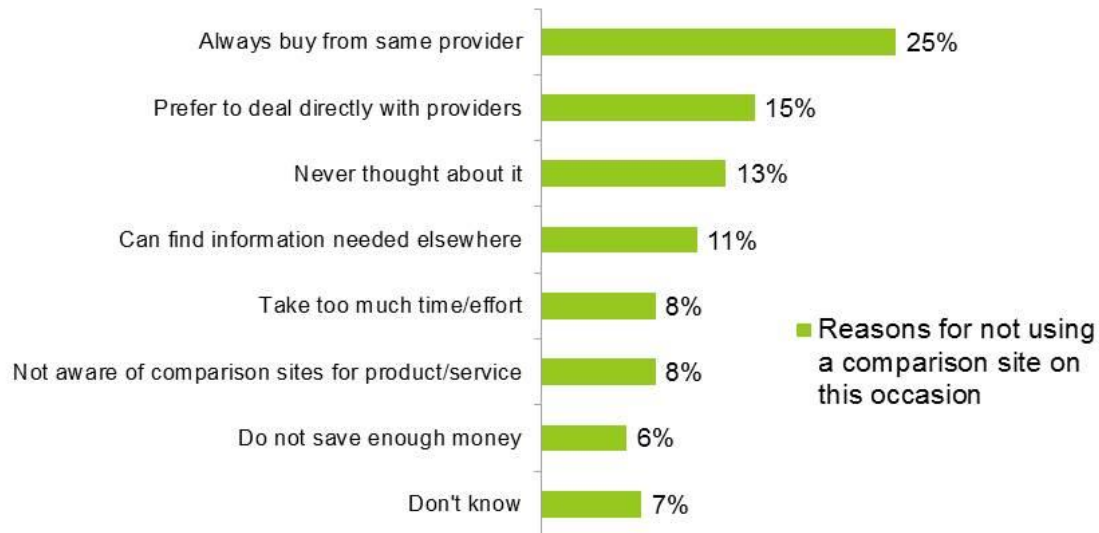


Q3 (Omnibus survey). You said that you shopped around for [SECTOR] in the last three months but did not use a comparison site. Are there any particular reasons why you didn't use a comparison site on this occasion?

Base: Omnibus survey consumers who have shopped around for home insurance in the last three months but did not use a comparison site (133)

Two in ten consumers who shopped around for home insurance in the last three months without using a comparison site said they did not think of using a comparison site (21%). One in six consumers said they always bought from the same provider (13%), with the same proportion saying they preferred to deal with providers directly (13%).

**A quarter of consumers shopping for flights did not use a comparison site as they always buy from the same provider; preference to deal directly and not thinking about comparison sites next most common reasons**

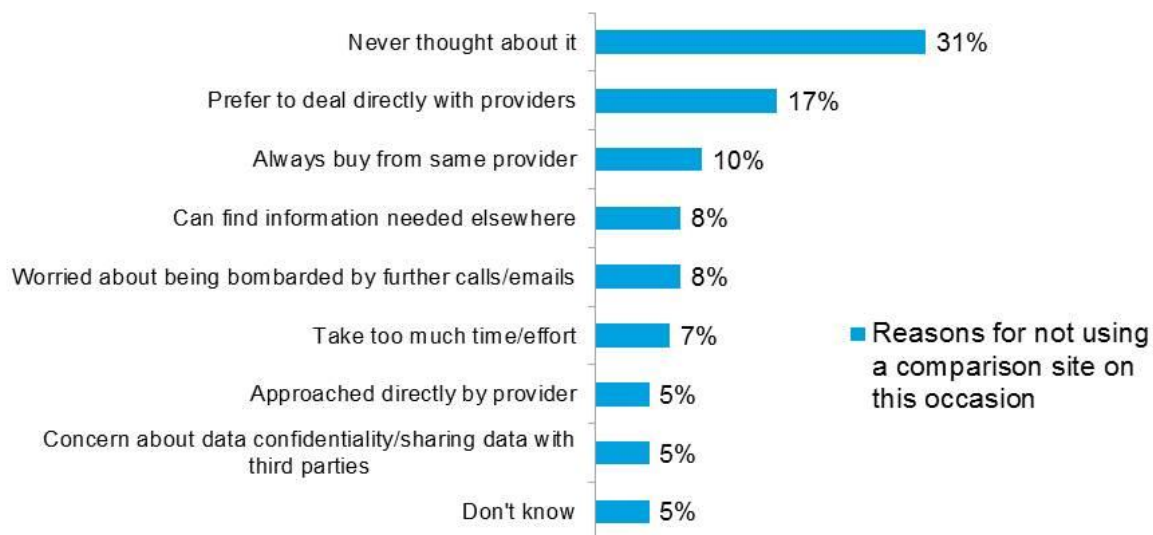


Q3 (Omnibus survey). You said that you shopped around for [SECTOR] in the last three months but did not use a comparison site. Are there any particular reasons why you didn't use a comparison site on this occasion?

Base: Omnibus survey consumers who have shopped around for flights in the last three months but did not use a comparison site (100)

The most common reason that consumers shopping for flights did not use a comparison site was that they always purchased from the same provider, with one in four (25%) offering this reason. This may partly reflect the presence of travel agents, both online and offline, and a degree of loyalty felt towards specific providers among some consumers. Fifteen per cent said they preferred to deal with providers directly, 13% said they never thought of using comparison sites, and 11% said they could find the information they needed elsewhere.

### Three in ten broadband consumers said they did not think of using a comparison site; one in six said they preferred to deal directly with providers

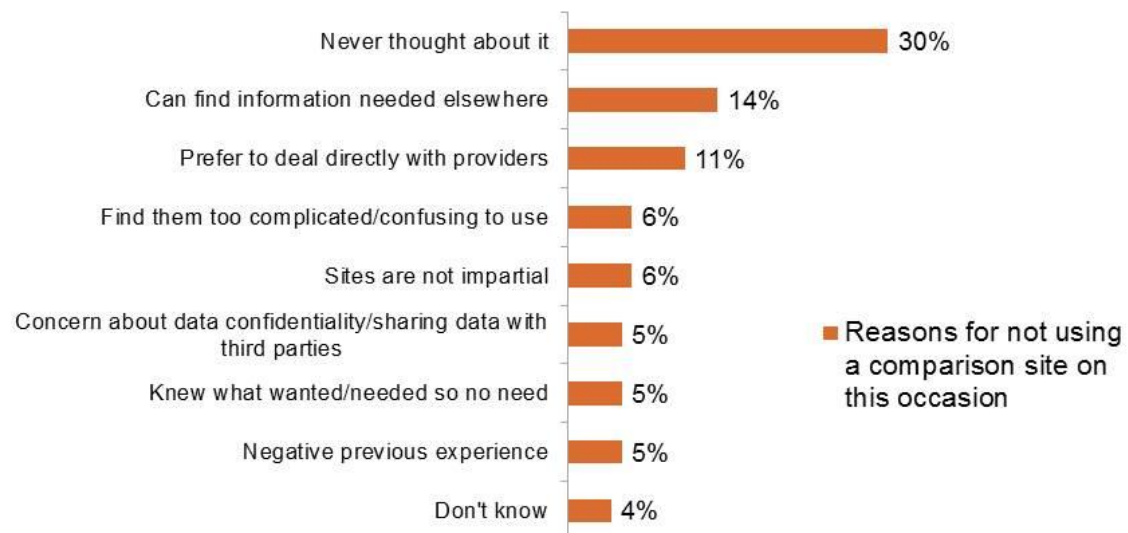


Q3 (Omnibus survey). You said that you shopped around for [SECTOR] in the last three months but did not use a comparison site. Are there any particular reasons why you didn't use a comparison site on this occasion?

Base: Omnibus survey consumers who have shopped around for broadband in the last three months but did not use a comparison site (78)

Three in ten broadband consumers said they did not use a comparison site due to not thinking about this (31%). One in six (17%) said that they preferred to deal directly with providers, and one in ten (10%) said that they always buy from the same provider.

**Three in ten energy consumers said they did not think of using a comparison site; 14% said they could find the information needed elsewhere; one in ten said they preferred to deal directly with providers**



Q3 (Omnibus survey). You said that you shopped around for [SECTOR] in the last three months but did not use a comparison site. Are there any particular reasons why you didn't use a comparison site on this occasion?

Base: Omnibus survey consumers who have shopped around for energy in the last three months but did not use a comparison site (98)

Three in ten consumers who shopped around for energy without using a comparison site said they did not think of using comparison sites (30%). Fourteen per cent said they could find the information needed elsewhere, and one in ten (11%) said that they preferred to deal directly with providers.

## Comparison sites can also give consumers a sense of the market quickly

- **Looking for a good deal, or a better deal**
- **Time saving** – not having to contact individual suppliers
- Can be an **educational** process: reveals the options and features to be considered
- The ability to '**experiment**' with different packages e.g. broadband 'bundles'
- Exploring the market - '**soft search**' without strong intention to switch (e.g. renewal upcoming, monitoring/browsers, am I paying too much?)

"It gave me the ability to tinker. Would it be easier and cheaper to actually say 'Do you know what, actually I don't need that.' (W1, broadband, did not purchase)"



Qual

Respondents were positive about the fact that comparison sites saved them the time and effort of having to check individual suppliers' websites, and this was a key reason that they were considered useful. Often consumers used comparison sites not just to find a good deal, but to get a sense of the market quickly. Consumers might use a comparison site to get indicative prices or gather information about prices in a particular market, often to confirm that they are in fact getting a good deal with their current arrangements. This supports the quantitative results, where reasons for using comparison sites were often to get a better idea about prices, products on offer, and the suppliers offering particular products.

*"The company we're with are very competitive. We didn't think we'd get a better deal, but we wanted to see what's out there. And we didn't get a better deal, they were about £50 cheaper than everybody else. You like to confirm you're getting a good deal as well."* (W2, motor insurance, purchased from DCT)

Some consumers used comparison sites for a 'soft search', without strong intentions to switch, in order to see what else was available. One consumer began searching well in advance of when her broadband contract was up for renewal to see how her current supplier compared to others:

*"I started looking because I want to leave, so I was just looking ... They've upgraded [the speed] - so I just wanted to see what was out there and roughly how much I'm looking at and if it's worth staying with them."* (W2, broadband, research only)

Comparison sites also offer an opportunity to see what bundles or packages suppliers were offering, and give consumers the opportunity to experiment with different packages to see how adding, removing, or changing features influences price:

*"It gave me the ability to tinker. Would it be easier and cheaper to actually say 'Do you know what, actually I don't need that.'"* (W1, broadband, did not purchase)



## Reasons for not using comparison sites



Consumers gave a wide range of reasons for never using comparison sites or not using them more. These views were often shared by comparison site users, in terms of why they sometimes did not use these sites.

For those consumers who did not use comparison sites, this was likely to be driven by low confidence using the internet or past negative experiences making purchases online. Some felt there was too much information on the sites, and were overwhelmed by the experience.

Some respondents were simply loyal to certain brands or experiencing sector inertia, and thus were not motivated to switch suppliers at all; this was especially true for energy. This was again true amongst some users, who stated that there were some sectors where they felt more brand-loyal or more reluctant to switch.

People also said that they were concerned about sharing and entering information and how that information would be used. Some had reservations about who the information might be shared with, and worried that they might be bombarded with marketing materials. Consumers also had concerns about entering information incorrectly, and feared it could have a negative impact on their credit score:

*"When they're doing a credit check online, are they doing it properly? I might have put in the wrong information. You can't change it once you've put it in there. If you're talking to someone, they go 'is this right?' I feel more secure." (W1, credit card, did not purchase)*

Another set of reasons concerned the perceived level of effort required. These consumers expected using a comparison site to be difficult or time-consuming. Some consumers did not want to have to set up accounts in order to use comparison sites, while others felt that the savings would be minimal and thus not worth the hassle. Perceptions of whether the savings justified the effort required differed depending on the sector. Some consumers would be more willing to spend time and effort making comparisons if the trade-off was something pleasant, such as a holiday.

*"To be honest with you, I can't be bothered. It's time consuming." (W1, credit card, did not purchase)*



Other reasons for not using comparison sites or not using them more was a concern that comparison sites are either not independent or might include hidden charges.

*"I think it's just based on the fact that I like to double-check things. I've heard for example that comparison websites get paid by the companies themselves, so that makes me a bit wary as to how true it is...so I will do my research, get all the relevant information, make my notes and then try and look at it independently to see if the information I've been given is actually true."* (W2, broadband, research only)

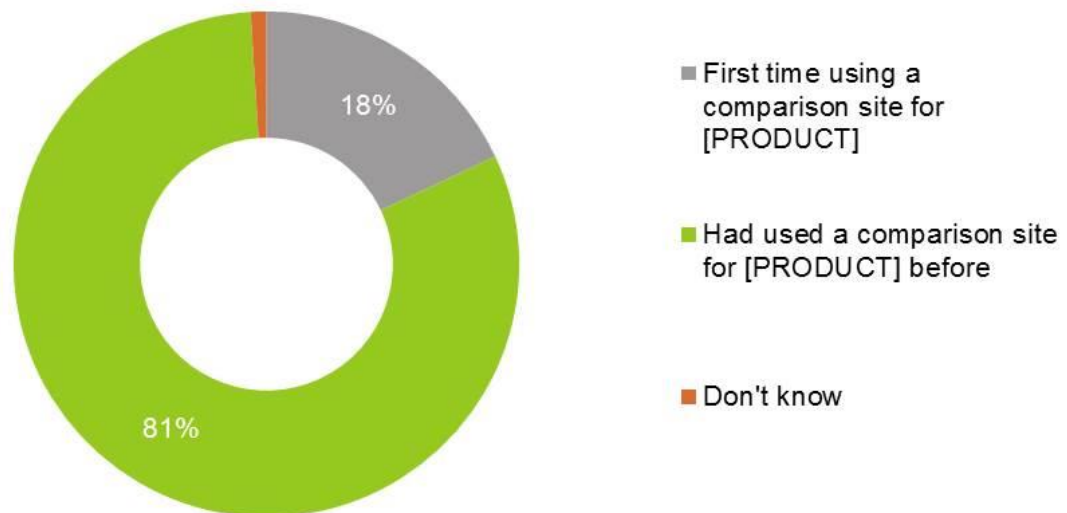
## 7. Consumer usage of comparison sites

This section covers a number of results about how consumers decide which comparison sites to use.

The key topics covered by this chapter are:

- Previous use of comparison sites
- How arrived at comparison sites
- Choice of which sites or apps to use
- Single versus multiple comparison sites
- Multi-homing activity
- Use of apps

## Eight in ten comparison site users had used a comparison site in the same sector before

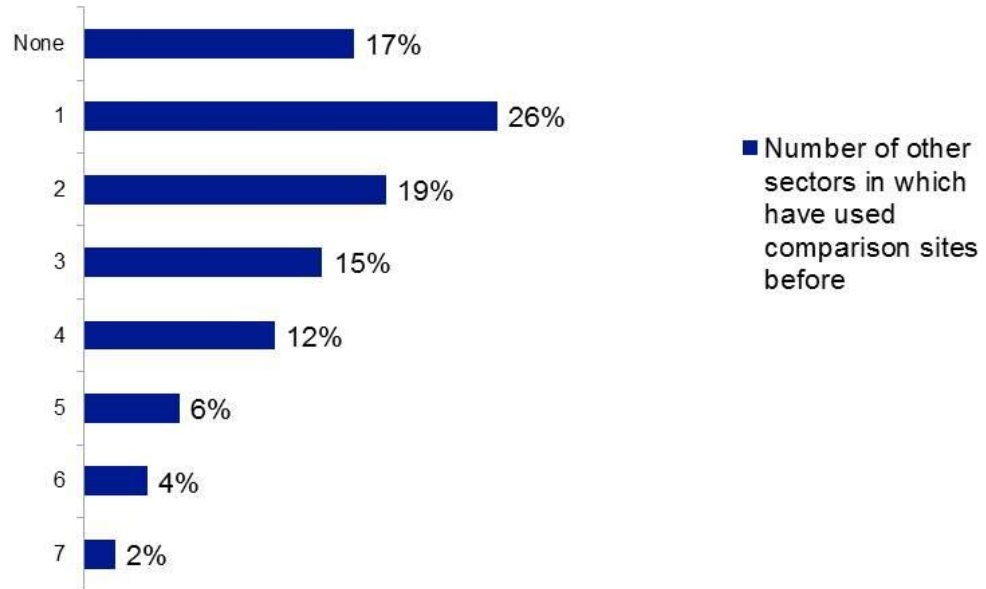


M4. You said you used a comparison site as part of your shopping around for [PRODUCT]. Was this...

Base: All who have used a comparison site in the last 3 months (1,668)

Most survey respondents had previous experience of using comparison sites. Eight in ten (81%) consumers who had shopped around using a comparison site in the previous three months said that they had used a comparison site before when shopping around for the same product or service. Two in ten (18%) said that the most recent occasion was their first time using a comparison site in this sector.

**Most consumers who had not used comparison sites in this sector before, had actually used them before, but in other sectors**



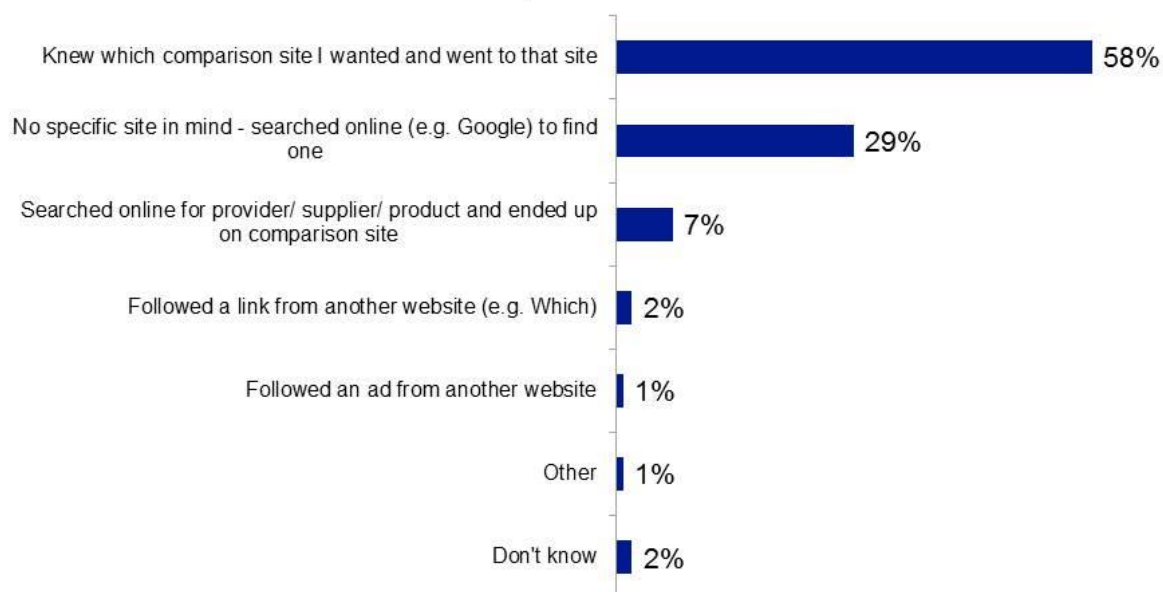
M4. You said you used a comparison site as part of your shopping around for [PRODUCT]. Was this... AND G7. Have you ever used a comparison site to shop around for each of the following products and services?

Base: All who were using a comparison site in selected sector for the first time (314)

Since the question about previous comparison site use was asked solely in relation to a specific sector, these results understate the level of broader comparison site experience. Among all consumers who used a comparison site in the last three months, just 3% had never used a comparison site before the specific occasion they were asked about in the survey.

If we look just at those consumers who said that the most recent occasion shopping around was their first time using a comparison site in that sector, we can see that the majority had actually used comparison sites before in other sectors. Just over eight in ten of these consumers (83%) had used comparisons before in other sectors, while 17% had not.

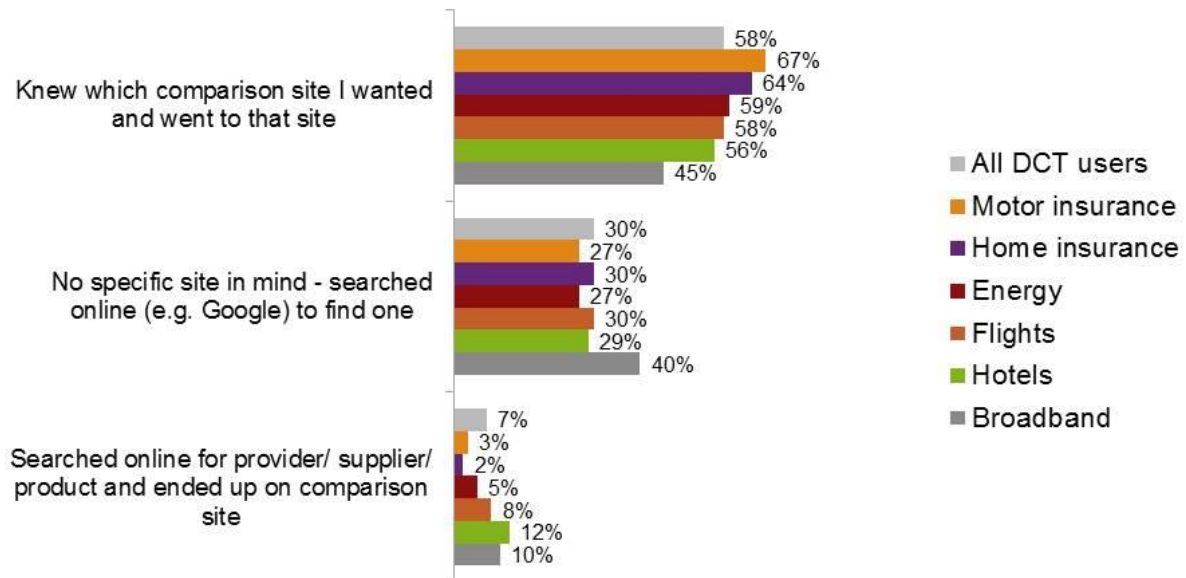
## Over half of comparison site users knew which comparison site they wanted to use, and went directly to that site



M11. Thinking about the [first] comparison site you visited when you last compared [PRODUCT], which of these best describes how you ended up on it?  
Base: All who have used a comparison site in the last 3 months (1,668)

When asked how they ended up on the first comparison site they visited, more than half of consumers (58%) said that they knew which site they wanted to use and went straight to that site. The next most common route was searching online to find a comparison site, cited by three in ten consumers (29%). Seven per cent said they searched online for a provider, supplier or product and ended up on a comparison site.

## Broadband consumers least likely to have a specific site in mind before beginning search

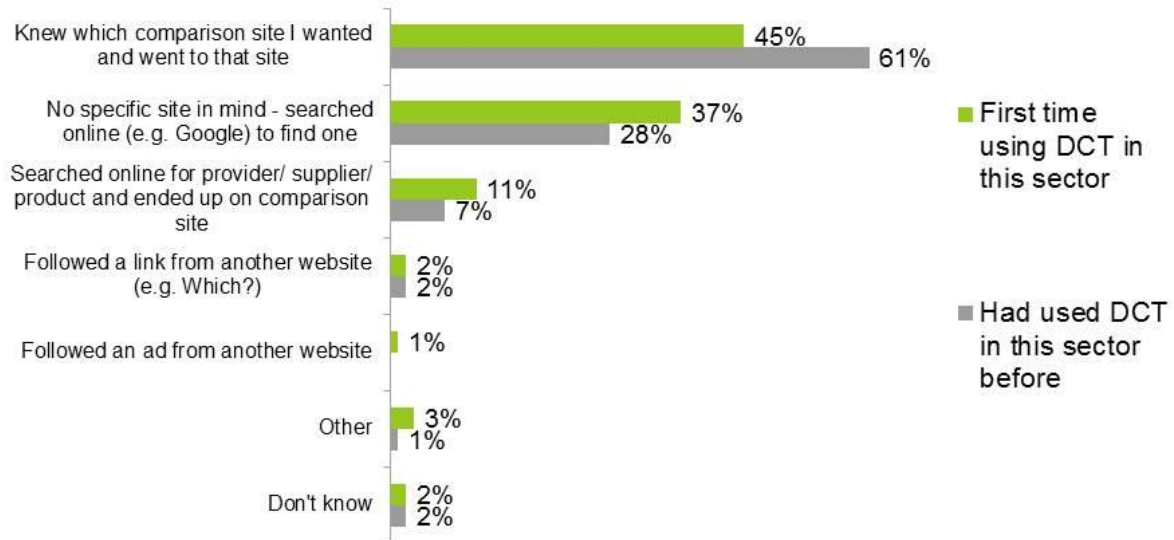


M11: Thinking about the [first] comparison site you visited when you last compared [PRODUCT], which of these best describes how you ended up on it?

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

In terms of how consumers ended up at the first site visited, there was generally not a great deal of difference between sectors. The one sector that does stand out is broadband, where consumers were less likely to have a specific site in mind. Four in ten broadband consumers (40%) said that they searched online to find a site, compared with around three in ten for all other sectors.

### Unsurprisingly, those who were using a comparison site in this sector for the first time were more likely to search online before ending up on a comparison site



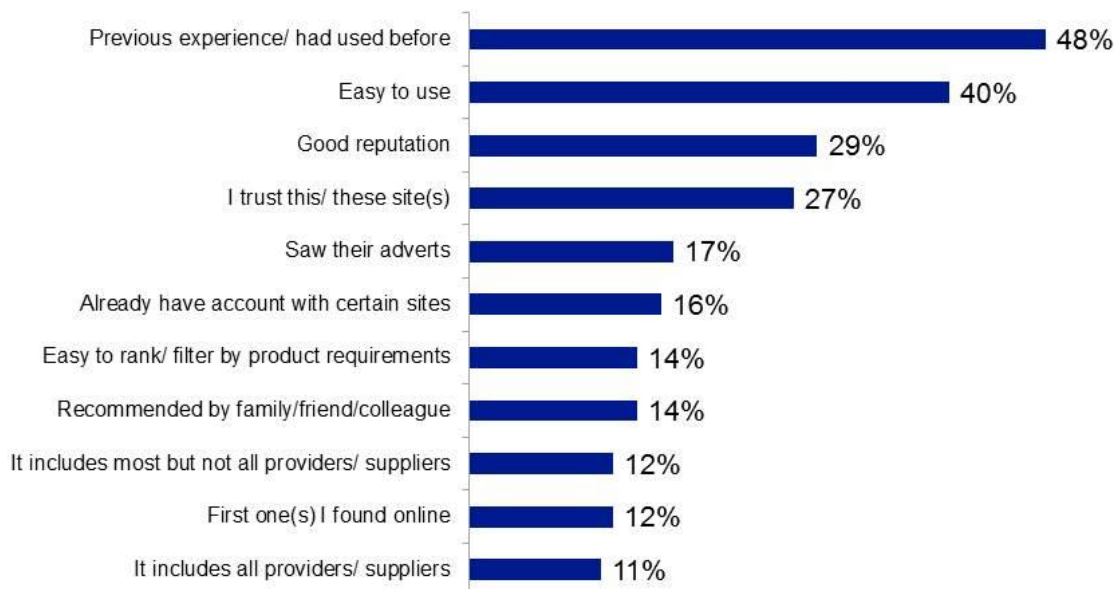
M11: Thinking about the [first] comparison site you visited when you last compared [PRODUCT], which of these best describes how you ended up on it?

Base: All who have used a comparison site in the last 3 months: First time using DCT (314); Had used DCT before (1,339)

Interestingly, while there was some difference between first-time sector users and those who had used comparison sites in this sector before, the difference was not as stark as might be expected. Just under half of consumers who had not used a comparison site in this sector before (45%) still knew which site they wanted to use and went straight to that site, compared with six in ten (61%) of those who had used a comparison site before. Again, this likely reflects that fact that most of these supposed 'first-time' users had previously used comparison sites in another sector.



## Previous experience most likely to be a factor in choice of comparison site(s)



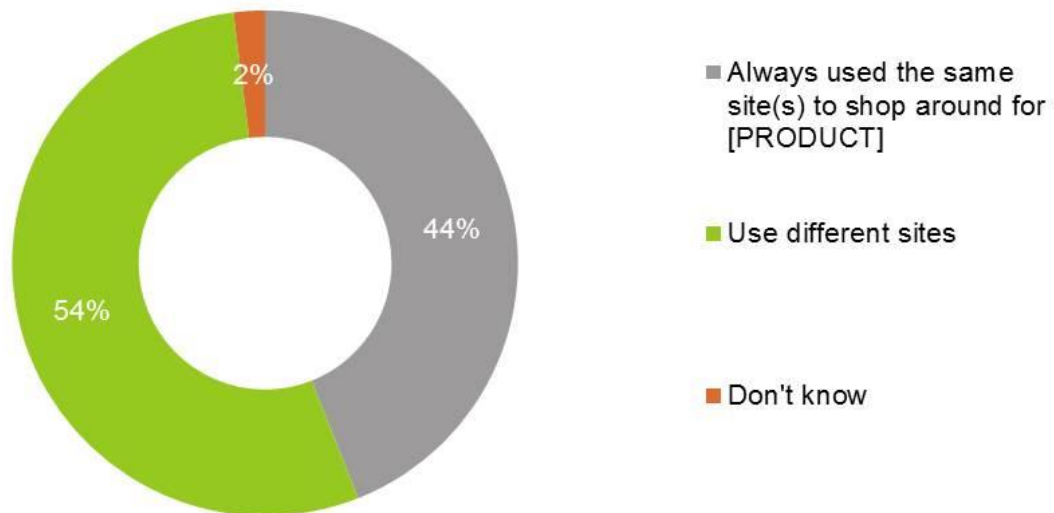
M12. How did you decide which particular site(s) to use?

Base: All who have used a comparison site in the last 3 months (1,668)

Consumers were asked how they decided which sites to use, and were prompted to select from a range of factors (multiple responses were allowed). Just under half (48%) said that they were influenced by previous experience/ having used the site(s) before. As might be expected, this was less likely to be a factor among those who hadn't used a comparison site before in this sector (17%) compared with those who had (55%). Ease of use was also a common factor, cited by four in ten consumers (40%). Around three in ten consumers mentioned the site having a good reputation (29%) and trusting this site (27%).

Those who selected more than one factor were asked which was the most important in deciding which site to use. Here, previous experience was also most likely to be cited as most important, chosen by a quarter of respondents (25%).

## Consumers fairly evenly divided in terms of whether they use the same sites or different sites when shopping around

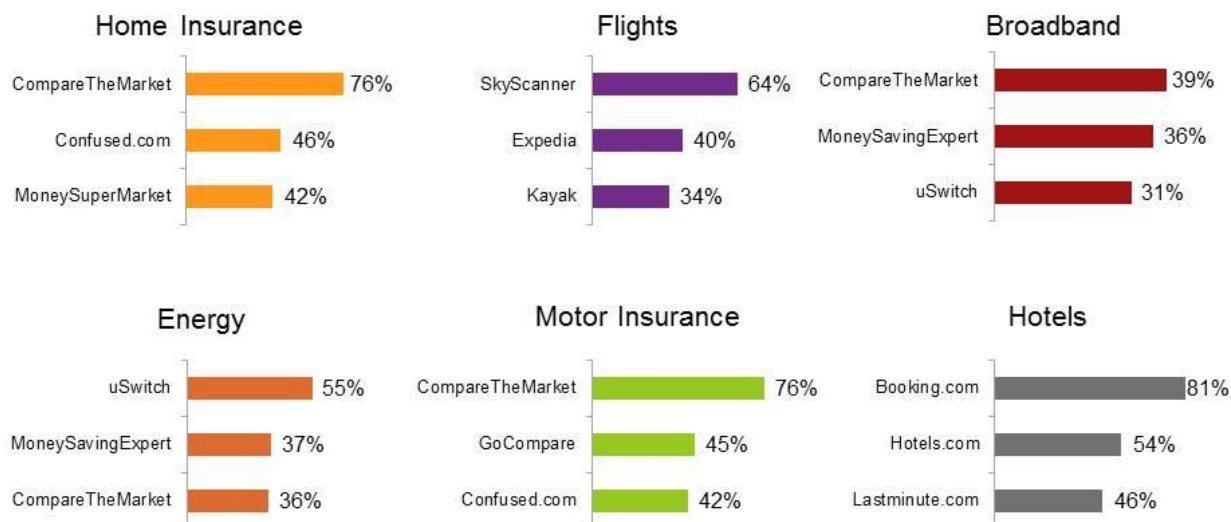


M7. Do you always tend to use the same comparison sites when shopping around for [PRODUCT], or use different sites?

Base: All who have used a comparison site in the last 3 months and had used comparison sites before (1,339)

Consumers were fairly evenly split in terms of whether or not they always used the same sites when shopping around. Just over half (54%) said that they use different sites, while just under half (44%) said that they always use the same site(s).

## Top three websites used varies across sectors



M10. Which comparison site(s) did you use on this occasion?

Base: All who have used a comparison site in the last 3 months (Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

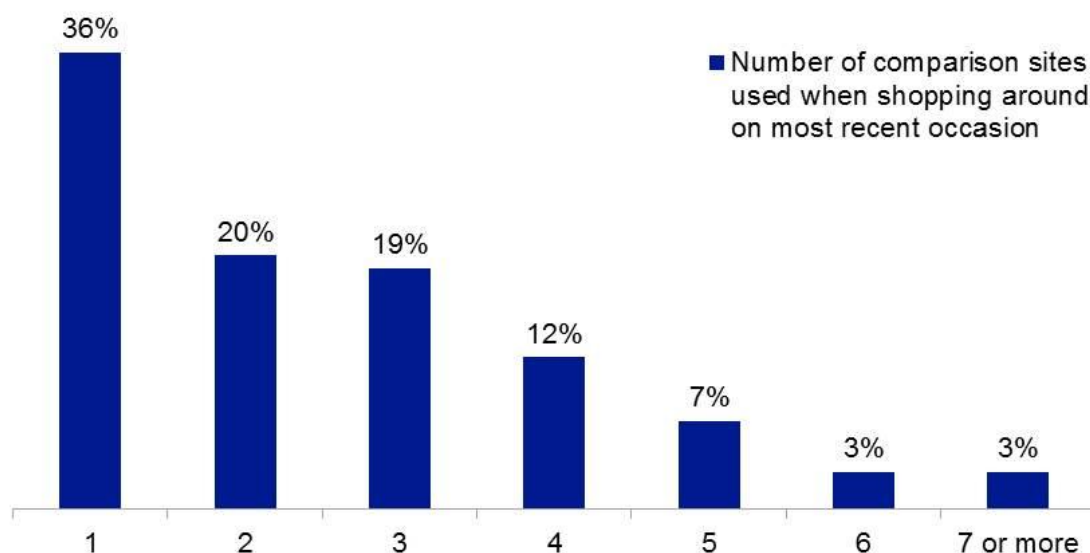
Familiarity appears to play an important role in prompting consumers to use the same site(s) every time they shop around. Half of consumers who always used the same site(s) (49%) said this was due to knowing they can get everything they need there, while four in ten (41%) said that they like to stick to a format they know or that is easy to use.

In total, 84% cited reasons related to familiarity with their site(s) of choice<sup>3</sup>. Compared with those that do not cite familiarity, this group are more likely to say that they trust comparison sites 'a lot' with regards to providing accurate and reliable information (30% versus 19%) and offering the best products or services based on requirements of users (24% versus 10%).

<sup>3</sup> This refers to the proportion of consumers selecting at least one of the following responses: 'Only one(s) I'm aware of'; 'Have an account for this site'; 'Can get everything I need on there'; 'Too much time/ effort to use more sites'; 'Like to stick to a format I know/ easy to use'.

Consumers were asked which comparison sites they used on the most recent occasion shopping around, selecting from a list of possible sites (alongside an 'other' category). Given the specialised nature of some websites, the list was tailored to the specific sector being asked about (e.g. only flights consumers were asked whether they had used Skyscanner). The top three sites mentioned in each sector are shown on the chart above (the full lists are included in the survey questionnaire in Appendix A).

## Two thirds of consumers used more than one comparison site when shopping around



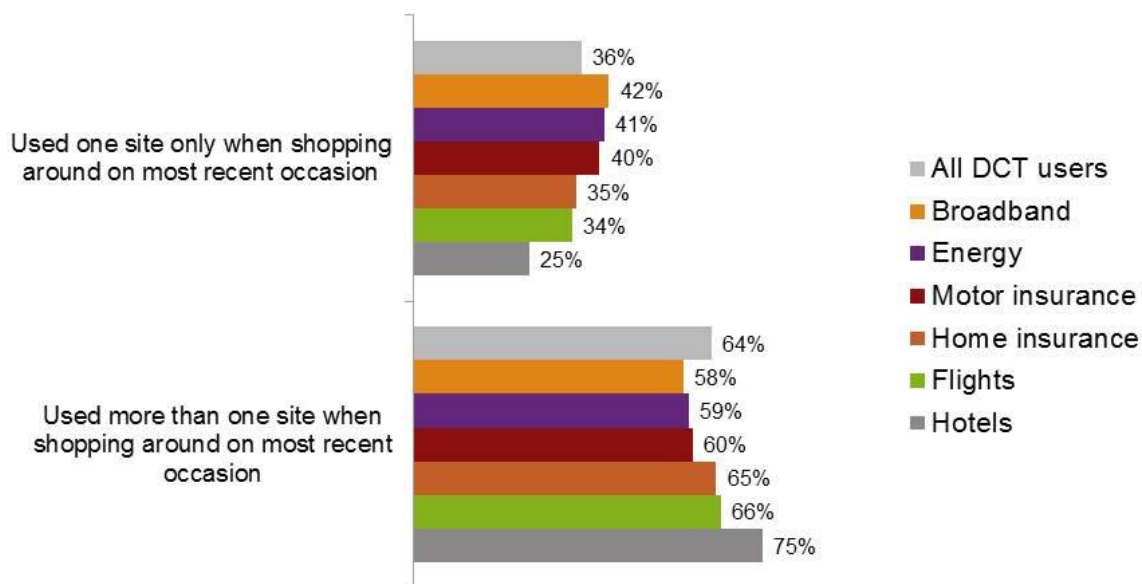
M10. Which comparison site(s) did you use on this occasion?

Base: All who have used a comparison site in the last 3 months and could recall site(s) used (1,627)

The chart above shows the number of comparison sites that users claimed to have used when shopping around in relation to a specific sector in the last three months. Two thirds of consumers (64%) reported using more than one site on the most recent occasion.

It is important to note that consumers may be over-reporting the number of sites they used. Given that they were asked to select from a list of sites (rather than directly reporting the number of sites used) it is possible that they included sites they had used on a previous occasion. An alternative explanation is that some sites were used only briefly. Findings from the qualitative interviews suggest that some consumers use one 'main' site while shopping around, on which they spend most of their time, but consult other sites to quickly double-check some of the information they have already gathered.

## Hotel consumers most likely to use multiple sites when shopping around

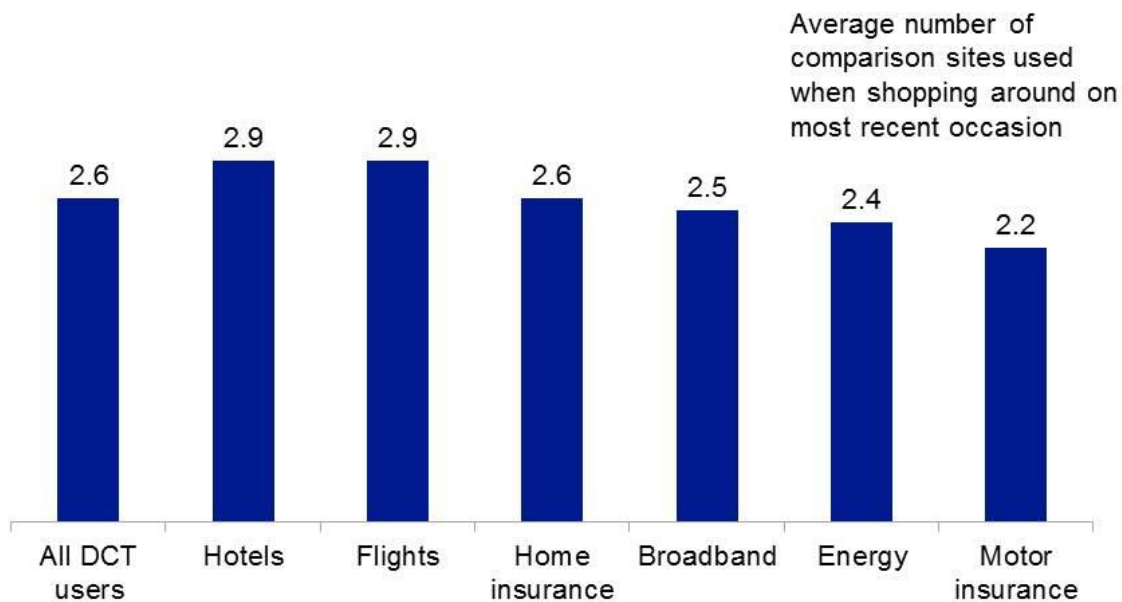


M9. When you shopped around for [product] did you visit...

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Broadband: 182; Energy: 267; Motor insurance: 235; Home insurance: 210; Flights: 508; Hotels: 177)

The majority of consumers across all sectors claimed to have used more than one comparison site when shopping around. Consumers shopping for hotels were most likely to have used more than one comparison site on the most recent occasion, with three quarters (75%) claiming to have done so.

## On average, consumers shopping for hotels and flights used the most comparison sites



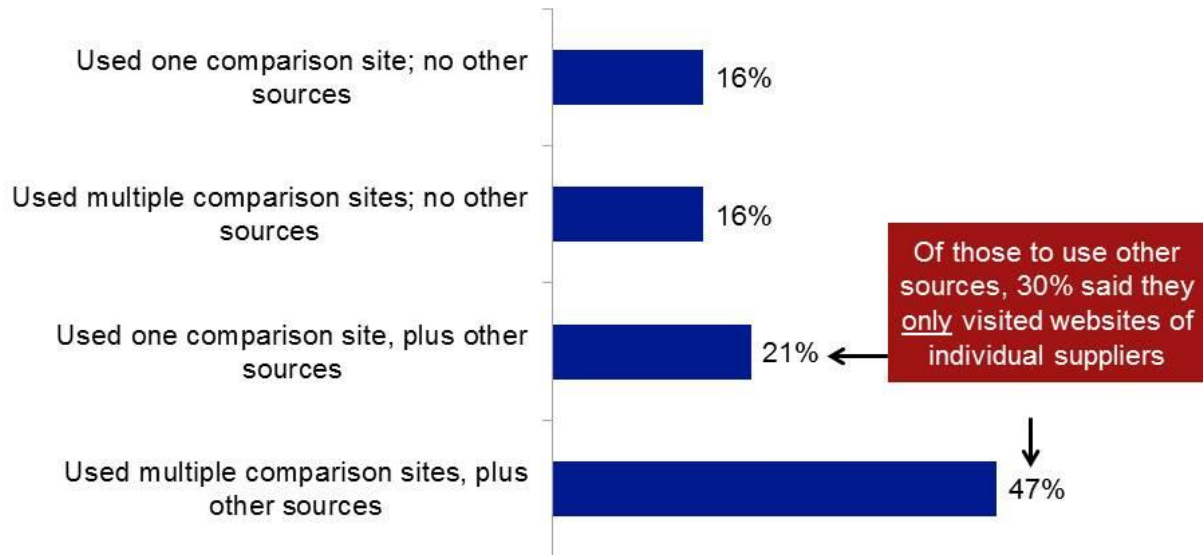
M10. Which comparison site(s) did you use on this occasion?

Base: All who have used a comparison site in the last 3 months and could recall site(s) used (All DCT users: 1,627; Home insurance: 203; Flights: 499; Broadband: 170; Energy: 261)

Examining the average number of sites used across different sectors reveals that consumers shopping around for hotels and flights used slightly more sites than other sectors (in both cases, 2.9 sites, compared with 2.6 for all comparison site users). Of all sectors compared, motor insurance consumers used the lowest number of sites (2.2).



## Almost half of comparison site users used multiple comparison sites AND other sources



Derived from M9/E16: M9. When you shopped around for [PRODUCT] did you visit... M16. In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

Base: Consumers who have shopped around using a comparison site in the last three months, 'don't know' responses excluded (1,615)

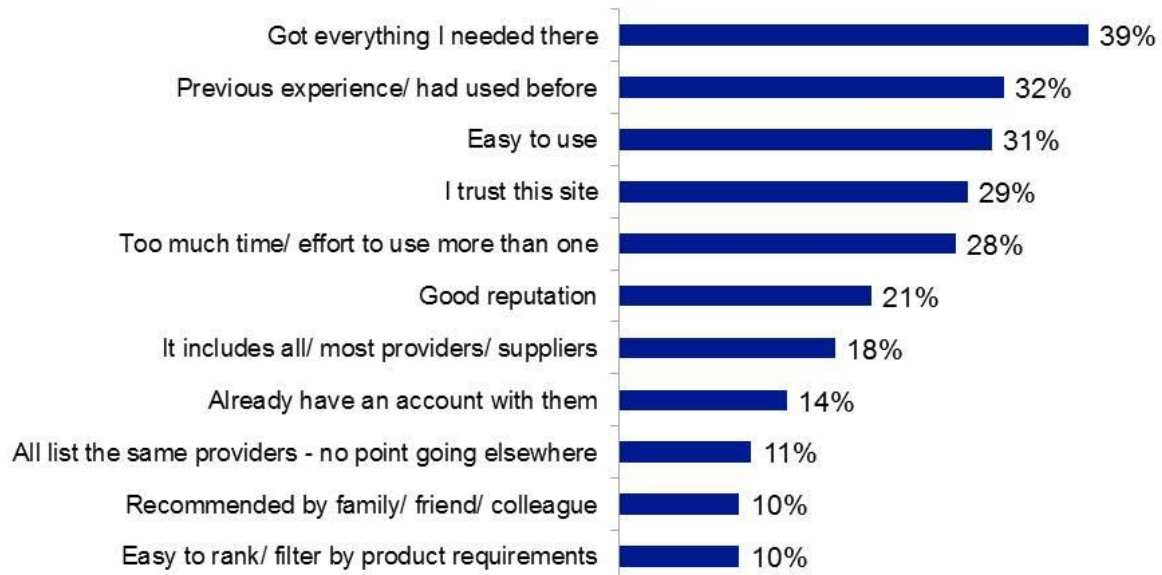
As well as asking consumers how many comparison sites they used, they were also asked which other sources they used when shopping around (see detailed results on sources used in chapter 3). The above chart divides the sample of comparison site users into four groups based on the combination of sources used and the number of comparison sites visited.

Overall, three in ten (31%) used only comparison sites and this group is evenly divided into those who used another source when shopping around (16%) and those who only used the comparison site (16%).

Half (47%) said they used multiple comparison sites and other sources, with two in ten (21%) using one comparison site and other sources. This may point to a more cautious approach to using comparison sites – for example, wanting to cross-check results against other sources.

Of those to use other sources, around three in ten (30%) said they only visited the websites of individual suppliers.

### Four in ten of those who used only one comparison site did so because they got everything they needed there

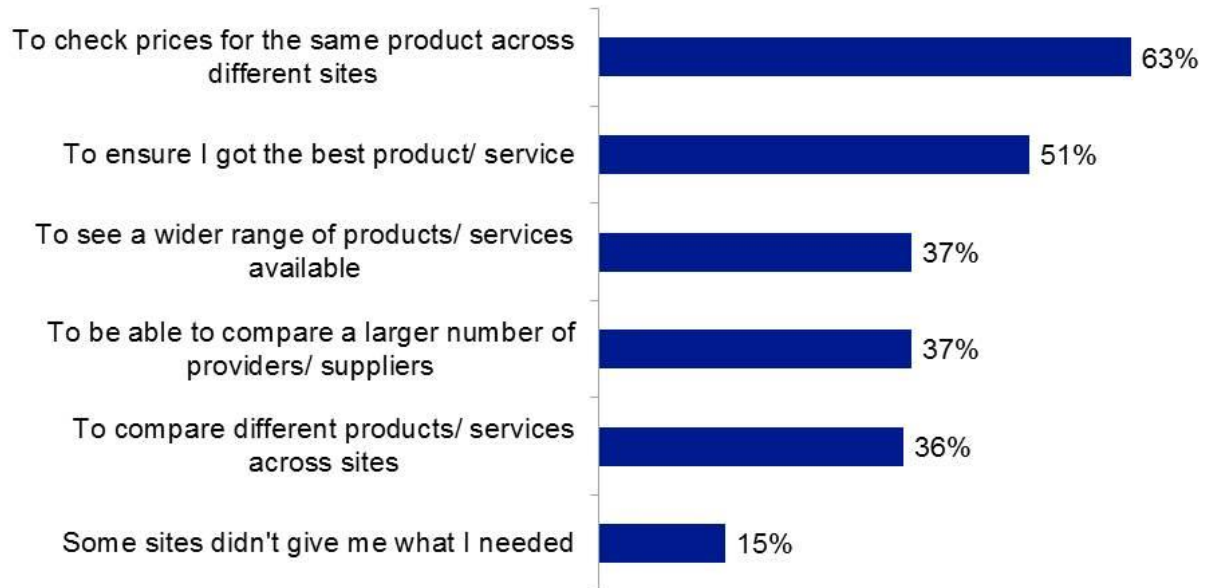


E3. Is there any particular reason why you used just one comparison site on this occasion?

Base: All who used just one comparison site on most recent occasion shopping around (627)

Reasons given for using only one comparison site were similar to the reasons given for always using the same sites. Among those who used only one comparison site on the most recent occasion, four in ten (39%) said that they did so because they got everything they needed there. Around three in ten said that the decision was a result of having used the site before (32%), that the site was easy to use (31%), that they trust the site (29%) and that there would be too much time or effort in using more sites (28%).

### Six in ten of those to use multiple sites did so in order to check prices for the same product across different sites

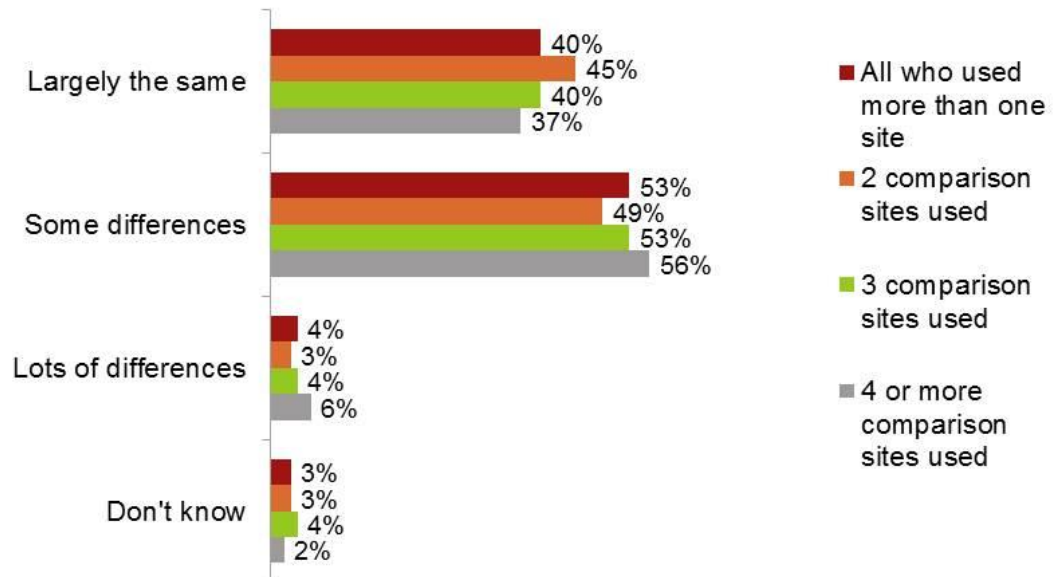


E1. Why did you use more than one comparison site on this occasion?

Base: All who used more than one comparison site on most recent occasion shopping around (1,041)

The most common reasons given for using multiple comparison sites on the most recent occasion reflect an inclination among consumers to ensure that they have as much information as possible. Of all consumers who used more than one site, six in ten (63%) said that they did so to check prices for the same product across different sites, while half (51%) said that they wanted to ensure they got the best product/ service. Between three in ten and four in ten said they used multiple sites to see a wider range of products or services (37%), to compare a large number of providers or suppliers (37%), and to compare different products or services across sites (36%).

## Consumers who used 4 or more comparison sites most likely to see some differences in results across sites used



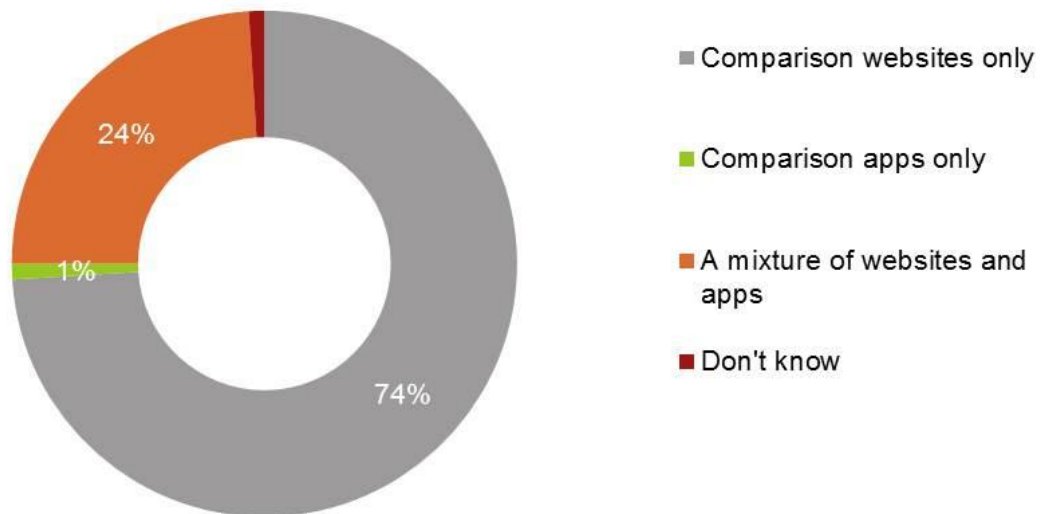
E2. Were the results largely the same across all the different comparison sites you used, or did they differ between them?

Base: All who used more than one comparison site on most recent occasion shopping around (All who used more than one site: 1,041; 2 sites: 306; 3 sites: 315; 4 or more sites: 395)

More than half of consumers who used more than one comparison site said there were differences between the sites they visited. Four per cent said there were lots of differences and 53% said that there were some differences between the sites.

Responses to this question were broadly similar regardless of the number of sites that consumers used, with those using a greater number of sites only a little more likely to report differences across the sites they used. Even among those who visited four or more comparison sites, only 6% reported there being lots of differences between the sites.

## Three quarters used comparison sites only; a quarter also used apps

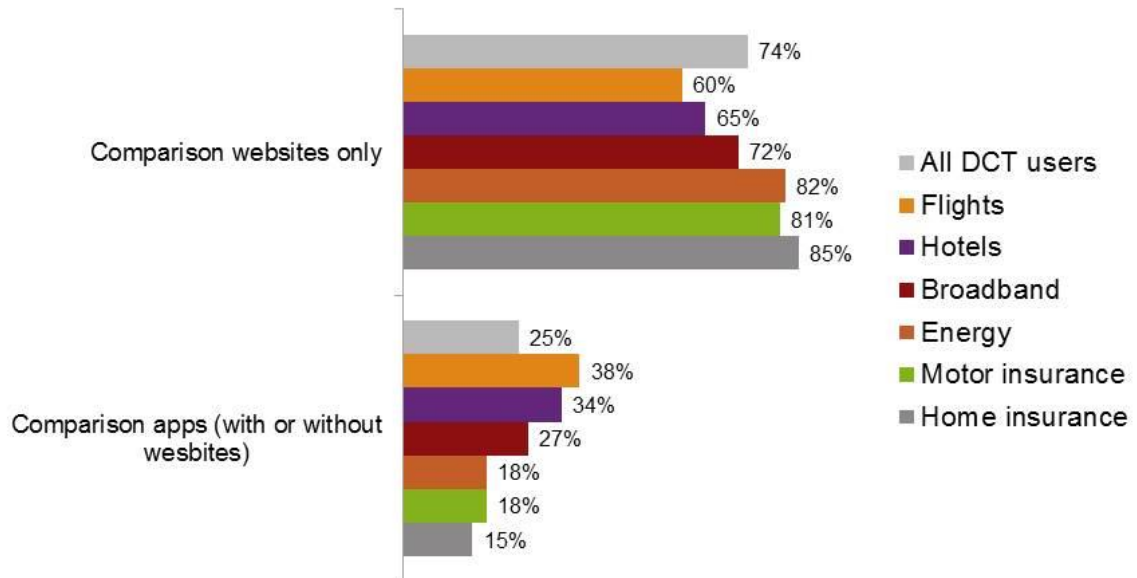


M5. And did you use...

Base: All who have used a comparison site in the last 3 months (1,668)

While the majority of consumers (74%) said that they used comparison websites only, a quarter (24%) said that they used a mixture of comparison websites and apps, with 1% saying that they used comparison apps only.

## Flights and Hotel consumers most likely to use apps



M5. And did you use...

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

There is some variation across sectors in terms of app use. Around four in ten flights consumers (38%) and hotels consumers (34%) said that they used apps, either exclusively or in combination with comparison websites. Conversely, around one in six consumers shopping for energy (18%), motor insurance (18%) and home insurance (15%) had used apps.

## DCT chosen at random, then loyalty quite high

- Finding and choosing:
  - search “cheap” or “best” + product
  - OR navigate to specific websites: loyalty to websites, driven by:
    - used before – familiarity with functionality of specific sites important
    - create an account so no need to enter details again
    - usage specific to sector – low awareness
    - Advertising, freebies
    - all sites seem roughly the same, and not very price motivated

Once one sites is learnt, low motivation to learn new ones

"You find the website that you like, and to be honest, I'd say they're all much of a muchness now." (W1, broadband, did not purchase)

"That's the thing I love about price comparison, once you put your account in, I can log on and they go 'This is what you did last year' ...you can log in and you can be up and running in 30 seconds, where everything else you've got to go through the whole palaver all over again" (W1, broadband, did not purchase)



Qual

In the qualitative interviews, two main methods of accessing sites were observed:

1. using search engines to search for the product, and selecting one of the top sites listed (usually at random) or;
2. navigating directly to a site used before, either via searching for the site or accessing a bookmarked page.

Loyalty to one or two comparison sites was strong for some users. As the functionality of each site is different, users were reluctant to use new sites after they had spent time learning one. Some had set up accounts with particular comparison sites and were reluctant to enter their details on other sites. Others, especially parents of young children, were highly motivated by the advertising, free gifts (e.g. cinema tickets) and toys offered by particular comparison sites.

It was a relatively common view that comparison sites in general had very little difference between then in terms of the offers and savings to be made. Less commonly, users had noticed greater differences in savings and were motivated to use a greater number and variety of comparison sites.

Some users were unaware that there were a range of comparison sites to choose from in a particular sector – for example, uSwitch was especially associated with energy, so other sites were not considered.

*"I'll google the site I want or what I'm looking for like broad band. uSwitch is really user friendly" (W2, broadband, purchased from supplier)*

*"I've always found GoCompare is really good. Funny enough, I've put in the past GoCompare and ComparetheMarket together and the same same companies are on either, and GoCompare always seems to be a bit cheaper than ComparetheMarket, but it's the same company with the same policy, so I don't know if ComparetheMarket is dearer to advertise on." (W2, motor insurance, purchased from DCT)*



*"I'm sure it's the same thing, just a different name."* (W2, broadband, research only)

## Range of multi-homing behaviours

More **engaged and savvy (e.g. negotiators)** more likely to use more than one DCT

Others: might check another DCT to quickly check whether they are getting the best deal –  
but **more likely to cross-check on supplier site**

*"I don't like to have lots of windows open, so I close one site and go to another." (W2, energy, purchased from DCT)*

*Observed / reported behaviours:*

- **Note taking**, screen-shots, details e-mailed to partner/friend
- Multi-homing also in **multiple sittings** (rare for any DCT decision to be based on a single visit)
- **Offline** comparisons too
- **Multiple tabs** vs closing individual windows

*"I like to get a feel for all of them. I might come back to the original one...but the reason for using the other 2 or 3 is almost to find out how reliable the first page is."  
(W1, credit card, did not purchase)*



Qual

Consumers demonstrated a range of multi-homing behaviours, including use of more than one comparison site or using supplier sites in addition to a comparison sites. Consumers who were more engaged in comparison activity and more confident (both using comparison sites and transacting online in general) were much more likely to use multiple comparison sites, and for comparison on each site to be more intensive. Others, slightly less confident or motivated to compare in detail, could use one comparison site as their main source of information or 'anchor', using one or perhaps two others as a quick cross-reference, rather than for extensive additional comparison.

*"I like to get a feel for all of them. I might come back to the original one...but the reason for using the other 2 or 3 is almost to find out how reliable the first page is." (W1, credit card, did not purchase)*

*"Normally the way I work is because I use the comparison sites to get indicative rates from the right providers, then I normally feel a little more comfortable going on to that supplier's website because I find it gives more information, I find it's a lot more official because I'm booking it directly through them." (W2, flights, purchased from supplier)*

Multi-homing behaviour generally took place over multiple sittings, and it was rare for any purchase decision to be made based on a single visit. For example, users could access a different comparison site on different comparing occasions, or multiple comparison sites and other sources in the same sitting.

While making comparisons, consumers either reported or were observed taking notes, taking screen-shots, and emailing details to a partner or friend. Some consumers also made offline comparisons in addition e.g. phoning a supplier directly. Finally, consumers had preferences specific to multi-homing activity, primarily either starting with a comparison site and then opening and moving between multiple tabs or closing tabs once the information on the page has been reviewed:

*"I don't like to have lots of windows open, so I close one site and go to another." (W2, energy, purchased from DCT)*

## App usage is rare, and is a first step in comparison journey

**Quantitative survey showed that 25% used apps – though in almost all cases alongside comparison sites**

- Generally **low awareness** of apps for DCTs
- Some had used these in the past but **deleted** for memory
- Some used these as an **initial stage of comparison** – then followed up on a computer, as greater functionality and flexibility
- Apps **complement** website use: websites preferable
- Mostly **used for flights**, because:
- **Fluctuate in price**: part of iterative checking over time
- A **simpler transaction**, more suitable for app
- Screen **too small to see detail**: actual comparison very difficult



"I felt it was something that constantly needed checking, something that was convenient to do whilst I was on the go."  
(W1, flights, non-user)



Qual

App usage was rare amongst the qualitative sample. Where apps were used, this was often as a first port of call, particularly when on the go, and then respondents followed up on a computer or laptop which offered greater functionality and flexibility.

This was especially true for flights because of the tendency for flight prices to fluctuate and the iterative comparison process of checking flight prices over time.

*"I felt it was something that constantly needed checking, something that was convenient to do whilst I was on the go."* (W1, flights, non-user)

Apps complemented the use of comparison sites, but generally were not used exclusively as websites were preferred for making the final purchase. Those that used comparison apps felt a phone screen was too small to see detail, making thorough comparisons very difficult.

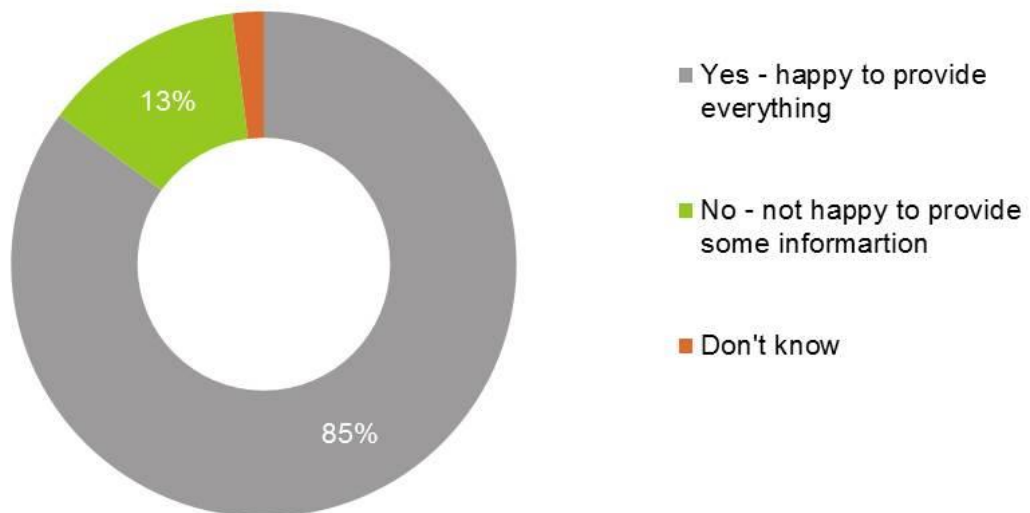
## 8. Experience using comparison sites

This section covers a number of results about the ways in which consumers used comparison sites.

The key topics covered by this chapter are:

- Entering information
- Adapting results (e.g. ranking and filtering) – use and understanding
- Number of results considered and how they are compared
- Aspects of products compared
- Whether products are like-for-like
- How well results were matched to needs
- Ease of using comparison sites and overall experience

## More than eight in ten users were happy to provide all information they were asked for before seeing results

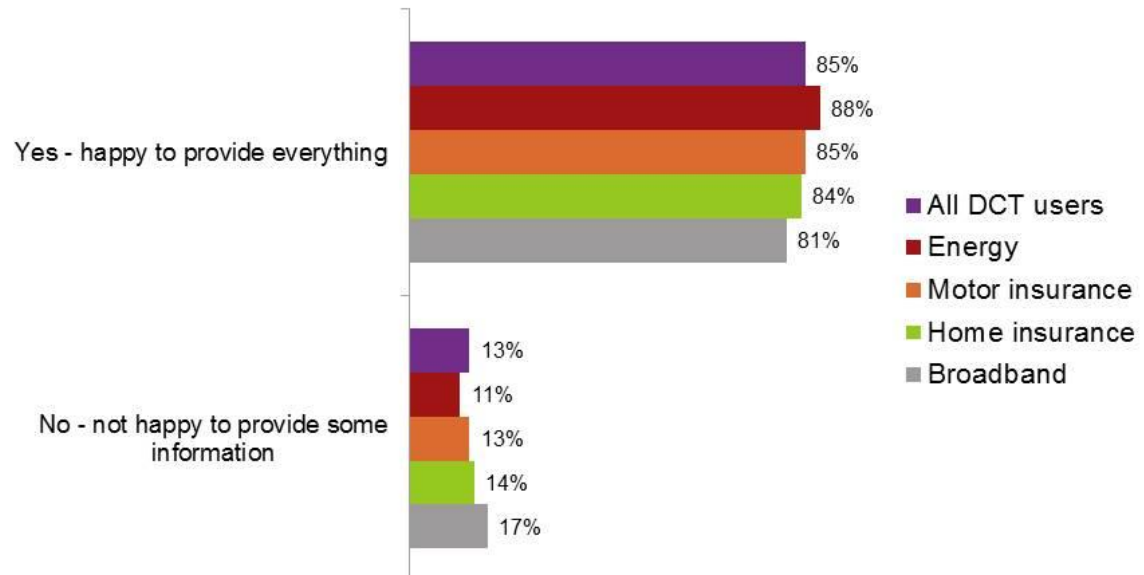


E4. Were you happy to provide all of the information you were asked for on the comparison sites to be able to see the results?

Base: All who have used a comparison site in the last 3 months in sectors other than flights and hotels (983)

Although some consumers expressed discomfort about providing specific types of information (as shown later in this chapter) most were willing to provide the information asked for by comparison sites in order to see the results. More than eight in ten (85%) said that they were happy to provide everything, with only a small minority (13%) saying that there was some information they were not happy to provide.

## Little difference across sectors in terms of willingness to provide information

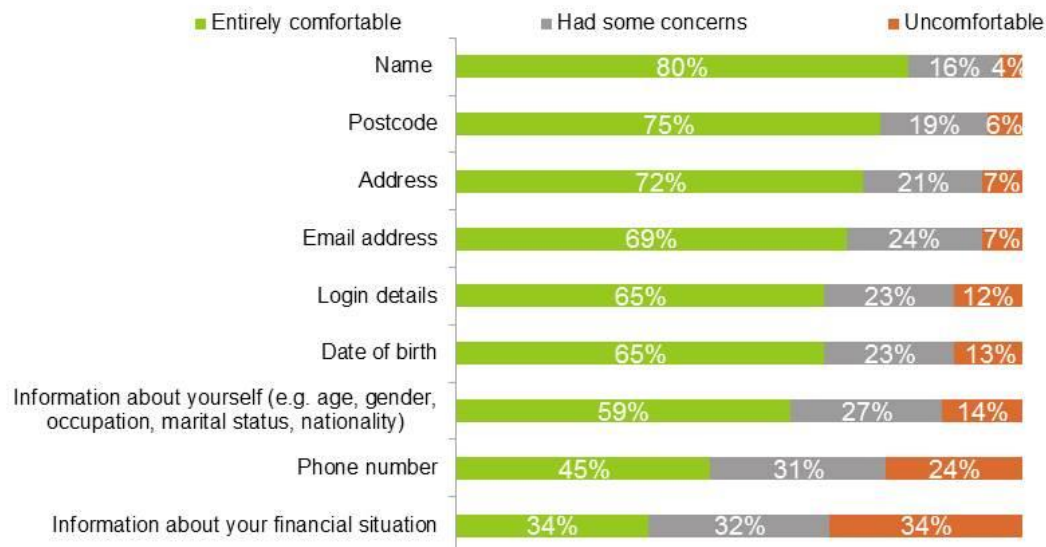


E4. Were you happy to provide all of the information you were asked for on the comparison sites to be able to see the results?

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Broadband: 182; Energy: 267; Motor insurance: 235)

Across all sectors, more than eight in ten consumers were happy to provide all information requested on the comparison site (consumers shopping for flights and hotels were not asked this question).

## Comparison site users most likely to feel uncomfortable providing info about financial situation to comparison sites



E5. How did you feel about providing the information below on the comparison site(s) you used?

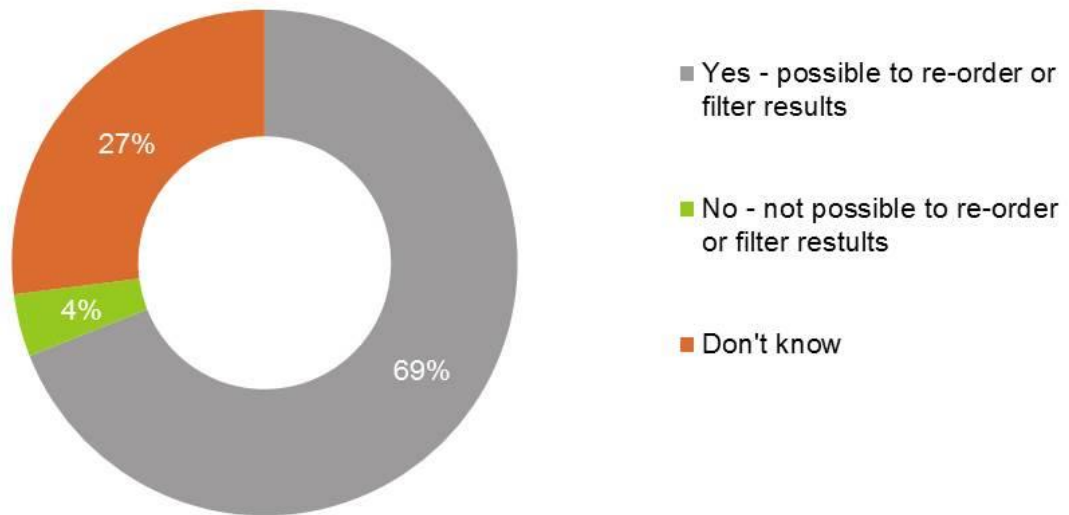
Base: All who have used a comparison site in the last 3 months and provided information (Name: 1,336; Address: 1,291; Postcode: 1,334; Date of birth: 1,234; Email address: 1,431; Phone number: 1,296; Information about yourself: 1,196; Information about your financial situation: 940; Login details: 1,229)

As might be expected, consumers' level of comfort in providing information differed depending on the specific information being requested.

Most consumers were entirely comfortable providing their name (80%), postcode (75%), address (72%), email address (69%), login details (65%), date of birth (65%) and basic information about themselves (59%). Conversely, consumers were more reluctant to provide other information, with 55% saying they had some concerns or were uncomfortable providing their phone number and 66% having concerns or being uncomfortable about providing information about their financial situation. This reluctance to provide a phone number may reflect other findings that show concerns about data sharing and being contacted by third parties.



## A quarter of comparison site users do not know whether it was possible to re-order or filter results on the main site used



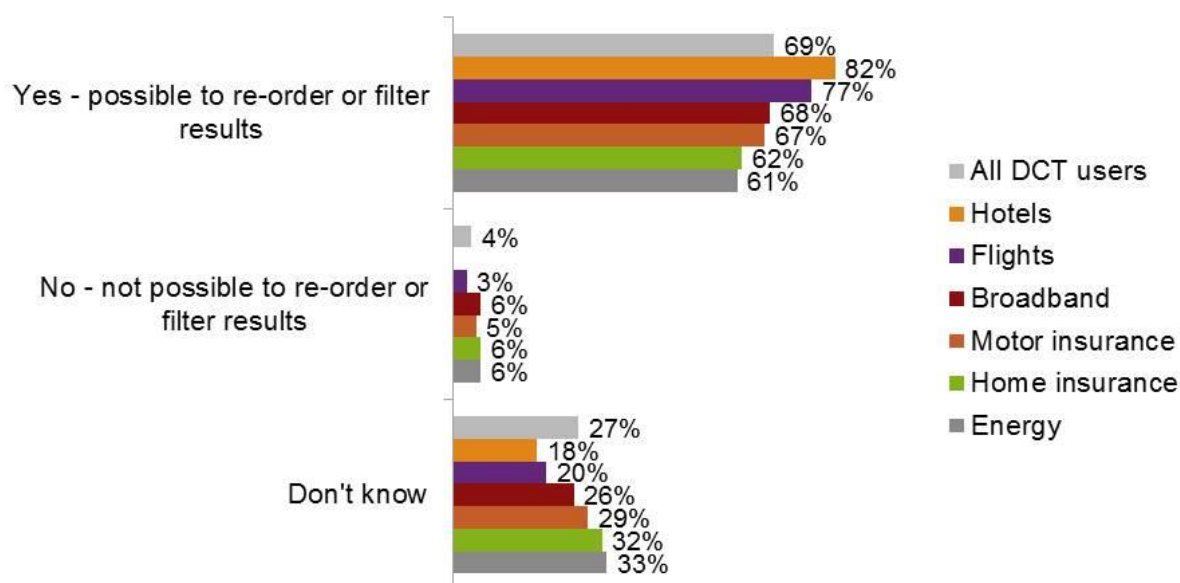
E7. As far as you are aware, was it possible to re-order or filter results on the [main] comparison site you used?

Base: All who have used a comparison site in the last 3 months (1,668)

Consumers were asked whether or not it was possible to re-order or filter results on the main comparison site they used when shopping around in the last three months. Seven in ten (69%) said that it was possible to re-order or filter results. While only 4% of consumers said it was not possible to adapt the results in this way, almost three in ten (27%) said they did not know whether this was possible, perhaps indicating a lack of knowledge around how to make the most effective use of comparison sites.

It is possible that awareness of adapting results has been overstated here due to the prompted nature of the question; that is, by asking about these functions, some consumers may have been prompted to assume that re-ordering or filtering was possible. This is backed up to some extent by the qualitative findings reported later in this chapter, which point to a lack of awareness among consumers of how to adapt results effectively.

## Hotel and Flights consumers most likely to know whether or not re-ordering/ filtering of results was possible

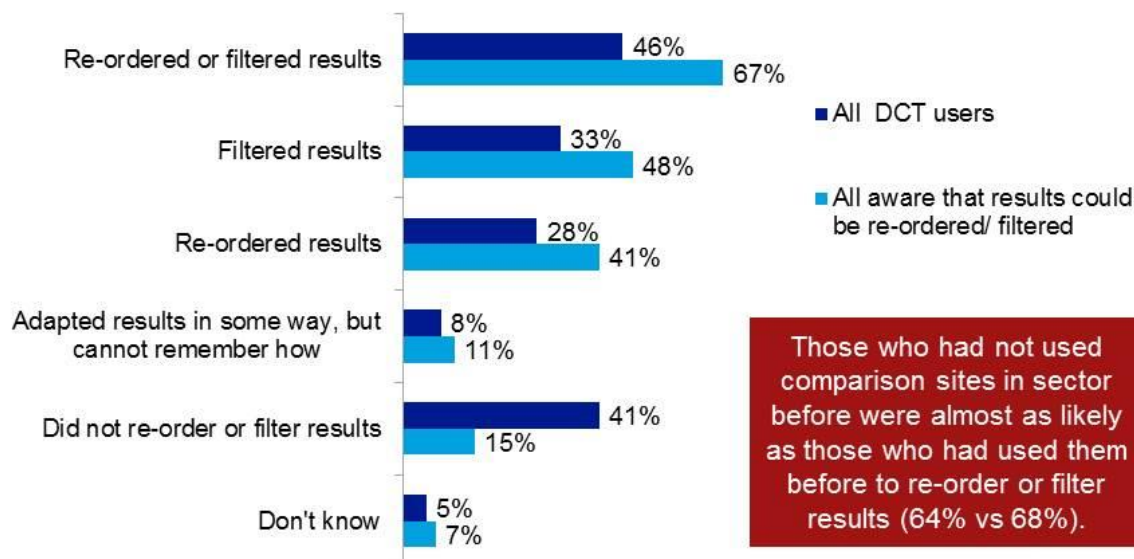


E7. As far as you are aware, was it possible to re-order or filter results on the [main] comparison site you used?

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

Consumers shopping for hotels and flights were most likely to be familiar with comparison sites search functions, with more than three quarters of consumers in both sectors (82% and 77% respectively) reporting that it was possible to re-order or filter results. Very few consumers in any sector said that it was not possible to re-order or filter results, though many said that they did not know if this was possible (particularly in the case of energy, home insurance and motor insurance – in each case three in ten).

## Of those who were aware that results could be re-ordered or filtered, two thirds said they did so



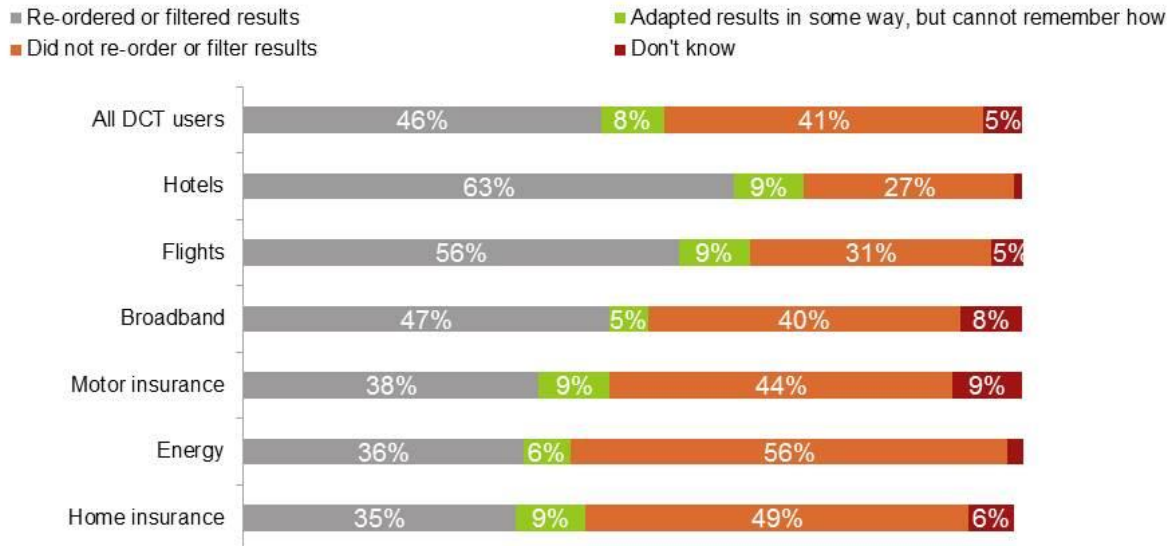
E7. As far as you are aware, was it possible to re-order or filter results on the [main] comparison site you used? AND E8. As far as you can remember, did you re-order or filter the results from their default positioning, to either change the order that they were presented in, or to choose only specific types of product to be listed?

Base: All who have used a comparison site in the last 3 months (1,668); All DCT users who were aware that results could be re-ordered or filtered (1,158)

Across all consumers who used a comparison site in the last three months just under half (46%) said they had re-ordered or filtered the results, while 41% did not adapt the results in either of these ways.

As noted on the previous page, not all consumers were aware they could re-order or filter results. Among those consumers who were aware they could adapt the results in these ways, two thirds (67%) said that they had either re-ordered or filtered results. Similar proportions of consumers said they had filtered (33%) and re-ordered (28%).

## Consumers shopping for insurance and energy were least likely to adapt search results

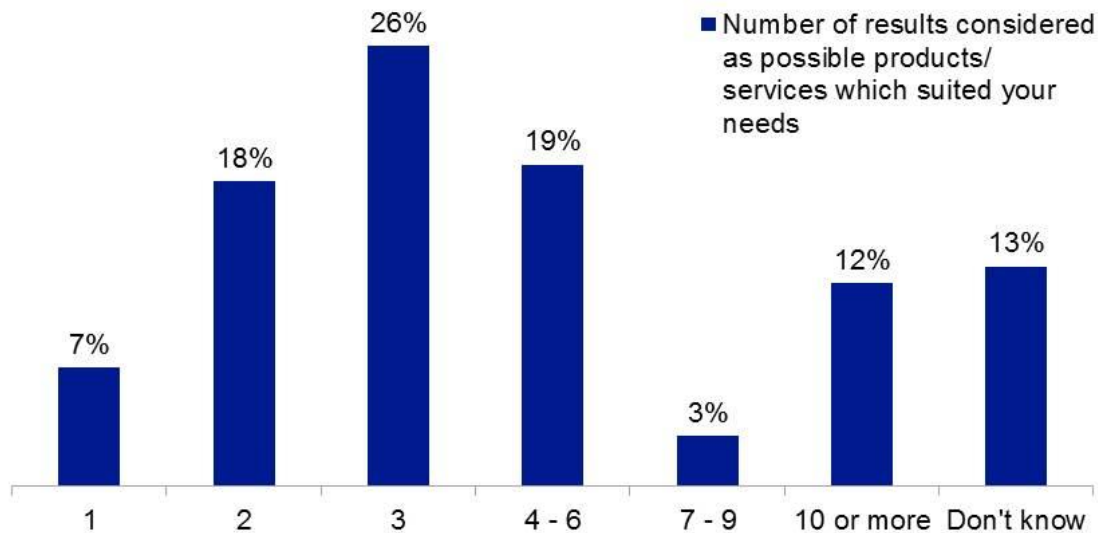


E7. As far as you are aware, was it possible to re-order or filter results on the [main] comparison site you used? AND E8. As far as you can remember, did you re-order or filter the results from their default positioning, to either change the order that they were presented in, or to choose only specific types of product to be listed?

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

As noted on the previous page, just under half of all consumers who had used a comparison site in the last three months (46%) said that they had either re-ordered or filtered results. However, as shown above, this figures is driven quite heavily by hotels and flights consumers, who are the most likely to have re-ordered or filtered results (63% and 56% respectively). If we exclude these two sectors and look only at consumers in other sectors, the proportion who have re-ordered or filtered results falls to 37%, and the proportion who did not adapt the results in any way rises to 49%.

## A third of consumers using comparison sites considered more than 3 results; 12% of consumers compared 10 or more results



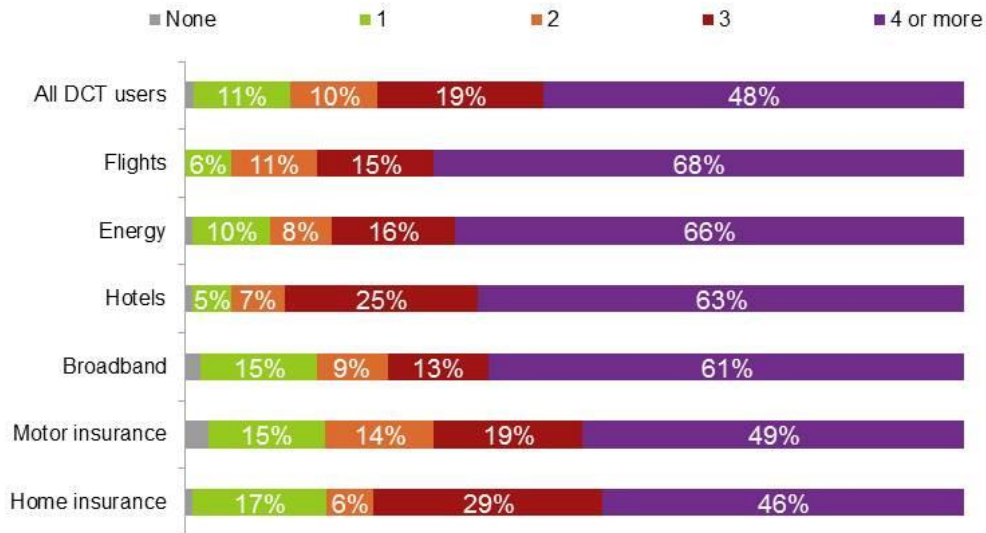
E9. How many results that were presented to you on the comparison site did you consider as possible products/ services which suited your needs?

Base: All who have used a comparison site in the last 3 months (1,668)

Most consumers (80%) considered more than one result as possible products or services that suited their needs. Eighteen per cent of consumers compared two results and 26% compared three results. A notable minority of consumers compared a much higher number of results, with one in eight (12%) comparing 10 or more.

Compared with other questions asked, this was (perhaps understandably) an area in which recall was not good for some consumers, with 13% saying that they did not know how many results they had considered.

## Motor insurance and Home insurance consumers least likely to compare 4 or more aspects of product/ service

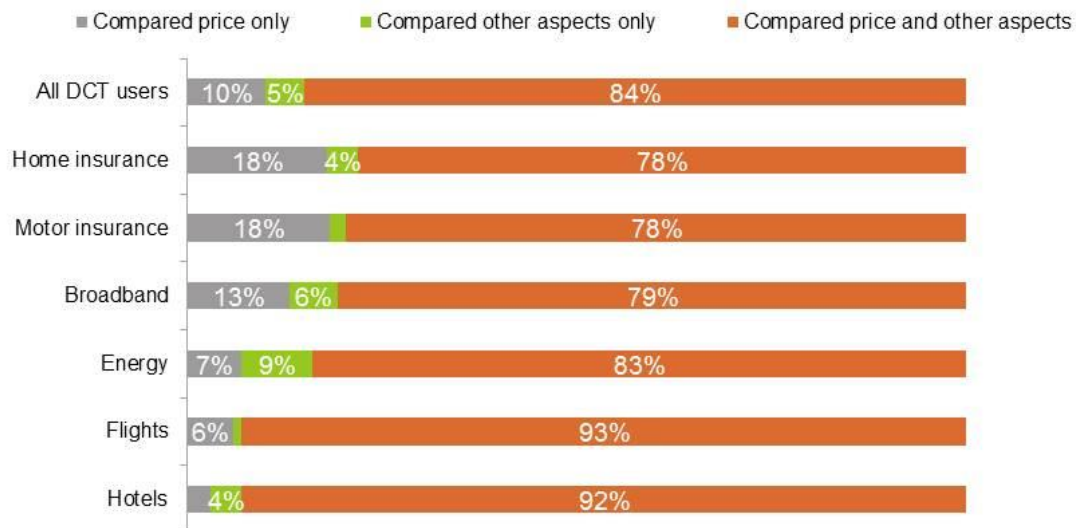


E10. Which aspects of the product or service did you compare on the comparison site?

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

For each set of results a consumer considered, there were a number of different aspects that they could compare. Across all comparison site users, one in ten (11%) said that they compared one aspect only, with just under half (48%) saying that they compared four or more aspects. Consumers shopping around for motor or home insurance were the most likely to compare only one aspect (15% and 17% respectively) and least likely to have compared four or more aspects (49% and 46% respectively).

## Majority of consumers across all sectors compared price and other aspects; insurance consumers most likely to compare price only



E10. Which aspects of the product or service did you compare on the comparison site?

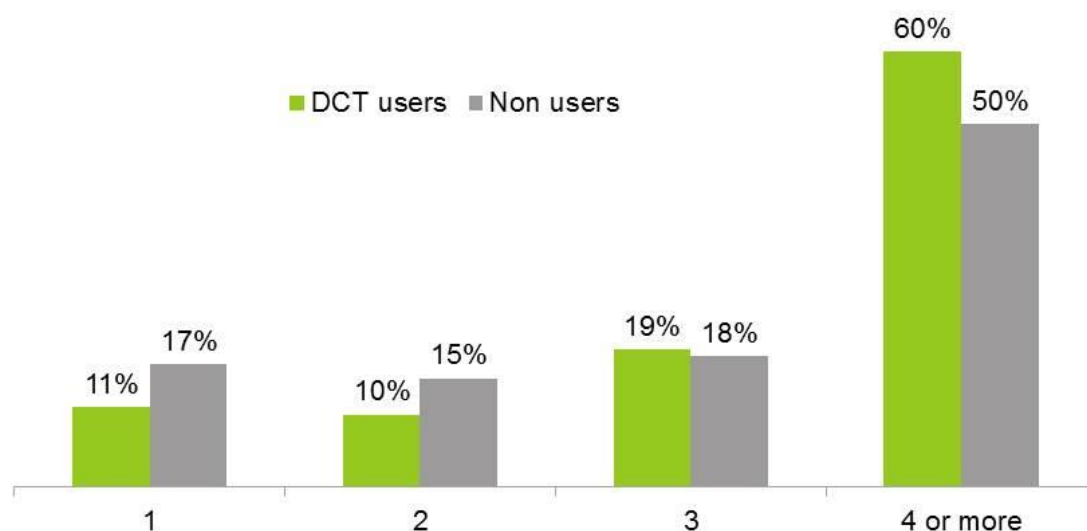
Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

As shown above, price was a key consideration in all sectors, with at least three quarters of consumers comparing price as well as other factors. Home insurance and motor insurance stand out from other sectors in that for both there was a higher proportion of consumers (18%) comparing price only, without comparing other aspects<sup>4</sup>. This reflects the results on the previous page, which show that consumers shopping for home and motor insurance were least likely to compare multiple aspects.

<sup>4</sup> In the lists of aspects shown to respondents, there could be more than one aspect related to price. For example, consumers shopping around for home insurance could have compared 'Monthly premiums' and 'Annual premium' and still be considered to have compared 'Price only'.



## Six in ten comparison site users compared 4 or more aspects, compared with five in ten non users

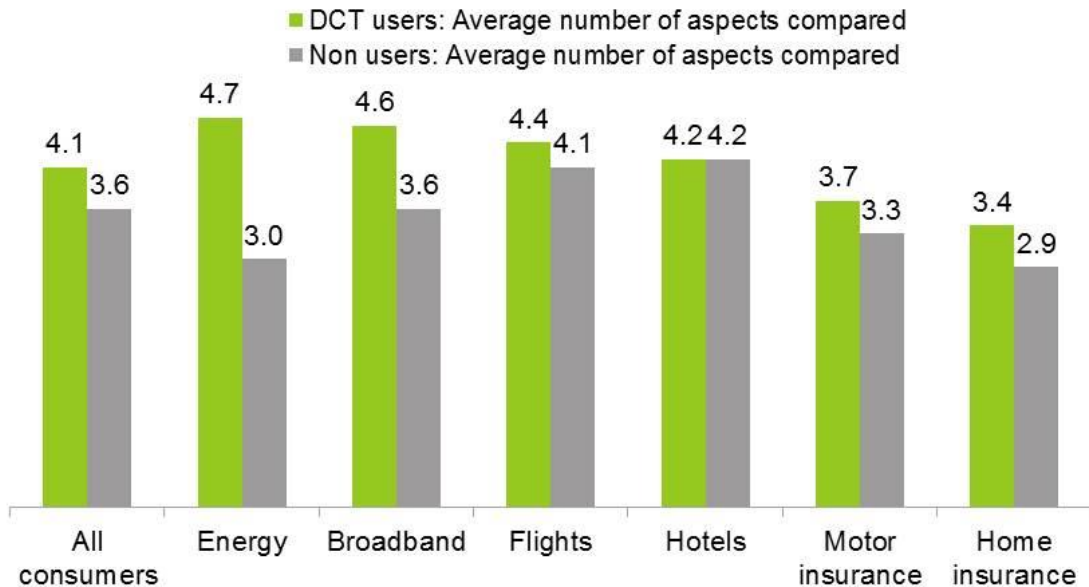


C6/ E10. Which aspects of the product or service did you compare when you were shopping for [PRODUCT] / on the comparison site?

Base: All who have used a comparison site in the last 3 months (1,668); All who have shopped around without using a comparison site in the last 3 months (1,095)

Compared with consumers who had shopped around without using a comparison site, comparison site users tended to compare a wider range of aspects. Six in ten comparison site users (60%) had compared four or more aspects, compared with five in ten (50%) consumers who had shopped around without using a comparison site. Consumers shopping around without using comparison sites were more likely to compare only one aspect: 17% compared with 11% of comparison site users.

## Consumers using comparison sites for energy, broadband and flights compared more aspects than those shopping around in other ways in these sectors

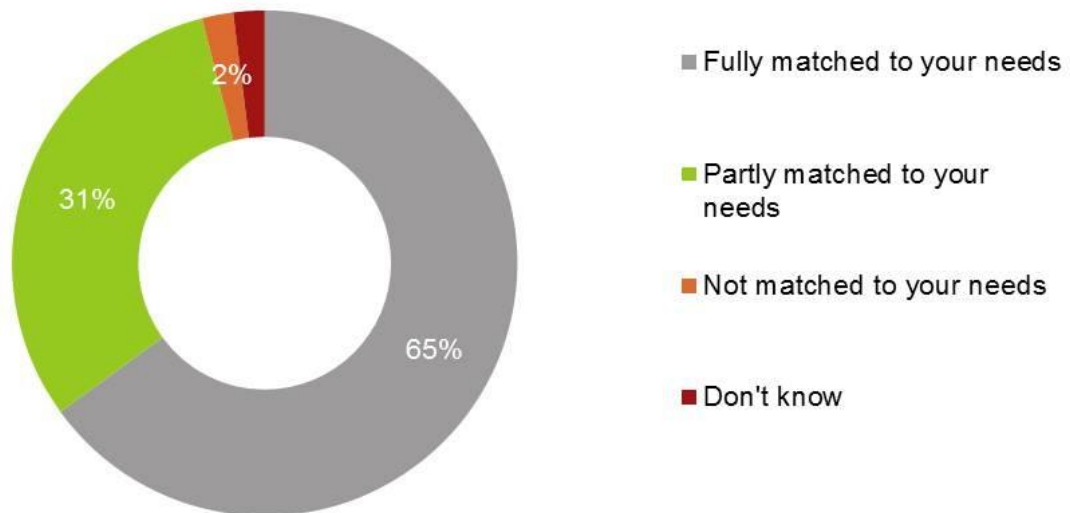


C6/ E10. Which aspects of the product or service did you compare when you were shopping for [PRODUCT] / on the comparison site?

Base: All who have used a comparison site in the last 3 months and could recall aspects compared (1,644); All who have shopped around without using a comparison site in the last 3 months and could recall aspects compared (1,070)

The above chart compares the average number of aspects compared across different sectors by comparison site users and those who shopped around in other ways. As indicated on the previous page, overall comparison site users compared a greater number of aspects: 4.1 across all sectors compared with 3.6 for those who shopped around in other ways. For all sectors apart from hotels, those using comparison sites compared a greater number of aspects, with the difference between the two groups largest for energy and broadband.

## Two thirds of comparison site users felt that the results presented on the main comparison site were fully matched to their needs

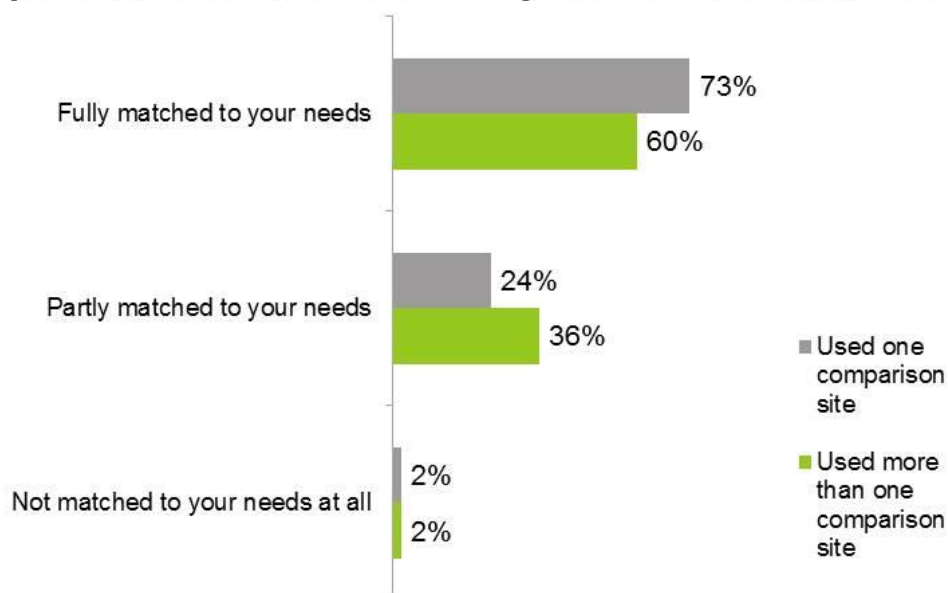


E12. And do you feel the results presented to you on the main comparison site you used were...

Base: All who have used a comparison site in the last 3 months (1,668)

Consumers who shopped around using a comparison site in the last three months were asked whether they felt the results presented on the main site they used were fully matched to their needs, partly matched to their needs, or not matched to their needs. Most consumers felt that the main site they used presented them with relevant results. Two thirds (65%) felt that the results were fully matched to their needs, while a further third (31%) felt the results were partly matched to their needs. Just 2% said the results presented were not relevant to their needs.

### Those using one site only were more likely to feel that the results presented to them were fully matched to their needs



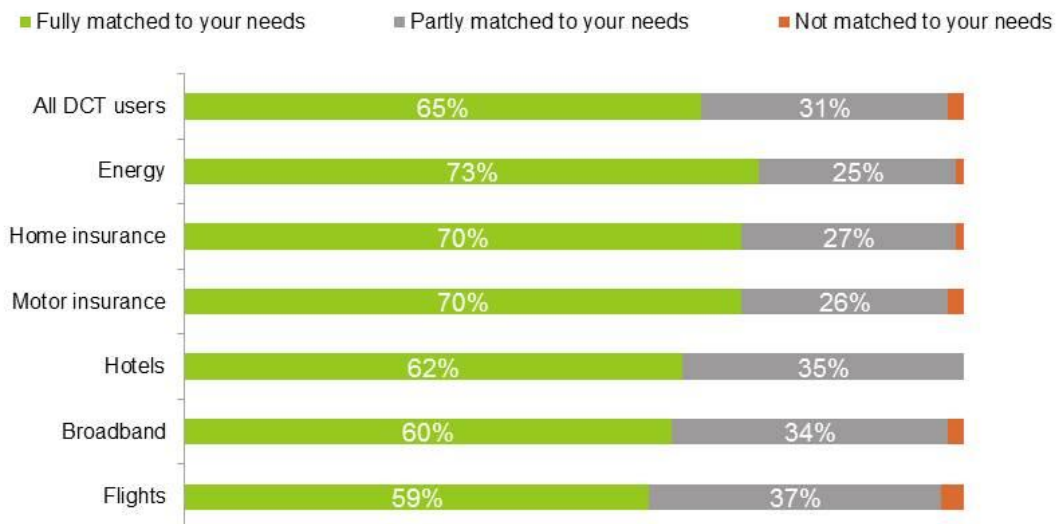
E12. And do you feel the results presented to you on the main comparison site you used were...

Base: All who have used a comparison site in the last 3 months (One site used: 627; More than one site used: 1,041)

Consumers who used more than one site were less likely than those using one site only to feel that the results on the main site used were fully matched to their needs (60% and 73% respectively). This might suggest that dissatisfaction with the results presented on one site were a factor in their decision to use multiple sites. It may also indicate that, compared with consumers who used just one site, multiple site users are more discerning or have more specific requirements.

As noted on the previous page, only 2% of consumers felt that the results were not matched to their needs at all – and this was consistent regardless of whether one site or more than one site was used.

## Hotel, broadband and flights consumers were less likely to feel that results fully matched their needs

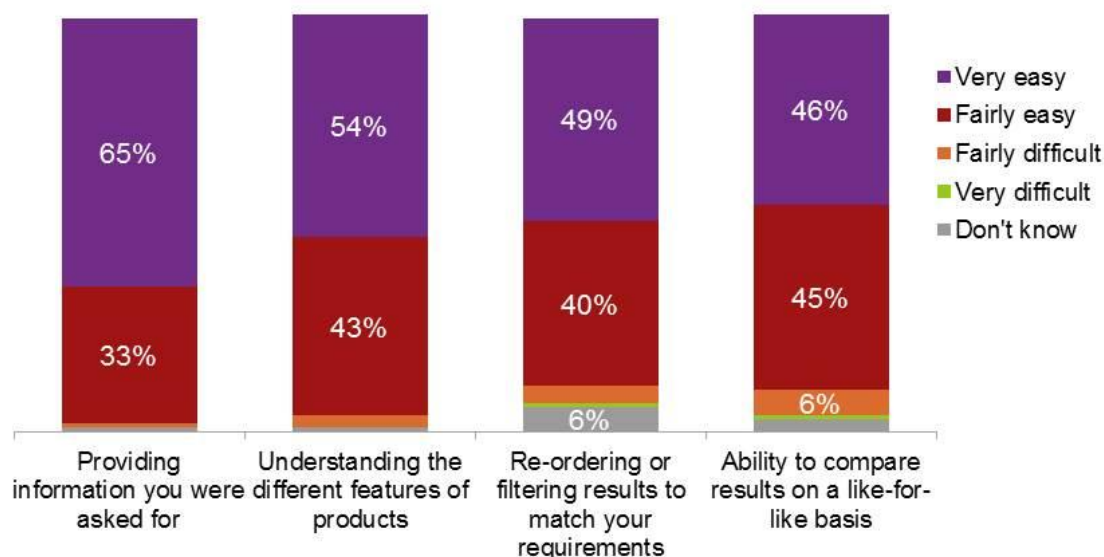


E12. And do you feel the results presented to you on the main comparison site you used were...

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

As earlier results showed, consumers shopping around for home insurance and motor insurance were the most likely to compare price only, suggesting that, in some cases, the criteria for finding a suitable product were relatively narrow. As such, it is perhaps unsurprising that they are among the most likely to say that the results were fully matched to their needs (in both cases, 70%). It is important to keep in mind, however, that these products generally require more information to be entered into the site before results are presented, which may inform consumers' sense that the results have been tailored to their needs. Consumers shopping for energy were actually most likely to say the results presented were fully matched to their needs (73%). Those shopping for flights, broadband and hotels were least likely to say the results were fully matched to their needs, though this was still the case for the majority of consumers in these sectors (in each case, around six in ten). It may be that consumers perceive products in these sectors to be more 'personal' in nature compared with, say, insurance products with which they are less engaged.

## Only a small minority of consumers had difficulty using the main comparison site

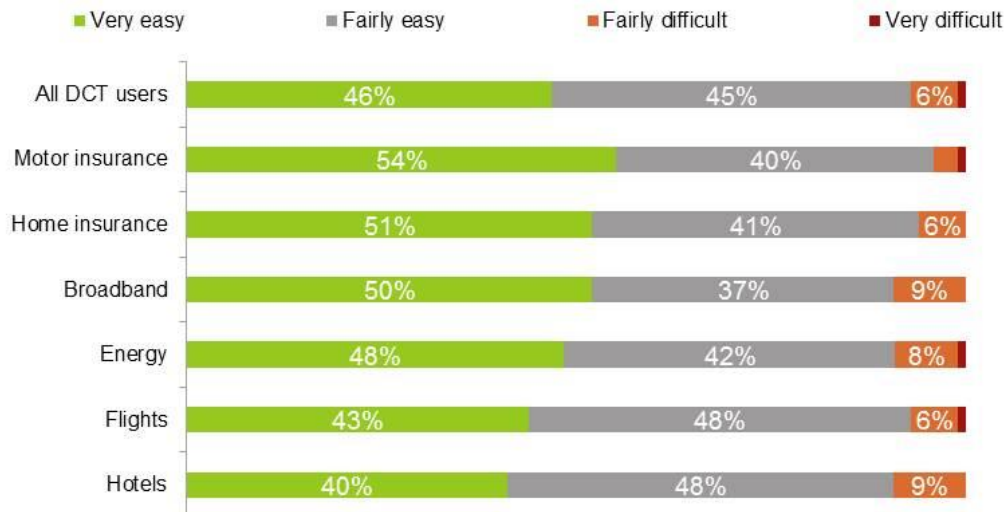


E13. How easy or difficult did you find it to use the comparison site in relation to each of the following?

Base: All who have used a comparison site in the last 3 months and done each activity (Providing information: 1,627; Understanding: 1,645; Re-ordering of filtering: 1,468; Ability to compare: 1,588)

Consumers generally found comparison sites easy to use across a range of activities. Almost all said that they found it very or fairly easy to provide information they were asked for (98%) and understand the different features of products (97%). While a slightly smaller proportion (89%) said that they found it easy to re-order or filter results, this was largely due to higher proportion answering 'Don't know' (6%), reflecting the fact that some respondents were unaware that this was a feature of the comparison site(s) they used. Nine in ten (91%) said it was very or fairly ease to compare results on a like-for-like basis.

## Proportion of consumers finding it 'very easy' to compare results on a like-for-like basis varied across sectors



E13. How easy or difficult did you find it to use the comparison site in relation to each of the following?

Base: All who have used a comparison site in the last 3 months (All DCT users: 1,668; Home insurance: 210; Flights: 508; Broadband: 182; Energy: 267; Motor insurance: 235; Hotels: 177)

In terms of how easy consumers found it to carry out different activities on the main comparison site used, results were broadly similar across all sectors. The one area in which there was some variation is with respect to comparing results on a like-for-like basis. With the exception of flights and hotels, around half of consumers say they found it 'very easy' to compare results on a like-for-like basis. The equivalent figure for flights and hotels consumers is four in ten (43% and 40% respectively).

As we have seen, consumers in these two sectors were the most likely to compare price in combination with other aspects. This may go some way to explaining why these consumers found it less easy to compare on a like-for-like basis.



## Mixed acceptance of entering personal details – concerns widely shared

- Can be a **barrier to using DCTs** for some
  - Can be a **barrier to multi-homing**
- Preference to **remain anonymous for as long as possible**
- Less comfortable will use **sectors** that ask for less:
  - Flights: information not considered personal
  - Broadband: only postcode entered, felt relatively anonymous
  - Credit card: personal info not needed until point of purchase
  - Other sectors: insurance requires more details

Expectation that results are **tailored based on information entered**

*"Having to give your email address, especially early on, or having to sign up puts me off. I'm worried about getting junk mail" (W2, broadband, did not purchase)*

*"You don't have any choice with insurance as you can't get a quote without putting everything in. It affects the results so you have to be accurate." (W2, broadband, purchased from supplier)*



Qual

In the qualitative interviews, concerns about sharing certain types of information were identified as a barrier to using comparison sites or using them more, and in general users expressed a preference for remaining anonymous for as long as possible, though some more confident users had fewer concerns. On the whole, this reflects the quantitative results, where users were generally willing to provide details, other than telephone or financial information. However, respondents said they felt less comfortable sharing information when it did not seem necessary for the comparison.

Some would only compare in certain sectors where they were comfortable with the information requested, i.e. where this is not considered to be very personal, such as flight information, or postcodes for broadband. Consumers also noted that they did not have to enter personal information about credit cards until the point of purchase, meaning they could compare anonymously up to a point in this sector.

Ultimately, users perceived the results to be tailored to the information they put in - this actually formed part of the way some users defined comparison sites.

*"Sometimes I find they might ask a hell of a lot before you can get to that point of getting the quotes and sometimes that can be a little bit off-putting. I think that's specifically with insurance, because they need a lot more information and that's fair enough. Sometimes I do get a little bit impatient because I do like it to be done quicker, but I do understand that the information needs to be there to give you appropriate quotes." (W2, flights, purchased from supplier)*

*"I don't really mind putting my postcode because with things like broadband it makes sense. They need to know what area you're in because there's certain things you wouldn't be able to access perhaps." (W2, broadband, research only)*

## Order of results rarely considered, but assumed to be based on 'popularity', 'price' or 'the best deal'

- Assumption that the **cheapest deals are shown first** – though random order also a common assumption
- Some assumption that the **order reflects what is best for the consumer**, including 'featured deals'
  - Some awareness that top/featured deals are paid for
- Multiple features vary, so **harder to recognise** how deals are ordered



"I don't know about the order as you're not comparing like with like." (W1, broadband, purchased through DCT)



Qual

Users' tendency to not filter or sort results is important because they were not generally aware of the reasons behind the order of results. It was often not something respondents had considered before. When asked to explain the order of result, some consumers guessed that it was about popularity, price, or the best deal for them.

Some respondents, generally 'negotiators' and other more confident users, were either aware of or suspected that some of the offers on the site might be paid for, e.g. the top deals or 'featured' deals. In these cases, users said that they simply ignored or skipped over these results.

## Low usage or understanding of filtering/ranking

- Some **do not use any filtering or ranking** functionality, some **unaware this exists**
  - resulting in more **laborious** searches
  - some became **confused** or did this incorrectly, but not all aware they have made mistakes
  - some **notice** but don't think relevant/necessary
- If buying a complex product the results will be more tailored to information entered – **already filtered?**

"I don't find it easy to put in filtering because sometimes they don't make it very obvious where the filtering is and...they don't let you do a lot in it" (W1, flights, purchased from DCT)

"I'm much more confident now as I've used them quite a lot, experimented with filters and changed my requirements to see what effect it has." (W2, home insurance, purchased from DCT)

### Most confident will filter and sort:

- understand difference between filtering and sorting
- If used, results sorted by price, broadband speed, flight times/airports/number of stops



Qual

The quantitative survey found that in most cases consumers were aware of re-ordering (or ranking) and filtering, and that these functions were quite widely used. However, during the observed comparison exercise in the qualitative research consumers rarely ranked or filtered results, with some saying later that they did not notice these features.

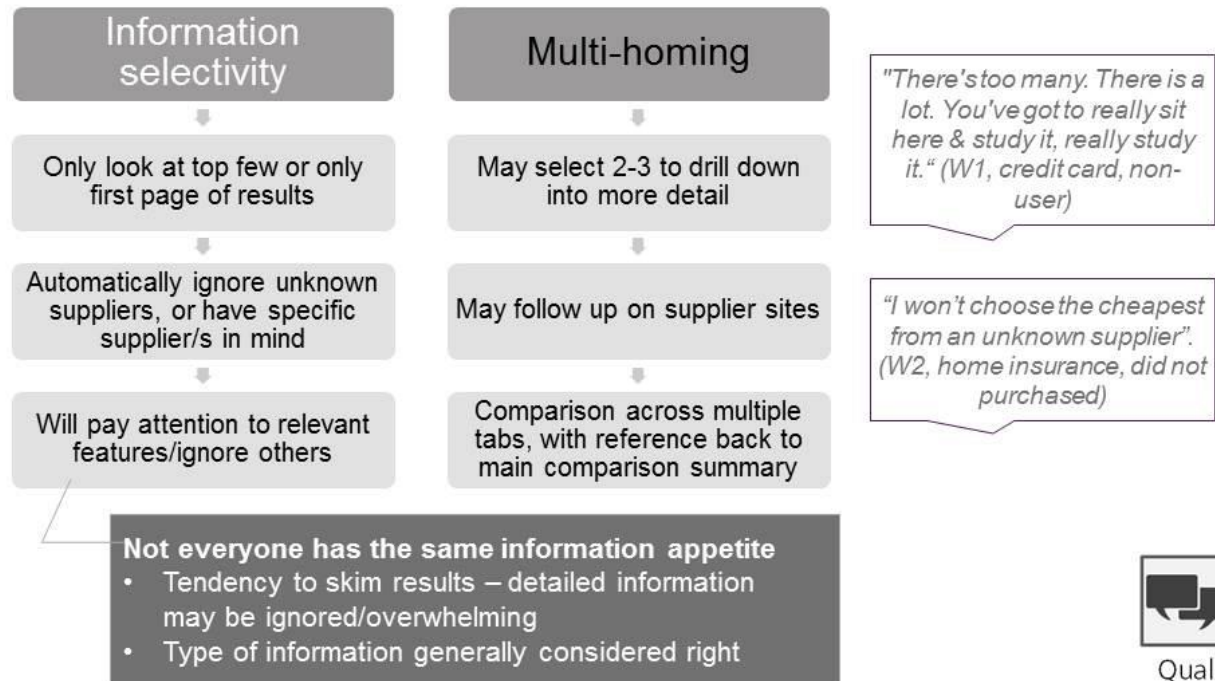
Of those that did use these functions, some used the re-ranking and filtering incorrectly - though often did not realise this. Others became confused with the functionality or the results. Only the most confident users were using these tools correctly and to their advantage.

Some felt that for products where they had already entered a lot of information, the results had effectively already filtered.

*"I like to have it in order of price, so it's spot on. Immediately I know I don't want any indirect flights so I'm going to filter them out straight away and then it's a really nice layout of price and I can just scroll down nice and easily and see what suits me."* (W2, flights, purchased from supplier)

*"[Filtering] just makes it easier. There's less to go through, basically."* (W2, broadband, research only)

## When comparing, users pay attention to select information and offers



When comparing, users were quite selective about the information they paid attention to. They tended to look at just the top few results: scrolling was fairly limited, and no users looked past the first page of results. Some users only looked at known brands, or only particular suppliers they already had in mind (for example, their current supplier and another they were considering).

Users only paid attention to information they felt was pertinent to them. Whilst some people had higher appetites for information, in general consumers skimmed much of the information, and were good at 'screening out' information that they were not interested in. Given this, overall consumers felt the right kind of information was available, as well as the right amount. However, some non-users felt that the information could be overwhelming.

A smaller number of offers would then be followed up in more detail, either on supplier sites or, less commonly, on other comparison sites. In general, users would treat one comparison site as the 'anchor' and briefly cross-check against other sources. However, the comparison site used as the 'anchor' was not necessarily the same each time.

Comparison activity would rarely take place in a single sitting - consumers reported that comparison took place over several sittings, over relatively long time frames.

*"My first port of call would be to go onto my Skyscanner app and get indicative [prices]...Later on when it gets into a more serious discussion I would probably relaunch skyscanner, get an idea of the cheapest airlines, and then when I'm at home or I've got my laptop I'll then go onto the airline websites and really drill it down and make the booking." (W2, flights, purchased from supplier)*

*"It's the easiest visually, and in terms of getting all the information up in one place, so then this will be the foundation and then I can cross-reference somewhere else." (W2, broadband, research only – but will normally purchase through the site)*

## Users know the results vary by numerous features as they are often comparing on this basis

Whether considered 'like for like' slightly depends on sector

- Flights: these are generally perceived to be the same 'product'
- Insurance: almost, as it's based on information entered

**Overall sense that it comparison was fairly easy to do, and comparisons based on factors that are important to the individual**



Qual

Users were aware that products varied in terms of a number of characteristics as they were often comparing on this basis. For example, it was clear that broadband packages would vary on speed, length of contract, and price, amongst other factors.

Products were considered to be 'like for like' to an extent, though this was more the case with 'simpler' purchases such as flights.

Overall, users perceived comparison as relatively easy to do, as they were able to make comparisons on the features important to them.

*"I think the deals are pretty much similar to a certain extent, depending on the speed."* (W2, broadband, research only - but normally purchases through the site)

## 9. Purchasing decisions and outcomes

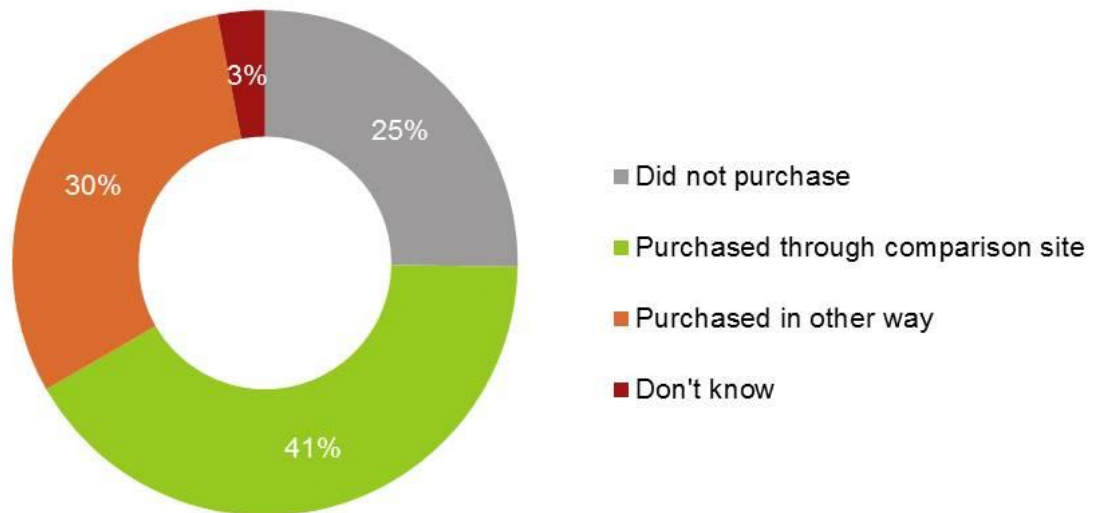
This chapter covers consumer purchasing decisions and behaviours.

The key topics covered by this chapter are:

- Overview of different purchase groups and reasons for behaviour
- Purchase channels
- Reasons for not purchasing from comparison sites
- Deciding which comparison site to purchase from
- Impact on negotiating better deals
- Evidence of finding new suppliers through comparison sites
- Impact of using a comparison site on perceived outcome
- Satisfaction with experience of using comparison sites



## A quarter of those who used a comparison site did not purchase; 4 in 10 purchased through the comparison site



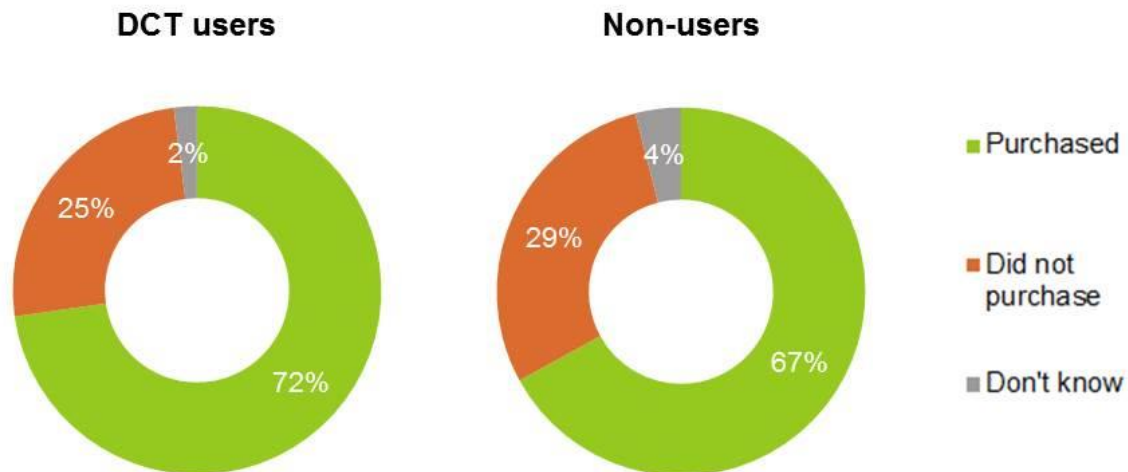
P1/P3. P1. Just to check did you [make a purchase/take out a credit card] or switch after shopping around for [PRODUCT]. Please select 'yes' if you [purchased/took out a credit card] or switched either through the comparison site or in any other way. P3. Did you do this... Please select one only.

Base: Consumers who have shopped around using a comparison site in the last three months (1,668)

The above chart shows the purchasing outcome for all consumers to use a comparison site in the last three months. Overall a quarter (25%) did not purchase, and around seven in ten (71%) did, with 41% purchasing through the comparison site, and 30% purchasing in another way.



## Consumers who used comparison sites slightly more likely to have purchased than those shopping around in other ways

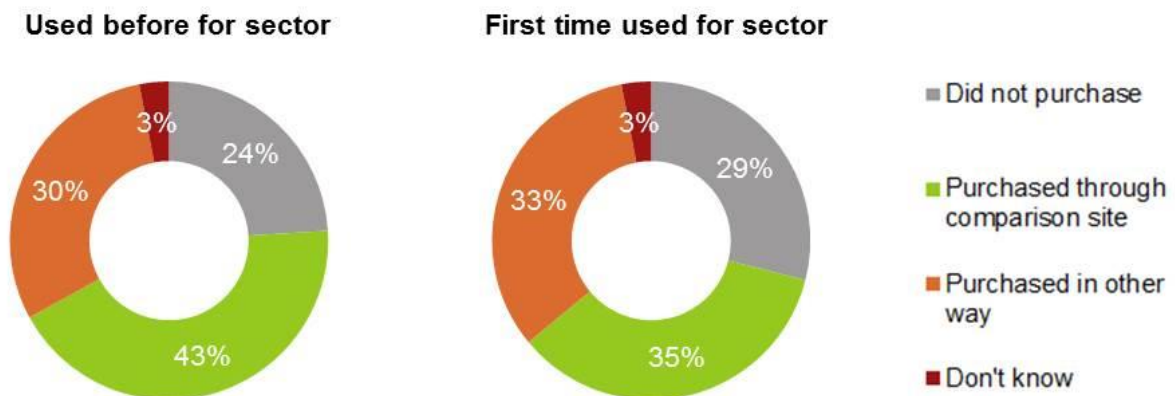


P1/C8. P1. Just to check did you [make a purchase/take out a credit card] or switch after shopping around for [PRODUCT]. Please select 'yes' if you [purchased/took out a credit card] or switched either through the comparison site or in any other way. C8. Did you actually [purchase something/take out a credit card], or make a switch on this occasion?

Base: Consumers who have shopped around in the last three months (DCT users: 1,668; Non-users: 1,095)

Consumers who had shopped around in other ways ('non-users') were also asked whether they made a purchase. Overall, two thirds (67%) of those to shop around in other ways made a purchase - a slightly smaller proportion compared with consumers who shopped around using a comparison site (72%).

## Those who had used a comparison site before in the same sector were more likely to purchase through the comparison site

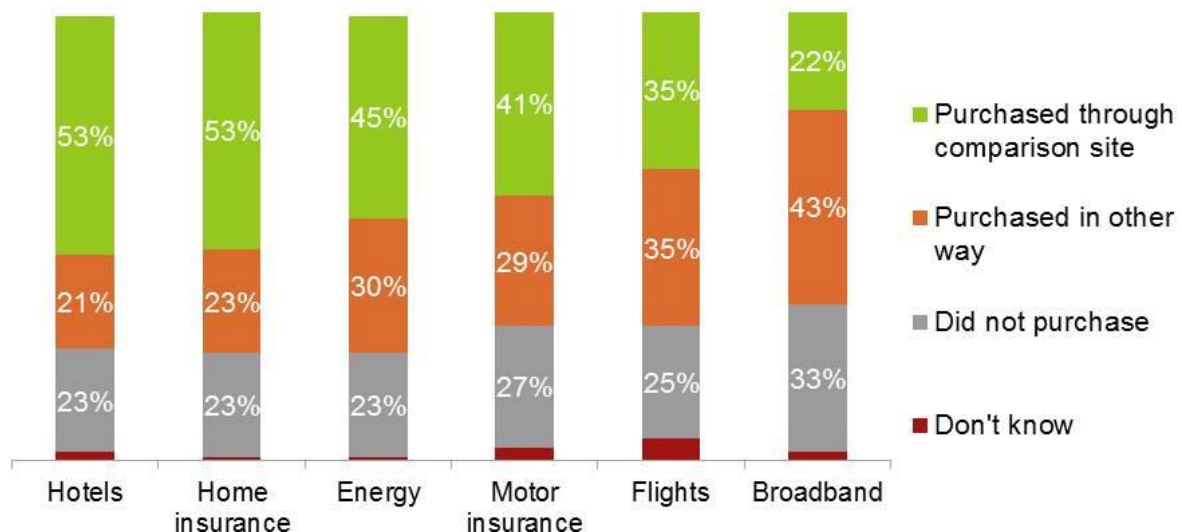


P1/P3. P1. Just to check did you [make a purchase/take out a credit card] or switch after shopping around for [PRODUCT]. Please select 'yes' if you [purchased/took out a credit card] or switched either through the comparison site or in any other way. P3. Did you do this... Please select one only.

Base: Consumers who have shopped around using a comparison site in the last three months (Used before for sector: 1,339; First time used for sector 314)

Consumers who had used comparison sites before in the same sector were slightly more likely to purchase through the comparison site: 43% of those to use a comparison site before in the same sector purchased through the site, compared with 35% of those using a comparison site for the first time in their sector.

## Broadband consumers least likely to purchase; hotels and home insurance most likely to purchase through comparison site



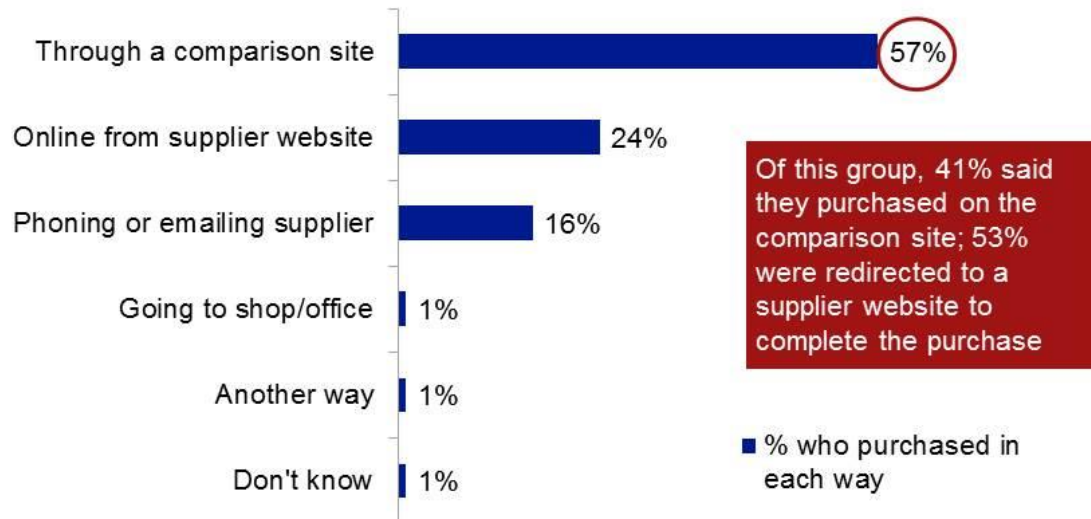
P1/P3. P1. Just to check did you [make a purchase/take out a credit card] or switch after shopping around for [PRODUCT]. Please select 'yes' if you [purchased/took out a credit card] or switched either through the comparison site or in any other way. P3. Did you do this... Please select one only.

Base: All who have used a comparison site in the last 3 months (Hotels: 177; Home insurance: 210; Energy: 267; Motor insurance: 235; Flights: 508; Broadband: 182)

There were some notable differences in purchase outcomes by sector, with the results presented here based just on those who shopped around using a comparison site.

Consumers shopping around for broadband were least likely to purchase overall, and to purchase through the comparison site: just two in ten (22%) of all those who shopped around for broadband using a comparison site actually purchased on a comparison site. Those shopping around for hotels and home insurance were most likely to purchase through the comparison site (in both cases 53%).

## Of those who purchased, 6 in 10 did so through comparison site; 4 in 10 directly from supplier



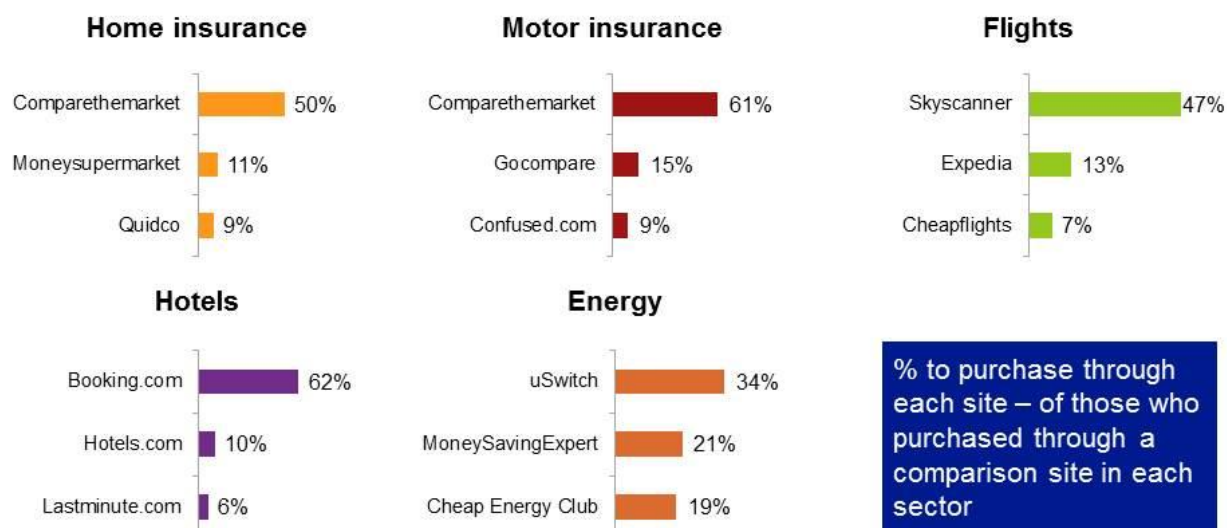
P3. Did you do this... Please select one only / P4. And did you [complete your purchase/switch / take out a credit card] on the comparison site, or were you redirected to the provider/supplier website to do this? Please select one only.

Base: Consumers who shopped around on comparison site in last three months and made a purchase (1,210) / Purchased through a comparison site (686)

The above chart shows the way all those who purchased after searching on a comparison site made their purchase. Overall, six in ten (57%) of those to make a purchase did so through the comparison site. Consumers who responded in this way were then asked whether they actually completed their purchase on the comparison site, or were redirected to a supplier website to do this (as typically happens for some sectors). Overall, four in ten (41%) of this group completed their purchase on the comparison site, with 53% being redirected to a supplier site to complete their purchase there. Consumers purchasing home insurance (68%) and motor insurance (65%) were more commonly redirected to supplier sites. Conversely, 84% of those booking hotels completed their purchase directly on the comparison site.

Those who did not purchase through comparison sites usually purchased online from the supplier website (24%) or by phoning or emailing the supplier (16%).

## For each sector, consumers far more likely to purchase from one particular site (slightly less so for energy)



Derived from P6/P6b: P6. Which of the comparison sites below did you purchase from? Please select one only. / P6b. Just to check, did you make a purchase from [NAME OF SITE AT M10]?

Base: Consumers who purchased through a comparison site: Home insurance: 106; Motor insurance: 96; Flights: 186; Hotels: 96; Energy: 113

Consumers who purchased from a comparison site were asked which site they purchased from. The above chart shows the three most common purchase sites across sectors<sup>5</sup>. For all sectors apart from energy, between four in ten and five in ten consumers all purchased from a single site: Comparethemarket for home insurance (50%) and motor insurance (61%), Skyscanner for flights (47%), and Booking.com for hotels (62%). In each case consumers were far more likely to purchase from these sites compared with any other individual site. For energy, uSwitch was the most common purchase site (34%), followed by MoneySavingExpert (21%) and Cheap Energy Club (19%).

On the whole, the sites above reflect the most common comparison sites visited when shopping around, as reported in chapter 7. However, there were some exceptions to this, including:

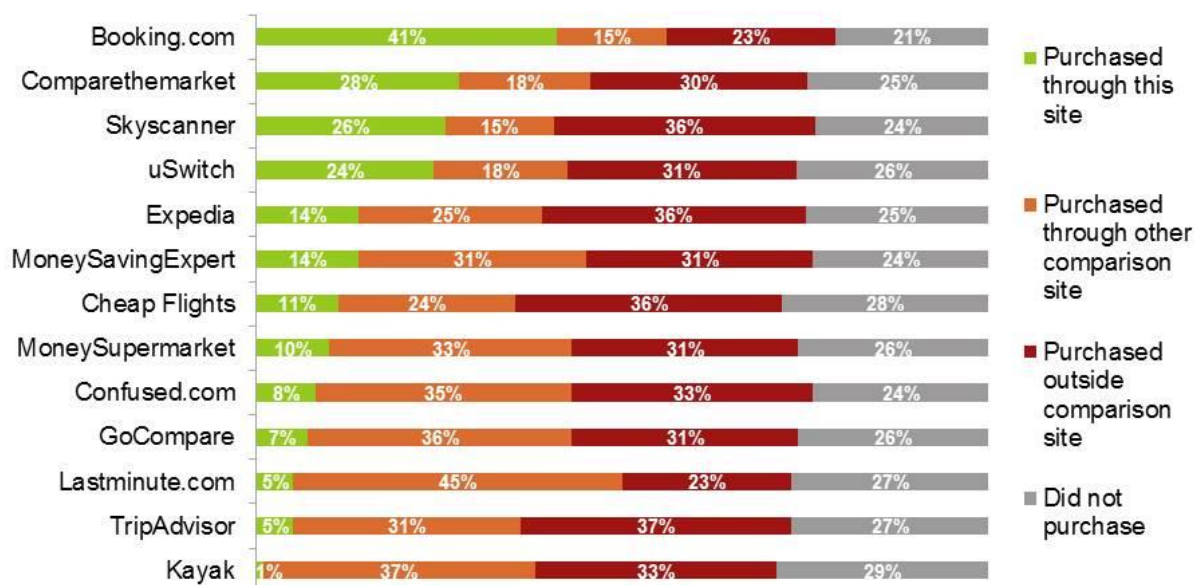
- For flights, 34% of consumers who used a comparison site visited Kayak but 1% of those to purchase flights did so through Kayak
- For Confused.com, 46% of consumers who used a comparison site visited Confused.com but only 7% of those to purchase home insurance did so through Confused.com

We provide further information on some of the differences in purchase outcomes between comparison sites on the next page.

<sup>5</sup> Broadband has been excluded due to the small number of consumers in this sector who purchased through a comparison site.



### Four in ten of those to use Booking.com made a purchase through this site; higher level for any comparison site visited by 100+ consumers



Derived from M10, P1, P3, P6 and P6b

Base: Consumers who shopped around using a comparison site in last three months and used each of these sites: Booking.com: 142; Comparethemarket: 568; Skyscanner: 304; uSwitch: 225; Expedia: 248; MoneySavingExpert: 292; Cheap Flights: 148; MoneySupermarket: 354; Confused.com: 328; GoCompare: 413; Lastminute.com: 109; TripAdvisor: 148; Kayak: 155

The above chart shows the purchase outcome for all sites that were visited by at least 100 consumers across all sectors. In some cases sites were only relevant to one sector, for example Booking.com for hotels and Skyscanner for flights. In other cases, sites could be used across a range of sectors: for example, MoneySupermarket and GoCompare were visited by consumers across seven of the eight sectors (all apart from hotels). The results above combine all sectors where each comparison site was used.

The bars for each site divide consumers to use that site into four categories:

- Those who purchased through this site
- Those who purchased through another comparison site
- Those who purchased outside a comparison site
- Those who did not purchase

Booking.com had the highest proportion of consumers to purchase among those who used this site: four in ten (41%) of those to use Booking.com made a purchase on this site. The next most common 'purchase sites' were Comparethemarket (28%), Skyscanner (26%) and uSwitch (24%). For a number of sites, the proportion to purchase through the site was below one in ten: Confused.com (8%), GoCompare (7%), Lastminute.com (5%), TripAdvisor (5%) and Kayak (1%).

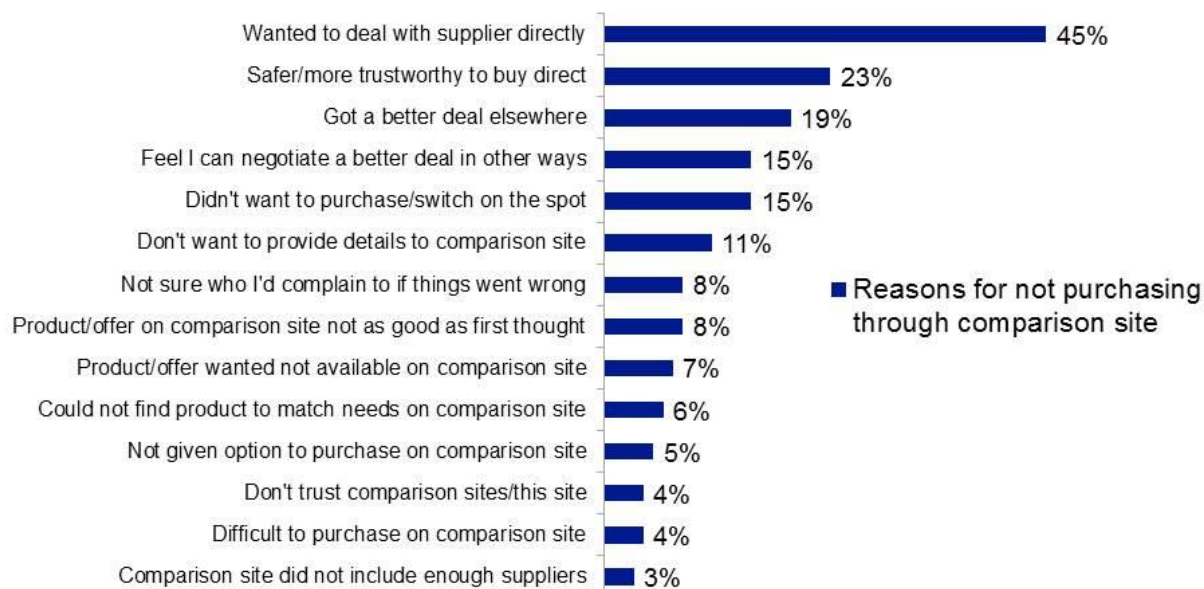
We should note that these results will partly reflect differences in propensity to purchase – and to purchase through comparison sites – between sectors. For example, we know that more than half of consumers who

shopped for hotels purchased on a comparison site, which will partly explain why Booking.com - visited by eight in ten of those to shop around for hotels on comparison sites - has the largest proportion of consumers to purchase on this site.

It should also be stressed that it may not be possible for consumers to complete their purchase on some comparison sites (or for some sectors), and they may be redirected to supplier sites to do this. However, the questionnaire instructed consumers to include such cases as purchasing through the comparison site, as the consumer had done all that was possible through the comparison site. As such, the differences in the above chart are unlikely to be entirely due to variation in whether comparison sites allow consumers to complete their purchase through the site.



## Most common reason for not purchasing through comparison site was wanting to deal with supplier directly; trust concerns also flagged



P5. Why did you not [make a purchase or switch / take out a credit card] on a comparison site? Please select all that apply.

Base: Consumers who shopped around using a comparison site in last three months and made purchase outside comparison site (510)

Those who purchased outside comparison sites were asked their reason for not purchasing on a comparison site. Consistent with findings elsewhere in the report, the most common reason for purchasing outside the comparison site was a preference to deal with the supplier directly (45%). Around two in ten mentioned that it was safer or more trustworthy to buy direct (23%), and a similar proportion said they got a better deal elsewhere (19%).

## Availability of product, best deal and ease of purchase most common reasons for purchasing from particular site

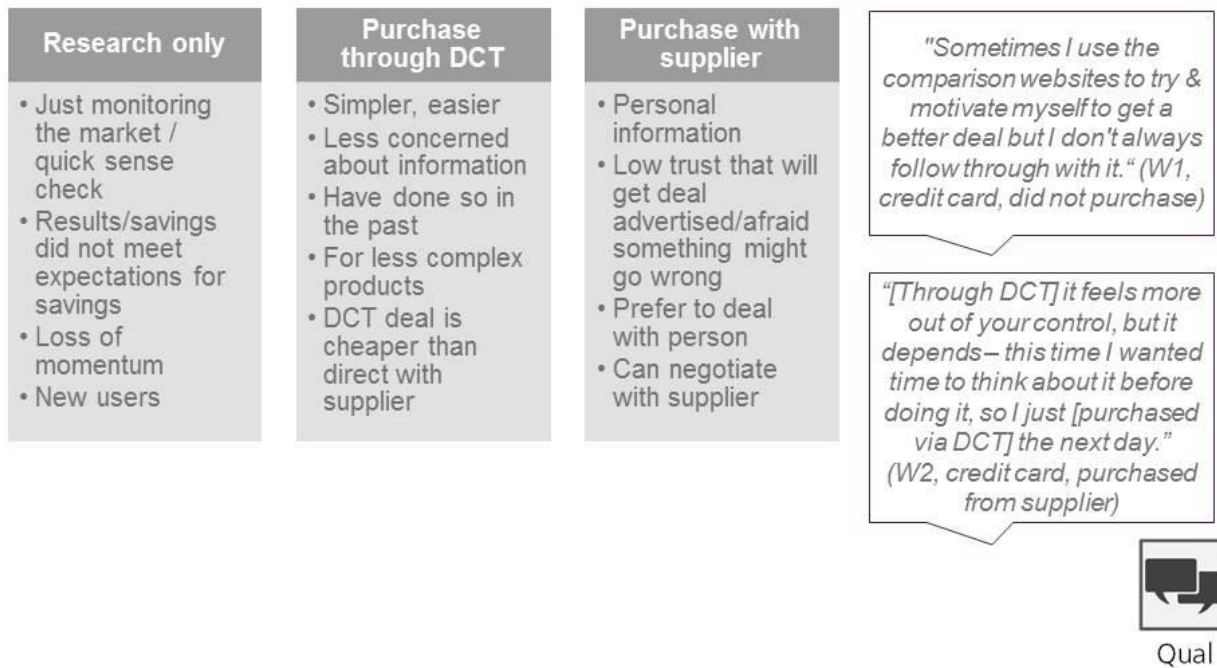


P7. How did you decide which comparison site to [purchase / take out a credit card] from? Please select all that apply.

Base: Consumers who shopped around using a comparison site in last three months, visited multiple site and made purchase on a comparison site (428)

Consumers who purchased through a comparison site, and used more than one comparison site as part of their search, were asked why they decided to purchase from the particular site they used on this occasion. The most common reasons offered were that they found the product they wanted on the site (44%), that this site gave the best deal or offer (42%) and that it was easy to purchase from this site (41%). Trust (35%) and previous experience of the site (34%) were also commonly mentioned.

## Three purchasing groups are not static



One of the hypotheses for the second phase of qualitative research was to test whether three purchasing behaviours observed in the quantitative survey represented three distinct groups. Whilst these behaviours were found to be somewhat separate, it was clear that they can cut across different types of user, people can transition between them, and they may have different drivers.

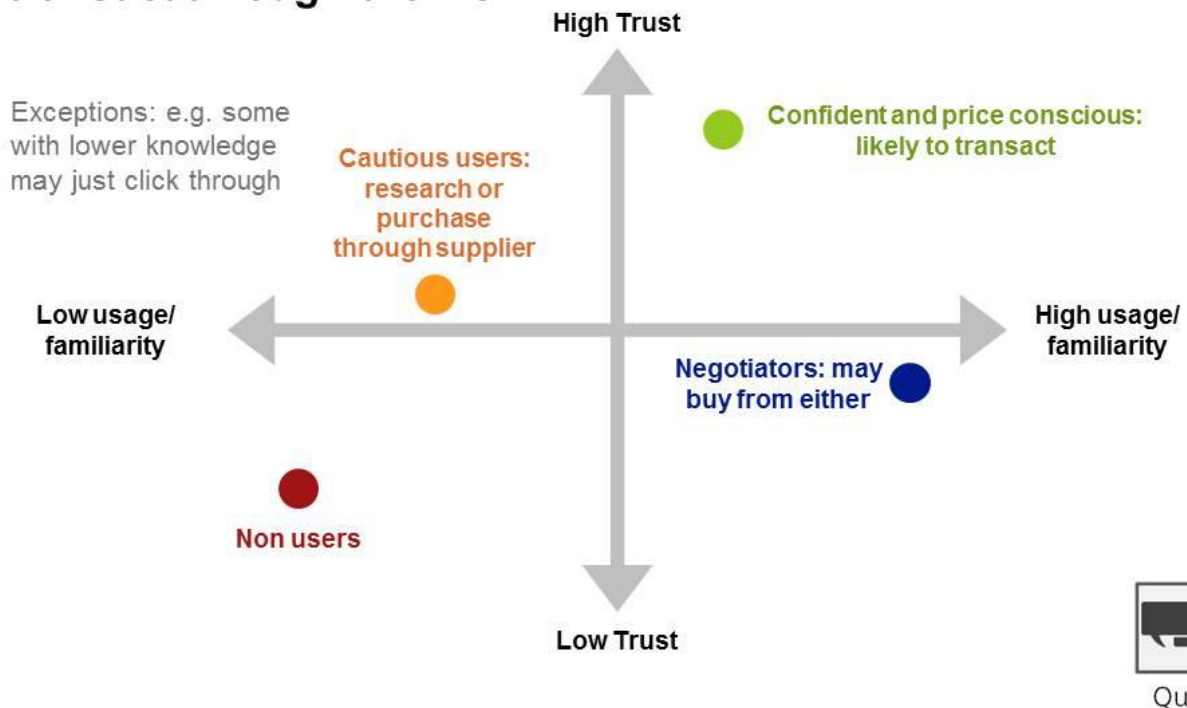
There were a number of reasons for conducting research only (i.e. not making a purchase), including getting a quick read on the market, losing the momentum or motivation to switch, or for new users, becoming overwhelmed by the site. Some may not purchase if they discover that savings fail to meet expectations.

Users tended to purchase through comparison sites because it was seen as simpler, or if they were purchasing something less complex. These purchasers usually had fewer concerns about sharing their information online and are likely to have purchased in this way in the past. Alternatively, they may find that the supplier is offering a cheaper deal directly, and choose to purchase this way.

Conversely, users tended to purchase directly with the supplier because they were concerned something might 'go wrong' with the purchase (such as not getting the deal advertised), worried about information sharing, or preferred to deal with a person. Dealing direct with supplier conferred a number of benefits, including the ability to ask questions, understand the deal, or negotiate a better deal.

*"Normally the way I work is because I use the comparison sites to get indicative rates from the right providers, then I normally feel a little more comfortable going on to that supplier's website because I find it gives more information, I find it's a lot more official because I'm booking it directly through them, but then I've had incidents where I've gone onto those websites and they haven't given me the same cheap price as the comparison site has, in which case then I'm forced to book it through the comparison site." (W2, flights, purchased from supplier)*

## Broadly, those with higher confidence are more likely to transact through the DCT



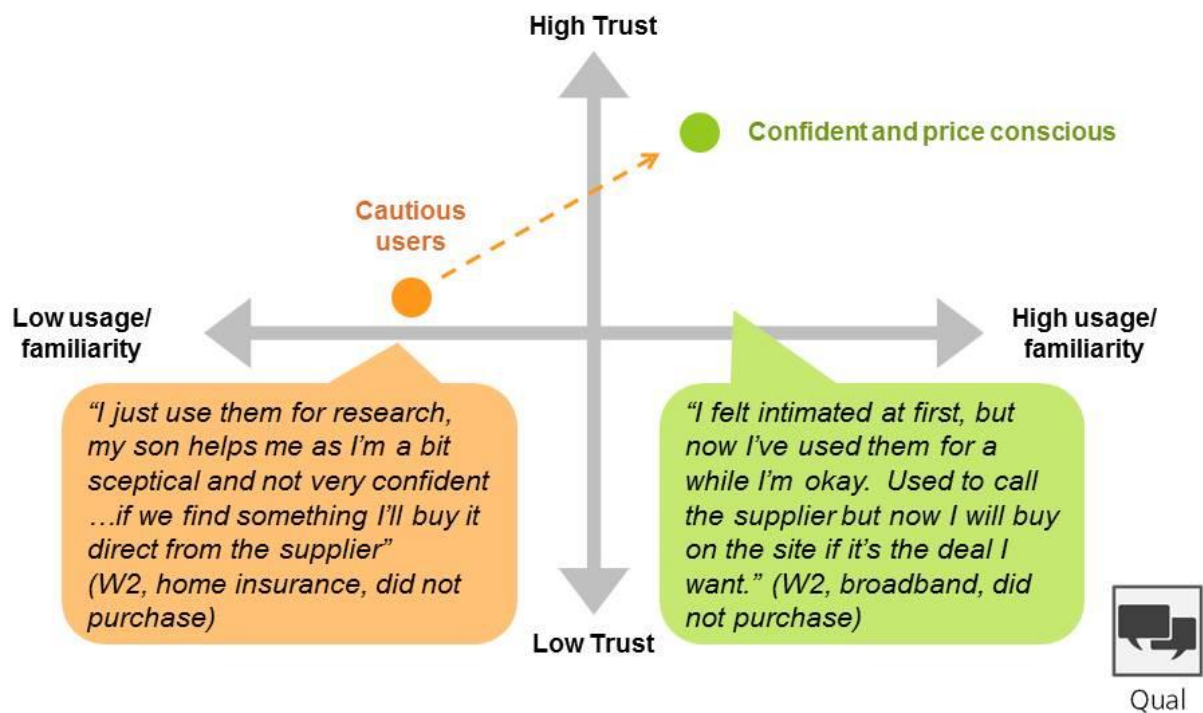
The three behaviours roughly map across the typology, with non-users conducting research only (and not purchasing due to becoming overwhelmed, for example), cautious users transacting through suppliers only, and confident users purchasing through comparison sites. However there are numerous exceptions to this, as:

- Any group may conduct research only
- Cautious users may prefer to purchase through supplier, but not all will, as buying through comparison sites is easier
- Not all our confident users will transact via a comparison site as some may share information concerns, or may prefer to ask questions for more complex products
- Negotiators will simply do what is best for a particular product or situation - and will tend to just go for the cheapest option

*"Where I would normally find the best deal and go onto that company's site, what I found with the mobile companies is that the comparison sites offer a better deal than the actual networks. So I'll go onto their website and see that actually they're more expensive, and then I'll go back and buy it through the comparison site." (W2, flights, purchased from supplier)*

*"I do have a preference to generally go directly through the provider...I think it A) gives me that peace of mind that I've booked it directly with them. I get worried sometimes that maybe on these comparison sites there might be some small print that I've missed, and if you book it directly through their website, you're going to get to see all the information there so you feel a bit more confident. Especially booking with flights, I feel like I'm getting the ticket from the airline rather than a comparison site." (W2, flights, purchased from supplier)*

## Possible to progress from cautious to more casual use

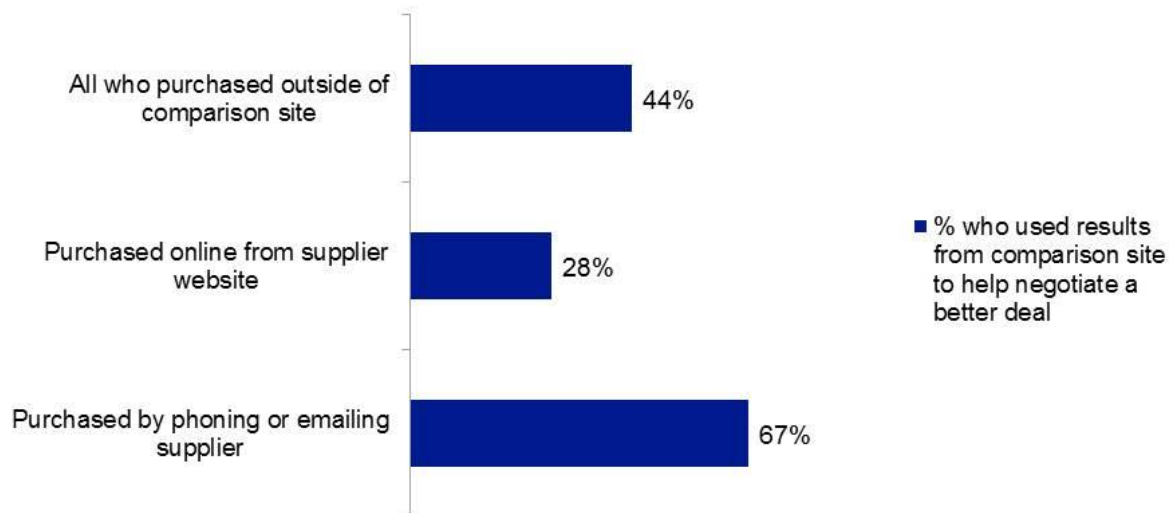


Further, it is possible to move from one group to another. As trust and confidence can grow quickly after just a few positive experiences, cautious users can progress to confident relatively quickly.

*"To be fair, because we've been doing it 3, 4, 5 years or more, we know the system, and it tends to work. We don't feel 'oh, I'm not sure about this one' We're confident when we do it, it's okay. We've never had any fallbacks."* (W2, motor insurance, purchased from DCT)

*"I'm much more confident now as I've used them quite a lot, experimented with filters and changed my requirements to see what effect it has."* (W2, insurance, purchased from DCT)

## Evidence that comparison sites help with negotiation for consumers who purchase outside sites – especially for those who phone or email supplier



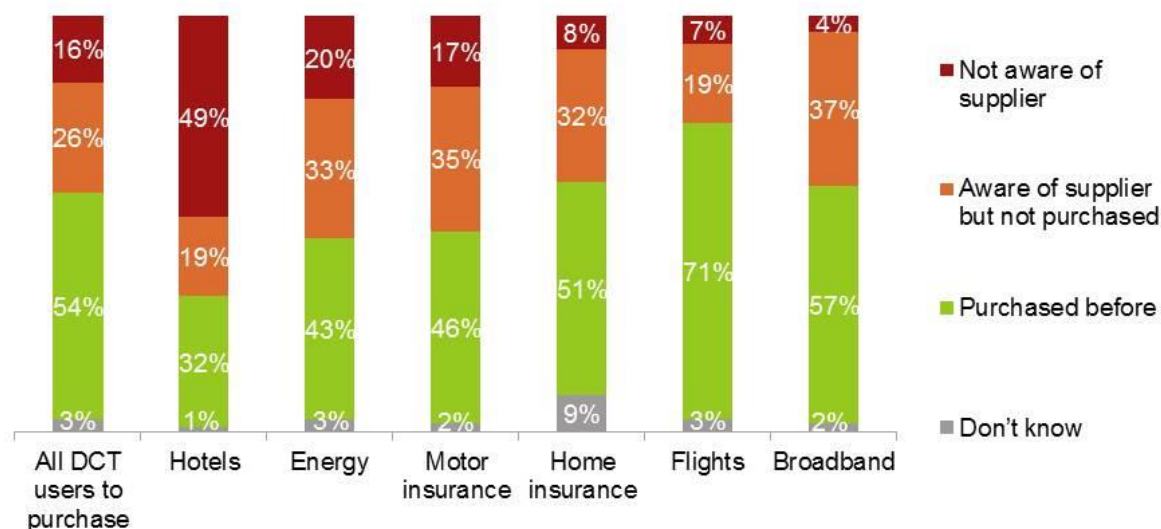
P8. Did you use the results you found on the comparison site[s] to help you negotiate a better deal either with your existing provider/supplier or a new provider/supplier directly?

Base: Consumers who purchased outside comparison sites (523) / Consumers who purchased from supplier website (295) / Consumers who purchased by phoning or emailing supplier (192)

Consumers who purchased outside comparison sites were asked whether they used the results from the site to help negotiate a better deal with their supplier. Overall nearly half (44%) said they did do this. This figure was higher among those who purchased by phoning or emailing their supplier, with two thirds (67%) saying they used the results on the comparison site to help them negotiate a better deal.



## Eight in ten of those to purchase were aware of the supplier they bought from; new suppliers most likely for hotels, energy and motor insurance



P9. Had you previously heard of the company you purchased from/switched to before you used the comparison site[s]? / P9b. Had you previously heard of the hotel or hotel chain you booked? / P10. Had you purchased any products or services from this company before (including the same or different products or services)?

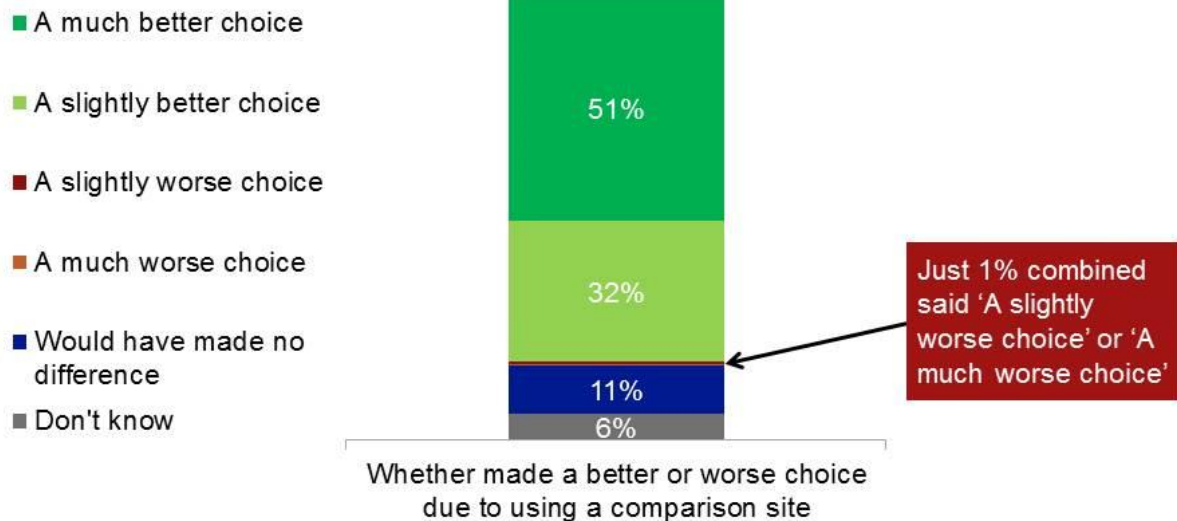
Base: Consumers who shopped around using a comparison site in last three months and made a purchase (All: 1,210; Hotels: 135; Energy: 198; Motor insurance: 165; Home insurance: 159; Flights: 363; Broadband: 118)

Consumers who used comparison sites and made a purchase were asked whether they were previously aware of the supplier they purchased from, and (if so) whether they had previously purchased any products or services from this supplier.

Overall, eight in ten consumers who purchased were previously aware of the supplier they purchased from (80%); 16% said they were not previously aware of this supplier. The results are quite different for hotels (with 67% previously unaware of the hotel they purchased from) but this is unsurprising considering the vast range of hotel chains and independent hotels that exist. For energy (20%) and motor insurance (17%) around two in ten had not heard of the supplier they purchased from before. Across all sectors, a substantial proportion of consumers purchased from a new supplier for the first time - even if they had heard of them before.



## Eight in ten think they made a better choice as a result of using comparison sites

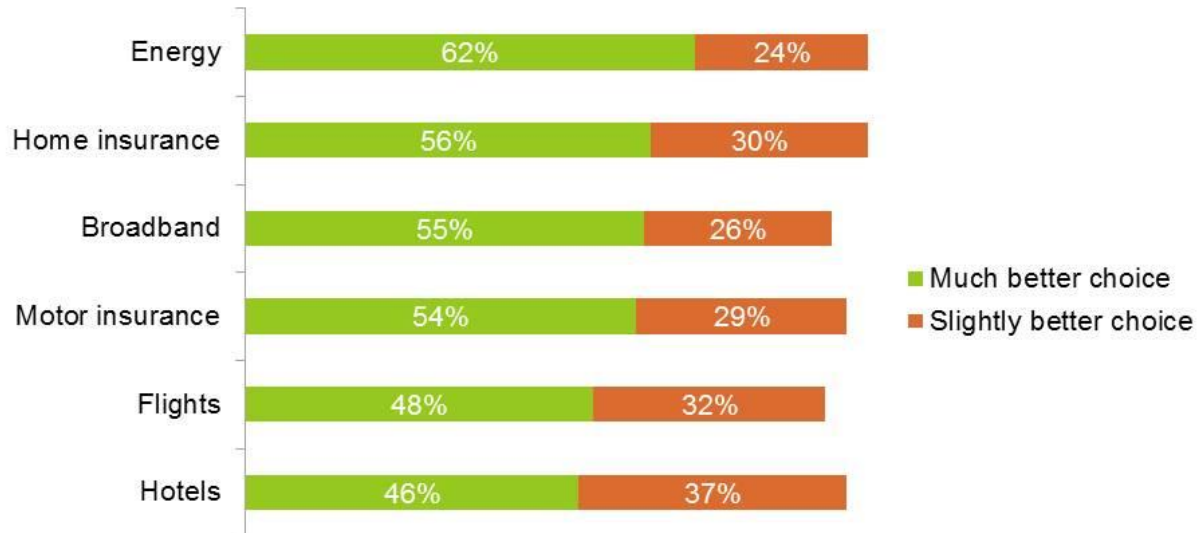


P11. Do you think that by using the comparison website[s] or app[s] you made a better or worse choice than you would otherwise have made? Please select one only.

Base: Consumers who shopped around using a comparison site in last three months and made a purchase (1,210)

Consumers who shopped around using a comparison site and made a purchase were asked whether they think they made a better choice as a result of using the comparison site. Half of those who made a purchase said they made a much better choice (51%), and a further three in ten (32%) said they made a slightly better choice. Just 1% said they made a worse choice as a result of using the comparison site.

## Energy consumers particularly likely to think the comparison site(s) helped them make a much better choice

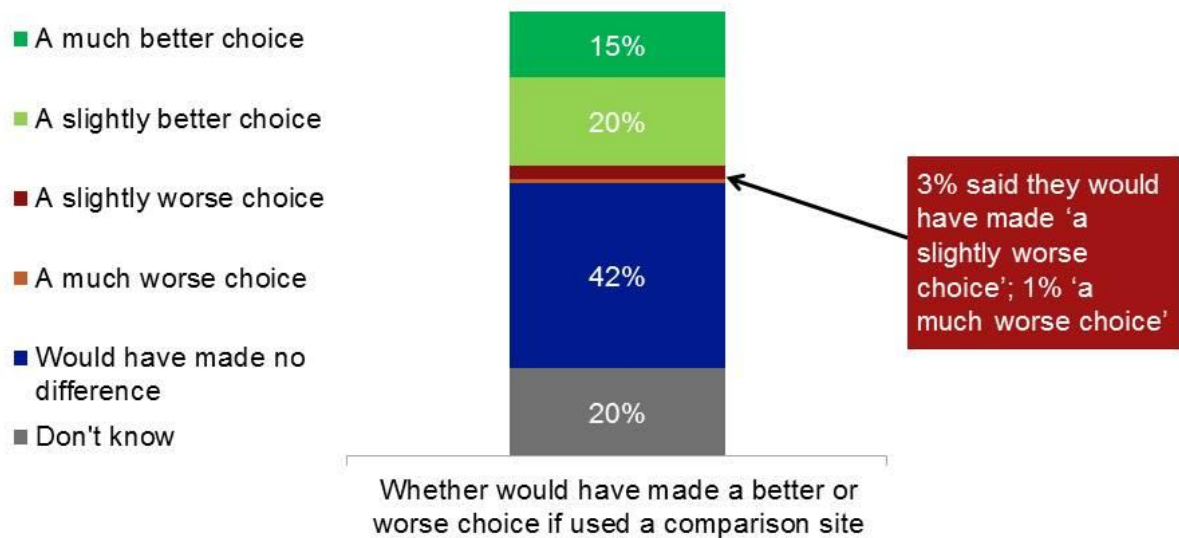


P11. Do you think that by using the comparison website[s] or app[s] you made a better or worse choice than you would otherwise have made? Please select one only.

Base: Consumers who shopped around using a comparison site in last three months and made a purchase (Energy: 198; Home insurance: 159; Broadband: 118; Motor insurance: 165; Flights: 363; Hotels: 135)

Across all sectors high proportions of consumers said that their use of comparison sites helped them make a better choice. Energy consumers were particularly likely to think that they made a better choice as a result of using comparison sites: six in ten (62%) said they made a much better choice as a result.

## A third of those who did not use comparison sites say they would have made a better choice had they used a comparison site



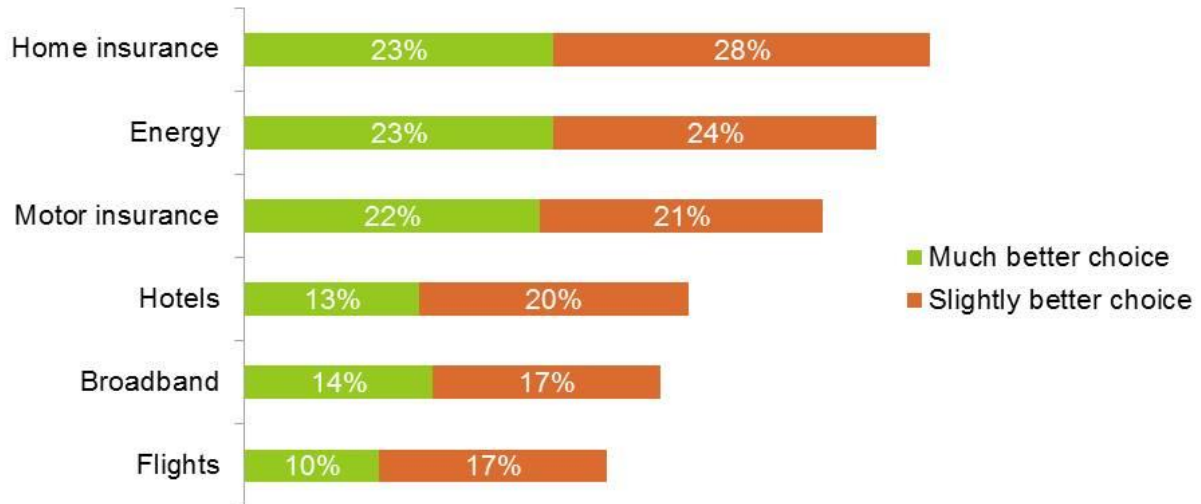
C9. Do you think that if you had used a comparison website you made... Please select one only.

Base: Consumers who shopped around using a comparison site in last three months and made a purchase (725)

Those who did not use a comparison site – but shopped around in other ways – were asked if they thought if they had used a comparison site they would have made a better choice. This is a hypothetical question and may not have been easy for these consumers to answer: two in ten (20%) said they did not know, while four in ten (42%) said that it would have made no difference. However, over a third (35%) said they would have made a better choice if they had used a comparison site, including 15% thinking they would have made a much better choice.

It should also be stressed that most of these consumers had used a comparison site previously – just not on this occasion – and so they did have some basis on which to qualify their judgment.

### Non-users who shopped around for energy and insurance most likely to say they'd have made a better choice if used a comparison site

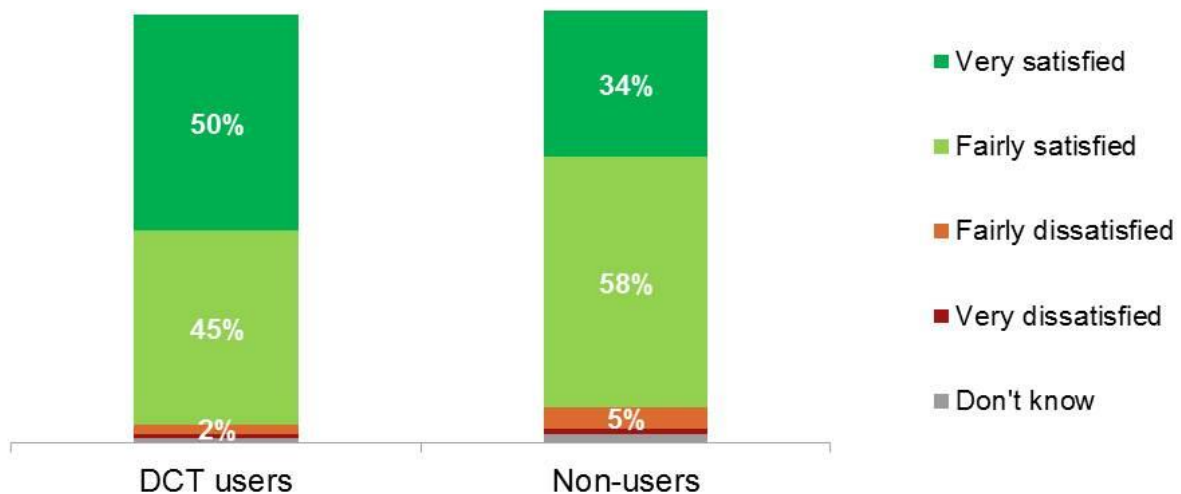


C9. Do you think that if you had used a comparison website you made... Please select one only.

Base: Consumers who shopped around in last three months, did not use a comparison site and made a purchase (Home insurance: 63; Energy: 103; Motor insurance: 61; Hotels: 117; Broadband: 114; Flights: 188)

Those who shopped around for home insurance and energy were particularly likely to think they would have made a better choice if they had used a comparison site, with around half of consumers in each sector expressing this view.

### Half of those to use comparison sites very satisfied with experience; higher level of satisfaction than those shopping around in other ways

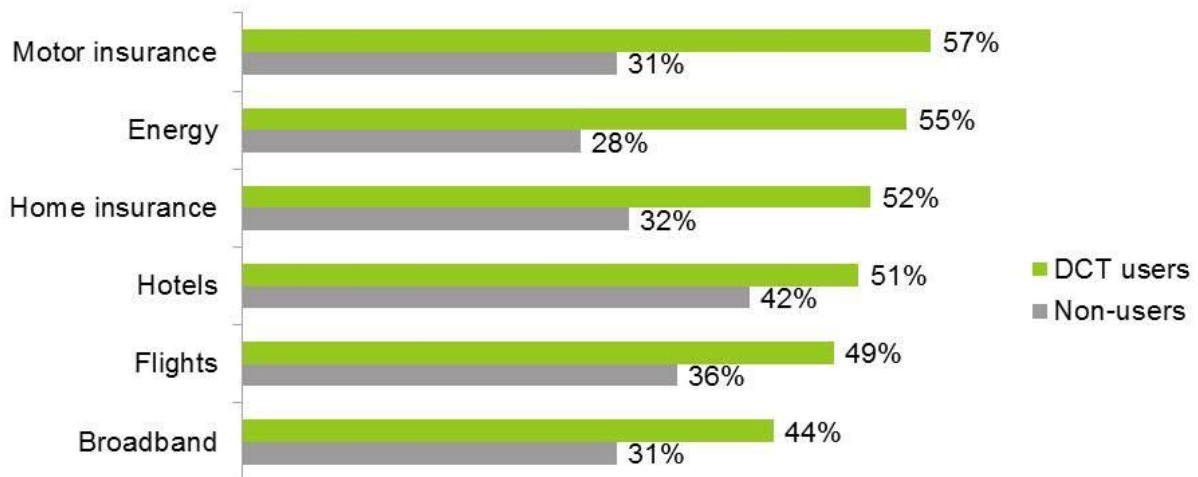


P12. Overall, how satisfied or dissatisfied would you say you were with your experience using [a] comparison site[s] on this occasion? Please select one only. / C10. Overall, how satisfied or dissatisfied would you say you were with your experience of shopping around on this occasion? Please select one only.

Base: Consumers who have shopped around in the last three months (DCT users: 1,668; Non-users: 1,095)

All consumers who had shopped around using a comparison site, or shopped around in other ways, were asked how satisfied they were with this experience. Levels of satisfaction were high for both groups but particularly so for those using comparison sites – with half (50%) saying they were very satisfied (compared with a third (34%) of those who did not use comparison sites) and 96% very or fairly satisfied.

## Energy consumers who used comparison sites twice as likely to be very satisfied with experience compared with those shopping around in other ways

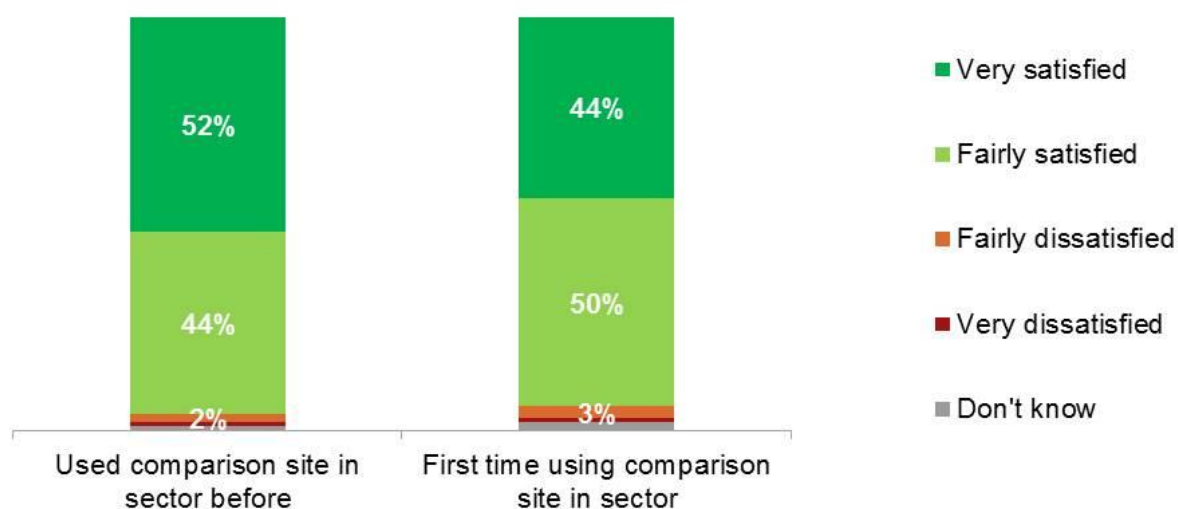


P12. Overall, how satisfied or dissatisfied would you say you were with your experience using [a] comparison site[s] on this occasion? Please select one only. / C10. Overall, how satisfied or dissatisfied would you say you were with your experience of shopping around on this occasion? Please select one only.

Base: Consumers who shopped around using a comparison site in last three months (Motor insurance: 235; Energy: 267; Home insurance: 210; Hotels: 177; Flights: 508; Broadband: 182) / Consumers who shopped around in last three months but did not use a comparison site (Motor insurance: 88; Energy: 164; Home insurance: 105; Hotels: 153; Flights: 247; Broadband: 190)

The above chart shows the proportions of comparison site users and those who shopped around in other ways ('non-users') who were very satisfied across sectors. Again energy stands out; those who shopped around for energy on comparison sites were twice as likely to be very satisfied with the experience compared with those shopping around in other ways (55% versus 28%). The results also weigh quite heavily in favour of comparison sites for motor insurance and home insurance, and satisfaction levels are higher for comparison site users across all sectors.

### High levels of satisfaction among both those using comparison sites in this sector for the first time and those who had used one before



P12: Overall, how satisfied or dissatisfied would you say you were with your experience using [a] comparison site[s] on this occasion? Please select one only

Base: Consumers who shopped around using a comparison site in last three months (Used comparison site before: 1,339; First time: 314)

Satisfaction levels were also high for those who had used a comparison site in a particular sector for the first time – as well as those who had used a comparison site in the sector previously. Among those who were using a comparison site in a sector for the first time, 94% were very (44%) or fairly satisfied (50%) with the experience of using a comparison site.





## 10. Conclusions

In this chapter we draw conclusions based on the findings presented in this report, bringing together the quantitative and qualitative research.

### **Awareness and use of comparison sites**

The results from the quantitative survey show that there are very high levels of awareness of comparison sites among internet users, with just 3% of unaware that these sites exist.

It is also clear that comparison sites are widely used across the range of sectors covered by the survey. Seven in ten consumers had used a comparison site in one of the eight sectors we covered in the last 12 months, and four in ten (41%) had used a comparison site in the three months prior to interview. Levels of use vary by sector, with comparison sites currently most commonly used for motor insurance, home insurance, flights and hotels. Some consumers used comparison sites widely across a number of sectors, with two in ten consumers using sites across four sectors in the last 12 months. Other consumers use sites on a more occasional basis, or only in relation to particular sectors.

The most common reasons for not using comparison sites were not having thought about it, preferring to deal directly with providers, and always buying from the same provider. Issues relating to a perceived lack of impartiality, accuracy or low trust in comparison sites were rarely cited as reasons for not using these sites.

In many cases consumers claimed to use multiple comparison sites when shopping around for a particular product: two thirds said they used more than one site, with around a quarter claiming to visit at least four different comparison sites. The most common reasons that consumers visited multiple sites were to check prices for the same product across sites and to ensure that they were getting the best product or service.

Consumers often compared multiple aspects of products on comparison sites, with six in ten comparing four or more product aspects. Those using comparison sites said they compared a greater number of aspects compared with those shopping in the same sectors in other ways. There were particularly large differences for energy and broadband, with those using comparison sites considerably more likely to compare multiple product aspects than those who did not use these sites.

### **Role of comparison sites**

There were mixed findings on the perceived role of comparison sites, in terms of whether they provide an impartial comparison or recommendations on what to choose. More than six in ten consumers said that comparison sites recommended what to choose at least to some extent, with two in ten saying that they recommended 'a lot'. However, the qualitative research found that consumers rarely thought sites were recommending or prioritising products.

### **Coverage of comparison sites**

Few consumers think that comparison sites cover all suppliers in a sector but they tend not to worry about this as long as there is reasonable market coverage and the main providers are covered. The vast majority of consumers said that the number of suppliers to appear on comparison sites was sufficient for their needs.

### **Trust in comparison sites**

Some consumers, including those who use them widely, do not have complete trust in comparison sites. This includes in relation to data sharing, with half of consumers saying they did not trust comparison sites to ensure their data is not share with third parties without permission. Despite this, in most cases consumers continued to use comparison sites, with the qualitative research suggesting that what happens 'behind the scenes' is sometimes seen as less important by consumers. However, it is possible that the low levels of trust on some measures may act as a further barrier to those who do not use comparison sites at present or do so less frequently (with both groups currently more likely to distrust comparison sites across a range of measures compared with regular users).

## **Providing information**

Consumers who used comparison sites were generally comfortable providing the information requested by the sites. However, more than half said they had some concerns with providing their phone number and information about their financial situation. While this did not prevent current comparison site users from using these sites, they may act as a barrier for some current non-users.

## **Adapting results**

The quantitative survey results suggested that ordering and filtering functions were quite widely used. However, the qualitative interviews pointed to a lack of understanding of how these functions really worked, and a lack of clarity on what drives the order of results, which in some cases may limit the effectiveness of comparison sites in helping consumers to identify the best offer for their needs.

## **Purchase outcomes**

Most consumers were previously aware of the supplier they purchased from, though around four in ten said they were purchasing from a supplier for the first time.

A substantial minority of comparison site users who went on to make a purchase did this outside the comparison site. However, in many cases they used the information found on the site to help them negotiate a better deal with a supplier; two thirds of those who purchased by phoning or emailing their supplier claimed to have done this.

## **Satisfaction with comparison sites and impact on choice**

There were very high levels of satisfaction with the experience of using comparison sites, with 96% saying that they were very or fairly satisfied. Comparison site users were more likely to say they were very satisfied with the experience than those who shopped around in other ways (50% versus 34%), with consumers shopping for energy, motor and home insurance particularly likely to express higher levels of satisfaction when comparison sites had been used. There was also a belief among a majority of comparison site users that by using comparison sites they made a better choice than would otherwise have been the case, with more than eight in ten expressing this view.

## Appendix A: Online Survey Questionnaire

**Internet access (4 questions)**

**ASK ALL**

First a few questions about how you use the internet...

**ASK ALL**

**I1.** How frequently do you use the internet? Please select one only.

1. Several times a day
2. About once a day
3. Several times a week
4. About once a week
5. Less often
6. Don't know

**ASK ALL**

**I2.** How do you access the internet? Please select all that apply.

1. Desktop PC
2. Laptop
3. Tablet
4. Smartphone
5. Other device
6. Don't know

**ASK ALL**

**I3.** How confident are you doing the following **online**?

	Very confident	Fairly confident	Not very confident	Not at all confident	Not applicable – I don't do this	Don't know
a. Checking your bank account balance and recent transactions						
b. Buying goods or services						
c. Shopping around to get the best deal						
d. Using comparison websites or apps						

**ASK ALL**

**I4.** And just to check, do any other adults (aged 16 or over) live in this household with you?

1. Yes
2. No
3. Prefer not to say

### General use of DCTs / shopping around (9 questions)

The next few questions are about shopping around, by which we mean comparing different products, services, deals or providers.

#### **ASK IF I4 = 1**

**G1.** Thinking about shopping around and purchasing services such as financial products and travel, are you...

Please select one only.

1. Entirely or mainly responsible for purchase decisions
2. Jointly responsible with someone else in your household
3. Or is someone else entirely or mainly responsible?
4. Don't know

#### **ASK IF I4 = 1**

For the remainder of this questionnaire please think about your own **personal** experience of shopping around and making purchases, rather than any occasions where this was done by another adult in your household.

#### **ASK ALL**

**G2.** For which, if any, of these products or services have you **personally** shopped around in the last two years, whether or not you ended up making a purchase.

Please include any shopping around you did both online and offline (e.g. by telephone or in person).

Please select all that apply.

1. Home insurance
2. Motor insurance
3. Travel insurance (not with holiday or other product)
4. Flights only (not with a holiday package)
5. Hotels only (not with a holiday package)
6. Credit cards
7. Broadband (including with phone or pay TV bundle)
8. Energy (gas/electricity)
9. None of these
10. Don't know

**ASK IF G2 = 1-8**

**G3.** As far as you remember, when was the last time you shopped around for each of the products below, whether or not you made a purchase? Please select all that apply.

[SET UP AS GRID – SECTORS FILTERED TO ONLY INCLUDE THOSE SELECTED AT G2]

	Within the last 3 months	More than 3, up to 6 months ago	More than 6 months, up to 1 year ago	More than 1 year, up to 2 years ago
1. Home insurance				
2. Motor insurance				
3. Travel insurance (not with holiday or other product)				
4. Flights only (not with holiday package)				
5. Hotels only (not with holiday package)				
6. Credit cards				
7. Broadband (including with phone or pay TV bundle)				
8. Energy (gas/electricity)				

**ASK ALL**

**G4.** And have you actually **purchased/taken out** any of these products in the last two years?

This includes any occasions where you have upgraded or renewed existing deals, as well as where you made new purchases or switched providers.

Please select all that apply.

1. Home insurance
2. Motor insurance
3. Travel insurance (not with holiday or other product)
4. Flights only (not with a holiday package)
5. Hotels only (not with a holiday package)
6. Credit cards
7. Broadband (including with phone or pay TV bundle)
8. Energy (gas/electricity)
9. None of these
10. Don't know

**ASK IF PURCHASED PRODUCT BUT NOT SHOPPED AROUND – QUESTION TO BE SET-UP AS LOOP AND ASKED FOR EACH RELEVANT SECTOR SEPARATELY**

**G5.** Are there any particular reasons why you purchased [product] without shopping around? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Takes too much time/effort
2. Too difficult to compare
3. Too difficult to find information about products/services
4. Not worth it as no real difference between providers/suppliers
5. I wouldn't know what to look for
6. The offer from the provider/supplier was just what I wanted



7. I feel loyalty to my provider/supplier / have an established relationship
8. Provider/supplier understands my needs
9. Too risky to switch (e.g. disruption to service)
10. Never really thought about it
11. Other (please write in)
12. Don't know

#### **ASK ALL**

The next few questions are about **comparison sites...**

By comparison sites we mean websites or apps that help consumers to compare products and services from a range of providers or suppliers to help them make a purchase decision. Some comparison sites also let consumers make a purchase or switch directly on the site.

#### **ASK ALL**

**G6.** Which of the following **comparison sites** have you ever used? Please select all that apply.

1. Autotrader
2. Bestquoteni.com
3. Booking.com
4. Broadband.co.uk
5. Broadbandchoices
6. Broadbandgenie
7. Cable
8. Cheap Energy Club
9. Cheapflights
10. Choose.net
11. Compare NI
12. Comparethemarket
13. Confused.com
14. e4s
15. Expedia
16. Experian CreditMatcher
17. Farecompare
18. First Utility
19. GoCompare
20. Google Flights
21. Holidaypirates
22. Hotels.com
23. Insureandgo
24. Iselect
25. Kayak
26. Knowyourmoney
27. Lastminute.com
28. LoveMoney
29. Money.co.uk
30. Moneyfacts
31. MoneySavingExpert
32. Moneysupermarket
33. Onthebeach
34. Opodo
35. Parkers
36. Quidco
37. Quotezone

38. Recombu
39. save70.com
40. Skyscanner
41. Star Travel
42. TheEnergyShop.com
43. Topcashback
44. Totallymoney.com
45. Travelguard
46. Travelrepublic
47. Tripadvisor
48. Trivago
49. Ukpower
50. uSwitch
51. Other comparison site or app (please type in)
52. Have used comparison site(s) or app(s) but can't remember name(s)
53. Have never used any type of comparison website or app

**ASK IF G6 <> 53**

**G7.** And have you **ever** used a **comparison site** to shop around for each of the following products and services?  
Please select all that apply.

1. Home insurance
2. Motor insurance
3. Travel insurance (not with holiday or other product)
4. Flights only (not with a holiday package)
5. Hotels only (not with a holiday package)
6. Credit cards
7. Broadband (including with phone or pay TV bundle)
8. Energy (gas/electricity)
9. None of these
10. Don't know

**ASK IF G7 = 1-8**

**G8.** And as far as you remember, when was the **last time** you visited a **comparison site** as part of shopping around for the following products or services? Please select all that apply.

[SET UP AS GRID – SECTORS FILTERED ON THOSE SELECTED AT G7]

	Within the last 3 months	More than 3, up to 6 months ago	More than 6 months, up to 1 year ago	More than 1 year, up to 2 years ago	Have not done this in last 2 years
1. Home insurance					
2. Motor insurance					
3. Travel insurance (not with holiday or other product)					
4. Flights only (not with holiday package)					
5. Hotels only (not with holiday package)					
6. Credit cards					
7. Broadband (including with phone or pay TV bundle)					
8. Energy (gas/electricity)					

**ASK IF G6 = 53**

**G9.** And, before today, had you ever heard of comparison sites?

1. Yes
2. No

### **Use of other channels (11 questions)**

#### **ASK IF SHOPPED AROUND IN MORE THAN ONE NON-PRIORITY SECTOR AND NO PRIORITY SECTORS**

**C0.** For which of these did you shop around most recently?

[LIST OF ALL SECTORS CODED AS LAST 3 MONTHS AT G3]

#### **ASK IF SHOPPED AROUND IN A SECTOR IN LAST THREE MONTHS BUT NOT USING A DCT**

Now some questions about your experience of shopping around in relation to [product].

If you shopped around more than once for [product] in the last three months please answer in relation to your most recent experience.

[NOTE FOR SCRIPTING: THE FOLLOWING RULES APPLY FOR SELECTION OF SECTORS:

- IF 1 PRIORITY SECTOR CODED AS 'LAST 3 MONTHS' AT G3 THIS IS THE SELECTED SECTOR
- IF > 1 PRIORITY SECTOR CODED AS 'LAST 3 MONTHS' AT G3 USE SELECTION WEIGHTS TO SELECT ONE SECTOR
- IF 1 NON-PRIORITY SECTOR AND NO PRIORITY SECTORS CODED AS 'LAST 3 MONTHS' AT G3 THIS IS THE SELECTED SECTOR
- IF > 1 PRIORITY SECTOR AND NO PRIORITY SECTORS CODED AS 'LAST 3 MONTHS' AT G3 SELECTED SECTOR IS ONE CODED AT C0

#### **ASK IF SHOPPED AROUND IN A SECTOR IN LAST THREE MONTHS BUT NOT USING A DCT; ASK IF SELECTED SECTOR IS BROADBAND**

**C1.** And were you looking for...

Please select one only.

1. Broadband only
2. Broadband with phone package
3. Broadband with pay TV bundle
4. Broadband with phone and pay TV package
5. Don't know

#### **ASK IF SHOPPED AROUND IN A SECTOR IN LAST THREE MONTHS BUT NOT USING A DCT; EXCLUDE IF FLIGHTS OR HOTELS**

**C2.** When you shopped around for [product] was this:

Please select one only.

1. A new product/service which I had not had before
2. I already had this and I was looking to update, renew or switch
3. Don't know

#### **ASK IF SHOPPED AROUND IN A SECTOR IN LAST THREE MONTHS BUT NOT USING A DCT; EXCLUDE IF FLIGHTS OR HOTELS**

**C3.** What **first** prompted you to start shopping around for [PRODUCT] on this occasion? Please select one only.

[RANDOMISE ORDER OF RESPONSES]

1. Coming to the end of a contract - needed to renew
2. Communications from a provider/supplier
3. Wanted a good/better/cheaper deal/product
4. Dissatisfaction with existing product/service

5. Recommended by friend/family to purchase/switch
6. Information/advice I read in the media or online
7. I need a different/upgraded/improved product/service
8. Free gift/benefits/rewards offered
9. Moved house
10. Bought a car
11. Planning a holiday
12. Other (specify)
13. Don't know

**ASK IF SHOPPED AROUND IN A SECTOR IN LAST THREE MONTHS BUT NOT USING A DCT**

**C4.** In which ways did you shop around on this occasion? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Visiting providers/suppliers in person (e.g. shops, banks, offices)
2. Using a broker/travel agent etc.
3. Phoning or emailing providers/suppliers directly (or they phoned you)
4. Visiting websites of individual providers/suppliers
5. Checked best-buy tables (e.g. internet, newspaper)
6. Consumer websites (e.g. Which?, Moneysavingexpert.com)
7. Customer review websites (e.g. Trustpilot)
8. Looked at leaflets/information sent in the mail
9. Sought advice from family, friends, colleagues
10. Other (specify)
11. Don't know

**ASK FOR ALL SECTORS SELECTED AT G2 BUT > 2 YEARS AT G8**

**C5.** Are there any particular reasons why you didn't use a comparison site to shop around on this occasion? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Always buy from the same provider(s)/supplier(s) so no need
2. Prefer to deal/talk directly with the provider /supplier
3. Not aware of any comparison sites for this product/service
4. Takes too much time/effort
5. Find them complicated or confusing to use
6. Can find the information I need elsewhere
7. These sites don't provide accurate information
8. These sites are not impartial
9. Concern about data confidentiality/sharing my details with third parties
10. Do not save enough money
11. Do not cover all providers/suppliers
12. Provide too much information – difficult to choose
13. Transaction is too complex/too important
14. Negative previous experience
15. Worried about being bombarded by further calls/emails
16. Never thought about it
17. Other – please specify
18. Don't know

**ASK IF SHOPPED AROUND IN A SECTOR IN LAST THREE MONTHS BUT NOT USING A DCT**

**C6.** What aspects of the product or service did you compare when you were shopping around for [PRODUCT]? Please select all that apply.

[USE SECTOR SPECIFIC LIST #1]

**ASK IF TWO OR MORE DIMENSIONS SELECTED AT C6**

**C7.** And which was **most important** to you in comparing products or services? Please rank these aspects in order of importance.

[RANK UP TO TOP 3 ASPECTS]

[USE SECTOR SPECIFIC #1; FILTER TO ONLY INCLUDE ANSWERS SELECTED AT C6]

**ASK IF SHOPPED AROUND IN A SECTOR IN LAST THREE MONTHS BUT NOT USING A DCT**

**C8.** Did you actually [IF NOT CREDIT CARDS: purchase something / IF CREDIT CARDS: take out a credit a card], or make a switch on this occasion?

1. Yes
2. No
3. Don't know

**ASK IF C8 = 1**

**C9.** Do you think that **if** you had used a comparison website you would have made...

Please select one only.

1. A much better choice
2. A slightly better choice
3. A slightly worse choice
4. A much worse choice
5. Or would it have made no difference?
6. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**C10.** Overall, how satisfied or dissatisfied would you say you were with your experience of shopping around on this occasion? Please select one only.

1. Very satisfied
2. Fairly satisfied
3. Fairly dissatisfied
4. Very dissatisfied
5. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**C11.** We have asked you a number of questions about your experience of shopping around in relation to [PRODUCT]. How well would you say you were able to recall your experiences in answering these questions? Please select one only.

1. Very well
2. Fairly well
3. Not very well
4. Not at all well

## **DCT USERS: Motivation for shopping around (13 questions)**

### **ASK IF SHOPPED AROUND IN MORE THAN ONE NON-PRIORITY SECTOR AND NO PRIORITY SECTORS**

**M0.** For which of these did you shop around most recently and use a comparison site as part of this activity?

[LIST OF ALL SECTORS CODED AS LAST 3 MONTHS AT G8]

### **ASK ALL TO USE A DCT IN LAST THREE MONTHS**

Now some [IF ALSO ASKED SECTION C: more] questions about your experience of shopping around in the last three months. For these questions please think about your most recent experience of shopping around for [PRODUCT], where you used a comparison site.

[NOTE FOR SCRIPTING: THE FOLLOWING RULES APPLY FOR SELECTION OF SECTORS:

- IF 1 PRIORITY SECTOR CODED AS 'LAST 3 MONTHS' AT G8 THIS IS THE SELECTED SECTOR
- IF > 1 PRIORITY SECTOR CODED AS 'LAST 3 MONTHS' AT G8 USE SELECTION WEIGHTS TO SELECT ONE SECTOR
- IF 1 NON-PRIORITY SECTOR AND NO PRIORITY SECTORS CODED AS 'LAST 3 MONTHS' AT G8 THIS IS THE SELECTED SECTOR
- IF > 1 PRIORITY SECTOR AND NO PRIORITY SECTORS CODED AS 'LAST 3 MONTHS' AT G8 SELECTED SECTOR IS ONE CODED AT C0

### **ASK IF SELECTED SECTOR IS BROADBAND**

**M1.** And were you looking for...

Please select one only.

1. Broadband only
2. Broadband with phone package
3. Broadband with pay TV bundle
4. Broadband with phone and pay TV package
5. Don't know

### **ASK ALL TO USE A DCT IN LAST THREE MONTHS; EXCLUDE IF FLIGHTS OR HOTELS**

**M2.** When you shopped around for [product] was this:

Please select one only.

1. A new product/service which I had not had before
2. I already had this and I was looking to update, renew or switch
3. Don't know

### **ASK ALL TO USE A DCT IN LAST THREE MONTHS; EXCLUDE IF FLIGHTS OR HOTELS**

**M3.** What **first** prompted you to start shopping around for [PRODUCT] on this occasion? Please select one only.

[RANDOMISE ORDER OF RESPONSES]

1. Coming to the end of a contract - needed to renew
2. Communications from a provider/supplier
3. Wanted a good/better/cheaper deal/product
4. Dissatisfaction with existing product/service
5. Recommended by friend/family to switch
6. Information/advice I read in the media or online
7. I need a different/upgraded/improved product/service
8. Free gift/benefits/rewards offered to switch



9. Moved house
10. Bought a car
11. Planning a holiday
12. Other (specify)
13. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**M4.** You said that you used a **comparison site** as part of your shopping around for [product]. Was this...

Please select one only.

1. The first time you had used a comparison site for [product]
2. Or had you used one before for [product]?
3. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**M5.** And did you use...

Please select one only.

1. Comparison websites only
2. Comparison apps only
3. Or a mixture of websites and apps?
4. Don't know

**ASK IF M5 = 2 or 3**

For the remainder of the questions we will refer to '**comparison sites**'. Please include any comparison apps you have used, as well as comparison websites.

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**M6.** Why did you use [a] comparison site[s] on this occasion? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Find out which products / services were available
2. Find out which companies offered the product/service
3. Find out more information about products / services
4. Get a better idea about prices of product/service
5. Read user reviews/feedback
6. Help me to save money
7. Help me to find the most suitable product/service for my needs
8. Get comparison quotes to help me negotiate with my existing provider/supplier
9. Get guidance on **how** to choose a service/product
10. Get recommendation on **what** to choose
11. Save time searching and comparing deals
12. Allow me to compare a large number of providers/suppliers
13. Other (specify)
14. Don't know

**ASK IF M4 = 2 (HAD USED BEFORE)**

**M7.** Do you always tend to use the **same comparison sites** when shopping around for [product], or use **different sites**? Please select one only.

1. Always use the same site(s) to shop around for [product]
2. Use different sites

3. Don't know

**ASK IF M7 = 1**

**M8.** Why do you always use the **same** site(s)? Please select all that apply.

1. Only one(s) I'm aware of
2. Not an active decision – have just always ended up there
3. Have an account for this site /don't need to re-enter details each time I use it
4. Can get everything I need on there
5. Too much time/effort to use more sites
6. Like to stick to a format I know/easy to use
7. Assume all sites will be the same
8. Provides best recommendations on what to choose
9. I don't trust other comparison site(s)
10. Has the best customer views/reputation
11. It is accredited
12. Site was recommended to me
13. Other (specify)
14. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**M9.** When you shopped around for [product] did you visit...

1. One comparison site
2. Or more than one comparison site?

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**M10.** Which comparison site[s] did you use on this occasion? Please select all that apply.

[USE SECTOR SPECIFIC LIST #2]

**NOTES FOR SCRIPTING:**

*TEXT SUB AT SUBSEQUENT QUESTIONS BASED ON RESPONSE AT M9– E.G. IF M9 = 1 WE REFER TO 'comparison site' AND IF M9 = 2 WE REFER TO 'comparison sites'.*

*PLEASE ALSO ADD HARD CHECK AFTER M10 FOR ANY CASES WHERE M9 = 1 AND > ONE SITE SELECTED AT M10.*

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**M11.** Thinking about the **[first] comparison site** you visited when you last compared [PRODUCT], which of these best describes how you ended up on it? Please select one only.

1. Knew which comparison site I wanted and went to that site
2. No specific comparison site in mind – searched online (e.g. Google) to find one
3. Searched online for provider/supplier/product and ended up on comparison site
4. Followed a link from another website (e.g. Which?)
5. Followed an ad from another website
6. Other (specify)
7. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**M12.** How did you decide which **particular site[s]** to use? Please select all that apply.

1. First one(s) I found online
2. Previous experience/had used before
3. Only one(s) I had heard of
4. It includes all providers/suppliers
5. It includes most but not all providers/suppliers
6. Easy to use
7. Easy to rank/filter by product requirements
8. Good reputation
9. Provides best recommendations on what to choose
10. Saw their adverts
11. I trust this/these site[s]
12. Recommended by other website or best-buy table
13. Recommended by family/friend/colleague
14. Free gifts/benefits/rewards offered if buy a product through them
15. Site[s] are accredited
16. Already have an account with certain sites
17. Other (specify)
18. Don't know

**ASK IF TWO OR MORE ASPECTS SELECTED AT M12**

**M13.** And which was **most important** to you in deciding which site(s) to use? Please rank these aspects in order of importance.

[RANK UP TO TOP 3 ASPECTS BASED ON RESPONSES AT M12]

## **DCT USERS: Experience of using DCTs (19 questions)**

### **IF M9 = 2 [I.E. MORE THAN ONE SITE USED]**

**E1.** Why did you use **more than one** comparison site on this occasion? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. To compare different products/services across sites
2. To check prices for the same product/service across different sites
3. To ensure I got the best product/service
4. To see a wider range of products/services available
5. To be able to compare a larger number of providers/suppliers
6. Some sites didn't give me what I needed
7. Had trouble using some sites
8. Other (specify)
9. Don't know

### **IF M9 = 2**

**E2.** Were the results largely the same across all the different comparison sites you used, or did they differ between them? Please select one only.

1. Largely the same
2. Some differences
3. Lots of differences
4. Don't know

### **IF M9 = 1**

**E3.** Is there any particular reason why you used just one comparison site on this occasion? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. First one I found online
2. Previous experience/had used before
3. Only one I had heard of
4. It includes all/most providers/suppliers
5. Easy to use
6. Easy to rank/filter by product requirements
7. Good reputation
8. Provides best recommendations on what to choose
9. Saw their adverts
10. I trust this site
11. Recommended by other website or best-buy table
12. Recommended by family/friend/colleague
13. Free gifts/benefits/rewards offered if buy a product through them
14. Site is accredited
15. Too much time/effort to use more than one
16. Already have an account with them
17. Got everything I needed there
18. They all list the same services/products so no point going elsewhere
19. Other (specify)
20. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

Still thinking about the most recent time you have shopped around for [PRODUCT]...

**ASK ALL TO USE A DCT IN LAST THREE MONTHS – EXCLUDE FLIGHTS AND HOTELS**

**E4.** Were you happy to provide all of the **information** you were asked for on the comparison sites to be able to see the results?

1. Yes – was happy to provide everything
2. No – not happy to provide some information
3. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E5.** How did you feel about providing the information below on the comparison site[s] you used. If you were not asked to provide any information please select 'Not applicable'.

	Entirely comfortable	Had some concerns	Uncomfortable	Not applicable – did not need to provide this
[USE SECTOR SPECIFIC LIST #3]				

**ASK IF > 1 SITE SELECTED AT M10**

**E6.** Which would you say was the **main** comparison site you used when you shopped around for [product] on this occasion? Please select the site you think you spent **most time** on. Select one only.

[USE SECTOR SPECIFIC LIST #2; ONLY INCLUDE THOSE SELECTED AT M10]

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

For the next few questions please think about the **[site you used/main comparison site you used]**: [TEXT SUB OF SITE FROM E6].

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

The next questions are about ordering and filtering results.

**Ordering** (sometimes called 'ranking') refers to the order results are presented in. Most sites will initially present the results in a default order. You can sometimes choose to re-order the results to reflect the features you think are most important.

By **filtering** we mean setting which results appear on the site. For example, you may filter results so that only certain products will appear based on your requirements.

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E7.** As far as you are aware, was it possible to **re-order** or **filter** results on the [main] comparison site you used?

1. Yes
2. No
3. Don't know

**ASK IF E7 = 1**

**E8.** As far as you can remember, did you **re-order** or **filter** the results from their default positioning, to either change the order that they were presented in, or to choose only specific types of product to be listed? Please select all that apply.

[CODES 1-2 MULTI-CODED, OTHER CODES SINGLE-CODE]

1. Yes – re-ordered results
2. Yes – filtered results
3. Adapted results in some way but cannot remember how
4. No – did not re-order or filter results
5. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

Still thinking about the [main] comparison site you used: [TEXT SUB OF SITE FROM E6].

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E9.** How many of the results that were presented to you on the comparison site did you **consider** as possible products/services which suited your needs? Please select one only.

1. 1
2. 2
3. 3
4. 4-6
5. 7-9
6. 10 or more
7. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E10.** Which aspects of the product or service did you **compare** on the comparison site? Please select all that apply.

[USE SECTOR SPECIFIC #1]

**ASK IF TWO OR MORE ASPECTS SELECTED AT E9**

**E11.** And which was **most important** to you in comparing products or services? Please rank these aspects in order of importance.

[RANK UP TO TOP 3 ASPECTS]

[USE SECTOR SPECIFIC #1; FILTER TO ONLY INCLUDE ANSWERS SELECTED AT E10]

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E12.** And do you feel the results presented to you on main the comparison site you used were...

Please select one only.

1. Fully matched to your needs
2. Partly matched to your needs
3. Or were not matched to your needs?
4. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

Still thinking about the [main] comparison site you used: [TEXT SUB OF SITE FROM E6].

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E13.** How easy or difficult did you find it to use the comparison site in relation to each of the following:

	Very easy	Fairly easy	Fairly difficult	Very difficult	Don't know	Not applicable – did not do this
Providing information you were asked to enter						
Understanding the different features of products/services						
Re-ordering or filtering results to match your requirements						
Ability to compare results on a like-for-like basis						

**ASK ALL TO USE A DCT IN LAST THREE MONTHS; EXCLUDE FLIGHTS AND HOTELS**

**E14.** Now think of all the providers/suppliers who offered this product/service. How many of the providers or suppliers for [product] did the comparison site cover? Please select one only.

1. All
2. Most
3. Around half
4. Less than half
5. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E15.** And was the number of providers or suppliers on the comparison site...

Please select one only.

1. Too many
2. Sufficient for your needs
3. Too few
4. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**E16.** In addition to comparison sites, did you use any of these methods to compare what was available? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Visiting providers/suppliers in person (e.g. shops, banks, offices)
2. Phoning providers/suppliers directly (or they phoned you)
3. Visiting websites of individual providers/suppliers
4. Using a broker/travel agent, etc
5. Checked best-buy tables (e.g. internet, newspaper)
6. Consumer websites (e.g. Which?)
7. Customer review websites (e.g. Trustpilot)
8. Looked at leaflets/information sent in the mail
9. Sought advice from family, friends, colleagues
10. Other (specify)
11. Don't know



**ASK IF E16 = 1-10**

**E17.** Would you say that...

Please select one only.

1. The comparison site[s] [was/were] your main source of information
2. Other methods were your main source of information
3. Neither of these
4. Both of these equally
5. Don't know

**ASK IF E17 = 1**

**E18.** Why did you use other methods, in addition to the comparison site[s]? Please select all that apply

[RANDOMISE ORDER OF RESPONSES]

1. To check/compare prices
2. To make sure I'm getting the best deal
3. Like to contact provider/supplier directly
4. It was a high value/important purchase – I wanted to ensure I got it right
5. Could not find product I wanted on comparison site
6. Don't trust comparison sites
7. To read customer reviews
8. To see what friends/family think
9. To find out more information about the product
10. To find out more information about the provider/supplier
11. To get additional details not provided by comparison sites
12. Other (specify)
13. Don't know

## **DCT USERS: Purchasing / decision making (15 questions)**

### **ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**P1.** Just to check, did you [IF NOT CREDIT CARDS: make a purchase / IF CREDIT CARDS: take out a credit card] or switch after shopping around for [product]? Please select 'yes' if you [IF NOT CREDIT CARDS: purchased / IF CREDIT CARDS: took out a credit card] or switched either through the comparison site or in any other way.

1. Yes – took out/purchased/renewed/switched
2. No – did not
3. Don't know

### **ASK IF P1 = 2**

**P2.** Why did you not [IF NOT CREDIT CARDS: make a purchase / IF CREDIT CARDS: take out a credit card] or switch? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Am still looking
2. Only wanted to find out information
3. Decided it was not necessary
4. Couldn't find what I wanted
5. Couldn't find a product at the price I wanted
6. I never got around to it
7. Happy with existing provider
8. Feel loyalty to existing provider or supplier/existing relationship
9. Shopping around process was too complicated
10. Shopping around process took too long
11. Too risky to switch (e.g. disruption to service)
12. Plans changed
13. Problems with the comparison site[s]/app[s]
14. Other (specify)
15. Don't know

### **ASK IF P1 = 1**

**P3.** Did you do this...

Please select one only.

1. Through a comparison site (this **includes** purchases where the site re-directed you to the provider's site)
2. Online from the provider/supplier website (not via a comparison site)
3. By phoning or emailing the provider/supplier
4. By going to a shop/office that sold what you decided to buy
5. Or in another way? (specify)
6. Don't know

### **ASK IF P3 = 1**

**P4.** And did you [IF NOT CREDIT CARDS: complete your purchase/switch / IF CREDIT CARDS: take out a credit card] on the comparison site, or were you redirected to the provider/ supplier website to do this?

Please select one only.

1. On the comparison site
2. Redirected to provider/supplier website
3. Don't know

**ASK IF P3 = 2 or 3 or 4 or 5**

**P5.** Why did you **not** [IF NOT CREDIT CARDS: make the purchase or switch / IF CREDIT CARDS: take out a credit card] on a comparison site? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Not given the option to purchase on the comparison site
2. Difficult to purchase on comparison site
3. Comparison site did not include enough providers/suppliers
4. Could not find a product to match my needs on the site
5. Don't trust comparison sites/this site
6. Wanted to deal with provider or supplier directly/didn't want to deal with a third party
7. Don't like making purchases online
8. Got a better deal elsewhere
9. Product/offer I wanted was not available on comparison site
10. Product/offer on comparison site was not as good as first thought
11. Don't want to provide my details to a comparison site
12. My consumer rights are not protected if I purchase from a comparison site
13. Not sure who I would complain to if things went wrong
14. Didn't want to purchase/switch on the spot
15. Safer/more trustworthy to buy direct
16. Feel I can negotiate a better deal in other ways
17. Other (specify)
18. Don't know

**ASK IF P3 = 1 AND M9 = 2 (I.E. PURCHASED THROUGH DCT AND USED MORE THAN ONE DCT)**

**P6.** Which of the comparison sites below did you [IF NOT CREDIT CARDS: purchase / IF CREDIT CARDS: take out a credit card] from? Please select one only.

[FILTERED LIST BASED ON RESPONSES AT M10]

Don't know / can't remember

**ASK IF P3 = 1 AND M9 = 1 (I.E. PURCHASED THROUGH DCT AND USED ONE DCT)**

**P6b.** Just to check, did you [IF NOT CREDIT CARDS: make a purchase / IF CREDIT CARDS: take out a credit card] from [NAME OF SITE AT M10]?

1. Yes
2. No
3. Don't know

**ASK IF P3 = 1 AND M9 = 2**

**P7.** How did you decide which comparison site to [IF NOT CREDIT CARDS: purchase / IF CREDIT CARDS: take out a credit card] from? Please select all that apply.

[RANDOMISE ORDER OF RESPONSES]

1. Easy to purchase on his site
2. First site I looked at
3. Last site I looked at
4. Site included all/most providers/suppliers
5. Site has a good reputation
6. Site provides best recommendations on which one to choose
7. Site gave the best deal/offer
8. I found the product I wanted on this site
9. The only one that gave me the option to purchase directly from the site
10. Previous experience/had purchased from it before

11. Easy to purchase from this site
12. I trust this website
13. Recommended by family/friend/colleague
14. Recommended by other website/best-buy table
15. Already have an account with them
16. Free gifts/benefits/rewards offered if buy a product through them
17. Other (specify)
18. Don't know

**ASK IF P1 = 1**

**P8.** Did you use the results you found on the comparison site[s] to **help negotiate a better deal** with either your existing provider/supplier or a new provider/supplier directly?

1. Yes
2. No
3. Don't know

**ASK IF P1 = 1; EXCLUDE HOTELS**

**P9.** Had you previously **heard of** the company you purchased from/switched to before you used the comparison site[s]?

1. Yes – was previously aware
2. No – not previously aware
3. Don't know

**ASK IF P1 = 1 HOTELS ONLY**

**P9b.** Had you previously **heard of** the hotel or hotel chain you booked?

1. Yes – was previously aware of hotel /hotel chain
2. No – not previously aware of hotel/hotel chain
3. Don't know

**ASK IF P9 = 1 OR P9b = 1**

**P10.** Had you **purchased** any products or services from this company before (including the same or different products or services)?

1. Yes
2. No
3. Don't know

**ASK IF P1 = 1**

**P11.** Do you think that by using the comparison website[s] or app[s] you made a better or worse choice than you would otherwise have made? Please select one only.

1. A much better choice
2. A slightly better choice
3. A slightly worse choice
4. A much worse choice
5. Or would it have made no difference?
6. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**P12.** Overall, how satisfied or dissatisfied would you say you were with your experience using [a] comparison site[s] on this occasion? Please select one only.

1. Very satisfied
2. Fairly satisfied
3. Fairly dissatisfied
4. Very dissatisfied
5. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**P13.** We have asked you a number of questions about your experience using comparison sites in relation to [PRODUCT]. How well would you say you were able to recall your experiences in answering these questions? Please select one only.

1. Very well
2. Fairly well
3. Not very well
4. Not at all well

### **General awareness and understanding of DCTs (8 questions)**

#### **ASK IF G6 = 1-52 or G9 = 1 (I.E. IF USED A DCT BEFORE, OR HEARD OF DCTs)**

Now just a few more questions about comparison sites...

[IF SECTIONS M/E/P ASKED: For these questions please think generally about comparison sites – and not just the specific experience that we have just asked you about].

We know that sites may differ from each other but please try to answer based on your **general impressions** of comparison sites.

#### **ASK IF G6 = 1-52 OR G9 = 1**

**A1.** Based on your experience or knowledge of comparison sites, do you think they are mainly providing...

Please select one only.

1. An impartial comparison between products/services
2. Recommendation on what to choose
3. A mixture of both
4. Neither of these
5. Don't know

#### **ASK IF A1 = 2 OR A1=3**

**A2.** To what extent do you think comparison sites **recommend** what products or services to choose?

Please select one only.

1. A lot
2. A little
3. Not very much
4. Don't know

#### **ASK IF G6 = 1-52 OR G9 = 1**

**A3.** Based on your experience or understanding of comparison sites, to what extent do you **trust them** in relation to each of the following? :

[RANDOMISE ORDER OF STATEMENTS]

	Trust a lot	Trust a fair amount	Don't trust very much	Don't trust at all	Don't know
To provide accurate and reliable information					
To treat all providers/suppliers equally (i.e. do not prioritise offers from certain providers)					
To offer the best products or services based on requirements of users					
To store any personal information collected securely					
To ensure that your data is not shared with third parties without my permission					
To provide you with the best price (i.e. cannot get the same product more cheaply elsewhere)					

**ASK IF G6 = 1-52 OR G9 = 1**

**A4.** And in relation to each of these, would you say you have more trust in comparison sites **or** providers'/suppliers' own websites?

[RANDOMISE ORDER OF STATEMENTS]

	More trust in comparison sites/apps	More trust in provider/ supplier websites	Trust both equally	Don't know
To provide accurate and reliable information				
To offer the best products or services based on requirements of users				
To store any personal information collected securely				
To provide you with the best price (i.e. cannot get the same product more cheaply elsewhere)				
To ensure that your data is not shared with third parties without my permission				

**ASK IF G6 = 1-52 (I.E. IF USED A DCT BEFORE)**

**A5.** Have you ever made a **complaint** to or about a comparison site? Please select all that apply.

[NOTE FOR SCRIPTING: CODES 1-2 SHOULD BE MULTI-CODED; CODES 3-4 SINGLE CODE]

1. Yes – made a complaint to a website/app
2. Yes – made a complaint elsewhere, about a website/app
3. No – never made a complaint
4. Don't know

**ASK IF G6 = 1-52**

**A6.** Who [IF A5 = 1 OR 2: did you complain to / IF A5 = 3 OR 4: would you complain to] if you needed to make a complaint about a comparison site?

OPEN RESPONSE

Don't know

**ASK IF G6 = 1-52**

**A7.** Do you think that comparison sites are checked and approved by official regulatory bodies before they can operate? Please select one only.

1. Yes – I know that they are
2. Yes – I think/assume that they are
3. No
4. Don't know

**ASK IF A7 = 1 or 2**

**A8.** Who do you is responsible for checking and approving comparison sites? Please select all that apply.

1. A sector regulator, like Ofgem, Ofcom, the Financial Conduct Authority
2. A government department, like Department for Business, Energy & Industrial Strategy (BEIS)
3. The Competition and Markets Authority (CMA)
4. Citizens Advice

5. A consumer body like Which?
6. An industry body, like the CBI
7. The comparison sites themselves
8. Other (please write in)
9. Don't know

**ASK ALL TO USE A DCT IN LAST THREE MONTHS**

**A9.** Now thinking back to when you were looking at [product] you said that the **main comparison site** you used was: [NAME OF SITE FROM E6]. Can you recall seeing any evidence of accreditation or regulation on this website?

1. Yes
2. No

**ASK IF A9 = 1**

**A10.** Which accreditation or regulation do you recall seeing?

OPEN RESPONSE

**ASK ALL**

**A11.** Which, if any, of the following regulatory codes and accreditations are you aware of? Please select all that apply.

1. Ofgem Confidence Code
2. Ofcom Price Comparison Accreditation Scheme
3. British Insurance Brokers' Association (BIBA) accreditation
4. Shopsafe
5. SafeBuy
6. TrustMark
7. Buy With Confidence
8. Checkatrade
9. ATOL
10. ABTA
11. ISO
12. None of these
13. Don't know



## **Demographics (8 questions)**

### **ASK ALL**

Now a few final questions about you and your household...

### **ASK ALL**

**D1.** What is your gender?

1. Male
2. Female
3. Prefer not to say

### **ASK ALL**

**D2.** How old are you?

[NUMERIC RESPONSE, 16-99]

Prefer not to say

**ASK IF D2 = 'Prefer not to say'**

**D2a.** Which of the following age bands are you in?

1. 16-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65-74
7. 75 or over
8. Prefer not to say

### **ASK ALL**

**D3.** In which of these ways do you occupy your accommodation?

1. Own it outright
2. Buying it with the help of a mortgage/ loan
3. Part own and part rent (shared ownership)
4. Rent it from a private landlord or organisation
5. Rent it from the local authority, council or housing association
6. Rent it in another way
7. Live here rent-free (including rent-free in relative's /friend's property but excluding squatters)
8. Occupy it in some other way (specify)
9. Don't know
10. Prefer not to say

### **ASK ALL**

**D4.** How many adults aged 16+ are currently living in your household, including you?

[NUMERIC RESPONSE, 1-10]

### **ASK ALL**

**D4a.** How many children aged under 16 live with you?

[NUMERIC RESPONSE, 1-10]

**ASK ALL****D5.** Which of the following best describes your employment situation?

1. Self employed
2. In paid employment (full or part time)
3. Unemployed
4. Retired
5. On maternity leave
6. Looking after family or home
7. Full-time student
8. Long-term sick or disabled
9. On a government training scheme
10. Unpaid worker in family business
11. Working in an apprenticeship
12. Doing something else
13. Prefer not to say

**ASK ALL****D6.** To what extent do you agree or disagree that....*Financially things are a bit of a struggle for me at the moment...?*

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know
7. Prefer not to say

**ASK ALL****D7.** What is your highest qualification?

1. University degree (e.g. PhD, MSc, BA, BSc) (including foundation degrees and PGC)
2. Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))
3. A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)
4. GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)
5. None of the above
6. Don't know
7. Prefer not to say

**ASK ALL****D8.** What is your household's total income after tax and other deductions? This includes earnings from wages, benefits and pensions.

You can answer in annual, weekly or monthly terms – whichever is easiest for you. If you're not sure, please give your best estimate.

Annual	Monthly	Weekly
Under £6,000	Under £500	Under £115
£6,000 - £11,999	£500 - £999	£116 - £230
£12,000 - £17,999	£1,000 - £1,499	£231 - £345
£18,000 - £23,999	£1,500 - £1,999	£346 - £459
£24,000 - £35,999	£2,000 - £2,999	£460 - £689
£36,000 - £47,999	£3,000 - £3,999	£690 - £924

£48,000 or more	£4,000 or more	£925 or more
Don't know		
Refused		

### **Recontact**

**R1.** Would you be willing to be re-contacted by any of the following regarding this research? Select all that apply.

You can be assured that your name will never be passed to anyone outside of these organisations without your permission.

1. The Competition and Markets Authority
2. Kantar Public (the research organisation conducting this survey)
3. Another research organisation
4. None of these

*IF R1 = 1/2/3*

**R2.** Please enter your telephone number in case we want to contact you for any follow up research.

ENTER TELEPHONE NUMBER: \_\_\_\_\_

Prefer not to give my telephone number

*IF R1 = 1/2/3*

**R3.** Do you have a home or work email address that you access at least once a month?

1. Yes
2. No

*IF R3 = 1*

**R4.** Please enter your email address in case we want to contact you for any follow up research.

ENTER EMAIL ADDRESS

Prefer not to give my email address

## SECTOR SPECIFIC LISTS

### #1 – LISTS OF DIMENSIONS AND FEATURES

Home insurance	Motor insurance	Travel insurance	Flights	Hotels	Credit cards	Broadband	Energy
Price – monthly premiums	Price – monthly payments	Price	Price	Price	Balance transfer offer (interest rate and fee)	Price – first year cost	Estimated level of saving
Price – annual premium	Price – annual premium	Total excess value	Total journey time	Whether breakfast included	Purchase offer (interest rate and fee)	Price – monthly cost	Exit fee (to pay for leaving plan early)
Total excess value	Total excess value	Amount of cover	Departure time (outbound / return)	Review scores / ratings	Representative APR	Price - other	Tariff type (whether standard variable or fixed)
Inclusion of additional policy cover (e.g. legal cover, home emergency, accidental damage)	Inclusion of additional cover (personal accident, courtesy car, breakdown)	Plan type (e.g. single or multi-trip)	Direct / with changes / number of stops	Distance from preferred location	Introductory offer on purchases (interest free period)	Broadband speed / connection type (standard / superfast fibre)	How long rate is fixed for
Popularity / customers reviews or ratings	Popularity / customers reviews or ratings	Coverage (e.g. accidental death, baggage delay or loss)	Airline (e.g. excluded some airlines)	Accommodation type (e.g. hotels, B&Bs)	Introductory offer on balance transfers (interest free period)	Broadband usage (e.g. whether capped, unlimited)	Popularity of plan for your area
Insurance company (e.g. excluded some companies)	Insurance company (e.g. excluded some companies)	Popularity / customers reviews or ratings	Baggage restrictions / charges	Tourist rating (e.g. 5*, 3*)	Any other fees	Contract length	User reviews / ratings
Payment terms (annual, monthly)	Payment terms (annual, monthly)	Insurance company (e.g. excluded some companies)	Airports to fly from / to	Recommendation / rating from site	Benefits / rewards / cashback	Reliability	Provider (e.g. excluded some providers)
Cover type (buildings / contents / both)	Cover type (comprehensive, third party)	Countries covered (if multi-trip)	Fare conditions (i.e. whether you can cancel / change date / time, etc, for free)	Name of hotel	Popularity / customers reviews or ratings	Popularity / customers reviews or ratings	Fuel types (dual / gas / electricity)
Other (specify)	Inclusion / exclusion of no claims discount protection	Other (specify)	Other (specify)	Other (specify)	Credit card company (e.g. excluded some companies)	Number of TV channels (if combined with TV)	Payment options
Don't know	Other (specify)	Don't know	Don't know	Don't know	Inclusion / exclusion of annual fee	Broadband provider	Rate type (fixed or variable)

Home insurance	Motor insurance	Travel insurance	Flights	Hotels	Credit cards	Broadband	Energy
	Don't know				Amount of transfer	Package type (whether broadband only or whether phone / TV included)	Ability to switch through a comparison site or app
					Size of monthly repayments	Payment terms	Supplier type (big 6 versus smaller suppliers)
					Likelihood of being accepted	Other (specify)	Other (specify)
					Other (specify)	Don't know	Don't know
					Don't know		

## #2 – LISTS OF DCTs

Home insurance	Motor insurance	Travel insurance	Flights	Hotels	Credit cards	Broadband	Energy
Compareandsave	Autotrader	Comparethemarket	Cheapflights	Agoda	Choose.net	Broadband.co.uk	Cheap Energy Club
Comparethemarket	Comparethemarket	Confused.com	Expedia	Booking.com	Comparethemarket	Broadbandchoices	Comparethemarket
Confused.com	Confused.com	Gocompare	Farecompare	Ebookers	Confused.com	Broadbandgenie	Confused.com
Fairinvestment	Freeprice	Insuremytrip	Gocompare	Expedia	Experian (credit matcher)	Cable	Energyhelpline
Freeprice	Gocompare	LoveMoney	Google Flights	Gocompare	Freeprice	Choose	Freeprice
Gocompare	LoveMoney	Money.co.uk	Holidaypirates	Hotels.com	Gocompare	Comparethemarket	Gocompare
Money.co.uk	Money.co.uk	MoneySavingExpert	Kayak	Hotwire	Knowyourmoney	Confused.com	LoveMoney
Moneyfacts	Moneyfacts	Moneysupermarket	Lastminute.com	HRS	LoveMoney	Freeprice	Money.co.uk
Moneymaxim	Moneymaxim	Quidco	MoneySavingExpert	Lastminute.com	Money.co.uk	Gocompare	Moneyfacts
MoneySavingExpert	MoneySavingExpert	Quotezone	Moneysupermarket	Laterooms	Moneyfacts	Moneyfacts	Moneymaxim
Moneysupermarket	Moneysupermarket	Topcashback	Onthebeach	Onthebeach	MoneySavingExpert	MoneySavingExpert	MoneySavingExpert
Quidco	Parkers	uSwitch	Save70.com	Opodo	Moneysupermarket	Moneysupermarket	Moneysupermarket
Quotezone	Policyexpert	Other (specify)	Skyscanner	Skoosh	Quidco	Quidco	Topcashback
Topcashback	Topcashback	Don't know	Travelrepublic	Travelrepublic	TotallyMoney.com	Recombu	Ukpower
uSwitch	uSwitch		Tripadvisor	Travelzoo	uSwitch	uSwitch	uSwitch
Other (specify)	Other (specify)		Other (specify)	Other (specify)	Other (specify)	Other (specify)	Other (specify)
Don't know	Don't know		Don't know	Don't know	Don't know	Don't know	Don't know

### **#3 – LISTS OF TYPES OF INFORMATION ASKED TO PROVIDE**

Home insurance	Motor insurance	Travel insurance	Flights	Hotels	Credit cards	Broadband	Energy
Name	Name	Name	Name	Name	Name	Name	Name
Address	Address	Address	Address	Address	Address	Address	Address
Postcode	Postcode	Postcode	Postcode	Postcode	Postcode	Postcode	Postcode
Date of birth (of yourself and/or others)	Date of birth (of yourself and/or others)	Date of birth (of yourself and/or others)	Date of birth (of yourself and/or others)	Date of birth (of yourself and/or others)	Date of birth (of yourself and/or others)	Date of birth (of yourself and/or others)	Date of birth (of yourself and/or others)
Email address	Email address	Email address	Email address	Email address	Email address	Email address	Email address
Phone number (landline and/or mobile)	Phone number (landline and/or mobile)	Phone number (landline and/or mobile)	Phone number (landline and/or mobile)	Phone number (landline and/or mobile)	Phone number (landline and/or mobile)	Phone number (landline and/or mobile)	Phone number (landline and/or mobile)
Information about you (e.g. age, gender, occupation, marital status, nationality)	Information about you (e.g. age, gender, occupation, marital status, nationality)	Information about you (e.g. age, gender, occupation, marital status, nationality)	Information about you (e.g. age, gender, occupation, marital status, nationality)	Information about you (e.g. age, gender, occupation, marital status, nationality)	Information about you (e.g. age, gender, occupation, marital status, nationality)	Information about you (e.g. age, gender, occupation, marital status, nationality)	Information about you (e.g. age, gender, occupation, marital status, nationality)
Information about your financial situation (e.g. income)	Information about your financial situation (e.g. income)	Information about your financial situation (e.g. income)	Information about your financial situation (e.g. income)	Information about your financial situation (e.g. income)	Information about your financial situation (e.g. income)	Information about your financial situation (e.g. income)	Information about your financial situation (e.g. income)
Login details (to register or log into an account)	Login details (to register or log into an account)	Login details (to register or log into an account)	Login details (to register or log into an account)	Login details (to register or log into an account)	Login details (to register or log into an account)	Login details (to register or log into an account)	Login details (to register or log into an account)
Information about your property (e.g. length of residence, number of rooms, security details)	Information about your car (e.g. registration number, make, model, mileage etc.)	Your health/any medical conditions					Details of current supplier/tariff
Information about the contents of your property (e.g. value of high-risk items)							
Details of subsidence or flood risk	Your health/any medical conditions	Whether ever had insurance declined, cancelled or special terms imposed					Approximate energy usage
Previous claims history	Previous claims history						
Home insurance	Motor insurance	Travel insurance	Flights	Hotels	Credit cards	Broadband	Energy



Previous criminal offences	Past driving offences/convictions						
Whether ever had insurance declined, cancelled or special terms imposed	Driving history (e.g. how long held a licence, any driving offences)						
	Whether ever had insurance declined, cancelled or special terms imposed						

# Appendix B: Omnibus Survey Questionnaire

## **Digital Comparison Tools – Consumer Research – Face-to-face omnibus survey**

### **ASK ALL INTERNET USERS**

**Intro1.** The next few questions are about shopping around, by which we mean comparing different products, services, deals or providers.

### **ASK ALL INTERNET USERS**

**Q1.** For which, if any, of these products or services have you **personally** shopped around in the last three months, whether or not you ended up making a purchase.

Please include any shopping around you did both online and offline (e.g. by telephone or in person). Please review this list closely and select **all** of the products and services you have shopped around for in the last three months.

SHOW SCREEN. SELECT ALL THAT APPLY

1. Home insurance
2. Motor insurance
3. Travel insurance (not with holiday or other product)
4. Flights only (not with a holiday package)
5. Hotels only (not with a holiday package)
6. Credit cards
7. Broadband (including with phone or pay TV bundle)
8. Energy (gas/electricity)
9. None of these
10. Don't know

### **ASK IF ANY OF CODES 1-8 SELECTED AT Q1 – OTHERWISE SCREEN OUT**

**Q2.** The next question is about **comparison sites**. By comparison sites we mean websites or apps that help consumers to compare products and services from a range of providers or suppliers to help them make a purchase decision. Some comparison sites also let consumers make a purchase or switch directly on the site.

In the last three months, have you used a comparison site to shop around for each of the following products and services?

SHOW SCREEN. SELECT ALL THAT APPLY

*[FILTER LIST ON RESPONSES SELECTED AT Q1]*

1. Home insurance
2. Motor insurance
3. Travel insurance (not with holiday or other product)
4. Flights only (not with a holiday package)
5. Hotels only (not with a holiday package)
6. Credit cards
7. Broadband (including with phone or pay TV bundle)
8. Energy (gas/electricity)
9. None of these
10. Don't know

**ASK IF ANY SECTORS SELECTED AT Q1 BUT NOT AT Q2 – OTHERWISE SCREEN OUT**

**Q3.** You said that you shopped around for [SELECTED SECTOR] in the last three months but did not use a comparison site. Are there any particular reasons why you didn't use a comparison site on this occasion?

SHOW SCREEN. SELECT ALL THAT APPLY.

*[RANDOMISE ORDER OF RESPONSES 1-16]*

1. Always buy from the same provider(s)/supplier(s) so no need
2. Prefer to deal/take directly with the providers/supplier
3. Not aware of any comparison sites for this product/service
4. Takes too much time/effort
5. Find them complicated or confusing to use
6. Can find the information I need elsewhere
7. These sites don't provide accurate information
8. These sites are not impartial
9. Concern about data confidentiality/sharing my details with third parties
10. Do not save enough money
11. Do not cover all providers/suppliers
12. Provide too much information – difficult to choose
13. Transaction is too complex/too important
14. Negative previous experience
15. Worried about being bombarded by further calls/emails
16. Never thought about it
17. Other – please specify
18. Don't know

Appendix C: Wave 1 Qualitative Discussion Guide  
(comparison site users)

# CMA Digital Comparison Tools (DCTs) Research

## DCT Users discussion guide (1 hour)

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### Research aims:

Qualitative research is being conducted primarily to inform the development of the survey, and to build an in-depth understanding of how consumers actually use DCTs – in terms of the ‘journey’ consumers go on. Specifically research will:

- Build understanding of how consumers use DCTs – e.g. whether for making initial comparisons or actual purchases and the contexts in which they are used differently
- Improve understanding of the customer journey around use of DCTs
- Help to establish an appropriate reference period for the quantitative survey – for example, whether people can think back to three or six months previously in terms of this behaviour
- Identify the types of visuals that are most useful when prompting the experience of using DCTs to people
- Explore why some people don’t use DCTs – for example, whether this relates to issues with trust, and if there are certain points on websites they don’t go past (e.g. providing personal details)
- Explore whether people use DCTs in different sectors in different ways, and what prompts any differences in behaviour
- Explore how DCTs are chosen; whether there any examples of multihoming, and how this works in practice
- Establish the level of information and offers that consumers want, and how different levels of information are used

### Stimulus and equipment needed

- Audio recorder
- Field Laptop (though using the respondents’ own computer/smartphone/tablet where possible)
- Incentives and signature sheets

### Introduction to the research (5 mins)

---

*Introduce yourself and TNS BMRB – an independent social research agency working on behalf of CMA, a government department that promotes competition for the benefit of consumers.*

- **Explain the purpose of the research** – CMA wants to understand how people are using comparison sites or apps, so that they can have a better understanding of consumer needs and how consumers interact with comparison tools.

Explain:

- Recording equipment and confidentiality – recording only to be used for researcher's notes
- Interview length – 1 hour, including a short exercise using their computer or smartphone
- MRS guidelines
- There are no right or wrong answers – we are not expecting you to be an expert in anything we are talking about today and this is not a test of your knowledge. We're here to learn from you and your own personal experiences.

### Introduction and current knowledge of DCTs (5 minutes)

---

**Section aim: to warm-up the respondents, to build an understanding of their knowledge of DCTs and explore top of mind considerations on their current attitudes and beliefs towards DCTs.**

- Respondent introduce themselves
- Who they live with
- If they work, what they do
- How often they use the internet/how confident they are using it
- How much do they 'shop around' for goods and services in general
  - What kinds of things do they most commonly shop around for

*Explain that we would like to understand their general impressions of 'digital comparison tools' – this includes websites and smartphones apps which help them compare and purchase or switch between services/products*

- Ask participant if they can name any comparison tools they are aware of
- Explore what participant views as comparison tools i.e. the language they would use to define them, what they would call them, what this definition includes/doesn't include
  - Would they consider the following to be a comparison tool: Uswitch; TripAdvisor, Expedia
- Explore awareness of apps as well as website DCTs
  - Whether they have ever used an app to compare – why/why not
- How comfortable or familiar they feel using comparison tools in general
  - How often they tend to use DCTs
- Respondent to list sectors they most associate with comparison tools
  - Which sectors do they tend to use comparison tools for, why
  - Whether there are any sectors they would not use/consider, why
  - What does they use as an alternative to DCTs i.e. if they don't use DCTs to help compare what do they use/do

- How do they generally use comparison sites/tools (e.g. to get a general sense of the market, to make detailed comparisons, to actually find products and make purchases)

### Usage and experiences (5 minutes)

---

**Section aim: To gauge current usage of DCTs and participant attitudes and personal experiences of engaging with these sites.**

*Researcher to reference respondents' recent use of the DCT and product in profile –*

- Check the product and how long ago they searched
- What they can remember from this, in terms of:
  - What they were looking for (i.e. a bit of background about the product and context in which they were making the purchase)
  - Reasons for using a DCT on this occasion
  - Whether this was the first time they had used a DCT in this sector
  - Which DCT they used (and whether they used more than one)
    - How/why they chose this particular tool
    - How many times they used DCTs for this particular comparison/purchase
      - If multiple – did the activity change between visits, and how/why
  - The outcome of the comparison – did they make a purchase, how (i.e. direct with the company, or via the DCT, or found another deal elsewhere, etc.)

Researcher Note: The purpose of the next question is to establish an appropriate reference period for the quantitative questionnaire.

- How well they can recall the process overall
- Can they recall if they re-ranked the list
- How much time did they dedicate to examining the list
- How many options on the list did they compare and which one they choose

*Researcher to explain we will return to some of these topics in more detail, but will complete a short exercise first.*

### Observation Exercise (15 minutes)

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**Section aim: to observe participants' actual behaviours using the "think out loud" approach, prompting and probing on thinking and actions throughout.**

*Researcher to explain that we would like them to pretend they wish to make another purchase in this sector and compare products using a DCT. We would like them to just **do what they would normally do**, 'thinking aloud' as they do so to note what they are looking at and what they are looking for. We*



would ideally like them to get up to the point of purchase, though they won't actually need to make a purchase. Ultimately we are looking for what they would normally do.

Explain that we want to understand how they use these tools and the kind of thoughts and decisions they make when accessing these.

Researcher to prompt throughout to ask respondent to note what they are thinking and looking at, what they are looking for, what they are comparing, and other impressions throughout the experience. Moderators should observe and prompt respondents to continue narrating their behaviour, specifically on the points above. Make detailed notes on all aspects of behaviour, e.g. whether they make notes, whether they use several information sources, and how (i.e. several windows open? Deals directly compared? Etc).

**Ask respondents to begin – do not prompt unless needed but observe how respondents search for/navigate to the comparison site.** If needed, say we would like them to find a comparison site in the way they would normally; any site they would usually use.

Ask respondent to continue searching – if respondent is ready to make a purchase, moderator to prompt:

- Whether they would usually base a decision to purchase on using one DCT, or more than one (if more than one, please ask them to continue to compare on additional site/s)
- The next steps they would take to actually make the purchase (i.e. on the website, contact business directly, etc.)

### Post–Observation Exercise Debrief (20 minutes)

**Section aim: to explore the purchase and underlying thoughts and rationale behind the decision.**

Researcher explain we will now ask a few questions about their experience and how they made their decision. Refer back to anything the respondent has said or done during the exercise, e.g. areas of confusion or specific variables they said they were looking at.

### Overall

- How they found the process overall (i.e. how easy/difficult)
- How helpful the website/app they used was in helping them make the decision
- How typical was that of their usual/previous experience – what was different

### Searching for a site

- How they usually find comparison sites (i.e. same ones always used, rely on search engines, recommendations, etc.)
- Why they chose this site /these sites for this particular product or service

### Entering information

- How easy/difficult it was to enter the information required
  - How un/comfortable are they entering personal and/or financial details into these sites
  - Do they understand how details they enter affect the results?

### Comparing results:

- How they found the presentation of the results (i.e. is there too much information/ too little information)
- What were they looking at
  - List the information they paid the most attention to, in order of interest/relevance
  - Anything they did not understand / ignored (prompt specific information on screen)
  - How many deals or offers did they compare/look at

### Understanding of sites/results

- How much do they trust DCTs and the results they show; why/why not
- *Researcher explain we will return to this in a moment*
- Why they think the offers appeared in the order they did – what do they think determines this  
FIRST ASK FOR DCT USED IN THE TASK, THEN ASK FOR DCTs IN GENERAL -
  - How do they think DCTs work – i.e. what they think the purpose of the sites are
  - What kind of coverage do they think these sites offer (i.e. do they think that DCTs cover the whole market, i.e all possible suppliers or are there suppliers that are not on a DCT) and is this important
  - How do they think DCTs earn a profit, is this important
  - Do they think DCTs offer them a)advice/ b)comparison/c)both
- If they re-sorted/filtered the results – why they did this
  - Which filtering criteria/tools are more/less helpful
- [If searching on a number of websites] what they were looking for, why they used multiple sites
  - Would they usually use multiple sites in the same sitting when searching

- If not, how much time would they usually dedicate to searching on other sites and how long after the initial search would this occur
- Refer back to question on trust -
  - What they mean by trust; i.e. what kinds of things affect whether they trust a DCT or not
  - Whether they trust some sites more than others; why/why not
  - How does trust in a website influence their decision to purchase or use the comparison information shown
  - How do they think DCTs are regulated/accredited; Is this important
  - Did they notice regulation/accreditation information during exercise; if so what did this look like
  - Explore need for transparency of relationship between DCTs and suppliers – what should they disclose / how

### **Making a decision**

- Why did they choose this particular product/service in the end – what the decision was based on
- What overall did they find most helpful
- What, if anything, did they find most confusing

### **At purchase stage;**

- Explore whether participant would continue to purchase the product
- If they have stated they would not purchase, explore the reasons behind this
- How confident are they that got the best deal for them; reasons for views

### **Wrap up (5 minutes)**

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*Research explain we would like to briefly explore the kinds of circumstances you might use these kinds of websites and tools.*

- In what circumstances are they more likely to use DCTs; reasons for views
- In what circumstances are they less likely to use DCTs; reasons for views
- Moderator to present show cards of the sectors below, asking respondents to sort them by how likely they are to use DCTs, providing reasons for views and ranking
  - Flights, broadband, credit cards, savings accounts, car insurance, home insurance , energy

- Briefly: what expectations they have from DCTs
  - What are the benefits to using these sites
  - Any concerns they have about using the sites
  - **Does this change depending on the sector – if so how/why**
- What is their ideal experience of using DCTs – how would they like this to work for consumers
- Any questions/final comments they have about DCTs
- Any questions about the research

*Thank you for taking parting in our research today! Your views are invaluable to helping understand how people are using online comparison tools.*

- Explain debit cards
- Thank and close

Appendix D: Wave 1 Qualitative Discussion Guide  
(non-users)

# CMA Digital Comparator Tools (DCTs) Research

## Non-DCT Users discussion guide (1 hour)

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### Research aims:

Qualitative research is being conducted primarily to inform the development of the survey, and to build an in-depth understanding of how consumers actually use DCTs – in terms of the ‘journey’ consumers go on. Specifically research will:

- Build understanding of how consumers use DCTs – e.g. whether for making initial comparisons or actual purchases and the contexts in which they are used differently
- Improve understanding of the customer journey around use of DCTs
- Help to establish an appropriate reference period for the quantitative survey – for example, whether people can think back to three or six months previously in terms of this behaviour
- Identify the types of visuals that are most useful when prompting the experience of using DCTs to people
- Explore why some people don’t use DCTs – for example, whether this relates to issues with trust, and if there are certain points on websites they don’t go past (e.g. providing personal details)
- Explore whether people use DCTs in different sectors in different ways, and what prompts any differences in behaviour
- Explore whether there any examples of multihoming, and how this works in practice
- Establish the level of information and offers that consumers want, and how different levels of information are used

### Stimulus and equipment needed

- Audio recorder
- Field Laptop (though using the respondents’ own computer/smartphone/tablet where possible)
- Incentives and signature sheets

### Introduction to the research (5 mins)

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*Introduce yourself and TNS BMRB – an independent social research agency working on behalf of CMA, a government department that promotes competition for the benefit of consumers.*

**Explain the purpose of the research** – CMA wants to understand how people shop around for products and services online and how they might use comparison sites, so that they can have a better understanding of consumer needs

Explain:

- Recording equipment and confidentiality – recording only to be used for researcher's notes
- Interview length – 1 hour, including a short exercise using their computer or smartphone
- MRS guidelines
- There are no right or wrong answers – we are not expecting you to be an expert in anything we are talking about today and this is not a test of your knowledge. We're here to learn from you and your own personal experiences.

### Introduction and current knowledge of DCTs (5 minutes)

**Section aim: to warm-up the respondents, to build an understanding of their knowledge of DCTs and explore top of mind considerations on their current attitudes and beliefs towards DCTs.**

- Respondent introduce themselves
- Who they live with
- If they work, what they do
- How often they use the internet/how confident they are using it
- How much do they 'shop around' for goods and services in general
  - What kinds of things do they most commonly shop around for
  - Do they think there is a value to "shopping around"; why/why not

*Explain that we would like to understand their general impressions of 'digital comparison tools' – this includes websites and smartphones apps which help them compare and purchase or switch between services/products*

*Researcher note: Non-DCT users will have minimal usage but please explore if they have any past instances of engagement to gauge initial reactions.*

- Ask participant if they can name any comparison tools they are aware of
- Explore what participant views as comparison tools i.e. the language they would use to define them, what they would call them, what this definition includes/doesn't include
  - Would they consider the following to be a comparison tool: Uswitch; TripAdvisor, Expedia
- Explore awareness of apps as well as website DCTs
  - Whether they have ever used an app to compare – why/why not
- Respondent to list sectors they most associate with comparison tools

- Whether they have ever used any comparison tools

If so:

- Which sectors and why
- Whether they have ever found an offer on a DCT that was misleading/inaccurate when they checked later
- Reasons for not using recently
- Would they use DCTs for some products/services but not others; why

If not: move to next section

### Attitudes and Awareness (20 minutes)

**Section aim: To gauge reasons for not using DCTs, perceptions of DCTs and any issues or concerns.**

*Researcher note: These participants will have low usage of DCTs, so please explore the potential issues they may have with accessing these. The aim of this next section is to develop an understanding of how the participant views DCTs and any concerns/worries with using these.*

- WE explore reasons for not using DCTs  
SPONTANEOUS, THEN:
  - Explore what they think DCTs offer
- Any issues or concerns with using DCTs,  
SPONTANEOUS, then:
  - Explore trust levels with DCTs – and reasons for views
    - What is meant by trust, i.e. (e.g. trust in the DCT itself, trust in the supplier, other
    - Whether some are trusted more/less than others; why
  - How results are visualised/presented;
    - Level of information provided (too much/little)
    - Do they think DCTs focus on certain aspects of products/services more than others; whether this is a problem (*note any mention of price at the expense of other factors – which/why*)
  - Any issues around sharing personal/financial information; why/why not
    - Whether this differs by sector/product (if needed, probe: whether they would know their energy usage, broadband needs, flights)
  - Sharing of customer data – in general, or about any specific types of data, what/why
- What do they use as an alternative to DCTs
  - (Any) perceived benefits over DCTs
  - Which they think offer 'better deals'



- Would they consider the gains to be made using a DCT to be significant or negligible
- Whether they think DCTs are regulated
  - Whether / how much this affects their decision to use/not use them
- Any negative experiences in the past with DCTs

*Researcher to explain we will return to some of these topics in more detail, but will complete a short exercise first.*

### Observation Exercise (15 minutes)

**Section aim: to observe participants actual behaviours using the “think out loud” approach, prompting and probing on thinking and actions throughout.**

*Researcher to explain that we would like them to imagine they wish to make a purchase in this sector and compare products in the way they would usually. We would like them to just **complete task naturally as if the researcher is not present**, ‘thinking aloud’ as they do so to note what they are looking at and what they are looking for. We would ideally like them to get up to the point of purchase, though they won’t actually need to make a purchase.*

*Explain that we want to understand how they search for this kind of product/service; and their thoughts and decisions.*

*Researcher to prompt throughout to ask respondent to note what they are thinking and looking at, what they are looking for, what they are comparing, and other impressions throughout the experience. Moderators should observe and prompt respondents to continue narrating their behaviour, specifically on the points above. Make detailed notes on all aspects of behaviour, e.g. whether they make notes, whether they use several information sources, and how.*

**Ask respondents to begin – do not prompt unless needed but observe how respondents search for this kind of product/service.**

### Post–Observation Exercise Debrief (10 minutes)

**Section aim: to explore the purchase and underlying thoughts and rationale behind the decision not to use DCTs.**

*Researcher explain we will now ask a few questions about their experience and how they made their decision. Refer back to anything the respondent has said or done during the exercise, e.g. areas of confusion or specific variables they said they were looking at.*

## **Overall**

- How they found the process overall (i.e. how easy/difficult)
- How helpful the website/tool they used was in helping them make the decision
- [Only if applicable] How typical was that of their usual/previous experience – what was different
- Explore any comparison they conducted (if applicable) – how they found this
- How confident they feel that they found the best deal for them
  - How important is this
  - What does that mean to them
- (if not already covered) What would they consider the benefits of their approach to using a DCT
  - Reasons for views
  - Any downsides to using DCTs

## **Trust in DCTs**

- How much do/would they trust DCTs and the results they show; why/why not
  - Whether they would trust some sites more than others; why/why not
- How do they think DCTs work – i.e. what they think the purpose of the sites are
  - What kind of coverage do they think these sites offer (i.e. where do they get their information from); is this important
  - How do they think DCTs earn a profit; is this important
  - Do they think DCTs offer a)advice/ b)comparison/c)both
- How do they think DCTs are regulated/accredited; is this important

## **Wrap up (5 minutes)**

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*Research explain we would like to briefly explore the kinds of circumstances you might use these kinds of websites and tools.*

- What, if anything, would make them more likely to use DCTs; reasons for views
- What is their ideal experience of using DCTs – how would they like this to work for consumers
- Would anything make them less likely to use DCTs; what/why

- Moderator to present show cards of the sectors below, asking respondents to sort them by how likely they are to use DCTs, providing reasons for views and ranking
  - Flights, broadband, credit cards, savings accounts, car insurance, home insurance , energy
- Any questions/final comments they have about DCTs
- Any questions about the research

*Thank you for taking parting in our research today! Your views are invaluable to helping understand how people are using online comparison tools.*

- Explain debit cards
- Thank and close

# Appendix E: Wave 2 Qualitative Discussion Guide

# CMA Digital Comparison Tools (DCTs) Research

## DCTs qualitative discussion guide (1 hour)

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### Research aims:

Qualitative research is being conducted to build a deeper understanding of how consumers actually use DCTs, enhancing the findings from the first wave of qualitative interviews and the survey. Research will:

- Build understanding **customer journeys** and of **how consumers use DCTs**, in terms of:
  - testing whether there are distinct groups with different comparison/purchasing journeys - if they (a) tend to use DCTs to research and then purchase through supplier, (b) to research and purchase via DCT, or (c) if people use them only for research
    - Reasons for this behaviour, i.e. whether determined by individual characteristics or sector
    - Whether this behaviour 'migrates', or whether these are static categories
    -
  - how exactly people make comparisons, information paid attention to, whether results are re-ranked, how many offers people compare and consider, etc.
  - perception of the impact of entering information on the results shown
  - whether the information provided is perceived to be the right level to make an informed choice
  - whether they understand that products may differ in terms of characteristics, not just price
  - experience of multi-homing (between different DCTs and between DCT(s) and suppliers' own sites)
- Help determine **how consumers understand what DCTs do** and how they work, in terms of:
  - what they are understood to be
  - whether they think DCTs provide advice/comparison
  - whether they understand how DCTs make money, and whether a DCT's business model is important
  - whether they would be prepared to pay for a DCT
    - any differences by behavioural group (e.g. 'researchers'/'transactors')
- Explore issues around **trust** in DCTs, in terms of the factors driving this, how important this is, and perceptions and impact about whether DCTs cover the whole market

### Stimulus and equipment needed

- Audio recorder
- Field Laptop (using the respondents' own computer/ smartphone/ tablet where possible)
- Incentives and signature sheets

*NB Please refer to DCTs as 'comparison sites' throughout for consistency.*

## Introduction to the research (2 mins)

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*Introduce yourself and Kantar Public – an independent social research agency working on behalf of CMA, a government department that promotes competition for the benefit of consumers.*

- **Explain the purpose of the research** – CMA wants to understand how people are using comparison sites or apps, so that they can have a better understanding of consumer needs and how consumers interact with comparison tools.

Explain:

- Recording equipment and confidentiality
- Interview length – 1 hour, including a short exercise using their computer or smartphone
- MRS guidelines
- There are no right or wrong answers – we are not expecting you to be an expert in anything we are talking about today and this is not a test of your knowledge. We're here to learn from you and your own personal experiences.

## Introduction and current knowledge of DCTs (10 minutes)

---

***Section aim: to warm-up the respondents, to build an understanding of their knowledge of DCTs and explore top of mind considerations on their current attitudes and beliefs towards DCTs.***

- Respondent introduce themselves
- Who they live with
- If they work, what they do
- How often they use the internet/how confident they are using it
- How much do they 'shop around' for goods and services in general
  - Reasons for response
  - What kinds of things do they most commonly shop around for

*Explain that we would like to understand their general impressions of 'digital comparison tools' – this includes websites and smartphones apps which help them compare and purchase or switch between services/products*

- Ask participant if they can name any comparison tools they are aware of
- Explore what participant views as comparison tools i.e. the language they would use to define them, what they would call them, what this definition includes/doesn't include

*Researchers pay attention to whether respondents spontaneously mention (do not ask): 'advice', 'independent', access to **all** or **many** offers, whether described as 'businesses'*

- How comfortable or familiar they feel using comparison tools in general

- How often they tend to use comparison sites
- How confident they feel using comparison sites
- Respondent to list sectors they most associate with comparison tools
  - Which sectors do they tend to use comparison tools for, why
  - **Whether there are any sectors they would not use/consider comparison sites for, why**
  - What they use as an alternative to comparison sites
- How do they generally use comparison sites/tools  
SPONTANEOUS, then probe: (refer to profile sheet information on their DCT use)
- Whether they tend to use comparison sites to research only, to research and then purchase through supplier, or to research and purchase via DCT
  - Reasons for using comparison sites in this way
  - Whether they always use comparison sites in this way
    - How/when it might vary, e.g. in particular sectors
  - Whether they have always used comparison sites in this way (i.e. did they used to only use them for research)
    - If so, how/why did their behaviour change
- How would they describe the service offered by comparison sites
- Do they think comparison sites offer them a) recommendation on what products/services to choose b) impartial comparison between products/services c) both
  - Reasons for views

### Usage and experiences (3 minutes)

***Section aim: To gauge current usage of DCTs and participant attitudes and personal experiences of engaging with these sites.***

*Researcher to briefly ask respondent about the last time they used a DCT (in the sector specified in profile)*

- Check the product and how long ago they searched
- What they can remember from this, in terms of:
  - What they were looking for (i.e. a bit of background about the product and context in which they were making the purchase)
  - Reasons for using a DCT on this occasion

- How they choose which DCT to use - i.e. always the same/random and reasons for this
- Whether this was the first time they had used a DCT in this sector
- Which DCT they used (and whether they used more than one)
- The outcome of the comparison – did they make a purchase, how (i.e. direct with the supplier, or via the DCT, or found another deal elsewhere, etc.)

*Researcher to explain we will return to some of these topics in more detail, but will complete a short exercise first.*

### Observation Exercise (15 minutes)

---

**Section aim: to observe participants' actual behaviours using the "think out loud" approach, prompting and probing on thinking and actions throughout.**

*Researcher to explain that we would like them to pretend they wish to make another purchase in this sector and compare products using a DCT. We would like them to just **do what they would normally do**, 'thinking aloud' as they do so to note what they are looking at and what they are looking for. We would ideally like them to get up to the point of purchase, though they won't actually need to make a purchase. Ultimately we are looking for what they would normally do.*

*Explain that we want to understand how they use these tools and the kind of thoughts and decisions they make when accessing these.*

*Researcher to prompt throughout to ask respondent to note what they are thinking and looking at, what they are looking for, what they are comparing, and other impressions throughout the experience. Moderators should observe and prompt respondents to continue narrating their behaviour, specifically on the points above. Make detailed notes on all aspects of behaviour, e.g. whether they make notes, whether they use several information sources, and how (i.e. several windows open? Deals directly compared? Etc.)*

**Ask respondent to begin – do not prompt unless needed but observe how respondents search for/navigate to the comparison site.** *If needed, say we would like them to find a comparison site in the way they would normally; any site they would usually use.*

*Ask respondent to continue searching – if respondent is ready to make a purchase, moderator to prompt:*



- Whether they would usually base a decision to purchase on using one DCT, or more than one, or other sources including offline, e.g. provider websites, consumer websites, review websites, phoning or visiting providers (if more than one, please ask them to continue to compare on additional site/s)
- The next steps they would take to actually make the purchase (i.e. on the website, contact business directly, etc.)
  - Reasons for this course of action

### Post–Observation Exercise Debrief (25 minutes)

**Section aim: to explore the purchase and underlying thoughts and rationale behind the decision.**

*Researcher explain we will now ask a few questions about their experience and how they made their decision. Refer back to anything the respondent has said or done during the exercise, e.g. areas of confusion or specific variables they said they were looking at.*

### Overall

- How they found the process overall (i.e. how easy/difficult)
- How helpful the website/app they used was in helping them find out more information/research suppliers/make the decision
- How typical was that of their usual/previous experience – what was different
  - Did they discover anything they hadn't noticed before
- (If applicable) Would they normally conduct this process alone, or in parallel with their partner
  - What kinds of things do they tend to do / does their partner tend to do
  - How they tend to make a final decision

### Entering information

- How easy/difficult it was to enter the information required
  - How un/comfortable are they entering personal and/or financial details into these sites
- **How, if at all, they think the information they enter affects the results shown**
  - **Whether and to what extent they feel the results are tailored to their needs, or generic**

### Comparing results:

- How they found the presentation of the results
- What were they looking at
  - Which offers they compared, how many
    - How were these chosen (e.g. cheapest, top offers, only known brands)
  - How did they compare offers (probe in detail, including use of multiple sites/comparison sites)
  - List the information they paid the most attention to, in order of interest/relevance
  - How much detail did they engage with - i.e. was there any information they felt was too detailed to engage with
  - Anything they did not understand / ignored (prompt specific information on screen)
  - How many deals or offers did they compare/look at
  - Whether they noticed the featured/paid for offers, and how this affected their comparison
- Whether they felt the number of offers was right (or too few/too many)
- Whether they felt there was the right **amount** of information to make an informed choice
  - Reasons for view
- Whether they think the right **kind** of information was presented (*DO NOT PROMPT but looking for mention of whether too much on price, not enough on other variables*)
- What information do they think is most useful/what is missing
- If they re-sorted/filtered the results – why they did this
  - Which filtering criteria/tools are more/less helpful
- If they did not rank or filter results:
  - Were they aware that this could be done (researcher demonstrate)
  - How do they think results are ranked
- Whether they think the products shown on the site are all the same / 'like for like' in terms of their characteristics (*researcher to provide a sector-relevant example, e.g. all insurance products to have the same level of excess*)
  - Reasons for views
  - What would they expect to be the same / different and why
- [If searching on a number of websites] what they were looking for, why they used multiple sites (*make a note of whether comparison sites or suppliers, or a mix*)

Probe any multi-homing activity in detail, e.g.

- Whether they use the same DCT/s each time, or random ones
- What information they are comparing/how many offers compared
- Would they usually use multiple sites in the same sitting when searching

- If not, how much time would they usually dedicate to searching on other sites and how long after the initial search would this occur

### Understanding of sites and trust

- How much do they trust comparison sites and the results they show; why/why not
- What they mean by trust; i.e. what kinds of things affect whether they trust a DCT or not
- Whether they trust some sites more than others; why/why not
- How does trust in a website influence their decision to purchase or use the comparison information shown (or the way they search)

- Why they think the offers appeared in the order they did – what do they think determines this  
**FIRST ASK FOR DCT USED IN THE TASK, THEN ASK FOR COMPARISON SITES IN GENERAL -**

- How do they think comparison sites work – i.e. what they think the purpose of the sites are
- Do they think comparison sites offer them a) recommendation on what product/service to choose b) impartial comparison of products/services c) both?
- How do they think comparison sites earn a profit, is this important

*If needed, researcher explain to that comparison sites typically earn commission from suppliers*

- Whether knowing this affects (a) how much they trust comparison sites or (b) how they will make decisions in future
- For the product they just searched for, what commission do they expect the supplier would pay to the DCT
- Researcher provide examples:
  - for home and car insurance, the commission is typically around £45 per purchase
  - for electricity/gas between £15 and £35 per switch
    - Whether knowing this affects trust in comparison sites, or use of comparison sites in the future
- Would they be prepared to pay to use a DCT
  - For the transaction (i.e. to purchase the product)
  - For the search only (i.e. just to research products and compare)
    - If so, how much (for each)
- What kind of coverage do they think these sites offer (i.e. do they think that comparison sites cover the whole market, i.e. all possible suppliers or are there suppliers that are not on a DCT)
  - How important is this

- Whether knowing that a particular site did not cover the whole market would affect whether they would use it, or their online/offline search behaviour
- How, why
- Refer back to question on trust -
  - Who do they think is responsible should something go wrong with their purchase (i.e. supplier or DCT)
    - If they do not get the price quoted on the DCT or product details turn out to be different- who would they 'blame' (i.e. supplier, DCT, themselves)
  - How do they think comparison sites are regulated/accredited; is this important
  - Did they notice regulation/accreditation information during exercise; if so what did this look like
  - Explore need for transparency of relationship between comparison sites and suppliers – what should they disclose / how

### **Making a decision**

- Why did they choose this particular product/service in the end – what the decision was based on

### **At purchase stage;**

- Explore whether participant would continue to purchase the product
  - Via DCT - and reasons for view
- If they purchase through a DCT, who do they think they are buying from (the DCT or supplier)
  - Reasons for view
- If they have stated they would not purchase, explore the reasons behind this

### **Wrap up (5 minutes)**

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*Research explain we would like to briefly explore the kinds of circumstances you might use these kinds of websites and tools.*

- Briefly: what expectations they have from comparison sites
  - What are the benefits to using these sites
  - Any concerns they have about using the sites
  - **Does this change depending on the sector – if so how/why**

- How they respond to idea of comparison sites approaching them e.g. to remind them to renew their insurance, and reasons for view
- What is their ideal experience of using comparison sites – how would they like this to work for consumers
- Any questions/final comments they have about comparison sites
- Whether they think there is anything they will do differently in relation to comparison sites as a result of anything they've learnt through this research
- Any questions about the research

*Thank you for taking parting in our research today! Your views are invaluable to helping understand how people are using online comparison tools.*

- Explain debit cards
- Thank and close

