KANTAR PUBLIC=

CMA
Competition & Markets Authority

Digital Comparison Tools: Consumer Research

Technical report

Report prepared by Kantar Public

Tim Hanson, Sam Sullivan, Emily Fu, Lindsay Abbassian and Deborah Willis

Contents

1. Introduction

This report includes technical information on 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. A separate report covering the findings from the research is published on the CMA website.

Following this introductory chapter, the technical report is divided into six further chapters, as follows:

- Chapter 2 includes details of the qualitative research conducted

- Chapter 3 provides an overview of the quantitative survey sample design

- Chapter 4 outlines the quantitative questionnaire development process

- Chapter 5 provides an overview of the quantitative fieldwork approach and outcomes

- Chapter 6 includes details of the validation process conducted for the quantitative survey

- Chapter 7 provides details of the quantitative coding, weighting and data production processes

A number of documents from the quantitative and qualitative research are included as appendices at the end of the report.

1.1 Overview of research methods

The research started with an initial qualitative stage (16 face-to-face depth interviews), which primarily aimed to inform the design of the quantitative questionnaire, as well as providing an overview of the consumer experience of using comparison sites.

The quantitative research was conducted using an address based online survey method and comprised over 4,000 interviews with UK adults aged 16+. The survey asked a number of general questions about shopping around and use and perceptions of comparisons sites. Consumers who had shopped around for products or services in one of eight sectors were asked a series of follow-up questions about this experience.

Further qualitative research was conducted (another 16 face-to-face depth interviews) following completion of the quantitative survey. These interviews focused on testing specific hypotheses about how consumers use comparison sites based on issues to emerge from the quantitative research, as well as gathering additional evidence about how consumers perceive and use comparison sites.

1.2 Terminology used in the report

We refer to 'comparison sites' throughout the report as a shorthand 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

- 'Non-users' – usually refers to the group of consumers to have shopped around in one of the eight sectors covered by the survey in the three months prior to interview without using a comparison site.

- 'Survey case study sector' – refers to one of four sectors that were the focus of the research and prioritised for analysis: home insurance, flights, broadband and energy; the other sectors covered by the research were: motor insurance, travel insurance, hotels and credit cards

2. Qualitative Research

2.1 Overview

Two phases of qualitative research were conducted: the first phase of research in part informed the survey design, and the second phase in part tested hypotheses emerging from the quantitative data. Both phases provided substantive evidence about consumer use of comparison sites. A summary of the phasing is provided below:

Qualitative phase 1 (16 interviews)	Quantitative survey	Qualitative phase 2 (16 interviews)

2.2 Phase 1

2.2.1 Sample design

Part 1 of the qualitative research focussed mainly on informing the design of the quantitative questionnaire, alongside a number of standalone topics. In total, 16 respondents were recruited, broken down as follows:

- Whether consumers have searched online for a product in a relevant sector (Credit cards, Broadband, or Flights):

  - 4 x Yes, within the last 0-3 months
  - 4 x Yes, within the last 3-6 months
  - 8 x Not yet, but intend to (no time specified)

- Whether consumers used (or would consider using) a comparison site when searching online for a product:

  - 12 x used (or would consider using) a comparison site
  - 4 x not used a comparison site (or would not consider using)

In addition to the quotas above, the sample was also structured around the following criteria:

- A spread of consumers who have and have not purchased the product they searched for

- By mode of search – at least two people who have used an app-based comparison tool

- By use of comparison sites – to include at least two people who have made a purchase/switched on a comparison site (as opposed to only using a comparison site to search)

Respondents were recruited in two locations (Greater London and Birmingham). Participants received £40 as an incentive for participating in the research. The phase 1 recruitment questionnaire is included in Appendix A.

Table 2.1 – Achieved sample for Phase 1

	BIRMINGHAM	LONDON	TOTAL
TOTAL			
Face to Face depth interviews	9	7	16
PRIMARY QUOTAS			
Searched online for products in last 6 months			
Yes - last 3 months	2	1	3
Yes - 3-6 months ago	3	2	5
No - not yet but intend to in next 3 months	4	4	8
Using a Digital Comparison Tool for product search			
Used a comparison site or would consider using a comparison site - Credit Card	2	2	4
Used a comparison site or would consider using a comparison site - Broadband	2	2	4
Used a comparison site or would consider using a comparison site - Flights	2	2	4
Not used a comparison site or would not consider using a comparison site for any of the sectors (Credit cards, Broadband, Flights) - ANY	3	1	4
SECONDARY QUOTAS			
Mode of search			
Mobile app	2	1	3
Purchased the product searched for			
Purchased from price comparison tool/website	2	1	3
Purchased from somewhere else	1	1	2
Did not purchase - only searched for product	2	1	3

2.2.2 Fieldwork

The fieldwork for Phase 1 of the qualitative research was conducted in October 2016 in Greater London and Birmingham. The 16 depth interviews were conducted face to face in respondents' homes and lasted 60 minutes. The depth interviews consisted of an initial discussion, followed by 15 minutes of observing respondents' using a comparison site or shopping around online using other methods, and ended with further discussion following the observation.

For the observation, respondents were asked to compare products or deals for a particular product they wished to purchase in the way they normally would, adopting a 'think aloud' approach. Using this method, respondents talked through their thought process as they used the comparison site, or shopped around online using other methods, noting what they were looking at, what they were looking for, and other impressions throughout the experience. After the observation, researchers asked follow up questions to explore the reasons for respondents' behaviour and their assessment of the experience.

Due to the inclusion of both comparison site users and non-users in the sample, two separate versions of the topic guide were produced. However, the focus for both groups was on observing and understanding online behaviour. The guides are included in Appendices B (users) and C (non-users).

2.3 Phase 2

2.3.1 Sample design

Phase 2 of the qualitative research, besides gathering additional evidence about how consumers perceive and use comparison sites, focussed on testing specific hypotheses about how consumers use comparison sites based on issues to emerge from the quantitative research. We recruited a total of 16 respondents who use comparison sites in different ways, with a goal to recruit at least 4 in each of the following categories:

- Use comparison sites to investigate what's on offer /as information source but don't go on to purchase

- Use comparison sites to investigate what's on offer but then contact supplier/s to check the product and purchase from the supplier

- Use comparison sites to investigate what's on offer and purchase via a comparison site

We also recruited respondents on the basis of which sector they have used a comparison site for in the last 6 months. Respondents were recruited for the following sectors:

- Home insurance

- Energy

- Credit cards

- Flights

- Broadband

Respondents were recruited in the same two locations as for phase 1 (Greater London and Birmingham), and had a range of confidence levels using comparison sites. Participants received a £40 incentive for participating in the research. The phase 2 recruitment questionnaire is included in Appendix D.

Table 2.1 – Achieved sample for Phase 2

	BIRMINGHAM	LONDON	TOTAL
TOTAL			
Face to Face depth interviews	10	6	16
PRIMARY QUOTAS			
Use of comparison sites			
Use comparison sites but don't purchase	4	2	6
Use comparison sites and then purchase through supplier	4	2	6

Use comparison sites and then purchase through a comparison site	2	2	4
Sector			
Home insurance	2	1	3
Energy	2	1	3
Credit cards	2	1	3
Flights	2	2	4
Broadband/Broadband and TV packages	2	2	4
Confidence using comparison sites			
Very confident	3	2	5
Fairly confident	3	2	5
Not very confident	2	1	3
Not at all confident	2	1	3
SECONDARY QUOTAS			
Gender			
Male	5	3	8
Female	5	3	8

2.3.2 Fieldwork

The fieldwork for Phase 2 of the qualitative research was conducted in January 2017 in Greater London and Birmingham. The 16 depth interviews were conducted face to face in respondents' homes and lasted 60 minutes. The interviews were very similar in structure as in phase 1 (and included an observation exercise), though some new areas of discussion were added in order to explore particular topics in greater depth. The adapted guide is included in Appendix E.

3. Quantitative sample design

3.1 Summary

The quantitative research was conducted using an Address Based Online Survey (ABOS). The target population for the survey was UK internet users aged 16+.

The ABOS approach can be summarised as follows:

- A stratified unclustered sample of addresses was drawn from the Royal Mail Residential Postcode Address File (PAF)

- Selected addresses were sent an advance letter with details of the research and a web address where they could access the survey

- Up to four adults were invited to complete the survey in each sampled household (with separate survey logins provided)

The survey aimed to deliver an achieved sample size of around 4,500 individuals in UK households. The target sample size was determined by the objectives to deliver the largest possible sample size within a fixed budget and to ensure large enough sample sizes in the four survey case study sectors[1] to allow for sector level analysis.

In the following sections we outline the sampling approaches for stage 1 (selection of addresses) and stage 2 (selection of individuals). We also provide details of the sector sampling probabilities, which aimed to ensure a sufficient sample size for each of the key sectors covered by the survey.

3.2 Stage 1 – selection of addresses

The PAF was filtered to exclude addresses for businesses or other organisations or communal establishments. The remaining addresses were stratified by quintile of the 2010 Index of Multiple Deprivation (IMD). Within each of the five strata, the addresses were sorted by region and then - within region - by (local LSOA) address density. Finally, the addresses were listed alphanumerically within each postcode before the sample was drawn using a 1 in n selection with a random start and fixed interval.

The sample design assumed a response rate target of 10%. This, alongside the projected eligibility rate (91%)[2], and the average number of adults in UK households (1.9) determined the issued sample size.

The sample fractions varied between strata (IMD quintile) to maximise the likelihood of a balanced responding sample. The decision to vary the sampling fractions by strata was based on evidence from previous surveys that adopted an ABOS approach. These surveys showed that those in less deprived areas based on the IMD were more likely to respond to surveys than those living in more deprived areas.

Table 2.1 shows the estimated response rate[3] for each IMD quintile alongside the disproportionate number of addresses sampled and the predicted achieved sample of individuals.

---

[1] Home insurance, flights, energy and hotels; it was expected that an overall sample of 4,500 would deliver between 250 and 400 consumers who had used a comparison site in each sector in the three months prior to interview.

[2] This excludes households that would be treated as 'deadwood' under a face-to-face design – for example, holiday homes and vacant properties.

[3] These response rates assume a consistent reminder strategy across quintiles.

Table 2.1 – Estimated response rate, issued sample and predicted interviews by IMD quintile

IMD quintile	Estimated response rate	Number of addresses issued	Predicted number of achieved interviews
1 (most deprived)	6.0%	6,940	722
2	7.9%	6,000	819
3	10.2%	5,200	914
4	12.0%	5,200	967
5 (least deprived)	14.1%	5,200	1,012
Overall	10.0%	28,540	4,434

The planned survey reminder strategy was also structured to deliver a more even sample across IMD quintiles. It was planned that no households in the least deprived quintile (quintile 5) would receive second reminders; only a proportion of households in the second (quintile 4) and third (quintile 3) least deprived quintiles would receive a second reminder. All non-responding households in the two most deprived quintiles (quintiles 1 and 2) would receive two reminders[4].

The sample was divided into two tranches; the first tranche included 60% of total issued addresses and the second tranche 40%. This would allow initial response to the survey to be assessed following tranche 1, allowing for adjustments to the tranche 2 sample if required[5]. Sector sampling probabilities could also be adjusted in advance of tranche 2 (see section 3.4 for further details).

3.3 Stage 2 – selection of individuals

Within each household all adults aged 16+ were invited to take part, rather than instructing residents to select on adult. Feasibility work carried out on other surveys suggests that respondent compliance with sampling instructions is relatively low[6]. The 'multiple adults' design effectively overcomes the problem of non-random within-household sampling by allowing all adults in sampled households to complete the survey. It does however increase the risk of one adult completing multiple questionnaires (see chapter 6 for further details of the validation process).

A letter was sent to each sampled address inviting resident individuals aged 16+ to complete the survey. Four sets of login details were provided, allowing up to four adults in sampled addresses to complete the survey[7]. A URL link was provided, along with unique login details, which enabled each person to access the survey.

All adults aged 16+ in sampled households were eligible to take part in the survey, regardless of previous shopping around behaviour and use of comparison sites. The invitation letters sent to households did not include specific information on the survey topic, to help ensure that the achieved sample would not be biased towards consumers more involved in these activities.

Since the focus of the survey was on online behaviour, no offline response option was provided. Thus, **the achieved sample is representative of UK internet users aged 16+ and not all UK adults**.

---

[4] The reminder strategy used for the survey differed a little from these assumptions. See chapter 5 for details.

[5] In the event, there was no change to the tranche 2 issued sample.

[6] See, for example: Williams, J. (2017) An introduction to address-based online surveying. Social Research Practice, Issue 3, Winter 2016-17.

[7] Households with more than four adults could request additional logins – though no such requests were received during the fieldwork period.

3.4   **Sector sampling probabilities**

A key objective of the research was to investigate any differences in shopping around behaviour and use of comparison sites between the sectors covered by the survey. The analysis would focus on four sectors: home insurance, flights, broadband and energy[8]. It was important to ensure a robust achieved sample size within each of these sectors, based on both those who had used a comparison site in the last three months (comparison site users), and those who had shopped around in other ways (non-users).

It was decided not to ask detailed questions in relation to multiple sectors in the survey as this would have made the questionnaire too long for some respondents. Thus, in cases where a respondent had used a comparison site or shopped around across multiple sectors, one sector was selected for detailed questioning. To ensure an even as possible effective sample size between the four sectors, different sector selection probabilities were employed within the survey questionnaire. This involved assigning relative weights ('sampling probabilities') to each of the survey case study sectors, to enable a degree of control over which sectors would be selected. This effectively ensured that in cases where multiple sectors were eligible for follow-up questions[9], the less common sectors[10] had a greater probability of being selected.

To estimate the penetration of use of comparison sites and shopping around in other ways for each sector, questions were asked on the Lightspeed UK online access panel. While it's likely that members of access panels differ from the wider population in online behaviour, we would not expect there to be particular differences between sectors compared with the general population. As such, these rates were taken as the best available indication of the relative differences in penetrations between each sector.

Table 2.2 shows the proportion of panellists who had used a comparison site in each of the four sectors in the last three months. Table 2.3 shows the proportion who had shopped around in other ways (i.e. outside comparison sites) in the same period.

Table 2.2 – Proportion of panellists to use a comparison site in each sector in previous three months

Sector	%
Home insurance	18%
Flights	15%
Broadband	11%
Energy	16%

Table 2.3 – Proportion of panellists to have shopped around in other ways in each sector in previous three months

Sector	%
Home insurance	16%
Flights	18%
Broadband	13%
Energy	16%

Analysis of the micro-data showed the level of overlap between each sector (i.e. the combination of sectors that each consumer had used a comparison site or shopped around in). This data was used to produce

---

[8] The survey also covered motor insurance, travel insurance, hotels and credit cards.

[9] This applies to cases where a consumer had shopped around on comparison sites in multiple sectors in the last three months.

[10] I.e. those sectors where shopping around or use of comparison sites was less frequent.

sampling probabilities for each of the four sectors with the aim of minimising the variation between effective sample sizes between sectors. Tables 2.3 (comparison site users) and 2.4 (non-users) show the sampling probabilities and the predicted actual and effective sample sizes for each of the four sectors.

Table 2.3 – Sampling probabilities and predicted sample sizes per sector for comparison site users

Sector	Sampling probability	Predicted sample size	Predicted effective sample size
Home insurance	6.1	615	484
Flights	5.5	514	398
Broadband	7.3	309	245
Energy	6.1	484	388

Table 2.4 – Sampling probabilities and predicted sample sizes per sector for non-users

Sector	Sampling probability	Predicted sample size	Predicted effective sample size
Home insurance	5.4	514	409
Flights	6.6	644	506
Broadband	9.0	422	333
Energy	6.3	519	411

To illustrate how the sampling probabilities worked in practice we provide the following examples:

- Respondent A had shopped around using a comparison site in the last three months for two sectors: flights and broadband. The sampling probability for flights was 5.5 and for broadband 7.3. Therefore the sum of the sampling probabilities for these two sectors was 12.8. The probability of flights being selected in this case was 5.5 / 12.8; the probability of broadband being selected was 7.3 / 12.8. Thus, flights had a 43.0% chance of being selected and broadband had a 57.3% chance of being selected.

- Respondent B had shopped around for home insurance and energy in the last three months but had not used a comparison site in either case. The sampling probability for home insurance was 5.4 and for energy 6.3. Therefore the sum of the sampling probabilities was 11.7. The probability of home insurance being selected in this case was 5.4 / 11.7; the probability of energy being selected was 6.3 / 11.7. Thus, home insurance had a 46.2% chance of being selected and energy had a 53.8% chance of being selected.

Where a selection was required, an algorithm built into the online survey script determined the selected sector, based on the above probabilities.

The sample sizes were reviewed prior to the release of tranche 2 sample, with the sampling probabilities adjusted based on progress to that point. We provide more information on these adjustments in chapter 5.

For any cases where a consumer had shopped around in one of the four survey case study sectors they would always be asked detailed follow-up questions about one of these sectors (as determined by the sampling probabilities described above). For any cases where they had not shopped around in any of these sectors, and had shopped around in one of the other sectors covered by the survey, they were asked about the one of these sectors they had shopped around in most recently. In some cases consumers were asked

about two sectors – i.e. they could qualify as a comparison site user for one sector and as a non-user for another sector.

Since there were separate follow-up questions for those who used comparison sites ('users') and those who shopped around in other ways ('non-users'), in some cases consumers were asked about two different sectors. For 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.

4. Quantitative questionnaire development

4.1 Overview of questionnaire development

The questionnaire for the quantitative survey was developed by Kantar Public, with involvement and consultation with the CMA throughout the development process.

The questionnaire was broadly designed to address the key research objectives, while ensuring that this research built on existing evidence. The questionnaire needed to capture:

- Levels of shopping around across the range of sectors covered by the survey

- Awareness of comparison sites

- Experience of using comparison sites, both overall and in relation to the specific sectors

- Detailed questions for consumers who had used a comparison site in the last three months (asked in relation to a specific sector/experience)

- Detailed questions for consumers who had shopped around without using a comparison site in the last three months (asked in relation to a specific sector/experience)

- Questions on perceptions, trust and regulation of comparison sites, asked of all aware of them

- Demographic questions and wider internet use/behaviour

At the outset of the questionnaire development process a structure was developed, which was refined through the questionnaire development stage. Kantar Public and the CMA then worked in close consultation to develop draft versions of the questionnaire. Where relevant, questions were taken from other surveys that have previously been conducted around similar topics. The exploratory qualitative research was also used to inform the questionnaire design.

Following agreement of a draft questionnaire, cognitive interviews were conducted to test the questionnaire with consumers. This aimed to assess understanding of questions and test how well consumers could recall experiences. The questionnaire was then updated based on findings from the cognitive testing to produce a final version for the main stage.

In the remainder of this chapter we outline some of the main questionnaire development challenges, describe the approach to cognitive testing, provide a detailed overview of the final questionnaire, describe how the questionnaire was programmed and provide the interview length.

4.2 Key challenges in questionnaire development

In this section we outline some of the key challenges faced in the questionnaire development process and describe how these were addresses in the final design:

- Consumers were asked a number of questions about a specific experience of shopping around. In determining an appropriate reference period (i.e. how far we would ask consumers to think back) a balance needed to be struck between keeping the period sufficiently recent, so that they could recall experiences, and ensuring robust sample sizes were delivered. Following the initial qualitative research and cognitive testing it was decided that a reference period of three months would be appropriate. Thus, all detailed questions asked of consumers in the survey would have related to a shopping around experience that occurred within the three months prior to interview. The survey data suggests that this was an appropriate reference period, with more than nine in ten consumers reporting that they recalled the experience that they were asked about either very well or fairly well.

- It was necessary to cover shopping around experiences across eight different sectors in a single questionnaire. While many questions were relevant for all sectors, there was a need to tailor some questions to ensure relevance. A small number of questions were only asked of a sub-set of sectors and text substitution was used to ensure appropriateness of question wording. Sector specific response lists were also included for questions on comparison sites used, information provided and aspects of products. These lists are included alongside the full questionnaire in Appendix F.

- While consumers could generally recall experiences, the cognitive testing revealed some issues with recall of specific behaviour when using comparison sites. This included specific details of functions used on sites – for example, re-ordering and filtering. As a result, some questions were removed or simplified in advance of the main stage of the survey.

- It was important to ensure the language used in the questionnaires was clear and succinct, to support respondent understanding. For example, the term 'comparison sites' was used throughout the questionnaire after a definition of what this covered, rather than referring to 'Digital Comparison Tools', which would be less meaningful for those completing the survey.

- There was not time within the questionnaire to ask follow-up questions in relation to all relevant sectors. One sector was followed up in detail in cases where multiple sectors were eligible, with sampling probabilities in place to ensure good coverage of all key sectors[11].

4.3 Cognitive testing

Cognitive interviewing is a versatile technique that allows the critical evaluation of the transfer of information. It is commonly used in survey research to explore how participants understand, mentally process and respond to the presented material and aims to identify where problems are experienced within this process. Ultimately, the aim of the question designer is that material is interpreted universally in the manner that it was intended. Cognitive testing may uncover that individuals presented with the same question, interpret it in a variety of ways that on reflection appear entirely reasonable. Detection of such problems allows modification of the survey instruments to enhance clarity and consistency of interpretation of questions, hopefully leading to a reduction in cognitive processing demands when answering questions, ultimately leading to more accurate answers.

A total of 15 cognitive interviews were conducted in October 2016 with consumers who had recently shopped around in sectors covered by the survey, either by using comparison sites or in other ways. Respondents were recruited by Kantar Public to pre-agreed quotas, to ensure a mix of respondents by gender, age, frequency of internet use and by sectors shopped around in. Respondents were given a £40 gift voucher as a thank you for their time.

Interviews were conducted using paper versions of the questionnaire by members of Kantar Public's research team, all of whom have received comprehensive training in cognitive testing methods. Respondents were encouraged to think aloud as they considered questions, to provide a better understanding of the thought processes involved in answering. Researchers used a probe guide to follow-up on key issues as interviews progressed, as well as using spontaneous probes in response to any other issues to emerge.

All interviews were audio-recorded and, once finished, researchers typed up notes into a bespoke analysis framework. Responses from the framework were then reviewed across all interviews to allow common issues to emerge. Based on these findings, Kantar Public provided a summary report to the CMA, including recommendations for changes to questions in advance of main stage fieldwork.

4.4 Overview of final questionnaire

The table below provides an overview of the final questionnaire. The table also notes which groups of respondents were asked each section of the questionnaire.

Table 4.1: Final questionnaire

Questionnaire section	Overview of content	Groups asked questions
Internet access	- Frequency of internet use - Devices used to access internet - Confidence in undertaking different online activities - Number of adults in household	All consumers

---

[11] See chapter 3 for more information on the sampling probabilities.

General use of comparison sites and shopping around	• Responsibility for purchase decisions • Sectors where shopped around in last two years • Last time shopped around in each sector • Whether purchased / taken out products in each sector • Reasons for purchasing without shopping around • Comparison sites used • Whether previously used a comparison site in each sector • Last time used a comparison site in each sector • Awareness of comparison sites	All consumers
Use of other channels	• Sector where shopped around most recently • What looking for when shopping around • What prompted shopping around • Shopping around methods • Reasons for not using comparison sites • Aspects of products or services compared • Purchasing outcome • Perceptions and satisfaction with shopping around • Recall of shopping around	All consumers who shopped around in a sector in the last three months without using a comparison site
Motivation for shopping around	• Sector where used comparison site most recently • What looking for when shopping around • What prompted shopping around • Previous use of comparison sites • Use of comparison sites versus apps • Reasons for using comparison site • Use of same or multiple comparison sites • Comparison sites visited • How reached comparison site • Reason for choice of comparison site	All consumers who shopped around in a sector in the last three months using a comparison site
Experience of using comparison sites	• Reasons for using multiple / the same comparison site • Views on providing information on comparison sites • Filtering and ordering results	All consumers who shopped around in a sector in the last three months using a comparison site

	• Number of results considered	
	• Aspects of products or services compared	
	• How well products were matched to needs	
	• Ease of using comparison sites	
	• Perceived coverage of comparison sites	
	• Other shopping around methods	
Purchasing and decision making	• Purchasing outcome and reasoning	All consumers who shopped around in a sector in the last three months using a comparison site
	• Site used for purchase	
	• Whether results on comparison site used to help negotiate a better deal with supplier	
	• Previous knowledge / relationship with supplier purchased from	
	• Perceptions and satisfaction with use of comparison site	
	• Recall of using comparison site	
General awareness and understanding of comparison site	• Perception of whether sites provide advice or impartial comparison	All consumers aware of comparison sites
	• Trust in comparison sites	
	• Complaints	
	• Regulation of comparison sites	
Demographics	• Gender	All consumers
	• Age	
	• Tenure	
	• Household composition	
	• Employment status	
	• Qualifications	
	• Income	

4.5 Questionnaire programming

Once the questionnaire was agreed, Kantar Public programmed an electronic script using its online scripting software. The script was tested by Kantar Public and the CMA and signed-off prior to the start of main stage fieldwork.

4.6 Interview length

The mean interview length was 15 minutes across the full sample. As noted elsewhere, the questionnaire was heavily filtered, so the interview length varied considerably across groups of respondents, based on their prior experience of shopping around and using comparison sites. Table 2.2 shows the mean interview length across key groups. Any interviews with a completion time of over 60 minutes have been excluded, as it can be assumed these interviews were completed over more than one sitting.

Table 4.2: Mean interview lengths

Group	Mean interview length (minutes)	Base
Full sample	15	3,938
All asked detailed questions on comparison sites and detailed questions on shopping around in other ways	23	522
All asked detailed questions on comparison sites only	21	1,052
All asked detailed questions on shopping around in other ways only	14	511
All aware of comparison sites (but not asked detailed questions)	9	1,734
All unaware of comparison sites	6	124

5. Quantitative fieldwork

5.1 Overview of fieldwork

In this chapter we provide details of the quantitative fieldwork approach and outcomes. The fieldwork approach comprised:

- An address based online survey (ABOS); this involved selecting addresses from the Postal Address File (PAF) and sending letters to sampled households, inviting adults to complete the survey; reminder letters were sent to encourage participation

- A two-tranche approach to sending invitations; letters in the second tranche were despatched around two weeks after the first tranche, and allowed sample numbers and sector sampling probabilities to be adjusted prior to the launch of tranche 2, if required

- An online recontact survey and a face-to-face omnibus survey to provide data on reasons for not using comparison sites when shopping around for products and services

In the sections below we provide an overview of fieldwork timings, include details of the invitation letters and reminders sent to sampled households, provide details of incentives offered, and present the response rates and interview numbers across key groups. We also provide details of the online recontact survey and face-to-face omnibus survey.

5.2 Overview of fieldwork period

Fieldwork for the survey was conducted between mid-November 2016 and early January 2017.

The issued sample was divided into two tranches, with 60% of addresses being allocated to tranche 1 and 40% being allocated to tranche 2. Invitations were sent to tranche 2 addresses approximately two weeks after tranche 1 addresses. Tranche 1 included a soft launch, where invitations letters were sent to around 20% of addresses in this tranche prior to the full launch. Despatch dates for all mailings can be found below (section 5.3).

The two-tranche approach was adopted in order to allow analysis to be carried on early responses before sending invitations to all addresses. As described in chapter 3, the script for the online survey applied sampling probabilities when deciding in which sector a respondent would answer (in the event that they were eligible in more than one sector). The purpose of this was to ensure that sufficient numbers were achieved in relation to each of the survey case study sectors (home insurance, flights, broadband and energy). By holding back a proportion of sample for a second tranche it was possible to review incidence rates and achieved sample sizes among early responses, and deciding whether the probabilities would need to be adapted in advance of the Tranche 2 despatch date.

Approximately one week after initial invitation letters were sent to tranche 1 addresses, analysis was carried out on data collected up to that point. It emerged that achieved numbers were slightly lower than anticipated in certain case study sectors (all sectors other than flights among comparison site users; energy and home Insurance among non-users (i.e. those shopping around in other ways). As a result, it was decided to adapt the sampling probabilities prior to the tranche 2 despatch. The amendments are shown below in Table 5.1 and Table 5.2.

Table 5.1: Alterations to selection probabilities for comparison site users

Sector	Original selection probability	Revised selection probability
Home insurance	6.1	3.0
Flights	5.5	1.0
Broadband	7.3	1.0
Energy	6.1	1.9

Table 5.2: Alterations to selection probabilities for non-users

Sector	Original selection probability	Revised selection probability
Home insurance	5.4	1.9
Flights	6.6	1.0
Broadband	9.0	2.5
Energy	6.3	2.7

5.3 Invitation letters and reminders

All sampled addresses were sent a letter that invited up to four people in their household to take part in the survey. The letter provided information on how to access the survey online, and respondents were directed to www.cmaconsumersurvey.co.uk to complete the survey. Four sets of unique login details were provided to each address. The letter was double-sided, with the key information (login details, survey link) located in the front. The letter also explained that the survey was being carried out on behalf of the CMA; that respondents would receive a £10 shopping voucher in exchange for taking part; the purpose of the survey; and stressed the importance of taking part. The reverse of the letter contained additional information, explaining how their address was selected and providing reassurances about the confidential nature of the research.

The letter also informed the resident(s) that they would be able to claim a £10 shopping voucher after completing the survey, as a thank you for taking part (see section 5.4 for details of the incentives).

Finally, the letter provided an email address and telephone number in case the household wanted more information regarding the survey.

For each tranche, two reminder letters were sent to non-responding households[12]. For tranche 1, an additional third reminder was sent to households in the three most deprived quintiles in an effort to increase response[13]. 'Non-responding' addresses were defined as belonging to one of two groups:

- Addresses for which no responses had been received

- Addresses for which the number of completed surveys was less than the number of adults reported by one or more respondents

---

[12] As noted in chapter 3, the original intention was to only send reminders to a sub-set of non-responding households (those in the most deprived quintiles). However, in an effort to maximise response, second reminders were sent to all non-responding households.

[13] Due to the need to close fieldwork for both tranches simultaneously, it was not possible to send a third reminder to tranche 2 addresses.

Aside from informing the household that the survey had not yet been completed by all eligible adults, the content of the letter was largely the same as the invitation letter.

The specific dates for each letter despatch are outlined below in Table 5.3.As noted in the table, the deadline for completions was January 4th 2017. This means that a portion of fieldwork was conducted over the Christmas period. We would usually recommend avoiding conducting surveys around Christmas as this may have a negative impact on response. However, on this occasion a good rate of completions was achieved over the Christmas period, as illustrated in section 5.5.

Table 5.3: Letter despatch dates

Mailing	Tranche 1	Tranche 2
Soft launch (3,500 records)	November 17th	N/A
Invitation letters despatched	November 21st	December 2nd
1st reminders sent	November 30th	December 14th
2nd reminders sent	December 14th	December 23rd
3rd reminders sent	December 23rd	N/A
Deadline for completions	January 4th	January 4th

Copies of the letters used can be found in Appendices I (invitation letter) and J (reminder letters).

5.4 Incentives

All respondents that completed the survey were awarded a £10 shopping voucher as a thank you for taking part.

Incentives were administered by external rewards company 'Perks'. A screen at the end of the online survey contained a link to the Perks website and unique log-in details that the respondent could use to register for their voucher. After personal details and a contact email address were entered into the Perks site, online vouchers were emailed to respondents within 24 hours. Alternatively, respondents could request a paper voucher, which was sent in the post and arrived within one week of the order.

5.5 Achieved interview numbers and response rates – overall, by key group, progression over fieldwork period

In total, 4,800 surveys were completed. Following validation, and the removal of invalid completions (see chapter 6) the final total was 4,083 completed surveys, representing an 8.2% response rate. The final fieldwork figures are shown below. Table 5.4 shows the achieved numbers and response rates for the overall sample and across IMD quintiles; Table 5.5 shows the achieved sample sizes for a range of key groups of interest; Chart 5.6 shows the cumulative number of completions plotted over the fieldwork period.

Table 5.4: Achieved sample numbers and response rates

	Addresses issued	Assumed number of eligible adults	Number of completions	Response rate
All sample	28,540	49,605	4,083	8.2%
All Tranche 1 sample	17,124	29,763	2,597	8.7%
All Tranche 2 sample	11,416	19,842	1,486	7.5%
IMD quintile 1 (most deprived)	6,940	12,062	805	6.6%
IMD quintile 2	6,000	10,429	792	7.6%
IMD quintile 3	5,200	9,038	768	8.5%
IMD quintile 4	5,200	9.038	811	9.0%
IMD quintile 5 (least deprived)	5,200	9,038	907	10.0%

Table 5.5: Achieved sample numbers by sector

Sector	Eligible for comparison site section	Asked comparison site section	% asked of those eligible	Eligible for shopping around section	Asked shopping around section	% asked of those eligible
Home insurance	314	210	67%	124	107	86%
Flights	325	508	81%	295	257	87%
Broadband	279	182	65%	247	192	78%
Energy	373	267	72%	213	168	79%
Motor insurance	559	235	42%	144	92	64%
Travel insurance	209	44	21%	107	62	58%
Hotels	661	177	27%	333	154	46%
Credit cards	184	45	24%	119	63	53%
All sample	1,668	1,668	100%	1,095	1,095	100%

Chart 5.6: Cumulative survey completions over the fieldwork period
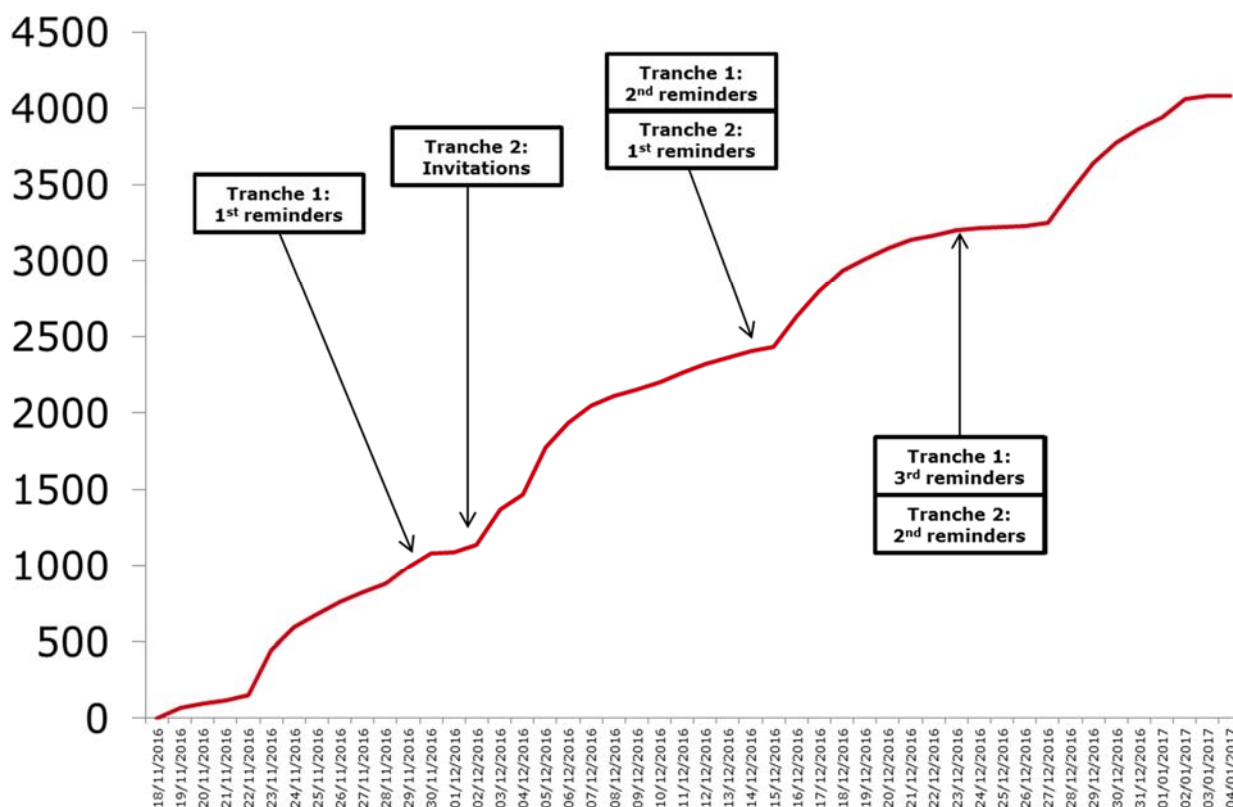
5.6 Question C5 – Filter error

Upon completion of fieldwork, an error in the questionnaire specification was discovered which resulted in one question not being asked of the expected respondents. Question C5 asked the following:

'Are there any particular reasons why you didn't use a comparison site to shop around on this occasion?

The intention was for this question to be asked of all respondents who had shopped around without using a comparison site in the last three months, and asked in relation to the sector that was selected for the 'shopping around' section of the questionnaire. However, due to a filter error the question was only asked of a sub-set of these respondents[14].

Since this was a key survey measure, additional approaches were used to ensure robust data could be provided. Two additional pieces of work were carried out:

- An online recontact survey of respondents to the original survey
- A separate survey carried out on the Kantar TNS Face-to-Face Omnibus

Details of both surveys are provided in sections 5.61 and 5.62.

5.6.1 Recontact survey

A total of 1,079 respondents should have been asked C5 but were excluded from the filter due to the error noted above. Of these a total of 271 respondents agreed to be re-contacted by Kantar Public and provided

---

[14] C5 was only asked of respondents who had not used a comparison site at any point in the last two years in relation to the sector they were asked about.

an email address or telephone number. Where an email address was provided, respondents were sent an email to inform them that an important question had been missed from the original survey. A link was provided where they could complete this question. The small number of respondents who provided a telephone number but not an email address were asked to complete the question by telephone. In addition to C5, respondents were also asked an open follow-up question to gain further information for their reasons for not using comparison sites. Respondents were offered an additional £5 incentive as a thank you for completing the recontact survey.

A total of 185 respondents completed the recontact survey. While this represented a reasonable level of response (68%), it was ultimately decided that this data would not be included in the published findings from the survey – for two reasons:

1. It was decided that these respondents may not fully represent the views of the full sample that should have been asked C5 in the survey. Responses were only obtained from 17% of those who should have been asked this question, based only on those who agreed to recontact, provided a valid email address or telephone number and completed the recontact survey. We could not be certain that responses to C5 will have been consistent with those provided by these respondents had the full eligible sample been asked this question.

2. The respondents who completed the recontact surveys had already completed the rest of the full survey. As such they would have been asked a number of further questions about comparison sites that were not intended to have been asked before C5 (for example, in relation to trust and coverage of comparison sites). It's possible that these questions may have prompted respondents to answer C5 in a different way to how they would have done in the original interview.

The recontact survey questionnaire is included in Appendix G.

5.6.2   Omnibus survey

In addition to the recontact survey, a small selection of questions was included on the Kantar TNS face-to-face omnibus, which uses a random location design – a high quality form of quota sampling. The omnibus uses a sophisticated computerised sampling system which integrates the Postcode Address File (PAF) with 2011 Census area statistics[15].

Kantar TNS operates up to two face-to-face omnibus surveys per week, depending on demand. In each wave of each survey, representative samples of 2,000 adults in Great Britain aged 16 years and over are achieved.

The objective of the omnibus survey was to provide robust data on reasons for not using comparison sites within each of the survey case study sectors, allowing for sector-specific analysis to be carried out at this question. To that end, the following questions were asked:

*   *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?*

*   **[IF ANY SECTORS SELECTED AT Q1]** *Q2: In the last three months, have you used a comparison site to shop around for each of the following products and services?*

*   **[IF ANY SECTORS SELECTED AT Q1 BUT NOT AT Q2]** *Q3: 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?*

The full questionnaire for the omnibus survey can be found in Appendix H.

Respondents were only asked Q3 in relation to one sector. The approach taken aimed to match the selection process followed for the main survey as closely as practically possible. In cases where the respondent was eligible in relation to multiple sectors, the following selection criteria were used:

*   If they were eligible in relation to home insurance (i.e. this was selected at Q1 and not at Q2), this was the selected sector[16]

---

[15] Further information on the omnibus methodology is included in Appendix O.

[16] This decision was taken as the main survey suggested that shopping around without using a comparison site was less common for home insurance compared with other survey case study sectors (flights, broadband and energy).

- If they were not eligible in relation to home insurance, but were eligible in relation to other survey case study sectors (flights, broadband or energy), one was selected at random

- If they were not eligible in relation to any survey case study sector sector (home insurance, flights, broadband or energy), but were eligible in relation to other sectors (motor insurance, travel insurance, hotels or credit cards), one was selected at random.

To maintain consistency with the original online survey, the questions were only asked of internet users.

The questions were run on two waves on the omnibus – Wednesday 1st to Sunday 5th February, and Friday 10th to Tuesday 14th February. In total, 3,370 respondents were interviewed, of whom 578 were eligible for Q3. The breakdown by sector is shown in Table 5.6.

Table 5.6 – Q3 sample sizes, by sector (Omnibus survey)

Sector	Respondents
Home insurance	133
Flights	100
Broadband	78
Energy	98
Motor insurance	62
Travel insurance	34
Hotels	47
Credit cards	26

6. Quantitative data validation

In this chapter we provide details of the data validation process conducted following completion of fieldwork. This includes details of interviews removed from the data due to failing validation checks.

6.1 Overview of validation process and checks

As noted in chapter 3, allowing multiple adults in each household to take part in the survey may increase the risk of fraudulent responses being entered. The most likely example of this is where one adult completes multiple questionnaires. Two elements of this survey in particular could be seen to make fraudulent responses more likely:

- A £10 incentive was being offered in return for participating, providing a motivation for individuals to complete multiple surveys (thereby increasing their reward).

- The questionnaire was quite heavily routed (i.e. many questions were only asked if the respondent fulfilled specific criteria). In surveys with minimal routing, the survey length is relatively consistent for all respondents. As a result, the level of effort required to complete the survey is the same each time, which can act as a disincentive to completing multiple surveys. In the case of this survey, however, a respondent who reported neither shopping around nor using a comparison site would be able to complete the survey relatively quickly, thus reducing the burden on an individual submitting multiple responses.

In light of this, a series of validation checks were implemented to identify fraudulent responses and remove them from the final data.

Stage 1 – Reviewing households where completes exceed number of adults

Any households where the number of completed surveys was greater than the minimum number of adults reported[17] were reviewed in detail. The first step taken was to review the email addresses provided by different members of households with multiple completions.

In general, where more than one response from the same household had provided the same name and/ or email address, the survey submitted first was retained while subsequent surveys were deleted. There were some exceptions to this rule. Where an adult's email address had been entered on behalf of a teenage child, this was deemed to be legitimate. Responses were also retained where the duplicate email address appeared to be a shared address (e.g. johnandsue@hotmail.com).

Once these surveys had been deleted, the remaining surveys in this group were reviewed in relation to the timing of completion. In some households, it could be clearly seen that a series of short surveys had been completed in quick succession (e.g. four completed surveys within 15 minutes, each beginning within a minute of the preceding survey ending). On the basis that these were almost certainly fraudulent responses, these surveys were deleted.

Stage 2 – Quality check flags

A number of quality checks have already been developed and successfully used for other ABOS surveys conducted by Kantar Public. While not all of these checks were applicable here, a selection were used as indicators of potentially fraudulent responses:

- Households in which the number of completes exceeded the minimum number of adults reported in any interview conducted in the household – as referenced above (Note: the 'minimum' number of adults was used on the understanding there may be variation within a given household, possibly for legitimate reasons)

- Households in which the number of children varied across the household (i.e. respondents in a household reported different numbers of children)

---

[17] I.e. the lowest number of adults reported in any interview conducted in the household.

- Respondents who answered 'Don't know' or 'Refused' to at least 25% of the questions they were asked. It is likely that such high levels of 'Don't know' or 'Refused' responses represent attempts by respondents to progress through the survey as quickly as possible.

While a survey response triggering one of these flags was not taken as an indication of fraud, triggering two or three of the flags was deemed sufficient for the interview to be deleted.

Stage 3 – Removing short interviews

The final stage of validation was to remove interviews that had been completed in an unfeasibly short amount of time. In deciding what the lower thresholds should be in terms of legitimate survey lengths, consideration was given not to how quickly a respondent could physically move through the screens in the online survey, but how long it would realistically take to read through and respond to all of the questions.

Given the level of routing in the questionnaire, a single minimum survey length could not be applied to all respondents. The achieved sample was divided into four groups, depending on their route through the survey, each with a different minimum survey length, as shown in Table 6.1.

Table 6.1: Minimum acceptable survey lengths

	Modules answered	Minimum survey length
Group 1	Comparison site module and shopping around module	10 mins
Group 2	Shopping around module only	4 mins
Group 3	Comparison site module only	8 mins
Group 4	Neither comparison site module nor shopping around module	2 mins

These minimum lengths were arrived at firstly by reviewing the range of interview lengths, and secondly by conducting a number of test interviews to understand the shortest reasonable amount of time that interviews could be completed in while ensuring all questions were read and responses considered.

Table 6.2 shows the number of cases removed at each stage of validation.

Table 6.2 – Cases removed at each stage of validation

	Criteria	Cases removed	% of total cases (pre-validation)
Stage 1	Evidence of fraud	557	12%
Stage 2	Failed quality checks	87	2%
Stage 3	Short surveys	73	2%
TOTAL		717	15%

7. Quantitative coding, weighting and data production

7.1 Coding

Post-interview coding was undertaken by members of the Kantar coding department. The coding department coded verbatim responses, recorded for fully open questions, and 'other specify' questions.

The questionnaire included a small number of open questions and a larger number of questions where an 'Other (specify)' option was available to respondents. All fully open and 'Other (specify)' responses were inspected by members of the Kantar coding department and members the research team at Kantar Public. This resulted in some additional codes being added to the code frames of some questions. Any new codes were reviewed by the Kantar Public research team before changes to code frames were made. For all questions, the aim was to reduce the proportion of answers left in the non-specific 'Other' category to below 10%.

The final code frames for all fully open and 'Other (specify)' questions are included in Appendix M.

7.2 Data cleaning, editing and checking

As part of standard quality procedures, Kantar Public conducted an extensive range of checks on the data outputs before provided to the CMA. This included topline checks (to ensure the correct respondents were being asked each question), checks between the raw and processed data, coding checks and extensive checking on the content of analysis breaks in the data tables.

One set of post-fieldwork edits were made. Some responses at the question G2 ('Have you shopped around in the last two years?') were edited post-fieldwork to correct inconsistencies in the data. On reviewing the final data, it was found that some respondents reported using a comparison website in a particular sector at G8 but did not report having shopped around in that sector at G2. In these instances, the response given at G8 was deemed to be more accurate, so the response at G2 was changed to show the respondent as having shopped around in the relevant sector within the last two years. For these respondents, the response at G3 ('When was the last time you shopped around?') was also changed to match that given at G8.

7.3 Weighting

In light of the analysis requirements, three individual weights were produced, as shown in Table 7.1.

Table 7.1: Weights in final data

Variable name in data	Explanation for when to use weight
Weight	This weight should be applied to obtain estimates for all questions, apart from any sector level results in the modules on shopping around (module C) or on use of comparison sites (modules M, E and P)
Weight_Shop	This weight should be applied to obtain sector-level estimates in relation to shopping around (in module C only)
Weight_DCT	This weight should be applied to obtain sector-level estimates in relation to use of comparison sites (in modules M, E and P only)

Calculation of weights was achieved through a multi-stage approach, as detailed below.

Stage 1

Since the original sample had been stratified by IMD Quintile, a post-stratification weight was produced to compensate both for the differential sampling fractions between strata and differential response rates. The post-stratification weight was equal to '(E)N_h/n_h', where '(E)N_h' is equal to the expected number of adults in stratum *h who used the internet at least once in the preceding three months* and 'n_h' is equal to the number of respondents in stratum *h*. '(E)N_h' was estimated based on relative level of internet use per IMD Quintile found on the 2014-15 Crime Survey for England and Wales. These relative levels were extrapolated to Scotland and Northern Ireland (not covered by the Crime Survey) to allow UK-wide estimation of '(E)N_h'.

Stage 2

After applying the post-stratification weight to the respondent data, the respondent profile was calibrated to population parameters drawn from the Labour Force Survey (April-June 2016, weighted by the variable 'PWT16'). To obtain the parameters, the Labour Force Survey sample was filtered to include only respondent (i) aged 16+ and (ii) who used the internet in the last three months. Calibration was based on the iterative proportional fitting method, using the following parameters[18]:

- Gender by Age group (5 year bands up to '70+')
- Employment status by Age group
- Highest qualification by Age group
- Housing tenure
- Region
- Household type (one adult & no children, 2+ adults & no children, one adult & child(ren), 2+ adults with child(ren))

Stage 3

Additional weights were calculated for analysing sector-level data from the selected comparison site modules (where relevant) and the selected 'shopping around' modules (where relevant). This constituted a design weight, effectively dividing the calibration weight (Stage 2) by the probability that the module was selected. Note that this probability differs as a function of the completion date because the selection algorithm was revised part-way through fieldwork.

7.3.1 Representativeness of the sample

A by-product of the weighting process is that we can quantify the bias in the responding sample *before weighting*, at least with respect to the population parameters in the weighting matrix. For this analysis, we apply an address design weight to compensate for between-strata variation in sample fractions.

The error levels are quite small (leading to the modest design effect after weighting of 1.12). The largest errors are with respect to highest qualification (too many with a degree) and with respect to employment status (too many economically inactive) but even here the error level is only six or seven percentage points. It is worth noting that random sampling error will cause a small proportion of the absolute error recorded in the table but less than one percentage point for all categories, and less than half a percentage point for many of them.

---

[18] No weighting was done based on frequency of internet use as, after applying design weights, the achieved sample matched the profile of the population closely on this variable.

Table 7.2: Overview of design weighted sample versus population parameter

	% of sample (design-weighted)	Error v population parameter	Absolute error	Average absolute error per category	Sum of absolute errors across all categories
Gender					
Male	47.6	-2.2	2.2	2.2	4.4
Female	52.4	+2.2	2.2		
Age band					
16-19	8.4	+2.2	2.2	0.6	7.5
20-24	9.2	+0.3	0.3		
25-29	9.8	+0.2	0.2		
30-34	8.9	-0.4	0.4		
35-39	9.0	+0.2	0.2		
40-44	7.6	-1.0	1.0		
45-49	8.4	-1.1	1.1		
50-54	9.0	-0.4	0.4		
55-59	7.3	-0.7	0.7		
60-64	7.0	+0.4	0.4		
65-69	6.8	+0.6	0.6		
70+	8.5	-0.2	0.2		
Employment status					
ILO employed	60.9	-6.2	6.2	4.4	13.1
ILO unemployed	3.1	-0.4	0.4		
ILO economically inactive	35.9	+6.5	6.5		
Highest qualification (if aged 16-69)					
Degree	34.8	+6.9	6.9	3.4	13.8

Other	50.2	-6.5	6.5		
None	6.5	-0.2	0.2		
Aged 70+	8.5	-0.2	0.2		
Tenure					
Owned outright	31.2	+2.0	2.0	1.8	5.5
Mortgaged	34.8	-2.8	2.8		
Other	34.0	+0.8	0.8		
Household type					
One adult, no children	13.9	-0.5	0.5	0.3	1.0
Two or more adults, no children	53.3	+0.3	0.3		
One adult, child(ren)	3.7	+0.2	0.2		
Two or more adults, child(ren)	29.0	0.0	0.0		
Region					
NE England	4.4	+0.4	0.4	0.9	10.5
NW England	10.4	-0.5	0.5		
Yorkshire & Humberside	9.2	+1.1	1.1		
E Midlands	8.1	+0.9	0.9		
W Midlands	9.3	+0.7	0.7		
East of England	10.0	+0.6	0.6		
London	11.9	-1.7	1.7		
SE England	13.7	-0.5	0.5		
SW England	10.1	+1.5	1.5		
Wales	3.6	-1.1	1.1		
Scotland	7.1	-1.1	1.1		
Northern Ireland	2.3	-0.3	0.3		

7.3.2 Additional note on weighting

Specific sector weights for the modules on shopping around ('Weight_Shop') and on use of comparison sites ('Weight_DCT') have only been calculated for the survey case study sectors (home insurance, flights, broadband and energy). These weights reflect the sector sampling probabilities in the questionnaire, and no sampling probabilities were applied to the other four sectors (motor insurance, travel insurance, hotels and credit cards). Where sector level results are included in the survey report, in some cases this includes motor insurance and hotels. For these sectors the main survey weight ('Weight') has been used. Comparisons between the survey case study sectors and other sectors should not be treated as like-for like due to the way the questionnaire was structured[19] and any comparisons are included only to offer broad context.

7.4 Design effects

The general design effect due to weighting was 1.12. Given the unclustered nature of the sample, the total design effect will be approximately equal to this for most non-module items in the questionnaire. This is a relatively small design effect, given the response rate of 8%.

For the four survey case study modules, the additional Stage 3 weight increased the variance of the weights and thereby the design effects for each module. The design effects and effective sample sizes for each module are shown in Table 7.2.

Table 7.2 – Design effects due to weighting

	Respondent sample size	Design effect	Effective sample size
Questions asked of all respondents	4,083	1.12	3,635
Shopping around module			
Home insurance	107	1.17	92
Flights	257	1.36	189
Broadband	192	1.43	134
Energy	168	1.28	131
Comparison sites modules			
Home insurance	210	1.44	145
Flights	508	1.73	293
Broadband	182	1.27	143
Energy	267	1.30	205

7.5 Confidence intervals

Research surveys typically select a random sample to interview from a larger group. The sample attempts to reflect the larger group it has been drawn from and by calculating confidence intervals we can obtain a

---

[19] I.e. the only people asked about the non-survey case study sectors are those who did not qualify for any of these sectors.

measure of the reliability of the survey findings, i.e. the precision of population estimates derived from the survey sample.

The lower and upper bounds of the 95% confidence interval for a range of estimates are shown in the tables below. For each estimate, in 19 samples out of 20, the population value would be expected to lie within these confidence intervals. These results are shown for illustrative purposes and confidence intervals can similarly be applied to other survey questions.

Table 7.3: Confidence intervals for selected survey estimates

	Estimate	95% Confidence Interval		Unweighted base
		Lower	Upper	
Frequency of internet use				
Several times a day	80.9%	79.6%	82.2%	3,333
About once a day	9.2%	8.3%	10.2%	366
Several times a week	4.8%	4.2%	5.6%	195
About once a week	1.8%	1.4%	2.3%	73
Less often	2.4%	2.0%	3.0%	92
Shopped around in the last three months				
Home insurance	9.2%	8.3%	10.2%	380
Flights	20.9%	19.7%	22.3%	872
Broadband	11.9%	10.9%	13.0%	485
Energy	13.9%	12.8%	15.1%	557
ALL SECTORS*	52.7%	51.0%	54.3%	2,149
Used a comparison site in the last three months				
Home insurance	7.8%	7.0%	8.7%	314
Flights	14.9%	13.8%	16.1%	625
Broadband	6.9%	6.1%	7.8%	279
Energy	9.5%	8.6%	10.5%	373
ALL SECTORS*	41.0%	39.4%	42.6%	1,668

Table 7.3 (continued): Confidence intervals for selected survey estimates

	Estimate	95% Confidence Interval		Unweighted base
		Lower	Upper	
Used more than one comparison site when shopping around on most recent occasion				
Home insurance	62.7%	55.8%	69.2%	128
Flights	64.0%	59.6%	68.3%	319
Broadband	60.9%	53.2%	68.1%	112
Energy	62.6%	56.3%	68.5%	165
ALL SECTORS*	62.8%	60.4%	65.2%	1,041
Adapted results when shopping around on most recent occasion				
Home insurance	34.6%	28.2%	41.6%	71
Flights	57.4%	52.8%	61.9%	293
Broadband	44.8%	37.4%	52.5%	83
Energy	33.5%	27.9%	39.7%	93
ALL SECTORS*	45.9%	43.4%	48.5%	777
(Non-users) Visited websites of individual providers when shopping around on most recent occasion				
Home insurance	58.6%	48.6%	68.0%	61
Flights	80.2%	74.7%	84.8%	205
Broadband	61.1%	53.6%	68.0%	118
Energy	40.7%	33.2%	48.8%	68
ALL SECTORS*	59.4%	56.3%	62.5%	651

*Including non-survey case study sectors

7.6 Data tabulations and SPSS data set

A number of final data outputs were produced and provided to the CMA:

- A full, coded SPSS data file
- A set of Excel data tables containing a full set of breaks (excluding selected sector break)

- A set of Excel data tables containing a reduced set of breaks
- A set of Excel data tables (sections C, M, E and P) containing only two breaks:
  - Sector selected for 'Shopping around' module
  - Sector selected for comparison sites modules

Data tabulations were run to a specification agreed with the CMA. The tables included key sub-groups as crossbreaks, taken from questions asked during the interview or from derived variables. The specification for the table breaks is included in Appendix N.

Significance testing was added to the data tabulations to assist in the identification of differences between subgroups. A two-tailed test was used with a 5% error rate.

Significant differences are indicated in the tables by labelling each column in the crossbreaks with a letter: where significant differences are found, the letter(s) from the column(s) which were significantly different from each other are shown. Significance testing is applied between sub-groups, rather than between the sub-group and the total sample.

All outputs were weighted (see section 7.3 for details).

7.7 Reporting conventions in report of findings

This technical report accompanies the main report of survey findings that is published on the CMA website. The following points should be borne in mind when referring to the report of findings:

- Unless otherwise stated, all results reported from the quantitative survey are based on weighted data. For a small number of questions where sample sizes were very small results are based on unweighted data.

- Unless other stated, any results based on less than 50 respondents (either at an overall question or sub-group level) have been excluded from the 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.

- While some results presented in the report from the quantitative survey are based on the data tabulations published on the CMA website, others are based on derived measures from the SPSS data set used by Kantar Public. These figures will not appear in the data tabulations.

- A number of results are reported at a sub-group level – most commonly the reference sector about which respondents answered the question, but also socio-demographic characteristics such as age and education level. Where we have explicitly reported a difference between groups this will be significant (based on a 95% confidence level) unless otherwise stated.

- Where results refer to all comparison site users, these include users in all eight sectors asked about in the survey. However, in agreement with the CMA, sector specific results are shown only for the four survey case study sectors (home insurance, flights, broadband, and energy), as well as motor insurance and hotels. Individual results for users of sites in the credit card and travel insurance sectors have not been included due to small sample sizes.

8. Appendices

Appendix A: Phase 1 qualitative recruitment questionnaire

Appendix B: Phase 1 qualitative topic guide- users

Appendix C: Phase 1 qualitative topic guide – non-users

Appendix D: Phase 2 qualitative recruitment questionnaire

Appendix E: Phase 2 qualitative topic guide

Appendix F: Main survey questionnaire

Appendix G: Recontact questionnaire

Appendix H: Omnibus questionnaire

Appendix I: Quantitative invitation letter

Appendix J: Quantitative reminder letters

Appendix K: Quantitative survey landing page

Appendix L: Quantitative recontact survey email

Appendix M: Quantitative code frames

Appendix N: Quantitative data tables specification

Appendix O: Omnibus methodology

Appendix A: Phase 1 qualitative recruitment questionnaire

B001: TNS BMRB QUAL - SCREENER	**Begin block**

B002: RESPONDENT DETAILS	**Begin block**

Q001 - NAME:	**Open**

TITLE:

FIRST NAME:

SURNAME:

Q002 - CONTACT DETAILS:	**Open**

ADDRESS:

POSTCODE:

HOME PHONE NUMBER:

BUSINESS PHONE NUMBER:

MOBILE PHONE NUMBER:

EMAIL ADDRESS:

<div style="border:1px solid green; text-align:center; color:green;">PLEASE WRITE CLEARLY</div>

Q003 - GROUP:	**Open**

GROUP NUMBER:

DATE:

TIME:

LOCATION:

RESEARCHER:

Q004 - Recruitment method: `Single coded`

Normal

1 ○ Client sample

2 ○ Recruiter's own database

3 ○ Telephone

4 ○ On the street

5 ○ Face to face

6 ○ Delivered invite

7 ○ Other: (please record) _____

Q005 - Recruiter's declaration: `Open`

The person named above has been recruited by me in accordance with the instructions and within the Market Research Society Code of Conduct.

SIGNED

NAME

DATE

BACKCHECKED: YES / NO

B002: RESPONDENT DETAILS   **End block**

Q006 - QUOTAS:	Open

INTERVIEW NUMBER: #

LOCATION OF GROUP/DEPTH: _____

DATE : _____

TIME: _____

RESEARCHER: _____

RECRUIT 16 PEOPLE

MANDATORY QUOTAS:
a)   Whether people have searched online for a product in a relevant sector (credit cards, flights, broadband)
    ☐ 4 x Yes, within last 0-3 months
    ☐ 4 x Yes, within last 3-6 months
    ☐ 8 x Not yet, but intend to (no time specified)

b)   Whether they used (or would consider using – for the 'not yet' people above) a DCT when searching online for a product
    ☐ 12 x used (or would consider using) a DCT
    •   4 for credit cards
    •   4 for flights
    •   4 for broadband
☐ 4 x not used a DCT (or would not consider using)

DESIRABLE QUOTAS:
c)   Whether they subsequently purchased the product they searched for – aim for spread of yes / no
d)   Mode of search – to include at least 2 people who used an app-based DCT
e)   Use of DCT – to include at least 2 people who have switched/made a purchase on a DCT (as opposed to only using the DCT to search)

Q007 – INTRODUCTION:	Text

"Good morning / afternoon, my name is XXXX and I am calling from Kantar, working on behalf of Kantar Public (formerly TNS BMRB), an independent research organisation.

We have been asked to carry out research on behalf of The Competition and Markets Authority (CMA), exploring public awareness and experiences of using different online websites and digital services.

· The research is completely voluntary, anonymous and confidential
· Kantar Public (formerly TNS BMRB) is completely independent
· Kantar Public (formerly TNS BMRB) will not be giving the client any details of respondents that could be traced back to them.

We were wondering if you would be interested in taking part?"

1. Yes
2. No

B003: ELIGIBILITY	Begin block

Q008 - EXCLUSIONS:	Multi coded

Are you or any of your immediate family working for or involved in any of the following?

<div style="border: 2px solid green; text-align: center; color: green;">
DO NOT RECRUIT IF ANY OF THESE ARE MENTIONED
</div>

Normal

1. ❑ Advertising
2. ❑ Market research
3. ❑ Marketing
4. ❑ Journalism
5. ❑ Public relations
6. ❑ Lobby or campaign group
7. ❑ Local, regional or national politics
8. ❑ Managing online services/websites

Q009 - E2:	Single coded

Have you ever taken part in a questionnaire, survey, interview or discussion group before?

<div style="border: 2px solid green; text-align: center; color: green;">
IF CODE 1 = GO TO NEXT BLOCK
IF CODE 2 = GO TO E3
</div>

Normal

1. ◯ No
2. ◯ Yes

Q010 - E3:	Single coded

How many group discussions or interviews have you attended in the last 6 months?

<div style="border: 2px solid green; text-align: center; color: green;">
IF CODE 1 = GO TO NEXT BLOCK
IF CODE 2 = DO NOT RECRUIT
</div>

Normal

1. ◯ 0
2. ◯ 1 or more

B003: ELIGIBILITY	End block

B004: PROJECT SPECIFIC	Begin block

Q011 - SEARCHED:	Single coded

Have you **searched** online for any of the following products within the last six months? READ OUT

IF MORE THAN ONE MENTIONED, ASK: Which of these did you **last** search for?

<div style="border: 2px solid green; text-align: center; color: green;">
IF CODE 1-3 = RECRUIT TO QUOTA. GO TO Q14 ('B006 ALREADY SEARCHED' BLOCK)
IF CODE 4 = RECRUIT TO QUOTA. GO TO Q12 ('B005 INTEND TO SEARCH' BLOCK)
</div>

1. ◯ Credit card
2. ◯ Broadband provider
3. ◯ Flights
4. ◯ NONE OF THE ABOVE

B005: INTEND TO SEARCH	Begin block

Q012 - INTEND:

Multi coded

Not back | Min = 1

Which (if any) of these products do you *intend* to search for in the next 3 months?

CODE ALL THAT APPLY

> IF CODE 1-3 = RECRUIT TO QUOTA. GO TO Q13.
> IF CODE 4 = DO NOT RECRUIT

Normal

1 ❏ Credit card

2 ❏ Broadband provider

3 ❏ Flights

4 ◯ NONE OF THE ABOVE

Q013 - CONSIDER_DCT:

Single coded

Not back

Are you likely to use, or would you consider using, a price comparison tool when searching for these/this product (AS MENTIONED AT Q12)?

A price comparison tool (or a digital comparison tool) is a web-based, app-based or other digital intermediary service used by consumers to compare and/or switch between a range of products or services from a range of businesses.

> RECRUIT TO QUOTA. GO TO Q20 (QUOTA CHECK)

Normal

1 ◯ Yes, would definitely use

2 ◯ Would consider using

3 ◯ No, would not use

B005: INTEND TO SEARCH	End block

B006: ALREADY SEARCHED	**Begin block**

Q014 – TIME:	**Multi coded**

Not back

ASK FOR THE **LAST** SEARCHED PRODUCT CODED AT Q11: When exactly did you search for [CREDIT CARDS/BROADBAND PROVIDER/FLIGHTS]; was or more or less than 3 months ago?

RECRUIT TO QUOTA

Normal

1 ❑ Less than 3 months ago (July-September)

2 ❑ More than 3 months ago (April-June)

Q015 - ONLINE_ACTIVITY:	**Single coded**

Not back | Min = 1

Did you use a price comparison tool as part of your search when looking for [CREDIT CARDS/BROADBAND PROVIDER/FLIGHTS]?

A price comparison tool (or a digital comparison tool) is a web-based, app-based or other digital intermediary service used by consumers to compare and/or switch between a range of products or services from a range of businesses.

IF CODE 1 AND...: IF CODE 1 AT Q11 (CREDIT CARD) = GO TO Q16 IF CODE 2 AT Q11 (BROADBAND PROVIDER) = GO TO Q17 IF CODE 3 AT Q11 (FLIGHTS) = GO TO Q18 IF CODE 2 = RECRUIT TO QUOTA. GO TO Q019

Normal

1 ◯ Yes

2 ◯ No

Q016 - WHICH_SITES_CC: `Matrix`

Not back | Number of rows: 12 | Number of columns: 3

Which price comparison **website or app** did you use when you were searching for credit cards?

CODE ALL THAT APPLY. CONFIRM IF WEBSITE OR APP.

<div style="border:2px solid green; text-align:center; color:green;">

RECRUIT TO QUOTA (WEBSITE or APP)

RECRUITER, QUERY WITH PARTICIPANT IF THEY MENTION SOMETHING THAT IS DEFINITELY NOT A COMPARISON SITE

</div>

Normal

Rendered as Dynamic Grid

	WEBSITE	**MOBILE APP**
Choose	◯	◯
Experian	◯	◯
Money	◯	◯
Totallymoney.com	◯	◯
Money Facts	◯	◯
Moneymaxim	◯	◯
Compare The Market	◯	◯
Go Compare	◯	◯
Confused.com	◯	◯
Money Supermarket	◯	◯
USwitch	◯	◯
Other SPECIFY	◯	◯

Q017 - WHICH_SITES_BB: `Matrix`

Not back | Number of rows: 12 | Number of columns: 3

Which price comparison **website or app** did you use when you were searching for broadband suppliers?

CODE ALL THAT APPLY. CONFIRM IF WEBSITE OR APP.

<div style="border:2px solid green; color:green; text-align:center">

RECRUIT TO QUOTA (WEBSITE or APP)

RECRUITER, QUERY WITH PARTICIPANT IF THEY MENTION SOMETHING THAT IS DEFINITELY NOT A COMPARISON SITE

</div>

Normal

Rendered as Dynamic Grid

	WEBSITE	MOBILE APP
Broadband	○	○
Broadband Choices	○	○
Cable	○	○
Simplifydigital	○	○
Compare The Market	○	○
Go Compare	○	○
Confused.com	○	○
Money Supermarket	○	○
USwitch	○	○
Money Facts	○	○
Moneymaxim	○	○
Cable.co.uk	○	○
Billmonitor	○	○
Mobilephonechecker	○	○
CTRLio	○	○
Other SPECIFY	○	○

Q018 - WHICH_SITES_FL: | Matrix

Not back | Number of rows: 7 | Number of columns: 3

Which price comparison website or app did you use when you were searching for flights?

CODE ALL THAT APPLY. CONFIRM IF WEBSITE OR APP.

> RECRUIT TO QUOTA (WEBSITE or APP)
>
> RECRUITER, QUERY WITH PARTICIPANT IF THEY MENTION SOMETHING THAT IS DEFINITELY NOT A COMPARISON SITE

Normal

Rendered as Dynamic Grid

	WEBSITE	MOBILE APP
Skyscanner	○	○
Kayak	○	○
Travel Republic	○	○
Tripadvisor	○	○
Opodo	○	○
Travelbag	○	○
Expedia	○	○
Go Compare	○	○
Money Supermarket	○	○
Other SPECIFY	○	○

Q019 - PURCHASED: | Single coded

Not back

IF **DID NOT** USE PRICE COMPARISON TOOL (CAN CODE 2 or 3 ONLY): Did you go on to purchase the [CREDIT CARD/BROADBAND/FLIGHTS] you searched for?

IF **DID** USE PRICE COMPARISON TOOL (CAN CODE 1, 2 or 3): Did you go on to purchase the [CREDIT CARD/BROADBAND/FLIGHTS] you searched for, either through the price comparison tool/website or from somewhere else, e.g. directly from the business selling the product?

Normal

1	○	Purchased from price comparison tool/website

- SPECIFY WHICH TOOL/WEBSITE USED ....

2	○	Purchased (from somewhere else)
3	○	Did not purchase - only searched for product

B006: ALREADY SEARCHED   **End block**

Q020 - QUOTA_CHECK:	**Text**

Not back

RECRUITER, CHECK INTERLOCKING QUOTAS HAVE BEEN MET

MANDATORY QUOTAS:

a)   Whether people have searched online for a product in a relevant sector (credit cards, flights, broadband)
☐ 4 x Yes, within last 0-3 months
☐ 4 x Yes, within last 3-6 months
☐ 8 x Not yet, but intend to (no time specified)
b)   Whether they used (or would consider using – for the 'not yet' people above) a DCT when searching online for a product
☐ 12 x used (or would consider using) a DCT
•   4 for credit cards
•   4 for flights
•   4 for broadband
☐ 4 x not used a DCT (or would not consider using)

DESIRABLE QUOTAS:
c)   Whether they subsequently purchased the product they searched for – aim for spread of yes / no [see note below]
d)   Mode of search – to include at least 2 people who used an app-based DCT
e)   Use of DCT – to include at least 2 people who have switched/made a purchase on a DCT (as opposed to only using the DCT to search)

B004: PROJECT SPECIFIC   **End block**

B007: DEMOGRAPHICS	Begin block

Q021 – GENDER: Single coded

Note the gender of the respondent.

> RECRUIT A MIX OF GENDERS

Normal

1. ○ Male
2. ○ Female
3. ○ Other - Specify...
4. ○ Prefer not to answer

Q022 – AGE: Single coded

What age were you on your last birthday?

> RECRUIT A MIX

Normal

1. ○ Under 18
2. ○ 18-24
3. ○ 25-34
4. ○ 35-44
5. ○ 45-54
6. ○ 55-64
7. ○ 65+

Q023 – SEG: Single coded

What is/was the occupation of the chief income earner in your household?

> PROBE FULLY, WRITE IN AND CODE BELOW:
>
> ....
>
> RECRUIT A MIX

Normal

1. ○ AB
2. ○ C1C2
3. ○ DE

Q024 - WORKSTATUS: Single coded

Which of these best describes your current work status?

<div style="border:1px solid green;text-align:center">RECRUIT A MIX</div>

Normal

1	○	Working full time (30+ hours per week)
2	○	Working part time (up to 29 hours per week)
3	○	Unemployed – seeking work
4	○	Unemployed – not seeking work
5	○	Long term disabled
6	○	Stay at home to look after house/ family
7	○	In full time education
8	○	Retired
9	○	Refused

B007: DEMOGRAPHICS	End block

B008: GROUP DETAILS	Begin block

Q025 - T2:   Text

We would like to invite you to take part in a F2F depth interview about using price comparison sites.

The discussion will last 45-60mins

The discussion will take place:
Date:
Time:
Venue:

You will receive:
£40 as a thank you for your time

We will be audio recording the discussions. The discussions will be confidential and anonymous – your details will not be shared with anyone except the Kantar/Kantar Public (formerly TNS BMRB) research team.

You <u>do no</u>t need to have any prior knowledge to take part in this interview. We will not be testing people's knowledge, but simply asking for people's views and opinions.

Would you be interested in participating in this research?

If no, please record reason………..

B008: GROUP DETAILS	End block

B001: TNS BMRB QUAL - SCREENER	End block

Appendix B: Phase 1 qualitative topic guide – users

CMA Digital ComparisonTools (DCTs) Research

DCT Users discussion guide (1 hour)

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)

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.

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.)

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 comparisonsites (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;

o Explore whether participant would continue to purchase the product
o If they have stated they would not purchase, explore the reasons behind this
o How confident are they that got the best deal for them; reasons for views

Wrap up (5 minutes)

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
    o Flights, broadband, credit cards, savings accounts, car insurance, home insurance , energy

- Briefly: what expectations they have from DCTs
    o What are the benefits to using these sites
    o Any concerns they have about using the sites
    o **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 C: Phase 1 qualitative topic guide – non-users

CMA Digital Comparator Tools (DCTs) Research

Non-DCT Users discussion guide (1 hour)

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)

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

<u>If so:</u>

- 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.

- WExplore reasons for not using DCTs
  SPONTANEOUS, THEN:
    o Explore what they think DCTs offer
- Any issues or concerns with using DCTs,
  SPONTANEOUS, then:
    o 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
    o 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)*
    o 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)
    o Sharing of customer data – in general, or about any specific types of data, what/why
- What do they use as an alternative to DCTs
    o (Any) perceived benefits over DCTs
    o Which they think offer 'better deals'
    o Would they consider the gains to be made using a DCT to be significant or negligible
- Whether they think DCTs are regulated
    o 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.

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*.*

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)

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 D: Phase 2 qualitative recruitment questionnaire

B001: QUAL SCREENER	Begin block

B002: RESPONDENT DETAILS	Begin block

Q001 - NAME:	Open

TITLE:

FIRST NAME:

SURNAME:

Q002 - CONTACT_DETAILS:	Open

ADDRESS:

POSTCODE:

HOME PHONE NUMBER:

BUSINESS PHONE NUMBER:

MOBILE PHONE NUMBER:

EMAIL ADDRESS:

PLEASE WRITE CLEARLY

Q003 - GROUP:	Open

GROUP NUMBER:

DATE:

TIME:

LOCATION:

RESEARCHER:

Q004 - Recruitment_method: `Single coded`

Normal

1   Client sample
2   Recruiter's own database
3   Telephone
4   On the street
5   Face to face
6   Delivered invite
7   Other: (please record) _____

Q005 - Recruiter_declaration: `Open`

The person named above has been recruited by me in accordance with the instructions and within the Market Research Society Code of Conduct.

SIGNED

NAME

DATE

BACKCHECKED: YES / NO

B002: RESPONDENT DETAILS   **End block**

Q006 - QUOTAS:	Open

INTERVIEW NUMBER: #

LOCATION OF DEPTH: ....

DATE : ....

TIME: ....

RESEARCHER: ....

RECRUIT 16 PEOPLE

- Min 4: Use DCTs to investigate what's on offer /as information source but don't go on to purchase
- Min 4: Use DCTs to investigate what's on offer but then contact supplier/s to check out the product/package and buy from the supplier
- Min 4: Use DCTs to investigate what's on offer and buy via DCT

Consumers who have used DCTs in the last 6 months in the following sectors (at least 2 in each):
- Min 2: Home insurance
- Min 2: Energy
- Min 2: Credit cards
- Min 2: Flights
- Min 2: Broadband/Broadband and TV packages

Confidence in using comparison tools - aim for a mix across:
- Min 3: Very confident
- Min 3: Fairly confident
- Min 3: Not very confident
- Min 3: Not at all confident

Q007 - INTRODUCTION:	Text

"Good morning / afternoon, my name is XXXX and I am calling from Kantar, working on behalf of Kantar Public, an independent research organisation.

We have been asked to carry out research on behalf of The Competition and Markets Authority (CMA), exploring public awareness and experiences of using different online websites and digital services.

· The research is completely voluntary, anonymous and confidential
· Kantar Public is completely independent
· Kantar Public will not be giving the client any details of respondents that could be traced back to them.

We were wondering if you would be interested in taking part?"

1. Yes
2. No

B003: ELIGIBILITY	Begin block

Q008 - EXCLUSIONS: `Multi coded`

Are you or any of your immediate family working for or involved in any of the following?

> DO NOT RECRUIT IF ANY OF THESE ARE MENTIONED

<u>Normal</u>

1	Advertising
2	Market research
3	Marketing
4	Journalism
5	Public relations
6	Lobby or campaign group
7	Local, regional or national politics
8	Web design or managing online services

Q009 - E2: `Single coded`

Have you ever taken part in a questionnaire, survey, interview or discussion group before?

> IF CODE 1 = GO TO NEXT BLOCK
> IF CODE 2 = GO TO E3

<u>Normal</u>

1	No
2	Yes

Q010 - E3: `Single coded`

How many group discussions or interviews have you attended in the last 6 months?

> IF CODE 1 = GO TO NEXT BLOCK
> IF CODE 2 = DO NOT RECRUIT

<u>Normal</u>

1	0
2	1 or more

B003: ELIGIBILITY `End block`

B004: PROJECT SPECIFIC	Begin block

Q011 - SEARCHED:

Multi coded

Not back

Have you **used a price comparison site** as part of shopping around for any of the following products or services in the **last 6 months**?

IF NECESSARY: 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.

IF MORE THAN ONE MENTIONED: Which of these did you last search for?

> RECRUIT 2 of EACH OF CODES 1, 2, 3, 4 & 5
>
> IF CODE 6 = DO NOT RECRUIT

Normal

1   Home insurance
2   Energy
3   Credit card
4   Flights
5   Broadband/Broadband and TV packages
6   NONE OF THE ABOVE

Q012 - PURCHASE:

Single coded

Not back

Did you go on to purchase/switch supplier after shopping around for [PRODUCT CODED AT Q11]?

> IF CODE 1 = RECRUIT MAXIMUM 12. GO TO Q13
>
> IF CODE 2 = RECRUIT MINIMUM 4 (GROUP 1). GO TO Q14.

Normal

1   Yes
2   No

Q013 - PURCHASE_SOURCE:

Single coded

Not back

Did you do this…

READ EACH OUT AND CODE RESPONSE

> IF CODE 1 = RECRUIT MINIMUM 4 (GROUP 3)
> IF CODE 2, 3, 4 or 5 = RECRUIT MINIMUM 4 (GROUP 2)

Normal

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   In another way (SPECIFY
     ....)

Q020 - CONFIDENCE: Single coded

Generally, how confident are you when using comparison websites or apps?

AIM TO RECRUIT MINIMUM OF 3 FOR EACH CODE 1, 2, 3 & 4

Normal

1   Very confident
2   Fairly confident
3   Not very confident
4   Not at all confident

Q014 - CHECK: Single coded

As part of the research interview, you will be asked to compare products or deals for a particular product you may wish to purchase in the way you normally would, while we ask you to 'think aloud' and talk through your thoughts as you complete a search, noting what you are looking at, what you are looking for, and other impressions throughout the experience.

Are you happy with this?

IF CODE 2 = DO NOT RECRUIT

Normal

1   Yes
2   No

B004: PROJECT SPECIFIC   End block

B005: DEMOGRAPHICS   Begin block

Q015 - GENDER: Single coded

Note the gender of the respondent.

RECRUIT A MIX OF GENDERS

Normal

1   Male
2   Female
3   Other - Specify...
4   Prefer not to answer

Q016 - AGE: Single coded

What age were you on your last birthday?

RECRUIT A MIX

Normal

1	Under 18
2	18-24
3	25-34
4	35-44
5	45-54
6	55-64
7	65+

Q017 - SEG: Single coded

What is/was the occupation of the chief income earner in your household?

PROBE FULLY, WRITE IN AND CODE BELOW:

....

RECRUIT A MIX

Normal

1	AB
2	C1C2
3	DE

Q018 - WORKSTATUS: Single coded

Which of these best describes your current work status?

RECRUIT A MIX

Normal

1	Working full time (30+ hours per week)
2	Working part time (up to 29 hours per week)
3	Unemployed – seeking work
4	Unemployed – not seeking work
5	Long term disabled
6	Stay at home to look after house/ family
7	In full time education
8	Retired
9	Refused

B005: DEMOGRAPHICS   End block

B006: GROUP DETAILS	Begin block

Q019 – T2:	Text

We would like to invite you to take part in a F2F depth interview about using price comparison sites.

The discussion will last 60mins

The discussion will take place:
Date:
Time:
Venue:

You will receive a £40 cash debit card as a thank you for your time.

We will be audio recording the discussions. The discussions will be confidential and anonymous – your details will not be shared with anyone except the Kantar/Kantar Public (formerly TNS BMRB) research team.

You <u>do no</u>t need to have any prior knowledge to take part in this interview. We will not be testing people's knowledge, but simply asking for people's views and opinions.

Would you be interested in participating in this research?

If no, please record
reason………

B006: GROUP DETAILS	End block

B001: QUAL SCREENER	End block

Appendix E: Phase 2 qualitative topic guide

CMA Digital Comparison Tools (DCTs) Research

DCTs qualitative discussion guide (1 hour)

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)

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

73

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.

74

*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:

76

- o Were they aware that this could be done (researcher demonstrate)
- o 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)*
  - o Reasons for views
  - o 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.

- o Whether they use the same DCT/s each time, or random ones
- o What information they are comparing/how many offers compared
- o Would they usually use multiple sites in the same sitting when searching
- o 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
  - o Whether knowing this affects (a) how much they trust comparison sites or (b) how they will make decisions in future
  - o For the product they just searched for, what commission do they expect the supplier would pay to the DCT
  - o Researcher provide examples:
  - o for home and car insurance, the commission is typically around £45 per purchase
  - o 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

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

Appendix F: Main quantitative survey questionnaire

CMA Digital Comparison Tools – final 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

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

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

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 = 2WE 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

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

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: tool 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

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 CREDITC 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)					

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]

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 of 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 G: Recontact questionnaire

Intro1. Thank you for your participation.

As you may recall, in the survey you were asked about your experiences of shopping around for different products. You may also have been asked about your experiences of using comparison sites or apps.

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
Intro2. At the time you completed the survey, you told us that you had shopped around for [SECTOR] in the previous 3 months, but did <u>not</u> use a comparison site or app to shop around on this occasion.

ASK ALL
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 DCT_USE = 1 (NEVER USED A DCT BEFORE)
C5a. When you completed the survey you said that you had **never** used a comparison site. Are there any particular reasons for this? Please provide as much information as you can in the space below.

OPEN RESPONSE

ASK IF DCT_USE = 2 (PREVIOUSLY USED DCT IN SECTOR ASKED ABOUT)
C5b. When you completed the survey you said that you had previously used a comparison site in relation to [SECTOR] but did not use one on this occasion. Are there any particular reasons why you did not use a comparison site on this occasion? Please provide as much information as you can in the space below.

OPEN RESPONSE

ASK IF DCT_USE = 3 (PREVIOUSLY USED DCT BUT NOT IN SECTOR ASKED ABOUT)
C5c. When you completed the survey you said that you had used comparison sites for other products or services but never in relation to [SECTOR]. Are there any particular reasons why you have not used a comparison site in relation to [SECTOR]? Please provide as much information as you can in the space below.

OPEN RESPONSE

ASK ALL
End. Thank you very much for providing these additional answers – it has been a great help.

As promised, we will send you a £5 gift voucher as a thank you for your participation. This will be sent through the post in the next two weeks. We will send the voucher to the address that the invitations to complete the original survey were sent to. If your address has changed since this time please email cmaconsumersurvey@kantarpublic.com with your new details.

Please can you confirm your full name in the space below?

ENTER NAME.

ASK ALL
End2. Thank you for your time – that is the end of the survey.

[CLOSE]

Appendix H: Omnibus 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

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 I: Quantitative invitation letter

[Addressee name]
[First line of address]
[Second line of address]
[Third line of address]
[Postcode]

Ref: [Insert reference]

[Date]

Dear <customer>

We would like to ask for your help with a research project looking at the different ways in which people shop for products and services.

The research is being carried out on behalf of the Competition and Markets Authority (CMA), an independent public body responsible for investigating markets to ensure healthy competition between companies, for the benefit of consumers. We are looking to gain a clearer picture of the ways in which people decide which products and services to buy, and where to buy them from.

<u>Each participant will receive £10 in exchange for taking part.</u>

The study is being conducted by Kantar Public, an independent social research organisation. We are interested in everyone's views regardless of the different products or services you may buy, or how often you buy them.

Up to <u>four</u> adults aged 16 and above in your household, are invited to complete this survey.

To access the survey please go to **www.cmaconsumersurvey.co.uk** and log in with the following details.

Person 1	**Person 2**	**Person 3**	**Person 4**
Ref No: XXXXXX	**Ref No: XXXXXX**	**Ref No: XXXXXX**	**Ref No: XXXXXX**
Password: XXXXX	**Password: XXXXX**	**Password: XXXXX**	**Password: XXXXX**

The survey can be completed in any location with internet access and on a desktop computer, laptop or tablet. Please do <u>not</u> attempt to complete the survey on a mobile phone.

Please be assured that in accordance with the Market Research Society Code of Conduct, all your answers will be treated in the *strictest confidence* by Kantar Public. Your name and details will be kept separate from your answers and will not be passed on to any other organisation.

The deadline for taking part is **Wednesday 30th November**.

If you have any queries about the survey, please contact Deborah Willis, a member of the Kantar Public research team on 0800 015 0302 or email cmaconsumersurvey@kantarpublic.com. Further information about Kantar Public can be found at www.kantar.com/public.

Yours sincerely,

Will Hayter
Project Director
Competition and Markets Authority

Why did we choose your address?

As it is not possible to ask everyone to take part in the survey, a sample of addresses is selected to represent the entire country. Your address is one of these and was selected at random from a list of private addresses held by the Royal Mail.

What do you need to do?

Up to four people aged 16 or over in your household simply need to go to XXXXXXXX, enter one of the reference numbers and associated password provided and complete the questionnaire by the date shown on the front of the letter. If more than one person in the household is completing the survey, please make sure each person uses different login details to access the survey.

How do I collect the voucher?

Once you have completed the survey you will be directed to a website where you can use the survey login details to sign in and choose from a range of different £10 shopping vouchers.

Why are my views important?

We need people from all age groups and backgrounds to take part. Your views are important to us, as without them we may not have a representative picture of the way people shop for products and services.

Is this survey confidential?

information that is collected will used solely for research purposes. Your name and address details are kept separate from your answers and will not be passed on to any other organisation. No individual will be identifiable from the results. Your answers will be combined with others that take part. You will not receive any 'junk mail' as a result of taking part.

How will the information be used?

mation from this survey will help CMA inform policies aimed at promoting competition between companies, for the benefit of consumers.

123

Appendix J: Quantitative reminder letters

[Addressee name]
[First line of address]
[Second line of address]
[Third line of address]
[Postcode]

Ref: [Insert reference]

[Date]

Dear <customer>

We recently invited up to four adults in your household to take part in a research project for the Competition and Markets Authority (CMA). This research is trying to find out about the different ways in which people shop for products and services.

Our records suggest that the survey has not yet been completed by all of the adults in your household. I apologise for troubling you again, but it would help us greatly if those who haven't taken part in the survey yet would now consider doing so.

<u>Each participant will receive £10 to thank them for their time.</u>

Up to <u>four</u> adults aged 16 and above in your household, are invited to complete this survey.

To access the survey please go to **www.cmaconsumersurvey.co.uk** and log in with the following details. Each set of log in details can only be used once, so each participant will need to log in using a different reference number and password.

Person 1	Person 2	Person 3	Person 4
Ref No: XXXXXX	**Ref No: XXXXXX**	**Ref No: XXXXXX**	**Ref No: XXXXXX**
Password: XXXXX	**Password: XXXXX**	**Password: XXXXX**	**Password: XXXXX**

The closing date for the survey has been extended to **Sunday 18th December**.

The survey can be completed in any location with internet access and on a desktop computer, laptop or tablet. Please do <u>not</u> attempt to complete the survey on a mobile phone.

If you have any queries about the survey, please contact Deborah Willis, a member of the Kantar Public research team on 0800 015 0302 or email cmaconsumersurvey@kantarpublic.com. Further information about Kantar Public can be found at www.kantar.com/public.

Yours sincerely,

Will Hayter
Project Director
Competition and Markets Authority

Why did we choose your address?

As it is not possible to ask everyone to take part in the survey, a sample of addresses is selected to represent the entire country. Your address is one of these and was selected at random from a list of private addresses held by the Royal Mail.

What do you need to do?

Up to four people aged 16 or over in your household simply need to go to XXXXXXXX, enter one of the reference numbers and associated password provided and complete the questionnaire by the date shown on the front of the letter. If more than one person in the household is completing the survey, please make sure each person uses different login details to access the survey.

How do I collect the voucher?

Once you have completed the survey you will be directed to a website where you can use the survey login details to sign in and choose from a range of different £10 shopping vouchers.

Why are my views important?

We need people from all age groups and backgrounds to take part. Your views are important to us, as without them we may not have a representative picture of the way people shop for products and services.

Is this survey confidential?

The information that is collected will be used solely for research purposes. Your name and address details are kept separate from your answers and will not be passed on to any other organisation. No individual will be identifiable from the results. Your answers will be combined with others that take part. You will not receive any 'junk mail' as a result of taking part.

How will the information be used?

Information from this survey will help the CMA inform policies aimed at promoting competition between companies, for the benefit of consumers.

[Addressee name]
[First line of address]
[Second line of address]
[Third line of address]
[Postcode]

Ref: [Insert reference]

[Date]

Dear <customer>

We recently invited up to four adults in your household to take part in a research project for the Competition and Markets Authority (CMA). This research is trying to find out about the different ways in which people shop for products and services.

If there are adults in your household who have not yet taken part in the survey, there is still time to do so.

The closing date for the survey is **Sunday 18th December**. It would help us greatly if those who haven't taken part in the survey yet would now consider doing so.

Each participant will receive £10 to thank them for their time.

Up to **four** adults aged 16 and above in your household, are invited to complete this survey.

To access the survey please go to **www.cmaconsumersurvey.co.uk** and log in with the following details. Each set of log in details can only be used once, so each participant will need to log in using a different reference number and password.

Person 1	Person 2	Person 3	Person 4
Ref No: XXXXXX	**Ref No: XXXXXX**	**Ref No: XXXXXX**	**Ref No: XXXXXX**
Password: XXXXX	**Password: XXXXX**	**Password: XXXXX**	**Password: XXXXX**

The survey can be completed in any location with internet access and on a desktop computer, laptop or tablet. Please do <u>not</u> attempt to complete the survey on a mobile phone.

If you have any queries about the survey, please contact Deborah Willis, a member of the Kantar Public research team on 0800 015 0302 or email cmaconsumersurvey@kantarpublic.com. Further information about Kantar Public can be found at www.kantar.com/public.

Yours sincerely,

Will Hayter
Project Director
Competition and Markets Authority

Why did we choose your address?

As it is not possible to ask everyone to take part in the survey, a sample of addresses is selected to represent the entire country. Your address is one of these and was selected at random from a list of private addresses held by the Royal Mail.

What do you need to do?

Up to four people aged 16 or over in your household simply need to go to XXXXXXXX, enter one of the reference numbers and associated password provided and complete the questionnaire by the date shown on the front of the letter. If more than one person in the household is completing the survey, please make sure each person uses different login details to access the survey.

How do I collect the voucher?

Once you have completed the survey you will be directed to a website where you can use the survey login details to sign in and choose from a range of different £10 shopping vouchers.

Why are my views important?

We need people from all age groups and backgrounds to take part. Your views are important to us, as without them we may not have a representative picture of the way people shop for products and services.

Is this survey confidential?

information that is collected will used solely for research purposes. Your name and address details are kept separate from your answers and will not be passed on to any other organisation. No individual will be identifiable from the results. Your answers will be combined with others that take part. You will not receive any 'junk mail' as a result of taking part.

How will the information be used?

mation from this survey will help CMA inform policies aimed at promoting competition between companies, for the benefit of consumers.

Appendix K: Quantitative survey landing page

HM Government

CMA
Competition & Markets Authority

CMA consumer survey

Thank you for visiting the CMA Survey website

To complete the survey please click on the button below and enter the reference number and password provided on the letter you have received.

The survey can be completed on a desktop computer, laptop or tablet but has **not** been designed to be completed on a mobile phone. Please do not attempt to complete the survey on a mobile phone as questions may not display properly and you may not be able to complete the questionnaire.

CLICK HERE TO COMPLETE THE SURVEY

If you would like to contact someone at Kantar Public in relation to the survey please email cmaconsumersurvey@kantarpublic.com or call us on 0800 158 2952 between 9am and 5pm Monday to Friday.

Privacy policy

Appendix L: Quantitative recontact survey email

[CMA LOGO TO APPEAR AT TOP]

Dear Sir/Madam,

You completed the CMA Consumer Survey on [COMPLETION_DATE]. This survey asked you a number of questions about the way you shop for different products and services, and was conducted by Kantar Public on behalf of the Competition and Markets Authority. Thank you very much for taking the time to complete this survey; your participation has been very helpful.

Unfortunately, due to a technical error, two important questions were not asked as part of the survey you completed. In order to make best use of the information you have already provided, **we would be extremely grateful if you could take a moment to follow the link below to answer these extra questions.**

You will receive a £5 gift voucher in exchange for taking part. The questions should take no more than a minute or two to complete.

[LINK]

Please be assured that in accordance with the Market Research Society Code of Conduct, all your answers will be treated in the **strictest confidence** by Kantar Public. Your name and details will be kept separate from your answers and will not be passed on to any other organisation.

If you have any queries about the survey, please contact Deborah Willis, a member of the Kantar Public research team on 0800 015 0302 or email cmaconsumersurvey@kantarpublic.com.

Yours sincerely,

Will Hayter
Project Director
Competition and Markets Authority

Appendix M: Quantitative code frames

Code frames for the two open ended questions featured on the quantitative survey are shown below. For all other code frames, please refer to the questionnaire.

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?

1. Advertising Standards Authority
2. Comparison site/ The site itself
3. The provider/ company
4. Customer service/ helpline (general reference)
5. Ombudsman
6. Head office
7. Would find out who to complain to
8. OfCom
9. OfGem
10. Financial Conduct Authority (FCA)
11. Trading Standards
12. Don't know
13. Citizen's Advice Bureau
14. CMA
15. Office of Fair Trading
16. Which
17. Other answers
18. No answer

A10. Which accreditation or regulation do you recall seeing?

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. Financial Conduct Authority
13. IATA
14. Other
15. None of these
16. Don't know

Appendix N: Quantitative data tables specification

Number	Heading	Label	Definition	Sections	Reduced Set
1	**Selected sector - comparison site users (SECTOR BREAK SET ONLY)**	Home insurance	Selection2=1 (Used a DCT in the last 3 months while shopping around for Home Insurance)		No
		Motor insurance	Selection2=2 (Used a DCT in the last 3 months while shopping around for Motor Insurance)		
		Travel insurance	Selection2=3 (Used a DCT in the last 3 months while shopping around for Travel Insurance)		
		Flights	Selection2=4 (Used a DCT in the last 3 months while shopping around for Flights)		
		Hotels	Selection2=5 (Used a DCT in the last 3 months while shopping around for Hotels)		
		Credit cards	Selection2=6 (Used a DCT in the last 3 months while shopping around for Credit cards)		
		Broadband	Selection2=7 (Used a DCT in the last 3 months while shopping around for Broadband)		
		Energy	Selection2=8 (Used a DCT in the last 3 months while shopping around for Energy)		
2	**Selected sector - Shopping around (SECTOR BREAK SET ONLY)**	Home insurance	Selection=1 (Shopped around for Home Insurance in the last 3 months without using a DCT)		No
		Motor insurance	Selection=2 (Shopped around for Motor Insurance in the last 3 months without using a DCT)		
		Travel insurance	Selection=3 (Shopped around for Travel Insurance in the last 3 months without using a DCT)		
		Flights	Selection=4 (Shopped around for Flights in the last 3 months without using a DCT)		
		Hotels	Selection=5 (Shopped around for Hotels in the last 3 months without using a DCT)		
		Credit cards	Selection=6 (Shopped around for Credit cards in the last 3 months without using a DCT)		
		Broadband	Selection=7 (Shopped around for Broadband in the last 3 months without using a DCT)		
		Energy	Selection=8 (Shopped around for Energy in the last 3 months without using a DCT)		
3	**Gender**	Male	D1=1 (Shopped around for Home Insurance in the last 3 months without using a DCT)		Yes
		Female	D1=2 (Shopped around for Home Insurance in the last 3 months without using a DCT)		
4	**Age**	16-24	Combine answers from D2 and D2a		Yes
		25-44	Combine answers from D2 and D2a		
		45-64	Combine answers from D2 and D2a		

Number	Heading	Label	Definition	Sections	Reduced Set
		65+	Combine answers from D2 and D2a		
5	**Number of adults in household**	1	D4		Yes
		2	D4		
		3+	D4		
6	**Household Size**	1	D4 + D4a		
		2	D4 + D4a		
		3	D4 + D4a		
		4+	D4 + D4a		
7	**Property type**	Own	D3=1, 2 or 3		No
		Rent	D3=4, 5 or 6		
8	**Employment status**	Working	D5 = 1,2,10,11		Yes
		Unemployed	D5 =3		
		Retired	D5 = 4		
		Other	D5 = 5,6,7,8,9,12		
9	**Highest Qualification**	University degree or diploma in higher education	D7= 1 or 2		Yes
		A level or GCSE or equivalent	D7= 3 or 4		
		None of the above	D7		
10	**Quintile**	1	Derived from sample		Yes
		2	Derived from sample		
		3	Derived from sample		
		4	Derived from sample		
		5	Derived from sample		
11	**Household income**	Under £12,000	D8=1 OR 2		Yes
		£12,000 - £17,999	D8=3		
		£18,000 - £23,999	D8=4		
		£24,000 - £35,999	D8=5		
		£36,000 - £47,999	D8=6		
		£48,000 or more	D8=7		

Number	Heading	Label	Definition	Sections	Reduced Set
12	**Financially struggling**	Yes	D6=1 or 2		Yes
		No	D6=4 or 5		
13	**Region**	Scotland	Derived from sample		Yes
		Wales	Derived from sample		
		East Midlands	Derived from sample		
		East of England	Derived from sample		
		London	Derived from sample		
		North East	Derived from sample		
		North West	Derived from sample		
		Northern Ireland	Derived from sample		
		South East	Derived from sample		
		South West	Derived from sample		
		West Midlands	Derived from sample		
		Yorkshire and the Humber	Derived from sample		
14	**Internet use**	Several times a day	I1=1		Yes
		Less often	I1=2 OR 3 OR 4 OR 5		
15	**Confidence checking bank balance online**	Confident	I3a=1 or 2		Yes
		Not confident	I3a=3 or 4		
		N/A I don't do this	I3a=5		
16	**Confidence buying goods online**	Confident	I3b=1 or 2		Yes
		Not confident	I3b=3 or 4		
		N/A I don't do this	I3b=5		
17	**Confidence shopping around online**	Confident	I3c=1 or 2		Yes
		Not confident	I3c=3 or 4		
		N/A I don't do this	I3c=5		
18	**Confidence using comparison sites**	Confident	I3d=1 or 2		Yes
		Not confident	I3d=3 or 4		
		N/A I don't do this	I3d=5		

Number	Heading	Label	Definition	Sections	Reduced Set
19	**Confidence doing things online**	Confident	Any categories at I3 coded as 'Confident'		Yes
		Not confident	No categories at I3 coded as 'Confident'		
20	**Activity in last 3 months: Home insurance**	Used comparison site	G8a = 1		No
		Shopped around without comparison site	G3a = 1 AND G8a ≠ 1		
		Not shopped around	G3a ≠ 1 AND G8a ≠ 1		
21	**Activity in last 3 months: Motor insurance**	Used comparison site	G8b_slice = 1		No
		Shopped around without comparison site	G3b = 1 AND G8b ≠ 1		
		Not shopped around	G3b ≠ 1 AND G8b ≠ 1		
22	**Activity in last 3 months: Travel insurance**	Used comparison site	G8c = 1		No
		Shopped around without comparison site	G3c = 1 AND G8c ≠ 1		
		Not shopped around	G3c ≠ 1 AND G8ce ≠ 1		
23	**Activity in last 3 months: Flights**	Used comparison site	G8d = 1		No
		Shopped around without comparison site	G3d = 1 AND G8d ≠ 1		
		Not shopped around	G3d ≠ 1 AND G8d ≠ 1		
24	**Activity in last 3 months: Hotels**	Used comparison site	G8e = 1		No
		Shopped around without comparison site	G3e = 1 AND G8e ≠ 1		
		Not shopped around	G3e ≠ 1 AND G8e ≠ 1		
25	**Activity in last 3 months: Credit cards**	Used comparison site	G8f = 1		No
		Shopped around without comparison site	G3f = 1 AND G8f ≠ 1		
		Not shopped around	G3f ≠ 1 AND G8f ≠ 1		
26	**Activity in last 3 months: Broadband**	Used comparison site	G8g = 1		No
		Shopped around without comparison site	G3g = 1 AND G8g ≠ 1		
		Not shopped around	G3g ≠ 1 AND G8g ≠ 1		
27	**Activity in last 3 months: Energy**	Used comparison site	G8h = 1		No
		Shopped around without comparison site	G3h = 1 AND G8h ≠ 1		
		Not shopped around	G3h ≠ 1 AND G8h ≠ 1		
28	**Activity in last 12 months: Home insurance**	Used comparison site	G8a < 4		No
		Shopped around without comparison site	G3a < 4 AND (G8a > 3 OR G8a = SYS MIS)		
		Not shopped around	G3a = 4 OR G3a = SYS MIS		

Number	Heading	Label	Definition	Sections	Reduced Set
29	**Activity in last 12 months: Motor insurance**	Used comparison site	G8b < 4		No
		Shopped around without comparison site	G3b < 4 AND (G8b > 3 OR G8b = SYS MIS)		
		Not shopped around	G3b = 4 OR G3b = SYS MIS		
30	**Activity in last 12 months: Travel insurance**	Used comparison site	G8c < 4		No
		Shopped around without comparison site	G3c < 4 AND (G8c > 3 OR G8c = SYS MIS)		
		Not shopped around	G3c = 4 OR G3c = SYS MIS		
31	**Activity in last 12 months: Flights**	Used comparison site	G8d < 4		No
		Shopped around without comparison site	G3d < 4 AND (G8d > 3 OR G8d = SYS MIS)		
		Not shopped around	G3d = 4 OR G3d = SYS MIS		
32	**Activity in last 12 months: Hotels**	Used comparison site	G8e < 4		No
		Shopped around without comparison site	G3e < 4 AND (G8e > 3 OR G8e = SYS MIS)		
		Not shopped around	G3e = 4 OR G3e = SYS MIS		
33	**Activity in last 12 months: Credit cards**	Used comparison site	G8f < 4		No
		Shopped around without comparison site	G3f < 4 AND (G8f > 3 OR G8f = SYS MIS)		
		Not shopped around	G3f = 4 OR G3f = SYS MIS		
34	**Activity in last 12months: Broadband**	Used comparison site	G8g < 4		No
		Shopped around without comparison site	G3g < 4 AND (G8g > 3 OR G8g = SYS MIS)		
		Not shopped around	G3g = 4 OR G3g = SYS MIS		
35	**Activity in last 12 months: Energy**	Used comparison site	G8h < 4		No
		Shopped around without comparison site	G3h < 4 AND (G8h > 3 OR G8h = SYS MIS)		
		Not shopped around	G3h = 4 OR G3h = SYS MIS		
36	**Activity in last 2 years: Home insurance**	Used comparison site	G8a < 5		No
		Shopped around without comparison site	G2a = 1 AND (G8a = 5 OR G701 = 2)		
		Not shopped around	G2a = 0		
37	**Activity in last 2 years: Motor insurance**	Used comparison site	G8b < 5		No
		Shopped around without comparison site	G2b = 1 AND (G8b = 5 OR G7b = 2)		
		Not shopped around	G2b = 0		

Number	Heading	Label	Definition	Sections	Reduced Set
38	**Activity in last 2 years: Travel insurance**	Used comparison site	G8c < 5		No
		Shopped around without comparison site	G2c = 1 AND (G8c = 5 OR G7c = 2)		
		Not shopped around	G2c = 0		
39	**Activity in last 2 years: Flights**	Used comparison site	G8d < 5		No
		Shopped around without comparison site	G2d = 1 AND (G8d = 5 OR G7d = 2)		
		Not shopped around	G2d = 0		
40	**Activity in last 2 years: Hotels**	Used comparison site	G8e < 5		No
		Shopped around without comparison site	G2e = 1 AND (G8e = 5 OR G7e = 2)		
		Not shopped around	G2e = 0		
41	**Activity in last 2 years: Credit cards**	Used comparison site	G8f < 5		No
		Shopped around without comparison site	G2f = 1 AND (G8f = 5 OR G7f = 2)		
		Not shopped around	G2f = 0		
42	**Activity in last 2 years: Broadband**	Used comparison site	G8g < 5		No
		Shopped around without comparison site	G2g = 1 AND (G8g = 5 OR G7g = 2)		
		Not shopped around	G2g = 0		
43	**Activity in last 2 years: Energy**	Used comparison site	G8h < 5		No
		Shopped around without comparison site	G2h = 1 AND (G8h = 5 OR G7h = 2)		
		Not shopped around	G208 = 0		
44	**Purchased in last 2 years: Home insurance**	Yes	G4		No
		No	G4		
45	**Purchased in last 2 years: Motor insurance**	Yes	G4		No
		No	G4		
46	**Purchased in last 2 years: Travel insurance**	Yes	G4		No
		No	G4		
47	**Purchased in last 2 years: Flights**	Yes	G4		No
		No	G4		
48	**Purchased in last 2 years: Hotels**	Yes	G4		No
		No	G4		
49	**Purchased in last 2 years: Credit cards**	Yes	G4		No

Number	Heading	Label	Definition	Sections	Reduced Set
		No	G4		
50	**Purchased in last 2 years: Broadband**	Yes	G4		No
		No	G4		
51	**Purchased in last 2 years: Energy**	Yes	G4		No
		No	G4		
52	**Ever used a comparison site: Home insurance**	Yes	G7		Yes
		No	G7		
53	**Ever used a comparison site: Motor insurance**	Yes	G7		Yes
		No	G7		
54	**Ever used a comparison site: Travel insurance**	Yes	G7		Yes
		No	G7		
55	**Ever used a comparison site: Flights**	Yes	G7		Yes
		No	G7		
56	**Ever used a comparison site: Hotels**	Yes	G7		Yes
		No	G7		
57	**Ever used a comparison site: Credit cards**	Yes	G7		Yes
		No	G7		
58	**Ever used a comparison site: Broadband**	Yes	G7		Yes
		No	G7		
59	**Ever used a comparison site: Energy**	Yes	G7		Yes
		No	G7		
60	**Responsibility for purchase decisions**	Entirely or mainly responsible	G1=1		Yes
		Jointly responsible	G1=2		
		Someone else is responsible	G1=3		
61	**Number of sectors shopped around in in last 3 months**	0	0 sectors selected at within 3 months at G3		Yes
		1	1 sectors selected at within 3 months at G3		
		2	2 sectors selected at within 3 months at G3		

Number	Heading	Label	Definition	Sections	Reduced Set
		3	3 sectors selected at within 3 months at G3		
		4+	4 sectors selected at within 3 months at G3		
62	**Number of sectors shopped around in in last 12 months**	0	0 sectors selected at within 12 months at G3		Yes
		1	1 sectors selected at within 12 months at G3		
		2	2 sectors selected at within 12 months at G3		
		3	3 sectors selected at within 12 months at G3		
		4+	4 sectors selected at within 12 months at G3		
63	**Number of sectors shopped around in in last 2 years**	0	0 sectors selected at within 2 years at G3		Yes
		1	1 sectors selected at within 2 years at G3		
		2	2 sectors selected at within 2 years at G3		
		3	3 sectors selected at within 2 years at G3		
		4+	4 sectors selected at within 2 years at G3		
64	**Number of sectors purchased in last 2 years**	0	0 sectors selected at within 2 years at G4		Yes
		1	1 sectors selected at within 2 years at G4		
		2	2 sectors selected at within 2 years at G4		
		3	3 sectors selected at within 2 years at G4		
		4+	4 sectors selected at within 2 years at G4		
65	**Whether heard of comparison sites**	Yes	G6<>53 or G9=1		Yes
		No	G9=2		
66	**Whether used a comparison site**	Yes	G6<>53		Yes
		No	G6=53		
67	**Number of comparison sites ever used**	0	Number of comparison sites selected at G6		Yes
		1	Number of comparison sites selected at G6		
		2	Number of comparison sites selected at G6		

Number	Heading	Label	Definition	Sections	Reduced Set
		3 to 5	Number of comparison sites selected at G6		
		6 to 10	Number of comparison sites selected at G6		
		11 to 20	Number of comparison sites selected at G6		
		More than 20	Number of comparison sites selected at G6		
68	**When last used comparison site**	Last 3 months	G8a = 1 OR G8b = 1 OR G8c = 1 OR G8d = 1 OR G8e = 1 OR G8fe = 1 OR G8g = 1 OR G8h = 1		Yes
		3-12 months	IF NOT INCLUDED IN FIRST GROUP (G8a = 2 OR 3) OR (G8b = 2 OR 3) OR (G8c = 2 OR 3) OR (G8d = 2 OR 3) OR (G8e = 2 OR 3) OR (G8f = 2 OR 3) OR (G8g = 2 OR 3) OR (G8h = 2 OR 3)		
		1-2 years	IF NOT INCLUDED IN FIRST OR SECOND GROUP G8a = 4 OR G8b = 4 OR G8c = 4 OR G8d = 4 OR G8e = 4 OR G8f = 4 OR G8g = 4 OR G8h = 4		
69	**Sectors used comparison sites for**	Home insurance	G7=1		No
		Motor insurance	G7=2		
		Travel insurance	G7=3		
		Flights	G7=4		
		Hotels	G7=5		
		Credit cards	G7=6		
		Broadband	G7=7		
		Energy	G7=8		
70	**Whether used comparison site in last 3 months**	Yes	G8a = 1 OR G8b = 1 OR G8c = 1 OR G8d = 1 OR G8e = 1 OR G8f = 1 OR G8g = 1 OR G8h = 1		Yes
		No	ALL OTHER RESPONDENTS		
71	**Whether used comparison site in last 12 months**	Yes	G8a < 4 OR G8b < 4 OR G8c < 4 OR G8d < 4 OR G8e < 4 OR G8f < 4 OR G8g < 4 OR G8he < 4		No

Number	Heading	Label	Definition	Sections	Reduced Set
		No	ALL OTHER RESPONDENTS		
72	**Whether used comparison site in last 2 years**	Yes	G8a < 5 OR G8b < 5 OR G8c < 5 OR G8d < 5 OR G8e < 5 OR G8f < 5 OR G8g < 5 OR G8h < 5		Yes
		No	ALL OTHER RESPONDENTS		
73	**Number of sectors where used comparison site in last 3 months**	0	0 sectors selected at within 3 months at G8		Yes
		1	1 sectors selected at within 3 months at G8		
		2	2 sectors selected at within 3 months at G8		
		3	3 sectors selected at within 3 months at G8		
		4+	4 or more sectors selected at within 3 months at G8		
74	**Shopped around in the last 3 months without using a DCT**	Yes	(G3a = 1 AND G8a ≠ 1) OR (G3b = 1 AND G8b ≠ 1) OR (G3c = 1 AND G8c ≠ 1) OR (G3d = 1 AND G8d ≠ 1) OR (G3e = 1 AND G8e ≠ 1) OR (G3f = 1 AND G8f ≠ 1) OR (G3g = 1 AND G8g ≠ 1) OR (G3h = 1 AND G8h ≠ 1)		Yes
		No	(G3a ≠ 1 AND G3b ≠ 1 AND G3c ≠ 1 AND G3d ≠ 1 AND G3e ≠ 1 AND G3f ≠ 1 AND G3g ≠ 1 AND G3h ≠ 1) OR ((G3a = 1 AND G8a = 1) OR (G3b = 1 AND G8b = 1) OR (G3c = 1 AND G8c = 1) OR (G3d = 1 AND G8d = 1) OR (G3e = 1 AND G8e = 1) OR (G3f = 1 AND G8f = 1) OR (G3g = 1 AND G8g = 1) OR (G3h = 1 AND G8h = 1))		
75	**Trust in DCTs compared to suppliers (Overall)**	More trust in DCTs	A4a = 1 AND A4b = 1 AND A4c = 1 AND A4d = 1 AND A4e = 1		Yes
		More trust in provider/ supplier websites	A4a = 2 AND A4b = 2 AND A4c = 2 AND A4d = 2 AND A4e = 2		
		Trust in both equally	A4a = 3 AND A4b = 3 AND A4c = 3 AND A4d = 3 AND A4e = 3		
		Don't know	Mix of responses at A4		
76	**Number of sectors where used comparison site in last 12 months**	0	0 sectors selected at within 12 months at G8		No
		1	1 sectors selected at within 12 months at G8		

Number	Heading	Label	Definition	Sections	Reduced Set
		2	2 sectors selected at within 12 months at G8		
		3	3 sectors selected at within 12 months at G8		
		4+	4 or more sectors selected at within 12 months at G8		
77	**Number of sectors where used comparison site in last 2 years**	0	0 sectors selected at within 2 years at G8		No
		1	1 sectors selected at within 2 years at G8		
		2	2 sectors selected at within 2 years at G8		
		3	3 sectors selected at within 2 years at G8		
		4+	4 or more sectors selected at within 2 years at G8		
78	**Whether think sites provide comparison or recommendation**	Impartial comparison	A1=1		Yes
		Recommendation	A1=2		
		Both	A1=3		
79	**Trust comparison sites provide accurate information**	Trust a lot	A3_01=1		No
		Trust a fair amount	A3_01=2		
		Don't trust	A3_01=3 or 4		
80	**Trust comparison sites treat all providers equally**	Trust a lot	A3_02=1		No
		Trust a fair amount	A3_02=2		
		Don't trust	A3_02=3 or 4		
81	**Trust comparison sites offer best products for user requirements**	Trust a lot	A3_03=1		No
		Trust a fair amount	A3_03=2		
		Don't trust	A3_03=3 or 4		
82	**Trust comparison sites to store personal information securely**	Trust a lot	A3_04=1		No
		Trust a fair amount	A3_04=2		
		Don't trust	A3_04=3 or 4		

Number	Heading	Label	Definition	Sections	Reduced Set
83	**Trust comparison sites not to share data with third parties**	Trust a lot	A3_05=1		No
		Trust a fair amount	A3_05=2		
		Don't trust	A3_05=3 or 4		
84	**Trust comparison sites to provide best price**	Trust a lot	A3_06=1		No
		Trust a fair amount	A3_06=2		
		Don't trust	A3_06=3 or 4		
85	**Trust in comparison sites overall**	Trust a lot	A3a = 1 AND A3b = 1 AND A3c = 1 AND A3d = 1 AND A3e = 1 AND A3f = 1 AND A3g = 1 AND A3h = 1		Yes
		Trust to some extent	(A3a ≠ 1 AND ≠ 4) AND (A3b ≠ 1 AND ≠ 4) AND (A3c ≠ 1 AND ≠ 4) AND (A3d ≠ 1 AND ≠ 4) AND (A3e ≠ 1 AND ≠ 4) AND (A3f ≠ 1 AND ≠ 4) AND (A3g ≠ 1 AND ≠ 4) AND (A3h ≠ 1 AND ≠ 4)		
		Don't trust	A3a = 4 AND A3b = 4 AND A3c = 4 AND A3d = 4 AND A3e = 4 AND A3f = 4 AND A3g = 4 AND A3h = 4		
86	**Trust - provide accurate information**	More trust in comparison sites	A4_01=1		No
		More trust in supplier	A4_01=2		
		Trust both equally	A4_01=3		
87	**Trust - offer best product for user requirements**	More trust in comparison sites	A4_02=1		No
		More trust in supplier	A4_02=2		
		Trust both equally	A4_02=3		
88	**Trust - store personal information securely**	More trust in comparison sites	A4_03=1		No

Number	Heading	Label	Definition	Sections	Reduced Set
		More trust in supplier	A4_03=2		
		Trust both equally	A4_03=3		
89	**Trust - not share data with 3rd parties**	More trust in comparison sites	A4_04=1		No
		More trust in supplier	A4_04=2		
		Trust both equally	A4_04=3		
90	**Trust - provide best price**	More trust in comparison sites	A4_05=1		No
		More trust in supplier	A4_05=2		
		Trust both equally	A4_05=3		
91	**Ever made a complaint about a comparison site**	Yes	A5=1or 2		No
		No	A5=3		
92	**Whether think comparison sites are regulated**	Yes	A7=1 or 2		No
		No	A7=3		
93	**Awareness of Ofgem/Ofcom accreditation**	Ofgem only	A11=1		No
		Ofcom only	A11=2		
		Both	A11=1 and 2		
		Neither	A11<>1 or 2		
94	**Product type**	New product/service	C2=1 or if product is flights/hotels		Yes
		Update/renewal/switch	C2=2		
95	**Type of Broadband**	Broadband only	C1=1		Yes
		Broadband with phone	C1=2		
		Broadband with pay TV	C1=3 or 4		
		Don't know	C1=5		
96	**Whether purchased product**	Yes	C8=1		Yes

Number	Heading	Label	Definition	Sections	Reduced Set
		No	C8=2		
97	**Whether choice would be better or worse by using comparison site**	Better	C9=1 or 2		Yes
		The same/ Worse	C9=3 or 4 or 5		
98	**Satisfaction with shopping**	Satisfied	C10=1 or 2		Yes
		Not satisfied	C10=3 or 4		
99	**How well remember experience of shopping around**	Very well	C11=1		Yes
		Fairly well	C11=2		
		Not very well	C11=3		
		Not at all well	C11=4		
100	**Product type**	New product/service	M2=1 or if product is flights/hotels		Yes
		Update/renewal/switch	M2=2		
101	**Whether used comparison sites before**	Yes	M4=2		Yes
		No	M4=1		
102	**Whether used website or app**	Website only	M5=1		Yes
		App only	M5=2		
		Both	M5=3		
103	**Number of comparison sites used**	1	M9=1		Yes
		2	M9=2 and 2 selected at M10		
		3	M9=2 and 3 selected at M10		
		4+	M9=2 and 4 or more selected at M10		
104	**Always use same/different comparison sites for sector**	Same	M7=1		Yes

Number	Heading	Label	Definition	Sections	Reduced Set
		Different	M7=2		
105	**Main site used**	Comparethemarket	E6=Comparethemarket (or M10 if E6 not asked)		Yes
		Confused.com	E6=Confused.com (or M10 if E6 not asked)		
		Gocompare	E6=Gocompare (or M10 if E6 not asked)		
		Moneysupermarket	E6=Moneysupermarket (or M10 if E6 not asked)		
		uSwitch	E6=uSwitch (or M10 if E6 not asked)		
		Other	E6=any other site (or M10 if E6 not asked)		
106	**Sources of information**	Comparison site only	E16=11 (none of these)		Yes
		Comparison site was main source	E17=1		
		Other source	E17<>1		
107	**How ended up on first site**	Went to site I wanted	M11=1		No
		Searched to find comparison site	M11=2		
		Searched for provider/product	M11=3		
108	**Whether happy to provide all information**	Yes	E4=1		No
		No	E4=2		
109	**Whether filtered/re-ordered results**	Re-ordered only	E8=1 only		Yes
		Filtered only	E8=2 only		
		Adapted but don't know how	E8=3		
		Both	E8=1 and 2		
		Neither	E8=4		
110	**Most important feature compared**	Price/level of saving	E11=price/level of saving as most important, or only that selected at E10		Yes

Number	Heading	Label	Definition	Sections	Reduced Set
		Other	Anything else ranked 1st at E11 or only one thing selected at E10 and NOT price/level of saving		
111	**Whether found easy to provide information**	Easy	E13_01=1 or 2		Yes
		Difficult	E13_01=3 or 4		
112	**Whether found easy to understand product features**	Easy	E13_02=1 or 2		Yes
		Difficult	E13_02=3 or 4		
113	**Whether found easy to re-order or filter results**	Easy	E13_03=1 or 2		Yes
		Difficult	E13_03=3 or 4		
114	**Whether found easy to compare results on like-for-like basis**	Easy	E13_04=1 or 2	For sections M, E, P and A	Yes
		Difficult	E13_04=3 or 4		
115	**Whether thought comparison site covered most/all providers**	All providers	E14=1	For sections M, E, P and A	No
		Most providers	E14=2		
		Not all/most providers	E14<>1 or 2		
116	**Whether purchased product**	Yes	P1=1	For sections M, E, P and A	Yes
		No	P1=2		
117	**Where was purchase made**	On comparison site	P4=1	For sections M, E, P and A	Yes
		Redirected from comparison site	P4=2		
		Other	P3<>1		
118	**Whether purchased from 'main' site**	Yes	If P6 and E6 match or P6a=1	For sections M, E, P and A	No
		No	If P6 and E6 don't match or P6a=2		
119	**Whether used comparison site results to negotiate**	Yes	P8=1	For sections M, E, P and A	No
		No	P8=2		
120	**Whether familiar with supplier**	Heard of only	(P9=1 or P9b=1) and (P10=2 OR P10 = 3)	For sections M, E, P and A	No

Number	Heading	Label	Definition	Sections	Reduced Set
		Purchased from previously	P10 = 1		
		Not heard of or purchased from	P9=2 OR P9 = 3 or P9b=2 or P9b = 3		
121	**Whether choice was better or worse by using comparison site**	Much better	P11=1	For sections M, E, P and A	Yes
		Slightly better	P11=2		
		The same/ Worse	P11=3 or 4 or 5		
122	**Satisfaction using a comparison site**	Satisfied	P12=1 or 2	For sections M, E, P and A	Yes
		Not satisified	P12=3 or 4		
123	**How well remember experience of using comparison site**	Very well	P13=1	For sections M, E, P and A	Yes
		Fairly well	P13=2		
		Not very well	P13=3		
		Not at all well	P13=4		
124	**Type of Broadband**	Broadband only	M1 = 1	For sections M, E, P and A	No
		Broadband with phone package	M1 = 2		
		Broadband with pay TV bundle	M1 = 3		
		Broadband with phone and pay TV package	M1 = 4		

Appendix O: Omnibus methodology

Omnibus sample design

The survey will be run on TNS UK's face-to-face omnibus, which uses a random location design – a high quality form of quota sampling. The omnibus uses a sophisticated computerised sampling system which integrates the Postcode Address File (PAF) with 2011 Census area statistics. This enables us to draw replicated waves of multi-stage stratified samples with accurate and up-to-date address selection, and deliver replicable cross-sections of adults in the UK wave-on-wave.

We operate up to two face-to-face omnibus surveys per week, depending on demand. In each wave of each survey, representative samples of 2,000 adults in Great Britain aged 16 years and over are achieved. An additional sample of interviews in Northern Ireland is added to produce a representative UK-wide sample.

Our proprietary sampling approach is designed to provide high quality, replicable cross sections of adults, reflecting the geographic and socio-economic profile of the UK population, wave on wave. We place tight constraints on interviewer activity to ensure that they work different days of the week and times of day when fulfilling the assignment, and that a range of respondent types are recruited. Quotas are used to ensure this last constraint is met and to combat the natural variation in response propensity (both contact and co-operation) among the local population. Combined with the area stratification, this method produces robust, representative samples.

Although only a small number of substantial tests of the random location sampling method have been carried out, post hoc comparisons with random sample data suggest little in the way of systematic sample bias.

Interviewing and quotas

Addresses are issued to interviewers to achieve a usual adult sample of between 10 and 16 interviews per point, depending on the questionnaire length each wave. To ensure a balanced sample of adults within effective contacted addresses, interlocking quotas are set on the basis of gender, presence of children and working status.

Each interviewer assignment is conducted over two days of fieldwork, conducted between 2pm and 8pm on weekdays and at the weekend. Within each sample point, only one interview is undertaken per household and a minimum of three households is left between each successful interview. This ensures that interviewing is not restricted to a small geographic area with respondents of similar demographic and lifestyle characteristics, thereby minimising the effect of clustering within the sample.

All of the above features of the sample design and fieldwork process are consistent over time, making the omnibus highly suited to time-series tracking studies.

Data collection and management

Omnibus interviews are conducted in respondents' homes using CAPI (Computer Assisted Personal Interviewing) technology by fully trained interviewers from our national field-force. Our field-force of approximately 450 interviewers covers all of the UK, including Northern Ireland. Our CAPI technology supports the administration of complex questionnaires, ongoing progress monitoring and the speedy return of interview data for immediate processing.

Omnibus fieldwork is overseen by an omnibus management team, with a dedicated individual managing each project. This team is based in Kantar's London Bridge office. Before issuing each survey to interviewers, an omnibus manager checks the CAPI script for routing and consistency.

Interviewer recruitment and training

A specialised team manages the recruitment and training of new interviewers. All candidates are screened by telephone before being interviewed face-to-face. Appropriate references are obtained from successful applicants, particularly relating to any previous experience in the market research industry. New interviewers

follow a three day training course and are accompanied on their first day's work and for each new type of project. They also attend follow-up training after their first six weeks of work. All interviewers are appraised annually.

We also have the option to provide interviewers with written or verbal instructions in relation to specific surveys, where required.

Fieldwork quality control

All of our fieldwork is conducted according to the Market Research Society (MRS) Code of Conduct. We are founder members of the market research industry's Interviewer Quality Control Scheme (IQCS), now incorporated into ISO 20252, the international quality standard for market research. Our standard quality control procedures exceed those stipulated by IQCS and ISO 20252.

Verification of work is conducted by telephone, by in-house, trained validators. 15% of assignments are selected to ensure 10% minimum is conducted on each survey. All aspects of the interview are checked and the interviewer is graded on a number of measures. Survey information for each interviewer is analysed by a team of quality control experts. The results of these checks are relayed to regional management who feed these back to interviewers and discuss the results and any need for improvement with them. The findings also feed into planning and re-training, allocation of projects and in-field accompaniment.