

Consumer engagement in fixed broadband

Report

September 2019



1. Contents

- 1 Background, objectives & approach
- 2 Context to the Broadband Journey
- 3 The Behavioural Biases that impact on the Broadband Journey
- 4 The Broadband Journey
- 5 Response to stimulus materials
- 6 Case studies

2. Background, objectives & approach

1.1 Background

1.1.1 Differential Pricing

Differential pricing is commonplace across many markets and takes many forms.

On the one hand this offers the engaged (and confident) consumer the opportunity to shop around and get a better deal by being a 'savvy' shopper.

But for some people, differential pricing can contribute to confusion and practices that disadvantage them – possibly meaning they don't get the best deal or even disengage completely.

Pricing of broadband has the potential to be confusing:

- Prices for the same package can be different for new customers versus re-contracted versus out of contract customers;
- Customers can be paying more for slower broadband than they could if they switched or re-contracted to a faster service, which may be the same price or cheaper.

It is known from recent research on end of contract notifications (ECN) and annual best tariff notifications (ABTN) that some respondents do find broadband confusing and that this can lead to inertia. And that this can be exacerbated amongst more vulnerable respondents; e.g. those with lower levels of literacy or numeracy.

1.2 Research Objectives

The main objectives set for the research was to better understand the following:

- Difficulties/barriers (including behavioural biases) to accessing, assessing and acting (switching or re-contracting) on information to get the best deals: do vulnerable consumers face different or larger barriers than other consumers?
- Difficulties/barriers (including behavioural biases) to re-contracting and/or negotiating with an existing provider: do vulnerable consumers face different or larger barriers than other consumers?
- Understanding the impact, the planned annual best tariff notifications *(ABTN) may have on reducing these barriers; identify any remaining barriers/difficulties and any further support required.

1.3 Summary of approach



PROJECT SET UP

A set-up meeting was held to review and confirm approach and logistics.

This included discussion of initial hypotheses – covering biases and other possible behavioural drivers.



KNOWLEDGE REVIEW

A review of previous, relevant Ofcom research and academic texts was undertaken to identify a long list of biases – which the research would explore (either accepting, rejecting or adding) as a behavioural driver or barrier in the context of this study.



PILOT OF THE APPROACH

A pilot of the approach was undertaken using a cut-down version of the main stage approach.

This comprised six interviews with vulnerable respondents – covering each of the key audiences.



MAIN STAGE

The research included 45 respondents in total: 31 vulnerable respondents, eight non-vulnerable respondents and six proxy decision makers.

The majority took part in a three-stage process: an initial interview and briefing, a behavioural task including stimulus (please see slides 7-9 for more details) and a final interview.

Proxy Decision Makers took part in a truncated three stage process; a short briefing call, a short behavioural task and a final interview.

Those with a mental health condition took part in an in-home interview only.

1.4 Stimulus used in the research; Annual best tariff notification (ABTN)

From February 2020 broadband, mobile, home phone and pay TV companies must notify their residential and business customers when their minimum contract period is coming to an end.

End of Contract Notification (ECN)

This notification will include the date the minimum contract period ends, the services currently provided and the price paid, any changes to the service and the price paid

at the end of this period; and information about the notice period required to terminate the contract.

These notifications will inform residential customers about the best tariffs available from their provider. They will also include information on prices available to other customers, such as new customers. This means customers will be able to see if they are losing out, prompting them to think about switching.

Annual Best Tariff Notification (ABTN)

Customers who remain out-of-contract will be given best tariff information by their provider at least annually via an ABTN.

For residential customers, this notification will include information about their current contract, as well as the best tariffs available from their current provider for the services they buy.

This research focussed on understanding the experiences and attitudes of those who are out of contract and will therefore receive an ABTN.

Ofcom's analysis of provider was not available at the time of the fieldwork.

THIS IS ONLY AN EXAMPLE LETTER: THE PRICES HERE DO NOT RELATE TO YOUR OWN BROADBAND

Your broadband and landline contract has ended

Dear Customer

You are no longer in the minimum contract period for your broadband and landline services. You currently pay **£24** per month.

You have several options available to you. You could:

- Do nothing and keep your existing service for **£24** per month;
- Sign up to a new contract with us; or,
- Switch to a different provider.

Remember you may be able to get a better deal as a new customer with another provider. You may also get a better combined deal if you take landline, broadband and TV services together from the same provider, this could be with us or another provider.

If you want to cancel your service or switch to a different provider, you will need to let us know at least 30 days in advance. You will not pay any cancellation fees to do this. To cancel your services or discuss your options get in touch via your online account or by calling us on **(YOUR PROVIDERS WILL ADD THEIR CUSTOMER SERVICE NUMBER)**.

A summary of your service and what you pay currently is provided below. If you don't do anything, this will be the price you pay in the future.

Current deal	
This box will contain details of the service you currently receive	
- Broadband speed (av. speed)	£24.00
- Line rental	a month

Thinking about signing up to a new contract? Here are some deals to consider

Ofcom, the communications regulator, requires us to tell you about these tariffs to help you decide what to do about your services. Tariff 4 is not available to you but we are required to include it so you can see what kinds of deals new customers can get from providers. You can call us or log on to your account to see more options.

1 Current deal on a new contract for another 24 months	2 Alternative deal based on your current usage												
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">- Broadband speed (av. speed)</td> <td style="text-align: right;">What you have now:</td> </tr> <tr> <td>- Line rental</td> <td style="text-align: right;">£22.00</td> </tr> <tr> <td></td> <td style="text-align: right;">a month for 24 months</td> </tr> </table>	- Broadband speed (av. speed)	What you have now:	- Line rental	£22.00		a month for 24 months	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">- Broadband speed (faster speed)</td> <td style="text-align: right;">Faster speed:</td> </tr> <tr> <td>- Line rental</td> <td style="text-align: right;">£24.00</td> </tr> <tr> <td></td> <td style="text-align: right;">a month for 24 months</td> </tr> </table>	- Broadband speed (faster speed)	Faster speed:	- Line rental	£24.00		a month for 24 months
- Broadband speed (av. speed)	What you have now:												
- Line rental	£22.00												
	a month for 24 months												
- Broadband speed (faster speed)	Faster speed:												
- Line rental	£24.00												
	a month for 24 months												
3 Alternative upgrade deal	4 Current deal for new customers (not available to you)												
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">- Broadband speed (av. speed)</td> <td style="text-align: right;">Faster speed & add TV:</td> </tr> <tr> <td>- Line rental</td> <td style="text-align: right;">£30.00</td> </tr> <tr> <td>- TV package</td> <td style="text-align: right;">a month for 24 months</td> </tr> </table>	- Broadband speed (av. speed)	Faster speed & add TV:	- Line rental	£30.00	- TV package	a month for 24 months	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">- Broadband speed (av. speed)</td> <td style="text-align: right;">New customers only:</td> </tr> <tr> <td>- Line rental</td> <td style="text-align: right;">£18.00</td> </tr> <tr> <td></td> <td style="text-align: right;">a month for 24 months</td> </tr> </table>	- Broadband speed (av. speed)	New customers only:	- Line rental	£18.00		a month for 24 months
- Broadband speed (av. speed)	Faster speed & add TV:												
- Line rental	£30.00												
- TV package	a month for 24 months												
- Broadband speed (av. speed)	New customers only:												
- Line rental	£18.00												
	a month for 24 months												

* You are not eligible for this tariff as it's a deal that includes a new customer discount.

1.5 Stimulus used in the research; Broadband Guide

Broadband explained

Which broadband service do I need?

The basic browsers
"I don't use the internet much, so all I want is a reliable service at a good price."

You use your broadband to follow the news, keep in touch with friends and family and some online shopping.

Average speed required:
Around 10Mbit/s

Type of broadband needed:
Any

The super streamers
"I get frustrated when my TV streaming service buffers or the connection drops off."

You use your broadband for all the basics, as well as watching TV shows and films and listening to music.

Average speed required:
Over 30Mbit/s

Type of broadband needed:
Cable or fibre broadband

The data-hungry household
"Our broadband needs to cope with a lot of us being online at the same time – making sure we don't lose the connection."

A whole household using broadband throughout the day for things like working online, streaming, gaming, video-calling or uploading.

Average speed required:
Over 100Mbit/s

Type of broadband needed:
Cable or fibre broadband

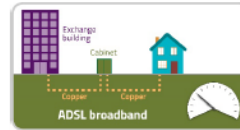
What are the different types of broadband?

The three most common types of broadband in the UK are ADSL, cable and fibre.

ADSL/standard broadband

ADSL, also known as standard broadband, is the slowest but most commonly available type of broadband and is delivered to your home through the copper wires of your phone line.

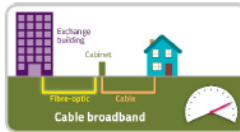
However, the speeds you get at your home will depend on how far you live from the local exchange. The further away you are, the lower your speeds are likely to be.



Cable

Cable uses fibre optic and coaxial cables to deliver superfast and ultrafast broadband services to your home. This technology is also used to deliver phone and TV services.

Unlike with standard ADSL broadband, speeds are not affected by distance. Cable technology can deliver very fast broadband speeds, of up to 500Mbit/s.

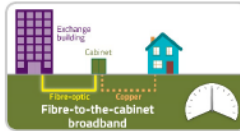


Fibre

Fibre broadband is delivered via fibre optic cables and offers superfast and ultrafast speeds.

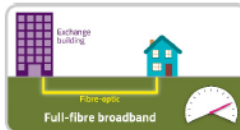
There are two types of superfast fibre broadband - 'fibre-to-the-cabinet' (FTTC) and full fibre 'fibre-to-the-premises' (FTTP).

With fibre-to-the-cabinet, fibre optic cables run from the telephone exchange to street cabinets before using standard copper telephone wires to connect to homes.



Most fibre connections in the UK are fibre-to-the-cabinet services, which can offer speeds of up to 67Mbit/s, however, the speeds you get at your home will depend on how far you live from your street cabinet (the green boxes you see on streets). The further away you are, the lower your speed is likely to be.

Fibre-to-the-premises broadband involves fibre optic cables running directly to your home from the telephone exchange, or via a street cabinet. It is faster than fibre-to-the-cabinet and performance is not affected by distance. Fibre-to-the-premises broadband services can offer speeds of up to 1Gbit/s.



If you are not sure which type of connection you have, or which you might be able to have, speak to your current broadband provider or visit the [Boost Your Broadband website](#).

Jargon buster

Some of the language used when you're buying a broadband service can be unclear or confusing. Here, we explain what some common terms mean.

Minimum contract period

This is the length of the contract you first sign up to. For broadband, this is often 18 months.

Megabits

This is a unit of data. You will see broadband speeds described as 'megabits per second' (Mbit/s or Mbps). It helps tell you how fast your broadband is.

Gigabits

Similar to megabits, each gigabit represents 1,000 megabits.

Buffering

This is when your broadband downloads the first few seconds of a video or TV show you're watching online, so you can play it without downloading the whole thing first. If you have slower broadband, you are likely to see your connection buffering for longer or more often.

Standard broadband

This is broadband able to provide speeds of at least 8 Mbit/s – it's available to 98% of UK properties.

Superfast broadband

This is broadband able to provide speeds of at least 30 Mbit/s – it's available to 95% of UK properties.

Ultrafast

This is broadband able to provide speeds of at least 300 Mbit/s – it's available to 53% of UK properties.

Full-fibre broadband

This is the latest broadband technology. It uses fibre-optic cables all the way up to your home, not just to the cabinet on your street. It's far more reliable and faster than other types of broadband and is currently available to 7% of UK properties.

Wifi

This technology allows you to connect your devices such as tablets, laptops and smartphones to your broadband wirelessly.

Data

What's transferred between your device and the internet to allow you to use websites and other online services. Basic browsing online uses less data than things like playing videos.



1.6 Stimulus used in the research; Collective Switch Letter

Collective switch is a concept aimed at encouraging engagement with the market.

The concept shared with respondents was as follows:

- Current provider sends them a letter that reminds them that they are out of contract, and tells them that a price comparison company, who has been selected by Ofcom, will be in contact with details of a special deal for them.
- Current provider sends the customers' broadband tariff and usage details to the price comparison company. The price comparison company negotiates a deal for a group of customers.

- Customer receives a letter from the price comparison company, with a personal savings estimate, based on the winning 'deal'. This deal is only available for a limited time and only if they sign up to it via the price comparison company.
- The letter also informs the customer that other offers and deals are available and can be accessed by contacting the price comparison company; website/email/phone details would be included.

The mock letter shown here was shared and discussed with respondents.

[logo of your supplier]

<FullName>
<Address>
<PostCode>

12 July 2019

Save £96.00 by switching your broadband and phone

Dear <FullName>

A few weeks ago, [your provider] wrote to you about switching to a cheaper broadband deal.

Ofcom, the independent communications regulator, has asked companies like [your provider] to tell their customers how to switch and save with a different deal – even if it isn't from the same company.

Ofcom has appointed us, [a price comparison company], to negotiate a cheaper deal for a group of [your provider] customers like you – people who've been on the same expensive broadband deal with [your provider] for more than 2 years.


Now we have secured an exclusive deal for you with [alternative provider]. Here's what you will save, based on your service from last year.

- Currently with [your provider] you pay **£24.00 a month or £288.00 per year**.
- If you switch to the deal we have negotiated with [alternative provider], you'd pay **£ 192.00** over the next 12 months.

That's a personal saving of **£8.00 per month, or £96.00 per year**, if you decide to switch.

[a price comparison company] has made it easy to switch
All you need to do is go online or call our UK call centre free on xxx and speak to a friendly adviser.
(This deal isn't available by going direct to [your provider])

Simply provide your surname and postcode on our website or over the phone. We will then give you the full details of the **Unlimited Faster Fibre**, deal from [alternative provider]. If you decide to go ahead, we will take care of everything from there.

 Act quickly and contact us using the details below, if you want to save **£ 96.00**. Broadband deals come and go, and this one's only available until **September 2019**.

How to get the deal

Visit – [price comparison website]
Call – [price comparison website]
Mon-Fri: 9am – 8pm, Sat-Sun: 9am – 5pm

1.7 Sample Structure

<i>Respondent type</i>	<i>Total sample</i>	<i>Breakdown of interviews completed</i>
Vulnerable	31	5 x 65+, 5 x DE large households with children, 3 x hearing impairment, 3 x visual impairment, 4 x learning difficulty, 3 x English as 2 nd language, 3 x low confidence, 5 x mental health problems
Non-vulnerable	8	Mix of age, gender and SEG
Proxy Decision Maker	6	3 x Formal (Paid), 3 x Informal (Unpaid)
TOTAL	45	

1.7.1 Vulnerable respondents were defined in the following ways

All respondents were out of contract dual play customers and either the sole or joint decision maker for their broadband service

<p>Older respondents 65+ Describe themselves as lacking confidence in at least two of the following:</p> <ul style="list-style-type: none"> •Comparing broadband costs •Speaking to broadband providers about new deals •Understanding the language and terminology used by broadband providers 	<p>DE large household with children DE with three or more children living at home. Describe themselves as lacking confidence in at least one of the following:</p> <ul style="list-style-type: none"> •Comparing broadband costs •Speaking to broadband providers about new deals •Understanding the language and terminology used by broadband providers
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Physical health

Hearing impairment; Poor hearing, partial hearing, or are deaf.

Visual impairment; Poor vision, colour blindness, partial sight, or are blind.

Low confidence

Describe themselves as lacking confidence in all three of the following:

- Comparing broadband costs
- Speaking to broadband providers about new deals
- Understanding the language and terminology used by broadband providers

Respondents did not fall into any other vulnerable classifications.

English as 2nd language

English as a 2nd Language; find spoken and/or written English difficult to understand and agree with this statement – “*My level of English means I sometimes find it hard to understand/deal/speak with suppliers such as broadband providers*”.

Describe themselves as lacking confidence in all three of the following:

- Comparing broadband costs
- Speaking to broadband providers about new deals
- Understanding the language and terminology used by broadband providers

Learning difficulty

Describe themselves as having difficulties with learning, understanding, concentration, memory, communicating, cognitive loss or deterioration.

Describe themselves as lacking confidence in all three of the following:

- Comparing broadband costs
- Speaking to broadband providers about new deals
- Understanding the language and terminology used by broadband providers

Mental health problems

Describe themselves as suffering from anxiety, depression, or trauma-related conditions, or other similar condition.

*Proxy decision makers (PDMs)

All helped make decisions about broadband providers for someone else outside their household.

Formal PDMs

A formal arrangement where the respondent was registered as the official carer to the person and/or had a professional responsibility.

Informal PDMs

Informal arrangement where the relationship is more likely to be a family member.

*These respondents not recruited as vulnerable

1.8 Overview of approach; all except Mental Health and Proxy Decision Makers

Stage 1; Initial interview/briefing call

- The objective was to collect contextual information, confirm screening criteria, read out the mock ABTN and explain the pre-task.
- The interview took up to 30 mins and was conducted by telephone.
- The explanation of pre-task was deliberately non-prescriptive to mirror 'real life' as far as possible.

Assessing the level of engagement with the task was a key part of the research design.

- The respondent was offered the choice of receiving the ABTN and the 2nd piece of stimulus material via email or in the post (the majority opted for email).

Stage 2; Pre-task

- Following the initial interview, the respondent was sent an email (or letter) confirming the task and given a Jigsaw telephone number in case they needed any help during the task period.
- The mock **ABTN letter** was attached to the email (or included in the envelope).
- The email also contained a link to the online diary (or a paper version was posted out).
- Part way through the pre-task the respondent was emailed (or posted) another piece of stimulus material (either the **Broadband Guide, Collective Switch letter** or a **link to broadband guide + helpline number**). These stimuli were sent to respondents to help understand what other information they may find useful, and the impact it may have on them.
- The task was conducted over a two-week period.
- Jigsaw moderators reviewed diary entries, made an initial assessment of engagement with the task and identified areas/issues to probe before each interview.

Stage 3; In-home interview

The objectives were

- To review and explore each respondent's pre-task approaches and experiences, including the impact of the stimulus received.
- To understand attitudes towards other stimulus – i.e. those not sent during the pre-task.
- To explore the Collective Switch proposition in detail.

Going in-home to conduct the interview gave an extra layer of insight into the respondents and their lives.

NB. The research focused on the broadband journey overall, and did not set out to focus more on either re-contracting or switching. By its nature, this methodology meant that their interviews were led by the respondent, rather than leading them.

Mental Health Problems

These respondents took part in an in-home interview only; with no pre-task or briefing call

- This simpler approach was designed to minimise the potential stress to respondents who were already coping with a mental health condition

A slightly longer interview was conducted to allow for:

- Exploration of all the topic areas covered across the initial and post interviews with the other respondents
- Exploration of all the stimulus; mock ABTN, Broadband Guide and Collective Switch proposition

Proxy Decision Makers (PDMs)

Stage 1; Short Briefing Call

The purpose was to introduce the research, walk through the mock ABTN explaining that this will be sent to all those out of contract from next year, including anyone for whom they act as a proxy decision maker. We explained that we wanted them to think about what they would consider, and how they would go about supporting the person/people they help make decisions in relation to Broadband.

This took up to 10 mins and took place by telephone.

Stage 2; Short Pre-task (30 mins)

Following the initial interview, the respondent was sent an email confirming what we wanted them to do, with the mock ABTN as an attachment.

Respondents were asked to jot down their thoughts and possible actions in advance of their interview with us.

Stage 3; In-home interview

The objectives were to;

- understand the relationship with the person they are proxy decision maker for, specifically whether they would be likely to be shown the ABTN in 'real-life'.
- explore and understand the potential impact of the ABTN, primarily thinking about the person they care for, but also about the possible impact on themselves.
- explore and understand the potential impact of the Broadband Guide and the Collective Switch proposition, primarily thinking about the person they care for, but also about the possible impact on themselves.

3. Context to the broadband journey

1.9 Broadband was confusing for many respondents

This confusion was not limited to those recruited on the basis of low confidence. Some non-vulnerable respondents and proxy decision makers (PDMs) were also confused by elements of broadband and this, in turn, could lead to low confidence/competence in this area.

Confusion was common in relation to:

- Different technologies
- Different speeds
- Different deals

As a result, respondents see re-contracting or switching broadband as more complex than switching other 'utilities' such as gas or electricity

- More factors to consider in the decision
- More of a risk to be taken

These findings suggest confusion may negatively impact the likelihood of some consumers engaging with broadband and accessing the best/right deal for them.

Many respondents – not just those with potential vulnerabilities - may benefit from interventions that help them understand broadband better.

1.10 For vulnerable respondents, lack of confidence can be specific to broadband or can extent to other areas in life

Specific to broadband

Some respondents described themselves as being competent and confident in other areas of their lives (at work, as a parent/grandparent, etc) but as lacking confidence in broadband.

These respondents tended not to understand the technology and to find the language used confusing.

As a result, they found the prospect of engaging with broadband daunting. They did not trust themselves to assess their options effectively and/or make the right choice and this applied to both re-contracting and switching.

So, they tended either to stick with what they had (rather than committing themselves to the 'wrong' thing by re-contracting) or to make a change they later came to regret, by switching.

Broadband and other areas in life

Other respondents struggled with many areas of life and broadband was just one of these. The extent of the difficulties these respondents faced varied.

At the extreme, some were leading extremely challenging lives

- In addition to being confused by broadband, it seemed highly unlikely that these respondents would be able to find the motivation and/or the time to engage with the broadband market sufficiently to assess their options and make a choice
- At best these respondents may respond to a 'Collective Switch' type approach, where a deal is 'pushed out to them', but some would struggle to cope even with this.

Where the lack of confidence was focussed around broadband, the ABTN and the Broadband Guide had greater potential to empower respondents.

1.11 Reliance on broadband is also variable; high reliance impedes switching

For a few broadband is not especially crucial

They described it as relatively unimportant. They described it as useful for particular activities and as something they want to have, but as not crucial in their lives.

For these respondents being without broadband for a few hours or days would not be a particular issue.

This attitude was more prevalent in the older age groups.

For many broadband is an important amenity

Many described broadband as something they wouldn't like to be without. They see broadband as both life enhancing and life facilitating.

Broadband is described as an amenity they have come to rely on and would not consider living without.

For these respondents being without it for a few hours or even days would be manageable, but highly inconvenient.

For some broadband is crucial

Some described broadband as something they simply could not manage without.

This was more common in DE Large Households where:

- TV and tablets help to keep younger children occupied/entertained
- Older children/teenagers are described as totally dependent on internet access
- The convenience of online shopping is described as a “*godsend*”

The prospect of being without internet access, even for a short period, was highly daunting and likely to result in high levels of stress and friction within the household.

Where broadband is considered an essential part of their life, and particularly in combination with low confidence around broadband and the switching process, respondents described the prospect of switching as ‘intimidating’.

1.12 Reliance on broadband is also variable; high reliance impedes switching

Even though they are aware that switching providers is both possible to do and potentially financially advantageous, switching is not common, even for gas or electricity providers.

There appeared to be a range of reasons for this:

- Some simply do not have a switching mindset
- Others described valuing ‘loyalty’
- Others said they just ‘didn’t get round to it’

Respondents tended to think in terms of switching, rather than re-contracting. The idea that their current provider may offer a better deal to keep them seemed unfamiliar to many of these respondents.

Re-contracting appeared almost more daunting than switching. It implies some negotiation with the provider, which many shy away from. They tend to feel the balance of power is with the provider, not the customer.

Switching broadband is regarded as more complex than switching electricity or gas provider. It is seen as a bigger decision to make, with more variables to consider and assess.

A few had switched, but this was more likely to be because an alternative provider had approached them and they had taken up the offer described to them, than because they had sought out an alternative provider themselves.

Amongst an audience where switching less 'complex' services is rare, a switch of broadband provider will most likely occur where there is a significant 'push' (such as major loss of service or change to their circumstances such as moving home).

1.13 The severity of respondents' potentially vulnerable characteristics; whether it is combined with other vulnerabilities; and/or the support network – affects the impact it has on ability and propensity to engage

LEAST *IMPACT

- Vulnerability has less overall impact on their lives
- Often respondents have a single vulnerability that presents a challenge, which can be bigger or smaller in nature
- Practical work-arounds are in place to overcome difficulties
- Support network in place
- Can be confident in assessing their options and acting to re-contract/switch
- Tend to be more successful with the broadband journey; more likely to find a deal they are interested in (and believe they were likely to progress with it)
- In 'real life' most likely to engage if prompted/motivated to do so

MOST *IMPACT

- Vulnerability has more overall impact on their lives
- May have multiple, interrelated conditions
- Can result in extremely challenging lives
- Can result in a sense of isolation and lack of hope
- Thought of engaging with broadband can feel very challenging, arouse anxiety and be quite overwhelming
- Least successful with the broadband journey; some had really not got far at all, a few had found a deal but it felt very unlikely that they would progress with it

- In 'real life' unlikely to engage without support from friends/family

Impact on ability/propensity to engage and to get the best deal

LOW, e.g.

Visual impairment present from birth

Hearing impairment present from birth

English as a 2nd language

MEDIUM, e.g.

DE Large Household

Low confidence

75+

HIGH, e.g.

Mental health issues

Learning difficulty if combined with low literacy or numeracy and/or low confidence

1.14 Physical Impairment (hearing or visual)

We found that respondents who had impairments or conditions from birth were used to navigating the world from that perspective, and tended to have coping strategies and support structures in place. If the impairment had developed later, it could combine with anxiety/lower confidence and cause respondents to struggle more than those who had lived with similar conditions from birth. This was seen directly in the interviews with respondents whose conditions had existed from birth and was mirrored in the views of a number of the proxy decision makers.

1.15 Hearing Impairment (Three respondents)

In the broadband journey this condition manifests most in a reluctance to call providers. Calling providers can be a frustrating and unproductive experience and presents a barrier when trying to negotiate a better deal, as this is generally done by phone. These respondents would opt to deal with providers online, using webchat as needed.

1.16 Visual Impairment (Three respondents)

Visually impaired people have access to many workarounds, including software which converts text into a larger font and large print versions. It can take longer to access visual information (for example, websites/letter) but it is usually possible. These respondents also tend to be more confident calling providers as have to do this more.

Challenges exist across the broadband journey; ensuring multiple access channels and accessible versions reduce the barriers to engage for these audiences.

1.17 English as a second language (Three respondents)

Respondents with English as a second language could be quite fluent in their spoken English but struggle more with written English.

They could also be unfamiliar with broadband terminology and struggle to understand what the various words mean (fibre, megabits, etc) which is amplified by English being their second language.

This can create difficulties with engaging in the market;

- They found websites hard to understand
- They wouldn't be confident to call providers as they feel they would get confused by the conversation quite quickly

Some struggled to understand the mock ABTN, finding the language and technical terms difficult to understand.

They found the Broadband Guide easier to understand and felt it provided useful explanations of some of the broadband terminology.

Some rely on family members more fluent in English to help them out.

- But may not enlist their help on this, especially if already receiving help in other areas and /or if the savings seemed small

Challenges exist across the broadband journey; respondents felt that alternative language versions might help, as would the facility to speak their own language when calling providers.

1.18 DE large households with children (Five respondents)

The major barrier along the broadband journey for these respondents was time and headspace.

- Getting through the essential daily activities/chores (shopping, cooking, laundry, school runs, etc) takes most of the time and energy available
- The to do list is never ending and broadband would struggle to reach the top of the list

These households also tend to be heavily reliant on the internet and so are reluctant to consider switching.

- A lapse in service would be very difficult to handle
- They don't want to risk a poorer service once they have switched

The ABTN and especially the Broadband Guide can struggle to cut-through – they described it as useful in principle, but considering their options was just one more thing to deal with.

Several respondents seemed to have lower levels of literacy/numeracy and appeared to find it more difficult to understand detailed information.

1.19 Low confidence (around broadband) (Three respondents)

Those with low confidence around broadband feel daunted, doubting their ability to navigate the options and make the right choice.

- Respondents felt they didn't understand broadband and lacked confidence in their ability to look into different options effectively
- They were also worried that they may make a poor choice – either to re-contract or switch - as they don't really understand what they are buying
- Some had concerns about switching provider – how to go about it, how it works...
- ..and some were fearful that they might:
 - end up with a poorer broadband service at the end of it
 - end up tied into a bad deal

The mock ABTN and especially the Broadband Guide were felt to improve confidence for these respondents.

- They had helped some with the task and may help them to engage 'in real life'
- If this is combined with support from an 'expert', it may promote re-contracting or switching

The mock ABTN and the Broadband Guide combined may help this audience to engage but others may also need information/reassurance about the process of switching.

1.20 Learning difficulties (Four respondents)

The impact of learning difficulties seemed variable depending on type/extent of the difficulty. Generally, ability to engage tended to be lower for these respondents than some of the other vulnerable groups.

Respondents commonly struggled to deal with more complex tasks and navigating broadband is seen as 'complex'.

Some respondents struggled with the ABTN. They found the text heavy and the language complex. Many felt that they would quickly give up in 'real life'. Some felt

they might show the ABTN to a relative and get their help to understand it, others felt they would ignore it.

The Broadband Guide felt more accessible. Images are generally felt to be more accessible than text and the text itself is less dense and more concise than that of the mock ABTN.

A simplified version of the ABTN – possibly with greater use of visual imagery might cut through for some. But others will be difficult/impossible to reach through this medium alone.

1.21 Older – 65+ (Five respondents)

This was a highly variable audience with regards to:

- Physical health
- Level of activity and engagement with life

Some were struggling with poorer physical health and/or a sense of having disengaged a little, e.g.

- Narrowing of interests
- Leaving things to others to deal with
- Not trying to keep up with 'modern world', including broadband

Others who were more active claimed that broadband was relatively unimportant to them.

- Claim they are not very reliant on it
- Claim not to be bothered about having best package/best deal

Sometimes lack technical knowledge – which inhibits them from engaging in negotiation.

Those with younger family members tend to defer to them in relation to broadband.

- They will be motivated to switch if younger people recommend it
- The challenge will be to prompt them to pass the ABTN on

Largely uninterested in the ABTN and the Broadband Guide as they simply were not motivated to engage.

1.22 Mental Health problems (Five respondents)

Mental health problems can be highly debilitating and affect all aspects of life.

- Life administration and dealing with providers is just one of these.

Respondents' described their condition as overwhelming on bad days.

- On these days they just get through the essentials, non essentials are left for another day.
- Their broadband contract was regarded as non-essential.

The thought of engaging with broadband tended to result in anxiety and avoidance, as it wasn't an area, they felt confident in.

There was evidence that difficulties would be experienced across all aspects of the broadband journey, including:

- Motivation to engage with a potentially difficult and low priority task
- Head space and emotional energy to assess and/or act

The particular nature of any condition may have different impacts on engagement with broadband.

1.23 Proxy decision makers (PDMs)

1.24 Formal PDMs (Three respondents)

Role and responsibilities vary depending on what has been agreed and the needs/competence of the person being cared for..

- PDM may be taking more of a lead or may be more reactive
- Tripartite decision making may be in place, involving the person being cared for, the family and the PDM

They tend to feel that (assuming they saw the ABTN) they would take action.

They generally understand how the person being cared for uses broadband and would seek out a new deal based on their needs.

They can differentiate easily between their own broadband needs and those of the person they care for – they would not necessarily go for the package they have chosen for themselves, unless they felt it was suitable for the person they care for.

They would not generally take the final decision; that would be for the person being cared for and /or their family to make. They may action that decision on the part of the person being cared for.

1.25 Informal PDMs (Three respondents)

Generally family members – sons or daughters most commonly, but also may be a parent caring for disabled offspring and the latter can present as vulnerable in themselves.

- Supporting the person, they care for as required and managing bills/utilities is part of this
- Gauging their level of involvement and support so as not to undermine their independence any more than needed

As with the formal PDMs feel they would take action upon seeing the ABTN.

Depending on the competence and/or inclination of the person being cared for, they would involve them in the process.

- Some happy to hand the whole thing over to the PDM
- Others want to be involved but are happy for PDM to take lead

Any deal selected may take into account the needs of the person being cared for, but also of other family members who spend time in the house, e.g. themselves, grand children.

- They can veer towards using the same provider they use

Otherwise similar to non-vulnerable respondents; variable levels of confidence and competence around broadband and engaging in the market, similar reactions to the mock ABTN and Broadband Guide.

4. The behavioural biases that impact on the broadband journey

1.26 Behavioural biases affect all audiences to some degree – but seem to have more impact on vulnerable audiences

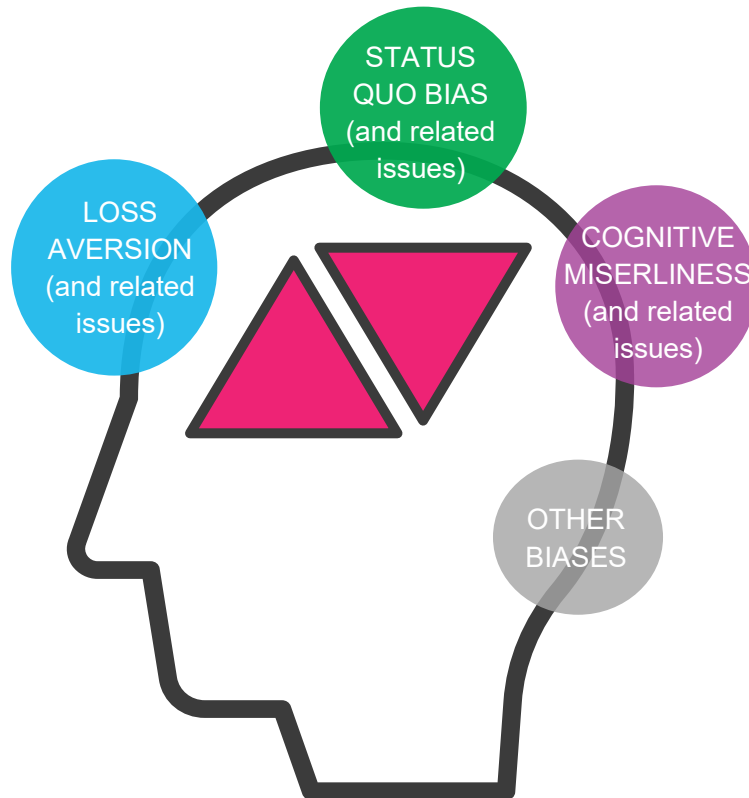
We have identified the impact of a number of different biases on engagement and decision making. By understanding these biases, we can better explain respondent behaviour.

The research identified three areas (see to right) where behavioural biases seemed to impact more on vulnerable than non-vulnerable audiences.

Please note:

- These areas also cover related biases or heuristics
- Many of these biases overlap and may have a similar impact
- Within the vulnerable sample, some audiences experienced the biases more than others
- Non-vulnerable respondents also experienced these biases – however not to the same degree

- Consumers are very unlikely to be aware of their own biases – and therefore unlikely to have strategies to overcome them
- We also identified ‘other’ biases which seemed to have similar effects on both vulnerable and vulnerable groups



1.27 Loss Aversion

1.28 Loss aversion (and related issues) is a major bias affecting both engagement and decision making

Risk aversion

Risk aversion can be summarised as the desire to reduce uncertainty and risk, and affects everyone. People have been proven to take a lower, guaranteed return, rather than a higher, uncertain, return. While it is not a behavioural bias per se, it can result in different behaviour amongst consumer groups. Vulnerable respondents were generally more averse to taking risks in most areas than non-vulnerable, which can act as a barrier to engagement and sets the context for the biases below.

Loss aversion

Loss aversion can be defined as the phenomenon whereby people fear a loss more strongly than they would welcome a gain of equivalent size.

Most respondents were satisfied with current levels of performance (e.g. product/customer service).

Fearful that may lose out on elements of current service;

- Elements relating to condition
- How they've set it up/tailored it to their needs
- How they've got used to using it

In respect of broadband this suggests people may worry that they may not be able to replicate the features/benefits of their current service with a new one. Therefore they place more value in their current service than in a (little understood) possible alternative.

Groups impacted:

- Especially: DE large households with children, very low confidence, mental health problems, some with learning difficulties

Regret aversion

Regret aversion is defined as the fear people have of making the wrong decision. Through anticipation of feeling negative if they make the wrong choice, some people take a course of action to avoid this.

Vulnerable respondents seemed to worry more about making a mistake and choosing the wrong service.

Driven by:

- Lack of knowledge
- Worry about rectifying a mistake
- Worry about having to deal with a supplier

Groups impacted:

- Especially: DE large households with children, very low confidence, mental health problems, some with learning difficulties

1.29 Status Quo Bias

1.30 Status Quo bias is a major barrier to switching – and both risk aversion and cognitive miserliness exacerbate it

Status Quo Bias

Status Quo Bias is defined as a preference for the current state of affairs. Any possible change is compared to the current situation. This comparison will feed into assessment of 'risk' and potentially be viewed as a loss (or risk of a loss), even if materially this is not the case. Also, even if not seen as a loss, the act of changing may be seen as overly effortful.

- Generally, respondents had an 'if it ain't broke, don't fix it' approach to broadband.
- Very little history of switching services;
 - For either broadband or utilities amongst many vulnerable audiences
 - For others, broadband switching is perceived to be more difficult than switching 'simpler' services (e.g. gas, electricity)

Groups impacted:

- Especially: Older, very low confidence, mental health problems, some with learning difficulties

Effort vs reward

Effort vs Reward is defined as the process by which the brain calculates whether it is worth expending effort in exchange for potential rewards.

The known advantages of changing are not strong and so there is little perceived impetus to change.

Rewards perceived as;

- Not great enough (price, product)
- Not understood (jargon)
- Simply not needed

Effort is perceived as:

- Containing a high degree of risk
- Complicated and daunting
- Emotionally draining
- Often simply described as a lot of 'hassle'

Non-vulnerable and vulnerable respondents were similar regarding their perception of lack of reward. But vulnerable respondents perceived a greater degree of effort

Groups impacted:

- Especially: Older, DE large households with children, very low confidence, mental health problems

Probability weighting

This bias is defined as the idea that people tend to overreact to small probability events, but underreact to large probability events.

Overall, this bias didn't appear to be substantively different between vulnerable and non-vulnerable respondents.

It was largely only evident in relation to attitudes towards switching. Both groups tending to 'up-weight' the risks of a problem arising when 'changing provider'.

Groups impacted:

- Especially: Older, DE large households with children, very low confidence, mental health problems

1.31 Mental Bandwidth/Reduced Headspace

1.32 Also known as 'cognitive miserliness' – and cognitive barriers overall – generally had more impact on engagement with broadband among vulnerable respondents than non-vulnerable

Cognitive miserliness

Cognitive miserliness is a term coined to describe the fact that humans are generally lazy thinkers. We find it tiring to actively think about issues, both because of the mental effort involved, and/or because we are also dealing with other issues or demands on our attention.

Vulnerable respondents seemed to have less mental bandwidth or 'head space' to deal with issues in general

- Dealing with a mental health problem
- More challenging lifestyles (especially DE large households with children)
- Ability to interpret/understand terminology/the process (especially older, very low confidence, non-native English as 2nd language)

Some simply have little desire to spend time on broadband as an issue (not just vulnerable respondents)

Groups impacted:

- Especially: Older, DE large households with children, very low confidence, mental health problems, some with learning difficulties.

Ego depletion

Ego Depletion can be defined as the recognition that willpower draws upon a limited pool of mental resources that can be used up.

Vulnerable respondents seemed to cognitively tire more quickly than non-vulnerable during the broadband journey. This is caused by:

- Complexity of the issues
- Anxiety as they tried to process and understand (becoming overwhelmed)

This led to:

- Dropping out of the process
- Difficulty with some channels (e.g. phone calls)
- Inability to make a decision at the end (linked to fear of making the 'wrong decision')

Some were overwhelmed simply by the thought of changing what they have, whether this was a change of package or provider.

Groups impacted:

- Especially: Older, DE large households with children, very low confidence, mental health problems

Principle of least effort

The definition of the 'principle of least effort' is that people naturally gravitate towards the least demanding course of action, avoiding effort wherever possible (including both physical, emotional and cognitive effort).

Vulnerable respondents seemed more likely to take this path in regards to broadband related issues. This generally resulted in lack of action/ change.

Groups impacted:

- Especially: Older, DE large households with children, very low confidence, mental health problems

1.33 Other Biases

1.34 Other biases also identified seemed to have similar levels of impact on vulnerable and non-vulnerable

Social norming

Social norming (and Social Proof Heuristic) can be defined as the fact that people are influenced by what they think others are doing.

Influences both vulnerable and non-vulnerable – but in different ways..

Vulnerable respondents

- Were less likely to have peers who are switching
- Don't see 'people like me' being active in the market

Non-Vulnerable respondents

- Were more likely to have peers who are active
- Were encouraged to engage by seeing others switch/change services
- Have personal experience of other successful switches (e.g. utilities)

Present bias

Present bias refers to the tendency of people to give stronger weight to payoffs that are closer to the present time.

Deals that provide more immediate benefits seem to be more attractive to both vulnerable and non-vulnerable respondents.

However, both the least confident (vulnerable) and most cynical (often non-vulnerable) said they may look on deals that appear too good in the short term as 'a con'.

Anchoring

Anchoring is defined as a cognitive process whereby people identify a single reference point or trait that they rely on to make comparisons, and hence decisions. Anchor points can be formed naturally or can be deliberately primed.

Both vulnerable and non-vulnerable respondents showed signs of anchoring when researching and making decisions.

The most common anchors were price and/or speed.

5. The Broadband Journey

1.35 Overview of the broadband journey for vulnerable respondents

ENGAGE – i.e. decide whether to consider options

Some had really struggled to engage

- Admitted that in 'real life' they would not have done anything in response to the ABTN

- Clear at the interview that some had not read it thoroughly following the initial call or really engaged with its contents

Many were unenthusiastic, for a variety of reasons

- Daunted by the prospect
- Not sure where to start
- Uninteresting/unimportant task
- Lack of perceived benefit

Others were more motivated

- Getting around to something they knew they 'should' do

ASSESS – i.e. decisions around what to assess, what routes to use, what methods of communication to use

No evidence of any real planning before starting the task

- Much of the task completed online
- A few phoned their current provider
- Minority had called an alternative provider
- Some had consulted with 'experts' – family members or friends known to be knowledgeable about broadband

Respondents took a variety of approaches online

- Some started with Price comparison websites (PCW) and then moved onto provider websites to get more info on deals that looked interesting
- Others conducted a search across several known provider sites

Some were pleasantly surprised

- The task was not as hard as they thought
- They had managed to find deals they were interested in

Others had found it harder

- Had ended up confused and demotivated

ACT – i.e. the decision point on what to do – stick and do nothing, switch and re-contract

None had actually re-contracted or switched.

However, several had found deals they liked and that they thought they might take up.

The key factors taken into consideration when deciding upon a 'good deal' were price and speed.

- Some were motivated by the thought of getting the same speed for less – cash strapped households
- Others were motivated by paying the same and getting a better speed

A couple of respondents had discovered they could get a package with Pay TV included for not much more than they were currently paying for dual play and were quite motivated by this.

For some in rural communities – quality of service provision was important

- Some providers were known to be better than others

Overall, the non-vulnerable respondents undertook the task with more confidence, competence and enthusiasm although none re-contracted or switched.

1.36 There were several barriers to being able to assess the broadband options available to them – these apply to both re-contracting and switching

ENGAGE

FUNCTIONAL BARRIERS

Re-contracting and switching

Many lacked knowledge and understanding of broadband

- Most thought that higher speed means better broadband, but many had no real idea of what speed they have or what speed they need
- Megabits and gigabits were generally understood to relate to speed, but not really understood beyond that
- The differences between fibre, fibre optic and cable were not really understood
- The use of terms like faster, super-fast, ultrafast can confuse; what do each translate to?

There was low awareness of PCWs for broadband (although widely used for other products).

There was low awareness of how to check what speed they currently have.

ASSESS

EMOTIONAL BARRIERS

Re-contracting and switching

Many lacked confidence in their ability to understand the options available and make the right choice for them/their household.

- This links to their lack of knowledge

There was a reluctance to talk to providers on the phone as a result of:

- Fear of being pressured into signing up to something they don't want/being upsold to
- Fear of being bombarded with follow up sales call
- Also linked to a lack of confidence in their ability to understand the options

ACT

BEHAVIOURAL BARRIERS

Effort vs Reward

- Continues into assessment
- Some struggle with the process of making judgements

Ego depletion (as described on slide 34) affected many respondents – causing them to drop-out or procrastinate

- Get tired talking to people/suppliers
- Get tired trying to work out best options
- Get overwhelmed by choice

1.37 There were several barriers to acting (i.e. switch/re-contract) their broadband service

ENGAGE

FUNCTIONAL BARRIERS

Re-contracting

A lack of familiarity with the idea/process of re-contracting affects some.

Switching

Many lacked awareness of the process

- How does it happen?
- What do they have to do?
- Who do they contact?
- How long does it take?
- Do they need a landline?

ASSESS

EMOTIONAL BARRIERS

Re-contracting

Many felt they should look beyond their current provider at the wider market

- This acts as a barrier to simply getting a better deal from current provider

There was a reluctance to contact their provider to ask for/ negotiate a new deal

- Many lacked confidence in the process and their ability to manage it
- Also links back to the emotional barriers described in relation to 'assess'

Switching

Some were concerned switching to a new provider

- What if it goes wrong and you have no broadband for hours or even days?
- Often this is a concern for those with children/teenagers/young adults at home who are highly dependent on broadband
- Payment; what if you end up paying twice?

- What if the broadband is not as good as what they currently have?
- Can they get out of the contract that they have signed up to?

ACT

BEHAVIOURAL BARRIERS

Risk aversion also has major impact at end of process.

Loss aversion

- Even though an alternative service may seem better, the perceived benefits are not enough to make them change from their current service

Regret aversion

- Some fear that they may make wrong choice
- Links back to low confidence in their assessment

Effort vs reward

- At the end of process, the benefits were not seen as enough to overcome risks

Ego depletion

- Some were simply too cognitively exhausted to 'press the button'

1.38 Many of the barriers along the broadband journey are common to re-contracting and switching

Functional Barriers

There is a lack of awareness that being out-of-contract (OOC) matters and of the potential benefits of re-contracting or switching. Other barriers include:

- Low awareness of what is available in the market
- Lack of familiarity with the process of switching or re-contracting
- Lack of knowledge/understanding of broadband
- Lack of awareness of PCWs for broadband
- Lack of awareness of how to check what speed they currently have
- Low priority alongside other life issues

Emotional Barriers

The emotional barriers to re-contracting are also similar to those seen for switching. Both activities require a degree of engagement and effort – and both also generate some risk in the minds of some respondents. Barriers include:

- Lack of confidence in their ability to understand the options available to them and make a good choice for them/their household
- Reluctance to talk to providers on the phone
- Status quo bias – this has less impact when re-contracting, but still impacts on the journey. For example, although the provider itself does not change, there is still a worry that the new service may not be as good as the old one.

1.39 However, there are also barriers that are unique to each ...

Re-contracting

Many felt they should look beyond their current provider at the wider market.

- This links to the barriers noted under the 'assessment stage' and acted as a barrier to simply getting a better deal from their current provider.

Many reported that they would not just sign up to one of the deals on the ABTN.

- They claimed they would look around and see what other deals were available.

Many expressed reluctance to contact their provider to ask for/ negotiate a new deal.

- They lacked confidence in the process and their ability to manage it and also links to the lack of confidence understanding their options.

Switching

Some were concerned about switching to a new provider.

There was concern about a service outage and being without broadband for hours or even days.

- Often this was a concern for those with children/teenagers/young adults at home who are highly dependent on broadband

There was also concern that they will end up with broadband that is poorer than what they currently have i.e. a fear of the unknown.

There was also concern that there may be no way out of the contract they have signed up to, leaving them committed to something they do not want.

Finally, there was concern that something may go wrong in the transfer and they will end up paying twice, i.e. paying two providers at the same time.

1.40 Sharing information about their situation with providers

Respondents were asked how they would feel about providers being aware of their condition, as this may mean their provider could support them better with issues relating to engagement.

Respondents had mixed feelings about this.

Most respondents with a 'physical' condition were comfortable sharing details of their condition if they believed it would improve the service offered.

- Those with a visual impairment, hearing impairment or English as a second language all fall into this category.
- And also, some others, e.g. one respondent with OCD.

Proxy decision makers can be more comfortable – sharing details of person they look after gives a rationale for their involvement and hopefully helps the process.

Others were more uncomfortable:

- Some have a sense of shame about their condition (e.g. those with mental health problems and those who have recently become less able, e.g. recent sight deterioration).
- Some would not trust providers with this information. The worry about what would they do with it and how long would they hold it on record for. In this sense it appears that commercial providers are trusted less than other providers, e.g. doctors or banks.

1.41 Conclusions

There are indications from this research that vulnerable respondents may face larger barriers than non-vulnerable respondents in terms of engaging with broadband and accessing, assessing and acting on information. This finding also extends to vulnerable respondents' attitudes towards and likelihood to re-contract and negotiate with their own provider, and/or switch providers.

The research suggests that some vulnerable consumers may be less likely to respond to ABTNs by engaging in the market, or they may need more help doing so. For example, the provision of information about broadband, when provided alongside the mock ABTN, had a positive impact on confidence for some vulnerable respondents but may still not prompt engagement.

One of the largest barriers for vulnerable respondents was a lack of confidence in their ability to assess their options and know they had made the 'right decision'. There was interest among some vulnerable respondents in the collective

switch proposition - aspects of this appeared to address barriers relating to 'assessment', some perceived it removed this step of the process altogether.

6. Response to Stimulus Materials

1.42 On its own the ABTN would not be enough to prompt many of the vulnerable respondents to engage

ENGAGE

Some easily engaged with the ABTN

- A welcome reminder that they could/should take action
- Providing useful information about possible options
- Easy to understand

Others struggled to engage with it

- Found it difficult to understand
- Found it text heavy, quite formal, with jargon and technical language

Others found it anxiety provoking

- Felt it was pushing them to engage when they really didn't want to/found it scary

In reality it seemed likely that some will simply not read it and may simply see this as another piece of direct mail from their provider and not properly engage

- In these instances, the true content and purpose of the ABTN would be missed

ASSESS

For some the ABTN did prompt them to begin to assess their choices

- The options presented in the ABTN framed their exploration of the wider market
- By giving them an idea of what was possible

How they would react in reality may well depend on the price differentials involved on the other deals shown in the boxes

- For many, the potential savings did seem quite low – reducing the imperative to act (£2 per month)
- The option to pay the same and get faster broadband didn't resonate with many; mostly respondents were quite satisfied with their existing broadband and while faster was seen as better, it was unclear how much faster and what that would really mean in terms of internet performance
- A few engaged with the new customer deal – which was £6 less – but many didn't really get to this fully
- The DE Large Households did find the proposed savings more of a call to action, even though they were low

ACT

*Many were uncomfortable with the idea of simply re-contracting with their current provider (i.e. select one of the listed deals)

- Some felt it was unlikely that the deals on the ABTN were the best available (even from their current provider) and so they should look more widely
- Some were motivated by the 'new customer only deal' to look around more
- Some just felt that they should look around at what other providers were offering before deciding whether to re-contract or switch

A few had got the point of finding a deal they were interested in, based solely on the ABTN, i.e. without the second piece of stimulus.

**NB: As the ABTN used in the research was uniform across all respondents and so not 'real', the research task did push respondents to look around. However, many said they would/should do that anyway. For some this would act as a barrier, as they would get slightly stuck in a cycle of planning to look around, not getting round to it and so staying OOC with their current provider.*

1.43 Broadband Guide gives some respondents the confidence to engage with the market and assess their options

ENGAGE

The Broadband Guide was very well received

- Almost everyone got something out of it

Most found it enlightening and empowering

- For some it radically improved their understanding of broadband and what type/speed they needed
- For some it simply confirmed what they already knew (which they welcomed)
- For some it made them realise they didn't need the 'top end' speed, that the middle speed was fine

The most vulnerable respondents – specifically those with mental health issues – could have a different response to the guide

- For some it feels like further pressure to act and as such is anxiety provoking
- In reality then it is likely to be avoided

ASSESS

With an increased knowledge of how broadband works and what sort of broadband they needed, many felt more confident to engage with the market.

This included being more confident of exploring their options online using PCW and provider websites.

- And being able to make a suitable choice

Some reported that they would feel more empowered to talk to providers on the phone as they felt they were:

- Less likely to get confused and to feel stupid
- More able to stand their ground
- Less likely to be sold something they didn't understand/want

ACT

The ABTN and the Broadband Guide together were a powerful combination.

- Some respondents assumed that in reality the Broadband Guide would be sent with the ABTN (and very much wanted that to be the case).

Some respondents who would not respond to the ABTN on its own may be more likely to engage if the Broadband Guide was provided with it.

- By taking some of the mystery/complexity out of broadband and giving them an understanding of what type, they needed, respondents could be empowered to act on the ABTN.
- This was evident in their approach to the task and also from their feedback in the interview.

It seems likely that it will be more effective if pushed out to respondents.

- The more confident respondents are more likely to click on the link.
- Those who need it most/are likely to benefit most are the ones who are unlikely to get as far as clicking the link if it is sent out as a printed letter.

1.44 The Collective Switch proposal is perceived to enable a few respondents to go straight from Engage to Act, bypassing the Assess stage completely

ENGAGE

The annual cost saving stood out and was powerful in attracting interest.

- A significant sum (£96)

In its current form the letter is difficult to navigate and lacks the reassurance of any branding.

- This did mean that the concept and the details required quite a lot of explanation by the moderator.

However, once they had established what it was about, some respondents were positive.

- Not about the collective element – the concept was unfamiliar and for some not easily understood.
- But about obtaining a better deal with minimal effort.

ASSESS

The Collective Switch proposal does not encourage respondents to explore the market.

- In fact, it encourages the opposite
- For some this is very attractive

ACT

Some respondents did feel they might act in response to receiving this.

- Where they wouldn't upon receiving the ABTN.
- It was simple and required minimal effort on their part; just one phone call.

7. Case Studies

1.45 Case Study; Visual impairment (macular degeneration)

65-year-old woman, retired office worker, living on her own but with grown up children close by.

Impact of vulnerability on life

Her condition makes reading and engaging with written details a challenge

- She is reliant on strong glasses, good light, magnifying glasses, settings on computer, etc.

But she has lived with the vulnerability for several years and continues to enjoy an independent life.

She has developed a range of work arounds and coping mechanisms

- Includes asking for large print documents, using phonelines for visually impaired, etc.
- She is a confident user of telephone

She has a good support network, especially her son who is also tech-savvy.

Role of broadband in life

Broadband is important to the household, though less so for her personally: she uses email, banks online and does a little browsing.

She is not knowledgeable about broadband and gets the principal of speed but she would leave it to son to make the decision (in reality he'd be left with switching task if she decided it was worth doing, which is probably unlikely).

She is not very interested; she recognises broadband's importance, but is not engaged with it. There was a similar story with other utilities –she knows she can probably save money with all her providers but never gets round to it.

- Her lack of engagement is attitudinal rather than related to problems with sight
- She has a strong feeling that possible savings are small so not worth the effort

Broadband Journey

Engage;

- She conducted the task – via telephone – but not in a dedicated way: she gave up through fatigue.

Assess;

- She made notes as a result of the two calls she made and was able to see superior deals/lower prices were available. She wasn't certain about speeds, but her son clarified.

Act;

- She hadn't taken things further and was unlikely to complete a switch – there was too much effort involved.

Impact of 'nudges'

Mock ABTN

- She found it clear enough and was able to distinguish different options in boxes despite her condition. But it did not provide enough of a spur to make her engage and act. She admitted that in reality the letter would be put to one side and forgotten about.

Broadband Guide

- She was quite positive about the guide – especially the information on speed and different types of broadband (including info about cabinets, etc.) – as a piece of communication, but was uncertain that it would be enough to encourage her.

Unlikely to engage properly; this was more an attitudinal issue rather than being governed by her vulnerability.

1.46 Case Study; Visual impairment (colour blind)

Male aged 29, living with wife and young daughter, shop worker, household finances very tight.

Impact of vulnerability on life

He had trouble distinguishing between different shades of a colour.

He found his colour blindness inconvenient – he described having to work harder to absorb written information, having to take more care/time to ensure he had read it correctly.

Role of broadband in life

Broadband was seen as important/essential in the household:

- Online gaming – Xbox
- Streaming of TV/films – Netflix and NOW TV
- Wife keen on social media and online shopping

They had signed up to their current provider when moved into current house.

- He knew they were OOC but was reluctant to sign up to another one as he was not sure that the lease would be renewed on house and didn't know what would happen if it wasn't – would he be able to move the service to new address?

He was quite confident about broadband, but doesn't switch services generally.

- Puts it down to a mix of loyalty & laziness.

Broadband Journey

Engage;

- He welcomed the task as pushing him to look around.

Assess;

- He googled 'best broadband deals' and found U Switch. He also looked at provider websites for deals he was interested in. He found deal from NOW TV that he was happy with.

Act;

- He would need to discuss it with his wife and this was tricky as they both work shifts and get very little time together. Assuming they decided to go for the deal, he thought it was likely that she would actually make it happen – this was 'her area' rather than his.

Impact of 'nudges'

Mock ABTN

- He thought it was great although he did have to take care when reading it; due to his colour blindness. He was most focussed on the boxes with the deals and was most interested in getting the same speed for less money.

Broadband Guide

- This confirmed his understanding rather than increasing his knowledge – but he was happy to have this as it reassured him that the deal, he had found would suit his needs.

Hard to say what he would do ‘in real life’; he was motivated by the task to move to the assess stage, but in reality, may not respond unless the potential saving was greater than £2 per month.

1.47 Case Study; Hearing impairment (hearing loss in one ear)

40-year-old woman, living with partner and young son, she is a stay at home mum, her partner is a plumber.

Impact of vulnerability on life

She had mild hearing issues in one ear, but not enough to need a hearing aid.

This didn’t appear to impact her behaviour; she always uses the fully functioning ear when on the telephone.

She would opt for email over phone if had the choice.

Role of broadband in life

Broadband seen as Important/essential

- Phones and tablets (six-year son diagnosed with ADHD and being able to play games on his tablet is very important)
- Broadband with Now TV – set price of £30 per month
- Plus TV with Talk Talk – basic package at £12 per month
- Likes having different providers “If one goes down, the other is still working”

She had signed up to Now TV because it had a set price with a rolling contract which meant she wasn’t tied in and, in theory, could leave whenever she wanted. She knew the deal included super fibre optic.

She doesn’t switch services generally and puts this down to a mix of inertia, loyalty and laziness.

Broadband Journey

Engage;

- She welcomed the task as making her think again about her existing package – lots of people were telling her she can get a cheaper deal by combining her TV with broadband.

Assess;

- She compared Now TV prices online to see if there were better deals (in reality would be checking to see if better deals than the ones posted).
- She checked the small print “there’s always a catch... price quoted often goes up after three months”.
- She tried telephoning Now TV to see if she could get new customer price.

Act;

- She was seeking to save money on her current deal and was left feeling bitter over the new customer rate.

Impact of ‘nudges’

ABTN

- She didn’t trust it and was cynical about its intentions
- In reality the letter would be dismissed, possibility email might feel more genuine

Broadband Guide

- She was very positive about the front page which helped her to understand what type of broadband was suitable for her
- The remainder felt unnecessary and lacked relevance
- It had no real impact on her behaviour in the task

The new customer deal dominated her thoughts. It could potentially push her to challenge her current provider, but was unlikely to make her look elsewhere.

1.48 Case Study; English as 2nd Language

Woman in her 30’s, married, no children, born in Pakistan, doesn’t work and money is tight.

Impact of vulnerability on life

Left school early (pre-GCSEs) as struggling at school due to language issues.
Worked in the back of a shop.

Her spoken English is better than her written English – but even with spoken English she struggles outside of day to day topics of conversation.

She is married and her husband works full time in a cab company so isn't around to help out with household tasks – this is her domain but she struggles.

Her sister often has to help –she was born in the UK and has a good standard of English. This means she tends to put off anything non-essential as her sister is busy – working full time and with a family. At the bank they offer a service where she can talk face-to-face with someone who speaks Urdu.

Role of broadband in life

Broadband is important in day to day life e.g. banking, shopping, money transfers, communicating with family overseas via Skype. She stays at home a lot so it is important as a means of engaging with the outside world.

She claimed that price is the most important thing when choosing a package but equally doesn't really understand what she does/doesnt need.

She has little understanding about broadband or the terminology involved e.g. doesn't know what fibre is or understand terminology Mbit. She was also confused about whether she needs a phoneline – her sister says not but then providers claim you do.

She is currently with Vodafone as they offered broadband with her mobile package.

Broadband Journey

Engage;

- She showed the ABTN to her sister as found it hard to understand.
- She wasn't aware she was out of contract but also was not happy with current speed - so she knows she needs to look around.

Assess;

- She googled 'broadband' and selected Virgin as her sister is with them (& recommends them) so she called up. She was kept waiting for ages and found the call confusing – talk of contracts, phone lines, fibre speeds - all alien language especially when she lacks confidence and this is not her own language.

Act;

- Virgin said they would need her to set it up herself – which was the final straw as she didn't feel she would understand the instructions or the helpline if stuck.

- Found it all ‘too stressful and confusing’ so has decided to put off any decision.

Impact of ‘nudges’

Mock ABTN

- It was useful in alerting her to the fact that she was out of contract and also that cheaper deals might be out there.
- But she found it hard to understand given her lack of English.
- She would struggle to understand without help.

Broadband Guide

- The pictures made it more accessible for her although some of the language was still challenging.
- It would be more useful if translated.

Translated materials would help her to engage as these would give her more confidence, especially the ABTN and Broadband Guide.

1.49 Case Study; DE Large Household with children

40-year-old woman, single parent to four children (three boys and one girl), working as a care assistant.

Impact of vulnerability on life

Hectic, busy household with four children - all with varying needs and interests.

She was both time poor and cash poor – she reported that things get done on a priority basis. Anything non-essential gets pushed to the side.

Role of broadband in life:

Important/essential:

- Household is highly reliant on broadband with many varying needs – work, social media, shopping, banking, gaming
- Currently have broadband with Virgin for £22 pm – despite having has a dispute over money, they stay with them as the only provider offering fibre optic in their area
- They have TV with Sky – basic package £36 pm

She signed up to Virgin through F2F interaction – in-person sales most effective.

She doesn't switch services generally which she puts down to laziness and too many other things taking priority.

Broadband Journey

Engage;

- Limited engagement with the task – interested in combining TV for only a small increase, but average speed off putting.

Assess;

- She would potentially have rung Virgin and asked about combining TV - but matched to existing internet speed.

Act;

- She was looking to save money by combining everything under one provider. She has always been advised by family/friends to do this. However, in reality she was very unlikely to take action.

Impact of 'nudges'

Mock ABTN

- She had engaged with it, but may not have had she not been tasked to do so. She found it a bit text heavy. She did compare the deals in the boxes.

Broadband Guide

- She felt this was a handy leaflet for everyone; an internet guide for Dummies.
- Page two (fibre to the cabinet/premises) felt a bit too complex. She felt the focus should be on what the end benefit is to the customer.
- It had no real impact on her behaviour in the task.

It was highly unlikely she would engage in real life. She needs face-to-face to drive action (someone who can sort it out for her).

1.50 Case Study; Low confidence

Single mum aged 27 living with 2 primary school aged daughters, working as a carer, money tight.

Impact of vulnerability on life

She reported that she did not lack confidence in other areas of life, just broadband.

She is currently has a broadband service with The Post Office.

She described her broadband as 'ok' but said that it cut out quite regularly (once or twice per week) which she found quite frustrating.

She was 'putting up with it', partly due to lack of confidence to engage and partly due to living in a rural area where broadband generally poor.

Role of broadband in life

She described it as 'not that important' to her and her household, by which she meant relative to other things she was dealing with. It was not a priority for action amidst all the other tasks to be done.

Broadband Journey

Engage;

- The ABTN had prompted her to think she should look into it and the Broadband Guide had helped her along.

Assess;

- She had had a look online and she had talked to her brother-in-law about possible options; this had more impact. He had recommended AOL and she was considering this.

Act;

- She was very concerned about switching provider as she didn't understand the process or who to contact. She was worried it might go wrong and also that the new broadband might be worse than old one if she did switch.

Impact of 'nudges'

Mock ABTN

- She liked the ABTN – found it quite easy to understand.

Broadband Guide

- She had found this really useful:
 - It helped her understand broadband and she felt it gave her more confidence around what broadband she needed.
 - Understanding how the distance from the cabinet impacted broadband also useful.
 - But her cabinet was quite a distance away and so she felt it might not be worth switching as might not get good broadband anyway.

- It did help her confidence around broadband.

It seemed as though she would not have taken much action in reality – partly due to not believing better broadband was available in her area and partly due to lack of confidence.

1.51 Case Study; Learning difficulties (dyslexia)

Woman, DE, in her 30s, with two children under six, unemployed – family life and money are a challenge.

Impact of vulnerability on life

Significant difficulties with reading:

- Struggled at school; affected employment (currently out of work) – resulting in low confidence.

She can understand options if they are explained clearly (ideally verbally) but the wider impact of the condition means:

- Anxiety when tasks involve reading/interpretation of instructions
- Lack of confidence in decision-making (i.e. has she understood things properly or misread something?)

Her life is not straightforward as she is dealing with financial challenges, the demands of parenthood (two young children) and lacks support (from partner, family) so feels isolated.

The concept of re-contracting/switching seemed alien.

Role of broadband in life

Seen as an essential part of family life – social media, entertainment, shopping, banking.

But is generally an unconsidered utility: she didn't know the current cost and details of her existing deal prior to research.

She had some concerns about potential disruption of service when switching or about things going wrong. She was not confident about plugging in new router, etc. Nor was she confident about how to seek redress if problems occur, including if cost turned out to be more than expected.

She has a vague understanding of speed – that it's possible to get higher speeds but not why or what would be appropriate for households.

Broadband Journey

Engage;

- She had engaged on basis of Jigsaw’s instructions rather than ABTN – she admitted that she would probably have ignored ABTN. She saw engaging in the switching process as a challenge.

Assess;

- She had searched online - using provider sites rather than PCWs – and found Virgin clearer than others, e.g. Sky. She had spoken to Virgin to clarify the deal on their website – subsequently she was bombarded with calls and texts which caused anxiety.

Act;

- She was inherently fearful of decision-making and Virgin’s behaviour has put her off, but also, she was determined to get a better deal,

Impact of ‘nudges’

Mock ABTN

- She thought it was a good idea, but questioned its impact in ‘real life’ – the neutral tone of communication lacks real impetus and she struggled to read/engage properly because of dyslexia (i.e. overall length, density of text, long words).
- If read properly, the current letter would steer her to re-contacting with her current provider rather than encouraging her to be ‘free agent’ with other providers.
- She potentially might show it to her sister who is a ‘switcher’ and who might be able to help.

Broadband Guide

- She was very positive – she found the speed information easy to interpret because of the icons, enabling to establish her requirements very quickly; it would give her confidence when assessing deals.

Potential to switch with help (from someone they know; providers not trusted to act properly) but will ABTN cut through given dyslexia, broader life situation and inherent resistance to engaging with complex tasks like this which expose her vulnerability?

1.52 Case Study; Learning difficulties

Male, aged 23. Currently unemployed and living with his mother.

Impact of vulnerability on life

Very low literacy levels, unable to read large chunks of text without support. No work experience or qualifications.

His mother does try to involve him in making decisions about the household, but he finds this challenging, and can leave him feeling fairly stressed. Very uncertain about the concept of switching in general.

He is currently coping only with the help of family; his mother and grandmother.

He had little ability to assess or focus on any tasks.

Role of broadband in life

Broadband plays an important role in his life - generally for entertainment purposes. He tends to spend a lot of time at home streaming TV via catch up, Netflix, and Amazon Prime. Also, he likes keeping in touch with friends via social media where he can.

He has grown up with the internet - and so is relatively confident in using it on a day-to-day basis, within limits. But he does not fully understand broadband / speeds.

He currently has a package with Sky and seems relatively happy with that as 'nothing has gone wrong'. He would be reluctant to switch providers in case the service was interrupted.

Broadband Journey

Engage;

- He waited for instructions but felt overwhelmed and thus unable to make a start on the task on his own. His grandmother helped him to read the letter and also gave suggestions on where to start. He was fairly daunted from the outset.

Assess;

- He checked PCWs, as suggested by his grandmother, but really struggled to weigh up the packages. He was mainly looking at price vs. what he pays now and for providers he knows and believes to be reliable.

Act;

- He was left feeling confused. He was very reluctant to make any decisions as a result of his research (without further input from family at least).

Impact of 'nudges'

Mock ABTN

- He was not able to read and digest the letter on his own. It was too dense / text heavy and so immediately off-putting.
- He had to ask his grandmother to read and then explain the content in simple terms. Without any form of support, he would not have known what to make of it all. Even once explained he does not have a clear idea of what he would do.

Broadband Guide

- He found the images very helpful and was able to use this guide to identify which type of broadband would be best for his needs. But he would not engage with the written elements.

Only likely to engage in the idea of switching if walked through the process by a family member.

1.53 Case Study; Learning difficulties; variety of complex needs

Female, 50s, with largely absent partner, unemployed and on benefits. No experience of switching with regards to broadband.

Impact of vulnerability on life

She has significant learning difficulties, particularly dyslexia, and so has poor reading and writing skills combined with low cognitive abilities.

She experiences very high levels of anxiety when confronted by activities which test her learning/cognitive issues. At worst, she can be hospitalised with stress-related symptoms, so she is keen to avoid any challenges.

She has financial challenges and is quite isolated with no dedicated carer and few allies:

- She has sympathetic contacts at GP practice and local council, but apparently not for other aspects of life.

Role of broadband in life

Limited engagement in her broadband service (and other utilities) – it just runs along in the background.

She has no knowledge of her current costs and package. She had some recognition of different speeds, but not why or the implications for her.

She claims not to be bothered about broadband - although is anxious about possible loss of service if a switch goes wrong, so finds it easier to keep things as they are even - if cheaper and/or better options are open to her.

In reality, she gave no consideration to the financial aspects and what better service would provide.

She was possibly more reliant on broadband than she recognises – e.g. heavy watcher of TV via laptop without realising role of internet in this.

Broadband Journey

Engage;

- She only engaged (via internet search on phone) because of Jigsaw's explanations. In real life, she wouldn't bother without someone helping. She could see benefits of initiative but was highly suspicious of providers – i.e. give with one hand, take with other.

Assess;

- She found it very challenging – had difficulties in reading deals and evaluating the content beyond simple comparison of price. She gave up rapidly. Again, in real life, only possible with help (and helper doing search and assessment without her involvement).

Act;

- She had not taken any next steps; actioning a decision seemed to be beyond her, and there was no chance of her speaking to provider.

Impact of 'nudges'

Mock ABTN

- She had not read it as part of the research and it would be ignored in real life – she was overcome by reading difficulties and struggled to understand the content and options without our explanations.

Broadband Guide

- She grasped the speed-related diagrams, but would ignore the guide in real life because of overall indifference to/disengagement from ABTN.

There was no real chance of her engaging in switching or re-contracting without active help.

1.54 Case Study; 75+

Male aged 76, retired, lived with his wife who was still working and two adult grandchildren

Impact of vulnerability on life

He had reached the stage where he had lost some of his 'get up and go'.

- Lacked energy/motivation to get involved in a lot of things
- His wife took care of domestic affairs (cooking, shopping, etc)
- His grandchildren tended to sort things out that needed doing

Problems with his knees impacted on his mobility and caused him some discomfort.

He was still active socially and had regular nights out with friendship groups.

Role of broadband in life

He used broadband for functional purposes - emails, online banking.

It was essential for his grandchildren for streaming/downloading TV/Films, social media, general browsing, online shopping.

He didn't understand broadband or technology, was not really sure who his provider was and had no idea what type or speed of broadband he had. In fact, he thought the Sky box was the internet hub.

The grandchildren thought the broadband was fine. He knew that if they didn't, they would tell him and he would get it changed. However, he said that the grandchildren would look into it and decide on any new package – he would just pay for it.

Broadband Journey

Engage;

- He hadn't engaged at all

Assess;

- He hadn't taken any action

Act;

- He hadn't got anywhere near this point

He didn't really know where to start with looking into alternative broadband options.

Impact of 'nudges'

Mock ABTN

- He thought it was a good idea, but not something he was bothered with
- He may share with granddaughter for advice/guidance

Broadband Guide

- Again, he thought it was useful for some people – but he wasn't bothered
- It had no impact on how he conducted the task

Absolutely no possibility he would engage 'in real life' – broadband not a priority, what he has is fine and not concerned with making a saving, ABTN just not going to cut through, even if accompanied by Broadband Guide.

1.55 Case Study; Non-vulnerable

32-year-old woman, living with her husband, and their six-month-old son.

Contextual information

Currently on maternity leave – and finding adapting to life as a new mum quite challenging. Hasn't really been able to get out and see her friends / keep up with her hobbies as much as she would have liked.

Will be going back to work as a nursery supervisor soon- partially to get into a routine, but also to supplement the family's finances which are a little tighter now that they have a child.

Her husband currently works full time so she is in charge of running the household, including paying bills. She feels fairly confident in this area- but lacks time and energy to devote to it.

Role of broadband in life

Broadband plays an important role for the couple and is used for a range of activities including banking, online shopping, social media and entertainment. But they could cope if there was a break in their service.

Current provider is Virgin- and costs £29 per month for a basic package. They have been fairly happy with the service provided so far- and so would be inclined to stay with the same provider- if they can get a 'good' deal.

Has a basic understanding of speeds and that there are higher speeds available- but does not feel that they are necessary for them / their needs.

Broadband Journey

Engage;

- Carried out task immediately and without waiting for instructions. Actually, relished the opportunity to 'resolve' the issue and find a deal.

Assess;

- Confidently Googled 'broadband deals'- and identified the most appealing deals based on price and speed. Then contacted three providers including Virgin via phone or live chat to have confirmation of prices and availability. Found it all very straightforward.

Act;

- Hadn't acted just as she wanted to talk it through with her husband- but felt that they would probably go for the Virgin deal.

Impact of 'nudges'

Mock ABTN

- Would definitely read and take into consideration if received in real life
- Felt that the information was useful - and would most likely contact Virgin in the first instance

- May not act immediately - would need to put some time aside to engage and consider

Broadband Guide

- Very positive about speed guide- but mainly because it confirmed what she already knew i.e. that they higher speeds probably wouldn't be required.

Would be likely to engage in the idea and process of re-contracting / switching- but would need to take time out of busy life to do so.

1.56 Case Study; Non-vulnerable

64-year-old retired woman, living on her own, but with grown-up children and grandchildren close by.

Contextual information

Recently widowed - late husband was in charge of all utilities decisions and enjoyed tech – she is not interested in technology.

Not a switcher or particularly engaged by utilities – comfortably off so not driven by cost, though naturally thrifty.

Determined to remain in control of household decisions and not be 'an old person'.

Previously worked as PA so capable of admin, decision-making, etc. and can follow instructions even those relating to low-interest or complex issues.

Role of broadband in life

Limited use: some internet use for information-gathering, catch-up TV, and downloading books on to Kindle

- Grandchildren use it when they come to visit and more engaged by speed, etc.

Current provider is Post Office – a brand she trusts and had very good experience with customer services when service was down: reluctant to lose this level of help (and has heard negative stories from friends about other providers).

Some sense of speed and could probably find a better deal with the right package, but some misgivings about being able to fit new router, etc. and being without broadband altogether.

Broadband Journey

Engage;

- Carried out task, albeit reluctantly and without much enthusiasm because the task (finding a better broadband deal) bores her. She was not certain that the efforts involved were worth the cost savings on offer.

Assess;

- No problems assessing deal details from across market, though not absolutely certain about speed issues – assumed she needed slowest speed (and costs look reasonable at this level).

Act;

- Hadn't acted (and probably won't).
- Would ring up to action decision – good to hear human voice and helps her ask questions and judge customer care.

Impact of 'nudges'

Mock ABTN

- Would probably read and feel positive about letter from Post Office – lays out options clearly (i.e. same package vs. superior package) though details could be fuller.

Broadband Guide

- Very positive about speed guide – a breakthrough in her understanding in combination with ABTN options.

Could go either way: capable of assessing options and switching, may actually decide to get a better deal from the Post Office.

1.57 Case Study; Non-vulnerable

65-year-old woman, living on her own, her children have left home, working as a cleaner.

Contextual information

Widowed around two years ago and now lives alone. Prior to his death her husband had dealt with all financial issues/bills etc. She is slowly learning how to manage this aspect of life but her confidence is generally low.

She has a part time job - primarily to keep her busy and maintain good social contact.

She has one daughter & two grandchildren who live nearby - and this helps keep her busy.

NB – this respondent was not recruited as a ‘vulnerable’ respondent.

Role of broadband in life

She finds she is using broadband more and more as time goes by, but still it’s only her in the house and so she feels her needs remain quite basic.

- Banking, shopping, paying bills, social media

She never uses the landline. She is with BT Infinity and says she has never changed in 15-20 years; she is paying £120 per quarter.

She also has TV from Sky and has been a customer since 1993; she is currently paying £65 per month.

She feels frightened of changing provider; the idea of having to ‘set it all up’ she finds terrifying.

She doesn’t does not switch services generally (apart from insurance) which she puts down to a mix of inertia, loyalty and fear.

Broadband Journey

Engage;

- She welcomed the task as pushing her to look around

Assess;

- She went to Comparethemarket.com and looked at broadband & landline; she found lots of cheaper deals including one from PlusNet for £20pm (half of what she is paying now). Then she went to gocompare.com and found more offers, but started to get confused with all the package specifics. She was just looking for cheapest and did not really understand the detail.

Act;

- She planned to discuss with brother to get some advice and reassurance but felt she was likely to move ahead with PlusNet offer.

Impact of ‘nudges’

Mock ABTN

- She thoughts this was a great idea, as she felt it helped to take away the fear of switching - “This should happen with all domestic bills”.

Broadband Guide

- Most of the content goes straight over her head.

- The information on the different types of broadband she finds helpful “I would be the basic browser...if I had this then I would know what I was looking for”.

Potential to prompt action in real life, although the fear of switching may prevent full engagement.

1.58 Case Study; Proxy decision-maker (informal)

Male in his 40s, recently left his job to care for his elderly parents who live around the corner.

Impact of condition on life

Parents are elderly, unwell but semi-independent: the son is responsible for their medical and domestic admin.

The parents aren't switchers – the son has recently discovered how much they spend on e.g. insurance, utilities and is in the process of switching them to cheaper providers

- He recently halved their car insurance, which has set him up to explore other possible savings.
- He hadn't previously considered possibility of broadband switching for cheaper and/or superior deal.

He had dabbled in switching for himself, in past but hadn't really had time to do comprehensively – but was confident in how to approach across all stages of journey.

Role of broadband in life

For his parents: limited use and low importance – some online shopping, banking, email to friends/relations.

It was more important in his home: for him, wife and teenage daughter – used for entertainment, information source, gaming, social media, etc.

He was fairly knowledgeable about broadband in general, though had considerable uncertainty about appropriate speed for different households. He was also suspicious about advertised vs. actual speed achieved – he would like details of what the reality is in his area.

The actual switching process – i.e. installing new kit – holds no terrors and he would be able to achieve for his parents – they couldn't do it for themselves.

Broadband Journey

Engage;

- He enthusiastically embraced task, using iPad to Google top 10 providers and search across provider sites and PCWs.

Assess;

- He carried out a thorough assessment across different sites, taking screen grabs of details to refer back to. He could follow the options easily enough, though had questions around what speed his parents actually need – the lowest speed seems appropriate, but is it too slow even for their usage?

Act;

- He will act once he's finalised the best choice for his parents – probably online, but would confidently call if he has questions.

Impact of 'nudges'

Mock ABTN

- He was positive at the overall level – felt it would act as spur for him to shop around (he wouldn't just accept current provider's options). He assumed his parents might show him their letter, though he wondered if they would ignore it because they might not understand its purpose/significance.

Broadband Guide

- He loved the guide – saw it as a big help about speed and different types of broadband service and said it would encourage him to engage with the task and make sense of the ABTN (without the guide the different options were not especially clear or meaningful to him).

Would engage enthusiastically, assuming parents pass on the ABTN having registered its importance and potential to help them improve their deal (primarily based on possible cost savings basis).

1.59 Case Study; Proxy decision-maker (informal)

Woman in her 40s who cares for her mother as well as working as a carer.

Impact of condition on life

She manages all her mother's paperwork, alongside her own.

She works as a carer and also cares for her mother so life is full on and she has very little time to herself.

Role of broadband in life

She has a functional relationship with broadband

- Has a basic package – the cheapest deal to run a basic TV package

She has low confidence but her son who lives at home advises her. Her mother has absolutely no idea about broadband.

She doesn't switch services generally and puts this down to a mix of laziness and too many other things taking priority.

Broadband Journey

Engage;

- She had limited engagement – felt she would read it through thoroughly and then only advise her mother if she felt it was offering something, she may want.

Assess;

- She would aim to explain to her mother step by step, but she didn't think the tariffs were very clear.
- *"I think it [tariffs] would be better in an order of how it would benefit me".*

Act;

- She was looking to save money by getting the most basic package. But she was reluctant to re-contract as she prefers to be free.

Impact of 'nudges'

Mock ABTN

- She welcomed this in principle.
- However, she felt that switching would be too much and her mother just wouldn't be interested.

Broadband Guide

- She found the description of 3 types of broadband on page 1 interesting, but felt her mother still wouldn't use it.
- She found the remaining detail too complicated and felt it needed to be simplified and much shorter.

It seemed unlikely that she would take the time to understand the ABTN in real life. Her mother wouldn't want to be bothered unless there was a significant saving.