

ONLINE SURVEY for OFT: PRICE COMPARISON WEBSITES

Final Qs. 11.06.10

15 MINUTES, PANEL OF 1,000 RESPONDENTS

NB. All long lists of response options will be rotated.

Welcome to this short survey Ipsos MORI is conducting on behalf of the Office of Fair Trading. It will take up to 15 minutes to complete. The survey is about how people go about buying goods and services and price comparison sites. All your details and answers will be anonymous and confidential. When responding to these questions please bear in mind the various types of purchases you have made or thought about making, including those you make regularly and those that are occasional or special purchases. Please think about low value items as well as high - and about purchasing services as well as actual goods.

Please click on the 'start' icon to continue. Please click on the appropriate box, or boxes, or give numerical scores, as applicable and use the icons at the bottom of each screen while completing the survey.

QA. ASK ALL

Firstly a general question; have you experienced a price offer which increased as you went through the purchasing process as more options and costs were added on to the initial advertised price?

PLEASE TICK ONE BOX

Yes

No

DK

ASK ALL WHO SAY YES AT QA

QB. There are the three different methods frequently used by suppliers for additional options and costs:

A: Opt-in boxes - where you tick the boxes to choose which ones you want

B: Opt-out boxes - which are already ticked and included automatically - you have to 'un-tick' the box if you do not want them

C: Both option boxes – you must tick one to buy or tick the other box not to buy. Neither has been automatically ticked and you can choose which one to tick to progress to the next stage.

Which one of these do you prefer for...

PLEASE TICK ONE BOX FOR EACH OF (a), (b), (c).

	Opt-in boxes	Opt-out boxes	Both option boxes		DK
(a) Post & Packing and delivery charges					
(b) Booking or handling fees					
(c) Travel insurance					

ASK ALL

Q1a. Have you ever used any Price Comparison websites?

PLEASE TICK ONE BOX

Yes – to compare products or services but did not always purchase through a price comparison website

Yes – to compare and to purchase a product or service through a price comparison website

No

DK

IF ANY YES GO TO Q1b. IF NO/DK THEN GO TO Q2

Q1b. Have you used any Price Comparison websites in the last 12 months?

PLEASE TICK ONE BOX

Yes

No

DK – CLOSE/END INTERVIEW

IF YES THEN GO TO Q8; IF NO THEN GO TO Q2.

ASK ALL CODING NO AT Q1

Q2. Why have you not used any Price Comparison websites in the last 12 months?

PLEASE TICK ALL THAT APPLY

- a) I have no experience of how they work
 - b) The things I buy are not on PCS
 - c) They are not independent and impartial
 - d) The comparisons are not like for like
 - e) I've had a poor experience with a PCS
 - f) I've heard unfavourable stories about PCS
 - g) Not all the suppliers for the products I want are on PCS
 - h) I prefer to speak to a person on the telephone / in store
 - i) I prefer to do my own comparisons or use other sources, such as consumer magazines or articles in newspapers, recommendations from family, friends
 - j) Too complicated, confusing or difficult to use
 - l) Too many options and choices
 - m) The prices on them are not up-to-date
 - n) The products on them are often out of stock
 - o) They do not give enough information
 - p) PCS make assumptions about what product or service you want so you can end up buying the wrong thing.
 - q) I do not shop online
 - r) Other – specify (list, not code)
- DK

IF C GO TO Q4. IF D GO TO Q5. IF E GO TO Q6. ALL OTHERS GO TO Q14.

IF MORE THAN ONE ASK IN ORDER.

All lists will be rotated

ASK ALL CODING C AT Q2

Q4: You say Price Comparison websites are not independent and impartial, why do you say that?

PLEASE TICK ALL THAT APPLY

- a) They do not list all the suppliers / some major suppliers are not listed
- b) They only list the companies that pay them
- c) Only the companies that pay the most get to the top of the Results list
- d) Some of the Price Comparison sites are run by the suppliers listed on the site
- e) Other, please specify (and code)

DK

ASK ALL CODING D AT Q2

Q5. You say the comparisons are not like for like, why do you say this?

PLEASE TICK ALL THAT APPLY

- a) The prices quoted are often wrong or different from the prices quoted by the supplier
- b) Some comparisons leave out features or extras, others add them in
- c) The comparisons leave out important details
- d) Other, please specify (and code)

DK

ASK ALL CODING E AT Q2

Q6a. You say you had a poor experience with a Price Comparison website; thinking of your most recent poor experience, what kind of products or services were you searching for or thinking of buying?

PLEASE TICK ONE BOX

- a) Car insurance
- b) Home insurance
- c) Travel insurance
- d) Credit card
- e) Bank account, savings account, ISA
- f) Loans / mortgages
- g) Energy (gas, electricity)
- h) Mobile telephone – network not handset
- i) Landline /internet/broadband, TV package
- j) Flights, holidays, travel
- k) Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children’s toys)

l) High value consumer products (e.g. TV, furniture, car)

m) Other, please specify (list, not code)

.....

Don't remember

ASK ALL CODING E AT Q2

Q6b. What was poor about this latest experience?

PLEASE TICK ALL THAT APPLY

- a) The product/s shown on the comparison site were out of stock when I went to the supplier
- b) The prices shown on the price comparison site were not available when I went to the supplier
- c) The pricing of products was confusing or too complicated to understand
- d) I bought a product but then saw a better deal or better price elsewhere
- e) I bought the product but it didn't have the features described on the PCS
- f) I could not find a good deal
- g) I could not find the right product
- h) None of the suppliers listed were recognised or trusted brands
- i) Other, please specify (and code)

DK

ASK ALL CODING E AT Q2

Q6c. Can you recall which Price Comparison website you were using when you had this latest poor experience?

PLEASE TICK ONE BOX

- a) Moneysupermarket
- b) Compare the Market
- c) Confused
- d) Gocompare
- e) Uswitch
- f) Travelsupermarket
- g) Kelkoo
- h) Pricerunner
- i) Mysupermarket
- j) Pricefinder
- k) Other, specify (list not code)
.....

Can't remember

NON-USERS (No at Q1a or Q1b) NOW GO TO Q14

ASK ALL CODING 'YES – to compare products but did not purchase through PCS'' AT Q1

Q7. You say you used price comparison websites to compare products and services, but did not always purchase through the price comparison website, why was that?

PLEASE TICK ALL THAT APPLY

- a) I did not know it was possible to purchase through Price Comparison websites
- b) It was not possible to purchase the product through the price comparison site
- c) I prefer to go to the supplier's site directly to check availability
- d) I prefer to discuss details with a supplier's sales assistant either in-store or by phone
- e) I prefer to make the financial transaction in-store or over the phone
- f) Price Comparison sites are not trustworthy
- g) Price Comparison sites are not independent
- h) Important product details are not provided on Price Comparison websites
- i) Price Comparison sites do not list all the providers, some major suppliers are not listed
- j) Price Comparison sites only list the suppliers that pay them
- k) Only the companies that pay the most get to the top of the Results list
- l) Some of the Price Comparison sites are owned by the suppliers listed on the site
- m) Prices quoted on Price Comparison sites do not match suppliers prices
- n) Price Comparison sites make assumptions about what product or service you want so need to be careful don't end up buying the wrong thing.
- o) Other, please specify (list, not code)
Don't know

ASK ALL CODED ANY 'YES' AT Q1.

Q8. Which Price Comparison sites do you use regularly?

PLEASE TICK ALL THAT APPLY

- a) Moneysupermarket
- b) Compare the Market
- c) Confused
- d) Gocompare
- e) Uswitch

- f) Travelsupermarket
- g) Kelkoo
- h) Pricerunner
- i) Mysupermarket
- j) Pricefinder
- k) Other, please specify (list, not code).

ASK ALL CODED ANY 'YES' AT Q1.

Q9A. What products do you search for on Price Comparison sites?

PLEASE TICK ALL THAT APPLY

- a) Car insurance
- b) Travel insurance
- c) Home insurance
- d) Credit card,
- e) Bank account, savings account, ISA
- f) Loans, mortgages
- g) Energy (gas, electricity)
- h) Mobile telephone, network not handset
- i) Landline, internet/broadband or TV package
- j) Flights, holidays, travel
- k) Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children's toys)
- l) High value consumer products (e.g. TV, furniture, car)
- m) Other, please specify (list, not code)

ASK ALL CODED ANY 'YES' AT Q1.

Q9B. We want to talk to you about just one of these products or services – so please pick one – such as the most important purchase or search in the last 12 months or the one you remember most about? What was the product or service?

PLEASE TICK ONE BOX

- a) Car insurance
- b) Travel insurance
- c) Home insurance
- d) Credit card,

- e) Bank account, savings account, ISA
- f) Loans, mortgages
- g) Energy (gas, electricity)
- h) Mobile telephone (network not handset)
- i) Landline, internet/broadband or TV package
- j) Flights, holidays, travel
- k) Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children's toys)
- l) High value consumer products (e.g. TV, furniture, car)
- m) Other, please specify (list, not code) . .

ASK ALL CODED ANY 'YES' AT Q1

9C. Why did you decide to use a Price Comparison site to search for or purchase that product or service?

PLEASE TICK ALL THAT APPLY

- a) Convenience
- b) Quickest way to compare prices
- c) To get the best deals
- d) To save money
- e) To shop around/window shop
- f) To get more information
- g) .Other, specify (list, not code).....
- Don't know

ASK ALL CODED ANY 'YES' AT Q1.

Q.10. When searching for that product on price comparison sites, how many different Price Comparison sites did you use?

ENTER NUMBER (IF NOT SURE, PLEASE GIVE BEST ESTIMATE)

Don't know

ASK ALL CODED ANY 'YES' AT Q1.

Q.11a How many of the search results / products returned by the Price Comparison site did you investigate in detail?

ENTER NUMBER (IF NOT SURE, PLEASE GIVE BEST ESTIMATE)

Don't know

ASK ALL CODED ANY 'YES' AT Q1.

Q11b. Did you end up purchasing the product the Price Comparison site listed as the cheapest?

PLEASE TICK ONE BOX

Y/N/DK

ASK ALL CODED 'NO' AT Q11b

Q11c. Why not?

PLEASE TICK ALL THAT APPLY

- a) did not make any purchase
 - b) did not recognise the supplier's name or brand
 - c) price seemed too good to be true
 - d) cheapest product didn't have all the features I wanted
 - e) cheapest product was not available when I clicked through to the supplier's website
 - f) prefer not to purchase over the internet
 - g) was not ready to make purchase at the time
 - h) Other – specify (list, not code)
- Don't know

Now, thinking about Price Comparison sites more generally again

ASK ALL CODED ANY 'YES' AT Q1.

Q.12a Although you use Price Comparison sites do you think they have any drawbacks?

PLEASE TICK ONE BOX

Y/N/DK

IF CODE YES GO TO Q.12b IF CODE NO GO TO Q14

ASK ALL CODED YES AT Q12

Q12b. Which of the following drawbacks, if any, do you think apply to Price Comparison sites?

PLEASE TICK ALL THAT APPLY

- a) They are not independent and impartial
- b) The comparisons are not like for like
- c) Not all the suppliers for the products I want are on Price Comparison sites
- d) I prefer to speak to a person on the telephone / in store
- e) They are complicated, confusing or difficult to use
- f) There are sometimes too many options/choices
- g) The prices on them are not always up-to-date
- h) The products on them are often out of stock
- i) They do not give enough information
- j) Price Comparison sites make assumptions about what product or service you want so you need to be careful you don't end up buying the

- wrong thing
- k) Other – (not specify)
- Don't know

IF CODE 'A' ASK Q13, OTHERS go to Q14

Q.13 You say Price Comparison sites are not independent and impartial.

Why do you say this?

PLEASE TICK ALL THAT APPLY

- a) They do not list all the suppliers - some major suppliers are not listed
- b) They only list the companies that pay them
- c) Only the companies that pay the most get to the top of the Results list
- d) Some of the Price Comparison sites are run by the suppliers listed on the site
- e) It's not clear which of the links are those of suppliers which sponsor the site and which are not
- f) Other, please specify (and code).

DK

ASK ALL

Q14. To what extent do you agree or disagree with these statements about Price Comparison sites?

PLEASE TICK ONE BOX FOR EACH STATEMENT:

Strongly agree / tend to agree / neither agree nor disagree / tend to disagree / strongly disagree / don't know

- a) They are the most convenient way of finding the best deal – better than visiting lots of individual websites
- b) They are really useful as part of a wider search
- c) They have some drawbacks but used carefully they can help you get a good deal
- d) It's best to use two or three different Price Comparison sites as each site seems to have its own special deals or list different suppliers
- e) Sometimes the very best deals are not on Price Comparison sites but they can still help you save money
- f) Price Comparison sites are good for some products or services but poor for others
- g) They are difficult to use

- h) They do not deliver on their intended purpose of finding a good or best priced deal

IF F GO TO Q15 OTHERWISE GO TO Q17.

Q15. You say Price Comparison sites are good for some products or services and poor for others, from this list which products or services are Price Comparison sites good for and which are they poor for?

PLEASE TICK ONE BOX FOR EACH of (a) to (m)

- | | Good | Poor |
|--|------------|------|
| | Neither/DK | |
| a) Car insurance | | |
| b) Travel insurance | | |
| c) Home insurance | | |
| d) Credit card, | | |
| e) Bank account, savings account, ISA | | |
| f) Loans, mortgages | | |
| g) Energy (gas, electricity) | | |
| h) Mobile telephone (networks not handset) | | |
| i) Landline, internet/broadband or TV package | | |
| j) Flights, holidays, travel | | |
| k) Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children's toys) | | |
| l) High value consumer products (e.g. TV, furniture, car) | | |
| m) Other, please specify (list, not code) | | |

IF ANY CODE 'GOOD' GO TO Q16A, IF ANY 'POOR' Q16B

ASK ALL CODING ANY ITEM 'GOOD' AT Q.15

Q16A. You say Price Comparison sites are good for some products or services, what is it about the Price Comparison sites for these products that make them good?

PLEASE TICK ALL THAT APPLY

- a) Most or all of the main suppliers are covered
- b) The products are like-for-like so the lowest price is pretty much guaranteed to be the best deal

- c) You can be sure the offer on the Price Comparison sites will actually be in stock or available from the supplier
- d) With complicated packages / deals the PCS helps you identify the best value for money for your particular needs.
- e) You can 'click through' and conclude the purchase at the price shown
- f) Price Comparison sites let you "window shop" and explore products without committing yourself.
- g) They save useful amounts of time.
- h) Other, please specify (list, not code)

DK

ASK ALL CODING ANY ITEM 'POOR' AT Q15.

Q16B. You say Price Comparison sites are poor for some products or services what is it about the Price Comparison sites for these products that make them poor?

PLEASE TICK ALL THAT APPLY

- a) One or more major supplier is missing.
- b) Some suppliers listed are unknown or not recognised as trusted names.
- c) The deals compared are not like-for-like so the lowest price may not be the best deal.
- d) You cannot be sure the offer on the Price Comparison sites will actually still be in stock or available from the supplier
- e) With complicated packages / deals the Price Comparison sites does not help identify the best value for money for your particular needs.
- f) Price Comparison sites don't allow you to 'click through' and conclude the purchase there and then
- g) It isn't easy to "window shop" or explore alternatives
- h) Using Price Comparison sites can be a slow and very time consuming process; too much data to input or options to compare
- i) The Price Comparison sites may give you a basic price but there can be added extras when you go to the actual supplier
- j) The price quoted by the supplier can be different from that on the Price Comparison sites – for exactly the same product and extras
- k) Some supplier's products only provide the bare essentials to make the price look cheap and appear near the top of the Results page

- l) Price Comparison sites sometimes pass on your details which can result in your receiving unwanted emails or unsolicited phone calls
 - m) Commercial considerations means Price Comparison sites can be biased
 - n) Other, please specify (list, not code)

- DK

ASK ALL

Q17. Leaving ease of use aside what, if anything, should be done to make Price Comparison sites a more reliable way to search for the best deal?

PLEASE TICK ALL THAT APPLY

- a) Price Comparison sites should be independent by law
 - b) Price Comparison sites should have to state clearly which suppliers they receive payments from or are sponsored by.
 - c) Government approval scheme for regulating Price Comparison sites
 - d) More suppliers and choice on the Price Comparison sites
 - e) Price Comparison sites to cover all the main suppliers
 - f) Nothing, they are fine as they are
 - g) Other, please specify (list, not code).

- DK

ASK ALL

Q.18 Which, if any, of the following, do you think Price Comparison sites currently use to generate revenue/make their money?

PLEASE TICK ALL THAT APPLY

- a) Sell advertising space on the website
 - b) Charge consumers a fee to use the price comparison site
 - c) Add a commission fee to the price you pay for each product bought as a result of a visit to the price comparison site
 - d) Receive a fee or sponsorship from the suppliers to feature on the price comparison site listings
 - e) Don't make any money - the suppliers set them up and pay for them
 - f) Click-through-payment charge when link is followed to supplier company's website
 - g) Other, please specify (list, not code)

- Don't know

ASK ALL

Q.19. How willing would you be to pay a small fee to use a Price Comparison website that was fully comprehensive and completely independent if it was paid by taking a small share of the money you saved on the deal it found for you?

PLEASE TICK ONE BOX

Very willing to pay/ Fairly willing/ Not very willing/Not at all willing/DK

Finally, we'd like to ask your age, to help ensure we are in contact with a wide variety of people.

Age:

- 16 to 24 years
- 25-34 years
- 35-44 years
- 45-54 years
- 55-64 years
- 65-74 years
- 75 and over
- Do not wish to answer this question

And your gender?

Male/Female/Do not wish to answer this question
