

Ipsos MORI - ONLINE SURVEY for OFT: PRICE COMPARISON WEBSITES

DRAFT TOPLINE RESULTS (excluding 'Don't know responses). 14.07.10

ONLINE PANEL: A REPRESENTATIVE SAMPLE OF 1,004 ONLINE CONSUMERS IN GB.

Interviewed between 24th June and 2nd July, 2010

Results are based on 1,004 unless stated otherwise such as questions answered only by those who had, or had not, used a PCS in the past 12 months.

Results are given in percentages, except where the base size is smaller than 20, in which case total mentions are given.

Results are based on all giving a valid response – all 'don't know' responses have been excluded.

Where percentages do not add up to 100% this may be due to computer rounding the decimal places up or down, multiple responses or to the exclusion of 'don't know' or 'refused' categories.

An asterisk (*) indicates a percentage less than 0.5% but greater than zero.

The data is not weighted.

Welcome to this short survey Ipsos MORI is conducting on behalf of the Office of Fair Trading. It will take 10 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.

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

ASK ALL

Age

PLEASE TICK ONE BOX

	%
16 to 24 years	14
25-34 years	15
35-44 years	19
45-54 years	17
55-64 years	13
65 and over	22

ASK ALL

And your Gender?

PLEASE TICK ONE BOX

	%
Male	49
Female	51

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

BASE: All excluding DKs (874) %

Yes | 63

No | 37

ASK ALL WHO CODE 1 (YES) AT QA

QB. There are 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).

<i>BASE: All who have experienced a price offer which increased as they went through the purchasing process</i>	Opt-in boxes	Opt-out boxes	Both option boxes
	%		
(a) Post & Packing and delivery charges <i>BASE: 511</i>	55	14	32
(b) Booking or handling fees <i>BASE: 492</i>	51	20	30
(c) Travel insurance <i>BASE: 486</i>	56	19	25

ASK ALL

Q1.a **Have you ever used any Price Comparison websites?**

PLEASE TICK ONE BOX

BASE: All (1,001) %

Yes – to compare products or services but did not always purchase through a Price Comparison website | 66

Yes – to compare and to purchase a product or service through a Price Comparison website | 15

No | 19

IF CODES 1 OR 2 (ANY YES) GO TO Q1B. IF CODES 3 OR 4 (NO/Don't know) THEN GO TO Q2.

ASK ALL WHO CODED 1 OR 2 AT Q1A

Q1.b **Have you used any Price Comparison websites in the last 12 months?**

PLEASE TICK ONE BOX

BASE: All who have ever used PCS (809) %

Yes | 90

No | 10

IF CODE 1 (YES) THEN GO TO Q8; IF CODE 2 (NO) THEN GO TO Q2.
 ASK ALL CODING 2 OR 3 (NO/Don't know) AT Q1A OR CODE 3 (NO) AT Q1B

Q2. **Why have you not used any Price Comparison websites in the last 12 months?**
 PLEASE TICK ALL THAT APPLY. ROTATE LIST.

<i>BASE: All who have not used PCS (248)</i>		%
I prefer to do my own comparisons or use other sources, such as consumer magazines or articles in newspapers, recommendations from family, friends		34
I prefer to speak to a person on the telephone / in store		21
Not all the suppliers for the products I want are on Price Comparison websites		20
I have no experience of how they work		19
The things I buy are not on Price Comparison websites		17
Too many options and choices		17
They are not independent and impartial		13
Price Comparison websites make assumptions about what product or service you want so you can end up buying the wrong thing.		11
The comparisons are not like for like		9
The products on them are often out of stock		9
The prices on them are not up-to-date		8
They do not give enough information		8
Too complicated, confusing or difficult to use		8
I've heard unfavourable stories about Price Comparison websites		7
I've had a poor experience with a Price Comparison website		6
I do not shop online		19
Other - specify		9

IF CODE 3 GO TO Q4. IF CODE 4 GO TO Q5. IF CODE 5 GO TO Q6. IF MORE THAN ONE ASK IN ORDER.

ASK ALL CODING 3 AT Q2

Q4. **You say Price Comparison websites are not independent and impartial, why do you say that?**
 PLEASE TICK ALL THAT APPLY

<i>NB. VERY SMALL BASE: All who say PCS are not independent and impartial (31)</i>		%
They do not list all the suppliers / some major suppliers are not listed		71
They only list the companies that pay them		58
Some of the Price Comparison sites are run by the suppliers listed on the site		48
Only the companies that pay the most get to the top of the Results list		42
Other, specify		0

ASK ALL CODING 4 AT Q2

Q5. **You say the comparisons are not like for like, why do you say this?**
 PLEASE TICK ALL THAT APPLY

<i>NB. VERY SMALL BASE: All who say comparisons are not like for like (21)</i>		%
Some comparisons leave out features or extras, others add them in		76
The comparisons leave out important details		57
The prices quoted are often wrong or different from the prices quoted by the supplier		33
Other, specify		5

ASK ALL CODING 5 AT Q2

Q6.a **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. ROTATE LIST

<i>NB. VERY SMALL BASE: All who say they have had a poor experience (14)</i>	%
Energy (gas, electricity)	4 mentions
Car insurance	3 mentions
Landline /internet/broadband, TV package	2 mentions
Credit card	1 mention
Bank account, savings account, ISA	1 mention
Mobile telephone – network not handset	1 mention
Flights, holidays, travel	1 mention
High value consumer products (e.g. TV, furniture, car)	1 mention
Home insurance	0
Travel insurance	0
Loans / mortgages	0
Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children's toys)	0
Other, specify	0

ASK ALL CODING 5 AT Q2

Q6.b **What was poor about this latest experience?**
PLEASE TICK ALL THAT APPLY. ROTATE LIST

<i>NB. VERY SMALL BASE: All who say they have had a poor experience (15)</i>	%
The pricing of products was confusing or too complicated to understand	5 mentions
I could not find a good deal	5 mentions
The prices shown on the Price Comparison site were not available when I went to the supplier	3 mentions
I could not find the right product	3 mentions
None of the suppliers listed were recognised or trusted brands	3 mentions
I bought a product but then saw a better deal or better price elsewhere	2 mentions
The product/s shown on the comparison site were out of stock when I went to the supplier	1 mention
I bought the product but it didn't have the features described on the Price Comparison website	0
Other, specify	0

ASK ALL CODING 5 AT Q2

Q6.c **Can you recall which Price Comparison website you were using when you had this latest poor experience?**

PLEASE TICK ONE BOX. ROTATE LIST

<i>NB. VERY SMALL BASE: All who say they have had a poor experience (15)</i>		%
Confused		3 mentions
Gocompare		2 mentions
Moneysupermarket		1 mention
Mysupermarket		1 mention
Compare the Market		0
Uswitch		0
Travelsupermarket		0
Kelkoo		0
Pricerunner		0
Pricefinder		0
Other, specify		0
Can't remember		8 mentions

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

ASK ALL CODING 1 (YES – TO COMPARE PRODUCTS BUT DID NOT PURCHASE THROUGH PRICE COMPARISON WEBSITE) AT Q1A

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. ROTATE LIST.

<i>BASE: All who have used PCS to compare products but did not purchase through PCS (635)</i>		%
Price Comparison sites do not list all the providers, some major suppliers are not listed		50
I prefer to go to the supplier's site directly to check availability		46
Price Comparison sites only list the suppliers that pay them		28
Important product details are not provided on Price Comparison websites		26
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.		25
Prices quoted on Price Comparison sites do not match suppliers prices		23
I prefer to discuss details with a supplier's sales assistant either in-store or by phone		18
Price Comparison sites are not independent		17
I prefer to make the financial transaction in-store or over the phone		15
Some of the Price Comparison sites are owned by the suppliers listed on the site		13
Only the companies that pay the most get to the top of the Results list		11
It was not possible to purchase the product through the Price Comparison site		6
I did not know it was possible to purchase through Price Comparison websites		4
Price Comparison sites are not trustworthy		4
Other, specify		8

ASK ALL CODED 1 (YES) AT Q1b

Q8. **Which Price Comparison sites do you use regularly?**

PLEASE TICK ALL THAT APPLY. ROTATE LIST.

<i>BASE: All who have used PCS in last 12 months (728)</i>	%
Moneysupermarket	56
Confused	49
Compare the Market	47
Gocompare	30
Travelsupermarket	21
Uswitch	20
Kelkoo	19
Mysupermarket	19
Pricerunner	12
Pricefinder	5
Other, specify	5

ASK ALL CODED 1 (YES) AT Q1b

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

PLEASE TICK ALL THAT APPLY. ROTATE LIST.

<i>BASE: All who have used PCS in last 12 months (728)</i>	%
Car insurance	67
Home insurance	45
Energy (gas, electricity)	40
Flights, holidays, travel	40
High value consumer products (e.g. TV, furniture, car)	31
Travel insurance	29
Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children's toys)	28
Bank account, savings account, ISA	20
Landline, internet/broadband or TV package	19
Mobile telephone, network not handset	18
Credit card	16
Loans, mortgages	10
Other, various specified such as 'Pet insurance'	3

ASK ALL CODED 1 (YES) AT Q1B AND CODED MORE THAN ONE OPTION AT Q9A.

TABLE ALSO INCLUDES ALL THOSE GIVING SINGLE CODE AT Q9A

Q9A/ **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?**

B. PLEASE TICK ONE BOX. ROTATE LIST.

<i>BASE: All who have used PCS in last 12 months (728)</i>	%
Car insurance	67
Home insurance	5
Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children's toys)	5
Travel insurance	4
Credit card	4
Energy (gas, electricity)	4
Mobile telephone (network not handset)	3
Flights, holidays, travel	3
Bank account, savings account, ISA	2
Landline, internet/broadband or TV package	1
High value consumer products (e.g. TV, furniture, car)	1
Loans, mortgages	*
Other, specify	1

ASK ALL CODED 1 (YES) AT Q1b

Q9C. **Why did you decide to use a Price Comparison site to search for or purchase that product or service?**

PLEASE TICK ALL THAT APPLY. ROTATE LIST.

<i>BASE: All who have used PCS in last 12 months (728)</i>	%
Quickest way to compare prices	74
To save money	59
To get the best deals	55
To shop around/window shop	39
To get more information	34
Convenience	32
.Other, specify	1

ASK ALL CODED 1 (YES) AT Q1B

Q10. **When searching for that product on Price Comparison sites, how many different Price Comparison sites did you use?**

ENTER NUMBER [REMOVE ...], (IF NOT SURE, PLEASE GIVE BEST ESTIMATE)

<i>BASE: All who have used PCS in last 12 months (669)</i>	%
1	22
2	36
3	25
4	8
5	5
6	1
7+	3

ASK ALL CODED 1 (YES) AT Q1B

Q11.a **How many of the search results / products returned by the Price Comparison site did you investigate in detail?**

ENTER NUMBER [REMOVE ...], (IF NOT SURE, PLEASE GIVE BEST ESTIMATE)

<i>BASE: All who have used PCS in last 12 months (635)</i>	%
0	4
1	12
2	22
3	23
4	12
5	14
6	5
7+	9

ASK ALL CODED 1 (YES) AT Q1B

Q11.b **Did you end up purchasing the product the Price Comparison site listed as the cheapest?**

PLEASE TICK ONE BOX

<i>BASE: All who have used PCS in last 12 months (703)</i>	%
Yes	44
No	56

ASK ALL CODED 'NO' AT Q11b

Q11.c **Why not?**

PLEASE TICK ALL THAT APPLY. ROTATE LIST

<i>BASE: All who did not buy product listed as cheapest (389)</i>	<i>%</i>
Cheapest product didn't have all the features I wanted	44
Was not ready to make purchase at the time	24
Did not make any purchase	12
Did not recognise the supplier's name or brand	11
Stayed with current supplier – similar price	10
Cheapest product was not available when I clicked through to the supplier's website	9
Prefer not to purchase over the internet	6
Found better offer elsewhere	6
Price seemed too good to be true	5
Went direct to supplier/website	4
Other	5

Now, thinking about Price Comparison sites more generally again

ASK ALL CODED 1 (YES) AT Q1B

Q12.a **Although you use Price Comparison sites do you think they have any drawbacks?**

PLEASE TICK ONE BOX

<i>BASE: All who have used PCS in last 12 months (583)</i>	<i>%</i>
Yes	76
No	24

IF CODE 1 (YES) GO TO Q12b. IF CODE 2 OR 3 (NO/Don't know) GO TO Q14

ASK ALL CODED 1 (YES) AT Q12

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

PLEASE TICK ALL THAT APPLY. ROTATE LIST

<i>BASE: All who think PCS have drawbacks (441)</i>	<i>%</i>
Not all the suppliers for the products I want are on Price Comparison sites	72
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	44
The prices on them are not always up-to-date	43
They are not independent and impartial	39
They do not give enough information	32
There are sometimes too many options/choices	31
The comparisons are not like for like	28
I prefer to speak to a person on the telephone / in store	19
The products on them are often out of stock	18
They are complicated, confusing or difficult to use	7
Other – (not specify)	6

IF CODE 1 (THEY ARE NOT INDEPENDENT AND IMPARTIAL) ASK Q13, OTHERS GO TO Q14
 ASK IF CODE 1 (THEY ARE NOT INDEPENDENT AND IMPARTIAL) AT Q12B

Q13. **You say Price Comparison sites are not independent and impartial. Why do you say this?**

PLEASE TICK ALL THAT APPLY. ROTATE LIST.

<i>BASE: All who say PCS are not independent and impartial</i>	%
(169)	
They do not list all the suppliers - some major suppliers are not listed	75
It's not clear which of the links are those of suppliers which sponsor the site and which are not	58
They only list the companies that pay them	53
Some of the Price Comparison sites are run by the suppliers listed on the site	41
Only the companies that pay the most get to the top of the Results list	27
Other, specify	1

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: ROTATE LIST.

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree
		%				
1.	They are the most convenient way of finding the best deal – better than visiting lots of individual websites <i>BASE: All (930)</i>	16	49	24	7	2
2.	They are really useful as part of a wider search <i>BASE: All (936)</i>	28	53	15	3	1
3.	They have some drawbacks but used carefully they can help you get a good deal <i>BASE: All (922)</i>	12	58	25	5	1
4.	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 <i>BASE: All (912)</i>	23	49	24	3	1
5.	Sometimes the very best deals are not on Price Comparison sites but they can still help you save money <i>BASE: All (913)</i>	13	58	24	4	1
6.	Price Comparison sites are good for some products or services but poor for others <i>BASE: All (905)</i>	10	48	37	4	1
7.	They are difficult to use <i>BASE: All (927)</i>	2	10	31	36	21
8.	They do not deliver on their intended purpose of finding a good or best priced deal <i>BASE: All (907)</i>	2	17	41	31	8

IF CODE 6 STRONGLY AGREE OR TEND TO AGREE THEN GO TO Q15 OTHERS GO TO Q17.
 ASK ALL WHO CODED 6 STRONGLY AGREE OR TEND TO AGREE FOR CODE 6 (PRICE
 COMPARISON SITES ARE GOOD FOR SOME PRODUCTS OR SERVICES BUT POOR FOR
 OTHERS) AT Q14.

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 ROTATE LIST.

		Good	Poor
		%	
<i>BASE: All who agree that PCS are good for some products and poor for others</i>			
1.	Car insurance <i>BASE: 402</i>	83	17
2.	Travel insurance <i>BASE: 344</i>	78	22
3.	Home insurance <i>BASE: 372</i>	81	19
4.	Credit card <i>BASE: 264</i>	63	37
5.	Bank account, savings account, ISA <i>BASE: 256</i>	62	38
6.	Loans, mortgages <i>BASE: 214</i>	57	43
7.	Energy (gas, electricity) <i>BASE: 351</i>	81	19
8.	Mobile telephone (networks not handset) <i>BASE: 258</i>	62	38
9.	Landline, internet/broadband or TV package <i>BASE: 270</i>	66	34
10.	Flights, holidays, travel <i>BASE: 346</i>	73	27
11.	Low value consumer products (e.g. CDs, books, clothing, footwear, cosmetics, children's toys) <i>BASE: 320</i>	58	42
12.	High value consumer products (e.g. TV, furniture, car) <i>BASE: 323</i>	71	29

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

ASK ALL CODING ANY ITEM 'GOOD' AT Q15

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 makes them good?**

PLEASE TICK ALL THAT APPLY. ROTATE LIST.

<i>BASE: All coding any item 'good' at Q15 (492)</i>	%
Price Comparison sites let you "window shop" and explore products without committing yourself.	80
They save useful amounts of time.	75
Most or all of the main suppliers are covered	42
With complicated packages / deals the Price Comparison website helps you identify the best value for money for your particular needs.	35
You can 'click through' and conclude the purchase at the price shown	35
The products are like-for-like so the lowest price is pretty much guaranteed to be the best deal	23
You can be sure the offer on the Price Comparison sites will actually be in stock or available from the supplier	10
Other, specify	1

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 makes them poor?**

PLEASE TICK ALL THAT APPLY. ROTATE LIST.

<i>BASE: All coding any item "poor" at Q15 (332)</i>	%
The Price Comparison sites may give you a basic price but there can be added extras when you go to the actual supplier	64
One or more major supplier is missing.	50
Some suppliers listed are unknown or not recognised as trusted names.	50
Some supplier's products only provide the bare essentials to make the price look cheap and appear near the top of the Results page	49
The price quoted by the supplier can be different from that on the Price Comparison sites – for exactly the same product and extras	47
The deals compared are not like-for-like so the lowest price may not be the best deal.	39
Price Comparison sites sometimes pass on your details which can result in your receiving unwanted emails or unsolicited phone calls	37
You cannot be sure the offer on the Price Comparison sites will actually still be in stock or available from the supplier	35
With complicated packages / deals the Price Comparison sites do not help identify the best value for money for your particular needs.	35
Commercial considerations mean Price Comparison sites can be biased	34
Using Price Comparison sites can be a slow and very time consuming process; too much data to input or options to compare	27
It isn't easy to "window shop" or explore alternatives	13
Price Comparison sites don't allow you to 'click through' and conclude the purchase there and then	4
Other, specify	2

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. ROTATE LIST.

	<i>BASE: All (894)</i>	%
Price Comparison sites should have to state clearly which suppliers they receive payments from or are sponsored by.		66
Price Comparison sites to cover all the main suppliers		53
More suppliers and choice on the Price Comparison sites		40
Price Comparison sites should be independent by law		39
Government approval scheme for regulating Price Comparison sites		32
Nothing, they are fine as they are		10
Other, specify		2

ASK ALL

Q18. **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. ROTATE LIST.

	<i>BASE: All (809)</i>	%
Receive a fee or sponsorship from the suppliers to feature on the Price Comparison site listings		75
Sell advertising space on the website		68
Click-through-payment charge when link is followed to supplier company's website		36
Add a commission fee to the price you pay for each product bought as a result of a visit to the Price Comparison site		30
Charge consumers a fee to use the Price Comparison site		12
Don't make any money - the suppliers set them up and pay for them		8
Other, specify		1

ASK ALL

Q19 **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 for by taking a small share of the money you saved on the deal it found for you?**
PLEASE TICK ONE BOX

	<i>BASE: All (940)</i>	%
Very willing to pay		3
Fairly willing		22
Not very willing		30
Not at all willing		45