

Consumer research report

Internet shopping – Annexe I

June 2007

**A report for the Office of Fair Trading by
TNS**

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1 INTRODUCTION AND METHODOLOGY

- 1.1 A program of quantitative and qualitative research was conducted to explore and quantify perceptions and behaviours in relation to shopping online.
- 1.2 This report is an annexe to the main quantitative report and has been provided separately at the request of the OFT. It is intended as a brief summary of the four qualitative focus groups that were conducted by TNS as part of the consumer research into internet shopping.
- 1.3 As a piece of qualitative research, this is not a statistically representative study and reflects the views of 27 people.
- 1.4 The overarching aim of the qualitative phase of the research project was to provide depth of insight to the quantitative findings, to explore the level of understanding, perceptions of, and experiences of consumers using the internet for shopping. The specific objectives were as follows:

Qualitative research objectives

- understand the **drivers and barriers** to using the internet for shopping – to ascertain what is meant by terms such as 'convenience' and 'trust'
- establish **how consumers buy from the internet and why**. The decisions they make with regard to choosing where to shop, and how (if at all) they try to minimise the risks
- explore **awareness and understanding** towards using the internet for searching, price comparisons and shopping and what drives these perceptions
- explore in depth the **experiences** consumers have had shopping on the internet – the positives / the negatives. Specifically, to establish the problems consumers have faced and how these have been resolved.

Qualitative methodology

1.5 The table below provides the group profile and sample selection for this particular research.

Table 1.1: Sample profile

Group	Age	Gender	Internet shopping experience	Location
Group 1	Older (55-70)	Mixed	Internet shoppers	Cardiff
Group 2	Younger	Mixed	Internet shoppers	Croydon
Group 3	Older	Mixed	Non shoppers & lapsed	Newcastle
Group 4	Younger	Mixed	Internet shoppers	Fife

1.6 Fieldwork took place during the end of November and beginning of December 2006. Croydon, Cardiff, Fife and Newcastle were selected to represent a mix of urban and rural locations and to ensure a geographical spread.

1.7 Groups were split by behaviour (internet shoppers versus lapsed and non internet shoppers) and age to aid group cohesiveness. To meet the requirement for exploring usage and experiences, the overall sample was skewed more towards users. Lapsed users were also included to uncover a variety and depth of information about problems. Non users were included to gain further insight into barriers and perceptions.

1.8 Quotas were set to ensure regular, heavy and varied usage within the user groups and we also paid particular attention to recruiting those that had experienced a problem concerning shopping online.

2 ATTITUDES TOWARDS INTERNET SHOPPING

2.1 Internet shopping was relied on to various extents across the sample and was generally acknowledged as an important and growing way to shop. While some participants had reservations about currently shopping online, it was recognised as a medium that would eventually become the norm universally. Most of those currently not using the internet to purchase were using it as a research tool and felt certain that they would evolve to purchasing in the future as a result of greater exposure and increased pressure from retailers.

'Every television programme now has a website for further information... every company now has a website'. (Internet shoppers, Cardiff, older)

'Stores are always trying to get you to shop online'. (Non shoppers / lapsed, Newcastle, younger)

2.2 Although not all participants were choosing to purchase through the internet, considerable importance was attached to the ability to peruse, research, window shop and select goods or services prior to purchase. In effect, in cases where actual purchasing was not occurring, the internet was used more as a medium for viewing and deciding on which products to purchase off line.

2.3 Common across lower volume users and non users were very strong fears and concerns about security and this prevented them from using the internet to purchase and or impacted on the way they chose to buy online.

2.4 Those frequently using the internet to shop reflected on the ease of purchase – with this ease being potentially dangerous for those unable to resist the temptation of spending.

'It's too easy to shop and spend more.... It's just the click of a button'. (Internet shopper, Croydon, younger)

2.5 Many, however, were appreciative of the internet bringing about what they perceived as a 'revolution' in pricing from stores. More than just a tool to search for low value items, the internet – and online shopping - was considered a powerful force in encouraging competition and driving down the cost overall.

3 MOTIVATIONS AND BARRIERS TO USING THE INTERNET TO SHOP

The drivers

- 3.1 **'Getting a bargain'** was seen as one of the core reasons to use the internet for shopping. Goods and services were generally considered to be cheaper online than off, even those offered by retailers with a presence in the high street. Indirect cost savings (mostly transport) involved in offline shopping were also reported.
- 3.2 **Convenience** was a significant motivator and a very compelling aspect pulling participants towards online shopping. This was often enough of a driver to negate the many barriers perceived with shopping online. Of most benefit was the notion of being able to shop at **any time**, that shops would be open 24 hours a day, seven days a week. Some confessed to shopping online at work and hence being able to use someone else's time for their own purposes. A key aspect of convenience was **comfort** and the ability to avoid potential unpleasant aspects of shopping offline, such as time spent walking around the shops and the experience of travelling to the shops, looking for a parking space, crowds and queues (especially at Christmas) and aggressive salesmen.
- 'You can sit back in your house... put the details in... not having to find parking spaces, not having to queue in stores and it is done!'
(Lapsed shopper, Newcastle, older)
- 'I can shop in my underpants - that is pretty convenient.' (Internet shopper, Fife, younger)
- 3.3 Those living in more rural locations praised online shopping for bringing a diversity of products into their reach. They had purchased **rare and exclusive items** that could not be bought in their village, town and country.

'I was after superman swim shorts – do you think that I could get those here??' (Internet shopper, Fife, younger)

- 3.4 For many of the heavy and frequent users, internet shopping was recreational – a source of entertainment and enjoyment. Those who shopped on eBay on a regular basis said that in some ways it was 'addictive' and that the thrill of beating someone in an online auction was a real 'buzz' which kept them coming back and shopping more.
- 3.5 The ability to sell as well as buy was mentioned by a few as motivating.
- 3.6 Online shopping was also an important aid for those with a **mobility** problem. One participant had experienced an injury and during this time she relied on the internet for most of her shopping needs.
- 3.7 A number of added advantages to shopping online were raised by participants. The **diversity and comprehensiveness of information** concerning goods and services was commended and considered invaluable for the pre purchase part of shopping. Many felt it was easy to find what they wanted online through comparison sites, user feedback systems and, in the case of choosing accommodation, seeing 360 degree scans of the hotel room or the location.

The barriers

- 3.8 **Security** concerns featured heavily throughout the research and all acknowledged that there was some risk involved in shopping online. For those currently shopping online they dealt with the risk internally or by using one or more strategies to minimise the risk (see section 4 for more detail about this). The fears surrounding security were focused on the exposure of credit card details and from this, the risk of someone else using their credit card fraudulently. This fear was greater for those with less knowledge about and experience of internet shopping and perpetuated by the media and experiences of others. Interestingly, participants were generally more accepting about giving their credit card details out over the telephone than they were about passing those details on over the internet.

- 3.9 Those with less knowledge about the internet were unaware of how they could be 'scammed' but raised concerns about the employee / retailer being more likely to steal details or funds online rather than over the telephone because of the greater anonymity.

'The telephone feels more real – I am talking to a real person and I trust them more'. (Non shopper / lapsed, Newcastle, younger)

- 3.10 Those with more knowledge about the internet reported the notion of personal information being accessed by a third party or many third parties as the major source of their security concerns and fears.

'It's more difficult for people to commit fraud with a physical card because of chip and pin so they are moving over to the internet'. (Internet shopper, Croydon, younger)

- 3.11 For some, the hassle involved in recovering from 'a scam' or identity theft was more powerful a reason to not shop. Participants begrudged having to **relearn a new pin, remember a new credit card number or change banks**.

- 3.12 A strong barrier for many of those with experience of shopping online was related to the **lack of human contact** and the inability to ask questions about the goods or services either pre or post purchase in some cases.

'I wanted adjoining rooms and I couldn't get any site to allow me to have adjoining rooms so I ended up having to call Portugal to do this'. (Internet shopper, Croydon, younger)

- 3.13 Other disadvantages were reported unprompted and these all impacted on the frequency with which consumers decided to shop online or the way consumers decided which sites and retailers to use and what to buy. The need to touch, see or try on a product and **assess the quality** caused reluctance for many to consider buying clothes and or expensive electrical items online.

- 3.14 **Security of goods** in terms of delivery was an issue for those needing a delivery to an address where no one would be in. This was especially of concern for those living in blocks of flats who had experienced theft from their doorstep. The idea of having to be at home and potentially take time off work to wait in for a delivery was a very strong barrier towards purchasing online.
- 3.15 **Getting the wrong product** was a risk reported as associated with internet shopping and linked to this, unawareness about what to do in this situation. The majority of internet shoppers indicated that they did not know where or how they would send items back to the seller if this was required, whether the postage would be paid, how long they would have to return the item and if they were entitled to a refund even if the product was not what they ordered.

4 ONLINE SHOPPING BEHAVIOUR AND USAGE

General usage patterns

- 4.1 Three distinct **types of online shoppers** were apparent. Respondents were divided along a spectrum in terms of their awareness and IT literacy, usage and mindset towards internet shopping.
- 4.2 **Cautious plodders.** This group tended to be either non shoppers or low volume/frequency shoppers. If using, they tended to use just one retailer and site that they perceived as reputable. They were often reliant on the telephone as a medium and keen to switch between telephone and online as a means of getting information pre purchase. They felt very anxious while shopping and attached a great deal of risk to buying online. Their fears were driven by friends and relatives and or the media. Their main priority is for internet shopping to be made safer rather than more convenient.

'I only spend what I can afford to loose when I shop on the internet'.
(Non shopper / lapsed, Newcastle, older)

- 4.3 **Curious explorers.** This group can be said to have evolved from being **Cautious plodders.** They have increased their volume, variety and frequency of shopping. They often still used techniques to minimise the risk and tended to use only sites and retailers recommended and or perceived to be reputable. This group were high volume pre purchase shopping researchers. In many instances, they would do all their research online and then call the company and purchase the item offline to ensure a more secure transaction. Their core internet shopping needs were both increased safety and greater user friendliness.

'I will check to see if there is a telephone number and quite often I will call up and order that way if I haven't used them before'.
(Internet shopper, Cardiff, older)

- 4.4 **Confident experts.** These were typically heavy users buying from multiple sites for a variety of items. Some had experienced problems but

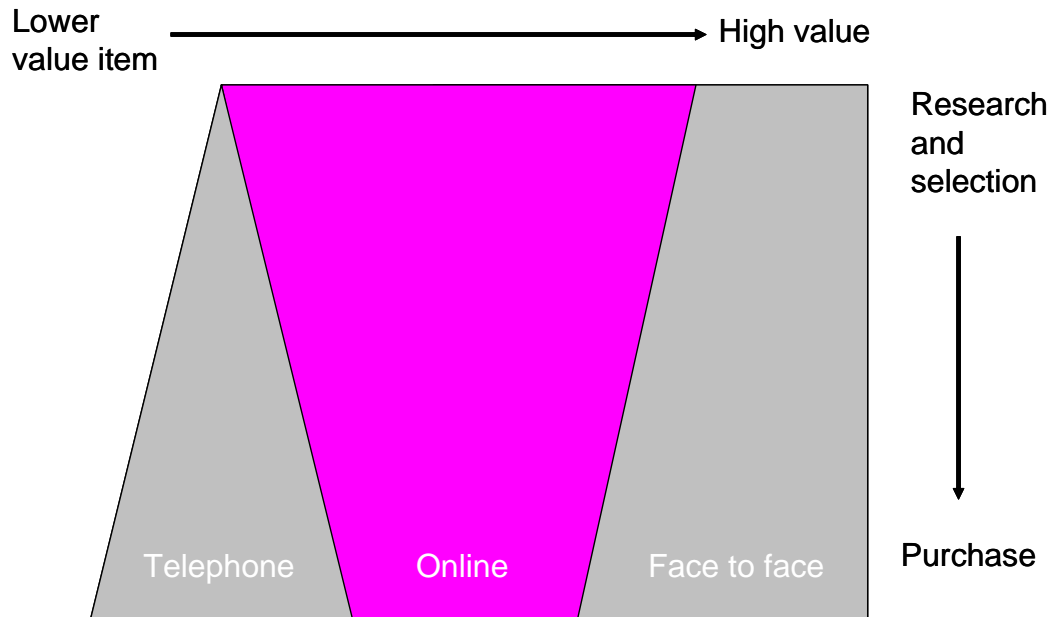
positive experiences negated any influence of these problems on their usage. Many tended to be very IT literate and the internet was for them a part of their hobby or a source of entertainment. Although security was mentioned by this group as a barrier, their real concerns were about convenience and making online shopping easier.

'I have pretty much bought everything on the internet – books, CDs, DVDs – used eBay...even stuff that I do not want'. (Internet shopper, Fife, younger)

The buying process

- 4.5 Different approaches were used by participants to research, select and purchase a product. In addition to shopping online, many used the telephone or visited shops as part of the research process and to buy the goods or service. The model below shows the relationship between channels before and at the point of purchase.
- 4.6 The three dominant channels used as part of the overall shopping process are shown in the model. The shape indicates the amount of use and importance given to each of the channels both before and at the point of purchase. The model shows that online is used significantly but not exclusively for the pre purchase research and selection. If the item was high value then the user often used a combination of on and off line shopping to select their item.

Model 1: The buying process



- 4.7 **Search engines** were usually used during the initial stages of the buying process to find out which retailers stocked the item of interest or to find out more information about the product or the retailer. Some described visiting the manufacturer's site if they were sure about what brand they wanted to purchase but needed to select a model number.
- 4.8 Across all the typologies, participants bypassed the search engine and headed straight to the **retailers site** in the following situations:
- when the retailer was offering a discount for purchasing online or where there was a considerable difference between the online and offline price
 - when that retailer was a favourite online purchasing site. Participants were loyal to sites that provided the items desired (sometimes rare items such as collectables specific to the particular retailer) or that guaranteed a delivery period or because the site was user friendly.

'I want something that is easy to use.... I always go to Laura Ashley because the pictures are good and they have write ups and include things like measurements'. (Internet shopper, Croydon, younger)

- 4.9 In deciding which specific retailer to shop with online a number of additional strategies were employed to discriminate between sites.
- 4.10 The **Cautious plodders** and **Curious explorers** were very reliant on friends and relatives advice. Some of the older participants were guided by their children and or younger relatives and were reluctant to explore beyond their advice.
- 4.11 Many confessed to avoiding retailers with **no physical shop** even if it meant losing out on the best deal. Retailers with only an online presence were considered more risky – the threat of fraud and risk of the item not being delivered was considered greater for these forms of retailers. The more confident and experienced however, claimed that in this situation they would research the shop using a search engine to ascertain its credibility before purchase.

'You do a search and type in the name of that shop and complaints or bad feedback or something like that and limit your search to the UK and in the last 6 months'. (Internet shopper, Fife, younger)

- 4.12 Larger, more reputable shops with a high street presence were considered the least risky to shop from online. Participants assumed that their sites would have to be secure to protect their reputation.
- 4.13 Some participants indicated that they needed a tailored response or human contact and indicated that they only bought from retailers that they knew they could contact by **telephone** either pre or post purchase – usually the large high street retailers.
- 4.14 Those more confident and less reliant on the retailer's reputation and presence were guided by the look and feel of the website. Certain design and layout cues suggested professionalism. Pop ups appearing whilst in the website suggested a lack of security.

4.15 Retailers or sites that asked the user to log in and provide detailed personal information were dismissed by a few, either because of the demands on their time or to avoid being bombarded with offers and junk mail.

4.16 All were aware of **search engines** and used these comprehensively as part of the pre purchase research process. They were used as both an exploration and a confirmatory device. More specifically, search engines were used to find user feedback, price information, where to buy, to check authenticity of sites and or to find out more about a retailer. They were also used as stepping stone to a price comparison site to ensure that the lowest price had been found. The disadvantage of search engines was the sense of being overwhelmed with information when the search brings up a multitude of sites. Many claimed to only look at the top three or four results of a search.

'You put in the words and 300 sites come up and then I give up'
(Internet shoppers, Cardiff, older)

4.17 Participants were generally unaware of where the information on search engines was sourced from. However, they all trusted the sites to provide accurate and non biased information related to product price and service. The search order was thought to be related to relevance to the key word search and not linked to a financial arrangement.

4.18 Most were aware of **price comparison sites** by name but not all were familiar with the generic term 'comparison site'. **Curious explorers** had often stumbled across the sites whilst using a search engine and had browsed a comparison site out of interest. **Confident experts** had used many different comparison sites to search for an item. There was some sense that these sites may be biased and that using more than one helped to eliminate bias. Comparison sites were used during the latter stages of the pre purchase research and more often for high value items.

4.19 **User feedback systems** were considered a valuable part of the pre purchase process and many were actively searching out and relying on the feedback before making a purchase or booking. On the whole, they

were deemed reliable because the feedback was usually a balance between positive and negative comments.

'They certainly don't put all the good things about a place.... you do get a variety.... if it was all good you would get suspicious'. (Internet shoppers, Cardiff, older)

'How good is it that I can find out what a restaurant is like before I go there?' (Internet shoppers, Fife, younger)

Minimising risk

4.20 A myriad of techniques and strategies were employed by consumers to protect and or help them to feel more reassured about using the internet for shopping.

4.21 As part of the process of discriminating between retailers, some participants were searching for and using only **secure sites** (identified by a padlock symbol). Most were aware of secure sites, and in particular the extreme ends of the typology spectrum tended to be the most knowledgeable about this – the most cautious and the most experienced. Knowledge about secure sites had often been gained through the media (radio / breakfast TV). However, it was acknowledged that even shopping through a secure site posed some risk.

' I think anyone is asking for trouble if they actually shop on a non secure site... if the padlock is not on there then I personally avoid it like the plague'. (Internet shopper, Cardiff, older).

'What worries me sometimes is could you have a webpage with a lock on it which is a scam... it does give me cause for concern sometimes'. (Internet shopper, Cardiff, older).

4.22 Assumptions were also made about large, reputable stores having a secure site.

'If it was 'Marks and Spencer's' or 'Next' I would just absolutely assume it would be ok.... Because they are such huge companies...

because of who they are, I trust them... you would assume that they have a safety site'. (Internet shopper, Croydon, younger).

- 4.23 Using sites that incorporate a safer payment method was described as another strategy to minimise risk. Some referred to **Paypal** and others described systems which offered an extra layer of security via a password.
- 4.24 Other protection strategies included using a dedicated card with a very small spend limit for online shopping, only using their home computer, limiting their usage to sites that have been recommended or that they have used before.

Buying from International / European retailers

- 4.25 Those that had experienced purchasing from International or European sites had mixed experiences. A few had bought offline previously from Europe or the US and online purchasing was felt to be considerably easier and quicker.
- 4.26 The general perception about buying from European and International sites was that it was difficult to calculate the final price after taking into account the tax and VAT and delivery costs. Many also felt that any cost saving on the item would be negated by these extra costs.
- 4.27 Although unsure about what laws or who (if anyone) was responsible for regulating internet shopping in the UK, there was a vague notion that some legal protection would be offered for purchases made from UK sites. A concern about buying from abroad was fear about lack of legal protection in the event of a product not arriving or not being what was ordered.

'It always worries me because they are not governed by the same laws.... If something happened you'd hopefully be able to go to someone or some watch dog that oversees it or something over here but abroad not'. (Non shoppers /lapsed, Newcastle, older).

'If a company is British as a last resort you can go to the small claims court. I do not know if that is possible for sites located abroad'. (Internet shopper, Fife, younger)

- 4.28 As might be expected, the importance of communication impacted on participants concerns about buying from sites abroad. There were fears surrounding the cost of communicating abroad over the telephone but most importantly, whether a language barrier may be a problem through any channel of communication.

'You would not be wary because it was not a British site specifically, you would be wary about the ability to return the item, communicate with the staff there...' (Internet shopper, Fife, younger)

- 4.29 Most participants assumed that a co.uk in the site indicated a UK site. Participants also looked for a pound sign, a British address or phone number and or language and tone cues that might suggest country of origin. The more confident were happy to buy from abroad if the site had a contact name and address in the UK.

5 POSITIVE AND NEGATIVE EXPERIENCES OF USING THE INTERNET TO SHOP

- 5.1 Participants were recruited on the basis that they had experienced a problem whilst using the internet for shopping and so this partly explains the skew towards negative experiences throughout this section of the report.

Positive experiences

- 5.2 Being able to obtain an item that was otherwise unavailable (either sold out or not sold in their area) was a key positive aspect of shopping online.

'I've got tickets to a concert before now that has been sold out'.
(Internet shopper, Fife, younger)

- 5.3 Positive experiences discussed also centred on some aspects of service, including fast delivery (two days) or being notified about when the product would be delivered.

- 5.4 A few participants had received some very good after-sales service. They had been contacted by the retailer and asked their views on the service purchased.

- 5.5 The process of using the internet to shop was felt to bring with it many advantages especially concerning the pre purchase perusal and selection of goods and services via comparison sites and user feedback systems.

'When I get a mail order brochure for holidays you get a tiny little picture. When I shop on the internet there are 10 pictures and an internet tour. This gives me a whole different perspective – it is more interactive and a huge benefit!' (Non shopper / lapsed, Newcastle, older)

' My daughter is in a wheelchair and it is getting harder to go on holidays – this year we looked on the internet for somewhere to stay and I was gobsmacked – I could see in these bungalows and we

could say 'no good, no downstairs toilet etc!' – it was unreal'. (Non shopper/ lapsed, Newcastle, older).

Negative experiences

- 5.6 For lapsed internet shoppers, their negative experiences were mostly related to **security** and these experiences had either caused them to stop shopping online or to exercise additional caution. They compared being ripped off online to having details stolen in person. The more extreme cases were often related to eBay.

'I had a very bad experience with eBay – I was scammed for £1500. I now only do internet shopping for other people through my line of work – other than that I stay well clear'. (Lapsed, Newcastle, older)

'Two of my pals bought a container of motorbikes from China. They got in touch with the guy via e-mail from eBay. Paid the money across and then waited months – with many hundreds of e-mails. We had paid the cost with shipping and VAT, when it arrived we got a call from the ports to say that a container had arrived and VAT and shipping needed to be paid which was thousands of pounds. We also had to pay for a haulage company to bring it to us. When we got the bikes, only half were in working order and when we tried to get the guy – we could never find him.' (Internet shopper, Fife, younger)

- 5.7 For some, the **mechanics of the site** caused much frustration. Participants recalled spending considerable amounts of time choosing items and the site crashing or freezing causing them to have to enter in their details again. For one participant, this had happened after the purchase.

'I was buying cinema tickets last week and it froze right at the end and I got this nice little message saying its frozen after we have debited your account and that I'll have to call customer services to buy a new set of tickets and I'm still waiting for the money from my first order' . (Internet shopper, Croydon, younger)

- 5.8 Many problems were related to **delivery**. Either the wait for the goods was considered too long or there was a lack of information about how long the delivery would take. Participants described stories of courier

companies leaving goods outside the door or in an insecure place (dustbin / recycle box).

'I've had stuff stolen from outside my door... that's the problem when you live in a block of flats'. (Internet shopper, Croydon, younger)

5.9 **Returns** were mentioned by many as a difficult and time consuming process. The main source of the problem was sites not providing return addresses and or providing no or poor information about the return policy / contact information / after sales service. They compared online with buying over the telephone and were concerned about the fact that there was often no named contact to take responsibility for a problem and guide the shopper through what to do in this situation. Consumers were confused or unaware of their rights regarding refunds and returns both offline and online.

'The websites don't give you a return address and it's so difficult once they've taken your money how you return it if they've sent the wrong thing'. (Internet shopper, Cardiff, older)

'You have to go through customer services and they give you a reference number and then no one will take responsibility for it... or it's a premium rate number or you find you're in a call centre and then you have all the problems that call centres bring... ' (Internet shopper, Cardiff, older)

'I bought a memory card... it was supposed to be compatible. It was a 14 day return policy to get a refund or a product sent back. They incur the cost for you to send it back and then sent the envelope. But it took 10 days or 11 days of those 14 days for them to actually get back to me as to where I had to send it and then I had to send it special delivery so it would get there and I had to pay £8 and I was so pissed off – I'm not never going to use them again'. (Internet shopper, Croydon, younger)

'Buying football tickets, getting the tickets through and they are for the wrong match, but are non transferable, non refundable, so I was

stuck with them for a game I didn't want and couldn't go to.... they said it was a mistake I had made'. (Internet shopper, Cardiff, older)

- 5.10 An **inability to correspond and ask questions** was voiced by some as a source of frustration. Those buying a service such as car insurance or booking a hotel were often keen to discuss the service before purchasing.
- 5.11 A few complained about being bombarded with **junk mail** after buying from a company. Although most were aware of the 'opt in' tick box for receiving information, they felt there were times when they had overlooked this because the tick was already in the box.
- 5.12 The problem of retailers adding **additional costs** was rarely mentioned and when prompted about this, participants generally felt that the onus was on the consumer to read all the small print. All felt that retailers should be transparent about additional costs and refer to these at the beginning of the transaction rather than at the end of the transaction. Many acknowledged that the saving made through buying online often negated the additional charge.
- 'If it's in print then it's up to you to make sure that you read that / your responsibility'. (Non shopper/ lapsed, Newcastle, older)
- 'You just have to be very smart.... you have to read all the small print'. (Internet shopper, Cardiff, older)
- 5.13 The majority felt sure that if paying by credit card this offered them some **protection** should the retailer go out of business before they received their goods or services. However, it was not clear whether all credit cards offered protection. Some felt that the level of protection equated to their spend limit.

6 CONSUMER SUGGESTIONS FOR IMPROVING THE EXPERIENCE OF INTERNET SHOPPING

6.1 Participants were asked to think about what both the government and retailers should be doing to improve the situation for consumers wanting to shop online.

6.2 On the part of the **government**, suggestions were centred mostly on **regulation and registration**. Participants were keen for sites to be listed and authorised to avoid being exposed to bogus traders. It was also felt that these sites should all be secure alongside an awareness campaign to educate consumers about how to tell if a site is secure.

'Something that proves it is secure – a nationally recognised symbol – something that says if you want to become an internet based company, you must register with this site'. (Internet shopper, Fife, younger)

6.3 In addition, the idea of internet fraudsters being given **harsher penalties** was also discussed as a deterrent to hackers.

6.4 It was also considered that the government could play a role in **enforcing consistency across retailers**. A standard return policy was felt to be necessary regardless of the item being purchased and or retailer purchased from. In addition, a standardised purchasing format and a requirement to include opt out boxes and information about how to make a query, delivery details and returns was required.

6.5 In terms of what retailers could or should be doing, most comments focused on the importance of providing **contact information** and options (in the form of multiple channels – telephone, e-mail) for providing a more human element and specifically, a system for answering queries.

'I like the idea of being able to speak to someone – getting in touch with a live person – more of that would be good definitely – we have to have that human element.' (Internet shopper, Fife, younger)

6.6 Participants were also keen for retailers to improve their sites more generally, to make them **more secure**, more efficient and user friendly.