



OFGEM CONSUMER FIRST PANEL  
YEAR 6, WAVE 2

CONSUMER ENGAGEMENT  
&  
TRUST IN THE ENERGY MARKET

RMR REFORMS

OCTOBER 2014

<b>1. Summary.....</b>	<b>3</b>
<b>2. Methodology &amp; Research Objectives .....</b>	<b>7</b>
2.1 Overview .....	7
2.3 Research Objectives .....	7
<b>3. Consumer engagement with the energy market .....</b>	<b>9</b>
3.1 Overview .....	9
3.2 Factors influencing engagement levels .....	9
3.3 Media and campaigns .....	15
3.4 Consumer segmentation .....	17
3.4.1 Unplugged consumers .....	19
3.4.2 On Standby consumers.....	21
3.4.3 Tuned In consumers .....	23
3.4.4 Switched On consumers .....	24
<b>4. Trust.....</b>	<b>25</b>
4.1 Trust in energy suppliers .....	25
4.2 Trust in own energy supplier vs. other energy suppliers .....	26
4.3 Comparison with other sectors .....	28
4.4 The effect of trust on engagement .....	30
<b>5. The Retail Market Review (RMR).....</b>	<b>32</b>
5.1 Background to the RMR .....	32
5.2 Initial awareness of the RMR and reforms.....	33
5.3 RMR reforms: Simpler .....	34
5.3.1 Fewer tariffs.....	34
5.3.2 Simpler tariff structures.....	35
5.3.3 Simpler discounts .....	36
5.4 RMR Reforms: Clearer .....	37
5.4.1 Switching reminders .....	39
5.4.2 Improved energy usage summaries.....	40
5.4.3 Cheapest tariff messaging .....	41
5.4.4 Independent switching advice .....	43
5.4.5 Tariff information labels (TILs).....	44
5.4.6 Tariff comparison rates (TCRs).....	45
5.4.7 Personal projections .....	46
5.5 RMR Reforms: Fairer .....	48
<b>6. Conclusion.....</b>	<b>50</b>
<b>Appendices .....</b>	<b>52</b>
Appendix 1: RMR handouts .....	52
Appendix 2: example Annual Summary .....	54
Appendix 3: Panellist reflections.....	56
Appendix 4: Panel recruitment criteria.....	58

## 1. Summary

### Consumer First Panel: Wave 2 aims

- The primary aims of this wave of the Panel were to explore:
  - **consumer engagement and trust in the energy market and;**
  - **initial awareness and expected impact of reforms from the Retail Market Review.**

### Background and Methodology

- The Consumer First Panel has been a flagship project within Ofgem's Consumer First initiative for the last five years. It is a deliberative approach that brings a group of domestic consumers together 3-4 times over the course of a year to feed into Ofgem's policy decisions. Panellists are recruited from a broad cross section of energy consumers from across Great Britain.
- These sessions - the second wave for this Panel - were attended by 63 Panellists. Fieldwork was carried out between the 18<sup>th</sup> June and 1<sup>st</sup> July 2014. Each session was a 3-hour long deliberative workshop and included a mix of presentations, discussions and activities for Panellists.

### Consumer engagement in the energy market

- Panellists' views of the energy market have not changed since Wave 1 earlier this year. Apathy and negativity are common, characterised by low interest in anything to do with energy. There continues to be frustration around what Panellists see as 'excessive' supplier profits.
- Very few consumers have much contact with their supplier, beyond receiving and paying bills. Many don't recall having received any other information from them. Suppliers play a tiny role in Panellists' lives. They think about their energy usage and the market very rarely (if at all).
- Consumer engagement in the market is low. Few Panellists have looked at switching tariff or supplier in the last couple of years and even fewer have actually switched. Most think that switching will be a hassle, although those that have switched have often been surprised by how easy it can be – and some (but not all) have noticed significant cost savings as a result.
- A variety of factors influence engagement levels. The most important are understanding of tariffs and the market, and satisfaction with the cost of energy.
- These factors can drive engagement in different directions. So whilst high satisfaction with costs and/or a low understanding of tariffs are likely to lead to a continuing lack of engagement, low satisfaction with costs and a high



understanding of tariffs are more likely to lead to proactive engagement with the market.

## **Trust**

- Panellists struggle with the concept of trust and large companies. This is partly because they associate trust with people not organisations, and partly because it's a broad concept based on a combination of factors. Trust can mean different things to different consumers. As such, few Panellists have previously thought about whether they trust their supplier.
- Our previous research (including a project for Ofgem around the Standards of Conduct<sup>1</sup> has identified a series of major factors that contribute to consumers trusting companies including (but not limited to) consistency, simplicity, honesty and proactivity. Companies (including energy suppliers) behaving along these lines are more likely to build consumer trust.
- Consumer trust in the energy industry is low. Some Panellists instinctively distrust a market that many feel shouldn't exist – because energy is so fundamental to everyday life. Others are highly cynical about price rises and what they perceive to be excessive supplier profits. They are weary of negative headlines about the industry. They also think that energy consumption, tariffs and the retail market are too complex for them to understand.
- Low trust in the industry manifests itself in a lack of confidence that individual suppliers (and suppliers in general) act in the best interests of consumers.
- Panellists see little difference between their own supplier and the rest of the market. At best, they distrust their own supplier slightly less.
- Personal experience is key to this. Good interactions, customer service or deals can increase trust, but largely Panellists are likely to distrust their supplier less if they've had no problems with them rather than for any more positive reason.
- Most Panellists have no particular views on other suppliers in the market. However, some have switched away from suppliers in the past because of bad experiences (e.g. struggling to get money back from suppliers), and they tend to trust these suppliers less than others.
- Panellists tend not to trust large organisations in general (with a few exceptions like John Lewis and Marks and Spencer – where consistently excellent service and heritage play a part). Whilst they rank energy companies lower than others in terms of trust, large companies in general don't fare well. Panellists assume

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<sup>1</sup> Insight Exchange/Ofgem, [Consumer research and collaborative engagement on the proposed Standards of Conduct \(domestic consumers\)](#), October 2012.



that they will act to look after their own interests and those of their shareholders ahead of consumers.

- Trust (especially where it relates to consumer confidence in suppliers) can pull energy market engagement in both directions. High trust can act both as a driver to engage (where Panellists perceive that it's easy to switch and they are confident of getting a good deal) and to not engage ('if I trust my supplier to give me a good deal, why do I need to change?').
- Similarly, distrust can drive low engagement ('what's the point in switching when they're all looking to rip you off') or higher engagement ('you need to switch to avoid being ripped off by these companies').

## The Retail Market Review

- Existing awareness of Retail Market Review (RMR) reforms and remedies is very low. A few Panellists have noticed their bills getting easier to understand over the last year or so. A couple are vaguely aware of the **Standards of Conduct** because of information from their supplier or recent media coverage.
- At the same time, the reforms have only recently been introduced and so it is likely that many Panellists would not have seen the changes in practice anyway at the point of fieldwork.
- Panellists agree with the primary aims of the RMR to make the energy market simpler, clearer and fairer. They think that **information remedies** will have the most impact on them. Although some of the remedies are in place, Panellists do not recollect seeing them.
- While making **tariffs simpler** doesn't appear to have any downsides, the majority of Panellists do not think that they will be directly affected by this in practice. Many do not know how many tariffs are available to them already (and wouldn't review more than a few when looking to switch anyway). Most have no knowledge of any existing tariffs with complex structures or discounts.
- Other information remedies such as **energy usage charts, Tariff Comparison Rates and Tariff Information Labels** are also well received. They help address one of the primary barriers to market engagement for Panellists: a low understanding of their tariff.
- Panellists feel that messaging around **cheapest available tariffs** from their own supplier will have the biggest impact on them. They feel that it could act as a trigger to switch tariffs with their own supplier. They also feel that this will omit the need to compare tariffs from other suppliers; a process that they assume will be difficult.

- Overall reactions to the **Standards of Conduct** are muted. The majority of Panellists express disappointment that they're needed and feel that suppliers should be behaving in an honest, professional, appropriate and transparent way already.
- However, they feel that if they are enforced properly – with hefty punishments for any suppliers found to be breaking them – they may help to restore trust in the industry in a similar way to the banking sector.

## 2. Methodology & Research Objectives

### 2.1 Overview

The Consumer First Panel has been a flagship project within Ofgem's Consumer First initiative for the last five years. It is a deliberative approach that brings a broad group of domestic energy consumers together 3-4 times over the course of a year to feed into Ofgem's policy making. The Panellists are recruited so that the Panel is broadly representative of Great Britain's domestic energy consumer characteristics. See Appendix 2 for more detail around the criteria used.

One of the key advantages of a deliberative approach is that it enables ordinary domestic consumers to obtain a greater level of understanding about how energy supply and the energy markets work. As such, they can offer more considered and informed views about key issues and policy options under consideration.

For Wave 2 of this year's Panel, Ofgem asked Big Sofa to investigate the initial impact of the RMR with Panellists for use as a qualitative baseline for future research.

Not all Panellists were invited to attend the second wave of events<sup>2</sup>. For this wave, 63 Panellists attended deliberative workshops in the four Panel locations (Colwyn Bay, Livingston, Oxford and Sheffield) in June and July 2014.

Each workshop lasted three hours and used a range of deliberative approaches and stimulus. These included presentations from Big Sofa, solo exercises and activities requiring Panellists to work in pairs and move around the room. The deliberative elements of each session allowed Panellists to reflect in more depth on some of the more complex issues discussed – including trust and the expected impact of RMR reforms.

The workshop sessions were followed by the use of an online discussion forum where Panellists were able to continue debating the main issues and give further reflections on some follow-up questions. Those who preferred to take part via post, phone or email were also able to participate in this ongoing discussion.

### 2.3 Research Objectives

For these second Panel sessions, Ofgem asked Big Sofa to explore consumer trust and engagement in the energy market, along with existing awareness and understanding of RMR reforms. Specifically:

- 1. Existing market engagement attitudes and experiences**
- 2. Consumer trust levels in the energy market, including:**

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<sup>2</sup> Panellists were told that not everyone would be invited to attend subsequent events during wave 1. The number of Panellists was reduced to reflect group dynamics and ensure maximum engagement at each session. Smaller groups allowed detailed content to be covered in more depth.



- **What influences trust?**
- **How levels differ between suppliers.**
- **How trust impacts on market engagement.**

**3. Awareness of RMR reforms, including:**

- **Existing awareness of energy market reforms.**
- **Feedback on reforms and expected impact.**

Outputs from this research will supplement and add a qualitative perspective to Ofgem's quantitative RMR Evaluation and Consumer Survey<sup>3</sup>.

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<sup>3</sup> TNS BNRB/Ofgem, [Domestic Retail Market Review - Evaluation framework and baseline results](#), July 2014.

## 3. Consumer engagement with the energy market

### 3.1 Overview

Panellists' broad views of the energy market have not changed in the months since the Wave 1 events and continue to be mainly neutral or negative. Apathy is common, and some more negative consumers are angry about the profits that they think that energy suppliers make. This is more about the actual profit levels themselves and perceptions of 'fat cats' and bonuses than it is about the cost of energy. Many feel that they should not have to shop around to get the best price of something so essential to daily life.

Against this backdrop, energy market engagement tends to be low. Few Panellists have looked at switching in the last two years and even fewer have actually switched tariff or supplier. Most Panellists think switching will be a hassle, requiring a lot of time and energy to understand their existing tariff and assess their best alternative. However, those that have switched recently have often been surprised by how easy it has been.

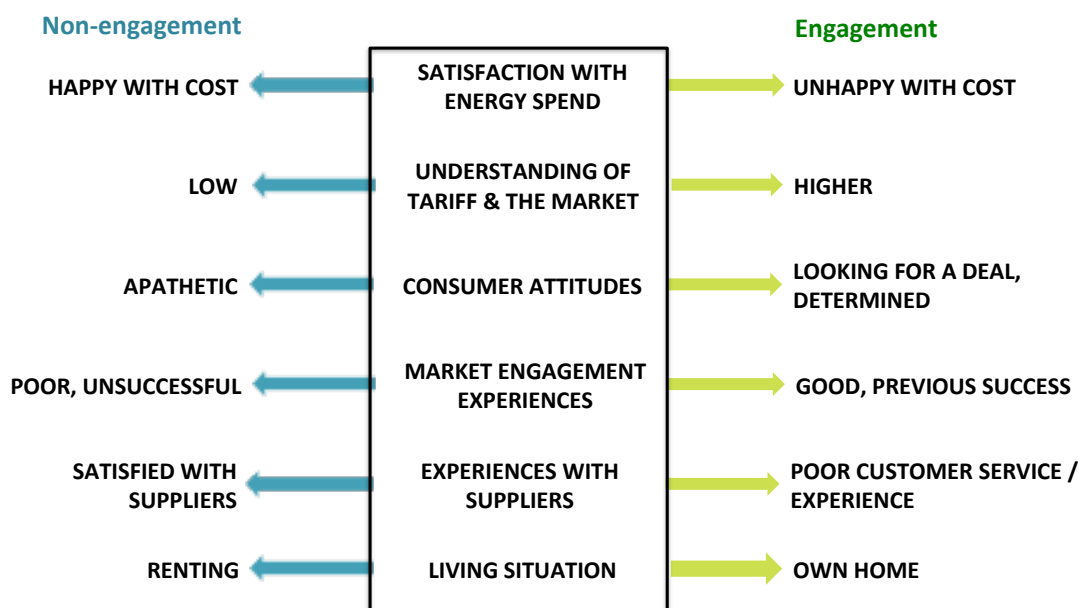
More broadly, consumer engagement with the energy sector is also low. Very few consumers have contact with their supplier beyond receiving and paying bills (and contact is reported to be even rarer for those on Pre-Payment Meters). Some are vaguely aware of other communications from their supplier (e.g. notices of prices going up over the last couple of weeks), but spontaneous awareness of these and other communications is very limited.

### 3.2 Factors influencing engagement levels

The average Panellist's engagement in the energy market and with their supplier is low. Although some Panellists do display higher levels of engagement, most perceive that they are not that engaged at all. Through discussions with Panellists, it is clear that a variety of factors can influence engagement in different ways based on individual consumer attitudes, experiences and confidence in the market. For the majority of Panellists (who feel they are not engaged in the energy market), they serve to drive or maintain non-engagement.

In this section, we explain how certain factors influence Panellist engagement in the market.

## HOW FACTORS INFLUENCE MARKET ENGAGEMENT



Trust in suppliers and the market also plays a complex and potentially important role in influencing market engagement. This is explored in detail in section 4.

### *Satisfaction with energy spend*

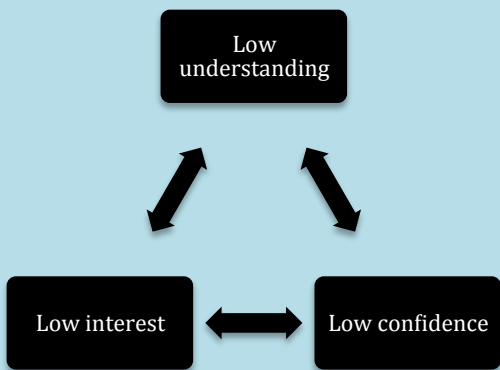
Panellists report this is the single most important factor influencing current (and the likelihood of future) market engagement levels.

Non-engagement	Engagement
<ul style="list-style-type: none"> <li>Being <b>happy with the cost of energy</b> tends to drive or maintain non-engagement in the market</li> <li>Panellists who are comfortable with what they are paying feel no need to engage in the hassle of switching – many have not even considered it</li> <li>Being satisfied with cost is not necessarily about having cheap bills – more affluent or retired Panellists often pay more for their energy. But crucially they are comfortable with the proportion of their income they spend on it.</li> </ul>	<ul style="list-style-type: none"> <li>Being <b>unhappy with the cost of energy</b> is the most significant driver of market engagement</li> <li>Where Panellists feel they are paying too much for their energy (either compared to other people or in absolute terms), they are far more likely to look at alternatives.</li> </ul>



## Understanding of tariff and the retail market

This factor is also very important for Panellists. Many assume that they would need a relatively high level of understanding to make a good switching decision.

Non-engagement	Engagement
<ul style="list-style-type: none"> <li>Many Panellists feel that they don't understand how much energy they use, their tariff, or how switching works.</li> <li>They think it will take a lot of effort to understand any of these better.</li> <li>This <i>perceived</i> difficulty – combined with their low interest in anything to do with energy - leads them to have low confidence in engaging with the market.</li> <li>This self-reinforcing cycle causes them to remain non-engaged.</li> </ul> <div data-bbox="245 1032 746 1400">  <pre> graph TD     A[Low understanding] &lt;--&gt; B[Low interest]     A &lt;--&gt; C[Low confidence]     B &lt;--&gt; C </pre> <p><i>'I just look to see if I'm in credit or debit – I don't even try to understand kilowatts...'</i></p> </div>	<ul style="list-style-type: none"> <li>Some Panellists feel they have a reasonable understanding of the basics of their usage, tariff and the market. This leaves them more confident both in engaging with the market, and in the results of their engagement.</li> <li>Others feel that they still don't understand them well enough, but that they have been able to switch tariff or supplier anyway.</li> <li>Those that have switched have usually been surprised by how easy it was. They didn't need the high level of understanding of tariffs that many Panellists think they would need.</li> <li>Real life stories from other Panellists about the ease of switching and the money saved tended to be very motivating for others. They may not have acted on these afterwards, but at the time they felt they were more likely to engage as a result.</li> </ul>

## Consumer attitudes

Consumer attitudes towards the energy supply market, and finding deals more widely, can play a significant role in influencing engagement levels.

Non-engagement	Engagement
<ul style="list-style-type: none"> <li>• Many will shop around for deals in other sectors – e.g. using different supermarkets and petrol stations to save money. They see this kind of behaviour (especially in relation to consumer goods) as a part of life post-recession, but it doesn't translate to the energy market.</li> <li>• They find energy tariffs more complicated and tend to be less confident in managing them.</li> <li>• Apathy towards the energy market is also common – interest levels amongst Panellists are low.</li> <li>• Generally, they report that they just don't care enough about their energy supply arrangements to look at switching.</li> <li>• Other Panellists are more apathetic towards hunting for deals in any sector. They feel they are too busy to take the time and effort required to save relatively small sums of money.</li> </ul>	<ul style="list-style-type: none"> <li>• Some Panellists are always keen to ensure that they are on the best deal.</li> <li>• This behaviour extends beyond retail (e.g. petrol, food shopping etc.) to contractual arrangements like energy, mobile phones and TV.</li> <li>• Although they don't necessarily know more about their tariff than less engaged Panellists, their determination to not spend more than they need to drives them to continually engage with the market.</li> <li>• They're more likely to check on Price Comparison Services around once a year to ensure that they're still on the best deal for their energy too.</li> </ul>

## Market engagement experiences

Previous experiences of investigating switching options or attempting to switch can have a significant impact on current and future market engagement levels – and especially Panellists’ confidence in engaging.

Non-engagement	Engagement
<ul style="list-style-type: none"> <li>• Previous negative switching experiences (experienced by themselves, family or friends) are more likely to lead Panellists to not engage in the future.</li> <li>• Negative experiences sometimes relate to switches that have only been successful after a lot of effort or hassle.</li> <li>• They can also relate to unsuccessful or aborted switches. A few Panellists have used online Price Comparison Services and found them confusing in the past. They have often felt that they don’t know enough about their energy usage to generate a comparison and so have not proceeded with the switch. They feel they are unlikely to try to use them again as a result.</li> </ul>	<ul style="list-style-type: none"> <li>• Positive switching experiences are more likely to lead to greater engagement and likelihood of switching again.</li> <li>• The majority of Panellists who have switched in the last few years have been surprised at how easy it was and/or how much they have saved.</li> <li>• Where switching has had a positive outcome and required less effort / understanding than they thought it would, Panellists are more likely to feel confident engaging in the market again in the future.</li> <li>• Where Panellists have had positive experiences, they are likely to offer recommendations or advice to family and friends to encourage them to do the same.</li> </ul>



Panellists discussing market engagement experiences.



## Experiences with suppliers

Panellists generally have very little contact with their suppliers (outside of the billing cycle). However, where they do have contact with them through queries or issues (generally around their account rather than energy supply), their experiences and perceptions of supplier customer service can impact on their engagement with the rest of the market.

Non-engagement	Engagement
<ul style="list-style-type: none"> <li>Where their supplier has 'done nothing wrong' or provided actively good service, Panellists feel there is little incentive to 'risk' switching to another supplier.</li> <li>Some Panellists have been with their suppliers for over 10 years, not because they provide exceptional service but because they've given them no reason to switch.</li> <li>Others have had good experiences – for example prompt repayments when their direct debit has been too high, that have left them feeling that there is no need to look around at other options.</li> </ul>	<ul style="list-style-type: none"> <li>Poor customer service experiences are one of the main drivers of market engagement (often second only to price).</li> <li>Issues with billing, call centres in other countries and unsatisfactory resolutions to problems are some of the main sources of dissatisfaction.</li> <li>Panellists who have experienced them feel that they don't want to give these companies any more of their money and don't trust them to deliver an adequate service.</li> </ul>

## Living situation

The importance of this factor can vary significantly. Some renters are unable (or believe they are unable) to switch supplier because of contractual arrangements with their landlord. Where this is the case, it unsurprisingly represents the biggest barrier to market engagement. For homeowners, a house move can act as a significant barrier or trigger depending on their attitude towards it. Similarly, some household changes can influence engagement in both directions.

Non-engagement	Engagement
<ul style="list-style-type: none"> <li>• Renters often report that they are unable to switch energy supplier as part of the terms of their tenancy agreement.</li> <li>• And some feel that the length of their tenancy (often only 12 months or shorter) makes switching pointless.</li> <li>• Moving house can act as a barrier to engagement for some Panellists – the moving process is already stressful without having to switch energy tariff or supplier as well.</li> <li>• A few Panellists prefer to review their energy usage after a year of living in a new house in order to have more accurate information for comparing tariff options – their engagement is delayed rather than non-existent.</li> <li>• Some household changes drive non-engagement – for example when a child moving out results in a big drop in bills, or when a homeowner pays off their mortgage and bills become more affordable, removing an incentive to engage.</li> </ul>	<ul style="list-style-type: none"> <li>• Homeowners are more likely to look at switching than renters.</li> <li>• For some, moving house acts as a trigger for market engagement.</li> <li>• They like to get all of their utilities sorted out at the same time when they move in to a new property.</li> <li>• Changes in the household can also lead to engagement. For example, big increases in spend with a new baby or decreases when a dependent moves out can lead some Panellists to check that they're on the best tariff for them.</li> </ul>

## 3.3 Media and campaigns

We discussed the role of media and campaigns to influence engagement in the energy market. Awareness of media coverage of the energy sector is mixed. Most Panellists are aware of news stories involving suppliers but the majority do not pay attention to them beyond the headlines. This is because:

- Stories are invariably negative, often concerning poor customer service or supplier behaviour.

- News in the media more broadly is usually also negative leading to a kind of consumer fatigue with them.
- Interest in the energy sector is low anyway.
- They often hear/see these stories at times when energy is not top of mind and they can't do anything about it (e.g. driving to work).

Headlines directly relating to prices and price increases attract more attention from Panellists – but are still greeted with relatively low interest because of the reasons outlined above.

Ofgem has recently launched a campaign encouraging consumers to check that they are on the best tariff for them.<sup>4</sup> The 'Be an energy shopper' campaign has been referred to in several national news publications and magazines. No Panellists were aware of this campaign – or any other campaign encouraging them to switch supplier. At each event, Panellists were shown a variety of energy campaign headlines and logos, including:

- Ofgem's new 'Be an energy shopper' campaign.
- Citizen's Advice Bureau's 'Energy Best Deal' campaign.
- A fictional campaign called 'Be Energy Wise', generated by Big Sofa. This was included to test whether Panellists actually recalled campaigns, or just thought that they did.

Recognition is very low, with Panellists just as likely to think that the fictional logo was real. Almost all Panellists said they had never seen any of them before.

**MEDIA & CAMPAIGNS DON'T (DIRECTLY) DRIVE ENGAGEMENT**

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Genuine campaign



Historic campaign



Fictional campaign

- The only media presence that appears to have some traction around energy with consumers is Martin Lewis, the Money Saving Expert. Several Panellists referenced him, and his advice or suggestion had acted as a trigger for a couple to investigate switching.
- It is possible that media and campaigns have a subconscious influence on Panellist behaviour, but conscious recognition is very low. Despite this, and the

<sup>4</sup> Ofgem, [Be an energy shopper campaign launch](#), April 2014



very limited influence it appears to have on consumer behaviour, Panellists still say that advertising and campaigns from Ofgem on national media would be a significant trigger for them to engage with the market.

### 3.4 Consumer segmentation

We asked Panellists to try to define themselves as energy consumers using a range of attitudinal and behavioural statements within four consumer types devised by the research agency TNS-BMRB. This consumer segmentation is taken from Ofgem's 'Retail Market Review, Baseline Survey', published in July 2014.<sup>5</sup> It is based on an 'index of engagement' in the energy market that gives consumers a score based on their actions within the market. Panellists were asked to choose which set of statements (and therefore consumer type) most closely resembled their own attitudes and behaviour.



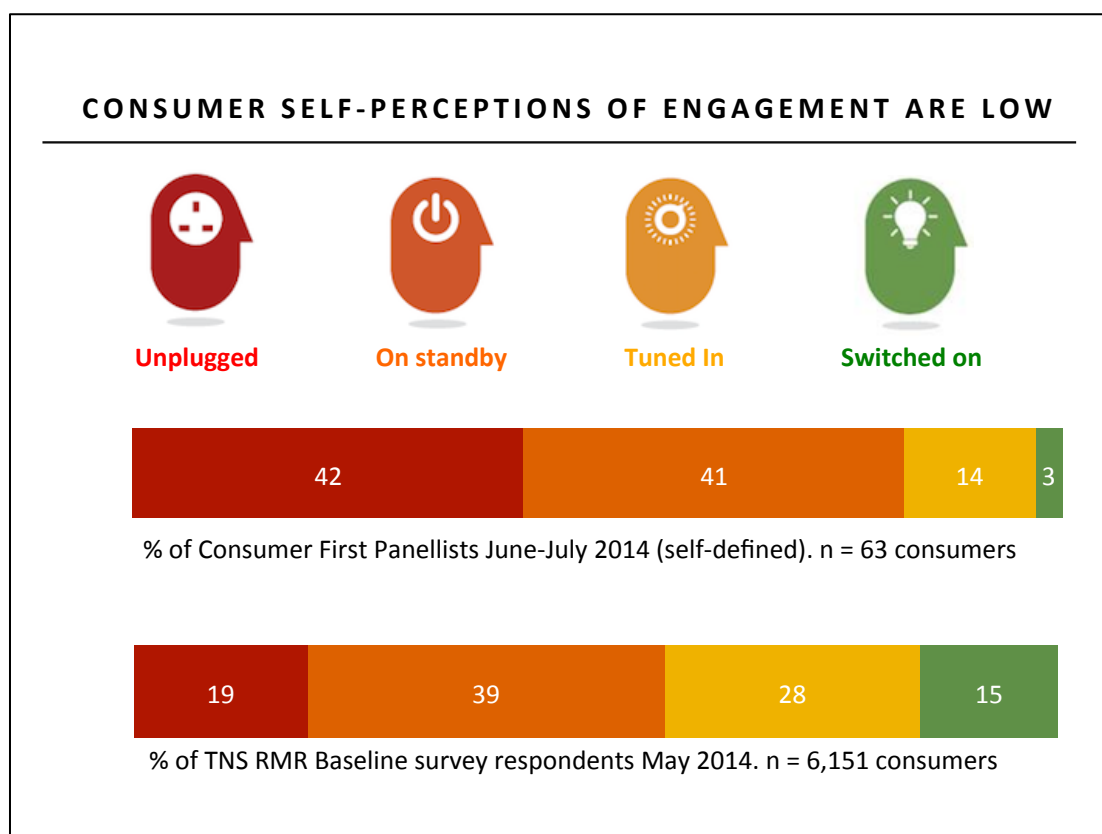
Panellists talking about what type of consumer they are

These segments are:

- **Unplugged:** the least engaged consumers. They are likely to have a very low understanding of the energy market and their tariff, and have not looked at switching tariff or supplier in the last couple of years.

<sup>5</sup> TNS BMRB/Ofgem, [Domestic Retail Market Review - Evaluation framework and baseline results](#), July 2014.

- **On Standby:** these consumers understand their tariff a little better. However, they do not feel confident engaging in the energy market and may only have switched once or twice a few years ago.
- **Tuned In:** understanding of tariffs and the market are similar to 'On Standby' consumers, but this group are more confident engaging with the market and are more likely to read information from their suppliers.
- **Switched on:** the most engaged group. They are likely to be knowledgeable about the energy market, feel confident switching tariff or supplier regularly, and read most information from their supplier.



Most Panellists feel they are towards the bottom end of the engagement spectrum. Engagement levels appear lower than the TNS-BMRB results, partly because of the different methods used to obtain them and the differing sample sizes. TNS-BMRB conducted a large quantitative survey that allocated segments to consumers based on their responses to a variety of questions. At the deliberative events, Panellists were asked to choose the segment that they felt best represented their behaviour. The nature of these allocated vs. self-assigned results means the surveys are therefore not directly comparable.

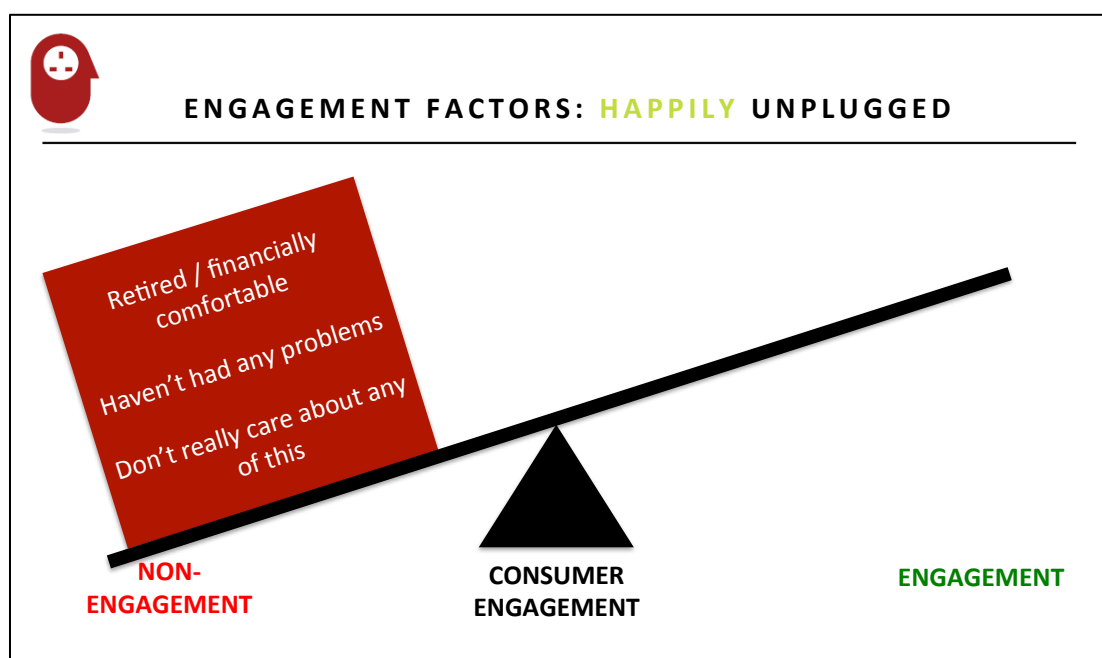
One of the reasons that Panellist engagement appears low is that some have a vague sense (based in perception rather than reality) that they ought to be engaging more, and that this makes them non-engaged. Several are actually more knowledgeable and engaged than they think they are, and although they consider themselves to have low understanding of their arrangements and tariff they demonstrate a reasonable level in discussion.

In our discussions with Panellists, it became clear that each segment contained two sub-segments of Panellists. These are:

- **Happy Panellists** – who are comfortable with the segment they are in and have no particular desire to be more or less engaged
- **Unhappy Panellists** – who would like to be either more or less engaged than they are, but feel there are barriers or drivers preventing this.

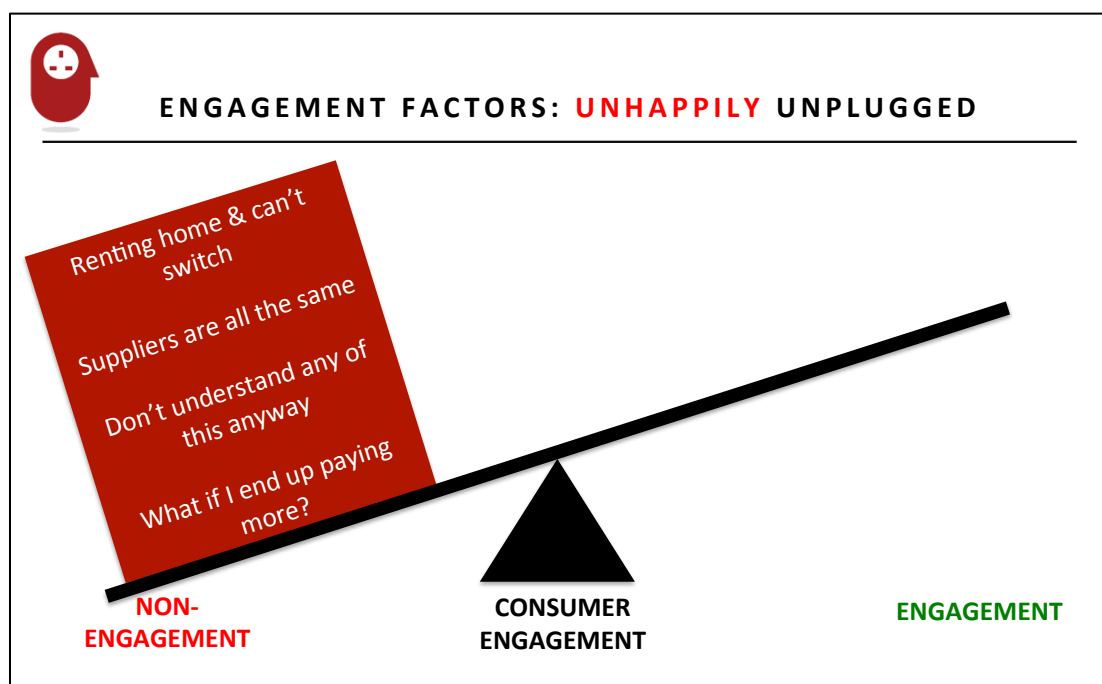
Each segment and sub-segment contained Panellists across a spread of demographics (with a slight tendency for more elderly Panellists to be Unplugged). Panellist personalities appeared to play a greater role in their segment. Although most Panellists talked about looking for deals on consumer good and groceries, more determined Panellists who sought deals across a range of other services (e.g. mobile telephones, TV) were more likely to also engage in the energy market.

### 3.4.1 Unplugged consumers



Some Panellists are happy to be completely non-engaged with the market. They are generally older consumers who are retired and financially comfortable. Many are less comfortable using the internet, which they see as the primary mechanism for finding out more about tariff options and switching. Most have never had any problems with their existing supplier and are fundamentally apathetic to (and uninterested in) energy and the energy market. Energy is often a very low priority in their lives. This group is non-engaged through choice rather than because barriers prevent them from engaging more, although the perception that engagement will be difficult does underlie some of their comments. There are very few, if any, factors driving them to engage.

*'I've got enough of a cushion not to have to really get into it'*



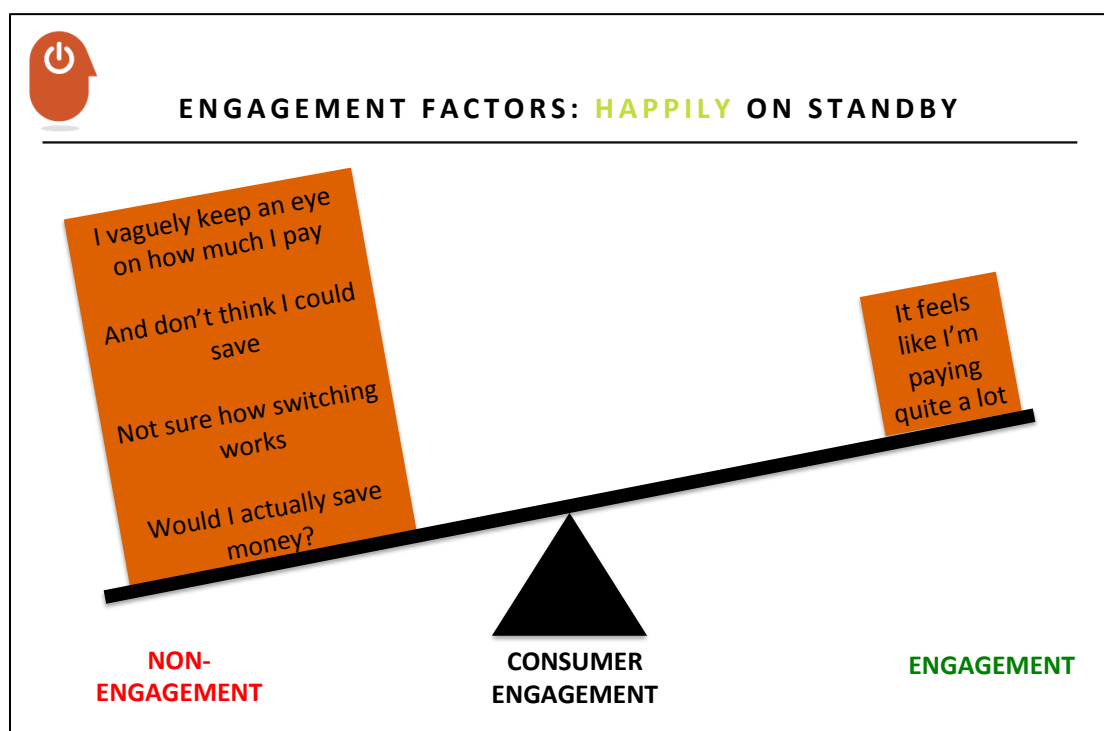
Several Unplugged Panellists are unhappy with their position. They feel there are significant barriers stopping them from becoming more engaged. For some, if these barriers were removed they feel they would engage more. The largest barrier is usually the perceived difficulty in understanding tariffs and the gap between what they know and what they *think* they would need to know to be able to switch. This makes them feel that they are more likely to make poor decisions when engaging. This group has very low confidence in their own understanding of how switching works and their ability to get a good deal.

*'I start to get bamboozled by it all so I just stay with them'*

*'It's like a bad GCSE or A level maths exam – I just don't understand the figures'*

Unhappily unplugged Panellists tend to be less affluent than their happier equivalents – they are slightly less financially comfortable and can see a more tangible benefit to being on a good deal in terms of their personal finances. They tend to come from a range of age groups – older Panellists are sometimes less comfortable with the internet, which they feel is important for switching. Younger consumers (especially those paying energy bills for the first time) know little about how the system works and find it difficult to understand.

### 3.4.2 On Standby consumers

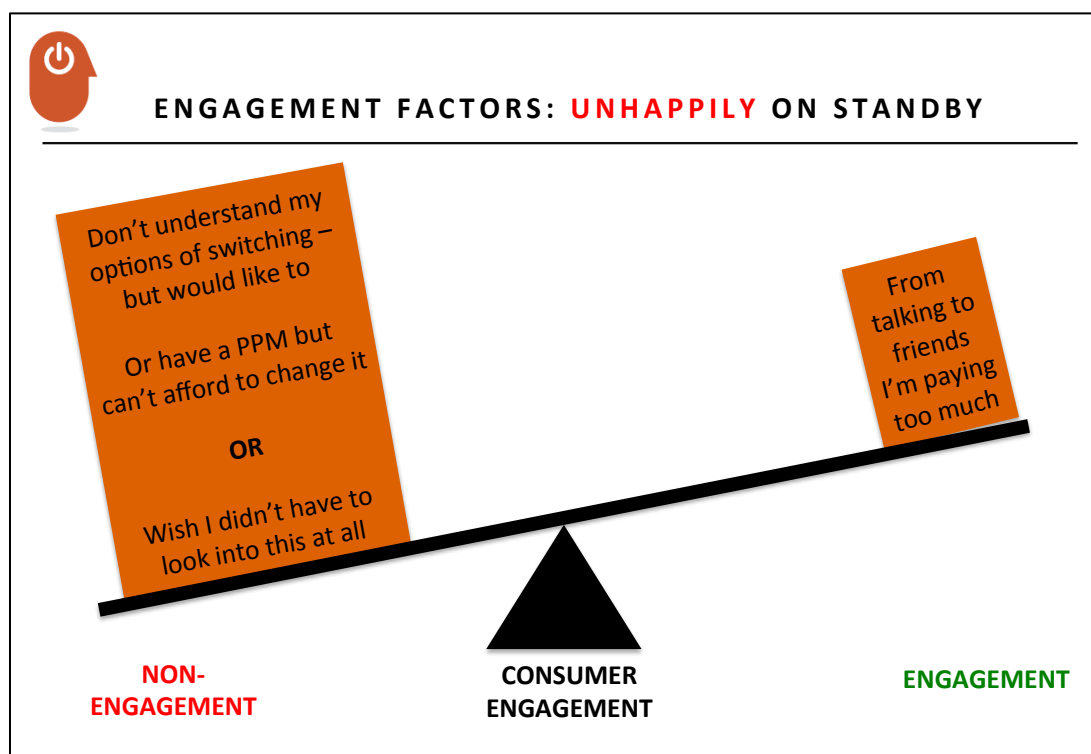


A few Panellists are happily On Standby. For this group, factors driving disengagement significantly outweigh those driving engagement, but crucially they are comfortable with this position. They are often relatively comfortable with how much they pay, despite a niggling feeling that they may be able to save if they understood their tariff better and were prepared to put effort into switching. Price rises, an unexpectedly big bill or increased understanding of their usage may tip this group towards greater engagement but in the absence of these drivers they don't feel there is a reason to engage.

*'I tend to put it off – you've got to be really switched on when you're speaking to them or looking on the Internet.'*

*'If you get your bill and it's not gone up you think ok.'*





Several Panellists indicated that they were unhappily 'On Standby'. For some, their position is not that different to those who are happily 'On Standby' but they are less comfortable with it. This is sometimes a reflection of differing consumer perceptions and personalities – for example where they have a keener commitment to avoid spending more than they need to on any product or service. Their current engagement levels are low, but they feel that that's because there are significant barriers standing in the way of greater engagement. These are often around understanding of tariffs and usage – or the perceived effort required to switch. They'd generally like to engage more and if these barriers were smaller or removed, they would be more likely to.

*'It's all down to the individual and how much effort they're prepared to put in – it's too hard at the moment.'*

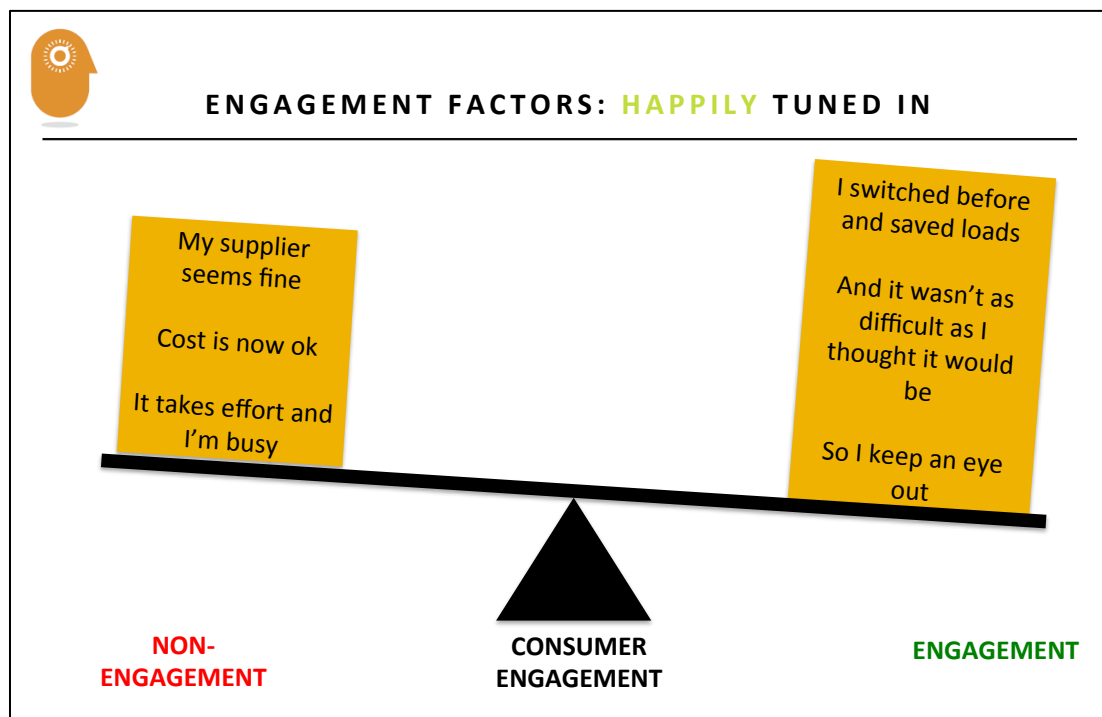
Drivers of engagement for these Panellists are relatively low. A couple mentioned friends and family members encouraging them to look at switching after having saving money themselves – but this was never enough to overcome existing barriers and encourage engagement. It seems likely that only dramatic price rises or substantially better understanding of their tariff would trigger engagement.

Some Panellists on Pre-Payment Meters keep an eye on how much they're paying and alternative options but are either unable (because of landlord restrictions) or cannot afford to change their meter type and so are unable to engage further.

Finally, a few Panellists are unhappily 'On Standby' because they wish they didn't have to engage at all in the energy market. They feel that even the low level of engagement they have is too much, and would like to feel confident that they will

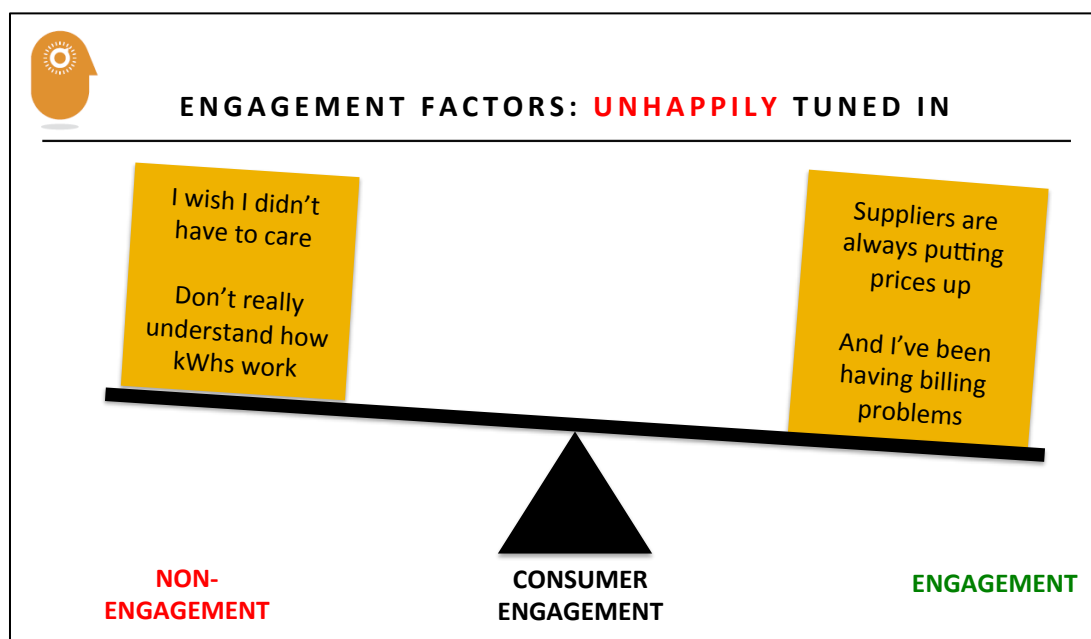
automatically be on the cheapest tariff possible so that they never have to consider switching.

### 3.4.3 Tuned In consumers



A few Panellists are happily Tuned In. Factors driving them to engage are stronger than those driving disengagement (but not necessarily by much). Although not all feel that they understand their tariff or the market well, they have often been surprised by how easy it was to switch – or have been determined enough to do it anyway - and now feel more confident keeping an eye on the market. Consumer attitudes and personalities play a part here. Tuned In consumers tend to be more determined in securing deals and dealing with a market that they don't fully understand. They also feel a strong sense of satisfaction as consumers when they are able to save money.

*'It was quite difficult but I was determined to do it anyway. I wasn't as bothered about whether I understood it or not – I cared about how much money I saved.'*



No Tuned In Panellists want to be more engaged in the market. However, some would prefer to be less engaged. Although they tend to be resigned to the need to switch around, they still don't fully understand their tariff and wish that suppliers would automatically put them on the best one for them. They often express frustration at the factors 'forcing' them to remain engaged – like perceptions that suppliers are constantly raising prices and experiences of poor customer service (e.g. around billing).

#### 3.4.4 Switched On consumers

Only two consumers in the Panel described themselves as Switched On, so it isn't possible to draw broad conclusions about the nature of these consumers. The two Panellists are well informed and relatively satisfied with their high level of market engagement. They shop around for most of their utilities and find switching supplier largely straightforward. However, they have low trust in the market as a whole – they expect that suppliers will not look out for them as consumers and that as prices change different suppliers will offer the best value. They feel they need to switch to make sure they're on the best deal.

## 4. Trust

We asked Panellists to tell us how much they trusted energy companies. In general they struggle with the concept of trust in relation to large companies. This is partly because they associate trust with people that they know well and partly because it is quite a vague concept that is based on a combination of interlocking factors. In practice, trust can have different meanings for different consumers. In previous research, including a project conducted for Ofgem around Standards of Conduct,<sup>6</sup> we have identified the major factors that contribute to consumers trusting companies as being:

- **Consistency and reliability** – in products, services and messages.
- **Simplicity** – having products and processes that are easy to understand.
- **Honesty and transparency** – being upfront about costs and processes; avoiding hidden charges and not hiding important information in the ‘small print’.
- **Trusting consumers** – for example, suppliers believing their consumers when they have a problem.
- **Proactivity** – for example recommending better deals to consumers.
- **Resolving problems quickly and efficiently.**
- **Heritage and longevity** – trust takes a long time to build.
- **Local** - it is easier to trust local companies because they are visible and feel familiar compared to larger more remote ‘faceless’ corporations.
- **Personal connection** – knowing someone who works there; having had an exceptional experience with the company.
- **Ethical** – a general sense that staff, consumers and suppliers are being treated in the right way. This often doesn’t relate to any specific behaviours, but is more about a broader perception.

In line with this, the companies that Panellists talk about trusting are mostly those where they have received particularly good customer service; have been trusted with refunds when they have returned items; and are known to have ethical policies in place. These companies inspire confidence in Panellists.

### 4.1 Trust in energy suppliers

Few Panellists have had much contact with their own energy supplier and they tend to have little knowledge of other energy suppliers. This lack of personal experience makes it difficult to really trust individual suppliers – they often don’t know them well enough to have built trust in them.

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<sup>6</sup> Insight Exchange/Ofgem, [Consumer research and collaborative engagement on the proposed Standards of Conduct \(domestic consumers\)](#), October 2012.

*'I don't have a reason to trust them or not to trust them.'*

There is also much that makes Panellists distrust the energy market overall. The key factors that they raise are:

- **Instinctive distrust of a market that many feel should not exist.** As we often observe in consumer research sessions there is a strong feeling amongst many consumers that energy suppliers should not be privately owned. This generally emerges from a feeling that energy is a necessity (rather than an optional product or service) and so should be provided as cheaply as possible through a public organisation. This sentiment is particularly strong in Scotland and Wales.
- The **excessive profits** that energy suppliers are perceived to make, and that are reported regularly in the press.
- **Negative headlines** - particularly around costs savings from drops in wholesale prices not being passed on; 'fat cat' profits; and poor behaviour resulting in complaints and fines.
- The **complexity** of the market in terms of understanding usage, bills and the tariffs on offer.
- **A lack of consumer focus in supplier processes** – especially estimated bills and holding onto money when consumers are in credit.
- Suppliers putting their prices up at similar times to each other.

*'They've got a captive audience. We all need our gas and electricity so regardless of what they charge us, we have to pay it!'*

*'They're quick to put prices up when the price of a barrel of oil goes up, but they're not very quick at putting it down again when they're getting cheaper supplies - and that annoys me.'*

This casts a negative cloud over the way people feel about individual energy companies. At best some consumers distrust their own energy supplier less than other suppliers but few really trust them. This feeds into a lack of consumer confidence in the energy market and industry.

## 4.2 Trust in own energy supplier vs. other energy suppliers

### Trust in their own supplier

The main reasons why levels of trust are slightly higher for some Panellists' own suppliers are down to personal experience. At its most positive this involves having

had a particularly good interaction. Often this is with the ‘home cover’<sup>7</sup> part of the business. Panellists rarely see this as a separate entity from the energy supply part of the organisation. More commonly Panellists trust their own supplier a little more than others simply because they have been with their supplier for a number of years and have had no particular issues with them. They therefore trust them to ‘keep the lights on’ and deal with the billing (which is the main and often only source of contact between Panellists and suppliers) in a way that does not cause any issues.

*‘I don’t trust any gas or electricity company because they all put their prices up but I trust [my own supplier] more because I’ve been with them for years and I like the customer service that I get from them.’*

A few Panellists are particularly positive about the deal they have got with their supplier and this does create a positive feeling. It rarely goes as far as increasing trust though. A couple of Panellists also spoke about their supplier being the last one to raise prices or having a price freeze and this is received very positively.

In Livingston it is also clear that some Panellists trust those suppliers with ‘Scottish’ in their name more than they trust the other suppliers.

Many Panellists do not view their own supplier any differently to others. They see their relationship in very functional and transactional terms, and feel that all suppliers provide a necessary service (the supply of energy) with no difference between them. These consumers are often more apathetic to the market as a result.

#### Trust in other suppliers

The majority of Panellists do not have particular views on suppliers other than their own.

*‘I think they’re all roughly the same anyway’*

However some have deliberately switched away from other suppliers because of bad experiences (e.g. struggling to get money back from suppliers after being overcharged or having unsatisfactory conversations with a call centre). They therefore tend to trust these suppliers less than their current one. Some have also heard of similar bad experiences with particular suppliers from friends or family and so tend to particularly mistrust those suppliers.

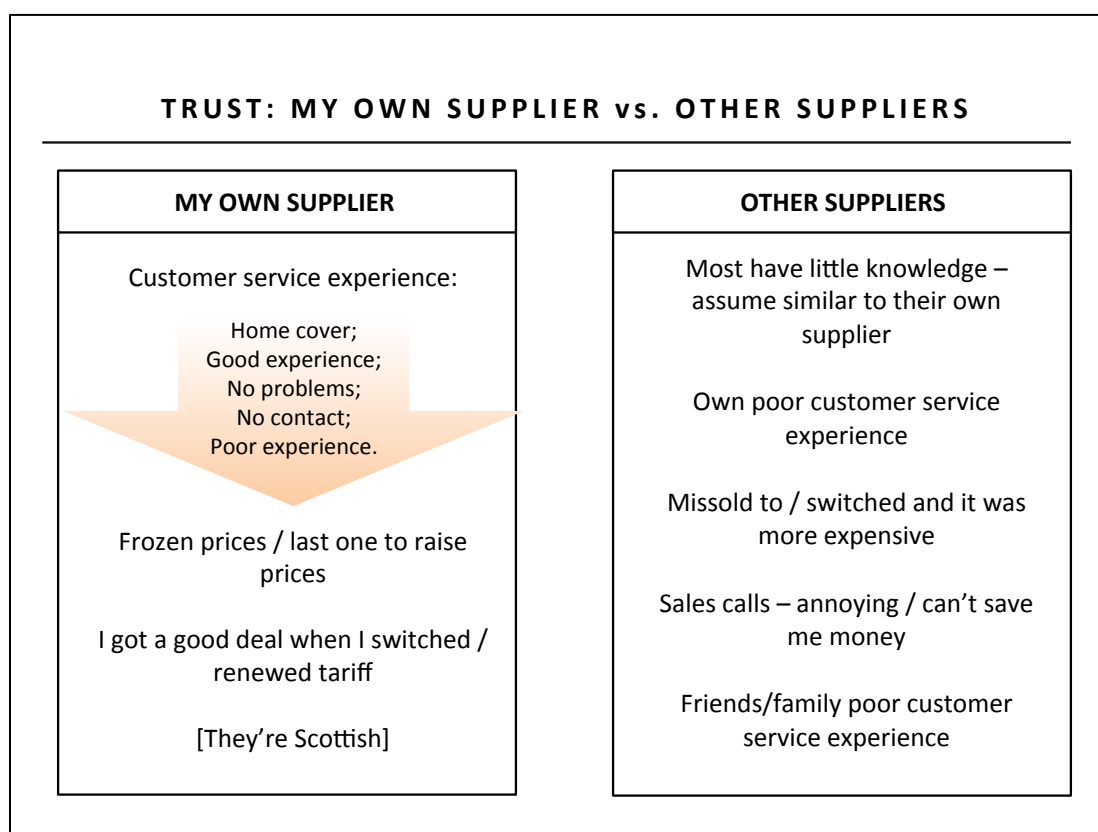
Trust in other suppliers is also lower for some Panellists because they are annoyed by the number of sales calls they receive or they have tried to switch but not been able to save money. There are also a few who have switched and ended up paying more. Panellists reported that this is likely to make them switch back to their original supplier.

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<sup>7</sup> Several suppliers offer additional services for a monthly or annual fee including boiler and central heating maintenance and cover for other household emergencies like blocked drains and burst pipes.



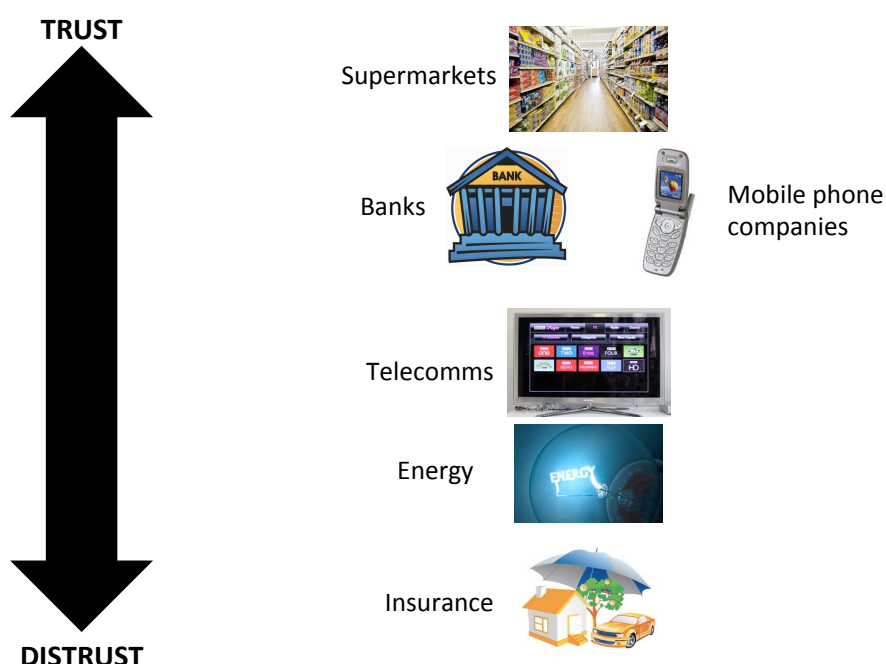
Panellists also said that they tended not to trust any supplier that they were less familiar with. For example, one Panellist had been told about cheaper deals with a number of other suppliers, when she was signing up for a price deal tariff with one of the larger suppliers. Even though the price was cheaper, because she didn't recognise the brand, she didn't feel she could trust the supplier as much and so didn't investigate further.



### 4.3 Comparison with other sectors

Panellists tend not to trust large organisations apart from a few exceptions, such as John Lewis. We asked Panellists to rank a number of different sectors in terms of how much they trust them. Whilst they rank energy companies lower than most other sectors that we discussed, large organisations generally tend not to fare well. The exception here is supermarkets, which Panellists consistently put at the top of those sectors that they trust most. There are a variety of reasons for this. Panellists feel that supermarkets have more transparent pricing. Price match promises, established brand names, the range of products and services they offer and the high frequency of interaction that Panellists have with stores also contribute to higher trust levels.

## ONLY INSURANCE SEEN AS LESS TRUSTWORTHY THAN ENERGY



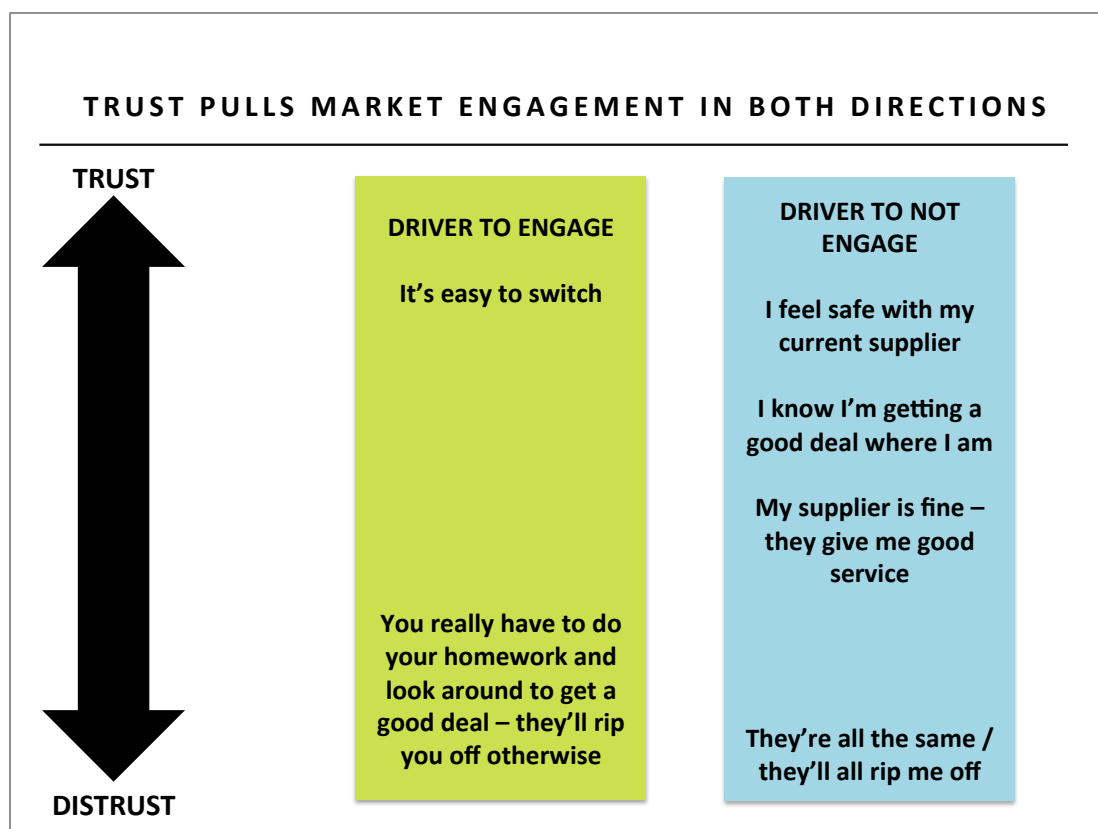
Some Panellists talk about having increased trust in banks as a result of their awareness of much tighter regulations that have been introduced. Some, however, still instinctively distrust banks in the aftermath of the banking collapses and bailouts, and what they see as excessive bonuses.

Mobile phone companies also fare well. Many Panellists feel that this is an industry that has improved considerably over the last couple of years. They cite cheaper deals, easier to compare tariffs, and proactivity on the part of companies to offer them upgrades and better deals as the reasons for this. Unlike media and insurance companies, mobile phone companies are seen to reward - rather than penalise - loyalty.

Panellists quickly choose insurance companies as the sector they least trust. This is as a result of personal experiences or those of family and friends. Panellists felt that insurance companies try and get out of paying claims whenever possible. Panellists are also annoyed that they tend to offer cheaper quotes to new customers and that it is necessary to 'play games' to get the best deals. There is consequently a great deal of active distrust (i.e. top of mind frustration and negativity) of insurance companies whereas with energy suppliers it tends to be more passive (i.e. less prominent or top of mind) as dealings with energy companies are generally fewer and less emotive.

## 4.4 The effect of trust on engagement

The level of trust that people have in the energy market and individual energy suppliers has a bi-directional effect on whether they engage with the market or not.



Having a **high level of trust** in the market can act as a driver to engage as people believe it is easy to switch. Their trust in the market is often at least partly as a result of having experienced a hassle free and financially rewarding switch. This group are confident in their interactions with the market as a result. However, having a relatively high level of trust (or a low level of distrust) in your own supplier often acts as a driver not to engage. People who do not distrust their current supplier will often stay because they feel safe with them, as they have not had any problems. More positively, some have a higher level of trust because they are confident that they are getting a good deal (often without having checked) and so do not engage further with the market.

Having a high level of distrust in the market can act as both a driver to engage and a driver to not engage. Where it acts as a driver to engage this is because people feel they need to look around to avoid getting ripped off. Conversely however many take the opposite view and feel that all suppliers are the same and they will get ripped off wherever they go.

Whilst increasing trust in the market and in individual suppliers is obviously a good thing in itself, it should not therefore be seen as a way of necessarily driving increased engagement in the market as it does have the opposite effect on many people.

## 5. The Retail Market Review (RMR)

### 5.1 Background to the RMR

Ofgem launched the RMR in 2010 to make the energy market simpler, clearer and fairer for all energy consumers.

The review recognised that consumers were not benefitting from the energy market due to a number of barriers. These included the complexity of tariffs, inaccessibility of information provided by suppliers, and low levels of trust in energy suppliers.

As a result of the RMR, Ofgem worked on a number of remedies to address these concerns. The remedies were introduced to the market in stages between August 2013 and June 2014 (with Panel fieldwork taking place in late June and early July). The key remedies are:

#### **Simpler** (implemented on 31<sup>st</sup> December 2013)

- Each supplier can only offer a consumer 4 tariffs options for gas and 4 for electricity (once they've chosen their meter type and payment method).
- Complex tiered tariffs are now banned.
- Cash discounts can only be offered for managing an account online and for taking both fuels from a supplier.

#### **Clearer** (implemented on 31<sup>st</sup> March 2014)

- Suppliers will regularly provide their customers with personalised information about the cheapest tariff they offer for them.
- Bills and other communications have been made simpler, more engaging, and personalised to the consumer.
- Suppliers will provide consumers with annual summaries, which include information such as how much energy they've used in the last 12 months and the key facts about their tariff.
- Suppliers will be required to give a comparison of old and new prices in a simple pounds and pence form when they inform customers of a price increase.

#### **Fairer** (implemented on 26<sup>th</sup> August 2013)

- New Standards of Conduct for suppliers, to ensure they treat consumers fairly in all their interactions with them.

Further information on RMR reforms can be found in Appendix 3 or on the Ofgem website.<sup>8</sup>

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<sup>8</sup> Ofgem, [Simpler, clearer, fairer](#) – outline of Ofgem's RMR remedies.

## 5.2 Initial awareness of the RMR and reforms

As previously discussed, most Panellists are not engaged with the energy market and their supplier. Therefore awareness of Ofgem's RMR reforms is very limited. At the same time, the reforms have only recently been introduced and so it is likely that many Panellists would not have seen the changes in practice anyway at the point of fieldwork.

A few Panellists have noticed that their energy bills have become simpler to understand 'over the last year or so' – but have not realised that this is tied to any action from Ofgem. A couple recall receiving messages from their suppliers about the Standards of Conduct or have noticed recent media coverage around Ofgem's enforcement of them.<sup>9</sup>

However, the vast majority of Panellists are not aware of any changes or improvements in the service or information that their suppliers have provided over the last year. Many are fairly certain that their suppliers have not sent them anything new, different or improved. However, a few people note that they may have received an improved bill or other supplier communication but not noticed because they only skimmed it or didn't read it at all.

Despite this, all Panellists agree with the primary aims of the RMR - making the market simpler, clearer and fairer for consumers – when they are explained. Whilst they don't necessarily feel that all reforms will impact them (especially the simpler and fairer ones), they feel that as a statement of intent they have value. At the same time, many express their disappointment that these reforms are needed in the first place to 'bring suppliers in line'. Some again note the similarity to the banking sector, where they feel that reforms shouldn't have been necessary but are now making a positive difference to the consumer experience and trust levels.

In each location, Panellists spent time working through key RMR reforms in detail (using a mixture of handouts and discussion, see Appendix 3) to understand which they felt would be most useful to them and citizens more broadly. Their lack of awareness of the remedies implemented so far made it very difficult for them to comment on their effectiveness and initial benefits. Instead, Panellists outlined how they expected them to affect their engagement moving forward. In doing this, they often ended up reviewing how they would expect the remedies to work for them and any particular strengths or weaknesses within the reforms themselves.

Themes emerging from these conversations are set out in the rest of this section.

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<sup>9</sup> Fieldwork began in the week commencing 18th June – the same week that Ofgem announced it would be conducting its first full investigation into customer service issues at a supplier under the Standards of Conduct: Ofgem, [Npower to halt telesales until it resolves billing issues](#), October 2013.



## 5.3 RMR reforms: Simpler

### RMR REFORMS: SIMPLER TARIFFS HAVE HEADLINE APPEAL

**FEWER TARIFFS + SIMPLER STRUCTURES + SIMPLER DISCOUNTS = ✓**

Panellists feel that there is no downside to the *concept* of simpler tariffs – it has headline appeal (especially given that most consumers perceive tariffs to be complicated). They think that the combined simpler reforms have some power as a package (making a complicated world easier to understand) – but many Panellists don't think that they will have a direct impact on them, or act as a trigger for market engagement.

Panellists have not noticed any changes so far, and it seems likely that many won't notice them moving forward. This is often because although they perceive tariffs to be complicated, they aren't engaged enough to have actually noticed the number and structure of tariff and discounts in the first place.

Personal experiences are key for Panellists here. Those who have (for example) been on complicated tiered tariffs welcome the additional simplicity that reforms will bring and think it will make a big difference to their ability to understand their tariff and energy usage.

#### 5.3.1 Fewer tariffs

Panellists were told that:

*Each supplier can now only offer a customer 4 core tariffs for gas and 4 for electricity (after they've chosen meter type and payment method)*

This reform has mainly surface appeal for Panellists. Whilst it sounds good in principle and people feel that the idea of only having four tariffs to choose from for each energy source should make tariff choices much easier, many feel that it doesn't bear closer scrutiny as:

- They have no idea how many tariffs their supplier offered previously and assume it couldn't have been many more than this already. Few Panellists were aware of the range of tariffs that are currently available before discussing this remedy.
- There are so many suppliers in the market that there will still be a huge number of available tariffs.
- The variation by meter type and payment method makes it more complicated for consumers who might want to know whether they can get a better deal by changing either.
- Panellists who use online price comparison services rarely look beyond the first page of search results anyway.
- People who phone their supplier about tariff options feel that it will still be complicated to have 4 tariffs explained for an individual meter type and payment method.
- Ultimately, many Panellists feel suppliers should be obliged to put them on the cheapest tariff for them rather than offering a range of options.

*'It still feels like they could get away with offering stupid [i.e. expensive] rates in some situations.'*

*'Can't we just have one tariff per supplier please?'*

Many Panellists therefore feel that whilst the reforms sound positive, they don't know to what extent this represents an improvement on the status quo. For the majority, the driver of engagement would be the headline of fewer tariffs.

### 5.3.2 Simpler tariff structures

Panellists were told that:

*Complex tiered tariffs are now banned – so that all tariffs have the same structure: a unit rate (or unit rates for time of use tariffs) and standing charge, which can be zero.*

No Panellists had noticed the impact of this remedy so far. Many feel that it won't affect them as consumers and so struggle to relate to it. Most are not aware that these types of complex tariffs existed and wouldn't have felt comfortable picking one in the first place. From a consumer perspective however, they do feel that it is right that tariff structures are made as simple as possible given the difficulties they often have in understanding even their 'standard' tariffs.

Some Panellists are more familiar with tiered tariffs, usually because either they or a close family member has been on one. Although this reform had already been implemented at the time of Panel events, a couple of Panellists believed they were

still on a complex tiered tariff. These Panellists welcome this reform as they find it very difficult to understand usage and spend within their existing arrangements. Some have queries or concerns about what will happen to their arrangements when the tariffs are banned:

- What kind of tariff will they be switched on to?
- Will it be the best/cheapest one available?
- Or will they need to look at switching themselves (a particular concern for more elderly and less engaged consumers)?

Panellists therefore feel that whilst simpler tariff structures have no drawback for consumers (although they may also provide no discernible benefit to many), some confusion remains. Unit rates and standing charges are not fully understood by many, with different standing charges felt to be a particular barrier to tariff comparison. For the majority, this reform is unlikely to influence market engagement on its own.

### 5.3.3 Simpler discounts

Panellists were told that:

*Only 2 types of cash discount are now allowed:*

- *1 for managing your account online; and*
- *1 for dual fuel with a supplier.*

*However, non-cash discounts such as vouchers will be allowed.*

Again, the majority of Panellists feel that whilst this reform sounds positive in theory, in practice it will not have an impact on them and is unlikely to influence their engagement with the market. Most Panellists are non-engaged and therefore unaware of the full range of potential discounts that previously existed anyway. As such, the reduction in the number allowed means very little to them but it is difficult for them to assess the potential impact of this remedy.

However several Panellists vaguely know that different discounts or 'offers' were included with some tariffs for new customers. A couple have picked tariffs previously because of bonus store loyalty points or other 'perks'. Others know that they receive a 'tiny' amount off their bills for paying by direct debit, managing their account online or having dual fuel with a supplier. They often feel that the sum involved is insignificant compared to the overall cost of energy.

The issue of discounts more broadly causes debate among Panellists:

- They think that significant discounts are only ever available for new customers and that loyalty isn't rewarded.<sup>10</sup>

<sup>10</sup> In reality all tariffs, discounts and rewards offered by energy suppliers must be available equally to both new and existing customers.

- People without internet access or limited confidence on the internet feel it isn't fair that others receive discounts for managing their accounts online.
- Discounts of all kinds make it difficult to understand which tariff represents best value when switching.

Most Panellists therefore feel that whilst the remedy cannot be a bad thing, it is unlikely to influence them and doesn't necessarily address some of the broader issues with discounts in the market.

## 5.4 RMR Reforms: Clearer

As noted previously, problems understanding existing energy usage and spend represent one of the most significant barriers to Panellists engaging in the market. This is especially true for those who are less engaged. Almost all Panellists say that they would like the information they receive from their supplier to be easier to understand. In this context, the RMR changes around clearer information are very popular.

However, a variety of factors (including apathy towards the market; historic and perceived difficulty in understanding information) has led many consumers to not bother looking at any communication from their supplier beyond the amount owed on a bill. As a result, very few have noticed improvements to their bills and other information so far.

*'There's a difference between understanding what I'm paying and understanding a tariff – I just look at the money, I don't understand kilowatts and all that.'*

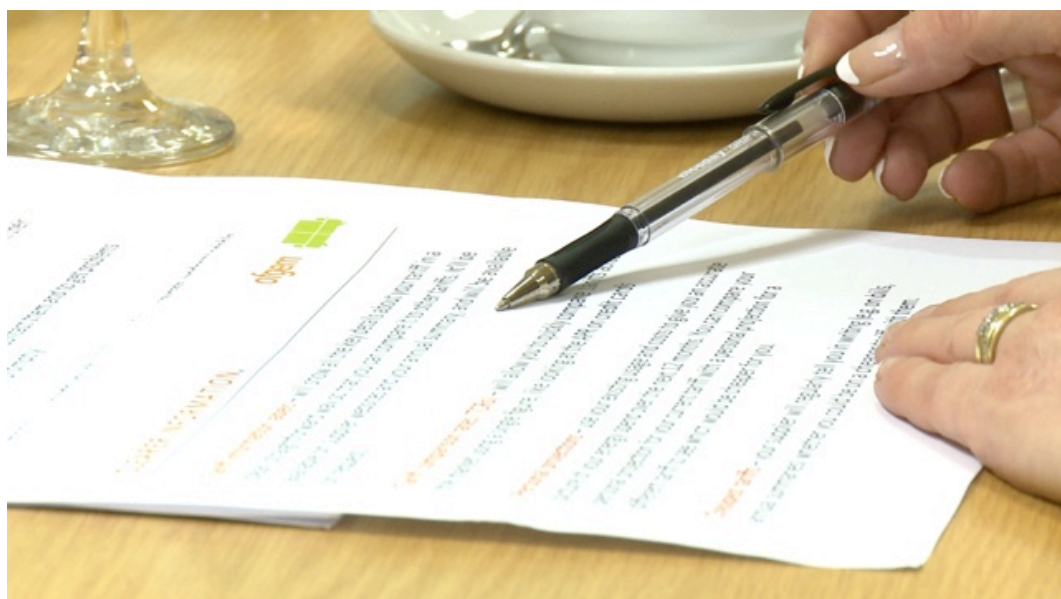
*'I can honestly say that I've probably not looked at enough bills to know whether they're getting easier to understand or not.'*

So, whilst information remedies and reforms introduced through the RMR are very popular in discussions with Panellists, it is likely that at least some of the remedies Panellists praise have been implemented already without them noticing. In addition, remedies around clearer information were only introduced in April 2014. As Panel fieldwork took place in June and July 2014, it is therefore highly likely that many Panellists would not have had any contact with their supplier in this time and would therefore not have had the opportunity to see these remedies in place.

At the same time, Panellists have concerns about how suppliers will implement the remedies discussed. Many note that information remedies designed to help consumers pay less or switch supplier may not be attractive to their existing suppliers and are concerned that suppliers will try to 'bury' or 'hide' these messages.

Overall, Panellists see information remedies as the most likely trigger of all the reforms for them to engage more with the market. Messaging around cheapest

available tariffs and clearer, more visual usage charts are particularly well received. For example, the Annual Summary that they reviewed (Appendix 4) is seen as a clear ‘step in the right direction’.



*Panellist reviewing a briefing on RMR information remedies*

In each session, Panellists discussed:

1. Switching reminders.
2. Improved energy usage summaries.
3. Cheapest tariff messaging.
4. Independent switching advice.
5. Tariff Information Labels (TILs).
6. Tariff Comparison Rates (TCRs).
7. Personal projections.

All of these remedies were discussed and reviewed in context on an example Annual Summary produced by McCann and Co<sup>11</sup> for Ofgem (see Appendix 4 for the full version). The visuals included below are taken from this example.<sup>12</sup>

As previously noted, the majority of Panellists had not noticed any of these remedies as yet. They therefore discussed:

- Positives aspects to each remedy that may lead to indirect changes in behaviour or attitude (e.g. around perceptions of suppliers, or understanding of tariffs).

<sup>11</sup> Ofgem, [Ofgem information improvements: implementation guidelines](#), October 2012.

<sup>12</sup> Not all content is prescribed by Ofgem. Panellists were therefore presented with an example version showing how information could look.

- Negative aspects to each remedy which often represented parts that they felt were not as effective as they could have been, were confusing or created concerns about the impact on engagement.
- Their *expected* direct impact on engagement behaviour.

#### 5.4.1 Switching reminders

**Remember – it might be worth thinking about switching your tariff or supplier.**

*Suppliers now have to regularly remind consumers in writing that they may want to look at switching tariff or supplier.*

Positives
<ul style="list-style-type: none"> <li>• This feels transparent to Panellists – suppliers admitting that other tariffs may offer better value</li> <li>• It also feels proactive - as though their supplier is looking out for them.</li> <li>• Most think it is important to have it positioned prominently on the Summary.</li> </ul>
Negatives
<ul style="list-style-type: none"> <li>• Many Panellists find the messaging strange as they are confused about why their supplier would want to advertise competitors.</li> <li>• And some feel that rather than offering the prompt, suppliers should just switch them on to the best tariff automatically.</li> </ul>
Expected Impact
<ul style="list-style-type: none"> <li>• Overall, it is a helpful prompt for consumers but it seems unlikely to be a trigger for engagement on its own.</li> </ul>



## 5.4.2 Improved energy usage summaries



Suppliers now provide more informative summaries of usage for consumers. This allows consumers to understand and monitor their energy usage for use when looking to compare tariff options.

### Positives

- All Panellists feel that usage charts are very clear and informative.
- A few have noticed these kinds of charts on their bills already and have found their usage easier to understand as a result. A couple have made energy efficiency adjustments as a result of receiving this information.
- For less engaged consumers the graph clearly addresses some of the main issues in understanding energy usage that act as a barrier to understanding their current circumstances and engaging with the market.
- For more engaged consumers, usage charts make information that they have previously had to work hard to understand, or find, easily accessible.
- Graphics and visuals are particularly well received for making a complicated scenario easier to understand.

*'A picture is worth a thousand words - you can make an instant picture of your household usage.'*

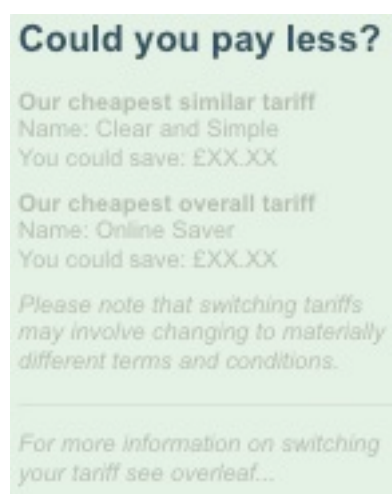
- Panellists also feel that the charts will allow them to monitor their electricity usage over time better.

### Negatives / Queries

- More engaged and detail orientated Panellists question 'estimated' usage charts.
- A few Panellists have had issues with estimated meter readings and usage before. They feel that for the charts to be most useful, either estimates need to be very accurate or real usage figures should be used.

Expected Impact
<ul style="list-style-type: none"> <li>• Clearer usage information could be very positive for consumers – especially those who are not engaged and know very little about their current energy consumption.</li> <li>• Charts make information that all Panellists think they will need to switch tariff or supplier accessible – but some highly engaged consumers query the accuracy of the estimates involved.</li> </ul>

### 5.4.3 Cheapest tariff messaging



Suppliers now regularly tell consumers in writing which tariff is cheapest for them with their current supplier. These personalised messages are included on bills, annual summaries and other communications.

Positives
<ul style="list-style-type: none"> <li>• This is the most important section of the Annual Summary for most Panellists as it addresses the most important factor influencing engagement: cost.</li> <li>• Almost all Panellists feel that if they see that they could save a significant sum of money without switching to a different supplier, they will take action on it.</li> </ul> <p><i>'If all the maths is done for you, there's a certain percentage of people who will go for it rather than having to go through the trauma of doing the maths themselves.'</i></p> <ul style="list-style-type: none"> <li>• If the message revealed that they were already paying the least they could be with their supplier, they would feel comfortable with their position and keep an eye on it over time.</li> </ul>

Negatives / Queries
<ul style="list-style-type: none"> <li>However, discussion around cheapest tariff messaging inevitably leads Panellists to ask why their supplier would not switch them to a cheaper tariff automatically if one is available.</li> </ul> <p><i>‘Why do they have to prompt you to go on a better tariff – why don’t they just put you on the best one?’</i></p> <p><i>‘Why isn’t it just automatically ‘Great news, we’ve changed your tariff.’</i></p> <ul style="list-style-type: none"> <li>Many Panellists are confused by the difference between ‘similar’ tariffs and ‘all’ tariffs. Few initially understand that ‘All’ might include other meter types, payment methods and tariff structures. They feel that whilst this is helpful to know, it needs to be clearer.</li> <li>A couple of Panellists are concerned that a consumer might see no cheaper tariff with their supplier and become or remain disengaged even though they might be able to save money with a rival supplier.</li> </ul>

Expected Impact
<ul style="list-style-type: none"> <li>Almost all Panellists feel that cheaper tariff messaging represents one of the most significant triggers for greater switching behaviour – although this may be limited to switching with their existing supplier rather than wider market engagement.</li> <li>For less engaged consumers, it makes switching tariff straightforward as it doesn’t require accessing the full market.</li> <li>Phoning their supplier with the name of the tariff they want to switch to doesn’t require using Price Comparison Services or finding complex usage information and therefore Panellists say that they are more likely to act on the message.</li> <li>But there is potential for it to reduce switching to other suppliers – as if Panellists feel they are getting a good deal with their existing supplier there may be less incentive to look at alternatives.</li> </ul>

#### 5.4.4 Independent switching advice

**Need independent advice about switching tariff or supplier?**

For impartial advice on switching suppliers contact Citizens Advice:

 [adviceguide.org.uk](http://adviceguide.org.uk)  08454 04 05 06

Consumer Focus has a Confidence Code for online switching sites to ensure consumers receive accurate, detailed and unbiased price comparisons:

 [consumerfocus.org.uk](http://consumerfocus.org.uk)

The Staying Connected Energy Consumer Checklist contains key information for energy consumers to get and stay connected to their energy supply.

 [xxxxxxxx.org.uk/consumerchecklist](http://xxxxxxxx.org.uk/consumerchecklist)

**You could also reduce your costs by using less energy**

Contact Energy Saving Advice Service for impartial advice on how to save energy:

 0300 123 1234

*Annual summaries include signposting to independent switching advice online and on the phone.*

Positives
<ul style="list-style-type: none"> <li>• Panellists welcome the independent element of this message. Many feel that that they don't know who to trust for advice around switching at the moment.</li> <li>• Several Panellists note that some consumers may prefer to be able to have conversations around switching over the phone rather than online (for example elderly consumers and those without access to the internet).</li> </ul>

Negatives / Queries
<ul style="list-style-type: none"> <li>• However, many Panellists feel that advice numbers should be Freephone.</li> <li>• And a few want assurances that all suppliers will use the same information here – they don't want different suppliers to point consumers to different sources of advice that may be less independent.</li> </ul>

Expected Impact
<ul style="list-style-type: none"> <li>• Panellists believe that the impact of this information will be variable. Many feel that it would not be a trigger for engagement, and that the effort required to make another phone call to find out about switching would act as a barrier.</li> <li>• Others feel that being able to speak to an impartial expert about switching would be hugely beneficial. They feel they would value the human interaction and that it would give them greater confidence to engage with the market, especially if they had never done so before (or not for a long time).</li> </ul>

### 5.4.5 Tariff information labels (TILs)

Tariff details	
Tariff name	Standard
Tariff type	Standard
Payment method	Cash/Cheque
Unit rate	14.01p per kWh
Standing charge	17.41p per day
Tariff ends on	No end date
Price guaranteed until	Does not apply
Exit fees (if you cancel this tariff before the end date)	Does not apply
Discounts and additional charges	No discounts
Additional products or services included	Loyalty points
Estimated electricity cost for you on this tariff	
Your annual consumption (based on your actual consumption)	3,900 kWh
Personal Projection	£529.89
Tariff Comparison Rate (TCR)	15.94p per kWh

Suppliers now produce a Tariff Information Label for each tariff they offer. The label contains a number of key facts about the tariff in a straightforward and standardised way. Suppliers must make these TILs accessible online, and provide them free of charge on request.

Positives
<ul style="list-style-type: none"> <li>Panellists are very interested in the concept of TILs. It is especially helpful for more engaged Panellists, and those who are comfortable dealing with detailed information. They find it very useful to have so much key information about a tariff in one place.</li> </ul> <p><i>‘You want simple facts to be able to understand and that’s what it does.’</i></p> <ul style="list-style-type: none"> <li>Less confident Panellists still welcome the TIL – but find it slightly more confusing (see below).</li> <li>Explanations of unit rates, standing charges and what a kWh is (in the glossary) are particularly welcome.</li> </ul>

Negatives / Queries
<ul style="list-style-type: none"> <li>Less engaged and knowledgeable Panellists find the TIL slightly more daunting. Whilst it functions as a useful single place to have all important tariff information, they feel that it still looks very complicated.</li> <li>This can undermine the confidence of some consumers who assume that if this</li> </ul>

is the minimum they will need to understand to be able to switch tariff, they might not be able to do it.

- Some people also wonder whether it will be possible to compare TILs side by side online. Others wonder how easy it will be to compare tariffs over the phone when they aren't able to look at a TIL.

#### Expected Impact

- Reaction to TILs is positive overall – and it can give more confidence around key tariff information for more engaged consumers.
- But for less engaged and confident consumers it can still appear complicated.
- All Panellists feel it should be prominent on bills and Annual Summaries.

#### 5.4.6 Tariff comparison rates (TCRs)

Estimated electricity cost for you on this tariff	
Your annual consumption (based on your actual consumption)	3,900 kWh
Personal Projection	£529.89
Tariff Comparison Rate (TCR)	15.94p per kWh

*Each tariff now has a TCR, a statistic that summarises the tariff cost based on average consumption levels. It allows consumers to quickly and approximately compare tariffs across the market – like the annual percentage rate (APR) on credit cards.*

#### Positives

- TCRs are largely very popular with Panellists.
- They expect that they will make comparing tariffs very straightforward as they will just need to look at the TCR of different tariffs to make a decision.

#### Negatives / Queries

- More detail-orientated Panellists have concerns about how the TCR is calculated.
- They fear that many consumers will assume it is personalised to them despite the fact that it actually takes averages from across the market.
- Their concern is that this could lead to misleading results if a consumer's consumption is not average

Expected Impact
<ul style="list-style-type: none"> <li>• Panellists welcome the TCR on the whole, and as a headline figure it seems powerful and easy to understand.</li> <li>• Some less engaged Panellists see it as an initial tool that will help them begin the comparison process.</li> <li>• But a few assume that they would be able to compare tariffs purely based on one manageable figure.</li> <li>• A few engaged Panellists have concerns about it acting as a trigger for switching behaviour as they worry that consumers could pick a tariff based purely on a TCR that isn't as good for them as it might seem to be.</li> <li>• For these consumers, the TCR would be more powerful if it was more personalised.</li> </ul>

#### 5.4.7 Personal projections

Estimated electricity cost for you on this tariff	
Your annual consumption (based on your actual consumption)	3,900 kWh
Personal Projection	£529.89
Tariff Comparison Rate (TCR)	15.94p per kWh

*Personal projections provide an accurate estimate of energy costs for the next 12 months (based on previous usage and known price rises).*

Positives
<ul style="list-style-type: none"> <li>• For the majority of Panellists this is a helpful number to bear in mind for: <ul style="list-style-type: none"> <li>○ Monitoring usage over the year</li> <li>○ Financial planning and budgeting, and</li> <li>○ Switching tariffs.</li> </ul> </li> <li>• It would be particularly useful for those who don't know what they spend a year on their energy.</li> </ul>

Negatives / Queries
<ul style="list-style-type: none"> <li>• But some query how this is different from the estimated bills and usage they receive at the moment.</li> <li>• A few Panellists have had bad experiences with estimates that have proven to be inaccurate. They want reassurance about how accurate a Personal Projection is, and feel there are too many variables in play (e.g. cold winters, unexpected price rises) to be sure.</li> </ul>



Expected Impact
<ul style="list-style-type: none"> <li>• Personal projections could be very beneficial for many Panellists in providing information needed for switching and helping to budget</li> <li>• But previous experiences for some Panellists suggest that estimates can't be trusted, so the accuracy and credibility of the Projection is key.</li> </ul>



Panellists reviewing simpler, clearer information.

## 5.5 RMR Reforms: Fairer

Existing awareness of Standards of Conduct (SoC) for suppliers is very limited. Only a couple of Panellists in each location are vaguely aware of them, and even they are unable to explain what activities and behaviours they cover.

During the Panel events, Panellists were told that:

*From August 2013, suppliers have had to abide by new **Standards of Conduct**.*

*They should be honest, professional, appropriate and transparent in their dealings with you.*

*And should make it easy for you to contact them and to get problems resolved courteously and promptly.*

*Information they provide you should be complete, accurate, understandable and not misleading.*

*They'll have to publish statements every year explaining what actions they are taking to treat consumers fairly.*

*Suppliers can be fined by Ofgem if they don't comply.*

Reactions to the SoC are muted. The majority of Panellists express disappointment that they are needed and feel that suppliers should be behaving in an 'honest, professional, appropriate and transparent' way already.

*'They've been accountable to Ofgem for a long time – but they keep doing things don't they, they're not honest or transparent or they wouldn't keep getting fined.'*

Some are disappointed that they haven't seen anything about the SoC or a noticeable change in supplier behaviour in the ten months since they were introduced. Others feel that they have so little contact with their supplier that they wouldn't know if there had been an improvement. Most Panellists are not surprised that they have seen no noticeable improvement in supplier behaviour. They feel that the kind of culture change the SoC indicates is necessary and will take a long time to implement.

A few Panellists (especially those who have experienced customer service issues in the past) hope that even if the SoC does not lead to marked improvements in supplier behaviours and cultures, they may at least help to prevent some of the worst customer experiences (e.g. mis-selling and overcharging). There is also some

hope that it will lead to genuine improvement and increased trust in the longer term.

*'It might help customers believe that suppliers are genuine.'*

Some Panellists query what they see as the vagueness of the wording of the SoC. They wonder how easy it will be for Ofgem to enforce the Standards given that suppliers may have different interpretations of (for example) 'treating customers fairly'. The couple of consumers who have noticed the recently opened investigation into a supplier through the SoC are interested in what the result will be and whether Ofgem will be able to 'show its teeth'. Many people feel that heavy financial punishments have forced banks to improve their behaviour and hope to see the same in the energy sector if needed.

Several people also query how a customer could complain if they felt their supplier was in breach of the SoC. They are often unaware of existing complaints processes and those who are aware are sceptical about what they accomplish.

Overall Panellists generally view the SoC with ambivalence and the majority feel that there should be no harm in their introduction. Some are concerned that if suppliers look as though they were being forced to keep to them it might further damage trust in the industry. But others point to the example of banking where stronger regulation and heavy punishments had led to a slow increase in trust in the industry.

*'They should be standing up and saying that 'we're proud to deliver on our obligations'. It's something they should stand up and shout about to say 'we're going to be honest, we're going to be professional, and we're going to deliver what you expect us to as your provider.'"*

## 6. Conclusion

- Very few consumers have much contact with their supplier beyond receiving and paying bills. Suppliers play a tiny role in Panellists' lives. They think about their energy usage and the market rarely (if at all).
- Consumer engagement in the market is currently low. Few Panellists have looked at switching tariff or supplier in the last couple of years. Fewer actually report switching. Most Panellists think it will be a hassle, although some that have switched have been surprised by how easy it can be. Most have noticed savings as a result.
- Some consumers are happy with the level of their engagement in the market. For those with low engagement, they have little interest in engaging more. Others are unhappy and would like to become more engaged but feel there are barriers preventing this.
- A variety of factors influence engagement levels. The most important are understanding of tariffs and the market, and satisfaction with the cost of energy. These factors can drive engagement in different directions.
- Trust also influences engagement. Many Panellists struggle with the concept of trust. They associate it with people but not with organisations, and it means different things to different Panellists. Few have thought about whether they trust their supplier previously.
- Panellists see little difference between their own supplier and the rest of the market. At best, they distrust their own supplier slightly less. Personal experiences are key here: good experiences can increase trust and poor experiences can reduce it.
- Trust can pull market engagement in both directions. High trust can act both as a driver to engage (where consumers believe it's easy to switch and they'll get a good deal) or to not engage (if a supplier is providing a good service and good deal, there's no reason to change).

### The Retail Market Review

- RMR remedies and reforms had only recently been introduced when fieldwork was conducted. It is therefore likely that most Panellists would not have had the opportunity to see the changes in practice before the Panel events.
- Because of the recency of the changes and low engagement with the market, current awareness of RMR remedies is very low. A few Panellists have noticed

their bill becoming easier to understand over the last year or so. A couple are aware of the **Standards of Conduct** through recent media coverage or information sent by their supplier.

- Panellists agree with the primary aims of the RMR to make the energy market simpler, clearer and fairer.
- Making **tariffs simpler** doesn't appear to have any downsides. But many don't know how many tariffs are available to them already (and wouldn't review more than a few when looking to switch anyway). Most have no knowledge of any existing tariffs with complex structures or discounts.
- They think that **information remedies** will have the most impact on them. Although some remedies are already in place, Panellists do not recollect seeing them.
- Panellists feel that messaging around **cheapest available tariffs** from their own supplier will have the biggest impact on them. They feel it may omit the need to compare tariffs with other suppliers, a process they assume will be difficult.
- Other information remedies such as **energy usage charts, Tariff Comparison Rates and Tariff Information Labels** are well received. They help address one of the primary barriers to market engagement for Panellists: a low understanding of their tariff.
- Reactions to the **Standards of Conduct** are muted. The majority of Panellists express disappointment that they're needed and feel that suppliers should be behaving in an honest, professional, appropriate and transparent way already.

## Appendices

### Appendix 1: RMR handouts

#### **SIMPLER TARIFFS.**

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**Fewer tariffs** – each supplier can now only offer a customer 4 core tariffs for gas and 4 for electricity (after they've chosen meter type and payment method)

**Complex tiered tariffs banned** – so that all tariffs have the same structure: a unit rate (or unit rates for time of use tariffs) and standing charge, which can be zero

**Simpler cash discounts** – only 2 types are now allowed:

- 1 for managing your account online; and
- 1 for dual fuel with a supplier.

However, non-cash discounts such as vouchers will be allowed.

#### **CLEARER INFORMATION.**

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**Tariff information labels** – will show all the key details about your tariff in a clear, straightforward way so that you can compare it to other tariffs. It'll be available on supplier websites and your annual summary, and will be available on request.

**Tariff comparison rates (TCRs)** – will allow you to quickly compare tariffs across the market using a single figure, like looking at the APR on credit cards

**Personal projections** – use your existing usage and costs to give you an accurate picture of your energy spend over the next 12 months. You can compare your personal projection for your current tariff with a personal projection for a different tariff to see which would be cheaper for you.

**Cheapest tariffs** – your supplier will regularly tell you in writing (e.g. on bills, annual summaries) whether you could be on a cheaper tariff with them.

## **FAIRER TREATMENT.**

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From August 2013, suppliers have had to abide by new **Standards of Conduct**

They should be honest, professional, appropriate and transparent in their dealings with you

And should make it easy for you to contact them and to get problems resolved courteously and promptly


Information they provide you should be complete, accurate, understandable and not misleading

They'll have to publish statements every year explaining what actions they are taking to treat consumers fairly

Suppliers can be fined by Ofgem if they don't comply.



## Appendix 2: example Annual Summary<sup>13</sup>



ENERGY FOR YOU AND YOURS

**Any questions after reading your summary?**

Visit [yourpower.co.uk](http://yourpower.co.uk)

Or call 0800 123 1234  
(8am–8pm Mon–Fri, 8am–2pm Sat)

Mr A Jones  
4 Scenario Street  
Sample Ville  
SAMPLE

**Your account number:**  
123 123 123 123

**Summary date:**  
15 Jan 2012

**Supply address:**  
4 Scenario Street  
Sample Ville  
SAM PLE

**B**

Mr Jones,

# Your annual electricity summary

For 01 January 2011 to 01 January 2012

→ This is important information about your electricity usage and tariff – we hope you find it helpful. You can use this information to compare your current tariff with others that are available, either from us, or from other suppliers. Please keep this summary for your records.


See below and overleaf for more information on switching your supplier or tariff →

**Remember – it might be worth thinking about switching your tariff or supplier.**

**C**

## Your electricity usage summary

- Over the last 12 months you've used **3,900 kWh** (including estimated readings)
- Your total costs were **£529.89**



Based on your current tariff and usage, your personal projection for the next 12 months is **£529.89\***.

\*Based on your energy usage (including estimated readings) and our current prices, some of which are not fixed and may change in future. Includes VAT.

**D**

## Could you pay less?

**Our cheapest similar tariff**  
Name: Clear and Simple  
You could save: £XX.XX

**Our cheapest overall tariff**  
Name: Online Saver  
You could save: £XX.XX

Please note that switching tariffs may involve changing to materially different terms and conditions.


For more information on switching your tariff see overleaf...

<sup>13</sup> Ofgem, [Ofgem information improvements: implementation guidelines](#), October 2012.




## Need independent advice about switching tariff or supplier?


For impartial advice on switching suppliers contact Citizens Advice:

 [adviceguide.org.uk](http://adviceguide.org.uk)  08454 04 05 06

Consumer Focus has a Confidence Code for online switching sites to ensure consumers receive accurate, detailed and unbiased price comparisons:

 [consumerfocus.org.uk](http://consumerfocus.org.uk)

The Staying Connected Energy Consumer Checklist contains key information for energy consumers to get and stay connected to their energy supply.

 [xxxxxxxxx.org.uk/consumerchecklist](http://xxxxxxxxx.org.uk/consumerchecklist)

## You could also reduce your costs by using less energy

Contact Energy Saving Advice Service for impartial advice on how to save energy:

 0300 123 1234



## About your electricity tariff

### Tariff details

<b>Tariff name</b>	Standard
<b>Tariff type</b>	Standard
<b>Payment method</b>	Cash/Cheque
<b>Unit rate</b>	14.01p per kWh
<b>Standing charge</b>	17.41p per day
<b>Tariff ends on</b>	No end date
<b>Price guaranteed until</b>	Does not apply
<b>Exit fees</b> (if you cancel this tariff before the end date)	Does not apply
<b>Discounts and additional charges</b>	No discounts
<b>Additional products or services included</b>	Loyalty points

### Estimated electricity cost for you on this tariff

<b>Your annual consumption</b> (based on your actual consumption)	3,900 kWh
<b>Personal Projection</b>	£529.89
<b>Tariff Comparison Rate (TCR)</b>	15.94p per kWh

All prices include VAT, which may differ from how they appear on your bill. Your personal projection is based on your energy usage (including estimated readings) and our current prices, some of which are not fixed, and may change in future.

## Key contractual terms

### Cancellation fees and arrangements for ending the contract

You may end your contract at any time without being charged a cancellation fee, but you must give us 28 days' notice, provide a final meter reading and settle any outstanding debt for electricity.

### Other terms

#### Discounts

Your tariff includes our [x] discount of [x]. This discount will continue to apply if you continue to meet the following conditions [x]. If we decide to withdraw this discount we will notify you in advance and inform you of your rights.

#### Moving house

If you move house you must give us at least 2 days' advance notice or you will continue to be liable for the supply until the earlier of:

- the second working day after you have subsequently notified us of that you have moved house; or
- the date another person begins to own or occupy the premises and starts to consume electricity.

## Glossary

**kWh (kilowatt hour)** – one kilowatt of power being used for one hour. It's the same as a 40-watt light bulb being left on for 25 hours. Also known as a 'unit' of energy.

**Switch** – to change from the current supplier to a different supplier, or to change from the current tariff to a different tariff with the same supplier.

**Tariff** – the package of charges and conditions that a supplier offers you for providing electricity.

**Tariff Comparison Rate (TCR)** – TCR is a figure that can be used to compare the price of the tariff you are on against alternative tariffs from your own or other suppliers. The TCR is calculated as the estimated yearly bill, divided by the amount of energy used each year by a typical medium user of electricity. The TCR takes account of any standing charge and the unit rates(s) that make up the tariff. The TCR is not based on your personal consumption and should be used as a guide only.

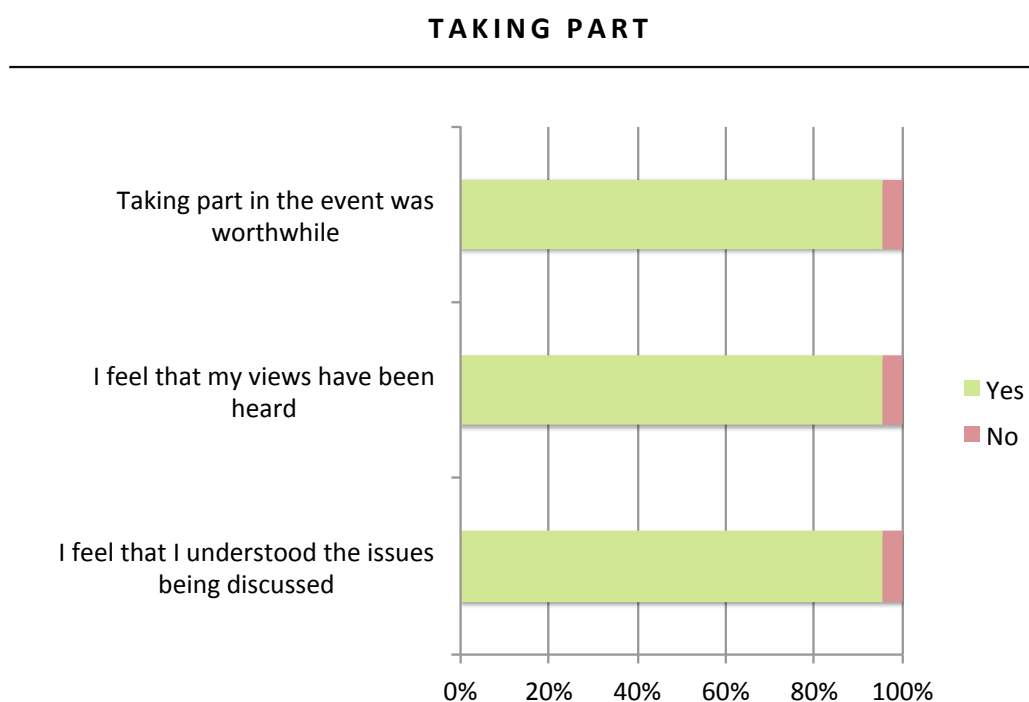
## Appendix 3: Panellist reflections

### Continuing the discussion

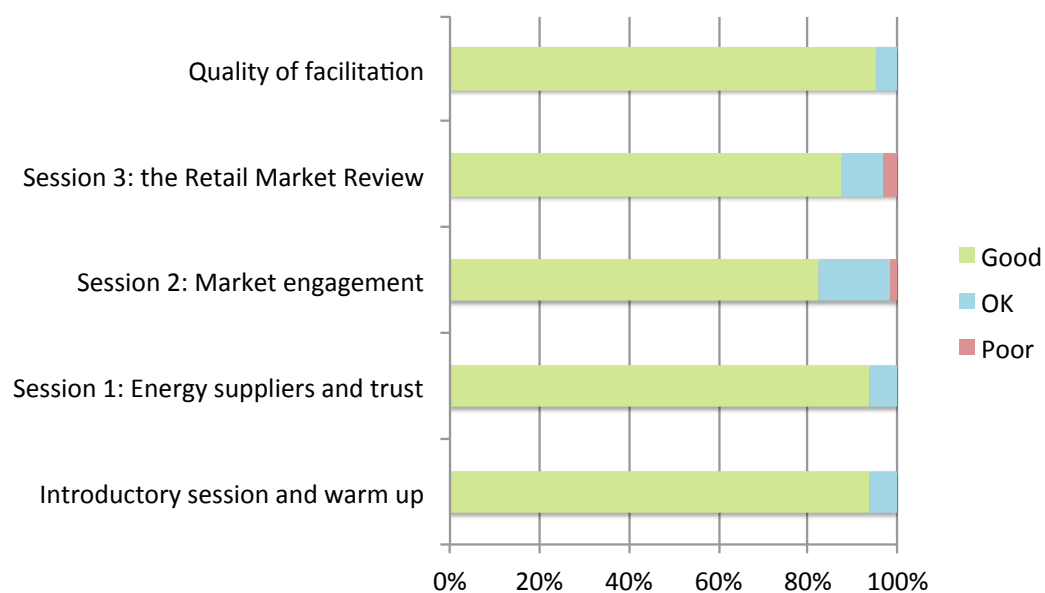
After the end of each session, we pulled together the key messages from each to share with Panellists and invited further reflections. We set up an on-line forum for those who were happy to contribute this way. Those without Internet access (or who preferred to be contacted by post) received the feedback via post. They were given a stamped addressed envelope so they could return their comments to us. We received responses from 15 Panellists in total, so nearly a quarter of the Panel engaged with us after the workshop sessions. The comments they made have been incorporated into this report.

### Taking part in the Panel

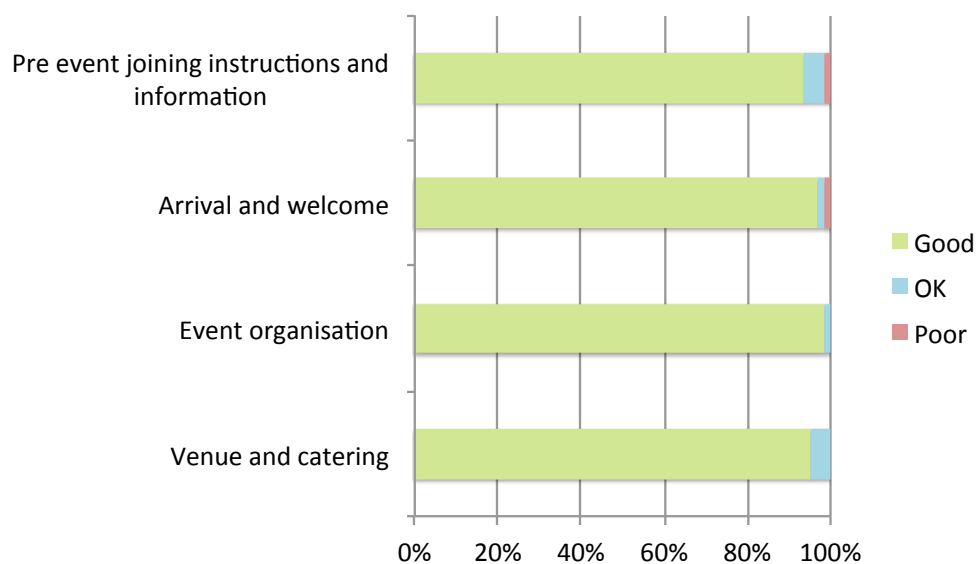
Panellists were very positive about their experience of taking part in the Panel. The graphs below are based on the responses of 63 people.



## ORGANISATION AND FACILITATION OF THE EVENT



## ORGANISATION AND FACILITATION OF THE EVENT



## Appendix 4: Panel recruitment criteria

Demographics	Energy consumer characteristics
Age	Current supplier
Gender	Off gas grid
Ethnicity	Payment type
Disability	Fuel poverty
Housing tenure	Level of engagement with the energy market
Employment	
Family Status	
Low internet use / access	
Socio-economic group	
Urban / rural	