

Understanding consumers' views on midata in the energy sector

Consumer First Panel
Year 10, Wave 3 Report
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Fieldwork conducted March 2019.

ofgem

Making a positive difference
for energy consumers

REVEALING REALITY



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The overarching objectives of the Consumer First Panel

The Consumer First Panel is a key insight tool for Ofgem which allows the energy market regulator to:

- Consult with consumers when developing new policies or exploring change
- Understand consumer views on key energy market issues
- Analyse and compare consumer attitudes and behaviour to design policy conclusions that can benefit consumers

Please note all fieldwork was conducted in **March 2019**, before **COVID-19** social distancing restrictions came into effect.



The wave 3 Panel explored the use of midata in the energy sector

The specific objectives for this wave included:

- Exploring attitudes to using midata in energy, both online and offline;
- Identifying how convincing the value proposition needs to be to overcome any concerns around customers sharing their data with a third party;
- Understanding how easily consumers can access and verify their identity with their energy supplier;
- Testing different options to identify accredited 3rd parties and the impact on consumer confidence and trust in the process;
- Uncovering the potential impact of comparing with midata on ongoing engagement.

This research was conducted with customers who had a range of switching behaviours and helped to inform our early thinking on the subject. In July 2019, this was further developed in the Discovery user research. This phase involved a number of 1:1 depth interviews, specifically with energy customers who use price comparison websites but do not switch. In light of this, our thinking on the design of midata has evolved, however we believe there is value in sharing these useful early findings with stakeholders.



Section I

Key findings



Key findings

- The idea of using midata in energy was positively received by the majority of Panellists.
- There remain some barriers to comparing prices and switching supplier which midata does not appear to address.
- There are some practical concerns about consent, receiving spam and data privacy associated with midata.
- Most were open to the idea of repeated access to their energy usage to provide more personalised and accurate offers and also to send prompts when better deals were available.
- Panellists wanted to be able to exercise control over the notifications they received as a result of repeated access.
- Panellists lacked trust in the energy sector and some were cynical about midata.
- Midata has the potential to increase engagement for consumers who are unable to find the information they need to compare or struggle to normally use a price comparison website (PCW).

Section 2

Current experiences with comparing prices



Panellists were recruited to have different experiences of comparing and switching their energy supplier

There were varying levels of engagement and frequency of switching between and across locations and groups. Some Panellists had only switched once, whereas others switched every time their existing deal came to an end. Some had set reminders to compare energy prices at the appropriate time.

The main reasons Panellists gave for *not* comparing or switching recently were:

- Previous bad experiences switching
- Unclear of what details were needed to switch or compare
- Finding the process daunting
- Believing that the amount of money they could save would not be worth the time to switch
- Lack of interest and apathy in the market

“I don’t have a clue what tariff I’m on. I’m not even sure of my supplier. I just don’t really care enough to look into it”

Low confidence, Llanelli

“I’ve never looked. I am just lazy”

Low confidence, Manchester

“You need to get the information from the supplier. In the adverts there’s always someone sitting down with a bill but who receives it anymore?”

Medium confidence, Manchester

Panellists had experience comparing energy prices online

Panellists, across all four locations, had some experience of comparing energy prices using a price comparison website (PCW) and/or going directly to another supplier. The most engaged Panellists were comparing prices the most often – some did it every year.

Others had done it once or twice before for energy specifically, but were familiar with PCWs for other services. The most common uses of PCWs were for media packages (TV, mobile phones), insurance and flight deals.

The Panellists in Llanelli were the most likely to have never used a price comparison website (PCW) for energy. However, most of these Panellists did have some experience of using a PCW for other services.

“I compared prices 3 months ago and [the PCW] said that I could save 19p. I then went to my own company and they switched me to a cheaper fixed tariff and I saved £70 or £80”

Medium confidence, Aberdeen

“Yeah I’ve used a price comparison site, for my TV package before. And my car insurance”

Low confidence, Llanelli

“There’s lots of generalisation in the offers you get. It’s not particularly bespoke. They don’t really give you an offer based on your actual behaviour and habits”

High confidence, Chelmsford

Some disengaged Panellists were unsure about what information was required in certain fields of PCWs

Most Panellists knew, or could guess, what type of information they would need to input to a PCW to compare energy deals. This was particularly true among the more engaged and Panellists with more experience using a PCW. Most of this information was felt to be quite simple and clear to complete. More engaged Panellists felt that information would be easy to find on their account or on previous bills.

For the less engaged Panellists, some of the information would be harder for them to know or find, such as their consumption details. The least engaged, in particular in Chelmsford and Llanelli, were not sure where they could find this information. They felt that this would stop them engaging in the process altogether.

Most felt more comfortable with the idea of inputting how much they spend each month rather than their unit consumption as they found this information easier to access.

“I’d probably give up at that point. I don’t know where I’d find that information”

Low confidence, Llanelli

“They ask about usage but it’s not clear when”

Low confidence, Chelmsford

Choosing between deals was more commonly described as difficult, compared to inputting information in to a PCW

For Panellists who were more frequently using PCWs, inputting the information into the website was not seen as the biggest challenge. Most were more concerned about choosing the right deal for them. This was particularly true for those who were less engaged and felt less familiar with the tariffs they were offered.

Some described feeling ‘paralysed’ by choice or didn’t trust the deals displayed. This distrust was a product of either having switched supplier in the past, resulting in higher bills, or previous experience of using PCWs in other areas. They felt that the cost displayed was often lower than what they ended up paying.

Some had developed strategies to overcome this challenge and made the choice and switching process easier. They looked for recommendations from sources they trusted.

“It comes up with so many options and you have to sift for each one, what’s different, what are the terms and conditions and if you move supplier it costs £30”

Low confidence, Manchester

“To be honest, putting the information in is easy. I can find that stuff. Picking the right deal is the harder bit that takes more work.”

Medium confidence, Aberdeen

“It confuses me, you’ll get the same deal but different prices on (PCWs) - that’s why I don’t trust it”

High confidence, Manchester

Section 3

Using midata to compare prices



Most Panellists quickly understood midata's purpose and felt positive about its use

Most Panellists quickly and clearly understood that midata would mean their usage data would be automatically shared with a PCW or a specific supplier. They understood that this would mean the information on the PCW/supplier form would be 'autocompleted' on their behalf.

Across all the locations, this was generally seen as a positive idea and something that would make price comparisons quicker and easier for them. It was also felt that it could make the process less daunting for people who were less clear on their energy usage details.

A further positive was that many believed that midata would provide more accurate and personalised deals since this was based on more detailed and accurate data.

“It is a good idea. It will make all suppliers more competitive if the data is easily available. It will also use more specific data to target the population with specific deals”

Medium confidence, Aberdeen

“It is suspiciously sensible”

High confidence, Manchester

“I'm at work all week, I commute in. I don't have half an hour to fill in the form. Anything that can save me that time is a great idea”

High confidence, Chelmsford

Some Panellists already automatically shared data through other platforms and with other providers

A wide variety of people across the groups acknowledged that they already automatically shared data with other platforms and providers. Some were regularly using Facebook, Google and other social media as a log-in to other platforms, for shopping or comparisons.

Some Panellists used these mechanisms because they were faster, but had found workarounds to try and reduce the data that was shared. For example, some had set up fake email addresses or Facebook accounts, with limited information attached to them, to enable these features. The main concerns were giving a company they did not trust yet access to their personal information – name, email without knowing how this would be used. There were also concerns about receiving lots of adverts.

Some people across the groups had never done this and were distrustful of these processes. However, even some of the least engaged Panellists who saw themselves as ‘not tech savvy’ had used some pre-populated forms attached to their online accounts – e.g. price comparison for insurance products.

“Yeah I use Facebook to log in to things all the time. It’s so much quicker and easier”

Medium confidence, Llanelli

“I know it’s safe [to log in with Facebook] because I’ve been doing it for years”

Medium confidence, Manchester

“I always click ‘register an account’ and just set up an account with my old spammy email address. I don’t want them getting all my data from Facebook or something. You don’t know what they’ll do with it”

High confidence, Chelmsford

Most Panellists would consent to the automatic data sharing because they felt it wasn't sensitive data

Panellists felt that most of the information in the data fields required weren't too sensitive and therefore did not raise too many concerns about sharing. This was different to how many felt in relation to open banking in financial services (a comparison introduced in the sessions). The data shared here was felt by some to be too personal for multiple suppliers or price comparison sites to have access to.

Some Panellists were more sceptical and less confident about sharing data automatically. They didn't feel clear on the process of sharing or felt they weren't "tech savvy" enough to understand.

Across the groups, there was a generally positive reaction around the potential for other data to be shared in the future (e.g. warm home discount, half hourly data) if this enabled a more personalised quote to be provided.

"None of this is sensitive, they could probably find it out themselves anyway if they really wanted"

High confidence, Manchester

"They need to know all that so can help you sort it out"

Medium confidence, Aberdeen

"This is low grade data they want. No one is going to steal your identity based on how much gas you use"

High confidence, Chelmsford

Stimulus used to understand views on the data that could be shared

Stimulus 6 – Getting options based on data		
Fields currently considered	Potential for the future	
Postcode	Whether you receive a Warm Home Discount (WHD)	
Current provider*	Economy 7/10 consumption levels	
Current tariff*	Standing charge*	
Current payment method	Unit charge*	
How much energy you used in the past 12 months*	Discounts*	
Estimate of how much energy you'll use in the next 12 months*	The Exit Fee for your contract	*for gas and /or electricity
Start date of contract with current supplier*	Whether your energy is part of a bundle (e.g. includes broadband)	
End date of contract with current supplier*	Granular consumption data (how your usage varies by month, or even throughout the day)*	
Whether you have a smart meter or not	How much energy you used beyond 12 months ago (e.g. 2-3 years previous)	
Meter ID numbers*		

“If it's not financial information I don't see the problem”

Medium confidence, Manchester

“It's reasonable for an accurate comparison”

Low confidence, Chelmsford

A few felt they would use midata if it involved downloading a file, like in financial services

Within the sessions, researchers introduced an example of open banking in financial services. We took the Panellists through the different steps to show how the data can help consumers choose a new current account supplier.

During this process, some felt that the moment at which the data file had to be downloaded and then re-uploaded to another website was a significant barrier. Some preferred the idea of signing into their energy account - as proposed with the energy sector – as it was felt to be simpler and easier to do.

*“Downloading a file would be off-putting.
That’s where you would have lost me.
Because I can’t do that as easily on my phone, and
that’s how I normally do this stuff”*
High confidence, Chelmsford

*“There’s just too many steps involved with the file
and everything”*
Medium confidence, Llanelli

Stimulus used to show the steps for financial services

Stimulus 3a Finding midata current account file

Step 3

How to find your midata current account file

Search for how to find your midata file from your bank or building society to help you make an informed current account comparison.

Find your midata file when logged into online banking with:

- HSBC
- Lloyds
- NatWest
- Barclays
- First Direct
- Monzo
- Starling Bank
- Current accounts

If you are logged into a current account (Basic Banking) you have the opportunity to try our midata download tool.

This tool helps bank comparison engine and helps by comparing your midata account usage with the details on the market to find the one that can offer for you.

Account details may vary to avoid download content file from your current online banking site.

HSBC

- From 'my accounts' select the current account you wish to download midata for, then 'recent transactions'
- Select the 'download transactions' button which will take you to a new page
- Press the next and select the tick box then the 'download midata' button

Step 4

HSBC UK Everyday Banking

Log on to Online Banking

Please enter your username eg 0123456789 or JANE123

Log in

Forgot your password?

Protect your account?

Step 5

BASIC BANK

Balance Available balance 0.00

Arranged overdraft

Show cheques and interest

Move money

Card services

My services

Account services

Query transaction

Midata download

Step 6

midata download

The midata download shows all the transactions on your account for the last 12 months ending 30 days ago. The download file is in a suitable CSV (spreadsheet) format for use in a midata comparison tool.

Account: United Kingdom BASIC BANK

By selecting 'Download' you are confirming that:

- You are responsible for the accuracy of your personal data.
- You are responsible should you share this information with any third party.
- If this is a joint account, then you have agreement from the other account holder(s) to download and use their data.

Download My accounts

Step 7

Untitled - Google Chrome

about:blank

midata7127.csv

Show all

Stimulus 3a Downloading midata current account file

Stimulus used to show the proposed process in energy

Stimulus 2b – Consent to data transfer

Energy Price Comparison Website

Your supplier

Username

Password

Log in

I consent to sharing my data

Some Panellists wanted to see the ‘completed’ form on the PCW website to check it before they got a quote

Although almost everyone would be happy to automatically share their data, some wanted to see the ‘autocompleted’ form before the deals were presented back to them.

“I want to see what data they’re sharing with the PCW, I want to make sure it’s right”
High confidence, Chelmsford

There was a general sense that most Panellists wanted to check that the information being used to provide the deals was correct. They felt that checking would reassure them that the process was working correctly. Without this, most felt they would be sceptical of the deals they saw at the end of the process.

“It gives me a certain level of confidence”
Low confidence, Aberdeen

However, most admitted that they wouldn’t check all of the information. They said they would look for key information they could quickly and easily verify, such as the address. This would help them know whether they could trust the rest of the data. The more engaged Panellists said they’d also like to check the usage data, to compare with the information on their account or bill.

Some Panellists could see the benefits of repeated access, especially in terms of accuracy of usage data

Some Panellists saw value in the PCWs/specific suppliers having access to more granular data rather than simply the annual usage data. Many were also happy for PCWs to access data from their smart meter, to get a much more accurate sense of their daily usage.

They felt that repeated access would mean they could get a more accurate sense of their usage over time, in particular between summer and winter months.

By having this knowledge, the perceived benefit was that they could then offer more personalised deals, and that the offers they see on the PCW should be closer to how much they end up paying with the supplier.

However, some others were not clear if the benefits would be realised, so were happy with just sharing annual usage data.

“Of course they can take data from my smart meter, that’s what it’s there for”

High confidence, Chelmsford

“Regular collection is fine, especially if prices fluctuate”

Low confidence, Manchester

“As long as it’s beneficial, I don’t see a problem with it”

Medium confidence, Manchester

Most would consent to repeated access providing that notifications of offers weren't too frequent

Most Panellists could see the benefits of being sent personalised, better energy deals as a result of allowing repeated access to their data. Most were therefore in favor of allowing PCW's ongoing access to their data. However, they were also very concerned about "being spammed" with offers. They did not want to receive communications from PCWs more often than every 6 to 12 months. It was felt to be unrealistic for them to switch more than once a year, and therefore wouldn't be interested in more regular offers. Panellists therefore suggested allowing an initial access for 6 months before reviewing permissions to determine how often they would receive personalised offers. At this point they would decide whether or not to allow continued access.

"You could get bombarded every day and only save a few pounds"
Medium confidence, Aberdeen

"I would want to look at deals every 6 months and just before a deal ended"
Medium confidence, Manchester

Some also wanted to put in a minimum saving needed for the offer to be worthwhile and therefore sent to them. Their concern was that they would receive monthly emails for offers where they would save a small amount of money and, as a result, they would stop reading them.

Panellists were asked if there were any situations in which they would retract consent to providing repeated access. Panellists felt they would retract consent in case of data breach if this became known to them e.g. via the press or if they felt they were being hassled or contacted unnecessarily.

The difference between receiving deals by allowing regular access to their data and marketing activity was a grey area

Panellists tended to think about marketing material as being unwanted communications. This could be because the communications are:

- Not relatable to energy
- Too frequent
- Not appealing e.g. not a product they are interested in
- Not able to take advantage of the offer e.g. if they are tied into a fixed deal for 2 years

“They need to stick to the point (i.e. energy deals)”

High confidence, Llanelli

Providing ongoing access was perceived to be beneficial if the deals provided saved them significant amounts of money. These communications were not seen as marketing.

Few said they would opt-in to marketing, from fear of too many offers

Apart from very few exceptions, participants typically said they would not opt in to receive any marketing from PCWs as they felt they would be 'spammed'.

A minority acknowledged that they find some marketing useful and felt they could benefit from some offers from PCWs. Those who were potentially interested in receiving marketing material felt that this would have to be related to the energy market for them to respond to it.

“You could get bombarded with emails”
Low confidence, Manchester

“If it said, 'future offers', I would opt in”
Medium confidence, Aberdeen

“I don't want to have emails every month”
High confidence, Chelmsford

Many of the considerations made for the online version of midata also applied to using it offline

Some less engaged Panellists that had switched over the phone in the past, liked to be able to speak directly to someone to explain the deals to them. They could see the benefits of using midata offline. This was particularly the case for some Panellists in Llanelli.

“It would take me less time on the phone than online”
Low confidence, Llanelli

However, some mentioned giving out information over the phone took even longer than doing it online, whereas others thought the process via the telephone was quicker.

I like the personal touch. You can bargain with them”
Low confidence, Manchester

Panellists had mixed views about whether they were more or less comfortable about sharing personal data online. Some expressed concern about giving passwords over the phone whereas others were more trusting about a human being rather than the internet. Panellists assumed that they would be giving passwords over the phone (even though this wouldn't be the case). They felt that this wouldn't be secure. Authentication using their mother's maiden name for example, would more likely result in Panellists feeling confident that proper data security protocols are in place.

“I'm not sure people would be happy giving people permission like that verbally. It just feels different knowing a person is going to be looking at and judging your data rather than just a computer”
Low confidence, Aberdeen

Section 4 Trust and accreditation



Panellists' main concerns related to their personal data privacy and how their data would be used

The main concern among many was the security of their data and how it would be handled by a third party. Many expressed distrust towards the energy market and questioned who stood to gain from this initiative. They were unsure how protected their data would be.

Whilst Panellists were happy for PCW's to access their energy data, they expressed some concerns about who would store the data, how their data was going to be shared, and how long it would be held for. After explanations that the supplier would be the main data holder, many felt more confident than if the PCW would be storing their data.

Some respondents admitted that they found the language of 'data' quite intimidating, and didn't always understand how it was shared, stored or used.

“Could comparison sites sell your data?”

Medium confidence, Aberdeen

“I think it matters what words they use. The word ‘data’, that does get your back up a bit. If you said ‘your usage information’ or something, no one would think twice”

High confidence, Chelmsford

Some had specific concerns about providing their account password, which they use in other places

Most people admitted that they use the exact same password and/or user name for all of their online dealings.

They therefore expressed concern that the login process might not be as secure as it could be. There could be further implications if these details were 'hacked'. There was some discussion about whether the PCW being used would then know their password for their energy (or other) account.

Some suggested the idea of a separate 'permission' access password or PIN, to be assigned within the process. This is similar to how some people engage with their online banking and means they wouldn't have to provide the one to the account.

"With my bank, when I make a payment they text me a PIN and I have to type it in on the screen to confirm it's me"

Low confidence, Llanelli

"My main issue is that I'd want reassurance that the email and password I'd use to login would be safe. This is what I use for all of my accounts and I've never really associated PCW's with being really secure with your data"

Low confidence, Aberdeen

Panellists felt it was important to make the link between midata and the government clear

Reassurance from a trusted and independent body that midata was legitimate was considered to be needed to help people trust it. Many wanted Ofgem to guarantee midata's legitimacy and reliability. However some felt that not all consumers would recognise it or be aware of its role since many of the Panellists were unaware of Ofgem before they joined the Panel and have now been involved in four waves of this research.

Other trusted organisations mentioned were: the Government, other regulators (e.g. Financial Conduct Authority and Information Commissioner's Office) or consumer facing bodies such as Citizens Advice, Which? and the Energy Ombudsman.

Some suggested that while official bodies (e.g. Ofgem or Government) could have the role of formal accreditation, other organisations known for consumer protection could endorse midata, providing independent verification.

Panellists felt that suppliers should not be the main organisations associated with process as this could make consumers sceptical about their motives which would undermine the rationale for midata.

“I don't understand what the government has to do with these private companies. It's confusing. You'll need some kind of link you can click with more info about midata. That's a must ”

High confidence, Chelmsford

“Ofgem, I know about them now, they regulate energy suppliers. I trust them 100%”

Medium confidence, Aberdeen

“I am most confident about Ofgem. I don't know the rest. They are impartial”

Low confidence, Manchester

Many felt that more information about midata and how it works was needed

Due to some of the concerns about data security and the fact that midata is a new process, Panellists felt that it was important to provide some official information about the process.

Panellists imagined this communication to be included on a trusted official website (e.g. gov.uk), or their supplier's website. Some suggested that this could be done with a link through to a dotgov website or as a 'more info' window on the PCW landing page.

“I’d want some indication that this midata is a thing that goes beyond energy. It’s being done in other places.”

High confidence, Chelmsford

“I would want a good disclaimer explaining everything clearly”

Medium confidence, Manchester

Trust badges from government and regulators were felt to create the greatest legitimacy for midata

The idea of ‘trust badges’ associated with midata was tested during the session. The majority of Panellists preferred badges from government and regulators (e.g. Ofgem, government) to suppliers’ logos, as they placed a high value in independence from the market.

Some mentioned that ‘midata’ alone didn’t have any meaning for them and therefore a trust badge was required to add legitimacy. Many felt that the use of the government badge alongside the midata logo would be the best combination for creating legitimacy in the process.

Participants felt that additional publicity and information touchpoints would be required e.g. on PCW’s in order to explain the process and drive usage.



“They need to sell the benefits of it (midata)”
Medium confidence, Aberdeen

“Either one, Ofgem or the Government. The Government has more credibility than Ofgem”
Low confidence, Manchester

“It adds more confidence to the process”
Low confidence, Chelmsford

Section 5

Impact on engagement with the market

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Panellists felt that midata would result in greater engagement across the range of customers

Many, particularly among those already engaged or familiar with PCWs, thought a quicker process would encourage them to compare prices and switch more frequently.

Some also believed that other consumers who may feel discouraged from comparing because they expect a lengthy process might also be likely to switch more frequently. Some felt that email notifications with deals (which were not seen as marketing if they were not received too frequently) could be one of the most beneficial elements in encouraging switching.

However, some disengaged Panellists believed that whilst midata was a good idea in principle, other levers were required to get them to compare such as:

- Believing they will save a significant amount of money
- Demystifying the deals selected for them
- Reassurances that the transfer of their account will be seamless

“It would be useful to try it out. You can then see if it reduces bills. If I was going to compare I would have a look and see if it was easy or not”

Medium confidence, Aberdeen

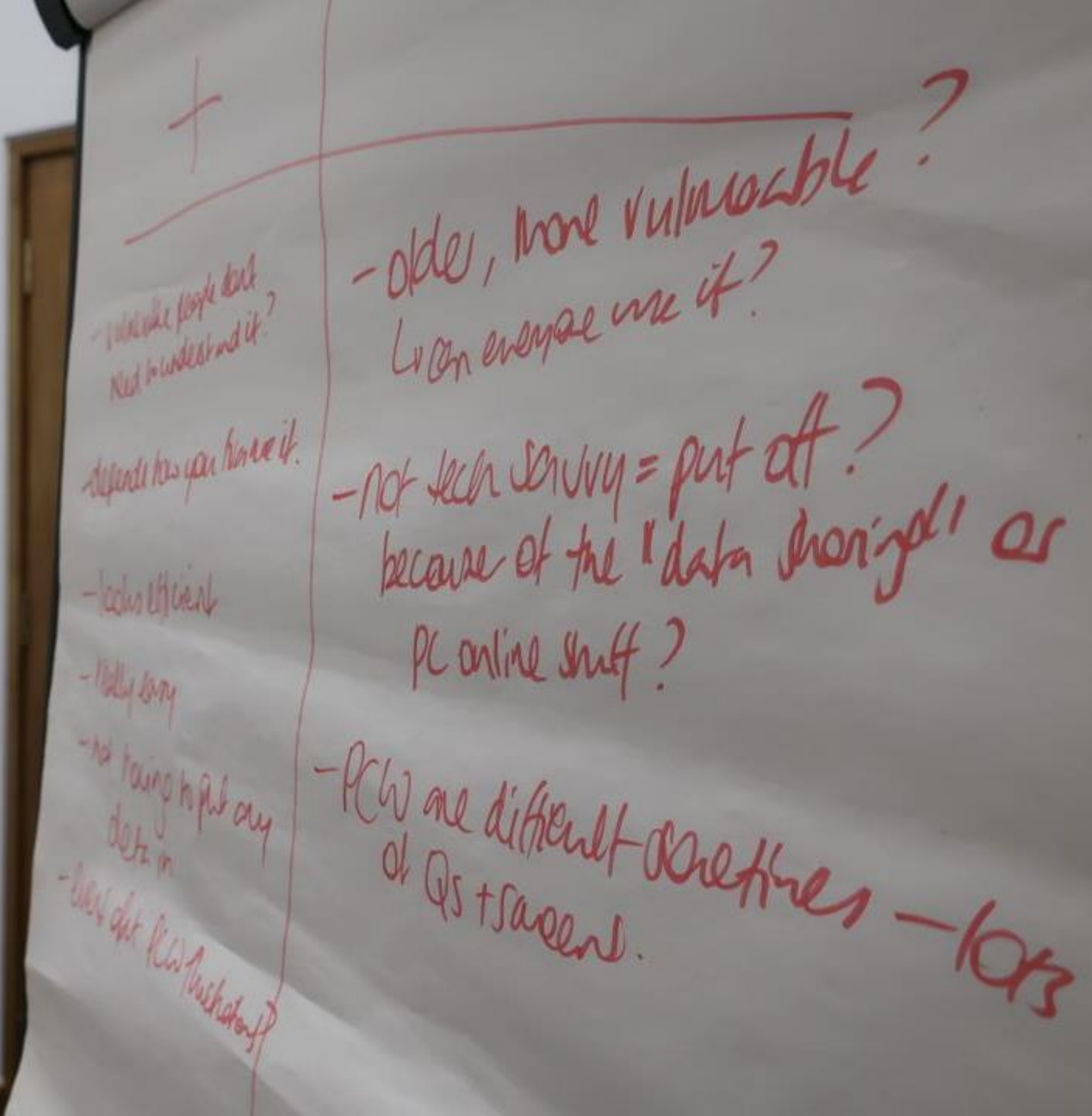
“This would make me more likely to check prices at the end of the contract”

Low confidence, Manchester

“If anything, this sounds even better! Because when you're on the phone, doing all these things and going through security questions and blah blah, it takes so much longer than online”

Medium confidence, Aberdeen

Conclusions and recommendations



Conclusions and recommendations (I)

- The idea of using midata in energy was positively received by the majority of Panellists, who said they would use it if it was available. Panellists generally believed that midata would save them time and help them get a good energy deal.
- Most Panellists wanted to check their details were correct before they submitted their details to find a deal.
- There remain some barriers to comparing prices and switching supplier which midata does not appear to address for Panellists. These are associated with identifying the best deal from the PCW suggestions, a belief they will not save sufficient amounts of money for it to be worthwhile and having had previous bad experiences of switching supplier.
- There are some practical concerns about consent, receiving spam and data privacy that will need to be addressed for more Panellists to be comfortable with the process.
- A particular worry from some Panellists centred on the idea of ‘sharing’ their energy account password with a PCW. Consumers will need reassurances that this wouldn’t be the case and that websites are secure.
- Most were open to the idea of repeated access to their energy usage to provide more personalised and accurate offers and also to send prompts when better deals were available.
- Panellists wanted to be able to exercise control over the notifications they received as a result of repeated access. Some were concerned about the levels of notifications they could receive.

Conclusions and recommendations (2)

- Panellists lacked trust in the energy sector and there exists some cynicism about midata. The link between midata and the Government went some way to relieve some of these concerns.
- Many Panellists wanted to see a physical link between midata on ‘official’ sources (e.g. government websites, news on mainstream media, their supplier’s website and the PCW landing page) and an explanation about midata more widely.
- In order to badge the first steps into the use of midata, the majority of Panellists wanted these to be from public bodies/
public bodies + midata.
- Midata has the potential to increase engagement for consumers who are unable to find they information they need to compare or struggle to normally use a PCW.
- However it does not provide the motivation to switch, as there is no prompt element to it. Communications around the launch of midata for energy could encourage consumers to try it out to save money by switching.

Appendix I

Research approach



Methodology

PHASE 1:
SET-UP & RESEARCH DESIGN

PHASE 2:
QUALITATIVE RESEARCH

PHASE 3:
ANALYSIS & DELIVERY



The sample for the Consumer First Panel aims to represent a broad range of energy customers and locations

100 Panellists were invited to take part in this year's Panel:

- A range of tariff types
- A range of suppliers (both large and small)
- How often Panellists switch supplier/tariff
- Household income
- Age ranges and genders
- Urban and rural locations
- Different payment methods

To ensure we covered more rural and urban locations across the three nations, sessions were held in:

- Chelmsford, England
- Llanelli, Wales
- Manchester, England
- Aberdeen, Scotland



Due to the complex and technical nature of the topic we undertook a deliberative approach for the research

- This enabled Panellists to ask questions, hear different viewpoints and explore their understanding of the topic together.
- A portion of the session was dedicated to explaining about midata and how it might work as Panellists were often unfamiliar with this process.
- A deliberative session allowed us to explore topics openly with respondents as well as ascertain how difficult groups of consumers find it to understand and engage with discussions around midata.



At the sessions, Panellists were divided into three groups, based on their confidence that they were on the best value tariff

Before the events Panellists recorded a short video and shared their experiences of comparing prices.

Once at the event Panellists assembled themselves into three working tables according to their level of confidence that they were on the best value tariff they could be:

- **High confidence**
- **Medium confidence**
- **Low confidence**

Participants were split into working groups in this way to create coherent groups where discussion was facilitated around common experiences to ensure that they felt free to express their views without being judged.



The sessions included moderator explanations and discussion to explore Panellists' views about sharing their data with energy suppliers

The sessions lasted three hours, and comprised open discussions with some private response questions. Stimulus and moderator explanations were pivotal to ensure consumers were able to understand, discuss and deliberate topics between themselves and with moderators.

1	Introduction and energiser
2	Engagement in the energy market
3	Midata to compare prices
4	Midata online
5	Midata offline
6	Reflections and close

There were some challenges and research effects that should be considered when exploring the findings in this report

- **Scepticism of the energy market** - Panellists were very sceptical of suppliers and the energy market in general. This cynicism played out in their discussions about accreditation and “ulterior motives” for getting more consumers engaged in the market.
- **Knowledge transfer** - A lot of explanation was required from moderators to ensure Panellists had a base of knowledge for the session, which arguably elevated their level of understanding above average consumers.
- **Group effect** - In focus groups there is often a potential for the individuals in the group to move towards a consensus, or towards exaggerated response that they think is acceptable for other members. This could have been the case in a few instances (e.g. extreme sensitives around sharing data). Moderators reiterated that there were no wrong answers throughout the session to discourage this as well as actively raising different viewpoints for the Panellists to consider.