

National Consumer Agency

Consumer Switching Behaviour Market Research Findings



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putting **consumers** first

August 2009
Research Conducted by

amárach 
research

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- **B. Profile of Sample**

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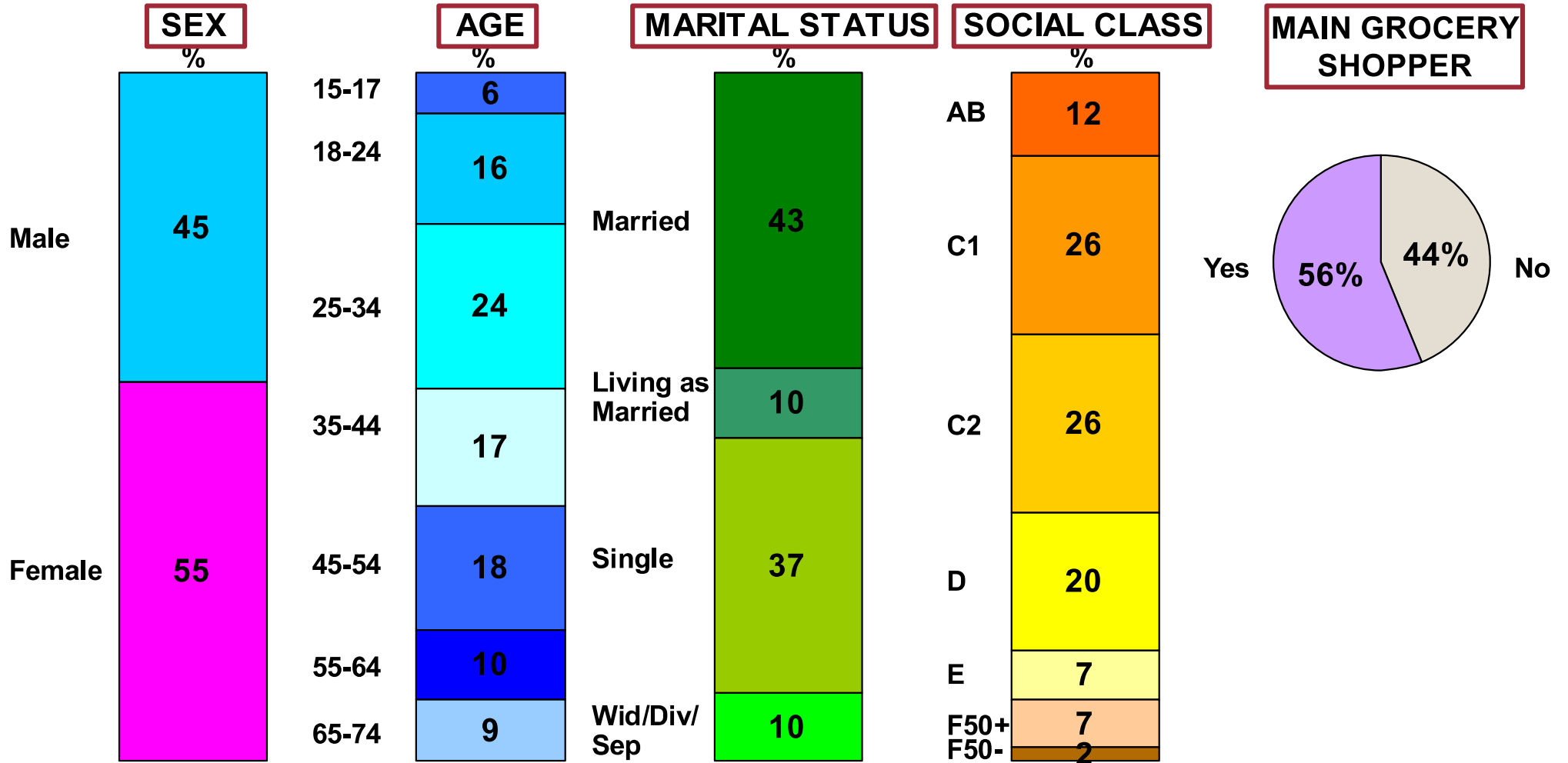
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B. Profile of Sample – I

(Base: All aged 15-74 – 1,000)



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B. Profile of Sample – II – Internet Use

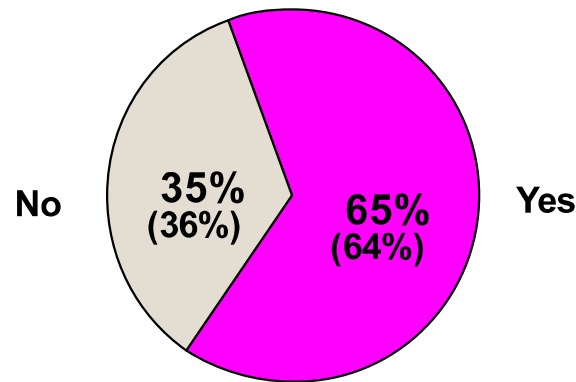


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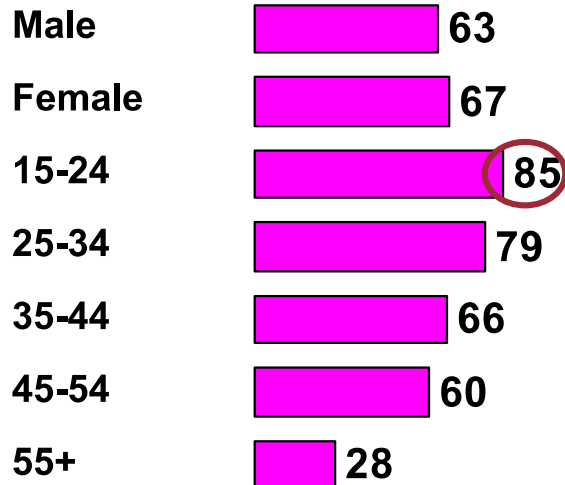
() = figures from wave 2 '08

(Base: All Respondents – 1,000)

USE INTERNET

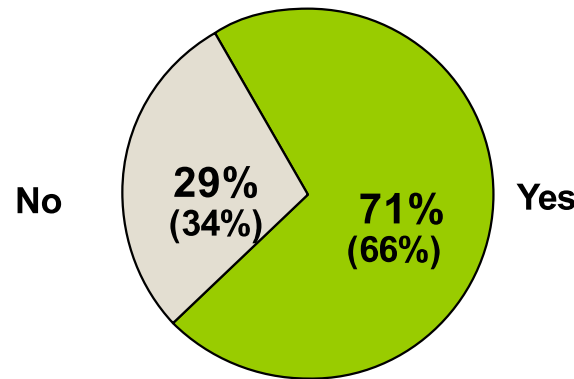


% Yes

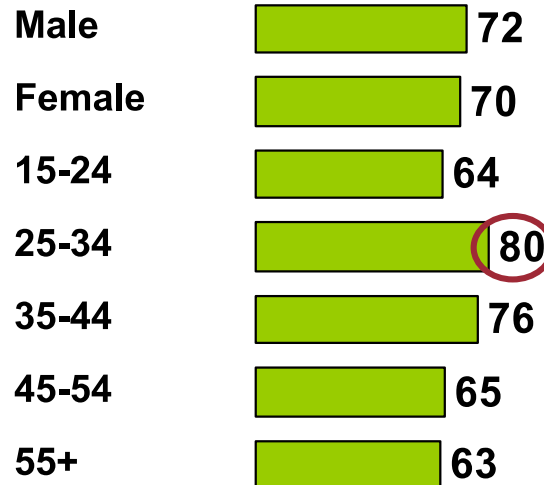


EVER PURCHASED ONLINE

(Base: All Internet Users - 650)

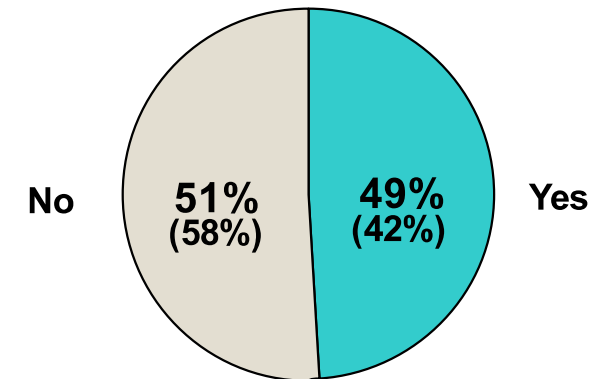


% Yes

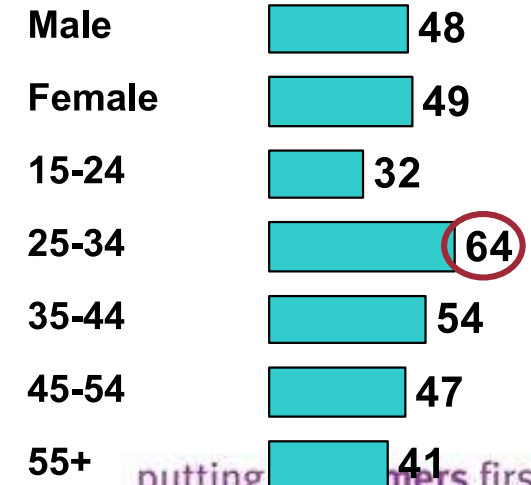


BANKING ONLINE

(Base: All Internet Users - 650)



% Yes



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Section 1: Consumer Switching Behaviour

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Extent of Switching Providers – I – Primary & Secondary

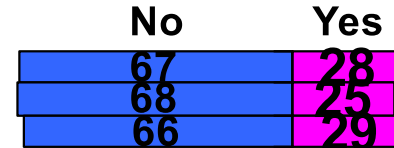


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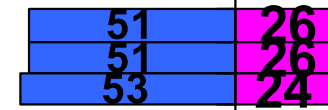
(Base: All aged 15-74 – 1,000)

Switching Providers

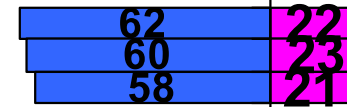
Mobile telephone provider



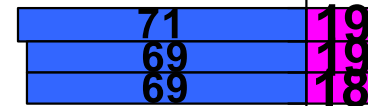
Car insurance provider



Main grocery shop



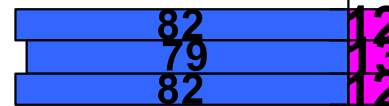
Top-up grocery shop



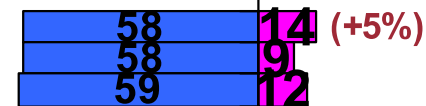
Fixed/landline telephone provider



Bank/financial institution who offers current a/c service



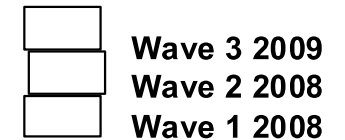
Home insurance provider



Broadband internet access provider



PRIMARY



SECONDARY

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Extent of Switching Providers – II – Tertiary



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(Base: All aged 15-74 – 1,000)

Switching Providers

Health insurance

Gym membership

Credit card provider

Savings/investments provider

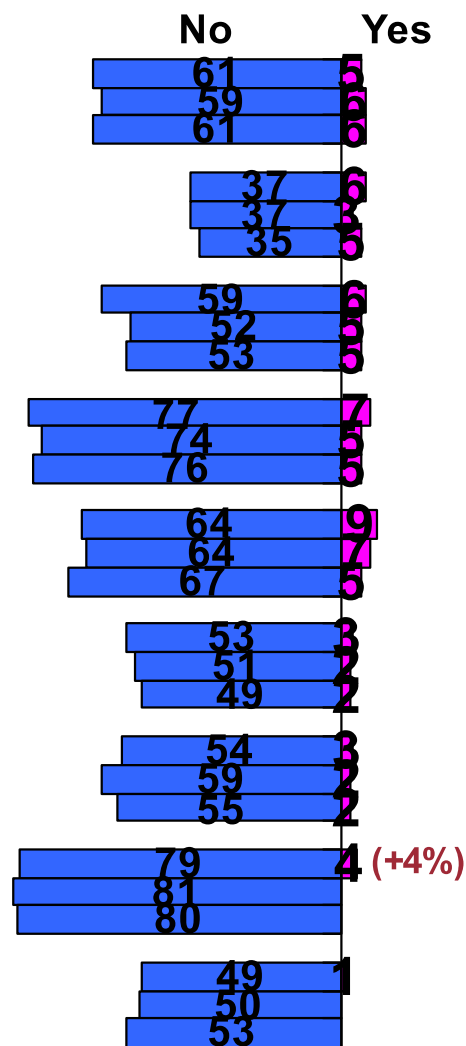
TV service provider e.g. Sky, ntl

Mortgage credit provider

Provider of credit (more than 1 year but exc. mortgage)

Electricity supply service

Gas supply service



Wave 3 2009
Wave 2 2008
Wave 1 2008

TERTIARY

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Reasons for Switching

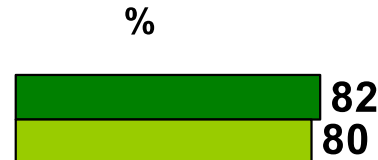


(Base: All aged 15-74 who switched providers – 557)

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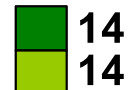
Switching Providers

I switched to get a better deal because my other provider was too expensive

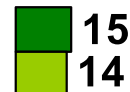


Wave 3 2009
Wave 2 2008

I switched due to poor customer service



I switched due to recommendations from friends/family members



I switched due to poor coverage/poor reception



I switched for convenience



I switched due to problems I was having with my provider



Other



Don't know/no particular reason



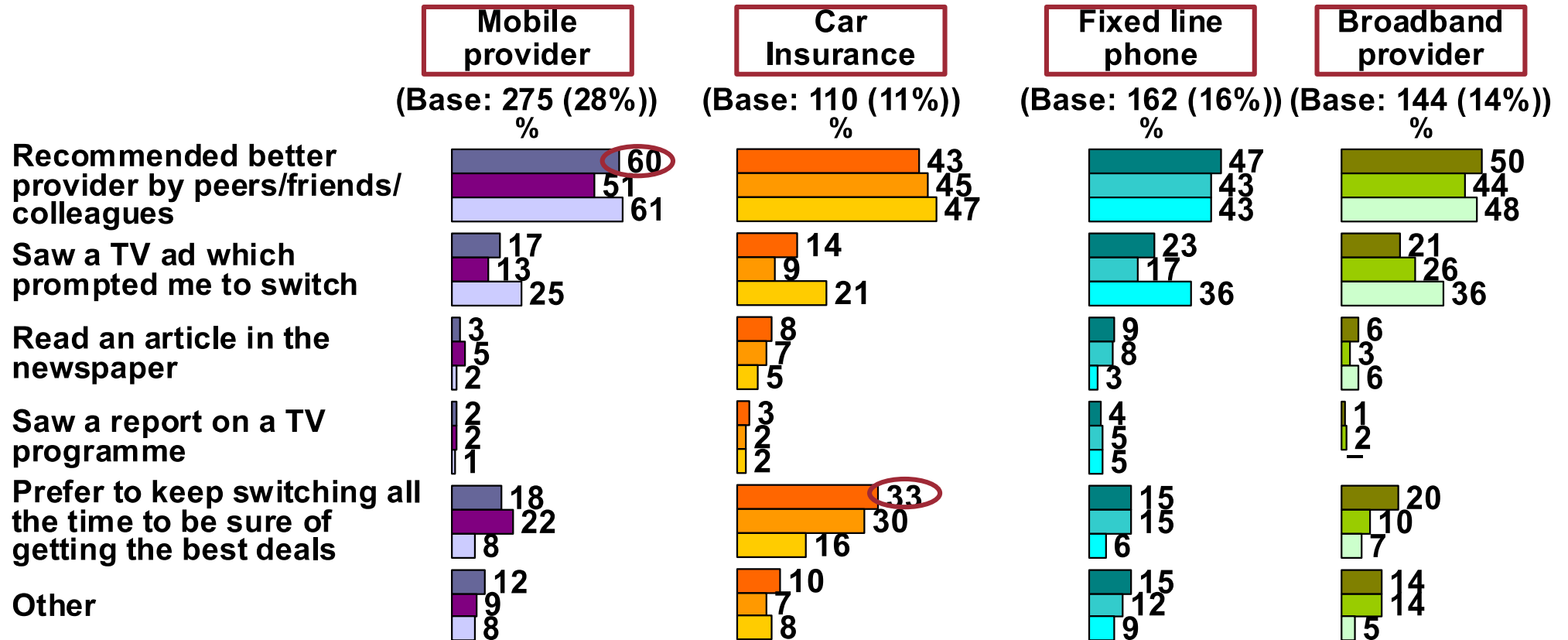
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Reason for Switching Providers – I



(Base: All who switched providers for each service) national consumer agency
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Switching Providers



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 Wave 2 2008
 Wave 1 2008

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Reason for Switching Providers – II

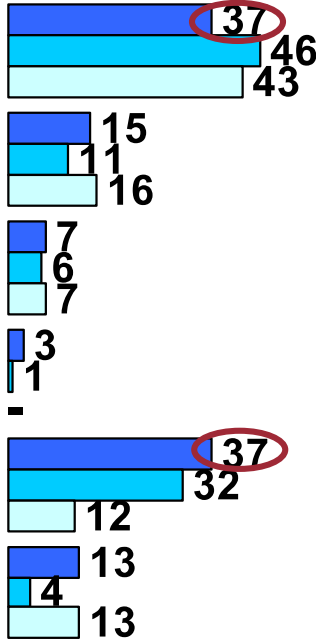


(Base: All who switched providers for each service) national consumer agency
gníomhaireacht náisiúnta tomhaltóirí

Switching Providers

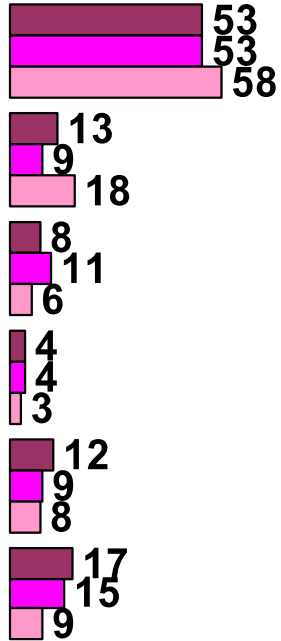
Home Insurance

(Base: 140 (14%))
%



Switched current a/c bank

(Base: 120 (12%))
%



- Recommended better provider by peers/friends/colleagues
- Saw a TV ad which prompted me to switch
- Read an article in the newspaper
- Saw a report on a TV programme
- Prefer to keep switching all the time to be sure of getting the best deals
- Other

Benchmark 2007
Question not asked in Benchmark survey

Wave 3 2009
Wave 2 2008
Wave 1 2008

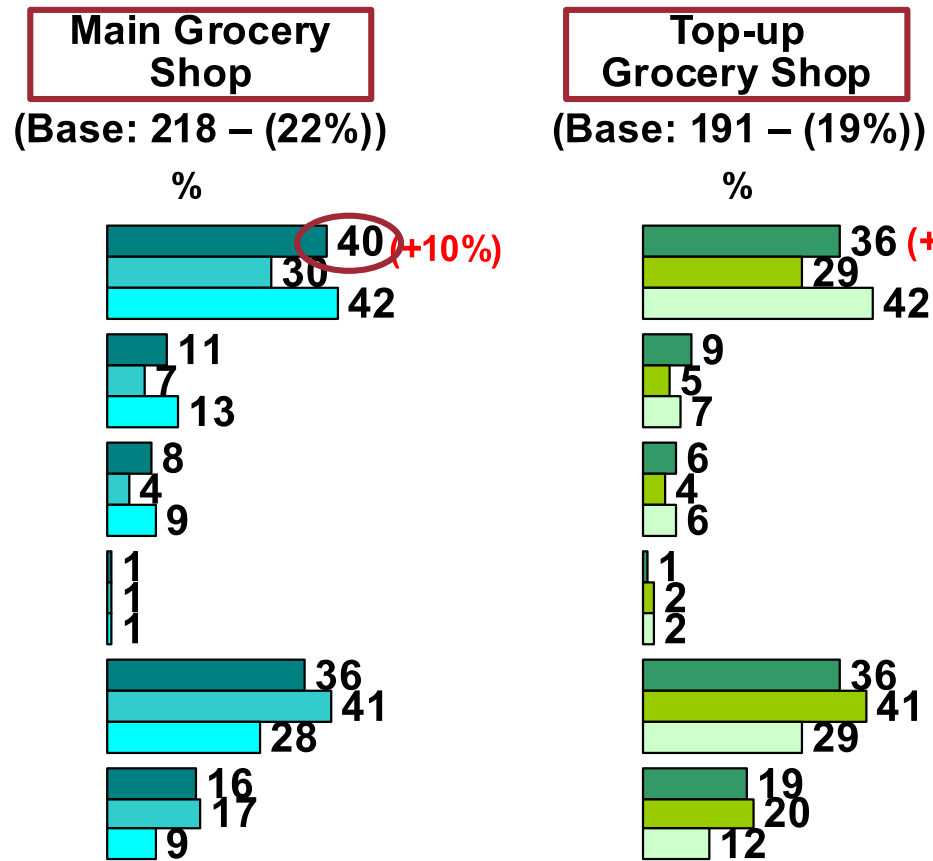
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Reason for Switching Providers – III



(Base: All who switched providers for each service) national consumer agency
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Switching Providers



Benchmark 2007
Question not asked in Benchmark survey

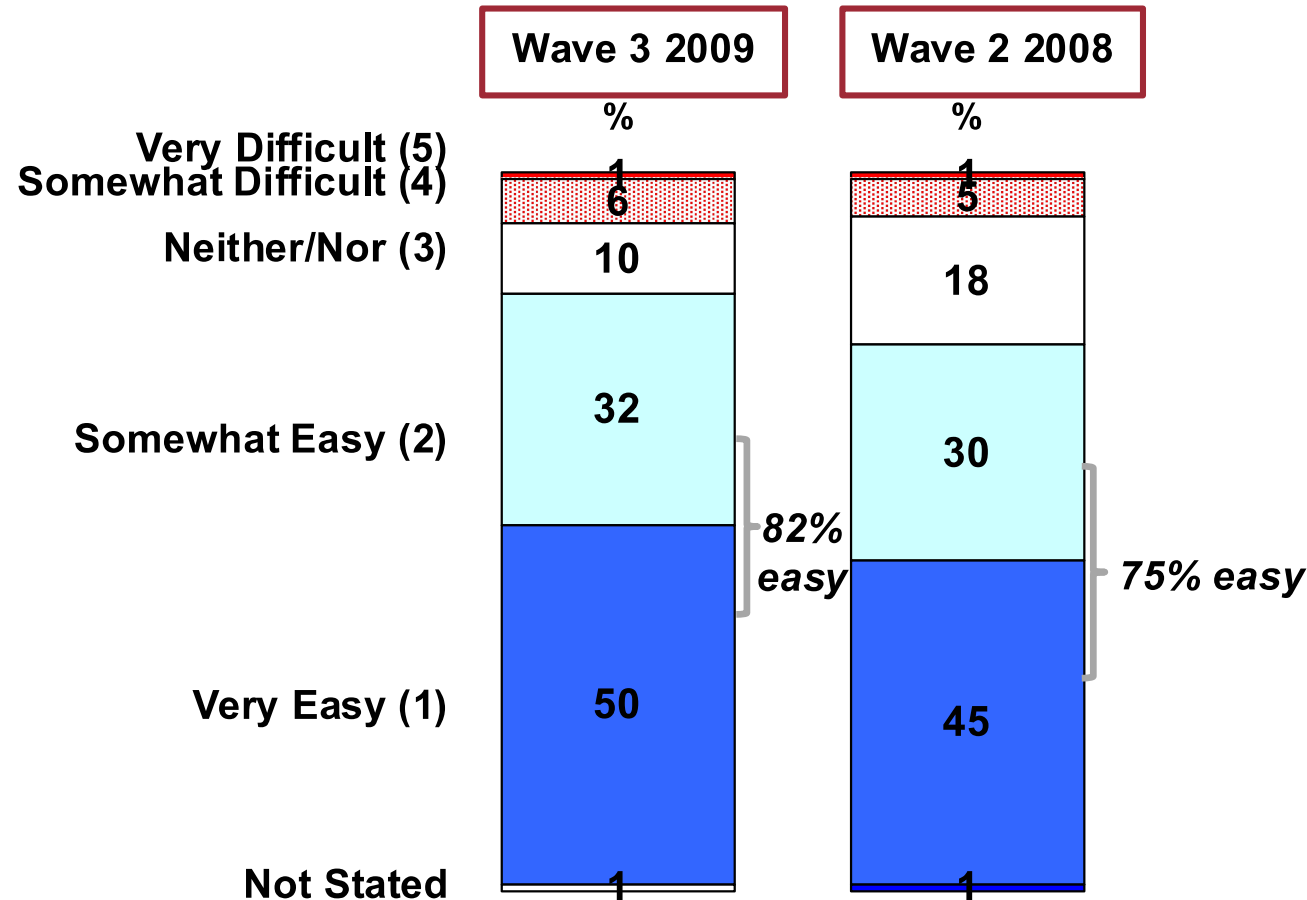
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Experience of the Switching Process



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(Base: All who have switched providers - 557)



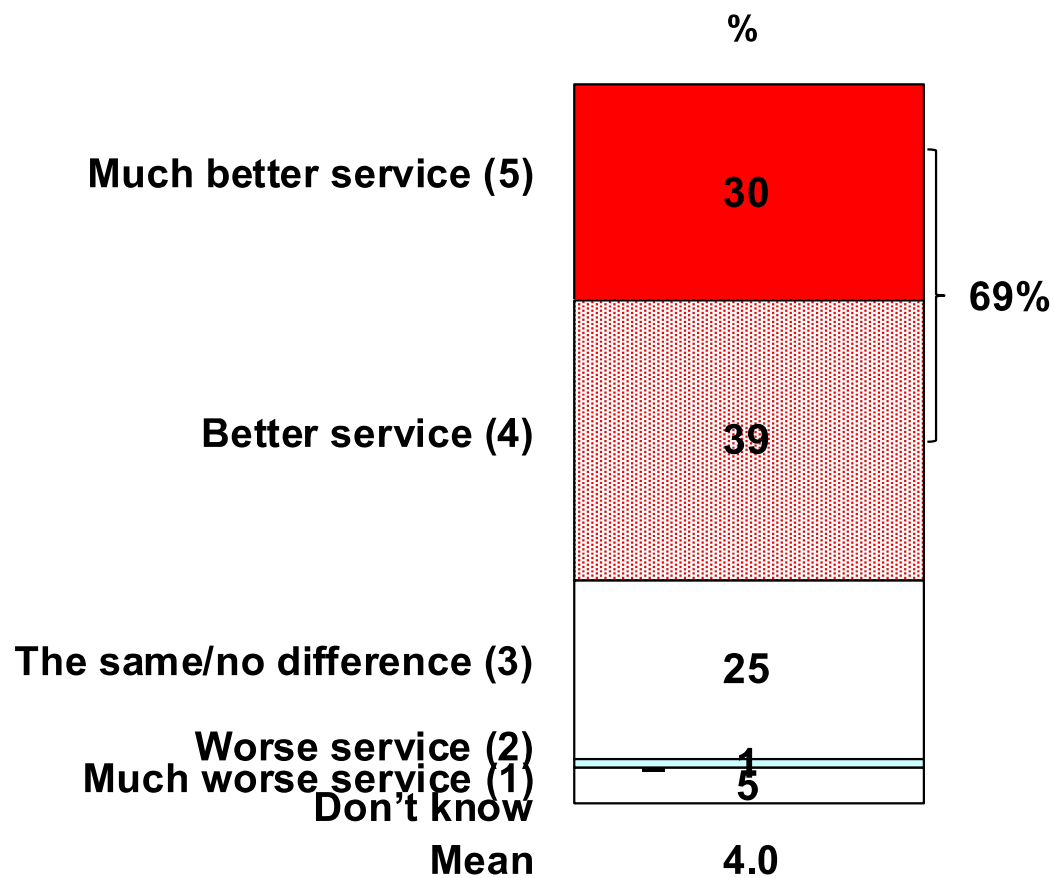
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Service Receiving with New Provider



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(Base: All who have switched service provider – 557)



* *New Question*

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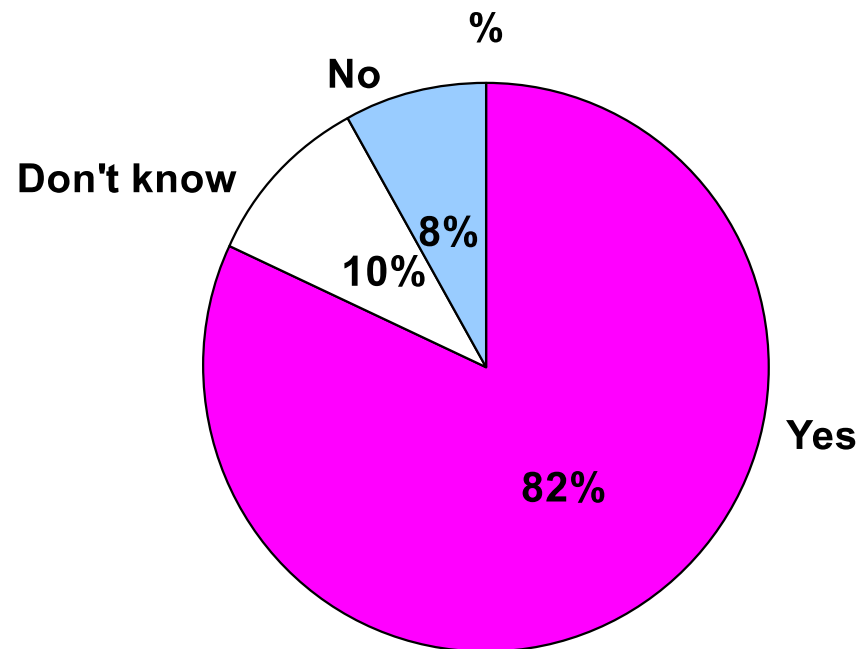
Whether Saved Money Due to Switching



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(Base: All who have switched providers – 557)

Did you save money by switching providers?



New Question

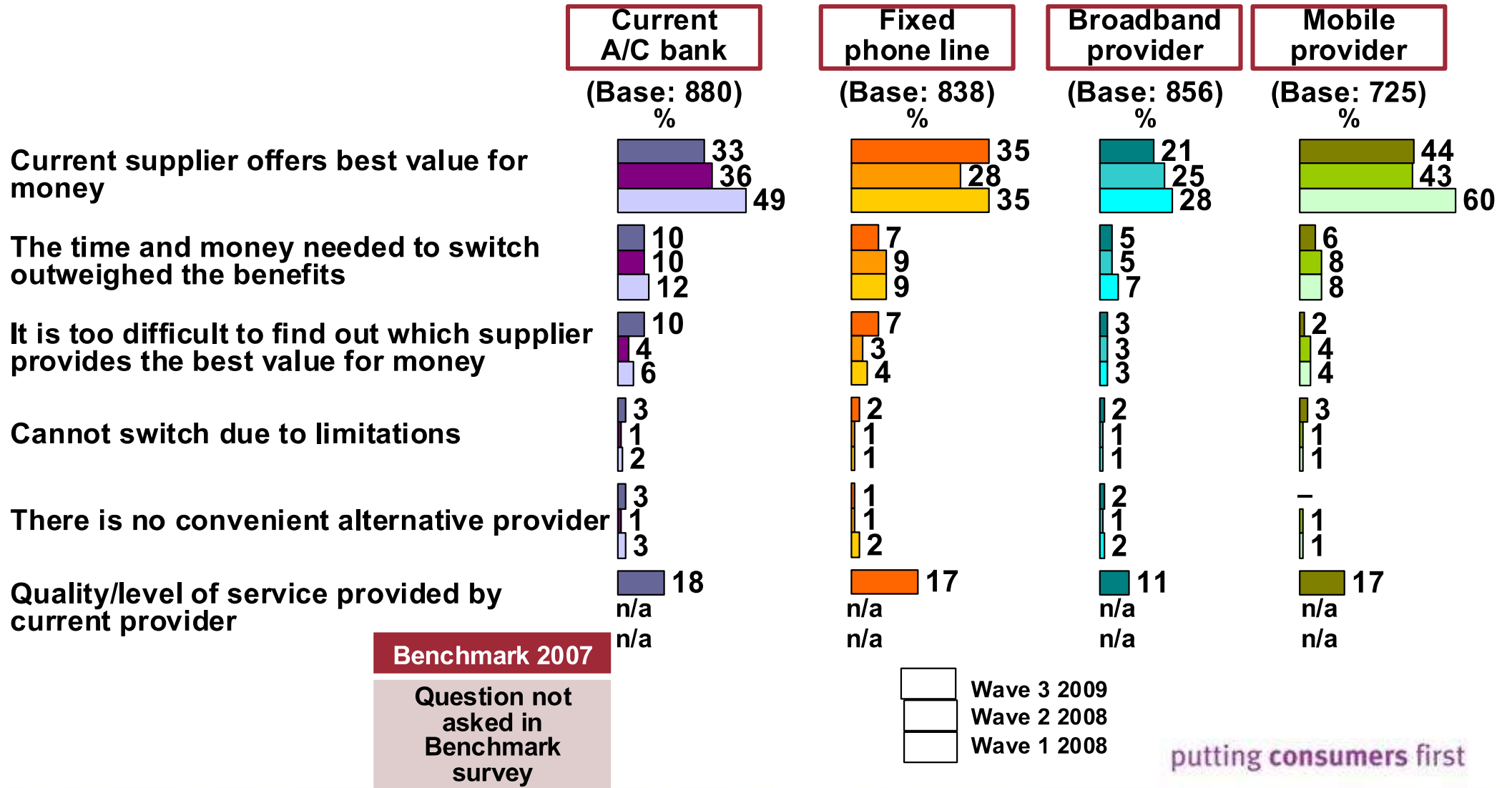
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Reason for Not Switching – I



(Base: All who switched providers for each service) national consumer agency
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Not Switching



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Reason for Not Switching – II



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(Base: All who switched providers for each service)

Not Switching

- Current supplier offers best value for money
- The time and money needed to switch outweighed the benefits
- It is too difficult to find out which supplier provides the best value for money
- Cannot switch due to limitations
- There is no convenient alternative provider
- Quality/level of service provided by current provider

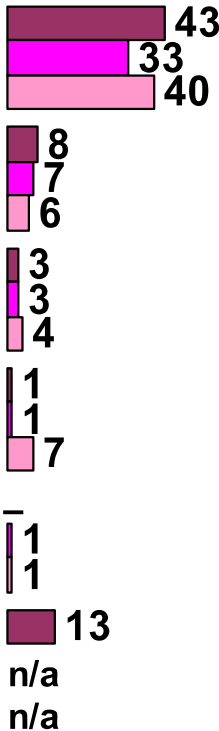
Health Insurance

(Base: 948)
%



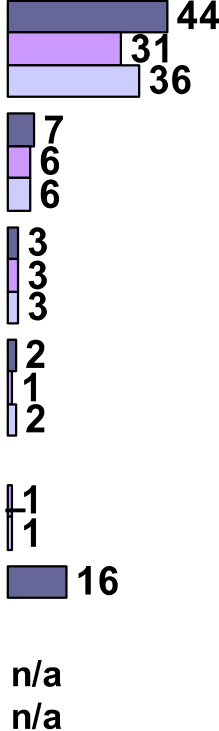
Car Insurance

(Base: 741)
%



Home Insurance

(Base: 858)
%



Benchmark 2007

Question not asked in Benchmark survey

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Reason for Not Switching – III



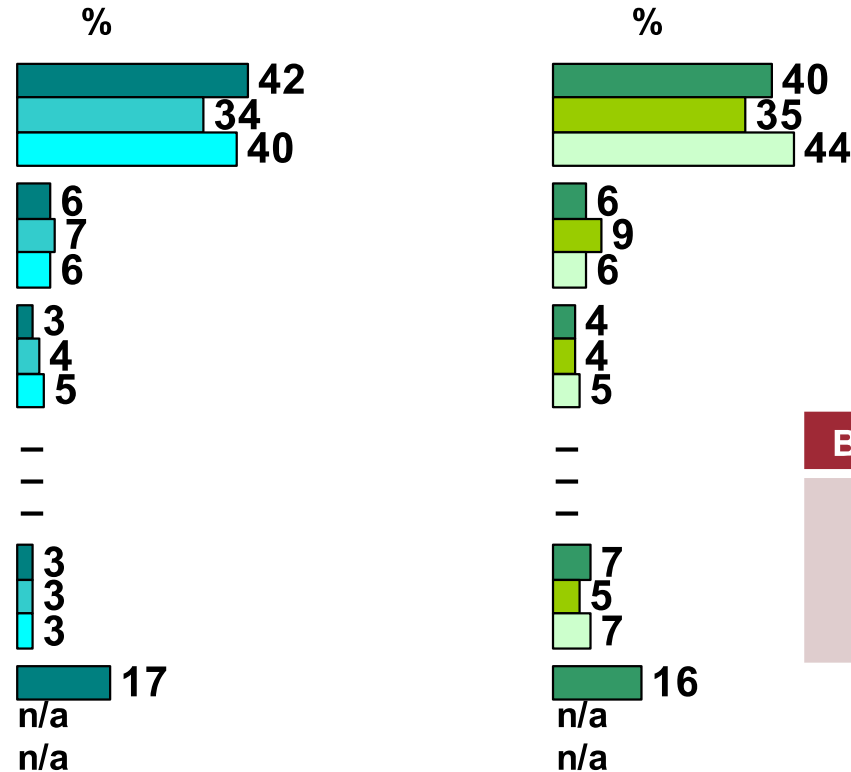
(Base: All who switched providers for each service) national consumer agency
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Not Switching

Main Grocery Shop
(Base: 782)

Top-up Grocery Shop
(Base: 808)

- Current supplier offers the best value for money
- The time and money needed to switch outweighed the benefits
- It is too difficult to find out which supplier provides the best value for money
- Cannot switch due to limitations
- There is no convenient alternative provider
- Quality/level of service provided by current provider



Benchmark 2007

Question not asked in Benchmark survey

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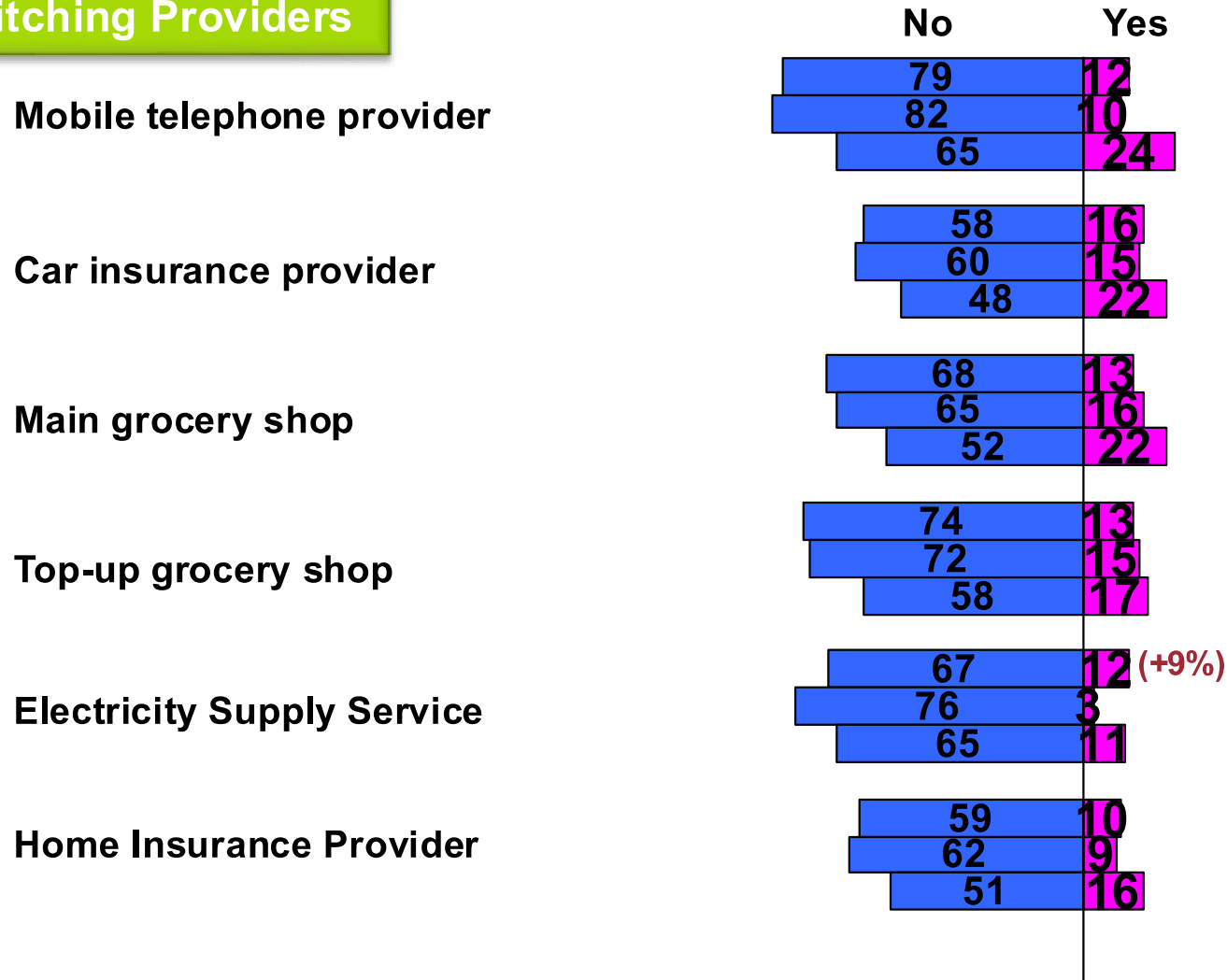
Future Likelihood of Switching Providers – Primary

(Base: All aged 15-74 – 1,000)



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Switching Providers



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Future Likelihood of Switching Providers – Secondary

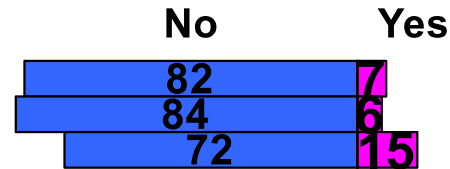


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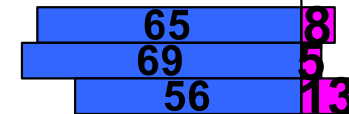
(Base: All aged 15-74 – 1,000)

Switching Providers

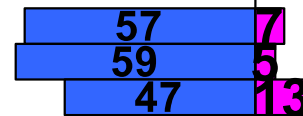
Bank/financial institution who offers current a/c service



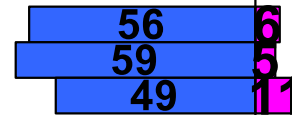
Fixed/landline telephone provider



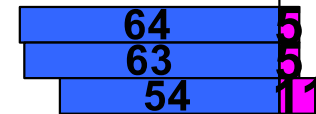
Broadband internet access provider



Health insurance



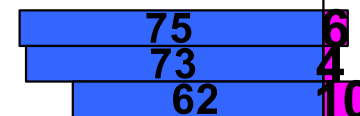
TV service provider e.g. Sky, ntl



Credit card provider



Savings/investments provider



Wave 3 2009
 Wave 2 2008
 Wave 1 2008

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