National Consumer Agency

Market Research Findings:
Consumer Switching Behaviour

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February 2012
Research Conducted by

amárach research

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Key Findings

Key Findings - I

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- 38% switched providers in the past year, consumers are most likely to have switched
  - car insurance (17%, ↓5%)
  - mobile phone provider (12%, unchanged)
  - main grocery shop (12%, ↓5%)

  - Overall, across all categories, **85**% of consumers, who had switched service providers in the last twelve months, said they had saved money as a result

- **95%** of those switching car insurance have **saved money** by doing so with the average amount saved indicated as **€102**

- **91%** saved by switching house insurance where an average of **€84** was **saved**

Key Findings - II

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- **84%** of consumers stated that they found the switching process easy

- **50%** of consumers who have switched in the past year have found the new **service** they receive to **be better**. Just 2% stated that the service they receive is worse

Not Switching?

- The main reason is due to "*satisfaction with the quality/level of service of current provider*"
- the next highest response "*current supplier offers the best value for money*"

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Consumer Switching Behaviour

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Extent of Switching Providers within the Past 12 Months

(Base: All holders/purchasers of products/services)

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Switching Providers

Primary	Yes Nov '11	Yes May/June '11
Car Insurance	17	22
Electricity supply service	11	17
Mobile telephone provider	12	12
Main grocery shop	12	17
Top up grocery shop	10	12
Broadband/internet access provider	12	16

Secondary	Yes Nov '11	Yes May/June '11
Fixed line telephone provider	10	12
Home insurance provider	7	15
Heath insurance provider	6	9
Gas supply service	5	7
Bank financial institution with current A/C service	2	3
TV service provider	5	5

Tertiary	Yes Nov '11	Yes May/June '11
Gym membership	7	7
Savings/investment provider	1	2
Credit card provider	1	2
Provider of credit (more than 1 year but excluding mortgage)	1	1
Mortgage credit provider	–	1
Waste service provider*	5	–

* New question

Switching Behaviour – Primary

(Base: All aged 15-74 – 1,000)

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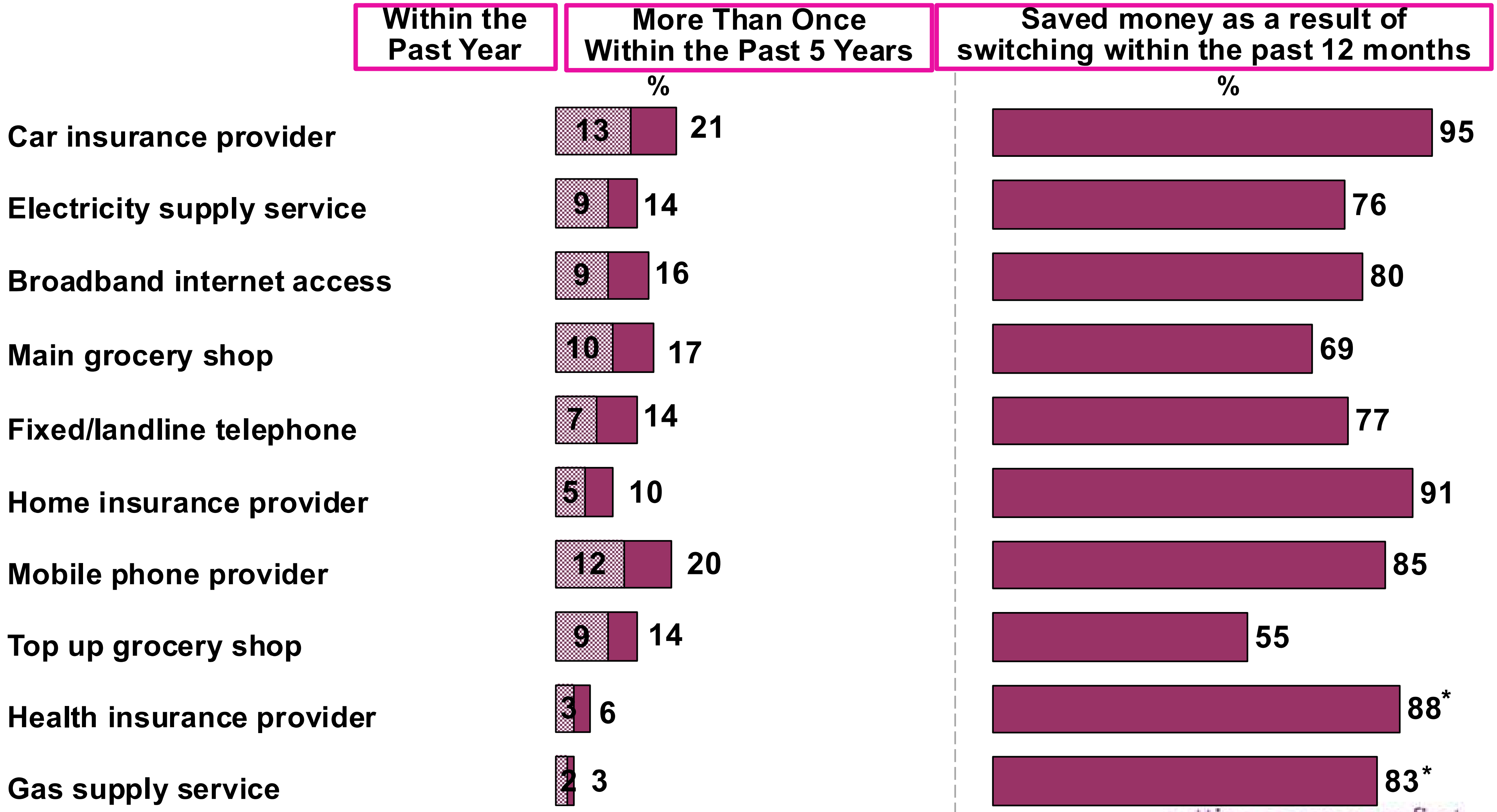

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* *Caution small base*

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Switching Behaviour – Secondary

(Base: All aged 15-74 – 1,000)

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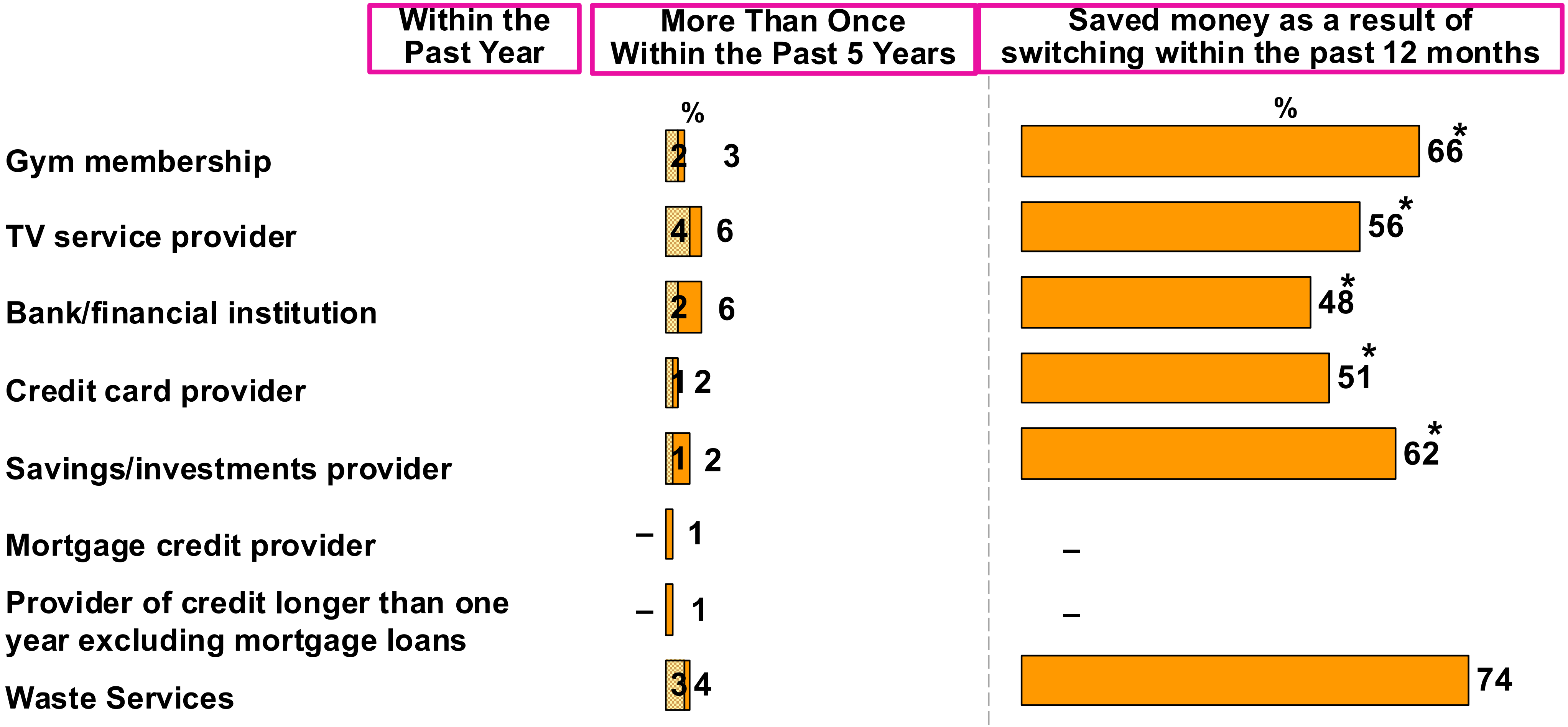

* *Caution small base*

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Average Amount Saved as a Result of Switching Provider

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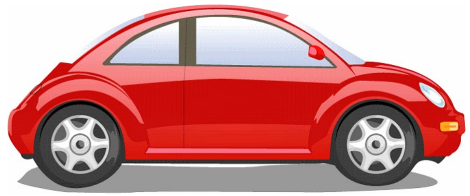
(Base: All who stated that they saved money by switching providers in the past 12 months)

Home Insurance Provider
€84

Don't Know = 10%



Car Insurance Provider
€102

Don't Know = 12%

Experience of the Switching Process

(Base: All who have switched providers in the past 12 months – 383)

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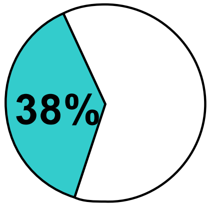

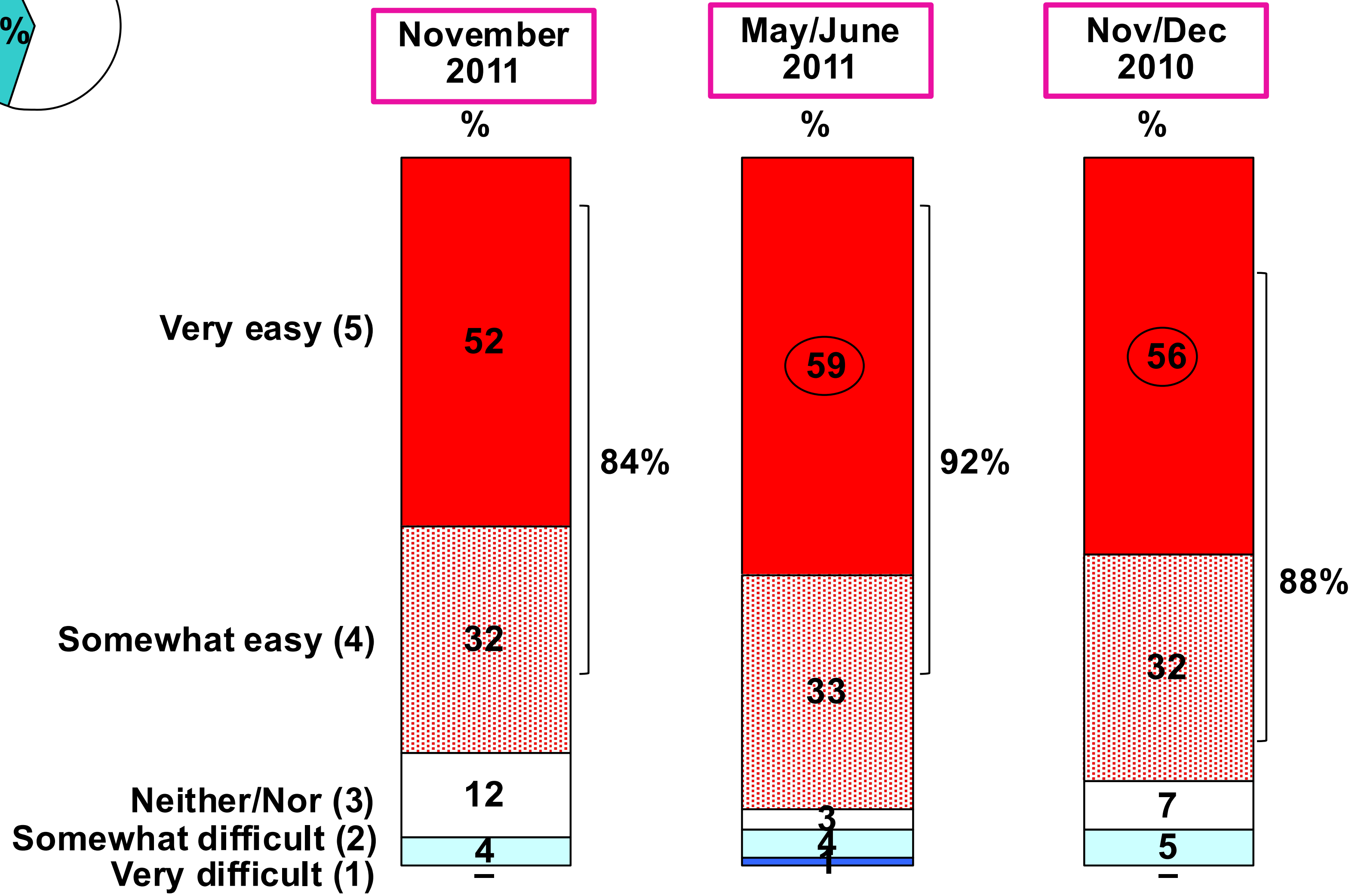

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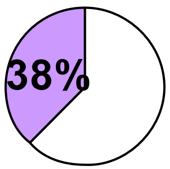
Service Receiving with New Provider

(Base: All who have switched service provider - 383)



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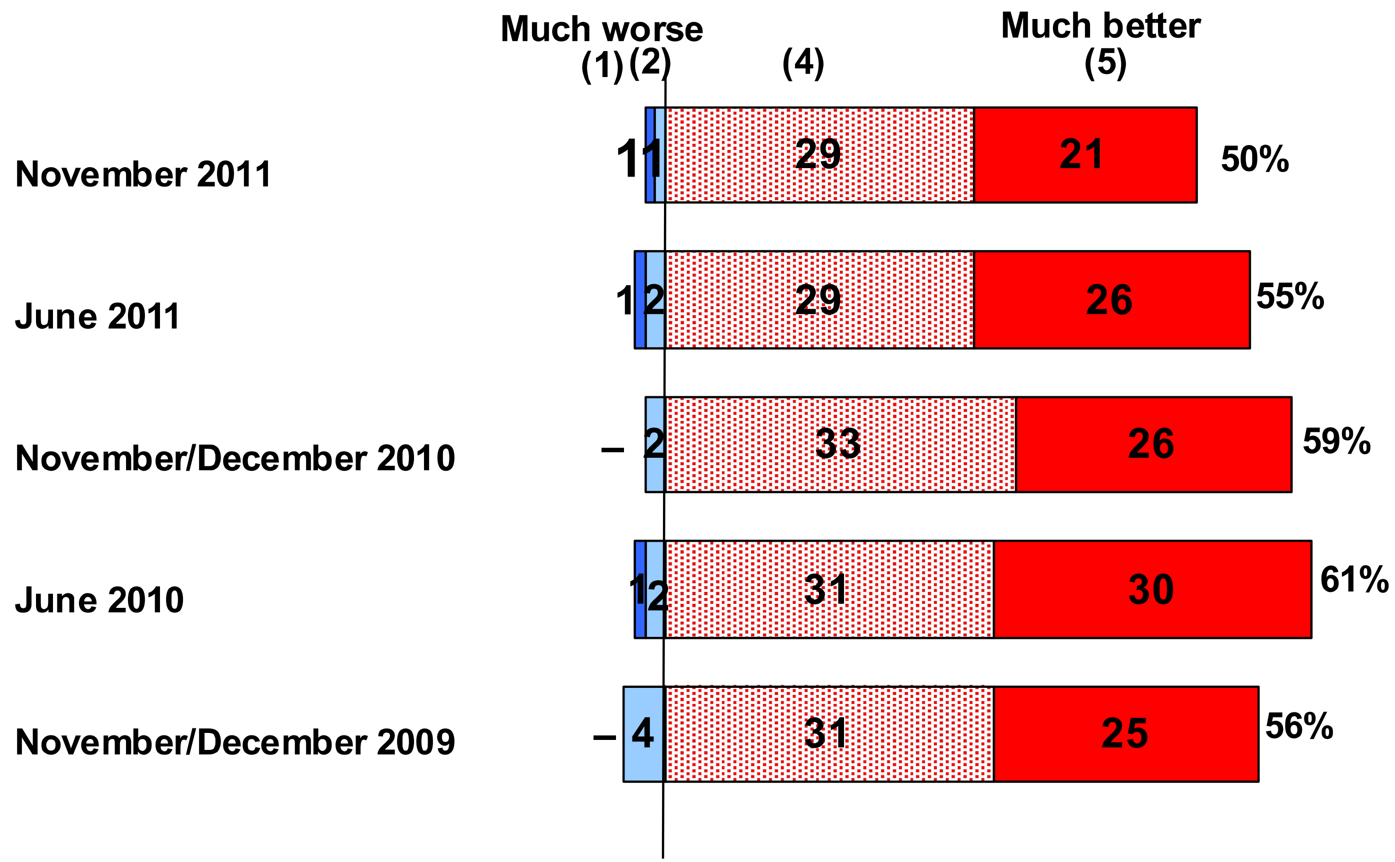

The same/ Don't know	Mean Score
48	3.8
42	3.8
39	3.9
36	4.0
40	3.9

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Reasons for Remaining with Current Provider – I

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(Base: All that have not switched provider within the past 12 months)

	Bank	Mortgage Credit Provider	Credit Card Provider	Savings/ Investment Provider	Provider of Credit	Waste Services
	%	%	%	%	%	%
Current supplier offers the best value for money	14	16	17	17	18	18
Time and money needed to switch outweigh the benefits	7	8	5	4	4	4
Happy with the quality/level of service currently provided	56	43	54	49	49	55
Too difficult to determine who provides the best value for money	10	6	7	7	7	4
Cannot switch due to limitations	3	12	2	6	6	1
No convenient alternative provider	2	–	–	1	1	7
Other	2	3	2	2	2	2
Don't know	7	12	13	13	13	9

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Reasons for Remaining with Current Provider – II

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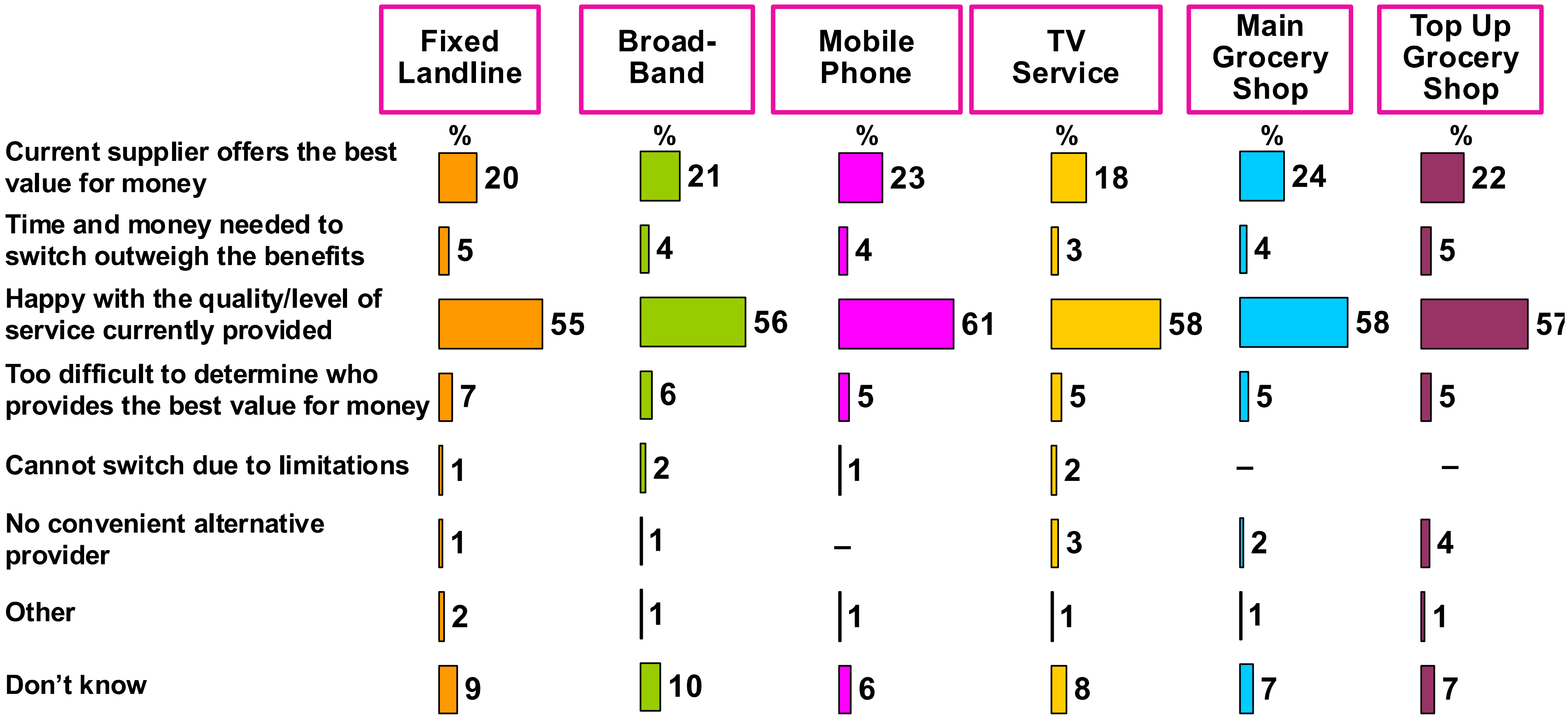
(Base: All that have not switched provider within the past 12 months)



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Reasons for Remaining with Current Provider – III

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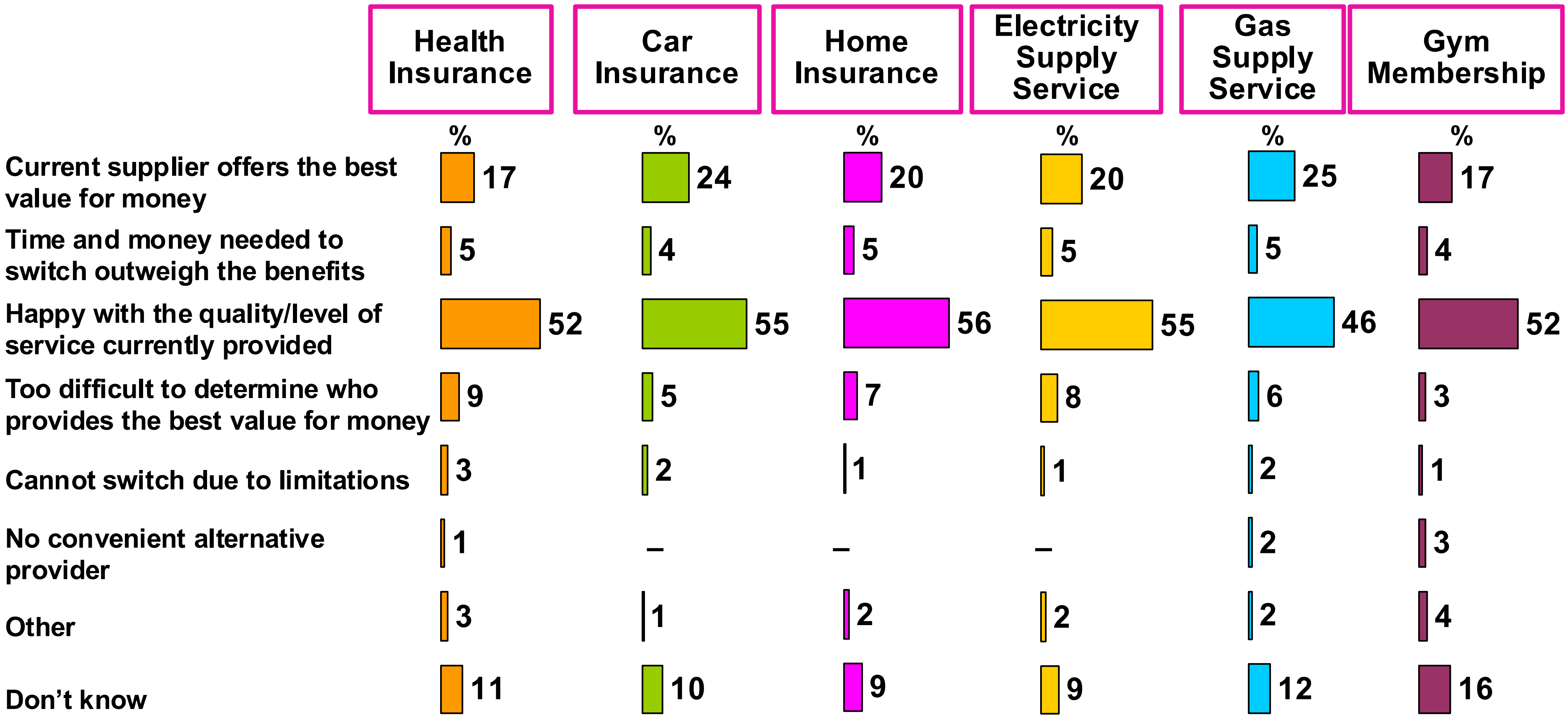
(Base: All that have not switched provider within the past 12 months)



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Research Background and Methodology

Research Background and Methodology

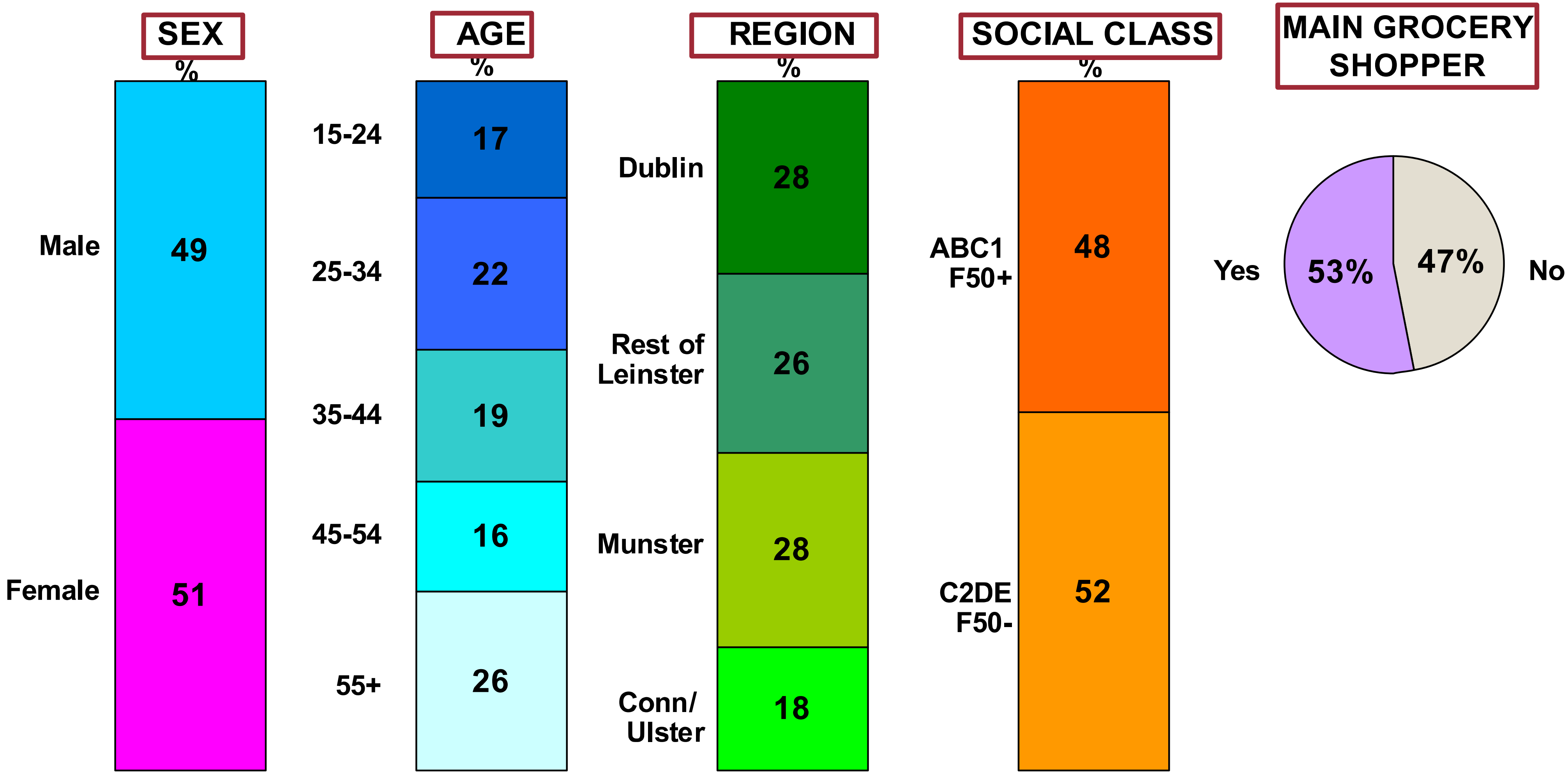
Nov/Dec 2007 → Aug 2008 → Nov/Dec 2008 → May/June 2009 → Nov/Dec 2009 → June 2010 → Nov/December 2010 → May/June 2011 → Nov 2011

Current Wave

- The research was conducted by means of face-to-face interviewing with 1,000 people between the ages of 15-74.
- To ensure that the data is nationally representative, quotas were applied on the basis of age, gender and social class.
- Interviewing was conducted over a four week period in November 2011.

Profile of Sample - I

(Base: All aged 15-74 – 1,000)



Profile of Sample – II – Internet Use

(Base: All aged 15-74 – 1,000)

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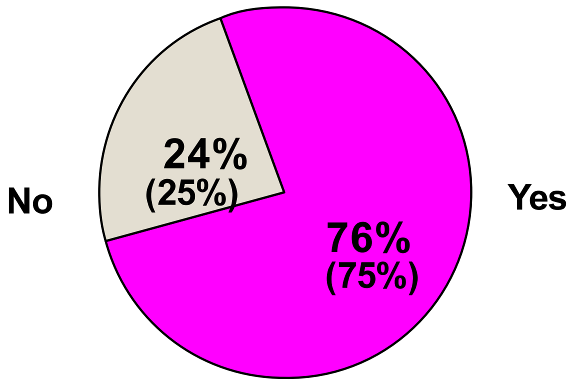
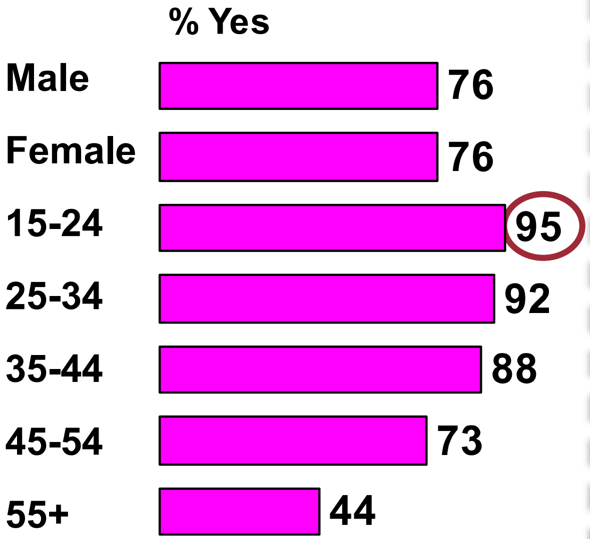
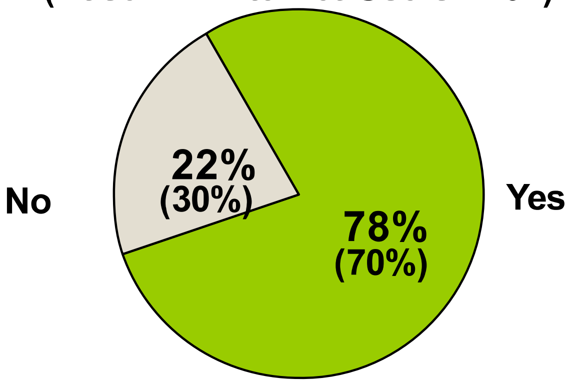
USE INTERNET

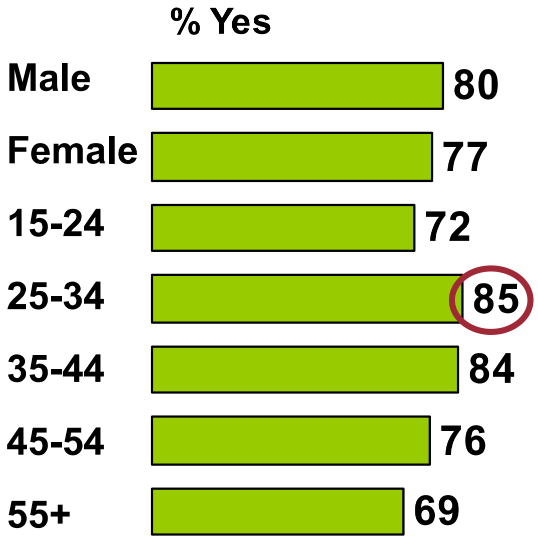




EVER PURCHASED ONLINE

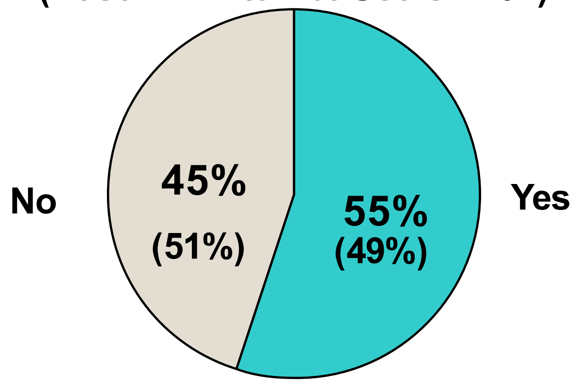
(Base: All Internet Users - 762)

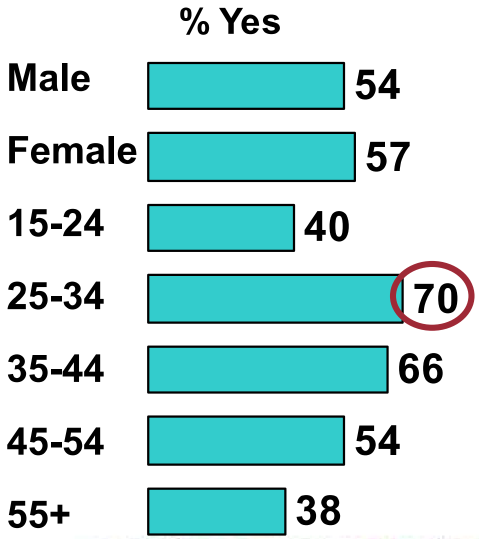




BANKING ONLINE

(Base: All Internet Users - 762)





() = May/June 2011

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Profile of Sample – III – Social Media

(Base: All aged 15-74 – 1,000)

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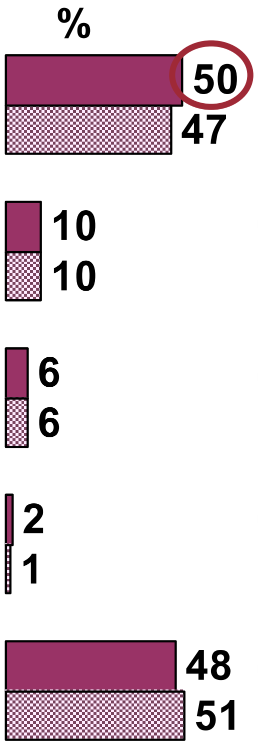
Nov 2011
May/June 2011

Higher Amongst

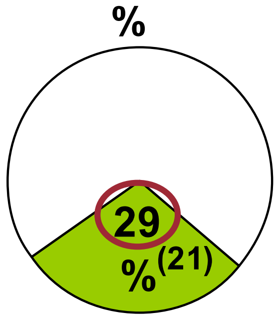
Regular users of ....

facebook
twitter
bebo
LinkedIn
None of These



Regular users of	Higher Amongst
facebook	15-24 86% ABC1F50 59% Dublin 55%
twitter	15-24 21%
bebo	
LinkedIn	
None of These	55+ 86% C2DEF50- 56% Munster 53%

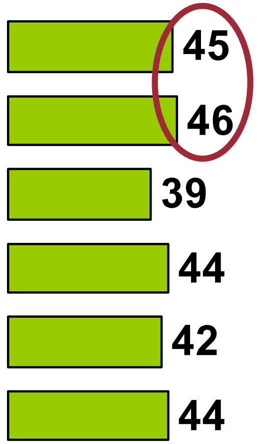
Type of phone



Have a 'Smart phone'

Higher amongst:

15-24's
25-34's
ABC1/F50+
Working full time
Students
Dublin



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