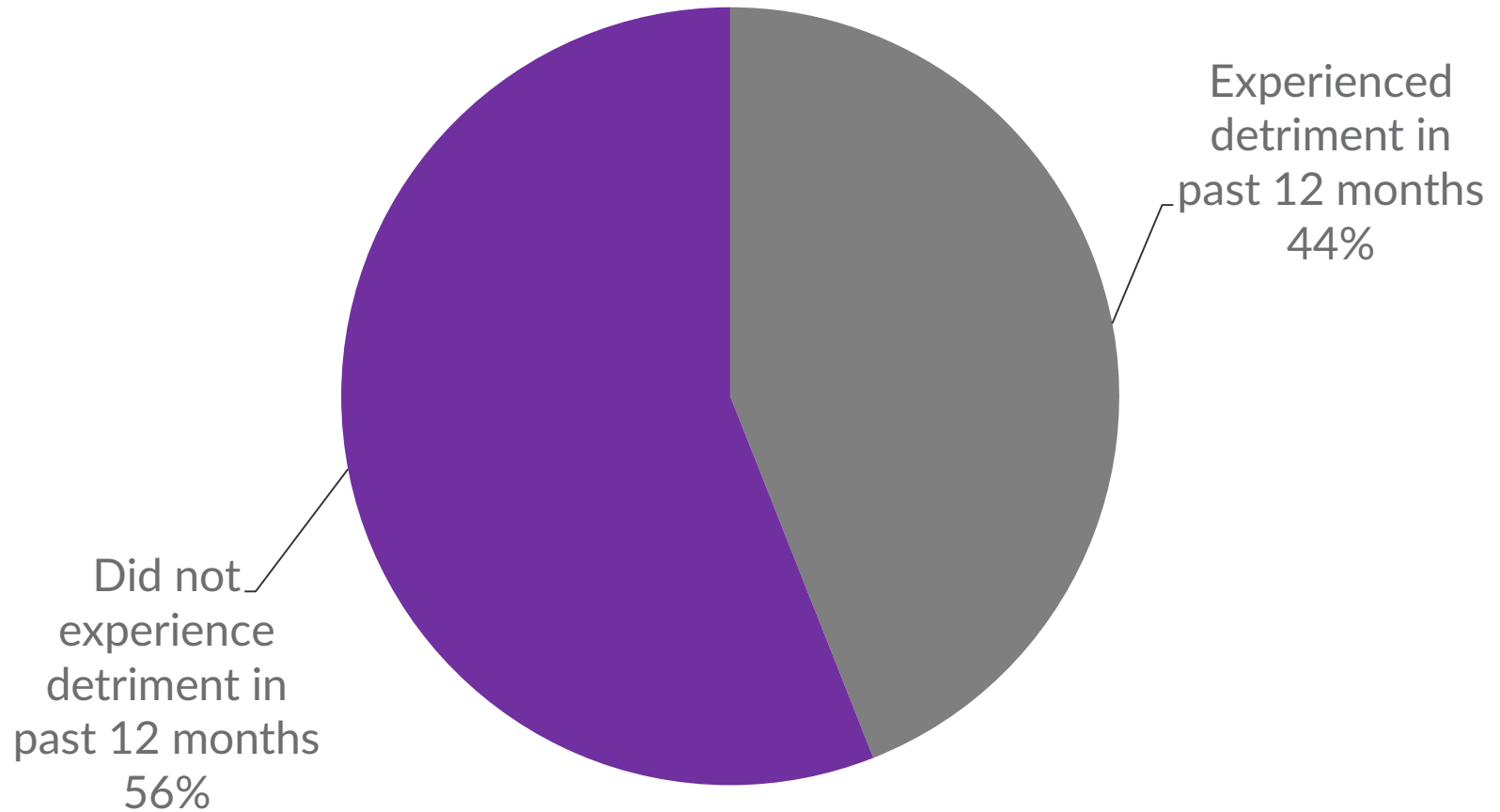




# Consumer Detriment Survey 2014

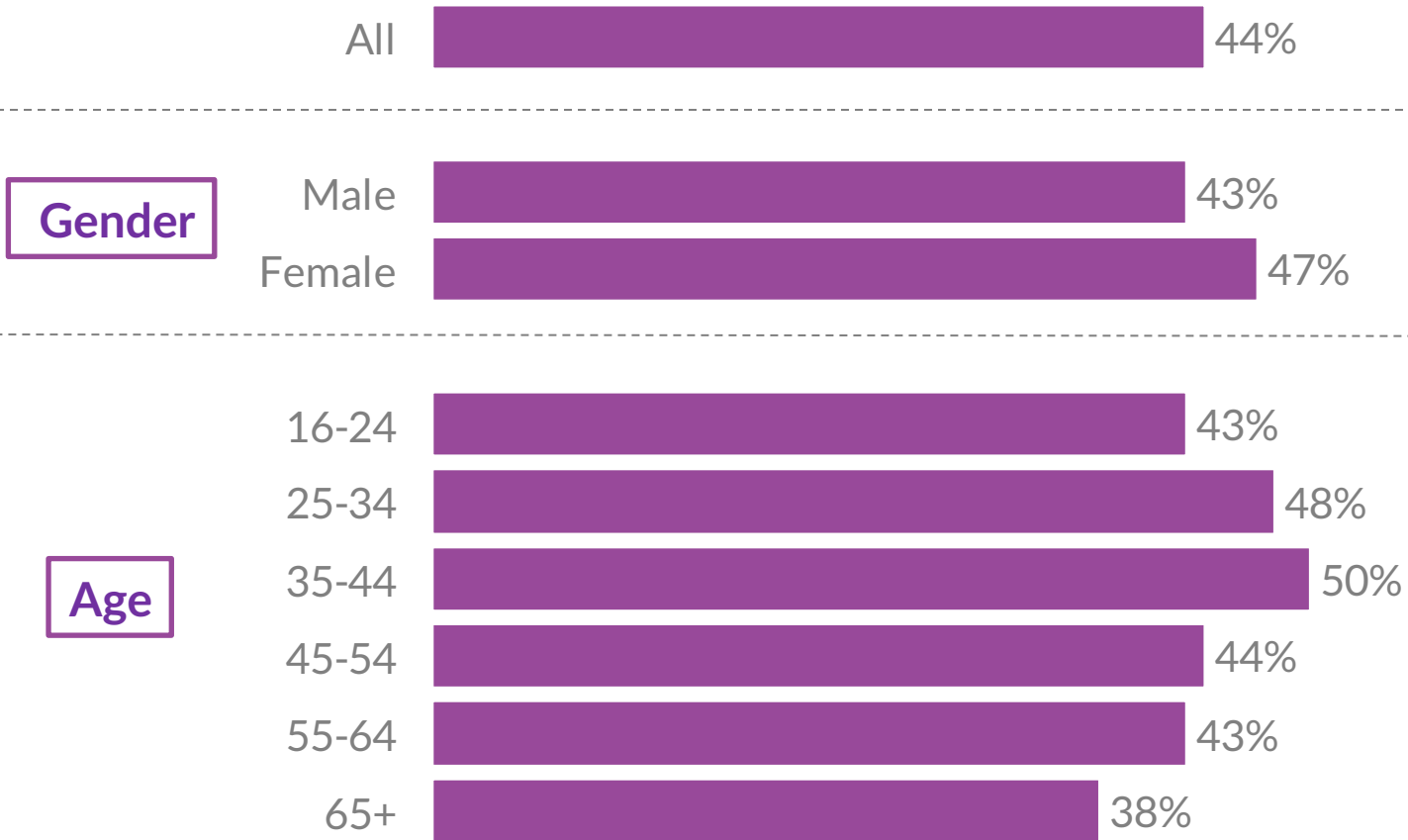
# Consumer Detriment – Findings

# Experience of Consumer Detriment



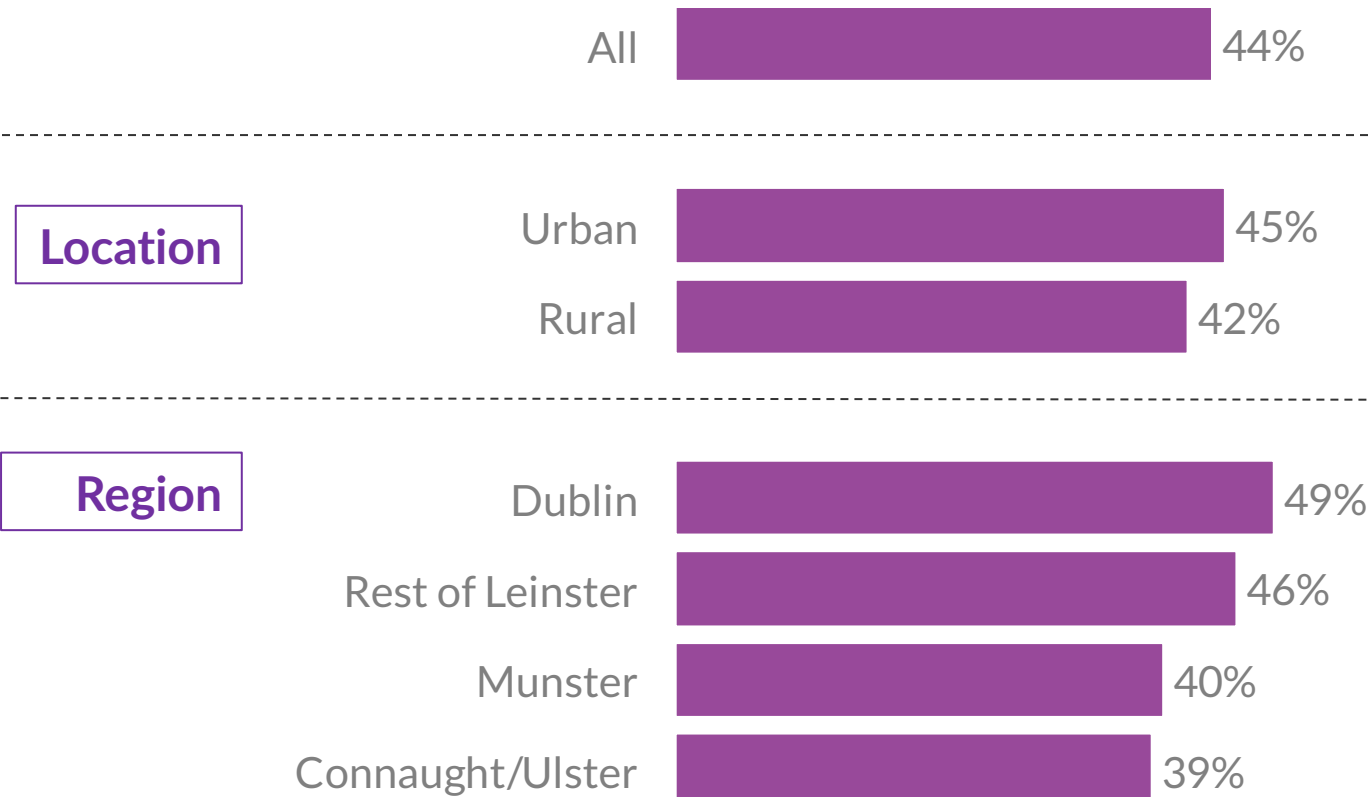
Base: All Respondents: 2,504

# Detriment by Gender and Age



Base: All Respondents: 2,504

# Detriment by Location and Region



Base: All Respondents: 2,504

# Detriment by Social Class and Working Status

All 44%

## Social Class

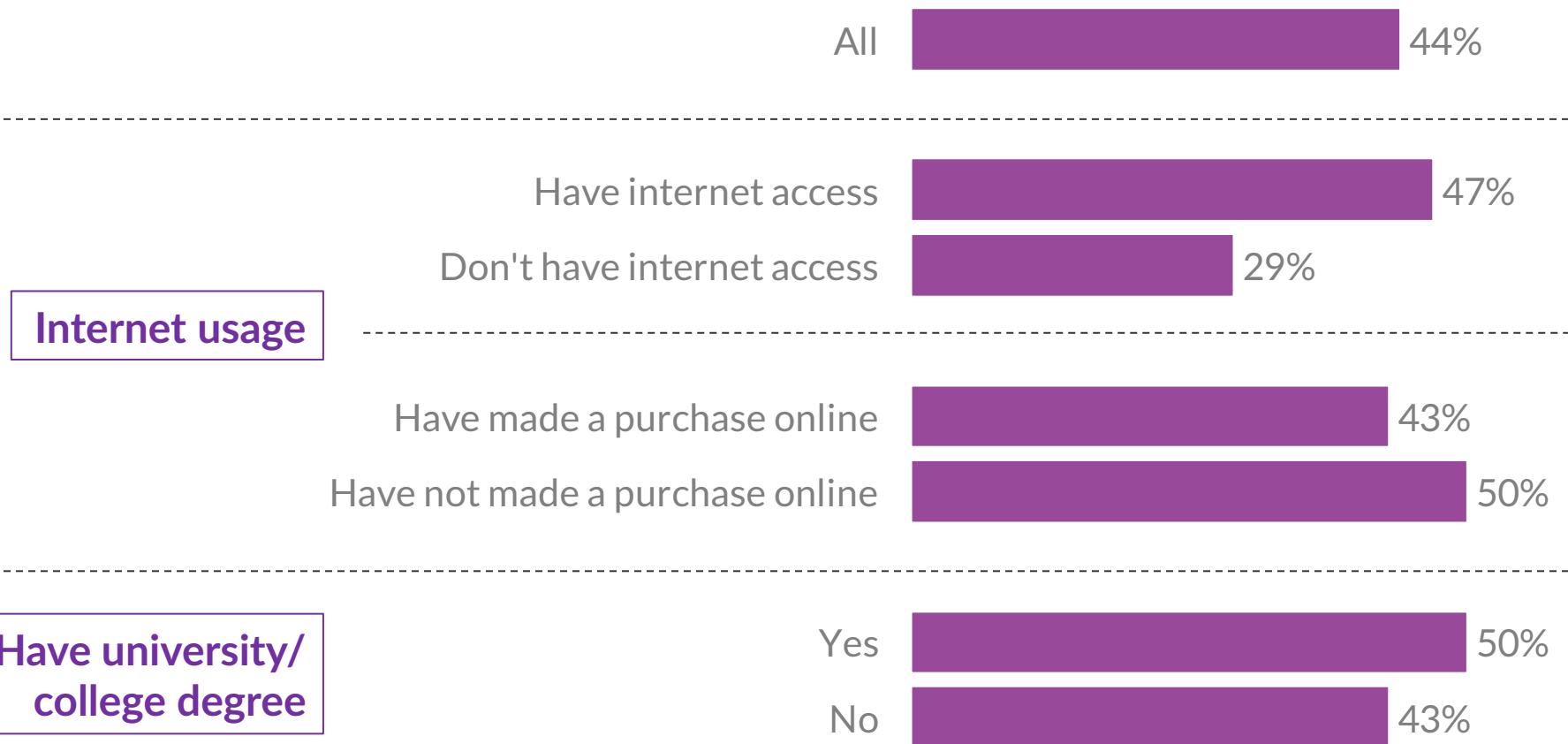


## Working Status



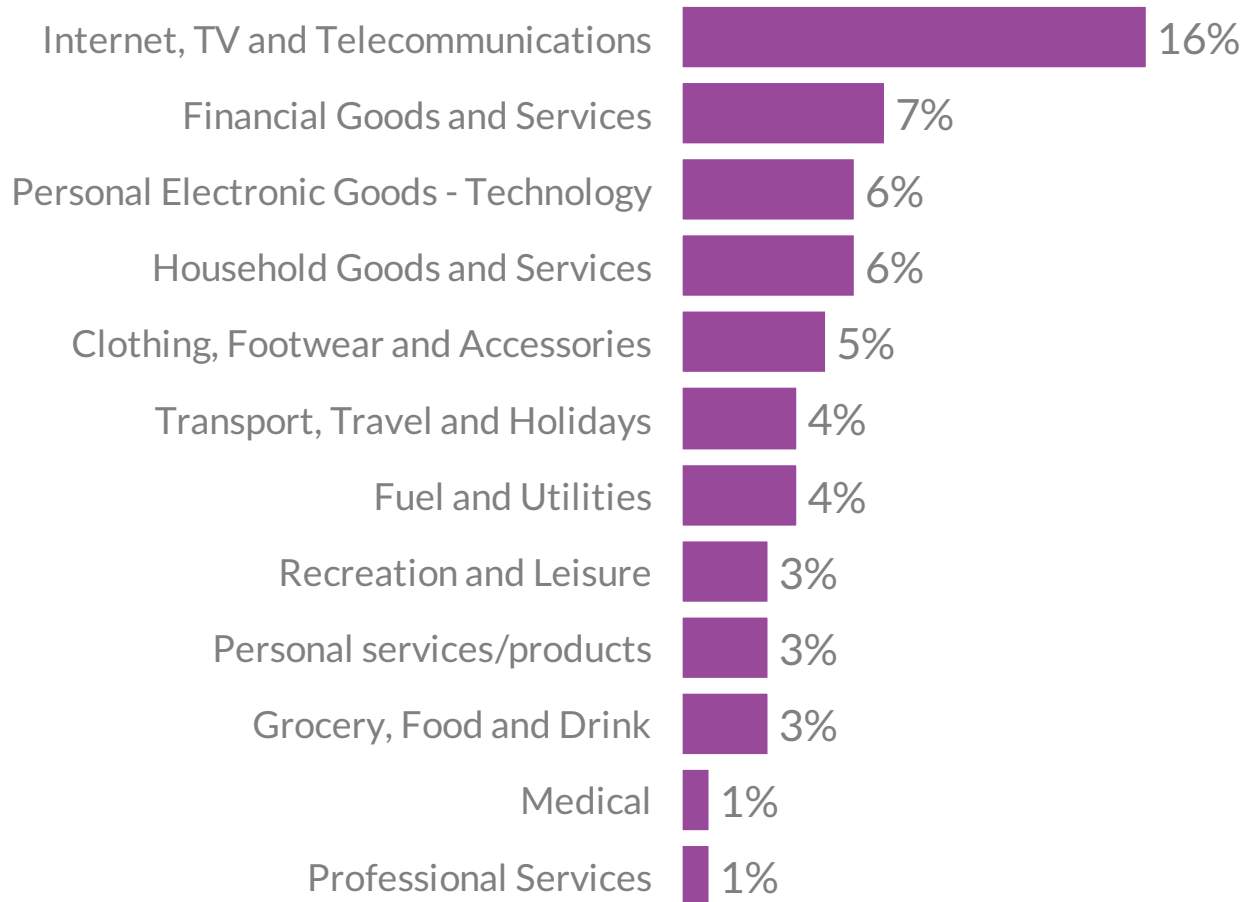
Base: All Respondents: 2,504

# Detriment by Internet Usage and Education



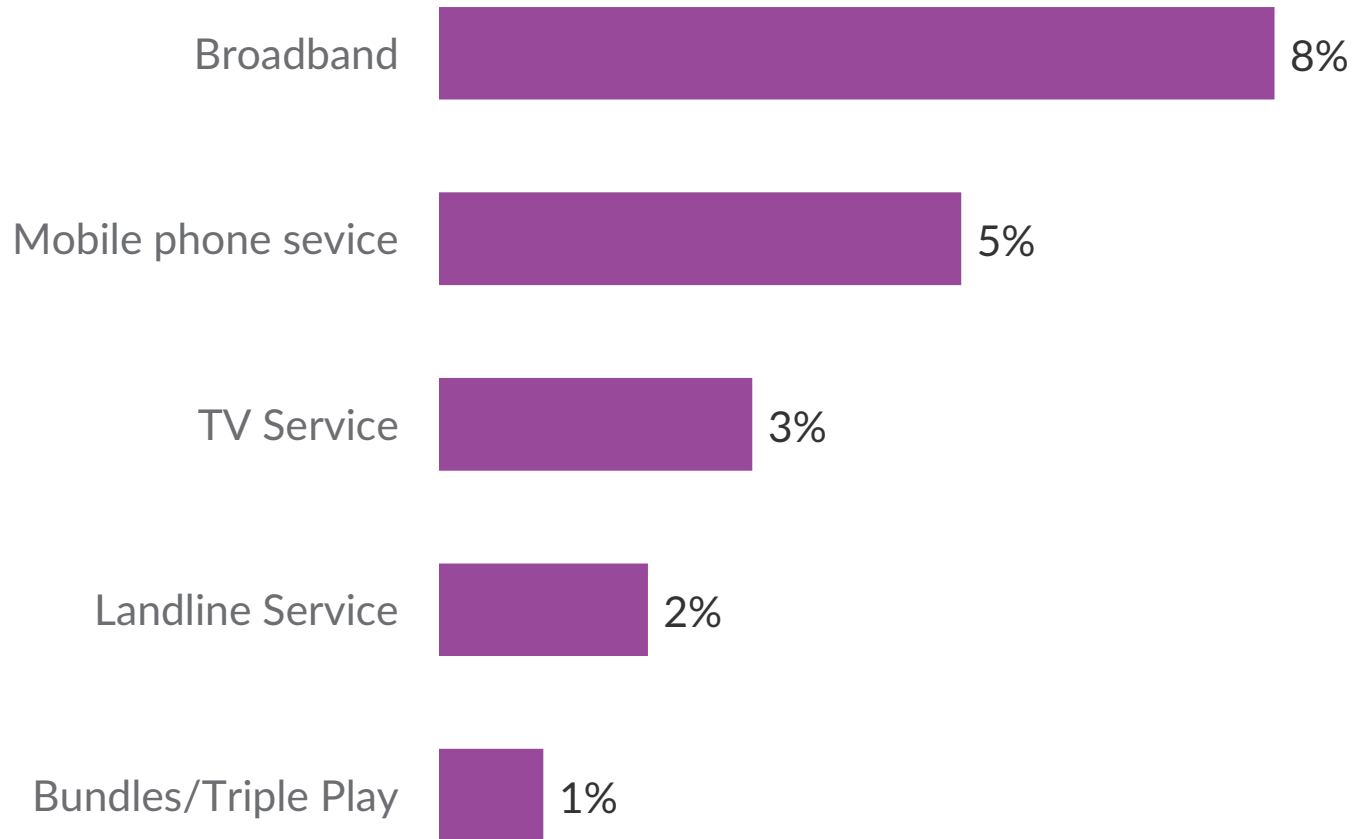
Base: All Respondents: 2,504

# Detriment by Good or Service Category



Base: All Respondents: 2,504

# Detriment by Internet, TV and Telecommunications sub-sectors



Base: All Respondents: 2,504

# Detriment by Main Problem Type

<i>Base</i>	1095
Product or service fault/defection	58%
Cost/pricing issues	14%
False/misleading/ incorrect sales issues	13%
Refund issues	7%
Financial product/ service issues	7%
Product/service delivery/ collection issues	6%
Repair issues	6%
Deal/voucher website issues	6%
Cancellation issues	4%
Guarantee/warranty issues	4%
Contract terms and conditions issues	3%
Other problems	1%

Base: All respondents experiencing detriment: 1,095

# Detriment - Method of Purchase

	Total	Internet, TV and Telecommunications	Financial Goods and Services	Personal Electronic Goods – Technology	Household Goods and Services	Clothing, Footwear and Accessories	Fuel and Utilities	Transport, Travel and Holidays	Recreation and Leisure	Grocery, Food and Drink	Personal services/ Products
<i>Base</i>	1693	496	180	165	165	150	119	97	90	89	89
In person	69%	53%	71%	82%	92%	76%	55%	60%	69%	98%	60%
Telephone order	17%	37%	17%	3%	2%	0%	32%	6%	8%	0%	7%
Internet	11%	9%	8%	11%	4%	19%	5%	35%	22%	2%	16%
Other	3%	3%	3%	3%	2%	3%	6%	-	2%	-	12%
Don't know	2%	2%	3%	1%	1%	3%	3%	2%	0%	0%	7%

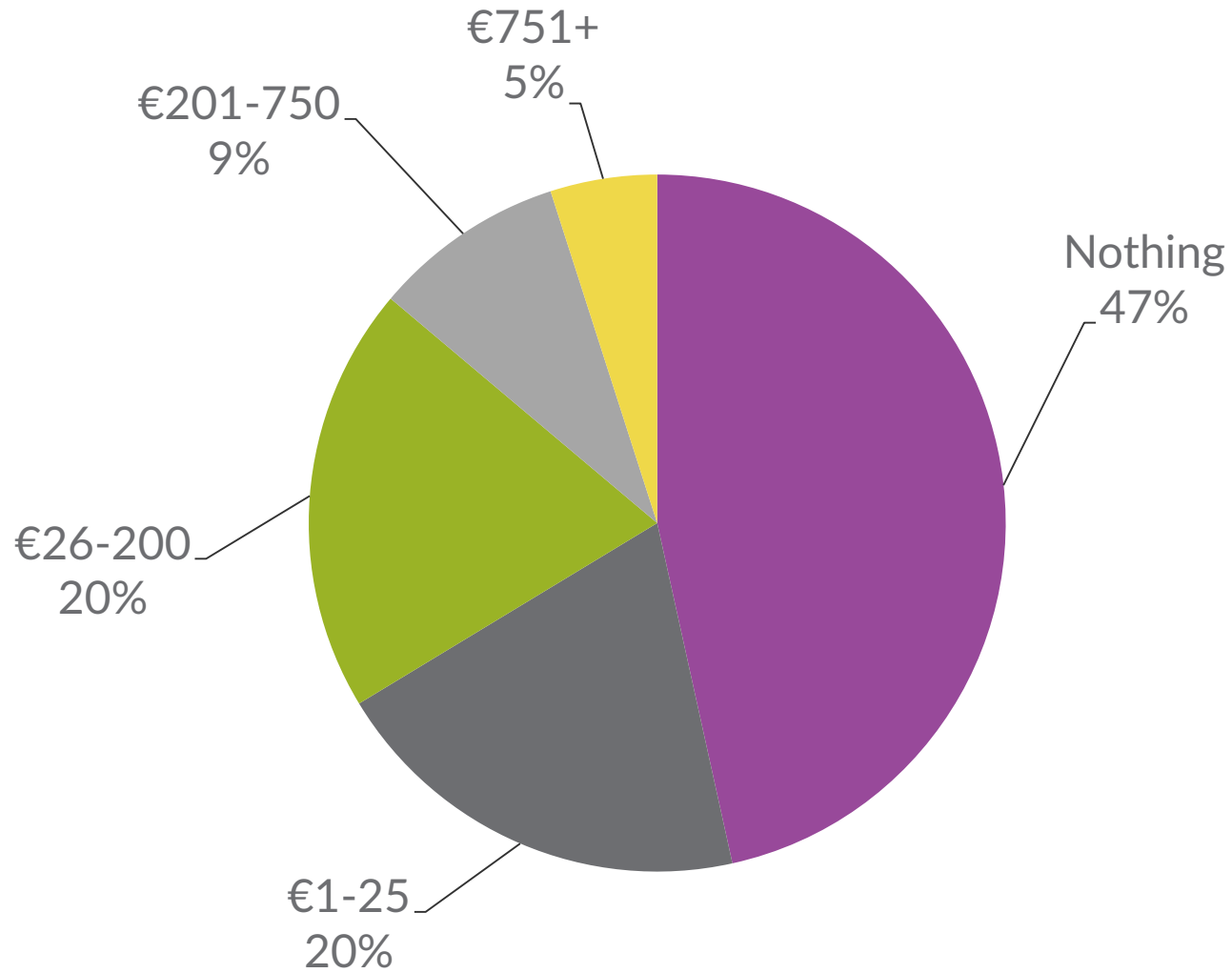
Base: All main problems with goods/services : 1,693

# Average Cost of Detriment by Category

Cost Category	Average Cost Overall	% Problems incurring this cost	Average cost among problems incurring this cost
The cost of the original product or service, if it was unusable or was not delivered and you did not buy a replacement/substitute	€48	9	€508
Reduction in value of the goods concerned as a result of the problem	€29	6	€477
Cost to you of lost earnings by your not being able to work while taking time out to resolve the problem	€24	4	€640
Costs of any knock-on/consequential damage or inconvenience caused to you or any of your possessions as a result of the problem (one example of this would be a household appliance leaking and damaging something else)	€23	5	€431
Cost incurred as a result of over-payment that has not as yet been re-imbursed	€21	7	€304
Resolving the problem by buying a replacement-substitute product or alternative service at your own expense	€19	9	€210
Repairing or resolving the problem at your own expense, e.g. the cost of repairs	€18	6	€282
Costs to you on any legal matters or for legal advice	€8	2	€439
Cost to you of any telephone calls, postage or stationery	€6	27	€22
Any travel costs you have incurred	€6	15	€42
Costs to you of getting any other type of expert advice or assistance	€4	3	€146
Any other ways not already covered in which you have spent money as a result of the problem	€2	2	€127
<b>Overall Average Cost Per Problem</b>	<b>€209</b>		

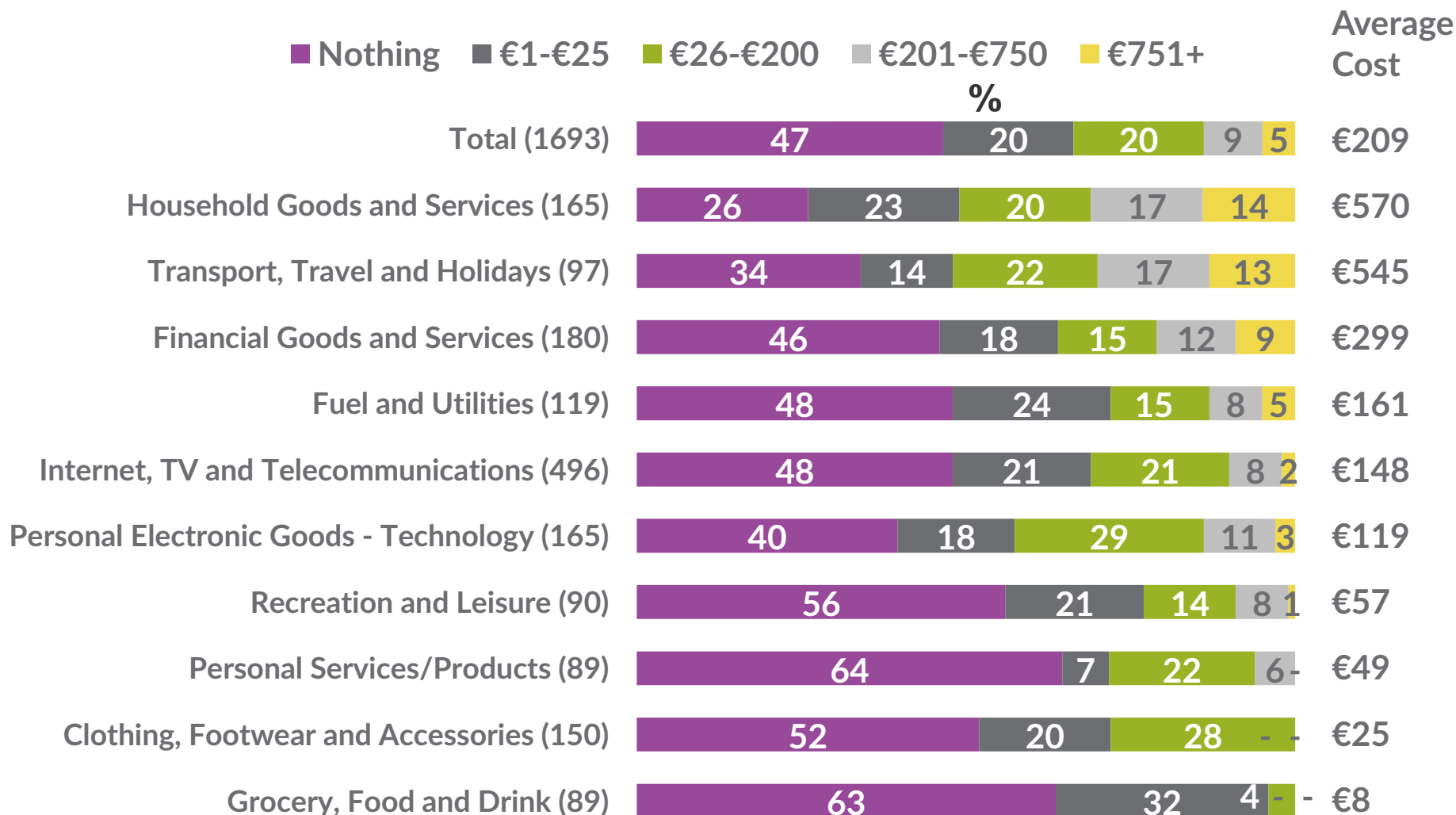
Base: All main problems with goods or services: 1,693

# Incurred Cost of Detriment



Base: All main problems with goods or services: 1,693

# Financial Detriment by Good or Service Category



Base: All main problems with goods or services: 1,693

# Overall Financial Detriment by Good or Service Category

	% of Problems	% of Value	€
Household Goods and Services	9	25	123,643,424
Internet, TV and Telecommunications	29	21	102,934,073
Transport, Travel and Holidays	6	16	79,169,728
Financial Goods and Services	11	16	78,042,056
Medical	2	6	29,305,494
Personal Electronic Goods - Technology	10	5	27,192,100
Fuel and Utilities	7	5	26,824,873
Professional Services	1	2	8,430,245
Recreation and Leisure	5	1	7,124,635
Personal Services/Products	10	1	6,113,020
Clothing, Footwear and Accessories	9	1	5,238,009
Grocery, Food and Drink	5	*	1,051,493

*Overall financial detriment*  
€495,069,150

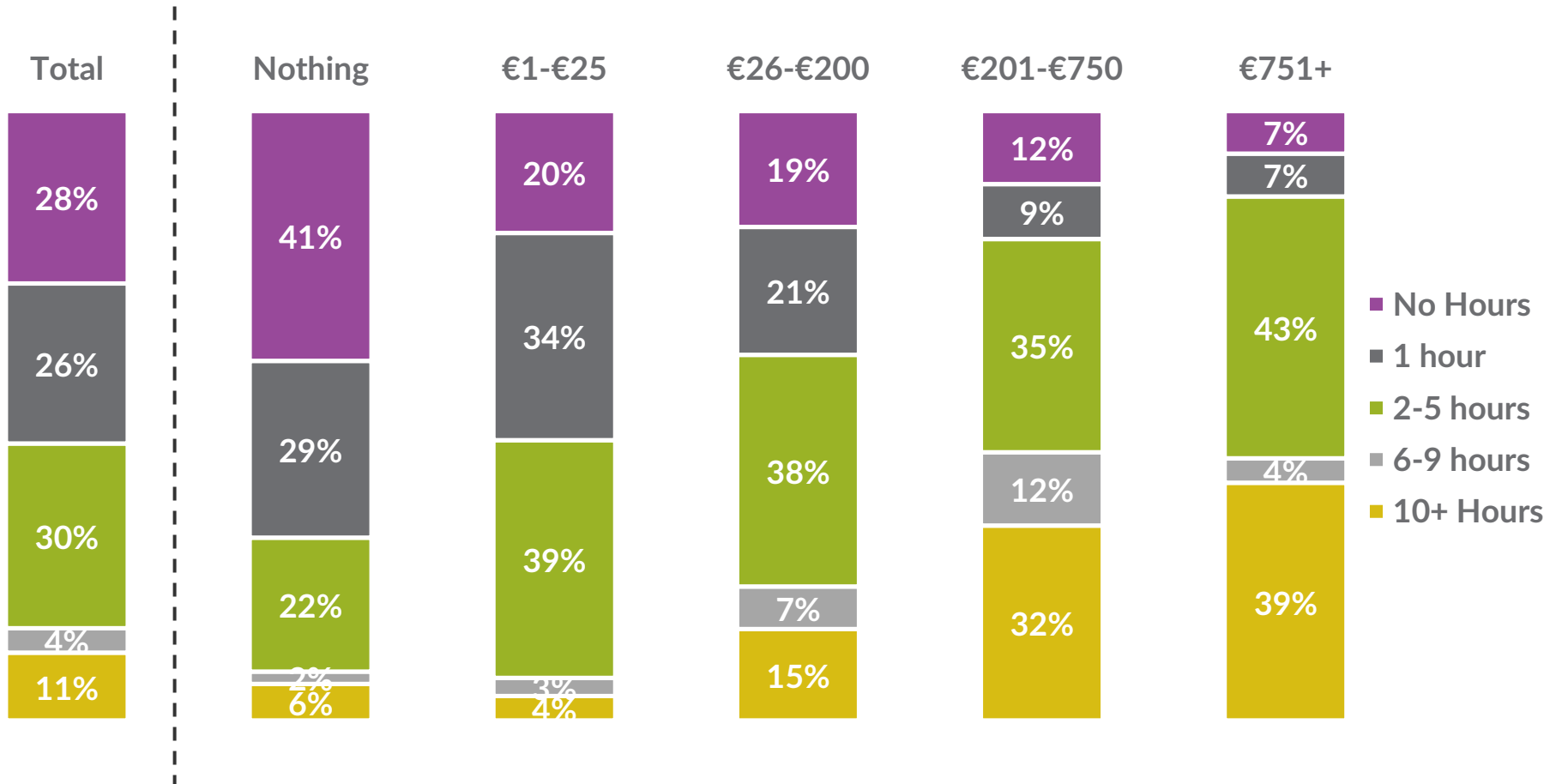
Base: All main problems with goods or services: 1,693

# Contribution to Overall Financial Detriment

Cost Category	Cost Prevalence	Total Cost
€201 +	14% of consumer problems 91% of financial detriment	€452,359,979
€26-€200	20% of consumer problems 8% of financial detriment	€38,083,205
€1 to €25	20% of consumer problems 1% of financial detriment	€4,625,965
Unvalued	47% of consumer problems 0% of financial detriment	€ -

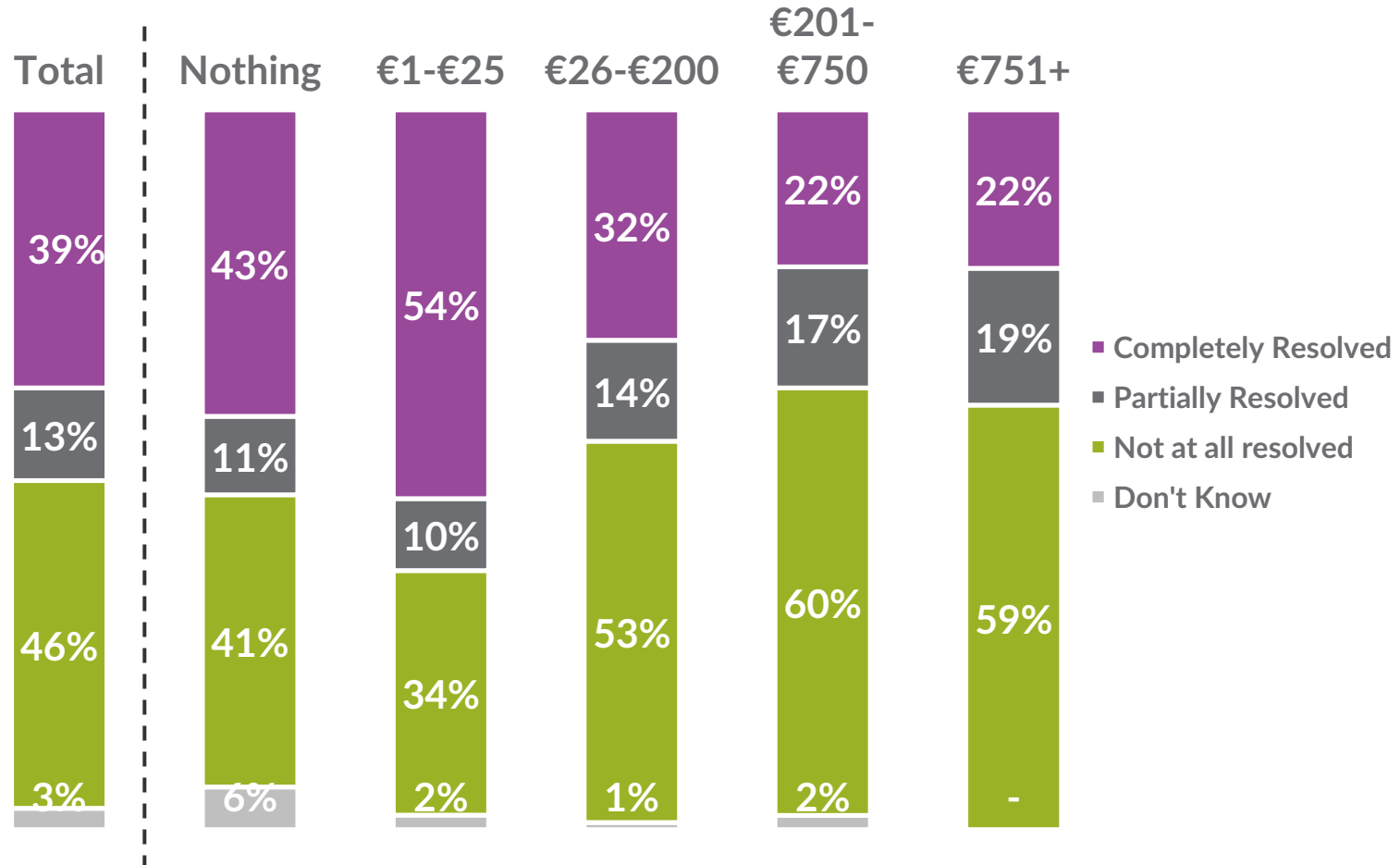
Base: All main problems with goods or services: 1,693

# Personal Time Used by Financial Detriment



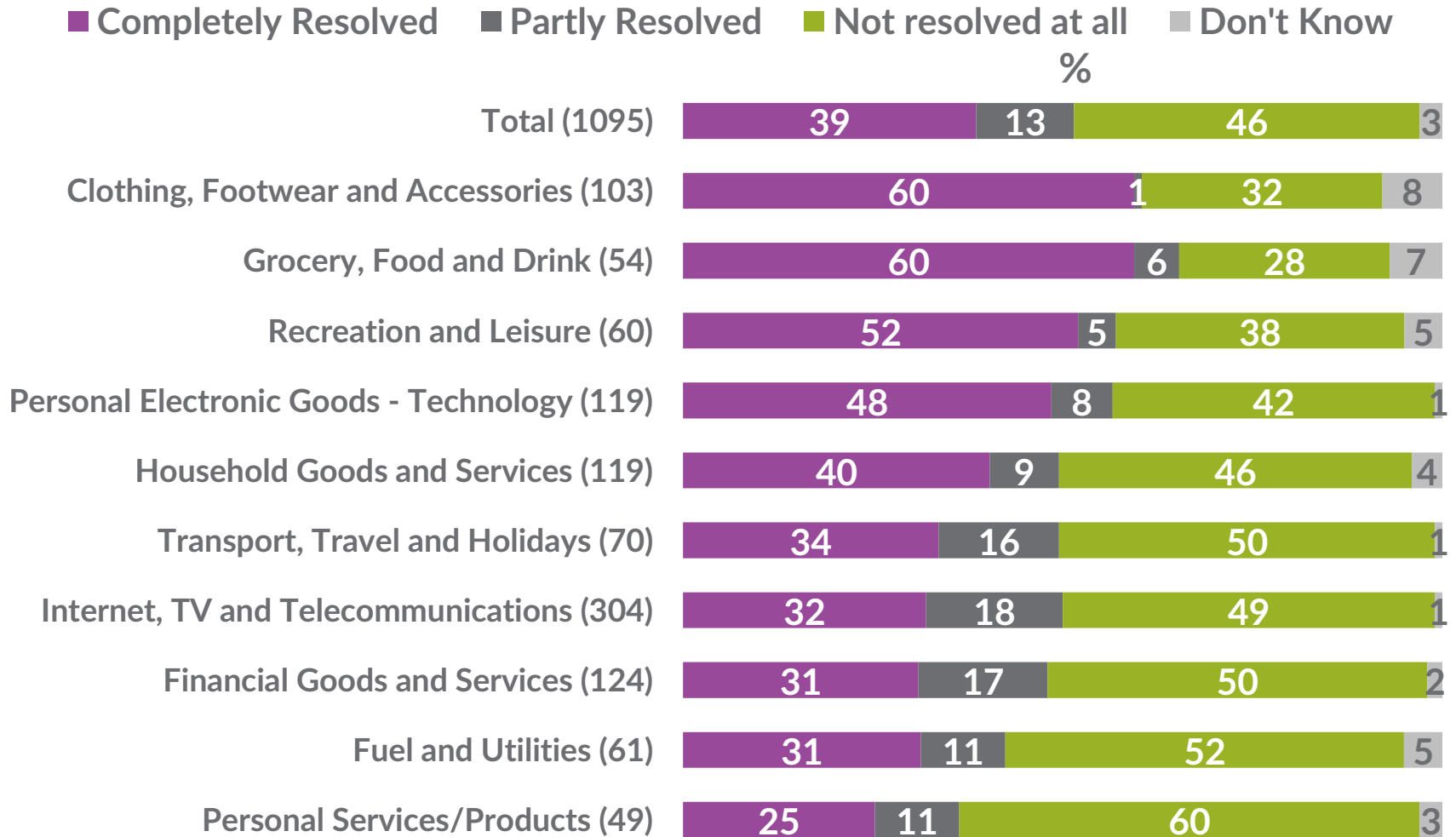
Base: All main problems with goods or services : 1,693

# Problem Resolution Status by Value of Financial Detriment experienced



Base: All respondents experiencing detriment: 1,095

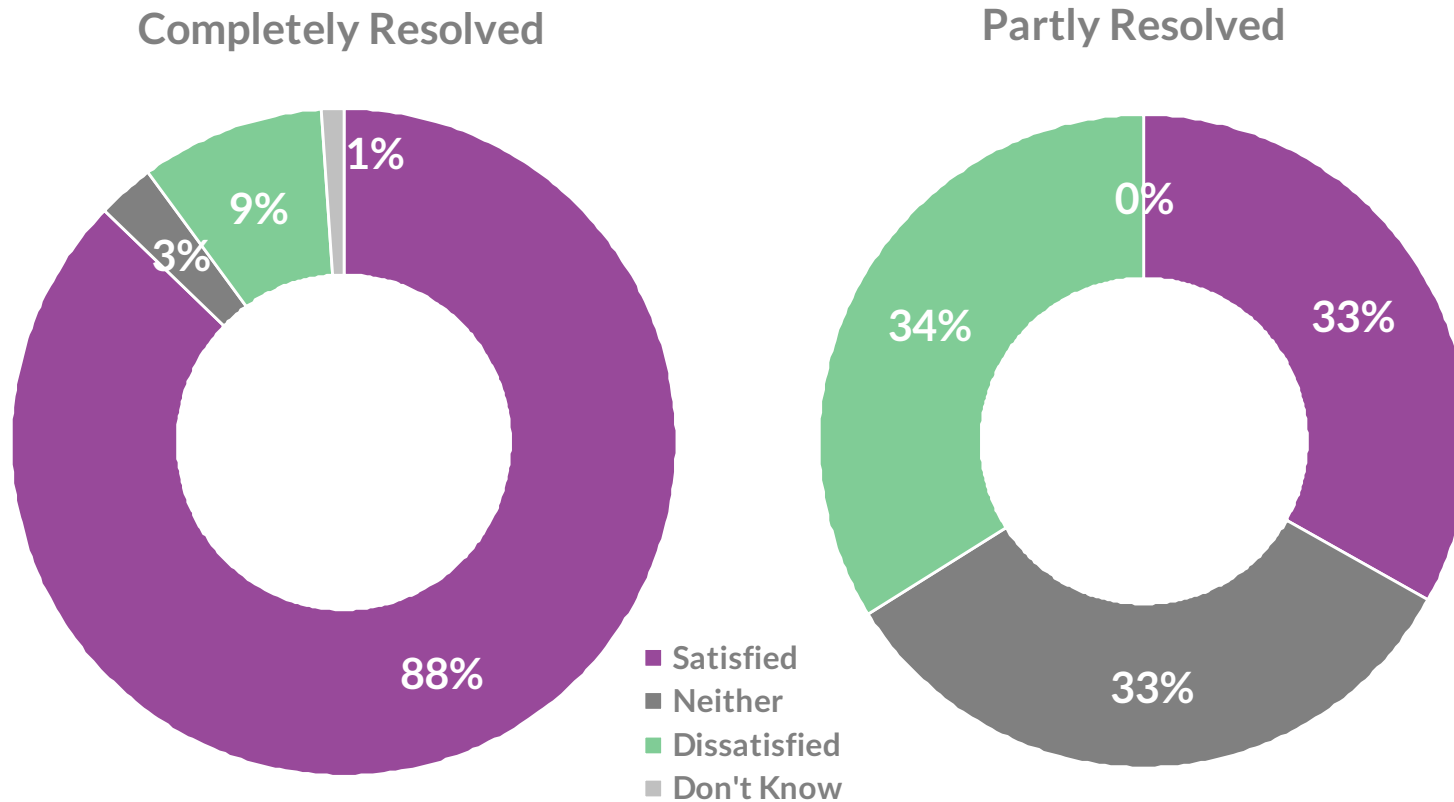
# Problem Resolution Status by Good or Service Category



Base: All respondents experiencing detriment: 1,095

\*Medical (24) and Professional Services (8) sub-categories are not shown on graph due to small base sizes, however are included in the Total data

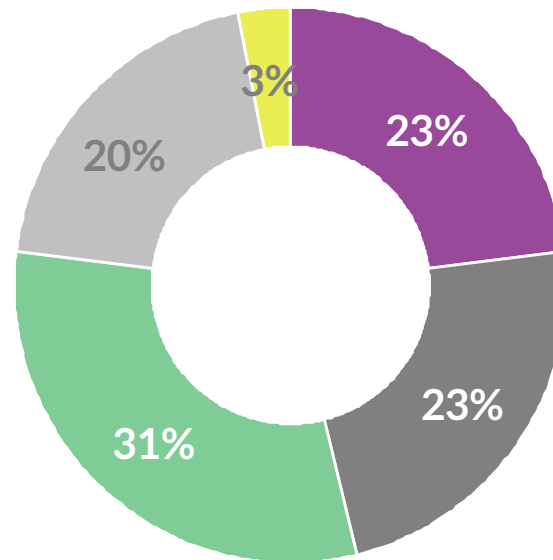
# Problem Resolution - Satisfaction Levels



Base: All respondents who took action and have a completely resolved problem: 306  
Partially resolved problem: 102

# Intention to Seek Resolution to Problem

### Pursuit Intentions

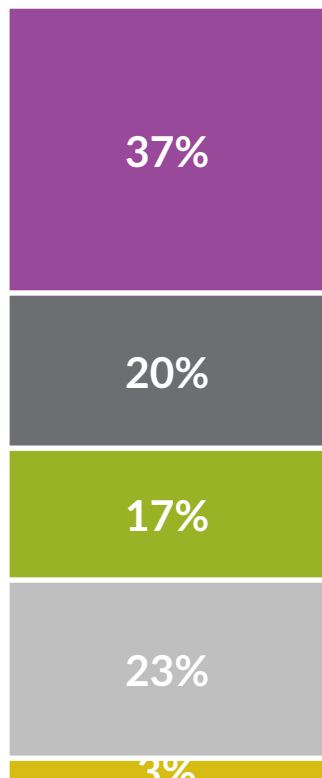


- Pursue problem until completely resolved
- Pursue problem, see what happens
- Have pursued/do not intend to pursue further
- Have not pursued/no intention of
- Don't know

Base: All with partly/not resolved problem: 642

# Detriment - Impacts on Future Purchase Behaviour

Using the company in future



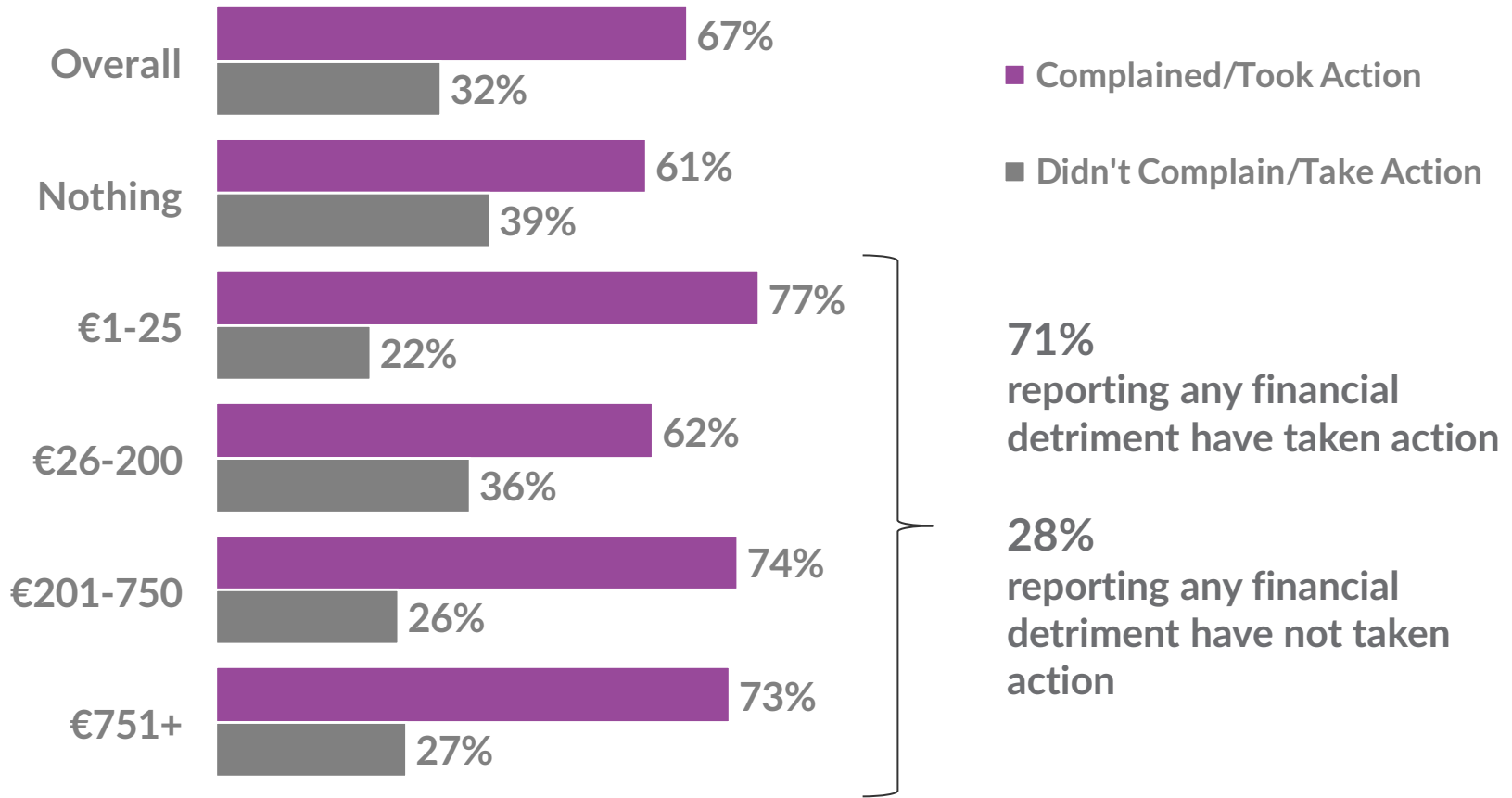
Purchasing product/service in future



- A great deal
- A fair amount
- A little
- Not at all
- Don't know

Base: All respondents experiencing detriment: 1,095/  
All who will not definitely need to repurchase: 534

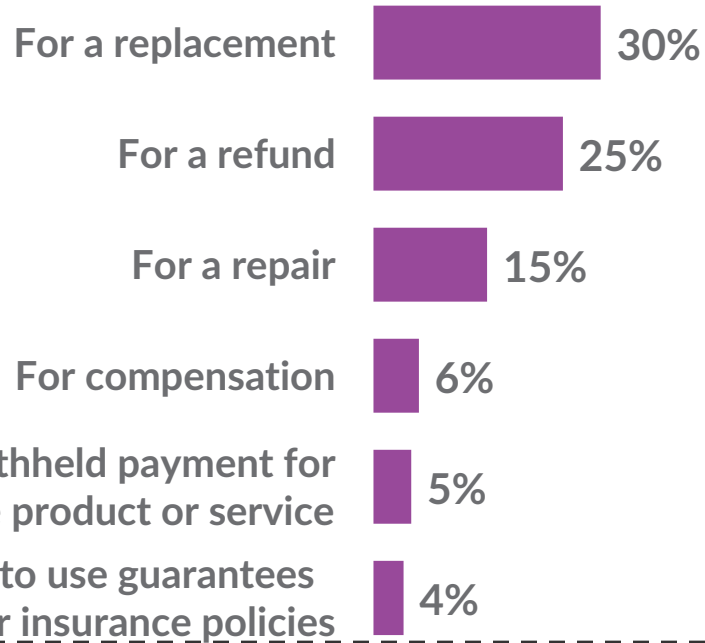
# Consumer Actions Taken by Levels of Financial Detriment - I



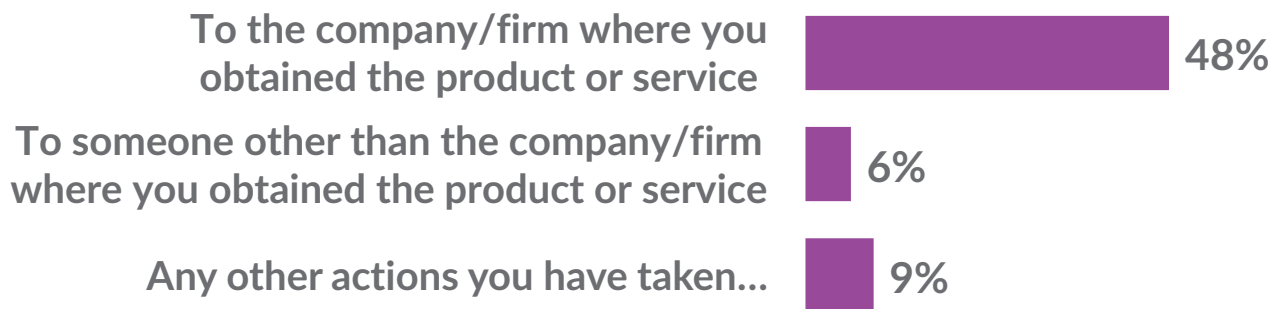
Base: All respondents experiencing detriment: 1,095

# Consumer Actions by Financial Detriment - II

Asked the company from where you obtained the product or service...



Made a complaint...



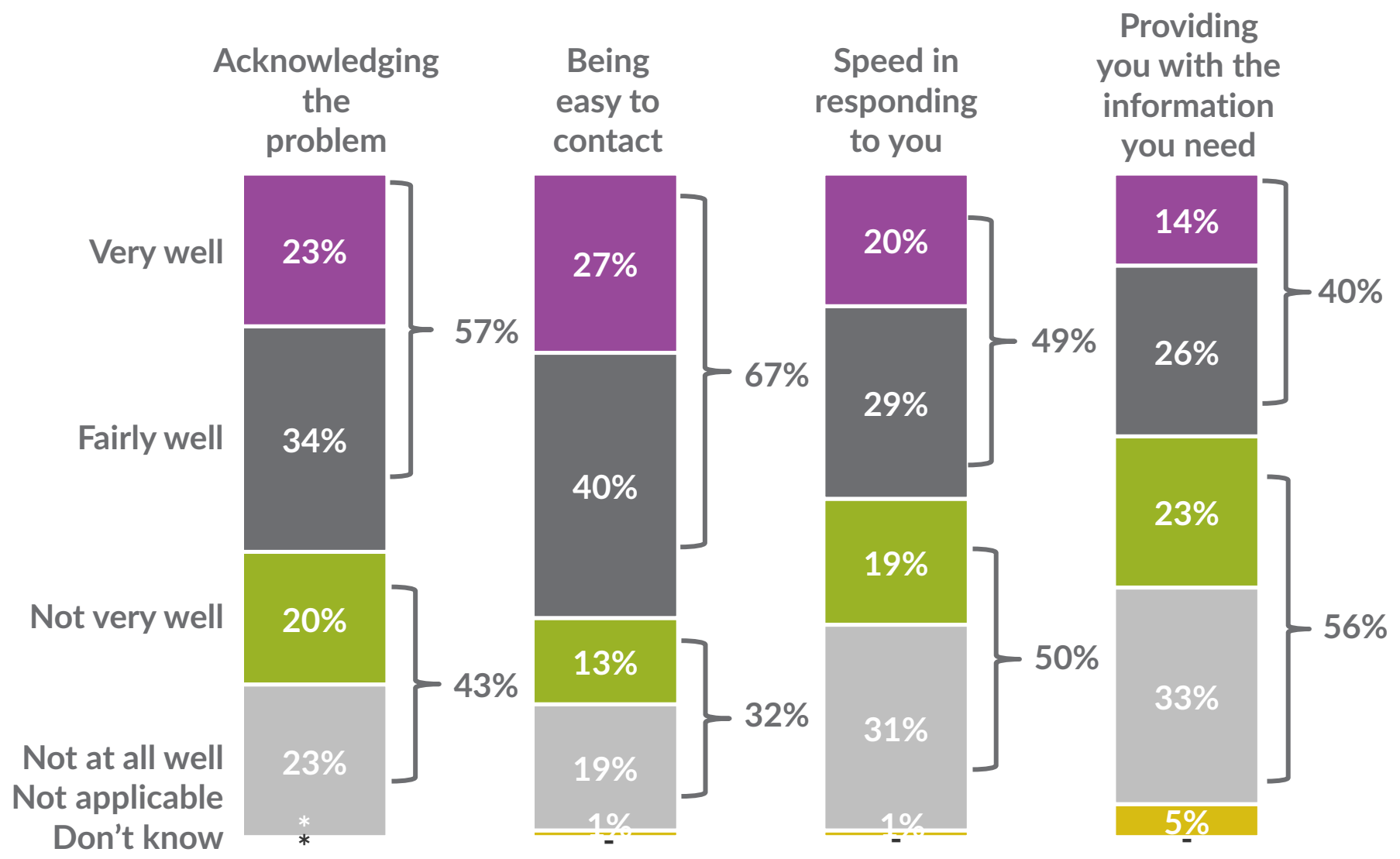
Base: All respondents who had taken action: 735

# Company Actions



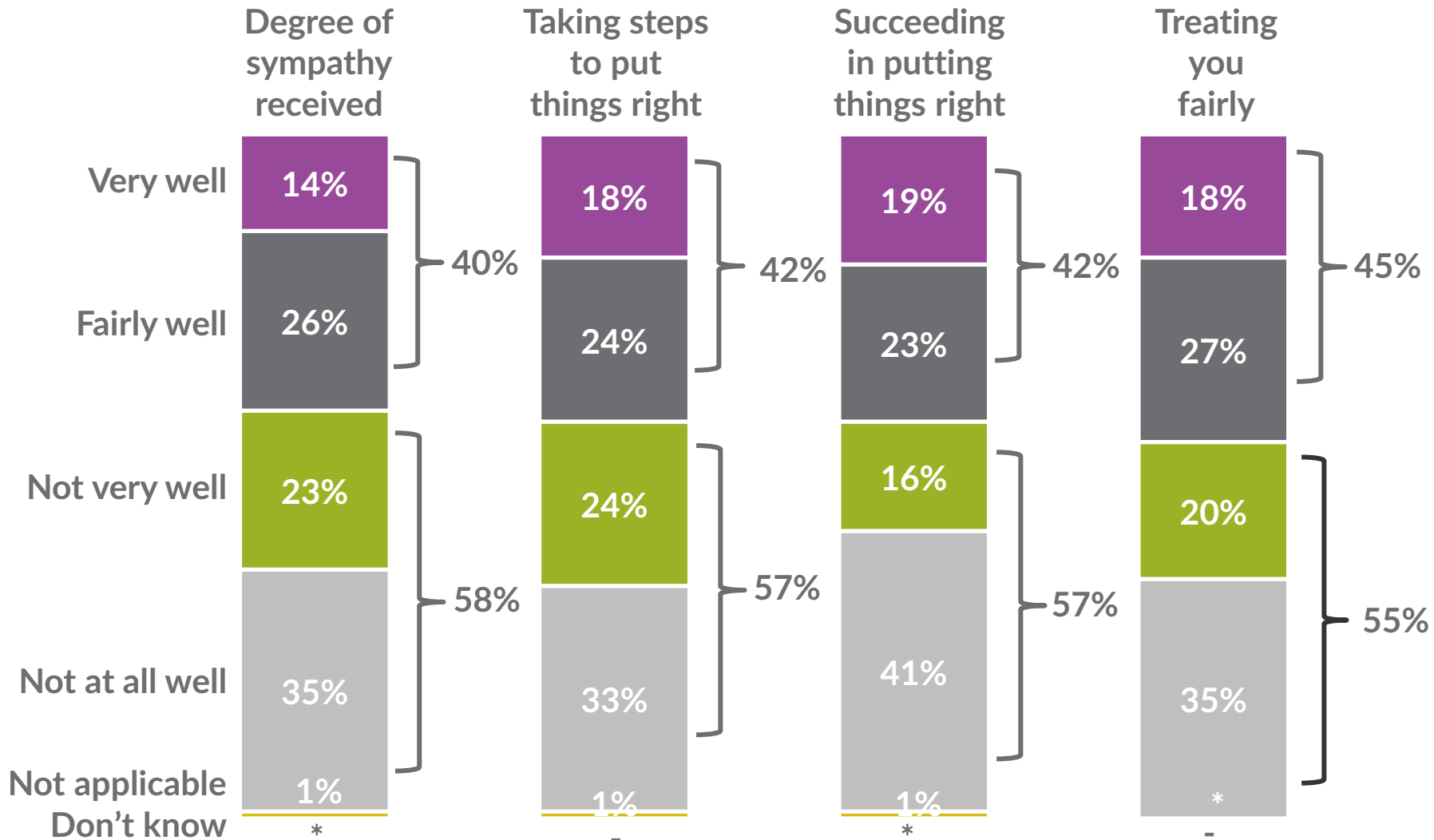
Base: All respondents who contacted the company/firm: 672

# Evaluation of Company/Firm Meeting Consumers' Needs - I



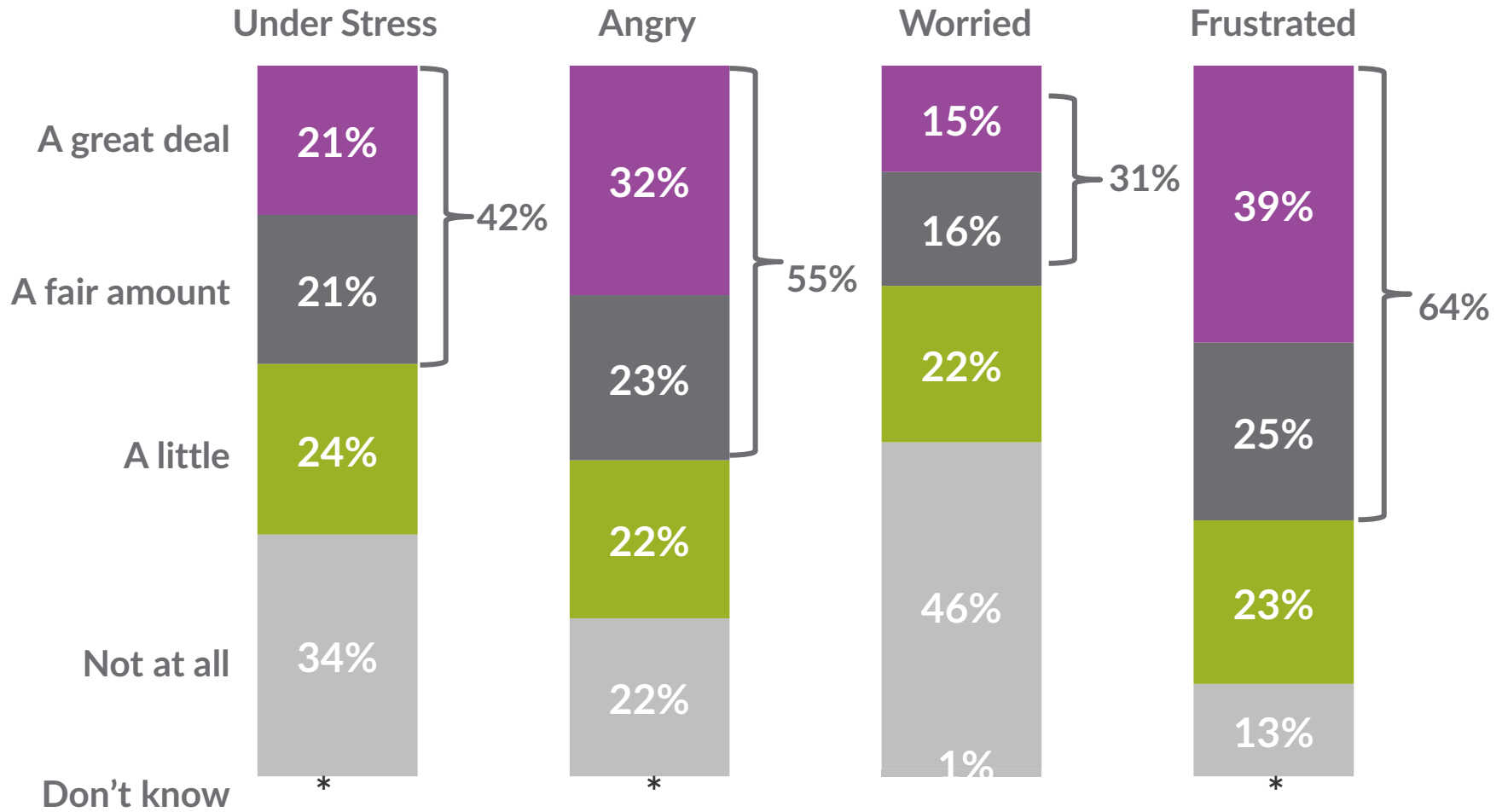
Base: All respondents who contacted the company/firm: 672

# Evaluation of Company/Firm Meeting Consumers' Needs - II



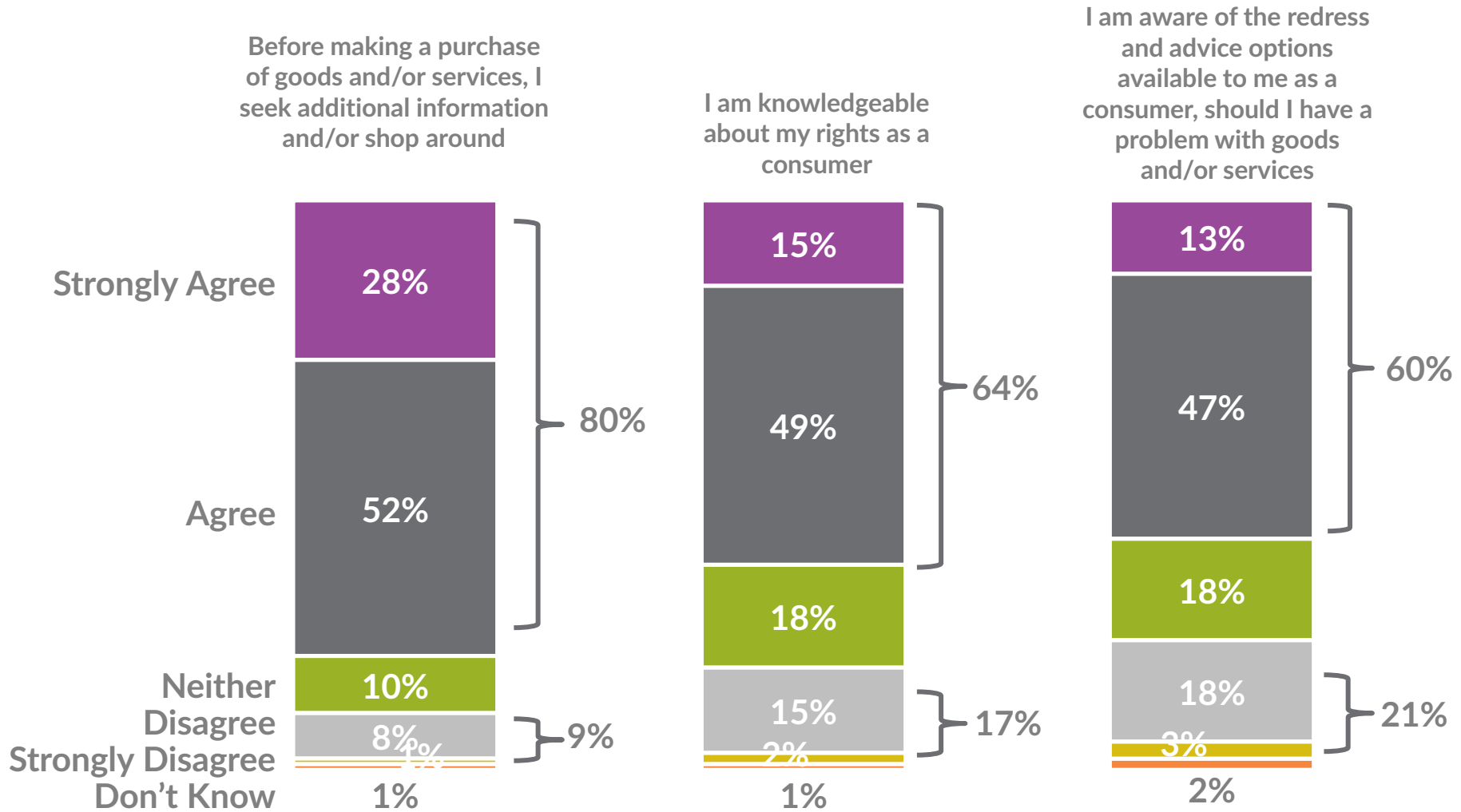
Base: All respondents contacting the company/firm: 672

# Consumers' Emotional Effects of Detriment



Base: All respondents experiencing detriment: 1,095

# Consumer Attitudes and Behaviour - II



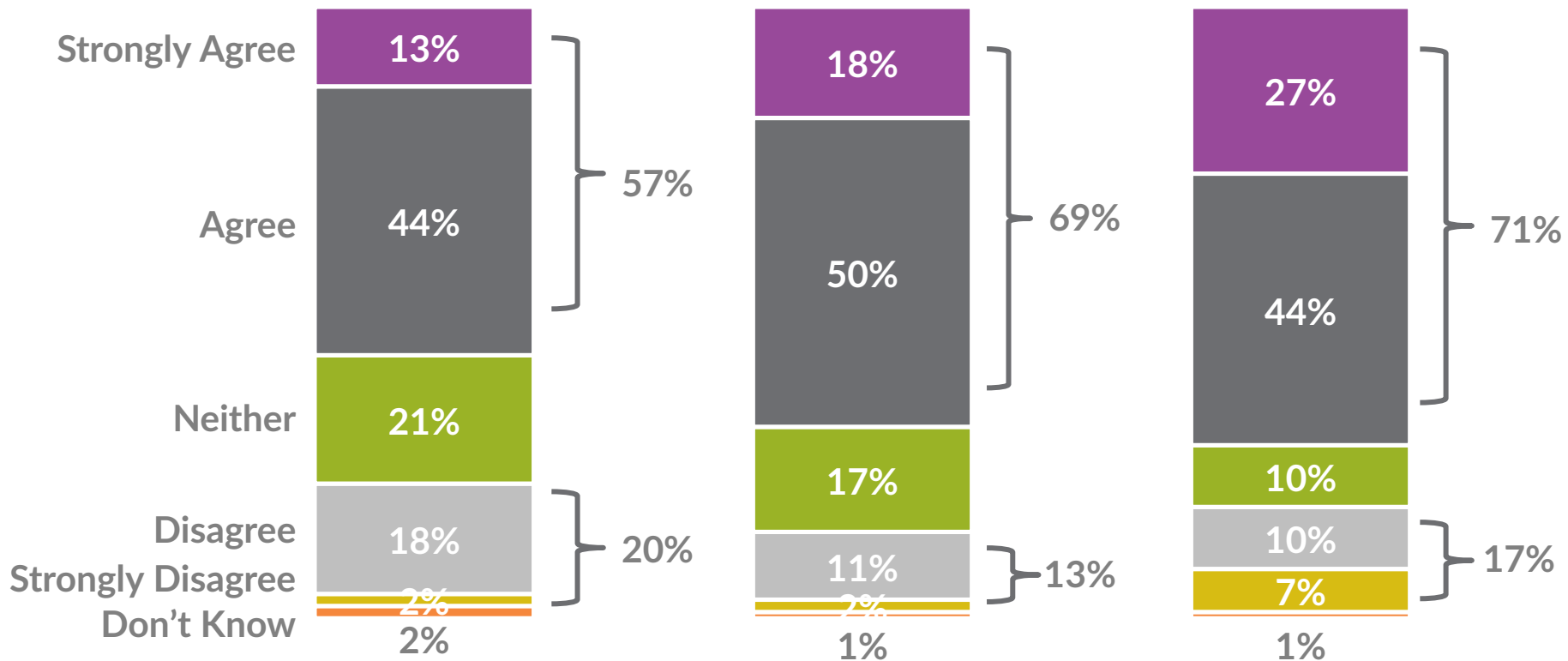
Base: All respondents experiencing detriment: 1,095

# Consumer Attitudes and Behaviour - I

I am confident in the redress and advice options available to me as a consumer, should I have a problem with goods and/or services

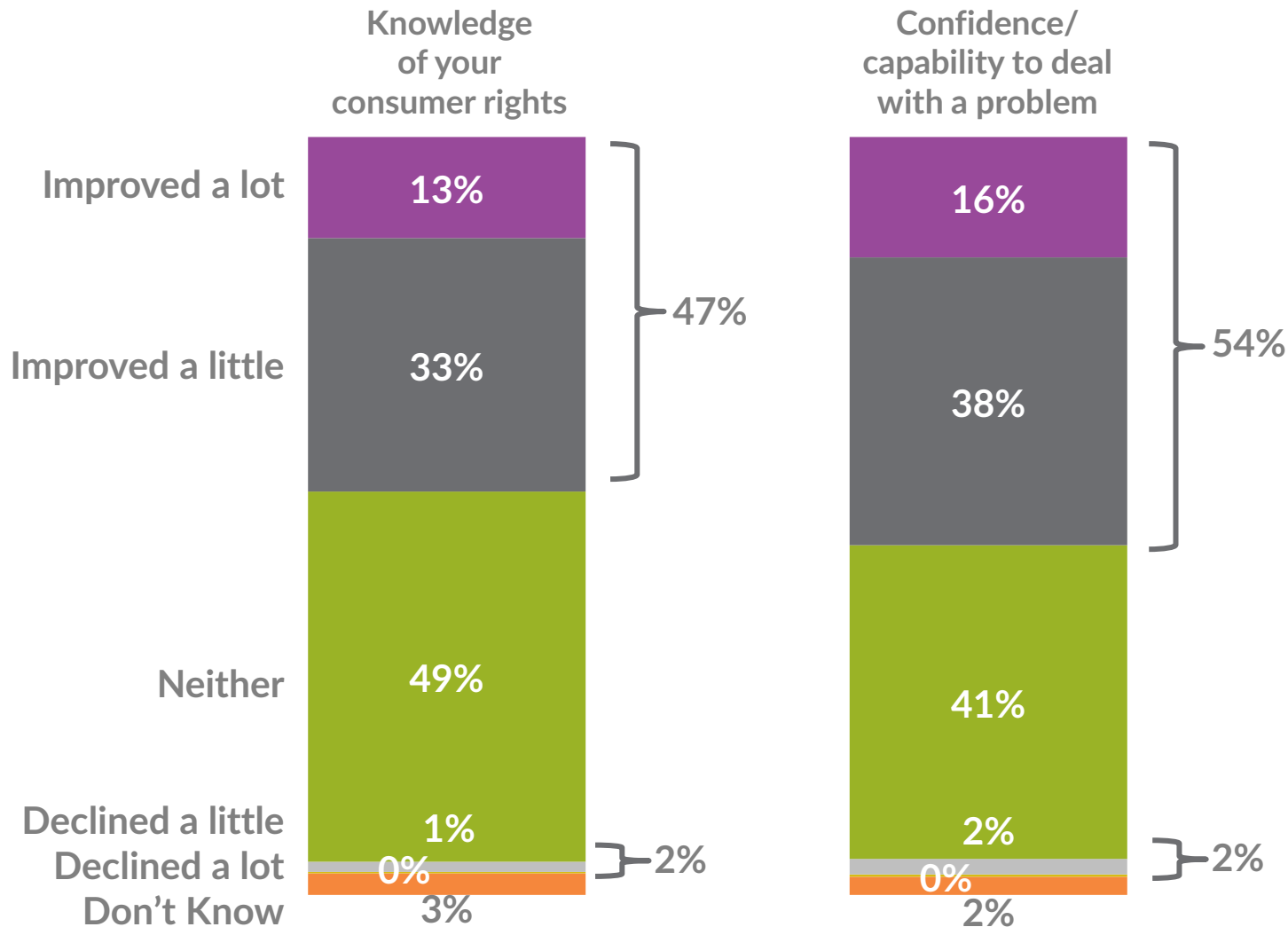
I am confident/assertive in dealing with any problems I experience with goods and/or services I have purchased

I am digitally proficient, that is I am capable and comfortable performing transactions, seeking information, and contacting companies online



Base: All respondents experiencing detriment: 1,095

# Detriment - Impact on Knowledge and Confidence



Base: All respondents experiencing detriment: 1,095

# Consumer Detriment – Methodology

# Consumer Detriment – Methodology & Background

- The objective of the Consumer Detriment study is to assess the amount and type of personal consumer detriment which has been experienced in Ireland in the most recent 12 month period.
- A report prepared by Europe Economics for the European Commission (DG SANCO) in 2007 identifies that  
*“the best method of measuring the existing level of personal detriment is a survey of consumers.”*
- This approach has been used previously in other jurisdictions (e.g. UK. Australia) and is frequently utilised by the EU Commission
- A survey based approach measures revealed consumer detriment

# Consumer Detriment - The Approach

- Quantitative Survey Based Approach
  - Nationally representative sample, which can be grossed up to population-level estimates
  - Stratified random sample approach used
  - Sample of just over 2,500 respondents, our target was at least 1,000 consumers who suffered detriment – Achieved 1,095 respondents
  - Bespoke face to face survey
  - Conservative approach – designed to get robust estimates

# Consumer Detriment - The Approach

- One Interview – 2 stages
  - Stage 1 – Identify the prevalence of detriment, sectors, problems, cost of detriment
  - Stage 2 – Action by consumers and level of resolution
- The questionnaire design is similar to that used in previous UK studies but revised and amended to be more appropriate to an Irish context.