

WHAT?



Choice in the Energy Market

Uswitch

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Op
Opinium

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Foreword: Uswitch

To ensure Britain reaches its goal for Net Zero, customer behaviour and engagement with energy will have to change. Britain will need to rely on gas less for heating and powering homes, leading to even more renewable electricity being used. Customers will have to adopt new technologies and grids will become flexible. With support of Time of Use tariffs, customers will be able to get energy at the time it is most affordable and use it when it's most convenient for them.

No two customers are the same in how they use energy - whether it is a difference in work patterns, varying interests in new technology or needs at home. Yet, we all want to make sure we can put the washing on at a convenient time, switch on the heating when it's cold or watch our favourite show when it's on, whenever that may be.

The desire to be in control on how we live our lives will not go away and the future reforms in the energy market will make our choices about energy a lot more important. Customers will have to make decisions on what they are willing to change in their behaviour to achieve the common goal of Net Zero. And those considerations will be different for every consumer depending on their priorities. But there is no alternative – we know more needs to be done to reduce emissions and only by taking customers along on the journey to Net Zero will the energy transition be a success.

We set out the goal to understand how we as customers look at energy choices now and what needs to change in our views to make future reforms successful. This research looks at areas that will bring changes to customer lives in the near future in the drive towards Net Zero - adoption of Electric Vehicles, electrification of heat and the increased use of renewable energy, all through a lens of energy management and choice in tariff (especially the adoption of Time of Use). The key takeaway from this research is that there is a lot of work to do to bring all customers on board the Net Zero journey.

What do our findings mean for the changes in the energy market

This report highlights not only the differences between the customer groups, as per Ofgem's customer segmentation, but within those groups as well, especially when it comes to attitudes towards energy in the future. It shows that the choices customers will have to make will be very individual and have to be made in free will to ensure everyone is accepting the transition to Net Zero. The other common thread amongst those interviewed was that they cannot accept changes they do not understand.

To make sure the future delivers for all, two things will be needed to help ensure that there is collective consent for the changes needed – personalisation and information. There already is move from suppliers and policy-makers to introduce energy market reforms and more innovative propositions but currently most customers simply do not understand them well enough to adopt them widely. It is clear that the industry needs to do a lot more to make sure the energy market is understood and works for each individual consumer.

Energy policy is key in ensuring the market can innovate. In the Energy White Paper, BEIS has proposed a number of changes to the energy market that could help enable innovation, such as review of transparency in the renewable energy market and publication of Data and Digitalisation Strategy. Ofgem has also recently decided to implement mandatory half hourly settlement for domestic customers

that will enable a more widespread introduction of Time of Use tariffs. These changes will help unlock innovation and facilitate a competitive and efficient future energy market.

However, the customer should not be forgotten. The report gives us a good indication of what customers expect from the energy market, namely that they are the ones paying the bills in the end and using energy to power their lives. They should be able to make the choice that is right for them. Even if innovative propositions are available, the industry is falling short in educating customers on what this mean to them.

We looked through the findings in this report and distilled into a set of principles that the industry should take account of when making future energy policy:

1. Energy market should deliver diverse solutions that offer routes for all customers with differing needs
2. Customers should feel in control about the choices they will need make to ensure they deliver to their personal circumstances so they are engaged in the transition
3. Energy choices should be simple for customers to make
4. Customers should be able to identify the benefit (personal or wider) from the choices they make
5. No customers should be left behind in the energy transition

We think these five principles should guide decisions BEIS and Ofgem make about the retail energy market and how industry players, including energy suppliers should view the role of consumers in energy transition.

About Uswitch

Uswitch is the UK's top comparison website for home services switching. We've saved consumers £2.5 billion off their energy bills since we launched in September 2000, and also help people find a better deal on their broadband, mobile and TV.

Uswitch is part of RVU, a global group of online brands with a mission to empower consumers to make more confident home services, insurance and financial decisions.

Approach

Uswitch commissioned independent insight agency Opinium to conduct, 6 x 90-minute video-enabled, online focus groups between 4th – 25th March.

Opinium spoke with 32 consumers with 5 – 8 participants took part in each of the online discussions, which were split by Ofgem segments to ensure a full range of energy consumers were included:

Group 1	Group 2	Group 3	Group 4	Group 5	Group 6
Happy Shoppers	Savvy searchers	Market Sceptics	Hassle Haters	Anxious Avoiders	Contented Conformers

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¹ https://www.ofgem.gov.uk/system/files/docs/2017/10/consumer_engagement_survey_2017_report.pdf

Even within each of these groups, attitudes towards managing energy were highly unique and highlighted the importance of personalisation when meeting consumers energy needs, with many people within the same segment having conflicting views on energy choices. Throughout this report we have demonstrated why it is important for the market to create solutions tailored to individuals vs a one size fits all approach. This is particularly important with upcoming changes in the energy market that are needed in order to reach the Governments Net Zero target, and ensuring consumers are engaged throughout the process, rather than being forced into situations that will make them distrust and become disengaged with the energy market.

Within the groups differences in views on energy included:

Happy shoppers	EV owners vs. early smart adopters vs. new technology avoiders
Savvy searchers	Focus on cost vs. focus on environment vs. focus on innovative tariffs
Markey Sceptics	Loyal to one supplier vs. constantly switching to new deals
Hassle Haters	Against new technology vs. early smart adopters
Anxious Avoiders	Early adopters of new technology vs. technology sceptics
Contented Conformers	Focus on cost vs. focus on environment

Consumers like to be able to choose the way they manage their energy and this is often very tailored to their living situation, household needs, life stage and personal preferences, not just their level of overall engagement. Therefore, it is important for the market to express the clear benefits at an individual level when it comes to their different tariffs and types of supply so consumers feel educated and in control.

Current energy choices

People recognise that their individual energy needs, and how they manage energy usage, are different to others. Despite some consistencies by household type, brand preference and tariff considerations differ, showing there isn't a one size fits all approach. Choice in supplier and/or tariff is key for maintaining flexibility and keeping energy use affordable for individual circumstances.

Customers in all segments are very aware of their energy choices and even those who have not switched for a few years or seem disengaged have made this an active decision. Looking specifically at those who haven't switched in some time, reasons are due to not wanting the perceived hassle of switching when they are comfortable with their current provider or even actively opting for this provider based on their experience. Sometimes this preference is a priority even if they know that by not switching, they are paying more.

Consumers take a range of factors into consideration when purchasing their energy. Price does have a role in driving decisions – people don't want to feel like that are being overcharged or ripped off - but it is by no means the sole deciding factor. Instead, value is driven by brand perception, customer service experience, green credentials and, importantly, the perception of how the tariff fits around their needs. Even amongst low-income households, security and ease of management are prioritised over the lowest rate.



“Certain companies I won't use, even if they were the cheapest and I really want to be in control of that.”
– **Female, 37, Happy Shopper**

“It would be naïve to say price doesn't come into it but I definitely look for renewables.” – **Male, 34 Happy Shopper**

“If you are with a company and you are happy with the price, customer service and it suits your lifestyle and if you feel secure and you don't have that worry you will have a bill you can't pay then that's all I want” – **Female, 52, Contented Conformer**

“I have had a notification saying I'm paying £50 too much but I am happy with service and don't want to move way. I've reset it now to notify me at £100” – **Female, 51, Hassle Hater**

Factors that influence choice

Brand perception 	Brand experience 	Customer service 	Green energy options 
Financial resilience 	Openness to risk 	Attitudes towards energy management 	Attitudes towards money management 

Focussing on brand specifically, across the groups there are mixed views on preference for the Big Six or competitor brands, with no set group having a preference one way or the other. On one hand, some consumers value established organisations as the familiarity gives them a sense of reassurance and peace of mind. On the flipside some hold preference to emerging brands who are seen to offer customers innovative solutions and service customers with greener tariffs, great customer services and/or user-friendly digital interfaces. This choice in brand is key to customer satisfaction, they want to feel that they are protected and experiencing the level of service they have signed up for based on their lifestyle rather than this being dictated to them. The expansion of the market over recent years has been welcomed, providing options to suit a wider set of needs rather than having to rely on a strong monopoly.

“You hear about the Big Six. I have confidence in the big players.” - Female, 43, Hassle Hater

“I’m more wary with the big players, had my fingers stung before with British Gas, so they would have to do something very special for me to take them up again” - Male, 45, Savvy Searcher

There are mixed attitudes towards green energy solutions, and the trade-off people are willing to make. Many are willing to pay more for a cleaner energy provider and are open to making a financial trade-off to feel like they were ‘doing their bit’ to contribute to more environmentally conscious solutions. However, there is cynicism, around potential ‘greenwashing’ and transparency about what different providers are classing within this terminology, which is a barrier to some for paying a premium for this. This means that providers need to be clear in their green offering about what is involved in order to bring consumers on the journey, across all groups they are willing to switch but the lack of transparency about how green the energy is, along with limited justifications for the additional cost are holding people back from fully embracing this.

In response to ‘can you expand on what you mean by education on renewable energy?’ *“You can see it’s a green tariff, but you don’t know what they are doing to make it greener, it’s all a bit smoke and mirrors. If they can demonstrate this better, it would bring on a lot more people” Male, 46, Savvy Searcher*

I would stick with renewables for own personal reasons, to feel like I’m doing something even if just small” – Female, 25, Contented Conformer

Current energy management

Once on a tariff they feel suits their needs, there are also differences in how people manage their energy consumption. Some consumers monitor their energy regularly and do whatever they can to ensure no energy is wasted, tailoring their lifestyle to ensure they are not spending too much. Others though are much more liberal in their usage and feel that energy needs to fit around their lifestyle rather than the other way around. This is particularly important for those with young children and vulnerable people in the house who pay for their energy to suit their needs.

Looking at energy usage, rather than similarities coming out through the level of engagement different groups formed based more around life-stage; but even then, throwing out more nuanced requirements.

Young Families: Families with young children have high energy demands and need access to a constant supply of energy without strict management, using the washer, dryer and dishwasher multiple times throughout the day and multiple entertainment devices at the same time. This group tends to prefer consistency not having the freedom to make use of tariffs that are cheaper at certain times of the day.

Families with older children: This group still has high energy demands, often using multiple entertainment devices at one go, but they are able to introduce more structure around their day. They are able to be more on top of preventing energy wastage and overspending, but still look for a consistency and reliability.

Low-income households: Those in a low-income households are most likely to manage their energy usage carefully and be more stringent, only using energy when it is essential, such as by reducing heating wherever possible. Cost is a key consideration, but also security and customer service knowing they can trust their provider not to rip them off or cut their energy supply.

Young professionals: Young professionals need their energy to keep devices running throughout the day whilst working from home and find high peaks in energy usage in the evenings, especially if living in shared households. Whilst noted across all groups, young professionals are most on board with green energy even if this means paying a little more, but once they have their payment set up prefer the consistency of knowing what is going out each month rather than paying for only what has been used.

More nuanced needs also emerged outside of the groups showing that once again a one size fits all approach would not work and that even within these life stage groups there are unique requirements from person to person:

- One family with a special needs child explain that they require more demands on their energy and strict routines.
- Someone whose grandchildren stay with them every other weekend so get a burst of demand in energy usage
- One empty nester spends 4 months a year abroad, so doesn't want to pay high prices all year round

"My son has special needs and he has a regimented routine. [We have the thermostat set at a] higher temperature because he very much feels the cold and he benefits a lot from watching educational TV so we have that on a lot. As much as teenagers use energy anyway, I think he tends to use more than most." – **Female, 46, Market Sceptic**

The groups have clearly proved that they approach their energy needs as individual households, not as engagement groups that have similar traits. Looking at the future, those needs will still have to be met by what is being offered to them by the market.

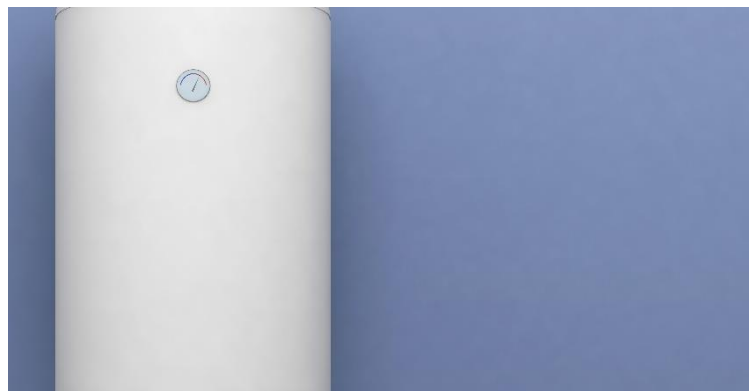
Future of energy choices

We tested the following three scenarios in order to understand how energy choices may be impacted in the future and perceptions on how these changes would impact their lifestyle if / when implemented:

Scenario 1: Electric Vehicles



Scenario 2: Electric Boilers



Scenario 3: Renewable Energy





Scenario 1: Electric Vehicles

The UK is planning to ban sale of new petrol and diesel cars from 2030, meaning electric vehicles will soon become the main option for drivers looking to upgrade their cars. Changing your car is a big commitment and electric vehicles present an additional challenge as they will change the way we approach using energy, with most expecting to charge their cars at home.

When discussing electric vehicles, there was a consensus among customers that if you have were to have one, then they ought to be powered by a green supplier. Otherwise, the benefits from taking a petrol car off the road would be removed if this were only being powered by an equally polluting source, meaning this would factor heavily into energy choice.

“It’s a no brainer why would you have an electric car if you’re not going for renewable energy it defeats the whole object of why you are doing it” – Female, 37, Happy Shopper

Cost is the biggest consideration when thinking about owning an EV. Many consider the running costs of an EV to be higher than a petrol car and therefore, worry about the financial knock-on effect in other areas of their life and whether owning an EV would mean that they would have to make cuts elsewhere.

“Maybe the government could offer a reduced unit rate, if they want to encourage vehicle use, they could have a low rate. Different tariffs depending on what you’re using, tailored as per what you are using, they subsidise green vehicles, why can’t they give cash incentives with the energy you use it!” – Male, 49, Anxious avoider

Questions did arise around how charging and using an EV will integrate into their daily schedule and accommodate individual circumstances. Needing to understand how long it needs to be charged, how

well equipped they are to deal with long journeys, and for those in flats whether there would be access to public charging points, and how this impacts their own energy bills.

With this in mind, people were much more likely to consider Time of Use tariffs in line with an EV as charging would be a major impact on their electricity usage, so they would be much more willing to plan this into times when energy is cheaper.

“Having an electric vehicle would make a significant difference to our energy usage, I can’t imagine being on a standard tariff if I had an electric vehicle, I’m on an agile tariff already, I’m sure if I had an EV then absolutely 100% without any hesitation I would be on an agile tariff and I would be charging that vehicle at 2am-5am whatever is cheapest, If I wasn’t using the vehicle I would use the charge battery elsewhere around the house during peak times” **Male, 44, Savvy searcher**

Talking about TOU: *“It would definitely be worth it for a big thing like an electric vehicle; to organize and charge at certain points vs if it was something where it’s just oh, evenings are free. I’m never going to be organised enough to remember to charge my phone and put the kettle on or have my showers then, but for something like a car I would be.”* **Female, 55, Anxious avoider**

Overarchingly, it’s important that people will be able to use their vehicles on demand and that they are never left short with a car that has no fuel, whether this means regular charge points or surges on the national grid at peak times. Owning an EV would still have to give customers an element of freedom to use it as and when they want it as otherwise customers see no point in owning a car anymore. Choices will lean more towards both price, and green tariffs but will cause extra complications with trying to find the most effective times of the day to charge whilst not impacting their lifestyle.



Scenario 2: Electric Boilers

Heating remains among the biggest contributors to household emissions. As a result, the Government is considering banning new gas boilers being installed from 2025. Instead, customers will have electric boilers or heat pumps that will use electricity to heat the home.

Customer reactions towards owning an electric boiler in the future were fairly negative, especially compared to the relatively positive view of owning an electric car. Customers had a lot of concerns around extra cost, lack of flexibility and it taking longer to heat up. Those in low-income homes were particularly concerned that energy management would need to be even more pronounced and may need to cut out other costs from their budget given the high cost of electricity over gas.

Time of Use tariffs were seen to be ineffective for electric boilers, given you can't control when the heating will be needed, so cannot wait for off-peak times only in order to get the best deals and will likely end up spending more.

In regard to choice, flexibility would need to be prioritised in hand with cost. Customers stressed that they will want to preserve the ability to heat their homes as and when they want to and the need to use their heating cannot be structured to off peak times, especially with spending more time in their home nowadays and going forward.

"Life has changed a lot, now we are in more vs last year, using a lot more electricity, so not sure if I would like to be that conscious of using cheaper times, if it was cold I would want to be warm" – Female, 48, Savvy Searcher



Scenario 3: Renewable Energy

The area that customers were in agreement of for the future is the increase in use of renewable energy. All customers were in support of green energy and recognise the positive impacts it will have in the long term, understanding that they will likely move this way as it becomes more commonplace.

Currently people are put off due to the perceived extra cost of green energy, citing that in order for this to become the norm providers need to make costs fall inline with non-sustainable energy sources or that the government needs to offer subsidies in order to hit their Net zero targets.

“I’m into green things and recycling but the prices for green energy at the moment are too high” – Male, 51, Market Sceptic

“There would have to be a minute difference between the [cost of green energy and non-sustainable] to able me able to switch which is a shame” – Male, 45, Savvy searcher

“It is down to the gov to legislate whether through tax breaks or other means, the only way we will change is if it is cheaper, if it’s not then we won’t, the government can make that happen if they want to, then we would all switch” - Male, 46, Savvy searcher

There were also some trust concerns going forward, with many stating that whilst they would like to opt for green energy, companies are not transparent enough about what this means and fear of greenwashing - stating tariffs are much more sustainable than they actually are. In order to bring consumers on board energy providers need to be transparent in what their green tariff includes, and come up with consistent terminology across the market to make sure no one is misled based on a previous providers definition.

“I wouldn’t mind paying more for green energy tariffs but haven’t done that because some seem misleading they imply it’s 100% renewable energy but buy those tokens and that put me off, if they

are misleading about that you can't judge how green they really are, and whether you are paying more for the name or if it's a genuine green tariff" – Female, 55, Anxious Avoider

"Don't see what they are doing to make it greener – don't see what they are doing to lower carbon. Better demonstration needed." -Male, 51, Market Sceptic

Concerns were also voiced around supply and demand issues. The perception was that while it would be great if everyone decided to opt for green energy there is currently only so much infrastructure to provide this and thus, they were worried that prices would hike significantly once demand was greater. In this instance cost would become more of a concern than green credentials.

Overarching appetite is there for green energy, and customers are willing to switch for a competitive rate. Going forward providers need to show the value of green energy and what this actually includes, the key benefits on how it has a positive effect, with consistent messaging across the board, and bring assurances that there will not be limits to the green supply that will lead to sharp price rises.

What do early adopters teach us?

It's not too far into the future we need to look for these changes to become more commonplace. Consumers have already started taking steps towards the future of energy and Net Zero across most of the segments, not just isolated to those who are most engaged, and were happy to share their experiences and the positive effects of these. Those who have taken steps are also looking at ways their current behaviour will be able to benefit them with the other scenarios that were discussed. Those who are yet to start on this journey were keen to hear of their experiences and took reassurance in positive reviews, highlighting that education around the benefits is vital in reassuring customers. Such experiences include:

Electric Vehicles: One early adopter of an electric vehicle said that she made the decision knowing it was the future of vehicles. This meant she was more comfortable buying the car that won't have restrictions placed upon it, especially as she is planning to have the vehicle for a number of years. She also has space to install a charge point within her home. Thinking as to how this will impact energy choices, she compared choosing energy how she used to choose petrol, looking for the cheapest that suited her needs:

"We will treat it like petrol, previously I knew the cheapest garage to get petrol, now we have selected the greenest yet most economical friendly option as we are aware were going to use a lot more energy but no pay for petrol, so it evens out to an effect" – **Female, 31, Happy Shopper**

Solar Panels: Those that already had solar panels found benefit in using large energy devices when the sun is out to make the most use of them. They also foresaw potential benefits with electric vehicles, recognising they could charge an electric vehicle first thing in the morning, utilising the energy stored in the cells from the day before.

"We try and use as much energy in the morning when the sun is out" – **Female, 61, Happy shopper**

"We can use our solar to charge the car then that would be great, can attach to grid so any excess can charge the car for free" – **Female, 49, Anxious Avoider**

Electric only: Consumers in multiple groups were already on electric only, usually through no choice of their own, but what was already installed in their homes. Some had no issues, treating it the same as those with dual fuel, using comparison sites to find the best deal. Though others noted that you did have to be more aware and plan energy usage as you can't access heat instantly, and that it was notably more expensive.

"I'm on electric it's no problem but if had a way I could heat instantly rather than my storage heaters then I wouldn't mind – you have to make the decision to turn it on and off when you want" – **Female, 25 Contended Conformer**

"I'm electric only now, and you don't get the same benefits of having dual fuel as a single fuel user, I've been really disappointed by that" – **Male, 52, Happy Shopper**

Time of Use Tariffs: A time of use customer found the tariff an overall cheaper alternative, recognising though at some time he was paying more, on the whole he was able to plan to get cheaper energy.

"For the majority we pay less than most but for 4 hours could be paying a lot more than others. Allows us to ensure the stuff that uses a lot of energy such as showers, dishwasher, washing machine - no one is allowed to use those devices during those certain times, so we plan around this" **Male, 46, Savvy Searcher**

At the end of each group consumers reflected on the conversation, and those who are yet to start on their journey were in the most comforted by hearing positive stories of those who have made the change. Even if they were not 100% comfortable making changes just yet, as this becomes more prevalent customers will feel more assured. Having exposure to others who have already taken the leap to the future provides comfort that the new technology might work for them too.

“I am not as scared anymore. Hearing more people having these smart techs, it makes me think, OK this is becoming more prevalent, strength in numbers makes me a lot more willing to get on board” –
Female, 43, Hassle Hater

“The agile tariff, I will think about that going forward, I’m home more, it’s quite easy for me to base my usage around cheaper times, It’s just another way that life is changing and something I’ll look into” -
Female, 48, Savvy Searcher

Removal of choice

Overall, it can be seen that ability to choose your supplier is extremely valued within the energy market. Customers would be concerned if that freedom to choose would be taken away, regardless of how frequently they switch and their overall energy priorities.

“I have been with the same company 20 years and I am more than happy to be with them. The thought I would be switched to a horrid company who I have had bad experiences with is awful. I’m very happy with the payments I’m doing and the service they provide.” – Female, 39, Contented Conformers

“I’m thinking of an elderly relative, they know they are comfortable. They know their supplier. They wouldn’t want to be moved.” – Female, 51, Anxious Avoider

The decision-making process is complex, and consumers take a range of practical and emotional factors into consideration when choosing their energy options. Lack of switching behaviour does not necessarily equate to lack of engagement, as some consumers are proactively choosing to stick with their current provider. They feel very strongly that it’s their right to choose who their energy provider is, and which tariff they are on. Many conduct their own research to believe that they had found the best option for them. The reasons behind choosing the energy supplier will become a lot more complex in the future when only customers themselves will know which supplier provides the right tariff for their specific needs and routines.

“I used a website which said I could save money on my energy, but the website was pulling my provider’s standard rate. When I looked into it, I wasn’t saving any money.” – Female, 37, Happy shopper

“Companies that do it all for you make it a lot easier to research and see what the best deal is for you, It’s not as scary having to do the work” - Female, 43, Hassle Hater

“I would recommend for everyone to look at a comparison site to see where they’re at and make sure you are getting the deal that is best for you” – Female, 51, Hassle Hater

“Who has the right to make that decision? The whole point is, I’m on a meter because I like it... I don’t like the assumption it’s because I don’t know how. I want control.” Female, 52, Contented Conformer

The energy companies don’t make understanding tariffs easy which is why I don’t change , if there was more transparency, I’d be more open, I just need to know how much I will pay a month based on what I use rather than breaking down by KJ. etc. – Female, 39, Contented conformer

If people aren’t in control of their energy decisions, they worry:

- Decisions would be driven by something other than cost savings
- There won’t be a push on greener solutions
- They won’t have control over the supplier, and may lose access to some of the services / tools they value currently
- They won’t have control over the supplier and will be forced to use a provider they have boycotted
- About security of data sharing

Conclusion

Looking into the future, the energy market will only get more confusing so people's desire for control over their energy choices will become even more prominent. In order to make decisions easier it is vital that providers work towards explaining energy for the general consumer and be transparent in their pricing, empowering customers to make better decisions rather than trying to trick people with jargon. Information and transparency will be key simplicity cannot be achieved by simply making the choices for customers.

Desire for green energy tariffs is already common and will only increase as more providers move to offer this. Though it is vital that the energy market use consistent measures for green energy to not cause any issues of greenwashing and use terminology that makes it clear exactly how energy is generated and how this will make a difference going forward, so consumers can make informed decisions.

To make the smooth transition towards Net Zero, suppliers must make customers feel comfortable and take them on the journey rather than enforcing solutions that do not work for them. Specifically, customers want energy supplier to:

1. Be clear and transparent with their prices and what each tariff provides
2. Set up consistent messaging around green energy to avoid greenwashing
3. Ensure energy can still fit around customers lifestyles without becoming unaffordable
4. Provide a strong customer service offering
5. Value customers right to choose how they use energy and their supplier

"My view on energy has not changed. But I want them to change how they present the charges; it gets so complicated. Not everyone is into high tech maths and you can get lost in numbers. Give me something that is simplified, that everyone can get easily. Make it easier to compare, a more personalised approach..." – **Female, 49, Anxious Avoider**