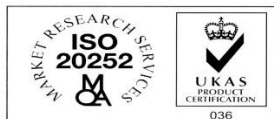




Consumer Experiences of Doorstep Sellers from Energy Companies in Northern Ireland

June 2019



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Executive Summary

In March 2019, The Consumer Council commissioned Social Market Research (www.socialmarketresearch.co.uk) to undertake focus groups with consumers to explore their experience of doorstep selling by energy companies in Northern Ireland. This report presents the findings from two groups conducted in Belfast (22 March 2019) and Newry (25 March 2019). The research was conducted to the ISO20252 Standard.

Key Findings

- A majority of consumers in the focus groups are supportive (63%) of doorstep selling by energy companies and are generally comfortable (79%) with them. Consumers differentiate between energy doorstep sellers and other doorstep sellers, with a perception that energy companies are selling a vital service and are more reputable compared with other doorstep sellers;
- Doorstep selling by energy companies was felt to be increasing, with participants able to comment on multiple visits in the last 12 months. For most in the groups, energy doorstep sellers are seen as 'pushy' and 'persuasive' but also as 'professional', 'polite' and 'courteous'. All participants in the groups confirmed that sellers presented with their ID and other branding was clearly visible.
- Approximately one third (32%) of participants in the groups reported switching after being approached by an energy doorstep seller, with the promise of energy savings the key motivator in their decision to switch. Many of those who had not switched at the doorstep used the information provided by the energy doorstep seller as a 'trigger' to go online and price check via price comparison websites. All of those who did switch had saved money, with all saying they would switch again in the future;
- The prospect of saving money on energy bills was the key reason why consumers in the groups engaged with energy doorstep sellers, with the decision to engage also determined by what stage consumers are at in their current contracts. Other benefits of doorstep selling by energy companies, cited by consumers, included: promoting consumer awareness of competition; the personal interaction with the sellers; the convenience of the energy company handling the changeover process; and energy companies promoting awareness of energy saving. Conversely, the key concern is a lack of consumer choice with no option to compare the offering at the doorstep with other providers;
- A majority of those in the groups preferred doorstep selling by energy companies compared with telephone selling, or selling by energy companies in supermarkets, with supermarket settings seen as being impersonal;
- Most consumers in the groups said that they engage with energy doorstep sellers at their door with only a minority having invited them in. There were no significant concerns expressed about personal safety, however some female consumers said they would only invite them in if someone else was at home when they called;
- Energy doorstep sellers were generally trusted by those in the groups, but consumers were mindful that they need to be more alert towards the end of their discount or contract

period. Some consumers had experienced a significant increase in their costs at the end of their discount, or contract period, and many felt that it should be a statutory requirement for energy companies to notify consumers when they are approaching the end of their contract or discount period;

- Among consumers in the groups there is limited awareness (10%) of the Marketing Code of Practice for Energy Sellers. However, much of what is in the Marketing Code of Practice resonated strongly with what consumers believe should be in the Code (e.g. cooling-off period, protection for vulnerable customers, showing ID, restricted to certain times etc.). Moreover, there was a consensus in the groups that consumer protections are in place, albeit knowledge of what these protections are is limited. In terms of complaints, most consumers said they would contact the energy company in the first instance, but would escalate depending on the seriousness of their complaint (e.g. if an energy doorstep seller tried to enter their home without permission they would call the police);
- A majority across both groups could recall the 'Sales Checklist' but the common sentiment was that energy doorstep sellers will focus more on cost savings with consumers 'left to their own devices' come the end of their contract or discount period. Also in most cases, consumers had been provided with written quotes following their engagement, but some participants did say that the amount of information given at the doorstep can be confusing, with internet price checking a good alternative in that consumers are able to do this at their own pace;
- None of the participants felt that doorstep selling by energy companies should be banned and that consumers should be allowed to make their own decision in terms of whether or not they engage with them. However, there were suggestions on how consumers can be better protected which included: greater protections for vulnerable customers (e.g. an age cap; vulnerable customers being required to have a co-signatory; energy companies advising when they will be in specific areas to ensure vulnerable customers can have someone with them at the time they visit); an increase in the cooling-off period to one month; a limit to the amount of time they spend on the doorstep; and, advising customers (by text) when their contract / discount period is ending; and
- Finally, 95% (18 out of 19) found the groups a useful way to give their views, 95% (18 out of 19) found the groups enjoyable and all (100% or 19 out of 19) said that a focus group approach is an effective way for The Consumer Council to engage with consumers on this issue.

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1. Introduction

In March 2019, the Consumer Council for Northern Ireland commissioned Social Market Research (SMR) to undertake focus groups with consumers to explore their experience of doorstep selling by energy companies in Northern Ireland.

1.1 Background to the Research

In response to consumer concerns, The Consumer Council wished to explore with consumers their first-hand experience of the practice of doorstep selling by energy companies in Northern Ireland. Specifically The Consumer Council wanted to explore, in a qualitative setting, the following themes:

Consumer Experience

- General views on doorstep selling;
- How consumers feel about energy companies calling to their door;
- Their experience of doorstep selling by energy companies;
- The value to consumers (if any) of doorstep selling by energy companies;
- Selling approach used and manner adopted by doorstep sellers; and
- Experiences of family and friends.

Consumer Knowledge

- Awareness of the Marketing Code of Practice for Doorstep Sellers;
- Content of a Marketing Code of Practice;
- Awareness of the 'Sales Checklist';
- Awareness of opt-out data protection;
- Making a complaint;
- Compliance with legislation by doorstep sellers of energy companies;
- Advice of rights at point of sale; and
- Provision of written quotes in line with the Utility Regulator Marketing Code of Practice.

Consumer Outcomes

- Consumers switching as a result of doorstep selling by energy companies;
- Cost of energy following switching;
- Impact on knowledge and understanding of the energy market in Northern Ireland;
- Likelihood of consumers shopping around following contact with a doorstep seller; and
- Awareness and exercising of rights.

Miscellaneous

- Support for banning doorstep selling by energy companies;
- Consumer demand for additional protection;
- Awareness of different sales techniques;
- Experiences or concerns about doorstep selling by energy companies re vulnerable customers;
- Energy sales in supermarkets compared with doorstep selling; and
- Views and experiences of other types of doorstep selling.

1.2 Research Method

The research is based on two focus groups with consumers who have experienced doorstep selling by energy companies in the last 12 months. The research was conducted in accordance with ISO20252 and recruited on a face-to-face basis within each area. The groups were held in Belfast (25 March 2019) and Newry (28 March 2019) and attended by 19 consumers (9 in Belfast and 10 in Newry). Consumers were recruited to reflect the broad characteristics of all consumers aged 16+ in Northern Ireland (*9 males and 9 females; 6 between ages 18-39, 8 between ages 40-59 and 4 over 60; 10 were part of the socio-economic group ABC1 and 8 to C2DE*). The groups ran for 1 hour and 15 minutes at each venue. Each participant received a monetary incentive (£30) to attend. A copy of the topic guide is included as Appendix 1. The research was conducted independently by Social Market Research (SMR).

2. Results

2.1 General Thoughts on Doorstep Selling

Q. Generally, how do you feel about doorstep selling i.e. people coming to your door to sell you something?

Participant responses varied with some curious when approached by doorstep sellers, others pretending not to be in, or simply not answering the door. Some commented on visits at inconvenient times with some saying they would be wary of *'dubious callers'* and others finding it an intrusion of privacy (*'we live in a cynical society and don't want our space to be invaded'*). Although the terms *'nuisance'* and *'annoyance'* were commonly used to describe participant experience, many in the groups were generally relaxed about doorstep sellers.

Some commented on having previous positive experiences of doorstep sellers in relation to discounts and offers. There was also agreement that doorstep sellers can be *'pushy'*. Some suggested in the Newry group that companies (irrespective of what they are selling) should try to let people know in advance that they are covering particular areas at particular times. Participant comments included:

'I would check them out to see if they have anything to offer'

'Once we got £30 off from an energy company...'

'I am more curious...I want to find out who they are and what they are doing'

'I wouldn't be bothered...but they can be quite pushy'

'I end up signing up for something, so now get my partner to go to the door and see who it is'

'I find them a little pushy'

'They can sometimes be a little pushy and I don't want to open the door to have to deal with them'

'I like to know what the subject is about...sometimes people might come offering a grant...something free...and good to answer the door'

'I think is it genuine...coming at 6.30pm and you're thinking you are their last call and you are meeting their target...you want to trust them...but get the feeling that they have so many to get through in a day'

"General annoyance but people have to make a living"

'If I have the time and they show me their ID then it's OK'

'It's OK but they can be quite persuasive...but then again you need to be persuasive to do that type of job'

Q. What has been your experience of doorstep selling?

Participants in the groups recalled mostly positive experiences with doorstep selling, with many focused on offers and potential savings. Others commented that your reaction to doorstep sellers sometimes reflects what stage you are at in terms of your contract with different service providers, with the following comments reflecting the sentiment within the groups:

'...it is a positive thing...they pointed out what I wanted to hear and needed to know...none gave me negative feelings...always an offer which is pretty positive'

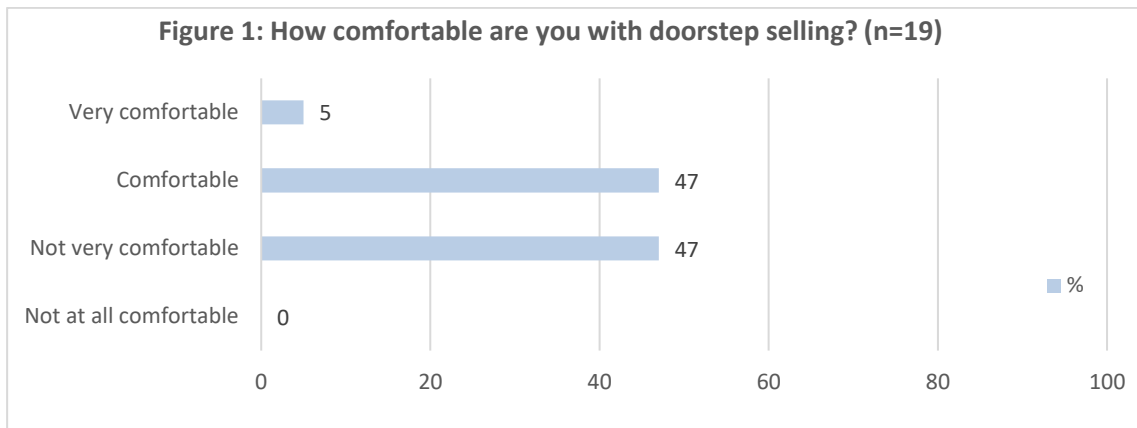
'...not overly negative...but you are normally tied in terms of what you can sign-up to...tied into a contract but maybe you are being offered a good price but in a contract...all depends on timing'

'Good experience going from Power NI to SSE Airtricity...brilliant...good guys...wanted to come back when it suited me...were courteous, when they knew it was a bad time of day they agreed to come back later'

'Has to be something of interest, otherwise you pull the shutters down'

Q. How comfortable are you with doorstep selling?

Participants were invited to say how comfortable they are with doorstep selling generally, with over half (52%) saying they are either 'very comfortable' or 'comfortable', and 47% saying they are 'not very comfortable'.



Those who were uncomfortable commented on feeling obliged to answer the door, with some feeling obliged to bring them into their home, particularly if it is raining (*'...at the door and raining and feel you have to bring them in...that pushy thing again'*).

Others said they are uncomfortable because they can be pushy with two participants commenting on family members who have had negative experiences (*one participant commented on an uncle in his 80s who had been sold a £3K reclining chair and the other commenting on their parents who had been sold a £2K vacuum cleaner*). Both cases were resolved but did require a significant degree of effort by participants to get a resolution. Both participants believed that their relatives had been exploited due to their age.

Others had a positive experience, with one participant saying that the doorstep seller agreed to return at a more convenient time, which they welcomed. However, in both groups it was strongly felt that you need to be interested in the subject matter, or the product or service being sold, if you are going to engage with doorstep sellers. The importance of branding and ID were also mentioned by participants.

2.2 Experience of Doorstep Selling by Energy Companies

Q. How do you feel about energy companies coming to your door?

When asked specifically about doorstep selling by energy companies, the consensus in both groups was that this type of selling by energy companies is increasing, with participants not overly averse to it.

Some participants viewed energy as a vital service and generally rationalise doorstep selling by these companies in terms of the potential for them to make a significant financial saving. There was discussion on incentives being offered with some participants in the Belfast group saying the discount being offered (*i.e. a reduction in a utility bill for a period of time*) would be of more value to them if offered in a different currency (e.g. supermarket vouchers for Marks and Spencer, Tesco, Boots etc.).

Others cited the positive experiences they have had with energy doorstep sellers, with some commenting on how straightforward and convenient it is to switch supplier, again with cost savings the main driver for switching:

'Happening more and more over the last six months but I don't mind it. It is important that everyone has energy...I know if cost is going up or down and you know you have to do

something about it...so they are coming to tell you something new and introduce something to you'

'It is something you need and depend on'

'I have been visited four times in the last year'

'Mine (energy) has got really expensive and I will have to start looking into this'

'It's all about the money with energy companies...do they have a good incentive for you to change over?...you will go for it if there is a wee voucher...you will pick them'

'£20 [discount] for your electric...would be better if they gave you something not off your electric but that you could use yourself...something you are not going to have to take off your electric bills'

'...not too bad...swapped from SSE Airtricity to Budget...and they called back at a convenient time'

'Did everything there and then...didn't know I could do that...I pressed a button and signed but realise if it doesn't work out I can go back...ended up after two years went back to Power NI'

'Convenient but a lot can be done online without someone coming to your door, but doorstep selling is good for offers'

'You get set in your ways with one crowd and then others turn your head with 30% off'

Q. Are you getting information on energy companies from anywhere else?

Participants were asked if they are getting their information from anywhere else other than energy doorstep sellers. Some participants said they are getting information online having been triggered to do so by energy doorstep sellers. Price comparison sites were mentioned by participants as giving you a choice, with some participants unaware that you could go online to price check energy companies:

'I would go on to Compare the Market and would rather do that than have someone come to my door...can see different companies'

'I didn't know you could do that [go online to price check suppliers]'

Participants in both groups suggested that doorstep sellers from energy companies can act as a 'trigger' to encourage you to think about switching or exploring the option of an improved deal online. Some suggested that personal interaction with an energy doorstep seller is preferable to going online given the interpersonal contact. The point was also made that doorstep selling can be good for competition and good for consumers:

'...they have role to play in promotion...then I would check online'

'...they put the train of thought in your head...wondering if it is a good deal...if mine is up [contract] then I will go online and compare'

'Doing things on the net is good but sometimes speaking to someone is important...get a better deal... personal interaction'

'I would turn it down at the door and then go online and check'

'I think a bit of competition is good...make them aware of each other instead of one company having a grip on it (i.e. the market)...good to have a couple of companies'

Q. What has been your experience of energy companies that have come to your door?

All participants had specific experience of doorstep sellers from energy companies coming to their door, with a common theme evident in both groups that these companies are 'professional', 'courteous' and 'respectful'. Some mentioned that they have been 'accommodating' and offered them a more convenient time if the time of their initial call didn't suit. However, some in the groups believed that *'...you see them over a limited time when the offers are on'*.

Some in the Newry group said that energy doorstep sellers can create a sense of urgency and that they don't offer full market choice, with many motivated to price check online following a doorstep sell. Others see them as providing a financial benefit. The following comments were expressed in the groups:

'create a sense of urgency and making you think I better act whereas a TV or radio ad you wouldn't take much heed...can be verbally persuasive'

'You are only talking to one company when they come to your door and you can then go on a price comparison site and get a better deal...they don't give you choice...it could be the best deal but may not be'

'Energy is not a luxury and online you can go at your own pace...doorstep sellers can be quite pushy...online you have time to think about it'

'They are going to save you money and if they are not, you are not going to do it'

Q. Did the doorstep seller identify themselves / ID / branding from their company?

Without exception all participants in both groups said that doorstep sellers from energy companies always displayed their ID, with many also saying they come dressed in high visibility clothing.

When asked to name the energy companies that had approached the following were listed by participants: Phoenix; Budget Energy; SSE Airtricity; Electric Ireland; Power NI; and Firmus Energy. The following comments reflected participant views:

'They are very professional actually and come with full ID...tell you who they are and show you all the information...courteous and tell you that if it doesn't suit they can call back another day'

“Very much so...all branded with hi vis jacket...branded tablet, flip board”

‘ID is important to me as I wouldn’t entertain them otherwise’

Q. Is this type of selling useful or worthwhile?

Many in the groups see doorstep selling by energy companies as useful and worthwhile with comments such as *‘...yes it puts it in your head again to go and check’*, *‘it gives you something to think about’* and *‘lets you know about a new company’*.

For all participants in both groups there is a sense that doorstep selling by energy companies is an opportunity for them to save money, with cost saving the most important factor for participants. Mention was also made of the convenience offered by doorstep sellers in moving you from one supplier to another:

‘They do it all for you and change your bank details...convenient’

However, some commented on saving money in the short-term or over the life of a contract but at the end of the contract *‘you are left to your own devices and it is then up to you to be proactive’*.

Participants were asked if they are getting information on services provided by energy companies anywhere else with some mentioning supermarkets, although for a majority in both groups supermarket selling by energy companies is *‘impersonal’*, with a sense that supermarkets are always running promotions and to a degree have lost credibility among consumers. For most, a cold call by an energy doorstep seller is preferable to supermarket selling by energy companies.

‘Abbey Centre but don’t like talking to them in a supermarket...too impersonal and everyone can hear you’

‘Used to supermarket sales. Always promoting, so you say to yourself this is just another one of those fads...coming to your door is different’

Other reasons why consumers believe that doorstep selling by energy companies is worthwhile included: promoting awareness and triggering you to take action to switch supplier; and, advising you on what offers are available.

There was some sense in the groups that attitudes to energy doorstep sellers change if consumers anticipate a benefit:

‘Person coming to your door initially is a nuisance, but if coming with good news, bearing gifts that is good news!’

The point was also made that energy doorstep sellers should do some forward planning and groundwork in local areas by advising the community in advance that they are in their area. It was suggested that this would allow consumers to be prepared (e.g. giving consumers the option of being present to support decision making by an older parent or someone else who may be vulnerable):

'It could be good for my father...if these people are calling back tomorrow I would be able to be with him and you would think great, they didn't try to sell it to him there and then'

Some participants highlighted other benefits of energy doorstep selling which included: providing consumers with a greater understanding of the energy market including the price per unit, with some consumers saying that their only source of information on the energy market is the information they get via their utility bills.

The importance of consumers having information was stressed in the groups with one participant commenting *'that it is better to have information now as more companies are coming into the market and you are not just stuck with the one you have'*.

Improving knowledge beyond price was seen as a benefit of doorstep selling by energy companies, particularly in the context of educating consumers on how to save energy (e.g. making them aware of home appliances that use more energy such as kettles and tumble dryers).

Q. Have energy doorstep sellers been respectful?

The overwhelming majority of those in the Belfast group and all participants in the Newry group said that doorstep energy sellers are respectful. There were some comments about needing to be *'always on your guard'* and being alert to scams and that you sometimes get *'the odd one that is disrespectful who uses a wee bit of force here and there'*.

There was also some discussion on respect for older, vulnerable consumers and the need for energy companies to be mindful of this:

'...end of the day you are handing over your bank details...DD...they should not be pushing elderly people. Say no and leave it at that...there should be a cap [i.e. an age cap] for older people'

Q. Did they stay at your door or come into your home?

There was a mixed response when asked if doorstep sellers from energy companies enter consumers' homes or stay at the doorstep with 7 out of 9 in the Belfast group happy to keep them at their door, whereas a greater number in the Newry group invited them into their home (4 out of 10).

Some participants qualified their responses by saying that they would definitely invite them in if they felt they were attracted to the discount or offer being made, with some females in the groups touching on personal safety and saying they would only bring them in if someone else was in the house with them:

'Sometimes they come in'

'There was one man who did ask to come in and I was fine with this but it was being a little forward'

'I would bring them in only on one condition...if the offer attracted me and I felt ready to change and maybe my contract had run out...bring them in because it will benefit me...can't lose'

'I would bring them in only if someone else was in the house'

The point was also made that energy doorstep sellers must also be aware of risks associated with entering homes and taking precautions to reduce their risk.

Q. Do you see this as an opportunity to get a better deal from another energy supplier?

In both groups all participants said that doorstep selling by energy companies is an opportunity for them to get a better deal with comments such as 'totally' and 'that's the reason'.

Q. Do you feel they are being clear and transparent about the information they are providing you with?

Generally, participants believed that doorstep sellers from energy companies are clear and transparent regarding the information they provide, with many in the groups recalling that they read directly from a script or sheet. However, there were some in the groups who said that they have been confused regarding the amount of new information they have had to process at the doorstep, and that consumers need to be alert to sellers giving a greater focus on the benefits i.e. the discount or saving.

"Yes, they are reading off a sheet and you got to trust what they are saying. They are selling what is on the sheet"

'You have to compare this with what you have and make sure you know the length of contract...you have to be alert'

'They will tell you the key points of interest but often you need to know what to ask'

'One came to the door and told me about 8 month, 12 month and 24 month deals and I asked if he could put a circle around the information...he started to confuse me...too much going on at once'

There were also concerns expressed about when the initial or introductory offer ends, with one participant saying that everything is clear and transparent until *'the special offer ends and then you're back to muddy waters'* and that *'you are then left to your own devices and it's up to you then...they don't let you know'*.

The point was made forcibly in the groups that energy companies should be required to let consumers know when their contract or offer period is coming to an end. It was suggested that this could be done by text which is similar to what phone companies do. One participant commented:

'...would be good if they came back at the end of the contract because it can make a big difference and hard to understand...you think I will still stay with them but then your bill goes up... in the period ending I was paying an extra £30 per month for 3 months before'

I noticed...but I think over the two years I still saved around £200 even with paying the extra £90 until I switched...you should get a reminder’.

Q. Do you to trust them?

The sentiment in both groups is that participants do trust doorstep sellers from energy companies because the service being sold is seen as vital and necessary, with energy companies perceived as being credible and reputable organisations. There was some concern expressed by those who have enjoyed a lower tariff during an offer period but they then revert to higher costs when the offer period comes to an end. The following comments were typical:

‘...you are going to have to sign something...because it is energy, electric you depend on it...you have to trust them!’

‘I would trust energy companies more than others...a vital service...not a luxury but a necessity’

‘I would trust them, they present ID, have branding and pens...they try their best’

‘Depends on how clear they are at the time...small print is everything...but if they offer you a deal but it turns out £30 more next month you would soon complain...phone them and say sign me off...it’s as easy to sign me off as it is to sign me on’

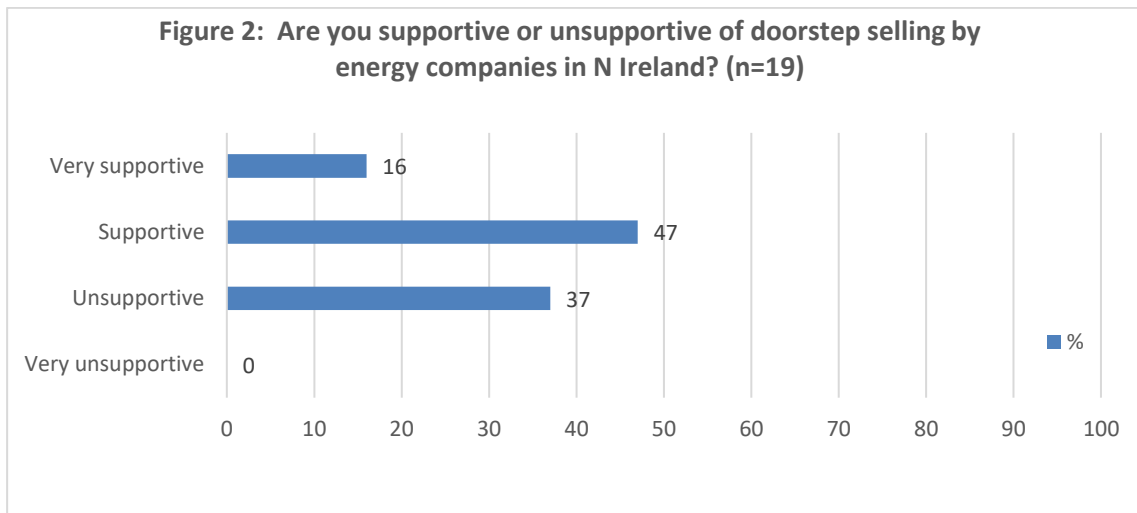
‘How can it be that good for 2 years and good for the next person coming along...but I am now an old customer and it is not that good for me anymore...it’s a big difference’

Q. What has been the experience of family or friends?

Participants were unable to comment on the experience of family or friends beyond saying that they would only discuss this with family and friends if *‘they said they had got a great deal!’*. One participant in the Newry group said that her elderly father preferred doorstep selling to phone selling, with all in the group agreeing with this.

Q. Are you supportive or unsupportive of doorstep selling by energy companies in N Ireland?

Across both groups, 63% said they are either very supportive or supportive of doorstep selling by energy companies, with 37% unsupportive.



Reasons for Being Supportive

The reasons for being supportive of doorstep selling by energy companies included:

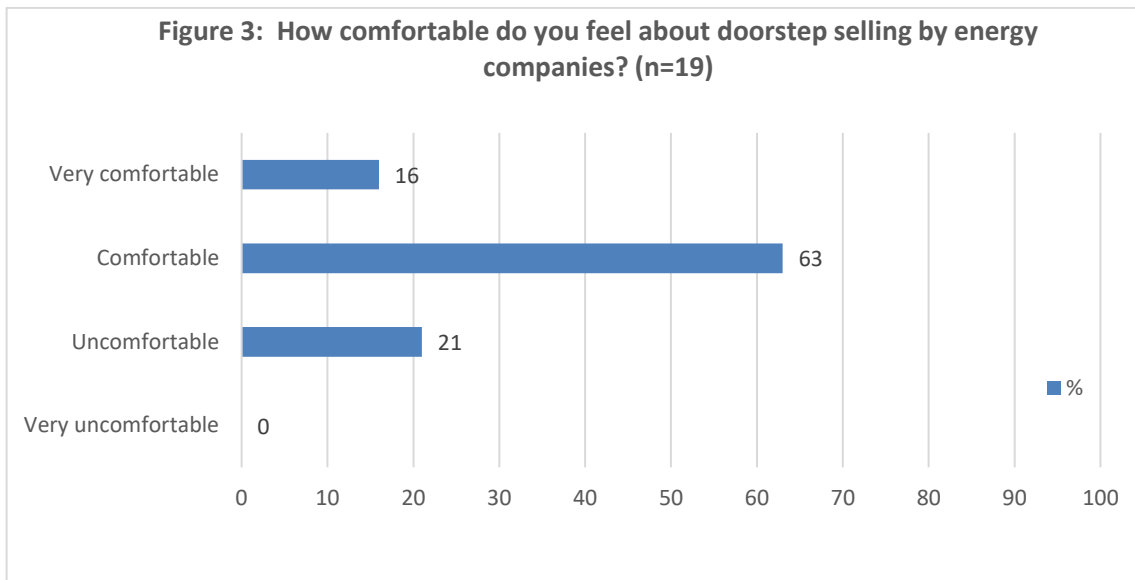
- Greater competition offered to consumers;
- Trust;
- Opportunity to save; and
- Trigger for action.

Reasons for Being Unsupportive

- Would use the internet;
- Don't like doorstep selling / sellers coming to my door;
- Annoyance;
- TV and other sources of advertising; and
- Don't need doorstep selling.

Q. How comfortable do you feel about doorstep selling by energy companies?

Across both groups, 79% said they are either very comfortable or comfortable with doorstep selling by energy companies, with 21% saying they are uncomfortable.



Participants supported their answers with the following comments:

'I would be very comfortable...so many changes...so many new companies...like something new being introduced to me especially if having problems and bills are high'

'I don't like it generally...an invasion of space'

In response to a question on whether or not they had experienced aggressive behaviour from energy doorstep sellers one participant commented:

'...pushy is as far as I would go...they do come straight at you...straight in there with what they want to offer you...not aggressive but pushy'

'Provides competition'

2.3 Consumer Knowledge

Q. Have you heard of the Marketing Code of Practice for energy sales?

Only 2 out of 19 focus group participants (10%) had heard of the Marketing Code of Practice for Energy Sales. However, there was an underlying assumption among participants that some consumer protections are in place but they are unaware of them. In both groups there was a consensus that a Marketing Code of Practice for Doorstep Selling is important, with some seeing a connection between the Marketing Code and the practices they have experienced. The following comments summarised the sentiment within both groups:

'A good thing to have, yes...that is why energy companies are coming across as reputable because they are sticking to a standard and most of us trust them...they are sticking to the Code'

'I would like to think some sort of Code is in place'

Q. What should be in this or what doorstep regulations should apply?

Participants made a range of suggestions on what they felt should be in a Marketing Code of Practice including:

- Protection for elderly people (and younger people);
- Protection for vulnerable groups;
- Suggestion of an age cap preventing suppliers doorstep selling energy if the householder is over a certain age;
- Leave information with consumers;
- No doorstep selling after a specific time (8pm);
- Back up number that consumers can ring (direct number to someone in authority);
- Show ID;
- Limit to the amount of time on doorstep (a couple of minutes max);
- Cooling-off period (most in the groups believed this to be longer than 10 days); and
- Doorstep sellers to be respectful, professional and courteous.

Both groups prioritised the needs of vulnerable consumers. All of those in the Newry group said they could remember being taken through the 'Sales Checklist', with only two in the Belfast group able to remember this. All in the Newry group remembered getting an email and only two in the Belfast group were able to recall this.

Both groups were presented with an overview of the content of the Marketing Code of Practice for Energy Sales (Doorstep Sellers) and much of what is in the Code had been discussed in the groups at that point. No one in the groups to that point had mentioned debt flagging.

Q. Are you aware of opt out data protection?

Three out of nine participants in the Belfast group were aware of opt out data protection with only one participant in the Newry group aware of this (21% across both groups).

Q. If you had an issue with an energy doorstep seller, would you know who to complain to?

A majority in both groups said that if they had an issue with an energy doorstep seller they would complain directly to the energy company, with other options including: the Utility Regulator; Trading Standards; the Police Service for Northern Ireland if the issue related to a vulnerable person; Ofcom; and CAB.

One participant in the Newry group said she was confident that any issue would be resolved to her satisfaction given that *'if you were dissatisfied with the service, who are you going to tell first...your 10 neighbours'*.

The point was also made that the doorstep seller would need to do something seriously wrong before consumers would complain, for example, intruding into their home.

Q. Do you feel you are being made aware of your rights at the doorstep?

While some participants felt that they are being made aware of their rights at the doorstep, others felt that energy companies can be selective in what information they provide to consumers, with the general view that rights are fine until something goes wrong. The following comments were typical:

'Not really, wouldn't say they explain the detail of opt out data...cooling off period when they try to sell you...I've never heard that'

'They do give a cooling off period but....'

'Not something they would flag up...any problems...probably in the literature, in the small print'

'Rights are not important when everything is OK. Only important when something goes wrong and you have a bad experience. You need to know this information at the time of signing up...but assume there is a procedure in the small print'

'Telling you about plus points like money but then leave you to your own devices when they get your signature'

'You should be made aware of your rights'

'You should contact the energy company first and then escalate'

Q. Have you been provided with written quotes?

Two participants in the Belfast group said they had been provided with written quotes with all in the Newry group saying this was the case. Those in the Belfast group had been shown quotes electronically on a computer tablet, key points highlighted and *'what would be the best option to change too'*. One participant noted that *'it should be on a leaflet that they can leave with you and not on a tablet so they can go away with it'*.

In the Newry group all confirmed receiving email quotes immediately after their contact with the doorstep seller.

2.4 Impact of Energy Doorstep Sellers on Consumers

Q. On the last occasion you were contacted by a doorstep seller from an energy company, did you switch supplier?

Across both groups, 32% of participants said they had switched supplier on the last occasion they were visited by an energy doorstep seller.

In the Belfast group 22% of participants said they switched supplier the last time they were contacted by an energy doorstep seller. Both had switched to avail of a better deal, with one switching back again to their original supplier when they realised that the deal they had switched to was more expensive.

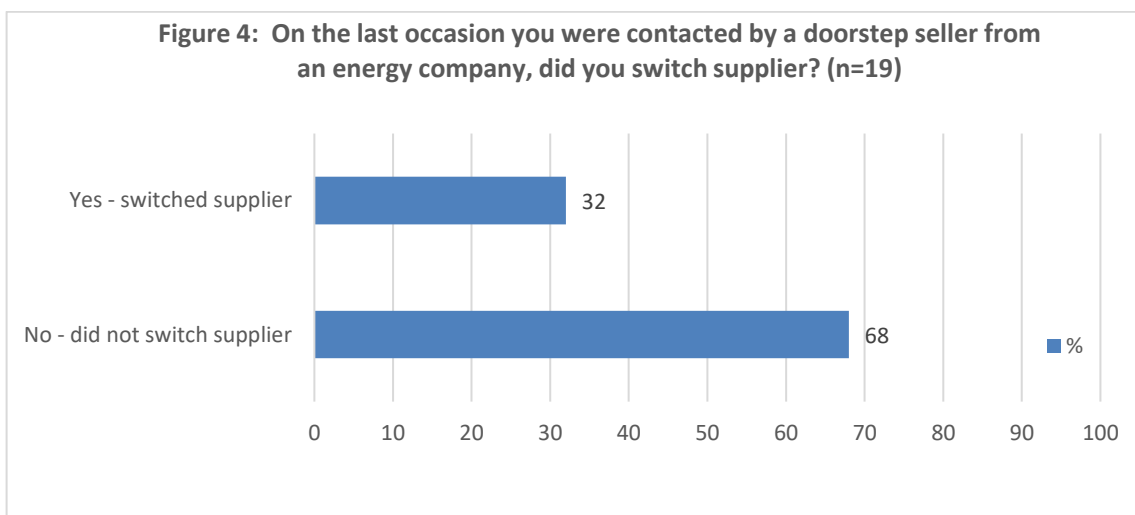
In the Newry group 4 had switched, with others using the information to then go on the internet and price check. Others took the information and went back to their current provider and were able to secure a better tariff. One participant recalled *'using it as a bargaining tool and using it to my advantage'*.

Among those who had not switched, some said it was simply down to timing and being tied into an existing contract, with one participant in the Belfast group agreeing a date with the doorstep seller for a revisit. Indeed the point was made that *'like insurance companies they know everything...three months before your renewal'*. Other comments by participants included:

'I didn't change because there were no incentives to change'

'I need to switch and will wait for the next person to call'

'I will think about it but would need a guarantee that the rate would not change in the next 12 months'



Q. Was it a good idea and would you do it again?

All who had switched said it had been a good idea and would switch again. Some commented on being in a comfort zone with current suppliers and that some consumers don't like or resist change:

'I have saved money'

'Used O2 mobile company for 10 years...no good for me and used Power NI, which is all you knew growing up...once you get over that you have to change'

'Some don't like change'

Q. Have you ended up paying more than the seller said you would?

One participant in the Belfast group said he had ended up paying more when his deal period expired and has since switched back to his original supplier. Another participant was unsure if they had paid more but would check when it is time to renew.

Everyone in that group who had switched said they had paid less, with one participant in that group saying she had paid more in the 3 months following the expiry of the contract but had saved over the longer-term.

Q. Did you learn anything about the energy market?

The common view in both groups was that they had learned something from their interaction with energy doorstep sellers, with reference to increased competition, awareness of reduced energy costs, that they can opt out after a period, and that they have a choice.

Q. Have you ever made a complaint about doorstep selling by energy companies?

None of the participants in the groups had made a complaint about doorstep selling by an energy company.

Q. Does doorstep selling encourage you to take the information and then shop around at home or do / would you accept a deal on offer at your doorstep or neither?

In both groups some participants said that their interaction with energy doorstep sellers had motivated and encouraged them to go online and explore the potential for a better deal, with energy doorstep sellers seen as a trigger for them to act:

'I take the information and then shop around'

'I would accept the deal there and then if it was good'

'Would encourage me to search on the internet'

'Generates interest to go online'

'There is a dedicated site for N Ireland'

Q. Are you aware of your extended rights when buying from doorstep sellers and have you ever taken up these rights (e.g. cancelled contract during cooling off period)?

There was limited awareness of specific rights across both groups with none of the participants having taken up any rights. As noted previously, it is assumed by consumers that they have rights and they are there if they need them. No one in either group had ever cancelled a contract, with one participant noting that she *'would stick to what was agreed'*.

2.5 Miscellaneous

Q. Should doorstep selling by energy companies be banned?

None of the participants across both groups felt that doorstep selling by energy companies should be banned, with participants pointing to convenience if they wanted to switch, the importance of personal contact, a prompt to act and the value of increased competition. The point was also made that consumers should continue to be allowed to interact with energy doorstep sellers. The following comments were made:

'Leave us as consumers to close the door if we want to...leave the literature there but don't ban it...people may not be able to navigate online and this may be good for them...as long as they [doorstep sellers] are polite and courteous'

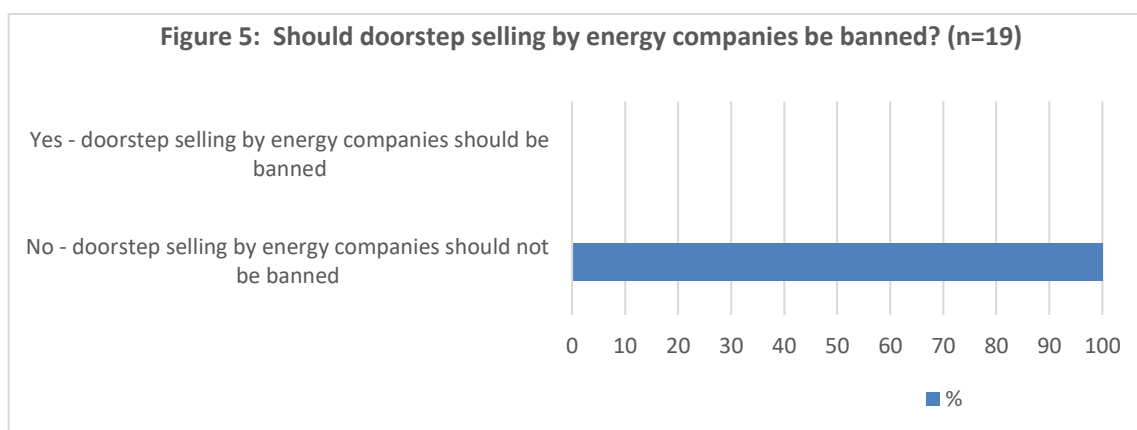
'I would switch via door to door...it is easier'

'Personal contact is important'

'Trigger to act...go and look at them [deals]'

'Good for the market...competition...proactive by them [energy companies]'

'Trust and respectful'



Q. Do you as a consumer need more protection, and if so, what would this protection look like?

Those in the Belfast group unanimously agreed that there is sufficient protection in place for consumers, with comments in the Belfast group such as 'everything is in place', 'all covered' and 'content that everything is in place'.

Those in the Newry group made the following points:

- Know what the complaints process is;
- Increase the cooling off period to 1 month;
- Let customers know when their contract is ending; and
- Employ local people who 'won't tell you lies'.

Q. Are you aware of any sales techniques used to secure or force sales?

When asked about awareness of sales techniques used by energy doorstep sellers, mention was made of the use of incentives, discounts and vouchers, as well as the 'convenience' in terms of the energy company taking responsibility for sorting out 'the changeover...no hassle and no problem'. Others mentioned sellers 'showing the comparison...yours versus theirs', as well as energy doorstep sellers purposely creating a sense of urgency and promoting 'Wolf of Wall Street limited time offers'. It was also suggested that getting next of kin to sign for those who are vulnerable would counteract forceful selling.

Q. Do you have any experiences or concerns regarding vulnerable customers?

All participants in both groups highlighted concerns regarding energy doorstep selling to vulnerable customers, and commented on the need for extra protection for older and younger consumers. Some suggestions included a requirement for contracts with vulnerable consumers to be counter-signed by a family member.

Q. Are there any benefits of doorstep selling by energy companies?

In both groups the principal benefit of doorstep selling by energy companies was said to be a financial saving to the consumer, with less important benefits including the company handling the switch over and the benefit of increased competition via energy doorstep sellers raising awareness of other companies in the market.

Q. Do you have any experience of energy sales in supermarkets or other places and how does this compare with doorstep selling?

All had experience of energy door step sellers in supermarkets with the consensus view that this type of selling is too impersonal and less preferable to doorstep selling (8 out of 9 in Belfast and 8 out of 10 in Newry preferred doorstep selling). However, it was suggested that energy doorstep sellers have credibility in supermarket settings with consumers given the option of being proactive with them e.g. picking up leaflets. Comment included:

'Supermarket not the same, too impersonal, too noisy, can't relax and can't focus on what they are telling you'

'Just want to go home after doing a shop'

'In a supermarket you know you can trust them...know they are kosher'

'I just ignore them'

'I wouldn't engage in a big discussion with them but would ask for a leaflet to find out what their offer is'

Q. Do you have any experience of other doorstep selling for other products and services, especially financial products?

All participants in both groups had experience of doorstep sellers from other organisations, but the perception was that energy companies have a higher level of credibility given that they are selling an essential service.

Q. Which types of products and services, and was this by a reputable company or regulated entity?

Other doorstep sellers mentioned included: charities; Avon; gardening; soft drinks; window cleaning; insulation; PVC windows; solar panels etc. Charities were seen as regulated although as one participant noted 'they make you feel guilty!' or 'they present themselves as being regulated'.

2.5 Focus Group Evaluation

At the end of each group participants were asked to complete three evaluation questions: how useful they found the group; was the group enjoyable; and the effectiveness of focus groups as an approach to understanding consumer views on the issue.

Figures 6 to 8 shows that 94% of participants found the groups either very useful or useful, 95% found the groups very enjoyable or enjoyable and all (100%) said that the use of focus groups is an effective way for the Consumer Council to engage with consumers.

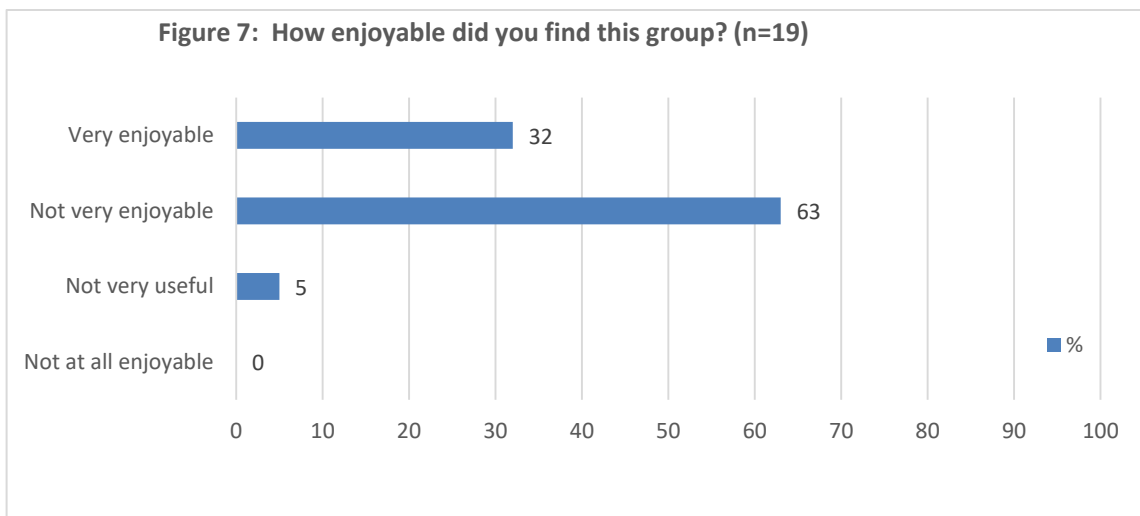
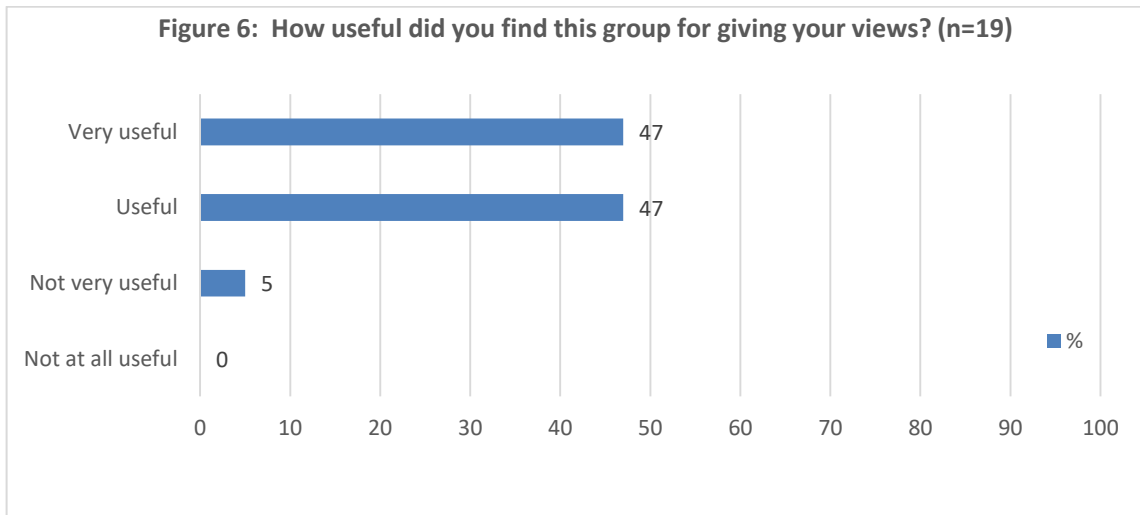
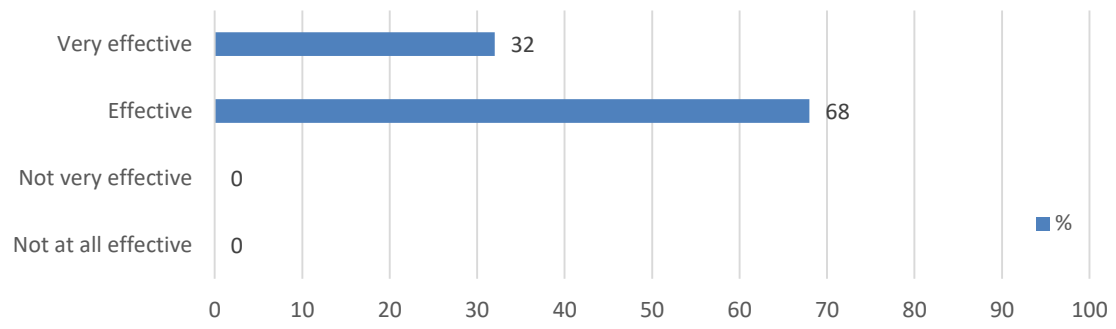


Figure 8: The Consumer Council is keen to engage with consumers. How effective do you feel this approach is for engaging with you? (n=19)





Introduction

- Why we are doing this research
- Your contribution
- What we will talk about
- Focus group guidelines
- Request to voice record
- Confidential and not attributable
- GDPR
- What happens to your feedback



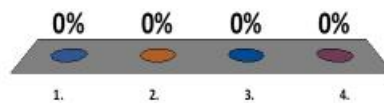
Are you...?

1. Male
2. Female



What age band are you in..?

1. Under 30
2. 30-49
3. 50-64
4. 65+



Which group are you in?

1. Belfast
2. Newry



Your general thoughts on doorstep selling...



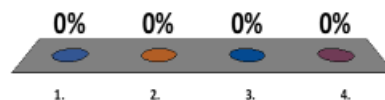
Generally, **how do you feel about doorstep selling** i.e. people coming to your door to sell you something?

What has been **your experience** of doorstep selling?



How comfortable are you with doorstep selling?

1. Very comfortable
2. Comfortable
3. Not very comfortable
4. Not at all comfortable



Q. How do you feel about **energy companies** coming to your door?

Q. What has been **your experience** of energy companies that have come to your door?

Q. Did the doorstep seller identify themselves / ID / branding from their company?



Q. Is this type of selling **useful or worthwhile**?

Q. Have energy doorstep sellers been **respectful**?

Q. Did they stay at your door or come into your home?

Q. Do you see this as an **opportunity to get a better deal** from another energy supplier?



Q. Do you feel they are being **clear and transparent** about the information they are providing you with?

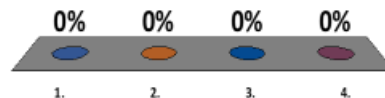
Q. Do you **trust** them?

Q. What has been the **experience of family or friends**?



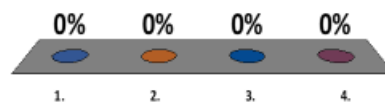
Are you supportive or unsupportive of doorstep selling by energy companies in N Ireland?

1. Very supportive
2. Supportive
3. Not very supportive
4. Not at all supportive



How comfortable do you feel about doorstep selling by energy companies?

1. Very comfortable
2. Comfortable
3. Uncomfortable
4. Very uncomfortable



Consumer knowledge...



Q. Have you heard of the **Marketing Code of Practice** for energy sales?

Q. What should be in this or what **doorstep regulations** should apply?

- ✓ Display ID
- ✓ Explain reason for visit
- ✓ Provide copy of Sales Checklist prior to start of sales pitch
- ✓ Must obtain permission before entering home
- ✓ 9am-8pm (weekdays) 9am-7pm (Saturday) [no contact bank holidays, Sundays]
- ✓ Must not call if notice saying 'no doorstep sellers'
- ✓ Must not exploit vulnerability
- ✓ Agents must be: polite; courteous; no mislead or use high pressure tactics
- ✓ Must provide in writing unit price or via electronic display and in particular format
- ✓ Savings – must provide a comparison with current rates
- ✓ Must advise on debt flagging re: customer accounts, state customer entering a contract
- ✓ Cooling off period, confirm read and understood Sales Checklist
- ✓ Provide ID name / number in writing
- ✓ Literature must be clear
- ✓ Provide written info within 7 days of entering contract
- ✓ Allow customer to withdraw in cooling off period of 10 days



Q. Are you aware of **opt out data protection**?

Q. If you had an issue with an energy doorstep seller, would you **know who to complain to**?

Q. Do you feel you are being made **aware of your rights** at the doorstep?

Q. Have you been provided with **written quotes**?

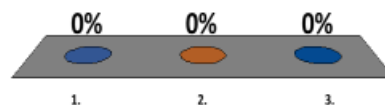


What impact did doorstep selling by energy companies have on you...



On the last occasion you were contacted by a doorstep seller from an energy company, did you switch supplier?

1. Yes
2. No
3. Don't know / can't remember



Q. Was it a **good idea** and would you do it again?

Q. Have you ended up **paying more** than the seller said you would?

Q. Did you **learn anything** about the energy market?

Q. Have you ever **made a complaint** about doorstep selling by energy companies?



Q. Does doorstep selling encourage you to take the information and then shop around at home or do / would you accept deal on offer at your doorstep or neither?

Q. Are you aware of your **extended rights** when buying from doorstep sellers and have you ever taken up these rights (e.g. cancelled contract during cooling off period)

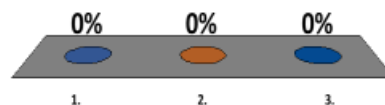


Issues and recommendations...



Should doorstep selling by energy companies be banned?

1. Yes
2. No
3. Don't know / can't remember



Q. Do you as a consumer need **more protection**, and if so, what would this protection look like?

Q. Are you aware of any **sales techniques** used to secure or force sales?

Q. Do you have any experiences or concerns regarding **vulnerable customers**?

Q. Are there any **benefits of doorstep selling** by energy companies?



Finally, some other topics...



Q. Do you have any experience of **energy sales in supermarkets** or other places and how does this compare with doorstep selling?

Q. Do you have any experience of other doorstep selling for **other products and services**, especially financial products?

Q. Which types of products and services and was this by a reputable company or regulated entity?



Q. Any **further thoughts** on doorstep selling by energy companies in N Ireland?

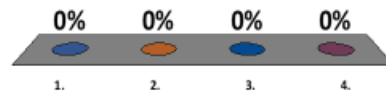


5. Evaluation



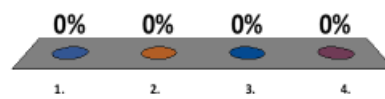
How useful did you find this group for giving your views?

1. Very useful
2. Useful
3. Not very useful
4. Not at all useful



How enjoyable did you find this group?

1. Very enjoyable
2. Enjoyable
3. Not very enjoyable
4. Not at all enjoyable



The Consumer Council is keen to engage with consumers. How effective do you feel this approach is to engaging with you?

1. Very effective
2. Effective
3. Not very effective
4. Not at all effective

