



**Impact of Digitalisation  
on NI consumers**  
Report prepared for:  
**The Consumer Council**  
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# 1. Key insights: an executive summary

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## Background

Over the last twenty years the world has become increasingly more technological as access to goods, services and information have moved to online platforms. The Covid-19 pandemic has the potential to accelerate the speed of digitalisation even further. The Consumer Council has therefore identified the need to better understand the impacts that increased reliance on technology and digitalisation may have on consumers now and in the future and to understand the potential risks and rewards.

## Methodology

A desk-based review of relevant literature was conducted followed by qualitative research consisting of nine focus groups with a total of 87 participants, 11 depth interviews with consumers and seven interviews with stakeholders. The focus groups and stakeholder interviews were conducted via Zoom given the present Covid-19 health restrictions. The depth interviews were conducted by telephone to facilitate the inclusion of those with no or limited internet access.

## Key findings and recommendations

The research demonstrated that Covid-19 has had a significant impact on the level of reliance that consumers have on the internet, for everything from learning, to working, to medical appointments and shopping for essential and non-essential items. For some, this brought benefits, including an improved work-life balance and increased access to some services (for example, medical consultations via video call for those in rural areas). At the same time, many reported an increased sense of isolation and disconnection which had impacted on their mental health. This was often expressed most strongly by younger participants, particularly those excluded from maintaining contact with friends on social media due to no or limited internet access.

While this level of reliance may reduce somewhat as the region and the world emerges from the pandemic and subsequent lockdowns, the unusual period has revealed gaps or areas for improvement in the consumer protection apparatus online. The research took place at a time when these issues may have been further to the forefront of consumers' minds and therefore the study has been able to achieve a considerable insight into the range of threats, risks and concerns that consumers are facing online. At the same time, there is a proportion of the NI consumer population who may never attain sufficient levels of digital literacy or for whom other barriers to digital services will always remain. For these consumers, traditional face-to-face and telephone services continue to be vital and should be maintained. The following paragraphs set out a number of areas for further consideration by the Consumer Council.



It is apparent from the study that consumer vulnerabilities regularly intersect and, often, those already in need of additional support due to their personal circumstances, such as poverty, old age or a disability, are further marginalised by a lack of accessibility to online services. Digital exclusion rarely occurs in isolation from other forms of deprivation or disadvantage. With this in mind, service operators should be encouraged to consider and involve vulnerable consumers in every stage of the design process of their online services and be mindful that they need to cater to and include this demographic as a core part of their client group.



It is also important for service providers to be aware that a proportion of consumers are likely to remain largely off-line. It is essential that these individuals are not left behind. The Covid-19 pandemic illustrated the considerable negative implications on consumer independence, agency, choice, finances and a range of health and social outcomes where viable and equivalent alternatives to online access are not maintained. This was especially relevant during the pandemic in relation to online shopping for both essential and non-essential items, home schooling, financial services, public transport, and government services, most notably Universal Credit.



As access to the internet becomes increasingly essential to daily life, study participants felt strongly that more needed to be done to dismantle some of the practical barriers to accessing fast and reliable internet. This was particularly directed at improving available broadband speeds and coverage to affected parts of the region, as well as lowering the cost of broadband and data, particularly for low-income families and households which included an individual with a disability. It was suggested that a system of social tariffs could be explored here or the possible introduction of a scheme whereby those with unused data could share this with those in need.



Across all consumer profiles there was considerable concern around data protection and security online. For many, this centred on a perceived increasing rate and sophistication of scams and fraud attempts online. Stakeholders also noted the increasing risk to vulnerable consumers who may be deliberately targeted on a growing number of platforms. A number of participants expressed a sense of powerlessness or inevitability in relation to both the collection and misuse of their data. At the same time, it was felt that more practical steps could be taken to help consumers feel more in control of their data online, including cookies and privacy settings automatically set to the highest levels of protection as default. Overall, it was acknowledged that consumers themselves could not be held responsible for the misuse of their data given the necessity of many online services.



In the context of increased home deliveries and the current dependence on online stores for non-essential items, a common theme emerged of poor or inconsistent service from couriers. Numerous participants also described poor customer support or difficulty contacting delivery agents when something went wrong. While it is possible that some of these issues may have been due to higher service pressure than usual, it is suggested that, as dependence on these services is likely to remain high into the medium and long term, the Consumer Council may wish to conduct additional research into the challenges faced by consumers in this area.



It was apparent from the research that consumers are to a large extent disengaged from the energy market. Most were unaware of available price comparison tools and websites and there was a general feeling that choice of suppliers and tariffs was very limited in Northern Ireland. There was particular concern from stakeholders that accessible and easy to understand information about bills and charges were not reaching the most vulnerable consumers. In addition,

stakeholders noted that more favourable energy deals are often available only to those with an online presence. It is suggested that the Consumer Council should further explore strategies to improve consumer involvement in the energy sector and methods of better informing and empowering vulnerable consumers to make energy choices that support their interests.

# 2. Introduction

## Background

The Consumer Council is a non-departmental public body (NDPB) established through the General Consumer Council (Northern Ireland) Order 1984. Its principal statutory duty is to promote and safeguard the interests of consumers in Northern Ireland. The Consumer Council has specific statutory duties in relation to energy, postal services, transport, water and sewerage and financial services. These include considering consumer complaints and enquiries, carrying out research and educating and informing consumers. As a non-departmental public body whose principal statutory duty is to promote and safeguard the interests of consumers across Northern Ireland (NI), the Consumer Council actively monitors a variety of services, including energy, post, transport and water/sewage. This includes carrying out research into matters that may have an impact on these services and consumer affairs.

The Consumer Council's commitment to understanding how particular policies or issues impact NI customers is underpinned by a policy framework<sup>1</sup> that is dedicated to protecting the rights of consumers, including:

**Figure 1.1: Consumer Principles**



Over the past twenty years the world has become increasingly more technological as access to goods, services and information have moved to online platforms. The impact of the Covid-19 pandemic has the potential to accelerate the speed of digitalisation. The Consumer Council has therefore identified the need to better understand the impacts that increased reliance on technology and digitalisation may have on consumers now and in the future and to understand the potential risks and rewards.

## Research aims & objectives

The aims of the research were to

- to identify the main issues in relation to consumer's awareness, trust, and risks around digital platforms and how digital platforms can support NI consumers to become more resilient (shopping around, getting the best deal, etc.); and

<sup>1</sup> [http://www.consumercouncil.org.uk/sites/default/files/original/Draft\\_Corporate\\_Plan\\_2016\\_2021.pdf](http://www.consumercouncil.org.uk/sites/default/files/original/Draft_Corporate_Plan_2016_2021.pdf)

- with a particular focus on matters related to (1) Transport, (2) Energy, (3) Postal services, (4) Water and (5) Financial services.

## Methodology

### Desk research

Prior to commencing the focus groups, Perceptive Insight undertook a comprehensive desk-based research and a literature review on the subject of digitalisation. This stage involved reviewing relevant UK and international literature that provided insight into consumer awareness, trust and risk of digital platforms, documenting where possible, any comparisons with Great Britain. As part of the desk-based research, relevant materials from a range of sources were reviewed; including websites of companies within the particular sectors of interest, academia, government policy and third sector studies.

### Focus groups and depth interviews

Qualitative research was then conducted with a combination of consumers and stakeholders. Nine focus groups with a total of 87 participants were carried out online via Zoom to comply with Covid-19 social distancing restrictions. As a key objective of the project was to better understand the impact on consumers of increased reliance on digitalisation and technology, we also conducted 11 depth interviews by telephone with a sample of individuals with no or limited access to internet. Further, we conduct seven interviews with stakeholders with an insight into the challenges faced by particular demographic groups, such as older people and those with a disability.

The following organisations contributed to the study:

- Advice NI;
- Christians Against Poverty (CAP);
- Commissioner for Older People Northern Ireland (COPNI);
- Disability Action;
- Include Youth;
- NOW Group; and
- Sure Start.

### Recruiting to quota

The aim of the research was to undertake research with a range of different types of consumer groups living in Northern Ireland and to ensure it was largely representative of the NI consumer population overall. As such detailed specifications were set out for the recruitment of both the focus groups and consumer depth interviews. Participants were recruited using a detailed recruitment screener with targeted quotas (that is, across key demographics such as gender, age, tenure, socio-economic status, Council area, urban/rural location and disability status). A detailed description of both the specifications can be found at the Appendix A.

## Report structure

The subsequent sections of this report discuss the following in turn:

Section 3 explores experiences of digital exclusion and sets out the range of barriers to accessing and using online services raised by participants during the research.

Section 4 looks at the range of challenges encountered by consumers when interacting with online services, particularly any risks or threats identified by research participants.

Section 5 then looks in greater detail at the experiences of consumers in accessing online services in key sectors of interest to the Consumer Council; namely, Energy; Transport; Financial services; Water; Online shopping; and Postal.

Section 6 focuses on the impact of increasing digitalisation in the context of Covid-19 and sets out a range of positive and negative implications as expressed by research participants.

Section 7 highlights a range of areas commonly identified by research participants where additional support of NI consumers online is needed.

Section 8 includes a summary conclusion and a number of recommendations for the Consumer Council to consider going forward.



# 3. Experiences of digital exclusion

As part of this study, participants were asked to describe their experiences of digital exclusion or difficulties that friends, relatives or their client group experienced in accessing and using services on the internet. Participants identified a considerable number of barriers to ease of use. A number of these issues are standalone, but others overlap and magnify each other. In many cases, the issues highlighted have been exacerbated by the Covid-19 pandemic.

The following section addresses the following causes of digital exclusion:

- Cost of devices or internet connection;
- Lack of digital skills;
- Fear or distrust of online services;
- Lack of accessibility; and
- Poor broadband speed.

## Cost of devices or internet connection

### Cost of devices

Stakeholders reported that for many low-income households, ownership of devices that can connect to the internet is not possible given their cost. The pandemic drove up prices even further in response to increased demand. It also gave rise to cost implications for other households who may not have encountered this issue previously as it became necessary to increase the number of devices in the household to facilitate working from home and home schooling. Stakeholders suggested that significant assumptions had been made by policy makers about the level of access to devices by families and had not sufficiently planned how to mitigate this.

'I was in a position from work to be able to do a cost comparison on the price of a laptop. The exact same piece of equipment that I had purchased 12 months apart, in the first instance pre-covid, was £425. Post covid, it was £700 and something for the exact same piece of equipment. That is if you could get it. In lockdown, I was trying to source 100 tablets and having to go round multiple providers to do that (Argos, Curry's, PC World).'

Disability Action

'If the kids break an iPad or a tablet or something then there's a panic to get one from somewhere. I'm reliant on them and so are they, whereas years ago you just would have sat around one TV and everybody watched the same thing. Now there's four devices running four different programmes or websites.'

Female, Under 40, Young family, Antrim & Newtownabbey

'I help in a hostel for homeless men and some of them either don't have access to the internet or don't even have phones that give them that service. It does leave them in a difficult situation, particularly during the current times where there aren't libraries and things available.'

Male, Over 50, Empty nester, Armagh City, Banbridge & Craigavon

### **Website incompatibility with devices**

The problem of access to devices can be made more urgent by incompatibility of web pages with small screens. If you only have access to a smartphone, for example, you may have difficulty using some essential services online.

'I found that, with booking the vaccine on the phone, I couldn't see it and I couldn't access the drop-down list of the different centres. I got on then to the tablet and I could get it, so it was almost as if the screen was too small on the mobile phone. I moved to the tablet and it worked fine.'

Female, Under 50, Disabled, Fermanagh & Omagh

### **Cost of broadband or data**

The cost of broadband access was regularly highlighted by the study participants. It was suggested, particularly by those living in rural areas, that this was due to a lack of competition between internet providers in many parts of Northern Ireland. Most felt they had no choice but to pay given their household's dependence on internet access. This was particularly the case during the pandemic when families were going online to work, to learn and for entertainment.

'My broadband has gone up this month. I swapped over last year so I was on the offer for 12 months and it's finished. The price difference is quite shocking. It's gone up by about £34; it's what I would consider a big jump.'

Female, Under 40, Lone parent/ Young family, Mid & East Antrim

'It all comes down to cost. People are expected to be online but the availability for them to get online is not always there. There are places where you can get free Wi-Fi, but I still feel like free Wi-Fi for every home should be a thing now. It shouldn't even be thought of as a luxury. It is nearly as necessary as owning a car. It is more necessary. You cannot be reliant on a phone call or ringing round.'

Male, 25 to 40, Single & no children, No or limited internet access, Working poor, Mid & East Antrim

Others, due to their personal circumstances, simply could not afford this outlay and relied on keeping within the data limits of phone contracts to manage their household budget. Where this was not possible, they were dependent on using the Wi-Fi of friends and relatives or in public places. This was particularly challenging during the pandemic when 'stay at home' orders were in place. One individual described sitting in the car outside her brother's house to connect to his Wi-Fi safely.

'Most days it is alright, but some days it is a mess. If I don't have any data and my mum is away for the day, I don't have a key to her house so it would be hard for me to access. I might go down to see a friend and steal their Wi-Fi but it is annoying.'

Female, 18 to 24, Young person not in education, employment or training, No or limited internet access  
Newry, Mourne & Down

'If you run out of 4G with O2, then you have to pay £15.99 just for 1GB. It is not worth it and far too expensive. I find that broadband companies like Virgin Media, I know a lot of people say they are the better ones and very good, but I was pricing some before, and just for Wi-Fi alone, they are very very expensive. Not affordable for young families or young single mums. It would be so much easier if broadband prices were a bit cheaper.'

Female, Under 35, No or limited internet access, Lone parent/ Young family, Belfast

'See for the likes of doing home schooling, because there's only one son that has a computer and then the other ones would have been on phones, I was trying to get enough devices to go round them all, to get them all to do their home schooling. Things like that would be a lot harder.'

Female, Under 40, Lone parent/ Young family, Armagh city, Banbridge & Craigavon

'As we move to even more information services moving online, there was a huge assumption. For example, if you take where teaching had to move online, there was an assumption that families at home had digital devices. You might have had a parent with three or four kids. Not only do you need devices for each child and each parent working from home, you also need the data to be able to support all that. I think huge assumptions have been made in the last 12 months. I think those issues were always there, but I don't think the issues were being highlighted as much as they have these last 12 months.'

Advice NI

## Lack of digital skills

Participants contacted by telephone for the study described not having the necessary skills to access services online. These individuals were older and talked about struggling to learn how to navigate internet sites.

'Now I think it is too late for me at 70. I am happy with how I am living and I know where I stand. I know that children can do everything online and I can't do it. But I am quite relaxed about all that. I have tried it, and I just couldn't deal with it. It is very hard to teach an old dog new tricks. I am happy with the way I am living at the moment. I have access to family who can sort any problems that require technology for me.'

Male, Over 65, Older person with no or limited internet access, In receipt of state pension only, Belfast

'I think our needs are very immediate. You could go to a course and some of it is relevant, then you go home and 15 minutes later you could be doing something and you'd wish that person was here and I could ask them.'

Female, Over 65, Older person, Lisburn & Castlereagh

'I hated it, I couldn't think, and I was never brought up that way so I couldn't get into the computer. I really would like to get into it some way. Maybe someday my daughter or son-in-law could show me, but at the moment they cannot do that. They cannot come close enough to me to do it.'

Female, Over 65, Older person with no internet access, Derry City & Strabane

## Helping older relatives

Similarly, younger participants described having to help older relatives to access products and services online. This has clear implications for the independence and agency of older people, which has been limited further by the pandemic. One participant described how his elderly mother would previously have been able to access health, social security or banking services in person, but given that these services had all moved online during the pandemic and she lacked the digital skills to access them herself, she now had to share all of her personal details and information with her adult children for them to access on her behalf.

'My mum would struggle with different apps and shopping online, whereas I would do it more for her. She's 70. I think she's scared in case she orders something she doesn't mean to and spends maybe too much money that she's not meant to.'

Female, Under 40, Lone parent/ Young family, Belfast

'Something I've noticed is my granda is calling me up a lot more to help with things because a lot of things you have to do online now, not just because of Covid but because of the increase in technology I guess. All the services are moving online. There's ones related to Covid; instead of meeting people for certain things it's all done over zoom. Other things would be, for example, anything to do with their mobile phones. All the changes to their contracts and looking at all that needed to be done online.'

Female, 25 to 40, Young working single, Belfast

## Additional factors

While the present research indicated that it is predominantly older individuals that are impacted by a lack of digital skills, one stakeholder from Advice NI noted that it was important not to assume that younger people had adequate or the correct digital skills for accessing essential services. A representative from CAP also explained that often a lack of digital skills can be compounded by poor mental health which can affect any age group.

'I also think that there is a lot of presumptions that a lot of younger people are so called 'digital natives' that they have the skills. While they may be fantastic on Tik Tok and make the most amazing Tik Tok videos or be able to play games online, they might not have the skills to engage with services. For example, managing a Universal Credit journal. They might not have the skills to upload whatever accreditation that needs to be uploaded to the journal.'

Advice NI

'Many of our clients have multiple things happening in their lives. Mental health issues are a major issue for many of our clients and that is something that definitely feeds into it as well. So it is not even as simple as a lack of digital skills. It is lack of digital skills coupled with mental ill health. That feeling of being overwhelmed if you don't know how to use something. So there is definitely more than one aspect at play.'

CAP

## Lack of alternative options

For those that struggle to access services online, participants felt that alternative means of doing so were becoming more limited or more problematic to use.

'I find when I do try to ring anywhere because I do want to talk to someone about it, they really don't want that; they're trying to push you to go online. And sometimes you do need that direct conversation because the option that you want may not be available. You might need to speak with someone but they are very much pushing you to go online.'

Female, Over 40, Older family, Mid & East Antrim

'Something that really frustrates her is when she goes and rings about something. ...She wanted to sort her insurance out by using the phone. You ring and it says 'Press 1 for this, Press 2 for this...' that drives her mental. I know that face-to-face, or ringing someone in the office takes time, but she cannot understand it.'

Male, Over 50, Carer for older person with dementia, Antrim & Newtownabbey

'If I am registering with HMRC, registering for Universal Credit. That is all done online now. There are no interviews, very little one on one service. It all has to be done online. More and more stuff is moving from booking an appointment. You now find people are trying to encourage you to use online more. They don't want you to be ringing them. They say if you visit us online you can get all the answers. It can be difficult then when it is a select service and you are not getting that one on one.'

Male, 25 to 40, Single & no children, No or limited internet access, Working poor, Mid & East Antrim

'Everything has gone, in a very short period of time, online through necessity because of Covid. There is a designed-in fault, which is that the information about the digitisation of services and about where you can access the supports goes out digitally. People still aren't hearing about it.'

Disability Action



## Bereavement during the Covid-19 pandemic

One research participant described the issues encountered when her family experienced a bereavement during the pandemic. She explained that her elderly mother would not have had the digital skills to navigate and deal with handling her late husband's affairs on her own.

'Well, I know my mum couldn't have done it on her own because a lot of it was having to take pictures of passports, death certificates and having to email them off. She just could never have done that, whereas I can scan it through my phone and email them to myself, forward it on. Especially with lockdown, that was very difficult because everything was online. Some places weren't taking any phone calls at all. They were closed down so they wouldn't answer the phone and that was complicated. O2 wouldn't allow you to interact online but the Frequently Asked Questions didn't fit what we had to ask them or discuss with them and that was very complicated. And then there was all the bits 'only phone us if its urgent' and then you're going 'I don't know, how urgent is this?'. It's a difficult one.'

Female, Over 40, Older family, Newry, & Mourne Down

## Fear or distrust of online service

In many cases, a fear or distrust of online services was seen to often accompany a lack of digital skills. Again, this issue was thought to mainly affect older internet users and it was described in relation to particular activities online, mainly in relation to providing banking information.

'I would deal with her online banking, her online purchases, anything that she has to purchase online I have to order it and I get it delivered to her. She would be frightened to put her card details online or to do any of that. So you'd have to do most of that for her. But she's very tech savvy and she's good on Messenger, WhatsApp. We're secure in the knowledge that she can't be scammed with people phoning her up and telling her you need to give your details.'

Female, Over 40, Older family, Newry, & Mourne Down

## Lack of accessibility Additional needs

Research participants described how websites were sometimes not adequately tailored to the additional needs of those with disabilities, particularly visual impairments or learning difficulties, and had not been designed with these individuals in mind. Specific examples included sites that were not compatible with magnifiers or that would 'time-out' too quickly for a user to complete the task or where contact information for help and assistance were not clearly displayed.

'I find the biggest issue for me is more when I'm on the internet on my phone, the mobile pages. Because I have magnifiers and stuff on my phone to make the print bigger, it just becomes a mess and very hard to navigate. It's easier sometimes to actually switch to the main desktop page. Some texts just don't seem to transfer across the same. I think they're not designed for accessibility; they're designed for the regular person who has small text on their phone. And whenever you've got that, it kind of mixes it all together, and you're scrolling back and forward and they don't seem to fit the page. You've got the same thing with apps as well.'

Male, Under 50, Disabled, Ards & North Down

'From my own banking I know that there is a box you can tick that says you need a bit more time. I don't know whether that same thing is available on retail sites. It is not something I have seen. There could be an option along those lines that prevents you from losing everything you had in your basket and starting all over again.'

Disability Action

'There are accessibility minimum standards in terms of websites; not all websites adhere to them. There are some horrific websites out there. You will be well aware that contact details for a telephone to be able to engage with a service provider and speak to a person are always incredibly well hidden. All of that collectively impacts a lot, an exaggerated impact for people with disabilities.'

Disability Action

A further area of concern was around dementia-friendly sites. A representative from COPNI highlighted the high and increasing number of individuals in the population impacted by dementia<sup>2</sup> and similar diagnoses and how the impact of these illnesses is often misunderstood. It was suggested that the stigma around such illnesses can often lead to an underreporting of the issue.

'Only 2% in the Ofcom surveys say [they do not access the internet] because of a physical illness or disability. I think there's a possibility that that percentage may be a bit higher because there's a stigma, even just thinking on a personal level, you're speaking to an anonymous market researcher, it might be quite difficult for you or it might be a bit embarrassing for you.'

COPNI

'If she could order the shopping online herself that would be fantastic. But she would maybe end up ordering 50 bananas instead of 5. She gets confused electronically and doesn't really understand it. I think we just let it go. She relies on her family members. Everyone is fine with that, and usually if there is a problem, she is on the phone to me or to my brother's partner who gets it sorted out whether it be online or whatever.'

Male, Over 50, Carer for an older person with dementia, Antrim & Newtownabbey

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<sup>2</sup> Approximately 15,000 people in NI have a dementia diagnosis. Source: Alzheimer's Research UK <https://www.dementiastatistics.org/statistics/diagnoses-in-the-uk/>

## Literacy

It was also highlighted that services can be inaccessible to those with limited literacy skills. Websites not written in plain English or lengthy and jargon filled terms and conditions, for example, can intimidate and exclude those with a lower level of reading ability.

'If someone opens a webpage or attempts to start using online banking and they're presented with these long lists of terms and conditions that are incredibly confusing and quite frankly quite often they're written in a way that is very confusing because it's in their interest that you don't fully understand the terms and conditions...So that's again a massive barrier for older people using online services. I think it's a barrier for everyone...as well in NI literacy levels for older people compared to the rest of the UK are lower. I think that's a vestige of NI being historically much more working class and much more people involved in the manufacturing industry, so their skillsets were not necessarily academic in nature. So literacy levels or ability to understand a 36-page document that anyone would struggle with, that's a massive barrier to people as well.'

COPNI

'If someone has literacy issues, no online form will resolve that. You need someone to help you with that format, whether it is filling in a hard copy form or helping with doing it online. A lot of what our family workers are doing, apart from their main pieces of work around early years supporting children and families, is that type of support. In some cases, it is about getting the access to the right form for benefits, utilities. These are the things that are way down on your priority list when you are facing real challenges to your basic human needs. There are often things people forget about or they cannot deal with right now. It is untangling a lot of that is what our work is.'

Sure Start

## User-friendly devices

In addition, devices themselves were often not user-friendly for particular groups. One participant noted that new devices often require a complicated set-up process which immediately excludes those who are not confident in using technology. Older users sometimes do not have the dexterity to use devices with small screens and buttons.

'I think something that should be taken on board is voice recognition. All of us are getting older and plenty of people have disabilities so I think that's something that should be improved.'

Andrew, Over 65, Older person, Fermanagh & Omagh

'There's an extremely high rate of things like osteoporosis and arthritis for people in Northern Ireland and in the UK in general. So if you think of a tablet, trying to use a tablet for someone who has osteoporosis or severe arthritis, it can cause swelling in fingers and mobility issues with hands so the idea of picking up a tablet or laptop or even a small smartphone and trying to use that and manipulate what can be a complicated service like booking the vaccination, it's very difficult and people don't think of that.'

COPNI





## Communicating online during the Covid-19 pandemic

While consumers have become dependent on video conferencing platforms for many daily activities during the Covid-19 pandemic, stakeholders described how this shift had introduced new challenges for the most vulnerable.

'The big one which we didn't anticipate and found was even more of an issue, is that a lot of people are very uncomfortable about having a camera poked into their living room. Parents don't necessarily like that. If you offer them the program and say I am coming out to your own living room to do it, they might not be too sure about that. Particularly where we have families in really challenging circumstances or complicated family arrangements where there is maybe different types of family members living in the home.'

Sure Start

'What I would find is that a lot of our participants particularly with autism, don't like the camera. We have found that they are the participants who have probably disengaged the most during lockdown because they don't feel comfortable coming onto a screen. If they do, they generally do not put their camera on. They struggle with eye contact, where to look and the intensity of a video call compared to where you are in a room you can divert your attention, place yourself in a different area or avoid face to face contact with people. We are seeing a pattern across our services for those participants with autism.'

NOW group

## Poor broadband speed

Another issue that was raised by a number of participants from rural areas was that of poor broadband speed. Again, the impact of this had been considerably worsened by the Covid-19 pandemic when multiple family members in one household were relying on the internet for most day-to-day activities. Most felt powerless to do anything about the situation which caused clear frustration. One individual has resorted instead to relying on the 4G network and, as such, was paying extra for data on top of her broadband package.

'My eldest is 17 and studying in South West College and at the minute he's home schooling and finding it very difficult to even download videos for watching. Downloads are very slow. I've contacted BT and they're actually the only option for our area. We don't have any other alternatives, so we just have to wait it out until they can get faster to our particular region.'

Female, Over 40, Older family, Fermanagh & Omagh

'I live on the border here, I'm from Newry, but I literally live on the border and again BT is our only option because they have the infrastructure here so even if we went with another provider they couldn't give us any faster broadband because it's all using BT's infrastructure. There's a million devices, everyone has laptops and mobile phones and whatever else. We tried everything. We had a company come out to see if they could put up a mast, but we couldn't do that. We tried getting it from the South, we can't do

that. Until they extend the superfast broadband there's nothing we can do so it's very difficult.'

Female, Over 40, Older family, Newry, Mourne & Down

'Thank god that I have a good enough 4G package on my phone because otherwise, I couldn't upload the schoolwork. Even over the 4g it still takes its time because you are trying to upload a couple of documents. Because I was mostly home myself, I would have been mostly on broadband, I wouldn't have used a lot of data. Now with the schoolwork I am using it a bit more. I didn't specifically go and upgrade because of it, but I did upgrade to get more data and I am thankful that I have that option which some people don't.'

Female, Under 40, Children under 11, Poor broadband, Fermanagh & Omagh

# 4. Challenges encountered online

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Research participants were asked to share any negative experiences that they, friends and family or their client base had had online. They also spoke about their concerns or worries around accessing services on the internet and new or additional threats that digitalisation had given rise to.

This section addresses the following issues raised:

- Misinformation;
- Online marketing;
- Pressure to download apps;
- Loyalty penalties;
- Scams and fraud; and
- Security and data protection.

## Misinformation

One stakeholder spoke about the potential impact of misinformation online, particularly for vulnerable consumers.

‘When we talk about vulnerable people, families and children, in this day and age with fake news as well, being vulnerable to misinformation is a huge one. That has to do with vaccination uptake, and this was long before Covid. We were talking about MMR and the uptake. There was a stage here in <location> a couple of years ago where we were dropping below herd immunity potentially due to the low uptake of routine child immunisations such MMR. It got to the point where, as an organisation amongst other organisations in the area, we were involved in a proactive campaign.’

Sure Start

## Online marketing Volume of advertising

Research participants noted that the amount of advertisements on a website can be off-putting and interfere with its useability.

‘I would find some of the websites have a lot of advertising on them. So I would generally run a popup blocker, but if you open a news site they ask you to white list it. Some websites like the Daily Mail or something like that, it's hard to read through it or you're maybe clicking on a link by accident and it pops up. So I generally wouldn't use something like the Daily Mail, because it's a bit frustrating after a while.’

Male, Under 50, Disabled, Mid & East Antrim

## Spam email

This volume of advertising extends to marketing emails with one participant describing how he had set up an alternative email solely for this purpose.

'Like I know my email is forever being filled with spam. I've actually started using a second email which I don't use for any marketing purposes online because my other email is getting so much stuff just being filled constantly. I'm now using a different email for marketing.'

Male, 25 to 40, Working Poor, Fermanagh & Omagh

'One of the things I'm doing right now is I'm looking for a new job and if you sign up for one job search site you inadvertently sign up to like 15 job alerts daily and my email is just completely useless spam emails all day. That as a byproduct is really frustrating.'

Male, 25 to 40, Working poor, Causeway, Coast & Glens

## Cookies and targeted marketing

Numerous focus group participants spoke about their awareness of targeted marketing on the internet. There were various levels of understanding of the relationship between cookies and tailored advertisements, with younger participants in particular describing 'workarounds' to avoid the effects of cookies. Participants felt that more should be done to help people navigate the issue of cookies online, describing how notifications about them on webpages can be confusing or intimidating for less confident users. Notably, older research participants appeared to be more concerned about the impact of targeted advertisements on younger consumers, suggesting that they may be more susceptible to these messages. At the same time, younger consumers noted that the personalisation of online marketing can be helpful in respect of saving time and choice.

'Without a doubt they are monitoring to quite a high level. All the websites you go to; you're looking at a product and the next day you're seeing an advert for it. It's like you buy in to it because you get the service and I don't feel there's much I can do about it. But there is no doubt they are gathering a huge amount of info on your web activity and that is being sold.'

Male, Over 65, Older person, Ards & North Down

'When you accept cookies, it's allowing them to see what you're up to, but I don't really mind. I'm always online shopping anyway. It's good because it brings up things you wouldn't normally have seen or stuff you've been looking for, but it is annoying when you've no money left, and you see stuff targeted to you.'

Male, 25 to 40, Working poor, Antrim & Newtownabbey

'You go back in the next day because you have your money in to pay for your flights or whatever it is but if you open it up on the same page your flight will be a tenner extra. But if you clear everything [browsing history and cookies] and go back on a new page or whatever or even through a new internet provider, it's back down to what you'd seen it at the day before. But it seems like a pretty straightforward thing to get around.'

Male, 25 to 40, Young working single, Belfast

'The thing I don't like about looking online is you go on to a certain website or whatever and automatically, 9 times out of 10, they just more or less say to use the site accept these cookies, and more or less no one really wants to go in and read and tick this and tick that, you automatically just tick 'yeah' and go in, I'm only going to be in for 2 mins anyway. And then you don't really know where that's leading you to.'

Male, 25 to 40, Working poor, Mid Ulster

'I'm having to agree to cookies at every page. If you're somebody that's not confident using the internet that might put you off. I don't know how the Consumer Council would manage that.'

Female, Under 40, Young family, Lisburn & Castlereagh

## Pressure to download apps

### Preference

For a number of focus group participants, the use of apps was preferable to websites. For those who were reliant on a smartphone device only for their internet use, this was largely due to ease of use. Others felt that apps were more secure as they could be set up with various levels of authentication requirements.

'I find apps are definitely a lot better as they are tailored to the phone as opposed to a website. A website doesn't run as well and an app is a different feel overall I would say. I don't want to say that they are too convenient, but I find myself using all the apps and when I have to use something in proper form again, I find myself going 'oh god how do I do this/get back into this.' Usually I find that having an app, for whatever service it is, is handier if I am going to be using it regularly.'

Male, 25 to 40, Single & no children, No or limited internet access, Working poor, Mid & East Antrim,

'I sort of like the app for the simple reason of the passwords. I've got Touch ID by my thumb so if you need to authorise a payment obviously you use your thumb for Touch, and I do find it really really handy.'

Female, Over 40, Older family, Fermanagh & Omagh

For specific activities such as booking holidays or comparing prices, others preferred to have the option of looking at websites on a larger screen.

'I feel if I was sitting down to compare something that's the only thing I would sit down with my laptop. If I was buying something and I knew what I was going to buy I'd probably just do it on my phone; its straightforward and quick. With the compare stuff maybe sit down at a desk with a bit of space maybe and have a proper look.'

Male, 25 to 40, Young working single, Lisburn & Castlereagh

'Anything that you're needing a couple of windows for that would be something I'd rather be sitting with my laptop to do rather than my phone. Apps are better rather than using just the browser on your phone. Do you ever get where your phone will go to sleep and then you'll open it again and everything you were doing is gone? The apps

are better at keeping everything there so like the websites on your phone can be quite difficult for that sometimes.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

## Technical limitations

Other participants noted that they did not always have the option of using an app, either because their smartphone did not have sufficient memory to accommodate many apps or because their phone could no longer support the app's software.

'I avoid apps because I've got a really old phone and tablet and they can't take it, the memory, so I'll just go directly to the website.'

Female, Under 50, Disabled, Fermanagh & Omagh

'I think it was one day I was downloading a game it said that my phone couldn't support the software. I'd work around it and look for a different app that's similar that would fit my phone.'

Male, 25 to 40, Working Poor, Belfast

## Choice

Numerous participants commented that their decision whether or not to download an app was usually based on how often they would be likely to use it. However, they described how websites were increasingly encouraging download of their apps which added complexity and increased the number of decisions a consumer has to make in a single transaction.

'It depends on the frequency of how often you'd use it. My son was 13 there recently and I was wanting to order him a special birthday card and I went to Moonpig and it said 'oh you know if you download the app you get the card half price', and I was tempted to save £3.00 or whatever or just pay the £6.00 because I thought 'how often am I going to be ordering special birthday cards?' So, if it's an app you're not going to be using frequently I wouldn't bother, I'd just go onto the main website. But I have seen a lot of them now are trying to get you in by offering you a special promotion or whatever if you download the app.'

Female, Over 40, Older family, Ards & North Down

'A lot of ones these days will want you to download their app. I was trying to track something on Royal Mail recently and it was trying to force me to download the app and the app overcomplicated things. I had a tracking number there and I just want to punch it in and know where it's at. I don't want to go into the play store and create accounts and such things.'

Male, 25 to 40, Working poor, Mid & East Antrim

## Loyalty penalties

Participants also described frustration at perceived 'loyalty penalties' whereby they would be offered less preferable deals online than new customers. It was then necessary to contact a company by telephone to address the issue; something which some customers may lack the confidence to do.

'I recently got a new phone deal and when I looked at my upgrade options from EE I went in and used a different browser as if I was a new customer and the price was £15 a month less for the same phone and the same contract. I spoke to them about it and they were able to price match it. If I hadn't checked I would have just been paying £15 extra a month.'

Male, 25 to 40, Young working single, Mid & East Antrim

'You see it a lot with insurance or phone contracts that you'll be with the same company but they value getting new customers in more so they give them the discounts when you've been with them for a few years. It feels like it should be the other way where they reward you for staying with them longer term. It's not anything that really bugs me but it's a bit of a minor frustration that you look at the new customer deals on a certain network and it can be £10/£15 a month cheaper and then you've to call them up and argue your case to get similar rates that new customers are getting.'

Male, 25 to 40, Young working single, Mid Ulster

Related to this was the issue of companies not actively informing customers when their contracts had come to an end so that they could make informed choices about where their money was going.

'There's a website that will actually record the end date of your contracts and then they'll go and source you options but it doesn't cover Northern Ireland. I've noticed with my parents, BT aren't obligated to tell you when your contract is running out, same with phone contracts. If you're paying for a phone as part of your contract, after 24 months you've paid off your phone. They're not obligated to tell you you've paid off your phone, so my parents were still paying twice the price and they didn't realise until I phoned up BT and they just shrugged their shoulders.'

Male, 25 to 40, Young working single, Mid & East Antrim



## Impact of subscription only services on freelance workers

One participant described how subscription only and licensing services without the possibility of software ownership can create challenges for freelance workers.

‘From my own experience, I’m a coach as my day job, but I’m a freelance designer so I sometimes have to download a specific software to get some of my design work done. But the problem is, it’s a subscription service and it wasn’t always a subscription service. It used to be a couple years ago you used to be able to buy the product for a couple of hundred pounds and then you could own it. The problem is, if I’m freelance I’m not always necessarily going to be using it every single day so there’s no use me taking out a subscription for a year. There’s no use in me paying that because it just depends on my work and what I have to do.’

Female, 25 to 40, Young working single, Belfast

## Scams and fraud

Across demographic profiles, research participants spoke about the rate and sophistication of scams and fraud online. Many had noticed an increased rate of scam attempts since the beginning of the pandemic and had linked this to their increase in making online purchases – sensing that personal data such as email addresses and telephone numbers must be being stolen or shared. The majority made reference to suspicious or nuisance phonecalls, but others mentioned scams in the format of emails, text messages, and illegitimate advertisements on social media. Participants described not answering the phone if they didn’t recognise the number or only using reputable and well-known sites for online shopping.

‘I got a scam email from the Royal Mail. I ordered some packages recently. Had I not received them I might have been tempted, although I’m clued enough in, I might have been tempted to tap on to that link because it looked very authentic. It said ‘your package has £2.99 to pay now visit [http.royalmail](http://royalmail).’ They’ve moved on a little bit because previously they wouldn’t have had the name of the company in those reply addresses but now they have. ‘Actions will be taken if you do not pay this fee.’ If I had clicked into that, that might have been paired with all my passwords, contacts or whatever.’

Female, Over 50, Empty nester, Newry, Mourne & Down

‘There does seem to be a lot more scams circulating at the minute I think because more people are online at home and there’s definitely a lot more going around on emails and things, phone calls. I’ve got a few of them today. I just don’t answer it...But yeah, it does seem to be rife at the minute.’

Female Under 50, Disabled, Lisburn & Castlereagh

‘If they’re not big-name companies or brands or whatever and it’s a website you’ve never heard of or a company you’ve never heard of, I really wouldn’t use them. I would stick to the main places like Nike. Say you’re looking a pair of Nike trainers but a website has them for £30 instead of £50. I’d rather pay the £50 just to make sure that I get them.’

Male, 25 to 40, Working poor, Antrim & Newtownabbey



'I find that there's a lot of false advertising on Facebook, and it hasn't happened to me but it happened to my sister where she thought she was buying Pilgrim jewellery or Pandora and it turned out it was a fake site. It was her bank that caught on and she, for whatever reason, had used her own bank card instead of using PayPal or whatever, where I would never buy anything using my bank card. I would use PayPal. But again, her bank caught on but it was fake goods and I think Facebook are quite bad for it.'

Female, Under 40, Young family, Lisburn & Castlereagh

## Targeting vulnerable consumers

One stakeholder noted her concern around those with particular vulnerabilities being targeted online by scammers.

'One of the things we are particularly nervous about is the different range of platforms out there that people can get scammed or conned through. Particularly people pretending to be other people through social media etc. As tech savvy as are staff are and try and keep on top of training, it is hard to keep up with the different ranges of things. When Tik Tok came out there were a lot of concerns around it and I have had a few safeguarding issues this year that have been about people being scammed out of money online. It has been more through social media than email. It is more people bribing people for money online/blackmail. There are people out there who purposely look to find those online with disabilities/ autism/ other vulnerability and maybe target them to try and get money out of them. There has certainly been a rise in those issues this year. That financial abuse has now moved online.'

NOW Group

## Data protection and security

Connected to the issue of online scams and fraud was that of data protection and security. The majority of the research participants noted concerns around the protection of their personal data online or were aware that security threats existed online.

'I don't feel safer since everything became online. I don't feel safer about my data I don't feel safer about my money, I don't feel safer about my job. Even though I have very little online presence I don't feel safer about any of it. So, I don't understand this increasing drive towards online and virtual cyber security whenever it never, ever, ever seems to work as effectively as they think it does.'

Male, Under 40, Young family, Ards & North Down

'I think the concern I would have is data hacks. These companies being hacked, and they've got your passwords and sometimes unfortunately most people do just use the same password for companies and things like that or slight variations of it anyway. And very often companies are very poor in letting you know if they've been hacked and if you find out about it you usually find out through the media more than anything else sometime later. so that's a bit disconcerting.'

Male, Over 50, Empty nester, Lisburn & Castlereagh

'I would use my personal computer or personal devices on free Wi-Fi and open Wi-Fi but I wouldn't use my work laptop on it because they can be quite dodgy. You can hack

them easier and things like that. I'd be concerned about my company's privacy for things like that but not my own apparently.'

Female, 25 to 40, Young working single, Belfast

## Data collection

When asked how they felt about online services collecting more of their data, a number of participants expressed a powerlessness about this. Others, particularly in the younger age categories, felt that there was benefit to this for more personalised services, but felt that companies should be transparent about what data they were collecting and for what purpose. Some online companies were considered to be more trustworthy in this regard than others.

'I don't think we have much choice. I think we are in a digital age and we have a digital profile, no matter what you want to do. I think everybody is going to have a profile and I suppose in many ways everybody is going to be targeted in some way or form. But I don't think we're given much choice because there's probably lots happening in the background that we don't know about which can be quite frightening.'

Female, Over 40, Older family, Fermanagh & Omagh

'I personally don't feel it makes that much of a difference because we have give away that much information, it's like closing the door after the horse is gone. The amount of data you have to give for insuring your house or car, the questions they have, you're asking yourself what's that got to do with anything?'

Male, Over 65, Older person, Antrim & Newtownabbey

'In terms of collecting my data, if they're learning more about me and they are actually using it to find stuff I'd like then I quite like that and I'm happy for them to, but if they're going to use any of my data in a more secretive way or in a way that I don't have the option to go look at it then I don't really like it that way. I would like always for whoever it is to be up-front about what data they're taking and what they're doing with it.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

'I would be forthcoming with basically giving my data away for things like Google. So I would use all Google services. They learn so much about you and can give you a more personalised experience. I don't mind doing it with Google but I'd be really concerned about Facebook and Instagram and apps like that on my phone and what they can access. I've been checking recently and the permissions they ask for on their apps can be really intrusive. I would go into the settings and go in and turn all that off. A lot of people would just download that and its collecting data you don't even realise. So I think for some things like Google I'm giving my data away but for other things I'd want to be a lot more protected. I don't know why, I think Google seems more trustworthy'

Female, 25 to 40, Young working single, Belfast

'Full disclosure of what your information is being used for, who it is being sold to etc. Our information is important, and I find we need more clarity. It needs to be explained to people more about how important their information is and how important their data

is. People are maybe not protecting themselves enough. Where do you draw the line between what is helpful and what is invasive?’

Male, 25 to 40, Single & no children, No or limited internet access, Working poor, Mid & East Antrim

## Protection against misuse of data

Some participants were aware of the existence of legislation designed to protect personal data but expressed the sense that these instruments are ineffective, particularly in respect of large and international companies.

‘The problem seems to be enforcement. The media companies go to great lengths to apologise and all that sort of thing but really, they’re not being closely enough monitored from legislative bodies to ensure that they do stop it. Because they’ve got so massive now that they virtually feel that they’re untouchable and they can do whatever they like.’

Male, Over 50, Empty nester, Causeway, Coast & Glens

‘It seems to be a lot more sharing going on given that they brought out the GDPR that’s supposed to protect your information. I’ve got more emails from companies that have to have got my details from somewhere, in the last maybe year and a half and I figure it must be from purchases and stuff online, entering my details.’

Male, Under 50, Disabled, Ards & North Down

‘I would like these companies fined millions and that would maybe tighten some of them up. But it’s sort of a grey area I think. I don’t know who at the tail end looks after all this. There has to be some set of rules you would have thought, but it just seems to be these big companies are a law unto themselves.’

Male, Under 50, Disabled, Mid Ulster

In terms of protections against the misuse of data and who should be responsible for these, participants made a number of suggestions, including; internet providers, online companies, government and consumer bodies. One individual suggested that privacy settings should be set to the highest level of protection as default rather than requiring individuals to actively change them. In any case, it was felt to be unrealistic to expect individual consumers to have any impact in this area.

‘On a website they’ll ask do you want to accept various data settings and do you want to manage them. You can control an awful lot more of the kind of information they will take, if you take the time. If I’m going through websites I just go accept, accept, because I want to continue with what I’m doing, but if you go into that in depth you can actually control quite a lot about what they are able to record. To me it would be far better if it was accepted they keep nothing, and then they ask you whether you want to give certain information.’

Male, Over 65, Older people, Ards & North Down

'Definitely whoever you're getting your internet from. If you're using a service from somebody you shouldn't have to be worrying about that really. I know if you go onto a certain website, maybe the website they should take control of it as well, but I know it's in their interest to gather the information.'

Male, 25 to 40, Working poor, Mid Ulster

'It's the companies' responsibility to look after the data they've got but I think there needs to be some sort of government assistance there. They should be setting the legislation, the rules and how secure the companies need to be as a minimum, to make sure these things don't happen.'

Male, 25 to 40, Young working single, Mid Ulster

'The simple idea that people as consumers stop using certain products or services, it's just not going to happen because you need those services that they provide. If you don't give them your data and you can't access those services. Then you're at a disadvantage to other people in society so you're going to have to do it.'

Male, 25 to 40, Working poor, Fermanagh & Omagh

'I feel that with Facebook, Google or Twitter there is no way I as an individual can do much about it, so that's why it would be good if there are consumer organisations like the Consumer Council to fight on the consumers behalf – it's tremendous work and I would support it because there's not much I can do as an individual.'

Male, Over 65, Older person, Newry, Mourne & Down

# 5. Online services in key sectors

The research explored the experiences of NI consumers in a number of key areas of interest to the Consumer Council. This section addresses each in turn as follows:

- Energy;
- Transport;
- Financial services;
- Water;
- Online shopping; and
- Postal.

The report also highlights experiences of digital exclusion from government services.

## Energy

### No or limited access to online energy services

For those with no or limited access to services online, research participants highlighted negative implications in terms of restricted access to more favourable online tariffs or payment options. Such circumstances were especially concerning during the pandemic when older people and vulnerable households became reliant on others to facilitate their gas and electricity top-ups.

'The ability to shop around is predominantly online and online billing tariffs are cheaper across the spectrum of electricity and gas. So that's going to have a big impact for people.'

COPNI

'I know that for a lot of energy and utility bills, a lot of our participants would use gas cards and top up payment through their local shop. I know a lot of people in low income families and those on benefits would use that as a way of budgeting. Even though you often get a cheaper rate if you do an online debit payment or set up a monthly direct debit. I think a lot of our participants would see that as a big commitment money-wise and might not necessarily understand that in the long run that could save them money.'

NOW Group

'If you cannot go out the door and have no family/friends or good neighbours around you, that meant you were very isolated because you couldn't go to the shops for food, couldn't get top ups for whatever energy/phone. It left people very isolated, and a lot of people were ringing us through fear because they literally did not work out how people were going to access and how many could afford food/ energy etc....definitely during the pandemic there were difficulties as those who had no access to devices or data couldn't shop online, couldn't do their top ups. It was very difficult and also added to the fear as well as isolation.'

Advice NI

## Use of online energy services

### Submitting meter readings, prepayment top up & paying bills

Research participants commonly described submitting meter readings online, paying energy bills online or topping up electricity prepayment cards online. One individual described using the online record of past electricity usage to predict his bills for the upcoming year. There was a mix of supplier website and app use amongst participants. As mentioned elsewhere in this report, enhanced security and ease of authentication were key motivations for app over website use. The use of technology such as Google Home, Alexa or smartphone apps to control heating and lights was rare, however participants did show interest in the possible use of these to help manage their energy usage or for security purposes.

'For topping up, to be fair now I haven't even downloaded their app. I go online and search them up, Airtricity, and I actually topped it up today. Just on the website, I just go to Google and type in Airtricity top up and it brings you straight to where you need to go. Very very handy and very quick.'

Male, 25 to 40, Working poor, Armagh City, Banbridge & Craigavon

'I would use the Budget Energy one [app] to go back and find rough usage amounts... I was able to find out my energy consumption via the app and previous bills. I was able to use the previous bills to estimate the next year's usage...the app itself used a security to log in that was built to the form of my fingerprint, so I didn't have to remember the username and password so that helped me with that.'

Male, 25 to 40, Young working single, Mid & East Antrim

'My husband has an app like for lights, so if you're away and don't want the house in darkness at night he would have this set so he could sort through his phone that the lights would go off and come on at a certain time. It's more security for us than anything else.'

Female, Over 65, Older person, Derry City & Strabane

'One of those home hub things that control your home heating/lighting system would be good. I have never tried it, but I definitely do not expect our internet to be able to run one.'

Female, Under 40, Children under 11, Poor broadband, Fermanagh & Omagh

'The Electric Ireland one [app] I use that all the time. I feel secure using it because I know it's a legitimate app. Again, you can look at people's comments and whatever or reviews and make sure they are a good app before you download it, whereas going on the website I feel sometimes that there's more chance of something happening than there is maybe an app. It feels like it would be more secure.'

Male, Under 50, Disabled, Ards & North Down

### Information about unplanned power cuts

One research participant described being able to find out information online about an unplanned electricity power cut affecting his elderly mother using the NIE Networks website.

He described a positive experience whereby he easily found out when power was expected back on and was able to reassure his mother.

'The only thing was that the electricity went off and mine was on. I only live half a mile away. She was able to phone me and I was able to find out there was a fault. I contacted NIE and they said it will be back on in an hour, so I went up and it came back on again. I did it online. I was told where the fault was and that it had been reported and due back said time. It was on earlier so we were happy enough. It was good.'

Male, Over 50, Carer for older person with e.g. dementia, Antrim & Newtownabbey

### **Switching supplier online**

Only one research participant was able to describe a recent experience of switching supplier online, indicating a high level of disengagement in this area. However, for this one individual, the experience was very positive.

'It was easy. Everything was just online. They sent me an email with the time that they were going to ring me to finalise the switchover. There was a 'cooling off' period, and they said that they'd ring at 11:40 and they rang at about 11:37. It was very good.'

Male, 25 to 40, Working poor, Mid Ulster

One stakeholder noted that for many vulnerable consumers, the idea of switching energy supplier can be especially fraught and these individuals need particular support in this regard to ensure they are on a favourable tariff.

'Factor in as well someone's element of fear and the impact of not having electricity or gas. People can be reliant on those various different services, not just to light their home/ heat/ cook or to access the internet, but for things directly related to their health and mobility. There is a hesitance to move around providers for fear that you are left without those services. If someone is relying to power up their chair or if they are relying on electricity to power oxygen or breathing apparatus, there is an added element of fear and trepidation there amongst disabled people; more so for those who are non-disabled.'

Disability Action

## **Negative experiences**

### **Unable to top up gas online**

A number of participants noted the considerable inconvenience of having to top-up gas prepayment meters at a shop because there was no option to do so online. This had become especially concerning in respect of vulnerable consumers during the pandemic with the additional risk of self-disconnection as gas meters are generally located externally to the property and may not be accessible to all.

'With gas, I have to go to a shop to pay. With electric, I pay for it online. There is an app that then takes you onto a website to finalise the payment for it. It would make it so much handier to pay for gas online when you run out of credit and you can't get out e.g. if its cold. It would be much better.'

Female, Under 35, No or limited internet access, Lone parent/ young family, Belfast

'It's not a problem anymore but last year when I had a gas meter it would have been really handy to go online and top up rather than having to go to the shop, go outside and plug your card in. It's very inconvenient.'

Male, 25 to 40, Working poor, Lisburn & Castlereagh

'A big issue for us is the prevalence of pay-as-you-go meters in Northern Ireland for gas. One of the issues with pay-as-you-go gas metres is you have to physically top up at the shop. Given the current situation for older people or people who are shielding, that presents very significant dangers. So even if they are able to shop online or get people who are able to deliver them groceries, there's that added factor of having to use pay-as-you-go and putting themselves at risk of infection or somebody else at risk of infection. Quite often pay-as-you-go gas meters are external to the property, which means that p-y-g customers have no idea when they're going to run out of gas, or how much gas they've been using. Unlike electricity meters, an electricity meter will not cut out at the weekend, gas meters will cut out at any time. That means an older or vulnerable person or someone with respiratory illness could be left for long periods of time with no heating.'

COPNI

### **Impact of poor internet connection**

One participant noted the financial ramifications of poor data coverage in respect of being unable to benefit from financial incentives to top-up online.

'I use the app to pay for my electric, but I only use the app because the more that you put on the better savings you get. Its Power NI. If the electric is gone I've no Internet because O2 the coverage here is rubbish. I'm walking about the house trying to get whatever little bit of signal I can get to actually put money onto the electric. They make it so you buy stuff online rather than going to the shop, because if you use your pay point card to go to the shop and only top up in £49 pound increments, you don't get any discounts. If you go online and do it and put £150 in which is the maximum you can get, they give you £4. So if your internet isn't working or the app isn't working and you have to leave for the shop, you're losing out and they're making money.'

Female, Over 40, Older family, Causeway, Coast & Glens

### **Comparing energy tariffs online**

Research participants were unaware of the Consumer Council's energy price comparison tool, Power to Switch or Flipper for comparing and switching suppliers. Numerous research participants noted a lack of choice or options in relation to energy suppliers in Northern Ireland and therefore felt that there was little to be achieved by attempting to compare tariffs.

'I used to live in England for years and I would have done it quite regularly there, but when I moved back the competition really isn't there to be really competitive for the tariffs, so I didn't really bother.'

Male, Under 40, Young family, Derry City & Strabane



‘A few of the comparison sites don’t accept NI postcodes which can be a bit frustrating if you’re trying to figure out energy bills either gas or electricity or oil. But a lot of them unfortunately don’t bother with the Northern Ireland market.’

Male, 25 to 40, Young working single, Mid & East Antrim

‘I think most of the price comparison sites have enough options on them, but generally the electricity sites are different in that we have very limited options for electricity and gas compared to the mainland. We have a very limited choice of who we can choose as our provider...’

Male, Over 50, Empty nester, Causeway, Coast & Glens

Stakeholders again noted that, for low-income families and those with additional support needs, there can be disadvantages in terms of their capacity or opportunities to assess different tariff or energy deals. They highlighted that more needs to be done to ensure that these consumers are given access to accurate information in an easily digestible format to avoid negative financial outcomes.

‘If there is a family who are really struggling to pay the bills and has all kinds of challenges...way down, down the list of priorities is going to be checking whether your electricity supplier is the best value for money. There is definitely support out there for helping individuals that aren’t tied to any one energy supplier e.g. price comparison sites, government bodies that are set up to regulate the market. The problem is, how do you ensure that the people who need it most have access to that? It comes back to even when you have online access, getting the right information and not the misinformation. Very often, whatever the marketing on search terms is, it is usually the big companies that can make sure their site or information comes at the top of a google search. Way down your list is probably the option that you want.’

SureStart

‘We cannot persuade certain people to move energy suppliers. What we have to do is support them to go out and do that. If there was a way that there is more accessible information about switching providers or how to understand your bills better or what you are actually getting for that bill. Or do people even know that you can phone up for example, electricity and say I want to use you now instead. Some of our participants are older as well. You would be worried that they close an account and didn’t get their money back.’

NOW Group

## Transport

### No or limited access to online transport services

Research participants with no or limited internet access described relying on face-to-face services, physical displays or telephone calls to book tickets or check timetables. It was suggested that this was more problematic with smaller rural services that may be less well resourced.

'If I wanted information on what time they're coming at, I just phone them and ask what time the trains would be at. At the moment, we are not going anywhere on the train or the bus. Just ourselves in the car. I know that it would probably be easier to use the internet, but because we cannot do that I just lift the phone. Someone would always give me the information that I want, and at the moment, that is enough for me.'

Female ,Over 65, Older person with no internet access, Derry City & Strabane

'Last time I phoned my friend who uses the bus to Belfast and asked her what the times were and she told me. I found that when we were in Belfast at the big bus station, it was really good and really clear. I think when you are getting the bus in a smaller town with no stations, it is probably harder to get these things.'

Female, Over 40, Teenage children, Poor broadband, Mid Ulster

## Poverty, transport and the digital divide

It was noted that the costs of internet access and the movement of travel and transport services online are combining to worsen the financial situation of individuals already experiencing poverty and also have wider implications for social and health outcomes. It was explained that those on low incomes are more likely to be dependent on public transport and without easy access to online information about changes to timetables, routes or prices, capacity to access necessary services may be reduced.

'You can get better deals online. You can get cheaper flights online. You can get for example, the Enterprise train to Dublin, you can get £10 reduced ticket if you book 5 days before online. If you are not online, you are not able to access those deals. Even downloading your boarding pass onto your phone, you are just excluded from all those deals and the ease that many of us have when travelling.'

Advice NI

'If you don't have the digital access to look up timetables and bus routes or where things go, it is an enormous challenge. It definitely puts people off getting to doctor's appointments, dentists, the vaccination point; access could be a huge issue for that too.'

Sure Start

'The digital divide and transport one is a critical issue at the moment. So many other things are hinged on being able to get out and about by yourself, or with your child to a) access appointments and b) be able to get what food supplies you need. It is all well and good us promoting good practice, good play skills in early years and healthy lifestyles. But if a parent with the best intentions cannot access it, what is the point?'

Sure Start

## Use of online transport services

Focus group participants spoke about using a range of online travel and transport services prior to the pandemic. These were generally accessed through apps and included apps for paying for carparking, booking taxis, buying tickets for or checking timetables for trains and buses, and airline apps. Individuals were generally motivated to use these due to added

convenience, although improved safety was also noted in relation to taxi apps and one older individual described how airline apps allowed him to find his flight gate easily as he was not always able to make out intercom announcements.

'I would use Uber. It's fantastic and they're really reliable; very very good. Especially when it's late at night you don't want to be hanging about you want to get home. They give you the number plate of the car the name of the driver it's a lot of information they're very good.'

Female, Over 40, Older family, Mid & East Antrim

'I use the mLink one as well just for the trains. I like it, it's good. Its handy because I don't really carry about a purse with me anymore so I don't have my yLink card with me but once you put it on your phone it just goes straight through so you don't even have to go on to the person who's selling the ticket anymore.'

Female, 18 to 24, Young person in education/ training, Mid & East Antrim

'I was travelling back and forth between London over my year in placement and had the EasyJet one and the Flybe one. It's way handier because the older men were trying to get in with their paper copies and they were delayed and you're just walking in with your bag over your shoulder.'

Male, 18 to 24, Young person in education/ training, Fermanagh & Omagh

'It's handier when you're sitting in the terminal waiting to see what door you're going to, it tells you on your phone rather than looking at a screen. Because sometimes there's no screens beside you and you have to go walk and look for a screen and its handier when it just pings up on your phone.'

Female, 18 to 24, Young person in education/ training, Newry, Mourne & Down

'I have the parking app. I rarely have the money, you don't have the change there to use it, so easy to get the number for the car park.'

Female, Over 65, Older person, Armagh City, Banbridge & Craigavon

## Negative experiences

### Hard to use apps

A number of focus group participants described the Translink website and app services as difficult to use and criticised the need for two separate apps - one for checking journey times and another for booking tickets.

'I use the TransLink mLink app probably every day for trains and buses. I think there's definitely positives and negatives with that app. I think the journey planner bit of it specifically, I don't know who designed it but they need to figure it out better because it's just shocking. User friendly is the last word I would use to describe it. It's just so confusing. And bus timetables in general, I don't know how you could make them understandable but they haven't managed to do it on that website unfortunately.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

'I've tried using Translink here for train services both from Newry to Dublin and Dublin to Newry and it is the most horrendous site I've ever tried to use. You can neither find out how much it's going to cost, what times they're actually at, it's a nightmare. I would sooner drive down to the train station and ask them face to face because you cannot navigate it at all. It's the worst site I've ever come across in my life.'

Female, Over 40, Older family, Newry, Mourne & Down

'I would use the mLink app; Translink's dedicated one. It's pretty good. If you want a specific criticism, they've got their timetables and their ticket app as two different apps when it could be one.'

Male, 25 to 40, Working Poor, Causeway, Coast & Glens

One individual also described the risk of being over charged when using parking apps.

'I would have forgotten to turn them off, I'd be home, and I hadn't stopped it. I've done that a few times, nightmare.'

Female, Under 40, Young family, Antrim City, Banbridge & Craigavon

### **Risk of overpaying**

Participants described the need to be particularly cautious when booking flights online due to a risk of over-paying or spending more than intended. Comments were made in relation specifically to comparison sites but also add-on options on an airline company's own website.

'I always find it more expensive than going to the actual site. And it always gives you, like you could have a direct flight with one particular airline, but if you go onto Skyscanner it gives you maybe a two stop or three stop flight. It's not always a direct flight so I don't even use it anymore. I just stick to the normal EasyJet, Ryanair or whoever it is because I think it's cheaper that way. I've never got a cheaper flight using Skyscanner.'

Female, Under 40, Lone parent/ Young family, Derry City & Strabane

'It depends on the website or company. Take for example Ryanair, you start off with a relatively cheap flight but then they're asking you to pay for onboard baggage but that doesn't kick in until later. They draw you in, then it's as dear as somebody else.'

Female, Over 65, Older person, Lisburn & Castlereagh

### **Poor after sales support**

Research participants also had issues with after sales support from airlines. This was particularly so during the early stages of the pandemic when journeys had to be cancelled.

'I could not get the link to who would help, and when I contacted the offices they said because we booked through Dublin to go through the consumer services in Dublin. What I wanted originally was a refund. I eventually, after 3 months, had to accept another flight and holiday which will probably be cancelled. I just found it very difficult and everywhere I went I was passed on to someone else, and no one seemed to give me the right advice.'

Female, Over 65, Older person, Derry City & Strabane

'I was trying to contact them to get money back for a holiday that got cancelled and it was a nightmare. You could never get through to them and you'd always be waiting in the chat box. And then when you email them, I think they sent me an email saying how there's so many emails in the minute so they might not get back for a while. I don't think they got back for like a month. It was for a holiday in September so it was during the summer I was emailing them about it.'

Female, 25 to 40, Young person in education / training, Fermanagh & Omagh

## Card-based ticketing system for bus journeys



Research participants were asked how they would feel about the introduction of a card-based ticketing system for bus journeys instead of cash. There were mixed views on this.

A number, particularly those living outside the Greater Belfast area, questioned the necessity of this type of change given their infrequent use of public transport. Notably, many typically relied on car travel and this had increased further in the context of the Covid-19 pandemic. However, others suggested it would be more convenient as they now rarely carry cash or that it could improve the accessibility of public transport for some with additional needs. Further, one stakeholder suggested that such a card could provide a straightforward way for charities and support organisations to financially assist individuals and families.

‘I don't carry a lot of cash, I tend to pay for everything by card these days. I suppose a prepaid card would be good, I suppose the handiness sometimes is better by card because you don't always have cash and you don't have to go to an ATM or whatever.’

Female, Over 40, Older family, Ards & North Down

‘There may be those that would gain from it. Notably, people for who handling coins or working out the different combinations of coins towards an exact price can present difficulties. There are very many people that could be. Some of the obvious ones would be people with learning difficulties and some older people for example with dementia, where a simple action of changing a price from £1.50 to £1.70 and the numerous different versions of a combination of coins towards that can become very confusing.’

Disability Action

‘One of the possible benefits of that is it is also a way for organisations like ourselves in a non-stigmatising way to support families to access transport. If there is a card-based system, the bus driver and anyone else won't know who paid for your card. It could be a way for organisations like ourselves to support families where there are financial challenges...it could be a great option.’

Sure Start

However, it would be essential that it would function in a way that did not increase digital exclusion.

‘My concern again would be about whether or not someone has access to the opportunity to top up their card and where to get that. Is that an online thing only? You can anticipate the difficulties that presents. The confidence in using it as well. If you have charged up your card and misplace it or lose it, that can leave someone stranded somewhere. A move to card based only would be something that I would be hesitant about.’

Disability Action

## Accessibility

### Lack of user-friendly websites

Both stakeholders and focus group participants highlighted a range of accessibility issues when navigating transport and travel services online. These tended to be centred around the presentation of websites and information such as timetables, which particularly impact those with visual impairments or cognitive or learning difficulties.

'If you think about, for example, EasyJet, they constantly are trying to sell you a seat or extra baggage allowance. For some people who have just gone on the internet new and haven't got that confidence, it can be very misleading.'

Advice NI

'I know one of our biggest issues when we are travel training people is reading timetables. That would be quite tough for a lot of people to read and understand. They would be reliant on staff within stations to guide them and support them. I am not aware of any specific app that anyone would use for transport. Timetables you download off Translink's website, it is just a row of numbers. You don't know whether to look up, down or across. It is more challenging.'

NOW Group

'If you are using software to read or verbalise a text to an audible format, that can only work for a specific document type. The reading of a timetable in that format is far from easy, certainly not comfortable. You can only imagine with the amount of information and with the layout of the timetable, the difficulties that that would cause. In terms of booking stuff ...for example, airline sites, the majority of people get someone else to do it for them, whether that be a friend or a family member or travel agent.'

Disability Action

Given these problems, many of those affected were more reliant on face-to-face interactions for these services, but with increasing digitalisation there is a risk that they will be excluded further.

'I don't know if many of our participants would go online and purchase tickets. The majority of them would be more comfortable buying them in person. That is something that we raised with TransLink when the Glider system was introduced. Even though that is not online, it is still computer-based and these situations can cause a bit of stress for our participants.'

NOW group

### Lack of accessibility resources

For those with physical disabilities, it was suggested that accessibility resources are underdeveloped. While one individual commented that, at time of booking certain travel services such as ferry transport, options for requesting assistance were clearly indicated, others reported calling ahead to check accessibility to a range of services and venues as online information was lacking or not sufficiently detailed for the service user's needs.

'If I was going anywhere I would generally ring up and ask the questions, because I remember I was down in Dublin for the rugby and one of the hotels said 'we're

wheelchair accessible' and we went down there and the lift was so small down the corridor that you couldn't even fit into the lift. So I always find it easier to ring up and talk and then you can find out what is accessible. There's been a few apps, there's one AccessAble. I've seen different ones about and they were trying to start things up really, and you could put in reviews for places. That was really at the infancy of it, so I think that they're maybe catching on a bit more but they're kind of relying on people to fill in the information for them as well.'

Male, Under 50, Disabled, Mid & East Ulster

## Water

### Use of online water services

Across all demographic groups, participants had almost no experience or awareness of online water services. Only one individual had used the website to find out more information about a fault and two had used booked an appointment to have a septic tank emptied online. All three were happy with the experience. When other individuals had had to contact NI Water, they had done so by telephone and were satisfied with the experience.

'Very straight forward, just a matter of googling and NI Water came up. You just clicked into it and it automatically came up before anything else: what was going on in the area, how long it would take to fix it, and when we would have the water back. I thought it was brilliant.'

Female, Under 40, Young family, Newry, Mourne & Down

I have contacted them to do the emptying of a sewerage treatment unit. Was online, you could organise the collection everything without having to talk to anybody. Pretty straightforward. They give you a time and a date when they would be here to empty the tank. We live in a rural area, so we're not connected to the main sewer and it's a great service.'

Female, Under 50, Disabled, Fermanagh & Omagh

'We have a tank that needs to be emptied every year so we would go online and book somebody to empty that. It's very straightforward, very simple, no problems at all.'

Female, Over 65, Older person, Causeway, Coast & Glens

'I think it is better over the phone where you are explaining to someone. They know when we ring, we have a manhole in our back garden. We are on a mainline and quite often it blocks up. We have sewage coming into our garden. We phone them and they come out and unblock the line.'

Female, Over 40, Carer for individual with severe disability, Ards & North Down

'I don't know what their online services are like, but I have rang to report faults to the water services. There was a bust pipe last year at the end of the road. I think all I could find was a number online, I don't think there was an option to report it online.'

Female, Under 40, Children under 11, Poor broadband, Fermanagh & Omagh



'The only thing I can think of, I phone to get my septic tank emptied every year, and it could well be that it is online but I have never tried it. I must try that actually. But I do not use many water services as such. I would probably go online and have a look and if it wasn't straight forward, I would phone. Sometimes with the phone, you might get the answers quicker.'

Female, Over 40, Teenage children, Poor broadband, Mid Ulster,

## Financial services

### No or limited access to online banking

A proportion of the consumer population in Northern Ireland still lack access to the most basic financial services. For these individuals, online banking is totally out of reach. Stakeholders highlighted the subsequent difficulties this can cause in accessing social security and other services.

'We would work with young people who are new people coming to NI, unaccompanied minors who are seeking refuge or asylum. Depending on their current Home Office status, they might not even be allowed to have a bank account.'

Include Youth

'I don't know if banks want customers on low incomes and I know when UC was first set up and the money had to go into your bank account, a lot of people didn't have bank accounts and trying to get a basic bank account was difficult as banks are not interested in normal accounts as they are not going to make any money out of it. I think the Post Office has a basic bank account, but again, people are excluded if they do not have a bank account. Without this, you cannot access many of UC services. I don't think you can access UC unless you have a bank account. The very services that are there to improve the quality of your life, you need to be online to access them.'

Advice NI

Other individuals involved in our research did have bank accounts but chose not to use online banking, either due to fears around security or because their lack of internet made it impossible. In addition, one stakeholder noted some consumers with additional needs struggle to navigate the security processes for online banking.

'I would never ever do online banking. I am just really apprehensive about online banking. I would always be scared that someone was prying. To me, I would need security and I am scared that I would do the wrong thing. It's the same with the phone when you get a phone call and they say such and such and mention your bank details, I just hang up the phone, I wouldn't answer anybody.'

Female, Over 65, Older person with no internet access, Derry City & Strabane

'My parents both distrust services online they'll not bank online...they've both got smart phones and even if they're sending me banking information, they'll send me one part on WhatsApp and one part in an email as if somebody is that occupied with their small savings. But yeah, they distrust the online banking in particular or anything you need to put information about your bank on.'

Female, Under 40, Young family, Lisburn & Castlereagh

'It has to be the ease of use of online banking services, but for security reasons it is quite a complicated process in terms of you have to remember at least three codes in order to be able to access your online account. Then, the transferability across the type of equipment that you are using, whether that be a laptop, tablet or phone. I know banks would encourage you to download an app if you are using a phone, but people are hesitant to do that for fear that if they lose their phone, what happens in that instance and can someone access their bank account?'

Disability Action

However there was concern that a reduced availability of Post Offices and bank branches is making it much more difficult for such consumers to retain control over their finances and is actually costing more in some cases.

'Certainly, the banks are encouraging people to go online to do online banking and a lot of people are very nervous about doing that. But the unfortunate thing about it is the banking services on the ground have become so thin now that people are being forced to go online.'

Male, Over 50, Empty nester, Causeway, Coast & Glens

'That is one of the biggest issues we have had; the closure of high street branches. People not being able to go to their local branch anymore or wanting to move banks so that there is somewhere on their doorstep. Particularly in some of the smaller towns. That is becoming a greater need, the availability of banks which might force being online. That then is a problem if you don't have that facility.'

CAP

'Also, we know that banks and Post Offices are shutting down. A lot of ATMS now are charging £1 to get your money out. You are paying more when you might have less to get online. It is costing more to bank, costing more to access money.'

Advice NI

'The only thing I would like is if my bank was closer than the city centre. There used to be a Barclays branch in East Belfast, but it closed down. I think a lot of banks have gone online over the last 5/6 years. They still have the main branch in city centre. If there was something critical I would go in there and sort it. But I can use the hole in the wall and go to the bank maybe once a month or every 6 weeks. I even cut that down because I would have to go into the city centre and I didn't want to do that during the pandemic.'

Male, Over 65, Older person with no internet access, In receipt of state pension only, Belfast

## Impact of Covid-19

The Covid-19 pandemic has introduced new challenges for those without access to online banking. For elderly consumers and those with disabilities who may be more likely than other demographic groups to rely on in-branch banking, the pandemic gave rise to health concerns or the necessity to shield. Without online banking, individuals were either forced to run the risk of going to the bank in person or rely on friends and family to carry out their banking for them. This not only constituted a negative impact on their agency and independence, but also left

individuals at risk of financial abuse. This situation was exacerbated further if branches had to close due to a Covid-19 outbreak.

‘They have both been shielding now from lockdown and they still haven’t come out of it. I’m having to go to their bank and do all those jobs for them even though my father is more than capable.’

Female, Over 40, Young family, Lisburn & Castlereagh

‘In respect of the pandemic, for many disabled people a high percentage have been shielding and therefore, were not leaving their houses to get access to money. They, on the large part, have been reliant on other people to do that for them. We did a covid-impact report where we did a survey, a snapshot in time in April. One of the telling comments that we got fed back from that was in terms of being independent, the covid pandemic set people back 10 years.’

Disability Action

‘Most of the financial abuse safeguarding issues we have had will be around family friends taking money off people or accessing their benefits or paying other peoples bills for them. It is scary the amount of times that has happened. We are doing a money management course with a participant and they say they are paying for this phone bill. It is a really high end iphone and we are looking at their phone and thinking ‘that is not what your phone is?’ and then they say it is not their phone and they think they pay for someone else’s phone. Then you realise someone else has taken a phone contract out under their name and details, maybe a family friend, and the participant hasn’t thought to question why they are paying for someone else’s phone. There is a naivety with the participants and that is what is more likely to happen rather than online fraud.’

NOW group

‘Our local Santander had an outbreak of Covid and the branch was closed for 2 weeks, maybe even longer. Then it only opened for 2 hours a day between 12-2. It was an absolute nightmare because it was queues the whole way up the street.’

Female, Over 40, Teenage children, Poor broadband, Mid Ulster

## Use of online financial services

Almost all of those who took part in the research did have access to online banking and regularly engaged in banking activities online such as payment transfers and paying bills. However, few reported having compared or applied for different financial products online such as personal loans or mortgages. This may indicate that there is a lack of need for this service, or these are activities that consumers typically expect to do in branch.

### Mobile banking

Amongst research participants, mobile banking via an app was much more popular than using a bank’s website on a laptop or computer. Reasons given for this were commonly; improved convenience, more straightforward authentication processes and a sense of better security through an app than a website. Google Pay was also highly praised by a number of participants, again for its convenience.

'I don't think there's as much of a chance of losing your money with an app. If you go online, there's a lot of sites which aren't what they are supposed to be so it could be a gamble. Whereas if you have an app you know it's secure

Male, Over 65, Older person, Antrim & Newtownabbey

'I find Santander online banking, the mobile app, is fine, but the online banking is real pernicky and loads of long awkward passwords and codes and things that nobody remembers, and nobody has on them at any time really.'

Male, 25 to 40, Working poor, Lisburn & Castlereagh

'I'm with Santander and their app is absolutely brilliant. It's just really easy to use if you want to transfer money to anyone or make payments. It's just good functionality and it's no hassle. You can do it all on your phone. You don't have to log into a site and remember a thousand different pass codes.'

Male, Under 40, Young family, Causeway, Coast & Glens Rob

Another thing Ulster Bank do is you can go onto the app and even if you don't have your bank card you can go and lift money. It's dead handy because sometimes I just walk out the door with just my phone. I don't even need my purse.'

Female, Under 40, Young family, Antrim & Newtownabbey

'Especially when you've got things like Google Pay set up on your phone. It used to be a burden having to get the laptop out, get the card out if you wanted to buy something but now you can do it without even having to go into your wallet.'

Male, 25 to 40, Young working single, Lisburn & Castlereagh

## Live chat

A number of participants had used live chat to communicate with their bank and were generally positive about the level of responsiveness.

'I've just used Santander. They're really good with it. They replied straight away and tried their best to help you and if they couldn't they gave you a phone number to ring and they'd already explained to the person on the phone so they knew whenever you rang them.'

Female, 18 to 25, Young person in education/ training, Newry, Mourne & Down

'I would prefer live chat because I am a wee bit awkward on the phone, so I always use live chat.'

Female, Under 35, Lone parent/ young family, No or limited internet access, Belfast

## Online only bank

While almost all of the research participant did their banking with traditional high street banks, one focus group participant had opted for an online-only bank and spoke highly of its app functionality and user interface.

'I've moved essentially completely to online banking now. I used to be with Danske Bank but I stopped using them. Doing online banking with them was a complete nightmare. I remember I literally used to have carry around a card that was covered in

pin numbers and every single time I had to log into my ebanking or online banking I had to use a new one. For me it was way too old school, whereas I'm with Monzo now and doing anything banking wise is just a breeze. For me the actual user interface of the app is really handy. I think with my Danske account it was harder to organise my money whereas with Monzo I can set up a pot where my bills are and all my money for my rent or my utilities is already taken out of my overall budget every month. If I've got money coming in it covers that and I don't have to think about it. It's giving me more control over knowing my money is there and how it's organised."

Male, 25 to 40, Working poor, Causeway, Coast & Glens

## Budgeting apps

Very few individuals were aware of or interested in using apps to help them budget. However Plum and Revolut were both mentioned in individual cases.

'I actually have a thing downloaded, I only downloaded it there about 2 weeks ago, Plum, and it would round up if you go to your shop if you spend £2.10 it will round it up to the nearest pound so you'll save 90p, so you're not noticing 10 and 20ps coming out. But at the end of the month you would, it could be an extra £20.'

Female, Under 40, Lone parent/ Young family, Armagh City, Banbridge & Craigavon

## Negative experiences

### Limited services online or through an app

At the same time, many participants mentioned frustrations with limitations to the services available either online or through a banking app.

'Yeah, I would use online banking for my own personal account but the issue I do feel about online banking is in particular if you're trying to send money overseas or anything like that, there's a lot of complexities around that that don't allow you to do it and you normally have to go into the bank to make a payment.'

Male, Over 50, Empty nester, Armagh City, Banbridge & Craigavon

'If you need to download bank statements then you have to go onto the actual website. You can't do it through the app.'

Female, Under 40, Lone parent / Young family, Mid & East Antrim

'I have the Danske Bank app, Tesco and Credit Union as well and the only thing that I would say negative towards the apps is they offer less services. So, for example, setting up a standing order you can't do it through the app, you have to log on to the website. Because you've the app you're logged in all the time, so when you try to go to the website, remembering your password is more the issue.'

Male, Under 50, Disabled, Ards & North Down

## Security concerns

One participant noted the complicated processes involved if an individual loses a phone with banking apps installed on it. One stakeholder also raised concerns around data protection in the context of live chat, particularly for vulnerable consumers who may be less cognisant of the risks online.

'The only thing I'll say is, for example, six months ago I lost my phone, and when you lose your phone you've lost your banking. I've got accounts with a couple of different banks and all of a sudden, all that internet banking information is gone and your secure login key or the digital key as HSBC call it. So that all has to be set up again and that's a lot of hassle.'

Male, Over 40, Older family, Antrim & Newtownabbey

'Very simple, very straight forward. Nearly too simple. They went through the security questions, but they were simple security questions so nearly anybody could have answered them. And I think I was changing the password or something like that and they changed it without any harder questions being asked. So I think the security was a wee bit lax there.'

Female, Under 40, Young family, Newry, Mourne & Down

'We find that a lot of younger people prefer to use live chat. Again, there are issues and we have a live chat to access our debt and money advisors, but if it was a complex query we wouldn't do that around live chat. There are data protection issues around live chat, asking people to put in a lot of data about themselves. There are huge GDPR issues there; where is that information being saved and who has access to that? I think that is another issue that comes back to skills and knowledge and how to be safe online. I don't like generalizing but particularly younger people, who are very quick to share information about themselves, whether it be financial or other with no thought of who has access to that information or if it will be shared and how long will that information be shared for, is it kept securely etc. I think people often don't think about that.'

Advice NI



## Attitudes to open banking

Research participants were asked about their views on open banking. Most were unfamiliar with the concept prior to further explanation. In response, some individuals notes that it could be a positive service in terms of the convenience of having information about various accounts in one place, but the majority were cautious due to concerns around security.

‘That would be handy, I’ve a credit card with one then my bank account with another, then Credit Union. It would be great if it was all in the one location where I could access all three accounts and move money in between them or pay bills. Because it is a bit of a nuisance, you’re going from one and then in to another then into another, logging into each one of them and by the time you get back to the first one you’ve to log in again. So yeah, that would be handy; if it was available it would save a lot of hassle.’

Male, Under 50, Disabled, Ards & North Down

‘I’ve stayed away from that because it seems almost like a single point of failure. Because if they then get access to one account, they’ll have access to the other accounts. But I’m sure there’s procedures in place to stop that.’

Male, 25 to 40, Young working single, Mid & East Antrim

‘First thing that would spring to mind would be security. So you’d have to give all of your details to one app, one company. So if you’d four or five different banking be it credit cards, accounts, ISA’s anything like that, you give all the details of that to one app and immediately I would go ‘security’.’

Female, Under 50, Disabled, Fermanagh & Omagh

## Online shopping

### No or limited access to online shopping

For the portion of the NI consumer population who have limited or no access to online shopping due to the cost of internet connection or one of the other barriers discussed in an earlier section of this report, the Covid-19 pandemic was especially disruptive. In respect of essential items, many older people or those with specific disabilities were unable to utilise online grocery shopping despite the health risks associated with going in person to the supermarket. For non-essential items, they simply had to go without or were dependent on friends, family or charities.

‘I get the Tesco one every week and <daughter’s name> does all that for me and I give her the list of what I want. She orders it for me and puts a bit extra in as well. Because I don’t know how to use the computer, I can’t access it so she does it for me. I would like to be able to do it myself, even only dabbling at it.’

Female, Over 65, Older person with no internet access, Derry City & Strabane

‘I don’t think a lot of our participants are accessing shopping online. They are quite old school in that they like to go out to the shops. I think that has been a bit of a hindrance

that they cannot go out. Even the click and collect service, this is not necessarily accessible for our participants. There is a general lack of understanding as to how to buy things online. There is a nervousness around it so I don't think our participants would access a lot right now.'

NOW Group

'I think online shopping was particularly pertinent during the pandemic for people who were shielding...for people who were not able to go online, they were not able to get their shopping delivered during the pandemic, which I think created a lot of fear. It comes back to people not being able to access deals online or getting their shopping delivered because they don't have access.'

Advice NI

'For a lot of low-income families, the likes of Primark is a real life line for them because they are cheaper. A lot of clothes shops do not have any online presence. They are disadvantaged by the fact that some of the places they shop such as wee local places, don't have the availability of buying online.'

NOW Group

One individual described her approach to comparing prices in the absence of an internet connection or the know-how to use comparison sites. It involved considerable time and effort to contact companies individually.

'If it's my house insurance or whatever, there is always a phone number. I have a file, and anyone I had contacted that had given me a price for house insurance, I would compare them. If the first one was too dear, I would go back and say I have this price and it works out ok. The file would just say 'house insurance, holiday insurance.' Everything would be on that. Anyone I got a quote from the year before, I would go back to them to see if it compares and what is the best deal.'

Female, Over 65, Older person with no internet access, Derry City & Strabane

## Use of online shopping services

Almost all of the focus group participants reported increased online shopping habits during the Covid-19 pandemic, and some had tried online grocery shopping for the first time. Increased choice of products online and availability of online only discounts and offers were perceived advantages of online over in person shopping while convenience, reliability and speed of delivery were key priorities in selecting which sites to buy from.

'One of the things that's an attraction about Amazon is that they've so many types of options. If there's something you like and it's out of stock in Argos, you could try Amazon and 9/10 times there's maybe 10 different companies that will offer it to you at lots of different prices.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

'You can get codes for money off. All you have to do is Google 'River Island money off' or sometimes I even go on Facebook and ask people and they'll send you a code,



unless there's a sale on in the shop for 20% off. But you would get discounts more so online than in store.'

Female, Under 40, Young family, Antrim & Newtownabbey

'If you go up the high street and then go online to see if you can get it cheaper, sometimes you can. For work, I can get all my stuff online. I don't really go to the tools shop or anything. You can get anything online, the specific stuff you want. It can be hit or miss with a shop, it depends on the stock they have available.'

Male, 25 to 40, Single & no children, No or limited internet access, Working poor, Mid & East Antrim

## Click and collect

The 'Click and Collect' service was especially useful for individuals who might not be at home during the day to receive deliveries.

'I go out to work, so I don't know if I'm going to be in the house to get something so it's nice knowing that I'll be going and getting it and I'll be picking it up myself and it won't get lost so I like that part of it.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey



## Spending habits during the Covid-19 pandemic

A number of research participants described how they had struggled to budget during the pandemic. Online shopping activity had increased due to boredom and, in addition, families had had unexpected expenditure to provide children with what they needed for home schooling and other activities.

'I spent so much money thinking I wouldn't. You thought in lockdown you weren't going out, and you weren't doing this and you weren't doing that but I actually found I spent more, on the kids to get them started for home schooling and things like that and then you're just buying for the sake of it because there's nothing else to do. You're not going out and you sort of think because you're saving money not doing the things that you used to do that you're justified in buying random stuff that you wouldn't have necessarily bought.'

Female, Under 40, Young family, Antrim & Newtownabbey

## Negative experiences

Research participants highlighted a range of negative experiences that they had had while utilising various online shopping services. These are outlined below:

### Items not available in NI

Many participants complained that a number of companies had stopped delivering to Northern Ireland following Brexit or were increasing their prices for delivery to the region, while others noted that certain companies had always provided a more limited range of goods to Northern Ireland than would have been available elsewhere in the UK.

'You go through this whole process and at the end you put in your postcode and they say not to Northern Ireland. So, I would go into the company and see where the company is because you can click on it when you go to your basket and it was very funny because it turned out to be a Northern Ireland company and it was only up the road. So what I did was I cut out the middle man and I went straight to the company.'

Female, Over 50, Empty nester, Newry, Mourne & Down

'I've been having issues with having a laptop delivered and its taken about two weeks and two different orders to realise that the terms and conditions stated that the delivery wasn't going to be available in Northern Ireland. And they didn't make that clear. It wasn't explicitly clear to me and nobody followed up afterwards even though I clearly put in my address as Belfast. Terms and conditions like that, I don't know if that's specifically an online thing but if I could have walked into Curry's and bought it, I wouldn't have had that issue.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

'Places like B&Q and Argos, maybe due to covid but I think in particular B&Q, even before covid they have all this online range, but they don't deliver to Northern Ireland. And they're not available obviously in the stores. And Argos lately there you can't get.'

Female, Under 40, Lone parent/ Young family, Derry City & Strabane

'They are putting a lot of their prices up because of the Brexit situation for certain goods, and they're saying some of them aren't available for NI as well.'

Male, over 65, Older person, Belfast

'With Brexit recently a lot of companies just are not delivering here. Dickies aren't delivering anything to anywhere in Northern Ireland and as far as I'm aware they don't have any timeline for when they're resuming delivering here, so that's really frustrating. And that's just one company that I know have just struck us off.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

## Consumer to consumer sites

While some individuals reported positive experiences of buying and selling on consumer-to-consumer site, this was largely dependent on the in-built security features of the site itself. The level of protection offered to consumers varied significantly across these platforms with Facebook Marketplace being identified as particularly high risk.

'I always loved eBay because, everybody does PayPal now, but eBay's been using PayPal for so long. The fact that you were insured with PayPal always made me want to shop there with eBay.'

Female, Under 40, Lone parent/ Young family, Armagh City, Banbridge & Craigavon

I'd bought a washing machine and when I got it home it actually wasn't working. It was all done through an admin of the Marketplace site; it wasn't direct talking to the seller. So, it was kind of running round and being blocked on Facebook and being out the money. I went to their address. I'd obviously went there to pick up the washing machine, but nobody answered the door, and it was just a no receipt given pass over

type thing. In regards to Facebook, there wasn't much I could do, I had contacted the police but there wasn't much they could do'

Female, Under 40, Lone parent/ Young family, Mid & East Antrim Kim Clarke

## Comparing prices

Comparing prices online for insurance, white goods and holidays was a common activity among those who participated in the study, with Compare The Market, GoCompare, MoneySuperMarket, Which?, Skyscanner and On the Beach all being mentioned by participants. Participants considered that these sites assisted them in their decision making and saved time.

'It saves me having to search about everywhere. If you go on 'On the Beach' and pick the dates that suit you and you pick the area you want to holiday in, you can filter out the items you're looking for and that means you're not trailing through thousands of items. You've cut it down to a small niche, and I suppose from there you can make an informed decision about what suits you best. 'On the Beach' also allows you to pay a deposit and then six or eight weeks out from going then you pay the balance. So all you need really at Christmas time is the deposit and then you've seven or eight months to gather up the rest of it.'

Male, Over 40, Older family, Armagh City, Banbridge & Craigavon

However, they also reported frustration at the complexity of these sites and that they often did not cater for consumers based in Northern Ireland in respect of insurance products.

'Probably GoCompare but it's a real time waster. There can be a lot of reading to get to the point you want to get to.'

Male, Over 65, Older person, Fermanagh & Omagh

'I find it very frustrating that you use some of the comparison sites or even some of the main insurance companies and you fill out all the details and suddenly at the very end 'not available in Northern Ireland', which is very frustrating after spending lengthy time completing their applications, so that is frustrating. And there is a lot of insurance companies, be it for mostly car insurance in my experience, that don't service Northern Ireland.'

Male, Over 50, Empty nester, Lisburn & Castlereagh

## Pressure sales techniques

While many participants reported that their decisions to purchase were not influenced by online sales techniques (stating that they did not believe statements about limited numbers left in stock or would only buy what they had planned to regardless of deals), others felt that time limited offers and scarcity cues did affect their shopping behaviours and put them under pressure to buy.

'So when you look up a hotel and there's maybe two rooms or one room left, if it's the location you want to go to and your friends have all said that's where they want to go well then you feel quite under pressure, especially if it's near the time you want to go.'

Then you feel quite under pressure to book that room even though it seems a little bit dearer than you would be willing to give in normal time.'

Male, 25 to 40 ,Working poor, Fermanagh & Omagh

'I've noticed that a lot of websites like clothing, JD do it, New Look, River Island, a lot of them now, where they'll say 68 of these have been bought today and you're like 'Oh my goodness I better get home quickly and buy it.' Or they'll say so many people are looking at it and I would fall for it a bit, but my husband says no they're only putting it on.'

Female, Over 40, Older family, Ards & North Down

### **'One click' purchase feature**

Participants also mentioned concerns around the use of 'one click to buy' features on some popular services. They suggested that such features left consumers more vulnerable to crime or to accidental purchases that they couldn't afford and felt that individuals should be discouraged from using these facilities.

'I had someone hack into an Iceland account belonging to me. The problem I had was I couldn't get through to Iceland because they'd closed down all the phone lines and in the end what I had to do was go in and cancel through PayPal and every credit card I had so the payment couldn't go through, so it was very complicated. I had connected to a one touch payment on PayPal which I've now cancelled. Now they send me through a passcode every time and I've to authorise it. But I'd set up a one touch payment on PayPal which meant that anyone who managed to get through to that could automatically purchase stuff.'

Female, Over 40, Older family, Newry, Mourne & Down

'I've had it before where I've accidentally clicked buy now and it goes straight through and charges your card and you don't go through the checkout or anything, it just buys the product straight away. Like on Amazon in particular. A lot of that is when your card is set up on stuff already. That 'one click buy' kind of thing. I don't like it. I think its handy for some people but it's something that you should only set up if you want to use. It shouldn't be automatically set up.'

Female, 25 to 40, Young working single, Belfast

### **Terms and conditions**

Several consumers also described experiences where they had inadvertently subscribed to ongoing services in the process of making one-off purchases or had got locked into unfavourable contracts due to a lack of awareness of the terms and conditions.

'I had an Amazon account and it was taking £5 a month out of my bank and it took me about 11 months to realise what was going on and what it was. It was Amazon Kindle. And I rung them and they gave me the money back because they could see that I'd never used it. I didn't even know what it was. So that's my experience.'

Female, Over 40, Older family, Causeway, Coast & Glens

'I went on this shoe website, the old cliché of 'if something is too good to be true it isn't true', but you could get two pairs of boots and it was £30 or something and I thought 'this is great.' They were really lovely boots and I ordered them but again I didn't read the terms and conditions and I just tick, tick, tick away and the boots came and they were lovely, but then the next month this other £30 came out of my account, then another £30. Turns out I'd signed up to like a 12 month, £30 every month for these two pairs of boots. So, I learnt the hard way not to do that again.'

Female, Under 40, Young family, Armagh City, Banbridge & Craigavon

'I don't read them. I don't think anyone does. Now I can't get out of the contract. I don't know what I signed up for. I just clicked order now. I didn't read the terms and conditions and now I am stuck with 8 months left.'

Female, 18 to 24, Young person not in education, employment or training, No or limited internet access, Newry, Mourne & Down

### **Ease of use – online grocery shopping**

While several research participants described how online grocery shopping had been a lifeline during the pandemic, others described issues around ease of use of some sites. They also highlighted issues with perishable goods arriving with short-term dates and item substitutions which were totally unsuitable. The high demand for such services during the initial lockdown had meant that some more vulnerable individuals could not access a preferable delivery slot or access the service at all in some cases.

'I used Tesco at the very beginning of the covid crisis for a home delivery. And when I accessed, I know it was my own fault but when you look at the app and see what you had to order and when I ordered 6 apples I didn't realise it was 6 packets of 6 apples, so I ended up with 36 apples, 36 bananas and about 5 stone of potatoes. I only wanted 6 apples and I thought they were individual but they were packets so that was me finished with online shopping regarding food.'

Male, Over 50, Empty Nester, Antrim & Newtownabbey

'I have used Tesco since the lockdown started because my husband is vulnerable...we usually try to get our slot between 2-3pm on Friday... the slot they gave us was between 9-10pm. It's late plus my son wasn't available and I, with a broken arm, wasn't able to carry the crates in. My husband has serious breathing problems.'

Female, Over 65, Older person, Derry City & Strabane

'That has probably been the biggest issue right through Covid. Even where people were trying to do it for our clients, so if our clients didn't have access to the internet themselves to book a slot, then for us to be able to do it for them, the queue time and then length of time that people were having to wait for those grocery slots was really really difficult. The parameters that had been put on the radius for deliveries for local businesses. That has been a major one for many and particularly those who are shielding.'

CAP

## Postal

### No or limited access to online postal services

For those with no or limited access to online postal service, Royal Mail continued to be a vital service. As such, there was some concern about the closure of local Post Offices, especially in rural areas.

'They would have a tendency to want to go to the Post Office. There is the issue about the closure of Post Offices and the availability of those services, notably in rural areas.'

Disability Action

### Use of online postal services

Even those who otherwise accessed services online often went into the Post Office to send packages as default and rarely considered using alternative courier services. As such, there was very little awareness of comparison sites such as Parcel Monkey or Parcel-2-Go.

'I always use the Post Office. I send my daughters food parcels over. Sweets for the grandkids and I always go to the Post Office and say 'fastest and cheapest way to get there.' ...I've never done it online. I wouldn't know where to start. I'd probably weigh the item incorrectly to start.'

Female, Over 40, Older family, Causeway, Coast & Glens

Those that had used a courier valued cost, reliability and convenience when choosing a company, however areas such as how they handled customs charges were also significant for some:

'I did that through FedEx. I'd ordered something from China. It was like an adaptive electronic mouse and it came in, so FedEx would deliver it to your house and then they send you the bill afterwards. They add their service fee and things on to it. Where the other way around, I've had it where you get told that you've got something waiting in customs and you've to pay it for it to get released. FedEx costs a bit more but its more convenient just having to pay it afterwards.'

Male, Under 50, Disabled, Mid & East Antrim

### Redirected mail

One individual spoke positively of the service through Royal Mail to redirect mail:

'I did that just a few weeks ago, so I did a 3-month thing and all my post had been redirected. It was very handy. Yeah, this was on Royal Mail and I think it only worked out £40 or £30 maybe for four months, and then if you want to extend it you go back on, but it was good for four months. Just because I was afraid that I wasn't going to ring round everybody and remember where my post was coming from, so I just thought I'd redirect it then and I'll ring them.'

Female, Under 40, Lone parent/ Young family, Armagh City, Banbridge & Craigavon

## Negative experiences

### Comparing couriers

One only research participant had used Parcel-2-Go to compare courier services. He had not found it to be user friendly and instead decided to check prices by phone.

'I've heard of Parcel-2-Go, but I've only used it maybe twice and I don't think I've actually purchased anything with it. The time I was using it, it was for car parts. I can't remember where they were located, but they were located in England, so it was collection only was the condition. So, I was trying to buy parts and get Parcel-2-Go to get a courier to collect them and I was trying to get a price, but I just found the website wasn't overly easy to use and I lifted the phone and used the phone and I just found the phone was better. I think it was actually DPD I called, and I got a price from them straight away.'

Male, 25 to 40, Working poor, Fermanagh & Omagh

### Poor delivery service

One individual who had used a courier for delivery described a very negative experience whereby the item she had had delivered was badly damaged in transit.

'I used DHL once for my son at University. He wanted his 32-inch TV sent over, nothing would do but he had to have his TV so I got DHL to take it over. When it arrived there was holes in the box. When they checked the TV it was a disgrace, but anyway I did all that online and booked it and paid it. I had to package it myself, but they gave me label to print and that really was my experience with online. I would never do it again. It was ridiculous, it was awful.'

Female, Over 40, Older family, Mid & East Antrim

For the majority of research participants, any interaction with courier services was through the delivery of items that had been ordered through online shopping. Numerous participants described a range of negative experiences in relation to this; from undelivered or lost packages to poor customer service.

'Yeah I had it with DPD a while back. I was in the house, sitting actually at the front door, because of my hearing. I can't hear the door all the time, so I was sitting in the hall and they didn't bother knocking the door. They went next door instead and actually the other neighbour was outside and they said 'oh she's in there.' They said 'she'll probably not answer anyway' and just took the parcel back and I was like 'seriously?'. Online couldn't get it redirected, couldn't get anything and ended up I had to contact the place I originally ordered it from to get them to do it instead.'

Female, Under 50, Disabled, Causeway, Coast & Glens

'I've been waiting for a delivery for a little over a week now from Fastway and three or four times now I've got an update to say it's loaded on the van and its out for delivery, but it still hasn't arrived and then it goes back to the base and I don't know if the guy just can't be bothered coming out as far as I live, I don't know. The only method of contacting them is one of those pre-written emails you just put your details into. There's

no phone number, no email, no webchat. And that's frustrating because you have to wait a couple of days for them to get back to you and you can't get your point across and have to send another email to reply to their email.'

Male, Under 50, Disabled, Ards & North Down

'The problem I have is my house is a new build, so the Amazon driver has a problem with my address and keeps delivering it to another street. The same number but Crescent instead of Mews.'

Female, Under 40, Young family, Antrim & Newtownabbey

'Hermes, I had trouble there. They lost my parcel and they wouldn't do anything about it for a good while and I just gave up.'

Female, 18 to 24, Young people in education/ training, Lisburn & Castlereagh

'The Royal Mail has lost one of our packages and there's no way to contact them anymore. The phone number doesn't work and we've asked the post man where it went and he just said if we left a complaint he wouldn't be able to deliver to our address anymore so we are going to have to pick it up from the Post Office which we felt quite threatened by but there's nothing we can do.'

Male, 18 to 24, Young person in education/ training, Derry City & Strabane

## Delivery time

A number of participants wanted to see more accurate delivery times provided or a more reliable means of tracking parcels made available.

'It can be improved by a more accurate delivery time. I've had a lot of them that say that they'll deliver at 11am but you don't see the parcel until 4pm.'

Male, 18 to 24, Young person in education/ training, Derry City & Strabane

'I ordered something earlier this month and when I got the email to say it's been shipped it recommended downloading this thing called 'Shop' and I was like that actually looks good and I downloaded it and it had no idea where it was so I was like 'right there's no point in me keeping this' because I'm going to get the same email alert anyway about how far away it is, and to be honest it just felt like it was taking up extra space on my phone. So as soon as I discovered it wasn't that useful for me I deleted it again.'

Female, 25 to 40, Young working single, Belfast

## Returns

Given the current reliance on online shopping, others felt that returns should always be free and be more easily facilitated in some cases, for example through the provision of returns labels that are already printed.

'I find some websites are better than others. Some give you the returns label but there's actually some sites recently, it might have been JD Sports, but when I went to download the returns label it charged me £2.50 or said £2.50 will be deducted from your refund. So, I'm not sure because usually there is free returns on websites.'

Female, 18 to 24, Young person in education/ training, Fermanagh & Omagh



‘There should be blanket free returns at the minute if you have to buy everything online. I bought a pair of shoes there recently and they're not the right size. You're charged £5 to send them back and get the right size. It's not much hassle. I know Hermes make it easy for you to return but if you can't shop in person you should probably get free returns at least.’

Male, 25 to 40, Working poor, Mid & East Antrim

‘Maybe if the company sent out labels just incase you are wanting to return something and you could tick off what you are returning.’

Female, Under 35, Lone parent/ Young family, No or limited internet access, Belfast



### Digital only or digital first government services

Stakeholders highlighted that an online presence and basic digital skills have become a prerequisite for accessing basic government support services, creating a situation where the most in need are also the most excluded from sources of help.

‘You have to have an email address to access so many basic support services in life. If people aren't connected they don't have that. If they don't have the support towards that and they don't know to come to organisations such as ourselves, they are left out in the cold. By way of example, to get a blue badge for parking, you are required to have an email address. But they have moved that process online.’

Disability Action

‘Universal Credit journal assumes that you know how to set up an email and know how to upload documents etc. The other one which I think is slightly but not hugely better, is the verify.gov that you have to use it to verify your id with government before you can use government websites. You have to go through that before you can go through UC website and verify yourself before you use the HMRC website. That verify site is very difficult to use because 1) it assumes you have a device and camera on that to take a photo and 2) assumes you can upload that.’

Advice NI

‘Often, it is those that do not have access to devices or data that need to engage with those services that are going to help them. Whether that be government services, for example Universal Credit, although they will tell you it is not 100% online, it is practically 100% online. A lot of help services are moving online. For example, you can go online to get your prescription. I think a lot of these issues have been there for a very long time but because of covid, it has really shown the spotlight.’

Advice NI

# 6. Impact of Covid-19 and increasing digitalisation

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Study participants were asked to describe if and how Covid-19 had impacted on their internet usage or the internet usage of their clients and if they felt any of these changes would be permanent. Participants also spoke about both the positive and negative aspects of increasing digitalisation.

This section highlights a range of the issues highlighted in the discussions, as follows:

- Positive impact of increasing digitalisation
  - Better work-life balance;
  - Improved access to some services;
  - Improved social connections;
  - Increased convenience; and
  - New opportunities.
- Worries and concerns around increasing digitalisation
  - Social isolation and poor mental health;
  - Leaving people behind;
  - Increased risks; and
  - Increased costs.

## Positive impact of increasing digitalisation

The research highlighted a number of ways in which increased digitalisation was having a positive impact.

### Better work-life balance

A number of participants highlighted that Covid-19 and increased digitalisation had brought new possibilities for an improved work-life balance, both through opportunities to work from home rather than in an office and also through the increasing number of tasks that can be carried out online simultaneously with work or childcare or other activities.

'I think from a work point of view as well you're able to work from home, whereas before a lot of employers, I know in the Civil Service, a lot of employers wouldn't have encouraged working from home. Working from home has been hard at times but it's good as well. There's a good work life balance and I think that in the future you will find that employers will be moving more towards their staff being able to work from home because of the internet. If we didn't have the internet, we wouldn't have this luxury.'

Female, Under 40, Young family, Lisburn & Castlereagh

'You can do it while you're doing other things as well. If I'm in the house I love to multitask, so if I'm sitting in the queue waiting and I'm the 29<sup>th</sup> person in the queue, I can put a wash on or something. So, there's other things you can be doing as well so that's nice where you have more options to do whatever you like online.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

## Improved social connections

Social media and video conferencing software such as Zoom had provided a vital opportunity for social connection, but had also highlighted to many the utility of these platforms for keeping in touch with friend and family abroad beyond the end of the pandemic.

'I think during lockdown Zoom has been a wonderful way to keep in touch with family and friends.'

Female, Over 65, Older person, Causeway, Coast & Glens

'Another one of the good things about it is you can tap into your church services from your own living room now. My sister had passed away and my cousins in Scotland were able to watch the whole service. You wouldn't have dreamt that possible a few years back.'

Male, Over 65, Older person, Antrim & Newtownabbey

## Increased convenience

Others talked about the increased convenience that digitalisation during the pandemic had brought and hoped that this would be a permanent change. In particular, the movement to online of many aspects of life had cut down on time spent travelling to and from locations.

'In terms of my daughter's school, all her parent teacher meetings were online which was a game changer, because you're normally up there for three hours jumping from one queue to the next. This was 5 minutes per teacher, and it was all done in the house. It was phenomenal. There's a lot of things you hope will stay.'

Female, Over 40, Older family, Newry, Mourne & Down

'I do like online lectures because Uni is two hours away from me, so it saves a lot of travelling. I'd spend more of my time travelling to and from Uni than I would in the lecture halls, so at least now I've got a lot more time to myself'

Female, 18 to 24, Young person in education/ training, Fermanagh & Omagh

## Improved access to some services

Digitalisation during the Covid-19 pandemic had improved access to some services for individuals. This was particularly the case for those in rural areas who would normally have had to travel long distances to attend, for example, medical appointments. Having the option to conduct appointments by Zoom or telephone had made a considerable positive impact, especially for those in the study with complex health needs.

'I had an appointment with one of the renal nurses and they had originally gotten an appointment for me to go and it was 9:00 AM in Altnagelvin or something. So that's over an hour and a half away from us, so we said we wouldn't be able to make it at that time and they said, 'Oh could you do a video call', so we were able to do the video

call and it took 20 minutes, as opposed to driving to Altnagelvin and taking about four or five hours. So things like that have become simplified.'

Male, Under 50, Disabled, Mid & East Antrim

'I have an appointment with immunology in the Royal in two weeks' time, and it would be a 75-mile journey there and a 75-mile journey back, and it's going to be a FaceTime and it will take about 10 minutes. So, I often think you can take two to three hours out of your life or more by the time you get there, get parked, get back, and 10 minutes of a call sitting in the comfort of your own home is so much better.'

Female, Under 50, Disabled, Fermanagh & Omagh

'The great thing about it is it definitely offered that service to people that are slightly more rural, provided you've got good broadband or get data. At least you've got access to someone in the city. Whereas before if you lived in Fermanagh and you had to meet somebody in Belfast, you had to plan it and it took your whole day. Now you can go on Zoom in two minutes and take however long the meeting takes and you're off it...'

Male, 25 to 40, Working poor, Fermanagh & Omagh

## New opportunities

Representatives from NOW Group and Disability Action stated that increased digitalisation had given rise to new opportunities for some of those with disabilities. The pandemic had created the stimulus for some individuals to learn new skills and build confidence in doing so. The pandemic had also highlighted that employers could adapt to their employees working from home and, as such, this option could be available to some who had previously been excluded from the workforce.

'I think it has forced some people to take the step online that previously they didn't have the confidence to do. I think going forward they will be able to use those skills. If it has gone well for them, it is building up their confidence to realise there are other things which they can access online as well.'

NOW Group

'Another factor that hopefully is a legacy of lockdown and a positive outcome for people with disabilities is in respect of the fact that you can work from home. The greater majority of us can. So many disabled people have been excluded from employment because that wasn't considered as a reasonable adjustment, but when employers hands were forced, suddenly it was.'

Disability Action

## Worries and concerns around increasing digitalisation

At the same time that research participants noted positive effects of increased digitalisation, there were also a number of worries and concerns raised around the trend.

### Leaving people behind

For a number of participants, the Covid-19 pandemic had highlighted that some individuals could be 'left behind' by increasing digitalisation as many services become digital only or digital first. This was not only reducing consumer choice but also limiting the agency and independence of those lacking access or digital skills.

'It is a bit worrying that if you don't have an online presence you're going to get left behind. We are heading towards that more and more as technology advances. Like I know even when you're trying to phone the GP, 101, or whatever, you're directed to book online before you get talking to anyone in person.'

Male, 25 to 40, Working poor, Lisburn & Castlereagh

I am quite an independent person, and I do feel that people have to do things for me. My daughter is retired, and she has time to do this. So she is happy enough to do my grocery shopping which comes every Wednesday. I would like to be able to see the styles going and what is on offer. Since lockdown, my daughter will show me different videos of things and I would love to be able to do that, to see clothes. I have bought nothing, and I love clothes.

Female, Over 65, Older person with no internet access, Derry City & Strabane

'I think a lot of older people who aren't used to using technology as much, they would have a lot of issues with lack of digital skills and fear of services online. I know a lot of shops as well are moving online like Topshop for example are exclusive to ASOS now. Loads of people are having to do their shopping online now.'

Female, 25 to 40, Young working single, Belfast

'I think access to broadband should be treated as any other utility bill. You need access to water, electricity and broadband. I don't think you can push more and more services online without offsetting the negative consequences that it has on people who don't have access.'

Advice NI



## Learning during the Covid-19 pandemic

Include Youth highlighted the challenges for young people trying learn from home during the pandemic without access to tablets or laptops and instead attempting to use applications such as Google Classroom on a smartphone with only limited data access. While funding has been made available in the short term to provide these necessary devices, there was concern that this would not be sustainable if online teaching were to continue into the long term.

‘Once we moved to working from home, and the emphasis was on the young people to engage with us remotely in terms of Maths, English and other employability activities, that was extremely difficult and, in fact, impossible for many of the young people that we were working with at that stage. They didn’t have any access or resources to do any online engagement. At best, they had a smartphone with maybe their monthly data allowance. But the problem is if you have an expectation for them to go on the likes of Microsoft Teams, Zoom or Google Classroom, that is going to eat up their data very quickly. The biggest barrier for us, particularly in the last year, would be young people not being able to access different learning platforms to continue with their learning across our programmes...’

Up to now, we have been very fortunate that we have received money to support the young people. At some stage, those opportunities are going to cease, but young people are still going to be coming onto our programs whether that be in 3 months, 6 months or a year. We at that stage won’t be in the same position where we can provide laptops etc. to the young people. The question would be around the sustainability aspect of it, especially for the young people that we work with.’

Include Youth

## Increased risks

Research participants also noted the increased risks associated with the move online, particularly for vulnerable consumers such as those with learning difficulties or cognitive impairment or children who may lack the awareness or understanding to protect themselves from online threats.

‘The other thing is the safeguarding issues. As more people get online it is maybe putting some of those adults at risk. There will be scams and there will be fraud that pops up that specifically targets those people. It is about making sure we are empowering them to go online and to do things but to also give them the skill set to notice when a website isn’t legitimate or if someone is asking them for money what to do around that and how to report things online.’

NOW Group

I’d rather limit my daughter’s interaction with that world. If all she was going online to use was apps for her education or for fun, if they had no chat and no way to put their own face up, I’d be more than happy but that’s not what the online world is limited to. It’s vast and it’s very very destructive. It can change a person as well. Everybody here is probably a different person than they were before they got regular access.’

Male, Under 40, Young family, Ards & North Down

'You can use Facebook fairly easy, but it also has its negative side and the same with Instagram. You can be brought into the wrong stuff and mix with the wrong people, make you think different ways and maybe post about that online and get yourself in a spot of bother with other people. So there's negative things like that to try to make people more aware of.'

Male, Under 50, Disabled, Antrim & Newtownabbey

## Social isolation and poor mental health

While social media and video conferencing software such as Zoom or Skype had provided a social outlet for some people during the pandemic and an opportunity to connect with friends and family abroad, the pandemic and our increasing reliance on digital platforms had led to social isolation and worsened mental health for many of those who took part in the research. It appeared to be an area of concern especially for the younger participants who were unable to see friends and who were now adapting to studying at home having expected to attend university in person. Isolation was even more acute for those with no or limited internet access.

'I'd say during Covid I've spent so much more time on my phone on social media. Each week it tells me my average screen time and before Covid it would have maybe been 2 to 3 hours but now it's like 7 or 8 hours a day. I spend all day on my phone because, except for online lectures, there's nothing really else to do.'

Female, 18 to 24, Young people in education/ training, Fermanagh & Omagh

Most of my friends use social media to keep in contact. They can obviously text and call, but they mostly use social media. If I don't have any 4G internet left, I don't get speaking to them for a while.'

Female, Under 35, Lone parent/ Young family, No or limited internet access, Belfast

'I would get very stressed and I would start to have a lot of anxiety about how I would not be able to communicate with anyone that day, especially during lockdown. The first lockdown I spent completely by myself and didn't see anyone.'

Female, 18 to 24, Young person not in education, employment or training, No or limited internet access, Newry, Mourne & Down

'Your mental health would be terrible if you're just looking at four walls or sitting on your phone. You wake up so tired because you've spent all day on your phone.'

Male, 18 to 24, Young people in education/ training, Derry City & Strabane

'I find that there could be some drawbacks from working from home. I know from my experience with working with housemates and family from home they find that its harder to sleep at night because you can't settle your mind because the place that you live and the place where you work aren't different places anymore...working from home while it can be handy for spending time with children, and you're saving money and its saving the company money, that's the downfall, mental health because you're not connecting with people.'

Female, 25 to 40 ,Young working single, Belfast

'It's very easy to isolate yourself with this whole thing in my opinion. The kids are finding it very easy to go to their rooms and you mightn't see them all day because they're doing schoolwork and then they're going on the games afterwards and then there's TV at night. If you're that way inclined, you'd get lost very quickly I think.'

Female, Under 40, Young family, Fermanagh & Omagh

'The most difficult thing would be the social connections and the impact that has on their isolation and loneliness and on their mental health. That is the key thing we are hearing directly from young people in this last year. That is the biggest issue. If you compound that with a lack of or very limited internet access, then it is exacerbated because they don't even have the capacity to engage and interact with their peers online.'

Include Youth

## Increased costs

For some, the added costs associated with increased internet use would be unsustainable if the same level of dependence on online services were to continue beyond the pandemic.

'Hopefully it will be temporary because I definitely go through a lot more of my internet on my phone and I find I am on my phone a lot more as there is nothing to do. Obviously I have kids to look after, but when they are in bed I would go on my phone. Before the pandemic, I would have been out, taken my oldest daughter to school and that would be me out for the day.'

Female, Under 35, Lone parent/ Young family, No or limited internet access, Belfast



# 7. Supporting NI consumers online

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The research participants offered a number of ideas or suggestions for actions they would like to see taken to overcome the barriers discussed throughout this report and to increase the resilience of NI consumers in accessing and using services online.

This section addresses a number of key areas for action which were raised consistently during the research discussions:

- Improving broadband speed;
- Addressing the cost of broadband and data;
- Supporting consumers to protect themselves online;
- Addressing support for vulnerable consumers online; and
- Training for digital skills.

## Improving broadband speed

A considerable number of participants felt that the Consumer Council could take additional action to address the issue of poor broadband speeds in parts of Northern Ireland.

'I think broadband speed is probably something that the Consumer Council should be pushing. I think they should be pushing that there's a minimum broadband speed for everybody. I think it's a big issue at the minute. I know that people in certain parts of Northern Ireland have broadband speeds which are really good, but especially in Fermanagh, broadband speeds are just ridiculously slow. When you get a broadband connection even in the house through the telephone line, it still works slower than your data on your mobile.'

Male, 25 to 40, Working poor, Fermanagh & Omagh

'I think speed up the installation of fibre optic. We built this house in 2012/2014 and BT promised then that fibre optic was coming and five years later in 2019 I went to the local council and the counsellor and they said it's coming, it's coming but it's still not here. Somebody needs to push to get faster broadband, fibre optic even, that's all we ask. Like we're still on copper pipes.'

Female, Under 40, Young family, Armagh City, Banbridge & Craigavon

## Addressing the cost of broadband and data

Many research participants felt that addressing the cost of internet connection should be a priority to ensure families of every socio-economic group had sufficient access to facilitate present needs.

'Probably something about the cost of Wi-Fi. It's probably as expensive as it was 10 years ago but it's more of a necessity now for smart TV's, working from home. You do need internet access in the house.'

Male, 25 to 40, Working poor, Antrim & Newtownabbey

'My husband works with a lot of families in poverty and one of the big issues during lockdown has been, do you provide Wi-Fi or do you provide heat in the house for your children? So, their education or their heat and food. Probably five years ago people would have talked about fuel poverty and you would have discussed heat and food; you would have never considered broadband as an expenditure that's essential because there was the availability of it in libraries and within areas like that.'

Female, Under 40, Young family, Lisburn & Castlereagh

'I think they could have something to make companies not charge so much, maybe bring in new companies. Living in the countryside, everybody probably agrees we don't have a choice, you have to go to BT. I can't go to Virgin because Virgin aren't here, so there's not a lot of choice.'

Female, Under 40, Young family, Armagh City, Banbridge & Craigavon

'The broadband providers should be taken to task. I think there is a good programme that is starting to be talked about by a group in England to explore how those of us that have excess data can donate it. I think that is a brilliant idea. Those who don't have access could get it more easily. I think there is a lot of really good programmes happening in England and Scotland, a lot of digital inclusion programmes that are being funded by government. I don't see anything here and yet we are the most digitally excluded part of the UK.'

Advice NI

'To be honest, I would say that broadband should be considered as a free service; there are a couple of countries that provide it as a basic amenity now. Every house when you are building it will have broadband and have water, electricity as every aspect of our life is through internet. Even if you are unemployed, you are expected to get online and work/ interact with job officers in UC. You are supposed to be able to sign in, work with them and message them directly.'

Male, 25 to 40, Single & no children, No or limited internet access, Working poor, Mid & East Antrim

### Special tariff for specific group

It was suggested that this could include the provision of special broadband tariffs for individuals in vulnerable consumer groups.

'You know the way the government now when people are being home-schooled lots of providers are cutting the cost or providing unlimited internet or stuff like that. But I don't know how you'd police that. Maybe it could be something like they've done with school kids. If you have proof of disability you get unlimited access for a better price. I guess they could be excluded because of cost. A lot of them wouldn't be in the working market, they'd be unemployed so it might be something.'

Female, Over 40, Older family, Newry, Mourne & Down

## Supporting consumers to protect themselves online

Participants felt that more could be done to inform people of the dangers online, particularly about the format of current scams and what to do if you receive a suspicious text, phonecall or email.

'But now scammers are getting really, really clever and especially because there has been so much online banking. Now I'm getting a scam message nearly every day from people pretending to be my bank, someone pretending to be Tesco. I got a message the other day from O2 and I haven't had an account with O2 for about 10 years. It's a constant thing now and I feel like more could be done to let people know what kind of scams are going about, what they look like and how they're changing and what people can do about it and how to report those things. I think that would be good to help all kinds of people with the scams that are going about these days.'

Female, 25 to 40, Young working single, Antrim & Newtownabbey

'I think they should make it easier to make a complaint. Even if I did want to complain about something, I wouldn't have a clue about who to call. That should be coming up on the TV and make it specific to NI – if you're having problems then phone this number. Then it's up to you, at least you're given the choice. A lot of people don't know how to block them either.'

Female, Over 65, Older person, Lisburn & Castlereagh

One participant suggested that the Consumer Council could make available additional practical tools to help consumers stay safe online.

'I think there's a role also, like there are apps you can download on your phone for like passwords, like a password generator and then for every single site you're on it gives you a different password but it also remembers it for you. Because I have the same password for every site and then if there's a data breach you have to change passwords everywhere and trying to remember them all, work passwords and email passwords it's a nightmare. But there are these password generator apps and it's making people more knowledgeable about them and how to use them. Because if you had a different password for every site and this app remembered them, that's phenomenal.'

Female, Over 40, Older family, Newry, Mourne & Down

## Addressing support for vulnerable consumers online

Research participants felt that more needed to be done to support vulnerable consumers in accessing and using services online and suggested various ways that this could be done, including involving end users with additional needs in the design of online services.

'Include the end user in the design. At a very basic level, if you involve the end user in the design of these things then you can identify from the outset what the potential barriers and solutions are. The solutions don't need to be something that is expensive, it just needs to be something that is realistic. The Consumer Council, as an oversight body, should be ensuring that the government department does reach out to end users, and do so in a meaningful way.'

Disability Action

Further it was suggested that websites should be encouraged to more readily offer one-to-one guidance and help for anyone who may be struggling to navigate an online service.

'I think maybe having more one to one, as an easy option, like whenever you're on a website sometimes the assistance tab comes up automatically. If you do that for all of them to make it easier... instead of having to go back down, find the contact button, sending an email... Somebody that isn't computer savvy to have that assistance button on hand.'

Female, Under 40, Lone parent/ Young family, Newry, Mourne & Down

Further, both focus group participants and stakeholders suggested that there needed to be greater understanding and awareness by businesses and organisations of the need for some vulnerable consumers to have others advocate on their behalf online and suggested that new models or facilities should be introduced to enable greater transparency around this.

'I'd say it makes sense if you could give someone else permission. Like my Dad has an email but it's his name at Gmail but it's not actually him, so is there any point having an account that you've made up for him but that he doesn't actually use just because you need one these days. But if you could set it up like 'look this is for him but the emails go to whoever' but yeah if you could just give someone else permission to look out for you online.'

Male, 25 to 40, Working poor, Mid & East Antrim

'We would do a lot of phoning on behalf of other people. We would normally have people coming into the office to ask can we do that, but we haven't been able to do that in the pandemic. I even know sometimes when you are on the phone to social security agencies and someone wants to appeal a decision, the person will come in and will put the phone on loudspeaker. We have had to put people on calls and get them to hold up a phone, we have had to speak through a computer. I understand it is for security reasons and I totally get why. Other organisations like us must experience this all the time...Improving those agencies in general for them to have an

understanding of why some people may need someone else to speak on behalf for them. That is more difficult during the pandemic definitely.'

NOW Group

## Training for digital skills

In addition, it was suggested that appropriately tailored training to support those who are currently digitally excluded to learn new skills would be welcome and valuable.

'Our service users interacted a lot with a crowd called the 'On-Side' project. And what they did was they had a project where they gave people a tablet device Zoom ready and with an email account on it. Then they did six weeks of online training...Some kind of funding around that...that was fantastic because I deal with about 80 people and about half were able to get a device and get connected fairly quickly. So that was fantastic...I suppose if you're looking at groups of elderly or older people and having a project like that to try and get silver surfers online that would be phenomenal. And providing the device was great because they got a device that was all set up for them.'

Female, Over 40, Older family, Newry, Mourne & Down

'I would really like to be able to access basic services online. I would like help to get on a computer. I would be quite happy to buy a computer or a laptop. I would like to get one, get help with it. Just like how you are able to see photographs on your phone, I would just like to do that. I would like help, not too elaborate, but I could always start.'

Female, Over 65, Older person with no internet access, Derry City & Strabane

However, this needs to be carefully managed to avoid causing additional hardship, for example, where devices are freely provided, consideration should be given to how a low-income family will afford the running costs.

'When you do start to dig into that more about the impact that can have if then people are spending their money on the data in exchange for food. It is the priorities in and around that as well. For us as a charity that was really one of the things that we had to look at and see what were the priorities for our clients...it is one of those things that can't be taken in isolation when there are many other factors in people's lives.'

CAP

# 8. Conclusions and recommendations

The research demonstrated that Covid-19 has had a significant impact on the level of reliance that consumers have on the internet, for everything from learning, to working, to medical appointments and shopping for essential and non-essential items. For some, this brought benefits, including an improved work-life balance and increased access to some services (for example, medical consultations via video call for those in rural areas). At the same time, many reported an increased sense of isolation and disconnection which had impacted on their mental health. This was often expressed most strongly by younger participants, particularly those excluded from maintaining contact with friends on social media due to no or limited internet access.

While this level of reliance may reduce somewhat as the region and the world emerges from the pandemic and subsequent lockdowns, the unusual period has revealed gaps or areas for improvement in the consumer protection apparatus online. The research took place at a time when these issues may have been further to the forefront of consumers minds and therefore the study has been able to achieve a considerable insight into the range of threats, risks and concerns that consumers are facing online. At the same time, there is a proportion of the NI consumer population who may never attain sufficient levels of digital literacy or for whom other barriers to digital services will always remain. For these consumers, traditional face-to-face and telephone services continue to be vital and should be maintained. The following paragraphs set out a number of areas for further consideration by the Consumer Council.



It is apparent from the study that consumer vulnerabilities regularly intersect and, often, those already in need of additional support due to their personal circumstances, such as poverty, old age or a disability, are further marginalised by a lack of accessibility to online services. Digital exclusion rarely occurs in isolation from other forms of deprivation or disadvantage. With this in mind, service operators should be encouraged to consider and involve vulnerable consumers in every stage of the design process of their online services and be mindful that they need to cater to and include this demographic as a core part of their client group.



It is also important for service providers to be aware that a proportion of consumers are likely to remain largely off-line. It is essential that these individuals are not left behind. The Covid-19 pandemic illustrated the considerable negative implications on consumer independence, agency, choice, finances and a range of health and social outcomes where viable and equivalent alternatives to online access are not maintained. This was especially relevant during the pandemic in relation to online shopping for both essential and non-essential items, home schooling, financial services, public transport, and government services, most notably Universal Credit.



As access to the internet becomes increasingly essential to daily life, study participants felt strongly that more needed to be done to dismantle some of the practical barriers to accessing fast and reliable internet. This was particularly directed at improving available broadband speeds and coverage to affected parts of the region, as well as lowering the cost of broadband and data, particularly for low-income families and households which included an individual with a disability. It was suggested that a system of social tariffs could be explored here or the possible introduction of a scheme whereby those with unused data could share this with those in need.



Across all consumer profiles there was considerable concern around data protection and security online. For many, this centred on a perceived increasing rate and sophistication of scams and fraud attempts online. Stakeholders also noted the increasing risk to vulnerable consumers who may be deliberately targeted on a growing number of platforms. A number of participants expressed a sense of powerlessness or inevitability in relation to both the collection and misuse of their data. At the same time, it was felt that more practical steps could be taken to help consumers feel more in control of their data online, including cookies and privacy settings automatically set to the highest levels of protection as default. Overall, it was acknowledged that consumers themselves could not be held responsible for the misuse of their data given the necessity of many online services.



In the context of increased home deliveries and the current dependence on online stores for non-essential items, a common theme emerged of poor or inconsistent service from couriers. Numerous participants also described poor customer support or difficulty contacting delivery agents when something went wrong. While it is possible that some of these issues may have been due to higher service pressure than usual, it is suggested that, as dependence on these services is likely to remain high into the medium and long term, the Consumer Council may wish to conduct additional research into the challenges faced by consumers in this area.



It was apparent from the research that consumers are to a large extent disengaged from the energy market. Most were unaware of available price comparison tools and websites and there was a general feeling that choice of suppliers and tariffs was very limited in Northern Ireland. There was particular concern from stakeholders that accessible and easy to understand information about bills and charges were not reaching the most vulnerable consumers. In addition, stakeholders noted that more favourable energy deals are often available only to those with an online presence. It is suggested that the Consumer Council should further explore strategies to improve consumer involvement in the energy sector and methods of better informing and empowering vulnerable consumers to make energy choices that support their interests.

# Appendix A

## Breakdown of focus group and depth interview structure

The qualitative research consisted of the following:

- Focus groups x 9
- Consumer depths x 11
- Stakeholder depths x 7

### Focus group structure

Group	Type	Selection criteria
Group 1	Young people in education/ training	Aged 18 – 24, in full time education
Group 2	Working poor (male)	Aged 25 to 40, single, in receipt of working benefits/ low wage/ insecure employment, C <sub>2</sub> DE
Group 3	Lone parent/ young family (female)	Aged <40, children <11, in receipt of means tested benefits or working poor, C <sub>2</sub> DE
Group 4	Older families	Aged >40 with teenage children, to include representation across ABC <sub>1</sub> C <sub>2</sub> DE groups
Group 5	Empty nesters	Aged >50, empty nesters, to include representation across ABC <sub>1</sub> C <sub>2</sub> DE groups
Group 6	Disabled	Aged <50, registered disabled
Group 7	Older people	Aged >65, to include representation across ABC <sub>1</sub> C <sub>2</sub> DE groups
Group 8	Young working singles	Aged 25 to 40, single & without children, homeowner or privately renting, full time employment, ABC <sub>1</sub>
Group 9	Young families	Aged <40, children <11, ABC <sub>1</sub>

### Domestic consumer depth interviews

Interview	Type
Interview 1	Carer for individual with severe disability
Interview 2	Young carer, aged <30, no or limited internet access (i.e. pay-as-you-go data/ smartphone only), C <sub>2</sub> DE
Interview 3	Carer for older person with e.g. dementia
Interview 4	Living rurally, poor broadband, children <11, C <sub>2</sub> DE,
Interview 5	Living rurally/ poor broadband, teenage children, ABC <sub>1</sub>
Interview 6	Older person (65+) with no internet access (urban), in receipt of state pension only
Interview 7	Older person (65+) with no internet access (rural)
Interview 8	Young person not in education, employment or training (18 – 24), no or limited access (i.e. pay-as-you-go data/ smartphone only)
Interview 9	Working poor (25 – 40), C <sub>2</sub> DE, aged 25 – 40, single & no children, no or limited access (i.e. pay-as-you-go data, smartphone only).
Interview 10	Lone parent/ young family, C <sub>1</sub> C <sub>2</sub> DE, aged <35, urban, no or limited access ((i.e. pay-as-you-go data, smartphone only).
Interview 11	Long term unemployed/ out of work (25 to 40), no or limited access (i.e. pay-as-you-go data/ smartphone only).



## Consumer representatives/ stakeholder depth interviews

Interview	Type	Organisation
Interview 1	Older people (65+)	COPNI
Interview 2	Young families that are home-schooling due to Covid	Sure Start
Interview 3	Those living in deprivation with no/ limited internet access	Advice NI
Interview 4	Those living in deprivation with no/ limited internet access	Christians against Poverty
Interview 5	NEETs / marginalised young people	Include Youth
Interview 6	Those with disabilities (physical, mental health/ learning)	Disability Action
Interview 7	Those with disabilities (physical, mental health/ learning)	NOW