



The Consumer Council

Mobile Roaming Experiences of Northern Ireland Consumers

March 2023

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Introduction

- 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 (NI). The Consumer Council has specific statutory duties in relation to energy, postal services, transport, water and sewerage, and food affordability, which include considering consumer complaints and enquiries, carrying out research and educating and informing consumers.
- A key objective of the Consumer Council's Corporate Plan 2021-2024 is to increase understanding of consumers and to understand the emerging risks, challenges and opportunities presented to NI consumers as a result of factors arising at a regional, national and international level. The Corporate Plan outlines five strategic objectives to guide the work of the Consumer Council, namely: understanding consumers, influencing consumers, representing consumers, protecting consumers, and empowering consumers.
- In addition to the five strategic objectives, the Corporate Plan 2021-2024 has four consumer priorities, one of which is the United Kingdom's exit from the European Union (EU Exit), which has impacted how consumers work, live and do business both inside and outside NI. Therefore, it is imperative that the Consumer Council investigates areas of EU Exit that may have an impact on consumers. One key area that has been identified for further research is mobile roaming charges and their impact on consumers.

Research context

- The European Union (EU) abolished roaming charges within member countries on 15 June 2017 and updated a series of further roaming regulations to help customers make informed roaming decisions and to protect against unexpectedly high roaming bills and inadvertent/unintended roaming*.
- As a result of EU Exit, these regulations and protections are no longer mandatory in the United Kingdom (UK), including Northern Ireland (NI).

Data roaming after EU Exit

- Since the end of the EU Exit transition period (1 January 2021 onwards), mobile providers in the UK (including NI) are no longer obligated to offer free data roaming in EU countries. It is now up to each individual mobile providers to decide what they will charge for calls and data usage.
- Of the popular mobile providers, EE, Three, Vodafone and Sky have reintroduced roaming charges for UK customers travelling to the European Union/European Economic Area (EU/EEA)**.
- The most popular mobile providers are not currently charging for roaming between NI and the Republic of Ireland, but this could change over time.

*Inadvertent/unintended roaming is when a mobile phone automatically connects to a network in a neighbouring country, rather than the country that the customer is located in

**The EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway.

Research context (contd)

Roaming protections after EU Exit

- After EU Exit, certain consumer protections in the EU Roaming Regulation were retained in UK law but ceased to apply from 1 July 2022 onwards. This included protections such as:
 - automatically notifying customers when they start using data roaming services;
 - applying a default £45 per month (excluding VAT) spend cap for data roaming and notifying customers when they reach 80% and 100% of the cap; and
 - informing customers of the risk of automatic and uncontrolled data roaming connections/downloads and how to switch off automatic data roaming.
- Mobile providers have stated they will voluntarily continue to follow these rules, but this could change at any time, leaving consumers vulnerable to any future policy changes.

Research objectives

The objectives of this research were:

- to investigate the breadth and depth of the issues that consumers are experiencing as a result of the reintroduction of mobile roaming charges; and
- to test attitudes to consumer protections that are no longer mandatory, such as roaming welcome messages, daily roaming alerts and monthly caps.

Methodology

- The Consumer Council commissioned Cognisense to undertake this research project on its behalf.
- An online survey of 1,000 Northern Ireland (NI) residents was administered in January 2023. Quota controls based on official population estimates were employed throughout survey fieldwork and corrective rim weighting was applied during data analysis to ensure that the final sample was representative of the NI population in terms of age, sex, socio-economic group and area.
- In addition to the online survey, three focus groups (each containing 6-8 participants) were conducted online in January 2023, one dedicated to each of the following: NI consumers (general), NI consumers who live in border regions of NI, and NI consumers who had travelled to Europe in the previous 12 months.
- When considering the results in this report, the following should be noted:
 - Where differences by demographics have been referenced, these have been tested at the 95% confidence level.
 - As a result of the rounding of figures or the use of questions for which multiple answers could have been given, the sums on charts may not always add to 100 per cent.
 - Socio-economic group is a means of classifying respondents based on the employment status, occupation and working pattern (full-time/part-time) of the head of household. There are six socio-economic grades: A, B, C1, C2, D and E. For analysis purposes, these grades have been combined into the following groups: 'ABC1' (more affluent consumers) and 'C2DE' (less affluent consumers).

Definitions used in this report

Geographical definitions

- European Union (EU): an economic and political partnership between 27 European countries.
- European Economic Area (EEA): the EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway.
- United Kingdom (UK): England, Scotland, Wales and Northern Ireland.
- Rest of World: defined in this report as countries outside of the UK, Republic of Ireland (ROI) and the EU/EEA.
- Border LGDs: Local Government Districts that border ROI.
- Non-border LGDs: Local Government Districts that do not border ROI.

Roaming definitions

- Inadvertent/unintended roaming: when a mobile phone automatically connects to a network in a neighbouring country, rather than the country that the customer is located in. This report focusses on consumers in NI whose mobile phones connected automatically to a network in ROI without exiting NI.

Executive Summary

Executive summary

- Around one in ten (11%) respondents had struggled to pay their mobile phone bill in the last 12 months. Nearly three in five (55%) of those who struggled had to make cuts elsewhere in order to pay their bill, whilst about a fifth (22%) missed a payment.
- Switching rates were low with around one in seven (15%) respondents changing their package or switching provider in the last 12 months, with nearly three in five (56%) doing so to make their bill cheaper.
- Almost half (48%) of respondents had travelled outside the United Kingdom (UK) in the last 12 months.
- Amongst those who had travelled, nearly nine in ten (88%) had used a mobile phone in the Republic of Ireland (ROI), the same number (88%) had done so in other European Union/European Economic Area (EU/EEA)* countries, whilst around half (54%) had used a mobile phone outside these areas.
- Around four in five (81%) had taken action to find out about mobile roaming before they had travelled outside the UK, with looking over their contracts (41%) the most likely course of action taken. Of those who took no action before travelling, almost half (49%) felt that they would not be charged any extra for mobile roaming.
- About three-quarters (77%) of those who had travelled stated that they take measures to keep track of their phone usage when they are outside the UK, whilst around a quarter (23%) stated that they do not monitor their usage at all. Of the latter group, nearly three in five (55%) stated that they have plenty of allowance and therefore, do not need to worry about going over their usage limit.

Executive summary (contd)

- Almost half (46%) of respondents planned to travel outside the UK in the next 6 months, with around four in five (81%) planning to take action to find out about mobile roaming before travelling, with looking over their contracts (41%) the most likely course of action to be taken.
- Around half (52%) of respondents stated that they have measures in place regarding roaming on to networks in ROI. Those living in border LGDs (57%) were more likely than those living in non-border LGDs (48%) to have stated that they have measures in place.
- Around three in ten (28%) respondents had experienced inadvertent/unintended roaming*.
- 22% of NI consumers had experienced inadvertent/unintended roaming on the ROI/NI border, and about a third (32%) of those experienced consequences as a result, with being charged additional fees by their provider (14%) and having their services restricted by their provider (9%) the most likely penalties.
- Almost one in ten (9%) of those who had travelled outside the UK in the last 12 months had received an unexpected bill or charge for roaming.
- Over nine in ten (91%) respondents were aware of mobile roaming alerts, with nearly three-quarters (74%) also reading them.

Executive summary (contd)

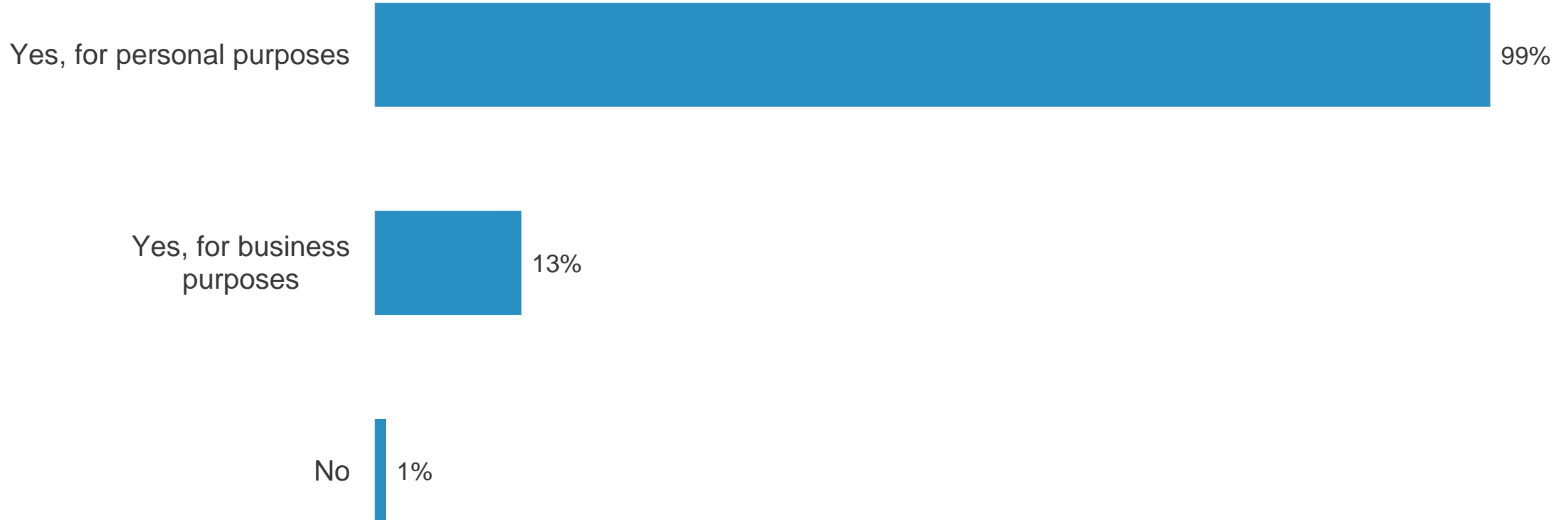
- The majority of those aware of the various mobile roaming alerts felt positively towards them, rating them as either essential or helpful.
- Amongst those who had travelled outside the UK in the last 12 months and/or planned to do so in the next 6 months, almost four in five (78%) had some knowledge regarding the charges for using their phone within the EU/EEA*, whilst about seven in ten (69%) had some knowledge about charges for using their phone outside this region.
- Over nine in ten (91%) respondents knew how to switch off data roaming, could find out how to do so, or could have a family member/friend do it for them.
- Around two in five (36%) respondents did not know that a personal spend limit could be set for usage in the UK, whilst a similar number (43%) did not know that one could be set for usage outside the UK.
- Of those who were unaware that a personal spend limit could be set, seven in ten (70%) stated that they would find a spend limit that could be adjusted to their needs to be helpful.

*The EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway

General Mobile Phone Usage

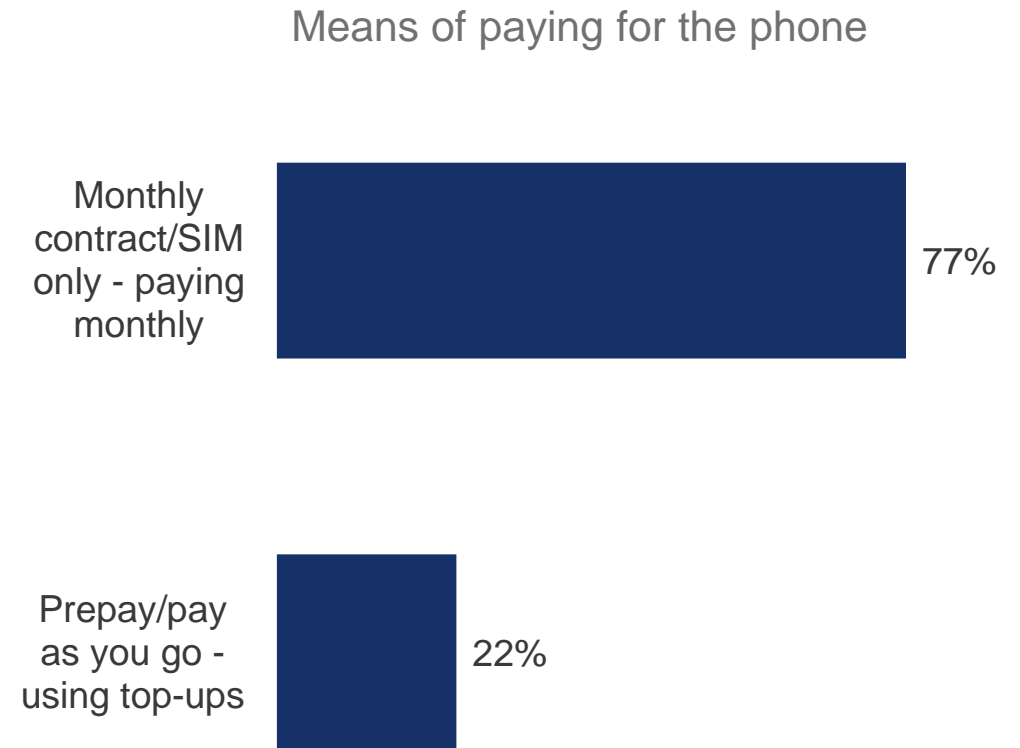
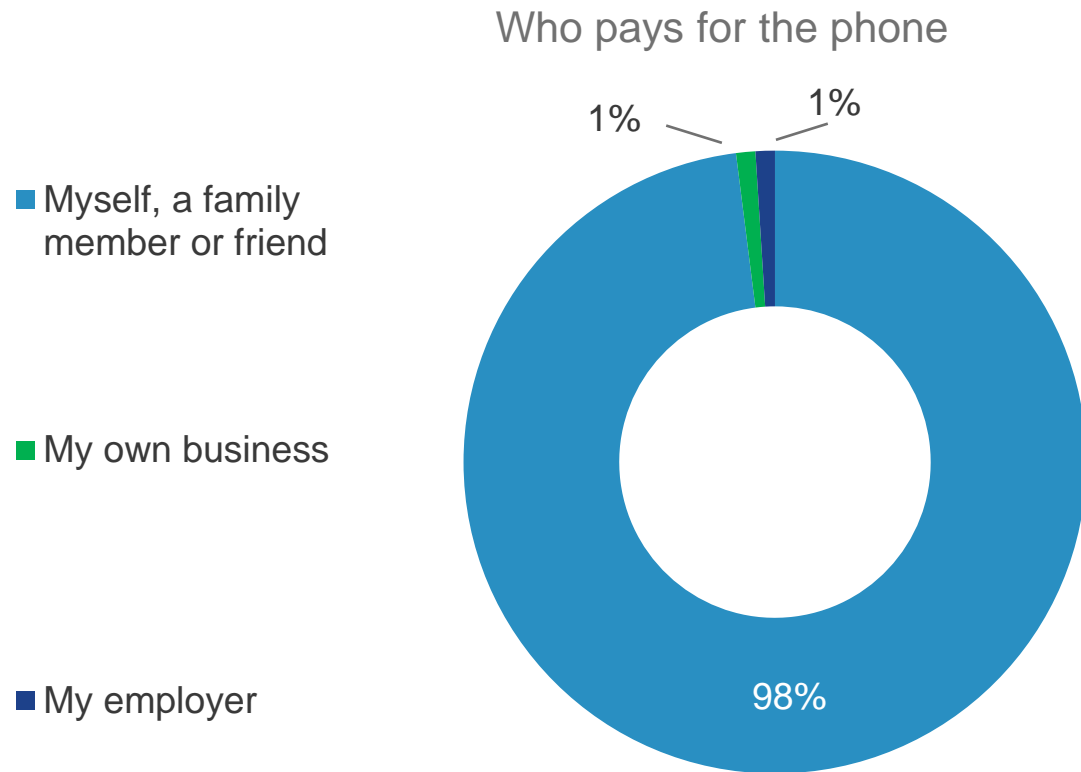
Mobile phone usage

Almost all (99%) respondents used a mobile phone for personal purposes, whilst about one in eight (13%) used one for business. Those from the lower socio-economic group (C2DE: 8%) were less likely than those from a more affluent background (ABC1: 20%) to have been using a mobile phone for business.



Paying for a personal mobile phone

The vast majority (98%) of respondents paid the bill for their personal phone themselves or had a friend or family member do so. Monthly contracts (77%) were much more common than the use of prepaid/pay-as-you-go (22%) options; however, the latter were more likely to have been used by less affluent respondents (C2DE: 28%) and those aged 65+ (32%) when compared to those from a more affluent background (ABC1: 15%) and those from other age groups, respectively.



Q. Who pays the bill for the phone(s) you use for personal purposes?

Base: all who used a mobile phone for personal purposes (n=914)

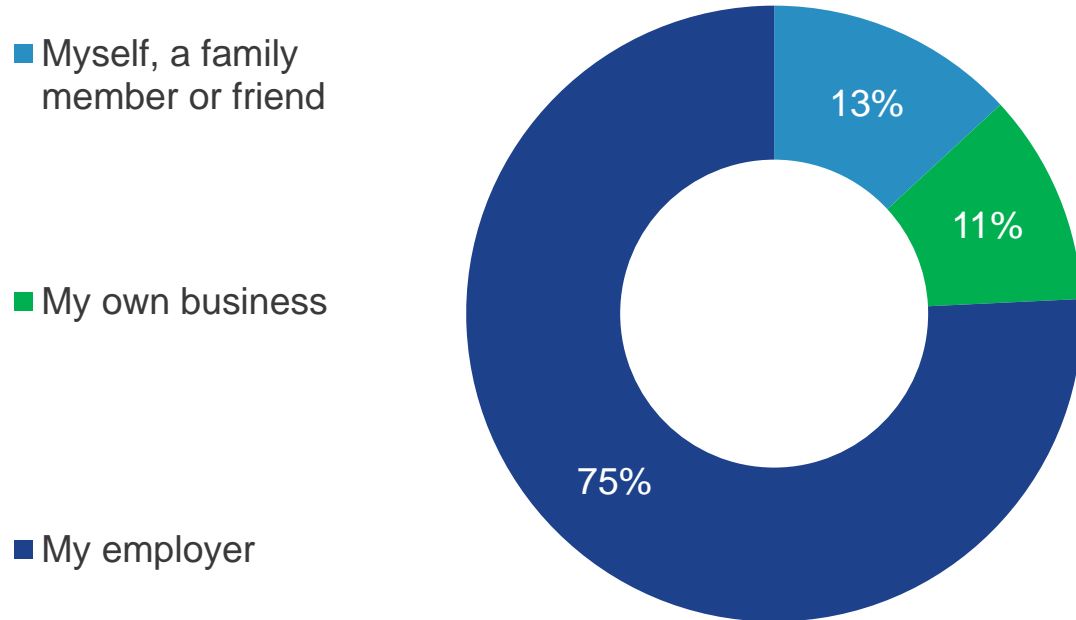
Q. Which of these describes how your mobile phone/s used for personal purposes is/are paid for?

Base: all who used a mobile phone for personal purposes (n=914)

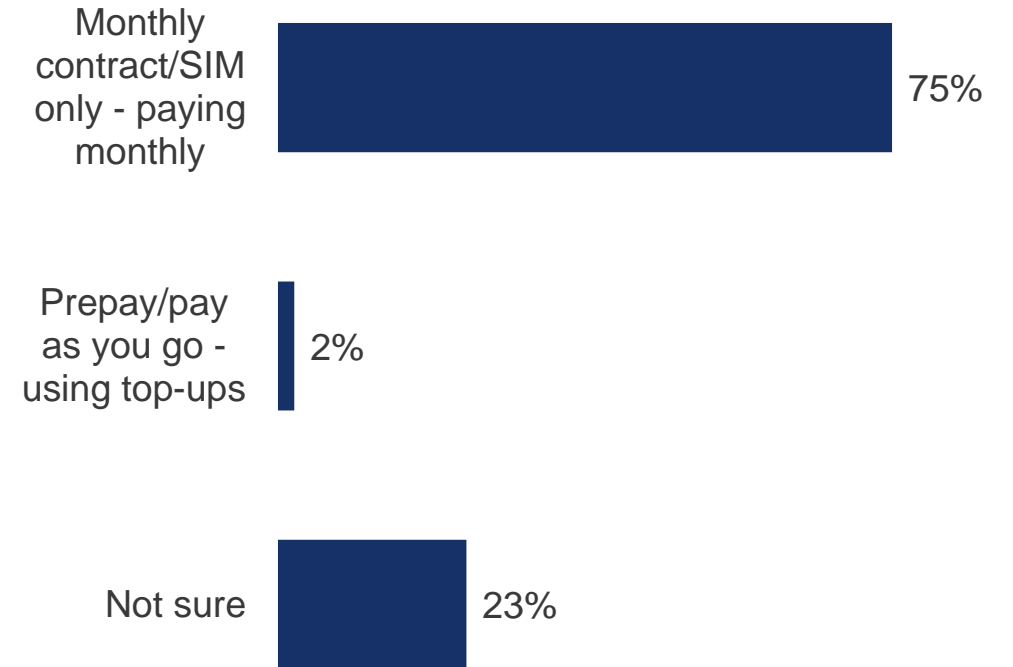
Paying for a mobile phone used for business

The majority (75%) of respondents who used a mobile phone for business had the bill for this phone paid by their employers. Monthly contracts (75%) were the most likely means of paying the bill, though almost a quarter (23%) stated that they did not know how the bill was paid.

Who pays for the phone



Means of paying for the phone



Q. Who pays the bill for the phone(s) you use for business purposes?

Base: all who used a mobile phone for business purposes (n=94)

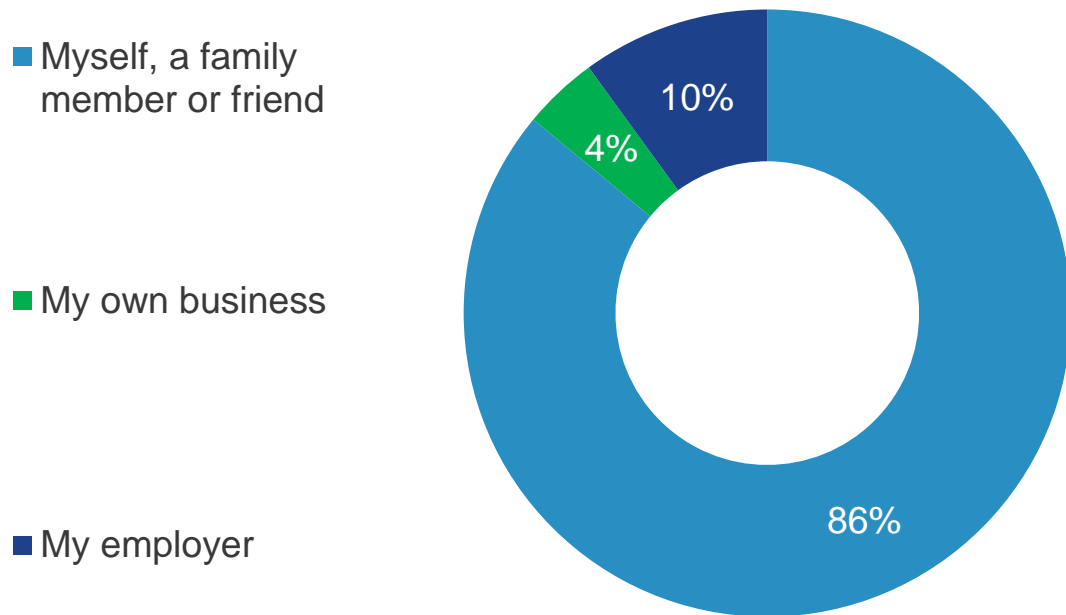
Q. Which of these describes how your mobile phone/s used for business purposes is/are paid for?

Base: all who used a mobile phone for business purposes (n=94)

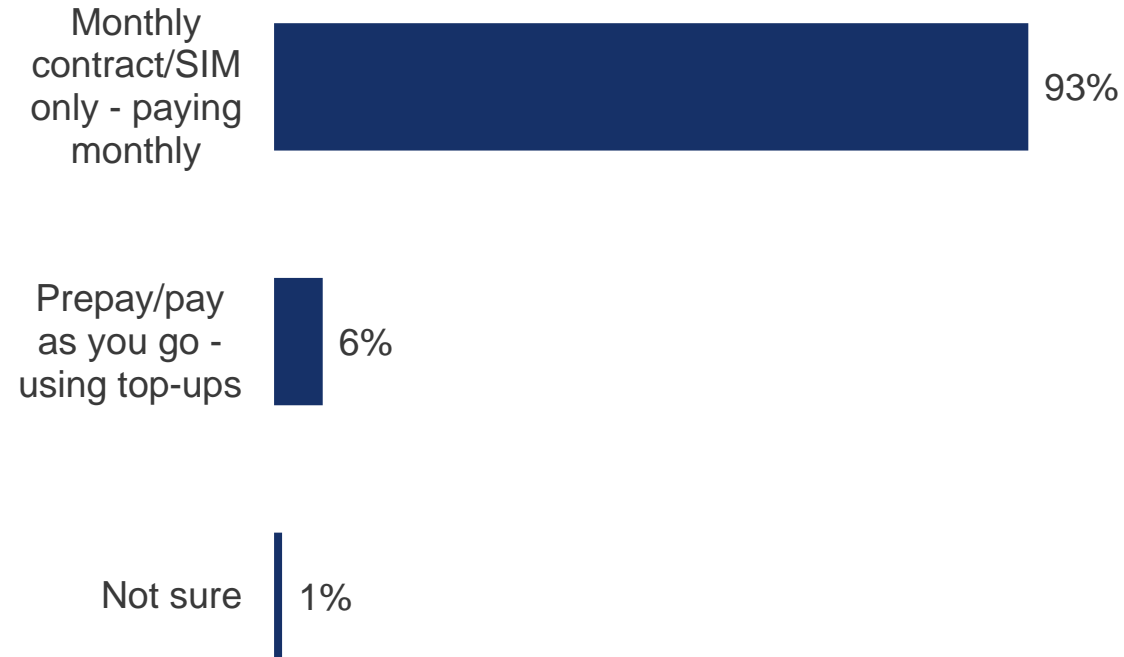
Paying for a mobile phone used for personal and business purposes

Most (86%) respondents who used a mobile phone for both personal and business purposes paid the bill for this phone themselves or had a family member or friend do so. Monthly contracts were used by the vast majority (93%) with only a small number using prepaid/pay-as-you-go (6%) options.

Who pays for the phone



Means of paying for the phone



Q. Who pays the bill for the phone(s) you use for both business and personal purposes?

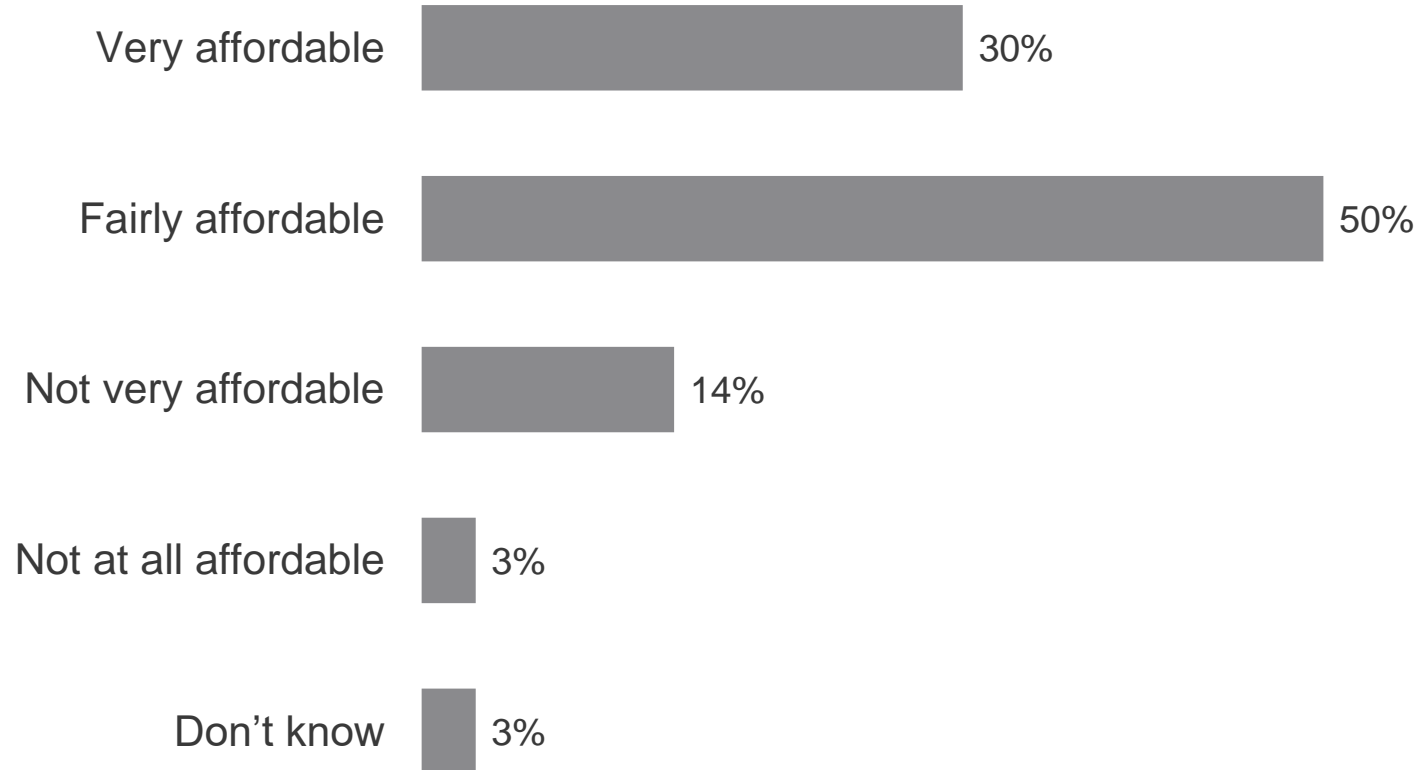
Base: all who used a mobile phone for personal purposes (n=78)

Q. Which of these describes how your mobile phone/s used for both personal purposes and business purposes is/are paid for?

Base: all who used a mobile phone for business purposes (n=78)

Affordability of mobile phone plan in relation to personal income

Four in five (80%) respondents felt that their mobile phone plan was affordable relative to their income, whilst around a fifth (17%) felt that it was unaffordable. Those from the lower socio-economic group (C2DE: 22%) were twice as likely as those from a more affluent background (ABC1: 11%) to have felt their mobile phone plan was unaffordable.



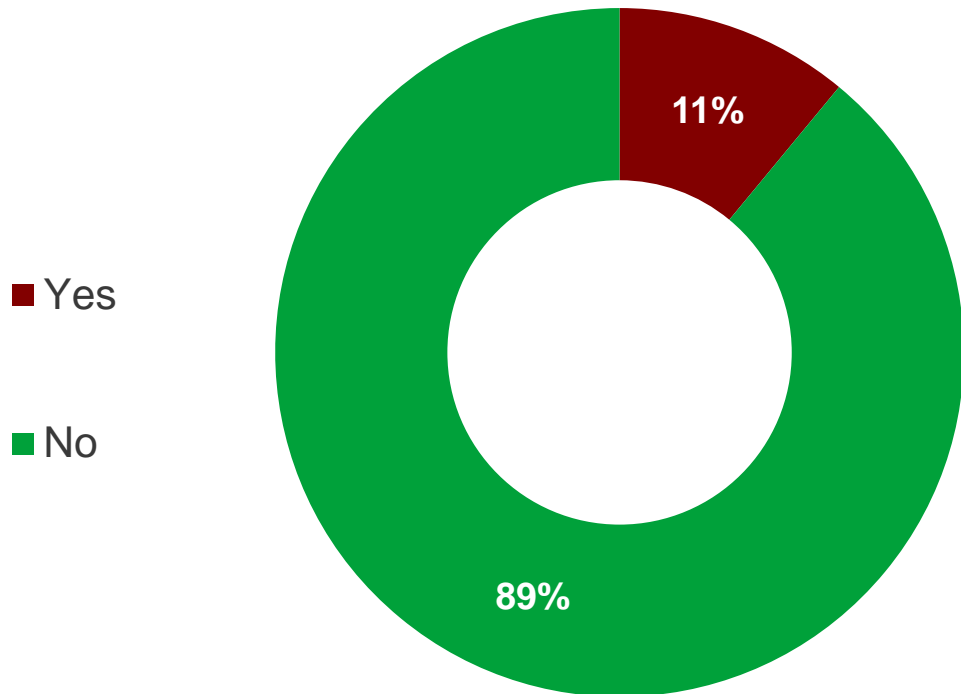
Q. Thinking specifically about your current personal income (i.e., from your job, benefits, etc), in general, how affordable, if at all, do you think the current cost of your mobile phone plan is in relation to your personal income?

Base: all mobile phone users (n=993)

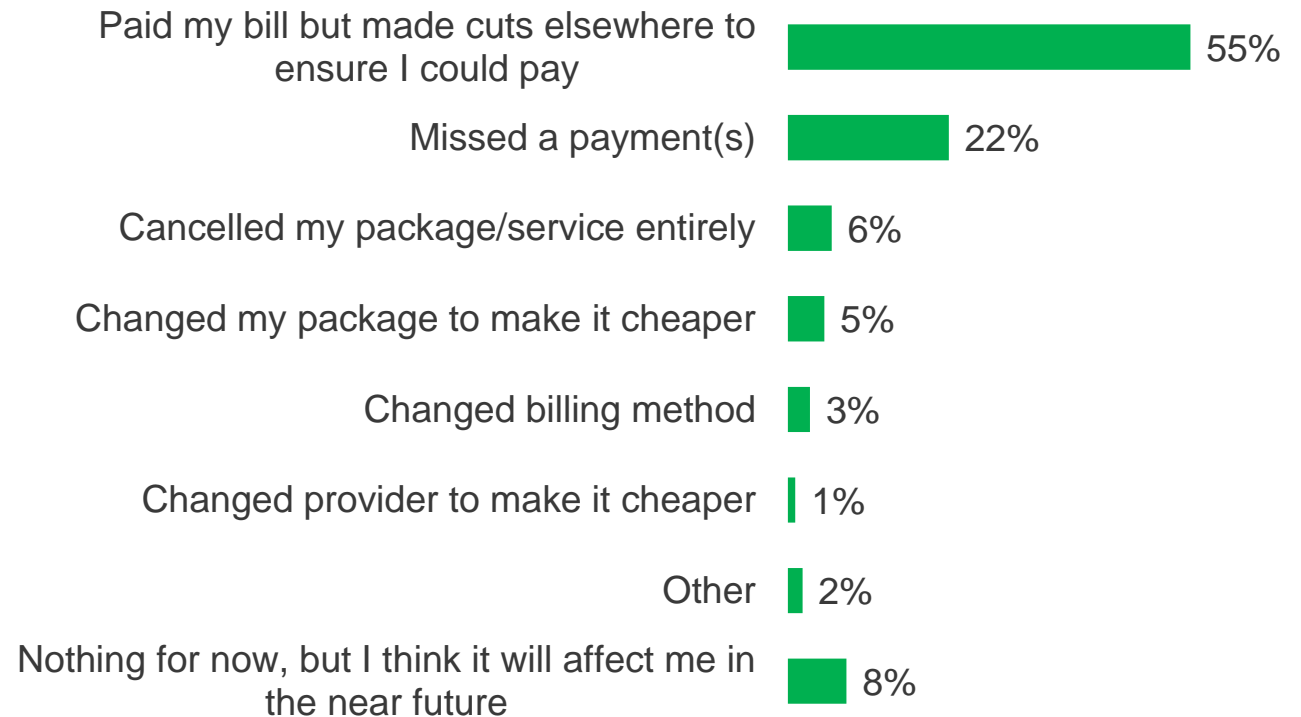
Struggled to pay mobile phone package in the last 12 months

Around one in ten (11%) respondents had struggled to pay their mobile phone bill in the last 12 months, with those from the lower socio-economic group (C2DE: 14%) more likely to have struggled than those from a more affluent background (ABC1: 7%). Nearly three in five (55%) of those who struggled had to make cuts elsewhere in order to pay their bill, whilst about a fifth (22%) missed a payment.

Struggled to pay phone bill



Outcome of struggling to pay



Q. Have you struggled to pay your mobile phone package bill in the last 12 months? *Base: all mobile users (n=993)*

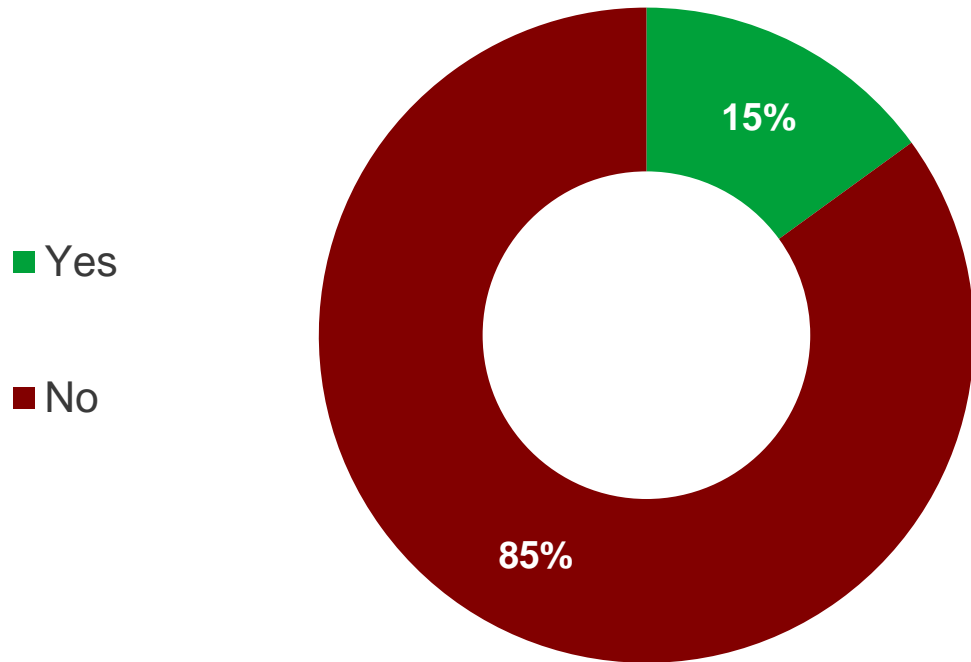
Q. If you have struggled to pay your mobile phone bill, what was the outcome?

Base: all mobile phone users who struggled to pay their mobile phone bill in the 12 months prior to the research (n=89)

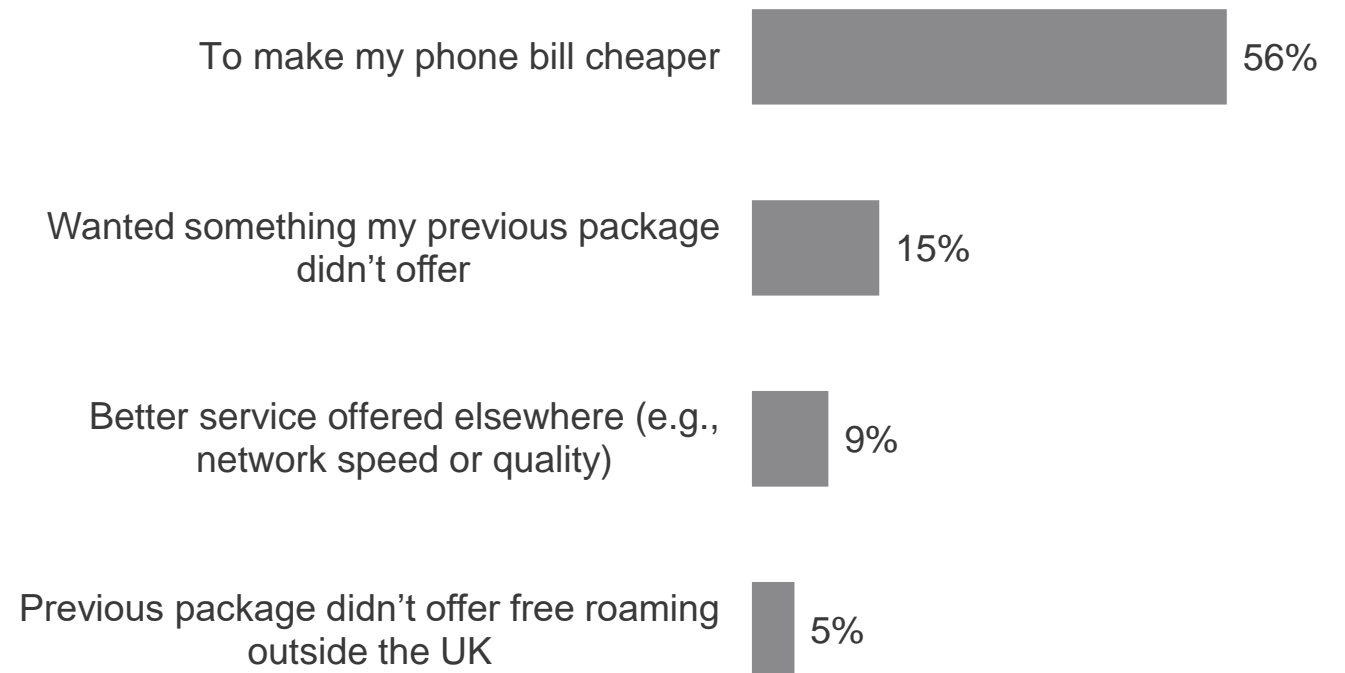
Changed package or switched mobile provider in the last 12 months

Around one in seven (15%) respondents had changed their package or switched provider in the last 12 months, with nearly three in five (56%) doing so to make their bill cheaper.

Changed package or switched provider



Reasons for change/switch



Q. Have you changed package or switched your mobile provider in the last 12 months? Base: all mobile phone users (n=993)

Q. Why was this [reason for changing package or switching mobile provider]?

Base: all mobile phone users who changed package or switched mobile provider in the 12 months prior to the research (n=170)

Changing packages and switching providers – qualitative findings

- In order to save money, some focus group respondents had opted for sim only deals with their providers, making use of a handset that they already owned.
- Others admitted to shopping around more now than they would have done in previous years, with some having benefitted as a result.

‘I was always with O2, but we got Sky and they did us a deal on everything.’

(Respondent from the general NI consumers group)

‘I was with Vodafone for years but when my contract was up, they had no good deals for me. I got a better deal as a new customer with Tesco.’

(Respondent from the general NI consumers group)

- For the majority of focus group respondents however, there was apathy regarding the prospect of switching their mobile phone provider.

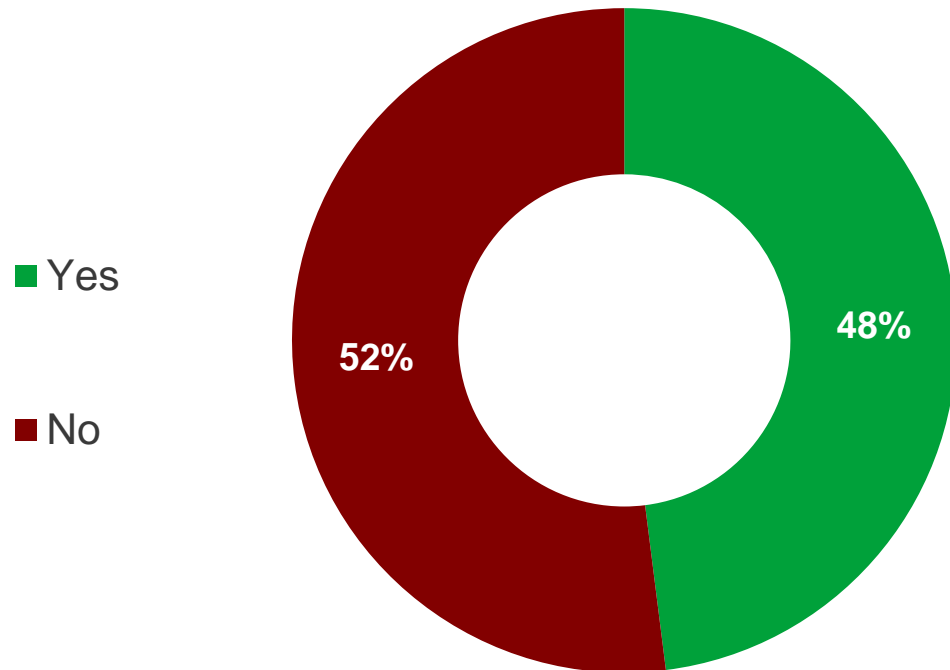
‘I just couldn’t be bothered. Don’t have any issues so why bother?’

(Respondent from the general NI consumers group)

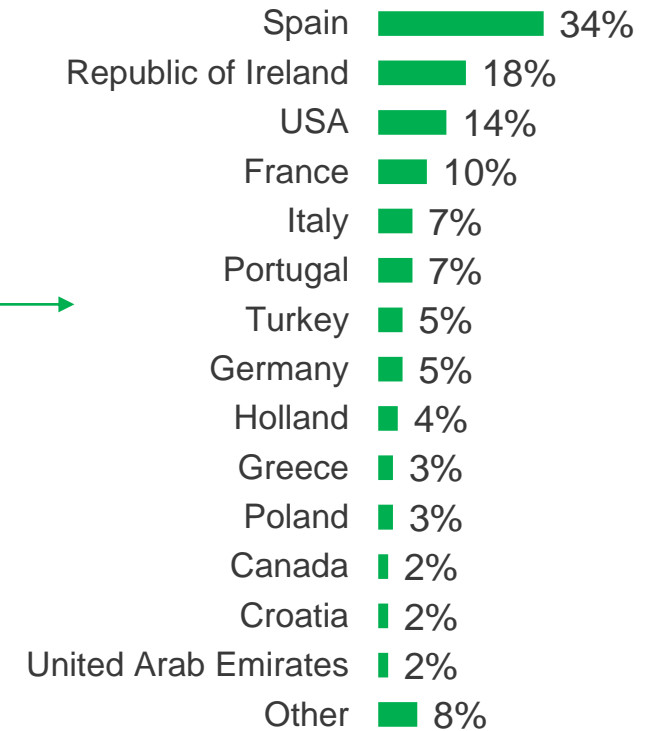
Travelled outside the UK in the last 12 months

About half (48%) of respondents had travelled outside the UK in the past 12 months, with Spain (34%) being the most likely country to have been visited. Those from the lower socio-economic group (C2DE: 40%) and those from rural areas (38%) were less likely to have travelled than those from a more affluent background (ABC1: 59%) and those from urban areas (52%), respectively.

Travelled outside the UK



Country travelled to



Q. Have you travelled outside the UK in the last 12 months?

Base: all mobile phone users (n=993)

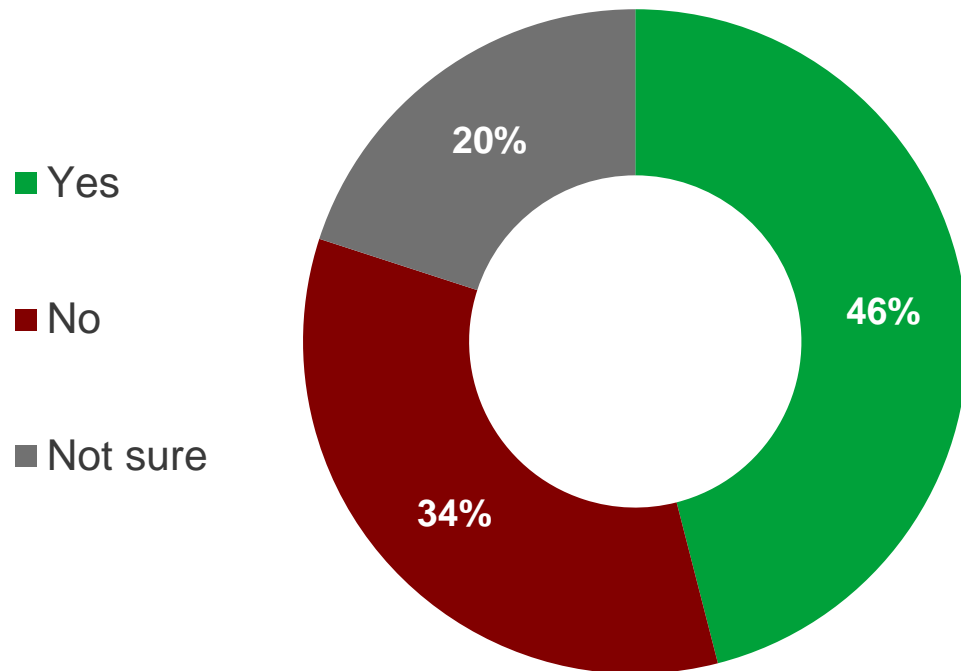
Q. Where did you travel?

Base: all mobile phone users who travelled outside the UK in the 12 months prior to the research (n=519)

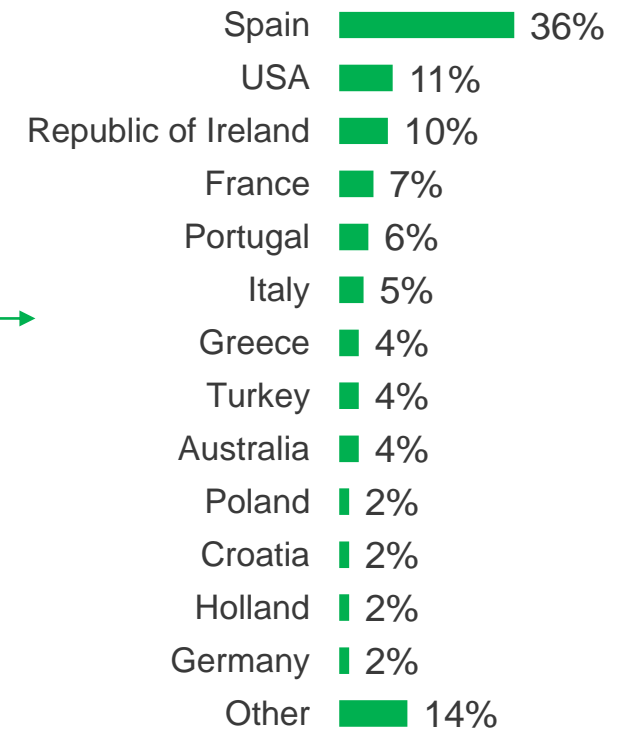
Plan to travel outside the UK in the next 6 months

Almost half (46%) of respondents planned to travel outside the UK in the next 6 months, with Spain (36%) the most likely destination. Intention to travel was less likely amongst those from the lower socio-economic group (C2DE: 38%) when compared to those from a more affluent background (ABC1: 56%), and amongst those aged 65+ (35%) when compared to younger respondents.

Intend to travel outside the UK



Country intend to travel to



Q. Do you intend to travel outside the UK in the next 6 months?

Base: all mobile phone users (n=993)

Q. Where do you intend to travel to?

Base: all mobile phone users who intend to travel outside the UK in the 6 months following the research (n=498)

Awareness of mobile roaming – qualitative findings

- All focus group respondents had heard of mobile roaming; however, for most, knowledge tended to be limited to the understanding that it involved connecting to a mobile phone network in another country.
- Those living in border regions were more likely than respondents from the other focus groups to have been aware that there had been changes to roaming regulations since EU Exit, though there was a lack of detailed understanding as to what these changes entailed.
- Two focus group respondents had received unexpected charges recently as a result of roaming: one for mobile phone usage in the Republic of Ireland; the other for using a phone outside the EU/EEA*.

‘I got caught out in Mexico. I was ringing my brother every day because his baby was due, and I got a £300 bill.’

(Respondent from the NI consumers group)

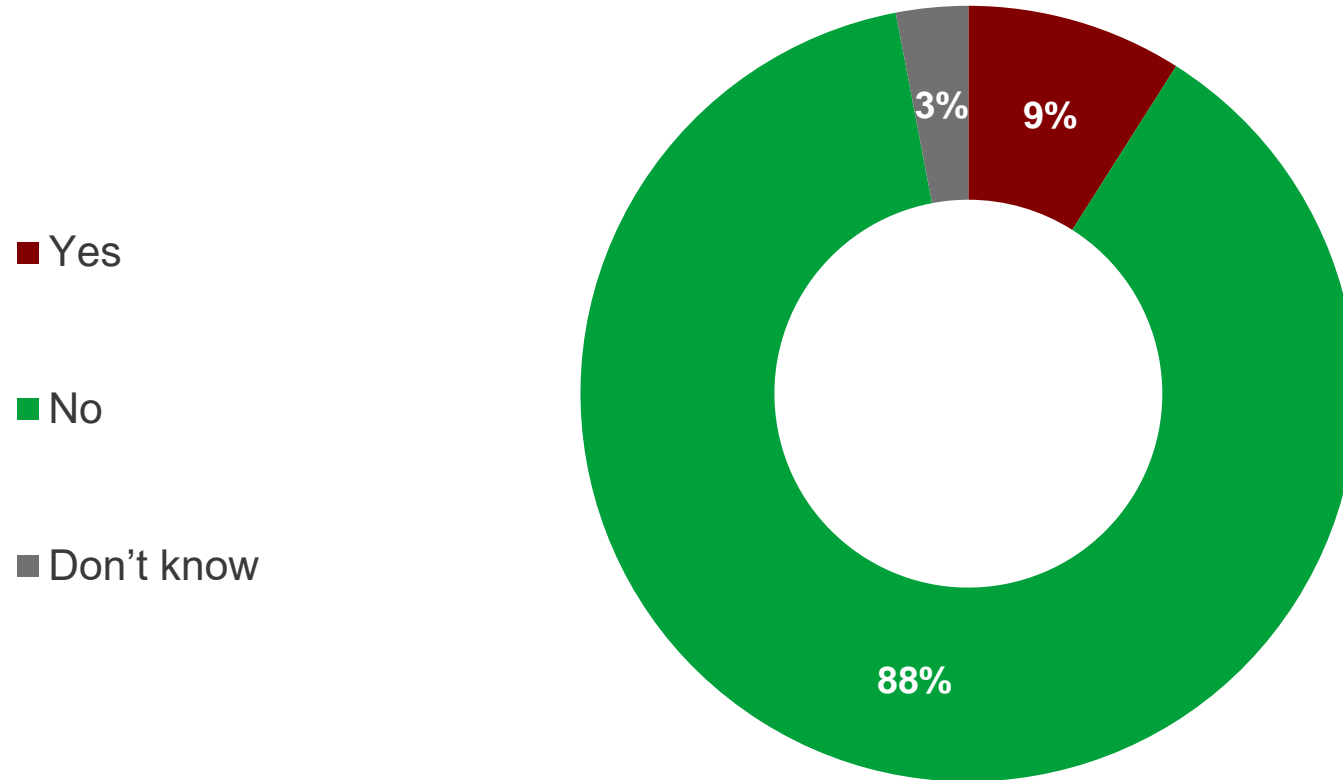
‘I was in Donegal over new year and got a bigger bill when I came home. It was £20 more than usual. I thought calls were free since Brexit. I am with O2.’

(Respondent living in an NI border region)

Frequency of Roaming

Received an unexpected bill or charge for roaming while travelling outside the UK in the last 12 months

Almost one in ten (9%) had received an unexpected bill or charge for roaming outside the UK in the last 12 months.



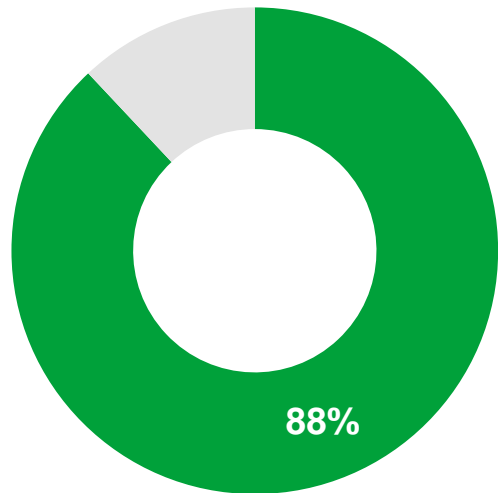
Q. Have you received an unexpected bill or charge for roaming while you were travelling outside the UK in the last 12 months?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research (n=499)

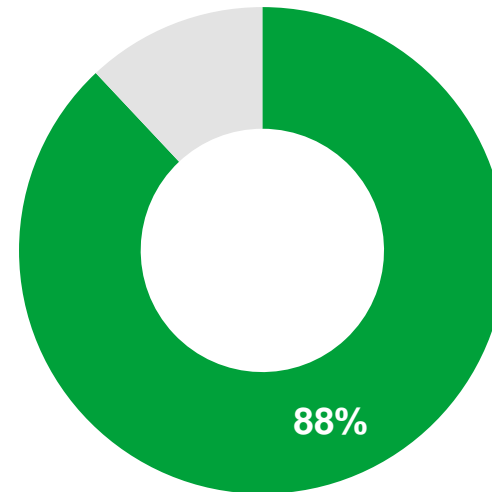
Mobile usage outside the UK in the last 12 months

Amongst those who had travelled outside the UK in the last 12 months, almost nine in ten (88%) had used a mobile phone in ROI, the same number (88%) had done so in other EU/EEA* countries, whilst around half (54%) had used a mobile phone in the Rest of World (outside the EU/EEA).

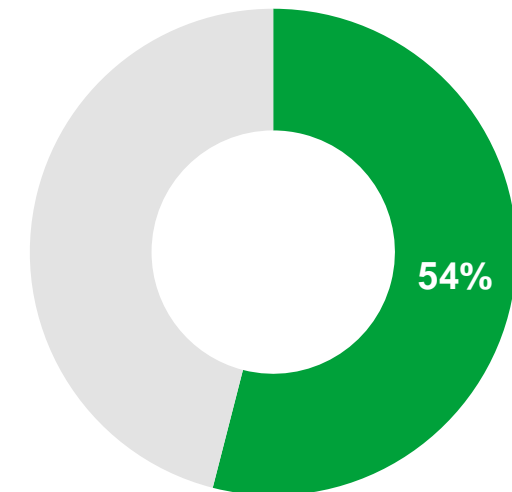
Republic of Ireland



Other EU/EEA



Rest of World



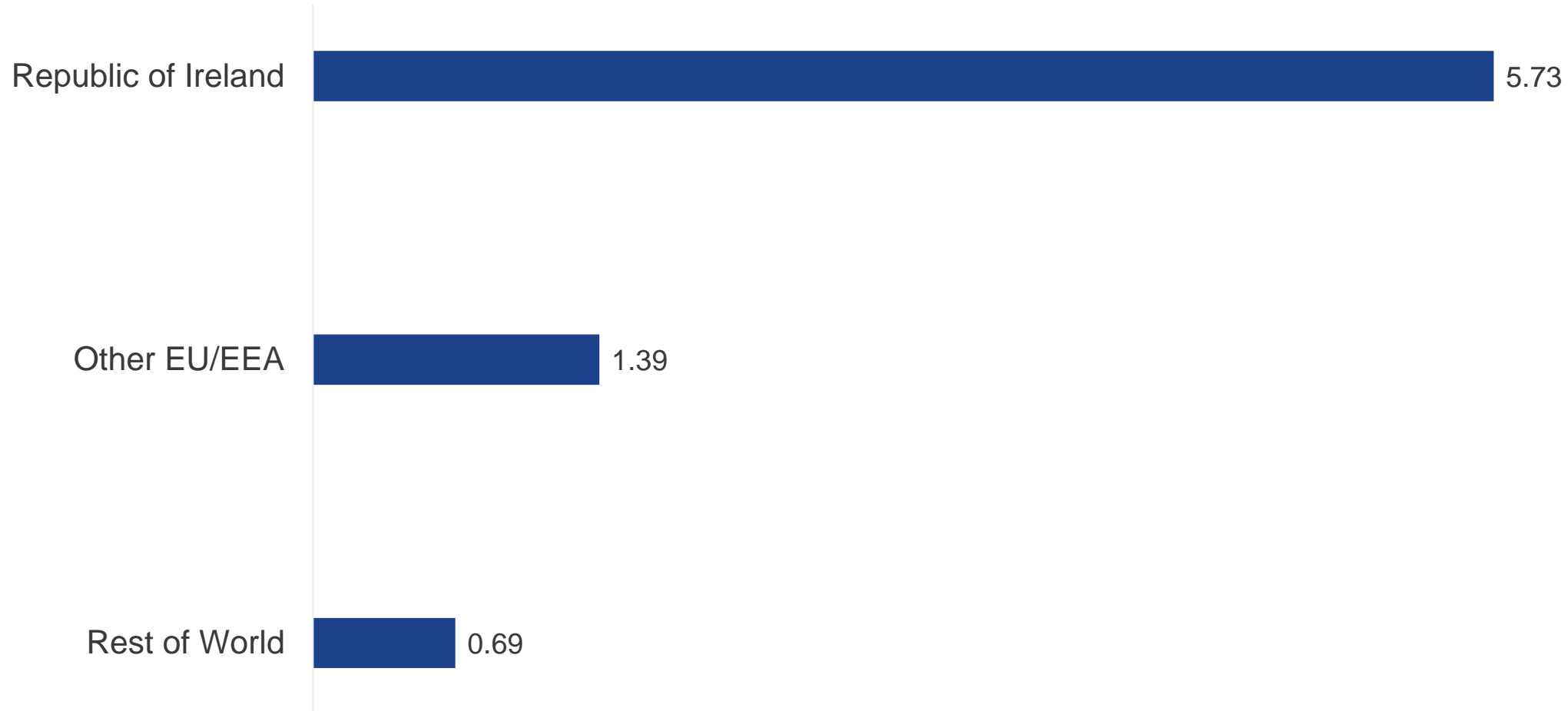
Q. In the last 12 months, which of the following have you done in each of these locations outside the UK?

Base: all mobile phone users who had travelled outside the UK in the 12 months prior to the research (n=519)

*The EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway

Frequency of travelling to countries outside the UK in the last 12 months

Those who had used a mobile phone in ROI had travelled there an average of 5.73 times in the last 12 months, whilst those who had used a mobile in other EU/EEA* countries had travelled there an average of 1.39 times. Those who had used a mobile phone in the Rest of World (outside the EU/EEA or ROI) had travelled there an average of 0.69 times in the last 12 months.



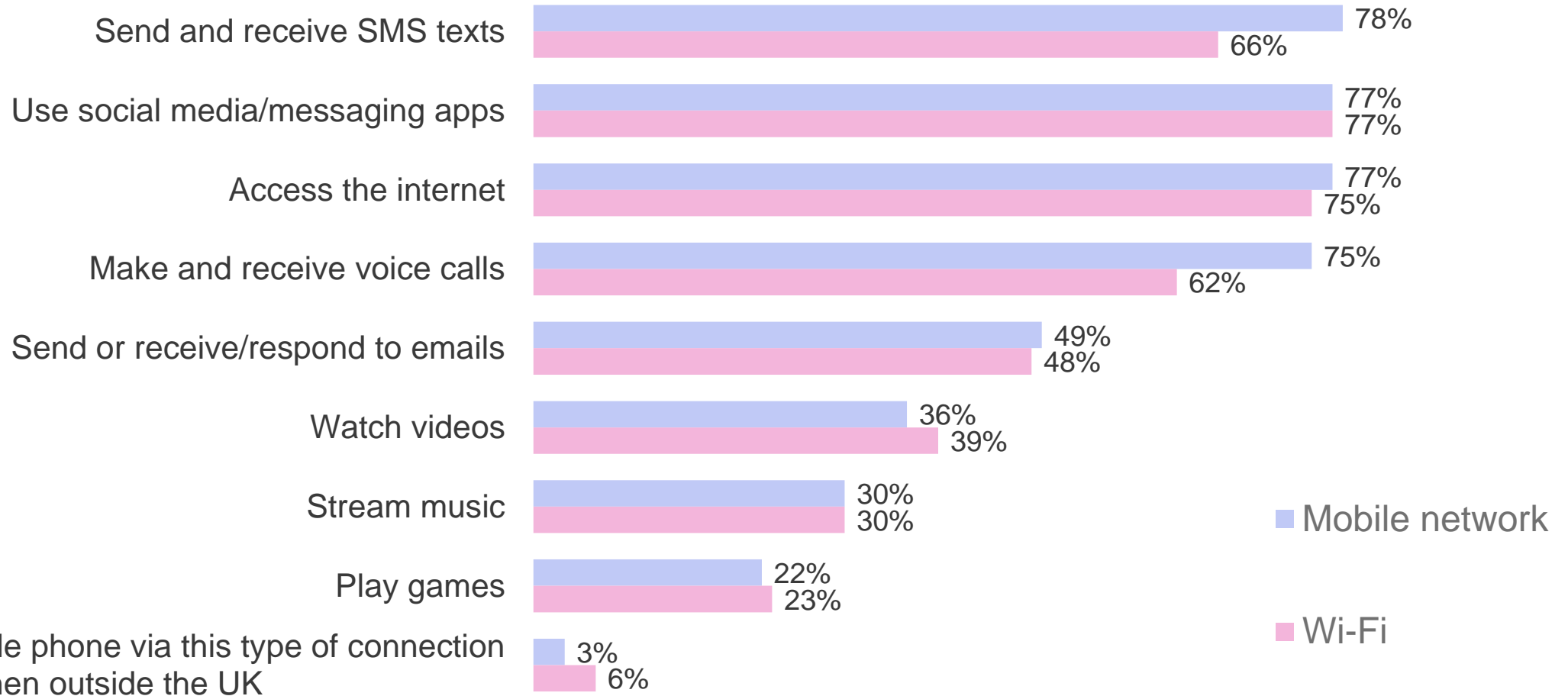
Q. How many times have you travelled outside the UK in the last 12 months to ... ?

Base: all who had used a mobile phone in the 12 months prior to the research in the Republic of Ireland (n=456), in other EU/EEA countries (n=446), in countries outside the EU/EEA (n=274)

**The EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway*

Mobile phone activity outside the UK when connected to mobile networks and Wi-Fi

Respondents were more likely to use texts and calls when connected to a mobile network than when connected to Wi-Fi, but otherwise, mobile phone usage tended not to be influenced by connection type.

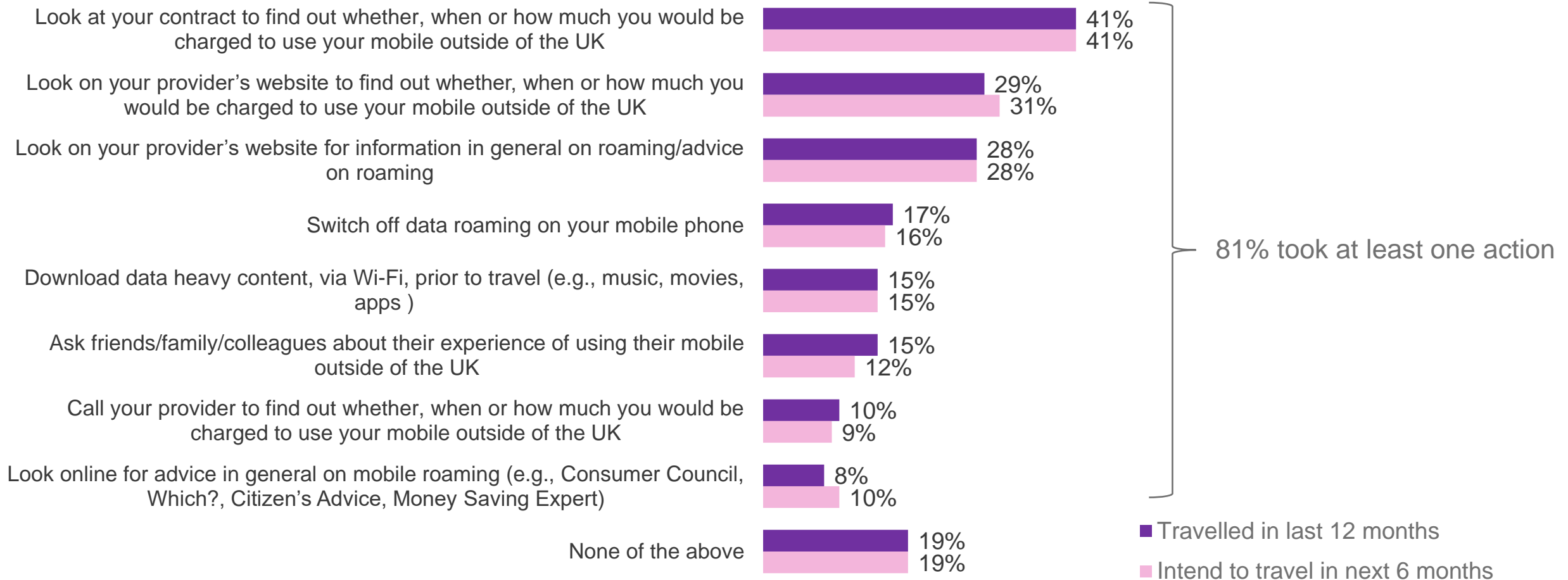


Q. Which of the following activities did you do/do you intend to do on your mobile phone while you were outside the UK during the past 12 months/while you are outside the UK in the next 6 months while connected to [a mobile network/Wi-Fi]?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research or are mobile phone users who had not travelled outside the UK in the 12 months prior to the research but intend to do so in the 6 months following the research (n=602)

Actions before travelling

Around four in five (81%) respondents had taken action to find out about mobile roaming before they had travelled outside the UK in the last 12 months, whilst the same number (81%) planned to take action before travelling outside the UK in the next 6 months, with looking at their contracts (41%) the most likely course of action in both cases.



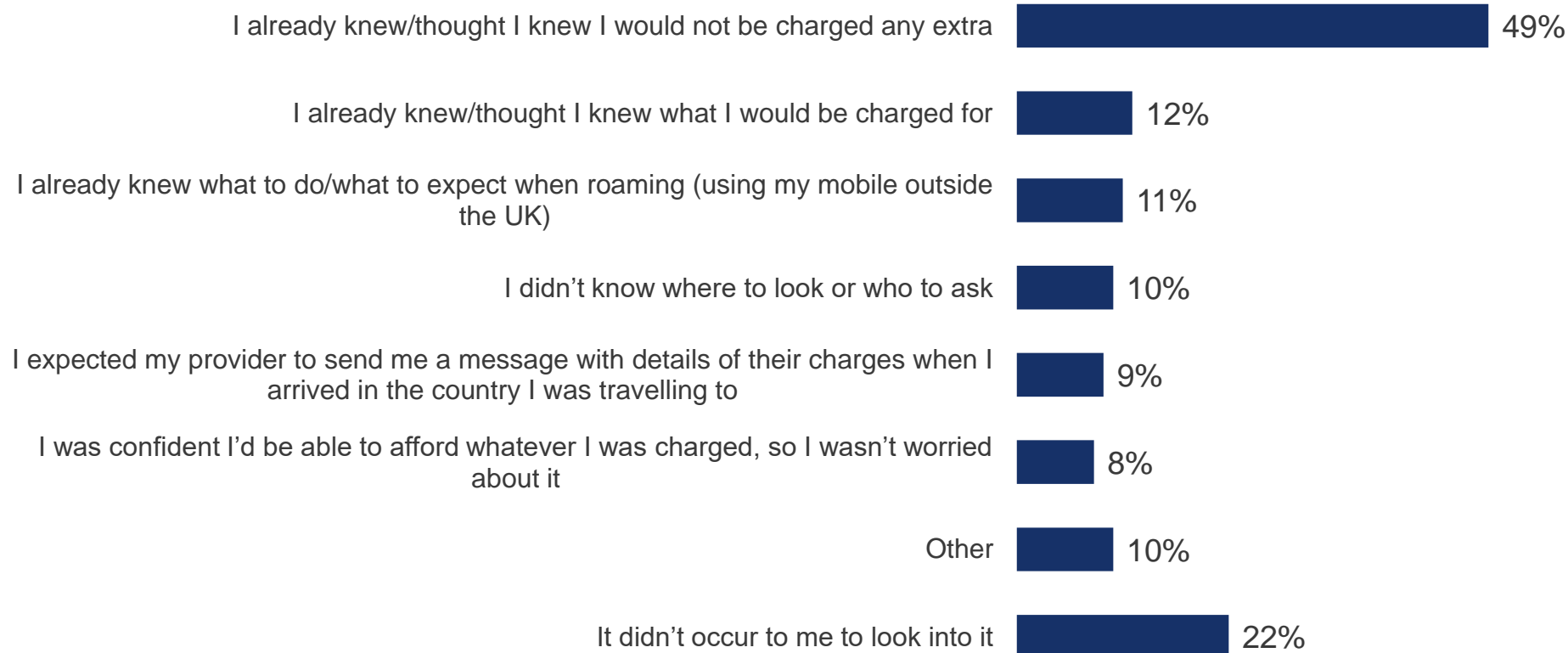
Q. Before travelling, did/will you do any of the following?

Base: all mobile phone users who had travelled outside the UK in the 12 months prior to the research (n=499)

Base: all mobile phone users who intend to travel outside the UK in the 6 months following the research (n=488)

Reasons for not taking action in relation to mobile roaming before travelling outside the UK

Almost half (49%) of respondents who took no action before travelling outside the UK felt that they would not be charged any extra for mobile roaming. For around a fifth (22%), it simply did not occur to them to look into mobile roaming before travelling, whilst one in ten (10%) stated that they did not know where to look or who to ask about mobile roaming.

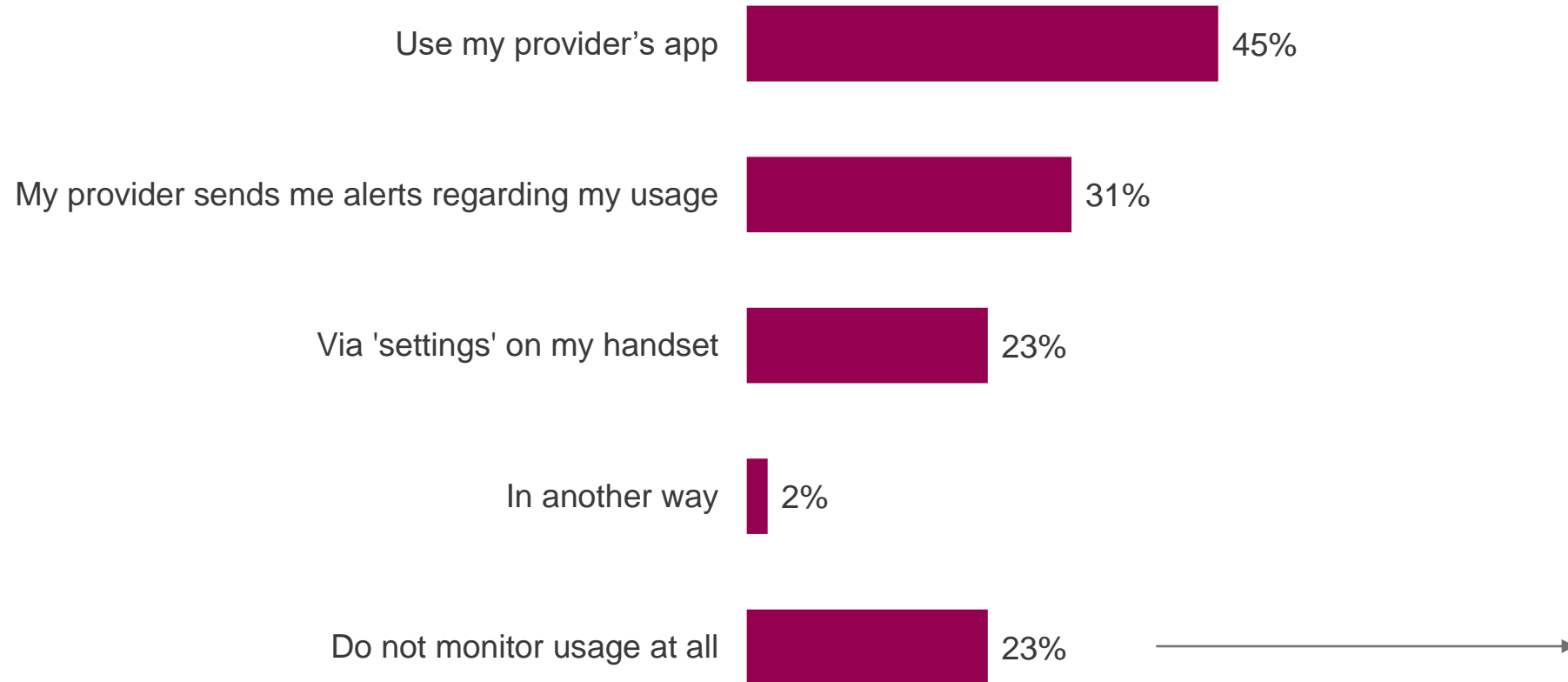


Q. Why didn't you look into mobile roaming/ take any action before travelling?

Base: all mobile users who had travelled outside the UK in the 12 months prior to the research who did not look into mobile roaming/take any action before travelling (n=94)

Measures taken to keep track of phone usage when outside the UK

Around three-quarters (77%) of respondents stated that they take measures to keep track of their phone usage when outside the UK, whilst around a quarter (23%) stated that they do not monitor their usage at all. Those aged 65+ (47%) were much more likely than younger respondents to have stated that they do not keep an eye on their usage when outside the UK.



- 55% have plenty of allowance and do not need to worry about going over their limit.
- 11% wait until they get an alert from their provider.
- 10% don't know how to monitor or track their usage.

Q. When you are outside of the UK, which, if any, of the following do you do to keep an eye on the amount of data, voice minutes and texts you have used?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research while connected to a mobile network (n=491)

Q. Why do you not monitor your mobile roaming usage?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research while connected to a mobile network but who do not monitor their mobile roaming usage when outside the UK (n=119)

Actions in relation to mobile roaming – qualitative findings

- After being made aware of the changes to regulations regarding roaming as a result of EU Exit, some focus group respondents suggested that they would be likely to check their contract or their provider's website to find out about potential charges before travelling outside the UK.
- Some suggested that they would enquire about notifications and charges when their mobile contract was due for renewal and may even think about switching to a supplier that offers guaranteed free roaming; however, there was acknowledgment that the other aspects of the contract would have to make financial sense before a change would be considered.

'Switching for free roaming would depend on everything else. I only go away once a year so if it costs more per month, it wouldn't be worth it.'
(Respondent from the NI consumers group)

- For many focus group respondents, there was a reluctance to contact their provider by telephone on account of previous bad experiences.

'Phoning them is a nightmare ... I forgot the security question on a call and couldn't get through.'
(Respondents who had travelled to Europe recently)

- For older respondents, there was a preference for visiting a store to ask questions about packages in person.

'I'd make a point of going into the O2 shop and asking.'
(Respondent who had travelled to Europe recently)

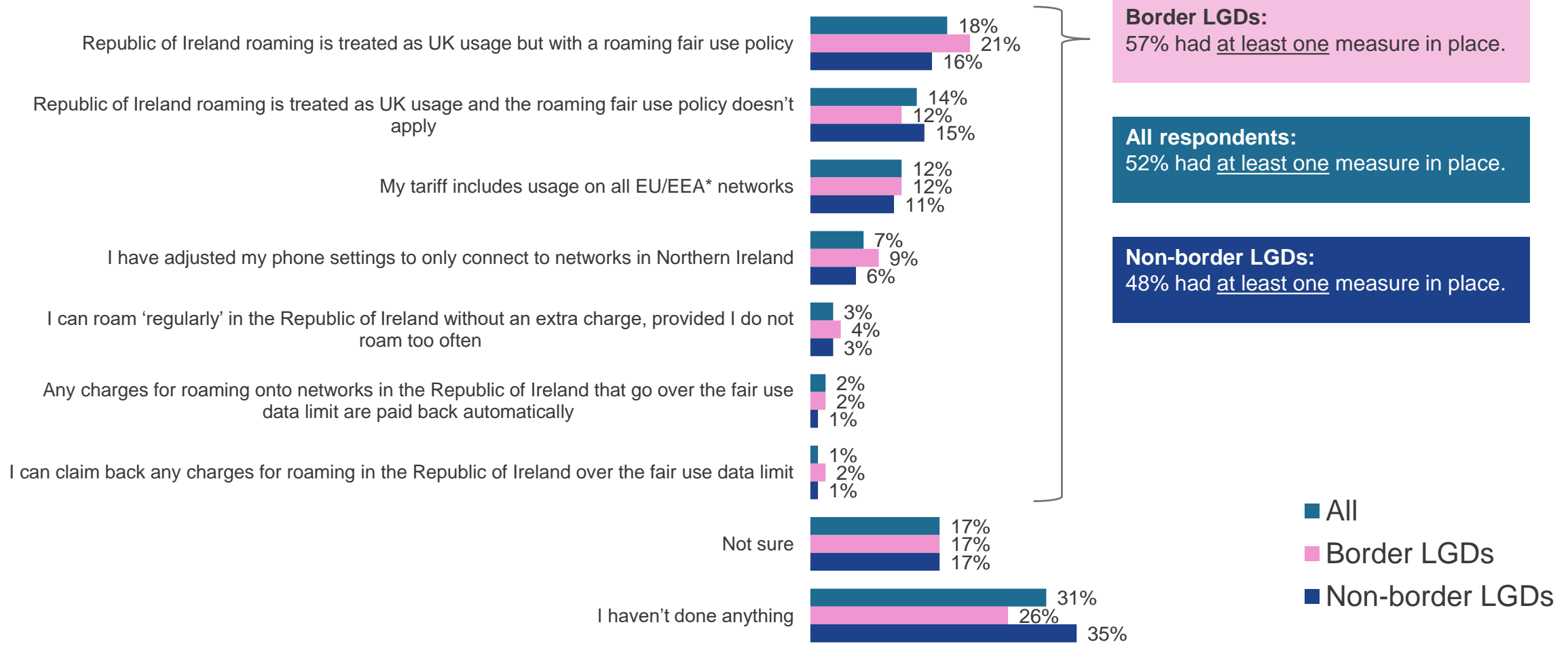
Cross-border Roaming Experiences (ROI/NI)

Definitions for this section

- **Inadvertent/unintended roaming:** when a mobile phone automatically connects to a network in a neighbouring country, rather than the country that the customer is located in. This report focusses on consumers in NI whose mobile phones connected automatically to a network in ROI without exiting NI.
- **Border LGDs:** Local Government Districts that border ROI.
- **Non-border LGDs:** Local Government Districts that do *not* border ROI.

Measures in place regarding inadvertent/unintended roaming on to networks in ROI

Around half (52%) of respondents stated that they have measures in place regarding roaming on to networks in ROI. Those living in border LGDs (57%) were more likely than those living in non-border LGDs (48%) to have stated that they have measures in place.



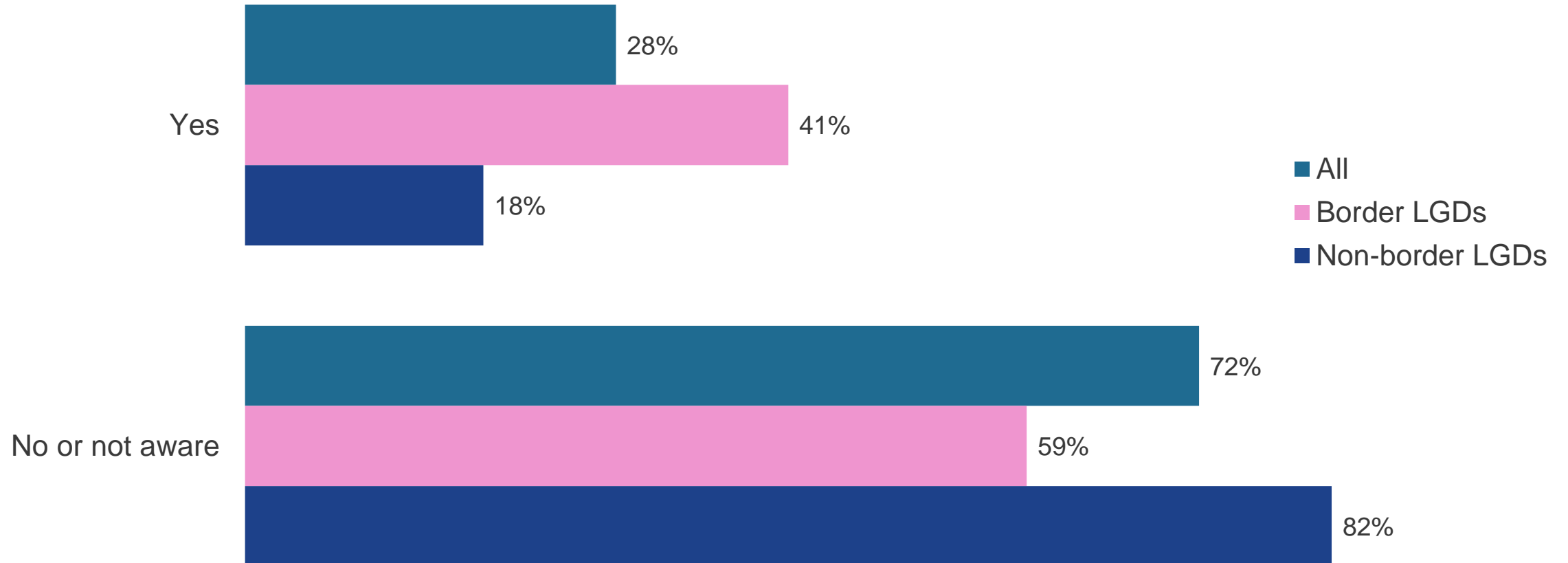
Q. Which, if any, of the following do you have in place regarding unintended roaming on to networks in the Republic of Ireland?

Base: all mobile phone users (n=993); all mobile phone users living in border LGDs (n=319); all mobile phone users living in non-border LGDs (n=674)

*The EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway

Experienced inadvertent/unintended roaming in the last 12 months

Around three in ten (28%) respondents had experienced inadvertent/unintended roaming, whilst nearly three-quarters (72%) had not experienced unintended roaming or were not aware if they had experienced it. Those living in border LGDs (41%) were more likely than those living in non-border LGDs (18%) to have experienced inadvertent/unintended roaming.

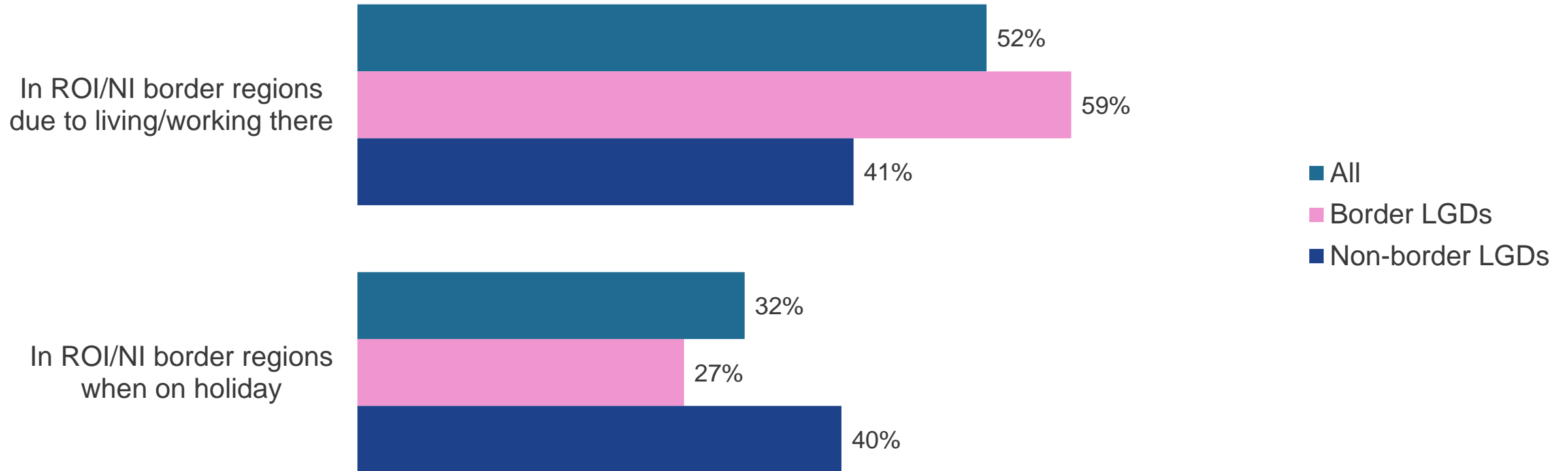


Q. Have you experienced unintended roaming in the last 12 months?

Base: all mobile phone users (n=993); all mobile phone users living in border LGDs (n=319); all mobile phone users living in non-border LGDs (n=674)

Inadvertent/unintended roaming in ROI/NI border regions

For about half (52%) of respondents who had experienced inadvertent/unintended roaming, it occurred when in ROI/NI border regions as a result of living/working there, whilst for around a third (32%), it happened in these areas when on holiday. Unsurprisingly, those living in border LGDs (59%) were more likely than those living in non-border LGDs (41%) to have experienced inadvertent/unintended roaming as a result of where they live/work.

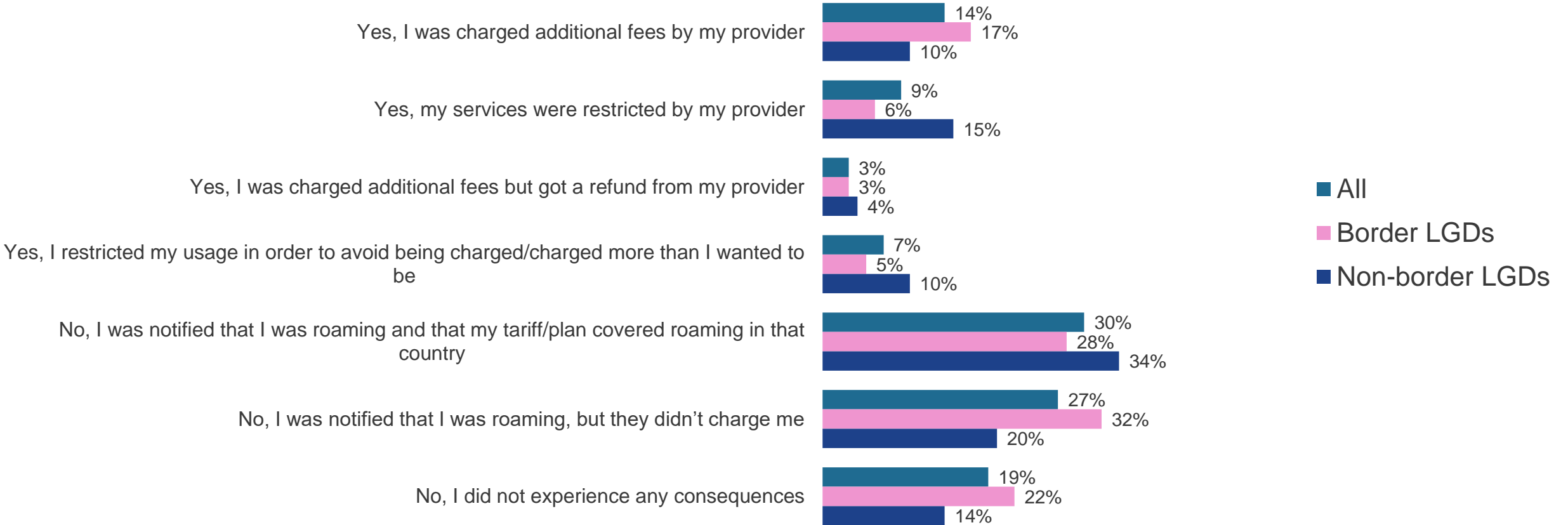


Q. Where did the unintended roaming occur?

Base: all who had experienced unintended roaming (n=277); all living in border LGDs who had experienced unintended roaming (n=131); all living in non-border LGDs who had experienced unintended roaming (n=146)

Consequences as a result of inadvertent/unintended roaming in ROI/NI border regions

22% of NI consumers had experienced inadvertent/unintended roaming on the ROI/NI border, and about a third of those (32%) experienced consequences, with being charged additional fees by their provider (14%) and having their services restricted by their provider (9%) the most likely penalties.

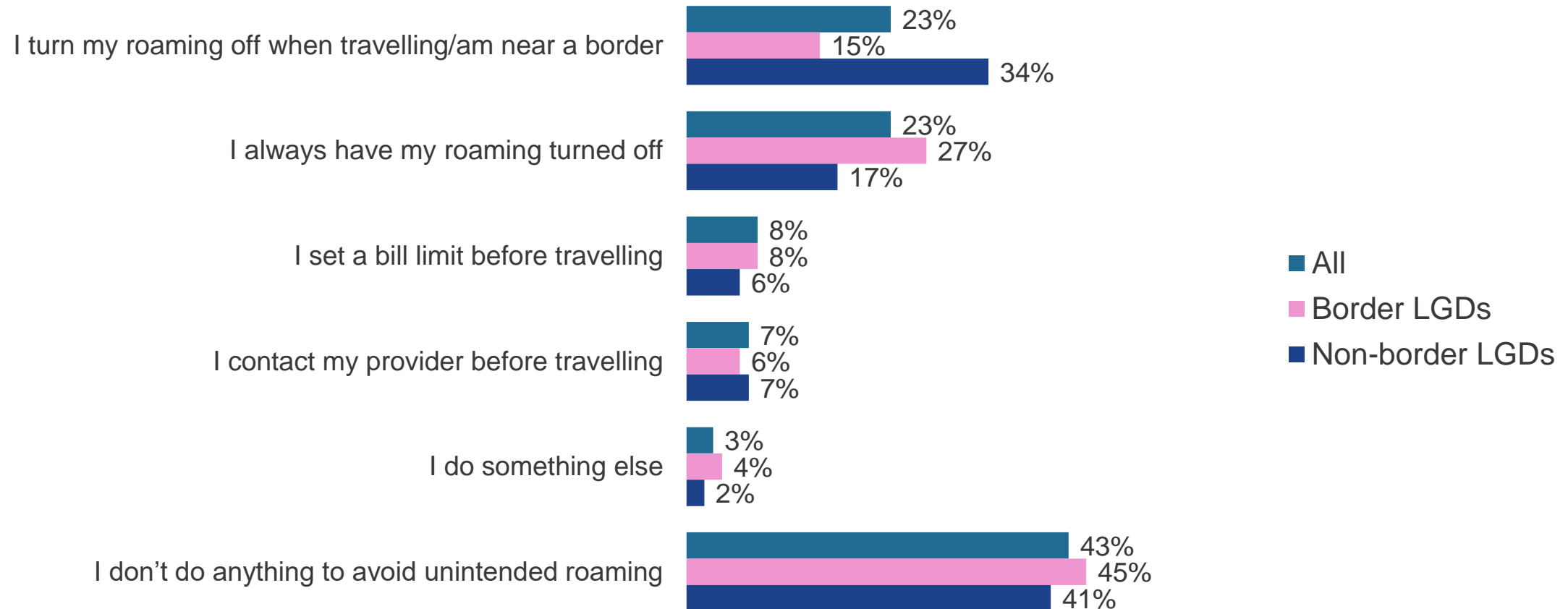


Q. Did you experience any consequences because of unintended roaming on the Republic of Ireland/Northern Ireland border?

Base: all who had experienced unintended roaming on the Republic of Ireland/Northern Ireland border (n=216); all living in border LGDs who had experienced unintended roaming on the Republic of Ireland/Northern Ireland border (n=107); all living in non-border LGDs who had experienced unintended roaming on the Republic of Ireland/Northern Ireland border (n=109)

Actions taken to prevent inadvertent/unintended roaming

Nearly three in five (57%) respondents had taken some action to avoid unintended roaming, with almost half (46%) turning off the roaming capability on their phone. Those living in border LGDs (15%) were less likely than those living in non-border LGDs (34%) to turn off their roaming when they are near a border; however, they were more likely to always have their roaming turned off (border LGDs: 27%; non-border LGDs: 17%).



Q. What, if anything, have you done to prevent unintended roaming?

Base: all who had experienced unintended roaming (n=277); all living in border LGDs who had experienced unintended roaming (n=131); all living in non-border LGDs who had experienced unintended roaming (n=146)

Sentiment about roaming to ROI networks when in NI – qualitative findings

- Focus group respondents who lived in border regions were more likely to have experienced roaming on to networks in ROI than those in the other groups.
- There was strong feeling amongst focus group respondents that there should be no additional charges for NI consumers when travelling to ROI, given the proximity and the nature of the relationship that exists between NI and ROI.

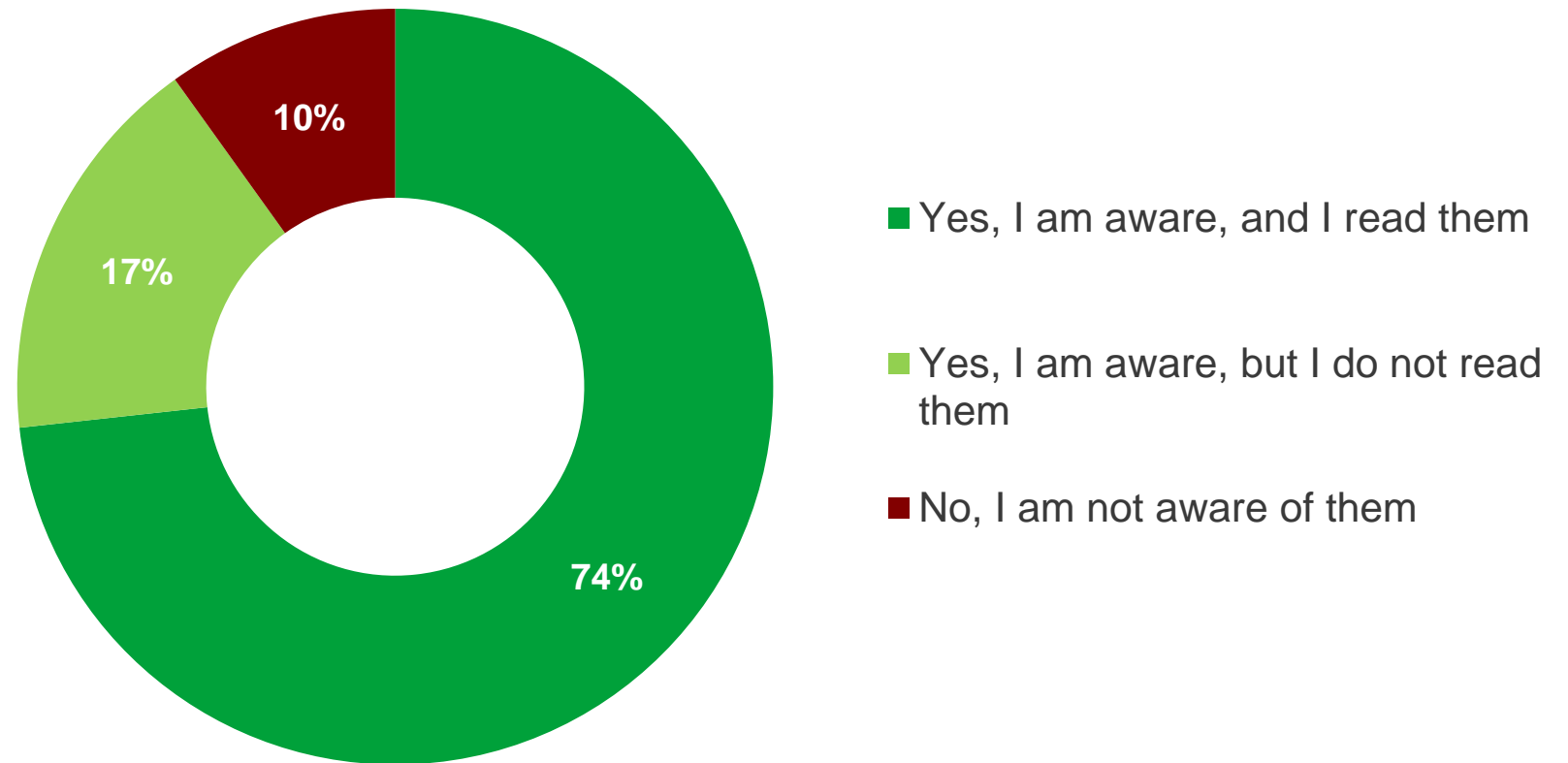
‘There should be no difference [between NI and ROI].’
(Respondent from the general NI consumers group)

‘We have the Good Friday Agreement, and we can get an Irish passport. It’s a unique situation. There is integration so access should be the same.’
(Respondent from the general NI consumers group)

Mobile Roaming Alerts

Awareness of mobile roaming alerts

Over nine in ten (91%) respondents were aware of mobile roaming alerts, with nearly three quarters (74%) also reading them. Those aged 65+ (22%) were much more likely than younger respondents to have stated that they were not aware of mobile roaming alerts.



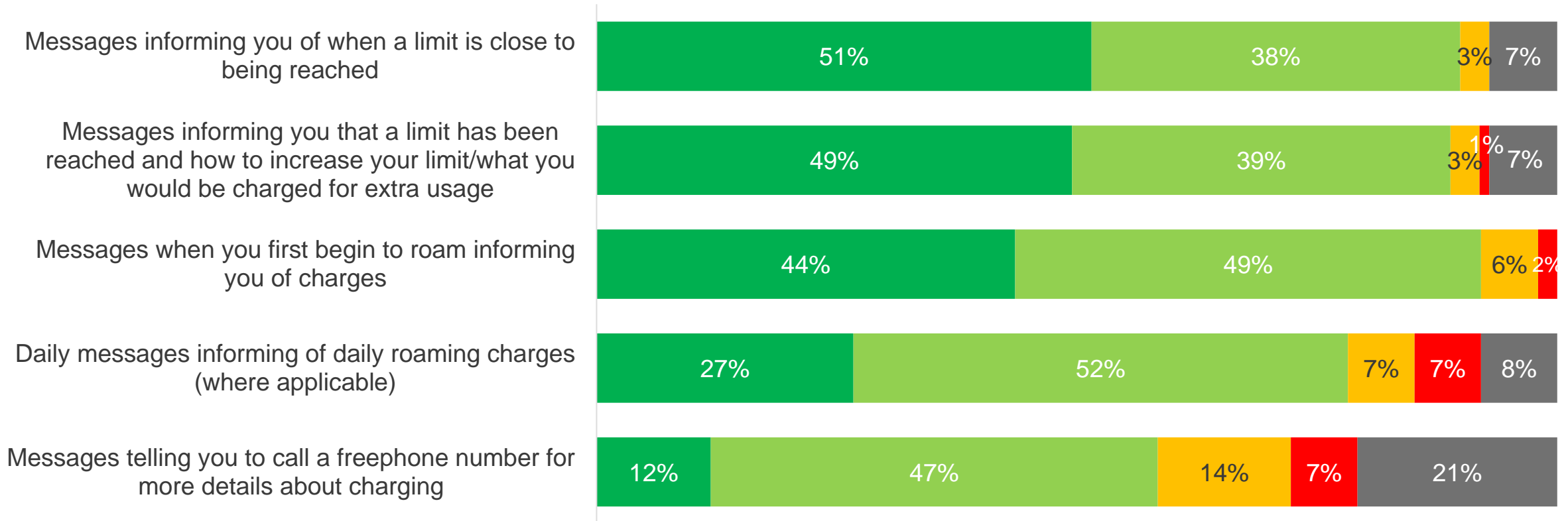
Q. Are you aware of mobile roaming alerts, and do you read them?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research (n=499)

Feelings towards mobile roaming alerts

The majority of respondents felt positively towards the various types of mobile roaming alerts, rating them as either essential or helpful. Awareness of messages regarding a freephone number to call for details about charging was notably lower when compared to the other types of alerts.

■ Essential ■ Helpful ■ Not very helpful ■ Annoying ■ I haven't seen this type of alert



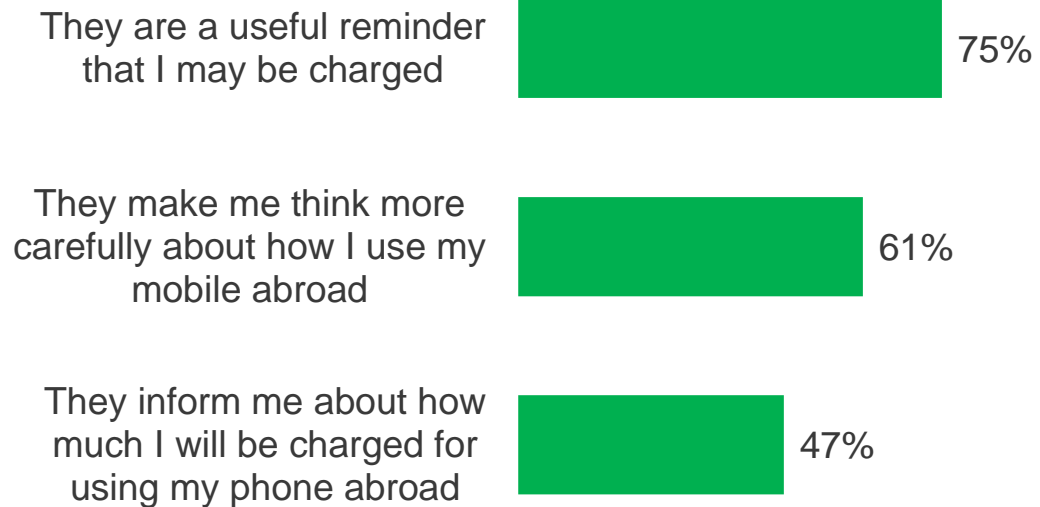
Q. How do you feel about receiving the following types of mobile roaming alert ... ?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who were aware of mobile roaming alerts (n=464)

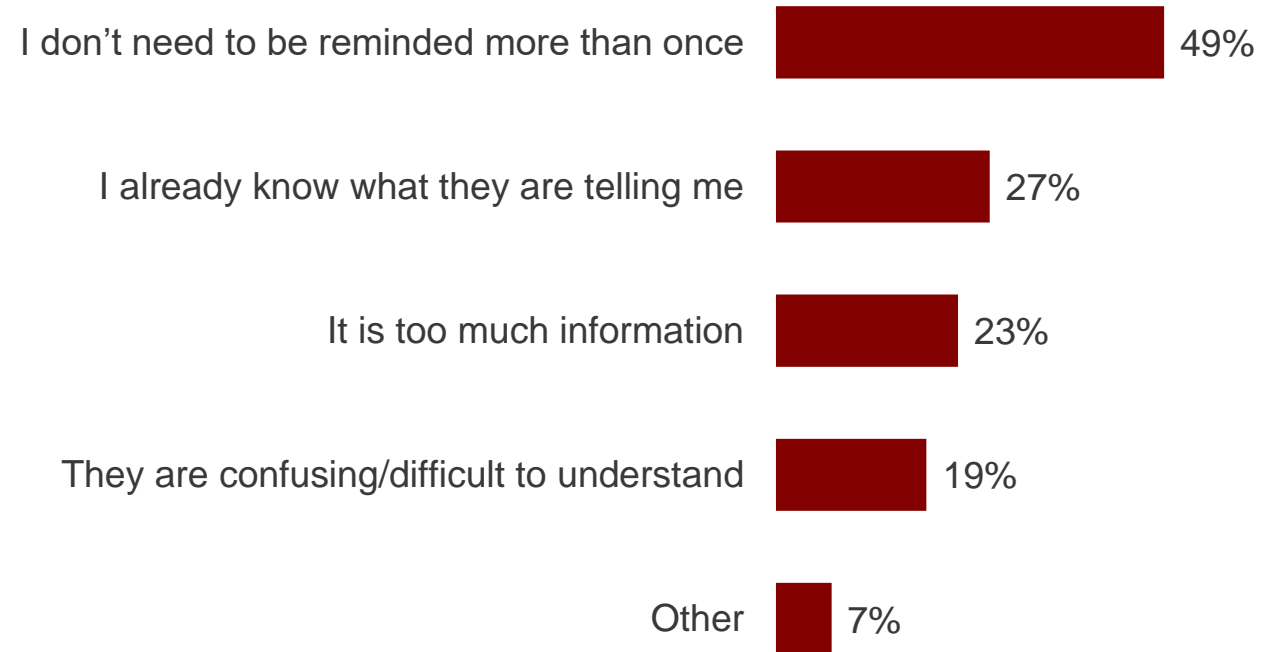
Reasons for positive and negative feelings regarding mobile roaming alerts

Being reminded of possible charges (75%) was the most likely reason given for mobile roaming alerts being considered essential or helpful. For those who felt that roaming alerts were either not helpful or annoying, irritation at being reminded about roaming more than once (49%) was the most likely reason for feeling this way.

Reasons roaming alerts considered essential or helpful



Reasons roaming alerts considered not very helpful or annoying



Q. In what way did you find these alerts essential or helpful?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who found at least some roaming alerts essential or helpful (n=455)

Q. Why did you find these alerts not very helpful or annoying?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who found at least some of them not very helpful or annoying (n=140)

Sentiment towards mobile roaming alerts – qualitative findings

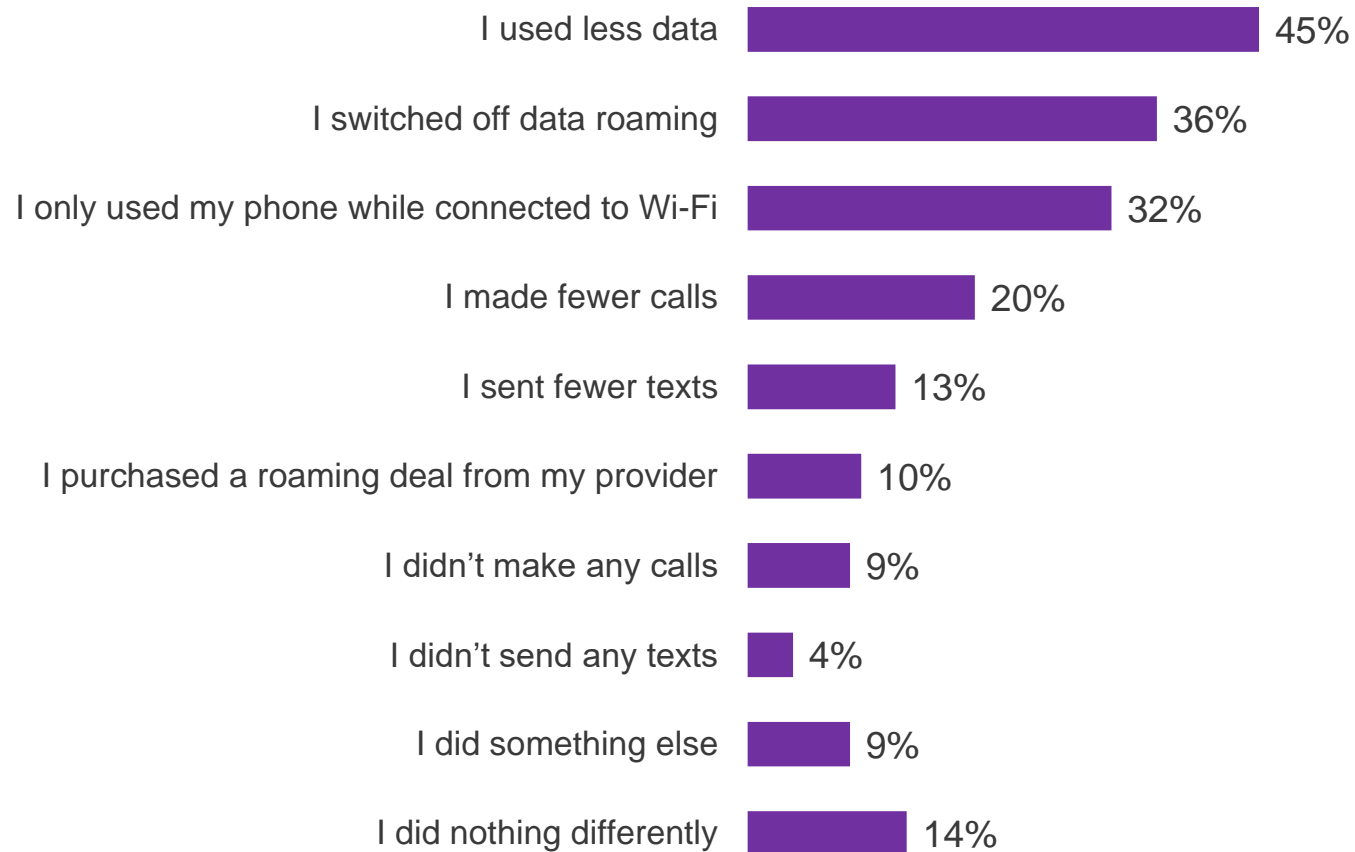
- Focus group respondents felt positively towards mobile roaming alerts. The provision of such notifications were considered responsible behaviour on behalf of providers as it helped to reduce the risk of customers receiving an unexpected bill, which they may not be able to afford.
- There was a sense of anger across the focus groups when respondents were informed that providers were no longer obligated to send mobile roaming alerts.

‘They send messages about the bill quick enough so they should send messages about charges.’
(Respondent who had travelled to Europe recently)

‘They will catch people out if there are no messages sent.’
(Respondent who had travelled to Europe recently)

Actions taken as a result of information in mobile roaming alerts

Nearly nine in ten (86%) respondents were influenced by the information they had received in mobile roaming alerts, with using less data (45%), switching off data roaming (36%) and only using their phone when connected to Wi-Fi (32%) the most likely actions to have been taken.

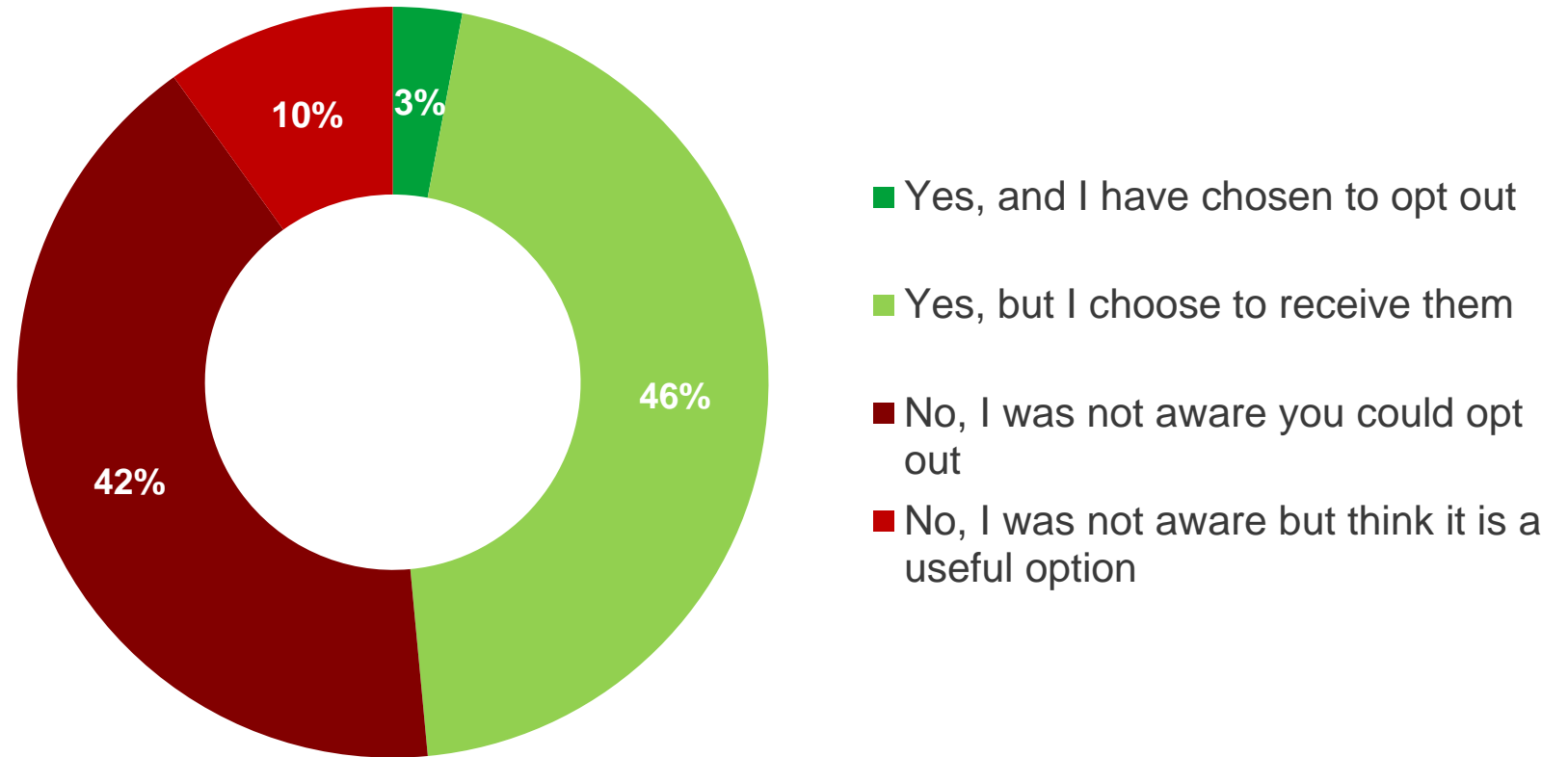


Q. Did you do any of the following as a result of seeing the information in the alerts?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who read mobile roaming alerts (n=372)

Awareness that it is possible to opt out of receiving mobile roaming alerts

Almost half (49%) of respondents were aware of the capacity to opt out of receiving mobile roaming alerts, whilst around half (52%) were not. Only a very small number (3%) had already chosen to opt out.

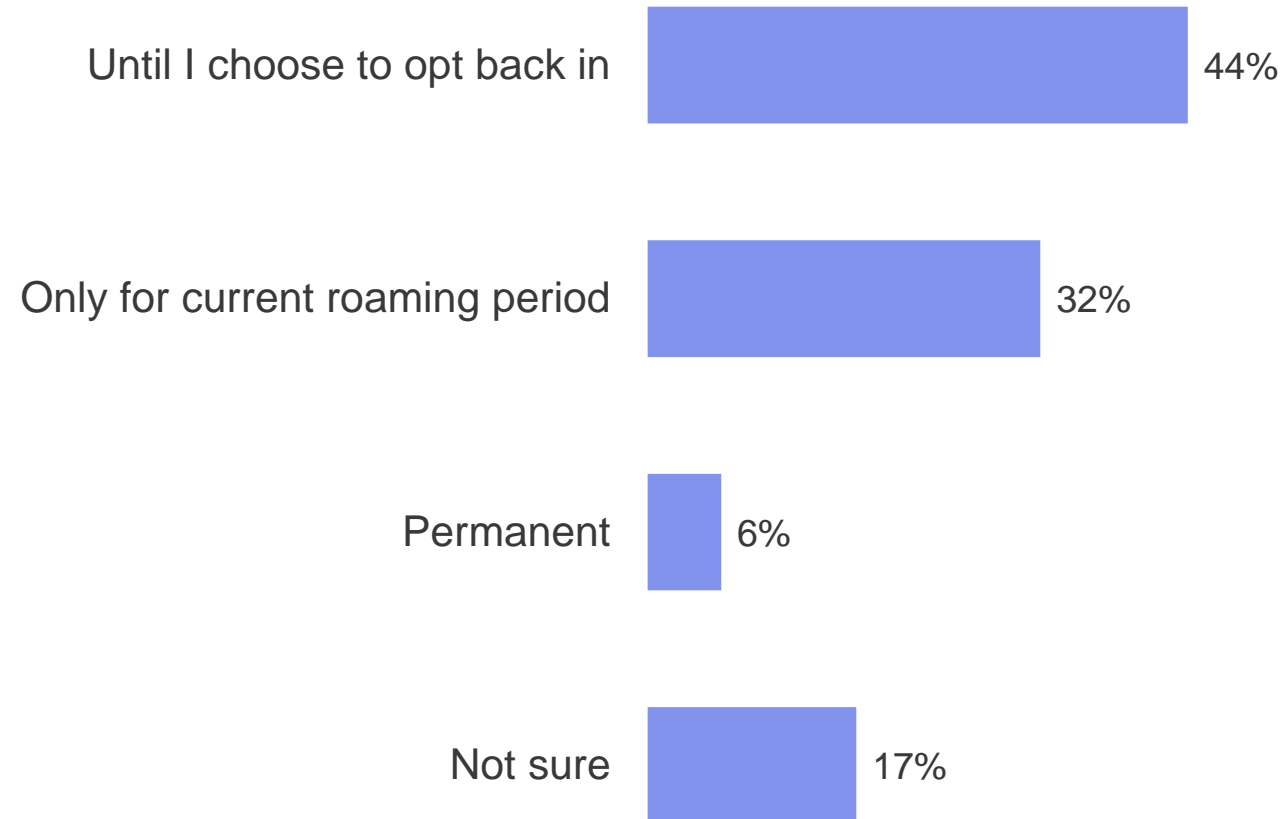


Q. Are you aware you can opt out of receiving mobile roaming alerts?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who were aware of mobile roaming alerts (n=464)

Expectations regarding the duration of the opt out from mobile roaming alerts

Around two in five (44%) respondents expected the opt out to last until they choose to opt back in, almost a third (32%) felt that the duration of the opt out should be for the current roaming period only, whilst a small number (6%) were of the view that the opt out should be permanent. Almost a fifth (17%) stated that they were not sure for how long the opt out should last.

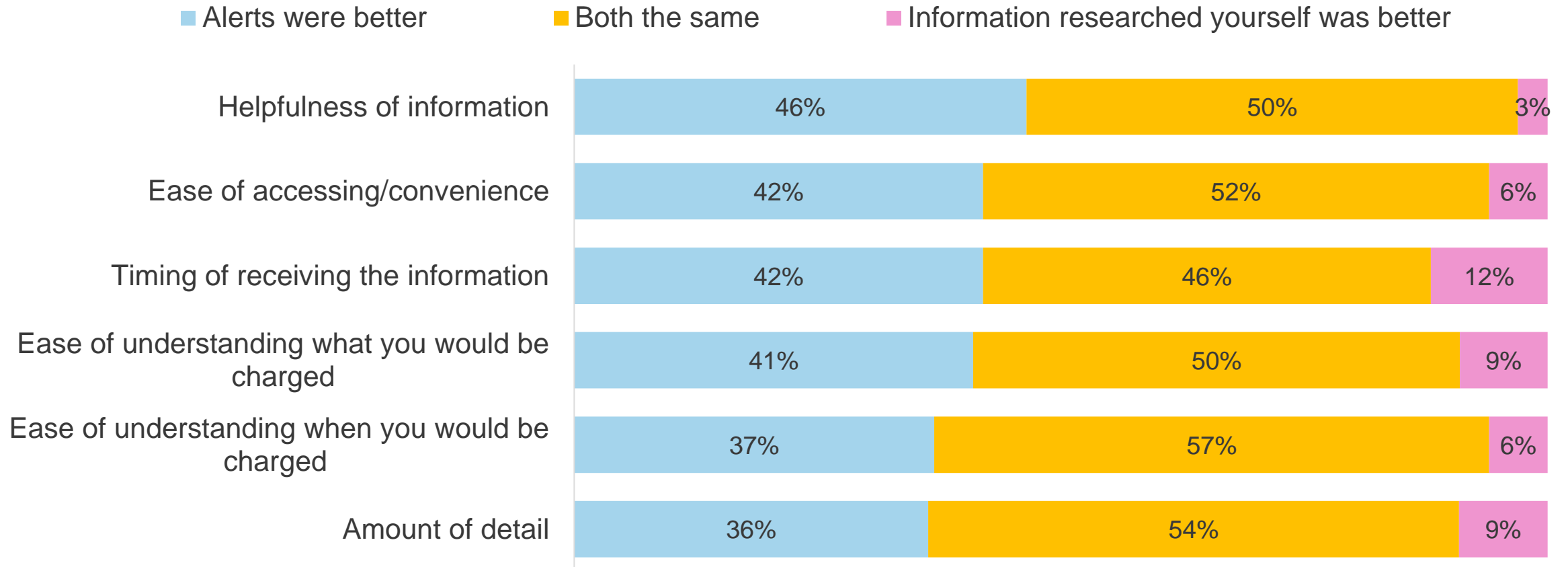


Q. If you decided to opt out of receiving these messages, would you expect this to be temporary (e.g., only for your current period of roaming or until you choose to opt in again) or permanent?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who were aware of mobile roaming alerts (n=464)

Comparison between mobile roaming alerts and own research

Across the attributes assessed, around half of respondents felt that there was parity between their own research and the information in the mobile roaming alerts that they received, whilst around two in five felt that the mobile roaming alerts were better. Only a minority in each case rated their own research as better than the mobile roaming alerts.

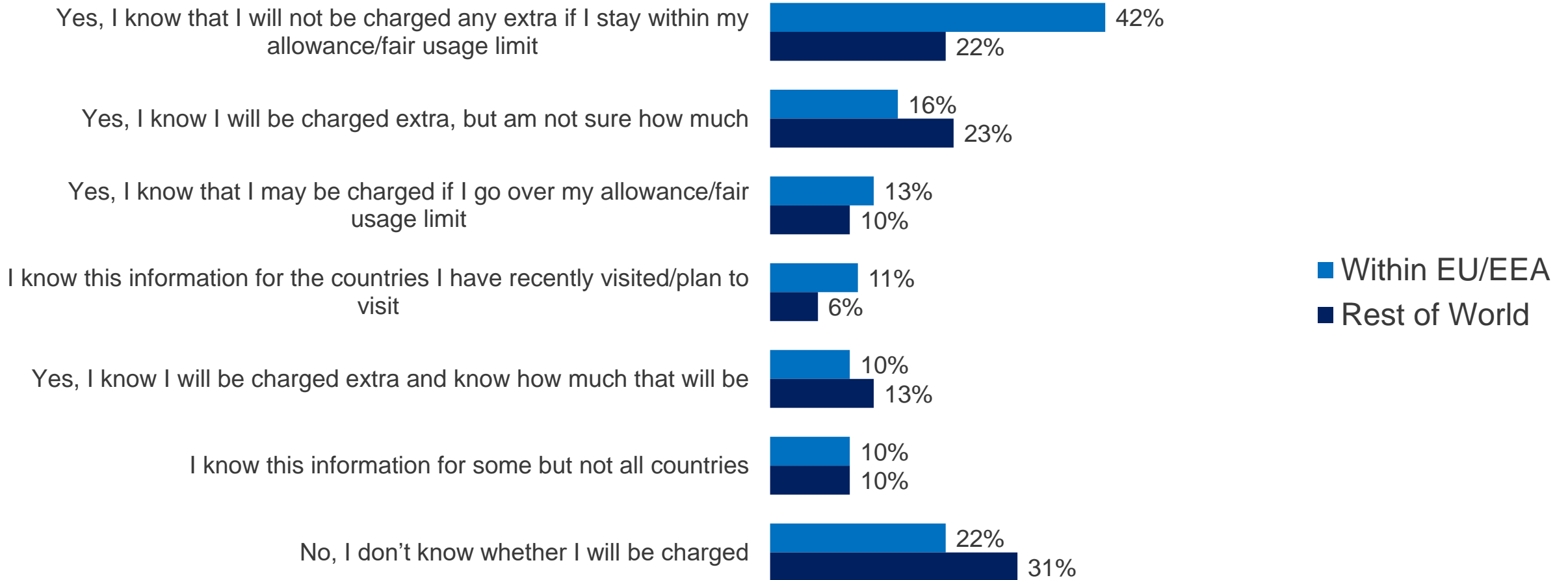


Q. How did the information in the alerts you received when you were outside the UK compare with the information you researched yourself about when or how much you would be charged to use your mobile outside the UK?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who read mobile roaming alerts and looked into roaming charges before travelling (n=288)

Awareness of charges for using mobile phone in countries outside the UK

Almost a quarter (22%) of respondents had no knowledge regarding charges for using their phone within the EU/EEA*, whilst about three in ten (31%) had no knowledge about charges for using their phone outside this region. The majority of respondents had at least some knowledge about what would happen if they used their phone abroad.



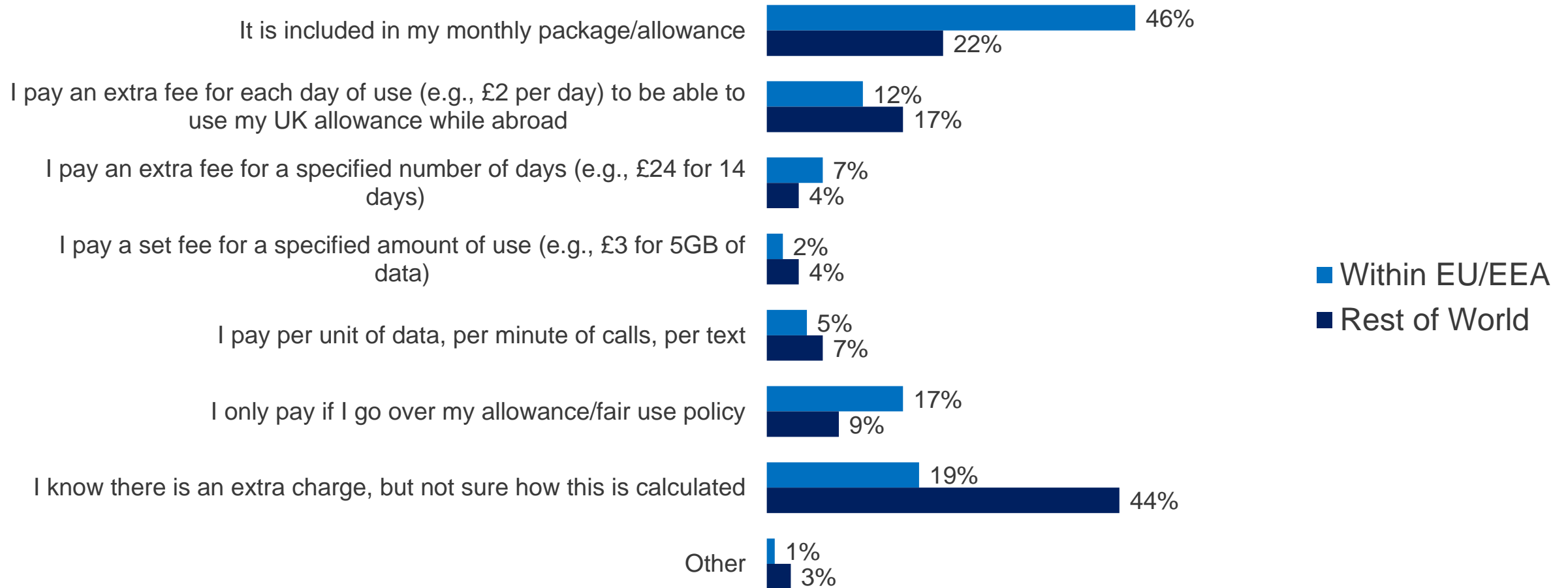
Q. Do you know what you will be charged for using your mobile phone while in countries outside of the UK?

Base: all mobile phone users who had travelled outside the UK in the 12 months prior to the research and/or who intend to do so in the 6 months following the research (n=602)

*The EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway

Means of being charged for using mobile phone outside the UK

Respondents were more likely to know the specifics of how they are charged for using their phone within the EU/EEA* than for using it outside this region. Around twice as many respondents had allowance within their monthly package for using their phone within the EU/EEA (46%) than did so for using their phone outside this area (22%).



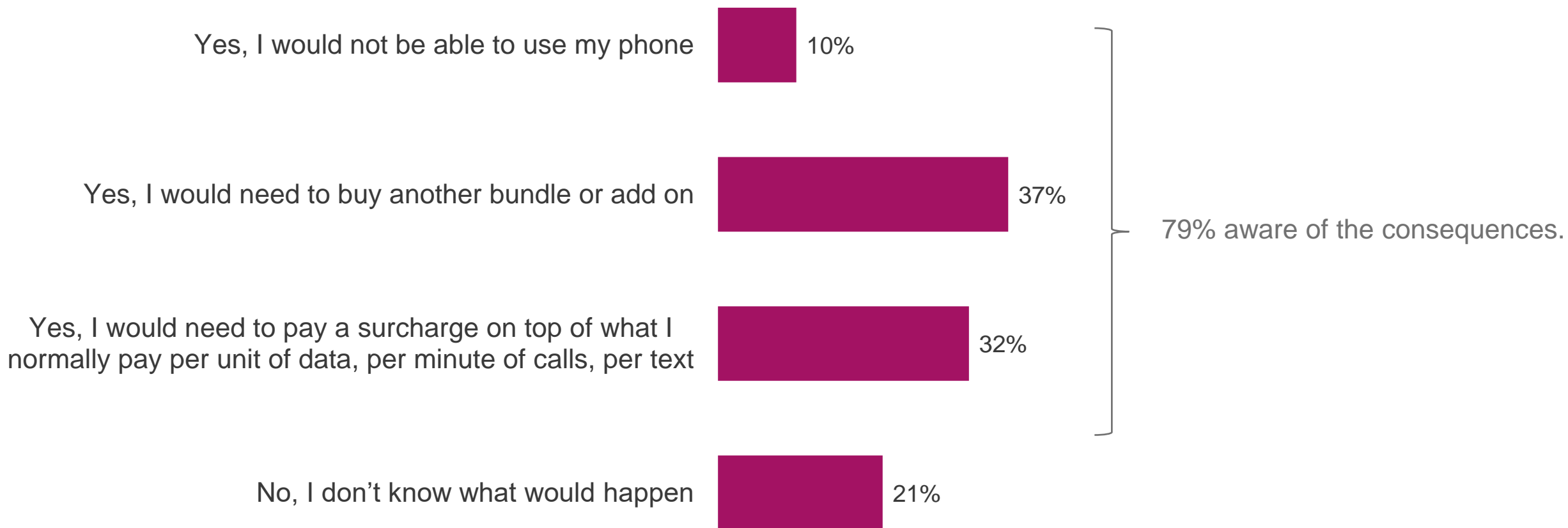
Q. Do you know how you are charged for using your mobile phone while in countries outside of the UK?

Base: all mobile phone users who had travelled outside the UK in the 12 months prior to the research and/or who intend to do so in the 6 months following the research who know what they are charged for using their mobile phone outside the UK (n=495)

*The EEA consists of the countries of the EU plus Iceland, Liechtenstein and Norway

Awareness of the consequences for exceeding plan limit when using mobile phone outside the UK

Almost four in five (79%) respondents knew what would happen if they exceeded their plan limit while outside the UK, with around a fifth (21%) unaware of what consequences would occur.



Q. Do you know what would happen if you exceeded your allowance/plan limit when using your mobile phone while outside the UK?

Base: all mobile phone users who had travelled outside the UK in the 12 months prior to the research and/or who intend to travel outside the UK in the 6 months following the research who know what/how they are charged for using their mobile phone outside the UK (n=495)

Means of being charged for using mobile phone outside the UK – qualitative findings

- The majority of focus group respondents had little knowledge of the specific fees that they would be charged for mobile roaming.
- A small number of respondents were aware of the £2 per day charge for accessing data.

‘In Spain, Three charge £2 a day, but not in Ireland.’
(Respondent who lived in an NI border region)

‘I knew about the £2 charge because my husband gets charged it. He didn’t know until he got his bill.’
(Respondent who had travelled to Europe recently)

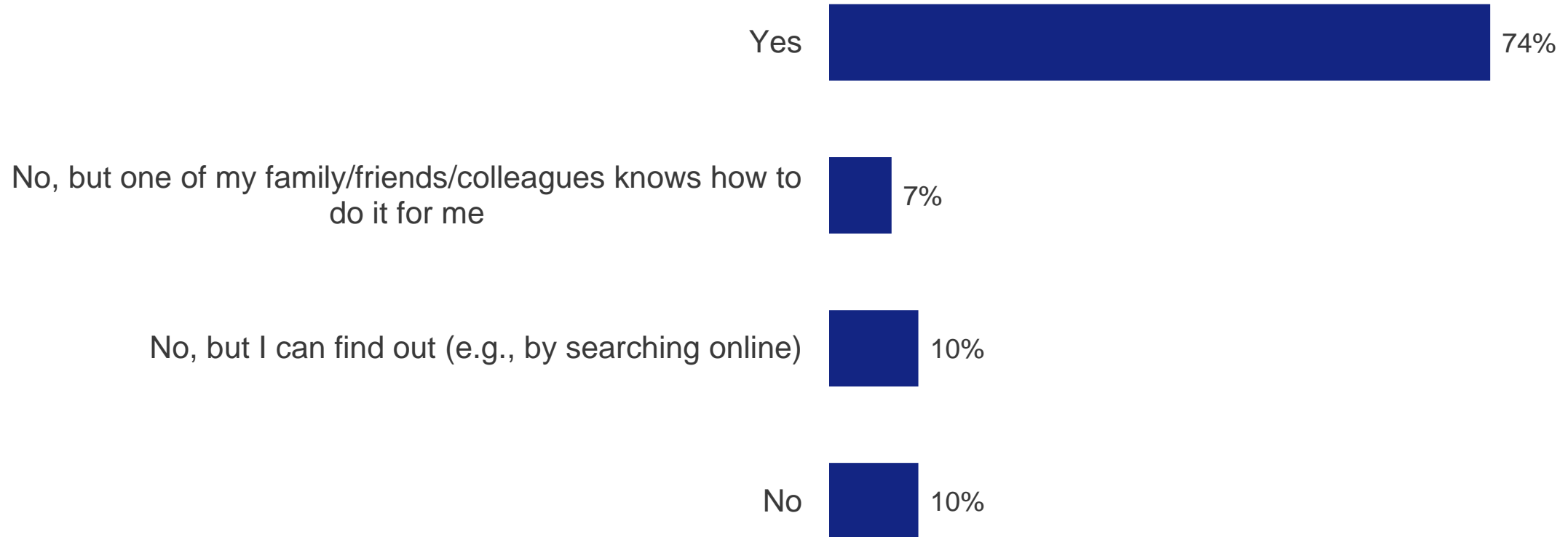
- Some respondents remarked that the complex nature of mobile phone contracts resulted in uncertainty as to what was covered in packages.

‘I got the contract through when I was on the phone. It was like six pages, and they wanted me ready to sign it there and then. Sure, you can’t take it all in like that.’
(Respondents who had travelled to Europe recently)

Awareness of Consumer Protections

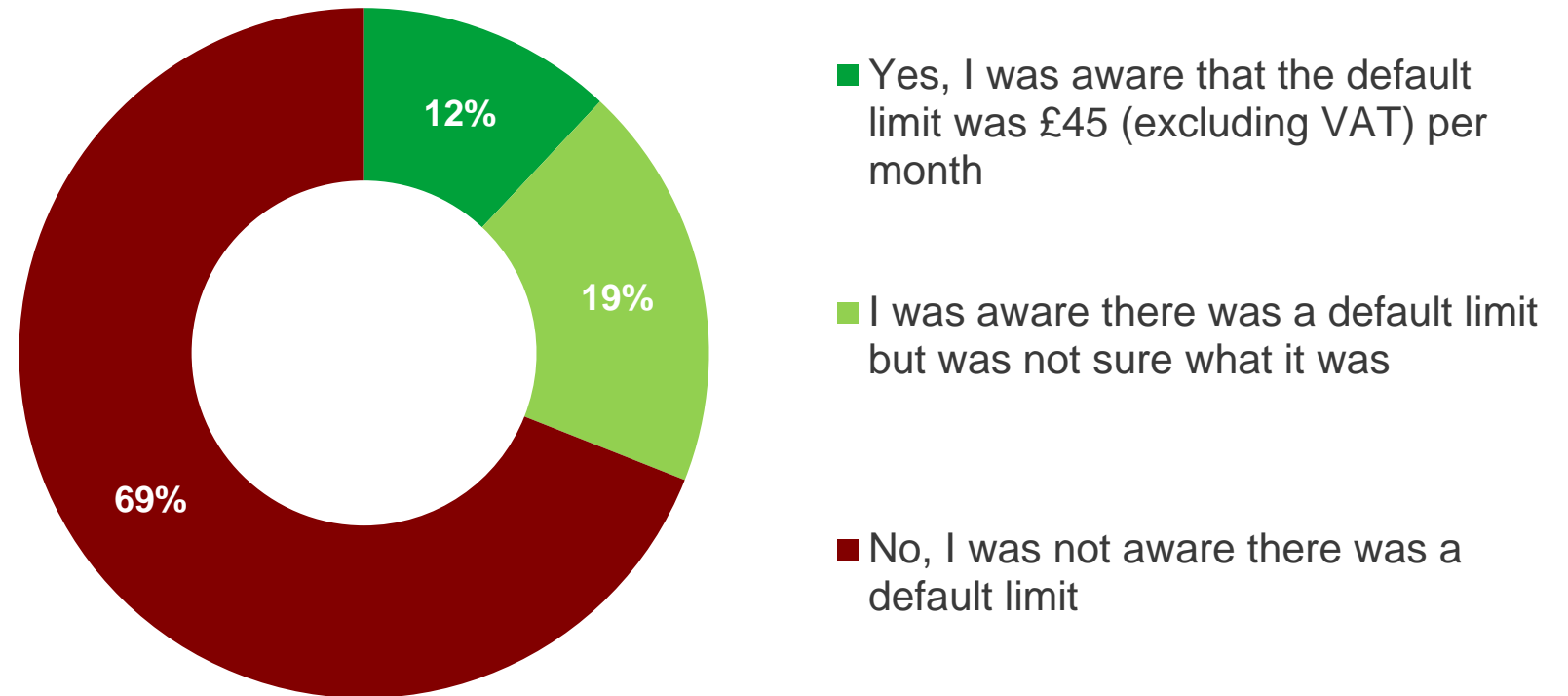
Awareness of how to switch off data roaming on mobile phone

Almost three-quarters (74%) of respondents knew how to switch off data roaming, one in ten (10%) did not know but felt that they could find out, whilst a smaller number (7%) did not know but could get a family member/friend or colleague to do it for them. One in ten (10%) stated simply that they did not know how to switch off data roaming on their mobile, with those aged 65+ (21%) much more likely than younger respondents to have stated that this is the case.



Awareness of £45 (excluding VAT) data roaming cap

Around one in eight (12%) respondents were aware of the £45 (excluding VAT) default limit, whilst almost a fifth (19%) knew that there was a limit but were unsure what it was. Nearly seven in ten (69%) stated that they were not aware that there was a default limit, with those aged 65+ (85%) more likely than younger individuals to have stated that this was the case.

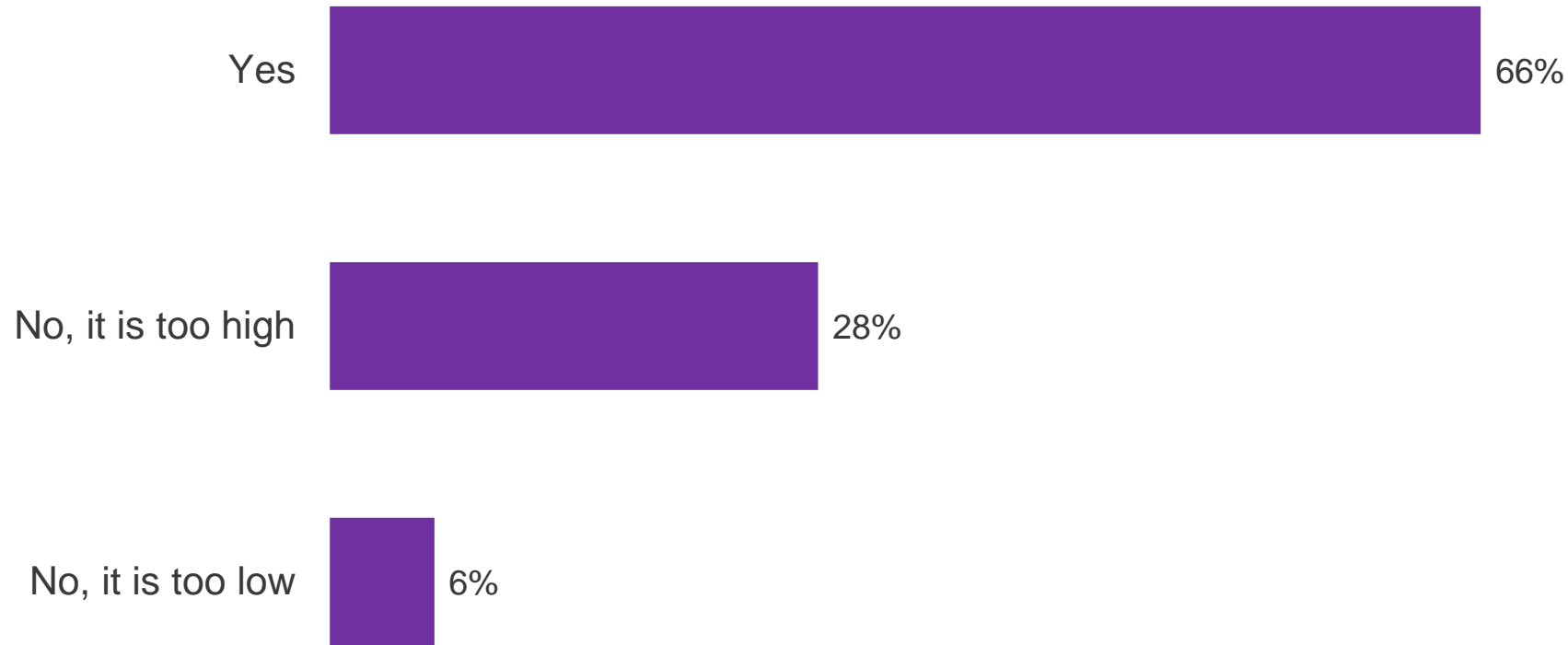


Q. When you travelled outside the UK, were you aware that your roaming data use would be automatically capped at £45 (excluding VAT) per month by your mobile provider?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research (n=499)

Feel that the automatic £45 (excluding VAT) per month default data limit was the right amount

Two-thirds (66%) felt that the £45 (excluding VAT) per month default data roaming limit was the right amount, whilst almost three in ten (28%) felt it was too high.

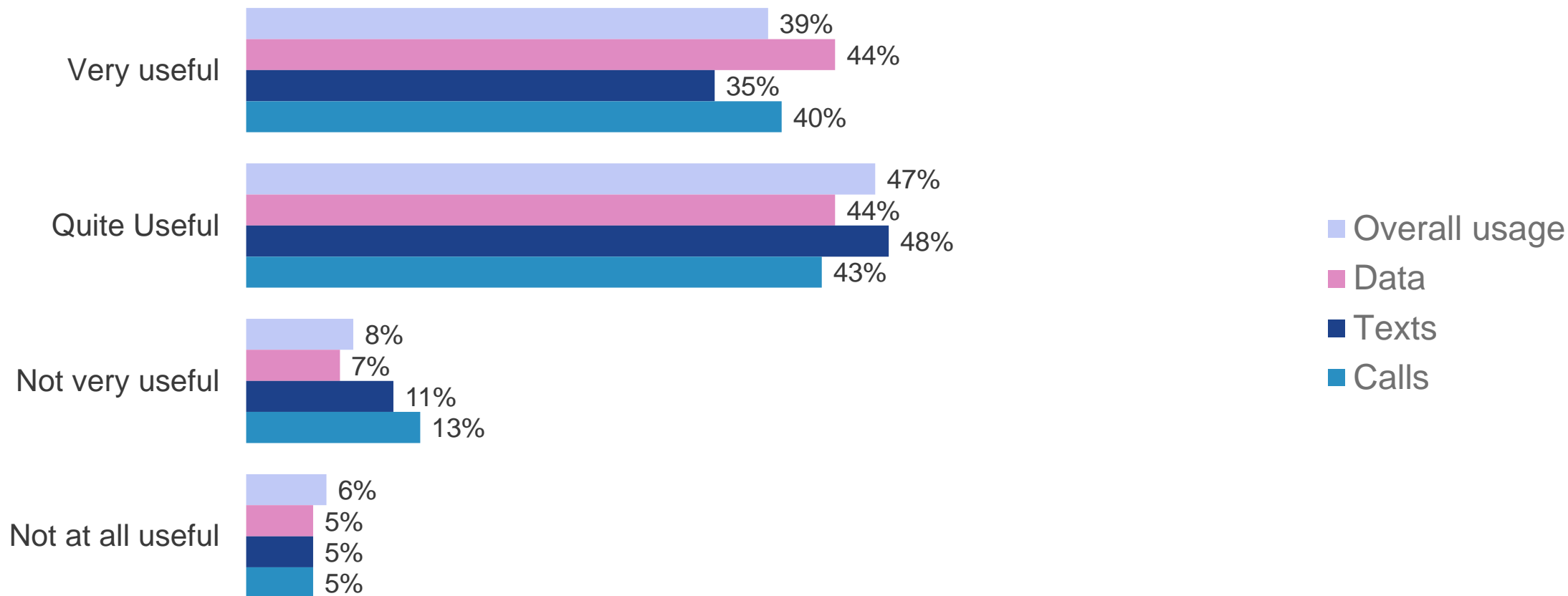


Q. Do you think that an automatic £45 (excluding VAT) per month default data roaming limit was the right amount?

Base: all who had used a mobile outside the UK in the 12 months prior to the research who were aware of the £45 (excluding VAT) default data roaming limit (n=54)

Usefulness of an automatic cap when abroad

Large majorities felt that an automatic cap when abroad on overall usage (86%), on data (88%), on texts (83%), and on calls (83%) would be useful.

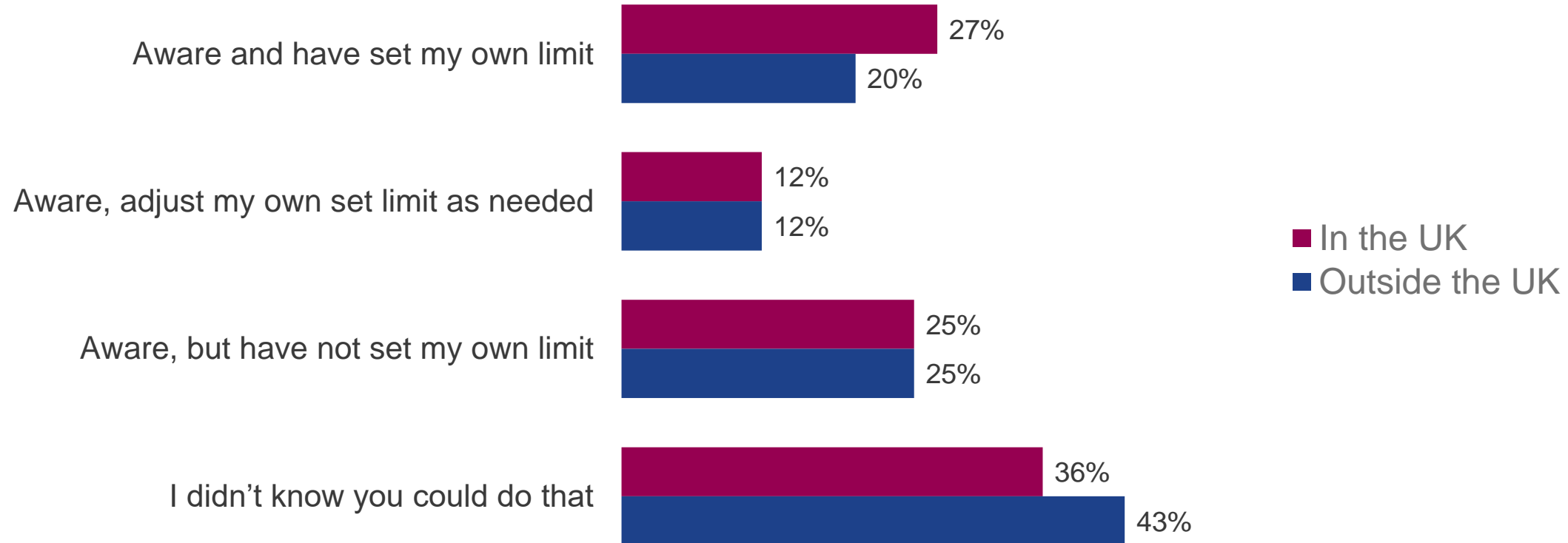


Q. How useful would an automatic cap on [overall spend/usage/use of data/use of texts/use of calls] be to you when abroad?

Base: all who had used their mobile outside the UK and were not aware of the previous limit or were aware of limit, but not reached it, or were aware of and reached 80% and/or 100% of limit but did not receive notification from provider (n=438)

Awareness that a personal spend limit can be set for mobile phone usage

Almost two in five (39%) respondents had used this feature to set a spend limit for usage within the UK, whilst around a third (32%) had done so for usage outside the UK. Around two in five did not know that a personal spend limit could be set (in the UK: 36%; outside the UK: 43%), with those aged 65+ more likely to be unaware than younger respondents (in the UK: 62%; outside the UK: 66%).

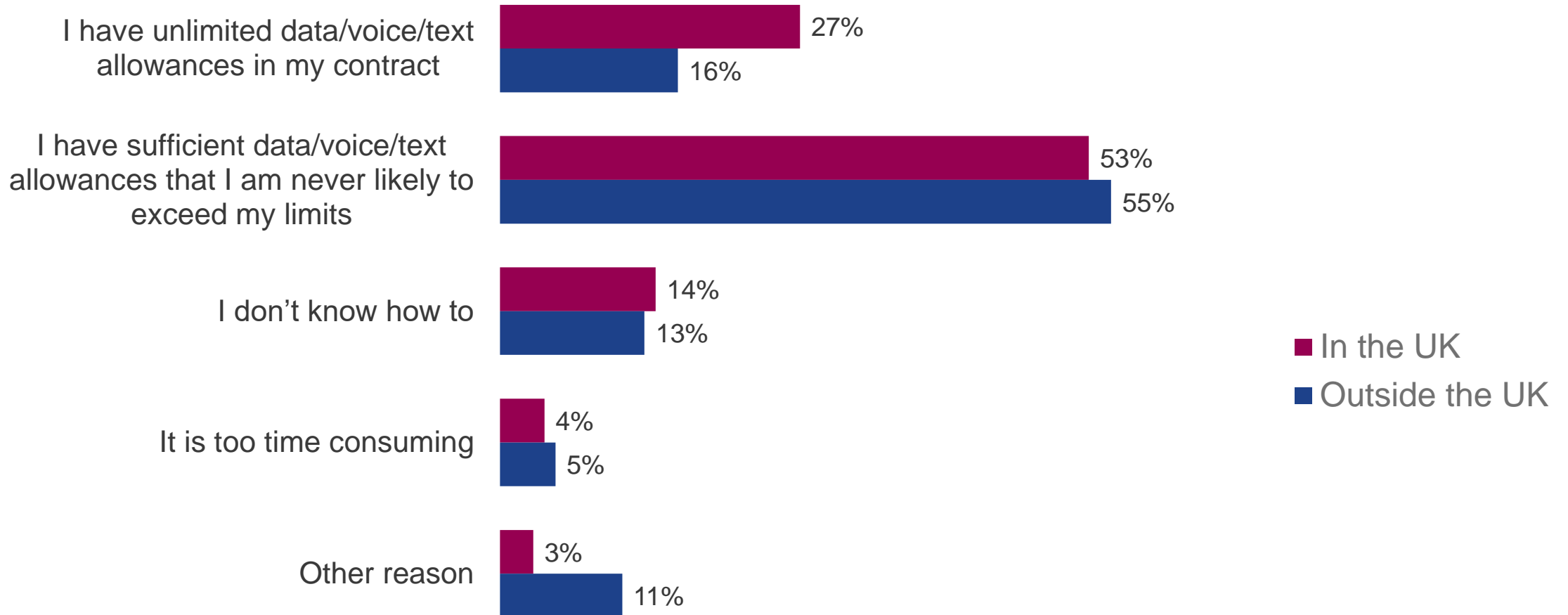


Q. Are you aware that you are already able to set your own overall spend limit for any data, calls and texts on your mobile, outside of your allowance/package?

Base: all mobile phone users (n=993)

Reasons for not setting a personal spend limit

Four in five (80%) respondents had allowances within their contract that meant that they did not need to worry about spend limits within the UK, whilst around seven in ten (71%) had the same allowances for phone usage outside the UK.



Q. Why have you chosen not to set a spend limit?

Base: all mobile phone users who were aware that their own limit could be set for data, calls, and texts, but have not done so in the UK and/or outside the UK (UK: n=245; outside the UK: n=264)

Data cap and spend limit – qualitative findings

- None of the focus group respondents were aware of the £45 (excluding VAT) data roaming cap.
- There was consensus that a spending cap on roaming in the EU is useful, but £45 (excluding VAT) was considered by many to be too high.
- Some focus group respondents had a specified data cap as part of their mobile phone package.

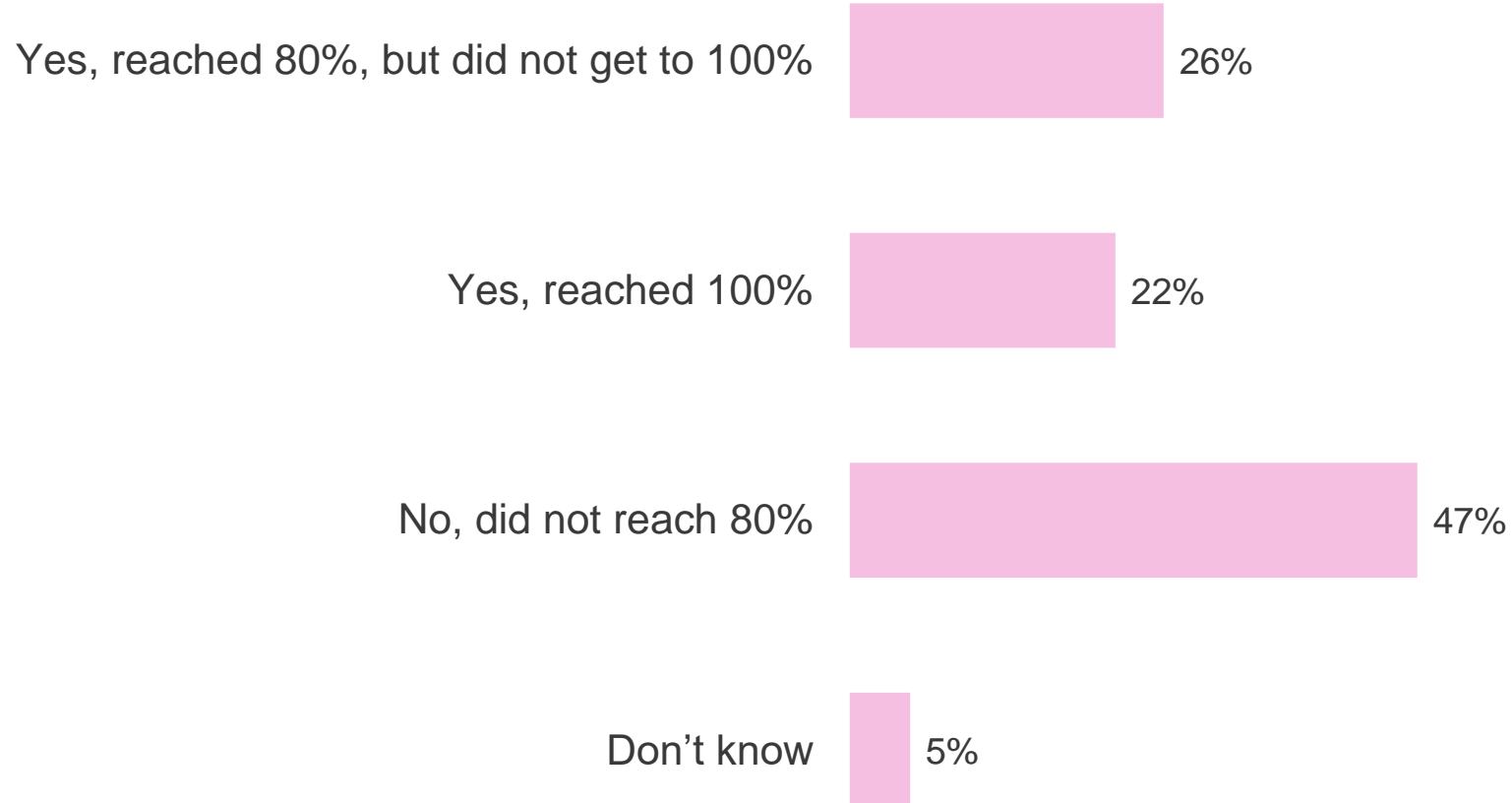
‘My cap is £5. They [the mobile provider] suggested it and I thought it was handy to have as a backup in an emergency.’
(Respondent who had travelled to Europe recently)

- Some respondents felt that employing a cap would be particularly wise now that they had been informed that providers were no longer obligated to send notifications regarding roaming.

‘You’d definitely need a spend cap on if you don’t get messages.’
(Respondent who had travelled to Europe recently)

Reached 80% and/or 100% of data roaming limit

About a quarter (26%) of respondents had reached 80%, but did not get to 100% of their data roaming limit, whilst just over a fifth (22%) had reached their limit. Nearly half (47%) did not reach 80% of their data roaming limit.

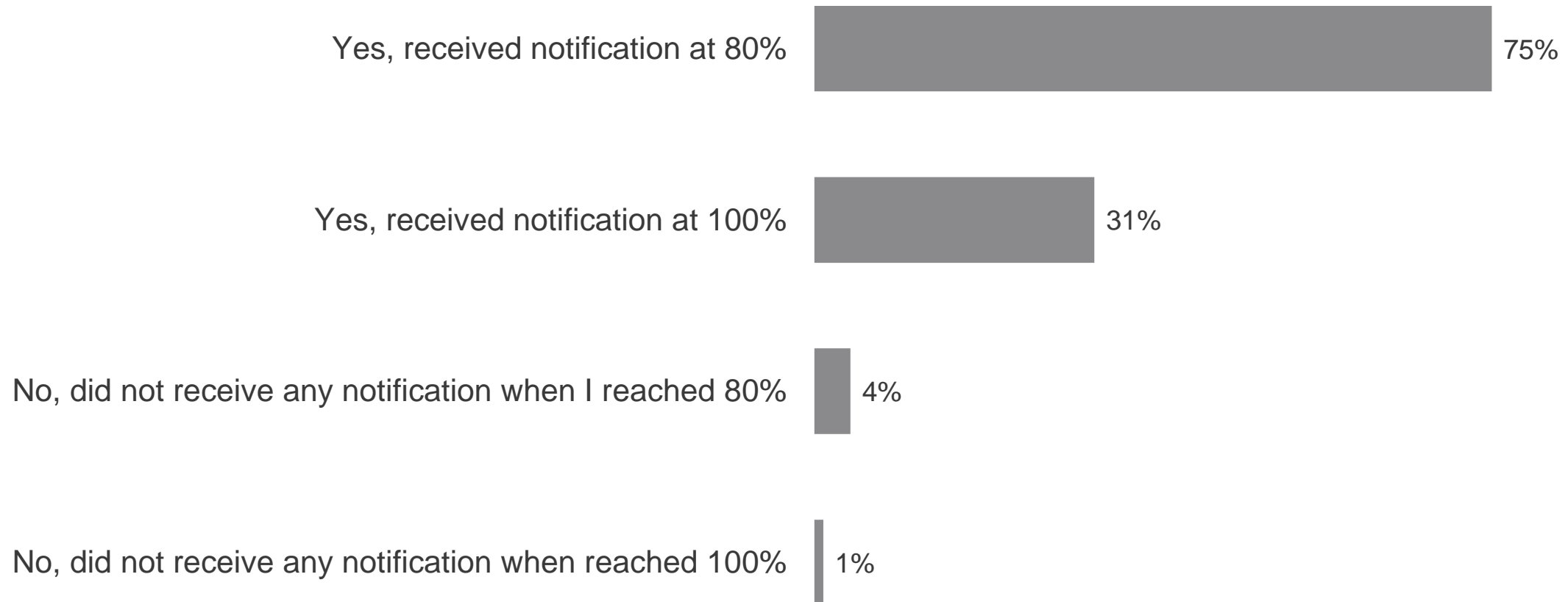


Q. Did you ever reach 80% and/or 100% of your data roaming limit?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who were aware that there was a default data roaming limit (n=143)

Receipt of notification from provider when 80% and/or 100% of data roaming limit reached

Three-quarters (75%) of respondents stated that they received notification when they reached 80% of their limit, whilst just over three in ten (31%) stated that they received notification when they reached 100% of their data roaming limit.

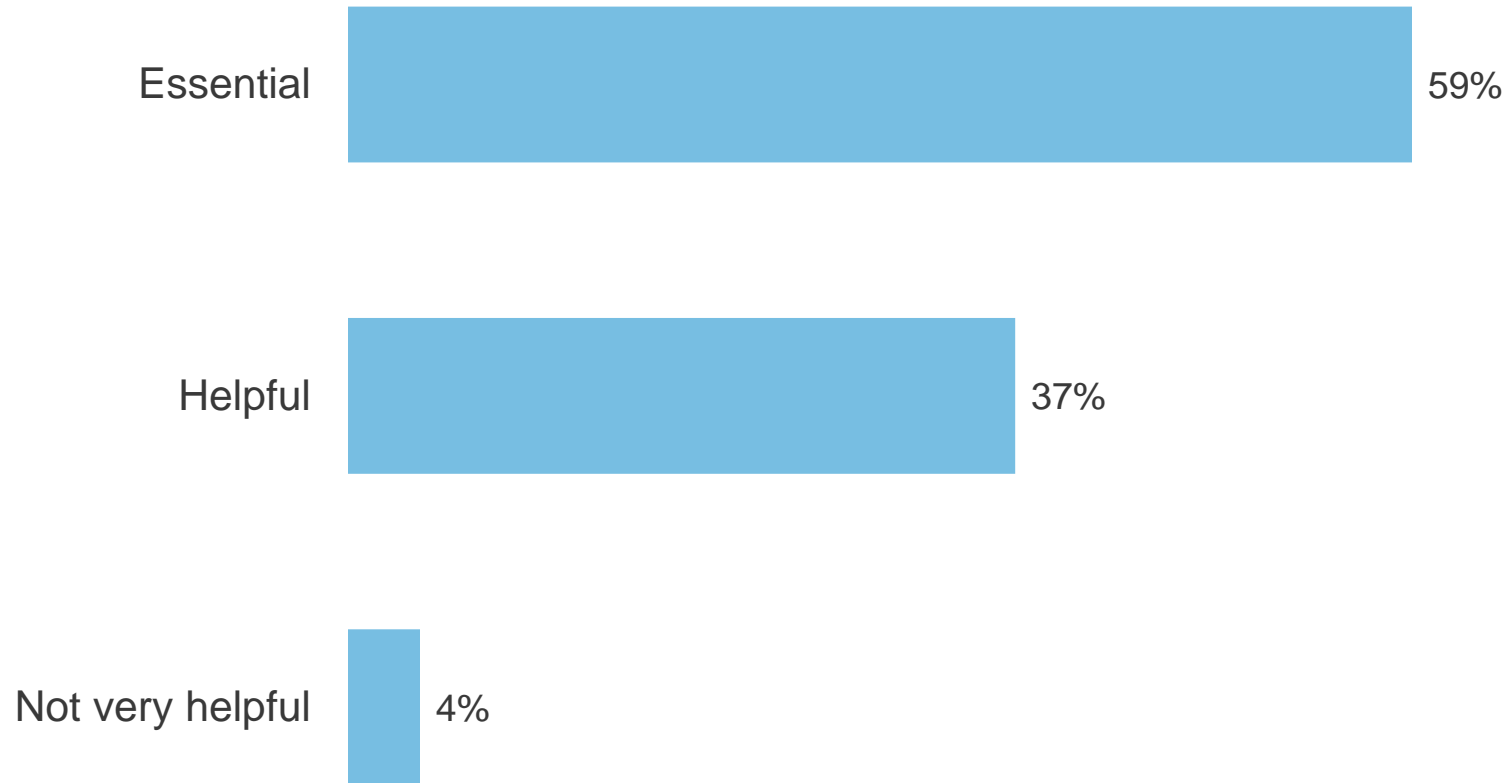


Q. Did you receive notification from your provider when you reached 80% and/or 100% of your data roaming limit?

Base: all who had used a mobile outside the UK in the 12 months prior to the research who reached 80% and/or 100% of their data roaming limit (n=65)

Helpfulness of notifications from provider when 80% and/or 100% of data roaming limit reached

The overwhelming majority (96%) of respondents felt that these notifications were either essential or helpful.

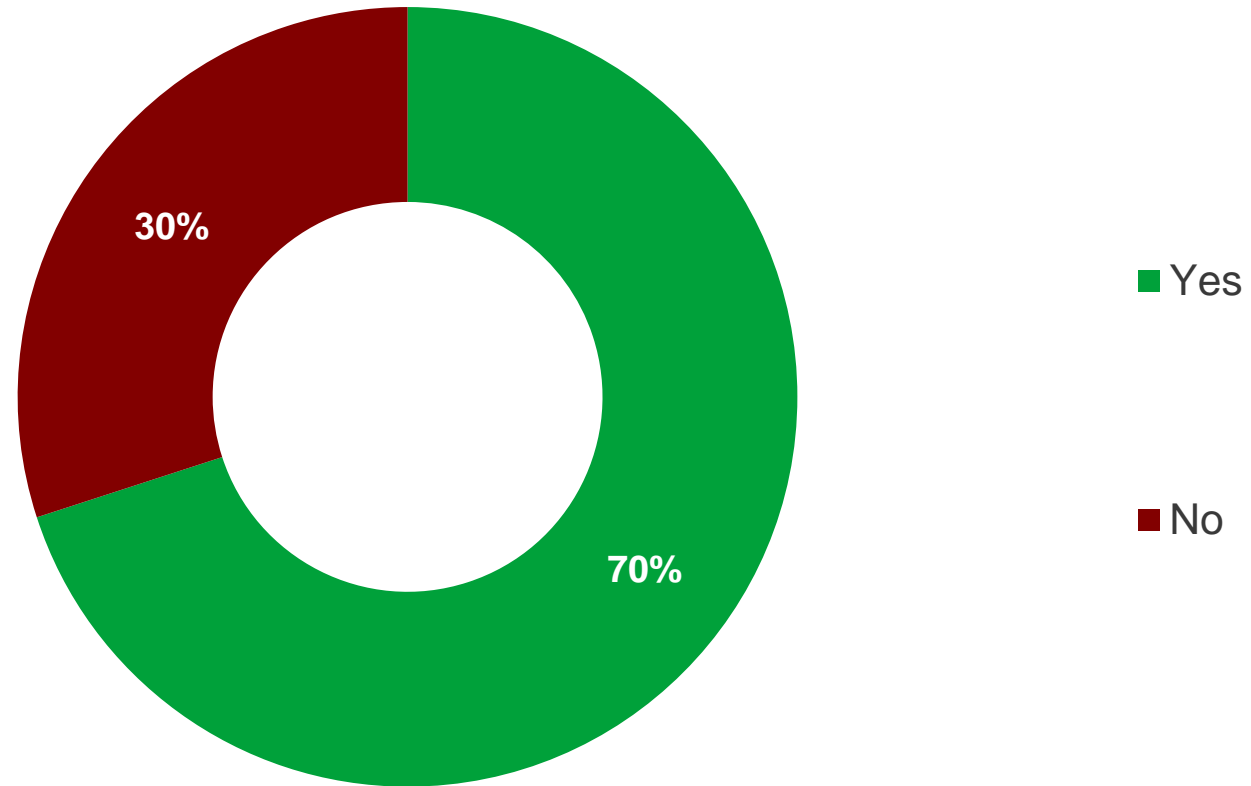


Q. How helpful did you find these alerts?

Base: all who had used a mobile phone outside the UK in the 12 months prior to the research who received a notification when they reached 80% and/or 100% of data roaming limit (n=63)

Would an adjustable spend limit be helpful

Seven in ten (70%) respondents stated that they would find a spend limit that could be adjusted to their needs to be helpful, whilst three in ten (30%) felt that this would not be helpful.



Q. Would you find it helpful to have a spend limit on your mobile that you could increase or decrease according to your needs?

Base: all mobile phone users who were unaware that their own limit could be set for overall spend, data, calls, and texts (n=436)

Summary and Recommendations

Summary

The main aim of this research was to investigate the breadth and depth of the issues that Northern Ireland (NI) consumers are experiencing as a result of the reintroduction of mobile roaming charges and to test attitudes to consumer protections that are no longer mandatory. This research was key to understand the experiences of NI consumers who, due to a land border with a European Union (EU) member country, are more susceptible to inadvertent/unintended roaming*.

The majority of mobile providers have reintroduced mobile roaming charges within the EU/EEA** and so unsurprisingly, NI consumers see protections such as roaming alerts and data caps as vital. These protections have a high amount of influence on the activities undertaken by consumers when using their mobile phones abroad and allow them to reduce potential roaming charges.

There is a significant number of consumers who remain unaware of certain alerts and protections such as data caps or how to set a personal spending limit. This is in part due to the proportion of consumers with a mobile package that included roaming within the EU/EEA.

Mobile providers not currently charging for roaming between NI and the Republic of Ireland has ensured the majority of mobile users in NI have not been adversely affected day to day by roaming charges. Likewise, the voluntary continuation of roaming protections and alerts by mobile providers continue to provide NI consumers with the safeguards that were previously offered by the EU.

The Consumer Council believes that if these protections were to stop through future policy changes by mobile providers, many NI consumers could be vulnerable to detriment.

When it comes to affordability, there is a proportion of consumers who struggled to pay their phone bill in the last 12 months. These consumers faced consequences, including making cuts elsewhere to pay their bill or missing a payment.

*Inadvertent/unintended roaming is when a mobile phone automatically connects to a network in a neighbouring country, rather than the country that the customer is located in

**The European Economic Area (EEA) consists of the countries of the EU plus Iceland, Liechtenstein and Norway

Recommendations

General affordability and switching

- 11% of consumers reported struggling to pay their phone bill in the last 12 months. With consequences including having to make cuts elsewhere or missing a phone bill payment.
- The majority of consumers had not changed package or switched mobile provider in the last 12 months. For those that did switch, the most popular reason was to make their phone bill cheaper.

Recommendations

Consumers	Mobile Providers
Consumers should look into switching contract or provider to ensure they get the best deal. Ofcom rules mean they can switch mobile provider easily by sending a free text message to their current provider*.	Mobile providers that do <u>not</u> currently offer mobile specific social tariffs for low-income consumers** should consider introducing such packages. These are currently only offered by a small number of providers***.

*More details can be found here: <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/switching/switching-mobile-phone-provider>

**Social tariffs are special discounted home broadband and mobile phone packages available to those in the UK (including NI) on benefits including Universal Credit

***More details can be found here: <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>

Recommendations (contd)

Roaming charges

- The majority of consumers were aware of mobile roaming charges and took at least one preventative action before travelling.
- However, for around a fifth (22%) it did not occur to them to look into mobile roaming before travelling, and one in ten (10%) stated that they did not know where to look or who to ask about mobile roaming.

Recommendations

Consumers	Mobile Providers
Before travelling: Consumers should check with their mobile provider to see what roaming charges apply under their current package.	Mobile providers should continue to provide the existing protections alerting and informing consumers when they are roaming.
Before travelling: Consumers should check with their mobile provider to see what roaming bundles are available. Numerous mobile providers are offering special bundles to roam abroad at cheaper rates.	Under current Ofcom rules, mobile providers must publish details of their standard tariffs and roaming charges. All mobile providers should ensure these figures are easy to access and understand.
Before travelling: Consumers should download any must-have music, movies, apps or large files on Wi-Fi.	Mobile providers should continue to be proactive in publishing information about roaming and regularly signpost customers.
Before travelling: Consumers should turn off mobile data and/or roaming, and use free Wi-Fi where possible e.g. hotels, bars and restaurants.	
At any time: Consumers should contact their mobile provider for a refund if they feel they have been unfairly charged.	

Recommendations (contd)

Roaming protections

- There was a high level of awareness, usage and positive sentiment towards roaming alerts and protections, including data caps and messages when roaming commences.
- Higher levels of respondents were unaware of certain protections, including the default spending limit (69% unaware) and being able to set a personal spending limit outside the UK (43% unaware).
- It is clear these protections play an important role in protecting consumers against excessive charges while abroad. Any changes to these protections could affect consumers negatively.

Recommendations

Consumers	Mobile Providers
Consumers should check what roaming protections are currently applied to their account and ensure that they are satisfied with the level of protection, such as spending limits and the alerts they receive.	Mobile providers that charge for roaming should prompt customers without high usage/unlimited data plans to check that they are satisfied with the level of protection on their account, such as spend and data caps.

Recommendations (contd)

Inadvertent/unintended roaming*

- Despite the most popular mobile providers not currently charging for roaming between NI and ROI, 22% of NI consumers had experienced inadvertent/unintended roaming on the ROI/NI border, and about a third of those (32%) reported experiencing consequences as a result including being charged additional fees (14%) or having their services restricted (9%).
- Unsurprisingly, those living in border LGDs** (59%) were more likely than those living in non-border LGDs (41%) to have experienced inadvertent/unintended roaming as a result of where they live/work.
- If mobile providers make changes to ROI/NI roaming charges in the future, then consumers are at risk of further detriment.

Recommendations

Consumers	Mobile Providers
Consumers who feel they have been unfairly charged for inadvertent/unintended roaming should contract their mobile provider.	Mobile providers should continue to offer free cross-border roaming between NI and ROI.
All consumers should check their contract to ensure that their mobile provider includes NI/ROI roaming, and what fair use limits or other charges apply. Especially those consumers who live in border regions of NI that are at particular risk of inadvertent/unintended roaming.	Mobile providers should continue publishing all roaming policies and charges, including fair use limits. To specifically minimise the impact of inadvertent/unintended roaming on NI consumers, there should be a standalone section that provides details on cross-border roaming.

*Inadvertent/unintended roaming is when a mobile phone automatically connects to a network in a neighbouring country, rather than the country that the customer is located in

**LGDs: Local Government Districts