



Finance,
Services &
Innovation



NSW Fair Trading

Better Big Decisions Research

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1. Executive summary

Research background

- NSW Fair Trading commissioned this study to investigate the decisions, influences, and challenges experienced by consumers before they make a significant purchase, how they lead purchasers to seek/not seek reliable consumer advice, and how they can be approached to encourage behavioural change
- The research also identified the channels and formats of information that would be most effective in increasing awareness, trust, and usage of NSW Fair Trading as a consumer resource
- Face-to-face qualitative interviews and an online quantitative survey were conducted amongst NSW consumers who had purchased a used car or home renovation service in the last 12 months, or were planning to in the next 12 months

Last purchasing experience

- Face-to-face purchases were most frequently considered and used, followed by private direct purchases and then third-party transactions
- Formal sales through a vendor or supplier were preferred by those looking for a used car, while private arrangements either through known tradespeople or otherwise were more common when seeking home renovations
- A majority of respondents believed they had done 'a fair amount' or 'a lot' of research in the lead up to their large purchase
- A large majority of past purchasers who had done research believed they had done 'about the right amount of research'
- A large minority of respondents felt 'Very confident' about their decision at the time of making their purchase, and overall a strong majority were at least quite confident. There was a lower overall level of confidence amongst younger purchasers, those from culturally/linguistically diverse backgrounds and those in metropolitan Sydney
- More than half of respondents indicated they were 'very satisfied' with their purchase, but again this proportion was lower amongst younger respondents and those from culturally/linguistically diverse backgrounds

Large purchase decision-making behaviour

- Respondents were most predisposed to consciously believing it necessary to do research and to shop around for a product, as well as feeling relatively confident in their personal understanding of the purchase conditions and obligations during the sale process
- Having higher index scores on knowledge and psychological strength, as well as availability of resources, time and budget, were the strongest drivers of purchasing confidence

Information resource awareness and preferences

- The most popular sources of information regarding large purchases were informal and self-directed in nature, including online and word-of-mouth resources
- A specialist website was more popular amongst car purchasers, whereas word of mouth and CHOICE were more popular amongst home renovators
- In general there were relatively high levels of satisfaction with the information received

Fair Trading ratings, comparisons and awareness of functions

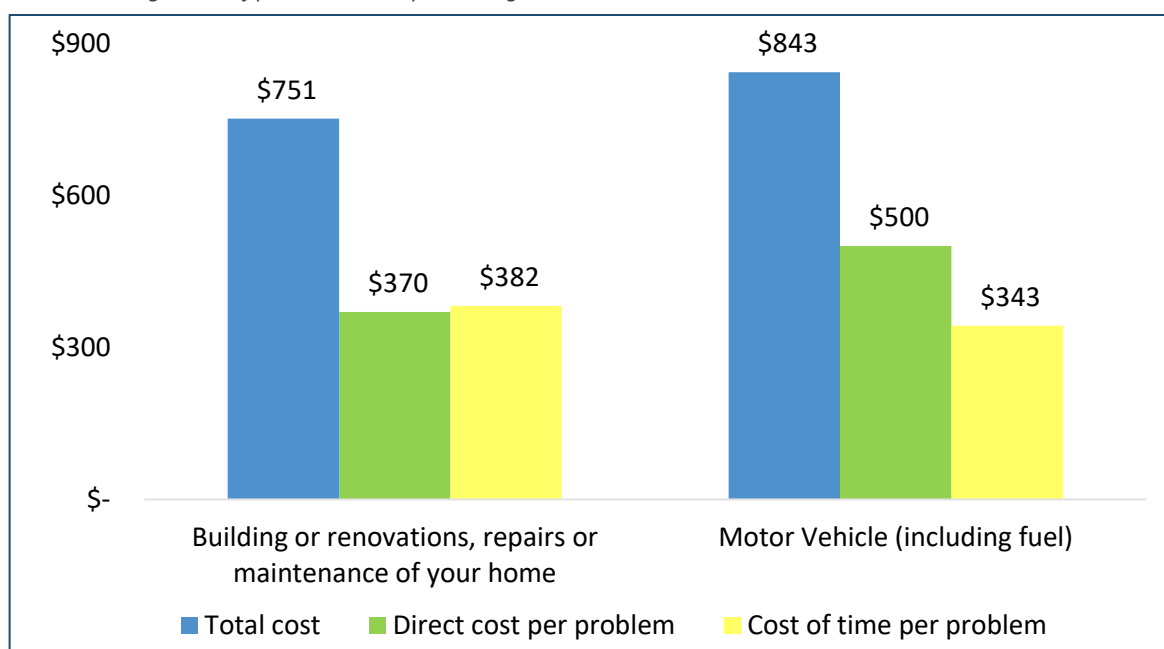
- Fair Trading was rated as being the most 'fair', 'consumer-focused', 'trustworthy' and 'reliable' amongst a range of prompted government and industry organisations
- CHOICE was selected as being the most likely first port of call for consumers looking for advice
- Fair Trading was most conceptually aligned/undifferentiated with the ACCC and CHOICE
- The most frequently cited unprompted function of Fair Trading was providing advice/information on consumer rights
- The most widely known prompted Fair Trading service was its role in dispute resolution, followed by its dispute resolution information services and its consumer rights information service

2. Research background and objectives

2.1. Research background

Consumer detriment when making significant purchases forms a significant burden on New South Wales residents, both through the time and stress involved in handling problems with the products or services sought, and in the direct financial costs incurred by both faults and their resolution. The 2016 Australian Consumer Survey¹ identified the costs incurred by the average person experiencing a problem across a number of purchase types, including the home renovations and motor vehicle areas of interest for this research (albeit with modified definitions; see more below for further details). The results are shown in Chart 1 below.

Chart 1: Average costs of problems when purchasing



Despite these significant costs indicating the importance of clear public sector guidance on these matters, NSW residents' views on how well the government provides information about recourse and resolutions in such circumstances is comparatively lukewarm. The same study found that 54% agreed that the government provided adequate information and advice about consumer law, and 58% that it provided access to dispute resolution services.

In light of these issues, NSW Fair Trading commissioned this study to investigate consumer detriment avoidance behaviour and communications opportunities in New South Wales. The focus of the research is on the decisions, influences, and challenges experienced by consumers *before* they make a significant purchase, how they lead purchasers to seek/not seek reliable consumer advice, and how they can be approached to encourage behavioural change. The research also provides an opportunity to identify the channels and formats of information that would be most effective in increasing awareness, trust, and usage of NSW Fair Trading as a consumer resource.

¹ Australian Consumer Survey 2016, The Treasury, on behalf of Consumer Affairs Australia and New Zealand, 18 May 2016, <http://consumerlaw.gov.au/australian-consumer-survey/>.

2.2. Research scope and objectives

This research was designed to uncover insights informing how consumers make decisions at the times of considering and making large-scale purchases, specifically in terms of the barriers and disincentives to seeking consumer advice. Because the range of potential large purchase items is very broad, the study was restricted in scope to two common categories where post-purchase complaints have been relatively common in the past in NSW:

- Used cars
- Major home renovations (costing at least \$5,000)

There were also a secondary aim of providing insights into the channels and resources currently accessed by consumers when making a big purchasing decision, and understanding the current brand perception(s) of NSW Fair Trading.

As such, the study was designed around two concurrent streams of thought: firstly as a behaviour change exercise, and secondly as a government communications and engagement research piece.

More specifically, the collected insights regarding the following areas:

- Circumstances of most recent purchase in the relevant category
- Amount of research conducted during the purchasing process
- Level of confidence at the time of purchasing and post-purchase satisfaction
- Assessment of the capabilities, opportunities and motivations available to consumers in the lead up to purchasing
- Awareness, usage and satisfaction of resources for conducting research prior to purchase
- Awareness of NSW Fair Trading services available to assist consumers
- Attitudes towards NSW Fair Trading and comparable organisations
- Respondent screening and demographics

The research could be used to inform how NSW consumers might be supported in future by providing:

- A profile of NSW consumers with regards to sources and triggers of decision making behaviour for larger purchases
- An outline of the potential intervention functions and strategies that could inform and customise communications and messaging to consumers and salient specific subgroups thereof
- Insights regarding consumers' preferred information resources and prevailing attitudes towards them

2.3. Theoretical background

2.3.1. Behaviour change theory: the 'COM-B' system

The overarching aim of the campaign can be usefully conceptualised as an exercise in behaviour change. The idea is to establish means by which the NSW general public can be aided to understand the potential for consumer detriment which they face when making 'big decisions', the role of NSW Fair Trading in mitigating that potential, and the value and benefits of consulting NSW Fair Trading to do so.

A relatively recently-constructed and highly practicable framework for developing and implementing behaviour change campaigns and interventions is Michie et al.'s 'Behaviour Change Wheel'². This framework is the result of the systematic collation of 19 theoretical models of behaviour change that have been posited by both academics and practitioners in the field.

Underlying the framework is the 'COM-B' behavioural system, displayed in Figure 1 below:

Figure 1: The 'COM-B' system



This system was produced from a protocol developed by behavioural theorists who outlined three overarching preconditions for an individual voluntarily performing a behaviour/action:

- The 'capability' to do it: including physical and skills-based consideration, and sufficient knowledge;
- The 'opportunity' to do it: including availability, affordability and social acceptance amongst other external and environmental factors; and
- The 'motivation' to do it: the behaviour is the most desirable one to perform in the relevant context, as opposed to a competing one (or indeed to take no action at all).

2.3.2. Behaviour change theory: the Behaviour Change Wheel

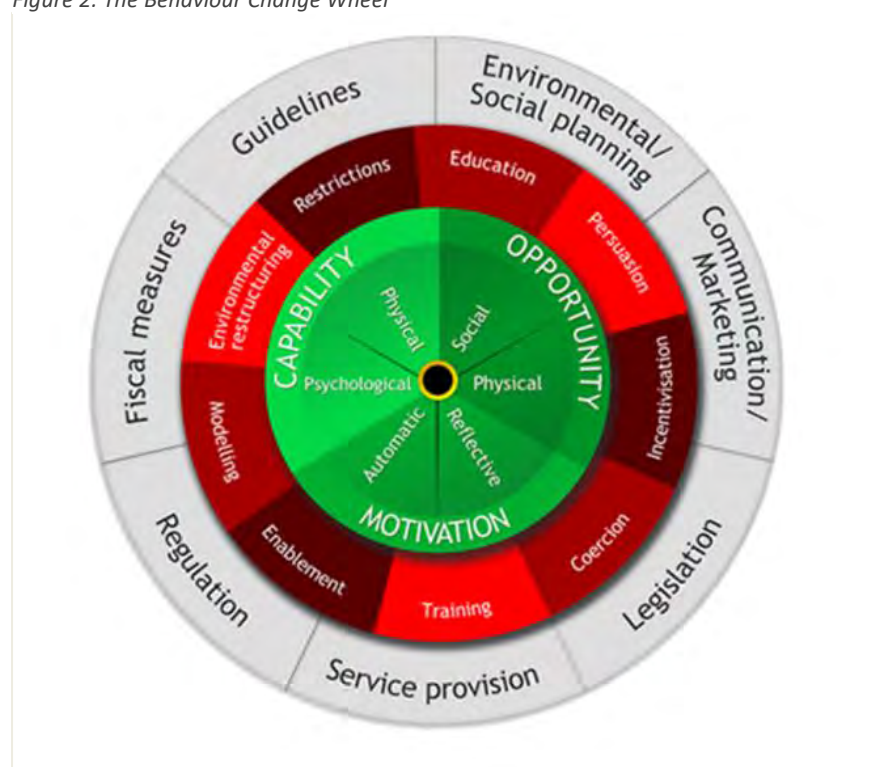
The COM-B model's initial categorisation of consumer decision-making was expanded upon to further break down the elements of a situation which may affect a person's likelihood of behavioural change. For 'capability' this involved a split between physical and psychological factors; for 'opportunity' physical and social factors; and for 'motivation' a reflective and automatic factor;

²Michie, S., van Stralen, M. M., & West, R. (2011). The behaviour change wheel: a new method for characterising and designing behaviour change interventions. *Implementation Science*, 6(1), 42.

that is, the elements of a person's motivation to do or not do something which are rational and considered, and those which are more reactive.

These three sources of behaviour and their respective subdivisions form the hub of the 'Behaviour Change Wheel' model, conceptualised in Figure 2 below:

Figure 2: The Behaviour Change Wheel

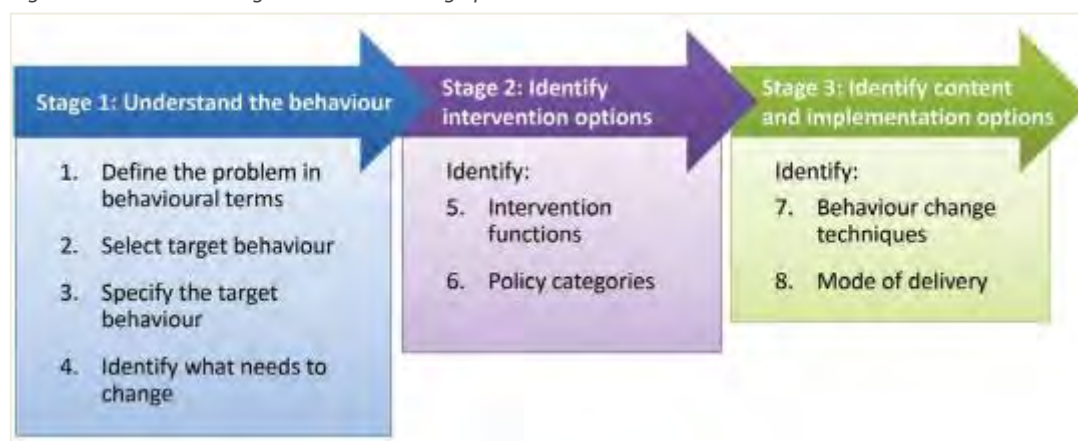


They constitute the hub because it is from these considerations of individuals' (or subpopulations') behaviour that the model can begin to build a comprehensive picture of successful behaviour change interventions.

Surrounding these sources of behaviour is the middle wheel of nine intervention functions, which are defined as "broad categories of means by which an intervention can change behaviour". Depending on which behaviour source(s) prove most central to the issue at hand, different forms of intervention can be operationalised to try and address the behaviour discussed.

The outer wheel comprises seven policy categories that can support the delivery of these intervention functions. The resultant overall process of conducting a behavioural change intervention is summarised in the figure below.

Figure 3: Behaviour change intervention design process



This study primarily focused on stage 1 at the qualitative design and fieldwork and quantitative design phases, with validation of the target behaviours and what needs to change coming via the online quantitative survey. Assessment of potentially suitable intervention functions and policy categories are provided in the analysis in the conclusion to this report, along with preliminary recommendations around content and implementation options.

3. Methodology and sampling

The methodology for this study involved a mixed mode approach with face-to-face qualitative interviews and an online survey.

3.1. Qualitative research

The qualitative research comprised a total of n=14 face to face in-depth interviews, including:

- 8 home renovators (7 completed, 1 planned)
- 6 used car purchasers (5 completed, 1 planned)
- 4 CALD participants, with one interview in each of Mandarin, Arabic, Vietnamese and Korean)
- Interviews in Metropolitan Sydney, Newcastle, and Dubbo

The interviews centred on a 'journey mapping' approach, a technique especially suited for exploratory research among consumers in which not only are the internal thought processes and external influences experienced by participants not known, but determining them is in fact an objective of the research.

A journey mapping approach encourages respondents to discuss their experience from start to finish, with the interviewer prompting consistently along the way. The journey map includes several features which can aid understanding of the key aspects of the experience from a consumer point of view, including:

- Pain points, the moments of greatest stress or frustration
- Delighters, experiences which the participant found especially positive
- Emotions felt at each point in the journey
- Influencers, the external resources reached or consulted during the process, and how they affected the participant's behaviour
- Decision points, when and why the participant made a specific choice about the outcome they were seeking

3.2. Quantitative research

For the quantitative component, a 15-minute online survey was conducted from the 18th July to the 6th August 2017, amongst n=1,500 respondents recruited by AMR's sister company the Online Research Unit (ORU), through their Consumer Panel. The online fieldwork was quota monitored throughout to achieve maximally representative numbers of respondents by age, gender and location as per the NSW adult population profile.

In total, the final sample was broken down by consumer behaviour as follows:

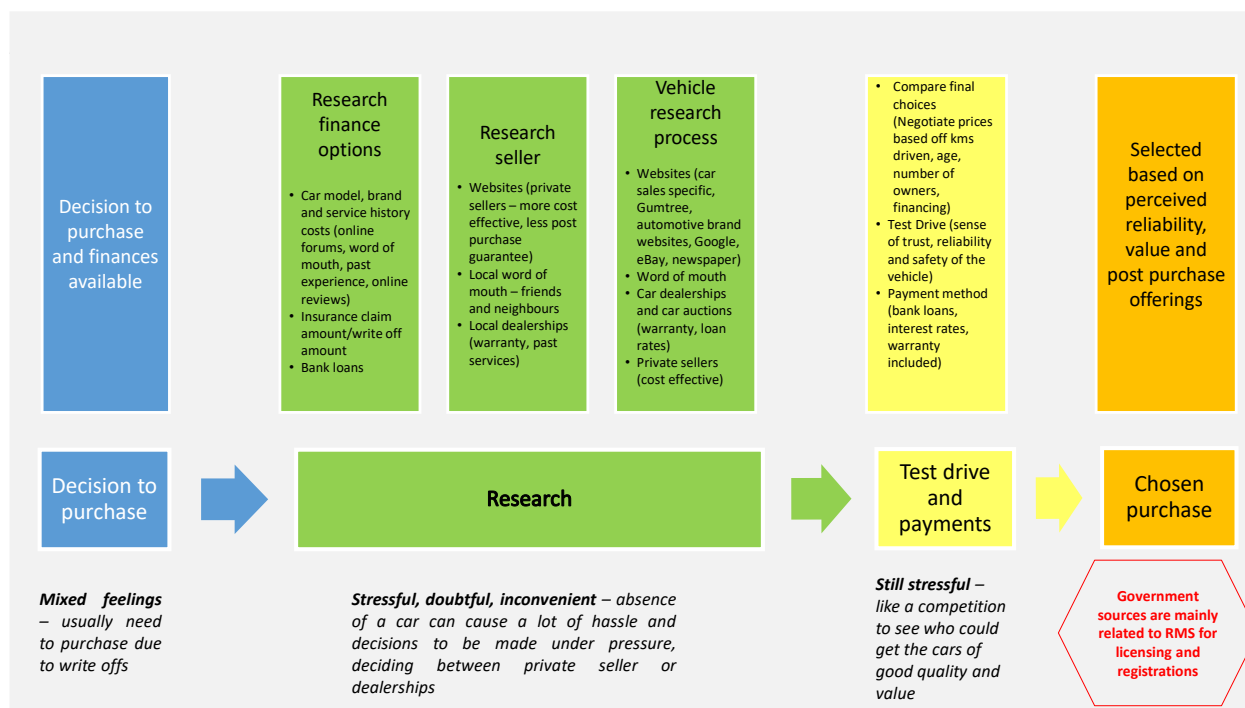
- n=650 used car purchasers
- n=150 planned used car purchasers
- n=650 home renovators
- n=150 planned home renovators

As the sample is based on those who initially self-selected for participation in a research panel rather than a random probability sample, no estimates of sampling error can be calculated. Indeed, all sample surveys may be subject to multiple sources of error, including sampling error, coverage error, and measurement error. Further, as a result of the fact that actual target population

information for the specific consumer subgroups – NSW adults who had purchased in the last 12 months/are planning to purchase in the next 12 months a major home renovation/used car – is not available, the sample from which results are generated and presented in this report is unweighted.

4. Mapping the decision making journey

4.1. Used cars



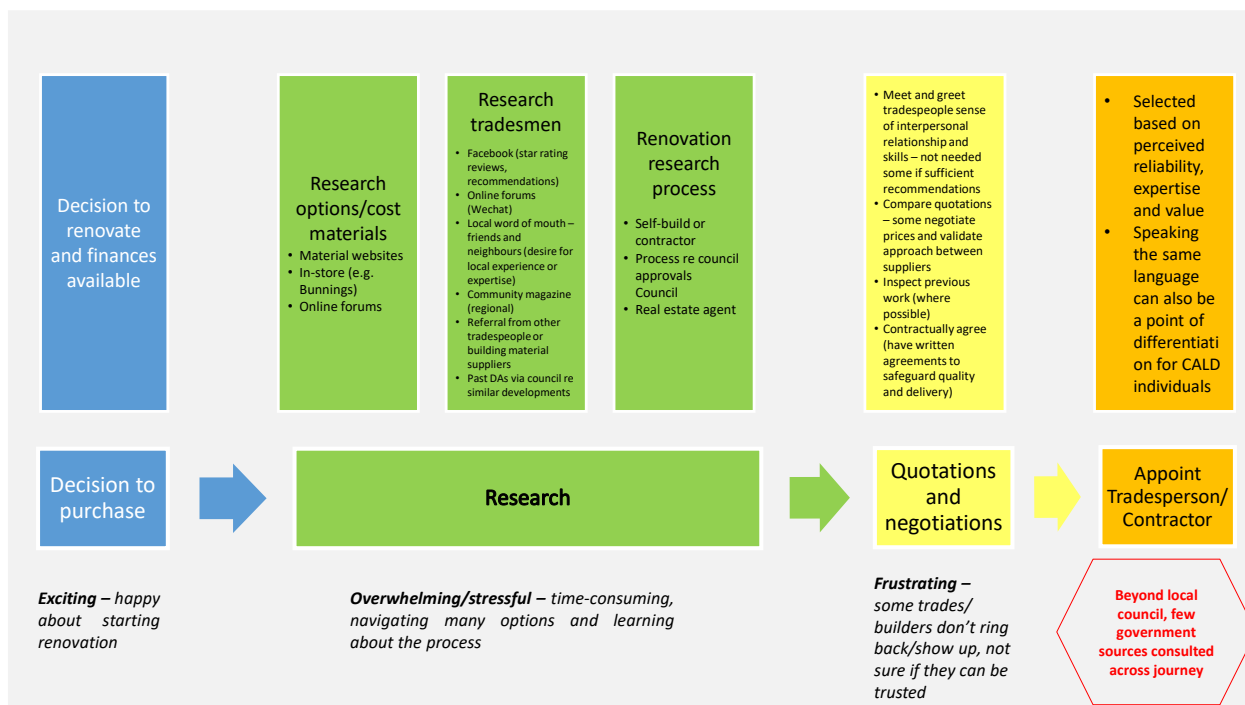
The decision-making journey consumers make to purchase a used car primarily involves two areas of research. One is research done prior to researching the actual vehicle. This can involve finances, bank loans and insurance claim aspects.

A crucial part of deciding on the final purchase for a consumer is also highly dependent on their decision of purchasing from a private seller or car dealership. Various comparisons of pros and cons were made between the two seller options. Some simply wanted a cheaper option with a private dealer, while others valued service and post purchase guarantee higher: *“The confidence and knowledge knowing that from a car yard you have a warranty where from the private person you have nothing.”* Research into these two seller options are common considerations before purchase options can be narrowed down: *“It’s less pressure than (online) you walk into a car yard and they’re onto you.”* While the two seller options have important aspects to be considered, consumers will generally sway towards purchasing from someone they trust: *“I suppose it’s fantastic if I can use my own network and find people who I know and trust who have been down that path or who are experienced in that area.”* This can be through word of mouth or someone they feel they can trust: *“I think at the end of the day, I’m always going to go with people who I have some sort of...I might not know them personally but some sort of connection with.”*

When it comes to deciding on the actual purchase of the car, considerations into the brand, model, kilometres, safety and warranty come into play. Most consumers seek value for money, with some emphasising the importance of longevity of their vehicle purchase: *“I always love value for money. I never liked to buy the cheapest thing on the market, I’m always a bit nervous of the absolute bottom, but I’m not into status either.”*

The method of research for both areas are very similar, with high use of internet search through Google, websites and forums. Word of mouth is also highly valued, along with physical research such as going to car dealerships, doing test drives and visiting car auctions.

4.2. Home renovation services



The journey map categorises consumers' decision making process into phases. In relation to home renovation, the journey is slightly more complex than the purchase of a used car, and is highlighted in the various forms of research prior to making a big purchase decision.

After coming to the decision to renovate their property, the first step is for consumers to conduct some quick desk research. This commonly consists of online research such as Google searches, Facebook, forums and websites: *"Online to begin with. First, I would definitely go online. And then I would probably go to the stores and have a look at everything in person."* For consumers who are less time poor, they visit stores such as Bunnings to have a look at options and availability: *"I wouldn't go out and get a brochure from somewhere, I just don't simply have the time to go out and rake over you know? Get a brochure, it's easier for me to just quickly Google."*

Additional research can be done at the preliminary stage but usually doesn't result in an outcome the consumer is looking for. This research step is a turning point for some in their decision-making process as word of mouth and recommendations are usually sought at this point: *"I prefer to use people that have either been recommended to me by someone."* With home renovations, the delivery of the final result is heavily dependent on the service provider consumers choose (e.g. builders, electricians, council approval management). The repercussions of choosing an unreliable service provider, irrelevant of cost, is acknowledged to be considerable by consumers, which is why word of mouth becomes so crucial for consumers in their decision-making process: *"Their (service provider's) reliability. You know what the pricing obviously was a factor as well, but their reliability."*

Another part of the research process is more interactive, and involves service providers and tradespeople meeting with consumers and providing quotations. This phase can be frustrating for a lot of consumers, as it is more time consuming and often shows signs of unreliability on the

service providers' part: *"I guess sort of a frustration was people not calling you back or not showing up when appointments were made."* The research phase in its entirety is the most painful point of the purchase experience for the consumer: *"Very time consuming, took a lot of time, very little return, very frustrating and stressful. This was probably the worst part of (the experience)."* Consumers generally researched in ways to validate the two primary concerns: cost and quality. The journey to the decision-making is difficult and confusing, as consumers not only start to familiarise themselves with the options in the market, but to also fundamentally decide if they value the cost or quality more in these large purchase decisions.

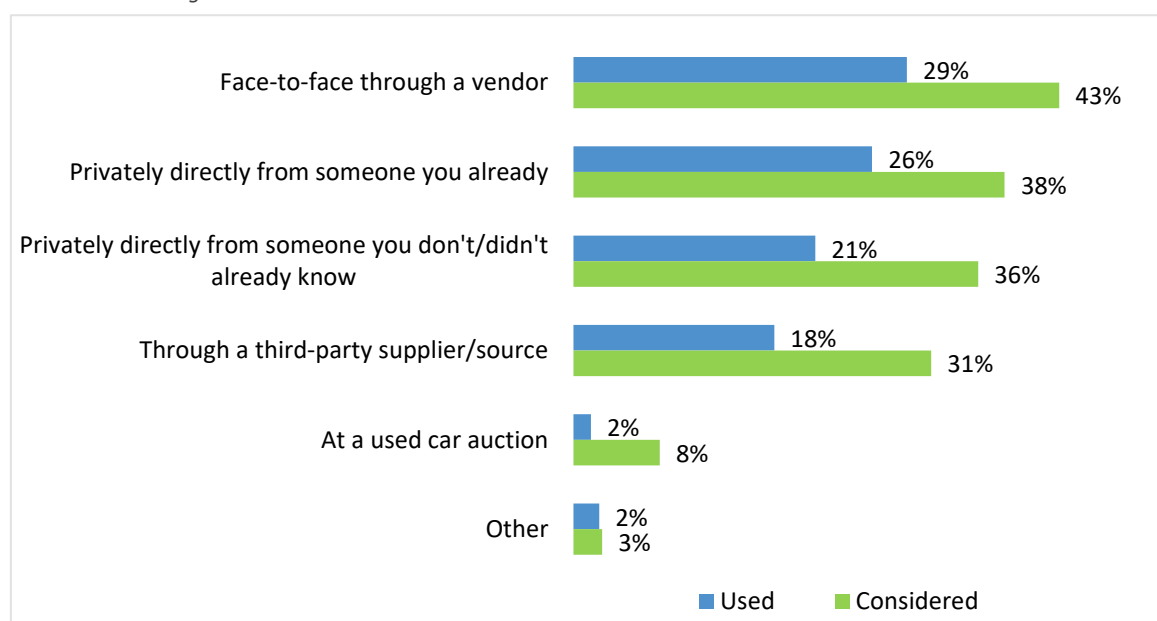
5. Setting the context: last purchasing experience

Before assessing the behavioural triggers regarding the purchasing process of larger items, this section focuses on the circumstances surrounding the most recent purchase respondents had made. Respondents were asked to consider the most recent purchase in order to anchor questions regarding decision making within the foremost experience in their memory, in order to improve accuracy and relevance of response. Insights are provided around how respondents considered purchasing the used car or home renovation service and ended up doing so, the amount of research they carried out prior to purchasing, the level of confidence in their decision at the time of purchasing and the satisfaction they feel having made the decision.

5.1. Purchase methods considered and used

Respondents were queried on the ways in which they considered purchasing their used car or home renovation service, and the eventual resource they used.

Chart 2: Purchasing methods considered and used



Q1. In which of the following ways did/would you consider purchasing the used car/home renovation service?

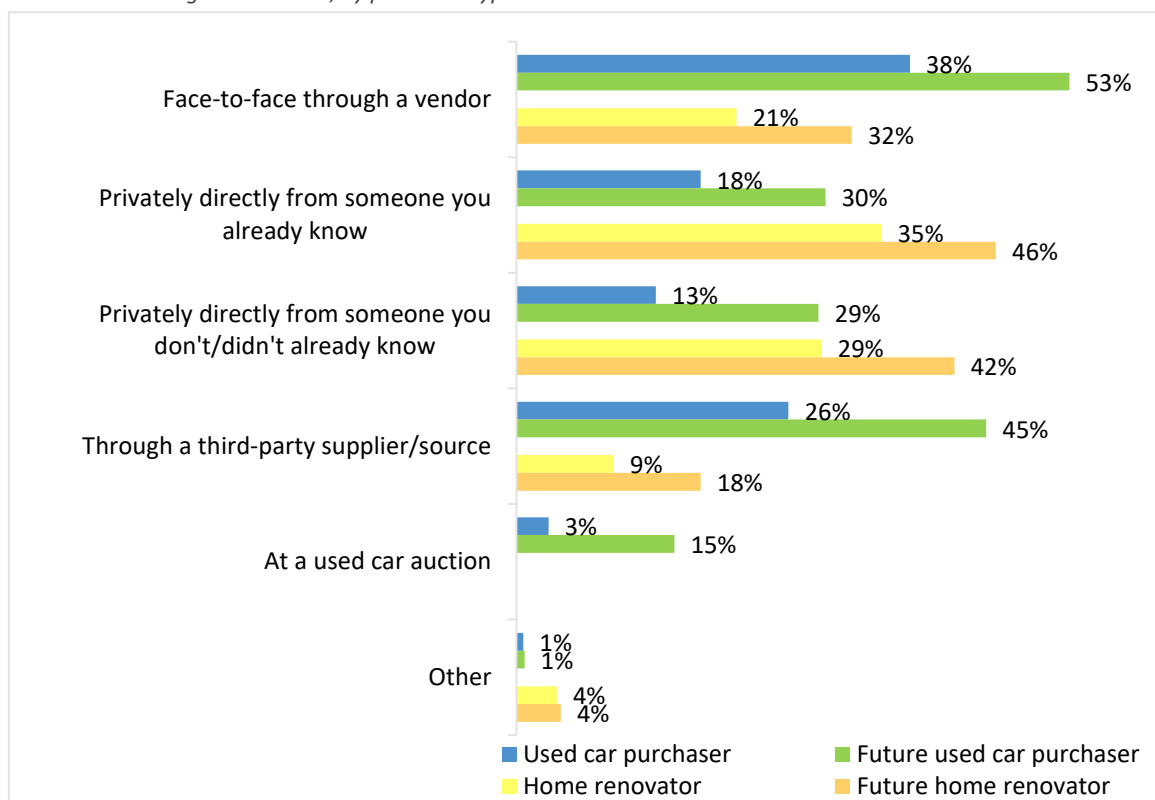
Q2. And in which one of the following ways did you end up purchasing the/would you be most likely to purchase a used car/home renovation service?

Base: All respondents, n=1,500

Face-to-face purchases were most frequently considered and used, followed by private direct purchases and then third-party transactions. Third-party purchases, often from online sources, were more common among those aged 18-24 (used in 33% of cases), while older respondents were more likely to approach someone they already knew (37%). Metropolitan (20%) and CALD (24%) purchasers also more frequently bought from third parties

Those in rural areas were more likely to report buying privately from someone they didn't already know (26%), possibly reflecting the strong sense of community in many parts of regional NSW.

Chart 3: Purchasing method used, by purchaser type



Q2. And in which one of the following ways did you end up purchasing/would you be most likely to purchase a used car/home renovation service?

Base: All respondents, n=1,500

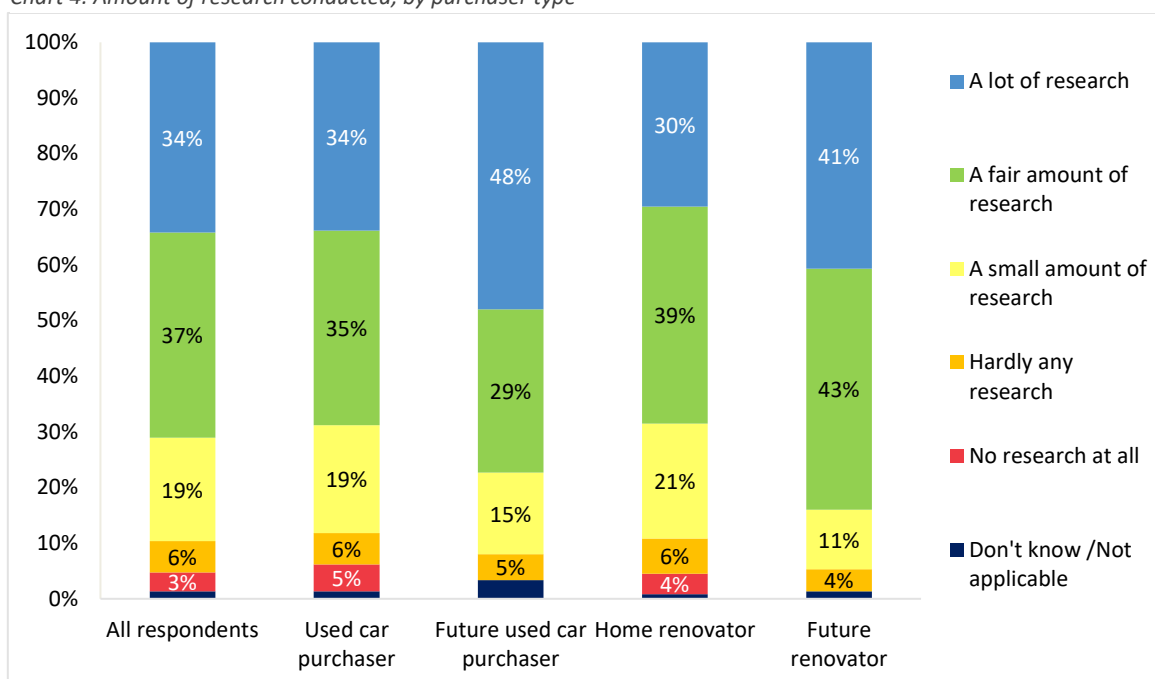
Formal sales through a vendor or supplier were preferred by those looking for a used car, while private arrangements either through known tradespeople or otherwise were more common when seeking home renovations.

5.2. Researching options before purchase

A core concern in this study is an assessment of the amount of research consumers conduct when deciding whether and where to make a large purchase such as a home renovation or used car. This is seen as potentially having a bearing on the likelihood of eventual satisfaction or dissatisfaction with the purchasing decision, and possibly subsequent necessity of dispute resolution in the event of the latter.

Respondents were asked how much research they performed on the different options available to them, whether they felt they performed the right amount of research if they did, and why they didn't perform any research if this was the case instead.

Chart 4: Amount of research conducted, by purchaser type



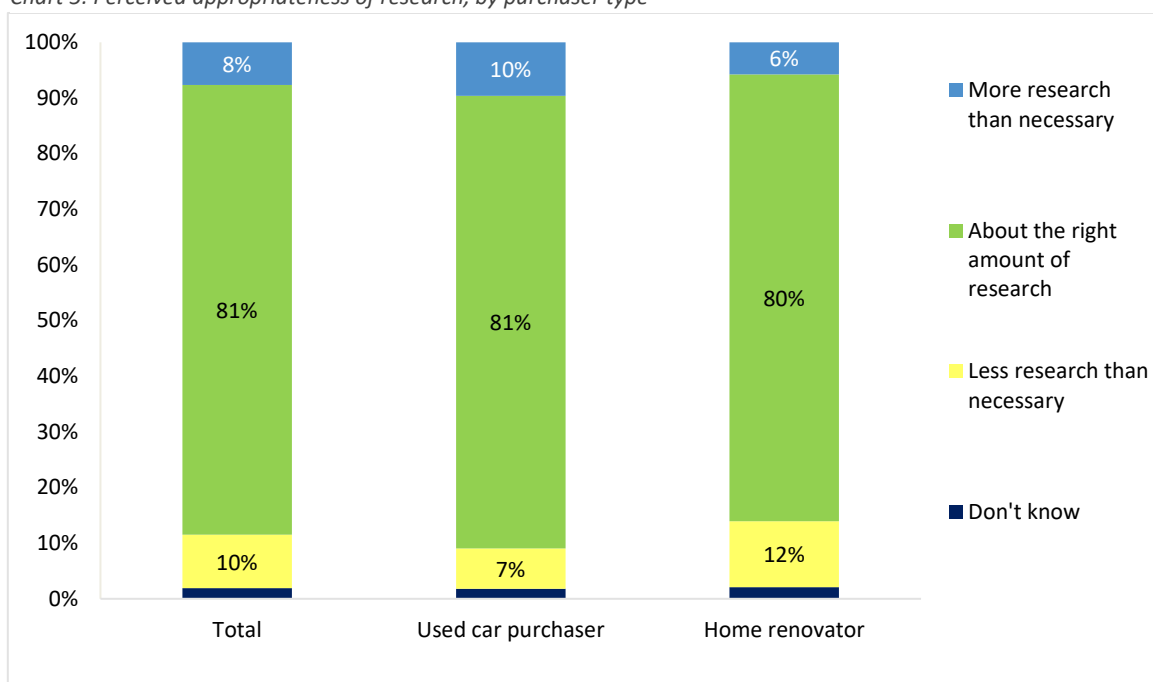
Q3. Before purchasing your used car/home renovation service, how much research on the different options available did/will you do before making the decision about what to buy?

Base: All respondents, n=1,500

More than 7 in 10 consumers (71%) believed they had done 'a fair amount' or 'a lot' of research. This result was consistent across the range of respondent demographic subgroups. A higher proportion of future purchasers of used cars and home renovation services (and especially the former) said they will do a lot of research, compared to the lower proportion of past purchasers who said they *did* do a lot of research.

Those consumers who had made a large purchase in the last 12 months were asked whether they felt they had done the right amount of research in the run up to making their decision.

Chart 5: Perceived appropriateness of research, by purchaser type



Q5. You mentioned you did some research before purchasing the used car/home renovation service. Do you believe you ended up doing...?

Base: All past purchasers who had done research, n=1,136

A large majority of past purchasers who had done research, more than 4 in 5 (81%), believed they had done “about the right amount of research”. Used car purchasers were slightly more likely to have believed they did more research than was necessary, while home renovators were slightly more likely to believe they did less.

Overall, those consumers who had indicated they did a “fair amount of research” were most likely to deem this about right (87%), followed by those who did a lot (84%). More than one in five (22%) of those who did hardly any research or none at all believed it was less than eventually proved to be necessary.

A higher than average proportion of the youngest consumers aged 18-29 believed they did more research than was needed (15% vs. 8% average), as was the case for CALD consumers (13%).

A number of different motivations impacted on consumers’ decisions to conduct research into purchases. In many cases, financial considerations were a key factor motivating consumers to research before they buy:

“I suppose everybody wants to think that they're getting value for money. So that's really important for me. I'm in a position where I consider myself I have to really watch it. Like in terms of my financial arrangements, I have to be very careful to not go too much. And also to be protecting myself for the future. So I have to be quite conservative financially” Female, used car purchaser, Sydney

“Well, finance is everything to us. Basically, we're two salary workers that have worked all our life really and with everything we've got, we've got a little bit of money in the bank, but whatever we've got's in the house, so it's all about building on the asset and we were trying to be very careful to get the right people to do the job because we haven't got the money, or the time, or to have it stuffed up” Male home renovations purchaser, Dubbo

Time and lifestyle are other factors, with some consumers feeling that their ability to research purchases is inhibited by their ease and speed of access to resources:

"I think [shopping around is] really important. I think that today everyone's getting really time-poor. And I catch myself doing it all the time. Sometimes I just go with something because I've seen it. For instance I'm trying to get solar panels for the house right now. And I almost went with the first person I spoke to, just because I'm so time-poor, I just couldn't be bothered going through the process again. Explaining it, talking. So, I think it is really important. Because you can get ripped-off" Female, home renovations purchaser, Sydney

Others still point out that their lifestage – having children, being older with more financial security, and so on – have an impact on the level of 'risk' that large purchases involve:

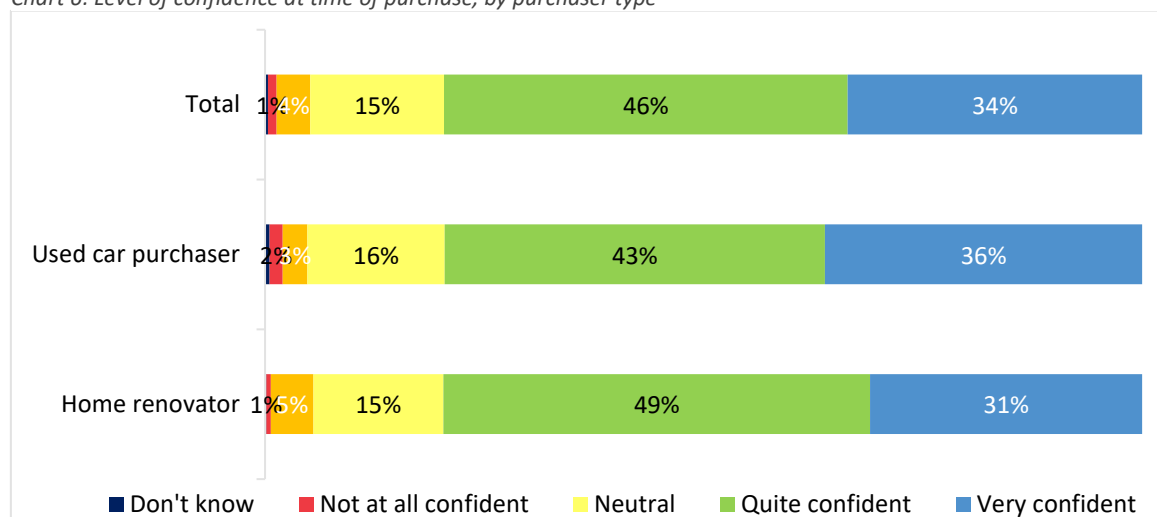
"We're a Mum and a Dad with a child who's [disabled, and] needs continuous help and support, and we're just trying to do our home ... that's tough. I find that pretty hard. It would be nice to know [how to] go to people, the right tradespeople, the right people to get help" Female, home renovations purchaser, Sydney

"I do believe it has to do with time and age, I suppose. 'Cause I look back [to] when we were younger and, you know, if we could save \$50 between two different washing machines, that would be huge. If we could save \$3000 on a car, that'd be huge. If we could save \$1200 on air flights, that'd be huge. Whereas, now, because time restraints are different and our lifestyle is different, we probably don't shop around as much as we used to, and use the resources that are probably out there" Female, home renovations purchaser, Dubbo

5.3. Purchasing confidence

Overall consumers indicated having a relatively high level of confidence at the time of purchase that their used car or home renovation would live up to their expectations in the future.

Chart 6: Level of confidence at time of purchase, by purchaser type



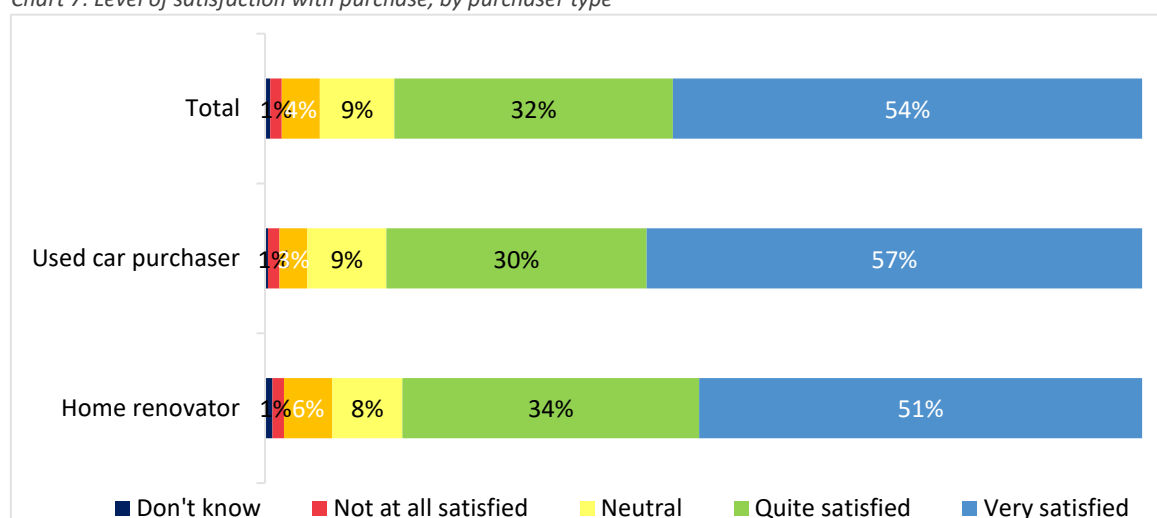
Q6. Thinking about how you felt at the time of purchasing the used car/home renovation service, how confident were you that it would live up to your expectations in the future?

Base: All past purchasers, n=1,200

More than a third (34%) felt 'very confident' at the time, and in sum four in five (80%) were at the least 'quite confident' about it. That said, a significantly higher than average proportion of older consumers (aged 50+) reported being confident, while those under 40 were more likely to report being neutral at best. CALD respondents and those in metropolitan Sydney (with some overlap amongst the two) were also more likely to report ambivalence in terms of the level of confidence they had.

5.4. Satisfaction with purchase

Chart 7: Level of satisfaction with purchase, by purchaser type



Q7. And thinking about how you feel now, how satisfied are you with the car/home renovation service you purchased?

Base: All past purchasers, n=1,200

As can be seen in Chart 7 consumers were on the whole satisfied with their purchase, with more than half (54%) indicating they were 'very satisfied'. This is stable across both used car and home renovation services purchasers.

As with confidence levels however, those under 40 were less likely than average to say they were 'very satisfied' (44%), while those over 50 were more likely (60%). Further, a lower than average proportion of CALD respondents (40%) agreed they were 'very satisfied'.

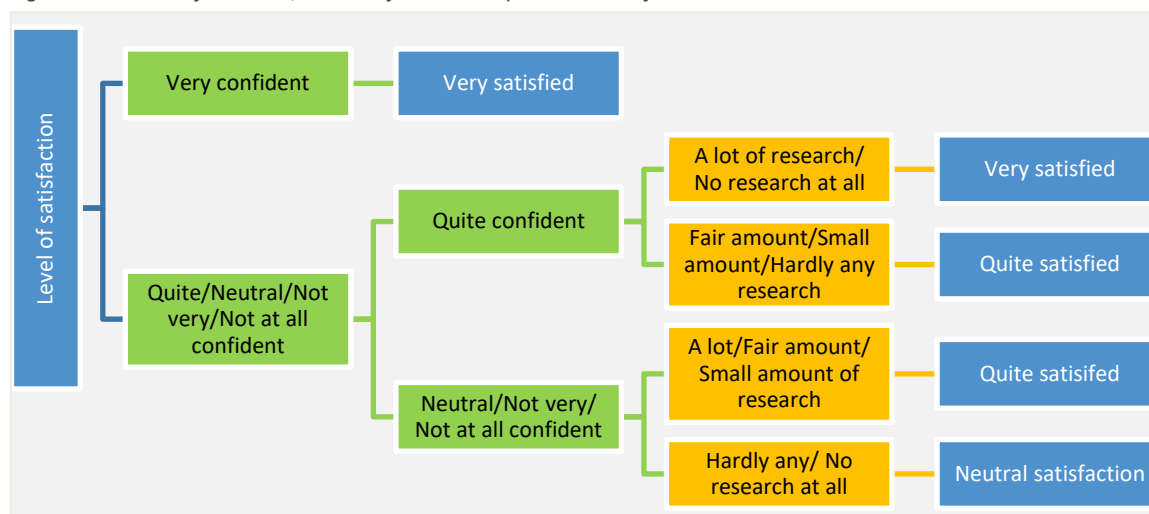
5.5. Effects of research on confidence and satisfaction

What is the relationship between the amount of research consumers conduct prior to making a large purchasing decision, the level of confidence in their decision at the time of making it, and eventual satisfaction after the purchase has been completed?

Intuitively those consumers who profess a relatively high level of confidence in their purchasing decision at the time of making it will be more satisfied than their less confident counterparts. That is borne out in the results of this study: respondents who said they were 'very' or 'quite confident' at the time of purchasing were 7 to 8 times more likely to demonstrate eventual satisfaction with their purchase than those who were not confident.

The amount of research conducted played a lesser but still important role: used car purchasers who conducted at least a fair amount of research were on average 70% more likely to be satisfied than those who didn't; for home renovators the effect was weaker, with researchers in this category being 13% times more likely to be satisfied.

Figure 6: Amount of research, level confidence and purchase satisfaction



How are these three crucial factors in the large purchase decision making journey interrelated, if at all? Figure 6 plots the relationship between the amount of research purchasers performed, the level of confidence they had at the time of purchase and the eventual satisfaction they felt with the product or service they acquired. It shows this by 'branching off' those consumers who responded in a certain manner when the highest probability of a given level of satisfaction is reached, plotting along the way any intermediary effects performing research might have had.

Overall, those consumers who were 'Very confident' with their decision at the time of purchase were most likely to be 'Very satisfied' with the outcome *regardless* of the amount of research they performed.

Amongst those were 'Quite confident', those who performed a lot of research and conversely those who performed none were most likely to be 'Very satisfied', while those who performed some research but not a lot were more likely to be 'Quite satisfied'.

For those consumers who were not very confident or neutral at best, the amount of research conducted made a difference, with more research leading to higher eventual satisfaction. This latter insight was especially prevalent amongst younger respondents. These findings were more or less congruent for both used car purchasers and home renovators.

6. Large purchase decision-making behaviour: capabilities, opportunities and motivation

Having set the context for the purchase, a core strand of this study involved assessing the personal and external preconditions that go towards affecting consumers' decision making behaviour in the process of making large purchases. As outlined in section 2.3 above, these are categorised at a broad level as having capabilities, opportunities and motivations to perform a behaviour or set of behaviours. Table 1 below outlines how those categories are further split:

Table 1: Definitional breakdown of behavioural preconditions

Precondition	Component	Description
Capabilities	Physical	Physical strength, skill, ability
	Psychological	Knowledge, agency, psychological strength
Opportunities	Physical	Geographical availability, resources, time
	Social	Sociocultural factors, social acceptance
Motivations	Reflective	Conscious beliefs, rationalisations, evaluations
	Automatic	Unreflective instincts, impulses, desires, fears etc.

6.1. Descriptive analysis of behavioural preconditions

In order to assess how each of these preconditions impact NSW consumers' decision making process when making large purchases, respondents were presented with a series of statements and asked how much they agree or disagree with them. These statements are categorised in Table 2 below³.

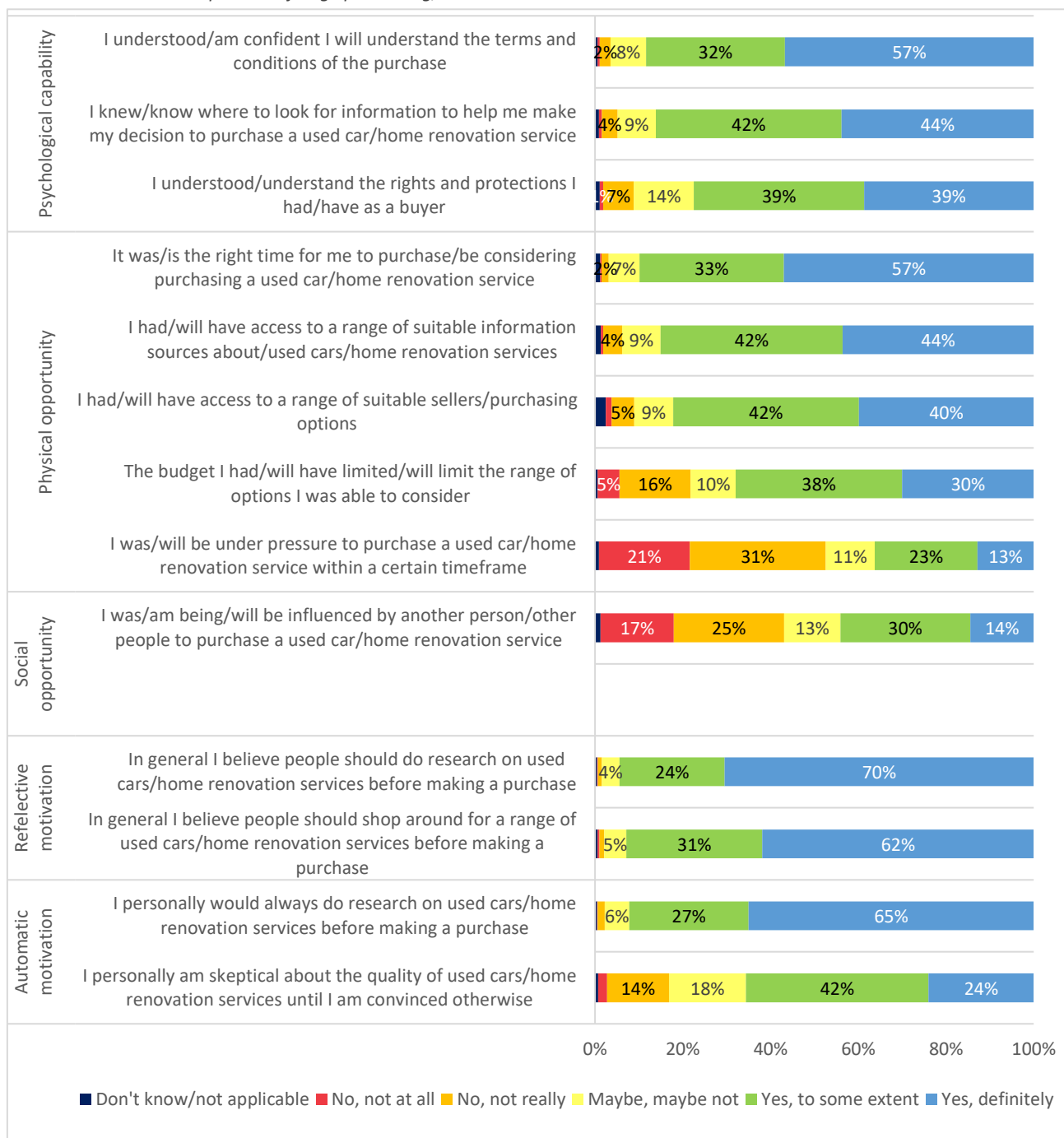
³ The statements have been edited/aggregated here for space-saving purposes

Table 2: Statements representing behavioural components

Component	Statement
Psychological capability	<i>I understood/understand the rights and protections I had/have as a buyer</i>
	<i>I knew/know where to look for information to help me make my decision to purchase a used car/home renovation service</i>
	<i>I understood/am confident I will understand the terms and conditions of the purchase</i>
Physical opportunity	<i>It was/is the right time for me to purchase/be considering purchasing a used car/home renovation service</i>
	<i>The budget I had/will have limited/will limit the range of options I was able to consider</i>
	<i>I was/will be under pressure to purchase a used car/home renovation service within a certain timeframe</i>
	<i>I had/will have access to a range of suitable sellers/purchasing options</i>
	<i>I had/will have access to a range of suitable information sources about/used cars/home renovation services</i>
Social opportunity	<i>I was/am being/will be influenced by another person/other people to purchase a used car/home renovation service</i>
Reflective motivation	<i>In general I believe people should do research on used cars/home renovation services before making a purchase</i>
	<i>In general I believe people should shop around for a range of used cars/home renovation services before making a purchase</i>
Automatic motivation	<i>I personally would always do research on used cars/home renovation services before making a purchase</i>
	<i>I personally am skeptical about the quality of used cars/home renovation services until I am convinced otherwise</i>

Before examining in detail how responses to these statements aggregated at the behavioural component level, a descriptive analysis of responses is useful in setting the context for these higher level insights.

Chart 8: Behavioural components of large purchasing, detailed results



Q8. Does the statement below apply to your situation at the time of purchasing the used car/home renovation service?

Q9. Does the statement below apply to you in terms of your intention to purchase a used car/home renovation service?

Q10. Does the statement below apply to you in terms of your purchase of a product such as a used car/service such as a home renovation service?

Base: All respondents, n=1,500

Majorities of respondents indicated that most of the prompted statements applied to their situation, with strong agreement that it had been the right time to make the purchase (90% 'Yes, definitely' or 'Yes, to some extent'), that they could understand the terms and conditions (88%), and that there were resources for information available (85%) which they knew where to look to find (85%).

Less than half (44%) of respondents indicated that they were influenced by others to make their purchase, and just over one in three (36%) agreed that they were under pressure to buy within a certain timeframe

Beliefs about access to and use of consumer information varied widely by demographics, with younger consumers, those from CALD backgrounds, and those planning to purchase in the next 12 months less likely to demonstrate confidence in terms of psychological capabilities and physical opportunities.

By contrast, beliefs about the range of information and purchase options available were very steady when analysed by demographics.

In terms of motivational preconditions of behaviour, a very large majority of respondents agreed that consumers should carry out research before making major purchases (94%). Similar proportions agreed that consumers in these situations should shop around (93%) and that they would personally carry out research (92%).

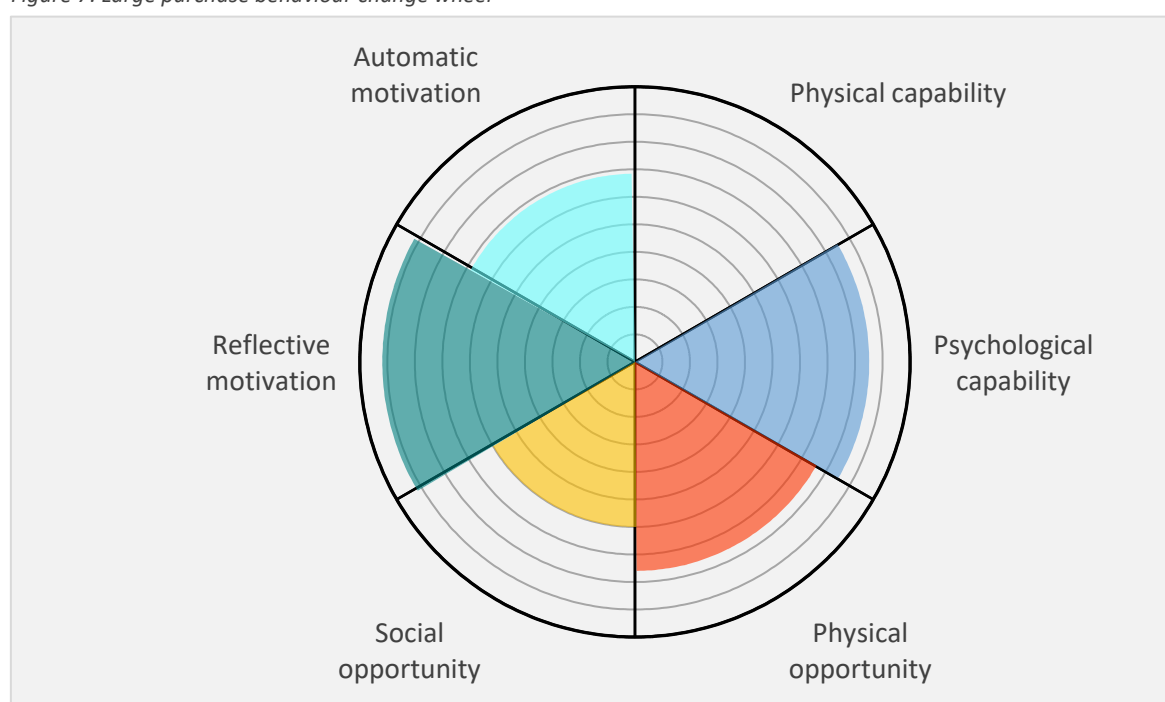
A smaller proportion (66%), indicated that they were personally skeptical about the quality of used cars / home renovation services unless convinced otherwise, with less than one in four (24%) attesting that this is definitely the case for them.

These results were generally very steady across population subgroupings, with the exceptions that some younger respondents, especially those aged 30-34, were less likely to believe that research into large purchases was necessary, and that CALD respondents were more likely to indicate a lack of trust in the quality of products and services generally (76%).

6.2. The large purchase behaviour change wheel

The statements that go towards making up the behavioural preconditions and their subcomponents can usefully be aggregated and modelled as constituents of a 'behaviour change wheel', as displayed in Figure 7 below.

Figure 7: Large purchase behaviour change wheel

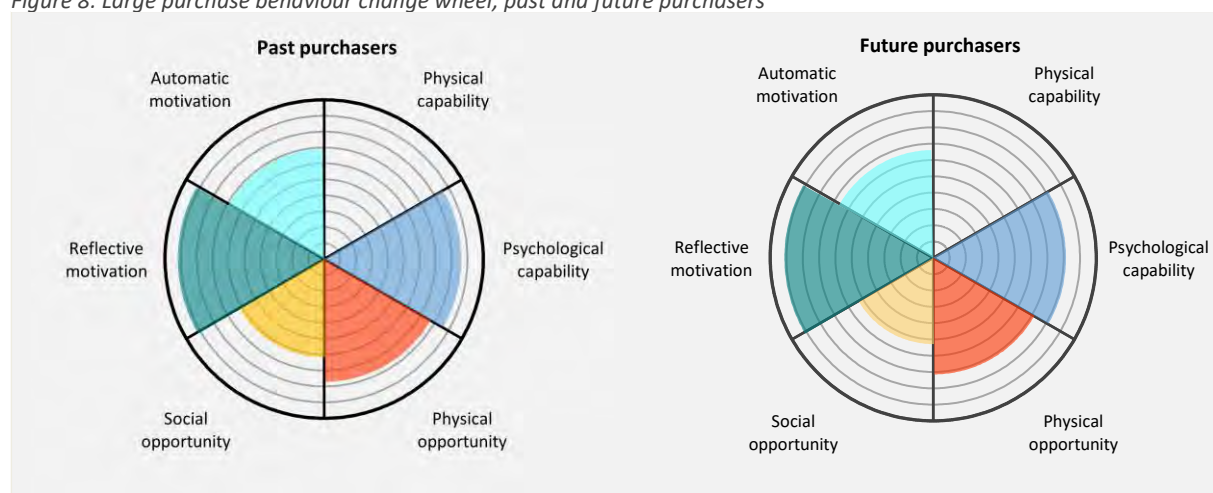


Here we can see that purchases of used cars or home renovation services in NSW overall trend most strongly in the areas 'Reflective motivation' and 'Psychological capability': in other words purchasers are self-reportedly most adept or predisposed to consciously believing it is necessary to do research and to shop around for a product, as well as feeling relatively confident in their personal understanding of the purchase conditions and obligations during the sale process.

It should be noted that 'Physical capability' is part of the underlying theoretical behaviour change system but does not come into play for these categories. In addition, 'Social opportunity' in this study's model relates to the level of influence someone else is having on the purchase: the further towards the edge of the wheel this component is, the more individual autonomy consumers indicated they had on average.

There were subtle differences between the two categories of used cars and home renovation services, with the former achieving slightly lower scores on the 'Physical opportunity' and 'Reflective motivation' dimensions. A somewhat more significant distinction was seen between recent past purchasers of used cars or home renovation services, and those will be doing so in the next 12 months as demonstrated in Figure 8:

Figure 8: Large purchase behaviour change wheel, past and future purchasers



Future purchasers were on the whole less confident about the factors that make up their 'Psychological capability' and 'Physical opportunity' to make a decision, were less likely to report autonomy in decision making and were on the whole more sceptical about getting a satisfying result. This relative lack of apprehension in the past purchaser group could be ascribed to having been through the relevant process recently and having more experience and satisfaction: the difference in experience vs. expectation could have potential implications for future campaign strategy and messaging formation.

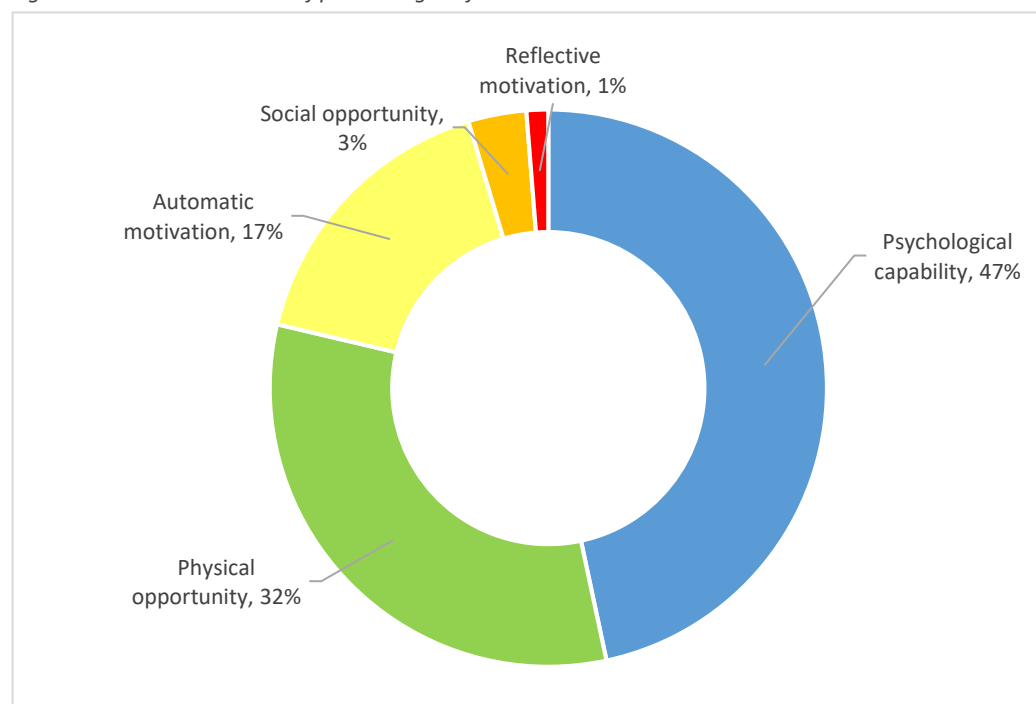
In terms of differing behavioural profiles amongst the various demographic subgroups responding to the survey, older 'Empty Nester' lifestyle respondents had significantly higher scores on these components, while those in the 'Young Family' lifestyle trended lower on 'Physical opportunity', likely being more time and cash poor; and 'SINKS' (single income, no kids) and 'DINKS' (double income, no kids) with less life experience were less likely to score highly on 'Psychological capability'.

On the whole CALD respondents, those with lower household incomes and those living in Sydney had lower behavioural component scores. Finally, female respondents ended up with slightly lower self-reported 'Psychological capability' and 'Physical opportunity' scores.

6.3. Behavioural drivers of decision making confidence

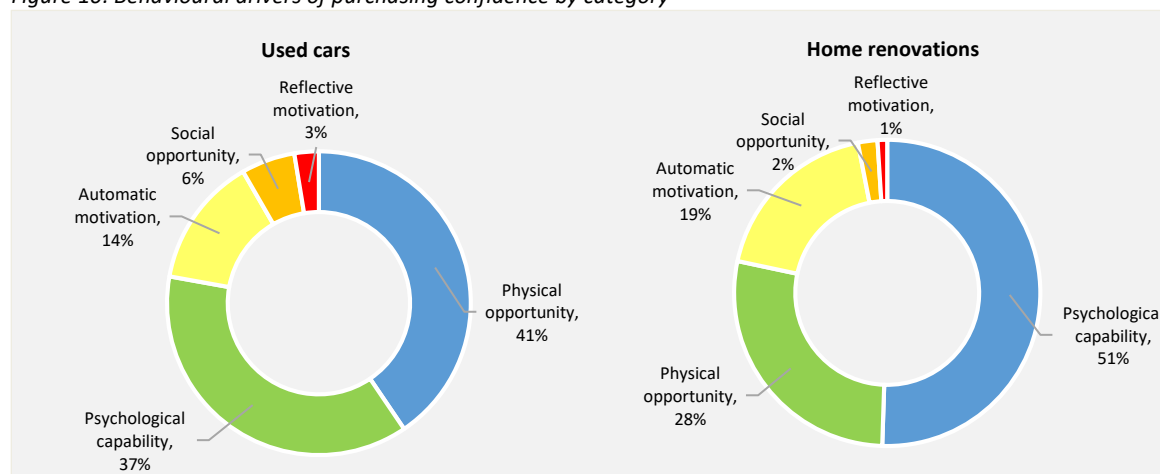
What effect do the behavioural preconditions so-far discussed have on the level of confidence at the time of deciding on which product or service to purchase? Overall, 18-19% of the variation in responses for level of confidence was explained by the factors included in the behaviour change wheel. The most important precondition was 'Psychological capability', accounting for almost half (47%) of the behavioural effects, followed by about a third (32%) for 'Physical opportunity', as displayed in Figure 9 below.

Figure 9: Behavioural drivers of purchasing confidence



The effects of these behavioural preconditions and the nature of these effects did differ by purchasing category: for used car purchasers they had less of an overall effect (accounting for 15% of the variation), while for home renovators the effect was larger than average (23%).

Figure 10: Behavioural drivers of purchasing confidence by category



In Figure 10 the differences between behavioural drivers of purchasing confidence is quite clear. For used car purchasers the top driver was having the 'Physical opportunity' to purchase a car: specifically a good range of purchasing options and information sources and adequate time and

budget to make the purchase. By contrast, 'Psychological capability' was the most important factor for home renovators: understanding where to go for information, what their rights were and the details of the terms and conditions of the contract. Ramifications of these findings in terms of design of potential communications are discussed in the conclusions section below.

7. Information resource awareness and preferences

Having gone some way to establish the context in which large purchases were made and the behavioural foundations for decision making behaviour and confidence therein, another core aspect of this study was to investigate where consumers are going to research available options and whether they were satisfied with the resources they made use of.

7.1. Top-of-mind awareness of information resources

Respondents were asked to list up to five unprompted the sources they consulted; a large range of spontaneous answers were collected, and the top 15 of these are displayed in Chart 9 below:

Chart 9: Spontaneous mentions of information resources



Q11. Where do you go or who do you speak to when researching used cars/home renovation services to purchase?

Base: All those who did/will do research, n=1,429

The top three unprompted responses were self-directed and informal information channels: nearly two in three (63%) spontaneously mentioned the internet or a Google search, which were followed by friends/peers and family. These were followed by more specialist and/or direct sources of knowledge such as magazines, car dealerships and tradies. Two per cent of respondents mentioned Fair Trading unprompted, and these were all those who had recently renovated their home or will be in the next 12 months.

A significantly higher proportion of home renovators mentioned online and friends/peers spontaneously than used car purchasers, as was the case with magazines and newspapers. Used car purchasers were more likely to spontaneously mention reviews and forums/blogs as sources to be consulted.

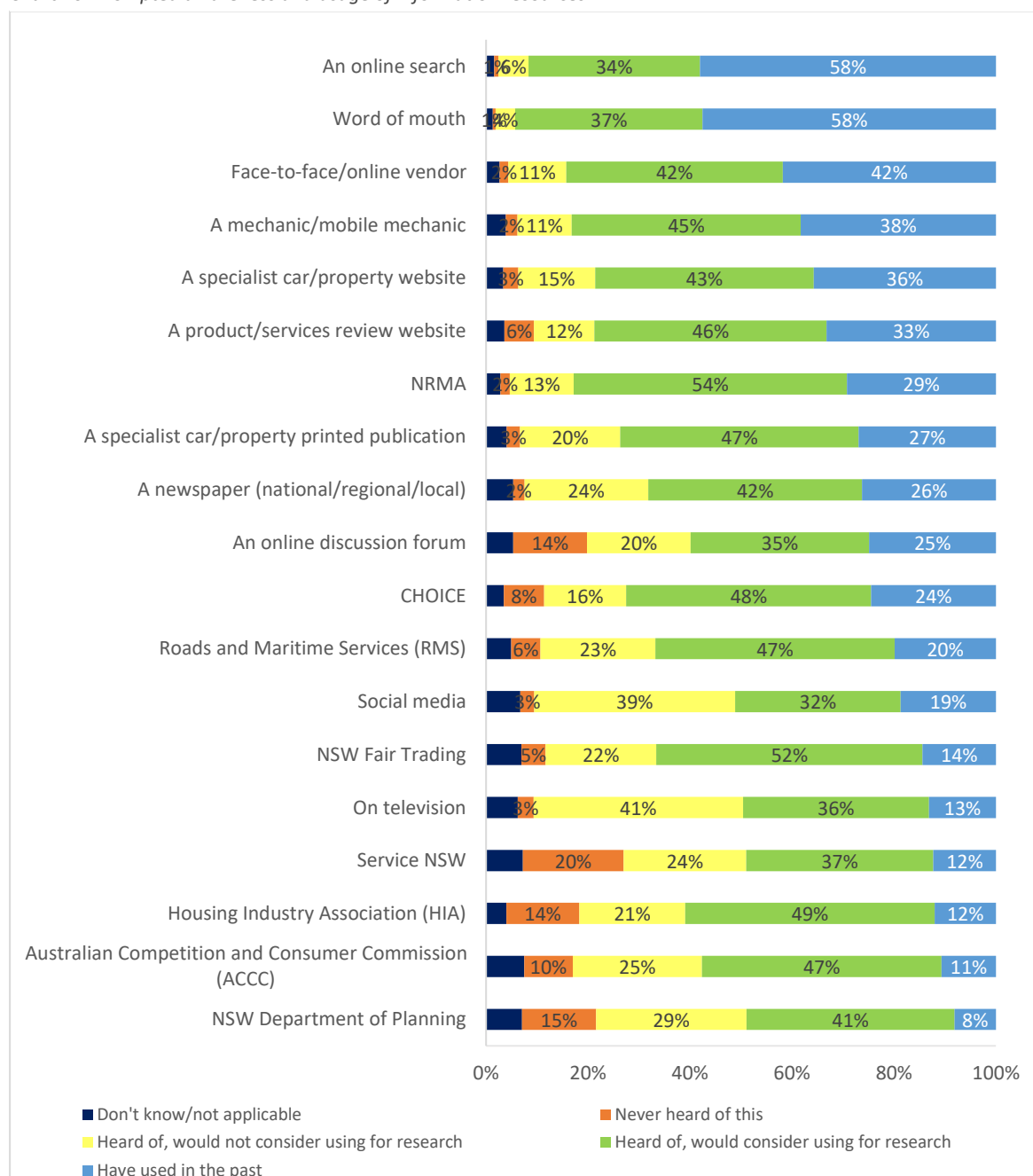
Female respondents were more likely to have spontaneously mentioned friends and family members as sources of information than males, while the youngest respondents were more likely

to mention family members. Finally, a smaller than average proportion of CALD respondents spontaneously mentioned the internet as a resource.

7.2. Prompted usage and awareness of information resources

Respondents were prompted with a large range of potential avenues of information regarding large purchases, and asked whether they had used or had heard of/would use each one. Results are displayed in Chart 10 below:

Chart 10: Prompted awareness and usage of information resources



Q12. Have you ever or would you ever use the below resource to research used cars/home renovation services before making a purchase?

Base: All respondents, n=1,500

When prompted for a variety of channels, responses were largely in line with spontaneous answers, with online and word of mouth being the most popular, followed by specialist forums/routes such

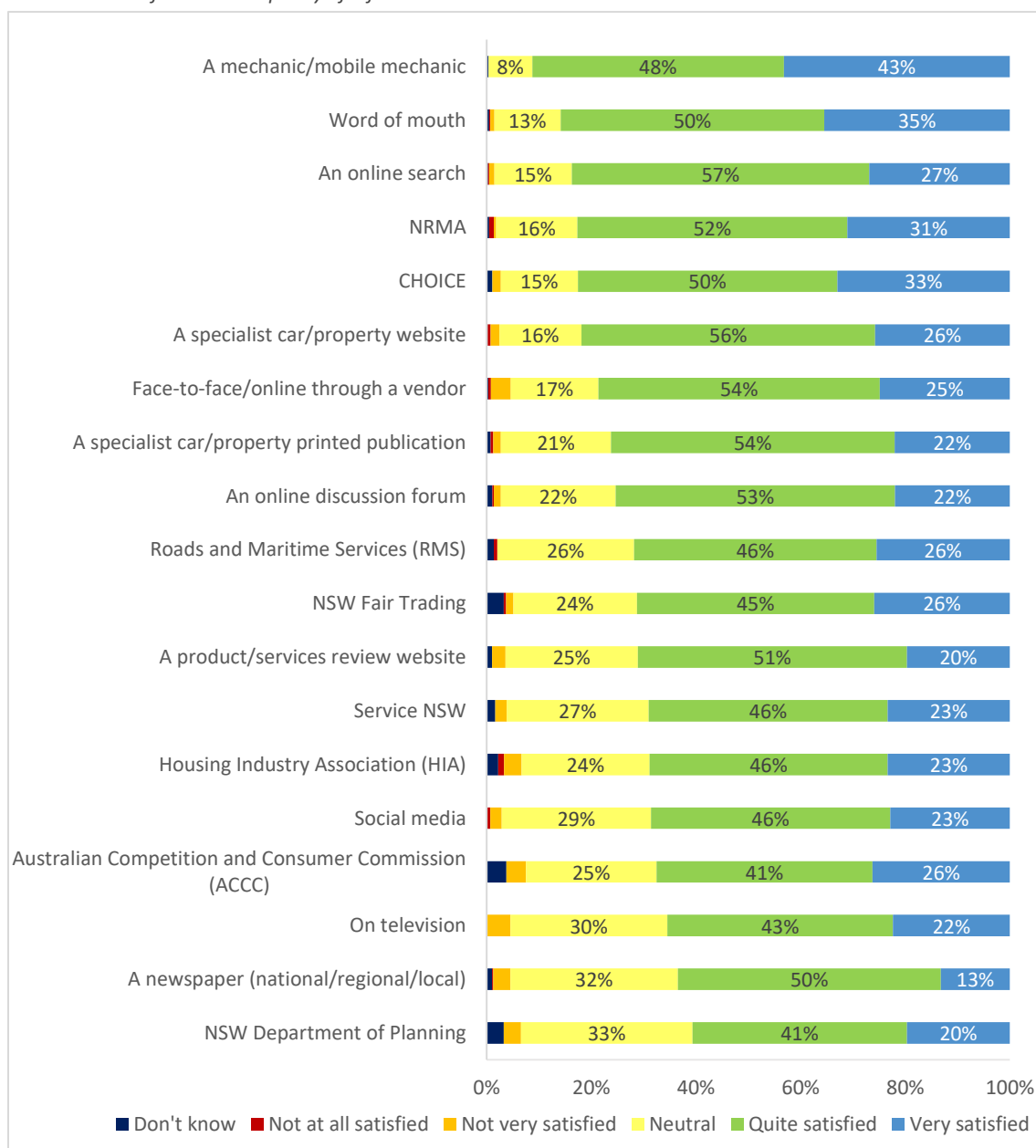
as a mechanic or a specialist website. In terms of having either used a resource, or having heard of it and indicating they would use it, a specialist website was more popular amongst car purchasers, whereas word of mouth and CHOICE were more popular amongst home renovators. Those in metropolitan Sydney favoured some of the online resources listed than those in regional NSW, as was the case for younger respondents under the age of 40 and young families, as well as CALD respondents.

Amongst those who had head of Fair Trading but would not consider using it, a higher proportion were males and those over the age of 50.

7.3. Satisfaction with quality of information

Respondents who had used any of the services were asked how satisfied they were with the quality of the information received.

Chart 11: Satisfaction with quality of information



Q13. How satisfied were you with the quality of information provided by the resource below?

Base: All respondents who had used each service, n=various

In general there were relatively high levels of satisfaction with the information received, with home renovators being slightly more satisfied with information they received face-to-face, either via word of mouth or directly from a vendor, as well as through Fair Trading and on social media. Younger respondents were more satisfied with the quality of information they received through review websites and the RMS.

7.4. Consumer resources – what do purchasers want?

The perceived accessibility of resources was important to consumers, who often didn't want to feel as though they had to seek technical or legal information – but rather wanted simple guides to help them understand their rights:

"Online, website, Facebook. Maybe there's also provision for when you buy a block of land or something off local council [you] even get some sort of sheet sent out"
Male, home renovations purchaser, Dubbo

"[Online is] where I access most of my information. I wouldn't go out and get a brochure from somewhere, I just don't simply have the time to go out and rake over you know? Get a brochure? It's easier for me to just quickly Google" Female, home renovations purchaser, Central Coast

On the other hand, some consumers were happy to rely on more informal means of advice and information, especially when it came from a trusted source in their community/environment:

"We just kind of spoke to people ... my husband been on the fire service within the area. They have somewhere that they [meet up] every week and they do all their practises and their training. Everyone just talks ... That group is made up of about 25 people, and those 25 people are all residential owners in the area" Female, home renovations purchaser, Sydney

"The tiler and the handyman, through Facebook. The painter was a local, like a, I knew that person and I asked him to do it. So that's that part. I just put in 'Looking for a Tiler' [on Facebook] and it was amazing, just going 'ding, ding, ding, ding,' and often it was the same person saying 'yes, recommend, yes, recommend, yes, recommend,' and then another person would chime in" Female, home renovations purchaser, Dubbo

For many consumers, the idea of accessible online resources such as forms, ratings, and databases were very well received:

"I don't know who is a good builder or which company can provide quality or guarantee their craftsmanship. If I can research on an official website all builders then I will have the confidence to choose a builder without family or friend's referral or through the word of mouth."
Chinese speaker, Female, home renovations purchaser, Sydney

"I guess if there was a database where I could have looked if the independent companies had insurance or didn't. If I had known there was somewhere, I probably would have used that as well. Just to double check that you know everything was okay with them" Female, home renovations purchaser, Central Coast

8. Fair Trading ratings, comparisons and awareness of functions

8.1. Fair Trading and comparator brand characteristics

An important function of this study was to test consumer attribution of a set of brand characteristics to Fair Trading and other similar agencies and organisations to test for commonalities and differentiators amongst the group. Table 3 lists the full set organisations and characteristics as was displayed to respondents:

Table 3: Organisations, characteristics and descriptions

Organisation	
NSW Fair Trading	
Australian Competition and Consumer Commission (ACCC)	
CHOICE	
Service NSW	
NRMA	
Roads and Maritime Services (RMS)	
Housing Industry Association (HIA)	
NSW Department of Planning	
Describes none of these	
Don't know	
Characteristic	Description
Reliable	<i>I can rely on the advice they give me</i>
Trustworthy	<i>I trust this organisation to be honest and truthful when I deal with them</i>
Clear	<i>The information this organisation provides me is clear and easy to understand</i>
Consistent	<i>I know I will always receive the same service and advice every time I deal with this organisation</i>
Leader in its field	<i>This is one of the first organisations I would go to for information and advice</i>
Fair	<i>This organisation treats everyone equally, without discrimination or favouritism</i>
Weak	<i>This organisation has no real power and is not effective</i>
Old-fashioned	<i>This organisation is behind the times and outdated</i>
Consumer-focused	<i>This organisation mostly helps consumers with their problems and complaints against traders</i>
Trader-focused	<i>This organisation mostly helps traders and businesses</i>

On the whole there was not a large amount of differentiation between many of the prompted organisations, with some key standouts.

Table 4: Brand characteristics ratings

	NSW Fair Trading	ACCC	choice	Service NSW	NRMA	Roads & Maritime	HIA	NSW Planning & Environment	None
Fair	48%	36%	36%	28%	19%	17%	10%	9%	6%
Consumer-focused	46%	35%	40%	15%	16%	8%	5%	4%	5%
Trustworthy	46%	40%	43%	28%	25%	18%	11%	10%	6%
Reliable	43%	34%	40%	26%	25%	18%	11%	10%	6%
Clear	32%	23%	40%	23%	23%	14%	7%	6%	9%
Consistent	31%	25%	31%	24%	22%	15%	8%	8%	10%
Trader-focused	19%	15%	8%	9%	8%	5%	21%	9%	18%
Leader	22%	17%	32%	14%	21%	9%	7%	3%	13%
Old-fashioned	12%	10%	8%	11%	6%	7%	7%	10%	33%
Weak	9%	13%	13%	12%	5%	4%	7%	7%	33%

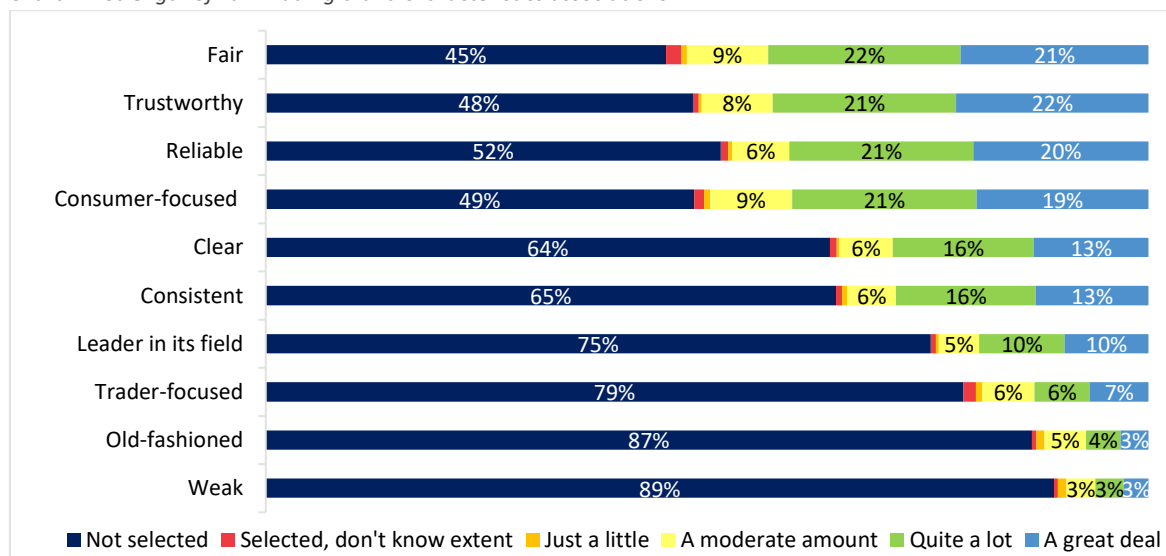
Q14. Which of the following descriptions do you believe could be used to describe the organisations listed below?

Fair Trading was singled out as being the most 'fair', 'consumer-focused', 'trustworthy' and 'reliable', and as 'consistent' as CHOICE, with the latter edging Fair Trading and NRMA as being the most likely first port of call for consumers looking for advice ('Leader in its field'). Fair Trading was most conceptually aligned/undifferentiated with the ACCC and CHOICE.

8.2. Strength of Fair Trading brand characteristics associations

Those familiar with NSW Fair Trading were also asked to identify to what extent the characteristics they had ascribed it applied. Results are presented in Chart 12 below:

Chart 12: Strength of Fair Trading brand characteristics associations



Q14. Which of the following descriptions do you believe could be used to describe the organisations listed below?

Q15. You mentioned the below description applies to NSW Fair Trading. To what extent do you believe this is the case?

Base: all respondents aware of NSW Fair Trading, n=1325

The quality of being 'fair' was both most commonly selected (55%), and most commonly described as applying 'quite a lot' or a 'great deal' (43% of all aware). This may partly reflect its use in the name of NSW Fair Trading. Similar proportions ascribed the top two options to the attributes 'trustworthy' (43%), 'reliable' (41%) and 'consumer-focused' (40%). On the other hand, small

proportions felt that NSW Fair Trading could be described as a 'leader in its field' (20%), 'trader-focused' (13%), 'old-fashioned' (7%) or 'weak' (6%).

Used car purchasers were more likely to describe Fair trading as 'fair' than home renovators, while a higher proportion of male respondents vs. female respondents described the organisation as 'reliable' but also 'old-fashioned'. Respondents in metropolitan Sydney were more likely to deem Fair Trading 'clear' and 'consumer-focused' than their regional NSW counterparts. A higher than average proportion of younger respondents (under 40) believed 'trader-focused' described Fair Trading a great deal or quite a lot, while conversely all respondents with a tertiary-level education were more likely to believe it was predominantly 'consumer-focused'. Finally, a higher proportion of CALD respondents believed Fair Trading was 'clear' but also 'old-fashioned' than English-only respondents.

8.3. Fair Trading – interactions and perceptions

Participants expressed some common views on the role and responsibilities of Fair Trading. It was mentioned that the organisation was widely seen as a body to approach *after* something went wrong. However, participants were positive about the option of approaching Fair Trading before making major purchases, citing its trustworthiness as a government body and recognisable name:

"You'd probably think you just ring them when you have a problem, not before getting yourself into a problem or coming across a problem ... [but] I think, I'd hope [people would] think it was very credible. It's a government run thing" Male, used car purchase planner, Newcastle

"I don't know, you always threaten Fair Trading when something goes wrong!"
Female, home renovations purchaser, Dubbo

"Well, I only saw Fair Trading as a complaint type agency. Now I know that you can actually do some more research through them with tradesmen and stuff ... I think it should [be communicated to consumers], yeah. Well, maybe I was naïve and didn't know, but I don't think it is distributed enough so people do know that you have that sort of avenue to check people out" Male, home renovations purchaser, Dubbo

There was less consensus on how an improved role for NSW Fair Trading would 'look', with some consumers valuing the idea of a more obvious shopfront, others happy to receive print resources, and others interested in receiving communications via online or radio media:

"I suppose there's the Fair Trading Office. People would know where it was and if it was to offer ... there used to be [one in Dubbo]. I did go in there once a few years back ... sometimes you can't get through what you are trying to say online, whereas if go in, face to face, with a person, they know how to word it, or tell you 'you need to do this or this'" Female, used car purchaser, Dubbo

"There are websites, car sales or car guides, that give you a checklist – because I found them – but I think it just needs to go a little bit further in helping you to make sure that everything is right. But at the same time, to have a one stop shop that gives you all the advice would be great. And support structures that you pay the going rate for would be good" Female, used car purchaser, Sydney.

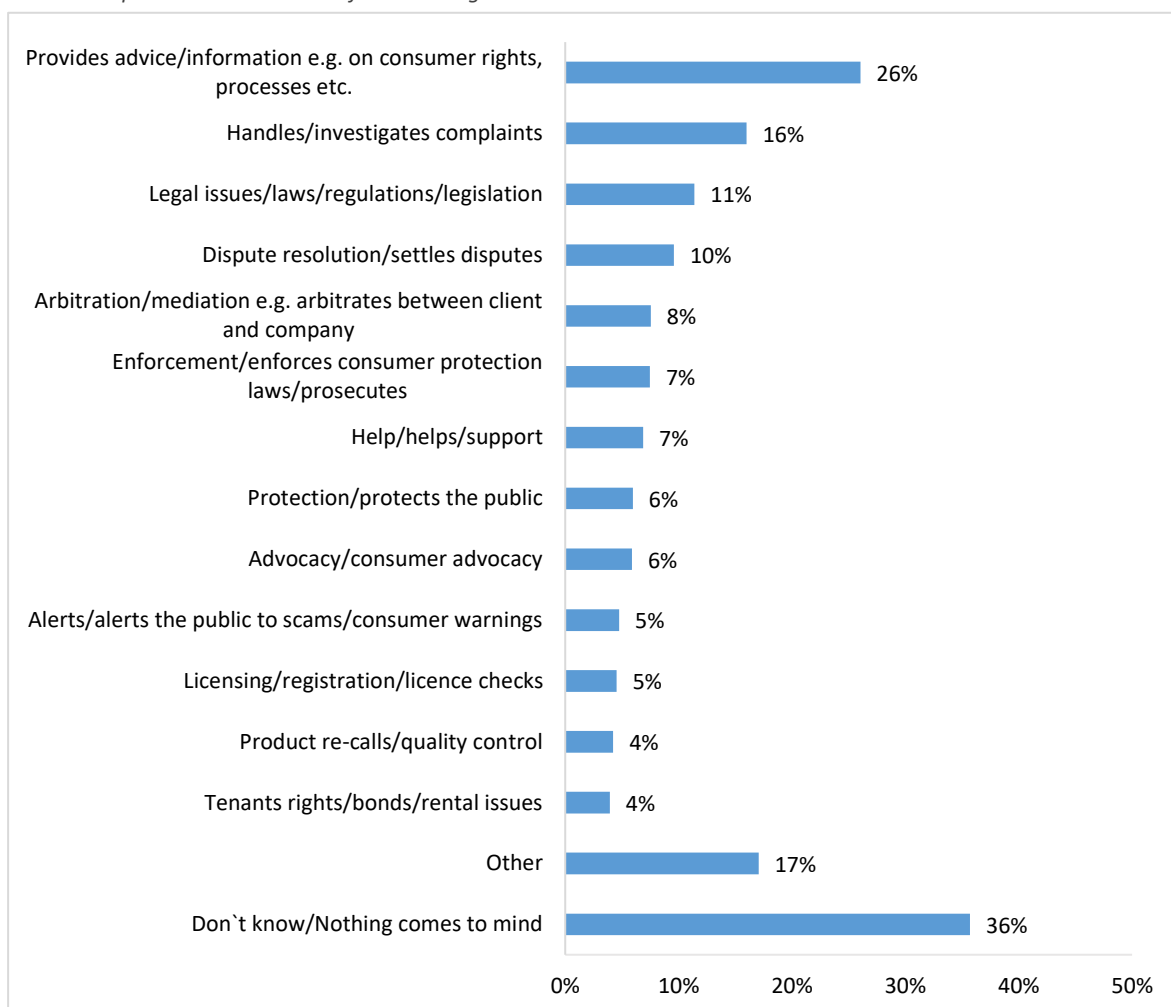
"Radio. Just short ad bits, letting you know that that's available. I think radio still works as far as that sort of thing goes" Male, used car purchase planner, Newcastle.

"Just make it easy, like if you look at some government websites. Like the new one for [Department of Human Services, i.e. myGov] ... It's a shocking website ... If you want us to go online to save us getting on the phone and doing all that, make it easy" Female, home

8.4. Consumer understanding of Fair Trading activities

The final aim of the research was to ascertain how well consumers in NSW understand the core activities of Fair Trading. They were first asked to nominate up to five things the organisation does in terms of assisting consumers.

Chart 13: Spontaneous mentions of Fair Trading activities



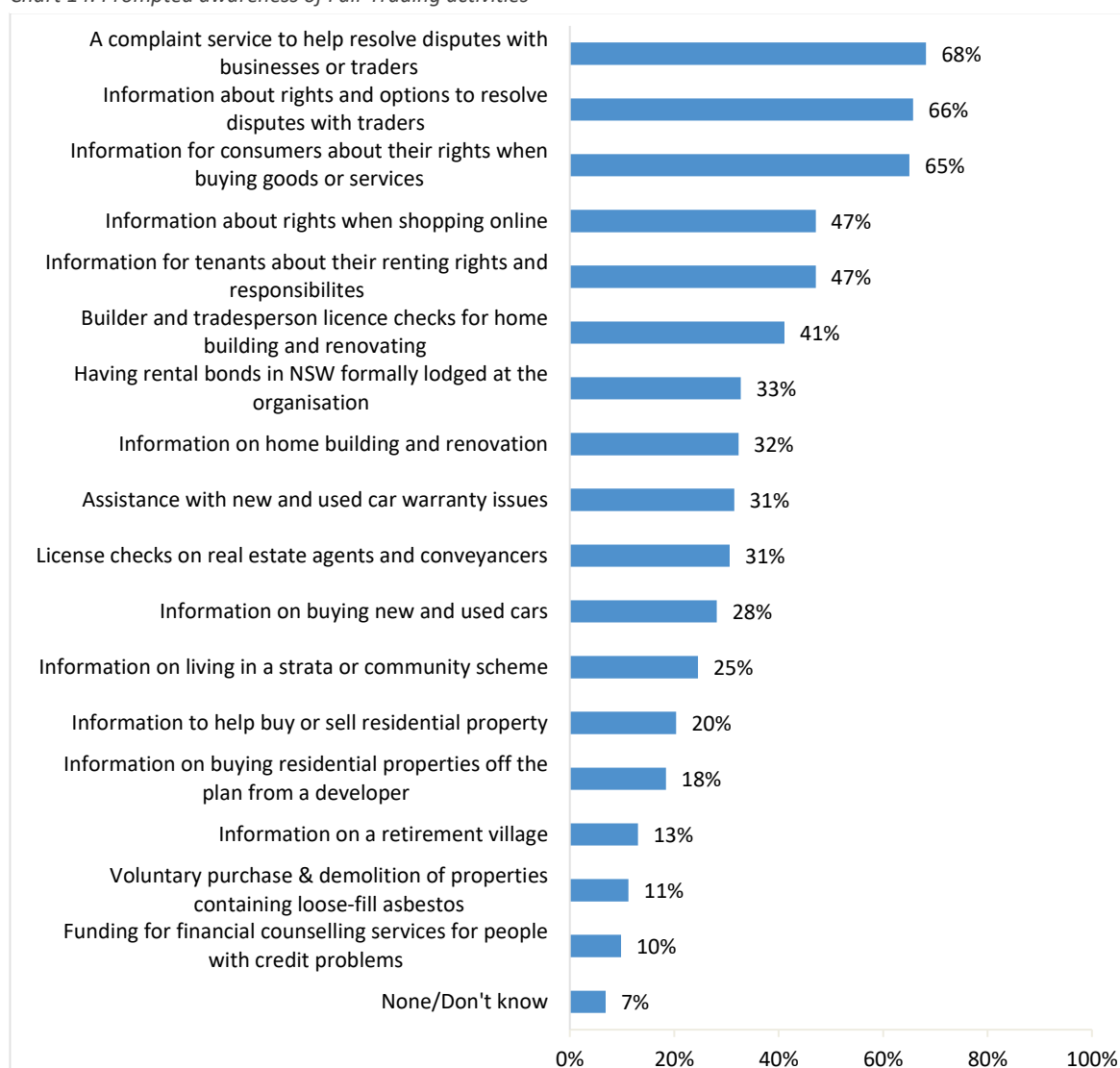
Q16. To the best of your knowledge, what does NSW Fair Trading do in terms of assisting consumers?

Base: All respondents aware of NSW Fair Trading, n=1,325

Just over one in four (26%) mentioned providing advice and information, with home renovators more likely to nominate this than used car purchasers, and CALD respondents also less likely to mention this activity. Just over one in six (16%) believed Fair Trading handled and/or investigated complaints: again a higher proportion of home renovators said this than used car purchasers, which was also the case for arbitration/mediation services. Older respondents over the age of 50 also spontaneously mentioned this more often than average.

Following the elicitation of unprompted responses, the NSW consumers surveyed here were presented with a range of activities and asked, before the day of the survey, which they were aware Fair Trading provides to assist consumers. Responses are displayed in Chart 14 below.

Chart 14: Prompted awareness of Fair Trading activities



Q17. Before today, which of the following services were you aware NSW Fair Trading provides to assist consumers?

Base: All respondents aware of NSW Fair Trading, n=1,325

The most widely known Fair Trading service was its role in dispute resolution, of which 68% were aware. Similar numbers, though, reported knowing about its dispute resolution information services (66%), and its consumer rights information service (65%). No other activities were cited by more than half of respondents. Generally those aged under 35 had lower awareness of Fair Trading activities, and those aged 50+ more awareness.

The specific activities most relevant to participants in this research were not well known: two in five (41%) knew that Fair Trading provides tradesperson licence checks, and fewer than one in three cited its information on home renovation (32%), assistance with car warranty issues (31%), and information on car purchasing (28%).

9. Conclusions

9.1. The path to large purchase

At the broadest level the consumers in NSW surveyed for this study who made large purchases such as a home renovation service or a used car were confident in the decision they made at the time of signing on the dotted line, and this confidence was for the most part borne out in the eventual satisfaction they felt with the renovation or car with which they were left.

Having said that, about one in five respondents were either not confident with the decision they had made at the time of purchase, and/or were not satisfied with the eventual outcome, and in both cases ambivalent at best. Although a minority, it nevertheless potentially amounts to a large proportion of dissatisfied consumers in NSW with corresponding financial and emotional costs, both personal and beyond.

These consumers are struggling with both the physical pressures of time and budget, as well as the psychological pressures that come with navigating an often fraught and unfamiliar process of product/service options, competing vendors and purchasing sources, concern about quality and a potentially daunting regulatory landscape.

What are the hallmarks of this section of the population, if any? Age and lifestage are a definite factor: older respondents aged 50 and over including those in the 'Empty Nester' lifestage were significantly more likely to be confident about their choice and end up being satisfied with it. By contrast, younger cohorts including 'SINK's', 'DINK's and families with young children were less confident, whether through a lack of experience, or lack of disposable income and time (or both).

Other factors associated with lack of confidence and/or satisfaction were living in Greater Metropolitan Sydney, having a lower annual income, and speaking a language other than English in the home. These are all findings that chime with the 2016 Australian Consumer Survey regarding groups more likely to eventually report experiencing problems when purchasing products and services.

9.2. Decision-making behaviour and possible interventions

Aside from the sociodemographic factors underpinning lack of confidence and eventual satisfaction in large purchase decisions, we know from this research that there is a significant behavioural element at play here.

Most explicitly so the amount of research conducted: consumers who reported conducting less research were also more likely to report lower levels of purchasing confidence and satisfaction. Indeed, the 1 in 10 consumers who felt they had done less research than necessary were almost five times more likely to be lacking confidence and/or dissatisfied with their purchase than the 8 in 10 consumers who felt the amount of research they had done was about right.

This chimes with the three of the most important behavioural preconditions driving confidence: 'Psychological capability': including knowing where to look for information; 'Physical opportunity', including having access to that information; and 'Automatic motivation', including the habit of always doing research before making a large purchase.

Given the prominence of these three behavioural dimensions in contributing to large purchase success, what type of interventional strategies are most successful in terms of fostering positive behaviours amongst consumers making large purchases?

For ‘Psychological capability’, the most effective means of intervention might incorporate **communication and marketing** efforts and/or the creation of **guidelines** that seek to **educate** the relevant audience by increasing knowledge and understanding around the rights they have, and provide some level of **training** to impart skills around looking for information and critically evaluating it, as well as comprehending implications of the terms and conditions of a contract for sale.

For ‘Physical opportunity’, **training** by way of **guidelines** or **service provision** could be provided to teach skills around saving and budgeting for a large purchase and identifying when might be the best time to buy in the context of personal circumstances; and to manage time and longer-term planning in order to reduce time pressure when making a large purchase. In addition, **enablement** through increasing access/reducing the barriers to information resources and purchasing options could be provided via **service provision** of a trusted and accessible information aggregator to increase capability and opportunity. This could take the form of a more general online ‘gateway’ or ‘portal’ provided by Fair Trading, to serve as the recognised first port of call from which most consumer rights information could be reached.

Finally for ‘Automatic motivation’ **marketing and communication** strategies could be employed using **persuasion** to induce positive feelings and stimulate action around performing research before a large purchase, and could utilise **modelling** by demonstrating the behaviour through positive examples for people to aspire to or imitate in this area.

9.3. The role Fair Trading can play

Both the qualitative and quantitative strands of research in this study demonstrated relatively strongly that government and industry bodies are not front and centre in the minds of the consumer as sources of information when on the decision making journey towards a large purchase: indeed six of the eight least used services fit into this category.

More popular were informal and direct information resources such as online searches and word of mouth. However, what mattered more than the channel was the quality of information: for example, those who were not confident and/or satisfied were more likely to have used or considered using online discussion forums and social media than those who were (two channels more popular amongst more vulnerable segments of the population); and the former also consistently indicated themselves as being less satisfied with a range of communications channels than the latter.

Quality, credibility and relevance are therefore clearly important, and this is something where Fair Trading stands out, being selected as the most ‘trustworthy’ and ‘reliable’ of the government and industry bodies prompted in the survey. However where there is a disconnect is in the role that Fair Trading plays (or could play) in this arena: fewer than half of respondents believed it was ‘consumer-focused’, and the proportion was even lower amongst consumers lacking confidence and/or not-satisfied with their purchasing decisions.

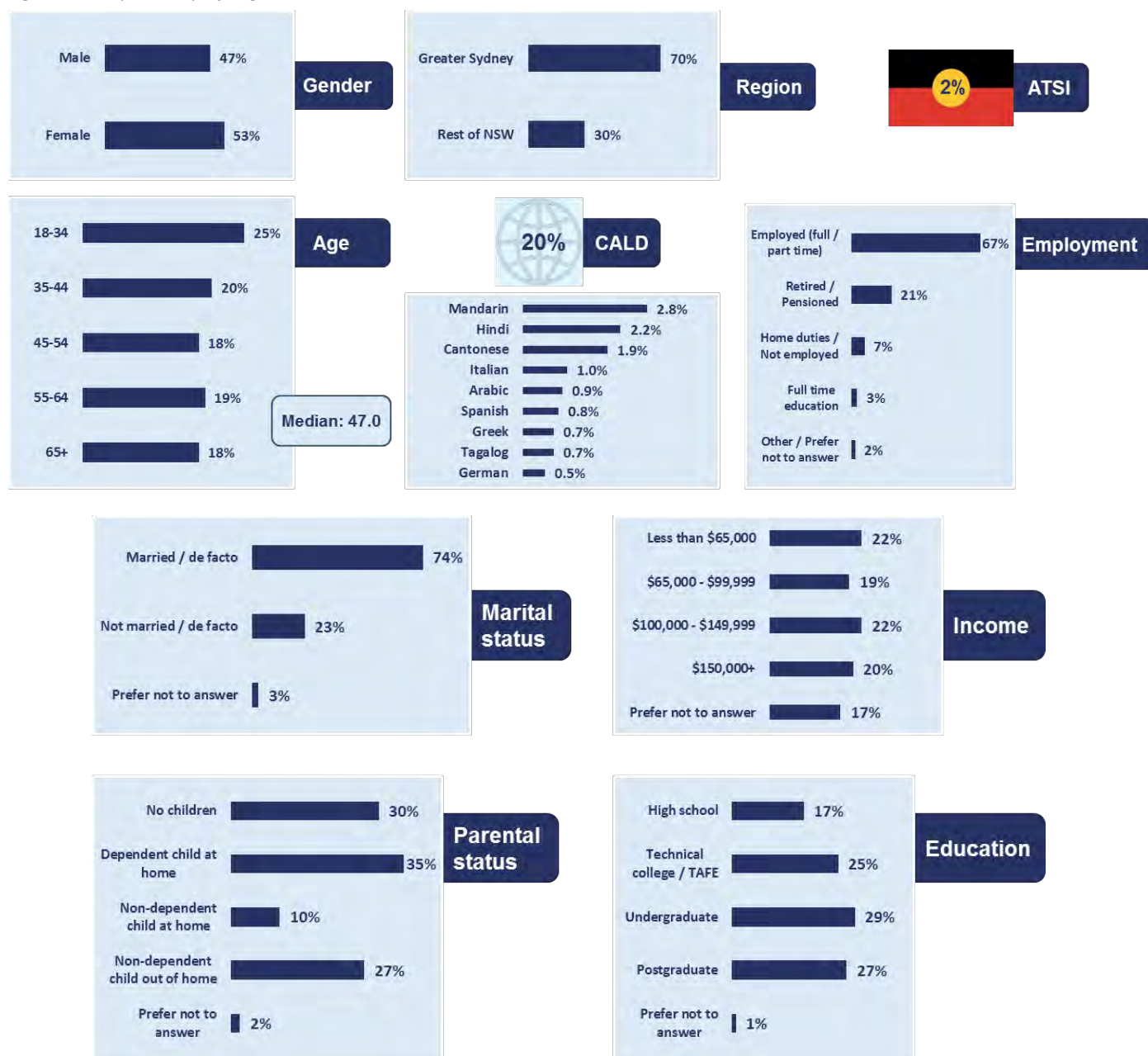
These consumers were also less likely to believe strongly that the information Fair Trading provides is clear and easy to understand, and that it is one of the first organisations they would go to for information and advice.

And in addition to a number of other functions, less confident/satisfied consumers were less likely to be aware that Fair Trading provides information for consumers about their rights when buying goods or services and information about rights when shopping online, two crucial aspects that go a long way towards better big purchasing decisions.

In conclusion, there is definitely scope for Fair Trading as a trusted and credible institution to intervene and target those sections of the population with behavioural profiles identified in this study as being less than optimal in terms of making good purchasing decisions for more costly products and services. This could be done using tailored communications and marketing strategies and messages across a range of channels, especially online sources where vulnerable subpopulations congregate but where quality of information can be highly variable in quality. But to extract maximum value from these endeavours and work towards the desirable social outcomes associated with better consumer decision making, Fair Trading must simultaneously work to raise its profile as a resource of consumer information and education especially amongst those consumers that need these the most.

10. Appendix – respondent profiling

Figure 11: Respondent profiling



Base: All respondents, n=1500