

Report for PhonepayPlus

The impact of the spending caps review on
customers of premium rate services

11 December 2013

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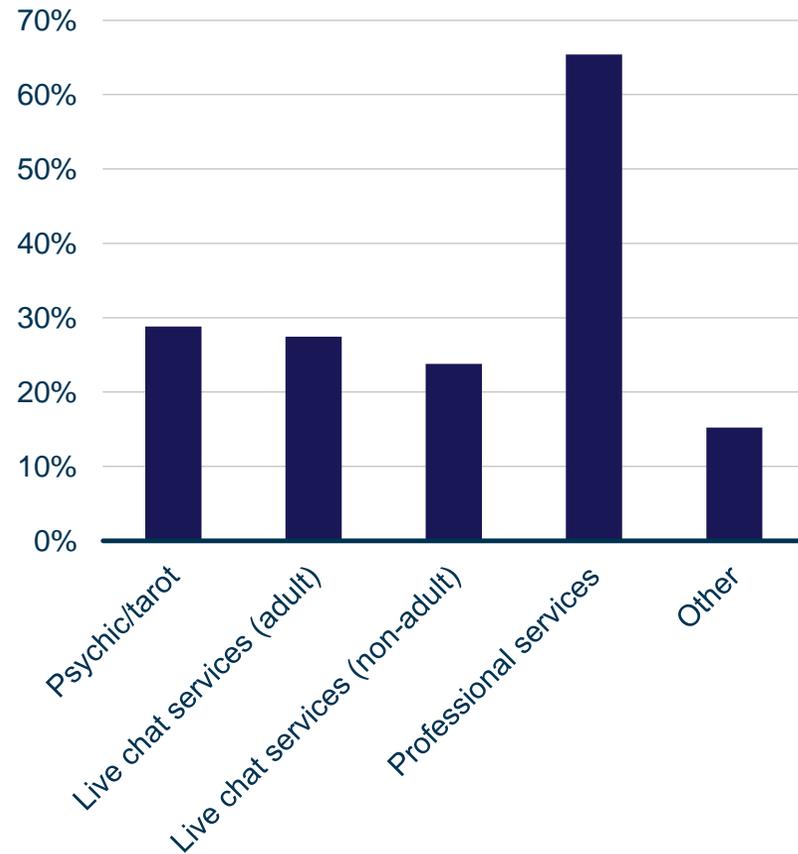
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PhonepayPlus has asked Analysys Mason to assess the case for a change in premium-rate services' per-call spend limits

- Premium-rate services (PRSs) are services that are charged to the phone bill.
- PRSs in the UK are regulated by PhonepayPlus. PhonepayPlus's responsibilities include setting the maximum amount that PRS users can spend on a call. Currently this limit is set at GBP30.65
- Ofcom regulates the cap on the price per minute (PPM) that service providers can charge; this is currently set at GBP1.53, but Ofcom has recently decided to increase this to GBP3.60
- PhonepayPlus is reviewing overall spend limits. To support this process, it has asked Analysys Mason to research spending caps specifically in connection with 'live' PRSs, which are divided into five categories (as shown in the chart opposite)
- We have assessed spend limits in terms of their ongoing efficacy, users' views, and the likely impact of Ofcom's planned changes
- Analysys Mason has conducted its analysis on the basis of an online survey carried out by Survey Sampling International (SSI), in which 1038 respondents answered questions on 1668 calls

Q8: Which kind of live premium-rate services have you used in the last year?



"Professional services" include counselling or legal advice, while "other" may include some non-live services (full explanation available in the Methodology annex)

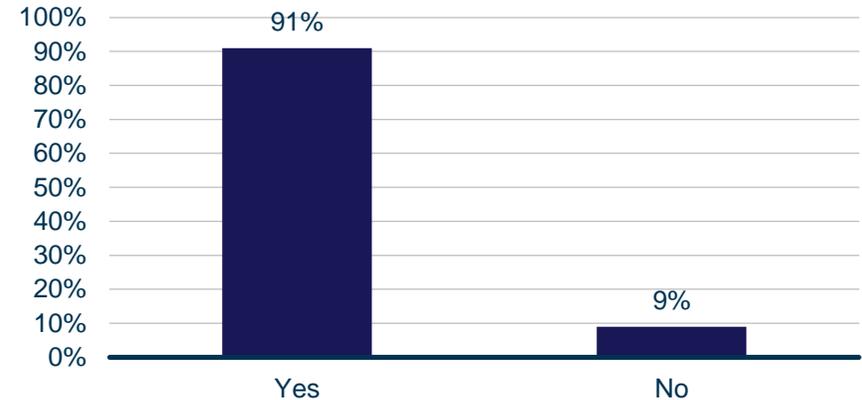
Base: all respondents (1038)

Source: Analysys Mason 2013

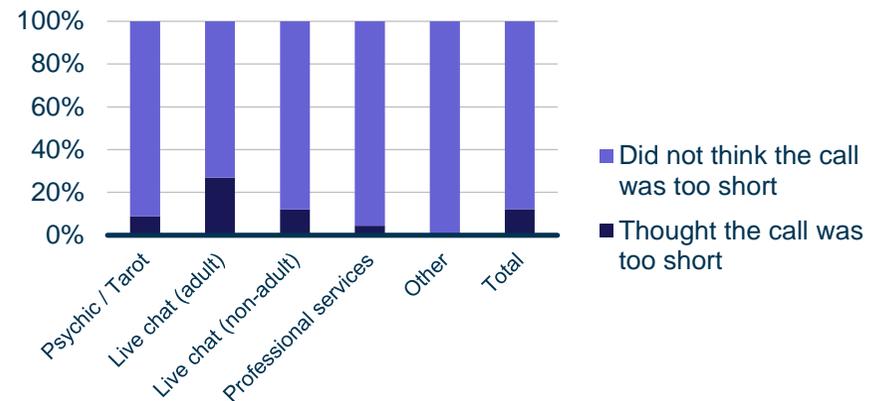
Spend limits are highly popular among PRS users and seem to have only minimal adverse side effects

- Users of live PRSs seem satisfied with current limits
 - 91% of respondents believe there should be limits
 - on average, respondents believe the PRS per-call spend limit should be somewhere between GBP15 and GBP35 – placing the current limit within the desired range
 - 82% of those in favour of limits would like this to be below GBP39
- Current limits do not seem to be resulting in unduly shortened calls
 - among users who report making long calls (and may reach the spend limit), only a small minority (12%) wished their calls had lasted longer
 - only 6% of respondents think that call limits “stop me from enjoying the service, I am willing to pay more”
- If anything, evidence suggests that smaller limits might decrease some harms, such as ‘bill shock’. Our findings suggest that
 - users feel they spend too long on calls around half of the time
 - only about 14% of calls leading to ‘bill shock’ reached the spend limit

Q30: Do you believe there should be a spend limit?



Views on call length when call has reached the spend limit



Base: all respondents (1038) for top chart, and 205 calls for bottom chart

Source: Analysys Mason 2013

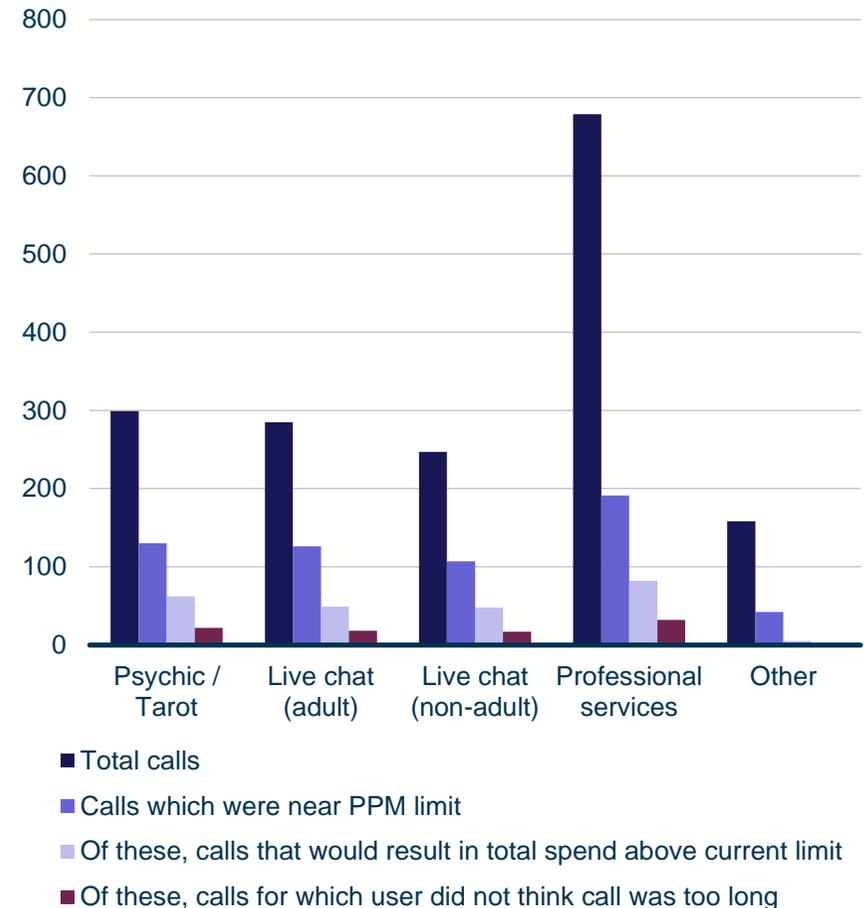
Evidence does not suggest that Ofcom's planned changes to PPM caps would have significant adverse effects if spend limits remain unchanged

- We also analysed calls based on the current and proposed PPM limits to assess how many calls will be affected by Ofcom's forthcoming changes
- With the current spend limit, once Ofcom carries out its planned changes, some users will experience undesirably shortened calls after reaching the spend limits. However, our analysis of the evidence suggests that
 - only some 36% of calls are likely to be affected by a higher PPM
 - less than half of these calls (15%) are likely to reach existing spend limits as a result of a higher PPM
 - among these, users did not think that calls had been too long for about a third of calls (5%).
- Thus, only 5% of calls are likely to be unduly cut short. We stress that this assessment relies on the assumptions outlined on the previous page, and should be treated with caution. Subject to these considerations, and based on the strength of the survey evidence assessed, **we do not believe there is a clear case for an increase in the spend limit**
 - this does not imply that such a change would not be appropriate if further evidence is considered, such as service providers' data on call lengths and costs

Base: 1668 calls

Source: Analysys Mason 2013

Impact of Ofcom's changes



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PhonepayPlus wants to know whether it should change spend limits in view of Ofcom's plans to increase the per-minute price cap

- Premium-rate services (PRSs) are services that are charged to the phone bill; they include directory enquiries, mobile games, chat services, etc.
- PhonepayPlus is the regulatory body for PRSs that are accessible in the UK. Its Code of Practice covers six Outcomes which, between them, are designed to ensure that the consumer experience is without any cause for concern
- PRSs are regulated by two types of limits and two regulators
 - Ofcom regulates the cap on price per minute (**PPM**), currently standing at GBP1.53
 - PhonepayPlus regulates the overall **spend limit** of a call, currently standing at GBP30.65
- Following a review, Ofcom is considering increasing the PPM limit to GBP3.60
- In this context, PhonepayPlus is reviewing overall spend limits in terms of their ongoing efficacy, users' views, and the likely impact of Ofcom's planned changes
- In particular, PhonepayPlus would like to understand to what extent spend limits help prevent
 - 'bill shock', or consumers being unfavourably surprised by bills being higher than they thought they had spent
 - 'excessively long' calls whereby operators might manipulate a call's duration
- Additionally, PhonepayPlus would like to understand whether Ofcom's changes could lead to unduly short calls in the sense that, if spend limits remain unchanged, a higher PPM might force a call to be shorter than what consumers might find is needed
- PhonepayPlus asked Analysys Mason to assess these questions specifically in the context of the following types of **live PRSs**:
 - psychic and tarot services
 - live adult chat
 - live non-adult chat
 - professional services, such as counselling or legal advice
 - other services (consumers included some non-live services in this category - see full explanation in the 'methodology' section)

We have considered evidence that might support a change in per-call spend limits for PRS calls

Contents of this report

- A high-level overview of the **use of live PRSs**
- **Users of live PRSs' views** on
 - existence of call limits
 - call limit levels
- Our own assessment, looking at live PRS users' reported behaviour, of **whether spend limits have an impact** (positive or negative) in terms of:
 - preventing excessively long calls
 - unduly shortening calls
 - preventing 'bill shock'
- Our own assessment, looking at users' reported behaviour, of the **impact of Ofcom's planned changes** to per-minute charges, in terms of whether current spend limits would unduly shorten calls

Methodology

- Survey Sampling International (SSI) conducted an online survey, in which 1038 respondents answered questions on 1668 calls
- Analysys Mason made some assumptions for its analysis from the survey results, in terms of the cost and length of the last call, and whether a respondent may have experienced 'bill shock'
- Further details about the methodology are available in Annex A of this report

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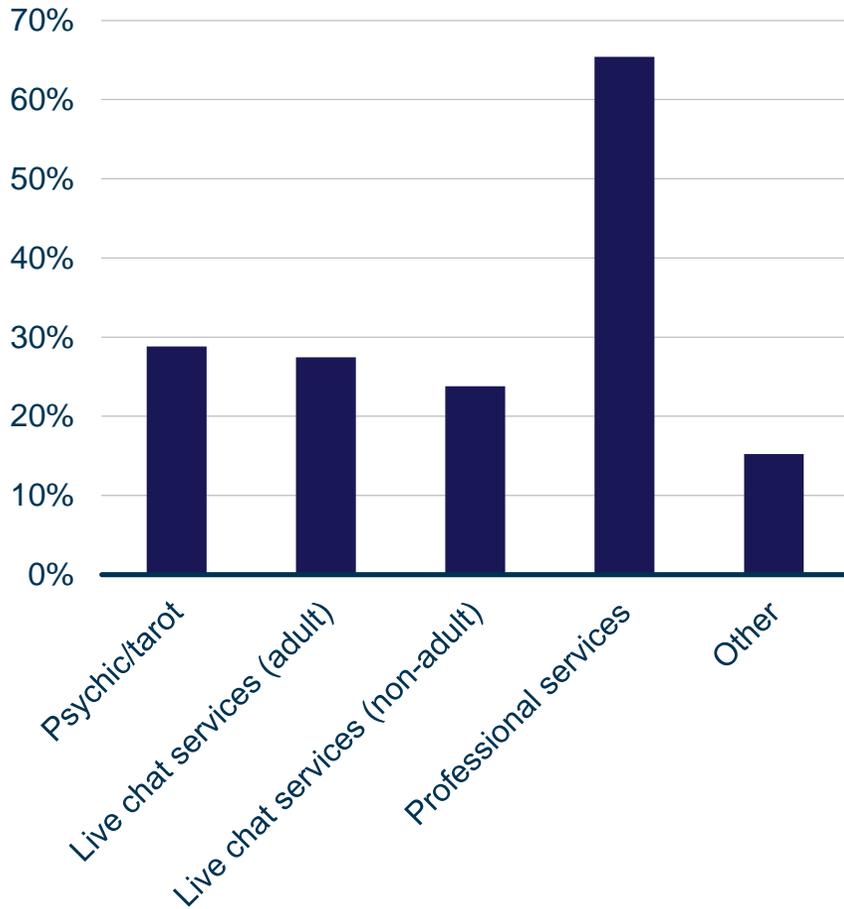
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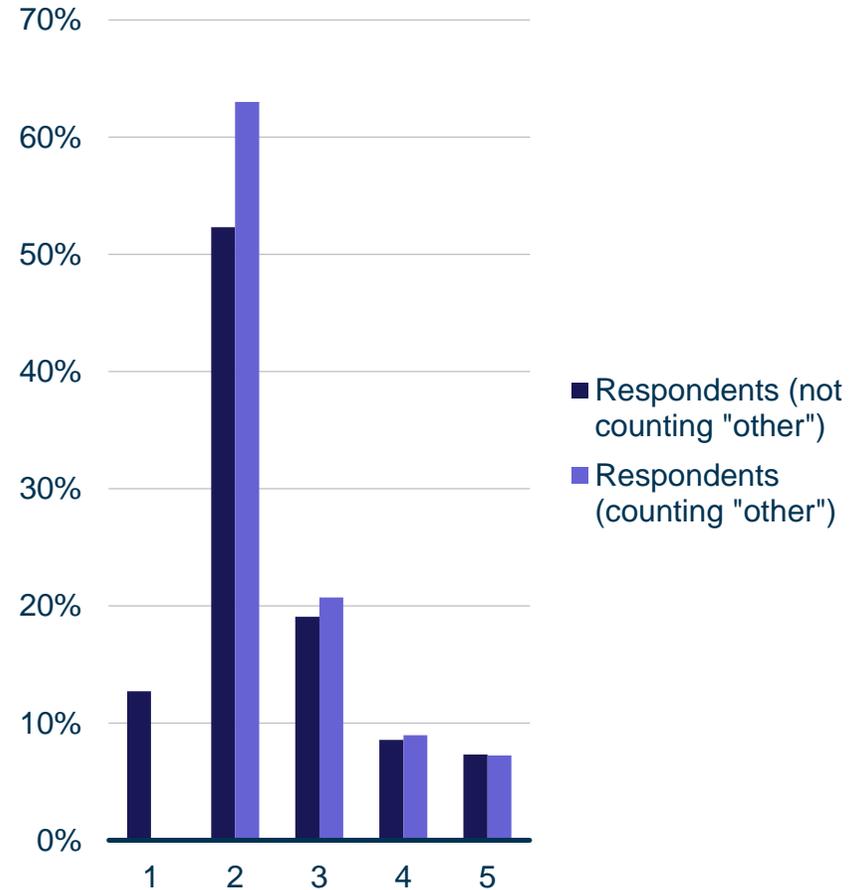
Annex C: survey questionnaire

Tarot/psychic and live chat are the most popular categories, but professional services have been used at least once more than other types

Percentage of respondents who have used live PRS services¹



Number of PRS services called in the last year¹



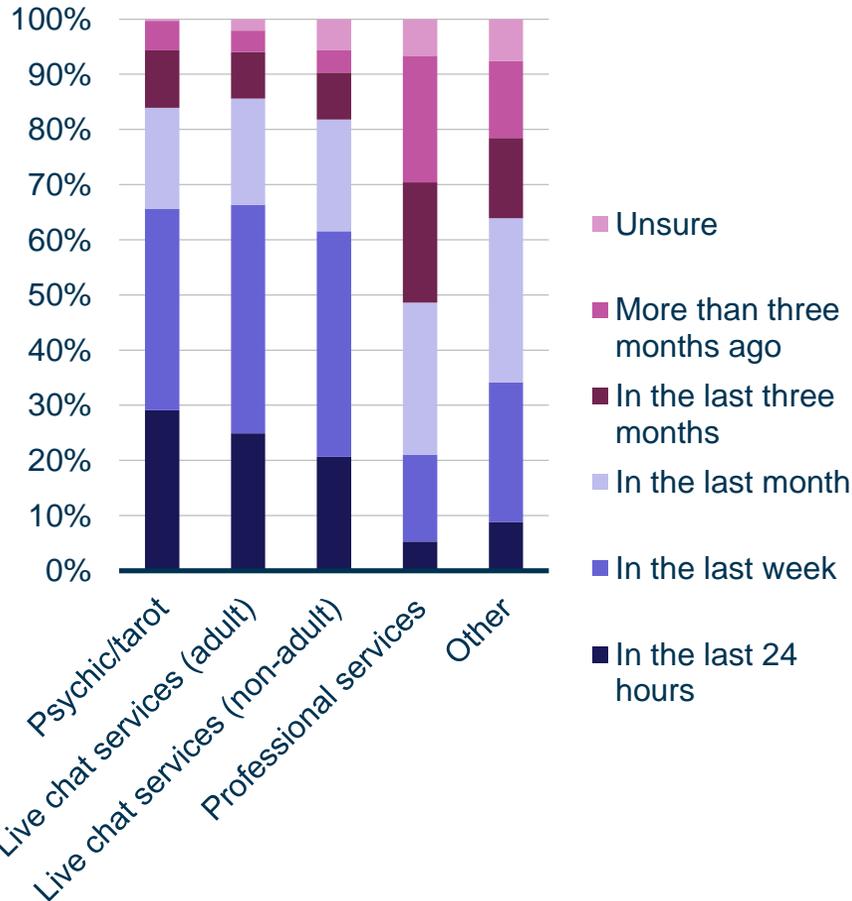
¹ Q8: Which kind of live premium-rate services have you used in the last year? (multiple options possible)

Base: all respondents (1038)

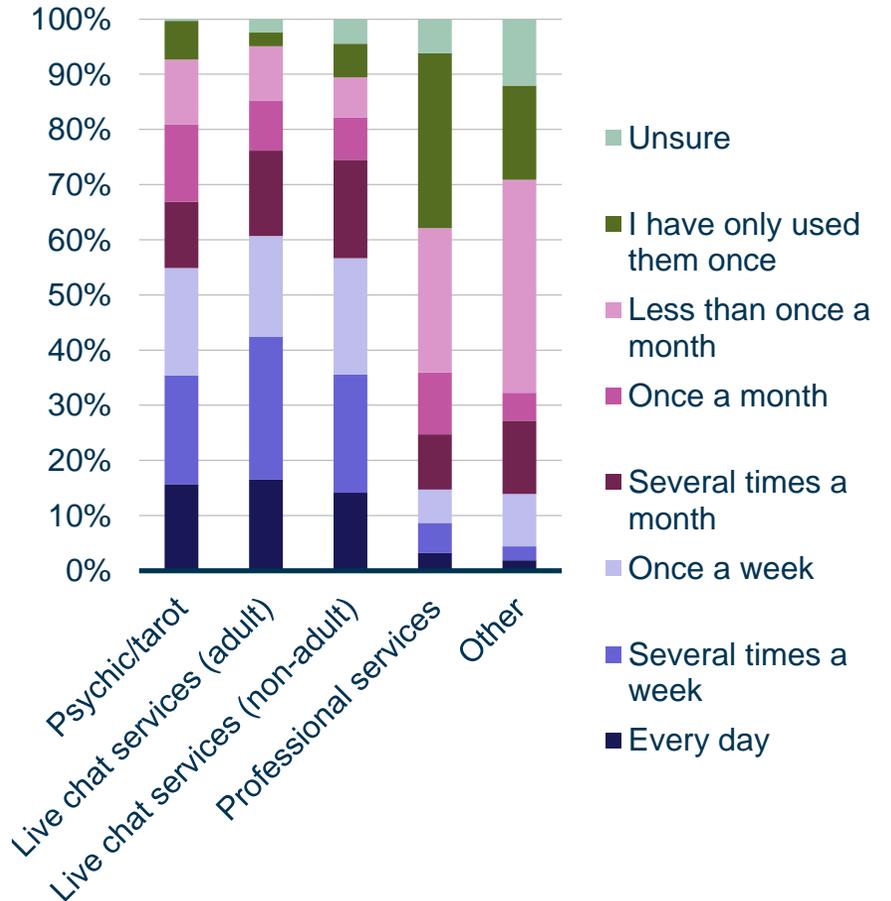
Source: Analysys Mason 2013

Psychic and live chat users use the services very regularly

Q9: When was the last time that you used a PRS?



Q10: How often do you use a PRS?



Base: all respondents (1038)
Source: Analysys Mason 2013

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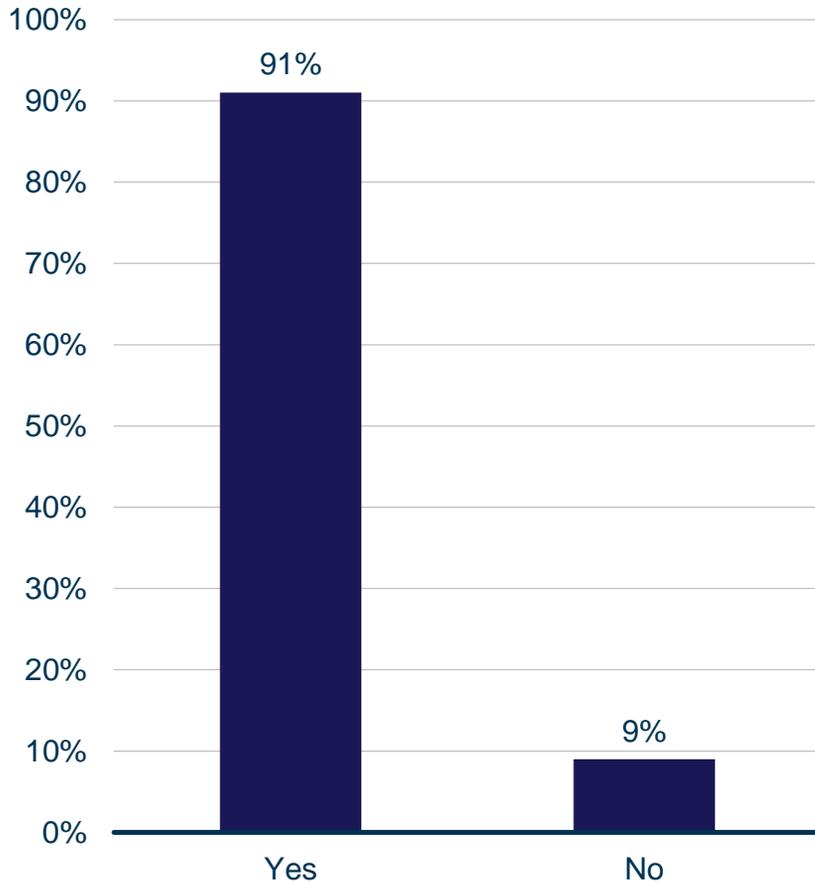
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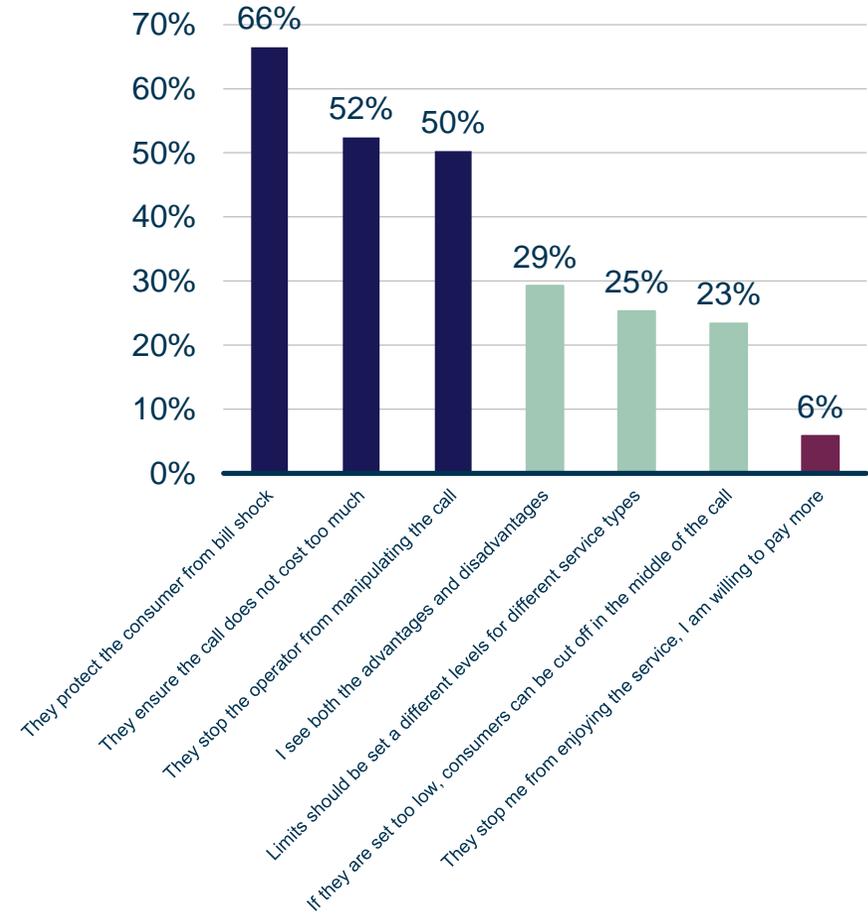
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Respondents think that limits are desirable ...

Q30: Do you believe there should be a spend limit?



Views on spend limits¹



¹ Q29: Which statements correspond with your view of spend limits on live premium-rate calls?

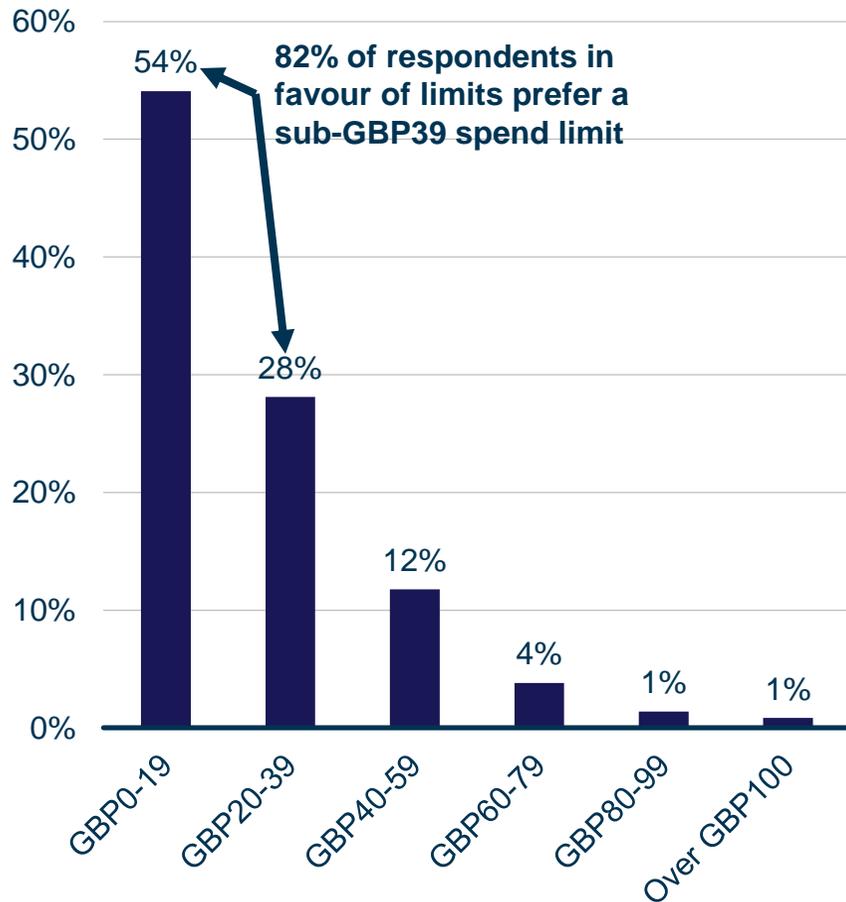
Blue means positive views, green neutral and purple negative

Base: All respondents (1038)

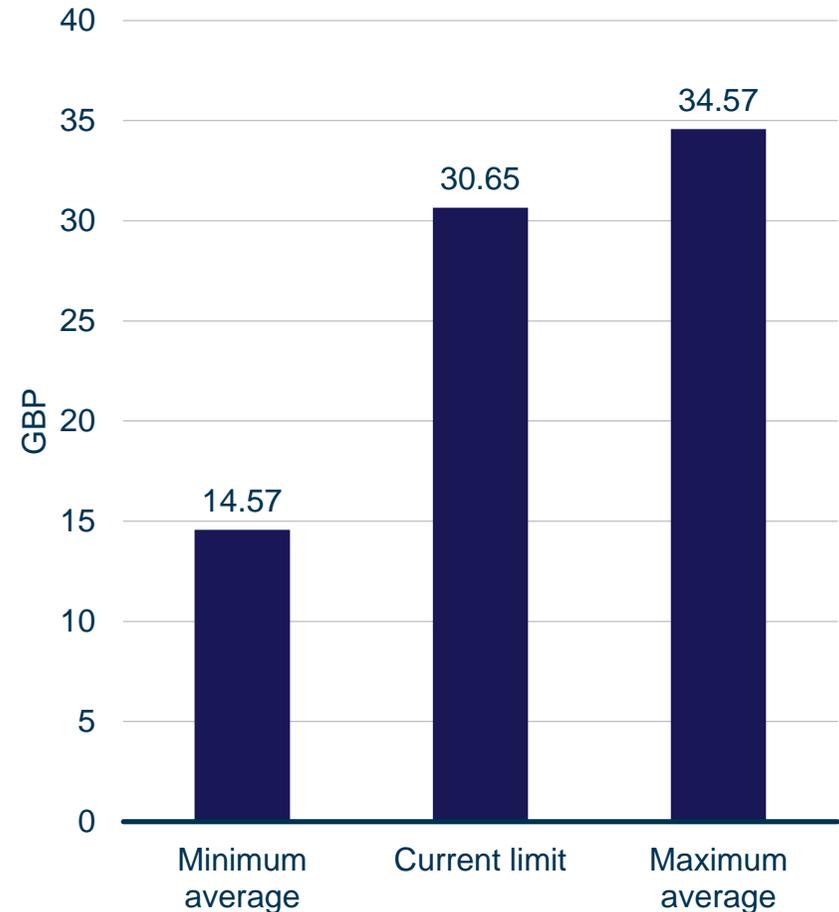
Source: Analysys Mason 2013

... and are broadly at the right level

Q31: How much do you think the spend limit should be?



Current spend limit and respondents' weighted averages



Base: respondents who said yes to spend limits (943)

Source: Analysys Mason 2013

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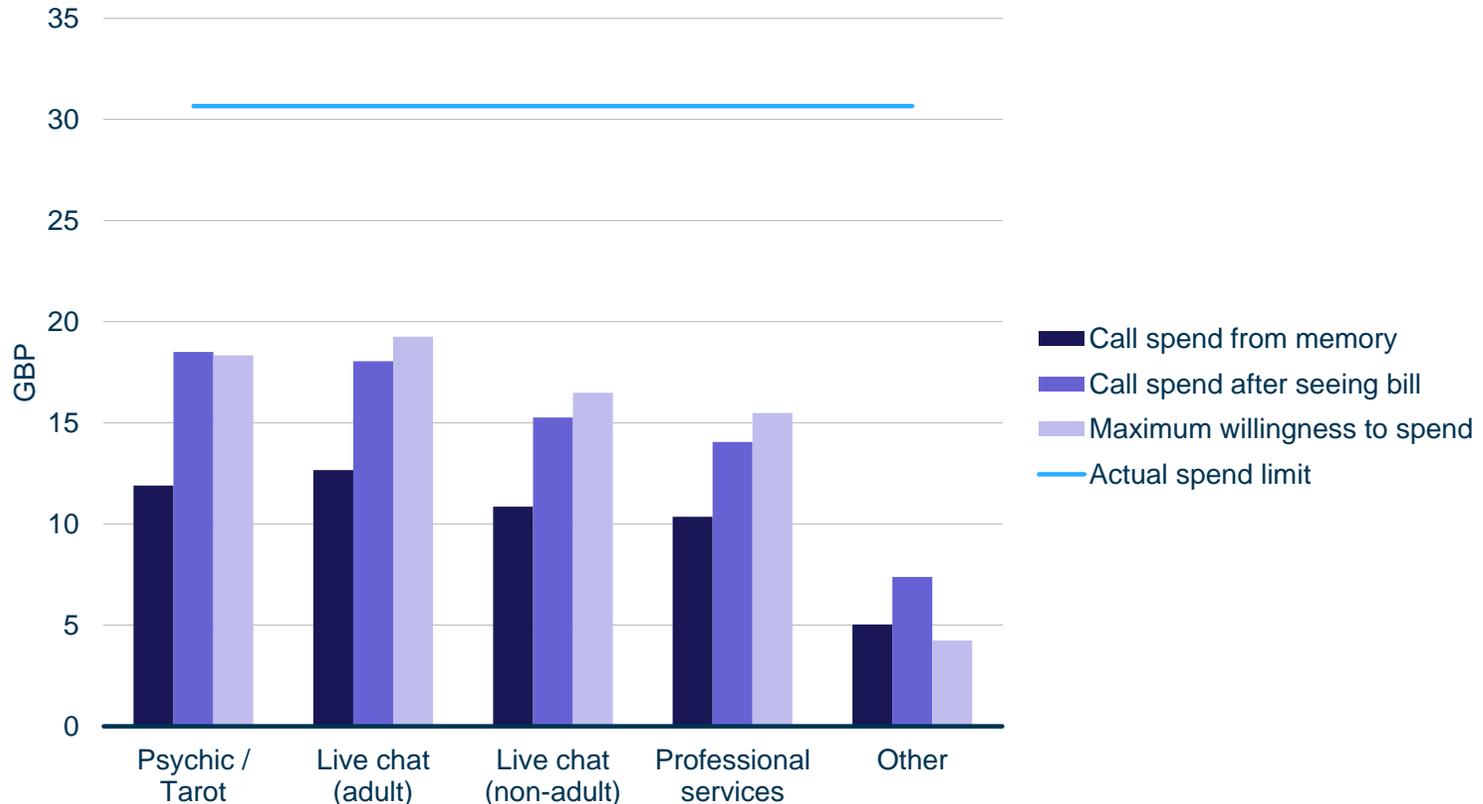
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Although respondents report spending less than the limit on average, they often spend more than they realise, possibly because calls last too long

- On average, based on survey responses concerning users' most recent calls, actual call spend is GBP15.14 – well below the limit
 - this varies significantly across call types, with “other” calls averaging only GBP7.38
 - for each type of call, actual spend is close to the maximum amount that users say they would be prepared to pay for calls
 - on average, both actual spend and willingness to pay are significantly below the current spend limit
- 48% of respondents report that after seeing their bill they found that their call was more expensive than they thought
 - as a result, the average call was 30% more expensive than users had initially thought (this percentage considers all calls, with and without “overspend”)
- This may be related to the fact that calls last longer than users think is necessary
- The GBP15.14 comes from memory, as it represents the average of what respondents answered from Q19 (how much did you think you had spent)
 - this is represented by ‘Call spending from memory’ on the next page
- Some respondents (48%), once receiving their bills, thought the amount was higher than they expected from memory, and Q21 asked how much higher was their actual bill compared to what they remembered spending
 - this is represented by ‘Call spending after seeing bill’ on the next page
- Q26 asked respondents the maximum amount they would be willing to spend for a call
 - this is represented by ‘Maximum willingness to spend’ on the next page

On average, calls do not reach the spend limit

Call spend, willingness to spend and current spend limit



Q19: When you finished your last PRS call, how much did you think you had spent?

Q20: When you received your most recent bill for a call to a PRS, was the amount higher than you expected? & Q21: How much higher was it?

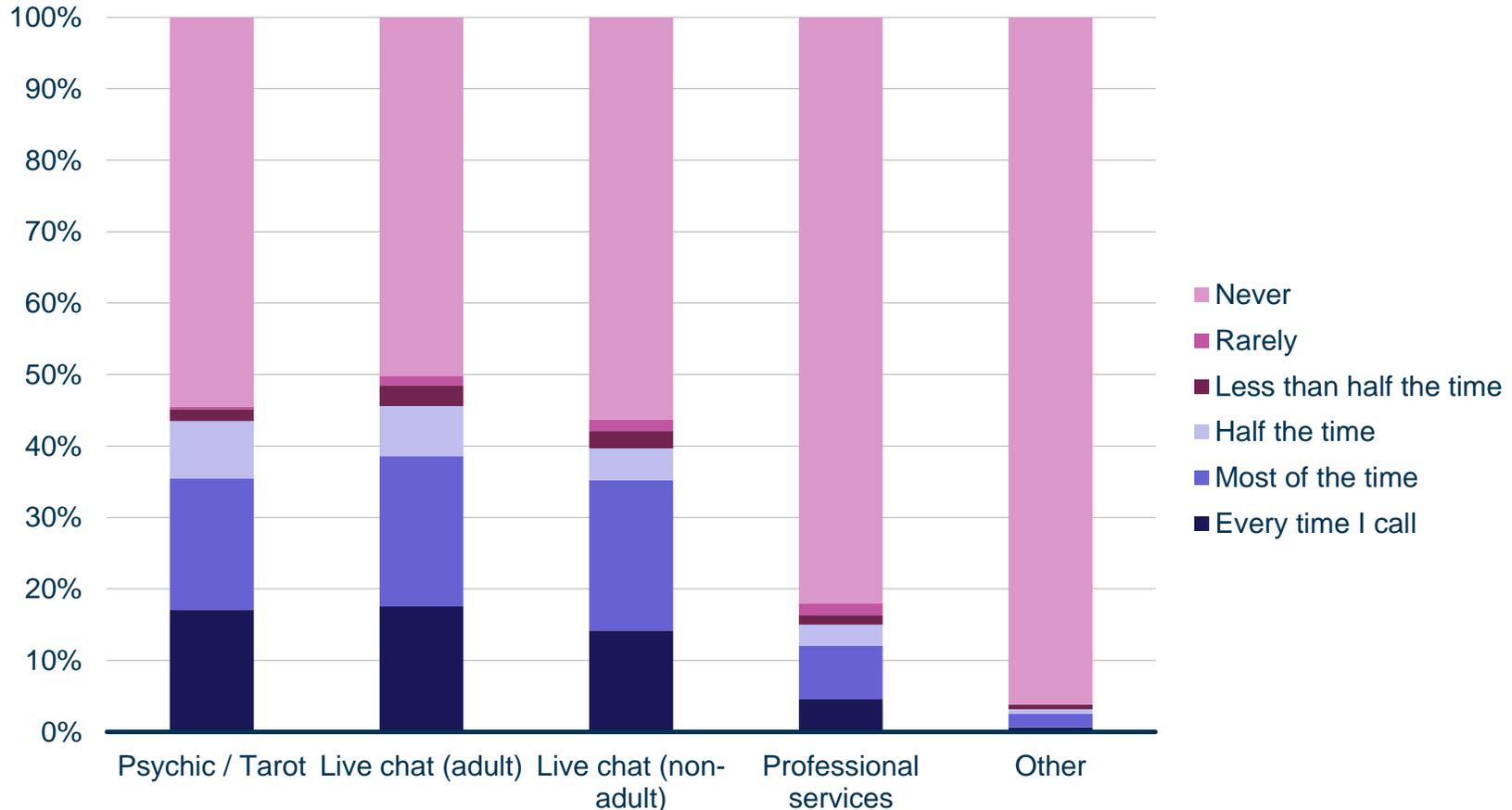
Q26: What is the maximum amount you would be willing to spend for a PRS call?

Base: all calls (1668)

Source: Analysys Mason 2013

Only a minority of users report reaching the spend limit, but among those a significant group does so often

Have you ever reached the spend limit, and how often do you reach it?¹



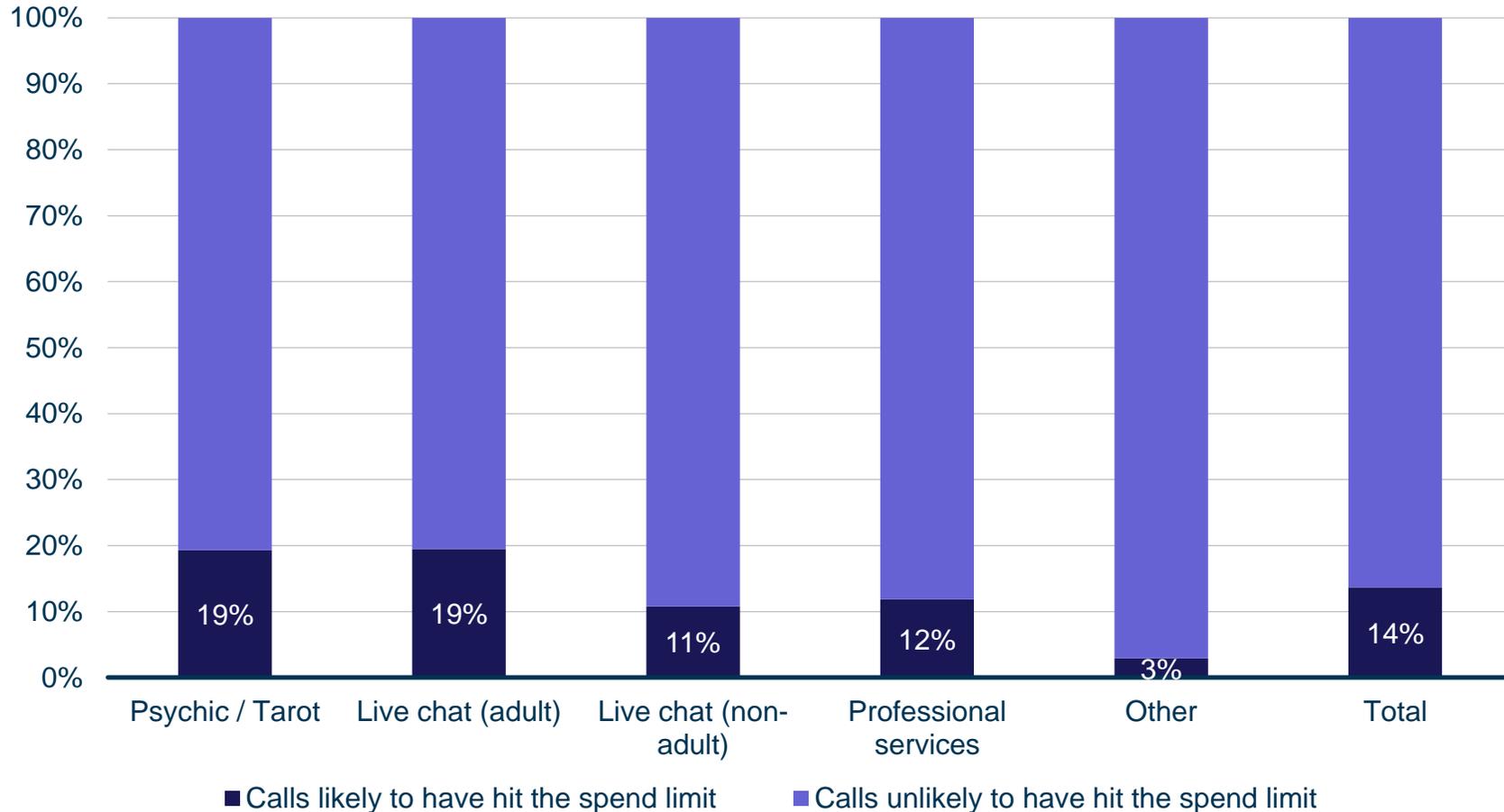
¹ Q22: Have you ever reached the spend limit with one of your PRS call?
 Q23: How often do you reach the spend limit?

Base: all calls (1668)

Source: Analysys Mason 2013

Looking at respondents' most recent calls to different types of service, we think that only about 14% of calls may have reached the spend limit

Percentage of calls that may have reach the spend limit based on survey data

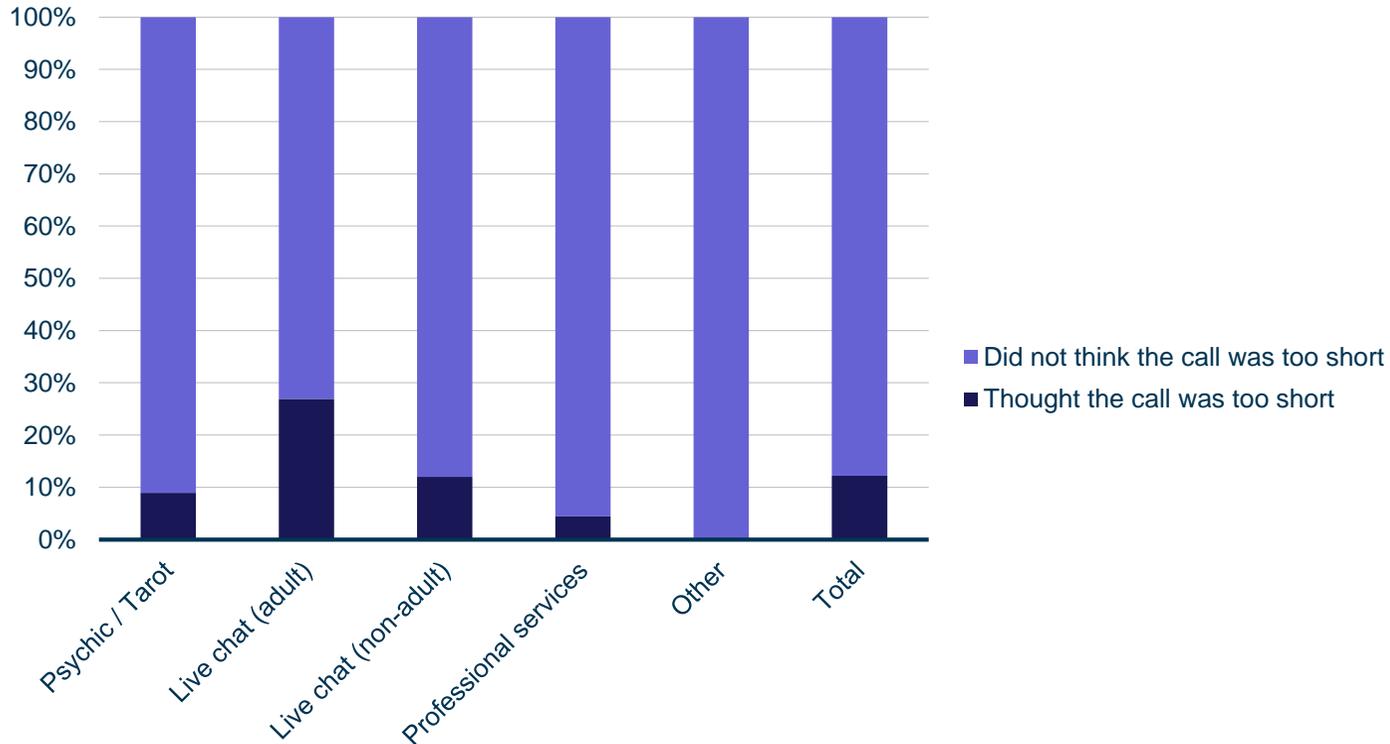


Note: based on analysing last calls' reported spend, allowing for a 10% margin of error, giving a base of 1502 calls

Source: Analysys Mason 2013

Among calls that likely reach the spend limit, only in a minority of cases (around 12%) did respondents think that calls were too short

Views on call length when call has reached the spend limit



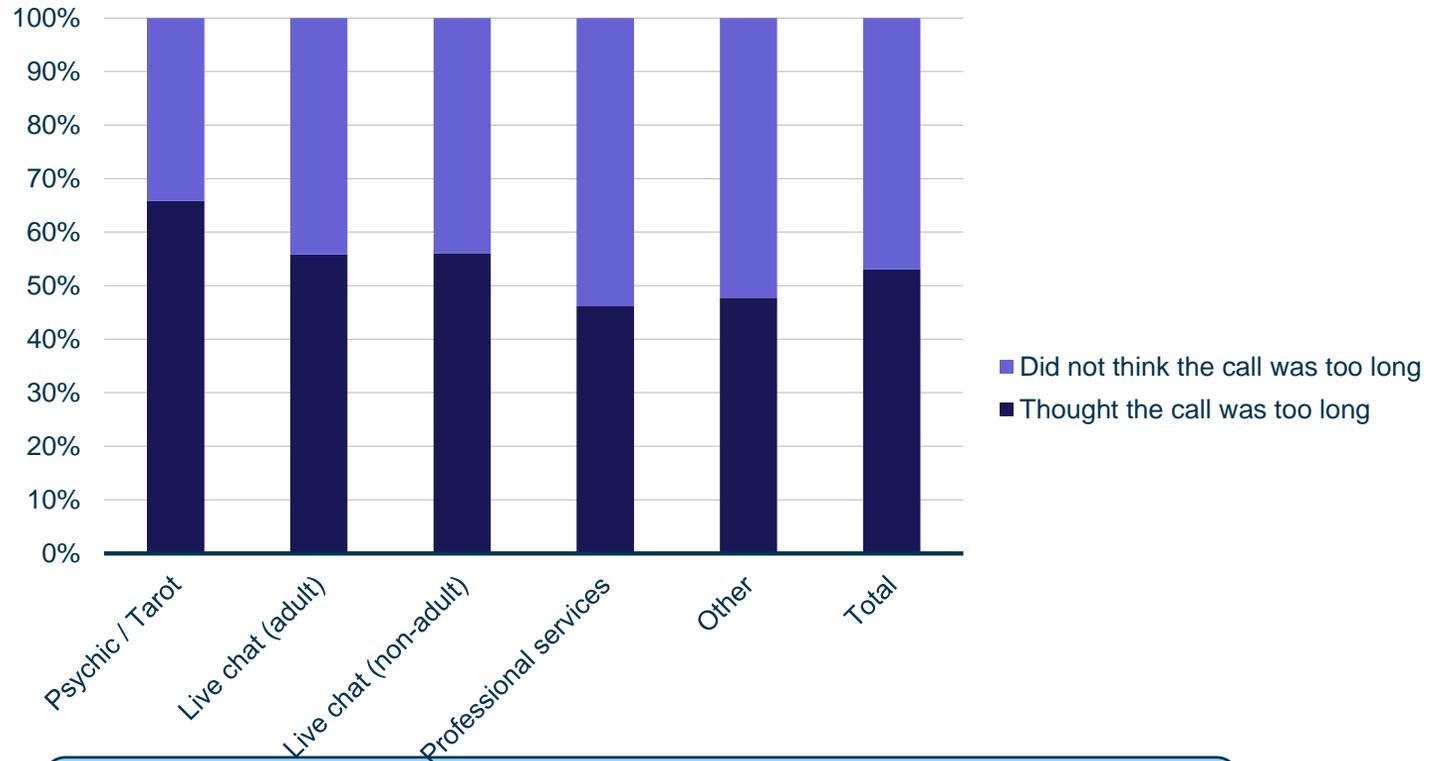
Users affected by spend limit rarely see this as resulting in unnecessarily short calls

Base: 205 calls (based on calculations from survey results from those likely to reach the limit, and reported spend). These include views of right call length and whether last call was too short or too long.

Source: Analysys Mason 2013

Among the calls that did not reach the spend limit, around half of respondents thought they had spent too long on the call

Views on call length when call has not reached the spend limit

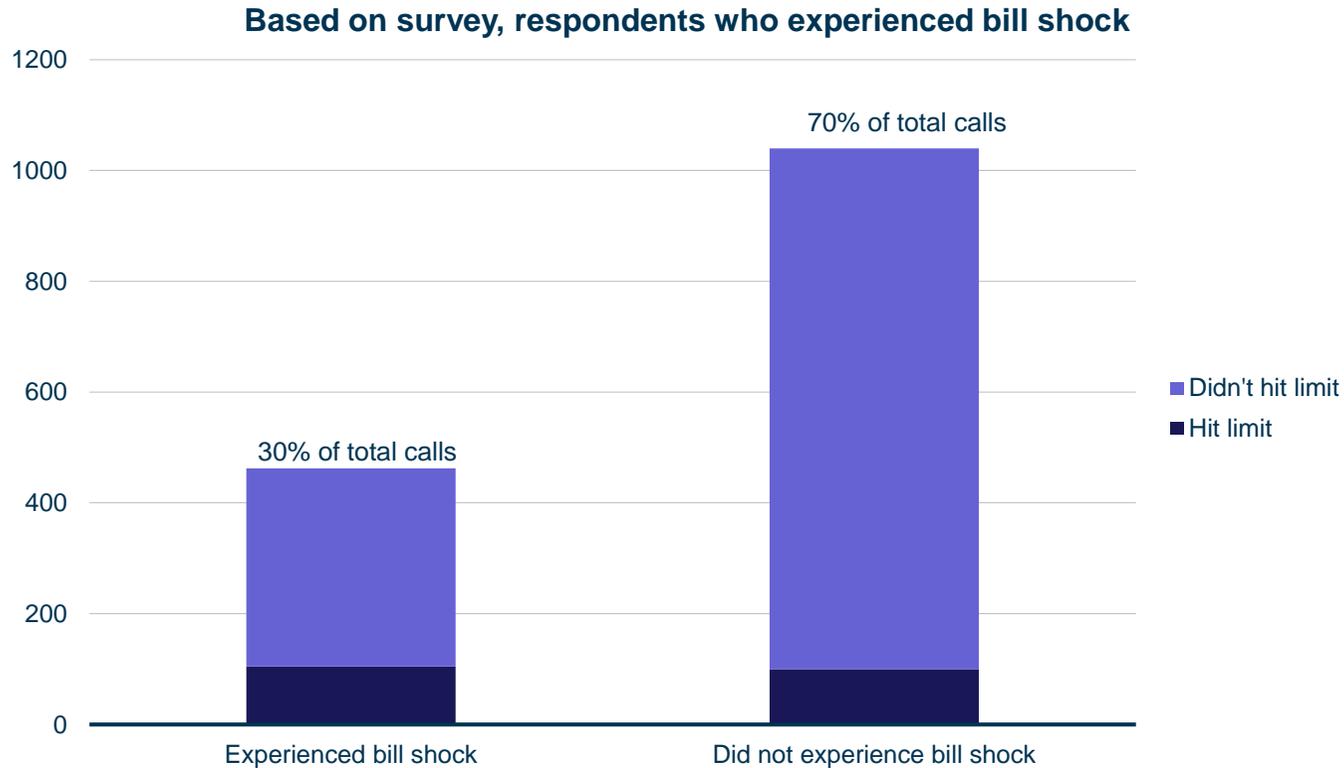


Would users have benefited from a *lower* limit?

Base: 1297 calls (based on calculations from survey results from those unlikely to reach limit, and reported spend). These include views of right call length and whether last call was too short or too long.

Source: Analysys Mason 2013

Among respondents who experienced 'bill shock', only a minority (23%) reach the call limits



Would a lower limit have helped prevent 'bill shock'?

Note: we define a user as having experienced bill shock if after receiving the bill, the total given call was 70% higher than the amount expected

Proportions are similar across all call types, based on analysing last calls' reported spend, allowing for a 10% error margin, giving a base of 1502 calls

Source: Analysys Mason 2013

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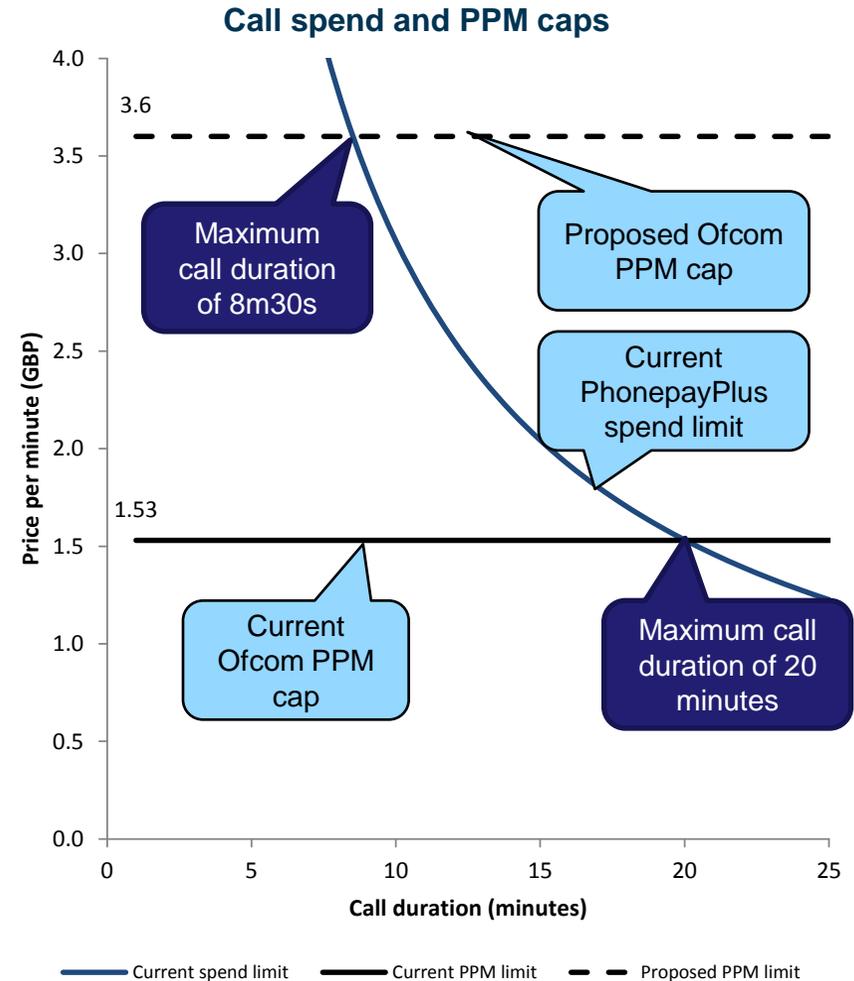
Annex B: survey findings in full

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We analysed calls based on the current and proposed limits...

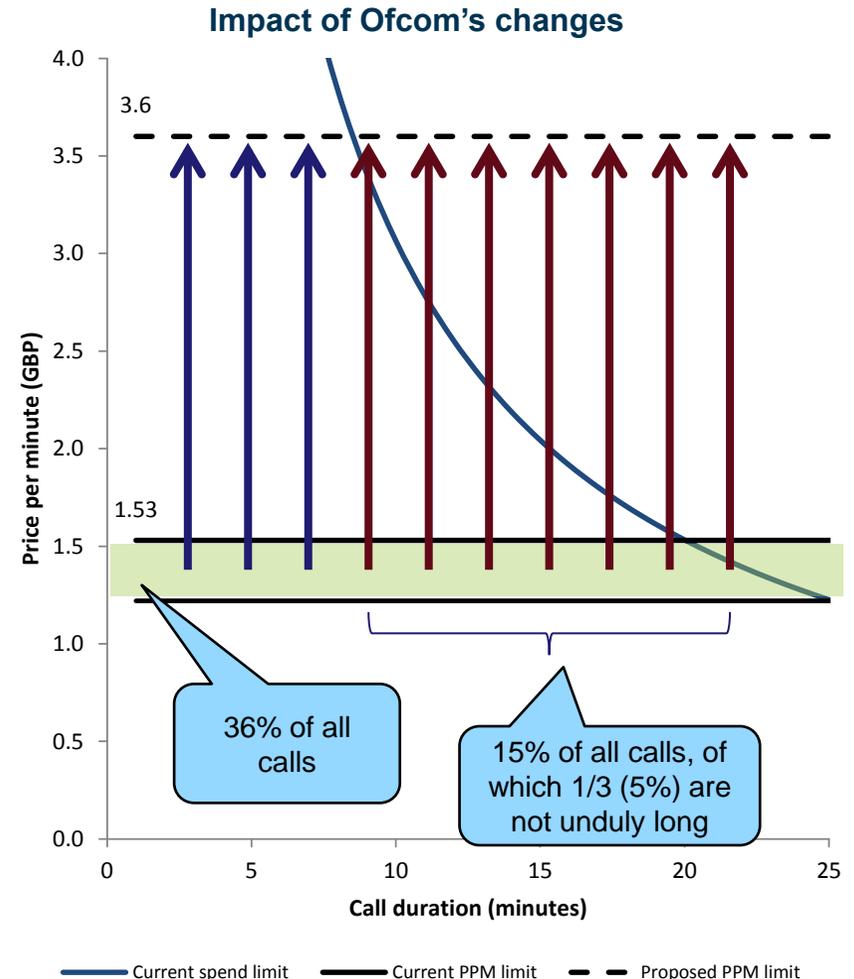
- We sought to assess the likelihood that, as a result of an increase in Ofcom's PPM cap, and assuming that spend limits remained unchanged, users would reach spend limits more often
- To do this, we have used the approach in the figure on the right, which illustrates:
 - Ofcom's current PPM cap (GBP1.53)
 - Ofcom's proposed PPM change (GBP3.60)
 - PhonepayPlus's current spend limit (GBP30.65), which appears as the curve for which

$$(PPM) \times (\text{call duration}) = \text{GBP}30.65$$
- In our diagram, all PRS calls fall in the area below the current PPM cap, and below the current spend limit



... to assess how many calls will be affected by Ofcom's forthcoming change to per-minute price caps

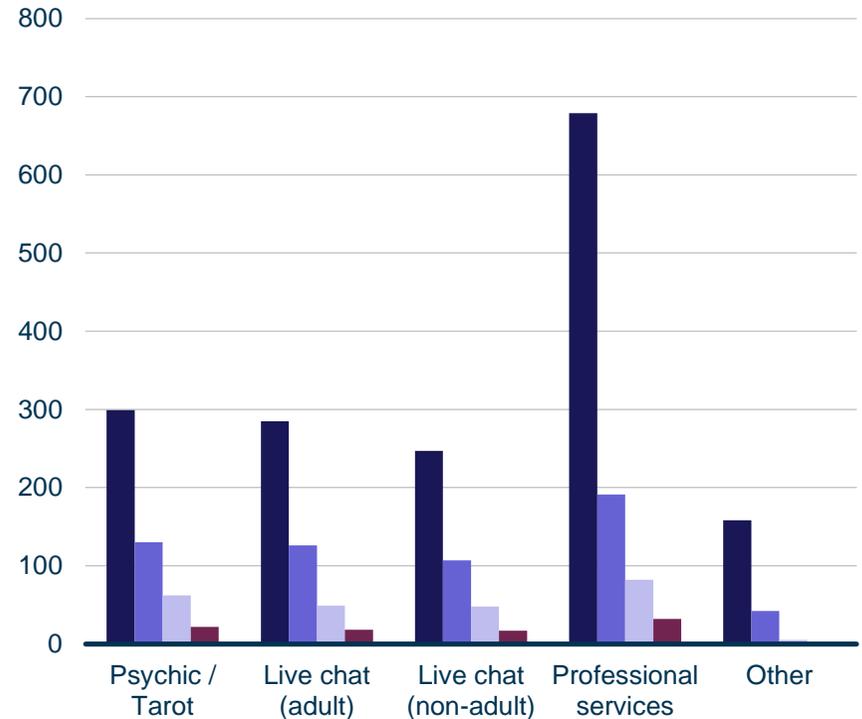
- We considered those calls for which users reported per-minute spends near the current limit (GBP1.53)¹
 - on average we found that **36%** of calls fitted this description
- We then pessimistically assumed that service providers increased their per-minute charges to the new maximum amount allowed by Ofcom (GBP3.60), and that users would spend as long as before on similar calls
- Among the resulting calls, we then identified those for which spend would be above the current limit. These are calls that, unless the spend limit is changed, would likely be cut short by current spend limits once Ofcom's changes to PPM take effect
 - we found that less than half of the calls identified above, or **15%** of all calls, are likely to be cut short as a result of Ofcom's planned changes to PPM
- Finally, among these resulting calls, we identified those for which respondents did not think that calls had lasted longer than they should have. These are calls which Ofcom's planned PPM increase would likely make shorter than users believe they should be, unless the spend limit is also increased. This left only **5%** of all calls



Our findings suggest that Ofcom's planned changes would result in only a small incremental minority of users unduly reaching spend limits

- The results vary somewhat among call types, but the overall pattern holds in all types. This is:
 - if PhonepayPlus does not increase its spend limit, Ofcom's planned increase in the PPM limit will likely lead to some calls being cut short
 - however, this is likely to affect only a small fraction of calls
 - of these, only a fraction are likely to be such that users would prefer if calls had lasted longer
- Thus, only 5% of calls are likely to be unduly cut short
- We stress that this assessment relies on speculative assumptions and should be treated with caution
- Subject to these considerations, and based on the strength of the survey evidence assessed, **we do not believe there is a clear case for an increase in the spend limit**
 - this does not imply that such a change would not be appropriate if further evidence is considered, such as service providers' data on call lengths and costs

Assessing the impact of Ofcom's planned changes



- Total calls
- Calls which were near PPM limit
- Of these, calls that would result in total spend above current limit
- Of these, calls for which user did not think call was too long

Base: 1668 calls

Source: Analysys Mason 2013

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Methodology

- SSI (Survey Sampling International) carried out the survey online between 4 and 14 October 2013
- 4743 persons attempted to answer the survey, with the majority filtered out by the core question (Q5) on whether they had used live premium-rate services in the past year; this left 1038 respondents who answered the entire survey
- The 1038 respondents answered 31 questions about 1668 calls, which are split as follows:
 - psychic/tarot: 299
 - live adult chat: 285
 - live non-adult chat: 297
 - professional services (e.g. counselling or legal advice): 675
 - other services: 158¹
- We used the survey results to compile the analysis in this report
- We made the following assumptions as part of our process:
 - for multiple-answer questions whose responses were a numerical range (e.g. 0–49p), we took the average (e.g. 25p)
 - for slide 21, we combined the responses from Q19 (how much users thought they had paid), Q20 (was this higher than expected) and Q21 (how much higher was it), to give a full value of the last call, with a 10% margin of error
 - for slides 22–23, we took the responses from the previous slide to determine whether users may have reached the spend limit, and added the responses as to whether the respondent felt his/her last call was too short or too long (Q14-15) and how long a call should be (Q17)
 - for slide 24, we took the difference between how much respondents thought they had spent (Q19) and how much they actually spent (Q21), considering that a difference of more than 70% was experiencing ‘bill shock’ for that particular call, and whether it may have reached the spend limit

¹ In some cases, respondents correctly assigned a live PRS (e.g. a TV shopping channel line) to this category; in other cases, they incorrectly assigned a non-live recorded service (e.g. a betting tips line) to this category. Because there was no significant difference in the results between the 'other - live' and 'other - non-live' services, we decided not to remove the small number of non-live service responses from our analysis.

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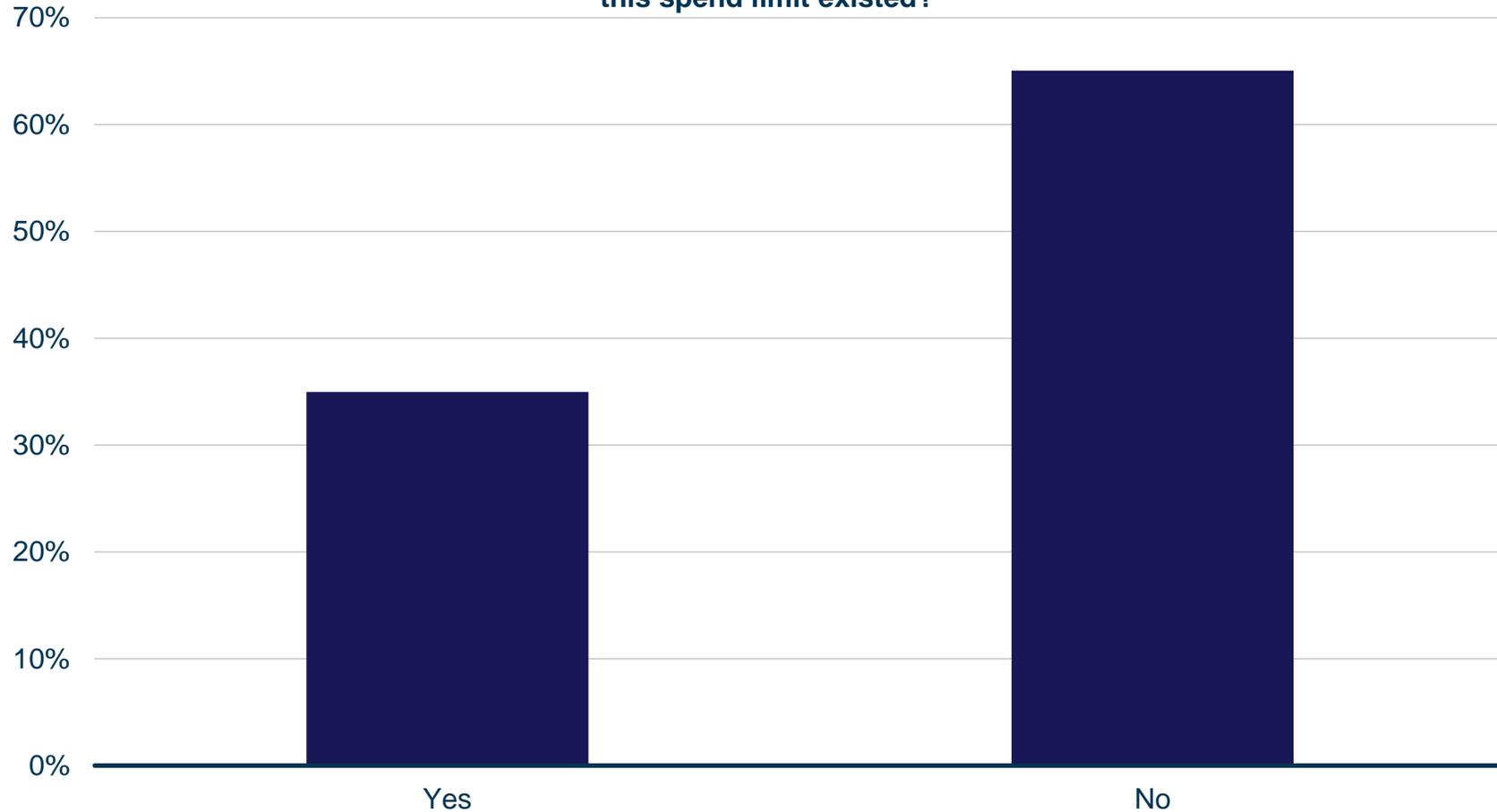
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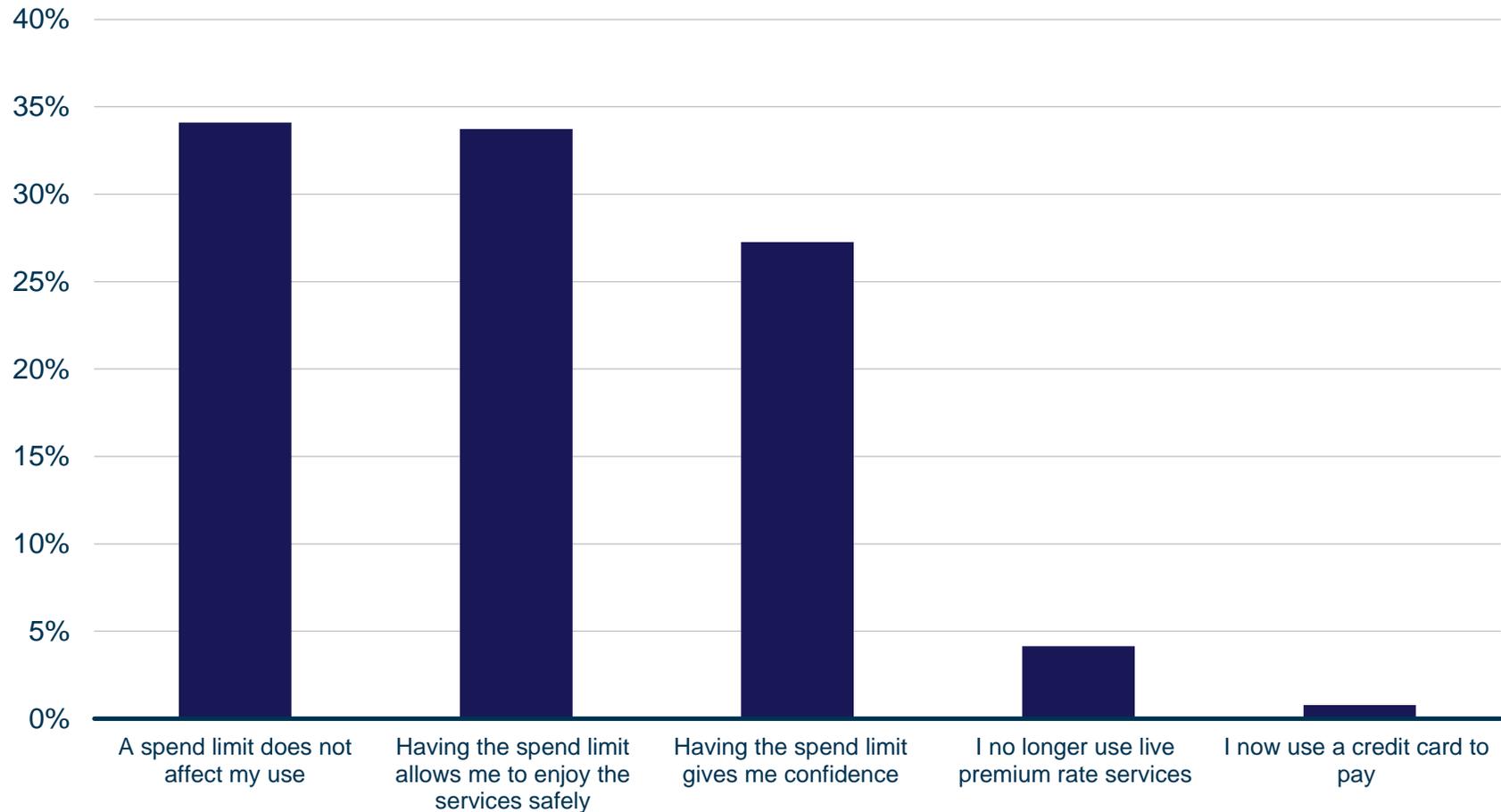
Most respondents are not aware of the spend limit...

Q6: For live services charged to the phone bill, there is a spend limit at which point a call is terminated. Were you aware that this spend limit existed?



... which has a neutral or beneficial impact for users

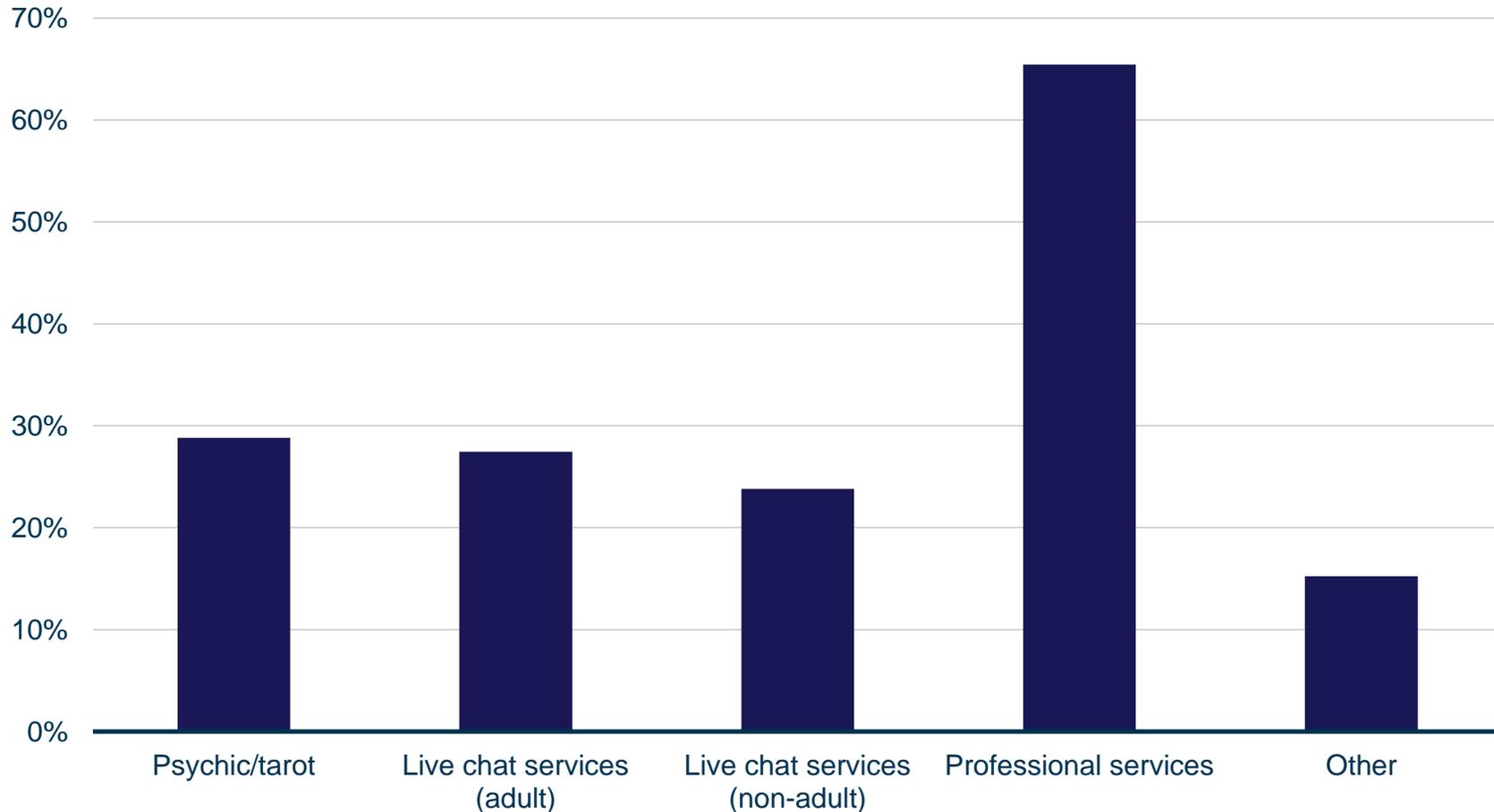
Q7: Does knowing about this spend limit affect or is likely to affect your use of live premium-rate services?



Base: all respondents (1038)
Source: Analysys Mason 2013

Among respondents' most recent calls, professional services was the type of PRSs most widely used

Q8: Which kind of live premium-rate services have you used in the last year (select all that apply)?

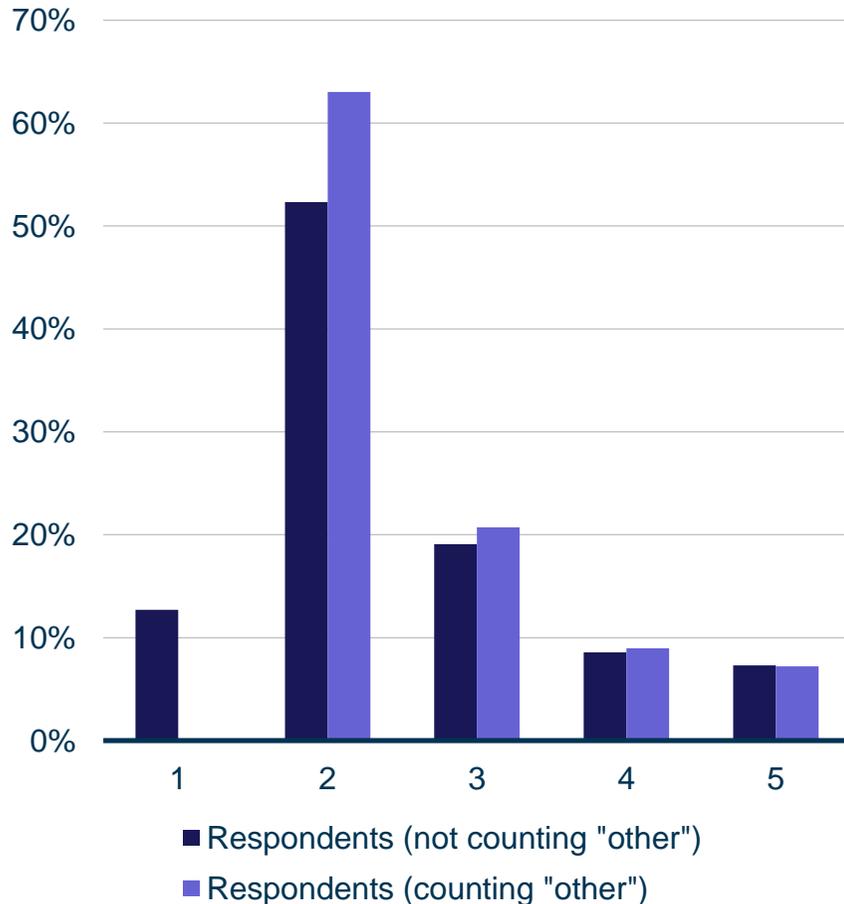


Source: all respondents (1038)

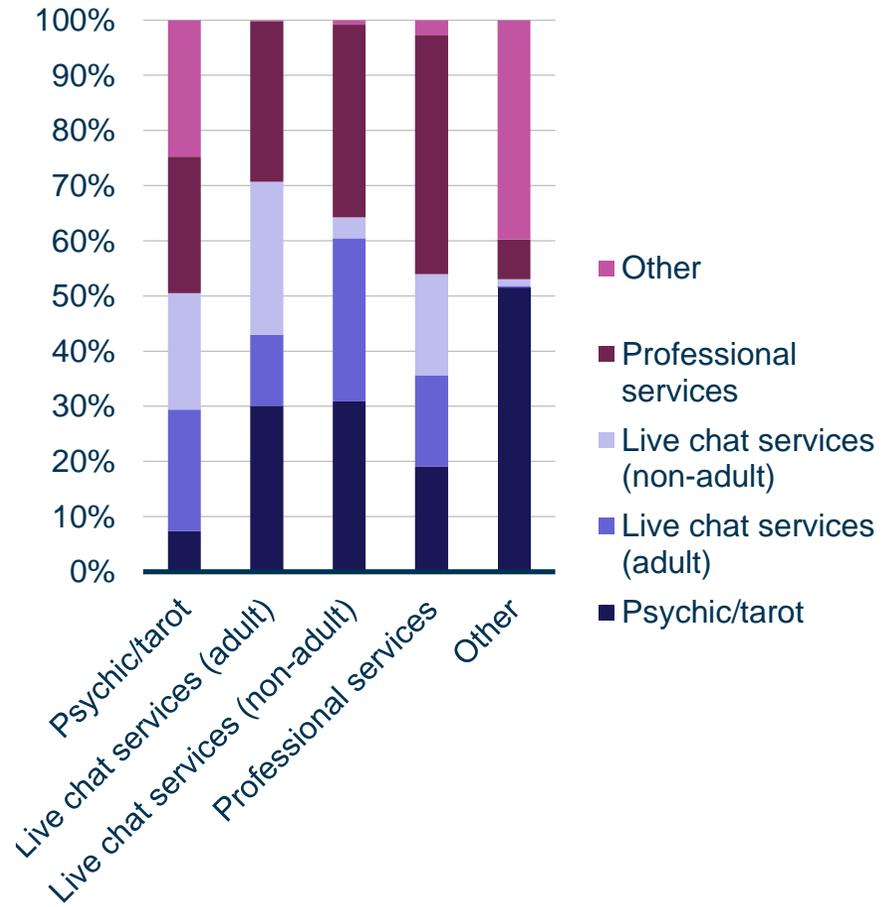
Source: Analysys Mason 2013

Most respondents use at least two services

Number of services used by respondents¹



Breakdown of services used¹



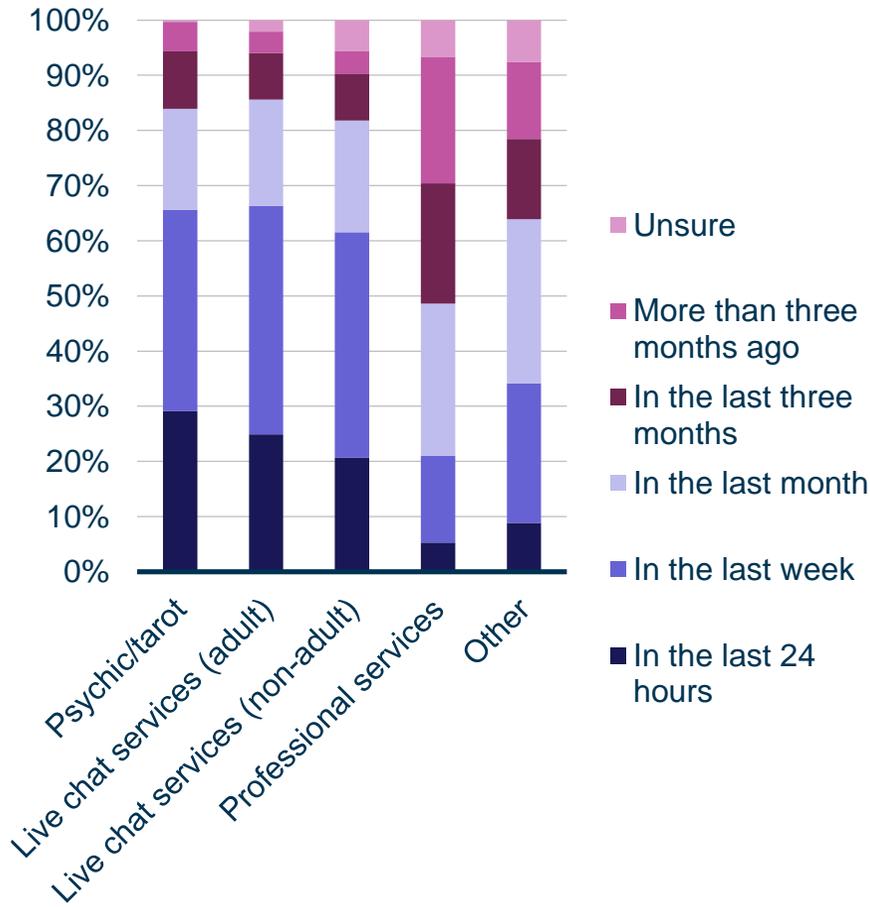
¹ Q8: Which kind of live premium-rate services have you used in the last year?

Base: all respondents (1038)

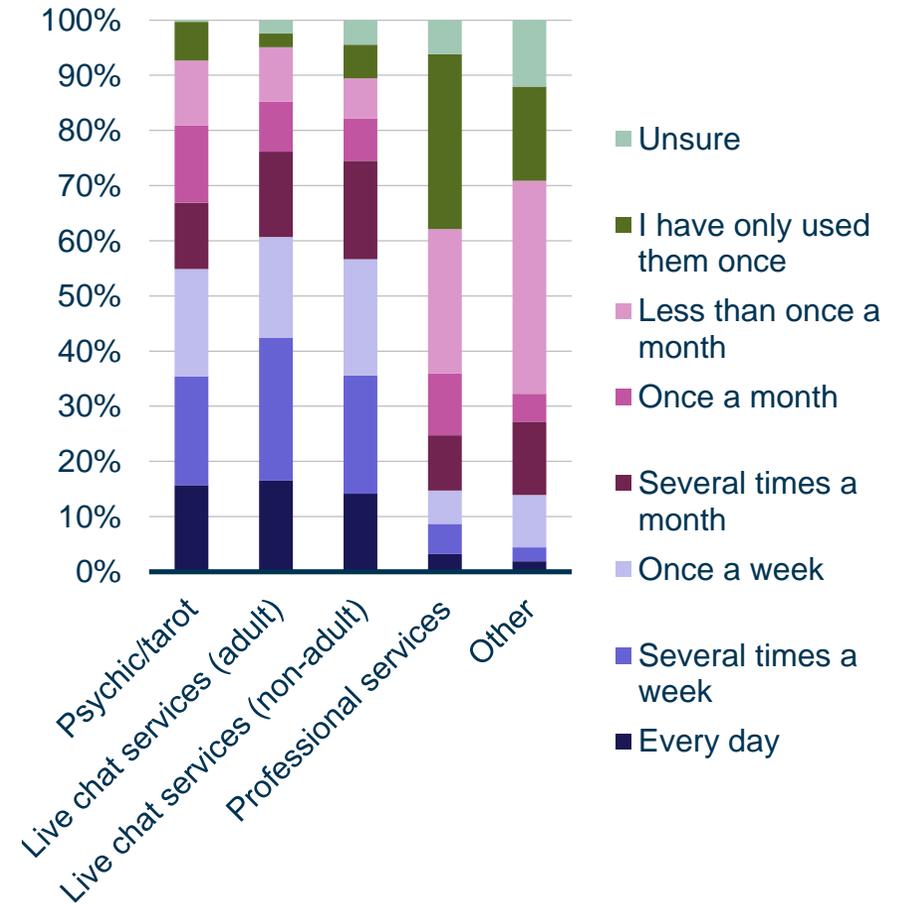
Source: Analysys Mason 2013

Respondents use psychic and live chat services very regularly

Q9: When was the last time that you used a PRS?



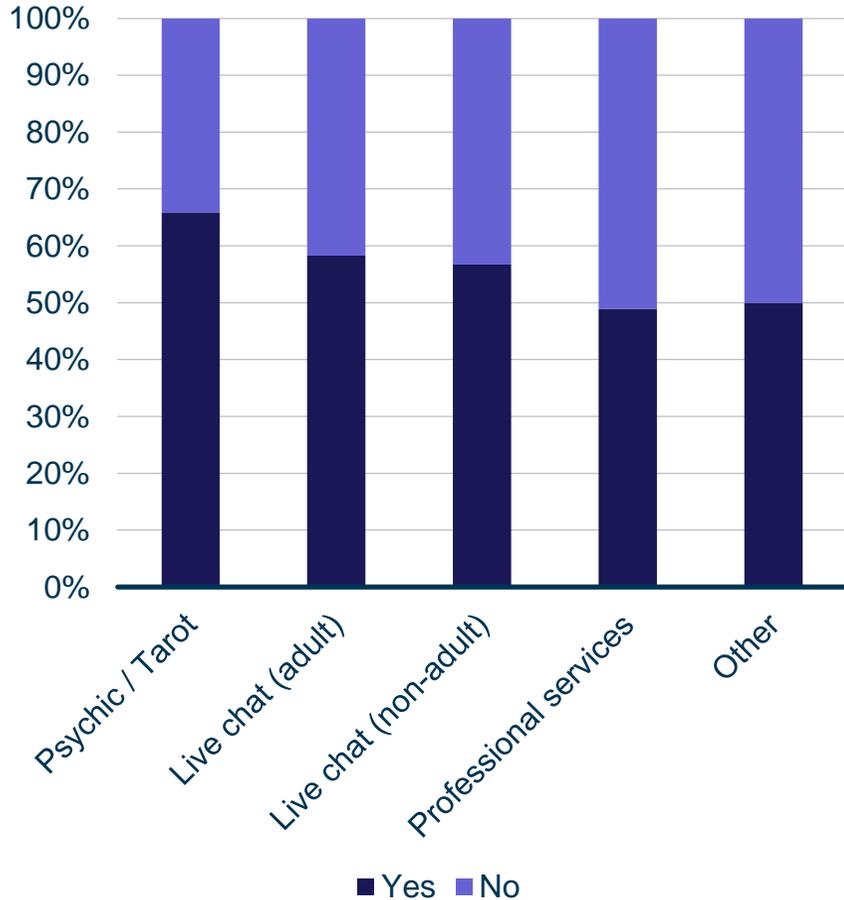
Q10: How often do you use a PRS?



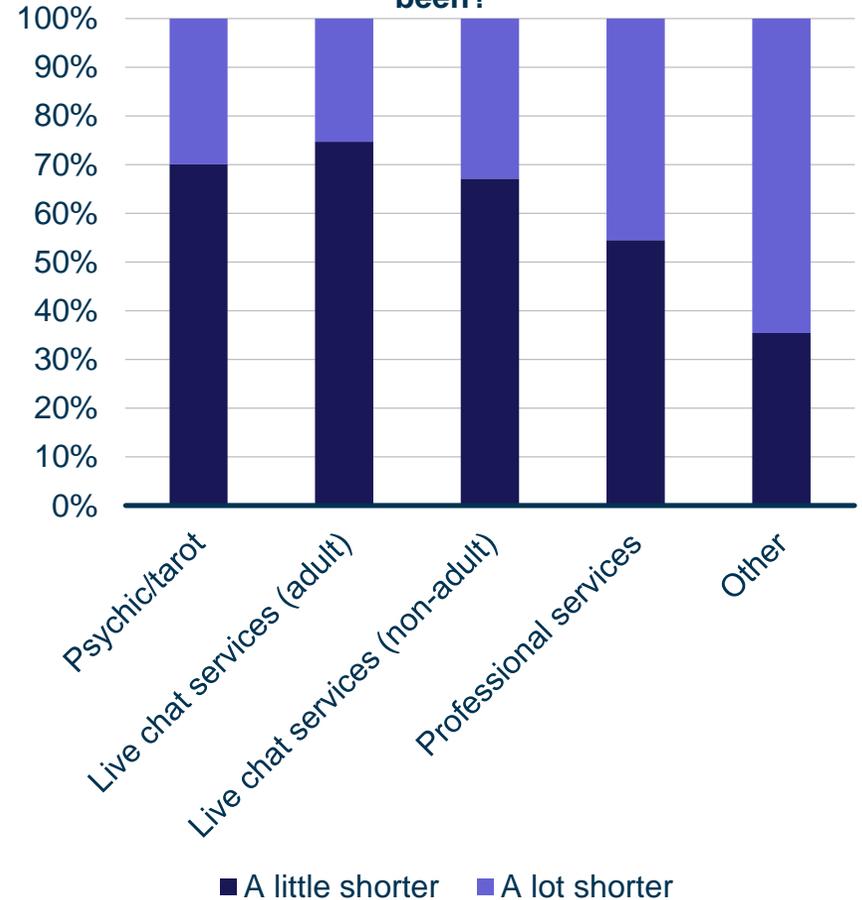
Base: all calls (1668)
Source: Analysys Mason 2013

Respondents feel calls can be too long, but should not be shortened too much

Q14: Do you feel your call was longer than it needed to be?



Q15: How much shorter do you think the call should have been?

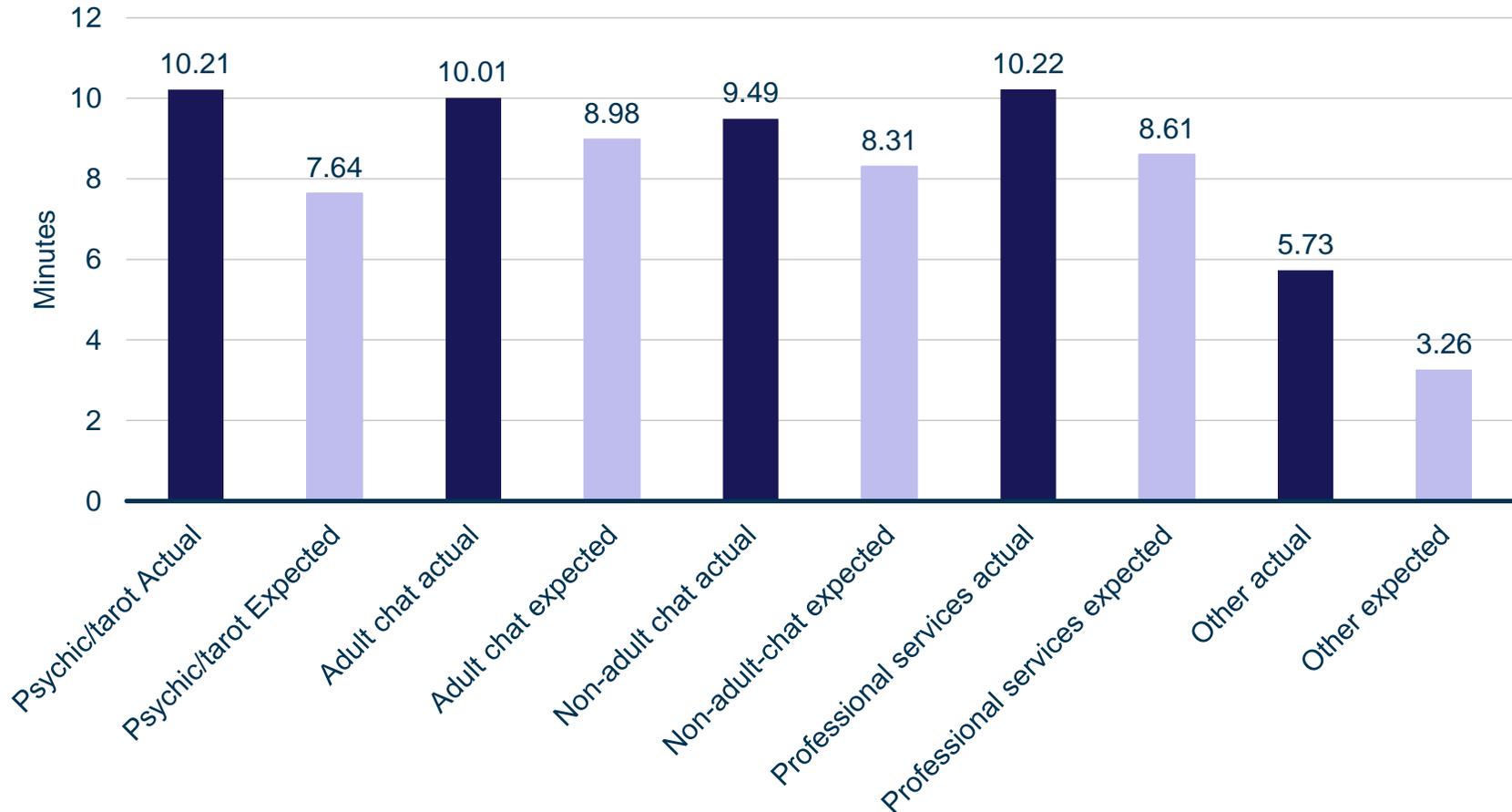


Base: all calls (1668)

Source: Analysys Mason 2013

Respondents expect calls to be shorter than they actually are

How long did the call last?/how long does a PRS call need to be?¹



¹ Q13: Thinking about the last time you used a PRS, how long did the call last?

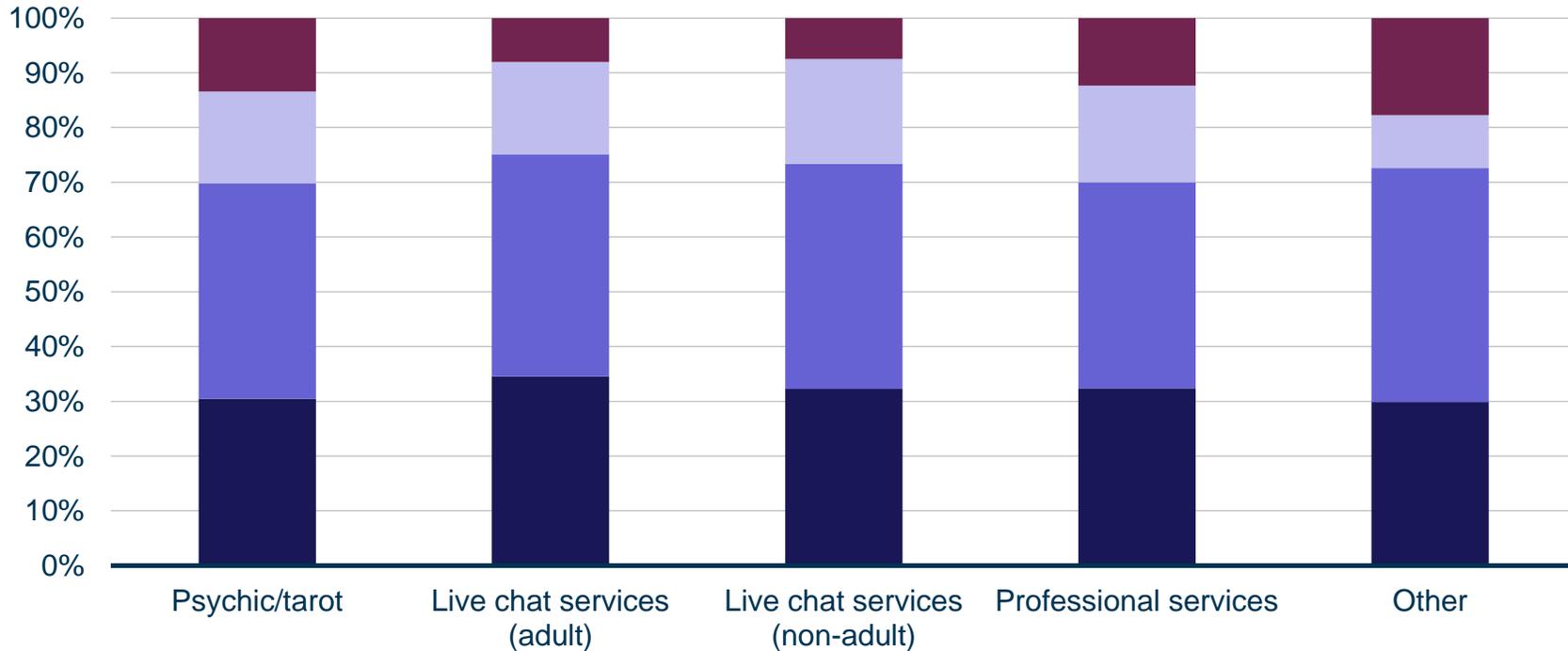
Q17: In general, and in your view, how long does a PRS call need to be?

Base: all calls (1668)

Source: Analysys Mason 2013

Respondents feel calls last longer because of preliminary events, such as the introductory message and the potential need to queue

Q16: Why did the call last longer than it should have?



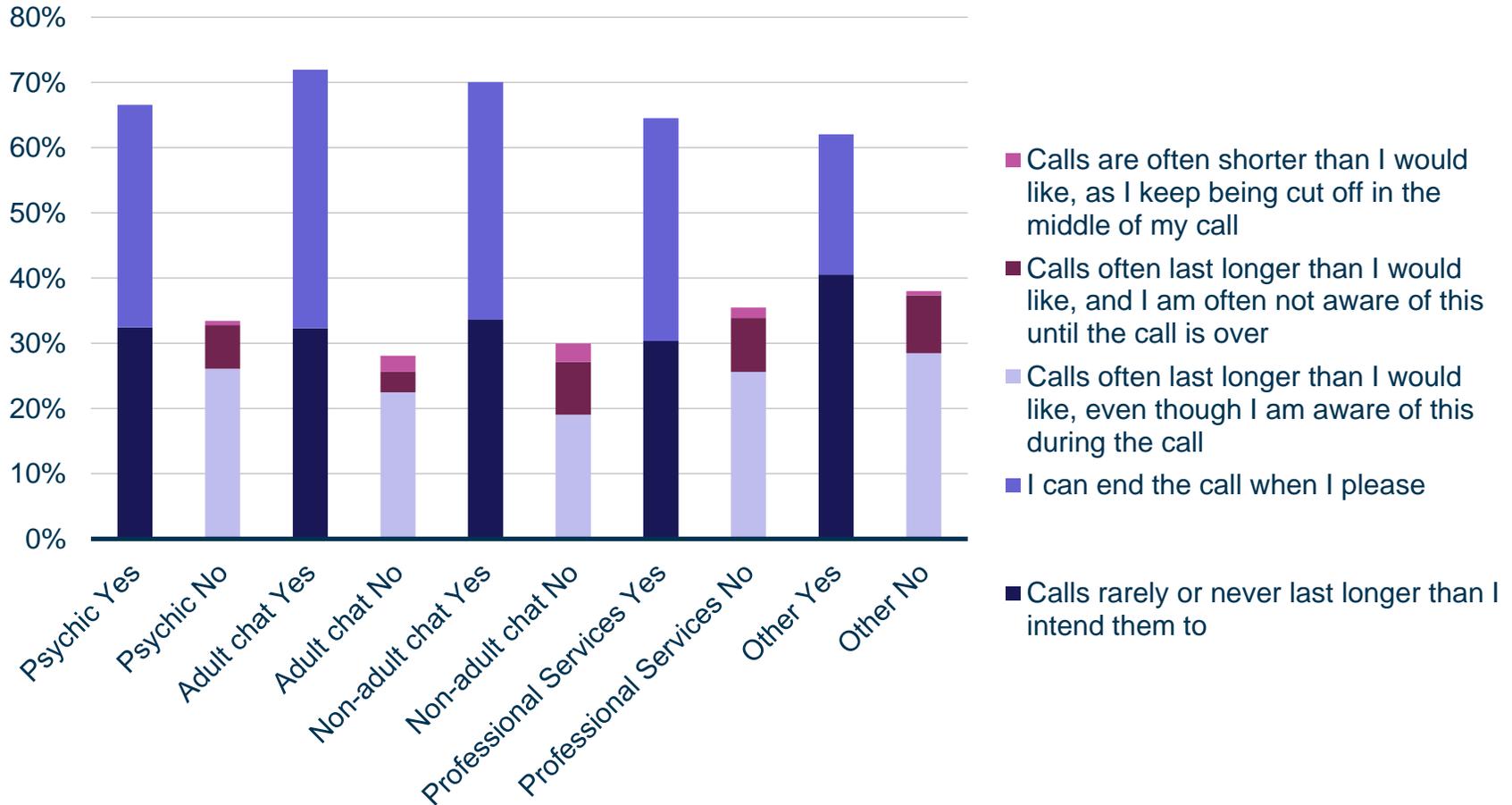
- The operator intentionally lengthened the call
- The service was slow
- The introductory message was longer than it needed
- I was held in a queue

Base: all calls (1668)

Source: Analysys Mason 2013

Most respondents feel in control of the length of their calls, but an important percentage does not

Q12: Do you feel in control of the length of a call?

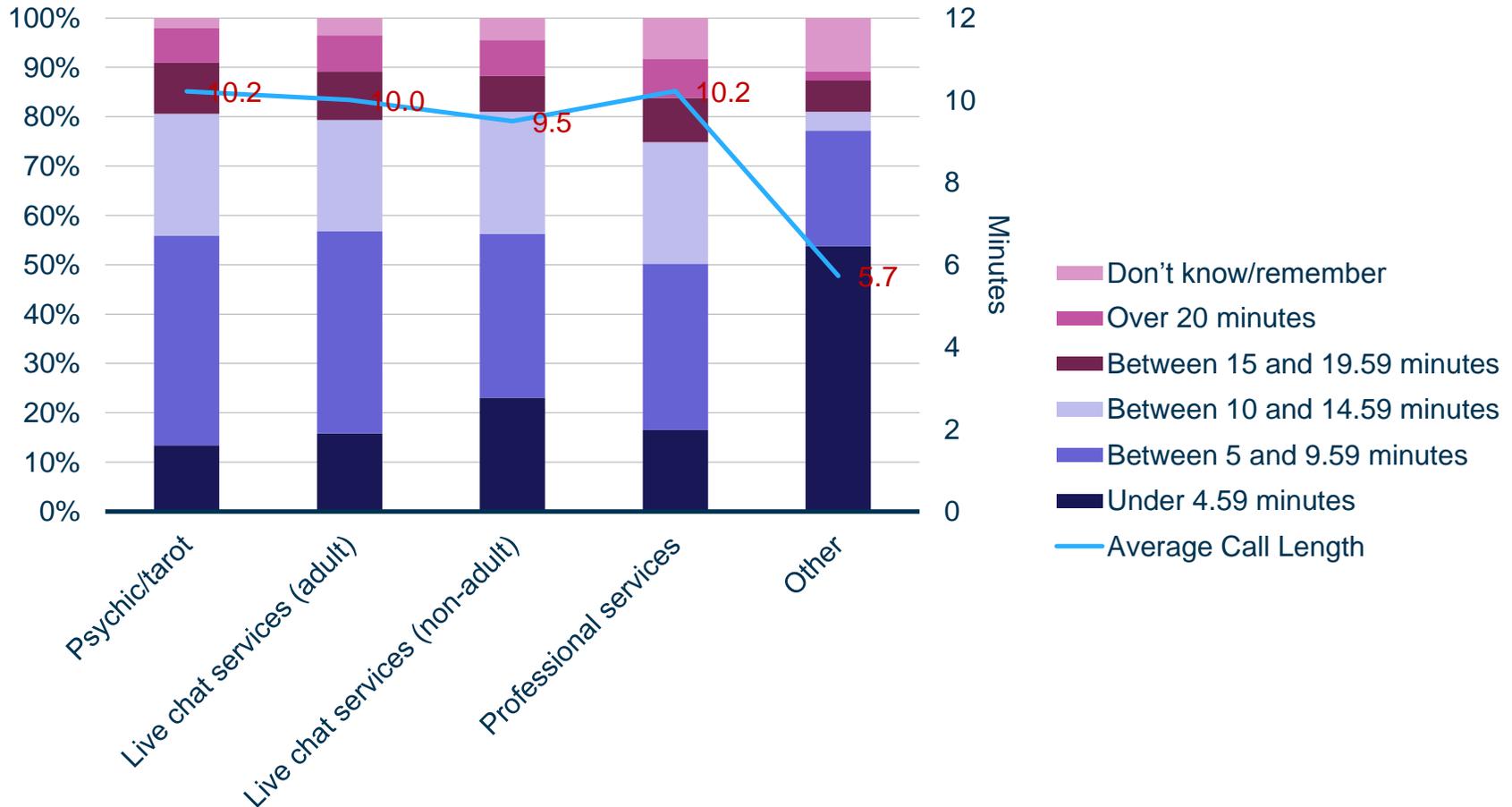


Base: all calls (1668)

Source: Analysys Mason 2013

The majority of calls last under 10 minutes ...

Q13: Thinking about the last time you used a PRS, how long did the call last?

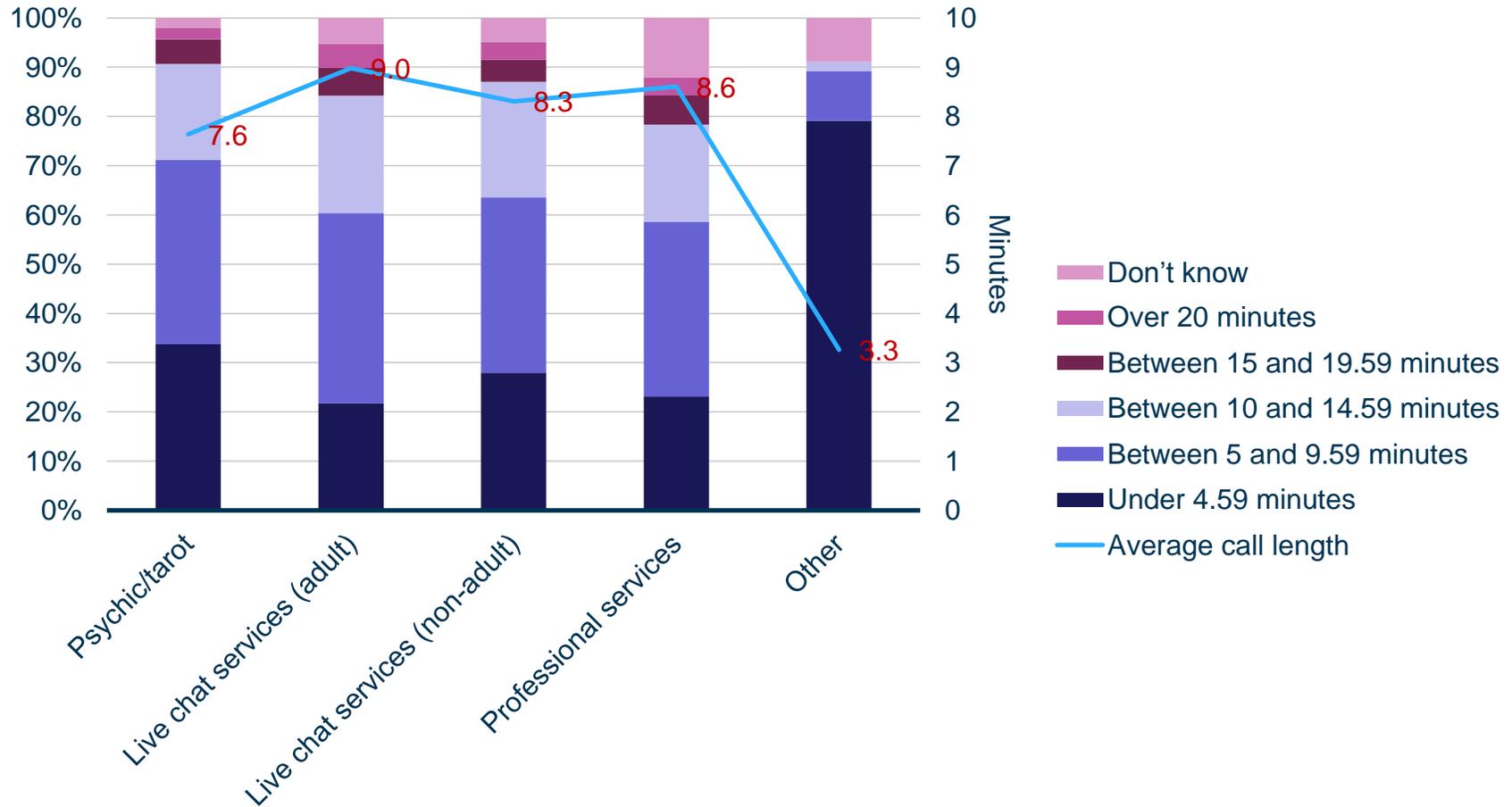


Base: all calls (1668)

Source: Analysys Mason 2013

... and respondents expect shorter calls

Q17: In general, and in your view, how long does a PRS call need to be?

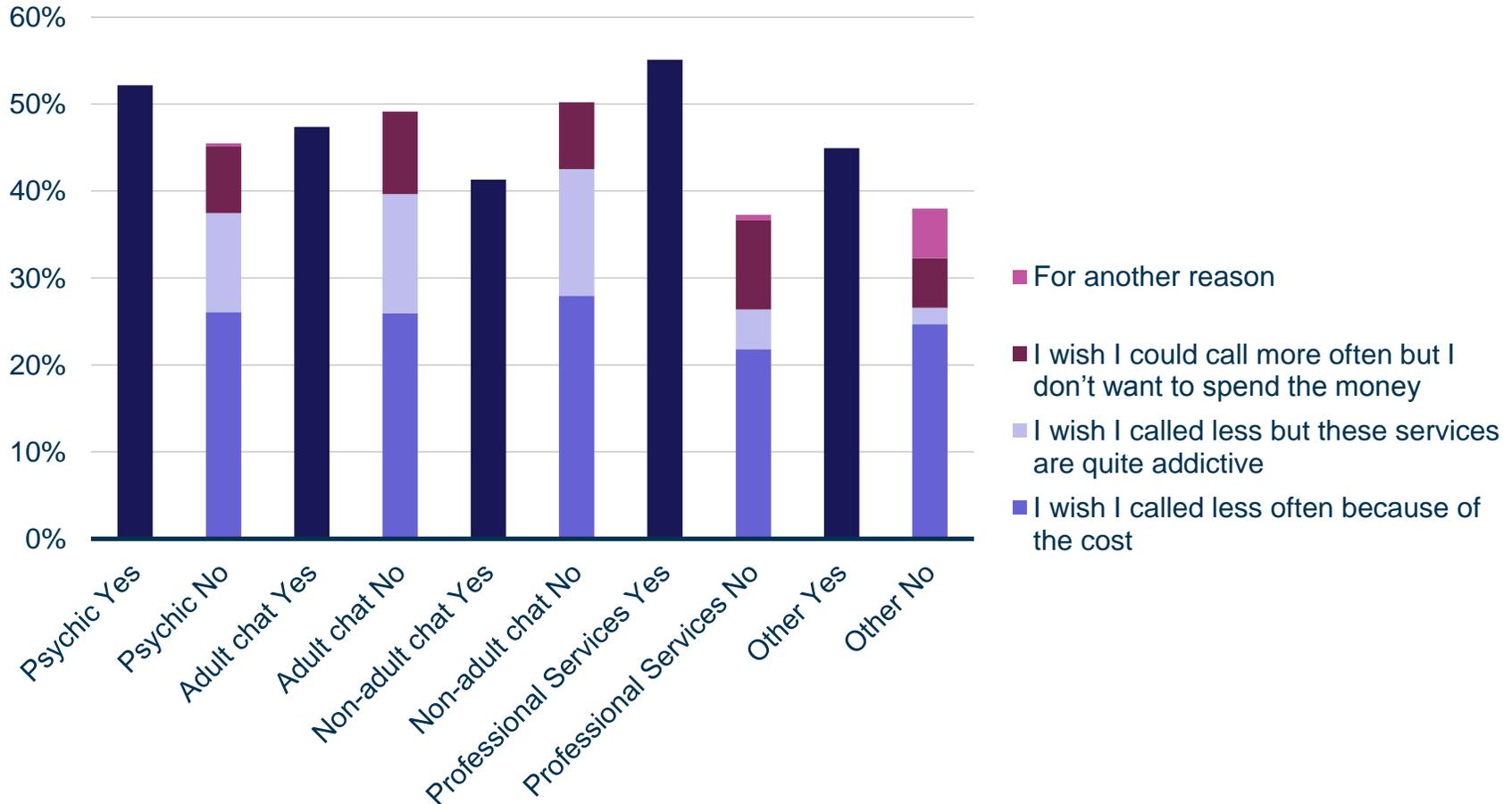


Base: all calls (1668)

Source: Analysys Mason 2013

In general, respondents are happy with how often they use PRSs, but 8.6% find the services addictive

Q11: Are you happy with how often you call a PRS?

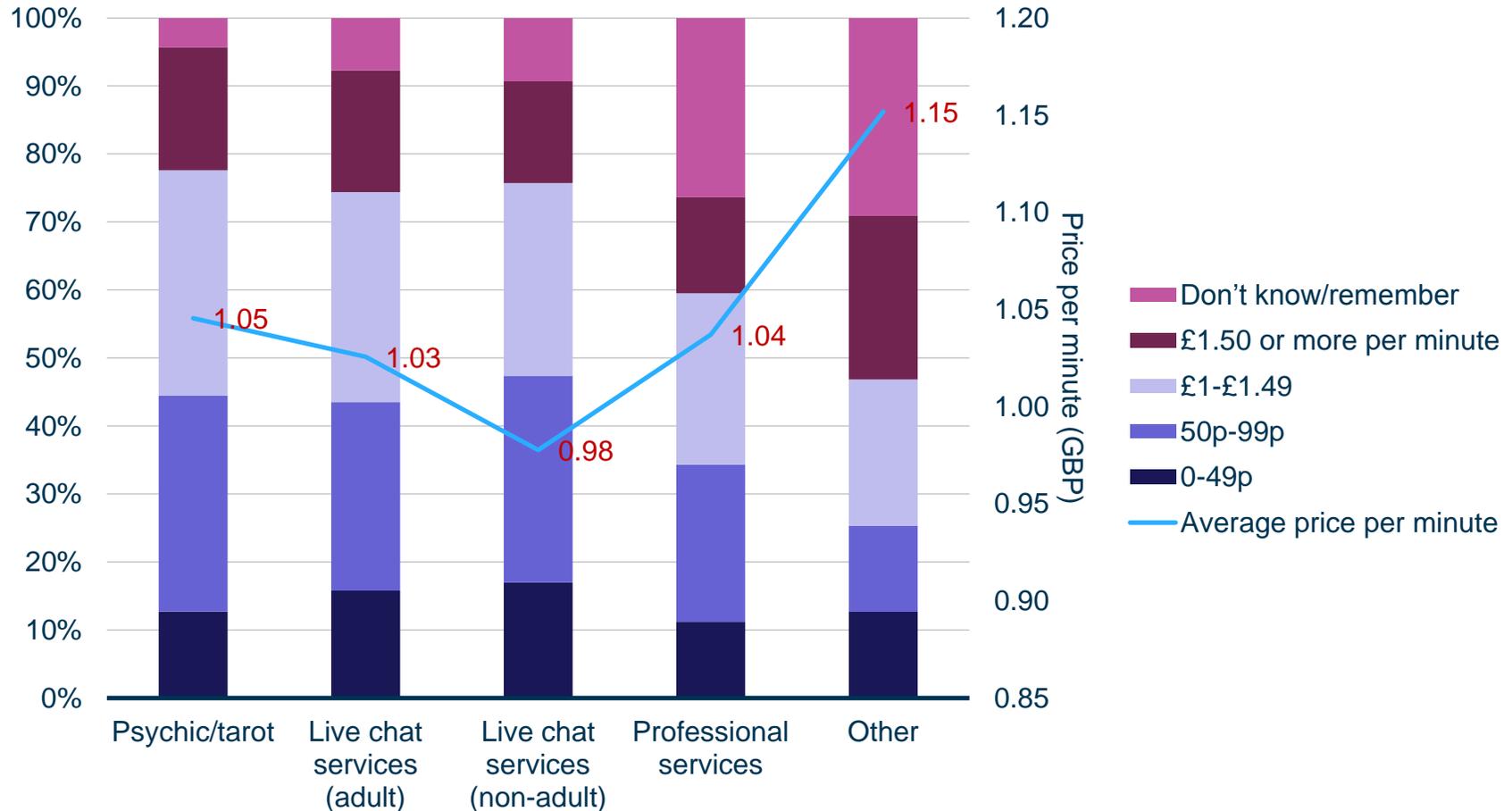


Base: all calls (1668)

Source: Analysys Mason 2013

Reported average price per minute stands at around GBP1, well below the current limit

Q18: How much did your last PRS call cost per minute?

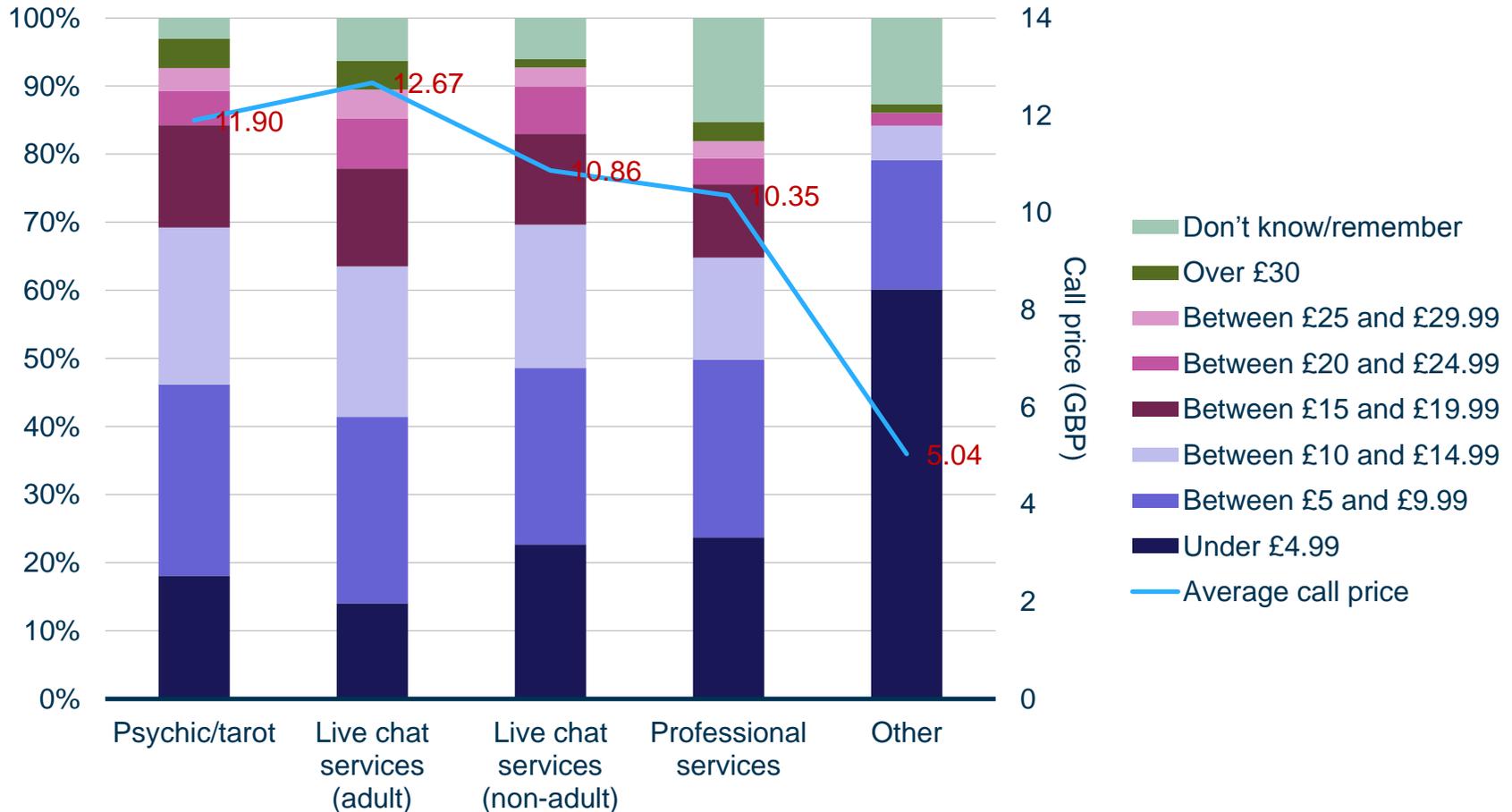


Base: all calls (1668)

Source: Analysys Mason 2013

The majority of respondents thought they had spent under GBP15 for their call ...

Q19: When you finished your PRS call, how much did you *think* you had spent?

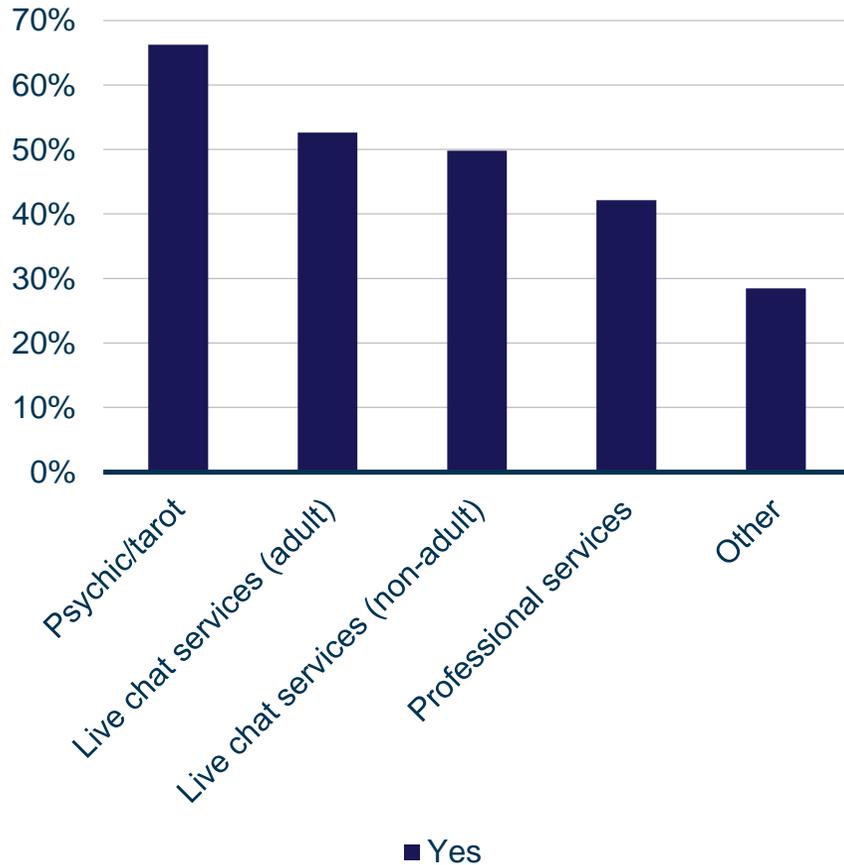


Base: all calls (1668)

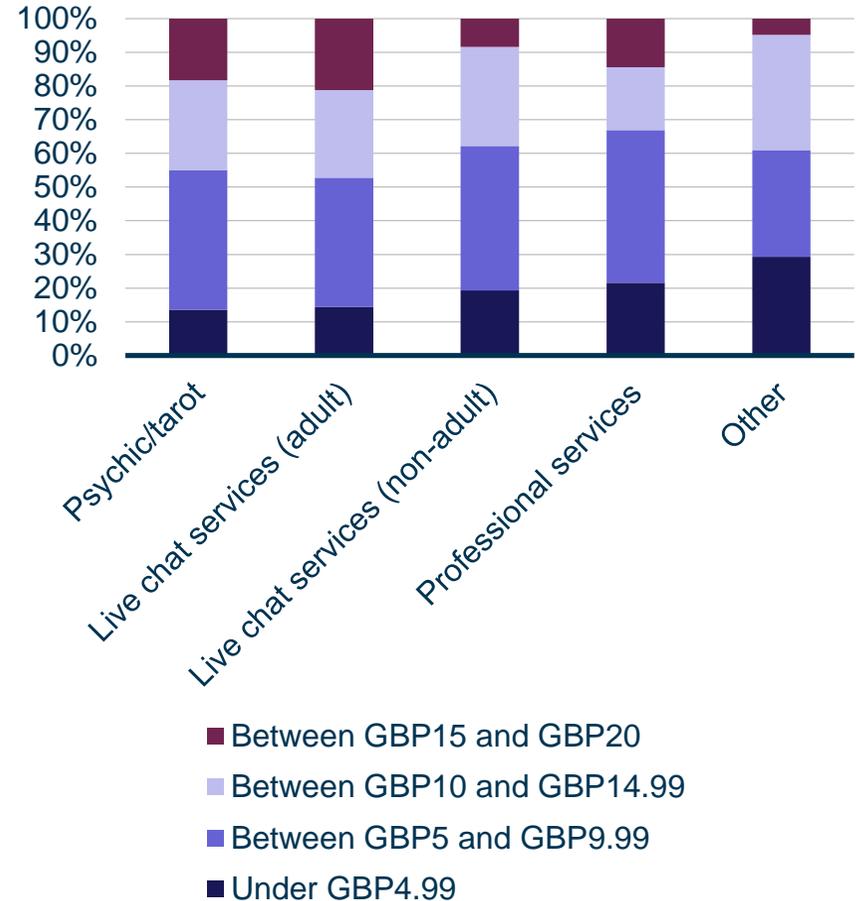
Source: Analysys Mason 2013

... but some respondents have experienced ‘bill shock’

Q20: When you received your most recent bill for a call to a PRS, was the amount higher than you expected?



Q21: How much higher was it?

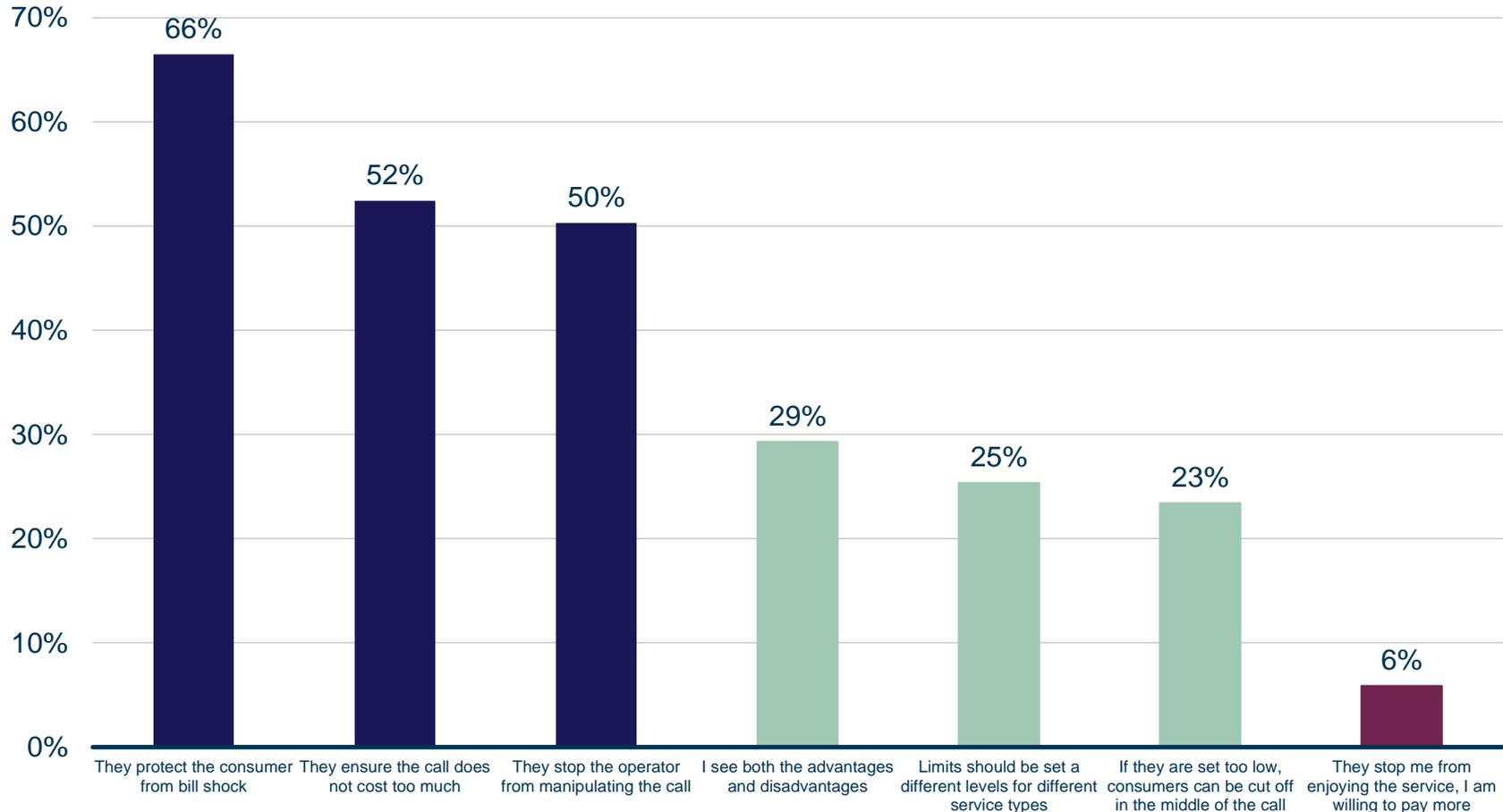


Base: all calls (1668)

Source: Analysys Mason 2013

Most respondents have positive views of the spend limit

Q29: Which statement(s) correspond with your views of the spend limit on live premium-rate calls (select all that apply)?



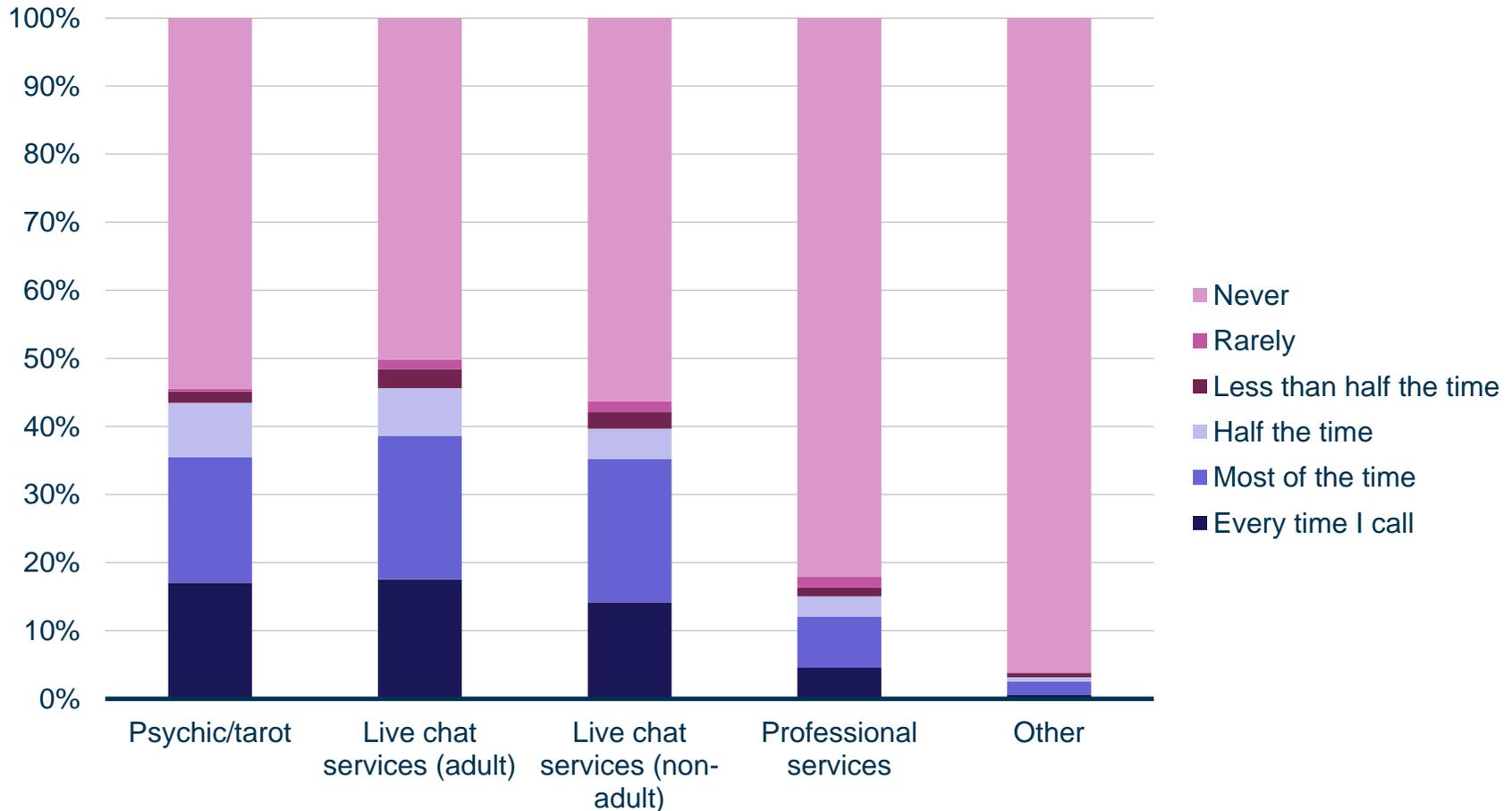
Base: all respondents (1038)

Blue means positive views, green neutral and purple negative

Source: Analysys Mason 2013

A minority reaches the spend limit at least half the time, but 10% of all respondents reaches it all the time

Q22: Have you ever reached the spend limit with one of your PRS call?

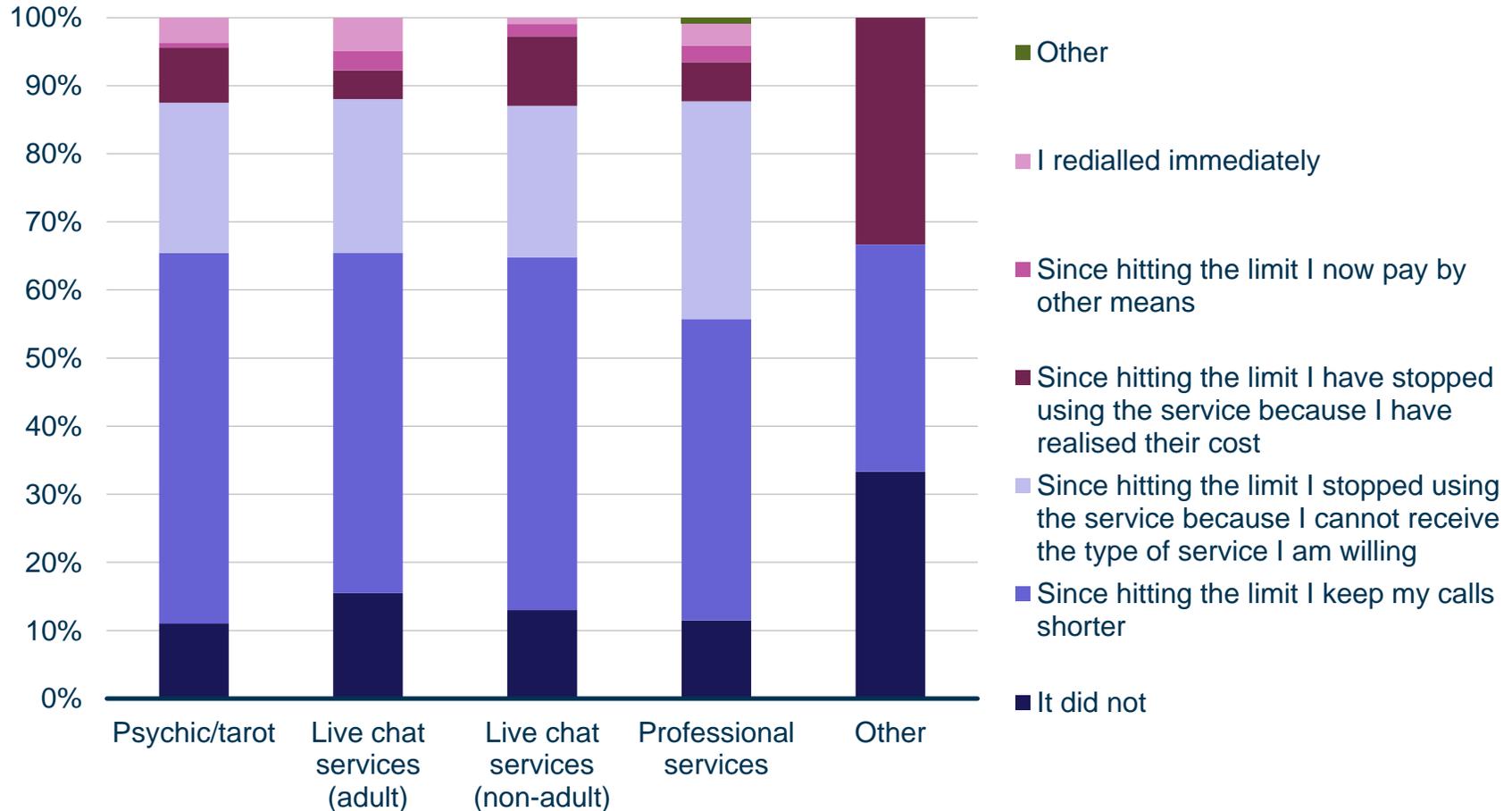


Base: all calls (1668)

Source: Analysys Mason 2013

The main effect of reaching the spend limit is to shorten calls

Q24: How did reaching the spend limit affect your behaviour?

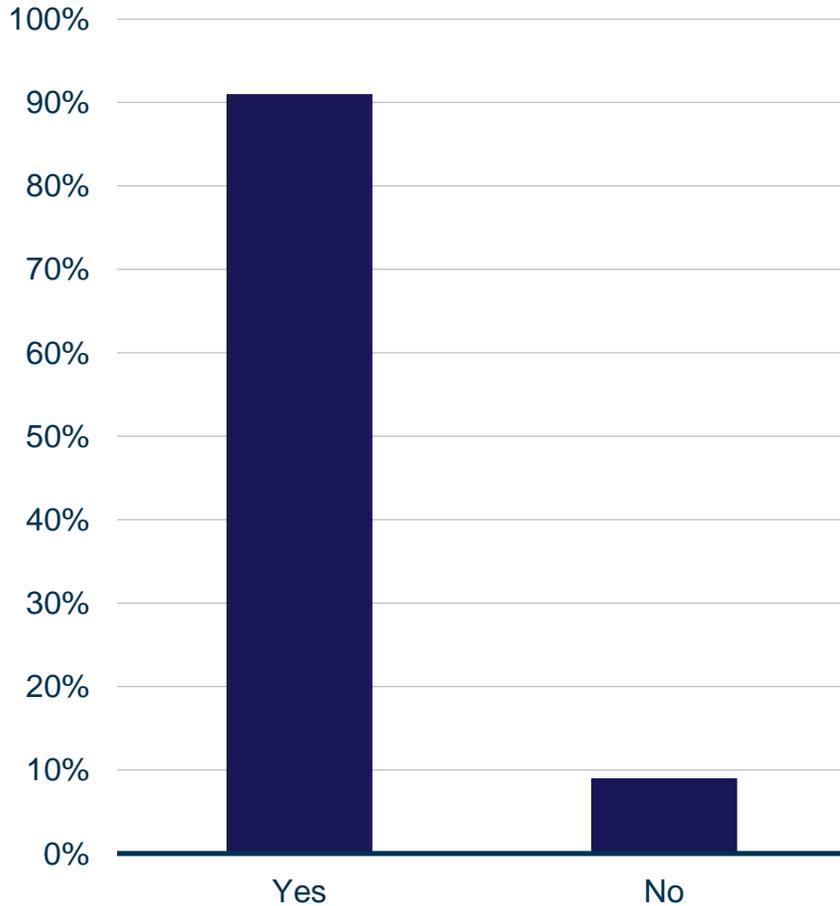


Base: all calls (1668)

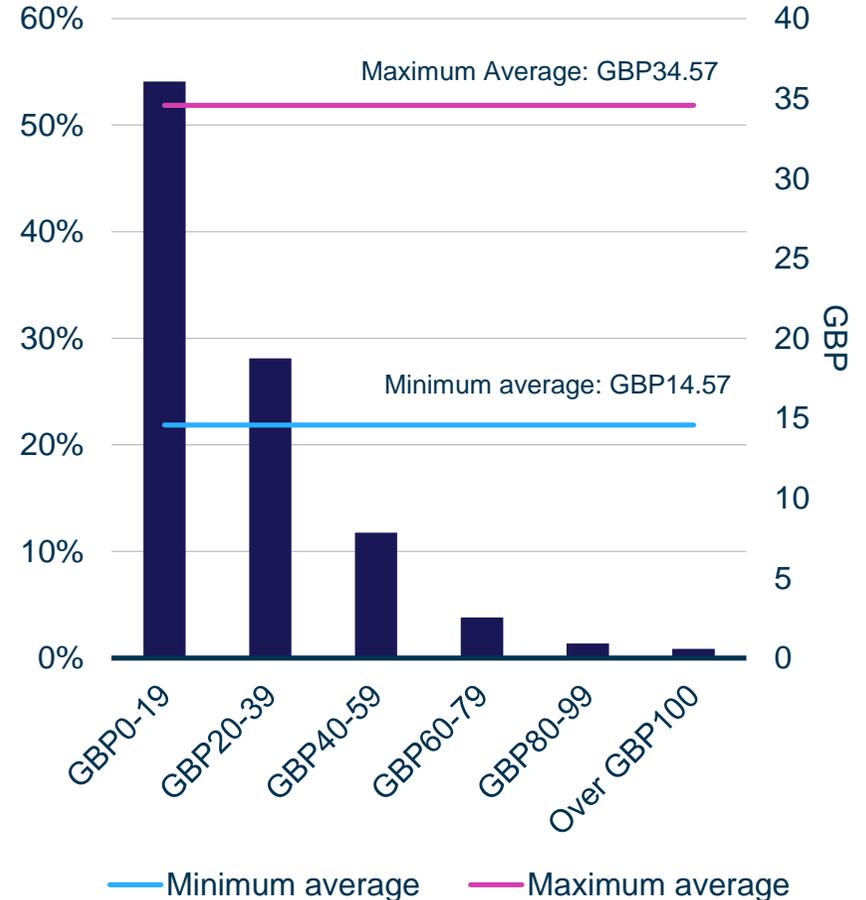
Source: Analysys Mason 2013

Respondents believe in a low spend limit, as cost remains their primary concern

Q30: Do you believe there should be a spend limit?



Q31: How much do you think the spend limit should be?

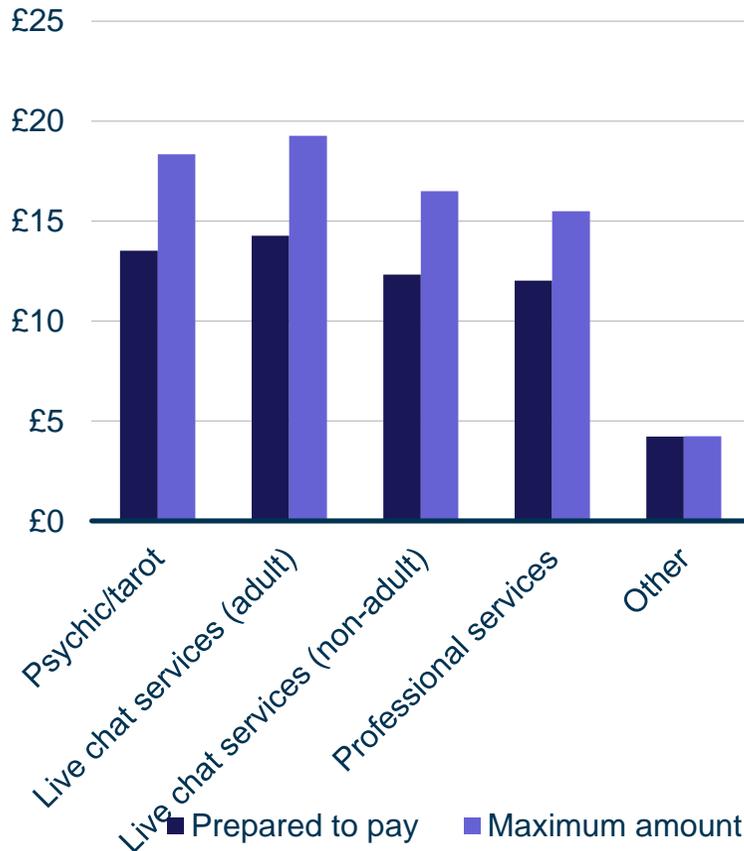


Base: all respondents (1038) for Q30, and those who said yes (943) for Q31

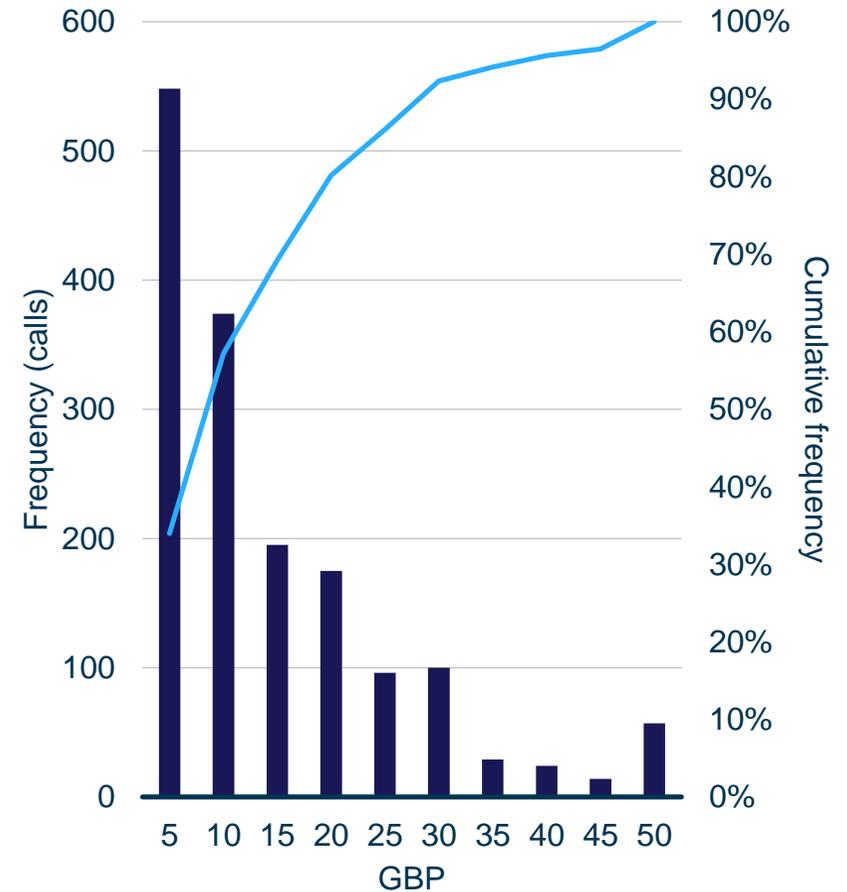
Source: Analysys Mason 2013

In general, respondents are not keen to spend over GBP20 for PRS calls – a minority of around 10% is prepared to pay GBP30 or more

Q25: What are you generally prepared to pay / Q26: What is the maximum amount you would be willing to spend for a PRS call ?



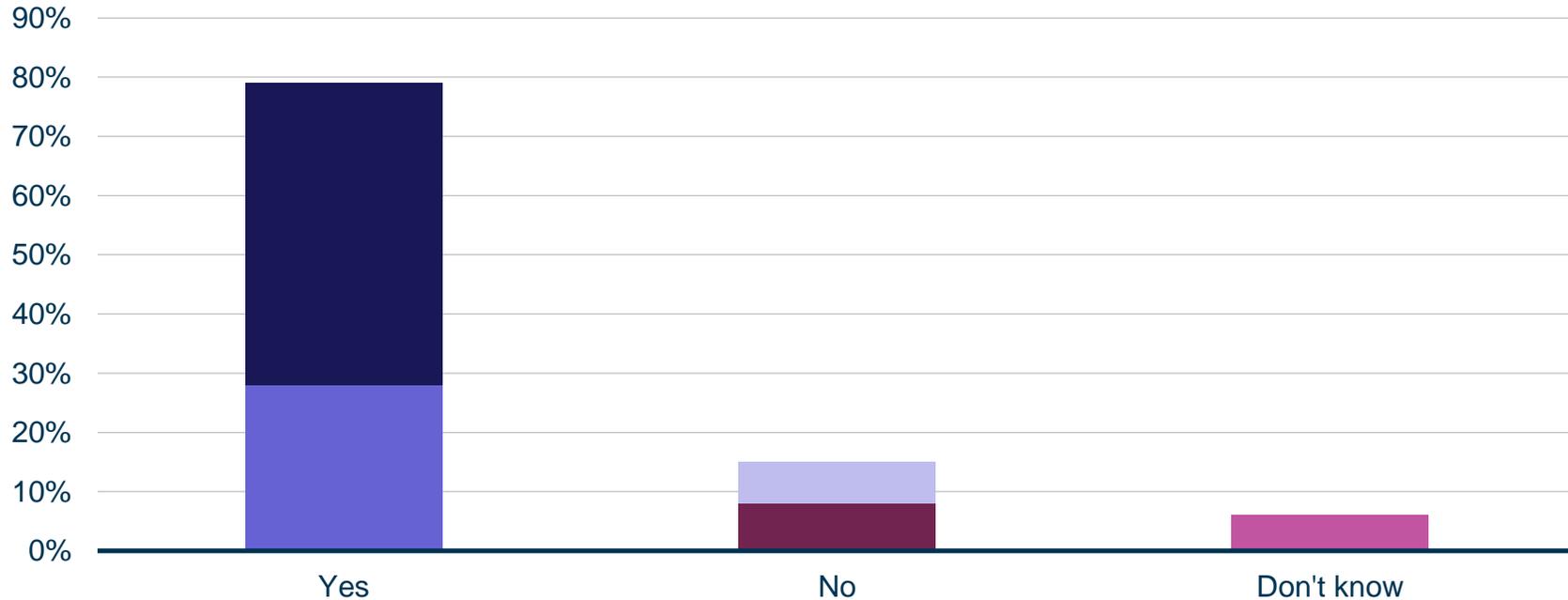
Maximum willingness to pay – frequency distribution¹



¹ Based on question 26
 Base: all respondents (1038)
 Source: Analysys Mason 2013

An overwhelming majority would like spending reminders during the call

Q27: Would you welcome spending reminders during your call?



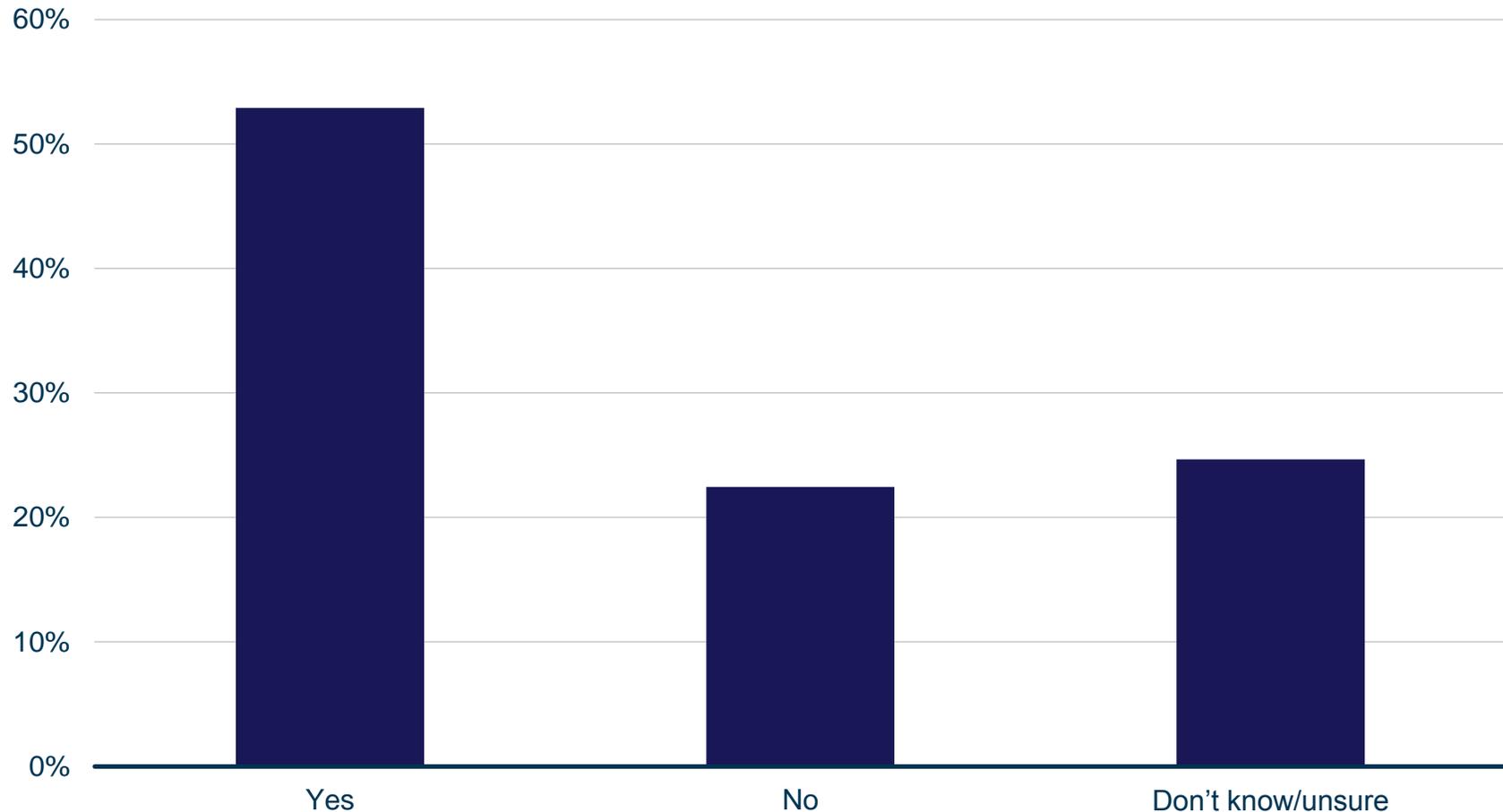
- It would allow me to keep track of how much I am spending
- It would prevent me from spending too much
- It would impact the experience
- I am confident I know how much I spend
- Don't know

Base: all respondents (1038)

Source: Analysys Mason 2013

But only a small majority would be looking to opt out entirely

Q28: Do you think you should be able to opt out of spending caps as part of a pre-call announcement?

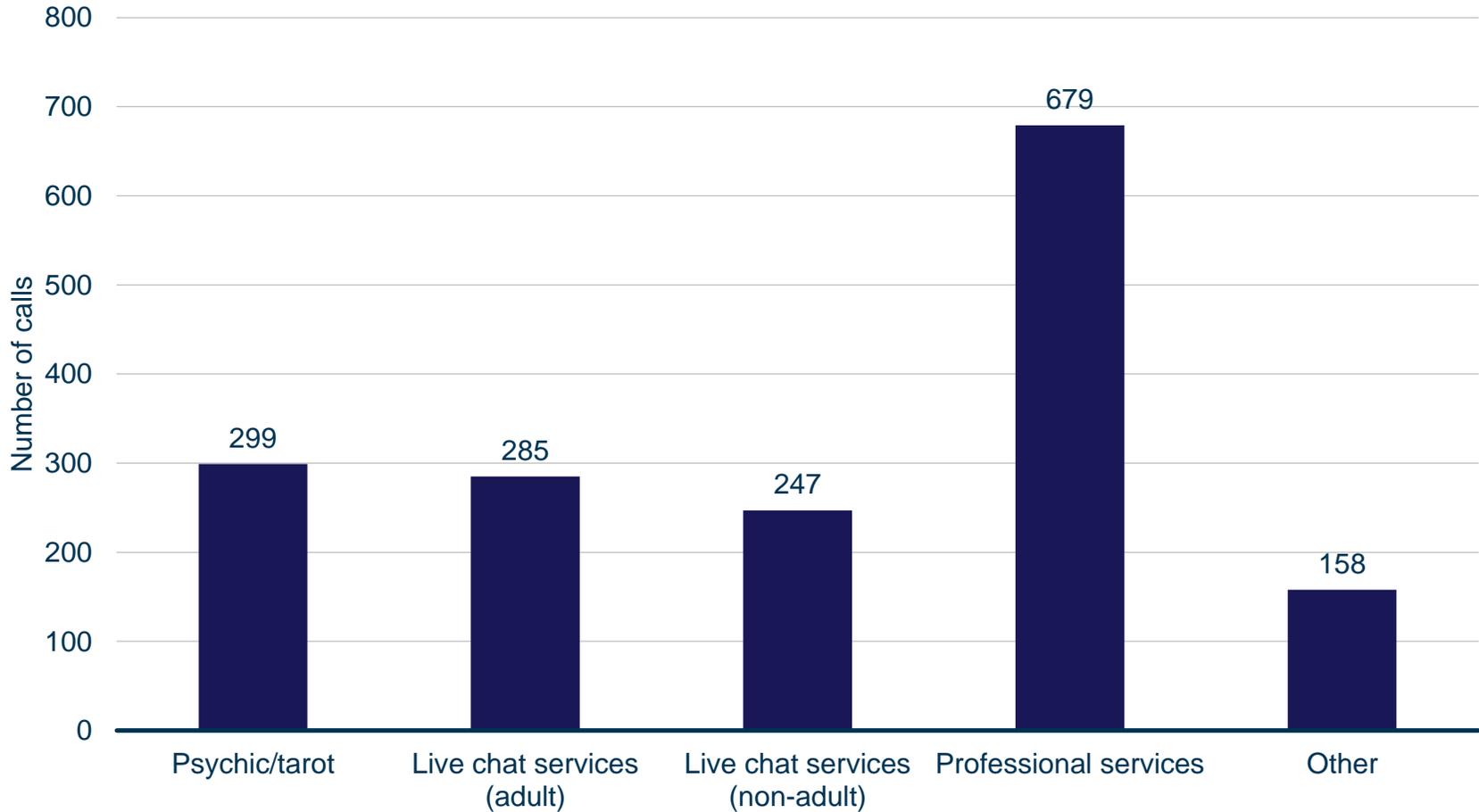


Base: all respondents (1038)

Source: Analysys Mason 2013

Live services have been used by at least a quarter of all respondents

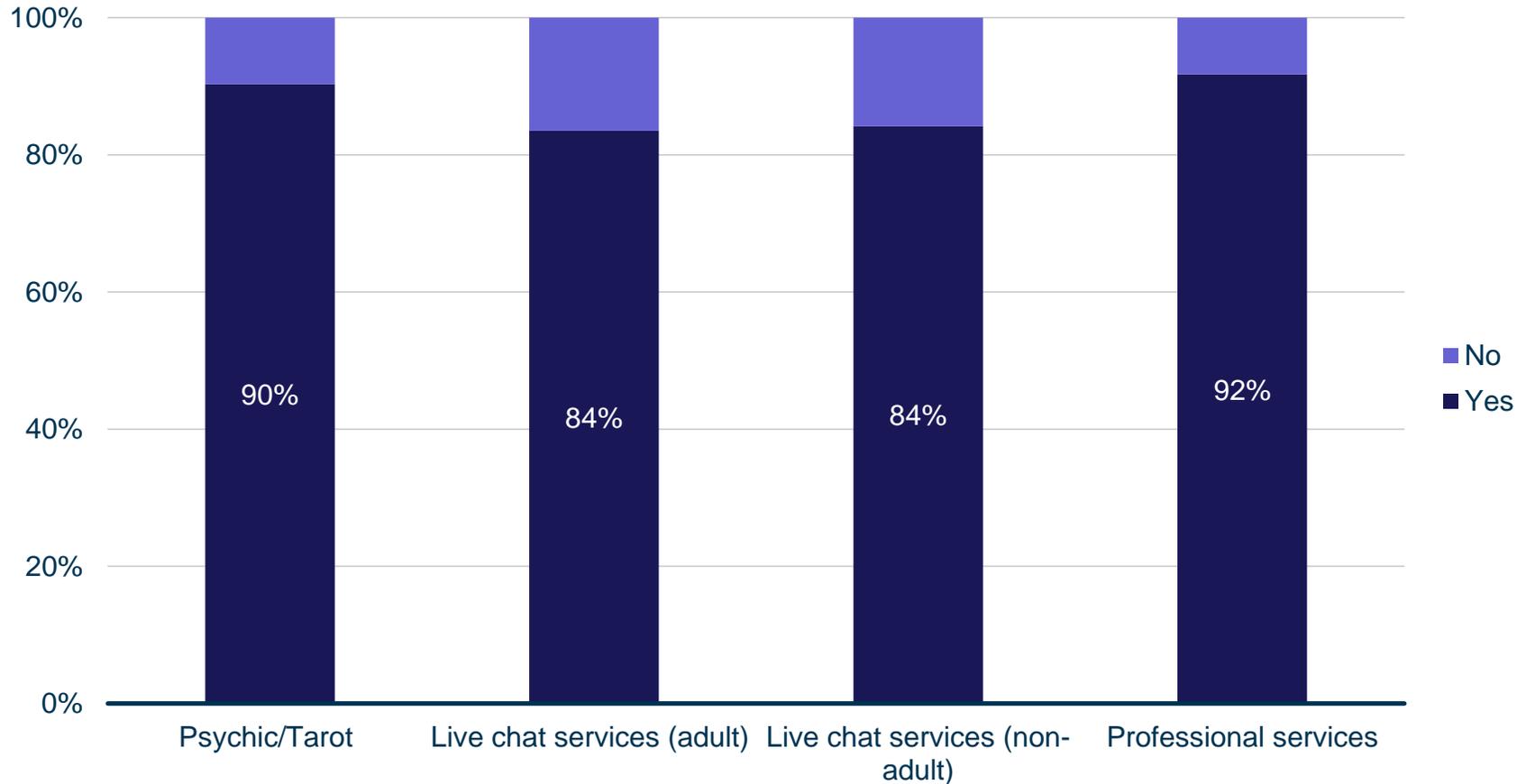
Q8: Which kind of live premium-rate services have you used in the last year?



Base: all respondents (1038)
Source: Analysys Mason 2013

Respondents across all service types want a spend limit ...

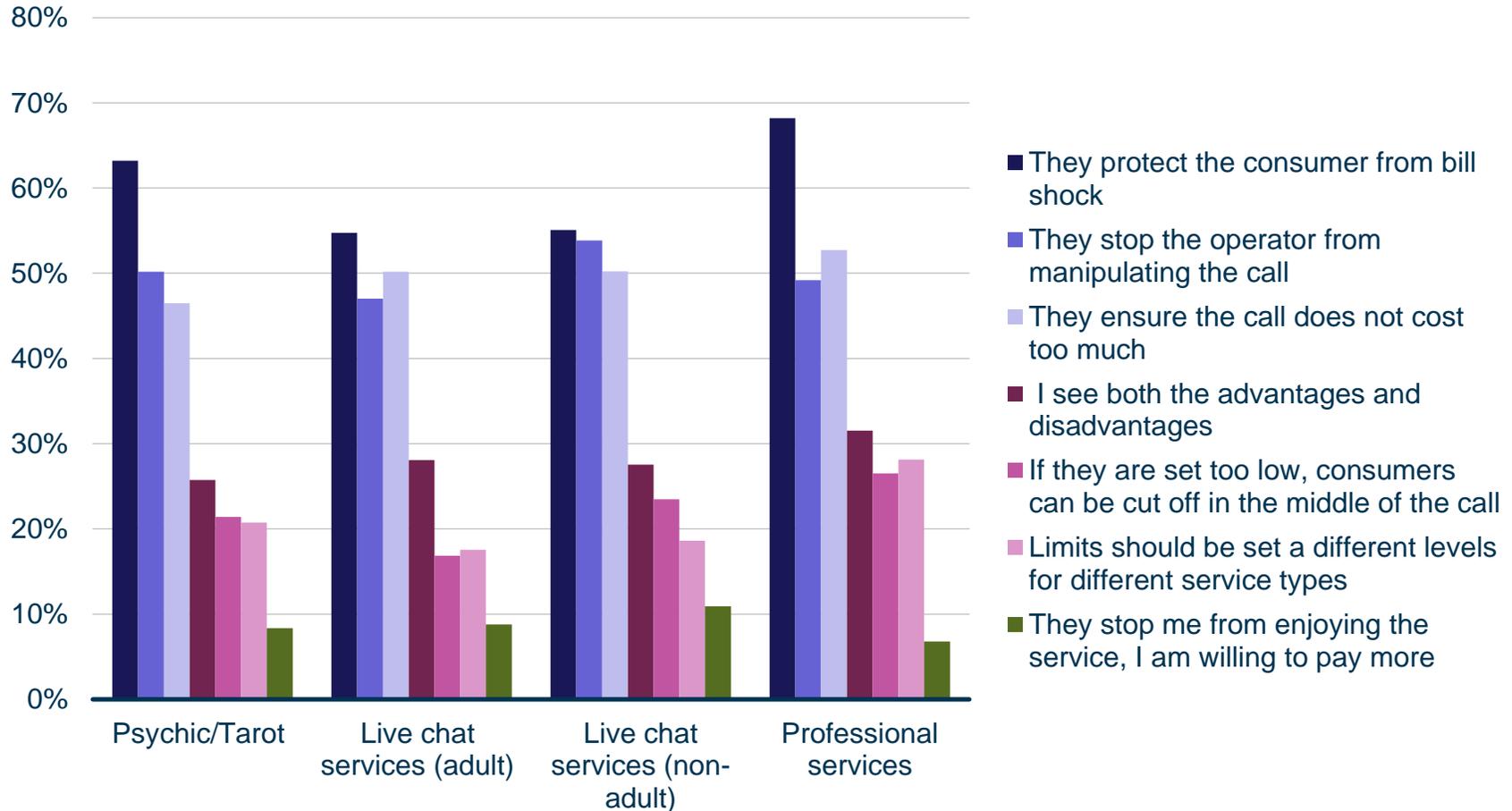
Q30: Do you believe there should be a spend limit?



Base: all respondents (1038)
Source: Analysys Mason 2013

... with 'bill shock' being their primary concern

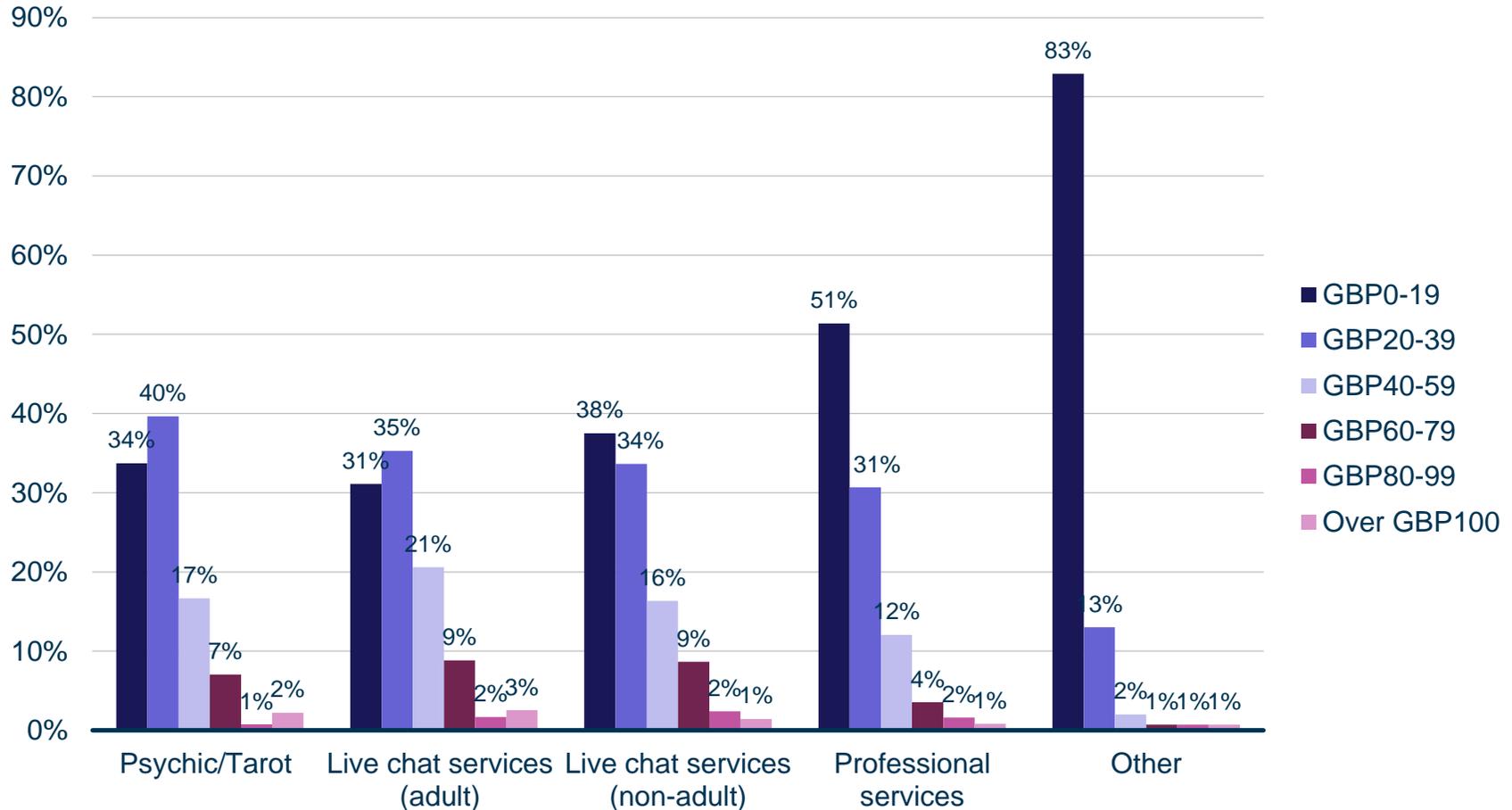
Q29: Which statements correspond with your view of the spend limit on live premium calls?



Base: all respondents (1038)
 Source: Analysys Mason 2013

The majority of respondents prefer a sub-GBP40 spend limit ...

Q31: How much do you think the spend limit should be?

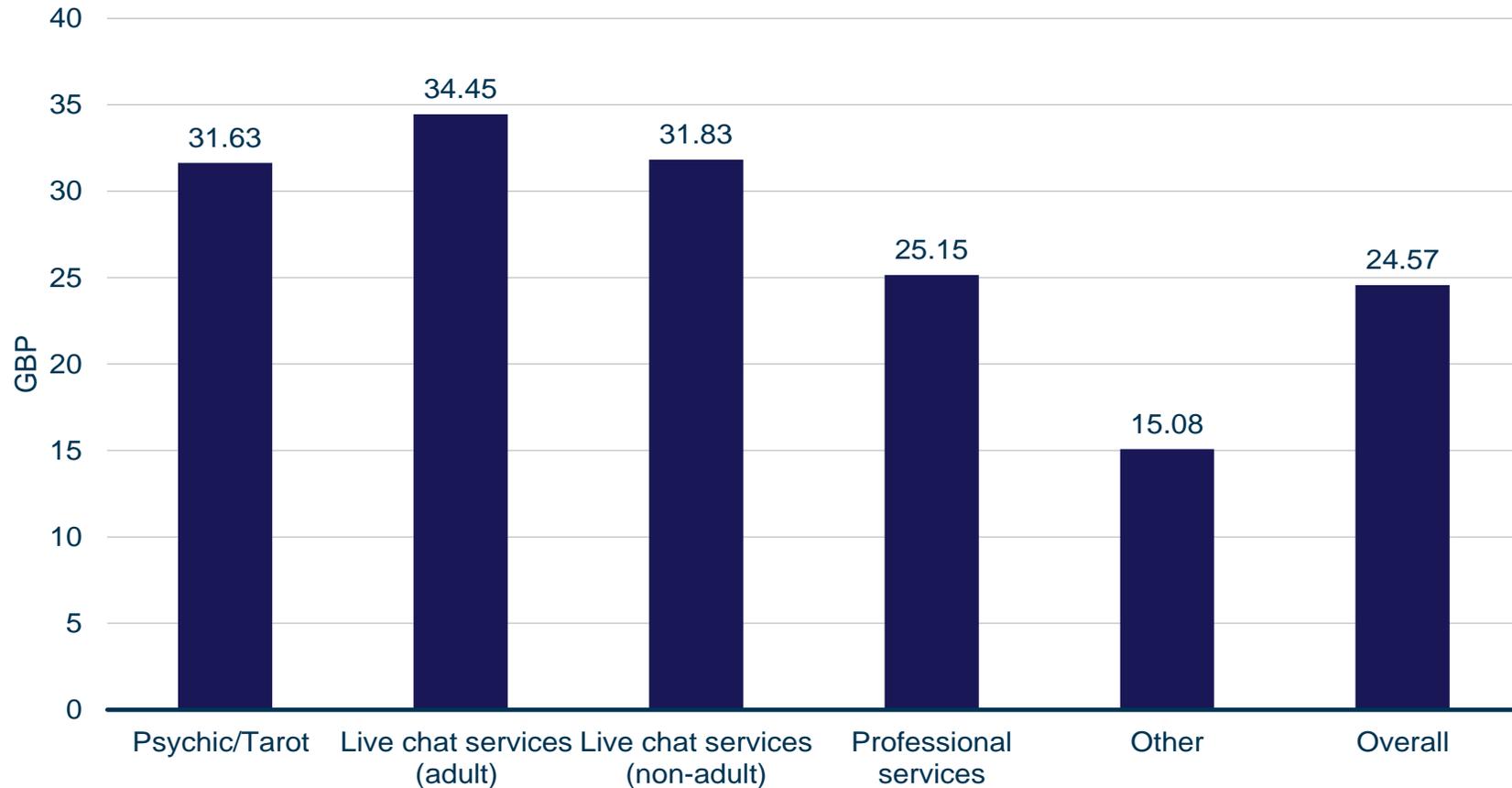


Base: all respondents (1038), with 'professional services' the largest sample (see slide 54)

Source: Analysys Mason 2013

... but users of psychic and chat services would like a higher limit

Q31: How much do you think the spend limit should be?



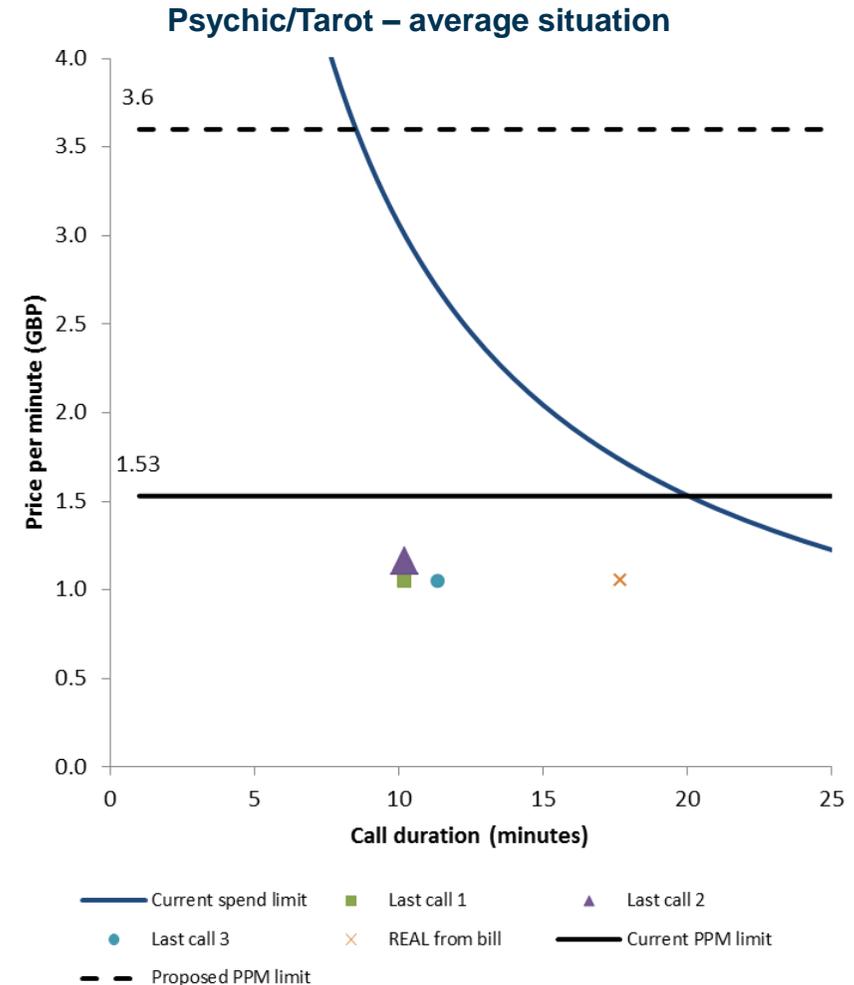
Figures based on average of respondents' replies to question 31, with the middle value taken as part of the range chosen (e.g. GBP10 for GBP0-19) to calculate the average limit

Base: all respondents in favour of limits (943)

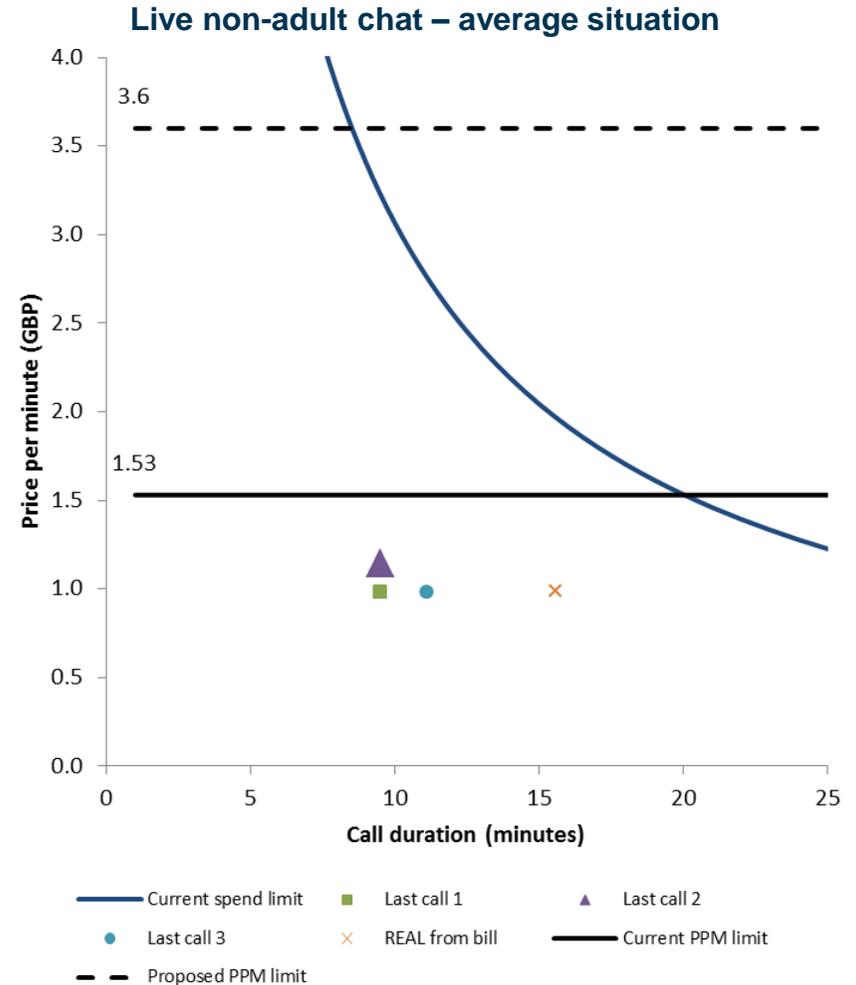
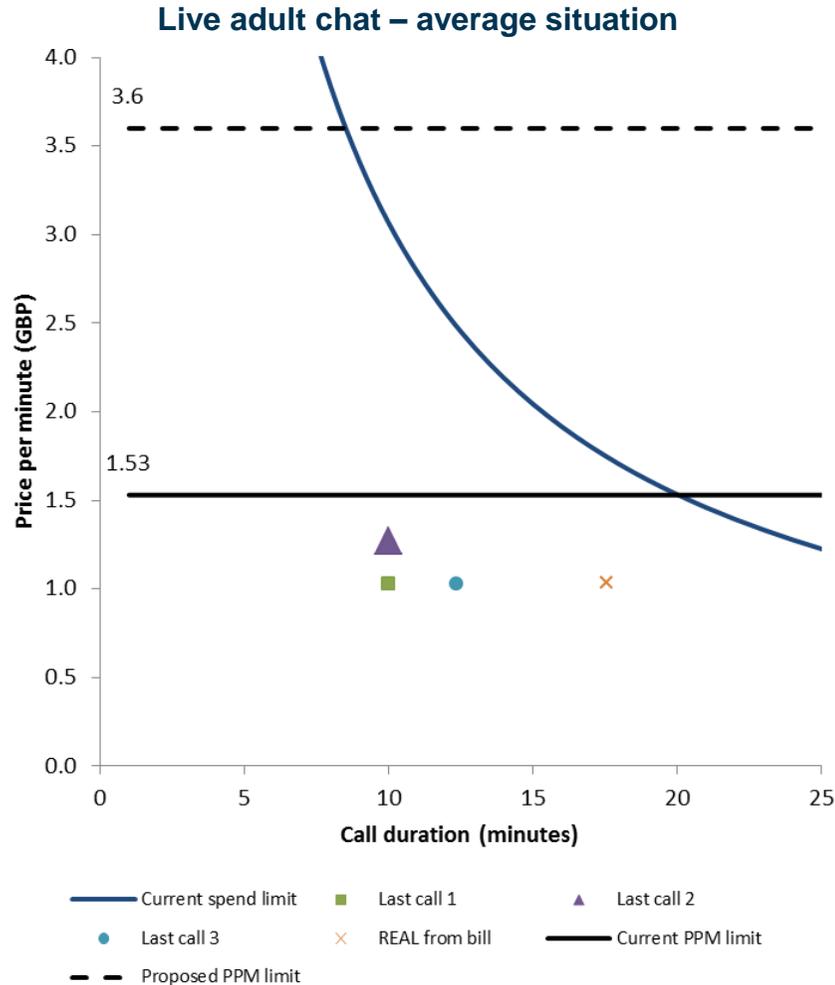
Source: Analysys Mason 2013

What would happen if providers increase PPM to the new maximum allowed? The answer depends on the type of service

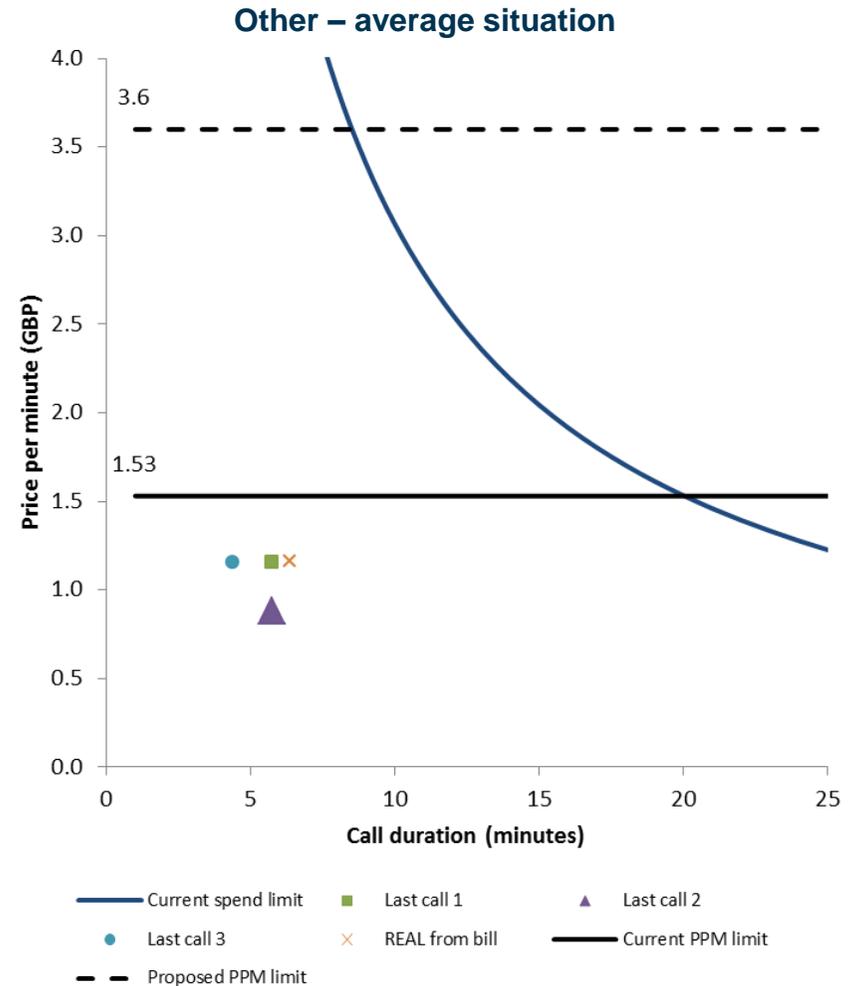
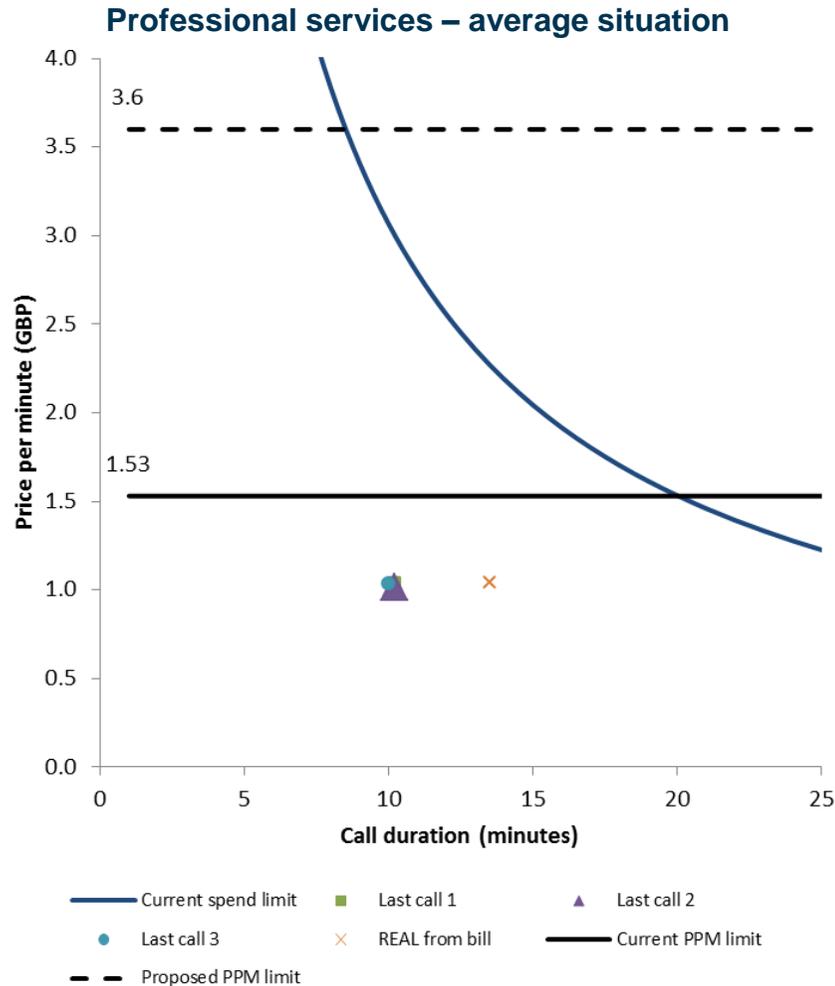
- The charts in this and the next two slides represent the respondents' average reported call in terms for each call type
- In these charts, the vertical axis represents calls' price per minute (PPM), and the horizontal axis represents calls' duration. The lines and curve are as defined earlier on p5
- The points represent respondents' average reported calls, where we have calculated the average PPM and call duration in three ways:
 - 'Last call 1' is calculated based on replies from Q13 (how long did the call last) and Q18 (how much per minute did you pay)
 - 'Last call 2' is calculated based on replies from Q13 (how long did the call last) and Q19 (how much did you think you had spent)
 - 'Last call 3' is calculated based on replies from Q18 (how much per minute did you pay) and length calculated from Q18 and Q19 (how much did you think you had spent)
 - "REAL from bill" is calculated based on replies from Q18 (how much per minute did you pay) and the actual bill from Q20 and Q21 (was the amount higher than expected and by how much)



What would happen if providers increase PPM to the new maximum allowed? The answer depends on the type of service



What would happen if providers increase PPM to the new maximum allowed? The answer depends on the type of service



Executive summary

Introduction

Use of live PRS

Live PRS users' views on call limits

Are call limits doing their job?

Assessing the impact of Ofcom's changes

Annex A: methodology

Annex B: survey findings in full

Annex C: survey questionnaire

Survey questionnaire

Basic information

Q1: How old are you?

Q2: What is your gender? [select one]

- Male
- Female

Q3: How would you describe your current employment situation? [select one]

- Part-time employment
- Full-time employment
- Student
- Retired
- Unemployed currently

Q4: What is your annual household income? [select one]

- Under £20,000
- At least £20,001 but less than £30,000
- At least £30,001 but less than £45,000
- £45,001 or more

Q5: Have you made calls to any of the following types of numbers from your mobile/landline in the last year? [multiple options possible]

- Freephone numbers (i.e. 0800 numbers)
- Live premium-rate numbers (i.e. 090 numbers)
- National numbers (starting with 0)
- International numbers (starting with 00)
- VoIP numbers (starting with 05)
- None of the above

Survey questionnaire

Usage of PRSs

Q6: For live services charged to the phone bill, there is a spend limit at which point a call is terminated. Were you aware that this spend limit existed? [select one]

- Yes
- No

Q7: Does knowing about this spend limit affect or is likely to affect your use of live premium-rate services? [select one]

- Having the spend limit gives me confidence to use live premium-rate services because I know I spend too much
- Having the spend limit allows me to enjoy the services safely
- A spend limit does not affect my use; I rarely spend that much on calls
- I now use a credit card to pay for live premium-rate services as I can choose to use them for as long as I want
- I no longer use live premium-rate services because it is frustrating when the call is ended prematurely

Q8: Which kind of live premium-rate services have you used in the last year (select all that apply)? [multiple options possible]

- Psychic/Tarot services
- Live chat services (adult)
- Live chat services (non-adult)
- Professional services (e.g. counselling or legal advice)
- Other (please specify)

Q9: When was the last time that you used a PRS? [select one]

- In the last 24 hours
- In the last week
- In the last month
- In the last three months
- More than three months ago
- Unsure

Survey questionnaire

Q10: How often do you use a PRS? [select one]

- Every day
- Several times a week
- Once a week
- Several times a month
- Once a month
- Less than once a month
- I have only used them once
- Unsure

Q11: Are you happy with how often you call a PRS? [multiple options possible]

- Yes
- No; I wish I called less often because of the cost
- No; I wish I called less but these services are quite addictive
- No; I wish I could call more often but I don't want to spend the money
- No, for another reason (please specify)
- Not sure
- Other

Survey questionnaire

Q12: Do you feel in control of the length of a call? [select one]

- Yes, calls rarely or never last longer than I intend them to
- Yes, I can end the call when I please
- No, calls often last longer than I would like, even though I am aware of this during the call
- No, calls often last longer than I would like, and I am often not aware of this until the call is over
- No, calls are often shorter than I would like, as I keep being cut off in the middle of my call

Q13: Thinking about the last time you used a PRS, how long did the call last? [select one]

- Under 4.59 minutes
- Between 5 and 9.59 minutes
- Between 10 and 14.59 minutes
- Between 15 and 19.59 minutes
- Over 20 minutes
- Don't know/remember

Q14 Do you feel your call was longer than it needed to be? [select one]

- Yes
- No

Q15: How much shorter do you think the call should have been? [select one]

- A little shorter
- A lot shorter

Q16: Why did the call last longer than it should have?

- I was held in a queue
- The introductory message was longer than it needed to be
- The service was slow
- The operator intentionally lengthened the call
- Other

Survey questionnaire

Q17: In general, and in your view, how long does a PRS call need to be? [select one]

- Under 4.59 minutes
- Between 5 and 9.59 minutes
- Between 10 and 14.59 minutes
- Between 15 and 19.59 minutes
- Over 20 minutes
- Don't know

Q18: How much did your last PRS call cost per minute? [select one]

- 0-49p
- 50p-99p
- £1-£1.49
- £1.50 or more per minute
- Don't know/remember

Q19: When you finished your last PRS call, how much did you *think* you had spent? [select one]

- Under £4.99
- Between £5 and £9.99
- Between £10 and £14.99
- Between £15 and £19.99
- Between £20 and £24.99
- Between £25 and £29.99
- Over £30
- Don't know/remember

Q20: When you received your most recent bill for a call to a PRS, was the amount higher than you expected? [select one]

- Yes
- No
- Don't know

Survey questionnaire

Q21: How much higher was it? [select one]

- Under £4.99
- Between £5 and £9.99
- Between £10 and £14.99
- Between £15 and £20
- Don't remember

Q22: Have you ever reached the spend limit with one of your PRS call? [select one]

- Yes
- No

Q23: How often do you reach the spend limit? [select one]

- Every time I call
- Most of the time
- Half the time
- Less than half the time
- Rarely

Q24: How did reaching the spend limit affect your behaviour? [select one]

- It didn't
- Since reaching the limit I keep my calls shorter
- Since reaching the limit I stopped using PRS because I cannot receive the type of service I am willing to pay for
- Since reaching the limit I have stopped using PRS because I have realised their cost
- Since reaching the limit I now pay by other means
- I redialled immediately
- Other (please specify)

Q25: What are you generally prepared to pay for a PRS call [select one]

Q26: What is the *maximum* amount you would be willing to spend for a PRS call? [select one]

Survey questionnaire

Q27: Would you welcome spend reminders during your call (e.g. an automated reminder to say that you had spent £10 on the call so far)? [multiple options possible]

- Yes, it would allow me to keep track of how much I am spending
- Yes, it would prevent me from spending too much
- No, it would impact on the experience
- No, I am confident I know how much I spend
- Don't know/unsure

Q28. Do you think you should be able to opt out of spending caps as part of a pre-call announcement? [select one]

- Yes
- No
- Don't know/unsure

Q29 Which statement(s) correspond with your views of spend limits on live premium-rate calls (select all that apply)? [multiple options possible]

- They protect the consumer from bill shock (e.g. paying too much on each call)
- They stop the operator from manipulating the call
- They ensure the call does not cost too much
- I see both the advantages and disadvantages; while they can limit excessive spending, they can also affect the consumer experience
- If they are set too low, consumers can be cut off in the middle of the call
- They stop me from enjoying the service, I am willing to pay more
- Limits should be set a different levels for different service types

Survey questionnaire

Q30: Do you believe there should be a spend limit? [select one]

- Yes
- No

Q31: How much do you think the spend limit should be? [select one]

- £0–£19
- £20–£39
- £40–£59
- £60–£79
- £80–£99
- Over £100

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