

## Phone-paid Services Authority Consumer Panel

### Meeting 2

8 March 2019, 13:00 – 16:45

#### Panel attendees

Louise Baxter  
Patrick Bligh-Cheesman  
Paul Eaves  
Rhian Johns  
Nicola Wilson

#### Executive attendees

Simon Towler  
Jonathan Levack  
Emma Bailey  
Alex Littlemore (Item 2.1)  
Cătălina Ciontu-Hălăuceanu (Item 2.3)

### Meeting minutes

#### Standing items

##### 1. Apologies

1.1 Laura Demorais

##### 2. Introductory comments from Panel Chair

2.1 Chair commented that:

2.1.1 it would be useful for Panel members to get meeting papers in advance so that the Panel can get straight into discussions

2.1.2 the Panel find the practical demonstrations useful

2.1.3 it is useful to have space on the Agenda for Panel members to bring forward ideas and talk through them.

##### 3. Introduction to David Edmonds – PSA Chairman

3.1 David shared his experiences of working with and on various consumer panels, and:

3.1.1 encouraged the Panel to share their thoughts and what they are seeking, to convey the consumer reaction

3.1.2 encouraged the Panel to look at things that interest them and to ensure the consumer voice is represented in the PSA's work

- 3.2 The Panel asked David about what success for the Panel looks like from his perspective
- 3.3 David commented that any assessment would likely be qualitative and that some of the relevant success factors are:
  - 3.3.1 has the PSA been given helpful and productive advice that has influenced how we take things forward?
  - 3.3.2 success for the consumer is around trust and confidence in what they buy, reduced complaints, and PRS being delivered in a thriving marketplace.

#### **4. Approval of the minutes of the meeting of 12 December 2018**

- 4.1. It was noted that the Panel had asked to review the range of outbound communications and channels and that this needs to be added to the Minutes.
- 4.2. Subject to this addition the Minutes were approved.

#### **5. Executive update**

- 5.1. The Executive highlighted two items from its update paper – the Subscriptions Review, and Brexit.
- 5.2. There was discussion on the data contained in the paper.
- 5.3. Panel members asked whether there would be an opportunity for them to input into the ICSS project.
- 5.4. It was agreed that this would be added to the Agenda for the next meeting, and that the Executive would circulate the ICSS consultation document to the Panel once published.

#### **6. Panel update**

- 6.1. The Panel discussed how it could stay on top of new developments and innovation in technology, such as 5G. The Executive noted that it has a horizon-scanning activity aimed at identifying precisely those new developments in communications technology and markets likely to impact on the phone-paid services market.
- 6.2. The Panel and Executive agreed that where there is activity to report on, the Executive will provide consumer-relevant horizons scanning information as part of its update, as well as reporting on the impacts of new technologies on consumers, where relevant
- 6.3. The Executive agreed to circulate its media reports to the Panel.

#### **Items for discussion**

##### **7. Item 2.1: Service demonstration**

- 7.1. The Executive presented to the Panel on single purchases and online advertising, including Google Adwords and ICSS.

- 7.2. The Panel questioned the value of ICSS to consumers and identified an opportunity for the Panel to have an impact on this area.
- 7.3. The Panel noted the risk that consumers might inadvertently engage with ICSS if using their phones to seek out information while multi-tasking.

## **8. Item 2.2: Consumer journey through the PSA (with a focus on segmentation)**

- 8.1. The Executive presented on trends and the user experience of phone-paid services and noted this was a timely item with the next Annual Market Review in planning.
- 8.2. The Panel asked about segmentation, why the PSA does segmentation now, and what other ways the PSA could segment and use its data.
- 8.3. The Panel commented on:
  - 8.3.1. using segmentation to understand why consumers experience harm
  - 8.3.2. the importance of understanding the types of consumers that complain, the groups most harmed, and the impact of these on overall complaint numbers
  - 8.3.3. how data can be used to provide indicators of where further work might be required to support development of targeted responses to issues.
- 8.4. The Panel suggested that the PSA:
  - 8.4.1. look at the breakdown of monthly contract users vs. pay as you go assuming that data could be available.
  - 8.4.2. seek to understand how many consumers select phone-payment if it is one option of many, why or why not, and what they would and wouldn't use it for
  - 8.4.3. consider the vulnerabilities on both the provider and consumer side with pay as you go
  - 8.4.4. look to Ofcom consumer trends information
  - 8.4.5. think about how it identifies people who as vulnerable consumers, their experience of phone-paid services, and any issues they have or have had
  - 8.4.6. consider using information to support a more targeted approach to how the PSA educates people about phone-paid services – including identifying partners to work with on this e.g. other regulators.

## **9. Item 2.3: Website**

- 9.1. The Executive presented on the PSA website.
- 9.2. The Panel provided input on the website, including suggesting the Executive consider:

- 9.2.1. developing a walk-through / decision tree tool to support consumers to navigate through the website
  - 9.2.2. opportunities to simplify by reducing the number of words and ensuring the language is accessible to a broad audience
  - 9.2.3. using language that consumers use when contacting the PSA (e.g. look at the reading age of the language) to make the website easier and more attractive to consumers
  - 9.2.4. developing a micro-site for consumers
  - 9.2.5. how to make it clearer what the PSA is and does and whether the website is intended to be a tool to drive down phone contacts
  - 9.2.6. opportunities to include more film-based content subject to resource constraints
  - 9.2.7. having difference between the more corporate look and feel of the industry-facing sections, and the sections intended primarily for the consumer audience.
- 9.3. The Executive noted there are some tweaks that can be completed in the short-term, some medium-term opportunities and some which would need to be progressed in the longer term
- 9.4. The Executive agreed to identify and progress the short-term opportunities out of the discussion, and to provide the Panel with an update at the next meeting.

#### **Any other business**

- 9.5. The Panel and Executive agreed that the service demonstration item for the next meeting would be Panel members listening in to consumer calls and would take place in the hour before the meeting commences.
- 9.6. The next meeting is scheduled for Thursday 6 June 2019.