Informed decisions

Customer Experience Research Report

Essential Services Commission

September 2020

Contents

Executive Summary

Research overview

The Essential Services Commission (ESC) engaged U1 to conduct user engagement research to explore the customer experience of comparing and changing energy offers, and the level of customer confidence and trust in the various comparison platforms.

The research involved:

1. An initial round of 90-minute remote interviews with 40 energy customers to explore how they researched, compared, decided and signed up to a new energy plan
2. A follow-up round of 20-minute remote interviews with the same 40 energy customers who recapped on their experience, discussed any changes to their initial choices and reflected on their final decision

All participants were seeking to review their current energy plans and were ready to switch to another offer. They included:

- 19 metropolitan residential customers
- 7 regional residential customers
- 6 metropolitan residential customers with solar
- 2 regional residential customers with solar
- 6 small business customers

In the initial session, participants discussed how they researched and selected their current energy plans, and their expectations for choosing a new energy plan, before undertaking the process of researching and choosing a new energy plan using one or more comparison sites of their choosing. If time permitted, participants also signed up for their selected plan.

In the follow-up session, participants outlined how they had progressed since the initial session and reflected on the overall experience.

Main takeaways

1. *Most participants successfully used a comparator site to identify cheaper energy plan, or reaffirmed they were currently on one of the cheapest available plans.*

    - 26 of 40 participants switched plans or providers,
    - 17 of 26 reduced costs against reference bill.
    - 6 of 26 increased costs against reference bill, but once discontinued discounts are considered, only 2 saw an actual increase

2. *Three particularly negative experiences were observed.*

    - One participant was bullied by a call centre operator from a comparator site (page 70)
    - One retailer accidentally shared private data and failed to honour a promotional offer (page 76)
    - After signing up to a particular plan via a retailer's website, one participant was subsequently moved to a more expensive plan. (page 75)

3. *Price was the key deciding factor for participants, however the cost estimates provided by comparator sites are potentially inaccurate. Variances up to $518 annually were observed across different sites for the same plan.*

    Comparator sites use estimated costs to present and rank available offers. The costs are based on *energy-usage-profiles* which visitors to the site must define by answering questions about their premises and energy consumption habits. These profiles have a high level of variability which can affect the accuracy of the cost estimates. (page 78)

4. *Most participants described the the process of comparing billing structures as incredibly complex.*

    Participants often struggled to effectively compare different plans if one had a flat rate while another had peak/off-peak or tiered rate structures. (page 61)

Main takeaways

5. ***Digital and energy literacy were influential factors in participant behaviours and their ability to make informed decisions.***

   There was minimal difference between residential, business, solar, metropolitan and regional participant approaches to researching and deciding on energy plans. The major differences were in how confident and effective they were in extracting meaningful information from their own bill and the available offers. (page 58 -59)

6. ***There was a high fear of persistent 'spam' communications from comparator sites as participants were required to enter their contact details to access a list of available offers***

   Most comparator sites require users to enter their contact details as the penultimate step before accessing a list of available offers. Participants were vocal about their frustrations with the persistent communications they anticipated (and did) receive.

7. ***32 of 40 participants used the Victorian Energy Compare (VEC) website. Most understood, and greatly appreciated that the VEC was a government site and did not have a commercial interest in facilitating energy sales.***

   The majority of participants understood that most comparator sites have a commercial interest in facilitating energy sales. Some participants suspected that they prioritise offers which will provide the highest sale commission. Conversely, trust for the VEC was high that the information was presented objectively.

8. ***The survey data returned average scores for all questions that were on the positive side of the response scale***

   The average responses to the survey questions typically fell within the "Somewhat agree" to "Agree" range, with none of the average responses falling below "Neutral". The question with the highest (i.e. most positive) average responses was "The individual(s) I spoke with [today] made it easy for me to sign up for an energy plan." This applied to both the initial interview and follow up interview.

Background and Approach

The Essential Services Commission (ESC) engaged U1 to conduct user engagement research to explore the customer experience of researching and comparing energy offers and signing up for their selected plans.
The research aims were to:

- Investigate participants' experiences of using various energy comparison sites to compare offers and choose a new plan, and to explore their preferred research approach.
- Discover how participants decided on a new plan, what criteria they used to make their decision and their experience of signing up once they had made that decision.
- Determine how confident participants were in their final decision and the role that comparison sites played in helping them to find the best outcomes.

Who

40 participants
(energy customers):

19 metro residential
7 regional residential
6 metro residential (solar)
2 regional residential (solar)
6 small business

What

An initial round of 90-minute one-on-one interviews observing how participants researched, compared, chose and signed up for their new energy plans

A follow-up round of 20-minute one-on-one interviews where participants reflected on their final choices and discussed their overall experiences

Where

The interviews were conducted using Zoom, an online meeting tool

All participants were at home and used their own desktop or laptop computer or tablet

Participants also submitted copies of their most recent bill for further analysis

When

Initial interviews were conducted from10 to 14 August 2020

Follow-up interviews were conducted from 25 August to 1 September 2020

Initial interview (90-minutes)

- Welcome and introduction
- Discuss current state (business or household situation, energy plans, usage and management, past experience of researching and choosing energy providers, rationale for choices)
- Observe participants using at least one comparison site to research and compare energy plans and, if time allows, signing up for their selected plan(s). Participants shared their screens. If they spoke to a retailer or comparator placed their phones on loudspeaker to allow us to follow their conversations
- Discuss overall experience
- Complete and discuss experience questionnaire
- Wrap-up and discuss next steps and arrangements for follow-up interview

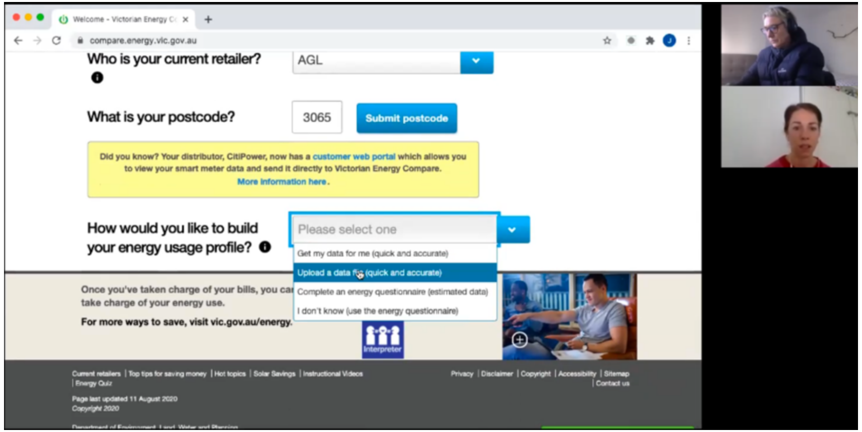
Follow-up interview (20-minutes)

- Welcome and introduction
- Any changes in their decisions
- Discuss overall experience
  Discuss details of new plan(s) – retailer, plan name, charges and rates, tariffs (solar only), discounts and incentives
- Re-complete and discuss experience questionnaire
- Wrap-up

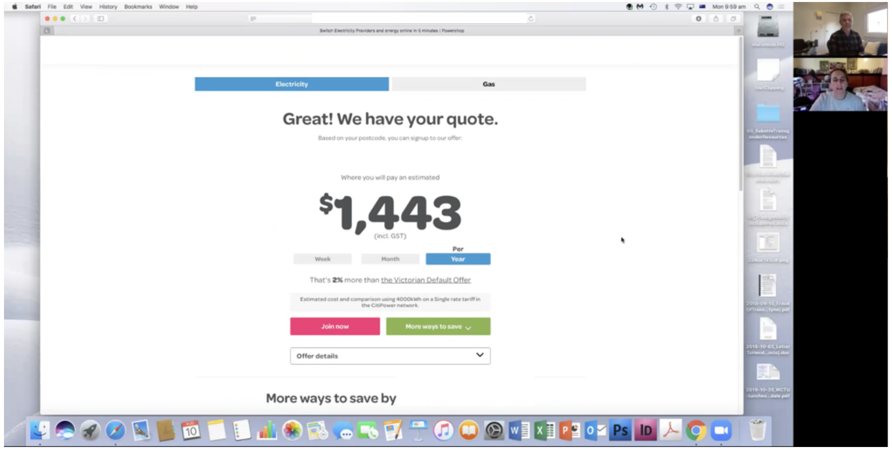
Interpreting qualitative research

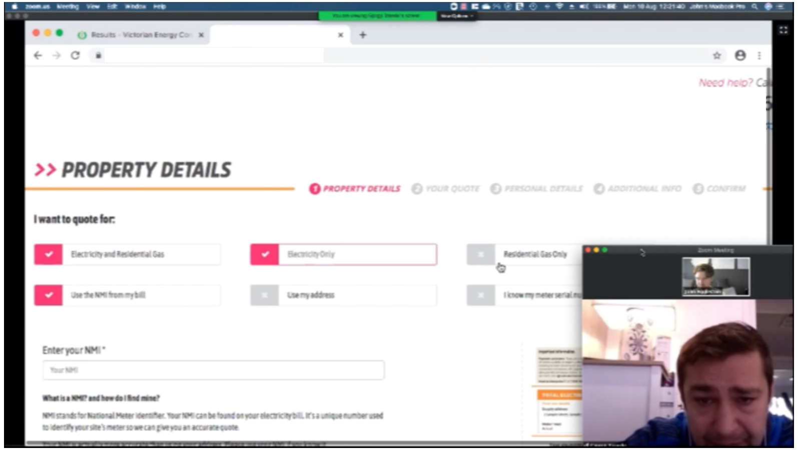
This research was exploratory and qualitative in nature and hence the results and findings are presented in a qualitative manner:

- Qualitative research techniques used for this project enable the identification, and in-depth exploration of issues relating to participants' experiences, opinions and attitudes
- They do not enable statistical estimates to be made of the proportion of the target population holding particular view on an issue
- The reports therefore provides an indication of occurrences and themes rather than exact proportions of participants who had a particular experience or opinion



Quotes have been provided throughout the report to illustrate and support the main results or findings.



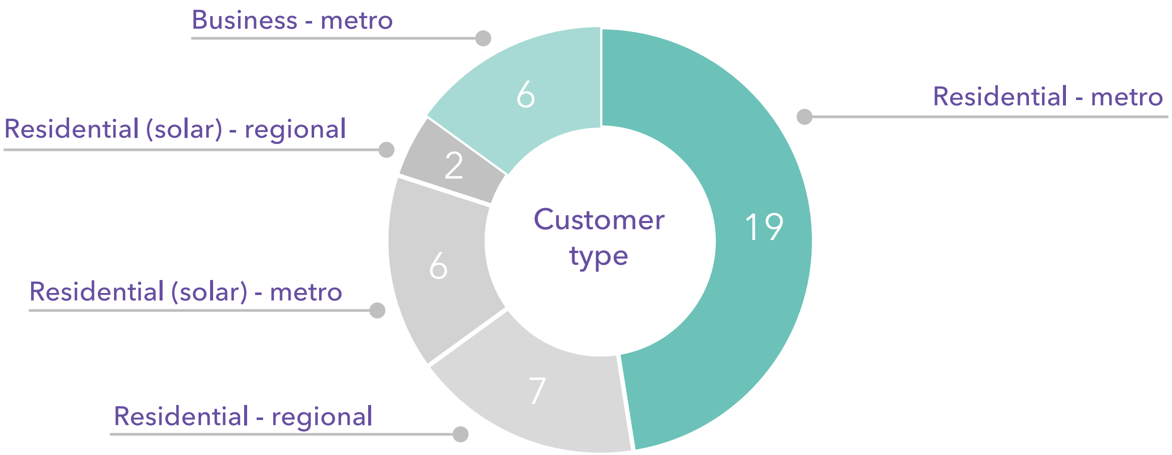


Screencaps from the research sessions

Participants

Age range

- 20-29 years (5)
- 30-39 years (8)
- 40-49 years (16)
- 50-59 years (9)
- 60+ years (2)



24 women

16 men

Energy type

- Electricity only (12)
- Gas and electricity (28)

Period since last review

- Last 6 months (7)
- 6-12 months (10)
- 1-2 years (8)
- 2-5 years (10)
- 5+ years (3)
- Can't remember (2)

Sign-up preference

- Online (31)
- Phone (9)

Comparison activity results

Participant survey results

Participants completed a survey at the end of their initial and follow-up interviews which asked them to self-rate their perceived level of effort in completing comparison, switching plans/providers and confidence in finding the best possible plan for their household

Participants were presented with a set of survey questions at the end of their initial and follow-up interviews. These survey questions provided participants with the opportunity to provide a self-assessment of the role that websites and individuals played in comparing and signing up for energy plans, as well as their confidence in their choice of energy plan for their household/business.

The survey question responses were on a seven point scale (see below) including a not applicable option.

Capturing responses to these questions in each interview allowed any changes in how participants were feeling at the start and end of their experience to surface.

1	2	3	4	5	6	7
Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree

Q: The website(s) I looked at [today] made it easy for me to compare energy plans

Q: The individual(s) I spoke with [today] made it easy for me to compare energy plans

Q: The website(s) I looked at [today] made it easy for me to sign up for an energy plan

Q: The individual(s) I spoke with [today] made it easy for me to sign up for an energy plan

Q: The websites that I looked at [today] helped me to find the best energy plan for my household/business

Q: The individual(s) that I spoke with [today] helped me to find the best energy plan for my household/business

Q: I am confident that I found the best energy plan on offer for my household/business

Survey questions	Average response (1=Strongly Disagree to 7 = Strongly agree)		
	Initial interview	Follow-up interview	Change
The website(s) I looked at [today] made it easy for me to compare energy plans	5.50	5.80	▲
The individual(s) I spoke with [today] made it easy for me to compare energy plans	4.90	5.36	▲
The website(s) I looked at [today] made it easy for me to sign up for an energy plan	5.27	5.80	▲
The individual(s) I spoke with [today] made it easy for me to sign up for an energy plan	**5.53**	**6.09**	▲
The websites that I looked at [today] helped me to find the best energy plan for my household/business	5.50	5.77	▲
The individual(s) that I spoke with [today] helped me to find the best energy plan for my household/business	5.28	5.17	▼
I am confident that I found the best energy plan on offer for my household/business	5.38	5.59	▲

The average response to the survey questions increased in a positive direction between interviews except for the question "The individual(s) I spoke with helped me find the best energy plan for my household/business" (5.28 vs 5.17). It should be noted that the decrease in average response is marginal but notable given that it goes in the opposite direction to the other questions.

Overall, the questions received a positive average response across both interviews, with only one question achieving an average score below 5 (Somewhat agree). This question relates to any individuals spoken to in the initial interview making it easy to compare energy plans and received a score of 4.9, which puts it close to "Somewhat agree".

The same question achieved the highest average score across both interviews, *"The individual(s) I spoke with [today] made it easy for me to sign up for an energy plan"* with average scores of 5.53 and 6.09. This suggests that call centre representatives play a positive role in the signing up process.

The average response to the survey questions suggests that both websites and individuals spoken to overall made a positive contribution to the energy comparison process. The upward movement in average responses also suggests that participants' felt more comfortable with the processes and decisions made as time progressed.

Participants' average response to the question *"I am confident that I found the best energy plan on offer for my household/business"* is on the positive side of the scale and increased between interviews. However, there is clearly opportunity to improve this score as a reflection of consumers' confidence in the decisions that they are making regarding their energy plans.

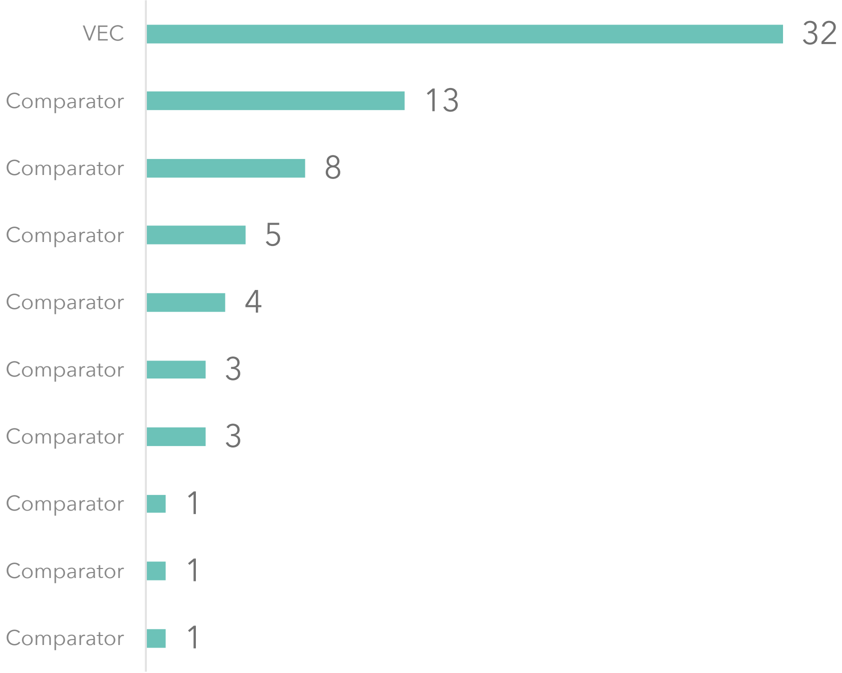
Comparator sites and energy retailers

Frequency of comparator sites

This table indicates the spread and frequency of comparator sites used by the 40 participants.

10 different sites were used in total.

Victorian Energy Compare was the most popular site with a total of 32 visits across the 40 participants.



Changes in retailers

This table indicates the change in retailers and is organised by variance.

Retailer saw the biggest growth acquiring 6 new customers, while retailer saw the biggest loss with 3 customers choosing other providers.

Retailer remained the most popular retailer with 8 customers at the end of the study.

Retailers	Beginning of Study	End of Study	Variation
Retailer	0	6	6
Retailer	11	8	-3
Retailer	0	3	3
Retailer	6	4	-2
Retailer	0	1	1
Retailer	2	3	1
Retailer	1	0	-1
Retailer	3	2	-1
Retailer	3	2	-1
Retailer	2	1	-1
Retailer	2	1	-1
Retailer	1	0	-1
Retailer	2	2	0
Retailer	2	2	0
Retailer	1	1	0
Retailer	1	1	0
Retailer	1	1	0
Retailer	1	1	0
Retailer	1	1	0

Participant decisions

Where participants made a change, either a new plan with current provider or a switch to a new provider, we used details of their most recent electricity bill as a reference for calculating the cost of a bill in that same billing period on their new plan

A key goal of this research was to understand the outcome for participants after engaging in comparison research. Specifically, if they did make a change, would they see a reduction or increase in their energy costs?
This is a difficult outcome to forecast, the most accurate approach would be a longitudinal study that allowed a year-on-year comparison where seasonal variation and associated energy consumption could be accounted for. In the absence of such a longitudinal approach, we settled on a comparison that used data from their most recent bill.

Each participant provided us with a copy of their most recent electricity bill which we will call their reference bill. For those that made a change, we asked them to share the details of their new plans and we utilised the usage data from their reference bill to calculate the cost of that bill if issued against their new plan. This calculation took into account any discounts and concessions applied to old and new plans.

It was not possible to calculate a comparison for four of the participants that did make a change. Three of these were due to the participants being unable to share rate details of their new plan at the time of writing this report. The remaining participant moved from a plan based on a peak and off-peak tariff to one that also included a shoulder tariff. Any calculation would also need to include when consumption occurred to apportion the correct amount of usage to the shoulder tariff which was not possible in this instance.

The research focussed on electricity as all participants' primary interest was electricity prices; while some bundled gas, it was a secondary consideration for participants in this project.
For those few who explored gas offers, there was no difference in their approach to research and comparing offers.

The following pages provide a summary of the outcomes from participants' comparisons. A detailed breakdown per participant can be found in the appendix titled 'Bill analysis'. An example of anonymised bill and welcome pack that was used to perform calculations can be found on the following page.

Reference bill

Remote Meter Read Index					Reads based on remotely read interval data
Meter:Register	Index Read	Date/Time	Index Read	Date/Time	UOM
0210509:B1	7181.400	24/06/2020 00:00	7485.700	25/07/2020 00:00	KWH
0210509:E1	31357.100	24/06/2020 00:00	31790.300	25/07/2020 00:00	KWH

Current transactions

Electricity Charges — **Charges based on actual read**

Your Plan Single Rate FIT Solar — NMI 60010294874

From 24 June 2020 to 30 June 2020 (7 days)

Tariff Description	Meter Number	Usage kWh	Rate c/kWh (incl GST)	Charges (incl GST)
Total Anytime	0210509:1	98	26.510	$25.92
Total Solar*	0210509:2	69	-12.000	$8.28 Cr
Service to Property Charge		7 days	97.790 c/day	$6.84

Electricity Charges — **Charges based on actual read**

Your Plan Single Rate FIT Solar — NMI 60010294874

From 01 July 2020 to 24 July 2020 (24 days)

Tariff Description	Meter Number	Usage kWh	Rate c/kWh (incl GST)	Charges (incl GST)
Total Anytime	0210509:1	335	26.510	$88.87
Total Solar*	0210509:2	235	-10.200	$23.97 Cr
Service to Property Charge		24 days	97.790 c/day	$23.47
Total GST for Charges				$13.19
Total Electricity Charges				$112.85

- Consumption apportioned evenly over number of days

*Solar rate & charges are inclusive of GST if any. Recipient Created Tax Invoice (if applicable).

New rates

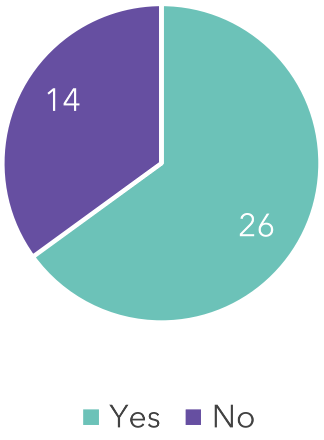
SECTION 3: YOUR RATES

Electricity Rates		GST Inc
GDGR+CL		**Inc GST**
Any time		
All Usage kWh per day	cents/kWh	27.87
Controlled Load (if applicable) Usage kWh per day	cents/kWh	20.86
Daily Supply Charge	cents/day	104.31

NOTE: If step rates apply to your tariff, we convert the step rate to an annualised estimate which is divided by the number of days in the year and then multiplied by the number of days on the bill. This allows us to calculate the relevant steps and display those steps on your bill.

Example of anonymised recent bill (reference) and welcome pack (new rates) provided by a participant to inform calculations.

Was a change made?



N = 40

14 of the 40 participants remained on their existing plan.

These 14 participants identified through their research that they were currently on one of the cheapest available plans.
(continued over page)

As indicated on the previous page, 14 of 40 participants did not make any change to their current plan. This decision was typically a result of being unable to find a new plan that was an improvement on their current plan, or in one instance following a conversation with the current provider that helped them to understand how to get better value out of their current plan.

This latter case was a participant that is currently a customer of Powershop. Through their conversation with a rep at Powershop this participant learned that they were paying for 100% green power, which they had not been aware of. Also, some credits were allocated for previous months in which "powerpacks" had not been fully utilised. This positive interaction, along with a better understanding of how their Powershop plan worked led the participant to stay with Powershop and retain their current plan.

Those participants unable to find a better plan had one of two reactions. Either one of satisfaction that they were already on the best possible plan, or one of disappointment that there were no better options out there.

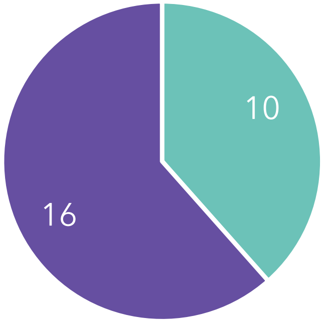
"If we look at the prices (comparator and comparator) they are more than what I am paying, so I would not change based on the commercial and government sites, it looks like I am getting a good deal, mind numbing though the figures are…Two sources, one independent, one slight dodgy telling me the same thing, the deal I have at the moment is better than I can get anywhere…I still find it hard to believe that I am on the best deal, because who ever believes they are on the best deal, common sense tells me that I went to two places and that I am on the best deal even though it may feel like it is not, this suggests it is. I wouldn't call retailer now as it is not like I have a bargaining chip, I can't say I have a cheaper deal…It does make me feel as though I have done something wrong, leaves me wondering."

"I was happy to confirm that I was on the best available deal."

"It all came back down to how much it is going to cost me and retailer is best. As much as it bugs me it looks like I am on one of the better plans. But I have to stick with my wallet."

"The plan I am on I don't think I could beat it, it is all the same as far as supply, not enough difference to make a change."

What type of change?



N = 26

■ New plan with current provider

■ Switched provider

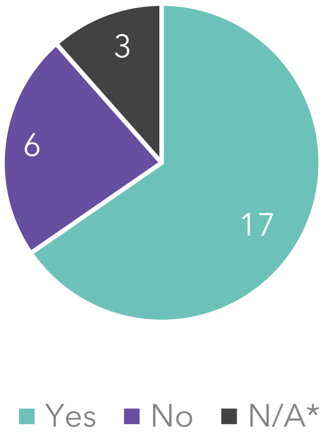
16 participants changed retailers.

10 participants changed plans but remained with their current provider.

Only 1 participant was successfully 'won' back after attempting to switch to a new retailer.

(There were 3 retention attempts recorded.)

Was there a reduction?



N = 26

17 participants saw a reduction against their reference bill.

6 participants saw an increase against their reference bill.

3 participants we were unable to provide a comparison for.

* = it was not possible to calculate a comparison

Bill reductions in %

	Average	Median
Overall (N=17)	14.88%	11.50%
Same provider (N=6)	16.02%	21.10%
Switch to new provider (N=11)	14.36%	10.00%

Bill reductions are represented in percentage rather than dollar terms as billing periods for the reference bills varied from monthly to quarterly.

Participants who made a change (N=26) were more likely to do so with a new provider (N=16) than with their existing provider (N=10). Of these participants, a total of 17 achieved a reduction against their reference bill.

Although the sample size for those who achieved a reduction against their reference bill and either switched providers (N=11) or changed plans (N=6) are small, we can see the average reductions against the reference bill are relatively similar.

When looking at median values, the gap between staying vs switching opens up. This is a reflection of the greater range in bill reductions for those switching (3.0% - 47.0%) vs those who stayed (6.0%-22.0%).

Bill increases in %

	Average	Median
Overall (N=6)	8.72%	4.65%
Same provider (N=3)	N/A*	N/A*
Switch to new provider (N=3)	N/A*	N/A*

* = not calculated due to small sample size

Bill increases are represented in percentage rather than dollar terms as billing periods for the reference bills varied from monthly to quarterly.

Six of the 26 participants that made a change as a result of the comparison process ended up with a plan that increased in cost against the reference bill.

Only one of these six participants found themselves on a plan that represented an increase (+32.00%) without prior understanding that this would be the case. This participant indicated in their follow-up interview that they had been placed on a different, more expensive, plan than they had agreed upon with their new provider and is intending to take advantage of their cooling-off period to null and void this switch.

Four of these six participants saw an increase against their reference bill as a result of the removal of a discount that was being applied by their current provider. This resulted in their new plans being "cheaper" than their current plans when the discount was no longer available. The last of these six participants elected to stay with their current provider despite a decrease in the feed in tariff, as their supply charge and usage rates were all reduced.

Bill reductions in %

	Average	Median	Minimum	Maximum
Overall (N=17)	14.79%	13.00%	3.00%	47.00%
Same provider (N=6)	15.58%	17.25%	6.00%	22.00%
Switch to new provider (N=11)	14.36%	10.00%	3.00%	47.00%

Bill increases in %

	Average	Median	Minimum	Maximum
Overall (N=6)	8.72%	4.65%	1.00%	32.00%*
Same provider (N=3)	N/A	N/A	1.00%	5.00%
Switch to new provider (N=3)	N/A	N/A	3.00%	32.00%

Participant experienced a 'bait & switch' where the retailer increased rates after initially signing up to a different plan and is in the process of cancelling the switch

A common experience when changing energy providers is for the incumbent provider to contact the consumer during their 10-day cooling off period in an attempt to "win back" the customer. During the data collection period of this research, three win back attempts were identified. It is important to note that additional win back attempts may occur for participants subsequent to their follow-up interview. Several participants indicated that they expected a call at some stage.

Of the three identified win-back attempts, only one was successful. The participant who decided to stay did so because their current provider matched the offer from their new provider. A frustration for this participant was the rates sent in the confirmation email following the win back call did not exactly match those agreed to on the call. One of the failed win backs was a result of "fatigue" with the process on behalf of the participant. The other win back attempt did not include any attempts to match the new offer but an explanation that it would take some time for the switch to occur as a result of meter reading schedule. This participant was advised they could pay extra for a meter reading to occur sooner, or ask their new provider to pay for it. Whilst the delay was considered a reason to stay, it was outweighed by the savings on offer.

"Current retailer then called to ask if there was anything they could do to keep me, I said if you can match the offer from new retailer I'll stay, but it should not come to this...now I look at the confirmation email of the new rates from current retailer it does quite match what they said on the call."

"I received 3 calls from current retailer, I didn't realise it was them I just happened to be in meetings so when I dialled the number it said 'Welcome to retailer' and I hung up…[when asked if they will follow up]…Look, I don't think that I will because the process itself takes so long… you could just do this all of the time, like you could actually make a job of this by continually comparing…and it is not going to be based on service anymore because most of the services are pretty much line ball so we'll get into a pricing war but it takes so much time that you begin thinking to yourself I could sit here literally for 3 days a week continually comparing and then by the time you've gone through it and feel exhausted by it turn around and do it again in another month's time it just seems so extreme."

"I did receive a call from current retailer. They wanted to confirm that I did want to switch and they said I had to stay with them until the next meter readings. My gas is due mid September and my electricity read is due in November! I will stick with new retailer because it is cheaper."

Findings and opportunities

Residential & business participant experience summary

Key findings

1. *Most participants were successful in finding a cheaper energy plan, or reaffirmed they were currently on one of the cheapest available plans,*
   Several participants described the process as easier than expected, despite not fully understanding the detail.
   Some encountered particularly negative experiences with comparator services or retailers and these are detailed on the following pages.

2. *There was no appreciable difference between residential and business participants regarding their approach to researching energy plans or the factors influencing their decisions.*
   Both cohorts used the same comparison sites and decision-making processes, whilst a consumer participant may rely on a spreadsheet, or visual scan of their bills, to get a view of their energy costs over time, a business owner might look at their accounting software. Additionally, business participants were slightly more transactional when considering what amount of time is an appropriate investment in researching energy plans.

3. *Digital literacy and energy literacy impacted participant experience more than any other factor.*
   There was minimal difference between residential, business, solar, metropolitan and regional participant experiences. The key differences were in how confident and capable participants were in extracting meaningful information from their own bill and the available offers. Participants with solar panels tended to display higher levels of energy literacy and would search specifically for plan accommodating a feed in tariff.

4. *Most participants were familiar with more than one comparator site. Victorian Energy Compare (VEC), iSelect, Compare the Market, and Canstar Blue were the most well known.*
   There was high awareness for VEC as a government site which does not have a commercial interest in delivering energy plans. This was understood as a valuable point of difference from other commercial comparator sites, and resulted in participants expressing higher levels of trust for VEC.

Key findings

5. *Most participants encountered difficulty in understanding how to accurately compare available energy offers within all comparator sites.*
   The variables across offer structures, and the industry specific terminology caused significant confusion for participants.

6. *Most retailers and comparators provided accurate and helpful information on the phone to participants, however one instance of bullying was observed.*
   Additionally, comparator and retailers were observed to use opaque tactics to obtain participant data, such as requesting a name, address, and telephone number before answering basic questions. Also, 3 retailers dismissed any mention from the participant of an Offer ID from VEC

7. *The cheapest plan, was not always perceived as the 'best' plan by participants.*
   Participants often indicated that other factors such as brand awareness, Australian ownership, (which suggests local call centres) and customer reviews factored into their decision making process.

8. *Participants expected comparator sites to 'spam' them with calls and emails, and were observed to be reluctant to enter contact details online.*
   Most comparator sites required contact details to be entered before displaying available offers.

9. *There may be an opportunity to improve how customers understand and compare their energy bills by increasing awareness of the Victorian Default Offer (VDO).*

   This could potentially be achieved by introducing a comparison to the VDO on every energy bill. This may also reduce the reliance on imprecise cost estimates when comparing offers.

Motivations for comparing energy plans

A desire to reduce costs, or a change in circumstances (such as moving house), were common motivators for comparing energy plans.

Most residential and business participants indicated the main motivation for comparing energy plans was to was to seek a reduction in price. Some noticed that that their energy bills had increased as a result of plan maturation, where the original deal they had signed up to had expired and they had been 'rolled over' to a billing structure which was more expensive than the plan they had originally signed up for.

Some participants felt they were "being punished for loyalty" towards a particular retailer, and felt that if the plan they originally signed up to expires, they should be moved to one of similar value.

"The energy companies themselves penalise you for being loyal and move you onto a more expensive tariff, there is no trust there as I know they will move me to a more expensive tariff, so that breaks my trust. There is a degree of opaqueness, so they are not working as hard to get you the best prices."

"They (retailer) said they would be cheaper than the company I was using. The first year you get a great deal and then they show you what they really are, short-lived savings."

The global pandemic catalysed two specific reasons for seeking to reduce costs. Some residential participants had noticed larger bills as a result of working from home during lockdown; and both business and residential participants have felt the effects of reduced income and are seeking to minimise expenses wherever possible.

A significant change in circumstances, such as moving premises or the installation of solar panels, also provided motivation for participants to compare energy plans.

In these situations, both residential and business participants felt that as they had to engage with their energy providers anyway, the perception of extra effort required to compare energy plans and providers was minimal.

A few participants indicated that comparing energy plans was an exercise they undertook on an annual basis to to proactively avoid the increased costs which accompany the expiration of a plan.

Encouraging consumers to regularly review their energy plans may help consumers avoid unexpected costs, particularly if they demonstrate 'set & forget' behaviours detailed on later pages.

Motivations for comparing energy plans

The majority of residential participants indicated it had been approximately 2-3 years since switching energy plans. Business participants were more likely to have not changed (or compared) energy plans for 4-5 years. One participant had not looked into their business' energy bill since commencing trade 28 years ago.

Most anticipated that the effort required to compare energy plans would be high and this was often an effective demotivator, this is discussed further throughout the following pages detailing participant expectations.

Business participants in particular were transactional in their assessment of effort over reward. If they felt that it would take more than a few hours to identify an energy plan which saved less than $500 annually, then motivation for comparing was lower.
After completing a comparison, most participants felt that it was less effort than expected to identify a cheaper plan. There is potentially an opportunity to generate targeted communication to businesses that frames the activity of comparing energy plans as transactional and is likely to be lower effort than expected and yield high reward.

"If you stay with a company for a number of years they move you into a more expensive tariff...if you switch you get a better tariff. I find the change in tariff perverse, penalising you by being loyal to them, this is one of the few industries that penalises you for customer loyalty. They are making money out of people who don't have time to switch, not necessarily lazy. "

"I was watching our energy bills get high and higher and realised the plan I'd signed up to had expired and gone onto rack rate, which was higher than I needed to be paying."

"If it was only going to make a difference of one or two hundred a year then it wouldn't make sense to spend too much time on it, you know a day max"

Expectations of comparator and retailer sites

Both residential and business participants expected to find it difficult to accurately compare energy plans using comparator sites. Most felt that energy retailers design intentionally complicated billing structures making it difficult to accurately compare.

Based on their past experiences, many participants expected the process of comparing energy plans to be time consuming and confusing. They also felt that energy providers introduced unnecessary complexity into the plan structures, with the goal of making it intentionally difficult to compare energy plans.

This expectation was not limited to participants who were unfamiliar with the terminology required to define an energy plan. Participants who could confidently articulate their energy billing structures by accurately using terminology including; *price per kWh, peak, off-peak, shoulder, and tiered rates;* felt that it was an unnecessarily complicated process, and that the inability to compare "apples with apples" was a deliberate ploy.

"Despite what looks to be simplification, there is still a need to get a calculator out to work it out. Daily usage and kwh costs are varied and it might come down to $2 saving which feels like it is not worth it. It is not something you can do quickly. You can feel like you have got yourself a great bargain, but prices go up anyway."

"...boring and painful. I think there's going to be too much information and I don't think energy companies make it easy to compare. I won't have the time or patience for the toing and froing."

"I want something that is simple, that is easy to compare, I want to be able to compare apples with apples. It can be a difficult process, like health insurance."

"I understand the rates and everything but I'm a hairdresser not a statistician and I don't want to spend days trying to find the best rate."

"It is difficult to compare supply charges, different charges and when they kick in (peak vs off-peak) and when you do make a choice they have the disclaimer to change that plan at any time. Not easy to read and compare at times especially when it comes to service charges."

Despite anticipating high effort and complexity, over half of the participants felt that the process of researching and signing up to a better energy plan was 'easier than expected.'

Most participants were able to either find a better energy deal or confirm that they were currently on a highly competitive deal and several expressed surprise or relief upon completion.

Several felt confident they had found a better deal, however they did not feel like they understood (or had a deeper understanding) of how their bills were structured.

"That was easier than I expected, it was actually pretty easy"

"I don't fully understand all the jargon and terminology but I've got a cheaper deal than what I was on"

All participants felt that energy comparator sites have a commercial interest in, and prioritise plan conversions over providing objective information.

All participants shared the perspective that comparator sites generate income on a commission basis by facilitating the switch between energy plans. With this in mind, participants felt that comparator sites are likely to promote offers which yield the highest commission, rather than objectively present the best available offer for the consumer.

"I don't know who's being honest… I think it's all about just getting the sales done for these websites. You know, there's no genuine suggestion. There's no genuine guidance… it just feels that you are being tricked. You're not actually considered as someone who needs genuine advice. So it's very misleading, very, very misleading."

Most participants were aware, (and expected) that comparator sites would present offers from a limited number of retailers. Several participants indicated that they may look at more than one comparator site to address the feeling that different comparator sites may recommend different plans.

The Victorian Energy Compare (VEC) website was the exception to this expectation. Participants who were familiar with the VEC shared the understanding that as a government site, it's goal was to provide information and did not have a commercial interest in facilitating plan conversion.

"It's a government site, so I don't think they get any kickbacks from any of the electricity companies"

Most participants shared the expectation that comparator sites would 'spam' them with phone calls and emails after using the comparison services.

Based on previous experiences, many participants anticipated that by using comparator sites they would be required to provide a phone number and/or email address. The unanimous expectation was that by providing this information they would be "relentlessly contacted" by comparator services and their marketing partners.
This expectation proved to be accurate as many comparator sites required contact details to be captured before presenting a list of available offers, this is described in detail on the following pages.

Several participants described the practice of entering false contact details into comparator sites in order to access the list of available offers, particularly during the early stages of plan research. This is described further in across the following pages detailing residential and business participant behaviours.

Several participants were familiar with the Victorian Energy Compare (VEC) website and felt that this website was the exception to the norm and would not spam site visitors, or capture contact details to share with marketing partners.

Some participants felt it would be helpful to have an an option to opt-in to a call and also to nominate when would be a good time for call-back.

"I don't know about going to comparator, I don't like being annoyed by phone calls."

"I used comparator to get some energy comparisons for home (business participant) and they kept calling me which I did not appreciate."

"This is where it kills me, this is where I presumably make something up...It is just grabbing my information and all I want to do is research. I want to stay relatively anonymous at this point but they want to grab my information and will bombard me, that is annoying so I won't go with them."

Residential & business participant behaviours

The amount of time that participants were willing to commit to the comparison process varied, but most would spread it out over a couple of sessions

During the initial interview (90 minutes), eight of 40 participants signed up to a new plan before the interview ended. The remaining 32 participants felt that they needed more time to reach that kind of decision.

When probed on how much time they would expect to spend on their combined research and decision making process, the response was typically between one to two hours in total, but spread over a few days or a week. For the majority of participants this was not a decision they made without spending some time thinking it over, or discussing it with other household/business decisionmakers.

Up to one hour was seen as the most time that would be spent in a single sitting doing research and comparisons. Within the initial interview the majority of participants who had not switched had narrowed their choice down to some potentials. The next step was to do some more research and thinking before committing to a plan.

“Probably a few days to make a decision, maybe a couple of hours for the research.”

“Two years ago for example when I found we were paying well above the odds, it was a couple of hours over a number of weeks.”

“Probably around an hour is a good time. Last time it was about an hour. I really want to nail down what I would save, probably not less as I want to make sure I am making the right decision.”

“You probably want to be on there and making that decision within half-an hour anything longer than that is too hard.”

“About an hour should be sufficient.”

"Hope you'd find one within the hour, weigh up what your time is worth and how that balances out.”

"I actually really enjoy it, I like working things out, I would be willing spend some time on it maybe 1-2 hours."

"I don't want to spend days and days on this, you do need to spend some time on it but don't want it to drag for days and days. I would not normally have the time I do now, but it would take an hour of time that I don't normally get which makes it hard most of the time. An hour is what I'd expect to get some comparisons and understand what is on offer then coming back to it a day or so later and spending a bit more time on making a decision."

"I would spend a couple more hours at least."

"About half an hour to an hour would be OK."

"About an hour a day, the seed has been sown, I need to think about it a bit and then act sometime in the next week. This is how I approach all shopping, even retail, spend some time on it, my friends describe me as the one who always gets the best deals.

Most participants were familiar with at least one comparator site and searched specifically for a comparator they had heard of or had used previously.

The Victoria Energy Compare (VEC) website was the most commonly sought after website closely followed by comparator and comparator. Participants familiar with the VEC website described high levels of trust in the site. Noting that as a government site it was unlikely to have a commercial interest in facilitating a switch between energy plans or providers, and that it was more likely to represent all energy retailers equally.

Participants familiar with comparator appreciated the customer ratings system which provides additional information along side the presentation of available offers.

Those familiar with commercial comparator sites did not use similarly positive language. When asked why they chose those sites, they described how they recalled seeing the sites advertised online and on billboards.

"I think the one I used before was a government one and it showed all of the energy companies, and it's not going to get a kickback you know or try and say that this one is better than this one."

"Comparator has the rating system so you can see if the companies are any good or not."

"I've used comparator before… I don't know why, I guess I've just seen them on the telly."

Comparator site process overview.

For context, it is helpful to understand that most comparator sites followed a consistent pattern which includes the following steps.

Step 1

Build an energy usage profile.

All comparator sites require users to answer at least a few questions regarding their energy consumption habits, such as how big is the premises, and what devices are used to heat it. This information is used to estimate how much each available offer will cost a user per quarter or annually.

Step 2

Capture user contact details.

Most comparator sites require users to enter contact details before presenting a list of available offers. (VEC does not capture user's contact details.)

**Note: Requesting contact details after building an energy usage profile, leverages the 'sunk cost fallacy' meaning users are more likely to provide information they may not normally, if they have already invested effort in the process.*

Step 3

Present a list of available offers.

A list of available offers ranked by cost is presented and users are invited to filter and shortlist offers further.

Step 4

Encourage users to switch.

Users are encouraged to switch to the new energy offer via the comparator site itself or through speaking with a representative of the comparator.

**Note: VEC provides users with the information required to contact retailers directly.*

Step 5

Call user directly.

Most comparator sites will endeavour to call the user as soon as possible to facilitate the switch to a new energy plan.

(VEC does not attempt to contact users)

Building accurate energy usage profiles is necessary to precisely estimate the costs associated with available offers. However participants with low digital and energy literacy were likely to make errors, and often did not notice the inaccuracies in later stages.

All comparator sites present an estimated cost for each available energy plan. This is the primary piece of information users factor into their decision making. To calculate the estimated cost, comparators map the rates of a given offer ($ per kWh + daily supply charge), against estimated usage (energy usage profile) to provide a monthly, quarterly or annual cost estimate for each available offer.

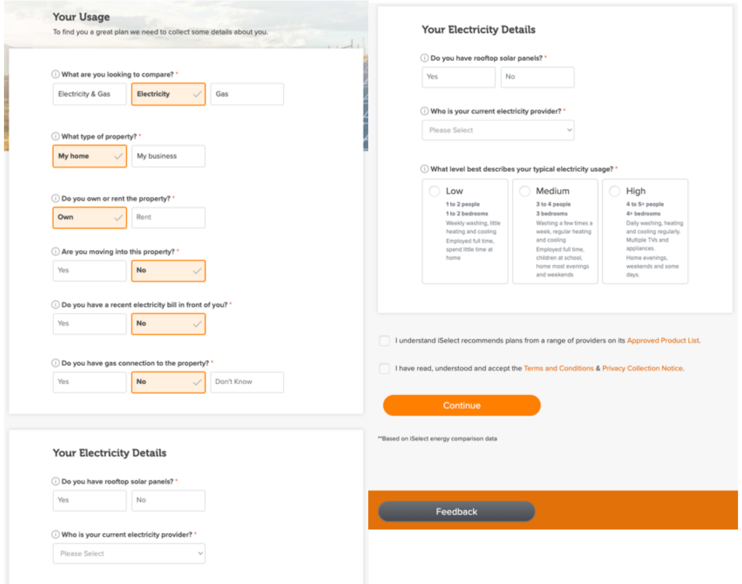
There was a large variance across the comparator sites visited as to how much detail was required to build an energy usage profile. Some comparators asked 3 or 4 questions; such as how many rooms to a premises, how is the premises heated, and total energy consumption during a billing period. At the other end of the spectrum, Victoria Energy Compare (VEC) asks approximately 15 questions to build a high fidelity energy usage profile. The VEC can also build highly accurate profiles using only one question to capture a user's NMI number and precisely map their electricity consumption from the last 12 months.

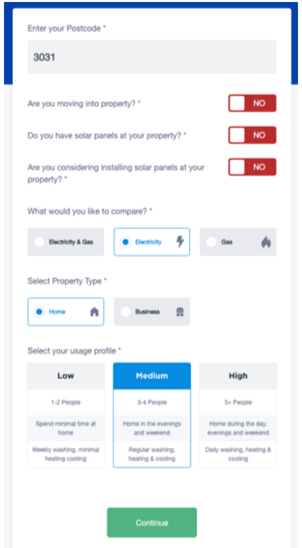
Participants with low digital and energy literacy often made errors entering their total energy consumption for a billing period, or their average daily energy usage. These early errors produced inaccurate cost estimates for available offers, which were not always identified by participants.

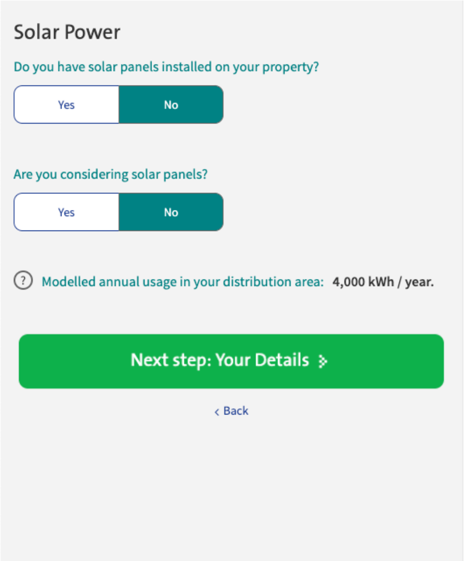
This can lead to users making poorly informed decisions and leave them vulnerable to unexpectedly high energy bills.

(On the positive side, participants with low digital and energy literacy tended to rely more heavily on calling the retailer or comparison site, finding it easier and more comforting to walk through the information on their bill while talking to someone on the phone.)

The risks associated with low fidelity energy usage profiles informing consumer decisions is referenced further on page 78.







The examples above show how 3 different comparator sites collect information to provide a cost estimate. The first two ask users to choose from Low, Medium, and High usage. The third provides users with an estimated consumption based on postcodes. VEC (not pictured) is the exception as it asks 14-17 questions to build high fidelity energy usage profiles.

Participants were often reluctant to provide contact details to comparator sites, particularly during the early stages of research.

Most comparator sites required users to provide contact details before displaying available offers. This leverages the 'sunk cost fallacy' where users are more likely to provide information they may not normally, if they have already invested effort in the process by building an energy usage profile.

Participants unanimously felt that by providing contact details they could expect a barrage of calls and emails encouraging them to switch energy providers.

"I always put in a fake number until I'm ready to talk to someone because they just won't stop calling for weeks."

"Last time I was still getting calls even after I switched and I was like, why are you still calling me?"

Participants indicated that during the early stages of research, they would prefer to gather information, rather than feel pressured into making a decision immediately.

There may be an opportunity to encourage comparator sites to encourage users to indicate what stage of research they are at, and moderate the level of engagement. For example, if a user could indicate that they are 'just browsing' energy plans, they may avoid the anxiety experienced when comparator sites call immediately applying pressure to switch plans.

"It's overwhelming, really, they just won't leave you alone once you put your number in they call you constantly. I'm applying for jobs at the moment, so if I don't know the number I have to pick up in case it's a work opportunity "

"This is when I normally stop, when they ask for my number, I'll call them instead"

Most participants described how they preferred to 'sit on things for a a couple of days', do some more research, and speak to others in the household before making a decision.

Participants who used Victoria Energy Compare (VEC) were pleasantly surprised that they were not required to provide contact details in order to access available offers.

Price was the primary interest for participants when comparing offers. Retailer reputation and customer service expectations were the next biggest considerations.

Participants would scan the list of available offers and show particular interest in the lower cost offers normally located at the top of the list.

Participants with high digital and energy literacy were able to quickly assess the accuracy of the estimated offers. For example, if the cheapest available offer appeared to be too cheap or too expensive they would question if they had entered their energy usage information accurately on the earlier pages. Participants with lower digital and energy literacy often did not recognise if cost estimations were wildly inaccurate, or if they did, were not confident in identifying how the error may have occurred. This could negatively affect the veracity of the information used to make decisions regarding their energy plans.

"See this is saying that I can save over eight hundred dollars a year…that can't be right… I'd love it if it was, but something's off"

Most participants sought to compare the available offers against a recent bill of their own. The majority of comparator sites would provide monthly, quarterly and annual cost estimates for each available offer. This helped participants compare against a similar billing period. The VEC site only provides annualised estimates for offers, which is more accurate when accounting for seasonal variations, but participants found this more difficult when attempting to compare offers presented with an annual cost against their own monthly or quarterly bills.

After reviewing available prices, the next consideration was retailer reputation for most participants.

"There's only a difference of $20 or $30 a year here, so it doesn't make a huge difference and it comes down to service… I've had problems with retailer in the past, so I'll probably go with one of these other ones and give them a try, you know for $20 bucks it's worth it if the customer service is better."

Most commercial comparator sites compared plans from approximately 8 major retailers and participants were normally familiar with the retailers presented in the list of offers. However, the VEC site compares offers from 31 retailers and participants were normally unfamiliar with the retailers providing the cheapest offers. Some participants perceived this as positive attribute, as they felt it demonstrated that VEC does not sell prioritised positions to retailers with above the line advertising budgets. Conversely, several participants were sceptical of the unfamiliar retailers offering the cheapest plans, and questioned the legitimacy of the offers.

Most participants understood that energy retailers were not directly responsible for the generation and distribution of electricity and gas and that the 'quality of the product' would not change across the different retailers.

"It's all the same electricity that comes out of the wall, it doesn't matter who I pay for it, but if something goes wrong I want to know that I can call and someone is going to pick up the phone."

Some participants sought independent reviews on retailers by leaving the comparator site and looking at sites such as productreview.com. There is an opportunity to further encourage this behaviour through awareness campaigns inviting consumers to seek independent reviews when considering new energy providers.

A few participants used comparator as their comparator of choice, and showed appreciation for the retailer reviews associated with each available offer.

"Those first two, I'm not sure about because I haven't heard of them."

"A lot of these I haven't heard of so I don't know how I would trust them."

"I do like going with a company that I know as well. That's why I looked up retailer and retailer. But retailer is a big company that's been around for ages. I'm definitely inclined to go with a company that's been around for longer."

"Seeing that these companies are a bit dodgy [in Google reviews] makes me feel like I want to go with a more known brand. There's not that much trust with energy companies."

Secondary considerations for some participants included Australian owned energy retailers, if renewable (green) energy is available, and if extra incentives or discounts are available with energy offers.

Several participants indicated that they would prefer their retailer was an Australian owned company, and felt it would be useful for comparator sites to present that information next to the available offers. This was mostly due to a desire to support domestic business, and also partially due to previous experiences where participants had found it difficult to communicate with customer service representatives located in international call centres.

"Probably price and then an Australian company so I know I can speak to someone who is in Australia. That's really big for me so they are equally important."

Some participants were curious about the availability of incentives or extra discounts, such as pay on time discounts. Others were interested in frequent flyer points, or cash back schemes.

While these considerations were explored, they were not observed to be the final factor in a participant's decision.

"I want to be sure that I am getting a better daily rate and service charge. If I find a couple of retailers with similar rates then I'll look at the rewards programs, like cash backs. But that is only a secondary thing."

"Foremost is price. Then the energy type - is it fossil or green. I look for green energy."

"Price and then green option."

Overall, participants felt there had to be a potential savings of at least $100 to invest further effort to change energy plans.

Business participants were a little more transactional in their approach by considering how much time is invested in identifying a cheaper plan, switching retailers, and if there are likely to be customer service issues with the new retailer.

Residential participants also considered the 'effort vs reward' but were not as precise in the valuation of their own time, for example they considered it is a task which could be accomplished while watching television.

"I won't look at the others as they are too close to what I am paying at the moment. I wouldn't change for $40 a year."

"It was about $150 annual savings overall which is enough for a small business, especially this year when it is all outlay and no income, under normal operating conditions might not have been so fussed by that amount of saving."

"It can really vary. How busy am I? Am I watching a boring game of football and have some time to spare while watching that? Sometimes I value my time more than others. It is hard to put an actual value on it but you might think about what you get paid per hour and see if the saving is equal, less or more than that, based on time spent."

"$100 a year over 12 bills is not worth it, but $400-$500 is worth it. There is no point looking at it and seeing a $100 saving and going for it. I think that it will be close to a minimum of $400 based on today which is well worth it."

Most participants struggled to draw meaningful comparisons between the available offers and the information in their own current plans.

Most participants attempted to ascertain whether the cheapest available offers on a comparator site would be less expensive than their current plan. However, the offers are ranked by estimated costs, which are based on the estimated usage from the energy usage profiles and not actual energy usage data. Because of the low fidelity of the energy usage profiles, compounded by the variables in rates and billing structures (detailed over page); participants could not be certain that the presented offers accurately reflect the real world costs.

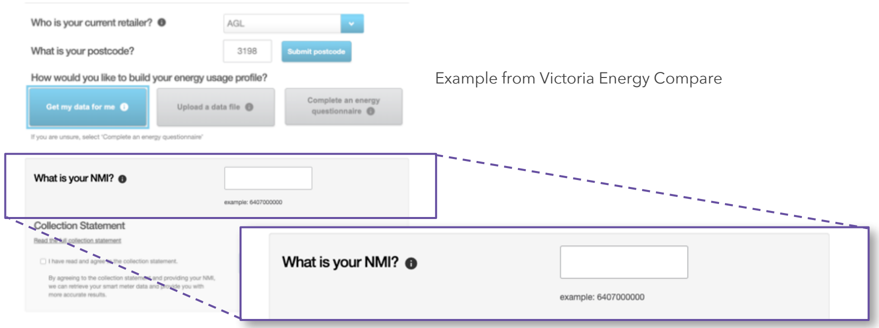
"You see, how does it know what it will cost, based on if I use a washing machine, but… maybe I don't have any insulation and so I have the heaters running all the time… I don't know about that, it's not much to go on really."

Victoria Energy Compare (VEC) is the exception to this, as it has the capability to provide cost estimations and rankings based on actual consumption data.

The VEC is the only site which provides an option for users to enter their National Metering Identifier (NMI) number. This enables the VEC to fetch precise energy consumption data and bypass the the energy profile building questions. Using this data the VEC can calculate the most precise cost estimates for all plans offered by 31 different energy retailers in Victoria.

Most participants used this feature and appreciated how quickly they could view available offers. However, few of the participants understood how the NMI data was being used or that the fidelity of the estimations was increased.

"I haven't been here in a while, I like the way you can put the NMI in"



Example from Victoria Energy Compare

There was a wide variety of bill interrogation behaviours displayed. Some participants never looked at their bills and did not refer to them while searching for new plans, while others tracked their ongoing usage and costs by entering each bill into an ongoing spreadsheet.

The majority of participants indicated they scan their bills when they arrive and many appreciated the visual information such as graphs comparing the consumption in the current bill to the previous bill, or to the same time last year.

Most participants looked at their bills while searching for better plans, however many encountered difficulty in accurately extracting information to enter into comparator sites to compare to available offers. For example, participants frequently confused the denomination used for representing the rates and daily supply charge. A comparator site may ask users to enter their current rates in cents per kWh, however the bill may present the rates in dollars per kWh. Similarly a comparator site may ask for the average daily consumption in kWh but the user may enter the total consumption for a billing period.

Participants felt that this issue could be resolved if there was a common denominator for representing costs. Either dollars or cents but not a combination of the two.

"It's a small thing and it doesn't matter which one but why have both cents and dollars on the one page, of course I'm going to make a mistake"

Two few participants noted the messaging on their bill which indicated that they were currently on one of the lowest cost plans. None of the participants indicated they had noticed a message on their bill which said a cheaper plan option was available.

There was considerable positivity regarding the perceived independence of Victoria Energy Compare (VEC) as opposed to commercial comparison sites.

Several participants were familiar with VEC, and described high levels of trust in the site as it is a governments site with no commercial interest in any particular retailers, and its equal representation of all energy retailers in Victoria. It was widely recognised that private comparison sites will not present a view of the entire market, and is limited to those that the comparator has a commercial relationship with.
Additionally, a key concern with commercial comparator sites was the risk of persistent communication attempts, those who were aware that VEC does not engage in that practice showed very high appreciation.

The ability to build a high fidelity energy usage profile by entering the NMI number as described on the previous page was highly appreciated. Those who engaged with that feature were able to access accurate offers much faster than other participants.

"There is more peace of mind that it is a government website, it did not ask for my contact details. It made me feel it was for my benefit not theirs, whereas the others before they give you anything asked for your details."

"It was about me finding the right plan rather than putting me on a database."

"What puts me off of the non-government sites is that they want personal details, I don't think that I would get any benefit from the private sites. In fact, the government site shares all providers rather than the private sites which only have a select number of providers."

"I feel that this 'Vic energy compare.gov' is more reliable, I am sure there are other websites that compare as well but I just feel that this Victorian website would be more appropriate as I am living in Victoria and more honest. They are not pushing you to join some other company, like when I have looked at comparator...if you do your own research and it is a government website it is a bit more honest."

"This is good, it is helping me understand there are more than retailer, retailer, there are a lot of other providers out there, this is really helpful."

Once participants had identified a few offers of interest, most struggled to effectively compare the billing structures of the shortlisted offers.

Participants encountered enormous variation in plan structures and most felt it was impossible to compare 'apples with apples'.

Any two offers of a similar estimated cost could have variations in billing structures across some or all of the following:

- Flat rates
- Peak, shoulder, & off peak rates
- Tiered rates for daily consumption
- Tiered rates for consumption across a billing cycle
- Tiered rates for solar feed in tariffs
- Seasonal rate variations
- Discounts for using direct debit or electronic billing
- Discounts on both daily supply charge and usage
- Discounts on usage only
- Discounts on daily supply charge only
- Wholesale pre-purchase discounts

Several participants discarded offers with complex billing structures and focused on offers with flat rates in particular. For most participants the variables made it feel impossible to effectively compare like for like.

"What does 'K-W-H' even mean? I've got no idea about any of this and it shouldn't be this hard… its really frustrating"

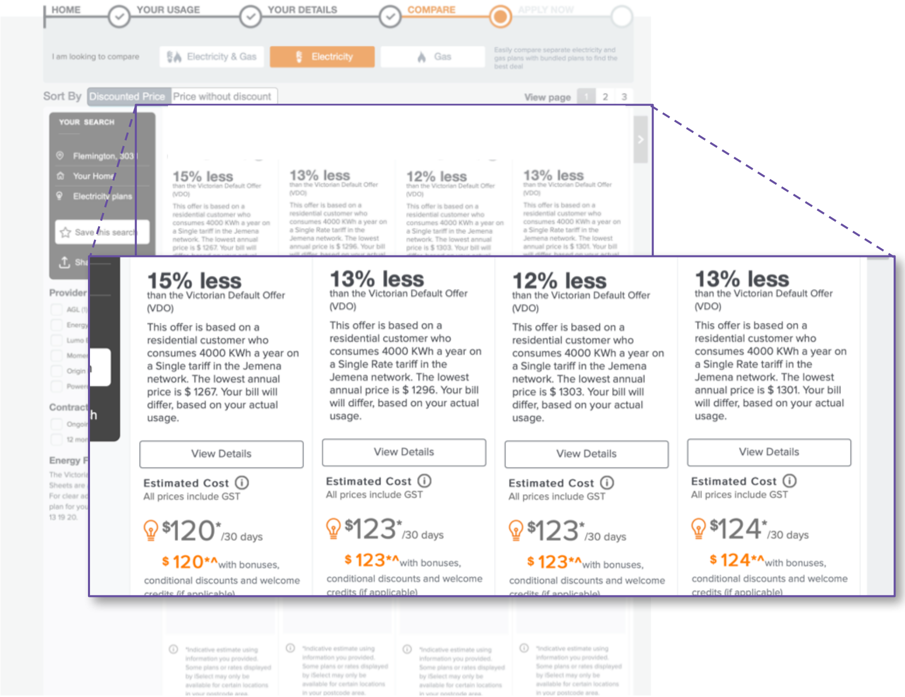
A few participants with high digital and energy literacy were happy to explore the billing structures.

"Step 1 you get flat rate for first 912 kWh. On average I would be using 600 for month, so I'd be looking at that first charge of $0.2123, about 0.8c cheaper, so less than 1c cheaper. At 600 kWh, it is about $6 cheaper, so still saving. Supply charge is 104.5, about 18c cheaper per day, so about another $6 down, so about $12 cheaper per month than my current bill...no exit fees, switch without penalty. Receive a 3% pay on time discount (includes 1% for direct debit), that would equal about $5, so at the moment I am saving $17 to my current bill, pretty good, $17 a month adds up over the year."

Although participants were unfamiliar with the Victorian Default Offer (VDO), there may be an opportunity to increase understanding, and encourage its use further by including a VDO comparison on every bill.

In addition to providing an estimated cost for each available offer, most comparator sites would provide an indication as to how each offer compared to the VDO

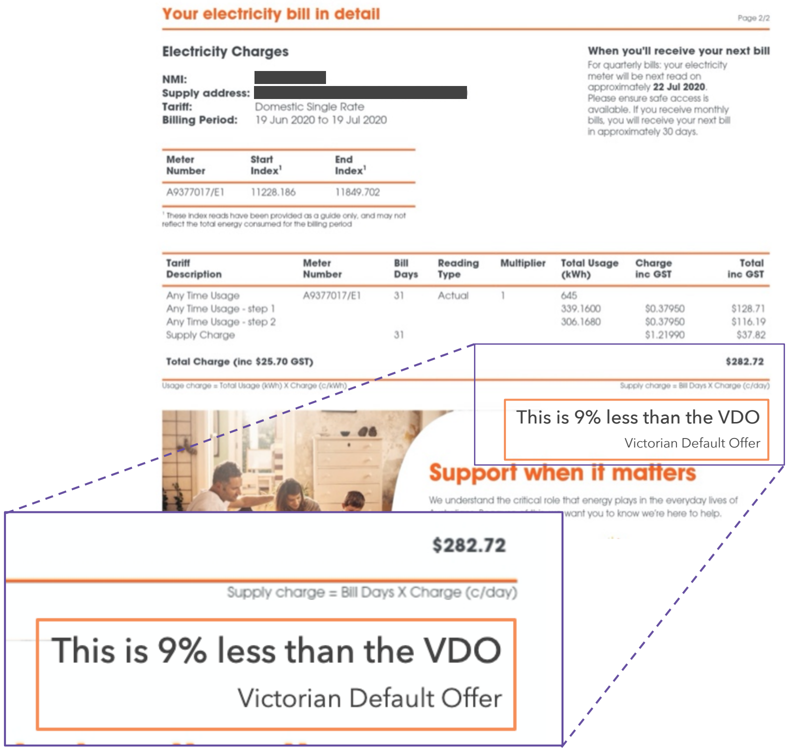
A few participants had heard the term previously but none could articulate precisely what the VDO is, some misinterpreted the VDO as a conditional discount on the offer (like a pay on time discount). Potentially, as awareness of the VDO increases, consumers may find it useful as a common denominator to compare available offers.



There is an opportunity to require that retailers represent each energy bill as a comparison against the VDO. If every bill received by consumers communicated what percentage they were saving (or being charged further) compared to the VDO, this would both increase awareness of the VDO and provide consumers with a common denominator to compare energy plans.
(Continued over page)

Currently consumers rely on the *estimated cost* of an available offer compared to the cost of their last bill. The estimated cost is based on energy usage profiles which have the potential to be very imprecise. (Only the VEC has the capacity to provide estimations based on actual usage data, however this is limited to consumers who have lived in their current address for 12 months, and some participants with low digital literacy encountered difficulty entering their NMI correctly)

By including a comparison to the VDO on every bill, consumers may be able to rely on this figure as a common denominator, and rely less on the cost estimations based on low fidelity energy usage profiles.



Example energy bill displaying VDO comparison

Participants with a high digital and energy literacy tended to use more than one information source to identify a better energy plan. Those with a low energy literacy tended to rely on a single source (such as a comparator site) for their information.

A large variation in digital literacy and energy plan literacy was represented by the participants. Those with a high level of digital and energy literacy were very confident in their research process and often used multiple sources of information to determine their preferred offer; e.g. multiple comparison sites (looking at offers in detail), multiple retailer sites, calling retailers, their bills, and customer reviews.

These participants were more likely to accurately assess their options and choose the best plan for their situation. Typically these participants reviewed all the details of many different offers and some used their own spreadsheets to calculate and compare as well.

Conversely, participants with low digital and energy literacy would typically only use one source for their research - often a comparison site. These participants struggled more with the interfaces of the comparison sites, and often entered their own energy consumption information incorrectly into comparison sites.

"I'm inclined to use another comparison website. I assume different sites have different deals with providers."

I'd always go back to my current retailer to say 'I've gone online and this is the deal I am considering and if you guys can't match that I'll be switching.'

Those who chose to explore more than one source of information, normally had identified one or two offers of interest and were seeking to find similar offers on other comparator sites or on retailer sites.

Several participants noticed that the VEC website provided significantly cheaper offers from retailers which were not represented in the commercial comparator sites such as comparator and comparator. Participants could normally find similar offers from the major retailers across all comparator sites with minor differences in the price estimations.

Those who found offers on comparator sites and then searched for those on the retailer sites felt that there was less detail on the retailer site about specific offers compared to the comparator sites.

Some participants discovered (or perceived) discrepancies between the comparator and retailer sites. Most placed a higher amount of trust in the retailer sites.

When participants discovered a discrepancy between the offer on the comparison site vs the retailer site, most tended to doubt the comparison site and trust the retailer. However, in one instance, the participant (who had a lot of trust in the comparison site they were using) became suspicious of the retailer (who they had not heard of before).

[On the retailer website] "It says 'comparator choice' but comparator didn't suggest retailer at all!"

Some participants also saw discrepancies between the same offer on two different comparison sites, which made them distrustful of both sites. Conversely, when the offer on the comparison site matched the offer on the retailer site, participants have a greater level of trust in both sites and more confidence in their decision making.

"On the retailer site I compared the rates that VEC gave me and they were the same. This website [VEC] wins over comparator hands down."

"For some reason the general usage charge and the daily service charge [are different] for retailer on comparator and comparator. It seems deliberately opaque, this whole process."

If different deals or providers were listed on different comparison sites, participants who noticed this viewed this positively because they felt that it increased their awareness of the available options.

"Because even though there was a difference in what comparator and VEC suggested, both of them had an equal weightage to allow me to compare things. They helped me make the right decision."

One retailer website indicated that their quotes may differ from comparison sites as the comparison sites do not have enough information about the consumer. One participant questioned this as they had entered a lot of detail into the VEC website.

"OK, says it might be different from the comparison because the comparison sites don't have the same detail, but I would have thought that was why I entered my NMI...(when viewing retailer website)"

Retailer sites did not always immediately represent all of the plans that were presented on comparison sites (especially VEC). Or at least this was a perception of some participants. This could lead to questioning the currency, or accuracy, of the information on a site like VEC.

There were sometimes discrepancies between the plan information on comparator sites and retailer sites for example, one participant identified a plan on VEC advertising a flat rate, on the retailer site however it appeared as a tiered rate.

"On the retailer website there was the offer that was cheaper than the offer on Victorian Energy Compare. I feel like I'd be better off going with the actual website, some of these retailers the offers they are providing the VIC government with is not their best deal...if I went to the retailer website there would be a better offer than on the Victorian Energy Compare, the energy compare site is useful though as it makes me think maybe I should shop around to get a better deal."

"I thought that the plans on the retailer site were slightly different to VEC as VEC suggested a flat rate whereas on the retailer site it appeared to have a flat rate up to a certain level of consumption and then a different charge beyond that."

A few participants signed up immediately through the comparator or retailer site, however the majority of participants preferred to wait a few days before making a decision on a specific offer.

Despite participants describing how they do not wish to invest too much time into finding the best energy offer, most decided to wait a few days and return later and reassess with 'fresh eyes'.

"Yeah I would normally think about it for a couple of days and come back to the site to have a look again after I've thought about it "

A few indicated they would contact their current retailer and see if they could match or improve on some of the offers they had identified.

"Tomorrow I will call retailer to change energy accounts, I'll tell them about this offer I've saved here (from VEC) - I'm a little annoyed I feel ripped off, I've been a long customer with retailer and they haven't put me on the best deal at all."

"I'll probably think about it overnight, I feel good about this retailer option but there's a good chance I'll contact current retailer and see what they can do."

Those who decided to sign up immediately preferred to visit the retailer website directly rather than via the comparison site.

"I'm pretty happy with that, it was easier than I expected, looks like I'm going to save about $150 a year and I didn't have to speak to anyone so that's pretty good."

While most participants were pleased with either finding a better deal or confirming they were currently on a competitive deal, a few were disappointed to learn that there were no cheaper deals available.

Some participants were hoping to identify a cheaper energy plan however their research showed that they were currently on one of the cheapest plans available. While they were glad to feel like they were not currently being overcharged, they were visibly disappointed by the realisation that their energy retailer and plan was not an option they could pursue to reduce costs.

“Well look, it’s good that I’m on a good deal currently but it also means I’m stuck with retailer which is kind of depressing”

"If we look at the prices (VEC and comparator) they are more than what I am paying, so I would not change based on the commercial and government sites, it looks like I am getting a good deal, mind numbing though the figures are."

"Two sources, one independent, one slight dodgy telling me the same thing, the deal I have at the moment is better than I can get anywhere… I still find it hard to believe that I am on the best deal, because who ever believes they are on the best deal, still paying a huge amount for gas, common sense tells me that I went to two places and that I am on the best deal even though it may feel like it is not, this suggests it is… I wouldn't call retailer now as it is not like I have a bargaining chip, I can't say I have a cheaper deal." "It does make me feel as though I have done something wrong (because there isn't a better deal out there), leaves me wondering."

Some participants received (and answered) phone calls from the commercial comparator sites immediately after entering their details online. None of the participants switched plans during those phone calls.

Some participants received and answered calls from comparator sites which had captured their contact details during the initial interview, (discussed further on page 73).
The customer service representative asked the participants for details such as address, current provider, daily supply charge, rates, length of the most recent billing cycle and how much energy was consumed during the most recent billing cycle. The representative then suggested offers which may yield a saving or advised that no better offer was currently available. Participants showed appreciation for the help they received on the phone, although none of the participants switched plans during these phone calls. Some participants were pleased to learn (a few were disappointed) that the comparator could not suggest a cheaper offer than their current plan.

"In the beginning I thought this is a bad call service person. Then as we progressed it was easier than [using the website which was] just telling me the numbers. But guiding me through the bill was good. I felt more connected to him and I trusted him more."

A few participants declined to answer calls which they strongly suspected were from the comparator, and expressed frustration at the immediacy of the attempted contact.

"That's what I mean. They are red hot on this sort of stuff. I'm always reluctant to put my phone into a comparison site."

Some participants expressed frustration at sites like comparator and comparator that incorporated a cross sell for broadband into the energy comparison process.

"It's annoying that they are trying to sell me broadband when I am trying to compare electricity"

The main concern with private comparison sites was being contacted by them at a time that was not convenient, or the risk of persistent attempts at contact beyond the point in time where a decision had been made. Some participants left these sites at the point where they were asked to provide contact information, whilst others entered a fake phone number to avoid unwanted calls. They were more likely to provide a valid, or real, email address feeling it was easier to ignore any unwanted communications via this channel.

Several participants called the comparators or retailers directly and most experienced helpful conversations. One participant experienced aggressive bullying.

Most conversations which were initiated by the participants were felt to be positive and helpful conversations. Those with lower digital and energy literacy highly appreciated being able to talk to someone about their energy bill and work through the details.
A few participants were comfortable to switch plans during the conversation with the comparator representative and appreciated resolving the switching process quickly.
Some decided to call comparators or retailers directly because they were not comfortable entering their contact details online. However, those participants were comfortable with, (or perhaps unaware they were) providing contact details to representatives over the phone.

Some participants called their current retailers rather than a comparator site, some of those were happy to move to a slightly cheaper plan with their current retailer.

One participant was encouraged to commit to their current plan for a further 12 months. This participant did so and was happy simply to know that their rates would not change for the next 12 months.

One participant had a very negative experience when they called comparator. The representative used extremely aggressive sales tactics. They continually disregarded the participant's request for more time to consider their options, became patronising when the participant explained they would prefer to discuss with their partner, and attempted multiple times to sign them up to a plan during the call. (this experience is captured in the journey maps on page 83)

"This sucks he was like, 'you do it NOW, NOW, NOW!', and when I said no, he said 'well what was the point of the call'. It's so stressful and complicated and this was just one call, and thinking about making 2 or 3 calls it's a nightmare… I feel like I'm still at the bottom, ***I don't know who is being honest and who isn't its all just about getting the sales done… it feels like you're being tricked,*** *you not treated as someone who needs genuine advice its very very misleading, I'll be honest after speaking with this guy it feels very negative"*

Overall, most participants were pleased with the outcomes of their research and confident in their decisions.

Most participants felt that using energy comparators was worthwhile and would recommend others engage in a similar process. The majority of participants indicated they would plan to follow a similar process in 12 to 18 months; however they also acknowledged that it is a task which can easily slide further down the list of priorities.

"In the end I did find out that I'm on the plan that I want to be on. It did take a bit of time...maybe 2 hours in total."

"I would [tell others]. I think it's basically saved us money. I think $60 on the electricity and $100 or something on the gas. That's close to a couple of hundred bucks in a year. It's worth it."

"Just from having done several hours of research I figured that I was probably covering most bases. I've turned over a lot of stones here and I'm confident if there's another better deal it would be an immaterial saving."

Comparator & retailer behaviours

Overall, comparators and retailers were helpful on the phone. However some used subtle tactics to capture extra details on participants. Such as indicating they have identified cheaper offers, then requesting contact details before providing information on the offers.

A few participants decided to call comparators or retailers directly because they were not comfortable entering their contact details online. However, those participants were comfortable with, (or perhaps unaware they were) providing contact details to representatives over the phone.

A tactic for some representatives seemed to be to capture contact information before providing an actual quote. They might indicate that they can offer a cheaper price but will ask for contact details before disclosing the actual prices.

"It will be cheaper (without disclosing the amount), what is your email address and mobile number and how many people in the property?" (Representative from retailer)

Some retailers advised participants to stay on their current plan and encouraged them to extend for a further 12 months.

Several participants decided to call their current retailer and inquire for better offers. Some of those calls resulted in participants switching to a cheaper plan with their current retailer, however a common outcome was to extend their existing plan.
One retailer was quick to suggest that as the participant was currently on one of the cheaper plans, that they should renew that plan to maintain rates for the next 12 months. These participants were happy to take the representative's advice and remained on their current plans.

Q:
"So I was just wondering if there are any special offers available?" (Participant)

A:
"Right now what you have on your plan is a 14% discount, my suggestion is just to keep it right now ma'am because it's a good deal, would you like me to renew that for you now? this means the price won't change for the next 12 months" (retailer representative)

One retailer moved a participant from a 'Flexi Plan' to a 'Flat Rate' plan a few days after signing up without consulting the participant. The plan ended up being more expensive than the one the participant tried to sign up for.

One participant signed up to a "flexible" rate offer through the retailer website, they were required to enter their address and NMI as part of the sign up process.

A few days later they received an email indicated they had been moved to a "flat" rate plan which worked out to be more expensive than both the "flexible" plan they had selected and their previous plan with retailer.

The retailer indicated the reason for the switch could be one of the following reasons but did not specify which;

- You have a Smart Meter, but you selected a Basic Meter plan,
- Your Network tariff is Flex, but you chose Flat (or vice-versa),
- Your tariff includes controlled load or solar, but you didn't select them,
- You have a non-standard or unusual tariff, or
- Your postcode is associated with the wrong Network, which may affect your rates.

"In the end the experience was painful and not what I was expecting… I wasn't happy with their explanations why, they just said it could have been one of a few reasons… It makes it more expensive than what I had with retailer…I'm aware of the 10 day cooling off period so a few days ago I asked to cancel the switch and I haven't heard back from them..

… I'm not too worried, if my next bill comes from new retailer rather than current retailer then I'll just go to the ombudsman…

…Once I've confirmed I'm still with current retailer I'll go through the process again. I'll probably do it every 12 months, like an insurance policy I'll ring around for quotes so as not to be complacent."

(Note: This experience is detailed further in the journey maps section of the report p82)

One retailer actively avoided honouring a promotional deal and sent a participant personal information about another customer.

One participant emailed retailer in response to a promotion offering $100 if they were unable to beat a current plan. The participant received a response with someone else's name, address, phone number and NMI. The participant informed retailer, they corrected the details and provided a quote which was more expensive than the original quote the participant received before applying for the promotional offer. This should have made her eligible for the $100 offer, however retailer provided another quote which was 5c cheaper than the participant's bill. This experience is mapped in detail in the journey maps section of the report.

In a separate instance, another participant received incorrect information after signing up to an offer with retailer online. A few days later the participant received an energy supply agreement schedule which reflected a deal they did not sign up for and did not specify an NMI, address, or account holder. Two days later a second energy supply agreement schedule arrived which detailed the correct offer and included the correct identifying information.

I got someone else's information, their name, address, phone, NMI all their personal details so that was off to a bad start. So I obviously let them know what had happened and when they corrected it… the quote they sent me, they put in like an extra discount so that it would be five cents cheaper than my current provider, so it was more expensive than what I thought it would be, plus the muck around with sending me someone else's details… It really was not the greatest experience"

I've got two letters dated 17th and 19th both are energy supply agreement schedules, one does not have an NMI, the other does. The first one doesn't reconcile details correctly with what I had signed up for, it has different tariffs but I signed up for a flat rate. The second notification is the correct one."

Only a few instances of retailers attempting to retain customers via extra incentives were documented. Participants felt there was a much higher interest in new customer acquisition rather than customer retention

A few retailers contacted participants and offered to explore the possibilities of providing competitive offers not available online.

One participant was surprised to learn that they could not leave their current retailer to switch to their new retailer until after a meter-read had been completed. The current retailer did inform the participant that they could pay to have their meter read sooner.

"I did receive a call from retailer, they wanted to confirm that I did want to switch and they said I had to stay with them until the next meter readings. My gas is due mid September and my electricity read is due in November! So I am still with them and it's in the queue, once they have a meter read and then I get the bill and I actually pay it. Since I moved with them 4 or 5 years ago, I don't recall this being a thing with them. But the agent said this is the same across all Victorian retailers...

…She said I could organise a special meter read, which I would have to pay for. I could try contacting new retailer myself and ask them if they want to reimburse the meter read cost. If not, I will have to wait..

…So my last electricity bill was 5th May to 2nd August so it does make sense that the next bill would be due in November, so she's right. Retailers should ask you when your last bill was issued.
So then they would know that it would take 3 months before I can move and they should offer a special meter read to the customers. If they give me a 10 day cooling off period on a no contract product, then I can still leave if ever I want. So I'm not happy because I wanted the saving straight away and now I have to wait."

Discrepancies in price estimations were observed across different comparator and retailer sites. With annual estimates varying up to $518 for the same plan and same user.

For example the tables to the right represent the estimated costs for a two person residence in postcode 3198.

Although the energy product offer details were consistent, 3 different estimated annual costs were presented. Pages 51 to 54 describe how users rely heavily on estimated costs to make informed decisions.

Offer name	Daily Supply Charge	Flat Rate
Plan name	90.75c	23.76c / kWh

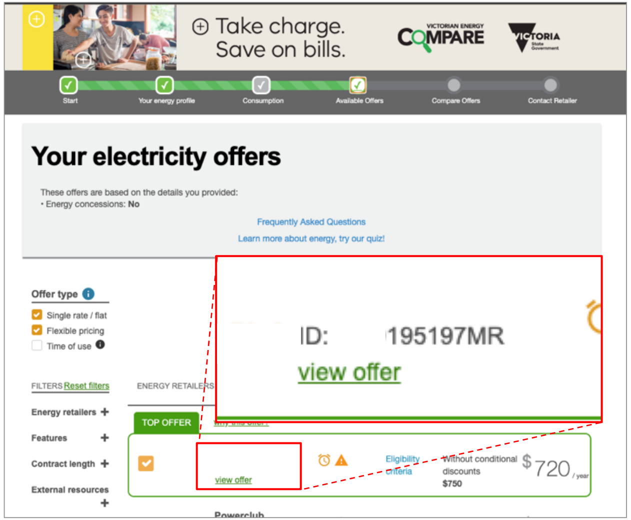
Location	Residence	Consumption
3198	3 bdr house	Split system heating/cooling, Gas hot water & stove

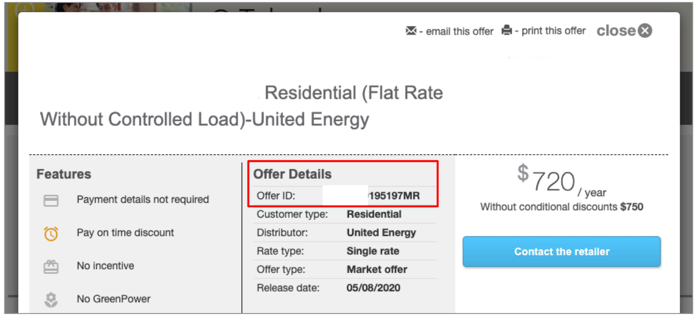
Estimation source	Estimated annual cost
Comparator	$1800
Victorian Energy Compare	$1140
Comparator	$1282
Retailer (retailer website)	$1282

On 3 separate occasions, retailers dismissed participants' attempts to refer to an offer ID listed on the VEC website.

3 participants wrote down the offer ID which related to an offer seen on the VEC website. When they called the associated retailer and attempted to communicate the offer ID, the retailer dismissed the information as irrelevant and indicated that the offer ID will not further the conversation.

"I won't be able to access anything off of the offer site." (retailer representative)





Residential & business participant pain points

Pain points

No.	Description
1	Participants became overwhelmed with the complexity and variety of billing structures. Finding it difficult to accurately compare their own plan against offers with different billing structures.
2	The estimated cost of available offers can be inaccurate as it is based on estimated usage. Discrepancies were observed between comparator sites and retailer sites in estimating the cost of an offer. The cost was the single largest factor contributing to a participant's decision.
3	A key concern with private comparison sites was being contacted by them at a time that was not convenient, or the risk of persistent attempts at contact beyond the point in time where a decision had been made.
4	Plans can rollover to more expensive 'base rates' once the original plan expires, normally after 12 months. Participants felt punished for customer loyalty.
5	Participants were aware of the financial incentive comparator sites have for facilitating an energy sale and were sceptical that the offers presented were the best available.
6	Several participants felt the perceived effort outweighed the potential reward and felt there had to be a significant savings (ideally around $100 annually) to feel like the exercise was successful
7	One participant experienced aggressive bullying from a comparator call centre representative pressuring them to sign up to a plan when they did not want to.
8	One participant encountered a 'bait & switch' tactic when they signed up to a particular offer online and a few days later received a notification indicating they had been moved to a different plan which was more expensive.

No.	Description
9	In one instance a participant received the private details of a another customer from a retailer, including name, address, telephone number, and NMI.
10	The same participant as above experienced a retailer avoiding obligations in a promotional deal. The retailer offered $100 cash if they could not provide a cheaper energy plan. The participant responded by sending their current bill, the retailer offered a plan which was 5 cents cheaper and indicated that they could not do better than the participants current provider.

No.	Opportunities
1 & 2	Comparators currently present available offers as a percentage of the Victorian Default Offer. If retailers were required to display every consumer's bill as a cost percentage of the VDO as well, consumers would have a common denominator and a more reliable benchmark. Reliance on cost estimations built on highly inaccurate energy usage profiles could be reduced.
4	Encourage retailers to move customers to plans of similar value at the expiration of the original plan. Additionally, encourage consumers to practice regular energy reviews.

Current state journey maps

Journey for users who remained on current plan

Essential Services Commission

PROJECT: Essential Services Commission PERSONA: Sandra

Female 62 years

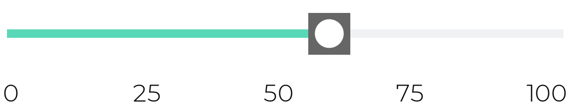
Moe

Regional - Residential - Solar

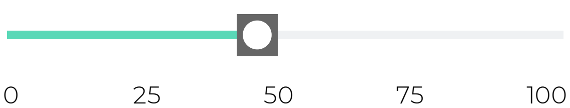
Retired teacher

Key Characteristics

Digital literacy



Energy literacy



Sandra

"Choosing an energy plan is cumbersome is just the best way to put it, once you are given so many choices you don't stand a chance, there are so many energy providers you don't make a choice."

Household

Sandra lives in a 2 bedroom house by herself. She has gas hot water, cooking and heating, as well as a split system in the living room for cooling.

Engagement with utilities

- Sandra has not looked into changing energy plans in over 5 years.
- Although she says she doesn't understand how the bills are structured, she has no problem viewing the comparisons like a maths problem which she enjoys solving.

Motivation to compare

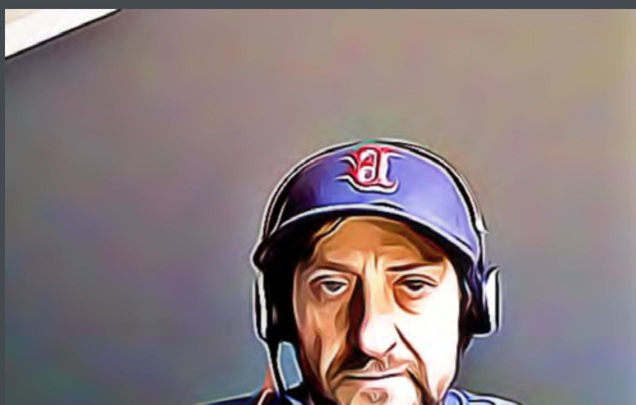
- Sandra has been meaning to compare energy plans since retiring 18 months ago and has decided now is as good a time as any.

Pain points

- Sandra is unfamiliar with comparator sites and is unsure what to expect,
- She has heard they can call you persistently once they have your contact details

Essential Services Commission

PROJECT: Essential Services Commission PERSONA: Dave



Demographic

Male 52 years

Torquay (Regional Melbourne)

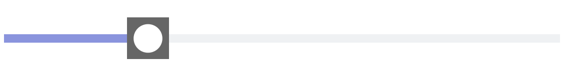
Regional - Residential - No Solar

Cleaner

Key Characteristics

Digital literacy

Energy literacy



Dave

"Choosing an energy plan can be daunting, not knowing what you're looking for there are too many roads and the options are a bit confusing. I did this for my mum 3 months ago and it took a while, the critical information is not available - the important piece of the puzzle is the bill which comes after you sign up."

Household

Dave lives in a 2 bedroom house with his 13 year old son, they have gas heating and hot water, and an electric stove, oven, plus a split system in the living room

Engagement with utilities

- Dave regularly checks his energy consumption via the retailer app and that level of visibility is important to him.
- He feels like he 'mostly' understands how energy bills are structured but would not feel confident if he had to explain it to another person.

Motivation to compare

- He's noticed that his usage has gone up since both he and his son are at home due to COVID-19 and is always interested in identifying ways to save money.

Pain points

- Finds it difficult to compare energy plans which use different billing structures. He becomes easily overwhelmed by the different rates and discounts and trying to estimate an actual cost.

Essential Services Commission

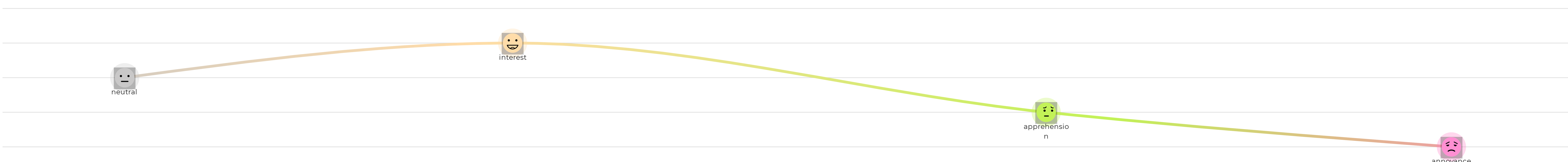
PROJECT: Essential Services Commission MAP: Remained on current plan

PERSONAS (2)

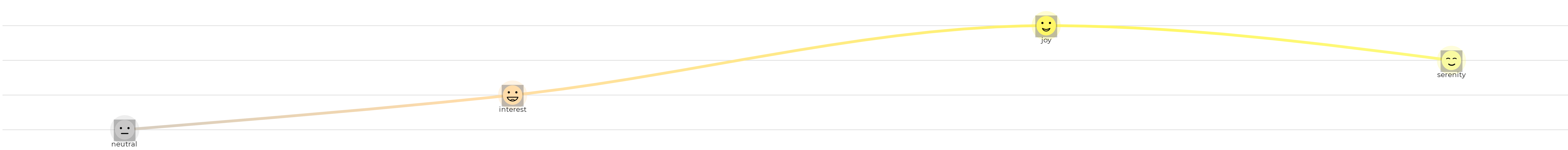
- Dave
- Sandra

	MOTIVATION	RESEARCH		DECISION MAKING
	Catalyst	VEC comparator site	Reviewing Offers	Remain on current plan
Scenario – Dave	He's noticed that his usage has gone up since both he and his son are at home due to COVID-19 and is always interested in identifying ways to save money. He has been with his current retailer for a couple of years and always pays on time to make sure he gets the 41% pay on time discount	Dave heads to a comparator site as he is familiar with. Using his NMI he bypasses the energy usage profile questionnaire He enters the details from his most recent bill to obtain an annual cost for his own energy usage.	Dave reviews the available offers and sees that his own bill is cheaper than any of the offers. He triple checks the information he has entered because he is not confident in entering it correctly He decides to have a look at a different comparator site incase there are any other offers. He quickly fills his contact details and current billing details to access the list of available offers. Looking at the offer results he discovers that there are no offers which can compete with his current plan.	Frustrated that he is unable to find a cheaper plan, Dave decides to stay on his current plan
Scenario – Sandra	Sandra has been meaning to compare energy plans since retiring 18 months ago and has decided now is as good a time as any. Sandra has been with her current retailer energy for around 5 years and when she receives a bill in the post she marks it in her diary and pays by bpay before the due date.	Sandra conducts a google search and finds a comparator website that is a '.gov' website. Sandra is unfamiliar with an NMI but finds the corresponding number on her bill and is pleased to progress quickly. She enters the details from her most recent bill to obtain an annual cost for her own energy usage	Sandra reviews the available offers and sees that the cheapest available are with companies she doesn't recognise and are only marginally cheaper.	Sandra is pleased to discover she is currently on one of the cheapest plans available, and positively reflects that she has not been paying high prices in the past
Thinking and feeling – Dave	*With both of us being at home over winter the usage has skyrocketed so I'm dreading the next bill*	*Yeah I got the $50 cash back last year and it's a government site so it's not going to be getting any kick backs from the power companies*	*Huh, well it looks like there's not much out there... I'll just have a quick look at (a different comparator site), maybe they've got some special deals.* *I hate putting my contact details in... because now I know my phone's going to blow up* *Geez this is worse, there's nothing even remotely close to what I'm paying at the moment*	*Yeah it's good that I'm on a good deal currently but it also means I'm stuck with my current retailer which is kind of depressing* *Electricity is expensive and knowing that it can't get any cheaper is a bummer, I guess there's not much more I can really do for now.*
Thinking and feeling – Sandra	*I've been meaning to have a look since I retired, it's just one of those things i haven't gotten around to until now*	*I feel like because it's a government site the information should be fairly reliable*	*Looking at this, it seems like my current plan is cheaper than most of these offers. This one is $3 cheaper a year so I don't think it's worth changing for that*	*I'm happy with that outcome. It means I don't need to do anything and it's confirmed that I'm on a good plan*

Dave's Experience



Sandra's Experience



	Catalyst	VEC comparator site	Reviewing Offers	Remain on current plan
User goals – All personas		• Both were planning to do some initial research and their ideal approach is to gather as much information as possible then to take a few days to mull over the information and return later to complete the process.	• Both need to confirm they are currently on the cheapest plan. • Dave needs to feel confident he has not made any errors entering his own billing information.	
Observations – Dave		• Dave is impatient and tries to rush through the steps. • He verbally confuses some terminology while thinking out loud	• Dave has low confidence that he is interpreting the information correctly. • He feels it is likely he has made an error when entering his own billing information • He is financially motivated to discover the cheapest available price for electricy.	• Dave is visibly disappointed in the outcome
Observations – Sandra		• Sandra is fastidious and takes her time to transfer information from a recent bill into the comparator website.	• Sandra is happy with the results as she feels there is no need to invest further effort. • She is happy she does not need to speak to anyone.	
Pain points – Dave		• Dave struggles to accurately extract information from his bill to enter into the comparator website	• Dave is frustrated by entering his contact details into a commercial comparator site and anticipates persistent phone calls from the commercial comparator site and their marketing partners.	

Journey for users who successfully switched plans

Essential Services Commission

PROJECT: Essential Services Commission PERSONA: Amir

Male 41 years

Frankston (Metro Melbourne)

Metro - Residential - No Solar

Sales manager

Key Characteristics

Digital literacy

0 25 50 75 100

Energy literacy

0 25 50 75 100

Amir

"Choosing an energy plan is something I've planned on doing for a long time, I've been flat out. I do review periodically knowing they go out of contract."

Household

Amir lives in a 4 bedroom house with his wife and 3 children, and his father is living with him for the time being. He has ducted central heating and evaporative cooling but admits their household often relies on the various split systems as well.

Engagement with utilities

- Amir is very clear on understanding his billing structures and will happily spend a few minutes to calculate usage from a recent bill and apply the rates of an offer he is considering to produce a side by side comparison.
- He understands billing structures in detail and does not consider it difficult to identify reasonably priced plans.
- He prefers to take a 'set & forget' approach once he has identified a suitable plan and will set up direct debit billing.

Motivation to compare

- He has been with his retailer for a year and suspects the deal he signed up to may expire soon. He is not sure but thinks he may have seen an email indicating the rates are due to change soon.
- He perceives the task of changing plans as low effort and therefore does not require much motivation.

Pain points

- The 'sales pitch' approach of comparator sites sales representatives, he prefers just to learn the available rates.

Essential Services Commission

PROJECT: Essential Services Commission MAP: Moved to cheaper plan

PERSONAS (1)

Amir

- Amir is very clear on understanding his billing structures and will happily spend a few minutes to calculate usage from a recent bill and apply the rates of an offer he is considering to produce a side by side comparison.
- He understands billing structures in detail and does not consider it difficult to identify reasonably priced plans.
- He prefers to take a 'set & forget' approach once he has identified a suitable plan and will set up direct debit billing.

	MOTIVATION	RESEARCH				DECISION MAKING	RESOLUTION
	Catalyst	VEC comparator site	Reviewing Offers	Calls lumo	Calls power Direct (current retailer)	Lumo online	Next steps
Scenario	He has been with his current retailer for a year and suspects the deal he signed up to may expire soon. He is not sure but thinks he may have seen an email indicating the rates are due to change soon He perceives the task of changing plans as low effort and therefore does not require much motivation	Amir has a vague recollection of visiting a particular comparator site in the past and recalls that it is a government site. Using his NMI he bypasses the energy usage profile questionnaire He enters the details from his most recent bill to obtain an annual cost for his own energy usage.	Amir views the list of results but is slightly annoyed they are presented as annualised estimations rather than monthly or quarterly estimates He shortlists a few offers which appear to cheaper than his current plan. He doesn't go for the absolute cheapest, instead opts for retailers he recognises	Amir looks at a 'basic offer' details presented on the comparator website and decides to call the retailer directly to confirm the rates advertised are accurate. Amir provides the 'Offer ID' but it is dismissed by the retailer as not useful Amir leads the rest of the conversation and gets the retailer to confirm the information presented on the comparator site is accurate. He checks the daily supply charge, rates, and confirms there are no connection fees and it is a no-lock in contract. Amir asks if there are any better offers available or any extra discounts which can be applied, to which the retailer indicates there are not. The retailer offers to sign him up now and Amir declines	Amir decides to call his current provider to see if they can improve on the the offer from other retailer. During this call he confirms that his current rates are due to expire soon and the rates are due to increase significantly While Amir is describing the rates of the offer he is considering, he gets disconnected unexpectedly. He decides to leave it a few days to think about the other offer offer and see if his current retailer will call back.	After a few days have past, his current retailer has not called and Amir has been leaning towards the new offer. Amir goes to the new retailer's website and signs up to the deal online.	Amir received his welcome pack and he confirmed all the rates and details were the same as what he was expecting. He is surprised his current retailer has not called back, but he is aware of the cooling off period and assumes they may still call during the next 10 days.
Thinking and feeling	*Choosing an energy plan is something I've planned on doing for a long time, I've been flat out. I do review periodically knowing they go out of contract.*	*I'm not so interested in using comparison sites like 'X' or 'Y' because I think they work on a commission basis and obviously have an agreement with particular energy companies. I wouldn't expect the government one to work the same way.* *This NMI feature is good, I assume it's taking a reading from my smart meter to calculate the costs of the offers and find the cheapest one.*	*It's not very useful showing how much they cost per year, I guess it's not that hard to calculate it but I pay quarterly, it would be easier to compare if they were the same.* *There's a few here which are dirt cheap but I've never heard of them. I think I'd prefer a company which is large enough to be able to answer the phone quickly if I need to call about something, you know it's a bit like flying Virgin vs Tiger Air, hah from when we could still fly places.*	*No thanks I won't sign up now, I'm considering some other offers. Thanks for your help.*	*HI I'm considering an offer from a different retailer and i was wondering if you'd be able to beat that price...* *(After getting disconnected)* *At least it's good to know that my rates were about to go up, I'm not sure but it sounded like that will be reflected in my next bill so it's a good time to change.* *I'd prefer to stay with my current retailer just so I don't have to change all the direct debit details but its not a big issue really*	*After thinking about it for a while I decided to give (new retailer) a try, it's cheaper than what I was on and my rates are going up anyway.*	*I'm surprised they didn't call back after we got disconnected, but their retention team may still give me a call and if they offer a better deal it's no problem for me to cancel the Lumo offer.*
Experience							
User goals		• Amir wants to gather as much information as possible then sit on the information for a few days before making a final decision	• Amir seeks to feel confident that his energy provider is able to deliver a high level of customer service.	• Amir is seeking to confirm the information is accurate and is not interested in any sales pitches.	• Amir seeks to confirm if his current provider can improve on his current plan mainly to minimise the effort of changing direct debit details	• Amir prefers to consider his options over a few days, returning to the information after a break to review it with 'fresh eyes'	
Observations		• Amir is precise while entering his own billing information and takes a moment to confirm he is entering correct denominations (dollars vs cents) in the appropriate fields	• Amir does not select the cheapest available plans as he values customer service and feels that brand recognition indicates a capacity to resource a large call centre.	• Amir is clearly comfortable leading the conversation on the phone which may explain why he prefers service providers which he believes will be able to support a large call centre • He politely and effectively shuts down any attempts to sign up now. • The retailer dismisses the Offer ID from the comparator site as unimportant when Amir suggests that it may expedite the process for the call centre operator.	• His current retailer indicates that Amir should have received an email about the upcoming rate changes		
Pain points			• Offers presented as annual costs rather than as monthly or quarterly estimates for easier comparison	• The retailer dismisses the Offer ID from the comparator site.	• Becomes unexpectedly disconnected		

Journey for users who encountered negative experiences

Essential Services Commission

PROJECT: Essential Services Commission   PERSONA: Foram

Foram

"Choosing an energy plan is very complicated, ibecause they often have these little details that you don't notice and it's only after you've signed up you discover how expensive it is."

Demographic

Female   26 years

Carnegie

Metro - Residential - No Solar

Social Worker - NDIS coordinator

Skills

Digital literacy

0 25 50 75 100

Energy literacy

0 25 50 75 100

Household

Foram lives with her husband, her sister, and two housemates in a unit in the southeastern suburbs of Melbourne.

They have a gas stove but use split systems to heat and cool individual rooms in the unit.

Engagement with utilities

- Foram reads the bill every month and pays online via bpay.
- She likes to compare her usage with the previous month and tries to be mindful of their energy consumption

Motivation to compare

- Foram changed energy plans a few months ago seeking a better deal but when the first bill came it was nearly twice as expensive as the previous bill, so she is looking again to try and reduce costs.

Pain points

- Complexity of the different energy plans, she does not feel confident in understanding the different rates.
- Time consuming process
- Stressful conversations with customer service reprasentatives

PROJECT: Essential Services Commission MAP: Foram's Current State Journey Map

PERSONAS (1)

Foram

- Foram reads the bill every month and pays online via bpay.
- She likes to compare her usage with the previous month and tries to be mindful of their energy consumption

	MOTIVATION	RESEARCH			DECISION MAKING		RESOLUTION
	Catalyst	Comparator - VEC	Customer reviews	Comparator - iSelect	Consideration	Further consideration	Next steps
Scenario	Foram recently changed energy providers to her current retailer and the first bill was much high than expected. She is trying to find a cheaper plan	Foram has used a comparator site previously and appreciated the fact that it was a government site with no commercial interest in particular retailers. Because she moved house within the last 12 months she must answer questions to build an energy usage profile. She identifies a few offers of interest and looks at the offer fact sheets provided by comparator site.	Deciding to seek independent reviews on the unfamiliar retailers offering the cheapest plans, Foram heads to productreview.com.au to find out more about the companies of interest. She finds some negative reviews and this helps her decision making by eliminating some of the options Foram feels confident about signing up to an offer with a particular retailer but has a few questions about the details and decides to give them a call, she leaves a message requesting a call back and decides to do some more research online Her ideal approach is to gather as much information as possible then to take a few days to mull over the information and return later to complete the process.	Foram decides to do some more research online using a different comparator site. Foram considers an offer which bundles electricity and gas together but she is unsure how they determined the estimated cost and decides to call the comparator to confirm. She calls the comparator and **experiences extremely patronising and bullying behaviour** from the call centre operator when she explains that she is only seeking information, and does not want to switch plans immediately. She did not switch plans while on the phone and immediately received an email with the details of the offer that was suggested.	Foram received endless phone calls over the next 4 days from the comparator, each time from a different number which made her anxious. She eventually answered only to ask them to stop calling her. Foram returned to the original comparator site website to explore further offers but did not contact any other retailers. Her current retailer called to offer a $50 discount off the latest bill, Foram suspects most recent comparator informed her current retailer she was considering switching.	The emailed offer received from the comparator is valid for seven days so Foram is considering that as an option. For now she is staying with her current retailer, Foram appreciated the $50 dollar discount but her current plan is still too expensive to remain on for long. She has not heard from the other retailer after leaving the message.	Foram decides to call an energy retailer directly to talk about one of the offers she was interested in. The customer service representative provides helpful advice without putting any pressures on Foram, and even suggests some approaches to help her reduce her bill if she preferred to stay with her current retailer Feeling informed and appreciative of the helpful approach from the energy retailer, Foram signs up to a new plan.
Quotes	*We moved to this energy plan because they said that it's, cheaper or it's better and everything, but ultimately when the bill came, it was double what it used to be.* *When I called them they went into all this technical detail which i just didn't understand, I was so unhappy with the answer.*	*These ones look cheaper but I'm not sure, thats what I thought last time, and I've never heard of these ones before.*	*I know sometimes companies give money for good reviews but nobody would give money for bad reviews so i can rely on this one and avoid this company.* *I see here this energy company only responds to the positive reviews but there are many negative reviews as well and there is no response, these are the ones they should be responding to*	*This sucks he was like, 'you do it NOW, NOW, NOW!', and when I said no, he said 'well what was the point of the call'.* ***It's so stressful** and complicated and this was just one call, and thinking about making 2 or 3 calls **it's a nightmare**... I feel like I'm still at the bottom, I don't know who is being honest and who isn't its all just about getting the sales done... i**t feels like you're being tricked,** you not treated as someone who needs genuine advice its very very misleading, I'll be honest after speaking with this guy it feels very negative*	*The phone calls were endless, I tried ignoring them but they wouldn't stop.* *I had another look at the first comparator site but there wasn't anything different really.* *My retailer called and reduced my bill by $50 which was good but we didn't discuss why I was looking for other deals so I'm still on the same plan*	*This isn't the first time, I've had bad experiences and racist comments before and I'm like 'how are you in customer service!' so I'll just try to avoid using the phone.*	*They really took the time to work out the options and explain everything to me without being pushy. I told them I was with (current retailer) and the person on the phone went to their website and helped me understand my bill from them. He said that I could get a cheaper bill with his company but also explained how I could reduce my bill with my current retailer if I wanted to stay with them.* *This kind of customer service works better I think, he was helpful without putting any pressure to make a decision*
Needs / Goals	• To accurately identify an energy plan which will be less expensive than her current plan.	• To accurately identify an energy plan which will be less expensive than her current plan.	• To build confidence in her decision making	• To understand how the estimated costs of individual offers are calculated. • To have a few days to consider the information she has gathered and discuss with her husband and housemates	• To feel able to make a decision without pressure from the comparator	• To accurately identify an energy plan which will be less expensive than her current plan.	• To feel informed and confident in her decision (not pressured)
Observations	• Although Foram used an energy comparator previously, she ended up with a much high bill than expected.	• Foram guesses some of the answers to the energy usage profile, such as number of rooms in the house and is unsure if she has a controlled load device. This may contribute to inaccurate estimations. • She displayed hope when she identifies potentially cheaper plans, but is uncertain of the unfamiliar retailers. • She tries to understand the offer details but the billing structures are significantly different and she struggles to extract meaningful information.	• Foram takes draws meaningful conclusions from not only the reviews, but the absence of responses from the retailer. • Her confidence in her decision making is noticeably improved through the inclusion of customer service reviews in her process.	• The call centre operator was very aggressive and patronising toward Foram when she indicated she was not ready to sign up to a particular plan, with statements such as "what was the point of the call then" and "I thought you wanted to save money" • Foram became visibly upset by the experience and did not receive the answers she was seeking	• Foram appeared frustrated and uncertain what the next steps should be. • Certainly annoyed by the amount of calls from the comparator.	• Foram resolves to essentially start the process again, • Though she may consider the offer from the aggressive comparator further, she is unlikely to accept a call from them or to call them again.	• Foram is visibly grateful for the helpful information that was provided without pressure to make an immediate decision. • She is relived and surprised that a representative from an energy retailer would take the time to help her understand her energy bill and go so far as to suggest ways to reduce costs with her current provider.
Pain points	• Complexity of bills • Lengthy process • Low confidence in understanding energy plans and making the correct decision	• Guesses the answers to her energy usage profile • Unable to compare billing structures • Low confidence in unfamiliar retailers		• Rude and aggressive behaviour of the call centre operator • Did not increase her understanding regarding how cost estimations are calculated.	• Pressure to make a decision from the comparator • Persistent phone calls • Feeling unsure what to do next	• Apprehensive feeling of being 'back at square one'	
Problems	• Foram did not have an accurate estimation before moving to her current energy plan	• Energy usage profile may be innaccurate			• Foram's confidence has been reduced further • She is still on a plan which is too expensive		
Ideas/Opportunities		• Presenting the VDO on all consumer's energy bills may provide a common denominator when comparing recent bills to new energy offers and higher accuracy than an energy usage profile.	• This is a positive practice which all consumers could be encouraged to engage in seeking reviews of energy providers independent of the comparator site.				

Experience

Essential Services Commission

PROJECT: Essential Services Commission PERSONA: Rob

Male 47 years

Ashburton (Metro Melbourne)

Metro - Residential - No Solar

Contract project manager with the department of defence.

Key Characteristics

Digital literacy

0 25 50 75 100

Energy literacy

0 25 50 75 100

ROB

"Choosing an energy plan is easy - its something I understand. I'm adept at comparing what i want, I'm pretty confident in figuring it out"

Household

Rob lives in a 4 bedroom townhouse with his partner and 2 children. He has gas heating and cooking but a uses split systems for individual rooms.

Engagement with utilities

- He understands billing structures in detail and does not consider it difficult to identify reasonably priced plans.
- He prefers to receive his bills by email and normally pays them on the spot with a credit card so he doesn't get behind, but he would prefer to find a retailer which supports direct debit payments so he can 'set & forget'
- He is aware that plans can expire and that he can be moved to a more expense rate so he tries to compare approximately every 12 months.

Motivation to compare

- He has been with his retailer for close to a year since he last moved house. He feels it's time to have a look for a better deal and a retailer which supports direct debit.
- His family has been at home during COVID and he noticed his recent bill was significantly higher than last winter.

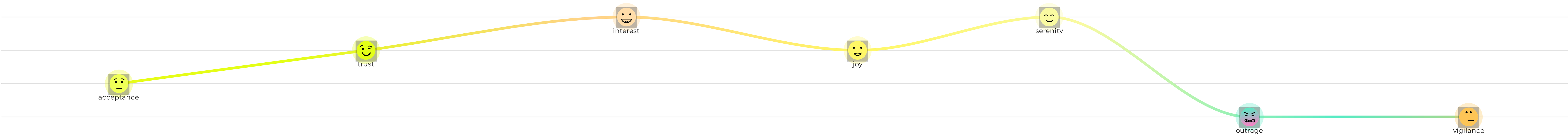
Pain points

- Persistent calls from comparator sites.

PERSONAS (1)

Rob

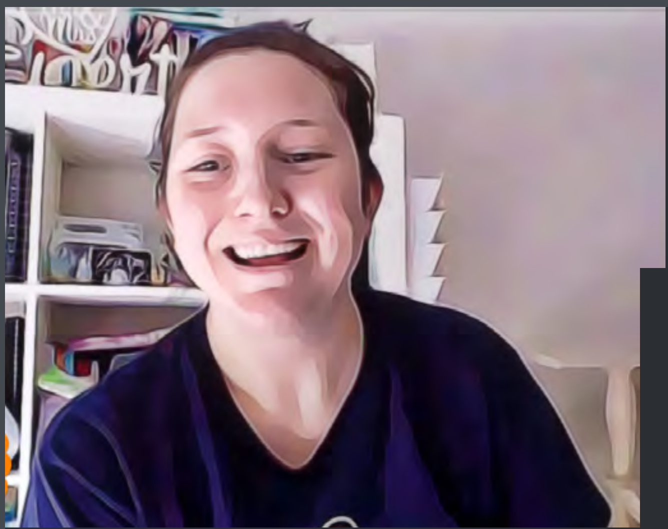
- He understands billing structures in detail and does not consider it difficult to identify reasonably priced plans.
- He prefers to receive his bills by email and normally pays them on the spot with a credit card so he doesn't get behind, but he would prefer to find a retailer which supports direct debit payments so he can 'set & forget'
- He is aware that plans can expire and that he can be moved to a more expense rate so he tries to compare approximately every 12 months.

	MOTIVATION	RESEARCH		DECISION MAKING	ACTION	RESOLUTION	
	Catalyst	Comparator	Retailer	Selects an offer	Signs up to the offer	Offer confirmation	Next steps
Scenario	Rob has been with his current energy provider for close to a year, and he feels that it is time to have a look for a cheaper deal. Additionally, with his family at home during lockdown, he has noticed a larger than normal bill.	Rob used a particular comparator site a year ago and had a positive experience and decides to use the site again. Using a website feature, he quickly builds an accurate energy usage profile and is presented with a list of available offers. He identifies an offer from a retailer as potentially cheaper than his own and clicks to access more detail on the offer.	Visits the retailer site and learns it is a wholesale pricing structure. He must pay $480 to create an 'energy bank' balance which ameliorates fluctuations in wholesale pricing.	After a brief look around the retailer site site, Rob feels confident he has found a suitable plan.	Clicks 'Join Now' and completes the signup process Rob is glad the whole process has taken less than 1 hour to identify and sign up to a cheaper plan.	A few days later, Rob receives an email from the retailer **indicating that he is being moved from the plan he selected** (variable rate) to a different plan (flat rate) without consulting him. A quick calculation shows that the new plan will be more expensive than his current plan with his current retailer	After seeking an explanation via email Rob was unsatisfied with the vague responses. Being aware of the 10day cooling off period he requests that the transfer be cancelled. He is waiting confirmation and has decided that if he receives a bill from the retailer his next step will be to contact the ombudsman. He feels the time taken for the retailer to respond is unnecessary and would prefer a resolution within a week.
Quotes	*I like to do a review after a year - better experience and maybe better price*	*I trust the government site I used last time - there are others out there but they seem biased. I think (a commercial comparator site) has some vested interest so I don't trust them.* *The government site has more integrity.* *(A retailer) looks like the cheapest and (my retailer) is number four. It looks like $100 -$200 a year cheaper, if it was $10 I might not bother*	*I have to pay a $480 deposit that seems like a lot.*	*I'm not interested in an information kit, I just want to sign up now*	*As far as i can tell I'm finished, I should get a confirmation email soon I think.* *I feel good, confident I found what I was after, a provider with a modern website so I can pay online and I feel like I got a better deal than (my current retailer)* *It's a low cost no frills provider, the quality of the power is no different,* *its like going to Kmart where you don't expect too much.*	*In the end it was painful but interesting, It was not what I was expecting*	*So I've asked them to cancel it and I haven't heard back yet, I'm not too concerned if I get a bill from the retailer I'll just go to the ombudsman.* *Once I've confirmed I'm still with my current retailer I'll probably go through the process again*
Experience							
Needs / Goals	• To find a cheaper electricity provider or confirm he is on one of the cheapest available plans.	• To swiftly identify a cheaper plan which allows direct debit • Rob would prefer to spend no more that 30minutes on this stage of the research	• To learn about the wholesale billing structure of the retailer • Rob feels it should not take more than 10minutes to fully understand the retailer's value proposition and offer details	• To feel confident in his decision	• To confirm the sign up process has been successful	• To understand how or why he did not receive the plan he signed up to	• To confirm the cancelation was successful so he can start the process again and avoid that particular retailer.
Observations		• Moved through the questions swiftly and confidently • Appreciated the feature allowing him to build an energy usage profile using his NMI and moved quickly to the list of available offers. • Does not use any filters and shows no preference for any individual retailer. • Reviews the offer detail and decides its suitable for his needs.	• Reads the details around how the wholesale pricing fluctuates and learns about the energy bank balance • Looks for information regarding direct debit payment options.	• Decides he is comfortable with the billing structure and that it will be cheaper than his current retailer	• Moves swiftly through all the stages and accurately understands the key details.	• Is calmly resolute and is somewhat amused by the experience but feels that it was an intentional 'bait & switch' technique to push people onto more expensive plans. • It was possibly an error with the website during sign up, perhaps the site did not automatically identify that his NMI does not qualify for variable rates.	
Pain points			• Confirming he found the same offer on the retailer site as identified on the comparator site.			• Feeling like he was pushed into a plan he did not select. • The new plan is more expensive than his current plan.	
Problems		• The offer he inspected was a flat rate, however when signing up on the retailer site, he signs up for a variable rate. • He was not able to smoothly transfer from the comparator site to the particular offer on the retailer site			• The retailer site possibly could have identified he did not qualify for variable rates based on his post code and NMI.	• The explanation why Rob was moved to a different plan was unclear, the retailer suggested the reason could be one of the following but did not offer clarification. ∘ You have a Smart Meter, but you selected a Basic Meter plan, ∘ Your Network tariff is Flex, but you chose Flat (or vice-versa), ∘ Your tariff includes controlled load or solar, but you didn't select them, ∘ You have a non-standard or unusual tariff, or ∘ Your postcode is associated with the wrong Network, which may affect your rates."	
Ideas/Opportunities		• Participants would appreciate if comparator sites provided a link directly to the relevant offer page on the retailer's website rather than the retailers's homepage.					

ESSENTIAL SERVICES COMMISSION

Essential Services Commission

PROJECT: Essential Services Commission   PERSONA: Sarah



Female   30 years

Ballarat

Regional - Residential

Student

Key Characteristics

Digital literacy

0 25 50 75 100

Energy literacy

0 25 50 75 100

SARAH

"Choosing an energy plan is difficult because I don't really understand the rates"

Household

Sarah lives in a rented 3 bedroom house with her husband and 2 children (aged 2 and 4). She has a gas stove and hot water but all the heating for the house is electrical

Engagement with utilities

- She has never put much effort into understanding how energy billing works.
- She prefers to set up direct debit so she can 'set and forget' as she is juggling work, study and raising a young family.

Motivation to compare

- Since making the decision to return to studying and moving to Ballarat, she and her husband know they need to increase their budget management.
- Sarah has decided to scrutinise their utilities more than he traditionally has to see if there is an opportunity to save some money.

Pain points

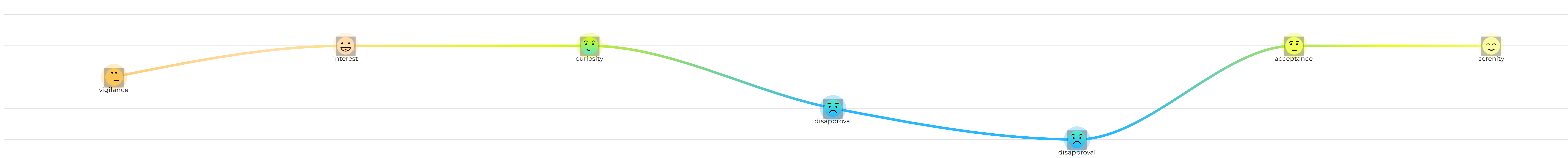
- Complexity of rates
- The time required identify a better plan

PROJECT: Essential Services Commission MAP: Sarah's Current State Journey Map

PERSONAS (1)

Sarah

- She has never put much effort into understanding how energy billing works.
- She prefers to set up direct debit so she can 'set and forget' as she is juggling work, study and raising a young family.

	MOTIVATION	RESEARCH				DECISION MAKING	RESOLUTION
	Catalyst	Comparator	Retailer	Email Communication	Email Communication	Stays on current offer	Next steps
Scenario	Sarah moved to Ballarat a year ago and recently started studying, with the change in budget he is looking to reduce costs where ever possible.	Sarah is familiar with a particular comparator site and identifies some low cost offers from several retailers which are cheaper than her current offer. She feels confused by the different billing structures which produce a similar estimate. She is also confused by the wholesale energy options and how some retailers will credit your account based on fluctuations in wholesale prices if you pay a flat rate.	Sarah visits a retailer website and sees a promotion offering $100 cash if they cannot beat your energy plan. Sarah follows the promotion and emails a copy of her latest bill to the retailer and decides to wait for their response before taking any further action	Sarah receives a email from the retailer with an offer, however the quote is intended for a different person. **Sarah received the name, address, NMI number and telephone number for a completely different person.** Sarah emails the retailer to inform them of their mistake	The retailer replies to the email and provides Sarah with a quote with correct details, with had an extra discount added to make the offer **5 cents cheaper** than her current plan. Sarah followed up and asked if that was the best possible offer and the retailer said that they can't do better than 5c off Sarah's current plan	Sarah decided to stay with her current provider as she feels it is one of the cheapest available plans	Sarah decides to stay on her current plan and review again in 12-18 months
Quotes	*I'm just looking to see if we can save a little bit of money without spending too much time on it*	*It's so hard to make heads or tails of the differences, I don't understand how these can be so different but cost the same.* *I don't know anything about these companies but its all the same electricity.*	*This looks interesting, and I don't really have anything to lose. If I send them my bill they'll either give me a cheaper deal or a $100.*	*The quote was intended for someone else and I received all their personal information, so that was off to a bad start.*	*It's good to learn I'm on one of the cheapest plans but it was a bit weird because it was like an extra 2% discount off the bill so that they can avoid paying that hundred dollars cash*	*I've decided to stay on my current plan because it seems to be the cheapest*	*I've done the research and there is not much more I can do for now , I'll have another look in a year or so*
Experience							
Needs / Goals	• To identify a cheaper plan for utilities which supports direct debit and a 'set and forget' approach	• To quickly understand and identify a cheaper energy plan. • Sarah would prefer to spend no more than 45minutes on this stage of the research	• To quickly understand and identify a cheaper energy plan. • Ideally Sarah would like to leave the research her and consider options over the next few days.	• To have trust in her energy company that her personal details are secure	• To confirm that this is the best offer available		
Observations				• Sarah was not angry and understood that errors occur, but it raised the question about her own personal details being secure.	• Sarah was not impressed by the way the retailer avoided honouring their promotional offer.	• Sarah appeared happy with the result, despite the poor experience with the retailer it effectively confirmed she is currently on a well priced plan.	
Pain points		• Complexity of offers		• Severe reduction in trust after receiving details of another customer or applicant	• Frustration at the 'token' discount intended to avoid the promotional offer		
Problems				• Retailer sent the personal details of another applicant	• The retailer admitted they could not beat Sarah's offer, but reduced her bill by 5c to avoid paying $100		

Essential Services Commission

PROJECT: Essential Services Commission PERSONA: Kathy

Demographic

Female | 57 years

Caulfield

Metro - Business - No Solar

Salon owner

Skills

Digital literacy

0 25 50 75 100

Energy literacy

0 25 50 75 100

Kathy

"Choosing an energy plan is important to me and very confusing because when you look into other energy deals there is so much to go through, rates, peak-off-peak, and 'X' amount is discounted and 'X' is not - it gets too overwhelming. I'm a hair dresser I'm not a statistician or mathematician and I don't have the patience."

Business

Kathy owns and runs a salon in the eastern suburbs of Melbourne. She employs 3 full time hairdressers and a part time bookkeeper. She also rents out two chairs to independent hairdressers a few days a week.

Engagement with utilities

- Kathy has been with her current retailer since she opened the salon 28 years ago and has never looked since.
- She receives her bills by post, reads and compares them to the previous bill to see if there are any issues, marks the due date in her diary, then she pays them on time at the post office next door.
- Once she noticed an error in her bill and when she called the retailer and it was resolved quickly.

Motivation to compare

- Since the COVID-19 restrictions have severely impacted her business she is looking for ways to reduce expenses.

Pain points

- Complexity of the different energy plans, she does not feel confident in understanding the different rates.
- Time consuming process
- Stressful conversations with customer service representatives

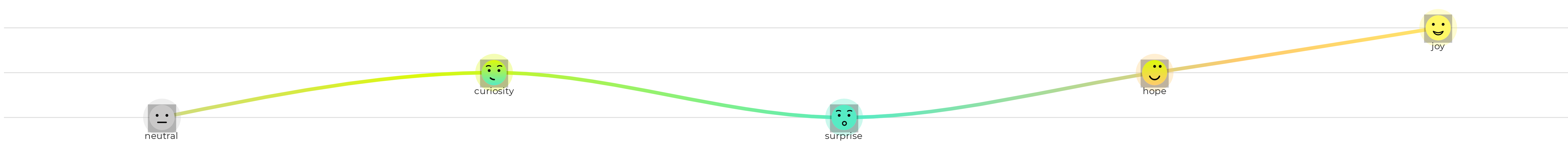
Essential Services Commission

PROJECT: Essential Services Commission MAP: Kathy's Current State Journey Map

PERSONAS (1)

Kathy

- Kathy has been with her current retailer since she opened the salon 28 years ago and has never looked since.
- She receives her bills by post, reads and compares them to the previous bill to see if there are any issues, marks the due date in her diary, then she pays them on time at the post office next door.
- Once she noticed an error in her bill and when she called the retailer and it was resolved quickly.

	MOTIVATION	RESEARCH		DECISION MAKING	RESOLUTION
	Catalyst	Comparator Site - Electricity Wizard	Electricity Wizard phone call	Consideration	Next steps
Scenario	Kathy's salon has had to temporarily close due to COVID-19 restrictions, so she is looking to reduce expenses anywhere she can	A google search for comparison sites suggests a commercial comparator site so Kathy follows the link. Kathy struggles to answer the questions to build her business' energy usage profile. The website requires her contact details before it will display available offers.	Kathy calls the comparator site and gets transferred to a business representative who asks for details from previous bill. The comparator representative was surprised by the high rates Kathy is currently paying and identifies a new plan with her current retailer which is close to 30% cheaper Kathy is surprised to learn her current retailer has plans so cheap as she notices her bill indicates she is currently on one of their lowest cost plans.	After short consideration Kathy decides to move to the new rates and agrees for the comparator site to start the switch process. She is happy the whole process has taken less than one hour.	Kathy received a confirmation email from the comparator site and is expecting an information pack from her current retailer soon.
Quotes	*Since I haven't been able to work it's been pretty hard, but I have to keep the lights on for when I can reopen, its just still expensive you know.*	*I definitely do not want them to call me, they'll never stop...* *... I'll call them instead.*	*From another perspective that annoys me a little bit, it says here on my bill that I'm on a low cost plan but now I learn there is a much cheaper plan from the same company. Shouldn't they say I could have been on this plan.* *I can't believe the price difference after I've been with them that long and I've been paying that much more the whole time*	*I decided to go with the new plan (with my current retailer) for simplicity and it looks a lot cheaper.*	*The whole thing went really well, nice and smooth.* *(the comparator site) was very helpful, not pushy at all so it was great, an easy transition with no hiccups*
Experience					
Needs / Goals	• To reduce business costs	• To identify a cheaper energy plan for her business • Ideally Kathy hopes to spend less than one hour on the research process.	• To understand why her bill indicates she is on a low plan yet cheaper plans are offered by the same retailer.	• To sign up to the cheaper plan	• To confirm that she is on a cheaper plan
Observations		• Kathy had some difficulty building her energy usage profile • She is very clear that she does not want to enter her contact details in order to view available offers. • However she feels it will be valuable to speak to someone on the phone as she has low confidence in her own digital and energy literacy.	The comparator site representative was surprised about the high cost of Kathy's rates and correctly guessed that Kathy had been with her retailer for a very long time. Kathy identifies a message on her bill which says 'you are currently on a low cost plan' and feels this is at odds with rates described by the comparator site representative. Kathy's current rates current rate: 42c per kWh current daily supply charge: 133c per day New rates new rate: 27c per kWh new daily supply charge: 90c per day	• Kathy was relieved to be moving to a new plan and pleased with how simple the process was.	• She has increased some confidence in discussing energy plans and indicated that she will review again in 12-18 months
Pain points		• Complexity in building energy usage profile • Fear of persistent 'spam' communications after entering her contact details	• Annoyed that she has been on an expensive plan for potentially a very long time		
Problems			• Her current retailer indicated on Kathy's bill that she was on a low cost plan which discouraged her from searching. • However a significantly cheaper plan from the same retailer was available.		
Ideas/Opportunities					

For further information, please contact:

[redacted]

Thank You

U1 Group Melbourne
119 Ferrars St
South Melbourne VIC 3205
(03) 9684 3470

Appendix

Participant details

Participants

P#	Age	Gender	Occupation	Customer type	Energy type
1	44	Female	Art therapist	Residential (solar) - metro	Electricity and gas
2	33	Male	Sole trader	Business	Electricity
3	43	Female	Accountant	Residential – regional	Electricity and gas
4	35	Male	Sales analyst	Residential (solar) – metro	Electricity and gas
5	55	Male	Trainer	Residential (solar) – regional	Electricity and gas
6	29	Male	Product specialist	Residential – metro	Electricity and gas
7	59	Male	Computer technician	Residential – regional	Electricity
8	46	Female	Freelance consultant	Residential – metro	Electricity and gas
9	46	Female	Glazing manager	Residential – metro	Electricity
10	41	Female	Human resources business partner	Residential – regional	Electricity and gas

Participants

P#	Age	Gender	Occupation	Customer type	Energy type
11	27	Female	Product manager	Residential – metro	Electricity and gas
12	59	Female	Teacher	Residential (solar) – metro	Electricity and gas
13	62	Female	Hardware retail salesperson	Residential – regional	Electricity and gas
14	53	Female	Executive assistant	Residential (solar) – regional	Electricity
15	47	Female	Osteopath	Residential – metro	Electricity
16	29	Female	Teacher	Residential – metro	Electricity and gas
17	48	Male	Asset inspector	Residential – regional	Electricity and gas
18	33	Female	Acupuncturist	Business	Electricity and gas
19	41	Male	Test analyst	Residential – metro	Electricity and gas
20	35	Male	Investor relations manager	Residential – metro	Electricity and gas

Participants

P#	Age	Gender	Occupation	Customer type	Energy type
21	57	Female	Hairdresser	Business	Electricity and gas
22	44	Female	Office manager	Residential (solar) – metro	Electricity
23	52	Male	Director	Business	Electricity
24	45	Male	Aged services assessment officer	Residential – metro	Electricity and gas
25	59	Female	Business manager	Residential – metro	Electricity and gas
26	26	Female	Social worker	Residential – metro	Electricity and gas
27	46	Male	Accountant	Residential (solar) – metro	Electricity
28	36	Male	Payroll manager	Residential – metro	Electricity and gas
29	35	Male	Business analyst	Residential – metro	Electricity and gas
30	25	Female	Operations manager	Residential – metro	Electricity

Participants

P#	Age	Gender	Occupation	Customer type	Energy type
31	47	Male	Project manager	Residential – metro	Electricity
32	56	Female	Cleaner (currently not working)	Residential – regional	Electricity
33	64	Female	Lecturer	Residential (solar) – metro	Electricity and gas
34	32	Female	Family therapist	Residential – metro	Electricity and gas
35	30	Female	Student	Residential – metro	Electricity and gas
36	48	Female	Content writer	Residential – metro	Electricity and gas
37	40	Male	Manager	Residential – metro	Electricity and gas
38	50	Female	Public servant	Residential – regional	Electricity and gas
39	40	Male	Corporate advisor	Residential – metro	Electricity and gas
40	48	Female	Health information services	Residential – metro	Electricity and gas

Survey responses

The following tables represent the distribution of participants' responses to survey questions

Survey response distribution - Initial interview

Question	Strongly disagree			Neutral			Strongly agree	N/A
	1	2	3	4	5	6	7	
The website(s) I looked at today made it easy for me to compare energy plans	1	2	1	2	9	**12**	**12**	1
The individual(s) I spoke with today made it easy for me to compare energy plans	2	0	0	4	**7**	4	3	20
The website(s) I looked at today made it easy for me to sign up for an energy plan	1	1	1	6	5	**9**	7	10
The individual(s) I spoke with today made it easy for me to sign up for an energy plan	1	0	0	3	3	**7**	5	21
The websites that I looked at today helped me to find the best energy plan for my household/business	2	0	0	5	8	**16**	8	1
The individual(s) that I spoke with today helped me to find the best energy plan for my household/business	0	1	0	3	5	**7**	2	22
I am confident that I found the best energy plan on offer for my household	0	1	0	8	8	**15**	4	4

Survey response distribution – follow up interview

Question	Strongly disagree 1	2	3	Neutral 4	5	6	Strongly agree 7	N/A
The website(s) I looked at made it easy for me to compare energy plans	0	0	3	1	7	**13**	11	4
The individual(s) I spoke with made it easy for me to compare energy plans	2	2	0	1	2	7	**8**	17
The website(s) I looked at made it easy for me to sign up for an energy plan	1	0	1	1	4	**12**	8	12
The individual(s) I spoke with made it easy for me to sign up for an energy plan	1	0	0	1	2	7	**11**	17
The websites that I looked at helped me to find the best energy plan for my household/business	0	0	3	4	4	11	**13**	4
The individual(s) that I spoke with helped me to find the best energy plan for my household/business	1	2	0	1	7	**9**	3	16
I am confident that I found the best energy plan on offer for my household/business	2	2	0	0	7	**19**	9	0

Bill analysis

The following table provides an overview of the bill analysis findings for each participant, this involved using their most recent bill as a reference point for any new plan they had signed up for

Bill analysis finding by participant

P#	Change made	Type of change made	Outcome (vs reference bill)	Difference	Note on outcome	Bill period
1	Yes	Same provider – new plan	Reduction	▼ 21.10% ($131.62)	N/A	90 days
2	No	None	No change	= None	N/A	--
3	Yes	Same provider – new plan	Can't calculate	--	N/A	91 days
4	Yes	New provider	Reduction	▼ 8.99% ($8.22)	N/A	30 days
5	No	None	No change	= None	N/A	--
6	Yes	New provider	Reduction	▼ 13.00% ($63.28)	N/A	31 days
7	No	None	No change	= None	N/A	--
8	Yes	Same provider – new plan	Reduction	▼ 13.40% ($17.18)	N/A	91 days
9	Yes	Same provider – new plan	Reduction	▼ 22.00% ($14.67)	N/A	31 days

Bill analysis finding by participant

P#	Change made	Type of change made	Outcome (vs reference bill)	Difference	Note on outcome	Bill period
10	No	None	No change	None	N/A	--
11	No	None	No change	None	N/A	--
12	No	None	No change	None	N/A	--
13	Yes	New provider	Increase	7.00% ($5.93)	Discount from current plan no longer available	30 days
14	Yes	Same provider – new plan	Increase	5.00% ($15.73)	Increased FiT, reduced usage and supply charges	91 days
15	Yes	New provider	Reduction	20.00% ($36.14)	N/A	30 days
16	No	None	No change	None	N/A	--
17	Yes	Same provider – new plan	Reduction	6.00% ($4.18)	N/A	30 days
18	No	None	No change	None	N/A	--

Bill analysis finding by participant

P#	Change made	Type of change made	Outcome (vs reference bill)	Difference	Note on outcome	Bill period
19	Yes	Same provider – new plan	Increase	▲ 1.00% ($3.21)	Discount from current plan no longer available	92 days
20	Yes	New provider	Reduction	▼ 47.00% ($104.77)	N/A	30 days
21	Yes	Same provider – new plan	Increase	▲ 4.29% ($18.25)	N/A	90 days
22	No	None	No change	= None	N/A	--
23	Yes	New provider	Reduction	▼ 5.00% ($11.31)	N/A	90 days
24	Yes	New provider	Reduction	▼ 10.00% ($15.83)	N/A	91 days
25	Yes	Same provider – new plan	Reduction	▼ 22.00% ($123.54)	N/A	92 days
26	Yes	New provider	Can't calculate	--	N/A	32 days

Bill analysis finding by participant

P#	Change made	Type of change made	Outcome (vs reference bill)	Difference	Note on outcome	Bill period
27	Yes	New provider	Reduction	13.00% ($15.04)	N/A	31 days
28	No	None	No change	None	N/A	--
29	No	None	No change	None	N/A	--
30	Yes	New provider	Increase	32.00% ($66.66)	New provider switched them to a different plan than selected, participant taking steps to change	31 days
31	No	None	No change	None	N/A	--
32	Yes	Same provider – new plan	Reduction	9.00% ($21.69)	N/A	90 days
33	Yes	New provider	Increase	3.00% ($4.31)	Discount from current plan no longer available	30 days
34	No	None	No change	None	N/A	--
35	No	None	No change	None	N/A	--

Bill analysis finding by participant

P#	Change made	Type of change made	Outcome (vs reference bill)	Difference	Note on outcome	Bill period
36	Yes	New provider	Reduction	▼ 25.00% ($80.48)	N/A	90 days
37	Yes	New provider	Reduction	▼ 10.00% ($76.71)	N/A	91 days
38	Yes	New provider	Reduction	▼ 3.00% ($6.00)	N/A	30 days
39	Yes	New provider	Reduction	▼ 3.00% ($15.88)	N/A	90 days
40	Yes	New provider	Can't calculate	--	N/A	90 days

Sentence completions

During the warm-up session of their initial interview, participants were asked to complete this sentence, “Choosing an energy plan is…” which provides insight into what they expect from the process. At the end of their follow up interview they were asked to complete the following sentence, “Signing up for my energy plan was…” which provides insight into how they viewed the experience after completing it.

Choosing an energy plan is…		*Signing up for my energy plan was…*
"…important to me in terms of environmental impact and cost to my person."	>>>>	"...very simple. Click. Click. All done...I was surprised. Maybe that would have been different if I had changed providers...Searching and locating the information was very hard [for me]. I was drawn to the large numbers and struggled with the figures to do more in depth research. It was easier afterwards when I did that with my husband - comparing the rate and energy usage."
"...very important to my business. It's cost. Energy is a fixed monthly expense for me. It needs to add value, be a good retailer like [retailer] and offer me a good rate."	>>>>	"...a good exercise because it tells you where you are and where you want to be. It tells you your position. That you are smart, you know how much money you spend as a business owner and your return on your investment."
"...easier since the government did their comparison site. I have more faith in that rather than Finder or non-independent sites. I did it two years ago and I did the download from my meter box and that was quite good."	>>>>	"...fairly straightforward. Relatively painless. It was easy to complete the comparison using the meter download and upload. There was a little bit of confusion being able to compare like for like. That was the most confusing."

Sentence completions

Choosing an energy plan is…		*Signing up for my energy plan was…*
"...sometimes complicated. With my last energy provider, some companies are giving massive discounts but their kilowatt rate is higher. Some have daily rates that are higher. I try to get an average of all those companies and look for the best.”	>>>>	"...a bit tricky because I was looking for many things altogether...retailer's daily rates were cheaper but there was a lot of back and forth with the company. Initially I was only looking at switching electricity, but in the end I decided to do gas and electricity together because the promo deal was only available for both."
"...important but something I wouldn't rush into. Something I would do my research on.”	>>>>	“…a long and thoughtful process but good to confirm my original research paid off because I couldn't find a better deal.”
"...can be daunting, not knowing what you're looking for there are too many roads and the options are a bit confusing, I did this for my mum 3 months ago and it took a while, critical information is not available - the important piece of the puzzle is the bill which comes after."	>>>>	“…an easy and simplified process.”

Choosing an energy plan is…		*Signing up for my energy plan was…*
"...difficult, because historically the providers don't offer like for like and comparison sites are difficult to navigate. Comparison sites are as useless as tits on a bull, they don't help in my opinion."	**>>>>**	"…something I still plan to do."
"...complicated. Because there are a range of tariffs and packages and the individual does not know which is best for them, the energy companies themselves penalise you for being loyal and move you onto a more expensive tariff, there is no trust as I know they will move me to a more expensive tariff, so that breaks my trust."	**>>>>**	"…a good experience, better than I expected."
"...important to consider consumption. We are not a high energy consuming business, anything we can save is important."	**>>>>**	"...simple."

Sentence completions

Choosing an energy plan is…		*Signing up for my energy plan was…*
"...important to get the right deal for me. This means what is behind that price? Because the ducted heating is expensive to run, we need to be able to bring the cost of using that unit down as much as we possibly can."	>>>>	No response
"...boring - I know its something I need to do but its a time suck."	>>>>	"…easy-ish, easier to use comparison sites would be helpful - ones that you don't feel like sign your life away."
"...typically easy, because you've got the internet you can compare easily, easier than it used to be."	>>>>	"…researching an energy plan was easy, because it's pretty straight forward, the only issue was the product naming inconsistencies, the different names across companies."
"...important to me because I want to save money."	>>>>	"…straightforward, Once VEC had my details it could narrow it down from that and made it easy."

Choosing an energy plan is…		*Signing up for my energy plan was…*
"...one of those things I'm trying to save money on, it's a pain in the arse but it's something I need to do."	>>>>	"…complicated, because when we went online prices were really clear - when I spoke to them I asked what was negotiable - complicated to get the responses - it took ages, she didn't have all the answers, I had to drive the conversation the whole way."
"...confusing and time consuming and sometimes less than satisfying."	>>>>	"...more straightforward than I imagined."
"...cumbersome it is just the best way to put it, once you are given so many choices you don't stand a chance, there are so many energy providers you don't make a choice."	>>>>	"...pretty straightforward. That said, I felt it was also a little misleading as I got thrown off by their average estimates, it said your energy will be roughly $1,100 (which is for a family of four), I wish it gave you the option to change the type you are (i.e. household type) like a family of one so it could give you a better estimate of what to expect."

Choosing an energy plan is…		*Signing up for my energy plan was…*
"...is a lot of hard work. It is difficult to compare supply charges, different charges and when they kick in (peak vs off-peak) and when you do make a choice they have the disclaimer to change that plan at any time. Not easy to read and compare at times especially when it comes to service charges."	**>>>>**	"...easy enough, the hardest thing, or biggest time waster is them reading the regulations to you, never sinks in."
"..time consuming. Where I live the address for electricity is different. Our neighbours moved out and retailer cut us off and we lost out on all of our deals. Then I moved to retailer and they couldn't find our address. So every time they are like, 'Is that the address?' You try to explain it to them and it's not efficient for something that could [easily] be done online."	**>>>>**	"......a pain. It's a chore. It is a chore. You have to spend too long on the phone. Too long on hold to...time is money. You don't get anything for it."
"...interesting, challenging because there are so many options."	**>>>>**	"...fairly seamless and quite easy."

Choosing an energy plan is…		*Signing up for my energy plan was…*
"...in a word, painful. I've been on these comparison sites and comparing bills and conditions and the way the stuff's presented and even talking to the door to door salesman you wonder if it's a deal too good to be true. It's hard to compare apples with apples. Even with my energy bills and looking at usage you've got peak, off peak, discounts and then compare if the other providers are using the same sort of data so you can compare apples with apples. They almost do it on purpose so they show you that you are going to win but they don't show you all the stuff below the surface. I don't really like doing it and it's a process and it's tedious. I'd prefer to compare car or home insurance."	>>>>	"......a lot less painful than I remember it to be now that I've gone through the process. The last time I had to do this was a few years ago and I don't think we even had an online account that we could get information from. It was more or less relying on the paper bills. That's why I have the painful memory in my head. This time around we've got the technology where it's a lot easier to do."
"...usually in the too hard basket. The level of complexity seems to escalate in terms of comparing plans and providers on a like for like basis. I feel that's an obstacle for getting customers to engage and then you end up paying the 'lazy tax'."	>>>>	"...it's still really tedious."

Choosing an energy plan is…		*Signing up for my energy plan was…*
"…something that I have to do."	>>>>	No response
"…like giving birth to a chair - not the funnest thing hardest things - no one understands a kwh from a mb - hard to understand and boring as hell you just don't feel like you're in control when you do it."	>>>>	"…simple and easy - using the website VEC website gave me all the details I needed - I think there was a promo number which allowed me to click through to new retailer website."
"…something I have to do when I complain about the bills."	>>>>	"..relatively easy. I did not find it difficult, you look upon it as an arduous task but it probably is not."

Choosing an energy plan is…		*Signing up for my energy plan was…*
"…complicated. Because a lot of times, you know, you see these advertisements that, Oh, you know, this plan we're offering this and that and then there's conditions which apply which actually they don't highlight. And only when you realize that you've signed up for one, a new thing comes up in which you're not aware of it. So overtime I've experienced this, that, you know, it can be very complicating in choosing a service provider because a lot of information can be misleading, misunderstood and by the time you go through that entire process it's, you know, it's annoying, it's stressful. "	>>>>	"...very informative. Because it was only when I was signing up that I realised a lot of things that the rep helped me to understand which would have been difficult for me to understand by myself, time consuming but definitely informative."
"...complicated. Everyone has different measurements, in the past it has been difficult to compare."	>>>>	"...pretty easy wasn't as difficult as I thought it would be."
"...fairly complicated. Most energy companies make their plans and bill confusing."	>>>>	".....it wasn't simple. I think that I should be able to understand these things and do it fairly easily. It wasn't always simple. There was a lot of information and this wasn't necessarily easy to understand."

Choosing an energy plan is…		*Signing up for my energy plan was…*
"...a bit time consuming. A lot of back and forward and follow up calls at very annoying times. A lot of fluffy info and numbers I don't know anything about."	>>>>	"......overwhelming. There's a lot going on and a lot that you have to think about. There's lots of rules. Going through the process at the start was a lot to take in."
"…easy - its something I understand and I'm adept at comparing what I want it's easy to make sure I get the power to my house, pretty confident in figuring it out."	>>>>	"…in the end painful but interesting not what I expected."
"…a little annoying but necessary to save money."	>>>>	"…a little bit annoying but worth it in the end."
"…a priority I've been meaning to do."	>>>>	"…easy - it has to do with who you end up speaking to, it would have been a different experience had I spoken to someone in the Philippines, the person I spoke to really knew his stuff."

Sentence completions

Choosing an energy plan is…		*Signing up for my energy plan was…*
"…stressful, because there are so many products out there you know with different pay on time discounts. I don't really understand all the rates, it's easy to get lost but you have to do it and sometimes has to be done quickly."	>>>>	"…It was really eye opening - once I got on to it, it was easy, I didn't need to speak to anyone on the phone, I didn't have to ring my previous provider and tell them I was leaving which is good, I just got a better deal."
"...boring but important. I am conscious that I should review it every 12 months to ensure I am getting the best deal, have been paying more than I should in the past. You put it off as it is not interesting."	>>>>	No response
"….time consuming. But if you know what you are doing you can go around how they make things confusing for you. Energy providers make things quite confusing. It is a bit daunting. But fun as well."	>>>>	"...the ease of signing up with retailer was the biggest advantage and the comparison with two different sites helped me to make the right decision and being really confident that I am going to save a lot of money."

Choosing an energy plan is…		*Signing up for my energy plan was…*
" ...increasingly important because it continues to be one of the bigger bills. The most recent electricity and gas bills were a prompt that we need to do something. But this falls into the too hard basket. It's incredibly difficult to compare. I've used some of the sites before and that gave me a feel for some of the plans. But it seems likes those rates are not consistent. It's different depending on providers and then there's discounts."	**>>>>**	"...easy. Once I decided I did it the following morning. It took 10 minutes. The retailer site works really well."
"...a nightmare. You feel all the time you are getting locked into a contract, like car salespeople in that cesspool together, no matter how you try to negotiate it seems quite pointless. In comparison to living in Melbourne electricity is far more expensive here than in Melbourne."	**>>>>**	"...emotionally traumatic. The energy that it took and time span you've got to be really, really, keen, it is almost splitting hairs as I don't think I am saving hundreds of dollars. That retailer is owned by Australians appeals, this is not something you want to do every 6 months..."
"…something I've planned on doing for a long time, I've been flat out. I do review periodically knowing they go out of contract."	**>>>>**	"…straight forward - pretty easy once I was comfortable I was going to go ahead with retailer it was straight forward - I spent more time umming and ahhhing - then once I made the call it was seamless."

Choosing an energy plan is…

"…important to me and very confusing because its an expensive commodity and gets more expensive so you want to bring down the costs instead of paying more and more. Confusing because when you look into other energy deals there is so much to go through rates peak x amount is discounted and x is not - it gets too overwhelming for my brain I'm a hair dresser, I'm not a statistician or mathematician and I don't have the patience when I go on the internet you have to fill out your details you know you'll get harassed - if I wanted to call I would call – frustrating."

>>>>

Signing up for my energy plan was…

"…a pleasant experience, simple and straightforward."