

**Oyster Auto Top-
up market**

08221

April 2009



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Research conducted by Synovate

1. Executive summary

Current awareness and usage of ATU

Over half of current PAYG users were not aware of ATU, suggesting that this remains a factor in restricting take-up. A further third of PAYG users were aware of ATU but did not have it. The biggest reason for this (mentioned by one third) was the loss of financial control that it represents, with one quarter mentioning that they did not travel / use PAYG frequently enough to make using ATU worthwhile.

7% of PAYG users used ATU. Grossing up to the London population, this represents c.225,000 adult London residents with ATU, and is close to the actual number of ATU subscribers recorded (232,462 in January 2009).

Likelihood of using ATU: projections and profiles of uptake

Simply raising awareness of ATU is unlikely to stimulate a major increase in ATU take up. Only just over one in five PAYG users said they would 'definitely' or 'probably' set up ATU after being presented with the full proposition. After weighting for potential over-claim this proportion is reduced to just under one in ten. Grossing up to the London population, this approximates to an additional c.250,000 adult London residents being ATU users from this key target market. This estimate assumes all PAYG users having full awareness of the ATU proposition.

Of all PAYG users, those who usually top up PAYG by more than £15 each time (two fifths of PAYG users) and those who have or had problems or frustrations with topping up (one in seven PAYG users) are more likely to take up ATU. However, still only one third of these said they would do so. After weighting for over-claim and extrapolating to the London adult population, these represent c.110,000 (45%) and c.38,000 (15%) of the additional c.250,000 ATU users projected above.

There is evidence that some of those that do not currently use PAYG might also be motivated to use PAYG in part because of ATU. Of those that don't currently use PAYG, Oyster period users and those who use trains represent possible additional audiences for ATU (in the case of train users, when PAYG becomes fully available across the network). These approximate to an additional possible c.70,000 and c.150,000 London residents respectively (although they overlap somewhat).

Like current ATU users, those who said they would be likely to use ATU were more likely to be social grades AB. Also like current users, they were significantly more likely to have internet access, likely to make online purchases, do online banking, and be comfortable using debit / credit card purchases for everyday purchases. However, less like ATU users they were more likely to be younger (particularly ages 18-25), and female (although not significantly). They were slightly more frequent users of buses, Underground and trains, but not significantly so.

It should be noted that while people in these groups have a greater tendency to use/be interested in using ATU, this does not mean that those in other groups are not interested or do not use ATU – only that they are less likely to do so. The composition of those who are using / interested in using ATU, actually encompasses a much broader range of PAYG users.

Benefits of and barriers to ATU

The convenience benefits of ATU – not having to remember to top up, not running out of top up, avoiding queues, saving time – were prominent amongst the reasons why people said they would get ATU. Convenience was the main reason for current ATU users getting ATU. Current ATU users were very positive towards it. The great majority were satisfied with it and would recommend it if asked.

Loss of financial control was the most mentioned barrier to using ATU – why they did not have it and / or why they would not get it. While the (high) set top up amounts were

mentioned as a barrier / dislike by some people, this was not a main factor: not knowing when the money would be taken from the account and the risk of being overdrawn were more important factors in the loss of financial control.

Other barriers to using ATU were not travelling / using PAYG often enough, concerns with bank details / online / card security, and perceptions that the set up process is complicated.

The likes and dislikes of the proposition mirrored these motivations and barriers to taking it up. Many people who would not take up ATU had specific likes and agreed with positive aspects of ATU, particularly around convenience (not having to think about it, saving time, avoiding queues). This suggests the convenience benefits are not sufficiently strong to overcome the barriers to uptake for most people.

2. Background to and objectives of the research

2.1 Introduction

Transport for London (TfL) have a number of targets in relation to fares and ticketing and to the Oyster proposition specifically. One of these targets is on the number of Oyster Pay As You Go (PAYG) Auto Top-Up (ATU) registrations. ATU take up is one of the key priorities of TfL's Oyster Marketing Plan. ATU has a number of potential benefits for TfL: reducing queues at LU ticket stations, encouraging customers to self-serve and purchase / top-up via off-system channels, and particularly develop an online relationship with Oyster / TfL.

Campaign activity has influenced ATU take up levels. For example, the iTunes promotional campaign generated an increase of nearly 30% over normal ATU take up levels.

However, the current number of ATU accounts is lower than targetted, and is not increasing at a rate that indicates the target will be met without (new) intervention. The recent economic downturn may also complicate matters, with indications that this could be affecting Oyster take up and ATU take up / cancellations.

Relatively little customer research has been conducted specifically on ATU, although it has been explored in other studies related to the overall Oyster proposition.

- The Oyster Quarterly Tracking study amongst London residents suggests that around one in twenty Oyster PAYG customers have ATU. However, awareness remains a key factor, with only one third of Oyster PAYG users claiming to be aware of ATU.

- Qualitative research¹ amongst more recent Oyster users (and those who took up Oyster specifically for the research) suggested that the online account set up and ATU processes were somewhat complicated and confusing.
- Quantitative research amongst people known to have set up but not (correctly) activated an ATU account confirmed that there was significant confusion around these processes.
- More fundamentally, the ATU proposition may not be appealing to many PAYG customers because of the loss of financial control. Qualitative research exploring the possibilities of extending Oyster beyond its travel function² and exploring using EMV-standard ('contactless') bank cards for travel on the public transport network³ showed that many customers valued the separation and control of their travel spend that Oyster gave them. ATU may represent too much of a loss of control to be appealing.
- The Oyster Quarterly Tracking study suggests that ATU users are more likely – than other Oyster PAYG users – to be male, aged 25 to 45, in employment and in higher social grades. ATU take up could be more skewed to those who may be in more of a position where micro-control of their travel spend and bank account payments is of (relatively) lower concern.
- Qualitative feedback from those with ATU is that it works well for them, and provides the benefits of not having to worry about having to top up unexpectedly and not have to find a place to and queue for the top up. Consistent with this, retention rates of ATU are relatively high, with few cancelling the facility once it is activated.

Given the aim to significantly increase ATU take up, it is necessary to understand more about the key appeal of the proposition, and to size the proportion of current and potential Oyster PAYG customers for whom it holds this appeal.

¹ Oyster processes and policy

² Oyster emoney

³ Future fares exploration

2.2 Research objectives

Customer research was therefore required to:

- Measure awareness of ATU, and identify groups with particularly high or low awareness;
- Gauge the level of understanding of the ATU proposition;
- Gauge the level of appeal of the ATU proposition, and the specific elements that influence appeal both positively and negatively;
- Identify and prioritise other attitudes and behaviours that may influence the appeal or likely take up of ATU (e.g. access to or regular use of the internet, use of direct debits, willingness to provide bank account details to TfL, preference for separation / control of spending on travel);
- To size and profile the proportion of people who would be most likely to take up ATU – assuming they have the awareness of it and the opportunity to do so.
- What impact – if any – the recent economic downturn might have / have had on attitudes towards and consideration of ATU.

The above objectives were to be primarily explored amongst current Oyster PAYG users who do not have ATU, and those other public transport users not currently using Oyster PAYG but who may do in the future (e.g. rail users).

3. Research details

3.1 Methodology

Telephone interviews were conducted with a representative sample of adult London residents as part of our 'Regular Research Slot'.

Interviews were 8-10 minutes duration. *(see Appendix 1 for the full questionnaire)*

3.2 Sample

1,007 adult London residents (ages 16+) were interviewed for the Regular Research Slot. The profile of the sample was representative of adult London residents according to gender, age, working status, ethnicity and borough of residence. *(see Appendix 2 for the full sample structure)*

Of these, 444 interviews were conducted with people who had / used Oyster PAYG

3.3 Timescales

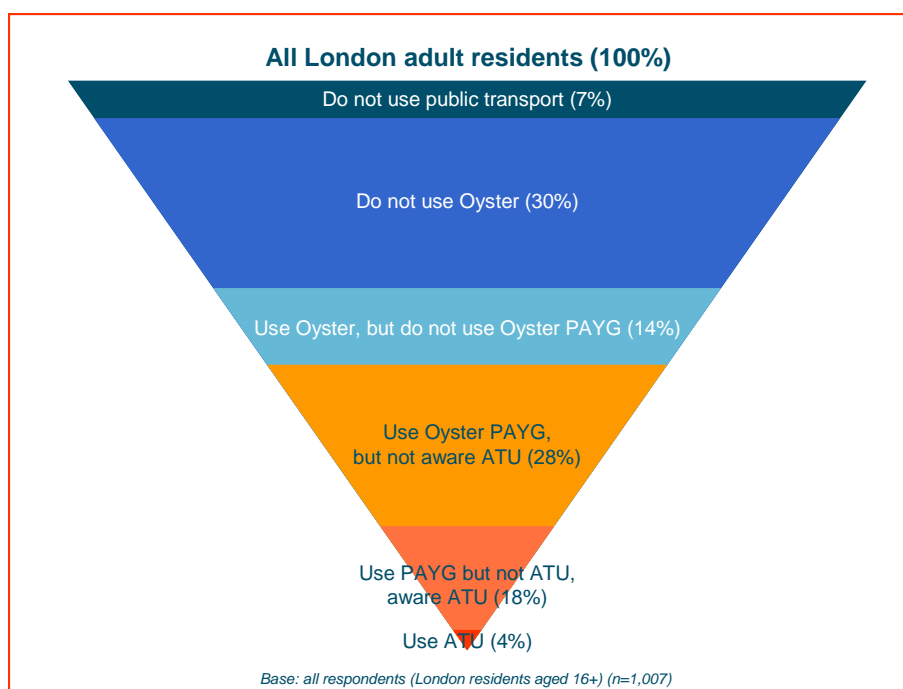
Fieldwork was conducted 2nd to 22nd March 2009.

4. Main findings

4.1 Awareness and usage of ATU

4.1.1 Overview

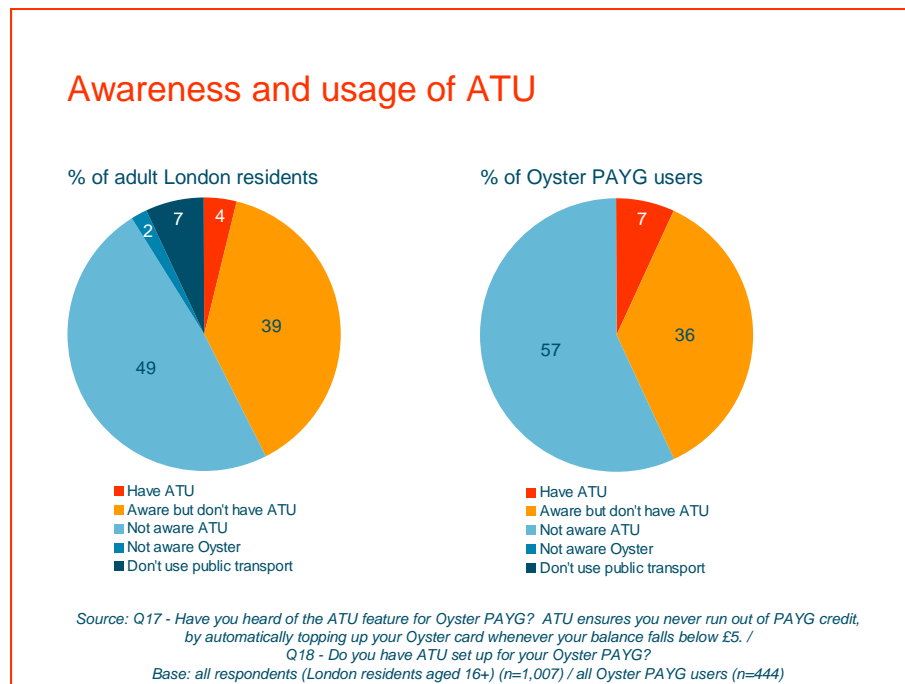
The majority of people did not have an opportunity to use ATU; because they do not use public transport, or were not aware of or do not use Oyster, or they use Oyster but do not use PAYG. Half of those who could use it – Oyster PAYG users – were not aware of ATU. (see below)



4.1.2 Extent and profile of awareness and usage

Just over two out of five Londoners were aware of ATU. Just under one in twenty claimed to have ATU set up. More than half of Londoners were not aware of ATU, including those not aware of Oyster. (see over, left)

Overall, Oyster PAYG users were not more likely to be aware of ATU than those who do not use Oyster PAYG. More than half of Oyster PAYG users were not aware of ATU. (see below, right)



Significantly higher awareness of ATU was seen amongst those who match the profile of higher frequency public transport users:

- More frequent Underground users (64% of users 5+ days / week were aware of ATU, 56% of at least weekly users)
- More frequent train users (62% of users 5+ days / week, 52% of at least weekly users)
- People in full time employment (57% aware of ATU), social grades AB (54%), men (50%), white people (51%).

Consistent with this, certain types of Oyster users were more aware of ATU, specifically those who use Oyster PAYG 5+ days a week (51% aware of ATU), those

who usually top up at least £20 each time (61%) and those who usually top up at TfL station locations (51%). Oyster period ticket users also showed higher awareness (61%).

4.1.3 Reasons for non usage

As stated before (see section 4.1.1), the main reasons for most Londoners not using ATU was not having an opportunity to use it and / or not being aware of it.

The reasons for not using ATU mentioned most often by Oyster PAYG users aware of ATU were around wanting to maintain control over spending / top up amount, mentioned by just under one third (31%). Other main reasons mentioned not using Oyster PAYG often enough (mentioned by one in five – 19%), negative perceptions around the application / set up process (one in ten – 10%). A notable minority (around one in five – 19%) had no particular reason for not having set it up or ‘had not got around to it’. (see below)

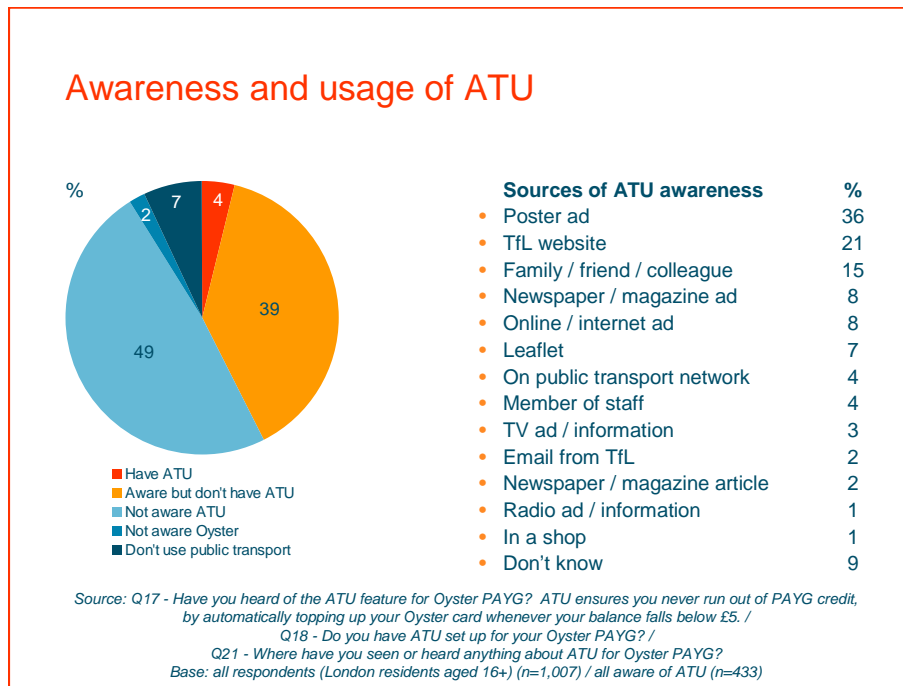
Reasons for not using ATU (PAYG users aware of it but who don't use it) (unprompted)

	%
• Don't use PAYG often enough	19
• Don't want to lose control of spending	13
• Don't want to top up automatically / want to top up myself	11
• Don't want the money coming out of my account	7
• Set up process is complicated / time consuming	9
• Haven't got around to it	9
• No need / not interested	6
• Inconvenient / other top up methods more convenient	4
• Don't want to top up with a set amount each time	4
• Don't use Underground	4
• Don't know (enough about) what it is	3
• Have got a Travelcard / Pass	2
• Don't want TfL having my (bank) details	2
• Want to keep travel money and other money separate	2
• Don't want to pay in advance	2
• No particular reason	9
• Don't know	3

Source: Q22 - You say you don't have ATU set up for your Oyster PAYG.
Can you please tell me why you haven't set this up?
Base: all Oyster PAYG users aware of ATU (n=165)

4.1.4 Sources of awareness of ATU

Almost half (47%) of those aware of ATU (including those who have it) mentioned having seen or heard an advertisement for ATU, particularly posters. Almost three out of ten (29%) mentioned having seen something about ATU online or via email. (see below)



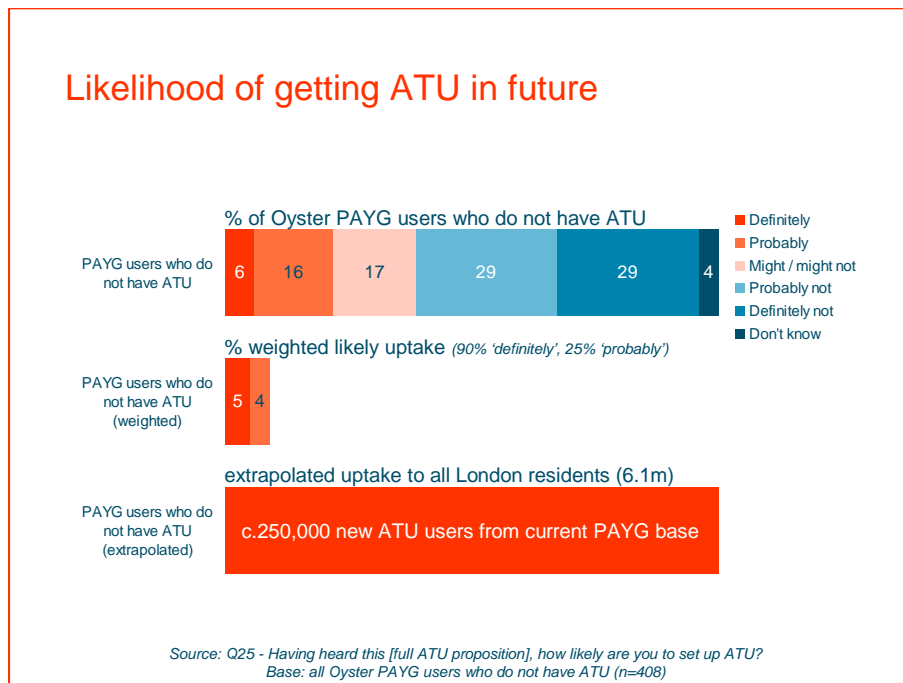
Oyster PAYG users aware of ATU were more likely to mention seeing something about ATU online or via email (38% mentioned one or more of these channels).

4.2 Likelihood of using ATU

4.2.1 Potential usage and users of ATU

One in five PAYG users who don't have ATU said they would be likely to take it up after having the full ATU proposition explained to them (see questionnaire section

before Q25 in Appendix 1). Weighting this proportion down to adjust for likely over-claim and customer inertia⁴, this can be more reliably estimated as just under one in ten (9%) PAYG users not currently using ATU. Assuming all PAYG users are made aware of ATU and the proposition, this extrapolates to a potential additional c.250,000 Auto Top-Up users⁵. (see below)



Certain PAYG users were more likely – either ‘definitely’ or ‘probably’ – to take up ATU:

- Those who usually top up more than £20 each time (13% would ‘definitely’ and 23% would ‘probably’ take it up).
- Those who said they have frustrations with topping up (see section 4.4.6) would be likely to take it up (7% ‘definitely’, 24% ‘probably’).

⁴ Likelihood of taking up ATU is weighted down: we can expect c.90% of those saying ‘definitely’ to take up ATU and c.25% of those saying ‘probably’ to take up ATU, assuming 100% awareness (Fourt-Woodlock model).

⁵ Based on London adult population estimate of 6,101,300 (Source: Office for National Statistics Mid-Year Estimates 2006; GLA 2006 Round RLP High Demographic Projections. This can be found at: <http://www.london.gov.uk/gla/publications/factsandfigures/dmag-briefing-2007-13.pdf>)

However, frequent PAYG users (5+ days a week) were no more likely than less frequent users to take up ATU.

Also see profiles in Appendix 5.3 for full comparison of PAYG users likely and not likely to take up ATU. In particular likely ATU users were more likely to be ages 18-24 and social grades AB.

There were some clear differences between PAYG users who said they would and would not be likely to use ATU in terms of their attitudes and behaviours in relation to financial and online behaviours and preferences. (*see below*) Those who said they would be likely to use ATU were more likely to:

- have internet access,
- check their bank balance at least weekly,
- use debit / credit cards for everyday purchases (as opposed to preferring cash),
- buy goods / services online,
- have a contract mobile phone (as opposed to pre pay)

	Total sample	All PAYG users	PAYG users who would use ATU	PAYG users who would <u>not</u> use ATU	ATU users
Base (unweighted)	n=1,007	n=444	n=85	n=323	n=36
Have bank account	87%	88%	85%	88%	100%
Have internet access	86%	93%	99% [↑]	91%	100%
Use direct debits	81%	82%	84%	80%	94%
Keep close eye on spending	76%	73%	69%	75%	74%
Check bank balance weekly	68%	71%	80% [↑]	69%	74%
Use debit card...*	64%	71%	85% [↑]	67%	72%
Buy goods / services online	60%	68%	74% [↑]	64%	95%
Prefer to use cash...*	56%	54%	41%	58% [↑]	45%
Have contract mobile phone	51%	57%	75% [↑]	51%	67%
Do online banking	48%	56%	65% [↑]	51%	82%
Have weekly / monthly budget	48%	49%	60% [↑]	48%	33%
Have pre pay mobile phone	39%	40%	25%	45% [↑]	28%
Use credit card...*	32%	32%	39% [↑]	27%	61%
Have travel budget	27%	30%	47% [↑]	26%	24%
*...for everyday purchases			↑denotes significant difference		

Moreover, ATU users were significantly more likely to: have internet access and use direct debits (by definition), buy goods / services online, and use a credit card for everyday purchases. (see previous)

4.2.2 Reasons for being likely / unlikely to use ATU

Convenience was the main benefit of Auto Top-Up. Those who said they were likely to take up ATU mentioned various convenience benefits of not having to top up: never running out of top up, saving time, not queuing. (see below)

Reasons for being likely to set up ATU (unprompted, after proposition)

	%
• Convenient	35
• Never run out unexpectedly / can always travel	20
• Saves time	18
• Easy	14
• Never have to top up again	17
• No queues to top up	11
• Never have to find somewhere to top up	6
• Don't need to carry money / cards when travelling	4
• May do in future / if I travel more	3
• No particular reason	5
• Don't know	1

Source: Q26a - Why do you say you would be likely to set up ATU?
Base: all Oyster PAYG users who would 'definitely' or 'probably' set up Auto Top Up (n=85)

The loss of financial control was the single most mentioned barrier for Oyster PAYG users using ATU. These barriers were more centred around wanting to choose the amount to top up and not lose control of spending, rather than the set ATU top up amount being too much. (see over)

In addition, one quarter (25%) said that their travel behaviour / frequency did not warrant using ATU. One in ten (11%) mentioned specific misgivings with the ATU proposition, particularly the apparently complex set up process. (see below)

Reasons for being unlikely to set up ATU (unprompted, after proposition)

	%
• Don't use Oyster PAYG (often enough)	18
• Don't want to top up automatically / want to top up myself	11
• Happy with / prefer current payment method / regular top up	10
• Don't want to lose control of spending	9
• Don't like / use Direct Debits	8
• Security concerns - don't want to give bank details / enter information online	6
• Don't travel much / far / often enough	5
• Set up process sounds complicated / time consuming	5
• No need to (general)	5
• Set top up amount is too much (£20 / £40)	4
• Don't want TfL having my (bank) details	4
• Use Freedom Pass / don't pay for travel on public transport	4
• Don't want money coming out of my account	3
• Don't use Underground / don't have 'home' station	3
• No particular reason	7
• Don't know	1

Source: Q26b - Why do you say you would be unlikely to set up ATU?
Base: all Oyster PAYG users who 'might or might not' or 'probably not' or 'definitely not' set up Auto Top Up (n=307)

More frequent (5+ days / week) users of PAYG were more likely to mention reasons around loss of financial control (37% mentioned these). Related to this, these reasons were also mentioned more by more frequent (5+ days / week) users of buses, Underground and / or trains (32%, 31%, 32% respectively mentioned these reasons). However, there were no significant differences in mentioning this reason by those who usually top up by a relatively small or large amount.

Understandably, less frequent users of the main modes and less frequent users of PAYG were more likely to mention reasons around not travelling or not using PAYG frequently enough to warrant getting ATU.

4.2.3 Potential to increase likelihood of using ATU

Potential changes that might increase the likelihood of PAYG users getting ATU were consistent with the barriers to getting it (see section 4.2.2). The main changes mentioned were around changes in travel frequency or behaviour (mentioned by one in

five – 21%) and if there was more opportunity for financial control (e.g. top up by a smaller amount, monitor payments easily) (mentioned by one in seven – 14%). However, more than one fifth did not mention anything that might increase the likelihood of their getting ATU. (see below)

What might increase likelihood of using ATU (unprompted, after proposition)

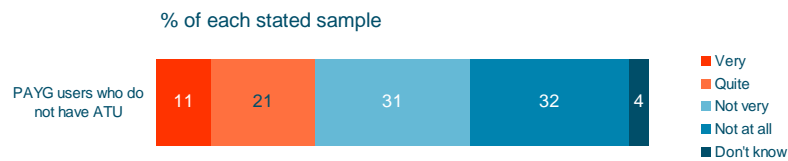
	%
• Something might / could increase likelihood	55
• If I travelled more / further / longer / used public transport more	11
• If I could top up with a smaller amount (e.g. £5 / £10)	9
• If I had / used Oyster PAYG (more)	6
• Changes in employment / routes to work / getting a new job	4
• If I could monitor payments easily / receive receipts / notifications	3
• If I could activate ATU at a newsagent / on a bus	3
• If it was cheaper / I saved money by doing so / discounts offered	3
• If fares were (even) cheaper	2
• More money / improved financial circumstances	2
• If I knew more about it	2
• If I could choose amount to top up	2
• If I lived nearer Underground / had a 'home' station	2
• Nothing	37
• Don't know	8

Source: Q30 - What - if anything - would make you more likely to consider using ATU?
Base: all Oyster PAYG users who do not have ATU (n=408)

4.2.4 Relevance of ATU

One third of Oyster PAYG users who do not use ATU considered it to be 'very' or 'quite' relevant to them. Two thirds considered ATU 'not very' or 'not at all' relevant. (see over)

Relevance of ATU



Source: Q29 - How relevant would you say ATU is to you?
Base: all Oyster PAYG users who do not have ATU (n=408)

Understandably, those who were likely to take up ATU were significantly more likely to consider ATU to be relevant to them. More specifically, greater relevance of ATU was mentioned by:

- More frequent (5+ days / week) PAYG users.
- Those who usually top up by more than £20.
- Those with frustrations with topping up ATU.
- More frequent (5+ days / week) users of buses, Underground and trains.

Demographic subgroups mentioning greater relevance of ATU were consistent with these: those in employment, social grades AB, men.

4.3 Appraisal of ATU proposition

4.3.1 Non users of ATU

Even if people were unlikely to take up ATU, many PAYG users can see positive aspects of the ATU proposition. Around two thirds of PAYG users mentioned aspects of the proposition that they liked, mostly around convenience benefits, and matching the reasons that those likely to use ATU mentioned as motivators. (see below)

However, these benefits are clearly not motivating enough to overcome the barriers for most people mentioning them.

What like about ATU (unprompted, after proposition)	PAYG user, not ATU %	Likely to use ATU %
• Anything / something liked	67	84↑
• It is convenient / handy	15	25↑
• You don't run out of credit / it ensures you always have credit	12	13
• It is quick / quicker / saves time / don't have to queue	11	15↑
• You don't have to worry about topping up / your balance	11	19↑
• It is automatic / card is topped up automatically	11	13
• It is good / a good idea	10	4
• It is easy to do / simple / hassle free	10	15↑
• It is good for frequent / regular travellers / if use Oyster a lot	5	2
• It saves going to a shop / outlet / station / machine	2	6↑
• Nothing / negative mentions	7	2
• Don't know	26	14

Source: Q27 - What - if anything - do you like about ATU?
Base: all Oyster PAYG users who do not have ATU (n=408) / all PAYG users likely to use ATU (n=105)

A greater proportion (84%) of those likely to use ATU liked at least something about the proposition. They were more specific about what they liked and what the convenience benefits were to them. (see above)

Fewer people mentioned specific aspects of the ATU proposition that they disliked than who mentioned aspects they liked. However, just under one half mentioned at least one aspect of the ATU proposition that they disliked. Consistent with the main barrier to getting ATU amongst PAYG users, the most disliked aspects were around the lack of financial control (mentioned by around one in four). Perceived difficulties with the set up process (including it being online) were mentioned by some (just under one in ten). (see below)

What dislike about ATU (unprompted, after proposition)

	PAYG user, not ATU %	Not likely to use ATU %
• Anything / something disliked	47	42
• It is automatic / debits money automatically	11	9
• Giving my bank / direct debit / personal details - security concerns	8	8
• The minimum / high top up amounts / encourages spend	8	8
• Not having funds in your account - risk going overdrawn / incur fees	6	5
• Needing to keep track of usage / expenditure / can easily lose track	6	4
• The set up / registration / activation sounds inconvenient / difficult	5	4
• Lack of control	5	4
• Doing it online	4	4
• Concerns about lost / stolen cards	4	3
• Nothing / positive mentions	14	13
• Don't know / couldn't say	39	45

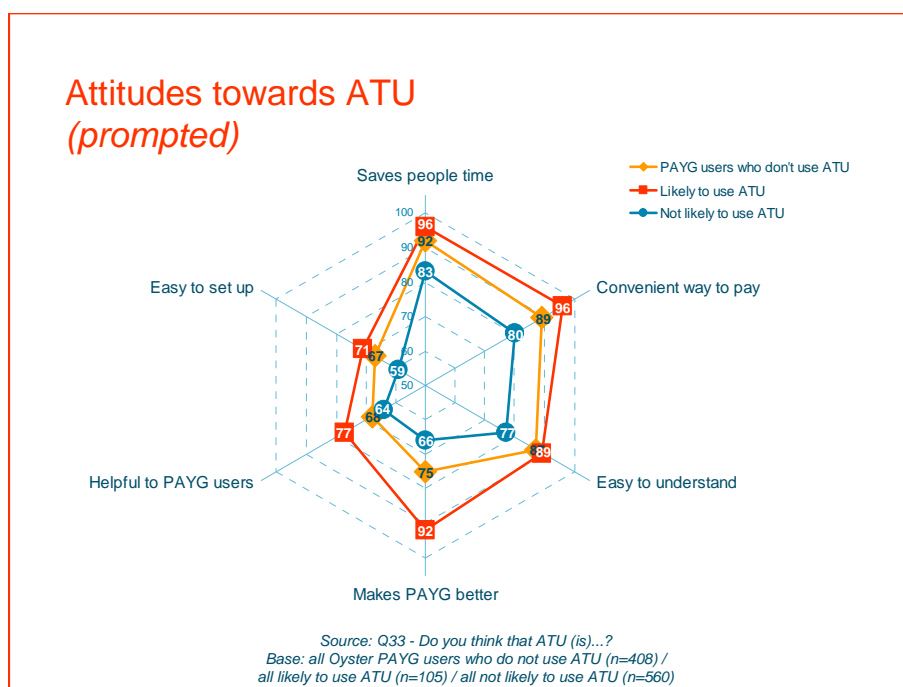
Source: Q28 - What - if anything - do you dislike about ATU?
Base: Oyster PAYG users who do not have ATU (n=408) / all not likely to use ATU (n=560)

Those not likely to get ATU did not have particularly different dislikes from the remainder of PAYG users, suggesting the dislikes / barriers to ATU are reasonably consistent. (see above)

Only one third (33%) of those who said they would be likely to get ATU said there were elements of the proposition that they disliked.

When prompted, most agreed with positive aspects of the ATU proposition. Indeed, around nine out of ten PAYG users agreed that ATU ‘saved people time’, that it is ‘a convenient way to pay’ and that it is ‘easy to understand’. Fewer – but still two thirds – agreed that ATU is ‘easy to set up’. (see below)

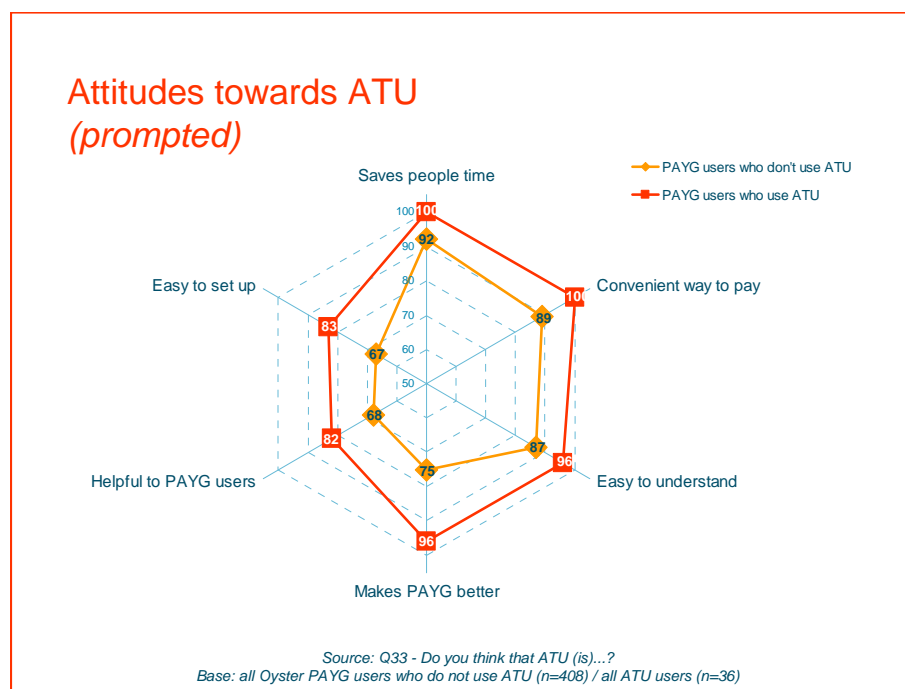
Understandably, those who said they would be ‘definitely’ or ‘probably’ likely to use ATU were even more likely to agree with all these positive aspects of ATU. Those who said they were not likely to use ATU were less likely to agree, particularly that ATU is easy to set up (but three out of five did still agree). (see below)



4.3.2 Users of ATU

4% currently use ATU – this extrapolates to c.225,000 users (which compares well with the c.232,000 ATU registered users recorded in January 2009). Generally ATU users were very positive towards ATU:

- All current ATU users were satisfied with ATU. Their average satisfaction score (up to 100) was 91. Two thirds (64%) said they were ‘extremely satisfied’ (score of 10). More than eight out of ten (83%) gave a satisfaction score of 8, 9 or 10. No ATU users gave a satisfaction score lower than 5.
- Nineteen out of twenty (95%) said they would recommend ATU to others if asked. No ATU users said they would *not* recommend ATU to others.
- Almost all agreed with the (prompted) positive aspects of ATU. (*see below*)



4.4 Identifying potential market segments for ATU

4.4.1 Overview

A number of hypotheses have been forwarded as to the types of customers who might be more likely to have a need for or see benefits in using ATU. Primarily these were current PAYG customers, and more specifically within these:

- More frequent PAYG users: those using PAYG every day are likely to need to top up more frequently, and therefore are more likely to spend more time doing this, experience queues, etc.
- PAYG users topping up more frequently: *related to the above*.
- PAYG users making higher value top ups: those usually topping up by £20 or more would not need to change this amount if they switched to ATU.
- PAYG users topping up at particular locations: those usually topping up at ticket office windows might be motivated by avoiding queues, those usually topping up at newsagents / ticket stops might be motivated by (possibly) not having to go out of their way to top up.
- PAYG users with frustrations around topping up: those who find the top up process difficult or time consuming might be more motivated by the convenience benefits of ATU.

Other potential TfL customer groups might also represent greater potential for ATU, but in the knowledge that they would also need to adopt Oyster PAYG, likely to be a further barrier to ATU take up.

4.4.2 More frequent PAYG users

Frequency of PAYG usage has no clear relationship with likelihood of using ATU.

Those who used PAYG 5+ days a week were no more likely than less frequent PAYG users to take up ATU (21% would 'definitely' or 'probably' do so) (*also see section 4.2.1*).

4.4.3 PAYG users topping up more frequently

Those topping up more frequently were less likely to use ATU than those who top up less frequently. 26% of those who top up monthly but not weekly said they would 'definitely' or 'probably' take up ATU, compared with 19% of those topping up at least weekly, and 18% of those topping up more than once a week.

Those who top up more frequently tended to top up by smaller average amounts. Younger people (ages 16 to 24), those not working, social grades DE and BAME people were all more likely to top up more frequently: typically these groups would have lower disposable incomes and thus less ability to pay the higher top up amounts.

Those topping up less frequently tended to top up by higher amounts (one third usually top up with more than £20 each time). They tended to match the profile of people who might be more likely to afford these higher payments: working, social grades ABC1, ages 25 to 44. They tended to be higher frequency users of Underground and trains.

4.4.4 PAYG users making higher value top ups

Those making higher value top ups were more likely to consider using ATU. More than one third (36%) of those who usually top up by more than £20 each time said they would 'definitely' or 'probably' take up ATU. 24% of those who usually top up by 'more than £15 to £20' would 'definitely' or 'probably' take up ATU.

A little more than two out of five (42%) PAYG users usually top up by more than £15 each time. This extrapolates to c.1.25 million adult London residents who top up by more than £15, and thus who might be more easily persuaded to set up ATU. These tended to be people who were working, social grades ABC1, ages 25 to 54 and male. They also tended to be more frequent Underground and train users.

However, around two thirds of these said they were not likely to take up ATU. The main reasons given for this were their not wanting to lose financial control (mentioned by one third – 36%), being happy with how they pay currently (13%) and security concerns about giving details / paying online (11%). Whilst the profile of these barriers was not very different from those mentioned by all not interested in ATU, those usually topping up by higher amounts tended to mention these barriers more than those who usually top up by lower amounts. It appears unlikely that the ATU proposition can

change sufficiently to reduce these barriers and prompt much greater take up of ATU amongst those who top up with higher amounts.

4.4.5 PAYG users topping up at particular locations

Usual PAYG top up location has no clear relationship with likelihood of using ATU.

22% of those who usually top up at TfL 'station' locations said they would 'definitely' or 'probably' take up ATU. 19% of those who usually top up at newsagents / ticket stops said they would be 'likely' to take up ATU.

4.4.6 PAYG users with frustrations around topping up

Those who said they had 'problems or frustrations' with topping up were more likely to take up ATU: 7% said they would 'definitely' and 24% said they would 'probably' take it up. Those who experienced problems or frustrations were a minority (14%) of PAYG users, but there is a possibility for ATU to be helpful to at least some of these:

c.425,000 adult London residents had / have problems with topping up. (see below)

Problems or frustrations with topping up PAYG

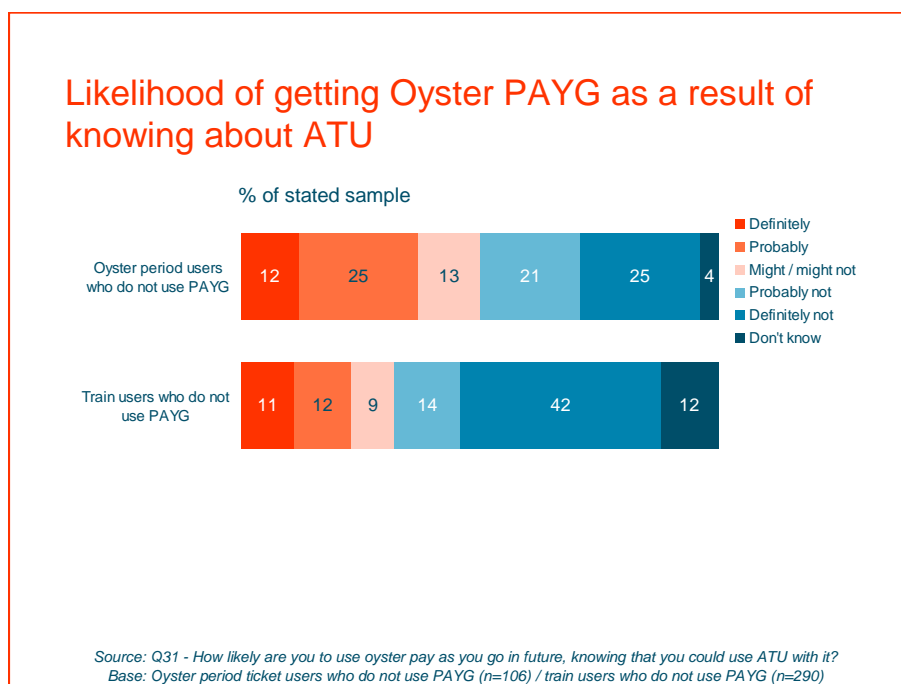
All PAYG users	%
• Any problems or frustrations	14
	↓
All with problems or frustrations	%
• Ticket machines not always working	25
• Can't do it / use in / at (certain) rail stations	16
• Have to queue up / queues at machines / ticket offices	13
• Finding a place to top up	11
• Cost of fares / too expensive	9
• Oyster cards break easily / do not work	9
• Can't / not easy to top up online	9
• Have to go out of way to top up / not easy to top up near me	5
• Checking balance / credit running out without you knowing	4
• Ticket machines too complicated to use	4

Source: Q15 - Do you have any particular problems or frustrations with topping up your Oyster card? /
Q16 - What are these [problems or frustrations]?
Base: all Oyster PAYG users (n=444) / all with problems or frustrations (n=54)

However, two thirds of those who mentioned problems or frustrations around inconvenience said they were not likely to take up ATU. Their reasons for not being likely to do so were similar to those mentioned generally: not wanting to have less financial control (mentioned by 35%), not travelling / using PAYG frequently enough (25%). Only a minority (9%) mentioned lack of knowledge as a reason for not being likely to take up ATU, but this was significantly more than those who have not had any top up problems.

It appears that the ATU proposition is well placed to solve many PAYG users' top up frustrations, but there are other barriers to uptake of ATU that outweigh the reduction in these frustrations.

4.4.7 Non PAYG users who might also be likely to use ATU



Oyster period ticket users do show some indications that they might be likely to take up ATU, although not as strongly as PAYG users. Just over one third (37%) of Oyster period users who do not use PAYG said they would 'definitely' or 'probably' use PAYG as a result of knowing about ATU (*see previous*). Weighted to account for over-claim (*see footnote 4 in section 4.2.1*), and further down weighted to account for the additional 'barrier' in starting to use PAYG⁶, this translates to 2% of all Oyster card users. This extrapolates to c.70,000 adult London residents who might also take up ATU, assuming full awareness of the ATU proposition across all Oyster period ticket users.

Train users who do not currently use PAYG also show some indications that they might be likely to take up ATU. Just under one quarter (23%) of train users who do not use PAYG said they would 'definitely' or 'probably' use PAYG as a result of knowing about ATU (*see previous*). Weighted to account for over-claim (*see footnote 4 in section 4.2.1*) this translates to 4% of all who use trains in London. This extrapolates to c.150,000 adult London residents who might also take up ATU, assuming full awareness of the ATU proposition across all train users. (NB. It should be noted that there was some overlap (17%) between those who use trains but who do not currently use PAYG, and those who use Oyster period ticket, and therefore some overlap in these potential additional ATU audiences.)

⁶ Down-weighted by 50% - as these customers do not currently use PAYG, there is little apparent reason why they have not done so up to now.

5. Appendices

5.1 Questionnaire

- ASK ALL**
 Q1 I would like you to think generally for a moment, not just about travel and transport, which of the following do nowadays? Do you...?

READ OUT
RANDOMISE ORDER
SINGLE CODE

		Yes	No	(Don't know)
a	Do online banking, e.g. for checking balances, arranging payments, etc.	1	2	3
b	Use Direct Debits for bills and other regular payments	1	2	3
c	Prefer to use cash for most 'everyday' purchases	1	2	3
d	Use a debit card for 'everyday' purchases, e.g. food, other groceries, petrol	1	2	3
e	Use a credit card for 'everyday' purchases, e.g. food, other groceries, petrol	1	2	3
f	Buy goods or services from online shops and websites	1	2	3
g	Check your bank balance at least once a week	1	2	3
h	Set yourself a weekly or monthly spending budget that you stick to	1	2	3
i	Set yourself a budget for spending on travel in London	1	2	3
j	Keep a close eye on your day to day spending	1	2	3

- ASK ALL**
 Q2 Do you use either a contract or pay as you go mobile phone?

SINGLE CODE ONLY

Contract mobile phone	1
Pay as you go mobile phone	2
Do not use a mobile phone	3

(Don't know)	4
--------------	---

SAY TO ALL WHO USE AT LEAST ONE FORM OF PUBLIC TRANSPORT

SAY I would now like to ask you some more questions about how you pay for your travel in and around London.

ASK IF USE OYSTER PAYG

Q3 You said you use Oyster Pay As You Go for travel on public transport. Overall, how often do you use Oyster Pay As You Go?

**PROBE AS PER PRECODES IF NECESSARY
SINGLE CODE ONLY**

5 or more days a week	1
3 or 4 days a week	2
2 days a week	3
Once a week	4
About once a fortnight	5
About once a month	6
Less often than once a month	7
Not in the last 12 months	8
(Never)	9
(Don't know)	10

ASK IF USE OYSTER PAYG AT Q3

Q4 Do you tend to make the same journeys when you use Oyster Pay As You Go?

**PROBE AS PER PRECODES IF NECESSARY
SINGLE CODE ONLY**

Yes – Tend to make same journey / journeys	1
No – Make lots of different journeys	2
(Varies / Depends)	3
(Don't know)	4

ASK IF USE OYSTER PERIOD

Q5 You said you use an Oyster season ticket, Oyster Travelcard or Oyster Bus & Tram Pass. How often do you use an Oyster season ticket, Travelcard or Bus & Tram Pass?

**PROBE AS PER PRECODES IF NECESSARY
SINGLE CODE ONLY**

5 or more days a week	1
3 or 4 days a week	2
2 days a week	3

Once a week	4
About once a fortnight	5
About once a month	6
Less often than once a month	7
Not in the last 12 months	8
(Never)	9
(Don't know)	10

ASK IF USE OYSTER PERIOD AT Q5

Q6 Do you tend to make the same journeys when you use an Oyster season ticket, Travelcard or Bus & Tram Pass?

**PROBE AS PER PRECODES IF NECESSARY
SINGLE CODE ONLY**

Yes – Tend to make same journey / journeys	1
No – Make lots of different journeys	2
(Varies / Depends)	3
(Don't know)	4

ASK IF USE AT LEAST ONE FORM OF PUBLIC TRANSPORT AND DO NOT USE OYSTER PAYG AND DO NOT USE OYSTER PERIOD

Q7 Before this interview, had you heard of the Oyster card?

SINGLE CODE ONLY

Yes	1	ASK Q8
No	2	GO TO INSTRUCTION BEFORE Q11
(Don't know)	3	

ASK IF AWARE OF OYSTER AT Q7

Q8 Do you own an Oyster card yourself?

SINGLE CODE ONLY

Yes	1	ASK Q9
No	2	GO TO INSTRUCTION BEFORE Q11
(Don't know)	3	

ASK IF OWN AN OYSTER CARD AT Q8

Q9 How often do you use this Oyster card?

**PROBE AS PER PRECODES IF NECESSARY
SINGLE CODE ONLY**

5 or more days a week	1
-----------------------	---

3 or 4 days a week	2
2 days a week	3
Once a week	4
About once a fortnight	5
About once a month	6
Less often than once a month	7
Not in the last 12 months	8
(Never)	9
(Don't know)	10

ASK IF USE AN OYSTER CARD AT Q9

- Q10 When you use this Oyster card, do you use Oyster Pay As You Go?
PROMPT IF NECESSARY: Pay As You Go allows you to store credit on your Oyster card to pay for single journeys. Once you have used up your credit, you top it up.
SINGLE CODE ONLY

Yes	1
No	2
(Don't know)	3

ASK IF USE TRAINS AND DO NOT USE OYSTER PAY AS YOU GO ON TRAINS

- Q11 Oyster Pay As You Go can increasingly be used to pay for overland train journeys in London. When you are able to use Oyster Pay As You Go for your train journeys in London, how likely are you to use it? Would you say you...

READ OUT
SINGLE CODE ONLY

Would definitely use Oyster Pay As You Go	1
Would probably use it	2
Might or might not use it	3
Would probably not use it	4
Would definitely not use it	5
(Already use Oyster PAYG on trains)	6
(Can use Oyster PAYG on trains, but do not do so currently)	7
(Don't know)	9

ASK IF USE OYSTER PAYG

- Q12 Where or how do you usually top up your Oyster card?
PROMPT USING ANSWERS BELOW IF NECESSARY
MULTICODES POSSIBLE

At Underground / tube / DLR station machine	1
---	---

At Underground / tube / DLR station ticket office	2
At Overground / rail station ticket machine	3
At Overground / rail station ticket office	4
At newsagent / ticket stop	5
Online / via TfL website	6
Via telephone	7
Tops up automatically / Auto Top-Up / Direct Debit	8
Other	9
(Have never topped up before)	10
(Don't know)	11

ASK IF USE OYSTER PAYG

Q13 How often do you usually top up your Oyster card?

**PROMPT USING ANSWERS BELOW IF NECESSARY
SINGLE CODE ONLY**

Three or more times a week	1
Twice a week	2
Once a week	3
Once every two weeks / fortnight	4
Once a month	5
Less often than once a month	6
(Have never topped up before)	7
(Don't know)	8

ASK IF USE OYSTER PAYG

Q14 How much money do you usually add to your Oyster Pay As You Go each time you top up?

**PROMPT USING ANSWERS BELOW IF NECESSARY
SINGLE CODE ONLY**

Up to £3.00 (each time)	1
£3.01 to £4.00 (each time)	2
£4.01 to £5.00 (each time)	3
£5.01 to £6.00 (each time)	4
£6.01 to £7.00 (each time)	5
£7.01 to £8.00 (each time)	6
£8.01 to £9.00 (each time)	7
£9.01 to £10.00 (each time)	8
£10.01 to £15.00 (each time)	9
£15.01 to £20.00 (each time)	10

£20.01 to £40.00 (each time)	11
More than £40.00 (each time)	12
(Have never topped up before)	13
(Don't know)	14

ASK IF USE OYSTER PAYG

Q15 Do you have any particular problems or frustrations with topping up your Oyster card?

PROMPT USING ANSWERS BELOW IF NECESSARY
SINGLE CODE ONLY

Yes	1	ASK Q16
No	2	GO TO Q17
(Don't know)	3	

ASK IF HAVE PROBLEMS / FRUSTRATIONS WITH TOPPING UP

Q16 What are these?

DO NOT PROMPT

PROBE FULLY: Any other reasons?

CODE ALL RELEVANT ANSWERS

WRITE IN ANY OTHER ANSWERS AS FULLY AS POSSIBLE

Cost of fares / too expensive	1
Have to top up too often / runs out too quickly	2
Have to go out of way to top up / not easy to top up near me	3
Have to queue up / queues at machines / ticket office	4
Ticket office not always open	5
Ticket machines not always working	6
Ticket machines too complicated to use	7
Can't top up online	8
Not easy to top up online	9
Have to top up by a set amount	10
Minimum top up amount is too high	11
Any other problem(s) / frustration(s) [PLEASE WRITE IN]	12

ASK IF USE AT LEAST ONE FORM OF PUBLIC TRANSPORT

Q17 Have you heard of the Auto Top-Up feature for Oyster Pay As You Go?

Auto Top-Up ensures you never run out of Pay As You Go credit, by automatically topping up your Oyster card whenever your balance falls below £5.

SINGLE CODE

Yes	1	ASK Q18
-----	---	----------------

No	2	GO TO Q25
(Don't know)	3	

ASK IF AWARE OF ATU AND USE OYSTER PAYG

Q18 Do you have Auto Top-Up set up for your Oyster Pay As You Go?

SINGLE CODE

Yes	1	GO TO Q21
No	2	ASK Q19
(Don't know)	3	

ASK IF DO NOT HAVE ATU SET UP AT Q18

Q19 Have you ever tried to set up Auto Top-Up for your Oyster Pay As You Go?

SINGLE CODE

Yes	1	ASK Q20
No	2	GO TO Q21
(Don't know)	3	

ASK IF TRIED TO SET UP ATU AT Q19

Q20a You say you tried to set up Auto Top-Up, but you don't have it set up now. Why don't you have Auto Top-Up set up?

DO NOT PROMPT

PROBE FULLY: Any other reasons?

CODE ALL RELEVANT ANSWERS

WRITE IN ANY OTHER ANSWERS AS FULLY AS POSSIBLE

Had it / cancelled it later	1
Didn't want money coming out of account	2
Didn't want to lose control of spending	3
Don't want to pay in advance	4
Set up process was complicated / time consuming	5
Had to do extra top up to set-up account	6
Set top up amount was too much (£20 / £40)	7
Didn't want TfL having my (bank) details	8
Don't like / use Direct Debits	9
Don't want to top up set amount each time	10
Don't use tube/DLR / don't have 'home' station (to activate)	11
Couldn't get to 'home' station in time (to activate)	12
Forgot to go to 'home' station (to activate)	13
Went to wrong 'home' station (to activate)	14

Couldn't activate it on buses	15
Had to pay for journey (to activate) / didn't want to make journey	16
Any other reason(s) [PLEASE WRITE IN]	17
No particular reason	98
(Don't know)	99

ASK IF AWARE OF ATU AT Q17

Q21 Where have you seen or heard anything about Auto Top-Up for Oyster Pay As You Go?

DO NOT READ OUT

CODE ALL MENTIONED

WRITE IN ANY OTHER ANSWER

Poster advertisement	1
Newspaper / magazine advertisement	2
Online / internet advertisement (e.g. banner ad, pop up, etc.)	3
Leaflet from TfL	4
Email from TfL	5
On TfL website	6
Member of TfL staff (e.g. at ticket office)	7
Newspaper / magazine article	8
Family / friend / colleague	9
Other [PLEASE SPECIFY]	10
(Don't know)	99

ASK IF DO NOT HAVE ATU AT Q18

Q22 You say you don't have Auto Top-Up set up for your Oyster Pay As You Go. Can you please tell me why you haven't set this up?

DO NOT PROMPT

PROBE FULLY: Any other reasons?

CODE ALL RELEVANT ANSWERS

WRITE IN ANY OTHER ANSWERS AS FULLY AS POSSIBLE

Don't know (enough about) what it is	1
Don't know how to set it up	2
Don't want to top up automatically / want to top up myself	3
Don't want money coming out of account	4
Don't want to lose control of spending	5
Want to keep travel money and other money separate	6
Don't want to pay in advance	7

Set up process is complicated / time consuming	8
Don't want to top up set amount each time	9
Set top up amount is too much (£20 / £40)	10
Don't want TfL having my (bank) details	11
Don't like / use Direct Debits	12
Don't have internet access	13
Don't have bank account	14
Don't use Oyster Pay As You Go (often enough)	15
Don't use Underground / don't have 'home' station	16
Any other reason(s) [PLEASE WRITE IN]	17
No particular reason	98
(Don't know)	99

ASK IF HAVE ATU AT Q18

Q23 Why did you decide to set up Auto Top-Up?

DO NOT PROMPT

PROBE FULLY: Any other reasons?

WRITE IN ALL ANSWERS AS FULLY AS POSSIBLE

[WRITE IN ANSWERS]	
(Don't know)	99

ASK IF HAVE ATU AT Q18

Q24 Overall, how satisfied are you with Auto Top-Up? Please use a scale from 0 to 10, where 10 is 'extremely satisfied' and 0 is 'extremely dissatisfied'.

[WRITE IN NUMBER]	0-10
(Don't know)	99

IF DO NOT HAVE ATU AT Q18 OR NEVER HEARD OF ATU

SAY I am going to tell you a little bit more about Auto Top-Up for Oyster Pay As You Go. I will then ask you some questions about this.

READ OUT

Auto Top-Up ensures you never run out of Pay As You Go credit by automatically topping up your Oyster card whenever your Pay As You Go balance falls below £5.

You can choose your Auto Top-Up amount to be either £20 or £40.

This will be added to your Oyster card when you touch it on any card reader, including those on buses, as part of a normal journey whenever your balance falls below £5.

CHECK RESPONDENT HAS UNDERSTOOD – REPEAT IF NECESSARY

READ OUT

To set up Auto Top-Up you must first register for an online Oyster account.

When registered, you can login to your online account and set up Auto Top-Up.

You will need to provide your bank account details to set up the Direct Debit. You select a top up amount and choose a tube, DLR, London Overground station or tram stop at which to activate your Auto Top-Up account. You must activate Auto Top-Up by paying for a journey from your chosen station or stop within 8 days of setting up Auto Top-Up. A new Oyster card can be sent to you if you can't get to a tube, DLR or Overground station. Once activated, there is no need to return to your nominated station – top up will occur automatically as you travel.

CHECK RESPONDENT HAS UNDERSTOOD – REPEAT IF NECESSARY

ASK IF DO NOT HAVE ATU AT Q18 OR NEVER HEARD OF ATU

Q25 Having heard this, how likely are you to set up Auto Top-Up? Would you say you...

READ OUT

REPEAT PROPOSITION DESCRIPTION IF NECESSARY

SINGLE CODE ONLY

Would definitely set up Auto Top-Up	1
Would probably set it up	2
Might or might not set it up	3
Would probably not set it up	4
Would definitely not set it up	5
(Don't know)	6

ASK IF DEFINITELY OR PROBABLY WOULD TO SET UP ATU

Q26a Why do you say that?

DO NOT PROMPT

PROBE FULLY: Any other reasons?

CODE ALL RELEVANT ANSWERS

WRITE IN ANY OTHER ANSWERS AS FULLY AS POSSIBLE

Never have to top up again	1
No queues to top up	2
Never run out unexpectedly / can always travel	3
Never have to find somewhere to top up	4
Don't need to carry money / cards when travelling	5
Easy	6
Convenient	7
Saves time	8
Any other reason(s) [PLEASE WRITE IN]	9
No particular reason	98
(Don't know)	99

ASK IF MIGHT OR MIGHT NOT, PROBABLY OR DEFINITELY NOT LIKELY TO SET UP ATU

Q26b Why do you say that?

DO NOT PROMPT
PROBE FULLY: Any other reasons?
CODE ALL RELEVANT ANSWERS
WRITE IN ANY OTHER ANSWERS AS FULLY AS POSSIBLE

Don't know (enough about) what it is	1
Don't know how to set it up	2
Don't want to top up automatically / want to top up myself	3
Don't want money coming out of account	4
Don't want to lose control of spending	5
Want to keep travel money and other money separate	6
Don't want to pay in advance	7
Set up process sounds complicated / time consuming	8
Don't want to top up set amount each time	9
Set top up amount is too much (£20 / £40)	10
Don't want TfL having my (bank) details	11
Don't like / use Direct Debits	12
Don't have internet access	13
Don't have bank account	14
Don't use Underground / don't have 'home' station	15
Don't use Oyster Pay As You Go (often enough)	16
Use Freedom Pass / don't pay for travel on public transport	17
Any other reason(s) [PLEASE WRITE IN]	17
No particular reason	98
(Don't know)	99

ASK IF USE AT LEAST ONE FORM OF PUBLIC TRANSPORT

Q27 What – if anything – do you like about Auto Top-Up?

DO NOT PROMPT
PROBE FULLY: Anything else?
WRITE IN ALL ANSWERS AS FULLY AS POSSIBLE

[WRITE IN ANSWERS]	
(Don't know)	99

ASK IF USE AT LEAST ONE FORM OF PUBLIC TRANSPORT

Q28 And what – if anything – do you dislike about Auto Top-Up?

DO NOT PROMPT
PROBE FULLY: Anything else?
WRITE IN ALL ANSWERS AS FULLY AS POSSIBLE

[WRITE IN ANSWERS]	
(Don't know)	99

ASK IF DO NOT HAVE ATU AT Q18

Q29 How relevant would you say Auto Top-Up is to you? Would you say it is...

READ OUT

SINGLE CODE ONLY

Very relevant	1
Quite relevant	2
Not very relevant	3
Not at all relevant	4
(Don't know)	5

ASK IF DO NOT HAVE ATU AT Q18

Q30 What – if anything – would make you more likely to consider using Auto Top-Up?

DO NOT PROMPT

PROBE FULLY: Anything else?

CODE ALL RELEVANT ANSWERS

WRITE IN ANY OTHER ANSWERS AS FULLY AS POSSIBLE

If could apply by post / telephone / face to face (not internet)	1
If could choose amount to top up	2
If could top up with a smaller amount (e.g. £5 / £10)	3
If could activate Auto Top-Up at a newsagent / on a bus	4
If lived nearer Underground / had a 'home' station	5
If had (easier / regular) internet access	6
If had a (different / separate) bank account	7
If had / used Oyster Pay As You Go (more)	8
If could trial it / could easily cancel it	9
If knew more about it	10
If family / friend / colleague recommended it to me	11
If fares were (even) cheaper	12
If I had to pay for travel / did not have Freedom Pass	13
Anything else [PLEASE WRITE IN]	14
Nothing	98
Don't know	99

ASK IF USE AT LEAST ONE FORM OF PUBLIC TRANSPORT AND DO NOT USE OYSTER PAYG

Q31 How likely are you to use Oyster Pay As You Go in future, knowing that you could use Auto Top-Up with it? Would you say you...

READ OUT

SINGLE CODE ONLY

Would definitely use Oyster Pay As You Go	1
Would probably use it	2
Might or might not use it	3
Would probably not use it	4
Would definitely not use it	5
(Don't know)	6

ASK IF HAVE ATU SET UP AT Q18

Q32 If asked, how likely would you be to recommend Auto Top-Up to other people? Would you say you...

READ OUT

SINGLE CODE ONLY

Would definitely recommend Auto Top-Up	1
Would probably recommend it	2
Might or might not recommend it	3
Would probably not recommend it	4
Would definitely not recommend it	5
(Don't know)	6

ASK IF USE AT LEAST ONE FORM OF PUBLIC TRANSPORT

Q33 I am now going to read out a number of statements. For each one, I'd like you to tell me whether or not you believe it is true of Auto Top-Up. It doesn't matter if you don't use Auto Top-Up – we're just interested in your opinions. So, do you think that Auto Top-Up...

READ OUT IN RANDOM ORDER

SINGLE CODE FOR EACH

		Yes	No	(Don't know)
a	Is a convenient way to pay for travel	1	2	3
b	Saves people time	1	2	3
c	Is easy to set up	1	2	3
d	Is easy to understand	1	2	3
e	Is helpful to <u>all</u> Oyster Pay As You Go users	1	2	3

f	Makes Oyster Pay As You Go better	1	2	3
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5.2 Sample profile

	Total sample (rep. London residents)	Use ATU	Aware ATU	Not aware ATU
Base (unweighted)	n=1,007	n=36	n=443	n=564
Male	49%	65%	53%	46%
Female	51%	38%	47%	54%
16 to 24	15%	8%	10%	19%
25 to 34	24%	30%	27%	22%
35 to 44	20%	30%	21%	19%
45 to 54	14%	16%	14%	15%
55 to 64	11%	16%	12%	9%
65+	16%	0%	14%	17%
White	69%	86%	76%	64%
BAME	25%	3%	17%	31%
Disability / impairment	11%	3%	8%	13%
None	88%	97%	92%	86%
Working	60%	89%	69%	53%
Other	39%	11%	31%	45%
AB	31%	73%	37%	25%
C1	31%	22%	33%	30%
C2	10%	3%	8%	12%
DE	18%	3%	15%	21%
Access to bank account	87%	97%	91%	84%
Access to internet	86%	100%	92%	82%
Purchased online	62%	97%	96%	36%

	Total sample (rep. London residents)	Use ATU	Aware ATU	Not aware ATU
Base (unweighted)	n=1,007	n=36	n=443	n=564
Use buses daily	30%	27%	31%	29%
Use buses weekly	62%	65%	67%	58%
Use buses at all	81%	84%	87%	76%
Use Underground daily	21%	35%	31%	13%
Use Underground weekly	51%	86%	66%	39%
Use Underground at all	79%	100%	88%	72%
Use trains daily	10%	11%	8%	12%
Use trains weekly	28%	49%	35%	23%
Use trains at all	61%	73%	67%	56%
Use Oyster PAYG daily	20%	54%	24%	17%
Use Oyster PAYG weekly	40%	89%	42%	39%
Use Oyster PAYG at all	50%	100%	51%	50%
Use Oyster period	16%	8%	23%	11%
Use Oyster at all	64%	100%	70%	59%

5.3 Profile of those likely / not likely to get ATU

5.3.1 Socio-demographics

	All PAYG users n=444	PAYG users who would use ATU n=85	PAYG users who would <u>not</u> use ATU n=323	Use ATU n=36
Base (unweighted)	n=444	n=85	n=323	n=36
Male	47%	38%	48%	65%
Female	53%	62%	52%	38%
16 to 24	21%	26% [↑]	20%	8%
25 to 34	28%	30%	27%	30%
35 to 44	26%	22%	27%	30%
45 to 54	16%	17%	16%	16%
55 to 64	7%	3%	7%	16%
65+	2%	2%	2%	0%
White	64%	56%	64%	86%
BAME	30%	41%	30%	3%
Disability / impairment	4%	1%	5%	3%
None	95%	99%	94%	97%
Working	69%	67%	67%	89%
Other	30%	33%	31%	11%
AB	35%	41% [↑]	30%	73%
C1	32%	29%	34%	22%
C2	11%	10%	11%	3%
DE	14%	13%	15%	3%

[↑]denotes significant difference

5.3.2 Mode usage / frequency

	All PAYG users	PAYG users who would use ATU	PAYG users who would <u>not</u> use ATU	Use ATU
Base (unweighted)	n=444	n=85	n=323	n=36
Use buses daily	33%	35%	33%	27%
Use buses weekly	70%	73%	69%	65%
Use buses at all	90%	93%	91%	84%
Use Underground daily	18%	20%	16%	35%
Use Underground weekly	61%	64%	57%	86%
Use Underground at all	89%	92%	87%	100%
Use trains daily	10%	11%	10%	11%
Use trains weekly	30%	33%	27%	49%
Use trains at all	67%	73%	65%	73%
Use Oyster PAYG daily	39%	39%	37%	54%
Use Oyster PAYG weekly	76%	82% [↑]	74%	89%
Use Oyster PAYG at all	100%	100%	100%	100%
Use Oyster period	6%	7%	5%	8%
Use Oyster at all	100%	100%	100%	100%

[↑]denotes significant difference

5.3.3 Oyster PAYG top up behaviour

	All PAYG users	PAYG users who would use ATU	PAYG users who would <u>not</u> use ATU	Use ATU
Base (unweighted)	n=444	n=85	n=323	n=36
Usually top up at...				
<u>any TfL station location</u>	<u>57%</u>	<u>63%</u>	<u>61%</u>	<u>10%</u>
LU / DLR station ticket machine	45%	49%	48%	7%
LU / DLR station ticket office	16%	16%	18%	3%
Overground / rail station ticket machine	1%	1%	2%	-%
Overground / rail station ticket office	1%	1%	1%	-%
Newsagent / ticket stop	43%	41%	47%	5%
Online / TfL website	3%	2%	2%	13%
Auto Top-Up / Direct Debit	6%	-%	-%	100%
Other	5%	10%	4%	-%
Never topped up before	2%	-%	2%	-%
Usually top up...				
3+ times a week	6%	7%	6%	3%
twice a week	6%	3%	7%	-%
once a week	25%	24%	27%	6%
<u>at least weekly</u>	<u>37%</u>	<u>34%</u>	<u>40%</u>	<u>9%</u>
once every two weeks / fortnight	22%	24%	19%	48%
once a month	25%	30%	24%	22%
<u>monthly, but not weekly</u>	<u>47%</u>	<u>54%</u>	<u>43%</u>	<u>70%</u>
less often than once a month	13%	11%	14%	9%
Never topped up before	<1%	-%	<1%	2%

↑ denotes significant difference

5.3.3 Oyster PAYG top up behaviour (continued)

	All PAYG users	PAYG users who would use ATU	PAYG users who would <u>not</u> use ATU	Use ATU
Base (unweighted)	n=444	n=85	n=323	n=36
Usually top up...				
up to £3.00 (each time)	3%	4%	2%	2%
£3.01 up to £5.00 (each time)	14%	12%	17%	-%
£5.01 to £10.00 (each time)	25%	16%	30% [↑]	-%
£10.01 to £15.00 (each time)	13%	13%	14%	-%
£15.01 to £20.00 (each time)	18%	17%	15%	48%
<u>more than £20.00 (each time)</u>	<u>25%</u>	<u>38%</u> [↑]	<u>19%</u>	<u>41%</u>
£20.01 up to £40.00 (each time)	18%	28% [↑]	14%	33%
more than £40.00 (each time)	6%	10%	5%	8%
Have never topped up before	1%	-%	1%	6%

[↑]denotes significant difference

5.3.4 Oyster PAYG top up frustrations / problems

	All PAYG users	PAYG users who would use ATU	PAYG users who would <u>not</u> use ATU	Use ATU
Base (unweighted)	n=444	n=85	n=323	n=36
Any frustrations / problems	14%	21% [↑]	13%	6%
If have problems: Base (unweighted)	n=54	n=15	n=37	n=2
Machines not always working	25%	29%	22%	40%
Can't use at (certain) rail stations	16%	15%	17%	-%
Have to queue / queues	13%	13%	14%	-%
Finding place to top up / lack of outlets	11%	12%	11%	-%
Cost of fares / too expensive	9%	-%	13%	-%
Break easily / card doesn't work	9%	4%	8%	60%
Can't / not easy to top up online	9%	15%	7%	-%
Have to go out of way to top up	5%	7%	4%	-%
Credit running out without knowing	4%	7%	3%	-%
Ticket machines too complicated	4%	5%	2%	40%

[↑]denotes significant difference

	All PAYG users	PAYG users who would use ATU	PAYG users who would <u>not</u> use ATU	ATU users
Base (unweighted)	n=444	n=85	n=323	n=36
Have bank account	88%	85%	88%	100%
Have internet access	93%	99% [↑]	91%	100%
Use direct debits	82%	84%	80%	94%
Keep close eye on spending	73%	69%	75%	74%
Check bank balance weekly	71%	80% [↑]	69%	74%
Use debit card...*	71%	85% [↑]	67%	72%
Buy goods / services online	68%	74% [↑]	64%	95%
Prefer to use cash...*	54%	41%	58% [↑]	45%
Have contract mobile phone	57%	75% [↑]	51%	67%
Do online banking	56%	65% [↑]	51%	82%
Have weekly / monthly budget	49%	60% [↑]	48%	33%
Have pre pay mobile phone	40%	25%	45% [↑]	28%
Use credit card...*	32%	39% [↑]	27%	61%
Have travel budget	30%	47% [↑]	26%	24%
*...for everyday purchases		↑denotes significant difference		