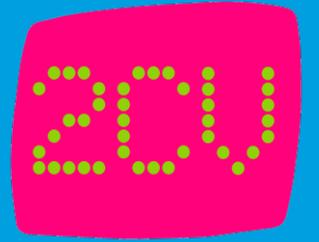


Contactless message proposition research

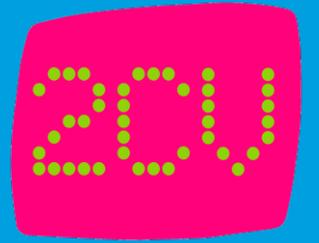
Debrief

September 2015

Contents

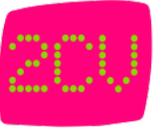


- 1 Objectives and headlines
- 2 The contactless challenge
- 3 Response to message propositions
- 4 Moving forward
- 5 Appendices



Objectives and headlines

Objectives

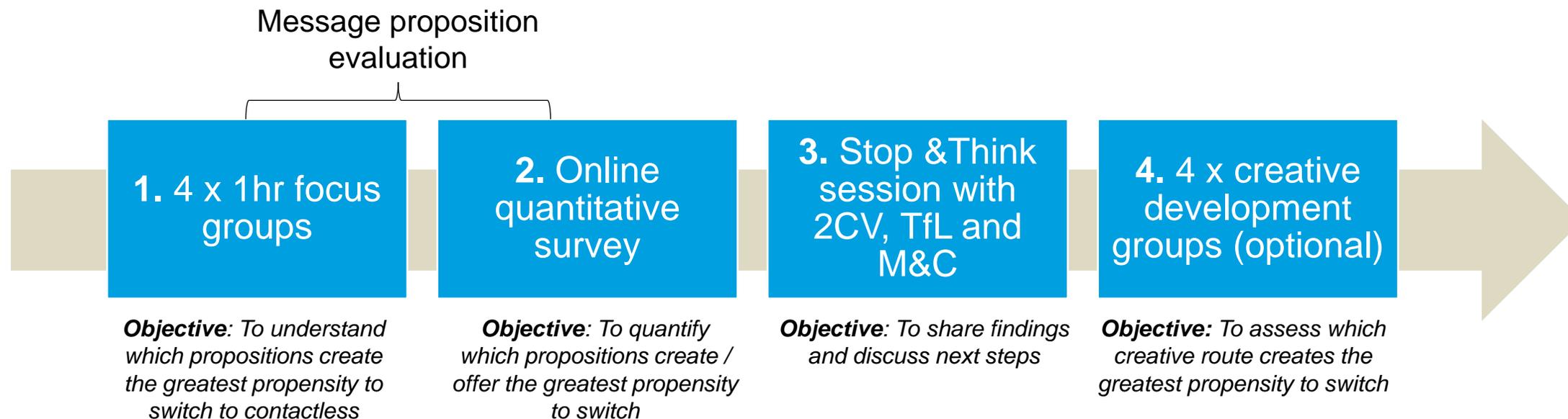


- To increase use of contactless, particularly:
 - Converting Oyster PAYG users to contactless
 - Converting Oyster weekly travelcard users to contactless



- To explore customer responses to a range of message propositions and creative communications for a new TfL contactless campaign aimed at increasing use of contactless**
- **Evaluate** the ideas against success criteria of comprehension, engagement and motivation and to ensure that no messages denigrate Oyster
 - **Gauge** which route(s) are most **motivating / empowering** to switch to contactless payment

Method and sample



- PAYG Oyster / paper ticket**, occasional use, post family, outer London
- Weekly travelcard & bus/tram weekly pass**, regular use, pre-family, inner London,
- Monthly travelcard and Oyster auto top-up**, mix of occasional & regular use, family, outer London
- PAYG Oyster**, regular use, mixed pre-family, family & post-family, inner London,

All mixed modes and BC1C2

- Inner (n=177) & Outer (n=317) city Londoners and those from the Home Counties (n=272)**
- Infrequent users of contactless** who use contactless to pay for some, but not all/most of their of the journeys with TfL (n=392)
- Have used contactless in retail** but never to pay for transport (n=177)
- Non-users of contactless payment** who have contactless but have not use it to pay for travel or for retail (n=197)

Headlines



Ultimately, contactless is not solving a ticketing problem for these customers

- They are happy with their current payment method
- As Late Adopters, they are harder to motivate to switch; some have deep-set security concerns about using their bank card and many are resistant to change

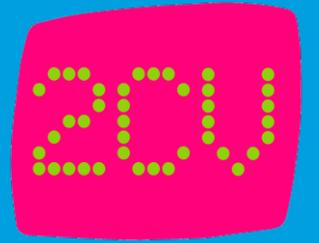
Messages that communicate the benefits and clear up concerns about value are motivating, but they are not enough

- Customers are picking the most motivating messages from a group of propositions that ultimately do not meet their needs as Late Adopters

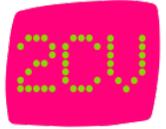
In an ideal world, customers want contactless to be cheaper than Oyster, but in the absence of this, when prompted they feel that financial incentives or rewards would be more motivating such as:

- A points/rewards scheme for using contactless that gives you a reward or voucher every couple of months
- Free travel on your birthday with contactless

Partnership with other organisations could work as a way to motivate these customers with rewards / incentives – any partnership should aim to encourage prolonged trial... once is not enough for these customers

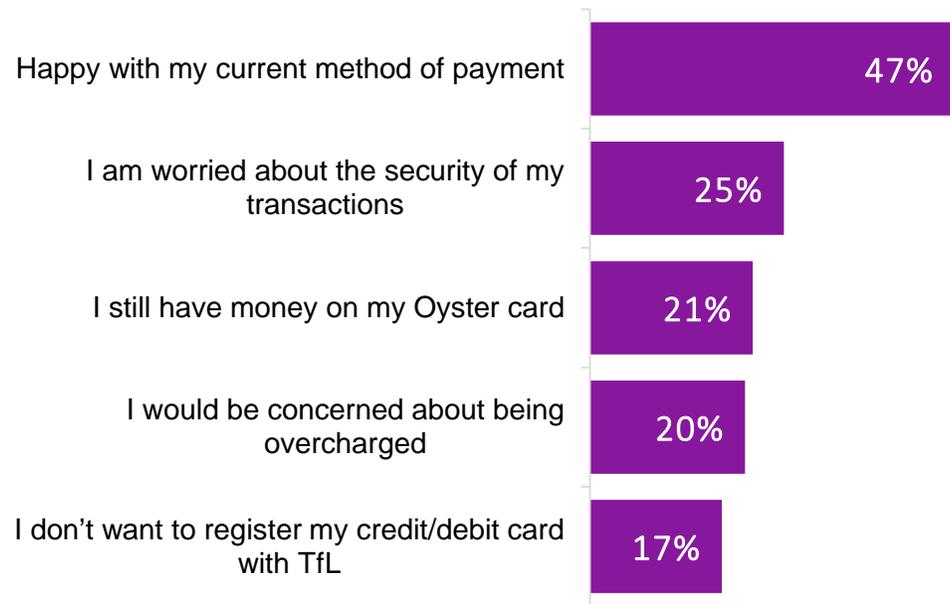


The contactless challenge



The Late Adopters cite their biggest barrier to converting to contactless as being 'happy with their current method of payment'

Which of the following is the main reason why you have not yet started using contactless on TfL...



"I just don't feel the need to use it! Oyster is serving me well and has done for ages!"

"If I lost it then someone could absolutely go to town with my card and spend spend spend. At least with Oyster it's just a set amount that you could lose"

"I really don't feel comfortable getting my purse out among lots of people. I keep my Oyster separate but would never do that with my bank card"

Motivating a 'Late Adopter' to use contactless will be more difficult than motivating those earlier along the curve

Customers are citing multiple barriers. This is the core challenge; they are happy with their current method, and also have concerns with contactless



Which of the following is the main reason why you have not yet started using contactless on TfL...

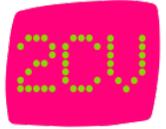
Happy with current payment method AND...



Average number of barriers cited

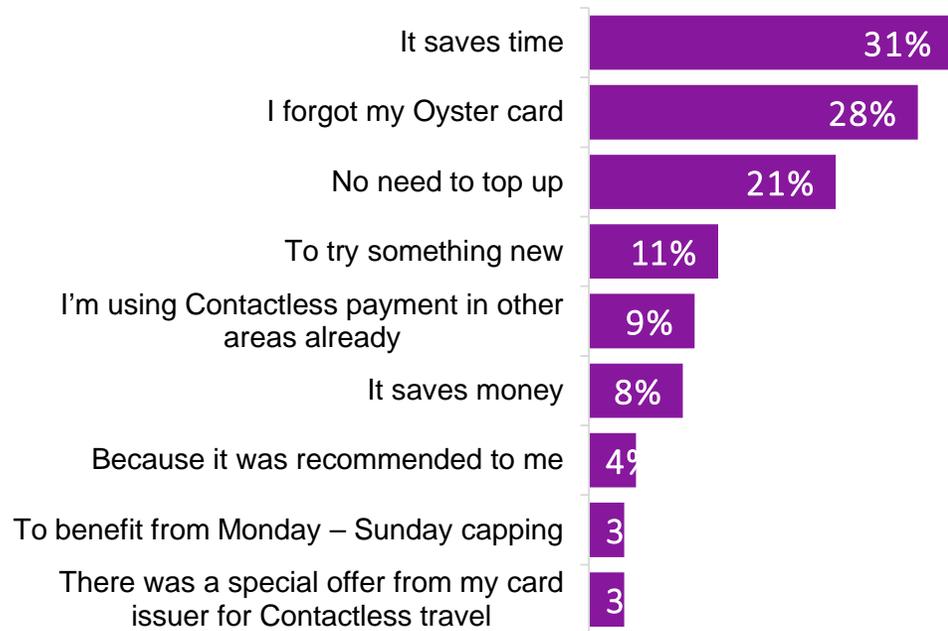


Using contactless to pay for travel feels very different to using it in a retail environment; stations are busy with fast moving flow and little time to stop and think – this creates multiple barriers



Practical benefits convince the Late Adopters to try contactless, but are not convincing enough for them to switch completely

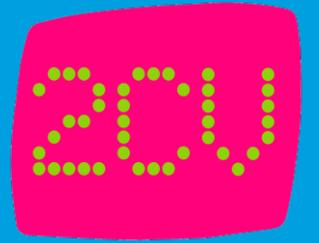
Which of the following is the main reason why you have started using contactless on TfL (but not using regularly)...



“The only time I can see using my contactless card is as a back up, just in case I lose my Oyster or the machines are broken...”

- Some Late Adopters are only using contactless as a back-up to Oyster
 - They do not feel like they have control over this use, as it is in an emergency.
 - This could be leaving a sour taste and **not convincing them to use long-term**
- Using **contactless once is not enough to convince the Late Adopters to switch**, unlike the Early Adopters who were more likely to be spurred into prolonged use by a single trial

The Late Adopters are not selecting Value or Social Norming levers

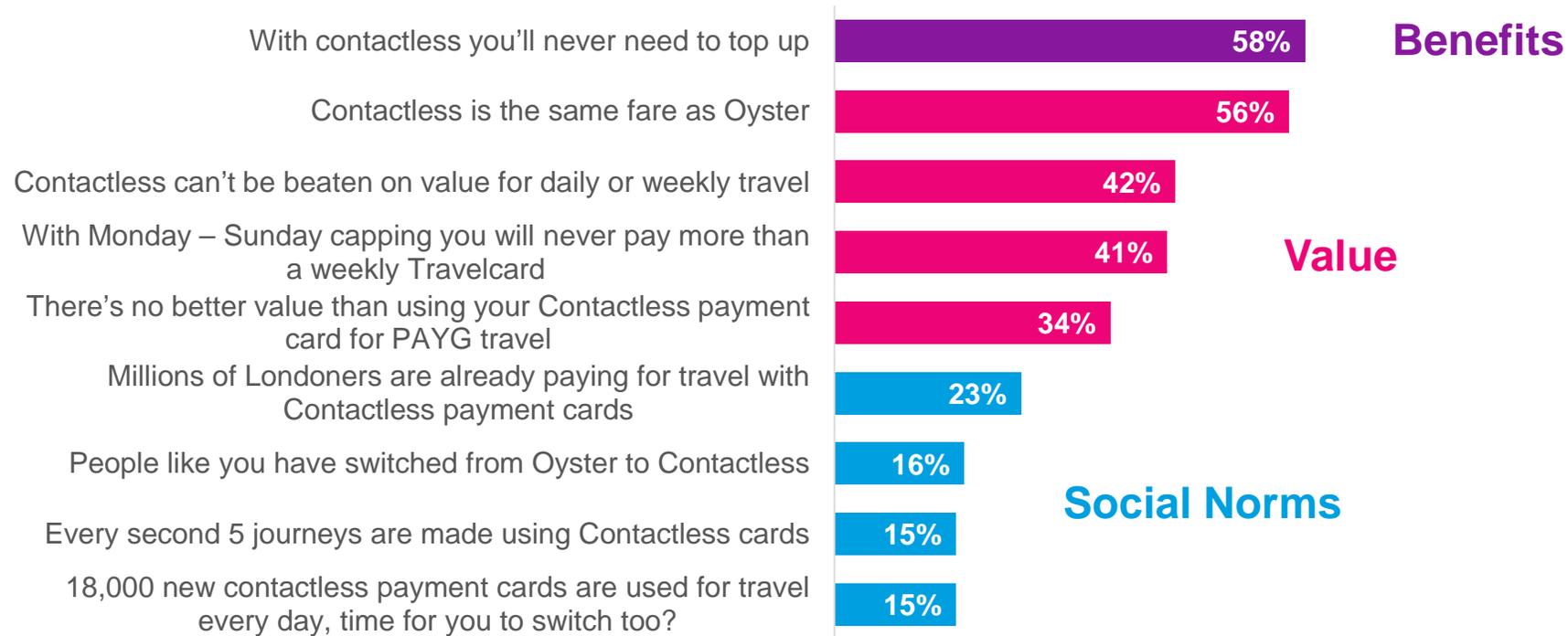


Response to message propositions

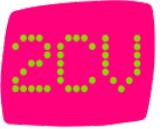


The Late Adopters find the contactless ‘benefit’ messaging most motivating – the ‘social norming’ Messaging is least motivating

**Most motivating statements for using contactless...
(rank 1-3)**



'Benefit' messaging is clear and concise, but lacking 'so what'. 'Value' messaging highlights gaps in customer understanding of fares & capping



What's working?

- ✓ Seen as a major benefit
- ✓ This is a good incentive for customers as having to stop and top up is stressful and wastes time

"I find not having to top up the most appealing aspect, especially with ticket office closures during rush hour"

- ✓ It is short and to the point - customers feel they can read and comprehend it easily
- ✓ It makes the benefit of contactless clear and answers a common misunderstanding (that contactless is more expensive than oyster)

"It gets to the point of what I need to know quickly – I only have seconds to read this"

- ✓ These 'value' benefits are clear and customers want the best value

"It can't be beaten? That's quite interesting actually..."

58% Ranked 1-3

With contactless, you'll never need to top up

BENEFIT

56% Ranked 1-3

Contactless is the same fare as Oyster

VALUE

42% Ranked 1-3

Contactless can't be beaten on value for daily or weekly travel

VALUE

Watch-outs!

- x Confusion around what happens if you have reached your card's limit for the day

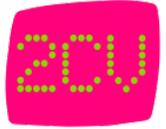
"What would you do if you reach your contactless limit for the day? What if you don't have enough money?"

- x Lacks a 'so what?' follow up- the message is just stating a fact
- x Customers see no incentive to switch if it is the same

"It's good it's the same price, but I like using oyster and if there's no rewards then it wouldn't motivate me to use it all the time"

- x Customers want to know why and how
- x Some are unsure of how 'true' this message is

"Really, I'm not convinced..."



Knowing that contactless will not cost more than Oyster is reassuring, but this audience are satisfied with Oyster so it is not solving a problem

What's working?

- ✓ A clear benefit and reassures customers
- ✓ Allays any confusing around capping on contactless

"Was worried would get charged more with contactless than Oyster"

- ✓ The 'value' benefit is clear and customers want the best value

"I spend so much money on transport - it's all about value to me, so this immediately stands out"

41% Ranked 1-3

With Monday – Sunday capping you will never pay more than a weekly TravelCard

VALUE

34% Ranked 1-3

There's no better value than using your contactless payment card for PAYG travel

VALUE

Watch-outs!

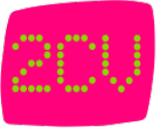
- ✗ Some customers are unsure what 'capping' means and how exactly it works
- ✗ Not relevant to customers who do not travel everyday

"What is the cap? How do they work it out? What if you don't start travelling on a Monday?"

- ✗ Some customers don't know what PAYG means
- ✗ Can leave them wondering how there is no better value – they want to know the 'difference'
- ✗ Some find it misleading as it implies that it is cheaper

"Great, but how? I just don't know if I believe it"

'Social Norming' messaging makes customers feel they are being generalised, and has a 'salesy' vibe making the Late Adopters defensive



What's working?

- ✓ Some feel that if so many people have switched there must be a good reason for it (there must be some benefit)

Well if all of these people are using it then it's probably good for them..."

23% Ranked 1-3

Millions of Londoners are already paying for travel with contactless payment cards

SOCIAL NORM

16% Ranked 1-3

People like you have switched from Oyster to contactless

SOCIAL NORM

15% Ranked 1-3

18,000 new contactless payment cards are used for travel every day, time for you to switch too?

SOCIAL NORM

Watch-outs!

- x Message does not motivate customers to re-think their behaviours- does not give them a 'clear reason to believe'

"So what? Good for them..."

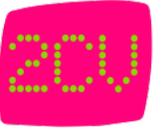
- x Customers instantly dismiss and really don't like "People like you" – it feels too general
- x Provokes a defensive response

"TfL doesn't know anything about me! What does people like me even mean!"

- x Customers find the '18,000' figure suspicious and don't quite believe it
- x Message does not motivate customers to re-think their behaviours
- x The tone feel too much like a 'sales pitch'

"So what if you tell me everyone is jumping off a bridge that means I should do it too?"

Summary:



Messages that clearly state the benefits of contactless or quickly allay 'cost concerns' are most appreciated and motivating to 'make the switch'

Contactless is the same fare as Oyster

With contactless you'll never need to top up

With Monday – Sunday capping you will never pay more than a weekly Travelcard

Value messages are felt to be more ambiguous and leave customers with more questions than motivation to switch. They want justification for these 'claims'

There's no better value than using your contactless payment card for PAYG travel

Contactless can't be beaten on value for daily or weekly travel

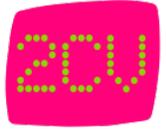
Messages that use social norming are least effective. Customers feel encouraged to act 'like sheep' and 'follow the herd' without giving them a real incentive to switch

18,000 new contactless payment cards are used for travel every day, time for you to switch too?

Millions of Londoners are already paying for travel with contactless payment cards

People like you have switched from Oyster to contactless

Despite exposure to this range of messaging, customers still have lasting concerns about using contactless and a desire for a 'better incentive'



When asked what would motivate them, customers need to see benefits over their current ticketing type, particularly value for money

What else would motivate you to use contactless more regularly/ start using contactless payment to pay for travel on TfL?

Better value than Oyster

"A reduction cost over Oyster card. Must be cheaper for the provider."

"A reward system, or some kind of loyalty points"

"An actual benefit, such as a saving, as I'd be helping TfL shut down Oyster. But instead I'd lose the simple summary of travel costs provided by Oyster, which makes claiming expenses so much simpler"

Allaying security concerns

"Guarantees about how much I spend (e.g. I will never be charged more), weekly summary reports emailed to be summarising my spend"

"Who can you complain to if there is a problem? What if you are overcharged? What if the card reader is faulty and you cannot therefore pay at all? What if your card details are scanned? No - not for me!"

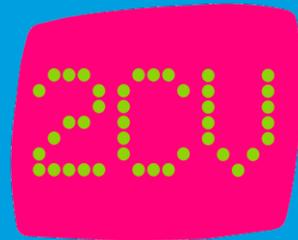
"Guaranteed security and reimbursement if something were to go wrong with the payment card."

Receipts or journey records

"If I can receive a receipt immediately showing how much has been taken out of my bank account for this travel"

"If you can still check journey history & all you can do with your oyster"

It is hard to address these things simply with messaging. Promoting prolonged trial is key so customers can experience the benefits, but concerns must be 'balanced' with a real incentive



Moving forward



Ultimately, these messages are not motivating Late Adopters to switch to contactless - they need more of an incentive

Customers are picking the most motivating messages from a group of propositions that ultimately **did not meet their needs as Late Adopters**

The only way to switch the majority of Late Adopters **is to make contactless cheaper than Oyster**, but we understand this can't happen

Helping slow and steady growth through prolonged trial is **more realistic**

A **points/rewards scheme** for using contactless that gives you a reward or voucher every couple of months

Free travel on your birthday (will also drive online registration)

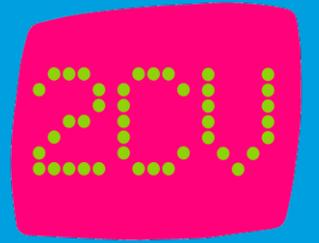
"If I could save money I would use it all the time"

"I'm very frugal and don't like to waste money - paying less for your travel means you can afford more days out!"

"If we actually got something out of it like a reward that would be better"

"If you could register your details on the TfL website then they could give you free travel on your birthday!"

Next steps...



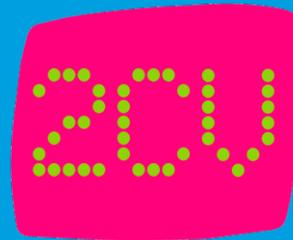
Thank you

Sammy.Warrens@2cv.com

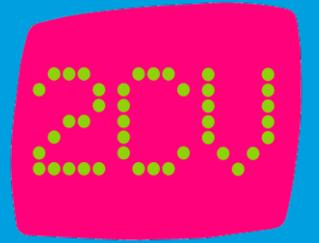
Amy.Jones@2cv.com

Emma.Johns@2cv.com

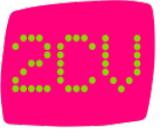
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Appendices



Profiling the Late Adopters



According to the 'theory of adoption', Late Adopters are slower to take to new technologies or innovations, and are sceptical towards change

The Innovators are the customers who started using contactless at the launch (Sept '14), and the Early Adopters soon after the launch. In this report we will refer to both groups as 'Early Adopters' as we cannot pinpoint when they converted in our Wave 1 data set.

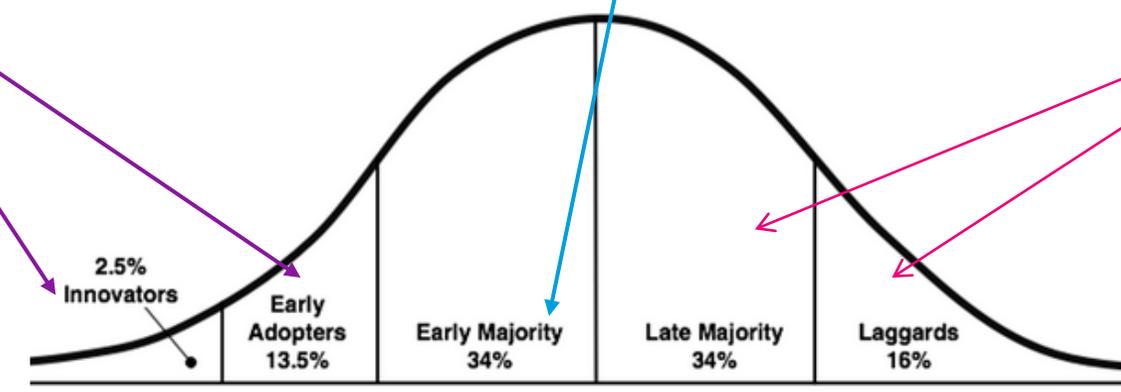
WAVE 1

These are the customers who registered for their contactless online account more than 4 months after the launch (post January 2015)

WAVE 2

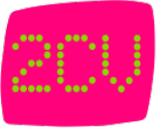
Customers we spoke to for the current research who are not regularly using their contactless cards to pay for travel

WAVE 3



We refer to these as 'Late Adopters'

Want to be the first to try an innovation	Embrace change	Need to see the evidence	Sceptical of change	Bound to tradition – very conservative
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In our current sample, we see that the profile of respondents fits with the profile of a 'Late Adopter' as defined in the Theory of Adoption...

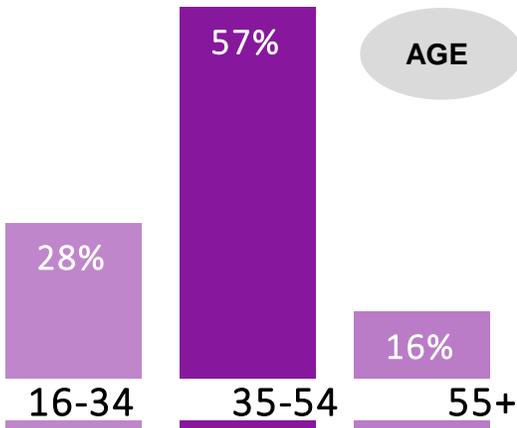
There are more females in this audience than in the EM...

GENDER



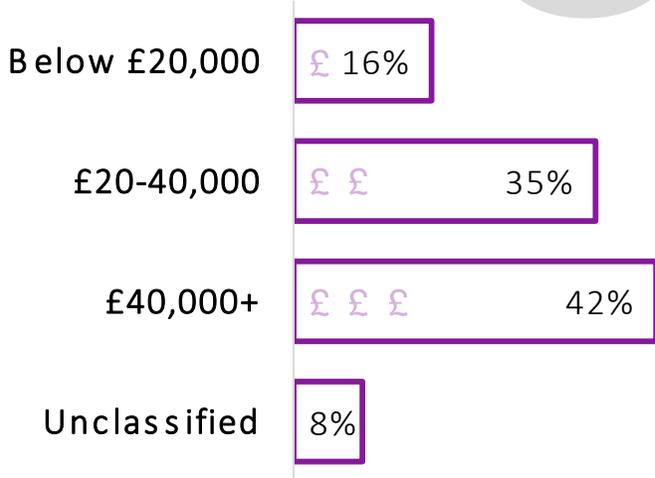
This sample is more skewed towards the middle age group than the EM, which were younger...

AGE

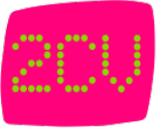


This sample has a lower income than the EM...

INCOME



Each of these factors is indicative of a 'Late Adopter' according to the Theory of Adoption...



We set quotas so that none of our 'Late Adopters' use contactless regularly to pay for travel – a quarter have never used the technology

All respondents have a contactless enabled debit/credit card...



HARDEST AUDIENCE TO CONVERT EASIEST AUDIENCE TO CONVERT

The respondents from the qualitative group are also characteristic of Late Adopters; there is nervousness and resistance to change

There's not a problem that contactless is solving, they are happy and content with their current ticket types

Contactless is viewed as an 'in an emergency' payment method

These late adopters have an inherent nervousness around the security of using their contactless card for travel (getting card out at gates lines, rushing, crowds)

The thought of losing their bank card is much worse than losing their Oyster



Although less motivating overall, social norming more motivating for those who have started to use contactless for journeys

With contactless you'll never need to top up

58%

Higher among women and those with PAYG without auto top-up



Not needing to top-up is compelling among PAYG Oyster users who do not use auto top-up

Contactless is the same fare as Oyster

56%

Higher among those in London and those who use Oyster PAYG and Travelcards



This is the most compelling message among current Oyster users

With Monday – Sunday capping you will never pay more than a weekly Travelcard

41%

Higher among women and those in inner London



Detailed capping message works better among those in Inner London, who are likely to have greater knowledge of capping

People like you have switched from Oyster to contactless

16%

Higher among younger audiences, and those who use contactless some times



This ranks 4th among those who use contactless around half of the time – social norming messaging could be used to convince those who are using contactless but haven't switched completely

From the quant – what they like/dislike about each:



With contactless you'll never need to top up

58% Ranked 1-3

Rank 1st

- Convenience. Not needing to buy more credit every time you travel.
- Less time consuming
- I would no longer need to top up my Oyster card
- You can never find somewhere to top up when you need to
- Saves time and effort having to queue at a ticket machine
- There's nothing worse than running late for a meeting - getting to the entrance and finding out that your oyster is low
- You might forget topping up your Oyster. With a bank card there's no such problem

MAIN TAKE-OUT

TOPPING UP IS A HASSLE, ESPECIALLY IF YOU ARE RUNNING LATE ALREADY – THIS SOLVES A PROBLEM AND SAVES TIME

Customers are imagining scenarios where not having to top-up would be beneficial – you don't have to keep track of how much money you have on your Oyster, and you don't have to queue up if you find you are short

Rank 9th

- I feel its a bit obvious, no need to state!
- I might need to sell my car to pay the credit card bill for all the fake fines, broken gates etc.
- I use auto top-up at present so it makes no difference to me
- Prefer to top up so I know I'm in control
- You'll never need to top up that's true but you'll have to have money on your Debit card
- I don't need to top up already as I have auto top up on my Oyster card

MAIN TAKE-OUT

I WOULD RATHER BE IN CONTROL OF MY SPENDING, AND AVOID THE SECURITY ISSUES – PLUS, AUTO TOP UP IS WORKING FINE

Security concerns outweigh any advantages of having contactless payment – what if someone stole my card? What if someone copied my card details? What if I lost my card?

From the quant – what they like/dislike about each:



Contactless is the same fare as Oyster

56% Ranked 1-3

Rank 1st

- I would not be using contactless if it was more expensive than Oyster even if it is more convenient
- As it's the same fare it's no worries to use contactless cards
- It's a massive time and hassle saver
- At least don't have to pay more to use new technology which is the usual case
- Because I will not be at a disadvantage by using contactless
- I'm confident using Oyster, therefore if contactless is the same, I would find it easy to start-up the system

MAIN TAKE-OUT

CONTACTLESS IS THE SAME PRICE, BUT WITH ADDED BENEFITS – WIN-WIN SITUATION

This message is motivating because some assume that in order to get the benefits of contactless you would have to pay more – means that switching to contactless won't present any nasty surprises in terms of cost if you are used to using Oyster

Rank 9th

- It would not matter which method I used
- Don't know enough to be sure it is the same
- Because I realised that it's not cheaper than Oyster!
- Why would I use it if it's the same as what I already use? And what I use works well for me.
- Because it's not worth changing the method of payment if it's the same as the one I am using
- No incentive to use contactless it's the same price

MAIN TAKE-OUT

IF IT'S THE SAME, WHAT'S THE POINT IN CHANGING?

Customers expect there to be an incentive to use contactless, otherwise they do not see a need to switch from their current payment method. As the Late Adopters are more resistant to change, there needs to be a strong motivator to change, otherwise they will continue to use Oyster

From the quant – what they like/dislike about each:



Contactless can't be beaten on value for daily or weekly travel

42% Ranked 1-3

Rank 1st

- It reassures me that I'm getting the best deal
- I'm very frugal and don't like to waste money - paying less for your travel means you can afford more days out!
- It is an easy way to save your self money and have good value on daily or weekly travels.
- It is the most motivating of the choices I was given... it doesn't make it better than oyster though...
- Because it indicates that contactless may offer better value for money than any other option

MAIN TAKE-OUT

GETTING THE BEST VALUE WHEN PAYING FOR TRAVEL IS A PRIORITY

If people truly felt like they were getting a better deal than Oyster, and there was potential to save money, this would be very motivating

Rank 9th

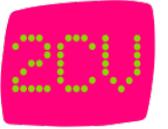
- It can be - it's the same value as an oyster card
- See no difference from any other payment - a fare is a fare
- Because you cannot promise this forever
- As I believe that the others give me reassurance that people are using it and this is my main concern

MAIN TAKE-OUT

PEOPLE DON'T BELIEVE THAT THE SAME VALUE MEANS BETTER VALUE

When you bring 'value' into the equation people automatically start thinking through the caveats, and are sceptical that this is really the case – what's the catch?

From the quant – what they like/dislike about each:



With Monday – Sunday capping you will never pay more than a weekly Travelcard

41% Ranked 1-3

Rank 1st

- I don't have to commit to a travel card if I'm not travelling every day
- Was worried would get charged more with contactless than Oyster
- I know it won't cost more than my current method
- To be assured that I will not be paying more than should
- Public transport in London is horrendously expensive and it is absolutely vital to ensure that you are not paying more than you need to pay
- Could save me money, depending on amount of journeys

MAIN TAKE-OUT

I DON'T HAVE TO COMMIT TO A WEEKLY TRAVEL CARD TO SAVE MONEY USING CONTACTLESS

Some customers are worried that you might not get the daily/weekly caps using contactless, so this is reassuring. Also seen that you might be able to save money using contactless, so caution around this.

Rank 9th

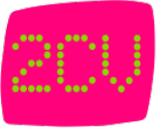
- I only travel one day a week on public transport, so I am not interested in the weekly cost of travelling on public transport
- Do not use enough to benefit
- I don't ever need a weekly Travelcard, as I don't travel in London every day
- I do not use public transport more than twice a week
- Don't travel enough for this to matter to me

MAIN TAKE-OUT

I DON'T TRAVEL IN LONDON ENOUGH FOR THIS TO MATTER TO ME

This statement does not resonate among those who are not using transport in London regularly, and for those who are, they are probably already buying a monthly Travelcard – hard to strike the right balance with this working

From the quant – what they like/dislike about each:



There's no better value than using your contactless payment card for PAYG travel

34% Ranked 1-3

Rank 1st

- Value is the main thing for me these days
- Saving money would be a really motivating factor for switching to contactless
- I assume it costs less than other methods of payment for travel
- If it was cheaper than other methods I would use it
- If it's the cheapest option, then it's the most motivating
- Who wants to pay more than they have to?

MAIN TAKE-OUT

THIS MEANS CONTACTLESS IS CHEAPER THAN OYSTER PAYG

This could lead to some dissatisfaction when customers do not find they are saving money using contactless, and instead their fare is matched/they do get charged more for any reason

Rank 9th

- Because I use a monthly travel card much more often than PAYG
- I believe the value is the same
- Its not that compelling and makes me think that as it ONLY talks about PAYG travel, it isn't better value always
- The value is the same not better really
- It's a scandal perhaps if contactless was a better value in comparison to oyster I would find it motivating
- It does not say what the 'better value' is all about

MAIN TAKE-OUT

CONTACTLESS IS NOT BETTER VALUE, IT'S THE SAME AS OYSTER PAYG

Customers are not trusting this message, and think that it is misleading, since the value of Oyster PAYG and contactless is the same. It also highlights that other methods might be better value (for example travel cards) as it only refers to Oyster PAYG

From the quant – what they like/dislike about each:



Millions of Londoners are already paying for travel with contactless payment cards

23% Ranked 1-3

Rank 1st

- Shows it is being used at a large scale
- Using contactless doesn't seem to be a problem with that many users
- Millions can't be wrong
- It works for the majority so I should be able to use it with ease
- Adds credibility, trustworthiness to the stated claim which holds that new payment method is more efficient, better value
- It sounds like it is working for them very well and makes me want to do the same

MAIN TAKE-OUT

IF IT'S WORKING FOR THAT MANY PEOPLE, IT CAN WORK FOR ME

Seeing that contactless is being used by millions of Londoners indicates that the system is working well, and these people are using it because it a worthwhile way of paying for travel

Rank 9th

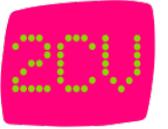
- It doesn't make any difference to me, I make my own decisions
- Just because other people do it, it doesn't mean I have to follow through
- It seems vague or misleading, I don't believe millions are paying
- It doesn't matter what others are doing, it's how it benefits me
- Others' solution might not be the best for me, I rather want to see what's the best for me
- I don't believe "millions" of Londoners are doing any such thing
- I don't care what millions of Londoners are doing

MAIN TAKE-OUT

I DON'T CARE WHAT OTHERS ARE DOING, I DON'T FOLLOW TRENDS – IT NEEDS TO BE WHAT'S RIGHT FOR ME

Many don't care what 'millions of Londoners' are doing – value is a personal thing, and they need to make the decision that works best for them. Customers don't like to feel like they are being generalised. Also, some don't believe this claim to be true!

From the quant – what they like/dislike about each:



People like you have switched from Oyster to contactless

16% Ranked 1-3

Rank 1st

- If others are using it, it must be OK
- I can trust my peers
- Because it is accessible to everyone
- Reminds me that it's easy to do
- Indicates satisfaction with ease of use
- Shows it is easy to switch from oyster

MAIN TAKE-OUT

IF OTHERS LIKE ME ARE USING IT, IT MUST BE EASY TO DO

It must be worthwhile and easy to use contactless if people are switching – also can't be too much hassle to move from one method to the other

Rank 9th

- So what? it doesn't tell me any benefits
- Blather - you don't know me from Adam
- I don't like being compared to other people
- How do you know what kind of person I am?
- It's a meaningless statement, how does anyone know that it's people like me that have switched
- How would you know those people are like me? And why should I care what they're doing?
- I am not swayed by what other people are doing

MAIN TAKE-OUT

HOW DO YOU KNOW 'PEOPLE LIKE ME' HAVE SWITCHED – YOU DON'T KNOW ANYTHING ABOUT ME

You can't assume customers are all alike, and make generalisations – also, what does it matter what other people are choosing to do, if this doesn't work for the individual?

From the quant – what they like/dislike about each:



Every second 5 journeys are made using contactless cards

15% Ranked 1-3

Rank 1st

- It shows me that others have faith in this technique
- Shows consumer buy-in
- That's a lot of people through the day
- Clearly popular
- It's vaguely more interesting than the others

MAIN TAKE-OUT

THAT MEANS A LOT OF PEOPLE ARE USING CONTACTLESS FOR TRAVEL

This statement doesn't motivate many, but among those it does, this is because it sounds more interesting than the other statements, and clearly means it is popular among people travelling in London

Rank 9th

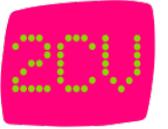
- I'm sure statisticians get excited, I, however, am not one
- Because I new already that contactless cards are getting more popular
- The statement means little since so many people are using public transport in London every day
- It does not seem relevant to me and my travelling choices
- Popular trends and following the masses isn't my thing
- It is irrelevant to me what other people are doing
- Have still witnessed most people using travel cards or oyster cards.
- Don't see many people using contactless particularly during rush hour.

MAIN TAKE-OUT

THIS IS NOT EXCITING OR RELEVANT TO ME – AND I HAVEN'T SEEN THIS TO BE THE CASE...

People don't feel convinced that people are using contactless, as they are still seeing people using Oyster around them. They also don't want to be treated like part of a herd, and want a tailored option that works for them.

From the quant – what they like/dislike about each:



18,000 new contactless payment cards are used for travel every day, time for you to switch too?

15% Ranked 1-3

Rank 1st

- Because it suggest contactless is working
- That's an awful lot of people - they can't all be wrong
- Hopefully 18,000 people can't be wrong
- Probably it is safe to use contactless payment card
- As this give me reassurance that the system works

MAIN TAKE-OUT

IF LOTS OF PEOPLE ARE STARTING TO USE CONTACTLESS, IT MUST BE WORKING

Some people find it motivating that lots of people are starting to switch to contactless – this indicates that it is safe, and gives reassurance that the system works

Rank 9th

- I am not influenced by the herd. Maybe they should think of the security implications of what they are doing
- There are a lot of travellers on the Tube so such figures are not that impressive
- Number actually seems low compared to volume of travellers
- Just because it works for others doesn't always mean it will work for me
- I'd rather statistics on fares and more information on how much you get charged/ capped

MAIN TAKE-OUT

THERE ARE LOTS OF JOURNEYS MADE ON THE UNDERGROUND – THESE STATISTICS ARE NOT THAT IMPRESSIVE, PLUS I DON'T FOLLOW THE CROWD

People appreciate that there are lots of journeys made in London, and so aren't that impressed by these figures – it seems that some are overlooking the 'new' contactless payments