

# RESEARCH SUMMARY

<b>Title</b>	Contactless messaging proposition research		
<b>Objective</b>	To explore customer responses to a range of message propositions for a new TfL contactless campaign aimed at increasing use of contactless		
<b>Date</b>	02/10/2015	<b>Agency</b>	2CV
<b>Methodology</b>	<b>Stage 1:</b> 4 x 1 hour customer focus groups with a range of customers with varying ticket types, mixed modes and regular / occasional use. All BC1C2 and non-users of contactless payment for travel. <b>Stage 2:</b> 766 online quantitative surveys with infrequent / non-users of contactless payment for travel		

## Abstract

**After the strong growth in contactless payment in the year since launch, TfL have reached a 'tougher' group of customers to motivate. These Late Adopters have an inherent nervousness around the security of using their bank card for travel and many are resistant to change. Almost half are happy with their current payment method – so while messages that communicate the benefits and clear up concerns about value are motivating, they are not enough. Ultimately, contactless is not solving a problem for these customers, therefore they want a better financial incentive or reward to make the switch. Partnership with other organisations (eg banks) to motivate customers with rewards / incentives and encourage prolonged trial is recommended – one try is not enough for these Late Adopters.**

## Key findings

With nearly half of these Late Adopter customers being happy with their current ticket types, they are a much tougher group to motivate to switch to contactless. In addition to their happiness, they also have an inherent nervousness around the security of using their bank card for travel and many are resistant to change.

So while messages that communicate the benefits and clear up concerns about value are motivating, they are not enough for these customers. Value messaging is felt to be ambiguous and leaves customers with more questions than motivation to switch. 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.

Customers are picking the most motivating messages from a group of propositions that ultimately do not meet their needs. Contactless is not solving a problem for them, therefore they want a better financial incentive or reward

to make the switch. Their first choice is for contactless to be cheaper than Oyster, but we understand that this is not possible. As an alternative, partnership with other organisations (eg banks) to motivate customers with rewards / incentives and encourage prolonged trial is recommended – one try is not enough for these Late Adopters as they have multiple barriers to overcome (average number of barriers cited was 2.2).