

**Understanding ticket
purchase channel
choice**

10019

October 2010

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Research conducted by 2CV

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Research objectives

- To inform a campaign/activity to leverage off-system transactions
- To understand channel usage for purchasing tickets/Oyster products, with a particular focus on off-system usage:
 - Target audience, attitudes, behaviours, motivations and barriers
- To inform messaging strategy

Recap on methodology

Stage 1

4 x Focus groups
2 x Intercept sessions

To explore initial attitudes,
motivations, barriers and
opportunities

(June 2010)

Stop and Think
session with the
TfL team to
review stimulus
and hypotheses

Stage 2

2 x Focus groups
1 x Intercept session

To confirm/further explore
attitudes, motivations,
barriers and opportunities

(Sept 2010)

Final workshop
debrief with full
team to explore
insights,
implications and
develop
strategies

- It was originally planned to develop advertising stimulus after Stage 1 for testing in Stage 2. However it was subsequently decided to exclude communication stimulus from Stage 2 due to a change of business plans
- Stage 2 focused on understanding further motivations, barriers and opportunities

Sample

Stage 1

4 x 1.5 hour groups on 29-30 June 2010

Group	Age	Ticket type	Current top up habits	Modal use	Location
1	20-35 years	PAYG/occasional weekly	Mix on and off-system	Bus, Tube, trains	Central London
2	20-35 years	Period (habitual) May use PAYG	Mix on and off-system	Bus, Tube, trains	Central London
3	35-55 years	PAYG/occasional weekly	Mix on and off-system	Bus, Tube, trains	Croydon
4	35-55 years	PAYG/occasional weekly	Mix on and off-system	Bus, Tube, trains	Croydon

2 x 2 hour shifts - customer intercept interviews on 30 June-1 July 2010

Session	Time	Channel	Location
1	16:00-18:00	On system (LU station)	Hammersmith
2	16:00-18:00	Off-system (Oyster Ticket Stop (OTS))	Croydon

Stage 2

2 x 1.5 hour groups on 14 September 2010

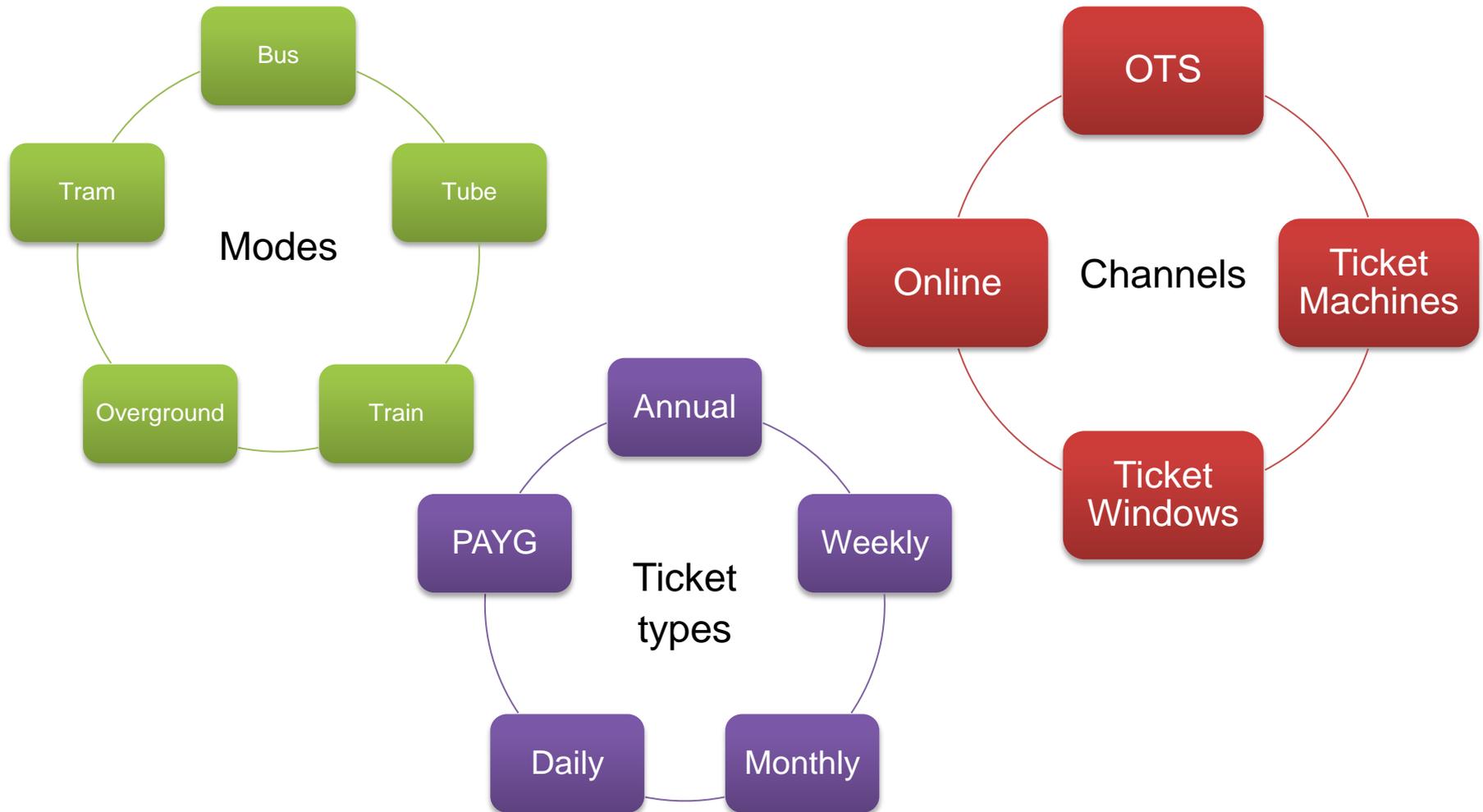
Group	Age	Ticket type	Current top up habits	Modal use	Location
1	35-55 years	PAYG/occasional weekly	Mix on and off-system	Bus, Tube, trains, trams	Twickenham
2	35-55 years	Period (habitual) May use PAYG	Mix on and off-system	Bus, Tube, trains	Twickenham

1 x 2 hour shifts – customer intercept interviews on 14 September 2010

Session	Time	Channel	Location
1	15:00-17:00	On and off-system (LU station and OTS)	Brixton

Purchase Channels

Customers use a range of modes, channels and ticket types



Multiple combinations and movement between ticketing options are possible

Many use a repertoire of channels, driven by ease and modal choice

- Customers are generally aware of the range of channels to choose from
- Where they top-up/renew is often a matter of ease at that point in time
- This choice of which channel to use is also dependent on the mode - sometimes channels are not accessible (e.g. ticket machines for primarily bus users)
- Over time this becomes ingrained behaviour and people will return to the same familiar locations to top-up/renew their Oyster or ticket
- Many period users habitually renew travel cards at a specific time and place

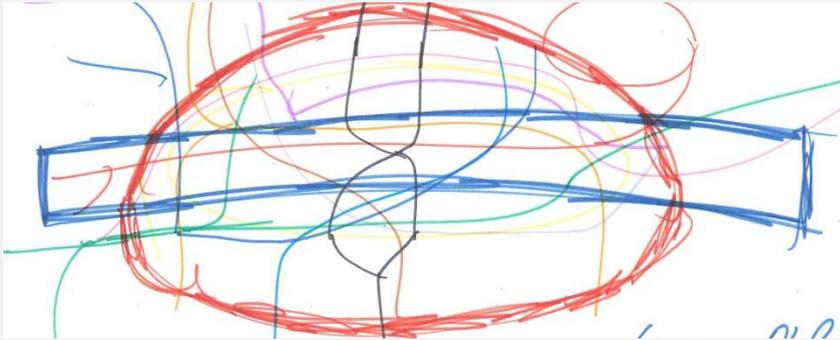
I know that you can top-up online but I have never used it

Some train stations don't have ticket machines for Oyster so I have to find a shop or wait until I go into the city

I always renew my ticket when I am on my way home from work on Thursday when I know it is not busy

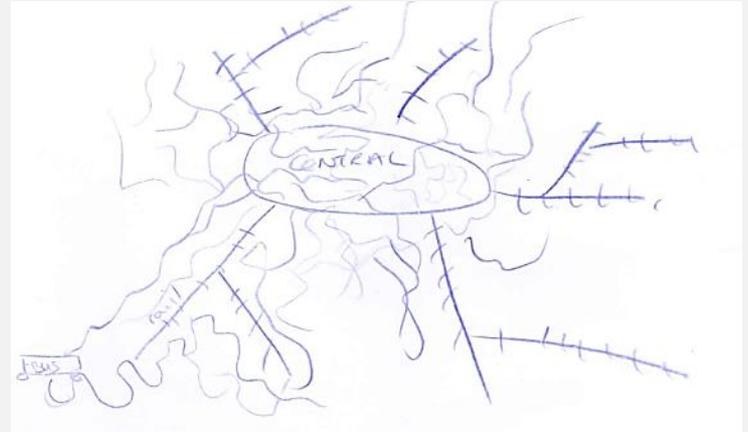
Central and Outer London provide different access points

Central



- More opportunities to top up/flexibility of channels
- Tend to use The Tube or pass stations on a regular basis

Outer



- Tend to use buses or trains more often
- Limited channel options - more likely to use Oyster Ticket Stops (OTS) out of necessity
- Interact with multiple companies (not just TfL)

Infrastructure plays a large role in helping to determine channel choice

Customers use different channels to satisfy different needs

Online

Currently used by a small number of customers for PAYG and ATU

Ticket Machines

Most often used channel
Used mainly for regular transactions

OTS

Customers using the bus or may not always have access to other channels

Ticket Windows

Offer reassurance and information to less familiar users and customers who are carrying out irregular transactions

Telephone not really used for transactions, only for problem solving (off-system)

Ticket machines bear the brunt of regular transactions, online and telephone is under-utilised

Ticket windows currently serve atypical transactions and/or customers less familiar with Oyster/ticketing

■ Users

- Primarily newer users who are less familiar and lack confidence with ticket system
- Regular users to answer difficult questions, reconcile journeys or do things can't do at machines (sometimes perceived)

■ Motivations

- Talking to someone in person is reassuring
- Helpful for more complicated processes (eg linking discount cards with Oyster or information needs)
- Can be the antidote to not being able to complete transaction at the machine
- Perceived as the only way to reconcile an incomplete journey
- Telephone not top-of-mind in station and expected to be a lengthy process

■ Barriers

- Often have a queue, however some acceptance of this if they have a requirement that needs personal attention
- Transaction takes longer than machines
- Majority would prefer self-serving if they can
- £5 minimum

I came to the window because the machine told me to

I try to avoid the window as much as possible. The machine is much quicker

At times it is necessary to talk to a member of staff about ticketing

Machines are currently working well for regular transactions for more familiar users

■ Users

- Familiar and regular customers who are likely to use modes with machines available

■ Motivations

- These customers are happy to self-serve
 - Lines move fast, currently no perceived issues - or have developed strategies to work around
 - Not having to talk to staff is appealing for regular transactions
 - Easy to complete simple transactions (eg top-up PAYG)
 - Can use credit/debit cards
 - Can top-up under £5/use cash at some machines
- Some people find it easy to renew period tickets (weekly/monthly)

It's quick and easy, just tap your card to the yellow reader and pay

I know there are different types of machines, but I am not sure which one will work for what I need to do

■ Barriers

- Does not give directions or travel/ticketing information
- Some customers perceive that you cannot buy monthly travel cards
- Some machines do not take cash
- Customers tend to carry out single transactions rather than multiple transactions at a time
- Cannot purchase new Oyster cards

Customers appreciate being able to self-serve

Process of using ticket machines is intuitive for regular transactions

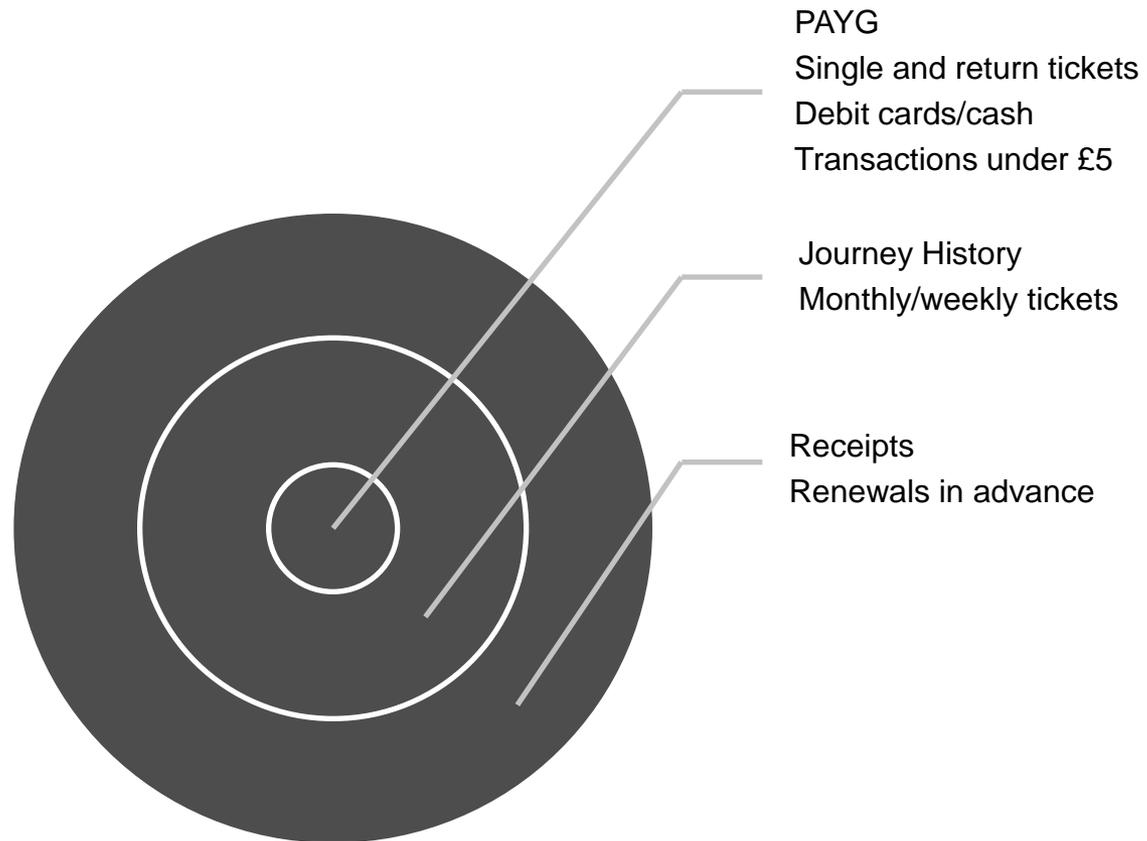
- During our intercepts we observed the following behaviours at ticket machines
 - The majority of customers use bank cards and appreciate the option
 - However, a minority of customers do use cash to make transactions under £5 (which is not an available service at ticket windows)
 - Most common transactions are PAYG top-ups, renewing weekly passes and checking balances (may then be followed by top-ups)
 - A tendency to go to bigger machines as smaller machines can be overlooked or seen as limited in functionality
 - Some customers have developed strategies around the time and place where they use the machines (eg when machines are less busy)
 - An expectation for the transaction and queue to move fast
 - Majority of customers currently carrying out single transactions – queues move quickly
 - Flustered customers quickly abandon machines and go to ticket windows

Hammersmith has more machines than my home station, so I always top-up here on my way home

The queues go by really quickly, unlike when you're at the ATM sometimes

Customers expect core functionality at all machines but are often unaware of additional services

Many peripheral service transactions are taking place at the ticket window:



Oyster Ticket Stops are primarily used when there are no other options

■ Users

- Most frequently bus users – may not have access to stations/machines

■ Motivations

- When located near mode (bus or Tube) and/or customer is regularly using the shop anyway
- OTS are generally a destination for ticketing products, rather than ticketing being part of a larger shop
- Some customers find it appealing to support a local business. May also have a relationship with the shop owner

■ Barriers

- Some people do not visit corner shops regularly and will not go out of their way to buy Oyster there
- Shop environment not perceived to be ideal for Oyster or ticket transactions
 - Pressure to make a purchase to warrant checking balance
 - Shopkeeper does not provide travel information
 - Queues perceived to be slow or unpredictable at best
 - Prefer not to speak to someone for regular transactions
 - Some are perceived not to accept cards or charge extra for card purchases – may be less likely to put larger amounts/renew seasonal tickets with cash
 - Low trust in shopkeepers – results in smaller transaction amounts; if something goes wrong tendency to blame shopkeeper
- Customers call these 'shops' or 'newsagents', not 'Oyster Ticket Stops' – OTS not distinct offering
- NB: The idea of a ticket machine in shops was appealing to users – faster and no need to speak to someone, more trust than shopkeeper

Awareness of the channel is high amongst users and non-users

There are other significant barriers to increasing usage

Current communications do little to convince customers of the benefits of OTS



✓ Oyster is an essential item (ie as important as bottled water)

- ✗ Take out is 'get an Oyster' instead of 'top-up' which makes it seem irrelevant for people who are already using Oyster
- ✗ Avoiding queues is not an incentive to use another channel since ticket machine queues are perceived to be quick, also OTS is not queue-free
- ✗ People do not typically go to OTS to buy grocery items unless they have to

OTS works when there isn't another option, but not ideal

- Current users could be prompted to use the channel more
 - Opportunities explored in the next section
- Changes to the network might change perceptions
 - Machines in shops mitigate some current frustrations and address trust issues with shopkeepers
- It will be difficult to encourage non-users to use the channel due to practical issues and no clear benefit to change (eg still perceive queues at ticket stops)
- Differentiating between newsagents and ticket stops is difficult as the term 'Oyster Ticket Stops' is not commonly used
 - Point of sale materials raise awareness that tickets are sold, but aren't creating OTS brand awareness

The desire to self-serve is high amongst majority of regular customers

- The majority of customers feel confident in their ability to complete regular transactions more quickly than asking a member of staff
- There is an inner-London mentality of wanting to stay within 'your bubble' and not interact, especially during the morning commute
 - For those customers that live in outer-London this attitude is not as prevalent
- There is a growing familiarity for completing transactions online and preference for being able to do this in your own time

I've got my music on, I don't want to talk to anyone

I don't know why people queue to talk to someone when the machine can do it for you

This seems to be the way it's going – I use self checkout at Tesco, at the post office...

Online has potential, but current system under-delivers for most people

■ Users

- Many customers have already looked into online services out of interest
- Spontaneous interest driven mainly by season ticket holders

■ Motivations

- Another channel for regular transactions – period/season ticket renewal and PAYG purchases
- Avoid queues at ticket machines, buy in your own time
- Expect to be able to check balance, journey history
- Can make customers feel like smarter, early adopters

I signed up online a while back but it said something about touching in at a station and I found it confusing

■ Barriers

- Pre-determined touch-points can defeat the purpose of topping up outside of station for some
- The current online process is thought to be confusing and complex for most people
 - The process of providing details, username/password is more complex than normal (capitals, numbers required)
 - Customer support is lacking - difficult to get through to someone when things go wrong
 - Many people have forgotten their username and password from when they originally signed up and find it difficult to retrieve (online and/or telephone helpline)
- Some people are wary of linking Oyster number to their details/credit card information – lack trust, and do not want TfL to know this information
- NB: not all are comfortable with purchasing online, and some don't have internet access

Online channel provides the most obvious opportunity for developing off-system transactions, however system needs to be improved

ATU is well-liked by current users, but has barriers to uptake in its current format

■ Users

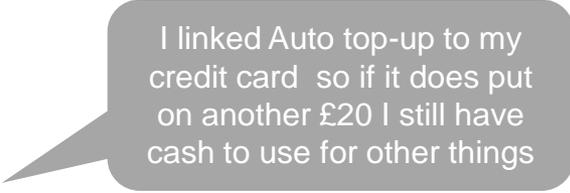
- Customers with higher income
- Mostly Tube users making consistent journeys

■ Motivations

- Takes the stress out of Oyster
- Can ease fears of being caught out
- Used in addition to season tickets
- Can make customers feel like early adopters

■ Barriers

- Can restrict control - 'I do not want to see my last £20 go to Oyster'
- Some customers would prefer to be notified before the amount is deducted
- Increased risk around losing Oyster - 'I am worried someone will go on a joy ride with my card'



I linked Auto top-up to my credit card so if it does put on another £20 I still have cash to use for other things

There is some desire to automate transactions though

Ticket type	Motivations	Barriers
ATU (automatically tops up £20 or £40 when balance falls below £5, touch-in once to activate)	<ul style="list-style-type: none">Relieves anxiety about being caught out without money on Oyster	<ul style="list-style-type: none">Cannot control when money is taken out of account
Season tickets	<ul style="list-style-type: none">Do not have to worry about the 'errand' of renewing regular ticket	<ul style="list-style-type: none">Not useful for people who switch between ticketsConcerned they will forget to cancel renewal

I love auto top-up. I tell people about it all the time. If you have enough in the bank, it saves that time of having to worry about it

If they sent me a text when they were about to take money out of my account that would give me the chance to cancel it if I need to



Comfortable with the idea of automated service but some need more control over when the money is drawn if/when circumstances change

Reminders (eg via text, email, Smartphone app) have the potential to address this need

Automated services are appealing, and benefit from ways to help customers stay in control of the transaction

The ideal online offer is comprised of three key elements

- Customers suggest the ideal scenario for online offer:

- ATU-type offer and easy season ticket renewal are compelling products for some
- Oyster history and balance information provide additional benefits
- PAYG top-up without the need to tap in at a station every time

What I can do

My account

- Make it simple to purchase products without the need for lengthy registration
- Further registration requires clear benefits eg If lose Oyster, can get a refund

Complementary support

- Complement online with email, text or Smartphone app alert to remind people of ATU debits, or provide recent history and balance

Lead with customer benefits to hook customers to the channel

Supported by superior web design to create ease of use and trust in the system



■ Website design

- Using website to be easy, intuitive and trustworthy
- Registration process quick and easy (including password retrieval)
- Efficient customer service phone number if problems occur
- Suggestions of effective user interface:

thetrainline.com

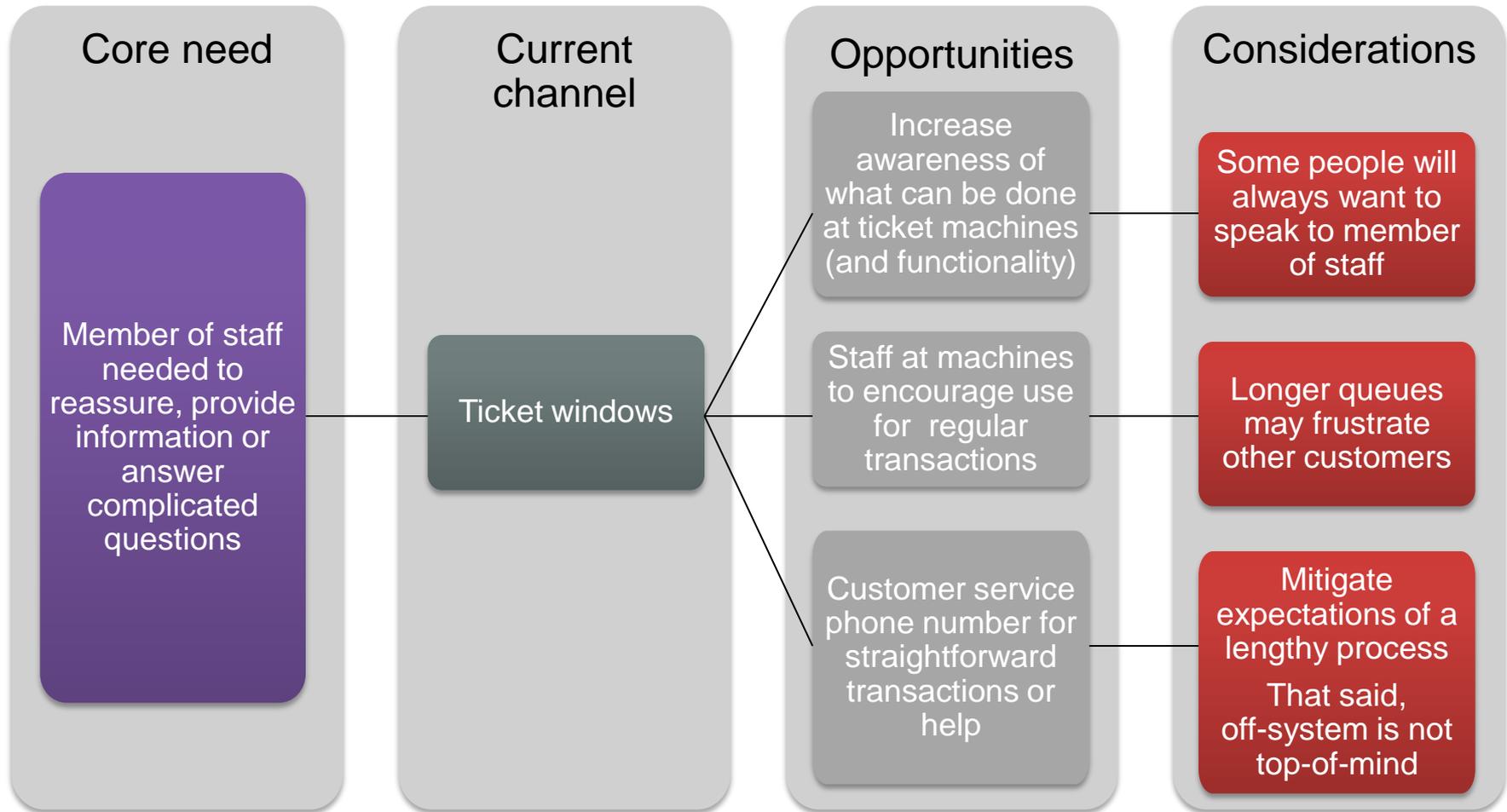
your first stop for train tickets

first direct 
Member HSBC Group

amazon.co.uk

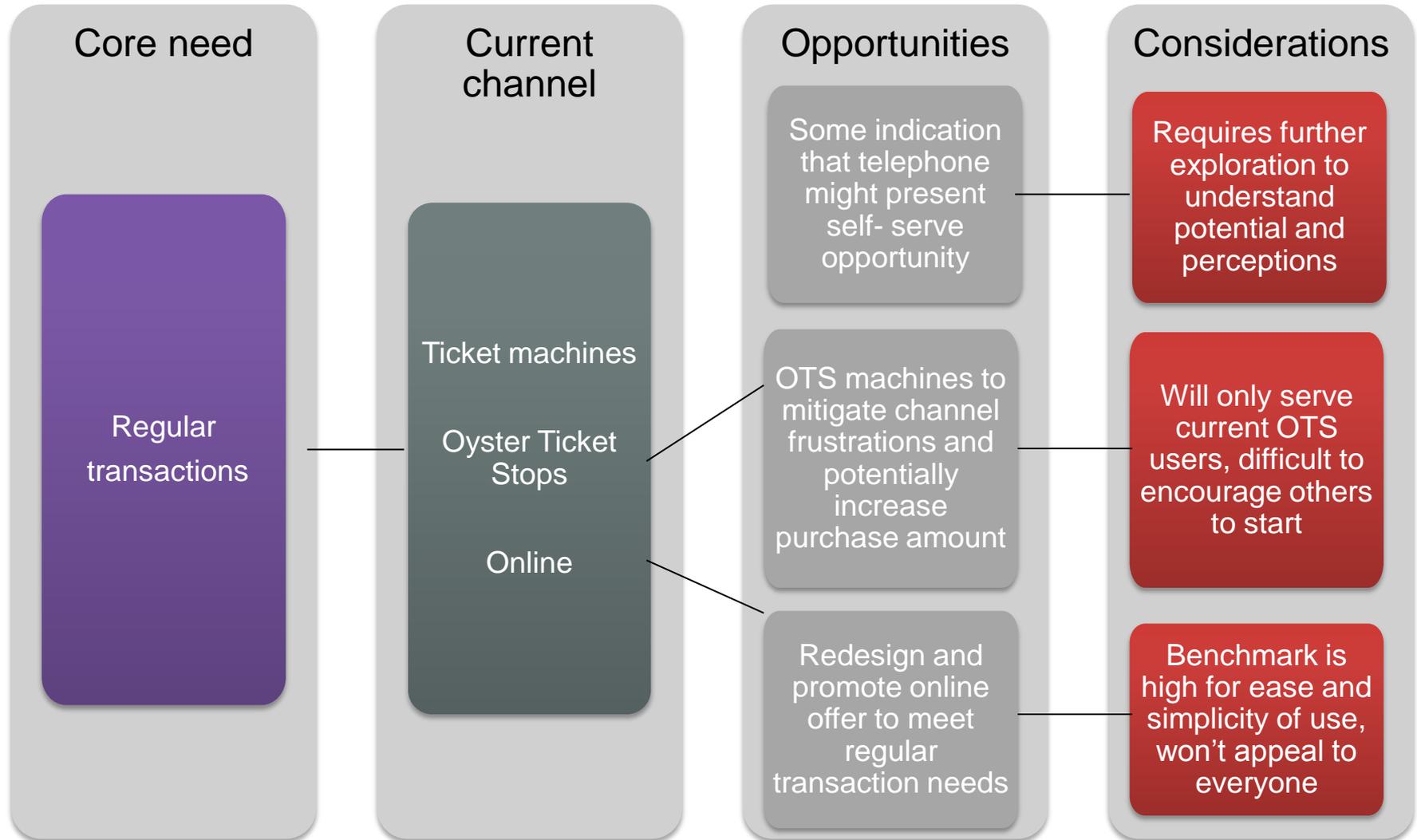

Good web design is crucial in order to keep customers coming back to use the system

In summary, new channel options can be introduced to minimise the reliance on ticket windows



Take care when measures affect ticket machine queues

More regular transactions can be migrated off-system



Online has the potential to become the go-to place for regular transactions

Attitudes and behaviours to Oyster and ticketing options

A range of attitudes and behaviour to Oyster and ticketing channels

I'll just put on more when I run out

I never know if I'm going to take the Tube so I use PAYG

I always top-up when I get to £10

I'm always getting caught out when I need to take the bus and then there's nowhere to top-up and I have to pay £2

I'm worried about getting the wrong ticket

I don't trust Oyster not to overcharge me

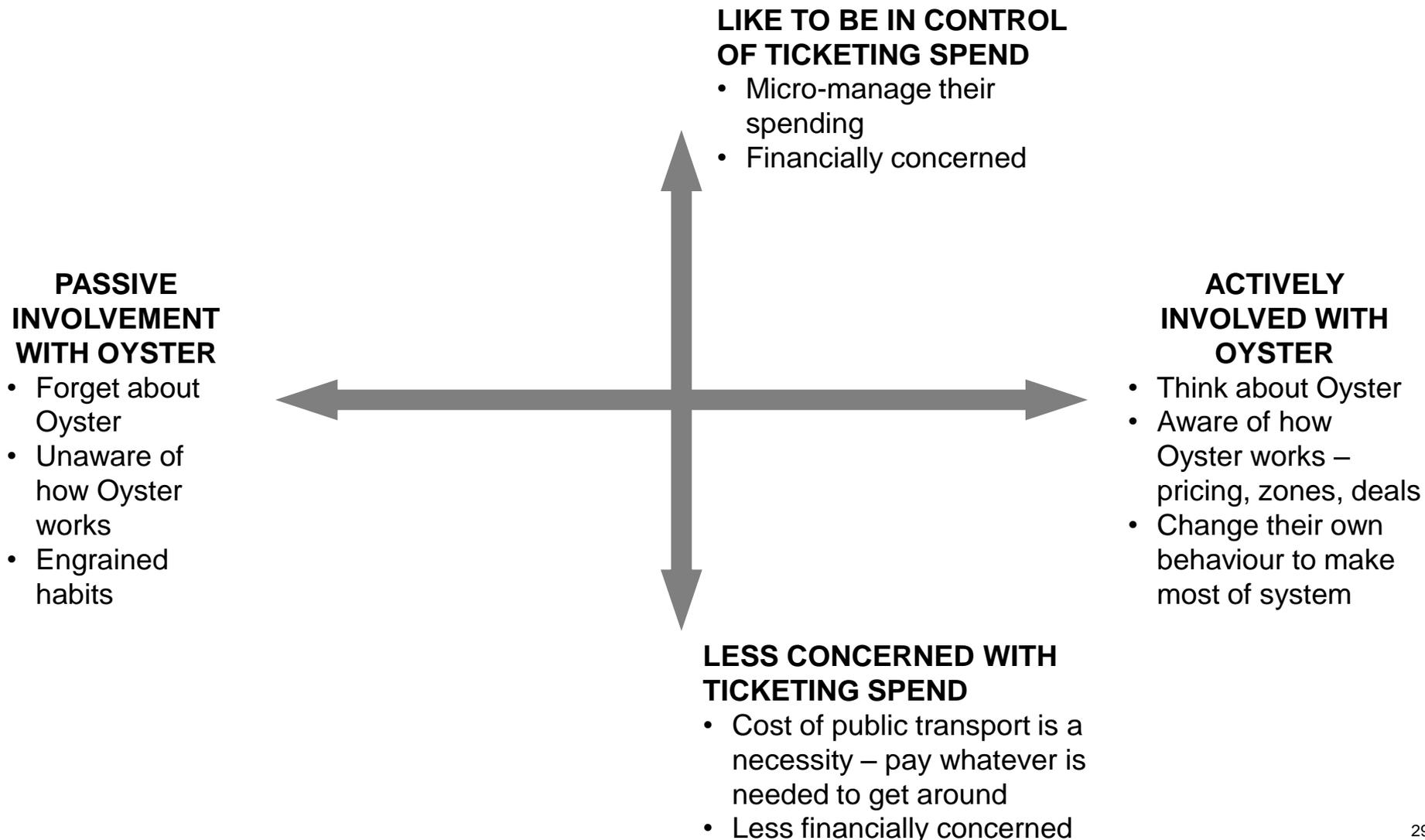
I just want to forget about topping-up

I should have kept track

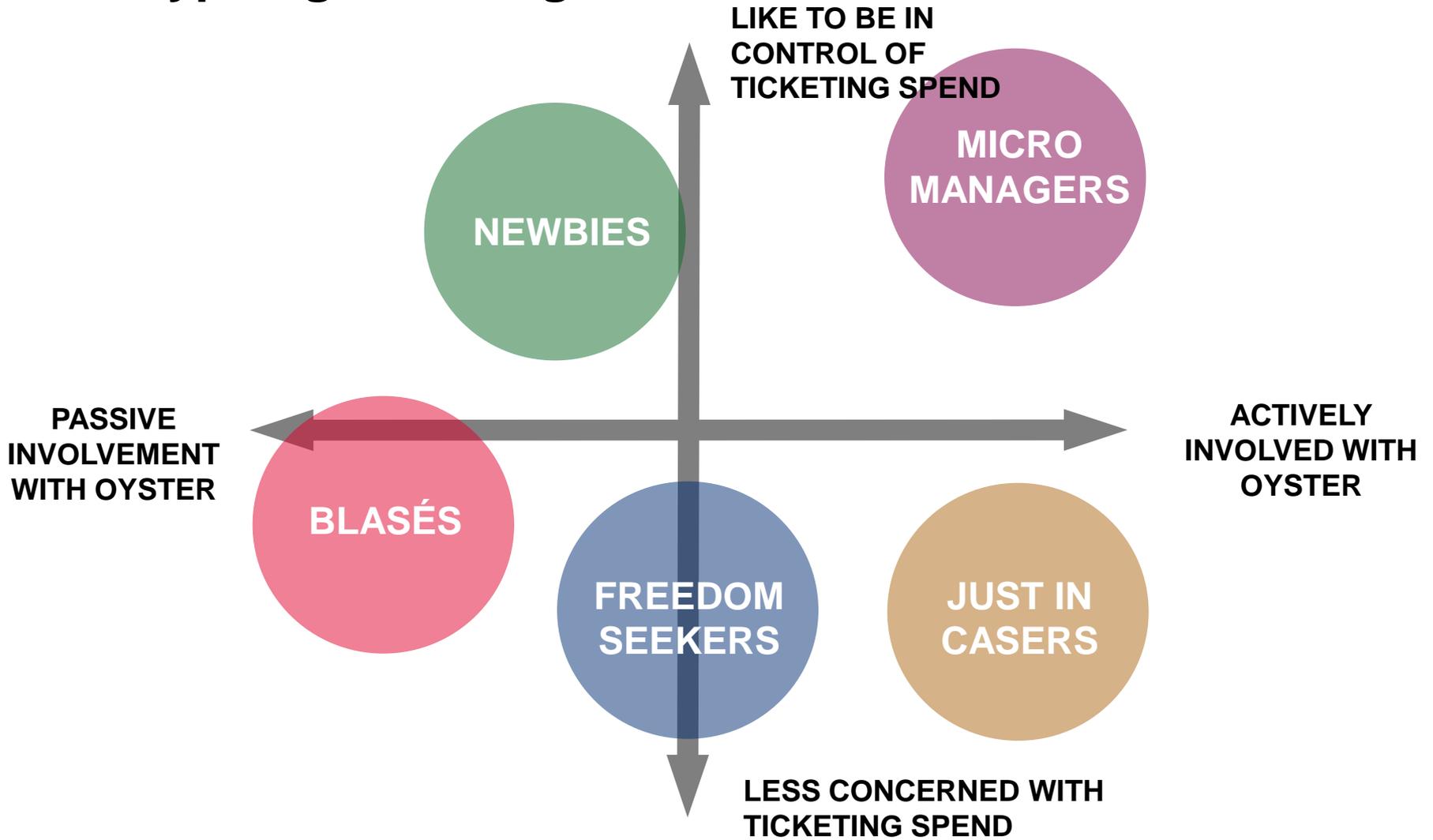
I hate topping-up!

Attitudes and behaviours around managing ticketing spend help to identify opportunities for channel behaviour change

Two main variables define how people use and relate to Oyster and ticketing options



Five typologies emerge



Blasés

- Vaguely aware of the balance on their card, blame themselves when they get caught out, top-up as and when they run out of money
- Don't take issue with Oyster or channel options; however, the more options wherever/whenever to top-up, the better

Typical ticketing scenario



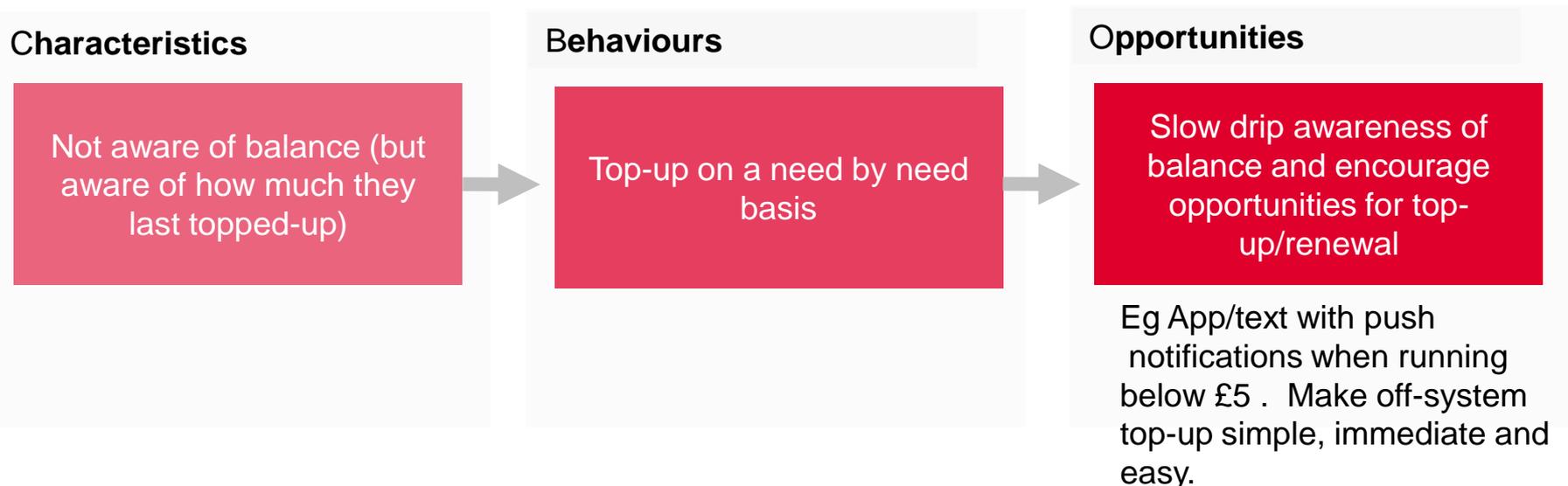
Key Characteristics

Ticket type	PAYG
Modes	Use whatever is needed as and when (eg The Tube, bus, rail, tram) Rarely planning travel in advance
Channel and drivers	As and when: Primarily ticket machines, but would use OTS if caught out at a bus stop
Passive vs. active	Passive – only think about their Oyster card when they can't get on, do not take the time to figure out if there is a better value option (even if there is)
Financially controlled vs. less concerned	Not overly cost conscious and trust Oyster, but only top-up regular amounts at a time eg £15

Blasés

Channel challenge: How can we help these customers be more aware of their balance and top-up before it's too late – and ideally not at the station?

- Top-up amounts are around the average (£15), which require more frequent topping-up than customers who pay more
- However, these customers are not frustrated by their ticketing behaviour currently
- Advance warning of balance dropping below £5 might encourage topping-up in advance off-system



Notifications can help remind Blasés of when they're running low and influence off-system purchase - however any behaviour change will compete with apathy

Blasés

Messaging Opportunities: Advanced balance warnings could encourage top-up off-system before these customers run out of credit

Insight

Do not want to engage or invest time so emphasis needs to be on a short push message as a reminder

Connect through the irritation felt when stopped at the barrier/boarding the bus

Messaging suggestions*

Avoid being caught out/stopped at the barriers

Be told when your balance is heading for zero

Don't hold up your friends – let us help you stay topped-up

Don't worry, being caught out happens to everyone but we can help you

***Messages in this section were not tested directly**

Freedom Seekers

- Want to save time and forget about ticketing whenever possible
- Have money at their disposal and aren't concerned with fares
- Often get caught out not having money on their card, results in blaming Oyster and frustration with the system

Typical ticketing scenario



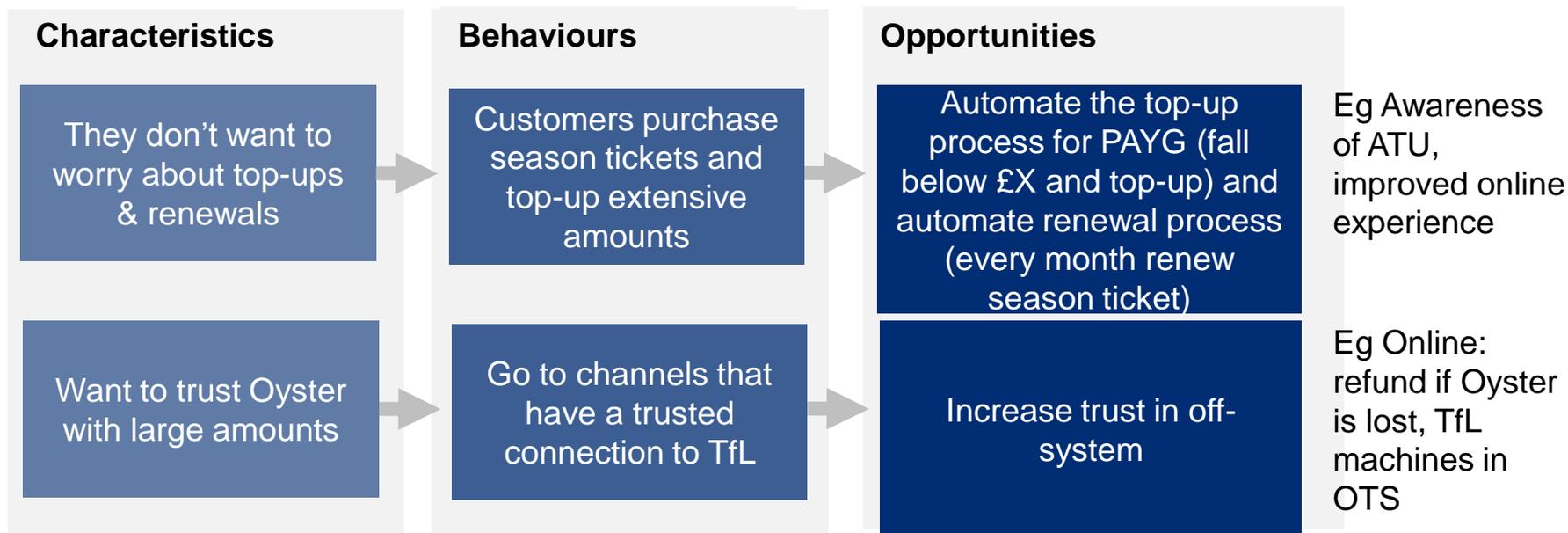
Key Characteristics

Ticket type	Season ticket, PAYG
Modes	All modes
Channel and drivers	Likely to consider all channel options – pick the best at the time Ticket machines, online, OTS, Windows (season tickets), ATU
Passive vs. active	Try to be organised, but get caught out – eg Often choose the best time to renew tickets at machine, but still manage to get caught out with not enough money which causes frustration
Financially controlled vs. less concerned	Unconcerned – regularly topping up large amounts (£40+) Require a sense of security for high value transaction

Freedom Seekers

Channel challenge: how do we provide a fast, trustworthy and automated off-system service?

- Currently frustrated at times by their own behaviour and the system
- Some customers have already discovered and enjoy using online for ATU
- Important to instil trust in website for large online transactions – currently some issues with logistics of using online eg password retrieval



*ATU and automatic season renewals solves an unmet need
High priority customers for online channel*

Freedom Seekers

Messaging Opportunities: Raise awareness for ATU as a secure system

Insight

Would like to forget about ticketing and know they always have money on their card

Connect through the ease of a one-time online registration to always be covered

Messaging suggestions

Never think about topping-up again

Never need to queue to top-up again

Freedom – travel wherever, whenever and never worry about your balance

Analogies to direct debit

Be efficient, be smart, save time

Don't hold up the queue – stay topped-up

Never pay £2 for a bus journey again!

Just in casers

- Fear being caught out or stuck without transport in an emergency
- Keep a close eye on their balance and always have a buffer
- Comfortable with their current behaviour

Typical ticketing scenario



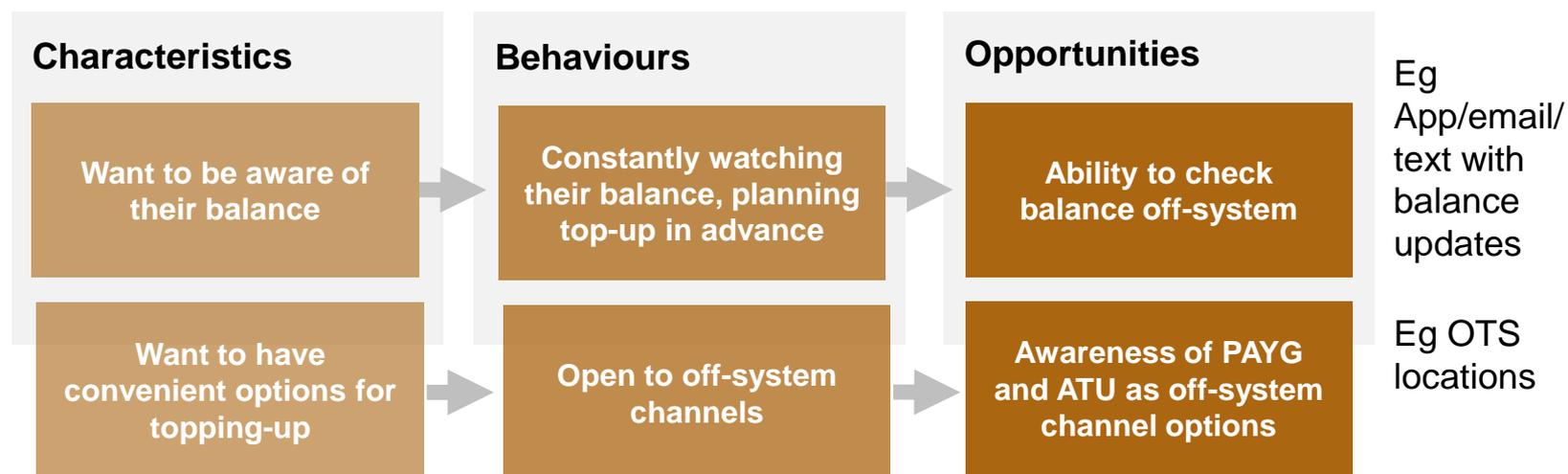
Key Characteristics

Ticket type	Oyster season ticket or PAYG
Modes	All modes
Channel and drivers	Any channel available when buffer is reached – bus users may have more hassle topping-up if suddenly low, Tube /train users find it easy to do at the machine
Passive vs. active	Very organised – like to plan in advance for top-ups and renewals, like to be aware of the amount on their card
Financially controlled vs. less concerned	Aren't overly concerned with how much they are spending, range of amounts, eg £15 – 40

Just in casers

**Channel challenge: How do we help them stay up-to-date and aware of their balance?
How do we leverage this to promote off-system channels?**

- Automated system appeals to desire to be organised and efficient with money
- However, these customers are already managing their Oyster card well – online channel competes with habit and the benefits of using other channels
- (ATU is a possibility, however may resist giving up control)
- Online PAYG top-up could benefit customers who are aware of low balance and would like to plan in advance and top-up online eg check/top-up balance at work
- Bus users may find it a hassle to top-up in response to low balance if they aren't in familiar areas – potential to prompt OTS locations with balance reminders, or may use online



Current Just In Caser behaviour already deals with current system challenges – change competes with habit

Just in casers

Messaging Opportunities: Ability to check balance off-system (online or mobile) and top up too when needed

Insight

Want to be able to check their balance whenever needed – prior to travel

Connect through always having access to your balance

Messaging suggestions

Text TfL for your balance

Ask Oyster for your balance wherever you are

Find out where your closest top-up options are when you're on the go

Let us do the work for you
Let us do that extra errand for you

Newbies

- New visitors to London – lack the confidence to make ticketing decisions on their own
- Infrequent visitors to London – each trip may be different
- Worry about choosing the wrong ticket and take guidance from staff

Typical ticketing scenario



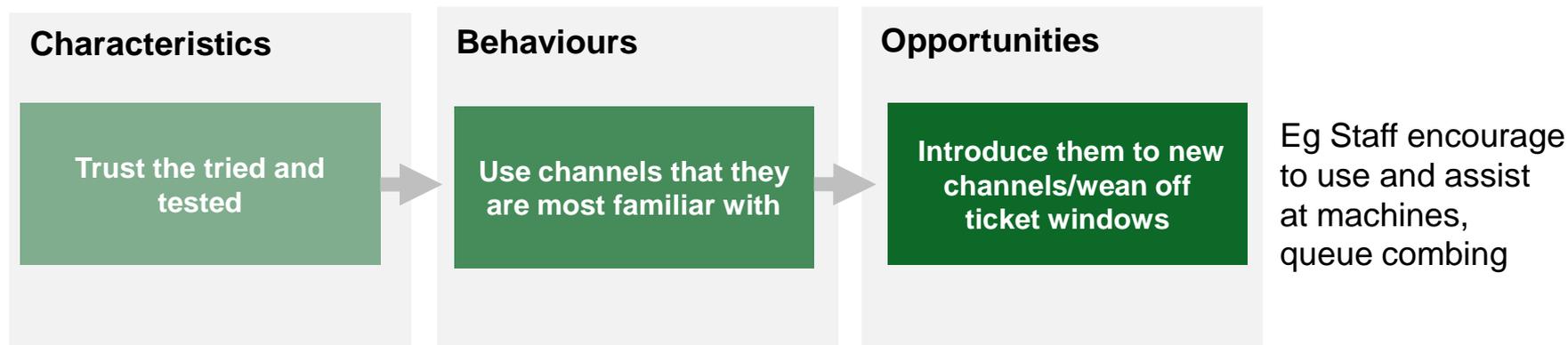
Key Characteristics

Ticket type	Driven by concern to get ticketing right/not getting caught out New visitors: Do not know where to start, prefer an all inclusive, short-term Travelcard Infrequent visitors: Roughly aware of ticket options, eg Zone 1 Travelcard
Modes	Primarily Tube, some bus (depends on comfort levels)
Channel and drivers	Need guidance/reassurance from staff, currently use ticket windows New visitors expect ticket purchase to take time and don't mind queuing however repeat visitors may find this frustrating
Passive vs. active	Passive (in terms of Oyster) although often plan for ticketing in advance and then confirm with staff at station, Oyster may not factor into ticketing options
Financially controlled vs. less concerned	Concerned about getting ticketing right and not overpaying

Newbies

Channel challenge: How do we provide information away from the ticket window?

- First time visitors to London who lack confidence with the system will always want the reassurance of a member of staff
- However repeat visitors may not like having to wait in queues and may be more likely to accept Oyster and use machines once explained by member of staff
- The challenge is to wean repeat visitors off tried and tested channels (ticket window) towards the machine for regular transactions



If assisted by a member of staff, Newbies who are repeat visitors to London may find ticket machines useful for regular transactions

Newbies

Messaging Opportunities: Introduce them to new channels and wean off the ticket windows

Insight

A lack of information or confidence in making the right decision may lead to seek help from staff

Provide top level information about how fares are calculated in leaflets and online

Messaging suggestions

Find out which ticket you need

We'll help you figure out the right fare

Machines are quick and easy to use

Stuck on the machine? Let a member of staff help

Micro Managers

- Concerned with how they spend money
- Understand the system and feel confident in their ability to calculate and manage spending
- Worry that Oyster will make a mistake with fare – lack trust in the system

Typical ticketing scenario



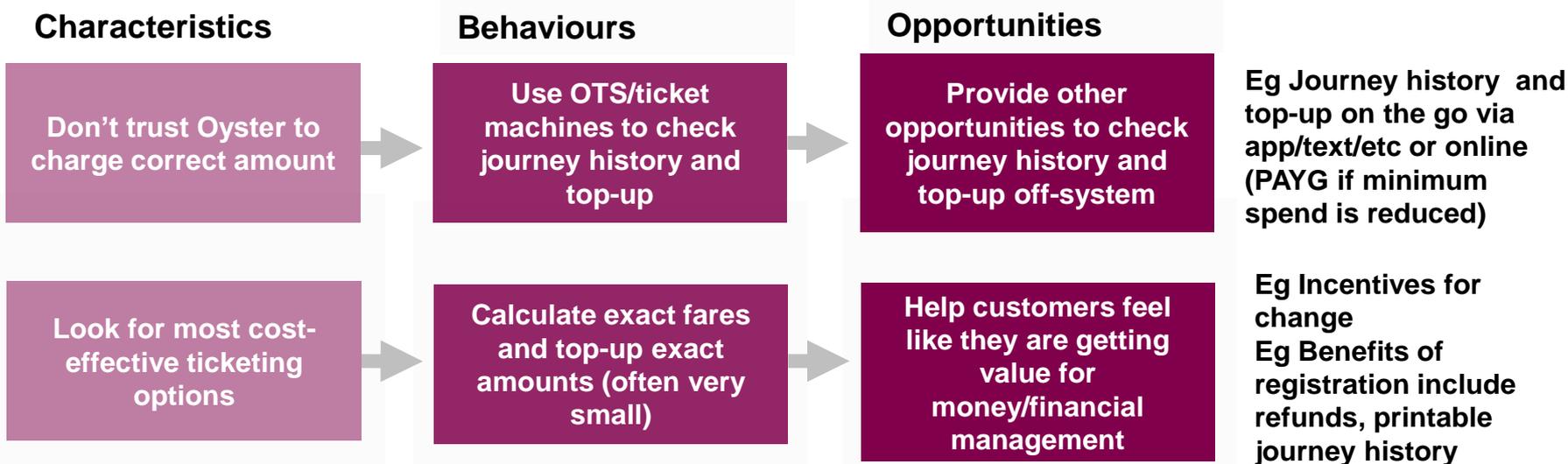
Key Characteristics

Ticket type	Any ticket that will give the best value for money (season ticket, PAYG)
Modes	All modes – at times Oyster/tickets used to curb behaviour eg Less money on card, less likely to take The Tube, bus/walk instead
Channel and drivers	Small purchases at ticket machines and OTS
Passive vs. active	Very active – often require receipts and journey history to help understand the system better, and keep an eye on inconsistencies and mistakes
Financially controlled vs. less concerned	Very concerned – keep the bare minimum on card in case need money for something other than ticketing

Micro Managers

Channel challenge: How can we provide flexibility and control without over-stepping the desire to self-manage? Can this be leveraged for channel change?

- High ratio transaction to trips – issue for TfL
- Active involvement with Oyster makes likely to learn/hear about developments, news
- Accurate journey histories are helpful in creating trust in the system which allows people to feel secure about Oyster usage in general eg being charged the right amount
- Instant access to balance information appeals to the desire for control and concern over spending
- Very difficult to influence spend - the challenge is to provide a way to regularly top-up small amounts off-system, most likely OTS given current minimum spend online



Value for money or access to information are the best tools for influencing Micro Managers to change channel behaviour

Micro Managers

Messaging Opportunities: Allow these customers greater access to personalised journey information off-system to give sense of control

Insight

It is important these people feel they are getting the best value for money from their Oyster

Provide personalised information availability and planning travel tools online through their log in

Connect through Oyster working *with* you

Messaging suggestions

Personalise your account to get the best picture of how you use Oyster, how to get the most out of it

Register your Oyster card to keep on top of your journey history

Find out how to get the most out of your Oyster/Oyster tips

See what information is contained on your Oyster card

Summary

Channel usage

- Many customers use a repertoire of channels, with usage on a given occasion driven by ease, modal choice and whether the purchase is for a regular or familiar requirement
- Newer users tend to use ticket windows, driven by a lack of familiarity with the system and need for information/reassurance. They are also used by other customers when they have information needs, or wish to resolve a problem
- The majority of customers are keen to self-serve for regular or other familiar ticketing purchases
- Ticket machines are popular amongst more familiar system users, though many are not fully aware of their functionality, and sometimes ticket windows are used as a result
- Oyster Ticket Stops are primarily used when there are no other options, eg for bus users without a station nearby. They serve these ticketing needs reasonably well, but don't have the clear advantages over on-system channels necessary to drive significant changes in behaviour
- Online has potential, but the current system under-delivers for most people
- ATU works well for users, but its appeal is limited in its current format. Some potential for ATU and automated season ticket renewal if a reminder system were in place to give users more control over payments

Implications for marketing activity

- Indications are that Oyster Ticket Stops don't represent a key opportunity for off-system sales growth – though it may be possible to get some existing users to use them more
- Opportunity for online if changes are made to functionality. Communications will need to prompt reappraisal for past trialists.
- Five customer typologies are evident, distinguished by how they manage their ticketing purchasing, and their level of involvement with Oyster.
 - Blasés
 - Freedom Seekers
 - Just in Casers
 - Newbies
 - Micro Managers
- Understanding the behaviour of these groups presents opportunities for potential interventions and messaging to increase off-system channel usage
- Any behaviour change will need to overcome ingrained behaviours, and offer clear benefits over existing choices

Recommendations

Towards an optimal channel strategy

- Ticket windows
 - Necessary to reassure new customers, or people unfamiliar with the system, and answer questions for complicated requests
- Oyster Ticket Stops
 - Serve customers who use the bus primarily, or when already part of shopping routine
 - With journey history and balance information available on-the-go/online, potential to increase usage for people who like to plan ahead
 - Potential to introduce ticket machines in shops to increase trust and encourage larger transaction amounts
- Ticket machines
 - Raise awareness of what can be done at the ticket machines
 - Support with staff at machines – however take care with queues not to upset customers who require quick transactions

Towards an optimal channel strategy

- Automated services
 - Potential to introduce automated season ticket renewals, and support these/ATU with ways to help keep customers in control of their spending (eg email/text/smartphone app alerts)
- Online
 - Encourage customers to complete regular transactions online (minimise reliance on ticket machines and windows)
 - Improve online experience - make it easy to set up an account and buy online
 - Enhance security measures for larger transactions (eg easier password retrieval)
- Significant appetite for self-serving for regular transactions
 - Customers are confident in their ability to complete regular transactions without asking someone for help
 - Potential to explore alternative channels (eg text, smartphone app, and possibly telephone)

Freedom Seekers form the near market for increasing off-system transactions

OPPORTUNITY

SHIFT TO OFF-SYSTEM

*For Freedom Seekers, ATU and easy season renewals solve an unmet need.
High priority customers for online channel*

Notifications can help remind Blasés of when they're running low and influence off-system purchase - however any behaviour change will compete with apathy

Current Just In Caser behaviour already deals with current system challenges – change competes with habit

Value for money or access to information are the best tools for influencing Micro Managers to change channel behaviour

FROM TICKET WINDOWS TO MACHINES

If assisted by a member of staff, Newbies who are repeat visitors to London may find ticket machines useful for regular transactions

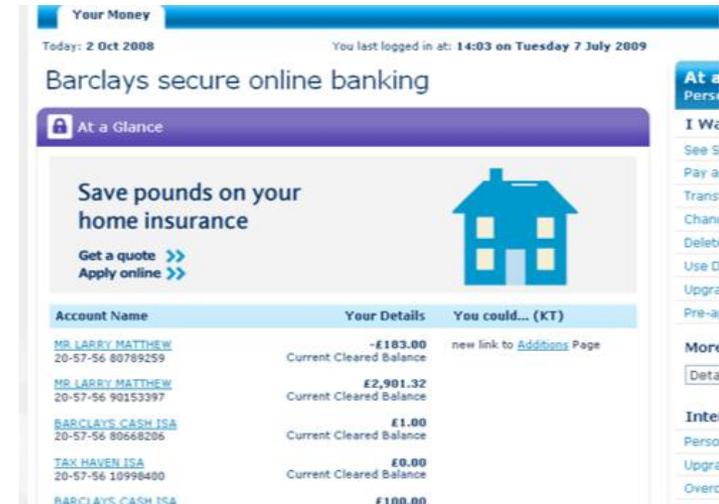
Appendix: extra slide

Ticket machines and Oyster online are compared to similar channels for financial transactions



Ticket machines are compared favourably to cash points

- ✓ Ticket machines have faster queues than bank machine
- ✓ Great for quick transactions
- ✓ Avoid having to speak to staff



Oyster Online does not meet current expectations for online financial transactions

- × Online Oyster registration and password retrieval is difficult
- × Doesn't feel authoritative for large transactions and/or on-going direct debit transactions
- × Limited window for success: try once and give up

Oyster online could work harder to match experience of other online services

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