



Payment Protection
Insurance
De-coupling Research
Retail
Survey Moderator
Report

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Personal Protection Insurance
Consumer Research
Decoupling PPI from the loan - Retail (GFK Research)
Survey Moderator Statement

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1) Overview

This was quite a challenging qualitative study and the agency handled it competently and well. The research was conducted to specification and to schedule.

Whilst this was largely a qualitative study it was built on the foundation of FRS market structure information. This contributes to the robustness of the research.

In my view the research provides a good understanding of the opinions of catalogue shoppers towards the PPI linked to their catalogue(s) and their attitudes towards potential future scenarios.

2) Organisation / Planning

The research appeared to be well organized. Communication from the agency was regular and relevant and they worked flexibly to ensure the research went well

3) Recruitment

This was a difficult sample to recruit. The penetration of people who were eligible for this research is very low and recruitment was via lists from the catalogue companies.

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Respondents were recruited to a venue rather than being interviewed in their own homes. There were a number of ‘no shows’ as interviewing progressed but the sample was achieved satisfactorily after more recruitment had been carried out.

4) Interviewing

Three qualitative researchers shared the interviewing (Scotland, North of England, London).

The interviewing that I observed (London) was of a very high quality. The discussion guide was relatively long and detailed and some respondents needed time to consider their views and respond. The moderator was extremely sensitive to this and there was no feeling of respondents being rushed. The respondents quickly relaxed and talked in detail on the topics raised.

5) Survey moderator involvement

The opinions in this report are based on:

Date		Venue
2 Feb 2010	Briefing / start up meeting	CC
3 March 2010	Interviewing	London – GFK Blackfriars Office
30 March 2010	Presentation	CC

In addition there was regular e-mail / ‘phone discussion between the Competition Commission, the agency and myself.

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