



## Vertical Deep Dive Multiple

Ireland

## Summary

- The majority of the respondents actively researched in one of the analyzed product categories within the past 24 months – regardless if online or offline.
- Focusing on the interplay of online and offline information sources in the research process the internet is predominantly used and more frequently perceived as a useful information source.
- In the phases of initial and intense research online sources clearly outpace offline sources across all categories. In the decision making phase online touchpoints dominate particularly in the categories travel and mobile communication.

## Methodology

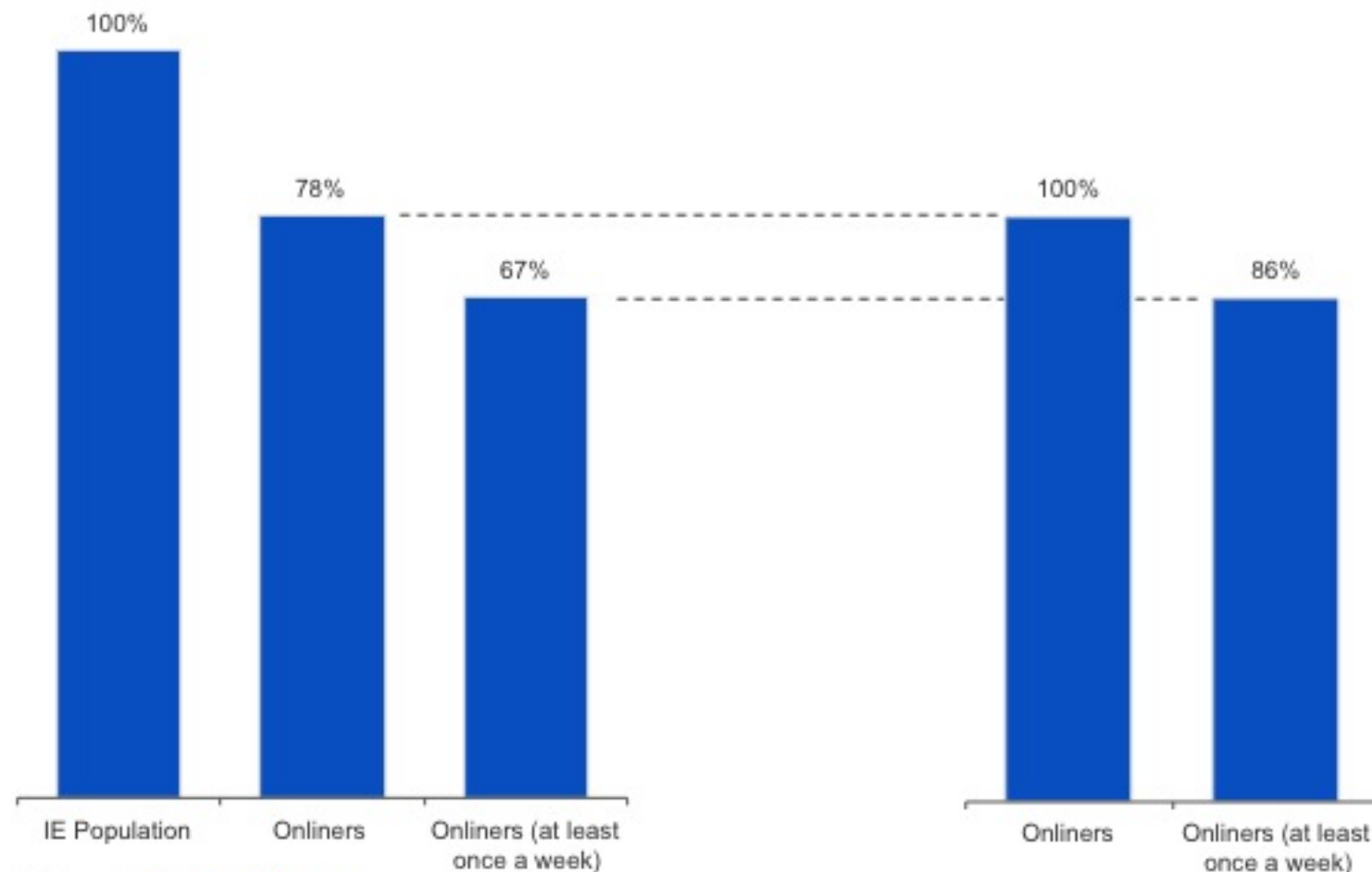
- Target group: Internet user in Ireland, 14 years and older
- Sample: N=1,000 Internet user
- Methodology:
  - Online Questionnaire
  - Representative weighting by age, gender, education, income, frequency of online access, frequency of online purchase, usage of YouTube
- Period of analysis:
  - Fieldwork: from October 25<sup>th</sup> to November 8<sup>th</sup>, 2010
  - Final Report: November 22<sup>nd</sup>, 2010
- Research company: TNS Infratest

## Analysis of the data

- Online surveys are usually conducted via online access panels.
- This is a widely accepted method; however, respondents on panels tend to use the internet quite intensively and are usually media inclined in general and internet inclined in particular.
- We applied a weighting process according to a representative offline telephone survey in order to minimize this effect.
- Nevertheless, this bias towards intense online users is still present, although minimized, and slightly impacts this study focusing on daily and weekly internet users.
- TNS Germany has sound experience with online surveys in every respect and we've learned that respondents in online surveys can be seen as lead users, reflecting future media- and internet usage.
- The interpretation will always be focused on online users who use the internet at least once a week. This group represents approx. 86% of the Irish online population.

## Analysis of the data

Our study reflects 67% of the Irish population aged 14+ or 86% of the Irish online population aged 14+.



## **Shopping Behaviour**



# Relevant Product Categories

The following report refers to different product categories

|                    |                                                                                    |                                                                                         |
|--------------------|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Product Categories |   | Finance (e.g. savings accounts, credit cards, shares,....)                              |
|                    |   | Insurance (e.g. car insurance, home insurance, health insurance,....)                   |
|                    |   | Travel (e.g. hotel bookings, package holidays, flights, car hire,....)                  |
|                    |  | Mobile Communication (e.g. smartphones, mobile phones, mobile phone subscriptions,....) |

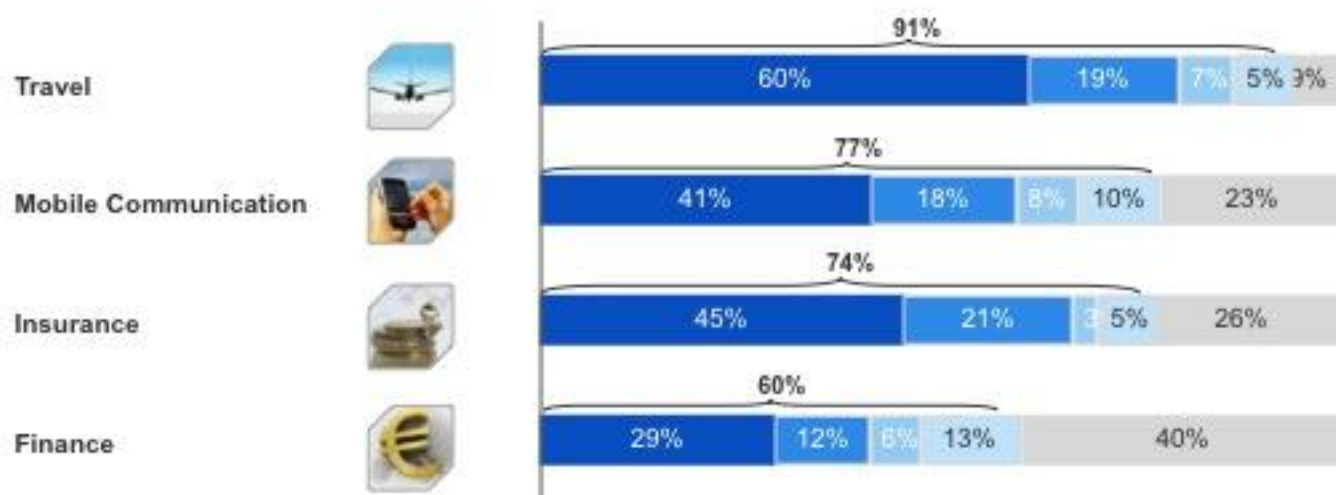


## Shopping behaviour in the past

The majority of the respondents has already made a purchase in one of the analyzed categories – travel related products are most popular

### Shopping behaviour in the past All Respondents

■ Past 6 months ■ Past 12 months ■ Past 24 months ■ More than 24 months ago ■ Never / no answer



Q8: Did you buy or shop any products out of the following categories within the last 3 months, the last 6 months, the last 12 months, the last 24 months, regardless if online or offline?

Base: All Respondents n=1,000; answer categories "don't know" and "no answer" not shown



## Distribution of Online Purchases

On average international companies with local Irish online shops (e. g. amazon.ie) earn the highest amount of online spendings

### Distribution of Online Purchases Online Buyers



Q6: You stated that you spend about [...] € on online purchases annually. Now please think about how you usually spend this annual value of online purchases.  
Base: All respondents who purchase online and stated a valid annual value of online purchase n=965

## Place of Purchase - Finance

Contractor websites (e. g. bank websites) are the most relevant and most preferred online place of purchase for finance products



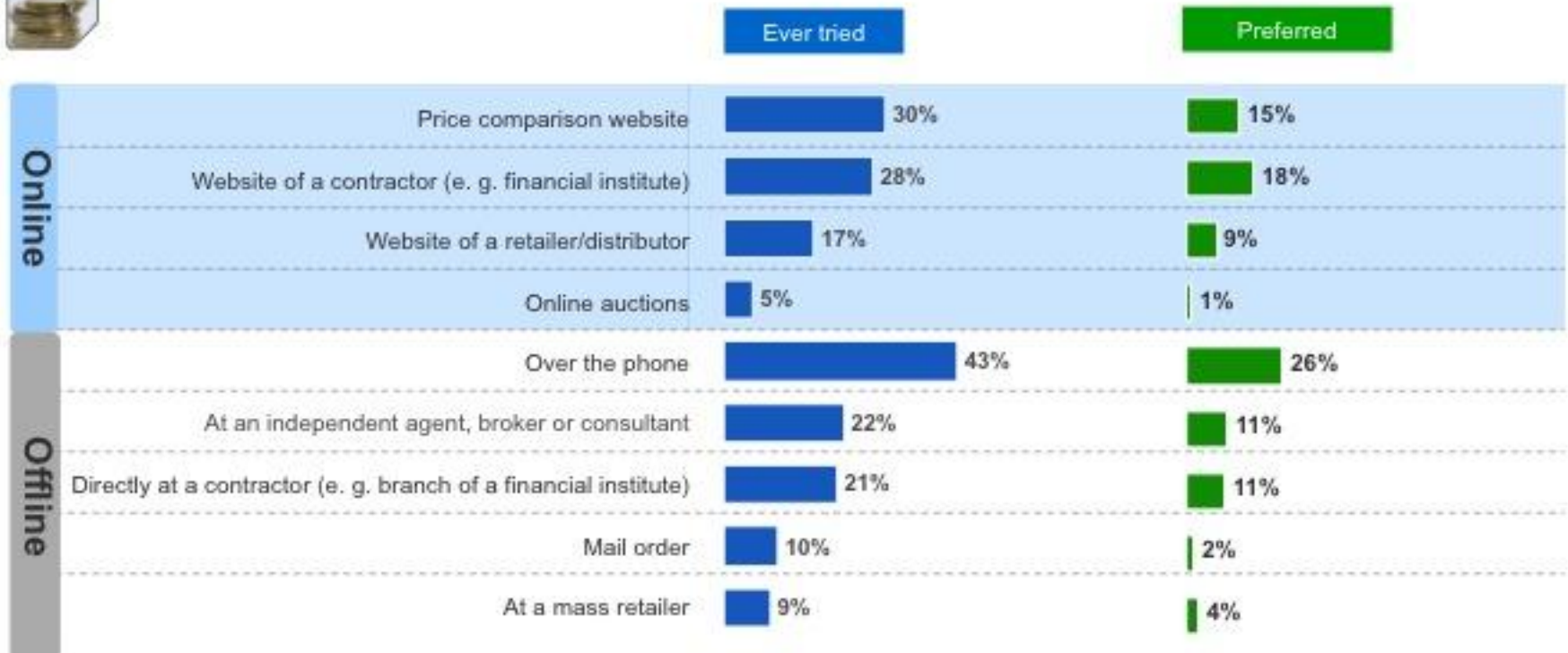
Q9: Which of the following ways of purchase have you ever tried in each of the following categories?

Q10: And which of these is your preferred way of purchase for products out of the following categories...?

Base: Product buyers - Ever tried n=659; Preferred n=552 (product buyers with valid answer in Q9)

## Place of Purchase - Insurance

Insurances are most frequently and preferably bought over the phone – price comparison or contractor websites with significant shares as well



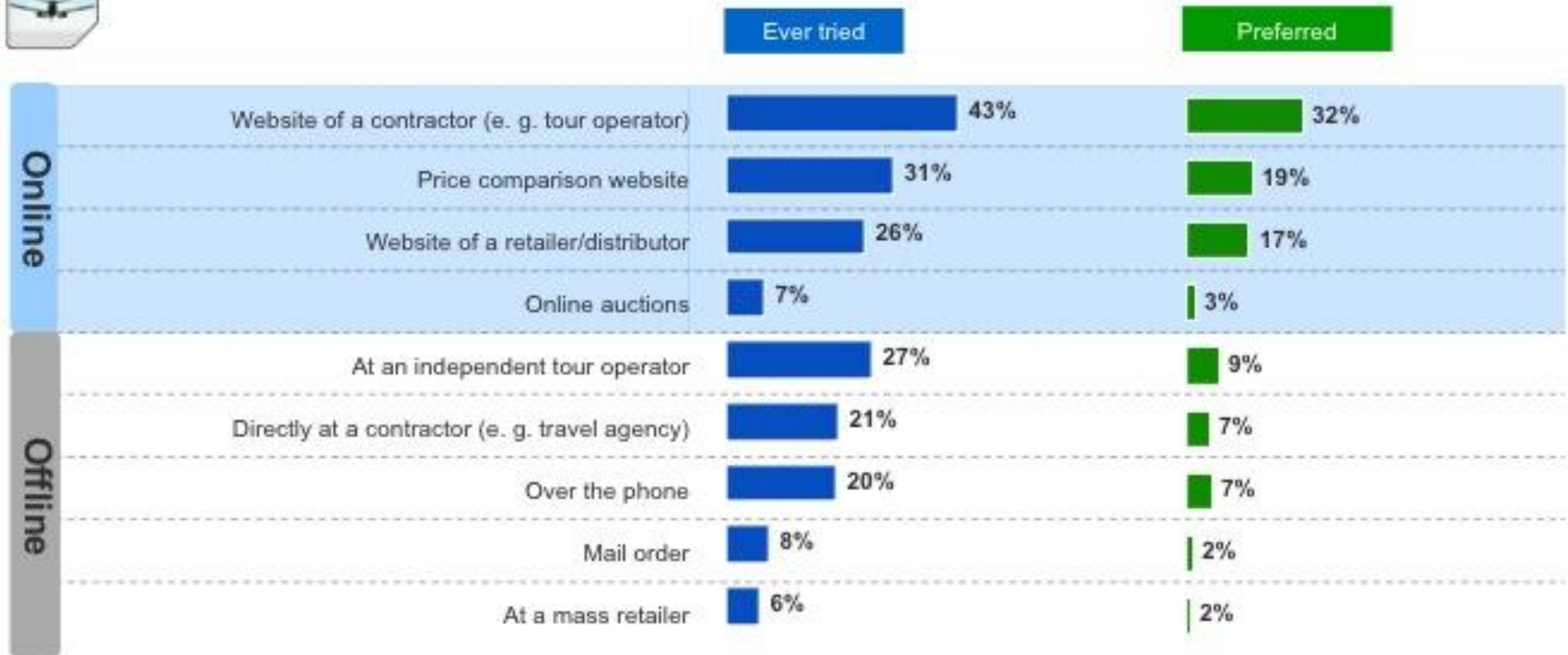
Q9: Which of the following ways of purchase have you ever tried in each of the following categories?

Q10: And which of these is your preferred way of purchase for products out of the following categories...?

Base: Product buyers - Ever tried n=782; Preferred n=714 (product buyers with valid answer in Q9)

## Place of Purchase - Travel

Contractor websites are by far the most popular place of purchase for products out of the category travel



Q9: Which of the following ways of purchase have you ever tried in each of the following categories?

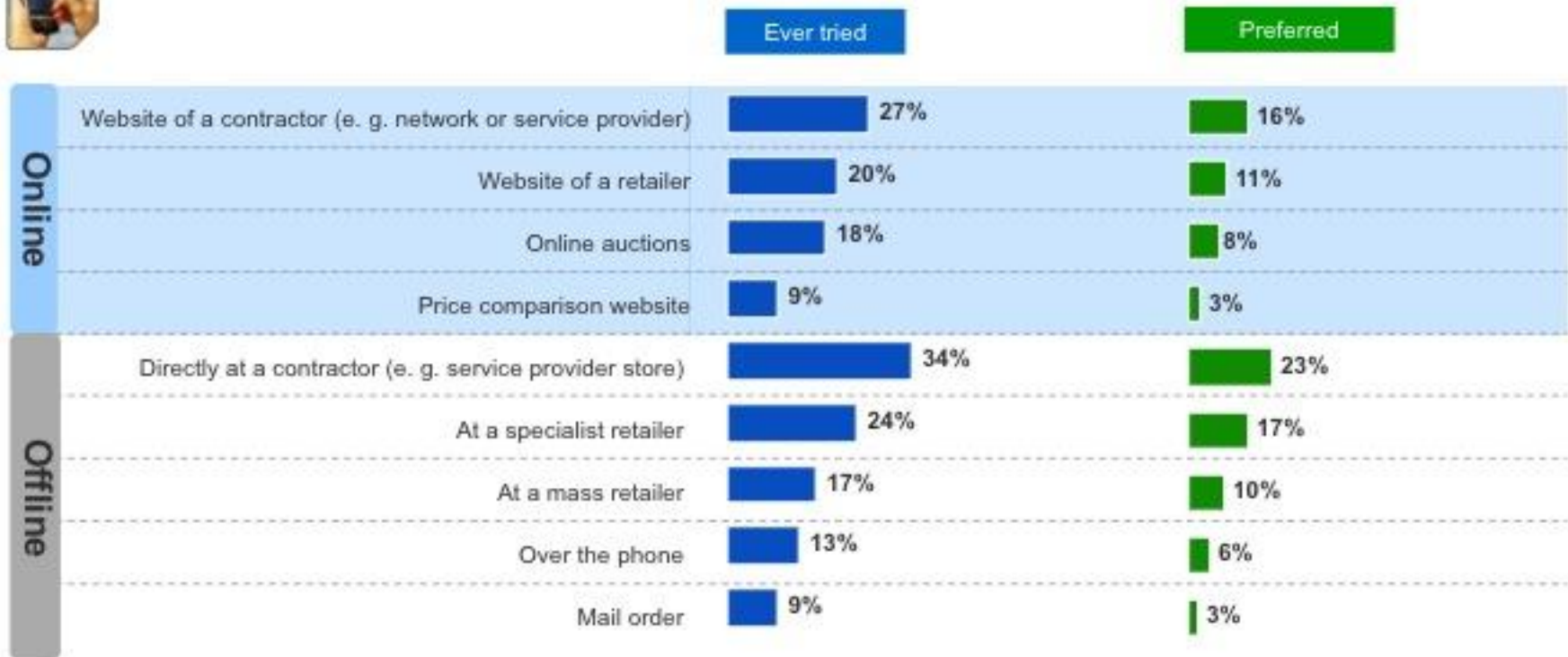
Q10: And which of these is your preferred way of purchase for products out of the following categories...?

Base: Product buyers - Ever tried n=938; Preferred n=846 (product buyers with valid answer in Q9)



## Place of Purchase – Mobile Communication

Branches and websites from contractors are the most relevant purchase places for mobile communication



Q9: Which of the following ways of purchase have you ever tried in each of the following categories?

Q10: And which of these is your preferred way of purchase for products out of the following categories...?

Base: Product buyers - Ever tried n=816; Preferred n=711 (product buyers with valid answer in Q9)

## Methods of Payment - Finance

Online payment with credit card is the most common and most preferred method of payment for buying financial products online



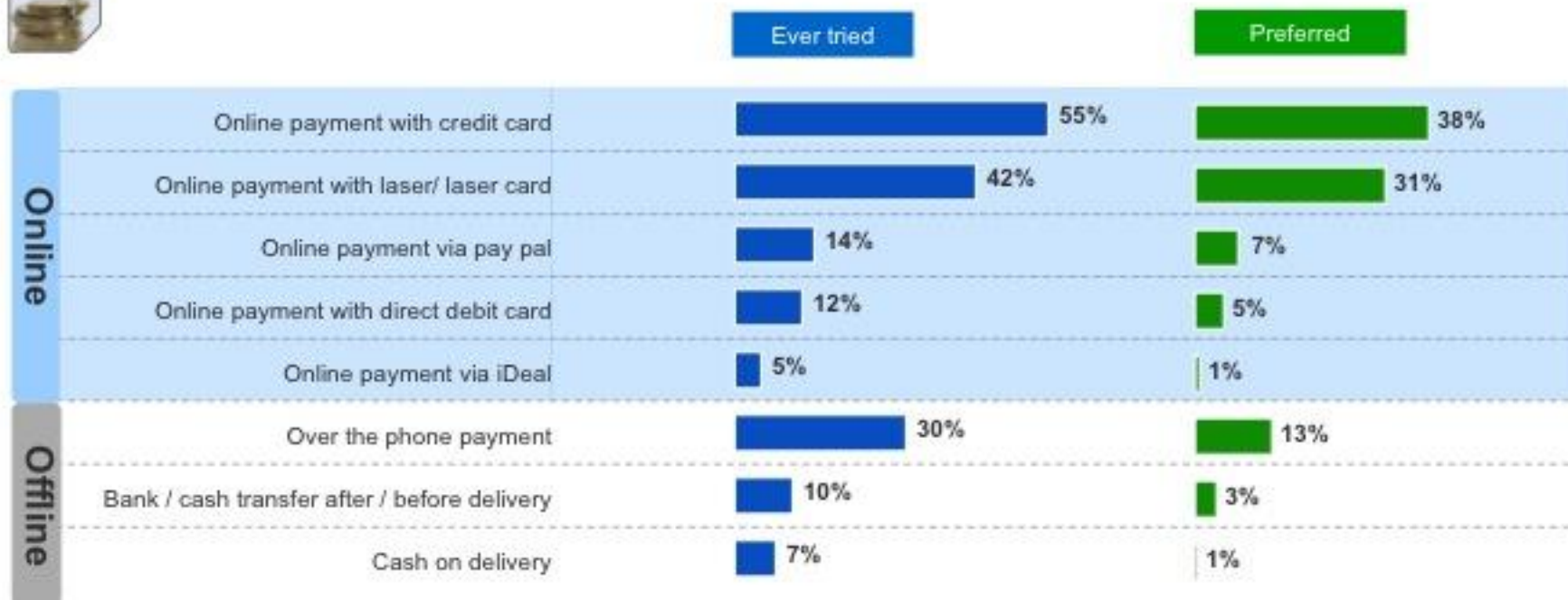
Q11: Thinking of the purchases you've already made over the internet. Which of the following methods of payment have you ever tried in each of the following categories?

Q12: Which is your preferred method of payment for products or services out of the following categories?

Base: Online buyers - Ever tried n=305; Preferred n=272 (online buyers with valid answer in Q11)

## Methods of Payment - Insurance

Online payment with credit and laser cards are the most relevant and most preferred methods of payment for buying insurances online



Q11: Thinking of the purchases you've already made over the internet. Which of the following methods of payment have you ever tried in each of the following categories?

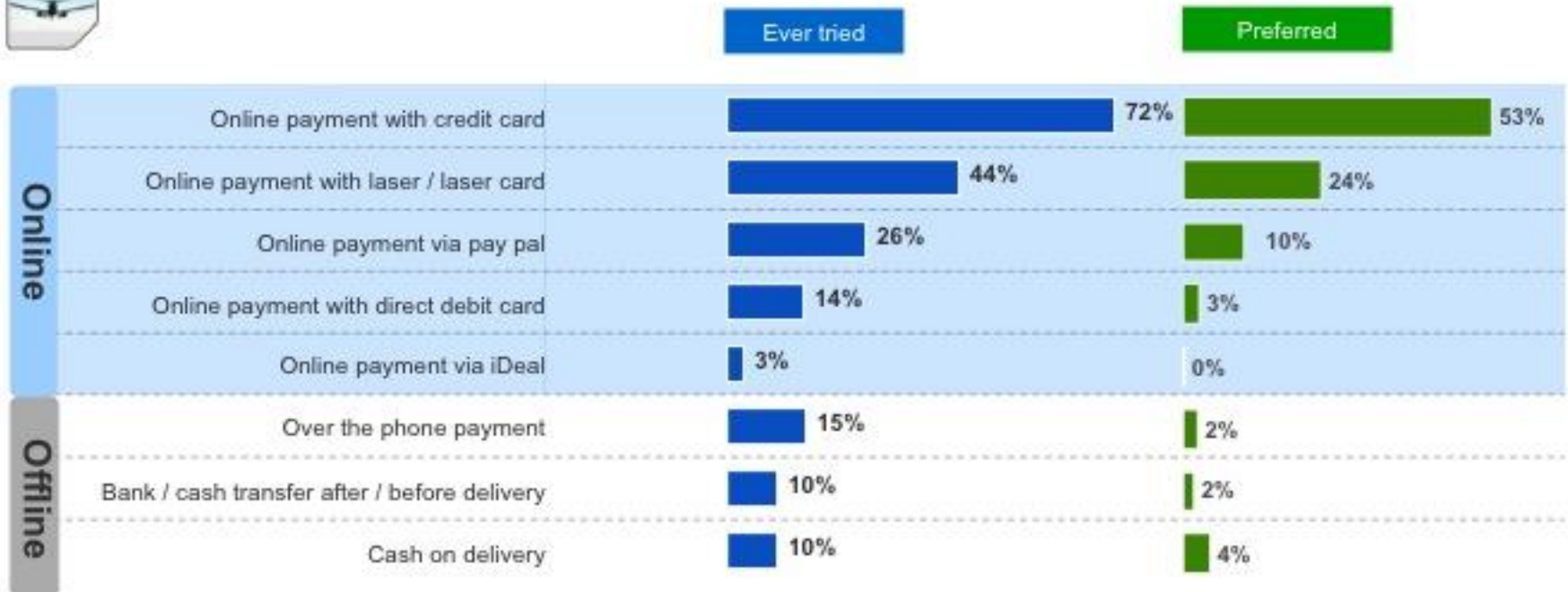
Q12: Which is your preferred method of payment for products or services out of the following categories?

Base: Online buyers - Ever tried n=489; Preferred n=470 (online buyers with valid answer in Q11)



## Methods of Payment - Travel

For buying travel related products on the internet credit cards are by far the most frequently tried and most preferred method of payment



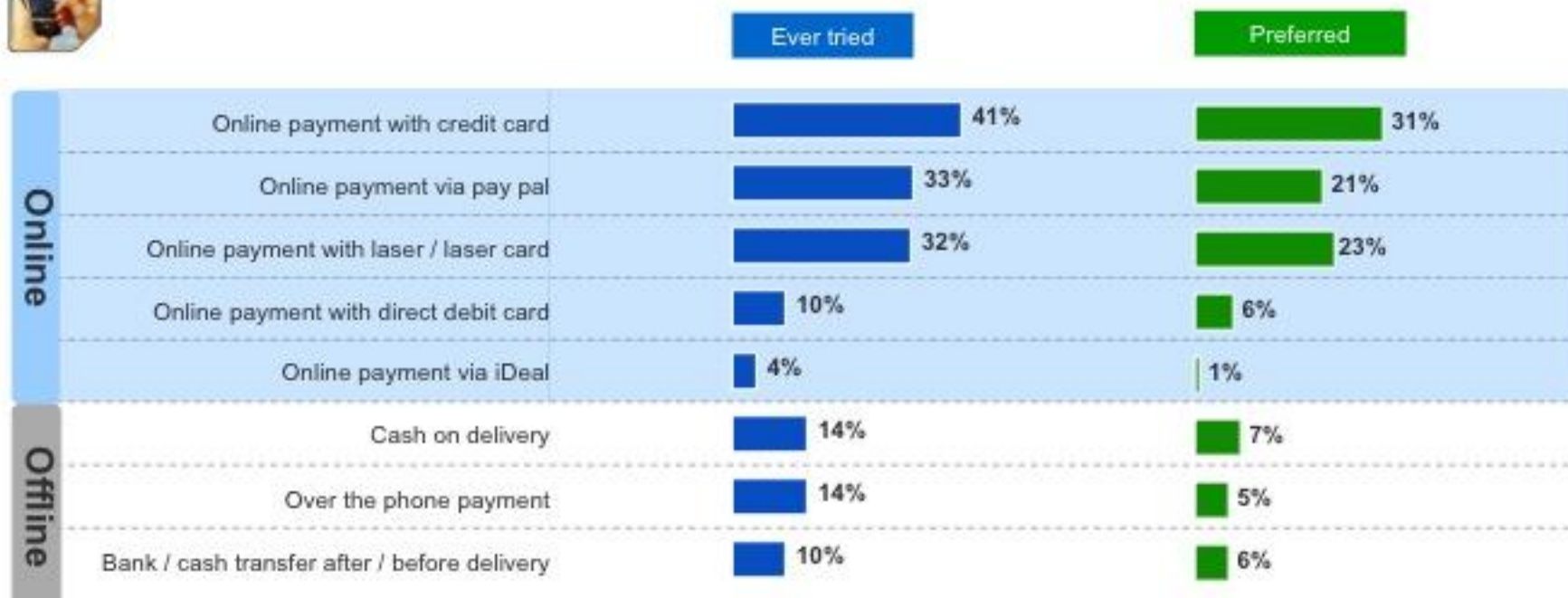
Q11: Thinking of the purchases you've already made over the internet. Which of the following methods of payment have you ever tried in each of the following categories?

Q12: Which is your preferred method of payment for products or services out of the following categories?

Base: Online buyers - Ever tried n=710; Preferred n=700 (online buyers with valid answer in Q11)

# Methods of Payment – Mobile Communication

Online payment via credit card but also paypal and laser are the relevant and preferred methods for mobile communication sales on the internet



Q11: Thinking of the purchases you've already made over the internet. Which of the following methods of payment have you ever tried in each of the following categories?

Q12: Which is your preferred method of payment for products or services out of the following categories?

Base: Online buyers - Ever tried n=444; Preferred n=421 (online buyers with valid answer in Q11)

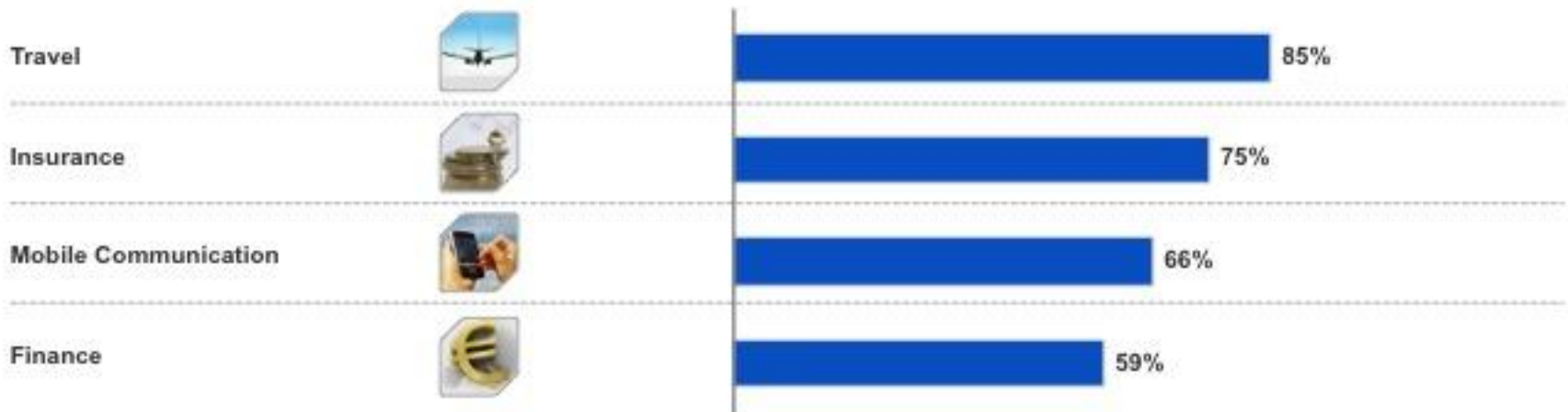
## Research Behaviour

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## Research Behaviour

Across all categories more than 50% of the respondents researched within the past 24 months – regardless if online or offline

### Research in the past 24 months All Respondents

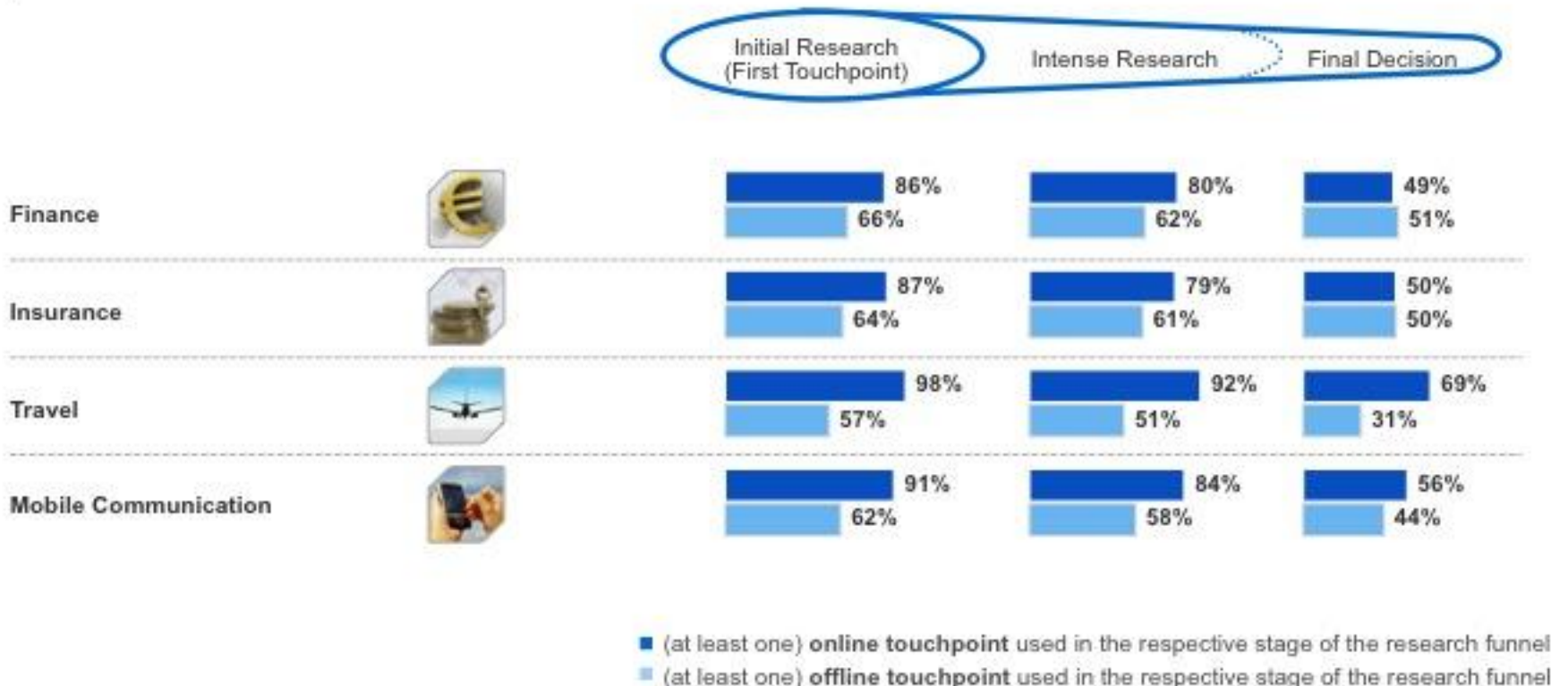


Q13: Below you'll find a list of product categories. Did you research or inform yourself about the following products within the last 24 months? It doesn't matter whether you researched online or offline.

Base: All respondents - n=1,000

## Research Funnel: Online vs. Offline Search

Strong position for online sources in the research funnel: Across all categories clearly dominant in the phases of initial and intense research

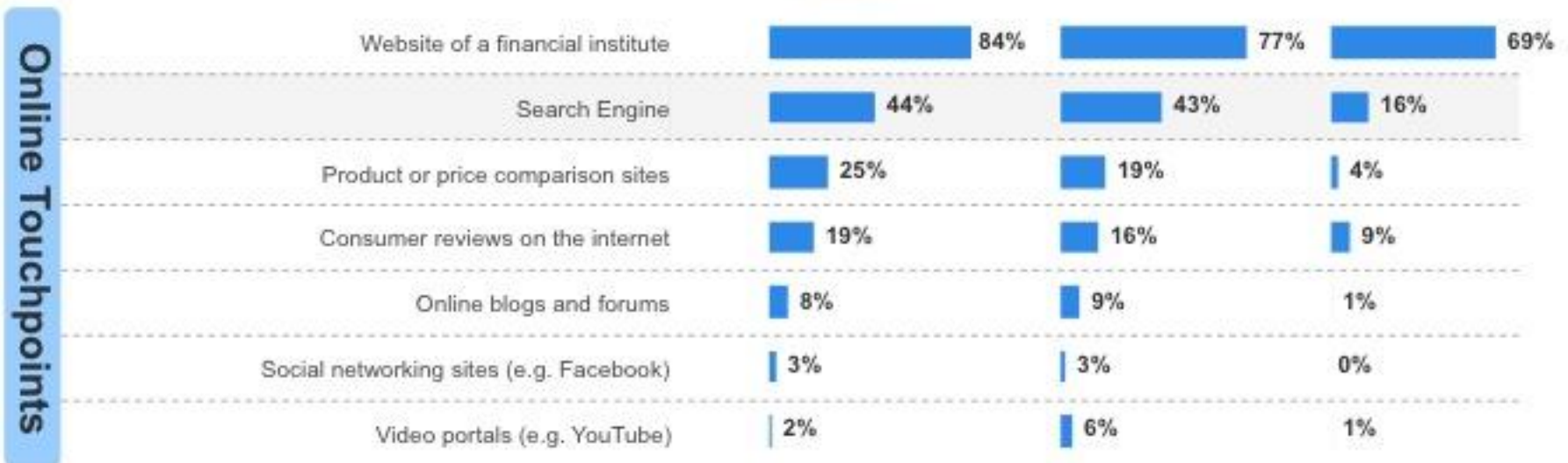


Q14: Thinking specifically about the financial products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased and used online or offline touchpoints in the research process: Finance: initial research n=679, intense research n=632, final decision n=616; Insurance: initial research n=795, intense research n=733, final decision n=708; Travel: initial research n=872, intense research n=800, final decision n=792; Mobile Communication: initial research n=767, intense research n=712, final decision n=690



## Online Research Funnel: Finance

Websites of financial institutes and search engines are the most relevant online information sources for finance products



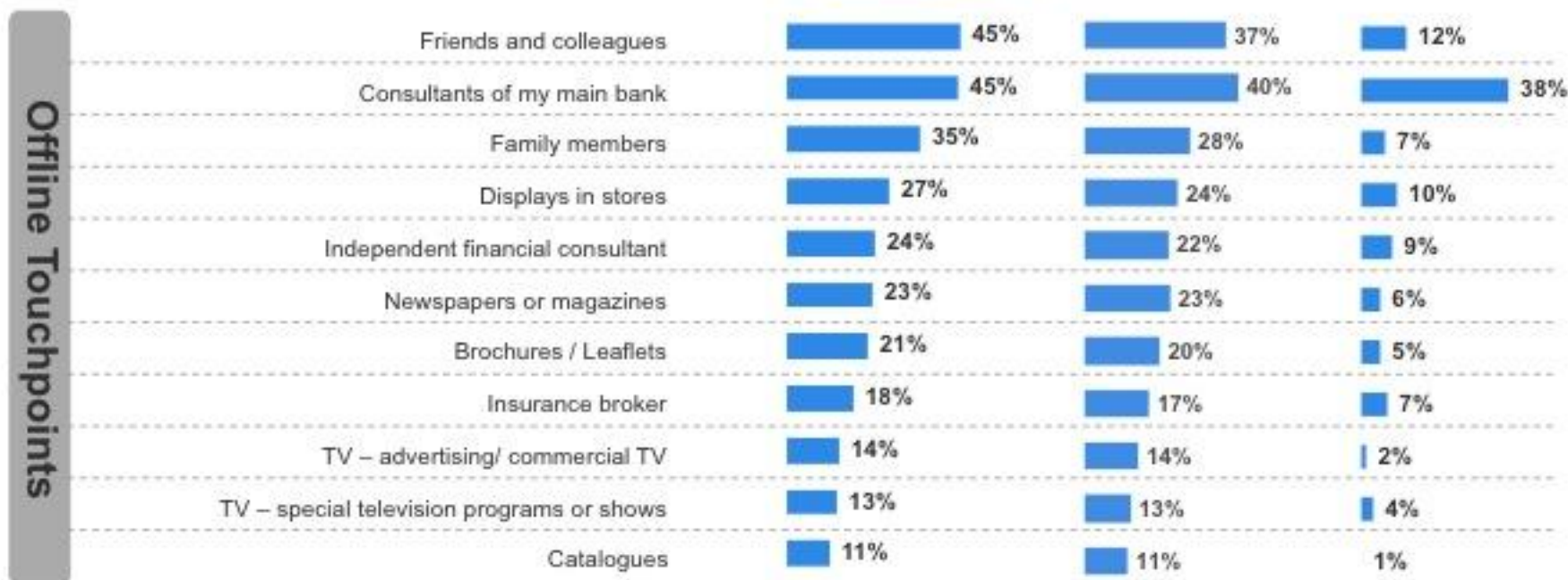
Q14: Thinking specifically about the financial products that you've researched or purchased within the past 24 months, how or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased Finance products within the last 24 months and used online touchpoints in the research process on finance products:

First Touchpoint n=608 ; Intense Research n=536; Final Decision n=332



# Offline Research Funnel: Finance

In the offline world the bank consultant clearly drives the final decision for buying finance products



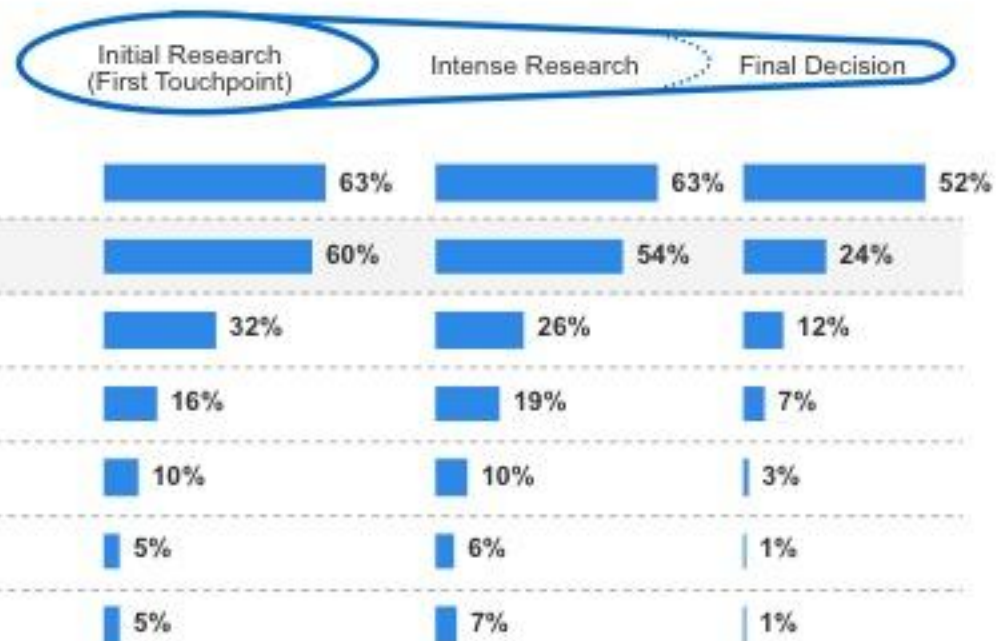
Q14: Thinking specifically about the financial products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased Finance products within the last 24 months and used offline touchpoints in the research process on finance products: First Touchpoint n=444; Intense Research n=371; Final Decision n=284

# Online Research Funnel: Insurance

Search engines and websites of financial institutes dominate the initial and the intense online research phase on insurance products



## Online Touchpoints

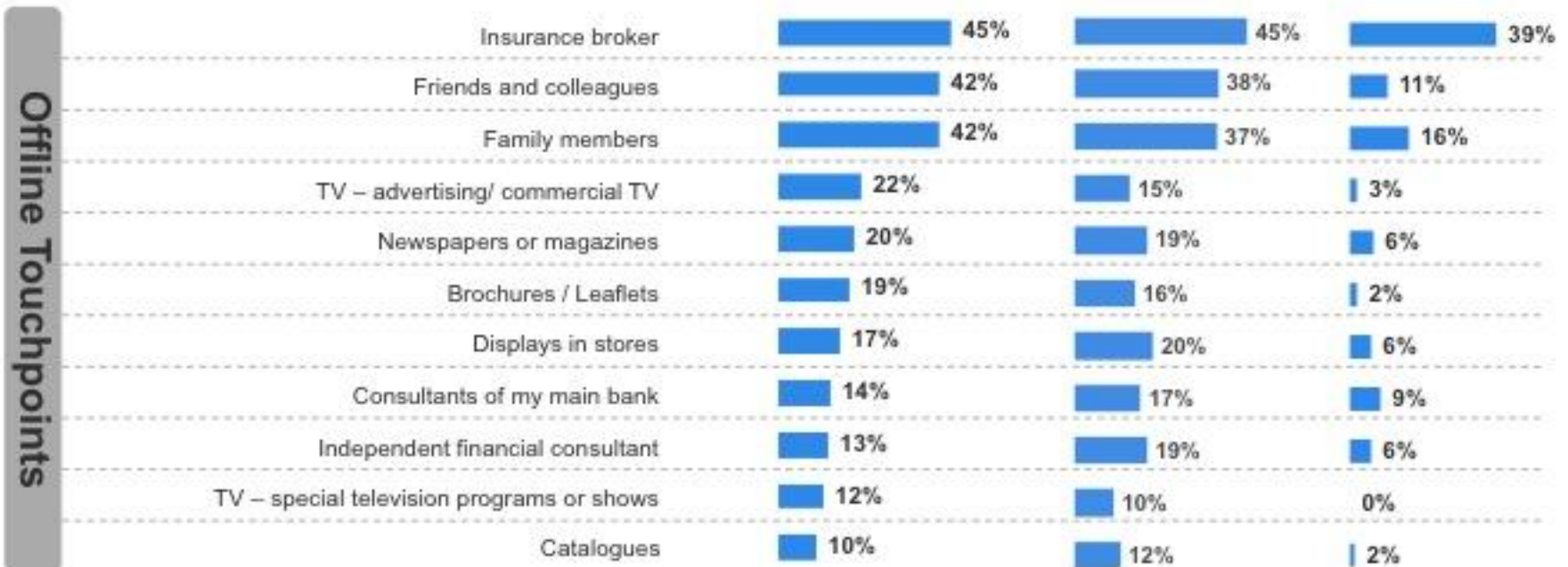


Q14: Thinking specifically about the insurance related products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased Insurance products within the last 24 months and used online touchpoints in the research process on insurance products:

First Touchpoint n=720; Intense Research n=605; Final Decision n=393

# Offline Research Funnel: Insurance

Professional WOM from an insurance broker or personal WOM from friends / family shapes the research and decision phase on insurances



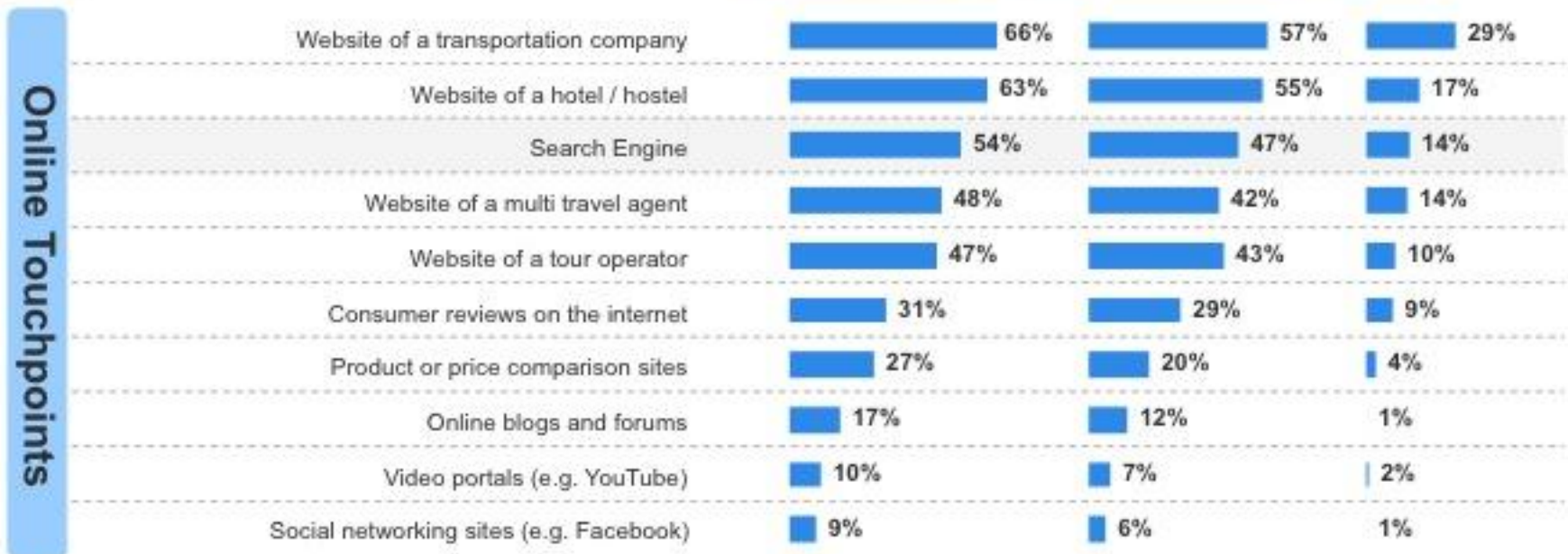
Q14: Thinking specifically about the insurance related products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased Insurance products within the last 24 months and used offline touchpoints in the research process on insurance products:

First Touchpoint n=496; Intense Research n=419; Final Decision n=315



# Online Research Funnel: Travel

For travel products websites of transportation companies or hotels as well as search engines are the most important online information sources

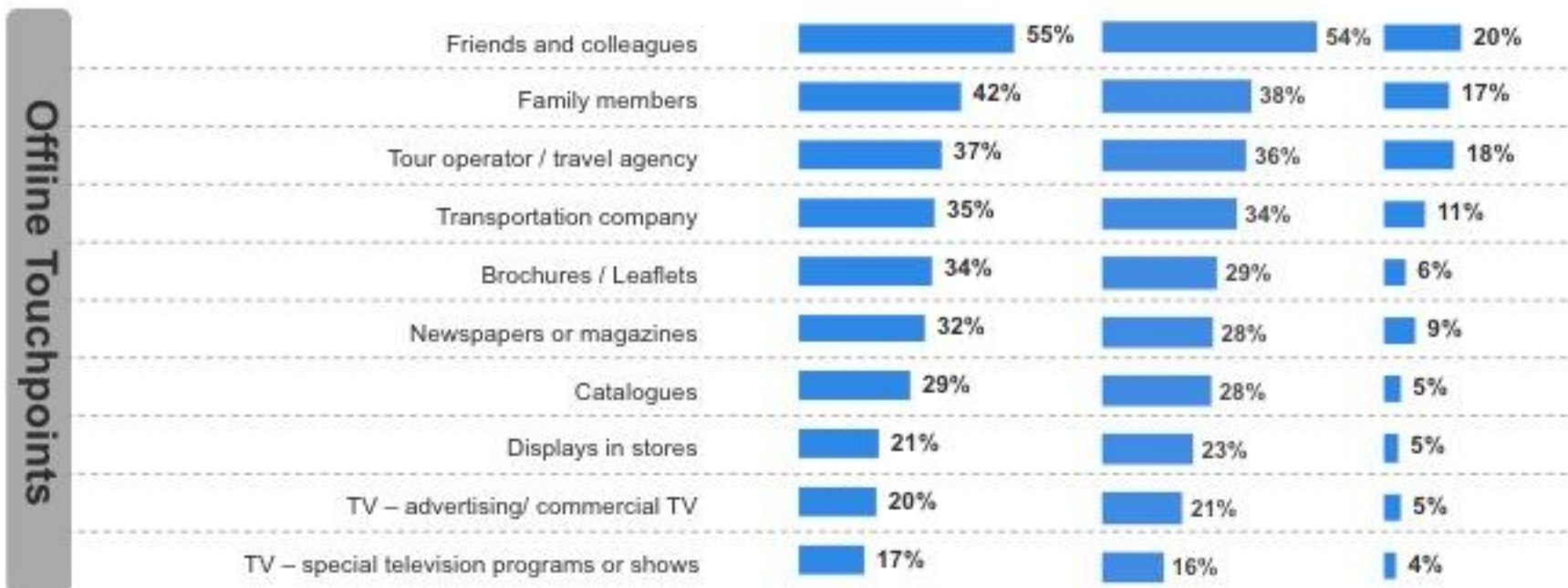


Q14: Thinking specifically about travel related products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased Travel services within the last 24 months and used online touchpoints in the research process on travel services:

First Touchpoint n=858; Intense Research n=746; Final Decision n=577

# Offline Research Funnel: Travel

Personal WOM among friends and family has a strong impact on the offline research on travel products – driving final decisions as well



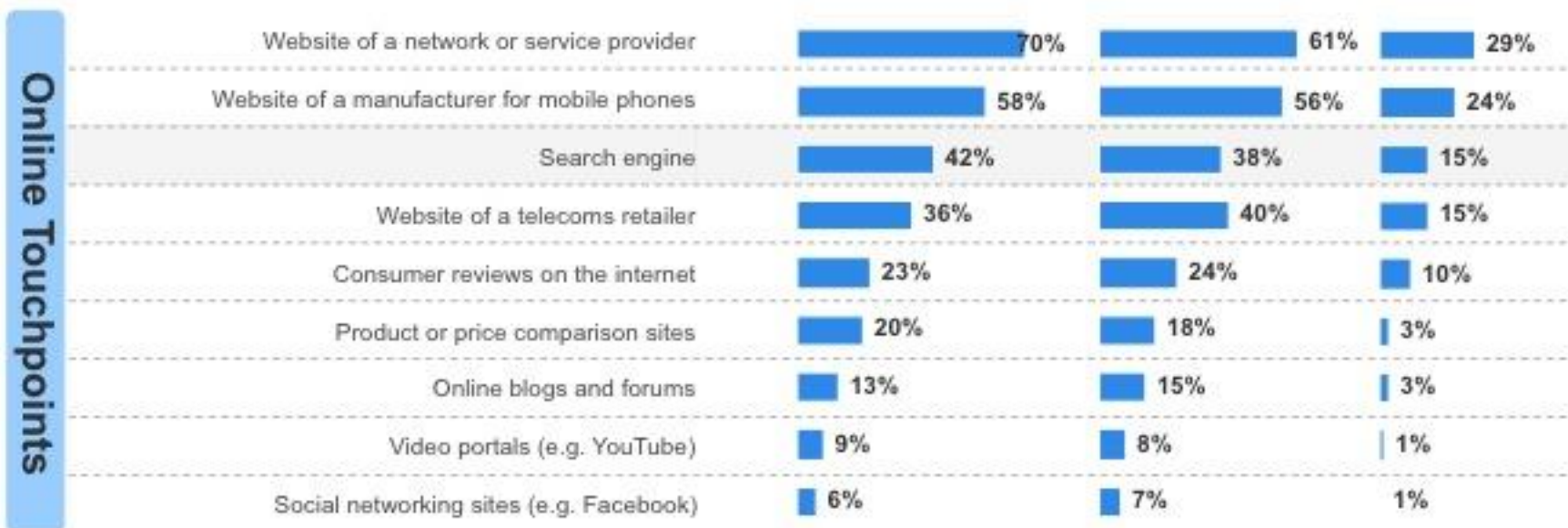
Q14: Thinking specifically about travel related products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased Travel services within the last 24 months and used offline touchpoints in the research process on travel services:

First Touchpoint n=492; Intense Research n=399; Final Decision n=215



# Online Research Funnel: Mobile Communication

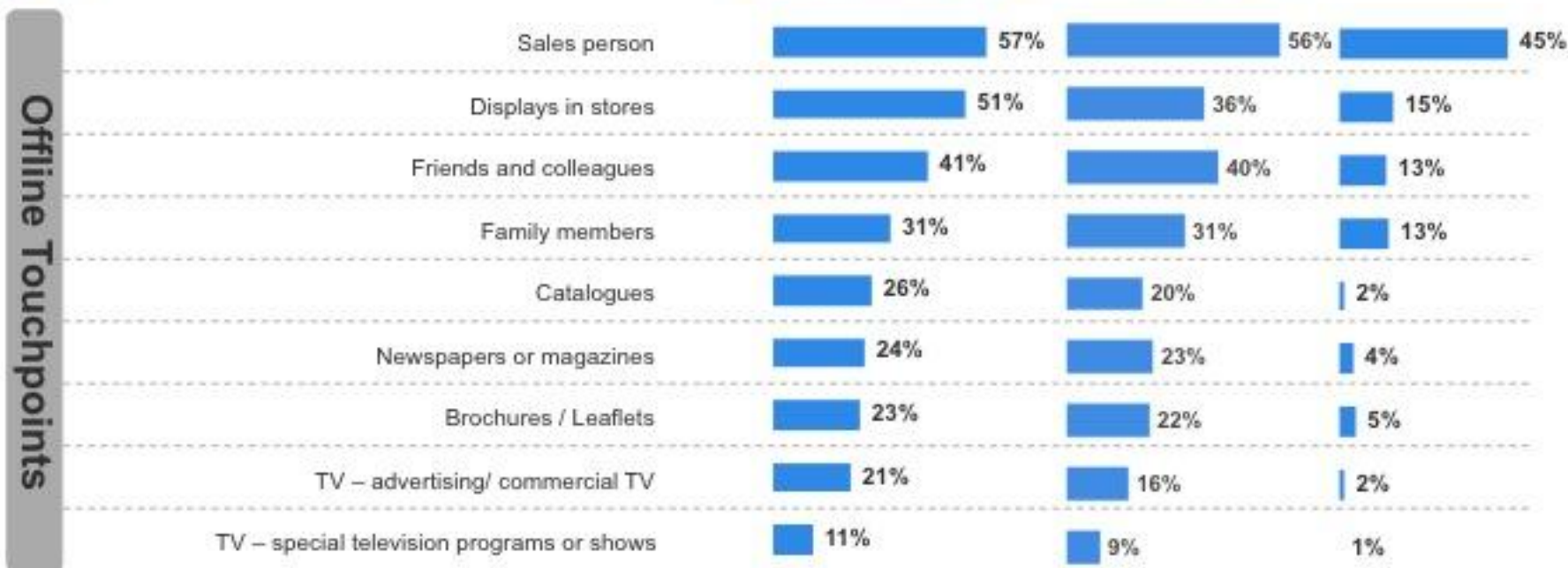
Dominant position for service provider and manufacturer websites – search engines leading to these sites are very popular as well



Q14: Thinking specifically about the mobile communication products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased mobile communication products within the last 24 months and used online touchpoints in the research process on mobile communication products: First Touchpoint n=704; Intense Research n=619; Final Decision n=410

# Offline Research Funnel: Mobile Communication

The offline research and decision process is most frequently driven by the sales staff – in store displays strong in the initial research phase



Q14: Thinking specifically about the mobile communication products that you've researched or purchased within the past 24 months. How or where did you FIRST start researching or informing yourself about each product? Q15: And how did you do the intensive and deeper research? Q16: And how did you make your final decision? Base: Respondents who researched / purchased mobile communication products within the last 24 months and used offline touchpoints in the research process on mobile communication products: First Touchpoint n=468; Intense Research n=389; Final Decision n=280

## Most useful touchpoints – Top 3 per Category

Search engines always among the Top 3 online sources in terms of usefulness - online rather perceived as most useful than offline



Finance



Insurance



Travel



Mobile Communication

| Online total                     |     | 36% | Online total                      |     | 45% | Online total                              |     | 67% | Online total                                |     | 49% |
|----------------------------------|-----|-----|-----------------------------------|-----|-----|-------------------------------------------|-----|-----|---------------------------------------------|-----|-----|
| Financial institutes website     | 25% |     | Website of a financial institute  | 21% |     | Website of a transportation company       | 17% |     | Website of a network or service provider    | 17% |     |
| Search engine                    | 7%  |     | Search engine                     | 16% |     | Search engine                             | 14% |     | Search engine                               | 10% |     |
| Consumer reviews on the internet | 1%  |     | Product or price comparison sites | 4%  |     | Website of a hotel / hostel               | 9%  |     | Website of a manufacturer for mobile phones | 9%  |     |
| Offline total                    |     | 26% | Offline total                     |     | 29% | Offline total                             |     | 17% | Offline total                               |     | 24% |
| Consultants of my main bank      | 9%  |     | Insurance broker                  | 13% |     | Branch of a tour operator / travel agency | 4%  |     | Sales person                                | 11% |     |
| Friends and colleagues           | 4%  |     | Family members                    | 4%  |     | Talks with friends and colleagues         | 3%  |     | Displays in stores, branches                | 4%  |     |
| Displays in stores, branches     | 3%  |     | Talks with friends and colleagues | 4%  |     | Family members                            | 3%  |     | Family members                              | 3%  |     |
| None / No final decision         | 38% |     | None / No final decision          | 26% |     | None / No final decision                  | 16% |     | None / No final decision                    | 27% |     |

Q17: Which of these sources was most useful in helping you get information or reach your final decision?

Base: Product researcher or buyer. Finance n=923; Insurance n=927; Travel n=933; Mobile Communication n= 931

## Multiple Deep Dive

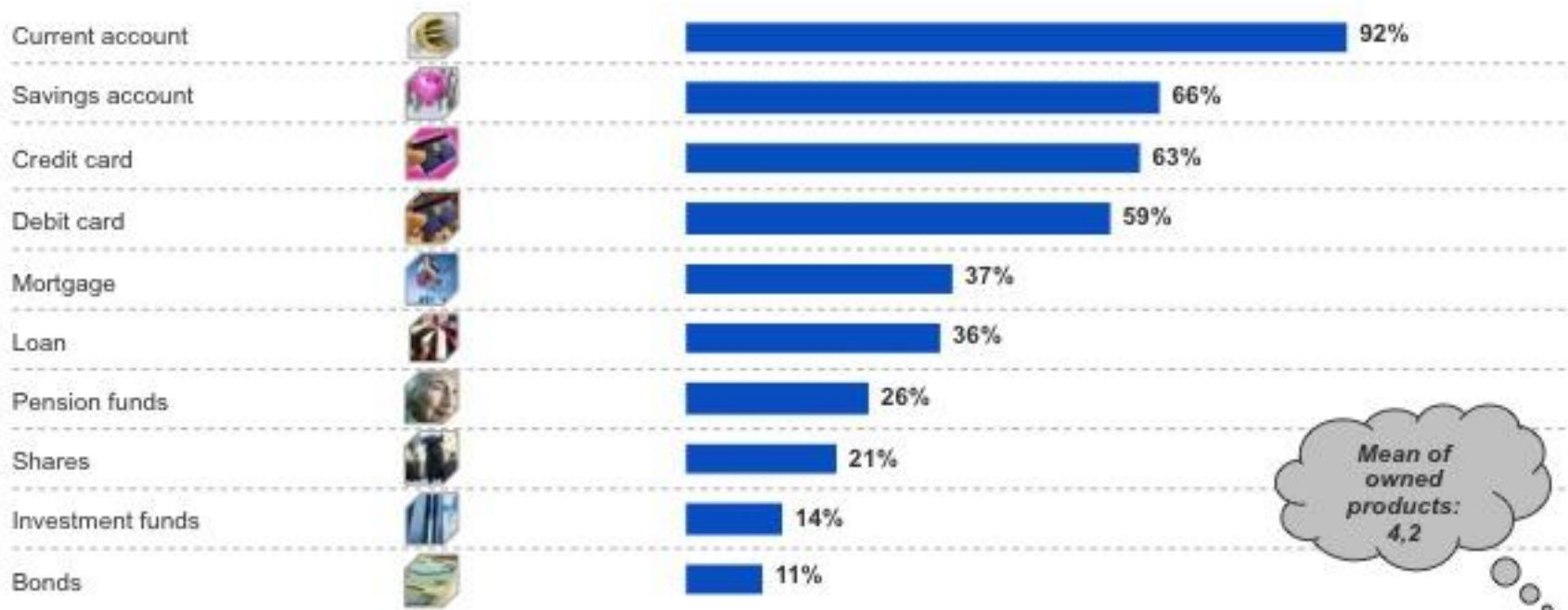
Google



# Ownership of Finance Products

Financial products are widely spread: The typical online in Ireland owns about four financial products

## Ownership of Finance Products All Respondents



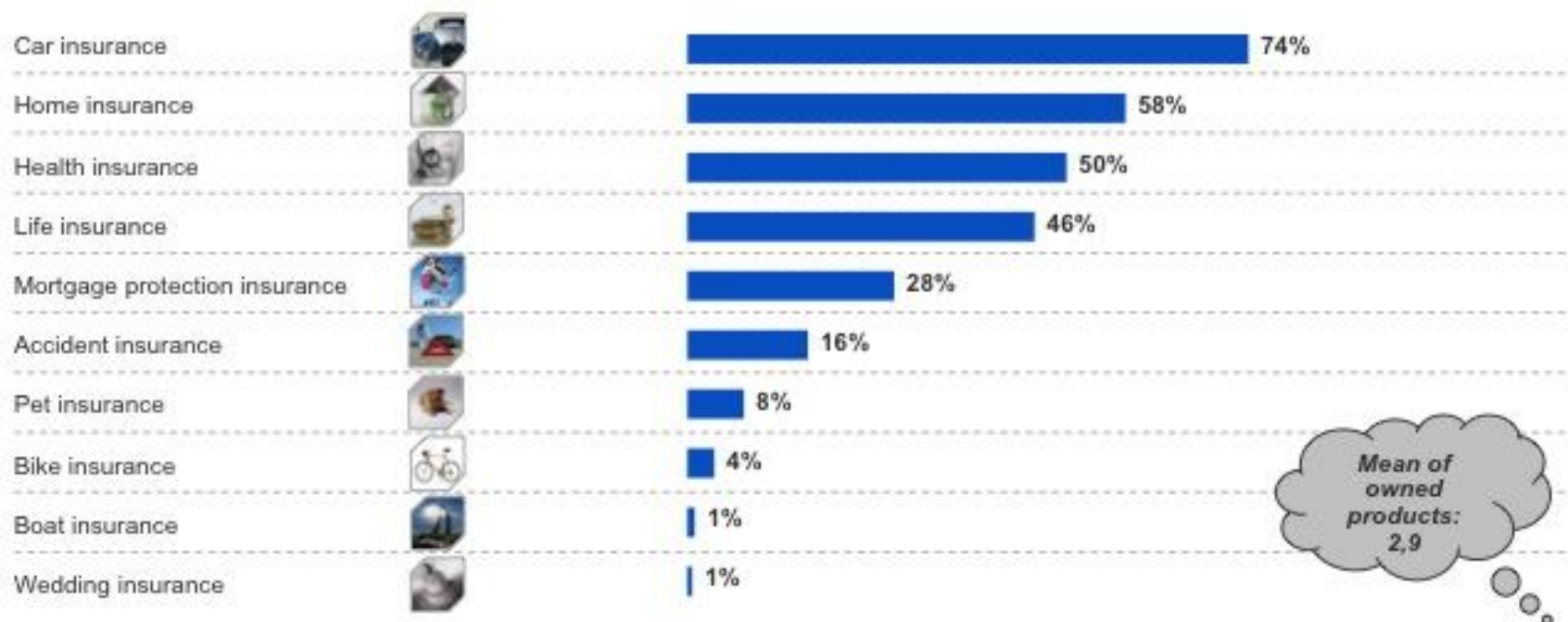
Q22: Which of the following personal financial products do you own?  
Base: All respondents n=1,000



## Ownership of Insurances

Car and home insurances are the most popular insurance products. On average Irish onlineers own about three insurances.

**Ownership of Insurances**  
All Respondents



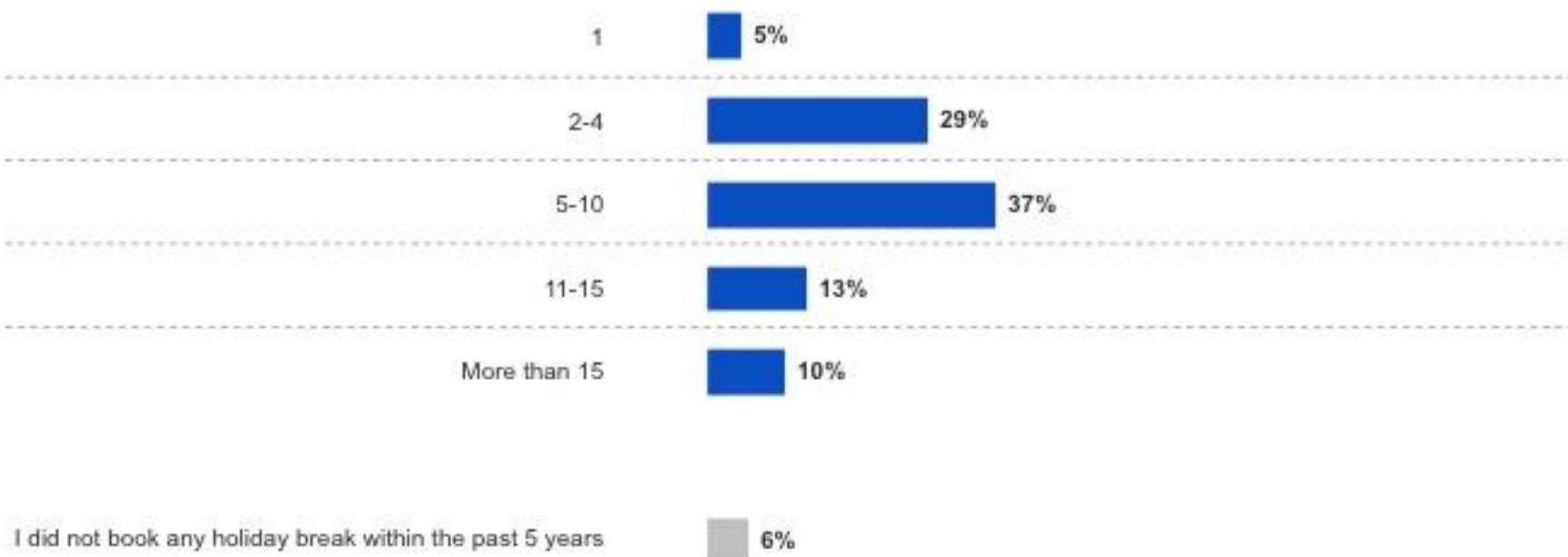
Q23: Which of the following insurance products do you own?  
Base: All respondents n=1,000

## Travel - Frequency of Holidays

Most respondents book one or two holiday trips per year



### Frequency of Holidays in the past 5 years All Respondents



Q24: How many holiday breaks (regardless of time spent) did you book within the past 5 years?  
Base: All respondents n=1,000

## Favourite type of holiday

Summer holidays are the most favoured type of holiday – city and short break holidays are very popular as well

### Favourite type of holiday All Respondents

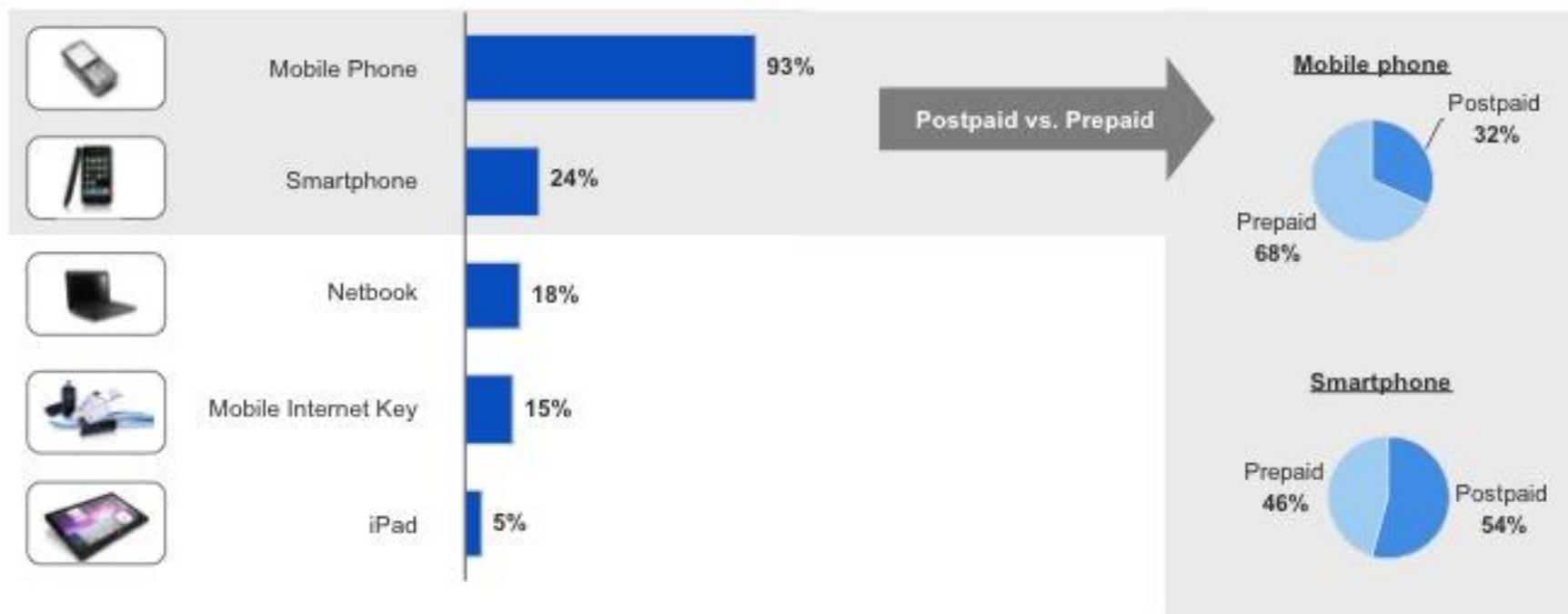


Q25: What's your favourite type of holiday?  
Base: All respondents n=1,000

## Mobile Device

Mobile phones are still by far the most frequently owned mobile device – almost one fourth of the respondents owns a smartphone

### Usage of mobile devices All Respondents



Q26: Do you own one of the following?  
Base: All respondents n=1,000

## Mobile internet access

Netbooks, mobile internet keys and smartphones are the preferred devices for accessing the mobile internet



Q27: How often do you use your mobile device to access the internet?

Base: Mobile device owner. Mobile Phone n=875, Smartphone n=259, Netbook n=193, Mobile Internet Key n=176, iPad n=67 !\* Attention: Low Incidence