

Appendix 1: Full participant instructions

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| <i>[landing page]</i> | |
| <i>Instructions</i> | <p><i>In this exercise, we are going to ask you to think about your household energy. We're going to show you some material and ask you some questions.</i></p> <p><i>Duration: The survey should take about 10 minutes to complete and requires your attention, so please only participate if you can dedicate this time!</i></p> |
| <i>Bill Preamble</i> | <p><i>We'd like you to imagine that you have been with your current energy provider for about a year. We'd also like you to imagine that they are called "Bolt Energy" – if it helps, you can think of Bolt Energy as a different name for your actual energy provider.</i></p> <p><i>We'd like you to imagine that they have just sent you your next bill, which we're going to show you on the next page. We'll then ask you some questions about it.</i></p> |

[MATERIAL PAGE]

[NEW PAGE]

- 1) This bill is saying I need to pay:
 - Less than \$100
 - Between \$100 and \$199
 - Between \$200 and \$299
 - Between \$300 and \$399
 - Between \$400 and \$499
 - More than \$500

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- 2) Based on this bill, I am on the best plan for energy for me with this provider:
 - Yes
 - No
 - I don't know

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- 3) To access the best plan for me with my provider:
 - I don't need to do anything; I'm already on the cheapest plan

- I can call my provider or visit their website.
- I have to go to the Victorian Energy Compare website
- I don't need to do anything; I will get put on the best deal automatically
- Something else
- I don't know

[NEW PAGE]

4) The energy deal(s) on the bill represent:

- The best deal from my current energy provider
- The best deal on the market from any provider
- Some other deal
- I don't know.

5) The energy usage information used to calculate the best deal is:

- Based on my actual current energy usage patterns
- Based on calculations done by my provider (but not necessarily using my actual usage)
- Based on calculations set out by a regulator
- I don't know.

6) If I moved to the best deal this provider can offer me, over the course of a year I would save:

- Less than \$100
- \$100-\$299
- \$300 - \$499
- \$500 - \$700
- More than \$700
- I don't know.

7) On receiving a bill like this, what do you think your response would be?

- I would pay it and do nothing else/I have a direct debit set up for it to get paid, so would do nothing else
- I would visit the Victorian Energy Compare website to try and find a better deal
- I would visit a comparison website (but not the Victorian Energy Compare website) to try and find a better deal
- I would call my energy provider or go on their website to get the better deal that's mentioned

- I would go online and do some research to try and find a better deal.
- Don't know/none of the above

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| <i>Bill excerpt page</i> | <i>Please take a look at a section of the bill again, below.</i> |
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Your electricity bill

4 Mar 18 – 5 June 18

| | | |
|---|--|---|
| <div style="background-color: red; color: white; padding: 5px; text-align: center;">WE COULD PUT YOU ON A CHEAPER PLAN</div> <p>On our Anytime Saver Plan you could save :</p> <p style="font-size: 1.2em; font-weight: bold;">\$485 each year</p> <p>To switch plans, call 13 25 71, or go to www.boltenergy.com.au</p> | <div style="background-color: #0070C0; color: white; padding: 5px;">DUE DATE</div> <div style="background-color: white; padding: 5px; text-align: center; border: 1px solid #0070C0;">5 Jul 18</div> <div style="background-color: #0070C0; color: white; padding: 5px;">AMOUNT DUE</div> <div style="background-color: white; padding: 5px; border: 1px solid #0070C0;"> <p>\$320.01 if paid by 5 Jul 18 Or \$365.01 if paid after the due date</p> </div> | <div style="background-color: #0070C0; color: white; padding: 5px;">YOUR ACCOUNT DETAILS</div> <div style="background-color: white; padding: 5px; border: 1px solid #0070C0;"> <p>Account number 300 033 393 200</p> <p>Tax invoice 180 000 596 420</p> <p>Issue date 6 Jun 18</p> <p>Total amount due See the Account Summary on pg. 2</p> </div> |
| <div style="background-color: #0070C0; color: white; padding: 5px;">YOUR ENERGY PLAN</div> <div style="background-color: white; padding: 5px; border: 1px solid #0070C0;"> <p>Easy Saver plan ending 24 Oct 18</p> <p>Your estimated bill over the next 12 months is \$1730.</p> <p>Benefits available on this energy plan</p> <p>Guaranteed usage discount (32%)</p> </div> | <div style="background-color: #0070C0; color: white; padding: 5px;">YOUR USAGE SUMMARY</div> <div style="background-color: white; padding: 5px; border: 1px solid #0070C0;"> <p>Average cost per day \$3.57</p> <p>Average daily usage 9.06 kWh</p> <p>Same time last year 9.01 kWh</p> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;"> <div style="text-align: center;"> <p>\$3.57</p> <p>COST PER DAY</p> </div> <div style="text-align: center;"> <p>9.06 kWh</p> <p>DAILY USAGE</p> </div> </div> </div> | |

8) Please take a look at the image of the bill above, and select the amount you would need to pay **by 5 July** if you want to get a pay on time discount.

- \$365.01
- \$320.01
- \$485.00
- Some other amount
- Don't know.

[NEW PAGE]

9) Imagine that your provider was going to estimate your usage to provide you with the figures for the potential savings. On a scale of 1 to 10, how much would you trust their calculations (where 1 is not trust at all, and 10 is completely trust)?

[NEW PAGE]

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| <i>Free text - motivation about questions</i> | <i>Earlier, you made a choice about how you would respond to receiving this bill.</i> <i>Please tell us why you chose the way you did in response to the letter.</i> <i>[FREE TEXT BOX]</i> |
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| <i>Further question preamble</i> | <i>Thank you for your answers so far. For the remainder of the survey, we'd like you to think about your actual energy behaviour in the real world, and ignore the material you've just seen.</i> |
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10) On a scale of 1 to 10, where 1 is not confident at all and 10 is very confident, how confident are you in your ability to go and find a better deal?

11) On a scale of 1 to 10, where 1 is not motivated at all and 10 is very motivated, how motivated are you to go and find a better deal?

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| Group 1 ("Status Quo Scenario") | Group 2 ("Easy scenario") |
|--|--|
| <p>We'd like you to think about the process that you think you would go through to switch to a cheaper energy plan at the moment. Specifically, think about trying to find a cheaper energy plan from another energy provider.</p> <p>a) On a scale of 1 to 10, where 1 is very easy and 10 is very difficult, how difficult do you think it is to find and switch to a cheaper energy deal using the method described above?</p> <p>b) And how much would you need to save (in dollars) before you would consider switching in the scenario above?</p> <p>[Free Text entry, number checker]</p> | <p>Imagine that your energy provider was able to email you a notification when you could be on a better plan with them. This email would also include a button that you could click, which would instantly switch you on to that plan – you wouldn't have to do anything else.</p> <p>a) On a scale of 1 to 10, where 1 is very easy and 10 is very difficult, how difficult do you think it is to find and switch to a cheaper energy deal using the method described above?</p> <p>b) And how much would you need to save (in dollars) before you would consider switching in the scenario above?</p> <p>[Free Text entry, number checker]</p> |

[introduction to demographic questions]

We'd like to ask you a some questions about yourself before we wrap up

13) [Question 13 was originally asking whether the respondent was the sole or joint energy decision-maker. After the questions had been developed, but prior to trial launch, we found out it was possible to use this question as a screening question – therefore, this was asked at the panel level, prior to respondents entering our survey]

14) How did you decide on your current energy provider?

- Researched on the internet (but not using a comparison site)
- Used a comparison site
- Used Victorian Energy Compare
- Called providers
- Saw an advertisement
- Continued with provider from family home / previous home
- Other
- Don't know/can't remember

15) How long have you been with your current energy provider?

- Less than 1 year
- Between 1 and 2 years
- Between 2 - 4 years
- More than 4 years
- Don't know

16) Since you've been with your current provider, have you ever switched plans with them?

- Yes
- No
- Don't know

17) In the last 12 months, have you changed providers OR changed plans within your provider?

- Yes
- No
- Don't know

18) Where do you live?

- Metropolitan Melbourne
- Other

19) Do you speak a language other than English at home?

- No, I only speak English at home
- Yes, I speak another language

20) *[Question 20 was originally asking respondents to enter their perceived annual energy usage. However, an error occurred that meant that we were unable to obtain this information from everyone.]*

21) Do you receive your bills online or on paper (i.e., mailed to you)?

- Paper (they get posted to me)
- Online (my bills are emailed or available online)
- I don't know

[FOR THOSE WHO GET BILLS ONLINE]:

22) When you get an email about your bill, what do you usually do?

- I will always open up the bill and look at it closely
- I will sometimes open up the bill, but I will also sometimes just read the email summary or look at the information in my online account
- I only look at the email or in my online account; I rarely open up the bill.

23) How do you usually pay your energy bill?

- I have a direct debit set up to make payments automatically
- I pay over the phone
- I pay over the internet
- I pay in person at a Post Office
- I pay by mailing a cheque
- I don't know

24) In the past 12 months, have you struggled to meet bill payments (not just for energy) or life expenses, for instance because of illness, unemployment or changed financial circumstances?

- Yes
- No
- Prefer not to answer

Financial literacy/basic numeracy questions

Susie is paid \$9.00 per hour. She works four and a half hours each day.

1. Susie is paid \$9.00 per hour. She works four and a half hours each day. How much does Susie earn each day?

- \$36.00
- \$38.00
- \$40.50
- \$49.50
- None of these

2. Susie is paid \$9.00 per hour. She gets a 5% pay increase. What is her new pay per hour?

- \$9.45
- \$9.25k
- \$9.50
- \$9.05
- None of these

3. Suppose you put \$100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?

- [FREE TEXT ENTRY; CORRECT ANSWERS IS 102]

4. Susie buys a laptop costing NZD144 from a company in New Zealand, at an exchange rate of AU\$1 = NZD1.20. What is the cost in Australian dollars?

- \$172.80
- \$128.50
- \$135.00
- \$120.00
- Don't know