2025

CONSUMER RESEARCH

THE GUERNSEY COMPETITON AND REGULATORY AUTHORITY

Island Global Research
A BWCI Group Company

CONTENTS

ABOUT THE RESEARCH

Island Global Research sought feedback from Guernsey residents about home broadband services on behalf of the Guernsey Competition and Regulatory Authority.

- **A survey was conducted to obtain feedback from residents about their experience of broadband, to learn whether they had made any changes to their services in the past 3 years, and to elicit their preferences.**
- **Focus groups were designed to supplement the survey findings.** They were used to understand more about customer understanding and preferences, including insights into why or why not consumers are open to switching provider. The discussions also covered how much choice consumers perceive there to be in the marketplace, and what actions consumers would like to see from the regulator to help customers feel more informed.

Data collection took place in June and July 2025.	
Home Broadband Survey (6-23 June 2025)	**610** residents
Focus Groups with retail customers (16-23 July)	**19** participated in 4 focus groups

About the Survey

The survey was open for responses between 6 and 23 June 2025. The survey was promoted to a wide audience using the following channels:

- Island Global Research contacted their market research panel and invited them to participate in the survey.
- Island Global Research promoted the survey using social media (Facebook and Instagram).

There were 610 eligible responses, after removing duplicates.

Survey responses were weighted in proportion to the age and gender profile of the adult population.

Further information about the profile of survey respondents and the use of survey weights is provided in Appendix A.

About the focus groups

Four focus groups were held between 16 and 23 July. Each session lasted 1 hour. Survey respondents were able to express an interest in the focus groups. Participants with a balanced range of demographics were selected including those that covered a range of providers, internet usage and financial status.

28 people confirmed their availability for the selected sessions . 19 participants then actually attended the focus groups

Further information about the participants, and the topics discussed is provided in Appendix B and C).

HOME BROADBAND: SURVEY

KEY FINDINGS - HOME BROADBAND SURVEY (1)

1

ABOUT BROADBAND SERVICES

More than three-quarters have fibre broadband and 52% of all respondents indicated they had switched to fibre broadband in the past three years.

- 12% said it wasn't yet available on their street. Of the remainder, some will switch shortly but there are some who think it will be more expensive, their current connection is sufficient and/or have heard negative feedback about fibre.

Sure has the largest share of the home broadband market

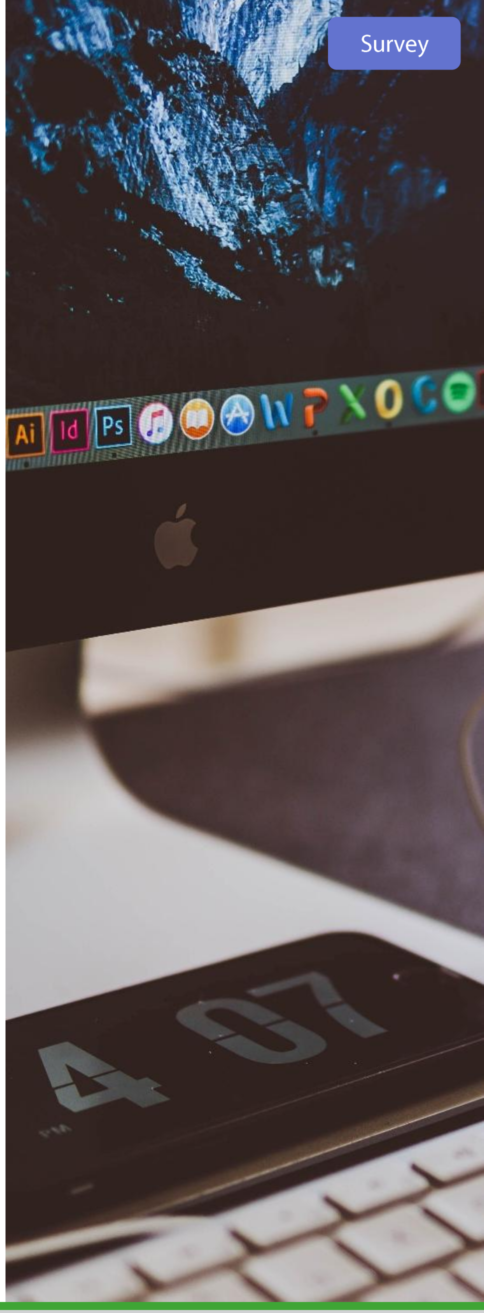
- 65% of respondents are with Sure (25% JT, 8% Airtel and 2% with Starlink).
- This is slightly lower than three years ago, when 74% of respondents recalled they were with Sure (20% JT, 5% Airtel, and 1% Starlink).

2

ON CUSTOMER SATISFACTION

There were wide ranging views on how satisfied they are with current broadband service.

- 61% of all respondents said they are satisfied/very satisfied with customer service, 57% with technical support, 56% with download speed and 45% with value for money.
- Across these dimensions there were more respondents who were satisfied/very satisfied than dissatisfied/very dissatisfied.
- JT customers often reported higher levels of satisfaction than Sure and Airtel customers.



KEY FINDINGS - HOME BROADBAND SURVEY (2)

3 CONSUMER VIEWS ON WHAT'S IMPORTANT

When asked what's important when considering which home broadband service to choose, more than three-quarters said download speed and monthly price were very or extremely important.

- In contrast, provider was the least important consideration (with 24% saying it was very or extremely important).

75% indicated a willingness to pay £50 per month for home broadband.

- Almost half would pay £60 per month, but less than 20% would pay £80 or more.

Respondents' understanding of broadband speed requirements was often limited.

- 44% of fibre broadband customers don't know what download speed they had opted for; and 27% selected "Don't know" when asked about their minimum download speed they would choose

4 CONSUMER VIEWS ON PROVIDERS AND SWITCHING

Two-thirds of respondents said they would consider changing broadband provider when their current contract expires.

- This included 38% who said they would be likely to see if another provider offers a better deal, and 33% who would consider changing but only if they were dissatisfied.
- When prompted, 63% of respondents indicated they would be willing to consider more than one provider and the percentage who said they would be willing to consider Sure and JT is similar: (73% and 70% respectively).
- When presented with some simulated choice scenarios, 52% indicated they would switch provider to achieve a 10% saving on their monthly bill. A further 9% wouldn't switch provider for a 10% saving but would for a 20% saving.

KEY FINDINGS - HOME BROADBAND SURVEY (3)

5 SOME RESPONDENTS ARE UNLIKELY OR UNWILLING TO SWITCH PROVIDER

There remains a notable percentage of respondents who won't or don't know if they would switch.

- 23% said their current provider is the only provider they would consider, and 7% didn't know whether they would consider switching when their current contract comes to an end.
- 27% of respondents completing the choice scenarios said they would not switch provider to achieve a 20% cost saving. There were also 12% who didn't know whether they would switch.

6 EVIDENCE OF CONSUMER INERTIA AND LIMITED ENGAGEMENT WITH BROADBAND SERVICES

64% of respondents had made a change to their home broadband service in the past 3 years. The vast majority who had made a change said it was because fibre had become available at their property.

Only 15% of respondents had changed broadband provider. This includes 7% who were with Sure and now with JT, and 2% who were with Sure and now with Airtel.

Many switched to fibre broadband without considering the options available at other providers:

- 34% of respondents who had switched to fibre broadband said they had contacted their provider to switch to fibre without any research; and 24% indicated they had done some research, looking at the options with their current provider but not at what was available with other providers.
- 71% of Sure customers who had installed fibre in the past 3 years had <u>not</u> looked at the options offered by other providers (compared to 33% of JT customer who had installed fibre).

Focus groups were used to obtain additional insights on attitudes and barriers to switching.

A summary of the qualitative insights is available on pages 36-41.

HOME BROADBAND SERVICE

HOME BROADBAND CONNECTION

Respondents were asked about their home broadband connection.

Almost all the respondents said they have a broadband connection at their home.

- **77% have a fibre broadband connection**

In addition, 17% use a copper connection, 3% use 4G mobile broadband and 3% have a satellite connection.

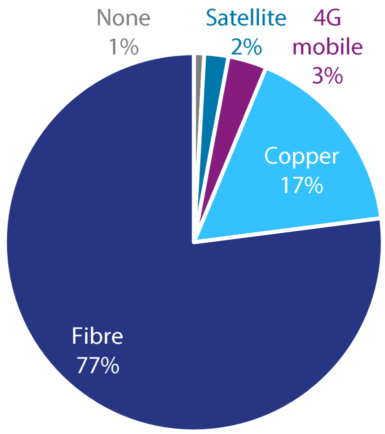
Just over half (52%) of respondents who don't have fibre broadband indicated it was available on their street.

24% of respondents who said fibre was available, but don't yet have a fibre connection said it was in progress – they have ordered fibre and waiting for it to be installed.

Other reasons why people haven't switched to fibre are listed in the box. They include:

- those who think fibre broadband will cost more than their current connection,
- some who have heard negative feedback about fibre and
- others who think their current connection is good enough.

What type of home broadband connection do you have at the main property that you live in?



Just over half (52%) of the respondents without fibre broadband said it was available on their street.

- 24% of this group have ordered fibre and awaiting installation.
- Other reasons are listed below.

Other reasons why respondents haven't switched to fibre broadband:

33%	think fibre will cost more than their current connection
22%	have heard negative feedback from friends / family who have switched to fibre
22%	think their current connection is good enough for their needs
16%	have been too busy
10%	said it is only just available
10%	don't know enough about fibre or understand how it works
7%	are concerned download speeds will be slower
15%	gave another reason, including a few whose building works would delay the installation

PROFILING

HOME BROADBAND PROVIDER

Respondents were asked: "Who is your home broadband service provider?"

- 65% of respondents said they were with Sure
- 25% were with JT
- 8% were with Airtel-Vodafone*
- 2% were with Starlink (i.e. satellite connection)

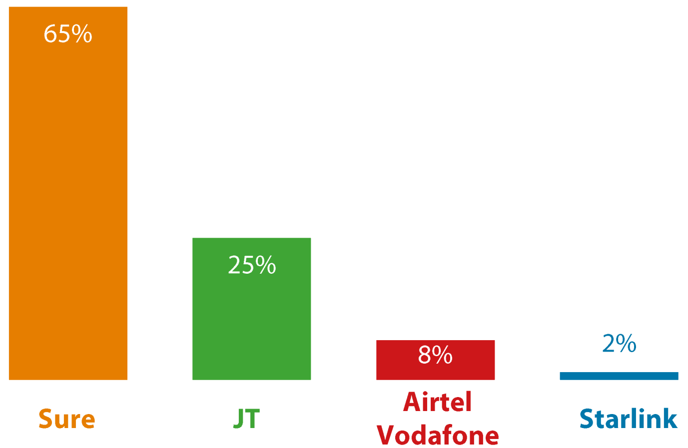
The full demographic profile of respondents by provider can be found in Appendix A. The profile is shown overall, and for customers who are with Sure, JT and Airtel at the time of data collection.

There are some notable differences between the groups. For instance:

- Sure has a slightly older demographic (32% are aged 65+) compared to JT and Airtel.
- Sure and JT customers were more likely to be very or relatively financially comfortable than Airtel customers (61% and 60% respectively compared to 48%).
- JT customers were more likely to have a bundled contract which included broadband and mobile phone than Sure and Airtel customers (64% vs 55% and 55% respectively).

It was also noteworthy that almost half of respondents who have a fibre broadband connected said they "Don't know" their download speed.

Who is your home broadband service provider?



Respondents with	Sure	JT	Airtel Vodafone	Starlink
fibre	68%	26%	6%	n/a
copper	65%	28%	7%	n/a
4G mobile	42%	14%	44%	n/a
satellite	n/a	n/a	n/a	100%

** At the time the survey was conducted Airtel Vodafone were an independent provider. Since then, Sure and Airtel Vodafone have merged. Airtel Vodafone customers are now with Sure.*

BROADBAND SERVICE BY PROVIDER

Respondents were asked some profiling questions about their household's home broadband contract. Additional profiling information about home broadband customers can be found in Appendix A.

It is interesting to note that more than half of respondents have a contract which bundles their home broadband service with one or more mobile phones; and 44% of respondents who have fibre don't know what their download speed they opted for.

	All	Sure	JT	Airtel Vodafone
Broadband contract				
Bundled contract (incl. mobile/s)	57%	55%	64%	55%
Standalone contract	39%	41%	36%	40%
Don't know	4%	5%	1%	5%
Download speed (fibre customers only)				
50 Mb	10%	4%	18%	34%
75 Mb	10%	8%	16%	16%
150 Mb	13%	13%	14%	9%
500 Mb	11%	12%	13%	0%
1 Gb	9%	12%	4%	0%
1.5 Gb	2%	3%	0%	0%
2 Gb	1%	1%	1%	0%
Don't know	44%	48%	34%	41%

Note: the profile of Starlink customers is not shown as the base size is too small (i.e. n<30).

CUSTOMER SATISFACTION

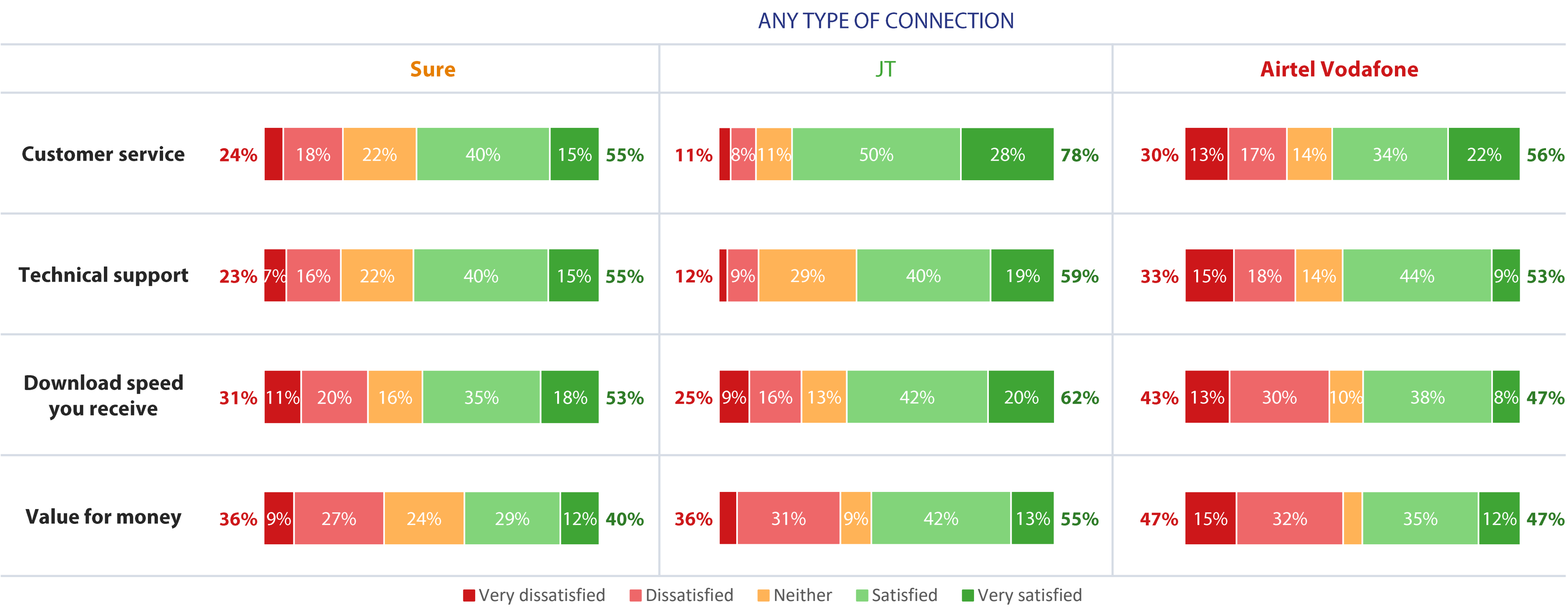
SATISFACTION WITH CURRENT SERVICE

ALL CUSTOMERS (ANY TYPE OF CONNECTION) BY PROVIDER

Respondents were asked how satisfied they were with different aspects of their home broadband service. The results below show the levels of satisfaction for Sure, JT and Airtel Vodafone.

The feedback indicates that JT customers were more satisfied than those with Sure and Airtel. For instance, 78% of JT customers rated customer service as satisfied or very satisfied (compared to 55% with Sure and 56% with Airtel). Levels of satisfaction were lowest for Value for Money, though the percentage who said satisfied/very satisfied was the same or higher than those who said dissatisfied/very dissatisfied.

Thinking about your home broadband, how satisfied are you with the following from [your current provider]?



SATISFACTION

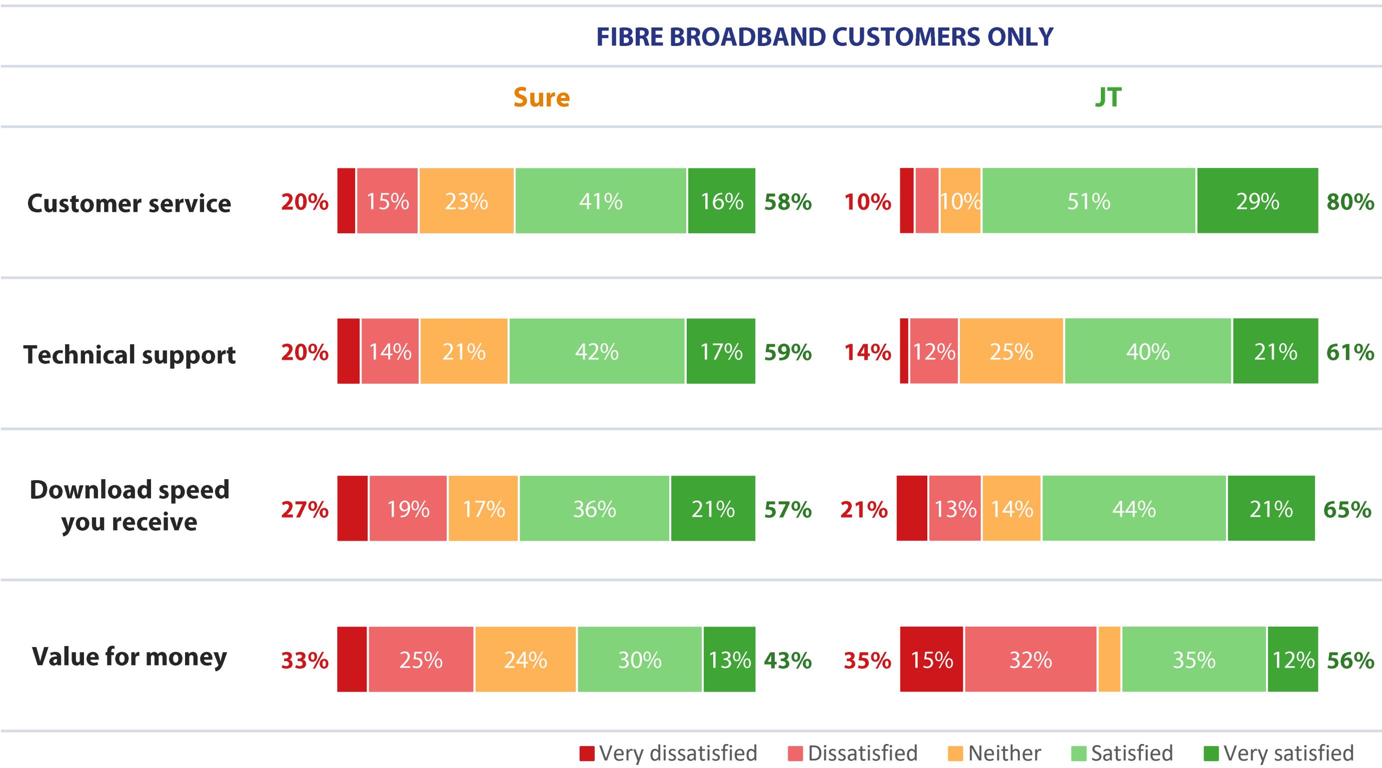
SATISFACTION WITH CURRENT SERVICE

FIBRE BROADBAND CUSTOMERS ONLY

Respondents were asked how satisfied they were with different aspects of their home broadband service. The results below show the level of satisfaction for Sure and JT fibre broadband customers.

The feedback indicates that JT customers were more satisfied than those with Sure. For example, 80% of JT customers rated customer service as satisfied or very satisfied (compared to 58% with Sure). The feedback from fibre customers is very similar to the feedback from all customers.

Thinking about your home broadband, how satisfied are you with the following from [your current provider]?



Note: Responses from fibre customers with Airtel-Vodafone are not shown as the base size is too small (i.e. n<30).

CONTACTS ABOUT FAULT OR CONNECTION PROBLEM

ALL RESPONDENTS (ANY TYPE OF CONNECTION) BY PROVIDER AT THE TIME

Respondents were asked if they had contacted their broadband provider about a fault, or a problem with their connection in the past 12 months. Those that did were asked how they would rate their provider's handling of their issue.

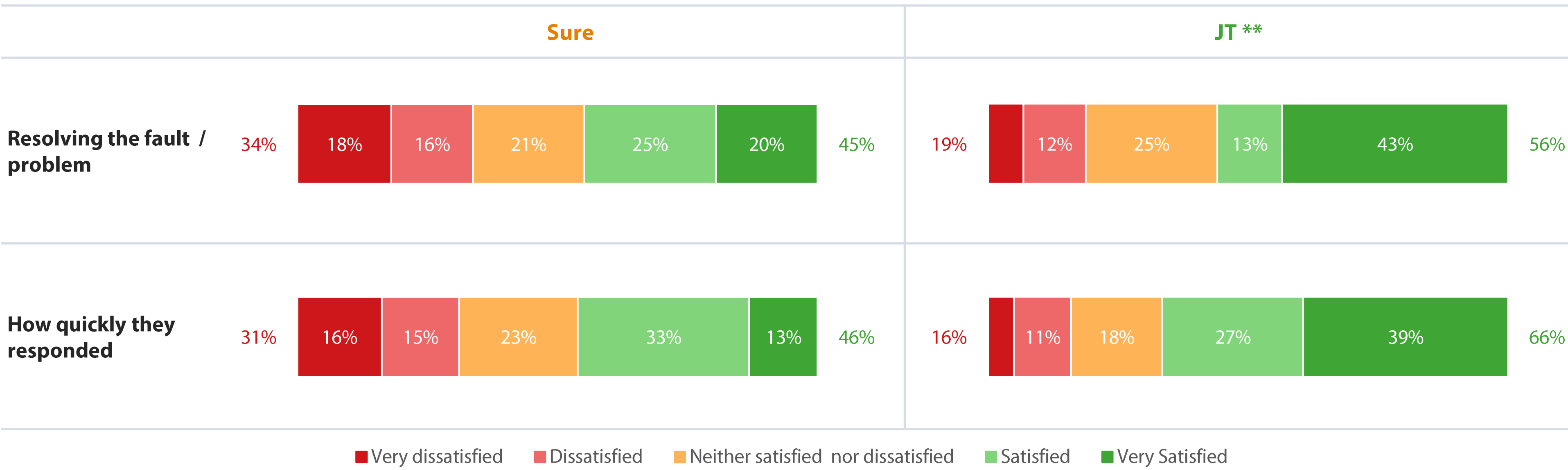
- 34% of all respondents said they had contacted their provider about a fault or problem with their connection.

The feedback indicates that JT customers are more satisfied than Sure customers. For instance, 66% were satisfied or very satisfied with how quickly JT responded to their issue (compared to 46% of Sure customers).

Of those who had contacted* their provider regarding a fault or a problem with their connection:

- **66%** were Sure customers at time of contact
- **19%** were JT customers at the time of contact

On this issue, how would you rate [the provider] in relation to:



* Also, 13% were Airtel-Vodafone customers and 1% were Starlink customers at the time of contact.
** Note: small base size (n=41)

CUSTOMER COMPLAINTS

RESPONDENTS WHO HAD COMPLAINED, BY PROVIDER AT TIME OF COMPLAINT

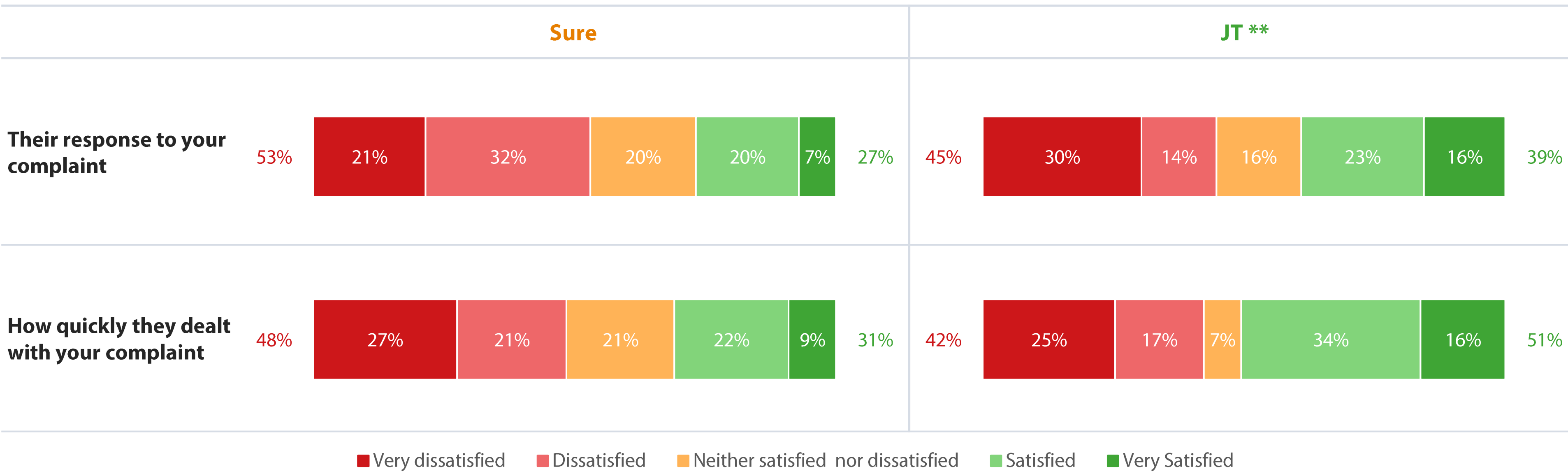
Respondents were asked if they had contacted any of the providers to make a complaint about broadband services in the last 12 months. Those that did were asked to rate how their providers handled their complaint.

- 23% of all respondents had contacted a telecoms provider to make a complaint about broadband services in the last 12 months.* This includes 3% who had complained to multiple providers.

The feedback suggests JT customers are more satisfied than Sure customers, though the differences are not statistically significant – the base size is very small and there are wide confidence intervals around results.

- **16%** of all respondents said they had complained to Sure in the last 12 months
- **5%** of all respondents said they had complained to JT in the last 12 months

How would you rate the customer service you received from [the provider] in relation to…



* Also, 4% had complained to Airtel-Vodafone customers and 1% had complained to Starlink.
** Note: very small base size (n=23)

CHANGES MADE TO HOME BROADBAND SERVICES IN THE PAST 3 YEARS

CHANGES TO HOME BROADBAND SERVICE IN THE PAST 3 YEARS

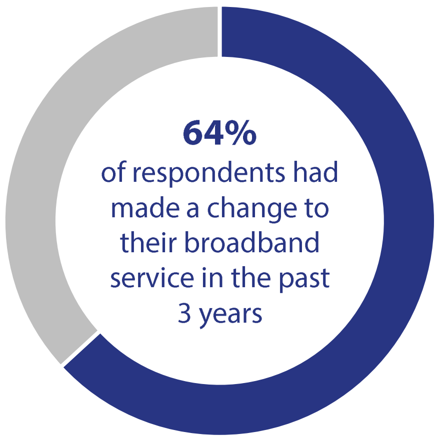
Respondents were asked: Have you changed your home broadband service in the last 3 years? If so, what did you change about the product? Please select all that apply.

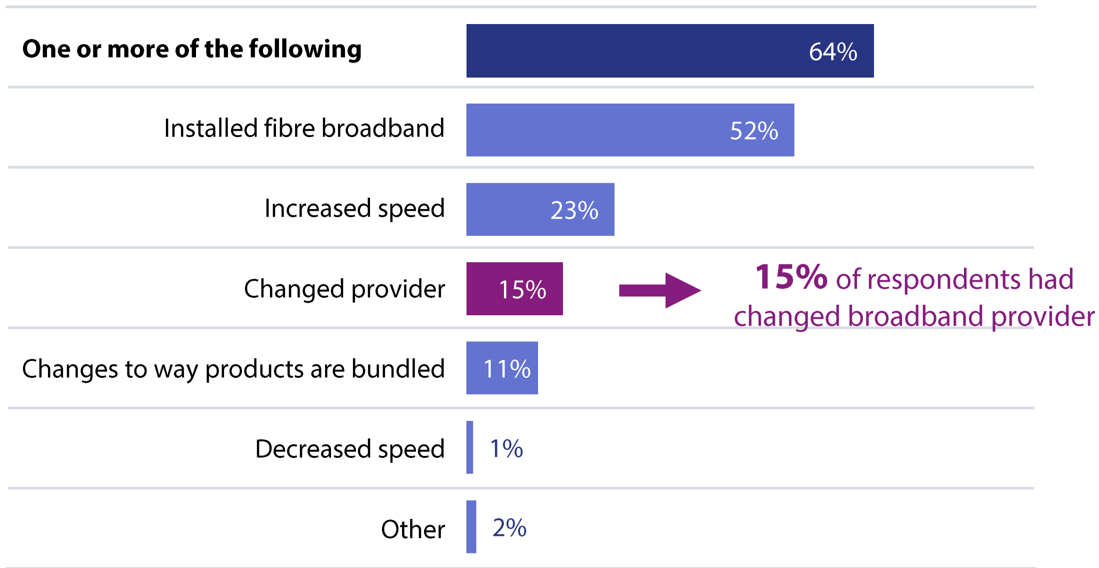
64% have made a change to their broadband service in the past 3 years, including:

- 52% who had fibre broadband installed
- 23% who had increased their broadband speed
- 15% who had changed their broadband provider
- 2% selected other, citing they moved to copper or a satellite connection, or they installed a new mesh system.

It is also interesting to note:

- 79% who had increased speed also said they had fibre installed
- 18% of those who had fibre broadband installed also said they had changed provider
- 33% of JT customers said they had changed provider in the past 3 years (i.e. switched from another provider and joined JT), compared to 3% of Sure customers.





REASONS FOR CHANGES TO HOME BROADBAND SERVICE

RESPONDENTS WHO HAD MADE A CHANGE IN LAST 3 YEARS

Respondents who had made a change to their home broadband service in the last 3 years were asked: "What were the MAIN reasons for the change(s) you made to your home broadband service?" They could select all that applied to them.

- The most prevalent reason to make a change was the availability of fibre broadband, selected by 78% of all respondents.*
- As one might expect, fibre becoming available and improving the speed of connection were key reasons for respondents who have fibre connection. In addition, 34% of this group wanted to improve the reliability of connection and 21% said the new contract was better value for money.
- It is also interesting to note that 37% of JT customers who had installed fibre said the new contract was better value for money and 30% were prompted to make a change because there was a promotion available. These percentages are notably higher than for Sure customers who had installed fibre (13% and 8% respectively).

	All	Installed fibre in the past 3 years	Installed fibre & Sure customer	Installed fibre & JT customer
Fibre became available for my property	78%	88%	89%	88%
Improve speed of the internet	30%	50%	48%	55%
Improve reliability of the connection	20%	34%	33%	36%
The new contract was better value for money	15%	21%	13%	37%
There was a promotion available	10%	15%	8%	30%
Contract ended	3%	5%	4%	7%
It was expensive / I needed to cut the cost of my household bills	4%	4%	1%	8%
Improve customer service or technical support	3%	4%	2%	9%
Shorter contract	0%	0%	0%	0%

* There were also 6% who selected it was for another reason. Reasons given included moving house and dissatisfaction with service or provider. A few claimed they were told they had to make changes due to the fibre roll-out.

RESEARCH ON CHANGES TO HOME BROADBAND SERVICE

RESPONDENTS WHO HAD MADE A CHANGE IN LAST 3 YEARS

Those who indicated they made a change to their broadband in the last 3 years were asked how much they researched the options offered by different providers before making any changes.

- 41% said they had done a lot of research into the options available before making changes to their broadband services, and a further 22% said they have done some research.
- 32% said they had done no prior to making changes to their broadband.

Also, it may be interesting to note JT fibre customers were more likely to say they had done a lot of research (68% compared to 23% of Sure fibre customers).

When you made changes to your home broadband service, how much did your household research the options offered by different providers?
Please select the option which best fits.

	All	Installed fibre in the past 3 years	Installed fibre & Sure customer	Installed fibre & JT customer
None e.g. Contacted my provider to make the change(s) without any research	32%	34%	41%	23%
Some e.g looked at the different options offered by my provider but not others	22%	24%	30%	10%
A lot e.g. looked in detail at options offered by different providers	41%	39%	24%	67%
Don't know	5%	3%	5%	0%

CHANGES TO BROADBAND PROVIDER IN THE PAST 3 YEARS

ALL ESPONDENTS

Respondents were asked: Have you changed your home broadband service in the last 3 years? If so, what did you change about the product? Please select all that apply.

The table to the right shows that relatively few respondents had changed provider in the past 3 years.

- 85% of all respondents are with the same provider they were with 3 years ago (i.e. 64% + 17% + 4% + 1%).
- Sure has the largest market share for home broadband services, though 7% of respondents indicated they had moved from Sure to JT in the last 3 years.

The chart below shows provider changes in more detail, highlighting changes in connection type over the past 3 years. For example, within the 64% of all respondents who have remained with Sure for the last 3 years, 32% upgraded their connection to fibre, 13% have kept their copper connection and 19% were already had a fibre connection.

Summary		Now			
		Sure	**JT**	**Airtel**	**Starlink**
3 years ago	**Sure**	**64%**	**7%**	**2%**	**1%**
	JT	**1%**	**17%**	**1%**	**<1%**
	Airtel	**<1%**	**1%**	**4%**	**-**
	Starlink	**-**	**-**	**-**	**1%**

In detail:			**Now**						
			Sure		**JT**		**Airtel**		**Starlink**
			Not fibre	Fibre	Not fibre	Fibre	Not fibre	Fibre	
3 years ago	**Sure**	Not fibre	**13%**	**32%**	**1%**	**5%**	**<1%**	**1%**	**1%**
		Fibre	**-**	**19%**	**-**	**1%**	**-**	**1%**	**-**
	JT	Not fibre	**-**	**1%**	**3%**	**8%**	**<1%**	**1%**	**<1%**
		Fibre	**-**	**<1%**	**-**	**5%**	**<1%**	**-**	**-**
	Airtel	Not fibre	**<1%**	**<1%**	**-**	**1%**	**2%**	**1%**	**-**
		Fibre	**-**	**<1%**	**-**	**<1%**	**-**	**1%**	**-**
	Starlink		**-**	**-**	**-**		**-**	**-**	**1%**

* There may be small differences between the distribution by provider and those reported earlier (page 10) as responses with missing data for the question about provider 3 years ago have been excluded.

CUSTOMER PREFERENCES & SWITCHING

CONSIDER CHANGING PROVIDER IN FUTURE

Respondents were asked whether they would consider changing provider in the near future or when their current contract expires.

- 38% said they are likely to consider switching provider if they were to find a better deal elsewhere.
- 33% would consider switching provider, but only if they were dissatisfied with their current provider.
- 23% would not consider another provider.

Disaggregating the results by provider suggests Sure customers were the least likely to consider changing provider in the near future and Airtel Vodafone customers were the most likely to be move provider for a better deal, though please note the differences are not statistically significant.

Will you consider changing broadband provider when your current contract expires? If you do not have a fixed contract, please indicate if you are likely to consider switching in the near future.

	All	Sure Customer	JT Customer	Airtel Vodafone Customer
No, [current provider] is the only provider I would consider	23%	25%	18%	19%
Maybe, only if I am dissatisfied with [current provider]	33%	32%	38%	19%
Yes, I am likely to see if another provider offers a better deal even if I am satisfied with [current provider]	38%	34%	41%	59%
Don't know	7%	9%	4%	3%

REASONS WHY MIGHT CHANGE PROVIDER IN FUTURE

RESPONDENTS WHO WOULD CONSIDER CHANGING PROVIDER

Respondents who said they might or were likely to consider switching were then asked what would be the main factors that are likely to influence their decision. They could select all that applied to them.

Cost was considered the main factor that is likely to influence switching provider. 44% said they could be pushed to switch due to cost of service with current provider and 54% said they could be persuaded to switch if the monthly cost was better value for money.

If you were to consider changing provider in the future, what are the MAIN factors that are likely to influence your decision to switch?

		All	Sure Customer	JT Customer	Airtel Vodafone Customer
		70% would consider changing	66%	78%	78%
Push factors	Cost of service with current contract	44%	44%	43%	45%
	Poor reliability of broadband connection	27%	27%	24%	35%
	Poor speed of broadband	24%	23%	24%	32%
	Poor customer service	16%	17%	11%	28%
	Poor technical support	14%	15%	11%	18%
Pull factors	If monthly cost was better value for money	54%	49%	62%	70%
	I believe reliability of broadband connection would improve	25%	23%	23%	40%
	I believe speed of broadband connection would improve	24%	23%	24%	33%
	A promotion / offer would encourage me to switch	20%	15%	31%	25%
	I believe I would get better customer service	13%	15%	10%	15%
	I believe I would get better technical support	13%	13%	9%	18%
	Lower connection fee	11%	10%	10%	19%
	Shorter contract	5%	6%	6%	0%

REASONS WHY MIGHT NOT CHANGE PROVIDER IN FUTURE

RESPONDENTS WHO WOULD NOT CONSIDER CHANGING PROVIDER

Respondents who said they would not consider changing provider were asked why they wouldn't. They were provided an open text box to write their reason.

Many indicated satisfaction with their current provider was the reason they would not consider switching. Other key themes from survey respondents included dissatisfaction or previous bad experience from another local provider, a perceived hassle to switch and concerns regarding cost.

Sure customers also noted the network is owned by Sure and being a long-term customer as reasons they would not to consider switching. A few expressed a preference for Sure due to considering it a local brand compared to JT.

Themes by provider are outlined in the table on the right, respondents' comments are available in the data tables. Reasons why consumers may not want to switch were further investigated in the focus groups.

Finding from the focus groups are summarised from page 36, and attitudes to switching pages 42-52.

Sure customers

- Happy / satisfied with current provider
- Sure owns the infrastructure / network
- Do not want to use JT, either due to previous experience, brand or because they rent the line
- Long term customer of Sure
- Switching would be a hassle
- Keeping all products on one provider is simpler
- Sure considered a local brand
- Work for Sure
- No real choice of provider
- The unknown
- Cost
- Has lifeline service

JT customers

- Happy / satisfied with current provider
- Had a bad experience / dissatisfied with service from other provider
- Switching would be a hassle
- Cost

Airtel Vodafone customers

- Have to switch because of Sure taking over Airtel
- Sure owns the infrastructure / network

CHOICE SETS

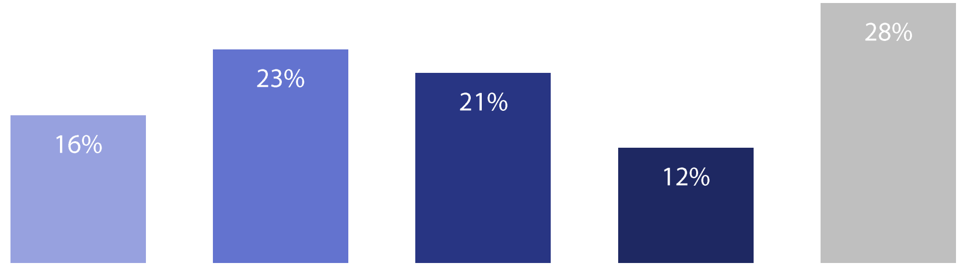
Respondents were shown a selection of options for a home broadband service and asked to select which option they would most likely choose for their home broadband if they were looking to take out a new service.*

- 16% selected the lowest speed / lowest cost option of 75MB at £50 per month
- 23% selected 150MB at £55 per month
- 21% selected 500MB at £65 per month
- 12% selected the highest speed / highest cost option of 1GB at £80 per month.
- 28% selected None of these / Don't know.

Differences by sub-group:

- JT customers were more likely to select the lowest speed option (31% compared to 11% of Sure customers and 10% of Airtel customers).
- Those aged 65+ were more likely to select the lowest speed option of 75MB (25% compared to 12% of those aged 16-39 and 13% of those aged 40-64).

Please select the option you would be most likely to choose for your home broadband if you were looking to take out a new service.



	75 MB download speed £50 per month includes landline rental	150 MB download speed £55 per month includes landline rental	500 MB download speed £65 per month includes landline rental	1GB download speed £80 per month includes landline rental	None of these or Don't know
Sure Customer	11%	23%	22%	15%	28%
JT Customer	31%	25%	15%	8%	22%
Airtel Customer	10%	19%	20%	6%	45%
In last 3 years					
Has changed provider	22%	25%	19%	9%	25%
Consider changing?					
No	11%	22%	18%	18%	31%
Change if dissatisfied	17%	27%	22%	11%	24%
Change for better deal	20%	20%	22%	9%	28%
Age Category					
Aged 16-39	12%	23%	34%	18%	12%
Aged 40-64	13%	23%	17%	13%	34%
Aged 65+	25%	23%	13%	6%	32%
Financial Position					
Lower financial	20%	21%	15%	16%	28%
Higher financial	14%	26%	23%	11%	26%

*Note: respondents were informed that all options come with unlimited home broadband data allowance (subject to fair use policy) and landline rental. They would also have the option of adding mobile phone contracts for an additional cost.

WILLINGNESS TO SWITCH PROVIDER

Respondents were shown up to two additional choice scenario questions. These were programmed to based on their initial choice of speed/price, and their existing broadband provider (as illustrated in the example to the right).

1) After selecting their preferred broadband speed/price (see previous page), respondents were shown two further options:

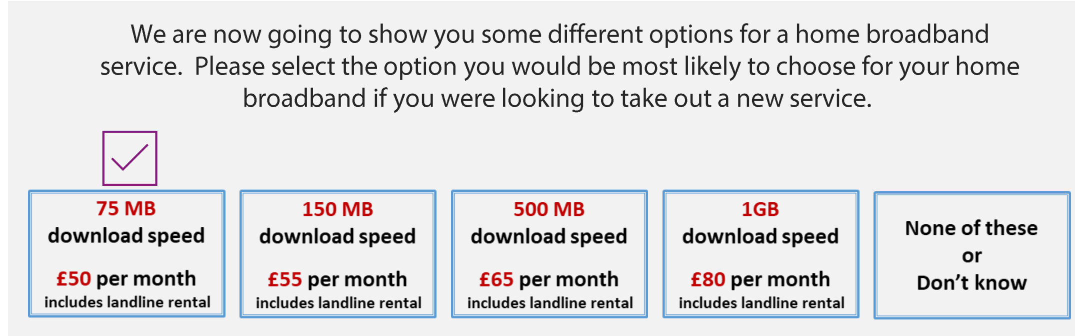
- The speed/price they had previously selected plus the name of their current provider (either Sure or JT).*
- The same speed, a monthly price which was 10% cheaper, and the name of other main provider (i.e. if Sure was at the higher price point, then JT would be at the lower price, and vice versa).

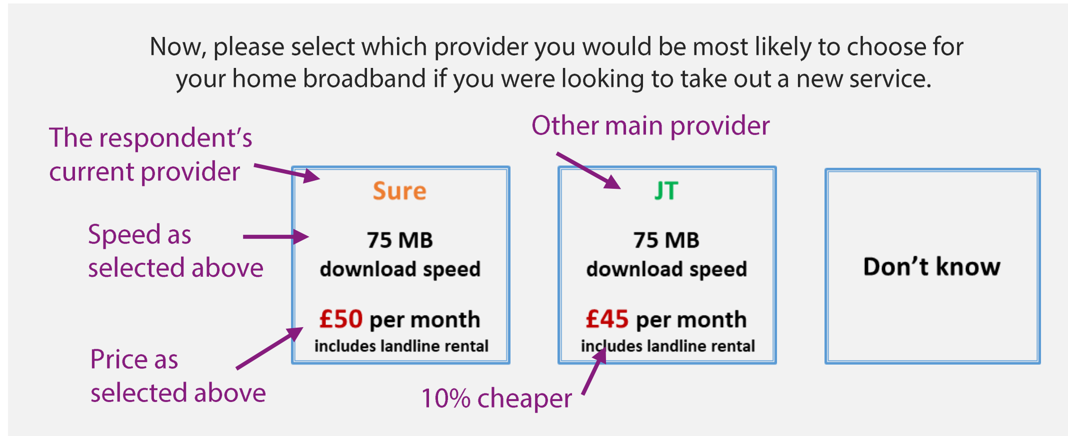
Respondents were asked which one they would most likely choose.

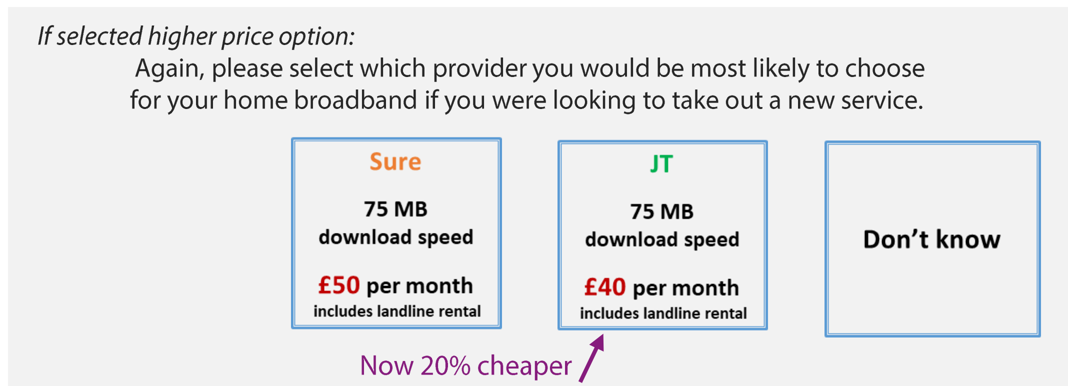
2) If the respondent preferred the higher price point (i.e. did not switch), they were shown two further options and again asked which one they would be most likely to choose:

- The speed/price they had first selected plus the name of their current provider (either Sure or JT).*
- The same speed, a monthly price which was 20% cheaper, and the name of other main provider.

Combining responses from these questions, it was possible to infer the percentage of respondents who would switch provider for a 10% saving on their monthly bill, the percentage who would switch for a 20% saving, the percentage who wouldn't switch, and also those who didn't know what they would choose.







* Customers who were not with Sure or JT were shown one of these at random.

WILLINGNESS TO SWITCH PROVIDER

These results show insights obtained on respondents' willingness to switch provider from the choice scenario questions (see previous page).

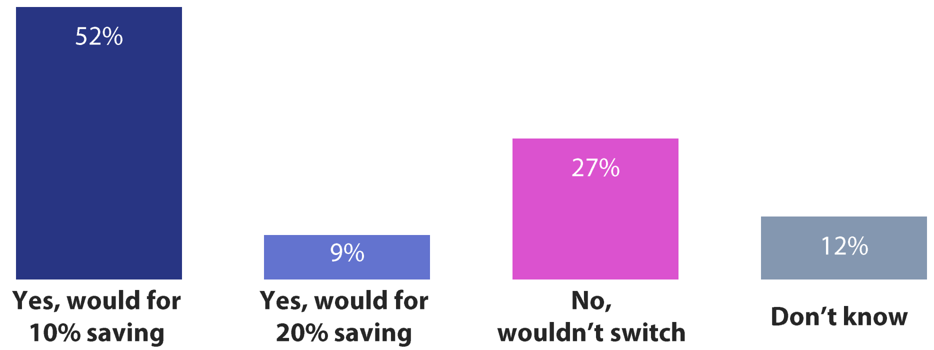
- 52% of respondents said they would switch provider if the competitor offered a 10% saving on their monthly bill. A further 9% wouldn't switch provider for a 10% saving but would for a 20% saving.
- 27% would not switch provider for a cost saving on their monthly bill.

There are some differences by sub-group, though due to low base sizes for some groups statistically significance cannot be confirmed.

The findings suggest those who are most likely to switch include:

- Airtel Vodafone customers (87%).
- those who would considering switch for a better deal (76%).

Willingness to switch to achieve a saving on a monthly bill



	Yes, would for 10% saving	Yes, would for 20% saving	No, wouldn't switch	Don't know
Sure Customer	52%	7%	30%	12%
JT Customer	46%	15%	25%	14%
Airtel Customer	87%	0%	9%	3%
In last 3 years				
Has changed provider	58%	6%	19%	17%
Not changed	51%	9%	29%	11%
Consider changing?				
No	18%	7%	71%	4%
If dissatisfied	45%	12%	27%	16%
For better deal	76%	8%	7%	9%
Choice scenario selected				
75MB at £50	48%	11%	30%	11%
150 MB at £55	44%	13%	32%	11%
500 MB at £65	64%	1%	18%	16%
1GB at £80	53%	10%	29%	8%

WHAT'S IMPORTANT TO BROADBAND CUSTOMERS

Respondents were asked how important are each aspect in the table to the right when considering home broadband services.

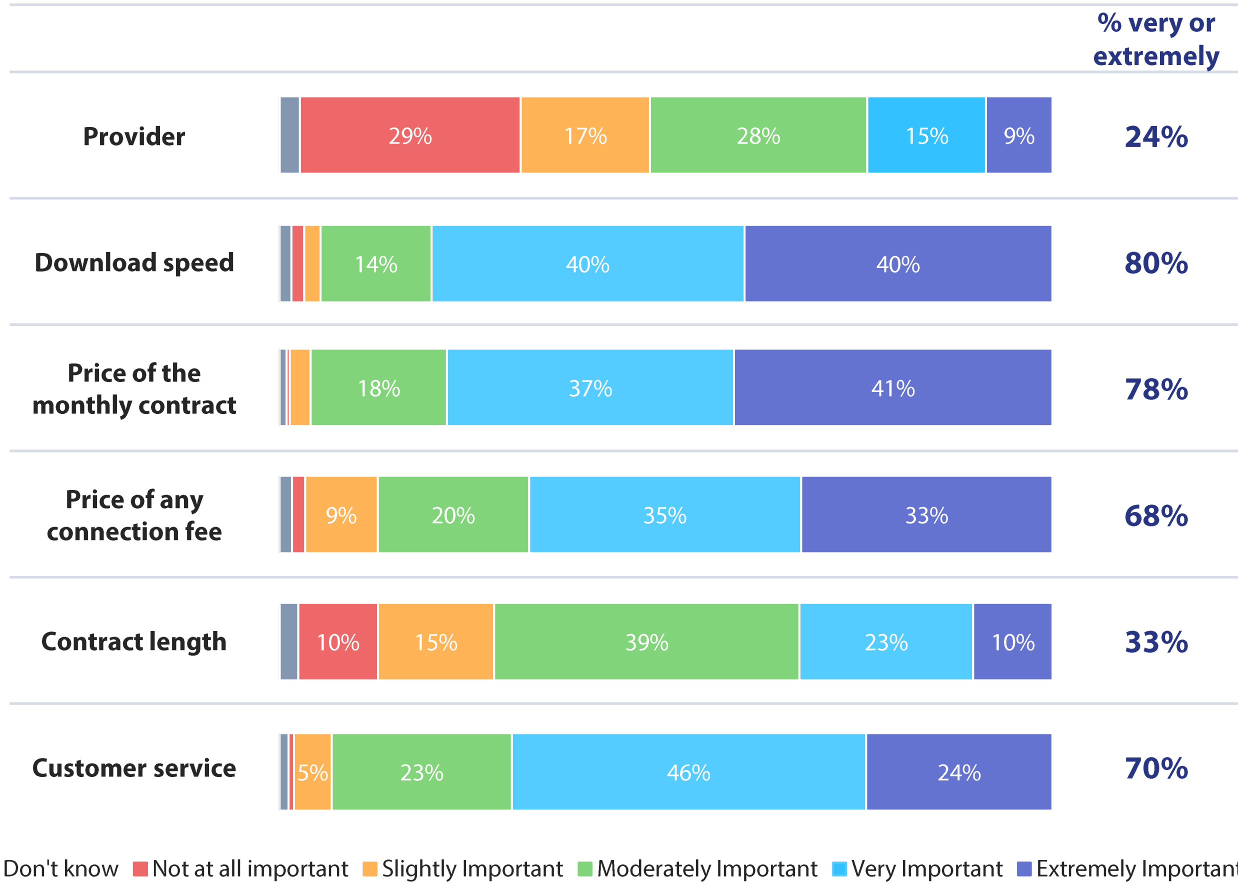
- Download speed and price of monthly contract were the considered the most important aspects by respondents, with 80% considering download speed, and 78% considering the price of the monthly contract, as very or extremely important.
- Provider was considered the least important, with 24% saying it is very or extremely important and 29% saying it is not at all important.

Differences by sub-group (shown in graphs on the following page):

- Those who wouldn't switch provider in the choice scenarios placed higher importance on provider, with 49% considering this aspect very or extremely important (vs 13% who would switch).
- Customer service was also more important to this group, with 73% considering it very or extremely important (vs 61% who would switch).

Additional sub-group analysis on the importance of each aspect is also provided in Appendix D.

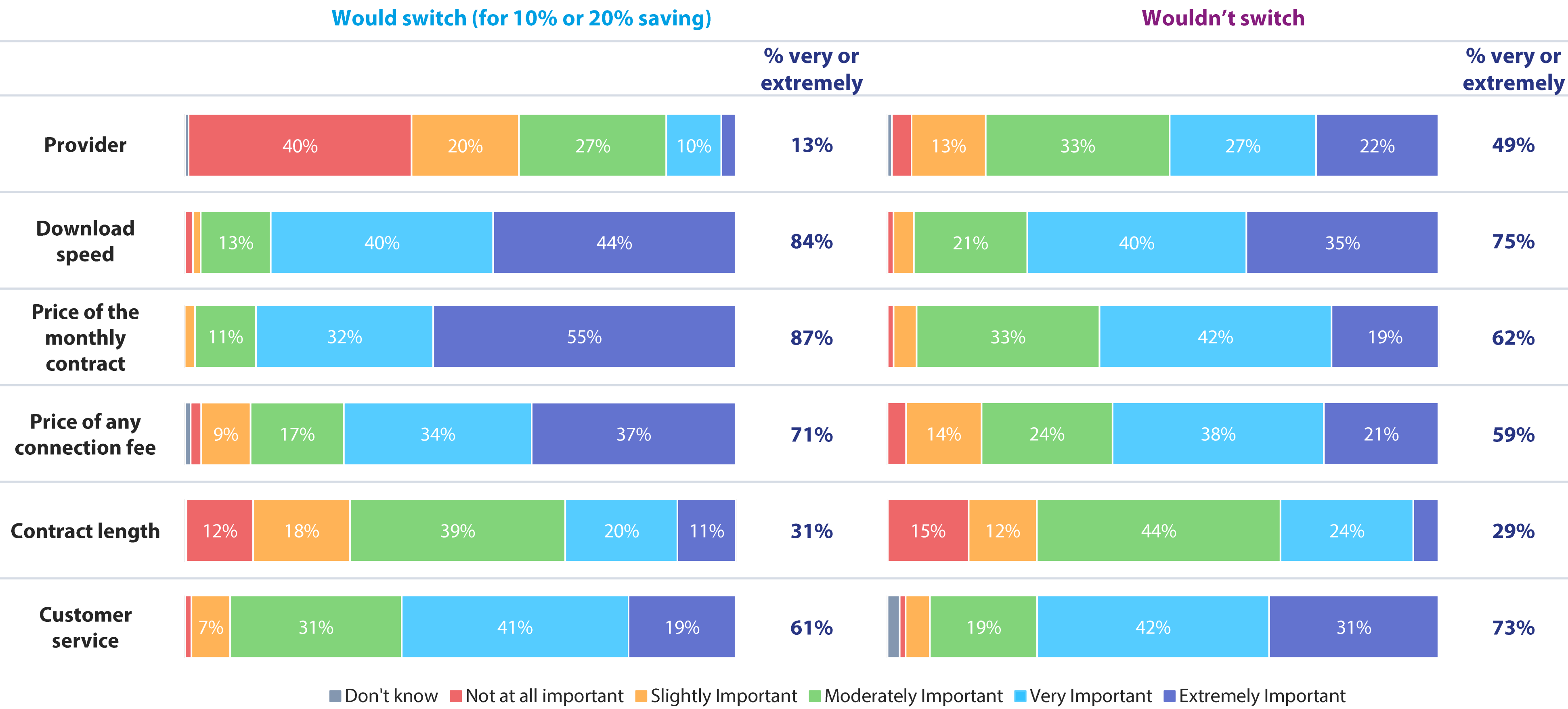
When considering which home broadband service to choose, how important are each of the following aspects?



WHAT'S IMPORTANT TO BROADBAND CUSTOMERS

RESPONDENTS WHO WOULD / WOULDN'T SWITCH TO SAVE ON MONTHLY BILL

The graphs below show responses to the question: "When considering which home broadband service to choose, how important are each of the following aspects?" for two sub-groups: those who would switch to achieve a 10% or 20% saving on their monthly bill and those who wouldn't switch.



MINIMUM DOWNLOAD SPEED

Respondents were asked: When selecting a home broadband service for your household, what is the minimum download speed (per second) that you would consider?

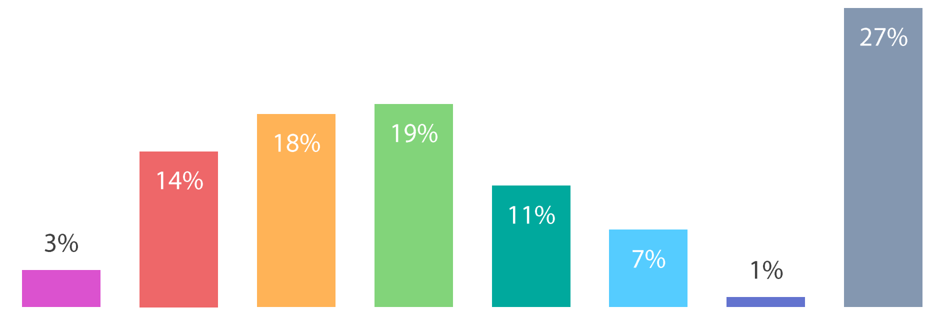
Our findings show half would select a speed between 50MB and 150MB.

There are relatively few who consider the higher speeds of 1GB or 2GB as a minimum requirement (8%).

However, it is important to highlight 27% didn't know the minimum speed they'd consider. This is reflective of the 28% who selected 'don't know' in the choice sets. This suggests that download speeds aren't universally understood.

It may be interesting to note that those who selected the base cost packages of £50 for 75Mb and £55 for 150Mb were slightly more likely to select the speed below their package speed as a minimum speed.

When selecting a home broadband service for your household, what is the minimum download speed (per second) that you would consider?



	34 MB or less	50 MB	75 MB	150 MB	500 MB	1 GB	2 GB	Don't know
Sure Customer	1%	9%	15%	20%	12%	9%	1%	33%
JT Customer	7%	27%	24%	14%	10%	3%	0%	14%
Airtel Customer	11%	21%	26%	10%	2%	4%	0%	26%
In last 3 years								
Has changed provider	9%	19%	22%	18%	12%	3%	0%	15%
Not changed provider	2%	14%	16%	19%	11%	8%	1%	29%
Consider changing?								
No	3%	14%	12%	20%	12%	9%	1%	29%
If dissatisfied	1%	15%	20%	17%	14%	5%	2%	26%
For better deal	6%	15%	20%	21%	9%	6%	0%	23%
Choice scenario selected								
75MB at £50	11%	40%	24%	5%	0%	2%	0%	19%
150 MB at £55	1%	13%	41%	29%	2%	0%	0%	13%
500 MB at £65	0%	4%	10%	38%	29%	2%	0%	17%
1GB at £80	0%	7%	5%	5%	27%	43%	2%	10%

MAXIMUM MONTHLY PRICE

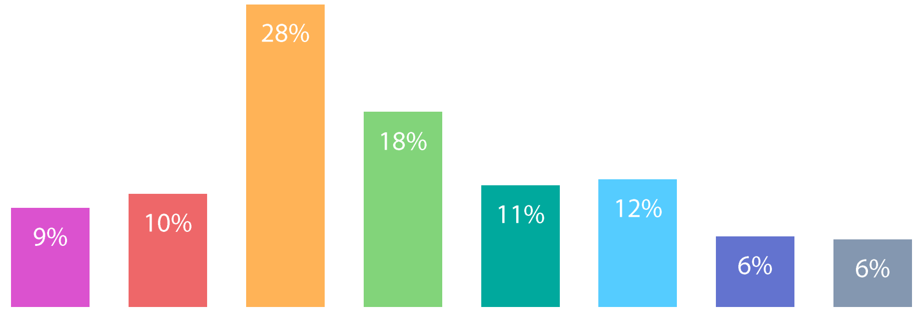
Respondents were asked: When selecting a home broadband service for your household, what is the maximum monthly price that you would consider? It was stated that this was for home broadband service with landline rental only.

- 19% would not consider paying more than £40 a month.
- 28% said the maximum monthly price they would consider was £50, followed by 18% who selected a maximum of £60.
- 18% would consider a maximum monthly price of £80 or more.

It is notable to highlight:

- 20% of Airtel customers selected £35 or less
- 14% of those who would not consider changing provider selected a maximum monthly cost of £100 or more.

When selecting a home broadband service for your household, what is the maximum monthly price that you would consider?



	£35 or less	£40	£50	£60	£70	£80 or £90	£100 or more	Don't know
Sure Customer	8%	8%	27%	19%	10%	12%	8%	8%
JT Customer	10%	13%	32%	15%	12%	11%	3%	4%
Airtel Customer	20%	17%	24%	21%	12%	6%	0%	0%
In last 3 years								
Has changed provider	11%	11%	27%	19%	15%	12%	4%	2%
Not changed provider	9%	11%	27%	18%	10%	12%	6%	7%
Consider changing?								
No	8%	3%	21%	18%	12%	14%	14%	12%
If dissatisfied	4%	13%	27%	18%	14%	13%	6%	5%
For better deal	14%	13%	30%	19%	8%	10%	3%	2%
Choice scenario selected								
75MB at £50	11%	17%	49%	9%	4%	6%	1%	3%
150 MB at £55	4%	8%	34%	33%	15%	4%	1%	0%
500 MB at £65	1%	4%	15%	22%	27%	22%	8%	1%
1GB at £80	2%	0%	8%	12%	7%	33%	27%	12%

WHICH PROVIDERS WOULD BE CONSIDERED

Respondents were asked: When selecting a home broadband service for your household, which of the following providers would you consider in the future? Please select all that apply.

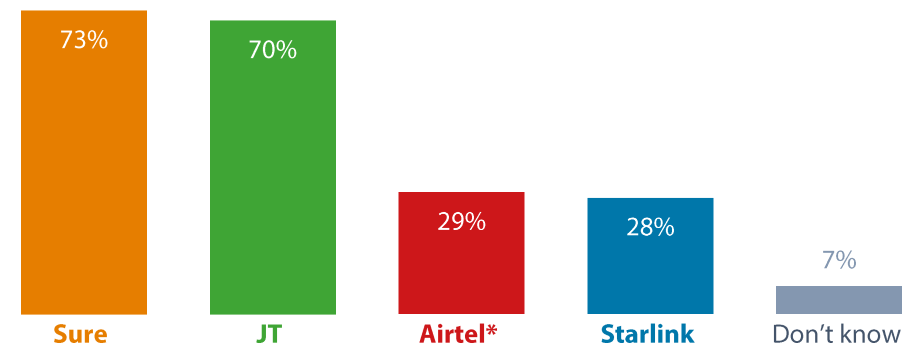
- 73% of respondents would consider Sure for their home broadband, closely followed by JT which was selected by 70%.
- 28% would consider Starlink for their home broadband.

It may also be interesting to note that 31% selected only one provider, and 63% selected two or more providers.

Differences from the sub-group analysis included:

- JT was more likely to be selected by existing JT customers; those who had changed provider in the last 3 years; those who would consider changing provider for a better deal, those who selected the lowest speed/lowest price choice scenario.
- Starlink was more likely to be selected by Airtel Vodafone customers; those who have changed provider in the last 3 years; and those who selected the 1GB scenario for £80.

When selecting a home broadband service for your household, which of the following providers would you consider in the future?



	Sure	JT	Airtel*	Starlink	Don't know
Sure Customer	75%	63%	27%	25%	7%
JT Customer	72%	94%	25%	27%	3%
Airtel Customer	62%	63%	54%	40%	11%
In last 3 years					
Has changed provider	76%	89%	41%	43%	3%
Not changed provider	72%	68%	27%	26%	6%
Consider changing?					
No	70%	37%	9%	14%	4%
If dissatisfied	77%	80%	23%	24%	7%
For better deal	71%	84%	44%	38%	6%
Choice scenario selected					
75MB at £50	66%	84%	26%	23%	6%
150 MB at £55	82%	75%	25%	29%	4%
500 MB at £65	81%	76%	34%	26%	6%
1GB at £80	73%	66%	34%	46%	2%

** At the time the survey was conducted Airtel Vodafone were an independent provider. Since then, Sure and Airtel Vodafone have merged.*

WILLINGNESS TO CONSIDER ALTERNATIVE PRODUCTS

Respondents were also asked: To what extent would you consider switching to the following types of broadband products in the future?

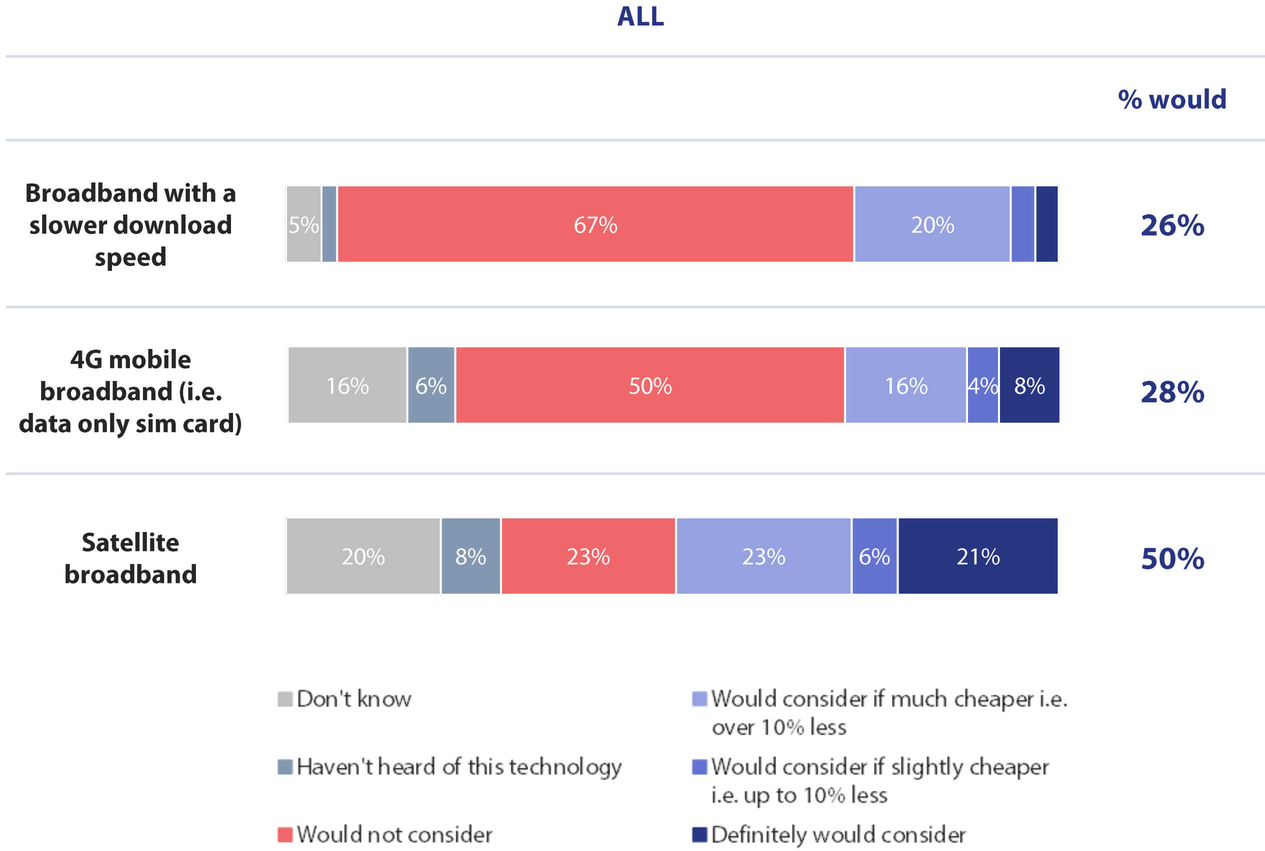
Half of all respondents would consider satellite broadband to some extent, including 21% who said they definitely would consider.

Respondents were less likely to be open to considering broadband with a slower download speed, with only 26% stating they would consider to some extent and 67% saying they would not consider.

It may be interesting to note:

- Airtel customers were more likely to consider 4G (20% would consider if slightly cheaper)
- Those who selected the highest speed /price scenario were less likely to consider 4G (73% would not consider).

To what extent would you consider switching to the following types of broadband products in the future?



HOME BROADBAND: FOCUS GROUPS

QUALITATIVE INSIGHTS: KEY FINDINGS

1. **Gut reactions** about the current broadband market included that there is **no real competition**; it is **expensive** compared to the UK; and there is **poor service provision** from both providers (in terms of reliability and service quality).

2. **Reliability was the most frequently voiced concern** amongst participants, but in isolation it is rarely a trigger for switching. More commonly cited reasons for switching were for a better deal (cheaper or better value for money) and for better customer service.

3. **A wide range of barriers to switching** were discussed. **Lacking the confidence** to make a change was a relatively common issue, while others felt they **wouldn't save much money** by switching in the current market - or at least not enough to make the 'hassle' feel worthwhile. However, participants didn't see how it would be possible (or better) for prices to be differentiated with only two major players, instead they would prefer prices to be reduced across the board for customers of both providers. Additionally, broadband is rarely considered in isolation and for some people a lack of clarity on how their total bundle would be affected by switching was an initial barrier to further consideration.

4. Participants found current broadband **marketing materials difficult to understand**, and often lacked knowledge of how the speeds advertised relate to their needs.
   - Building on this, the highest priority action for the GCRA was deemed to be asking providers to summarise prices in a consistent way, to enable better comparisons to be made, especially in relation to bundling.
   - Impartial and relatable information on how broadband speeds relate to personal usage would also be valued for helping consumers to select the broadband package that is most suitable.

VIEWS ON THE MARKET FOR HOME BROADBAND

The opening conversation gave focus group participants an opportunity to describe their situation, including their confidence with technology, how long they had been with their current provider and why they chose them. Towards the end of the focus group, it was explained to them that the regulator had commissioned research to better understand perceptions of how well the telecoms market is working.

The comments noted to the right either arose unprompted early on in the initial discussion or were a simple gut reaction in response to the reason why we were holding the focus groups.

These themes came up multiple times across the different focus groups, and these views seemed to exist amongst all the different customer types including those more and less technically minded.

The next page contains additional insights on some of these themes.

Gut Reactions and Top of Mind Concerns

- There is no real competition
- It is expensive compared to the UK
- There is poor service provision from both providers
- Fibre doesn't always meet expectations
- Sure own the network so what's the advantage of being with JT
- Frustration that packages include the cost of a landline
- The market isn't working

Initial comments about satisfaction and consideration

- A range of customer service experiences recounted, including those from happy customers, but overall participants were more likely to say they were unhappy with Sure and happy with JT .
- Sure is more likely to be the 'default' provider for those who have lived in Guernsey a while.
- Recent arrivals may be more aware of JT than Sure due to JT more actively marketing (e.g. door drops).
- Broadband is not considered in isolation. It was implicit from the discussion that mobile, TV and the inclusion of other technology (e.g. smart watches) are often looked at as a package.

TOP OF MIND CONCERNS ABOUT HOME BROADBAND

- **There is no real competition and the market isn't working**

This was a common response from participants, but also something they didn't necessarily know how to resolve.

- **It is expensive compared to the UK**

In most sessions, one or two people raised how much more they felt Guernsey consumers pay for broadband compared to UK residents. There was some acknowledgement of the different economies of scale but still a belief that prices remain artificially higher than they need to be.

- **There is poor service provision from both providers**

Many participants seemed resigned to receiving poor service in terms of broadband reliability / quality and said they thought this would be the same whichever provider they were with. Poor coverage around the home, drop-outs and getting the advertised speeds (upload as well as download) were commonly noted issues. They do not necessarily expect switching to fix this, although it might change their customer service experience.

- **Fibre doesn't always meet expectations**

Some participants were happy with their fibre provision, but it is important to note that often the issues raised above were noted in relation to the switch to fibre. For example, some had experienced worse service since the introduction of fibre at their property, while others had expected issues to be resolved once they moved away from copper but hadn't found this to be the case.

- **Sure own the network so why choose JT**

Some participants dropped into conversation at one point or another that Sure own the network. While not an active consideration, the conversations seemed to suggest that this factor subconsciously feeds into people's reasoning for the provider choice they made and is more important to some than others.

- **Frustration that packages include the cost of a landline**

In most sessions, there was one or two people who felt really strongly about this issue and prompted a conversation about why it was always included.

Many people no longer want or need a landline and there was a perception that the inclusion of a landline with all broadband packages is adding unnecessary cost for the consumer. This view persists even when the charge is no longer separated in the marketing / billing. The participants who raised this issue were reluctant to believe otherwise when their view was challenged. They described how it reflects negatively on the providers, particularly Sure who are seen to have control over whether there are charges for this element.

Making it clear that the landline is being included for 'free' may help improve negative perceptions, but existing consumers who have experienced separate landline costs could be very cynical.

REASONS FOR AND BARRIERS TO SWITCHING

A key topic for the focus group was to elicit views around switching broadband provider. This included a discussion prompt, similar to the survey, asking, "How likely would you be to switch provider if you were offered a saving of 10% on your monthly bill?"

As a large number of survey respondents had indicated they were unlikely to switch to achieve a 10% or 20% cost saving, we were keen to explore barriers to switching as well as gain additional insights into the main reasons why people do make a change.

A summary of the key reasons provided are outlined to the right.

It is important to note that while some said they had been with their provider for a considerable number of years, there was no indication that these participants felt loyal to their chosen provider. Inertia was much more likely due to other reasons.

The next section provides further details about the factors outlined on this page.

More Common Reasons for Switching

- For a better deal (cheaper or better value for money)
- For better customer service

Less Common Reasons for Switching

- To improve reliability
- To get a bundled service package which suits them e.g. more suitable mobile contract

Barriers to Switching

- Uncertainty of the unknown / worry it might be worse / lack of confidence
- Low expectations of both providers
- Wouldn't save much money
- Previous bad experience with the other provider
- Bundling
- Hassle of switching
- Contract length
- Additional charges e.g. connection fee, router fee making up front cost feel high
- No guarantee that provider won't put up prices mid-contract
- Unsure if Telephone Assistance Scheme (TAS) available with JT

SUMMARY OF CONSUMER PERSONAS

The following consumer personas were developed and help illustrate different types of broadband consumers you might find in Guernsey and their attitudes to switching broadband provider.

The next section provides additional detail on each persona, including quotes as further illustration.

Higher propensity to switch

Deal Seeker

This type of consumer is likely to switch if they see a deal which is either better value for money or cheaper outright. Although we spoke to a number of people in this group, only a small minority are actively checking the market on a regular basis.

Customer Service Seeker

This type of consumer is proactive in response to poor customer service. The 'Customer Service Seekers' we spoke to were prompted to move provider because they experienced poor customer service with their previous provider. If happy with customer service they may be unlikely to switch back in the future.

Medium propensity to switch

The Bundler

This type of consumer makes choices about broadband in relation to an overall package. Their first reaction to switching is questions about how doing so would impact other elements of their package.

The Sceptic

This type of consumer feels very sceptically about the broadband market in Guernsey. Generally, they feel that switching is too much hassle for the savings and/or they don't believe any deals would actually save them money.

Low propensity to switch

Comfort Zone

This type of consumer lacks confidence in their ability to make decisions about broadband. This leads to long-term inertia. Despite reliability issues or the potential to save money they'd prefer to stick with their current provider because they know what to expect.

Gap in the Market

This type of consumer doesn't feel like any of the packages we discussed quite fit their needs. There may be packages in the market for them, but they are much less visible. Likely to be relatively few in this group.

IN PARTICIPANTS' OWN WORDS
VIEWS ON THE MARKET

"I think they work, they just think, like everything in Guernsey, it's expensive."

"To me, price is the key thing"

"We moved to fibre as soon as it was available, it never solved any of the problems on our line."

"You're paying a lot of money for little service"

"If it does what I want it to then I'm happy"

"I sort of take the view that there's, I know there's Airtel as well but, there's two basic providers inside a fully captive audience, so they're going to have to be quite similar to each other"

"The only way we understood it was actually going in, speaking with somebody"

"Neither telecoms company, JT or Sure, are frankly fit or proper in my experience."

"They all use the same infrastructure, so if one's down the other one's probably down."

"JT are marginally cheaper than Sure, aren't they, looking at all the different options. But there's not much in it at all."

ATTITUDES TO SWITCHING

CONSUMER STATEMENTS

To elicit participants' attitudes to home broadband participants were shown a selection of 14 statements and asked to place a counter on the ones that resonated with them. The statements were intentionally selected to elicit how people feel about broadband and their propensity to switch provider. Written comments about switching from the survey were used to ensure the statements covered a wide range of reasons. They could select as few or as many statements as they wanted.

The number of people who selected each statement is set out in the table to the right. In addition, 1 participant opted to write their own statement describing poor service with their current provider.

The statement which resonated the most was *"There's not much difference in what provider's offer,"* and was selected by 11 of the 19 participants over the 4 focus groups. In a similar vein, 7 selected *"I don't think I'd save much money on my bill if I switched provider"*.

We note that although *"I have had very good customer service from my provider"* was picked relatively often, fewer said they were a *"happy customer"*. Some indicated that having good customer service doesn't preclude poor service quality / reliability (it may have been the reason they contacted with customer services), while others felt 'happy' overstated their level of contentment.

The responses also demonstrate the range of views on how informed people feel about broadband. 5 participants felt *they "don't really understand the options"*. An equal number said they felt confident making decisions about their broadband and the majority, but not all, of these would describe themselves as technically minded. The remaining half sat somewhere in the middle of the spectrum.

Consumer statements – # of people who selected statement (out of a possible total of 19)	
"There's not much difference in what the provider's offer."	11
"I have had very good customer service from my provider."	8
"I don't think I'd save much money on my bill if I switched provider."	7
"I've been with my current provider a long time."	6
"My broadband is in a bundle and it's easier to have everything with the same provider."	6
"I feel confident making decisions about my broadband."	5
"I don't really understand the options."	5
"I had a bad experience with the other provider."	5
"I'm a happy customer."	4
"If it's not broken, why would I switch?"	3
"I prefer Sure because they own the network."	1
"I wouldn't choose JT - it's a Jersey company."	1
"I am too busy to look into or organise switching."	1
"I prefer Sure as it's based in Guernsey."	1

REASONS FOR SWITCHING

This initial exercise led into conversations about why participants had selected each statement and why and/or why not they would be likely to switch provider if they could save money (i.e. 10% or 20%) on their monthly bill.

Improve Reliability

Very few cited this as a reason to move, and for none was it the primary trigger. Although a core concern, there was widespread acceptance of the issues amongst both those who are more technically aware and those who feel less knowledgeable and/or lack confidence on the topic.

Participants recognise that broadband providers use the same infrastructure (*aware it is owned by Sure*) and believe connection reliability and responsiveness to issues relating to the infrastructure is likely to be the same for both providers (*all feel dependent on Sure*). Some respondents discussed having to go to third party engineers to fix problems the providers themselves couldn't or wouldn't resolve.

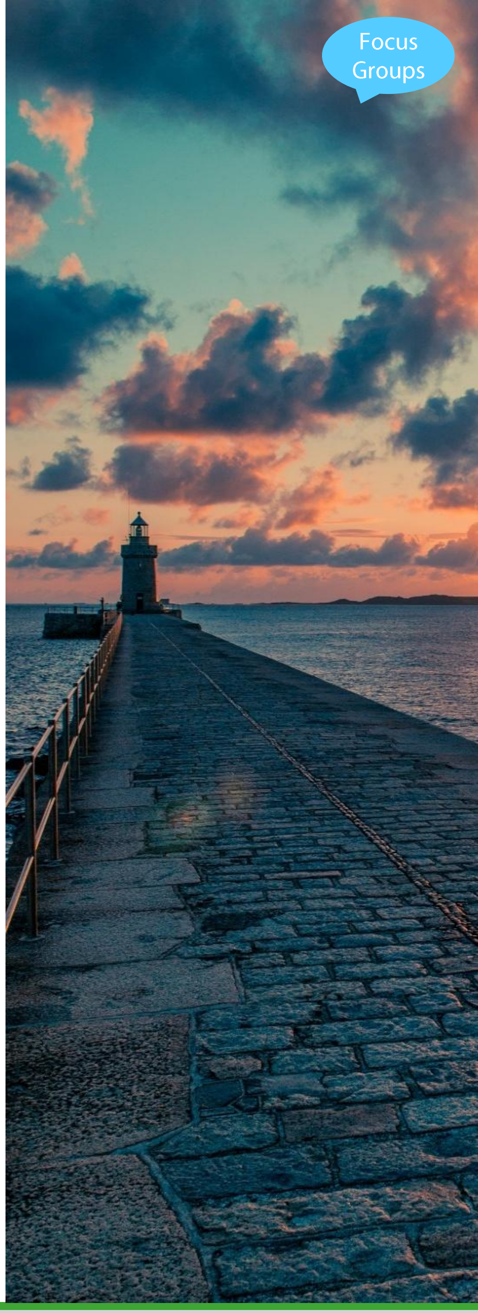
For a Better Deal

Some participants acknowledged deals and discounts nudged them to switch. They do not necessarily believe the service quality will improve but hoping that it will can be an additional factor taken into consideration. Similarly, reliability was often an additional factor rather than the main trigger amongst the small number of participants who switched for other reasons.

The fibre roll out has been a prompt for these people to shop around. Normally, very few regularly check they are on the best deal, even when out of contract.

Better Customer Service

Reliability issues have a direct impact, in that when participants reach out to their provider in relation to a fault or issue with reliability, they experience customer service. It is at this point that poor customer service, repeat issues and dissatisfaction with how complaints are handled can motivate some consumers to switch. They do not necessarily believe the service quality will improve by switching.



LOYALTY AND DIFFERENTIATING FACTORS

Length of time with provider does not mean loyalty

Firstly, we noted that participants who selected, *"I've been with my current provider a long time"* did not select, *"I'm a happy customer"*, while only half of them said they have had very good customer service from them. As previously outlined, length of time with provider does not necessarily equate to loyalty or happiness. The findings reinforce that the inertia / lack of willingness to consider switching found in the survey are due to reasons other than loyalty and a genuine sense of choice in the marketplace as we shall explore now.

Little difference between providers

The initial reaction from most participants was that the providers do not offer anything substantially different to each other in terms of broadband products and pricing.

On probing the product offering further, a small number said that actually JT does differentiate itself from Sure by offering better / different bundles with mobile, TV and other technology. A small number of others noted Starlink has a very different offer but due to relatively high upfront costs their product offering has limited appeal. There is thought to be some but not a lot of competition achieved in these ways and additional probing was needed to uncover these thoughts.

Finally, a few highlighted differences in the customer service received, with JT customers slightly more likely to say they were happy and Sure customers slightly more likely to say they were unhappy with this element. This is consistent with the survey findings.

Wouldn't save much money

On probing the pricing further, 7 participants selected *"I don't think I'd save much money on my bill if I switched provider"*, reinforcing the view that there is little difference between providers. Additionally, one participant was vocal of their scepticism towards deals like save 10%, in particular they had concerns about the possibility of changes to the terms (including change of price) mid contract which would negate any overall savings.

Additionally, 5 participants were price driven and said they would be likely to switch broadband provider for a 10% saving. However, they didn't believe that the current offering in real life made a big enough saving to make switching feel worthwhile.

We note that those who did not select *"I don't think I'd save much money on my bill if I switched provider"* didn't necessarily disagree with that statement, they were just often less aware of current deals.

However, participants also didn't see how it would be possible (or better) for prices to be differentiated with only two major players. Their main hope was that prices would be reduced across both board for customers of both providers.

BARRIERS TO SWITCHING

Lack of confidence & uncertainty of the unknown

5 participants selected *"I don't really understand the options"* while a number of others either acknowledged or hinted at a limited technical understanding within the discussion. These customers understood their own usage was often more minimal when compared to people who game or have smart homes but were less able to relate their personal usage to broadband speeds and packages.

They often lacked the confidence to pick the right product for them, or they felt uncertain about what other implications there would be from switching and lacked the confidence to have that discussion with a new provider. Some were clearly concerned about coming across as ignorant of the topic. In a couple of cases there was almost fear that they might make the reliability of their connection worse and it would be their fault. One explained it as "better the devil you know."

Word of mouth also has a role to play in whether less technically confident participants would consider switching provider. Often people had heard negative stories from other people which they found off-putting.

More positively, one person who had switched provider recently said their new provider helped them understand the best package for them and that helped them feel confident in their decision to switch. This demonstrates the importance of how providers invite enquiries and interact with potential new customers.

Customer experience

When people selected *"I had a bad experience with the other provider"* it tended to be in relation to customer service received. While it was a motivation for previous switching amongst participants, it was also a strong reason to not consider switching back to their old provider in the future.

Conversely, people did not tend to select this statement in relation to reliability / service quality issues – as outlined earlier, complaints about reliability were widespread but people often seemed accepting of their situation and felt unable to improve it. This inertia stemmed from factors such as low confidence in both providers, a belief that JT cannot fix what Sure own, and/or from a lack of confidence in their own ability / knowledge to make a decision about what product to switch to.

Clarity when bundling

6 people across all the focus groups identified with the statement *"My broadband is in a bundle and it's easier to have everything with the same provider"*, then when the conversation turned to bundling it became clear that broadband is widely considered in conjunction with mobile, TV and other technology such as smart watches even if people hadn't selected it initially.

For one participant finding the right mobile deal was a nudge to switch, but more generally consumers are looking for greater clarity on how broadband price savings would impact their overall package costs, and if existing terms of service would prevent or make it harder to switch.

ADDITIONAL CONSIDERATIONS WHEN SWITCHING

Hassle of switching

Although it wasn't a commonly selected statement, some of those who hadn't switch provider voiced concerns that the process could be complicated within the discussion. Those who had switched did not necessarily calm those concerns, explaining there were more steps involved than expected, some left for a short period without connection, and a couple of participants who faced unexpected bills from the provider they had moved away from. A couple of people also indicated they have or are raising complaint about their previous provider regarding the handling of their switch. We note that many of these had been switching from copper to fibre, and some but not all, acknowledged this had probably increased how complicated the process felt.

Additional charges

Router and connection fees add an additional financial impact that a10% saving does not necessary counteract. This was true for Starlink as well as Sure.

Telephone Assistance Scheme (TAS)

A couple of participants stated that they receive assistance or a discount on their Sure broadband related to a Government scheme. They had concerns that if they switched provider they would no longer have access to this assistance, making this a factor in their broadband decision.

Contract length

Those tied into a contract recognised they would have to wait until the end of their contract before being able to change provider. These were often participants who stated that their broadband was bundled.

For one participant, seeing an advertised contract length of 24 months raised the issue for short stay workers where a 2-year contract is a longer commitment than is realistically possible. The marketing material shown was unclear if shorter contracts are offered so some may feel there isn't an option for them.

Network ownership and local name

Relatively few people selected *"I prefer Sure because they own the network,"* but it was a sentiment that came up naturally in conversation (as mentioned earlier) and is likely to sub-consciously frame decision making. Preferences for / against JT and Sure because of 'national pride' genuinely seemed to be less of a consideration, certainly if the product and pricing was right.

CONSUMER PERSONAS: HIGHER PROPENSITY TO SWITCH

Based on the focus group findings, the following are consumer personas were developed to illustrate different types of broadband consumers you might find in Guernsey and their attitudes to switching broadband provider.

In the right circumstances 'Deal Seekers' and 'Customer Service Seekers' are more likely to switch than other consumers. They are both proactive consumer types.

Higher propensity to switch

Deal Seeker

This type of consumer is likely to switch if they see a deal which is either better value for money or cheaper outright.

Better value for money might be a more expensive package that includes more.

Improved reliability / service quality or better customer service would be a secondary outcome. It is not something they expect from switching providers.

Around half of the 'Deal Seekers' we spoke to were technically minded and around half were not. In either case they tended to feel confident making decisions about their household's broadband needs.

Although we spoke to a number of people in this group, only a small minority are actively checking the market on a regular basis. The majority were prompted to shop around in response to the fibre roll out. You would therefore expect many of this group* to fade into a more 'inert' group of consumers in the future.

Customer Service Seeker

This type of consumer is proactive in response to poor customer service.

The 'Customer Service Seekers' we spoke to were prompted to move provider because they experienced poor customer service with their previous provider.

Reliability or broadband service quality issues usually prompted the initial interaction with the customer service team, and they have been very dissatisfied with how it was handled.

For some this has included escalating complaints. However, those in this group can be easily converted into loyal customers of the competitor when they experience superior customer service with the new provider leading to them being less likely to switch back.

To a certain extent price is a secondary concern. Similarly, they may not feel completely confident about what the best package / speed is for them, but this is not a barrier to switching.

*particularly those less technically minded

CONSUMER PERSONAS: MEDIUM PROPENSITY TO SWITCH

'The Bundler' and 'The Sceptic' may switch, but there are hurdles to overcome.

Medium propensity to switch

The Bundler

This type of consumer makes choices about broadband in relation to an overall package.

Their first reaction to switching is how doing so would impact other elements of their package. They are price sensitive, as evidenced by having bundled, but it is a more complex decision to be thought through.

Questions arose such as: Is it compatible with my package? How would it affect the overall price? Will being in contract on other payment plans stop me? How much hassle will it be to change everything?

As well as mobile plans, packages could include payment plans for items such as smart watches and games consoles.

A couple of participants indicated they would also like to bundle TV services, such as Sky, to reflect what they previously had in the UK (n.b.this not available in Guernsey).

The Sceptic

This type of consumer feels very sceptically about the broadband market in Guernsey.

Generally, they feel that switching is too much hassle for the very small amount of savings you appear to be able to make.

They don't have confidence that any deals aren't too good to be true. For example, they worry that prices will rise mid-contract or that overall any hidden fees outweigh the savings advertised. A few worry that prices for all providers are over inflated or accuse the market leaders of 'collusion'.

They may believe themselves to be price-driven but in practice they are relatively inactive in the current market.

They may consider themselves to be a more savvy / aware consumer – with this in mind they probably have some understanding of their broadband needs and believe they could figure out the best package for them if they needed to.

CONSUMER PERSONAS: LOW PROPENSITY TO SWITCH

Those in their 'Comfort Zone' or who feel they are a 'Gap in the Market' have a much lower propensity to switch than other groups.

As we have previously outlined, they would not describe themselves as loyal customers, but the barriers to switching feel significant to them.

Low propensity to switch

Comfort Zone

This type of consumer lacks confidence in their ability to make decisions about broadband. This leads to inertia as they remain with the same provider for many years.

They don't understand how the speeds advertised relate to their needs. They either know they don't do much online in relation to others and rely on being able to pick the cheapest package, or worry that the lowest speed package might not be enough (e.g. works from home, kids in the household), but that the next one or two up might mean they are paying for more than they need.

Some are open about their lack of understanding. Others are concerned about being made to feel unknowledgeable by customer service agents, which puts them off considering switching.

Despite reliability issues or the potential to save money they'd prefer to stick with their current provider because they know what to expect. They may be concerned about taking responsibility for a decision that will make their broadband services worse or less suited to them.

Gap in the Market

This type of consumer doesn't feel like any of the packages we discussed quite fit their needs.

There may be packages in the market for them, but they are much less visible to consumers who might consider switching. The circumstances of those in this group could include:

- Being in Guernsey on a short-term employment contract or living in rented accommodation with a short lease. In both these circumstances the commonly advertised 24-month broadband contract commitment may feel like a long time.
- Living in a property where wired broadband (neither copper nor fiber) is available, making 4G services their only option. There are also those resistant to moving away from copper.
- Receiving a discounted rate through the TAS scheme – recipients were unsure if they could switch and retain any discount.

There are likely to be relatively few in this group.

IN PARTICIPANTS' OWN WORDS

CONSUMER PERSONAS

Deal Seekers & Customer Service Seekers	Bundlers & Sceptics	Comfort Zone & Gap in the Market

"There's not much difference, it's sort of like swings and roundabouts, but there's just the odd little bit of difference which makes it better, like the better customer service and the fact that there was that free upgrade for no reason whatsoever."

"Could have had 25[mb] more and only paid another £3.15. £3.15 is my service fee. I will pay that £3.15 just for my sanity"

"The only reason I really moved was because I could get double the speed with Sure for about the same amount I was paying every month."

"I feel like if I switch it's either I pay more at one point or the other, or, you know, it's just going to amount to the same thing again"

"It would be the hassle because I've got so much with them. So it would be my watch, iPad, phone, broadband, you know, how much would I have to pay upfront in order to switch over? That kind of thing… Would I still get the same deals?"

"Sometimes you feel the devil you know is better than the devil you don't because they've all got issues… you think, is it worth the stress of changing and having your expectations increased and then only to find that actually this bits better but now its this bit and perhaps I would have preferred it to be the other way round."

"I really don't understand any of it."

"People like me who are not permanent residents, I don't know what's going to happen in the next 12 months [regarding immigration changes]… so changing over and being contracted for 24 months when 18 months I might not even be on island… This is irrelevant to most of us."

THE ROLE OF RELIABILITY IN THE DECISION TO SWITCH

Reliability was a common theme raised by focus group discussions. Here we focus on how issues related to reliability can feed into the decision to switch provider, but in isolate are rarely a trigger for switching.

A LARGE RANGE OF PEOPLE VOICED CONCERNS ABOUT RELIABILITY ISSUES BUT…

Reliability issues are a **stronger nudge** to switch. Potentially a more active concern.

Reliability is a **weaker nudge** to switch. Likely greater acceptance of issues.

Reliability one possible reason to contact customer service*

Customer Service Seeker

Reliability is an extra nudge but not primary trigger

Deal Seeker

The Bundler

Reliability issues unlikely to overcome other barriers

The Skeptic

Comfort Zone

Gap in the Market

**but not exclusively – could be other reasons to have been in contact with customer service e.g. billing, other queries and enquires*

REACTIONS TO MARKETING MATERIALS

REACTIONS TO MARKETING MATERIALS

Participants were shown selected marketing materials as a conversational prompt. This included a leaflet and a screenshot of websites with pricing information for each provider. Copies are provided in Appendix E.

With the materials in front of them, participants were asked the extent to which they understood their choices, how easily they could compare the packages within and between providers, and if they knew from what they were being shown what would be the best package for them. It should be noted that this task was intended to learn how informed people feel when making decisions about their broadband services, rather than to test or evaluate the marketing materials.

In general, we found …

- It could be difficult to compare what was available from the two providers - particularly for those who bundle. This was due to the leaflets content not being a like-for-like offer- *JT show half of their available broadband speeds, all tied into their bundle offer, whereas Sure show all their broadband speeds but no bundle options*.
- When considering broadband pricing on its own, participants initial react was that there wasn't much difference between packages. Some then noted the JT materials included bundles and felt the bundles set JT apart from Sure.
- The layout for the broadband offers was considered confusing, especially for JT which had two separate tables for their bundling offer. Some participants required clarity for which price did not include the bundle, and a couple confused the mobile plan for the landline charge. Although the two providers pricing tables look similar, small details such as unlimited data and landline inclusion were displayed in different ways leading to some confusion on these features.
- In the limited time allowed for this task, some who identified as more technically minded struggled to understand the pricing as set out in the leaflets.
- Prior to the task participants hadn't really been thinking about their broadband needs in terms of download speeds. When asked, download speeds were something that a number of participants admitted to not really understanding. Seeing the marketing material prompted them to ask for more information to help them understand what the download speeds meant in terms of usage, to help make the speeds more tangible and relatable to how they use the internet. Some found the descriptions on Sure's website useful, but there were a small number who had concerns over accuracy.
- Those with more basic requirements often had less technical understanding but also knew they just needed the lowest package possible. They relied on this to pick their broadband speed.
- For some, the leaflets did not answer all their questions related to their broadband needs (e.g. can a TAS discount be applied, were shorter contracts available).

MARKETING MATERIAL:

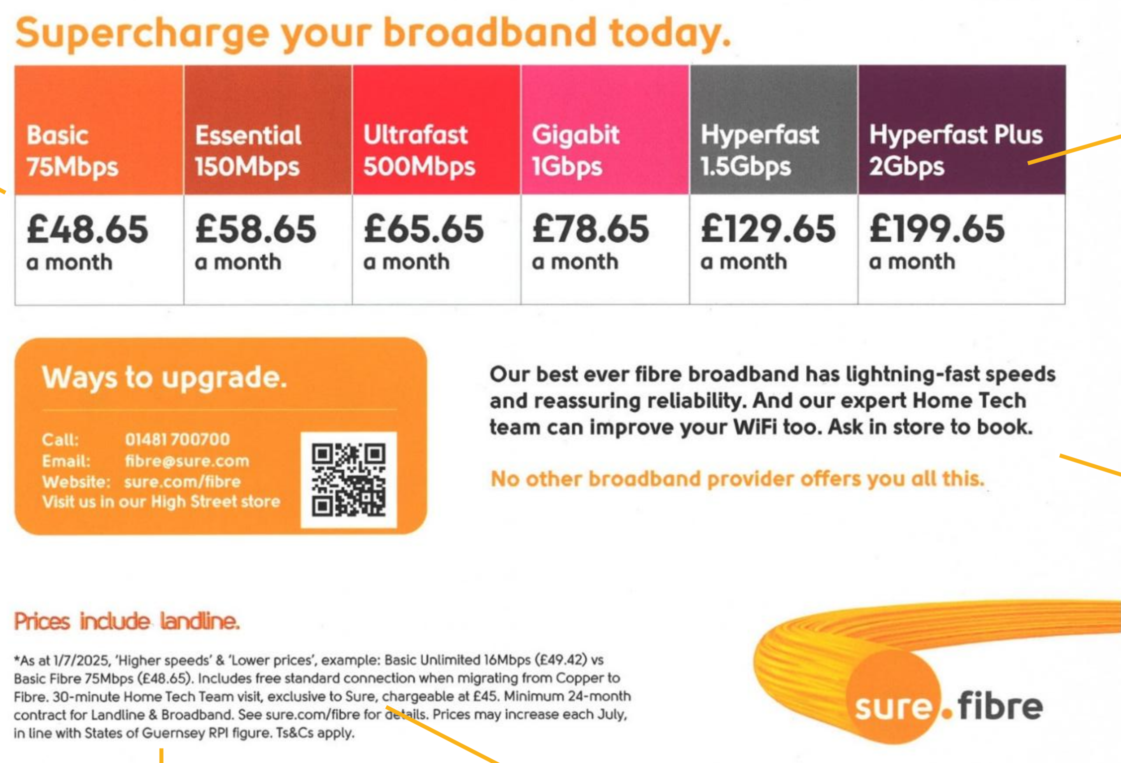
COMMENTS ON A LEAFLET FROM SURE

Lay-out almost too simple

"Whereas, I find the Sure a little bit too simplistic"

Participants missed the text that states the outlined prices include landline rental.

"There's no break down in terms of what you're getting, because if you're paying for the broadband, it doesn't say what your landline costs are going to be."



"Small print too small"- reader misses details

Not enough information to help pick correct speed

"This means absolutely nothing."

Sure's marketing more eye-grabbing, more appealing

"It just seems like, if you're taking this as a new person, this is getting very expensive"- referring to additional cost of visit from Home Tech Team and prices may rise come July

MARKETING MATERIAL

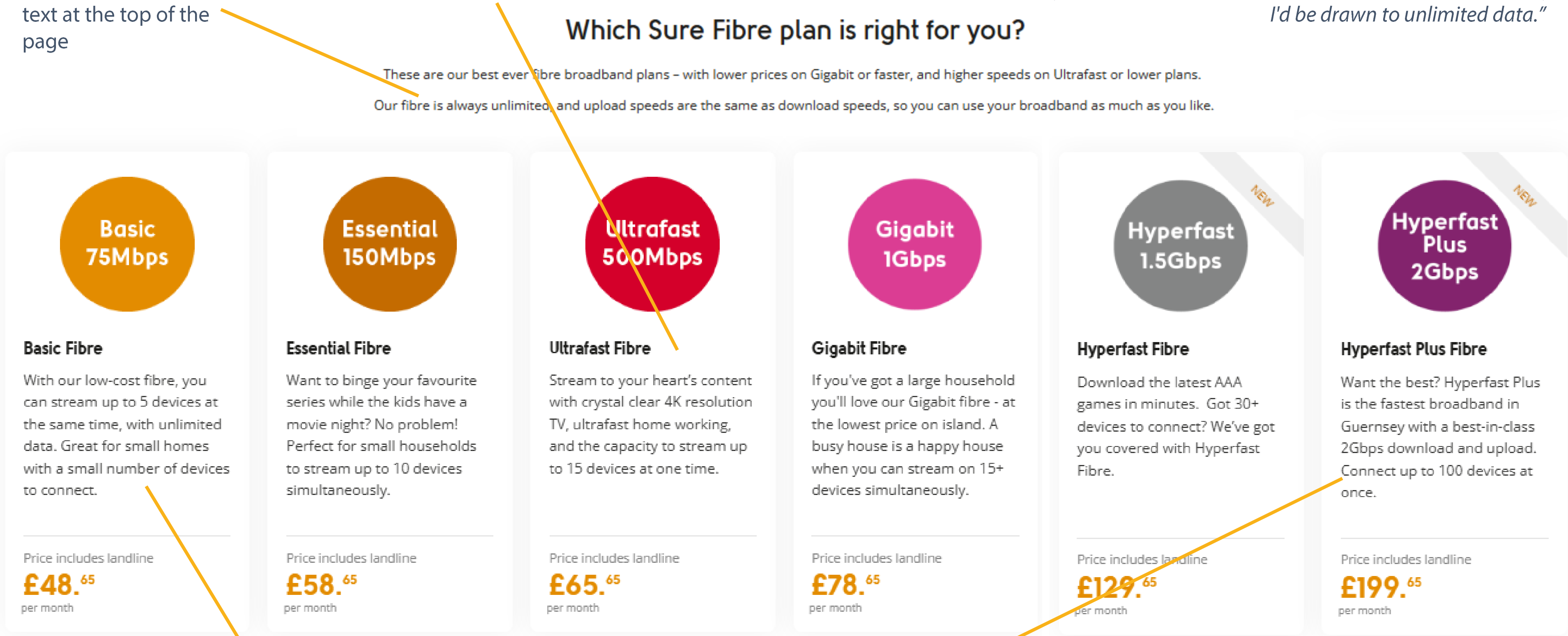
COMMENTS ON A WEBSITE SCREENSHOT FROM SURE

Some text is displayed in a different format to JT, such as unlimited data- shown in small text at the top of the page

"That one doesn't say anything about data - If you go to the JT one, straight away the first thing I see is unlimited data. So that's what would draw me"

Although most understood that broadband is unlimited as standard, one highlighted the consistent use of terminology would be helpful for those less technically minded

"If you're not very clued up on that… I know how much data I get on my mobile phone, if that makes sense, then straight away I'd be drawn to unlimited data."



Which Sure Fibre plan is right for you?

These are our best ever fibre broadband plans – with lower prices on Gigabit or faster, and higher speeds on Ultrafast or lower plans.

Our fibre is always unlimited, and upload speeds are the same as download speeds, so you can use your broadband as much as you like.

Basic 75Mbps

Basic Fibre

With our low-cost fibre, you can stream up to 5 devices at the same time, with unlimited data. Great for small homes with a small number of devices to connect.

Price includes landline

£48.65 per month

Essential 150Mbps

Essential Fibre

Want to binge your favourite series while the kids have a movie night? No problem! Perfect for small households to stream up to 10 devices simultaneously.

Price includes landline

£58.65 per month

Ultrafast 500Mbps

Ultrafast Fibre

Stream to your heart's content with crystal clear 4K resolution TV, ultrafast home working, and the capacity to stream up to 15 devices at one time.

Price includes landline

£65.65 per month

Gigabit 1Gbps

Gigabit Fibre

If you've got a large household you'll love our Gigabit fibre - at the lowest price on island. A busy house is a happy house when you can stream on 15+ devices simultaneously.

Price includes landline

£78.65 per month

NEW

Hyperfast 1.5Gbps

Hyperfast Fibre

Download the latest AAA games in minutes. Got 30+ devices to connect? We've got you covered with Hyperfast Fibre.

Price includes landline

£129.65 per month

NEW

Hyperfast Plus 2Gbps

Hyperfast Plus Fibre

Want the best? Hyperfast Plus is the fastest broadband in Guernsey with a best-in-class 2Gbps download and upload. Connect up to 100 devices at once.

Price includes landline

£199.65 per month

Package descriptions a little helpful but most are probably okay with the basic package

Number of devices you can have on one package descriptions potentially misleading.

"Using them simultaneously has something to do with the speed, but not how many devices you actually connect at once."

MARKETING MATERIALS

Focus Groups

MARKETING MATERIAL

COMMENTS ON A LEAFLET FROM JT

MARKETING MATERIALS

"The JT, I thought 'that's a good price' and then I realised you've got to add the £13 on as well."

The separate tables are complicated and lead to confusion- mobile package was confused as line rental. Took time for participants figure out the offer/deal being shown to them

"Yeah, it's very it's very well laid out and whatever, but if you don't understand what it's talking about…"

Not easy to compare to Sure when you start considering bundles

Trying to sell unlimited data as a selling-point but its not- it's the same for Sure

Doesn't show all the speed options available

Download speeds are advertised, but upload speeds are considered more relevant for gaming or when experiencing issues

Hard to read original prices if not wanting to bundle. Many didn't realise the crossed-out price was what they'd pay if not bundling.

Would want more information about the number of devices you can use on each package- more useful than speeds as they aren't tangible to those less technically minded

"You want something that's relevant to your life"

"I always found the JT a bit over kill. They try to give it so many different options, but they actually make it quite tricky to work out what your bundle will be…"

A couple participants recognised this leaflet as something they had received in the post.

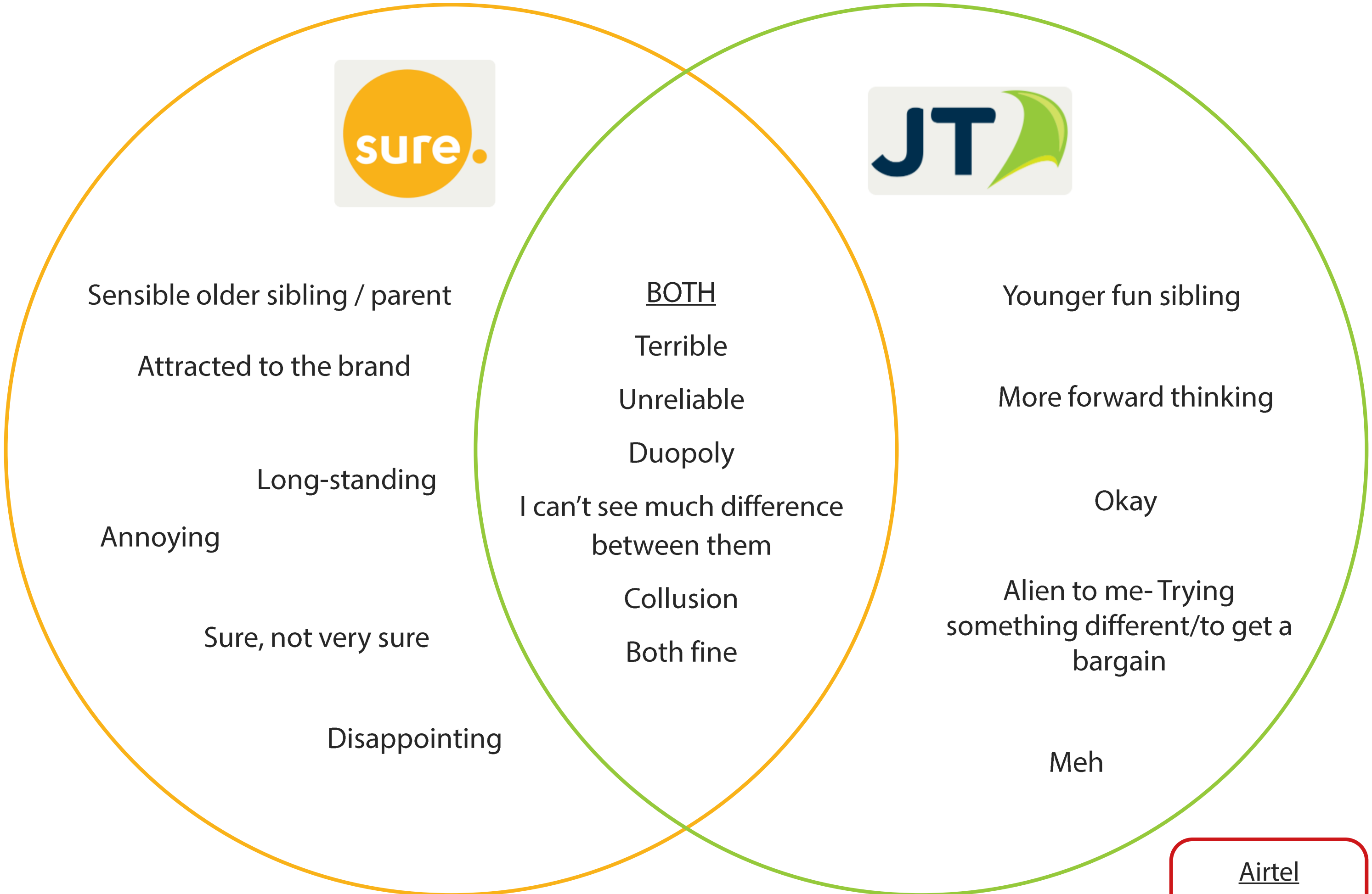
BRAND PERCEPTIONS

Participants were asked how they would describe each of the providers in one word. The responses from those with a view are shown below.

It suggests that most people couldn't see much difference between the Sure and JT and had negative perceptions of both.

The few who did were more likely to think of as Sure as the incumbent (e.g. sensible, long-standing) and JT as the more innovative but slightly less professional competitor (e.g. fun, forward thinking, different).

Few expressed a view about Airtel but sentiment from those who did was fairly neutral.



Airtel
Basic
Competent

ROLE FOR THE GCRA

Focus Groups

PRIORITSATION OF ACTIONS

In general participants were supportive of the GCRA taking action to help consumers make more informed decisions.

The highest priority action, widely suggested by participants prior to prompting, was asking providers to summarise prices in a consistent way to enable better comparisons to be made. Especially in relation to bundling.

Publishing metrics related to reliability (down-time, actual speeds delivered) was also highly valued by a number of participants, but overall there were slightly more mixed reactions to the idea of publishing service indicators.

When prompted most participants saw the value in notifying customers at the end of fixed contracts and clearer information about the complaints process, but they did not suggest them independently.

An independent price comparison website was considered low priority, with mixed reactions as to how much use it would receive.

Participants also independently suggested a number of other actions as outlined in the bullet points to the right. There was consensus in support of all these ideas from other participants in the room at the time.

Further details about the discussion of each idea is presented in the tables on the next two pages.

Participants were asked: **What can the regulator do to help consumers feel more informed about broadband options available to them?**	
Providers must summarise terms of contract including price in a consistent way	High priority, especially the pricing element
Indicators on service quality are published	High - Medium priority
Customer is notified when contract is coming to an end	Medium priority
Information about what to do if you have a complaint	Medium priority
Independent price comparison website	Low priority

Participants also suggested the following actions:

- Impartial and relatable information on how broadband speeds relate to personal usage to help select the broadband package that is most suitable.
- Landline inclusion to be removed from fibre broadband packages.
- Regularly review pricing at an island level to ensure that it is fair given the local constraints and small economies of scale.
- More oversight of advertising standards. In particular, ensure descriptions of what speed is needed for different activities / numbers of devices is not misleading or trying to ‘upsell’.

DISCUSSION OF PROMPTED ACTIONS

Participants were prompted to consider the following suggestions:

PROMPTED SUGGESTION	COMMENTS
Providers must summarise terms of contract including price in a consistent way	Making marketing materials easier to understand was requested unprompted. The priority was presenting prices in a consistent way, especially in relation to bundling, but participants also saw the value in presenting other terms consistently. As outlined in the previous section, the marketing material exercise demonstrated the extent to which participants struggled to understand the leaflets at all, or thought they understood the information presented initially but then realised they had interpreted something wrongly. Everyone, including those more technically minded, struggled to compare the two providers.
Indicators on service quality are published	Reporting periods of downtime and actual speeds delivered was requested unprompted, and on prompting some saw the value of customer satisfaction metrics. Many believed this would be helpful in understanding reliability and satisfaction, although a couple were sceptical about trusting the information provided -especially when it comes to customer satisfaction – or thought that it wouldn't make a difference to decision making as JT and Sure use the same network so outage time etc. would be the same for both providers.
Customer is notified when contract is coming to an end	A handful believe this already takes place, whilst one pointed out that many are already on a rolling contract when it comes to broadband. Many see the value and whilst one suggested it should also be the customers responsibility to keep on top of contract deadlines, people have busy lives and often there is no indication on bills when the contract is due for renewal. One consideration is that it should be worded in such a way that people do not feel they have to switch from a rolling contract to a fixed-term contract that may be less suitable or more expensive.
Information about what to do if you have a complaint	All agreed this would be useful when prompted but did not think of it otherwise. Those who had made formal complaints expressed the difficulty in getting a response from their provider. Most did not know the correct procedure in escalating a complaint, including some who did not know it could be taken to an independent body, as well as those who thought it could be but that this body would be the regulator.
Independent price comparison website	Most felt there would be limited need for this as the island is too small and only has two providers. There were also concerns about who would fund this website –taxpayers?

DISCUSSION OF UNPROMPTED IDEAS

In addition, the following participants made the following unmprompted suggestions:

UNPROMPTED SUGGESTIONS	COMMENTS
Impartial and relatable information on how broadband speeds relate to personal usage to help select the broadband package that is most suitable	More useful than a price comparison website would be provision of a simple guide explaining broadband in basic terms. This should include impartial and relatable information on how broadband speeds relate to personal usage, to help consumers select the broadband package that is most suitable. *For example, a family of four who use several devices to stream and play games at the same time are likely to need speed A, while a couple that includes one person who occasionally works from home is likely to need speed B.*
Landline inclusion to be removed from fibre broadband packages	It is understood that you do not require a landline connection for fibre to work, and there is resentment of the prescribed necessity from providers. There is a perception that cost could be reduced if landlines were to be removed from packages, even when explained that this is unlikely to be the case. Finding an alternative way of wording this e.g. Landline included for free may improve perceptions amongst some people, but others are likely to remain sceptical.
Regularly review pricing at an island level to ensure that it is 'fair'	One group talked about how they would like reassurance that prices in Guernsey, which are relatively expensive compared to the UK, are 'fair'. They appreciated prices need to be higher than the UK given the local constraints and small economies of scale, however they suggested there is a role for an independent body to reviewed the extent to which it is more expensive and approve or deny price rises. At its heart, this suggestion was aiming to prevent 'collusion' between providers on pricing inflation.
More oversight of advertising standards.	In addition to introducing advertising standards that make it easier to compare packages between the two providers, a couple of participants noted that it is important to ensure that descriptions of what speed is needed for different activities / numbers of devices is accurate. *(Sure provide a short description under the packages on their website, and the face of it many people find this helpful. However, a couple of those with a more technical understanding were concerned the information is currently misleading or designed to nudge people to a slightly higher package than necessary.)*

IN PARTICIPANTS' OWN WORDS

WHAT CAN THE REGULATOR DO TO HELP CONSUMERS?

"More transparency"

"I think they should be published, I wouldn't believe them if they were published."
(on performance indicators)

"Because not everyone is tech savvy, … if there's more information available to everyone in general then it makes it all easier."

"I don't know if an independent price comparison website's much use"

"Who would fund that?"
(on the independent price comparison website)

""It would be reassuring to know that somebody was overseeing the overall prices that we are being charged"

""The requirement to have it [landline rental]… They say it's necessary, but it isn't."

""Two or three of us have got the prices wrong on the basis of that leaflet"

"I thought you would complain to your provider and then complain to the regulator… I wouldn't know where to begin with trading standards."

APPENDIX

APPENDIX A: PROFILE OF SURVEY RESPONDENTS

The profile of people who completed the home broadband survey was compared to the latest available data on the population of Guernsey.

Survey responses were weighted in proportion to the age and gender profile of the adult population. All figures, tables and text presented in this report refer to weighted responses, unless otherwise specified.

About survey weights

Survey weights correct for age and gender differences between the sample and the population. Thus, they compensate for different patterns of non-response from different sub-groups of the population, such that survey results can be generalised from the sample back to the population from which they are drawn.

Fewer young people completed the survey (see right), though the survey was completed by a wide range of the people and the differences are relatively small. The largest weights are for females and males aged 16-29, they were capped at 3.0.

Results rounded to the nearest integer

All calculations were independently rounded so totals published in tables and graphs may not necessarily sum 100%.

The table shows the age and gender profile of the adult population living in Guernsey, and the profile of the sample who completed the survey. It also shows the profile of the sample after weights have been applied.

	Population	Survey	
	%	% of sample	% after survey weights
Age group			
16-24	11%	1%	4%
25-29	7%	1%	4%
30-34	8%	6%	9%
35-39	8%	4%	9%
40-44	8%	7%	9%
45-49	7%	9%	8%
50-54	9%	10%	10%
55-59	9%	12%	10%
60-64	8%	15%	9%
65-69	7%	12%	7%
70-74	6%	9%	7%
75-79	5%	10%	6%
80+	7%	4%	7%
Prefer not to say	-	<1%	1%
Gender			
Female	51%	51%	50%
Male	49%	48%	49%
Prefer to self-describe	*	<1%	1%
Prefer not to say	-	<1%	1%

** Gender is not available for the population, and biological sex has been used as a proxy for gender*

APPENDIX A: DEMOGRAPHIC PROFILE BY PROVIDER

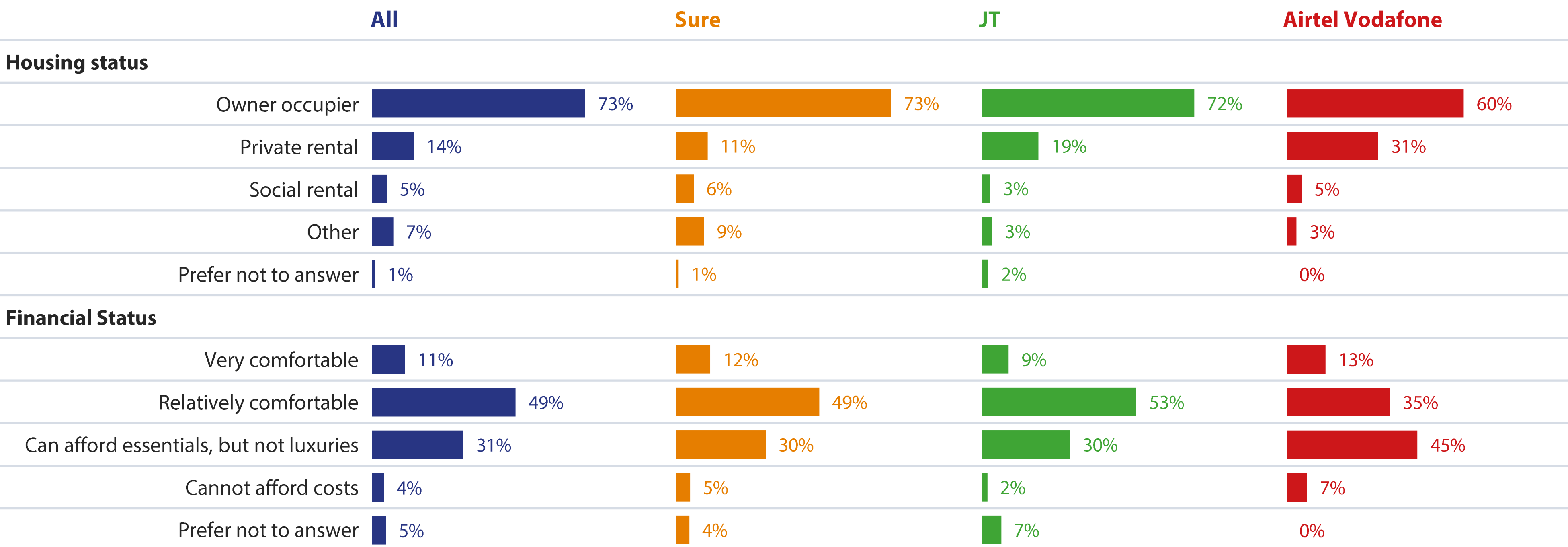
Respondents were asked some profiling questions about themselves and their household.

	All	Sure	JT	Airtel Vodafone
Age Group				
16-39	26%	29%	18%	32%
40-64	47%	40%	58%	56%
65+	27%	32%	24%	12%
Household Composition				
Working age adults only	42%	38%	49%	54%
Working age with children	21%	20%	20%	30%
Pension age adults only	25%	28%	22%	13%
Other composition	12%	14%	9%	3%
Employment Status				
Full-time or Part-time employed	62%	60%	60%	74%
Self-employed	5%	5%	4%	4%
Retired	27%	30%	27%	17%
Not working (other reasons)	6%	5%	8%	3%
Prefer not to answer	1%	0%	1%	1%

Note: the profile of Starlink customers is not shown as the base size is too small (i.e. n<30).

APPENDIX A: DEMOGRAPHIC PROFILE BY PROVIDER

Respondents were asked some profiling questions about themselves and their household.



Note: the profile of Starlink customers is not shown as the base size is too small (i.e. n<30).

APPENDIX A: BROADBAND USE BY PROVIDER

Respondents were asked some profiling questions about their household's use of home broadband.

	All	Sure	JT	Airtel Vodafone
Household's use of internet				
Light	14%	15%	12%	18%
Medium	61%	60%	64%	60%
Heavy	22%	22%	21%	22%
Don't know	3%	4%	3%	0%
Use home BB for the following activities				
Online internet access (shopping, banking)	96%	96%	95%	100%
Internet communication (email, social media)	96%	97%	94%	97%
Voice-only internet calls	61%	60%	59%	73%
Video-conferencing	55%	51%	62%	56%
Streaming videos	78%	79%	77%	80%
Online gaming	37%	35%	42%	43%
Working from home	48%	48%	48%	42%
Running my own business	11%	12%	5%	12%

Note: the profile of Starlink customers is not shown as the base size is too small (i.e. n<30).

APPENDIX B:
PROFILE OF FOCUS GROUP PARTICIPANTS

Across the four focus group sessions, there were 19 participants*, and the profile of respondents is summarised below.

Total Number of Participants	**19**
Connection type	
Copper	3
Fibre	15
4G	1
Broadband Service Provider	
Sure	9
JT	7
Airtel-Vodafone	3
Internet Usage	
Light	3
Medium	13
Heavy	2
Don't know	1
Likelihood to switch provider	
Yes, likely	8
Maybe	8
No	3

Age group	
16-39	2
40-65	9
65+	8
Gender	
Female	8
Male	11
Household Composition	
Working adult(s)	6
Working adult(s) + child(ren)	3
Pension aged adult(s)	7
Other	3
Financial Status	
Very comfortable	3
Relatively comfortable	7
Can afford essentials, but not luxuries	7
Cannot afford costs	2
Decision Maker	
Sole decision maker	10
Main decision maker	3
Joint decision maker	6

* 28 people were selected to attend the sessions – they had expressed an interest in the focus groups and indicated they would be available. Despite lower than desired attendance we found that the highly productive and informative small group sessions allowed us to have deeper and more meaningful conversations with each of the individual participants. Similar themes arose from each of the groups ('saturation level' had been reached) and a wide range of people participated. We therefore made the decision that further recruitment was not necessary to establish robust findings. Under 40s are slightly under-represented, however those that attended contributed well.

DESIGN

APPENDIX C:
TOPIC GUIDE FOR FOCUS GROUP

Topic Guide

Introduction *3 minutes*	• About IGR • Focus Group being recorded and may be shared with Client – check consent • Aiming for an informal atmosphere, a bit of a conversation so just jump in if you've got something to say. No wrong answers, we're interested in all views. • That being said, please be mindful of allowing quieter people an opportunity to speak. • Today's FGD is about broadband choices on island, conducted on behalf of the GCRA.	Slide 2
Part 2: About your broadband needs (5 mins)	We're now going to have a conversation about your broadband services. Interested to hear: • In general, how confident you feel with technology? • How well do you understand your broadband needs? • How long have you been with your current provider? • Which provider are you with? • Why did you choose them? • Do you think your current option is the best one for you? Why / Why not?	
Part 3: Customer statements conversations (10-15 mins)	A selection of statements is on the table in front of you, and there are some counters for you to use. We'd like you to place a counter on any of the statements that resonates with how you feel about your broadband service. We'd now like to spend a few minutes discussing these statements… this one has been selected by quite a few people … • Would someone tell me why you have selected this statement? • Does anyone have a different view? Key statements to probe on: "There's not a lot of difference between what the provider's offer." "I don't think I'd save much money on my bill if I switched provider." "I don't really understand the options"	Slide 3 + print outs on the table + counters to put on statements that best reflect their thoughts
Part 4: Switching (10 mins)	How many of you would be likely to switch provider if you could save 10% on your monthly bill? It's been interesting to hear your views. We know from the survey we conducted lots of people wouldn't switch even for a 20% saving on their monthly bill. We'd like to understand this better: • Would anyone like to explain why they wouldn't switch provider, or would be unlikely to? • And for those of you who would switch, can you share your thought process. When offered the discount, can you tell us what you're considering? What else is important to you? Possible prompt – Does if help to go back to any of the statements we discussed earlier? Thinking about you, or other people you know, what could the providers do to encourage you or others to switch?	Slide 4: Show of hands… Slide 5 Slide 6

APPENDIX C:
TOPIC GUIDE FOR FOCUS GROUP

Topic Guide

Part 4: What do you understand of what's on offer? (15 mins)	We now wanted to get your reactions to the information at Sure and JT make available about their broadband packages. You can see on the screen information that's available from their website. We've also got a couple of leaflets you can look at. Potential prompts: • Do you understand what is included in each package/bundle? • Do you know which option is the best one for you? • How easy is it to compare the packages available at each provider and between providers? And how easy is it when you're looking at a bundled contract which include mobiles? • What's your view on the choice available in Guernsey? • What questions do you have? / Is there anything else you'd like to know? • If you were inclined to switch, would you understand what your next step is? Final question in this section… we're interested in your general impression of Sure and JT. What one word would you use to describe each of them?	Slides 7 and 8 (screenshots from websites) + leaflets Slide 9
Part 5: What can the regulator do? **(10 minutes)**	The regulator is interested to understand how well the telecoms market is working and what they could do to help customers to make informed decisions about their broadband service. Acknowledging any barriers identified in the previous conversation, do participants have any suggestions as to what the regulator can do to help consumers? Thanks for your suggestions. We put a few thoughts down too… • Which of these do you think would be helpful…. Why… • Any thoughts on how that could work? E.g. Where would you look for this information? Who should be responsible for this …	Slide 10: Open discussion of other potential ideas Slide 11: Prompt with ideas (show of hands if support / oppose)
Thanks **2 minutes**	Thanks for coming. Check know which voucher they'd like	

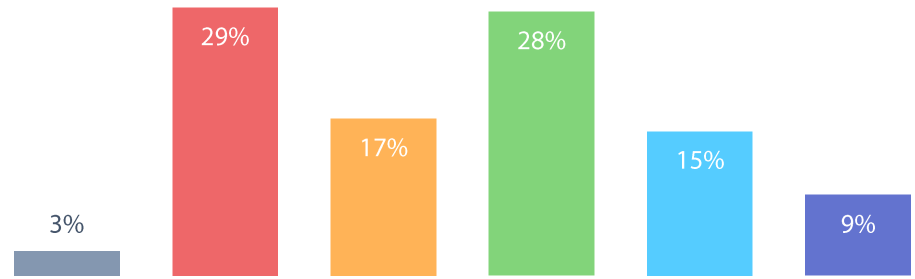
DESIGN

APPENDIX D: CONSIDERATION - IMPORTANCE OF PROVIDER

Respondents were asked: When considering which home broadband service to choose, how important are each of the following aspects?

Provider was considered extremely or very important by 24% of all respondents, making it the least important of the 6 considerations.

Provider was considered more important to those who would not consider changing provider (58% very or extremely important).



	Don't know	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Sure Customer	2%	28%	16%	28%	16%	9%
JT Customer	3%	26%	21%	33%	10%	7%
Airtel Customer	0%	41%	5%	18%	28%	8%
In last 3 years						
Has changed provider	5%	38%	13%	30%	10%	5%
Not changed provider	2%	27%	17%	28%	16%	10%
Consider changing?						
No	2%	10%	7%	22%	32%	26%
If dissatisfied	1%	24%	24%	34%	15%	2%
For better deal	1%	44%	15%	27%	8%	5%
Choice scenario selected						
75MB at £50	3%	37%	9%	33%	12%	7%
150 MB at £55	1%	24%	20%	30%	20%	5%
500 MB at £65	1%	27%	17%	30%	17%	8%
1GB at £80	0%	22%	22%	31%	11%	14%

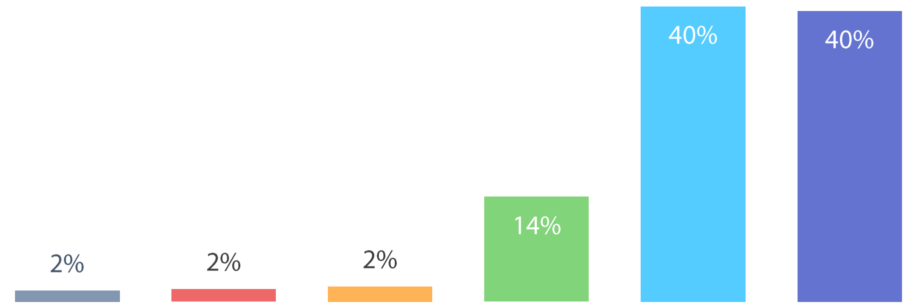
APPENDIX D: CONSIDERATION - IMPORTANCE OF SPEED

Respondents were asked: When considering which home broadband service to choose, how important are each of the following aspects?

Speed was considered extremely or very important by 80% of all respondents, making it one of the most important of the 6 considerations.

Speed was significantly more important to those who didn't select the lowest option in the choice scenarios:

- 58% who selected 75MB at £50 said speed was very or extremely important compared
- 81% who selected 150MB at £55;
- 93% who selected 500MB at £65 and
- 98% who selected 1GB at £80.



	Don't know	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Sure Customer	2%	2%	2%	14%	38%	43%
JT Customer	1%	2%	3%	15%	46%	33%
Airtel Customer	0%	0%	2%	17%	54%	27%
In last 3 years						
Has changed provider	0%	1%	3%	12%	49%	34%
Not changed provider	2%	1%	2%	15%	39%	41%
Consider changing?						
No	3%	1%	1%	15%	34%	45%
If dissatisfied	1%	2%	2%	12%	46%	36%
For better deal	0%	1%	2%	14%	41%	42%
Choice scenario selected						
75MB at £50	0%	5%	4%	32%	40%	18%
150 MB at £55	0%	0%	2%	17%	48%	33%
500 MB at £65	0%	0%	1%	6%	43%	50%
1GB at £80	0%	0%	1%	2%	32%	66%

APPENDIX D: CONSIDERATION - IMPORTANCE OF PRICE OF MONTHLY CONTRACT

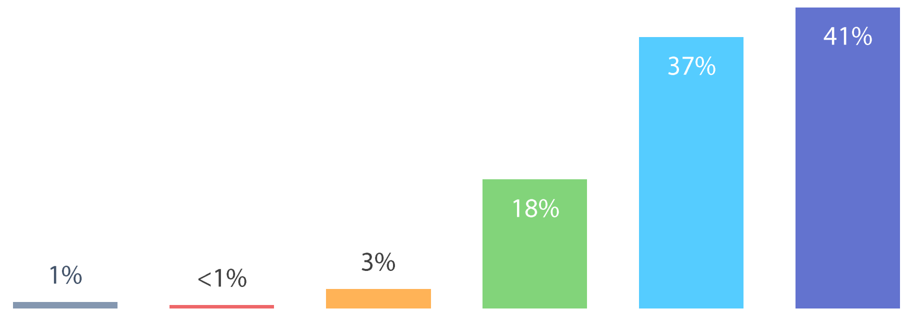
Respondent were asked: When considering which home broadband service to choose, how important are each of the following aspects?

Price of monthly contract was considered extremely or very important by 78% of all respondents, making it one of the most important of the 6 considerations.

Price of monthly contract was considered more important by:

- those who would consider changing provider for a better deal (87% very or extremely important).
- Those who selected the lowest speed/cost scenario (50% extremely important)

Other differences were not statistically significant, though this may reflect low base sizes for some sub-groups.



	Don't know	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Sure Customer	1%	1%	3%	17%	39%	39%
JT Customer	0%	0%	3%	19%	37%	41%
Airtel Customer	0%	0%	0%	12%	28%	60%
In last 3 years						
Has changed provider	0%	0%	3%	15%	35%	47%
Not changed provider	1%	1%	3%	18%	38%	40%
Consider changing?						
No	0%	2%	2%	24%	43%	29%
If dissatisfied	0%	0%	5%	20%	45%	30%
For better deal	0%	0%	2%	11%	30%	57%
Choice scenario selected						
75MB at £50	0%	1%	3%	14%	32%	50%
150 MB at £55	0%	0%	3%	20%	32%	44%
500 MB at £65	0%	0%	1%	17%	41%	41%
1GB at £80	0%	1%	4%	31%	38%	25%

APPENDIX D: CONSIDERATION - IMPORTANCE OF PRICE OF ANY CONNECTION FEE

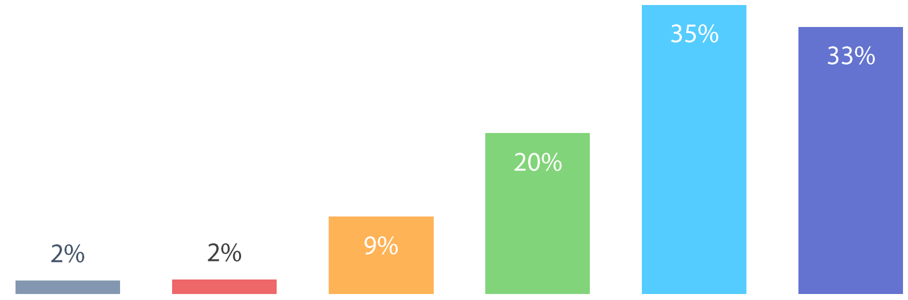
Respondents were asked: When considering which home broadband service to choose, how important are each of the following aspects?

Price of any connection fee was considered extremely or very important by 68% of all respondents.

Price of any connection fee was considered more important to:

- Those who would consider changing provider for a better deal (78% very or extremely important)

Other differences were not statistically significant, though this may reflect low base sizes for some sub-groups.



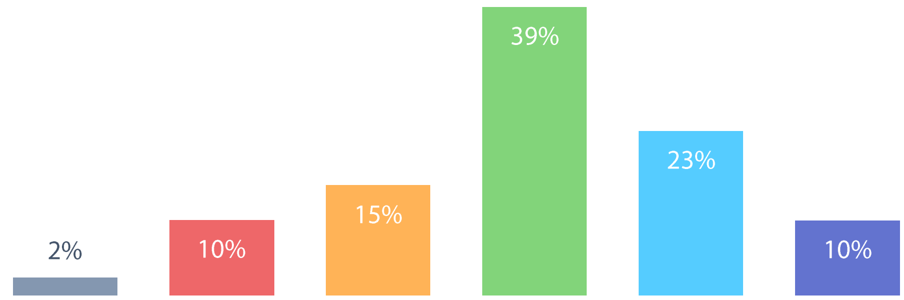
	Don't know	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Sure Customer	2%	2%	8%	22%	33%	33%
JT Customer	0%	1%	13%	15%	39%	31%
Airtel Customer	0%	4%	5%	11%	45%	34%
In last 3 years						
Has changed provider	0%	1%	10%	20%	39%	31%
Not changed provider	2%	2%	10%	20%	34%	32%
Consider changing?						
No	2%	3%	7%	31%	32%	25%
If dissatisfied	0%	1%	16%	18%	45%	21%
For better deal	0%	2%	7%	14%	31%	47%
Choice scenario selected						
75MB at £50	0%	2%	5%	13%	39%	41%
150 MB at £55	0%	0%	11%	21%	40%	28%
500 MB at £65	0%	1%	12%	22%	38%	28%
1GB at £80	4%	6%	14%	29%	21%	26%

APPENDIX D: CONSIDERATION - IMPORTANCE OF CONTRACT LENGTH

Respondents were asked: When considering which home broadband service to choose, how important are each of the following aspects?

Contract length was considered extremely or very important by 33% of all respondents.

No differences were statistically significant, though this may reflect low base sizes for some sub-groups.



	Don't know	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Sure Customer	3%	11%	14%	39%	22%	10%
JT Customer	1%	10%	15%	44%	22%	8%
Airtel Customer	0%	8%	23%	28%	27%	14%
In last 3 years						
Has changed provider	2%	6%	11%	39%	27%	16%
Not changed provider	3%	11%	15%	40%	22%	10%
Consider changing?						
No	5%	11%	15%	34%	21%	13%
If dissatisfied	0%	11%	16%	47%	22%	3%
For better deal	1%	9%	14%	38%	22%	15%
Choice scenario selected						
75MB at £50	1%	7%	14%	44%	29%	6%
150 MB at £55	0%	8%	18%	45%	21%	8%
500 MB at £65	1%	6%	21%	45%	16%	12%
1GB at £80	5%	31%	10%	26%	18%	10%

PREFERENCES

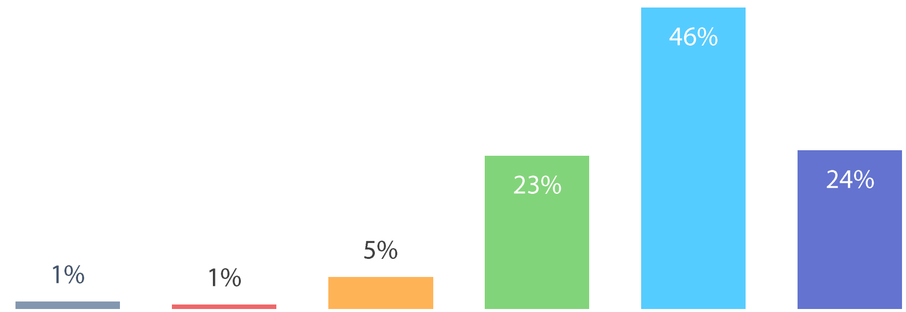
APPENDIX D: CONSIDERATION - IMPORTANCE OF CUSTOMER SERVICE

Respondents were asked: When considering which home broadband service to choose, how important are each of the following aspects?

Customer service was considered extremely or very important by 70% of all respondents.

Customer service was considered more important to those who would not consider changing provider (81% very or extremely important).

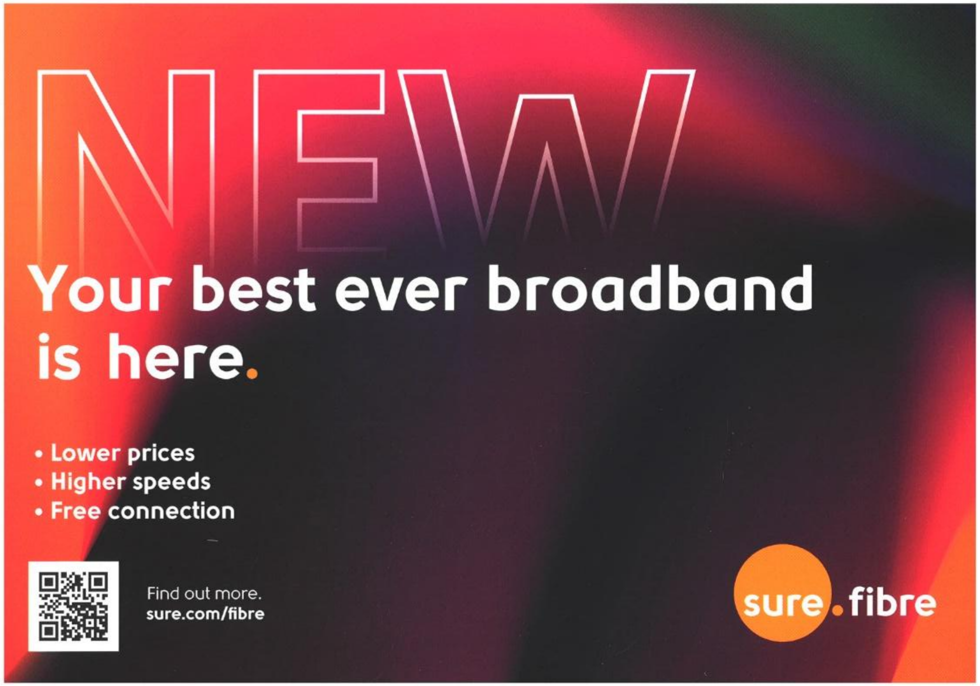
Other differences were not statistically significant, though this may reflect low base sizes for some sub-groups.

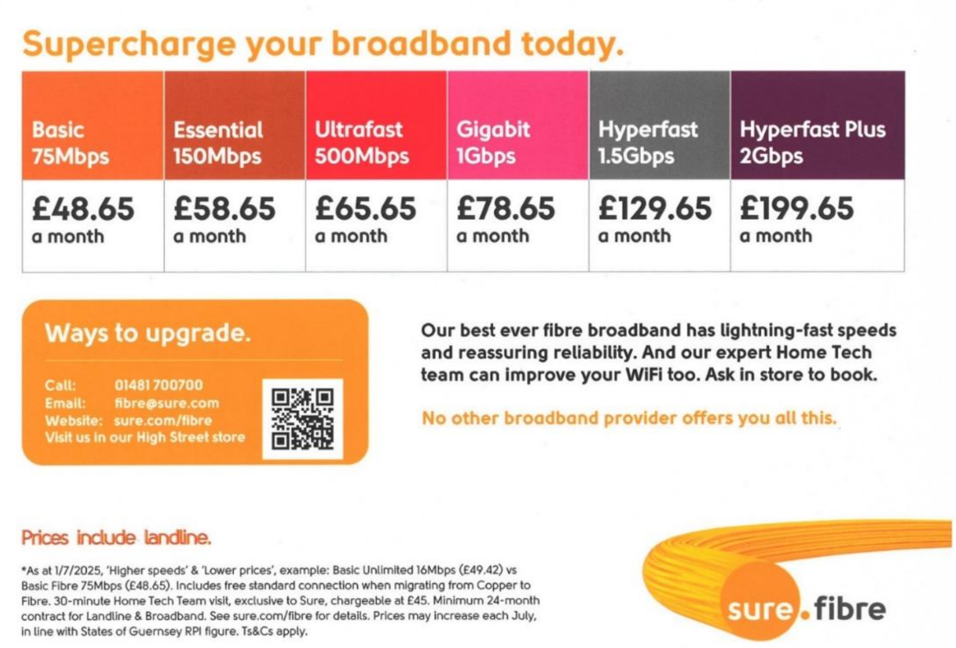


	Don't know	Not at all important	Slightly important	Moderately important	Very important	Extremely important
Sure Customer	2%	1%	5%	22%	44%	26%
JT Customer	0%	0%	3%	25%	49%	22%
Airtel Customer	0%	0%	8%	26%	53%	13%
In last 3 years						
Has changed provider	1%	0%	7%	29%	44%	19%
Not changed provider	2%	1%	5%	21%	46%	26%
Consider changing?						
No	2%	1%	3%	13%	44%	37%
If dissatisfied	0%	0%	2%	26%	53%	19%
For better deal	0%	1%	7%	29%	41%	22%
Choice scenario selected						
75MB at £50	0%	4%	7%	24%	34%	31%
150 MB at £55	0%	0%	8%	23%	52%	17%
500 MB at £65	0%	0%	5%	29%	48%	17%
1GB at £80	3%	0%	1%	30%	29%	37%

APPENDIX E: MARKETING MATERIAL - SURE

LEAFLET AVAILABLE IN-STORE




Supercharge your broadband today.

Basic 75Mbps	Essential 150Mbps	Ultrafast 500Mbps	Gigabit 1Gbps	Hyperfast 1.5Gbps	Hyperfast Plus 2Gbps
£48.65 a month	£58.65 a month	£65.65 a month	£78.65 a month	£129.65 a month	£199.65 a month

Ways to upgrade.

Call: 01481 700700
Email: fibre@sure.com
Website: sure.com/fibre
Visit us in our High Street store

Our best ever fibre broadband has lightning-fast speeds and reassuring reliability. And our expert Home Tech team can improve your WiFi too. Ask in store to book.

No other broadband provider offers you all this.

Prices include landline.

*As at 1/7/2025, 'Higher speeds' & 'Lower prices', example: Basic Unlimited 16Mbps (£49.42) vs Basic Fibre 75Mbps (£48.65). Includes free standard connection when migrating from Copper to Fibre. 30-minute Home Tech Team visit, exclusive to Sure, chargeable at £45. Minimum 24-month contract for Landline & Broadband. See sure.com/fibre for details. Prices may increase each July, in line with States of Guernsey RPI figure. Ts&Cs apply.

Leaflet obtained from store in July 2025.

APPENDIX E: MARKETING MATERIAL - SURE

AVAILABLE ONLINE

Which Sure Fibre plan is right for you?

These are our best ever fibre broadband plans – with lower prices on Gigabit or faster, and higher speeds on Ultrafast or lower plans.

Our fibre is always unlimited, and upload speeds are the same as download speeds, so you can use your broadband as much as you like.

Basic 75Mbps

Basic Fibre

With our low-cost fibre, you can stream up to 5 devices at the same time, with unlimited data. Great for small homes with a small number of devices to connect.

Price includes landline
£48.65
per month

Essential 150Mbps

Essential Fibre

Want to binge your favourite series while the kids have a movie night? No problem! Perfect for small households to stream up to 10 devices simultaneously.

Price includes landline
£58.65
per month

Ultrafast 500Mbps

Ultrafast Fibre

Stream to your heart's content with crystal clear 4K resolution TV, ultrafast home working, and the capacity to stream up to 15 devices at one time.

Price includes landline
£65.65
per month

Gigabit 1Gbps

Gigabit Fibre

If you've got a large household you'll love our Gigabit fibre - at the lowest price on island. A busy house is a happy house when you can stream on 15+ devices simultaneously.

Price includes landline
£78.65
per month

NEW

Hyperfast 1.5Gbps

Hyperfast Fibre

Download the latest AAA games in minutes. Got 30+ devices to connect? We've got you covered with Hyperfast Fibre.

Price includes landline
£129.65
per month

NEW

Hyperfast Plus 2Gbps

Hyperfast Plus Fibre

Want the best? Hyperfast Plus is the fastest broadband in Guernsey with a best-in-class 2Gbps download and upload. Connect up to 100 devices at once.

Price includes landline
£199.65
per month

Screenshot of website: https://www.sure.com/guernsey/broadband-and-home/fibre-broadband/
(image made 25 July 2025)

APPENDIX E: MARKETING MATERIAL - JT

LEAFLET RECEIVED IN MAIL DROP

Copy of a leaflet distributed to homes in June 2025.

APPENDIX E: MARKETING MATERIAL - JT

AVAILABLE ONLINE

Our Plans

Unlimited Broadband for Everyone

Stay connected with our home broadband, giving you seamless connectivity for all your devices whenever you need it.
With no data limits on any of our broadband plans, you can browse, play, and work to your hearts content.

50MB
download speed
Unlimited Data
£45
includes landline rental

75MB
download speed
Unlimited Data
£50
includes landline rental

150MB
download speed
Unlimited Data
£55
includes landline rental

500MB
download speed
Unlimited Data
£70
includes landline rental

1GB
download speed
Unlimited Data
£100
includes landline rental

1.5GB
download speed
Unlimited Data
£125
includes landline rental

2GB
download speed
Unlimited Data
£190
includes landline rental

Screenshot of website: https://www.jtglobal.com/plan-selector-step1-broadband/
(image made 25 July 2025)

Island Global Research

Island Global Research

PO Box 68
Albert House
South Esplanade, St Peter Port
Guernsey, GY1 3BY
+44 (0) 1481 716227
info@islandglobalresearch.com
www.islandglobalresearch.com

IGR is a part of the BWCI Group