

RESEARCH SUMMARY

Title	Oyster Auto Top-up market
Objective	Awareness, understanding and appeal of Oyster Automatic Top-up
Date	April 2009
Methodology	1,007 telephone interviews with London residents aged 16+, including 444 Oyster Pay as you go (PAYG) users

Key findings

- Half of current PAYG users were not aware of Auto Top Up (ATU). A further third were aware of ATU but did not have it. 7% had ATU.
- Just over one in five PAYG users said they would 'definitely' or 'probably' set up ATU after consideration of the full proposition. This is estimated to represent a potential c.250,000 new ATU users amongst current PAYG users, assuming full awareness of the proposition.
- Likely ATU take up is higher amongst PAYG users who top up by more than £15 each time and those who have / had frustrations with topping up. These are estimated to represent c.110,000 (45%) and c.38,000 (15%) of the potential additional c.250,000 ATU users.
- Some PAYG non users may be motivated to use PAYG in part because of ATU. Oyster period users and those who use trains (once PAYG is available on all London rail services) represent possible additional audiences for ATU.
- Current ATU users and those likely to get ATU were more likely to: be social grades AB; have internet access; make online purchases; do online banking; be comfortable using debit / credit cards for everyday purchases.
- Main barriers to ATU take up were: loss of financial control (not knowing when the money would be taken, risk of being overdrawn); not travelling / using PAYG often enough; concerns with bank details / online / card security; perceptions that the set up process is complicated.
- Many who would not take up ATU liked aspects of the proposition, particularly added convenience (not having to think about it, saving time, avoiding queues). However, these benefits were not strong enough to overcome inertia or barriers to uptake for most people.

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