



Contactless payment: Benefits and Monday-Sunday Capping messaging

Debrief

July 2015

Contents



1 Background, objectives and headlines

2 Response to Butterfly poster

3 Response to message propositions

4 Recommendations



Background, objectives and headlines

Background and objectives

- TfL wanted to explore four specific areas related to Contactless payment:
 - Responses to new ‘Monday to Sunday Capping’ messages
 - Responses to propositions for ‘contactless benefit’ messages
 - Recall and response to contactless Butterfly execution
 - Any change in attitudes / motivations towards using contactless

- 2CV conducted 2 days of hall tests with a range of customers*, ensuring a good spread of:

Customer types

Commuter
Leisure
Visitor / tourist

Demographics

Spread of age and
gender

Payment types

PAYG paper ticket
Oyster
Contactless



*total of 44 customers spoken to in the Oxford Circus area

Research headlines



- **Not all customers, particularly ‘non-Londoners’, know what contactless is**
 - Some mistake it as a feature of Oyster, but once they know what it is, they appreciate the benefits
 - There is a clear need to strengthen the association between ‘contactless’ and customers’ bank cards
- **Different customer types have varying views on the benefits and motivations to use contactless**
 - Communications need to work together to build a picture of what it is like to use contactless – it is not a ‘one size fits all’ approach
 - Therefore the current butterfly poster is not resonating with enough customers - it lacks stand out and doesn’t communicate or motivate customers effectively
- **Benefit led communications must be tangible, not subjective**
 - *‘Never need to top up’* is the clearest tangible benefit that works as a stand alone message
 - While *‘No need to queue’* is tangible, it’s not always true (may have to queue to get on tube), so lacks credibility
 - *‘Quicker’* and *‘Ready to go’* can feel more subjective, and are therefore less believable or motivating
- **Monday-Sunday Capping can motivate, as long as the concept is understood**
 - Visitors and some commuters are not familiar with capping so they cannot appreciate the benefits
 - Use of the term *‘Weekly’* is assumed to mean 7 days regardless of whether Monday to Sunday is included
 - When customers understand what it is, they feel that the *‘never pay more’* message is easiest to understand



Context to the responses

- **Customers have varying awareness of what contactless is**
 - Londoners are more familiar with concept of contactless and are therefore more receptive to messaging
 - Non-Londoners are less familiar with concept of contactless – many can misattribute it as a feature of Oyster
 - But they understand the benefits of using it when explained

- **Customers using different payment methods hold varying views on the benefits and motivations to use contactless**
 - Auto-top up Oyster / annual season ticket customers remain unconvinced by benefits of contactless as it feels just as easy – they are more driven by cost savings
 - Monthly travelcard users see benefit of using contactless as a backup eg when on holiday for a week so not worth getting monthly
 - Weekly travelcard users are more convinced by contactless capping depending on the days that they need to travel
 - PAYG Oyster and paper ticket users are more motivated by the tangible benefits of contactless such as no need to top up / queue

As a result, communications need to work together to build a picture of what it is like to use contactless – it is not a 'one size fits all'



Response to Butterfly poster

Overall, the poster lacks stand out and doesn't communicate or motivate customers effectively



Watch outs:

- Butterfly is **not associated closely enough** with fares/payment
- **Iconography and colours** feel removed from TfL **branding**, further disassociating it from contactless/payments
- **Lack of relevant information** or benefits communicated
 - For customers **unfamiliar** with contactless, there is **not enough explanation** of what 'contactless' is
 - For customers **already using Oyster** (particularly monthly travelcards and auto-top up), they **feel they already can go anywhere** and are less concerned about never topping up again

What's working:

- **Visually, the butterfly is understood** as communicating 'freedom'
- Some customers feel it is a positive, 'pretty' image



'It makes me think of summer with these colours and the butterfly, it doesn't make me think of payments'

"I've seen this before but didn't read it. I just thought of a cute butterfly..."

"There is a lot of blank space and the image isn't centred which bugs me!"

"Being able to go anywhere isn't a contactless only thing..."



Response to message propositions

Overall, awareness of contactless and how it works needs to be in place for these messages to be impactful

- **Benefits can only be appreciated if customers are familiar with contactless payment**
 - ‘Contactless’ on it’s own does not identify it as a bank card for unfamiliar customers
 - Messages feel more geared towards ‘savvy’ Londoners as there is not enough explanation of what contactless is
- **Monday-Sunday capping cannot be motivational unless understood as a concept**
 - ‘Capping’ is unclear – visitors and even some commuters are not familiar with the term and can be mistaken to mean ‘you can’t travel after spending a certain amount’
 - Mon-sun time period is not fully understood and inclusion of ‘week’ or ‘weekly’ intimates 7 days from any start day, particularly for customers familiar with weekly travelcards
 - However many customers are pleasantly surprised by the concept
 - It acts as a hook particularly for customers who already know about contactless but have not been converted and are still using Oyster (particularly weekly and monthly travelcard users)

*“What is contactless?
There is no way for
me to know...”*
Visitor

*“I don’t really
understand what is
meant by capping or
capped. I can’t see the
benefit of something I
don’t get!”*
Commuter

Benefits of contactless are more motivating when they are tangible, not subjective



What's working

- Recognised as **clear, tangible benefits** that customers **can relate to**
- Potential to work as a **combined message** as one is the result of another
- **Often picked as favourite messaging**

- A **positive** message that **reassures** customers
- It **encompasses** all the other benefits

- Seen as a **potential benefit** if all goes smoothly

With contactless you'll never need to top up

With contactless there's no need queue

With contactless you are always ready to go

With contactless you can get on board quicker

Watch outs



- Feels **more aimed at Londoners** than visitors
- 'top up' is not understood by some visitors

- **Lacks credibility** as customers cite **having to queue** to get through barriers / on the tube

- Can feel **vague** and **generic**
- For customers who are **unfamiliar** with contactless, they **want to know how**

- **Lacks credibility** as it's **not always quicker** – you don't have to top up everyday so **Oyster can be just as quick**
- **How** is it quicker?

Monday-Sunday Capping can be motivating, as long as the concept is understood



What's working

- Felt to be the **easiest to understand**
- Most often picked as the **favourite**
- 'Never pay more' is very **reassuring** and **motivating**
- 'Automatic' feels **easy**
- '**Capped**' as part of a sentence feels **easier to understand** than 'Capping'
- Not needing to commit is **appealing** for customers who **don't travel everyday**

With Monday to Sunday Capping you will never pay more than a weekly Travelcard

Your weekly fares are automatically capped between Monday & Sunday

With Monday to Sunday Capping there is no need to commit in advance for a Travelcard or season ticket

Watch outs

- Can prompt customers to want **more transparency** on how much a **weekly costs**
- 'Weekly' can **confuse** customers to think any 7 days
- 'Weekly fares' **confuses the concept of Monday to Sunday** – some customers expect to be able to **start 7 days on any day of the week**
- **What is it capped at?** Lacks comparison with travelcard
- Felt to be the **hardest to understand**
- **Too much text**
- Takes the **longest to process**
- **Visitors** do not engage with it at all





Moving forward

Communications need to work together to create awareness of contactless and its benefits

- Benefit led messaging and Monday-Sunday Capping **cannot work alone to motivate a broad range of customers**
- Customers must first be aware of what contactless is as a payment option and understand **what capping means**
- Posters **need** to clearly **communicate** that they are about a **London Transport payment option**

“They should say it’s your bank card!”

“I’d like them to tell me more about what capping is”

“I wouldn’t risk saying it’s quicker or that you don’t need to queue, surely that depends on the day”

Recommendations

- Consider saying ‘Contactless bank card’ in appropriate communications to raise awareness
- If using a creative communication, ensure visual is not abstract – it must aid comprehension
 - It must look and feel like it has come from TfL
- Only communicate tangible benefits (eg no need to top up) instead of subjective ideas (eg get on board quicker)
- Avoid benefits that are not unique to contactless – eg ‘Go anywhere’
- Provide a CTA to find out more about capping / fares
- Create an engaging visual to explain capping eg an infographic



Thank you

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