

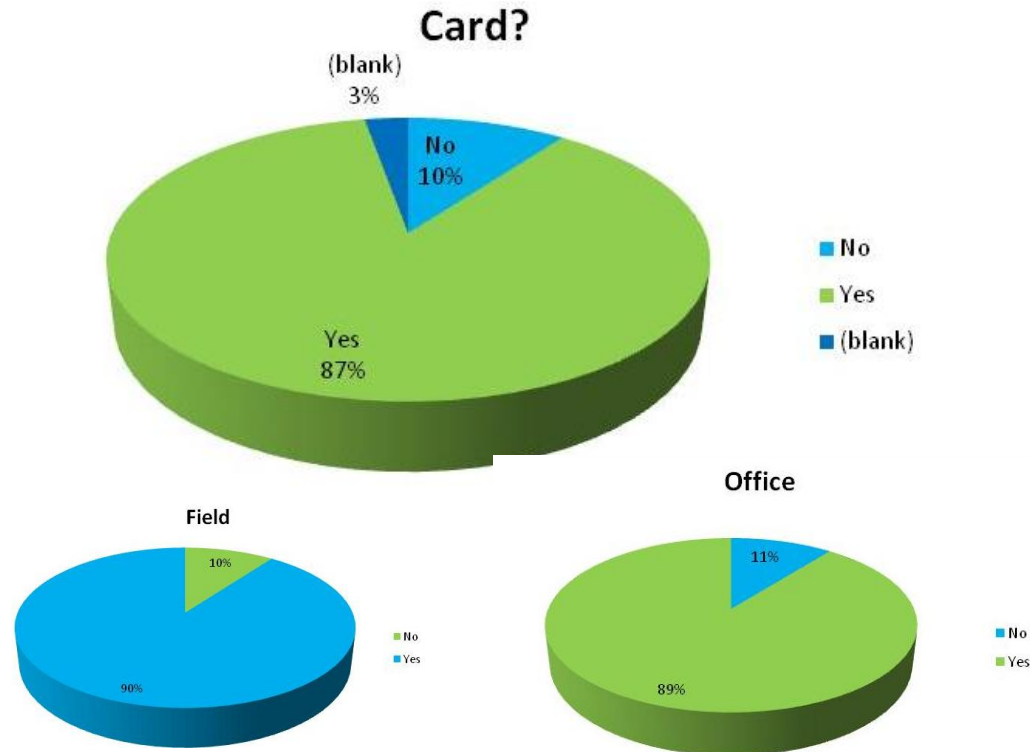
# Qdos & Bonus Survey

# Summary Statistics

- 2983 surveys fully completed out of an audience of over 26k – approx 10%
  - 947 Field based
  - 1951 Office based
  - 83 not entered
  - 2 Retired

# Qdos Card

# Do you have a Qdos Card?

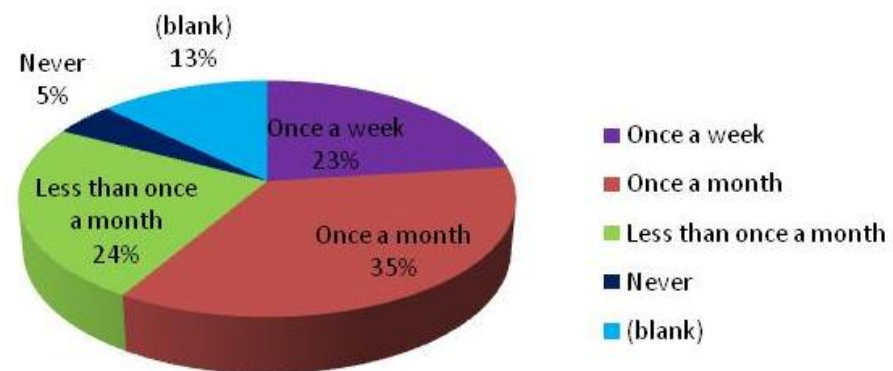


The majority of respondents to the survey already hold a Qdos card. Of those that didn't, many did not realise the benefits, thought there were charges attached to holding a card, or that a card was available at all. This can be resolved with some communications on the website.

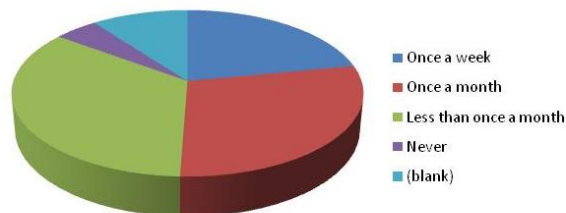
# How often do you move funds to your Qdos Card?

- The majority of our audience only move funds on a monthly or less frequent basis
- 64% of Office based move funds at least once a month
- 51% of Field based move funds at least once a month

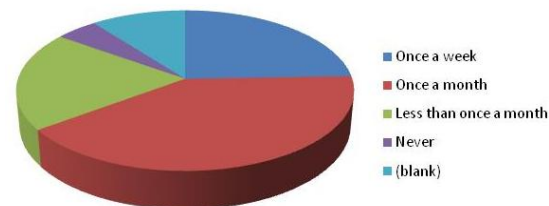
Total



Field



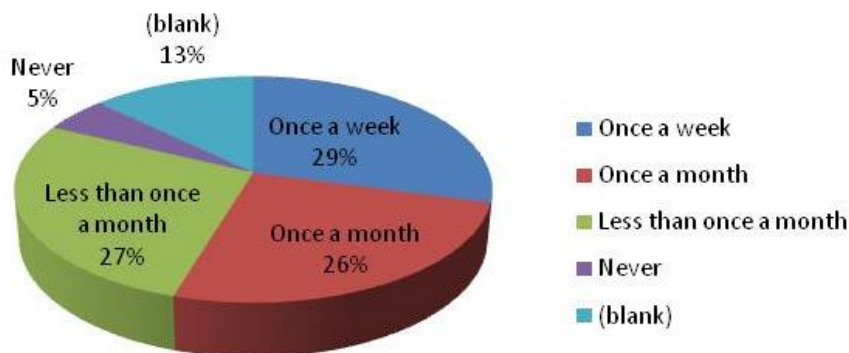
Office



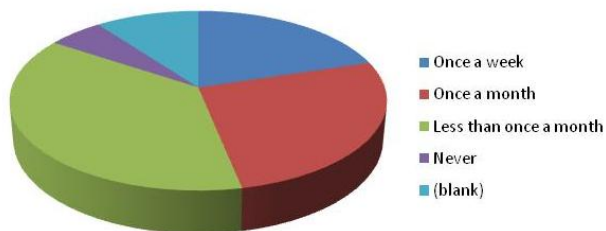
# How often do you spend with your Qdos Card?

- Spend habits are generally in line with movement of funds
- 61% of Office based spend at least once a month
- 47% of Field based spend at least once a month

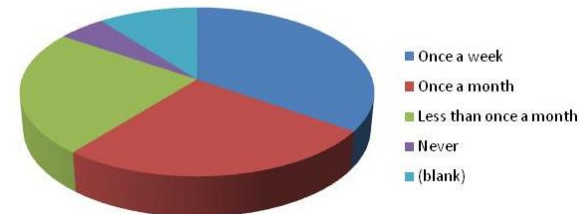
Total



Field

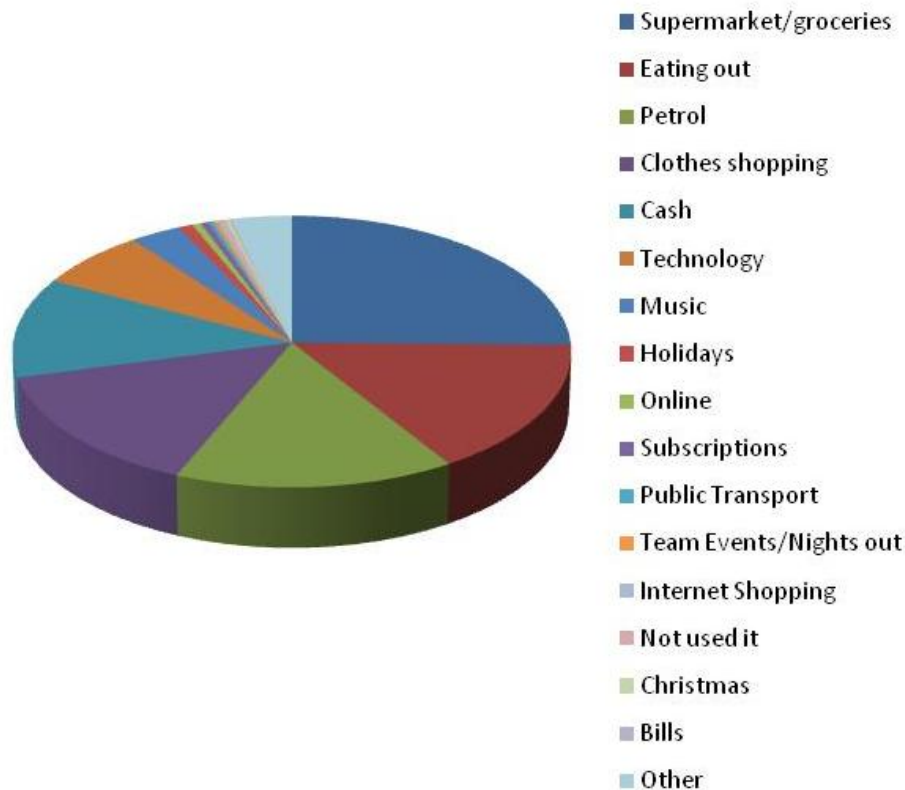


Office



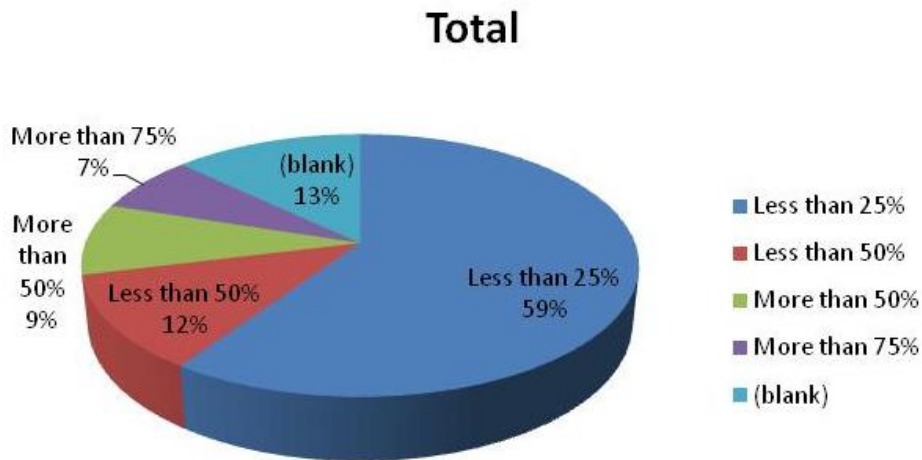
# Please choose the top 3 areas that you use your Qdos card (based on spend value)

## Number



Typically Qdos is used for everyday spend such as supermarkets and petrol etc. Only a small proportion is used in a traditional 'incentive' sense e.g. special events, holidays etc

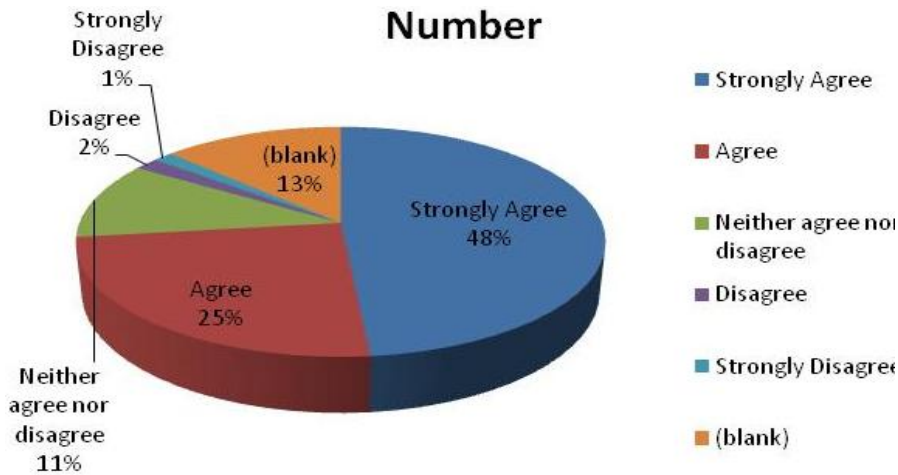
# What percentage of your Qdos card spend is online?



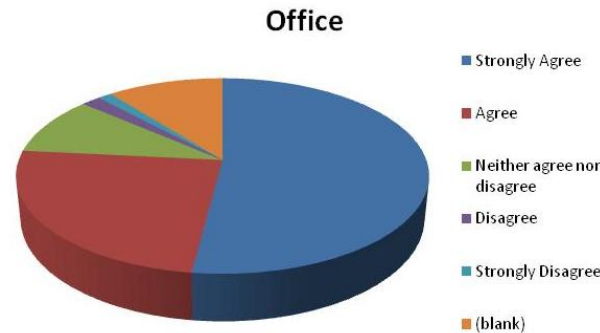
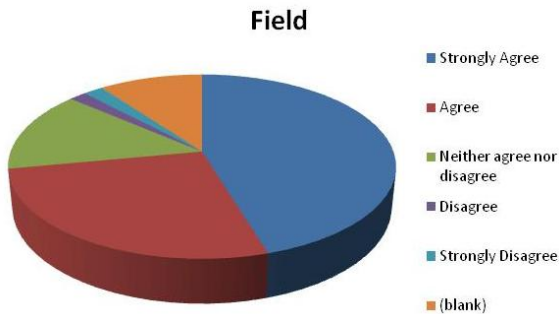
- A number of verbatim comments were submitted which suggested Qdos cards are not accepted in online retailers
- This is likely to be due to issues with security checking by retailers for balance but there should be no reason why most retailers wouldn't accept it
- Specific issues with retailers can be flagged to our Qdos team who can follow up



# The flexibility of where I can spend is what I value most about the Qdos card

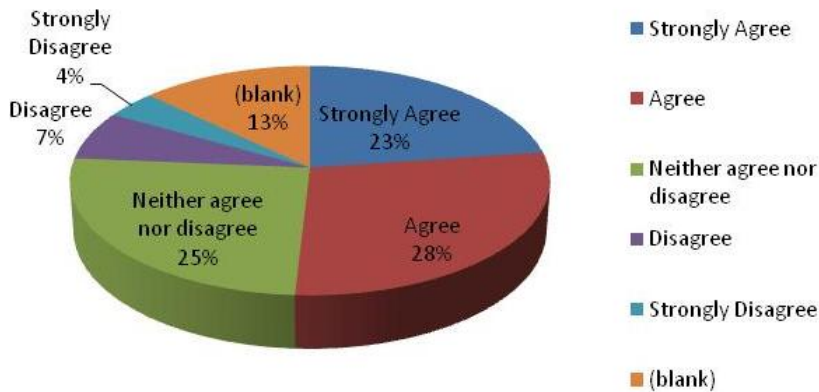


- 76% of Office based agree or strongly agree that the flexibility of the card is what they most value
- 72% of Field based agree or strongly agree that the flexibility of the card is what they most value



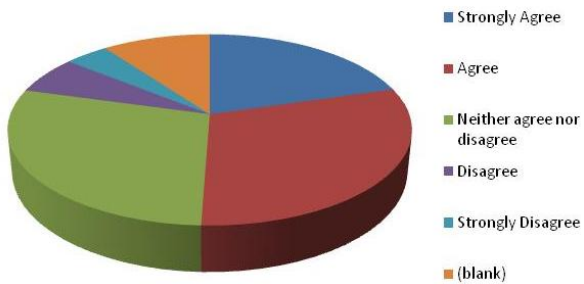
# I would change my spending habits if I could earn a rebate/cashback in certain shops

Total

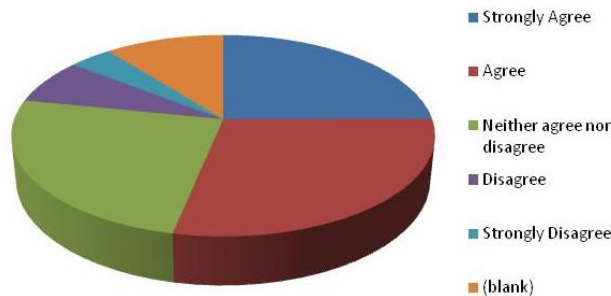


- Overall just over half the audience agree or strongly agree that they would change their spending habits if they could earn rebate in certain shops

Field

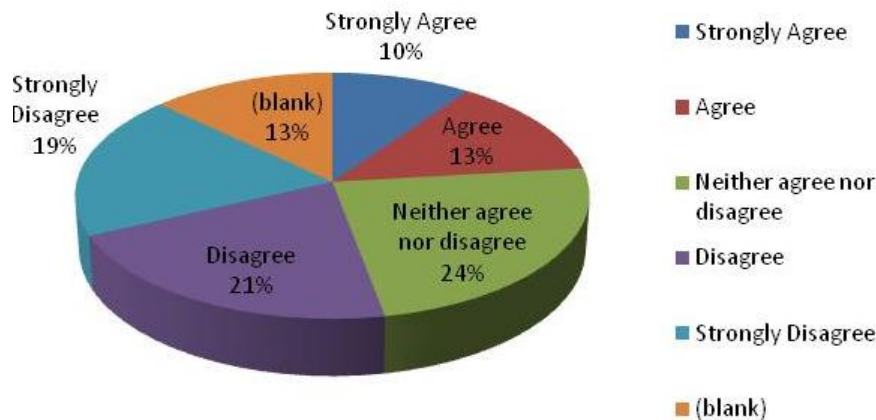


Office



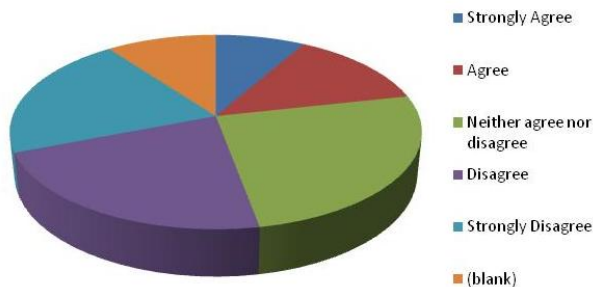
# I would favour a Qdos card that I could only use in certain shops but that gave me a rebate every time I used it

**Total**

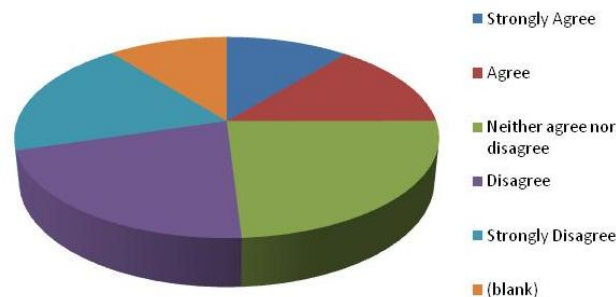


- Only a quarter of the audience responded to say they would favour a card which has limited opportunities for where the card could be spent demonstrating that flexibility is more valuable to the audience than discounts or cashback.
- However a significant number of comments actually contradicted this saying (despite the direct question responses), they would like rebates or cashback!

**Field**



**Office**



# Verbatim comments about the Qdos card

Bonus points or reward points for using the card at well known retail and outlets would be good, being able to withdraw cash without any charge or cost being incurred

More simplified online system to load or view quickly would be appreciated.

Absolutely love the flexibility of the QDOS card; especially the ability to withdraw cash with it after we started to be taxed on our points. This enables me to enjoy my time off, eating out etc without feeling as if I'm actually spending any money!

An app that allows me to keep track of my balance and transfers..

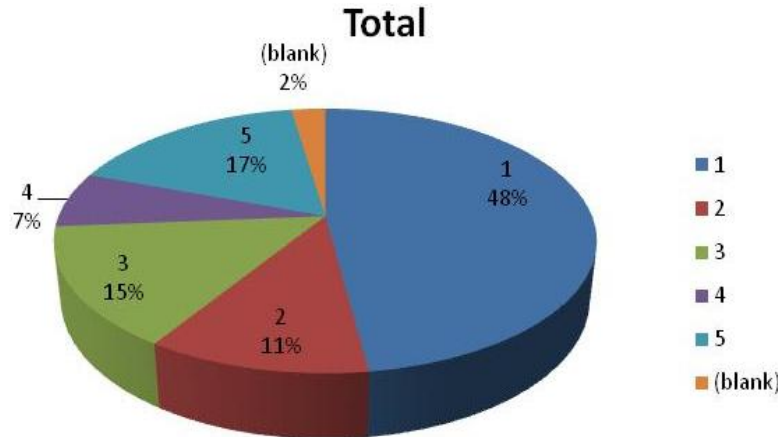
I am new to using the Qdos card but love being able to use it to treat the family to a meal out or the pictures. I like the flexibility of it.

Make the cards a little more durable, the number on the front wear off quickly and the number on the back rubs off almost straight away

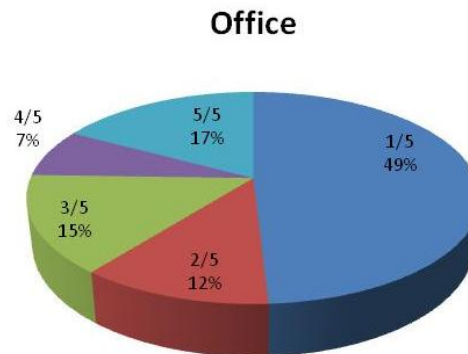
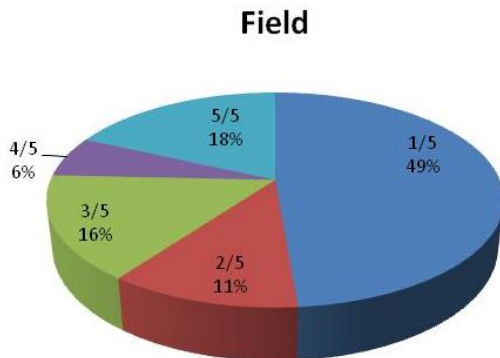
# Rewards

Using the scale where 5 is most preferable and 1 is least preferable, please rate the following methods of receiving your Qdos:

1. Into your salary

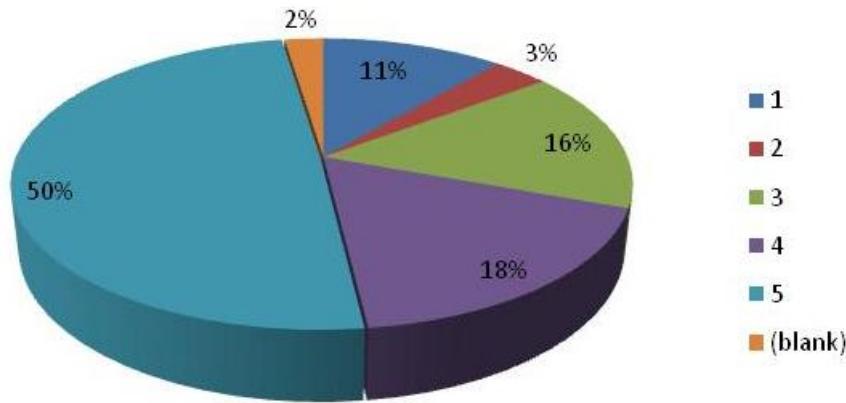


Only a very small proportion of the audience would welcome their incentives paid into salary instead of a Qdos account



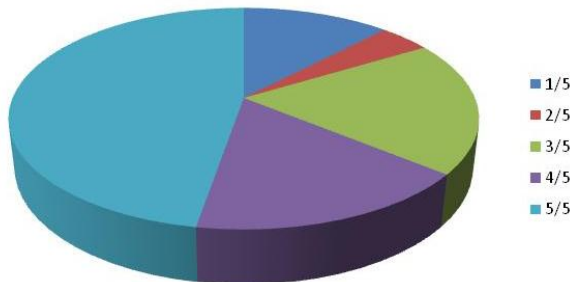
Using the scale where 5 is most preferable and 1 is least preferable, please rate the following methods of receiving your Qdos:  
 2. Onto a pre paid card like Qdos

**Total**

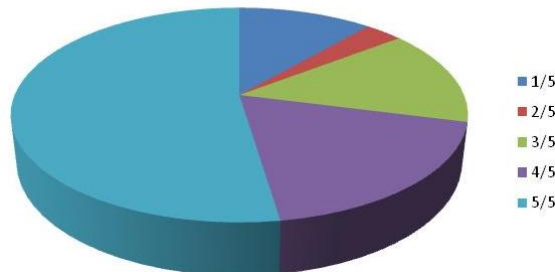


A significant proportion (59%) of the audience would be happy if their incentive pay was transferred straight onto a card.

**Field**



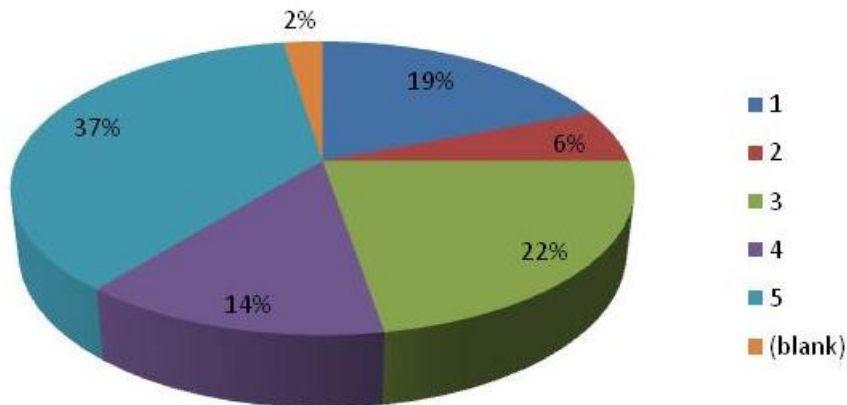
**Office**



Using the scale where 5 is most preferable and 1 is least preferable, please rate the following methods of receiving your Qdos:

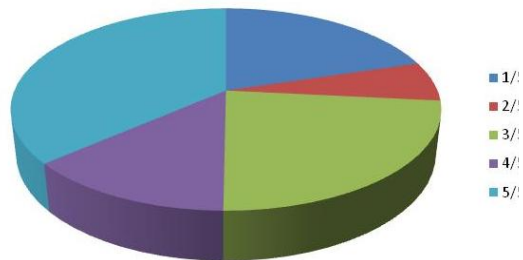
3. Into a reward account so you can choose to move to your Qdos card or transfer to your monthly salary

**Total**

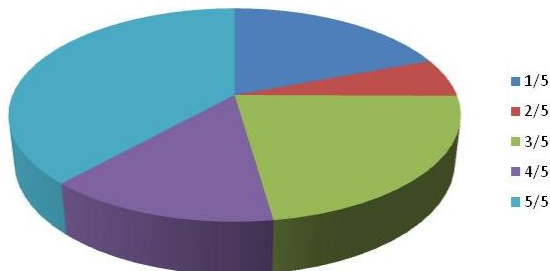


Choice is preferred over a pre determined arrangement but no more so than moving straight to Qdos card.

**Field**



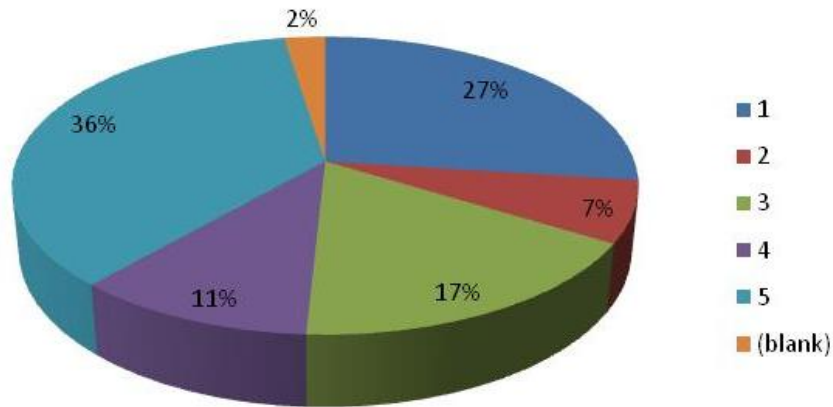
**Office**





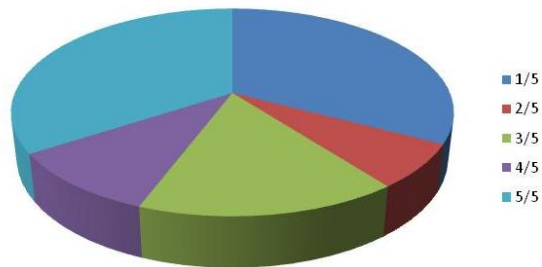
Using the scale where 5 is most preferable and 1 is least preferable, please rate the following methods of receiving your **Bonus**:

1. Into your salary

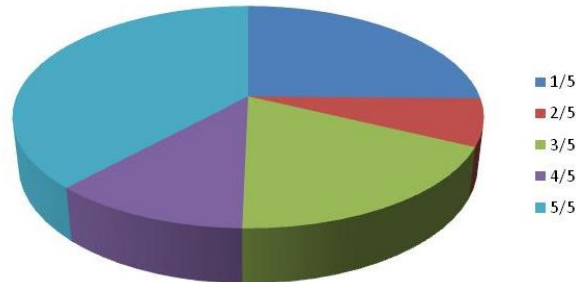


This question demonstrated a slight preference towards salary but no significant opinion

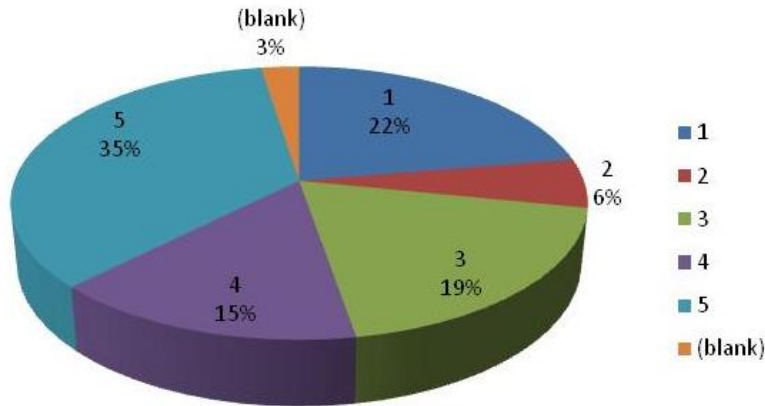
Field



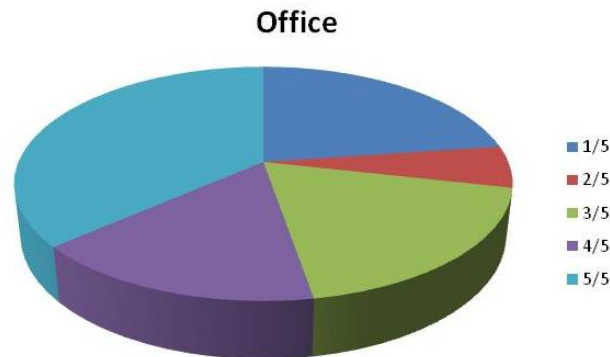
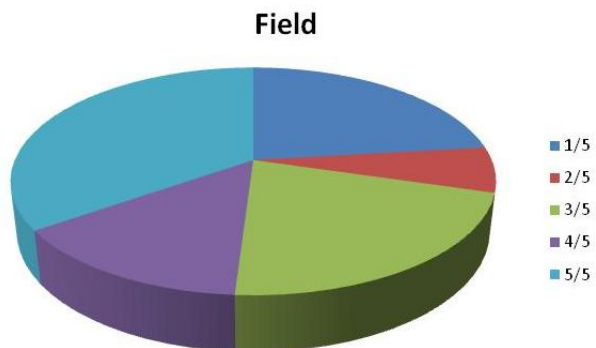
Office



Using the scale where 5 is most preferable and 1 is least preferable, please rate the following methods of receiving your **Bonus**:  
 2. Onto a pre paid card like Qdos

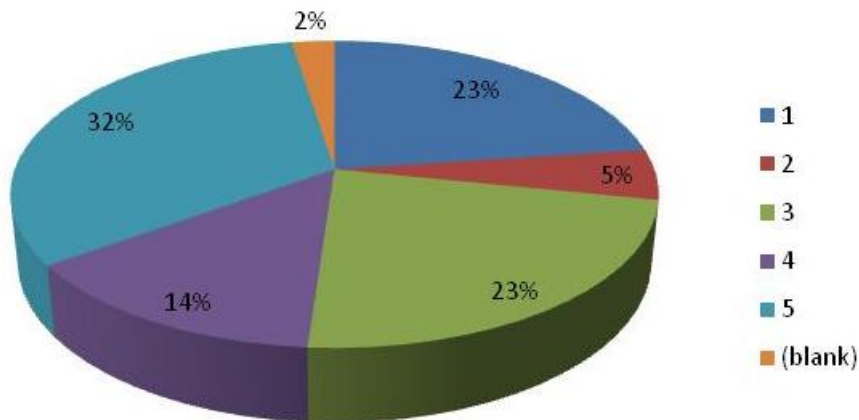


Again an even split of opinion divided between moving bonus to a pre paid card.



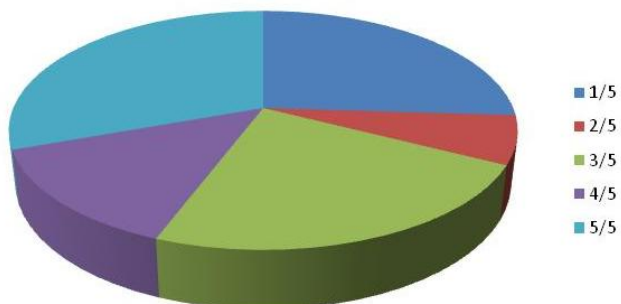
Using the scale where 5 is most preferable and 1 is least preferable, please rate the following methods of receiving your **Bonus**:

3. Into a reward account so you can choose to move to your Qdos card or transfer to your monthly salary

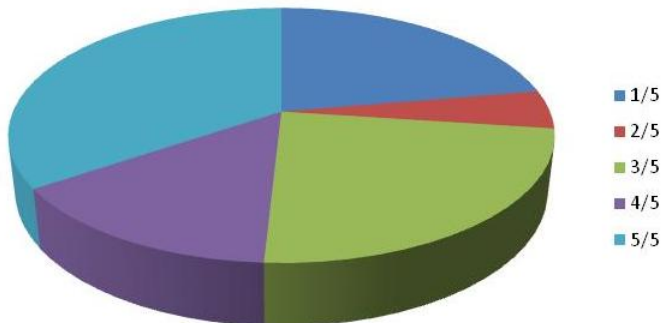


This trends with the answer to the previous question regarding choice for incentive

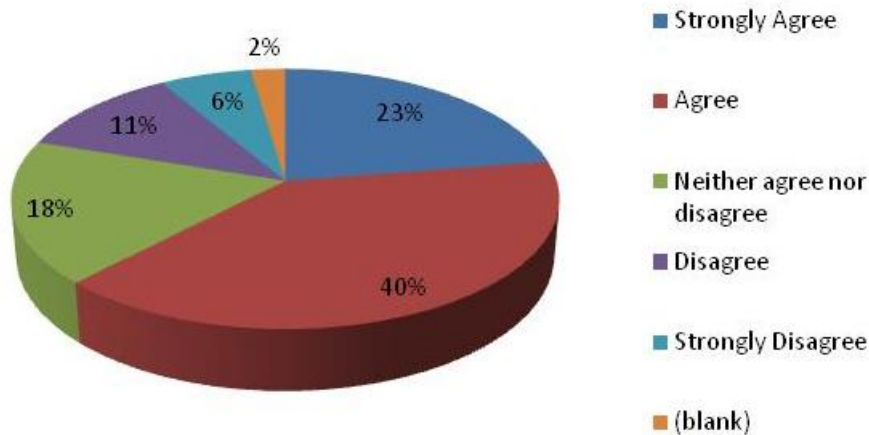
Field



Office

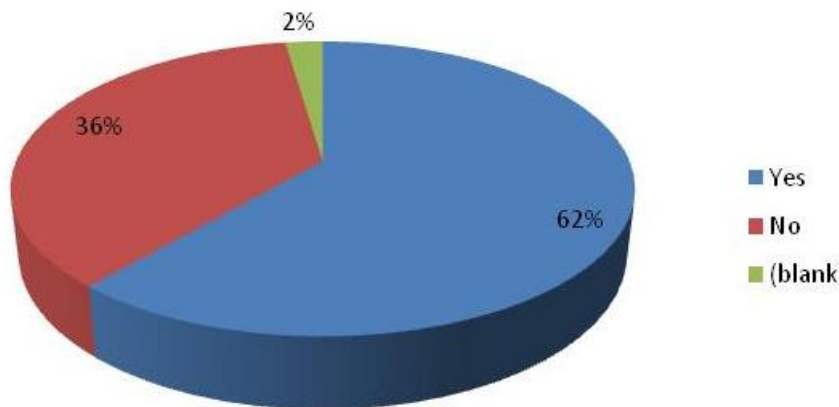


# I understand the tax and N.I. implications of Qdos since the changes to the programme in May 2012 & Do you know where you can go to find out more information on how tax and NI works?



Most of the audience felt they understood how the changes we made in Q2 affected them.

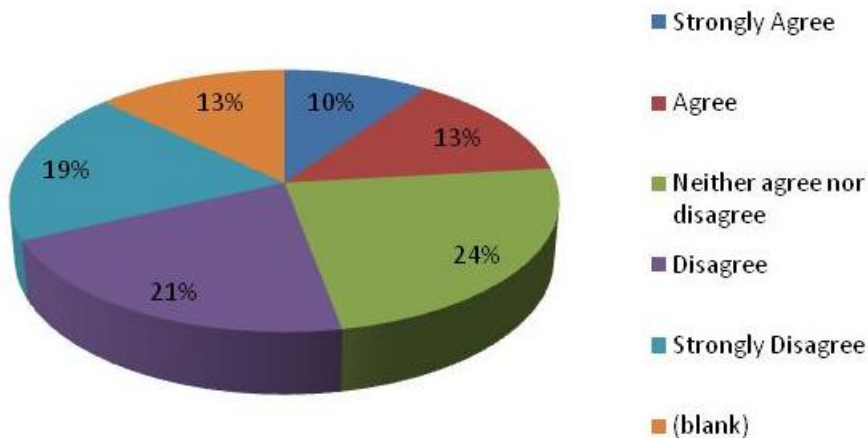
## Number



The audience also knew where they could go for communication and support

# Qdos Website

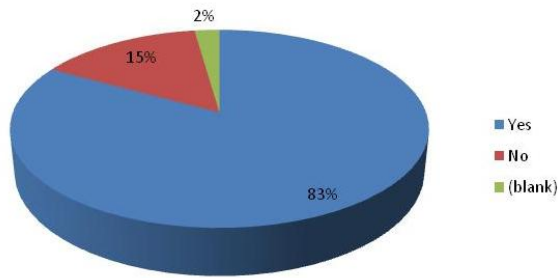
# The branding changes to the Qdos website implemented on 1st November will have a positive impact on how I interact with the website?



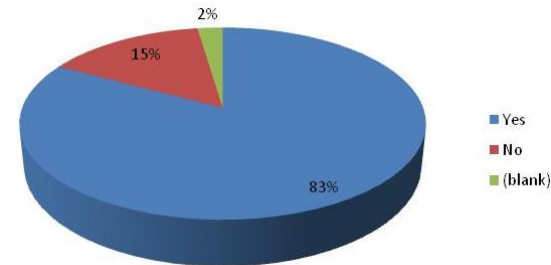
The response to this question is not as positive as would have been liked. However changes were minimal and 'under the radar' so should not have made a significant impact.

# People's view of the website

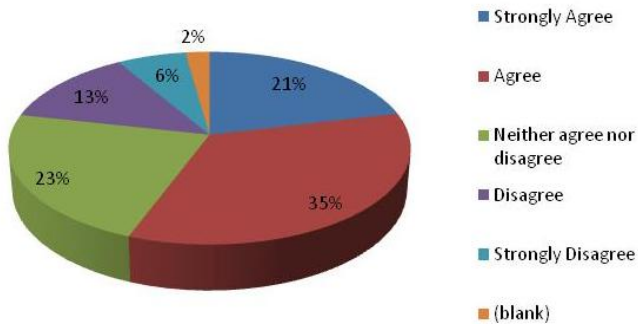
I like the way my Qdos earnings are displayed on the website



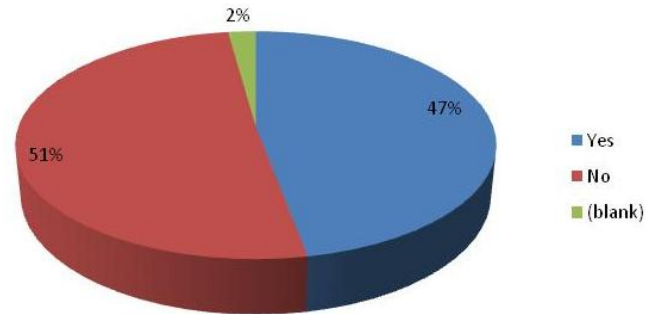
I understand my Qdos statement



I frequently use the statement



The performance graphs are valuable



# Summary on web usage

- Although users are generally happy with the way the website is used, a number of verbatim comments suggest improvements could be made
- Although statements are used, we receive lots of queries where the answers are already available via web statements which suggest they are not as clear as they could be. This should be reviewed during 2013.



# Verbatim comments on website/statement views

A simplified screen with all the information showing rather than having to use more drop down boxes or additional options

As well as in points i would like to see how much it is in money, i.e. £'s

...more dynamic, with options to choose different types of payments, and lists by month to say how much has been earned/S&D/ in energy/online/BGNE etc

I find it hard to understand which date the sale was actually made as opposed to when it was paid in to the account

As I use the site in frequent, I find that it is not easy to navigate around. A few pictorial simpler links would be useful

address details from where rewards have come from would help as well as prevent mistakes and refunds.

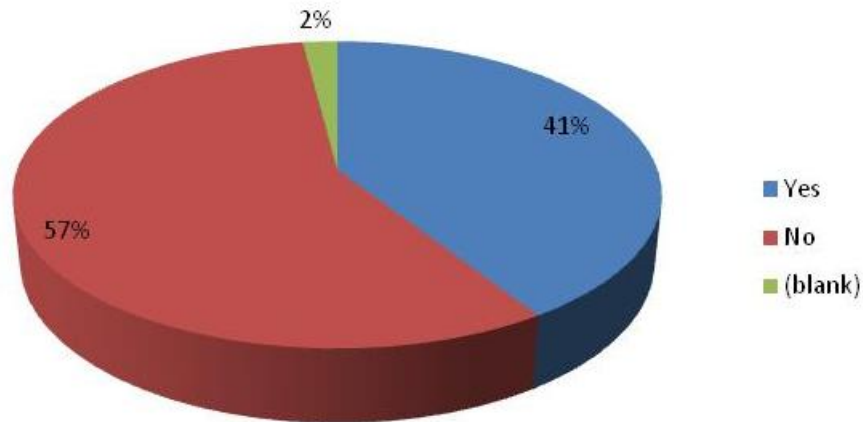
a key somewhere that tells us what the abbreviated codes means so we can tell what we've been paid for. Also maybe display somewhere a total of energy sales month to date, care month to date, online month to date etc. so that when we log in we can see what sales in total we've been paid for the month before.

A little clearer would be good. Especially when viewed on my iphone

[I] don't look at the information {on performance graphs}, don't have a preference for how it's displayed. think most people probably only interested in how much they've got in the account and if everything due has been paid

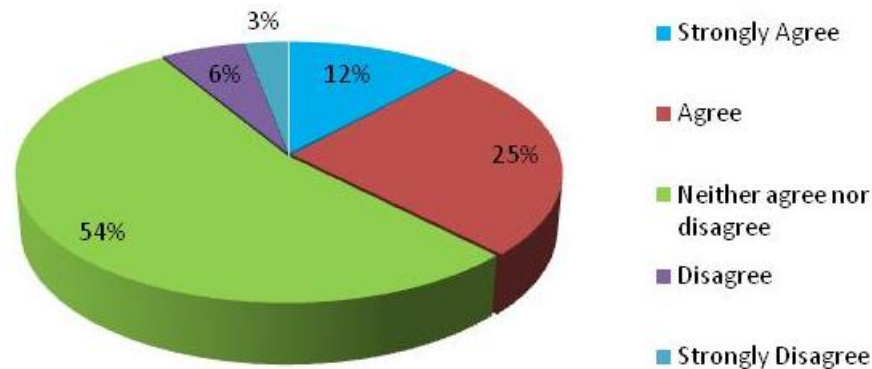
# Quarterly Bonus

# Are you on or do you manage anyone on the Quarterly Bonus Scheme in BGR/BGB or Service Delivery?



The majority of our respondents don't have a quarterly bonus relationship with our systems. This is probably because there were so many field respondents and also from BGS who aren't on the bonus scheme.

# The branding changes to the website implemented on 1st November will have a positive impact on how I interact with the website?



Of those who have responded positively about having bonus, the changes do not seem to have made a big impact as yet on the user experience. This will become more obvious when the quarter ends as there is very little system use until close down.