

Shaping Rail's Future: Customer Community

Feedback report: February 2023

**Feedback on
a new PAYG innovation idea**



Shaping Rail's Future: objectives



- ✓ Hear about rail users' – and potential users' – experiences, impressions and opinions of the railway in Britain
- ✓ Understand our strengths and weaknesses, where improvements are needed
- ✓ Involve customers in potential solutions and new ideas to help shape the future of rail

Introducing the customer community

40

Participants with a mix of:

- Rail usage purpose and frequency
- Rail dependency
- Disabilities and not, and other needs e.g. travelling with buggies
- Demographics, lifestyles, attitudes
- Regions and urban, rural or suburban context

Names have been changed throughout this report to protect anonymity



Each month, participants complete activities and answer questions around a particular topic

Via short videos, text, images

Individually, interacting with a moderator, and/or with each other

In addition, two face to face workshops to discuss topics further, generate ideas, and feed back on proposed concepts and solutions



12 months from February 2023

➤ *Now extended to March 2024*



Topic focus in February 2024:

PAYG innovation idea

In February 2024 the community evaluated a new transaction idea for train travel

Participants were introduced to a proposed PAYG transaction method, as follows:

Please imagine going on a train journey where you don't buy a ticket beforehand. Instead you might have an app or functionality on your smartphone which would track and work out the journey you have made when you arrive at your destination, and charge you the most appropriate fare accordingly.

More specifically :

- You might "swipe/check-in" on the app at the start of your journey, and "swipe/check-out" at the end. OR, an app might use GPS or geofencing, beacons or similar to automatically identify the start and end of your journey
- Your phone's GPS will then identify where you travelled as you make the journey in between the start and end points
- The best fare for your journey is then retrospectively calculated and charged
- Daily or weekly fare capping may be available, limiting the total amount you may be charged for travel on a given day
- You would also be provided with a QR code or something similar, that can be scanned by railway staff (if needed) during your journey. This would verify that you have registered and will pay for your journey.

After their initial reactions, they were also invited to look at some existing examples before answering more detailed questions:



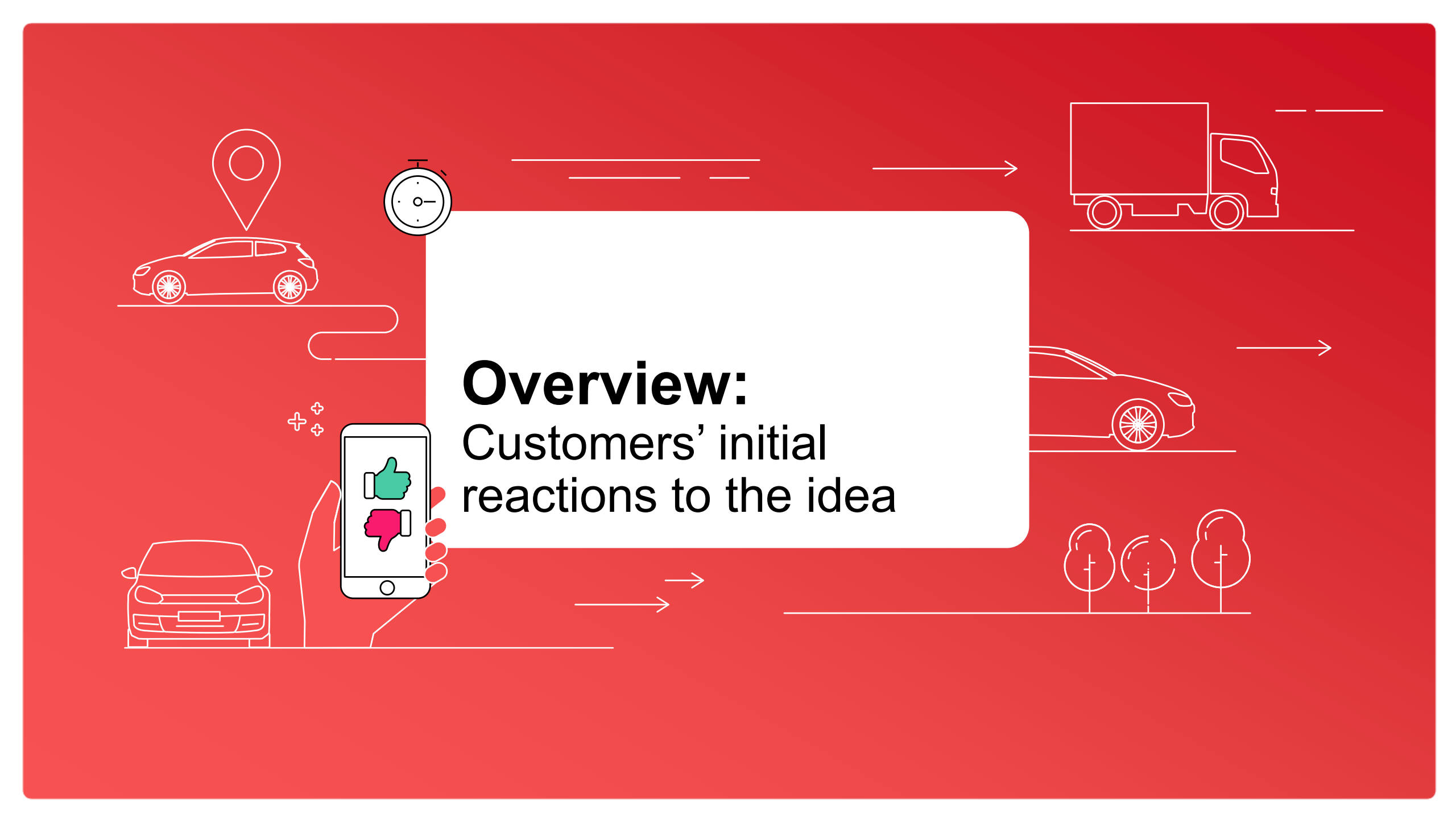
<https://www.sbb.ch/en/travel-information/apps/sbb-mobile/easyride.html#:~:text=Travel%20freely%20and%20flexibly%20throughout,get%20on%20and%20get%20going%3F>



<https://www.chilternrailways.co.uk/news/innovative-ticket-free-travel-trial-chiltern-railways-route-extended>

(They also updated us on how they feel about travelling by train generally)





Overview:

Customers' initial reactions to the idea

“

I like it! It would take less time and the GPS idea is good so I don't have to remember to tap in or out.

But how will I know how much the journey [costs] BEFORE I take it?

Una, 23, commuter, urban

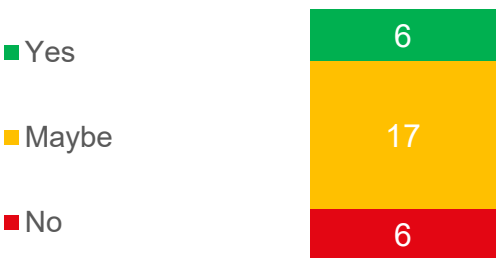
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The new idea for rail travel payment transactions is certainly intriguing to most in this customer community, and few dislike it

Overall initial reaction (Task 73a)

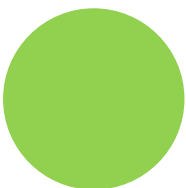


Likelihood to use (Task 74a)



The key perceived benefits

Based on a brief outline of the concept as shown on page 4



Convenience / speed
derived from not having
to buy a ticket
(either at a ticket office /
machine, or online/app)



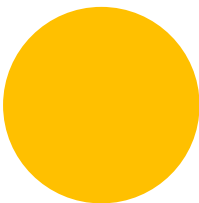
Best price guarantee /
Reduced pricing
complexity
(= enables spontaneity)



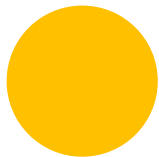
Others, e.g.:
✓ Convenience /
environmental
benefits of digital
✓ Potentially reducing
fare evasion

The most salient caveats, concerns and questions

Based on a brief outline of the concept as shown on page 4



**Need to know / be
in control of
actual price paid**



**Potential for
inaccuracy /
overcharging**



**Phone battery /
connection
issues**



**Privacy issues
(GPS / location
monitoring)**

+ a wide variety
of other
questions and
concerns

Base: all community participants, Feb 2024 (30); figures shown are absolute number of people

This is qualitative research: graphs should be taken as an indication of the broad direction of sentiment, rather than as a robust, quantitative measurement

Bubble sizes here illustrate the proportion of research participants who raised these points, relative to each other, and so are a qualitative indication of their relative importance or salience to rail users

Perceived benefits in more detail:

Spontaneously, for customers, **it's less about overcoming the complexity of tickets and more about bypassing the physical effort and time of buying a ticket**, either at a ticket office / machine, or online / app

While several people in this feedback exercise say this:

 Best price guarantee / Reduced pricing complexity / (= enables spontaneity in travel)

*It's really simple and means **I don't have to worry about working out my journey beforehand**. It's also good if I decide to change my destination at short notice, or don't have time to plan.*

Rebecca, business, rural

*I think ...I would use [it] so **I wouldn't have to worry about figuring out the correct ticket** ...or if I was in a rush and didn't have time to get a ticket.*

Sarah, leisure, urban

*[I have] questions ... But I like that **you wouldn't have to worry about accidentally buying the wrong train ticket** as it will all be worked out on the journey for you.*

Lucy, leisure, urban

...twice as many say this:



Convenience / speed derived from not having to buy a ticket

*The new app just seems a bit more flexible as **you can scan it instead of booking the ticket or having to download a ticket** to your phone.*

Clive, business, rural

*It seems like a great app **when people are in too much of a rush** to buy a ticket. I use the Trainline app ...but this ...seems like it's more accessible and easier to use.*

Michelle, leisure, suburban

*...smart ways to pay, **avoiding having to queue** are a good idea.*

Fiona, leisure, suburban

*I like this cashless method. **Don't have to worry about queues**.*

Charles, commuter, suburban

*It sounds very convenient, and would **speed up the journey**.*

Cerys, leisure, suburban

If this PAYG initiative is developed further, consider leading any marketing and other communications on the “logistical” convenience benefit.

The idea that it can help address ticket complexity certainly resonates with some, but presenting this as a secondary purpose may more suitable.

Bubble sizes here illustrate the proportion of research participants who raised these points, relative to each other, and so are a qualitative indication of their relative importance or salience to rail users

Potential drawbacks in more detail:

Key concerns and questions relate to any implications this PAYG method has for the price a customer pays for their journey



The need to know and feel fully in control of what the price will be



And related to this, many choose to plan in advance

...would there be times when it is cheaper to travel or will the journey be the same price no matter what time it was completed? I often tend to buy my train tickets on advance when they are much cheaper

Lucy, leisure, urban

I like the concept but personally prefer to know how much a ticket is going to cost in advance and purchase the cheapest well in advance... where I get a good saving (e.g. monthly trip to London) .

Clive, business, rural



Potential for inaccuracy / need to check not been overcharged

I like ...using your phone to determine your journey ... [but I'd worry about] the accuracy of the technology ensuring they charge everyone accurately

David, leisure, suburban



See more on this topic on pages 11-16

...there are also a range of less common and / or less significant issues

Phone battery / connection

...the only problems I can see is if my phone runs out of battery.

Rebecca, business, rural

Privacy (GPS / location monitoring)

...worried about problems with GPS, or it being exploited in some manner.

Mike, leisure, urban

Potential for fare evasion

I worry about people taking advantage of the no ticket system

Cerys, leisure, suburban

Accommodating non-standard tickets / discounts

[Could it] deal with Railcard discounts or ...returns on another day...[or] a period, like some weekend rovers.

Oliver, business, suburban

Management of crowding and seat reservations

How could you guarantee a seat for a long journey? Would it tell you the train is full so not to join that one?

Fiona, leisure, suburban

Impact of disruption

What about cancellations? I will be running around trying to find alternative routes and running up costs.

Riz, business / leisure, suburban

Management of customer mistakes / misunderstanding

What would happen if you got on the wrong train?

Joshua, leisure & commuter, rural

With daily fare capping, would ...you have to get off the train before your destination in order not to go over the ...cap? (!)

Mark, leisure, suburban

Potential drawbacks in more detail:

(The minority who dislike the idea pick up on similar concerns which, for them, are more significant barriers that are harder to overcome)

“

The **geo locating can potentially be temperamental** and tracking location uses up your **phone battery**.... Also I'd rather know **how much I'd be paying beforehand** so I can plan my finances accordingly, rather than finding out after the journey.... Also it's just **quite techy for the older generation**.

Alice, 20s, leisure traveller, urban

”

“

I don't really like the idea as it seems like it would **invade privacy** of travellers.

Also, it has virtually **no benefits compared to just using Oyster cards** or debit/credit cards.

Anna, 20s, commuter, suburban

”

“

Ideal for people in hurry [and who are] not cost conscious....I am opposite, **I have to know my fare before [the] journey, no surprises**. I wouldn't enjoy my fare turning out to be £120 when I expected to pay £40....

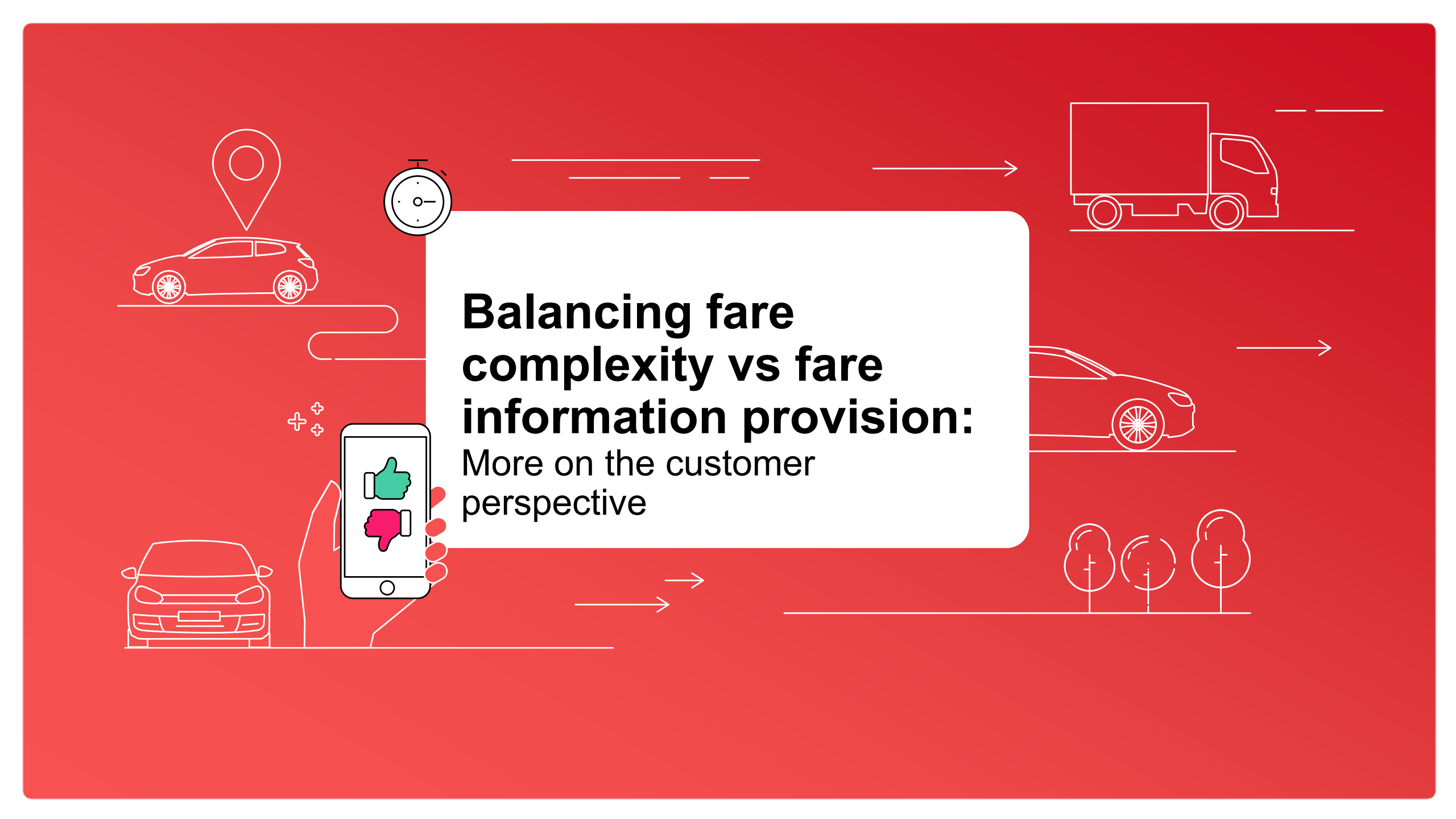
[And] **would GPS work properly?**.

Colin, 50s, business traveller, urban

”

It's likely inevitable that some rail users will always be put off by these kinds of issues: a reminder that a new transaction method like this needs to be provided as an additional option rather than replacing existing ticketing methods (at least in the relative short term)

However, in this context, it's also likely to be important that those who choose not to engage with this method, are not (perceived to be) “penalised” with consistently higher prices.



Balancing fare complexity vs fare information provision:

More on the customer perspective

“

I need an estimated price, I want to know what I am about to spend. Depending on the price I may not make a journey at all, or travel on a different date or time.

I am not looking for the fairest price, I am looking for the cheapest price.

Riz, 60, business & leisure, urban

”

“Effortful” journey planning and ticket purchase are certainly issues that this community of rail users has highlighted often

Each month over the year-long project, community participants give an update on how they feel about train travel generally, along with images to represent this. Issues around ticketing arise frequently:



*I was travelling from Birmingham to Manchester. The **cheapest ticket I was able to purchase was... split into two parts (Why?!)** ... My first ticket (BIR to SOT) clearly stated 'Route: any permitted' ... I was just about to get on [a train to Manchester] (assuming I was permitted on any route) when [I] noticed that the second part ...(SOT to MAN) stated 'Route: XC only'.... We asked ...and confirmed that ...we would incur a penalty if we stayed on. **This just seems needlessly complicated**... especially as it was purchased as a direct single ticket between BIR and MAN. **It's almost as if they want people to make mistakes**.... I find it exasperating*

*John, business & leisure, rural
May 2023*



*A bit disappointed..., **special offer of kids for a quid can only be purchased at ticket office or [on the] train** ...no ticket office open and no staff ...on train resulted in having to purchase a ticket when [I got off, where there was] ...a queue **which then made me late... Lack of staff is a problem***

*Marie, leisure, suburban
Nov 2023*



*Rail travel is so contradictory. I love the convenience and ease ...but then this is contradicted by disruption..., poor service and shabby rolling stock. **And the whole issue of fare anomalies and clunky booking systems is so frustrating - in 2024 this really needs to be easier to use***

*Fiona, leisure, suburban
Jan 2024*

...these problems are a result of complexity and disjointedness in the system, or inconsistencies in ticket office / staff availability → **There is undoubtedly demand for initiatives which help customers through this.**

....but this doesn't mean that customers don't want to know the price of their ticket

Indeed, the current variability of pricing often drives a desire to see pricing information before travel

*Train fares are so expensive - you can not expect to start a journey if [you] don't know how much the journey is going to cost!! **It can cost £350 to travel from London to Edinburgh - it can also cost £25!!***

Tracy, leisure, urban

*I prefer to know the prices upfront so that I can decide the most appropriate way to travel. **After all, different train operators charge different prices for the same journeys...** So does it mean I can just hop on any train and then be charged?*

Barbara, business, urban

[Not being concerned about the potential price / trusting you will be charged a fair price] works when you have a realistic EXPECTATION of what the journey might cost. If I were to spontaneously hop on a train from Hebden Bridge to Manchester, I'd have an idea what it should cost. But if I were making a longer, or less familiar, or more convoluted journey, I'd want some warning of what I'd be paying.

So infuriatingly complex and contingent is our ticketing framework that it would be very difficult to know what to expect in such a case.

John, business and leisure, rural

...and knowing an up-front price is strongly linked to trust

*[Not having any indication of price in advance of travel is] not for me, **I'd be paranoid about being ripped off** by the train company.*

Colin, business urban

*I really dislike this feature - I **prefer to have some certainty around the fare rather than trust** I am being charged the most fair price.*

Jay, commuter, suburban

*I think initially **I would like to see an estimated price for comparison to make sure it is the best price I am paying** ...[and] to decide on the method of transport I would take too, for example I may decide to drive instead of taking the train depending on the costs..*

Sarah, leisure, urban

Ultimately, an easier transaction method does not overcome what customers see as the more fundamental problem of (sometimes dramatically) variable, and often expensive, prices

Reducing ticket complexity and the number of different options remains a separate development that rail users would like to see and would benefit from (likely more so than alternative ways to transact)

Not having any price estimate is almost universally unpopular

Question as posed (Task 76a) :

One of the potential features of this idea is that you might not see an estimated price up front, when you start making the trip or when you are planning one.

Rather, you would simply be able to make the journey, knowing that you would be charged the most appropriate fare. The idea here is that you would not need to spend time looking at different options for the journey; you would just be able to travel, and pay the fairest price.



At best, unexpected* and a mild concern

**Influenced by experience of other services, e.g. Uber*

I would prefer to know in advance what the price is... **I would worry that I didn't have enough in my account and then be charged interest on it**

Anne, leisure, urban

It **sounds good in theory but you might get hit with a fare you can't afford** at the time if you don't realise that you are [travelling] in peak times

Caleb, leisure, suburban

...I personally ...like to know the cost of something beforehand **so that nothing comes to me as a shock.**

Michelle, leisure, suburban

Sounds fine, but **I would at least like to know a range**... best price and max price. I wouldn't go into a restaurant not knowing how much I can spend and then just order what I feel like

Charles, commuter, urban

But how do we know we are getting a fair price? I think it should have a rough estimate just like it does when you request an Uber.

Claire, leisure, suburban



At worst (and more often), a barrier

I think that those who are well off enough to afford it would enjoy this luxury. However, those of us who need to budget our finances, and I would guess that I am speaking of the majority of the British public, **might worry that the fairest price would not necessarily be an affordable price** and that they would rather simply not make the journey.

Mark, leisure, suburban

This **would cause a lot of anxiety** as people won't have a clue how much it would be. **I'd choose alternative options** in order to avoid this.

Alice, leisure, urban

I don't like this at all. **It doesn't work for me....**

Barbara, business, urban

(Participants' reactions could also be taken to hint at other potential negative interpretations of this concept, further down the line... a risk of being seen to promote **exclusivity** to more well-off customers, and **removal of transparency** and therefore choice around travel)

...Specifically, there are signs that **in-app** price estimates would be important in making this idea genuinely appealing for many

While one or two people were less concerned about where price information is given, overall, **providing this in-app would make sense to customers**



- ✓ **Intuitive and expected**, based on similar experience and usage of other apps, notably Uber



- ✓ This new PAYG idea is all about convenience and streamlining – with some participants already suggesting or assuming the presence of additional features to realise this even further (and to distinguish this from contactless):
The need to look elsewhere for pricing information would likely undermine this core purpose and feel counterintuitive



- ? **Daily / weekly capping** may also help, but ultimately this **doesn't feel as clear, understandable, and "guaranteed"** as a price estimate with direct relevance to a given journey

Customers clearly need to know more about the mechanics of capping than is possible within this research environment, so there may be more potential here than this initial feedback suggests, but in-app indication of price is still very clearly the preference among this group of rail users

(.... And indicating likely price doesn't necessarily undermine the speed and convenience benefits)

Several people just want to have an idea of the price, but would still appreciate an app that does the work for them.

Seeing a preview of price isn't necessarily a driver to start looking at different options, it's more about having control and feeling informed.

As long as the technology did the search of the cheapest [options] as often it is cheaper to buy two advance singles rather than a day return [for example] ...the fact that this was done quickly via the app would save me time searching.

Clive, business, rural

I know sometimes ...by splitting the journey [it] can be cheaper... [e.g.] tickety split... It would be great for this to be worked out for you ...so you don't have to go searching across different sites.

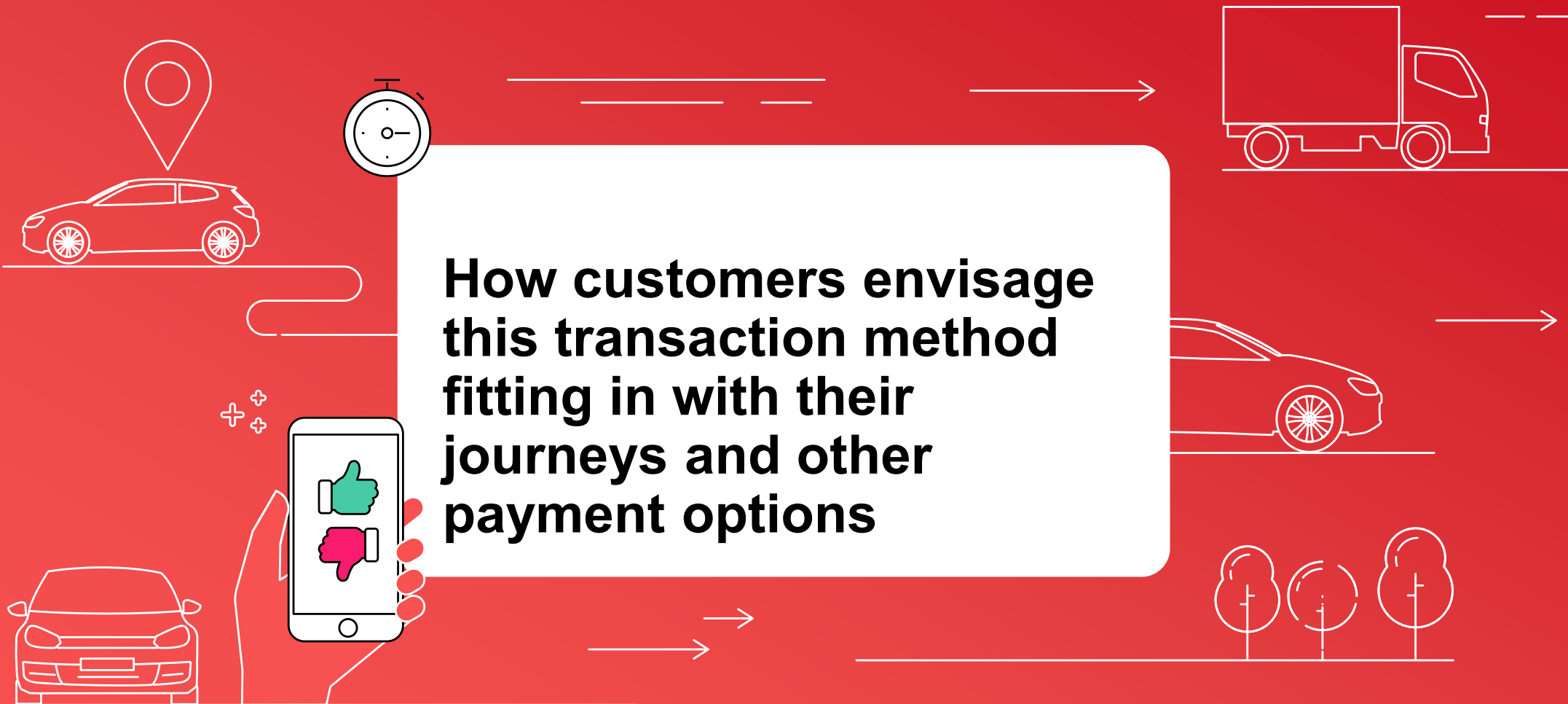
Marie, leisure, suburban



If (in-app) pricing information was available, this transaction method could indeed feel both easy and trustworthy

I could like it, but I'd need more details. ...[and] ...an estimate of the final price (...like Uber, so there's no surprises at the end of the journey)

Stuart, commuter, suburban



**How customers envisage
this transaction method
fitting in with their
journeys and other
payment options**

Rail users see this transaction method as **more relevant to shorter, familiar journeys**, rather than “higher stakes” trips – coming close to **rivalling the well-established contactless method** despite relatively brief information at this stage

I prefer if travelling a distance to buy a ticket in advance at a cheaper price and also knowing the journey has been paid for. For short distances it may be a good option.

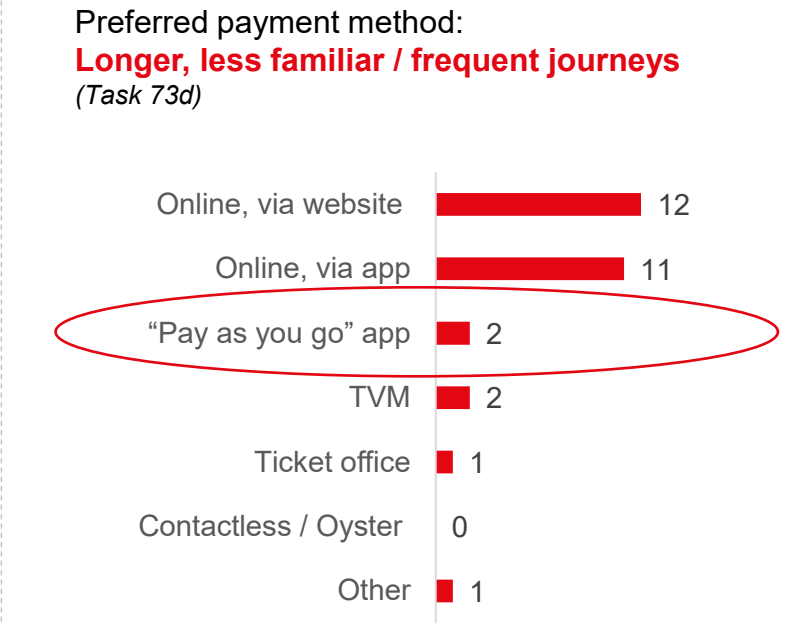
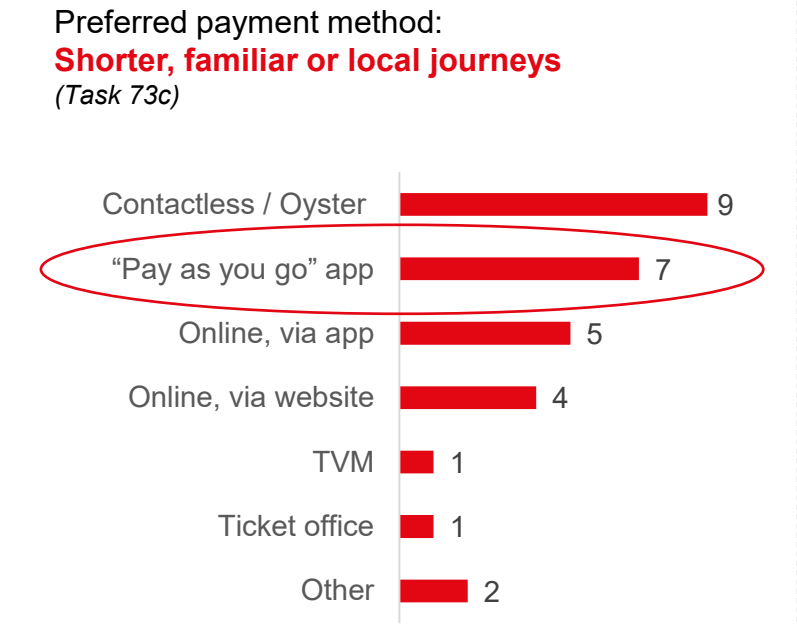
Anne, leisure, urban

...for leisure travel I search for deals and plan dates and times for travel around that... in advance ...before the offer goes. This new method seems to cover spontaneous or regular travel where you may have a general idea of price or not be bothered about it.

Riz, business / leisure, suburban

It works perfectly on the London transport network: it's reliable, efficient and economical... it lends itself to relatively short journeys on integrated networks with simple, rigid price structures.

John, business / leisure, rural



For “higher stakes” journeys, people want to consider their options, and often in advance – for cheaper prices, or to be organised. As such the (key, logistical) convenience aspect of the PAYG app are somewhat redundant. Where people have an educated expectation of likely cost for shorter journeys, the need for control over price is lessened, allowing the app’s convenience benefit to surface: in this context there is space for it to play a role.

Base: all community participants, Feb 2024 (29); figures shown are absolute number of people
This is qualitative research: graphs should be taken as an indication of the broad direction of sentiment, rather than as a robust, quantitative measurement

It may be worth drawing attention to (and potentially developing more) advantages over contactless, given they can be perceived to fulfill a similar need

Participants both directly and indirectly identify potential advantages over contactless / Oyster

(though they don't always recognise them as such)



Use across multiple train routes (or transport modes), whereas Oyster is zone-specific

(though this isn't a strong benefit given most would use the app only for short journeys)



Associated services / info within the same app

(e.g. alerts about disruption, ability to access a receipt, money or carbon-saving tips for next time)



Link railcards / discounted travel



Remove need to tap in/out, or dispense with gates entirely, if the tech can open gates as you walk nearby

...however a similar number recognise little benefit over contactless / Oyster

This sounds a bit like Oyster ...[and] more recently just using my debit card. It works really well.

Simon, business, suburban

It sounds good... similar to when you use your card/oyster to just tap in.

Claire, leisure, suburban

[It's true that you] do not get an estimate of price with Oyster. But then there is only one provider, not competing companies... So I know with Oyster ...the ticket is one set price... I am not sure what more this scheme adds

Riz, business / leisure, suburban



Changing behaviours when consumers are content with a product or service that already works is, of course, a challenge – even where the new idea has few or insignificant flaws.

Some additional incentives and ideas for increasing the appeal of this technology further are therefore covered later in this report.

...and some also consciously acknowledge relative disadvantages

Phone battery / connectivity

Potential to lose phone

(which might be higher and more significant than for a card)

Location tracking / data privacy

Oyster is (or was) cheaper than buying a ticket



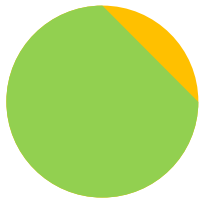
Some of these ideas could (and should) be addressed in comms and information materials



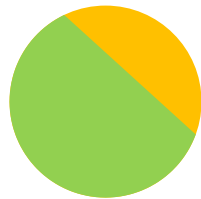
More on the mechanics

This community of digitally-familiar rail users is largely comfortable with digital payments, with a marginal preference for automatic charging over managing a pre-determined “top-upable” balance

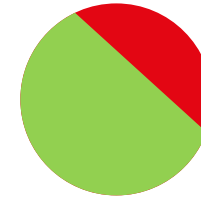
In order to use this type of payment / transaction, how would you feel about...
(Task 75)



Signing up to a digital account



Linking bank account or debit / credit card directly to an account
(incl. pre-authorisation transaction)



Top-up “pot”

Enables control which is important for some

But key dislikes, where they exist, are having **unused credit**, and **security**

I am happy to sign up to a digital account as most things I do are online so this is all I am used to. I would be happy to link my bank account as long as it was going to be a safe, private and secure network
Michelle, leisure, suburban

I feel very confident about the whole paying options
Cerys, leisure, suburban

Like top-up option instead of carte blanc access to payment card... so a managed bill shock should it ever happen.
Oliver, business, suburban

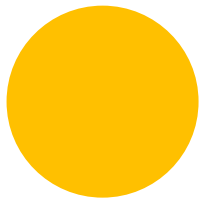
I don't like topping up payment cards, I hate having money sitting with 3rd parties. I might not take another journey..., or it could lapse if I don't use it fast enough.
Stuart, commuter, suburban

...apps can get hacked so having money in an app other than a bank ...is risky
Caleb, leisure, suburban

“Traffic light” colours are used here to illustrate how positive, or negative research participants were overall, about each of these points

Views are mixed on location tracking: largely tolerated as an inevitable trade off for convenience, though some discomfort also exists

In order to use this type of transaction, how would you feel about...
(Task 75)



GPS / location tracking

Some people are relaxed, or at least tolerant, of tracking

I think generally it sounds like a decent idea. I don't like the idea of ...being tracked, but most apps do that anyway.

Anna, commuter, suburban

All this seems to harness technology in a good way that makes it better for the customer as well as the train operator.

Simon, business, suburban

Slightly concerned about my phone GPS being tracked... [but] I would try it out.

Anna, commuter, suburban

Concerns and issues, where they exist, are:

Privacy / data security

....people don't like being tracked... It would have to be encrypted so people can't follow your journey if you're vulnerable

Caleb, leisure, suburban

Accuracy / reliability (and battery)

Concerned on the network coverage or ...battery. It relies on being able to track your location accurately, what if there is a glitch and it gets it wrong so that you are charged a lot more?

Sarah, leisure, urban

Potential mitigations / reassurances

Clarity around data security measures, or reassurance on user controls, do go some way to mitigate privacy concerns

...not so sure as I disable [GPS] permission for most apps ... If only allowed during the journey that would be OK.

Barbara, biz, urban

I prefer to not be tracked for my entire journey. Maybe if I had some reassurance of how the data is used securely then I would be more comfortable.

David, leisure, suburban

I don't like the GPS in case it gets hacked... [but] it's something I would go with as long as there [is] confirmed data security

Una, leisure, urban

People often voice potential concerns about tracking, but most don't explicitly register or understand the benefits: it may simply be that there could be some value in spelling out why using GPS benefits the user (i.e. this is one way to remove the need to tap in/out, you don't have to remember to start/end the journey, etc.)

I need to understand [the technology] in more detail to [decide if] I trust it. I worry about things like, if my phone dies...if I forget to 'tap-out', will I get additional charges.

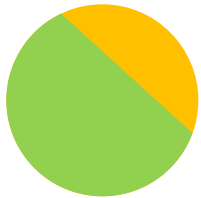
Stuart, commuter, suburban

Other methods to record journeys and/or open gates are preferred by some (e.g. NFC, manual swipe in app), reducing tracking or reliance on tech. But these have their own flaws (as also recognised by customers), including potential tech issues, user forgetting or toggling mistakenly, and on balance, given it seems likely that GPS concerns may diminish over time, this feels the most pragmatic method discussed here.

These aspects of the proposed concept are straightforward for customers

In order to use this type of payment / transaction, how would you feel about...
(Task 75)

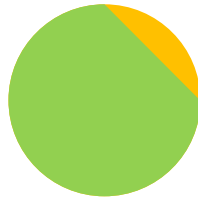
Using a dedicated or existing app makes relatively little difference to most, though, if pushed, a minority prefer not to clutter their device further with additional apps



Downloading a specific app

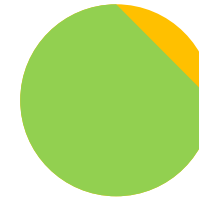
I don't really need any more apps on my phone! I find it quite annoying just how many things use apps now - slows the phone down
Jay, commuter, suburban

My phone is already full - no new apps!
Mike, leisure, urban



Use this payment function within existing app

If you can fold it in to an existing app, this would be preferable (phone bloat with apps is an issue). A new more secure app is also OK by me, but I would prefer one less app to download
Rob, leisure, suburban



Ticket validation by staff on board / at gatelines

I would be happy to have my ticket checked as this is normal anyway.
Michelle, leisure, suburban

Expectations for customer support echo broader principles* identified for customer service on the railway more generally; in particular:



Most customers have (what they see as) a basic expectation for an **on-demand contact centre**

To feature principles including:

- ✓ **Speedy response**
- ✓ **Customer-centric, knowledgeable staff***
- ✓ **A range of contact options**...including human interaction (at least as a back up) as well as auto-generated responses or pre-determined content
- ✓ **Direct, in-app access to contact centre** (plus alternative access channels if phone / app itself is unavailable or not working)

Online support, chatbots, phone service, email address with prompt response.

Fiona, leisure, suburban

I would expect the team to be quickly available on the phone if anything should go wrong.

Anna, commuter, suburban

Lots of helpful customer service [people], who are happy to answer questions and know the answers.

Cerys, leisure, suburban



They also identify **auxiliary or wrap-around requirements** to support usage of the app

✓ **In-person assistance**

Front-line staff to be conversant with potential issues, and understanding of potential customer mistakes / difficulties

(Not only for less digitally aware groups, and potentially increased but not limited to launch period)

...for ...people who aren't tech savvy... there'd be more issues ...with ticket inspections whereby people haven't started the journey correctly via app, etc. [It] would require [staff] on board to aid people with using this.

Alice, leisure, urban

Assistance at the barrier... and any issues being understood by the inspector on the train.

Riz, business / leisure, suburban

✓ **Reliable, rail-network-wide wi-fi**

✓ **Back-up proof of payment**, in case of tech / battery failure.

We would need very good internet speeds at stations... Because let's say I ...toggle the app to stop my journey but it fails to register – what happens?

Una, leisure, urban



Support content itself is expected to include:

- ✓ **How-to instructions** & simple trouble-shooting
- ✓ **Information about pricing**, including at different times of day, caps mechanics, and how fares are calculated
- ✓ Information about how pricing works **in case of disruption** (cancelled, delayed, re-routed journeys)

...clear info of how it calculates the fares.

Jay, commuter, suburban

✓ **Effective, customer-centric complaints and refunds processing***

✓ **Support in the case of things going wrong*** (including customer mistakes or problems like losing a phone, as well as service disruption and other issues within industry control)

...and obviously there would have to be a simple, reliable method of claiming ...[if] mischarged.

John, business / leisure, rural

*See also a separate report (March 2023) on the more in-depth insights that this rail user community has previously given about their experiences and needs for customer service provision

“

It would be much more useful if it extended to buses and other transport [but] it wouldn't stop me using it if it was train only.

There would need to be [measures in place] to avoid people getting confused and possibly being challenged by ticket collectors when they had thought their travel was covered by this scheme [and it wasn't]

Simon, 60, business, suburban

”

There is appetite for integration across multiple modes, though customers' expectations here are generally pragmatic and it's rarely a deal-breaker

A little over half in this community prefer multi-mode integration

I'd want to use it across different modes so I don't have to think about other modes

Una, leisure, suburban

Would be good if it could be used across different modes of transport as again it is simplifying the journey for the customer and taking out all of the admin of searching

Marie, leisure, suburban

Level of expectation is often influenced by experience in local areas, and is higher for cities and more developed transport authority areas

A fully integrated system has to be the ideal to strive for. Oyster ...is already a model. Having to use different payment methods is clunky and inconvenient.

Fiona, leisure, suburban (London)

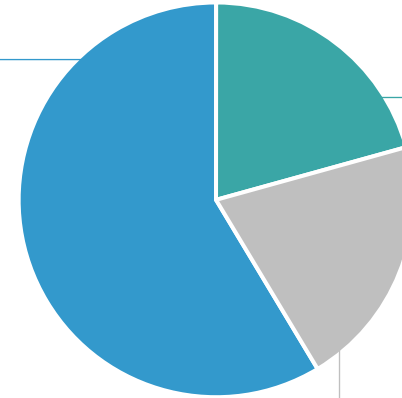
What would be the benefit of using it, if it couldn't cover the multi-modal transport options like West Yorkshire, Manchester and Newcastle have?

Oliver, business, suburban (W Yorks)

Often seen as a future development rather than an immediate requirement

It would be good to use it on buses [but] it would be more useful on the trains. Realistically it won't be ...on all modes straightaway so it would be good to trial it on trains first ...And then add other forms of transport.

Claire, leisure, suburban



Some are less concerned

Often due to little personal usage of other modes, or lower expectations

(not reasons not to aim for better integration)

Would be good if I wanted to use it but wouldn't bother me either way.

Jay, commuter, suburban

There is a lack of integration with other transport anyway so that wouldn't be expected really.

Mike, leisure, urban

...and some reactions are more negative or less clear overall:

- negative to the PAYG concept more generally
- Highlighting (isolated) concerns for multi-mode coverage → these ideas will be worthwhile to consider and address if and when the initiative is rolled across other transport modes

I do not know of any bus or tram networks [with] a fare structure as complex as trains. I would worry [about] complicating bus fares...

Mark, leisure, suburban

I wouldn't like this ...I like paying one flat fee on [London] buses and I wouldn't appreciate ...dependent on journey distance, paying more or less for this

Lucy, leisure, urban

...and some thoughts on further builds and incentives to use (which also serve to further distinguish this transaction method from contactless and smart cards)



Directly link to other services and information, to manage a journey within a single platform

...I would hope that the app
...would supersede all
others. Rather than having
numerous train travel apps,
**it would be nice to just
have one through which
everything is doable**
John, business & leisure, rural

Would be great to **bundle
the GPS aspect into
passenger assist to
make sure I was never
missed** and always given
the help needed
Joshua, biz / commuter, rural,
wheelchair user

...**notifications about
delays/cancellations** ...if
you can set it to the area
that you want then it only
tells you information
relevant to you and the
journeys you take.
Claire, leisure, suburban



Accommodation for existing travel discount criteria or non-standard tickets

**Special fares for
families... or special rates
/ free carer tickets...** My
[disabled] son has a bus
pass with a plus 1 for a
parent/carer, it would be
great if similar was offered
by rail providers.
Marie, leisure, suburban

**My Senoir
Railcard**
would have to
be taken into
account.
Riz, biz /
leisure,
suburban

...could it **manage
numerous phones
together and recognise to
give a family day rover...**
even if have to link
somehow beforehand
...Not just limit the tech to
...customers traveling as a
single person..
Oliver, business, suburban



Transparency and even personal reporting features & enhancements relating to pricing

...clear information
...would engender trust.
Perhaps a **rolling tally
of cost?** A clear
**automated receipt at
the end of a day
breaking down the cost
[and for expenses]?**
John, biz / leisure, rural

Say someone takes a
journey using 3 trains
and it costs £6... maybe
the app can **notify
them afterwards
...recommending a
better / cheaper /
faster journey.**
Claire, leisure, suburban

A facility ...showing **what the
price will be if you travel in
different time bands.** This just
needs to be an information page.
Clive, business, rural
Maybe ...**7 days to pay** incase
it's a higher price than expected.
Anne, leisure, urban



Financial incentives to recruit (and of interest, if less so, for retention)

To be honest **there would have
to be some financial incentive.**
With Oyster I got to pay cheaper
Oyster prices and that made me
get an Oyster card.
Fiona, leisure, suburban

If there was a **discount to
use it initially...** or if you
could collect reward points
from using the app.
Sarah, leisure, urban



In summary...

Summary: headlines

Most in this rail user community are, at a minimum, open to the new PAYG transaction idea.

This is based on a relatively brief, introductory outline, and with more information and ability to see the method in practice, it is likely that its appeal will be increased further.

The key attraction for rail users themselves is convenience derived from not having to queue to buy tickets, or even to do so (and access them) electronically. Some also like the idea that they would not need to work out which ticket is right for them, though this appears to be a secondary point, and any comms around the idea should reference both of these potential benefits.

Indeed, while customers appreciate that this tool reduces effort in understanding and choosing tickets, they still want to know the (estimated) price of a journey, before or as they make it. As well as giving the user control of their journey, this is a key differentiator from contactless / smartcard (e.g. Oyster), which many are already comfortable with for similar usage occasions. **Providing a price estimate or running tally within the app will be important.**

In this context, **rail users are most likely to use a transaction method like this for relatively short and familiar, “low engagement” journeys.**

For longer, less frequent or less familiar journeys, people often actively want to consider their possible route, timing and pricing options, in advance – for these journeys, planning and booking online (or via equivalent apps) is still their preference.

Beyond wanting know the likely price of a journey before committing to it in practice, rail users’ **main concerns and questions are:**

- **Accuracy of charging**
- **Smartphone infallibility**
- **Privacy issues** around GPS or other location tracking

Summary: key assurances and mitigations for users' concerns

How the fare charged will be reliably accurate

- Clear information on how prices are calculated in principle (including any variations for time of day, route, etc.)
- How the user's location and journey time is determined, and reassurance that there are effective measures to ensure this is reliable (e.g. technical robustness of any GPS or other tracking mechanism)
- An easy, fast refund and query process
- Consider providing immediate "feedback", e.g. a digital receipt or summary + breakdown of a journey and the price charged
- Consider additional reporting for an individual's "history" of travel and charges

Implications relating to smartphone infallibility

- Practical mitigations to ensure the industry plays its part in mitigating this:
 - provision of suitable connectivity within the railway estate if this is required for any part of the tracking or reporting of journey progress/fare updates to the user
 - provision of charging points on board and at stations
- Information on how people will be charged and treated, if their phone battery "dies" during travel
- Consider at least acknowledging this potential issue, if it cannot be entirely removed – should customers be reminded that their phone will need to be sufficiently charged before they travel?

Privacy issues around GPS or other location tracking method:

- Reassurance that data is kept secure and how it is used (and not used)
- Options to turn off GPS tracking while not using the app – in practice, and as a reminder of what control the user does have
- Consider highlighting why GPS is used, and its benefits in terms of convenience: feedback in this research suggests that potential concerns are top of mind for many people, but that they often accept this technology in practice – there may be value in simply tipping the balance so that people consider both the positives and potential negatives more equally

Summary: other considerations

People would like to use a transaction method like this across multiple modes of transport, and there is some expectation that this will be possible at some point in the future – **though it is not a prerequisite**, and most would not expect this to be in place immediately

Users would expect reliable and easily accessible support, including a range of features:

- On-demand contact centre, to include both human and autogenerated / AI interaction
- Online information content
- Measures to help facilitate usage in practice: in-person assistance via station and on-board staff, reliable wi-fi, etc.
- Clear and straightforward complaints and refunds process

Participants in this community do not have strong views around other specific mechanics:

- People who are open to digital transactions like this (i.e. most), and using their phone as their “ticket”, are **reasonably comfortable with digital accounts and payments in general** (providing steps are in place to ensure data security, but this is taken as a given by many)
- There is **marginal preference overall for linking a travel account directly to a bank account / credit card, rather than using “top up” credit – though having the option for either would be the ideal** to meet a variety of needs
- There is a very **slight preference for using this transaction feature within an existing travel app, rather than needing a separate app for this** – again this is no deal-breaker, but may be important in differentiating this idea from contactless.

Other ways to increase the utility of this innovation – and increase appeal relative to contactless payment – are:

- Additional information and features within a single app which allow management of an individual journey in one place (especially information about any disruption)
- Accommodating discount entitlements (e.g. senior / disabled railcard discounts, group travel)
- Enhancements relating to the reporting of fare charges (e.g. suggestions for cheaper travel next time, history reporting, receipts, etc.)
- Consider financial on-boarding incentives

A final thought....



I remember when Oyster (and contactless) was introduced on the London network. People thought it would be a disaster. Many people were wary of linking it to their bank account and distrusted that they'd be charged the correct fare, etc. But the roll-out went incredibly smoothly and within a few months these misgivings had been forgotten.

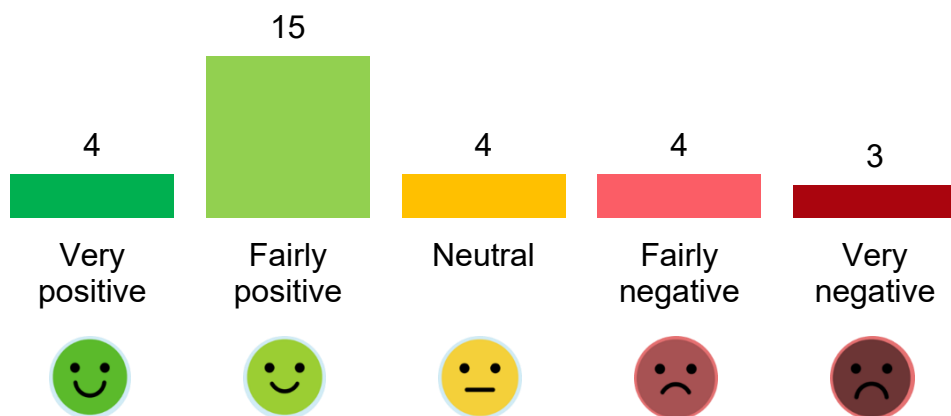
John, 42, business and leisure, rural



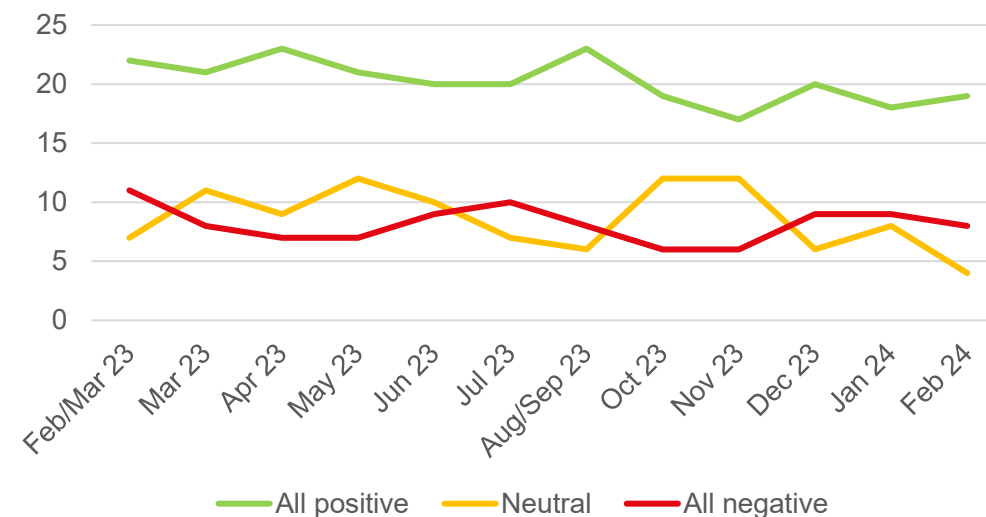
**Update on how the
community feels
about rail travel
overall**

Sentiment towards the railways has worsened slightly over the last year overall among this group of rail users

How you feel about travelling by train at the moment: A snapshot
(Task 72)



Trend so far



Participants are more likely to be positive when they....

- Typically travel for leisure, rather than work reasons (with regular commuters in particular being less positive overall)
- Live in more urban areas
- Do not have a disability or other health condition

Base: all community participants, Feb 2024 (30); figures shown are absolute number of people

About Transport Focus

Transport Focus is the independent consumer organisation representing the interests of:



Bus, coach and tram users across England outside London.



Rail passengers in Great Britain.



All users of England's motorways and major 'A' roads (the Strategic Road Network).

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Transport Focus is the operating name of the Passengers' Council

We work to make a difference for all transport users.