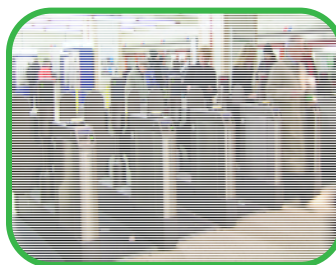


Incomplete Oyster Pay As You Go journeys

June 2011



London TravelWatch is the official body set up by Parliament to provide a voice for London's travelling public.

Our role is to:

- Speak up for transport users in discussions with policy-makers and the media
- Consult with the transport industry, its regulators and funders on matters affecting users
- Investigate complaints users have been unable to resolve with service providers, and
- Monitor trends in service quality.

Our aim is to press in all that we do for a better travel experience all those living, working or visiting London and its surrounding region.

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Executive Summary

London TravelWatch has a strong aspiration to analyse and understand why passengers paid more than £60 million to London's transport companies in 2010 because they have incurred 'incomplete' journeys on their Oyster Pay As You Go cards. A substantial proportion of this figure – up to 40% - is, effectively, an overcharge.

In 2011, following a competitive bidding process, we commissioned Outlook Research Ltd to conduct a number of focus groups comprising Oyster Pay As You Go users who make journeys on National Rail, London Underground, Docklands Light Railway and London Tramlink services.

The research has revealed that many passengers have considerable 'knowledge and information' gaps about how to use Oyster Pay As You Go and how to go about claiming refunds. The system is seen as difficult to use, and passengers feel that they need special knowledge in order to get the best value fares.

Most passengers think Oyster provides good value for money, especially compared to cash fares, but the value for money perception is at threat of being undermined and devalued by passengers who have experienced incomplete journeys or had difficulties resolving an incomplete journey. Many passengers are not aware that they are able to claim their money back if there are problems with incomplete journeys on their Oyster Pay As You Go. As well as this lack of awareness, passengers find the refund system confusing and difficult to access.

There is a very low awareness of how fares work among passengers using Oyster Pay As You Go. Passengers often do not know when or where they will be charged lower or higher fares: travelling in off-peak or taking a different, cheaper route. There is a surprisingly casual attitude to what is, essentially, a financial product, and some passengers are not attentive to how much they are spending on Oyster Pay As You Go, and are sometimes completely unaware that they have been overcharged.

1.1 Key Recommendations

1. There needs to be a concerted education and information campaign to plug information gaps in the knowledge and understanding of Oyster.

- Explain how Oyster works.
- Explain how users go about reclaiming money for any 'incomplete' journeys.
- Explain the how to use Oyster at interchanges.
- Inform users what to do beyond Zone 6.
- Create awareness of procedures to resolve incomplete journeys.
- Reinforce the value for money perceptions of Oyster.

2. The education and information of Oyster campaign will need to have more targeted support at ungated and interchange stations.

- To increase the presence and visibility of card readers.
- To give clearer instructions about where/when to touch in/out.
- To improve signposting/ access to card readers.
- To provide clear information as to where Oyster balance information can be obtained.

3. It is vital that the current barriers and difficulties to resolve 'incomplete' journeys need to be addressed and removed.

- Change the 0845 Oyster helpline to a geographical number.
- Enable all National Rail stations with booking offices within the Oyster area to resolve Oyster related problems
- Ensure a streamlined refund process.
- Statements of Oyster use and charges should be clearer and easier to understand

4. The availability and access to card balance information needs to be improved.

- Statements need to provide clear and easier to understand summaries of journeys and charges indicating when price caps have been applied or maximum fares have been charged.
- Ticket vending machines need to be replaced to include the ability to view balances, top up and add Oyster products (especially on London Tramlink).

5. Access to resolution needs to be improved and experiences of the Oyster purchase, top-up and refund process needs to be enhanced.

- Customer service contact needs to be more positive and consistent.
- Application and refund procedures need to be streamlined.
- Barriers to re-claiming small sums of money need to be removed.
- Every station where passengers can use Oyster should be able to resolve Oyster related problems.

6. Qualification will be required to provide a more accurate assessment of the nature and extent of specific elements of the problems users experience with incomplete journeys.

2 Introduction

London TravelWatch represents the views of London's transport users, covering all transport modes. The organisation's role is to act as an intermediary between the travelling public and transport operators, to assess the recommendations about changes to rail services and to produce authoritative reports on issues affecting transport users.

2.1 Research Objectives

London TravelWatch wished to discover why a substantial proportion of journeys made on Oyster Pay As You Go are left 'incomplete' by passengers and the reasons why such journeys are often left unresolved.

The research objectives of this research were:

- To find out why passengers make and fail to resolve incomplete Oyster Pay As You Go journeys.
- To assess levels of understanding of how the cost of journeys is calculated when using Oyster Pay As You Go.
- To identify any perceived defects in the current Oyster system and any areas within it that is confusing to passengers.
- To determine the extent to which passengers understand what constitutes an incomplete journey and what causes these to occur.
- To understand the extent to which passengers are aware of the options available to resolve incomplete journeys and their propensity to use each of these methods.
- To assess why passengers choose not to resolve incomplete journeys in order to be charged the correct amount for journeys made and how this impacts on Value for Money (VFM) perceptions.
- To identify any differences among those making incomplete journeys on National Rail, Dockland Light Railway, London Underground (and London Tramlink if possible).

- To identify opportunities for improvement to Oyster Pay As You Go among users at spontaneous and prompted levels.

2.2 Methodology and Sample

Qualitative research comprising focus groups was conducted to meet the research objectives. The sample was constructed to represent Oyster Pay As You Go users travelling primarily on National Rail, London Underground / Dockland Light Railway or London Tramlink who had made at least one unresolved incomplete journey in the past month.

Fieldwork was conducted in Camden, Grange Park and Croydon in April 2011. Full details of the sample structure are outlined below:

Six discussion groups, each lasting approximately 90 minutes as follows:

1. **National Rail Users, 18-40, North London**
2. **National Rail Users, 41-59, Central London**
3. **London Underground / Dockland Light Railway Users, 18-40, Central London**
4. **London Underground / Dockland Light Railway Users, 41-59, North London**
5. **London Tramlink Users, 18-40, Croydon**
6. **London Tramlink Users, 41-59, Croydon**

Recruitment criteria:

- All groups mixed gender
- All BC1C2D
- All Oyster Pay As You Go users
- All had made at least one incomplete journey in the past month (i.e. charged the maximum fare for a journey made) that was left unresolved
- Some in each group had made more than one unresolved incomplete journey in the past three months
- Some in each group had made incomplete journeys that were resolved (automatically or by calling the Oyster helpline or at a London Underground ticket office)
- Unresolved incomplete journeys were made on the specified mode for each group

- Some in each group checked their Oyster Pay As You Go balance at least once a month (either online or by mini statement from LU station)
- Mix in each group of those using manual and auto top-up for their Oyster cards
- Mix in each group of those using stations that are gated with Oyster readers and stations that are ungated with Oyster readers
- Some in each group were making journeys with an interchange that required touching in and out in order to complete the journey

Standard industry exclusions were applied to ensure that the research did not include any respondents who work in market research, marketing, advertising, journalism or anyone who works within the rail industry or public transport.

2.3 Key Findings

1. Even when Oyster Pay As You Go users are aware that an incomplete journey has occurred, many perceive that the effort required to resolve it is not justifiable for the sums involved.
2. There is frequent evidence to indicate that incomplete journeys are often a result of knowledge gaps with Oyster Pay As You Go, which is not as straightforward to use in reality as many initially assume. Many are unsure why or when incomplete journeys are made, although confusion when interchanging between modes is the most critical issue.
3. Knowledge gaps among users typically extend to the options available and the systems in place that are intended to resolve incomplete journeys when these occur. This provides a partial explanation for why such a high proportion of incomplete journeys are left unresolved since users currently feel that the onus of this responsibility falls too heavily on them.
4. Importantly, poor perceptions or experiences of the resolution process represent a major additional barrier for users to challenge having the maximum fare applied for incomplete journeys. The time and cost of using the 0845 helpline number represents a significant disincentive as do National Rail and London Underground staff who are often perceived to be unable or unwilling to provide a resolution. Furthermore, users are uncertain about how liability for incomplete journeys will impact on the outcome of any attempt to resolve them.

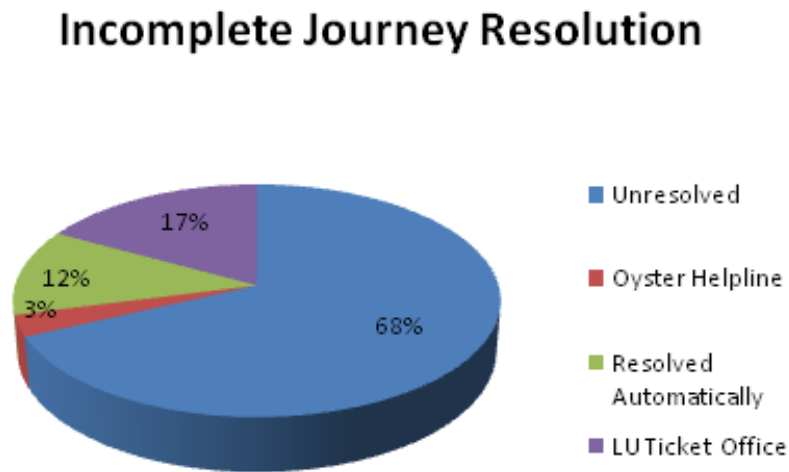
3 Research Context

3.1 Background and Context

London TravelWatch were interested in conducting market research to understand why such a high proportion of Oyster Pay As You Go passenger make journeys that are ‘incomplete’ and then fail to resolve them when they occur. The research explores the views of Oyster Pay As You Go users across multiple modes of transport and identifies issues that are currently confusing for passengers as well as potential areas for improvement to the current scheme.

At present about 6% of journeys using Oyster on National Rail are regarded as ‘incomplete’ and therefore attract the maximum single fare of £6.50 (peak) £4.40 (off-peak), compared to around 2 - 4% on the Docklands Light Railway and London Underground . The total numbers of these incomplete National Rail journeys is around 350,000 per month (excluding London Overground). The £5 - £6million revenue per month from these transactions is allocated to the operator of the station where the incomplete journey either started or finished.

Graph 1 – Incomplete journey resolution, June 2011



This research explores the reasons why incomplete journeys occur in the first instance and the reasons why such a large proportion of them are left unresolved by Oyster Pay As You Go users. The research also provides an overview of passengers' understanding of Oyster usage including the fare structure that applies to journeys made and value for money perceptions. The research also looks at awareness of and attitudes to the alternative statement formats currently available and evaluates potential areas for improvement. Research was conducted among Oyster Pay As You Go passengers who were frequent users of National Rail, London Underground, Docklands Light Railway and London Tramlink services.

London TravelWatch will use the findings to inform its understanding of the way in which Oyster Pay As You Go is used and perceived, especially in terms of incomplete journeys being made, and to lobby Transport for London and National Rail Train Operating Companies to improve the way in which the Oyster system is delivered and managed for passengers. The research will ultimately help to ensure that Oyster Pay As You Go continues to deliver good value for money for passengers who experience incomplete journeys, especially those that currently remain unresolved, if its recommendations are implemented

4 Main Findings

4.1 Oyster Usage Attitudes

4.1.1 Reasons for Usage

Oyster Pay As You Go has usage benefits that are well known and established among users. Cost advantages are dominant in this respect, supported by usage convenience over the alternatives (touch and go) and not needing to queue for tickets. The combination of these factors means that Oyster Pay As You Go has achieved default status for regular users of public transport in London.

“It’s so much easier than queuing at the tube station and less fiddly than taking a ticket out at either end of the journey.”

[London Underground / Docklands Light Railway]

However, many acknowledged that this was a usage habit that had been acquired rather than learned and attitudes in this respect were surprisingly casual towards what is essentially a financial product (a pre-paid payment card). Some admitted to being unaware of the rules and mechanics of Oyster usage and acknowledged that this may account for anomalies that were occasionally experienced. Overall however, usage benefits were felt to dominate perceptions and outweigh potential difficulties to the extent that these were often not always recognised at a spontaneous level.

4.1.2 Value for Money Perceptions

Oyster was welcomed for its ability to make public transport affordable as a result of (usually) being the cheapest option available to the extent that it has become the natural choice for regular users. In spite of this however, value for



money associations with Oyster were not universally positive. The key issue in this respect was that Oyster has become so familiar and established that it is more likely to be regarded as the ‘standard’ fare rather than giving users’ access to discounts.

Indeed, in keeping with other research conducted in this area, respondents considered themselves to be penalised by the cost of public transport in London since this was known to be at a premium compared to other major cities in the

UK or Europe. Oyster appears to have minimal impact on value for money perceptions in this respect.

Unsurprisingly in this context, responses to non-Oyster fares tended to be extremely negative to the extent that they were considered to be a ‘rip-off’. The fact that fares were known to increase annually at more than the rate of inflation (topical at the time of the research), contributed to value for money associations that were already extremely poor. In this respect, full fares were not considered to be a realistic option for Londoners but instead tended to be regarded as the ‘tourist rate’ for those who were not sufficiently familiar with the system to take advantage of the benefits of Oyster.



“I use Oyster all the time now. Before 9.30 it’s double the price. It’s such a rip-off that you’re almost forced to use Oyster.”
 [National Rail]

4.1.3 Fare Specifics

Adult Oyster single fares on Tube, DLR, London Underground and some National Rail services

Adult fares	Pay as you go	
	Peak ¹ *	Off-Peak ² *
Zone 1 only	£1.90	£1.90
Zones 1-2	£2.50	£1.90
Zones 1-3	£2.90	£2.50
Zones 1-4	£3.40	£2.50
Zones 1-5	£4.10	£2.70
Zones 1-6	£4.50	£2.70
Zones 2, 3, 4, 5 or 6	£1.40	£1.30
Zones 2-3, 3-4, 4-5, or 5-6	£1.40	£1.30
Zones 2-4, 3-5 or 4-6	£2.20	£1.40
Zones 2-5 or 3-6	£2.50	£1.40
Zones 2-6	£2.50	£1.40

Awareness of the fare structure was far from universal and many were clearly unfamiliar with the structure when presented with these details during the focus groups. Instead, some had a broad knowledge in relation to journeys they were regularly making and others could make only zonal approximations.

The fares were therefore often questioned when they were shown, especially due to the claimed difficulty of keeping track of them due to annual fare increases that were known to apply. Some were confused further by a perception that the way in which journeys through or around Zone 1 was priced had recently changed.

“I’ve got no idea what would happen if I travelled from zone 3 to zone 3 via zone 1, I have no idea what I would be charged.”
 [London Underground / Dockland Light Railway]

Most were unaware that fares on some National Rail services were different from those shown in the chart and the concept of combined Transport for London / National Rail fares was therefore unknown. Not only were fares generally assumed to be universal across all modes and zones but perhaps more surprisingly, many were unaware that different fares applied at Peak and Off-Peak periods and most were unclear about the definition of these times.

*"I didn't know about the afternoon peak so I could get caught out with that if I was using Oyster Pay As You Go at that time."
[London Underground / Dockland Light Railway]*

*"I'm looking at these fares but I still don't know what I'm going to be charged because I don't know what times are peak and off-peak. This is making me wonder whether it would be cheaper to buy an off-peak Travelcard than use Oyster"
[National Rail]*

Overall therefore, the fact that fares tend to be invisible to many users due to the low perceived need to have an accurate awareness of them and this can result in associated problems when incomplete journeys occur.

*"It charges the cheapest fare but it's based on assumptions about the journey you've made that aren't always correct."
[National Rail]*

*"I think they make it confusing on purpose so people don't know these prices and what they should be paying."
[National Rail]*

This 'invisibility' of peak fares to users also has important implications for managing crowding on the National Rail and Transport for London (London Underground, Dockland Light Railway and London Overground) networks. Public and commercial policy to date has been to use the price mechanism to encourage users to alter their travel patterns so as to reduce overcrowding and effectively manage capacity. In the case of paper tickets this is easily managed and also clearly sets out to the consumer that travelling a different time would result in a cheaper fare. In the case of Oyster this is not immediately apparent because on entry to a station only the existing balance on the card is displayed, and only at the close of the journey is the fare charged made known to the user.

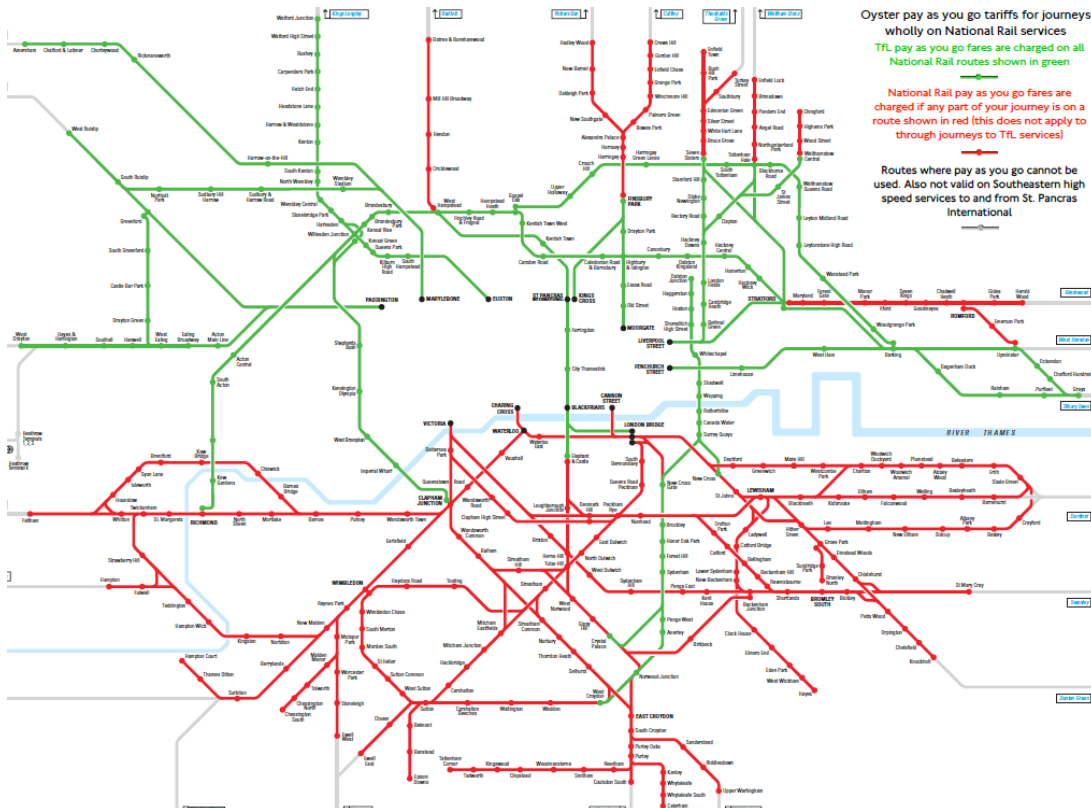
The findings from this research would indicate that the lack of visibility of the cost of peak travel using Oyster is more likely to result in the concentration of users at times when services are more likely to be overcrowded or at capacity, rather than dispersing users to times and services that have available capacity.

4.1.4 Beyond Zone 6

Most respondents were familiar with the Transport for London map, the National Rail map or the London Connections map and were used to seeing the public transport network in Greater London visualised in this way. Although most tended to think of this within the constraints of Zones 1 – 6, many were unaware of where the Zone 6 boundary would be plotted on the map shown (or a similar one). Most were also unaware or unfamiliar with the existence of other zones beyond Zone 6 and some expected that a flat Oyster fare would apply across the network shown.

“I don’t understand this, I thought the colours related to the different zones but zone 5 is red and blue and green.”
[London Underground / Dockland Light Railway]

Diagram 1 – Oyster Pay As You Go Tariffs



When questioned directly during the course of the group discussions, most were therefore uncertain what to expect in the event of needing to travel to unfamiliar destinations such as Watford Junction, Grays or Purfleet. This prompted discussions about whether outlying stations such as these would have Oyster readers and questions about what Zones these stations were in (there was no awareness of Zone G and awareness of Zone 9 was limited to one respondent who lived in Watford). Most had no idea of what the fare would be from Zone 1 to these locations and there was some confusion as to whether an Oyster Extension Permit would be required (none seemed to be aware that these were about to be phased out at the time the research was being conducted).

“You need to make sure they accept Oyster because I have been caught out and had to pay a £20 penalty fare.”

[London Underground / Dockland Light Railway]

Some Oyster users therefore anticipated difficulties when travelling beyond the Zone 6 boundary and there was evidence of an occasional underlying feeling that using Oyster Pay As You Go may not always be competitive in these situations. Some therefore claimed they would prefer to buy a separate ticket for such journeys but others were prepared to take a risk with their Oyster Pay As You Go and hope for the best.

“I travelled outside the Oyster area and couldn’t touch out and got charged the maximum fare. It got sorted out in the end but what a bloody hassle it was.”

[London Tramlink]

“I don’t think Oyster would be competitive in these situations compared to the standard price.”

[London Tramlink]

4.1.5 Usage Difficulties

A number of practical problems associated with using Oyster were identified across the sample:

Many claimed to be uncertain about whether the daily price cap had been applied, primarily due to a lack of awareness of the mechanics of the way in which the cap works. This was felt to be especially true for multi-modal journeys and when travelling beyond usual zones. Some respondents in Croydon preferred to buy a one-day Travel card rather than use their Oyster Pay As You

Go due to past experiences of the daily cap not being applied for multi-modal journeys into and around London.

"It's really difficult to understand the fares due to zonal pricing so I prefer to get a one day Travelcard when I go to London because I know I won't get conned and overcharged."

[London Tramlink]

"When you buy a one day ticket, you know what you will pay. When you are touching in and out with Oyster, you have no guarantee what you will be charged."

[London Tramlink]

Some claimed that Oyster Pay As You Go had not been as intuitive to use as they had initially anticipated when they acquired the card. Experiences of incomplete journeys illustrated that using Oyster was certainly not as simple as 'touching in and touching out' and instead involved a certain amount of trial and error.

"It doesn't always charge the cheapest fare; there are flaws in the system. I got charged for zone 1 even though I didn't go through it."

[National Rail]

There was evidence to suggest that difficulties experienced when using Oyster Pay As You Go can contribute to an erosion of trust over time. Some claimed to lack confidence in using Oyster Pay As You Go for certain journeys if they were not convinced that this would always be the cheapest way to travel. Others claimed that usage difficulties had made them reluctant to put period passes on their Pay As You Go card or to use the auto top-up facility.

"You can have a Travelcard on your Pay As You Go card but I would advise against it because it's totally confusing."

[National Rail]

Some usage problems were blamed on the smartcard not functioning in the way that was expected and were focused around being charged more than had been anticipated. Such anomalies were not always spontaneously associated with incomplete journeys.

*“Oyster is easy to use but it’s not always easy to understand.”
[National Rail]*

*“Unless you keep track at every reader how much is coming off your Oyster card
you lose track and don’t know where you are.”
[London Tramlink]*

*“I would like to trust Oyster to always charge the lowest fare but I’m not
convinced because I have been caught out a few times.”
[London Tramlink]*

4.2 Incomplete Journeys

4.2.1 Experiences

The research demonstrated that many Oyster Pay As You Go users are often unaware of the circumstances under which incomplete journeys happen. When these do occur, the common assumption is that the system will be loaded against them as users. The situations in which incomplete journeys were most frequently experienced can be summarised as follows:

Ungated Stations

Respondents assumed that incomplete journeys were more likely to occur at ungated stations where it would be easier to not touch in or out in order to open a barrier. Some claimed this to be the case even at their home station or one that they used regularly. The problems that were reported in this respect were most often in relation to readers that were difficult to locate, either due to their positioning within the station or signposting that was felt to be inadequate. However, some admitted to occasionally forgetting to touch in or out as a result of a distraction (especially if Oyster-related, such as the need to top up the balance on the card). This was more likely to occur at busy times, especially if caught up in rush hour crowds, but could equally be the result of returning late at night after a few drinks.

*“If I’m putting credit on my card at a machine, I feel I’ve done the Oyster thing
and can forget to touch in, especially if there are only those tiny little readers that
are difficult to see.”
[London Underground / Dockland Light Railway]*

*"I know I have to touch in but it's easy to forget at stations without barriers, especially when you are in a rush."
[London Underground / Dockland Light Railway]*

Reader Issues

Some respondents felt that it was also possible to make incomplete journeys as a consequence of difficulties often experienced with Oyster readers. The most common issue cited in this respect was being unable to keep track of card balances due to having insufficient time to see the display when passing a reader or being unable to read the display in certain circumstances. In addition to this, machines being out of use or faulty were understandably blamed for a proportion of incomplete journeys as was the lack of clear and visible instructions regarding the correct procedure for touching in and out when interchanging. Some also claimed that it is currently easy to miss the beep and / or the green light to indicate a successful transaction (at ungated stations) and many were uncertain whether an error signal would sound in the event of a problem (or if so, that this is currently too similar to the regular sound to be effective).

*"The reader should beep if there's an error in reading the card but the noise is too similar so it can be difficult to tell unless you're used to doing it all the time."
[London Underground / Dockland Light Railway]*

*"You're supposed to wait for a green light and a beep but how are you supposed to do that when you are being pushed along by a crowd of people?"
[National Rail]*

*"If the machine isn't working you should get away with it rather than being charged double because it's not my fault if the machine is broken, is it?"
[National Rail]*

Knowledge Gaps

Knowledge gaps relating to Oyster Pay As You Go usage most frequently highlighted during the course of the research can be summarised as follows:

- A maximum fare will apply in the event of a journey exceeding a certain time limit. Some expressed concern about the amount of time it could take to travel across London, especially if unexpected delays were experienced.

- Passengers did not understand why a fare is charged if a user touches in and out at same station within a period of time too short to have made a journey (for example, if there are problems or delays to the service at that station).
- Uncertainty about what to do if the barriers at a gated station are open.
- Lack of awareness of the Oyster boundary (as previously explained).
- The correct procedure to follow when interchanging.
- Whether it is necessary to touch every reader passed in the course of a journey (or whether doing so would incur a penalty).

“There have been problems at Brixton recently. If you tap in and there are no trains and tap out immediately it still charges you so Oyster Pay As you Go users suffer for that.”

[London Underground / Dockland Light Railway]

“What you must never do is touch in and out at the same station if there are no trains or they will charge you £6 for going nowhere.”

[National Rail]

Other Issues

A few other issues were mentioned that could potentially result in an incomplete journey being made that fall outside the categories indicated above. Some were aware that a broken or faulty card had caused a problem in the past (but not all were aware about what to do in this event or that the deposit on the card is refundable). Most assumed that they were responsible for the problem as a result of having done something wrong at some point in the journey or simply forgetting to touch in or out during an unfamiliar journey. One or two respondents claimed to have been given incorrect information by staff and a couple admitted that the maximum fare had been applied as a result of them attempting to avoid paying the fare for the journey by deliberately not touching out.

“I walked through once when a barrier was open and thought I might get away with not paying but instead I got charged double.”

[National Rail]

4.2.2 Examples of Incomplete Journeys

The extent of the problem of incomplete journeys and the stations from which these are most frequently started from is well known to Transport for London and documented. This section is therefore intended to provide an illustration of the types of journeys that were associated with this problem among this relatively small sample of Oyster Pay As You Go users who were recruited on the basis of making specific journeys across various modes of transport.

London Underground / National Rail

The highest reported incidence of incomplete journeys came from respondents in the groups who were travelling most frequently by these modes of transport. This is consistent with the Transport for London data that shows that a high proportion of incomplete journeys occur when passengers are interchanging between these modes. Point-to-point journeys involving London Underground only appeared to be least problematic of all journeys made across the sample. Stations mentioned at which problems were known to have occurred included Finsbury Park, London Bridge, Euston, Waterloo, Olympia, Brixton, Clapham Junction and Moorgate.

“If you change from train to tube, I’m never sure if you are supposed to touch out of the train and touch in again to get on a tube so you can get caught out.”
[London Underground / Dockland Light Railway]

“On the tube you touch in at the start and out at the end no matter how many times you change, but when you use a train and a tube it’s not that simple.”
[London Underground / Dockland Light Railway]

“I’ve had problems at Finsbury Park when I change between National Rail and London Underground. It’s very confusing because there are machines all over the place and some of them are sometimes switched off.”
[National Rail]

Docklands Light Railway

Rather than being a station specific issue, respondents tended to think that the problem with incomplete journeys was associated with the Dockland Light Railway network in a more general sense. There was a common feeling that the nature and layout of these stations meant that readers were often difficult to

locate, especially those that are not close to the exits. This was occasionally felt to be exacerbated in situations where multiple different machines are present since this can create confusion regarding which readers to touch and when. Stations mentioned at which problems were known to have occurred included Canary Wharf, Custom House (ExCeL Centre) and Lewisham.

“The Evening Standard said Transport for London is making a fortune in fines at Canary Wharf because people weren’t touching into the Dockland Light Railway because they couldn’t find the machine.”

[National Rail]

“Sometimes the machines are tucked away around corners or at the back of escalators so sometimes you don’t see them.”

[London Underground / Dockland Light Railway]

“Dockland Light Railway is a nightmare. There are three or four machines and you’ve got no idea if you should touch in or out or what to do.”

[London Tramlink]

London Tramlink

There was some feeling among respondents in these groups that incomplete journeys may be a consequence of their lower levels of familiarity with Oyster that has only been extended relatively recently to certain stations in this area of London. This is not helped by the lack of a facility to check balances or top up or acquire Oyster products from the ticket vending machines at Tram stops. Some felt that they were therefore less likely to have acquired the habit for using Oyster than those living in Zones 1 or 2, for example, and that incomplete journeys were more likely to be based on their misunderstanding of the system. Furthermore, these passengers felt they were penalised by the requirement to make more complex interchanges between London Tramlink and other modes and the confusion caused by the need to change trams for a journey that used to be direct (and uncertainty as to whether this is now charged as two journeys). Stations mentioned at which problems were known to have occurred included Wimbledon (especially), East Croydon, Sandilands and Elmers End.

“Some train stations have only just started taking Oyster in this area so it has been a bit trial and error.”

[London Tramlink]

“The worst one is at Wimbledon when you get off the tram and don’t know whether to touch out before you get on a train or London Underground.”
[London Tramlink]

4.2.3 Oyster Readers

As previously indicated, some Oyster users perceived that readers may be the cause of some of the incomplete journeys they were making but that the onus of responsibility falls on them to ensure that errors do not occur in this respect.

Although the yellow Oyster logo was acknowledged to be familiar and universally recognisable, it was widely noted that Oyster readers themselves lack uniformity. The fact that Oyster users are not always looking for the same thing was further confused by the fact that readers are not always located in same place in stations (e.g. on platforms or at the station exit) which was felt to make them especially difficult to spot when using unfamiliar stations.

Some respondents also felt that readers are too small to make them easily visible in a busy station environment or not distinct or visible enough to make them stand out rather than blend into their surroundings. Some also suggested that there are often not enough readers to cater for the volume of traffic at the busiest stations during peak periods or that it is too easy to bypass readers if passengers are not directed through lanes or channels at station entry and exit points.

“Sometimes the ones between the train and the tube are the size of a shoebox so if it’s really busy you can’t see them, especially through a crowd of people.”
[National Rail]



The reader shown in this illustration was felt to be a good illustration of some of these problems. The design and appearance of this type of reader was criticised for being bland & grey and discrete to the extent that it effectively recedes into the background and becomes ‘station wallpaper’. Some also claimed that the failure of these machines to achieve high visibility and stand out was as a consequence of their similarity to look like other objects such as bins or BT boxes, rather than signalling their potential importance to users via a

more distinctive presence. These problems were felt to be heightened when readers are not situated on platforms or at exits which prompted a couple of respondents to wonder whether readers were subject to tactical placement decisions intended to increase revenue.

“This one is stuck in the middle of nowhere so I would be wondering whether I am supposed to touch in or out, I wouldn’t have a clue and there’s no signage or anything.”

[National Rail]

“Sometimes in the rush hour you literally can’t see them, especially when the crowds are six deep and you don’t know where to tap out, it’s not obvious.”

[London Underground / Dockland Light Railway]

“It is very dull. It looks like it’s stuck in the corner and you can’t see it’s an Oyster reader until you are right on top of it.”

[London Underground / Dockland Light Railway]



The readers shown in this illustration were felt to be more typical of the arrangement at an interchange station, with separate machines on the London Underground and National Rail platforms. This was the situation that was commonly felt to cause confusion and create uncertainty among users who often didn’t know the correct procedure in terms of whether they were supposed to touch one or both or neither of the machines in order to avoid being charged the maximum fare for their journey. This photo

was also considered to be a good demonstration of the fact that in such situations, no visible instructions or help for passengers tends to be provided.

“It should say on them whether to touch in or out so when you are connecting it would be clear. They should make it idiot proof because it is so confusing.”

[National Rail]

“I always think ‘why would there be a reader here if I’m not supposed to tap it’ because I’m more likely to be overcharged if I don’t tap it.”

[London Underground / Dockland Light Railway]

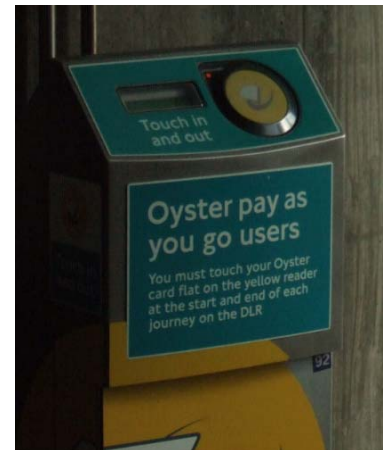
“Some tube stations have a reader on the platform if it’s a train station as well and there’s nothing to say ‘only touch here if you are getting on a train’”
[London Underground / Dockland Light Railway]

“It’s not very clear and a lot of people don’t know what they are doing and I am one of them.”
[London Tramlink]



Both of the readers shown below were considered to be better than the previous examples in that they seem to provide details and instructions which could therefore help to minimize the potential for confusion and incomplete journeys to occur. However, the majority claimed to be unfamiliar with these treatments, which were nevertheless still felt to be too recessive given the importance of this

information to Oyster Pay As You Go users. Respondents wanted readers instead to be more clearly flagged, ideally to include visual differentiation to indicate usage protocols in various usage situations and supported by a high visibility information campaign to create awareness of the issues involved.

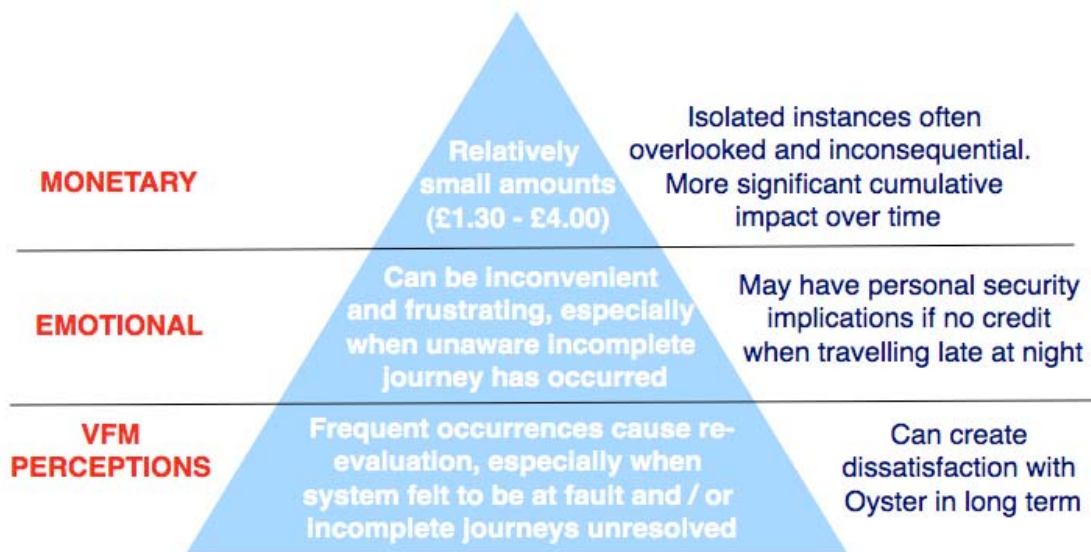


“I don’t understand why readers are only at waist height. There should be signs at eye level so you can see where you need to go.”
[London Underground / Dockland Light Railway]

4.2.4 Impact of Incomplete Journeys

The illustration shows that the monetary impact of an incomplete journey is negligible for most passengers, which partly explains why so many tend to be left unresolved. At an emotional level however, the consequences can be more significant, especially if an unexpectedly low card balance is discovered at a time when it is difficult or inconvenient for the user to do anything to resolve the problem. Although it is not possible to be conclusive on the basis of this work, we are hypothesizing that the longer term implications may be more serious since the cumulative effect of multiple unresolved incomplete journeys could undermine trust and confidence levels with Oyster, which could result in dissatisfaction, especially in terms of value for money perceptions.

Diagram 2 – Impact of Incomplete Journeys



4.2.5 Discovery of Incomplete Journeys

Balance Too Low

In the majority of instances, respondents claimed to be aware that an incomplete journey had occurred only when the balance on their Oyster card was noticed to be lower than expected. After the first occurrence of being charged more than expected for a journey made, some claimed to have adopted the regular habit of checking their card balance. Most claimed this would be done via the display on

Oyster readers, although some suggested that the information displayed was not always clear in this respect and could vary between gatelines. Others would check the card balance at ticket machines (including when topping-up the balance) and one or two did this on a regular basis at their local newsagent. A small minority who were using the auto top-up facility said they had become aware of a problem when they received notification that their card had been topped up sooner than they were expecting. In all of these situations, users tended to attach only low priority to the need to resolve the problem caused by the incomplete journey.

“Every time I get off a tube I look at the screen to keep track of my balance and I print a mini statement twice a week.”

[London Underground / Dockland Light Railway]

“When it happened to me I had no idea why or where the money went. Maybe I forgot to touch out somewhere when the barrier was open.”

[National Rail]

“My balance goes down really quickly and I don’t know why. I’ve got a statement here and it shows I’ve been charged twice for the same journey.”

[London Tramlink]

Card Fails To Work

These situations tended to cause greater problems for passengers when they occurred. Typically, the user was aware that they should have a credit balance remaining on their card but, when they attempted to make a journey, the card was refused. Depending on the specific circumstances under which this occurred, these tended to be associated with higher levels of stress and inconvenience for the user than simply realising the card balance was lower than expected. Although these circumstances were relatively infrequent among our sample, they tended to be associated with a stronger trigger to investigate and resolve the cause of the problem.

“I once got stranded in Essex late at night because I didn’t have enough credit on my card to get home because I had been overcharged.”

[London Tramlink]

“I didn’t realise it had happened until I got on a bus and the driver wouldn’t let me on because there wasn’t enough money on the card.”
[National Rail]

“The problem is that you don’t realise it has happened at the time so it causes a problem the next day when there is no money on the card.”
[London Tramlink]

“My card must have got scratched because there have been times when it hasn’t read it properly then I have tried to get on a bus and there has been no credit.”
[London Underground / Dockland Light Railways]

“I’ve got about six cards at home because I have to keep replacing them because they get de-magnetised or something and stop working.”
[London Underground / Dockland Light Railways]

During The Journey

One or two respondents had been made aware that they were making an incomplete journey as a result of having their card checked by a revenue protection inspector. In spite of being unaware of the nature of the problem, these passengers were told what they had done wrong and were charged a penalty fare since their Oyster card had not been correctly validated for the journey they were making at the time. In these situations it was assumed that there would be little point in attempting to resolve the incomplete journey after the event.

4.2.6 Reasons for Non-Resolution

Lack of Awareness

This emerged as an issue of critical importance and central to the research objectives of this project. In the first instance, many claimed to have been unaware that an incomplete journey was the reason for being charged more than expected, prior to being alerted to this during the recruitment process. Of those who were aware that that they had been charged the maximum fare for an incomplete journey in the past, most were unaware that they may have been eligible for a refund or of the processes in place through which to claim this.

Staff Issues

Some respondents claimed not to have attempted to resolve incomplete journeys when they occurred as a consequence of poor direct or indirect experiences of dealing with staff or simply as a result of poor perceptions of what to expect in the context of public transport. Others either claimed to dislike the idea of face-to-face interaction (preferring remote or impersonal channels) or had no appetite for the argument was occasionally anticipated in a ‘my word against yours’ situation. A small number of passengers had been told by London Underground staff that they were unable to help or had been dissuaded from pursuing the claim due to the likelihood of a negative outcome.

“I would expect to get passed around to people not in this country and it would take hours and you wouldn’t get anything back at the end of it.”
 [National Rail]

“When you go to a LU station they tell you to call the Oyster helpline but you want to do it as soon as you realise.”
 [London Underground / Dockland Light Railways]

Inertia

Some passengers who were aware that they might have been entitled to a refund when charged for an incomplete journey admitted that they had not bothered to attempt to claim it. Instead they preferred to ‘write off’ the relatively small sum involved rather than put themselves through what they expected would be a difficult or time-consuming process with no guarantee of a successful end result.

“It’s too much hassle to do anything about it. It’s too complicated and long-winded.”
 [London Tramlink]

“Every time it happens I feel it’s unjust and I’m annoyed but I never have the time or the energy to spend an hour on the phone.”
 [London Underground / Dockland Light Railways]

“It would cost me time and money and I would get in a row with them so it’s just not worth it.”
 [London Underground / Dockland Light Railways]

Other Barriers

An assortment of other barriers were also identified across the sample that can be summarised as follows:

- Some passengers assumed they must have been to blame and therefore had no recourse available to them

“I thought I must have done something wrong so I wouldn’t get the money back because it was my fault.”

[London Tramlink]

- The opportunity for resolution was often expected to be time limited and it was occasionally assumed that if the incomplete journey was not noticed within a few days, this would limit entitlement to a refund

“I would expect you have to do it within a day. If you leave it for a week they would probably say it was too late to do anything about it.”

[London Tramlink]

- The 0845 helpline number was identified as an important barrier. Some expressed negative expectations of an inefficient (foreign) call centre and some objected to paying for what they assumed was a premium rate number. Even those who were aware that calls would not be charged at a premium rate often expected that the cost of a (lengthy) call would be more than the refund they were entitled to.

“It’s an 0870 number so it would cost a lot to call even from a landline so that’s not fair because it puts you off.”

[London Underground / Dockland Light Railways]

“The problem is that there is a cost to get your money back.”

[National Rail]

- NR users expressed irritation that NR staff were unable to help with queries, especially for those without easy access to an LU station (e.g. respondents in the Croydon area)

“My local station is NR and they won’t have anything to do with Oyster.”

[London Underground / Dockland Light Railways]

“It’s inconvenient not being able to sort it at a NR station because we don’t live near a LU station and it’s out of order to pay £2 for a phone call to claim £4 back.”

[London Tramlink]

- Some simply felt disinclined to attempt to resolve the incomplete journey either as a result of poor experiences of other Oyster issues or specifically due to previous resolution experiences that been disappointing or unsatisfactory (either personal or indirectly through hearsay).

“From what people have told me I assumed I wouldn’t get a refund so I just haven’t bothered.”

[London Underground / Dockland Light Railways]

“It happens all the time to my friends and none have ever been reimbursed because the staff just argue and say ‘you should have tapped out and it was due to an error on your part’.”

[London Underground / Dockland Light Railways]

4.2.7 Resolution Experiences

Poor experiences provide a powerful disincentive to resolve subsequent incomplete journeys, especially for anything less than £5. Examples cited by respondents during the research fell into the following three broad categories:

Poor Service

Experiences in this respect were exclusively staff-related issues. Some who were aware of the facility to resolve incomplete journeys at London Underground stations reported occasions when staff had been unwilling to help when approached and had referred the customer to the helpline number (which all had felt disinclined to use). Respondents in Croydon who were unaware of the channels available had approached staff at the Tramlink office or at East Croydon station and had felt palmed off when told they were unable to help (one person had been told by Tramlink staff to go to East Croydon station). One respondent who called the helpline number had been promised a refund to their card, which never materialised.

“I was promised that I would be refunded in the next few days but I kept checking the balance on my card and I never was.”

[National Rail]

“Even if it’s an Oyster station with Oyster readers the staff can’t help if you have a problem with your card. It’s crap, there’s nothing they can do.”

[National Rail]

Channel Issues

The channel issues related to the disinclination among some respondents to use the 0845 helpline number. A few had tried to resolve incomplete journeys on the TfL website, either to avoid the cost or anticipated time involved of making a phone call or because it was assumed that an online facility would be available nowadays. These respondents were surprised when they were unable to find the relevant area within the website or did not receive a response to their emailed application for a refund.

“It took 25 minutes to get through to the 0845 number which was enough to put me off doing anything about it again.”

[London Tramlink]

“The only reason I have never done anything about it is because the number isn’t free, that’s why I emailed them.”

[London Underground / Dockland Light Railways]

Some who did call the helpline number reported a variety of poor experiences. Many claimed to have been holding for long periods of time without getting any response and a couple were irritated by having to call the helpline number more than once when staff were unable to resolve the problem at the first attempt. Many passengers were unaware that certain issues are unable to be resolved on the day of travel and it felt counterintuitive to some to leave this until the following day.

“When I lost £8 I had to call them several times so it probably cost me £4 on the phone.”

[National Rail]

Practical Issues

A number of idiosyncratic issues were identified in this respect across the sample, which can be summarised as follows:

- The practice of applying a refund to the card at a nominated station within a limited time period was felt to be too restrictive (especially for Pay As You Go users who by definition are more likely to be less frequent travellers than those using season tickets). One respondent had been unable to claim the refund in the specified time as she had been away and another had been told the refund would be applied in the week between Christmas and New Year when she was not planning to use her Oyster card.

“I was told the money would go back on my card in a seven day period that was between Christmas and New Year when I wasn’t using my card.”

[London Tramlink]

“I was told I had to use the tram to get the refund to my card but I didn’t need to make a journey so I just lost the money.”

[London Tramlink]

- A few complained about the length of time it had taken to get the matter resolved and receive the refund. One respondent made the initial claim in November 2010 and received the refund in February 2011.

“I was overcharged in November and applied for a refund and got a cheque in February.”

[London Tramlink]

- One or two claimed they had been told it would not be possible to apply the refund to the Oyster card. There was some uncertainty about whether cards needed to be registered or previously topped-up online in order to have a credit applied in this way. Instead a cheque was sent in the post, which was considered to be too cumbersome and inconvenient in relation to the relatively small sums involved.

“When I phoned they were prepared to refund it but they wouldn’t put it back on my card, they said they would only send a cheque or credit my bank account.”

[London Tramlink]

- One respondent did not notice that a maximum fare had been applied until a few weeks after the event and was annoyed when told that a refund would not be available since the application had fallen outside the time limit. None were

aware of the 28 day window in which Incomplete journeys may be resolved or how this corresponds to journey history details that are available.

Discussion of these issues within the ‘hot house’ environment of the group discussions occasionally created the impression among passengers that TfL appear to adopt an inconsistent approach to resolving incomplete journeys or that the policy in this respect is unclear. A key finding from the research however that is poor experiences provide a powerful disincentive to resolve subsequent incomplete journeys, especially for anything less than £5.

4.2.8 Statements

During the course of the research, respondents were asked to compare and discuss Oyster statements in the context of whether this could help to identify where and when incomplete journeys had occurred and to serve as a prompt to resolving them. Although only a small minority of this sample were aware of the availability of such statements or were using them, a summary of responses to each of the formats presented for research is as follows:

Online

Respondents found this statement difficult to understand. The way in which fares

Date	Time	Location	Action	Fare	Price cap	Balance
15/03/11	11:04	City Thameslink [National Rail]	Exit	£2.40		£24.00
	10:34	Streatham [National Rail]	Entry	- £4.40		£21.60
	10:34	Streatham [National Rail]	Auto top-up	£20.00		£26.00
	08:59	Streatham [National Rail]	Exit	£3.70		£6.00
	08:25	City Thameslink [National Rail]	Entry	- £6.50		£2.30
13/03/11	20:19	Bus 73	Entry	- £1.30		£8.80
	14:24	Highbury & Islington	Exit	£2.50		£10.10
	14:10	Oxford Circus	Entry	- £4.40		£7.60
	13:06	Piccadilly Circus	Exit	- £4.40		£12.00
	10:49	Acton Town	Exit	£1.90		£16.40
	10:07	Manor House	Entry	- £4.40		£14.50
12/03/11	09:58	Bus 341	Entry	- £1.30		£18.90
	17:00	Bus 149	Entry	- £1.30		£20.20
	16:38	Bus 67	Entry	- £1.30		£21.50
11/03/11	18:58	Bus 236	Entry	- £1.30		£22.80
	16:35	Bus 73	Entry	- £1.30		£24.10
08/03/11	10:59	Bus 67	Entry	- £1.30		£25.40
	10:59	Bus 67	Auto top-up	£20.00		£26.70
	10:27	Bus 121	Entry	- £1.30		£6.70
	08:49	Southgate	Exit	£4.30		£8.00
	08:26	Finsbury Park	Entry	- £6.50		£3.70
	08:12	Bus 236	Entry	- £1.30		£10.20

are shown was considered to be confusing rather than obvious, exacerbated by the daily chronology being presented in an ‘upside-down’ format (i.e. most recent journeys first). Most thought that it was difficult to calculate the cost of each journey and instead expressed a preference for the cost of each journey to be shown (as an entry and exit total). Rather than facilitating understanding, the amount of detail shown was felt to be unclear and confusing and many

claimed to want to see a summary or total cost for each day. In the specific context of this project, respondents found it difficult to identify incomplete journeys on this statement and felt that a clearer indication of when a maximum fare had been applied was therefore required.

“It doesn’t say anything in the price cap column and there’s nothing to indicate whether a maximum fare has been applied, I’d expect to see that somewhere.”
 [National Rail]

Overall therefore, responses indicate that it is unlikely that the online statement will provide Oyster Pay As You Go users with an enhanced understanding of (incomplete) journeys in its current format.

Mini Statement

This was generally considered to be acceptable as a mini-statement on the basis that it was not expected to be comprehensive or detailed. Passengers accepted that the intention is to provide key summary details of the most recent journeys only (like a mini-bank statement from an ATM). The fact that it also shows when a daily price cap has been applied was not necessarily expected but was welcomed.



However, some of the terminology used was felt to be confusing to the extent that most were unable to interpret the details of the example used for research purposes. In this respect the terms ‘Rejected entry’, ‘Add Pre Pay’, ‘Void Pre Pay entry’ and ‘Unstarted’ all caused some uncertainty and debate about their intended meaning during the focus groups. Furthermore, the fact that no respondent was able to identify the incomplete journey on this mini statement was felt to be a significant omission in the context of this research.

“Pre-pay entry’ is where you haven’t touched out and ‘Void’ is when you haven’t touched in, is that right?”
 [National Rail]

Phone / Post

Incomplete Oyster Pay As You Go Journeys

The format of this type of statement requested from the helpline and sent in the post was generally felt to be much clearer than the online or mini versions. The presentation of all information was considered to be self-explanatory to the extent that individual journeys made were more easily identifiable. There was no confusion over the entry or exit details relating to each journey on this occasion and the incomplete journey on this statement is clearly indicated.

Journeys						Prepay				
Date	Time	Activity	Journey	Notes	Fare	Total	Capped	Credit	Balance	
28/Jan/11	16:56	Bus	Bus 243		1.30	1.30	N	0.00	13.20	
28/Jan/11	23:00	Bus	Bus 341		1.30	2.60	N	0.00	11.90	
29/Jan/11	10:13	Bus	Bus 38		1.30	1.30	N	0.00	10.60	
29/Jan/11	10:22	Bus	Bus 243		1.30	2.60	N	0.00	9.30	
29/Jan/11	13:27	Bus	Bus 242		1.30	3.90	N	0.00	8.00	
29/Jan/11	13:42	Bus	Bus 149		0.10	4.00	Y	0.00	7.90	
29/Jan/11	16:20	Auto top-up			0.00	4.00		20.00	27.90	
29/Jan/11	16:20	Bus	Bus 243		0.00	4.00	Y	0.00	27.90	
29/Jan/11	16:25	Bus	Bus 38		0.00	4.00	Y	0.00	27.90	
30/Jan/11	07:57	Bus	Bus 73		1.30	1.30	N	0.00	26.60	
03/Feb/11	13:11	Incomplete Tube/DLR	Barbican	*	4.40	4.40	N	0.00	22.20	
04/Feb/11	13:16	Bus	Bus 243		1.30	1.30	N	0.00	20.90	
06/Feb/11	19:41	Bus	Bus 243		1.30	1.30	N	0.00	19.60	
12/Feb/11	09:33	Bus	Bus 476		1.30	1.30	N	0.00	18.30	
12/Feb/11	11:09 - 11:36	Tube/DLR	Angel - Lambeth North		1.90	3.20	N	0.00	16.40	
12/Feb/11	13:50	Bus	Bus 243		1.30	4.50	N	0.00	15.10	
12/Feb/11	18:49 - 19:28	Tube/DLR	Dalston Kingsland - Brondesbury Park		1.30	5.80	N	0.00	13.80	
12/Feb/11	23:01 - 23:34	Tube/DLR	Brondesbury Park - Dalston Kingsland		0.80	6.60	Y	0.00	13.00	
13/Feb/11	10:44	Bus	Bus 149		1.30	1.30	N	0.00	11.70	
13/Feb/11	11:07 - 11:31	Tube/DLR	Liverpool Street LU - Knightsbridge		1.90	3.20	N	0.00	9.80	
13/Feb/11	11:40	Bus	Bus 74		1.30	4.50	N	0.00	8.50	
13/Feb/11	15:25 - 16:08	Tube/DLR	White City - Hackney Downs (via Liverpool St WAGN)		1.90	6.40	N	0.00	6.60	
17/Feb/11	18:36	Auto top-up			0.00	0.00		20.00	26.60	
17/Feb/11	18:36	Bus	Bus 276		1.30	1.30	N	0.00	25.30	
17/Feb/11	18:41	Bus	Bus W15		1.30	2.60	N	0.00	24.00	
17/Feb/11	22:51	Bus	Bus 48		1.30	3.90	N	0.00	22.70	

The columns on the right hand side were felt to provide a clear financial summary and respondents liked the way in which journey and cumulative totals were displayed, and the balance details were also thought to be helpful. It was also clear to all whether a price cap had been applied or not when presented in this way.

The overall consensus therefore was that this was considered to be the most helpful of the three statement formats from the least likely source that passengers would consider. However, responses indicated that there is still some room for improvement and clarity in terms of the way in which incomplete journeys are communicated, perhaps by flagging the maximum fare more overtly where it has been applied.

“This one is much clearer; it’s much easier to understand. It tells you which days you have been capped so you can see immediately. It shows where there has been an incomplete journey and the full fare has been charged.”

[National Rail]

5.3.5 Improvement Areas

Throughout the course of the focus groups, respondents were invited to spontaneously suggest ways in which they would like to see Oyster Pay As You Go improved in the future, based on the issues being discussed as part of the research. At the end of each of the sessions, a number of potential ideas suggested by London TravelWatch were presented to respondents who were asked to rank them in terms of interest and appeal. Although the output from this exercise varied across each of the groups, responses were sufficiently consistent for the suggestions to be grouped into three priority areas, primarily from the perspective of attempting to resolve the current problems associated with incomplete journeys, as follows:

Most Important

- Readers are confusing and should be replaced by gates
- Readers need to be more visible
- NR stations need to be able to resolve Oyster problems

Some Interest

- Need ticket barriers at all stations
- Not apply auto top-up when unresolved journeys occur
- Statements should be clearer and easier to understand
- Provide Ticket Vending Machines were not available

Lower Priority

- Statements should be available from Ticket Vending Machines and booking offices
- Gates should be operational at all times
- Top-up facilities required at all stations on Ticket Vending Machines

5 Conclusions

Although Oyster Pay As You Go was acknowledged to be the cheapest and therefore the most natural or default choice for those travelling frequently around London, some value for money reservations were apparent at a considered level. These were partly explained by a lack of knowledge or understanding of how Oyster works and closely related to experiences of making incomplete journeys.

Before participating in this research, many were confused about how incomplete journeys occur and the amount that is deducted from Oyster cards as a consequence. Many claimed to find it difficult to keep track of the running balance on their cards, especially when making unfamiliar, multi-modal journeys.

There are numerous barriers that prevent Oyster users attempting to resolve incomplete journeys when they occur. This is primarily due to a low level of awareness that it is possible to achieve a resolution and refund but is also due to negative perceptions and expectations of staff, a reluctance to use the 0845 helpline number, only having the facility to resolve problems at London Underground stations and poor previous resolution experiences.

Many feel that the options currently available represent a disincentive to attempt to recover money being lost in this way and importantly, it seems likely that unresolved incomplete journeys could impact on value for money perceptions and overall satisfaction levels with Oyster over time.

6 Appendix

6.1 Discussion Guide

Oyster Incompletes Discussion Guide (90 min Groups) Final

Introduction (5 minutes)

- Explanation of nature and purpose of research
- Respondent details: name, age, occupation, where live (including zone)
- What is stored on your Oyster card at this moment (including PAYG balance)

Oyster Usage (5 minutes)

- What journeys do you make on a regular basis? What journeys do you make less frequently
- What type of tickets do you use for these journeys? How do you decide? What are the criteria? How important is cost and value for money in the decision making process. How do you determine / define what value for money means in the context of travelling around London
- Where does Oyster fit into this? Why / when would you choose to use Oyster? Are there any situations in which you would not use Oyster? Explain
- What are the main benefits of Oyster? What other advantages does Oyster have for users? How would you prioritise these? Where is VFM in this hierarchy
- What are the disadvantages of using Oyster? When have you experienced these? What was the problem? How do you overcome these problems? How are these balanced against the benefits? How does this impact on your VFM perceptions of Oyster

Oyster Functionality (5 minutes)

- How long have you had an Oyster card? Why did you get one in the first place? What were you doing before you had Oyster. Did Oyster replace or supplement what you were using before
- How did you find out about Oyster initially? What information did you get? Where from. How detailed was your knowledge at this stage. Did this impact on your decision to get an Oyster card.
- Were you concerned about any knowledge gaps or things you didn't know. How did you resolve these before starting to use Oyster
- How would you explain how to use Oyster to someone who is unfamiliar with it? What are the key things you need to know? What are the 'rules of

usage'? What are the specific issues when using National Rail / DLR / Tramlink

- How do you add credit to your card? What options are available? Which do you prefer? Why. Do you use auto top-up or do it manually. What are the strengths and weaknesses of each method?

[Show stimulus – How to use your Oyster card]

- Is this as you expected or different? Is there anything here that you were unaware of? How easy or difficult does it make Oyster sound when explained in this way? What, if anything, requires clarification
- How easy or difficult have you found Oyster to use in practice. How has this compared to your expectations. Is there anything that you have found to be problematic? What was the issue? How has this been resolved? How has this affected your overall perceptions of Oyster

What do you pay with Oyster PAYG (10 minutes?)

- How do you know how much it costs to make journeys using Oyster? How did you find out? When.
- How much does it cost to make a single journey on PAYG? What does this depend on? How much do you pay for the journeys you make? How do you know? How do you keep track of this?
- How is the cost affected by zones? Are all zones the same fare? What about travelling between different zones?
- Is there any difference between Peak and Off-Peak. How much. What are the Peak and Off-Peak times? How do you know? What about public holidays?
- Is there any difference between tube, DLR, London Overground, buses, trams and National Rail? Explain
- How does the Oyster price cap work? How is this affected by zones, time of day and mode used?

[Introduce stimulus – PAYG fares by mode and price capping details]

- Is this as you understood / explained or different? Is there anything you were unaware of? How do any of these details impact on the way you use Oyster PAYG?
- How does this information impact on how you feel about the VFM you get from using Oyster PAYG?

[Show stimulus – London Connections, NR and TfL maps]

- Which of these is easiest / most difficult to understand
- How easy / difficult is it to work out what you would be charged for specific journeys (LTW to suggest examples)

- What would happen if you were travelling to Watford or Grays or Purfleet. What is your understanding of Zone G. Would Oyster PAYG be valid here? What would you be charged?
- If you wanted to go to Lakeside, what would you be charged for a journey from Zone 1 to Chafford Hundred?

Experiences of Incomplete Journeys (20 minutes)

- What has been your experience in relation to making incomplete journeys on Oyster PAYG?
- What does it mean to make an incomplete journey? What is the definition of this? How / why does it happen
- What needs to happen for a journey to register as complete? Are you aware of the need to touch in and out for all journeys made? What happens if you use different modes within the same journey
- Where are Oyster readers usually located? How do you recognise them? What do you look for? Do they always look the same? Is there any potential for confusion
- What happens at ungated stations? How do you touch out when there are no barriers? Is it clear what you need to do?
- Are there any differences between the various modes of transport? Which modes tend to be most / least easy to touch in and out of?

[Show stimulus – Video fly-through and stills to show Oyster readers]

- Which of these are most / least familiar? Are they as you recalled or different? Which are most / least visible for Oyster users?
- Is there any potential for confusion? How does this relate to your experience of using Oyster? How could this be linked to making incomplete journeys with your card?
- Why have you made incomplete journeys with Oyster? What happened? Did you forget to touch in or out? Was it at an ungated station? Were you unable to find a reader?
- How did you know you had made an incomplete journey? When did you realise. How did you feel at the time? What were the implications and consequences? How did this impact on how you feel about using Oyster. How did this affect your VFM perceptions?
- Who do you consider to be to blame for the incomplete journey? Who / what was at fault. What could be done to prevent this happening in future? What practical steps / measures could be taken?

Fare / Financial Implications (5 minutes)

- How much were you charged for the incomplete journeys? What does this depend on? How is this calculated?
- Do you realise that the maximum fare for the journey being made would have been applied. How did you feel about this? Do you understand why this amount was charged? Do you think this is reasonable? Did you think the cost was fair under the circumstances?
- Do you know how much you should have paid for that journey? How did this impact on what you were charged in total on that day. What was the cost to you of making an incomplete journey?
- Did you accept being charged the maximum fare for the incomplete journey or attempt to resolve it. What were the factors that influenced this decision? How did this vary according to the cost involved and other circumstances?
- How did the experience of having an incomplete journey affect your views about using Oyster? How did this impact on your overall VFM perceptions?

Incomplete Journey Resolution (10 minutes)

- What have you done when you noticed that a maximum fare had been charged? Have you always attempted to resolve incomplete journeys? How have you decided? Why would you try to resolve some incomplete journeys and not others?
- How did you decide what to do about resolving each incomplete journey? What were the considerations? Did this relate to the amount involved? Was the gap between the journey and realising it was incomplete an issue?
- What options were available to you when you realised you had been charged a maximum fare. How did you know about each?

[If necessary, moderator to explain that incomplete journeys can be resolved at a LU ticket office or by phoning the Oyster Helpline and discuss each as follows]

- What have been your experiences of this method?
- Why would you choose to use one method rather than another
- What are the benefits of this option? What are the barriers?
- The Oyster Helpline is an 0845 number. What does this mean? What are the implications? How would this affect your likelihood to call it
- What would you expect to happen if you tried to resolve an incomplete journey at a National Rail ticket office? Would it be a problem to get to a LU office to do this?

Resolution Outcome (5 minutes)

- What happened when you attempted to resolve incomplete Oyster journeys? Talk me through the process?
- What reaction did you get from staff you spoke to? How helpful and understanding were they. What was their attitude like?
- What was their response to your problem? Were they able to resolve the incomplete journeys for you? If not, why not?
- How long did the process take? Was this better or worse than you expected. What were the best and worst bits of the experience?
- What solution were you offered? How satisfied were you with this. What would you have preferred?
- How did the outcome affect how you feel about using Oyster? How did it impact on your VFM perceptions?

Statements (10 minutes)

- Have you ever accessed a statement for your Oyster card? If so, why have you done so? Regular or occasionally. Was this for a specific need / reason? If not, why not and how do you monitor the card balance?
- What are the advantages of accessing a statement for your Oyster card? How would this facility be helpful? What would be the reason to not want this information?
- Would having a statement help to identify when a maximum fare had been charged. Would this be useful / interesting to see? What would you do as a result of having this information?
- How would this affect how you use your Oyster card? How would it affect how you feel about using Oyster in future? How would it impact on your VFM perceptions?
- What options are you aware of? How do you know about each? Which have you used? What have been your impressions of each?

[Show online, ticket office and phone generated statements and for each discuss as follows]

- What do you think of the way in which the information is presented? How easy or difficult is it to understand?
- Can you explain the journeys made on a given day and the fares that were applied? What was the card balance at the start and end of the day / each journey made?
- How do you know when a maximum fare has been charged? How easy is it to identify incomplete journeys using this information?
- What are the strengths and weaknesses of each statement type?
- Which of the formats is most / least useful? Which would help to identify most easily when a maximum fare had been charged?

Automatic Correction (5 minutes)

- Are you aware of any facility to make automatic adjustments to prevent the maximum fare being applied? How do you know about this? How does it work? When have you experienced it?
- What do you think about the idea in principle? How does it sound? What would be the benefits and disadvantages? In what situations would it be helpful?

[Moderator to introduce and discuss the following individually:

Autocomplete allows Oyster journeys to be completed without the need to touch out in situations where large crowds are exiting stations.

Autofill is intended to compensate for mistakes e.g. when a user forgets to touch in or out on a regular journey]

- How do you feel about this? In what situations would it be helpful? Would it have avoided you being charged the maximum fare?
- How would you feel about this automatic correction being made? Do you expect this to benefit or disadvantage you? Why. What would you prefer?

Future Improvements (10 minutes)

- Based on your experiences and this discussion, what, if any, improvements would you like to see made to Oyster PAYG?
- Why have you suggested this? What is the current problem? How could this be improved / resolved?

[Respondents to rank selection of potential improvement areas]

- Which of these is most / least important? Why. How could these be ranked / prioritised. How do you feel about the result of this exercise?
- What would be the implications of these improvements for incomplete journeys in future? How would this help?
- What is the single most important improvement you would like to see implemented that we have discussed tonight? Why
- If these improvements were made, how would it make you feel about using Oyster in future? How would it affect your VFM perceptions?

6.2 Link to Freedom of Information request on amounts and locations of Oyster incomplete journeys:-

<http://downloads.bbc.co.uk/london/pdf/oysterovercharging.pdf>