CRTC Sales Practices Review – 2022 Secret Shopper Project Detailed Findings Report

Prepared for: **Canadian Radio-television and Telecommunications Commission**
Prepared by: **Forum Research Inc.**

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The Canadian Radio-television and Telecommunications Commission (CRTC)
Ottawa, Ontario Canada
K1A ON2
Tel: 819-997-0313
Toll-free: 1-877-249-2782 (in Canada only)
https://applications.crtc.gc.ca/contact/eng/library

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Table of Contents

Executive Summary

The results of the 2021 Project indicated that the majority of the sales interactions were perceived to be positive, although some shortcomings were also identified, which is consistent with the sales practices study conducted in 2020.

This is consistent with the findings of the representative online panel portion of the Ipsos Report that was conducted as part of the proceeding that resulted in the *Report on Misleading or Aggressive Communications Retail Sales Practices*:

> "Overall, four in ten (40%) Canadians who responded to the online panel survey report having experienced sales practices by telecommunications companies in Canada that they consider to be aggressive or misleading, **the majority of which report their most recent experience took place within the past year (60% of those who experienced these tactics or 24% of all Canadians**)." (emphasis added)

This year, however, suggested there might be some improvement on this front, as the data from this mystery shop study showed a reduction in those who perceived they had experienced misleading or aggressive practices, with slightly less than 1 in 10 indicating they felt they were provided information that was misleading, and slightly less than 1 in 10 indicating that they felt that they were pressured by an employee.

Offering Plans at Different Price Points

In the *2020 Secret Shopper Project Detailed Findings Report*,[1] it was reported that offerings from the big three Service Providers – Bell, Rogers and Telus – did not appear to be flexible and that the lowest-priced, postpaid plans appeared to be offered at $75/month, excluding a mobile device. This was reported to be the lowest-priced plan offered by these Service Providers to the mystery shoppers, even for those who were looking for a lower-priced plan, or who did not use as much data, suggesting that their needs were not being accommodated. In comparison, in 2021 the lowest-priced plan that offered the same data allowance at Freedom were reported to be $50/month while Sasktel (n=16) and Videotron (n=33) reportedly offered more variety in terms of data allowances and pricing.

This year, for those who shopped at core brands, 5% of shoppers indicated that the lowest-priced (per month) plan available was between $5-$15, compared to 39% who indicated the lowest-priced plans were between $16-$35, 16% indicated the lowest-priced plans were between $36-$50, 23% indicated the lowest-priced plans were between $51-$75, and 17% indicated the lowest-priced plans were more than $75. Alternatively, for those who shopped at flanker brands, 6% of shoppers indicated that the lowest-priced (per month) plan available was between $5-$15, compared to 32% who indicated the lowest-priced plans were between $16-$35, 36% indicated the lowest-priced plans were between $36-$50, 18% indicated the lowest-

[1] *CRTC Sales Practices Review – 2020 Secret Shopper Project Detailed Findings Report*, https://crtc.gc.ca/eng/publications/reports/2018_246a/

priced plans were between $51-$75, and 8% indicated the lowest-priced plans were more than $75. This new availability of low-cost plans may be the direct result of new expectations that have come into effect that providers offer more low-cost and occasional use plan options.

Persons with Disabilities

One concerning observation from the project this year is that shoppers with disabilities are still facing significant barriers in accessing the appropriate telecommunications products or services that accommodate their accessibility needs. Consumers with disabilities typically have significantly lower satisfaction rates across key metrics on sales practices, such as appropriate products or service recommendations, misleading sales practices and aggressive sales practices, compared to consumers without disabilities.

Overall, 28% of all shoppers with disabilities indicated that there were barriers that prevented or made it difficult for them to make an inquiry about products or services. 23% of these shoppers indicated that they were not given sufficient accommodation to make an informed decision, 28% of the salespeople mentioned any accessibility related rebates or plans, and 26% of shoppers with disabilities were not informed by staff that the trial period for consumers with a disability is 30 days (compared to 15 days for consumers without a disability).

In the 2020 Report, it was noted that 55% of shoppers with a disability felt that they were given sufficient accommodation to make an informed decision, 25% of the salespeople mentioned any accessibility related rebates or plans, and 15% mentioned that the trial period for consumers with a disability is 30 days.

However, this could be related to the salesperson being unaware that the person had a disability, suggesting that it may be worth investigating in future research whether shoppers who identify as having a disability are always informed of this accommodation.

People with Language Barriers

Overall, consumers with language barriers are also dissatisfied on certain metrics. 18% of shoppers with language barriers found that there were barriers that prevented them, or made it difficult for them, to make an inquiry about products/services. Similarly, 18% found that they were not given sufficient accommodation to make an informed decision.

Over 1 in 5, or 22%, of shoppers with language barriers indicated that the staff did not make an attempt to accommodate the language barrier.

Seniors

Overall, satisfaction among seniors was relatively similar to that of the general population, with 74% of seniors reporting that they were very or somewhat satisfied with the sales interaction, compared to 76% for non-seniors. However, seniors appeared to be offered more low-cost options than non-seniors: 60% of seniors are being offered options that were $35 or less, compared to only 40% of non-seniors. Additionally, seniors were significantly less likely to report that they felt they were offered additional products or services that were not suitable to their needs: only 8% of seniors reported that they felt they were offered additional products or services, compared to 17% of non-seniors.

Low-Cost, Occasional Use, or Emergency Use Plans

Starting on 14 July 2021, CRTC expects Bell, Rogers, Telus and Sasktel to offer and promote low-cost and occasional-use plans. The details of these plans are found in Appendix A[2] and include specific features for a low-cost plan offered at a maximum of $35 per month as well as two occasional use plans offered at a maximum of $15 per month and $100 per year.

In order to test the effects of this expectation on the telecommunications industry, the 2021 project conducted the majority of its mystery shops **after** 14 July 2021. 47% of all mystery shoppers were not informed of these specific plans. This includes 48% of shoppers at Bell, 47% at Rogers, 47% at Telus, and 44% at Sasktel (n=16).

Out of all the shoppers who were informed of low-cost plans, 75% indicated that there was no plan that included at least 3 GB of data and cost less than $35 per month, which is a feature expected by the CRTC.

Out of all the shoppers who were informed of postpaid occasional-use plans, 69% indicated that the plans did not include the features expected by the CRTC. For shoppers who were informed of emergency-use plans (otherwise known as prepaid occasional-use plans), 54% indicated that the plans did not include the features expected by the CRTC.

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[2] This information can also be found on the CRTC's website under *Low-cost and occasional-use wireless service plans*, https://crtc.gc.ca/eng/phone/mobile/occa.htm, which highlights the expected plans stemming from the *Review of mobile wireless services*, Telecom Regulatory Policy CRTC 2021-130, 15 April 2021, https://crtc.gc.ca/eng/archive/2021/2021-130.htm.

Background and Research Objectives

Project Background

From June 2018 to February 2019, the Canadian Radio-television and Telecommunications Commission (CRTC) conducted a public process in response to Order in Council P.C. 2018-0685 (the Order in Council), in which the Governor in Council directed the CRTC to make a report on the use of misleading or aggressive retail sales practices by Canada's large communications service providers. This process led to the publication by the CRTC of the findings in the *Report on Misleading or Aggressive Communications Retail Sales Practices*, on 20 February 2019. As part of that process, the CRTC hired Ipsos Public Affairs (Ipsos) to produce a report, based on multiple public opinion research methodologies, that is representative of views from across Canada. Entitled *Consultation on Canada's large telecommunications carriers' sales practices*, it was included on the record of the proceeding.

In its report, the CRTC found that:

- it is apparent that misleading or aggressive retail sales practices are present in the communications service provider market in Canada and, to some extent, in the television service provider market.
- these practices exist in all types of sales channels, including in store, online, over the telephone, and door to door.

The CRTC reported that these practices occur at an unacceptably high rate, and such practices are harming Canadian consumers, in particular Canadians who may be more vulnerable to these practices, such as seniors, Canadians with disabilities and Canadians whose mother tongue is neither English nor French. These practices are a serious concern for the CRTC.

The report identified many effective ways to strengthen existing consumer protections to prevent Canadians from being subject to misleading or aggressive retail sales practices. This included monitoring the sales practices through research initiatives such as an ongoing nationwide secret shopper program overseen by the CRTC.

The CRTC launched a process in the spring of 2019 to commission a company to conduct the first iteration of Secret Shopper Program. After successful completion of the first iteration of the project, CRTC commissioned a larger-scale secret shopper project in 2021, the results of which are published in this report.

Research Objectives

The CRTC's primary research objective is to gain a better understanding of how front-line employees of the communications service providers (the Service Providers) sell communications services and how consumers experience the sales process to assist the CRTC in its decision-making processes regarding misleading or aggressive sales practices.

For the purposes of this Project, the CRTC focused on the sale of wireless mobile services.

The result of this project answer the following questions:

- How are wireless mobile services sold?
- Is communication (verbal, written, and/or electronic) during the sales process perceived as clear, simple, and not misleading from the perspective of secret shoppers?
- Are there observable similarities and differences in how wireless mobile services are sold to consumers with a diverse range of demographic backgrounds, including consumers who may be more vulnerable due to their age, a disability, or a language barrier?

To achieve this research objective, realistic secret shopper scenarios were used to replicate the consumer experience and create a believable interaction between Service Providers' employees and secret shoppers posing as new and existing Service Providers' customers whether it be in store, on the phone, or through Service Providers' online chat functions.

Research Design and Key Dates

Following the 2020 Secret Shopper Project, the Commission undertook a request for proposal process in December 2020 to commission a company to conduct a larger-scale secret shopper project and a contract was awarded to Forum Research in March 2021. A pilot phase consisting of 21 shops was conducted from 15 May 2021 to 1 June 2021 with the purpose of testing the methodology and research design in preparation for the majority of the fieldwork that occurred between 15 July 2021 and 2 September 2021.

Project Methodology

Quotas and Sampling Plan

To ensure that the Mystery Shop Project was as representative of Canadians' experience as possible, the sampling plan was designed to include multiple key variables, such as:

- **Service Providers**: the project targeted the main brands of the six largest Service Providers of telecommunication services or products in Canada, namely:
  - Bell;
  - Rogers;
  - Telus;
  - Sasktel;
  - Freedom; and
  - Videotron.

- In addition, to build on the information found in the last project, the flanker brands and subsidiaries of each Service Providers were added to the list of targeted service providers, they are referenced to in this report as follows and included:[3]
    - **Bell flanker brands**: Bell Aliant, Bell MTS, Virgin Mobile, and Lucky Mobile.
    - **Rogers flanker brands**: Chatr, and Fido.
    - **Telus flanker brands**: Koodo, and Public Mobile.
- The number of shops per Service Provider was divided according to each Service Provider's portion of the total market share.

	Percentage	Actual
Bell	21%	170
Bell flanker brands	8%	67
Rogers	23%	186
Rogers flanker brands	9%	75
Telus	21%	172
Telus flanker brands	8%	64
Sasktel	2%	16
Freedom	5%	41
Videotron	4%	33
Total	**100%**	**824**

- **Sales channels:** the project focused on the three sales channels: in-store, online and phone. In-store shops take up approximately half of the total number of mystery shops, while online and phone shops take up approximately a quarter each.

	In person	Phone call	Online chat	Total
Bell Mobility	88	40	42	170
Bell flanker brands	28	22	17	67
Rogers	94	48	44	186
Rogers flanker brands	37	18	20	75
Telus	88	44	40	172
Telus flanker brands	30	16	18	64
SaskTel	8	4	4	16
Freedom	20	10	11	41
Videotron	16	8	9	33
Total	**409**	**210**	**205**	**824**
Percentage	**50%**	**25%**	**25%**	**100%**

[3] Some flanker brands do not offer in-store, online, or phone sales where a customer interacts with an agent of the service provider, relying on transactional websites for customers to select the plan that meets their needs. These were excluded from the sample.

- **Region:** for the project, the mystery shops were also divided up by the Canadian provinces according to their proportion to the overall Canadian population. The breakdown is as follows:

	Percentage	Actual
Atlantic	7%	57
British Columbia	13%	107
Ontario	39%	318
Prairies	18%	152
Quebec	23%	190
Total	**100%**	**824**

- **Language:** the mystery shops were divided between English and French-speaking shops by each language's proportion of the Canadian population. In this project, all French-speaking shops were done in Quebec, while all English shops were done in provinces other than Quebec.

	Percentage	Actual
English	79%	650
French	21%	174
Total	**100%**	**824**

- **Gender:** The mystery shops were divided with an aim to ensuring gender parity.

	Percentage	Actual
Male	50%	411
Female	50%	409
Other	<1%	4
Total	**100%**	**824**

- **Populations who may be more Vulnerable:** One of the key concerns of this study is whether Canadians who may be more vulnerable to misleading or aggressive sales practices are being accommodated. As such, the project focused on the following demographic factors:
  - People with a disability (those that are deaf, deaf-blind, and hard of hearing [DDBHH], and blind or partially sighted);
  - People with language barriers; and,
  - Seniors (people who are 65 years or older).

  To ensure that these populations were properly represented, special efforts were made to recruit secret shoppers that could report on their experiences. For example, accessibility groups across Canada were contacted to recruit shoppers that could provide their insights. Further efforts were made to recruit shoppers whose mother tongue is neither English nor French, but is a representative third language in their locality based on Statistics Canada data, such as Cantonese-speaking shoppers in Richmond, British Columbia. This is to assess situations that are likely to occur in specific regions. To that end, many English and French as a Second Language (ESL or FSL) schools across Canada were contacted with the goal of recruiting shoppers whose mother tongue is neither English nor French.

The 2020 and 2021 breakdown of shoppers representing these populations who may be more vulnerable to misleading or aggressive sales practices is as follows:

2020				
			Gender	
	Percentage	**Actual**	**Male**	**Female**
Blind/Partially Sighted	8%	33	24	9
Deaf/Hard of Hearing	4%	16	12	4
Deaf-blind	6%	26	17	9
Language barrier	10%	44	22	23
Seniors	13%	53	34	19
Total	**40%**	**168**	**105**	**63**

2021				
			Gender	
	Percentage	**Actual**	**Male**	**Female**
Blind/Partially Sighted	6%	53	27	26
Deaf/Hard of Hearing	7%	54	23	31
Deaf-blind	3%	23	9	14
Language barrier	10%	83	47	36
Seniors	11%	90	26	64
Total	**28%**	**232**	**101**	**131**

- (Among shoppers who encountered language barriers during the mystery shop) **Mother tongues:**
  During the project, we conducted 83 mystery shops where the shoppers could encounter language barriers during the mystery shop. The breakdown of the mother tongue of these shoppers are as follows:

Language	Percentage	Actual
Somali	54%	45
Russian	16%	13

Spanish	10%	8
Urdu	8%	7
Chinese (Mandarin)	2%	2
French	2%	2
Hindi	1%	1
Arabic	1%	1
Persian	1%	1
Other	4%	3
Total	**100%**	**83**

Questionnaire

A revised questionnaire of 62 questions was developed and was divided into sections that focused on six key aspects of the sales process:

- Shop Details (6 questions);
- Demographic Questions (6 questions);
- General Impression (23 questions);
- Contract Delivery (8 questions);
- Accessibility (16 questions);
- Cancellation (2 questions); and
- Overall shopping experience (1 question).

The questionnaire was completed by the mystery shopper after their sales interaction, and would take 10 to 20 minutes to complete. The questionnaire can be found in Appendix B of this report.

Caveats on Methodology

Due to rounding, numbers presented throughout this document may not add up to the totals provided. For example, in some cases, the sum of all question values may add up to 101% instead of 100%.

Further, given the relatively small sample sizes allocated to brands such as Sasktel (n=16), Videotron (n=33), and Freedom (n=41), caution should be exercised when making conclusions from the data on these service providers.

Other instances where a limited sample size may need to be taken into account when drawing conclusions are identified in this report by noting the relevant sample size as done in the previous paragraph.

Findings

Overall Satisfaction with the Sales Interaction

Overall, 76% of all mystery shoppers were either very satisfied (45%) or somewhat satisfied (31%) with the sales interaction. 10% were neutral, and 14% were either somewhat dissatisfied (10%) or very dissatisfied (5%).

When examining satisfaction levels among the core brands and flanker brands, satisfaction levels appear to be similar. When looking at satisfaction levels for core brands (Bell, Rogers, Telus, Sasktel, Freedom and Videotron, combined), 76% of respondents reported that they were very or somewhat satisfied with the sales interaction, compared 77% who were very or somewhat satisfied with the flanker brands. Among all brands, Videotron (n=33) had the highest satisfaction rate of 88%, while Sasktel (n=16) had the lowest satisfaction rate of 69%. Telus flanker brands had the second-highest satisfaction rate of 83%.

Among "the big three" (Rogers, Bell, and Telus), Telus (77.3%) had a slight edge over Bell (77.1%) in satisfaction rate, with Rogers having the lowest satisfaction rate (73.1%).

Gender

Male mystery shoppers were slightly more likely to be satisfied with the sales interactions (77%) than female shoppers (75%).

Persons with Disabilities

Mystery shoppers with disabilities were less likely to be satisfied with the overall sales interaction (73%) than shoppers without disabilities (76%).

Among shoppers with disabilities, shoppers with vision-related disabilities (72%) and hearing-related disabilities (70%) were significantly below the average satisfaction rate of the general population (76%).

Language barrier

Mystery shoppers who encountered a language barrier during their sales interaction were almost as likely to be satisfied with the overall sales interaction (75%) than shoppers who did not encounter a language barrier (76%).

Seniors

During the 2020 research project, seniors reported very high levels of satisfaction than non-seniors.[4] This was an unexpected result based on information present in the proceeding leading

[4] Overall, in the 2020 report, senior shoppers felt they were recommended the appropriate product (79%), given clear and simple information (94%), given sufficient time to make an informed decision (91%), not being misled (93%) or felt pressured to purchase (9%), compared to non-senior shoppers (at 73%, 87%, 87%, 92%, and 12%, respectively).

to the *Report on Misleading or Aggressive Communications Retail Sales Practices*. To obtain a better understanding of why this outcome was occurring, specific efforts were taken for the 2021 research project to encourage more robust and diverse answers from respondents. In 2021, it was found that seniors (aged 65 years and older) were almost as likely to be satisfied with the overall sales interaction (74%) than shoppers who were not seniors (76%). However, seniors did seem to indicate they were less likely to be pressured into making a purchase and were offered more low-cost options than non-seniors, suggesting that on average there may be some elements of the shopping experience that seniors tend to enjoy more than others.

Service providers

Among the "Big Three", mystery shoppers were least likely to be satisfied with the sales interaction at Rogers (73%) than at Telus and Bell (77% each).

Among other brands, shoppers were most likely to be satisfied with the sales interaction at Videotron (n=33) (88%), followed by Telus flanker brands (83%).

Shoppers were least likely to be satisfied at Sasktel (n=16) (69%), Bell flanker brands (70%), and Freedom (71%).

Region

Among the regions in Canada, mystery shoppers in the Atlantic provinces had the highest satisfaction rate at 84%, followed by the Prairies (80%), Quebec (76%), Ontario (75%), and British Columbia (70%).

Sales Channel

As consistent with the results from the previous project, satisfaction rate with the online chat as a sales channel had the lowest satisfaction rate at 72%, compared to phone calls (78%) and in-person (77%).

Rude or Offensive Comments from Salespeople

In 2020, the research design phase did not anticipate a scenario where a shopper would face rude remarks, and/or being refused service due to certain factors (language barrier, inquiring about prepaid service which is deemed not as profitable, etc.). Recognizing this issue, in 2021 a question was included in the survey which asked shoppers if they encountered any remarks or attitudes from the salesperson they deemed rude or offensive, and 6% of respondents said yes.

Bell Mobility was the most frequently identified as rude, with 11% of Bell Mobility shoppers identifying having received rude or offensive comments, followed by Rogers (8%), Rogers flanker brands (5%), Bell flanker brands (5%), Telus (4%), and Telus flanker brands (3%).

Low-Cost, Occasional-Use, or Emergency-Use Plans

Was Informed About Low-Cost, Occasional-Use, or Emergency-Use Plans

Starting 14 July 2021, CRTC expected Bell, Rogers, Telus and Sasktel to offer and promote low-cost, occasional-use and emergency-use plans. 53% of all shoppers were informed of the aforementioned plans. Shoppers were most likely to be informed of low-cost plans at 47%, followed by occasional-use plans at 19%, and emergency-use prepaid plans at 5%.

Gender

Male shoppers were more likely to be informed of low-cost, occasional-use and emergency-use plans at 54% than female shoppers (52%).

Persons with Disabilities

Shoppers with disabilities were significantly less likely to be informed of low-cost, occasional-use, or emergency-use plans at 44% than shoppers without disabilities (54%). Among shoppers with disabilities, those with vision-related disabilities were least likely to be informed at 40%, compared to shoppers with hearing-related disabilities (44%).

Language Barrier

Shoppers with language barriers were more likely to be informed (55%) than shoppers without a language barrier (53%).

Seniors

Shoppers who were seniors were equally likely to be informed (53%) than shoppers who were not seniors (53%).

Service Providers

Overall, 53% of mystery shoppers were informed of either a low-cost, occasional use or emergency use plan. Among the four major brands, Sasktel (n=16) having the highest percentage of informed shoppers at 56%, compared to Telus (54%), Rogers (53%), and Bell (52%).

When examining how many individuals were informed of either a low-cost, occasional use or emergency use plans by core and flanker brands, core brands did appear to perform slightly better. When examining the data for the core brands (Bell, Rogers, Telus, Sasktel, Freedom and Videotron combined), 55% of respondents indicated that they were informed of either a low-cost, occasional use or emergency use plan. In contrast, when examining the data for the flanker brands, 48% of respondents indicated that they were informed of either a low-cost, occasional use or emergency use plan, specifically: Rogers flanker brands (52%), Telus flanker brands (48%), and Bell flanker brands (46%).

Among all brands, and although the CRTC's expectations do not apply to them, Freedom had the highest percentage of mystery shoppers who were informed of such plans (81%), followed by Videotron (n=33) (42%).

Regions

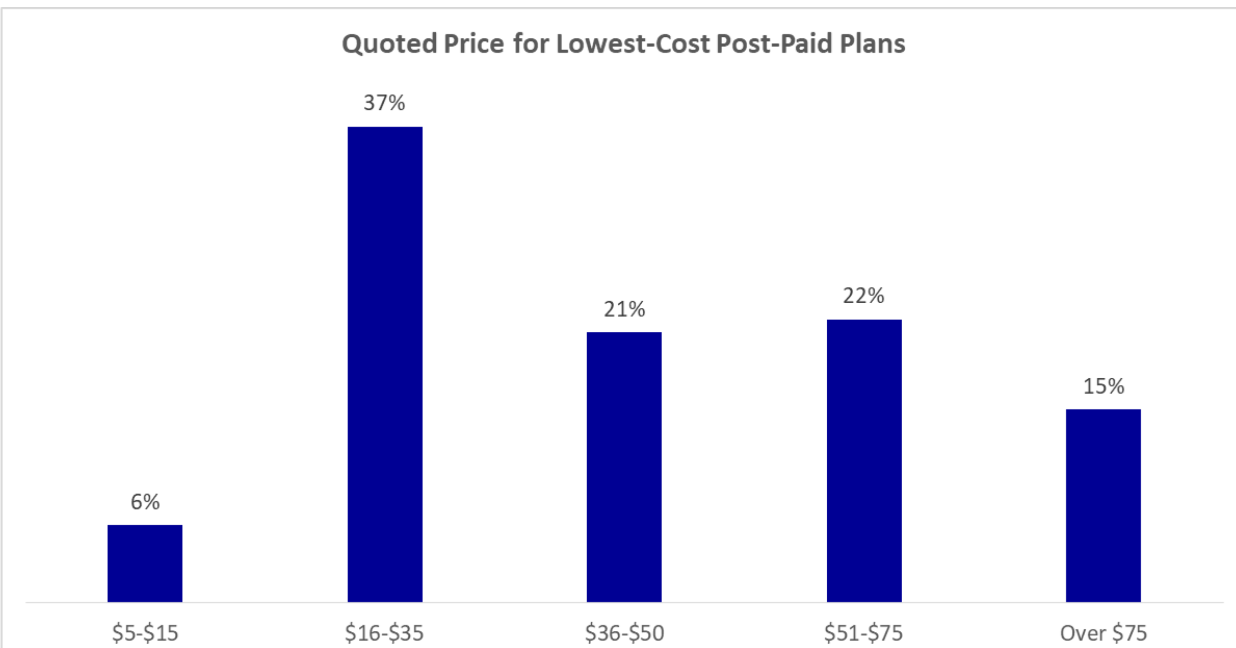
Shoppers in the Atlantic provinces were most likely to be informed about low-cost, occasional-use, or emergency-use plans at 67%, followed by the Prairies (62%), Ontario (53%) and Quebec (47%), while shoppers in British Columbian had the lowest percentage at 43%.

Sales Channels

Mystery shoppers through online chats were least likely to be informed about low-cost, occasional-use, or emergency-use plans at 49%, followed by phone calls (48%), while in-person visits had the highest percentage at 55%.

Lowest-Priced Post-Paid Plans Available

Overall, the quoted prices for lowest-priced post-paid plans were in the range of $16-35 (37%), followed by $51-$75 (22%), $36-$50 (21%), and $75 + (15%). The $5-$15 price range was the least likely to be quoted (6%). See chart below:



Whether the Recommended Low-Cost Plans Include Unlimited Nationwide Voice Minutes and Text Messages, and at Least 3 GB of Data and Cost Less Than $35 per Month

Among shoppers who were informed of low-cost plans, 75% responded "No" when asked whether the recommended low-cost plan included unlimited nationwide voice minutes and text messages, and at least 3 GB of data and cost less than $35 per month.

Gender

Male shoppers were slightly more likely to answer “No” to this question (76%) than female shoppers (74%).

Persons with Disabilities

Shoppers with disabilities were significantly more likely to answer “Yes” (34%) than shoppers without disabilities (23%).

Language Barrier

Shoppers who encountered a language barrier during the sales interaction were less likely to answer “Yes” (20%) than shoppers who did not encounter a language barrier (25%).

Seniors

Shoppers who were seniors (27%) were more likely to answer “Yes” than shoppers who were not seniors (24%).

Service Providers

Among all service providers, shoppers at Freedom were most likely to answer “Yes” to this question (50%), followed by Sasktel (n=16) (50%), and Rogers’ flanker brands (42%).

Shoppers were least likely to answer “Yes” to this question about low-cost plans at Bell at (18%) and Telus (13%).

Region

Shoppers in the Prairies were most likely to answer “Yes” to this question at 34%, followed by Quebec (27%), the Atlantic (24%), British Columbia (21%), and Ontario (19%).

Sales Channels

Shoppers who had sales interactions through phone calls were most likely to answer “Yes” to this question at 28%, followed by in-person visits (25%), and online chat (20%).

Whether the Recommended Occasional Use Plan Include Unlimited Incoming Calls and at Least 100 Outgoing Nationwide Minutes, Unlimited Text Messages, And At Least 250 MB of Data for Less Than $15 per Month

Gender

Female shoppers were most likely to answer “Yes” to this question at 34% than male shoppers (29%).

Persons with Disabilities

Shoppers with disabilities (n=8) were less likely to answer "Yes" to this question at 25% than shoppers without disabilities (31%).

Language Barrier

Shoppers who encountered a language barrier (n=9) were more likely to answer "Yes" to this question (56%) than shoppers who did not encounter a language barrier (29%).

Seniors

Shoppers who were seniors were equally likely to answer "yes" to this question than shoppers who were not seniors (31% each).

Service Providers

Among service providers, shoppers at Freedom (n=14) were most likely to answer "Yes" to this question at 79%, followed by Sasktel (n=3) (67%), and Rogers flanker brands (n=9) (44%).

Brands that were least likely to offer such conditions in their occasional-use plans were Telus flanker brands (n=12) at 8%, followed by Bell flanker brands (n=7) (14%).

Region

Shoppers in British Columbia (n=16) were most likely to answer "Yes" to this question at 50%, followed by the Prairies (n=39) (49%), the Atlantic (n=15) (33%), Ontario (n=67) (19%), and Quebec (n=22) (18%).

Sales Channels

Shoppers who completed a sales interaction through a phone call were most likely to answer "Yes" to this question at 36%, followed by online chat (30%), and in-person visits (29%).

Recommended Appropriate Products or Services

62% of shoppers across the country indicated that they were recommended a product or service that was appropriate for their needs, meaning 38% of shoppers were not recommended appropriate products or services. This is a notable decrease from 2020, where 74% of shoppers indicated they were recommended a product or service that was appropriate for their needs.

When examining how many individuals felt they were recommended a product or service that was appropriate to their needs by core and flanker brands, flanker brands fared better. When examining the data for the core brands (Bell, Rogers, Telus, Sasktel, Freedom and Videotron combined), 60% of respondents indicated that they felt they were recommended a product or service that was appropriate to their needs. In contrast, when examining the data for the flanker brands, 67% of respondents felt they were recommended a product or service that was appropriate to their needs.

Gender

Male shoppers were more likely to be recommended appropriate products or services (63%) than female shoppers (62%).

Persons with Disabilities

Shoppers with disabilities were less likely to be recommended appropriate products/services (60%) than shoppers without disabilities (62%). However, both these numbers appear to be down from last years' results, where it was found that 65% of people with disabilities and 76% of those without felt they were recommended a product or service that was appropriate for their needs.

Among shoppers with disabilities, people who are deaf or hard of hearing had above an average satisfaction rate at 70%. Shoppers who are blind or partially sighted had a similar satisfaction rate at 72%. Shoppers with other disabilities were also included, but there were too few participants to yield statistically significant data.

Language Barrier

Shoppers who encountered a language barrier during the sales interaction were less likely to be recommended appropriate products/services (59%) than shoppers who did not encounter language barrier (62%).

Seniors

Shoppers who were seniors were more likely to be recommended appropriate products/services at 66% than shoppers who were not seniors (62%).

Service Providers

Shoppers at Videotron (n=33) were most likely to be recommended appropriate products/services at 76%, followed by Freedom (71%), Sasktel (n=16) (69%), Bell flanker brands (69%), Telus flanker brands (67%), Rogers flanker brands (63%), Bell (62%). Telus and Rogers were least likely to offer appropriate products/services at 58% and 57%, respectively.

Region

Shoppers in Quebec were most likely to be recommended products/services appropriate for their needs at 72%, followed by the Atlantic (61%), Ontario (60%), the Prairies (60%) and British Columbia in last place (53%).

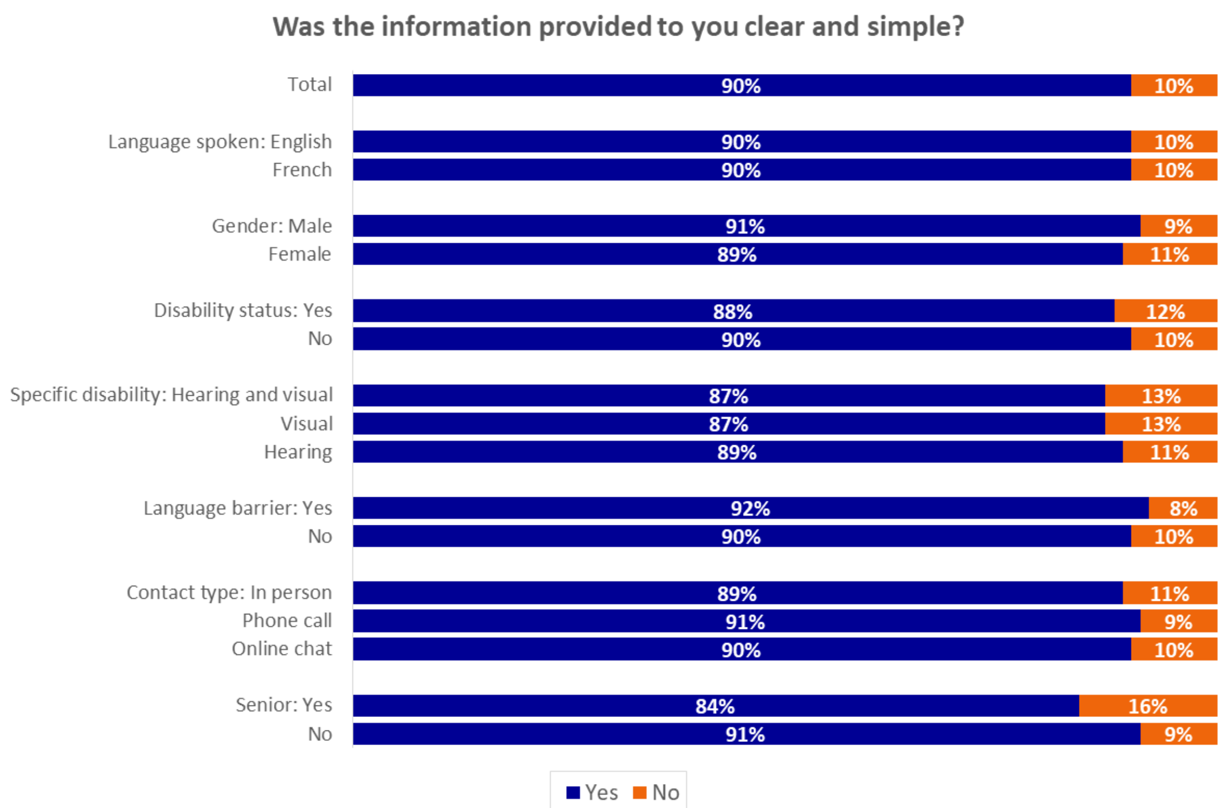
Sales Channels

Shoppers who completed sales interactions through phone calls were most likely to be offered products/services appropriate for their needs at 64%, followed by in-person visits (63%), and online chat (58%).

Misleading Sales Practices/Clear and Simple Information

91% of shoppers found that the information they were provided was not misleading, and 90% of shoppers indicated that the information they were provided was clear and simple to understand. This is relatively consistent with the 2020 results, where 92% of shoppers found that the information they were provided was not misleading, and 88% of shoppers indicated that the information they were provided was clear and simple to understand.

When examining how many shoppers found that the information they were provided was not misleading by core and flanker brands, core and flanker brands fared similarly. When examining the data for the core brands (Bell, Rogers, Telus, Sasktel, Freedom and Videotron combined), 91% of respondents indicated that they felt that the information they were provided was not misleading. Similarly, when examining the data for the flanker brands, 93% of respondents felt the information they were provided was not misleading.



*Some demographics are excluded from the chart due to small sample size.

Gender

Male shoppers were more likely to be provided clear and simple information (91%) than female shoppers (89%). Male shoppers were also more likely to be satisfied that that information they were provided was not misleading (93%) than female shoppers (90%).

Persons with Disabilities

Shoppers with disabilities were less likely to feel they were provided clear and simple information (88%) than shoppers who didn't have disabilities (90%). However, shoppers with disabilities were more likely to be satisfied in that they did not perceive any information received to be misleading (94%) than shoppers without disabilities (91%).

Language Barrier

Interestingly, shoppers who encountered a language barrier during the sales interaction were more likely to be satisfied on both metrics, with 92% on clear and simple information compared to 90% of shoppers who didn't encounter a language barrier, and 94% on misleading information compared to 91% of shoppers who didn't encounter a language barrier.

Seniors

Shoppers who were seniors were less likely to receive clear and simple information at 84% than 91% of shoppers who were not seniors. Shoppers who were seniors similarly were less likely to be satisfied that they did not receive misleading information at 90%, compared to 92% of shoppers who were not seniors.

Service Providers

On whether the information provided was clear and simple to understand, the satisfaction rate is similar across all Service Providers, except Videotron (n=33), which received a 97% satisfaction rate. Rogers received the second highest satisfaction rate at 93%, followed by Telus (91%), Telus flanker brands (91%), Rogers flanker brands (89%), Bell (88%), Sasktel (n=16) (88%), Bell flanker brands (87%), and Freedom (85%). These results do not differ substantially from the 2020 results, which found that the satisfaction rate was consistent across all Service Providers (in the 88%-89% range) except Freedom (n=41), which received a 75% satisfaction rate.

In terms of being provided misleading information, Bell and Telus had highest rate of dissatisfaction with 11% each, followed by Freedom (10%). Rogers had a rate of dissatisfaction at 8%, Sasktel (n=16) and Bell flanker brands had a rate of 6% each. The brands that had the lowest rate of dissatisfaction were Videotron (n=33) (3%), Rogers flanker brands (3%), and Telus flanker brands (2%).

Region

In terms of satisfaction rate of receiving clear and simple information, Ontario had the highest satisfaction rate at 93%, followed by Quebec (91%), Atlantic (90%), Prairies (87%), and British Columbia (86%).

In terms of satisfaction rate of receiving information that was not misleading, both the Atlantic provinces and Quebec had the highest satisfaction rate of 95% each, followed by Ontario (93%), the Prairies (86%), and British Columbia (85%).

Sales Channels

Shoppers who completed sales interactions through phone calls were more likely to be satisfied that the information provided was clear and simple at 91%, compared to in-person visits and online chats (90% each).

Shoppers who completed sales interactions through in-person visits were more likely to be satisfied that the information provided was not misleading at 92%, compared to phone calls and online chats (91% each).

Shoppers felt pressured to sign up/not given enough time to make an informed decision

Shoppers were asked if they felt they were given sufficient time to make an informed decision, and 13% said no; a result consistent with the findings of 2020. Additionally, shoppers were then asked if at any point during the shop they felt pressured by an employee to sign up or consider a product or service, and 8% said yes; slightly down from 11% in 2020.

Gender

Male shoppers were more likely to feel that they were given sufficient time to make an informed decision at 89% than female shoppers (85%). In terms of feeling pressured to buy a product/service, male shoppers were slightly more likely to feel pressured at 8% than female shoppers (7%).

Persons with Disabilities

Shoppers with or without disabilities were both equally likely to feel like they were given sufficient time to make an informed decision at 87% each. Similarly, both groups were equally likely to feel pressured to purchase a product/service at 8% each.

Language Barrier

Shoppers who encountered a language barrier were less likely to feel they were given sufficient time to make an informed decision at 84% than shoppers who didn’t encounter a language barrier (87%).

Shoppers who encountered a language barrier were more likely to feel they were pressured to purchase a product/service at 10% than shoppers who did not encounter a language barrier (7%).

Seniors

Shoppers who were seniors who more likely to feel they were given sufficient time to make an informed decision at 92% than shoppers who were not seniors (86%).

Similarly, shoppers who were seniors were less likely to feel they were pressured to purchase a product/service at 4% than shoppers who were not seniors (8%).

Service Providers

Shoppers at Telus flanker brands were most likely to feel they were given enough time to make an informed decision at 94%, followed by Freedom (93%), Videotron (n=33) (91%), and Telus (89%).

Shoppers were least likely to feel they were given sufficient time to make an informed decision at Sasktel (n=16) (81%), Rogers and Bell (84% each), Rogers flanker brands (85%), and Bell flanker brands (87%).

Shoppers at Freedom, Bell, and Bell flanker brands were equally likely to feel pressured to purchase a product/service at 12%, followed by those at Rogers (8%), Telus flanker brands (6%), Rogers flanker brands (5%), Telus (4%), Videotron (n=33) (3%) and Sasktel (n=16) (0%).

Region

Shoppers in Quebec were most likely to feel that they were given sufficient time to make an informed decision at 89%, followed by those in Ontario (88%), British Columbia (86%), the Atlantic provinces (84%) and the Prairies (83%).

Shoppers in British Columbia were most likely to feel pressured to purchase a product/service at 10%, followed by those in the Prairies (8%), and the Atlantic, Ontario, and Quebec (each at 7%).

Sales Channels

Shoppers were equally likely to feel they were given sufficient time to make an informed decision through all three sales channels, at 87%.

On the contrary, shoppers were most likely to feel pressured to purchase a product/service through an online chat (10%), compared to in-person visits and phone calls (7% each).

Offered Products/Services (In Addition to Original Inquiry) That Were Not Suitable to Shoppers' Needs

Overall, 16% of shoppers were offered additional products or services that were not suitable to their needs. This is similar to the 2020 results, which showed that 18% of respondents were offered additional products or services.

When examining these results by core and flanker brands, both groups fared similarly. When examining the data for the core brands (Bell, Rogers, Telus, Sasktel, Freedom and Videotron combined), 16% of shoppers were offered additional products or services that were not suitable to their needs. Similarly, when examining the data for the flanker brands, 15% of shoppers were offered additional products or services that were not suitable to their needs.

Gender

Male shoppers were more likely to be offered additional products/services that were not suitable to their needs at 18% than female shoppers (13%).

Persons with Disabilities

Shoppers with disabilities were slightly less likely to be offered additional products/services that were not suitable to their needs at 15% than shoppers without disabilities (16%).

Language Barrier

Shoppers who encountered a language barrier during the sales interaction were less likely to be offered additional products/services that were not suitable to their needs at 7% than shoppers who did not encounter a language barrier (17%).

Seniors

Shoppers who were seniors were less likely to be offered additional products/services that were not suitable to their needs at 8% than shoppers who were not seniors (17%).

Service Providers

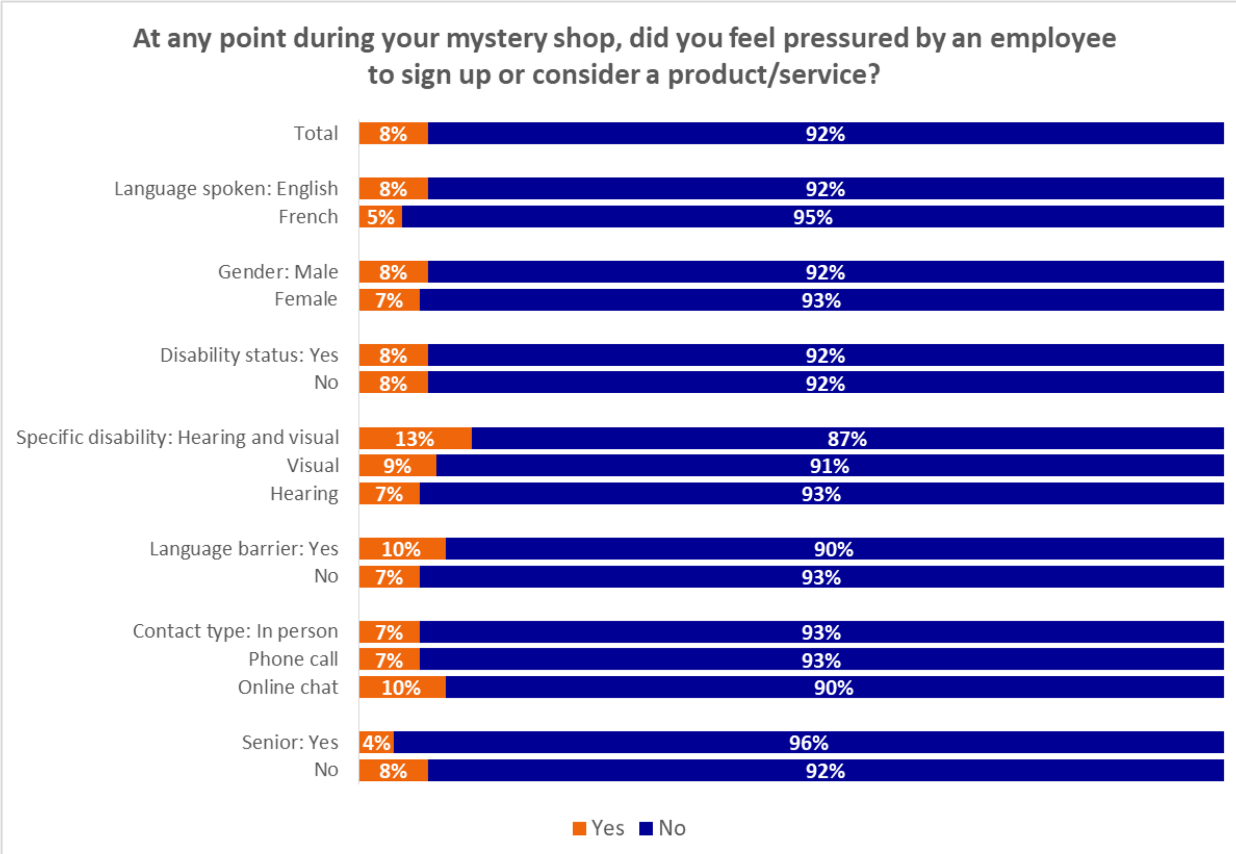
Shoppers at Sasktel (n=16) were most likely to be offered additional products/services that were not suitable to their needs at 19%, followed by Bell and Bell flanker brands (18% each), Telus (17%), Rogers and Rogers flanker brands (16% each), Telus flanker brands (13%), Videotron (n=33) (6%), and Freedom (5%).

Region

Shoppers in the Atlantic provinces were most likely to be offered additional products/services that were not suitable to their needs at 19%, followed by British Columbia, Ontario and the Prairies (16% each), and Quebec (14%).

Sales Channels

Shoppers who completed a sales interaction through in-person visits were most likely to be offered additional products/services that were not suitable to their needs at 17%, followed by phone calls and online chats (14% each).



*Some demographics were excluded from the chart due to small sample size.

Salesperson's Persistence in Overcoming Shopper's Objection

As noted in the previous section, 16% of shoppers indicated that they were offered products or services that were not suitable to their needs.[5] These results were found to be similar across both core and flanker brands (16% and 15%, respectively).

The majority (95%) of those, representing 16% of the total sample, declined the offer for additional products or services. Of those who declined additional products or services, 19% felt the salesperson was persistent in overcoming their objection. All things considered, 3% of the total sample both declined additional products or services and felt the salesperson was persistent in overcoming their objection.

This compares favourably to the results from the 2020 Report, which noted that 18% declined additional products or services, 31% of which found the salesperson to be persistent, for a total of 6% of all shoppers having both declined an offer and perceived persistence.

[5] During the Project, each shopper was assigned a specific scenario for their shop (i.e. post-paid plan looking to downgrade, prepaid plan, plan that accommodates accessibility needs, etc.). It is assumed that all shoppers who are offered additional services or products during their sales interaction rejected their offers.

Gender

Female and male shoppers faced similar levels of persistence from employees attempting to overcome their objections, as 19% of both females and males that declined an offer for products or services that were not suitable to their needs reported that the salesperson was persistent in overcoming their objections.

Persons with Disabilities

Shoppers with disabilities were significantly less likely to face perceived persistence in overcoming their objections by the salesperson at 7% than shoppers without disabilities (21%).

Language Barrier

Shoppers who encountered a language barrier (n=6) during the sales interaction were more likely to face perceived persistence in overcoming their objections by the salesperson at 33% than shoppers who did not encounter a language barrier (18%).

Seniors

Shoppers who were seniors (n=7) were more likely to face perceived persistence in overcoming their objections by the salesperson at 29% than shoppers who were not seniors (18%).

Service Providers

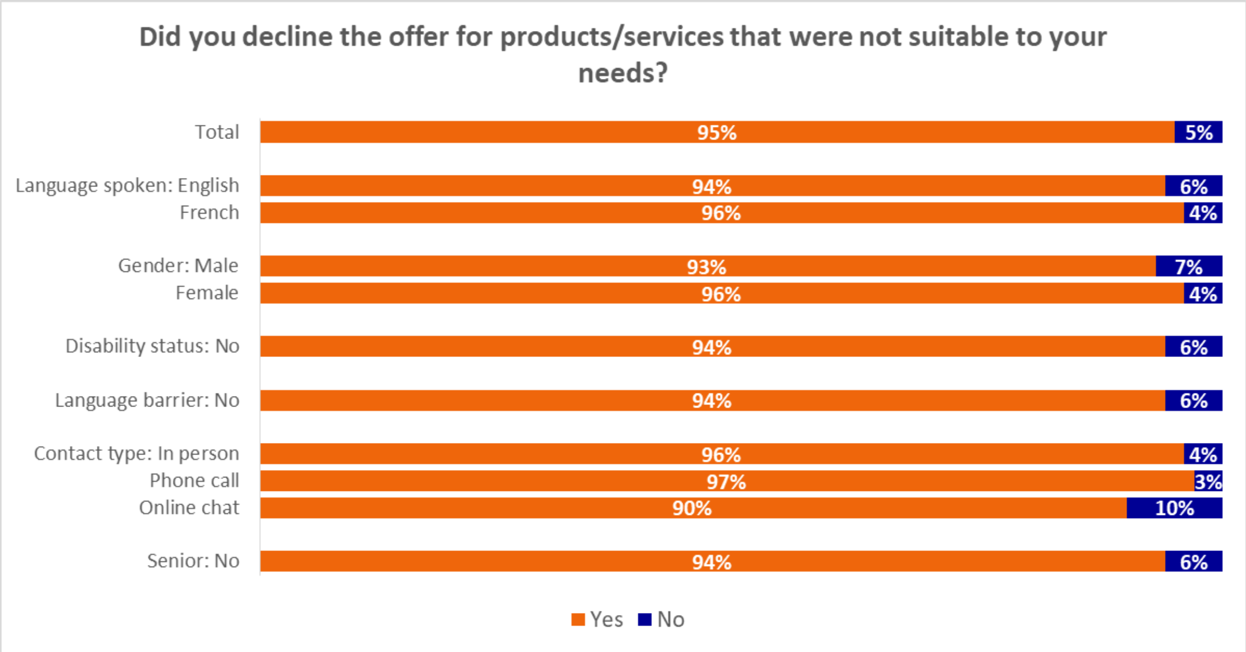
Shoppers at Bell flanker brands were most likely to face perceived persistence in overcoming their objections by the salesperson at 36%, followed by Sasktel (n=16) (33%), Bell (24%), Rogers flanker brands (17%), Rogers (15%), Telus (13%), and Freedom and Videotron (n=33) (0% each).

Region

Shoppers in Quebec were most likely to face perceived persistence in overcoming their objections by the salesperson at 28%, followed by British Columbia (24%), Ontario (20%), the Atlantic (18%), and the Prairies (5%).

Sales Channels

Shoppers who completed sales interactions through online chats were most likely to face perceived persistence in overcoming their objections by the salesperson at 35%, followed by phone calls (17%), and in-person visits (14%).



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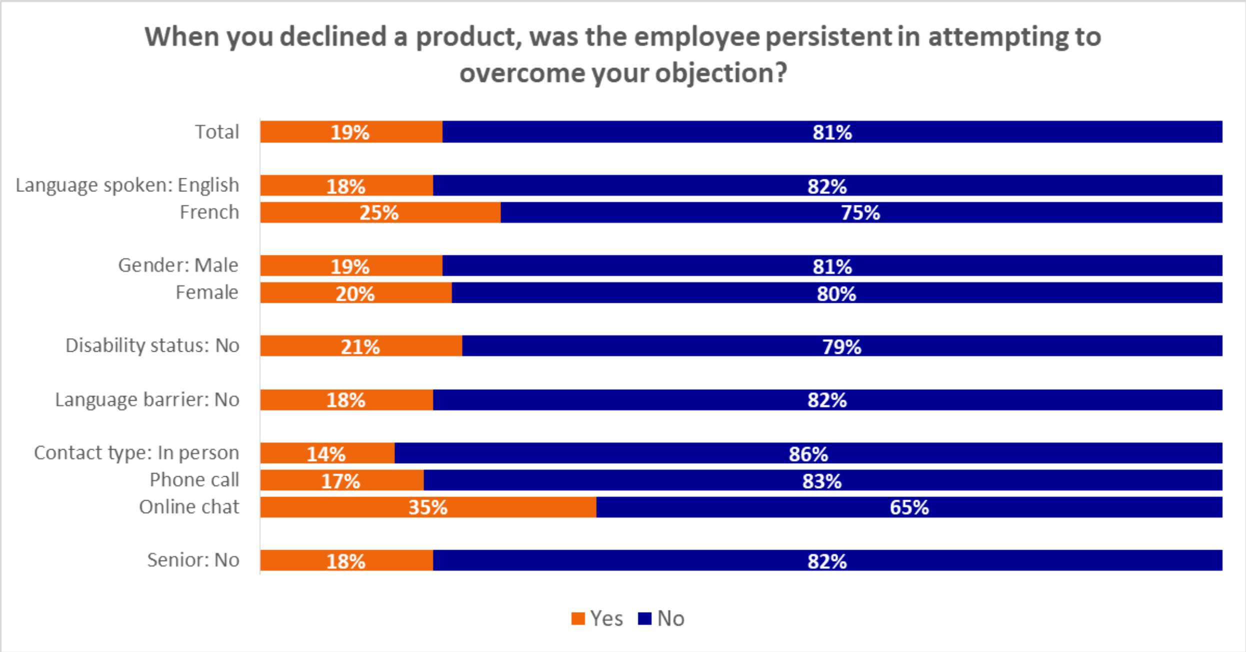

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Salesperson Offering Advice to Address Shoppers' Concerns VS. Attempting to Downplay Shoppers' Concerns

In total, 35% of shoppers asked questions or expressed concerns about the recommended product or service during their sales interactions. The concerns included things such as overage fees, the offering of services that are not needed, and the product or service including allowances either much greater or lower than the actual stated need. It is concerning that among those who expressed concerns, 44% of shoppers indicated that the salesperson did not offer any helpful tips to address their concerns, and 22% of the salespeople attempted to downplay concerns expressed by the shoppers.

It is particularly concerning that this proportion is higher than reported in the 2020 Report, where 34% of shoppers indicated that the salesperson did not offer any helpful tips to address their concerns, and 20% of the salespeople attempted to downplay concerns expressed by the shoppers.

When examining these results by core and flanker brands, the results were mixed. When examining the data for the core brands (Bell, Rogers, Telus, Sasktel, Freedom and Videotron combined), 46% of shoppers indicated that the salesperson did not offer any helpful tips to address their concerns, and 19% indicated that the salesperson attempted to downplay a concern they had. In contrast, when examining the data for the flanker brands (n=62), 39% of shoppers indicated that the salesperson did not offer any helpful tips to address their concerns, and 34% indicated that the salesperson attempted to downplay a concern they had.

Gender

After raising concerns about their consumer rights, male shoppers were slightly more likely to be offered helpful tips on addressing their concerns at 56% than female shoppers (55%). Female shoppers were more likely to have their concerns downplayed by sales staff at 25% than male shoppers (20%).

Persons with Disabilities

Shoppers with disabilities were more likely to be offered helpful tips on addressing their concerns at 56% than shoppers without disabilities (55%). Shoppers with disabilities were slightly less likely to have their concerns downplayed by sales staff at 21% than male shoppers (22%).

Language Barrier

Shoppers who encountered a language barrier during the sales interaction were more likely to be offered helpful tips on addressing their concerns at 58% than shoppers who did not encounter a language barrier (56%). Shoppers who encountered a language barrier during the sales interaction were slightly less likely to have their concerns downplayed by sales staff at 21% than shoppers who did not encounter a language barrier (22%).

Seniors

Shoppers who were seniors were more likely to be offered helpful tips on addressing their concerns at 58% than shoppers who were not seniors (56%). Shoppers who were seniors were less likely to have their concerns downplayed by sales staff at 17% than shoppers who were not seniors (23%).

Service Providers

Shoppers at Bell flanker brands were most likely to be offered helpful tips to address consumer concerns at 68%, followed by Videotron (n=33) at 67%, Rogers flanker brands at 65%, Bell at 59%, Telus at 54%, Rogers at 54%, Freedom at 46%, Telus flanker brands at 45%, and Sasktel (n=16) at 33%.

Shoppers at Bell flanker brands were most likely to have their concerns downplayed by staff at 37%, followed by Freedom at 36%, Rogers flanker brands at 35%, Telus flanker brands at 30%, Bell at 21%, Rogers at 21%, Telus at 14%, Videotron (n=33) at 11%, and Sasktel (n=16) at 0%.

Region

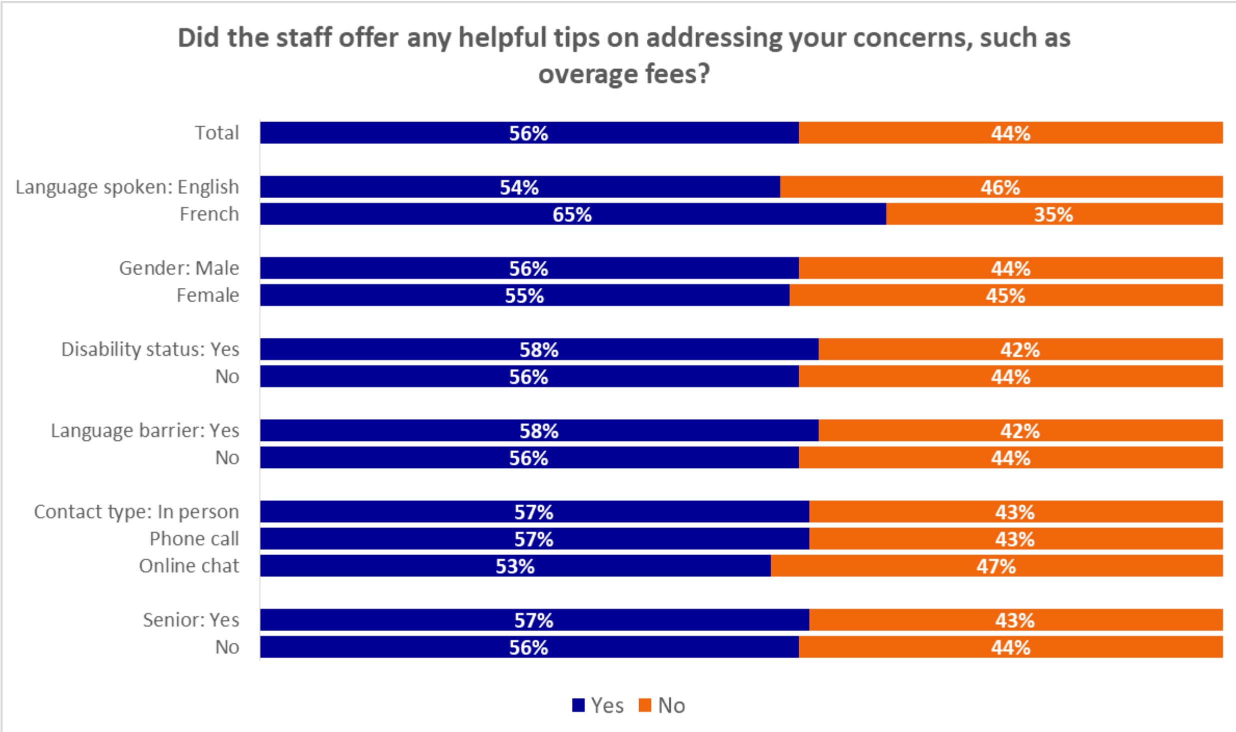
Shoppers in Quebec were most likely to be offered helpful advice to address their concerns at 70%, followed by the Prairies (54%), Ontario and British Columbia (53% each), and the Atlantic provinces (50%).

Shoppers in Quebec were most likely to have their concerns downplayed by staff at 37%, followed by the Prairies (23%), Ontario (22%), British Columbia (17%), and the Atlantic provinces (0%).

Sales Channels

Shoppers who completed sales interactions in-person or through phone calls were equally likely to be offered helpful advice to address their concerns (57%), followed by online chats (53%).

Shoppers who completed sales interactions through phone calls were slightly more likely to have their concerns downplayed by staff at 23%, followed by in-person and online chats (22% each).



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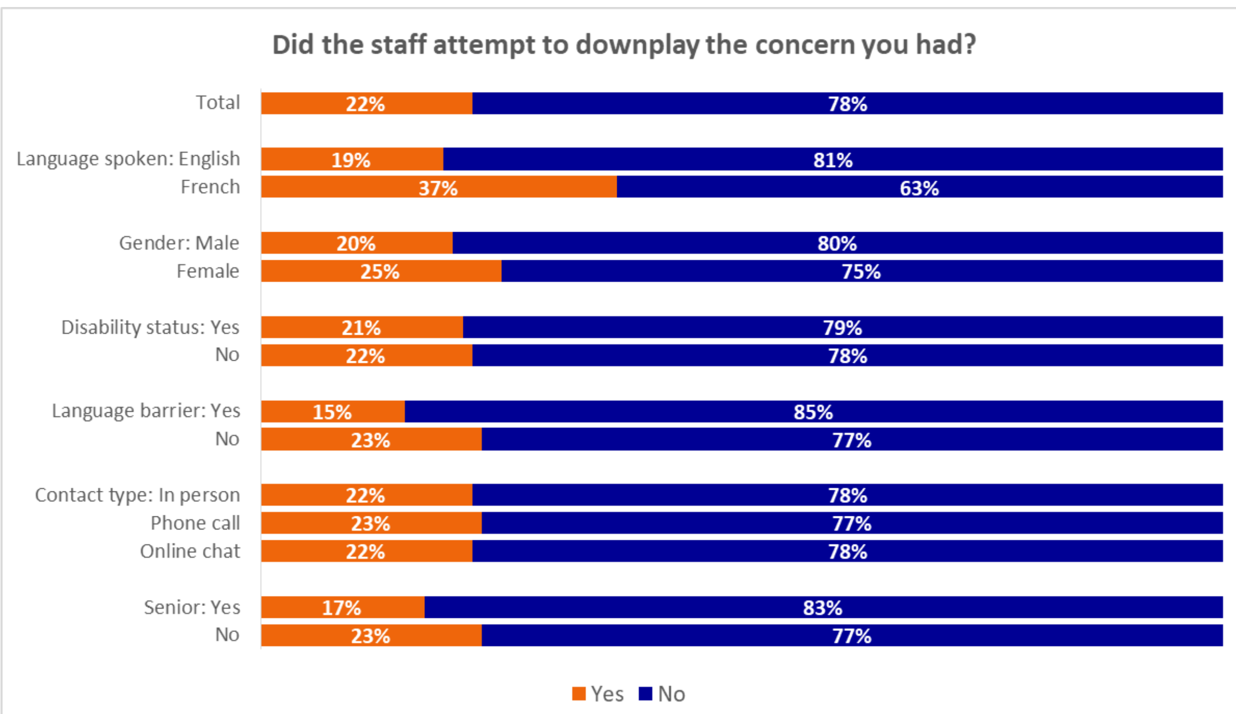


*Some demographics were excluded from the chart due to small sample size.

Salesperson's Knowledge About the Rights of a Consumer of Telecommunication Services

During this study, 43% of shoppers raised concerns about their rights as consumers of telecommunication services during their sales interactions. These concerns include trial periods without penalties or early cancellation fees for mobile devices, cancellation fee of contracts after 2 years, caps on data overage charges, etc. For those who expressed concerns about their rights as consumers, about 75% received satisfactory answers regarding the relevant consumer protections, and only 44% were offered any information on the process of filing a complaint in the event of issues in the future. This compares to 82% receiving satisfactory answers and 38% being offered information on the process of filing a complaint in the 2020 Report.

When examining these results by core and flanker brands, flanker brands fared slightly worse. When examining the data for the core brands, 75% of shoppers received satisfactory answers regarding the relevant consumer protections, and 49% were offered any information on the process of filing a complaint in the event of issues in the future. When examining the data for the flanker brands, 76% of shoppers received satisfactory answers regarding the relevant consumer protections, but only 32% were offered any information on the process of filing a complaint in the event of issues in the future.

Gender

Males were slightly more likely than females to raise concerns about their rights as a consumer of telecommunications services (45%, compared to 41%, respectively). Of those that did raise the issue, 72% of males and 78% of females reported that staff explained the relevant regulations and legislations to them as it relates to their rights as consumers. Moreover, of those that raised the issue, 47% of males and 41% of females reported that staff provided information on the process of filing a complaint in the event of issues in the future.

Persons with Disabilities

Those with disabilities were significantly more likely to raise concerns about their rights as a consumer of telecommunications services than those without (60%, compared to 41%, respectively). However, of those that did raise the issue, only 60% of those with a disability reported that staff explained the relevant regulations and legislations to them compared to 78% of those without. Moreover, of those that raised the issue, 46% of those with a disability and 44% of those without reported that staff provided information on the process of filing a complaint in the event of issues in the future.

Language Barrier

Those with language barriers were slightly less likely to raise concerns about their rights as consumers of telecommunications services than those without (39%, compared to 44%, respectively). Of those that did raise the issue, only 53% of those with a language barrier reported that staff explained the relevant regulations and legislations to them as it relates to their rights as consumers compared to 77% of those without. However, of those that raised the issue, 81% of those with a language barrier reported that staff provided information on the process of filing a complaint in the event of issues in the future compared to only 41% of those without.

Seniors

Seniors were more likely to raise concerns about their rights as consumers of telecommunications services than those who were not (53%, compared to 42%, respectively). Of those that did raise the issue, 81% of seniors reported that staff explained the relevant regulations and legislations to them compared to 74% of those who are not seniors. Moreover, of those that raised the issue, 48% of seniors reported that staff provided information on the process of filing a complaint in the event of issues in the future compared to 44% of those who are not seniors.

Service Providers

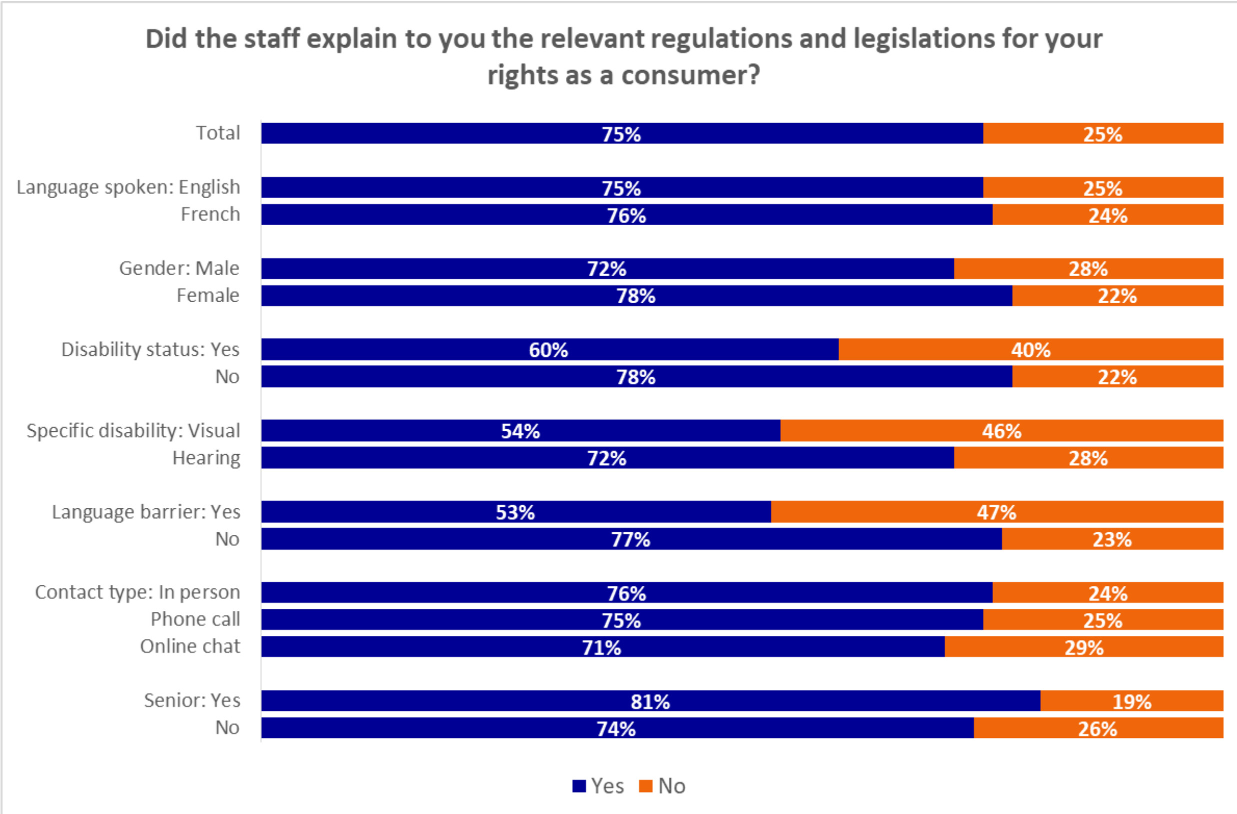
An examination by brand shows little variation in how employees inform consumers about their rights and the process of filing a complaint. 72% of Bell employees, 72% of Rogers employees, and 75% of Telus employees explained the relevant regulations and legislations to those who raised concerns about their rights as consumers. Additionally, 47% of Bell employees, 49% of Rogers employees, and 49% of Telus employees provided information on the process of filing a complaint in the event of issues in the future.

Region

An examination by region shows significant variation in how employees inform consumers about their rights and the process of filing a complaint. Of those that raised concerns about their rights as consumers, 72% in the Atlantic region, 64% in British Columbia, 77% in Ontario, 73% in the Prairies, and 81% in Quebec reported that staff explained the relevant regulations and legislations to them. Moreover, of those that raised concerns about their rights, 50% in the Atlantic region, 55% in British Columbia, 45% in Ontario, 49% in the Prairies, and 32% in Quebec reported that staff provided information on the process of filing a complaint in the event of issues in the future.

Sales Channels

An examination by sales channel shows only slight variations in how employees inform consumers about their rights and the process of filing a complaint. Of those that raised concerns about their rights as consumers, 76% of those who contacted the company in-person, 75% of those who contacted the company over the phone, and 71% of those who contacted the company online reported that staff explained the relevant regulations and legislations to them. Moreover, 45% of those in-person, 48% of those over the phone, and 39% of those online reported that staff provided information on the process of filing a complaint, in the event of issues in the future.



*Some demographics were excluded from the chart due to small sample size.

Contract Delivery

Overall, of the 29 shoppers that signed up for a plan, 97% indicated that they provided express consent for the plans they signed up for, and 90% agreed that the details outlined in the contract matched with the terms they agreed to during the sales interaction.

Moreover, of those that signed up for a plan, 100% indicated they were provided a critical information summary and 100% indicated they were provided a permanent copy of the contract immediately after they agreed to it. Moreover, 38% were offered an electronic contract, 12% were offered a paper contract, and 50% were offered both.

Persons with Disabilities

It is evident, from the results of this study, that shoppers with disabilities face significant difficulties in accessing appropriate telecommunication goods or services that accommodate their needs.

Out of all shoppers who have a disability, 28% indicated that there were barriers that prevented, or made it difficult, for them from making an inquiry about products or services. 23% of whom indicated that they were not given sufficient accommodation to make an informed decision.

26%, or about one in four shoppers with disabilities were not informed by staff that the trial period for consumers with a disability is 30 days (compared to 15 days for consumers without a disability).

Language Barrier

As evident in the analysis from previous sections, shoppers with language barriers also face significant barriers in accessing telecommunication products or services.

18% of shoppers with language barriers found that there were barriers that prevented them, or made it difficult for them, from making an inquiry about products/services, similarly 18% found that they were not given sufficient accommodation to make an informed decision.

1 in 5, or 22% of shoppers with language barriers indicated that the staff did not make an attempt to accommodate the language barrier.

Cancellation

Among the 29 shoppers who signed up for a plan, 21 attempted to cancel their purchase within the trial period, 5 of whom indicated that the staff made it difficult for them to cancel.

Conclusion

In light of the findings of the project, it appears that while the majority of the sales interactions were perceived to be positive, some shortcomings were also identified in the customer experience. For example, more than one quarter of shoppers felt that the recommended product or service was not appropriate for their needs (26%), one in ten shoppers felt they faced aggressive sales practices (11%), and about 6% of shoppers were offered products they felt were unnecessary, and experienced persistence from the salesperson.

The overall satisfaction rates across key metrics (i.e. appropriate products or services recommendations, misleading sales practices, pressuring consumers to sign up, offering unwanted services, etc.) were approximately 80%. This means that 1 in 5 potential consumers perceived that they may have faced misleading or aggressive sales practices, which is still a significant number.

As noted in this report, it appears that customers who may be more vulnerable due to a disability or a language barrier do perceive they are more affected by inappropriate product or service recommendations, unclear information provided during the sales interaction, and given insufficient time to make an informed decision. However, in some instances, they may be less so. For example, 9% of shoppers with a language barrier felt pressured by an employee to make a purchase compared to 12% of shoppers without a language barrier. It appears that customers who may be more vulnerable due to age are not reporting being more affected by misleading or aggressive sales practices.

Future research on this project may want to investigate why those with disabilities continue to report that they are not informed of accommodations that are allowed for them, such as the extended, 30-day trial period (as opposed to the 15-day trial period provided to those without disabilities). In 2021, only 26% of shoppers that had a disability were offered this accommodation. However, it remains unclear as to whether these shoppers identified to the salesperson that they had a disability. Future research could investigate how many shoppers who identified their disability were or were not offered this accommodation.

Similarly, 47% of respondents are still not being informed of low-cost, occasional use or emergency use plans. However, it is unknown if the respondents openly expressed interest in plans that would be well suited to these options. Future research could investigate whether respondents have clarified their preferences with the salesperson, and whether respondents are not being offered these options even when one of those three plans may be appropriate for their needs.

Appendix A: CRTC's expected low-cost and occasional use plans

Low-cost plans	Postpaid occasional-use plans	Prepaid occasional-use plans
Maximum $35/month	Maximum $15/month	Maximum $100/year
Unlimited Canada-wide incoming and outgoing calls	At least 100 "anytime" minutes for outgoing Canada-wide calls	The rate plan and add-ons, if any, must remain in effect for at least 365 days.
Unlimited text messages (SMS)	Unlimited incoming calls	At least 400 "anytime" local minutes. The cost for extra minutes above the limit cannot go over $0.15 per minute.
The ability to send and receive photos, videos and other media files (MMS)	Unlimited incoming and outgoing text messages (SMS)	At least 400 incoming or outgoing text messages (SMS). The cost per text message above the limit cannot be more than $0.50 per text.
At least 3 GB of data	250 MB of data	Long-distance fees cannot be over $0.50 per minute for calls within Canada (incoming and outgoing), and outgoing calls to the continental US.
Bring your own device	No data overage fees (no charges for going over the data included with the plan)	These plans do not include data.
	Bring your own device	Bring your own device

Appendix B: Questionnaire

CRTC Telecom Sales Practices Mystery Shop

PLEASE NOTE:

- You are not allowed to bring and complete the questionnaire while you conduct your shop.
- Please remember you are an impartial party, and are only to speak to events that occur during the shop.

Survey scenarios

- **New service for occasional use**: seeking information about a new phone and low cost plan for occasional or limited use.
- **Upgrade and existing plan**: or new customer seeking an average use plan.
- **Downgrade an existing plan**: new or existing customer seeking to lower their monthly bills or avoid overage charges.
- **Seeking an accessibility-specific plan**: person with a disability seeking to respond to their accessibility needs.

Section 1: Shop Details

Q1. In what language was the shop completed in? (Select one)

A. English
B. French
C. Others, please elaborate.
D. A mix of French and English
E. ASL
F. LSQ

Q2. Which telecommunications company did you go to complete your mystery shop?

A. Bell (including Virgin, Lucky)
B. Rogers (including Chatr, Fido)
C. Telus (including Koodo and Public Mobile)
D. SaskTel
E. Freedom
F. Videotron

Q3. Which type of phone plan did you inquire about during your shop?

A. Postpaid contract (i.e. monthly plans, term contracts, etc.)
B. Prepaid contracts (i.e. pay-as-you-go or prepaid plans)
C. Both

Q4. Please indicate how you completed your shop:

A. In person
B. Phone call
C. Online chat

Q5. Did you make a purchase in your shop?

A. Yes
B. No

If Q5=yes, ask Q6
Q6. Which type of phone plan was part of your purchase?

A. Prepaid plan with own phone (i.e. bring your own device)
B. Prepaid plan with new phone
C. Postpaid plan with own phone (i.e. bring your own device)
D. Postpaid plan with new phone

Section 2: Demographic questions

Q7. What is your gender?

A. Male
B. Female
C. Other, please specify: _____________

Q8a. Do you consider yourself a person with disability and/or have accessibility needs?

A. Yes
B. No

If Q8a=Yes, ask Q8b
Q8b. If you have a disability, which type of disability do you have? (Select all that apply)

A. Seeing
B. Hearing
C. Mobility
D. Flexibility
E. Dexterity
F. Pain-related
G. Learning
H. Developmental
I. Mental health-related
J. Memory
K. Other, please specify: _________

Q9a. Did you experience a language barrier during your interaction with the staff?

A. Yes
B. No

If Q9a=Yes, ask Q9b
Q9b. What is your mother tongue?

A. Chinese Mandarin
B. Chinese Cantonese
C. Punjabi
D. Spanish
E. Tagalog
F. Arabic
G. German
H. Italian
I. Hindustani
J. Portuguese
K. Farsi
L. Urdu
M. Russian
N. Polish
O. Vietnamese
P. Korean
Q. Tamil
R. Hindi
S. Other, please elaborate.

Q10. How old are you?
Please specify, ____________________

Section 3: General Impression

Q11. Overall, how satisfied were you with the sales interaction?

A. Very satisfied
B. Somewhat satisfied
C. Neutral
D. Somewhat dissatisfied
E. Very dissatisfied

Q12. Were you informed by the salesperson that there existed low-cost,[6] occasional use,[7] or emergency use[8] plans that may suit your needs? (Check all that applies)

A. Low-cost
B. Occasional use
C. Emergency use
D. No

Q13. What was the lowest-priced (per month) post-paid plan that was available?

A. $5-$15
B. $16-$35
C. $36-$50
D. $51-$75
E. Over $75

If Q12 = A, ask Q14a
Q14a. Did the recommended low-cost plan include unlimited nationwide voice minutes and text messages and at least 3GB of data and cost less than $35 per month?

A. Yes
B. No

If Q12 = B, ask Q14b
Q14b. Did the recommended occasional use plan include unlimited incoming calls and at least 100 outgoing nationwide minutes, unlimited text messages, and at least 250MB of data for less than $15 per month?

A. Yes
B. No

If Q12 = C, ask Q14c
Q14c. Did the recommended emergency use plan include at least 400 anytime local minutes and 400 text messages (over the year) for less than $100 per year?

A. Yes
B. No

Q15. Do you feel that the recommended product/service was appropriate for your needs?

A. Yes, please elaborate________.

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[6] For customers who want enough data, voice minutes, and texts to enable them to participate in the digital economy at an affordable price.
[7] For customers who want a plan only for occasional use and want to keep their monthly spending to the bare minimum.
[8] For customers who want a plan with minimal features at a minimal price to be used only in case of emergencies.

B. No, please elaborate________.

Q16. Was the information provided to you clear and simple?

A. Yes.
B. No, please elaborate, noting details on why you thought it was not clear.

Q17. Do you feel you were given sufficient time to make an informed decision?

A. Yes, please elaborate.
B. No, please elaborate.

Q18. Do you feel that any of the information provided to you was misleading?

A. Yes, please specify by providing details of the interaction, making sure to explain in detail why you thought it was misleading.
B. No

Q19. At any point during your mystery shop, did you feel pressured by an employee to sign up or consider a product/service?

A. Yes, please specify by providing details of the interaction.
B. No

Q19a. Were you offered additional products/services that were not suitable to your needs?

A. Yes, please elaborate, what was the product and why was it not suitable to your needs?
B. No.

If Q19a=yes, ask Q19b

Q19b. Did you decline the offer for products/services that were not suitable to your needs?

A. Yes.
B. No.

If Q19b=yes, ask Q19c

Q19c. When you declined a product/services, was the employee persistent in attempting to overcome your objection?

A. Yes, please elaborate.
B. No, please elaborate.

Q20a. Did you have any concerns about the plan that was recommended to you? (i.e. overage fees, services you may not need, allowances that are much greater or lower than your specified needs, etc.)

A. Yes, please elaborate what your concern was______________.

B. No.

If Q20a=yes, ask Q20b

Q20b. Did the staff offer any helpful tips on addressing your concerns, such as overage fees?

A. Yes, please elaborate.
B. No, please elaborate.

If Q20a=yes, ask Q20c

Q20c. Did the staff attempt to downplay the concern you had?

A. Yes, please elaborate.
B. No, please elaborate.

Q21a. During the interaction, did you raise any concerns about your rights as a consumer of telecommunication services? (15 day to return new phone penalty free, no cancellation fee after 2 years, caps on data overage charges, etc.)

A. Yes
B. No

If Q21a=yes, ask Q21b

Q21b. Did the staff explain to you the relevant regulations and legislations for your rights as a consumer?

A. Yes, please elaborate, making sure to note any details on what/how the staff explained your rights_______
B. No, please elaborate, did they offer an explanation on why they were not able to provide the information?_____________

If Q21a=yes, ask Q21c

Q21c. Did the staff provide any information on the process of filing a complaint, in the event of issues in the future?

A. Yes.
B. No, please elaborate, did the staff explain why they were not able to do so?

If Q5=yes, ask Q22

Q22. Did you provide express consent for any plans you actually signed up for? (Express consent means that you clearly agreed in writing, electronically, or orally to sign up for the plan).

A. Yes
B. No

Q23. Did you encounter any remarks or attitudes by the salesperson that you considered rude or offensive?

A. Yes, please elaborate, noting any specific details that are relevant.
B. No

Q24. Were you refused service, or told to go to another company for your inquiries?

A. Yes, because the salesperson believes that another company has products/services better suited for my needs.
B. Yes, for reasons I believe that I'm not a valuable customer to them (i.e. I inquired about pre-paid plans, I speak English/French as a second language, I asked too many questions, etc.) please elaborate, noting any specific details that are relevant.
C. No

Section 4: Contract delivery

(made a purchase, purchased postpaid plan) If Q5= Yes, and If Q6= C or D, ask Q25
Q25. In terms of the delivery of the contract, were you offered…

A. Electronic contract
B. Paper contract
C. Both

(made a purchase, shop in person)
If Q4= in person, If Q5= Yes, ask Q26
Q26. Was a permanent copy of the contract provided immediately after you agreed to the contract?

A. Yes
B. No, please elaborate, did the staff offer an explanation on why you did not receive a copy.________________

(made a purchase, shop in phone call or online)
If Q5= Yes, If Q4= phone call or online, ask Q27
Q27. Did you receive the contract in hard copy or an electronic version?

A. Hard copy
B. Electronic version

If Q5=Yes, If Q4=phone call or online chat, and If Q25=hard copy, ask Q28
Q28. Did you receive the contract within 15 days of you agreeing to the contract?

A. Yes
B. No

If Q5=Yes, If Q4=phone call or online chat, and If Q25=Electronic version, ask Q29
Q29. Did you receive your contract within 1 business day?

A. Yes
B. No

If Q5=Yes, ask Q30
Q30. Was a critical information summary, a one- or two-page summary of the contract[9], provided to you?

A. Yes
B. No

If Q5=Yes, ask Q31
Q31. Did the details outlined in the contract match with the terms you agreed to during the sales interaction?

A. Yes
B. No, please elaborate________

If Q5=Yes, If Q6=A or B, ask Q32
Q32. Did the staff explain the conditions related to the prepaid balance to you? (monthly fees, how much per text for U.S./international picture and video messages, how many minutes of local calls, how much per minute of additional usage)

A. Yes, please elaborate.
B. No, please elaborate.

Section 5: Accessibility

(if disability, or language barrier)
If Q8a=Yes OR Q9a=Yes, ask Q33
Q33. Were there any barriers that prevented you, or made it difficult for you, from making an inquiry about products/services?

A. Yes, please elaborate on the specific barriers and how they affected your experience_________
B. No

If Q8a=Yes OR Q9a=Yes, ask Q34
Q34. Did you do any research online regarding any accommodation that the service provider can provide for any accessibility needs or language barriers?

A. Yes.

[9] This document summarizes the most important elements of the contract for the customer.

B. No

If Q34=Yes, ask Q35

Q35. Please elaborate on what you found online, were you able to find the right accommodations that suited your needs?

(If disability is hearing and hearing and visual)

If Q8b=A or B, ask Q36

Q36. Did you contact the store prior to the visit to make arrangements for a sign language interpreter?

A. Yes
B. No

If Q8b=A or B, If Q36=Yes, ask Q37

Q37. Was a sign language interpreter present when you visited the shop?

A. Yes
B. No, please elaborate

If Q8b= A or B, if Q37=Yes, ask Q38

Q38. Was the sign language interpreter able to provide adequate accommodation for your accessibility needs?

A. Yes
B. No, please elaborate

If Q8a=Yes, ask Q39

Q39. Were you recommended accessibility specific products/services suitable to your accessibility needs?

A. Yes
B. No

(made a purchase, blind, or deaf-blind)

If Q5=Yes, If Q8b= A or B, ask Q40

Q40. Did you request for your contract to be delivered in an alternative format?

A. Yes
B. No

If Q5=Yes, If Q40=Yes, ask Q41

Q41. Were you provided your contract in an alternative format?

A. Yes

B. No

If Q5=Yes, if Q41=Yes, ask Q42

Q42. Was the contract in the alternative format able to accommodate your accessibility needs?

A. Yes
B. No, please elaborate.

If Q5=Yes and Q8a=yes, ask Q43

Q43. Did the sales agent mention any accessibility related rebates?

A. Yes
B. No

If Q5=Yes and Q8a=yes, ask Q44

Q44. Did the sales agent mention that the trial period for consumers with a disability is 30 days?

A. Yes
B. No

If Q5=Yes, if Q8a=Yes and/or If Q9a=Yes, ask Q45

Q45. Do you think you were given sufficient accommodation to make an informed decision?

A. Yes, please elaborate.
B. No, please elaborate.

If Q9a=Yes, ask Q46

Q46. Did the staff make an attempt to accommodate the language barrier?

A. Yes, please elaborate.
B. No, please elaborate.

If Q9a=Yes, If Q46=Yes, ask Q47

Q47. What was the accommodation?

- Please elaborate, ____________.

If Q9a=Yes, If Q47=Yes, ask Q48

Q48. Was the accommodation successful in overcoming the language barrier?

A. Yes, please elaborate.
B. No, please elaborate.

Section 6: Cancelation

If Q5=no, skip to Q51

If Q5=yes, ask Q49

Q49. You indicated that you made a purchase of a product/service, did you need to cancel the plan?

A. Yes
B. No

If Q5=yes, If Q49=yes, ask Q50

Q50. When you requested to cancel your service, did the staff make it difficult for you to cancel?

A. Yes, please elaborate.
B. No, please elaborate.

For all mystery shoppers

Q51. Please provide any additional comments on your overall shopping experience with this company, and what could have been done better (if anything) to improve your experience as a customer?

____

End questionnaire using prompt A1

*A1: Thank you for your time for completing this questionnaire.