The case for qualitative methods in behavioural studies for EU policy-making

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Acknowledgments

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Summary

The past ten years have seen empirical evidence about human behaviour gradually find its way into the policy-making process, around the world and at different levels of governance\(^1\). This behavioural turn in policy-making largely relies on quantitative methodology to gather evidence. Among these, randomised controlled trials (RCTs) and experiments have been especially prevalent\(^2\). By contrast, qualitative methods have been less popular. We believe this relative neglect is misguided, and argue for a more prominent role of qualitative methods in behavioural studies for EU policy-making\(^3\).

What are qualitative methods?

In this report, qualitative methodology is understood as ‘research that produces descriptive data – people’s own written or spoken words and observable behaviour’\(^4\). A number of methods fit this broad description; however, three common methods are in-depth interviews, focus groups and ethnography.

In-depth interviews are individual interactions between a researcher and a participant. They allow for the exploration of individual experiences, perceptions and knowledge in great detail. These interviews have little or no structure (i.e. unstructured or semi-structured), allowing participants to present their ideas in their own terms and using their own frames of reference. This gives the researcher a glimpse of reality as experienced by participants\(^5\). Interviews also allow researchers to cover personal, possibly intimate, issues if they establish a good rapport with the participant.

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2 Randomised controlled trials are carried out in a real-life setting and using large-scale samples of citizens, as opposed to lab or online experiments, which often use mock environments and target a smaller sample of the population. Both use an experimental design with a control and treatment groups, isolating variables and testing their effects on behaviour.

3 This policy brief is a follow-up to Applying Behavioural Sciences to EU Policy-making (http://ftp.jrc.es/EURdoc/JRC83284.pdf) and Seven Points to Remember when Conducting Behavioural Studies in Support of EU Policy-making (http://publications.jrc.ec.europa.eu/repository/bitstream/JRC96525/ifna27345enn.pdf) and, like them, is aimed at a policy audience with an interest in behavioural studies.


Focus groups are guided discussions among a small group of people who share a common characteristic, either socio-demographic or with regard to the topic of interest. The group interaction can generate unique insights into shared phenomena, such as experiences, norms and knowledge. Focus groups are also appropriate to identify differences in perspectives between categories of people and to examine how a shared understanding can emerge through group interaction.

In conducting interviews and focus groups, researchers may use additional techniques besides conversation to uncover meaning. Say the researcher wishes to learn about an individual’s relationship with young people’s illegal downloading from the internet. In addition to having the participant talk about it, the researcher might employ journey maps, which are graphic interpretations of an individual’s relationship with an organisation, service or activity. For example, participants can draw a tree of their decision-making process when searching for information on the internet. Another option would be a think aloud task, where participants are invited to say whatever comes to their mind as they perform a specific task. In the case of illegal downloading, this would provide access to the participant’s cognitive processes as they download material.

Finally, ethnography (also known as participant observation) involves the systematic, detailed observation of people and events in natural settings. The aim is not only to document behaviour, but to understand why people undertake certain actions, i.e. what it means to them, its symbolic value. This in turn means understanding the culture in which the action is embedded. Ethnography requires that the observer participate in social life as unobtrusively as possible, so that people’s behaviour is not altered by the observer’s presence.

A proper ethnographic study requires time for the researcher to become immersed in a given culture, and might not be compatible with the shorter time scales of policy-related studies. However, the guiding principle of observing behaviour naturally with little imposition by the researcher can still be upheld in shorter-scale studies. One example is a shop-along, where researchers follow consumers through a supermarket and listen to their thoughts as they express them out loud. This method contains some elements of participant observation: participants are in a natural shopping environment, are left to freely think out loud, and are not put on the spot. Also digital innovations, such as social media or wearable devices, are providing new opportunities for observing natural behaviour.

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The case for qualitative methods in behavioural studies for EU policy-making

**Key points about a qualitative methods for studying behaviour**

- They allow us to uncover the meaning of people’s behaviour, as defined from their own point of view.
- They generally allow for a more inductive approach compared to quantitative methods.
- They seek to understand behaviour in its social context.
- Their findings are not meant to be ‘objective’ or statistically generalisable.
- They are possibly most relevant in the early phase of policy-making, i.e. problem definition.
- They can complement a quantitative study by providing insights that lead to a better design or allow a better interpretation of findings.
- Their quality largely depends on the nuanced interpretation of data, beyond mere reportage, which requires time and experience.

**Strengths of a qualitative approach**

A qualitative approach has some unique contributions to the study of behaviour in support of EU policy-making. These strengths stand out in contrast to quantitative methods. First, a qualitative approach is inherently inductive: it is open to novel insights without imposing expectations or a pre-defined structure on the kind of problematic issues that might emerge. Second, by uncovering the meaning of actions from the actor’s point of view, it allows the reader to see problems from the citizen’s perspective. And thirdly, it understands behaviour as embedded in a social and cultural context, not detached from it.

**A more inductive approach**

Qualitative researchers start their research with broad areas of interest and some knowledge of the topic, but want to learn more through their investigation. They need to be flexible, remaining receptive to new ideas and willing to discard old ones. Gradually, general research questions become

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refined as more time is spent studying a topic\(^8\), an inductive theorising and theory-building process referred to as *grounded theory*\(^9\). They finally arrive at behavioural insights by identifying patterns in the data (e.g. observations of behaviour or transcripts of interviews or focus groups), and not by testing pre-conceived notions. In other words, they seek to generate, not test, hypotheses\(^{10}\).

The approach is very much inductive, with little imposition from the researcher on the participant. In-depth interviews and focus groups generally have some kind of interview schedule, but otherwise are relatively unstructured. Ethnography, on the other hand, does not impose any kind of structure on participants at all. This approach gives the actors greater freedom to set the agenda of what is discussed and the terms in which it is done. For instance, in-depth interviews can explore, with relatively few preconceived ideas, the reasons why vulnerable consumers feel disadvantaged in the marketplace. It can also identify the emotional consequences in these consumers and the coping mechanisms they put in place (see study on consumer vulnerability in the Annex).

RCTs and experiments, by contrast, are deductive. They tests hypotheses by isolating and observing variables, aiming to arrive at direct causes of behaviour or at psychological mechanisms which underlie behaviour\(^{11}\). But they do not approach participants with a completely open mind. How did those hypotheses get there in the first place?

**The search for meaning**

Qualitative methodology allows us to uncover the meaning of people’s actions, as defined from their point of view\(^{12}\). This includes experiential, symbolic and ideological aspects\(^{13}\), all of which are actually policy-relevant. Seeing the world from the citizen’s point of view offers the opportunity

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8  Taylor et al., 2015.
to check whether the assumptions of outsiders, be they researchers or policy-makers, are in line with people's actual experience. It helps identify problems that might be invisible to policy-makers, but which are all too real for citizens, especially in realms where policy-makers have little first-hand experience.

Moreover, for those behaviours that are already identified as problematic, taking the citizen’s point of view allows us to understand the motives and rationale behind them. As odd as behaviour might sometimes appear, it will make sense according to some actor's worldview. A good understanding of this worldview leads to a better understanding of the behaviour.

Take for instance consumers’ reluctance to buy clothes with a long life span or their reluctance to repair clothes, preferring instead to throw them away and buy new items. An experiment might test ways to encourage behaviour that reduces consumption and waste, but how will researchers know which options to test? Surely, a thorough understanding of people's shopping behaviour is required, which can include experiential aspects (e.g. the pleasure of shopping for clothes), symbolic aspects (e.g. showing fashion awareness) or ideological aspects (e.g. embracing consumerism).

In other words, a qualitative approach can help answer the following questions: What does the decision to buy a new clothing item look like? What are the factors involved in this decision? What are the arguments that shoppers make to justify their purchases? If, for example, data indicate that a particular geographical area stands out (either because people shop too much or too little, or repair too much or too little), a qualitative approach can help explain this by identifying the meaning that actors in this area attach to their shopping.

This citizen-centric approach is also appropriate for studying special populations, including those that have been traditionally underrepresented in research, such as marginalised sectors of the population. Participants are less likely to be confronted with inadequate terms or taxonomies – conceived perhaps with another target group in mind – that can inhibit disclosure of what they think or how they behave. Moreover, qualitative analysis is written up with great attention to detail and careful choice of words, demanding a thorough and reflective account of conversations and observed behaviour.

14 Veltri et al., 2014.
15 Erickson, 1986.
17 Erickson, 1986.
This leads to a nuanced understanding of these people’s worldview that would be very difficult to obtain through quantitative analysis\textsuperscript{18}.

**Understanding behaviour in its social context**

A qualitative exploration of behaviour approaches people’s behaviour holistically – not reducing it to just a few variables, but viewing it as part of the greater whole\textsuperscript{19}. It acknowledges that individuals are social beings and that behaviour cannot be dissociated from its social context. This does not require that other people be physically present when a given behaviour takes place. Rather, it suggests that the meaning society places on an action (like picking up litter) is present in the mind of people and will have a bearing on how they behave.

In the face of EU diversity, the importance of the social context presents a challenge: how can we tell if results of a behavioural study in one country are applicable to another? This is a fair point, not exclusive to qualitative studies. Experiments, for example, might succeed in isolating variables that affect behaviour, but miss out on the relationship between behaviour and the social context.

For qualitative methods, the key is to provide in-depth, ‘thick’ description and characterisation of social phenomena, such that the reader can understand the social situation and reflect on how the results of a particular study might apply to different situations\textsuperscript{20}. Users of qualitative results should not only read about different contexts, but should be able to understand how those contexts differ from one another, the possible reasons from these differences, and how they interact with behaviour\textsuperscript{21}. They might differ according to culture, geographical setting, socio-demographic factors or time, as often behaviour is embedded in processes that change over time (more on *analytic generalisation* and *transferability* below).


\textsuperscript{19} Taylor et al., 2015.


\textsuperscript{21} Tierney & Clemens, 2011.
## Five contrasting characteristics of qualitative and quantitative approaches to studying behaviour*

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<thead>
<tr>
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<th>Qualitative approach</th>
<th>Quantitative approach</th>
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<tbody>
<tr>
<td><strong>Type of data</strong></td>
<td>Data are text-based or visual. Example → verbatim transcripts of interviews</td>
<td>Data are numeric. Example → percentage of people making a certain choice</td>
</tr>
<tr>
<td><strong>Data collection</strong></td>
<td>Data are produced through discussions with little structure and through observations of behaviour in natural settings. Example → in-depth interviews, focus groups, ethnography</td>
<td>Data are collected through standardised processes and instruments. Example → surveys, laboratory experiments, randomised controlled trials</td>
</tr>
<tr>
<td><strong>Objective</strong></td>
<td>The goal is to generate detailed, in-depth description of social phenomena. Example → understanding the meaning consumers attach to repairing a piece of clothing or a smartphone</td>
<td>Emphasis is on quantifying occurrences, either by estimating their prevalence, frequency or magnitude. Example → calculating the number of people who choose to repair their television instead of buying a new one</td>
</tr>
<tr>
<td><strong>Reasoning</strong></td>
<td>Will explore an issue with few preconceived notions, aiming to 'cover all the bases' and 'seek the variability', remaining open to surprises (inductive). Example → might uncover that people who prefer to repair goods instead of replacing them reject consumerist values</td>
<td>Will often seek to examine the validity of an idea, be it a model or a predicted result, through mathematical means (deductive). Example → seeking to confirm that older people are more likely to have their goods repaired than younger people</td>
</tr>
<tr>
<td><strong>Sampling</strong></td>
<td>Adequacy of sample size is determined by the principle of theoretical saturation, the point at which no new concepts emerge. Example → a researcher stops running new in-depth interviews after hearing no new arguments for repairing goods other than those coming from a rejection of consumerist values or thriftiness</td>
<td>Relies on statistical probability theory to establish samples which are representative of a given population. Example → a researcher establishes a stratified sample to ensure that all relevant categories of citizens are proportionally represented for a study on repairing vs. replacing consumer goods</td>
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</tbody>
</table>

* Adapted from Curry et al., 2009.
Limitations of a qualitative approach

For all its strengths, there are limits to what a qualitative approach can deliver. For starters, traditional criteria for robust quantitative research do not apply. Qualitative research is not exactly replicable, a quality criterion usually applied to experiments. A qualitative observation of a social reality is unique to that place, point in time, and observer (the same applies to RCTs, which are also specific to a certain time and place). It is also not ‘objective’. In quantitative research, the researcher is traditionally considered a mere observer who does not interfere with the subjects being studied. However, in a qualitative approach the results do not exist independently of the researcher who produced them. Therefore the role of the researcher as a participant in the ‘reality’ described by a qualitative study has to be taken into account.

A qualitative investigation is also not statistically generalisable, meaning that findings from a sample cannot be inferred to apply to the population at large. It can observe and describe a phenomenon, belief, action, etc., but not provide an assessment of its prevalence in society. For example, focus groups might yield a good overview of the breadth of opinions among citizens, but they cannot statistically determine how widespread these opinions are.

There are, however, alternative ways of assessing the degree of generalisability of qualitative findings. One of these is analytic generalisation, where qualitative researchers arrive at highly inductive and insightful generalisations about phenomena being studied. This knowledge, obtained from context-specific studies, can then be applied to other contexts. Analytic generalisation consists in distinguishing information that is relevant to many participants from information that is unique to particular participants. Another way is through transferability, whereby the reader, presented with very detailed and in-depth qualitative analysis, is put in a position to judge the value and applicability of findings to a different group of people.

In policy-making, the demand for generalisable results may be coupled with a demand for quantifiable estimates of impact. This might relate to the severity of a particular policy problem, or the potential benefits of a

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solution. For example, questions such as ‘what is the total cost to Europeans of suboptimal energy-saving behaviour?’ or ‘how many additional healthy life years will result from an intervention to promote physical activity?’ are not well suited for a qualitative approach.

Finally, a qualitative approach cannot determine the impact of a factor on behaviour (the same applies to a survey or any correlational study for that matter). Establishing causality, above and beyond correlation, is best left to an experimental study.

The contribution of qualitative research

Having explored the strengths and limitations of a qualitative approach in theory, we now take a practical turn: at what stage, and for what purpose, should qualitative research on behaviour inform EU policy? The policy-making process can be broken down into five steps: problem definition, formulation, decision-making, implementation, and evaluation of actual impacts. Possibly, qualitative research is most relevant in the earliest phase of policy-making, i.e. problem definition.

Sometimes a policy problem is not clearly defined. This is the case, for example, of online marketing practices through novel social media outlets. Consumer law was originally conceived for off-line commercial transactions, and its transposition to the online world may be problematic. In order to effectively regulate in a digital environment, policy-makers need to be constantly monitoring the marketplace, ensuring the digital consumer is protected by the law. A qualitative approach is well suited to support this task, helping identify problematic business practices and consumer behaviours for which policy options can later be tested with quantitative methods.

Alternatively, the policy problem might be clearly defined, but not its root cause. For example, we know that tax evasion is a serious problem, and we know that its prevalence varies from country to country. But why? What makes a citizen in one country, on average, more likely to evade taxes than a citizen in another country? A number of possible explanations can be put forward, sometimes relying on assumptions or quick judgements about cultural differences. In such cases, a qualitative study can provide empirical insights on the possible underlying reasons for a problem.

Qualitative methods cannot, however, estimate how widespread a policy problem is or test possible policy options. In these cases, quantitative methods such as RCTs or experiments are more adequate. For example, testing the dissuasive effect of cigarette package images is probably best done with experiments. The same applies to testing energy labels on household appliances, aimed at encouraging energy-efficient purchases.

Combining qualitative and quantitative methods

Despite the value of its contribution, a qualitative approach on its own might not be enough to satisfy the demand for policy-relevant behavioural evidence. Ambitious, large-scale behavioural studies, seeking to scope a problem, identify and test policy solutions, and generalise results to the EU population may require a mixed-methods approach. Here, quantitative and qualitative methods can be combined, capitalising on the respective strengths of each other.

There is no established consensus on how exactly quantitative and qualitative methods should be combined. A qualitative approach can guide the design of a quantitative empirical part of a project, particularly in new areas that have not been adequately covered before. By describing the environment in which people make decisions and by identifying the meaning ascribed to certain actions, qualitative findings can inform the hypotheses for a study or the potential remedies to be tested.

However, a qualitative follow-up to a quantitative study can also yield interesting results. It may provide a more in-depth interpretation of the findings, especially when these are unexpected or inconsistent. It can also complement the theoretical underpinnings of a study and provide an explanation of why people express certain views and opinions in quantitative surveys, or why they behave a certain way in an experiment.\footnote{European Commission, 2016.}

Also, because it is richer in detail, a qualitative description of results can bring issues to life and engage the reader in a way that statistics cannot. Simple verbatim quotes from a focus group or interview can help capture the attention of the audience and can be used as a complement to quantitative data reporting, adding interpretation and colour to numeric data.\footnote{Ibid.}
What is ‘good’ qualitative research?

We have argued that qualitative research can make unique contributions to EU behavioural studies. However, to ensure qualitative research lives up to its potential, it must be conducted well. From a policy-maker’s point of view, two issues should be kept in mind when commissioning a qualitative study.

The first is to emphasise the quality in qualitative. For example, the quality of qualitative methodology will be determined by its ability to identify the breadth of possible beliefs, attitudes, behaviours, etc., in a population and to describe them in rich detail. Using different qualitative methods in the same study (triangulation\(^{28}\)) will improve the research by confirming the existence of these beliefs, attitudes, behaviours, etc., and enriching their description. However, the aim should not be to quantify their presence in a sample (e.g. ‘most participants thought…’), as this may lead to assumptions about their prevalence in the target population.

Similarly, qualitative research should not be procured ‘by the metre’, as this also emphasises quantity over quality\(^ {29}\). The number of interviews or the size of focus groups and the duration of observations are not a determinant of quality. Some minimum standards need to be met, but this should not be the overriding consideration. Rather, quality is determined by how participants are selected and recruited, the design of the discussion or observation guide, the ability and perceptiveness of the researcher, and the time and effort dedicated to the analysis.

Sometimes, budgetary pressures will lead to poorer outcomes. Less money may mean that less emphasis will be given to the resource-intensive process of analysis and interpretation of results. The added value of qualitative research lies in the translation of data, which is often relatively easy to collect, into meaning. An example of poor qualitative work is the increased tendency for reportage, i.e. the tendency to simply convey what participants said through direct quotes and minimal analysis. There is little interpretation and little effort in trying to contextualise what was said and assign meaning to it. This results in an analysis of little value and does nothing to eradicate preconceived notions of qualitative research as being light and anecdotal\(^ {30}\).

The second issue to keep in mind if qualitative behavioural research is to reach its full potential in policy-making is time. For one, qualitative analysis involves


\(^{29}\) European Commission, 2016.

\(^{30}\) Ibid.
an iterative process that cannot be done quickly. But also, when qualitative and quantitative methods are combined, they should be used sequentially. Qualitative research will either help identify the issues to be tested quantitatively, or it will follow quantitative work to help interpret unexpected or ambiguous findings. Either way, sufficient time needs to be allowed for different empirical legs to be conducted sequentially, and not in parallel to each other.

There is also the issue of timing in relation to the policy cycle. Qualitative work cannot come too late in the process, or the full leverage of qualitative findings will be missed and its impact on policy-making will be low. It should be incorporated from the outset to allow for the depth and richness of qualitative findings to inform policy design. It might well be true that in a fast-paced policy environment, the ideal conditions for good qualitative research might be hard to come by. But this obstacle can be overcome by increasing awareness of the potential contribution of a qualitative approach, which should help identify its place in the policy-making process at an earlier stage.

**Conclusion**

In this report we argued that qualitative methodology can make a substantial contribution to behavioural studies for EU policy-making. By limiting behavioural research to a single paradigm (such as an experimental design) policy-makers run the risk of narrowing the approach and neglecting relevant social, cultural and experiential aspects which need to be considered for achieving a better understanding of behaviour.\(^{31}\)

Furthermore, we argued that qualitative methods are well-suited for exploring a policy area where the problems or potential solutions are not well defined. A qualitative approach will remain open to surprises, seeking to identify as many relevant factors and viewpoints as possible. Here, it can offer a nuanced, full-bodied understanding that takes into account participants’ points of view without imposing that of the researcher.

Since there are limitations inherent to a qualitative approach (as with any social research method), we also discussed a mixed-method approach for large, ambitious behavioural studies in support of EU policy. This combination of qualitative and quantitative methodology can yield citizen-centric, socially embedded and inductive behavioural insights which can be quantified and generalised, providing policy-makers with a robust package of evidence.

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\(^{31}\) Tierney & Clemens, 2011.
Annex: Qualitative research in European Commission behavioural studies

In 2012, the European Commission set up a framework contract to facilitate the outsourcing of behavioural studies in support of EU policy. Close to 30 behavioural studies have been conducted since, most of them relying on experimental methodology. The Joint Research Centre followed these studies closely, offering guidance and advice at every stage of the process. Of the studies which have been finalised and published, the following ones included a qualitative approach.

1. Consumer vulnerability (Study on consumer vulnerability across key markets in the European Union\textsuperscript{32}, conducted by the London Economics consortium for DG JUST in 2016). A successful common market needs to ensure that all economic actors are able to operate within it. This study aimed to define and operationalise consumer vulnerability, examine its dimensions, incidence rates and drivers, and explore possible policy measures to address it.

<table>
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<tr>
<th>Qualitative method</th>
<th>In-depth interviews</th>
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<tr>
<td>Goals</td>
<td>To explore consumers’ personal experience of difficulties encountered when dealing with the energy sector, the finance sector and the telecommunications sector, their causes and emotional consequences, as well as consumers’ coping strategies.</td>
</tr>
</tbody>
</table>
| Participants      | Recruited based on their answers to a previous quantitative survey. They declared to have felt vulnerable or to have experienced a problem on one of the three selected markets.  
45 participants in total: 9 participants in each of the five selected Member States (Denmark, Lithuania, Portugal, Romania, and UK). |
| Combined quantitative methods | Online experiment, survey. |

### Examples of insights

Besides low income, vulnerable participants can feel disadvantaged because of their age:

> You know, it seems that they look at me and think that, oh, an old person, I can sell her anything. It seems that they are dissatisfied with the fact that I am interested, that I want to know something more [woman, 65, Lithuania].

Vulnerable participants suffer from disregardful attitudes from bank staff:

> I can’t stand when they act superior with me: a lady simply avoided my eyes...it was just like she was not seeing me when in fact I was right there in front of her. I really can’t accept this. If I’m there, it means I have an emergency because otherwise I would have solved everything online [woman, 49, Romania].

Vulnerable participants adopt different coping strategies when they feel disadvantaged, including asking for support from a relative when making an important purchase:

> I take my daughter when I need to buy something more serious. She gives me advice and I feel braver, I know that I won’t buy some kind of nonsense [woman, 71, Lithuania].

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### 2. Online marketing to children

*(Study on the impact of marketing through social media, online games and mobile applications on children’s behaviour*, conducted by the London School of Economics consortium for DG JUST in 2016). Children are a particularly vulnerable group in the use and purchase of digital content. This study examined the impact of online marketing on children’s behaviour, in support of the revision of the Unfair Commercial Practices Directive Guidance and the review of EU consumer and marketing law.

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<tr>
<th>Qualitative method</th>
<th>Focus groups</th>
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<td></td>
<td>Three sets of images (i.e., alcohol advertising, <em>advergame</em>, in-app purchase game) were shown as stimuli in order to facilitate the discussions.</td>
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| Goals | To give insights into children’s activities and preferences with social media, mobile applications and online games, with a special focus on problematic activities, and into what parents thought and did about their children’s activities in the online world. |

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Participants

- Children focus groups: 8 children aged 11-12 with experience of gaming and other online activities. Half male, half female.
- Parents focus groups: 8 parents (one of the parents or guardians of the child participating in the children focus group). Half male, half female.

16 focus groups in total: one children focus group and one parent focus groups in each of the eight selected Member States (Spain, Italy, France, Poland, Netherlands, Germany, UK and Sweden).

Combined quantitative methods

Online experiment, survey.

Examples of insights

Advertisements within online games, as well as in-app purchases, trigger negative emotions among participating children:

- It is just annoying to me. You are playing and then suddenly there is the advert.
- I get angry when I am playing because an ad can destroy my game. I really want to carry on with the game. And you cannot because it is asking to pay. It is really annoying.

Participating children seem to think that playing an *advergame* (i.e. video game designed to promote a given brand) has no influence on their behaviour, although they can identify its goal:

- It’s a game... It’s not as if you’ll be drinking a lot of alcohol yourself [boy, Netherlands].
- The game is fun, but they only do it so that they can sell us something [girl, Spain].

Examples of insights

Participating parents use different coping mechanisms to monitor their child's use of the internet, social media and gaming:

- We have to supervise everything they do, even games, social media. She is not allowed to go to all the social media when she is on Instagram, I go there to see what she does. I search her cell phone. I played all the games she plays at least 1000 times [mother, France].

Participating parents vary in terms of their concern regarding *advergames* and online advertisements:

- These ads are brainwashing our children [father, UK].
- No problem with these games as long as there no obscure products such as drugs, weapons, alcohol, betting or gambling [mother, Spain].
- It’s just a video game. We’re too overprotective when it comes to children [father, Spain].
3. Insurance services *(Study on consumers’ decision making in insurance services: A behavioural economics perspective, conducted by the London Economics consortium for DG JUST in 2017).* The insurance market often includes complex products, where a number of information problems and behavioural biases may come into play. This study aimed to explore and understand consumers’ decision-making in the non-life insurance market and test remedies to help consumers make better decisions.

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Goals</td>
<td>To explore consumer decision-making in non-life insurance products and services (home insurance, car rental insurance, motor insurance, add-on insurance) and to identify related sources of consumer problems.</td>
</tr>
<tr>
<td>Participants</td>
<td>Eight participants per focus group: balanced mix of men and women, aged 25 to 60 years old, and from different professional backgrounds. 12 focus groups in total: one focus group with people of high educational level and one focus group with participants of a lower educational level in each of the 6 selected EU Member States (i.e. Germany, Italy, Romania, Slovakia, Sweden, and UK).</td>
</tr>
<tr>
<td>Combined quantitative methods</td>
<td>Online experiment, laboratory experiment, survey.</td>
</tr>
</tbody>
</table>
| Examples of insights | Insurance services help satisfy participants’ need to feel protected and to protect their family and their belongings:  
I want to feel safe. That whatever happens, it will work out. I want to sleep well at night. If anything happens to me it will be a crisis situation anyway, it helps to know that at least I’m covered by insurance [woman, 47, lower education, Sweden].  
Participants tended to stay with their home insurance provider because it meant building trust:  
I think it is good to have a longer relationship. They can see that I have not made so many claims on insurance, so it is less likely to be a problem when I actually have to make a claim. They can see that I’m a normal customer and not trying to use the system [woman, 29, higher education, Sweden].  
Some participants found it important to be able to actually talk to an insurance agent:  
My agent had a lot of patience with me as it was really difficult for me to understand all different conditions. When you sign the contract you expect help as it is not a clear topic for people who do not work in this field to understand [man, 47, lower education, Slovakia]. |
4. Transparency of online platforms (Behavourial study on the transparency in online platforms\textsuperscript{34}, conducted by the London School of Economics consortium for DG JUST in 2018). The use of online platforms to look up information, book a hotel, or buy a product is widespread in the digital economy. This study sought to understand consumers’ trust in online platforms and gauge the potential impact on consumer behaviour of increased transparency about the way products are presented.

| Qualitative methods | In-depth interviews, think-aloud task  
Participants performed six online tasks (e.g., using a search engine to find the nearest pharmacy, buying a laptop on Amazon, choosing a hotel on a platform using consumer reviews). Interviewers used an observation protocol and encouraged participants to ‘think aloud’ while completing the tasks. Subsequently, a semi-structured interview was performed. |  |
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<tr>
<td>Goals</td>
<td>To better understand how consumers used online platforms and whether and why they perceived the selection of proposed products and items as trustworthy and transparent.</td>
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| Participants        | Participants were recruited by telephone to ensure enough variability in terms of gender (50% male, 50% female), education (50% finished education at 19 or earlier, 50% finished education at 20 or later), and frequency of usage of online platforms to make purchases and read reviews (50% every two months or more frequently, 50% less often than every two months).  
40 participants in total: 10 participants in each of the four selected Member States (Spain, UK, Germany, Poland) |  |
| Combined quantitative methods | Online experiment, survey. |  |
| Examples of insights | Participants did not spontaneously question the transparency of online platforms, but worried more about the efficiency of the platform:  
The order of the results is not important [man, 60, frequent user, Germany].  
You search for words, and in this case, I don’t think they had bad intentions [woman, 29, frequent user, Spain].  
Participants varied in terms of their understanding of how items were ordered on online platforms:  
On Google, the first links that appear have paid for the top ranking ... that is OK. Google has to earn some money [man, 60, frequent user, Germany]. |  |

| Examples of insights | I think the most trustworthy results are the first ones that show up, because more people click on them or something… [man, 20, infrequent user, Spain].  
I didn’t really see an order. The ones that were underneath the map… No, no, I’ve never really thought about it, or about why those are beneath the map, or why precisely these results [woman, 63, frequent user, Spain].  
I think the cheapest one was listed first and the one with the best reviews. Maybe the order is determined by an algorithm of Ryanair. It is not transparent [woman, 20, frequent user, Germany]. |
|---|---|
| Examples of insights | Various policy remedies for some issues (e.g. difficulty in identifying ads, untrustworthy reviews) were suggested, including:  
It’s about transparency, then yes, say ‘This is an advert’. So that you’re aware that, you know, they’ve paid to be there, basically [woman, 44, frequent user, UK].  
Pictures, visualisation, pictures of people who really were in this hotel with the hotel in the background, for example [female, 35, infrequent user, Poland]. |
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