

AER Better Bills research

Final report from the Behavioural Insights Team



In partnership with





Executive Summary

Background

On 31 March 2022, the Better Bills Guideline (the “guideline”) was published, which introduced new obligations for energy retailers with respect to the content and design of energy bills issued to small customers. The AER has been tasked with supporting retailers to comply with the guideline by providing consumer-tested examples of bills that meet the requirements set out in the guideline, and providing examples of research that retailers can draw on to fulfil the requirement that bills be designed to prioritise consumer comprehension.

What we did

To understand the features of bills that were important for facilitating consumer comprehension, we ran 45-minute semi-structured interviews with 20 energy consumers from across Australia. We also conducted an online experiment with a nationally representative sample of 2,010 participants in which we tested consumer comprehension of key information in 4 different example bills, all of which were compliant with the guidelines.

What we found

Qualitative testing revealed that consumers were accustomed to quickly locating **core information** (i.e. amount due, due date, and payment methods) on their energy bills using **visual cues** such as **colour** and **location**. This was consistent with our quantitative data, which showed that consumers generally had a high level of comprehension of **core information** across all four example bills we tested. Similarly, we found across all four example bills that consumers had fairly high levels of comprehension of both **very important** (NMI number, current plan, better offer, inquiries contact number) and **important** (interpreter contact number, tariffs, usage, meter reading, discount) information.

While rates of objective comprehension were similar across all four example bills, we found that consumers subjectively rated **unexpected complexities** on their bill (such as a \$0 balance) as **more difficult to understand**. Consumers also tended to perceive bills with **related information grouped together** in boxes to be **more visually appealing** and **easier to read**.



Recommendations

Bills that seek to prioritise objective and subjective customer comprehension should:

- Set the layout of the first page so that core information appears in the location that consumers are most accustomed to. The **amount due** and **due date** should appear on the **top right hand side**, and the **payment information** should appear **across the bottom** of the first page.
- Avoid presenting information that will require reference to other sections of the bill to interpret – instead, **group related information** together, and use **white space** to **separate unrelated information**.
- Make the **Better Offer** and **energymadeeasy.gov.au** elements salient by highlighting them in a **different colour**.
- For **special billing cases** (e.g. when the account is in credit) ensure there is sufficient information on the front page about the **action** that is **required** from the consumer, and **why the special case has occurred**.



Overview

1. Background
2. Methodology
3. Key findings
4. Appendix



1. Background



Project background

On 31 March 2022, the Australian Energy Regulator (AER) published the **Better Bills Guideline** (“the guideline”), which requires energy retailers to apply the following design principles when issuing bills to small customers:

- Simplify language (e.g. use a conversational tone, plain language, and basic grammar; avoid jargon, technical terms, and abbreviations/acronyms except as prescribed)
- Make the bill easy to understand (e.g. visually group related information; use accessible fonts and white space)
- Make the most important information prominent (e.g. via placement/positioning, bolding, large fonts, colours/shading)
- Order the bill to make it easy to understand (e.g. put key information upfront; logically group information; visually separate unrelated information)
- Design (e.g. apply existing consumer insights; conduct consumer testing)

The Behavioural Insights Team conducted research on how variations in bill design within the constraints of the guideline could influence comprehension and effectiveness. This report provides a summary of findings from a series of interviews and an online trial. Our recommendations from this research are reported alongside our results.



Previous research

Prior studies conducted to inform the development of the Better Bills Guideline include:

- **Improving Energy Bills (2021):** Behavioural testing by the Behavioural Economics Team of the Australian Government (BETA) to determine how consumers use their energy bills, the priority content for inclusion on bills, and how to present billing information to maximise comprehension and effectiveness.
- **Targeted focus groups (2021):** Qualitative testing with consumer groups underrepresented in the BETA research, including culturally and linguistically diverse consumers, older consumers who do not engage with their energy retailer online, and small business customers.
- **Testing the Better Offer Notice on Energy Bills (2022):** Consumer testing by the Behavioural Insights Team (Australia) to determine how to present better offer information to maximise comprehension and effectiveness.

The background image shows a person from the side, focused on a laptop screen. The entire image is overlaid with a semi-transparent blue filter. On the right side, there are several white geometric shapes: a single diamond and a larger cluster of interlocking cubes. The text '2. Methodology' is prominently displayed in the center-left, underlined, and 'Interviews + Trial' is written below it in a smaller font.

2. Methodology

Interviews + Trial



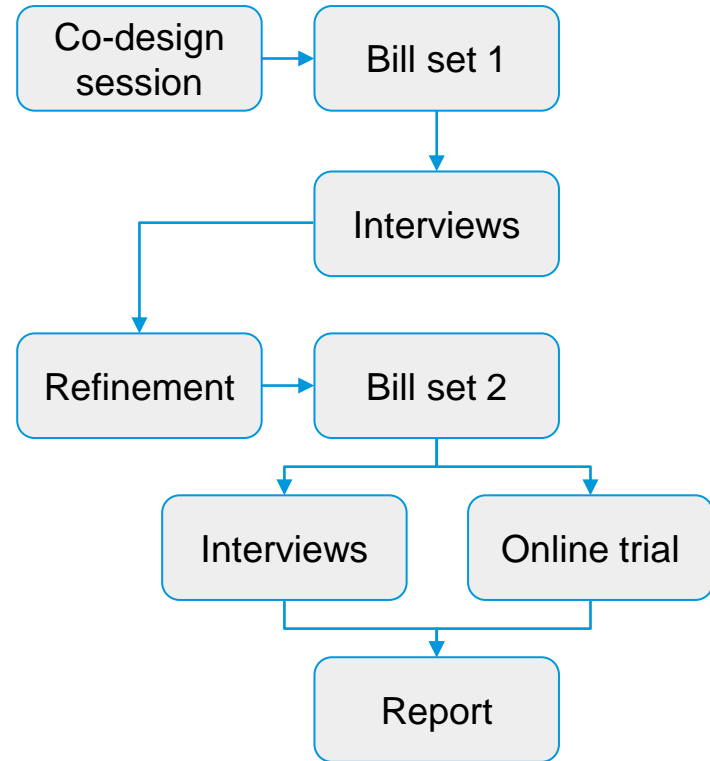
Methodology - Overview

We started the project by working with the AER to co-design a set of bills that met the guidelines and used behavioural insights and design best practices.

We then took this first set of bills to a series of qualitative interviews, where we asked consumers to interact with the bills and see if they could locate and explain key elements.

After the interviews, we collated the feedback and the AER created a second set of bills to address issues that arose from the first set of interviews.

This second set of bills was then taken to an online trial, and a second, smaller set of interviews. The following slides outline the process in more detail.



Methodology - Bill set 1



Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Needs help?

Inquiries: Retailer: 131 131
Faults and emergencies: Distributor: 11 22 33
Complaints: Ombudsman: 1800 111 222

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Your bill

Your amount due is
\$120.35
Due on
27 April 2022

Could you save money on another plan?

Based on your past usage, our Super Saver Plus plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

Compare more plans at Energy Made Easy
www.energymadeeasy.gov.au

How to pay

DIRECT DEBIT
Pay us 131 131 to set up a direct debit

PAY BY PERSON
Pay to cash, EFTPOS or cheque at any Australian Post Office

BY PHONE
Call 131 131 to pay by Visa, Mastercard or Bankcard (up to \$100 per bill)

MAIL
Send your cheque to: Retailer Name, PO Box 123, State STATE 0000

BANK CODE 333
Reference Number: 123456789
Contact your participating financial institution for information on BPay

BANK CODE 345
Reference Number: 123456789
Contact your participating financial institution for information on BPay

Balanced

Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Need help?

Inquiries: Retailer: 131 131
Faults and emergencies: Distributor: 11 22 33
Complaints: Ombudsman: 1800 111 222

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Your bill

Your amount due is
\$0.00

Could you save money on another plan?

Based on your past usage, our Super Saver Plus plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

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MAIL
Send your cheque to: Retailer Name, PO Box 123, State STATE 0000

BANK CODE 333
Reference Number: 123456789
Contact your participating financial institution for information on BPay

BANK CODE 345
Reference Number: 123456789
Contact your participating financial institution for information on BPay

Payment
Focussed

Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Need help?

Inquiries: Retailer: 131 131
Faults and emergencies: Distributor: 11 22 33
Complaints: Ombudsman: 1800 111 222

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Your bill

Your amount due is
\$199.43
Including overdue charges of \$84.56
Due on
27 April 2022

Could you save money on another plan?

Based on your past usage, our Super Saver Plus plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

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How to pay

DIRECT DEBIT
Pay us 131 131 to set up a direct debit

PAY BY PERSON
Pay to cash, EFTPOS or cheque at any Australian Post Office

BY PHONE
Call 131 131 to pay by Visa, Mastercard or Bankcard (up to \$100 per bill)

MAIL
Send your cheque to: Retailer Name, PO Box 123, State STATE 0000

BANK CODE 333
Reference Number: 123456789
Contact your participating financial institution for information on BPay

BANK CODE 345
Reference Number: 123456789
Contact your participating financial institution for information on BPay

Engagement
Focussed

Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Need help?

Inquiries: Retailer: 131 131
Faults and emergencies: Distributor: 11 22 33
Complaints: Ombudsman: 1800 111 222

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Your bill

Your amount due is
\$76.68
Due on
27 April 2022

Could you save money on another plan?

Based on your past usage, our Super Saver Plus plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.

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MAIL
Send your cheque to: Retailer Name, PO Box 123, State STATE 0000

BANK CODE 333
Reference Number: 123456789
Contact your participating financial institution for information on BPay

BANK CODE 345
Reference Number: 123456789
Contact your participating financial institution for information on BPay

Additional
Information

Methodology - Bill set 1

Tax Invoice

Retailer Name
ABN: 11 222 333 444

Need help?
Enquiries and complaints
Retailer: 131 131
Faults and emergencies
Distributor: 11 22 33
Disputes
Ombudsman: 1800 111 222

Your bill
Your amount due is
\$120.35
due on
27 April 2022

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Could you save money on another plan?
Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.
To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.
The Australian Energy Regulator requires us to include this information.

Compare plans from other retailers at Energy Made Easy
www.energymadeeasy.gov.au

How to pay

DIRECT DEBIT
Call 131 131 to set up a direct debit.

PAY BY PRESCRIPTION
Pay by mail, BP PAY or online at www.energymadeeasy.gov.au

BY PHONE
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

MAIL
Make your cheque payable to Retailer Name 123456. Call 131 131 to get the correct address for your bill.

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

Paginated (Control)

Tax Invoice

Retailer Name
ABN: 11 222 333 444

Need help?
Enquiries and complaints
Retailer: 131 131
Faults and emergencies
Distributor: 11 22 33
Disputes
Ombudsman: 1800 111 222

Your bill
Your amount due is
\$120.35
due on 27 April 2022

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Could you save money on another plan?
Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan. To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.
The Australian Energy Regulator requires us to include this information.

Compare plans from other retailers at Energy Made Easy: www.energymadeeasy.gov.au

How to pay

DIRECT DEBIT
Call 131 131 to set up a direct debit.

PAY BY PRESCRIPTION
Pay by mail, BP PAY or online at www.energymadeeasy.gov.au

BY PHONE
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

MAIL
Make your cheque payable to Retailer Name 123456. Call 131 131 to get the correct address for your bill.

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

Unpaginated

Tax Invoice

Retailer Name
ABN: 11 222 333 444

Need help?
Enquiries and complaints
Retailer: 131 131
Faults and emergencies
Distributor: 11 22 33
Disputes
Ombudsman: 1800 111 222

Your bill
Your amount due is
\$120.35
due on
27 April 2022

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Could you save money on another plan?
Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan. To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.
The Australian Energy Regulator requires us to include this information.

Compare plans from other retailers at Energy Made Easy
www.energymadeeasy.gov.au

How to pay

DIRECT DEBIT
Call 131 131 to set up a direct debit.

PAY BY PRESCRIPTION
Pay by mail, BP PAY or online at www.energymadeeasy.gov.au

BY PHONE
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

MAIL
Make your cheque payable to Retailer Name 123456. Call 131 131 to get the correct address for your bill.

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

Alternative Paginated

Tax Invoice

Retailer Name
ABN: 11 222 333 444

Need help?
Enquiries and complaints
Retailer: 131 131
Faults and emergencies
Distributor: 11 22 33
Disputes
Ombudsman: 1800 111 222

Your bill
Your amount due is
\$0.00
Your account is in credit, so you have no payment due.

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Could you save money on another plan?
Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan. Conditions may apply.
To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.
The Australian Energy Regulator requires us to include this information.

Compare plans from other retailers at Energy Made Easy
www.energymadeeasy.gov.au

How to pay

DIRECT DEBIT
Call 131 131 to set up a direct debit.

PAY BY PRESCRIPTION
Pay by mail, BP PAY or online at www.energymadeeasy.gov.au

BY PHONE
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

MAIL
Make your cheque payable to Retailer Name 123456. Call 131 131 to get the correct address for your bill.

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

BP PAY
Call 131 131 to pay by phone. Minimum and maximum pay is \$100 (per bill).

Detailed Paginated

Methodology - Interviews

We interviewed 20 non-digital energy consumers from across Australia, including 11 aged over 65 and 5 CALD consumers. Interview participants were recruited using a market research recruiting company (Alta Research).

The interviews were semi-structured and were approximately 45 minutes in duration. All interviews were conducted via video conferencing.

We conducted **two tranches** of interviews:

- Tranche 1 consisted of 15 interviews. Following these interviews, the bill designs were updated to take account of the feedback.
- Tranche 2 considered of 5 interviews, which ran in parallel with the online trial. The updated bill designs were used in the online trial as well as the Tranche 2 interviews.



Methodology - Interviews

We asked interviewees about their behaviour when it came to reviewing energy bills, researching energy plans, and switching energy plans and providers.

We also showed interviewees a series of mock energy bills (see previous slides), and solicited their thoughts about these bills with regard to comprehension, trust, and how they would act on the information.

We conducted a thematic analysis by organising key findings, insights, and supporting quotes into themes which addressed the primary research questions. We stopped conducting interviews once we reached data saturation, i.e. the point at which no new themes or information were emerging from the interviews.





Methodology - Trial

Alongside the Tranche 2 interviews, we tested the four mock bills with 2,010 participants, who were recruited via an online panel provider (PureProfile).

We applied screening criteria to ensure participants:

- were aged 18+;
- live in NSW, ACT, QLD, SA, or TAS;
- were responsible (sole or shared) for managing household energy bills; and
- were broadly representative of the population of the overall population by age or gender.

We also applied quotas to ensure $n = 200$ were Small-to-Medium enterprise decision-makers.

The Paginated mock bill was the most similar to those in bill set 1, and was therefore treated as the Control.



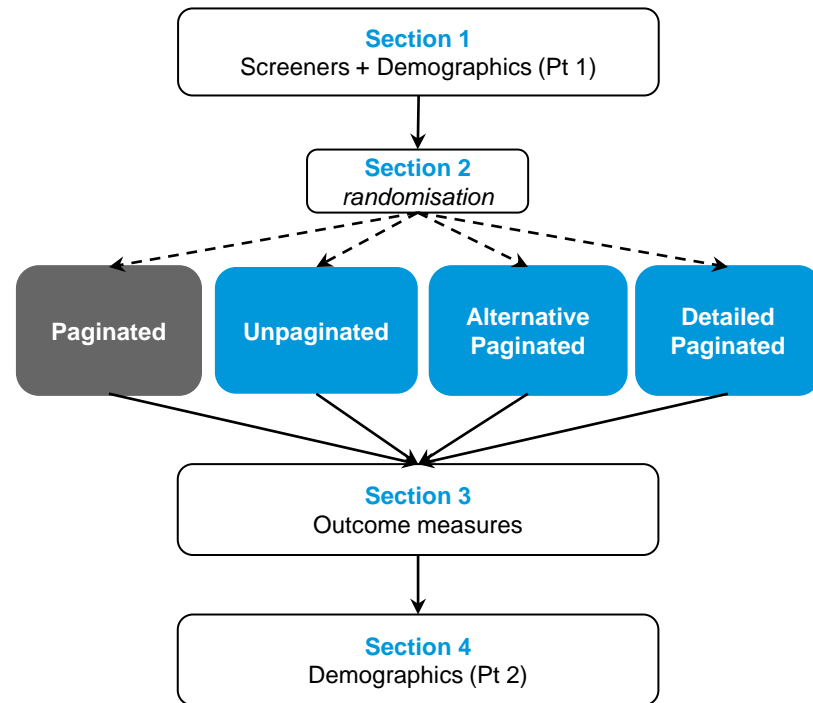


Methodology - Trial

After providing informed consent and responding to screening questions, participants were randomised to view one of the four mock energy bills.

They were then asked a series of *objective comprehension* questions regarding key information in the bill. This included questions about **core** (amount due, due date, and payment methods) **very important** (NMI number, current plan, better offer, inquiries contact number) and **important** (interpreter contact number, tariffs, usage, meter reading, discount) bill information. Participants could refer back to the bill as needed while answering these comprehension questions. We then asked a series of exploratory questions regarding consumers' *subjective impressions* of the mock bill.

We ran statistical tests (correcting for multiple comparisons) on the differences in objective comprehension between each condition relative to the Control. To minimise the number of comparisons made, we did not run statistical tests on our Exploratory outcomes.



Where statistical tests have been run, charts have been annotated using the following legend:

* = $p < 0.05$, ** = $p < 0.01$, *** = $p < 0.001$.

3. Key findings



Elements of comprehension

The research tested objective comprehension of the following bill elements:

Core elements	Very important elements	Important elements
Amount due	NMI number	Interpreter contact number
Due date	Current plan	Tariffs
Payment methods	Better offer	Usage
	Inquiries contact number	Meter reading
		Discount



Key Takeaway 1: Core information is well understood, as consumers use visual cues to find information



Understanding details about this billing period



Consumers used both location and colour to identify core information

Across all four bills, consumers consistently paid the most attention to the payment amount and due date

After viewing the first page of the bill for around 10 seconds, consumers were able to identify the location of the **payment amount** and the **due date** across all four example bills. Consumers also consistently stated that the payment amount and the due date were the most important pieces of information they would look for when reading an energy bill.

Consumers had strong prior expectations around the location of payment amount information

Consumers were well-practiced in looking for the payment amount and due date on the **top right hand side** on the first page of their energy bill. Some consumers were so accustomed to seeing the payment amount on the right hand side that moving the information to the left (in the “Balanced” example bill) led to them recalling the wrong figure as the payment amount.

Colour was a strong indicator of importance

In the example bills, consumers consistently pointed to the **colour** of each information box as an important element in grabbing their attention.

“...when you get a bill, the first thing you want to do is see the amount and the due date...”

Consumer 3

The image shows three example energy bills. Callout A points to the 'Your bill' section on the right of the top bill, which contains the payment amount and due date. Callout B points to the 'Your bill' section on the left of the bottom bill, which also contains the payment amount and due date. Callout C points to the 'Your bill' section on the right of the middle bill, which contains the payment amount and due date.

Top Bill:

- Retailer Name: ABN: 11 222 333 444
- Jane Citizen, PO Box 123, Anytown STATE 0000
- Account number: 123456
- Bill issue date: 1 April 2022
- For supply at: 1 Street Road, Anytown STATE 0000
- National Metering Identifier (NMI): 0123456789
- Need help? Inquiries: 131 131, Faults and emergencies: 11 22 33, Complaints: 1800 111 222
- Your bill: Your amount due is **\$76.68**, Due on 27 April 2022

Bottom Bill:

- Your bill: Your amount due is **\$120.35**, Due on 27 April 2022
- Could you save money on another plan? Based on your past usage, our Super Saver Plus plan may cost you up to \$81.45 less per year than your current plan. To switch plans, go to retailer.com.au or call us on 131 131. Conditions may apply.

“Amount due always on the right side, that’s how I look at the bills” - Consumer 3

“The things in [brown] are saying ‘this is important’ to me and the blue says ‘it’s not important’. - Consumer 7

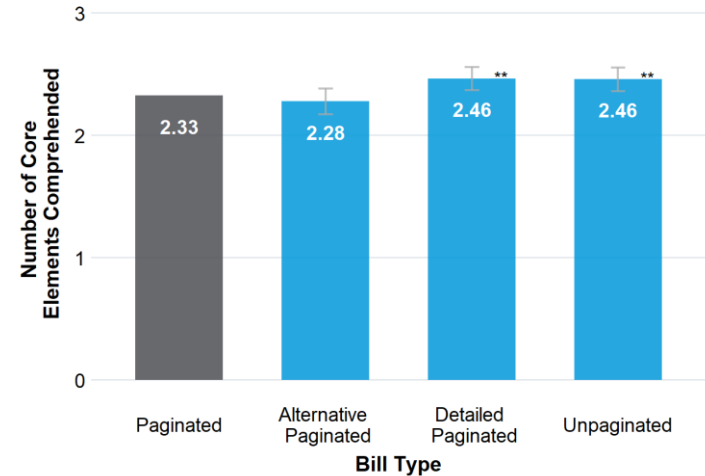


Comprehension of *core* elements was good overall

On average, consumers understood between 2.28–2.46 of the three core bill elements (amount due, due date, and payment methods). Almost 60% understood all three elements and almost 85% understood at least two.

Looking at the specific answers consumers gave, it is likely that their actual comprehension of the amount due was even higher than implied by the above. Across all bills, around 80% of consumers correctly identified the exact amount due. Since they were required to type in this value, it is possible that many of the remaining 20% of consumers were incorrect due to data entry errors.

Note this method of data entry is different to previous research, which provided multiple choice entry - we would expect there to be more errors when consumers can enter any amount as compared to when they are only need to choose one of a limited number of options. For example, for all except the Detailed Paginated bill, the correct amount due is \$120.35, and the most common incorrect answer across these bills was \$120.00 (a rounding error). There were also numerous responses that were one digit removed from the correct answer (e.g., \$129.35, \$120.33). If we include these responses, roughly 90% of consumers would get either the amount due, or sufficiently close that they likely understood the content, and total core comprehension scores would rise to around 2.45–2.55 out of 3 elements correct.

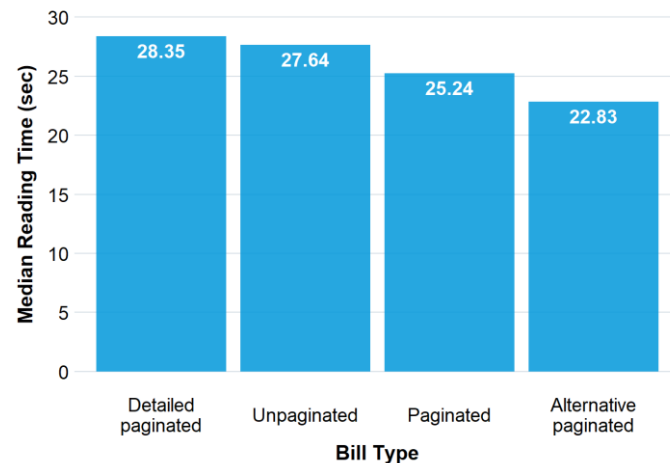




Some bills had higher comprehension

Compared to the Paginated bill, the number of core elements correctly comprehended was slightly higher for the Detailed Paginated and Unpaginated bills, and these differences were statistically significant (2.46 out of 3 vs 2.28-2.33 out of 3). Consumers also spent more time reading these two bills on average, perhaps because these bills had more content (Detailed Paginated) or were laid out differently (Unpaginated) to traditional bills. It may also be that this higher time spent reading translated to an increase in the overall level of comprehension.

However, some of the increase in comprehension for the Detailed Paginated bill appears to be driven by the fact that this bill (unlike the other bills) had a \$0 due amount and therefore no due date. Correctly identifying that the bill has already been paid may be easier than identifying a specific due date.





\$0 best understood with an explanation on the front page *and* in usage table

Tranche 2 consumers looking at the \$0 benefited from having an explanation in 'Your bill' box

Most consumers found it clear from the first page that they would not have to pay any additional money because their account was in credit. However, some consumers said they would also like to see more contextual information on the first page, such as the exact credit amount, and the date on which the payment was made.

Consumers could explain how their \$0 bill was calculated with more confidence when the credit sentence was included in the usage table, however some wanted to see additional information

Consumers generally found it helpful to see the specific payment amount that had led to the account being in credit, and were able to clearly explain how the amount owing had been calculated. One consumer suggested this could be improved further by adding the date when the last payment was received.

Your bill	Your bill
Your amount due is \$0.00	Your amount due is \$0.00
	Your account is in credit, so you have no payment due.
Payment focussed (tranche 1)	Additional information (tranche 2)

TOTAL BILL	\$139.07
Payment received	– \$150.00
FINAL BALANCE	– \$10.93
Your account is \$10.93 in credit, so you have \$0.00 due.	

"Oh what this is \$0... [but quickly understood] oh I'm not due to pay anything because my account is in credit" - Consumer 3 (tranche 2)

"I'd like to know how much in credit up front, is it 50 or 100 in credit?" - Consumer 3 (tranche 2)

"I liked that the bill included the additional line on how much additional money I paid before and why the amount owing was 0. I found this very helpful." - Consumer 2 (tranche 2)



*Key Takeaway 2: Very important
information is generally well
understood, though some confusion
remains between the better offer and
EME*



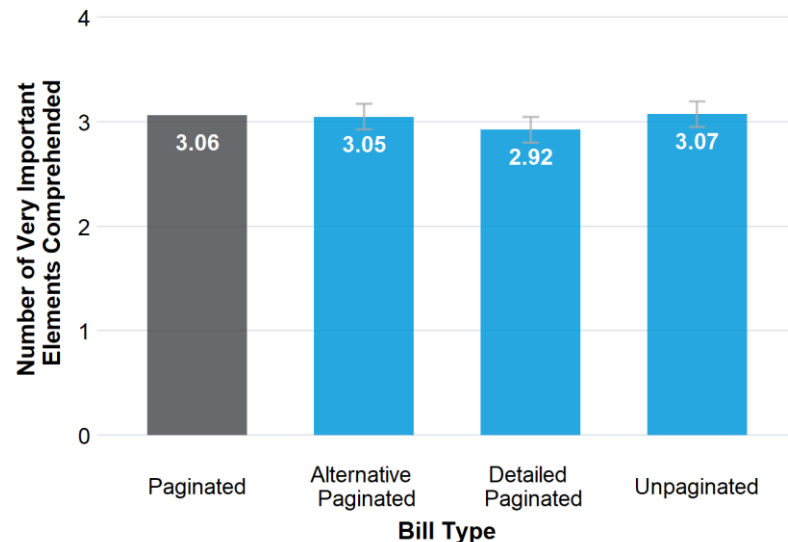
Comprehension of *very important* elements was fairly high

On average, consumers understood 3 out of 4 very important bill elements (NMI number, current plan, better offer, inquiries contact number). Around 45% understood all four elements and over 70% understood at least three. There were no significant differences between the different bills in terms of the number of very important elements comprehended.

Comprehension of very important elements was highest for the NMI and for the inquiries contact number. Roughly 80% of consumers got these answers correct, regardless of what bill they saw.

Comprehension of the current plan name was slightly lower for the Paginated and Detailed Paginated bills (around 63%, vs around 72% for Alternative Paginated and Unpaginated). The most common incorrect response consumers gave for this question was 'Super Saver Plus' (the name of the Better Offer plan), regardless of what bill they saw.

When asked how to switch to a better offer, at least 66% of consumers chose the correct response regardless of which bill they saw. A further 12% selected 'I need to visit www.energymadeeasy.gov.au', which would also assist in switching to a cheaper plan.





Difference between better offer vs EME was poorly understood

Many consumers conflated the EME website with the Better Offer

Many consumers interpreted the EME website as being related to the retailer's Better Offer. After being directed to specifically compare the two boxes, some consumers were able to comprehend that the EME website compared offers between retailers. Some suggested providing a clearer prompt that the EME website compared offers from competing retailers, as they were able only able to ascertain this by the .gov extension.

The EME box should be contrasted from the Better Offer

Consumers were more likely to pay attention to the EME box when it was visually distinct from the Better Offer box. This could be achieved using a different colour shading (Balanced and Engagement Focussed bills) rather than the same shade for both boxes (Additional Information and Payment Focussed bills).

However, there is a limit to how many colour contrasts can be used on a page before the salience effect diminishes. We would recommend no greater than one major colour contrast and one additional more subtle colour contrast (such as using the same colour but varying the saturation, illustrated on the left example) on the one page.

"I would have been confused because I would have clicked into the EME website to get more info on the super saver plus plan. I don't want to change providers, so I would have been confused"

- Consumer 14

Could you save money on another plan?

Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to **retailer.com.au** or call us on **131 131**. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

 Compare more plans at Energy Made Easy
www.energymadeeasy.gov.au

Could you save money on another plan?

Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to **retailer.com.au** or call us on **131 131**. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

 Compare more plans at Energy Made Easy
www.energymadeeasy.gov.au

"Rather than having too many things highlighted, if you could bring it down to one, that would be most important to people these days" - Consumer 7



Key Takeaway 3: Important information is reasonably well understood, with consumers preferring like information to be grouped together

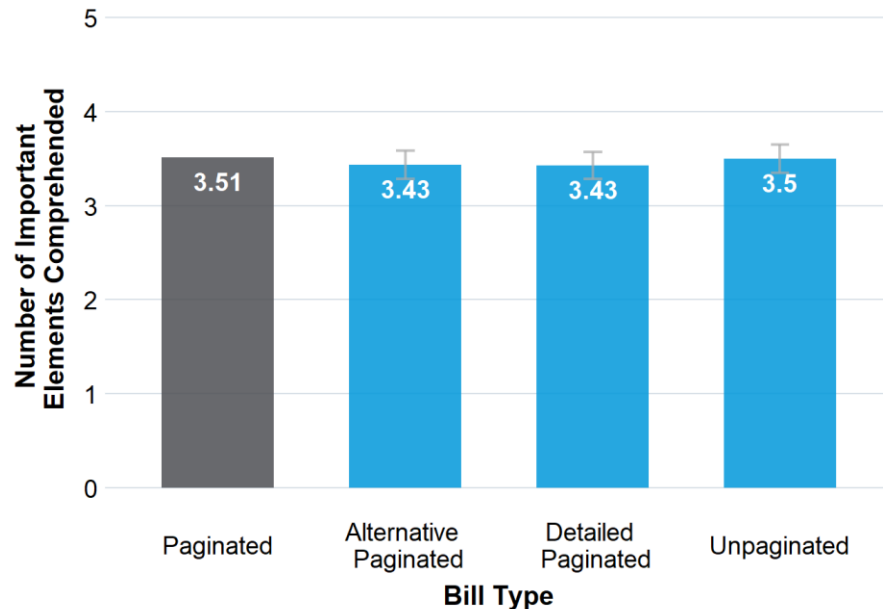


Comprehension of *important* elements was consistent

On average, consumers understood 3.5 out of 5 important elements (Interpreter contact number, tariffs, usage, meter reading, discount). Only around 20% understood all five elements, but over 60% understood at least four. There were no significant differences between the different bills in terms of the number of important elements comprehended.

Regardless of which bill they saw, consumers had the most difficulty correctly identifying that their usage was calculated by subtracting their previous reading from their current reading, with only a third of consumers getting this question correct. However, a further third selected “Previous reading - current reading”, which may indicate that they broadly understood the concept, but misinterpreted the subtraction sign as a dash (i.e., they interpreted the answer as “previous reading **to** current reading” rather than “previous reading **minus** current reading”). Further testing should therefore use a different method to probe comprehension of this specific element.

For the other four elements, around 75-80% identified the correct answer, with minimal differences between bills.





Understanding how your bill is calculated



Consumers preferred having related information in the same place

Avoid presenting information that will require reference to other sections of the bill to interpret

Consumers often found it confusing when they were required to piece together information from different parts of the bill.

Consumers found it particularly unintuitive to refer to information presented in the “About your plan” section in order to interpret information on Peak and Off-peak usage in the “Understand your bill” section.

Some consumers had trouble locating the information which told them what plan they were currently on

The information about the consumer's *current* plan is less salient than the information about the Super Saver plan. As a result, some consumers struggled to quickly identify which plan they are currently on when asked to do so. While most could eventually locate this information, the few who struggled may have benefited from this information being located on the first page. A couple of consumers felt the current plan name and better offer plan name should be near to each other, instead of located separately on the bill. However, most consumers could eventually find this information regardless.

PF Understand your bill
Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge	20189	20704	515 kWh	\$0.29 / kWh	\$149.35
Peak usage 6 am – 10 pm	10093	10145	52 kWh	\$0.13 / kWh	\$6.76
Off-peak usage 10 pm – 6 am					
GST (10%)					\$18.77
Usage discount					
Government energy rebate					
TOTAL BILL					
Balance carried forward					
TOTAL DUE					

1 March 2022 to 31 March 2022

EF

Understand your bill
Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge	20189	20704	31 days	\$1.02 / day	\$31.62
Peak usage	10093	10145	515 kWh	\$0.29 / kWh	\$149.35
Off-peak usage			57 kWh	\$0.13 / kWh	\$6.76
GST (10%)					
Usage discount (15%)					
Solar exports feed-in tariff	8763	9226	46		
Government energy rebate					
BILL					
carried forward					
TOTAL DUE					

About your plan
Simple Saver
15% usage discount (expires 31 March 2022)
20% GreenPower
Peak usage 6 am to 10 pm / kWh
Off-peak 10 pm to 6 am \$0.13 / kWh

“I prefer the times for peak/off peak to be next to the place where you show the peak usage info. Easier to find.”
Consumer 10

“Think it would be good if they provided more information about the time and dates for “peak” and “off-peak”. -
Consumer 2

“They should not have separated the information into two different areas. The current plan, and better offer should be in the same place.” - Consumer 11



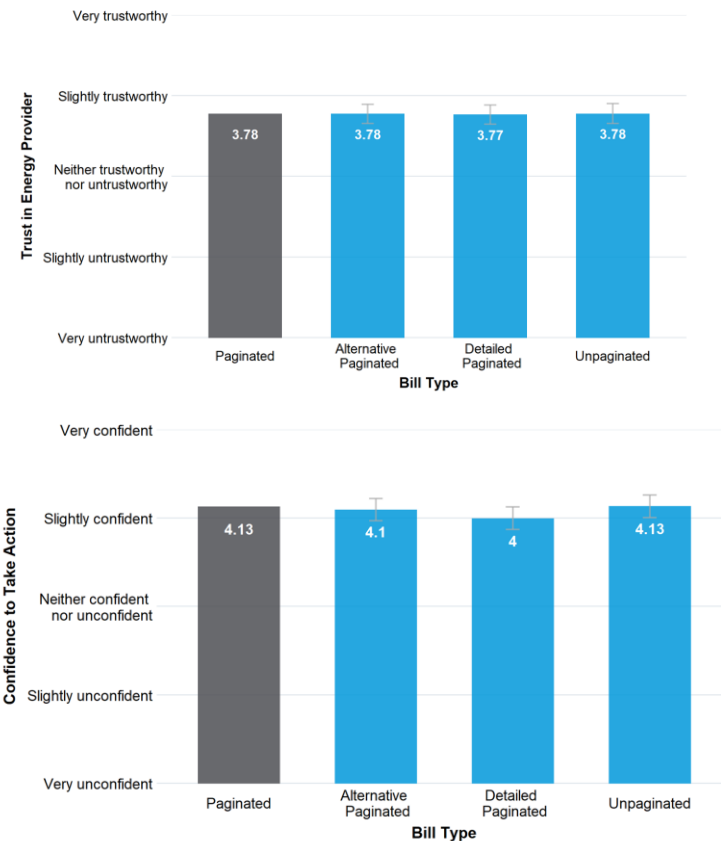
Key Takeaway 4: On subjective measures, Detailed Paginated and Unpaginated performed slightly worse



Trust and confidence were high across all bills

On average, consumers felt that the energy provider was trustworthy, and there were no differences between the bills on this measure.

Similarly, the average consumer felt confident to take action on the bill, though ratings appeared slightly lower for the Detailed Paginated bill.

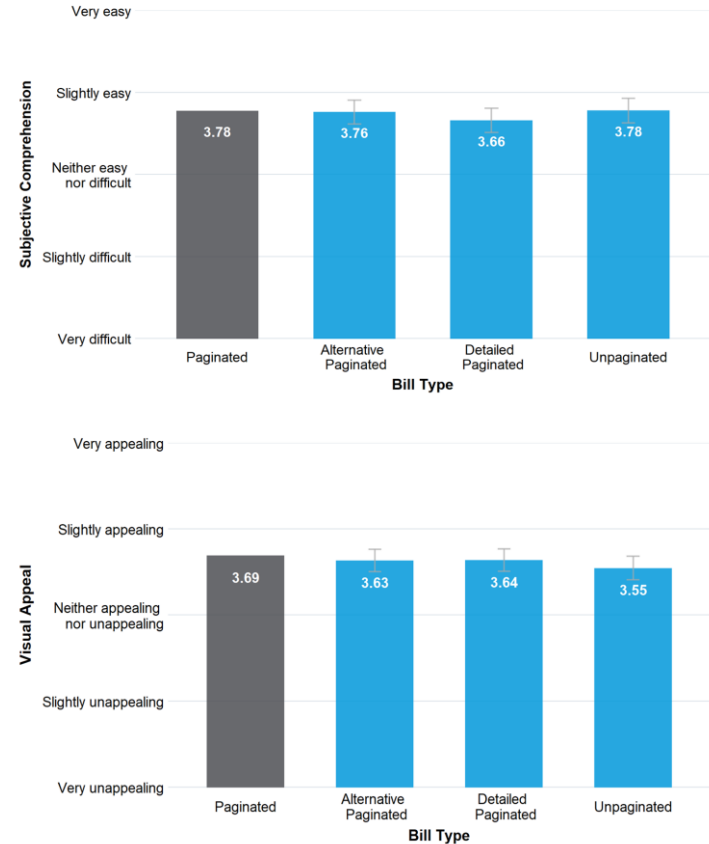


Subjective comprehension and visual appeal ratings yielded small differences between bills



On average, consumers felt that the bill was easy to understand. Compared to those who viewed the Paginated bill, subjective comprehension (i.e., consumers' own perception of how easy the bill was to understand) was roughly the same for consumers who viewed one of the other bills, though ratings appeared slightly lower for the Detailed Paginated bill. This is notable given the objective comprehension (i.e., consumers actual ability to understand the bill) results, where the Detailed Paginated bill actually performed the same or *better* than the Paginated bill. This may be driven partly by the fact that Detailed Paginated bill had more content and needed more effort to engage with – consumers may have found this subjectively challenging, but in reality it could help to increase their actual ability to understand the bill.

On average, consumers felt that the bill was visually appealing. Compared to those who viewed the Paginated bill, visual appeal was roughly the same for consumers who viewed one of the other bills, though ratings appeared slightly lower for the Unpaginated bill. Again, this is despite objective comprehension actually being higher for the Unpaginated bill.





Understanding details about this billing period



Unpaginated design makes reading the bill more effortful, recall worse

The unpaginated design made it more difficult for consumers to scan quickly and find the information they need

Consumers struggled to recall details of the Unpaginated bill more than they did with any other bill across both tranches. One consumer who saw the Unpaginated bill first did not recall anything at all about the better offer, which was the only instance where a consumer did not recall anything about the better offer in the first bill they saw across all bills we tested. Note that this did not affect core information, and may explain why the Unpaginated bill had a longer median reading time – as consumers found it challenging to find information on this bill, they likely spent more time searching and hence longer reading the bill.

Consumers prefer a layout which groups related information together in boxes, and are most familiar with this design

Grouping key information into boxes allows information to be placed where people expect it to be when scanning for it quickly – for example, contact numbers towards the top of the bill. The unpaginated format used some boxes but did not use one for phone numbers, which made it difficult for consumers to locate the information.

Furthermore, most consumers mentioned they were more used to seeing the box-style layout on their own energy bills, and all five consumers who saw the unpaginated bill said they preferred the “boxes” of information in the other bills.

“Same information is there [in UP bill] but it’s not in the format I’m used to and it’s not as clear. Better to have relevant chunks... I’d like to see your amount due on one side... it’s running too long, too wide, it’s too much to read.” - Consumer 1 (tranche 2)

“The phone numbers should be together... have a box with a heading like ‘if you want to know more about your bill’...you’re sort of searching to find those [phone numbers] a bit” - Consumer 3 (tranche 2)

“[A] is better than the last one [UP]... I like the way it’s sectioned out better, I like the way that’s it’s highlighted...the need help box where you make your enquiries is at the top which is good. The fact that you’ve highlighted areas so you can hone in on the area you want to know more about is good.” - Consumer 3 (tranche 2)

Comparing Unpaginated (UP) vs. Alternative (A)

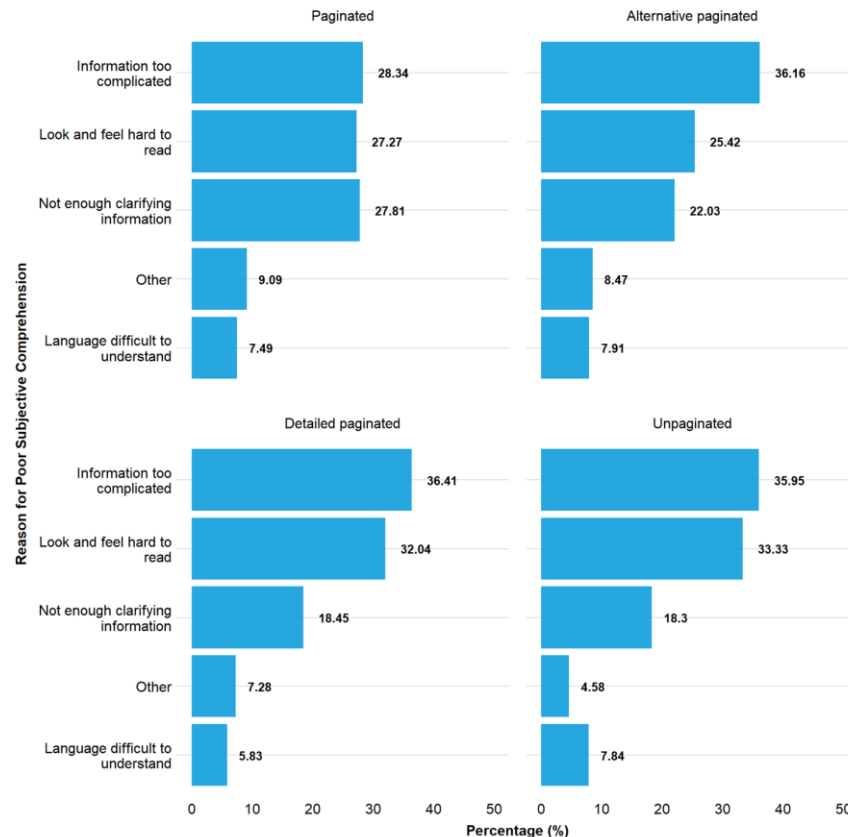
Those who had low subjective comprehension highlighted a variety of issues



Among those (36% of the sample) who rated their subjective comprehension as poor (21%) or neutral (15%), we asked a follow up question to identify why they answered that way.

The most common issue raised was that the information in the bill was too complex (flagged by around a third of low subjective comprehension consumers), whilst the least common issue raised was that language was difficult to understand (flagged by around 5% of consumers). In the “other” group, a range of free text answers were provided, usually focusing on the fact that the bill was “tedious” or that there was too much information.

The look and feel was more commonly raised as an issue for the Detailed Paginated and Unpaginated bills, relative to the other two bills – this may partly explain why consumers gave the Unpaginated bill a lower visual appeal rating. The need for more clarifying information was more commonly raised as an issue for the Paginated and Alternative Paginated bills, relative to the other two bills.





*Key Takeaway 5: No
subgroups were adversely
affected by our treatments*



No subgroups were adversely affected by our treatments

We looked at whether any of our treatments differentially affected specific subgroups. Specifically, we looked at whether the treatments had different effects depending on:

- Differing levels of financial literacy (based on an index of five questions)
- Differing levels of education (based on consumer self-reported education level)
- Differing levels of digital experience (defined as having downloaded and used an energy provider's app, receiving bills electronically, and preferring to address issues via online methods).
- Whether the consumer had a CALD background (defined as the main language used at home being other than English; n = 143).

There were no significant differences between treatments for any subgroups. For example, and perhaps unsurprisingly, comprehension was generally higher as financial literacy increased (but this was consistent across all treatments).



List of appendices

Appendix 1: Additional interview findings

Appendix 2: Detailed trial findings

Appendix 3: Further reading

Appendix 1

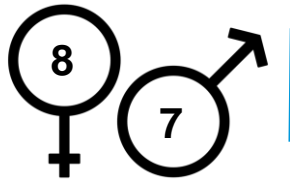
Detailed interview findings



Tranche 1



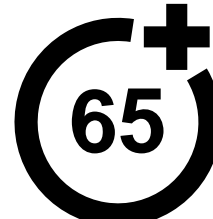
Who did we speak to? (Tranche 1)



8 female
7 male



5
5 CALD




7
7 over 65



3 ACT
4 NSW
4 QLD
2 SA
2 TAS

Tranche 1 bills

Payment Focussed (PF)



Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Need help?

Inquiries
Retailer: 131 131

Faults and emergencies
Distributor: 11 22 33

Complaints
Ombudsman: 1800 111 222

Your bill

Your amount due is
\$0.00

Important information

Payment assistance
Call 131 131

Interpreter service
Call 131 132

Simple Saver

Your plan includes 15% usage discount (expires 31 March 2023)

Your plan includes 20% GreenPower

About your plan

Simple Saver

Your plan includes 15% usage discount (expires 31 March 2023)

Your plan includes 20% GreenPower

Understand your bill

Electricity charges based on an estimation. If you need to read your meter, you can find instructions at [retailer.com.au/how-to-read-your-meter](#)

	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge			31 days	\$1.02 / day	\$31.62
Peak usage	20189	20704	515 kWh	\$0.29 / kWh	\$149.35
Off-peak usage	10093	10145	52 kWh	\$0.13 / kWh	\$6.76
GST (10%)					\$18.77
Usage discount (15%)					-\$25.76
Government energy rebate					-\$24.20
TOTAL BILL					\$156.54
Direct debit payment					-\$156.54
TOTAL DUE					\$0.00

1 March 2022 to 31 March 2022

Could you save money on another plan?

Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to [retailer.com.au](#) or call us on **131 131**. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

Compare more plans at Energy Made Easy [www.energymadeeasy.gov.au](#)

How to pay

DIRECT DEBIT
Call us on 131 131 to set up a direct debit.

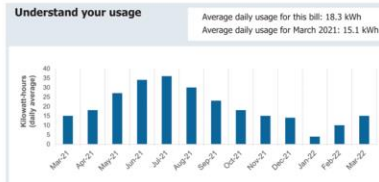
PAY IN PERSON
Pay by cash, EFTPOS or cheque at any Australian Post Office

BY PHONE
Call 138 679 to pay by Visa, Mastercard and Bankcard (up to \$1000 per bill)


MAIL
Make your cheque payable to Retailer Name and post to PO Box 123, Anytown STATE 0000

Biller Code: 333
Reference Number: 301932

POST
Call 138 679 to pay by credit card or go to [www.paybills.com.au](#) to pay on the internet.



Engagement Focussed (EF)



Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Need help?

Inquiries
Retailer: 131 131

Faults and emergencies
Distributor: 11 22 33

Complaints
Ombudsman: 1800 111 222

Your bill

Your amount due is
\$199.43

Including overdue charges of **\$84.56**

Due on **27 April 2022**

Important information

Payment assistance
Call 131 131

Interpreter service
Call 131 132

Simple Saver

15% usage discount (expires 31 March 2023)

20% GreenPower

Peak usage costs \$0.29 / kWh (6 am to 10 pm)

Off-peak usage costs \$0.13 / kWh (10 pm to 6 am)

\$0.09 / kWh paid to you for solar exports

About your plan

Simple Saver

15% usage discount (expires 31 March 2023)

20% GreenPower

Peak usage costs \$0.29 / kWh (6 am to 10 pm)

Off-peak usage costs \$0.13 / kWh (10 pm to 6 am)

\$0.09 / kWh paid to you for solar exports

Understand your bill

Electricity charges based on an estimation. If you need to read your meter, you can find instructions at [retailer.com.au/how-to-read-your-meter](#)

	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge			31 days	\$1.02 / day	\$31.62
Peak usage	20189	20704	515 kWh	\$0.29 / kWh	\$149.35
Off-peak usage	10093	10145	52 kWh	\$0.13 / kWh	\$6.76
GST (10%)					\$18.77
Usage discount (15%)					-\$25.76
Solar exports	8763	9226	463 kWh	-\$0.09 / kWh	-\$41.67
Government energy rebate					-\$24.20
TOTAL BILL					\$114.87
Balance carried forward					\$84.56
TOTAL DUE					\$199.43

1 March 2022 to 31 March 2022

Could you save money on another plan?

Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to [retailer.com.au](#) or call us on **131 131**. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

Compare more plans at Energy Made Easy [www.energymadeeasy.gov.au](#)

How to pay

DIRECT DEBIT
Call us on 131 131 to set up a direct debit.

PAY IN PERSON
Pay by cash, EFTPOS or cheque at any Australian Post Office

BY PHONE
Call 138 679 to pay by Visa, Mastercard and Bankcard (up to \$1000 per bill)


MAIL
Make your cheque payable to Retailer Name and post to PO Box 123, Anytown STATE 0000

Biller Code: 333
Reference Number: 301932

POST
Call 138 679 to pay by credit card or go to [www.paybills.com.au](#) to pay on the internet.

Understand your usage


Average daily usage for this bill: 18.3 kWh
Average daily usage for March 2021: 15.1 kWh



40



Balanced (B)



Retailer Name
 ANBN: 11 222 333 444

Needs help?

Inquiries
 Retailer: 131 131

Faults and emergencies
 Distributor: 11 22 33

Complaints
 Ombudsman: 1800 111 222

Important information

Payment assistance
 Call 131 131

Help us to help you. If you are having difficulty paying your account, please contact us to discuss payment assistance.

National Relay Service
 Call 1300 555 727

Interpreter service
 Call 131 132

Service Interpreter
 Dosh-Vu Thong Ngien
 08 959 7400
 08 959 7400

About your plan

Simple Saver

Your plan includes 15% usage discount (expires 31 March 2023)

Your plan includes 20% GreenPower

Jane Citizen
 PO Box 123
 Anytown STATE 0000

Account number: **123456**

Bill issue date: **1 April 2022**

For supply at: **1 Street Road, Anytown STATE 0000**

National Metering Identifier (NMI): **0123456789**

Your bill

Your amount due is
\$120.35
 Due on
27 April 2022

Could you save money on another plan?

Based on your past usage, our **Super Saver** Plus plan may cost you up to **\$81.45** less per year than your current plan.

To switch plans, go to **retailer.com.au** or call us on **131 131**. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

Understand your bill

Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

		1 March 2022 to 31 March 2022			
	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge			31 days	\$1.02 / day	\$31.62
Peak usage charge	20189	20704	515 kWh	\$0.29 / kWh	\$149.35
Off-peak usage charge	10093	10145	52 kWh	\$0.13 / kWh	\$6.76
GST (10%)					\$18.77
Usage discount (15%)					-\$25.76
Government energy rebate					-\$24.20
TOTAL BILL					\$156.54
Balance carried forward					-\$36.19
TOTAL DUE					\$120.35

Compare more plans at Energy Made Easy
www.energymadeeasy.gov.au

How to pay

DIRECT DEBIT
 Call us on 131 131 to set up your direct debit.

MAIL
 Make your cheques payable to Retailer Name and post us in PO Box 123, State STATE 0000.

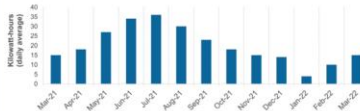
PAY IN PERSON
 Pay by cash, EFTPOS or cheque at any Australian Post Office

BY PHONE
 Call 130 655 131 to pay by phone. Minimum card payment of \$1000 (per bill).

BillPay
 Call 131 818 to pay by phone or visit www.paybill.gov.au to pay on the internet.

Understand your usage

Average daily usage for this bill: 18.3 kWh
 Average daily usage for March 2022: 15.1 kWh





Understanding details about this billing period



Varying the bill layout draws attention to new information

Changing the layout of core elements in the bill may help draw consumer attention to new information

Many consumers were accustomed to only paying attention to sections of their energy bills that mattered to them. This made them less likely to pay attention to new information in their energy bills such as the better offer message. **Changing the layout of the bill** (e.g. by moving the location of the payment amount) **may increase the likelihood of such consumers reading the better offer message** by nudging them to read sections of the bill they would otherwise ignore. One consumer described changing the layout of the bill in this way as analogous to moving items around at the supermarket, which forces shoppers to explore more shopping aisles in order to find the items they are accustomed to buying.

However, there are trade-offs to changing the layout

As mentioned on page 8, some consumers were so accustomed to seeing the payment amount on the right hand side that moving the information to the left (in the “Balanced” example bill) led to them recalling the wrong figure as the payment amount. Thus, while changing the layout may encourage consumers to read the better offer message, **this should be considered in light of the potential trade-off with lower overall accessibility of other important information** in the energy bill.

Engagement focused

Account number: 123456
 Bill issue date: 1 April 2022
 For supply at: 1 Street Road, Anytown STATE 0000
 National Metering Identifier (NMI): 0123456789

Your bill
 Your amount due is
\$0.00

Could you save money on another plan?
 Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.
 To switch plans, go to retailer.com.au or call us on **131 131**. Conditions may apply.
The Australian Energy Regulator requires us to include this information.

"It is quite standard, but to be honest, most of the bills are very similar and people.. I think, I don't look at any other information anymore, I know exactly what I look for, everything else on the bill is blank, I don't look at anything else." - Consumer 1

Balanced

Your bill
 Your amount due is
\$120.35
 Due on
27 April 2022

Could you save money on another plan?
 Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.
 To switch plans, go to retailer.com.au or call us on **131 131**. Conditions may apply.
The Australian Energy Regulator requires us to include this information.

"If the bill looks the same for me for every 8 years, then why would I look for more information? To get me to read through... need to do exactly like what you do in a supermarket, people know where their stuff is, but if you move things around, then people explore and buy more stuff... If you redesign the bill and you really want people to understand and look for something new, then you need to make more significant changes" - Consumer 1

"I see now the amount due section is on the right and it shows me the overdue amount..That's what stands out compared to the other [Balanced] one."

"If [Your bill] was to the right or at the top it would make more sense...Amount due always on the right side, that's how I look at the bills, that's why I thought 81 amount was amount to pay initially."

Consumer 3



Understanding details about this billing period



Consumers quickly located key information, but also tended to skip the details

Consumers found the payment methods were easy to locate, but also tended to skip over the details.

Consumers were used to seeing information on payment methods in the format presented in the example bills. While this meant that **most were able to recall where the payment methods could be found** on the bill after a 10-second viewing, it also appeared that consumers were accustomed to **skipping over the finer details** (e.g. the specific payment methods).

Make additional complexities more salient through colour and font-size

Consumers liked that the overdue charges were highlighted in red in the Engagement Focused bill, as it clearly **signalled** to them that **something was different** with this bill and that **additional action** was required.

How to pay

 DIRECT DEBIT Call us on 131 131 to set up a direct debit.	 PAY IN PERSON Pay by cash, EFT POS or cheque at any Australia Post Office	 BY PHONE Call 138 675 to pay by Visa, Mastercard and Bankcard (up to \$1500 per bill).
 MAIL Make your cheque payable to Retailer Name and post to PO Box 123, Town STATE 0000	 iB PAY Bill Code: 333 Reference Number: 351932 Contact your participating Financial Institution for information on iB Pay.	 post billpay Bill Code: 3455 Reference Number: 351932 Call 131 816 to pay by credit card or go to www.postbillpay.com.au to pay on the internet.

"Didn't take notice [of payment methods] because they looked familiar." - Consumer 9

"When it's red it's always trouble or something you haven't done." - Consumer 1

"I would go and check... I might log in and check whether I paid or not, check overdue charges, if it still says I haven't paid, I'd look at my bank statement to check." - Consumer 3

Your bill

Your amount due is
\$199.43

Including overdue charges of **\$84.56**

Due on
27 April 2022

EF



Understanding how your bill is calculated



There was no “one size fits all” version

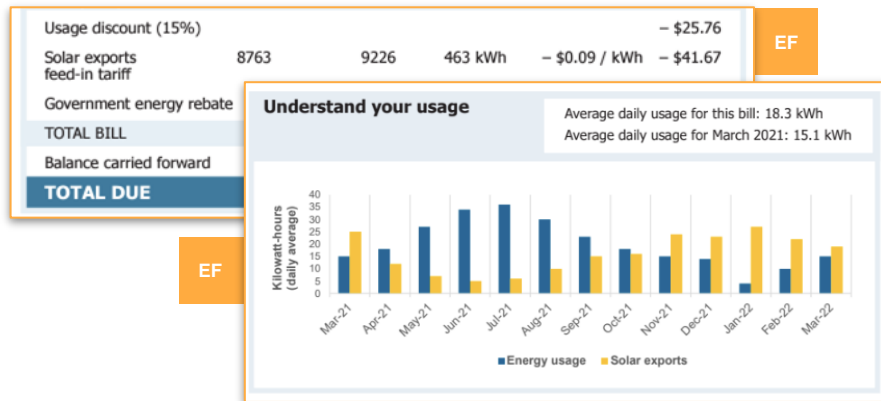
There was no “one size fits all” solution in terms of the “right” amount of information in the bill

Consumers varied substantially in terms of their preferred presentation of usage information. Some consumers indicated a preference for a detailed breakdown of their usage information. Other consumers thought that having too much information made the bill feel confusing, and too time consuming to read.

Solar information was extremely important to consumers with solar panel installations

Consumers with solar panel installations consistently indicated that inclusion of solar exports information in their bill was extremely important. This held true for consumers who were otherwise not interested in seeing a detailed breakdown of their usage information.

“I think any bill that you need to spend too much time with to understand is just not a good experience for me. It’s just too much time.” - Consumer 3



“It’s got solar, what I owe, my due date, and what I can save. That’s all I want.” - Consumer 14



Most are intrigued to find out more about saving, some are skeptical

Most consumers noticed the better offer at first glance

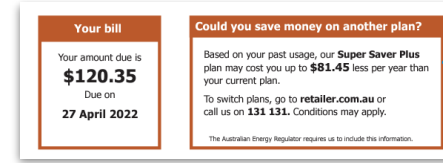
Most consumers noticed and understood the better offer after a preliminary 10 second read of the bill. While this was true for all bill types, it was especially the case in bills where the better offer was in a contrasting box (Balanced and Engagement Focussed). The salience of the better offer was also enhanced by placing it next to Your Bill (balanced), as consumers instinctively seek out the amount due then read from left to right.

Most consumers said they would contact their retailer

Almost all consumers indicated they would likely follow up on the better offer, most often by calling their retailer. Several suggested making it easier to access the better offer by providing a QR link to the retailer website. Others suggested highlighting how quick and easy it is to swap plans and any additional benefits would encourage more interest.

However some were skeptical about better offers

Some consumers expressed skepticism in the better offer, and believed there must be strings attached. This was partly due to low trust in energy retailers and a low level of engagement with the AER requirement statement, potentially due to its small relative font size.



"I like this more. The part on the right hand side - could you save money on another plan..It's been moved around a little but I still have all the information I need"

- Consumer 1

"I would call them, rather than website. It's easier to speak to a person (if the waiting times are reasonable). Switching plans is usually a generic website... maybe if there was a direct link it would be easier."

- Consumer 10

"If there was a QR code I would just scan it.. with bills, I just get quite lazy... but if you make it really easy it's better."

- Consumer 1

"My cynical view would be that the EME website might be just a compare the market type website. But would certainly look at it."

- Consumer 1

"Why would they offer me an \$80 discount?... What's the cost for them? Maybe they want to lock me in for 5 years? Maybe there are some terms and conditions that are not favourable to me?"

- Consumer 1



Understanding your usage



Charts were welcomed, but understanding can be improved

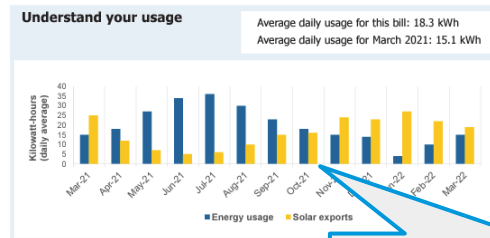
Consumers generally preferred the monthly summary chart over the yearly comparison

Most consumers said that it is more important to them to be able to compare their usage on a monthly basis so they can see how their usage fluctuates throughout the year, than it is to have a side-by-side yearly comparison.

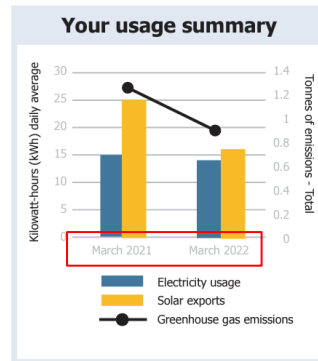
Comprehension of the usage charts could be aided by more descriptive titles and salient axis labels

Most consumers liked the additional usage charts in the AI bill; however some consumers (particularly older consumers) needed some assistance to interpret the additional charts in the Additional Information bill. In particular, the legend and axis titles did not always stand out enough for people to interpret the graph quickly and accurately.

Bolding axis titles and explicitly describing what the graph is showing in the title may help these consumers get the most out of this additional information. For example, “Your usage summary” could be better explained by the title “Compare to last year” and “Compare your usage” could become “Compare to others like you.”



“I like to look at how much I’m using in the month because of seasonal changes in energy use” - Consumer 5



“The two sets of bars are tell me that my usage has gotten better...the quarterly sections represent different seasons.” - Consumer 2

Did not use x-axis labels to determine this chart is showing 21/22 comparison



Consumers care about household comparison information

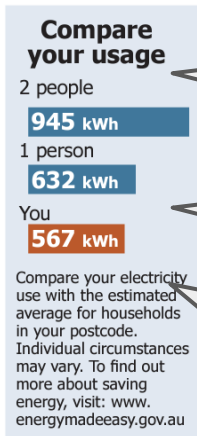
Comparing usage to other household helps consumers to understand their usage better

Most consumers called out the household comparison as a useful tool to better understand their usage. They felt it was a good benchmark to see how their energy use compares to people like them and that this would help them to know if they should use more, less or about the same energy. Only two consumers specifically mentioned that they did not care what other people were doing.

One consumer suggested this information could be improved further if **icons of people** were added which represent the number of people in the household and reduced the total number of words to read. They said this is how they usually see this information presented and preferred it displayed in this way.

The cost breakdown chart was the least important piece of information on the whole bill

Consumers did **not seem interested in understanding the cost breakdown** of the bill, and felt that this piece of additional information was not necessary to be included in the bill. They felt that if this was of interest, then they would be able to log into their account online to see more about the breakdown of costs.



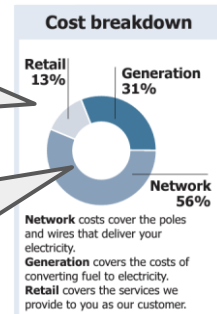
"People like me, like I don't know if for 1 person \$100 is good. So that would give me a benchmark to know, oh this is normal." - Consumer 3

"I like to see how I compare to the average person [...] so for me I use less than the typical average user" - Consumer 5

"Not all sections are [useful], I think compare your usage is something I was looking at but it could be more simplified, like the person cartoon, it just looks simple to understand rather than the pie charts/bar charts which are not for everyone...it's very statistics" - Consumer 3

"The cost breakdown doesn't help me much, doesn't seem very relevant to me..." "After reading through it, I'm not interested in it." - Consumer 10

"Not sure if it really matters - if they were trying to be transparent, they would have corporate profits on there. If they want a cost breakdown, they should show everything." - Consumer 11

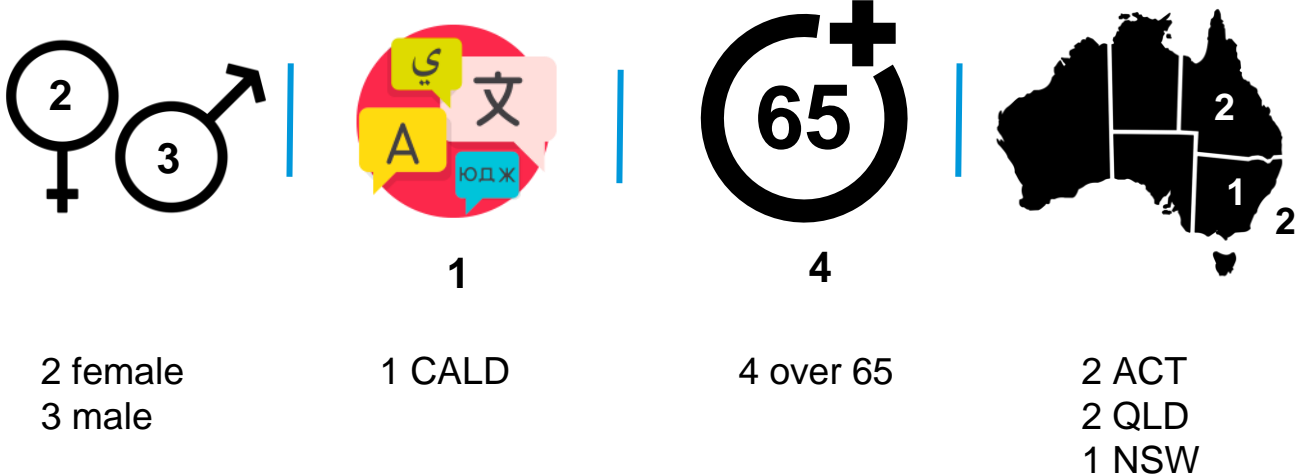




Tranche 2




Who did we speak to? (Tranche 2)



Tranche 2 bills

Detailed Paginated (DP)



Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Account number: 123456

Bill issue date: **1 April 2022**

For supply at: **1 Street Road, Anytown STATE 0000**

National Metering Identifier (NMI): 0123456789

Could you save money on another plan?

Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan. Conditions may apply.

To switch plans, go to retailer.com.au or call us on **131 131**. Conditions may apply.

The Australian Energy Regulator requires us to include this information.

Tax Invoice

Need help?

Enquiries and complaints
Retailer: 131 131

Faults and emergencies
Distributor: 11 22 33

Disputes
Ombudsman: 1800 111 222

Your bill

Your amount due is

\$0.00

Your account is in credit, so you have no payment due.

Important information

Payment assistance
Call 131 131

If you are having difficulty paying your account, please contact us to discuss payment assistance.

National Relay Service
Call 1300 555 727

About your current plan

Simple Saver

Your plan includes 15% usage discount (expires 31 March 2023)

Your plan includes 20% GreenPower

Understand your bill

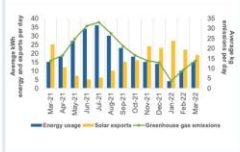
Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge			31 days	\$1.02 / day	\$31.62
Peak usage 6 am – 10 pm	20189	20704	515 kWh	\$0.29 / kWh	\$149.35
Off-peak usage 10 pm – 6 am	10093	10145	52 kWh	\$0.13 / kWh	\$6.76
GST (10%)					\$18.77
Usage discount (15%)					– \$25.76
Solar exports feed-in tariff	8763	9226	463 kWh	– \$0.09 / kWh	– \$41.67
TOTAL BILL					\$139.07
Payment received					– \$150.00
FINAL BALANCE					– \$10.93

1 March 2022 to 31 March 2022

Your account is **\$10.93** in credit, so you have \$0.00 due.

Your usage summary



Compare your usage

- 1 person home
7.3 kWh per day
- 2 person home
12.3 kWh per day
- Your home
15.0 kWh per day

Compare your electricity use with the estimated average for households in your postcode. Individual circumstances may vary. To find out more about saving energy, visit www.energymadeeasy.gov.au

How to pay

DIRECT DEBIT
Call us on 131 131 to set up a direct debit.

PAY IN PERSON
Pay by cash, EFTPOS or deposit at any Australian Post Office


BY PHONE
Call 131 131 to pay by Visa, Mastercard and Bankcard (up to \$1000 per bill)

MAIL
Make your cheque payable to Retailer Name and post to PO Box 123, Town 15123 0000

Biller Code: 1234
Reference Number: 123456

Control your participating financial institution for information on BPAY

BPAY
Call 131 816 to pay by credit card or go to www.paywithbpay.com.au to pay on the internet



Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Account number: 123456

Bill issue date: **1 April 2022**

For supply at: **1 Street Road, Anytown STATE 0000**

National Metering Identifier (NMI): 0123456789

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Tax Invoice

Need help?

Enquiries and complaints
Retailer: 131 131

Faults and emergencies
Distributor: 11 22 33

Disputes
Ombudsman: 1800 111 222

Your bill

Your amount due is

\$120.35

due on

27 April 2022

Important information

Payment assistance
Call 131 131

If you are having difficulty paying your account, please contact us to discuss payment assistance.

National Relay Service
Call 1300 555 727

About your current plan

Simple Saver

Your plan includes 15% usage discount (expires 31 March 2023)

Your plan includes 20% GreenPower

Understand your bill


Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

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Off-peak usage 10 pm – 6 am	10093	10145	52 kWh	\$0.13 / kWh	\$6.76
GST (10%)					\$18.77
Usage discount (15%)					– \$25.76
Government energy rebate					– \$24.20
TOTAL BILL					\$156.54
Balance carried forward					– \$36.19
TOTAL DUE					\$120.35

1 March 2022 to 31 March 2022

Understand your usage

This chart shows how much energy you have used on average each month for the last year. This allows you to compare your usage from month to month, or to the same time last year.



Average daily usage for this bill: 15.0 kWh
Average daily usage for March 2021: 15.1 kWh

How to pay

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MAIL
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Biller Code: 1234
Reference Number: 123456

Control your participating financial institution for information on BPAY

BPAY
Call 131 816 to pay by credit card or go to www.paywithbpay.com.au to pay on the internet

Tranche 2 bills (cont.)

Alternative Paginated (AP)



Retailer Name
ABN: 11 222 333 444

Jane Citizen
PO Box 123
Anytown STATE 0000

Account number: 123456
Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Could you save money on another plan?

Based on your past usage, our **Super Saver Plus** plan may cost you up to **\$81.45** less per year than your current plan.

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Compare plans from other retailers at Energy Made Easy: www.energymadeeasy.gov.au

How to pay

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BY PHONE
Call 131 131 to pay by Visa, Mastercard and Bankwest (up to \$1000 per bill).

MAIL
Make your cheque payable to Retailer Name and post to PO Box 123, Town STATE 0000.

Biller Code: 12345
Reference Number: 123456

POST
Contact your participating Financial Institution for information on BPay.

Biller Code: 1234
Reference Number: 123456

Call 131 131 to pay
by credit card or go to www.paywithbiller.com.au to pay on the internet.

TAX INVOICE

Need help?
Enquiries and complaints
Retailer: 131 131
Faults and emergencies
Distributor: 11 22 33
Disputes
Ombudsman: 1800 111 222

Your bill
Your amount due is
\$120.35
due on
27 April 2022

Important information

Payment assistance
Call 131 131

National Relay Service
Call 1300 555 727

Interpreter service
Call 131 132

Service Interpreter
Dish Vu Thong Ngien
0438 888 888
Yanyan napaezavasa

About your current plan

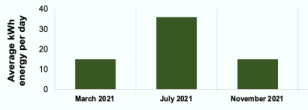
Simple Saver
Your plan includes 15% usage discount (expires 31 March 2023)
Your plan includes 20% GreenPower

Understand your bill
Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge			31 days	\$1.02 / day	\$31.62
Peak usage 8 am – 10 pm	20189	20704	515 kWh	\$0.29 / kWh	\$149.35
Off-peak usage 10 pm – 6 am	10093	10145	52 kWh	\$0.13 / kWh	\$6.76
GST (10%)					\$18.77
Usage discount (15%)					-\$25.76
Government energy rebate					-\$24.20
TOTAL BILL					\$156.54
Balance carried forward					-\$36.19
TOTAL DUE					\$120.35

Understand your usage
This chart shows your average daily energy usage over the last year, on a quarterly basis.

Average daily usage for this bill: 15.0 kWh
Average daily usage for March 2021: 15.1 kWh



Unpaginated (UP)



Retailer Name

Retailer Name Pty Ltd, PO Box 123 Town, STATE 0000 Phone 131 131 ABN 11 222 333 444

Your bill

Jane Citizen
PO Box 123 Anytown STATE 0000

Bill issue date: 1 April 2022
For supply at: 1 Street Road, Anytown STATE 0000
National Metering Identifier (NMI): 0123456789

Tax Invoice
Account number: 123456

NEED HELP?
Enquiries and complaints
Retailer: 131 131
Faults and emergencies
Distributor: 11 22 33
Disputes
Ombudsman: 1800 111 222

Your amount due is
\$120.35
due on 27 April 2022

Could you save money on another plan?

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MAIL
Make your cheque payable to Retailer Name and post to PO Box 123, Town STATE 0000.

Biller Code: 12345
Reference Number: 123456

POST
Contact your participating Financial Institution for information on BPay.

Biller Code: 1234
Reference Number: 123456

Call 131 131 to pay
by credit card or go to www.paywithbiller.com.au to pay on the internet.

Understand your bill
Electricity charges based on an estimation. If you need to read your meter, you can find instructions here: retailer.com.au/how-to-read-your-meter

1 March 2022 to 31 March 2022

	Previous reading	Current reading	Quantity	Rate	Amount
Supply charge			31 days	\$1.02 / day	\$31.62
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GST (10%)					\$18.77
Usage discount (15%)					-\$25.76
Government energy rebate					-\$24.20
TOTAL BILL					\$156.54
Balance carried forward					-\$36.19
TOTAL DUE					\$120.35

Understand your usage
Average daily usage for this bill: 15.0 kWh
Average daily usage for March 2021: 15.1 kWh





Summary of similar findings between tranches

The second tranche of interviews revealed many similar findings to the first, including:

- Tranche 2 consumers were also most drawn to the total amount due and due date.
- Consumers often failed to differentiate between the better offer and the Energy Made Easy website.
- Most consumers preferred to see their average usage represented in monthly intervals

The following slides share insights related to the design elements which were unique to the Tranche 2 bills.



Understanding details about this billing period



Unpaginated design makes reading the bill more effortful, recall worse

The unpaginated design made it more difficult for consumers to scan quickly and find the information they need

Consumers struggled to recall details of the Unpaginated bill more than they did with any other bill across both tranches. One consumer who saw the Unpaginated bill first did not recall anything at all about the better offer, which was the only instance where a consumer did not recall anything about the better offer in the first bill they saw across all bills we tested. Note that this did not affect core information, and may explain why the Unpaginated bill had a longer median reading time – as consumers found it challenging to find information on this bill, they likely spent more time searching and hence longer reading the bill.

Consumers prefer a layout which groups related information together in boxes, and are most familiar with this design

Grouping key information into boxes allows information to be placed where people expect it to be when scanning for it quickly – for example, contact numbers towards the top of the bill. The unpaginated format used some boxes but did not use one for phone numbers, which made it difficult for consumers to locate the information.

Furthermore, most consumers mentioned they were more used to seeing the box-style layout on their own energy bills, and all five consumers who saw the unpaginated bill said they preferred the “boxes” of information in the other bills.

“Same information is there [in UP bill] but it’s not in the format I’m used to and it’s not as clear. Better to have relevant chunks... I’d like to see your amount due on one side... it’s running too long, too wide, it’s too much to read.” - Consumer 1 (tranche 2)

“The phone numbers should be together... have a box with a heading like ‘if you want to know more about your bill’...you’re sort of searching to find those [phone numbers] a bit” - Consumer 3 (tranche 2)

“[A] is better than the last one [UP]... I like the way it’s sectioned out better, I like the way that’s it’s highlighted...the need help box where you make your enquiries is at the top which is good. The fact that you’ve highlighted areas so you can hone in on the area you want to know more about is good.” - Consumer 3 (tranche 2)

Comparing Unpaginated (UP) vs. Alternative (A)



Consumers preferred simpler chart and table design

Some consumers were put off by charts that they saw as too complicated

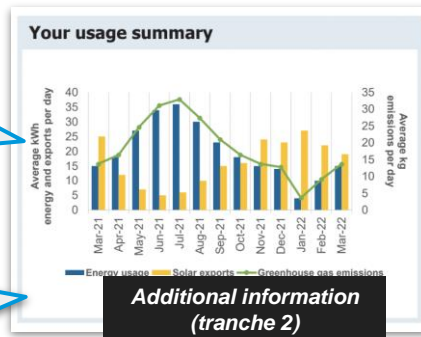
A number of consumers found the usage chart presented in the Detailed Paginated bill to be complicated, with many saying that they preferred the simpler version presented in the Paginated bill. Some consumers were particularly sceptical about the value of including the greenhouse gas emissions information. However, as with Tranche 1, this was not the case across all consumers, and it is likely that there may be substantial variation between consumers about how they prefer the usage information to be presented.

Consumers generally found the use of bolding and clear column headers in tables more visually appealing

Consumers indicated that they liked the use of visual elements such as bolding and clear highlighting of headers in the Alternative Paginated bill. This was particularly relevant for the understand your bill table, where the use of bolding made the distinction between different elements more clear.

"there is a lot more information - that graph looks complicated, it would do my head in." - Consumer 2 (tranche 2)

"It was different, didn't have the two bars, so I looked in closely [on Paginated bill], which I didn't do on the other one [DP]" - Consumer 1 (tranche 2)



Understand your bill
Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

1 March 2022 – 31 March 2022

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GST (10%)					\$18.77
Usage discount (15%)					-\$25.76
Government energy rebate					-\$24.20
TOTAL BILL					\$156.54
Balance carried forward					-\$36.19
TOTAL DUE					\$120.35

Alternative (tranche 2)

"Maybe the bolding in the previous bill [AP] is what makes it clearer to me. The sections seemed clearer." - Consumer 2 (tranche 2)

Understand your bill
Electricity charges based on an estimation. If you need to read your meter, you can find instructions at retailer.com.au/how-to-read-your-meter

1 March 2022 to 31 March 2022

	Previous reading	Current reading	Quantity	Rate	Amount
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GST (10%)					\$18.77
Usage discount (15%)					-\$25.76
Government energy rebate					-\$24.20
TOTAL BILL					\$156.54
Balance carried forward					-\$36.19
TOTAL DUE					\$120.35

Paginated (tranche 2)

Appendix 2

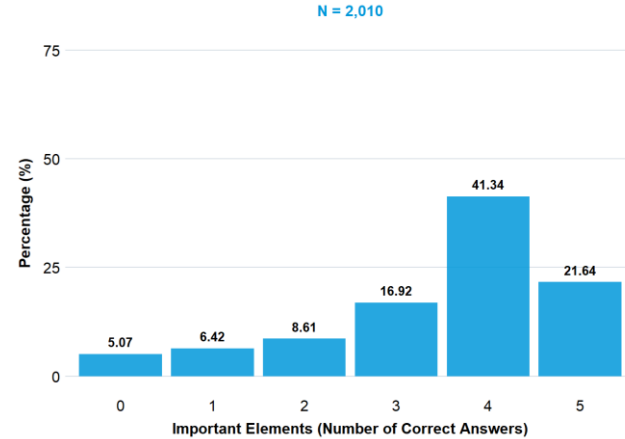
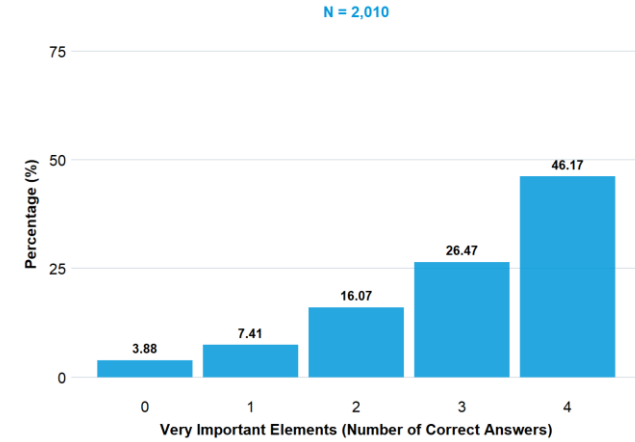
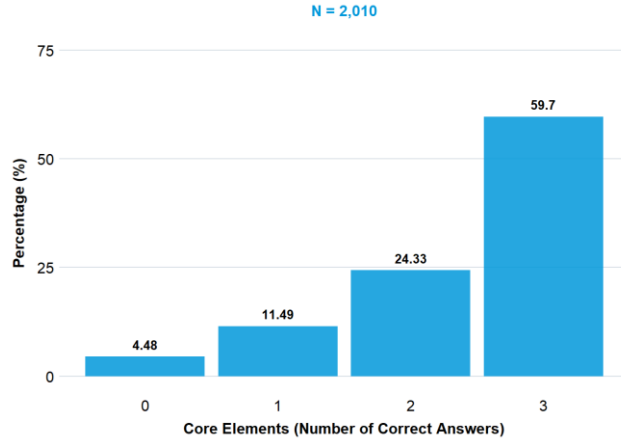
Detailed trial findings



Elements of comprehension

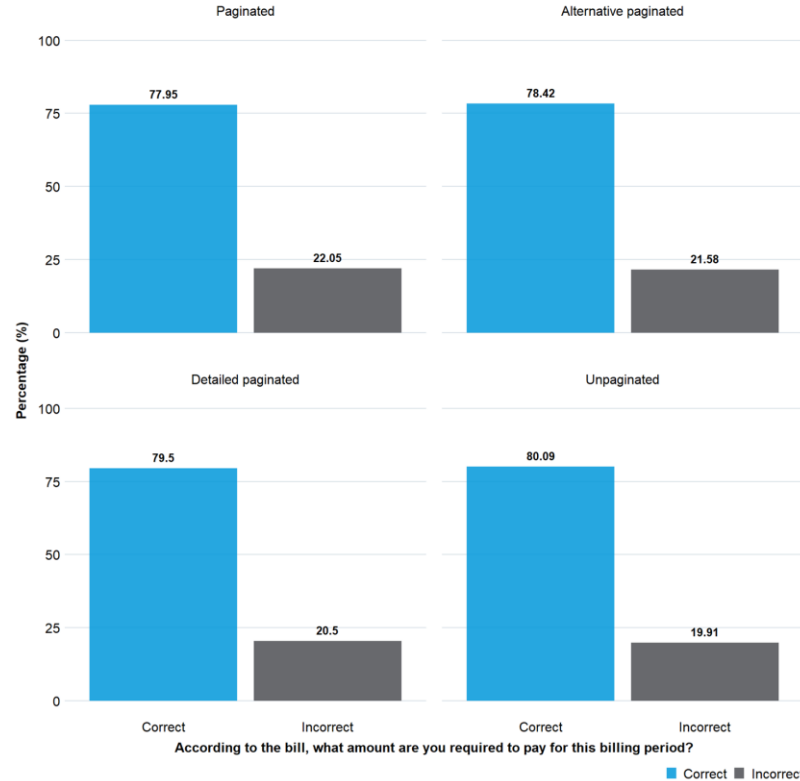
Core elements	Very important elements	Important elements
Amount due	NMI number	Interpreter contact number
Due date	Current plan	Tariffs
Payment methods	Better offer	Usage
	Inquiries contact number	Meter reading
		Discount

Overall comprehension



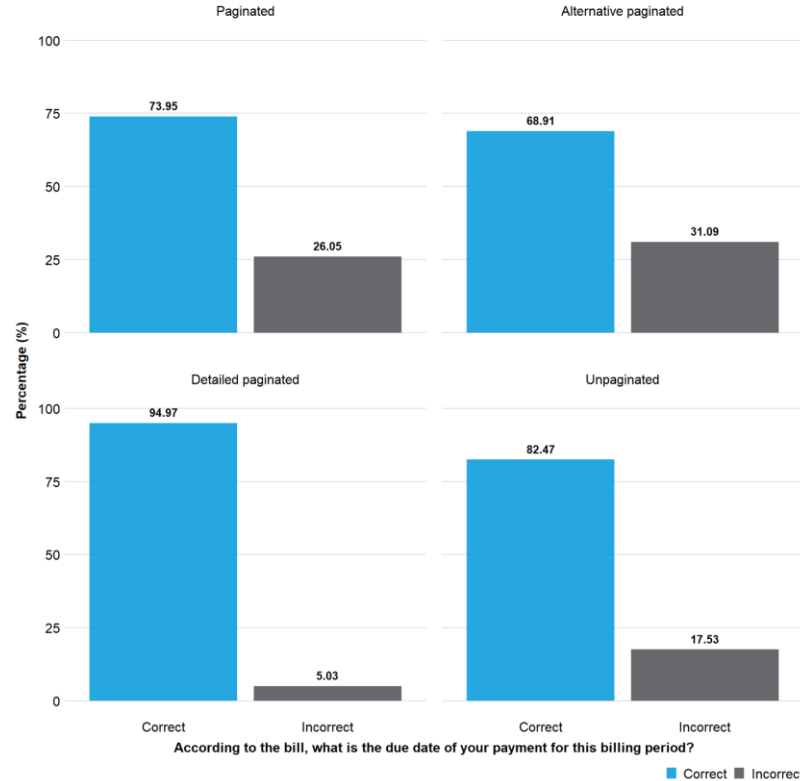


Comprehension - Amount due



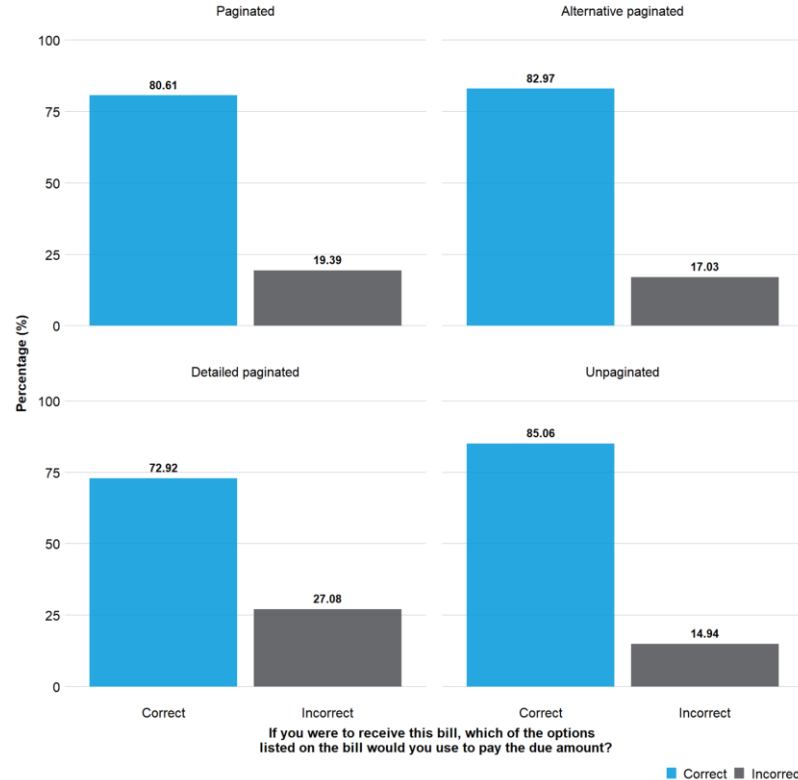


Comprehension - Due date



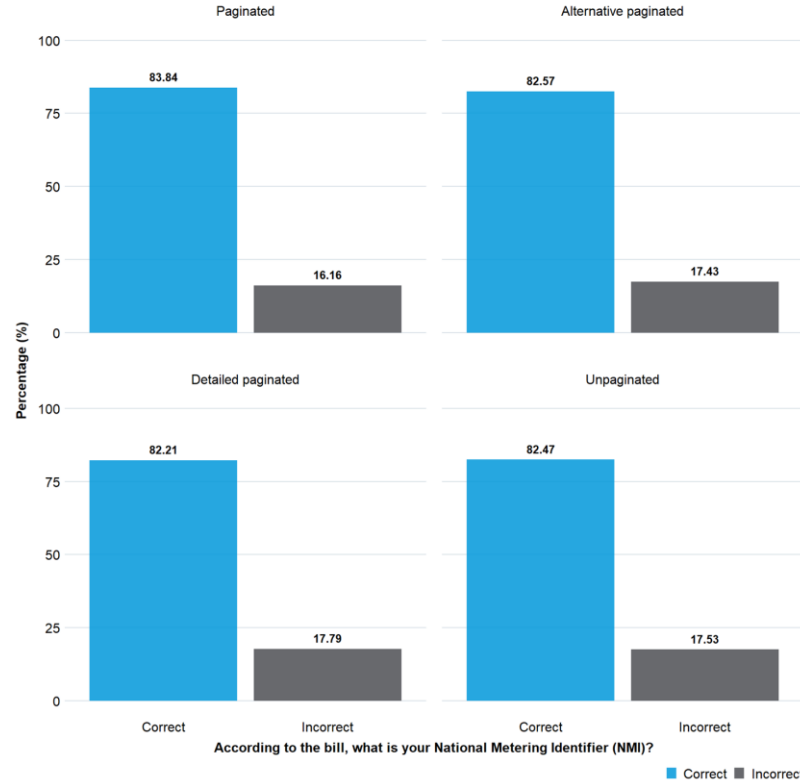


Comprehension - Payment methods



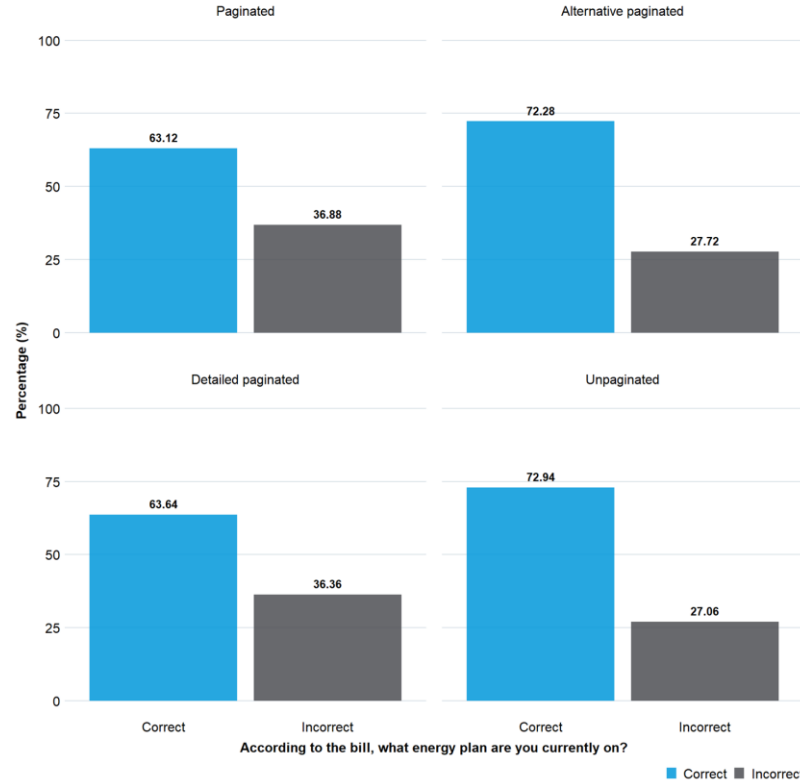


Comprehension - NMI



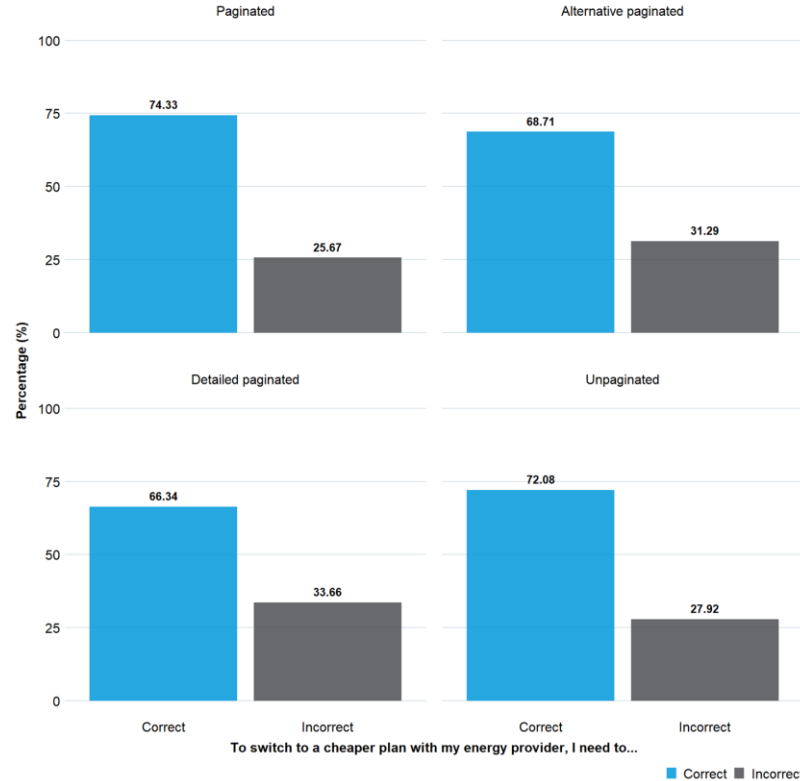


Comprehension - Current plan



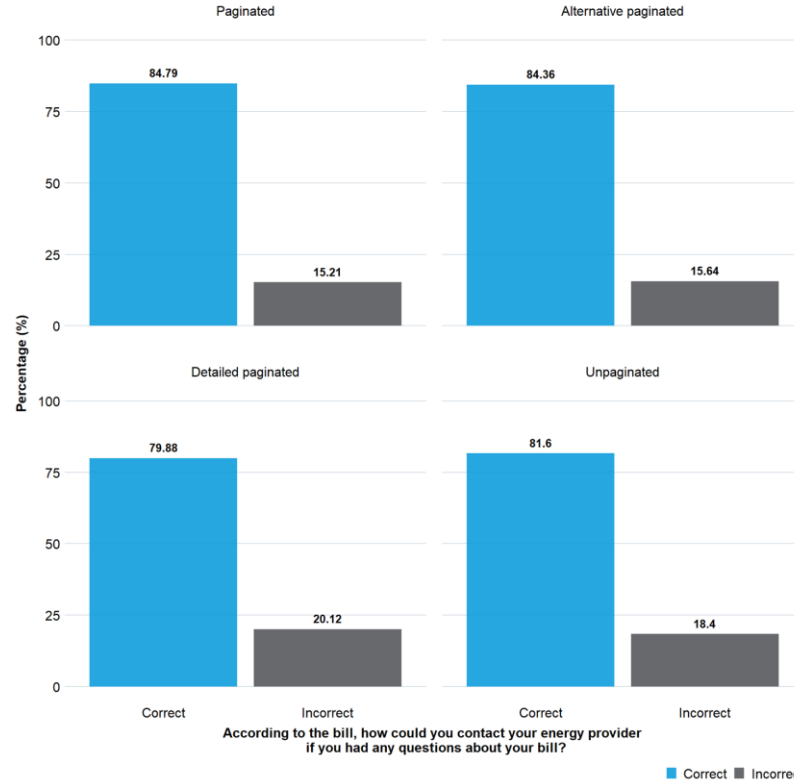


Comprehension - Better offer



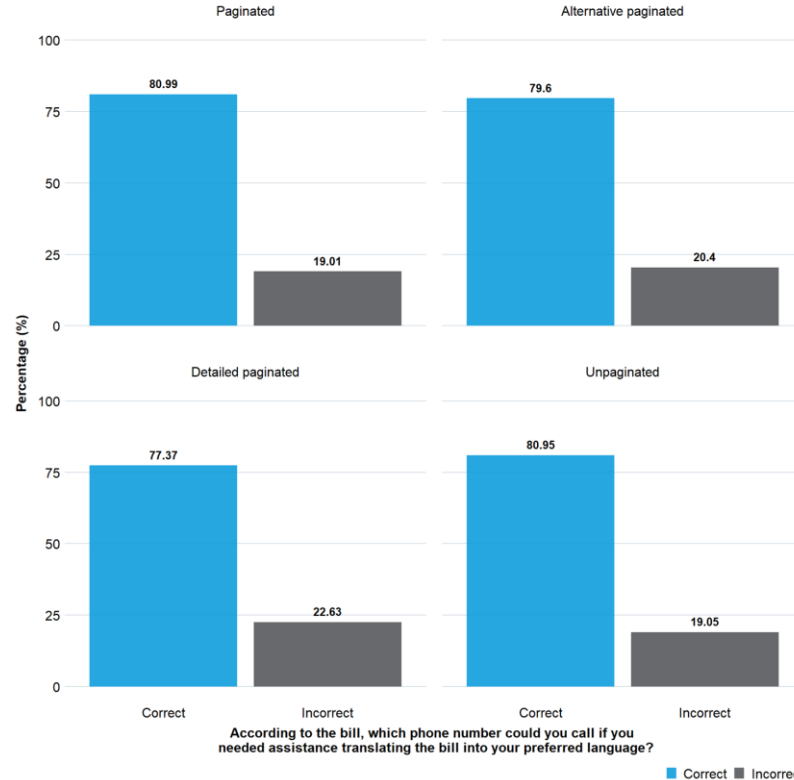


Comprehension - Inquiries contact number



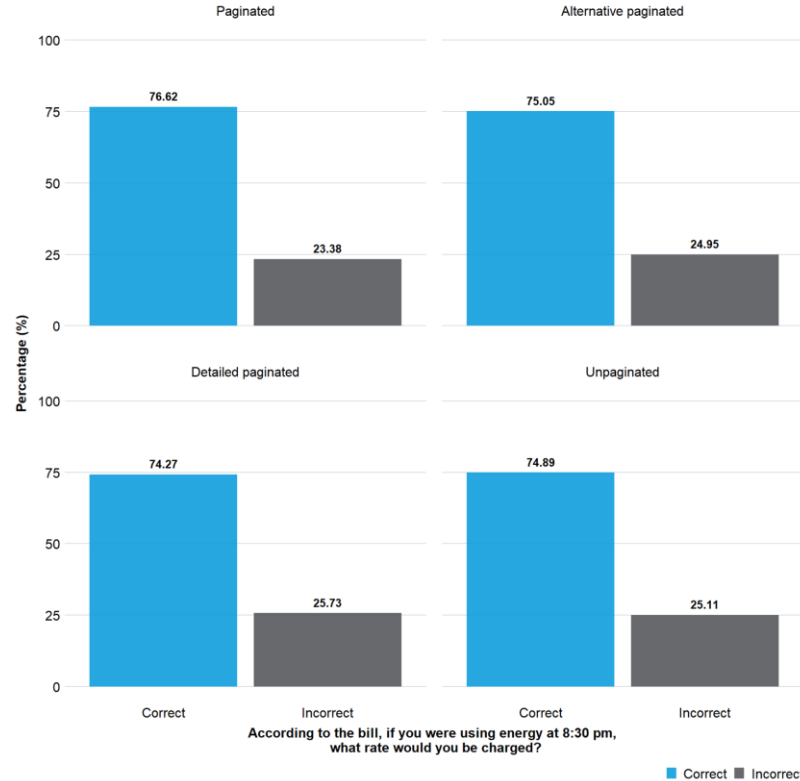


Comprehension - Interpreter contact number



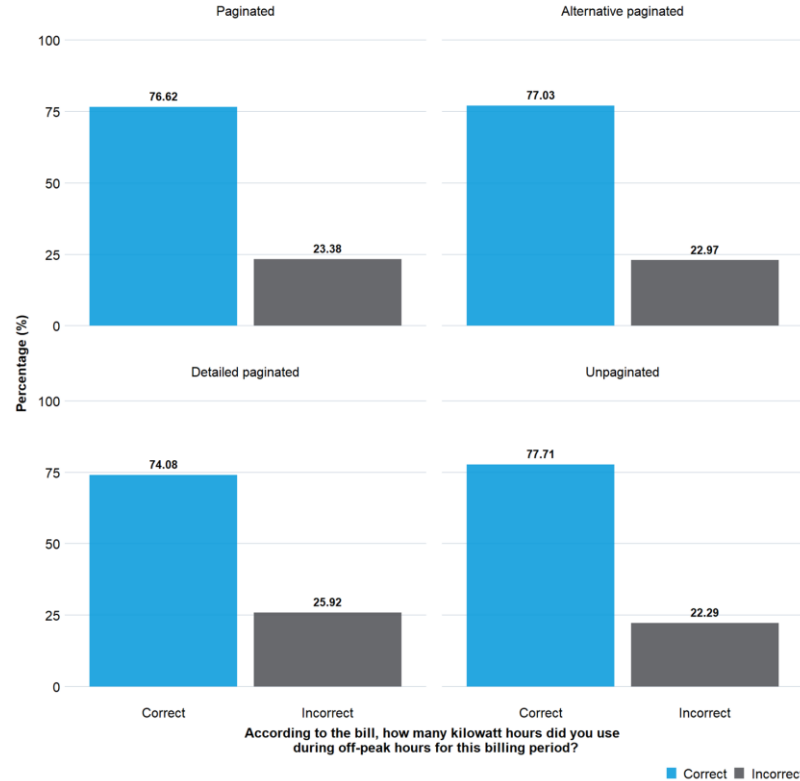


Comprehension - Tariff



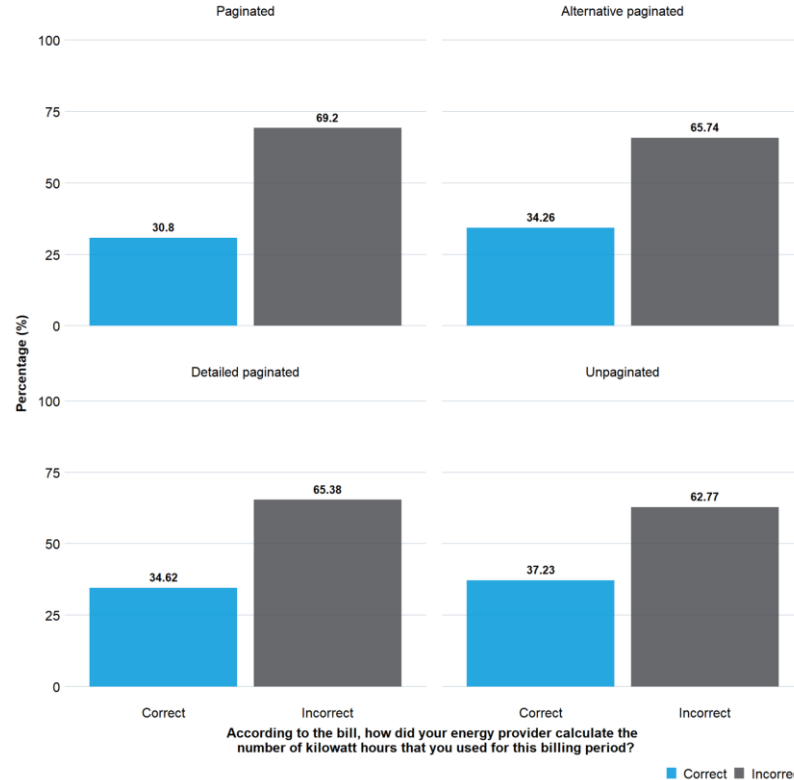


Comprehension - Usage





Comprehension - Meter reading





Comprehension - Discount

