

Tracking Consumer Sentiment on the Impact of COVID-19

Travel & mobility, leisure & hospitality,
money & property

Weekly Update – 17th April 2020



ALLIGATOR



Introduction

For those joining us for the first time this week, welcome to our report on consumer reaction to the COVID-19 crisis. At BVA BDRC and Alligator Digital we are tracking consumer reaction to the COVID-19 crisis to support our clients and followers through this uniquely challenging period.

The main news to report this week is that there has been a significant improvement in the mood of the nation. 3 in 5 of us still believe that the worst is ahead of us – but that is down from 4 in 5 a week ago. We have shown previously that the UK is approximately 10 days behind France in this crisis, so the data provided by our colleagues in Paris has proved an excellent predictor of what is to come.

While it is good news that we are typically in better spirits this week, we will have to wait a little longer for further progress on consumers' intention to book that holiday, hotel, flight, train or day out. Indeed if anything this week, there is greater uncertainty about exactly when these purchases will next be made.

If we have begun to speak of *light at the end of the tunnel*, this is making us think more carefully about the circumstances in which we are prepared to come into close contact with others. Today's report shows that some consumers (a minority, but still a significant number) are not inclined to travel again until there is a vaccine for COVID-19, or at least will wait for others to take the leap first.

In the coming weeks we will be taking a closer look at how brands and businesses will need to adjust their physical customer touch-points and their communications in order to provide consumers with sufficient confidence to get moving and make that booking.

Stay tuned and stay safe!



Matt Costin
Managing Director, BVA BDRC



Suzy Hassan
Managing Director, Alligator Digital

Executive Summary

For the first time in a month of tracking, most of the UK population is in a positive mood – the second consecutive weekly improvement. This may be attributable to some combination of the four-day Easter weekend, unseasonably good weather, a stirring national address on prime-time television from The Queen, news of the Prime Minister's gradual recovery, and simply settling in to the temporary 'new normal'. While the end of lockdown may be at least 3 weeks away, there is at last a glimpse of *light at the end of the tunnel*.

Talk of when and how the lockdown may finally be lifted is making consumers think in more detail about the circumstances in which they will engage in those 'day after' activities. While there is undoubtedly pent up demand for holidays, leisure activities, days out and weekends away, some are reticent about the idea of booking until a vaccine is available, while others at least want to let some time pass and watch others take the plunge first.

This puts the ball firmly in the court of businesses to review their customer touchpoints and consider how they may be adjusted to facilitate adequate social distancing. And it's not just about the operational *reality* of how this will work, it's about the customer's *perception* – hence clarity and effectiveness of communications will remain a top priority. BVA BDRC will be issuing further advice and guidance on this across key sectors in the coming weeks.

This week's data strengthens last week's conclusion that there is a segment of the UK population that has the financial means to contribute to a post-lockdown spending bubble – if they feel confident enough to mix with others. Beyond a sizeable proportion of retired people who feel unaffected financially, nearly half of all those in the A/B socio-economic groups have not suffered any drop in income and are cashing in from the lower day-to-day costs of home-working.

For all major economies, the importance of helping the travel industry back on to its feet sooner rather than later could not be clearer. This week's data shows that the UK will remain a crucial source of demand for countries such as Spain, France and Italy after the crisis: nearly 80% of Brits are planning to book an international holiday and European markets account for 57% of the planned destinations. Slightly more than 80% of us are planning to book a UK holiday, again underlining the latent demand for domestic tourism.

When it comes to brands which are 'getting it right', this week's report shines a light on the banks who are benefiting from a halo effect as a result of the mandate to offer payment holidays – particularly when this is communicated well. However, insurance companies perform badly in our survey and in our social media analysis. Meanwhile speed of refund and cancellation terms continue to be key determinants of positive or negative word-of-keyboard in the travel and transportation sectors.

Contents

Page No.

The mood of the nation

5

Travel, holidays, leisure & attractions

14

Transport

33

Money and property

39

Appendix

46

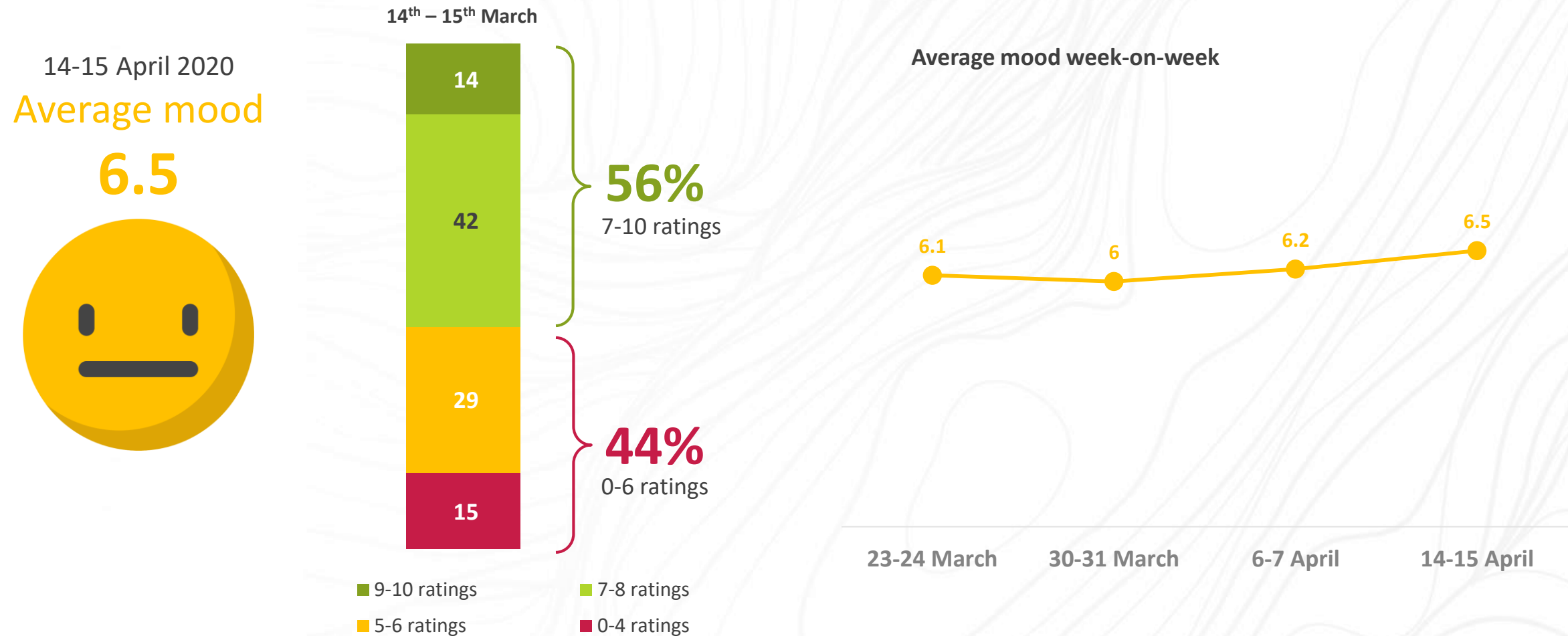
The mood of the nation



ALLIGATOR



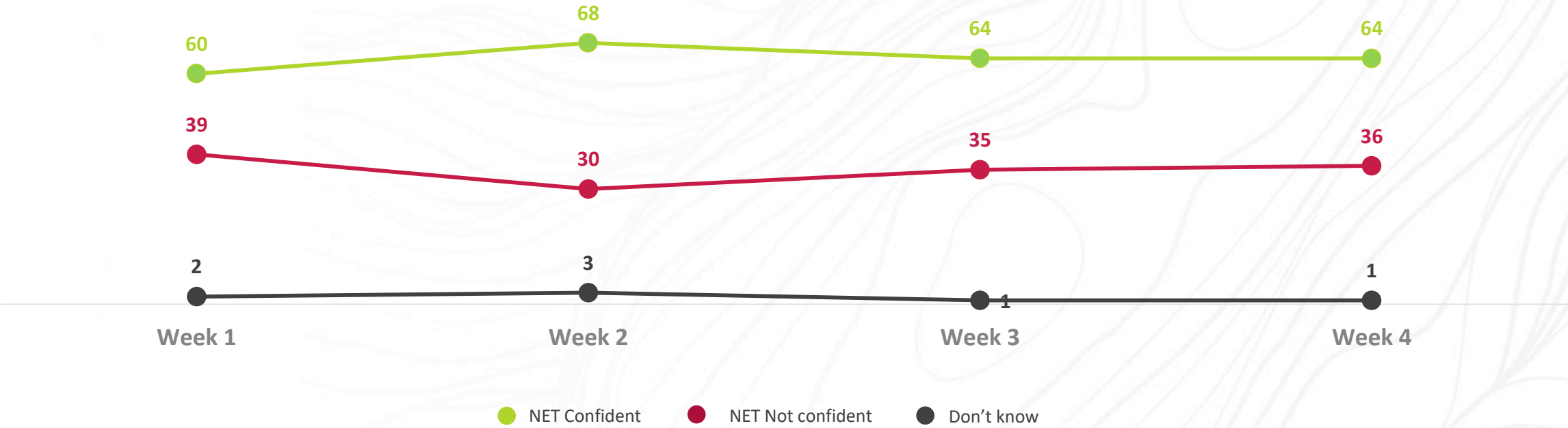
For the first time in a month of tracking, a clear majority of the UK population has a positive mood (7+). The average climbs to 6.5.



Q5: How would you rate, between 0 and 10, your mood today? (%)

Confidence in the British Government’s handling of the crisis is consistent, with nearly two-thirds confident and slightly more than a third not confident.

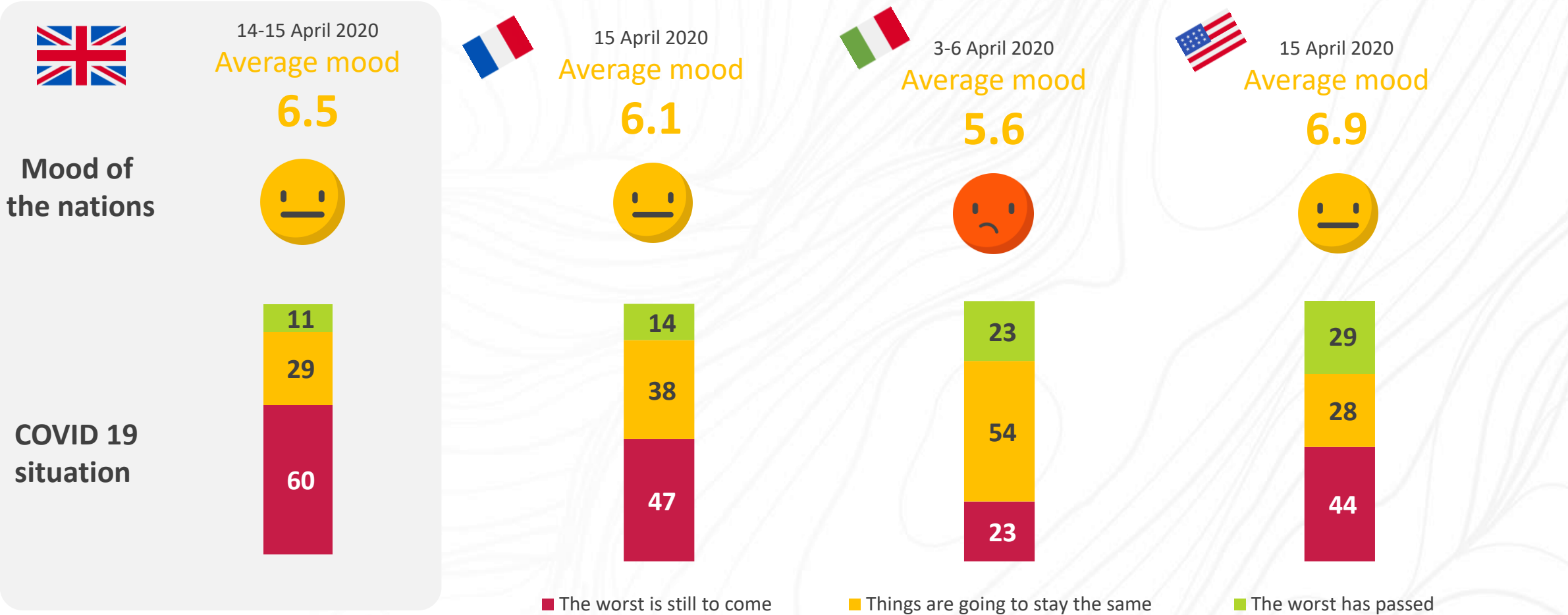
Q6: Would you say that you are completely confident, somewhat confident, not really confident, not at all confident regarding how the British government is handling the crisis? (%)



Q6: Would you say that you are completely confident, somewhat confident, not really confident, not at all confident regarding how the British government is handling the crisis? (%)

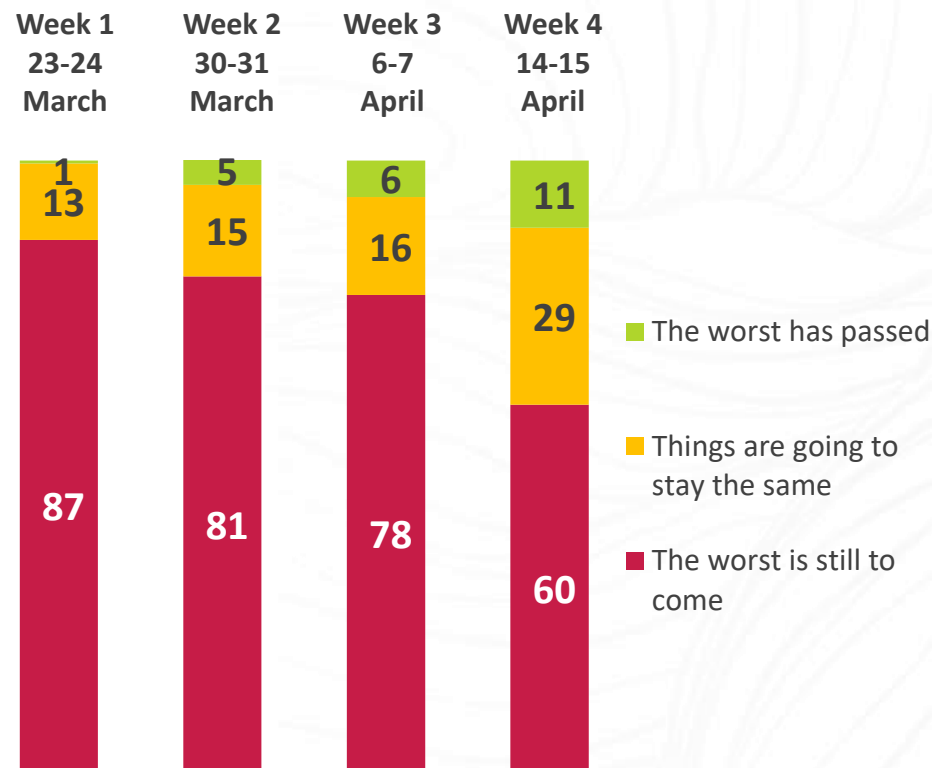
Despite the dire statistics for NYC, the USA records the most positive national mood of the markets in which we are running this research.

For the first time, the mood of the UK is more positive than France, though we remain some way behind on the question of whether the worst is ahead of us or behind us.



Q7: Regarding the situation of Coronavirus in the UK and the way it is going to change in the coming month, which of the following best describes your opinion? (%)
Q5: How would you rate, between 0 and 10, your mood today? (%)

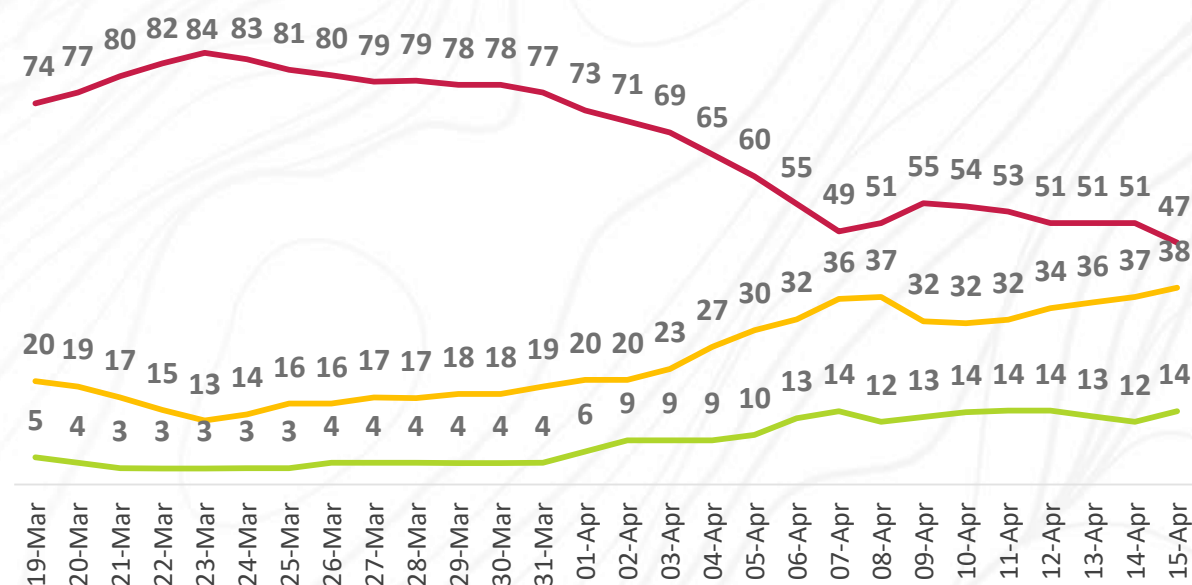
The end of lockdown may be some way away, but there is talk of '*light at the end of the tunnel*'. 3 in 5 Brits feel the worst is to come – but this is down from 4 in 5 a week ago.



- The trend recorded by our BVA colleagues in France makes for a fascinating comparison. The **French remain approximately 10 days ahead of us** and their sharp improvement in confidence in the first week of April has proved a good predictor. If we continue to follow their trend, we may **expect to see a flattening of the rate of improvement in the days ahead.**



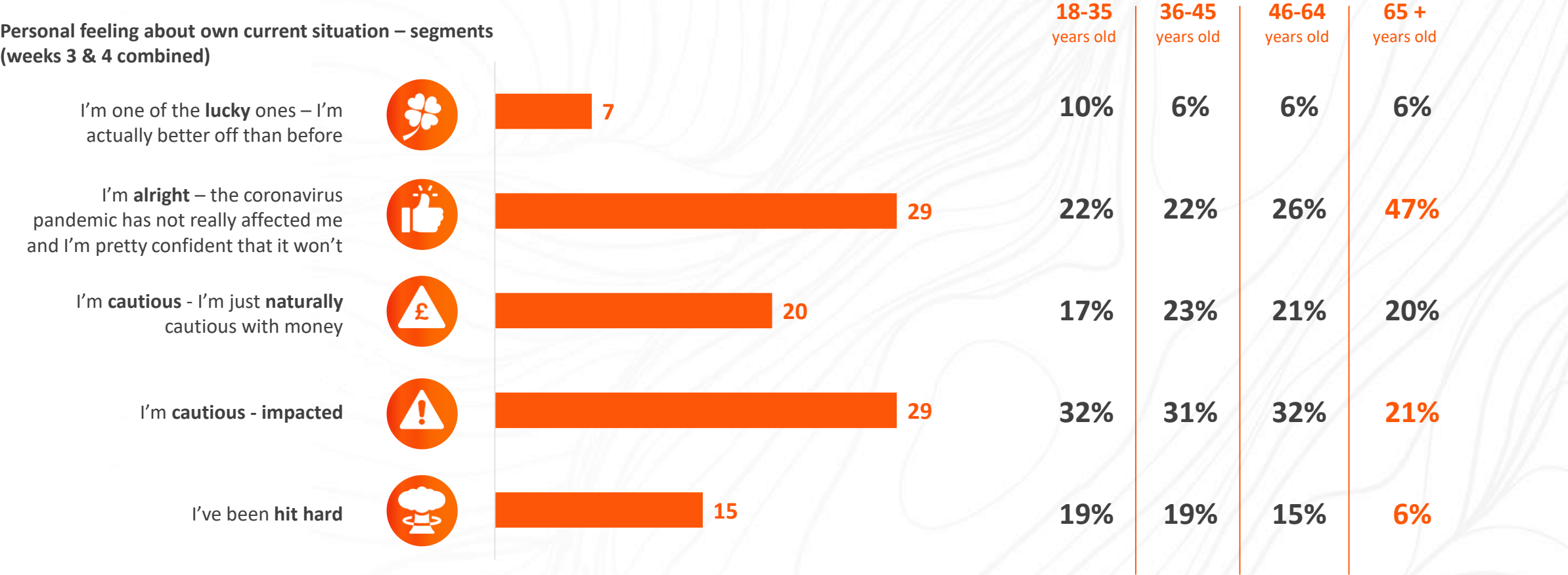
COVID 19 situation in France – French respondents*



Q7: Regarding the situation of Coronavirus in the UK and the way it is going to change in the coming month, which of the following best describes your opinion? (%)

*BVA daily tracker on how the situation is changing in France. More info, contact Adélaïde ZULFIKARPASIC (adelaide.zulfikarpasic@bva-group.com)








A second week of data reinforces the fact that > 1 in 3 Britons are *alright* or *better off* financially than before. Unsurprisingly, retired people tend to be less impacted than those of working age.



Q17: If you had to choose, which ONE of the following statements would best describe your feelings about your own situation, right now?
Q18: Some people are just naturally cautious with money. Others have become cautious, because of their financial situation during the coronavirus pandemic. Which one of the following best describes you?

Nearly half of 'ABs' (the two most affluent socio-economic groups) are now 'WFH' and have faced no loss of income from the crisis.

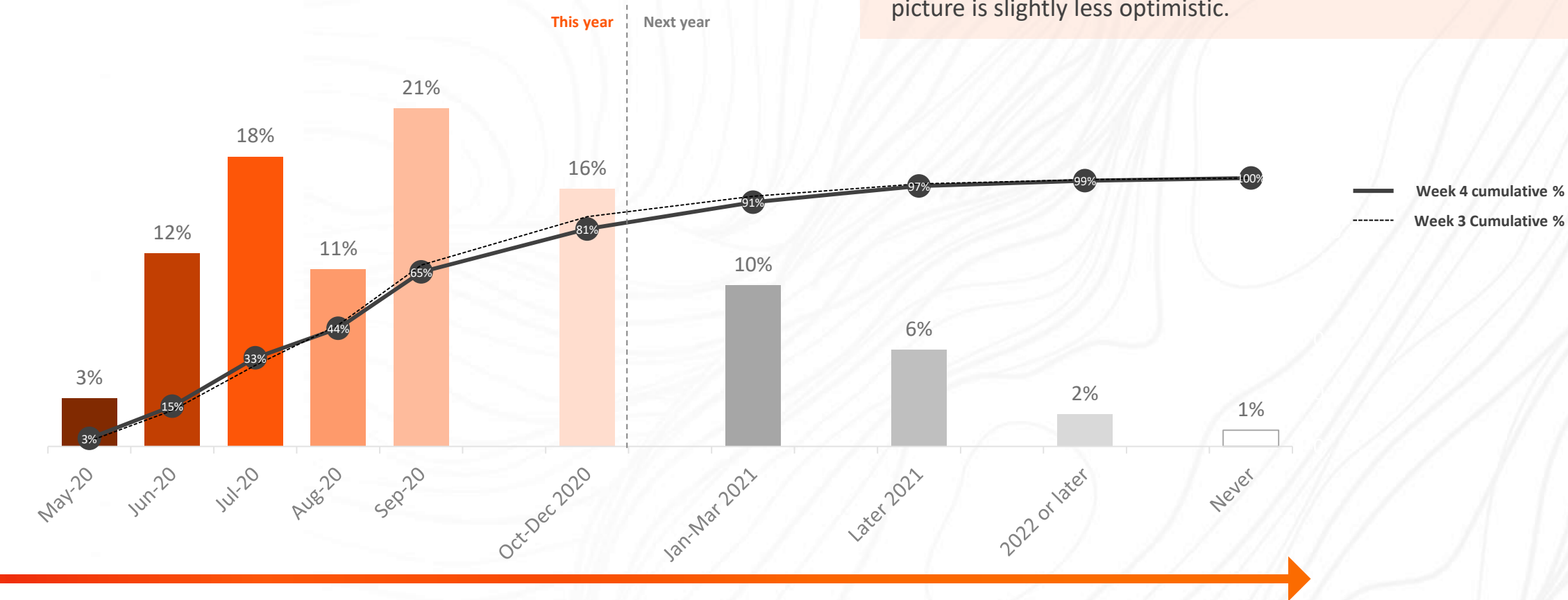
While affluent consumers may be concerned about the longer-term consequences of a recession, for the here and now, many are doing just fine. With less to spend on commuting and a range of items such as household cleaning services, childcare and socialising, and with refunds from Easter holiday bookings in the bank or to come, there is potential for a short-term post lock-down spending splurge.

Out of all working respondents	 Lucky ones + I'm alright	 Cautious – no economic adversity	 Cautious – economic adversity experienced/expected	 Hit hard	 A + B (n=141)	 C1 (n=75)	 E + D + C2 (n=126)
Pay reduction (Furlough, reduce pay...) – incl some working from home	22%	43%	58%	52%	37%	41%	43%
Unpaid leave/ redundancy/other	15%	11%	10%	32%	11%	11%	24%
None of these – my employment has continued without changes to pay, but now working from home	48%	33%	30%	5%	47%	35%	13%
None of these – my employment has continued as normal	20%	17%	13%	12%	12%	15%	21%

Q23: Which, if any, of the following have happened to you as a result of the coronavirus (Covid 19) pandemic?
 Lucky ones/Alright n: 103, Cautious no economic adversity n:70, Cautious economy adversity n:112, Hit hard n=65

1 in 3 consumers expect life will return to something close to normal by July. 4 in 5 expect it to be before the end of the year.

There has been little change since last week, but if anything the picture is slightly less optimistic.



Key themes underlying positive and negative sentiment

“Some good news. The rail industry is offering free travel to victims of domestic abuse to help them find refuge during the lockdown.

@RailDeliveryGrp @womensaid
#domesticabuse #ThursdayMotivation”

Kindness & Generosity

“Not seen the advert before but well-done EE, a heartfelt thank you to the NHS and free unlimited data for people from the NHS until October!”

Kindness & Generosity

“Jane Eyre @NationalTheatre was exquisite, absolutely loving all this theatre being made available to watch at home! Getting to see things I'd never have got the chance to #NationalTheatreAtHome”

Innovation

- The key themes underscoring positive and negative sentiment are instructive for marketers and brand owners and point to the longer-term ingredients of success: a sense of **kindness** and **generosity**, and a **spirit of innovation** underpin much of the positive sentiment apparent online. Conversely, company policies and individual actions which are considered **selfish** or **ungenerous** attract much of the negative sentiment.

“@easyJet I was going on holiday with 3 friends. They booked with #Ryanair from a different airport and got a full refund the week after the flights were cancelled. Me, I booked with Easyjet.....zilch! 😞”

Selfishness

“Replying to @ThreeUK
I just got a text from you to say you are applying the 2.7% increase in line with the RPI, at a time when most of our incomes are down &, due to social isolation, we are hardly using our data.”

Selfishness

“@bookingcom disappointed that I have already sent you two emails, tried to call your help centre and now I am having to tweet to get any acknowledgement regarding a refund of my money that should never have been charged in the first place after many years of custom, poor show 😞”

Loss of service continuity

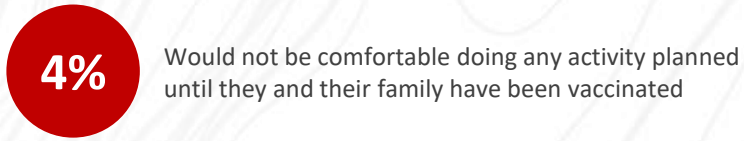
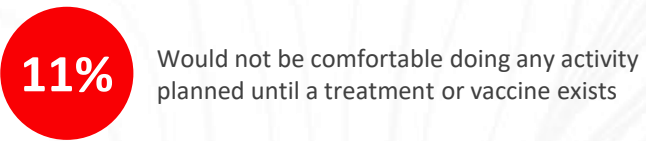
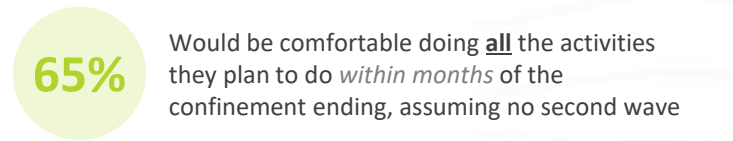
“Replying to @RishiSunak and @BritishBBank
What about help for those self employed who fall through the gaps and have no income now, struggling to pay rent (especially London) and mortgages and even utility bills?”

Failing systems

Travel and leisure

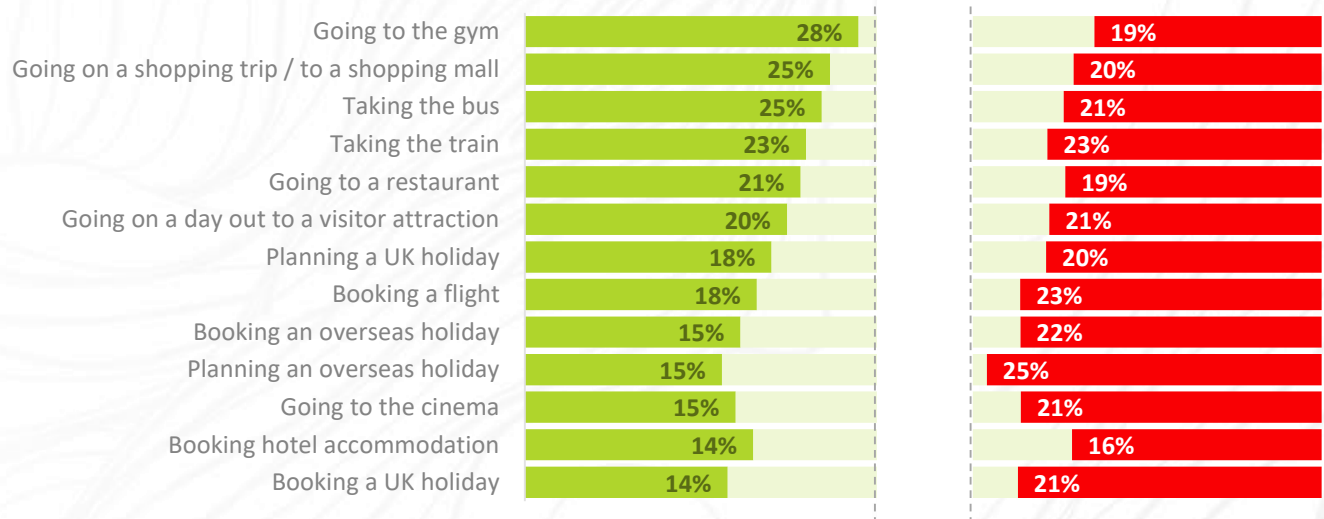


At what stage would you feel comfortable doing the following again?



1	As soon as the travel confinement is over
2	Not until a few weeks after the confinement is over, assuming no second wave ensues
3	Not until a few months after the confinement is over, assuming no second wave ensues
4	Not until a proven hospital treatment for COVID 19 symptoms is found
5	Not until a vaccine for the coronavirus is discovered
6	Not until a significant proportion of the population has been vaccinated
7	Not until my family and I have been vaccinated

■ As soon as the travel confinement is over ■ Not until a treatment or vaccine is available (NET 4 thru 7)*

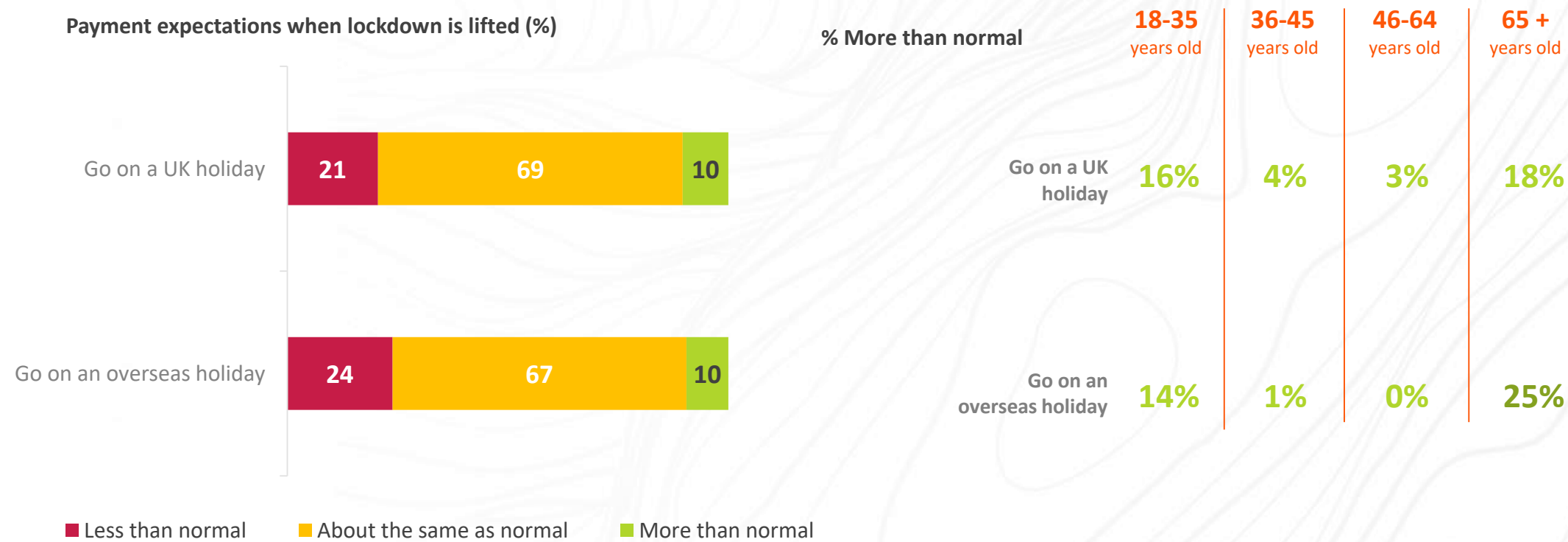


- There are people clearly climbing the walls at home and eager to resume life as soon as the travel confinement is over. That figure approaches 30% for going to the gym, but booking overseas holidays or accommodation is only half that.
- Also low is going to the cinema, perhaps because an auditorium full to capacity cannot allow for the social distancing that is possibly going to be required for the next eighteen months¹

- By the same token many won't feel comfortable doing these activities until a treatment or vaccine is available. Most impacted on this measure is overseas travel, booking flights and train journeys (typically longer than bus journeys and often very busy)
- Booking hotel accommodation is less likely to need a cure to be in place (but that is likely the act of booking, rather than the stay itself)

Although the public are more likely to want to pay less for their holidays post lockdown, 1 in 10 would be willing to pay more, rising to 1 in 4 of 65+ year olds

Holiday companies will need to think carefully about how they pricing after the pandemic. Some of the public will look for cheaper options, which may either include special offers, packaged holidays, or trips to less expensive destinations. However, a proportion will come out of this crisis with more disposable income at least in the short term (particularly those aged 65+) and will be willing to pay more for their trips. This suggests an opportunity for premium/luxury pricing opportunities for trips typically taken by Baby Boomers, as well as multi-generational options (a sector expected to grow) to enable this age group to fund the trips of their younger family members.



Q12br Thinking ahead to when you are able to do these activities again how much more or less than normal would you pay to do them? By 'normal' we mean 'before the lockdown started in the UK'

Domestic holidays remain a pipedream, the average time before planning one is over 5 months away

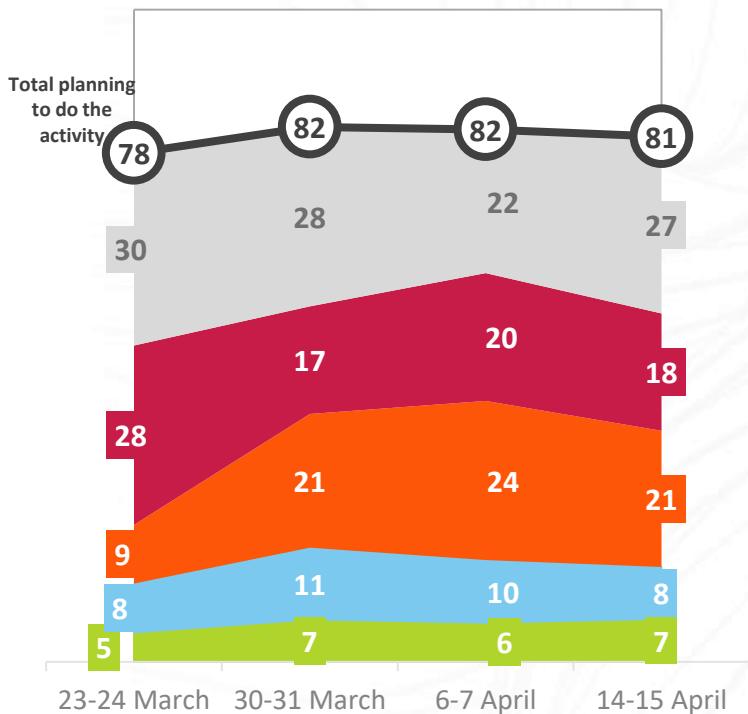
The UK's domestic holiday market appears to be in paralysis. The average time before planning and booking a domestic trip has remained fairly constant for each of the last four weeks – indeed, even two weeks of progress in more consumers planning for the 6 to 12-month window has been checked this week.

Plan a UK holiday

This week

5.1 months

Average time before the activity

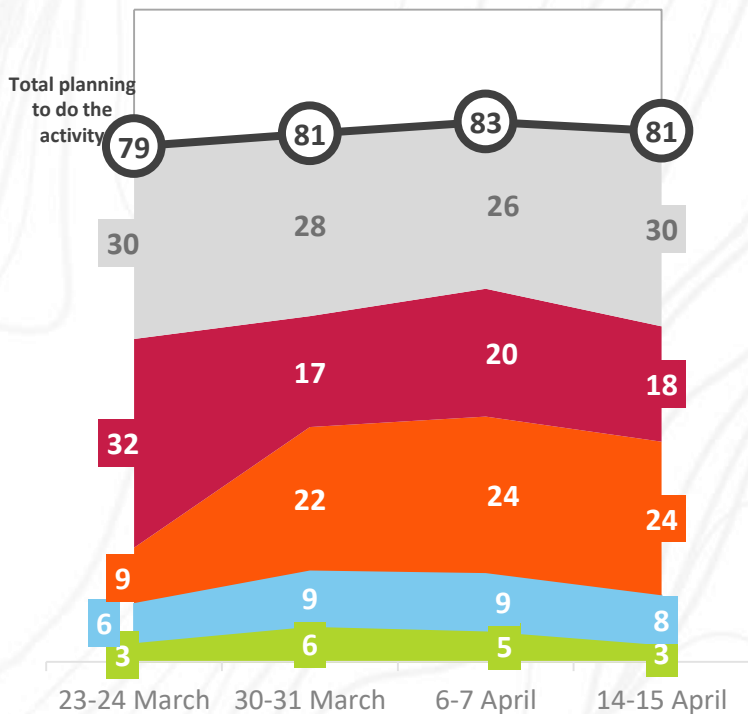


Book a UK holiday

This week

5.5 months

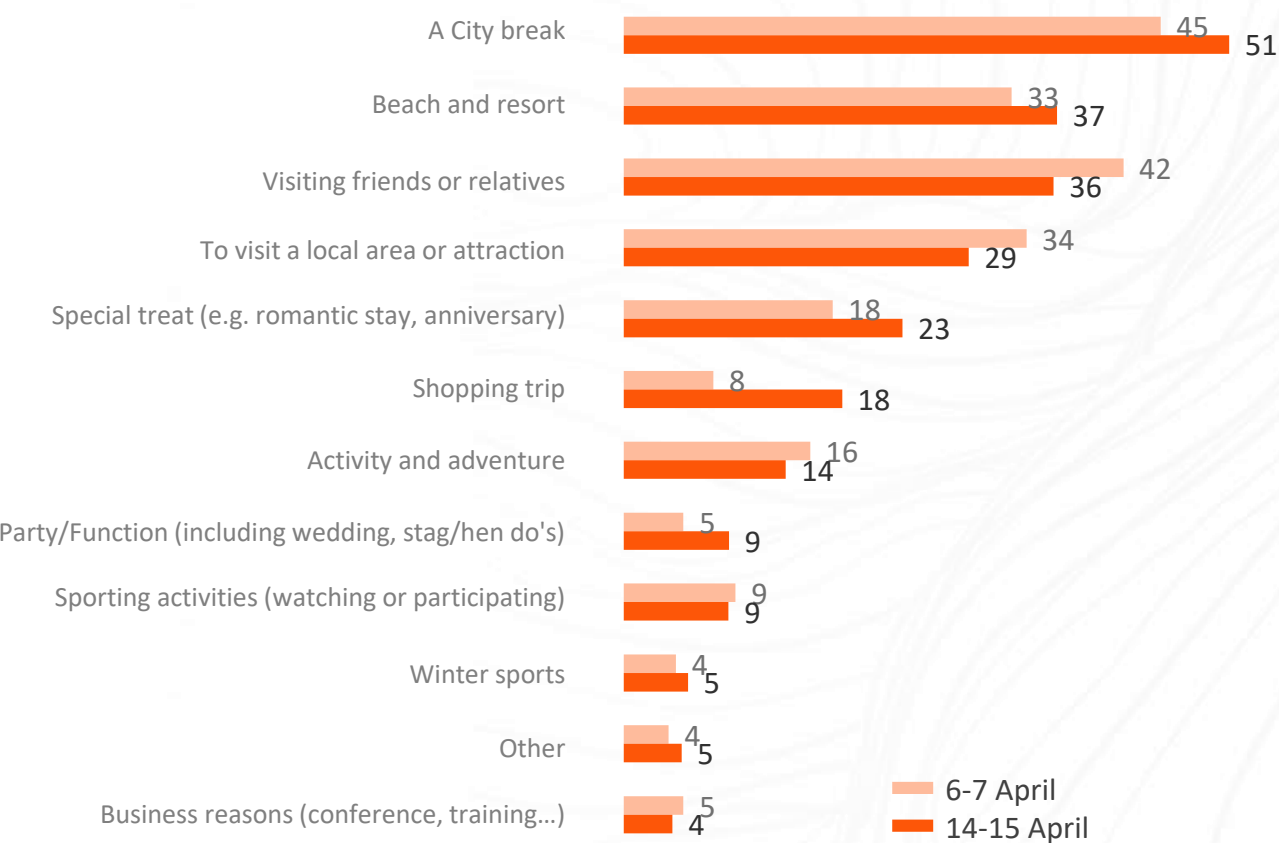
Average time before the activity



- Planning on doing it but don't know when
- Not planning on doing it
- Within the next 6 to 12 months
- Within the next month to 3 months
- Within the next 3 to 6 months
- Within the next month

City breaks remain the most widely cited staycation planned for the post crisis period, London and Edinburgh the most mentioned. Cornwall, Wales and Scotland also get numerous mentions.

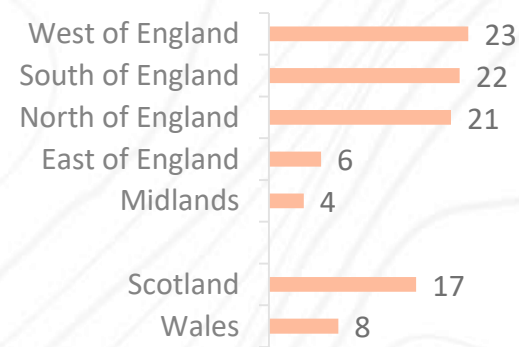
Which of the following type of UK holiday you are planning/going to book?



And where are you planning to go? – past 2 weeks



Top regions (%) – past 2 weeks



Overseas holiday booking is typically seen as being half a year away yet - marginally further away than domestic trip booking

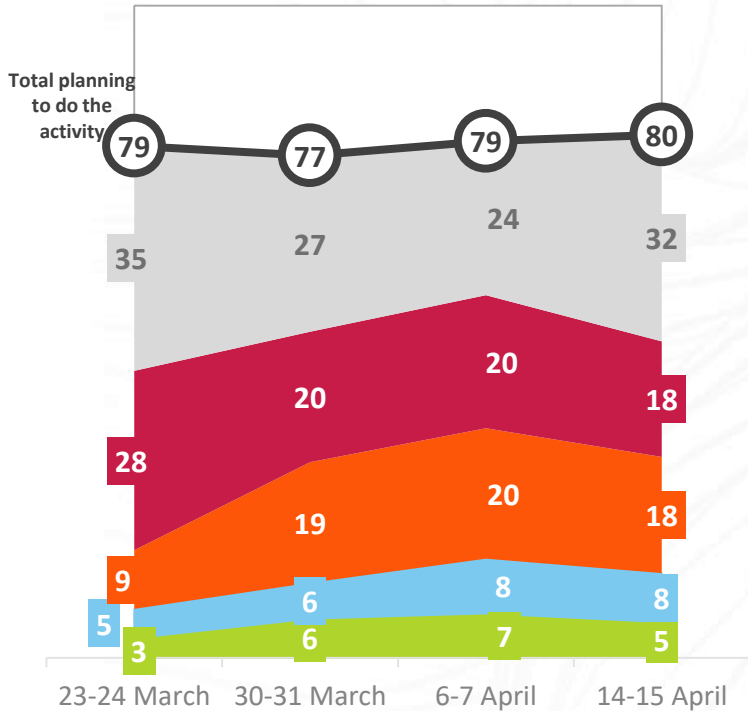
As with domestic tourism, the anticipated wait for booking an overseas holiday has remained fairly constant over the last four weeks. The largely fixed time lag moves potential bookings to later in the year as each week goes by. This further underlines the importance of the UK government communicating when the lockdown will be lifted and when Britons can do certain activities sooner rather than later. Doing so will allow people to plan and book trips, even if they are in the distant future.

Plan an overseas holiday

This week

5.3 months

Average time before the activity

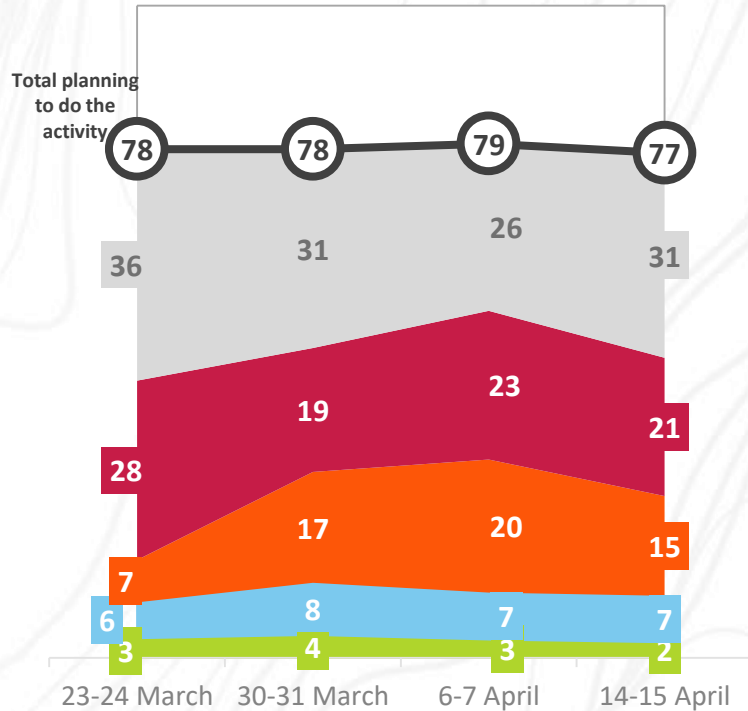


Book an overseas holiday

This week

6.0 months

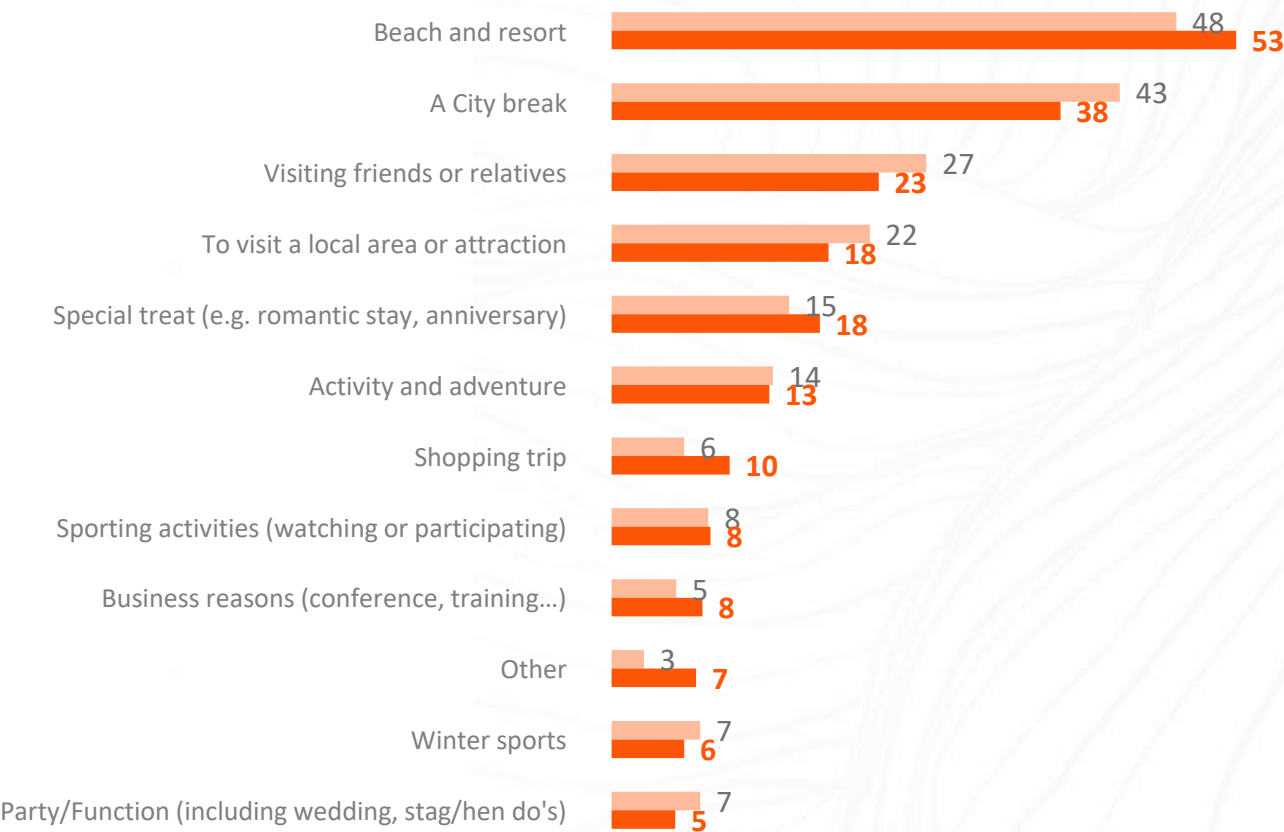
Average time before the activity



- Planning on doing it but don't know when
- Not planning on doing it
- Within the next 6 to 12 months
- Within the next month to 3 months
- Within the next 3 to 6 months
- Within the next month

The crisis has not dramatically changed our preferences when it comes to international leisure: *beach and resort* is the most appealing trip type for the Brits – Spain, the USA and France the most popular destinations.

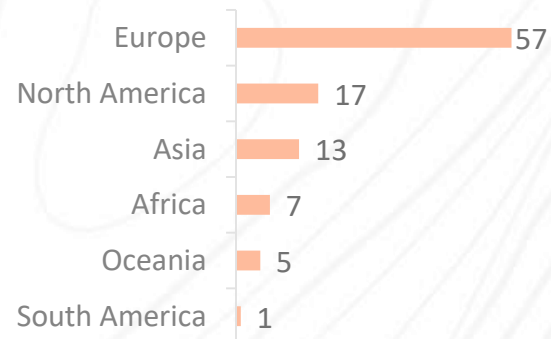
Which of the following type of overseas holiday you are planning/going to book?



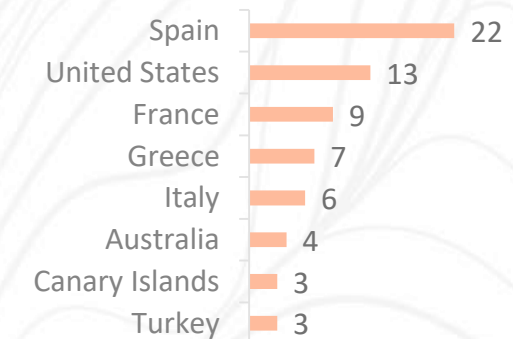
And where are you planning to go? – past 2 weeks



Top continents (%) – past 2 weeks

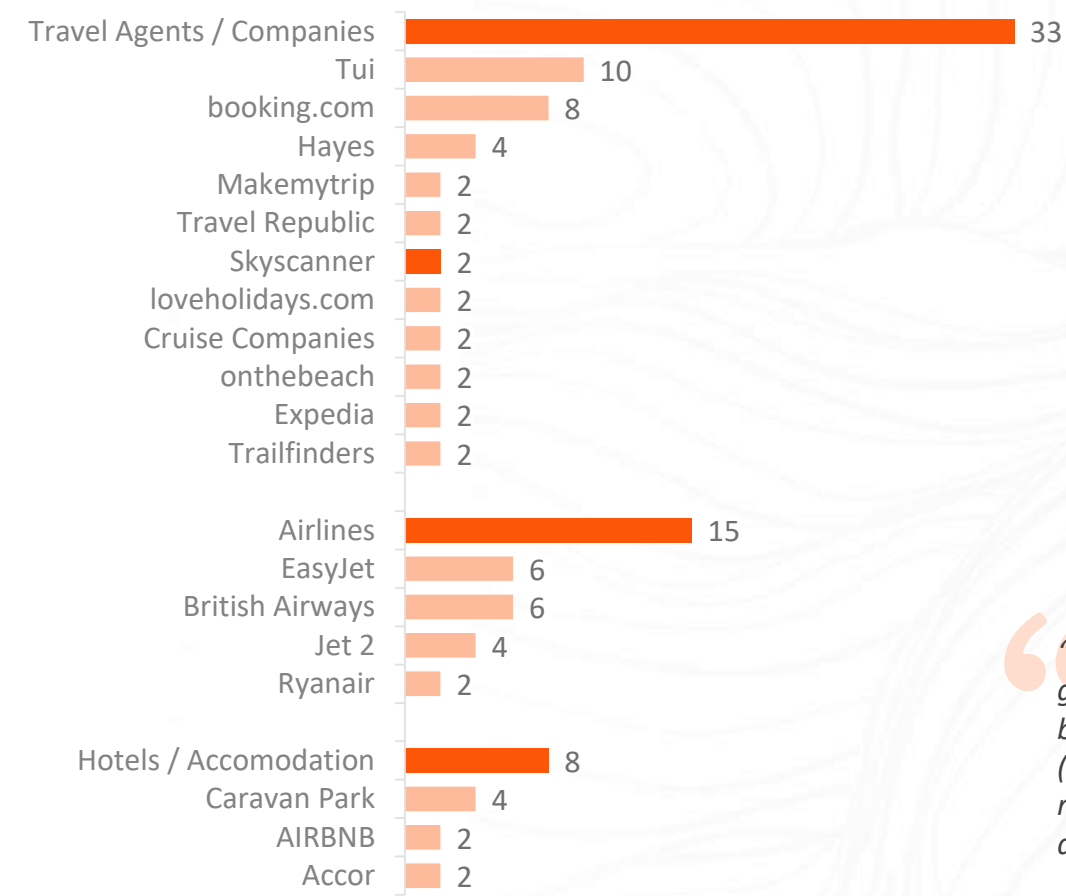


Top countries (%) – past 2 weeks



TUI, booking.com, Easyjet and British Airways are the most widely mentioned leisure brands in connection with the post-confinement period

Top brands mentioned (%)



The prevalence of travel agents/companies mentioned underlines that holidays – however far ahead they may seem – are still an important priority for the British public

“**Booking.com** as they are reliable for UK travel”

“**Expedia** always good recommendations and ideas”

“**TUI** - because I have used them before and I want to support them”

“**Hayes, TUI, booking.com...** hopefully less chance of these companies being closed down”

“**Hays** travel because I am loyal to them”

“No particular one. I probably won't consider going on a cruise, but I would consider booking a flight with an airline I could trust (such as **British Airways**). I would book a reputable hotel, one I thought would have disinfected the place properly.”

“**BA** as they go the places I am interested in and have loyalty. Trailfinders as their service level is very high and Accor as they have handled crisis well.”

On social media there is discontent around issues not being resolved promptly. Some declare a desire for travel companies and hospitality to work together

“ Trying to amend my @xxxx flights as clearly we can't travel to Mexico in 9 days time... and they are trying to charge over £1,000 to change our flights to any of the dates I've tried - despite advertising free amends on the website. Anyone else had this? ”

“ @xxx getting ridiculous this now. Nearly 3 hours of combined calls, finally got an answer on one and like the first one the call just drops half way through. Been 23 days since my initial enquiry! pic.twitter.com/eA42yjyhjP ”

“ @axxx @xxx I'm in the same boat 😞 I was meant to be in Amsterdam last weekend. DFDS cancelled all ferries but because the hotel hasn't closed we had to pay a cancellation fee of £260 😞 ”

“ @xxxx absolutely disgusted with the way I have just been spoken to by your Indian representatives I was trying to amend my holiday but I'm told I will have to do it myself well now I want a refund ”

“ @xxxx I'm currently in limbo my universal tickets are no good because it's not open and now my flight has been cancelled and yet I've still not heard anything. I wanted to rebook for next year instead but cant even get through. 72 hours before I'm due to travel ”

“ What does everyone think will happens with UK holidays like xxx and xxxx for this Summer? If restrictions are relaxed they won't voluntarily stay closed but they strike me as being prefect virus spreading grounds? ”

“ As a family we love xxxx but we won't be going back there anytime soon. This virus needs to be sorted before we would risk it ”

“ 3hours 26mins on hold to @xxxx and still no answer😞😞 ”

When do respondents expect to book hotel accommodation again?

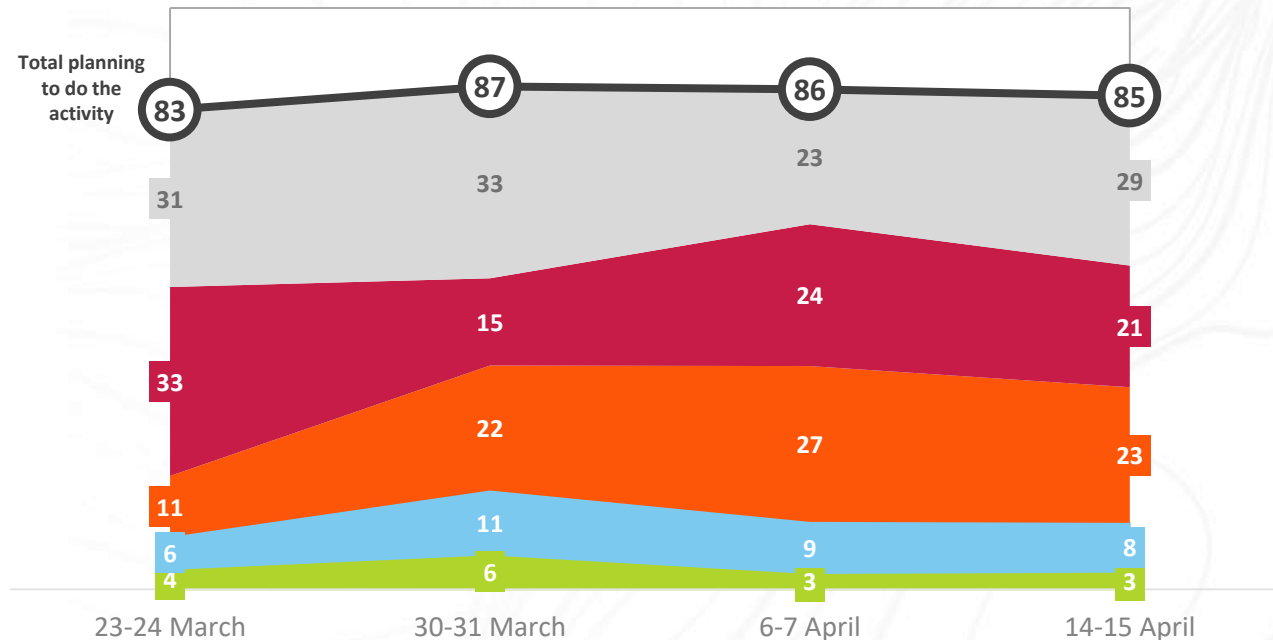
- After some encouragement last week, a small step back in week four. Respondents' booking horizons have lengthened, with now nearly 30% not sure when they will next book (up from 23% last week)
- The proportion not intending to book regardless of the outcome has remained reasonably consistent since the start of tracking

Book hotel accommodation

This week

5.6 months

Average time before the activity



- Not planning on doing it
- Planning on doing it but don't know when
- Within the next 6 to 12 months
- Within the next 3 to 6 months
- Within the next month to 3 months
- Within the next month

On social media – Hospitality – Alternative accommodation providers

Reactive



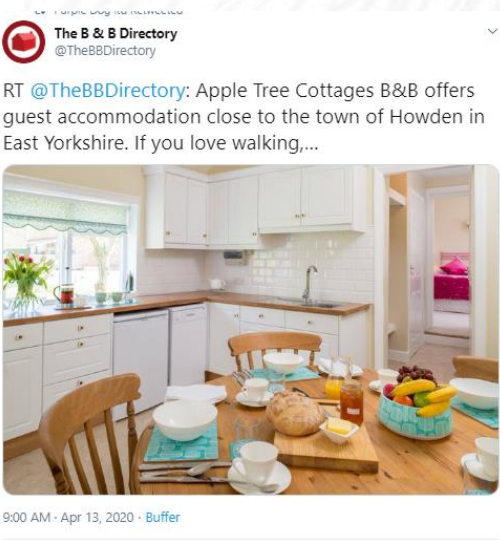
“
Finally! Airbnb restricts UK bookings to coronavirus key workers only.”

“
Coronavirus: MP blasts Airbnb for 'reckless inaction' over holiday rentals ahead of Easter”

“
The SNP has welcomed the decision by Airbnb to ban booking of rentals during the coronavirus lockdown from 9am today.”

“
Finally! Why has it taken them so long!”

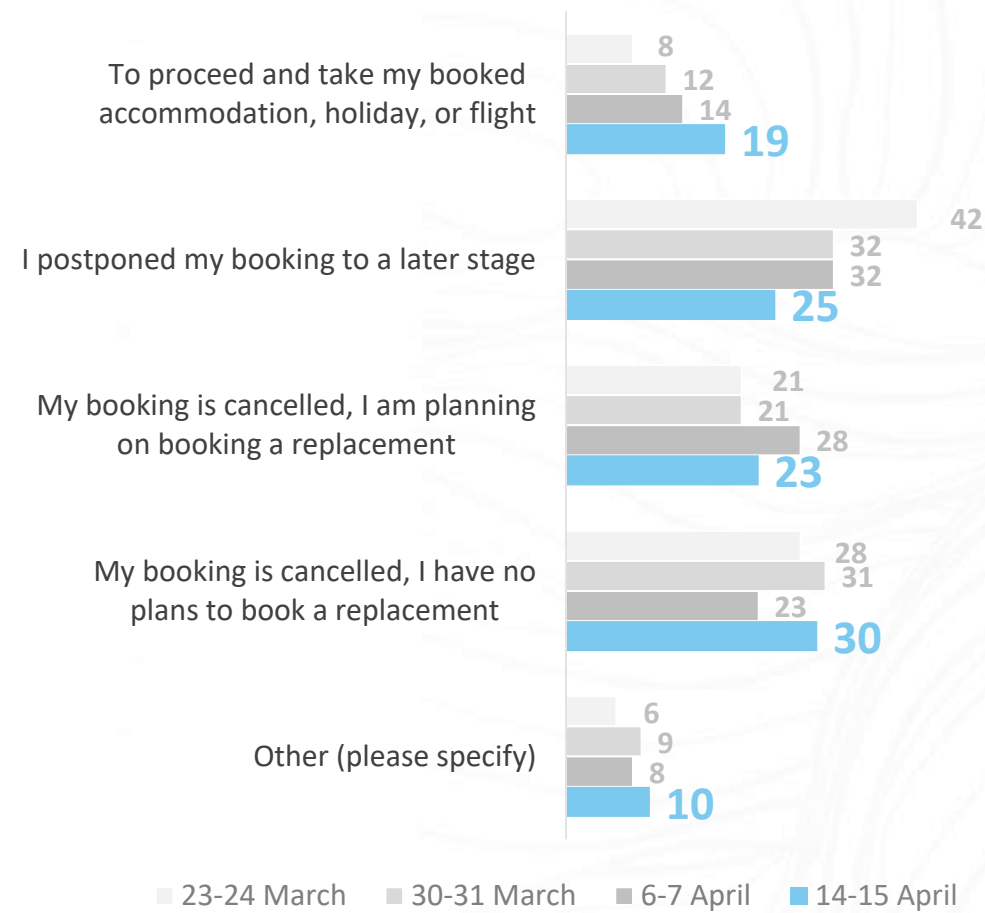
Proactive



“
"Had a wonderful time here. Very peaceful and a beautiful location. The kids loved feeding the lambs and exploring the farm and woods!" #AfterCovid19 ❤️ Sleeps 1-10 theholidaycottages.co.uk/Powys/1135 #Crai #Powys #BreconBeacons #Wales #Holiday #OrganicFarm”

Future booking – what are the plans now?

Q13. You’ve mentioned earlier that you have booked accommodation, a holiday or a flight, and that you haven’t taken it yet. Given the current situation what are your plans now? (%)



- This week sees a third increase in the proportion of respondents intending to carry on with their planned travel – perhaps anticipating an end to the lockdown in three weeks after this first extension.
- On the other hand, the balance of "replace" and "no plans to replace" has switched back in favour of the latter

“I am waiting to see as my booking is for mid July”

“To wait and see what the Provider does. They are currently closed, but if they reopen then we will take the holiday as planned.”

“I am expecting my bookings to be cancelled”

“Waiting to see what happens”

Desire to visit the gym and the cinema have both increased this week, although on average people have no expectation to do either before September

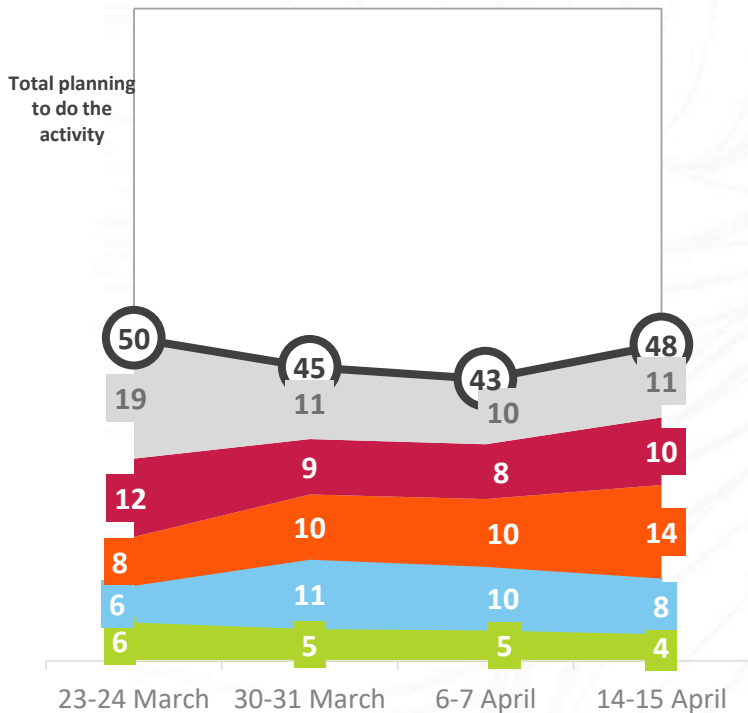
The increase in those planning to attend the gym and cinema suggests the public are thinking more about returning to these activities, even if they don't expect to do them anytime soon. This does provide a marketing opportunity for organisations in these sectors.

Go to the gym

This week

4.7 months

Average time before the activity

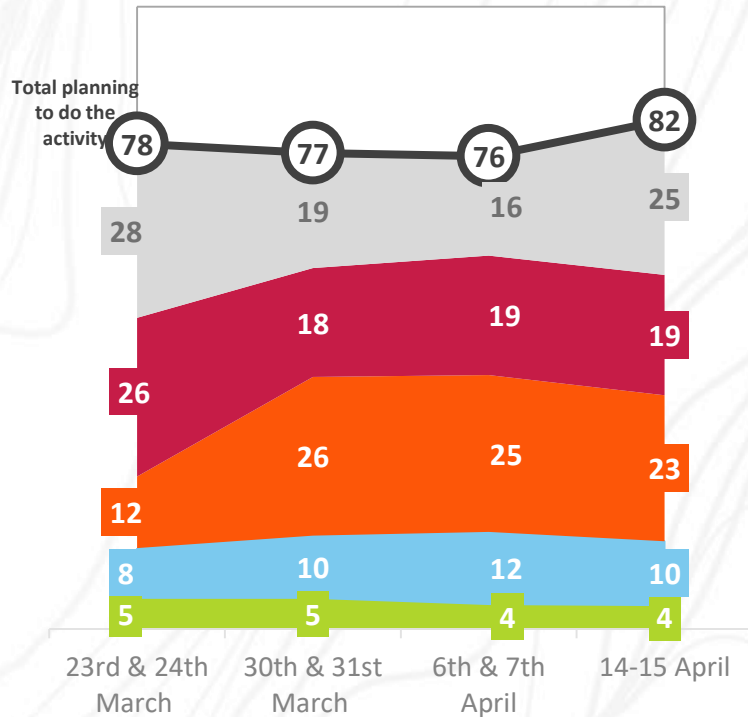


Go to the cinema

This week

5.3 months

Average time before the activity



- Planning on doing it but don't know when
- Not planning on doing it
- Within the next 6 to 12 months
- Within the next month to 3 months
- Within the next 3 to 6 months
- Within the next month

Intention to eat out and shop have increased since last week, further highlighting that more Britons are turning their attention to pre-lockdown behaviour

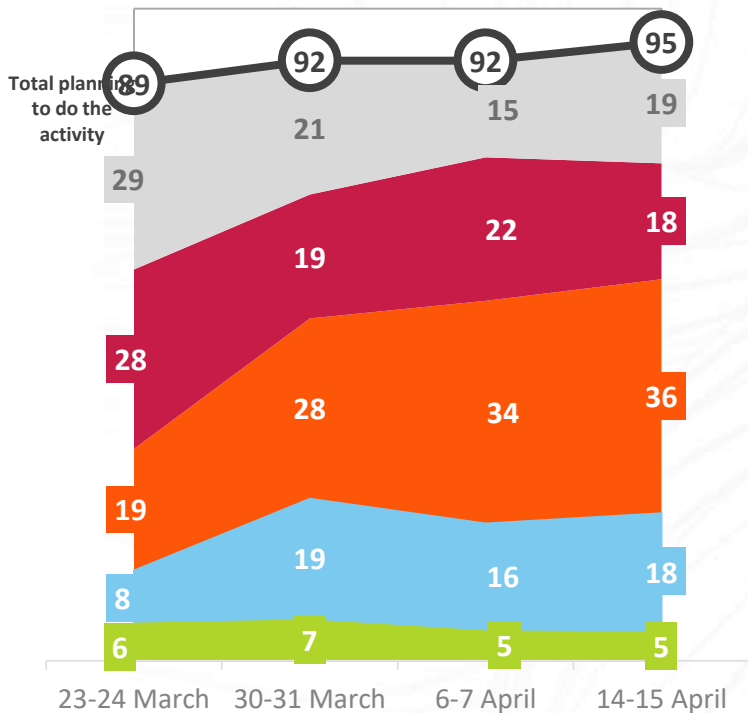
The higher proportion of Britons planning on doing both of these activities suggests they are more front of mind than in recent weeks. This perhaps provides an opportunity for these sectors to promote or engage in online delivery, taking the lead of Pret a Manger who decided to open some of their stores for delivery this week

Go to a restaurant

This week

4.7 months

Average time before the activity

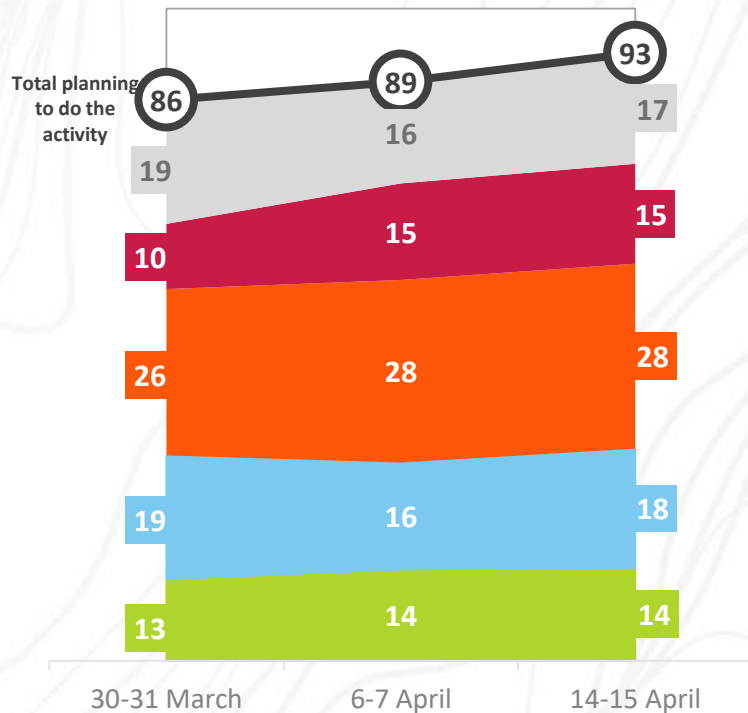


Go shopping or to a shopping mall*

This week

4.0 months

Average time before the activity



- Planning on doing it but don't know when
- Not planning on doing it
- Within the next 6 to 12 months
- Within the next month to 3 months
- Within the next 3 to 6 months
- Within the next month

A fairly consistent 84% of the public are planning to go to a visitor attraction, although on average don't expect to do so before September

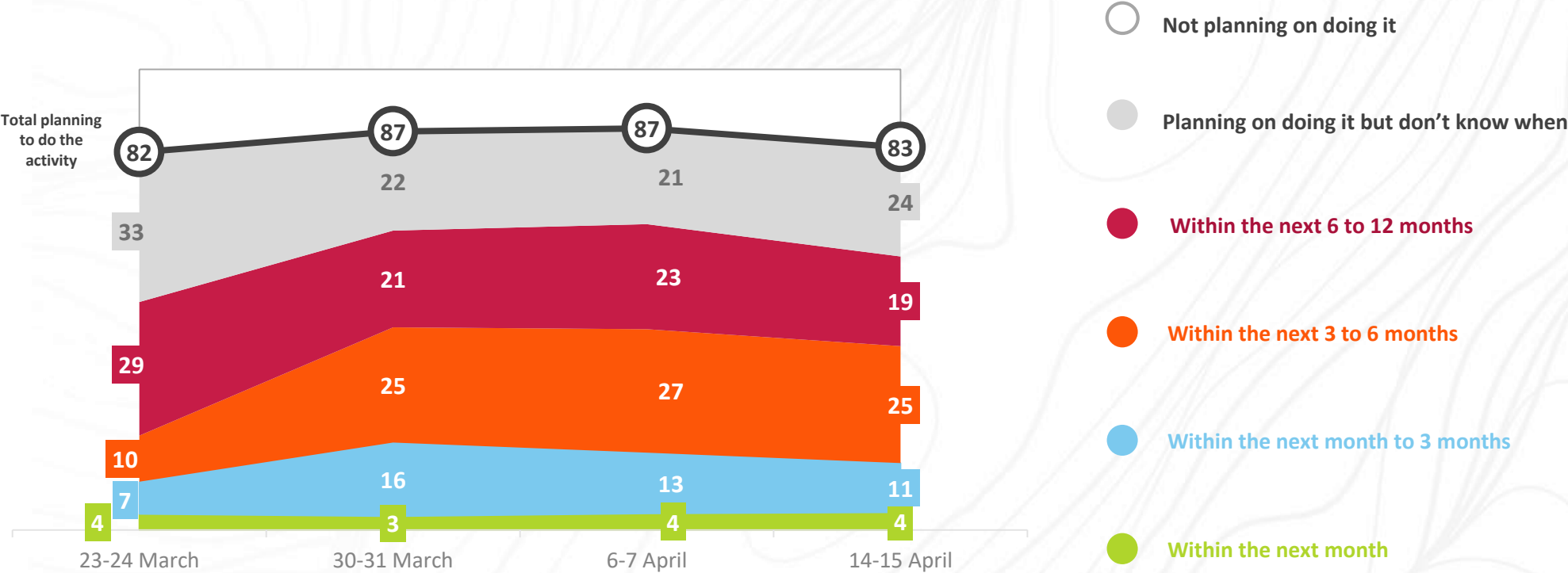
The anticipated average time before going to a visitor attraction has not changed in the last few weeks. This is a reflection of a lack of certainty, and while the average will drop significantly when there is more clarity around re-opening, it should still be a cause of concern for the sector. As long as visiting an attraction is a distant expectation, potential visitors will be less engaged with the exhibitions and events that will be on offer when they do open. Clarity on the government's 'exit strategy' is likely to help create more certainty.

Go on a day out to a visitor attraction

This week

5.3 months

Average time before the activity

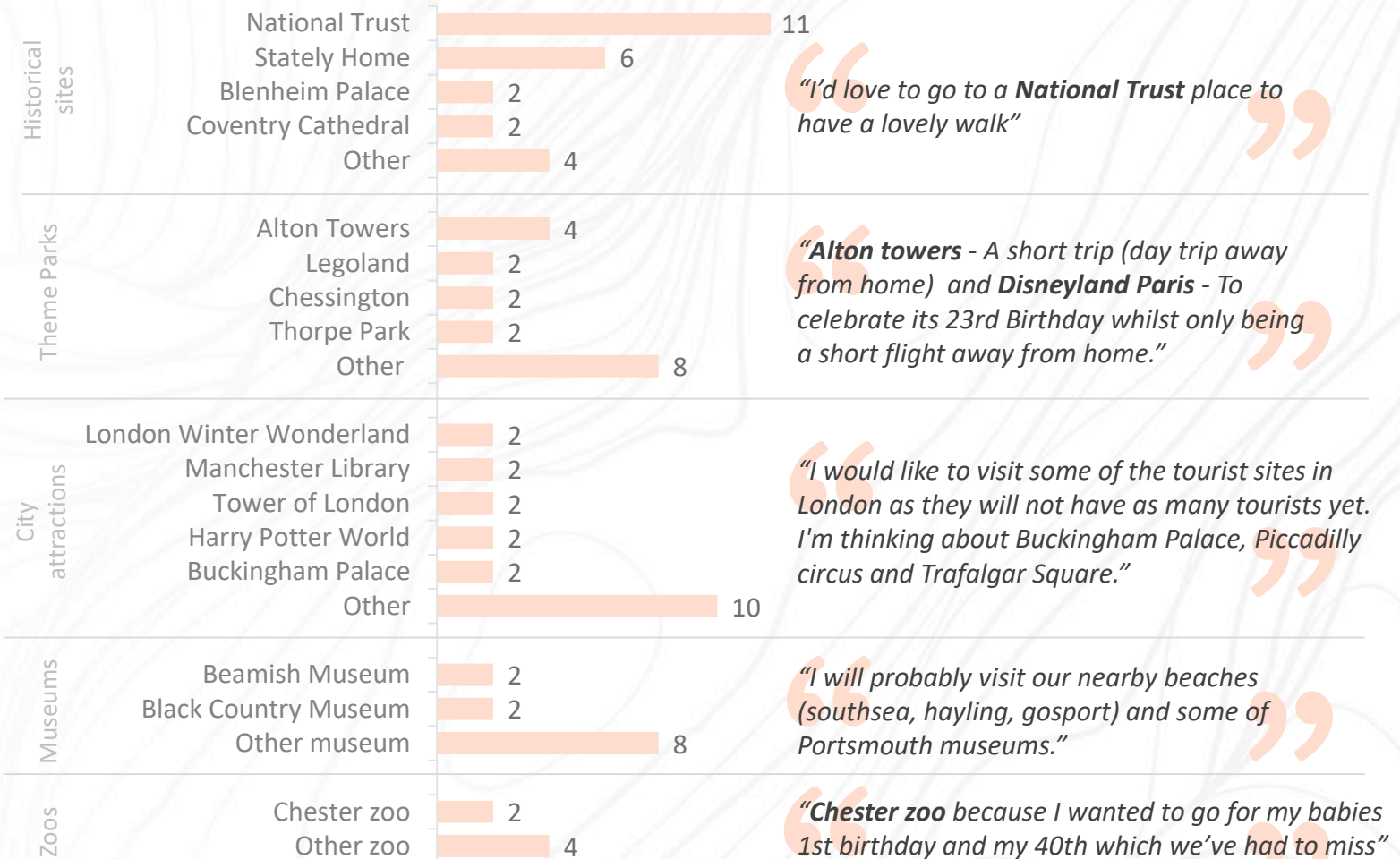


National Trust and Merlin are the two most mentioned attractions organisations, although individual venues are widely referenced.



National Trust may well be one of the first to open its doors, particularly when it comes to its outdoor spaces. Theme parks and indoor attractions may have greater challenges though.

Top attractions mentioned (%)



Initiatives such as The National Trust's Easter scavenger hunt (a hit on social media) will ensure that organisations remain top of mind during the pandemic



Indoor adventures are calling this weekend. The great Easter scavenger hunt will help you celebrate spring while staying safe at home: [ow.ly/LNO350z9USc](https://www.nationaltrust.org.uk/indoor-adventures)

Take up the challenge and see who can complete the list the fastest. [#EasterAtHome](https://twitter.com/nationaltrust)

“Playing the great Easter scavenger hunt with my family across the UK via zoom @nationaltrust #findobjectstomakearainbow”

“We will miss our National Trust egg hunts this year, had great fun doing them at Sissinghurst and Sheffield Park last year! Can't wait for places to open up again. In the meantime, we have cut out egg shapes in brightly coloured card and hidden them around the house and garden for the children to find! Definitely going to do this scavenger hunt over the weekend as well. Happy Easter!”

“What a great idea, so many of us would have visited the National Trust over the Easter weekend. I will need to make some more scones to go with my virtual Easter Egg Hunt.”



Join us this weekend for our virtual Easter Egg Hunt. Can you name the place where we've hidden our egg? [#JustForFun](https://twitter.com/nationaltrust) Here's a clue - It was bought unseen by two brothers at auction in 1926, due to its close proximity to the horse-racing town of Newmarket!

“Have just laid down the challenge to our family scattered across the UK, we're going to do this with all our big teen kids over WhatsApp on Sunday!”

My attempt at @nationaltrust 2020 Easter Scavenger Hunt! @snowhillmanor



Merlin have remained front of mind by asking people to reminisce about their previous happy memories. Nostalgia will engage and create desire to visit.

The rack and touchscreen are for Haunted House Monster Party at Legoland, and the Operator Station is for Zufari at Chessington World of Adventures! I was going through photos and reminiscing!

Should have been @LEGOLANDWindsor today with family and friends as an Easter treat but the #StayHomeSaveLives message is more important right now. #EasterWeekend pic.twitter.com/LqokK86SyL

Sat in garden with a brew thinking how busy the parks would have been this weekend with this glorious weather ☹️ we miss you @THORPEPARK @altontowers @Pleasure_Beach @CWOA @LEGOLANDWindsor pic.twitter.com/YQszqR6PXo



Chessington World of Adventures Resort
@CWOA

Happy 30th birthday to our fearsome rollercoaster, VAMPIRE! Although none of us can be there in person to celebrate, we can be there in spirit... Share with us your favourite Vampire memories by replying to this post and we'll share our favourites 🎂👤📷: @Thrill_Riders)

Replying to @CWOA and @Thrill_Riders I remember when the ride opened! Now my oldest kid is the right height/age we simply cannot wait till @CWOA reopens so we can enjoy together! Happy birthday Vampire!

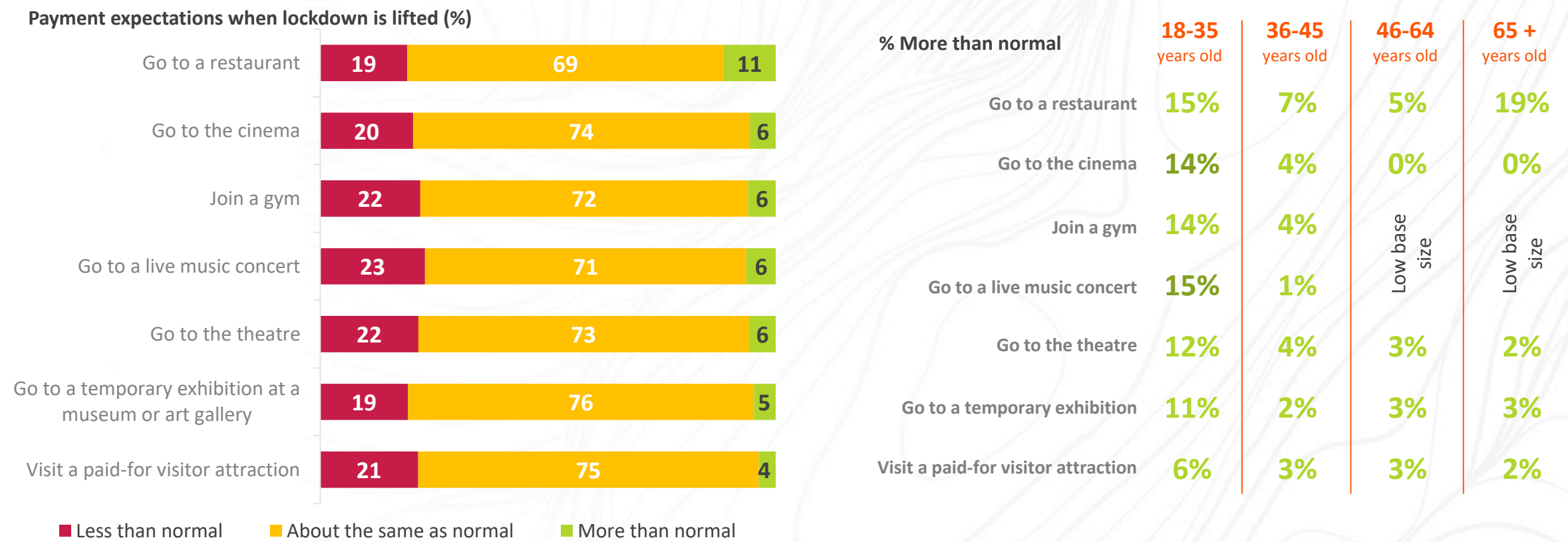
Replying to @CWOA and @Thrill_Riders I miss the vampire! can't wait to visit later this year (:

👉 can't wait for the next ride, looking forward to seeing the changes. It's a shame as weather has been so good this weekend. Once we're through this I'm going to sit back and hold tight....



Looking ahead, the economic hit on the public is demonstrated by the proportion that will expect to pay less than normal when the lockdown is lifted

Dropping prices, however, may not be the best strategic move. Participants will likely anchor to these new lower prices and expect them to be maintained in the future. Venues would be better placed *adding value* to their experiences without dropping prices. Discounts, if used at all, should be targeted and presented in the context of the full price. Venues may also want to consider providing premium/luxury content for the minority that consider themselves better off following the pandemic. Although this goes against the current popular narrative, this audience does exist particularly amongst the older age groups.



Q12br Thinking ahead to when you are able to do these activities again how much more or less than normal would you pay to do them? By ‘normal’ we mean ‘before the lockdown started in the UK’

Transport



ALLIGATOR



Anticipated train usage continues to rise although people are more unsure about timings again

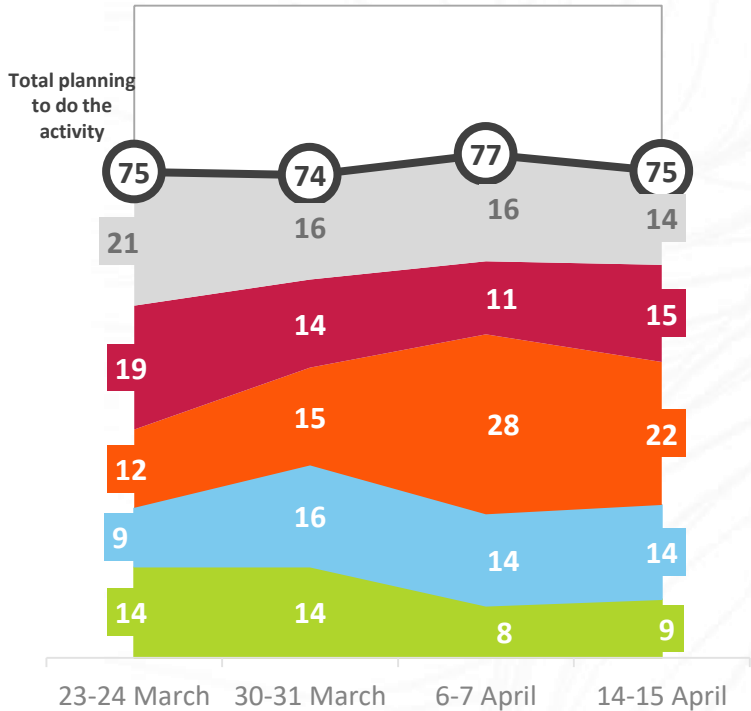
- Expected bus usage remains consistent in the short term with a 'hard core' of just under a quarter seemingly certain to get back onto the bus within the next three months.

Take the bus

This week

4.4 months

Average time before the activity

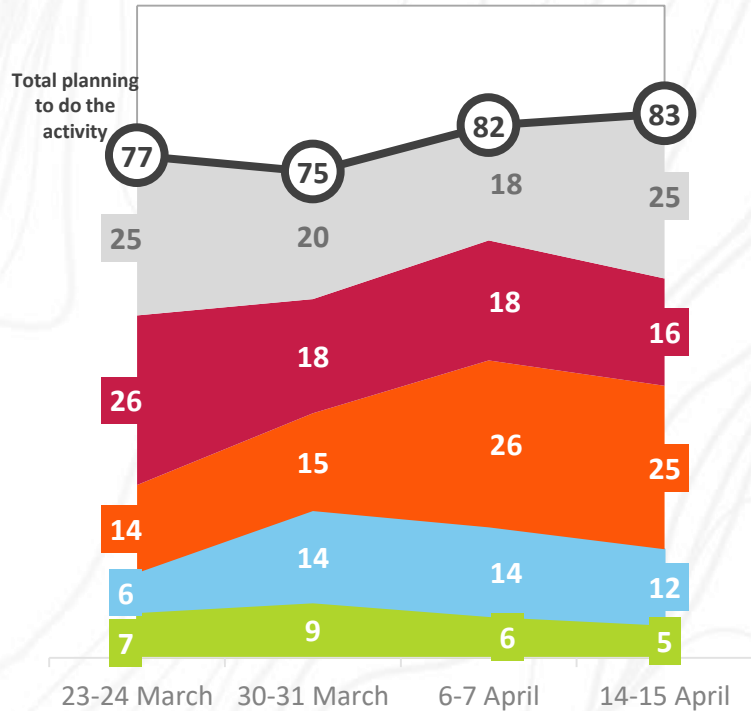


Take the train

This week

4.9 months

Average time before the activity



- Planning on doing it but don't know when
- Within the next 6 to 12 months
- Within the next 3 to 6 months
- Not planning on doing it
- Within the next month to 3 months
- Within the next month

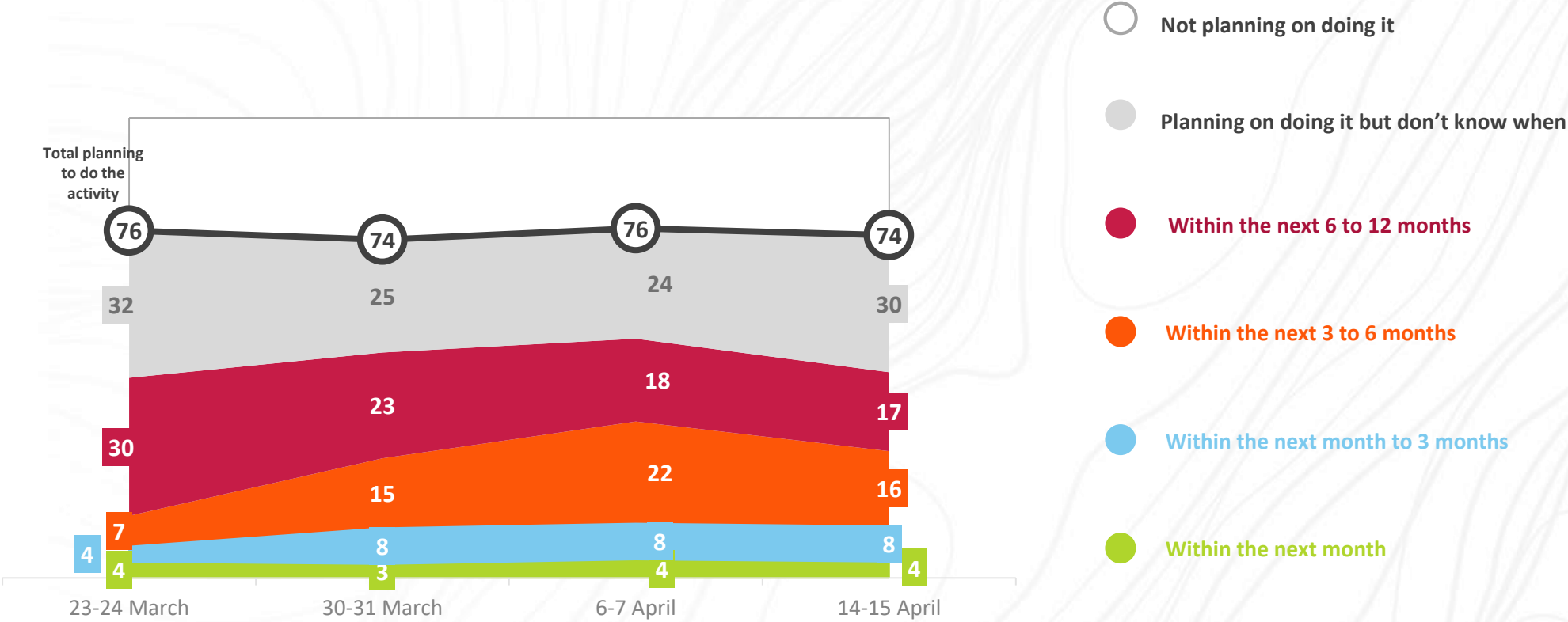
Whilst the proportion of those intending to book a flight is consistent, more uncertainty returns about when that might be

Book a flight

This week

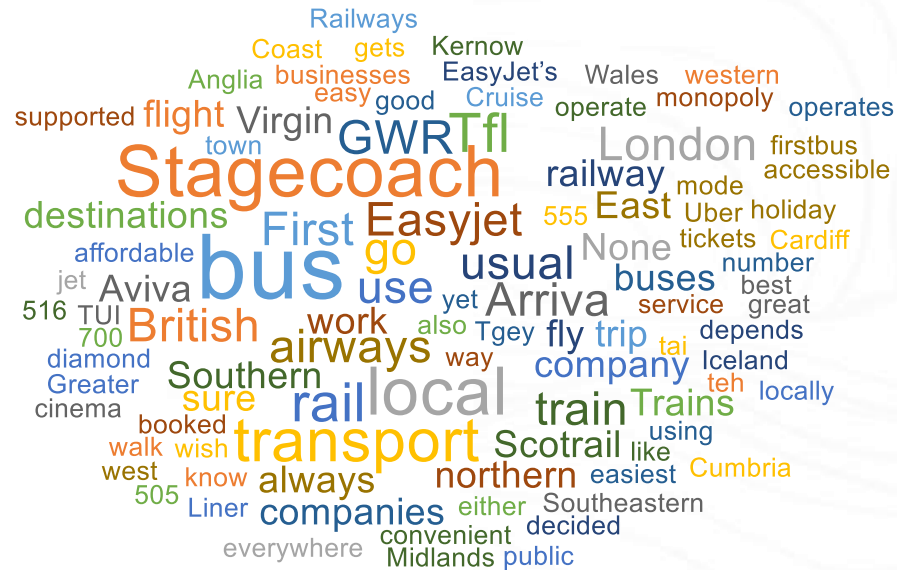
5.5 months

Average time before the activity



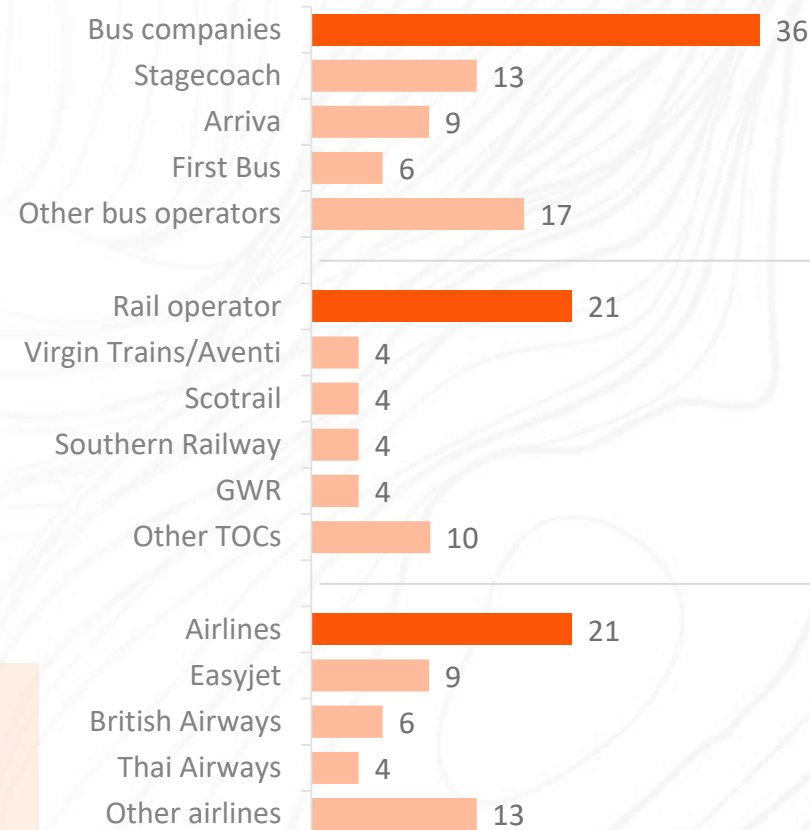
- France and Italy extended their lockdown last week and earlier this week it was unclear whether the UK would follow (which it now has) – this seems to have again increased the share of those who don't know when they will book a flight combined with news that certain airlines might not survive this crisis.

Online sentiment is broadly supportive of local bus and rail companies in terms of post-confinement travel intentions



- Easyjet is the most frequently mentioned airline that people anticipate using when they can fly again. But mentions of the likes of BA and Thai indicate the longing for far away destinations

Top brands mentioned (%)



"Stagecoach as they have all the destinations I wish to be at"

"First Bus, because they have a monopoly"

"GWR as they operate the train that gets me to work in London"

"Transport for Wales and Arriva. They're my local transport companies and should be supported"

"If I go abroad we will use easyJet as it is the company we always fly with"

"easyJet's because it is the most convenient flight for me"

The issue of refunds vs. vouchers continues to dominate social media; transport providers need to offer solutions acceptable to their customers



Cancellation/refunds

Brittany Ferries get me – they close the phone lines so no one can ask for a refund!

Cancellation losses

I was told I'll lose a deposit of 400 euros if I cancel...#nothappy #notgoodcustomerrelations



Refunds over vouchers

@easyJet Have tried to contact your customer support over 100 times for the past week! I would like a refund for my cancelled flights and not a voucher.

Uncertainty over cancellations

I was going on holiday with 3 friends. They booked with #Ryanair from a different airport and got a full refund the week after the flights were cancelled. Me, I booked with easyjet.....zilch! 😞

@OntheBeachUK Thanks On the beach, refund sorted without a phone call, just waiting for Easyjet now. 👍



I'm sorry you're unhappy with our company position. Sadly all ferry operators are currently only offering credit as our ferries need to run for the vital import and export for the countries goods and for key worker travel. I appreciate this is not the answer you're looking for.

Customer response

I want a refund not a credit note. I do not feel that I will be able to use it in the next 12 months. I am self employed and need to be working once covid is lifted.

Customer response

I'm not really concerned about my £440, but i have spent 6 other peoples money and feel obliged that I should get their money back rather than a credit note



Southeastern @Se_Railway · Apr 3

Replying to
Unfortunately because of current fares regulations which were set in the 1990s, before online accounts, no function exists which enables train operators to suspend or pause season tickets. This is why customers are asked to return their season tickets 1/2 ^BS

Hold policy

Why is southeastern not allowing season ticket holders to put their tickets on hold? I have 2 months left of use but we are working from home. A refund pays me back £70. But buying a ticket for 2 months would cost me £360.

Refund delays

@Se_Railway I appreciate it is taking longer than normal for refunds but is there a timescale? I returned tickets by post in March and still waiting.

When it comes to solutions, transport operators are having to find a careful balance between commercial expediency and acceptability to customers.



*“So far everyone I know has moved the booking, as **Brittany ferries** always allowed rescheduling of bookings so its about as flexible as it can be.”*

*“**Brittany ferries** have always offered the option to bounce the booking if you change your mind, anything up to 2 years I think”*



“Daytrips to Amsterdam and Malaga with @British_Airways are cancelled. Malaga now postponed to November and Amsterdam in October, the one bonus is my Malaga flights are out of LCY ✈️”

“@British_Airways Over 2 weeks now since you cancelled my flight and I applied for a voucher which would be “emailed within 7 days”. As an nhs nurse I want to rebook to have something to look forward to”

“What a lovely video @British_Airways 😊. As soon as we’re allowed I’m flying somewhere with you”



“@EasyJet we have flights booked for July 2020 and are considering deferring our break to summer 2021. In line with the free change option, can we convert an existing flight booking to an EasyJet holiday?”

“Early release of programme gives more options for rebookings of coronavirus-hit packages”

EasyJet are selling package holiday deals for summer 2021 from £166pp



EasyJet launch cheap holidays for 2021 from £166pp
EASYJET are already selling package holidays for summer 2021 – despite the current advice warning against non-essential travel “indefinitely”. Th...
thesun.co.uk



“One of the first things I am looking forward to doing when life resumes normality is going back to travelling with @CrossCountryUK again at the weekends”

Money and property










ALLIGATOR



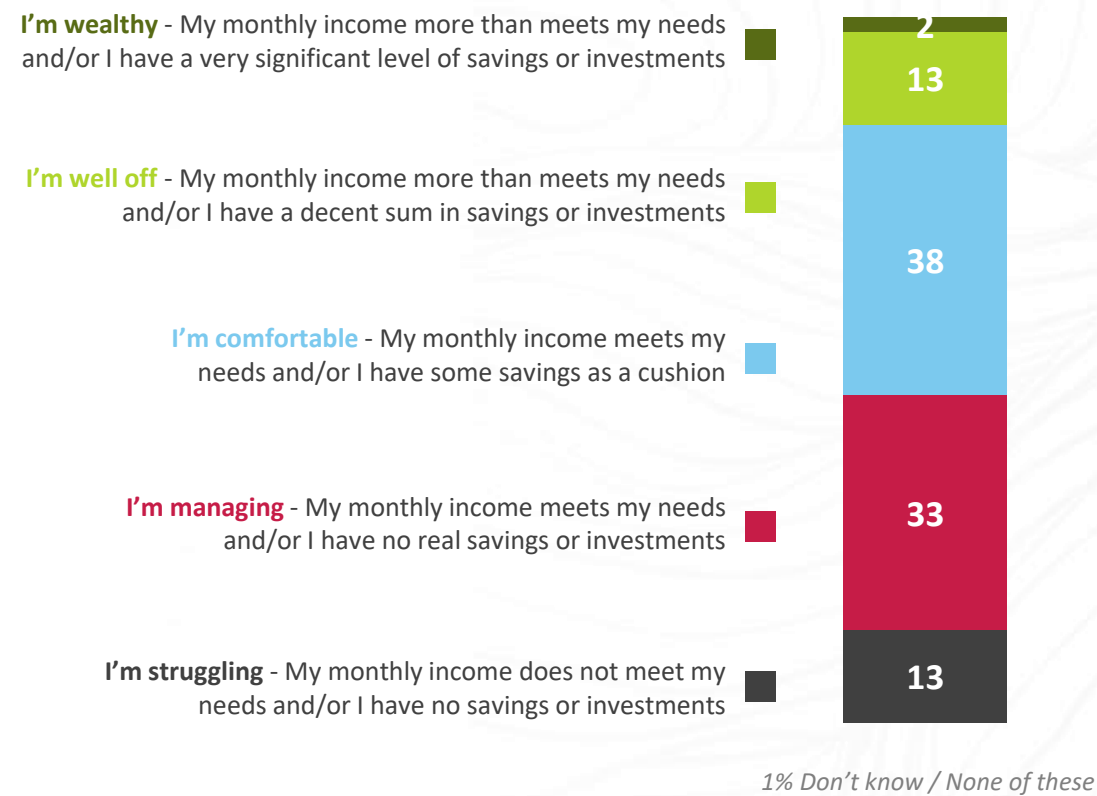
COVID-19 impact upon employment and pay





Those who are 'lucky' or 'cautious', particularly ABC1s, are able to work from home during the crisis. Some have also experienced pay-cuts, however a reduced income or redundancy is naturally more prominent amongst those 'hit hard'.

Weeks 3 and 4 combined	All	 Lucky ones + I'm alright	 Cautious – no economic adversity	 Cautious – economic adversity experienced/expected	 Hit hard	 AB	 C1	 C2DE
Work from home	30%	32%	27%	36%	18%	58%	48%	9%
Pay reduction	28%	13%	29%	36%	48%	35%	38%	21%
Unpaid leave/ redundancy	11%	8%	8%	8%	29%	11%	10%	12%
Employment as normal	11%	12%	12%	10%	11%	11%	14%	10%
Not in paid employment	30%	43%	32%	24%	8%	7%	8%	51%

Over half of those ‘hit hard’ by Covid-19 are struggling to make ends meet

Two week rolling data (Weeks 3 and 4)



	 Lucky / alright	 Naturally cautious	 Impacted cautious	 Hit hard
Wealthy	3%	2%	1%	4%
Well-off	25%	9%	7%	0%
Comfortable	48%	47%	32%	13%
Managing	20%	37%	48%	28%
Struggling	3%	4%	11%	54%

On social media: last week we reported concerns about paying for basics, but some face more fundamental challenges with rent payments

The context: **20%** of the UK population are in privately rented accommodation and **81%** of landlords anticipate a negative impact on their lettings business as a result of coronavirus*.

Difficulty paying rent

“Hey @RishiSunak, I'd love to stay home and save lives but I actually might not have a home to stay in since I can't afford to pay rent anymore. You **MUST** reconsider the #newstarterfurlough. This is unacceptable from one of the worlds “leading” countries. #newstarterprotest”

“My partner is getting furloughed on lower pay. Their landlord is refusing to reduce the rent to a level they can afford. What should they do? Move in with me? Stop paying rent and refuse to leave? Any killer advice?”

“Help! Housemates want to move out due to lack of income and crazy Covid. Obviously unable to get new tenants during lockdown. Landlord won't break tenancy because I wish to stay but can't pay rent in full. I need advice from someone who really knows about housing PLZ”

Landlord's concerns over loss of rent payments

“I have offered my tenants a 20% reduction (no need to make up the difference later on) to reflect their payments from the government and said I can wait until they get that payment through. Unfortunately that is not good enough and they have refused to pay anything!!!”

“As someone else said the coronavirus is costing most people financially. I'm a landlord so it's a nightmare with people being unable to pay. I'll take mortgage holidays but will have to pay that money back whereas I will never get the missed rent back.”

“@DirectLine you have unilaterally stopped rent guarantee cover for all #goodlandlords for 3 months due to #coronavirus. My tenant is not furloughed but still refuses to pay rent. Why are you abrogating duty to landlords who paid your insurance premium precisely for such moments?”

Tenants request rent reduction

“Negotiating a rent decrease with our landlord today to match the pay cut I'm taking and the loss in earnings my self-employed partner is taking. Will go in with an open mind but expecting the worst.”

“The landlord owns the property outright (inherited a long time ago) and my income has gone down 80% in recent weeks. I've never missed a rent payment and don't want to move, but to save money I probably should do. This would probably cost him rent as I wouldn't want any viewings in the house while I'm still here (with covid-19 and because I have health issues) and there's a glut of properties coming on down with some good reductions. So wouldn't it be in both our favours to ask for a short term rent reduction?”

We are now two weeks into monitoring key sectors’ perceived response to the crisis, and insurance’s relatively weak position remains apparent

Two week rolling data (Weeks 3 and 4)	Response Index 0 = Neutral	Social media Net Sentiment 0 = Neutral
Mortgage lenders (n=166)	34	-4
Banks and building societies (n=231)	26	
Insurance providers (n=187)	1	-28
Utilities companies (n=212)	26	13
TV subscription services (n=206)	38	-15
Internet service providers (n=223)	38	
Telecoms companies (n=208)	33	

Social media sentiment (as recorded through NetBase) differs to those recorded in our survey, as consumers most affected by payment difficulties and service issues express their views online. The TV / ISP / telecom category is marred by conspiracy theories surrounding 5G.

The **Response Index** represents consumer perceptions of how effectively each sector has responded to the emergency. It is calculated simply by subtracting the proportion of those who think the sector response is poor or very poor, from the proportion who perceive it to be good or excellent. Zero therefore reflects a neutral score, with >0 meaning positive, and < 0 meaning negative.

Social media **Net Sentiment** works on the same scale, expressing the ratio of positive to negative online discussion about conversation linked to the COVID-19. Categorisation of sentiment to ‘positive’ or ‘negative’ is approximately 90% accurate.

Companies getting it right: financial providers benefit from a halo effect as a result of the mandate to offer payment holidays, particularly if communicated well

Financial providers

Mortgage Deferral / Payment Holidays

- I have had a letter from my mortgage provider telling me not to be concerned if I cannot afford my mortgage repayments and to get in touch with them.
- Mortgage lenders offering a 3 month repayment pause if needed. Banks increasing contactless card limit from £30 to £45.
- Credit card companies offering to extend credit repayment period

- I have a mortgage with **Natwest** and have been provided relevant information on the app about mortgage holidays.
- Those providers who have readily agreed to give their customers a payment holiday.
- They have been very good in allowing customers to take mortgage holidays, I myself have taken them up on this.

Keeping people informed

- I think **Halifax** and **Lloyds** have been particularly proactive and informative on social media
- **Lloyd's** have communicated regularly, and have removed charges from £500 overdrafts.
- I have had messages from **Lloyd's** keeping me updated
- I had an appointment with a bank manager from **HSBC** shortly before the lockdown, and he was very helpful.

Free Overdrafts

- **Lloyds** offered interest free overdrafts
- Several institutions have said that they are offering interest free overdrafts.
- **Barclays** have said they will not charge if I use my pre-arranged overdraft from 27 Mar to 30 Apr

Top brands mentioned

1

LLOYDS BANK 

2

 Royal Bank of Scotland

3

 BARCLAYS

4

 HALIFAX

5

 HSBC

6


NatWest

On social media - insurance

Confusion regarding cover, mistrust about new clauses and issues with claims / refunds continue to impact perceptions of the industry

“ Inability to get a refund ”

I cancelled my insurance because of not being able to travel due to covid19. It seems I cannot get refund because the cancellation was outside the 10day "cooling off" period. Thanks very much!

“ Changes to insurance clauses ”

Insurance companies in UK are apparently pulling cover or adding exclusion clauses to avoid #covid19 claims

“ Insurance cover confusion ”

If someone dies from Covid 19 does the life insurance pay out? I know businesses were caught out as did not have 'pandemic specific' cover

“ Lack of communication ”

"They used the coronavirus as an excuse for not processing my claim which happened well before the outbreak or lockdown 2 different employees lied to us before we spoke to someone sensible. @ AXA business insurance"

Aviva bucks the trend and achieves above average sentiment, with digital out-reach efforts clearly leaving a positive impression. The recent news about Aviva's acquisition of 4,000 laptops to facilitate homeworking for customer facing staff should further bolster the brand's service delivery.



Net Sentiment



“ Positive initiatives during tough times ”

Emergency advice for vulnerable people in Norfolk. Currently we can't offer our helpful face to face sessions. Please support us in providing advice to people via extending our digital service to stop people falling through the gaps. avivacommunityfund.co.uk @AvivaUK @NorfolkCC

“ Reaching out to customers digitally ”

Anyway, to give @AvivaUK their dues, they reached out to me via DM and with a little tweak to my mileage and my new renewal quote

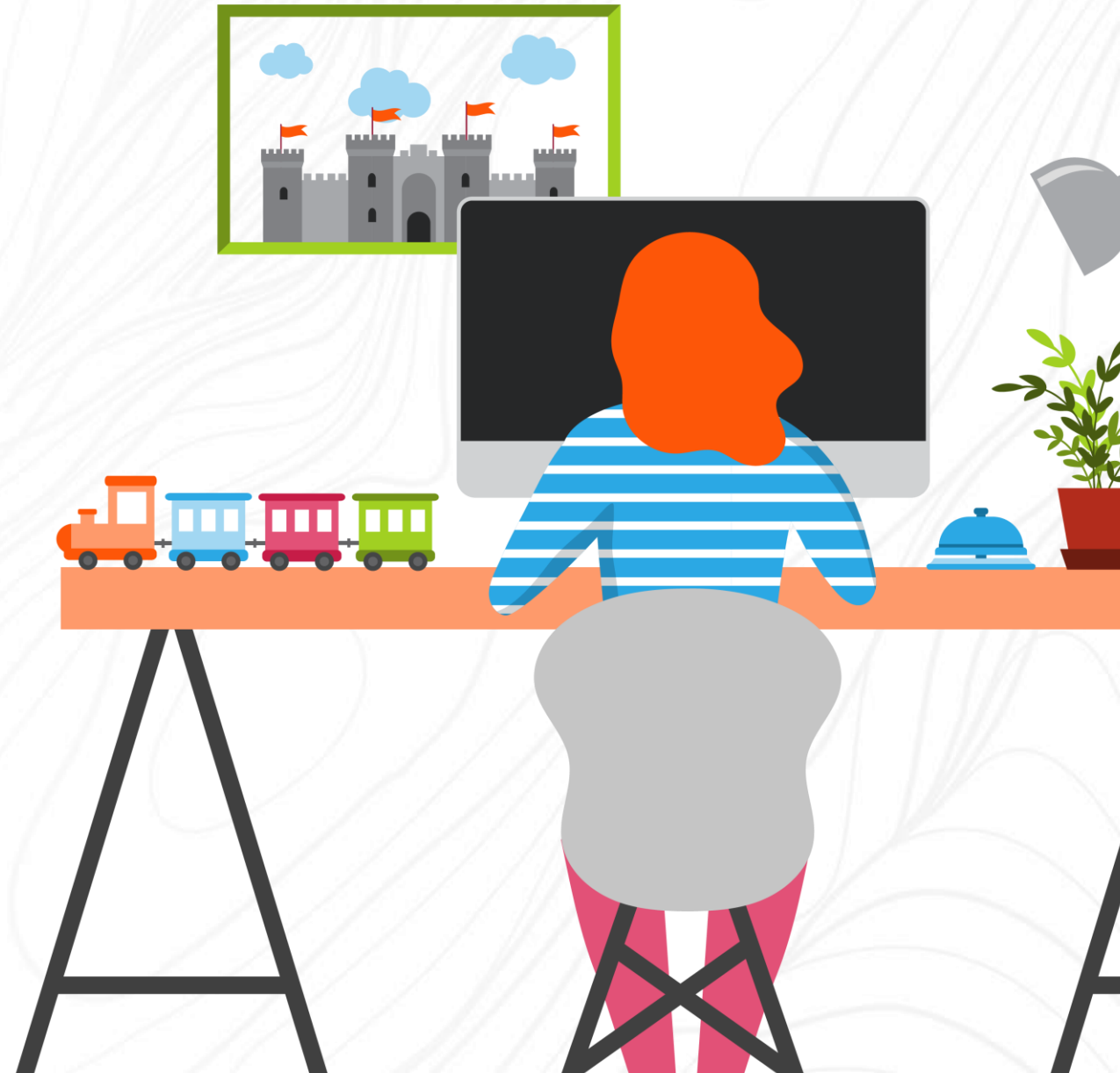
“ Positive use of twitter, less so over the phone/email ”

@AvivaUK still haven't made contact. Their Twitter team are really helpful but can do nothing to get my money back

Appendix



ALLIGATOR



Methodology

Quantitative survey

Online survey amongst people who have done two of the following since the beginning of the year (01 Jan 2020):

1. Used one of the following transport mode: plane, train or bus
2. Went on a day out to a visitor attraction
3. Stayed in paid for accommodation

The survey covers all parts of the UK and is **nationally representative** on gender, age and regions.

The questionnaire focuses on understanding people's views on the coronavirus situation and the impact it has on their engagement with the transport, leisure and hospitality sectors.

This is a weekly survey capturing 500 respondents per wave*



Remember that this is also an opportunity for you and your organisation to add specific questions or to increase the number of respondents targeting your customers or specific segments. To do so, please get it touch!

Social media

With customers increasingly communicating directly with organisations and their peers through online channels, these conversations cannot be ignored in the assessment of the COVID-19 crisis on brands.

Our social analytics tool gets closer to the conversations happening in the online space, by listening to how brands are talked about across social media and how brands' reactions to the situation is viewed online. The social media analytics cover all three sectors in the UK and rigorous content cleaning and checks are set and regularly reviewed to ensure data quality. The analysis looks at conversations around the coronavirus from 16 March 2020 to 31st March 2020.

Similar to the quantitative survey, social media will be analysed on a weekly basis. For this report we've examined:

- 98,038 posts for the transport sector
- 34,080 posts from the leisure sector
- 33,921 posts from the hospitality sector
- 9,375 posts from the money and property sector

Contact



Matt Costin

Managing Director

☎ 07875 685 838

✉ Matt.costin@bva-bdrc.com



Suzy Hassan

Managing Director

☎ 07795 662 548

✉ suzy@alligator-digital.com



James Bland

Director

☎ 07772 605 303

✉ James.bland@bva-bdrc.com



Tim Sander

Director

☎ 07989 165 658

✉ Tim.sander@bva-bdrc.com



Jon Young

Director

☎ 07980 712 563

✉ Jon.young@bva-bdrc.com



Katie Vosper

Director

☎ 07896 960 027

✉ Katie.Vosper@bva-bdrc.com



Thomas Folque

Associate Director

☎ 0207 490 9139

✉ Thomas.folque@bva-bdrc.com



Nathaly Kambakara

Senior Research Executive

☎ 020 7400 1025

✉ Nathaly.kambakara@bva-bdrc.com



Alice Wells

Research Executive

☎ 0207 490 9130

✉ Alice.wells@bva-bdrc.com