

Online reviews:

The use of Trustpilot by four UK retail sectors

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11 March 2021

Abstract

Trustpilot is a relatively new but rapidly growing consumer review website. This paper explains how Trustpilot works, how it is used in four sectors (supermarkets, banking, mobile phones and retail energy), and how this usage has evolved over 2019 and 2020. Trustpilot was least used by supermarkets and their customers, and most by energy suppliers and customers. Many aspects of usage have increased over 2019-20, although not evenly. Throughout, Large companies made least use of Trustpilot. Very Small companies were most active initially, later Medium companies were.

Key words: online reviews, customer feedback, Trustpilot.

JEL classifications: L15, L84, L94

1. Introduction

Online consumer reviews are now widely used and influential. There is growing academic examination of online review sites, particularly how customers respond to online reviews. There have also been competition concerns, and action by competition authorities, initially in the US but also in the UK. The Competition and Markets Authority (CMA) has found inappropriate conduct by some review sites.

There has not been much examination of whether and how companies use review sites for legitimate purposes, including by inviting online reviews, how effective this is in stimulating reviews and influencing ratings, and how this practice differs between sectors and over time. The present paper seeks to understand better the role of online reviews in the UK, by examining how four consumer sectors - supermarkets, banking, mobile phones and retail energy – use one particular review site, Trustpilot, a relatively new online review site that has grown rapidly in the UK.

Although Trustpilot is increasingly familiar to companies and customers, it is perhaps less familiar to economists, regulatory analysts and policymakers. The present paper seeks to provide some background and insight into how Trustpilot works, how it is used in the UK in the four sectors mentioned, and how this usage has evolved from 2019 to 2020.

This also provides input into two companion papers. Littlechild (2021a) studies further the use of Trustpilot by retail energy suppliers. Littlechild (2021b) proposes using Trustpilot ratings (TrustScores) as one of four components of an Overall Customer Satisfaction (OCS) score for UK energy suppliers.

Section Two of this paper provides background on the widespread use of online consumer reviews, some academic literature, and the CMA's concern. Section Three explains how Trustpilot domains or profiles are established then claimed (or left unclaimed) by the companies reviewed; how TrustScores are calculated; what unpaid and paid services Trustpilot provides and offers; and how reviews may be invited and challenged. Section Four sets out and compares the April 2019 TrustScores and numbers of reviews of companies in the four UK consumer sectors mentioned. Section Five updates the comparison to June 2020, Section Six explores the impact of company market shares. Section Seven summarises and concludes.

Appendix One examines and refutes various concerns about review sites, particularly Trustpilot, as set out in an article in the *Sunday Times* in March 2019. Appendix Two comprises some comments on the detail of Trustpilot procedures. Appendix Three contains more detailed Tables comparing the four sectors in June 2020. Appendix Four sets out Google and Apple Store ratings of energy supplier apps as of June 2020.

2. Background

It is reported that 93% of consumers say online reviews impact their purchasing decisions, 86% say their buying decisions are influenced by negative online reviews, 91% of 18-34 year olds trust online reviews as much as personal recommendations, customers are willing to spend 31% more on a business with excellent reviews, 3.3 out of 5 stars is the minimum rating of a business that consumers would engage with, and only 13% of consumers will consider using a business that has a 1 or 2 star rating.¹ Marketing commentators offer companies “7 reasons online reviews are essential for your brand”.² The impact of such reviews is a topic for media discussion.³

This paper examines customers' online reviews of various companies on Trustpilot. But other social media channels can focus on particular products. For example, most of the retail energy suppliers have now developed “apps” to facilitate customers' access to their accounts from their mobile phones. Customers can rate these apps on Google and Applestore (quite separately from reviews of the suppliers on Trustpilot). Appendix 4 (which is not claimed to be complete) shows

¹ Diana Kaemingk, 20 Online review stats to know in 2019, at www.qualtrics.com/blog/online-review-stats/ (citing 20 studies), April 9, 2019.

² Smith Willas, www.mention.com/en/blog/online-reviews/ updated March 6, 2020. The 7 reasons are 1 Social proof drives purchases, 2 They make you more visible, 3 They make you look trustworthy, 4 They expand the conversation about you, 5 They are increasingly essential to decision making, 6 They have a clear impact on sales, 7 They give you an open line to consumers.

³ E.g. Caroline Beaton, “Why You Can't Really Trust Negative Online Reviews: Research suggests that people heed negative reviews more than positive ones - despite their questionable credibility”, *The New York Times*, June 13, 2018.

ratings for around 70 such apps as of September 2020, with results somewhat different from reviews of the suppliers themselves.

There is growing academic examination of online review sites. For example, Dellarocas (2003) provided early analysis of such “large-scale word-of-mouth networks”. Duan et al (2008) found that “the rating of online user reviews has no significant impact on movies’ box office revenues” but that the volume of online posting did have a significant impact, suggesting that review volume increased awareness. Li and Hitt (2008) showed that if early consumers have different preferences to later consumers, this can affect long-term consumer behaviour and consumer welfare. Vermuelen and Seegers (2009) found that “on average, exposure to online reviews enhances hotel consideration in consumers ... [and] These effects are stronger for lesser-known hotels.” Li and Hitt (2010) argued that uni-dimensional ratings can be substantially biased by price effects. Li et al (2011) noted that online reviews can reduce consumer uncertainty about products and therefore potentially increase demand and company profits, but can also increase switching, thereby intensifying competition and reducing profits, so that companies may have incentives to facilitate consumer reviews in some markets but not others. More recently, Helversen et al (2018) found that “students but not older adults were strongly influenced by average consumer ratings; in students positive and negative reviews overrode the effect of average ratings; older adults were influenced by negative single reviews but not by positive ones.”

There have also been competition concerns, and actions by competition authorities, initially in the US. In the UK, the Competition and Markets Authority (CMA) became “aware of a number of concerns about the potential for reviews and endorsements to mislead consumers and distort their decisions” (CMA 2015 para 1.2). It said that consumers found reviews valuable, but it was concerned about certain practices such as businesses commissioning fake positive or negative reviews, and cherry-picking good reviews and/or suppressing bad ones. It issued various recommendations for review site conduct. In June 2019 the CMA “launched a programme of work aimed at tackling fake and misleading online reviews”. In January 2020 it announced that “Facebook and eBay have taken action to tackle the trade of fake and misleading reviews on their websites” and in May 2020 it secured commitments from Instagram.

3. How Trustpilot works

3.1 Why Trustpilot?

The top 10 consumer and business review websites in the US contain some well-known names.⁴ But these are not necessarily the most popular review websites for all products and other countries. A recent article identified over 30 customer review platforms as ‘sources of feedback’

⁴ One article lists them in the following order: Google, Amazon, Facebook, Yelp, Trip Advisor, Better Business Bureau, Yellowpages, Manta, Angies List, Foursquare. See Heidi Abramyk at www.vendasta.com/blog/top-10-customer-review-websites.

to Google in determining Search Engine Results Page (SERP) rankings, of which eight platforms were said to operate in the UK.⁵ For almost all these eight platforms, the target audience is not customers of the four markets examined here.⁶ Reviews.io, does have customer reviews of companies in these four markets, but Trustpilot has significantly more reviews in the first three markets.⁷ It has two orders of magnitude more reviews of energy suppliers.⁸

Trustpilot is a relatively new consumer review website, founded in Denmark in 2007 and launched in the UK in 2014. It hosts reviews of businesses worldwide and has grown rapidly in the UK to over 37 million reviews of over 97,000 UK business domain names by mid-2020.

The UK websites just mentioned typically offer customers the ability to leave a review of a company and its products and service. With the exception of Trustpilot, their business model is that companies pay a subscription in exchange for the ability to solicit reviews from customers, and various other services. This may be done on a flat rate subscription (as many solicitations as desired) or pay per volume. In some cases the company provides a list of customers to the review website, in other cases the review website offers the facility to invite customers to leave a review, or to automatically send a review invitation to them after they make a purchase. In general, only customers invited by the company or the review website can leave a review, at a time of the company's choosing.

In contrast, there is no charge to a company for the Trustpilot site, or for inviting reviews using a company's own facilities. Trustpilot is also an "open" website where any customer can review any company at any time, with or without invitation. The Trustpilot business model is more about offering companies various additional paid services involving automation, integration and insights, as described below.

⁵ Matt Foster, "What are the best review platforms in the UK?" at www.distinctly.co/blog/what are the best review platforms/. The seven UK platforms identified are bazaarvoice.com/uk, bizrate.co.uk, feefo.com, reviews.co.uk (also known as reviews.io), reevoo.com/en, trustedshops.eu, trustpilot.com and verified-reviews.co.uk.

⁶ Thus, Feefo's website lists six sectors, with 24 subcategories, including banking but not including energy supply or supermarkets/groceries or mobile phones. TrustedReviews focuses on mobile, computing, home tech, TV/audio, cameras and games, but not groceries, banking or energy supply <https://www.trustedreviews.com/>. Reevoo lists some 40 client companies, only two of which are energy suppliers and two are banks, perhaps one is a mobile phone provider, none appear to be in groceries.

⁷ As a quick and rough check, for each of the first three markets, take the four companies with highest TrustScores and the four companies with lowest TrustScores on 2 April 2019, and compare their number of customer reviews with those on Reviews.io on 27 February 2021. The number of Trustpilot reviews nearly two years ago exceeds the present number of reviews on Reviews.io by more than 3-fold for supermarkets, 16-fold for mobile phone providers and 23-fold for banks.

⁸ On 4 August 2020 Reviews.io showed 3086 reviews of 37 energy suppliers. The number of reviews per supplier ranged from 1 to 740. Only 9 suppliers had more than 100 reviews. The mean was 83 reviews and the median was 11.5 reviews. In contrast, on 18 June 2020 Trustpilot had over 450,000 reviews of 65 energy suppliers, ranging from 23 to over 47,000 reviews per supplier, with mean nearly 7000 reviews and median some 2000 reviews (Appendix 3 Table A4.3).

3.2 Companies' use of Trustpilot services: claimed and unclaimed Trustpilot profiles

A company may establish its own Trustpilot profile, with a view to presenting itself to customers and inviting reviews. Alternatively, when a company is first reviewed on Trustpilot by a customer, this establishes a company profile, and the company has to decide whether to accept or “claim” that profile.⁹ In either case the company does so by creating a free Trustpilot account page (it is then said to have a Trustpilot account even though no payment is made), and verifying the website address or domain. Once it has established or claimed its profile, the company can customise the profile page (e.g. to describe the business, select its category or categories and sub-categories of activity, and display promotion boxes or guarantee boxes), respond to existing reviews, send invitations to customers to provide reviews, and challenge or “flag” inappropriate reviews. If a company does not claim a profile, it cannot do any of these things (which may be problematic, see Appendix 2).

3.3 The calculation of TrustScores

As noted earlier, Trustpilot is an online ‘open’ consumer review website, so that any customer with a purchasing or service experience can leave a review of any business. Customers do not need to be invited by the business, nor are their views screened or approved by the business before being placed on line, nor is there any charge. Customers can give a review at whatever time suits them, with no permission required, no pre-moderation of the content and no delay in posting. Businesses and customers do, however, have to comply with the Guidelines that govern the platform.¹⁰

Customers rate companies from one to five stars (described as Bad, Poor, Average, Great [previously Good] and Excellent). Trustpilot calculates a time-weighted average of these ratings to give a single TrustScore for each company.¹¹ Until September 2019 this was a score between zero and 10. As from September 2019 the TrustScore is in the range from 1 to 5, to be consistent with the customers’ ratings out of 5, and half stars were introduced in the overall ratings, said to be in line with industry practice.¹² Both original scores and adjusted scores for pre-September 2019 are used in this paper, where the adjusted score for pre-September 2019 is calculated as $(1 + 0.4 \times \text{original score})$.

Trustpilot adjusts for the age of review: “the older a review is, the less it counts towards the overall TrustScore ... newer reviews always count for more than older ones”. Trustpilot also makes an adjustment to prevent extreme TrustScores for very new companies with few reviews. It does so by adding 7 extra reviews worth (now) 3.5 stars each. Appendix 2 contains some comments on these procedures.

⁹<https://support.trustpilot.com/hc/en-us/articles/202195588-How-can-I-review-a-company-that-is-not-listed-yet->

¹⁰ <https://legal.trustpilot.com/>

¹¹ <https://support.trustpilot.com/hc/en-us/articles/201748946->

¹² <https://support.trustpilot.com/hc/en-us/articles/360023974013--Trustpilot-s-improved-star-rating-and-TrustScore-Everything-you-need-to-know>

In practice, TrustScores are recalculated every time a new review is filed. So for seldom-reviewed companies the TrustScores may not change for months, whereas for the most frequently-reviewed companies the TrustScore can actually change during the day.¹³

3.4 Subscribing for Trustpilot services and collecting Trustpilot reviews

Trustpilot offers companies a free basic starter package that enables them to customise their profile page, invite a limited number of reviews, collect and respond to Trustpilot reviews, show the TrustScores and reviews on their websites, and to challenge or “flag” inappropriate reviews (see below). It also offers a variety of additional paid services “to collect, respond, analyze, and showcase reviews to help improve all your sales and marketing efforts” and to obtain “more sophisticated insights about their customers that they [subscribing companies] can use to take action and thereby improve their business”.¹⁴ These include a facility for sending automatic review reminder emails, and analytics to track collection rates and changes in TrustScores. The level of the TrustScore and the date order of presentation of reviews on the profile page are independent of whether a company subscribes.

Trustpilot describes a company as “collecting” if it is sending out invitations to customers and actively collecting reviews of its own performance. Trustpilot offers both paid and unpaid services to this effect, which is how it is able to identify companies that Collect reviews. Most companies that subscribe to Trustpilot’s services use one of its collection facilities, though a few companies actively encourage reviews but use their own facilities rather than Trustpilot’s paid collecting service. This may mean that the number of companies said to be collecting understates the number that is actually collecting.

Trustpilot has Guidelines regarding invitations to submit reviews: “your invitation process and language should be fair, neutral and unbiased.” Invitations should not be done on a selective basis, and must not attempt to influence the nature of the review. In the past, Trustpilot did not prohibit incentives to leave reviews, provided that this was declared to Trustpilot and shown on the company’s Trustpilot profile page. However, “As from 1 August 2020, businesses will not be allowed to offer consumers incentives of any kind for reviews of any kind.” “You shouldn’t

¹³ The number of reviews shown on the Trustpilot category page (which summarises the scores of companies in that category) is updated daily hence may lag the number of reviews filed, as reported on a company’s own page. For example, at 4.26 pm on 26 June 2019 the Electric Supplier category page reported 19,067 reviews of Bulb Energy whereas the company’s own page recorded 19,127 reviews. Occasionally this may mean that the TrustScore on the category page lags the TrustScore on the company page by a decimal point.

¹⁴ “Companies can use feedback by taking and understanding where the customers’ engagement is and what the sentiment is, so they can basically fine-tune the marketing communications and focus on delivering more of what the customers want, based on the feedback that they had.” James Westlake, VP Trustpilot UK, Digital Marketing Magazine, posted in Digital Marketing Show Videos, 11 November 2015.

provide incentives like discounts, monetary rewards, loyalty points, gifts, coupons, referral bonuses and the like when asking for reviews.”¹⁵

Because companies can invite reviews, a TrustScore might indicate not only customers’ perceptions of a company’s quality of service but also how actively the company has solicited reviews (and perhaps how flexibly it has interpreted ‘selective invitations’, although Trustpilot has taken action in the past to prevent inappropriate invitations).

A customer review can be challenged (“flagged”) by a company (or by another customer) if it seems to contain various specified kinds of inappropriate content, or not to be by a genuine customer, or refers to some other company. Trustpilot will investigate and adjudicate, and may invite the reviewer to modify the content to secure compliance with the guidelines. During 2020, Trustpilot began to make more data available on each domain, for example showing the number of reviews over the last 12 months, the proportions with each star level, the proportions responded to and flagged, etc. As will be seen, in practice, only a small fraction of reviews are generally flagged, but company policies vary. Trustpilot can and does also investigate reviews at its own initiative.¹⁶

4. Use of Trustpilot in four different consumer markets in April 2019

4.1 Use of Trustpilot by supermarkets

Table 1 shows the Trustpilot reviews as of 1 April 2019 for 13 UK supermarkets (groceries, interpreted broadly to include online delivery of foodstuffs).¹⁷ The mean number of reviews was 1717 per supermarket, median 1392. The mean TrustScore was 2.9, median 2.7, out of 10. Using Trustpilot’s own categories, all the supermarkets except for one online offering were rated as Poor or Bad by over 22,000 customers.¹⁸

¹⁵ This was one of seven steps that Trustpilot’s CEO outlined in June 2020, in reaffirming the company’s determination to maintain customer trust. <https://www.trustpilot.com/blog/trends-in-trust/our-trust-promise> Further steps are constantly being introduced, “continuing Trustpilot’s ambition to be the most trusted and transparent reviews platform globally”, for example on August 25, 2020, on how companies can collect reviews <https://press.trustpilot.com/news/2020/8/25/trustpilot-updates-review-collection-methods-as-part-of-continued-drive-to-be-the-most-universally-trusted-review-platform>

¹⁶ Trustpilot says that its team of enforcement agents, investigators and fraud analysts is backed by advanced technology built by skilled data scientists, and this runs proactively 24/7 to filter (move offline) and flag reviews for the team’s consideration.

¹⁷ For Asda, Tesco and Sainsbury’s, all of which have relatively high numbers of reviews, varying but significant proportions of the reviews seem to be about non-food products.

¹⁸ Trustpilot categorises a review as Bad, Poor, Average, Good/Great or Excellent according as the reviewer gives 1,2,3,4 or 5 stars. Until September 2019, Trustpilot categorised a company in the same terms according as the TrustScore was 0.0 – 2.9 (Bad), 3.0 – 4.9 (Poor), 5.0 - 6.9 (Average), 7.0 - 8.9 (Good), 9.0 – 10.0 (Excellent). Since September 2019, the classification is 1-1.7 (Bad), 1.8-2.7 (Poor), 2.8-3.7 (Average), 3.8-4.2 (Great), 4.3-5.0 (Excellent).

Table 1 Trustpilot reviews of supermarkets, 1 April 2019

Supermarket	TrustScore (0-10)	Number of reviews	Claimed?	Subscribes to Trustpilot?	Invites reviews?	Responds to reviews?
Morrisons Online	5.3 Average	2129	Yes	No	No	No
Ocado [Online]	4.7 Poor	3445	Yes	No	No	Yes
Waitrose	3.3 Poor	1220	No	No	No	No
Co-op	3.3 Poor	241	Yes	No	No	No
Aldi	3.1 Poor	1392	No	No	No	No
Tesco	2.9 Bad	3806	Yes	No	No	No
Marks & Spencer	2.7 Bad	1801	No	No	No	No
Morrisons	2.6 Bad	265	Yes	No	No	No
Iceland	2.5 Bad	939	Yes	No	No	No
Lidl	2.3 Bad	872	No	No	No	No
Sainsbury's	2.0 Bad	1749	Yes	No	No	No
Sainsbury's Online	1.8 Bad	104	No	No	No	No
Asda	1.3 Bad	4356	No	No	No	No
Total		22,319	7	0	0	1
Mean/Median	2.9/2.7	1717/1392	54%	0%	0%	8%

Only about half the supermarkets had claimed their Trustpilot profile. They had higher mean and median TrustScores (3.3 versus 2.4 mean and 2.9 v 2.5 median). But they did little or nothing with the profile. None of them subscribed to Trustpilot's services or invited reviews, and only one of them responded to posts on its profile site.¹⁹ Supermarkets are generally agreed to be a competitive market (even though the 'big four' account for about two thirds of sales and nine of the companies here account for about 95 per cent of sales). However, this seemed to be a market that took little or no notice of Trustpilot.

All the market participants are well established, with household names and millions of customers. Can they be unaware of these ratings? Perhaps they consider that it is not worth acknowledging or responding to these complaints, or that doing so might give the complaints more credibility or highlight the company's inability to prevent or remedy the problems complained about. If it is any consolation to the supermarkets, John Lewis and Partners, generally rated highly by customers, had 6625 reviews, more than any of the supermarkets, and

¹⁹ Each Trustpilot company site indicates whether the site is claimed, whether the company subscribes to Trustpilot or pays to access extra Trustpilot features, and whether it is inviting reviews. As noted earlier, there seems (to the author) to be some question about Trustpilot's ability to classify accurately whether, and if so how, a company is inviting reviews. In April 2019, Trustpilot did not state whether or to what extent a company responded, so this judgement was based on the author's inspection of the recent reviews at that time. Trustpilot now gives the percentage of negative reviews in the last 12 months that received a response. In this as in other respects, Trustpilot's response tends to evolve fairly rapidly over time as it seeks to improve transparency. As of August 2020 it was rolling out significant changes to its platform, including to invitation methods and labelling.

had a TrustScore of only 1.9, worse than all but one of the supermarkets. It is surely significant that the two supermarkets with the notably higher TrustScores are both online businesses that do not have long-established customer bases, and that the only one that does respond to reviews (Ocado) does not have a physical High Street presence. They are presumably looking to build new custom, perhaps from a younger set of potential customers more attuned to use of the internet.

4.2 Use of Trustpilot by banks

Table 2 shows Trustpilot reviews of 30 banks on 2 April 2019. In contrast to supermarkets, many of these were relatively new (I confess that I had never heard of about three quarters of them).

The top dozen banks that had claimed their Trustpilot accounts were rated as Excellent or Good by their customers (average TrustScore around 8 out of 10). Some three quarters of them subscribed to Trustpilot services and collected reviews. On average, they had received around one or two thousand reviews to date, and all but two responded to at least some reviews. Their minimum TrustScore was way above the highest TrustScore of even the online supermarkets. These banks were all relatively new. Providing good customer service, and inviting evidence of it via Trustpilot reviews, seems to have been a way of attracting the attention of possible customers, and later of retaining customers in what was an increasingly competitive market.

Of the next dozen banks that had claimed their Trustpilot site, only a quarter subscribed to Trustpilot, only one asked for reviews. On average they had received about 500 reviews, and two thirds responded to at least some reviews. These banks were ranked from Average to Poor, on average Bad (TrustScore around 3 out of 10). The more familiar and longer established banks were generally ranked in the bottom half of this dozen.

Table 2 Trustpilot reviews of banks, 2 April 2019

Bank	TrustScore	Number of reviews	Subscribes to Trustpilot?	Collects reviews?	Responds to reviews?
Top Half of claimed domains					
Atom Bank	9.2 Excellent	2472	Yes	Yes	Yes
Monese	9.1 Excellent	9347	Yes	Yes	No
Starling Bank	8.8 Good	2919	Yes	Yes	Some
U Account	8.5 Good	4080	Yes	Yes	Yes
Thinkmoney Current Account	8.5 Good	1327	Yes	Yes	Yes
Shawbrook Bank	8.5 Good	892	No	No	No
Monzo	8.1 Good	1050	Yes	Yes	Some
Secure Trust Bank PLC	7.5 Good	85	Yes	Yes	Yes
Tide Banking	7.4 Good	954	Yes	Yes	Some
Tandem	7.3 Good	337	No	No	Some
Loot Financial Services Ltd	7.1 Good	569	Yes	Yes	Yes
Metro Bank	7.0 Good	888	No	Yes	Yes
Mean	7.9 Good	2077	75%	83%	83%

Median	8.3 Good	1002			
Bottom Half of claimed domains					
myKredit	5.8 Average	42	No	No	No
Sainsbury's Bank	5.2 Average	794	Yes	No	No
Charter Savings Bank	5.0 Average	25	No	No	Yes
CoinsBank	4.4 Poor	21	No	No	Some
First Direct	4.2 Poor	957	No	No	Yes
The Co-operative Bank	3.5 Poor	464	Yes	Yes	Yes
Aldermore Bank	2.8 Bad	37	No	No	Some
Barclays	1.5 Bad	1345	No	No	No
Smile UK	1.3 Bad	233	No	No	Yes
Virgin Money UK	1.1 Bad	635	No	No	Yes
Tescobank	1.0 Bad	521	No	No	No
HSBC	1.0 Bad	1599	Yes	No	Yes
Mean	3.1 Poor	556	25%	8%	67%
Median	3.15 Poor	493			
Unclaimed domains					
Yorkshire Bank	2.0 Bad	83			
LLoyds	1.8 Bad	370			
Bank of Scotland	1.8 Bad	92			
Natwest	1.3 Bad	1241			
Santander	1.2 Bad	1453			
Royal Bank of Scotland	1.0 Bad	235			
Mean	1.5 Bad	579	0%	0%	0%
Median	1.55 Bad	303			
Overall	4.7 Median	Med 607	40% Yes	37% Yes	53% Yes

Finally, there were 6 banks that had not claimed their Trustpilot accounts, and therefore had no interaction with reviews. They were largely well-known and long-established businesses, like the established High Street supermarkets. They were all rated Bad on Trustpilot (average TrustScore 1.5 out of 10).

Thus, in the banking sector, in contrast to the supermarket sector, there was a dramatic difference between the competitors with respect to use of Trustpilot, and associated TrustScores. There was also a significant difference in number of reviews in relation to number of customers where invitations were not sent out. Thus, the relatively new and small Shawbrook Bank attracted 892 reviews, two thirds as many as Barclays, which is the second largest bank in the country. A significant difference between the supermarket and banking sector seems to be that a significant part of the latter is now an online market, with an extensive fringe of small competitors, whereas supermarkets for the most part are not online and the largest six supermarkets, for example, have a higher proportion of the total market than the six largest banks do. More on this below.

4.3 Use of Trustpilot by mobile phone providers

Table 3 shows the results of some 40,000 Trustpilot reviews of 17 mobile phone providers in April 2019. They are largely the providers rated by Which? magazine (see below).

Table 3 Trustpilot reviews of mobile phone providers, 23 April 2019²⁰

Mobile phone provider	TrustScore (out of 10)	Number reviews	Claimed?	Subscribes to Trustpilot?	Asks?	Which? rating %
SMARTY	8.8 Great	2,865	Yes	Yes	Yes	-
UtilityWarehouse	8.0 Great	7,202	Yes	Yes	Yes	81
Giffgaff	7.3 Great	1,840	Yes	Yes	No	87
Asda Mobile	6.7 Average	14	No	No	No	77
iD Mobile	6.3 Average	3,085	Yes	No	Yes	70
Lebara Mobile UK	5.8 Average	1,491	Yes	Yes	No	-
Voxi	4.3 Poor	133	No	No	No	-
Tesco Mobile	4.2 Poor	578	Yes	No	No	79
Three (L)	4.0 Poor	8,010	Yes	Yes	No	69
Talkmobile/Vodafone	2.6 Bad	1,158	Yes	No	No	-
EE (L) *	2.0 Bad	3334	Yes	No	No	56
O2 (L)	1.3 Bad	3,167	No	No	No	62
Sky Mobile *	1.0 Bad	3369	No	No	No	76
Plusnet Mobile *	0.85 Bad	4234	Yes	No	No	80
Vodafone UK (L)	0.8 Bad	7,568	Yes	No	No	51
BT Mobile *	0.7 Bad	5174	Yes	Yes	No	65
Virgin Mobile	0.6 Bad	1,189	Yes	No	No	64
Mean	3.6 Poor	3,201	76% Yes	35% Yes	18%	
Median	4.0 Poor	3,085				

The TrustScores range from 8.8 down to 0.6. None were classed as Excellent. Of the six providers classed as Great or Average, five (83%) had claimed their profile, four (67%) subscribed to Trustpilot, and half invited reviews. In contrast, of the eleven providers in the Poor and Bad categories, eight (73%) had claimed their profile, only two (18%) subscribed to Trustpilot, and none invited reviews.

The four Large providers (EE, Vodafone, O2 and Three, marked L) own networks that are slices of the UK spectrum. All the other smaller and newer mobile providers (so-called Mobile Virtual Network Operators or MVNOs) have to partner with one of these Large networks. The four Large providers are all in the lower half of Table 5: one is ranked Poor and the other three Bad. Three of them had claimed their profile, one subscribed, none invited reviews. In contrast, of the

²⁰ There is an element of estimation for the four companies marked * since it was initially unclear which of several claimed and unclaimed profiles should be used.

13 smaller providers, 10 had claimed their profile, 5 subscribed and 3 invited reviews. In short, it is a similar story as in banks: smaller entrants make more use of Trustpilot than large incumbents.

How far are these TrustScores consistent with other ratings of mobile providers? In January and February 2019 the Consumers' Association Which? magazine asked 6,135 members to rate 13 mobile phone providers.²¹ The last column of Table 3 shows the overall customer score of Which? members. Giffgaff was ranked the best provider, Vodafone the worst. The four Large providers took the bottom three positions and four of the bottom six. Which? commented "... we found, yet again, that the 'big four' mobile networks ... largely fail to give the level of service people want".²² The correlation coefficient between the Which? ratings, which were based on customer scores, and the TrustScore ratings, is quite high at 61%.

4.4 Use of Trustpilot by retail energy suppliers

Table 4 shows comparable April 2019 data for 26 energy suppliers studied elsewhere (Littlechild 2021a,b), that are sufficiently established to have been reviewed and rated by both Citizens Advice and Which? magazine. In that sense they are more established than the newer banks reviewed above, but perhaps comparable to the mobile operators.

As of 8 April 2019, the mean TrustScore was 6.2 Average, median 7.0 Good, which is higher than for the other three sectors. The range of TrustScores was more extensive: from 0.3 to 9.6. The average number of reviews per energy supplier was 6348 (mean), 3529 (median), which was again higher than for the other sectors. The total number of reviews to that date per energy supplier ranged from 556 (Engie) to over 35,000 (Shell Energy, formerly First Utility).

Table 4 Trustpilot reviews of energy suppliers, 8 April 2019

Size of supplier	Supplier	Trust Score	Number of Reviews	Claimed?	Subscribes?	Asks?	Responds ?
M	Bulb	9.6 E	14,747	Yes	Yes	Yes	Some
M	Octopus Energy	9.6 E	8,959	Yes	Yes	Yes	Some
S+	So Energy	9.4 E	1,960	Yes	Yes	Yes	Some
S+	Engie	9.2 E	556	Yes	Yes	Yes	Yes
M	Avro Energy	9.1 E	16,774	Yes	Yes	Yes	No

²¹ "Best and worst UK mobile networks", Hamse Yusuf at <https://www.which.co.uk/reviews/mobile-phone-providers/article/best-mobile-networks-overview>, 23 April 2019, and in *Which? Magazine*, May 2019, pp 39-43. The providers were given from one to five stars on six categories, viz customer service, ease of contact, incentives, value for money, technical support, and value for money when roaming. They were then ranked on an overall percentage customer score. Three other providers, presumably smaller and newer and not ranked by Which?, are included in the top half of Table 3 because they make a further appearance the next year.

²² Elsewhere the results were summarised as "Britain's largest mobile phone operators offer poorer customer care and technical support than their smaller rivals, despite being more expensive." "Biggest phone firms beaten by small rivals on customer care", Greg Hurst, *The Times*, April 23, 2019, p 2.

S+	Tonik Energy	8.9 G	2,803	Yes	Yes	Yes	Some
M	Ovo	8.5 G	25,017	Yes	Yes	Yes	Some
M	Utility Warehouse	8.0 G	7,155	Yes	Yes	Yes	Some
S+	Robin Hood Energy	8.0 G	1,833	Yes	Yes	Yes	Yes
M	Green Network Energy	7.9 G	2,391	Yes	Yes	Yes	Yes
S+	Bristol Energy	7.5 G	852	Yes	Yes	Yes	Some
S-	Flow	7.4 G	5,021	Yes	Yes	Yes	Yes
S-	iSupply	7.1 G	6,224	Yes	Yes	Yes	Yes
M	Shell Energy	6.9 A	35,136	Yes	Yes	Yes	Yes
L	EDF	6.3 A	2,397	Yes	Yes	Yes	Yes
M	Co-op Energy	6.3 A	909	Yes	Yes	Yes	Some
S+	Ecotricity	6.2 A	772	Yes	No	No	Some
M	Utilita	6.1 A	5,782	Yes	Yes	Yes	Yes
M	Green Star Energy	5.0 A	3,682	Yes	Yes	Yes	Yes
S+	Together Energy	4.8 P	3,961	Yes	Yes	Yes	No
S-	Solarplicity	4.2 P	5,794	Yes	Yes	Yes	Yes
L	British Gas	2.1 B	4,904	Yes	Yes	Yes	Yes
L	SSE	1.4 B	590	Yes	No	No	No
L	E.On Energy	1.1 B	1,681	Yes	Yes	No	Yes
L	nPower	0.5 B	1,795	Yes	No	No	No
L	Scottish Power	0.3 B	2,848	Yes	No	No	No
	Mean	6.2 A	6,348	100% Yes	85% Yes	81%* Yes	81% Yes or Some
	Median	7.0 G	3,529				

All these energy suppliers had claimed their Trustpilot profiles. All but five were collecting reviews.²³ All but four of the suppliers subscribed to Trustpilot's commercial services (and three of these began to do so not long after 8 April). All but five of the suppliers responded to some or all reviews. So these 26 energy suppliers and their customers were, in general, more attuned to the use of Trustpilot than companies and customers in the other three sectors.

5. Use of Trustpilot in these four markets in June 2020

The use of Trustpilot in these four markets was reexamined 14 months later, in June 2020 (See Appendix 2). Table 5 summarises the main characteristics of all four sectors at both points in time. The main findings are as follows.

First, with respect to Trustpilot, in both years the supermarket sector was and is the least active and the energy sector was and is the most active. This was with respect to almost all parameters: percentage of domains claimed, subscribing to Trustpilot, asking for reviews by customers and responding to them. (However, the median number of reviews per company was lowest in the banking sector.)

²³ One of the then-reported non-collectors, Octopus Energy, actively collected reviews using its own facilities instead of Trustpilot's.

Table 5 Trustpilot reviews of four sectors in April 2019 and June 2020

Sector	Supermarkets	Banks	Mobiles	Energy suppliers		
April 2019						
Number of domains	13	30	17	26		
Range of scores	1.3 – 5.3	1.0 – 9.2	0.6 – 8.8	0.3 – 9.6		
Median Score	2.7/10 Bad	4.7/10 Poor	4.0/10 Poor	7.0/10 Good		
Range of total reviews	104-4,356	21-9,347	14-8010	556-35,136		
Median total reviews	1,392	607	3,085	3,529		
% domains claimed	54%	80%	76%	100%		
% domains subscribing	0%	40%	35%	85%		
% domains inviting	0%	37%	18%	81%		
% domains responding	8%	53%	n/a	81%		
June 2020						
No. of domains	12	52	22	25	44	66
Range of scores	1.7 - 4.2	1.3 - 4.7	1.2 – 4.5	1.1-4.8	1.1-4.8	1.1-4.9
Median Score	2.15/5 Poor	2.75/5 Poor-Ave	2.7/5 Poor	3.8/5 Good	4.1/5 Good	4.1/5 Good
Range of total reviews	554-11,376	16-15,648	13-50,172	911- 47,608	1- 47,608	23- 47,608
Median total reviews	2,753	532	3,628	7,813	2,580	2,004
Median reviews 12 mos	1,188	271	991	2,962	1,193	870
Range reviews 12 mos	286-7,753	3-8,436	3-16,612	313- 28,119	1- 28,119	23- 28,119
% domains claimed	67%	79%	91%	100%	96%	100%
% domains subscribing	0%	39%	73%	88%	76%	79%
% domains inviting	8%	37%	36%	80%	71%	73%
% domains responding	17%	48%	64%	88%	87%	92%

Second, all four sectors were more active in June 2020 than they were a year earlier. For supermarkets, this was reflected in the same companies being a little more active. For banks, a larger number of companies were as involved as a smaller number had been earlier. For mobiles there was much more activity by a somewhat larger number of companies. For energy suppliers, all these indications of more activity applied.

The change in Trustpilot’s scoring system in September 2019 makes it more difficult to assess whether customer satisfaction has changed over time. Note, however, that the median categorisation improved from Bad to Poor (supermarkets) and from Poor to borderline Poor-Average for banks. Some might argue that this just means that more companies are getting better at “playing the review game”: that is, at inviting reviews, particularly at times when the reviews are likely to be favourable. However, uninvited views alone do not give a representative picture

of customer satisfaction. Moreover, inviting customer views can be a means of discovering and better providing what customers want (Littlechild 2021a). Inviting reviews also seems to be associated with new entrants into the market, and with incumbent response to those entrants - that is, with more competition.

6. Relating Trustpilot activity to market shares

One might hypothesise that Trustpilot is a competitive route chosen by smaller challenger companies and shunned by larger more established incumbent companies in any sector. To explore this, Appendix 5 Table A6 summarises the use of Trustpilot by the nine or ten largest companies in each of the four sectors. In each sector the top half dozen or so of these companies are relatively established, the smaller ones are relatively new entrants. The Table shows the extent to which companies claimed their profiles, subscribed, invited and replied to reviews, and (in 2020) flagged (challenged) reviews considered inappropriate.

How to summarise Table A6 and draw some conclusions about the use of Trustpilot in relation to firm size and, more especially, market share? Table 6 is based on a very simplistic calculation: for each company add the total number of ticks in Table A6 to get an activity score (out of 4 in 2019 and 5 in 2020), then group them roughly in quartiles according to the market share of the company.

Table 6 shows that the median company had just over 8% market share, engaged in one Trustpilot activity in April 2019 (typically claiming the company profile) and just over two such activities in July 2020. But are the established companies with higher market share typically less active than the companies with lower market share? Answer, some of them are.

Table 6 Involvement in Trustpilot activities by company market share

Market share of company	Median market share (and range)	Median activity score April 2019	Median activity score June 2020
Q 1 Large	21% (13.6 – 28.0%)	1.0	1.0
Q 2 Medium	10% (8.1 – 12.0%)	1.0	4.0
Q 3 Small	5.9% (5.1 – 6.6%)	1.0	2.0
Q 4 Very Small	2.9% (1.0 – 4.3)	1.5	2.8
Overall	8.35% (1.0 – 28%)	1.0	2.25

More specifically, in April 2019, for all but the Very Small companies the median involvement was just one Trustpilot activity. For those Very Small companies – market share around 3% - the median involvement was one and a half items of activity. So arguably the smallest companies were pioneering, but in a very limited way.

In June 2020, the Large companies, with market share in the range 14% to 28%, the median involvement was still just one Trustpilot activity, typically just claiming the company profile.

For Small companies (market share about 6%) the median involvement was only two Trustpilot activities, and for the Very Small companies it was now nearly 3 activities. The greatest involvement of all was Medium companies (market share about 8% to 12%), who had a median involvement in 4 out of the 5 Trustpilot activities. (It was somewhat on a knife-edge though: on one side four Medium companies scoring 5 and on the other side four Medium companies scoring 0, 0, 1 and 2.)

Admittedly, these comparisons and calculations are rather rough-and-ready, but they do seem to suggest that smaller entrants tend to make more use of Trustpilot, and to be more responsive to it, than larger more established companies. However, there is no simple linear relationship in terms of market share – the greatest users in June 2020 seemed to be those Medium companies challenging the Large incumbents. There is also considerable variation by sector as noted, and the situation is evolving significantly over time.

7. Concluding remarks

The above findings provoke various questions. For example, is Trustpilot least relevant to customers in markets where they engage directly, as with in-store supermarkets, and most relevant in markets where engagement is almost entirely online (as with energy suppliers), and intermediate in those markets where there is a mix of engagement methods (as with banking and mobile phones)?

Other research methods might also be used: a referee asked about text analysis of reviews to determine the tone and polarity of comments. These and other issues remain for further research.

Acknowledgements

I am grateful to David Reiner, Eileen Marshall, Bruce Mountain and several referees for comments and suggestions, to several industry colleagues and the MikeWhiskeyTanner website for valuable information, and to Trustpilot for patiently responding to my questions and challenges. The views expressed here do not represent the views of any of the above or of any organisation with which I am associated.

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Appendix One: The Times critique of Trustpilot

In March 2019 *The Times* newspaper carried a nearly-full-page article on Trustpilot.²⁴ The experiences and concerns that it describes with several examples (two of the main ones dating back to 2016!) seem not dissimilar to what is observed and/or what some suspect happens in other sectors. This Appendix assesses and comments on the criticisms in the article.

First, the headline of the article is “Firms pay Trustpilot to filter reviews”. On further reading, this refers to the ability of subscribing firms to “use the company’s [Trustpilot’s] technology to filter the reviews they place on their own website or corporate Facebook pages, allowing customers to read only favourable posts”.

Comment: Trustpilot says that it is normal for businesses to select favourable promotional material for their own websites. So, for example, while some companies give their TrustScore on their websites, others might select one or a few five star reviews. As illustrated further below, there seems to be no filtering of reviews – or plausible allegation of filtering – on the Trustpilot profile pages.

Second, some companies have exhibited remarkable increases in number of responses. One company (Vanquis Bank) is said to have gone from one review on one day to 296 reviews the next day. Another company went from five reviews in one month with an average of 2.2 stars to 467 reviews the next month with almost all of them generating five stars.

Comment: These are perhaps extreme examples but that kind of impact is not inconsistent with some experiences in the retail energy sector (Littlechild 2021a). Customers can indeed be encouraged to talk about their experiences, even if sometimes rather briefly. Many of them with no criticism to make give five stars.

Trustpilot specifies that companies must not selectively invite customers to give reviews. The interpretation of “selectively” seems to offer some latitude. So, for example, it seems permissible for a company to invite a random sample of customers who have joined the company recently enough for nothing to have gone wrong (but with memories of their unsatisfactory old supplier still fresh), and such customers might be expected to give good reviews.

The Trustpilot profile page for Vanquis Bank says that it “Sometimes offers incentives to its customers to leave reviews (whether positive or negative)”. Hitherto, Trustpilot has not prohibited incentives to leave reviews, provided that this is declared to Trustpilot and shown on the company’s Trustpilot profile page. However, it is not permissible to offer an incentive for good reviews. There is at least one recent case of this happening in the domestic energy sector,

²⁴ “Firms pay Trustpilot to filter reviews”, *The Times*, March 23, 2019, p 21.

but also evidence that Trustpilot took action to enforce its rules.²⁵ Trustpilot's revised and present stance is that companies are not allowed to offer any incentive to provide reviews.

Third, it is said that “the online estate agent Purplebricks ... has 62,000 Trustpilot reviews and a TrustScore of 9.5 out of ten. By comparison, Countrywide, one of Britain's largest estate agents, has only 123 reviews and a score of one out of ten. Countrywide is not a paying subscriber to Trustpilot but Purplebricks is.”

Comment: This is misleading. Paying or not paying the Trustpilot subscription is not what led to this differential outcome. Rather, Purplebricks invited its customers to respond, and they did so extensively and positively. Purplebricks presumably paid to use Trustpilot services to issue these invitations because this was more economical than issuing the invitations itself. In contrast, Countrywide had not claimed its Trustpilot site, had not invited its customers to review it, and had not responded to a single customer review. Indeed, it had shown no interest in interacting with its customers via this new medium of communication. The use or otherwise of Trustpilot seems to be just one illustration of the dramatically different market histories and policies of the two companies.²⁶ The main text gives further examples from other sectors.

Fourth, many small business owners are said to complain that Trustpilot is not helpful at removing fake or malicious reviews.

Comment: There have been some investigations and prosecutions in the UK and elsewhere for fake reviews. Following its 2015-2017 investigation, the CMA took enforcement action, including on 4 March 2016 against fake online reviews posted by the search engine optimisation (seo) company Total SEO. The CMA announced on 31 July 2017 that it was “joining international partners in a social media campaign to help stop fake and misleading online reviews and endorsements.” In June 2018 the British Standards Institution (BSI) published a new standard to ensure the validity of online reviews.²⁷ In the US, the Federal Trade Commission

²⁵ “Small energy supplier Eversmart Energy has apologised after 1,000 customers were sent an email offering an incentive for leaving a five-star review. Customers were told a £10 energy credit would be applied to their accounts if they gave the firm a five-star rating and comment on review website Trustpilot. ... Eversmart's follow-up email [to customers] said “... Our [recent] email was meant to inform you that we'd be awarding £10 credit to every review we received, from 1 star to 5 stars.” ... Trustpilot said it received several complaints about the use of incentives in Eversmart Energy's email, and issued a warning to the firm in April.” *MoneySavingExpert News*, 24 May 2019. Eversmart Energy went out of business in September 2019.

²⁶ Purplebricks, launched only five years ago, had reportedly acquired about 75% share of the online estate agency market and became the second largest online estate agent in Britain, although it over-expanded overseas. *The Times*, 8 May 2019, pp 33, 34, 35. Countrywide, the largest estate agent in Britain, had issued several profit warnings and lost 95% of its share price value in the last year. *Estate Agent Today*, 30 May 2019. Note that Countrywide Conveyancing Services, part of the Countrywide Group, had a separate and claimed profile page, which on 28 August 2019 had a TrustScore of 7.8 out of 10 based on 155 reviews.

²⁷ “New measures brought in to tackle fake reviews”, Ben Stevens, www.retailgazette.co.uk/blog, June 21, 2018.

fined a retailer more than \$12 million in 2019 for buying four- and five-star reviews on Amazon (not on Trustpilot) for its branded diet pills.²⁸

Trustpilot says that it is in its own interest to prevent fake reviews, and that it takes steps to do so.²⁹ In April 2019, “Trustpilot sent a “cease and desist” letter to TOTO Energy after being shown WhatsApp messages appearing to show a member of staff telling others to post positive reviews on the site.”³⁰ It is not said whether there were any resulting positive reviews and if so whether they were removed from the site. But TOTO Energy went out of business in October 2019.

There is now evidence in the Trustpilot profile pages that many companies (and over three-quarters of energy suppliers) do request removal of inappropriate reviews (a very small fraction of all their reviews) and that Trustpilot goes through a due process and removes those reviews that breach its standards or that are not modified to comply with its standards. I cannot comment on the helpfulness or speed of Trustpilot’s vetting process, but it is in Trustpilot’s interest to assist in removing fake or malicious reviews, and the reviews that remain on the pages do not seem fake or malicious.

Fifth, it is said that “Trustpilot is failing to remove reviews with identical text”.

Comment: It does not seem in Trustpilot’s interests to fail to remove such reviews, and I have not seen any identical text in the reviews of the retail energy suppliers.

To conclude, *The Times* article provides interesting information about Trustpilot, which may be unfamiliar to most readers, but does not present any damning evidence against Trustpilot or the companies that use it. There are attempts to misuse the site but Trustpilot seems to take action to preserve its reputation. Elsewhere, other concerns have been raised, and again Trustpilot is concerned to prevent misuse.³¹

The article does show how use of Trustpilot differs significantly from one company to another, the reasons for which are explored in the body of the present paper. The article also shows that

²⁸ <https://www.ftc.gov/news-events/press-releases/2019/02/ftc-brings-first-case-challenging-fake-paid-reviews-independent>

²⁹ “Trust is crucial to us, and we do not under any circumstances accept fabricated reviews. Fabricated reviews are those that do not reflect a genuine Service Experience, because, for example, they are created by or on behalf of the Company itself. ... We use specially developed software to detect fabricated reviews. Reviews that we deem fabricated, fake or similar will be deleted, moved or highlighted, and we are entitled to publish information about this in connection with the Company's profile on Trustpilot.” [source?]

³⁰ “Energy firm encouraged its staff to leave five-star reviews on Trustpilot ratings site”, Sam Meadows, *The Telegraph*, 15 April 2019. TOTO Energy said the message had been “misinterpreted and is out of context”.

³¹ For example, there have been concerns that companies or rivals can post positive or negative reviews on such open sites. It is not in Trustpilot’s interest for this to happen or be perceived to happen. The company takes active steps to detect and prevent such malpractices, and supports the steps that the CMA has taken. It does not seem to be alleged that such false reviews are characteristic of Trustpilot.

skilful timing of requests for customer reviews can yield a large number of good ratings, but companies that use Trustpilot explain that it enables them to provide better service. The Trustpilot profile pages therefore seem a useful indication of how companies are (or are not) meeting the expectations of their customers, particularly those customers who are accustomed to use of such media.

Appendix Two: Some comments on Trustpilot procedures

1. Time-weighting

Trustpilot does not make public precisely how its time-weighting works. One energy supplier conjectured (personal communication) that the discount factor for a review could be 0.995^t where t is the number of days since the review. If the time-weighting were indeed of that form then a daily discount factor of 0.996 would imply that a review 6 months (182 days) ago would have a weighting of 0.48 times a review today. A review from a year ago would have a weight of 0.23 (about one quarter) and a review from two years ago a weight of 0.054 or just over one-twentieth of the weight of a review today. But note this is not Trustpilot's own description of the calculation.

2. Adjustment for new companies

Trustpilot says “We use a Bayesian average in the calculation of the TrustScore to ensure that a company with few reviews starts off with a more balanced average TrustScore, instead of an extremely high or low score based on only a low volume of reviews. This means that in all TrustScore calculations we automatically include the value of 7 reviews worth 3.5 stars each. As the company collects more reviews this becomes a smaller factor in the calculation of the overall TrustScore.” <https://support.trustpilot.com/hc/en-us/articles/201748946-TrustScore-explained-How-is-the-TrustScore-calculated-> However, these 7 initial reviews are not discounted over time so they also impact on companies with many reviews that are mainly older reviews. In some cases this invalidates the claim that the value of the 7 initial reviews becomes a smaller factor in the calculation of the TrustScore.

3. Unclaimed profiles

Unclaimed profiles generally have very critical reviews, which are not balanced by supportive reviews.³² They show no acknowledgement of the customer concerns expressed or any rebuttal by the company of inaccurate statements. Indeed, the profile itself may have inaccurate or inappropriate information – for example, a non-existent website address or a misclassification of

³² In April 2019, the median TrustScores (out of 10) for claimed versus unclaimed profiles were 2.75 v 2.5 for supermarkets, 6.4 v 1.55 for banks, and 5.8 v 2.8 for mobile phone providers.

the business activity or an unrepresentative summary of its activities or focus.³³ Or the company may even have been non-existent for some years.

Trustpilot places great emphasis on enabling customers to share their experience, and is reluctant to place obstacles in their way. Where a company refuses to accept any profile, there may be no alternative to an unclaimed site. Yet a number of unclaimed sites seem to have been established erroneously, when the company being reviewed already has a claimed site. Confusion can then arise where a company has been reviewed under more than one website address or domain, and where the company has not claimed both profiles, and/or not taken steps to merge the profiles or to close down all but one, or to clarify the situation. In such cases two or more different TrustScores – sometimes quite different - can exist for reviews of the same company.³⁴

Where a company has both a claimed and unclaimed profile, it is not clear why the company and/or Trustpilot does not take steps to close the unclaimed one, and indeed why Trustpilot does not take steps to prevent an inadvertent opening in the first place if there is already a claimed profile. There may also be scope to guide reviewers to the claimed profile, as some energy companies have done or are now doing.³⁵

There may also be issues with the classification of reviews as organic or invited.³⁶ However, Trustpilot's techniques and classification of reviews are constantly evolving and as of 30 July

³³ So, for example, in September 2020 Ofgem had 50 reviews (47 of them Bad) on its own unclaimed profile which invited readers to visit the non-existent website ofgem.com. Marks and Spencer had 3268 reviews on its unclaimed profile which listed five categories of business, including wellness centre, but not including food and groceries. Natwest Bank had 100 reviews associated with the non-existent website natwestbank.co.uk. It had 2263 reviews on another unclaimed profile where its category of business was said to be insurance agency rather than bank. There was the same mis-categorisation for Santander's unclaimed profile. In contrast, Asda's unclaimed profile showed it as having 16 categories including insurance agency and wellness centre. Visitors to the unclaimed Clydesdale Bank site (99 reviews) were invited to contact the Kensington High Street branch. Since July 2020 the profiles say that "information [about the company profiled] may be provided by various external sources", which have been commissioned by Trustpilot.

³⁴ So for example, Shell Energy took over First Utility in April 2019 and had a TrustScore of 7.1 at shellenergy.co.uk with 40,182 reviews as at 28 August 2019. However, the site firstutility.co.uk was still active and unclaimed with a score of 1.0 based on 79 reviews, the latest then dated 20 August 2019. The situation with some other companies such as Scottish Power and SSE is more serious, as illustrated below.

³⁵ Thus, E.ON has a claimed site at eonenergy.com with over 11,000 reviews. Another site for E.On.uk had a TrustScore of 5.2 out of 10 based on five reviews in 2018 but now explains that it is no longer possible to leave a review there. Two energy suppliers, Scottish Power and SSE, had each allowed two Trustpilot domains to continue to evolve on an ongoing basis, both having a significant number of reviews but with different TrustScores. The two companies subsequently decided that the .co.uk domains were the relevant ones for their retail businesses. (SSE had over twice as many reviews but a lower score on its .com domain and ScottishPower had about five times as many reviews and a comparable score on its .com domain.) SSE subsequently put a note on the sse.com domain to say "sse.com belongs to SSE Group and is now a different company to the retail energy supplier sse.co.uk. If you want to review your experience for your retail energy supplier, please visit sse.co.uk". Scottish Power encourages replies on its .co.uk domain but not on its .com domain.

³⁶ As of September 2020, Trustpilot showed the number of reviews that each domain has received in each of the previous 12 months, classified by nature of the review (organic, automated invitation or manual invitation) and by number of stars. In principle this further information is welcome but the accuracy of the classification seems to be a work in progress. For example, at one time, all of EDF's 5500 reviews and Octopus Energy's 19,000 reviews were

2020 the Trustpilot sites no longer said that all of the reviews of the two companies in the previous footnote were organic. It also seems that where companies quite legitimately issue manual invitations (e.g. in concluding responses to phone calls) rather than automated email invitations, this may not be picked up and classified as inviting, as for example with Sainsbury's Energy (Littlechild 2021a).

Appendix Three: Trustpilot reviews of four sectors in 2020

The use of Trustpilot in these four markets was reexamined 14 months later, in June 2020. The results are briefly discussed here, with the corresponding tables A1 to A4.

A3.1 Supermarkets

Table A1 suggests that satisfaction with supermarkets may be slightly higher insofar as five of them are now rated Poor rather than Bad, and Ocado is up from Poor to Great. This is offset by Morrisons Online falling from Average to Poor. However, these reclassifications may in part be an artifact of Trustpilot's revised scoring system. There is some very limited evidence of increased sensitivity to Trustpilot. One additional domain (Waitrose) has been claimed although another (Sainsbury's Online) has been closed. None of the supermarkets yet subscribes to Trustpilot, but now two rather than one (the more upmarket companies Ocado and Waitrose) respond to posted reviews and Ocado is now asking for reviews. Trustpilot now shows (for all company profiles) the number of reviews in the last 12 months, and the percentage that receive replies. In the last 12 months Ocado has received 7753 reviews, two thirds of the total that it received since it claimed the domain six years earlier, amounting to some 39% of all reviews received by these supermarkets in the last year. This change in stance, to include invited reviews, no doubt largely explains its increased TrustScore.

A3.2 Banks

Table A2 shows that some 40 companies have now claimed their Trustpilot accounts and classify themselves as a Bank.³⁷ Trustpilot now shows the dates when companies claimed their profiles or accounts. The number of banks claiming their Trustpilot accounts evidently increased quite steadily over time, perhaps at an increasing rate: 1 in 2014, 3 in 2015, about 8 per year from 2016 to 2018, and 12 in 2019.

Of the 20 banks that now score Excellent or Great, 75% subscribe to Trustpilot, a slightly higher proportion than in the previous year, and all but two ask for reviews. The number of reviews in the last 12 months varies enormously, from 24 to 8436, with a median of 507. Four fifths of

said to be organic, which was implausible and inconsistent with the statements that "this company regularly asks their customers for reviews".

³⁷ This excludes a bank that is no longer functioning (Loot) and about a dozen that are overseas or have received fewer than 25 reviews. It includes one of the UK's largest banks HSBC, which has claimed its profile, but oddly classifies itself as an Insurance Agency. It subscribes to Trustpilot, and in the last year responded to no less than 79% of its 1251 reviews, but still found itself with a TrustScore of only 1.4 Bad.

these banks respond to reviews, and the median response rate of the responding banks is said to be 79% of all reviews.

Of the 21 banks that scored Average or worse, and that claimed their site, only a quarter subscribe to Trustpilot, only two ask for reviews. Here too, in the last 12 months the number of reviews per bank ranged very widely, from 3 to 1281, median only 128. Three quarters responded to at least some reviews, and the median response rate of those who did respond was again high, at 81%, both about the same as for top half banks.

Finally, 8 banks, including some of the most famous names in UK banking, are associated with 11 domain names and have accumulated a total of 2814 reviews over the last year, but these banks have still not claimed their Trustpilot accounts and responded to these customers. Almost all get critical reviews and are classed as Poor in terms of TrustScore. One is said by someone – Trustpilot or its agent? – to be a Bank, two are said to be Insurance Agencies, others have no category but again someone has nonetheless extracted information from their websites (denoted Blurb in Table A2) to identify them. Or in one case, just to provide an address. As with the older-established supermarkets, the older-established banks do not seem to care about their image on Trustpilot, and by adding material to such unclaimed sites Trustpilot seems to encourage their use.

A3.3 Mobile phone providers

Table A3 shows the June 2020 situation for 22 mobile phone providers. These are the providers reviewed by the website 4G in January and February 2020.³⁸ The website reviews compare 4G networks mainly in terms of coverage and payment plans. They also make reference to TrustScores in commenting on customer service, but a quick calculation reveals that there is zero correlation between the two sets of ratings. As before, those providers with higher TrustScores are more active on Trustpilot. Thus, of the 11 providers rated Average or better, 9 claimed their profile, 9 subscribed to Trustpilot, 7 invited reviews and 9 responded to reviews. In contrast, of the 11 providers rated Poor or Bad (which includes the four Large networks), 10 claimed their profile, 7 subscribed, only 1 invited reviews, and 5 responded to reviews.

A3.4 Energy suppliers

Similar data as for the other sectors were collected for three different sets of energy suppliers on 18 June 2020. Table A4.1 shows the findings for 25 domains.³⁹ There is still a wide range of TrustScores and numbers of reviews, but a very active use of Trustpilot: all the domains are claimed, 88% subscribe, 80% ask for reviews, all but three respond to some reviews, median response rate is 37% of reviews, all but three have flagged at least one review.

³⁸ <https://www.4g.co.uk/coverage/> excluding The People’s Operator (TPO) which left the market in 2019.

³⁹ These are the previous set of 26 suppliers less three that left the market (Engie, Flow and Solarplicity) plus two additional unclaimed domains (for SSE and Scottish Power) that were previously not included.

Table A4.2 shows the findings for 44 energy supplier domains, being the same 25 domains plus other small suppliers that are large enough for Ofgem to report complaint statistics (or that volunteer to do so). Table A4.3 shows the findings for 66 energy supplier domains, being all those energy supplier domains that posted at least 20 Trustpilot reviews over the previous 12 months. The results are similar.

Table A1 Trustpilot reviews of supermarkets, 10 June 2020

Supermarket	TrustScore (1-5)	No. of reviews	Claimed?	Subscribes to Trustpilot?	Asks for reviews?	Responds to reviews?	Flagged	Reviews 12 mos	% flagged
Ocado [Online]	4.2 Great	11,376	May 2014	No	Yes	17%	0	7753	0
Waitrose	2.3 Poor	1852	Apr 2020	No	No	18%	2	589	0.34
Co-op	2.3 Poor	554	May 2017	No	No	No	0	286	0
Tesco	2.3 Poor	5839	Oct 2014	No	No	No	0	1890	0
Marks & Spencer	2.3 Poor	3113	No	No	No	No	0	1159	0
Morrisons Online	2.2 Poor	3488	Mar 2016	No	No	No	0	1257	0
Aldi	2.1 Poor	2393	No	No	No	No	0	857	0
Iceland	2.1 Poor	2235	Aug 2015	No	No	No	0	1217	0
Lidl	2.0 Poor	1485	No	No	No	No	0	563	0
Morrisons	2.0 Poor	769	Aug 2017	No	No	No	0	467	0
Asda	1.7 Bad	6179	No	No	No	No	0	1693	0
Sainsbury's	1.7 Bad	4139	Feb 2017	No	No	No	0	2232	0
Total	12	43,422	8	0	1	2	2	19,963	0
Mean	2.27 Poor	3619	67%	0%	8%	17%		1664	
Median	2.15 Poor	2753	Aug 2016	No	No	No		1188	

Table A2 Trustpilot reviews of banks, 11 June 2020

(a) Top Half (by TrustScore) of claimed domains

Bank	TrustScore	No. of reviews	When claimed?	Subscribes?	Asks for reviews?	Responds to posts?	Flagged 12 mos	No. of reviews 12 mos	% flagged
Atom Bank	4.7 Excllnt	3513	Dec 2016	Yes	Yes	99%	11	832	1.32
Wylands	4.7 Excllnt ?	599	Feb 2019	Yes	Yes	No	1	599	0.17
London MC Union	4.7 Excllnt ?	377	Apr 2019	Yes	Yes	No	0	377	0.00
CharterSavgsBank	4.7Excllnt↑	561	Sep 2018	Yes	Yes	97%	2	491	0.41
Starling Bank	4.5 Excllnt	12,384	Jul 2017	Yes	Yes	25%	8	8436	0.09

	↑								
Monzo	4.5 Excllnt ↑	8089	Sep 2016	Yes	Yes	9%	31	5496	0.56
SecureTrustBank	4.5 Excllnt ↑	552	May2018	Yes	Yes	99%	2	336	0.60
Card One Money	4.5 Excllnt ?	26	May2019	No	No	No	0	26	0.00
Suits Me	4.4 Excllnt ?	1159	Aug2019	Yes	Yes	96%	1	1159	0.09
Smart Save	4.4 Excllnt ?	197	Jun 2019	Yes	Yes	50%	1	198	0.51
Monese	4.3 Excllnt	15,648	Nov2016	Yes	Yes	36%	253	4537	5.58
U Account	4.3 Excllnt ↑	5071	Jan 2017	Yes	No	12%	12	866	1.39
Aldermore Bank	4.3 Ex↑↑↑↑	571	Dec 2018	No	No	6%	2	522	0.38
Amaiz	4.2 Great ?	126	Oct 2019	Yes	Yes	69%	6	129	4.65
Sainsbury's Bank	4.1 Great ↑	4891	Jun2018	Yes	Yes	No	1	3346	0.03
TallyMoney	4.1 Great ?	86	Feb 2019	No	Yes	100%	2	24	8.33
ThinkmoneyCuA cc	4.0 Great	2006	Apr 2015	Yes	Yes	89%	33	454	7.27
Tide Banking	4.0 Great	3369	Jul 2017	Yes	Yes	64%	7	1900	0.37
ANNA Money	3.9 Great ?	215	Apr 2019	No	Yes	96%	6	187	3.21
Triodos Bank UK	3.9 Great ?	49	Jan 2018	No	Yes	92%	5	30	16.6 7
Total	20	59,849					384	29945	1.28
Mean	4.5 Excllnt	2974		75% Yes	90% Yes	80% Yes	19.2	1497. 25	2.58
Median	4.35 Excllnt	585	Jun/Sep 2018			79% among Yes		507	
(b) Bottom Half (by TrustScore) of claimed domains									
Metro Bank	3.7 Ave ↓	2311	Nov2017	No	Yes	93%	21	1165	1.80
Bofin	3.7 Ave ?	26	Jun 2020	No	No	No	0	26	0.00
Al Rayan Bank	3.3 Ave ?	511	Nov2017	No	No	80%	5	338	1.48
Shawbrook Bank	3.2 Ave ↓	1022	Jun 2016	No	No	40%	1	117	0.85
Tandem	3.2 Ave ↓	815	Oct 2018	No	No	97%	0	395	0.00
Paragon Bank	2.9 Ave ?	186	Dec 2015	No	No	60%	10	61	16.3 9
Investec	2.6 Poor ?	37	Jan 2019	No	No	81%	2	29	6.90
CoinsBank	2.4 Poor	35	Mar2018	No	No	23%	0	10	0.00
myKredit	2.3 Poor ↓	45	Mar2016	No	No	No	0	3	0.00

First Direct	2.3 Poor	1993	Oct 2018	Yes	No	97%	1	790	0.13
RCI Bank	2.1 Poor ?	81	Feb 2020	No	No	No	0	70	0.00
Co-operative Bank	2.0 Poor	869	Mar2016	Yes	Yes	94%	3	349	0.86
Ford Money	1.9 Poor ?	141	Jul 2019	Yes	No	57%	0	138	0.00
Ikano	1.9 Poor √	38	Nov2019	Yes	No	52%	1	26	3.85
Smile UK	1.7 Bad	318	Oct 2017	No	No	97%	1	69	1.45
Barclays	1.5 Bad	2726	May2015	No	No	15%	4	1281	0.31
TSB	1.4 Bad ?	1197	Jan 2019	Yes	No	1%	0	342	0.00
Virgin Money UK	1.4 Bad	1227	Nov2016	No	No	97%	0	500	0.00
HSBC	1.4 Bad	3014	July2017In s agent	Yes	No	79%	12	1251	0.96
Tescobank	1.4 Bad	765	Jun 2016	No	No	No	0	206	0.00
Globalblue	1.3 Bad ?↑	54	Oct 2014	No	No	No	0	34	0.00
Total	21	14,397					49	5949	0.82
Mean	2.1 Poor	720		25% Yes	10% Yes	75% Yes			
Median	2.2 Poor	415	Nov2017			81% among Yes	1	128	
(c) Unclaimed domains									
Lloyds	1.8 Poor	993	No blurb	Lloydsbank.com			0	555	0
Lloyds tsb	1.3 Bad	266	No blurb	clicksafe.lloydstsb.com			0	27	0
Bank of Scotland	1.6 Bad	197	Blurb	bankofscotland.co.uk			0	89	0
Yorkshire Bank	1.4 Bad	229	Blurb	secure.ybonline.co.uk			0	133	0
Royal Bank of Scotland	1.4 Bad	416	Bank	rbs.co.uk			0	158	0
	1.7 Bad	133	Blurb	rbs.com			0	74	0
	2.2 Poor	16	Blurb	personal.rbs.co.uk			0	15	0
Natwest Bank	1.4 Bad	2188	Ins agent	Natwest.com			0	861	0
Santander	1.5 Bad	2395	Ins agent	Santander.co.uk			0	818	0
	1.8 Poor	22	Address	Santanderconsumer.co.uk			0	19	0
Clydesdale Bank	1.3 Bad	90	Blurb	secure.cbonline.co.uk			0	65	0
Total	11	6945	0	0	0	0	0	0	0
Mean	1.6 Bad	631							
Median	1.5 Bad	229							

Overall total	83845		41=79% claimed	20=39% subscribers	19=37% invites reviews	25=48% responds	445	39,959	
Overall mean	1612						11	768	1.11%
Overall median	2.75 Ave-Poor	532	March 2018				2	271	0.41%
Bank	TrustScore	No. of reviews	When claimed?	Subscribes?	Asks for reviews?	Responds to posts?	Flagged 12 mos	No. of reviews 12 mos	% flagged
Note: ↑ means increase in category compared to April 2019, ↓ means decrease, ? means not scored previously									

Table A3 Trustpilot reviews of mobile phone providers, 15 June 2020

Mobile provider	Trust Score		No. of reviews	Claimed ?	Subs ?	Asks ?	Responds?	Flagged	Last 12 mos	4G rating
Voxi	4.5	Exc	2820	Jan-20	Yes	Yes	4%	0	2636	4.5
Audacious	4.4	Exc	63	Sep-19	No	Yes	100%	0	63	4.0
Lebara	4.4	Exc	2794	Jun-15	Yes	No	85%	37	1048	3.5
Giffgaff	4.3	Great	7954	Mar-15	Yes	No	0	0	5211	4.0
UtilityWarehouse	4.2	Great	11,807	May-14	Yes	Yes	72%	299	4607	
smarty	4.2	Great	10,915	Nov-17	Yes	Yes	14%	1	7374	4.5
Lycamobile	3.8	Great	3052	Apr-16	Yes	Yes	92%	371	246	3.5
Asda Mobile	3.5	Ave	35	No					19	3.5
iD Mobile	3.4	Ave	4759	Nov-16	Yes	Yes	40%	8	132	4.0
TalkTalk	2.9	Ave	50,172	May-14	Yes	Yes	90%	80	16,612	2.5
Freedom Pop	2.8	Ave	1631	Jan-17	Yes	No	58%	3	132	3.0
Three (L)	2.6	Poor	14,271	Jan-15	Yes	Yes	89%	617	6205	4.0
Ctrl	2.4	Poor	13	Jul-19	Yes	No	0	4	3	2.5
Talkmobile	2.3	Poor	1197	May-15	No	No	0	0	44	3.5
Tesco Mobile	2.1	Poor	1039	Feb-17	No	No	80%	5	409	4.0
EE (L)	2	Poor	4860	Feb-18	Yes	No	87%	0	1345	4.5
Sky Mobile	1.4	Bad	5252	No	No	No	0	0	80	3.5
O2 (L)	1.5	Bad	4203	No					933	4.0
BT Mobile	1.4	Bad	6815	Jun-15	Yes	No	0	0	1446	4.0
Vodafone UK (L)	1.4	Bad	10,372	Nov-16	Yes	No	97%	2	2530	4.5
Plusnet Mobile	1.4	Bad	5785	May-14	No	No	95%	27	1367	4.0

Virgin Mobile	1.2	Bad	2014	Jan-18	Yes	No	0	0	674	4.0
Total	22									
Mean	2.8	Ave	6668	Jul-16, 91% Yes	73%	36%	64% Yes	73 12/22 =55%	2309	3.8
Median	2.7	Poor	3628	Jul-16				2.5	991	4.0

Table A4.1 Trustpilot reviews of 25 energy supplier domains 18 June 2020

Domain Name	Size	Trust Score		Volume reviews	Claimed	Subs	asks	respon ds	flagged last 12 mos	Vol reviews 12 mos	% flag
octopus.energy	M	4.8	E	28810	Feb-16	Yes	Y	2%	46	18757	0.25
so.energy	S	4.8	E	4458	Nov-15	Yes	Y	4%	38	2274	1.67
avroenergy.co.uk	M	4.7	E	33727	Dec-17	Yes	Y	0%	8	14556	0.05
bulb.co.uk	M	4.7	E	47608	Sep-15	Yes	Y	6%	5	28119	0.02
edfenergy.com	L	4.3	E	9122	May-14	Yes	Y	99%	17	5780	0.29
ovoenergy.com	M	4.3	E	37094	Jun-14	Yes	Y	19%	46	9454	0.49
cooperativeenergy.coop	M	4.2	G	2536	Aug-15	No	N	0%	5	1063	0.47
greennetworkenergy.co.uk	M	4.2	G	7442	Mar-17	Yes	Y	98%	101	4053	2.49
isupplyenergy.co.uk	S	4.2	G	10534	May-15	Yes	Y	99%	6	2962	0.20
utilitywarehouse.co.uk	M	4.2	G	11841	May-14	Yes	Y	72%	301	4637	6.49
utilita.co.uk	M	4	G	21855	Jan-17	Yes	Y	73%	10	1592	0.63
bristol-energy.co.uk	S	3.8	G	1598	Dec-16	Yes	Y	99%	3	668	0.45
robinhoodenergy.co.uk	S	3.8	G	2197	Aug-17	Yes	Y	90%	2	313	0.64
scottishpower.co.uk	L	3.8	G	7866	May-19	Yes	Y	19%	41	7307	0.56
tonikenergy.com	S	3.8	G	7524	Dec-16	Yes	Y	35%	2	3690	0.05
britishgas.co.uk	L	3.7	A	35206	May-14	Yes	Y	75%	509	27982	1.82
eonenergy.com	L	3.7	A	10388	Sep-15	Yes	Y	31%	7	8347	0.08
shellenergy.co.uk	M	3.7	A	43418	May-14	Yes	Y	98%	11	4769	0.23
sse.co.uk	L	3.6	A	911	Jul-19	Yes	Y	13%	0	653	0.00
mygreenstarenergy.com	M	2.8	A	7813	Oct-15	Yes	Y	99%	5	2625	0.19
ecotricity.co.uk	S	2.6	P	1340	Nov-17	Yes	Y	98%	113	573	19.72
togetherenergy.co.uk	S	2.1	P	7174	Apr-17	Yes	N	18%	4	2306	0.17
sse.com	L	1.4	B	1204	Apr-20	No	N	0%	0	557	0.00
npower.com	L	1.2	B	2489	May-15	No	N	37%	0	582	0.00

scottishpower.com	L	1.1	B	5336	Apr-19	Yes	N	87%	77	2252	3.42
Mean		3.58	A	13,980	100% Jul-16	22/25 =88%	20/25 =80%	51%	54	6235	1.62
Median		3.8	G	7813	Feb-16			37%	8	2962	0.29

Table A4.2 Trustpilot reviews of 44 energy supplier domains 18 June 2020

Domain Name	Size	Trust Score		No. reviews	Claimed	Subs	asks	Responds, flags & reviews last 12 mos			%
octopus.energy	M	4.8	E	28810	Feb-16	Yes	Y	2%	46	18757	0.25
so.energy	S	4.8	E	4458	Nov-15	Yes	Y	4%	38	2274	1.67
avroenergy.co.uk	M	4.7	E	33727	Dec-17	Yes	Y	0%	8	14556	0.05
bulb.co.uk	M	4.7	E	47608	Sep-15	Yes	Y	6%	5	28119	0.02
zebrapower.co.uk	S	4.7	E	189	Dec-17	No	N	100%	0	158	0.00
zogenergy.com	S	4.7	E	160	Mar-18	No	N	5%	0	57	0.00
enticenergy.com	S	4.6	E	88	Feb-17	No	N	28%	1	54	1.85
esbenergy.co.uk	S	4.6	E	1449	Jan-20	Yes	Y	94%	3	1322	0.23
greenenergyuk.com	S	4.5	E	925	Aug-16	Yes	Y	91%	10	275	3.64
gulfgasandpower.uk	S	4.5	E	1166	Jun-18	Yes	Y	100%	2	870	0.23
igloo.energy	S	4.5	E	1060	Jul-17	Yes	Y	53%	13	317	4.10
purepla.net	S	4.4	E	6576	May-17	Yes	Y	15%	50	2907	1.72
e.org	S	4.3	E	467	Aug-19	No	N	0%	17	388	4.38
edfenergy.com	L	4.3	E	9122	May-14	Yes	Y	99%	17	5780	0.29
ovoenergy.com	M	4.3	E	37094	Jun-14	Yes	Y	19%	46	9454	0.49
cooperativeenergy.coop	M	4.2	G	2536	Aug-15	No	N	0%	5	1063	0.47
greennetworkenergy.co.	M	4.2	G	7442	Mar-17	Yes	Y	98%	101	4053	2.49
isupplyenergy.co.uk	S	4.2	G	10534	May-15	Yes	Y	99%	6	2962	0.20
utilitypoint.co.uk	S	4.2	G	4890	Dec-17	Yes	Y	42%	92	3786	2.43
utilitywarehouse.co.uk	M	4.2	G	11841	May-14	Yes	Y	72%	301	4637	6.49
foxgloveenergy.co.uk	S	4.1	G	546	Mar-19	Yes	Y	99%	10	390	2.56
goodenergy.co.uk	S	4.1	G	2624	Apr-17	Yes	Y	97%	0	900	0.00
orbitenergy.co.uk	S	4	G	2156	Dec-17	Yes	Y	58%	6	1733	0.35
utilita.co.uk	M	4	G	21855	Jan-17	Yes	Y	73%	10	1592	0.63
bristol-energy.co.uk	S	3.8	G	1598	Dec-16	Yes	Y	99%	3	668	0.45
robinhoodenergy.co.uk	S	3.8	G	2197	Aug-17	Yes	Y	90%	2	313	0.64
scottishpower.co.uk	L	3.8	G	7866	May-19	Yes	Y	19%	41	7307	0.56
tonikenergy.com	S	3.8	G	7524	Dec-16	Yes	Y	35%	2	3690	0.05
britishgas.co.uk	L	3.7	A	35206	May-14	Yes	Y	75%	509	27982	1.82
eonenergy.com	L	3.7	A	10388	Sep-15	Yes	Y	31%	7	8347	0.08
pfpenenergy.co.uk	S	3.7	A	2833	Sep-17	Yes	Y	98%	57	670	8.51
shellenergy.co.uk	M	3.7	A	43418	May-14	Yes	Y	98%	11	4769	0.23
sse.co.uk	L	3.6	A	911	Jul-19	Yes	Y	13%	0	653	0.00
ye.co.uk [Yorkshire En]	VS	3.5	A	805	Apr-18	No	Y	67%	3	495	0.61
goeffortless	S	3.3	A	1	No	No	N	0%	0	1	0

mygreenstarenergy.com	M	2.8	A	7813	Oct-15	Yes	Y	99%	5	2625	0.19
ecotricity.co.uk	S	2.6	P	1340	Nov-17	Yes	Y	98%	113	573	19.72
daligas.co.uk	VS	2.1	P	81	No	No	N	0%	0	15	0.00
togetherenergy.co.uk	S	2.1	P	7174	Apr-17	Yes	N	18%	4	2306	0.17
enstroga.co.uk	S	1.9	P	881	Jul-18	Yes	N	33%	85	461	18.44
nabuhenergy.co.uk	S	1.5	B	322	Jul-17	No	N	91%	1	233	0.43
sse.com	L	1.4	B	1204	Apr-20	No	N	0%	0	557	0.00
npower.com	L	1.2	B	2489	May-15	No	N	37%	0	582	0.00
scottishpower.com	L	1.1	B	5336	Apr-19	Yes	N	87%	77	2252	3.42
Mean		3.697 727		8561.5 91	Feb-17	34/45 =0.76	53 %	38.79 545	388 4.16	2.04	Mean
Median		4.05		2580	Apr-17			56%	6.5	1192.5	0.44

Table A4.3 Trustpilot reviews of 65 domestic energy supplier domains 18 June 2020

Domain Name	Size	Trust Score	No. of reviews	Claimed	Subs	asks	Responds, flags & reviews last 12 mos			% flagged
assured.energy*		4.9	185	Sep-17	Yes	Y	98%	0	124	0.00
mandsenergy.com		4.9	1232	Oct-18	Yes	Y	1%	0	1044	0.00
affectenergy.com		4.8	2066	May-16	Yes	N	3%	0	116	0.00
green.energy		4.8	3230	Apr-19	Yes	Y	66%	38	3246	1.17
octopus.energy	M	4.8	28810	Feb-16	Yes	Y	2%	46	18757	0.25
so.energy	S	4.8	4458	Nov-15	Yes	Y	4%	38	2274	1.67
avroenergy.co.uk	M	4.7	33727	Dec-17	Yes	Y	0%	8	14556	0.05
bulb.co.uk	M	4.7	47608	Sep-15	Yes	Y	6%	5	28119	0.02
neonreef.co.uk		4.7	106	Jul-19	Yes	N	93%	1	107	0.93
zebrapower.co.uk	S	4.7	189	Dec-17	No	N	100%	0	158	0.00
zogenenergy.com	S	4.7	160	Mar-18	No	N	5%	0	57	0.00
bluegreenenergy.com		4.6	435	Nov-19	Yes	Y	6%	0	435	0.00
enticeenergy.com	S	4.6	88	Feb-17	No	N	28%	1	54	1.85
esbenergy.co.uk	S	4.6	1449	Jan-20	Yes	Y	94%	3	1322	0.23
mylondonpower.com		4.6	34	Jan-20	No	Y	6%	0	34	0.00
goto.energy		4.5	422	Mar-19	Yes	Y	100%	3	417	0.72
greenenergyuk.com	S	4.5	925	Aug-16	Yes	y	91%	10	275	3.64
gulfgasandpower.uk	S	4.5	1166	Jun-18	Yes	Y	100%	2	870	0.23
igloo.energy	S	4.5	1060	Jul-17	Yes	Y	53%	13	317	4.10
moneyplusenergy.com		4.5	23	Oct-19	No	N	4%	0	23	0.00
outfoxthemarket.co.uk		4.5	21045	Sep-17	Yes	Y	100%	34	13741	0.25
peoplesenergy.co.uk		4.5	2166	Nov-17	Yes	N	58%	8	1813	0.44
purepla.net	S	4.4	6576	May-17	Yes	Y	15%	50	2907	1.72
e.org	S	4.3	467	Aug-19	No	N	0%	17	388	4.38
edfenergy.com	L	4.3	9122	May-14	Yes	Y	99%	17	5780	0.29

ovoenergy.com	M	4.3	37094	Jun-14	Yes	Y	19%	46	9454	0.49
simplicity.co.uk		4.3	1875	Feb-19	Yes	Y	99%	13	1312	0.99
cooperativeenergy.coop	M	4.2	2536	Aug-15	No	N	0%	5	1063	0.47
greennetworkenergy.co.uk	M	4.2	7442	Mar-17	Yes	Y	98%	101	4053	2.49
isupplyenergy.co.uk	S	4.2	10534	May-15	Yes	Y	99%	6	2962	0.20
utilitypoint.co.uk	S	4.2	4890	Dec-17	Yes	Y	42%	92	3786	2.43
utilitywarehouse.co.uk	M	4.2	11841	May-14	Yes	Y	72%	301	4637	6.49
foxgloveenergy.co.uk	S	4.1	546	Mar-19	Yes	Y	99%	10	390	2.56
goodenergy.co.uk	S	4.1	2624	Apr-17	Yes	Y	97%	0	900	0.00
sainsburysenergy.com		4.1	174	May-19	Yes	N	75%	0	60	0.00
boostpower.co.uk		4	5401	Sep-17	Yes	Y	26%	7	3264	0.21
economyseven.co.uk		4	509	Dec-17	Yes	Y	99%	3	387	0.78
orbitenergy.co.uk	S	4	2156	Dec-17	Yes	Y	58%	6	1733	0.35
social.energy		4	101	Jul-19	Yes	Y	78%	6	103	5.83
sparkenergy.co.uk		4	29740	Sep-15	Yes	Y	14%	45	7844	0.57
utilita.co.uk	M	4	21855	Jan-17	Yes	Y	73%	10	1592	0.63
bristol-energy.co.uk	S	3.8	1598	Dec-16	Yes	Y	99%	3	668	0.45
ebico.org.uk		3.8	2004	Aug-17	Yes	Y	0%	0	249	0.00
robinhoodenergy.co.uk	S	3.8	2197	Aug-17	Yes	Y	90%	2	313	0.64
scottishpower.co.uk	L	3.8	7866	May-19	Yes	Y	19%	41	7307	0.56
tonikenergy.com	S	3.8	7524	Dec-16	Yes	Y	35%	2	3690	0.05
britishgas.co.uk	L	3.7	35206	May-14	Yes	Y	75%	509	27982	1.82
eonenergy.com	L	3.7	10388	Sep-15	Yes	Y	31%	7	8347	0.08
eversmartenergy.co.uk		3.7	1560	Aug-17	No	Y	2%	6	190	3.16
pfpenenergy.co.uk	S	3.7	2833	Sep-17	Yes	Y	98%	57	670	8.51
shellenergy.co.uk	M	3.7	43418	May-14	Yes	Y	98%	11	4769	0.23
sse.co.uk	L	3.6	911	Jul-19	Yes	Y	13%	0	653	0.00
totoenergy.com		3.5	1512	Mar-17	No	Y	49%	81	2269	3.57
ye.co.uk [Yorkshire Energy]	S	3.5	805	Apr-18	No	Y	67%	3	495	0.61
lumoapp.co.uk		3.1	1044	Jul-18	No	Y	49%	3	486	0.62
powershop.co.uk		3	367	Mar-17	Yes	N	39%	2	117	1.71
mygreenstarenergy.com	M	2.8	7813	Oct-15	Yes	Y	99%	5	2625	0.19
symbioenergy.co.uk		2.8	380	Jan-19	No	N	85%	10	348	2.87
ecotricity.co.uk	S	2.6	1340	Nov-17	Yes	Y	98%	113	573	19.72
togetherenergy.co.uk	S	2.1	7174	Apr-17	Yes	N	18%	4	2306	0.17

enstroga.co.uk	S	1.9	881	Jul-18	Yes	N	33%	85	461	18.4 4
nabuhenergy.co.uk	S	1.5	322	Jul-17	No	N	91%	1	233	0.43
sse.com	L	1.4	1204	Apr-20	No	N	0%	0	557	0.00
npower.com	L	1.2	2489	May-15	No	N	37%	0	582	0.00
scottishpower.com	L	1.1	5336	Apr-19	Yes	N	87%	77	2252	3.42
Mean		3.890 769	6957.52 3	Jul-17	52/66 =79%	48/6 6=7 3%	61/66= 92%	52/66= 79%	3209	
Median		4.1	2004	Sep-17					870	

Correction: Assured Energy is a supplier to small businesses rather than to domestic customers.

Appendix Four Ratings of retail energy supplier apps on Google and AppleStore

Social media channels are increasingly important as a channel of communication. Most of the retail energy suppliers have now developed “apps” to facilitate customers’ access to their accounts. They can use these apps on the mobile phones to access account information, track energy usage, manage payment of bills, read smart meters, submit non-smart meter readings, receive reminders about bill payment dates or tariff renewals, switch tariffs, etc, without needing to open a computer and log in. PPM customers with a smart meter can top up their meter from their phone, no need to go to the newsagents with a key anymore. These apps are themselves rated by customers on Google and Applestore (quite separately from Trustpilot). At least one consumer advice organization has offered its own rating of a few of these apps.⁴⁰

Table A5 (which is not claimed to be complete) shows ratings for around 70 apps as of September 2020. The scoring process seems similar to how TrustScores are calculated, with age of review taken into account (again without explaining precisely how). There was a wide range of ratings: from 1.5 to 4.8 out of 5 on Google (from 2.1 to 5 on Apple). There was a similarly wide range of number of reports: from 6 to 22,801 on Google (from 3 to 103,100 on Apple). There was no obvious relationship between rating and number of reviews: on Google, Bulb was top with 12,330 reviews, Shell and Octopus Watch were second equal with 121 and 80 reviews, while on Apple, GoTo Energy was top with 9 reviews and four suppliers were second equal with numbers of reviews ranging from 250 to 103,100. In contrast to the situation with Trustpilot, the Large suppliers seem to have relatively large numbers of reviews and to be spread throughout the ratings rather than clustered towards the bottom.

⁴⁰ For example, <https://selectra.co.uk/energy/news/technology/energy-app> accessed 4 March 2021, which reviewed apps by seven retail energy suppliers on four criteria (ease of use, functionality, compatibility and design) and graded them between 40% and 80%.

Table A 5 Ratings of retail supplier apps on Google and AppleStore, 7-9 September 2020

Google			Apple Store		
Retailer	Score	Number of reports	Retailer	Score	Number of reports
Bulb	4.8	12,330	Goto Energy	5	9
Shell Energy Top Up	4.7	121	Shell En Top Up	4.8	422
Octopus Watch	4.7	80	Bulb	4.8	103,100
Economy En	4.6	648	My SSE	4.8	4,700
Utilita	4.6	9,369	Octopus Watch	4.8	250
My SSE	4.5	994	Boost Power	4.7	332
EDF	4.4	6,046	E	4.7	10,500
Ovo	4.3	5,234	EDF	4.6	32,746
Boost Power Ovo	4.1	1,915	EconomyEnergy topup	4.6	1,618
Sainsbury's En	4	6	Good Energy	4.6	5,948
Shell Energy	3.9	1,034	Ovo	4.6	2,946
Good Energy	3.9	1,529	Spark swiftpayg	4.5	2,000
E.On	3.7	7,388	Igloo En	4.5	176
Utilita Mobile	3.7	38	Lumo Energy UK	4.4	597
npower	3.7	10,484	Eversmart	4.3	224
Robin Hood En	3.6	29	Octopus Watchdog	4.3	5
GoTo Energy	3.3	7	npower	4.1	17,825
E	3.2	342	Bristol En	3.9	29
Bristol Energy	3.2	51	Utilita mobile	3.8	32
npower select	3.2	26	E.ON Energy	3.3	4,500
igloo	3.2	96	Robin Hood En	3.3	11
E.On Home	3.1	77	Pure Planet	3	258
Ebico	3.1	15	Social Energy	3	11
Scottish Power	2.9	7,005	UW Clubhouse	3	96
Social Energy	2.8	17	Green NW En	2.9	14
British Gas	2.7	22,801	British Gas	2.7	13,200
UW Clubhouse	2.3	51	My Utilita	2.7	795
Green Star En	2.2	214	Npwer Select	2.5	19
Green NW En	2.1	772	Octopus Energy	2.3	221
Green	2.1	125	Coop En	2.3	3
Live (BG)	2	123	Ecotricity	2.1	43
Ecotricity	2	423			
PowerUP SP	1.8	127			
Spark Energy	1.7	292			
Octopus Agile En	1.7	6			
Coop En	1.6	33			
Nabuh En	1.5	276			

Appendix Five Relating Trustpilot activity to market shares

One might hypothesise that Trustpilot is a competitive route chosen by smaller challenger companies and shunned by larger more established incumbent companies in any sector. To explore this, Table A6 summarises the use of Trustpilot by the nine or ten largest companies in each of the four sectors. In each sector the top half dozen or so of these companies are relatively established, the smaller ones are relatively new entrants (but successful entrants relative to those that are too small to make it into the Table). For the first three sectors these companies account in aggregate for between 96% and 100% of the market, for energy supply rather lower at about 83%.⁴¹

Four of the six largest and most established supermarkets claimed their profiles in both years, but they engaged in no other Trustpilot activity. The limited further Trustpilot action, not subscribing and mainly replying to some reviews, was by two smaller companies, with market shares of 5.1% and 1.4%.

Only three established banks claimed their profiles in 2019, only one more in 2020. Two of the three banks that did claim in 2019 had market shares of 5.7% and 3.7%. These banks were a little more active than the corresponding supermarkets, with two subscribing and three replying to and/or flagging reviews. The latter two activities do not seem to have been associated with market share, but more spread across the spectrum.

A slightly higher proportion of established mobile networks claimed their profile in 2019 than for supermarkets and banks, but not noticeably associated with the smaller networks. A significant increase in activity in 2020 was perhaps not particularly associated with size of network, although three of the largest networks (BT Mobile, EE and O2) neither invited nor flagged reviews, and two of the smallest networks (Talk Talk and iD Mobile, engaged in all Trustpilot activities studied here.

In the energy sector, in contrast to the other three sectors, all six established suppliers, plus three new entrants, had claimed their domains by 2019, and there was considerable involvement in other Trustpilot activities. The three entrants, with market shares between 4% and 5.1%, were active in all respects. The three out of nine companies that did not subscribe or reply to reviews in 2019, and the four that did not invite reviews, were larger established companies with market

⁴¹ These market share figures are not claimed to be accurate, and in the energy sector, especially, are constantly changing, but they are best that seem to be publicly available and will suffice for the purpose at hand. Sources: Grocery market shares in GB, October 2019 at [statista.com](https://www.statista.com). Banking market shares based on number of current accounts 2017 at [economicsonline.co.uk](https://www.economicsonline.co.uk) from [statista.com](https://www.statista.com) and OFT. Market shares held by mobile operators in the United Kingdom (UK) 2018, by subscriber, at [statista](https://www.statista.com). Energy supplier market shares from Ofgem data portal, Q4 2019.

shares in the range 6.3% to 11.1%.⁴² By 2020, all companies except one established company were engaging in almost all these activities.

Table A6 Use of Trustpilot by more established companies

Date	Mkt share %	April 2019				June 2020				
		claims	subs	asks	replies	claims	subs	asks	replies	flags
Supermarkets										
Tesco	27	√				√				
Sainsbury's	15.3	√				√				
Asda	15									
Morrisons	9.9	√				√				
Aldi	8.1									
Cooperative	6.6	√				√				
Lidl	6									
Waitrose	5.1					√			√	√
Iceland	2.1	√				√				
Ocado	1.4	√			√	√		?	√	
Total	96.5									
Banks										
Lloyds	19.3									
Barclays	17.1	√				√			√	√
RBS	13.6									
Nationwide	10.8					√				√
Santander	10.0									
HSBC	5.7	√	√		√	√	√	?	√	√
Natwest	5.4									
Yorkshire Bank	4.3									
TSB	3.7	√	?		√	√	√		√	
Total	98.9									
Mobile Networks										
BT Mobile	28	√	√			√	√			
EE	Incl in BT 28	√				√	√		√	
O2	26									
Vodafone	21	√				√	√		√	√
Three	12	√	√			√	√	√	√	√
Tesco Mobile	6	√				√			√	√
VirginMobile	4	√				√	√			
Talk Talk	1					√	√	√	√	√
iD Mobile	1	√		√		√	√	√	√	√
Sky	1									
Total	100									
Energy suppliers										
British Gas	22.8	√	√	√	√	√	√	√	√	√
E.ON	11.1	√	√		√	√	√	√	√	√
SSE.co.uk	10.9	√				√	√	√	√	
SSE.com		√				√				
EDF	9.7	√	√	√	√	√	√	√	√	√
Scottish Power.co.uk	8.6	√				√	√	√	√	√
Scottish Power.com		√				√	√		√	√
nPower	6.3	√				√			√	
Bulb	5.1	√	√	√	√	√	√	√	√	√

⁴² The picture is slightly complicated because two energy suppliers (SSE and Scottish Power) had each allowed and eventually claimed two domains on Trustpilot.

Octopus	4.3	√	√	√	√		√	√	√	√
Ovo	4.0	√	√	√	√		√	√	√	√
Total	82.8									

There is thus considerable variation by sector, and what stands out is how much more active is the retail energy supply sector.⁴³ Claims that this market is not competitive, and that the large incumbents are not responsive to customers, therefore seem unwarranted - at least, if the benchmark is not some theoretical or ideal market, but rather how sensitive companies are to customer views in actual real competitive markets. Indeed, some of the larger and older established supermarkets and banks seem more out of touch with the customers that use Trustpilot, seem heedless of their complaints, may not even acknowledge the existence of Trustpilot, and get very poor TrustScores.

⁴³ Moreover, if Table 6 had been extended to include smaller energy companies with market shares of 1% to 3%, these would have been relatively active with respect to Trustpilot and would have increased activity rates for the smallest quartile.