

Annex A: Methodology

A.1 Research design

This research project consisted of:

- A review of the academic and grey literature, and existing policy relating to consumer protections for online shoppers
- An online survey of 2,000 people aged 18 and over across the UK, carried out by Opinium between 2-6 October 2020, weighted to be nationally representative
- A survey and a focus group - carried out in September 2020 - of Money and Mental Health's Research Community of people with lived experience of mental health problems.

Further details on each component of the research are provided below.

A mixed-methods approach was used to combine quantitative and qualitative insight on people with mental health problems' experience of shopping online, and to gather and test views on how to reduce harm for this group.

We are grateful to all those who supported this research by sharing their personal experience.

A.2 Literature review

Researchers completed a broad, desk-based review of academic and grey literature published on compulsive shopping, the use of 'dark patterns' to influence shopping behaviour, harms experienced by online shoppers and data on the impact of the coronavirus pandemic on shopping behaviour. Alongside this, researchers reviewed policy and grey literature relating to consumer protections for online shoppers, online harms and 'buy now, pay later' products.

A.3 Online survey

To understand public attitudes towards online shopping, we commissioned Opinium to conduct an online survey of 2,000 people 18 and over across the UK, weighted to be nationally representative. This survey was carried out between 2-6 October 2020.

We asked participants "Have you ever done either of the following?" to determine the proportion of the population who have "bought something online" and the proportion who have "bought something online using a 'buy now pay later' service". Our analysis focused on the 95% of the population who have bought something online. Within this group, we compared the experiences and views of those who have recently experienced mental health problems - within the last 24 months - and those who have never experienced a mental health problem:

- 23% had ever experienced a mental health problem
- 53% had never experienced a mental health problem

- A further 16% had experienced mental health problems but not within the past 24 months.

Participants were asked a series of closed questions about their experience of online shopping and their attitudes towards measures to reduce harm for online shoppers. Participants who have used a 'buy now, pay later' service were asked an additional set of closed questions about this experience.

A.4 Research Community survey

A survey was conducted with Money and Mental Health's Research Community, a group of more than 5,000 volunteers with personal experience of living with a mental health problem, or of supporting someone who does.

Where statistics from this survey are quoted in this report, we also provide sample size and a description of the base. To avoid causing distress to participants, all questions were optional. Where necessary, we also route questions to avoid asking questions which are not relevant to a participant's experiences. This means that the base size for questions varies.

Data was collected between 4-16 September 2020 by email, and through the secure online portal to Money and Mental Health's Research Community. In total, 385 people with lived experience of mental health problems completed the survey. Participants were asked a mix of closed and open survey questions about their experiences and views of online shopping. The survey contained a number of qualitative questions which were analysed thematically and used to develop the narrative and illustrate the report.

A.4 Research Community focus group

A focus group was held on 15 September 2020 to explore people with mental health problems' experience of shopping online and consider measures to reduce common harms. The six participants all self-identified as experiencing mental health problems and all had at some point experienced problems with online shopping. The focus group considered:

- Participants' experience of online shopping, including risks and benefits
- The design of online shopping sites, and the impact this can have on shopping behaviour for people with mental health problems
- How to make it easier for people with mental health problems to stay in control of online spending, including the role that online shopping sites could play.