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Online qualitative research

We share our thoughts on how to use online qualitative approaches – and when and where they are most effective

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Our insights and observations

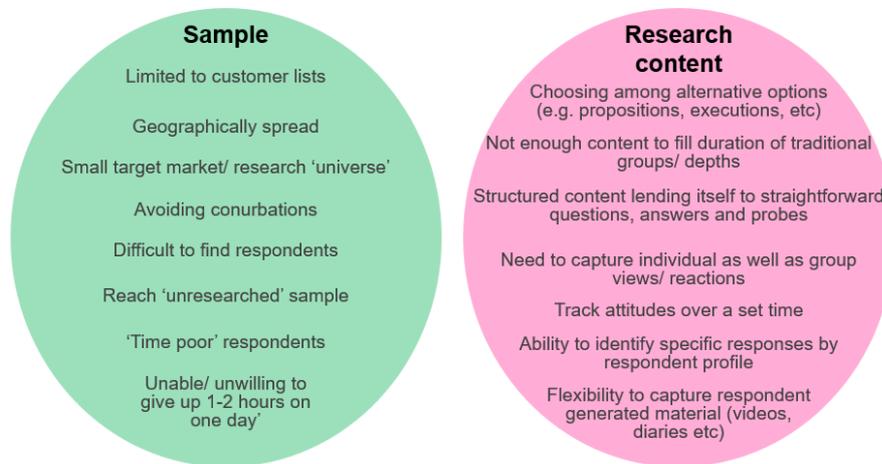# WHY WOULD YOU DO FINANCIAL QUALITATIVE RESEARCH ONLINE?

As in other market sectors, qualitative research in financial services has traditionally relied on personal interviewing – face to face in the case of group discussions and depth interviews, or on the phone as an alternative way of conducting depth interviews.

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But sometimes it is just not practical or desirable to adopt such a personal approach, yet qualitative insight is still what is required.

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Why use online methods?

Sample

Limited to customer lists

Geographically spread

Small target market/ research 'universe'

Avoiding conurbations

Difficult to find respondents

Reach 'unresearched' sample

'Time poor' respondents

Unable/ unwilling to give up 1-2 hours on one day'

Research content

Choosing among alternative options (e.g. propositions, executions, etc)

Not enough content to fill duration of traditional groups/ depths

Structured content lending itself to straightforward questions, answers and probes

Need to capture individual as well as group views/ reactions

Track attitudes over a set time

Ability to identify specific responses by respondent profile

Flexibility to capture respondent generated material (videos, diaries etc)

In some circumstances online may be the most practical approach to take

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STRICTLY FINANCIAL'S APPROACH

Using an online approach offers eases pressure on sample, and works well both in gaining responses to open questions about what people think, and for picking 'winners' from a range of stimulus such as positionings or advertising executions.

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Adopting an online approach could make the difference between gaining useful insights at a reasonable cost, and the research being impossible to put together or so expensive and time-consuming as to be impractical.
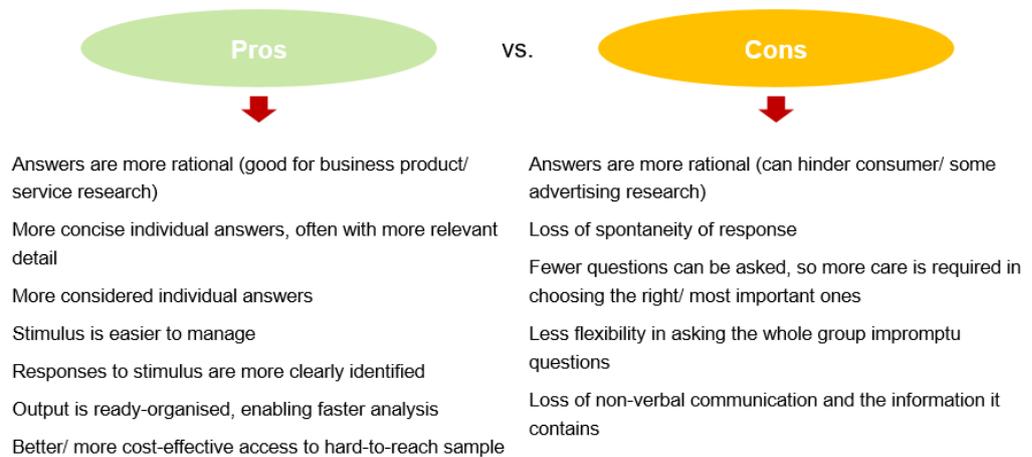
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We recommend using a **bulletin board** approach, as it has significant advantages over online groups/ chat rooms. Using online bulletin boards has enabled us to conduct qualitative research 'groups' with people too far away from each other to be able to take part together in the same physical location, and with relatively small samples (e.g. customer lists or difficult to find samples, advisers, SMEs, C-suite etc): the key recruitment criterion becomes willingness to take part, rather than willingness *and* availability on a given day.

The flexibility to fit the research into the respondents' day/ week enables them to participate in a project which might otherwise be impossible for them to fit into their schedule. And because they are able to pick their own time to take part during their working day, they are focused on the research when they participate in it, rather than trying to fit it in among other – and from their point of view more important – distractions.

In terms of content, we feel online qualitative research is most effective in exploring thoughts, opinions and behaviours. It lends itself naturally to exploration of rational preferences and decision making. In the specific area of communications research an online approach can clearly reveal preferred approaches and executions.

Clearly, as with any methodology there are weaknesses as well as strengths: online approaches lack the immediacy of face to face, and in our view lend themselves less well to the exploration of deeper feelings and emotions.

Pros and cons of online

Pros	vs.	Cons
Answers are more rational (good for business product/ service research)		Answers are more rational (can hinder consumer/ some advertising research)
More concise individual answers, often with more relevant detail		Loss of spontaneity of response
More considered individual answers		Fewer questions can be asked, so more care is required in choosing the right/ most important ones
Stimulus is easier to manage		Less flexibility in asking the whole group impromptu questions
Responses to stimulus are more clearly identified		Loss of non-verbal communication and the information it contains
Output is ready-organised, enabling faster analysis		
Better/ more cost-effective access to hard-to-reach sample		

Online is most suited to focused 'rational' research, and least suited to exploratory/ 'emotional' research

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Where this deeper exploration is not required, there are often cases and circumstances where online is the obvious solution. So how do we go about designing and running a qualitative research project online?

CHAT ROOM OR BULLETIN BOARD?

There are a number of different ways in which qualitative research can be conducted online. The two best known are probably the live **chat room** and **bulletin board** approaches.

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We prefer to use a bulletin board approach, where both questions and answers are spread out over time.

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We generally prefer to use the **bulletin board** approach. Respondents can choose what time of day to take part, and this helps with recruitment by incorporating – and signalling – flexibility in the design. Bulletin boards also overcome more sampling difficulties than the chat room approach.

Different respondents can answer the same questions at different times of day to suit their own preferences. The staggered approach also gets over issues such as the speed of the internet connection (which could reduce their ability to respond to complex visual stimulus they need to react to), or inequalities in the respondents' typing skills.

All respondents answer *all* questions – so unlike in a group discussion or chat room, where people can simply 'agree' with someone else's point of view, a bulletin board requires everyone to present their own perspective. Participants can be allowed to see the responses of their peers, but when they do so is controlled by the moderator. In this way interaction can be encouraged, but also managed.

The other benefit of staggering is that respondents are able to think about their answers – both at the time of initial exposure to the question and subsequently – they are able to return to previous comments and amend/ expand on them as further issues occur to them. This means we receive fuller and more considered responses overall.

All of these benefits are also available to client observers – they can log on and review progress at any stage (and at their own convenience), can ask the moderators to follow up comments with more probes, and can gain early feedback on key issues.

We have also conducted live **chat rooms**, but while they address geographic issues with sample, in our experience this type of online environment exacerbates the challenges of running a traditional group: it becomes harder for the moderator to manage the varying quality, quantity and timing of input from individual respondents, and the logic and flow of the discussion can be lost as responses arrive at different times due to differences in respondent internet connections and typing ability.

ONLINE QUESTIONING TECHNIQUE

The crucial difference between an online and face to face approach is in the ability to ask questions and follow-up probes in a conversational setting. Online questions need to be fewer in number and more focused than the equivalent questions in a group topic guide.

In our bulletin board approach, we favour a relatively short 'main' question, which is supplemented with a more explanatory question indicating the type of information that we are seeking. In practice what would be follow-up probes in a face to face topic guide can be incorporated into the 'main' question in an online approach.

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This approach clearly signals to respondents what we expect from them, and keeps them focused and on track.

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Just as in a face to face group, where unexpected answers can prompt new questions which are not on the topic guide, the moderator is able to write new ones in response to the answers that are coming back. In this respect the online approach is similar to

traditional groups, where individual participants can be asked to expand on/ explain an answer they have given.

It is also possible to ask the respondents to give their feedback on the research itself, by inviting their comments and suggestions for improvement in the questions being put to them. This can be very helpful in a larger and longer duration project, where their suggestions can be incorporated into changes, e.g. to the wording of the questions being posed, as the 'fieldwork' progresses.

RECRUITMENT

From the recruitment point of view, there can be real benefits to taking an online approach, and recruitment can sometimes be more straightforward than it is for groups:

- It is an easier recruitment task than for a group discussion – it feels less 'intense' and less daunting for participants
- We are able to recruit from anywhere (rather than being limited to a few miles radius around a single point)
- We recruit a greater range of people from different areas, some of whom do not normally get asked to take part in groups. This makes the sample more inclusive, with fewer unintentional biases present
- People are often very amenable to taking part, and happier to commit to a daily 15 minutes for a week than giving up an evening to attend a two hour group
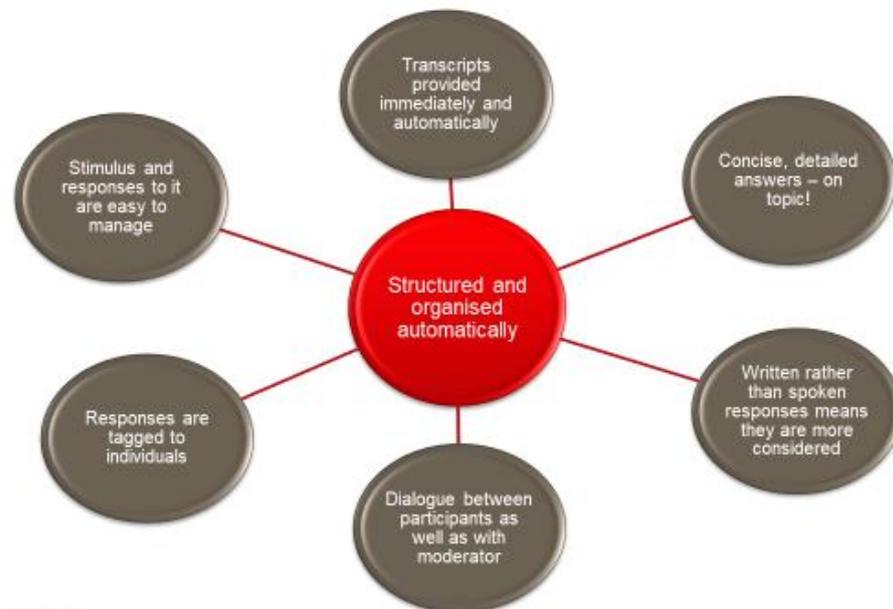
We still need, as always, to over-recruit. We typically recruit 12 respondents for an online group in the hope that 9-10 will take an active part in the research, and will do so until the end of the process.

The incentive is paid on completion of the week's research. We find that participants are happy with this and accept it as part of the deal.

MANAGING A BULLETIN BOARD

When it comes to managing the project, bulletin boards present advantages over traditional qualitative groups or chat rooms:

Benefits of bulletin board qualitative research

- Transcripts provided immediately and automatically
- Stimulus and responses to it are easy to manage
- Concise, detailed answers – on topic!
- Structured and organised automatically
- Responses are tagged to individuals
- Written rather than spoken responses means they are more considered
- Dialogue between participants as well as with moderator

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Moderation & stimulus

The moderator puts questions to the group as a whole, obtains responses, and follows these up with supplementary questions to the group and/ or probes to individual respondents (e.g. based on what they said in reply to the initial question).

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Good moderation is good moderation – and we apply the same basic tenets to a bulletin board as we would in traditional qualitative research.

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Participation in the group is asynchronous (people see questions and give answers at different times over a period of days rather than all taking part during the same two hours), so there is both a requirement and an opportunity to use different moderation techniques.

- Questions can be set up to ensure that each respondent gives their own views before seeing what other people have said. This means that we obtain 'clean' responses from all participants before they build on/ respond to other people's comments
- Ad-hoc follow-up questions can be put either to the whole group or to individuals, although this should be done sparingly, so as not to ask more of the participants than they thought they were signing up to when they were recruited
- We are able to 'spread' follow up questions over time and among different respondents. This is partly to spread the 'load' of the extra questions among the respondents, but also to indicate to everyone that we are actively 'listening' to what they are saying, and to motivate them to continue

Stimulus is easy to manage online, as the moderator has complete control over who sees what, and when. This also means that when participants comment about different pieces of stimulus, it is always clear which they are referring to (which is not always the case in a recording of a face to face discussion).

Online also lends itself to the collection of other input from the participants: for example, diaries, photos and video clips including video diaries or 'vox pop' pieces to camera.

Respondents' answers

Just as the dynamic of an online group is different from its face to face equivalent, there are significant differences in the type of answer you get back as well.

One key difference we have seen is that participants' answers and comments online are more considered than in a face to face group:

- They are almost always on topic (no irrelevant answers), and often more clearly expressed than in a face to face discussion
- They are often longer than in-group responses, paragraphs rather than sentences
- At the same time, they are also often more concise, with no wandering around the subject in the answer, and the very nature of the method automatically provides verbatim comments for use in the research output
- Participants often provide specific illustrations of, for example, perceived provider strengths and weaknesses, resources etc.
- Because online responses tend to be more considered, they are also more complete than in face to face conversation.

As with face to face groups, there is still the opportunity for respondents to talk to each other directly as part of the discussion – not all the dialogue has to go through the moderator, though of course he/ she can also see and get involved in any such discussion.

Output and Analysis

We get immediate and complete transcripts from the online approach, and the answers are organised by the question structure (all comments about a particular subject area are in the same place). It is always possible to see who said what, and thus to link comments with individuals and assess how widely these sentiments are shared.

The structure inherent in a bulletin board avoids any possible stimulus confusion – it is clear what is being referred to. This makes it considerably easier to manage the information, and as a result the analysis process with online groups is considerably faster than with face to face.

The same applies to any photographic or video footage gathered as part of the research (scrapbooks, video diaries, vox pops, etc.). This too arrives in a more structured and 'already compiled' form, making it easier to organise and work with.

However, it is only fair to point out that some depth and granularity of response are lost compared to face to face methods. Without the tone of voice, hesitations, face and body language that you get face to face, some of the nuance and subtleties are lost. And because follow-up probes are often contained in the original question (rather than always being posed as a separate follow-up), they are sometimes ignored in the answers. In a face to face setting these probes are typically asked as a separate follow-up question, and it is easier to keep pressing respondents for an answer.

In weighing up the suitability of an online approach to a project's objectives, it is worth bearing in mind that just how important depth and granularity actually are will depend on the context: what is being researched, and among whom. Equally, not everyone answers every question in a face to face group either, so this limitation is not unique to an online approach.