

Young people's experiences with in-app purchases

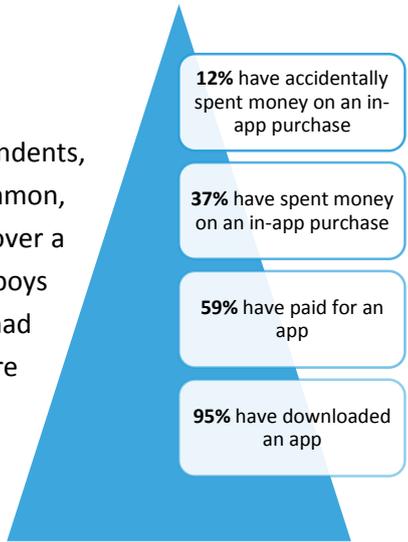
An online survey of over a thousand young people aged 11 to 18 explores young people's experiences with in-app purchases, finding that over 1 in 10 respondents had accidentally spent money on an in-app purchase.

Smartphones are the most popular device among 11-18s

Smartphones emerged as the most popular device when respondents aged 11-18 years were asked which devices they use on a weekly basis. 82% of 11-18 year old respondents said that they used a smartphone on a weekly basis, compared to 9% who said they use a normal mobile on a weekly basis. Other popular devices include tablets (61%), laptops (58%), gaming devices (46%), computers (43%) and smart TVs (37%). Just 1.3% said they don't use any of these devices on a weekly basis.

Young people's use of apps

Downloading apps emerged as a common experience among 11-18 year old respondents, with 95% saying they had downloaded an app. Spending money on apps is less common, but nonetheless, over half of respondents (59%) said they had paid for an app and over a third (37%) said they had spent money on an in-app purchase. Interestingly, boys responding to the survey were significantly more likely than girls to report that they had paid for an app (67% vs 50%) and paid for an in-app purchase (45% vs 28%), while there were few other reported gender differences.



Accidental spending on in-app purchases

A significant minority of the young people responding to this survey said they have accidentally spent money on in-app purchases. 12% said they have accidentally spent money on an in-app purchase, while 7% said they have received a big phone bill as a result of accidental in-app purchases.

Respondents who had accidentally spent money on their phone or tablet were invited to share more background about what happened.

The most common response was that **they thought that it was free**, for example they didn't realise the costs associated with it or didn't realise it was real money.

"I just wanted to get this character on a game and I didn't realise that it cost money" Male, 11-14 years	"I was playing a game and I thought I was buying something using in game money" Male, 15-18 years	"I was about 9 or 10 and didn't realise that the App Store took money straight out of parents bank account." Female, 11-14 years	"I pressed to get this new car which said it was free. But then after it said thank you for your in app purchases." Male, 11-14 years
"Downloaded a game free, but didn't know I had to pay for other levels" Female, 11-14 years	"It told me that it was free then my mum got a £13 bill. The app lied to me to get money." Male, 11-14 years	"I didn't know you had to pay for it, it wasn't very clear" Female, 11-14 years	"I thought [an upgrade] was free so i clicked "Buy" then my parents went mad at me because it was £60." Male, 11-14 years

Another key reason given as the cause of accidental in-app purchases, was that they **accidentally clicked** on the purchase.

"I clicked on the wrong item, I was supposed to click one that was free but instead ended up paying by accident."
Male, 15-18 years

"I accidentally pressed the purchase the "special" offer."
Female, 11-14 years

"I accidentally clicked on buy coins and when I clicked on it it didn't ask me if I was sure I wanted to buy them or for any bank details or passwords."
Gender not stated, 11-14 years

"I clicked buy instead of clicking cancel."
Male, 11-14 years

"Clicked what I thought was to go to next level but it was to buy more lives."
Female, 15-18 years

Many young people shared how they were caught out because **details, including passwords, had been automatically stored** and there wasn't a prompt for the user to give confirmation.

"I didn't know that my mums card details were saved on the iPad so I brought the vamps album twice."
Female, 11-14 years

"My dad had been doing stuff on the iPod and when I went to get the in app purchase, instead of asking for an apple ID it went ahead with the purchase."
Male, 15-18 years

"Yes I accidentally pressed buy and it just confirmed it without asking for my password."
Male, 11-14 years

There were also a number of cases where young people **pressed the button too many times** as it didn't seem to be working. Interestingly it was observed that all of these situations were reported by boys.

"The phone had frozen and where I had tapped on the screen happens to be where the confirm button appears, but Apple quickly rectified and refunded me."
Male, 15-18 years

"Me and my brother clicked on a £2.99 in app purchase and it didn't register so we tapped on it again and I did the same on my iPad and it sent my dad an £87."
Male, 11-14 years

"I clicked on it to get one and it was taking forever so I kept clicking on it and ended up spending over £100."
Male, 11-14 years

Other specific cases highlight the range of ways that young people can accidentally spend money on an in-app purchase.

"I was trying a hack I found on YouTube for clash of clans but I accidentally brought 200 gems."
Male, 11-14 years

"I just got really hooked in to a game."
Male, 15-18 years

"I was sent one text that signed me up for a new game every Sunday for £4.50, but didn't say I was paying or that I was receiving an app, but it was easily sorted and I now know how to stop this."
Male, 11-14 years

Other spending via mobiles

33% said they have voted for a contestant on TV and 18% said they have entered a competition by call or text.

26% said they have made a text donation to charity.

Girls are significantly more likely than boys to have voted for a TV contestant (42% vs 26%), entered a competition by call or text (22% vs 16%), or made a text donation to charity (30% vs 22%).



Parents are paying for the bills...

83% said their parent pays their phone bill, while 17% said they pay for their bill themselves. There are no statistically significant gender differences.

... And parents are the most important source of support

Parents are by far the most important source of support if young people are worried about unknown costs on their phone bill. 89% said they would turn to a parent/carer, while other sources of support include other family members (13%), friends (11%) and siblings (10%). Just 3% said they would turn to a teacher, while 7% said there is no one they would turn to. There are no statistically significant gender differences.

When invited to share their experiences of accidental in-app purchases, some young people took the opportunity to explain some of the ways they avoid this situation:

"I haven't ever accidentally spent money because there is a password I don't know"
Female, 11-14 years

"I would not have an unknown cost on my phone bill because I check "my O2" everyday"
Male, 11-14 years

"I have a capped bill."
Male, 15-18 years

"My parents do everything like downloading."
Male, 11-14 years

Methodology

This online survey was designed by Childnet and PhonepayPlus to explore how young people are using their mobile devices, including smartphones and tablets, to pay for items such as apps, in-app purchases, TV voting and charity donations. The survey also aimed to explore the situations in which young people accidentally make payments.

1,058 young people completed the online survey which was open from 11th May 2015 to 3rd July 2015. The short survey included open and closed questions to yield both qualitative and quantitative results.

Demographic information on the gender and age of respondents was collected.

- **Gender:** 51% male, 44% female, 3% other, 5% prefer not to say.
- **Age:** 73% 11-14 years, 27% 15-18 years

Please note that this survey was open online and while it was promoted to UK secondary schools the results must be taken with some caution. The data has not been adjusted to be nationally representative, and as such, must be taken as indicative rather than as representative of the population.



Recommendations

Services offering in-app purchases need to consider how their service ensures that young people can understand costs and easily navigate their way around the app, as well as ensuring they are given an opportunity to clearly consent to the purchase.

1. **Understanding costs:** Make it clear to users that they are buying something which costs real money. Whether they are buying a character, gem or upgrade, it is important that users understand the real cost. Avoid situations where users think they are doing one thing (eg upgrading to the next level) when in fact they are going to be charged.
2. **Navigating:** Make sure it is easy to press the correct button and do not put important buttons next to each other (eg 'cancel' next to 'buy'; or a free item next to a paid-for item). Try to make sure it is difficult to accidentally click a purchase button, for example through pop up adverts or banners.
3. **Giving consent:** Ask for confirmation before processing an in-app purchase and offer parental controls to prevent in-app purchases being made without a passcode. Provide an easy route for users to cancel and refund a purchase.

Key educational messages for young people:

1. When you download an app, check carefully whether it costs anything, or if it includes in-app purchases.
2. Check what you are clicking on; things like upgrades, gems or special offers, can cost real money.
3. Be careful of continuing to click on a purchase if the app has frozen – you could be charged.
4. Speak to your parent/carers, or whoever pays your bill, and agree limits on spending. Remember you can always turn to them for advice or if you have made an accidental purchase.
5. Keep on top of your spending by checking your bill regularly. It can be helpful to cap your bill and/or use device settings to prevent in-app purchases.

Key educational messages for parents/carers:

1. **Chat to your children** about in-app purchases and other costs that can be incurred when using a device; share the tips above and encourage them to 'think before you click'. It can be helpful to agree spending limits and make sure they know they can turn to you for advice or if they accidentally make a purchase.
2. **Use the tools:** parental controls can help you prevent and/or manage in-app purchases.
3. **Stay engaged:** It may be helpful to be involved when your child downloads an app, so you can review whether it is paid-for or if it has in-app purchases. Keep an eye on the bill so you know what is being paid for.

Find out more

www.childnet.com

www.phonebrain.org.uk

