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# **Clipper Active User Research**

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***Prepared for:***

**The Metropolitan Transportation Commission**

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# **Clipper Card Active User Research**

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## Section 1: Executive Summary

### Introduction

The Clipper (formerly TransLink) card is a transit fare payment system. First introduced as a pilot program by the Metropolitan Transportation Commission (MTC) in 2002, Clipper cards allow customers to ride multiple transit systems and load additional funds onto their cards. Customers can use the Clipper card on six Bay Area transit systems: SFMTA (Muni), BART, AC Transit, Golden Gate Ferry, Caltrain and Golden Gate Transit. SamTrans and VTA will be added to the Clipper system in coming months.

Using qualitative data gathered via suggestions and comments from customers, MTC has identified issues regarding customer satisfaction, ease of use, and accessing the Clipper system. While qualitative data provides insight into the salient issues for customers, quantitative data defines the scope and impact of these issues. The objectives of this research are to quantify these issues and to identify trends in the Clipper customer experience.

The research addresses the following issues:

- Use of System (duration, purpose of trips)
- Overall satisfaction
- Satisfaction with program elements and features
- Customer service experience, satisfaction
- Evaluation of marketing materials
- Advertising and social media
- Demographic information

The bulk of the research is quantitative, as MTC wishes to track satisfaction with the Clipper card and elements of the program over time. This quantitative approach will also highlight areas of relative and absolute strength or weakness.

### Methodology

MTC provided a list of 400,000 current Clipper card customers along with their phone numbers. These individuals were defined as people who had used their Clipper card in the preceding six months (May-October 2010). The sample was designed so that a representative group from each of the six transit agencies would be interviewed.

At the time the sample list was provided, Clipper was in the news. Several newspapers reported on customers skipping payment by taking advantage of the negative balance feature. Respondents in this survey got their Clipper cards before this story was widely reported.

Between November 10 and November 19, 2010 an independent telephone interviewing firm administered surveys to 800 people. At this level, the data has a normal sampling error of 5% and a confidence level of 95%. This means that if another 800 customers were randomly called, one could be confident that 95% of the time, the results would be within 5% of the original data. This is the statistical standard commonly used in newspaper polls and the like. The individual transit agencies (except SFMTA) will have higher sampling error, as shown in Table 1. As the sample size decreases, the sampling error increases.

**Table 1: Sample and Weighting**

	<b>Percent of Total</b>	<b>Sample</b>	<b>Completed Interviews</b>	<b>Sampling Error at 95% Confidence Level</b>
<b>BART</b>	29%	231	210	7%
<b>AC Transit</b>	18%	144	130	7%
<b>SFMTA</b>	43%	342	310	6%
<b>Caltrain</b>	3%	20	50	N/A
<b>Golden Gate Ferry</b>	3%	22	50	N/A
<b>Golden Gate Transit</b>	5%	40	50	N/A
<b>Total</b>	100%	800	800	5%

Throughout this report, "Total" refers to the weighted total, where the proportional representation of each transit agency's ridership is reflected in the overall numbers. "Clipper" is used to refer to both Clipper and TransLink cards, except when discussing differences between Clipper and TransLink users.

Customers are defined by the transit agency that they use most often. Data is reported for each transit agency but the small base sizes for Golden Gate Ferry, Golden Gate Transit and Caltrain mean that the data for these individual agencies is less statistically meaningful.

## Key Findings

Clipper customers are generally quite satisfied with the Clipper card. Usage patterns vary among riders of the six transit agencies, with some groups significantly more likely to use features or contact customer service.

Overall, two-thirds of the respondents had Clipper cards and one-third had TransLink cards. About two-thirds use multiple transit agencies, at least occasionally. When using multiple agencies, four out of ten riders ride the systems sequentially rather than using one system to get to their destination and another system on their return.

Customers most often learn about the Clipper card through ads and try it because it seems easier and more efficient. Most customers use the Clipper card for their commute; among the nearly half who use it for other purposes, entertainment and shopping are the most common destinations.

The typical Clipper customer got their card at the website (or maybe Walgreens) and paid for it by credit card or via Autoload. They are most likely to add value at the website, use Autoload, or add value at Walgreens. Most add value monthly and always use the same location.

Nearly one-third still use other transit payment methods, for a variety of reasons. Most commonly, they are riding a transit system that doesn't accept Clipper. However, some don't use Clipper because they are afraid it won't work, they haven't loaded money or Autoload is too slow. While satisfaction is high, these concerns present opportunities for improvement.

Most Clipper customers are satisfied with all the features of the card, with the majority finding them easy to use. The only area that emerged as a possible concern is using transit benefits or discounts.

People are also satisfied with the marketing information they received when they signed up for the card, but only six in ten actually got the information and read it. Those who were less than fully satisfied with the information would like more specific information about their transit agency.

Similarly, the website gets high marks. Customers are most likely to visit the website to get information about the card, to check balances, set up Autoload and register a card. Customers say the website could be improved by making it less confusing and easier to navigate, and by providing more information.

One-quarter of Clipper customers have received assistance from transit system employees, and one-third have contacted Clipper customer service by phone or web. Satisfaction is high with both experiences, but those who interacted with a transit system employee were more likely to be asking for information or

assistance, while those who contacted customer service were more likely to have a problem.

The biggest single factor affecting overall customer satisfaction appears to be whether or not the customer contacted Clipper customer service. Those who did are less satisfied, overall, than those who didn't. Also, AC Transit riders and Golden Gate Transit riders are significantly more likely to be "very satisfied" while Caltrain riders are less likely to be "very satisfied."

## Opportunities

Overall satisfaction is high, but some areas emerged as troublesome.

- When local schools and colleges offer transit passes to students (and use student fees to pay for them), they compete with Clipper. Work with educational institutions to offer Clipper cards instead.
- People using Autoload report that it takes up to three days for the funds to appear on their card. Better educating customers about this aspect of the Clipper service could improve satisfaction.
- Using transit benefits and discounts causes a relatively high amount of dissatisfaction. Making this process more clear, and ensuring that the card accurately deducts funds will improve customer satisfaction.
- Some customers indicated that they would like specific information about using Clipper card on their primary transit system. Improving website navigation could help, as could instructional videos for each agency.
- Clipper customers communicated frustration with cards in several ways:
  - Some used other transit payment methods because "they knew they would work and couldn't rely on Clipper when they were in a hurry."
  - The top reason for in-person customer service assistance is that the card didn't read correctly.
  - The top reason for contacting Clipper customer service is a problem using card
  - Only seven out of ten were satisfied with the ease of tagging the card; the top reason for dissatisfaction is that the card doesn't always read.

Solving the technical problems, or reducing them, will encourage Clipper card use and improve customer satisfaction

- Most in-person customer service was acceptable, but some customers who contacted Clipper customer service with problems reported that they didn't get their problem solved or the representative wasn't knowledgeable. Improving customer service could make this an asset to the Clipper experience rather than a liability or neutral event. (Improvements began shortly before the survey was conducted.)

## Section 2: Customer Overview

Nearly two-thirds of customers have a Clipper card, and one-third have a TransLink card. Clipper cardholders are more likely to be BART, SFTMA or Caltrain customers. (Table 2) Because the name was changed from TransLink to Clipper in June 2010, those with TransLink cards have been customers for longer than those with Clipper cards.

**Table 2: Clipper vs. TransLink Card**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Clipper</b>	66%	78%	69%	53%	18%	44%	78%
<b>TransLink</b>	34%	22%	31%	47%	82%	56%	22%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Among all Clipper customers, 64% use other transit agencies at least occasionally. BART and Golden Gate Ferry riders are least likely to use other transit agencies, while SFMTA and AC Transit riders are most likely to use other agencies. The most common secondary agency is BART; 41% of Clipper customers who primarily use other agencies also ride BART. The most common pattern among all Clipper customers is to ride SFMTA primarily and BART secondarily. Table 3 shows, for example, that 65% of SFMTA riders also ride BART.

**Table 3: Use of Other Transit Agencies**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>BART</b>	41%	-	65%	61%	14%	14%	32%
<b>SFMTA</b>	16%	26%	-	25%	30%	42%	42%
<b>AC Transit</b>	8%	8%	22%	-	2%	2%	-
<b>GG Ferry</b>	3%	2%	3%	2%	-	14%	-
<b>GG Transit</b>	1%	1%	2%	1%	10%	-	-
<b>Caltrain</b>	5%	5%	7%	2%	2%	4%	-
<b>None</b>	36%	51%	28%	30%	52%	40%	34%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Only about one in ten Clipper customers (11%) uses multiple agencies every day. Another 22% uses a secondary transit agency at least weekly, and 23% ride on another system monthly. Table 4 shows that Caltrain riders are most likely to use multiple transit systems every day (usually Muni) and that Golden Gate Ferry riders are least likely to be daily riders on a secondary transit system.

**Table 4: Frequency of Use of Other Transit Agencies**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Daily</b>	11%	7%	14%	15%	2%	6%	16%
<b>Weekly</b>	22%	14%	26%	29%	20%	8%	18%
<b>Monthly</b>	23%	20%	27%	18%	14%	32%	24%
<b>Annually</b>	2%	2%	1%	2%	8%	6%	-
<b>Less Frequently</b>	6%	7%	5%	6%	4%	8%	8%
<b>No Answer</b>	36%	51%	28%	30%	52%	40%	34%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Those Clipper customers who use multiple transit agencies were asked whether they used multiple agencies on the same trip (BART then AC Transit, e.g.) or separately (BART to work, Muni home). Customers are nearly evenly divided in the way they use multiple transit agencies. (Table 5)

**Table 5: Type of Multi-Agency Use**

	Total	BART	SFMTA	AC Transit	Smaller Agencies*
<b>Together as part of the same trip</b>	39%	45%	37%	40%	37%
<b>Separately</b>	42%	42%	41%	39%	50%
<b>Varies</b>	19%	13%	22%	21%	13%
	n=447	n=85	n=206	n=80	n=38

\*Small base size

Clipper customers who transfer between different agencies are generally satisfied with the transfer process; 97% are at least somewhat satisfied, including 76% who are very satisfied. SFMTA riders are particularly satisfied with transferring.

The sample population surveyed included only active users – those who used their Clipper card in the last 6 months – so the duration of use is skewed toward more recent customers. Those with Clipper cards are most likely to have acquired the card in the last 1-4 months; most of those with TransLink cards acquired them longer than 6 months ago. Among the larger transit agencies, AC Transit riders have had their cards the longest. (Table 6)

**Table 6: Duration of Clipper Card Use**

	<b>Total</b>	<b>BART</b>	<b>SFMTA</b>	<b>AC Transit</b>	<b>Smaller Agencies*</b>	<b>Clipper</b>	<b>TransLink</b>
<b>Less than one month</b>	12%	15%	11%	11%	7%	17%	-
<b>1-4 months</b>	42%	46%	49%	29%	33%	61%	4%
<b>4-6 months</b>	13%	16%	12%	12%	18%	11%	17%
<b>Longer than 6 months</b>	33%	21%	27%	49%	41%	11%	76%
<b>Don't know</b>	1%	2%	1%	-	1%	1%	2%
	n=799	n=210	n=310	n=130	n=82	n=528	n=271

\*Includes Golden Gate Transit, Golden Gate Ferry and Caltrain

## Section 3: Starting to Use Clipper Card

Clipper customers are most likely to learn about the Clipper card from ads on buses or trains, or in transit stations (46%). Compared to those with TransLink cards, Clipper customers are significantly more likely to have learned about the program via an ad (49% vs. 41%). AC Transit riders are more likely than riders from almost all other agencies to have learned about the program from an ad (60%). (Table 7)

**Table 7: How Learned about Clipper**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Ads on buses, trains, transit stations</b>	46%	39%	45%	60%	58%	50%	40%
<b>Friend/family</b>	17%	19%	19%	12%	8%	10%	14%
<b>Employer</b>	8%	8%	8%	11%	-	4%	6%
<b>Ads on TV or radio</b>	7%	6%	7%	6%	4%	12%	8%
<b>Other ads</b>	7%	10%	5%	5%	8%	6%	8%
<b>Got free card at promotional event</b>	6%	4%	8%	2%	2%	8%	6%
<b>Other</b>	15%	19%	14%	11%	20%	14%	20%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Clipper cards are appealing because they are easier and more efficient (65%). This feature is significantly more compelling for AC Transit riders, perhaps because they are particularly likely to use multiple transit systems, especially BART. One-fifth of customers like that they don't have to carry cash (20%). SFMTA riders are significantly more likely to appreciate the Autoload feature, the free card, the technology and the fact that they can ride on multiple systems. (Table 8)

**Table 8: Why Customer Got a Clipper Card**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Easier, more efficient</b>	65%	67%	59%	75%	66%	60%	74%
<b>Don't have to carry cash</b>	20%	12%	25%	19%	14%	32%	26%
<b>My paper pass/ridebook is only available on Clipper</b>	9%	7%	11%	7%	6%	8%	6%
<b>Liked Autoload feature</b>	6%	5%	9%	3%	2%	-	12%
<b>Card was free</b>	6%	3%	9%	4%	4%	-	8%
<b>Travel on multiple agencies</b>	5%	2%	7%	5%	2%	6%	6%
<b>Liked the new technology</b>	5%	3%	9%	4%	-	-	8%
<b>Employer encouraged it</b>	4%	3%	3%	5%	-	2%	8%
<b>Liked balance protection</b>	2%	-	4%	2%	-	-	2%
<b>Other</b>	12%	16%	10%	9%	18%	12%	-
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

(Multiple responses permitted)

For most Clipper customers, the primary purpose of the trip is to commute to and from work (73%). Ten percent use the Clipper card for school. (Table 9)

**Table 9: Primary Purpose of Trips with Clipper Card**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Commute to and from work</b>	73%	74%	69%	75%	78%	82%	80%
<b>School</b>	10%	12%	9%	13%	2%	6%	6%
<b>Shopping/errands</b>	7%	5%	9%	6%	8%	-	2%
<b>Entertainment</b>	8%	7%	10%	4%	10%	4%	10%
<b>Other</b>	2%	2%	2%	2%	2%	8%	2%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Overall, 45% of Clipper customers use their card for purposes other than the primary purpose. Half of SFMTA and AC Transit riders have multiple destinations, but only one-third of Caltrain and Golden Gate Transit riders use the Clipper card for other reasons. (Table 10)

**Table 10: Secondary Purposes**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Secondary purpose</b>	45%	35%	53%	49%	36%	32%	30%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

The most common secondary purpose is entertainment (24%) followed by shopping (20%). SFMTA and AC Transit riders are particularly likely to use their Clipper cards for these purposes. (Table 11)

**Table 11: Secondary Purposes of Trips with Clipper Card**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Entertainment</b>	24%	20%	27%	26%	18%	18%	14%
<b>Shopping/errands</b>	20%	13%	27%	21%	16%	8%	16%
<b>Commute to and from work</b>	6%	2%	9%	8%	8%	6%	4%
<b>School</b>	4%	2%	6%	5%	-	-	2%
<b>Other</b>	3%	3%	3%	2%	2%	6%	-
<b>No Answer</b>	55%	65%	47%	51%	64%	68%	70%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

(Multiple responses permitted)

## Section 4: Clipper Card Usage

Clipper cards are available at a variety of locations and customers have several options for using them and adding value. Ensuring that these processes are clear and simple can directly affect the consumer experience.

Clipper customers are most likely to get the cards on the website (42%). BART riders are significantly more likely to use the website (58%), and significantly less likely to get the cards at a promotional event (5%). Golden Gate Ferry riders are significantly more likely to get Clipper cards at the transit agency (30%). Many of the people who said “other” received the Clipper card as a gift. (Table 12)

**Table 12: Clipper Card Acquisition Location**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Clipper/TransLink website</b>	42%	58%	34%	38%	28%	34%	44%
<b>Walgreens</b>	20%	17%	22%	23%	2%	22%	20%
<b>Promotional Event at Transit Station or Stop</b>	11%	5%	15%	7%	18%	20%	10%
<b>Transit Agency</b>	10%	7%	9%	12%	30%	10%	16%
<b>Other Store or Transit Kiosk</b>	4%	2%	6%	5%	8%	4%	6%
<b>Employer Transit Benefit Program</b>	4%	3%	5%	4%	2%	-	2%
<b>Called Customer Service Center</b>	2%	2%	1%	2%	4%	2%	-
<b>Ticket Machine</b>	2%	1%	3%	2%	2%	-	-
<b>Other</b>	7%	6%	7%	9%	6%	8%	2%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Most Clipper customers have added value to their Clipper card since they first got it. Riders at the smaller agencies are significantly more likely to have added value. (Table 13)

**Table 13: Added Value**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Added Value</b>	85%	85%	83%	82%	94%	96%	92%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Clipper customers most often use credit cards to add value to their Clipper cards (39%). About one in five (18%) use their bank accounts to Autoload; this form of payment is used by significantly more BART riders (28%) and Golden Gate Transit riders (30%). (Table 14)

**Table 14: Types of Payment for Adding Value**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Credit Card</b>	39%	38%	45%	32%	48%	20%	44%
<b>Bank account (for Autoload)</b>	18%	28%	12%	12%	20%	30%	8%
<b>Cash</b>	13%	6%	16%	14%	8%	18%	14%
<b>Commuter debit card or WageWorks card</b>	10%	9%	11%	11%	10%	12%	10%
<b>Voucher such as Commuter Check</b>	9%	7%	9%	12%	6%	16%	18%
<b>Bank debit card</b>	2%	4%	1%	4%	4%	2%	4%
<b>Personal check</b>	1%	1%	2%	1%	-	-	-
<b>No answer</b>	15%	15%	17%	18%	6%	4%	8%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

One-third of Clipper customers (31%) add value at the Clipper/TransLink website; half of Caltrain riders go to the website to add value. One-quarter (23%) use Autoload, especially BART riders (36%). Golden Gate Ferry riders are particularly likely to add value through the transit agency (22%). (Table 15)

**Table 15: Add Value Location**

	<b>Total</b>	<b>BART</b>	<b>SFMTA</b>	<b>AC Transit</b>	<b>GG Ferry*</b>	<b>GG Transit*</b>	<b>Caltrain*</b>
<b>Clipper/TransLink website</b>	31%	29%	35%	24%	18%	22%	50%
<b>Set up for Autoload</b>	23%	36%	17%	13%	34%	32%	10%
<b>Walgreens</b>	13%	9%	11%	24%	-	14%	18%
<b>Transit Agency</b>	5%	3%	4%	6%	22%	10%	4%
<b>Other Store or Transit Kiosk</b>	4%	1%	6%	3%	8%	4%	6%
<b>Ticket Machine</b>	4%	2%	6%	2%	4%	8%	6%
<b>Employer Transit Benefit Program</b>	4%	3%	4%	7%	-	10%	2%
<b>Add value machine</b>	3%	2%	4%	3%	8%	2%	-
<b>Called Customer Service Center</b>	2%	1%	1%	4%	-	2%	2%
<b>Other</b>	1%	1%	2%	1%	-	-	-
<b>No answer</b>	15%	15%	17%	18%	6%	4%	8%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Nearly half of Clipper customers (44%) add value to their Clipper cards every month. BART riders add value most frequently with 18% adding value every week. Golden Gate Ferry riders add value least frequently. (Table 16)

**Table 16: Frequency of Adding Value**

	<b>Total</b>	<b>BART</b>	<b>SFMTA</b>	<b>AC Transit</b>	<b>GG Ferry*</b>	<b>GG Transit*</b>	<b>Caltrain*</b>
<b>Weekly</b>	11%	18%	5%	12%	16%	12%	10%
<b>Twice a month</b>	15%	23%	11%	12%	10%	22%	8%
<b>Monthly</b>	44%	30%	54%	46%	32%	40%	56%
<b>Every couple of months</b>	8%	6%	8%	9%	18%	10%	12%
<b>A couple of times a year</b>	1%	1%	2%	1%	8%	2%	-
<b>Annually</b>	1%	1%	1%	-	4%	-	2%
<b>Less frequently</b>	5%	7%	4%	2%	6%	10%	4%
<b>No answer</b>	15%	15%	17%	18%	6%	4%	8%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Most people (72%) usually add value at the same place. Muni riders are most likely to use multiple locations (8%) while 86% of Golden Gate Ferry riders always use the same location. (Table 17)

**Table 17: Number of Places where Customers Add Value**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>One location</b>	72%	69%	71%	75%	86%	82%	78%
<b>2-4 locations</b>	5%	3%	7%	2%	4%	2%	6%
<b>More than 4 locations</b>	1%	-	1%	1%	-	2%	4%
<b>Don't know</b>	7%	13%	5%	5%	4%	10%	4%
<b>No answer</b>	15%	15%	17%	18%	6%	4%	8%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Surprisingly few Clipper customers (44%) feel there are enough retail outlets to add value to their cards. Nearly one-third (28%) say it doesn't matter, or they don't know. These customers may be adding value online. Caltrain riders are most likely to add value online and most likely to say the number of outlets doesn't matter (40%). (Table 18)

**Table 18: Sufficient Retail Outlets to Add Value**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Yes, enough</b>	44%	41%	45%	45%	50%	48%	24%
<b>No, not enough</b>	13%	9%	13%	15%	8%	24%	28%
<b>Doesn't matter / don't know</b>	28%	35%	26%	22%	36%	24%	40%
<b>No answer</b>	15%	15%	17%	18%	6%	4%	8%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Virtually all Clipper customers (96%) know that Clipper can be used on more than one transit system. (Table 19)

**Table 19: Aware that Clipper Can be Used on Multiple Systems**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Aware</b>	96%	98%	97%	93%	100%	90%	100%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Three out of ten Clipper customers (30%) still use other methods (besides Clipper) to pay their transit fares. Golden Gate Ferry riders are least likely to use other methods (16%), and Caltrain riders are most likely to use other methods (40%). (Table 20)

**Table 20: Still Use Other Transit Payment Methods**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Use Other Methods</b>	30%	31%	29%	33%	16%	22%	40%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Among those who still use other methods to pay their transit fares, 56% pay with cash, 27% use transit passes and 22% use tickets.

A common reason for continuing to use other methods is that another transit system doesn't accept Clipper cards (20%). Eighteen percent say they prefer other methods, and 13% have leftover tickets. Seven percent lost their Clipper card. (Table 21)

Four out of ten respondents who continue to use other methods gave other reasons besides the ones listed. While many of them say that they simply forgot their Clipper card, some of the reasons they cite are quite important. Several mentioned that it takes several days for value to be added to the card, and that was unacceptable. Others say that when they are pressed for time, they use cash because they don't know if the Clipper card will work. Others forget to add money to the card and either don't know about or prefer not to use Autoload. Some said their school or college provides another type of transit payment. Finally, several mentioned that you can't use the Clipper card for parking.

**Table 21: Reasons for Continuing to Use Other Transit Payment Methods**

Reason	Total
<b>Use transit system that doesn't accept Clipper</b>	20%
<b>Prefer other method</b>	18%
<b>Leftover tickets from before purchase</b>	13%
<b>Lost Clipper Card</b>	7%
<b>Other</b>	43%
	n=240

## Section 5: Clipper Card Features

This section discusses customer satisfaction and concerns with various features of the Clipper card including using the card, adding value and getting assistance when needed. In general, Clipper customers are satisfied with most aspects of the Clipper card; improvements will move customers from “somewhat” satisfied to “very” satisfied.

Overall, Clipper customers are satisfied with the ease of tagging the card – 74% are satisfied and 20% are neutral. SFTMA riders are significantly less satisfied than riders on other transit systems, while Golden Gate Transit and Ferry riders are significantly more satisfied. (Table 22)

**Table 22: Ease of Tagging Card**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Very satisfied</b>	40%	43%	33%	48%	58%	54%	48%
<b>Somewhat satisfied</b>	31%	31%	31%	32%	24%	32%	34%
<b>Neutral</b>	23%	20%	29%	17%	14%	14%	10%
<b>Somewhat dissatisfied</b>	4%	4%	5%	3%	2%	-	6%
<b>Very dissatisfied</b>	1%	1%	2%	1%	2%	-	2%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Among the few who are dissatisfied with the ease of card tagging, most say that the card fails to read sometimes (68%) or that it takes too long (18%). (Table 23)

**Table 23: Reasons for Dissatisfaction with Tagging**

Reason	Total
Card fails to read sometimes	68%
Takes too long	18%
Wrong balance is deducted	8%
Confusing	5%
	n=40*

\*Small base size

Only 62% of Clipper customers have used the transaction history feature, and most of them are satisfied with it. (Table 24)

**Table 24: Satisfaction with Online Transaction History Feature**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Very satisfied</b>	33%	36%	29%	39%	30%	34%	38%
<b>Somewhat satisfied</b>	16%	21%	16%	10%	16%	8%	14%
<b>Neutral</b>	8%	6%	9%	5%	10%	10%	6%
<b>Somewhat dissatisfied</b>	3%	2%	4%	3%	4%	4%	2%
<b>Very dissatisfied</b>	2%	1%	2%	3%	2%	-	2%
<b>Not applicable / haven't used</b>	38%	35%	39%	40%	38%	44%	38%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Those who are dissatisfied with the online transaction history feature are most likely to cite insufficient information (25%). However, many said that the delay in funding was a big problem for them. They feel it should be immediate. Others didn't like the PDF and didn't want to get an email with their transaction history. (Table 25)

**Table 25: Reasons for Dissatisfaction with Online Transaction History Feature**

	Total
Insufficient information	25%
Confusing	18%
Incorrect information	18%
Only lets me download two reports in a day	8%
Other	33%
	n=40*

\*Small base size

Reaction to the online balance check feature is similar to the transaction history feature; 63% of Clipper customers have used the online balance check feature, and most of them are satisfied with it. (Table 26)

**Table 26: Satisfaction with Online Balance Check Feature**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Very satisfied</b>	32%	35%	28%	32%	26%	44%	38%
<b>Somewhat satisfied</b>	17%	18%	19%	15%	14%	8%	8%
<b>Neutral</b>	8%	7%	9%	4%	10%	12%	10%
<b>Somewhat dissatisfied</b>	4%	2%	6%	3%	6%	2%	2%
<b>Very dissatisfied</b>	3%	2%	4%	3%	4%	-	4%
<b>Not applicable / haven't used</b>	37%	36%	35%	44%	40%	34%	38%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

The biggest source of dissatisfaction with the online balance check feature is that it is confusing (32%). Clipper customers also say that it provides incorrect information (27%). Among "other" responses, many customers mentioned that it was too slow. (Table 27)

**Table 27: Reasons for Dissatisfaction with Online Balance Check Feature**

	Total
Confusing	32%
Incorrect information	27%
Insufficient information	20%
Other	21%
	n=56*

\*Small base size

Most Clipper customers agree that the fares deducted from their Clipper cards have been accurate, and that they correctly calculate discounts and transfers. Golden Gate Transit riders are significantly more confident (90%) than riders at other agencies. SFMTA and Caltrain riders have relatively large percentages of riders who say that the fares deducted have not been correct. (Table 28)

**Table 28: Correct Fares Deducted**

	<b>Total</b>	<b>BART</b>	<b>SFMTA</b>	<b>AC Transit</b>	<b>GG Ferry*</b>	<b>GG Transit*</b>	<b>Caltrain*</b>
<b>Yes, correct</b>	74%	71%	73%	74%	82%	90%	74%
<b>No, incorrect</b>	6%	4%	8%	5%	6%	2%	10%
<b>Can't remember/ Not sure</b>	20%	25%	19%	21%	12%	8%	16%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

To define problem areas for Clipper customers, respondents were asked to describe various features as “easy,” “hard,” or, if they haven’t used it, “not applicable.” In nearly all instances, customers who use the feature are overwhelmingly more likely to say that using the feature is easy vs. hard. The one exception is “using transit benefits or discounts” where about one-third of users say it is hard. (Table 29)

**Table 29: Feature Evaluation**

<b>Feature</b>	<b>Easy</b>	<b>Hard</b>	<b>Not Applicable</b>
Ordering Clipper card	94%	4%	2%
Using the card (tagging)	96%	2%	2%
Generally understanding how card works	94%	1%	5%
Adding fare online/over the phone	81%	4%	15%
Using Autoload	67%	4%	29%
Transferring between systems	46%	-	53%
Getting assistance from customer service	22%	3%	76%
Using transit benefits or discounts	7%	4%	90%

## Section 6: Marketing Materials and Online Presence

This section explores customer satisfaction with Clipper's marketing materials and online presence. Customers have multiple ways of interacting with Clipper, and their preferred method may evolve.

Overall, 77% of Clipper customers remember receiving information about using the card when they began using the Clipper card. (Table 30)

**Table 30: Received Information when Began Using the Card**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Received Info</b>	77%	83%	75%	75%	76%	66%	82%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Among all respondents, only 60% received information and read it. Caltrain riders were significantly more likely to have received and read the information (76%). (Table 31)

**Table 31: Read the Information they Received**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Read the Info</b>	60%	60%	60%	57%	62%	58%	76%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Among the 60% who received and read the information, most (69%) were very satisfied that it explained the Clipper system. Another 30% were somewhat satisfied, leaving only 1% who were familiar with the information and dissatisfied with it. Results were the same among all transit agencies, with Caltrain riders slightly more satisfied than others.

Those who were only somewhat satisfied or not at all satisfied with the information were asked how it could be improved. The most common suggestion was to provide more specific information about how it worked with their specific transit agency (39%). This was a particular concern for Caltrain riders. (Table 32)

**Table 32: Improve Information**

<b>Improvement</b>	<b>Total</b>
More specific information about how it works with my transit agency	39%
More photos showing me how the equipment works	20%
More information about how it works with transit benefits	19%
More information about how to add value	19%
More information about discounts	16%
Other	23%
	n=148

Most Clipper customers (83%) have visited the Clipper website; Caltrain and SFMTA riders are significantly more likely than riders from other transit agencies. (Table 33)

**Table 33: Visited Clipper Website**

	<b>Total</b>	<b>BART</b>	<b>SFMTA</b>	<b>AC Transit</b>	<b>GG Ferry*</b>	<b>GG Transit*</b>	<b>Caltrain*</b>
<b>Visited Website</b>	83%	80%	87%	80%	72%	80%	94%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

The most common reasons for visiting the Clipper website were to get general information about the card (21%), check balances (20%), and set up Autoload (18%). Most of the "other" responses were people who visited the website to add value to their card. (Table 34)

**Table 34: Reasons for Visiting Website**

<b>Reason for Visiting Clipper Website</b>	<b>Total</b>
Get general information about the card	21%
Check balance	20%
Set up Autoload	18%
Register a card	17%
Order a card	14%
Get specific information about how to use it on my transit agency	6%
Get transaction history	5%
Change Autoload set-up	2%
Ask a question	2%
Lodge a complaint	-
Other	6%
	n=665

(Multiple responses permitted)

Nearly all Clipper customers who visited the website (95%) are at least somewhat satisfied with the information provided there, including 58% who are very satisfied.

Among those who are only somewhat satisfied or not at all satisfied with the Clipper website, the top suggestions are to make it less confusing and easier to navigate (40%) and to provide more information (32%). (Table 35) Specific suggestions are shown in the Appendix.

**Table 35: Suggestion to Improve Clipper Website**

<b>Clipper Website Suggested Improvements</b>	<b>Total</b>
Less confusing, easier to navigate	40%
Provide more information	32%
Faster	15%
Fewer error messages	7%
Other	24%
	n=280

(Multiple responses permitted)

Two-thirds of Clipper customers (67%) use Facebook at least once a month. However, among this group, only 8 (or 1% of all respondents) have ever visited

Clipper's Facebook page. With such a small number of respondents, further analysis of Clipper's Facebook presence is not meaningful.

Somewhat similarly, 16% of Clipper customers use Twitter at least once a month. Six respondents (less than 1%) have visited Clipper's Twitter page. While analysis isn't meaningful with this level of response, it will be important to continue measuring use of Clipper's presence on these social media, as it is likely to increase.

## Section 7: Customer Service

The quality of customer service can be critical to a customer's overall experience with a product or service. This section reviews the in-person customer service experience as well as the experience provided via phone or web interaction.

One-quarter of Clipper customers have asked for assistance or information from a transit system employee. Riders on all systems are statistically equally likely to have asked for information or help. (Table 36)

**Table 36: Assistance from Transit System Employee**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Assistance</b>	25%	24%	28%	22%	22%	20%	26%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

In most cases, riders who asked for customer assistance asked an employee of the agency that they ride the most. BART and SFMTA had the most requests for assistance. (Table 37)

**Table 37: Assistance from Transit Agency Employee**

Agency	Total
<b>BART</b>	43%
<b>SFMTA</b>	35%
<b>AC Transit</b>	12%
<b>GG Transit</b>	5%
<b>Caltrain</b>	4%
<b>GG Ferry</b>	3%
	n=200

The most common issue that customers were addressing when they requested assistance from the employee was a card reader or fare gate that didn't work properly. Others had questions about adding fare or noted that the fare didn't show up on the card. Many of the "other" responses mentioned the card charging the wrong amount. Table 38 shows the common problems in customers' most recent interaction with a transit system employee.

**Table 38: Issues Addressed with Transit Agency Employee**

Issue	Total
Card reader or fare gate not working	44%
Fare not showing up on card	14%
Adding fare	13%
Transfer	9%
Other transit system policy	7%
Other	20%
	n=200

Three-quarters of those who asked a transit system employee for help or information (73%) were satisfied with the employee's ability to handle the issue, including 52% who were very satisfied.

Among those who were dissatisfied (15% of those who interacted with an employee), the most common complaint was that the problem wasn't resolved (33%). Another 30% said the employee's attitude was unhelpful, and 23% said the employee was uninformed. While any customer complaint is important, this low level of dissatisfaction suggests a relatively robust customer service experience among transit agency employees.

Nearly one-third of Clipper customers (32%) have contacted Clipper card customer service by phone or web. Caltrain riders are significantly more likely to have contacted customer service (50%) and Golden Gate Transit riders are least likely (22%). (Table 39)

**Table 39: Contacted Clipper Customer Service**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Contacted Customer Service</b>	32%	26%	33%	35%	40%	22%	50%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Clipper customers most often contact customer service because they are having a problem with the card (20%) or have an issue with Autoload (17%). (Table 40)

**Table 40: Reason for Contacting Customer Service**

<b>Issue</b>	<b>Total</b>
Problem using card	20%
Autoload issue	17%
Adding fare	13%
Billing issue/inquiry	13%
Was charged wrong amount/needed refund	5%
Reporting lost/stolen card	5%
Reporting damaged/defective card	5%
Transit benefit problem/inquiry	5%
Card blocked	3%
Other transit system policy	-
Didn't receive card	-
Other	19%
	n=45*

Among the one-third of Clipper customers who contacted customer service, 75% said the issue was resolved to their satisfaction. Eighty percent said that Clipper's customer service met their expectation in terms of efficiency and quality of information.

Six percent of all Clipper customers contacted customer service and felt that the service didn't meet their expectations. Top concerns include that the problem wasn't resolved (33%), it took too long to resolve the problem (27%) and the representative wasn't knowledgeable (24%). (Table 41)

**Table 41: Reason for Contacting Customer Service**

<b>Issue</b>	<b>Total</b>
Problem wasn't resolved	33%
Took too long to resolve the problem	27%
Representative wasn't knowledgeable	24%
Representative not professional/rude	7%
Wasn't called back	7%
Had to wait a long time on the phone	7%
Directed to call someone else for help	4%
Other	22%
	n=45*

\*Small base size

## Section 8: Customer Satisfaction

Clipper customers are, in general, satisfied with the service. Overall, 85% say they are somewhat or very satisfied, including 46% who are very satisfied. AC Transit riders (62%) and Golden Gate Transit riders (64%) are most likely to be very satisfied. Only 28% of Caltrain riders say they are very satisfied. (Table 42)

**Table 42: Overall Satisfaction**

	Total	BART	SFMTA	AC Transit	GG Ferry*	GG Transit*	Caltrain*
<b>Very satisfied</b>	46%	42%	40%	62%	50%	64%	28%
<b>Somewhat satisfied</b>	39%	41%	42%	32%	38%	26%	40%
<b>Neutral</b>	12%	13%	16%	3%	6%	8%	28%
<b>Somewhat dissatisfied</b>	2%	3%	2%	2%	6%	-	-
<b>Very dissatisfied</b>	1%	1%	1%	2%	-	2%	4%
	n=799	n=210	n=310	n=130	n=50	n=50	n=50

\*Small base size

Customers who were dissatisfied with the Clipper card (3%) most often cited the card's failure to read properly, or broken machines. A few said it took too long to get the card. Others mentioned that the card doesn't process transfers correctly.

With satisfaction at relatively high levels, improving Clipper performance means looking for ways to increase the "very satisfied" group. Some distinctions are more meaningful than others.

- **Clipper vs. TransLink cardholders:** No difference. Both groups have 46% who are very satisfied
- **Primary purpose of trip is work vs. Other primary purpose:** No difference.
- **Those who learned about card at work vs. those who learned of it elsewhere:** No difference. One might have expected those who received work support for the card to be more satisfied.
- **Tenure of card:** Very slight difference. Among those who have had their cards 4 months or longer, 47% are very satisfied, compared with 45% among those who've had their cards for 0-4 months.
- **Multiple agency users vs. single agency users:** Slight difference. Only 42% of multiple agency users are very satisfied compared to 49% of single

agency users. Using multiple agencies may introduce complexities that lead to dissatisfaction.

- **Requested help from transit employee vs. didn't request help:** Significant difference. Among those who requested help from a transit employee, 49% are very satisfied, compared with only 37% "very satisfied" among those who haven't interacted with a transit employee. This finding is supported by the high reported satisfaction with the transit employee among those who interacted with them.
- **Contacted Clipper customer service vs. didn't contact Clipper customer service:** Significant difference. However, in this case, the effect is reversed. Half of those who didn't contact customer service (50%) are very satisfied, while only 36% of those who did contact customer service are very satisfied. People who contacted customer service were often trying to get a problem resolved, while those who interacted with a transit employee may have only been trying to get information. It makes sense that those who had a problem would be less satisfied than those who didn't.

## Section 8: Demographics

The primary intent of collecting demographic information is to confirm that the population sampled represents the demographic makeup of Napa and Solano County residents. The population sampled in the study includes households with at least one employed adult, working at least 30 hours per week outside the home.

More than half of the respondents (56%) are aged 20-39. Table 43 shows the ages of survey respondents.

**Table 43: Age**

<b>Age</b>	<b>Total</b>
Less than 20	5%
20's	29%
30's	28%
40's	15%
50's	14%
60 or older	5%
Refused	4%
	n=799

Seven out of ten Clipper customers speak English as their primary language. Table 44 shows customers' primary language.

**Table 44: Primary Language**

<b>Primary Language</b>	<b>Total</b>
English	71%
Spanish	5%
Cantoneses	5%
Tagalog	1%
Other	18%
	n=799

Table 45 shows household income. AC Transit riders are more likely to have household income of \$35,000 or less, while Golden Gate Transit and Ferry riders are more likely to earn more than \$150,000.

**Table 45: Household Income**

<b>Pre-tax Household Income Level</b>	<b>Total</b>
\$35,000 or less	13%
\$36,000 to \$50,000	10%
\$51,000 to \$65,000	7%
\$66,000 to \$80,000	9%
\$81,000 to \$100,000	10%
\$101,000 to \$150,000	10%
More than \$150,000	13%
Refused	28%
	n=799

Survey respondents were almost evenly divided by gender. (Table 46)

**Table 46: Gender**

<b>Gender</b>	<b>Total</b>
Male	55%
Female	45%
	n=799

## **Appendix**

### **Specific Suggestions to Improve Website**

- THEY SHOULD MAKE A BUTTON THAT SAYS CURRENT CARD HOLDERS CLICK HERE.
- THEY NEED TO SIMPLIFY THE INFORMATION A BIT MORE.
- BE MORE CLEAR ABOUT THE AUTOLOAD FEATURES.
- THEY CAN KEEP HISTORY LONGER.
- THERE ARE TOO MANY PRODUCTS ON THE WEBSITE.
- THE WEBSITE SHOULD BE IMPROVED BY TAKING LESS TIME FOR A CUSTOMER'S MONEY TO BE AVAILABLE. THE MONEY SHOULD BE AVAILABLE FOR A CUSTOMER IMMEDIATELY ONCE IT HAS BEEN ADDED.
- THE WEBSITE COULD BE IMPROVED BY LETTING THE CUSTOMER APPLY FOR A REPLACEMENT CARD ONLINE.
- THE WEBSITE COULD BE IMPROVED BY HAVING A BETTER TRACKING OF A CUSTOMER'S CURRENT BALANCE.
- THE WEBSITE CAN BE IMPROVED BY PROVIDING ME WITH WHAT I CAN AND CANNOT DO ONLINE.
- THE WEBSITE CAN BE IMPROVED BY MAKING IT EASIER TO RESET YOUR CLIPPER CARD PASSWORD.
- THE WEBSITE CAN BE IMPROVED BY INDICATING HOW THE WAGE WORKS ONLINE.
- MORE FUNCTIONALITY SUCH AS PAYMENT OPTIONS.THERE ALSO COULD BE DIFFRENT COMBINATIONS OF THE OPTIONS.
- MAKE THE CASH OPTION MORE UNDERSTANDABLE.
- LESS ADVERTISING
- IT COULD START WITH ACCURATELY COMMUNICATING WITH ITS CLIENTS. GIVING THEM MORE INFORMATION ABOUT WHAT'S TO COME AND ANY CHARGES THAT MAY BE SOON EFFECTIVE.
- IF I COULD PUT MY COMMUTER CHECKS ONLINE SOMEHOW THAT WOULD BE AN IMPROVEMENT.
- I WOULD LIKE FOR THEM TO EMAIL MY TRANSIT HISTORY WEEKLY.
- I THINK A LINK FOR STARBUCK'S WOULD BE GOOD.
- I NEEDS TO BE IN REAL TIME STATUS VS PREVIOUS DAY STATUS.
- I LIKE TO ADD VALUE ONLINE RATHER THAN RETAIL OUTLETS.
- I FEEL THAT THEY SHOULD EXPLAIN HOW THE KIDS CARDS WORK AND ALLOW PARENTS TO REGISTER KIDS CARDS UNDER A PARENTAL ACCOUNT.

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