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Blackbird's alarm call or nightingale's lullaby? The effect of tweet risk warnings on attractiveness, search, and understanding

Appendix: Regression tables

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Table 1A.1i Predicting accuracy on risk comprehension questions after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	0.071	0.71	[-0.303, 0.444]
Block 1 Accuracy	2.034***	<0.001	[1.852, 2.217]
Tweet high readability	0.077	0.445	[-0.121, 0.275]
Site high readability	0.333***	0.001	[0.135, 0.530]
Tweet * Site high readability	-0.258	0.112	[-0.577, 0.061]
Minibonds	-0.640**	0.001	[-1.027, -0.254]
Crowdfunding	0.045	0.841	[-0.390, 0.479]
Pay-Day Loans	-0.833***	<0.001	[-1.220, -0.446]
Car-Insurance	-1.063***	<0.001	[-1.421, -0.705]
Equity Release	-0.330	0.101	[-0.725, 0.064]
ETFs	-0.859***	<0.001	[-1.241, -0.476]
Guarantor Loans	-1.876***	<0.001	[-2.265, -1.488]
Logbook Loans	0.244	0.231	[-0.156, 0.644]
CFDs	-0.456*	0.023	[-0.848, -0.064]
BIC	4467.647		
Log Likelihood	-2180.64		

Table 1A.1ii Predicting product specific accuracy on risk comprehension questions after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	-0.376	0.140	[-0.876, 0.123]
Block 1 Accuracy	2.039***	<0.001	[1.858, 2.221]
Tweet high readability	0.878	0.062	[-0.045, 1.800]

Site high readability	0.700	0.097	[-0.127, 1.526]
Tweet * Site high readability	-0.410	0.574	[-1.839, 1.019]
Minibonds	-0.025	0.939	[-0.677, 0.626]
Crowdfunding	0.670	0.101	[-0.131, 1.471]
Pay-Day Loans	-0.233	0.475	[-0.873, 0.407]
Car-Insurance	-0.754**	0.009	[-1.317, -0.191]
Equity Release	0.019	0.953	[-0.613, 0.651]
ETFs	-0.359	0.241	[-0.959, 0.241]
Guarantor Loans	-1.437***	<0.001	[-2.089, -0.785]
Logbook Loans	0.794*	0.014	[0.163, 1.424]
CFDs	0.013	0.969	[-0.655, 0.681]
Tweet Readability * Minibonds	-0.592	0.311	[-1.738, 0.554]
Tweet Readability * Crowdfunding	-0.938	0.15	[-2.217, 0.340]
Tweet Readability * Pay-Day Loans	-1.279*	0.023	[-2.380, -0.177]
Tweet Readability * Car-Insurance	-0.621	0.243	[-1.661, 0.420]
Tweet Readability * Equity Release	-0.894	0.114	[-2.001, 0.213]
Tweet Readability * ETFs	-0.581	0.291	[-1.658, 0.496]
Tweet Readability * Guarantor Loans	-0.729	0.208	[-1.862, 0.405]
Tweet Readability * Logbook Loans	-1.055	0.065	[-2.174, 0.065]
Tweet Readability * CFDs	-0.901	0.114	[-2.018, 0.217]
Page Readability * Minibonds	-1.175*	0.026	[-2.206, -0.144]
Page Readability * Crowdfunding	-0.251	0.701	[-1.531, 1.030]

Page Readability * Pay-Day Loans	-0.271	0.606	[-1.300, 0.759]
Page Readability * Car-Insurance	-0.526	0.273	[-1.465, 0.414]
Page Readability * Equity Release	0.101	0.848	[-0.928, 1.130]
Page Readability * ETFs	-0.497	0.343	[-1.524, 0.530]
Page Readability * Guarantor Loans	-0.535	0.308	[-1.563, 0.493]
Page Readability * Logbook Loans	-0.553	0.311	[-1.623, 0.517]
Page Readability * CFDs	-0.305	0.576	[-1.375, 0.764]
Tweet * Page Readability * Minibonds	0.812	0.347	[-0.880, 2.504]
Tweet * Page Readability * Crowdfunding	-0.460	0.639	[-2.381, 1.461]
Tweet * Page Readability * Pay-Day Loans	0.241	0.778	[-1.434, 1.916]
Tweet * Page Readability * Car-Insurance	0.367	0.654	[-1.236, 1.969]
Tweet * Page Readability * Equity Release	-0.382	0.672	[-2.149, 1.385]
Tweet * Page Readability * ETFs	-0.403	0.637	[-2.077, 1.270]
Tweet * Page Readability * Guarantor Loans	0.52	0.553	[-1.198, 2.237]
Tweet * Page Readability * Logbook Loans	0.434	0.627	[-1.318, 2.185]
Tweet * Page Readability * CFDs	0.216	0.806	[-1.505, 1.936]
BIC	4525.59		
Log Likelihood	-2137.82		

Table 1A.2i Predicting product ratings in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.373***	<0.001	[3.165, 3.581]
Block 1 Risk Accuracy	0.141	0.059	[-0.005, 0.287]
Block 2 Risk Accuracy	-0.159*	0.027	[-0.299, -0.018]
Tweet high readability	-0.07	0.262	[-0.191, 0.052]
Site high readability	-0.198**	0.003	[-0.328, -0.068]
Tweet * Site high readability	0.194*	0.029	[0.020, 0.368]
Minibonds	-0.397***	<0.001	[-0.585, -0.210]
Crowdfunding	-0.03	0.756	[-0.219, 0.159]
Pay-Day Loans	-0.434***	<0.001	[-0.625, -0.242]
Car-Insurance	0.511***	<0.001	[0.320, 0.701]
Equity Release	0.132	0.168	[-0.055, 0.319]
ETFs	0.085	0.38	[-0.105, 0.275]
Guarantor Loans	-0.195*	0.043	[-0.384, -0.006]
Logbook Loans	0.063	0.51	[-0.125, 0.251]
CFDs	-0.209*	0.034	[-0.403, -0.016]
BIC	5819.266		
Log Likelihood	-2851.13		

Table 1A.2ii Predicting product ratings in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.564***	<0.001	[3.246, 3.881]
Block 1 Risk Accuracy	0.156*	0.037	[0.009, 0.303]

Block 2 Risk Accuracy	-0.162*	0.025	[-0.302, -0.021]
Tweet high readability	-0.335	0.092	[-0.723, 0.054]
Site high readability	-0.436*	0.031	[-0.832, -0.041]
Tweet * Site high readability	0.467	0.095	[-0.081, 1.014]
Minibonds	-0.531*	0.013	[-0.950, -0.112]
Crowdfunding	-0.221	0.259	[-0.606, 0.163]
Pay-Day Loans	-0.668***	0.001	[-1.044, -0.292]
Car-Insurance	0.175	0.387	[-0.221, 0.571]
Equity Release	-0.053	0.787	[-0.436, 0.331]
ETFs	-0.156	0.424	[-0.537, 0.226]
Guarantor Loans	-0.377	0.062	[-0.773, 0.019]
Logbook Loans	-0.118	0.537	[-0.494, 0.258]
CFDs	-0.463*	0.024	[-0.865, -0.061]
Tweet Readability * Minibonds	0.201	0.506	[-0.392, 0.794]
Tweet Readability * Crowdfunding	0.203	0.477	[-0.357, 0.763]
Tweet Readability * Pay-Day Loans	0.124	0.654	[-0.419, 0.668]
Tweet Readability * Car-Insurance	0.273	0.322	[-0.267, 0.814]
Tweet Readability * Equity Release	0.266	0.337	[-0.277, 0.810]
Tweet Readability * ETFs	0.291	0.294	[-0.252, 0.834]
Tweet Readability * Guarantor Loans	0.303	0.277	[-0.244, 0.850]
Tweet Readability * Logbook Loans	0.466	0.092	[-0.077, 1.009]
Tweet Readability * CFDs	0.518	0.065	[-0.032, 1.068]
Page Readability * Minibonds	0.162	0.573	[-0.401, 0.725]

Page Readability * Crowdfunding	0.205	0.457	[-0.336, 0.747]
Page Readability * Pay-Day Loans	0.240	0.387	[-0.303, 0.784]
Page Readability * Car-Insurance	0.424	0.145	[-0.146, 0.994]
Page Readability * Equity Release	0.410	0.138	[-0.131, 0.951]
Page Readability * ETFs	0.403	0.153	[-0.149, 0.956]
Page Readability * Guarantor Loans	0.267	0.341	[-0.282, 0.816]
Page Readability * Logbook Loans	-0.026	0.927	[-0.594, 0.541]
Page Readability * CFDs	0.235	0.422	[-0.338, 0.809]
Tweet * Page Readability * Minibonds	-0.188	0.641	[-0.978, 0.602]
Tweet * Page Readability * Crowdfunding	-0.114	0.775	[-0.899, 0.670]
Tweet * Page Readability * Pay-Day Loans	0.117	0.767	[-0.658, 0.893]
Tweet * Page Readability * Car-Insurance	-0.109	0.783	[-0.885, 0.667]
Tweet * Page Readability * Equity Release	-0.769	0.056	[-1.556, 0.019]
Tweet * Page Readability * ETFs	-0.429	0.274	[-1.197, 0.340]
Tweet * Page Readability * Guarantor Loans	-0.511	0.201	[-1.293, 0.271]
Tweet * Page Readability * Logbook Loans	-0.195	0.630	[-0.989, 0.598]
Tweet * Page Readability * CFDs	-0.550	0.169	[-1.333, 0.233]
BIC	5944.668		
Log Likelihood	-2842.04		

Table 1A.3i Predicting product ratings in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	2.811***	<0.001	[2.631, 2.991]
Block 1 Risk Accuracy	0.031	0.64	[-0.099, 0.161]
Block 2 Risk Accuracy	0.071	0.259	[-0.052, 0.195]
Tweet high readability	-0.082	0.126	[-0.187, 0.023]
Site high readability	0.086	0.118	[-0.022, 0.194]
Tweet * Site high readability	-0.086	0.269	[-0.238, 0.066]
Minibonds	-0.335***	<0.001	[-0.498, -0.171]
Crowdfunding	0.087	0.292	[-0.075, 0.249]
Pay-Day Loans	0.116	0.165	[-0.048, 0.280]
Car-Insurance	0.352***	<0.001	[0.190, 0.515]
Equity Release	0.228**	0.005	[0.068, 0.388]
ETFs	-0.038	0.651	[-0.202, 0.126]
Guarantor Loans	0.208*	0.013	[0.045, 0.371]
Logbook Loans	0.167*	0.042	[0.006, 0.328]
CFDs	-0.374***	<0.001	[-0.540, -0.208]
BIC	5215.716		
Log Likelihood	-2549.3		

Table 1A.3ii Predicting product ratings in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.079***	<0.001	[2.804, 3.354]

Block 1 Risk Accuracy	0.049	0.438	[-0.075, 0.174]
Block 2 Risk Accuracy	-0.048	0.439	[-0.171, 0.074]
Tweet high readability	0.242	0.162	[-0.098, 0.583]
Site high readability	0.033	0.841	[-0.293, 0.360]
Tweet * Site high readability	-0.255	0.286	[-0.724, 0.214]
Minibonds	-0.102	0.529	[-0.418, 0.215]
Crowdfunding	0.189	0.258	[-0.139, 0.517]
Pay-Day Loans	-0.029	0.867	[-0.367, 0.309]
Car-Insurance	0.381*	0.028	[0.042, 0.721]
Equity Release	0.239	0.150	[-0.087, 0.564]
ETFs	0.267	0.112	[-0.062, 0.596]
Guarantor Loans	0.177	0.297	[-0.156, 0.509]
Logbook Loans	0.308	0.073	[-0.029, 0.645]
CFDs	0.049	0.772	[-0.281, 0.379]
Tweet Readability * Minibonds	-0.466*	0.048	[-0.928, -0.004]
Tweet Readability * Crowdfunding	-0.247	0.297	[-0.711, 0.217]
Tweet Readability * Pay-Day Loans	-0.439	0.070	[-0.914, 0.036]
Tweet Readability * Car-Insurance	-0.401	0.103	[-0.884, 0.081]
Tweet Readability * Equity Release	-0.193	0.424	[-0.664, 0.279]
Tweet Readability * ETFs	-0.416	0.080	[-0.882, 0.050]
Tweet Readability * Guarantor Loans	-0.244	0.315	[-0.721, 0.232]
Tweet Readability * Logbook Loans	-0.328	0.178	[-0.806, 0.150]
Tweet Readability * CFDs	-0.548*	0.024	[-1.023, -0.073]

Page Readability * Minibonds	-0.237	0.316	[-0.700, 0.226]
Page Readability * Crowdfunding	0.098	0.681	[-0.368, 0.563]
Page Readability * Pay-Day Loans	0.143	0.551	[-0.327, 0.614]
Page Readability * Car-Insurance	0.154	0.508	[-0.303, 0.611]
Page Readability * Equity Release	-0.138	0.563	[-0.605, 0.329]
Page Readability * ETFs	-0.335	0.156	[-0.799, 0.128]
Page Readability * Guarantor Loans	-0.108	0.656	[-0.582, 0.366]
Page Readability * Logbook Loans	0.085	0.721	[-0.382, 0.552]
Page Readability * CFDs	-0.229	0.327	[-0.688, 0.229]
Tweet * Page Readability * Minibonds	0.420	0.221	[-0.253, 1.093]
Tweet * Page Readability * Crowdfunding	0.046	0.892	[-0.617, 0.709]
Tweet * Page Readability * Pay-Day Loans	-0.167	0.619	[-0.827, 0.492]
Tweet * Page Readability * Car-Insurance	0.300	0.373	[-0.360, 0.960]
Tweet * Page Readability * Equity Release	0.272	0.420	[-0.390, 0.934]
Tweet * Page Readability * ETFs	0.487	0.147	[-0.171, 1.145]
Tweet * Page Readability * Guarantor Loans	0.297	0.381	[-0.367, 0.961]
Tweet * Page Readability * Logbook Loans	-0.022	0.948	[-0.680, 0.636]
Tweet * Page Readability * CFDs	0.697*	0.039	[0.035, 1.359]

BIC	5387.005		
Log Likelihood	-2563.09		

Table 1A.4i Predicting tweet ratings in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	2.813***	<0.001	[2.619, 3.007]
Block 1 Risk Accuracy	0.11	0.144	[-0.037, 0.257]
Block 2 Risk Accuracy	-0.052	0.466	[-0.192, 0.088]
Tweet high readability	-0.168**	0.008	[-0.292, -0.044]
Site high readability	-0.012	0.855	[-0.136, 0.113]
Tweet * Site high readability	0.144	0.109	[-0.032, 0.321]
Minibonds	-0.355***	<0.001	[-0.546, -0.164]
Crowdfunding	-0.022	0.822	[-0.215, 0.171]
Pay-Day Loans	0.276**	0.006	[0.081, 0.472]
Car-Insurance	0.583***	<0.001	[0.388, 0.777]
Equity Release	0.278**	0.004	[0.087, 0.469]
ETFs	-0.035	0.721	[-0.229, 0.158]
Guarantor Loans	0.11	0.265	[-0.083, 0.302]
Logbook Loans	0.206*	0.036	[0.014, 0.398]
CFDs	-0.384***	<0.001	[-0.581, -0.187]
BIC	5753.026		
Log Likelihood	-2818.01		

Table 1A.4ii Predicting tweet ratings in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	2.919***	<0.001	[2.610, 3.229]
Block 1 Risk Accuracy	0.112	0.138	[-0.036, 0.259]
Block 2 Risk Accuracy	-0.042	0.555	[-0.183, 0.098]
Tweet high readability	-0.372	0.064	[-0.764, 0.021]
Site high readability	-0.12	0.555	[-0.520, 0.280]
Tweet * Site high readability	0.332	0.24	[-0.222, 0.886]
Minibonds	-0.324	0.134	[-0.748, 0.099]
Crowdfunding	-0.145	0.464	[-0.535, 0.244]
Pay-Day Loans	0.183	0.348	[-0.198, 0.563]
Car-Insurance	0.377	0.066	[-0.024, 0.778]
Equity Release	0.241	0.225	[-0.148, 0.629]
ETFs	-0.16	0.416	[-0.547, 0.226]
Guarantor Loans	-0.015	0.941	[-0.416, 0.386]
Logbook Loans	0.036	0.854	[-0.345, 0.416]
CFDs	-0.632**	0.002	[-1.039, -0.225]
Tweet Readability * Minibonds	-0.004	0.989	[-0.603, 0.594]
Tweet Readability * Crowdfunding	0.127	0.66	[-0.439, 0.693]
Tweet Readability * Pay-Day Loans	-0.069	0.805	[-0.619, 0.480]
Tweet Readability * Car-Insurance	0.264	0.343	[-0.282, 0.811]
Tweet Readability * Equity Release	0.059	0.832	[-0.490, 0.609]
Tweet Readability * ETFs	0.173	0.537	[-0.376, 0.722]
Tweet Readability * Guarantor Loans	0.256	0.365	[-0.298, 0.809]
Tweet Readability * Logbook Loans	0.603*	0.032	[0.054, 1.152]

Tweet Readability * CFDs	0.538	0.058	[-0.018, 1.094]
Page Readability * Minibonds	-0.039	0.894	[-0.607, 0.530]
Page Readability * Crowdfunding	0.078	0.781	[-0.469, 0.625]
Page Readability * Pay-Day Loans	0.256	0.361	[-0.294, 0.806]
Page Readability * Car-Insurance	0.227	0.441	[-0.350, 0.803]
Page Readability * Equity Release	0.095	0.734	[-0.452, 0.642]
Page Readability * ETFs	0.21	0.463	[-0.350, 0.769]
Page Readability * Guarantor Loans	0.135	0.634	[-0.420, 0.690]
Page Readability * Logbook Loans	-0.006	0.985	[-0.579, 0.568]
Page Readability * CFDs	0.048	0.871	[-0.532, 0.628]
Tweet * Page Readability * Minibonds	-0.018	0.965	[-0.815, 0.779]
Tweet * Page Readability * Crowdfunding	0.072	0.86	[-0.721, 0.864]
Tweet * Page Readability * Pay-Day Loans	-0.041	0.918	[-0.826, 0.743]
Tweet * Page Readability * Car-Insurance	-0.181	0.651	[-0.967, 0.604]
Tweet * Page Readability * Equity Release	-0.228	0.574	[-1.025, 0.568]
Tweet * Page Readability * ETFs	-0.259	0.514	[-1.037, 0.518]
Tweet * Page Readability * Guarantor Loans	-0.296	0.463	[-1.086, 0.495]
Tweet * Page Readability * Logbook Loans	-0.549	0.18	[-1.351, 0.253]
Tweet * Page Readability * CFDs	-0.254	0.529	[-1.045, 0.537]

BIC	5873.597		
Log Likelihood	-2806.5		

Table 1A.5i Predicting tweet ratings in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.209***	<0.001	[3.015, 3.403]
Block 1 Risk Accuracy	0.056	0.382	[-0.069, 0.181]
Block 2 Risk Accuracy	-0.055	0.375	[-0.178, 0.067]
Tweet high readability	-0.087	0.103	[-0.192, 0.018]
Site high readability	-0.021	0.718	[-0.135, 0.093]
Tweet * Site high readability	-0.025	0.743	[-0.174, 0.124]
Minibonds	-0.331***	<0.001	[-0.494, -0.169]
Crowdfunding	0.129	0.118	[-0.033, 0.290]
Pay-Day Loans	-0.230**	0.006	[-0.393, -0.067]
Car-Insurance	0.349***	<0.001	[0.187, 0.510]
Equity Release	0.154	0.058	[-0.005, 0.313]
ETFs	0.021	0.802	[-0.142, 0.184]
Guarantor Loans	0.088	0.285	[-0.074, 0.250]
Logbook Loans	0.184*	0.024	[0.024, 0.344]
CFDs	-0.160	0.058	[-0.326, 0.005]
BIC	5276.563		
Log Likelihood	-2579.73		

Table 1A.5ii Predicting tweet ratings in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	2.702***	<0.001	[2.436, 2.969]
Block 1 Risk Accuracy	0.028	0.662	[-0.097, 0.153]
Block 2 Risk Accuracy	0.081	0.206	[-0.044, 0.206]
Tweet high readability	0.042	0.812	[-0.301, 0.384]
Site high readability	0.212	0.205	[-0.116, 0.540]
Tweet * Site high readability	-0.161	0.504	[-0.634, 0.312]
Minibonds	0.012	0.943	[-0.308, 0.331]
Crowdfunding	0.085	0.615	[-0.245, 0.415]
Pay-Day Loans	0.211	0.228	[-0.131, 0.552]
Car-Insurance	0.467**	0.008	[0.125, 0.810]
Equity Release	0.397*	0.018	[0.069, 0.725]
ETFs	-0.036	0.831	[-0.368, 0.296]
Guarantor Loans	0.292	0.088	[-0.043, 0.628]
Logbook Loans	0.258	0.137	[-0.082, 0.599]
CFDs	-0.301	0.076	[-0.633, 0.032]
Tweet Readability * Minibonds	-0.345	0.146	[-0.809, 0.120]
Tweet Readability * Crowdfunding	-0.024	0.921	[-0.491, 0.443]
Tweet Readability * Pay-Day Loans	-0.097	0.692	[-0.576, 0.382]
Tweet Readability * Car-Insurance	-0.258	0.299	[-0.743, 0.228]
Tweet Readability * Equity Release	-0.259	0.284	[-0.734, 0.215]
Tweet Readability * ETFs	0.074	0.757	[-0.395, 0.543]
Tweet Readability * Guarantor Loans	0.100	0.684	[-0.380, 0.580]

Tweet Readability * Logbook Loans	-0.134	0.586	[-0.616, 0.348]
Tweet Readability * CFDs	-0.237	0.331	[-0.714, 0.241]
Page Readability * Minibonds	-0.533*	0.026	[-1.000, -0.065]
Page Readability * Crowdfunding	0.122	0.610	[-0.348, 0.592]
Page Readability * Pay-Day Loans	0.010	0.967	[-0.466, 0.487]
Page Readability * Car-Insurance	-0.024	0.917	[-0.486, 0.437]
Page Readability * Equity Release	-0.186	0.440	[-0.657, 0.286]
Page Readability * ETFs	-0.060	0.802	[-0.528, 0.408]
Page Readability * Guarantor Loans	-0.314	0.199	[-0.794, 0.165]
Page Readability * Logbook Loans	-0.139	0.565	[-0.611, 0.333]
Page Readability * CFDs	-0.110	0.641	[-0.574, 0.353]
Tweet * Page Readability * Minibonds	0.241	0.486	[-0.436, 0.917]
Tweet * Page Readability * Crowdfunding	-0.167	0.623	[-0.834, 0.500]
Tweet * Page Readability * Pay-Day Loans	-0.191	0.574	[-0.856, 0.475]
Tweet * Page Readability * Car-Insurance	0.061	0.858	[-0.604, 0.725]
Tweet * Page Readability * Equity Release	0.197	0.563	[-0.469, 0.863]
Tweet * Page Readability * ETFs	-0.055	0.871	[-0.717, 0.607]
Tweet * Page Readability * Guarantor Loans	0.043	0.899	[-0.625, 0.712]
Tweet * Page Readability * Logbook Loans	0.171	0.613	[-0.492, 0.834]

Tweet * Page Readability * CFDs	0.426	0.210	[-0.240, 1.091]
BIC	5331.944		
Log Likelihood	-2535.56		

Table 1A.6i Predicting accuracy on alternative risk comprehension questions after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	-0.369	0.104	[-0.813, 0.076]
Block 1 Accuracy	2.483***	<0.001	[2.100, 2.865]
Tweet high readability	-0.060	0.728	[-0.400, 0.279]
Site high readability	0.304	0.08	[-0.036, 0.644]
Tweet * Site high readability	0.013	0.958	[-0.471, 0.497]
Minibonds	-0.082	0.75	[-0.588, 0.423]
Crowdfunding	-0.204	0.472	[-0.761, 0.353]
Pay-Day Loans	-0.687*	0.011	[-1.218, -0.156]
Car-Insurance	0.578*	0.044	[0.017, 1.139]
Equity Release	0.129	0.653	[-0.433, 0.691]
ETFs	-1.604***	<0.001	[-2.202, -1.006]
Guarantor Loans	-0.281	0.273	[-0.783, 0.221]
Logbook Loans	0.048	0.898	[-0.684, 0.780]
CFDs	-0.268	0.374	[-0.857, 0.322]
BIC	1544.812		
Log Likelihood	-722.778		

Table 1A.6ii Predicting accuracy on alternative risk comprehension questions after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	0.257	0.510	[-0.507, 1.020]
Block 1 Accuracy	2.577***	<0.001	[2.177, 2.976]
Tweet high readability	-0.438	0.433	[-1.533, 0.657]
Site high readability	-1.545*	0.011	[-2.728, -0.363]
Tweet * Site high readability	1.437	0.080	[-0.173, 3.047]
Minibonds	-0.548	0.269	[-1.519, 0.423]
Crowdfunding	-0.568	0.307	[-1.658, 0.521]
Pay-Day Loans	-1.306*	0.015	[-2.360, -0.252]
Car-Insurance	-0.471	0.384	[-1.532, 0.590]
Equity Release	-0.591	0.289	[-1.682, 0.500]
ETFs	-2.291***	<0.001	[-3.390, -1.192]
Guarantor Loans	-1.030*	0.048	[-2.049, -0.011]
Logbook Loans	-0.919	0.174	[-2.243, 0.405]
CFDs	-1.229*	0.035	[-2.367, -0.091]
Tweet Readability * Minibonds	0.257	0.716	[-1.125, 1.639]
Tweet Readability * Crowdfunding	-0.867	0.295	[-2.490, 0.756]
Tweet Readability * Pay-Day Loans	0.174	0.823	[-1.358, 1.707]
Tweet Readability * Car-Insurance	1.143	0.151	[-0.417, 2.703]
Tweet Readability * Equity Release	0.656	0.417	[-0.927, 2.239]
Tweet Readability * ETFs	0.578	0.437	[-0.879, 2.034]
Tweet Readability * Guarantor Loans	0.428	0.557	[-1.001, 1.857]

Tweet Readability * Logbook Loans	1.165	0.300	[-1.038, 3.369]
Tweet Readability * CFDs	0.797	0.37	[-0.944, 2.538]
Page Readability * Minibonds	2.221**	0.005	[0.687, 3.754]
Page Readability * Crowdfunding	2.974**	0.001	[1.202, 4.747]
Page Readability * Pay-Day Loans	1.734*	0.030	[0.168, 3.301]
Page Readability * Car-Insurance	2.210**	0.006	[0.647, 3.773]
Page Readability * Equity Release	1.665*	0.041	[0.068, 3.262]
Page Readability * ETFs	1.614*	0.047	[0.022, 3.206]
Page Readability * Guarantor Loans	1.989**	0.008	[0.524, 3.455]
Page Readability * Logbook Loans	2.413*	0.025	[0.313, 4.514]
Page Readability * CFDs	1.422	0.093	[-0.236, 3.080]
Tweet * Page Readability * Minibonds	-2.359*	0.026	[-4.434, -0.283]
Tweet * Page Readability * Crowdfunding	-2.188	0.073	[-4.577, 0.202]
Tweet * Page Readability * Pay-Day Loans	-0.896	0.415	[-3.052, 1.260]
Tweet * Page Readability * Car-Insurance	-1.868	0.115	[-4.187, 0.451]
Tweet * Page Readability * Equity Release	-1.157	0.322	[-3.447, 1.132]
Tweet * Page Readability * ETFs	-1.593	0.160	[-3.813, 0.627]
Tweet * Page Readability * Guarantor Loans	-1.325	0.202	[-3.359, 0.708]
Tweet * Page Readability * Logbook Loans	-2.632	0.093	[-5.698, 0.433]

Tweet * Page Readability * CFDs	-0.105	0.932	[-2.521, 2.312]
BIC	1630.957		
Log Likelihood	-698.852		

Table 1A.7i Combined analysis using data from both 1A experiments - Predicting accuracy on risk comprehension questions after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	-0.133	0.360	[-0.417, 0.152]
Block 1 Accuracy	2.040***	<0.001	[1.890, 2.190]
Tweet high readability	0.013	0.887	[-0.171, 0.198]
Site high readability	0.267**	0.002	[0.100, 0.433]
Tweet * Site high readability	-0.073	0.575	[-0.328, 0.182]
Minibonds	-0.354*	0.021	[-0.654, -0.053]
Crowdfunding	0.016	0.923	[-0.318, 0.351]
Pay-Day Loans	-0.639***	<0.001	[-0.940, -0.339]
Car-Insurance	-0.614***	<0.001	[-0.892, -0.335]
Equity Release	-0.091	0.567	[-0.404, 0.221]
ETFs	-0.783***	<0.001	[-1.083, -0.484]
Guarantor Loans	-1.293***	<0.001	[-1.600, -0.987]
Logbook Loans	0.340*	0.039	[0.018, 0.662]
CFDs	-0.318*	0.044	[-0.626, -0.009]

BIC	6126.931		
Log Likelihood	-3010.24		

Table 1A.7ii Combined analysis using data from both 1A experiments - Predicting accuracy on risk comprehension questions after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	-0.271	0.216	[-0.700, 0.158]
Block 1 Accuracy	2.095***	<0.001	[1.944, 2.247]
Tweet high readability	0.441	0.205	[-0.241, 1.122]
Site high readability	-0.061	0.853	[-0.703, 0.581]
Tweet * Site high readability	0.215	0.672	[-0.783, 1.214]
Minibonds	-0.153	0.59	[-0.711, 0.404]
Crowdfunding	0.367	0.268	[-0.283, 1.018]
Pay-Day Loans	-0.415	0.137	[-0.962, 0.132]
Car-Insurance	-0.642*	0.010	[-1.132, -0.152]
Equity Release	-0.034	0.903	[-0.587, 0.519]
ETFs	-0.515	0.057	[-1.045, 0.015]
Guarantor Loans	-1.205***	<0.001	[-1.774, -0.636]
Logbook Loans	0.531	0.063	[-0.029, 1.091]
CFDs	-0.185	0.526	[-0.758, 0.387]
Tweet Readability * Minibonds	-0.201	0.649	[-1.067, 0.665]

Tweet Readability * Crowdfunding	-0.950	0.052	[-1.908, 0.007]
Tweet Readability * Pay-Day Loans	-0.814	0.061	[-1.664, 0.036]
Tweet Readability * Car-Insurance	-0.036	0.930	[-0.837, 0.766]
Tweet Readability * Equity Release	-0.406	0.361	[-1.278, 0.465]
Tweet Readability * ETFs	-0.471	0.273	[-1.311, 0.370]
Tweet Readability * Guarantor Loans	-0.401	0.374	[-1.286, 0.483]
Tweet Readability * Logbook Loans	-0.501	0.271	[-1.391, 0.390]
Tweet Readability * CFDs	-0.494	0.269	[-1.370, 0.382]
Page Readability * Minibonds	-0.095	0.821	[-0.918, 0.727]
Page Readability * Crowdfunding	0.740	0.154	[-0.278, 1.757]
Page Readability * Pay-Day Loans	0.407	0.331	[-0.413, 1.227]
Page Readability * Car-Insurance	0.389	0.304	[-0.353, 1.131]
Page Readability * Equity Release	0.712	0.092	[-0.117, 1.540]
Page Readability * ETFs	0.116	0.781	[-0.703, 0.936]
Page Readability * Guarantor Loans	0.327	0.439	[-0.502, 1.157]
Page Readability * Logbook Loans	0.444	0.328	[-0.446, 1.335]
Page Readability * CFDs	0.274	0.536	[-0.593, 1.140]
Tweet * Page Readability * Minibonds	-0.020	0.975	[-1.253, 1.213]
Tweet * Page Readability * Crowdfunding	-0.740	0.306	[-2.158, 0.678]

Tweet * Page Readability * Pay-Day Loans	-0.051	0.935	[-1.278, 1.176]
Tweet * Page Readability * Car-Insurance	-0.465	0.434	[-1.628, 0.699]
Tweet * Page Readability * Equity Release	-0.711	0.288	[-2.025, 0.602]
Tweet * Page Readability * ETFs	-0.493	0.435	[-1.733, 0.746]
Tweet * Page Readability * Guarantor Loans	-0.127	0.845	[-1.400, 1.147]
Tweet * Page Readability * Logbook Loans	-0.526	0.439	[-1.859, 0.807]
Tweet * Page Readability * CFDs	-0.019	0.977	[-1.301, 1.263]
BIC	6218.634		
Log Likelihood	-2984.23		

Table 1A.8i Predicting product ratings in experiment with alternative risk comprehension questions in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.388***	<0.001	[3.148, 3.629]
Block 1 Risk Accuracy	0.166*	0.018	[0.029, 0.303]
Block 2 Risk Accuracy	-0.093	0.173	[-0.227, 0.041]
Tweet high readability	0.019	0.813	[-0.136, 0.174]
Site high readability	-0.015	0.85	[-0.166, 0.136]
Tweet * Site high readability	-0.165	0.134	[-0.381, 0.051]

Minibonds	-0.066	0.568	[-0.294, 0.161]
Crowdfunding	0.227*	0.046	[0.004, 0.451]
Pay-Day Loans	-0.445***	<0.001	[-0.667, -0.222]
Car-Insurance	0.521***	<0.001	[0.298, 0.744]
Equity Release	0.210	0.065	[-0.013, 0.433]
ETFs	0.123	0.288	[-0.104, 0.350]
Guarantor Loans	-0.093	0.423	[-0.319, 0.134]
Logbook Loans	0.152	0.194	[-0.077, 0.382]
CFDs	-0.046	0.694	[-0.277, 0.184]
BIC	4083.193		
Log Likelihood	-1987.01		

Table 1A.8ii Predicting product ratings in experiment with alternative risk comprehension questions in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.502***	<0.001	[3.152, 3.852]
Block 1 Risk Accuracy	0.148*	0.034	[0.012, 0.284]
Block 2 Risk Accuracy	-0.109	0.114	[-0.244, 0.026]
Tweet high readability	0.071	0.763	[-0.388, 0.529]
Site high readability	-0.255	0.298	[-0.734, 0.225]

Tweet * Site high readability	-0.175	0.604	[-0.838, 0.488]
Minibonds	0.118	0.593	[-0.314, 0.550]
Crowdfunding	0.178	0.419	[-0.254, 0.611]
Pay-Day Loans	-0.407	0.069	[-0.846, 0.032]
Car-Insurance	0.329	0.130	[-0.096, 0.755]
Equity Release	0.082	0.712	[-0.352, 0.516]
ETFs	0.272	0.234	[-0.176, 0.719]
Guarantor Loans	-0.393	0.091	[-0.849, 0.062]
Logbook Loans	-0.293	0.202	[-0.744, 0.157]
CFDs	-0.265	0.244	[-0.710, 0.180]
Tweet Readability * Minibonds	-0.586	0.065	[-1.208, 0.037]
Tweet Readability * Crowdfunding	-0.066	0.841	[-0.715, 0.582]
Tweet Readability * Pay-Day Loans	0.130	0.689	[-0.506, 0.766]
Tweet Readability * Car-Insurance	-0.089	0.785	[-0.731, 0.552]
Tweet Readability * Equity Release	0.068	0.834	[-0.567, 0.703]
Tweet Readability * ETFs	-0.388	0.228	[-1.019, 0.243]
Tweet Readability * Guarantor Loans	-0.029	0.928	[-0.665, 0.607]
Tweet Readability * Logbook Loans	0.410	0.208	[-0.228, 1.048]
Tweet Readability * CFDs	0.113	0.741	[-0.558, 0.785]
Page Readability * Minibonds	0.051	0.881	[-0.621, 0.723]

Page Readability * Crowdfunding	0.207	0.529	[-0.438, 0.852]
Page Readability * Pay-Day Loans	-0.067	0.842	[-0.729, 0.594]
Page Readability * Car-Insurance	0.573	0.073	[-0.054, 1.200]
Page Readability * Equity Release	0.137	0.68	[-0.514, 0.788]
Page Readability * ETFs	-0.083	0.804	[-0.742, 0.575]
Page Readability * Guarantor Loans	0.578	0.087	[-0.083, 1.240]
Page Readability * Logbook Loans	0.573	0.086	[-0.081, 1.226]
Page Readability * CFDs	0.316	0.344	[-0.337, 0.969]
Tweet * Page Readability * Minibonds	0.337	0.477	[-0.590, 1.263]
Tweet * Page Readability * Crowdfunding	-0.060	0.898	[-0.980, 0.860]
Tweet * Page Readability * Pay-Day Loans	-0.296	0.530	[-1.218, 0.627]
Tweet * Page Readability * Car-Insurance	-0.273	0.562	[-1.195, 0.649]
Tweet * Page Readability * Equity Release	0.110	0.814	[-0.807, 1.027]
Tweet * Page Readability * ETFs	0.424	0.371	[-0.505, 1.353]
Tweet * Page Readability * Guarantor Loans	0.209	0.660	[-0.723, 1.141]
Tweet * Page Readability * Logbook Loans	-0.196	0.675	[-1.114, 0.722]
Tweet * Page Readability * CFDs	0.000	1.000	[-0.933, 0.933]
BIC	4176.538		

Log Likelihood	-1966.68		

Table 1A.9i Predicting product ratings in experiment with alternative risk comprehension questions in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.533***	<0.001	[3.301, 3.765]
Block 1 Risk Accuracy	0.058	0.347	[-0.063, 0.178]
Block 2 Risk Accuracy	0.031	0.608	[-0.088, 0.150]
Tweet high readability	0.013	0.842	[-0.117, 0.144]
Site high readability	-0.079	0.279	[-0.221, 0.064]
Tweet * Site high readability	0.022	0.821	[-0.167, 0.211]
Minibonds	-0.328**	0.002	[-0.531, -0.124]
Crowdfunding	0.086	0.401	[-0.114, 0.286]
Pay-Day Loans	-0.521***	<0.001	[-0.722, -0.320]
Car-Insurance	0.180	0.079	[-0.021, 0.380]
Equity Release	0.059	0.563	[-0.142, 0.260]
ETFs	0.021	0.839	[-0.183, 0.225]
Guarantor Loans	-0.217*	0.037	[-0.421, -0.013]
Logbook Loans	0.061	0.564	[-0.147, 0.269]
CFDs	-0.213*	0.043	[-0.420, -0.007]

BIC	3836.6		
Log Likelihood	-1863.71		

Table 1A.9ii Predicting product ratings in experiment with alternative risk comprehension questions in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.588***	<0.001	[3.262, 3.915]
Block 1 Risk Accuracy	0.046	0.451	[-0.074, 0.167]
Block 2 Risk Accuracy	0.039	0.522	[-0.079, 0.156]
Tweet high readability	0.014	0.946	[-0.389, 0.417]
Site high readability	-0.159	0.459	[-0.579, 0.261]
Tweet * Site high readability	-0.057	0.850	[-0.648, 0.534]
Minibonds	-0.356	0.076	[-0.749, 0.036]
Crowdfunding	0.132	0.513	[-0.264, 0.528]
Pay-Day Loans	-0.850***	<0.001	[-1.231, -0.468]
Car-Insurance	0.124	0.552	[-0.286, 0.534]
Equity Release	0.113	0.583	[-0.291, 0.517]
ETFs	-0.072	0.735	[-0.491, 0.346]
Guarantor Loans	-0.305	0.127	[-0.697, 0.087]
Logbook Loans	0.109	0.600	[-0.297, 0.515]
CFDs	-0.239	0.257	[-0.653, 0.175]

Tweet Readability * Minibonds	-0.078	0.789	[-0.647, 0.492]
Tweet Readability * Crowdfunding	-0.057	0.847	[-0.631, 0.518]
Tweet Readability * Pay-Day Loans	-0.040	0.892	[-0.610, 0.530]
Tweet Readability * Car-Insurance	-0.168	0.570	[-0.745, 0.410]
Tweet Readability * Equity Release	0.036	0.903	[-0.546, 0.619]
Tweet Readability * ETFs	0.117	0.689	[-0.458, 0.693]
Tweet Readability * Guarantor Loans	0.121	0.688	[-0.470, 0.712]
Tweet Readability * Logbook Loans	-0.204	0.476	[-0.765, 0.357]
Tweet Readability * CFDs	0.202	0.505	[-0.391, 0.795]
Page Readability * Minibonds	0.169	0.566	[-0.409, 0.748]
Page Readability * Crowdfunding	-0.009	0.976	[-0.600, 0.581]
Page Readability * Pay-Day Loans	0.595*	0.043	[0.020, 1.171]
Page Readability * Car-Insurance	0.018	0.953	[-0.591, 0.628]
Page Readability * Equity Release	-0.006	0.983	[-0.587, 0.574]
Page Readability * ETFs	0.076	0.805	[-0.528, 0.680]
Page Readability * Guarantor Loans	-0.086	0.778	[-0.681, 0.509]
Page Readability * Logbook Loans	0.003	0.991	[-0.603, 0.610]
Page Readability * CFDs	-0.059	0.842	[-0.645, 0.526]
Tweet * Page Readability * Minibonds	-0.075	0.859	[-0.906, 0.756]

Tweet * Page Readability * Crowdfunding	-0.047	0.912	[-0.878, 0.784]
Tweet * Page Readability * Pay-Day Loans	0.286	0.500	[-0.545, 1.117]
Tweet * Page Readability * Car-Insurance	0.499	0.241	[-0.335, 1.334]
Tweet * Page Readability * Equity Release	-0.275	0.517	[-1.106, 0.556]
Tweet * Page Readability * ETFs	-0.006	0.988	[-0.840, 0.828]
Tweet * Page Readability * Guarantor Loans	0.265	0.537	[-0.576, 1.105]
Tweet * Page Readability * Logbook Loans	0.254	0.553	[-0.585, 1.093]
Tweet * Page Readability * CFDs	-0.140	0.743	[-0.980, 0.699]
BIC	3932.389		
Log Likelihood	-1844.6		

Table 1A.10i Predicting tweet ratings in experiment with alternative risk comprehension questions in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	2.677***	<0.001	[2.446, 2.907]
Block 1 Risk Accuracy	0.025	0.724	[-0.116, 0.167]
Block 2 Risk Accuracy	0.040	0.567	[-0.097, 0.178]
Tweet high readability	0.032	0.690	[-0.124, 0.187]
Site high readability	0.052	0.503	[-0.101, 0.206]
Tweet * Site high readability	-0.125	0.262	[-0.343, 0.093]

Minibonds	-0.104	0.390	[-0.342, 0.133]
Crowdfunding	0.092	0.439	[-0.141, 0.324]
Pay-Day Loans	0.223	0.06	[-0.009, 0.455]
Car-Insurance	0.670***	<0.001	[0.437, 0.903]
Equity Release	0.248*	0.036	[0.016, 0.480]
ETFs	-0.005	0.966	[-0.242, 0.232]
Guarantor Loans	0.237*	0.05	[0.001, 0.473]
Logbook Loans	0.252*	0.04	[0.012, 0.491]
CFDs	-0.336**	0.006	[-0.576, -0.096]
BIC	4106.188		
Log Likelihood	-1998.5		

Table 1A.10ii Predicting tweet ratings in experiment with alternative risk comprehension questions in block 1 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	2.543***	<0.001	[2.187, 2.899]
Block 1 Risk Accuracy	0.009	0.900	[-0.134, 0.152]
Block 2 Risk Accuracy	0.037	0.598	[-0.101, 0.175]
Tweet high readability	0.281	0.253	[-0.200, 0.761]
Site high readability	0.434	0.091	[-0.068, 0.937]

Tweet * Site high readability	-0.735*	0.038	[-1.427, -0.042]
Minibonds	0.234	0.316	[-0.223, 0.690]
Crowdfunding	0.336	0.149	[-0.120, 0.792]
Pay-Day Loans	0.334	0.158	[-0.129, 0.797]
Car-Insurance	0.957***	<0.001	[0.508, 1.407]
Equity Release	0.417	0.074	[-0.040, 0.875]
ETFs	0.004	0.988	[-0.469, 0.476]
Guarantor Loans	0.227	0.355	[-0.253, 0.707]
Logbook Loans	0.295	0.223	[-0.179, 0.770]
CFDs	-0.179	0.457	[-0.649, 0.292]
Tweet Readability * Minibonds	-0.757*	0.024	[-1.413, -0.102]
Tweet Readability * Crowdfunding	-0.139	0.689	[-0.821, 0.542]
Tweet Readability * Pay-Day Loans	-0.166	0.627	[-0.835, 0.503]
Tweet Readability * Car-Insurance	-0.510	0.139	[-1.185, 0.166]
Tweet Readability * Equity Release	-0.244	0.474	[-0.912, 0.424]
Tweet Readability * ETFs	-0.025	0.940	[-0.689, 0.639]
Tweet Readability * Guarantor Loans	-0.241	0.480	[-0.909, 0.427]
Tweet Readability * Logbook Loans	-0.114	0.739	[-0.785, 0.557]
Tweet Readability * CFDs	-0.105	0.772	[-0.812, 0.602]
Page Readability * Minibonds	-0.422	0.243	[-1.131, 0.286]

Page Readability * Crowdfunding	-0.646	0.062	[-1.324, 0.033]
Page Readability * Pay-Day Loans	-0.429	0.227	[-1.125, 0.267]
Page Readability * Car-Insurance	-0.434	0.198	[-1.095, 0.226]
Page Readability * Equity Release	-0.497	0.156	[-1.183, 0.189]
Page Readability * ETFs	-0.269	0.448	[-0.963, 0.425]
Page Readability * Guarantor Loans	-0.08	0.821	[-0.775, 0.615]
Page Readability * Logbook Loans	-0.365	0.298	[-1.053, 0.323]
Page Readability * CFDs	-0.526	0.134	[-1.213, 0.161]
Tweet * Page Readability * Minibonds	0.959	0.053	[-0.011, 1.930]
Tweet * Page Readability * Crowdfunding	0.564	0.251	[-0.399, 1.526]
Tweet * Page Readability * Pay-Day Loans	0.664	0.178	[-0.303, 1.631]
Tweet * Page Readability * Car-Insurance	0.547	0.268	[-0.420, 1.513]
Tweet * Page Readability * Equity Release	0.721	0.141	[-0.238, 1.681]
Tweet * Page Readability * ETFs	0.502	0.312	[-0.471, 1.476]
Tweet * Page Readability * Guarantor Loans	0.655	0.189	[-0.321, 1.631]
Tweet * Page Readability * Logbook Loans	0.691	0.160	[-0.272, 1.654]
Tweet * Page Readability * CFDs	0.585	0.241	[-0.392, 1.562]
BIC	4217.756		

Log Likelihood	-1987.29		

Table 1A.11i Predicting tweet ratings in experiment with alternative risk comprehension questions in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	3.006***	<0.001	[2.790, 3.223]
Block 1 Risk Accuracy	-0.033	0.616	[-0.162, 0.096]
Block 2 Risk Accuracy	0.154*	0.012	[0.034, 0.274]
Tweet high readability	-0.044	0.512	[-0.177, 0.088]
Site high readability	-0.015	0.825	[-0.149, 0.118]
Tweet * Site high readability	-0.072	0.463	[-0.265, 0.120]
Minibonds	-0.383***	<0.001	[-0.585, -0.181]
Crowdfunding	0.06	0.556	[-0.139, 0.259]
Pay-Day Loans	-0.014	0.894	[-0.213, 0.186]
Car-Insurance	0.147	0.149	[-0.053, 0.347]
Equity Release	0.058	0.569	[-0.142, 0.258]
ETFs	-0.1	0.332	[-0.303, 0.102]
Guarantor Loans	-0.058	0.573	[-0.261, 0.145]
Logbook Loans	0.08	0.445	[-0.126, 0.286]
CFDs	-0.336**	0.001	[-0.541, -0.131]

BIC	3787.324		
Log Likelihood	-1839.07		

Table 1A.11ii Predicting tweet ratings in experiment with alternative risk comprehension questions in block 2 after seeing high vs low readability risk warnings.

	Beta	p-value	95% CI
Intercept	2.999***	<0.001	[2.685, 3.312]
Block 1 Risk Accuracy	-0.032	0.622	[-0.158, 0.094]
Block 2 Risk Accuracy	0.164**	0.007	[0.044, 0.285]
Tweet high readability	-0.112	0.581	[-0.510, 0.286]
Site high readability	-0.027	0.897	[-0.441, 0.386]
Tweet * Site high readability	0.112	0.708	[-0.474, 0.698]
Minibonds	-0.471*	0.017	[-0.858, -0.085]
Crowdfunding	0.046	0.816	[-0.344, 0.436]
Pay-Day Loans	-0.190	0.323	[-0.566, 0.186]
Car-Insurance	0.429*	0.038	[0.025, 0.833]
Equity Release	0.076	0.709	[-0.322, 0.474]
ETFs	-0.217	0.304	[-0.630, 0.196]
Guarantor Loans	0.078	0.692	[-0.308, 0.464]
Logbook Loans	0.239	0.242	[-0.161, 0.639]
CFDs	-0.455*	0.029	[-0.862, -0.048]

Tweet Readability * Minibonds	0.111	0.698	[-0.449, 0.671]
Tweet Readability * Crowdfunding	-0.083	0.773	[-0.649, 0.483]
Tweet Readability * Pay-Day Loans	0.253	0.377	[-0.308, 0.814]
Tweet Readability * Car-Insurance	-0.192	0.508	[-0.761, 0.377]
Tweet Readability * Equity Release	0.249	0.395	[-0.325, 0.823]
Tweet Readability * ETFs	0.130	0.655	[-0.439, 0.698]
Tweet Readability * Guarantor Loans	-0.013	0.965	[-0.596, 0.570]
Tweet Readability * Logbook Loans	-0.103	0.715	[-0.656, 0.450]
Tweet Readability * CFDs	0.274	0.359	[-0.311, 0.858]
Page Readability * Minibonds	0.348	0.232	[-0.222, 0.918]
Page Readability * Crowdfunding	0.249	0.404	[-0.335, 0.832]
Page Readability * Pay-Day Loans	0.183	0.529	[-0.385, 0.751]
Page Readability * Car-Insurance	-0.553	0.071	[-1.154, 0.048]
Page Readability * Equity Release	0.058	0.843	[-0.516, 0.632]
Page Readability * ETFs	0.134	0.661	[-0.464, 0.732]
Page Readability * Guarantor Loans	-0.474	0.114	[-1.062, 0.113]
Page Readability * Logbook Loans	-0.032	0.917	[-0.630, 0.567]
Page Readability * CFDs	0.039	0.895	[-0.538, 0.616]
Tweet * Page Readability * Minibonds	-0.582	0.165	[-1.405, 0.240]

Tweet * Page Readability * Crowdfunding	-0.282	0.502	[-1.103, 0.540]
Tweet * Page Readability * Pay-Day Loans	-0.146	0.727	[-0.968, 0.675]
Tweet * Page Readability * Car-Insurance	0.313	0.457	[-0.511, 1.137]
Tweet * Page Readability * Equity Release	-0.721	0.086	[-1.543, 0.101]
Tweet * Page Readability * ETFs	-0.109	0.797	[-0.936, 0.718]
Tweet * Page Readability * Guarantor Loans	0.321	0.448	[-0.509, 1.152]
Tweet * Page Readability * Logbook Loans	-0.349	0.410	[-1.178, 0.480]
Tweet * Page Readability * CFDs	-0.151	0.722	[-0.980, 0.678]
BIC	3881.609		
Log Likelihood	-1819.21		

Table 1B.1i Predicting accuracy on risk understanding questions when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	-0.641***	<0.001	[-0.987, -0.296]
Block 1 Accuracy	2.519***	<0.001	[2.211, 2.828]
Risk warning picture	-0.055	0.638	[-0.285, 0.175]
Minibonds	0.273	0.155	[-0.103, 0.648]
Crowdfunding	-0.730***	<0.001	[-1.084, -0.375]
Pay-Day Loans	0.804**	0.003	[0.281, 1.326]
Car-Insurance	0.644**	0.008	[0.169, 1.119]
Equity Release	0.346	0.091	[-0.055, 0.747]
ETFs	0.076	0.692	[-0.300, 0.453]
Guarantor Loans	-0.959***	<0.001	[-1.351, -0.566]
Logbook Loans	1.010***	<0.001	[0.614, 1.406]
CFDs	-0.084	0.659	[-0.459, 0.290]
BIC	2851.638		
Log Likelihood	-1385.9		

Table 1B.1ii Predicting accuracy on risk understanding questions when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	-0.733***	0.001	[-1.168, -0.298]

Block 1 Accuracy	2.523***	<0.001	[2.216, 2.831]
Risk warning picture	0.149	0.637	[-0.470, 0.768]
Minibonds	0.390	0.134	[-0.121, 0.900]
Crowdfunding	-0.400	0.117	[-0.901, 0.100]
Pay-Day Loans	0.820*	0.030	[0.081, 1.559]
Car-Insurance	0.463	0.139	[-0.150, 1.076]
Equity Release	0.610*	0.029	[0.063, 1.158]
ETFs	0.246	0.349	[-0.269, 0.761]
Guarantor Loans	-0.858**	0.002	[-1.397, -0.318]
Logbook Loans	1.058***	<0.001	[0.536, 1.581]
CFDs	-0.199	0.453	[-0.719, 0.321]
Picture * Minibonds	-0.274	0.483	[-1.041, 0.493]
Picture * Crowdfunding	-0.640	0.088	[-1.375, 0.095]
Picture * Pay-Day Loans	-0.039	0.943	[-1.098, 1.021]
Picture * Car-Insurance	0.400	0.427	[-0.587, 1.387]
Picture * Equity Release	-0.613	0.146	[-1.438, 0.212]
Picture * ETFs	-0.416	0.292	[-1.189, 0.357]
Picture * Guarantor Loans	-0.234	0.572	[-1.045, 0.577]
Picture * Logbook Loans	-0.095	0.820	[-0.912, 0.721]
Picture * CFDs	0.237	0.546	[-0.532, 1.006]
BIC	2883.165		
Log Likelihood	-1379.2		

Table 1B.2i Predicting product ratings in block 1 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	2.830***	<0.001	[2.611, 3.049]
Block 1 Risk Accuracy	0.162	0.079	[-0.019, 0.342]
Block 2 Risk Accuracy	-0.044	0.618	[-0.216, 0.129]
Risk warning picture	0.433***	<0.001	[0.318, 0.548]
Minibonds	-0.351**	0.002	[-0.573, -0.129]
Crowdfunding	-0.118	0.291	[-0.337, 0.101]
Pay-Day Loans	-0.164	0.152	[-0.389, 0.060]
Car-Insurance	0.540***	<0.001	[0.318, 0.761]
Equity Release	0.268*	0.015	[0.053, 0.484]
ETFs	-0.313**	0.006	[-0.537, -0.089]
Guarantor Loans	-0.134	0.228	[-0.352, 0.084]
Logbook Loans	0.134	0.23	[-0.085, 0.354]
CFDs	-0.326**	0.005	[-0.554, -0.098]
BIC	4091.719		
Log Likelihood	-2000.95		

Table 1B.2ii Predicting product ratings in block 1 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	3.156***	<0.001	[2.876, 3.435]
Block 1 Risk Accuracy	0.206*	0.031	[0.020, 0.393]
Block 2 Risk Accuracy	-0.034	0.710	[-0.210, 0.143]
Risk warning picture	0.429**	0.009	[0.107, 0.752]
Minibonds	-0.137	0.394	[-0.452, 0.178]
Crowdfunding	0.326	0.050	[0.000, 0.652]
Pay-Day Loans	-0.657***	<0.001	[-0.984, -0.330]
Car-Insurance	0.331*	0.036	[0.023, 0.640]
Equity Release	0.286	0.077	[-0.031, 0.603]
ETFs	0.181	0.280	[-0.147, 0.509]
Guarantor Loans	-0.250	0.121	[-0.565, 0.065]
Logbook Loans	0.135	0.395	[-0.175, 0.444]
CFDs	0.128	0.440	[-0.197, 0.452]
Picture * Minibonds	-0.323	0.164	[-0.779, 0.132]
Picture * Crowdfunding	-0.261	0.266	[-0.722, 0.199]
Picture * Pay-Day Loans	-0.120	0.611	[-0.582, 0.343]
Picture * Car-Insurance	-0.328	0.163	[-0.789, 0.133]
Picture * Equity Release	-0.506*	0.030	[-0.964, -0.049]
Picture * ETFs	-0.305	0.196	[-0.768, 0.158]
Picture * Guarantor Loans	-0.279	0.232	[-0.735, 0.178]
Picture * Logbook Loans	-0.431	0.067	[-0.892, 0.030]
Picture * CFDs	-0.257	0.274	[-0.718, 0.203]
BIC	4208.314		

Log Likelihood	-2036.79		

Table 1B.3i Predicting product ratings in block 2 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	3.071***	<0.001	[2.861, 3.281]
Block 1 Risk Accuracy	0.106	0.197	[-0.055, 0.267]
Block 2 Risk Accuracy	0.054	0.491	[-0.099, 0.207]
Risk warning picture	0.092	0.055	[-0.002, 0.185]
Minibonds	-0.198*	0.048	[-0.395, -0.002]
Crowdfunding	0.056	0.561	[-0.134, 0.246]
Pay-Day Loans	-0.288**	0.004	[-0.483, -0.092]
Car-Insurance	0.311**	0.002	[0.118, 0.504]
Equity Release	0.135	0.162	[-0.054, 0.324]
ETFs	-0.099	0.321	[-0.293, 0.096]
Guarantor Loans	-0.220*	0.025	[-0.412, -0.028]
Logbook Loans	-0.099	0.313	[-0.290, 0.093]
CFDs	-0.320**	0.002	[-0.519, -0.122]
BIC	3773.045		
Log Likelihood	-1841.61		

Table 1B.3ii Predicting product ratings in block 2 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	3.379***	<0.001	[3.113, 3.645]
Block 1 Risk Accuracy	0.066	0.426	[-0.096, 0.228]
Block 2 Risk Accuracy	-0.001	0.990	[-0.157, 0.155]
Risk warning picture	0.089	0.542	[-0.198, 0.377]
Minibonds	-0.448**	0.003	[-0.741, -0.155]
Crowdfunding	0.011	0.939	[-0.267, 0.289]
Pay-Day Loans	-0.599***	<0.001	[-0.886, -0.311]
Car-Insurance	-0.005	0.972	[-0.303, 0.292]
Equity Release	0.081	0.579	[-0.204, 0.365]
ETFs	0.111	0.446	[-0.175, 0.397]
Guarantor Loans	-0.274	0.059	[-0.559, 0.011]
Logbook Loans	-0.054	0.717	[-0.347, 0.239]
CFDs	-0.166	0.266	[-0.459, 0.127]
Picture * Minibonds	0.186	0.370	[-0.221, 0.594]
Picture * Crowdfunding	0.006	0.976	[-0.400, 0.413]
Picture * Pay-Day Loans	-0.166	0.428	[-0.575, 0.243]
Picture * Car-Insurance	-0.044	0.831	[-0.452, 0.363]
Picture * Equity Release	-0.035	0.867	[-0.442, 0.372]
Picture * ETFs	-0.123	0.554	[-0.531, 0.284]
Picture * Guarantor Loans	-0.313	0.132	[-0.720, 0.094]
Picture * Logbook Loans	-0.023	0.913	[-0.429, 0.383]
Picture * CFDs	0.051	0.807	[-0.357, 0.458]

BIC	3907.143		
Log Likelihood	-1886.2		

Table 1B.4i Predicting tweet ratings in block 1 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	3.295***	<0.001	[3.060, 3.529]
Block 1 Risk Accuracy	0.203*	0.033	[0.016, 0.391]
Block 2 Risk Accuracy	-0.032	0.718	[-0.209, 0.144]
Risk warning picture	0.149**	0.005	[0.046, 0.252]
Minibonds	-0.296*	0.010	[-0.521, -0.071]
Crowdfunding	0.198	0.08	[-0.024, 0.420]
Pay-Day Loans	-0.710***	<0.001	[-0.938, -0.482]
Car-Insurance	0.174	0.13	[-0.051, 0.399]
Equity Release	0.033	0.768	[-0.186, 0.252]
ETFs	0.030	0.798	[-0.197, 0.256]
Guarantor Loans	-0.388***	0.001	[-0.609, -0.167]
Logbook Loans	-0.071	0.534	[-0.293, 0.152]
CFDs	0.000	0.997	[-0.230, 0.231]
BIC	4170.088		

Log Likelihood	-2040.13		

Table 1B.4ii Predicting tweet ratings in block 1 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	2.878***	<0.001	[2.614, 3.142]
Block 1 Risk Accuracy	0.155	0.092	[-0.025, 0.336]
Block 2 Risk Accuracy	-0.043	0.627	[-0.215, 0.130]
Risk warning picture	0.339*	0.037	[0.020, 0.658]
Minibonds	-0.420**	0.008	[-0.728, -0.112]
Crowdfunding	-0.154	0.344	[-0.472, 0.165]
Pay-Day Loans	-0.355*	0.030	[-0.674, -0.035]
Car-Insurance	0.553***	<0.001	[0.251, 0.854]
Equity Release	0.204	0.196	[-0.105, 0.513]
ETFs	-0.288	0.079	[-0.609, 0.033]
Guarantor Loans	-0.197	0.209	[-0.505, 0.111]
Logbook Loans	0.116	0.454	[-0.187, 0.418]
CFDs	-0.401*	0.013	[-0.719, -0.084]
Picture * Minibonds	0.138	0.541	[-0.305, 0.581]
Picture * Crowdfunding	0.075	0.743	[-0.373, 0.523]
Picture * Pay-Day Loans	0.369	0.107	[-0.080, 0.819]
Picture * Car-Insurance	-0.039	0.865	[-0.487, 0.410]
Picture * Equity Release	0.130	0.567	[-0.315, 0.575]
Picture * ETFs	-0.042	0.855	[-0.492, 0.408]

Picture * Guarantor Loans	0.129	0.568	[-0.315, 0.573]
Picture * Logbook Loans	0.030	0.895	[-0.419, 0.479]
Picture * CFDs	0.148	0.519	[-0.301, 0.596]
BIC	4131.611		
Log Likelihood	-1998.43		

Table 1B.5i Predicting tweet ratings in block 2 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	3.397***	<0.001	[3.171, 3.623]
Block 1 Risk Accuracy	0.082	0.324	[-0.080, 0.243]
Block 2 Risk Accuracy	-0.004	0.956	[-0.160, 0.151]
Risk warning picture	0.042	0.365	[-0.049, 0.133]
Minibonds	-0.345***	0.001	[-0.546, -0.143]
Crowdfunding	0.013	0.899	[-0.182, 0.207]
Pay-Day Loans	-0.683***	<0.001	[-0.884, -0.483]
Car-Insurance	-0.031	0.759	[-0.229, 0.167]
Equity Release	0.064	0.519	[-0.130, 0.258]
ETFs	0.055	0.592	[-0.145, 0.254]
Guarantor Loans	-0.428***	<0.001	[-0.626, -0.231]
Logbook Loans	-0.062	0.537	[-0.258, 0.134]
CFDs	-0.135	0.194	[-0.339, 0.069]

BIC	3869.591		
Log Likelihood	-1889.88		

Table 1B.5ii Predicting tweet ratings in block 2 when risk warnings contain MAS logos and images.

	Beta	p-value	95% CI
Intercept	3.012***	<0.001	[2.762, 3.262]
Block 1 Risk Accuracy	0.098	0.233	[-0.063, 0.259]
Block 2 Risk Accuracy	0.054	0.489	[-0.099, 0.207]
Risk warning picture	0.213	0.137	[-0.067, 0.494]
Minibonds	-0.205	0.160	[-0.490, 0.081]
Crowdfunding	0.110	0.426	[-0.160, 0.379]
Pay-Day Loans	-0.122	0.394	[-0.401, 0.158]
Car-Insurance	0.450**	0.002	[0.160, 0.739]
Equity Release	0.235	0.095	[-0.041, 0.511]
ETFs	-0.093	0.511	[-0.371, 0.185]
Guarantor Loans	-0.149	0.290	[-0.426, 0.127]
Logbook Loans	-0.042	0.774	[-0.327, 0.243]
CFDs	-0.281	0.054	[-0.565, 0.004]
Picture * Minibonds	0.005	0.979	[-0.389, 0.400]
Picture * Crowdfunding	-0.103	0.609	[-0.497, 0.291]

Picture * Pay-Day Loans	-0.335	0.098	[-0.733, 0.062]
Picture * Car-Insurance	-0.253	0.211	[-0.648, 0.143]
Picture * Equity Release	-0.197	0.329	[-0.591, 0.198]
Picture * ETFs	-0.007	0.971	[-0.402, 0.388]
Picture * Guarantor Loans	-0.140	0.486	[-0.534, 0.254]
Picture * Logbook Loans	-0.112	0.576	[-0.506, 0.281]
Picture * CFDs	-0.081	0.686	[-0.476, 0.313]
BIC	3812.303		
Log Likelihood	-1838.78		

Table 1C.1i Predicting accuracy on risk understanding questions when risk warnings are explicitly labelled as “FCA Mandated”.

	Beta	p-value	95% CI
Intercept	-0.423*	0.013	[-0.756, -0.091]
Block 1 Accuracy	2.420***	<0.001	[2.086, 2.754]
FCA Labelled Risk Warning	-0.281**	0.010	[-0.494, -0.069]
Minibonds	-0.062	0.733	[-0.421, 0.296]
Crowdfunding	-1.026***	<0.001	[-1.366, -0.687]
Pay-Day Loans	0.186	0.396	[-0.244, 0.616]
Car-Insurance	0.473*	0.026	[0.057, 0.888]
Equity Release	-0.086	0.650	[-0.459, 0.287]
ETFs	-0.421*	0.024	[-0.787, -0.056]
Guarantor Loans	-1.607***	<0.001	[-2.015, -1.199]
Logbook Loans	0.981***	<0.001	[0.610, 1.353]
CFDs	-0.550**	0.003	[-0.912, -0.188]
BIC	3007.462		
Log Likelihood	-1463.7		

Table 1C.1ii Predicting accuracy on risk understanding questions when risk warnings are explicitly labelled as “FCA Mandated”.

	Beta	p-value	95% CI
Intercept	-0.315	0.158	[-0.753, 0.122]
Block 1 Accuracy	2.468***	<0.001	[2.126, 2.809]

FCA Labelled Risk Warning	-0.492	0.089	[-1.059, 0.075]
Minibonds	-0.212	0.419	[-0.725, 0.302]
Crowdfunding	-0.853***	0.001	[-1.344, -0.363]
Pay-Day Loans	-0.257	0.418	[-0.880, 0.365]
Car-Insurance	0.276	0.360	[-0.315, 0.868]
Equity Release	-0.238	0.391	[-0.783, 0.306]
ETFs	-0.813**	0.003	[-1.349, -0.277]
Guarantor Loans	-1.629***	<0.001	[-2.211, -1.046]
Logbook Loans	0.955***	0.001	[0.417, 1.494]
CFDs	-0.664*	0.015	[-1.200, -0.129]
FCA Label * Minibonds	0.286	0.450	[-0.456, 1.027]
FCA Label * Crowdfunding	-0.443	0.220	[-1.153, 0.266]
FCA Label * Pay-Day Loans	0.819	0.069	[-0.064, 1.702]
FCA Label * Car-Insurance	0.418	0.341	[-0.442, 1.279]
FCA Label * Equity Release	0.302	0.444	[-0.472, 1.076]
FCA Label * ETFs	0.814*	0.036	[0.054, 1.575]
FCA Label * Guarantor Loans	-0.070	0.869	[-0.895, 0.756]
FCA Label * Logbook Loans	0.052	0.895	[-0.715, 0.818]
FCA Label * CFDs	0.200	0.598	[-0.543, 0.942]
BIC	3028.275		
Log Likelihood	-1451.59		

Table 1C.2i Predicting product ratings in block 1 when risk warnings are explicitly labelled as “FCA Mandated”.

	Beta	p-value	95% CI
Intercept	3.468***	<0.001	[3.233, 3.703]
Block 1 Accuracy	0.088	0.349	[-0.096, 0.271]
Block 2 Accuracy	-0.109	0.237	[-0.289, 0.071]
FCA Labelled Risk Warning	0.004	0.946	[-0.104, 0.112]
Minibonds	-0.199	0.097	[-0.433, 0.036]
Crowdfunding	0.287*	0.015	[0.057, 0.517]
Pay-Day Loans	-0.556***	<0.001	[-0.790, -0.322]
Car-Insurance	0.393**	0.001	[0.159, 0.627]
Equity Release	0.055	0.644	[-0.177, 0.287]
ETFs	0.085	0.477	[-0.150, 0.320]
Guarantor Loans	-0.253*	0.033	[-0.486, -0.021]
Logbook Loans	0.090	0.451	[-0.144, 0.323]
CFDs	-0.015	0.905	[-0.252, 0.223]
BIC	4323.241		
Log Likelihood	-2116.58		

Table 1C.2ii Predicting product ratings in block 1 when risk warnings are explicitly labelled as “FCA Mandated”.

	Beta	p-value	95% CI

Intercept	3.428***	<0.001	[3.137, 3.718]
Block 1 Accuracy	0.093	0.322	[-0.091, 0.276]
Block 2 Accuracy	-0.094	0.305	[-0.275, 0.086]
FCA Labelled Risk Warning	0.061	0.728	[-0.282, 0.404]
Minibonds	-0.091	0.607	[-0.437, 0.255]
Crowdfunding	0.226	0.184	[-0.107, 0.559]
Pay-Day Loans	-0.622***	<0.001	[-0.960, -0.283]
Car-Insurance	0.582***	0.001	[0.249, 0.915]
Equity Release	0.073	0.671	[-0.264, 0.410]
ETFs	0.210	0.215	[-0.122, 0.542]
Guarantor Loans	-0.260	0.130	[-0.596, 0.077]
Logbook Loans	0.073	0.665	[-0.257, 0.403]
CFDs	-0.015	0.931	[-0.360, 0.329]
FCA Label * Minibonds	-0.199	0.418	[-0.680, 0.282]
FCA Label * Crowdfunding	0.135	0.580	[-0.342, 0.611]
FCA Label * Pay-Day Loans	0.122	0.614	[-0.353, 0.598]
FCA Label * Car-Insurance	-0.405	0.098	[-0.884, 0.074]
FCA Label * Equity Release	-0.034	0.891	[-0.517, 0.449]
FCA Label * ETFs	-0.265	0.284	[-0.751, 0.220]
FCA Label * Guarantor Loans	0.019	0.937	[-0.460, 0.499]
FCA Label * Logbook Loans	0.048	0.845	[-0.435, 0.531]
FCA Label * CFDs	0.013	0.957	[-0.469, 0.495]
BIC	4358.775		

Log Likelihood	-2111.83		

Table 1C.3i Predicting product ratings in block 2 when risk warnings are explicitly labelled as "FCA Mandated".

	Beta	p-value	95% CI
Intercept	3.377***	<0.001	[3.161, 3.594]
Block 1 Accuracy	0.080	0.359	[-0.091, 0.252]
Block 2 Accuracy	-0.001	0.989	[-0.173, 0.171]
FCA Labelled Risk Warning	-0.001	0.990	[-0.099, 0.098]
Minibonds	-0.174	0.100	[-0.381, 0.033]
Crowdfunding	0.146	0.164	[-0.060, 0.352]
Pay-Day Loans	-0.386***	<0.001	[-0.597, -0.175]
Car-Insurance	0.137	0.196	[-0.071, 0.344]
Equity Release	0.021	0.841	[-0.184, 0.227]
ETFs	0.089	0.404	[-0.120, 0.297]
Guarantor Loans	-0.159	0.134	[-0.368, 0.049]
Logbook Loans	-0.087	0.410	[-0.292, 0.119]
CFDs	-0.061	0.575	[-0.272, 0.151]
BIC	4072.572		
Log Likelihood	-1991.25		

Table 1C.3ii Predicting product ratings in block 2 when risk warnings are explicitly labelled as “FCA Mandated”.

	Beta	p-value	95% CI
Intercept	3.326***	<0.001	[3.072, 3.579]
Block 1 Accuracy	0.088	0.317	[-0.084, 0.260]
Block 2 Accuracy	0.002	0.984	[-0.171, 0.174]
FCA Labelled Risk Warning	0.098	0.524	[-0.204, 0.400]
Minibonds	-0.111	0.445	[-0.397, 0.174]
Crowdfunding	0.274	0.066	[-0.018, 0.566]
Pay-Day Loans	-0.283	0.061	[-0.579, 0.013]
Car-Insurance	0.173	0.265	[-0.131, 0.476]
Equity Release	0.112	0.452	[-0.180, 0.404]
ETFs	0.095	0.539	[-0.207, 0.397]
Guarantor Loans	-0.232	0.125	[-0.529, 0.065]
Logbook Loans	-0.036	0.814	[-0.337, 0.265]
CFDs	0.000	0.997	[-0.296, 0.295]
FCA Label * Minibonds	-0.133	0.541	[-0.560, 0.294]
FCA Label * Crowdfunding	-0.260	0.234	[-0.689, 0.168]
FCA Label * Pay-Day Loans	-0.223	0.315	[-0.656, 0.211]
FCA Label * Car-Insurance	-0.085	0.697	[-0.514, 0.343]
FCA Label * Equity Release	-0.189	0.390	[-0.619, 0.241]
FCA Label * ETFs	-0.018	0.934	[-0.449, 0.412]
FCA Label * Guarantor Loans	0.136	0.535	[-0.293, 0.565]
FCA Label * Logbook Loans	-0.104	0.634	[-0.531, 0.323]

FCA Label * CFDs	-0.119	0.587	[-0.547, 0.310]
BIC	4112.569		
Log Likelihood	-1988.73		

Table 1C.4i Predicting tweet ratings in block 1 when risk warnings are explicitly labelled as "FCA Mandated".

	Beta	p-value	95% CI
Intercept	2.817***	<0.001	[2.600, 3.033]
Block 1 Accuracy	0.111	0.25	[-0.078, 0.299]
Block 2 Accuracy	-0.008	0.931	[-0.182, 0.166]
FCA Labelled Risk Warning	0.057	0.333	[-0.059, 0.173]
Minibonds	-0.099	0.388	[-0.324, 0.126]
Crowdfunding	0.268*	0.018	[0.047, 0.489]
Pay-Day Loans	-0.04	0.729	[-0.265, 0.185]
Car-Insurance	0.749***	<0.001	[0.524, 0.974]
Equity Release	0.273*	0.017	[0.050, 0.495]
ETFs	0.028	0.807	[-0.198, 0.254]
Guarantor Loans	0.059	0.605	[-0.165, 0.283]
Logbook Loans	0.356**	0.002	[0.131, 0.580]
CFDs	-0.184	0.114	[-0.413, 0.044]
BIC	4199.088		

Log Likelihood	-2054.51		

Table 1C.4ii Predicting tweet ratings in block 1 when risk warnings are explicitly labelled as "FCA Mandated".

	Beta	p-value	95% CI
Intercept	2.735***	<0.001	[2.464, 3.006]
Block 1 Accuracy	0.106	0.271	[-0.083, 0.295]
Block 2 Accuracy	-0.003	0.974	[-0.177, 0.171]
FCA Labelled Risk Warning	0.215	0.204	[-0.116, 0.546]
Minibonds	0.019	0.911	[-0.311, 0.349]
Crowdfunding	0.322*	0.047	[0.005, 0.640]
Pay-Day Loans	0.107	0.518	[-0.218, 0.432]
Car-Insurance	0.911***	<0.001	[0.593, 1.229]
Equity Release	0.377*	0.022	[0.055, 0.699]
ETFs	0.079	0.623	[-0.237, 0.395]
Guarantor Loans	0.062	0.705	[-0.259, 0.382]
Logbook Loans	0.428**	0.008	[0.112, 0.744]
CFDs	-0.078	0.641	[-0.406, 0.250]
FCA Label * Minibonds	-0.227	0.332	[-0.685, 0.231]
FCA Label * Crowdfunding	-0.101	0.661	[-0.554, 0.351]
FCA Label * Pay-Day Loans	-0.287	0.218	[-0.743, 0.169]
FCA Label * Car-Insurance	-0.329	0.160	[-0.788, 0.130]
FCA Label * Equity Release	-0.205	0.384	[-0.666, 0.256]

FCA Label * ETFs	-0.090	0.703	[-0.551, 0.372]
FCA Label * Guarantor Loans	0.006	0.981	[-0.451, 0.462]
FCA Label * Logbook Loans	-0.137	0.559	[-0.597, 0.323]
FCA Label * CFDs	-0.206	0.379	[-0.664, 0.252]
BIC	4239.829		
Log Likelihood	-2052.36		

Table 1C.5i Predicting tweet ratings in block 2 when risk warnings are explicitly labelled as “FCA Mandated”.

	Beta	p-value	95% CI
Intercept	3.065***	<0.001	[2.863, 3.267]
Block 1 Accuracy	0.232**	0.005	[0.071, 0.393]
Block 2 Accuracy	-0.082	0.296	[-0.236, 0.072]
FCA Labelled Risk Warning	-0.022	0.641	[-0.115, 0.071]
Minibonds	-0.129	0.188	[-0.321, 0.063]
Crowdfunding	0.045	0.645	[-0.146, 0.236]
Pay-Day Loans	-0.208*	0.038	[-0.404, -0.012]
Car-Insurance	0.228*	0.021	[0.035, 0.420]
Equity Release	0.082	0.398	[-0.108, 0.273]
ETFs	-0.033	0.736	[-0.226, 0.160]
Guarantor Loans	-0.07	0.475	[-0.263, 0.123]
Logbook Loans	0.005	0.956	[-0.185, 0.196]

CFDs	-0.154	0.124	[-0.350, 0.042]
BIC	3859.729		
Log Likelihood	-1884.83		

Table 1C.5ii Predicting tweet ratings in block 2 when risk warnings are explicitly labelled as “FCA Mandated”.

	Beta	p-value	95% CI
Intercept	2.979***	<0.001	[2.743, 3.214]
Block 1 Accuracy	0.241**	0.004	[0.079, 0.402]
Block 2 Accuracy	-0.083	0.291	[-0.238, 0.071]
FCA Labelled Risk Warning	0.155	0.276	[-0.124, 0.435]
Minibonds	-0.048	0.724	[-0.311, 0.216]
Crowdfunding	0.137	0.321	[-0.133, 0.407]
Pay-Day Loans	-0.069	0.620	[-0.343, 0.204]
Car-Insurance	0.273	0.057	[-0.008, 0.554]
Equity Release	0.214	0.121	[-0.056, 0.484]
ETFs	0.085	0.551	[-0.194, 0.364]
Guarantor Loans	-0.125	0.371	[-0.399, 0.149]
Logbook Loans	0.230	0.105	[-0.048, 0.508]
CFDs	-0.076	0.588	[-0.349, 0.198]
FCA Label * Minibonds	-0.170	0.399	[-0.564, 0.225]
FCA Label * Crowdfunding	-0.194	0.336	[-0.590, 0.202]

FCA Label * Pay-Day Loans	-0.298	0.145	[-0.699, 0.103]
FCA Label * Car-Insurance	-0.113	0.576	[-0.510, 0.284]
FCA Label * Equity Release	-0.275	0.175	[-0.672, 0.123]
FCA Label * ETFs	-0.237	0.243	[-0.634, 0.161]
FCA Label * Guarantor Loans	0.090	0.656	[-0.306, 0.486]
FCA Label * Logbook Loans	-0.427*	0.034	[-0.821, -0.033]
FCA Label * CFDs	-0.163	0.421	[-0.559, 0.234]
BIC	3895.305		
Log Likelihood	-1880.1		

Table 2A.1 Effect of removing standalone compliance upon tweet ratings and the increase/decrease in the effect size across different product categories

	Beta	p-value	95% CI
Compliance	-0.119***	<0.001	[-0.179, -0.059]
A/B Compliant	-0.193*	0.028	[-0.365, -0.021]
A/B Compliant *Minibond	-0.239*	0.045	[-0.473, -0.005]
A/B Compliant *Crowdfund	0.674***	<0.001	[0.441, 0.907]
A/B Compliant *Payday	0.324**	0.007	[0.090, 0.559]
A/B Compliant *Car_insurance	0.556***	<0.001	[0.329, 0.783]
A/B Compliant *Equity_release	0.073	0.537	[-0.159, 0.305]
A/B Compliant *ETF	0.538***	<0.001	[0.301, 0.775]
A/B Compliant *Guarantor_loan	0.482***	<0.001	[0.247, 0.718]
A/B Compliant *Logbook_loan	0.401***	0.001	[0.170, 0.631]
A/B Compliant *Pension	0.059	0.626	[-0.177, 0.294]
BIC	12899.47		
LogLikehihood	-6407.85		

Table 2A.2. Effect of removing standalone compliance upon final ratings and the increase/decrease in the effect size across different product categories

	Beta	p-value	95% CI
Compliance	-0.058*	0.014	[-0.103, -0.012]
A/B Compliant	-0.072	0.325	[-0.216, 0.071]
A/B Compliant *Minibond	-0.049	0.627	[-0.244, 0.147]

A/B Compliant *Crowdfund	0.342***	0.001	[0.147, 0.536]
A/B Compliant *Payday	-0.001	0.995	[-0.197, 0.195]
A/B Compliant *Car_insurance	0.153	0.116	[-0.037, 0.343]
A/B Compliant *Equity_release	0.038	0.698	[-0.156, 0.233]
A/B Compliant *ETF	0.277**	0.006	[0.079, 0.475]
A/B Compliant *Guarantor_loan	0.270**	0.007	[0.073, 0.467]
A/B Compliant *Logbook_loan	0.090	0.362	[-0.103, 0.283]
A/B Compliant *Pension	-0.037	0.712	[-0.234, 0.160]
BIC	11395.34		
LogLikehihood	-5655.78		

Table 2B.1i Predictors of which product was chosen.

	Betas	p-value	95% CI
Intercept	-1.237***	<0.001	[-1.394, -1.081]
Non-compliant condition	-0.044	0.542	[-0.186, 0.098]
Mixed compliance condition	-0.060	0.461	[-0.218, 0.099]
Mixed Trial Compliant Tweet	0.060	0.500	[-0.114, 0.233]
Began on Screen	-0.129*	0.023	[-0.240, -0.018]
Pensions_A	-0.104	0.626	[-0.522, 0.314]
Pensions_B	0.723***	<0.001	[0.426, 1.020]
Pensions_C	-0.381	0.131	[-0.874, 0.113]
MiniBonds_A	0.310	0.075	[-0.031, 0.651]
MiniBonds_B	0.810***	<0.001	[0.517, 1.103]
MiniBonds_C	-0.116	0.589	[-0.535, 0.304]
Cowdfunding_A	0.309	0.08	[-0.037, 0.654]
Cowdfunding_B	0.748***	<0.001	[0.449, 1.047]
Cowdfunding_C	-0.142	0.519	[-0.573, 0.289]
Payday loan A	-0.462	0.088	[-0.994, 0.069]
Payday loan B	1.014***	<0.001	[0.727, 1.302]
Payday loan C	0.283	0.117	[-0.070, 0.637]
Car Insurance_A	-0.214	0.349	[-0.663, 0.234]
Car Insurance_B	0.376*	0.027	[0.042, 0.710]
Car Insurance_C	0.125	0.511	[-0.246, 0.495]
Equity Release_A	-0.317	0.192	[-0.793, 0.159]

Equity Release_B	1.162***	<0.001	[0.884, 1.441]
Equity Release_C	-0.081	0.700	[-0.496, 0.333]
ETF_A	-2.039*	0.038	[-3.964, -0.114]
ETF_B	1.560***	<0.001	[1.283, 1.836]
ETF_C	-0.082	0.693	[-0.492, 0.327]
Guarantor_A	1.004***	<0.001	[0.722, 1.286]
Guarantor_B	0.731***	<0.001	[0.434, 1.027]
Guarantor_C	-0.369	0.140	[-0.860, 0.122]
Logbook_A	-0.859*	0.018	[-1.570, -0.148]
Logbook_B	-0.063	0.766	[-0.478, 0.352]
Logbook_C	1.627***	<0.001	[1.344, 1.911]
CFDs_A	0.092	0.635	[-0.289, 0.473]
CFDs_B	0.132	0.490	[-0.242, 0.506]
CFDs_C	0.312	0.077	[-0.034, 0.657]
BIC	7788.037		
Log Likelihood	-3787.34		

Table 2B.1ii Predictors of which product was chosen.

	Betas	p-value	95% CI
Intercept	-1.237***	<0.001	[-1.394, -1.081]
Non-compliant condition	-0.044	0.542	[-0.186, 0.098]
Mixed compliance condition	-0.060	0.461	[-0.218, 0.099]
Mixed Trial Compliant Tweet	0.060	0.500	[-0.114, 0.233]

Began on Screen	-0.129*	0.023	[-0.240, -0.018]
Pensions_A	-0.104	0.626	[-0.522, 0.314]
Pensions_B	0.723***	<0.001	[0.426, 1.020]
Pensions_C	-0.381	0.131	[-0.874, 0.113]
MiniBonds_A	0.310	0.075	[-0.031, 0.651]
MiniBonds_B	0.810***	<0.001	[0.517, 1.103]
MiniBonds_C	-0.116	0.589	[-0.535, 0.304]
Cowdfunding_A	0.309	0.08	[-0.037, 0.654]
Cowdfunding_B	0.748***	<0.001	[0.449, 1.047]
Cowdfunding_C	-0.142	0.519	[-0.573, 0.289]
Payday loan A	-0.462	0.088	[-0.994, 0.069]
Payday loan B	1.014***	<0.001	[0.727, 1.302]
Payday loan C	0.283	0.117	[-0.070, 0.637]
Car Insurance_A	-0.214	0.349	[-0.663, 0.234]
Car Insurance_B	0.376*	0.027	[0.042, 0.710]
Car Insurance_C	0.125	0.511	[-0.246, 0.495]
Equity Release_A	-0.317	0.192	[-0.793, 0.159]
Equity Release_B	1.162***	<0.001	[0.884, 1.441]
Equity Release_C	-0.081	0.700	[-0.496, 0.333]
ETF_A	-2.039*	0.038	[-3.964, -0.114]
ETF_B	1.560***	<0.001	[1.283, 1.836]
ETF_C	-0.082	0.693	[-0.492, 0.327]
Guarantor_A	1.004***	<0.001	[0.722, 1.286]
Guarantor_B	0.731***	<0.001	[0.434, 1.027]

Guarantor_C	-0.369	0.140	[-0.860, 0.122]
Logbook_A	-0.859*	0.018	[-1.570, -0.148]
Logbook_B	-0.063	0.766	[-0.478, 0.352]
Logbook_C	1.627***	<0.001	[1.344, 1.911]
CFDs_A	0.092	0.635	[-0.289, 0.473]
CFDs_B	0.132	0.490	[-0.242, 0.506]
CFDs_C	0.312	0.077	[-0.034, 0.657]
BIC	7788.037		
Log Likelihood	-3787.34		

Table 2B.2 Predictors of the number of times a product/advert was clicked on

	Betas	p-value	95% CI
Intercept	0.431***	<0.001	[0.306, 0.556]
Non-compliant condition	0.077**	0.009	[0.019, 0.136]
Mixed compliance condition	0.059*	0.013	[0.012, 0.105]
Mixed Trial Compliant Tweet	-0.013	0.631	[-0.066, 0.040]
Began on Screen	0.118***	<0.001	[0.078, 0.159]
Minibonds	0.395***	<0.001	[0.251, 0.540]
Crowdfunding	0.075	0.31	[-0.070, 0.219]
Payday Loans	0.397***	<0.001	[0.251, 0.543]
Car Insurance	0.185*	0.014	[0.038, 0.331]
Equity Release	0.285***	<0.001	[0.141, 0.430]
ETFs	0.055	0.452	[-0.089, 0.200]
Guarantor Loan	0.327***	<0.001	[0.183, 0.471]

Logbook Loan	0.115	0.117	[-0.029, 0.260]
CFDs	0.147*	0.047	[0.002, 0.293]
Pensions_A	-0.143*	0.047	[-0.285, -0.002]
Pensions_B	0.042	0.562	[-0.100, 0.184]
Pensions_C	-0.146*	0.044	[-0.287, -0.004]
MiniBonds_A	0.135	0.063	[-0.008, 0.278]
MiniBonds_B	0.286***	<0.001	[0.143, 0.428]
MiniBonds_C	0.017	0.814	[-0.125, 0.160]
Cowdfunding_A	0.219**	0.003	[0.076, 0.363]
Cowdfunding_B	0.218**	0.003	[0.074, 0.362]
Cowdfunding_C	0.144*	0.049	[0.000, 0.288]
Payday loan A	0.012	0.873	[-0.134, 0.157]
Payday loan B	0.231**	0.002	[0.086, 0.377]
Payday loan C	0.059	0.426	[-0.086, 0.204]
Car Insurance_A	-0.181*	0.013	[-0.324, -0.039]
Car Insurance_B	-0.072	0.325	[-0.214, 0.071]
Car Insurance_C	-0.131	0.072	[-0.273, 0.012]
Equity Release_A	0.012	0.865	[-0.130, 0.155]
Equity Release_B	0.277***	<0.001	[0.134, 0.419]
Equity Release_C	-0.01	0.895	[-0.152, 0.133]
ETF_A	-0.282***	<0.001	[-0.423, -0.141]
ETF_B	0.318***	<0.001	[0.177, 0.459]
ETF_C	-0.072	0.317	[-0.213, 0.069]
Guarantor_A	0.396***	<0.001	[0.254, 0.537]
Guarantor_B	0.399***	<0.001	[0.258, 0.541]

Guarantor_C	0.079	0.274	[-0.063, 0.221]
Logbook_A	-0.019	0.793	[-0.163, 0.125]
Logbook_B	0.002	0.975	[-0.142, 0.146]
Logbook_C	0.479***	<0.001	[0.335, 0.623]
CFDs_A	-0.012	0.868	[-0.156, 0.132]
CFDs_B	-0.017	0.812	[-0.161, 0.127]
CFDs_C	0.001	0.988	[-0.143, 0.145]
BIC	15195.57		
Log Likelihood	-7467.69		

Table 2B.3 Predicting whether a product/advert was never clicked on

	Betas	p-value	95% CI
Intercept	0.418*	0.038	[0.023, 0.814]
Non-compliant condition	-0.340***	<0.001	[-0.504, -0.175]
Mixed compliance condition	-0.190*	0.020	[-0.351, -0.029]
Mixed Trial Compliant Tweet	0.099	0.225	[-0.061, 0.258]
Began on Screen	-0.165**	0.01	[-0.290, -0.040]
Minibonds	-0.925***	<0.001	[-1.382, -0.467]
Crowdfunding	0.149	0.533	[-0.319, 0.616]
Payday Loans	-1.058***	<0.001	[-1.525, -0.591]
Car Insurance	-0.667**	0.005	[-1.134, -0.200]
Equity Release	-1.019***	<0.001	[-1.478, -0.559]
ETFs	-0.215	0.359	[-0.674, 0.245]

Guarantor Loan	-0.988***	<0.001	[-1.448, -0.528]
Logbook Loan	-0.481*	0.04	[-0.940, -0.023]
CFDs	-0.197	0.405	[-0.662, 0.268]
Pensions_A	0.651**	0.004	[0.209, 1.093]
Pensions_B	-0.088	0.693	[-0.528, 0.351]
Pensions_C	0.398	0.075	[-0.040, 0.836]
MiniBonds_A	-0.875***	<0.001	[-1.326, -0.425]
MiniBonds_B	-1.399***	<0.001	[-1.859, -0.940]
MiniBonds_C	-0.324	0.16	[-0.777, 0.128]
Cowdfunding_A	-0.226	0.332	[-0.682, 0.231]
Cowdfunding_B	-0.337	0.151	[-0.797, 0.123]
Cowdfunding_C	0.075	0.744	[-0.377, 0.527]
Payday loan A	0.004	0.987	[-0.450, 0.458]
Payday loan B	-0.441	0.059	[-0.899, 0.017]
Payday loan C	0.171	0.461	[-0.284, 0.626]
Car Insurance_A	0.736**	0.001	[0.291, 1.180]
Car Insurance_B	0.384	0.086	[-0.055, 0.823]
Car Insurance_C	0.450*	0.045	[0.009, 0.891]
Equity Release_A	0.008	0.97	[-0.435, 0.452]
Equity Release_B	-0.919***	<0.001	[-1.366, -0.472]
Equity Release_C	0.071	0.753	[-0.374, 0.516]
ETF_A	0.810***	<0.001	[0.363, 1.256]
ETF_B	-0.404	0.078	[-0.853, 0.045]
ETF_C	-0.028	0.902	[-0.468, 0.412]
Guarantor_A	-0.726**	0.001	[-1.170, -0.282]

Guarantor_B	-0.719**	0.001	[-1.162, -0.276]
Guarantor_C	-0.134	0.55	[-0.572, 0.305]
Logbook_A	0.121	0.612	[-0.347, 0.589]
Logbook_B	0.251	0.296	[-0.220, 0.721]
Logbook_C	-1.678***	<0.001	[-2.164, -1.192]
CFDs_A	-0.061	0.791	[-0.513, 0.391]
CFDs_B	-0.31	0.176	[-0.760, 0.139]
CFDs_C	-0.222	0.334	[-0.673, 0.228]
BIC	8009.084		
Log Likelihood	-3874.44		

Table 2B.4 Predicting which product/advert was clicked on first

	Betas	p-value	95% CI
Intercept	-1.627***	<0.001	[-1.795, -1.459]
Non-compliant condition	-0.089	0.215	[-0.229, 0.052]
Mixed compliance condition	0.024	0.760	[-0.130, 0.179]
Mixed Trial Compliant Tweet	-0.134	0.127	[-0.306, 0.038]
Began on Screen	0.746***	<0.001	[0.619, 0.874]
Pensions_A	-0.510*	0.037	[-0.989, -0.031]
Pensions_B	0.598***	<0.001	[0.295, 0.901]
Pensions_C	-0.268	0.214	[-0.692, 0.155]
MiniBonds_A	0.048	0.799	[-0.319, 0.415]
MiniBonds_B	0.964***	<0.001	[0.680, 1.248]

MiniBonds_C	-0.173	0.409	[-0.584, 0.238]
Cowdfunding_A	0.042	0.819	[-0.321, 0.406]
Cowdfunding_B	0.353*	0.034	[0.027, 0.678]
Cowdfunding_C	-0.079	0.688	[-0.467, 0.308]
Payday loan A	-0.089	0.663	[-0.492, 0.313]
Payday loan B	0.385*	0.02	[0.061, 0.709]
Payday loan C	-0.093	0.638	[-0.478, 0.293]
Car Insurance_A	0.095	0.593	[-0.254, 0.445]
Car Insurance_B	-0.275	0.197	[-0.694, 0.143]
Car Insurance_C	0.064	0.731	[-0.299, 0.427]
Equity Release_A	-0.061	0.754	[-0.443, 0.321]
Equity Release_B	0.524***	0.001	[0.220, 0.828]
Equity Release_C	-0.021	0.913	[-0.390, 0.349]
ETF_A	-0.419	0.069	[-0.870, 0.032]
ETF_B	0.414*	0.01	[0.097, 0.731]
ETF_C	0.345*	0.035	[0.024, 0.665]
Guarantor_A	0.417**	0.009	[0.106, 0.728]
Guarantor_B	0.296	0.079	[-0.034, 0.626]
Guarantor_C	-0.296	0.172	[-0.722, 0.129]
Logbook_A	-0.433	0.068	[-0.898, 0.032]
Logbook_B	-0.445	0.066	[-0.920, 0.029]
Logbook_C	1.077***	<0.001	[0.790, 1.365]
CFDs_A	-0.107	0.598	[-0.504, 0.290]
CFDs_B	0.362*	0.029	[0.037, 0.688]
CFDs_C	-0.03	0.875	[-0.406, 0.346]

BIC	7940.067		
Log Likelihood	-3863.35		

Table 2B.5 Predicting the total amount of time a product's webpage was viewed in a trial

	Betas	p-value	95% CI
Intercept	2111.744***	<0.001	[1196.475, 3027.012]
Non-compliant condition	112.722	0.600	[-308.959, 534.403]
Mixed compliance condition	148.064	0.398	[-195.189, 491.316]
Mixed Trial Compliant Tweet	-414.672*	0.031	[-792.110, -37.234]
Began on Screen	1309.880***	<0.001	[978.012, 1641.749]
Minibonds	428.223	0.434	[-645.005, 1501.451]
Crowdfunding	-121.938	0.824	[-1196.141, 952.265]
Payday Loans	2401.168***	<0.001	[1317.725, 3484.612]
Car Insurance	820.039	0.140	[-269.196, 1909.275]
Equity Release	2085.032***	<0.001	[1008.553, 3161.512]
ETFs	178.419	0.745	[-896.678, 1253.516]
Guarantor Loan	-4.949	0.993	[-1074.563, 1064.665]
Logbook Loan	524.896	0.337	[-547.559, 1597.351]
CFDs	958.462	0.082	[-123.219, 2040.144]
Pensions_A	-288.041	0.592	[-1342.135, 766.054]
Pensions_B	920.197	0.087	[-134.220, 1974.613]
Pensions_C	-522.821	0.331	[-1576.586, 530.944]

MiniBonds_A	928.733	0.086	[-132.033, 1989.499]
MiniBonds_B	1375.735*	0.011	[315.897, 2435.573]
MiniBonds_C	382.13	0.48	[-679.045, 1443.304]
Cowdfunding_A	-13.912	0.98	[-1082.961, 1055.138]
Cowdfunding_B	-231.046	0.672	[-1301.025, 838.933]
Cowdfunding_C	-127.344	0.816	[-1197.244, 942.556]
Payday loan A	-253.835	0.646	[-1336.670, 829.000]
Payday loan B	849.464	0.124	[-232.963, 1931.892]
Payday loan C	-197.385	0.721	[-1278.850, 884.080]
Car Insurance_A	-1025.97	0.058	[-2086.727, 34.791]
Car Insurance_B	-840.921	0.12	[-1901.275, 219.433]
Car Insurance_C	100.576	0.853	[-960.275, 1161.427]
Equity Release_A	-136.704	0.801	[-1197.422, 924.015]
Equity Release_B	1443.031**	0.008	[383.293, 2502.768]
Equity Release_C	222.749	0.681	[-837.581, 1283.078]
ETF_A	-604.716	0.258	[-1653.174, 443.742]
ETF_B	1932.216***	<0.001	[883.452, 2980.980]
ETF_C	-186.029	0.728	[-1234.093, 862.035]
Guarantor_A	1129.631*	0.036	[75.492, 2183.769]
Guarantor_B	1673.661**	0.002	[619.635, 2727.687]
Guarantor_C	261.372	0.627	[-792.523, 1315.267]
Logbook_A	694.288	0.205	[-379.165, 1767.742]
Logbook_B	9.197	0.987	[-1063.961, 1082.355]
Logbook_C	1891.690***	0.001	[818.635, 2964.746]
CFDs_A	-322.84	0.555	[-1395.307, 749.627]

CFDs_B	-68.687	0.9	[-1140.548, 1003.175]
CFDs_C	634.615	0.246	[-438.484, 1707.715]
BIC	138548.9		
Log Likelihood	-69144.3		

Table 2B.6 Predicting the time spent viewing a web page per visit

	Betas	p-value	95% CI
Intercept	4245.346***	<0.001	[3140.438, 5350.254]
Non-compliant condition	-188.83	0.351	[-586.018, 208.357]
Mixed compliance condition	-26.981	0.911	[-497.541, 443.579]
Mixed Trial Compliant Tweet	-562.437*	0.014	[-1008.528, -116.346]
Began on Screen	1179.400***	<0.001	[876.370, 1482.430]
Minibonds	-1430.316*	0.032	[-2738.471, -122.161]
Crowdfunding	-686.946	0.347	[-2117.084, 743.192]
Payday Loans	971.88	0.145	[-335.947, 2279.707]
Car Insurance	19.188	0.978	[-1319.346, 1357.721]
Equity Release	913.704	0.17	[-390.234, 2217.641]
ETFs	-136.488	0.846	[-1514.251, 1241.275]
Guarantor Loan	-1854.206**	0.005	[-3150.513, -557.898]
Logbook Loan	-289.054	0.674	[-1636.664, 1058.556]
CFDs	-147.331	0.834	[-1529.055, 1234.393]
Pensions_A	119.454	0.852	[-1135.400, 1374.308]
Pensions_B	726.363	0.229	[-455.743, 1908.468]

Pensions_C	-338.932	0.589	[-1567.215, 889.351]
MiniBonds_A	282.055	0.681	[-1060.500, 1624.610]
MiniBonds_B	180.014	0.787	[-1125.083, 1485.112]
MiniBonds_C	399.225	0.575	[-994.724, 1793.174]
Cowdfunding_A	-1410.966*	0.017	[-2571.388, -250.544]
Cowdfunding_B	-1704.349**	0.004	[-2866.598, -542.099]
Cowdfunding_C	-1141.32	0.058	[-2322.484, 39.846]
Payday loan A	-565.983	0.378	[-1823.390, 691.423]
Payday loan B	-306.875	0.622	[-1527.292, 913.543]
Payday loan C	-695.6	0.284	[-1966.977, 575.777]
Car Insurance_A	125.904	0.843	[-1119.871, 1371.679]
Car Insurance_B	-573.382	0.358	[-1796.109, 649.344]
Car Insurance_C	1191.309	0.056	[-28.763, 2411.382]
Equity Release_A	-385.77	0.571	[-1719.347, 947.806]
Equity Release_B	-1.483	0.998	[-1257.121, 1254.155]
Equity Release_C	469.497	0.494	[-876.416, 1815.411]
ETF_A	489.334	0.444	[-763.184, 1741.853]
ETF_B	808.669	0.161	[-321.448, 1938.786]
ETF_C	144.921	0.807	[-1020.410, 1310.251]
Guarantor_A	-586.953	0.342	[-1797.201, 623.295]
Guarantor_B	-126.091	0.838	[-1335.823, 1083.642]
Guarantor_C	-93.766	0.884	[-1350.344, 1162.811]
Logbook_A	1194.139	0.096	[-213.405, 2601.682]
Logbook_B	-217.597	0.762	[-1628.740, 1193.547]
Logbook_C	-280.378	0.663	[-1540.367, 979.611]

CFDs_A	260.62	0.703	[-1079.090, 1600.330]
CFDs_B	552.017	0.412	[-767.344, 1871.379]
CFDs_C	1061.697	0.117	[-267.363, 2390.757]
BIC	80964.6		
Log Likelihood	-40352.2		

Table 2C.1 Predicting which product was chosen

	Beta	p-value	95% CI
Intercept	-1.381***	<0.001	[-1.719, -1.043]
House Deposit	0.766**	0.001	[0.296, 1.236]
Windfall	0.770***	0.001	[0.320, 1.220]
Began On-Screen	-0.04	0.423	[-0.136, 0.057]
Compliant Tweet	-0.152**	0.006	[-0.259, -0.045]
Equity Release	-0.160	0.505	[-0.630, 0.310]
Guarantor Loan	-0.743*	0.021	[-1.375, -0.111]
Logbook Loan	-0.278	0.285	[-0.787, 0.231]
Crowdfunding – Deposit	0.645**	0.002	[0.239, 1.050]
EFT – Deposit	0.933***	<0.001	[0.539, 1.327]
CFD – Deposit	-0.893**	0.004	[-1.493, -0.292]
Minibond - Windfall	-0.307	0.231	[-0.808, 0.195]
Crowdfunding – Windfall	-0.581*	0.049	[-1.160, -0.002]
ETFs – Windfall	-0.345	0.172	[-0.839, 0.149]
CFDs – Windfall	-1.303**	0.003	[-2.172, -0.434]
Minibond_Deposit_A	-0.42	0.096	[-0.914, 0.074]
Minibond_Deposit_B	-0.089	0.716	[-0.572, 0.393]
Minibond_Deposit_C	-0.063	0.79	[-0.528, 0.402]
CrowdFunding_Deposit_A	-0.095	0.704	[-0.585, 0.395]
CrowdFunding_Deposit_B	-0.514	0.061	[-1.052, 0.024]
CrowdFunding_Deposit_C	-0.412	0.128	[-0.943, 0.118]
Payday_A	-0.222	0.387	[-0.724, 0.280]
Payday_B	0.113	0.619	[-0.334, 0.561]
Payday_C	0.023	0.923	[-0.438, 0.484]
Equity_Release_A	0.353	0.309	[-0.327, 1.034]
Equity_Release_B	0.104	0.783	[-0.637, 0.846]
Equity_Release_C	0.385	0.265	[-0.293, 1.063]

ETF_Deposit_A	0.414	0.102	[-0.082, 0.910]
ETF_Deposit_B	0.375	0.133	[-0.114, 0.863]
ETF_Deposit_C	0.293	0.235	[-0.190, 0.777]
Guarantor_Loan_A	-0.146	0.404	[-0.489, 0.197]
Guarantor_Loan_B	0.01	0.955	[-0.321, 0.340]
Guarantor_Loan_C	-0.053	0.756	[-0.389, 0.282]
Logbook_Loan_A	0.288	0.057	[-0.009, 0.584]
Logbook_Loan_B	0.193	0.204	[-0.105, 0.491]
Logbook_Loan_C	0.149	0.327	[-0.149, 0.448]
CFD_Deposit_A	-0.029	0.937	[-0.764, 0.705]
CFD_Deposit_B	-0.185	0.625	[-0.928, 0.558]
CFD_Deposit_C	-0.806	0.121	[-1.824, 0.213]
Pension_Windfall_A	0.416	0.142	[-0.139, 0.970]
Pension_Windfall_B	0.003	0.992	[-0.558, 0.563]
Pension_Windfall_C	-0.075	0.802	[-0.657, 0.508]
Minibond_Windfall_A	0.442	0.16	[-0.175, 1.058]
Minibond_Windfall_B	0.599	0.055	[-0.012, 1.211]
Minibond_Windfall_C	-0.105	0.771	[-0.815, 0.605]
Crowdfunding_Windfall_A	0.04	0.889	[-0.528, 0.609]
Crowdfunding_Windfall_B	0.168	0.554	[-0.388, 0.724]
Crowdfunding_Windfall_C	0.136	0.653	[-0.457, 0.729]
ETF_Windfall_A	-0.401	0.113	[-0.897, 0.095]
ETF_Windfall_B	-0.29	0.22	[-0.754, 0.174]
ETF_Windfall_C	-0.1	0.675	[-0.565, 0.366]
CFD_Windfall_A	0.511	0.299	[-0.453, 1.474]
CFD_Windfall_B	0.063	0.911	[-1.042, 1.168]
CFD_Windfall_C	0.046	0.936	[-1.070, 1.161]
BIC	10172.03		

Log Likelihood	-4915.92		

Table 2C.2 Predicting which product was clicked on first

	Beta	p-value	95% CI
Intercept	-0.953***	<0.001	[-1.195, -0.710]
House Deposit	-0.813**	0.001	[-1.315, -0.311]
Windfall	-0.136	0.487	[-0.521, 0.248]
Began On-Screen	1.061***	<0.001	[0.942, 1.180]
Compliant Tweet	-0.542***	<0.001	[-0.641, -0.444]
Equity Release	0.604*	0.033	[0.049, 1.160]
Guarantor Loan	-1.113***	<0.001	[-1.526, -0.699]
Logbook Loan	-0.276	0.425	[-0.955, 0.403]
Crowdfunding – Deposit	-0.499**	0.004	[-0.840, -0.158]
EFT – Deposit	-0.926***	<0.001	[-1.312, -0.540]
CFD – Deposit	0.049	0.873	[-0.555, 0.654]
Minibond - Windfall	-0.24	0.343	[-0.736, 0.256]
Crowdfunding – Windfall	-0.869**	0.006	[-1.491, -0.247]
ETFs – Windfall	-0.702*	0.013	[-1.255, -0.150]
CFDs – Windfall	-0.657*	0.028	[-1.243, -0.071]
Minibond_Deposit_A	0.338	0.246	[-0.232, 0.908]
Minibond_Deposit_B	0.516	0.078	[-0.058, 1.091]
Minibond_Deposit_C	0.293	0.317	[-0.281, 0.866]
CrowdFunding_Deposit_A	-0.15	0.545	[-0.637, 0.337]
CrowdFunding_Deposit_B	-0.593*	0.026	[-1.116, -0.070]
CrowdFunding_Deposit_C	-0.663*	0.016	[-1.200, -0.126]
Payday_A	0.026	0.873	[-0.289, 0.341]
Payday_B	-0.014	0.933	[-0.329, 0.302]

Payday_C	-0.166	0.314	[-0.489, 0.157]
Equity_Release_A	0.364	0.114	[-0.087, 0.816]
Equity_Release_B	0.3	0.201	[-0.160, 0.761]
Equity_Release_C	0.253	0.277	[-0.203, 0.708]
ETF_Deposit_A	0.47	0.153	[-0.175, 1.115]
ETF_Deposit_B	0.668*	0.035	[0.049, 1.286]
ETF_Deposit_C	0.753*	0.015	[0.145, 1.361]
Guarantor_Loan_A	-0.223	0.262	[-0.613, 0.167]
Guarantor_Loan_B	-0.27	0.177	[-0.661, 0.121]
Guarantor_Loan_C	-0.114	0.545	[-0.485, 0.256]
Logbook_Loan_A	0.062	0.783	[-0.376, 0.499]
Logbook_Loan_B	0.037	0.868	[-0.403, 0.478]
Logbook_Loan_C	0.211	0.335	[-0.218, 0.639]
CFD_Deposit_A	0.164	0.571	[-0.402, 0.729]
CFD_Deposit_B	0.229	0.406	[-0.312, 0.771]
CFD_Deposit_C	0.198	0.477	[-0.348, 0.744]
Pension_Windfall_A	0.093	0.754	[-0.490, 0.676]
Pension_Windfall_B	-0.31	0.29	[-0.884, 0.264]
Pension_Windfall_C	-0.275	0.371	[-0.877, 0.327]
Minibond_Windfall_A	0.665	0.052	[-0.005, 1.335]
Minibond_Windfall_B	0.588	0.09	[-0.092, 1.268]
Minibond_Windfall_C	-0.206	0.618	[-1.017, 0.605]
Crowdfunding_Windfall_A	0.114	0.734	[-0.544, 0.771]
Crowdfunding_Windfall_B	0.693*	0.023	[0.094, 1.293]
Crowdfunding_Windfall_C	0.085	0.812	[-0.611, 0.780]
ETF_Windfall_A	-0.384	0.131	[-0.881, 0.114]
ETF_Windfall_B	-0.365	0.136	[-0.846, 0.115]
ETF_Windfall_C	-0.271	0.273	[-0.757, 0.214]
CFD_Windfall_A	0.05	0.881	[-0.610, 0.711]

CFD_Windfall_B	0.078	0.826	[-0.617, 0.772]
CFD_Windfall_C	0.123	0.727	[-0.566, 0.812]
BIC	9949.918		
Log Likelihood	-4804.86		

Table 2C.3 Predicting the number of times each product was clicked on

	Beta	p-value	95% CI
Intercept	0.940***	<0.001	[0.857, 1.022]
House Deposit	-0.174**	0.008	[-0.302, -0.046]
Windfall	-0.085	0.168	[-0.205, 0.036]
Began On-Screen	0.101***	<0.001	[0.076, 0.127]
Compliant Tweet	-0.089***	<0.001	[-0.119, -0.059]
Equity Release	0.093	0.206	[-0.051, 0.236]
Guarantor Loan	-0.333***	<0.001	[-0.431, -0.234]
Logbook Loan	-0.008	0.922	[-0.158, 0.143]
Crowdfunding – Deposit	-0.054	0.288	[-0.153, 0.045]
EFT – Deposit	-0.086	0.087	[-0.185, 0.013]
CFD – Deposit	-0.035	0.632	[-0.180, 0.109]
Minibond - Windfall	-0.039	0.601	[-0.183, 0.106]
Crowdfunding – Windfall	-0.065	0.404	[-0.218, 0.088]
ETFs – Windfall	-0.094	0.197	[-0.237, 0.049]
CFDs – Windfall	-0.161*	0.044	[-0.318, -0.004]
Minibond_Deposit_A	0.056	0.437	[-0.085, 0.198]
Minibond_Deposit_B	0.11	0.147	[-0.039, 0.259]
Minibond_Deposit_C	0.064	0.387	[-0.081, 0.208]
CrowdFunding_Deposit_A	-0.061	0.402	[-0.203, 0.081]

CrowdFunding_Deposit_B	-0.086	0.225	[-0.226, 0.053]
CrowdFunding_Deposit_C	-0.134	0.062	[-0.276, 0.007]
Payday_A	-0.06	0.23	[-0.159, 0.038]
Payday_B	-0.082	0.102	[-0.180, 0.016]
Payday_C	-0.038	0.447	[-0.137, 0.060]
Equity_Release_A	0.063	0.202	[-0.034, 0.160]
Equity_Release_B	0.104*	0.037	[0.006, 0.203]
Equity_Release_C	0.082	0.099	[-0.015, 0.180]
ETF_Deposit_A	0.079	0.3	[-0.071, 0.229]
ETF_Deposit_B	0.150*	0.045	[0.004, 0.296]
ETF_Deposit_C	0.173*	0.018	[0.029, 0.317]
Guarantor_Loan_A	-0.042	0.4	[-0.140, 0.056]
Guarantor_Loan_B	-0.052	0.297	[-0.150, 0.046]
Guarantor_Loan_C	-0.052	0.303	[-0.150, 0.047]
Logbook_Loan_A	0.048	0.336	[-0.050, 0.146]
Logbook_Loan_B	0.047	0.35	[-0.051, 0.145]
Logbook_Loan_C	0.099*	0.047	[0.001, 0.197]
CFD_Deposit_A	0.051	0.493	[-0.095, 0.197]
CFD_Deposit_B	-0.019	0.788	[-0.159, 0.121]
CFD_Deposit_C	-0.019	0.786	[-0.160, 0.121]
Pension_Windfall_A	0.138	0.103	[-0.028, 0.305]
Pension_Windfall_B	0.008	0.917	[-0.146, 0.163]
Pension_Windfall_C	-0.009	0.909	[-0.168, 0.149]
Minibond_Windfall_A	-0.005	0.955	[-0.170, 0.160]
Minibond_Windfall_B	0	0.997	[-0.165, 0.166]
Minibond_Windfall_C	-0.087	0.316	[-0.256, 0.082]
Crowdfunding_Windfall_A	-0.004	0.959	[-0.162, 0.154]
Crowdfunding_Windfall_B	0.087	0.29	[-0.074, 0.247]
Crowdfunding_Windfall_C	0.128	0.135	[-0.040, 0.295]

ETF_Windfall_A	-0.058	0.418	[-0.200, 0.083]
ETF_Windfall_B	-0.092	0.188	[-0.229, 0.045]
ETF_Windfall_C	-0.032	0.665	[-0.176, 0.112]
CFD_Windfall_A	0.048	0.572	[-0.119, 0.215]
CFD_Windfall_B	0.061	0.489	[-0.112, 0.235]
CFD_Windfall_C	0.042	0.638	[-0.132, 0.215]
BIC	17024.7		
Log Likelihood	-8342.25		

Table 2C.4 Predicting whether products were never clicked on

	Beta	p-value	95% CI
Intercept	-1.609***	<0.001	[-1.942, -1.275]
House Deposit	0.899***	<0.001	[0.420, 1.378]
Windfall	0.41	0.086	[-0.057, 0.876]
Began On-Screen	-0.220***	<0.001	[-0.334, -0.107]
Compliant Tweet	0.296***	<0.001	[0.175, 0.417]
Equity Release	-0.236	0.366	[-0.749, 0.276]
Guarantor Loan	1.388***	<0.001	[1.011, 1.765]
Logbook Loan	0.278	0.3	[-0.247, 0.803]
Crowdfunding – Deposit	0.613**	0.002	[0.225, 1.000]
EFT – Deposit	0.894***	<0.001	[0.512, 1.276]
CFD – Deposit	0.153	0.563	[-0.366, 0.672]
Minibond - Windfall	0.44	0.105	[-0.092, 0.972]
Crowdfunding – Windfall	0.778**	0.005	[0.238, 1.318]
ETFs – Windfall	0.549*	0.042	[0.020, 1.078]
CFDs – Windfall	0.600*	0.034	[0.045, 1.155]

Minibond_Deposit_A	-0.302	0.245	[-0.812, 0.207]
Minibond_Deposit_B	-0.634*	0.025	[-1.190, -0.079]
Minibond_Deposit_C	0.022	0.934	[-0.493, 0.536]
CrowdFunding_Deposit_A	-0.039	0.886	[-0.566, 0.488]
CrowdFunding_Deposit_B	0.272	0.287	[-0.229, 0.772]
CrowdFunding_Deposit_C	0.632*	0.014	[0.127, 1.136]
Payday_A	0.173	0.397	[-0.227, 0.573]
Payday_B	0.172	0.395	[-0.225, 0.569]
Payday_C	0.049	0.813	[-0.356, 0.453]
Equity_Release_A	-0.278	0.103	[-0.611, 0.056]
Equity_Release_B	-0.446*	0.01	[-0.787, -0.105]
Equity_Release_C	-0.306	0.075	[-0.644, 0.031]
ETF_Deposit_A	-0.291	0.279	[-0.817, 0.235]
ETF_Deposit_B	-0.830**	0.002	[-1.355, -0.306]
ETF_Deposit_C	-0.866**	0.001	[-1.401, -0.332]
Guarantor_Loan_A	0.014	0.938	[-0.344, 0.372]
Guarantor_Loan_B	0.161	0.371	[-0.192, 0.513]
Guarantor_Loan_C	-0.059	0.747	[-0.419, 0.301]
Logbook_Loan_A	0.027	0.877	[-0.317, 0.371]
Logbook_Loan_B	-0.268	0.133	[-0.618, 0.082]
Logbook_Loan_C	-0.256	0.151	[-0.605, 0.094]
CFD_Deposit_A	-0.172	0.534	[-0.713, 0.369]
CFD_Deposit_B	0.04	0.876	[-0.461, 0.541]
CFD_Deposit_C	0.088	0.73	[-0.410, 0.585]
Pension_Windfall_A	-0.413	0.182	[-1.020, 0.193]
Pension_Windfall_B	0.228	0.418	[-0.323, 0.778]
Pension_Windfall_C	0.12	0.679	[-0.447, 0.687]
Minibond_Windfall_A	-0.548	0.062	[-1.124, 0.028]
Minibond_Windfall_B	-0.618*	0.036	[-1.197, -0.040]

Minibond_Windfall_C	-0.112	0.707	[-0.697, 0.472]
Crowdfunding_Windfall_A	0.033	0.91	[-0.535, 0.601]
Crowdfunding_Windfall_B	-0.308	0.304	[-0.895, 0.279]
Crowdfunding_Windfall_C	-0.274	0.36	[-0.860, 0.313]
ETF_Windfall_A	0.715**	0.006	[0.203, 1.227]
ETF_Windfall_B	0.640*	0.012	[0.140, 1.140]
ETF_Windfall_C	0.196	0.463	[-0.328, 0.720]
CFD_Windfall_A	-0.111	0.707	[-0.688, 0.467]
CFD_Windfall_B	-0.148	0.633	[-0.756, 0.460]
CFD_Windfall_C	-0.166	0.593	[-0.776, 0.444]
BIC	9716.536		
Log Likelihood	-4688.17		

Table 2C.5 Predicting the total time spent looking at a product's web page during a trial

	Beta	p-value	95% CI
Intercept	6413.699***	<0.001	[5662.982, 7164.415]
House Deposit	-1498.233*	0.012	[-2662.170, -334.297]
Windfall	-839.301	0.133	[-1934.621, 256.019]
Began On-Screen	683.051***	<0.001	[449.717, 916.385]
Compliant Tweet	-803.668***	<0.001	[-1029.486, -577.851]
Equity Release	233.125	0.724	[-1061.891, 1528.140]
Guarantor Loan	-2760.084***	<0.001	[-3644.990, -1875.178]
Logbook Loan	321.723	0.642	[-1035.866, 1679.313]
Crowdfunding – Deposit	-2576.139***	<0.001	[-3465.778, -1686.500]
EFT – Deposit	-2239.709***	<0.001	[-3127.433, -1351.984]
CFD – Deposit	254.898	0.702	[-1051.427, 1561.223]

Minibond - Windfall	-719.766	0.28	[-2024.328, 584.796]
Crowdfunding – Windfall	-1030.83	0.144	[-2412.925, 351.267]
ETFs – Windfall	-1003.12	0.127	[-2292.771, 286.539]
CFDs – Windfall	-569.233	0.431	[-1987.086, 848.620]
Minibond_Deposit_A	1205.923	0.065	[-76.059, 2487.905]
Minibond_Deposit_B	922.094	0.18	[-424.362, 2268.549]
Minibond_Deposit_C	130.023	0.845	[-1175.830, 1435.875]
CrowdFunding_Deposit_A	-309.641	0.638	[-1598.192, 978.910]
CrowdFunding_Deposit_B	442.47	0.493	[-821.778, 1706.718]
CrowdFunding_Deposit_C	-864.804	0.186	[-2145.452, 415.843]
Payday_A	-676.675	0.136	[-1566.520, 213.171]
Payday_B	-209.978	0.642	[-1096.019, 676.064]
Payday_C	124.752	0.784	[-765.277, 1014.780]
Equity_Release_A	180.35	0.688	[-698.882, 1059.583]
Equity_Release_B	798.388	0.078	[-89.929, 1686.706]
Equity_Release_C	1953.353***	<0.001	[1069.436, 2837.271]
ETF_Deposit_A	652.225	0.346	[-705.554, 2010.004]
ETF_Deposit_B	737.132	0.275	[-587.636, 2061.899]
ETF_Deposit_C	1243.298	0.062	[-60.063, 2546.659]
Guarantor_Loan_A	85.712	0.85	[-802.833, 974.257]
Guarantor_Loan_B	-189.267	0.675	[-1074.310, 695.775]
Guarantor_Loan_C	-173.696	0.701	[-1061.339, 713.948]
Logbook_Loan_A	-543.953	0.23	[-1431.307, 343.401]
Logbook_Loan_B	688.154	0.128	[-197.578, 1573.885]
Logbook_Loan_C	798.136	0.077	[-85.901, 1682.173]
CFD_Deposit_A	808.241	0.231	[-515.103, 2131.586]
CFD_Deposit_B	840.585	0.194	[-427.037, 2108.207]
CFD_Deposit_C	1118.131	0.084	[-151.383, 2387.645]
Pension_Windfall_A	1244.257	0.106	[-263.723, 2752.237]

Pension_Windfall_B	4.56	0.995	[-1394.407, 1403.527]
Pension_Windfall_C	1097.972	0.134	[-339.081, 2535.024]
Minibond_Windfall_A	602.818	0.429	[-890.126, 2095.763]
Minibond_Windfall_B	-138.488	0.856	[-1638.424, 1361.447]
Minibond_Windfall_C	-370.471	0.635	[-1901.280, 1160.337]
Crowdfunding_Windfall_A	463.86	0.525	[-968.001, 1895.721]
Crowdfunding_Windfall_B	2182.428**	0.003	[727.890, 3636.966]
Crowdfunding_Windfall_C	1327.744	0.086	[-189.728, 2845.216]
ETF_Windfall_A	1038.946	0.112	[-241.946, 2319.838]
ETF_Windfall_B	-298.093	0.637	[-1536.077, 939.891]
ETF_Windfall_C	-128.995	0.847	[-1435.050, 1177.059]
CFD_Windfall_A	-322.633	0.676	[-1836.435, 1191.170]
CFD_Windfall_B	2086.056**	0.009	[511.718, 3660.393]
CFD_Windfall_C	1291.978	0.107	[-277.624, 2861.579]
BIC	177684.3		
Log Likelihood	-88672		

Table 2C.6 Predicting the average time spent looking at a product's web page each time it was clicked on

	Beta	p-value	95% CI
Intercept	6800.875***	<0.001	[6075.921, 7525.830]
House Deposit	-840.533	0.178	[-2064.783, 383.716]
Windfall	-227.469	0.688	[-1336.474, 881.535]
Began On-Screen	100.485	0.427	[-147.375, 348.345]
Compliant Tweet	-288.961*	0.018	[-527.743, -50.180]
Equity Release	-319.282	0.655	[-1718.396, 1079.832]
Guarantor Loan	-742.168	0.126	[-1692.663, 208.326]

Logbook Loan	237.495	0.763	[-1303.141, 1778.132]
Crowdfunding – Deposit	-2564.711***	<0.001	[-3463.244, -1666.178]
EFT – Deposit	-1777.892***	<0.001	[-2695.861, -859.922]
CFD – Deposit	871.438	0.232	[-558.610, 2301.486]
Minibond - Windfall	-733.058	0.299	[-2116.602, 650.487]
Crowdfunding – Windfall	-966.291	0.208	[-2470.173, 537.592]
ETFs – Windfall	-769.19	0.27	[-2135.904, 597.524]
CFDs – Windfall	357.233	0.658	[-1222.925, 1937.390]
Minibond_Deposit_A	1065.881	0.129	[-308.942, 2440.703]
Minibond_Deposit_B	567.807	0.43	[-841.709, 1977.323]
Minibond_Deposit_C	180.479	0.804	[-1242.476, 1603.435]
CrowdFunding_Deposit_A	244.126	0.722	[-1101.467, 1589.719]
CrowdFunding_Deposit_B	1160.024	0.092	[-189.390, 2509.438]
CrowdFunding_Deposit_C	-173.168	0.81	[-1587.241, 1240.905]
Payday_A	-356.25	0.425	[-1232.273, 519.772]
Payday_B	418.914	0.348	[-456.275, 1294.103]
Payday_C	389.411	0.382	[-483.496, 1262.318]
Equity_Release_A	-471.152	0.353	[-1465.792, 523.489]
Equity_Release_B	-119.311	0.814	[-1114.275, 875.654]
Equity_Release_C	1856.247***	<0.001	[853.811, 2858.684]
ETF_Deposit_A	457.281	0.558	[-1070.734, 1985.296]
ETF_Deposit_B	174.072	0.815	[-1285.353, 1633.497]
ETF_Deposit_C	553.787	0.446	[-870.094, 1977.668]
Guarantor_Loan_A	346.343	0.461	[-575.139, 1267.824]
Guarantor_Loan_B	-19.466	0.967	[-948.310, 909.378]
Guarantor_Loan_C	42.558	0.927	[-872.986, 958.102]
Logbook_Loan_A	-905.198	0.064	[-1864.592, 54.196]
Logbook_Loan_B	94.563	0.844	[-849.797, 1038.923]
Logbook_Loan_C	112.131	0.815	[-826.212, 1050.474]

CFD_Deposit_A	548.878	0.454	[-886.584, 1984.340]
CFD_Deposit_B	1527.783*	0.033	[126.994, 2928.571]
CFD_Deposit_C	2018.721**	0.005	[621.241, 3416.200]
Pension_Windfall_A	357.098	0.658	[-1223.523, 1937.718]
Pension_Windfall_B	-56.319	0.942	[-1579.967, 1467.329]
Pension_Windfall_C	1309.839	0.096	[-230.265, 2849.942]
Minibond_Windfall_A	669.077	0.414	[-936.706, 2274.859]
Minibond_Windfall_B	-48.262	0.954	[-1670.621, 1574.097]
Minibond_Windfall_C	-2.256	0.998	[-1672.830, 1668.318]
Crowdfunding_Windfall_A	753.155	0.339	[-790.699, 2297.009]
Crowdfunding_Windfall_B	1543.744*	0.045	[36.437, 3051.051]
Crowdfunding_Windfall_C	1173.925	0.158	[-455.483, 2803.334]
ETF_Windfall_A	1495.696*	0.034	[112.108, 2879.284]
ETF_Windfall_B	87.399	0.897	[-1231.409, 1406.207]
ETF_Windfall_C	-41.572	0.953	[-1415.546, 1332.401]
CFD_Windfall_A	-1016.81	0.237	[-2700.214, 666.590]
CFD_Windfall_B	2020.314*	0.022	[286.906, 3753.722]
CFD_Windfall_C	1637.915	0.069	[-127.459, 3403.289]
BIC	117593.3		
Log Likelihood	-58626.6		

Table 2D.1 Predicting which product was chosen

	Beta	p-value	95% CI
Intercept	-2.305***	<0.001	[-2.727, -1.882]
House Deposit	0.473	0.108	[-0.103, 1.050]
Windfall	-0.021	0.957	[-0.770, 0.729]
Began On-Screen	0.276***	<0.001	[0.181, 0.371]
Compliant Tweet	-0.084*	0.036	[-0.163, -0.005]
Risk Understanding Accuracy	0.212***	<0.001	[0.106, 0.318]
Equity Release	-0.051	0.865	[-0.641, 0.538]
Guarantor Loan	-0.522	0.19	[-1.302, 0.259]
Logbook Loan	-1.355	0.054	[-2.735, 0.025]
Crowdfunding – Deposit	1.090***	<0.001	[0.629, 1.551]
EFT – Deposit	0.955***	<0.001	[0.485, 1.426]
CFD – Deposit	-0.706	0.115	[-1.585, 0.173]
Pension – Deposit	-1.459	0.066	[-3.015, 0.097]
Minibond - Windfall	-0.397	0.463	[-1.457, 0.662]
Crowdfunding – Windfall	0.218	0.6	[-0.597, 1.033]
ETFs – Windfall	-0.414	0.466	[-1.526, 0.698]
CFDs – Windfall	-1.208	0.203	[-3.068, 0.651]
Minibond_Deposit_A	-0.157	0.622	[-0.779, 0.466]
Minibond_Deposit_B	-0.196	0.551	[-0.838, 0.447]
Minibond_Deposit_C	-0.27	0.44	[-0.954, 0.415]
Minibond_Deposit_D	-0.038	0.902	[-0.641, 0.565]
Minibond_Deposit_E	0.475	0.067	[-0.033, 0.983]
Minibond_Deposit_F	-0.402	0.279	[-1.130, 0.325]
Minibond_Deposit_G	-0.181	0.572	[-0.807, 0.445]
Minibond_Deposit_H	-0.227	0.503	[-0.891, 0.437]
Minibond_Deposit_I	-0.204	0.544	[-0.862, 0.455]
CrowdFunding_Deposit_A	-0.115	0.728	[-0.760, 0.531]

CrowdFunding_Deposit_B	-0.543	0.179	[-1.334, 0.249]
CrowdFunding_Deposit_C	-0.911	0.082	[-1.937, 0.116]
CrowdFunding_Deposit_D	0.223	0.458	[-0.366, 0.811]
CrowdFunding_Deposit_E	-0.453	0.227	[-1.189, 0.282]
CrowdFunding_Deposit_F	-0.123	0.706	[-0.763, 0.517]
CrowdFunding_Deposit_G	-0.129	0.702	[-0.789, 0.532]
CrowdFunding_Deposit_H	0.242	0.42	[-0.347, 0.831]
CrowdFunding_Deposit_I	0.365	0.205	[-0.200, 0.929]
Payday_A	0.605*	0.016	[0.112, 1.098]
Payday_B	0.527*	0.041	[0.021, 1.033]
Payday_C	0.376	0.159	[-0.147, 0.899]
Payday_D	0.119	0.682	[-0.449, 0.686]
Payday_E	0.085	0.769	[-0.481, 0.651]
Payday_F	0.265	0.327	[-0.265, 0.795]
Payday_G	-0.267	0.421	[-0.918, 0.384]
Payday_H	-0.472	0.201	[-1.197, 0.252]
Payday_I	-0.324	0.34	[-0.990, 0.342]
Equity_Release_A	-0.174	0.739	[-1.193, 0.846]
Equity_Release_B	-0.321	0.56	[-1.403, 0.760]
Equity_Release_C	0.463	0.251	[-0.327, 1.252]
Equity_Release_D	0.546	0.169	[-0.232, 1.323]
Equity_Release_E	0.51	0.206	[-0.281, 1.301]
Equity_Release_F	0.244	0.58	[-0.620, 1.108]
Equity_Release_G	0.459	0.256	[-0.332, 1.249]
Equity_Release_H	-0.168	0.74	[-1.164, 0.827]
Equity_Release_I	-0.106	0.828	[-1.066, 0.853]
ETF_Deposit_A	0.92	0.214	[-0.531, 2.371]
ETF_Deposit_B	1.042	0.157	[-0.402, 2.486]
ETF_Deposit_C	1.036	0.151	[-0.378, 2.450]

ETF_Deposit_D	0.997	0.174	[-0.440, 2.434]
ETF_Deposit_E	0.938	0.212	[-0.536, 2.413]
ETF_Deposit_F	0.698	0.369	[-0.824, 2.220]
ETF_Deposit_G	1.102	0.13	[-0.326, 2.529]
ETF_Deposit_H	0.961	0.192	[-0.484, 2.406]
ETF_Deposit_I	0.391	0.637	[-1.231, 2.013]
Guarantor_Loan_A	-0.153	0.314	[-0.450, 0.144]
Guarantor_Loan_B	0.172	0.225	[-0.105, 0.448]
Guarantor_Loan_C	-0.422*	0.011	[-0.748, -0.097]
Guarantor_Loan_D	-0.667***	<0.001	[-1.030, -0.304]
Guarantor_Loan_E	0.145	0.313	[-0.136, 0.426]
Guarantor_Loan_F	-0.864***	<0.001	[-1.266, -0.463]
Guarantor_Loan_G	-1.104***	<0.001	[-1.559, -0.648]
Guarantor_Loan_H	-0.408*	0.012	[-0.725, -0.092]
Guarantor_Loan_I	-0.734***	<0.001	[-1.106, -0.362]
Logbook_Loan_A	0.059	0.714	[-0.257, 0.375]
Logbook_Loan_B	0.048	0.759	[-0.260, 0.357]
Logbook_Loan_C	-0.391*	0.029	[-0.743, -0.040]
Logbook_Loan_D	-2.253***	0.001	[-3.568, -0.939]
Logbook_Loan_E	-2.966*	0.025	[-5.560, -0.372]
Logbook_Loan_F	-2.805*	0.014	[-5.040, -0.571]
Logbook_Loan_G	-1.814***	<0.001	[-2.716, -0.913]
Logbook_Loan_H	-1.816***	<0.001	[-2.729, -0.904]
Logbook_Loan_I	-2.225***	0.001	[-3.545, -0.905]
Pension_Deposit_A	0.206	0.689	[-0.804, 1.216]
Pension_Deposit_B	0.09	0.864	[-0.946, 1.126]
Pension_Deposit_C	-0.115	0.84	[-1.228, 0.998]
Pension_Deposit_D	0.699	0.123	[-0.190, 1.587]
Pension_Deposit_E	0.068	0.899	[-0.978, 1.114]

Pension_Deposit_F	-0.231	0.715	[-1.470, 1.008]
Pension_Deposit_G	-0.183	0.763	[-1.376, 1.009]
Pension_Deposit_H	0.227	0.653	[-0.766, 1.220]
Pension_Deposit_I	-0.423	0.516	[-1.699, 0.852]
CFD_Deposit_A	0.284	0.774	[-1.651, 2.219]
CFD_Deposit_B	1.149	0.16	[-0.455, 2.754]
CFD_Deposit_C	0.195	0.849	[-1.819, 2.209]
CFD_Deposit_D	0.887	0.294	[-0.770, 2.544]
CFD_Deposit_E	-0.066	0.952	[-2.203, 2.072]
CFD_Deposit_F	-0.645	0.674	[-3.643, 2.354]
CFD_Deposit_G	-0.292	0.821	[-2.820, 2.237]
CFD_Deposit_H	0.169	0.868	[-1.817, 2.154]
CFD_Deposit_I	-0.179	0.876	[-2.424, 2.066]
Pension_Windfall_A	0.807	0.099	[-0.153, 1.767]
Pension_Windfall_B	-0.069	0.914	[-1.311, 1.174]
Pension_Windfall_C	0.62	0.222	[-0.374, 1.615]
Pension_Windfall_D	0.551	0.294	[-0.479, 1.582]
Pension_Windfall_E	0.674	0.19	[-0.334, 1.682]
Pension_Windfall_F	0.492	0.347	[-0.534, 1.518]
Pension_Windfall_G	0.662	0.198	[-0.345, 1.668]
Pension_Windfall_H	0.088	0.882	[-1.074, 1.250]
Pension_Windfall_I	-0.103	0.872	[-1.364, 1.158]
Minibond_Windfall_A	0.277	0.428	[-0.408, 0.963]
Minibond_Windfall_B	-0.179	0.664	[-0.986, 0.629]
Minibond_Windfall_C	0.055	0.884	[-0.678, 0.787]
Minibond_Windfall_D	0.204	0.555	[-0.473, 0.882]
Minibond_Windfall_E	0.163	0.657	[-0.558, 0.885]
Minibond_Windfall_F	0.656*	0.04	[0.030, 1.282]
Minibond_Windfall_G	-0.176	0.67	[-0.987, 0.634]

Minibond_Windfall_H	0.634*	0.045	[0.015, 1.253]
Minibond_Windfall_I	1.040***	0.001	[0.449, 1.632]
Crowdfunding_Windfall_A	-0.457	0.583	[-2.090, 1.175]
Crowdfunding_Windfall_B	0.492	0.371	[-0.587, 1.570]
Crowdfunding_Windfall_C	-0.168	0.82	[-1.617, 1.280]
Crowdfunding_Windfall_D	1.162*	0.022	[0.168, 2.155]
Crowdfunding_Windfall_E	0.603	0.261	[-0.449, 1.655]
Crowdfunding_Windfall_F	0.791	0.133	[-0.242, 1.824]
Crowdfunding_Windfall_G	-0.457	0.576	[-2.061, 1.147]
Crowdfunding_Windfall_H	-0.669	0.494	[-2.583, 1.246]
Crowdfunding_Windfall_I	0.5	0.378	[-0.611, 1.611]
ETF_Windfall_A	0.377	0.341	[-0.399, 1.153]
ETF_Windfall_B	0.122	0.772	[-0.706, 0.951]
ETF_Windfall_C	0.469	0.242	[-0.316, 1.254]
ETF_Windfall_D	0.657	0.075	[-0.066, 1.380]
ETF_Windfall_E	-0.315	0.553	[-1.356, 0.727]
ETF_Windfall_F	0.032	0.941	[-0.820, 0.884]
ETF_Windfall_G	0.143	0.74	[-0.701, 0.988]
ETF_Windfall_H	0.2	0.636	[-0.626, 1.025]
ETF_Windfall_I	-0.227	0.656	[-1.226, 0.772]
CFD_Windfall_A	0.798	0.422	[-1.151, 2.746]
CFD_Windfall_B	0.836	0.409	[-1.150, 2.822]
CFD_Windfall_C	0.781	0.445	[-1.221, 2.783]
CFD_Windfall_D	0.028	0.982	[-2.448, 2.504]
CFD_Windfall_E	-1.3	0.715	[-8.279, 5.679]
CFD_Windfall_F	-0.16	0.912	[-2.994, 2.673]
CFD_Windfall_G	0.253	0.826	[-2.008, 2.515]
CFD_Windfall_H	-0.216	0.885	[-3.141, 2.709]
CFD_Windfall_I	0.085	0.947	[-2.403, 2.573]

BIC	10966.06		
Log Likelihood	-5053.52		

Table 2D.2 Predicting which product was clicked on first

	Beta	p-value	95% CI
Intercept	-1.686***	<0.001	[-1.945, -1.426]
House Deposit	-0.434	0.067	[-0.898, 0.030]
Windfall	-0.547*	0.044	[-1.079, -0.014]
Began On-Screen	1.492***	<0.001	[1.374, 1.610]
Compliant Tweet	-0.319***	<0.001	[-0.427, -0.211]
Risk Understanding Accuracy	0.138*	0.024	[0.018, 0.257]
Equity Release	-0.235	0.435	[-0.826, 0.355]
Guarantor Loan	-0.992***	<0.001	[-1.452, -0.531]
Logbook Loan	-1.359**	0.01	[-2.387, -0.330]
Crowdfunding – Deposit	-1.027***	<0.001	[-1.465, -0.588]
EFT – Deposit	-1.368***	<0.001	[-1.873, -0.863]
CFD – Deposit	-0.837*	0.046	[-1.660, -0.015]
Pension – Deposit	-0.417	0.192	[-1.043, 0.209]
Minibond - Windfall	-0.657	0.108	[-1.457, 0.143]
Crowdfunding – Windfall	-0.371	0.316	[-1.095, 0.354]
ETFs – Windfall	-0.074	0.834	[-0.768, 0.619]
CFDs – Windfall	-0.364	0.321	[-1.084, 0.356]
Minibond_Deposit_A	-0.289	0.361	[-0.909, 0.331]
Minibond_Deposit_B	0.009	0.978	[-0.588, 0.605]
Minibond_Deposit_C	-0.252	0.459	[-0.920, 0.416]
Minibond_Deposit_D	-0.228	0.484	[-0.867, 0.411]

Minibond_Deposit_E	0.570*	0.029	[0.060, 1.080]
Minibond_Deposit_F	-0.435	0.217	[-1.125, 0.255]
Minibond_Deposit_G	-0.129	0.681	[-0.743, 0.485]
Minibond_Deposit_H	-0.73	0.074	[-1.530, 0.070]
Minibond_Deposit_I	-0.524	0.145	[-1.229, 0.181]
CrowdFunding_Deposit_A	0.033	0.918	[-0.598, 0.664]
CrowdFunding_Deposit_B	-0.829	0.055	[-1.676, 0.017]
CrowdFunding_Deposit_C	-0.344	0.385	[-1.121, 0.433]
CrowdFunding_Deposit_D	0.095	0.774	[-0.554, 0.744]
CrowdFunding_Deposit_E	-0.138	0.679	[-0.790, 0.515]
CrowdFunding_Deposit_F	-0.405	0.277	[-1.136, 0.326]
CrowdFunding_Deposit_G	0.333	0.283	[-0.276, 0.943]
CrowdFunding_Deposit_H	0.291	0.365	[-0.338, 0.919]
CrowdFunding_Deposit_I	0.369	0.229	[-0.232, 0.969]
Payday_A	-0.059	0.739	[-0.405, 0.287]
Payday_B	0.400*	0.015	[0.078, 0.722]
Payday_C	-0.683***	0.001	[-1.078, -0.289]
Payday_D	-0.143	0.434	[-0.502, 0.216]
Payday_E	-0.224	0.225	[-0.586, 0.138]
Payday_F	-0.125	0.477	[-0.470, 0.220]
Payday_G	-0.186	0.288	[-0.530, 0.158]
Payday_H	-0.585**	0.003	[-0.969, -0.201]
Payday_I	-0.107	0.542	[-0.453, 0.238]
Equity_Release_A	-0.969*	0.026	[-1.824, -0.115]
Equity_Release_B	-0.708*	0.043	[-1.395, -0.021]
Equity_Release_C	0.192	0.46	[-0.318, 0.703]
Equity_Release_D	0.494	0.051	[-0.003, 0.991]
Equity_Release_E	-0.026	0.927	[-0.590, 0.538]
Equity_Release_F	-0.416	0.222	[-1.083, 0.252]

Equity_Release_G	0.303	0.235	[-0.197, 0.802]
Equity_Release_H	-0.12	0.679	[-0.686, 0.447]
Equity_Release_I	-0.207	0.474	[-0.774, 0.360]
ETF_Deposit_A	-0.938	0.431	[-3.274, 1.399]
ETF_Deposit_B	1.043	0.063	[-0.056, 2.142]
ETF_Deposit_C	1.062*	0.046	[0.020, 2.103]
ETF_Deposit_D	0.106	0.872	[-1.184, 1.395]
ETF_Deposit_E	0.198	0.78	[-1.192, 1.588]
ETF_Deposit_F	0.751	0.205	[-0.411, 1.913]
ETF_Deposit_G	0.979	0.076	[-0.103, 2.061]
ETF_Deposit_H	0.994	0.078	[-0.110, 2.098]
ETF_Deposit_I	0.241	0.703	[-0.997, 1.478]
Guarantor_Loan_A	0.008	0.976	[-0.504, 0.519]
Guarantor_Loan_B	0.590*	0.011	[0.133, 1.047]
Guarantor_Loan_C	0.286	0.25	[-0.201, 0.773]
Guarantor_Loan_D	0.133	0.61	[-0.377, 0.643]
Guarantor_Loan_E	0.589*	0.012	[0.131, 1.047]
Guarantor_Loan_F	0.528*	0.029	[0.055, 1.000]
Guarantor_Loan_G	0.082	0.753	[-0.430, 0.594]
Guarantor_Loan_H	0.216	0.375	[-0.261, 0.693]
Guarantor_Loan_I	0.033	0.9	[-0.486, 0.553]
Logbook_Loan_A	0.282	0.358	[-0.320, 0.884]
Logbook_Loan_B	0.309	0.289	[-0.262, 0.879]
Logbook_Loan_C	0.452	0.111	[-0.104, 1.009]
Logbook_Loan_D	0.253	0.393	[-0.326, 0.832]
Logbook_Loan_E	-0.258	0.475	[-0.966, 0.450]
Logbook_Loan_F	0.101	0.753	[-0.526, 0.728]
Logbook_Loan_G	0.419	0.154	[-0.157, 0.994]
Logbook_Loan_H	0.593*	0.035	[0.041, 1.145]

Logbook_Loan_I	-0.411	0.275	[-1.150, 0.328]
Pension_Deposit_A	0.331	0.467	[-0.561, 1.223]
Pension_Deposit_B	0.829	0.055	[-0.019, 1.676]
Pension_Deposit_C	-0.256	0.628	[-1.293, 0.780]
Pension_Deposit_D	0.486	0.268	[-0.375, 1.346]
Pension_Deposit_E	-0.882	0.189	[-2.197, 0.434]
Pension_Deposit_F	0.108	0.825	[-0.846, 1.061]
Pension_Deposit_G	-1.646	0.256	[-4.489, 1.196]
Pension_Deposit_H	0.491	0.283	[-0.404, 1.386]
Pension_Deposit_I	-0.286	0.58	[-1.301, 0.728]
CFD_Deposit_A	-1.102	0.081	[-2.339, 0.134]
CFD_Deposit_B	0.38	0.256	[-0.276, 1.035]
CFD_Deposit_C	-0.545	0.296	[-1.566, 0.476]
CFD_Deposit_D	-0.299	0.442	[-1.062, 0.464]
CFD_Deposit_E	-0.563	0.22	[-1.462, 0.336]
CFD_Deposit_F	0.168	0.628	[-0.510, 0.846]
CFD_Deposit_G	-0.234	0.578	[-1.057, 0.589]
CFD_Deposit_H	-0.243	0.567	[-1.075, 0.589]
CFD_Deposit_I	-0.195	0.604	[-0.932, 0.542]
Pension_Windfall_A	0.202	0.629	[-0.619, 1.023]
Pension_Windfall_B	0.194	0.655	[-0.656, 1.044]
Pension_Windfall_C	0.905*	0.02	[0.143, 1.666]
Pension_Windfall_D	-0.01	0.982	[-0.929, 0.908]
Pension_Windfall_E	0.571	0.17	[-0.244, 1.385]
Pension_Windfall_F	-0.368	0.503	[-1.448, 0.711]
Pension_Windfall_G	0.329	0.452	[-0.529, 1.187]
Pension_Windfall_H	-1.204	0.104	[-2.657, 0.249]
Pension_Windfall_I	-1.932	0.107	[-4.282, 0.418]
Minibond_Windfall_A	0.317	0.395	[-0.414, 1.049]

Minibond_Windfall_B	-0.058	0.885	[-0.847, 0.730]
Minibond_Windfall_C	0.171	0.645	[-0.559, 0.901]
Minibond_Windfall_D	0.414	0.236	[-0.270, 1.098]
Minibond_Windfall_E	-0.293	0.527	[-1.200, 0.614]
Minibond_Windfall_F	0.435	0.229	[-0.274, 1.145]
Minibond_Windfall_G	-0.199	0.644	[-1.044, 0.646]
Minibond_Windfall_H	0.686*	0.043	[0.023, 1.349]
Minibond_Windfall_I	0.978**	0.003	[0.332, 1.624]
Crowdfunding_Windfall_A	-0.399	0.303	[-1.159, 0.360]
Crowdfunding_Windfall_B	-0.173	0.621	[-0.860, 0.514]
Crowdfunding_Windfall_C	-0.476	0.251	[-1.289, 0.336]
Crowdfunding_Windfall_D	0.284	0.404	[-0.383, 0.951]
Crowdfunding_Windfall_E	0.063	0.856	[-0.620, 0.747]
Crowdfunding_Windfall_F	-0.035	0.919	[-0.715, 0.644]
Crowdfunding_Windfall_G	-0.549	0.168	[-1.331, 0.232]
Crowdfunding_Windfall_H	-1.607*	0.046	[-3.184, -0.029]
Crowdfunding_Windfall_I	-0.866	0.068	[-1.797, 0.064]
ETF_Windfall_A	-0.284	0.429	[-0.988, 0.420]
ETF_Windfall_B	-0.188	0.566	[-0.831, 0.455]
ETF_Windfall_C	-1.117*	0.045	[-2.207, -0.027]
ETF_Windfall_D	-0.016	0.962	[-0.648, 0.617]
ETF_Windfall_E	-0.458	0.231	[-1.207, 0.291]
ETF_Windfall_F	-1.081*	0.017	[-1.968, -0.194]
ETF_Windfall_G	-0.021	0.951	[-0.685, 0.643]
ETF_Windfall_H	-0.225	0.527	[-0.921, 0.472]
ETF_Windfall_I	-0.238	0.531	[-0.981, 0.506]
CFD_Windfall_A	-0.545	0.219	[-1.415, 0.324]
CFD_Windfall_B	-0.03	0.943	[-0.855, 0.795]
CFD_Windfall_C	-0.753	0.226	[-1.971, 0.465]

CFD_Windfall_D	-0.153	0.716	[-0.978, 0.672]
CFD_Windfall_E	-1.33	0.055	[-2.688, 0.029]
CFD_Windfall_F	0.052	0.897	[-0.731, 0.834]
CFD_Windfall_G	-0.007	0.987	[-0.770, 0.757]
CFD_Windfall_H	-0.366	0.446	[-1.307, 0.576]
CFD_Windfall_I	-0.82	0.158	[-1.959, 0.319]
BIC	9768.261		
Log Likelihood	-4454.62		

Table 2D.3 Predicting whether a product was never clicked on

	Beta	p-value	95% CI
Intercept	-0.006	0.968	[-0.293, 0.281]
House Deposit	1.226***	<0.001	[0.752, 1.701]
Windfall	1.199***	<0.001	[0.686, 1.713]
Began On-Screen	-0.567***	<0.001	[-0.664, -0.471]
Compliant Tweet	0.270***	<0.001	[0.180, 0.361]
Risk Understanding Accuracy	-0.257***	<0.001	[-0.380, -0.134]
Equity Release	0.221	0.476	[-0.387, 0.830]
Guarantor Loan	1.354***	<0.001	[0.953, 1.756]
Logbook Loan	0.482	0.142	[-0.161, 1.125]
Crowdfunding – Deposit	0.495**	0.008	[0.130, 0.861]
EFT – Deposit	0.734***	<0.001	[0.366, 1.102]
CFD – Deposit	0.356	0.264	[-0.269, 0.981]
Pension – Deposit	0.371	0.247	[-0.257, 0.999]
Minibond - Windfall	0.695	0.056	[-0.017, 1.407]
Crowdfunding – Windfall	0.044	0.887	[-0.560, 0.648]

ETFs – Windfall	0.26	0.429	[-0.384, 0.904]
CFDs – Windfall	0.156	0.616	[-0.453, 0.765]
Minibond_Deposit_A	-0.53	0.058	[-1.079, 0.019]
Minibond_Deposit_B	-0.601*	0.032	[-1.151, -0.052]
Minibond_Deposit_C	-0.222	0.455	[-0.803, 0.360]
Minibond_Deposit_D	0.035	0.908	[-0.558, 0.628]
Minibond_Deposit_E	-0.850**	0.002	[-1.379, -0.320]
Minibond_Deposit_F	-0.309	0.288	[-0.879, 0.261]
Minibond_Deposit_G	-0.097	0.742	[-0.674, 0.480]
Minibond_Deposit_H	0.192	0.539	[-0.421, 0.806]
Minibond_Deposit_I	-0.147	0.629	[-0.745, 0.450]
CrowdFunding_Deposit_A	-0.497	0.111	[-1.109, 0.114]
CrowdFunding_Deposit_B	0.27	0.438	[-0.412, 0.951]
CrowdFunding_Deposit_C	0.166	0.627	[-0.503, 0.835]
CrowdFunding_Deposit_D	-1.122***	<0.001	[-1.726, -0.518]
CrowdFunding_Deposit_E	0.051	0.877	[-0.590, 0.692]
CrowdFunding_Deposit_F	-0.215	0.493	[-0.831, 0.400]
CrowdFunding_Deposit_G	-0.649*	0.038	[-1.262, -0.036]
CrowdFunding_Deposit_H	-0.910**	0.004	[-1.523, -0.297]
CrowdFunding_Deposit_I	-0.904**	0.003	[-1.502, -0.306]
Payday_A	-0.344	0.058	[-0.700, 0.012]
Payday_B	-0.407*	0.028	[-0.772, -0.043]
Payday_C	0.165	0.37	[-0.196, 0.526]
Payday_D	-0.004	0.98	[-0.363, 0.354]
Payday_E	0.275	0.126	[-0.077, 0.628]
Payday_F	-0.09	0.618	[-0.441, 0.262]
Payday_G	0.102	0.572	[-0.251, 0.454]
Payday_H	0.159	0.378	[-0.194, 0.512]
Payday_I	-0.183	0.304	[-0.533, 0.166]

Equity_Release_A	-0.054	0.807	[-0.489, 0.381]
Equity_Release_B	-0.440*	0.037	[-0.853, -0.027]
Equity_Release_C	-0.674**	0.001	[-1.077, -0.272]
Equity_Release_D	-0.782***	<0.001	[-1.182, -0.381]
Equity_Release_E	-0.609**	0.004	[-1.021, -0.197]
Equity_Release_F	-0.443*	0.038	[-0.860, -0.025]
Equity_Release_G	-0.639**	0.002	[-1.045, -0.233]
Equity_Release_H	-0.434*	0.038	[-0.845, -0.023]
Equity_Release_I	-0.450*	0.03	[-0.858, -0.043]
ETF_Deposit_A	-0.29	0.402	[-0.970, 0.389]
ETF_Deposit_B	-0.852*	0.011	[-1.511, -0.193]
ETF_Deposit_C	-0.829**	0.01	[-1.458, -0.201]
ETF_Deposit_D	-0.289	0.405	[-0.970, 0.391]
ETF_Deposit_E	-0.408	0.267	[-1.128, 0.313]
ETF_Deposit_F	-0.408	0.255	[-1.110, 0.295]
ETF_Deposit_G	-0.697*	0.039	[-1.358, -0.036]
ETF_Deposit_H	-0.355	0.304	[-1.032, 0.322]
ETF_Deposit_I	-0.647	0.056	[-1.310, 0.015]
Guarantor_Loan_A	-0.013	0.944	[-0.381, 0.354]
Guarantor_Loan_B	-0.038	0.839	[-0.407, 0.330]
Guarantor_Loan_C	0.084	0.662	[-0.292, 0.459]
Guarantor_Loan_D	0.148	0.437	[-0.226, 0.522]
Guarantor_Loan_E	-0.296	0.118	[-0.666, 0.075]
Guarantor_Loan_F	0.157	0.41	[-0.216, 0.530]
Guarantor_Loan_G	0.117	0.538	[-0.256, 0.490]
Guarantor_Loan_H	-0.142	0.436	[-0.499, 0.215]
Guarantor_Loan_I	0.297	0.127	[-0.084, 0.679]
Logbook_Loan_A	-0.013	0.946	[-0.397, 0.370]
Logbook_Loan_B	-0.056	0.767	[-0.429, 0.317]

Logbook_Loan_C	0.164	0.394	[-0.213, 0.541]
Logbook_Loan_D	0.401*	0.047	[0.005, 0.798]
Logbook_Loan_E	0.391	0.05	[0.000, 0.781]
Logbook_Loan_F	-0.109	0.572	[-0.487, 0.269]
Logbook_Loan_G	-0.085	0.655	[-0.460, 0.290]
Logbook_Loan_H	-0.173	0.366	[-0.547, 0.202]
Logbook_Loan_I	-0.037	0.847	[-0.415, 0.341]
Pension_Deposit_A	-0.054	0.881	[-0.759, 0.651]
Pension_Deposit_B	-0.231	0.496	[-0.895, 0.433]
Pension_Deposit_C	-0.017	0.961	[-0.692, 0.658]
Pension_Deposit_D	-0.036	0.916	[-0.706, 0.634]
Pension_Deposit_E	0.332	0.384	[-0.417, 1.082]
Pension_Deposit_F	0.497	0.194	[-0.253, 1.248]
Pension_Deposit_G	0.242	0.503	[-0.466, 0.949]
Pension_Deposit_H	-0.174	0.606	[-0.834, 0.486]
Pension_Deposit_I	-0.111	0.74	[-0.770, 0.547]
CFD_Deposit_A	-0.098	0.786	[-0.807, 0.610]
CFD_Deposit_B	-1.011**	0.001	[-1.627, -0.394]
CFD_Deposit_C	0.001	0.997	[-0.726, 0.728]
CFD_Deposit_D	-0.325	0.337	[-0.988, 0.339]
CFD_Deposit_E	-0.499	0.121	[-1.129, 0.132]
CFD_Deposit_F	-0.171	0.61	[-0.827, 0.485]
CFD_Deposit_G	-0.081	0.819	[-0.771, 0.609]
CFD_Deposit_H	-0.129	0.715	[-0.819, 0.562]
CFD_Deposit_I	-0.28	0.402	[-0.934, 0.374]
Pension_Windfall_A	-0.977**	0.004	[-1.651, -0.303]
Pension_Windfall_B	-0.616	0.094	[-1.336, 0.104]
Pension_Windfall_C	-1.115**	0.001	[-1.787, -0.444]
Pension_Windfall_D	-0.950**	0.008	[-1.650, -0.249]

Pension_Windfall_E	-1.174**	0.001	[-1.876, -0.472]
Pension_Windfall_F	-0.607	0.094	[-1.316, 0.103]
Pension_Windfall_G	-0.376	0.32	[-1.117, 0.365]
Pension_Windfall_H	-0.56	0.124	[-1.274, 0.153]
Pension_Windfall_I	-0.519	0.153	[-1.230, 0.192]
Minibond_Windfall_A	-0.34	0.25	[-0.919, 0.239]
Minibond_Windfall_B	-0.077	0.799	[-0.667, 0.513]
Minibond_Windfall_C	-0.194	0.516	[-0.781, 0.392]
Minibond_Windfall_D	-0.504	0.073	[-1.056, 0.048]
Minibond_Windfall_E	-0.358	0.235	[-0.948, 0.233]
Minibond_Windfall_F	-0.539	0.065	[-1.110, 0.033]
Minibond_Windfall_G	-0.034	0.913	[-0.637, 0.569]
Minibond_Windfall_H	-0.618*	0.026	[-1.163, -0.074]
Minibond_Windfall_I	-0.768**	0.006	[-1.317, -0.218]
Crowdfunding_Windfall_A	-0.22	0.501	[-0.862, 0.421]
Crowdfunding_Windfall_B	-0.322	0.307	[-0.941, 0.297]
Crowdfunding_Windfall_C	-0.152	0.653	[-0.816, 0.512]
Crowdfunding_Windfall_D	-0.762*	0.015	[-1.373, -0.151]
Crowdfunding_Windfall_E	-0.427	0.17	[-1.036, 0.183]
Crowdfunding_Windfall_F	-0.777*	0.012	[-1.384, -0.170]
Crowdfunding_Windfall_G	-0.207	0.52	[-0.838, 0.424]
Crowdfunding_Windfall_H	-0.099	0.774	[-0.776, 0.578]
Crowdfunding_Windfall_I	-0.164	0.629	[-0.831, 0.503]
ETF_Windfall_A	0.355	0.27	[-0.276, 0.986]
ETF_Windfall_B	-0.36	0.227	[-0.944, 0.224]
ETF_Windfall_C	-0.087	0.785	[-0.709, 0.535]
ETF_Windfall_D	-0.345	0.244	[-0.927, 0.236]
ETF_Windfall_E	0.136	0.675	[-0.502, 0.775]
ETF_Windfall_F	0.12	0.706	[-0.503, 0.743]

ETF_Windfall_G	-0.018	0.956	[-0.654, 0.618]
ETF_Windfall_H	-0.248	0.416	[-0.845, 0.350]
ETF_Windfall_I	-0.092	0.77	[-0.712, 0.528]
CFD_Windfall_A	-0.059	0.846	[-0.655, 0.537]
CFD_Windfall_B	-0.427	0.167	[-1.033, 0.179]
CFD_Windfall_C	-0.017	0.959	[-0.646, 0.613]
CFD_Windfall_D	0.242	0.454	[-0.392, 0.877]
CFD_Windfall_E	0.093	0.785	[-0.577, 0.763]
CFD_Windfall_F	0.048	0.884	[-0.595, 0.691]
CFD_Windfall_G	-0.286	0.336	[-0.870, 0.297]
CFD_Windfall_H	-0.074	0.813	[-0.687, 0.539]
CFD_Windfall_I	0.569	0.111	[-0.131, 1.269]
BIC	23822.62		
Log Likelihood	-11481.8		

Table 2D.4 Predicting how many times each product was clicked on in a trial

	Beta	p-value	95% CI
Intercept	0.598***	<0.001	[0.522, 0.674]
House Deposit	-0.298***	<0.001	[-0.412, -0.184]
Windfall	-0.315***	<0.001	[-0.432, -0.198]
Began On-Screen	0.147***	<0.001	[0.123, 0.171]
Compliant Tweet	-0.063***	<0.001	[-0.085, -0.041]
Risk Understanding Accuracy	0.063***	<0.001	[0.032, 0.095]
Equity Release	-0.034	0.612	[-0.165, 0.097]
Guarantor Loan	-0.322***	<0.001	[-0.419, -0.225]
Logbook Loan	-0.106	0.114	[-0.238, 0.026]

Crowdfunding – Deposit	-0.037	0.45	[-0.133, 0.059]
EFT – Deposit	-0.127**	0.01	[-0.223, -0.031]
CFD – Deposit	-0.071	0.317	[-0.209, 0.067]
Pension – Deposit	-0.105	0.127	[-0.239, 0.030]
Minibond - Windfall	-0.02	0.779	[-0.156, 0.117]
Crowdfunding – Windfall	0.015	0.83	[-0.120, 0.150]
ETFs – Windfall	-0.062	0.372	[-0.198, 0.074]
CFDs – Windfall	-0.047	0.48	[-0.179, 0.084]
Minibond_Deposit_A	0.111	0.097	[-0.020, 0.242]
Minibond_Deposit_B	0.125	0.066	[-0.008, 0.257]
Minibond_Deposit_C	0.003	0.968	[-0.133, 0.138]
Minibond_Deposit_D	-0.025	0.715	[-0.159, 0.109]
Minibond_Deposit_E	0.193**	0.004	[0.062, 0.324]
Minibond_Deposit_F	0.047	0.495	[-0.088, 0.183]
Minibond_Deposit_G	0.02	0.768	[-0.111, 0.150]
Minibond_Deposit_H	-0.028	0.688	[-0.164, 0.108]
Minibond_Deposit_I	0.045	0.522	[-0.092, 0.182]
CrowdFunding_Deposit_A	0.084	0.222	[-0.051, 0.220]
CrowdFunding_Deposit_B	-0.052	0.455	[-0.187, 0.084]
CrowdFunding_Deposit_C	-0.011	0.869	[-0.146, 0.124]
CrowdFunding_Deposit_D	0.212**	0.003	[0.073, 0.351]
CrowdFunding_Deposit_E	-0.008	0.903	[-0.141, 0.124]
CrowdFunding_Deposit_F	0.057	0.402	[-0.077, 0.191]
CrowdFunding_Deposit_G	0.077	0.273	[-0.061, 0.214]
CrowdFunding_Deposit_H	0.139*	0.047	[0.002, 0.277]
CrowdFunding_Deposit_I	0.167*	0.018	[0.028, 0.305]
Payday_A	0.036	0.452	[-0.058, 0.131]
Payday_B	0.082	0.095	[-0.014, 0.178]
Payday_C	-0.062	0.212	[-0.158, 0.035]

Payday_D	-0.022	0.656	[-0.118, 0.074]
Payday_E	-0.110*	0.023	[-0.205, -0.015]
Payday_F	-0.004	0.93	[-0.098, 0.090]
Payday_G	-0.079	0.104	[-0.174, 0.016]
Payday_H	-0.038	0.435	[-0.133, 0.057]
Payday_I	0.013	0.785	[-0.081, 0.107]
Equity_Release_A	0.024	0.631	[-0.073, 0.121]
Equity_Release_B	0.069	0.162	[-0.027, 0.165]
Equity_Release_C	0.124*	0.011	[0.029, 0.220]
Equity_Release_D	0.145**	0.003	[0.049, 0.240]
Equity_Release_E	0.127*	0.011	[0.029, 0.224]
Equity_Release_F	0.113*	0.024	[0.015, 0.211]
Equity_Release_G	0.114*	0.019	[0.019, 0.210]
Equity_Release_H	0.071	0.151	[-0.026, 0.167]
Equity_Release_I	0.039	0.423	[-0.057, 0.135]
ETF_Deposit_A	0.089	0.202	[-0.048, 0.225]
ETF_Deposit_B	0.161*	0.023	[0.022, 0.300]
ETF_Deposit_C	0.122	0.069	[-0.009, 0.253]
ETF_Deposit_D	0.077	0.267	[-0.059, 0.212]
ETF_Deposit_E	0.101	0.163	[-0.041, 0.242]
ETF_Deposit_F	0.101	0.149	[-0.036, 0.239]
ETF_Deposit_G	0.155*	0.027	[0.018, 0.293]
ETF_Deposit_H	0.085	0.222	[-0.051, 0.221]
ETF_Deposit_I	0.134	0.054	[-0.002, 0.271]
Guarantor_Loan_A	-0.034	0.487	[-0.129, 0.062]
Guarantor_Loan_B	0.004	0.937	[-0.092, 0.100]
Guarantor_Loan_C	-0.057	0.245	[-0.152, 0.039]
Guarantor_Loan_D	-0.091	0.063	[-0.187, 0.005]
Guarantor_Loan_E	0.035	0.479	[-0.062, 0.132]

Guarantor_Loan_F	-0.127**	0.01	[-0.223, -0.030]
Guarantor_Loan_G	-0.138**	0.005	[-0.234, -0.042]
Guarantor_Loan_H	0.015	0.753	[-0.079, 0.109]
Guarantor_Loan_I	-0.105*	0.032	[-0.202, -0.009]
Logbook_Loan_A	0.018	0.714	[-0.079, 0.115]
Logbook_Loan_B	-0.001	0.977	[-0.096, 0.094]
Logbook_Loan_C	-0.038	0.431	[-0.132, 0.057]
Logbook_Loan_D	-0.169***	0.001	[-0.264, -0.074]
Logbook_Loan_E	-0.180***	<0.001	[-0.276, -0.085]
Logbook_Loan_F	-0.073	0.135	[-0.169, 0.023]
Logbook_Loan_G	-0.074	0.129	[-0.170, 0.022]
Logbook_Loan_H	-0.059	0.231	[-0.155, 0.037]
Logbook_Loan_I	-0.088	0.075	[-0.184, 0.009]
Pension_Deposit_A	0.043	0.554	[-0.100, 0.187]
Pension_Deposit_B	0.047	0.517	[-0.096, 0.190]
Pension_Deposit_C	0.005	0.948	[-0.136, 0.145]
Pension_Deposit_D	0.035	0.63	[-0.107, 0.176]
Pension_Deposit_E	-0.045	0.535	[-0.188, 0.098]
Pension_Deposit_F	-0.056	0.447	[-0.201, 0.089]
Pension_Deposit_G	-0.037	0.614	[-0.180, 0.106]
Pension_Deposit_H	0.011	0.882	[-0.130, 0.151]
Pension_Deposit_I	-0.009	0.902	[-0.148, 0.131]
CFD_Deposit_A	0.02	0.782	[-0.124, 0.164]
CFD_Deposit_B	0.203**	0.004	[0.065, 0.342]
CFD_Deposit_C	0.042	0.561	[-0.100, 0.185]
CFD_Deposit_D	0.077	0.284	[-0.064, 0.217]
CFD_Deposit_E	0.086	0.214	[-0.049, 0.221]
CFD_Deposit_F	0.053	0.444	[-0.083, 0.188]
CFD_Deposit_G	0.023	0.753	[-0.119, 0.164]

CFD_Deposit_H	0.041	0.561	[-0.097, 0.179]
CFD_Deposit_I	0.029	0.678	[-0.108, 0.166]
Pension_Windfall_A	0.101	0.146	[-0.035, 0.237]
Pension_Windfall_B	0.012	0.866	[-0.127, 0.151]
Pension_Windfall_C	0.144*	0.037	[0.008, 0.280]
Pension_Windfall_D	0.085	0.236	[-0.055, 0.224]
Pension_Windfall_E	0.141	0.052	[-0.001, 0.284]
Pension_Windfall_F	0.026	0.708	[-0.110, 0.162]
Pension_Windfall_G	-0.014	0.848	[-0.156, 0.128]
Pension_Windfall_H	0.005	0.946	[-0.133, 0.143]
Pension_Windfall_I	-0.033	0.639	[-0.169, 0.104]
Minibond_Windfall_A	0.055	0.436	[-0.084, 0.194]
Minibond_Windfall_B	-0.012	0.865	[-0.150, 0.126]
Minibond_Windfall_C	0.027	0.698	[-0.111, 0.166]
Minibond_Windfall_D	0.078	0.25	[-0.055, 0.212]
Minibond_Windfall_E	0.086	0.227	[-0.054, 0.226]
Minibond_Windfall_F	0.151*	0.03	[0.014, 0.289]
Minibond_Windfall_G	-0.007	0.923	[-0.144, 0.131]
Minibond_Windfall_H	0.106	0.122	[-0.028, 0.240]
Minibond_Windfall_I	0.168*	0.015	[0.032, 0.304]
Crowdfunding_Windfall_A	0.038	0.593	[-0.102, 0.178]
Crowdfunding_Windfall_B	0.066	0.341	[-0.069, 0.201]
Crowdfunding_Windfall_C	0.045	0.53	[-0.096, 0.187]
Crowdfunding_Windfall_D	0.187**	0.008	[0.049, 0.324]
Crowdfunding_Windfall_E	0.107	0.114	[-0.026, 0.240]
Crowdfunding_Windfall_F	0.159*	0.023	[0.022, 0.297]
Crowdfunding_Windfall_G	0.027	0.701	[-0.111, 0.165]
Crowdfunding_Windfall_H	0.011	0.883	[-0.130, 0.151]
Crowdfunding_Windfall_I	0.081	0.256	[-0.059, 0.221]

ETF_Windfall_A	-0.032	0.638	[-0.166, 0.102]
ETF_Windfall_B	0.081	0.236	[-0.053, 0.216]
ETF_Windfall_C	0.093	0.195	[-0.048, 0.233]
ETF_Windfall_D	0.096	0.152	[-0.035, 0.227]
ETF_Windfall_E	-0.028	0.692	[-0.167, 0.111]
ETF_Windfall_F	-0.02	0.767	[-0.154, 0.114]
ETF_Windfall_G	0.02	0.771	[-0.117, 0.157]
ETF_Windfall_H	0.079	0.251	[-0.056, 0.215]
ETF_Windfall_I	0.008	0.907	[-0.128, 0.144]
CFD_Windfall_A	0.042	0.52	[-0.086, 0.171]
CFD_Windfall_B	0.105	0.134	[-0.033, 0.243]
CFD_Windfall_C	0.019	0.783	[-0.116, 0.154]
CFD_Windfall_D	-0.031	0.642	[-0.163, 0.100]
CFD_Windfall_E	-0.02	0.769	[-0.157, 0.116]
CFD_Windfall_F	0.013	0.851	[-0.123, 0.149]
CFD_Windfall_G	0.035	0.603	[-0.097, 0.167]
CFD_Windfall_H	-0.019	0.792	[-0.157, 0.119]
CFD_Windfall_I	-0.054	0.432	[-0.188, 0.080]
BIC	35579.01		
Log Likelihood	-17360		

Table 2D.5 Predicting the total time spent looking at a products webpage in a trial

	Beta	p-value	95% CI
Intercept	3391.773***	<0.001	[2804.848, 3978.699]
House Deposit	-1172.610*	0.013	[-2099.134, -246.085]
Windfall	-1153.127*	0.017	[-2103.271, -202.983]

Began On-Screen	1073.044***	<0.001	[883.938, 1262.149]
Compliant Tweet	-300.549***	<0.001	[-447.524, -153.573]
Risk Understanding Accuracy	693.130***	<0.001	[457.727, 928.534]
Equity Release	-988.141	0.07	[-2055.296, 79.014]
Guarantor Loan	-2269.728***	<0.001	[-3062.035, -1477.422]
Logbook Loan	-915.352	0.095	[-1990.115, 159.411]
Crowdfunding – Deposit	-1255.710**	0.002	[-2041.478, -469.942]
EFT – Deposit	-1754.210***	<0.001	[-2538.873, -969.546]
CFD – Deposit	-1530.703**	0.008	[-2657.150, -404.257]
Pension – Deposit	-1050.29	0.06	[-2146.828, 46.255]
Minibond - Windfall	-943.649	0.096	[-2055.859, 168.560]
Crowdfunding – Windfall	-994.323	0.077	[-2094.677, 106.032]
ETFs – Windfall	-1009.01	0.075	[-2118.118, 100.100]
CFDs – Windfall	-1349.196*	0.014	[-2423.755, -274.636]
Minibond_Deposit_A	-235.741	0.666	[-1307.290, 835.808]
Minibond_Deposit_B	293.516	0.596	[-791.752, 1378.784]
Minibond_Deposit_C	-489.601	0.386	[-1595.874, 616.672]
Minibond_Deposit_D	-710.707	0.204	[-1807.438, 386.024]
Minibond_Deposit_E	794.336	0.146	[-275.399, 1864.071]
Minibond_Deposit_F	-561.192	0.32	[-1667.896, 545.512]
Minibond_Deposit_G	-389.595	0.474	[-1457.063, 677.872]
Minibond_Deposit_H	-606.811	0.283	[-1714.752, 501.131]
Minibond_Deposit_I	197.183	0.73	[-921.610, 1315.976]
CrowdFunding_Deposit_A	531.894	0.346	[-574.696, 1638.485]
CrowdFunding_Deposit_B	-5.742	0.992	[-1113.341, 1101.858]
CrowdFunding_Deposit_C	-8.999	0.987	[-1110.233, 1092.235]
CrowdFunding_Deposit_D	1574.176**	0.007	[437.919, 2710.433]
CrowdFunding_Deposit_E	386.065	0.484	[-695.441, 1467.571]
CrowdFunding_Deposit_F	800.23	0.151	[-291.560, 1892.020]

CrowdFunding_Deposit_G	549.18	0.338	[-573.597, 1671.956]
CrowdFunding_Deposit_H	502.331	0.382	[-623.037, 1627.700]
CrowdFunding_Deposit_I	1449.253*	0.012	[319.104, 2579.401]
Payday_A	-184.49	0.642	[-962.392, 593.411]
Payday_B	1024.477*	0.011	[235.272, 1813.681]
Payday_C	78.796	0.846	[-713.814, 871.407]
Payday_D	-948.129*	0.018	[-1735.711, -160.547]
Payday_E	-1158.370**	0.003	[-1934.366, -382.374]
Payday_F	-114.438	0.772	[-886.820, 657.944]
Payday_G	-1200.499**	0.002	[-1977.723, -423.274]
Payday_H	-1043.830**	0.008	[-1820.383, -267.277]
Payday_I	-240.075	0.542	[-1012.254, 532.104]
Equity_Release_A	199.334	0.624	[-597.209, 995.877]
Equity_Release_B	729.813	0.07	[-58.603, 1518.228]
Equity_Release_C	969.661*	0.015	[185.233, 1754.088]
Equity_Release_D	1279.635**	0.001	[494.322, 2064.947]
Equity_Release_E	563.703	0.167	[-235.816, 1363.222]
Equity_Release_F	1793.020***	<0.001	[989.429, 2596.611]
Equity_Release_G	1060.749**	0.008	[274.840, 1846.659]
Equity_Release_H	781.327	0.052	[-7.971, 1570.624]
Equity_Release_I	433.265	0.28	[-352.996, 1219.527]
ETF_Deposit_A	394.939	0.487	[-719.410, 1509.288]
ETF_Deposit_B	815.966	0.158	[-317.139, 1949.071]
ETF_Deposit_C	322.557	0.555	[-749.062, 1394.177]
ETF_Deposit_D	-171.449	0.761	[-1278.360, 935.463]
ETF_Deposit_E	200.986	0.733	[-951.761, 1353.733]
ETF_Deposit_F	-254.15	0.658	[-1378.953, 870.653]
ETF_Deposit_G	347.391	0.544	[-775.848, 1470.630]
ETF_Deposit_H	-370.713	0.514	[-1484.928, 743.502]

ETF_Deposit_I	253.469	0.655	[-859.945, 1366.882]
Guarantor_Loan_A	-431.421	0.28	[-1213.739, 350.896]
Guarantor_Loan_B	-307.306	0.442	[-1091.535, 476.923]
Guarantor_Loan_C	-453.862	0.257	[-1237.941, 330.217]
Guarantor_Loan_D	-652.004	0.105	[-1439.656, 135.648]
Guarantor_Loan_E	-342.699	0.398	[-1137.292, 451.894]
Guarantor_Loan_F	-783.331	0.051	[-1571.588, 4.925]
Guarantor_Loan_G	-985.871*	0.014	[-1773.311, -198.430]
Guarantor_Loan_H	-452.147	0.251	[-1224.839, 320.545]
Guarantor_Loan_I	-856.972*	0.034	[-1647.235, -66.709]
Logbook_Loan_A	381.47	0.347	[-414.187, 1177.126]
Logbook_Loan_B	598.473	0.131	[-179.044, 1375.989]
Logbook_Loan_C	840.743*	0.033	[66.323, 1615.162]
Logbook_Loan_D	-694.367	0.082	[-1475.753, 87.019]
Logbook_Loan_E	-964.468*	0.016	[-1747.414, -181.522]
Logbook_Loan_F	-676.337	0.091	[-1461.793, 109.118]
Logbook_Loan_G	280.577	0.484	[-505.858, 1067.012]
Logbook_Loan_H	-101.289	0.801	[-888.446, 685.867]
Logbook_Loan_I	-773.513	0.055	[-1564.893, 17.866]
Pension_Deposit_A	514.978	0.389	[-657.158, 1687.114]
Pension_Deposit_B	661.256	0.267	[-505.952, 1828.463]
Pension_Deposit_C	350.21	0.549	[-796.315, 1496.734]
Pension_Deposit_D	94.379	0.873	[-1060.485, 1249.243]
Pension_Deposit_E	104.919	0.86	[-1063.164, 1273.002]
Pension_Deposit_F	-203.94	0.736	[-1389.050, 981.170]
Pension_Deposit_G	135.288	0.821	[-1034.041, 1304.616]
Pension_Deposit_H	390.302	0.505	[-758.328, 1538.932]
Pension_Deposit_I	185.163	0.75	[-955.155, 1325.481]
CFD_Deposit_A	-51.216	0.932	[-1226.923, 1124.492]

CFD_Deposit_B	2048.233***	<0.001	[919.329, 3177.137]
CFD_Deposit_C	543.501	0.36	[-619.527, 1706.528]
CFD_Deposit_D	402.177	0.492	[-744.498, 1548.851]
CFD_Deposit_E	458.266	0.416	[-645.581, 1562.114]
CFD_Deposit_F	518.052	0.358	[-587.204, 1623.309]
CFD_Deposit_G	461.609	0.432	[-690.743, 1613.961]
CFD_Deposit_H	-70.204	0.903	[-1194.028, 1053.620]
CFD_Deposit_I	348.745	0.542	[-770.902, 1468.391]
Pension_Windfall_A	1488.252**	0.009	[378.704, 2597.801]
Pension_Windfall_B	-16.485	0.977	[-1148.660, 1115.690]
Pension_Windfall_C	884.442	0.118	[-224.642, 1993.526]
Pension_Windfall_D	566.302	0.331	[-575.422, 1708.026]
Pension_Windfall_E	1220.721*	0.039	[59.037, 2382.405]
Pension_Windfall_F	313.095	0.581	[-799.181, 1425.371]
Pension_Windfall_G	-308.627	0.603	[-1470.458, 853.205]
Pension_Windfall_H	295.647	0.608	[-833.459, 1424.753]
Pension_Windfall_I	-206.403	0.717	[-1323.280, 910.474]
Minibond_Windfall_A	921.703	0.112	[-213.418, 2056.824]
Minibond_Windfall_B	214.479	0.71	[-916.532, 1345.490]
Minibond_Windfall_C	623.468	0.28	[-507.059, 1753.996]
Minibond_Windfall_D	919.331	0.099	[-171.593, 2010.255]
Minibond_Windfall_E	558.152	0.338	[-582.888, 1699.192]
Minibond_Windfall_F	1092.175	0.056	[-27.581, 2211.932]
Minibond_Windfall_G	63.909	0.911	[-1057.936, 1185.755]
Minibond_Windfall_H	517.855	0.354	[-576.760, 1612.470]
Minibond_Windfall_I	1750.977**	0.002	[643.484, 2858.471]
Crowdfunding_Windfall_A	-209.725	0.72	[-1354.642, 935.192]
Crowdfunding_Windfall_B	415.295	0.461	[-688.334, 1518.924]
Crowdfunding_Windfall_C	370.506	0.53	[-786.174, 1527.185]

Crowdfunding_Windfall_D	772.061	0.177	[-349.368, 1893.491]
Crowdfunding_Windfall_E	147.31	0.79	[-938.034, 1232.653]
Crowdfunding_Windfall_F	432.218	0.451	[-692.139, 1556.575]
Crowdfunding_Windfall_G	-344.047	0.55	[-1470.859, 782.765]
Crowdfunding_Windfall_H	-194.042	0.74	[-1337.857, 949.774]
Crowdfunding_Windfall_I	179.251	0.758	[-962.343, 1320.846]
ETF_Windfall_A	-950.055	0.088	[-2041.433, 141.323]
ETF_Windfall_B	-232.456	0.678	[-1331.056, 866.145]
ETF_Windfall_C	-180.731	0.757	[-1326.578, 965.115]
ETF_Windfall_D	-518.922	0.342	[-1589.006, 551.163]
ETF_Windfall_E	-899.696	0.12	[-2032.829, 233.437]
ETF_Windfall_F	-939.238	0.092	[-2032.955, 154.479]
ETF_Windfall_G	-573.751	0.315	[-1693.247, 545.745]
ETF_Windfall_H	-666.271	0.238	[-1772.688, 440.147]
ETF_Windfall_I	-640.044	0.259	[-1751.274, 471.187]
CFD_Windfall_A	545.214	0.309	[-505.853, 1596.281]
CFD_Windfall_B	1012.031	0.078	[-115.105, 2139.168]
CFD_Windfall_C	1070.656	0.057	[-32.146, 2173.457]
CFD_Windfall_D	151.591	0.782	[-921.390, 1224.573]
CFD_Windfall_E	193.165	0.734	[-922.533, 1308.862]
CFD_Windfall_F	580.059	0.307	[-531.954, 1692.071]
CFD_Windfall_G	1127.005*	0.04	[50.270, 2203.739]
CFD_Windfall_H	1066.047	0.063	[-59.637, 2191.732]
CFD_Windfall_I	313.053	0.575	[-780.639, 1406.745]
BIC	414863.3		
Log Likelihood	-207002		

Table 2D.6 Predicting the average time spent looking at a product's webpage per visit

	Beta	p-value	95% CI
Intercept	5249.279***	<0.001	[4346.428, 6152.130]
House Deposit	2307.243*	0.011	[520.623, 4093.863]
Windfall	2721.783**	0.004	[858.572, 4584.993]
Began On-Screen	714.158***	<0.001	[438.309, 990.007]
Compliant Tweet	168.9	0.144	[-57.641, 395.440]
Risk Understanding Accuracy	673.502***	<0.001	[319.936, 1027.068]
Equity Release	-3135.077**	0.007	[-5426.393, -843.762]
Guarantor Loan	-918.096	0.211	[-2355.791, 519.599]
Logbook Loan	-1463.23	0.258	[-3999.276, 1072.817]
Crowdfunding – Deposit	-1603.297*	0.01	[-2830.913, -375.680]
EFT – Deposit	-1363.385*	0.039	[-2657.928, -68.841]
CFD – Deposit	-3731.500**	0.002	[-6147.619, -1315.380]
Pension – Deposit	-1959.55	0.113	[-4381.236, 462.142]
Minibond - Windfall	-2546.28	0.055	[-5141.728, 49.171]
Crowdfunding – Windfall	-3576.932**	0.002	[-5864.122, -1289.742]
ETFs – Windfall	-3023.962*	0.016	[-5484.471, -563.453]
CFDs – Windfall	-3831.432**	0.002	[-6203.264, -1459.600]
Minibond_Deposit_A	-2708.622*	0.013	[-4835.149, -582.094]
Minibond_Deposit_B	-912.277	0.403	[-3048.584, 1224.030]
Minibond_Deposit_C	-1962.23	0.093	[-4251.227, 326.769]
Minibond_Deposit_D	-1904.14	0.103	[-4193.432, 385.150]
Minibond_Deposit_E	-1837.03	0.076	[-3864.234, 190.168]
Minibond_Deposit_F	-2736.146*	0.016	[-4963.195, -509.097]
Minibond_Deposit_G	-1716.51	0.124	[-3901.810, 468.782]
Minibond_Deposit_H	-1712.36	0.152	[-4054.042, 629.323]
Minibond_Deposit_I	-103.148	0.932	[-2471.374, 2265.078]

CrowdFunding_Deposit_A	435.092	0.704	[-1810.092, 2680.277]
CrowdFunding_Deposit_B	1435.764	0.26	[-1061.648, 3933.176]
CrowdFunding_Deposit_C	576.921	0.658	[-1976.121, 3129.963]
CrowdFunding_Deposit_D	1036.12	0.339	[-1089.075, 3161.315]
CrowdFunding_Deposit_E	2034.941	0.086	[-289.311, 4359.192]
CrowdFunding_Deposit_F	2032.747	0.08	[-239.734, 4305.228]
CrowdFunding_Deposit_G	605.961	0.591	[-1604.319, 2816.242]
CrowdFunding_Deposit_H	-147.653	0.895	[-2341.975, 2046.669]
CrowdFunding_Deposit_I	1636.138	0.142	[-547.994, 3820.270]
Payday_A	-788.018	0.174	[-1924.068, 348.032]
Payday_B	712.342	0.223	[-432.992, 1857.675]
Payday_C	1074.023	0.082	[-134.405, 2282.451]
Payday_D	-1489.737*	0.014	[-2677.468, -302.007]
Payday_E	-840.188	0.174	[-2050.500, 370.123]
Payday_F	-258.214	0.658	[-1402.947, 886.518]
Payday_G	-1484.179*	0.014	[-2661.912, -306.447]
Payday_H	-1195.192*	0.048	[-2377.124, -13.260]
Payday_I	-438.232	0.451	[-1578.327, 701.864]
Equity_Release_A	-51.108	0.952	[-1706.386, 1604.171]
Equity_Release_B	1039.614	0.19	[-513.660, 2592.889]
Equity_Release_C	1044.194	0.176	[-468.288, 2556.676]
Equity_Release_D	1549.642*	0.043	[50.610, 3048.674]
Equity_Release_E	20.064	0.98	[-1527.924, 1568.052]
Equity_Release_F	2612.807**	0.001	[1040.531, 4185.083]
Equity_Release_G	1141.764	0.141	[-379.949, 2663.476]
Equity_Release_H	1438.238	0.072	[-129.514, 3005.990]
Equity_Release_I	755.709	0.344	[-808.228, 2319.645]
ETF_Deposit_A	-31.703	0.981	[-2664.932, 2601.527]
ETF_Deposit_B	103.665	0.935	[-2404.927, 2612.258]

ETF_Deposit_C	-804.713	0.521	[-3261.923, 1652.497]
ETF_Deposit_D	-2005.42	0.137	[-4645.526, 634.694]
ETF_Deposit_E	-518.008	0.71	[-3244.761, 2208.745]
ETF_Deposit_F	-2176.5	0.117	[-4899.151, 546.156]
ETF_Deposit_G	-1337.3	0.299	[-3862.058, 1187.463]
ETF_Deposit_H	-1941.63	0.149	[-4577.144, 693.884]
ETF_Deposit_I	-1153.04	0.375	[-3698.063, 1391.991]
Guarantor_Loan_A	-448.88	0.494	[-1736.417, 838.656]
Guarantor_Loan_B	-414.566	0.522	[-1684.685, 855.554]
Guarantor_Loan_C	-118.033	0.859	[-1422.945, 1186.879]
Guarantor_Loan_D	-247.479	0.713	[-1564.130, 1069.172]
Guarantor_Loan_E	-551.75	0.391	[-1811.204, 707.704]
Guarantor_Loan_F	-157.899	0.813	[-1465.117, 1149.319]
Guarantor_Loan_G	-639.119	0.339	[-1947.936, 669.699]
Guarantor_Loan_H	-636.853	0.315	[-1877.896, 604.190]
Guarantor_Loan_I	-649.897	0.339	[-1983.388, 683.595]
Logbook_Loan_A	268.508	0.709	[-1139.228, 1676.243]
Logbook_Loan_B	1133.004	0.106	[-239.675, 2505.683]
Logbook_Loan_C	2366.591**	0.001	[956.794, 3776.388]
Logbook_Loan_D	-429.884	0.566	[-1896.558, 1036.791]
Logbook_Loan_E	-1049.9	0.167	[-2538.476, 438.686]
Logbook_Loan_F	-1243.15	0.079	[-2629.383, 143.075]
Logbook_Loan_G	955.93	0.179	[-439.634, 2351.494]
Logbook_Loan_H	-301.497	0.669	[-1683.172, 1080.178]
Logbook_Loan_I	-1244.62	0.083	[-2649.666, 160.419]
Pension_Deposit_A	1015.674	0.438	[-1552.160, 3583.508]
Pension_Deposit_B	1468.355	0.25	[-1033.885, 3970.595]
Pension_Deposit_C	861.993	0.505	[-1672.786, 3396.772]
Pension_Deposit_D	-59.629	0.962	[-2512.153, 2392.895]

Pension_Deposit_E	476.248	0.737	[-2305.300, 3257.796]
Pension_Deposit_F	-294.602	0.833	[-3031.461, 2442.256]
Pension_Deposit_G	976.875	0.468	[-1659.525, 3613.274]
Pension_Deposit_H	1124.689	0.381	[-1392.015, 3641.393]
Pension_Deposit_I	470.638	0.712	[-2030.667, 2971.942]
CFD_Deposit_A	88.779	0.949	[-2648.667, 2826.225]
CFD_Deposit_B	2487.157*	0.034	[192.462, 4781.852]
CFD_Deposit_C	1512.031	0.279	[-1227.331, 4251.393]
CFD_Deposit_D	264.852	0.837	[-2255.642, 2785.346]
CFD_Deposit_E	184.57	0.883	[-2264.159, 2633.299]
CFD_Deposit_F	1710.396	0.184	[-811.741, 4232.532]
CFD_Deposit_G	2465.862	0.071	[-206.054, 5137.777]
CFD_Deposit_H	-620.211	0.645	[-3255.230, 2014.807]
CFD_Deposit_I	929.084	0.463	[-1550.211, 3408.378]
Pension_Windfall_A	2022.146	0.11	[-458.987, 4503.278]
Pension_Windfall_B	114.45	0.932	[-2505.471, 2734.370]
Pension_Windfall_C	22.316	0.986	[-2414.848, 2459.481]
Pension_Windfall_D	-49.167	0.97	[-2593.305, 2494.970]
Pension_Windfall_E	391.498	0.763	[-2155.488, 2938.484]
Pension_Windfall_F	538.629	0.683	[-2042.599, 3119.858]
Pension_Windfall_G	-808.13	0.574	[-3626.550, 2010.291]
Pension_Windfall_H	537.896	0.695	[-2151.576, 3227.367]
Pension_Windfall_I	-336.435	0.804	[-2989.632, 2316.762]
Minibond_Windfall_A	1608.335	0.157	[-621.242, 3837.912]
Minibond_Windfall_B	748.685	0.527	[-1571.669, 3069.039]
Minibond_Windfall_C	959.787	0.41	[-1322.714, 3242.288]
Minibond_Windfall_D	1195.893	0.274	[-946.531, 3338.316]
Minibond_Windfall_E	312.643	0.783	[-1912.497, 2537.783]
Minibond_Windfall_F	738.061	0.502	[-1418.421, 2894.543]

Minibond_Windfall_G	192.095	0.87	[-2115.594, 2499.784]
Minibond_Windfall_H	4.658	0.997	[-2087.164, 2096.479]
Minibond_Windfall_I	1694.209	0.106	[-362.705, 3751.122]
Crowdfunding_Windfall_A	-100.106	0.939	[-2647.267, 2447.056]
Crowdfunding_Windfall_B	1122.802	0.367	[-1314.870, 3560.474]
Crowdfunding_Windfall_C	164.686	0.896	[-2314.114, 2643.487]
Crowdfunding_Windfall_D	67.074	0.956	[-2302.616, 2436.764]
Crowdfunding_Windfall_E	-452.196	0.707	[-2809.020, 1904.629]
Crowdfunding_Windfall_F	-527.462	0.661	[-2883.054, 1828.130]
Crowdfunding_Windfall_G	-1412.61	0.264	[-3892.402, 1067.178]
Crowdfunding_Windfall_H	-730.75	0.591	[-3396.812, 1935.313]
Crowdfunding_Windfall_I	7.392	0.996	[-2581.615, 2596.398]
ETF_Windfall_A	-2556.396*	0.035	[-4927.016, -185.776]
ETF_Windfall_B	-2711.987*	0.016	[-4916.603, -507.371]
ETF_Windfall_C	-2295.69	0.061	[-4695.011, 103.632]
ETF_Windfall_D	-3175.029**	0.004	[-5354.159, -995.899]
ETF_Windfall_E	-2394.42	0.055	[-4841.317, 52.479]
ETF_Windfall_F	-2834.617*	0.023	[-5284.650, -384.584]
ETF_Windfall_G	-2154.95	0.082	[-4580.834, 270.943]
ETF_Windfall_H	-3462.556**	0.002	[-5703.267, -1221.845]
ETF_Windfall_I	-1732.42	0.157	[-4131.688, 666.842]
CFD_Windfall_A	983.789	0.408	[-1348.823, 3316.402]
CFD_Windfall_B	1640.699	0.183	[-772.613, 4054.011]
CFD_Windfall_C	3399.338**	0.007	[933.115, 5865.562]
CFD_Windfall_D	1366.901	0.297	[-1203.287, 3937.089]
CFD_Windfall_E	1077.269	0.43	[-1599.342, 3753.881]
CFD_Windfall_F	2011.31	0.122	[-540.217, 4562.837]
CFD_Windfall_G	3206.420**	0.008	[831.082, 5581.758]
CFD_Windfall_H	4302.311***	0.001	[1827.478, 6777.143]

CFD_Windfall_I	3370.407*	0.017	[614.302, 6126.511]
BIC	143872.6		
Log Likelihood	-71506.8		

Table 2D.7 Predicting accuracy on risk comprehension questions

	Beta	p-value	95% CI
Intercept	0.093	0.451	[-0.149, 0.335]
Compliant Tweet	0.005	0.931	[-0.114, 0.125]
Question 2	-0.990***	<0.001	[-1.312, -0.669]
Question 3	-0.457**	0.003	[-0.763, -0.151]
Question 4	-0.593***	<0.001	[-0.902, -0.285]
Question 5	-1.810***	<0.001	[-2.202, -1.417]
Question 6	-1.626***	<0.001	[-1.997, -1.256]
Question 7	0.022	0.889	[-0.282, 0.325]
Question 8	-0.601***	<0.001	[-0.909, -0.292]
Question 9	-0.710***	<0.001	[-1.022, -0.398]
Question 10	0.040	0.798	[-0.264, 0.343]
Question 11	-2.310***	<0.001	[-2.794, -1.825]
Question 12	-0.626***	<0.001	[-0.936, -0.317]
Question 13	1.110***	<0.001	[0.767, 1.454]
Question 14	0.670***	<0.001	[0.352, 0.989]
Question 15	-0.572***	<0.001	[-0.881, -0.264]
Scenario 16	-0.554***	<0.001	[-0.863, -0.246]
Scenario 17	0.759***	<0.001	[0.436, 1.081]
Scenario 18	0.019	0.900	[-0.284, 0.323]

BIC	6890.407		
Log Likelihood	-3382.17		

Table 2D.8 Using process measurements and properties of information search to predict accuracy on risk comprehension questions

Intercept	0.098	0.388	[-0.124, 0.321]
Compliance	0.040	0.492	[-0.074, 0.154]
Number of clicks	0.075	0.345	[-0.081, 0.232]
Reaction time	0.098	0.169	[-0.041, 0.237]
Time on webpage	0.243	0.052	[-0.002, 0.488]
Proportion of time on webpage	-0.116	0.215	[-0.299, 0.067]
Number of clicks * Compliance	-0.147	0.144	[-0.343, 0.050]
Reaction time * Compliance	0.256**	0.005	[0.076, 0.436]
Time on webpage * Compliance	-0.284	0.076	[-0.597, 0.029]
Proportion of time on webpage * Compliance	0.303*	0.018	[0.051, 0.556]
Question 2	-0.953***	<0.001	[-1.276, -0.631]
Question 3	-0.409**	0.008	[-0.711, -0.107]
Question 4	-0.494**	0.001	[-0.798, -0.190]
Question 5	-1.632***	<0.001	[-2.033, -1.230]
Question 6	-1.446***	<0.001	[-1.819, -1.072]
Question 7	0.024	0.878	[-0.276, 0.323]
Question 8	-0.580***	<0.001	[-0.888, -0.272]
Question 9	-0.663***	<0.001	[-0.978, -0.349]
Question 10	0.039	0.799	[-0.263, 0.342]
Question 11	-2.150***	<0.001	[-2.667, -1.634]

Question 12	-0.570***	<0.001	[-0.877, -0.264]
Question 13	1.109***	<0.001	[0.754, 1.463]
Question 14	0.696***	<0.001	[0.373, 1.020]
Question 15	-0.573***	<0.001	[-0.879, -0.267]
Scenario 16	-0.552***	<0.001	[-0.857, -0.247]
Scenario 17	0.697***	<0.001	[0.367, 1.027]
Scenario 18	-0.074	0.637	[-0.382, 0.234]
BIC	7203.878		
Log Likelihood	-3498.86		

Table 2E.1 Predicting whether the correct product type was chosen

	Beta	p-value	95% CI
Intercept	-0.109	0.520	[-0.441, 0.223]
Standalone compliant	-0.140**	0.002	[-0.228, -0.051]
Number of alternatives compliant	-0.077	0.414	[-0.262, 0.108]
1 correct product began on screen	0.196*	0.033	[0.015, 0.376]
2 correct products began on screen	-0.255	0.078	[-0.540, 0.029]
Num compliant alternatives * Status quo correct	0.008	0.963	[-0.310, 0.325]
Status quo correct	1.038***	<0.001	[0.532, 1.544]
Crowdfunding correct	0.337*	0.026	[0.041, 0.634]
Payday loan correct	-0.984***	<0.001	[-1.397, -0.570]
Equity release correct	0.675***	<0.001	[0.367, 0.982]
ETF correct	-0.551***	0.001	[-0.862, -0.240]
Guarantor loan correct	0.497**	0.001	[0.197, 0.797]
Pension correct	0.228	0.132	[-0.068, 0.525]
BIC	3719.786		
Log Likelihood	-1804.3		

Table 2E.2 Predicting whether the best overall product was chosen - correct product type, and better product of that type (note that this analysis excludes trials where the status quo option was the appropriate answer)

	Beta	p-value	95% CI
Intercept	-1.072***	<0.001	[-1.381, -0.764]
Standalone compliant	0.048	0.339	[-0.050, 0.146]

Number of alternatives compliant	-0.114	0.148	[-0.269, 0.041]
1 correct product began on screen	0.294**	0.003	[0.098, 0.490]
2 correct products began on screen	-0.416*	0.033	[-0.796, -0.035]
Crowdfunding correct	0.431**	0.005	[0.128, 0.734]
Payday loan correct	-0.986**	0.002	[-1.603, -0.370]
Equity release correct	0.149	0.355	[-0.167, 0.465]
ETF correct	-0.396*	0.034	[-0.762, -0.030]
Guarantor loan correct	0.540***	<0.001	[0.241, 0.838]
Pension correct	-1.998***	<0.001	[-3.022, -0.973]
BIC	2466.604		
Log Likelihood	-1183.56		

Table 2E.3 Predicting which product was clicked on first

	Beta	p-value	95% CI
Intercept	-2.272***	<0.001	[-2.516, -2.027]
Began On-Screen	1.057***	<0.001	[0.939, 1.176]
Compliant tweet	-0.687***	<0.001	[-0.933, -0.442]
Correct product type	0.620***	<0.001	[0.381, 0.858]
Rank of company within product type	0.035	0.159	[-0.014, 0.083]
Correct product * Best ranked	0.006	0.854	[-0.061, 0.073]
Correct product * Compliant tweet	0.400*	0.016	[0.074, 0.726]
Rank * Compliant tweet	-0.041	0.276	[-0.114, 0.032]
Correct product * Best rank * Compliant tweet	0.068	0.175	[-0.030, 0.166]

Scenario 2	0.072	0.49	[-0.132, 0.275]
Scenario 3	0.802**	0.004	[0.251, 1.352]
Scenario 4	0.514*	0.019	[0.083, 0.945]
Scenario 5	0.137	0.178	[-0.063, 0.337]
Scenario 6	0.062	0.606	[-0.174, 0.298]
Scenario 7	1.013**	0.001	[0.402, 1.625]
Scenario 8	-0.024	0.843	[-0.262, 0.214]
Minibonds	0.142	0.139	[-0.046, 0.330]
Crowdfunding	0.352*	0.011	[0.081, 0.624]
Pay-Day Loans	-0.644*	0.021	[-1.192, -0.096]
Car-Insurance	-0.807*	0.023	[-1.502, -0.112]
Equity Release	0.021	0.91	[-0.347, 0.390]
ETFs	-0.085	0.446	[-0.305, 0.134]
Guarantor Loans	-0.626*	0.014	[-1.127, -0.125]
Logbook Loans	-0.640*	0.049	[-1.278, -0.003]
CFDs	-0.003	0.978	[-0.222, 0.215]
BIC	10041.45		
Log Likelihood	-4930.02		

Table 2E.4 Predicting whether a product was never clicked

	Beta	p-value	95% CI
Intercept	1.137***	<0.001	[0.910, 1.365]
Began On-Screen	-0.395***	<0.001	[-0.492, -0.298]
Compliant tweet	0.521***	<0.001	[0.335, 0.706]
Correct product type	-0.776***	<0.001	[-1.001, -0.550]
Rank of company within product type	0.011	0.573	[-0.028, 0.050]

Correct product * Best ranked	-0.101**	0.001	[-0.164, -0.039]
Correct product * Compliant tweet	-0.323*	0.027	[-0.610, -0.036]
Rank * Compliant tweet	0.022	0.396	[-0.029, 0.074]
Correct product * Best rank * Compliant tweet	-0.060	0.166	[-0.144, 0.025]
Scenario 2	-0.199*	0.014	[-0.358, -0.040]
Scenario 3	-1.971***	<0.001	[-2.417, -1.525]
Scenario 4	-1.690***	<0.001	[-2.058, -1.322]
Scenario 5	0.063	0.431	[-0.094, 0.221]
Scenario 6	0.034	0.72	[-0.151, 0.219]
Scenario 7	-2.602***	<0.001	[-3.094, -2.111]
Scenario 8	0.032	0.733	[-0.152, 0.216]
Minibonds	-0.148	0.08	[-0.313, 0.018]
Crowdfunding	-0.757***	<0.001	[-1.002, -0.511]
Pay-Day Loans	1.388***	<0.001	[0.952, 1.824]
Car-Insurance	2.199***	<0.001	[1.654, 2.744]
Equity Release	0.502**	0.001	[0.199, 0.805]
ETFs	0.102	0.28	[-0.083, 0.286]
Guarantor Loans	1.481***	<0.001	[1.073, 1.890]
Logbook Loans	1.417***	<0.001	[0.914, 1.919]
CFDs	-0.033	0.701	[-0.204, 0.137]
BIC	17345.4		
Log Likelihood	-8581.99		

Table 2E.5 Predicting the number of times a product was clicked on

	Beta	p-value	95% CI

Intercept	0.276***	<0.001	[0.224, 0.328]
Began On-Screen	0.088***	<0.001	[0.066, 0.110]
Compliant tweet	-0.093***	<0.001	[-0.133, -0.052]
Correct product type	0.252***	<0.001	[0.194, 0.310]
Rank of company within product type	-0.001	0.833	[-0.010, 0.008]
Correct product * Best ranked	0.026***	0.001	[0.011, 0.042]
Correct product * Compliant tweet	0.016	0.658	[-0.054, 0.086]
Rank * Compliant tweet	-0.002	0.747	[-0.014, 0.010]
Correct product * Best rank * Compliant tweet	0.006	0.549	[-0.014, 0.027]
Scenario 2	0.047*	0.011	[0.011, 0.084]
Scenario 3	0.471***	<0.001	[0.371, 0.571]
Scenario 4	0.386***	<0.001	[0.305, 0.467]
Scenario 5	-0.022	0.207	[-0.057, 0.012]
Scenario 6	0.005	0.821	[-0.036, 0.046]
Scenario 7	0.669***	<0.001	[0.558, 0.780]
Scenario 8	-0.015	0.471	[-0.056, 0.026]
Minibonds	0.071***	<0.001	[0.032, 0.110]
Crowdfunding	0.195***	<0.001	[0.137, 0.253]
Pay-Day Loans	-0.328***	<0.001	[-0.425, -0.231]
Car-Insurance	-0.558***	<0.001	[-0.681, -0.434]
Equity Release	-0.038	0.237	[-0.100, 0.025]
ETFs	0.006	0.79	[-0.036, 0.047]
Guarantor Loans	-0.297***	<0.001	[-0.388, -0.207]
Logbook Loans	-0.304***	<0.001	[-0.417, -0.191]
CFDs	0.018	0.341	[-0.019, 0.056]
BIC	25436.35		

Log Likelihood	-12627.5		

Table 2E.6 Predicting the total time spent looking at a product's web page during a trial

	Beta	p-value	95% CI
Intercept	1733.592***	<0.001	[1267.005, 2200.178]
Began On-Screen	1032.943***	<0.001	[774.957, 1290.929]
Compliant tweet	-822.658***	<0.001	[-1198.182, -447.134]
Correct product type	1607.651***	<0.001	[1046.446, 2168.856]
Rank of company within product type	11.182	0.797	[-74.008, 96.371]
Correct product * Best ranked	182.931*	0.015	[36.068, 329.793]
Correct product * Compliant tweet	49.212	0.884	[-614.183, 712.606]
Rank * Compliant tweet	-13.561	0.811	[-124.496, 97.373]
Correct product * Best rank * Compliant tweet	-2.902	0.977	[-197.600, 191.797]
Scenario 2	706.567***	<0.001	[360.610, 1052.524]
Scenario 3	5204.629***	<0.001	[4254.626, 6154.633]
Scenario 4	4388.074***	<0.001	[3619.034, 5157.114]
Scenario 5	-102.732	0.54	[-430.993, 225.530]
Scenario 6	166.831	0.399	[-220.560, 554.222]
Scenario 7	6583.841***	<0.001	[5527.246, 7640.436]
Scenario 8	90.155	0.648	[-297.232, 477.542]
Minibonds	833.938***	<0.001	[468.542, 1199.333]
Crowdfunding	1820.591***	<0.001	[1268.238, 2372.945]
Pay-Day Loans	-4129.323***	<0.001	[-5049.169, -3209.476]
Car-Insurance	-5713.428***	<0.001	[-6886.308, -4540.549]
Equity Release	159.216	0.598	[-432.610, 751.041]

ETFs	-163.839	0.412	[-555.253, 227.576]
Guarantor Loans	-4395.631***	<0.001	[-5253.925, -3537.337]
Logbook Loans	-4178.118***	<0.001	[-5252.401, -3103.835]
CFDs	584.927**	0.001	[229.801, 940.053]
BIC	317013.5		
Log Likelihood	-158416		

Table 2E.7 Predicting the average time spent looking at a product's web page each time it was clicked on

	Beta	p-value	95% CI
Intercept	6751.118***	<0.001	[5847.019, 7655.218]
Began On-Screen	884.074***	<0.001	[588.573, 1179.575]
Compliant tweet	-50.871	0.896	[-814.050, 712.308]
Correct product type	-234.108	0.603	[-1115.862, 647.646]
Rank of company within product type	49.556	0.541	[-109.164, 208.276]
Correct product * Best ranked	3.344	0.979	[-246.779, 253.467]
Correct product * Compliant tweet	-271.947	0.645	[-1429.663, 885.769]
Rank * Compliant tweet	49.68	0.657	[-169.522, 268.882]
Correct product * Best rank * Compliant tweet	-112.054	0.522	[-455.364, 231.255]
Scenario 2	514.124	0.147	[-180.150, 1208.399]
Scenario 3	3084.964**	0.001	[1224.221, 4945.707]
Scenario 4	2025.683**	0.01	[492.768, 3558.599]
Scenario 5	-166.882	0.643	[-871.803, 538.039]
Scenario 6	205.282	0.623	[-612.841, 1023.405]
Scenario 7	3590.220***	0.001	[1540.921, 5639.520]

Scenario 8	739.656	0.077	[-81.275, 1560.587]
Minibonds	921.565**	0.009	[234.405, 1608.725]
Crowdfunding	601.28	0.234	[-389.842, 1592.402]
Pay-Day Loans	-3318.154***	<0.001	[-5129.153, -1507.155]
Car-Insurance	-3823.540***	0.001	[-6094.256, -1552.824]
Equity Release	1107.083	0.092	[-180.306, 2394.472]
ETFs	-1145.007**	0.003	[-1909.002, -381.011]
Guarantor Loans	-3953.336***	<0.001	[-5640.657, -2266.015]
Logbook Loans	-3849.804***	<0.001	[-5962.318, -1737.289]
CFDs	1020.244**	0.006	[292.786, 1747.702]
BIC	110477.2		
Log Likelihood	-55148.2		

Table 2E.8 Using process measures to predict whether the correct product type was chosen

	Beta	p-value	95% CI
Intercept	0.052	0.773	[-0.299, 0.402]
Standalone compliant	-0.137**	0.004	[-0.231, -0.043]
Number of alternatives compliant	-0.078	0.445	[-0.277, 0.121]
Reaction time	-0.221**	0.006	[-0.379, -0.063]
Number of clicks	1.171***	<0.001	[0.946, 1.395]
Number never clicked	0.180***	0.001	[0.075, 0.285]
Ratio of time on page vs tweets	-0.733***	<0.001	[-0.916, -0.551]
Reaction time * compliance	0.129	0.121	[-0.034, 0.292]
Number of clicks * compliance	-0.213	0.052	[-0.428, 0.002]

Number never clicked * compliance	-0.013	0.813	[-0.121, 0.095]
Ratio of time * compliance	0.112	0.239	[-0.075, 0.299]
1 correct product began on screen	0.115	0.227	[-0.072, 0.302]
2 correct products began on screen	-0.313*	0.039	[-0.610, -0.015]
Num compliant others * Status quo correct	-0.053	0.754	[-0.389, 0.282]
Status quo correct	1.812***	<0.001	[1.251, 2.373]
Crowdfunding correct	0.319*	0.040	[0.015, 0.624]
Payday loan correct	-1.605***	<0.001	[-2.089, -1.121]
Equity release correct	0.635***	<0.001	[0.315, 0.955]
ETF correct	-0.400*	0.013	[-0.717, -0.084]
Guarantor loan correct	0.288	0.071	[-0.024, 0.600]
Pension correct	0.233	0.136	[-0.073, 0.539]
BIC	3673.591		
Log Likelihood	-1734.38		

Table 2E.9 Using process measures to predict whether the best overall product was chosen - correct product type, and better product of that type (note that this analysis excludes trials where the status quo option was the appropriate answer)

	Beta	p-value	95% CI
Intercept	-3.719***	<0.001	[-4.822, -2.616]
Standalone compliant	0.095	0.735	[-0.455, 0.645]
Number of others compliant	-0.079	0.819	[-0.756, 0.598]
Reaction time	-1.567*	0.015	[-2.832, -0.301]
Number of clicks	4.142***	<0.001	[2.908, 5.377]

Number never clicked	0.116	0.723	[-0.526, 0.758]
Ratio of time on page vs tweets	-2.377***	<0.001	[-3.440, -1.315]
Reaction time * compliance	0.812	0.151	[-0.296, 1.920]
Number of clicks * compliance	-0.417	0.439	[-1.472, 0.639]
Number never clicked * compliance	0.028	0.926	[-0.569, 0.626]
Ratio of time * compliance	-0.400	0.419	[-1.371, 0.571]
1 correct product began on screen	-0.137	0.774	[-1.074, 0.800]
2 correct products began on screen	-5.755***	<0.001	[-7.585, -3.925]
Crowdfunding correct	0.547	0.169	[-0.233, 1.326]
Payday loan correct	3.209***	<0.001	[1.815, 4.604]
Equity release correct	3.076***	<0.001	[2.448, 3.704]
ETF correct	2.693***	<0.001	[1.862, 3.525]
Guarantor loan correct	2.655***	<0.001	[1.767, 3.543]
Pension correct	-6.190***	<0.001	[-7.539, -4.842]
BIC	-4277.01		
Log Likelihood	2235.068		

Table 2F.1 Predicting whether the correct product type was chosen

	Beta	p-value	95% CI
Intercept	-0.113	0.341	[-0.346, 0.119]
Standalone compliant	-0.444***	<0.001	[-0.603, -0.286]
1 correct product began on screen	0.132	0.117	[-0.033, 0.297]
2 correct products began on screen	0.100	0.486	[-0.181, 0.381]
Standalone compliant * Status quo correct	1.076***	<0.001	[0.522, 1.630]
Status quo correct	0.656**	0.004	[0.216, 1.095]
Crowdfunding correct	0.297*	0.036	[0.020, 0.574]
Payday loan correct	-1.226***	<0.001	[-1.633, -0.820]
Equity release correct	0.666***	<0.001	[0.383, 0.950]
ETF correct	-0.435**	0.004	[-0.727, -0.142]
Guarantor loan correct	0.399**	0.005	[0.122, 0.677]
Pension correct	0.187	0.181	[-0.087, 0.462]
BIC	4206.479		
Log Likelihood	-2040.36		

Table 2F.2 Predicting whether the best overall product was chosen – correct product type, and better product of that type. Note that this analysis excludes trials where the status quo option was the appropriate answer

	Beta	p-value	95% CI
Intercept	-0.879***	<0.001	[-1.122, -0.636]
Standalone compliant	-0.315***	0.001	[-0.494, -0.136]
1 correct product began on screen	0.102	0.275	[-0.081, 0.284]

2 correct products began on screen	0.073	0.657	[-0.249, 0.395]
Crowdfunding correct	0.370**	0.007	[0.101, 0.640]
Payday loan correct	-1.573***	<0.001	[-2.196, -0.950]
Equity release correct	0.033	0.822	[-0.253, 0.319]
ETF correct	-0.484**	0.004	[-0.814, -0.154]
Guarantor loan correct	0.191	0.177	[-0.086, 0.467]
Pension correct	-1.991***	<0.001	[-2.835, -1.147]
BIC	2737.222		
Log Likelihood	-1326.69		

Table 2F.3 Predicting likelihood of a tweet never being clicked

	Beta	p-value	95% CI
Intercept	-2.718***	<0.001	[-2.963, -2.474]
Began On-Screen	1.097***	<0.001	[1.013, 1.181]
Correct product type	0.990***	<0.001	[0.778, 1.201]
Rank of company within product type	-0.043*	0.045	[-0.084, -0.001]
Correct product * Best ranked	0.04	0.187	[-0.020, 0.100]
Correct product * Standalone compliant	-0.168	0.111	[-0.374, 0.039]
Rank * standalone compliant	0.041*	0.024	[0.005, 0.076]
Correct product * Best rank * Compliant	-0.044	0.212	[-0.114, 0.025]
Scenario 2	-0.06	0.582	[-0.274, 0.154]
Scenario 3	0.095	0.728	[-0.442, 0.632]
Scenario 4	0.268	0.218	[-0.158, 0.695]
Scenario 5	0.071	0.52	[-0.145, 0.286]

Scenario 6	-0.068	0.605	[-0.325, 0.189]
Scenario 7	0.242	0.413	[-0.338, 0.823]
Scenario 8	0.009	0.942	[-0.238, 0.257]
Minibonds	0.048	0.628	[-0.147, 0.243]
Crowdfunding	0.193	0.177	[-0.087, 0.474]
Pay-Day Loans	-0.081	0.761	[-0.606, 0.443]
Car-Insurance	-0.263	0.448	[-0.943, 0.417]
Equity Release	0.04	0.833	[-0.330, 0.409]
ETFs	-0.326**	0.007	[-0.564, -0.088]
Guarantor Loans	-0.355	0.159	[-0.849, 0.139]
Logbook Loans	0.248	0.431	[-0.369, 0.864]
CFDs	-0.066	0.579	[-0.300, 0.168]
BIC	11177.84		
Log Likelihood	-5502.08		

Table 2F.4 Predicting whether a product was never clicked

	Beta	p-value	95% CI
Intercept	1.169***	<0.001	[0.919, 1.419]
Began On-Screen	-0.333***	<0.001	[-0.418, -0.247]
Standalone compliant	0.826***	<0.001	[0.533, 1.119]
Correct product type	-0.911***	<0.001	[-1.125, -0.697]
Rank of company within product type	-0.001	0.942	[-0.039, 0.036]
Correct product * Best ranked	-0.032	0.282	[-0.089, 0.026]
Correct product * Standalone compliant	0.089	0.561	[-0.210, 0.387]
Rank * standalone compliant	-0.014	0.599	[-0.068, 0.040]

Correct product * Best rank * Compliant	0.021	0.613	[-0.060, 0.101]
Scenario 2	-0.052	0.518	[-0.209, 0.106]
Scenario 3	-1.180***	<0.001	[-1.600, -0.761]
Scenario 4	-1.389***	<0.001	[-1.738, -1.040]
Scenario 5	0.019	0.813	[-0.136, 0.173]
Scenario 6	-0.004	0.963	[-0.185, 0.176]
Scenario 7	-1.713***	<0.001	[-2.174, -1.252]
Scenario 8	0.1	0.274	[-0.079, 0.279]
Minibonds	-0.209**	0.01	[-0.368, -0.050]
Crowdfunding	-0.494***	<0.001	[-0.728, -0.261]
Pay-Day Loans	0.321	0.124	[-0.088, 0.729]
Car-Insurance	1.094***	<0.001	[0.582, 1.607]
Equity Release	0.122	0.402	[-0.164, 0.408]
ETFs	-0.049	0.583	[-0.225, 0.126]
Guarantor Loans	0.619**	0.002	[0.236, 1.003]
Logbook Loans	0.1	0.679	[-0.373, 0.572]
CFDs	-0.177*	0.035	[-0.341, -0.013]
BIC	18855.3		
Log Likelihood	-9337.82		

Table 2F.5 Predicting which product was clicked first

	Beta	p-value	95% CI
Intercept	0.314***	<0.001	[0.260, 0.368]
Began On-Screen	0.070***	<0.001	[0.052, 0.087]
Standalone compliant	-0.163***	<0.001	[-0.224, -0.102]
Correct product type	0.284***	<0.001	[0.229, 0.338]

Rank of company within product type	0.000	0.987	[-0.008, 0.008]
Correct product * Best ranked	0.012	0.087	[-0.002, 0.026]
Correct product * Standalone compliant	-0.104**	0.006	[-0.177, -0.030]
Rank * standalone compliant	0.002	0.756	[-0.009, 0.013]
Correct product * Best rank * Compliant	-0.006	0.552	[-0.024, 0.013]
Scenario 2	0.015	0.389	[-0.019, 0.048]
Scenario 3	0.327***	<0.001	[0.236, 0.419]
Scenario 4	0.331***	<0.001	[0.257, 0.405]
Scenario 5	-0.01	0.539	[-0.042, 0.022]
Scenario 6	-0.003	0.858	[-0.041, 0.034]
Scenario 7	0.505***	<0.001	[0.403, 0.606]
Scenario 8	-0.031	0.103	[-0.069, 0.006]
Minibonds	0.048**	0.008	[0.013, 0.083]
Crowdfunding	0.109***	<0.001	[0.055, 0.162]
Pay-Day Loans	-0.191***	<0.001	[-0.280, -0.103]
Car-Insurance	-0.389***	<0.001	[-0.501, -0.276]
Equity Release	0.001	0.978	[-0.056, 0.058]
ETFs	0.002	0.91	[-0.035, 0.040]
Guarantor Loans	-0.184***	<0.001	[-0.267, -0.102]
Logbook Loans	-0.114*	0.031	[-0.217, -0.010]
CFDs	0.024	0.163	[-0.010, 0.059]
BIC	28352.31		
Log Likelihood	-14086.3		

Table 2F.6 Predicting the total time spent looking at a product's web page during a trial

	Beta	p-value	95% CI
Intercept	1776.985***	<0.001	[1302.347, 2251.623]
Began On-Screen	861.982***	<0.001	[656.080, 1067.884]
Standalone compliant	-1160.389***	<0.001	[-1669.786, -650.993]
Correct product type	1947.658***	<0.001	[1396.483, 2498.833]
Rank of company within product type	52.078	0.193	[-26.280, 130.436]
Correct product * Best ranked	-24.148	0.725	[-158.507, 110.212]
Correct product * Standalone compliant	-805.016*	0.034	[-1549.553, -60.479]
Rank * standalone compliant	-29.819	0.567	[-131.976, 72.338]
Correct product * Best rank * Compliant	81.276	0.373	[-97.403, 259.954]
Scenario 2	520.104**	0.002	[197.045, 843.163]
Scenario 3	5080.867***	<0.001	[4194.504, 5967.231]
Scenario 4	4872.760***	<0.001	[4154.728, 5590.791]
Scenario 5	112.645	0.47	[-192.634, 417.923]
Scenario 6	209.677	0.258	[-153.951, 573.305]
Scenario 7	6023.306***	<0.001	[5040.224, 7006.388]
Scenario 8	95.176	0.607	[-267.776, 458.127]
Minibonds	737.297***	<0.001	[398.371, 1076.223]
Crowdfunding	999.126***	<0.001	[482.698, 1515.555]
Pay-Day Loans	-3925.560***	<0.001	[-4783.276, -3067.843]
Car-Insurance	-4864.904***	<0.001	[-5954.748, -3775.060]
Equity Release	331.654	0.238	[-219.582, 882.891]
ETFs	-91.798	0.62	[-454.611, 271.015]
Guarantor Loans	-4339.454***	<0.001	[-5139.316, -3539.592]
Logbook Loans	-3320.568***	<0.001	[-4320.782, -2320.354]

CFDs	696.850***	<0.001	[365.786, 1027.913]
BIC	363002.2		
Log Likelihood	-181411		

Table 2F.7 Predicting the average time spent looking at a product's web page each time it was clicked on

	Beta	p-value	95% CI
Intercept	6228.485***	<0.001	[5327.043, 7129.928]
Began On-Screen	734.785***	<0.001	[404.112, 1065.459]
Standalone compliant	-84.632	0.862	[-1035.780, 866.516]
Correct product type	-126.027	0.754	[-913.406, 661.353]
Rank of company within product type	83.617	0.23	[-52.787, 220.020]
Correct product * Best ranked	-229.497*	0.037	[-445.480, -13.515]
Correct product * Standalone compliant	12.605	0.983	[-1146.641, 1171.850]
Rank * standalone compliant	-33.833	0.753	[-244.959, 177.294]
Correct product * Best rank * Compliant	226.999	0.18	[-104.765, 558.764]
Scenario 2	703.874*	0.044	[18.101, 1389.646]
Scenario 3	4369.597***	<0.001	[2618.548, 6120.646]
Scenario 4	3369.965***	<0.001	[1912.315, 4827.614]
Scenario 5	147.34	0.672	[-534.675, 829.356]
Scenario 6	223.115	0.584	[-576.452, 1022.683]
Scenario 7	3914.698***	<0.001	[1993.479, 5835.917]
Scenario 8	1078.310**	0.008	[284.677, 1871.944]
Minibonds	1140.988***	0.001	[473.777, 1808.198]
Crowdfunding	565.065	0.252	[-401.791, 1531.921]

Pay-Day Loans	-4056.840***	<0.001	[-5754.712, -2358.969]
Car-Insurance	-3212.443**	0.003	[-5345.563, -1079.323]
Equity Release	566.171	0.365	[-657.638, 1789.979]
ETFs	-1050.629**	0.005	[-1786.157, -315.100]
Guarantor Loans	-4934.227***	<0.001	[-6524.711, -3343.744]
Logbook Loans	-3774.527***	<0.001	[-5755.768, -1793.286]
CFDs	1707.212***	<0.001	[994.851, 2419.574]
BIC	125945.6		
Log Likelihood	-62883.2		

Table 2F.8 Using process measures to predict whether the correct product type was chosen

	Beta	p-value	95% CI
Intercept	-0.010	0.936	[-0.259, 0.239]
Standalone compliant	-0.197*	0.043	[-0.387, -0.007]
Reaction time	-0.452	0.094	[-0.981, 0.077]
Number of clicks	1.019***	<0.001	[0.753, 1.286]
Number never clicked	0.156*	0.021	[0.024, 0.289]
Ratio of time on page vs tweets	-0.639***	<0.001	[-0.870, -0.408]
Reaction time * compliance	0.351	0.390	[-0.448, 1.149]
Number of clicks * compliance	1.916***	<0.001	[1.379, 2.453]
Number never clicked * compliance	0.042	0.693	[-0.166, 0.250]
Ratio of time * compliance	-1.657***	<0.001	[-2.134, -1.181]
1 correct product began on screen	0.048	0.598	[-0.130, 0.226]

2 correct products began on screen	0.046	0.762	[-0.254, 0.347]
Status quo correct	2.969***	<0.001	[2.334, 3.603]
Crowdfunding correct	0.213	0.156	[-0.081, 0.507]
Payday loan correct	-2.546***	<0.001	[-3.097, -1.995]
Equity release correct	0.484**	0.002	[0.175, 0.794]
ETF correct	-0.323*	0.038	[-0.628, -0.018]
Guarantor loan correct	0.165	0.284	[-0.137, 0.467]
Pension correct	0.234	0.116	[-0.057, 0.526]
BIC	4065.849		
Log Likelihood	-1949.08		

Table 2F.9 Using process measures to predict whether the best overall product was chosen - correct product type, and better product of that type (note that this analysis excludes trials where the status quo option was the appropriate answer)

	Beta	p-value	95% CI
Intercept	-0.821***	<0.001	[-1.065, -0.576]
Standalone compliant	-0.220*	0.027	[-0.415, -0.026]
Reaction time	-0.182	0.498	[-0.707, 0.344]
Number of clicks	0.516***	<0.001	[0.293, 0.739]
Number never clicked	0.071	0.272	[-0.056, 0.198]
Ratio of time on page vs tweets	-0.275*	0.013	[-0.493, -0.057]
Reaction time * compliance	0.096	0.812	[-0.697, 0.889]
Number of clicks * compliance	0.496*	0.011	[0.115, 0.877]
Number never clicked * compliance	0.002	0.981	[-0.195, 0.200]
Ratio of time * compliance	-0.465*	0.023	[-0.865, -0.065]

1 correct product began on screen	0.066	0.477	[-0.116, 0.249]
2 correct products began on screen	0.030	0.855	[-0.296, 0.357]
Crowdfunding correct	0.322*	0.018	[0.057, 0.588]
Payday loan correct	-2.473***	<0.001	[-3.315, -1.630]
Equity release correct	-0.197	0.183	[-0.487, 0.093]
ETF correct	-0.398*	0.014	[-0.713, -0.082]
Guarantor loan correct	0.020	0.885	[-0.257, 0.298]
Pension correct	-2.141***	<0.001	[-2.999, -1.283]
BIC	2725.845		
Log Likelihood	-1282.07		

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