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**Systematisation of Segmentation Frameworks for Legal Services in
England and Wales**

Prepared for the Solicitors Regulation Authority

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Executive summary

Prior research has revealed many insights about the market for legal services in England and Wales, including the identification of important frameworks for segmenting consumer groups and specific factors that differentiate consumer segments and legal services. However, that wealth of high-quality research has not been integrated in recent years, thereby obscuring a general view of current knowledge in the field, as well as areas in need of further research.

The present research therefore provides a systematic review and analysis of 129 practitioner reports and academic papers on the legal services market, focused on the segmentation of individual consumers and small businesses in England and Wales. This review was undertaken with a view to

- providing a general overview of prior approaches to segmenting the legal services market;
- identifying approaches that are less well represented, and that therefore are more likely to provide novel benefits through additional research;
- identifying segmentation variables that are likely to influence consumers' access to justice;
- identifying common barriers consumers face in their legal journeys; and
- identifying discrepancies between the experiences of legal service providers and those of consumers.

Existing frameworks to segment the demand for legal services revealed useful insights on ways to group and differentiate consumers. The specific factors used to segment consumers can be divided into four broad categories: (i) characteristics of the legal issue, such as its severity or complexity, (ii) demographic variables, such as age or household income, (iii) psychographic variables, such as legal knowledge and attitudes toward lawyers, and (iv) behavioural variables, such as legal experience and search strategies.

Most prior research segmented on the basis of characteristics of the legal issue (56 studies) and/or the demographic attributes of consumers (59 studies), perhaps due to their relative availability or ease of identification. Due to their non-specific nature, however, such approaches provide limited accuracy in predicting consumer behaviour. By contrast, segmenting on the basis of consumers' psychographic (e.g., their level of legal capability) or behavioural variables (e.g., their propensity to shop around) is more specific and hence tends to more accurately predict differences in their legal attitudes and behaviours. Such psychographic (23 studies) and behavioural variables (21 studies) have been studied less, perhaps because they are less commonly available (e.g., in public or corporate databases) and are more challenging and costly to obtain. There is consequently a clear need for further research using psychographic and behavioural segmentation.

Our review also identified several discrepancies between the perceptions and beliefs of legal service providers and those of consumers, which, if addressed, could improve satisfaction among both groups. For example –

- Many legal service providers worry that price transparency is too confusing, whereas consumers appear to value transparency.
- Legal service providers generally believe that they are providing higher quality services and greater value for money than consumers believe them to be providing.
- Many legal service providers believe that their communications are clear and effective, but most consumers disagree.
- Legal service providers tend to believe that they understand their clients' situations and needs, whereas the clients themselves perceive a lack of understanding and empathy on the part of legal service providers.

Our review further identified several barriers to accessing legal services. Common barriers include a lack of knowledge on the part of consumers and their negative perceptions of the legal process. Other barriers arise from the limited supply of legal services, including the existence of 'legal deserts' (i.e., areas of law or physical locations with limited service provision) and digital exclusion (i.e., consumers with little or no access to the internet are increasingly excluded from legal services). Drivers of access to legal services include the type and severity of the legal issue, the level of consumer motivation to understand the legal process, and certain specific characteristics of legal service providers, such as their expertise, trustworthiness, and perceived value for money.

Finally, this research reviews consumers' perceptions of regulatory protections. Overall, research undertaken to date reveals that consumers desire protection through regulation of legal services, yet they are unaware of existing regulations and tend not to consider regulatory protection when accessing legal services or choosing providers.

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Glossary

BSB	Bar Standards Board, the regulatory body for barristers
CILEx	Chartered Institute of Legal Executives, the professional body for chartered legal executives
CLC	Council for Licensed Conveyancers, the regulatory body for conveyancers
CLSB	Costs Lawyer Standards Board, the regulatory body for costs lawyers
CMA	Competition and Markets Authority
ICAEW	Institute of Chartered Accountants in England and Wales, the professional and regulatory body for chartered accountants
IPREG	Intellectual Property Regulation Board, the regulatory body for patent and trademark attorneys
LSB	Legal Services Board, the oversight regulator for legal services established by the Legal Services Act 2007
LSCP	Legal Services Consumer Panel, established by the LSB under the Legal Services Act 2007 to represent the interests of consumers
ONS	Office for National Statistics
SRA	Solicitors Regulation Authority, the regulatory body for solicitors

1. Introduction

1.1 Inception of the research

This research was commissioned by the Solicitors Regulation Authority (SRA), with the following overarching aims: (i) to deepen the understanding of consumer concerns and requirements for legal services, (ii) to identify gaps in the provision of legal services, and (iii) to determine whether any such gaps are detrimental and to whom. The SRA further specified that the research should focus on individual consumers and small business owners in England and Wales. The research team consisted of consumer behaviour researchers at Bayes Business School (formerly Cass), City University of London.

This research consists of five cumulative phases, with each phase building on the findings of the previous phase. Phase 1, based on extensive desk research, provides a comprehensive examination and systematisation of existing frameworks used to segment the supply and demand of legal services in England and Wales. Guided by the findings of Phase 1, Phase 2 consists of a qualitative study to assess consumers' legal needs and experiences in the legal customer journey. Phase 3 implements a novel value-based approach for the identification of market segments which, building on and extending existing segmentation frameworks, aims to classify consumers based on their attitudes, preferences, and behavioural tendencies towards legal services. Phase 4 provides an in-depth examination of ethnic minorities' and low socioeconomic individuals' understanding of, attitudes toward, and barriers to accessing legal services. Finally, Phase 5 tests potential policy interventions designed to improve the way individual consumers and/or small business owners in England and Wales access the legal services they require.

1.2 Scope of this report

This report presents Phase 1 of the overall project, described in section 1.1. This phase of the research aims to arrive at a broad understanding of the market for legal services by complementing a systematisation of the supply-side of the existing legal market (i.e., who and how legal services are provided) with a multidimensional segmentation of potential consumers of those legal services (i.e., demand). The research presents a comprehensive examination and mapping of extant segmentation variables identified in prior research (with regard to both supply and demand). In conjunction with the subsequent empirical stages of the project, it will assist in identifying any gaps in the provision of legal services that may exist across England and Wales.

The Legal Services Act 2007 established the Legal Services Board (LSB) as a regulatory oversight body to reform and modernise the legal services sector in the interests of consumers, with a view to enhancing quality, ensuring value for money, and improving access to justice across England and Wales (Oxera Consulting, 2011). Since then, the legal services market has been typically divided into broad consumer groups such as ‘less sophisticated’ natural persons (i.e., individual consumers) and legal persons (i.e., small and medium enterprises [SMEs], and charities), ‘sophisticated’ legal persons (i.e., large businesses and government), and government sole purchasers (LSB, 2018; Oxera Consulting, 2011; SRA, 2019). In this research, we focus on studies of consumer groups that are referred to as ‘less sophisticated’ in the Oxera typology; that is, we focus on individuals and small businesses, which are defined as independent organisations with fewer than 50 employees (Blackburn, Kitching and Saridakis, 2015; Legal Services Board forthcoming, no date; Pleasence et al., 2012). Indeed, in this research we specifically targeted ‘micro businesses’, which have fewer than 10 employees (Small Business, Enterprise and Employment Act, 2015).

Previous research has revealed several reasons why individual consumers and microbusinesses merit particular attention in terms of their access to and utilisation of legal services. First, individual consumers and small businesses are less likely to access the legal services they need (Cross, 2014; SRA, 2017). Second, due to their lack of experience and expertise they are often in a situation of power imbalance with respect to suppliers. This relative lack of power tends to render them more vulnerable than ‘more sophisticated’ consumers such as large businesses with in-house legal teams (Competition and Markets Authority [CMA], 2016; Furnham, McClelland and Swami, 2012; Glückler and Armbrüster, 2003; Oxera Consulting, 2011; Rottmann, Glas and Essig, 2015; SRA, 2019).

Third, individual consumers tend to have lower legal capabilities (i.e., ‘the capabilities required for an individual to have an effective opportunity to make a decision about whether and how to make use of the justice system to try to resolve a problem’; Pleasence and Denvir, 2021) and are thus less likely to obtain help and more likely to experience difficulties when addressing legal issues (YouGov, 2020). Similarly, the majority of microbusinesses have no in-house legal capacity (i.e., ‘a worker within the business that is either a qualified lawyer or has some training in handling legal issues’; Larkin et al., 2018), and hence they are also more likely to attempt to address legal issues by themselves without seeking legal support (Blackburn, Kitching and Saridakis, 2015; Larkin et al., 2018).

1.3 Aims and contributions of this report

This report aims to answer the following specific questions:

- What are the existing ways to segment consumers of legal services?
- Which segmentation variables are likely to influence consumers' access to justice?
- What are the common barriers consumers face in their legal journey?
- What are the differences in the overall experiences of legal service providers and consumers?
- What are the differences in awareness and perception of regulatory protection of the various consumer types?

The report reviews and integrates existing research on segmentation of the legal market, with specific focus on England and Wales. Its novel contributions are (i) to provide a systematisation of variables and frameworks of the legal market identified in prior research, considering both supply (i.e., the provision of legal services) and demand (i.e., consumers' legal needs) and (ii) to identify both common themes and inconsistencies emerging across studies.

1.4 Overview of the research

This research provides a systematic review and analysis of 129 practitioner reports and academic papers, all focused on identifying variables for segmenting the legal market. The research began with an extensive, independent literature search by the research team. In order to provide a comprehensive reference list, the results of that literature search were then cross-referenced with the SRA's own literature database and supplemented with additional reports identified by a legal scholar who served as a field consultant.

Seventy-six of the papers identified provided analysis and interpretation on segmentation and profiling variables of legal consumers, while the remaining 53 papers provided key information about the legal service market. In terms of the supply of legal services, prior research has focused on issues such as the organisational, structural, and functional characteristics of the legal market and justice system, regulations and regulatory protections, and market-related changes. In terms of the demand for legal services, prior research has segmented consumers or examined differences between consumers on the basis of three classes of variables: demographic, psychographic, and behavioural. *Demographic variables* refer to individual characteristics of consumers such as age, gender, income, education, or ethnicity. *Psychographic variables* refer to psychological traits and characteristics of consumers such as personality traits, attitudes, and

knowledge. *Behavioural variables* refer to specific consumer behaviours – for example, the propensity to shop around or prior experience with legal services.

With the aim of identifying a unified framework mapping the focal segmentation variables used across the supply and demand sides of the literature, we categorised the findings of the 129 studies reviewed into the following four overarching themes:

- Characteristics of the legal issue ($n = 56$ studies)
- Demographic variables of consumers ($n = 59$)
- Psychographic variables of consumers ($n = 23$)
- Behavioural variables of consumers ($n = 21$)

Note that some studies reported findings featuring more than one category of variables, with the result that the sum of the four themes ($N = 159$ themes) exceeds the total number of studies ($N = 129$ studies).

2. Current state of the legal services market in England and Wales

2.1 Overview of the legal services market in England and Wales

The legal services industry in the UK is one of the largest in the world, directly contributing 1.5% of GDP in 2018, or nearly £60 billion of gross value added¹ (KPMG, 2020; SRA, 2019; The Law Society, 2020).

On the supply side, the UK legal services market involves a broad range of regulated service providers, such as solicitors and barristers², other providers such as insurance companies, local authorities, and charities (LSB, 2021; SRA, 2019), and unregulated entities (e.g., private practice firms or other charities) providing services primarily in areas such as will-writing, employment, and family law (LSB, 2021).

Certain discrepancies or imbalances can be observed in the provision of legal services in England and Wales. For example, Table 2.1 indicates that although Wales accounts for approximately 5% of the total population of England and Wales (combined), only 2.6% of

¹ England accounted for an estimated 92% share of the UK gross value added (GVA), and Wales accounted for an estimated 2% share.

² According to the [SRA's population statistics](#), there were 153,840 practising solicitors in England and Wales in February 2022. According to the [BSB's population statistics](#), there were 17,263 practising barristers in England and Wales in 2021.

regulated solicitors practise in Wales, whereas 7% of licensed conveyancers practise in Wales. Table 2.1 reveals where specific legal practices may be over- or under-represented across the two nations. Similarly, the fact that 2.6% of solicitors and 4% of regulated firms are based in Wales suggests that Welsh law firms tend to be smaller than English firms.

Table 2.1 Regulated supplier populations in England and Wales

	England	Wales	Wales as % of Total
UK population by geographic location (Office for National Statistics, Census 2021)	56,489,800	3,107,500	5%
Regulated practising solicitors (SRA, 2020/21)	152,895	4,033	2.6%
Regulated law firms (SRA, 2020/21)	9,460	400	4%
Practising Barristers (BSB, 2021)	16,586	358	2%
Barristers Chambers (BSB, 2021)	991	22	2%
Chartered Legal Executives/CILEx Practitioners/CILEx Practitioner ACCA-Probate – (CILEx Regulation, 2021)	7,214	368	5%
Licensed Conveyancers - CLC (LSB, 2018)	268	19	7%
Costs Lawyers - CLSB (LSB, 2018)	456	9	2%
Accountants regulated to deliver probate - ICAEW (LSB, 2018)	317	13	4%
Intellectual property lawyers - IPREG (LSB, 2018)	312	1	0%

Note. Geographic locations of law firms are based on the locations of each firm's head office. Firms headquartered in one nation may have branches in the other nation.

Some data in Table 2.1 have been updated since the original publication of this table.

Table 2.2 presents the prevalence of different areas of legal specialisation in England (both including and excluding London) and Wales separately. This table reveals which areas of specialisation may be over- or under-represented in London, in England, and in Wales. For example, immigration specialists are relatively more prevalent in London than in England as a whole, which is evident from the higher percentage when London is included (17%) than when it is excluded (12%). Similarly, probate and estate administration is far more common in Wales (65%) than in England (45%). Previously we noted that law firms based in Wales tend to be smaller than those based in England. This tendency is also reflected in the types of services that are over-represented in Wales, such as conveyancing, family law, probate, and wills, which are often undertaken by smaller firms.

On the demand side, recent survey findings from a representative sample of 28,633 English and Welsh consumers revealed that 64% of the respondents had been involved in at least one legal issue in the past four years, with most of the issues being contentious in nature (YouGov, 2020). The most commonly reported issues related to the legal areas of employment, finance, welfare and benefits (32% of the sample); property, construction and planning (28% of the sample); consumer affairs (26% of the sample); wills, trusts and probate (22% of the sample); conveyancing/residential (15% of the sample); and injury (15% of the sample).

A comparison of the prevalence of specific legal service offerings (Table 2.2) and the prevalence of the specific legal issues engaged in (YouGov, 2020) reveals certain imbalances between supply and demand. For instance, whereas 26% of respondents experienced a consumer affairs problem, only 3% of law firms specialise in consumer issues. This suggests that consumer demand may exceed the legal supply. Conversely, whereas only 22% of respondents experienced an issue with wills, trusts, or probate, more than half of the law firms offer such services in the areas concerned. This suggests that legal supply may outstrip consumer demand in those areas. Similarly, the supply of residential conveyancing (55%–74% of providers) and personal injury (30%–35% of providers) services far exceeds the percentage of respondents who reported experiencing those issues (15% in both cases).

Table 2.2 Areas of specialist legal advice offered by law firms in England and Wales

Area of Law	England	England (Excluding London)	Wales
Arbitration and alternative dispute resolution	8%	6%	3%
Children	23%	26%	38%
Commercial/Corporate Work for Listed Companies	9%	6%	5%
Commercial/Corporate Work for Non-Listed Companies and Other	31%	28%	22%
Commercial Conveyancing	52%	54%	63%
Consumer	3%	4%	3%
Criminal	24%	24%	31%
Employment	39%	39%	39%
Family/Matrimonial	50%	53%	63%
Financial Advice and Services (Regulated by SRA)	2%	1%	1%
Immigration	17%	12%	4%
Intellectual Property	6%	5%	2%
Landlord and Tenant (Commercial and Domestic)	38%	38%	44%
Litigation - Other	53%	51%	53%
Mental Health	3%	3%	4%
Non-Litigation - Other	30%	30%	37%
Personal Injury	30%	36%	35%
Planning	4%	4%	4%
Probate and Estate Administration	45%	51%	65%
Residential Conveyancing	55%	59%	74%
Social Welfare	1%	1%	1%
Wills, Trusts, and Tax Planning	51%	56%	73%

Notes. (1) Source: Jomati Consultants (2019). (2) Geographic locations of law firms are based on the locations of each firm's head office.

While legal services offer both individual consumers and small businesses opportunities to enforce and defend their rights, evidence indicates that consumers do not always access the legal services they need (LSB, 2021; SRA, 2017; World Justice Project, 2019). Every year, approximately 3.6 million adults in England and Wales experience unmet legal needs involving some dispute they are unable to address because they do not receive

sufficient information, assistance, or professional help. Although 1.8 million small businesses in England and Wales face legal issues annually, only a quarter of them seek professional help (LSB, 2021). The economic value of these unmet needs in the legal services market has been estimated at £11.4 billion annually (Ajaz et al., 2021). Thus, both suppliers and potential consumers of legal services have vested interests in meeting those currently unmet legal needs; moreover, identifying causes of and potential solutions to those unmet needs is an important goal that regulatory bodies could seek to achieve in order to enhance consumers' access to justice. At the time of this study, this gap between supply and demand had indeed been highlighted by certain industry bodies (e.g., LSCP, 2017), but had not been thoroughly or systematically addressed via targeted research.

2.2 Impact of the COVID-19 pandemic

While the COVID-19 pandemic significantly disrupted the legal market³, the sector has exhibited robust recovery and growth, with a sector turnover of £36.7 billion in 2020 (IRN Research, 2021; Mintel, 2021; ONS, 2021; Statista, 2021). According to a case study by the Ministry of Justice (2021), it is expected that UK legal service professionals will have significant opportunities to expand their global footprint in the post-pandemic period.

COVID-19 has shifted demand for various legal services in England and Wales (LSB, 2020). The LSB identified substantial increases in demand in the following legal areas.

- Employment: 41% more employment issues were raised with Citizens Advice in August 2020 than in the same period in the previous year, and 34% more were raised with employment tribunals;
- Benefits: Universal Credit support applications increased by 29% in July 2020 compared with the same period in the previous year;
- Family: The number of calls to the National Domestic Helpline offered by the Refuge organisation increased by approximately 50%, and there was a fourfold increase of traffic on Refuge's website after the beginning of the first national lockdown;
- Courts: There was a 24% increase in the number of outstanding Crown Court cases in June 2020, compared with same period in the previous year, as the

³ In the first national lockdown, revenues in the overall UK legal service market decreased by 1.5% compared to the same period in the previous year. The last quarter of 2020, however, saw an increase in revenue, leaving the industry turnover unchanged at £36.7 billion (IRN, 2021; Mintel, 2021; Statista, 2022).

onset of the pandemic appears to have exacerbated the existing significant backlog of court cases;

- Probate and estate: The higher mortality rate during the pandemic increased the demand for probate services.

The pandemic also shifted people's preferences with respect to their chosen channels of interaction with legal service providers – from face-to-face to hybrid and fully online. Specifically, telephone and online services (e.g., video consultations) became more acceptable to consumers, due to the advantage of being available anywhere (Bindman, 2021; LSCP, 2021; McDonald, 2020; SRA, 2021; Waye, Bogomolov and Pich, 2020). Despite the advantages of this increased accessibility to a wider range of services and to a higher number of providers, there is some evidence that the shift towards online services may pose risks for certain segments of consumers and categories of businesses. Indeed, online legal services may not be able to address the needs of some individual consumers (e.g., consumers who are digitally excluded; SRA, 2021; The Law Society, 2021) and small businesses (e.g., those that require customised business arrangement contracts; Bindman, 2021).

Given the constant changes in consumer demand and the persistence of unmet needs among individual consumers and small businesses, the following sections present an up-to-date review of the legal market and a systematisation of various ways that prior research has segmented consumers.

3. Literature review

3.1 Understanding the legal services market

A significant body of research has examined the legal services market and has offered theoretical frameworks and empirical observations relating to consumer heterogeneity. However, currently there is no national industry standard for segmenting the consumers of legal services (LSCP, 2017; SRA, 2019).

The most commonly used framework is that developed by Oxera Consulting (2011), which has been widely used to monitor changes in the legal services sector as a whole. Despite its general utility for segmenting and monitoring consumer groups, and despite its general contribution to understanding the legal services market, it is nevertheless limited in that it offers only a broad categorisation of consumers into different types by their legal needs

(i.e., injury; will, trust and probate; conveyancing; family; employment; immigration and nationality; consumer problems; welfare and benefits; civil liberties; and other public and administrative law). This shortcoming has been highlighted as a potential barrier that could limit the ability of regulatory bodies to effectively identify areas of unmet need and hence to develop and enforce policies to improve consumers' access to justice (LSCP, 2017).

Given the general nature of the Oxera approach to segmentation, further empirical studies have documented additional variables that can be used to group consumers of legal services (e.g., type and level of legal need, area of law, etc.; SRA, 2019). However, those individual empirical studies have not yet been integrated into a unified framework that can be used to identify gaps in the provision of legal services.

In this section we aim to provide an up-to-date, integrative review of prior frameworks and studies of segmentation within the legal services market. Ultimately, we aim to provide an in-depth and effective understanding of the market, with the goal of enabling regulatory bodies such as the SRA to improve consumers' access to and experiences of legal services.

3.2 Overview of segmentation approaches and variables

Studies that have offered frameworks to segment the demand for legal services provide useful insights on consumers in the legal services market and on ways to group and differentiate them. These frameworks follow one of two general approaches: *a priori* segmentation or *post hoc* segmentation. Within these two general approaches, studies examining the demand for legal services feature several specific types of variables to differentiate the profiles of different legal consumers. These variables can be divided into four broad categories: (i) characteristics of the legal issue, (ii) demographic variables, (iii) psychographic variables, and (iv) behavioural variables.

Most studies have segmented on the basis of characteristics of the legal issue and/or consumers' demographic attributes, perhaps due to their relative availability or ease of identification. Notably, however, these approaches provide limited accuracy in predicting consumer behaviour, due to their non-specific nature. For instance, consumers who need conveyancing services (i.e., a specific legal issue) may differ on a broad range of other relevant characteristics (e.g., attitudes toward financial risk), and female consumers (i.e., a demographic attribute) also vary in respect of many other relevant characteristics (e.g., propensity to search for legal services).

By contrast, segmenting on the basis of consumers' psychographic (e.g., the level of legal capability) or behavioural variables (e.g., the propensity to shop around) is more specific and hence tends to more accurately predict differences in how their legal journeys will unfold. However, these variables are less commonly available (e.g., in public or corporate databases), and are more challenging and costly to obtain.

Critically, this preponderance of studies segmenting by legal issue characteristics or consumer demographics therefore implies that the majority of prior studies likely provide only limited accuracy in predicting reliable and meaningful differences in regard to the consumption of legal services. In our opinion, there is a specific need for further research using psychographic and behavioural segmentation.

3.2.1 A priori segmentation

A priori segmentation uses predefined variables to group consumers (LSB, 2018; Oxera Consulting, 2011; SRA, 2019).

- *Characteristics of the legal issue:* Characteristics of the legal issue are commonly used in studies using a priori segmentation of the legal services market (e.g., LSCP, 2021; Oxera Consulting, 2011; SRA, 2019). More specifically, the legal issue can vary in respect of the following characteristics:
- Type of legal problem (e.g., injury, employment)
- Attributes of the service provision (e.g., fixed fees, online service)
- Complexity of service (e.g., commoditised versus complex)
- Nature and severity of issue (contentious versus non-contentious)

A priori segmentation typically results in very broad market segments that incorporate several subgroups of consumers with heterogeneous preferences, needs, interests, and priorities.

3.2.2 Post hoc segmentation

Post-hoc segmentation uses data collected from consumer surveys to classify consumers into groups that are relatively homogeneous with respect to specific personal characteristics (e.g., demographics, attitudes, behaviours towards legal services; LSB, no date; LSCP, 2021; YouGov, 2020). Researchers have used a broad range of methods and

measures to group consumers in the legal services market. For example, a recent study on the legal needs of individuals in England and Wales (YouGov, 2020) presented hypothetical scenarios involving a legal dispute and measured people's understanding and perceptions of the legal system (e.g., legal confidence, legal efficacy, and accessibility of justice). Different segments were then identified based on demographics and their likelihood of seeking legal help. Another recent consumer segmentation study used both survey data and case studies from the Tracker Survey (LSCP, 2021) to identify different groups of consumers based on psychographic (i.e., level of legal confidence) and behavioural variables (i.e., shop-around behaviour).

- *Demographic variables:* Basic personal attributes such as age, household income, and ethnicity are often used to segment or to describe different segments (e.g., Balmer et al., 2010; IRN Research, 2021; LSB, no date). These can be personal attributes such as the following:
 - Individual characteristics (e.g., age, marital status)
 - Household information (e.g., size, income)
 - Socio-demographic information (e.g., ethnicity, religion)
- *Psychographic variables:* Psychological attributes such as knowledge and attitudes are occasionally used in post hoc segmentation (e.g., LSB, no date; LSCP, 2021; YouGov, 2020). In the legal services market, these include the following:
 - Perceptions of legal need fulfilment
 - Legal capability
 - Satisfaction with the service and/or outcome
- *Behavioural variables:* Behavioural factors such as experiences and preferences are also occasionally used in post hoc segmentation (e.g., LSCP, 2021; Spicer et al., 2013). In the legal services market, these include the following:
 - The propensity to shop around (i.e., extended search for services)
 - The tendency to seek resolution of legal problems (i.e., advice seeking)

Studies using post hoc segmentation identify homogeneous consumer groups based on specific characteristics. However, these differences – especially when they refer to

demographic or psychographic variables – may or may not result in different preferences for or experiences of legal service provision. In addition, many of these studies rely on a single data source and a limited set of variables, and do not provide a holistic view of the market.

In the next section we provide a systematisation of the main research findings organised by type of segmentation variable.

3.3 Systematisation of research findings for each type of segmentation variable

Given the richness and heterogenous nature of the prior research, we first reviewed all the individual studies to identify the segmentation variables used in each of them and then reported summary descriptive statistics (see Tables 9.1 and 9.2 in the Appendix). In addition, to explore the legal experiences of consumers, we grouped the studies according to the different stages of the consumers' legal journey that they address (see Table 9.3 in the Appendix). Lastly, to integrate existing segmentation variables into a unified framework that can be used to identify gaps in research on consumer segmentation, we identified the key variables within each study. In the following sections, we discuss some of the main findings relating to each category of variables. Tables 3.1–3.4 present detailed information on the studies reviewed, organised by type of variable.

3.3.1 Characteristics of the legal issue

These variables group consumers according to their specific needs and the legal problems they face (LSB, 2018; Oxera Consulting, 2011), because different legal needs have their own distinctive characteristics and the services that may address them are not substitutable. These variables include the type of legal problem faced by the consumer (e.g., employment), the attributes of the legal service (e.g., fixed fees), the complexity of the legal service (e.g., commoditisation) and the nature of the legal issue (e.g., contentious). The results are summarised in Table 3.1.

As indicated in Table 3.1, prior research has examined several types of legal problems. Viewed in tandem with Table 2.2, it appears that the most commonly studied legal issues largely correspond to areas of law that are commonly practised in England and Wales, including conveyancing, family issues, and wills, trusts, and probate. Likewise, the least studied legal issues, such as consumer affairs and welfare and benefits, also tend to be less represented among law firms headquartered in England and Wales.

Attributes of the legal service include how it is delivered – for example, whether the service is offered *unbundled*, allowing consumers to reduce the service price by completing some basic aspects of the process themselves, while leaving the more complex or official aspects to the legal service provider. Unbundling has become a very important issue in England and Wales, with the general aim of increasing access to legal services by reducing costs. Similarly, the availability of fixed fees and online services have also become increasingly important to consumers, who seek clarity on pricing and flexibility in service location and meeting format. Much further research appears warranted on all three of these recent trends in service provision.

Consumers may also behave differently based on the complexity of the legal service they are seeking and the nature and severity of the legal issue (e.g., Pleasence and Balmer, 2014). For instance, in the LSCP Tracker Survey (LSCP, 2021), different legal services are categorised based on the area of law into commoditised legal services (e.g., will-writing, conveyancing) and more complex issues (e.g., employment dispute, accident/injury, tax credit). The results highlight that whether a service is commoditised or complex can, in turn, affect the approach consumers adopt when choosing their legal service providers. If consumers consider the legal issue they face as commoditised, they are more likely to feel that there is a wide range of choice in the market and that the price information is more easily understandable, and they report higher satisfaction and better value for money of the service received.

Table 3.1 Summary of studies that segmented by characteristics of legal issues

Variables	Sub-categories	Main findings
Supply and demand: Type of legal problem (LSB, 2018; Oxera Consulting, 2011)	<ul style="list-style-type: none"> - Injury - Will, trust and probate - Conveyancing - Family - Employment - Immigration and nationality - Consumer affairs - Welfare and benefits 	<ul style="list-style-type: none"> • Different types of legal problems have been used to reflect the needs of consumers and to segment the legal services market • Areas of law that were most frequently studied or analysed: Will, trust and probate; conveyancing; injury; family; immigration and nationality • Areas of law that were least studied or analysed: Employment; consumer affairs; welfare and benefits
Supply: Attributes of the legal service provision (SRA, 2019)	Service delivery (e.g., unbundled service)	<ul style="list-style-type: none"> • Mostly studied across different demographic groups of consumers (e.g., minority consumers are more likely to unbundle, but are less satisfied)
	Processes: business arrangements (e.g., fixed fees)	<ul style="list-style-type: none"> • Mostly studied across different areas of law (e.g., the five areas where fixed fees are most commonly used are will-writing, conveyancing, power of attorney, immigration, and family) • Also studied with consumer behavioural patterns (e.g., although fixed fees are commonly presented to consumers, very few cases involve price negotiation)
	Systems: technological improvements (e.g., online services)	<ul style="list-style-type: none"> • Studied across different areas of law • Studied together with the role of regulation
Demand: Complexity of service (LSCP, 2021)	Commoditised legal services (e.g., will-writing, conveyancing)	Associated with <ul style="list-style-type: none"> • higher perceived choice in the market • easier-to-understand price information • high perceived value for money
	Issue complexity (e.g., employment dispute, accident/injury, tax credits)	Associated with <ul style="list-style-type: none"> • lower perceived choice in the market • greatly difficulty understanding price information • low perceived value for money

Demand: Nature and severity of legal issue (Pleasence and Balmer, 2014; YouGov, 2020)	<p style="text-align: center;">Contentious: Legal matters between two or more parties (e.g., a court or tribunal hearing) to resolve a dispute</p>	<ul style="list-style-type: none"> • Studied with consumers' experience of the legal journey (i.e., psychographic and behavioural variables) <ul style="list-style-type: none"> • People who have experienced a contentious legal issue most commonly describe it as being economic or financial in nature (28%) • Only 16% of people describe contentious issues as 'legal', with a difference across age groups • People are more likely to consult a lawyer in relation to more severe problems, and problems taken to lawyers are more likely to involve the courts. • However, people often take no action to resolve more severe problems.
	<p style="text-align: center;">Non-contentious: Transactions occurring between one or more parties in the absence of a dispute (e.g., the sale or purchase of a house)</p>	<ul style="list-style-type: none"> • Studied across different demographic groups (e.g., older consumers are more likely to understand their legal rights and responsibilities, especially regarding non-contentious issues)

3.3.2 Demographic variables

Demographic variables refer (primarily) to observable characteristics of the individual consumer and of their household, both of which impact attitudes toward and behavioural tendencies in response to legal needs. Table 3.2 presents systematic differences observed on the basis of demographic variables and elucidates how these variables may affect consumer experiences and responses in the course of their legal journeys.

For instance, younger consumers are more likely to shop around than the elderly (LSCP, 2021), whereas elderly consumers are more likely to seek advice from solicitors and other legal professionals and to have experienced certain types of legal needs, such as conveyancing (IFF Research, 2011, 2018; Ipsos Mori, 2016; Pereira et al., 2015).

Women are more likely to seek assistance with a legal problem than men, who are somewhat more likely to do nothing or to handle issues alone. Of course, demographic factors can also moderate other effects, such as differences between types of legal problems. For instance, female consumers' tendency to seek assistance becomes more

pronounced with age and the severity of the legal problem faced (Ipsos Mori, 2016; Pleasence, Balmer and Sandefur, 2013).

The incidence of legal problems also differs across demographic groups. For example, consumers between the ages of 45 and 64, those with long-standing limiting disability or illness, those who are divorced, who are single parents, who have no education qualifications, and/or who receive means-tested state benefits are more likely to face ongoing legal problems (Franklyn et al., 2017).

In addition, Table 3.2 indicates that systematic differences in consumers' preferences and behavioural tendencies also exist among various ethnic and socioeconomic groups. For instance, Black, Asian, and other minority ethnic consumers were less satisfied (than White British consumers) with the service they received, and they generally have a lower level of trust in legal service providers and the justice system (Hodge Jones & Allen, 2015; LSCP, 2020). Moreover, minority ethnic groups, higher social status groups, and younger consumers have a higher tendency to use unbundled and online services (LSCP, 2014, 2020), but it remains unclear whether these segments' similar preferences are driven by the same mechanisms. In terms of the behavioural tendency to complain, individuals of lower socioeconomic status (i.e., SES; C2DE social grade consumers) may be reluctant to complain (IFF Research, 2017). In addition, individuals from ethnic minority groups were more likely (than White consumers) to have high expectations of the Legal Ombudsman (YouGov, 2012).

Table 3.2 Summary of studies that segmented by consumer demographics

Variables	Main findings
Individual characteristics	<ul style="list-style-type: none"> • Age: <ul style="list-style-type: none"> - associated with consumer confidence, legal capability, and satisfaction - differentiates consumers according to different behavioural tendencies toward legal issues (e.g., handling/resolution tendency, shop-around behaviour) - predicts eligibility for legal aid • Gender: predicts the tendency to seek help with a problem • Education: associated with different resolution strategies • Working status: Affects likelihood of becoming involved in certain legal issues • Marital status: <ul style="list-style-type: none"> - used as key personal circumstances for certain areas of law (e.g., will-writing) - predicts eligibility for legal aid • Disability: <ul style="list-style-type: none"> - more likely to experience adverse consequences - challenges in accessing information and services - associated primarily with poor understanding and experience of complaint procedures - likely to experience certain legal problems (e.g., injury, personal debt, neighbours' anti-social behaviour). • English literacy: highly relevant for legal experiences of asylum seekers, and customer experience of understanding client care letters • Technological skills: <ul style="list-style-type: none"> - associated with experiences of virtual hearings - can act as potential barrier for those who are digitally excluded
Household information	<ul style="list-style-type: none"> • Household size and structure (e.g., dependent children): <ul style="list-style-type: none"> - affects likelihood of experiencing legal issues - certain household groups (e.g., lone parents, single respondents) tend to use unique resolution strategies • Household tenure (owned v rented housing): associated with different levels of legal capability • Household income: <ul style="list-style-type: none"> - influences likelihood of experiencing legal issues - related to likelihood of seeking professional advice, leading to different resolution strategies - differentiates the experiences of feeling informed about the legal system and trusting legal service providers - highly related to conveyancing transactions - predicts eligibility for legal aid

Socio-demographic variables	<ul style="list-style-type: none"> • Ethnicity: Associated with <ul style="list-style-type: none"> - likelihood of experiencing certain types of legal issues (e.g., conveyancing) and engaging in certain types of legal services (e.g., will-writing) - shop-around behaviours - level of trust in legal service providers - use of unbundled or online services - expectations of Legal Ombudsman • Race and religion predict perceptions of the justice system (e.g., trust in legal professionals) • Socioeconomic status: Associated with <ul style="list-style-type: none"> - different levels of legal confidence and satisfaction with legal experiences - tendency to complain - preferences for unbundled services - importance of service price
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3.3.3 Psychographic variables

Psychographic variables refer to consumers' perceptions, thoughts, and beliefs. Some commonly studied psychographic variables include consumers' perception of the extent to which their legal needs are fulfilled, level of legal capability, and level of satisfaction with legal services and outcomes. Such variables can be used to segment and profile consumers according to their experiences with legal services. These variables are not directly observable and are therefore typically measured through surveys. Table 3.3 presents the results of studies examining psychographic variables and their relationships with other segmentation variables (e.g., characteristics of the legal issue, behavioural variables) in affecting different stages of consumers' legal journeys.

Consumers' perceptions of whether their legal needs have been fulfilled have been estimated by quantifying the levels of met and unmet legal needs (YouGov, 2020). Following the 2019 guidelines of the Organisation for Economic Co-operation and Development (OECD), YouGov defines legal needs as 'the individual needs of support to deal with a legal issue'. More specifically, a legal need is met when it is resolved and the support was useful. By contrast, when a legal need is not resolved adequately because there was no support or the support was not helpful, consumers perceive the issue they face as an unmet need. The extent to which consumers consider their legal needs as met

or unmet is extremely important, given that it is likely to affect their perceptions of the issue and resolution strategies (Pleasence and Balmer, 2014; YouGov, 2020).

Indeed, findings from the Individual Legal Needs Survey (ILNS; YouGov, 2020) reveal that of the 13,442 respondents who experienced a contentious legal issue in the past four years, only 53% reported having a legal need and wanted support. More specifically, 22% of all those with legal needs reported having their need met by obtaining adequate professional help. However, 31% of those with legal needs reported their needs as unmet because they failed to seek professional support, or the issue took a long time, or they received inadequate help. The remaining 47% of respondents, who reported not having a legal need, demonstrated different choices when it came to resolution strategies. In particular, they were more likely to attempt to resolve the legal issues themselves without professional help.

Legal capability has been assessed via three dimensions: legal self-efficacy, legal confidence, and accessibility of justice. *Legal self-efficacy* is the belief that one is capable of resolving legal problems and achieving legal goals; *legal confidence* is one's confidence in achieving an outcome that is fair and acceptable; and *accessibility of justice* is the perceived ease of access to justice (Pleasence and Balmer, 2018). These three dimensions are all associated with behavioural outcomes such as the decision to access legal services and the utilisation of those services (OECD and Open Society, 2019; Pleasence and Balmer, 2018, YouGov, 2020). Legal capability is also a key variable influencing consumers' responses at various stages of their legal journey, including their understanding of legal matters or the legal process (IRN Research, 2021), navigating between legal service options (LSCP, 2012), problem resolution behaviour (Balmer et al., 2010; Pleasence and Balmer, 2014), and perceptions of legal empowerment (LSCP, 2013, 2017).

Lastly, consumers' level of satisfaction with legal services is positively associated with their trust and confidence in their legal service providers (LSCP, 2014, 2021); and unsurprisingly, it is negatively associated with the likelihood of engaging in complaint procedures (Slater and Higginson, 2016; YouGov, 2012).

Table 3.3 Summary of studies that segmented by consumer psychographics

Variables	Main findings
Perceptions of legal need fulfilment	<ul style="list-style-type: none"> • Individuals’ legal needs are determined primarily by the types of legal issues experienced (Oxera Consulting, 2011) • The perception of legal need depends on whether an experienced issue is viewed as a ‘legal issue’, which in turn affects people’s handling tendencies and resolution strategies (Ipsos Mori, 2016; Pleasence and Balmer, 2014)
Legal capability	<ul style="list-style-type: none"> • The complexity of the legal issue affects consumers’ perceptions of self-efficacy, legal confidence, and accessibility to justice (YouGov, 2019) • Related to several stages of the consumer journey, including: <ul style="list-style-type: none"> - understanding of legal matters and process (IRN Research, 2021) - navigating legal service options (LSCP, 2012) - problem resolution behaviour (Balmer et al., 2010; Pleasence and Balmer, 2014) - legal empowerment (LSCP, 2013, 2017)
Satisfaction with service and/or outcome	<ul style="list-style-type: none"> • Indicator of consumers’ experience of using legal services (LSCP, 2021) • Studied in supply side, mapping the perception of service delivery meeting consumers’ needs (LexisNexis, 2015) • Associated with trust and confidence in legal services (LSCP, 2014, 2021) • Dissatisfaction is associated with complaint behaviour (Slater and Higginson, 2016; YouGov, 2012)

3.3.4 Behavioural variables

This set of variables refers to consumers’ behaviours toward legal services, including the benefits they seek, their usage rate, and experience. The behavioural variables most commonly used to segment legal consumers are the propensity to engage in shop-around behaviour (i.e., the tendency to examine and compare different offers before choosing a provider) and problem resolution behaviour (i.e., the tendency to seek advice). Table 3.4 presents the results of the few studies that have examined this category of segmentation variables and their relationships with other segmentation variables (i.e., demographic, and psychographic variables).

The propensity to shop around has been used in combination with consumers’ legal confidence to segment them into groups when choosing a legal service provider (LSCP,

2021), reflecting their engagement with the sector (CMA, 2020). On the one hand, a higher propensity to shop around is associated with higher levels of choice satisfaction and may be understood as a signal of consumer empowerment (LSCP, 2020). Furthermore, the Consumer Impact Report has used this variable to profile consumers based on the extent to which and ease with which they can make comparisons between legal service providers in the market. Shop-around behaviour increases consumers' purchasing power, market competition, and demand for high quality and value-for-money services (LSCP, 2020). On the other hand, consumers' propensity to shop around has been associated with switching legal service providers and thus may reflect dissatisfaction with previous legal service experiences (LSCP, 2021).

Table 3.4 Summary of studies that segmented by behavioural variables of consumers

Variables	Main findings
Propensity to shop around	<ul style="list-style-type: none"> • Predicts legal confidence when consumers choose legal service providers (LSCP, 2021) • Factors such as the number of legal service providers compared and the duration of comparing choices are likely to exhibit systematic differences across demographic groups and types of legal issues (LSCP, 2021)
Tendency to seek resolution of legal problems	<ul style="list-style-type: none"> • Problem resolution behaviour is complex and is driven primarily by <ul style="list-style-type: none"> - characteristics of the legal issue (e.g., problem type and duration) - psychological factors such as problem characterisation, perceived problem severity, legal capability, and perceived cost (Ipsos Mori, 2016; LSCP, 2017; Pleasence and Balmer, 2014; SRA, 2019) • Systematic differences are observed across demographic groups and types of legal issues (Ipsos Mori, 2016; Pleasence and Balmer, 2014)

The Tracker Survey (LSCP, 2021) revealed that 30% of consumers shopped around before choosing a legal service provider in 2021 and that consumers were more likely to report shopping around for legal services during the pandemic than before it. Moreover, shop-around behaviour differs across demographic groups and across types of legal services. For example, young consumers appear to have a higher tendency to shop around than the elderly, which corroborates the finding that those who choose to use probate services have a relatively low tendency to shop around. In addition, Black, Asian, and other minority groups appear to have a higher tendency to shop around than White British

consumers and a lower tendency to use the same legal provider repeatedly. Moreover, consumers are more likely to shop around for certain legal services (e.g., immigration matters: 49%, conveyancing: 38%) than for others (e.g., probate: 19%, accident or injury claims: 16%).

Despite these interesting trends revealed in the data, there is little understanding of the drivers behind them. Potential explanations include preferences for different ways of engaging with legal service providers (e.g., less shop-around behaviour may be due to elderly consumers' lower reliance on digital comparison tools), different levels of trust and perceptions of legal service providers (e.g., ethnic minority consumers tend to have lower trust in legal service providers and are less likely to use the same service providers as before), or the perceived difficulty of shopping around (e.g., in the case of more complex legal matters). Thus, whether these differences in shopping around are due to characteristics of the legal issue per se or rather to characteristics of the consumer segments who experience these issues more often remains for further research to resolve.

Problem resolution behaviour, which refers to the action consumers take to resolve their legal needs, is strongly associated with one's legal capability (Pleasence and Balmer, 2014; YouGov, 2020). Studies have consistently demonstrated that people with low legal capability are less likely to obtain professional help (Balmer et al., 2010; Pleasence and Balmer, 2014; YouGov, 2020). Prior research has also suggested that problem resolution behaviour may be influenced by other psychological factors (e.g., problem characterisation, perceived cost, perceived problem severity) and characteristics of the legal issue (e.g., problem type and duration; Ipsos Mori, 2016; LSCP, 2017; Pleasence and Balmer, 2014; SRA, 2019). Furthermore, systematic differences have also been observed across different demographic groups and types of legal issues (Ipsos Mori, 2016; Pleasence and Balmer, 2014). For instance, women are more likely to seek help about a problem than men, who are more likely to 'do nothing' or 'handle alone with informal help' (Ipsos Mori, 2016; Pleasence, Balmer and Sandefur, 2013). Although vulnerable consumer groups are more likely to face multiple and ongoing problems (Franklyn et al., 2017), they also exhibit stronger tendencies towards inaction with respect to their legal problems (Ipsos Mori, 2016).

4. Discrepancies between consumers' and providers' perceptions of legal services

Prior research reveals significant discrepancies between providers and consumers in relation to which attributes of the legal service offer they consider important, as well as

the extent to which each of these attributes is provided or experienced. These discrepancies are important because these attributes may influence legal service providers' offerings, as well as consumers' decision-making process when seeking and using those legal services.

In 2016, the Competition and Markets Authority (CMA) undertook a market study that found the legal service sector to be inefficient for individual consumers and small businesses. As a result, the CMA proposed measures to improve transparency, such as requiring providers to adhere to minimum standards for disclosures of price, service, redress and regulatory status. Subsequently, regulatory bodies introduced transparency policies (which came into effect in late 2018) on service attributes such as the availability of price and service information, resulting in improvements in several areas. Another encouraging improvement has been the redevelopment of a Legal Choices website that helps consumers navigate the sector. Nevertheless, several challenges still lie ahead, such as promoting compliance with transparency regulations and enhancing consumer engagement with the available information about legal services (CMA, 2020).

Our literature review has highlighted discrepancies between the perspectives of service providers (supply side) and consumers (demand side) in the following four areas: price transparency, quality of service, clarity and communication, and understanding of consumer needs. These areas constitute opportunities for improved functioning of the legal services market in terms of both providers' offerings and consumers' engagement.

4.1 Price transparency

While the level of price transparency has substantially increased since the 2016 CMA Market Study (CMA, 2020; IRN Research, 2020; LSCP, 2020), most up-to-date evaluations by regulatory bodies indicate that there is still room for substantial improvement. The findings of a recent report reveal that 68% of surveyed law firms now provide published pricing information such as price range and hourly or fixed prices on their website (SRA, 2019), with immigration services indicating the lowest level of compliance with the transparency regulations (i.e., 33% of reviewed immigration firms did not comply at all; SRA, 2019).

The Year One Evaluation of Transparency Rules conducted for the SRA (IRN Research, 2020) revealed that only 21% of law firms appreciated the improvements brought about by the new transparency rules, while 52% of law firms expressed concern that publishing prices may confuse consumers when they make a choice. This finding is consistent with lawyers' lack of incentive to publish prices in advance, because they are concerned about

the possible negative effect that transparent fees may have by promoting clients' shop-around behaviour as well as increasing price competition (Abel, 2006). Legal professionals who participated in a Law Society roundtable, despite acknowledging the benefits of displaying prices online, reported that the publication of prices led to no noticeable increase in their website traffic and that most clients were still requesting price quotes by telephone or email (CMA, 2020).

Recent empirical studies have stressed the importance of the availability of price information to consumers (Matos, 2018; Ipsos Mori, 2016; IRN Research, 2020; LSCP, 2021; YouGov, 2020). While Matos (2018) found that most consumers (85%) wanted information when making their decision, with price as the dominant factor, other studies consistently revealed that price was not the most important factor when consumers choose and use legal services (IRN Research, 2020; LSCP, 2021). Instead, consumers reported that they consider a combination of factors in addition to price, including level of service, quality, recommendation, and location (IRN Research, 2020).

The most recent Tracker Survey confirms that consumers commonly find out about price information through direct contact with providers (LSCP, 2021). However, the recent ILNS also reports that a significant minority of consumers (i.e., those with low legal confidence) still face difficulty finding price and advice information (YouGov, 2020). Consumers generally face a variety of ways that price information is presented on websites⁴ and there is some evidence that the information provided by law firms in either online or offline format is still confusing to consumers (i.e., to 30% of individual consumers and 45% of SME consumers; IRN Research, 2020). A study jointly conducted by Europe Economics and YouGov (2018) found that SMEs believed that the lack of readily available information and the complexity of currently available information hindered their access to new solicitors for their legal needs.

There is also some evidence of instances in which consumers pay more than what they expected from fixed-fee arrangements (IFF Research, 2018; LexisNexis, 2016). These findings relate to the recommendations from the Consumer Impact Report and the recent review by the CMA to maintain constant monitoring by regulatory bodies on the transparency rules⁵ (LSCP, 2020) and to continuously develop tools (e.g., digital comparison tools) to better facilitate consumers' engagement with available information about legal services.

⁴ Consumers face a variety of price information on websites, including starting prices, minimum prices, a range of prices, quote calculators, fixed prices, and hourly rates (IRN Research, 2020).

⁵ The Tracker Survey indicates that the top three barriers to finding price information are: no upfront information on prices (42%), prices presented in a confusing manner (25%), and poor communication (18%).

4.2 Quality of service

The Year One Evaluation of Transparency Rules (IRN Research, 2020) revealed that from a firm's perspective, the setup of quality indicators is closely related to brand building, as its aim is to establish credibility and trust with clients, as well as promising to satisfy their needs. Moreover, reviews by LexisNexis (2015, 2016) indicated that 83% of lawyers believed that they were delivering 'above average' service, but only 42% of clients reported having received above average service.

The information asymmetry between consumers and service providers makes it difficult for consumers to acquire information about the quality of services (Abel, 2006; LSCP, 2020). A study conducted by the LSCP (2020) suggested that there are no sources of objective information to help consumers confidently select legal service providers. Participants in a focus group revealed that they often rely on quality 'markers' such as a professional website, the provider's credentials, and empathetic and engaged staff as proxies to assess the quality of the service and advice. This lack of objective tools to assess legal service providers has also emerged from the Tracker Survey (2021), where consumers' confidence in the quality of the legal service provider chosen is deemed to be subjective, and based on 'gut feelings', previous experience with the provider, and reviews and recommendations from personal or professional connections. Although consumers are more likely to use reviews promoted on a firm's website than information on comparison sites, only a minority of firms (22% at present and 7% in planning) have adopted the use of online reviews to date (IRN Research, 2020).

4.3 Clarity and communication

An important factor affecting consumers' level of satisfaction is the clarity provided by legal service providers (BDRC Continental, 2012; LSCP, 2020; SRA, 2019). Several studies have highlighted the need to improve the communication methods of legal service providers to improve consumers' understanding of the service and enhance their level of engagement (IFF Research, 2017; Optimisa Research, 2016). Many legal service providers believe their communication to be clear and effective. Findings from LexisNexis (2015) indicated that 95% of lawyers surveyed believed that they explained the charging of their service clearly at the outset. However, from the consumer side, only 70% of clients agreed that they received such information. Eighty-one percent of lawyers believed that they provided regular updates on the legal process throughout their service, whereas 61% of clients agreed.

With regard to the complaint process for dissatisfied consumers, the discrepancy in perceptions is even larger. According to the findings from Natraj et al. (2017), the majority of firms reported that they offer the opportunity to make verbal complaints to their clients, but some of them acknowledged that they do not formally record those complaints. While almost all firms reported that they provided a final response to complaints within eight weeks, 20% of surveyed consumers reported that they received the expected response later than eight weeks.

Converging evidence has demonstrated that consumers value the communication offered by legal service providers (IFF Research, 2017; LSCP, 2021; Optimisa Research, 2016), yet their level of engagement with these communications is mixed (Optimisa Research, 2016). In addition, the extent to which legal service professionals engage in empathetic communication has been positively associated with consumers' judgement of the quality of legal services (LSCP, 2021). However, consumers perceive legal terminology and complex language as overwhelming and intimidating, particularly when providers do not offer opportunities for clarification (IFF Research, 2017), and especially among consumers who lack confidence in the legal system (LSCP, 2021).

4.4 Understanding of consumer needs

Understanding clients' needs and expectations is extremely important for the service delivery and career development of legal professionals, because it allows lawyers to provide clients with high-quality legal services (Cornett, 2019). While it has been found that consumers most strongly value whether legal professionals understand their particular needs, legal professionals tend to believe that providing a clear indication of costs is what consumers value the most (LexisNexis, 2016).

Consumers value highly empathetic responses from legal professionals (LSCP, 2020). According to a LexisNexis (2016) report, 94% of lawyers believed that they fully appreciated their clients' needs and expectations from the beginning of the legal process, but only 69% of their clients agreed. Some legal professionals also believe that they offer excellent value for money (30% of the sample in the study), whereas only 8% of clients agreed. Consumers also believe that fees are too high (Hodge Jones & Allen, 2015) and that they were not getting sufficient value for money, even after the fees were dropped (LexisNexis, 2016).

5. Main barriers to accessing legal services

In addition to the reduction in legal aid, which restricts consumer access to legal services, existing studies have identified several psychological factors that may act as further barriers to accessing legal services. Common barriers include consumers' lack of knowledge and their perceptions of the legal process and of legal services providers. Other barriers to access arise from limited supply of legal services, including the existence of 'legal deserts' (i.e., areas of law or physical locations with limited service provision) and digital exclusion (i.e., consumers with little or no access to the internet are increasingly excluded from legal services).

5.1 Consumers' lack of knowledge of the legal process

On average, consumers have only a limited understanding of the legal process. For example, when comparing the available information in order to choose a provider, consumers experience difficulties understanding the differences between various types of legal professionals (SRA, 2017). Many consumers are also unaware of the differences between regulated and unregulated legal service providers (CMA, 2016; Harvey and Williams, 2016; Matos, 2018; SRA, 2017; University of Leicester, 2011).

Due to this general lack of legal knowledge and an associated lack of legal confidence (Ipsos Mori, 2016; LSB, 2020), many consumers find it difficult to identify the most relevant information when reading client care letters. These difficulties are amplified for vulnerable consumers (e.g., those who are visually impaired, or low in literacy; Optimisa Research, 2016). This lack of legal knowledge also contributes to first-time and vulnerable consumers' lack of awareness that they had the option to select a barrister (IRN Research, 2021). In addition, IFF Research (2018) found that consumers who considered using conveyancing services for the first time were more likely to find legal service providers through recommendations than those who already had previous experiences.

Interestingly, in a survey by Hodge Jones and Allen (2015), more than 70% of respondents reported a willingness to learn more about the legal system, irrespective of their educational background. The majority of those respondents believed that basic education on law and legal processes should be part of both primary and secondary school curricula.

In order to address this barrier, studies have recommended the use of simplified communication, with a view to enhancing consumers' understanding and improving their access to legal services (Hodge Jones and Allen, 2015; IFF Research, 2018; Optimisa Research, 2016; YouGov, 2019). Needless to say, consumers' general lack of knowledge of

the legal process limits their ability to make informed choices and decisions. It also affects their perceptions of the legal process, as described next.

5.2 Consumers' perceptions of the legal process

Many consumers with legal needs believe that legal services are either unnecessary or inaccessible. To begin with, many consumers believe that using legal services is necessary only for the most severe and complex cases, and therefore they often attempt to resolve legal matters themselves before seeking professional legal support (Spicer et al., 2013). Issues that consumers perceive as more severe are more likely to prompt a search for legal support, due to a consideration of their current and future impact and of the need to resolve them effectively and adequately (Ipsos Mori, 2016). More generally, less than a quarter of a representative UK adult sample believed that legal services are easily accessible, with 18% of them believing that justice is highly inaccessible (YouGov, 2019).

According to several reports, most individual and SME consumers believe that professional legal advice is very costly and potentially unaffordable (Matos, 2018; Hodge Jones & Allen, 2015; LexisNexis, 2016; YouGov, 2020). In the most recent ILNS (ILNS, YouGov, 2020), consumers who have limited understanding of the legal system and low levels of legal confidence were particularly likely to believe that receiving legal advice is very costly. Surprisingly, however, these perceptions of high cost were similar across various levels of income.

The emotional connotations of certain legal issues may also act as a barrier to the use of professional legal services. For example, consumers may fear reprisal or damage to personal relationships if they engage in legal actions (e.g., in the case of issues with neighbours; Spicer et al., 2013).

Studies have also reported a phenomenon referred to as 'referral fatigue', which is a perception of 'feeling lost in the legal system'. Referral fatigue increases with the number of agencies to which consumers are redirected, and it often leads consumers to give up on resolving their legal issues (LSCP, 2014; Pleasence and Balmer, 2014). Moreover, while engaging a legal service provider, consumers often feel a need to proactively monitor or chase them for information and updates on their cases, and consumers who do so report a high level of frustration with the advice they are provided (Ipsos Mori, 2016).

Finally, at the time of YouGov's (2012) study, consumers also tended to believe that complaining to consumer protection bodies (e.g., Legal Ombudsman) would not be taken seriously or may not even be considered at all, which may explain consumers' general

hesitance to file a complaint (YouGov, 2012). Further research is needed to assess whether that belief persists in the current market, as the Legal Ombudsman was created only shortly before that survey.

5.3 Consumers' perceptions of legal service providers

Consumers have a high level of respect for legal professionals' training, knowledge, and experience. Some general factors that encourage consumers to access legal services relate to perceptions of the legal service providers themselves, including their expertise and knowledge, their understanding of the complexity of the law, their ability to provide support in managing the emotional distress caused by the legal issue, and the reduction in risk that legal professionals provide (Spicer et al., 2013). In addition, when choosing between legal service providers, consumers consider signals of legal service quality such as the provider's accessibility, responsiveness, timeliness, and rapport; the presence of positive customer reviews; perceptions of honesty, trustworthiness, reliability, and professionalism; and value for money (LSCP, 2021).

However, many consumers hold somewhat negative perceptions about the way in which lawyers deliver their services. For example, some consumers perceive lawyers as lacking in empathy and as unapproachable, and this perception reduces consumers' trust in the ability of legal professionals to offer the legal solutions that are in their best interest. As noted above, consumers also lament a lack of clarity regarding costs, which lowers their trust in lawyers, increases perceptions of dishonesty, and acts as a primary barrier to the use of legal services (Spicer et al., 2013).

5.4 Other barriers

A supply-side barrier to access is that legal aid cuts have created some concerning 'legal deserts', with consumers from some geographic locations and those seeking help in some specific practice areas frequently searching for 'free and affordable legal help' (SRA, 2021). Sometimes such consumers are left with their legal needs unmet (The Law Society, 2021).

In recent years, presumably exacerbated by the pandemic, the provision of legal services has shifted substantially from physical and face-to-face interactions to online and digital channels. This increase in online engagement could potentially leave behind those who are digitally excluded (SRA, 2021; The Law Society, 2021). Moreover, whereas face-to-face interactions allow legal service providers to reassure confused or uncertain consumers (Community Research, 2021; IRN Research, 2021; The Law Society, 2021), online

interactions may limit service providers' ability to detect consumers' distress (The Law Society, 2021). The use of artificial intelligence to detect consumers' emotional reactions (e.g., distress) during online interactions is a promising direction for further development.

6. Consumers' awareness and perceptions of regulatory protections

As previously mentioned, many consumers are unaware of the differences between regulated and unregulated legal service providers. Indeed, a recent survey indicates that 57% of respondents believed that all legal service providers are regulated (Matos, 2018). Critically, this lack of knowledge puts consumers at risk of making uninformed choices when selecting a legal service provider (CMA, 2016; SRA, 2017; University of Leicester, 2011).

Studies also suggest that consumers' level of understanding of regulatory protections is quite mixed. On the one hand, several empirical studies report that consumers value regulatory protection in legal services and are willing to pay for it. For example, most participants in the public panel for the LSB's Strategy Development felt that legal services should be heavily regulated in order to protect consumers from possible mistakes, rather than letting them bear the risks involved in the legal proceedings (Community Research, 2020). Moreover, many consumers are willing to pay a premium in order to benefit from regulatory protections (Matos, 2018; Opinion Leader, 2013). This willingness to pay a premium was even higher for complex legal matters (e.g., immigration advice) than for commoditised ones (e.g., will-writing advice), due to the consideration of the severe consequences consumers may face in the case of complex legal matters. Other regulatory protections, such as education and training, were also valued highly because of their perceived impact on service quality (Opinion Leader, 2013).

On the other hand, consumers have limited knowledge about the existence and implications of different regulatory protections and often misunderstand the role of regulatory governance (Opinion Leader, 2013; Vanilla Research, 2013). Studies have also revealed that regulatory protection is not one of the decision criteria consumers rely on when choosing between legal service providers (Matos, 2018; LSCP, 2021): Consumers tend to focus more on the reputation of the legal advisors and on the cost of legal advice than on the possibility of accessing a Legal Ombudsman or claiming redress. Finding a legal service provider that meets one's needs seems more crucial at the moment of choice than one that offers guarantees in the event of unexpected problems (Matos, 2018). Moreover, although consumers value regulatory protection in terms of required education and training for legal advisors, they are less willing to pay for it even though it

could benefit them, for example by favouring the use of more accountable legal advisors. Moreover, they often hold inaccurate beliefs, such as that regulatory protection would always be guaranteed by any service provider (Opinion Leader, 2013).

Overall, therefore, prior research reveals that consumers desire protection and regulation of legal services, yet they are unaware of extant regulations and tend not to consider regulatory protection when accessing legal services or choosing providers.

7. Conclusions

This report contains a summary of the main findings emerging from our comprehensive systematisation of a large set of studies that either offered frameworks to segment the demand for legal services in England and Wales or examined specific differences between consumers in their experiences with legal services that can provide insights for market segmentation.

Most studies examining consumer behaviour in the context of legal services have adopted one of four approaches for the identification of differences between consumers: an a priori approach based on (i) characteristics of the legal issue or a post hoc approach based on (ii) demographic, (iii) psychographic, or (iv) behavioural variables. The first two approaches are by far the most commonly used, despite suffering from limitations due to their reliance on some assumptions on how observable variables (i.e., the type of legal problem or demographic characteristics of consumers) will predict attitudes and behaviours across different phases of consumers' legal journey. Psychographic and behavioural variables are less well researched, despite being potentially better predictors of responses to both elements of the legal service provision/configuration and different types of regulatory policy interventions.

Our review has also identified two sets of relevant insights. The first set of insights, which emerged from the comparison of the findings of different studies, identifies several discrepancies in the extent to which different attributes of the legal service offer are important to providers and consumers of those legal services, as well as in the extent to which each of these attributes is provided or experienced. These include the level of price transparency, the factors determining the quality of a service provider, the clarity and frequency of communications, and the extent to which the provider understands the consumers' needs. These discrepancies are highly consequential, as they refer to important factors that consumers take into consideration throughout their legal journey – from the decision to seek legal assistance, to the choice between different legal service

providers, to their satisfaction assessment. These decisions and choices may have a crucial impact on whether consumers can and do fully exercise their right to access justice.

Second, our review provided an integrative overview of some of the main barriers to the use of legal services. In addition to ‘hard’ constraints such as the reduction in legal aid and the emergence of legal deserts within certain areas of law (or due to the emergence of new interaction channels), many of these barriers refer to negative perceptions about the effectiveness, affordability, accessibility, and trustworthiness of legal service providers. Interestingly, they also refer to perceptions of the responsiveness of consumer protection bodies, or perceptions of complexity surrounding the service and the procedures associated with it, exacerbated by low levels of confidence in the legal system and low legal knowledge. Importantly, these perceptions may not coincide with reality, and as such could be targeted by meaningful interventions to help recalibrate consumers’ perceptions and reduce the incidence of these barriers on consumers’ access to justice.

Finally, our review has identified certain relevant and consequential inconsistencies in the results of studies examining consumers’ perceptions of and the importance they attribute to consumer protection. Interestingly, although consumers report that they desire protection via regulation of legal services, they appear to be largely unaware of extant regulations. Most crucially, they tend not to consider regulatory protection as a relevant decision criterion when accessing legal services or choosing providers.

In conclusion, reviewing this broad and deep literature on the characteristics of legal service consumers has revealed a number of insightful, high-quality studies. However, we found a general lack of integrative efforts to systematise this vast body of findings and approaches into a unified framework for segmenting the legal services market, which ultimately could be useful for both service providers and regulatory bodies. We hope this report offers a first step toward this goal.

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9. Appendix

Segmentation variables identified in this research

Table 9.1 presents a detailed documentation of the identification of segmentation variables in each paper we reviewed. To facilitate the reading of this table, we provide a user guide:

- In the column labelled 'Segmentation framework or variable' (column 3), we considered whether each study examined different market segments by dividing the whole market/consumer base ('framework', e.g., LSB, no date; Optimisa Research, 2016; Spicer et al., 2013), or focused only on specific groups of consumers ('variable', e.g., Natraj et al., 2017 - dissatisfied consumer group only).
- In the column labelled 'Consumer groups & Description of other studies' (column 4), we documented the results for specific consumers groups based on the segmentation efforts of each study, as well as a summary of suggested approaches to segment consumers/market in the legal services landscape. In addition, for studies that did not offer any segmentation information, this column reports a description of the study and its key findings.
- In the column labelled 'Research Methods' (column 5), we categorised studies as empirical or conceptual.
- Lastly, for the last four columns (6–9), we documented our categorisation of the segmentation variables featured in the study.

Table 9.1 Summary of reviewed papers

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
1	Oxera Consulting (2011), 'A framework to monitor the legal services sector'	Framework	Market segmentation by natural persons (individuals) vs. legal persons (small businesses) and by type of law.	Conceptual review	Yes	Yes	No	No
2	Cross (2017), 'Consumer segmentation - how to make a start'	Framework	Market segmentation by natural persons (individuals) vs. legal persons (small businesses), by type of law, and factors impacting problem resolution strategies.	Conceptual review	Yes	Yes	Yes	Yes
3	Legal Services Consumer Panel (2017a), 'Segmenting Consumers'	Variables	Conceptual exercise on segmenting tracker survey participants.	Conceptual review	Yes	Yes	Yes	No
4	Solicitors Regulation Authority (2019), 'Research and Analysis: The changing legal services market'	Framework	Both market and consumer segmentation frameworks by type of consumer, by areas of law, and by	Conceptual review	Yes	Yes	Yes	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			psychographics of consumers (levels of satisfaction, levels of legal need).					
5	Legal Services Board (no date), 'Identifying different legal capabilities and needs of adults in England and Wales: a segmentation approach'	Framework	Using ILNS 2019 sample (representative UK adults, N = 28,663), a post-hoc analysis based on demographic, psychographic, and behavioural variables to segment legal consumers: underserved; educated, selective but confident; slightly younger 'average'; less selective but satisfied; confident and satisfied.	Survey	Yes	Yes	Yes	Yes
6	Legal Services Consumer Panel (2021c), 'Tracker Survey 2021, How consumers are choosing legal services'	Framework	Tracker survey (N = 3,500) segmentation exercise based on shop around behaviour and legal confidence, identified five clusters of consumers: swift shoppers; considered consumers; confident consumers; choice confident but service	Survey, case study	Yes (profiling)	Yes (profiling)	Yes (segmenting)	Yes (segmenting)

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			suspicious; choice deprived.					
	Legal Services Consumer Panel (2021d), 'Tracker Survey 2021, How consumers are using legal services'	Variables	Tracker survey (N = 3,500).	Survey	Yes (profiling)	Yes (profiling)	No	No
8	YouGov (2020), 'Legal needs of individuals in England and Wales'	Framework	ILNS 2019 sample (representative UK adults, N = 28,663). Consumer segments based on: legal confidence, legal efficacy, accessibility to justice.	Survey, interview	Yes (profiling)	Yes (segmenting)	Yes (segmenting)	No
9	Blackburn, Kitching and Saridakis (2015), 'The legal needs of small businesses: An analysis of small businesses' experience of legal problems, capacity and attitudes'	Variables	A survey of individuals who own or manage independent small firms (N = 10,528), from 1–49 workers, covering all major business sectors in UK. A priori segmentation based on size of enterprise and experience of problems.	Survey	Yes	Yes	No	No
10	Pleasence et al. (2012), 'A framework for	Framework	Reviews the defining characteristics of SMEs, suggest segmenting	Conceptual review	Yes	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	benchmarking small business consumers' need for and use of legal services'		SMEs based on employment size of enterprises.					
11	LawBite (2017), 'YouGov – LawBite SME Market Survey'	NA	Does not directly offer segmentation of SMEs; offers aggregate-level insights on most common issues SMEs face.	Summary report	No	No	No	No
12	Zou et al. (2021), 'Using online dispute resolution to tackle the SME late payment crisis, LawtechUK feasibility study and proof of concept'	NA	Background information: risk outlook for SMEs.	Summary report	No	No	No	No
13	Legal Services Board (2020), 'The state of legal services 2020'	Framework	Reviews past evidence, adopts market segmentation framework.	Summary report-evidence compendium (thematic approach)	Yes	Yes	No	No
14	Legal Service Board (2021), 'Reshaping Legal Services: A sector-wide strategy'	NA	States the expected outcomes for regulatory bodies shaping the legal market.	Summary report	No	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
15	Legal Services Consumer Panel (2020a), 'Consumers feedback on quality indicators in legal services'	Variable	Consumers who shop around vs. those who do not.	Focus group	Yes (profiling)	Yes (profiling)	No	Yes (segmenting)
16	Ipsos Mori (2016), 'Online survey of individuals' handling of legal issues in England and Wales 2015'	Variables	Ipsos online panel (N = 8,192) and additional sample of young people aged 11–15 (N = 161). Demographic, type of legal issues, and legal capability were used to profile consumers; seven sub-handling strategies used to offer breakdown analysis.	Survey, interview	Yes (profiling)	Yes (profiling)	Yes (profiling)	Yes (segmenting)
17	Pleasence and Balmer (2014), 'How People Resolve 'Legal' Problems'	Variables	Focuses on factors that influence legal problem resolution behaviour; English and Welsh Civil and Social Justice Panel Survey (CSJPS) 2010 and 2012 (N = 5,144). Segmenting based on severity of problems.	Survey	No	Yes	No	Yes
18	Spicer et al. (2013), 'Consumer use of Legal Services Understanding	Framework	Segments legal problems into the decision-making routes (48 face-to-face	Interviews	Yes (profiling)	Yes (profiling)	Yes (segmenting)	Yes (segmenting)

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	consumers who don't use, don't choose or don't trust legal services providers'		interviews), people who: don't use and are ambivalent about trust; don't choose and are ambivalent about trust; don't use/choose and don't trust; use but don't trust.					
19	University of Leicester (2011), 'Mapping potential consumer confusion in a changing legal market'	Variables	Mapping of five areas of law with different routes for consumer redress and also potential consumer confusion.	Interviews	No	Yes	No	No
20	IRN Research (2021b), 'Consumer Legal Services Research Report – virtual consultations embraced and consumers looking further afield to find legal advice'	NA	Compares attitudes before and during the COVID-19 pandemic.	Summary report	No	No	No	No
21	Balmer et al. (2010), 'Knowledge, capability and the experience of rights problems'	Variables	Respondents across various legal problems (CSJS sample, N = 10,537 adults): affluent educated vs. disadvantaged groups; high vs low level of knowledge.	Survey	Yes	Yes	Yes	Yes

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22	Community Research (2020), 'Strategy Development: Public Panel Research report'	NA	Qualitatively studies participants' views and experiences, participants from diverse backgrounds (N = 41), but findings yet to be extrapolated to the population.	Public panel (qualitative and quantitative responses)	No	No	No	No
23	Macfadyen and Mort (2021), 'Barristers' Clients Research Expectations and Understanding'	Variables	Sample of 50 individuals who used the services of a barrister (including before and during pandemic). Segmented by: legal confidence; vulnerable circumstances.	Interviews, focus group	Yes (profiling)	Yes (profiling)	Yes (segmenting)	No
24	Solicitors Regulation Authority (2011), 'Consumer attitudes towards the purchase of legal services'	Variables	Consumers who: intended to use legal services; were a current user of legal services; were experienced users of legal services.	Interviews	No	No	No	Yes
25	Franklyn et al. (2017), 'Findings from the Legal Problem and Resolution Survey, 2014–15'	Variables	Legal Problem Resolution Survey (LPRS) via telephone interviews between November 2014 and March 2015 (N = 10,058). A priori	Survey	Yes (profiling)	Yes (segmenting)	No	Yes (segmenting)

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			segmentation based on type of problems experienced, post hoc analysis based on resolution strategies.					
26	Pereira et al. (2015), 'The varying paths to justice'	Variables	Users and non-users of justice systems, participants recruited via interviews (N = 114, including 50 face-to-face and 64 by telephone).	Interviews	No	Yes	No	Yes
27	Pleasence, Balmer and Sandefur (2013), 'Paths to Justice'	Framework	Methodological review.	Review	Yes (profiling)	Yes (profiling)	No	No (analysed)
28	Pleasence and Denvir (2021), 'The Legal Service Board's Small Business Legal Needs Survey'	Variables	Conceptual frameworks for understanding the legal capability of small- and medium-sized enterprises (SMEs) in England and Wales and their legal needs. Suggests segments of different legal needs (i.e., no legal needs vs. legal needs vs. met legal needs vs. unmet legal needs).	Review	No	No	Yes	Yes

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
29	BDRC Continental (2012), 'Legal Services Benchmarking Survey'	Variables	Representative sample of adults with a list of 28 descriptors of potential legal issues (N = 4,017), area of law used as criteria for legal needs.	Survey	Yes (profiling)	Yes (segmenting)	No	Yes (analysed in breakdown)
30	YouGov (2019), 'Reasonable adjustments in the provision of legal services'	Variables	Disabled consumers only (subgroup of disabled group: 'visible' impairments vs. 'invisible' disability).	Survey, interview, consumer tests, online forum	Yes (segmenting, profiling)	No	No	Yes (profiling)
31	OECD and Open Society Foundations (2019), 'Legal Needs Surveys and Access to Justice'	Variables	Methodological guidelines for developing, deploying and using legal needs surveys.	Review	Yes (measurement variable)	Yes (segmenting)	Yes (measurement variable)	Yes (measurement variable)
32	Department for Business Innovation and Skills (2014), 'Consumer Engagement and Detriment Survey'	Variables	Participants from TNS face-to-face omnibus (N = 4,127). Offers analysis of several sectors in UK, more broadly than legal services sector, and indication on how to segment consumers based on levels of empowerment (i.e., high, medium-high, low-medium, and low empowerment).	Survey	Yes (profiling)	Yes (profiling)	Yes (segmenting)	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
33	Legal Services Consumer Panel (2013b, c), 'Empowering consumers' (background papers 1 and 2)	Variables	The two background papers define consumer empowerment and consider the potential and limitations of related policies.	Review	Yes	Yes	Yes	No
34	Legal Services Consumer Panel (2020b), 'Consumer Impact Report'	Variables	Review of findings from the tracker survey, including segmentation of both the market and consumers.	Review	Yes	Yes	No	No
35	World Justice Project (2019a), 'Global Insights on Access to Justice'	Variables	Includes data on legal needs and access to civil justice on a global scale, sampling more than 100,000 people in 101 countries.	Review	No	Yes	No	No
36	World Justice Project (2019b), 'Measuring the justice gap'	Framework	Identifies three segments in the justice gap (i.e., marginalised and vulnerable consumer groups): people who cannot obtain justice for daily civil, administrative or crime problems; people who are excluded from opportunities the law provides; people who	Review	Yes	Yes	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			live in extreme condition of injustice.					
37	World Justice Project (2019b), 'Measuring the justice gap'	Variables	The justice gap assessment and global estimates presented in this report categorise and compile data on unmet justice needs, by specifically focusing on marginalised and vulnerable consumer groups.	Review	Yes	No	No	No
38	Legal Services Consumer Panel (2021b), 'The provision of unbundling in the legal services market'	Variables	Focuses on consumers who used unbundled services (participants from the tracker survey).	Review	Yes	No	No	No
39	Ipsos Mori (2015), 'Qualitative research exploring experiences and perceptions of unbundled legal services'	Variables	Explores the key pathways to use unbundled legal services in three areas of law.	Interviews	No	Yes	No	No
40	IFF Research (2011), 'Understanding the consumer	Variables	Studies consumers who are considering purchasing a will in the next two years (N =	Shadow shopping, retrospective	Yes (profiling)	No	Yes (profiling)	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	experience of will-writing services'		102) or who purchased a will in the past two years (N = 500).	survey, interviews				
41	Troubridge and Williams (2015), 'Comparing methods of service delivery: A case study on divorce'	Variables	Studies consumers who conducted a divorce either through a regulated law firm (either face-to-face or by telephone, N = 96) or predominantly through online channels (N = 86).	Case study	Yes (profiling)	No	No	No
42	IFF Research (2018), 'Understanding consumer experiences of conveyancing legal services'	Variables	Focuses on consumers who used a solicitor to buy or sell a residential property in England or Wales in the past two years (N = 1,501). Specifically, combined with insights from focus groups, conveyancing consumers are segmented into first-time buyers vs. consumers with previous experience of conveyancing.	Survey, interviews, focus groups	Yes (profiling)	Yes (profiling)	No	Yes
43	MigrationWork CIC (2016), 'Quality of	Variables	Studies asylum seekers (who exhibited substantial	Literature review, consultations,	Yes (profiling)	Yes (profiling)	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	legal services for asylum seekers'		vulnerability). Uses primarily market segmentation and population segmentation to profile consumers.	online surveys, case file analysis				
44	Legal Services Consumer Panel (2012b), 'Probate and estate administration'	NA	Sets out the risks to consumers and available evidence on consumer detriment related to probate and estate administration services, with six types of problems segmented.	Review	No	No	No	No
45	Legal Services Consumer Panel (2016), 'Priority areas of law'	Variables	Provides past guidelines on areas of laws that are focus of regulation.	Review	No	Yes	No	No
46	Brooker (2019), 'Finding the will: A report on will-writing behaviour in England and Wales'	NA	Identifies a 'wills gap' among people whose life circumstances leave them particularly vulnerable to dying without a will (i.e., 'at risk' group).	Review	Yes (profiling)	No	No	No
47	Solicitors Regulation Authority (2017a), 'Risk Outlook Update, improving	Variables	Reviews ways to address the risk of consumers who lack of access to legal services, by focusing on the	Review	Yes	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	access: Tackling unmet legal needs'		situations of vulnerable consumers, and those whose needs are most urgent. A priori segmentation of consumers (individuals vs. SMEs).					
48	Legal Services Consumer Panel (2014b), 'Consumer impact report'	Variables	Adopts market segmentation and population segmentation to profile consumers.	Review	Yes	Yes	No	No
49	Community Research (2021), 'Quality indicators in legal services'	Variables	Studies 69 experienced legal service users from diverse backgrounds in England and Wales; online discussion forum and focus group conducted during the pandemic. Potentially vulnerable consumers are also included (i.e., people with low literacy, non-English speakers, disabled consumers, and people with low legal confidence).	Online discussion forum, online focus group, searching exercise	Yes (profiling, sampling)	Yes	Yes (sampling)	No
50	Legal Services Consumer Panel	NA	Reviews gaps in legal redress and the consequences of	Review	No	No	No	No

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	(2014d), 'Remapping consumer redress'		multiple ADR schemes on consumers and the market.					
51	Legal Services Consumer Panel (2013d), 'Financial Protection arrangement'	NA	Mapping of the current regulatory landscape and existing risks for consumers; identifies six main risks consumers may face when using legal services.	Review	No	No	No	No
52	Vanilla Research (2013), 'Risk and the role of regulation'	Variables	Studies experienced legal service users and vulnerable consumers with low literacy.	Focus groups (with solicitors choice exercise)	Yes (profiling, segmenting)	No	Yes	No
53	Matos (2018), 'Better information in the legal services market'	Variables	Recent users of legal services (N = 1,020) and a representative sample from England and Wales (N = 1,899).	Desk research, survey, ranking exercise & randomised control trial (RCT)	Yes (profiling)	Yes	No	No
54	YouGov (2012), 'Consumer experiences of complaint handling in the legal services market' (summary and a, b reports)	Variables	a) Legal service users, sample split by level of satisfaction (N = 30), b) People who complained to the Legal Ombudsman (N = 1,010)	a) Interviews, b) Survey	Yes (profiling)	Yes (profiling)	Yes	Yes

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
55	Natraj et al. (2017), 'Research into the experiences and effectiveness of solicitors' first tier complaints handling processes'	Variables	Two groups of respondents for the consumer survey: dissatisfied consumers (N = 794), and premature complaint respondents supplied by the Legal Ombudsman (N = 1, 222).	Consumers: Survey, interviews. Suppliers: Survey, interviews, focus group	Yes (profiling, segmenting)	Yes (profiling)	Yes	Yes
56	Slater and Higginson (2016), 'Understanding Consumer Experiences of Complaint Handling, research for Citizen Advice'	NA	Consumers who made a complaint in the past two years, yet findings may not be readily generalisable to legal services sector since they cover a broader range of product and services.	Survey, interviews, focus groups	No	No	No	No
57	Optimisa Research (2016), 'Research into Client Care Letters'	Framework	Five groups of consumers emerge from qualitative analysis: Recent users of legal services; prospective users of legal services; mainstream consumers; sophisticated consumers; vulnerable consumers.	Interviews, focus groups	Yes	No	Yes	Yes

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
58	Legal Services Consumer Panel (2012c), 'Third party complaints Extending routes to redress'	NA	Review of complaints from 'third parties', namely individuals who are not the lawyer's client.	Review	No	No	No	No
59	Legal Services Board (2012), 'Evaluation: How can we measure access to justice for individual consumers?'	Variables	Evaluation of the impact of regulatory reformation.	Review	Yes (profiling)	Yes	No	Yes
60	Opinion Leader (2013), 'Consumers' Valuation of Regulation'	Framework	Respondents are segmented into three groups: Consumers willing to pay some additional cost to gain protection through regulation; consumers unwilling to pay some additional cost to gain protection; consumers who are unsure if they would be willing to pay for protection.	Dichotomous choice contingent valuation	No	Yes	No	Yes
61	Oxera Consulting (2014), 'The role of in-house solicitors'	NA	Market-related background: review of in-house solicitor segment in the market, by developing a framework to explore	Conceptual review, survey	No	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			common trends and risks among various groups.					
62	Maule (2013), 'Understanding Decision Making in Legal Services: Lessons from Behavioural Economics'	NA	Examines behavioural economics in the context of the legal services sector, with the aim to provide insights suggesting approaches for improving the decisions of consumers and legal services suppliers.	Desk research, interview	No	No	No	No
63	LexisNexis (2016), 'Question of value'	NA	Compares the value versus price discussion from the perspectives of both clients and lawyers.	Summary report based on survey	No	No	No	No
64	LexisNexis (2015), 'Age of the Client'	NA	Reveals how independent lawyers, small to midsize firms, and sole practitioners are handling the new demands of the 'Age of the Client'.	Summary report based on survey and interviews	No	No	No	No
65	LexisNexis (2014), 'Brave New World'	NA	Changes of legal landscape: Focuses on independent lawyers, smaller law firms, and sole practitioners, and the extent to which	Summary report based on interviews	No	No	No	No

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			they are meeting the industry, economic and business challenges.					
66	Allen & Overy (2014), 'Unbundling a market: The appetite for new legal services models'	NA	Changes of legal landscape: Focuses on the innovative, hybrid, and collaborative approaches to legal services adopted across the world.	Summary report based on interviews	No	No	No	No
67	Cross (2014b), 'How alternative are Alternative Business Structures?'	Variables	Market-related information on alternative business structures, analyses based on market segmentation.	Survey	No	Yes	No	No
68	Hodge Jones & Allen (2015). 'Unjust Kingdom. UK perceptions of the legal and justice system'	NA	Focuses on public attitudes toward the British legal system and the professionals working within it; the findings contrast with views of experienced legal professionals.	Survey	No	No	No	No
69	Legal Services Consumer Panel (2014a), '2020 Legal Services: How regulators should prepare for the future'	Variables	Explores four broad, interrelated areas that have profound impacts on consumers: self-lawyering; the influence of technology; changes in	Review	Yes	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			consumer behaviour; and market changes. Reviewed consumer groups including: vulnerable consumers (including those who are currently excluded from the justice system digitally and physically); different types of consumers (SMEs vs. individuals).					
70	The Law Society (2021c), 'Legal aids deserts'	Variables	Finds that legal aid provision varies by practice area and geographical location, and thus many people's legal needs may be unmet.	Summary report- data analysis based on public secondary data	No	Yes	No	No
71	Legal Services Consumer Panel (2013a), 'Breaking the maze-simplifying legal service regulation'	Variables	Offers a blueprint on ways to simplify legal service regulations, using evidence from vulnerable group of consumers.	Review (based on findings from previous surveys)	Yes	No	Yes	No
72	Legal Services Consumer Panel (2021a), 'Experiences of Black, Asian and Minority Ethnic	Variables	Analyses Black, Asian and Minority Ethnic (BAME) consumers' experiences in using legal services, compared to White	Survey	Yes	Yes	No	No

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	groups using legal services'		British (WB) consumers in England and Wales.					
73	Caplovitz (1963), 'The Poor Pay More. Consumer Practices of Low-Income Families'	NA	Discusses urban poor people in their role as consumers.	Review, interviews	No	No	No	No
74	Greene (2016), 'Race, Class, and Access to Civil Justice'	Variables	Focuses on poor and minority consumers, identifies a connection between negative past experiences with the criminal justice system and decisions to seek help for civil justice problems. In addition, it analyses racial differences in use of the civil legal system, and argues that disparities in trust levels help to explain these differences.	Interviews	Yes	No	No	No

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75	Legal Services Consumer Panel (2014c), 'Recognising and responding to consumer vulnerability'	Variables	This series of reports focus on consumers at risk of disadvantage, based on: demographics (e.g., disability, literacy) and need for advice in certain areas of law (e.g., asylum).	Reviews	Yes	Yes	No	No
76	Kyle et al. (2012), 'Legal Choices – Silent Process Engaging Legal Services when you do not hear'	NA	Examines one specific type of consumer at risk of disadvantage.	Interviews	No	No	No	No
77	Ecorys (2017), 'Experiences of consumers who may be vulnerable in family law'	Variables	Focuses on consumers who may be vulnerable, by including personal and situational vulnerability as factors in the context of family law.	Desk research, survey, interview (both supply and demand)	Yes (profiling)	No	No	No
78	Research Works (2017), 'Experience of consumers in vulnerable circumstances with different legal services providers'	NA	This series of reports examine one specific type of consumers who are vulnerable (e.g., with mental health problems, dementia).	Interviews	No	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
79	Bar Standards Board (2018), 'Identifying and Assessing Vulnerability and Clients' Needs'	NA	Provides practical advice to help barristers identify and assess the needs of potentially vulnerable clients, including signs to look out for, questions one could ask his/her client and risk factors to consider when making an assessment of their needs.	Fact sheet	No	No	No	No
80	The Law Society (2020b), 'Law under lockdown: The impact of COVID-19 measures on access to justice and vulnerable people'	NA	Market-related information: impact of COVID-19.	Review	No	No	No	No
81	The Law Society (2021b), 'Empowering consumers in the legal services market'	NA	Market overview: consumer empowerment in legal services market.	Review	No	No	No	No
82	Swift et al. (2013), 'What happens when people with learning disabilities	NA	Explores the experiences of people with learning disabilities when	Focus group, interview	No	No	No	No

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	need advice about the law?’		seeking legal assistance.					
83	Nason (2021). Justice in Wales. Senedd Cymru.	NA	Review of justice system in Wales.	Review	No	No	No	No
84	Gov.Wales (2019), ‘Justice in Wales for the people of Wales - summary report’	NA	Review of the current state of the justice system in Wales.	Review	No	No	No	No
	Gov.Wales (2019), ‘Justice in Wales for the people of Wales’	NA	Review of the operation of the justice system in Wales; makes recommendations for its long-term future.	Review	No	No	No	No
86	Gov.Wales (2016), ‘Law and Justice in Wales: Some Issues for the Next Assembly’	NA	Considers the need for the growing body of Welsh law, as well as its practical challenges ahead.	Review	No	No	No	No
87	Pritchard (2016), ‘Justice in Wales Principles, Progress and Next Steps’	NA	Sets out key principles that the ‘Justice in Wales’ working group should actively promote.	Review	No	No	No	No
88	Gov.Wales (2021), ‘The future of Welsh law: a programme for 2021 to 2016’	NA	Focuses on Welsh law.	Review	No	No	No	No
89	Mills (2021), ‘Implementing the Socio-economic	NA	Provides a general overview of the evidence in different	Review	No	No	No	No

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	Duty: A review of evidence on socio-economic disadvantage and inequalities of outcome'		areas related to socio-economic deprivation.					
90	Solicitors Regulation Authority (2020), 'Next steps for our work in Wales'	NA	Provides an update on key developments in Welsh law and regulation.	Review	No	No	No	No
91	Legal Services Consumer Panel (2017b), 'Tracker survey - briefing notes: Wales'	Variable	Examines differences in using legal services between English and Welsh consumers.	Secondary data analysis - survey	No	No	No	No
92	Jomati Consultants (2019), 'The legal sector in Wales - A rapid review'	NA	Provides a brief outline of the legal profession in Wales.	Interview, survey	No	No	No	No
93	Legal Services Board (2018a), 'Assessment of legal services in Wales compared to England'	Variables	Compares the differences between legal services in England and Wales by mapping both supply and demand.	Secondary data analysis - survey	Yes	Yes	No	No
94	Legal Services Board (2016), 'Mapping of for profit unregulated legal service providers'	Variables	Focuses on for-profit unregulated providers (market segmentation).	Review	No	Yes	No	No

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95	Solicitors Regulation Authority (2021), 'What is the new normal? Challenges and opportunities for law firms after the lock downs'	NA	Examines what defines the 'new normal' in the legal market as it emerges from COVID-19.	Summary review	No	No	No	No
96	CMA (2020), Review of the legal services market study in England and Wales	NA	Assesses the extent to which the CMA's transparency recommendations in its 2016 Legal Services Market Study have been adopted and the impact of these changes.	Summary review	No	No	No	No
	CMA (2016), 'Legal Services Market Study'	Variables	A market study into the provision of legal services, focusing on individual consumers and small businesses' experience of purchasing legal services in England and Wales.	Review, survey, interview	No	Yes	No	No
98	House of Commons (2021), 'The Future of Legal Aid'	Variables	Review of Legal Aid.	Review	No	Yes	No	No
99	Wintersteiger (2015). 'Legal needs, legal capability and	Variables	Reviews the role of public legal education, demonstrating how	Review, secondary	Yes (profiling)	No	Yes	No

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	the role of public legal education'		people come to understand the law and legal processes are framed by pre-existing beliefs and attitudes and by their social and familial settings.	data analysis - survey				
100	IFF Research (2017), 'The language of complaints'	Variables	Non-customers vs. customers of legal service providers or claims management companies: Those who brought a complaint to the Legal Ombudsman; those who have never complained.	Interview, focus group	Yes	No	No	Yes
101	Sako and Parnham (2021), 'Technology and Innovation in legal service'	Variables	Market segmentation based on: type of consumer (i.e., People Law vs. Big Law); regulated vs. unregulated sector.	Interview, survey	Yes	Yes	No	No
102	Legal Services Board (2018b), 'Technology and innovation in legal service'	Variables	Provides a detailed picture of levels of innovation and use of technology by legal services providers. Particularly, market segmentation based on areas of legal service/law.	Survey	No	Yes	No	No

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103	Van de Walle and Raine (2008). 'Explaining attitudes towards the justice system in the UK and Europe'	Variables	Maps common reasons for dissatisfaction with the justice system in Western countries, and summarises long-term trends. Analyses factors associated with the general public's attitudes toward the justice system (N _{UK} = 47,796).	Secondary data analysis	Yes	No	No	No
104	Summerfield and Freeman (2014). 'Public experiences of and attitudes towards the family justice system'	Variables	Analytical summary of findings from the 2012/13 Crime Survey for England and Wales (CSEW), examining public attitudes and experiences of the family justice system.	Summary report	Yes	No	No	No
105	Pleasence and Balmer (2018b), 'Measuring the Accessibility and Equality of Civil Justice'	Variables	Explains how negative experiences of problem resolution can result in 'frustrated resignation' for later problems, and demonstrates the importance of positive experiences and accounts of the justice system in maintaining public support. Low vs. high confidence	Survey	No	No	Yes	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			respondents, N = 1,061.					
106	Wintersteiger, Morse and Olatokun (2021), 'Effectiveness of Public Legal Education Initiatives: A literature review'	NA	Systematic review of effectiveness in legal education interventions.	Review	No	No	No	No
107	Europe Economics & YouGov (2018), 'Price transparency in the legal services market: a study of small businesses with legal issues'	Variables	Segmentation of SMEs based on small business population: sole trader vs. micro-enterprise vs. small business.	Survey, randomised control trial (RCT)	Yes	No	No	No
108	Solicitors Regulation Authority (2017b), 'Price transparency in the legal services market'	Variables	Market segmentation based on firms' size and area of specialism.	Survey, web sweep analysis	Yes	Yes	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
109	Solicitors Regulation Authority (2016), 'Asylum Report: The quality of legal service provided to asylum seekers'	Variables	All asylum clients can be considered vulnerable to some degree due to their situation, though naturally some will be more sophisticated and robust than others. In this study, three specific groups of consumers are identified as vulnerable: female asylum clients; minors; clients with mental health problems.	Thematic analysis	Yes	No	No	No
110	Pennington (2017), 'Instant Website Conveyancing Estimate Tools - Impact Study'	NA	Demonstrates the positive impact of instant website conveyancing tool on consumers' experience when they actively seek to buy conveyancing services.	Web tracking (Google AdWords)	No	No	No	No
111	Natraj et al. (2018), 'Consumer Behaviour and Attitudes to Price and Service Transparency'	Variable	Representative UK adult sample (with inclusion of vulnerable consumers in focus group). A priori segmentation of consumers, based on:	Focus group, online behavioural experiment	Yes (profiling)	Yes	No	Yes (profiling)

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
			type of service used; type of service access (i.e., public access barristers vs. a barrister via any route).					
112	Oxford Economics (2016), 'Consumer detriment'	NA	Insights on consumer detriment; findings are boarder than legal services sector.	Survey	No	No	No	No
113	The Law Society (2021a), 'Civil legal aid: a review of its sustainability and the challenges to its viability'	NA	Review of key features and historical development of civil legal aid in several practice areas. No consumer segmentation involved, but reviews particular consumer groups excluded from advice (i.e., children living in poverty, having special educational needs, and from ethnic minority groups).	Review	No	No	No	No
114	Decker (2021), 'Reform and 'modernisation' of legal services in England and Wales: motivations, impacts and insights for the	NA	Provides a high-level overview of the experience of reform of the legal services sector in England and Wales.	Review	No	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	OECD PMR Indicators'							
115	KPMG (2020), 'Contribution of the UK legal services sector to the UK economy'	NA	Economic overview of the UK legal services sector.	Review	No	No	No	No
116	IRN Research (2020), 'Legal Services for Consumers Qualitative Research into Client Behaviour, Use and Satisfaction'	Variables	Private individuals who used a legal adviser recently.	Interviews, focus groups	No	Yes	No	No
117	Centre for Strategy & Evaluation Services (2021), 'Standards and Regulations – one-year evaluation of SRA reforms'	Variables	Market segmentation by area of law specialisation. Consumer segmentation by type of consumers: individuals; SMEs; vulnerable and hard-to-reach consumers.	Survey, consultation sessions (consumers, suppliers)	Yes	Yes	No	No
118	Giddings, Macfadyen and Mort (2020), 'SRA Transparency Rules: Year One Evaluation'	Variables	Consumer segmentation by type of consumers: individuals; SMEs; vulnerable consumers (disabled groups and individuals not using the internet).	Interview, survey	Yes	Yes	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
119	Harvey and Williams (2016), 'Unregulated legal service providers: understanding supply side characteristics'	Variables	Focuses on three legal service areas, as well as a priori segmentation of clients of unregulated providers based on demographic traits.	Desk research, interview, review of provider website, secondary data analysis	Yes	Yes	No	No
120	Larkin et al. (2018), 'The legal needs of small businesses 2013-2017'	Variables	SMEs are segmented based on business characteristics (e.g., size, ownership, whether contacted legal services) and type of problems.	Survey	Yes	Yes	No	No
121	Legal Services Consumer Panel (2012a), 'Comparison websites'	NA	Examines comparison websites as a form of 'choice tool' for helping consumers to purchase legal services.	Review	No	No	No	No
122	Abel (2006), 'How the Plaintiffs Bar Bars Plaintiffs'	NA	Review of the redress mechanisms of the Bar, comparing the divergence between the interests and capabilities of clients and lawyers.	Review	No	No	No	No
123	Barry (2018). 'He was wearing street clothes, not pyjamas': common mistakes in lawyers'	NA	Examines how lawyers assess an older person's legal decision-making capacity; focus on elderly consumers.	Review, case study	No	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	assessment of legal capacity for vulnerable older clients'							
124	Clementi (2004). 'Review of the Regulatory Framework for Legal Services in England and Wales'	NA	Offers definition of regulatory regime and addresses the key architectural issues around the design of a regulatory system.	Review	No	No	No	No
125	Cornett (2019), 'Think like a client'	Variable	Uses client reviews posted on an online legal services marketplace, providing insights into legal service providers on what their clients value. Examines a decade of client feedback, spanning practice areas and geographic locations.	Analysis on online review	No	Yes	No	No
126	Crane (1989). 'Choice criteria and cue usage in selecting lawyers'	NA	Reports the choice criteria important to consumers in selecting a lawyer and the cues used to assess those criteria.	Interview	No	No	No	No
127	Cross (2014a). 'Balancing Regulatory Risk'.	NA	Reviews changes in regulation.	Review	No	No	No	No

Article ID	Reference	Segmentation framework or variable	Consumer groups involved & Description of other studies	Research methods	Demographics of consumers	Characteristics of legal issues	Psychographic variables of consumers	Behavioural variables of consumers
	Presentation at UCL International Access to Justice Conference							
128	Cutler, Javalgi and Schimmel (2003), 'Selection of a legal services firm: The differing perceptions of attorneys and consumers'	Variables	Examines selection criteria for lawyers among British adults. British lawyers were preferred over South Asian lawyers. There were also interactions between lawyer variables and participant gender and age.	Experiments	Yes	No	No	No
129	Legal Services Board (2011) 'Map of the Legal Services Market: A compendium of published information on legal services in England & Wales. Part 1: Supply' October 2011	Framework	Suggests six elements for market segmentation for legal service professionals, based on: type of funding, type of advice, organisation ethos, location, profession, activity.	Review	Yes	Yes	No	No

Table 9.2 Descriptive statistics for each category of segmentation variables

	Papers featuring segmentation framework/ variables	Characteristics of the legal issues	Demographic Variables	Psychographic variables	Behavioural variables
Total studies (N = 129)	76	56	59	23	21
<i># of conceptual papers</i>	(23)	(17)	(18)	(6)	(4)
<i># of empirical studies</i>	(53)	(39)	(41)	(17)	(17)
Studies using a priori segmentation	62	45	46	9	13
<i># of conceptual papers</i>	(23)	(17)	(18)	(6)	(4)
<i># of empirical studies</i>	(39)	(28)	(28)	(3)	(9)
Studies using post hoc segmentation	14	11	13	14	8
<i># of conceptual papers</i>	(0)	(0)	(0)	(0)	(0)
<i># of empirical studies</i>	(14)	(13)	(13)	(14)	(8)
Include segmentation frameworks	13	11	12	7	6
<i># of conceptual papers</i>	(7)	(6)	(7)	(2)	(1)

Sensitivity: General

<i># of empirical studies</i>	(6)	(5)	(5)	(5)	(5)
Include segmentation variables	63	45	47	16	15
<i># of conceptual papers</i>	(16)	(11)	(11)	(4)	(3)
<i># of empirical studies</i>	(47)	(34)	(36)	(12)	(12)

* Note: There is a distinction between segmentation frameworks and segmentation variables in empirical studies. The former focus on all consumers/respondents, whereas the latter focus only on specific groups.

Figure 9.1 *The stages of the consumer legal journey*



Table 9.3 Grouping of studies based on stages of the consumer journey and identified key variables in each stage

	Awareness	Consideration	Purchase	Post- purchase
Sub-categories (Related reading topics)	<ul style="list-style-type: none"> • Legal needs • Access to justice • Unmet needs • Justice gap • Legal aid • Legal protection & regulation 	<ul style="list-style-type: none"> • Search: shopping around, comparison websites • Resolution or handling strategy • Evaluation: price, quality, information • Legal protection & regulation • Communication: initial interaction, client care letters 	<ul style="list-style-type: none"> • Choice of legal service • Use of legal service • Assessment: price, quality, information, timeline 	<ul style="list-style-type: none"> • Satisfaction • Complaint and redress
Key variables	<ul style="list-style-type: none"> • Understanding of legal matters • Severity of problem • Legal capability and knowledge • Awareness of assistance services • Choice/preferences of source of help • Confidence in the justice system 	<ul style="list-style-type: none"> • Understanding of legal matters • Legal capacity • Cost (actual, perceived) • Attitude towards, comprehension and expectations of legal service communication • Understanding of regulatory protection 	<ul style="list-style-type: none"> • Sense of control • Perception of choice in the market • Confidence in choice (e.g., value for money, quality) • Problem status (i.e., whether fully resolved) and consumer action 	<ul style="list-style-type: none"> • Perceived outcome fairness • Trust • Consumer expectations • Knowledge of the complaint process • Awareness of the legal service regulatory and complaint bodies

Sensitivity: General

- Trust
- Confidence in the legal service and outcome
- Problem status and consumer action
- Experienced hardship