



»» THE BIG QUESTIONS FOR 2019

Hot days for data



Kenny McGilvary
Communications manager, WhistleOut

WHAT CAN WE EXPECT TO SEE IN TERMS OF MOBILE PLANS AND BROADBAND OFFERINGS IN 2019?

In the mobile space, we saw data deals left, right and centre in 2018 and we'd expect these data wars to continue in 2019. Carriers were offering big data bonuses to new customers – as much as double data in some instances – which made for a very competitive marketplace.

Things could easily heat up further in 2019, with the planned merger of Vodafone and TPG creating another powerhouse telco to strongly compete with Telstra and Optus at the top end of town. That could put downward pressure on prices, which would be good news for consumers and could result in some great offers showing up.

Another mobile consideration people will have in 2019 is whether they want to buy their phones outright with a separate SIM plan or on a contract? There is a widening gap between the cost of new flagship phones and other mid-range models, with potential big savings to be made depending on the purchase method for different devices and usage

needs. We recommend doing a bit of homework on the options available before jumping into a contract.

Love it or hate it, the biggest internet influence in 2019 is likely to be the NBN. Getting an NBN internet service isn't optional; we'll all have to choose one soon. With the rollout scheduled for completion in late 2020, roughly 2½ million households will be required to connect to the NBN in 2019 before their regular internet services are cut off.

That'll be about a 50% increase in total connected NBN services over the space of one year, compared with current levels. So what should we be looking for in our new NBN plans?

One of the biggest bugbears people have had with the NBN has been slow service speeds, particularly during the busier evening periods. You never really knew what it would be like until it was installed. However, the ACCC's regular Measuring Broadband Australia report now publicises the average evening speeds delivered by NBN providers for the different tiers.

While not foolproof, it's a useful data point that can be used when weighing up speed, reliability, data allocation, price and contract terms to make the best NBN service choice. A bit of research in these areas can go a long way.

PAYMENTS



WHAT PAYMENT TRENDS WILL WE SEE IN 2019?

“Cash or card?” They were often the only two choices we had when we shopped. However, the way we buy is changing.

The growth of “buy now, pay later” products offered by providers such as Oxipay, Afterpay, Zip Pay and Openpay will continue.

For shoppers, being able to secure something without paying upfront, along with no or low interest, is extremely appealing. For retailers, these products provide an immediate source of revenue.

However, the nature of these business models will come under scrutiny when ASIC releases its report into the sector later this year.

Smartphones are also set to dominate digital payments. These devices will become the hub for loyalty cards, transit tickets and even driver's licences.

Finally, speed will be the new currency of retailers. They will look to remove pain points within the transaction experience. For example, new technology from WooliesX is already trailing “scan and go” technology at one Sydney store. Use your smartphone to scan and transact purchases. No more queues.



Gary Mortimer
associate professor, QUT Business School

POWER BILLS



WHAT CHANGES TO ENERGY PRICING WILL WE SEE?

This year we saw the national energy guarantee (NEG) get kicked to the kerb by the federal government. The NEG was potentially our first national energy policy: a framework to provide certainty for investment in new generation assets and price stability in energy markets, while also addressing climate change.

Being an election year I'm confident that we won't see any progress towards a revived national energy policy. However, we could see increased regulation for energy retailers and from July 1, 2019 the introduction of a default energy offer price, which would come into effect when our existing discount expires.

With the binning of the NEG, state governments are taking it upon themselves to drive the deployment of renewables into their energy mix. 2019 is shaping up as the year we return to regulation, leading to the average consumer paying less for energy, along with state government programs and initiatives to further cap prices and deliver renewables.



Michael Moran
managing director, Voltio

HOME DESIGN



WHAT RENOVATION AND DESIGN TRENDS ARE WE LIKELY TO SEE?

Warm ochre, rust and dirty blush tones will feature in homes, coming through in furniture, bed linen, homewares and artwork. These colours will be showcased best with a chalky white backdrop and alongside raw, textured materials such as timber, terrazzo and concrete. Imperfect finishes will add character via rough rendered walls, uneven surfaces and even handmade ceramics – stylishly displayed on an open shelf in the kitchen.

Speaking of kitchens, V-groove cabinetry will replace the shaker profile and integrated appliances will become more mainstream. Overall, we will see a move away from harsh, modern angles towards the soft lines of rounded island benches, arched windows and doorways and curved-back furniture.

But you won't see the return of the kidney-shaped pool (phew!) as the rectangle will continue to rule. Technology will play a major role with kitchen benchtops that charge your phone, coffee machines that remember your favourite brew and voice-activated “smart” lighting.



Lana Taylor
co-founder, Three Birds Renovations

DOWNLOAD NOW



SHOPBACK

Forget carrying loyalty cards and cashing in rewards points. Shopback offers you discounts in the form of cash rebates when you shop online. You can shop with major retailers including ASOS, Amazon and Chemist Warehouse, and services such as Deliveroo and Groupon, and earn rebates. One rebate offered users a 4% cashback plus free delivery from Deliveroo.



DRINK CONTROL

A glass or two of wine at night doesn't add up to much, or does it? Find out with the Drink Control app (free to download, with in-app purchases for extra features). Log every glass of bubbles or rum and Coke, including the cost, then visit the stats page to view how many units of alcohol you've consumed in a week and the cost to both your wallet and waistline.



WARDROBE CRISIS

How much are cheap clothes costing the earth? This is one question that Clare Press set out to answer in her five-star podcast Wardrobe Crisis. With guests ranging from Australian fashion designer Bianca Spender to record-breaking sailor Ellen MacArthur, Clare examines the devastation wrought by fast fashion and what consumers can do to break the cycle.