Ombudsman Services

CAM2021

Consumer Action Monitor

Contents

Foreword

The past two years have seen the world navigating mass uncertainty and anxiety as the pandemic has claimed both lives and livelihoods.

We've become even more reliant on suppliers delivering services that have enabled us to remain safe in our homes whilst being able to connect, live, learn and work remotely.

The consumer action monitor has always been a key tool for us to better understand the consumers and markets that we serve. As an organisation, we have always placed more emphasis on building trust between consumers and suppliers, rather than just resolving their disputes.

This year, it seems even more important for us to understand how attitudes have changed and whether Covid has had an impact on opinions towards and the trust held in core utility companies.

This comes at a time when there is rightly more focus than ever on climate change and consumers look at sectors such as energy for help and guidance on how they can contribute towards achieving net zero. With new questions added on net zero and electric vehicles, we recognise that consumers will be faced with more and more new products and services that support them in being carbon neutral.

So, for us, our activities in dispute resolution are part of a bigger picture. Our priority is helping others to better understand consumers and how to build trust. That trust will be important for the adoption of the products and services that help to achieve net zero.

As we step tentatively into living with Covid-19 it has never been more important to invest in building the trust needed to progress as a society. Our hope is that this report provides valuable insight into how we can make positive changes to build that trust.

Matthew Vickers
Chief Executive

Introduction

Both 2020 and 2021 have been tough for our colleagues as well as our consumers. However, we were able to mobilise the business quickly to ensure the continuity of our services and to help lessen the impact on our colleagues and consumers.

Despite these challenges, we were determined to continue to evolve our business to focus on consumers and to make sure that people were at the heart of our business. We believe that his has been a successful approach with performance being on target and the fact that we were recognised by 'Great Place to Work' as one of the UK's best workplaces, both generally and specifically for women.

In addition to our objective of building a more diverse, inclusive and accessible business, we have a focus on increasing our consumer reach to ensure that our services are accessible across UK society. So, this year's CAM report has focused on ensuring that we have heard the views of as many communities as possible. By improving our sampling and opening up our research channels, we believe that we have a far more representative view of consumer opinions.

People will always be at the heart of our business. We continue to invest in improvements to our systems, processes and services but this will be meaningless if consumers aren't benefiting from these improvements

Our hope is that the insight in this report will bring us together in delivering more inclusive, accessible and effective services in the future.

Simon Palmer
Managing Director

Objectives

This is the 8th annual Consumer Action Monitor (CAM) report conducted by Ombudsman Services (OS).

The objectives of this research are to:

- Continue monitoring consumer attitudes and behaviours to complaining.
- Explore how effective complaint handling can build consumer trust and loyalty in energy and telecoms.
- Gain insight into consumer needs to enable Ombudsman Services to provide more relevant support.
- Understand the impact of the pandemic and how lockdown restrictions have changed consumer attitudes to complaint handling and customer service.
- Share insight on consumer needs with service providers/suppliers and industry regulators to motivate improvement.
- Target consumers from different backgrounds and learn how to proactively connect with them.

Summary: what we've learned from CAM 2021…

The key objective for CAM is to continuously monitor consumer attitudes to complaining and how these influence trust in key suppliers. Historically we have used this information to influence how we can better support consumers who need to use our services but equally how we can support suppliers to improve their service levels and embed this trust.

This year's report has therefore taken a step change and now includes:

Continued monitoring of the impact of Covid-19 and, with restrictions starting to lift, a review of the overall impact it had.

More insight into green issues, in particular some of the key factors that influence us all today.

Improved demographics to support our focus on increasing our consumer reach to ensure that our services are accessible to all.

Improved profiling of consumers as persona groups that will help us and suppliers to improve trust levels in the market.

Consumer Attitudes to Complaining and Trust

Having dropped to their lowest levels since the CAM report began in 2014, complaint volumes seem to have increased back to the levels experienced pre 2020. With Covid being the only explanation, we are now monitoring this on a monthly basis to identify whether other factors can influence consumer behaviour.

Despite this increase, only 70% of consumers would complain to their supplier if they had received poor service. The silent minority should definitely be cause for concern.

Among those who did consider complaining, the hassle factor was by far the most common reason for not doing so and, of those that did take their complaint to a third party, only 27% had taken a complaint to an ombudsman, with social media still being the most popular channel. We also believe that work still needs to be done on better signposting for the 34% who wouldn't know where to take a complaint if it wasn't sorted by their supplier.

Trust in companies has remained relatively stable as has the attitude that a well-handled complaint increases loyalty. With the majority of consumers claiming that the minimum they would expect is an apology and a reassurance that the experience won't be repeated, it demonstrates the need for open and easy to use channels of communication.

Covid-19

The majority (53%) of consumers felt the pandemic made it harder to complain and good customer service. Notably this was the experience of those with a disability more than those without.

Whilst the majority of organisations performed well in supporting consumers throughout the pandemic, 15% of respondents felt that their energy provider has underperformed in this area, as well as 12% feeling this way about their broadband provider.

There was a clear indication that consumers expected faster complaint resolutions with more instant responses to their enquiries (55%). There was a significant uplift in the belief that the eight week rule for resolving complaints before escalation was fair compared to last year which could indicate that the pandemic has increased an attitude of leniency in consumers. Less affluent socio economic groups were more accepting of the response timescales than those of less affluent groups, and men were marginally less patient with the timescale than women.

The Green Agenda and Net Zero

One of the most significant changes highlighted in this report was the significant increase in the importance of providers' green credentials. Unsurprisingly, consumers felt that Energy suppliers' commitment to the environment was of highest importance (84%), with mobile and broadband providers at 74%.

There was a surprising lack of understanding around the term 'net zero' with only 11% of consumers fully understanding the term. There is clearly a need for education in this area as 63% stated that they had heard of 'net zero' but didn't understand it.

When it came to the crunch, it was clear that the majority of consumers considered the financial implications as the main reason for not upgrading to an electric vehicle or upgrading their heating system to be more green.

Demographic trends

This year we have gained a far better understanding of how a consumer's demographics might impact their attitude towards complaining.

We now understand that those with a higher number of complaints per person tend to include younger people, ethnic minorities, higher socio-economic groups, those with a higher level of education and those who are confident internet users.

Men are more likely to seek financial compensation and women display a greater sense of social consciousness in their hopes that poor service would not be experienced by others as a result of their complaint.

Men are eight percentage points more likely than women to use the phone to make a complaint; People from black ethnicities are 10 percentage points more likely than white ethnicities to share this preference. Women are an average of 27 percentage points more comfortable with email and webchat than their male counterparts.

This demographic information has been used to evolve our consumer personas from those identified following the 2020 survey. We will use these in conjunction with our new ways of working to ensure consumers stay at the centre of everything that we do. We will also take learnings from the survey to make our services more accessible.

Methodology & sample profile

Methodology

We surveyed a representative sample of adults in England, Scotland and Wales using a data sampling approach that was weighted to ensure it was reflective of the overall population.

Two waves of fieldwork were carried out in 2021, with the first taking place in June and the second in November. Throughout this report we focus on the results from the November wave, unless highlighted in the base description under the chart.

4,369 respondents in Nov 2021

4,065 responded online

304 contacted via phone

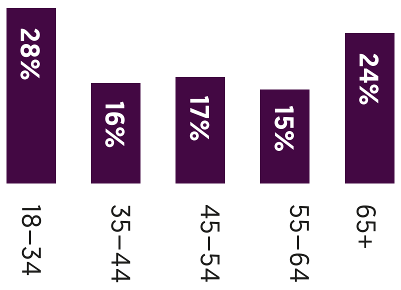
Fieldwork Nov 2021

Weighted sample profile

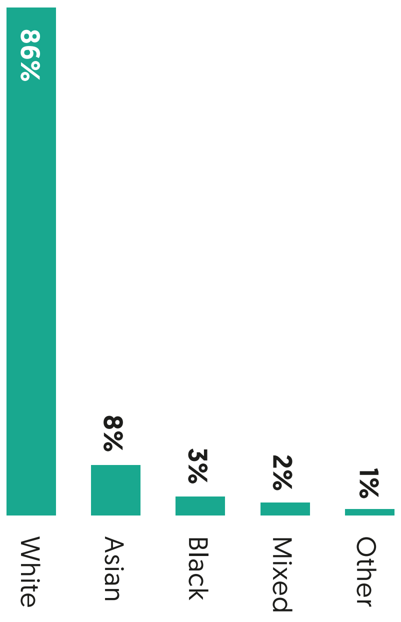
Our overall sample size of 4,369 has a 95% confidence interval of +/-1.5%. Because this survey cannot be claimed to be purely random, significance testing is indicative only, but as highlighted below we are confident that our sample is reflective of the wider population.

The report commentary throughout therefore refers to where a figure might, indicatively, be statistically different from other subgroups of the wider population.

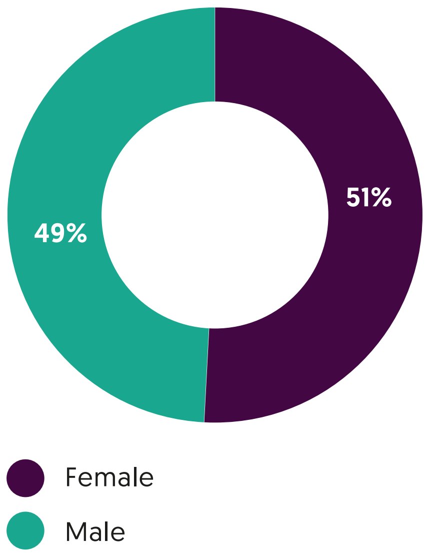
Age



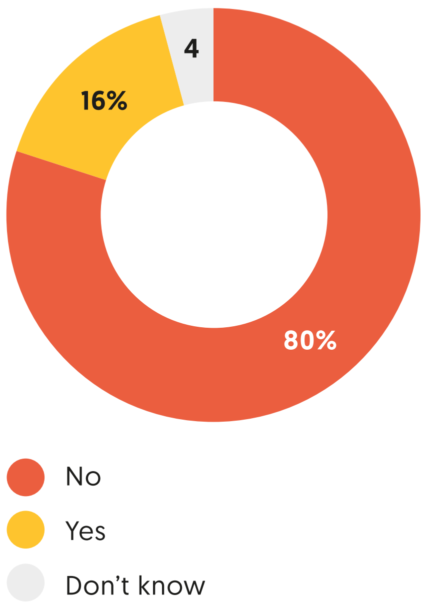
Ethnicity



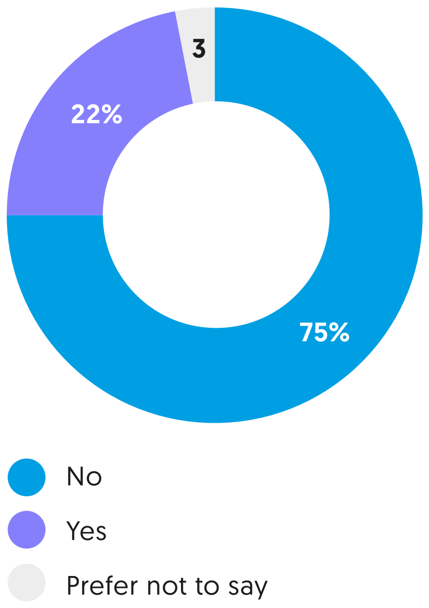
Gender



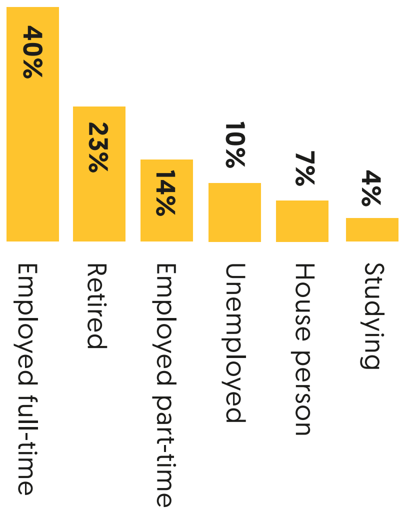
Vulnerable



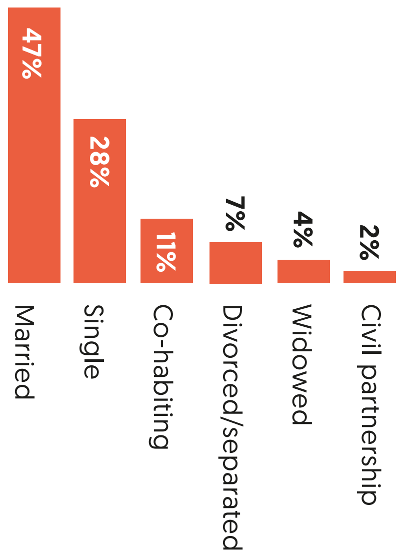
Disability



Employment



Marital status



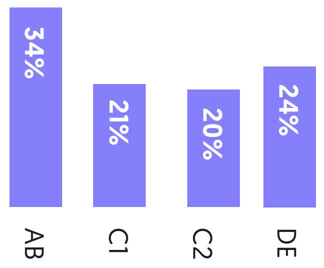
Socioeconomic group

AB: higher & intermediate managerial, administrative, professional occupations

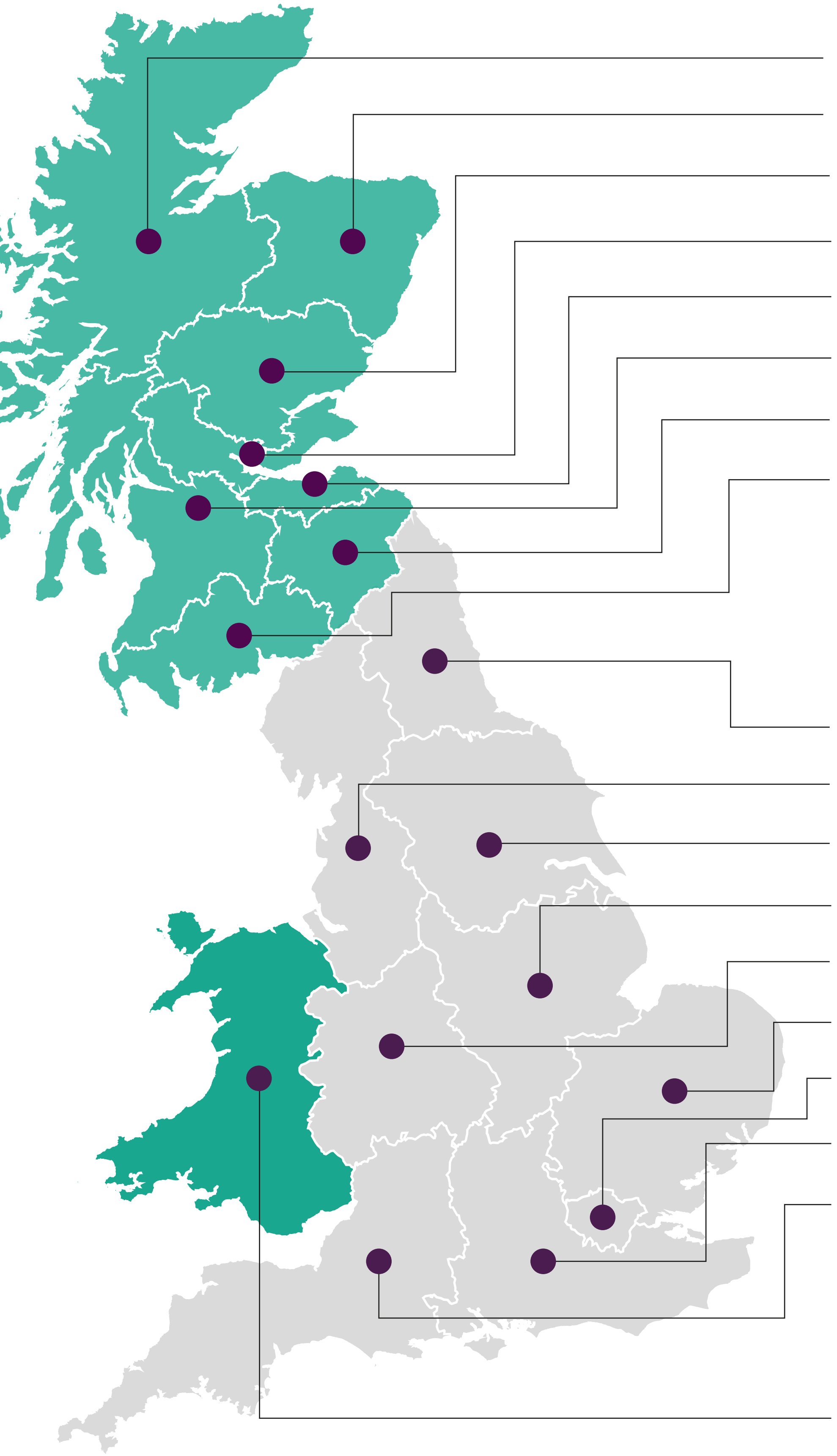
C1: supervisory, clerical & junior managerial, administrative, professional occupations

C2: skilled manual occupations

DE: semi-skilled & unskilled manual occupations, unemployed and lowest grade occupation



Weighted sample profile



Scotland: 8%

Highlands & Islands: 1%
North East Scotland: 1%
Central Scotland: 1%
Mid Scotland & Fife: 1%
Lothians: 1%
Glasgow: 1%
South of Scotland: 1%
West of Scotland: 1%

England: 87%

North East England: 4%
North West England: 11%
Yorkshire & Humber: 9%
East Midlands: 7%
West Midlands: 9%
East of England: 10%
London: 14%
South East: 14%
South West: 9%

Wales: 5%

General complaint behaviour & attitudes

In this section we seek to understand consumers' behaviour when it comes to making complaints, as well as some of the attitudes to complaining. To support our objective of being a more accessible business, we also look at how consumers prefer to communicate and what factors influence their choice of escalation route.

Complaints made

Our research revealed that the majority of consumers have not lodged a complaint about a product or service in the last year. Whilst the average consumer considered complaining 1.9 times, they only complained 1.1 times.

Proportion making a complaint at each level

LEVEL 0	Never thought about making a complaint	43%	
LEVEL 1	Thought about complaining about a product or service you bought or used but did not do anything at all about it	4%	0.91
LEVEL 2	Had a conversation with a family member or friend about your complaint but did not take it up with the product/service supplier	13%	0.97
LEVEL 3	Complained to the product/service supplier but did not take it any further	24%	0.63
LEVEL 4	Complained to the product/service supplier and also took the complaint to a third party (e.g. the courts, an ombudsman, the media, social media)	6%	0.26
LEVEL 5	Took the complaint directly to a third party (e.g. the courts, an ombudsman, the media, social media)	11%	0.18

Mean number of complaints at each level

1.9 **Complaints conceived per person**

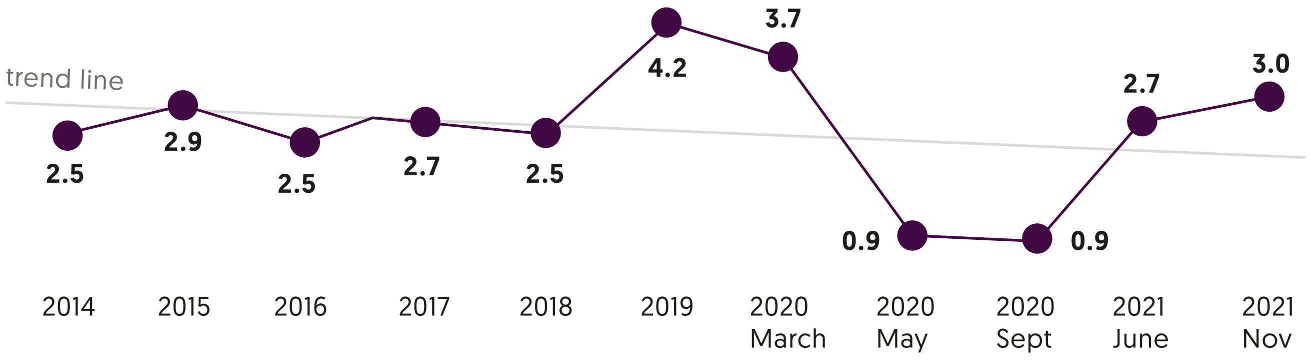
1.1 **Active complaints per person**

3.0 **Total complaints per person**

Base: all respondents (4,369). Q01. "I would like you to think about situations during the pandemic over the last 12 months when you did, or could have, complained about a product or service that you bought or used. How many times, if at all, have you done each of the following?"

As pandemic restrictions have lifted, an increase in the average number of complaints per person is evident, rising from 0.9 in 2020 to 2.7 in the middle of 2021 and further still to 3.0 by November.

Mean number of complaints per person



Those with a higher number of complaints per person are:

- Younger people
- Ethnic minorities
- Higher SEG's
- Higher levels of education
- Living in London
- Confident internet users

Those with a lower number of complaints per person are:

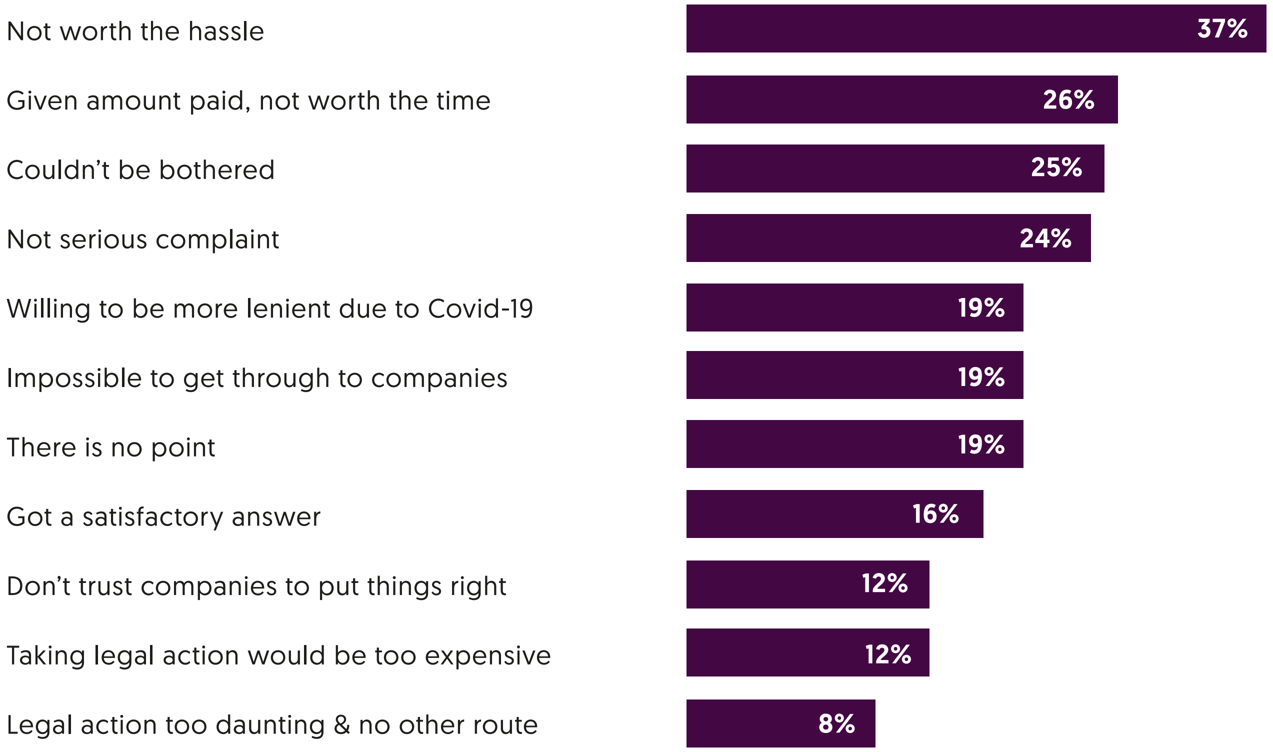
- Older people (45+)
- Retired people
- Lower SEG's
- People in Wales & East of England
- Unconfident internet users

Reasons to avoid complaining

Among those who thought about complaining about a product or service in the past 12 months, the main reason for not taking it further was the perceived hassle. Findings suggest that women are more likely than men to say this (41% vs. 32%).

Younger people are also more inclined to be more lenient due to the problems that Covid-19 has caused businesses than older cohorts (25% for under 34s vs. 13% for over 65s).

Reason for not taking complaint further



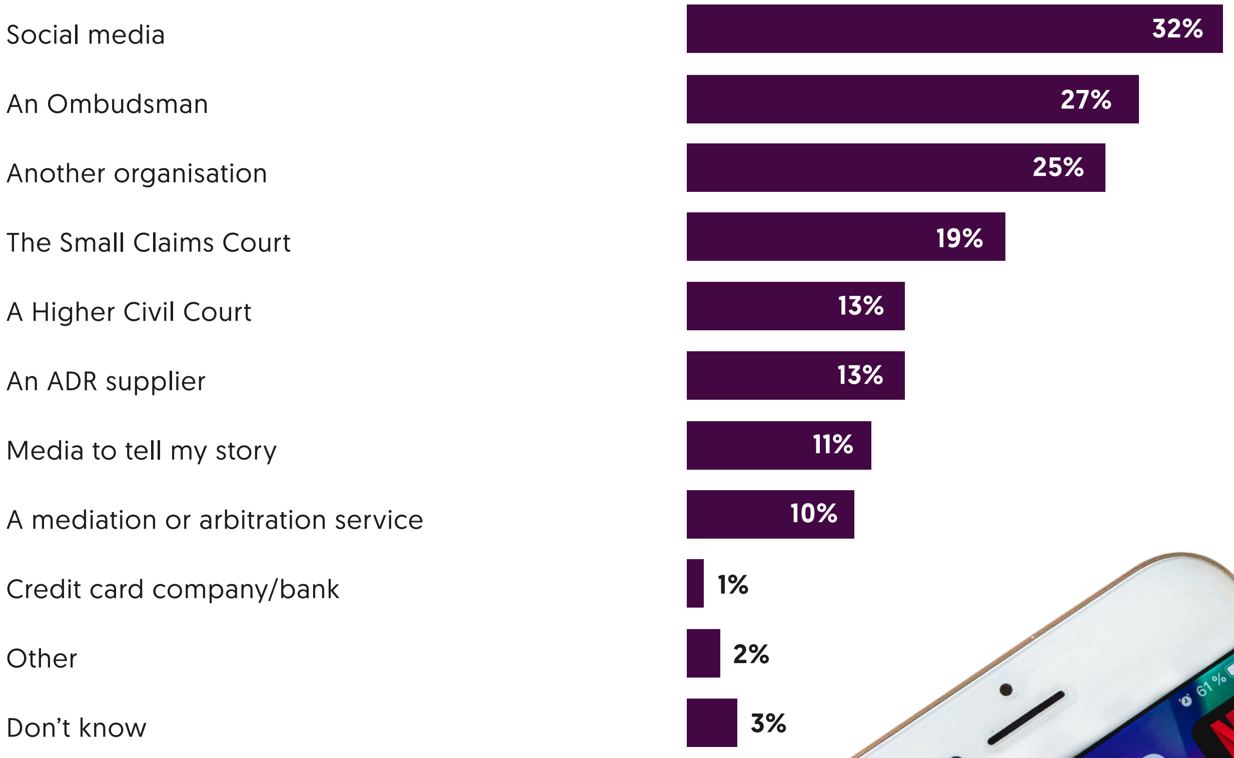
Base: all thinking about complaining (1,917). Q02. "You mentioned that you thought about complaining or spoke to family/friend about a complaint but did not take it any further. Why did you not take your complaint any further than this?"

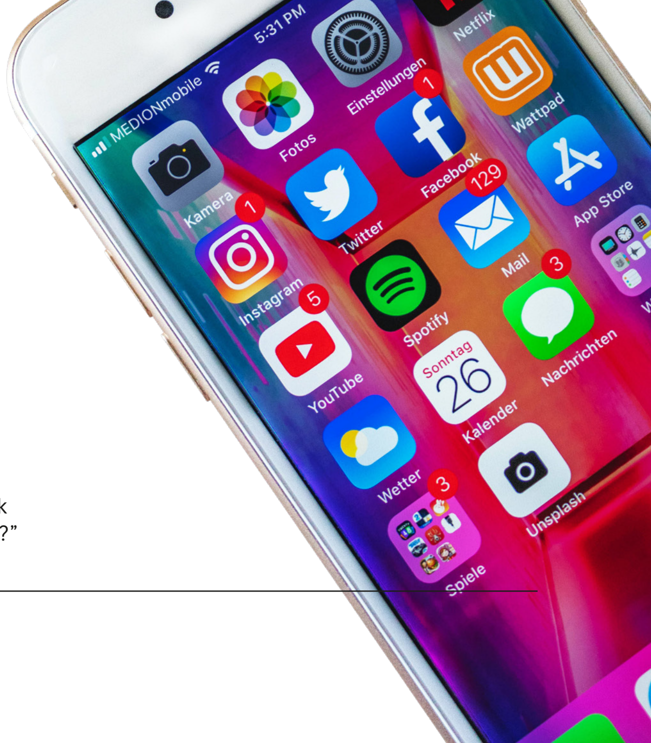
Third-party complaints

Twelve per cent of consumers had taken a complaint to a third party and social media is the main route used to complain, followed by an Ombudsman (32% and 27% respectively). The latest wave of research has seen a rise in the percentage of people using Small Claims Courts and Higher Civil Court to complain. Demographic differences include:

- Younger people being more likely to share the complaint on social media than older people (51% of 18–34yr olds vs. 18% 45+yr olds).
- Scotland residents being more likely to share the complaint on social media than England and Wales residents (39% vs. 31%).

Third party used for complaint





Base: all complaining to a third party (536). Q03. "You mentioned that you took a complaint to a third party. Which third party did you take the complaint(s) to?"

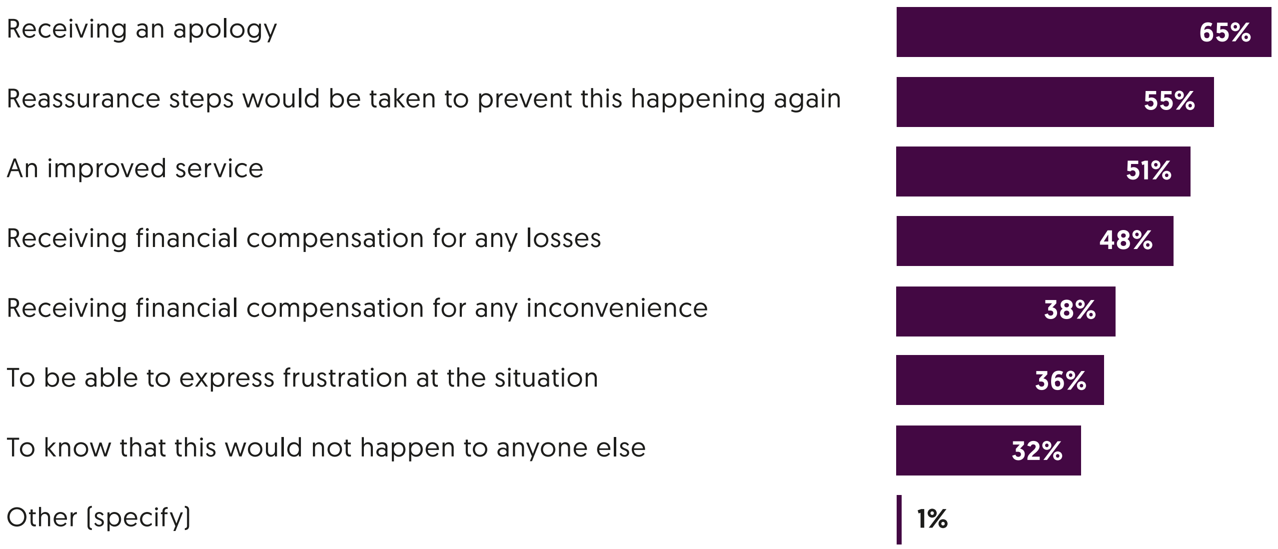
Expectations as a result of complaint

If a consumer receives poor service from a provider or supplier, as a minimum, they expect an apology and reassurance it will not happen again.

Men are more likely to seek financial compensation for any losses and inconvenience in comparison to women (56%, 43% of men vs. 51%, 38% of women).

By contrast, a higher proportion of women want assurance that any poor service would not happen to anyone else (37% vs. 29% of men) displaying higher social consciousness.

Complaint handling expectations



Base: all respondents (4,476). Q10. "Which of the following best describes the minimum you would expect to happen if you received poor service from a company?"

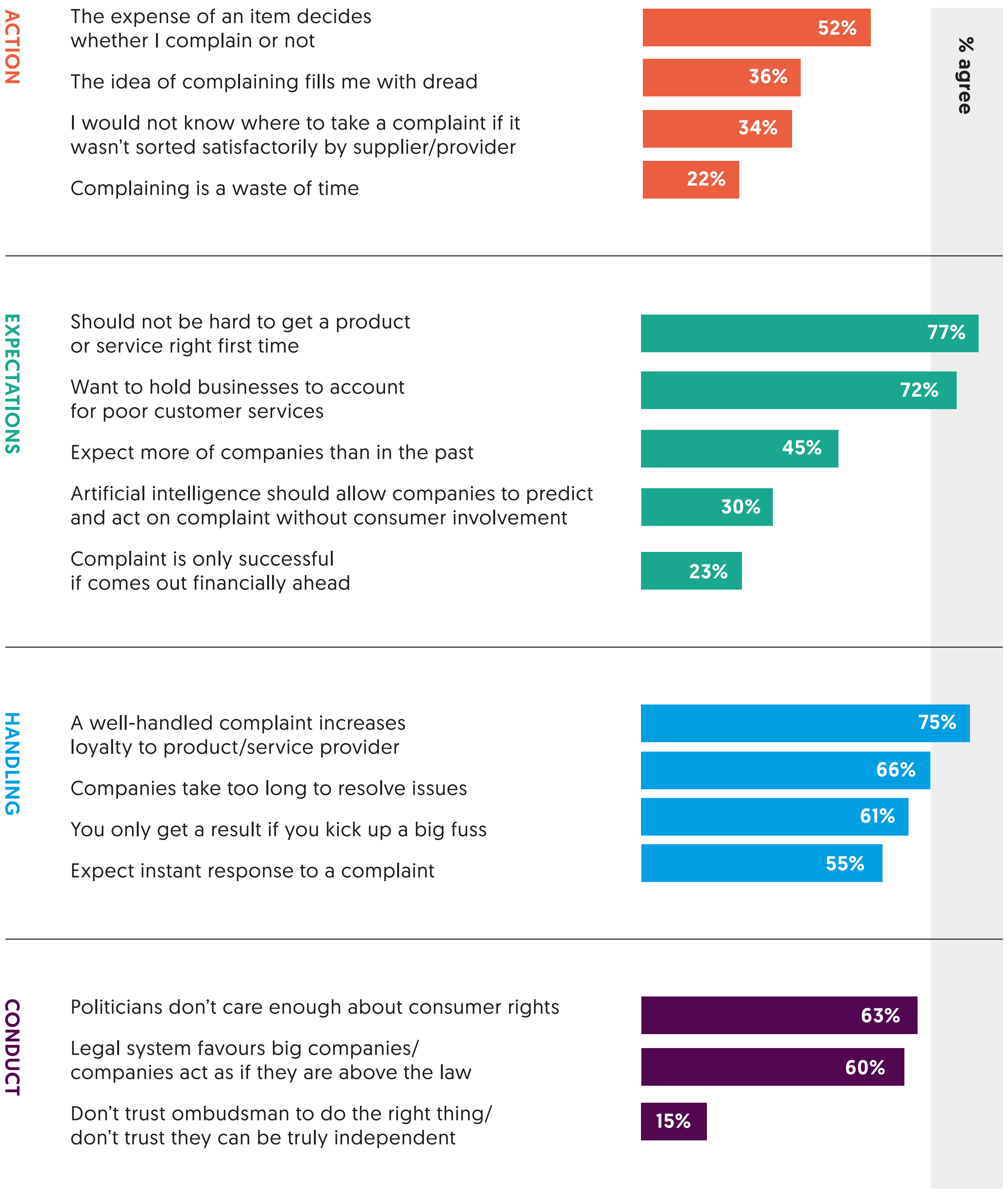
Perception of complaining & customer service

Getting customer service and complaint handling right has a significant impact on perception of product and service providers. Three in four (75%) say that a well-handled complaint increases their loyalty.

Consumers have high expectations of product and service providers with 77% saying it should not be difficult to get a product or service right first time and a further 72% saying they want to hold businesses to account for poor customer service.

Whilst not necessarily seeking financial remuneration (just 23% agreeing this means a successful outcome), 52% of consumers base the decision to complain or not on the amount they have invested in a product or service.

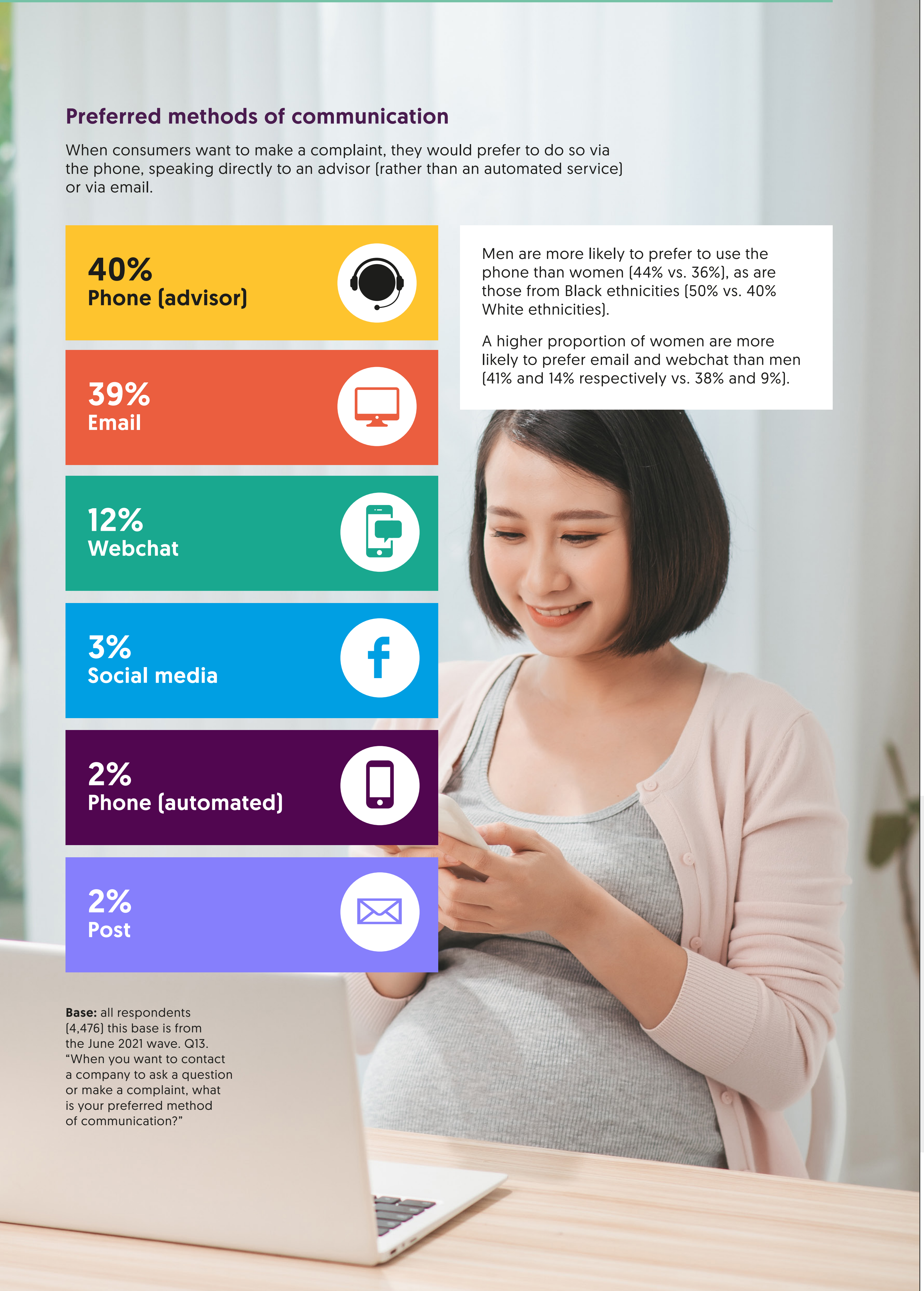
One in five consumers (22%) believe that complaining is a waste of time and around three in five that politicians and the legal system do not prioritise consumer rights (63% and 60% respectively).



Base: all respondents (4,369). Q11. "Thinking generally about complaint situations, to what extent do you agree or disagree with each of the following statements?"

Preferred methods of communication

When consumers want to make a complaint, they would prefer to do so via the phone, speaking directly to an advisor (rather than an automated service) or via email.



40%
Phone (advisor)

39%
Email

12%
Webchat

3%
Social media

2%
Phone (automated)

2%
Post

Men are more likely to prefer to use the phone than women (44% vs. 36%), as are those from Black ethnicities (50% vs. 40% White ethnicities).

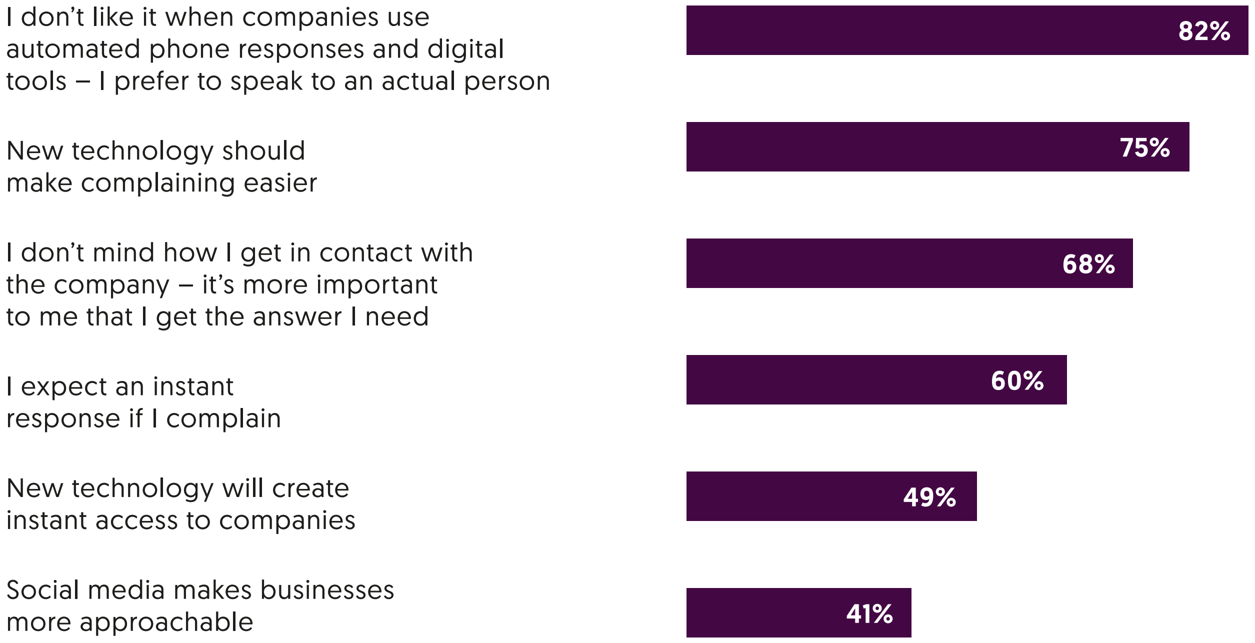
A higher proportion of women are more likely to prefer email and webchat than men (41% and 14% respectively vs. 38% and 9%).

Base: all respondents (4,476) this base is from the June 2021 wave. Q13. "When you want to contact a company to ask a question or make a complaint, what is your preferred method of communication?"

Expectations of communication

The majority of consumers do not like to engage with digital tools and automated responses when making a complaint.

Communication preferences



I don't like it when companies use automated phone responses and digital tools – I prefer to speak to an actual person	82%
New technology should make complaining easier	75%
I don't mind how I get in contact with the company – it's more important to me that I get the answer I need	68%
I expect an instant response if I complain	60%
New technology will create instant access to companies	49%
Social media makes businesses more approachable	41%

Base: all respondents (4,476) this base is from the June 2021 wave. Q14. "To what extent do you agree or disagree with each of the following statements about dealing with organisations such as energy, mobile and broadband providers?"

Impact of Covid-19

Over half of consumers (53%) feel that Covid-19 has made it harder to get good customer service and raise complaints whereas a third claimed it had had no impact (32%).

Those with a disability are more likely to say that Covid-19 has made it harder to get good customer service and raise complaints than those with no disability (59% vs. 51%).

Base: all respondents (4,369). Q16. "Would you say that the pandemic has affected how easy or difficult it is to get customer service and raise complaints?"

Trends for energy, telecoms & broadband companies

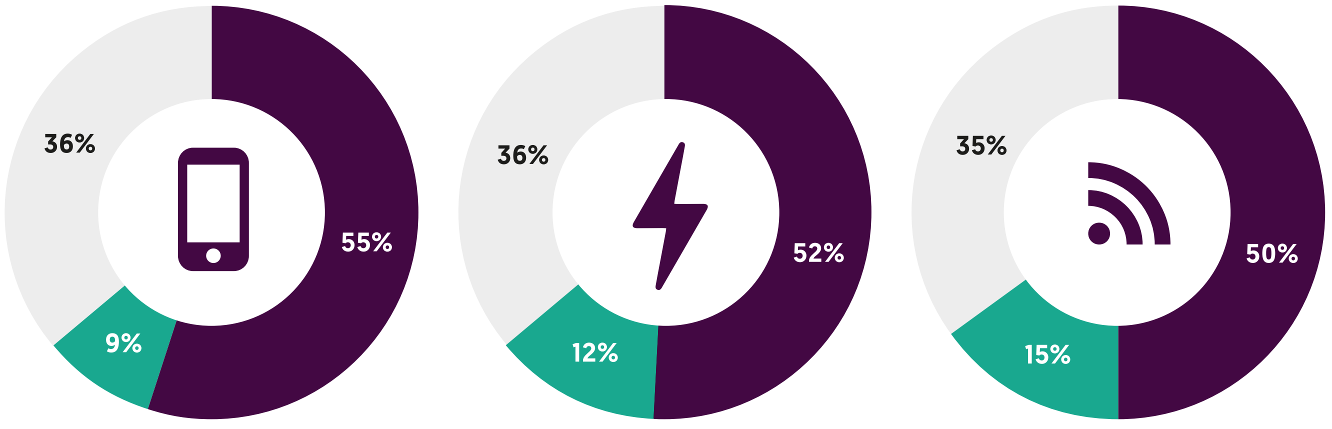
This section probes in more detail how consumer behaviour changes when interacting with the key sectors that we deal with, and how these have performed during the Covid-19 pandemic. With our aim of helping others to better understand consumers and how to build trust, we also look at trust levels in these sectors and how this has changed since the pandemic.

Satisfaction during pandemic

Organisations have largely performed well in terms of supporting customers during the pandemic. However, 15% and 12% respectively say that their energy or broadband provider have not supported them well respectively.

Women are more satisfied with the support from their mobile network provider than men (58% vs. 53%).

● Good
● Poor
● I'm not sure/N/A



Your mobile network | Your broadband network | Your energy supplier

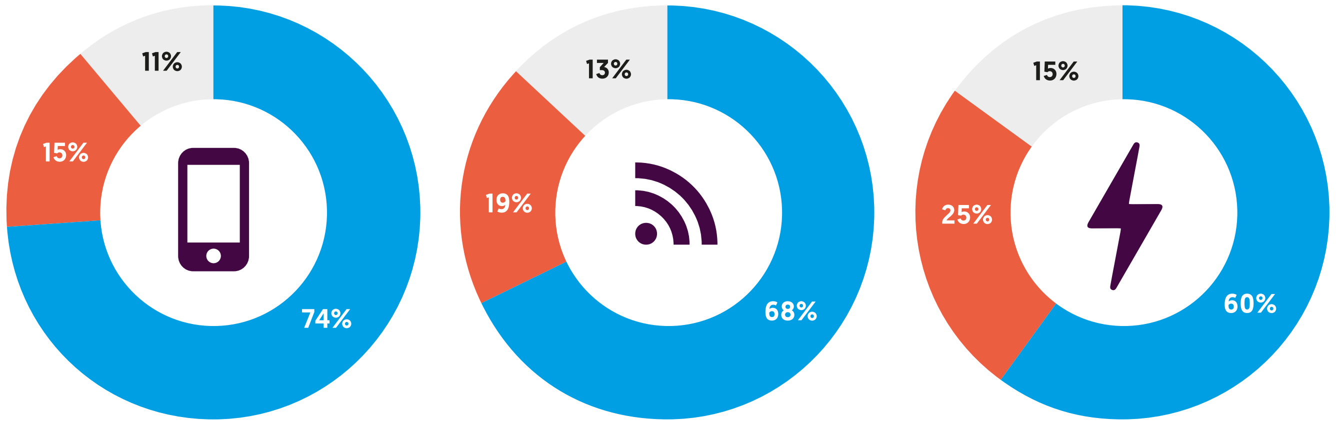
Base: all respondents (4,369). Q15. "How would you rate the way the following organisations have acted and supported you during the pandemic?"

Trust to treat you fairly

Energy suppliers are the least trusted organisation, while mobile networks are the most trusted.

Trust in energy supplier does increase with age (78% for 75+ year olds vs. 61% for 18–34rs olds). Women are more likely to trust their mobile network provider than men (77% vs. 70%).

● Yes
● No
● I'm not sure/N/A



Your mobile network | Your broadband network | Your energy supplier

Base: all respondents (4,476). Q08. "Overall, do you trust the following organisations to treat you fairly?"

Trust in companies has remained relatively stable over the past 12 months with two-thirds (67%) saying their level of trust towards utility providers is the same.

Men's trust is more likely to have increased than women's (13% vs. 5%) as well as for younger people (13% of 18–34yr olds vs. 6% of 45+yr olds). Trust has also risen among those living in England (10%) in comparison to residents in Scotland (5%) or Wales (6%).

Likelihood to complain to a utility provider

The majority say they would complain to their utility provider if needed, particularly if they have experienced a financial loss.

88%
If suffered a financial loss/been over-charged

83%
If concerned been mis-sold a product or service

81%
If felt received unfair treatment

70%
If received poor customer service

Those more likely to say that they would complain are:

- Men
- Older people
- AB social grades
- White consumers compared with Asian groups

In contrast, single people say that they are less likely to complain.

Base: all respondents (4,369). Q04. "How likely would you to be to complain to your energy supplier/broadband provider/mobile network in the following situations?"

Likelihood to complain to third party

Three in five consumers say they would be likely to complain to a third party if they had an unresolved problem/complaint about their energy supplier/broadband provider/mobile network (62%). This is less likely among younger people (dropping to 48% of those ages 18-24) and more likely among:

Men

67% vs. 56% of women

AB social groups

69% vs. 54% of DE

Vulnerable individuals

68% vs. 61% non-vulnerable

Base: all respondents (4,369). Q05. "if you had an unresolved problem/complaint about your energy supplier/broadband provider/mobile network, how likely is it that you would actually complain about it to a third party like an ombudsman, court or other organisation capable of providing some form of dispute resolution?"

Complaint escalation

Opinion is divided over whether energy and telecoms companies having eight weeks to resolve a complaint before it can be escalated is fair. Forty eight per cent say fair, 41% say unfair, however there is significant uplift in the belief it is fair from last year (rising from 23% in 2020).

AB social groups are more likely to find eight weeks a fair length to resolve a complaint in comparison to C2DEs (58% vs. 42%), while men are more likely to find it an unfair timeframe to resolve a complaint than women (43% vs. 40%). Women are more likely to not find it a fair timeframe (46% vs. 51%).

48%
This is fair

23%: Sept 2020

41%
This is unfair

64%: Sept 2020

11%
Don't know

13% Sept 2020

Base: all respondents (4,369). Q17. "Energy and telecoms providers currently have eight weeks to resolve complaints before you can escalate to an ombudsman. Do you consider this amount of time to be fair or unfair?"

Importance of utility providers' green credentials

The majority of consumers believe it is important for organisations to be as environmentally friendly as possible. This has seen a significant rise since 2020.

Importance to consumers in November 2021	June 2021	Sept 2020	March 2020
84% **Energy supplier**	85%	61%	65%
74% **Mobile network**	75%	51%	56%
74% **Broadband provider**	75%	52%	56%

Base: all respondents (4,369). Q12. "Generally speaking, how important is it to you that the following organisations are as environmentally friendly/green as possible?"

The green agenda

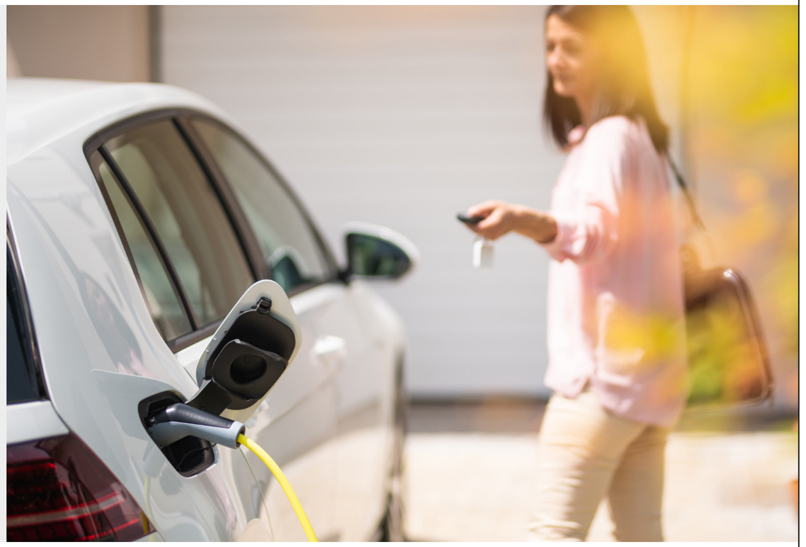
The section before highlights how important it is for our core sectors to have green credentials. In this report, therefore, we have included some new questions on some of the topics that will have an impact on the energy sector and will influence our future thinking.

Familiarity with net zero

Only 11% of consumers fully understand the term 'net zero', with a further 63% saying they have heard but know just a little or nothing about what it means.

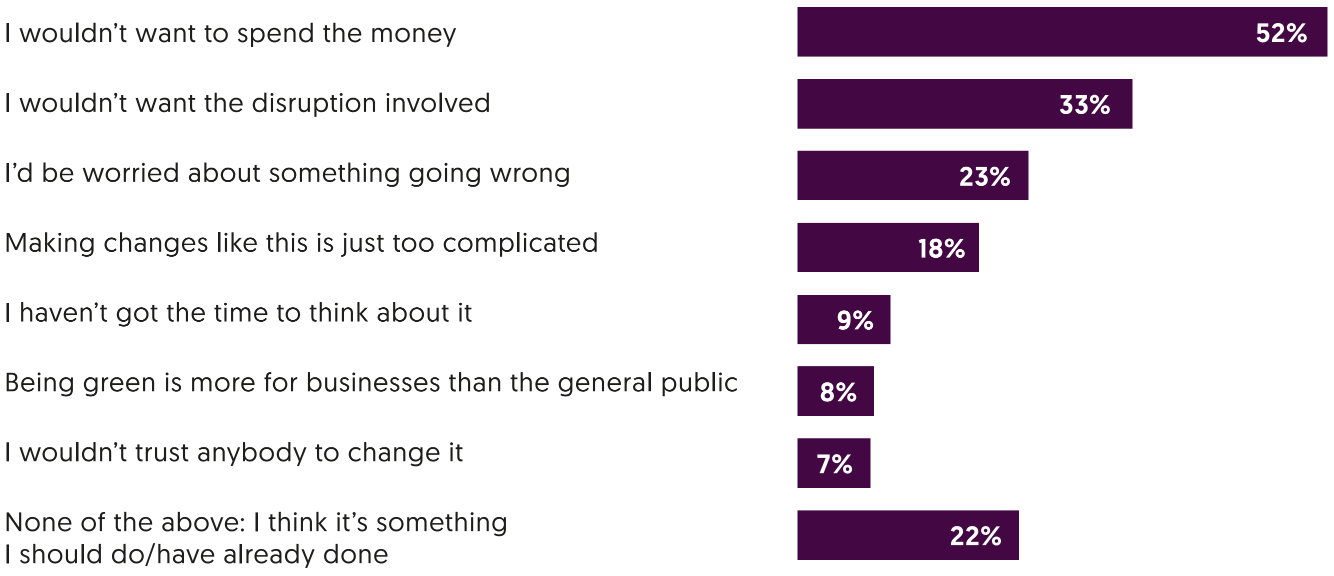
AB social groups are more likely to fully understand the term (20% vs. 7% C2DEs) while a higher proportion of women have never heard of it (35% vs. 17% of men).

Base: all respondents (4,476). Q12a. "How familiar are you with the term net zero?"



Barriers to changing heating systems to be more green

Cost and disruption are the key barriers to changing a heating system to be more green (cited by 52% and 33% respectively).



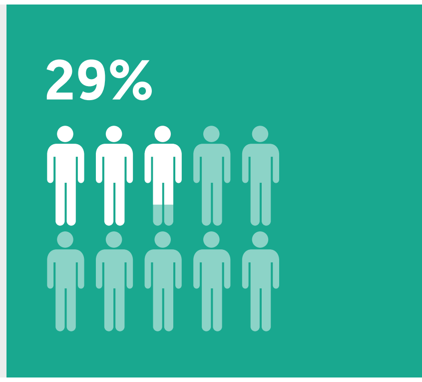
Base: all respondents (4,476). Q12b. "Which, if any, of these factors would stop you from changing your traditional heating system to make your home more green and energy efficient?"

Q12a and Q12b responses above are from the June 2021 wave.

Electric & hybrid vehicle status

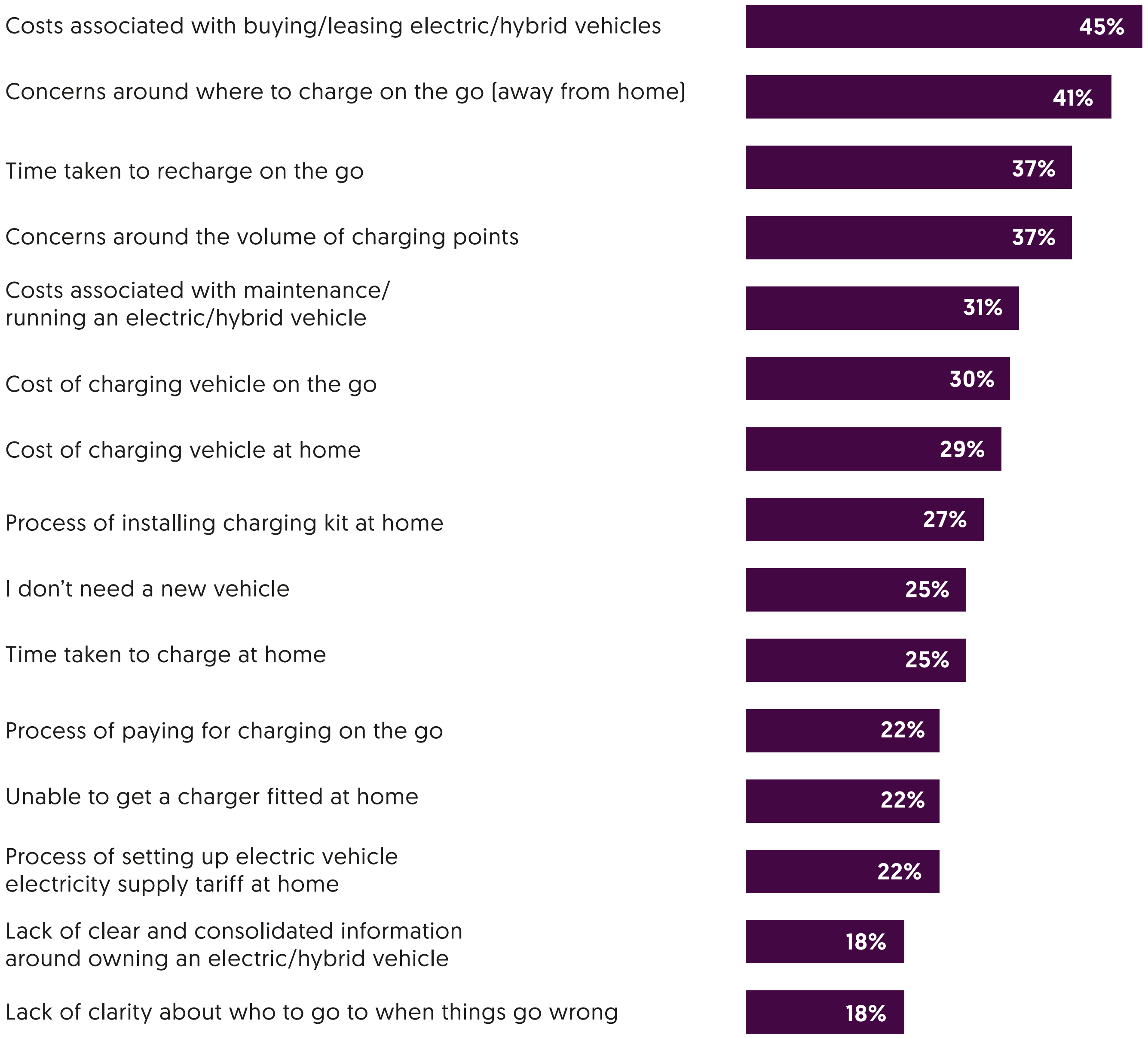
Over a quarter of consumers (29%) have or are actively considering switching to an electric or hybrid vehicle.

Base: all respondents (4,369). Q18. "Electric & hybrid vehicles are becoming more popular in the UK. Which statement best describes your opinion?"



Barriers to owning electric & hybrid vehicle

The main barrier to owning an EV is the perceived cost and concerns over the charging infrastructure that would be available to them.



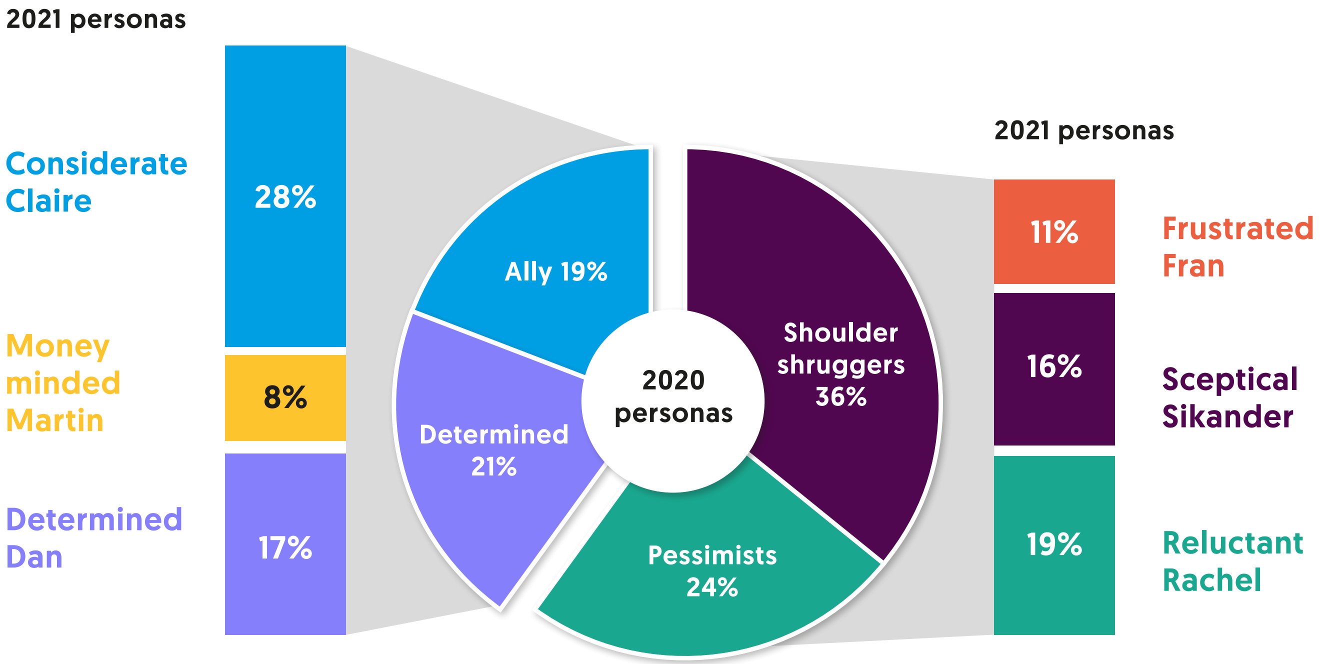
Base: all excluding those happy with/ no opinion of EV (3,439). Q19. "Electric & hybrid vehicles are becoming more popular in the UK. Which statement best describes your opinion?"

Personas

Understanding consumers is at the heart of the way that we run our business. This year's report has focused on reaching a far wider cross-section of the UK population and therefore we have been able to evolve the persona work which we started in 2020. Through the wonders of cluster analysis we have been able to develop revised consumer personas that enable our colleagues to better understand where consumers are coming from and are therefore able to show more empathy in their approach.

Introducing the personas

In the previous CAM report, four personas were developed to help understand consumer attitudes towards complaining. In 2021, these have been developed further, with six personas to give a more granular view of consumer attitudes and behaviours.



Mapping the personas to those who took their issue to an Ombudsman

As well as looking at the segments from a general population perspective, we also explored the distribution of segments amongst those who have taken an issue to an Ombudsman. This is with the aim of uncovering whether the profile of people who might contact an Ombudsman is different to the general population.

Distribution of segments amongst those who have taken their issue to an Ombudsman...

25%	**14%**	**12%**	**7%**	**23%**	**20%**
Considerate Claire	**Determined Dan**	**Frustrated Fran**	**Money Minded Martin**	**Reluctant Rachel**	**Sceptical Sikander**

As highlighted above, it is clear that there are a whole range of personas likely to contact an Ombudsman.

Overview of personas (amongst the general population)

Key traits & general population market size.

Considerate Claire: 28%

Keen to see that mistakes are put right and companies are held to account so that services are improved as a result of their complaint – not just for themselves but for others.

Determined Dan: 17%

This group believe you need to make a fuss to get what you want. They have high expectations of companies and think they should be automatically dealing with issues through monitoring.

Sceptical Sikander: 16%

Concerned they will not receive a fair/ unbiased outcome when they complain. They think the system is rigged and there is nowhere to go to find a fair and impartial opinion.

Reluctant Rachel: 19%

This group do not like to complain at all and the idea fills them with dread. They would rather put up with poor service or financial loss than 'cause a fuss'.

Frustrated Fran: 11%

This group doubts that complaining will be worthwhile. They find the process frustrating and think companies take too long in resolving issues.

Money minded Martin: 8%

The motivations for this group are to receive financial settlement – either for poor service provision or for financial losses incurred. They would be more inclined to complain for 'big ticket' issues.

Considerate Claire: 28%

Keen to see that mistakes are put right and companies are held to account so that services are improved as a result of their complaint – not just for themselves but for others.

Who are they?

This segment are more skewed towards the over 55s and consequently are more likely to be retired and own their home without a mortgage. They are also the segment with the highest proportion using the internet every day.

Use internet everyday: 97%

Retired: 34%

Home owned outright: 46%

Gender

49%	**51%**
♂	♀
Male	Female

Age

17%	**13%**	**19%**	**15%**	**36%**
<35yrs	35–44	45–54	55–64	65+

Perceptions of company accountability

Social consciousness is a key motivator for this segment. They demonstrate the most interest in a company recognising a fault and acting to correct it rather than seeking financial compensation.

They are more likely to say their minimum expectation is to receive an apology (93% vs. 65% average) and a wish to receive reassurance the poor service would not happen again (90% vs. 55% average). Knowing it will not happen to someone else in the future is also critical for this group (60% vs. 32% average).

They also prefer to speak with an actual person rather than through automated or digital channels.

A higher than average proportion of this segment feel strongly about how complaints are handled by providers.

A well-handled complaint increases their loyalty
Average: 75%
97%

Hold businesses to account for poor customer service
Average: 77%
95%

It shouldn't be hard to get service right first time
Average: 77%
85%

Complaint behaviour

Along with the Determined Dan segment, this segment has the lowest total complaints per person in the past 12 months but 70% say they would take complaint to a third party if unresolved (highest segment).

1.7	**0.9**	**2.5**
Complaints conceived	Active complaints	Total per person

Their most common reason for not complaining aligns with consumers overall with it **not being deemed worth the hassle: 42%** (vs. 37% average).

However, a higher than average proportion of this segment also say:

Their complaint was not serious enough:
26% (average: 24%)

○ **2nd** ○ ○ ○ ○

Willing to be more lenient due to Covid-19:
22% (average: 19%)

1st ○ ○ ○ ○ ○

Likelihood to complain

This segment has higher than average trust for their utility providers but are also more likely to say they would complain than other groups.

Likelihood to complain in this scenario:

Compared to other groups for all four aspects:

1st ○ ○ ○ ○ ○

96%
Financial loss
Average: 90%

90%
Treated unfairly
Average: 82%

91%
Mis-sold
Average: 84%

81%
Poor customer service
Average: 70%

Determined Dan: 17%

This group believes you need to make a fuss to get what you want. They have high expectations of companies and think they should be automatically dealing with issues through monitoring.

Who are they?

This segment is largely representative of all consumer age groups with slightly fewer younger people. They are more likely to be male, working full-time and married.

Married: 52%

Working full-time: 39%

Gender

53%	47%
Male	Female

Age

23%	15%	19%	15%	28%
<35yrs	35–44	45–54	55–64	65+

Perceptions of company accountability

The highest rated minimum expectation to rectify poor service is to receive an apology followed by receiving reassurance it will not happen again (55% and 42% respectively). However this is significantly lower than the Considerate Claire group.

A higher proportion of this segment expect new technology to create instant access to companies, make complaining easier and that social media will make businesses more approachable.

They have higher expectations of service providers.

It shouldn't be hard to get service right first time 91%
Average: 77%

Only get a result if you kick up a big fuss 72%
Average: 62%

Expect more of companies than in the past 61%
Average: 45%

Complaint behaviour

Along with the Considerate Claire segment, the Determined Dans have the lowest total complaints per person in the past 12 months but nearly two in three, 65% say they would take their complaint to a third party if unresolved (the highest likelihood for a segment).

1.6	1.0	2.5
Complaints conceived	Active complaints	Total per person

While it **not being deemed worth the hassle** is still the most common reason for not complaining, it is lowest for this segment (32% vs. 37% average).

Lower than average proportions of this segment say the following factors as affecting why they do not progress a complaint:

Impossible to get through to companies:
15% (average: 19%)
6th

There is no point complaining:
12% (average: 19%)
6th

Likelihood to complain

This segment is more likely to say they would complain to a utility provider if they received poor service compared to other groups.

Likelihood to complain in this scenario:

Compared to other groups for all four aspects:
2nd

90% Financial loss
Average: 90%

86% Treated unfairly
Average: 82%

88% Mis-sold
Average: 84%

76% Poor customer service
Average: 70%

Sceptical Sikander: 16%

Concerned they will not receive a fair/unbiased outcome when they complain. They think the system is rigged and there is nowhere to go to find a fair and impartial opinion.

Who are they?

Sceptical Sikanders are spread across all age groups in line with the average profile of consumers. They are more likely to be male with slightly higher representation of Asian/Asian British ethnicities.

Asian/Asian British: 9%

Gender

55%	**45%**
Male	Female

Age

31%	**18%**	**15%**	**13%**	**22%**
<35yrs	35–44	45–54	55–64	65+

Perceptions of company accountability

The highest rated minimum expectation to rectify poor service is to receive an apology (55%). While 43% say they would like reassurance it will not happen again, the same proportion also identify receiving financial compensation for any losses as a minimum expectation.

Sceptical Sikander's prefer to speak with an actual person rather than through automated or digital channels and do not believe new technology will make the process easier.

They demonstrate further distrust having the highest proportion believing there could be better conduct in relation to consumer rights.

Politicians don't care enough about consumer rights **95%**
Average: 63%

The legal system favours big companies **73%**
Average: 60%

Don't trust ombudsmen to do the right thing/be independent **42%**
Average: 16%

Complaint behaviour

This group has relatively high total complaints per person in the past 12 months. The higher proportion of complaints conceived demonstrates the experience of issues which are not acted on. Nearly three in five (59%) say they would take a complaint to a third party if unresolved.

1.9	**1.2**	**3.2**
Complaints conceived	Active complaints	Total per person

Their most common reason for not complaining aligns with consumers overall with it **not being deemed worth the hassle: 35%** (vs. 37% average).

However a higher than average proportion of this segment also say:

They don't trust companies to put things right:
15% (average: 12%)

○ ● 2nd ○ ○ ○ ○

Likelihood to complain

This segment tends to follow the average in their likelihood to complain to a utility provider if they received poor service.

Likelihood to complain in this scenario:

Compared to other groups for all four aspects:

○ ○ ● 3rd ● 4th ○ ○

89%
Financial loss
Average: 90%

81%
Treated unfairly
Average: 82%

82%
Mis-sold
Average: 84%

69%
Poor customer service
Average: 70%

Reluctant Rachel: 19%

This group does not like to complain at all and the idea fills them with dread. They would rather put up with poor service or financial loss than 'cause a fuss'.

Who are they?

This segment is significantly more likely to be younger consumers aged under 35. They are also more likely to be female, living in rented accommodation, within the DE social group and single.

Renting: 41%

DE Social Grade: 29%

Single: 35%

Gender

40%	**60%**
Male	Female

Age

42%	**19%**	**13%**	**14%**	**11%**
<35yrs	35–44	45–54	55–64	65+

Perceptions of company accountability

The majority expect to receive an apology as a minimum expectation, followed by seeking improved service (49% and 37% respectively).

This segment is more likely to believe that social media could make businesses more approachable.

They demonstrate the most apathy towards taking action regarding a complaint and 80% say they wouldn't know how to take it further.

Idea of complaining fills me with dread
Average: 36% — **85%**

Wouldn't know how to take complaint further
Average: 34% — **80%**

Complaining is a waste of time
Average: 22% — **31%**

Expense of item determines whether to make a complaint
Average: 52% — **57%**

Complaint behaviour

Much like Sceptical Sikanders, despite not liking to complain, this group has relatively high total complaints per person in the past 12 months, largely due to complaints conceived but not acted upon. However, only 52% say they would take to 3rd party if unresolved.

2.1	**1.1**	**3.2**
Complaints conceived	Active complaints	Total per person

Their most common reason for not complaining aligns with consumers overall with it **not being deemed worth the hassle: 34%** (vs. 37% average).

However a higher than average proportion of this segment also say:

It was not a serious complaint:
27% (average: 24%)

1st ○ ○ ○ ○ ○

Likelihood to complain

This segment is significantly less likely than other segments to complain to a utility provider if they receive poor service.

Likelihood to complain in this scenario:

Compared to other groups for all four aspects:

○ ○ ○ ○ ○ **6th**

84%
Financial loss
Average: 90%

71%
Treated unfairly
Average: 82%

73%
Mis-sold
Average: 84%

53%
Poor customer service
Average: 70%

Frustrated Fran: 11%

This group doubts that complaining will be worthwhile. They find the process frustrating and think companies take too long in resolving issues.

Who are they?

Frustrated Frans are spread across all age groups in line with the average profile of consumers. They are more likely to lack confidence with technology with a slightly higher representation of women.

Unconfident with technology: 24%

Gender

47%	53%
♂	♀
Male	Female

Age

31%	18%	17%	14%	20%
<35yrs	35–44	45–54	55–64	65+

Perceptions of company accountability

Receiving an apology is the most important minimum expectation followed by seeking reassurance it will not happen again as well as an improved service (66%, 53% and 53% respectively) second highest of all the segments. A significantly higher proportion of this group also say they want to be able to express their frustration (39% vs. 36% average).

This segment prefer to speak with an actual person rather than through automated or digital channels.

Their frustration with the idea of complaining stems from a belief that it will take too long to resolve and is therefore a waste of time. They weigh up whether it is worth the effort against the cost of an item.

Companies take too long to resolve issues 96%
Average: 66%

Complaining is a waste of time 83%
Average: 22%

Expense of item determines whether to make a complaint 58%
Average: 52%

Complaint behaviour

This segment has the highest total complaints per person in the past 12 months and 51% say they would take a complaint to a third party if unresolved.

2.5	1.2	3.7
Complaints conceived	Active complaints	Total per person

Their most common reason for not complaining aligns with consumers overall with it **not being deemed worth the hassle: 43%** (vs. 37% average).

However a higher than average proportion of this segment also say:

There is no point in complaining:
36% (average: 19%)

● 1st ○ ○ ○ ○ ○

I don't trust companies to put things right:
21% (average: 12%)

● 1st ○ ○ ○ ○ ○

Likelihood to complain

This segment is one of the segments which is less likely than other segments to complain to a utility provider if they receive poor service.

Likelihood to complain in this scenario:

Compared to other groups for all four aspects:

○ ○ ○ ○ ● 5th ○

87% Financial loss
Average: 90%

75% Treated unfairly
Average: 82%

78% Mis-sold
Average: 84%

59% Poor customer service
Average: 70%

Money minded Martin: 8%

The motivations for this group are to receive financial settlement – either for poor service provision or for financial losses incurred. They would be more inclined to complain for ‘big ticket’ issues.

Who are they?

This segment is spread across all age groups in line with the average profile of consumers. They are also more likely to be male and living without a long-term health condition or disability.

Do not have a disability: 78%

Gender

55%	45%
♂	♀
Male	Female

Age

30%	12%	19%	23%	16%
<35yrs	35–44	45–54	55–64	65+

Perceptions of company accountability

The minimum expectation for this group is to receive financial compensation for any losses or for any inconvenience (83% and 89% respectively vs. 48% and 38% average).

Receiving an apology is a much lower priority (50% vs. 65% average).

A complaint is a success if come out financially ahead **45%**
Average: 23%

Complaint behaviour

This group has a relatively high total number of complaints per person in the past 12 months and 66% say they would take a complaint to a third party if unresolved.

1.9	**1.4**	**3.3**
Complaints conceived	Active complaints	Total per person

Their most common reason for not complaining aligns with consumers overall with it **not being deemed worth the hassle: 35%**.

Lower than average proportions of this segment say:

There is no point in complaining:
17% (average: 20%)

○ ○ ○ ○ **5th** ○

I don’t trust companies to put things right:
8% (average: 12%)

○ ○ ○ ○ ○ **6th**

Likelihood to complain

This segment tends to follow the average in their likelihood to complain to a utility provider if they receive poor service.

Likelihood to complain in this scenario:

Compared to other groups for all four aspects:

○ ○ **3rd** **4th** ○ ○

89%
Financial loss
Average: 90%

78%
Treated unfairly
Average: 82%

83%
Mis-sold
Average: 84%

72%
Poor customer service
Average: 70%

Ombudsman Services

Research conducted and report designed by DJS Research.