

CAM²⁰ 20

CONSUMER ACTION MONITOR

The Small Print



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Methodology

Ombudsman Services commissioned **Deltapoll** to conduct three independent phases of research as part of the Consumer Action Monitor 2020:

- **Phase 1: 20–23 March 2020**
4,079 online interviews conducted
- **Phase 2: 27 – 29 May 2020**
2,047 online interviews conducted
- **Phase 3: 7 – 18 September 2020**
4,023 online interviews conducted



Each phase of research was conducted among a separate cross-sectional representative online sample of adults, aged 18 and over.

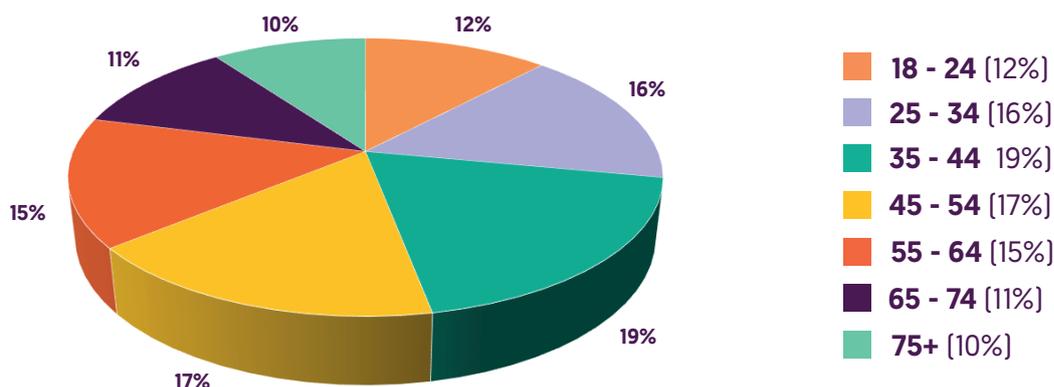
Certain extrapolations have been made based on the research findings in order to estimate the number of complaints that have taken place regionally, nationally and within particular industry sectors. These extrapolations, made by Deltapoll, are based on an Office of National Statistics (ONS) audited Great British adult population figure of 50.3 million.

CAM 2020 audience breakdown

49% of all survey participants were Male

51% of all survey participants were Female

CAM 2020 respondents by age



CAM 2020 respondents by region	Total [%]
Scotland	9%
North West	12%
North East	5%
Yorkshire & Humberside	9%
Wales	5%
West Midlands	9%
East Midlands	8%
South West	9%
South East	12%
Eastern	9%
London	13%

27%
of respondents were social grade AB

29%
of respondents were social grade C1

21%
of respondents were social grade C2

23%
of respondents were social grade DE

Social Grade definitions:

AB: Higher & intermediate managerial, administrative, professional occupations

C1: Supervisory, clerical and junior managerial, administrative, professional occupations

C2: Skilled manual occupations

DE: Semi-skilled and unskilled manual occupations, unemployed and lowest grade occupations

CAM 2020 consumer survey questions

Phases 1 and 3

Q1. I would like you to think about situations 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?

- Thought about complaining about a product or service you bought or used but did not do anything at all about it
- Had a conversation with a family member or friend about your complaint but did not take it up with the product/service supplier
- Complained to the product/service supplier but did not take it any further
- Complained to the product/service supplier and also took the complaint to a third party (eg. the courts, an ombudsman, the media, social media)
- Took the complaint directly to a third party (eg. the courts, an ombudsman, the media, social media)

Q2. And how about occasions where you were looking to purchase a product or service but received such poor customer service that you did not complain, but simply took your custom elsewhere? How many times, if at all, did that happen in the last 12 months?

Q3. 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?

- It was not a serious complaint
- I could not be bothered
- I did not think it would be worth the hassle
- I got a satisfactory answer
- I don't trust companies to put things right
- I didn't want to take legal action as it was too daunting and didn't think there was another route
- I thought taking legal action would be too expensive
- Given the amount I paid for the item, it wasn't worth the time
- There is no point complaining
- Other reason (please specify)
- Don't know

Q4. You mentioned that you took a complaint to a third party. Which third party did you take the complaint(s) to?

- The Small Claims Court
- A Higher Civil Court
- An Ombudsman (e.g. the Energy Ombudsman, Financial Ombudsman Service)
- An Alternative Dispute Resolution (ADR) supplier (e.g. Retail ADR, Aviation ADR)
- A mediation or arbitration service
- I contacted the media to tell my story (e.g. newspapers, TV, radio)
- I shared my complaint with my followers on social media (e.g. Facebook, Twitter, LinkedIn)
- I complained to another organisation (e.g. Trading Standards, Citizens Advice, the Police)
- Other (please specify)
- Can't remember

Q5. Were any of the complaints you thought about in any of the following sectors?

- Energy
- Telecoms (broadband, mobile, landline)
- No – were in other sectors
- Don't know

CAM 2020 consumer survey questions

Phases 1 and 3

Q6. How easy or hard would you say it was to get your complaint resolved in this sector?

- Very easy
- Quite easy
- Neither easy nor hard
- Quite hard
- Very hard
- Don't know

Q7. If you experienced poor customer service from an energy or telecoms provider, to what extent do you agree or disagree with each of the following statements?

- I would not complain - I can't be bothered
- I would complain but if the process was poor or caused me stress I would not follow it through
- I would complain and accept whatever outcome resulted
- I would complain and only accept an outcome that I wanted

Q8. Which three emotions best describe how you feel about the prospect of making a complaint to your energy or telecoms provider?

- Annoyed
- Disappointed
- Exasperated
- Determined
- Furious
- Hopeful
- Excited
- Stressed
- Anxious
- Worried
- Other (please specify)
- None of them
- Don't know

Q9. If you had an energy or telecoms problem, how likely is it that you would actually complain to the provider?

- Very likely
- Quite likely
- Neither likely nor unlikely
- Quite unlikely
- Very unlikely
- Don't know

Q10. And if you had an unresolved energy or telecoms problem, how likely is it that you would actually complain to a third party like an ombudsman, court or other organisation capable of providing some form of dispute resolution?

- Quite likely
- Neither likely nor unlikely
- Quite unlikely
- Very unlikely
- Don't know

CAM 2020 consumer survey questions

Phases 1 and 3

Q11. Which one of the following best describes the minimum you would expect to happen if you received poor service for an energy or telecoms provider?

- That they make the problem right
- Financial compensation
- An apology
- An improved service
- Other [please specify]

Q12. Thinking generally about complaint situations, to what extent do you agree or disagree with each of the following statements?

- A well-handled complaint increases my loyalty to a product or service supplier
- Complaint processes should be automatic, including the decision on the outcome
- It should not be hard to get a product or service right first time
- I would not really know where to take a complaint if something wasn't sorted out to my satisfaction by the product or service supplier
- Complaining is a waste of time
- Artificial intelligence should allow companies to predict and act on my complaint without further involvement from me
- The legal system favours big companies
- I expect to be short changed in a complaint situation
- You can only get a result from a complaint if you kick up a big fuss
- I should never need to complain after I buy something
- I think more highly of businesses/brands that handle my complaint/s efficiently
- Politicians don't care enough about consumer rights
- I don't believe that an ombudsman can be truly independent of business
- I want to hold businesses to account for poor customer service
- I don't trust ombudsmen to do the right thing
- Companies act as though they are above the law
- Companies take too long to resolve issues
- I expect more of companies than I have done in the past
- The process of complaining is overwhelming and intimidating
- I just want an apology rather than a refund
- Nobody really listens to you when you complain
- I don't expect a positive outcome when I complain
- I don't trust companies to handle my complaint seriously
- I expect an instant response if I complain
- The expense of an item determines whether I complain or not
- Complaining is stressful so I avoid it
- A complaint is only successful if I come out financially ahead
- The idea of complaining fills me with dread
- Complaining is a game worth winning
- When I complain, deep down I really want to be financially compensated

CAM 2020 consumer survey questions

Phases 1 and 3

Q13. If you have an energy or telecoms complaint, how much time do you think the supplier currently has to solve the problem before you can escalate the complaint to an ombudsman or alternative dispute resolution provider?

- After 1 week
- After 2 weeks
- After 3 weeks
- After 4 weeks
- After 5 weeks
- After 6 weeks
- After 7 weeks
- After 8 weeks
- After 9 weeks
- After 10 weeks
- After a longer period of time
- Don't know

Q14. If you have an energy or telecoms complaint, how much time do you think the supplier should have to solve the problem before you can escalate the complaint to an ombudsman or alternative dispute resolution provider?

- After 1 week
- After 2 weeks
- After 3 weeks
- After 4 weeks
- After 5 weeks
- After 6 weeks
- After 7 weeks
- After 8 weeks
- After 9 weeks
- After 10 weeks
- After a longer period of time
- Don't know

Q15. In fact, an energy or telecoms supplier has up to 8 weeks to put things right after a customer raises a complaint. Do you think is this a fair or unfair amount of time for a supplier to have to try to resolve a complaint situation?

- Fair
- Unfair
- Don't know

Q16. And what, for you, are the most important reasons for switching away from current energy and telecoms providers?

- Price rises making it too expensive/become uncompetitive
- Poor service delivery e.g service interruptions
- Fed up with poor customer care
- Inability to get them to fix a problem
- Too difficult to get to speak to them about anything
- Not having good green credentials
- Because they do not provide tailored customer support for someone like me in vulnerable circumstances
- Don't know

CAM 2020 consumer survey questions

Phases 1 and 3

Q17. Thinking about each of the following types of household products and services, how easy or hard do you think it is to switch supplier?

- Energy (electricity and/or gas)
- Broadband/internet
- Mobile phone
- TV/satellite
- Bank current account
- Mortgage

Q18. When you try to switch provider, which one of the following do you think most applies?

- Providers actively and deliberately try to make life as difficult as possible in order to stop you leaving them
- Providers are not deliberately making it difficult to stop you leaving them, but they do not invest in customer service or don't try very hard if they know you want to leave them
- Providers are very good at helping to close your account and allowing you to switch
- Don't know

Q19. And when it comes to switching provider, which two or three of the following are MOST important to you in choosing who to go with?

- Price – going with the cheapest
- Service delivery – knowing they will provide a continuous, reliable service
- How easy it is to switch
- Getting other benefits from the new supplier like promotions, free offers etc
- How easy they make it to run the account/get in touch
- The supplier's green/environmental credentials
- Ease of getting in touch/sorting out any issues
- Because they provide extra or special customer care for people like me living with a condition that makes me more vulnerable
- Other [please specify]
- Don't know

Q20. Generally speaking, how important is it to you that your provider is as environmentally friendly/green as possible?

- Very important
- Quite important
- Neither important nor unimportant
- Not very important
- Not important at all
- Don't know

Q21. An official definition of a well-functioning market is where companies are accessible to everyone, inclusive of all types of people, and responsive to the needs of all customers, including those in vulnerable situations. Based on this definition would you consider yourself to be in a vulnerable situation where you needed help dealing with a company, or not?

- Yes - I would consider myself to be vulnerable
- No - would not consider myself to be vulnerable
- Don't know

CAM 2020 consumer survey questions

Phases 1 and 3

Q22. Which, if any, of the following situations would you personally categorise someone as being in a 'vulnerable situation' in which they would need extra assistance from an energy or telecoms supplier if a problem emerged? Please tick all that apply.

- Moving house
- Going through the early stages of a marital break up
- Caring for an elderly relative
- Being made unemployed
- Having a minor, temporary physical illness
- Undergoing treatment for a major but temporary physical illness
- Suffering from depression
- Bereavement
- Having an 'unseen' disability
- Having a 'seen' disability
- Self-identifying as being vulnerable
- None of these
- Don't know

Q23. If an energy or telecoms problem or complaint emerged that required extra assistance from the supplier, which, if any, of the following things should be done to assist people in a vulnerable situation that goes beyond what might be done for other customers?

- A case manager is appointed who looks after the issue until it is resolved
- Resources are redirected to the case from other non-vulnerable situations
- A plan of action or solution is agreed immediately on first contact
- A home visit is scheduled as a matter of urgency
- A hotline number is provided so that contact can be made only by people in vulnerable situations
- Additional fines should be levied on the household service provider if solutions are not provided within certain time limits
- Providers should appoint a 'Vulnerable Customer' Director who takes full responsibility for problems
- Something else
- Nothing – all customers should be treated equally
- Don't know

CAM 2020 consumer survey questions

Phase 2

Q1. I would like you to think about the time that the UK has been in lockdown due to the Coronavirus, from March 1st until now. During that period how many times, if at all, have you done each of the following?

- Thought about complaining about a product or service you bought or used but did not do anything at all about it.
- Had a conversation with a family member or friend about your complaint but did not take it up with the product/service supplier.
- Complained to the product/service supplier but did not take it any further.
- Complained to the product/service supplier and also took the complaint to a third party (eg. the courts, an ombudsman, the media, social media)
- Took the complaint directly to a third party (e.g. the courts, an ombudsman, the media, social media)

Q2. And how about occasions where you were looking to purchase a product or service but received such poor customer service that you did not complain but simply took your custom elsewhere? How many times, if at all, did that happen between March 1st and now?

Q3. Generally speaking, when it comes to complaining about poor products or services you have received during the lockdown, would you say you have been:

- More tolerant or understanding of poor customer service because of the difficulties companies have faced
- Less tolerant of poor customer service because you have been locked down and needed your problem sorted out quicker
- No different to any other times
- Don't know

Q4. Do you have any complaints about poor customer service that you plan to pick up once the lockdown is over?

- Yes - one
- Yes - two
- Yes - three or more
- No
- Don't know

Q5. 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?

- It was not a serious complaint
- I could not be bothered
- I did not think it would be worth the hassle
- I got a satisfactory answer
- I don't trust companies to put things right
- I didn't want to take legal action as it was too daunting and didn't think there was another route
- I thought taking legal action would be too expensive
- Given the amount I paid for the item, it wasn't worth the time
- There is no point complaining
- I'm willing to be more lenient due to the problems that Coronavirus has caused businesses
- It was impossible to get through to companies to talk to anyone
- Other reason (please specify)
- Don't know

CAM 2020 consumer survey questions

Phase 2

Q6. Were any of the complaints you thought about in any of the following sectors?

- Energy
- Telecommunications (broadband, mobile, landline)
- No
- Don't know

Q7. How easy or hard would you say it was to get your complaint resolved in this sector? Would you say very easy, quite easy, neither easy nor hard, quite hard, or very hard?

Q8. If you had experienced poor customer service from an energy or telecoms provider during the COVID lockdown, to what extent would you agree or disagree with each of the following statements?

- I would not complain. I can't be bothered
- I would complain but if the process was poor or caused me stress I would not follow it through
- I would complain and accept whatever outcome resulted
- I would complain and only accept an outcome that I wanted

Q9. Which two or three of these emotions best describe how you feel about the prospect of making a complaint to your energy company or telecoms provider during the lockdown period?

- Disappointed
- Exasperated
- Determined
- Furious
- Hopeful
- Excited
- Stressed
- Anxious
- Worried
- Lenient
- Understanding
- Other (please specify)
- None of them
- Don't know

Q10. And if you had an unresolved energy or telecoms problem during the COVID lockdown, 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?

Q11. As you may know, an energy or telecoms supplier has up to 8 weeks to put things right after a customer raises a complaint. Do you think energy and telecoms businesses should be allowed more or less time than this to solve a customer problem during the COVID lockdown, or should it make no difference one way or the other?

- Should be allowed more time
- Should be allowed less time
- No difference
- Don't know

CAM 2020 consumer survey questions

Phase 2

Q12. During the COVID lockdown, have you tried to switch either your energy or telecoms supplier?

- Yes – energy supplier
- Yes – telecoms supplier
- Yes – both energy and telecoms supplier
- No
- Don't know

Q13. During the COVID lockdown, do you think it would be, or in your actual experience has it been, easier or harder than normal to switch your:

- Energy (electricity and/or gas)
- Broadband/internet
- Mobile phone
- TV/satellite
- Bank current account
- Mortgage

Q14. And again during COVID lockdown, do you think providers:

- Have actively and deliberately tried to make life as difficult as possible in order to stop you leaving them
- Are not deliberately making it difficult to stop you leaving them, but they have not invested in customer service or have not tried very hard if they know you want to leave them
- Have done their best to help but have not been very efficient when it comes to helping you leave them
- Have been very good at helping to close your account and allowing you to switch
- Don't know

Q15. And when it comes to switching energy or telecoms provider, which two or three of the following are NOW most important to you in choosing who to go with?

- Price – going with the cheapest
- How the company performed during lockdown in terms of its service provision
- Whether the company tried to take advantage of government help for businesses if they did not really need it
- If the company used COVID to make staff redundant
- Service delivery – knowing they will provide a continuous, reliable service
- How easy it is to switch
- Getting other benefits from the new supplier, like promotions, free offers etc
- How easy they make it to run the account/get in touch etc
- The supplier's green/environmental credentials
- Ease of getting in touch/sorting out any issues
- Because they provide extra or special customer care for people like me living with a condition that makes me more vulnerable
- Other [please specify]
- Don't know

CAM 2020 consumer survey questions

Phase 2

Q16. Before COVID, many people switched their energy or telecoms provider to take advantage of lower price offers. Do you think that COVID will have made people more price conscious when selecting an energy or telecoms provider, less price conscious or has it made no difference one way or the other?

- More price conscious
- Less price conscious
- No difference
- Don't know

Q17. During COVID, you may have seen or heard that pollution reduced quite dramatically. As we exit lockdown, do you now expect energy and telecoms companies to be more serious about environmental credentials, less serious, or will it make no difference?

- A lot more serious about green credentials
- A little more serious about green credentials
- No difference
- A little less serious about green credentials
- A lot less serious about green credentials
- Don't know

Q18. An official definition of a well-functioning market is where companies are accessible to everyone, inclusive of all types of people, and responsive to the needs of all customers, including those in vulnerable situations. Based on this definition would you consider yourself to be in a vulnerable situation where you needed help dealing with a company, or not?

- Yes – I would consider myself to be vulnerable in some way and in need of help from companies, but not due to COVID
- Yes – I would consider myself to be vulnerable in some way and in need of help from companies, DUE to COVID
- No – would not consider myself to be vulnerable
- Don't know





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