

Understanding Consumer Experiences of Complaint Handling

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Research Report prepared for Citizens Advice

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Executive Summary

B



Background to Citizens Advice and the need for research

Citizens Advice provides free, independent, confidential and impartial advice to help people resolve their problems. Citizens Advice aims to provide the guidance that people need for the problems they face and to improve the policies and practices that affect people's lives.

As consumers making a complaint or seeking out of court redress are able to turn to Citizens Advice for support, then it would benefit the organisation to be able to understand consumer experiences. This knowledge would also help Citizens Advice to set up best practice recommendations for a wide range of stakeholders in regulated sectors¹, businesses in selected markets and providers of out of court redress schemes.

Citizens Advice has found that there is limited up-to-date research that can be used to provide a comparative analysis of complaint handling and out of court redress processes across regulated, non-regulated and public service sectors. The context within which complaints processes operate within these sectors is changing and so the ability to access recent research into how effective these processes currently are is important to Citizens Advice.

Citizens Advice therefore wished to commission a programme of research that would provide insight into consumer journeys through complaint handling and out of court redress. In particular, Citizens Advice was interested to discover whether there are commonalities and differences in complaint handling and redress procedures across sectors, and what sectors can learn from other sectors complaint handling and redress processes.

Research objectives

The research was expected to examine the consumer journey, from the stage when consumers experience a problem and intend to launch a complaint, through the complaint process, until the problem is solved (or not), with the aim of making recommendations to ensure consumers get better outcomes when things go wrong.

The questions to be covered included:

- Why do consumers complain – what are they hoping to achieve?
- Who do consumers contact to make a complaint?
- What is consumer experience of the complaint procedures?
- Often consumers abandon a complaint – why do they do this, at what stage?
- What type of consumers are more likely to drop out of complaints process and why?

¹ The research focused on regulated sectors: energy, financial services, rail, post, telecommunication and water.



- What is consumers' awareness and experience of alternative dispute resolution, e.g. ombudsmen services? ²
- What is the level of consumer satisfaction with complaint handling and redress?
- What type of complaint handling and out of court redress mechanism is favoured by consumers?
- What can a sector learn from other sectors complaint handling and out of court redress processes?
- What would the ideal complaint and out of court redress model look like?

The overarching aim of the research was to:

Understand consumer experiences of complaint handling and out of court redress with the aim of making recommendations to ensure that consumers get better outcomes when things go wrong.

Key findings

About half of all consumers who took part in this research have made a complaint in the last two years, with telecoms, energy, financial services and postal services topping the list.

Overall consumer satisfaction with making a complaint

Less than half of consumers are satisfied with the outcome of their complaint.

- 1** Overall 47 per cent of consumers are satisfied with the final outcome of their complaint with satisfaction higher amongst those in regulated and non-regulated sectors (both 50 per cent) than amongst consumers making a complaint into public sectors (47 per cent). 'Best practice' examples relate more to specific organisations than sectors overall.
- 2** As expectations and experiences of the process and outcome of making a complaint are mixed across sectors, and impact on the varying levels of satisfaction
- 3** People are more satisfied if they are happy with the outcome of the complaint
- 4** By contrast, issues during the process of making a complaint are more likely to result in dissatisfaction
- 5** Reflecting the initial barriers to making a complaint, a sense that the desired outcome will never be achieved or that the process is proving too difficult to negotiate is most likely to lead certain groups of consumers, particularly the most vulnerable to drop their complaint

² Alternative dispute resolution (ADR) services are available to people who have tried to resolve their complaint directly with the trader, but who have been unsuccessful. Through the ADR services people may be offered conciliation or mediation, adjudication or arbitration.



What motivates consumers to make a complaint?

The main reasons why consumers make a complaint can be grouped into two broad areas.

- 1 The need to resolve a problem such as:**
 - Unprofessional service** (30 per cent of complainants).
 - More likely in public service sectors (40 per cent) than regulated (24 per cent) or non-regulated sectors (28 per cent)
 - A product or service not being up to standard** (25 per cent).
 - More complaints in non-regulated sectors (32 per cent) than regulated (22 per cent) or public service sectors (21 per cent)
 - Poor information** (19 per cent).
 - 26 per cent in public service sectors are the result of a lack of information compared to 15 per cent for non-regulated or 16 per cent for regulated sectors
 - A problem with a charge or bill** (18 per cent).
 - More likely in regulated sectors (27 per cent) than a non-regulated (10 per cent) or public service sector (11 per cent).
- 2 The desire for an organisation to offer an apology or reassurance that steps will be taken to prevent the issue recurring – which will also mean that no-one else experiences the same problem**

What can prevent consumers from making a complaint?

The main barriers to making a complaint focus on frustrations relating to the process. In particular:

- 1 Not knowing how to initiate the complaint**
- 2 The complexity of the process**
- 3 The time it will take to make the complaint**
- 4 Concerns that the outcome will not justify the effort**
- 5 The belief that consumers are not able to take on large organisations with vast amounts of financial and legal resources**
- 6 The lack of visibility of complaints procedures and information on any action taken as a result reinforces the impression that nothing will happen as a consequence of making a complaint**



What happens when consumers make their initial complaint?

There is no common practice that consumers follow when making a complaint.

- 1** Consumers will firstly approach front line staff within the organisation about whom they wish to complain
- 2** Over half of complaints (55 per cent) are resolved at this point, however consumers may be passed through several different people or departments before their complaint is resolved
- 3** Subsequent delays leave consumers frustrated with the process
- 4** This can lead to 13 per cent abandoning their complaint and being reluctant to make a similar complaint again in the future, a large proportion of which are vulnerable customers
- 5** Where the complaint is not resolved by the initial organisation then there is no common process that consumers follow

What are consumer expectations and experiences of making a complaint?

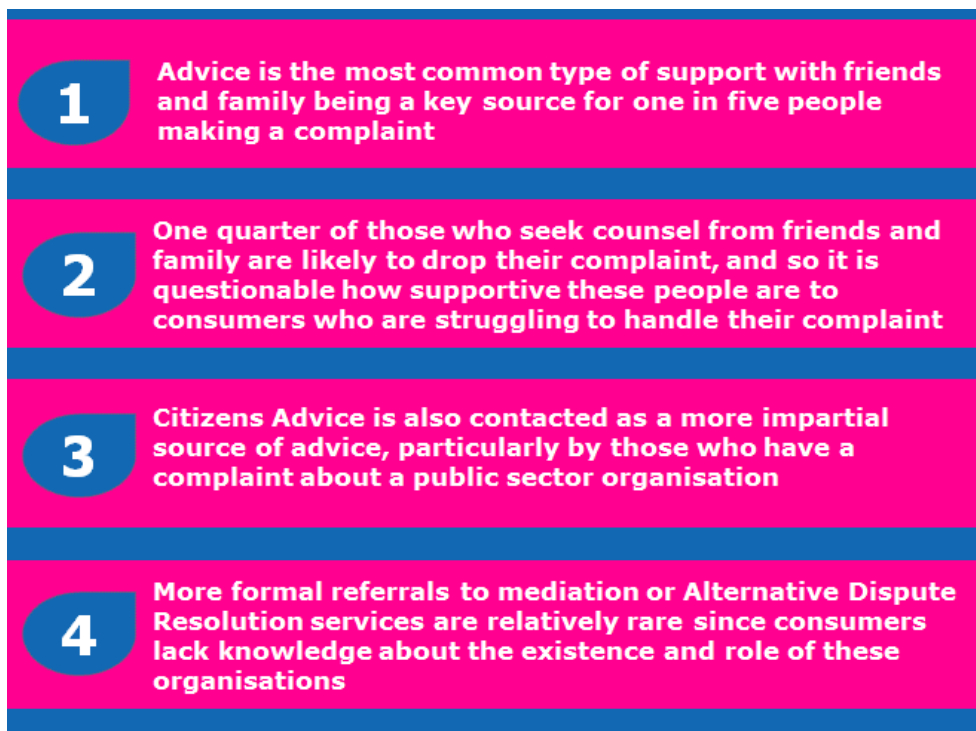
Generally speaking, consumer expectations are well met in terms of the process of making a complaint. However this may be driven by low expectations to start off with.

- 1** Both expectations and experiences are very mixed amongst complainants
- 2** Consumers base their expectations on past experience or the public reputation of a company and so some have very low expectations and are surprised when the service is better than expected
- 3** Others have higher expectations and are more likely to be disappointed by the experience of making a complaint
- 4** A little over half (55 per cent) of the complaints explored in this research had reached resolution
- 5** Although apologies and reassurance that issues will not recur are the most expected outcomes, they are also the area in which expectations are least likely to be met



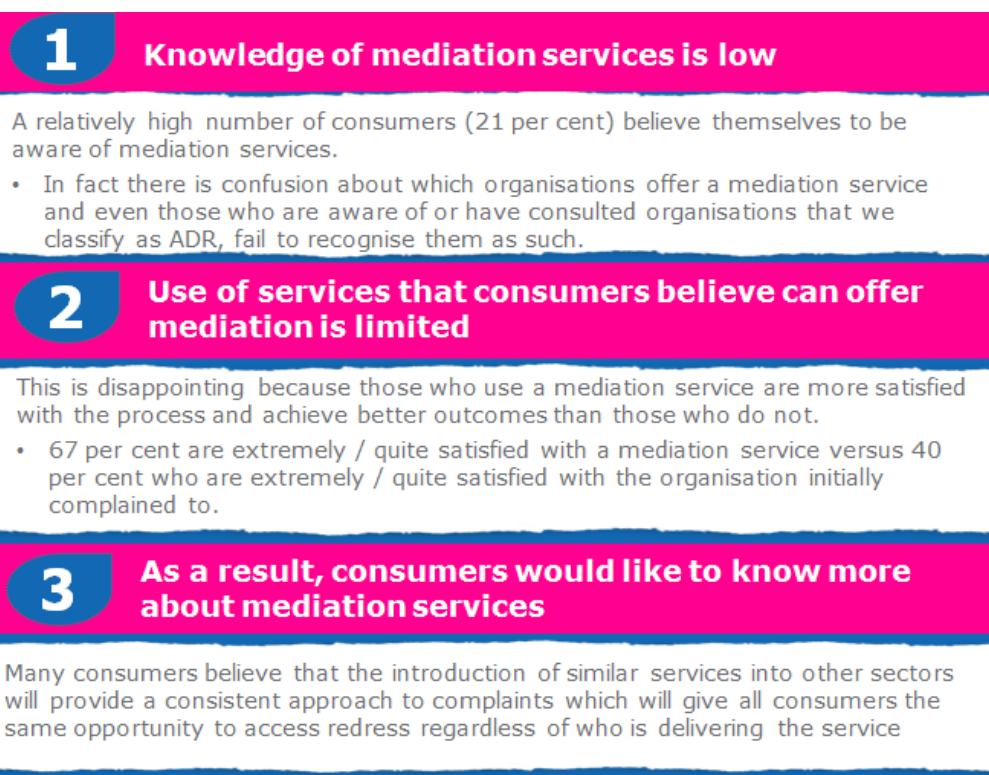
What support do consumers generally receive when making a complaint?

There are two types of support that consumers generally receive when making a complaint – advice and formal referrals to other organisations.



What do consumers know about mediation services?

Even consumers who see themselves as experienced complainants can still lack knowledge of the formalised support available to them. Instead they have developed their own strategies and techniques for handling the process.





Is there a model complaint process?

Acknowledging the wide ranging circumstances of every complaint, consumers feel that instead of a single model process, each and every complaint should be dealt with on its individual merits. However there are minimum expectations and learnings that should occur across all complaints, including:

- 1 Consumers will be treated with:**
 - Respect and empathy
 - An understanding of their needs
- 2 The process will:**
 - Be consumer-focussed, offering a range of methods of contact to allow the consumer to choose their preferred approach
 - Be easy to navigate – particularly in terms of working out how to initiate the process
 - Use representatives who are empowered to resolve problems with the minimum of effort from the consumer

Recommendations

- 1** Whilst there is no single 'ideal process', guidelines are recommended that encourage organisations to outline clear and easy to navigate complaints procedures, particularly focussing on how to initiate the complaint.
- 2** Valuable lessons can be learnt from how some organisations use social media for handling complaints, and these can be applied to more formal complaints procedures – in particular taking the complaint seriously and providing a swift and personalised response.
- 3** Citizens Advice can provide a role in raising awareness of existing ADR and mediation mechanisms. In addition promoting the introduction of similar services into other sectors, in particular public sectors, may help to provide a consistent opportunity for redress regardless of what the complaint relates to.



Methodology

Data was collected using a three stage approach.

Stage one:

- an online survey with 7,793 consumers weighted to ensure a nationally representative sample
- consumers were screened to ensure that they had made a complaint in the last two years in to one of 19 sectors specified by Citizens Advice, resulting in an overall weighted survey sample of 4,062 (4,004 unweighted)

Stage two:

- six focus groups (four face to face and two online) with 45 consumers who had made a complaint in the two years prior to the research

Stage three:

- twenty seven semi-structured telephone interviews with individuals who had made a complaint in the two years prior to the research

Research Background, Objectives and Method

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Background

Citizens Advice provides free, confidential and impartial advice to help people resolve their problems.

In 2014-15 more than 1.4 million people turned to local Citizens Advice offices³ and a further 1.2 million calls were made to Citizens Advice services after experiencing a problem related to consumer goods, services or credit.⁴

In order to support these consumers, and help set up best practice recommendations for regulators, utility companies and providers of out of court redress schemes, Citizens Advice needed to understand consumer experiences.

Existing research was limited, often with differing objectives and did not allow for comparative analysis between sectors, meaning that it was difficult for Citizens Advice to draw objective conclusions and make substantial recommendations.

As a result Citizens Advice commissioned DJS Research to conduct research to:

Understand consumer experiences of complaint handling and out of court redress with the aim of making recommendations to ensure that consumers get better outcomes when things go wrong.

Objectives

More specifically, the objectives of this research were to develop understanding of:

- why consumers complain and what they hope to achieve
- who consumers contact to make a complaint
- consumer experience of the complaint procedure
- why some consumers abandon a complaint, and at what stage
- consumer awareness and experience of alternative dispute resolution
- consumer satisfaction with complaints handling and redress
- the type of complaint handling and out of court redress mechanisms that are favoured by consumers
- what sectors can learn from other sectors' complaint handling and out of court redress processes
- what consumers feel the ideal complaint and out of court redress model would look like

³ https://www.citizensadvice.org.uk/Global/Migrated_Documents/corporate/citizens-advice-consumer-challenges-2015-update.pdf

⁴ Ibid



Methodology




Brief details of the methodology are provided below with a full description included as Appendix B.

Data was collected using a three stage approach.

Stage one

- An online survey with 7,793 consumers which was weighted to ensure a nationally representative sample
- The survey was open between 5 January 2016 and 18 January 2016
- Consumers were screened to ensure that they had made a complaint in the last two years
- This resulted in an overall weighted survey sample of 4,062 (4,004 unweighted)

Each complainant completed the survey relating to only one sector, ensuring a spread of responses across all sectors as follows:

	Regulated (n=1,758)	<ul style="list-style-type: none"> • Energy (n=324) • Financial services (n=314) • Rail (n=235) • Telecoms (n=410) • Postal services (n=317) • Water (n=158)
	Non-regulated (n=1,147)	<ul style="list-style-type: none"> • Building and repairs (n=181) • Electrical appliances (n=234) • Digital content (n=206) • Holidays (n=217) • Estate agents (n=164) • Second hand cars (n=146)
	Public services (n=1,157)	<ul style="list-style-type: none"> • Schools (n=185) • Hospitals (n=165) • GP services (n=169) • Social care services (n=140) • HMRC (n=142) • JobCentre Plus (n=157) • Local authorities (n=198)

Further detail about sample structure and weighting can be found in Appendix B.

Stage two

- Six focus groups with 45 consumers who had made a complaint in the two years prior to the research
- Four groups were conducted face to face and two were online to allow for a greater geographical coverage



Stage three

- Twenty seven semi-structured telephone interviews with individuals who had made a complaint in the two years prior to the research
- Interviews were completed between 19 February 2016 and 8 March 2016

Further detail on the profile of consumers who took part in the focus groups and telephone interviews can be found in Appendix B.

Research Findings

B



Background to complaints

In this section we provide a broad profile of consumers who make complaints into the 19 sectors included in the research. We then go on to examine the reasons why consumers choose to make a complaint and what may prevent them from doing so.

KEY SECTION POINTS

- **About half of all consumers screened for this research have made a complaint in the last two years, with telecoms, energy, financial services and postal services topping the list**
- **Whilst the circumstances of complaints are varied, initial drivers to complain are often short term reasons – such as the expectation of a resolution to the initial problem, or a refund or exchange**
- **In addition, many are also driven by a longer term desire to right a wrong, or make sure that others won't be affected in the same way in future**
- **However there are concerns amongst consumers that some people may be put off by frustrating or intimidating processes**

Profile of complainants

Taking into account all consumers screened for this research, a little over half qualified for the full survey because they have made a complaint in the last two years. Those who have made a complaint are significantly more likely to be females, younger consumers, and people living in London.

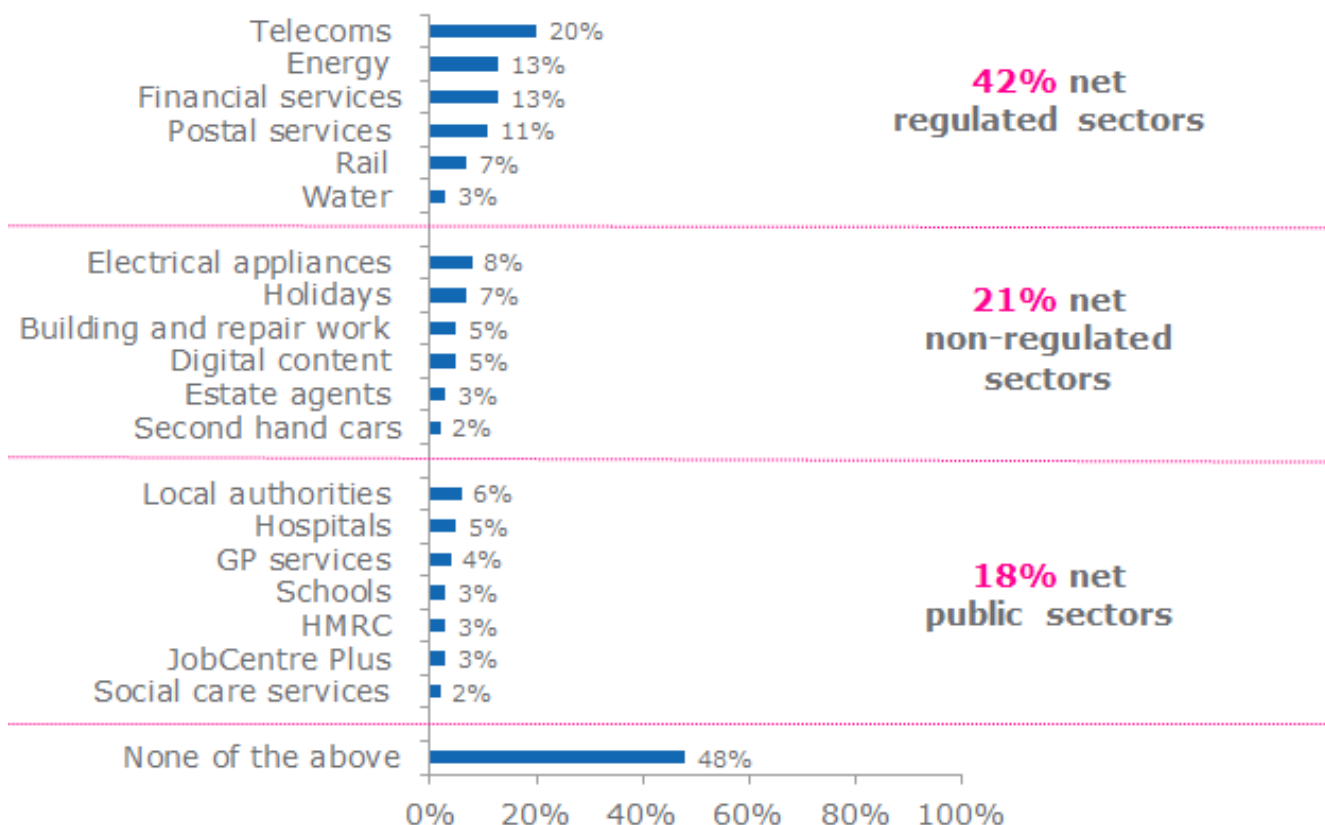
48% have NOT made a complaint in the last two years		52% HAVE made a complaint in the last two years	
Gender	Male: 54%	Gender	Male: 48%
	Female: 46%		Female: 52%
Age	Under 55: 60%	Age	Under 55: 72%
	Over 55: 40%		Over 55: 28%
Living	Inside London: 11%	Living	Inside London: 15%
	Outside London: 89%		Outside London: 85%

Consumers are most likely to have made a complaint about a regulated sector, with more than two fifths making complaints about one of these organisations in the last two years. This is particularly driven by complaints about telecoms (20 per cent), energy (13 per cent) and financial services (13 per cent), whilst complaints about water are the lowest in the regulated sectors (three per cent).



Consumers are less likely to have made a complaint about an organisation from the non-regulated or public sectors, with approximately a fifth having made a complaint about an organisation from each of these sectors (21 per cent and 18 per cent respectively). Within both of these sectors, complaints are more evenly distributed across a range of organisations, with the most common complaints for the non-regulated sectors being about electrical products (eight per cent) and the most common complaints in the public sectors being about local authorities (six per cent).

Figure 1: Sectors into which consumers make complaints



S5: Have you made a complaint about any of the following in the last two years?
BASE: All respondents (n=7,793)

Consumer Complaint Behaviour

A complaints mechanism in any market serves a number of purposes; it should create a dialogue between an organisation and its customers that allows individuals to give feedback when they are dissatisfied with a product or service; resolve problems and provide



appropriate redress; provide feedback to the provider to make improvements; and provide evidence at a systemic level for commissioners, regulators and government to take action.⁵

These objectives apply to public services as much as private, consumer markets. Indeed having effective mechanisms to promote feedback could be seen as even more important in public services given the relational rather than transactional relationship that consumers have with providers. For example a recent Citizens Advice research into complaints about public services indicates that a substantial proportion of people who experience a poor public service do not make a formal complaint.⁶

Customer Complaint Behaviour (CCB) has received a great deal of attention and previous studies have focused on increasing understanding of the concept of CCB, its causes and effects on the consumer and the organisation.⁷

However one area that has received little attention is consumers' motives for complaining and non-complaining. Developing an understanding of the motives for customer and service user behaviour will help to effectively manage complaints.

Motivations to complain

Practical causes for complaints

Qualitatively many say that the initial trigger to making a complaint is driven by a short term desire to resolve a problem that is affecting the consumer - either financial costs or creating an inconvenience to them. Examples include dissatisfaction with a product or service or unfair charges.

'I complained to [the bank]. Basically I'd tried to close the account and they turned round and said, for whatever reason, they couldn't and there was a pending charge. Anyway, this pending charge went on, they then charged me for charging me because I didn't use the account; I never thought of checking it and as it stands I owe [the bank] in charges £1,300. They're not getting it.' Stockport non-regulated group.

'No generally I'm just pointing it out to them, so they could change their courier couldn't they? They could think about going with someone else.' Depth telephone interview.

⁵ <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmpublicadm/writev/229/m12.htm>

⁶ Learning from mistakes, Citizens Advice, February 2016;
<https://www.citizensadvice.org.uk/Global/CitizensAdvice/Public%20services%20publications/Learning-from-mistakes.pdf>

⁷ Sergio Butelli (2007), *Consumer complaint behaviour (CCB): a literature review*



'I've had banking complaints; someone copying my card. I've also had doctor's complaints; complained about the surgery and how they are and how they treat you as a patient.'
Stockport non-regulated group.

Furthermore, the online survey provided a list of the types of issues that drive people to make a complaint. Those undertaking the survey were asked to select the problem that best described their situation. As a single complaint can be made for more than one reason complainers were allowed to select more than one response.

Figure 2 below shows that two of the main causes for complaint are unprofessional service (30 per cent) and services not being up to standard (25 per cent).

Figure 2: Common causes for complaints



BASE: All complainants (weighted n=4,062)



In addition consumers were asked to outline some information about their complaint, and the quotes below show some of the situations that drive people to make a complaint.

'Washing machine did not work and it was brand new.'

'They had charged me for a train ticket which was then not recognised. I received no refund and had to chase them up for it.'

'Constant internet disconnections.'

'The company delivered flowers to the wrong address.'

'I had bought a car from a second hand garage and the day after buying it I realised the exhaust was falling off.'

'Poor quality of service in social care sector administration and finance.'

'They failed to take notice of an application for the transfer of married tax allowance.'

'Shoddy workmanship, bad customer service. In my case, no real pride in what they do'.

Significant differences by sector

However, although there are a wide variety of circumstances behind complaints, there are certain types of complaint that are more likely to occur in specific sectors. Table 1 below shows where there are significant differences by sector relating to the cause of the complaint.



Table 1: Common causes for complaint by grouped sectors

Cause for the complaint	Regulated sectors	Non-regulated sectors	Public sectors
Services delivered late or not at all	16%	10%	9%
Problems with the price of goods or services	7%	5%	4%
Products or services not being up to standard	22%	32%	21%
Faulty or damaged goods or services	7%	23%	3%
Failure or delay in a promised repair	6%	14%	7%
Supplier refusing to help, being difficult or obtrusive	9%	13%	9%
Services or goods lacked durability, wore out very quickly	1%	10%	3%
Problems with product or service safety.	4%	10%	6%
Problems with guarantee / warranty	1%	7%	2%
Problems with the way something was sold, put under pressure to buy, misleading advice	3%	6%	3%
Problems returning unwanted goods and / or services, getting a refund or with cancellation rights	2%	5%	3%
Unprofessional service	24%	28%	40%
Poor information provided	16%	15%	26%
Problems pursuing a claim	5%	6%	9%
Base: All complainants	weighted n=1,758	weighted n=1,147	weighted n=1,157

More indirect motivations

Whilst initial triggers for making complaints are driven by a short term desire to correct an issue for the individual consumer, more in-depth discussion of what consumers hope to



achieve through making a complaint reveals that for some there are longer term intrinsic changes that motivate some people to make a complaint.

Some complaints are made as a point of principle. This can be as a result of consumers believing that they have been misinformed, treated unfairly or that they have received poor customer service (either in relation to the product or service itself, or in how the organisation reacted to their initial objection).

'It wasn't the monetary compensation...it was the fact that we were hurting as a family, desperately hurting about my brother's accident and I couldn't get anywhere. It was the lack of sympathy and the lack of understanding; I'm sure we're not the only family to suffer something like this, but it was all paperwork and bureaucracy, it was really bad.' Depth telephone interview.

'Well I was really disappointed because I'm in the catchment area, so I found that hard to accept and I knew there were people who weren't in the area and put their name down using someone else's address, so I thought it was really unfair.' Depth telephone interview.

Their motivation may be to gain redress against the organisation, especially if they feel that they have been treated badly, misled or lied to, or that a promise has been broken. This is especially true for those who believe that they are fighting an organisation that all too often intimidates people who try to make a complaint and *'gets away with too much'*.

'What they didn't realise is I've spent 25 years in the criminal courts, I tend to look at things like regulations and know how to read them. I could see straightaway they weren't sticking to the rules, they weren't playing fair and I was very angry about that...I thought this isn't fair because somebody else might not have been able to kind of see behind the trickery.' Stockport regulated group.


Consumers hope that in these circumstances their complaint will ultimately lead to longer term changes such as an apology, compensation, an improvement in service provision or for the organisation to accept responsibility and take corrective action.

For some the complaint is made purely for their own benefit whilst others are looking to prevent the situation happening to others, especially those they see as the more vulnerable members of society.

'There's going to be vulnerable people out there who are being taken advantage of by this particular company. So I thought if I do something about it, at least they're going to think in the future before they try and sell the policy to someone else...For me it wasn't just thinking about me and my family but it was thinking about everyone else that would be affected. It wasn't even about the financial aspect of it.' London regulated group.

'If they have done it to me then how many other people have they done it to?' Depth telephone interview.

'Whereas if you're complaining about the NHS or a school, you don't get any satisfaction from doing it, you don't get any compensation for doing it and if you're complaining about a school or a hospital or a doctors you're not doing it for compensation, you're doing it because



something serious has happened...You want to make sure that this doesn't happen again to anybody else.' Stockport non-regulated group.

I actually removed my child in the end, but they did change their bullying policy so I did feel I'd achieved something. I hadn't sorted out what I wanted to sort out but something changed...I felt like somebody else perhaps wouldn't go through what our family had.' Stockport regulated group.

Barriers to making a complaint

In order to help ensure that consumers needs relating to complaint making are met it is important to understand not only why they complain, but also what the issues are that prevent them from complaining. Many of the people involved in the qualitative research described themselves as competent complainers and so felt that there was nothing that would prevent them from personally making a complaint but did acknowledge that certain aspects of the experience – both the process and the outcomes, could prevent others from doing so. This can even lead some people to take on the responsibility for handling a complaint on behalf of elderly or other vulnerable relatives, who cannot cope with the experience themselves.

Issues relating to the process

Many are discouraged by their perception of the problems they will face with the process of making a complaint. Some consumers do not complain because it is not worth their time, effort or energy, they do not know where or how to complain or even how to start the process. Most of the reasons are repeated across the sectors.

'People don't understand the complaint system, what you have to do. I think sometimes people just can't be bothered because they think nothing is going to be done.' Depth telephone interview.

Specifically, these barriers combine to consumers feeling that they do not have the time and capability to deal with large organisations that have more sophisticated complaints handling terms than individual consumers. Examples include:

- that busy lifestyles and other commitments become more important than dealing with the complaint

'You just don't have the time because life is busy at the best of times and you are dealing with everything else.' Depth telephone interview.

- a feeling that they are unable to take on an organisation that has significant financial resources

'These companies, they are just so huge and they know they can get away with it because people just can't fight them.' London regulated group.



- the fear that it will take a long time to resolve
- there will be a financial outlay including time costs and other outlays such as telephone calls or postage

'When I've done these complaints in the past I look at what I earn, my hourly rate, and think about the hours I've spent doing this. You think even if you do get some compensation in the end you're actually out of pocket because you've spent so much time, holidays, annual leave doing all of this. That's the attitude I think these companies take, that people just aren't going to bother.' London regulated group.

- the process will be stressful, complicated or cumbersome

'It should just be straight forward but it's like a maze.' London regulated group.

- people are passed from one person within the organisation to another, not making any progress

'Sometimes it can take months, sometimes it can take years, with the correspondence just going back and forth with months in between. You think is there any point in escalating the complaint from department to department, trying to find all the evidence and all the rest of it...If what you're going to get at the end of it outweighs what you're doing then it's fine, but not if it's a lot of your own time and at your own cost and it's for nothing.' London regulated group.

- speaking to someone who does not have any authority to offer a solution
- dealing with a member of staff who does not understand the complaint process and therefore cannot help
- having to contact a call centre, especially if this is overseas
- the process involves long and complicated forms
- if the complainant is forced to send emails which can easily be ignored
- online processes may be particularly daunting for older people, those with learning or cognitive impairments or those who do not have internet access

Issues relating to the outcome

For many it is a lack of confidence in the outcome that leads them to believe that any effort will be futile. Specifically consumers who believe that they will not be listened to or taken seriously will allow the issue to remain unresolved.

'Also sometimes when you write to some companies complaining about something, with their response they just don't care and you feel like you've hit a brick wall, there's nothing else no matter what you say or do. They just don't really care about customer satisfaction.' London regulated group.

'Well I'd expect them to take it seriously because if someone's complaining about the service, customer services should be key to businesses like that and if someone decides to go elsewhere because of poor customer service then surely that's, eventually, going to put them out of business if everyone thought like that.' Depth telephone interview.



Furthermore, the focus group discussions highlighted the fact that there is a proportion of consumers who will not go as far as to raise a complaint. Instead they will switch to a different provider if their current organisation does not rectify the situation to their satisfaction.

'I know what I had with [the telecommunications company] my friend was getting a different deal, we were both on the same package and he rang up and he got it cheaper, so I thought I'll ring up and they wouldn't give it me cheaper, so I ended up leaving.' Stockport non-regulated group.

'If people feel they are not getting anywhere, they sometimes think it's better to vote with their feet rather than actually complain.' Online regulated group.

Others feel that the end result does not justify the effort.

'Well I have done in the past, when I thought something will happen, at least an apology, and the company has come back to you with nothing, "sorry there is nothing we can do", and it's quite disheartening because you've put so much time and effort putting together this letter and the time you've taken, you've done everything. Now I sort of think that in the future I might not bother if it's something quite small. If it were just a general complaint I don't think I'd bother.' London regulated group.

Specifically amongst public sectors where consumers feel that they cannot, or that it is difficult to, vote with their feet and as a result some have concerns about the repercussions of making a complaint about a public sector organisation that they have no choice about their continued dealings with. Examples include:

- fear of worse treatment at a GP surgery as a result of complaining about staff
- concerns that that complaints about social care will result in worse treatment or defensive behaviour by care staff
- concerns that children still have to be taught in a school or by a teacher that parents have made a complaint about

In addition public sector organisations are seen as being more aggressive in their handling of complaints or using more legal jargon that is purposefully designed to deter a potential complainant. Consumers lack confidence or the belief that they will have the support they need to see the complaint through.



Process and outcome

In this section we show what happens when consumers initially make their complaint and then go on to provide details of their expectations, and how well they are currently being met.

KEY SECTION POINTS

- **Over half of complaints are resolved by the organisation that the complaint is made to. Where this is not the case then there is no common process that consumers follow**
- **Generally speaking, consumer expectations are well met in terms of the process of making a complaint**
- **Both expectations and experiences are very mixed amongst complainants**
- **Consumers base their expectations on past experience or the public reputation of a company and so some have very low expectations and are surprised when the service is better than expected**
- **Others have higher expectations and are more likely to be disappointed by the experience of making a complaint**
- **A little over half of the complaints explored in this research had reached resolution, with many achieving an outcome that matched the consumer's expectations, including some who received a refund, replacement or compensation that was not expected**
- **Although apologies and reassurance that issues will not recur are the most expected outcomes, they are also the area in which expectations are least likely to be met**

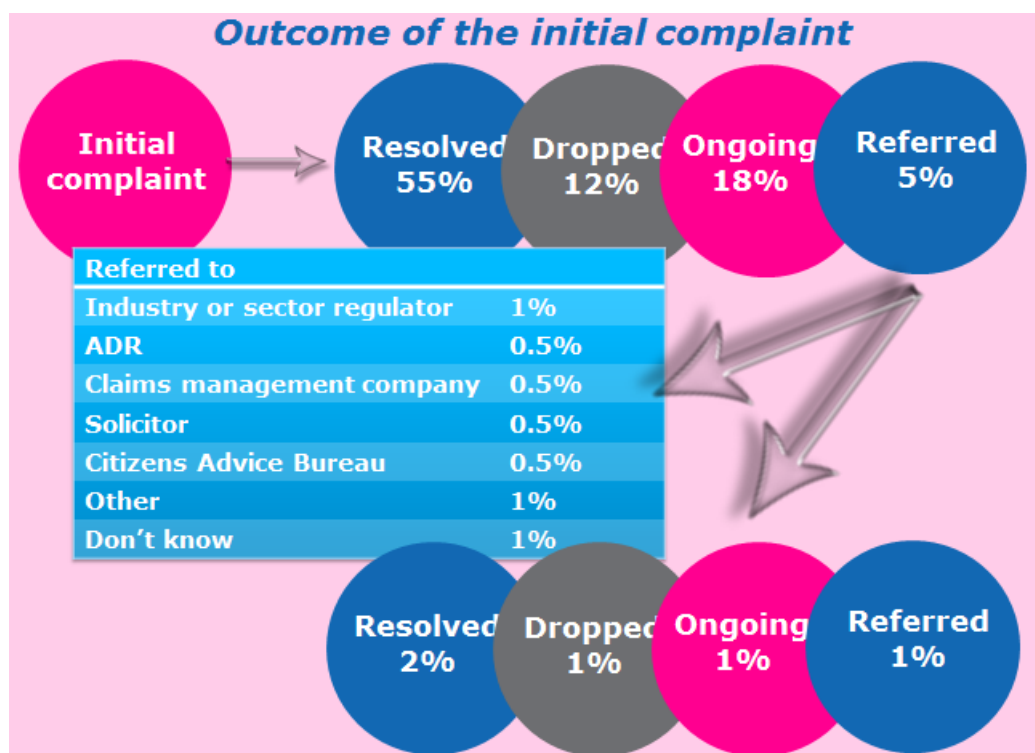
The typical process for complaint handling

The common factor behind almost all complaints is that the complainant will begin the process by approaching the organisation about whom they wish make the complaint. For more than half of consumers (55 per cent) the issue is resolved by this organisation, although it may take a number of stages within this organisation before resolution.

If the initial organisation is unable to resolve the complaint, there is no 'typical' process for finally achieving resolution, as outlined in figure 3.



Figure 3: Result of the initial complaint



Resolving the initial complaint

Consumers feel that it is appropriate to firstly take their complaint directly to the organisation involved. They hope that this gives the organisation an opportunity to acknowledge the complaint, address any misunderstanding and resolve the problem to the consumers' satisfaction.

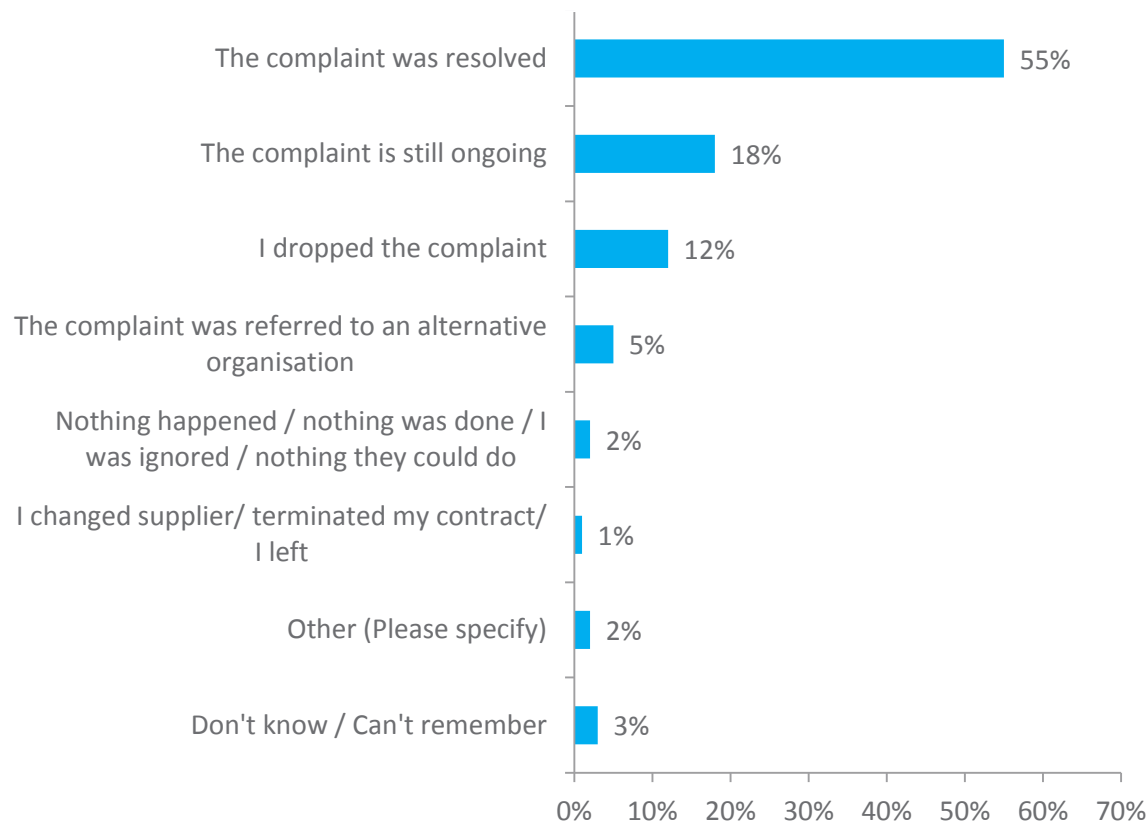
'When I made the complaint I expected them to accept their fault, apologise and rectify the problem immediately.' Online regulated group.

'To get it sorted straightaway...I expect to be taken seriously.' Stockport regulated group.

As shown in figure 4, over half of complaints are resolved by the initial organisation complained to – usually the organisation about which the complaint is made.



Figure 4: Result of the initial complaint



BASE: All complainants (weighted n=4,062)

This is not necessarily consistent across all sectors and table 2 shows that the result of the initial complaints differ by sector. Complaints are more likely to be resolved in regulated and non-regulated sectors whilst in the public sectors they are more likely to be referred or ongoing.



Table 2: Result of the initial complaint - grouped

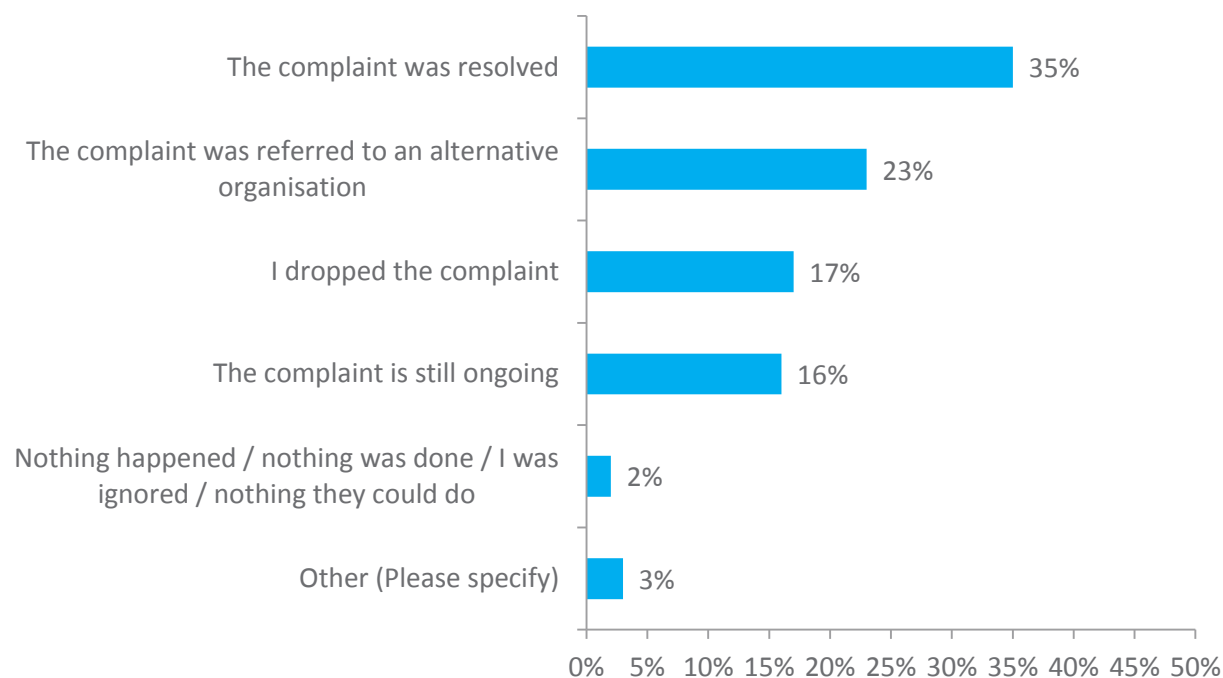
Result of the initial complaint	Regulated sectors	Non-regulated sectors	Public sectors
The complaint was resolved	59%	58%	45%
The complaint is still ongoing	17%	15%	23%
I dropped the complaint	8%	14%	14%
The complaint was referred to an alternative organisation	4%	5%	6%
Nothing happened / nothing was done / I was ignored / nothing they could do	2%	2%	3%
I changed supplier / terminated my contract / I left	2%		1%
Base: All complainants	weighted n=1,758	weighted n=1,147	weighted n=1,157

Furthermore, some people are more likely to see their complaints resolved at an earlier stage than others. Specifically, complaints are more likely to be resolved at the initial stage for complaints made into either regulated or non-regulated sectors (59 per cent of complaints into regulated sectors, 58 per cent of complaints into non-regulated sectors compared with 45 per cent of complaints into public sectors). By contrast, the initial complaint is more likely to be ongoing for consumers making a complaint into public sectors. In particular 23 per cent of complaints made into public sectors are on-going compared with 15 per cent of complaints into non-regulated sectors and 17 per cent of complaints into regulated sectors.

Referral of the complaint to an alternative organisation still does not seem to ensure adequate resolution. For complaints that are referred once, 35 per cent of these are resolved at this stage, and 23 per cent referred for a second time.



Figure 5: Result of the referred complaint



BASE: Complainants referred as a result of the initial complaint (weighted n=201)

As shown in table 3, the referred complaint is more likely to be resolved for consumers making a complaint into regulated sectors. Forty seven per cent of complaints made into regulated sectors are resolved once they have been referred compared with 26 per cent of complaints into non-regulated sectors and 30 per cent of complaints into public sectors.

Table 3: Result of the referred complaint - grouped

Result of the initial complaint	Regulated sectors	Non-regulated sectors	Public sectors
The complaint was resolved	47%	26%	30%
The complaint is still ongoing	7%	19%	21%
I dropped the complaint	12%	26%	16%
The complaint was referred to an alternative organisation	27%	19%	23%
Nothing happened / nothing was done / I was ignored / nothing they could do	2%	4%	
Base: Complainants referred as a result of the initial complaint	weighted n=72	weighted n=54	weighted n=74



Importantly, satisfaction with the overall complaints process falls in accordance with the number of times that a complaint is referred:

- where the complaint is resolved at the initial stage 90 per cent are extremely satisfied with the final outcome of their complaint
- sixty six per cent of those who are referred once before the complaint is resolved are extremely satisfied with the final outcome of their complaint
- no consumer referred on two separate occasions before the complaint is resolved is extremely satisfied with the final outcome of their complaint

This suggests that if consumers are to see the best and most satisfying outcome from their complaint, organisations should be encouraged to resolve a complaint at the earliest possible stage.

Meeting expectations

Consumer expectations generally have two levels: desired (what they hope to obtain) and sufficient (what they actually find acceptable). Unfortunately a third level: unsatisfactory experience is all too common, with organisations missing the mark entirely between the expectation of making a complaint and the actual experience.

Qualitative research indicates that expectations can be formed through a variety of experiences, including personal experience of making a complaint to the organisation (or a similar organisation) in the past, hearsay based on experience of others they may have heard of who have made a similar complaint in the past, and the public reputation of an organisation. In particular, certain organisations are deemed to have a poor reputation when it comes to dealing with complaints. These reputations are based upon a range of factors including sector, size, company values and price.

- **Sector.** Public sector organisations are seen to have a poorer track record in dealing with complaints than private sector (regulated or non-regulated) organisations
- **Size of the organisation.** Larger, well known organisations are seen to have sufficient resource to provide a higher level of customer service and complaint handling as well as a vested interest in fostering a public reputation than smaller, independent organisations
- **Perception of the organisations' values.** Some organisations are seen to prioritise the consumer within their brand or organisational values, whilst others are seen to prioritise profit or internal operational values over the consumer experience
- **Price of the product or service.** Some consumers feel that there is a truth in the phrase 'you get what you pay for', and so they feel that it is not uncommon for better service to come with a higher price tag. However, they do not necessarily feel that it is right that lower priced products or services should result in poorer customer service



'I think it would depend on the company, because if it's a well-established company they want customer satisfaction.' London regulated group

'I think the larger the organisation the better they would be at dealing with it and there would be more concern about customer satisfaction than a smaller company.' London regulated group

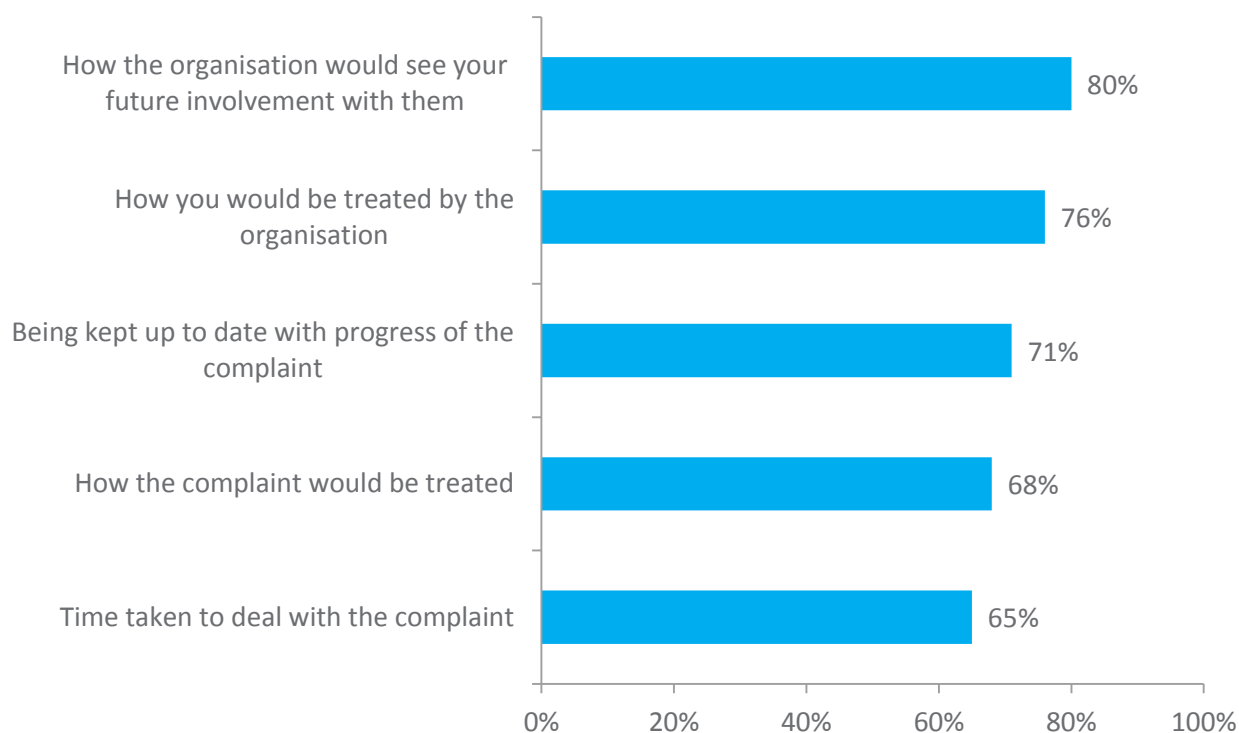
Consumers were asked to consider different touch points through the complaint journey and to state what they expected to happen and then what actually took place. Consumers were presented with a list of specific service levels, and asked to initially select which most represented their expectations and then their experience.

At the analysis stage, results were analysed to compare the level of service expected and the level received. Where the level received was the same or better than the level expected then the organisation was deemed to have fulfilled or exceeded expectations. In addition, the median service level expected and received has been examined to determine the 'average' expectation and service delivery.

As shown in figure 6, the majority of consumers (75 per cent or more) find that their expectations are fulfilled in relation to:

- Whether they are treated as a valued customer or as 'just another case number'
- Whether the organisation would value their future involvement or would not care about this

Figure 6: Service aspects fulfilled





BASE: All complainants (weighted n=4,062)

Overall there were specific groups for whom expectations were different.

- Complainants into public sectors and those living in London generally have lower expectations
- Those aged over 55 and satisfied consumers generally have higher expectations

'I think my expectations were low...so many people put me off, tried to put me off. I made another complaint as well against the local council and people were like "oh god complaining about the council, that's never going to work". The whole country was complaining about the same thing. I got money from them, but people were shocked, to them it was like a miracle that I got a result. And I think there are so many people that don't complain but are negative and moan constantly about it.' London regulated group.

Table 4 shows that across all aspects of the complaint, consumers making a complaint into public sectors are more likely to have their expectations fulfilled than those making a complaint into a regulated sector, and in most cases also those making complaints into non-regulated sectors.

Table 4: Service aspects fulfilled - grouped

Service aspect fulfilled	Regulated sectors	Non-regulated sectors	Public sectors
Future involvement with the organisation	78%	80%	83%
How you are treated by the organisation	73%	78%	78%
Being kept up to date	69%	72%	73%
How the complaint would be treated	66%	69%	70%
Time taken to deal with the complaint	63%	66%	67%
Base: All complainants	weighted n=1,758	weighted n=1,147	weighted n=1,157

This report will now examine each aspect of the complaint process in more detail and this will demonstrate that consumers making a complaint into public sector organisations tend to have lower expectations of the entire process than those in regulated or non-regulated sectors, meaning that their expectations are more easily fulfilled or exceeded.



Initial contact

In many cases consumers will firstly contact the company or organisation to whom the complaint relates. They will approach front-line or public facing staff with the expectation that they will have the knowledge and authority to resolve the issue.

Those who want to take the complaint to a slightly more senior level will again approach the organisation but may take advantage of a more formal complaints process (where this is available). Examples include head office, the complaints department and the customer service team.

'I thought it would go to someone quite senior and they would have the authority to deal with it and make a decision and get back to me.' London regulated group.

'Somebody at the top really, you just think somebody at the top will be the right person.' Stockport non-regulated group.

A small number take their complaint straight to someone very senior in the organisation because they not only believe that this person will have the authority to offer a solution, but that they are more concerned about the company's reputation and will take the complaint more seriously. Some will go as far as the Chief Executive.

Length of time to deal with the complaint

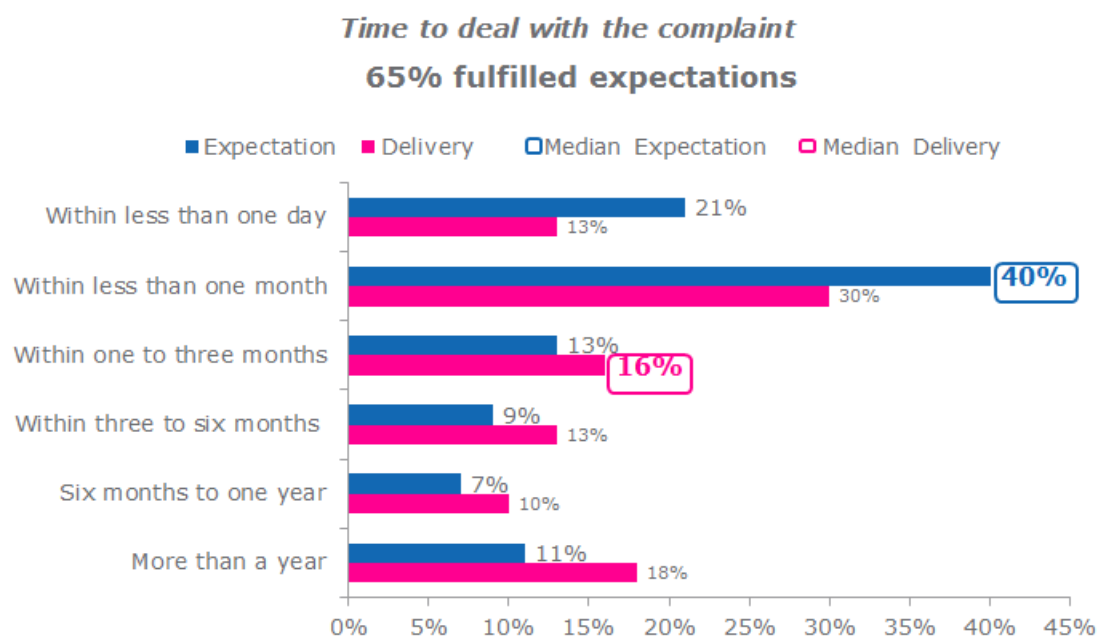
Whilst consumers appreciate that some complaints will take longer to resolve, they are looking for response times that are reasonable according to the nature of the complaint. For complaints that they regard as severe or extreme based on their own circumstances they expect to receive a response and ultimately resolution quite quickly.

'I thought they'd be horrified and I'd get some money back straight away, I thought it was a pretty individual and unique case.' London regulated group

Given the widely varying circumstances of complaints, some acknowledge an expectation that their complaint may take a significant amount of time to resolve – 18 per cent expect the complaint to take more than six months, whilst others expect things to be resolved very quickly – 21 per cent expect it to be resolved within less than a day. The median level of expectation is that consumers expect their complaints to be resolved in less than one month however the average resolution time is up to three months.



Figure 7: Expectation and delivery for 'Time to deal with the complaint'

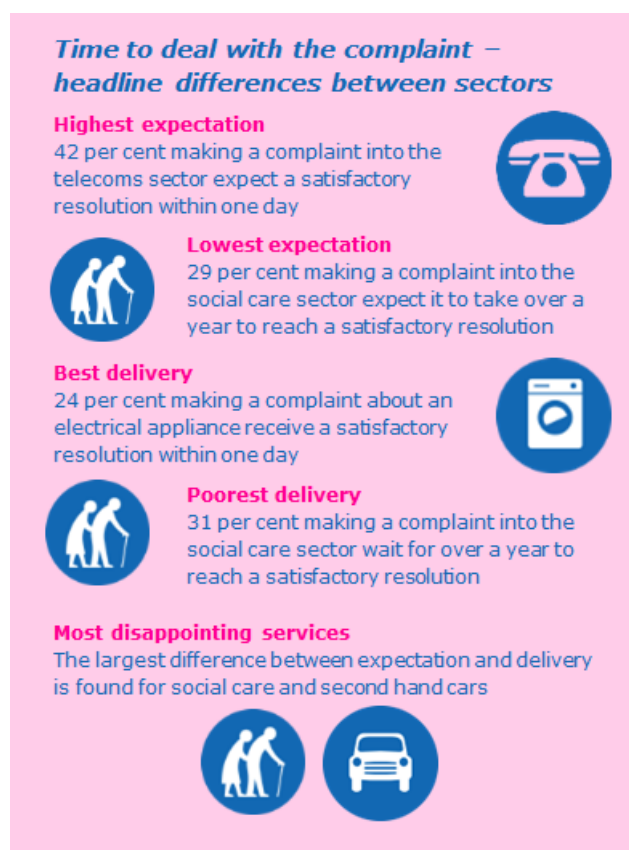


Q5a: Thinking about when you first complained, what did you expect to happen and what were you hoping for?
For each of the following select the **one** that best meets what you expected to happen when you made the complaint, and which best meets how the complaint was dealt with. BASE: All respondents who have made a complaint (weighted n= 4,062)

Consumers making a complaint into the telecoms sector expect the complaint to be resolved within one day whilst those making a complaint about a social care sector service have much lower expectations, allowing over a year to reach a satisfactory resolution (29 per cent). The expectations of consumers making a complaint into a public sector are often met with 31 per cent waiting for over a year to reach a resolution. This is shown in figure 8.



Figure 8: Highest and lowest expectation and delivery by sector for 'Time to deal with the complaint'

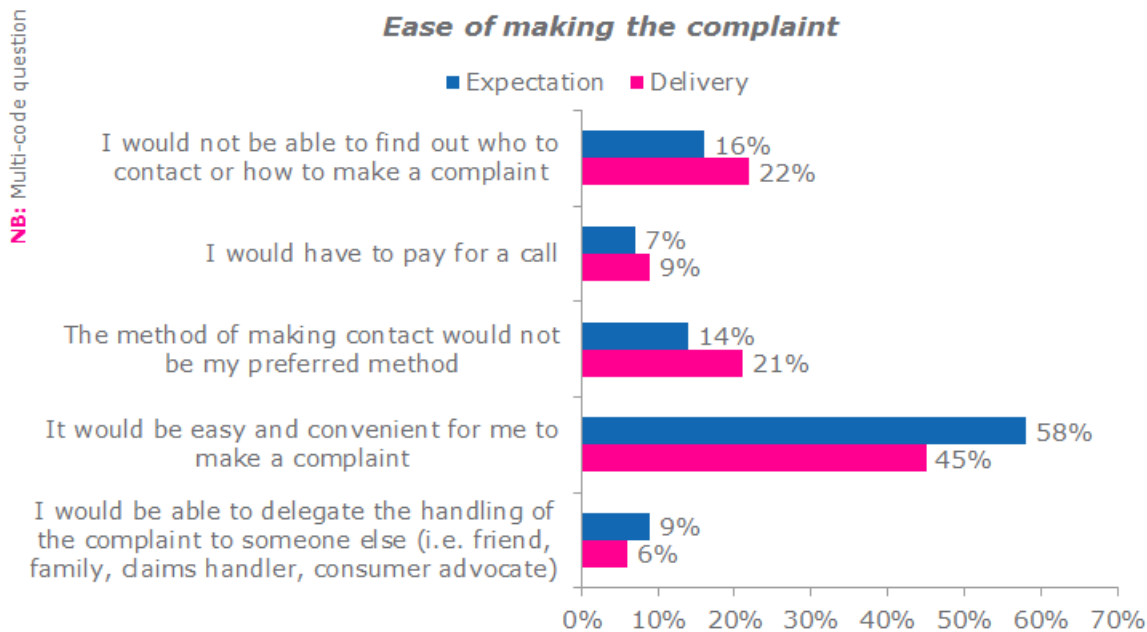


Ease of making the complaint

In addition to a relatively speedy resolution, more than half of consumers (58 per cent) expect the process to be easy and convenient for them, however as figure 9 shows this is not always the case, with only 45 per cent saying that this matches their experience.



Figure 9: Expectation and delivery for 'Ease of making the complaint'

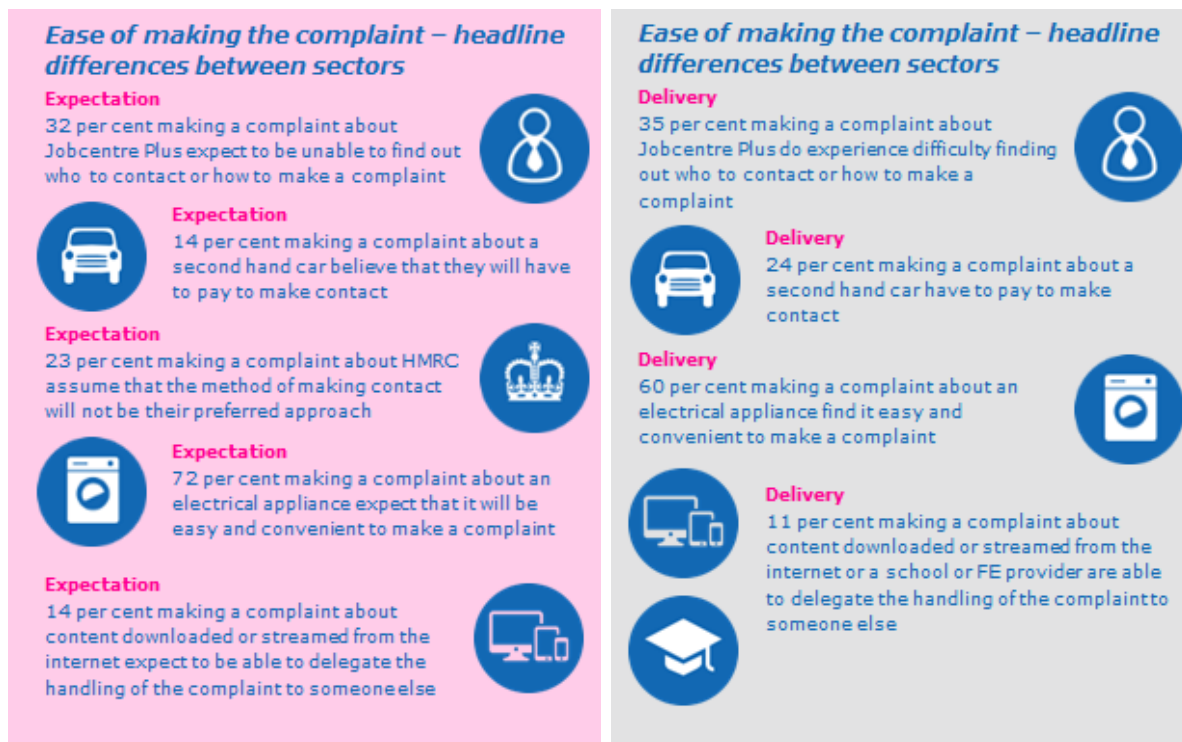


Q5b: Thinking about when you first complained, what did you expect to happen and what were you hoping for? And for each of the following select **all of the responses** that best meet what you expected to happen when you made the complaint, and which best meets how the complaint was dealt with. BASE: All respondents who have made a complaint (n=4,062)

When we look at expectation and delivery we can see that for some sectors these are well aligned. As shown in figure 10, low expectations for Jobcentre Plus generally match the experience, whilst higher expectations for complaints about electrical appliances and internet download content are well met.



Figure 10: Expectation and delivery by sector for 'Ease of making the complaint'



During the process

Expectations on treatment

Consumers' expectations relating to their treatment are that they will be treated with respect, courtesy and empathy. They believe that they should be treated fairly and above all as a valued customer.

'I thought I'd be treated with courtesy and respect and I was. I was pleased with the response I got.' London regulated group.

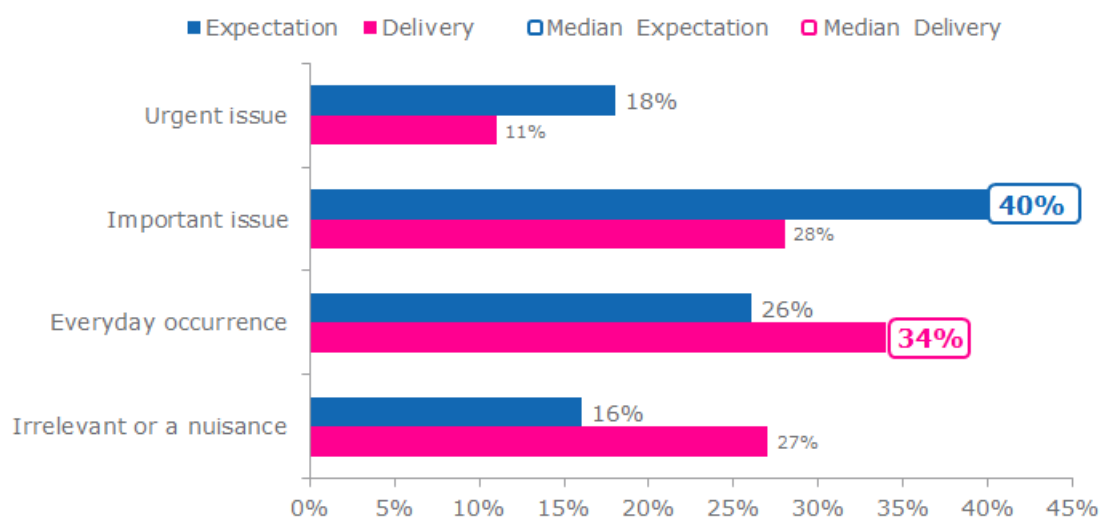
As a result, more than half feel that their complaint should be treated as an important or urgent issue (40 per cent and 18 per cent respectively). However as shown in figure 11, on average consumers feel that their complaints are treated as everyday occurrences, and more than a quarter feel that their complaints are treated as irrelevant or a nuisance.



Figure 11: Expectation and delivery for 'How the complaint would be treated'

How the complaint would be treated

68% fulfilled expectations



Q5a: Thinking about when you first complained, what did you expect to happen and what were you hoping for?
For each of the following select the **one** that best meets what you expected to happen when you made the complaint, and which best meets how the complaint was dealt with.
BASE: All respondents who have made a complaint (weighted n= 4,062)

Consumers making a complaint into the telecoms sector expect the issue to be treated as urgent, however it is actually those who make a complaint about either an electrical appliance or downloaded content who find that the complaint is considered critical.

Consumers making a complaint about Jobcentre Plus have the lowest expectation in terms of how the complaint is treated with 32 per cent anticipating that it will be seen as irrelevant or a nuisance. However it is actually those making a complaint about a house purchase who find that the issue is treated as trivial (44 per cent). This is shown in figure 12.



Figure 12: Highest and lowest expectation and delivery by sector for 'How the complaint would be treated'



Although consumers want to be treated as a valued customer (55 per cent), most feel that they are treated as just another case number (62 per cent), particularly with generic or standardised responses.

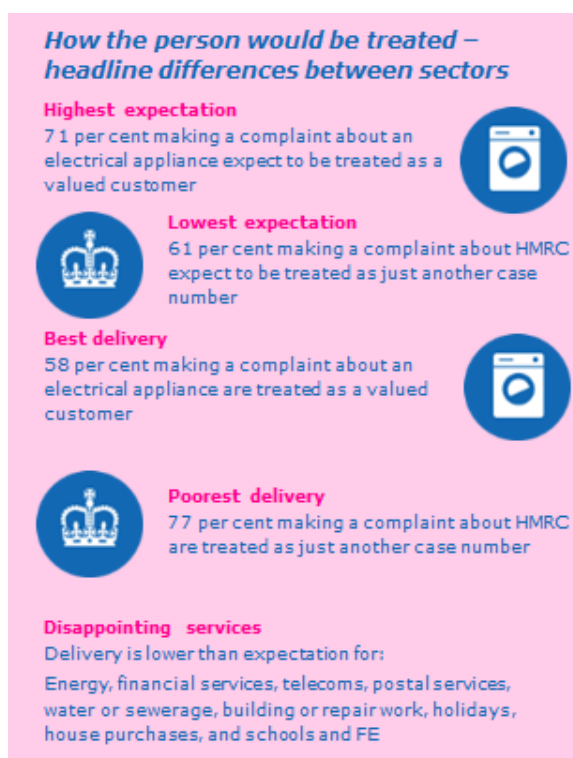
'I got a generic reply which didn't really say to me that they had read what I'd written at all...they hadn't listened to what I was saying, I thought they'd be more interested.' London regulated group.

'I think companies just have this standard letter which they send out, and they think "oh that will keep them quiet, now they'll go away". They do just try to brush you off.' London regulated group.

When looking at how the person is treated we again find an alignment between expectation and delivery which is depicted in figure 13. Seventy one per cent of consumers complaining about an electrical appliance expect to be treated as a valued customer which is the highest for all sectors. Fifty eight per cent are indeed treated in this manner and again this is the highest for all sectors.

Conversely the expectation is lowest amongst consumers making a complaint about HMRC (58 per cent) and this matches delivery with 77 per cent feeling that they are treated as just another case number.

Figure 13: Highest and lowest expectation and delivery by sector for 'How the person would be treated'



Organisations that keep consumers informed as well as they expect are seen to offer better levels of customer service. There are specific organisations highlighted offering a good experience of making a complaint, in particular keeping the complainant informed of what is happening during nearly all steps of the purchase process and this gives the customer an extra feeling of security. They also feel that the same process can or should apply to the complaints process and as shown in figure 14 more than half of consumers expect to be kept up to date – either when something is happening (40 per cent) or regardless of whether there is anything to report (22 per cent). However most feel that in reality they have to chase for this information.

'Basically just keep you informed and seen to be pushing things along...You could be filed in a drawer for a month and then you have to write again...I have done that before...Then they sort of chivvy into action.' Telephone depth interview.

'I expect it to be fair. I expect it to be handled within a reasonable time. I expect to be informed in regards to the process and where things are up to.' Stockport non-regulated group.

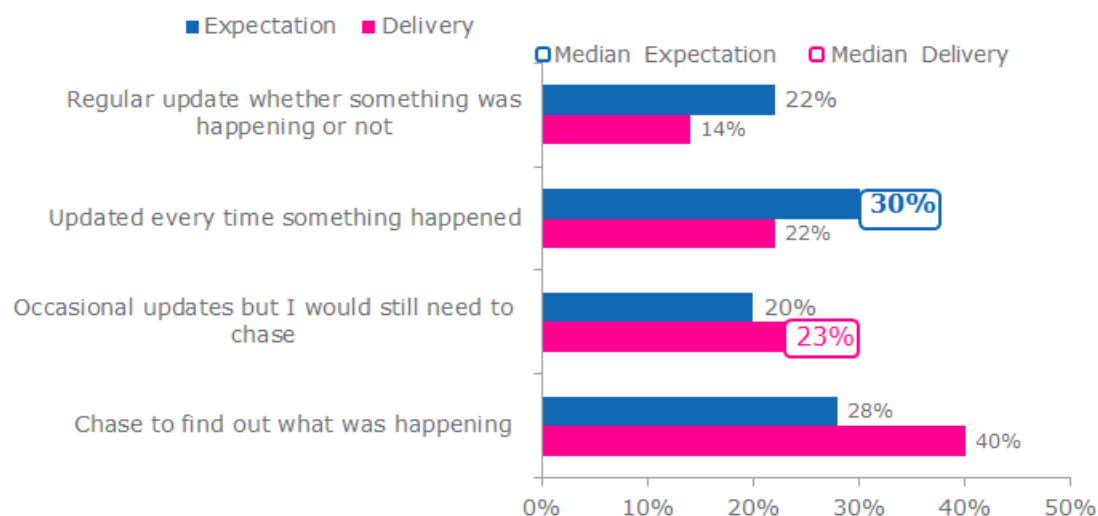
'For someone to contact and inform me...so not where you have to keep chasing. So ideally I would personally like someone to call me.' London non-regulated group.



Figure 14: Expectation and delivery for 'Being kept up to date with progress of the complaint'

Being kept up to date with progress of the complaint

71% fulfilled/exceeded expectations



Q5a: Thinking about when you first complained, what did you expect to happen and what were you hoping for? For each of the following select the **one** that best meets what you expected to happen when you made the complaint, and which best meets how the complaint was dealt with. BASE: All respondents who have made a complaint (weighted n= 4,062)

Again, when examining results by sector we find a match between expectation and delivery for some sectors. Thirty four per cent of consumers complaining about an electrical appliance expect to be regularly informed of progress and this is the case for 28 per cent.

Forty two per cent of consumers making a complaint about Jobcentre Plus expect to have to chase for an update and 54 per cent have to do so.



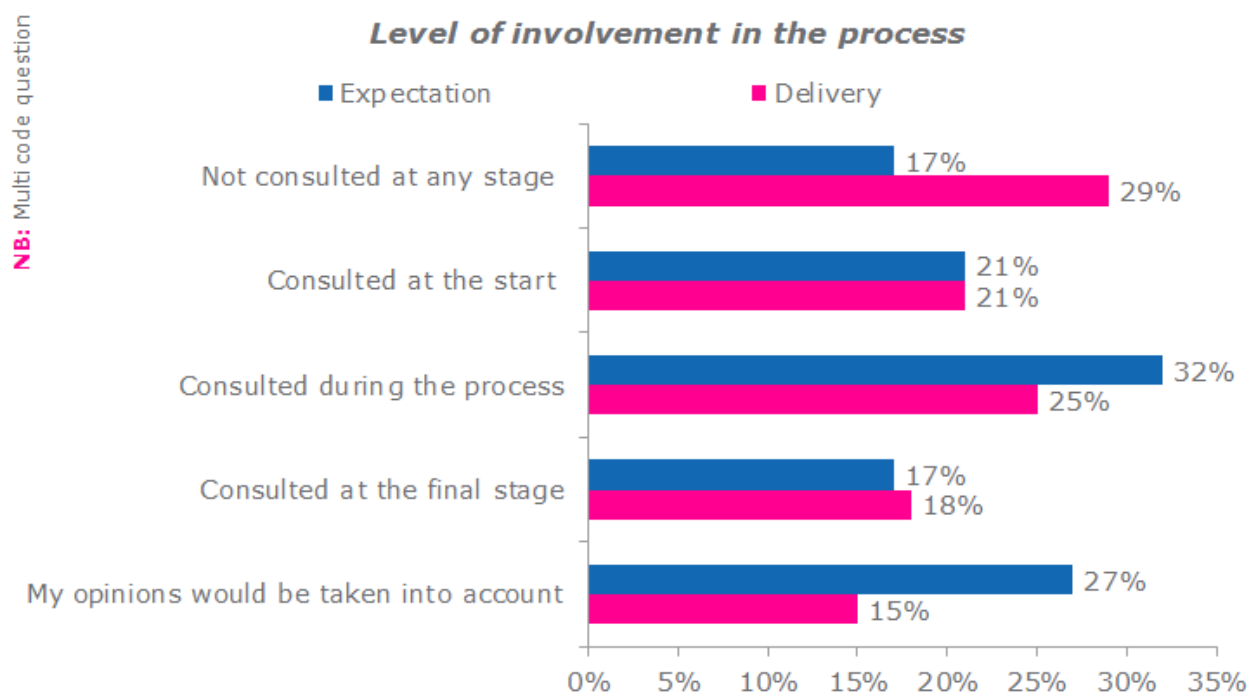
Figure 15: Highest and lowest expectation and delivery by sector for 'Being kept up to date'



In addition to being kept up to date, most consumers expect to be consulted, particularly during the complaint process, and to have their opinions taken into account. However as shown in figure 16 it is more likely that they will not be consulted at any stage of the process.



Figure 16: Expectation and delivery for 'Level of involvement in the process'



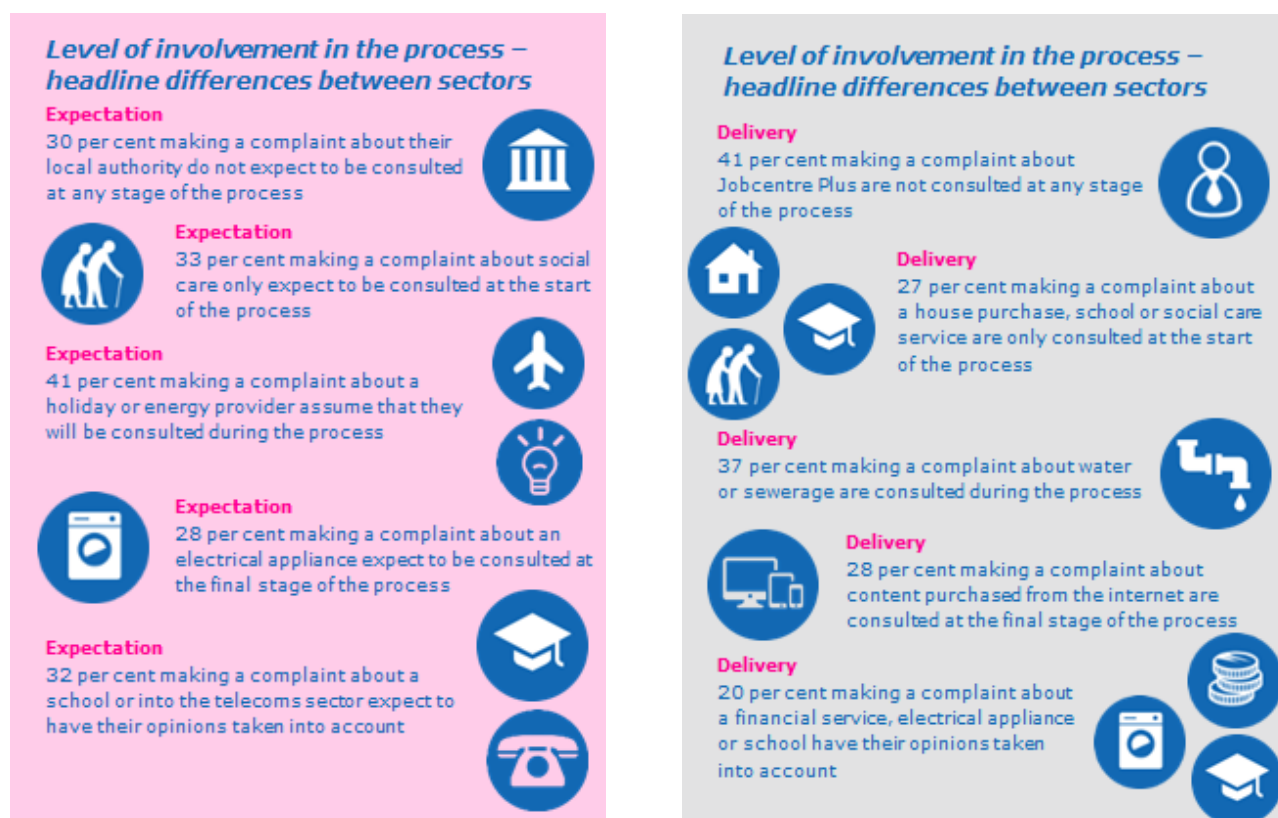
Q5b: Thinking about when you first complained, what did you expect to happen and what were you hoping for? And for each of the following select **all of the responses** that best meet what you expected to happen when you made the complaint, and which best meets how the complaint was dealt with. BASE: All respondents who have made a complaint (n=4,062)

Unlike other aspects of making a complaint, expectation and delivery by sector in relation to level of involvement do not align well. Figure 17 shows that:

- the highest level of expectation that they will not be consulted at all is found amongst consumers making a complaint about their local authority, however it is actually those who make a complaint about Jobcentre Plus who find that this is the case
- the highest level of expectation that they will be consulted during the process is found amongst consumers making a complaint about a holiday or energy provider, however it is those who make a complaint about water or sewerage who are consulted during the process
- the highest level of expectation that they will be consulted at the end of the process is found amongst consumers making a complaint about an electrical appliance, however it is those who make a complaint about downloaded content who are consulted at the final stage



Figure 17: Highest and lowest expectation and delivery by sector for 'Level of involvement in the process'



'Well I would expect them to update me to what was happening, if anything, and why it was taking longer than they expected it to.' Depth telephone interview.

'Also I would keep in touch with the customer, I would probably be saying stuff like "is there anything else I can do for you in the meantime while we are waiting for feedback from your doctor?"...then I would carry out fully the instructions that somebody has given me to do.' Depth telephone interview.

In addition to feeling that their opinions are taken into account, consumers want to feel valued and to receive a personalised experience. In particular, many consumers want to feel that the organisation values their future involvement (57 per cent), however this is not always the case, and instead for 57 per cent the experience is the opposite.

Figure 18 shows that consumers making a complaint about Jobcentre Plus do not expect the organisation to value their future involvement, and this comes to fruition.



Figure 18: Highest and lowest expectation and delivery by sector for 'Level of involvement in the process'



The outcome

In addition to the process, there are some differences between expectations and experience of the outcome. As previously outlined, consumer expectations relating to the outcome are multiple and vary in depth. Consumers are looking for reassurance that steps will be taken to ensure that the situation will not happen again and for an apology.

'When I made the complaint I expected them to accept their fault, apologise and rectify the problem immediately.' Online regulated group.

'In many cases an apology and an offer to resolve and learn from it is all you want.' Online non-regulated group.

'If it's human error and someone's made a mistake, just to acknowledge they've made a mistake, we're sorry. Sometimes it's not even about the money...If they say yes we do admit there's been an issue we'll endeavour to put it right.' London non-regulated group.

However a significant proportion are not provided with any guarantees or an admission of guilt as part of the outcome of their complaint. Table 5 shows what consumers hope will happen as a result of their complaint (weighted base size n=4,062) compared to the final outcome. To allow for comparison figures for the actual outcome exclude those for whom the complaint is on-going (weighted base size n=2,819).



We can see from the table that for those who have come to the end of the process, either because the complaint has been resolved or dropped, the most likely outcome is that they receive a refund or replacement product or service or an apology.

For each situation the number of consumers who achieve the outcome is significantly lower than the number who set out with this as their aim.

Table 5: Desired and actual outcome

Final outcome of complaint	Desired outcome	Actual outcome
Dropped	NA	13%
I received reassurance that steps would be taken to prevent this happening again	44%	23%
I received an apology	43%	31%
I received a refund / replacement product / repair / service restored	36%	32%
I received financial compensation	24%	16%
There was a change to a decision or policy that had been made by the organisation	18%	10%
Other	5%	6%
Don't know	2%	2%
BASE: Multi-code question	All complainants (weighted n=4,062)	Complainants for whom the complaint was dropped or resolved (weighted n=2,819)

Differences by sector

Table 6 provides data which shows the difference between desired and actual outcome for the three grouped markets. The table demonstrates that the greatest levels of disparity between expectations and delivery of longer term changes to an organisation such as reassurance that steps would be taken to prevent the issue happening again, (particularly for regulated and non-regulated sectors) or a change to a decision (particularly for public sectors)

Table 6: Desired and actual outcomes - grouped

	Regulated sectors	Non-regulated sectors	Public sectors
I received reassurance that steps would be taken to prevent this happening again			
Desired outcome	44%	35%	51%
Actual outcome	23%	18%	31%
I received an apology			
Desired outcome	45%	38%	46%
Actual outcome	33%	28%	29%
I received a refund / replacement product / repair / service restored			
Desired outcome	39%	52%	18%
Actual outcome	49%	43%	13%
I received financial compensation			
Desired outcome	30%	25%	13%
Actual outcome	24%	15%	5%
There was a change to a decision or policy that had been made by the organisation			
Desired outcome	13%	12%	32%
Actual outcome	8%	6%	17%
BASE: Multi-code question	Weighted n=1,245	Weighted n=859	Weighted n=715



The good and the bad of social media

Social networking sites such as Twitter and Facebook provide a very public platform and the sort of easy access to organisations that modern consumers crave. Social media is fast-becoming an essential component of customer service strategies, and complaints made via social media are on the increase. These platforms are now being viewed by consumers as the perfect vehicle for consumers to escalate complaints. The cheap, quick, convenient and public nature of social media platforms combined with the negative publicity that they can create lead them to being a convenient way for consumers to bring attention to their complaint and push their requests to the front of the queue. In addition, many organisations treat customers in the manner that this research has suggested that they would like to be treated – with respect, empathy and as an individual.

'Twitter seems to be the most successful thing because they just do not want the bad publicity.' London regulated group.

Companies are very aware of the public nature of a negative comment which can be retweeted by millions.

'It's funny because I never use Twitter, I got it ages ago and I've got something like 40 followers, but as soon as I tweeted about [the travel company] they got on to me straight away, customer services were in contact and I wasn't even expecting a response.' London regulated group.

Jo Causon, Chief Executive Officer of the Institute of Customer Service, says consumers are becoming much more savvy and that we should expect complaints via Twitter to only increase in popularity with the growth of social media.¹

However, whilst some consumers in the research have outlined experiences of using social media to their advantage, and others are keen to utilise this tool for more effective complaining in future, others have their concerns about social media as a tool for making complaints. In particular, the public nature of social media is what makes it such a powerful tool, but it also limits the types of complaint that are made via this route with these consumers concerned that it is not an appropriate tool for making complaints that relate to personal or sensitive circumstances since some personal details of the complaint will be made public.

'Sometimes it can be something that's so personal you don't want other people to know about it. So I probably wouldn't.' London regulated group.

In addition, there is a feeling that organisations, particularly those with a reputation to uphold, place too much importance on complaints raised through this route. They feel that this is inappropriate use of social media, and that the organisation may only be treating the complaint with the level of gravity that they do in order to protect their public reputation, rather than because they are taking the circumstances of the complaint seriously. This concern contributes towards the fact that whilst there are benefits to using social media and lessons can be learnt from its effectiveness, consumers do not think that serious complaints should be raised through social media and that it is really only a platform for minor complaints, that may not have been raised in other circumstances. Furthermore, stories about consumers receiving free gifts or compensation that does not seem to match the experience of more formal complaints, leads some to suggest that complaints raised in this way should not be treated with the same level of gravity as a complaint registered using an agreed procedure.

¹ Source: The Institute of Customer Service: *Service Goes Social From customer service to social intelligence* (updated 2016)



Support

The following section looks at the type of advice that consumers access when making a complaint. We also explore what happens when they are referred to or access a mediation service.

KEY SECTION POINTS

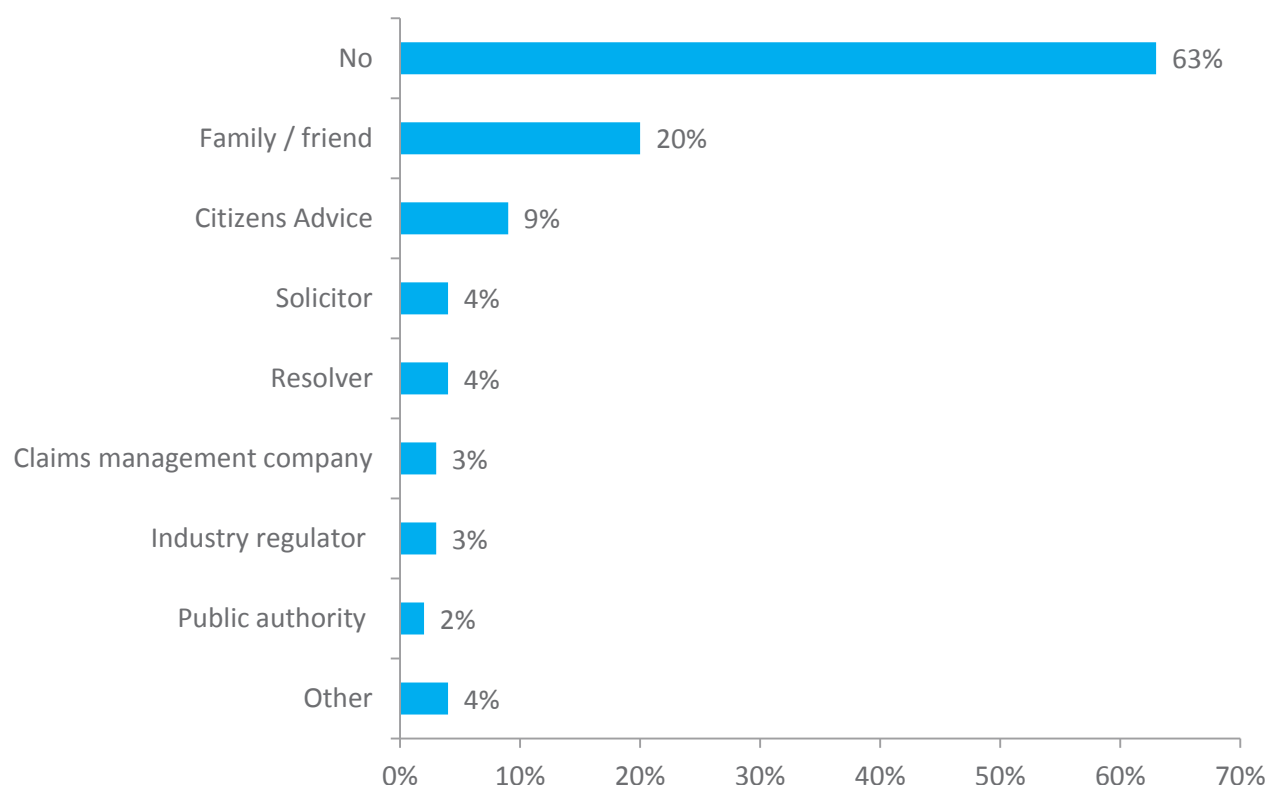
- **There are two types of support that consumers generally receive when making a complaint – advice and formal referrals to other organisations**
- **Advice is the most common type of support with friends and family being a key source**
- **Those who seek counsel from friends and family are more likely to drop their complaint, and so it is questionable how supportive these people are to consumers who are struggling to handle their complaint**
- **Citizens Advice is also contacted as a more impartial source of advice, particularly by those who have a complaint about a public sector organisation**
- **More formal referrals to mediation or Alternative Dispute Resolution services are relatively rare since consumers lack knowledge about the existence and role of these organisations**

External advice

As outlined previously in this report, many consumers are confused or frustrated about the process of making a complaint and so during the complaint process 37 per cent look for advice from someone other than the organisation about whom they have complained.



Figure 19: External sources of advice



BASE: All complainants (weighted n=4,062)

As figure 20 shows most of those who speak to someone rely on less formal sources such as friends and family, whilst more formal sources of advice or support such as Citizens Advice, solicitors and regulators are more seldom contacted. Informal sources of advice are also top of mind during qualitative discussions, with many indicating that they refer to forums and websites to learn from the experience of others.

'I think also word of mouth, if someone said to me yeah you should definitely complain, their customer services team is great, then I'd be more inclined to as well.' London regulated group.

'Well Martin Lewis is always going on about ombudsman if you're not happy about things - that you can go to them. He's an advocate of all that sort of thing. And I've got a friend who works in estate agency, so I know about people who've had problems with rental agreements and things.' Depth telephone interview.

Although a relatively recent addition to the support available for complaint handling, there is some awareness of Resolver, an independent complaints resolution service.



There is also a significant difference by sector whereby those making a complaint into a regulated sector are less likely to turn to an informal route for advice. This is shown in table 7.

Table 7: External sources of advice - grouped

External source of advice	Regulated sectors	Non-regulated sectors	Public sectors
None	75%	57%	49%
Family / friend	12%	25%	27%
Citizens Advice	5%	10%	14%
Solicitor	1%	7%	5%
Resolver	2%	5%	6%
Claims management company	2%	5%	3%
Industry regulator	4%	2%	2%
Public authority	1%	1%	5%
Base: All complainants	weighted n=1,758	weighted n=1,147	weighted n=1,157

Consumers who drop the complaint are more likely to have sought counsel from friends and family. Twenty five per cent of those who dropped the complaint compared with 19 per cent of those for whom the issue was resolved gathered advice from family or friends.

The need to consult friends and family diminishes with age. Forty per cent of those under the age of 26 will use friends and family as a source of advice compared with:

- thirty per cent of those aged 26 to 35
- nineteen per cent of those aged 36 to 45
- twelve per cent of those aged 46 to 55
- seven per cent of those aged 56 to 60
- six per cent of those aged 61 or over

Similarly the likelihood of contacting **Citizens Advice** also declines with age. Contact peaks amongst 26 to 35 year olds (14 per cent) which is higher than for those under the age of 26 (12 per cent), those aged 36 to 45 (12 per cent), those aged 46 to 55 (six per cent) or those aged 56 or over (three per cent).



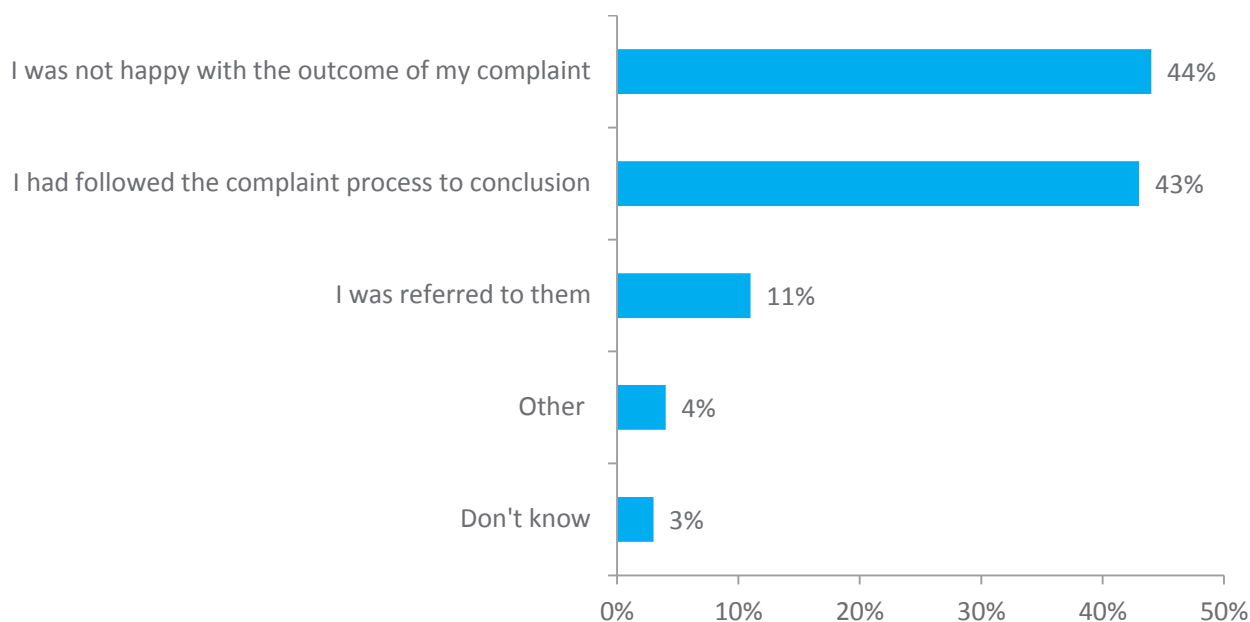
In addition, those making a complaint into a public sector organisation are more likely to contact Citizens Advice.

- Fourteen per cent of those making a complaint into a public sector will speak to Citizens Advice compared with five per cent of those making a complaint into a regulated sector or ten per cent of those complaining about a non-regulated organisation

Referral

In addition to informal advice, five per cent of complainants refer their complaint to an alternative organisation. This generally happens when consumers believe that they have followed the process to conclusion or are unhappy with the outcome of their complaint.

Figure 20: Reasons for referral



BASE: Complainants referred to an alternate organisation (weighted n=171)



Table 8 shows the reasons for referral by grouped sector. The differences are notable but not statistically significant.

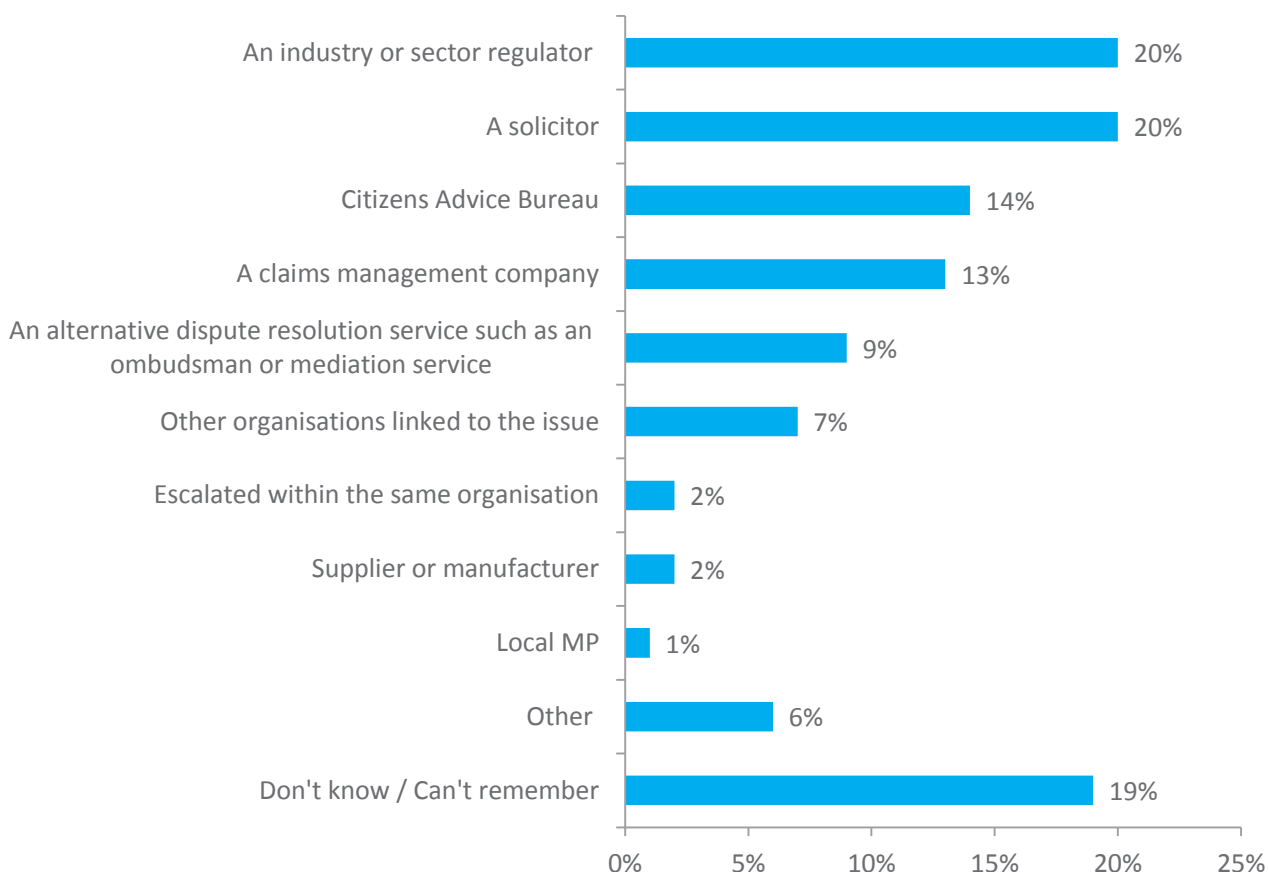
Table 8: Reasons for referral - grouped

Reasons for referral	Regulated sectors	Non-regulated sectors	Public sectors
I was not happy with the outcome of my complaint	50%	31%	49%
I had followed the complaint process to conclusion	39%	47%	44%
I was referred to them	10%	17%	7%
BASE: Complainants referred to an alternate organisation	Weighted n=66	Weighted n=47	Weighted n=59

As shown in figure 21 and table 9, amongst consumers who take their complaint to an alternative organisation, industry or sector regulators are the first port of call for complaints about regulated and public sector organisations whilst solicitors are the first port of call for consumers making a complaint about non-regulated sector organisations.



Figure 21: Organisations complainants refer to



BASE: Complainants referred to an alternate organisation (weighted n=201)

Due to wide variety of circumstances relating to complaints there are a wide range of additional organisations that complainants refer to. For complaints that involve a chain of organisations complainants may refer their complaint further up or lower down the chain including 'other organisations linked to the issue' (seven per cent - for example retailers, websites, billing companies or energy companies instead of supply companies). As shown in table 9, this is most likely to be the case in complaints relating to regulated sectors, or suppliers and manufacturers (two per cent) – this is most likely to be the case in non-regulated sectors.

Table 9: Organisations complainants refer to - grouped

Organisation	Regulated sectors	Non-regulated sectors	Public sectors
An industry or sector regulator	24%	14%	20%
A solicitor	19%	29%	14%
Citizens Advice Bureau	17%	12%	12%
A claims management company	10%	15%	15%
An alternative dispute resolutions service such as an ombudsman or mediation service	10%	5%	11%
Other organisations linked to the issue	13%	6%	1%
Escalated within the same organisation	4%		1%
Supplier or manufacturer		6%	
Local MP			3%
Other	5%	3%	8%
Don't know	12%	21%	23%
Base: Complainants referred to an alternate organisation	Weighted n=72	Weighted n=54	Weighted n=74

Awareness of mediation services

The majority of people do not escalate their complaints beyond the service provider and the main reason for this is a general lack of awareness and confusion about which independent organisations there are to represent the interests of the public, and how they should be used.



'You do go to an ombudsman don't you? But I don't think many people even know what that is.' London regulated group.

When prompted, only 21 per cent of consumers claim to be aware of independent organisations that provide mediation free of charge with awareness higher amongst those making a complaint into a regulated sector.

- Twenty eight per cent claim to be aware of these organisations compared with 15 per cent of those making a complaint into a public sector or 16 per cent complaining about a non-regulated product or service

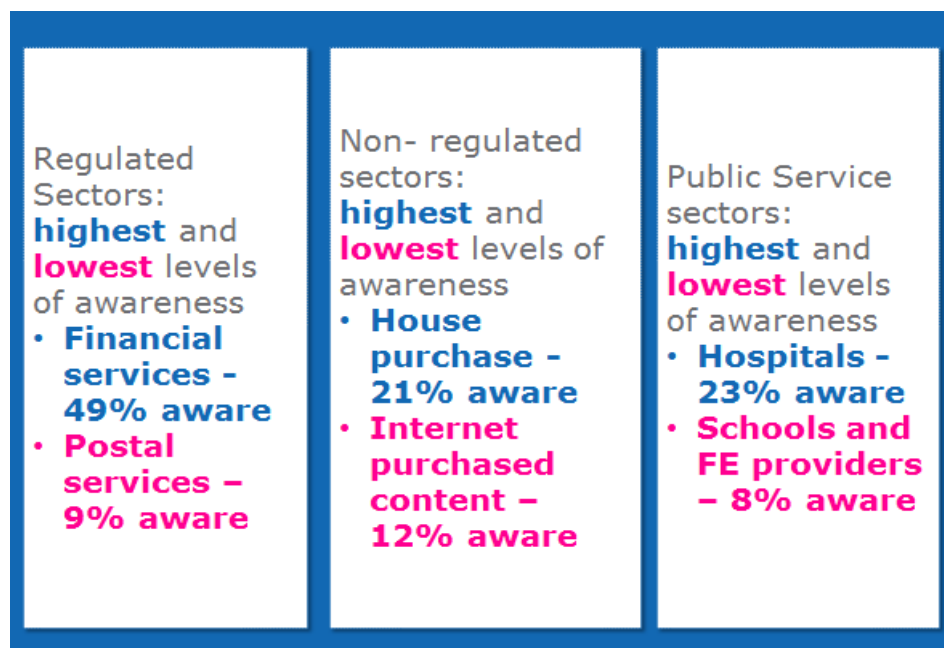
Table 10: Awareness of independent organisations that provide mediation free of charge - grouped

	Regulated sectors	Non-regulated sectors	Public sectors
Aware	28%	16%	15%
Not aware	72%	84%	85%
Base: Complainants not previously mentioning independent organisations that provide mediation free of charge	weighted n=1,751	weighted n=1,144	weighted n=1,150

Figure 22 shows that the highest level of awareness of the availability of mediation services is amongst consumers making a complaint into financial services (49 per cent). The highest levels of awareness in non-regulated and public sectors (21 per cent and 23 per cent respectively) are comparable to each other, but are both notably lower than for regulated sectors.



Figure 22: Awareness levels of organisations offering mediation free of charge



However, when asked to name organisations who offer mediation services it becomes apparent that there is confusion, with a wide range of responses including Citizens Advice, Trading Standards and the Small Claims Court alongside the ombudsman services and the Financial Services Authority.

This confusion is further highlighted through the qualitative research when consumers were presented with a description of Alternative Dispute Resolution Services (ADRs) as follows:

Alternate dispute resolution schemes are available to people who have tried to resolve their complaint directly with the trader, but who have been unsuccessful. Through the ADR services people may be offered conciliation or mediation, adjudication or arbitration.

Despite many consumers having spontaneously mentioned various ombudsmen during the focus groups, few of the complainants associated this description with these organisations and even with further prompting were surprised that this is part of their role.

Using ADRs and other mediation services

Overall only six per cent of complainants claim to have taken advantage of ADRs and other mediation services.

'I just wanted someone to take ownership and deal with it, I didn't have the time and the energy...They just had the integrity there, I spoke to them and they dealt with it.' London regulated group speaking about the Ombudsman.



'I thought they would sort of act as the middle man, I didn't know they would do everything for you, it's like you have your own lawyer who does everything for you. But it was great they dealt with everything.' London regulated group.

As shown in table 11, consumers complaining into regulated and public sectors are more likely to access mediation.

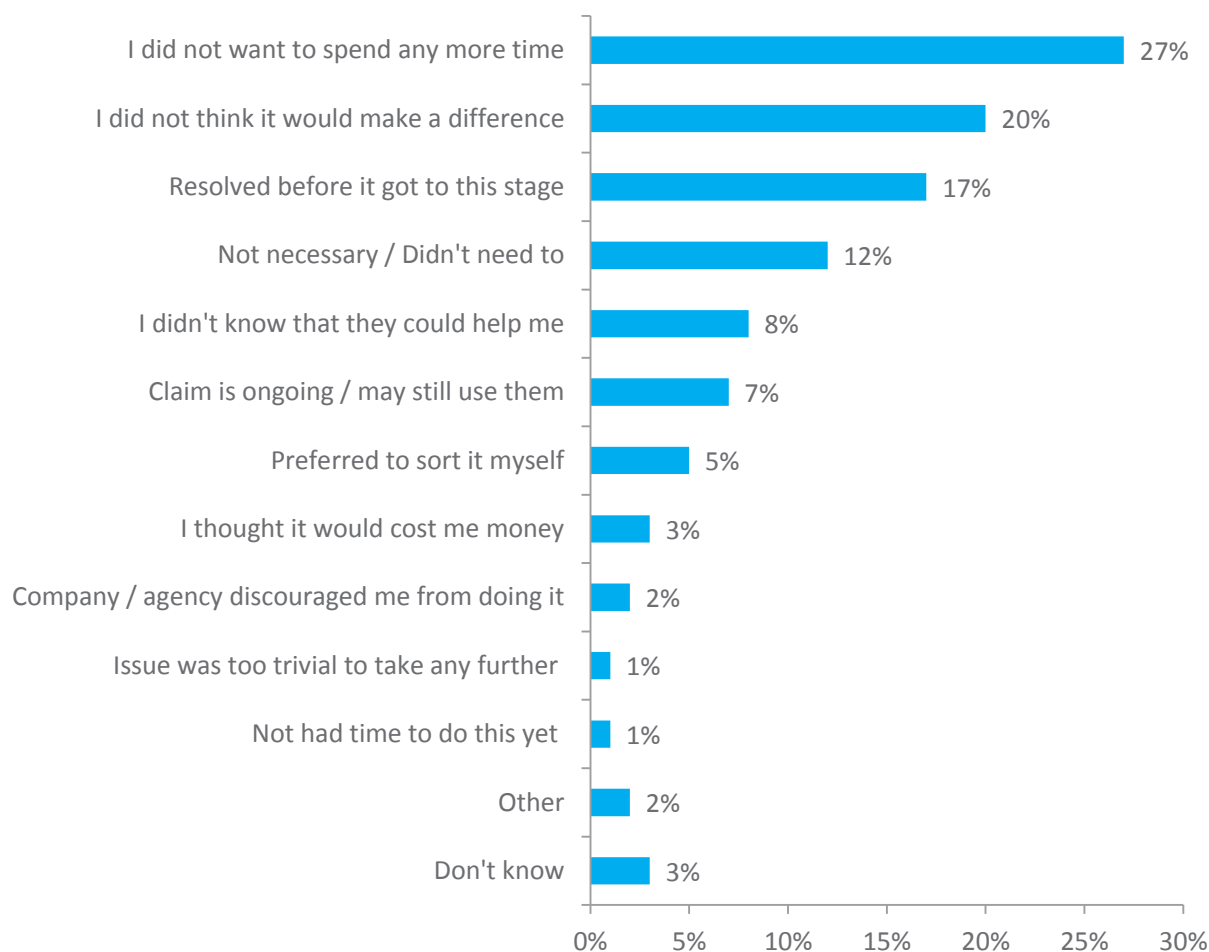
Table 11: Use of ADRs and other mediation services - grouped

	Regulated sectors	Non-regulated sectors	Public sectors
Consumers using ADRs and mediation services	8%	5%	7%
Base:	weighted n= 1,762	weighted n= 1,114	weighted n=1,128

In addition to poor awareness a key barrier to contacting organisations who can mediate is concern over spending any more time on the complaint, particularly for regulated and un-regulated sectors where 28 per cent each said that this was the reason for choosing not to use a mediation service, even though they were aware of such services. Another key barrier to use of mediation services amongst those who are aware of them is that consumers do not feel that it will make a difference – this is particularly true of consumers making complaints about public sector organisations (30 per cent). Reassuringly other reasons for not using these services are that the complaint was successfully resolved before it reached this stage or that it wasn't necessary to use such a service (17 per cent) – particularly in regulated and non-regulated sectors (19 per cent each). Worryingly in a small number of cases (two per cent) consumers said that they were discouraged from doing so by the company they were making a complaint about – this is particularly true in the non-regulated sectors (five per cent).



Figure 23: Reasons why complainants do not use a mediation service



BASE: Complainants aware of mediation who choose not to access the service (weighted n=604)

Qualitative research also confirmed that some consumers who have knowledge of ombudsmen and similar services use them as a threat to the company that they are complaining about. This is seen as a particularly useful approach for regulated sectors who are seen by complainers as being more likely to resolve the complaint to avoid the hassle and costs of an ombudsman getting involved.

'I told them if they didn't sort it out I would go to them as I knew they get charged by the ombudsman for every complaint received even if it doesn't go in the customer's favour. Since all they cared about was money, then I figured they would resolve it.' Online regulated group.

'I would look online, like I do now, and I would look and see if I could find an Ofwat or Ofcom whatever it may be, try and find if there is an arbitrator for that particular service that I was complaining about. If it got to that stage when you were so angry with them and you are thinking, right this isn't good enough, I am going to put in a formal complaint now and see what these bodies think about this and then state my case again.' Depth telephone interview.



Table 12: Reasons why complainants do not use a mediation service - grouped

Explanation	Regulated sectors	Non-regulated sectors	Public sectors
I did not want to spend more time on the complaint	28%	28%	22%
I did not think it would make a difference	18%	17%	30%
Resolved before it got to this stage	19%	19%	13%
Not necessary / did not need to	12%	14%	7%
I did not know that they could help me	6%	12%	8%
Claim is still ongoing / may still use them	7%	6%	11%
Preferred to sort it myself	7%	4%	4%
I thought it would cost me money	3%	5%	2%
Company / agency discouraged me from doing it	1%	5%	3%
Issue was too trivial to take any further	2%	1%	
Not had time to do this yet	1%	2%	1%
Other	2%	1%	4%
Don't know	4%		5%
Base: Complainants aware of mediation who choose not to access the service	weighted n=363	weighted n=136	weighted n=105

It is disappointing that so few complainers are aware of or use mediation services, because those who do persevere and access a service that they perceive as offering mediation are generally pleased with the service that they receive. Sixty seven per cent are either extremely or quite satisfied with this organisation which is much higher than the number of consumers satisfied with the organisation they initially complained to (40 per cent).

Organisations perceived to offer mediation also provide a better experience for complainants than the organisation that the complaint is initially taken to. As shown in table 13, the greatest difference is in the quality of the information that they provide.



Table 13: Satisfaction with aspects of the service provided by initial organisation and mediator

Aspect	% extremely or quite satisfied with the initial organisation	% extremely or quite satisfied with a 'mediation service'
Ease of making the complaint	53%	68%
Speed of the response	40%	62%
Quality of the information	38%	67%
Tone of the response	42%	65%
Company's understanding of the issue	41%	64%
BASE	All complainants (weighted n=4,062)	Complainants using an ADR (weighted n=259)

Table 14: Satisfaction with aspects of the service provided by initial organisation and mediator - grouped

Aspect	% extremely or quite satisfied with the initial organisation			% extremely or quite satisfied with the ADR		
	Regulated sectors	Non-regulated sectors	Public sectors	Regulated sectors	Non-regulated sectors	Public sectors
Ease	53%	59%	47%	66%	72%	70%
Speed	41%	46%	33%	63%	65%	59%
Quality	38%	44%	33%	63%	74%	66%
Tone	43%	45%	36%	63%	68%	65%
Understanding	42%	46%	35%	62%	75%	62%
BASE	Weighted n=1,758	Weighted n=1,147	Weighted n=1,157	Weighted n=127	Weighted n=55	Weighted n=76



Satisfaction

We will now go on to look at how satisfied consumers are with the final outcome of their complaints, and examine the reasons behind their satisfaction, or indeed their dissatisfaction. We also provide the main reasons why consumers will drop their complaint before it is resolved.

KEY SECTION POINTS

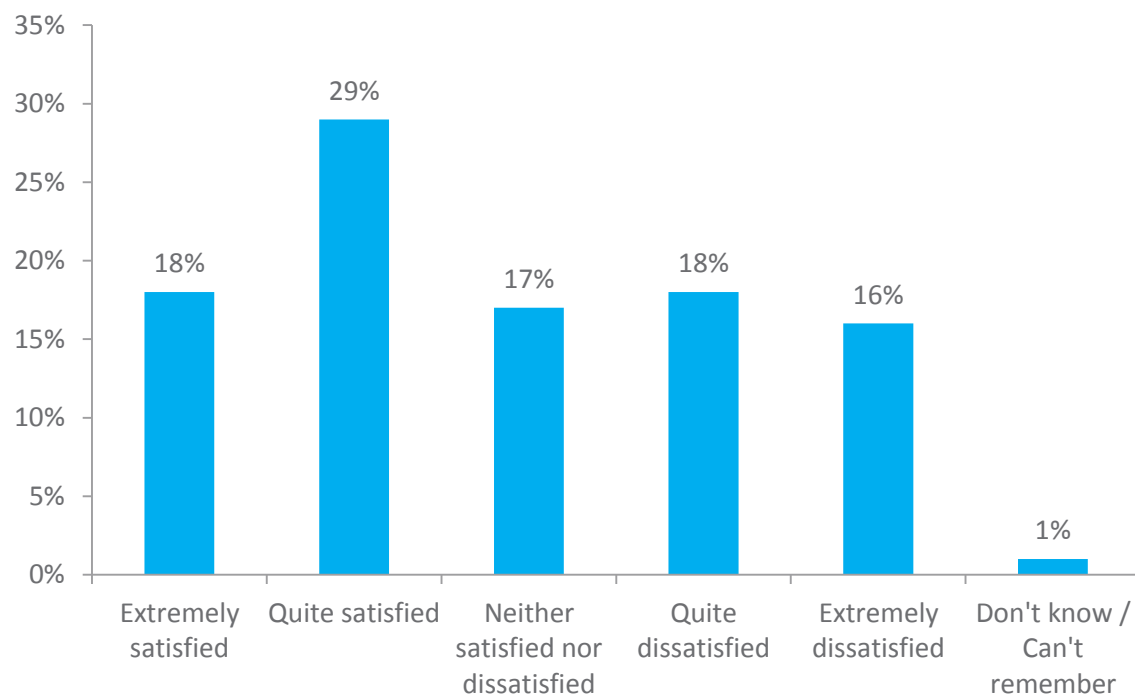
- **With mixed expectations and experiences of the process and outcome of making a complaint, there is little surprise that on reflection, the overall experience results in mixed levels of satisfaction with 47 per cent of consumers satisfied with the final outcome of their complaint**
- **Meeting expectations relating to the final outcome, such as receiving an apology or reassurance that steps would be taken to prevent the situation occurring again, is most likely to lead to a higher level of satisfaction**
- **By contrast, issues during the process of making a complaint are more likely to result in dissatisfaction**
- **Reflecting the initial barriers to making a complaint, a sense that the desired outcome will never be achieved or that the process is proving too difficult to negotiate is most likely to lead certain groups of consumers, particularly the most vulnerable to drop their complaint**

Satisfaction with the final outcome

Less than half of consumers (47 per cent) are satisfied with the final outcome of their complaint.



Figure 24: Satisfaction with the final outcome of the complaint



BASE: Complainants excluding those for whom the complaint is on-going (weighted n=3,278)
 Complaints made into regulated or non-regulated sectors are more likely to leave the consumer either quite or extremely satisfied with the outcome. This is shown in table 15.

Table 15: Satisfaction with the final outcome of the complaint - grouped

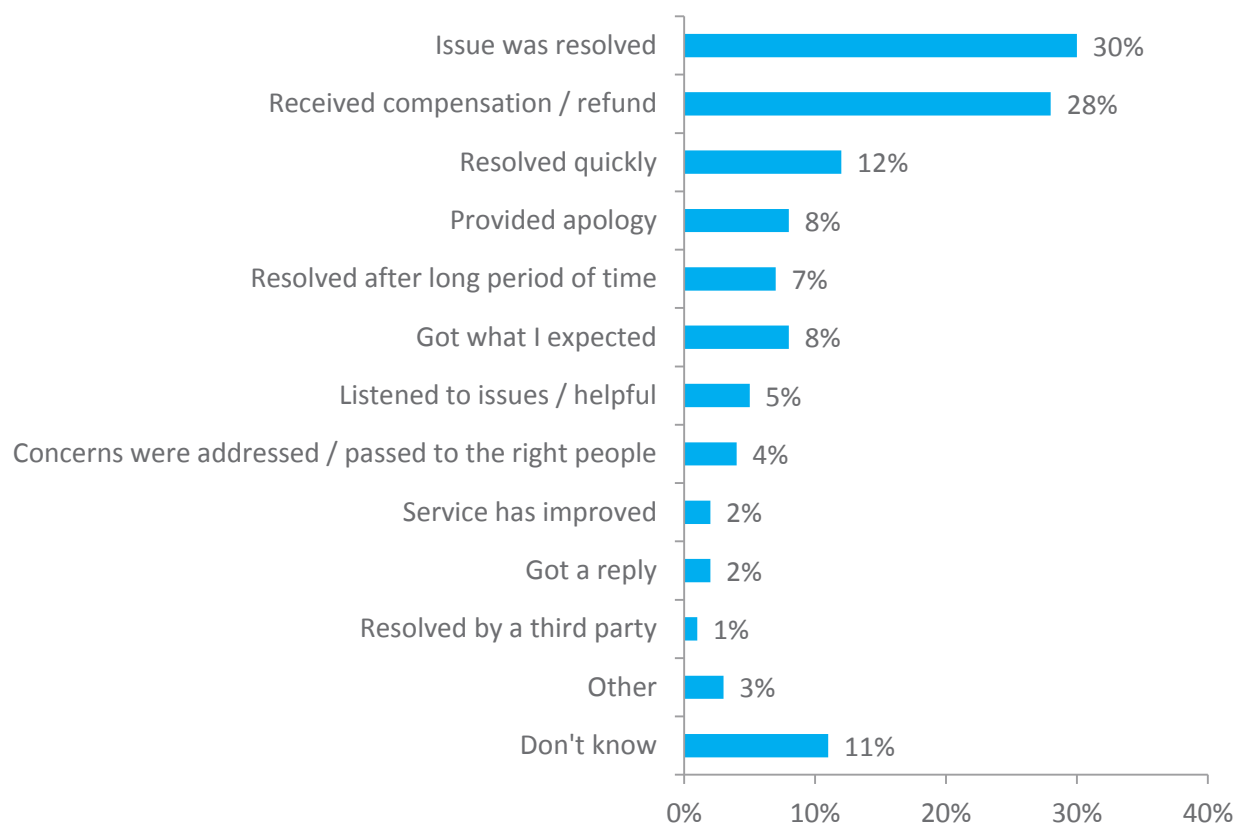
	Regulated sectors	Non-regulated sectors	Public sectors
% either extremely or quite satisfied	50%	50%	40%
Base: Complainants excluding those for whom the complaint is on-going	weighted n=1,448	weighted n=962	weighted n=869

Satisfaction is driven by the issue being resolved and consumers receiving compensation or a refund.

'Yeah it was a good process because they wrote back and were very apologetic, they sent me vouchers and said the person who dealt with me was going to be taken aside and retrained...I felt like the time I put in to write the letter was well spent.' London regulated group.



Figure 25: Reasons why consumers are satisfied with the outcome



BASE: Complainants satisfied with the final outcome (weighted n=1554)

Hassle free solutions and a reassurance that the error will not occur again also lead to greater levels of satisfaction. The quotes below show some of the comments made by complainants in the online survey to explain why they are satisfied with the outcome of their complaint.

'The mistake was acknowledged and I was compensated.'

'They tried to solve the issue over the phone, then made arrangements for someone to come to my home to sort the problem.'

'I had written confirmation that this would never happen again to any other patients in the future.'

'The complaint was resolved within a week. I received an apology as well as a refund and compensation.'



Table 16: Reasons why consumers are **satisfied** with the outcome - grouped

Explanation	Regulated sectors	Non-regulated sectors	Public sectors
Issue was resolved	28%	30%	33%
Received compensation / refund	37%	31%	7%
Resolved quickly	13%	15%	8%
Provided apology	8%	6%	12%
Resolved after a long period of time	8%	7%	7%
Got what I expected	6%	8%	11%
Listened to issues / helpful	5%	6%	4%
Concerns were addressed / passed to the right people	4%	2%	8%
Service has improved	2%	1%	4%
Got a reply	3%	1%	3%
Resolved by a third party	2%	1%	
Other	3%	2%	3%
Don't know	8%	11%	17%
Base: Complainants satisfied with the final outcome	weighted n=718	weighted n=485	weighted n=351

Overall 34 per cent are dissatisfied with the final outcome of their complaint. Those making a complaint relating to a public sector service are more likely to be disappointed with the outcome.



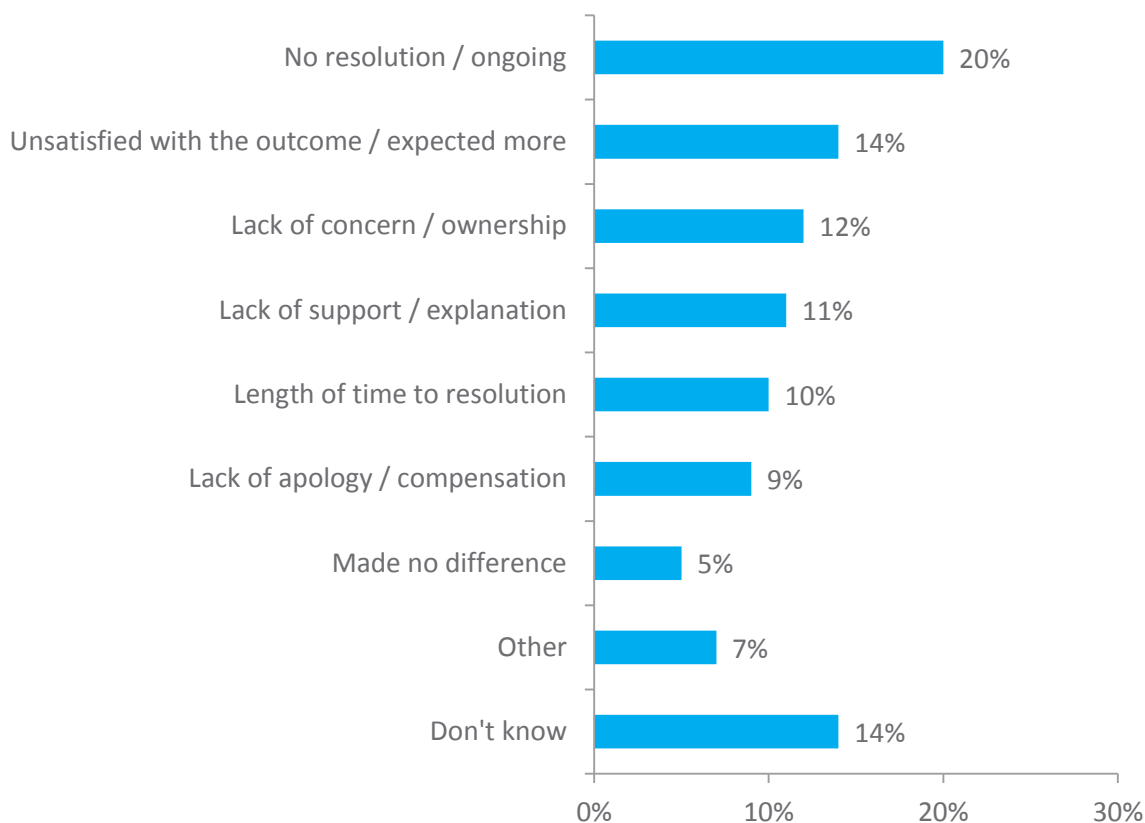
Table 17: Dissatisfaction with the final outcome of the complaint - grouped

	Regulated sectors	Non-regulated sectors	Public sectors
% either extremely or quite dissatisfied	33%	32%	39%
Base: Complainants excluding those for whom the complaint is on-going	weighted n=1,448	weighted n=962	weighted n=869

Consumers are disappointed with the outcome when there is a lack of resolution or they are disappointed with aspects of the process and experience.

'I found it very disappointing. I wasn't expecting anything but I thought that it was something they needed to know about and should be interested in, but they really didn't want to know. ...I never heard anything back and I think they thought they'd shut me up. They didn't want to know.' London regulated group.

Figure 26: Reasons why consumers are dissatisfied with the outcome



BASE: Complainants dissatisfied with the final outcome (weighted n=1,123)



A feeling that nothing has changed/nothing has really been done and a poor attitude to the complaint are most likely to result in low satisfaction.

Table 18: Reasons why consumers are **dissatisfied** with the outcome - grouped

Explanation	Regulated sectors	Non-regulated sectors	Public sectors
No resolution / ongoing	18%	19%	23%
Unsatisfied with the outcome / expected more	17%	14%	11%
Lack of support / explanation	9%	13%	11%
Lack of concern / ownership	9%	13%	15%
Length of time to resolution	10%	9%	9%
Lack of apology / compensation	10%	11%	7%
Made no difference	6%	5%	5%
Other	5%	6%	11%
Don't know	14%	16%	14%
Base: Complainants dissatisfied with the final outcome	weighted n=479	weighted n=309	weighted n=336

The quotes below show some of the comments made by complainants in the online survey to explain why they are dissatisfied with the outcome of their complaint.

'The organisation did not do anything about it.'

'No reassurance was given that the problem would not recur.'

'They never apologised for not caring.'

'I felt that I was fobbed off by the company that I was making my complaint to and that they were disinterested in my problem and in me as a customer.'

'Because nothing happened about it and they blamed me even though I informed them months in advance.'

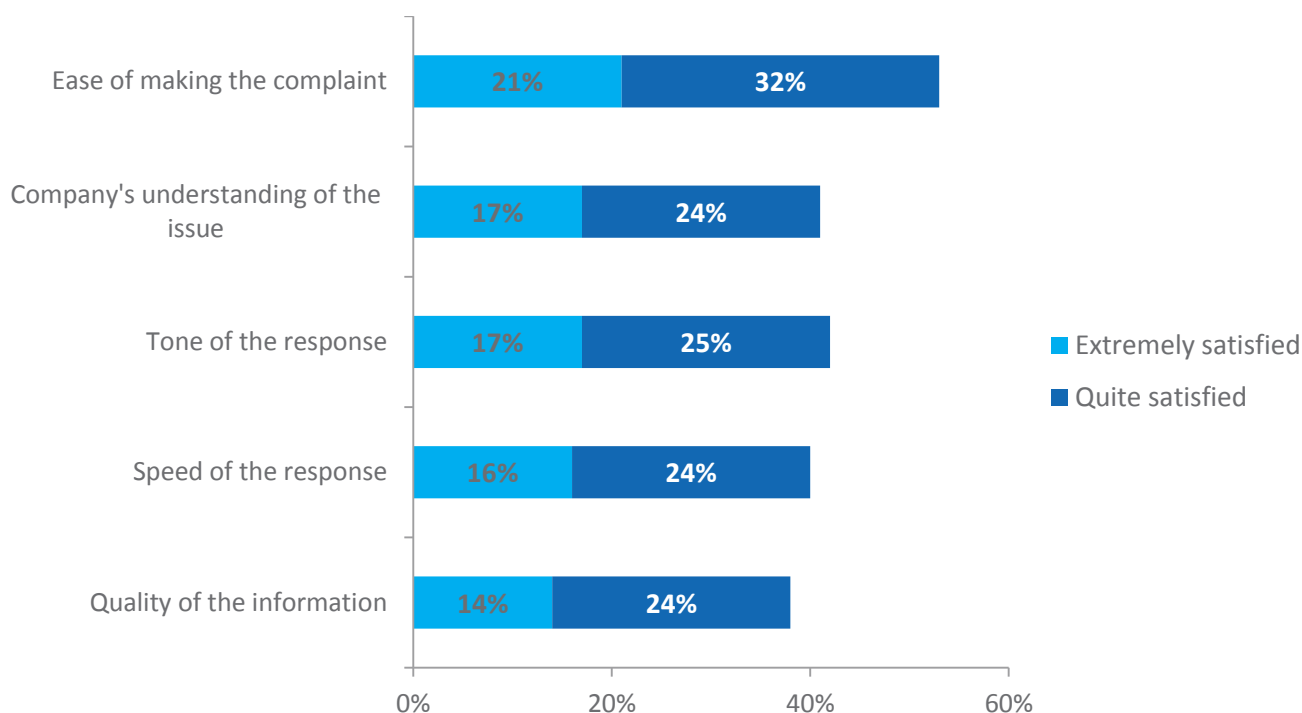


'When I complained to the local authority my husband and I actually felt like they did everything they possibly could to put barriers in our way. The person who we were supposed to speak to wasn't there, like they were all working with each other to stop us from going to the next level, and it was only sheer determination and anger really on both of our parts, and family and friends supporting us, that got us to the next level, but the whole impact on the family you wouldn't believe, it was just like fighting a mob, a gang really, you wouldn't believe, really tricky.' Stockport regulated group

Not all complaints can be resolved to the consumer's liking but disappointing complaints procedures are likely to drive overall dissatisfaction and negative word of mouth.

As shown in figure 27, when consumers make a complaint over half are either very or quite satisfied with how easy it is to make the complaint, whilst 42 per cent or less are either very or quite satisfied with the tone of the response, how well the company understands the issue, the speed of response or the quality of the information that they are given.

Figure 27: Satisfaction with aspects of the initial complaint



BASE: All complainants (weighted n=4,062)

Consumers making a complaint into non-regulated or regulated sectors are more satisfied with each aspect of the process than those making a complaint into public sectors.

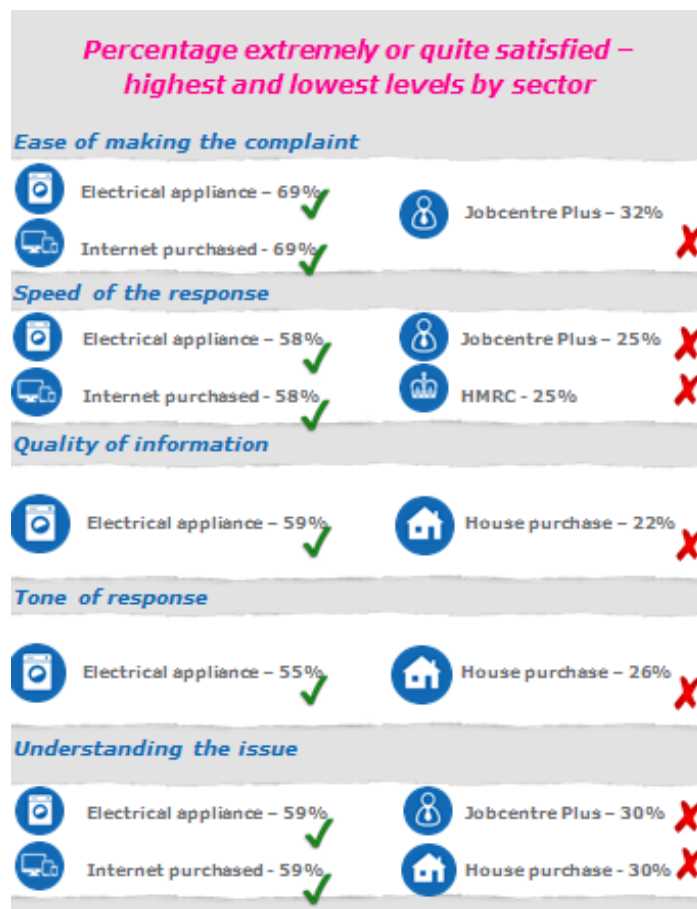
Table 19: Satisfaction with aspects of the initial complaint by grouped sectors

	Regulated sectors	Non-regulated sectors	Public sectors
Ease of making the complaint	53%	59%	47%
Speed of response	41%	46%	33%
Quality of the information	38%	44%	33%
Tone of the response	43%	45%	36%
Company's understanding of the issue	42%	46%	35%

BASE: All complainants (weighted n=4,062)

Figure 28 shows that consumers making a complaint about an electrical appliance are more likely to be satisfied with each aspect than those making a complaint in to all other sectors, with the exception of content streamed or downloaded from the internet.

Figure 28: Satisfaction with aspects of making a complaint – highest and lowest scoring sectors



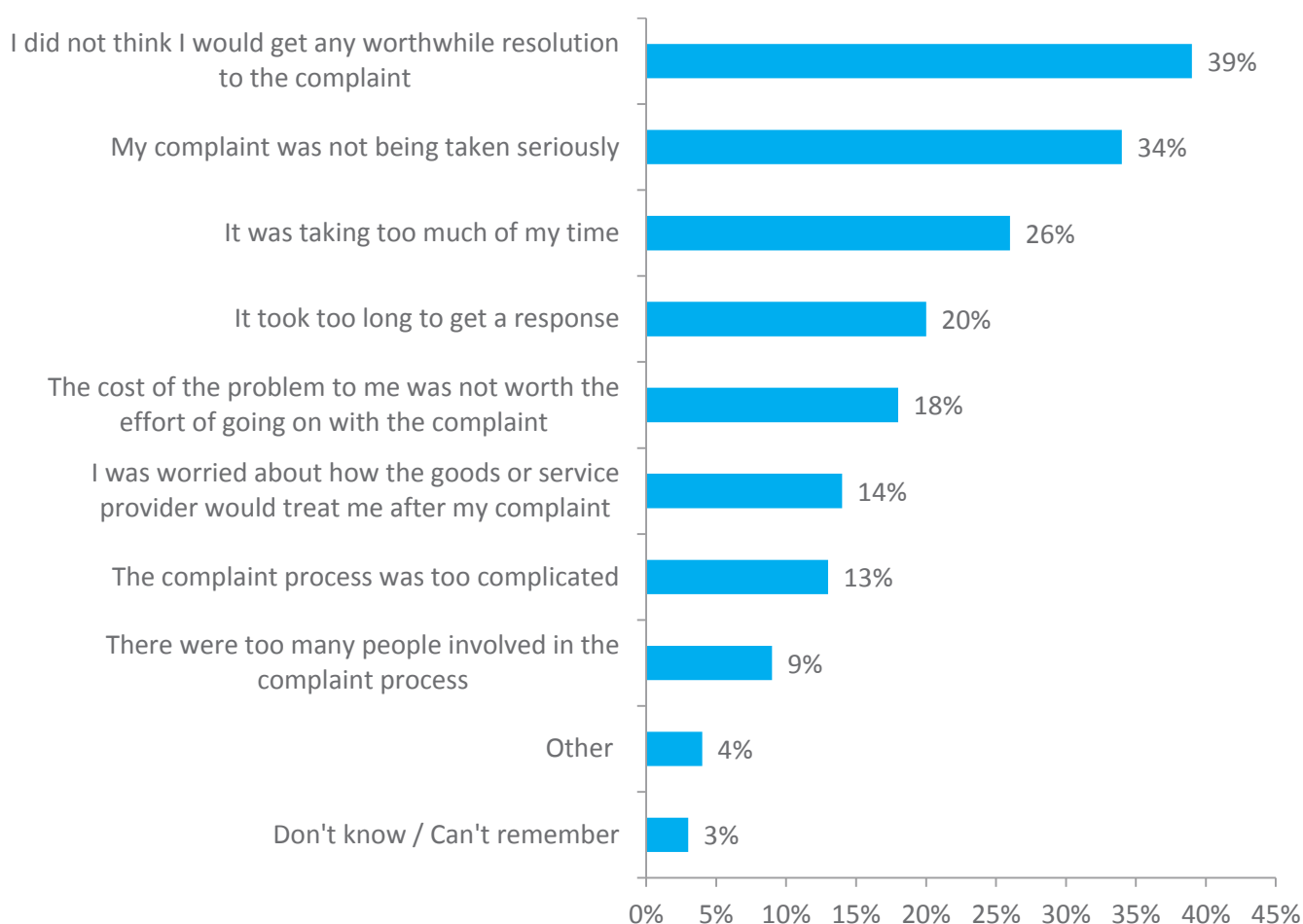


Dropping complaints

Thirteen per cent of consumers will abandon their complaint and this is generally because they do not believe that they will achieve a worthwhile resolution. This reflects one of the main reasons why consumers do not complain in the first place which is that they do not believe that they will receive the outcome they are looking for.

Further supporting the initial barriers to making a complaint, as shown in figure 29, other reasons for dropping complaints include that they do not feel that they are being taken seriously, because it is taking too much of their time or because it is taking too long to receive a response.

Figure 29: Reasons for dropping the complaint



BASE: Complainants who dropped their complaint (weighted n=518)

There are again differences by sector, and as shown in table 20, consumers making a complaint into either non-regulated sectors or public sectors are more likely to drop their complaint than those making a complaint into a regulated industry.



Table 20: Number dropping the complaint - grouped

	Regulated sectors	Non-regulated sectors	Public sectors
% dropping the complaint	9%	16%	15%
Base: All complainants	weighted n=1,758	weighted n=1,147	weighted n=1,157

Whilst across all sectors the feeling that the complaint would not achieve a worthwhile resolution or that it was not being taken seriously are the main causes for dropping complaints, but as shown in table 21 complaints to organisations in the regulated sectors are significantly more likely to be dropped because it is taking too much time.

Table 21: Reasons for dropping the complaint - grouped

Explanation	Regulated sectors	Non-regulated sectors	Public sectors
I did not think I would get any worthwhile resolution to the complaint	41%	36%	41%
My complaint was not being taken seriously	36%	34%	31%
It was taking too much of my time	32%	26%	20%
It took too long to get a response	25%	18%	16%
The cost of the problem to me was not worth the effort of going on with the complaint	21%	17%	17%
I was worried about how the goods or service provider would treat me after my complaint	12%	15%	16%
The complaint process was too complicated	10%	13%	17%
There were too many people involved in the complaint process	8%	10%	10%
Other	2%	5%	3%
Don't know	4%	3%	1%
Base: Complainants who dropped their complaint	Weighted n=164	Weighted n=180	Weighted n=174

The model complaint

In this section we provide feedback from the qualitative research on the ideal complaint process, as designed by consumers.

KEY SECTION POINTS

- **In the ideal world, consumers recognise that complaints should be dealt with based on individual circumstances**
- **Regardless of these circumstances, there are minimum expectations in terms of how complainants will be treated: in particular with a degree of respect and empathy that allows the organisation to understand the consumer's needs**
- **The process of making a complaint will always vary, depending on the organisation and the consumer, but there is an expectation that in all cases processes will be consumer focussed to ensure an easy and manageable journey with representatives empowered to resolve issues with the minimum of effort from the consumer**

The ideal process

During the qualitative research, consumers were asked to discuss the ideal process for dealing with complaints. The groups discussed hypothetical scenarios and agreed on the ideal process for each case. More detailed summaries of each specific scenario are outlined in the appendix, but across all scenarios there were key learnings that can be applied. In particular consumers want to see an ideal process which is more consumer-focussed, displaying empathy and respect for the consumer and acknowledges that each complaint is unique. The process itself needs to include:

- ✓ clear information on the complaint process, laid out to the consumer from the start
- ✓ a range of methods to raise a complaint and communicate with the organisation
- ✓ an easy to find telephone number or other contact details for anyone who wishes to make a complaint
- ✓ a dedicated phone line which ensures that people are not kept on hold
- ✓ a named point of contact
- ✓ a timeline that gives an estimate for how long the process will take and when the consumer can expect the final outcome
- ✓ staff who are empowered to offer a solution and do not have to defer to anyone else
- ✓ an immediate solution

'You just hope it will be easy and quick really.' London regulated group.



'As smoothly as possible and efficiently, as efficiently as possible. The outcome that you want or that you are expecting.' Depth telephone interview.

The user-led model for raising complaints created during the focus group sessions will not be suitable or applicable to all organisations, however the points mentioned below are worth considering by all sectors as they reflect the concerns that were raised by the consumers themselves.

The model is grouped into three main stages, however similar priorities are important during every stage of the complaints journey. These include how the consumer is treated, the provision of full and clear information and feeling their complaint will lead to making a difference (so the same thing does not happen to anyone else).

Making the complaint

Our research reveals that consumers often do not know how to make a complaint and that this can pose a substantial barrier to speaking out. As a result

- Information about how to make a complaint should therefore be easily found and brought to the attention of the consumer
- Consumers will choose different ways to raise a complaint (including social media) and so a variety of routes is needed. All routes need to be accessible and considerate towards anyone with a physical or cognitive impairment
- Where a telephone number is provided then this should be a dedicated line and calls should be answered immediately
- Consumers would like to see every complaint acknowledged in a personal way that reassures them that the complaint has genuinely been picked up and is not an automated generic holding message
- The first point of contact should have the knowledge and authority to offer a suitable solution immediately
- Consumers should be asked what they want at the outset (and throughout the process)
- Consumers should be given an estimated timeline to resolution
- Consumers should be given re-assurance that any future relationship with the organisation will not be compromised
- The organisation should take all complaints seriously, treating each complaint on its individual merits and providing transparency and feedback to the consumer throughout the process

During the process

Although consumers may be most likely to show a need for advice and support to register their complaint and this help should be provided throughout the whole process.

- There should be easily accessible advice about what they can do if they are dissatisfied with the process or any decision that is taken
- A single named individual should manage the complaint



- Once the consumer has outlined the issue and provided any evidence that is required, then their involvement should be minimal, but their opinions should be taken into account when provided
- The organisation should believe the word of the consumer and so any bias displayed by the organisation should actually be in favour of the consumer
- Full and clear information on the next steps are desired by consumers who should also be proactively kept informed. The frequency of updates will be in accordance with the timeline that is provided at the outset
- Communication channels should be influenced by the preferences of the consumer
- A full record of the complaint should be kept by the organisation and shared with the complainant

The outcome

In order to achieve a satisfactory final outcome:

- the final outcome should be reached within the timeframe that was outlined at the beginning
- where possible, consumers should be told how their complaint has made a difference
- consumers do not necessarily expect any follow-up. However it would be appreciated in some instances and this would depend on the nature of the complaint
- whilst not always in the interest of organisations, the ideal process from the consumers' perspective is for the organisation to provide visibility about resolution of complaints to reassure others that the process is worth initiating in the first place

Conclusions and Recommendations



This research sought to understand consumer experiences of making complaints in a range of sectors in order to support Citizens Advice in making recommendations about best practice for out of court redress. Whilst the research has found that every complaint is unique, and there are countless circumstances that lead consumers to make complaints it has identified that the outcomes that consumers hope to achieve as a result of making a complaint ultimately fall into two areas:

- The need to resolve a problem, such as getting a refund or a replacement for a faulty product
- The desire to seek a more personal form of redress through apologies or longer term changes such as reassurance that steps will be taken to prevent the issue occurring again in future.

The research identified that the process of complaint making is perceived by many consumers as complex, with many encountering various barriers, which often put them off from continuing to pursue a complaint.

The key issue relating to both initiating a complaint and continuing to pursue it is the perception that the process is just too complicated and time consuming for consumers to deal with. In particular many organisations are seen to have such complicated processes, that consumers have difficulty working out how to even start a complaint in the first place. This was more prevalent in the public service sector, especially for HMRC and Jobcentre Plus.

Further concerns about sophisticated complaints handling terms and use of legal jargon leaves consumers intimidated and reluctant to embark on the process of making a complaint.

Given that expectations of the experience of complaints are driven by past experience, these concerns are compounded when consumers have started but eventually abandoned a complaint, feeling that pursuit of the complaint is fruitless, and thereby making them less likely to start a complaint again in future.

Providing guidelines that encourage organisations to outline clear and easy to navigate complaints procedures, particularly focussing on a procedure that is easy to initiate and communicating with complainants in plain English, is likely to encourage reluctant complainers who are put off by concerns about sophisticated complaints terms with complex processes.

Although no one sector stands out, encouraging organisations to learn lessons from specific organisations who provide visibility about the actions taken as a result of complaints may help tackle the impression that nothing will happen as a result of complaining, and that it is not worth the effort.

Although the overall experience of complaints processes varies greatly, the vast majority of consumers start with the organisation about whom they wish to complain – usually with the front line representatives such as managers and senior management teams, customer services teams or complaints departments.



As long as it is clear whom to contact, how to initiate contact, and that there are a range of communication channel options to make it easy for consumers with different needs, consumers are generally satisfied with the initial process of filing a complaint, despite the fact that the process may take longer to resolve than expected.

To the contrary, absence of clear and visible complaint procedures, add to the frustration of consumers, many of whom lack the time or inclination to try to work out how to start a complaint through the formal complaint processes. Some of them, instead turn to social media to air the complaint in a more public forum. Whilst this is seen as a quick way to get results, there is some concern that it results in an unfair balance of treatment, favouring those who use these public forums for their complaints, whilst those who wish to maintain privacy are left to pursue their complaint through the sometimes lengthy and frustrating procedures of a formal complaint.

Consumers perceive formal complaint procedures as complex and lengthy, with many experiencing going through several different departments or organisations in an attempt to resolve the problem, instead of using more targeted support. As a result many consumers have developed their own strategies and techniques for handling the process, with little knowledge or understanding of the range of support available to aid them.

The most common sources of support are informal advice from family and friends, which may be concluded to be more adverse than supportive, since a higher proportion of those who consult family and friends drop the complaint.

Even consumers who feel proficient in complaining, lack knowledge and understanding about the more formal referral options available to them through Alternative Dispute Resolution Services (ADRs). Despite a relatively high claimed awareness of mediation services, many are confused about which organisations are actually ADRs and even those who are aware of or have consulted ADR organisations fail to recognise them as such, leading to low use of ADR services. This is disappointing, because amongst those who do use an ADR, the experience is positive, with higher satisfaction with the process, more favourable outcomes for the consumer and higher overall satisfaction with the complaint than those who do not consult them.

There is an acceptance that all complaints are different, and each case should be treated as such, which makes it difficult to outline an ideal model or preferred process. However there are lessons about the approach and handling of complaints that can be learnt from those who excel at handling customer complaints. These tend to be individual organisations rather than sectors as a whole.

From the consumer perspective the favoured process of complaint handling involves dealing with a proactive organisation that is consumer focussed, treats them with respect and empathy and takes their opinions into account. Encouraging organisations to develop consumer led processes that are easy to navigate and empower complaints handlers to make decisions or swiftly escalate to the correct authority is important. The speed with which complaints are dealt with via social media and the attitude of the organisation when dealing



with consumers in such a public forum, should be applied to more private and formalised complaint handling procedures.

When things cannot be resolved within the organisation about whom the complaint is being made, escalation to alternative organisations should be the next step, as it results in a more positive experience for the complainant, but it needs to be more clearly signposted.

The research has found that the biggest issue around accessing out of court redress is the confusion surrounding the support available to consumers which leaves them floundering and unclear about where to turn. Citizens Advice is a recognised organisation that is seen as an impartial source of information and advice that can support consumers in understanding their rights and the options available to them. In particular Citizens Advice can provide a role in raising awareness of ADR mechanisms where they exist to ensure that relevant consumers access this form of redress.

However, there is also a role for companies and public service providers in directing consumers to available ADR mechanisms, in cases of complaints which cannot be resolved with the former.

In addition, promoting the introduction of similar services into other sectors will help to provide a consistent approach to complaints that gives all consumers the same opportunity to access redress regardless of who is delivering the service they are using.

Appendices

Appendix A - Research materials

Online questionnaire



Questionnaire: Citizens Advice

Client name:	Citizens Advice
Project name:	Consumer Experience of Complaints
Job number:	3356
Methodology:	ONLINE
Version	Final for soft launch 04_01_16

Notes on this document

- Instructions in **CAPS** are for computer programming
- Instructions in *italics* are for telephone interviewers
- **Bold** or underlined words are for emphasis within a question
- Different question types have different numbers:
 - Screener questions are labelled S01, S02, S03 etc.
 - Main survey questions are labelled Q01, Q02, Q03 etc.
 - Further demographic / classification questions are labelled D01, D02, D03 etc.
 - Number codes are included on each question for data processing purposes

Introduction

All respondents:

The Citizens Advice service provides free, confidential and impartial advice to consumers to help them resolve their problems. DJS Research is conducting some research for Citizens Advice to understand experiences of making complaints about a wide range of consumer products and services.

This survey will take approximately 15 minutes to complete. DJS Research abides by the Market Research Society Code of Conduct and no selling will be involved. Your details will not be passed to a third party.

Press NEXT to continue



SCREENING QUESTIONS

S01

All Respondents

Please could you indicate your gender?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Male	-	
2	Female	-	
86	Prefer not to say	-	

S02

All respondents

Please could you indicate which age bracket you fall into?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	25 or under		
2	26-35		
3	36-45		
4	46-55		
5	56-60		
6	61 or over		
86	Prefer not to say		

S03

All respondents

In which region do you live?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	North East England		
2	North West England		
3	Yorkshire and Humber		
4	East Midlands		
5	West Midlands		
6	East of England		
7	London		
8	South East		
9	South West		
10	Wales		
11	Scotland		



80	Other		THANK AND CLOSE
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S04**All respondents**

How often do you use a computer?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Daily		
2	Weekly		
3	Less than once a week		
4	Less than once every three months		

S05**All respondents**

Have you made a complaint about any of the following **in the last two years**?

This could include any complaint that you have made to the company or service themselves, a complaint to a regulator (like Ofgem) or a claim made through a claims company. The complaint can be fully resolved or still underway.

Please select all that apply.

MULTI CODE, RANDOMISED

Code	Answer list	Scripting notes	Routing
1	Energy – gas, electricity		
2	Banks, building societies, insurance companies, credit / loan companies, other financial service companies		
3	Rail companies		
4	Telephone – fixed/landline, mobile or broadband		
5	Postal services – Royal Mail, parcel delivery companies		
6	Water or sewerage companies		
7	Second hand cars		
8	Building or repair work		
9	Electrical appliances - audio visual devices, small or large domestic appliances, computers		
10	Music, film, TV, video games, computer software or other content purchased (downloaded or streamed) from the internet		
11	Holidays		
12	Estate Agents, house purchase services, letting and property management services		
13	Local authorities		



14	Schools and further education colleges		
15	Hospitals		
16	GP Services		
17	Social care services, nursing homes, care homes		
18	Her Majesty's Customs and Revenue		
19	Jobcentre Plus		
86	None of the above	EXCLUSIVE, FIXED	THANK AND CLOSE

SCRIPTING NOTES: IF RESPONDENT CODES MORE THAN 1 RESPONSE AT S05, PLEASE SELECT CODE WITH THE LOWEST NUMBER OF RESPONSES TO USE FOR QUESTIONS ASKED DURING THE REST OF THE SURVEY

MAIN QUESTIONNAIRE

Q01.

All Respondents

For this survey we would like you to think about your complaint relating to [INSERT RESPONSE AT S05]. When did this complaint

start?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Within the last month		
2	1-6 months ago		
3	7-12 months ago		
4	13-18 months ago		
5	19-24 months ago		
6	More than two years ago	CLOSE OR GO BACK TO S05 IF PARTICIPANT HAS MULTI-CODED AT S05	
85	Can't Remember		

Q02.

All respondents

What was it that made you complain regarding [INSERT RESPONSE AT S05]? Please provide as much information as possible.

OPEN RESPONSE

Code	Answer list	Scripting notes	Routing
85	Don't know		

Q03.

All Respondents



Please look at the list below and identify which, if any, of the following describe the types of problems that you experienced which led you to make your complaint regarding [INSERT RESPONSE AT S05]. Please select all that apply.

MULTI CODE, RANDOMISED

Code	Answer list	Scripting notes	Routing
1	Faulty or damaged goods/services		
2	Service or goods lacked durability, wore out very quickly		
3	Wrong or unsuitable product or service provided		
4	Product or service not provided		
5	Product or service not up to standard		
6	Goods or service delivered late or not at all		
7	Failure or delay in promised repair		
8	Supplier refusing to help, being difficult or obstructive		
9	Offers of inadequate redress, including credit notes instead of refunds		
10	Problems returning unwanted goods and/or services, getting refund or with cancellation rights		
11	Problems with guarantee / warranty		
12	Problems with product or service safety		
13	Problems with charges, fees or bills		
14	Contracts, terms and conditions unfair or unclear		
15	Problems pursuing a claim		
16	Problems with the way something was sold, eg put under pressure to buy, misleading advice		
17	Receiving misleading claims and incorrect information		
18	Failure to give notice or supply adequate notification of cancellation		
19	Problems with the price of goods and services		
20	Unprofessional service		
21	Poor information provided		
80	Other (<i>Please specify</i>)	OPEN	
85	Don't know	EXCLUSIVE	

Q04.

All respondents

Who did you complain to, to begin with?

OPEN RESPONSE



Code	Answer list	Scripting notes	Routing
85	Don't know	SCREEN OUT IF Q02/85, Q03/85 AND Q04/85 (PARTICIPANT SELECTS 'DON'T' KNOW' AT ALL 3)	

Q05. a

All respondents

Thinking about when you first complained, what did you expect to happen and what were you hoping for?

For each of the following select the **one** that best meets what you expected to happen when you made the complaint, and which best meets how the complaint was dealt with.

RANDOMISE ORDER OF Q5 SECTIONS

1. Being kept up to date with progress of the complaint

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	I would have to chase to find out what was happening with my complaint		
2	I would get occasional updates but I would still need to chase when I needed to know what was going on		
3	I would be updated every time something happened		
4	I'd get a regular update whether something was happening or not		

Code	Answer list	Scripting notes	Routing
1	Expectation	-	
2	Delivery	-	

2. How you would be treated by the organisation

SINGLECODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	I would be treated like just another case number		
2	I would be treated as a valued customer		

Code	Answer list	Scripting notes	Routing
1	Expectation	-	
2	Delivery	-	

1. How the organisation would see your future involvement with them

SINGLECODE, ORDERED



Code	Answer list	Scripting notes	Routing
1	They wouldn't care about my future involvement with them		
2	The organisation would value my future involvement with them		

Code	Answer list	Scripting notes	Routing
1	Expectation	-	
2	Delivery	-	

2. Time to deal with the complaint

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	The complaint would not be satisfactorily resolved for more than a year		
2	The complaint would be satisfactorily resolved within six months to one year		
3	The complaint would be satisfactorily resolved within three to six months		
4	The complaint would be satisfactorily resolved within one to three months		
5	The complaint would be satisfactorily resolved within less than one month		
6	The complaint would be satisfactorily resolved within less than one day		

Code	Answer list	Scripting notes	Routing
1	Expectation	-	
2	Delivery	-	

3. How the complaint would be treated

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	The organisation would see my complaint as irrelevant or a nuisance		
2	The organisation would see my complaint as an everyday occurrence		
3	The organisation would see my complaint as an important issue		
4	The organisation would see my complaint as an urgent issue		

Code	Answer list	Scripting notes	Routing
1	Expectation	-	



2	Delivery	-	
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Q5. B

And for each of the following select **all of the responses** that best meet what you expected to happen when you made the complaint, and which best meets how the complaint was dealt with.

1. Level of involvement in the process

MULTICODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	I would not be consulted at any stage of the process		
2	I would be consulted at the start of the complaint process		
3	I would be consulted during the process		
4	I would be consulted at the final stage of the process		
5	My opinions would be taken into account		

Code	Answer list	Scripting notes	Routing
1	Expectation	-	
2	Delivery	-	

1. Ease of making the complaint

MULTICODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	I would not be able to find out who to contact or how to make a complaint		
2	I would have to pay for a call		
3	The method of making contact would not be my preferred method		
4	It would be easy and convenient for me to make a complaint		
5	I would be able to delegate the handling of the complaint to someone else (i.e. friend, family, claims handler, consumer advocate)		

Code	Answer list	Scripting notes	Routing
1	Expectation	-	
2	Delivery	-	

Q06.

All respondents

When you first raised your complaint, how satisfied were you with each of the following?



GRID QUESTION, RANDOMISE STATEMENTS

Statements	Answer list	Scripting notes	Routing
1	Ease of making the complaint		
2	Speed of the response		
3	Quality of the information		
4	Tone of the response		
5	Company's understanding of the issue		

SINGLE CODE EACH STATEMENT, ORDERED

Code	Answer list	Scripting notes	Routing
1	Extremely dissatisfied		
2	Quite dissatisfied		
3	Neither satisfied nor dissatisfied		
4	Quite satisfied		
5	Extremely satisfied		
85	Don't know / Can't remember	EXCLUSIVE	

Q07.

All respondents

And which, if any, of the following were you hoping would happen as a result of this complaint? Please select all that apply.

MULTI CODE, RANDOMISE

Code	Answer list	Scripting notes	Routing
1	I would receive financial compensation		
2	I would receive a refund / replacement product / repair/service restored		
3	I would receive an apology		
4	I would receive reassurance that steps would be taken to prevent this happening again		
5	There would be a change to a decision that had been made by the organisation		
80	Other (<i>Please specify</i>)	OPEN	
85	Don't know / Can't remember	EXCLUSIVE	

Q08.

All respondents

Did you seek advice about your complaint from anyone other than the service provider you were dealing with?

MULTICODE, RANDOMISE

Code	Answer list	Scripting notes	Routing
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1	Citizens Advice		
2	Family/friend		
3	Claims management company		
4	Solicitor		
5	Industry regulator <i>(Please specify)</i>	OPEN	
6	Public authority <i>(Please specify)</i>	OPEN	
7	Resolver		
8	Other <i>(Please specify)</i>	OPEN	
9	No	EXCLUSIVE	

Q09.

All respondents

And what happened as a result of the complaint at this stage?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	The complaint was resolved		Q010
2	I dropped the complaint		Q011
3	The complaint was referred to an alternative organisation		Q012
4	The complaint is still ongoing		
80	Other <i>(Please specify)</i>	OPEN	
85	Don't know / Can't remember		

Q010.

All respondents with a complaint that was resolved (Q09/1)

What was the final outcome of the complaint? Please select all that apply.

MULTI CODE, RANDOMISE

Code	Answer list	Scripting notes	Routing
1	I received financial compensation		
2	I received a refund / replacement product / repair /service restored		
3	I received an apology		
4	I received reassurance that steps would be taken to prevent this happening again		
5	There was a change to a decision or policy that had been made by [INSERT RESPONSE FROM Q4. IF 'DON'T KNOW' SELECTED AT Q4 THEN USE THE TEXT 'THE COMPANY YOU MADE		



	YOUR COMPLAINT TO]		
80	Other <i>(Please specify)</i>	OPEN	
85	Don't know / Can't remember	EXCLUSIVE	

Q011.**All respondents who dropped the complaint (Q09/2)**

What were your reasons for dropping the complaint? Please select all the apply.

MULTI CODE, RANDOMISED

Code	Answer list	Scripting notes	Routing
1	It took too long to get a response		
2	It was taking too much of my time		
3	My complaint was not being taken seriously		
4	There were too many people involved in the complaint process		
5	The complaint process was too complicated		
6	I did not think I would get any worthwhile resolution to the complaint		
7	The cost of the problem to me was not worth the effort of going on with the complaint		
8	I was worried about how the goods or service provider would treat me after my complaint		
80	Other <i>(Please specify)</i>	OPEN	
85	Don't know / Can't remember	EXCLUSIVE	

Q012.**All respondents who referred complaint to an alternative organisation (Q09/3)**

Who did you take the complaint to next?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	An industry or sector regulator <i>(Please specify)</i>	OPEN	
2	An alternative dispute resolution service such as an ombudsman or mediation service <i>(Please specify)</i>	OPEN	
3	A claims management company		
4	A solicitor		
5	Citizens Advice Bureau		
80	Other <i>(Please specify)</i>	OPEN	
85	Don't know / Can't remember	EXCLUSIVE	

Q013.**All respondents who referred complaint to an alternative organisation (Q012/1-5, 80)**



What were your reasons for referring the complaint to [INSERT RESPONSE FROM Q012]?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	I was not happy with the outcome of my complaint		
2	I had followed the complaint process to conclusion		
3	I was referred to them <i>(Please specify who referred you)</i>	OPEN	
80	Other <i>(Please specify)</i>	OPEN	
85	Don't know / Can't remember	EXCLUSIVE	

REPEAT Q9 – Q13 until respondent codes either code 1,2 or 4 at Q9. LOOP THROUGH A MAXIMUM OF THREE TIMES

Q014.

All respondents

Are you aware of an independent organisation that provides mediation for your complaint free of charge (e.g. Ombudsman etc)?
If yes, please specify who

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Yes <i>(Please specify)</i>	OPEN	
2	No		

Q015.

All respondents who were aware of an alternative dispute resolution service (Q014/1)

How did you find out about an alternative dispute resolution service?

MULTI CODE, RANDOMISED

Code	Answer list	Scripting notes	Routing
1	The company/service provider I complained to		
2	Citizens Advice		
3	Industry Regulator		
4	Public Body		
5	Solicitor		
6	Claims Management Company		
7	Resolver		
8	Family/friend		
9	Media		
80	Other <i>(Please specify)</i>	OPEN	



85	Don't know / Can't remember	EXCLUSIVE	
----	-----------------------------	-----------	--

Q15a**All respondents who were aware of an alternative dispute resolution service (Q014/1)**

Did you use [INSERT RESPONSE FROM Q014]?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Yes		
2	No		

Q016.**All respondents who were aware of alternative dispute resolution service but did not use it (Q015a/2)**

Why did you decide not to use [INSERT RESPONSE FROM Q014] for your complaint?

MULTICODE, RANDOMISE

Code	Answer list	Scripting notes	Routing
1	I didn't know that they could help me with this situation		
2	I did not think it would make a difference		
3	Company/agency discouraged me from doing it		
4	I thought it would cost me money		
5	I did not want to spend any more time on the complaint		
80	Other <i>(Please specify)</i>	OPEN	
85	Don't know	EXCLUSIVE	

Q017.**All respondents who have used an alternative dispute resolution service and complaint is now resolved (Q12/2 and Q09/1)**

What was the outcome of referring your complaint to an alternative dispute resolution service?

MULTICODE, RANDOMISE

Code	Answer list	Scripting notes	Routing
1	I received financial compensation		
2	I received a refund / replacement product / repair /service restored		
3	I received an apology		
4	I received reassurance that steps would be taken to prevent this happening again		
5	There was a change to a decision or policy that had been made by [INSERT RESPONSE FROM Q4]		
80	Other <i>(Please specify)</i>	OPEN	



85	Don't know / Can't remember	EXCLUSIVE	
----	-----------------------------	-----------	--

Q018.

All respondents who have used an alternative dispute resolution service (Q012/2)

When you raised your complaint with an alternative dispute resolution service, how satisfied were you with each of the following?

GRID QUESTION, RANDOMISE STATEMENTS

Statements	Answer list	Scripting notes	Routing
1	Ease of making the complaint		
2	Speed of the response		
3	Quality of the information		
4	Tone of the response		
5	Company's understanding of the issue		



SINGLE CODE EACH STATEMENT, ORDERED

Code	Answer list	Scripting notes	Routing
1	Extremely dissatisfied		
2	Quite dissatisfied		
3	Neither satisfied nor dissatisfied		
4	Quite satisfied		
5	Extremely satisfied		
85	Don't know / Can't remember	EXCLUSIVE	

Q019.

All respondents

How satisfied were you with the following organisations involved in your complaint?

GRID QUESTION, RANDOMISE STATEMENTS

Statements	Answer list	Scripting notes	Routing
1	INSERT RESPONSE TO Q4. IF 'DON'T KNOW' SELECTED AT Q4 THEN USE THE TEXT 'THE COMPANY YOU MADE YOUR COMPLAINT TO'		
2	INSERT ALL RESPONSES SELECTED AT Q12		
3	INSERT RESPONSE TO Q14		

SINGLE CODE EACH ORGANISATION, ORDERED

Code	Answer list	Scripting notes	Routing
1	Extremely dissatisfied		
2	Quite dissatisfied		
3	Neither satisfied nor dissatisfied		
4	Quite satisfied		
5	Extremely satisfied		
85	Don't know / Can't remember	EXCLUSIVE	

Q020.

All respondents except those for whom the complaint is ongoing (Q09/1,2,3,80 or 85)

And how satisfied were you with the final outcome of your complaint?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Extremely dissatisfied		
2	Quite dissatisfied		
3	Neither satisfied nor dissatisfied		
4	Quite satisfied		



5	Extremely satisfied		
85	Don't know / Can't remember	EXCLUSIVE	

Q021.**All respondents excluding those who select 'Don't know' at Q20 (Q020/1-5)**

Why do you say that you were [INSERT RESPONSE FROM Q020] with the final outcome of your complaint?

OPEN RESPONSE

Code	Answer list	Scripting notes	Routing
85	Don't know		

Q022.**All respondents**

If you were to start the complaint process again, in an ideal world, what if anything would you do differently next time?

OPEN RESPONSE

Code	Answer list	Scripting notes	Routing
1	Nothing		
85	Don't know		

Demographics

Finally, we would just like to ask a few questions about you. This information will be used to analyse the responses to this survey.

D1**All Respondents**

Which of the following best describes your working status?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Do not work but actively seeking employment		
2	Do not work (e.g. retired, not working as a choice, student)		
3	Work full-time (16 hours a week or more) – self employed, or employed		
4	Work part-time (15 hours a week or less) – self-employed or employed		
86	Prefer not to say		

D2**All Respondents**

What is the occupation of the chief income earner in your household? Please use the following descriptions to indicate where their occupation best fits.



SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Higher managerial, administrative or professional		
2	Intermediate managerial, administrative or professional		
3	Skilled manual workers		
4	Semi and unskilled manual workers		
5	Unemployed with state benefits only, state pensioner, casual worker		
86	Prefer not to say		

D3

All Respondents

Do you or anyone in your household have a long-term illness, health problem or disability which limits your or their daily activities or the work you or they can do?

MULTICODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Yes (self)		
2	Yes (other)		
3	No	EXCLUSIVE	
86	Prefer not to say	EXCLUSIVE	

D4

All Respondents

How would you describe your ethnic background?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	White: British		
2	White: Irish		
3	White: Any other White background		
4	Mixed: White and Black Caribbean		
5	Mixed: White and Black African		
6	Mixed: White and Asian		
7	Mixed: Any other Mixed background		
8	Asian or Asian British: Indian		
9	Asian or Asian British: Pakistani		
10	Asian or Asian British: Bangladeshi		
11	Asian or Asian British: Any other Asian background		



12	Black or Black British: Caribbean		
13	Black or Black British: African		
14	Black or Black British: Any other Black background		
15	Chinese		
80	Other (<i>Please specify</i>)		
86	Prefer not to say		

D5

All Respondents

Do you speak English as a first language?

SINGLE CODE, ORDERED

Code	Answer list	Scripting notes	Routing
1	Yes		
2	No		
86	Prefer not to say		



Topic Guides

Online focus group

Qualitative research objectives:

Citizens Advice provides free, confidential and impartial advice to help people resolve their problems. In order to support these consumers, and help set up best practice recommendations for regulators, utility companies and providers of out of court redress schemes, Citizens Advice needs to understand consumer experiences.

The overall objective for the research is to:

Understand consumer experiences of complaint handling and out of court redress with the aim of making recommendations to ensure that consumers get better outcomes when things go wrong.

Resources to be loaded:

- Case study
- Definition of an ADR

(I) Introduction	10 mins
Brief explanation of the purpose of the research	<p><i>Moderator to explain the nature of the research;</i></p> <ul style="list-style-type: none"> • Hi everyone! My name is Kate and I am working on behalf of a research agency called DJS Research, an independent research agency - I am going to be moderating today's online focus group with you today. • Let me start by quickly telling you a little bit about why we are running an online focus group with you today. • Our client for this project is Citizens Advice, who is looking to understand consumers' experiences of making complaints to a wide range of organisations so that they can help to develop best practice guidelines. • Your views today will be included in a report then sent to Citizens Advice. However no full names or addresses will be shared with our client, and any comments or points you make will not be attributed to specific individuals in the report • In addition to me we have some people from Citizens Advice and DJS Research observing the session today, but they will just be reading your comments as we go, they won't be asking you any questions directly – so you can just forget that they are there! • There are no 'rules' as such when participating in an online focus group, but if I could ask you to contribute each time I ask a question, even if it is just a short response, that's fine! Also feel free to respond to points other people make too, if you could just make it clear whose point you are referring to • Oh and don't worry about things like spelling and punctuation!
Instructions	<ul style="list-style-type: none"> • I'm not sure if anyone has taken part in an online group before ... so I just wanted to show you some of the tools that you can use during the session <p><White Board – blank slide ></p> <ul style="list-style-type: none"> • At the top of the screen you have a white board – I will use this space to show you different pieces of information and you can also use it to respond a little more creatively! • Shall we have a quick practice? • On the right hand side of the white board you'll notice some icons – a letter A which creates a text box so you can write directly into the whiteboard space, a pen so you can draw, a tick and cross so you can 'vote' or say if you like or don't like something ... there are a couple of others but those are the main ones we will use • Feel free to have a little practice using the tools before we get started! • Thank you! OK let's get started



Introductions	<p><i>Moderator to invite respondent(s) to introduce themselves;</i></p> <ul style="list-style-type: none"> We have <ten> people participating in the online focus group today, so could I start by asking each of you to write your names on the white board – just first names please, and perhaps if you could tell me how old you are, and if you are working what job you do? ... I'll go first! <p><White Board – Introduction page></p> <ul style="list-style-type: none"> That's great – thank you! <ul style="list-style-type: none"> Again using the white board – can you briefly tell me about a complaint that you have made in the last two years? Can you include details of who the complaint was to and what it was about? You don't need to go into too much detail just yet. <p><White Board – nature of the complaint page></p> <ul style="list-style-type: none"> That's great – thank you!
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(II) Experience of making complaints		15 mins
Drivers and barriers	<ul style="list-style-type: none"> Please think about the complaint that you have just mentioned. Using the chat box, please can you tell me what it was about this particular situation that drove you to make a complaint? What made the situation different to other times when you may have just let it go? Is there anything that would stop you from making a complaint? Is there anything that you think may prevent other people from making a complaint? That's great! Thanks very much for that. 	

(III) EXPECTATIONS AND EXPERIENCE		30 mins
Expectations and experience of the process and outcome	<ul style="list-style-type: none"> OK, thanks for explaining what drove you to make a complaint. I would now like you to think back to when you first made contact and tell me what you expected at that point. To start with, can you tell me who you initially complained to and how you contacted them? How easy did you think it would be to make contact? How did you expect to be treated? What did you expect of the organisations' attitude towards your complaint? What did you think that your legal rights would be? Did you expect them to resolve it themselves or did you expect that someone else would have to get involved? If you did, who was that? Did you have an expectation at this point about the final outcome? What was that? <ul style="list-style-type: none"> Commitment to improving the service Apology, financial compensation, refund How long did you expect it would take to resolve the complaint? You have told me what you expected when you made your complaint, let's move on to what actually happened. So, what actually happened when you made the complaint? Was it resolved at the first point of contact, or did it take a few stages? Can you talk me through the stages? Were you referred to another organisation at any point? Who else did you contact? What did you expect to happen when you were referred? And what actually happened when you were referred? If the complaint has been resolved, what was the actual outcome? 	



	<ul style="list-style-type: none"> • Do you think that your expectations differ for different types of companies/organisations? • Which companies/organisations do you have high expectations of? • Why do you have high expectations of these? • Which companies/organisations do you have low expectations of? • Why are your expectations lower for these companies/organisations? • Do you think that your expectations are different for different types of complaint? • Which type of complaint do you have high expectations of? • Why is that? • Which type of complaint do you have low expectations of? • Why is that?
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(III) CASE STUDIES		20 mins
Case example study	<ul style="list-style-type: none"> • I have got a real life example of a complaint has been made in the last two years. I would like to look at the example and I am then going to ask you to describe what the ideal complaint process would be for this issue. • Remember that we are thinking about the ideal process which you have total control over. Please do not be influenced by what you would expect in real life, or by your past experiences. <p>FOR THE REGULATED GROUP (6 PM)</p> <p><Moderator show Case study 7 - water></p> <p><Backup Case study 10 - rail ></p> <p>FOR THE NON-REGULATED GROUP (8PM)</p> <p><Moderator show Case study 15 – electrical appliances ></p> <p><Backup Case study 20 – Schools & FE Colleges></p> <ul style="list-style-type: none"> • Please can you start by telling me who you would firstly complain to in this ideal scenario? • How would you expect to be treated at this point? • What would be the result of making the initial complaint, what would happen at this stage? • Should this organisation solve the problem? • How long would you expect this stage of the process to take? <ul style="list-style-type: none"> • If you were not happy with this organisation, who would you go to next? • Why would you go to them? • At what point? • Should this organisation solve the problem? • How long would you expect this stage of the process to take? <ul style="list-style-type: none"> • If you were not happy with this organisation, who would you go to next? • Why would you go to them? • At what point? • Should this organisation solve the problem? 	



	<ul style="list-style-type: none"> ▪ How long would you expect this stage of the process to take? ▪ What would happen after it was resolved? <p>FOR THE REGULATED GROUP (6 PM)</p> <p><Moderator, if time allows show Case study 10 - rail and repeat the questions></p> <p>FOR THE NON-REGULATED GROUP (8PM)</p> <p><Moderator, if time allows show Case study 20 - Schools & FE Colleges and repeat the questions ></p> <ul style="list-style-type: none"> ▪ Do you think that the ideal process should be the same for all types of complaints across markets (e.g. energy, telecoms, public services), or are there some that are different? ▪ Which ones are different? ▪ Do you think that the ideal outcome should be the same for all types of complaints across markets (e.g. energy, telecoms, public services) and all kinds of people, or are there some that are different? ▪ Which ones are different?
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(IV) Referrals	10 mins
Awareness and use of ADRs	<p><i>I would like to talk about other organisations that help people to sort out their complaints. This is a definition of Alternative Dispute Resolution Services</i></p> <p><Moderator show the definition of an ADR - 'ALTERNATE DISPUTE RESOLUTION SCHEMES ARE AVAILABLE TO PEOPLE WHO HAVE TRIED TO RESOLVE THEIR COMPLAINT DIRECTLY WITH THE TRADER, BUT WHO HAVE BEEN UNSUCCESSFUL. THROUGH THE ADR SERVICES PEOPLE MAY BE OFFERED CONCILIATION OR MEDIATION, ADJUDICATION OR ARBITRATION WITHOUT THE NEED TO GO TO COURT.'></p> <ul style="list-style-type: none"> ▪ Is anyone aware of any ADRs? Which ones? ▪ How did you hear about them? ▪ Has anyone used one? <p>IF ANYONE HAS THEN ASK</p> <ul style="list-style-type: none"> ▪ How would you describe the experience? Was it good or poor? ▪ Would you recommend an ADR to anyone else in a similar situation? ▪ Why would you recommend them? ▪ Why wouldn't you recommend them? ▪ Is there anything that you would improve about the service that you received? ▪ Is anyone aware of other organisations that provide this sort of service free of charge? ▪ Who are they? ▪ What do you know about these organisations? Can you describe the services that they provide? ▪ How did you hear about them? ▪ Did anyone refer your complaint to one of these organisations? ▪ Why did you refer your complaint? ▪ What happened when you referred? ▪ Do you think that their involvement made a difference to the outcome?



(V) WRAP UP	5 mins
Sum up	<ul style="list-style-type: none">▪ Thanks very much for everyone's time today. <i>Everyone</i> has worked very hard so thank you so much for sharing your views with me. It has been really interesting and very helpful. <p>IF TIME ALLOWS</p> <ul style="list-style-type: none">▪ With the last few minutes of the session I would like to ask if you could make the complaint again, is there anything you would do differently next time – either based on the things that you have learnt yourself through experience or anything that you have heard about during our discussion this evening? ▪ Just to let you know we will send your incentive in the post to you within the next week.▪ Enjoy the rest of your evening – goodbye! <p><Moderator show White Board Thank-you message></p>



Tele-depths discussion guide

Qualitative research objectives:

Citizens Advice provides free, confidential and impartial advice to help people resolve their problems. In order to support these consumers, and help set up best practice recommendations for regulators, utility companies and providers of out of court redress schemes, Citizens Advice needs to understand consumer experiences.

The overall objective for the research is to:

Understand consumer experiences of complaint handling and out of court redress with the aim of making recommendations to ensure that consumers get better outcomes when things go wrong.

(I) Introduction		2 mins
Brief explanation of the purpose of the research	<p><i>Moderator to explain the nature of the research;</i></p> <ul style="list-style-type: none"> I work for a company called DJS Research, we are an independent market research company and we are working on behalf of Citizens Advice. Our client is looking to understand consumers' experiences of making complaints to a wide range of organisations so that they can help to develop best practice guidelines. <p><i>Moderator to reassure respondents about confidentiality</i></p> <ul style="list-style-type: none"> Feedback will be summarised into a report along with other research, we won't pass names/specific details of who we have spoken to back to our client. There are no right and wrong answers; we are just interested in your views, opinions and ideas. Explanation about audio recording information. 	
Introductions	<p><i>Moderator to invite respondent to introduce themselves;</i></p> <ul style="list-style-type: none"> Please tell me your name, age (if happy to reveal), details of any family, and if you are working what job you do. 	

(II) Experience of making complaints		5 mins
Personal experiences of	ASK RESPONDENT TO THINK ABOUT THE COMPLAINT THAT IS NOTED ON THE PM DOC	



complaints (2 minutes)	<ul style="list-style-type: none"> • What type of organisation did you complain to, and what did you complain about? <p>MODERATOR – PROBE FOR THE SECTOR (BANK, UTILITIES, SCHOOL, CAR SALES ETC) AND NATURE OF THE COMPLAINT (LOSS OF SERVICE, DAMAGED GOODS, INCORRECTLY CHARGED ETC).</p> <ul style="list-style-type: none"> • What was it about this situation that drove you to make a complaint? What was different to other times when you may have just let it go? <p>MODERATOR NOTE. WE ARE LOOKING FOR WHETHER THIS WAS FOR FINANCIAL OR PRACTICAL REASONS, OR WHETHER IT WAS FOR MORE PERSONAL REASONS, EG. THEY WANT AN APOLOGY, JUSTICE, WERE INDIGNANT ETC</p>
Barriers (3 minutes)	<ul style="list-style-type: none"> • Thinking about making complaints in general, is there anything that would stop you from making a complaint? • What would be the main barriers? <ul style="list-style-type: none"> ◦ PROBE. <ul style="list-style-type: none"> ▪ Lack of belief that it would be resolved ▪ Not knowing who to complain to ▪ Lack of confidence • Is there anything about the <i>process</i> of making a complaint that makes it difficult to pursue a complaint and may put you off? What would that be?

(III) EXPECTATIONS AND EXPERIENCE		25-30 mins
Expectations and experience of the process and outcome (15 minutes)	<p><i>OK, I would now like to spend a bit of time talking about your expectations and experiences.</i></p> <p><i>Please can you think back to when you first made your complaint</i></p> <ul style="list-style-type: none"> • Can you tell me who you initially complained to? <ul style="list-style-type: none"> ◦ Why did you choose to complain to this particular person / organisation? ◦ How did you contact them? • What were your expectations when you made your initial complaint? <ul style="list-style-type: none"> ◦ PROBE IF REQUIRED: <ul style="list-style-type: none"> ▪ Ease of making initial contact ▪ How you would be treated when first making contact ▪ What the organisations' attitude towards the complaint would be 	



- What rights the law would give you
- Would they resolve it themselves or did you expect that someone else would have to get involved? Who?
- Why were these your expectations? On what were they based?
 - PROBE:
 - Personal experience
 - Media
 - The experience of family / friends
- And thinking back, what actually happened when you made the complaint?

Now let's move on to the outcome

- What did you expect of the outcome?
 - PROBE WITH 'COMMITMENT TO IMPROVING THE SERVICE' DURING INTERVIEWS WITH PARTICIPANTS MAKING A COMPLAINT INTO A NON-REGULATED / PUBLIC SERVICE GROUP. USE OTHERS IF REQUIRED:
 - Commitment to improving the service (important to people making a complaint about public services)
 - Apology, financial compensation, refund
 - How long it would take overall to resolve the complaint
- Why were these your expectations? On what were they based?
- And what was the actual outcome?
- What did you expect to happen after the complaint had been resolved?
 - PROBE
 - Any follow up from the company

OK, so now we know what the complaint was about and what the outcome was. I would like to talk for a few minutes about the process itself, what happened whilst the complaint was underway.

- What were your expectations whilst the complaint was underway?
 - PROBE IF REQUIRED:
 - Ease of making contact
 - How you would be treated
 - How well you would be kept up to date
 - How involved you would be. How much of your personal time you would have to spend on this?



	<ul style="list-style-type: none">● Why were these your expectations? On what were they based?● And what actually happened whilst your complaint was underway?● Was it resolved at the first point of contact, or did it take a few stages?● Were you referred to another organisation at any point?<ul style="list-style-type: none">○ Who else did you contact?○ What did you expect to happen when you were referred?○ And what actually happened?● Can you tell me whether you think your expectations when you make a complaint would be different for different types of business?<ul style="list-style-type: none">○ PROBE○ Would they expect a complaint made to their Local Authority to be resolved as quickly / easily as a complaint made to an energy supplier?
Ideal process (5 minutes)	<p><i>I would like you to now think about what the ideal complaint process would have been for your complaint. Can you describe to me how this process would work? Remember that we are talking about the ideal and not what actually happened, or what you would expect to happen.</i></p> <p>KEEP REMINDING THE PARTICIPANT TO DESCRIBE THE IDEAL PROCESS. THEY SHOULD NOT BE RESTRAINED BY REALITY</p> <ul style="list-style-type: none">▪ What would happen when you made the initial complaint?▪ What would happen whilst the complaint was being looked into?▪ How would you expect to be treated?▪ Would it be resolved by the organisation or should another organisation be involved? Who? At what point?▪ What would happen after it was resolved? ▪ Do you think that the ideal process should be the same for all types of complaints, or are there some that are different? Which? ▪ Do you think that the ideal outcome should be the same for all types of complaints and all kinds of people, or are there some that are different? Which? Why? <p>PROBE ON SECTOR AND PERSONAL CIRCUMSTANCES (E.G. OLDER PEOPLE)</p>



<p>Exceeding expectations (5 Mins)</p>	<p>MODERATOR NOTE: ONLY ASK THE NEXT QUESTION IF PARTICIPANTS SAY THAT THEY EXPECT DIFFERENT LEVELS OF SERVICE FROM DIFFERENT SECTORS. IF THIS IS NOT THE CASE THEN MOVE ON TO ASK WHETHER THEIR EXPECTATIONS WERE EXCEEDED</p> <p><i>Thinking back to our earlier discussion it seems to be that there is a different level of expectation placed on different types of complaint or organisation.</i></p> <ul style="list-style-type: none"> • Why do you think this is the case? How do they differ? • When you made your complaint, did you feel that your expectations were exceeded or were they not met? <ul style="list-style-type: none"> ◦ Do you think that is because you set your expectations too low or too high? ◦ What did the organisation do to exceed or disappoint your expectations? • Do you think your expectations were 'realistic' or 'ideal' expectations? <ul style="list-style-type: none"> ◦ Is there a difference between the two? What is that? • How satisfied were you with the <i>process</i> of making the complaint? Why? • Did you get the outcome you were expecting? • How satisfied did you feel with the <i>outcome</i> of the complaint? Why? <ul style="list-style-type: none"> ◦ Could the organisation who took responsibility for the complaint have done anything better either to make the process easier or to affect the outcome?
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(IV) Referrals		5 mins
<p>Awareness and use of ADRs (2 minutes)</p>	<p><i>Alternate dispute resolution schemes are available to people who have tried to resolve their complaint directly with the trader, but who have been unsuccessful. Through the ADR services people may be offered conciliation or mediation, adjudication or arbitration without the need to go to Court.</i></p> <ul style="list-style-type: none"> ▪ Are you aware of any ADRs? ▪ Can you name them? ▪ How did you hear about these ADRs? ▪ What do you expect of an ADR? <ul style="list-style-type: none"> ◦ Is there anything that is different or unique about these organisations? What is that? ◦ At what stage of a complaint should an ADR get involved? ▪ Have you used an ADR? 	



	<p>IF THE PARTICIPANT HAS THEN ASK</p> <ul style="list-style-type: none"> ▪ How would you describe the experience? Was it positive / negative? Why was that? ▪ Would you recommend an ADR to anyone else in a similar situation? Why / why not? ▪ Is there anything that you would improve about the service that you received?
<p>Awareness of alternative / mediation organisations (2 mins)</p>	<p><i>I would like us to talk a little bit more about other organisations that also exist to help people who want to escalate their complaint because they are not satisfied with the initial outcome.</i></p> <ul style="list-style-type: none"> ▪ Are you aware of organisations (not ADRs) that provide this sort of service free of charge? Who are they? ▪ What do you know about these organisations? Can you describe the services that they provide? ▪ How did you hear about them?
<p>Use of alternative / mediation organisations (2 mins)</p>	<ul style="list-style-type: none"> • Have you ever referred a complaint to one of these organisations? <ul style="list-style-type: none"> ◦ Why / Why not? • IF ANY DID. Who did you refer to? • Why did you choose this particular organisation? <ul style="list-style-type: none"> ◦ PROBE: <ul style="list-style-type: none"> ▪ Were you advised to refer to them? ▪ Who gave you this advice? • What happened? EXPLORE THE PROCESS • How did it compare to the original organisation that you complained to? <ul style="list-style-type: none"> ◦ PROBE ON THE TOUCH POINTS SUCH AS EASE OF CONTACT, HOW THEY WERE TREATED, COMMUNICATION ETC. • Do you think that their involvement made a difference to the outcome? What was this? • If you were to make the same complaint again in future, would you contact one of these organisations? • Why / why not? • At what point?

<p>(V) Principles</p>	<p>2 mins</p>
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Principles	<p><i>For the last part of our discussion I would like you to think how organisations should manage complaints.</i></p> <ul style="list-style-type: none">▪ Overall, what is the most important thing that organisations need to get right?▪ Did you do anything in the time between the event and making your complaint, for example, post a review or send a tweet? PROBE FOR ANY ACTIONS TAKEN▪ Do you think that social media activities like tweeting and leaving negative feedback could help to drive standards up?▪ Do you think that companies should treat a problem that is raised through these informal channels with the same level of seriousness as a complaint that is logged through a formal process?
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(VI) WRAP UP	1 mins
Sum up	<p><i>Thanks very much for your time today.</i></p> <p>IF TIME ALLOWS</p> <p><i>I have just one last question.</i></p> <p>Can you tell me:</p> <ul style="list-style-type: none">• If you could make the complaint again, is there anything you would do differently next time – either based on the things that you have learnt yourself through experience or anything that you have thought about during our discussion?



Face-to-face discussion guide

Qualitative research objectives:

Citizens Advice provides free, confidential and impartial advice to help people resolve their problems. In order to support these consumers, and help set up best practice recommendations for regulators, utility companies and providers of out of court redress schemes, Citizens Advice needs to understand consumer experiences.

The overall objective for the research is to:

Understand consumer experiences of complaint handling and out of court redress with the aim of making recommendations to ensure that consumers get better outcomes when things go wrong.

Stimulus required:

- Flip chart
- Case studies

(I) Introduction	5 mins
Brief explanation of the purpose of the research	<p><i>Moderator to explain the nature of the research;</i></p> <ul style="list-style-type: none"> • I work for a company called DJS Research, we are an independent market research company and today we are working on behalf of Citizens Advice. • Our client is looking to understand consumers' experiences of making complaints to a wide range of organisations so that they can help to develop best practice guidelines. <p><i>Moderator to reassure respondents about confidentiality</i></p> <ul style="list-style-type: none"> • Feedback will be summarised into a report along with other research, we won't pass names/specific details of who we have spoken to back to our client. • There are no right and wrong answers; we are just interested in your views, opinions and ideas. • Brief explanation about audio/video recording information (as appropriate). • Mention or introduce any client observers. • Fire exits / toilets. Switch phones off.



Introduction	<p><i>Moderator to invite respondent(s) to introduce themselves;</i></p> <ul style="list-style-type: none"> Please tell me your name, age (if happy to reveal), details of any family, and if you are working what job you do.
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(II) Experience of making complaints		20 mins
Personal experiences of complaints (15 minutes)	<p><i>I'd like to start by talking about some of the complaints that you have made in the last two years.</i></p> <p>What types of organisations have you complained to and what did you complain about?</p> <ul style="list-style-type: none"> MODERATOR WRITE ON THE FLIPCHART THE SECTORS AND NATURE OF THE COMPLAINT (LOSS OF SERVICE, DAMAGED GOODS, INCORRECTLY CHARGED ETC). NB ALLOW 1-2 MINUTES MAX PER RESPONDENT Which complaints were made for practical or financial purposes? So thinking about the complaints that were not made for practical or financial purposes, what was it about this particular situation that drove you to make a complaint? <p>MODERATOR NOTE. WE ARE LOOKING FOR MORE PERSONAL MOTIVATORS, EG. THEY WANT AN APOLOGY, JUSTICE, WERE INDIGNANT ETC</p> <ul style="list-style-type: none"> Looking at the reasons that we have written here, what made these situations different to other times when you may have just let it go? 	
Barriers (5 minutes)	<ul style="list-style-type: none"> Is there anything that would stop you from making a complaint? What would be the main barriers? <ul style="list-style-type: none"> PROBE. <ul style="list-style-type: none"> Lack of belief that it would be resolved Not knowing who to complain to Lack of confidence Is there anything about the <i>process</i> of making a complaint that makes it difficult to pursue a complaint and may put you off? What would that be? 	

(III) EXPECTATIONS AND EXPERIENCE		30 mins
Expectations and experience of the	<p><i>OK, so we have talked about what drove you to make a complaint. I would now like to spend a bit of time talking about your expectations and experiences.</i></p>	



process and outcome (15 minutes)

Please can you think back to when you first made contact

- Can you tell me who you initially complained to?
 - Why did you choose to complain to this particular person / organisation?
 - How did you contact them?
- What were your expectations when you made your initial complaint?
 - PROBE IF REQUIRED:
 - Ease of making initial contact
 - How you would be treated when first making contact
 - What the organisations' attitude towards the complaint would be
 - What rights the law would give you
 - Would they resolve it themselves or did you expect that someone else would have to get involved? Who?
- Why were these your expectations? On what were they based?
 - PROBE:
 - Personal experience
 - Media
 - The experience of family / friends
- And thinking back, what actually happened when you made the complaint?

Now let's move on to the outcome

- What did you expect of the outcome?
 - PROBE WITH 'COMMITMENT TO IMPROVING THE SERVICE' DURING NON-REGULATED / PUBLIC SERVICE GROUP. USE OTHERS IF REQUIRED:
 - Commitment to improving the service (important to people making a complaint about public services)
 - Apology, financial compensation, refund
 - How long it would take overall to resolve the complaint
- Why were these your expectations? On what were they based?
- And what was the actual outcome?
- What did you expect to happen after the complaint had been resolved?
 - PROBE
 - Any follow up from the company



	<p><i>OK, so now we know what the complaint was about and what the outcome was. I would like to talk for a few minutes about the process itself, what happened whilst the complaint was underway. This applies to everyone, even if the complaint is not yet resolved.</i></p> <ul style="list-style-type: none">● What were your expectations whilst the complaint was underway?<ul style="list-style-type: none">○ PROBE IF REQUIRED:<ul style="list-style-type: none">▪ Ease of making contact▪ How you would be treated▪ How well you would be kept up to date▪ How involved you would be. How much of your personal time you would have to spend on this?● Why were these your expectations? On what were they based? ● And what actually happened whilst your complaint was underway?● Was it resolved at the first point of contact, or did it take a few stages?● Were you referred to another organisation at any point?<ul style="list-style-type: none">○ Who else did you contact?○ What did you expect to happen when you were referred?○ And what actually happened?● Can you tell me whether you think your expectations when you make a complaint would be different for different types of business?<ul style="list-style-type: none">○ PROBE○ Would they expect a complaint made to their Local Authority to be resolved as quickly / easily as a complaint made to an energy supplier?
Case study examples (10 minutes)	<p><i>I have got some real life examples of complaints that people have told us they have made in the last two years.</i></p> <p><i>I would like to look at a couple of these examples and ask you to describe to me what the ideal complaint process would be for each example.</i></p> <p>FOR THE REGULATED GROUP USE THE COMPLAINT ABOUT POSTAL SERVICES AND THE COMPLAINT ABOUT FINANCE. FOR THE NON-REGULATED GROUP USE THE COMPLAINT ABOUT HMRC AND THE COMPLAINT ABOUT SECOND HAND CAR SALES. WRITE THE RESPONSES ON THE FLIPCHART</p> <p>USING THE FIRST EXAMPLE:</p> <ul style="list-style-type: none">▪ What would happen when you made the initial complaint?▪ What would happen whilst the complaint was being looked into?



	<ul style="list-style-type: none"> ▪ How would you expect to be treated? ▪ Would it be resolved by the organisation or should another organisation be involved? Who? At what point? ▪ What would happen after it was resolved? <p>REPEAT USING THE SECOND EXAMPLE – DISCUSS HOW AND WHY IT DIFFERS FROM THE FIRST COMPLAINT</p> <ul style="list-style-type: none"> ▪ Do you think that the ideal process should be the same for all types of complaints, or are there some that are different? Which? ▪ Do you think that the ideal outcome should be the same for all types of complaints and all kinds of people, or are there some that are different? Which? Why? <p>PROBE ON SECTOR AND PERSONAL CIRCUMSTANCES</p>
<p>Exceeding expectations (5 Mins)</p>	<p>MODERATOR NOTE: ONLY ASK THE NEXT QUESTION IF PARTICIPANTS SAY THAT THEY EXPECT DIFFERENT LEVELS OF SERVICE FROM DIFFERENT SECTORS. IF THIS IS NOT THE CASE THEN MOVE ON TO ASK WHETHER THEIR EXPECTATIONS WERE EXCEEDED</p> <p><i>Thinking back to our earlier discussion it seems to be that there is a different level of expectation placed on different types of complaint or organisation.</i></p> <ul style="list-style-type: none"> • Why do you think this is the case? How do they differ? • Did anyone feel that their expectations were exceeded? <ul style="list-style-type: none"> ◦ Do you think that is because you set your expectations too low? ◦ What did the organisation do to exceed your expectations? • Did anyone feel that their expectations were not met? Why not? <ul style="list-style-type: none"> ◦ Do you think that is because you set your expectations too high? • Do you think your expectations were 'realistic' or 'ideal' expectations? <ul style="list-style-type: none"> ◦ Is there a difference between the two? What is that? • How satisfied were you with the <i>process</i> of making the complaint? Why? • Did you get the outcome you were expecting? • How satisfied did you feel with the <i>outcome</i> of the complaint? Why? <ul style="list-style-type: none"> ◦ Could the organisation who took responsibility for the complaint have done anything better either to make the process easier or to affect the outcome?

(IV) Referrals	10 mins
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Awareness and use of ADRs (3 minutes)	<p><i>Alternate dispute resolution schemes are available to people who have tried to resolve their complaint directly with the trader, but who have been unsuccessful. Through the ADR services people may be offered conciliation or mediation, adjudication or arbitration.</i></p> <ul style="list-style-type: none">▪ Is anyone aware of any ADRs?▪ Can you name them? WRITE ON FLIPCHART▪ How did you hear about these ADRs? ▪ What do you expect of an ADR?<ul style="list-style-type: none">○ Is there anything that is different or unique about these organisations? What is that?○ At what stage of a complaint should an ADR get involved?▪ Has anyone used an ADR? <p>IF ANYONE HAS THEN ASK</p> <ul style="list-style-type: none">▪ How would you describe the experience? Was it positive / negative? Why was that?▪ Would you recommend an ADR to anyone else in a similar situation? Why / why not?▪ Is there anything that you would improve about the service that you received?
Awareness of alternative / mediation organisations (3 mins)	<p><i>I would like us to talk a little bit more about other organisations that also exist to help people who want to escalate their complaint because they are not satisfied with the initial outcome.</i></p> <ul style="list-style-type: none">▪ Is anyone aware of organisations (not ADRs) that provide this sort of service free of charge? Who are they?▪ WRITE ON FLIPCHART▪ What do you know about these organisations? Can you describe the services that they provide?▪ How did you hear about them?
Use of alternative / mediation organisations (3 mins)	<ul style="list-style-type: none">● Did anyone refer their complaint to one of these organisations?<ul style="list-style-type: none">○ Why / Why not?● IF ANY DID. Who did you refer to?● Why did you choose this particular organisation?



	<ul style="list-style-type: none"> o PROBE: <ul style="list-style-type: none"> ▪ Were you advised to refer to them? ▪ Who gave you this advice? • What happened? EXPLORE THE PROCESS • How did it compare to the original organisation that you complained to? <ul style="list-style-type: none"> o PROBE ON THE TOUCH PONTS SUCH AS EASE OF CONTACT, HOW THEY WERE TREATED, COMMUNICATION ETC. • Do you think that their involvement made a difference to the outcome? What was this? • If you were to make the same complaint again in future, would you contact one of these organisations? • Why / why not? • At what point?
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(V) Principles		10 mins
Principles	<p><i>For the last part of our discussion I would like you to put aside your past experiences and think about the ideal complaints process and what best practice should look like.</i></p> <ul style="list-style-type: none"> ▪ Overall, what is the most important thing that organisations need to get right? NOTE KEY POINTS ON THE FLIPCHART ▪ Did you do anything in the time between the event and making your complaint, for example, post a review or send a tweet? PROBE FOR ANY ACTIONS TAKEN ▪ Do you think that social media activities like tweeting and leaving negative feedback could help to drive standards up? ▪ Do you think that companies should treat a problem that is raised through these informal channels with the same level of seriousness as a complaint that is logged through a formal process? 	

(VI) WRAP UP		5 mins
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Sum up	<p><i>Thanks very much for everyone's time today.</i></p> <p>IF TIME ALLOWS</p> <p><i>With the last few minutes of the discussion I would like to finish off by going around the room.</i></p> <p>Can you all tell me:</p> <ul style="list-style-type: none">• If you could make the complaint again, is there anything you would do differently next time – either based on the things that you have learnt yourself through experience or anything that you have heard about during our discussion this evening?
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Appendix B - Detailed methodology

Data was collected using a three stage approach.

Stage one:

- An online survey with 4,000 consumers

Stage two:

- Six focus groups with 45 consumers

Stage three:

- Telephone interviews with 27 consumers

Profile of those who took part in the online survey

A total of 7,793 consumers completed the survey with initial profiling information to ensure a representative sample.

Gender:

- Male, 3,540 interviews
- Female, 4,236 interviews

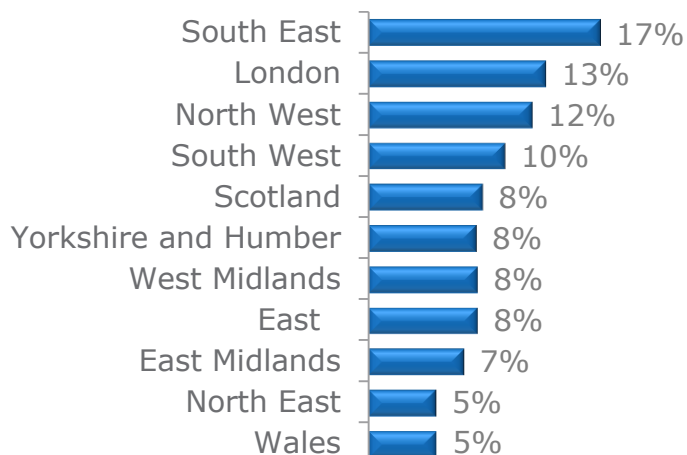
Age:

- 25 or under, 853 interviews
- 26 to 35, 1,150 interviews
- 36 to 45, 1,400 interviews
- 46 to 55, 1,294 interviews
- 56 to 60, 612 interviews
- 61 and over, 2,272 interviews



Region:

Base = unweighted sample (7,793)



Consumers were screened to ensure that they had made a complaint into one of the 19 sectors listed below.

Regulated:



- Energy
- Financial services
- Rail
- Telecoms
- Postal services
- Water

Non-regulated:



- Building and repairs
- Electrical appliances
- Digital content
- Holidays
- Estate agents
- Second hand cars

Public services:



- Schools
- Jobcentre Plus
- Local authorities
- Hospitals
- GP services
- Social care services
- HMRC

The overall weighted sample of 4,062 (4,004 unweighted) completing the survey by sector is shown in the table below:

Regulated	Non-regulated	Public services
Telecoms (n:410)	Electrical appliances (n:234)	Local authorities (n:198)
Energy (n:324)	Holidays (n:217)	Schools (n:185)
Postal services (n:317)	Digital content (n:206)	GP services (n:169)
Financial services (n:314)	Building and repair work (n:181)	Hospitals (n:165)
Rail (n:235)	Estate agents (n:164)	JobCentre Plus (n:157)
Water (n:158)	Second hand cars (n:146)	HMRC (n:142)
		Social care services (n:140)

Consumers were also screened to ensure that their complaint had taken place within the previous two years. For more than half the complaint had taken place within the previous six months.

Profile of consumers involved in the qualitative research

Focus group 1: London, regulated sectors

Gender	Age	Ethnicity	SEG	Area of Complaint	Result of Complaint
Female	35	White	B	Bank, Energy, Telephone, Postal Services	Ongoing
Female	29	Black	B	Telephone, Energy	Ongoing
Male	47	White	C1	Energy	Resolved
Male	30	Black	C2	Banks / Telephone	Referred to ADR
Female	40	Asian	B	Banks	Ongoing
Female	32	White	C2	Energy	Resolved
Female	59	White	C1	Postal Services	Dropped
Female	25	White	C2	Energy	Resolved

Focus group 2: London, non-regulated and public sectors

Gender	Age	Ethnicity	SEG	Area of Complaint	Result of Complaint
Female	18	Black	B	Local Authority/Electrical appliances	Resolved
Female	41	White	C1	Electrical Appliance	Resolved
Male	26	Black	D	Holidays	Dropped
Female	27	White	C1	Holidays	Ongoing
Female	37	White	B	Local Authorities	Resolved
Female	31	White	C1	Holidays	Resolved
Male	41	White	B	Local Authorities	Ongoing
Female	54	White	C1	Electrical Appliances	Resolved

Focus group 3: Stockport, regulated sectors

Gender	Age	Ethnicity	SEG	Area of Complaint	Result of Complaint
Male	27	White	B	Energy/ Telephone	Ongoing
Female	58	White	C1	Financial Services	Referred to ADR
Female	55	White	D	Energy/Telephone	Resolved
Male	48	White	B	Financial Services	Resolved
Female	38	White	C1	Energy/Telephone	Dropped
Male	28	White	C2	Bank	Resolved
Female	48	Black	D	Energy/Bank/Telephone	Other
Female	32	White	C1	Bank	Dropped

Focus group 4: Stockport, non-regulated and public sectors

Gender	Age	Ethnicity	SEG	Area of Complaint	Result of Complaint
Female	67	White	C1	Holiday/Local Authority	Resolved
Female	34	White	C1	Holidays	Resolved
Male	25	Other	B	Electrical Appliances/Local Authority	Resolved
Male	30	White	C1	Local Authority	Ongoing
Female	50	White	C1	Holiday	Referred to ADR
Male	38	White	A	Holiday	Dropped
Female	50	White	C2	Electical Appliances	Resolved
Female	45	White	C2	Local Authority	Referred to ADR

Focus group 5: Online, regulated sectors

Gender	Age	Ethnicity	SEG	Area of Complaint	Result of Complaint
Male	42	White	C1	Bank	Referred to ADR
Male	36	White	B	Bank	Referred to ADR
Female	39	White	C1	Telephone	Resolved
Female	22	Black	C1	Telephone	Resolved
Female	35	White	B	Telephone	Resolved
Female	41	White	C1	Bank	Referred to ADR

Focus group 6: Online, non-regulated and public sectors

Gender	Age	Ethnicity	SEG	Area of Complaint	Result of Complaint
Female	44	White	A	Holidays	Resolved
Female	27	White	C1	Holidays	Dropped
Male	35	White	C1	Electrical Appliance	Dropped
Female	32	White	B	Local Authority	Dropped
Female	24	White	C2	Local Authority	Resolved
Female	43	White	B	Electrical Appliance/Local Authority	Ongoing
Male	71	White	C1	Electrical Appliance/Local Authority	Resolved

Telephone interviews

Gender	Age	Ethnicity	Income Band	Disability	Area of Complaint	Result
Female	37	White	Up to £9,999	No	Jobcentre	Resolved
Male	70	White	£10,000 to £14,999	Yes	Estate agents, letting and property management services	Ongoing
Female	43	White	£10,000 to £14,999	No	GP	Dropped
Female	30	Mixed	£10,000 to £14,999	Yes	Jobcentre, Schools	Referred
Male	50	White	Up to £9,999	No	Social Care Services	Dropped
Female	25	White	£10,000 to £14,999	No	Energy and banks	Dropped
Female	30	Black	Up to £9,999	No	Building or repair work and	Resolved



					schools	
Female	21	White	Up to £9,999	No	Employer	Resolved
Female	47	Black	Up to £9,999	No	GP services	Referred
Female	74	White	Up to £9,999	No	Water sewerage	Resolved
Male	45	White	£10,000 to £14,999	No	Postal services, HMRC	Ongoing
Female	41	White	£10,000 to £14,999	No	Schools, Jobcentre, Local Authority, telephone, electrical appliances	Ongoing
Female	48	White	£10,000 to £14,999	No	Postal	Resolved
Female	38	White	Up to £9,999	No	Telephone, building or repair work, holidays, estate agents	Ongoing
Female	39	White	Up to £9,999	No	Estate agents, letting and property management services	Dropped
Male	51	White	£10,000 to £14,999	Yes	Second hand cars	Referred
Male	61	White	£10,000 to £14,999	Yes	Music, film, TV, video games, electrical appliances, telephone, energy, banks	Referred

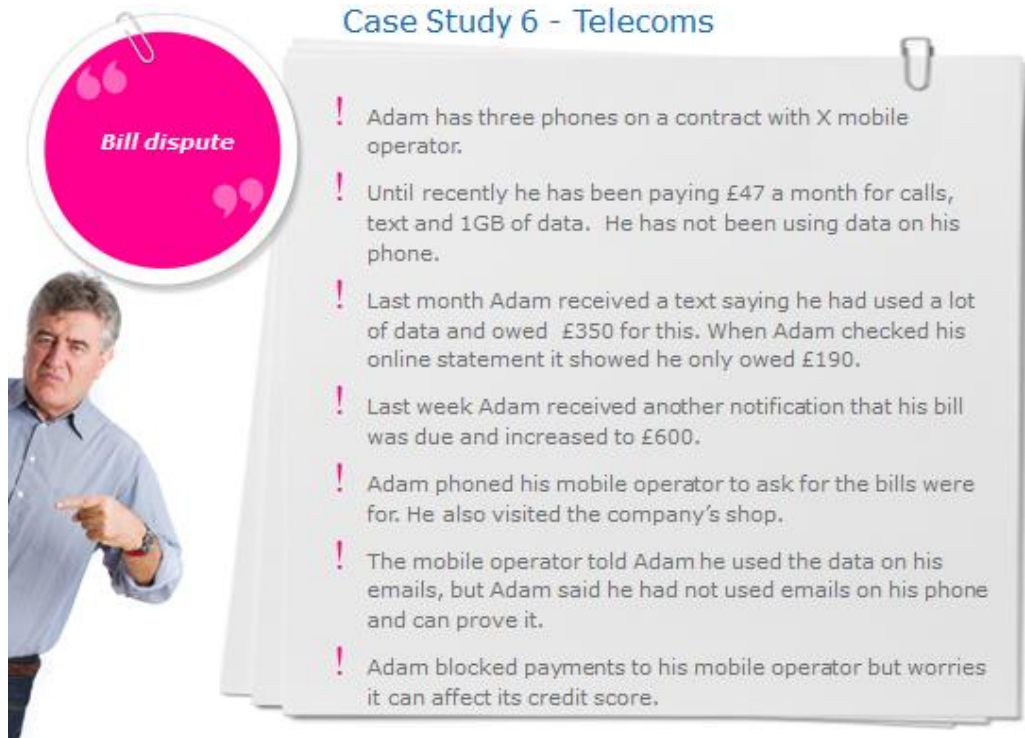


Female	35	White	£10,000 to £14,999	No	Schools	Ongoing
Female	47	White	£20,000 to £19,999	No	Rail company and Telephone	Dropped
Female	36	White	£10,000 to £14,999	No	Postal and GP services	Resolved
Female	25	White	Up to £9,999	No	GP Services	Resolved
Male	46	White	£10,000 to £14,999	No	Postal Services	Ongoing
Female	54	White	£10,000 to £14,999	No	School	Referred toADR
Female	54	Black	£15,000 to £19,999	No	Water or Sewerage companies	Resolved
Female	50	White	£10,000 to £14,999	No	Telephone	Resolved
Male	26	Mixed	£10,000 to £14,999	No	Social Care Services	Referred to ADR
Female	56	White	£15,000 to £19,999	No	Energy, Financial Services, Telephone, Local Authority, Hospital, GP services, HMRC	Ongoing

Appendix C - Case studies

During each focus group session we asked consumers to review case studies that were based on a real complaint. They were then tasked to outline the ideal process to address that particular situation.

Case study six: Telecoms



Bill dispute

Case Study 6 - Telecoms

- ! Adam has three phones on a contract with X mobile operator.
- ! Until recently he has been paying £47 a month for calls, text and 1GB of data. He has not been using data on his phone.
- ! Last month Adam received a text saying he had used a lot of data and owed £350 for this. When Adam checked his online statement it showed he only owed £190.
- ! Last week Adam received another notification that his bill was due and increased to £600.
- ! Adam phoned his mobile operator to ask for the bills were for. He also visited the company's shop.
- ! The mobile operator told Adam he used the data on his emails, but Adam said he had not used emails on his phone and can prove it.
- ! Adam blocked payments to his mobile operator but worries it can affect its credit score.

Following some deliberation consumers suggested the following ideal structure for the complaint.

Stage one – five to seven days

- Adam should contact the mobile operator by phone
- Adam will then gather and provide evidence to support his claim
- The mobile operator is then given time to investigate the situation
- The mobile operator must treat Adam delicately and assume that the error is on their part
- The mobile operator will not take any more money from his account until the situation is resolved.
- The mobile operator should provide a full breakdown of the charges

Stage two – up to five to seven days



- If the mobile operator does not respond then Adam should contact them again either by phone, in writing or by email
- The mobile operator should be given one last chance and a deadline to respond

Stage three – five to seven days

- At this point consumers would contact a solicitor, lawyer or an organisation such as Citizens Advice
- The organisation or individual would look at the evidence and provide free legal advice on Adam's rights

Stage four – two weeks

- This is where consumers would involve the ombudsman
- The ombudsman would review all of the evidence collected so far

Stage five

- This would be the final stage where consumers will either go to court or to the media

Case study 17: Local authority

Case Study 17 – Local Authority

- ! Faye made a complaint on behalf of an elderly friend who lives in Council accommodation.
- ! Faye's friend (along with several other residents) is experiencing problems with a particular neighbour who is an alcoholic, ex offender and also has mental health problems. In addition this neighbour has two large dogs which he rarely walks and has never trained.
- ! Faye's friend has tried to talk to him, expressing how other people in the block have to be up at 6 to go to work and how distressing it is for them to be woken up 2, 3, 4 or more times every night, however he denies it happens.
- ! Faye raised the issues with the Council who gave the residents forms to fill in for a month, asking them to make notes every time something happened.
- ! The forms were sent to the Council and someone from the Council went to see the neighbour.
- ! Things quietened down for a few weeks, and the Council decided that the case was closed.
- ! However it has all started again and Faye is annoyed that the rules seem to protect the perpetrator and not the victims.

*Failing to deal
with a nuisance
neighbour*



Stage one – one week in total

- The Council should provide easily accessible information on the website regarding the complaint process
- The same information should also be clearly displayed in communal buildings
- Faye should contact the Council's complaint department
- The Council will arrange for someone to visit Faye's friend within 24 hours of receiving the complaint
- The Council will then assess the situation
- The assessment will include discussions with other neighbours
- All residents will be treated with respect and emotional intelligence
- This includes the alleged perpetrator who may themselves need support

Stage two – 48 hours

- If the issue is not resolved at the first stage then it will escalate to the Head of Department
- The Head of Department will make a personal telephone call or face to face visit
- Residents will at this point also consult Citizens Advice or someone else who can provide information on the residents legal situation



Stage three – two weeks

- A residents meeting will be convened
- The primary purpose of the meeting will be to mediate between the residents and the noisy neighbour
- This will involve sharing any evidence that has been collected

Stage four

- At this stage residents will involve their local MP or Mayor

Stage five

- This final stage will be the point where residents involve the Police



Case study 14: Holidays

Case Study 14 – Holidays

- ! Paul and Mary booked a holiday that included flight, villa and car hire. On arrival Paul and Mary asked holiday rep for the key to their villa. The rep told them they should collect the key from the car hire desk.
- ! The car hire company said they never had keys for villas & sent Paul and Mary back to the rep who by then had left. Paul and Mary drove to the villa and when they arrived in was 10.00pm, dark and there was no one around.
- ! They booked into a hotel and rang the tour operator, who was very unhelpful and said they should not have booked into the hotel without speaking to them first.
- ! Since their return Paul and Mary have made numerous telephone calls to the tour operator, written to them 3 times asking for someone to contact them, without success.
- ! In the end the tour operator responded and said the complaints procedure could take up to 28 days. However since then 56 days have passed and they have not heard from the tour operator.
- ! Paul and Mary are thinking about taking the tour operator to small claims court for the cost of the hotel, loss of one full day of their holiday and general stress caused.

Complaint
about
holidays



Prior to stage one

- Holiday makers should ensure that they use a travel agent that is a member of the Association of British Travel Agents (ABTA) and has Air Travel Organiser's Licence (ATOL) protection

Stage two – within one week

- Paul and Mary should contact the tour operator or travel agent (as they did)
- The tour operator should offer an apology, refund the cost of the hotel and ask Paul and Mary what else they would like to happen

Stage three

- Paul and Mary will review the terms and conditions in order to establish their legal rights

Stage four – 21 days

- At this stage ABTA or ATOL will become involved (if applicable)
- ABTA and ATOL will review the complaint
- They will also take responsibility for the complaint



Stage five

- If ABTA or ATOL do not resolve the issue to Paul and Marys' satisfaction then they will refer to Citizens Advice or another body such as Trading Standards

Stage six

- This will be the final stage when the complaint will be referred to a dispute resolution service

Case study 11: Second hand vehicle

Case Study 11 - Second hand vehicle

- ! Sarah bought a motorbike for her grandson for Christmas at the cost of £200.
- ! The motorbike broke down shortly after Christmas and the shop mended it.
- ! It broke down again immediately afterwards and the shop offered to mend it again.
- ! However Sarah refused and asked for her money back.
- ! The shop did not agree and said it could only offer repairs, and unable to offer refunds.

Refusal of refund for faulty product



Stage one – within 2-3 days

- Following an apology, the shop should offer Sarah a refund and/or replacement for the second hand bike, or at least a temporary replacement whilst the fixes are made
- The shop need to make sure they're sticking to the law and should honour any guarantees, they must also be aware of their customers' statutory rights
- In this scenario shop staff need to be polite, understanding and professional

Stage two

- Sarah should seek legal advice – this could be from Citizens Advice
- Any legal advisor should take the case seriously; clearly outlining her rights (so Sarah can reiterate these to the shop) whilst giving Sarah the confidence and empowerment to proceed

Stage three

- Sarah should give the shop one more chance to rectify the situation; this should be in writing.





Stage four – 1-2 weeks

- If this issue is not resolved than trading standards would get involved and mediate between Sarah and the shop that sold her the bike – this should take no longer than a few weeks

Stage five

- The case would be taken to court, or potentially to a dispute resolution company, where a resolution or refund would be given

Case study 16: Her Majesty's Revenue and Customs (HMRC)



Seeking support

Case Study 16 – HMRC

- ! Matt has quite a complicated work history and in the past has used the HMRC Customer Centre to help him to understand what he needs to do and how to complete various forms.
- ! He received a letter about outstanding National Insurance payments and as he knew that he had paid a bill roughly a year before he wanted to query the demand.
- ! As the Customer Centres have closed down Matt rang the helpline to ask a few questions.
- ! The man on the HMRC helpline was very dismissive and seemed to think that Matt should have understood the letter.
- ! He passed Matt to someone else who said the only way of speaking to someone in person was to travel to Newcastle.
- ! Matt made an appointment and once there he explained his situation and how frustrating it had all been.

Stage one – 1 day

- Matt should complain about the initial call and HMRC should apologise to Matt and offer him the opportunity to escalate the issue
- Matt should be given guidance and help to fill in the form or alternatively sent some instructions or told where to find the instructions on the website. If it is better then he should be helped to complete the form via skype
- The person Matt dealt with on the initial call should be sent on training and the company policy changed so this issue is not repeated. The letter Matt was originally sent should also be improved
- He should be reimbursed for travel costs and possibly offered some compensation

Stage two – 1 week

- The issue would be brought to Citizens Advice who would show that they understand the issue, reassure Matt and clearly outline his options
- Citizens Advice should offer to review the initial issues with the form and contact HMRC on Matt's behalf



Stage three

- HMRC should host a review to discuss the complaint procedure and appeal process

Stage four

- Finally, an independent review should also be undertaken and a final evaluation presented by HMRC who should also make Matt aware of his options if he is not happy with the result. This will be the final decision for both parties

Case study 5: Financial Services

Case Study 5 - Financial services

- ! Alice and her husband own a small flat in Turkey and stay there a few months a year.
- ! This year while staying in Turkey, Alice suffered a brain haemorrhage and has been in intensive care ever since.
- ! Alice's husband wants her to be repatriated to UK asap, after building up the hospital charges of £8k. They also face extra air ambulance costs.
- ! Upon travel to Turkey Alice and her husband took out long stay insurance with X insurance company over the internet.
- ! The insurance contract had a limitation clause for residents staying longer than 6 months. Alice and her husband stayed in Turkey for over 6 months and the insurance company said the insurance policy they took was void.
- ! Alice's husband said the insurance policy had 35 pages of terms and conditions, and the key criteria and exclusions were not highlighted to them at the point of sale.
- ! Alice's husband appealed the decision but had been turned down by the company



Prior to stage one

- Alice and her husband should not have been sold a policy unfit for purpose
- Alice and her husband should have had this key part of the policy flagged to them before purchasing

Stage one – 48 hours

- The insurance company should pay immediately
- The Insurance company should investigate the case and take into consideration the 'bigger picture', showing empathy for Alice and her husband
- The insurance company should act swiftly and pay the £8,000 charges that have built up so far
- A representative from the insurance company should deal with Alice's husband face to face and be on their side

Stage two

- Alice's husband should raise the issue with the relevant ombudsman
- They should ask people via social media if they have been in a similar situation or have any advice. Platforms will include Facebook pages, but not those of close friends or family



Stage three - one week or more

- Legal advice should be sought at this stage. Alice's husband should be given advice and help to deal with the issue and clear next steps need to be established
- Alice's husband should start to share the issue on social media as this will help put pressure on the travel company to reach a more aggregable resolution

Stage four

- If a resolution is not met Alice's husband should take the issue to the press and appeal the previous resolution. This might help to raise money to pay towards any costs incurred (outside the cost of the insurance)

Case study 2: Post

Case Study 2 - Post

- ! Sue experienced an issue with the postal operator.
- ! She had ordered items to the value of £44.52, with free postage because of the value of the order.
- ! The parcel was left in her recycle bin which was emptied while she was away from home. She had to reorder the items and pay the same amount again.
- ! She complained to the postal operator and received a letter of apology which admitted fault and offered her compensation of £20.
- ! She has not cashed the cheque and wants full compensation. She feels she is entitled to it since there is proof of delivery and fault has been admitted by the postal operator.
- ! She escalated the issue in line with the postal operator complaints procedures and received a reply stating that the maximum amount of compensation that she could be awarded under the service used was £20.



Stage one – 48 hours

- The retailer should apologise and then refund or replace the items ordered
- The retailer should admit that it was at fault and investigate the postal company themselves. This is because they chose the delivery company and the consumer has a contract with the retail company, not the delivery company

Stage two

- Sue should raise the problem with the retail ombudsman who will investigate the issue
- The ombudsman will deal with the retailer and fight on the consumers behalf. The retailer will deal with the postal operator themselves as this is not the consumers' responsibility
- The level of compensation and the manner in which the postal operator works will be investigated. In particular who Sue was not offered the full amount for the goods



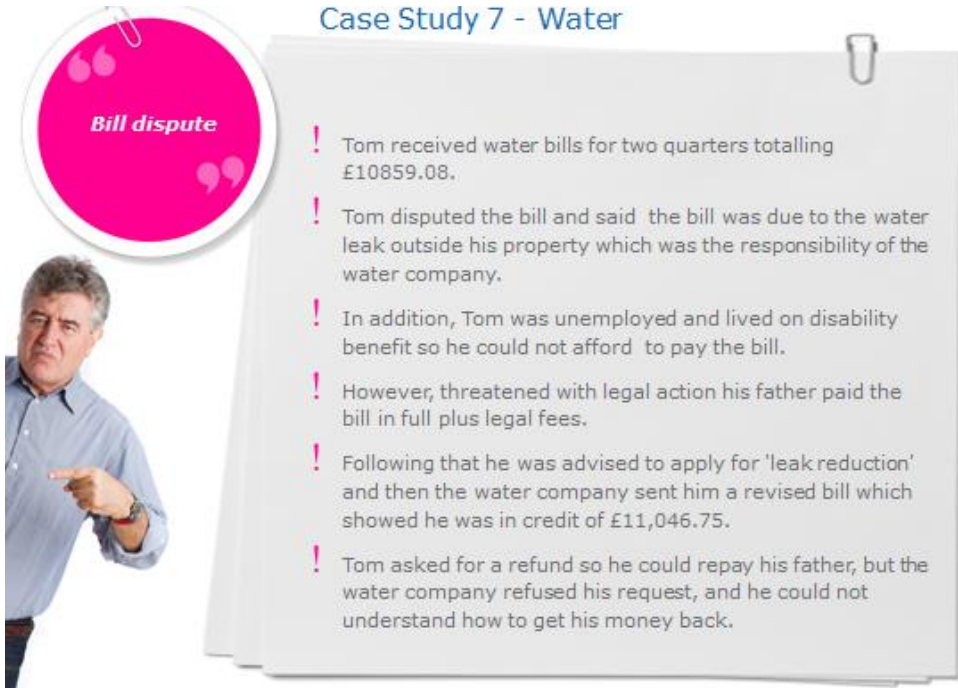
Stage three

- Sue should generate social media posts about both the retailer and the postal operator to raise awareness and encourage responses and advice from other consumers
- This may also generate a response from the retailer

Stage four

- If a resolution is not met Sue should take the issue to the press

Case study 7: Water



Case Study 7 - Water

- ! Tom received water bills for two quarters totalling £10859.08.
- ! Tom disputed the bill and said the bill was due to the water leak outside his property which was the responsibility of the water company.
- ! In addition, Tom was unemployed and lived on disability benefit so he could not afford to pay the bill.
- ! However, threatened with legal action his father paid the bill in full plus legal fees.
- ! Following that he was advised to apply for 'leak reduction' and then the water company sent him a revised bill which showed he was in credit of £11,046.75.
- ! Tom asked for a refund so he could repay his father, but the water company refused his request, and he could not understand how to get his money back.

Stage one – Under a week and no more than 2 weeks

- The majority would contact United Utilities by letter
- They would expect United Utilities to investigate the leak whilst being sympathetic towards Tom who is in a vulnerable position
- They should be able to solve the problem without legal action

Stage two

- They would go to Citizens Advice Bureau (CAB)
- CAB should write official letters, help make phone calls or offer advice
- CAB may refer Tom to the ombudsman
- An alternative option would be for Tom to go to OFWAT

Stage three

- Tom should go to the ombudsman
- They would treat Tom fairly and also take into account Tom's financial situation and health
- He should get his plus compensation. United Utilities would also fix them problem

Case study 15: Electrical appliances

Case Study 15 - Electrical appliances



- ! Claire placed an order for a new gas hob in November and was told it would be in store within 7 days.
- ! Nothing happened before Christmas and an appointment was set up to install the hob on the 4th January.
- ! A fitter cut out the existing hob only to discover that there was a fault on the new hob.
- ! Claire was then left for 48 hours without a hob.
- ! Her chosen hob model has not arrived from the factory and so she has had a 'temporary' gas hob fitted until the new one arrives.
- ! When taking out the old hob the fitter damaged the work surface

Stage 1 – Up to a week

- The majority feel Claire should contact the store she placed the order with
- They would expect empathy and understanding
- They would expect the problem to be dealt with swiftly and believe this organisation should solve the problem without it having to go any further

Stage 2

- There was mixed views here although an ombudsman or regulator seems to be the next port of call.
- If CBA had a live chat service most would be tempted to contact them about the issue.
- The problem should be solved at this point.

Stage 3 – Final stage

- Contacting the ombudsman would be the final port of call although the majority would have expected it to have been resolved by now.



Contact us...

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