

# Resolver's Annual Data

A unique year in complaints: 2020/21



## CEO Review

In a year where we saw the world change it came as no surprise that this was reflected in Resolver's complaints data. In this report we reflect on the rapidly altering landscape and the stories behind how it impacted the nation.

The global pandemic dominated, and from this we've identified a raft of both new and emerging issues. These included the immediate and ongoing struggles to get in touch with companies, the specific impact on vulnerable consumers and the large-scale confusion around how to secure a refund or cancellation of a product or service. We have also uncovered new ways to scam consumers, the perils of purchasing from online marketplaces and the trend of buying now and 'paying later'.

Resolver has brought together our annual statistics covering almost 900,000 issues across more than 100 products and services between April 2020 and March 2021. But with the recognition that complaint volumes don't necessarily equate to companies performing poorly, we've also highlighted the issues that have clearly caused problems for consumers, how complaints have been handled according to customers and how that compares over the past year.

### The year that was

What I have been struck by this year, more than any, from our data is just how difficult it can be to simply get in touch with a business to lodge a complaint and then to get an appropriate resolution. We know that almost a third of those using Resolver this past year did so because of fruitless attempts to contact their providers directly. It's become a significant source of pain and frustration for consumers and has reinforced the critical role Resolver has in helping consumers and businesses to communicate effectively to achieve the right resolution for everyone.

Looking at the sectors that accounted for the bulk of our complaints, namely online shopping and deliveries which accounted for around a quarter of the total, we can clearly see that getting refunds and getting a timely response - or a response at all - dominates. Interestingly, when you look at the regulated sectors there has been a drop in complaints year on year and certainly less of those basic customer service issues. Instead, serious issues concerning consumer detriment, including cases raised to finance companies relating to fraudulent activity and to energy providers regarding the switching process, were on the rise.

As you would expect the travel sector took one of the biggest knocks this year in terms of sentiment for how complaints are being handled. The chaos of flight and holiday cancellations has meant uncertainty for both consumers and operators, but it is the one sector that has seen a drastic, sustained dip in satisfaction among its customers for how issues were handled. This

is undoubtedly, to a degree, a symptom of sudden demand but when you look below the sector results you can see some companies have been able to respond and rebuild their satisfaction levels much more quickly than others.

## The year ahead

Resolver's data has always been a reliable way of not only seeing the issues of the day, but also the problems coming over the horizon. We see this from those issues that aren't necessarily generating the big volumes, but those that are responsible for sharp, relative increases in complaints and where other metrics we track show significant signs of deterioration or consumer distress.

The first area I would point to is changes in ways to buy - and pay - for products and services. Pertinent examples are 'online marketplaces' - which continue to eat into the market share of traditional shops and travel agents - and 'buy now, pay later' (BNPL) credit arrangements. Consumer law and regulation is notoriously slow to catch up to innovations and anticipate the harmful unintended consequences. We've already identified many issues where such 'third party' style arrangements have meant broken communication chains and no clear path for recourse when something goes wrong and as such companies have little incentive or pressure to solve the consumer issue.

Next up, we are expecting an acceleration in consumer 'claims' - an example being within Section 75 claims to credit card providers which will largely be driven by the lack of refunds for travel plans and the trend we have highlighted of being difficult to simply get in touch with firms. Consumer awareness is also increasing as in recent times we have seen a lot more promotion, not only by consumer organisations but by the providers themselves, of the protection benefits of paying by credit card. Similar efforts have also been made to play up protection against fraudulent activity.

It is also possible that we will see more claims of mis-selling as the year continues, as people have become more attuned to what may constitute a mis-selling claim, and will react accordingly. Our data shows a high proportion of complaints citing mis-selling of payday loans over the past year and we expect guarantor loans to be a likely target.

Finally, during 2020/2021 we saw people chasing or being denied refunds for cancelled flights or holidays. We all know that many people accepted or were given no option but to accept vouchers. Resolver anticipates this could lead to complaints about getting and using vouchers in the year ahead. We are already seeing increasing complaint volumes here, and are predicting many more complaints in the year to come about expiry, unfair terms or issues using them.

## Resolver's data

Our extensive research and data has allowed us to identify the impact of current consumer issues and the emergence of new concerns. Here at Resolver we're able to understand not only what is frustrating consumers in the here and now, but also how that does and could affect consumers, organisations and sectors going forward. We're able to track virtually in real time the impact of events in the outside world and how reactionary both consumers and businesses have become - and then dig deeper into the cause and effect.

This report gives readers a snapshot of how Resolver data can be used to highlight issues, scan the horizon and show the areas consumers care about most. What sits behind this is an even deeper insight that Resolver can use to help organisations draw conclusions on how they are performing both in their own right and against their competitors - and what needs to change. It serves as a timely reminder that behind every set of statistics lies real, individual stories of how issues, processes and communication channels can significantly affect consumer relationships, trust and ultimately business performance.

**Alex Neill,**  
Chief Executive Officer, Resolver

# Resolver's Annual Data: 2020/21

Services and Products	Apr 2014 to Mar 2018	Apr 2018 to Mar 2019	Apr 2019 to Mar 2020	Apr 2020 to Mar 2021	% change on previous year	Grand total
Online Shopping	115,116	108,302	112,346	267,141	137.8	602,905
Delivery Services	17,774	36,072	90,671	91,906	1.4	236,423
In-store Shopping	127,804	83,277	71,083	65,501	-7.9	347,665
Travel Agents	21,257	23,848	39,270	62,252	58.5	146,627
Loans or Finance	14,706	36,981	115,740	56,205	-51.4	223,632
Banking	235,801	53,423	52,731	40,417	-23.4	382,372
Flights	305,687	134,850	96,445	30,172	-68.7	567,154
Takeaway	39,475	23,515	18,653	26,506	42.1	108,149
Energy Providers	20,665	18,565	27,264	21,479	-21.2	87,973
Broadband	31,389	19,553	22,130	18,214	-17.7	91,286
Other Services and Products	14,088	13,731	15,987	17,790	11.3	61,596
Poor Quality Products	18,633	11,736	13,196	17,203	30.4	60,768
Gift Cards and Vouchers	11,002	8,547	8,783	13,446	53.1	41,778
Gambling	3,243	7,764	8,809	12,389	40.6	32,205
Credit and Prepaid Cards	12,035	14,263	20,015	11,487	-42.6	57,800
Mobile Phone Contracts	35,986	27,506	18,486	8,879	-52.0	90,857
Restaurants and Dining	57,406	36,730	29,795	8,676	-70.9	132,607
Vehicles	15,063	10,735	8,325	7,803	-6.3	41,926
Tour Operators	7,489	4,391	5,188	6,649	28.2	23,717
DVLA	856	1,116	1,660	6,029	263.2	9,661
Hotels	17,589	15,180	14,637	5,989	-59.1	53,395
E-Payments or Payment Services	1,382	2,113	5,216	5,550	6.4	14,261
Online Dating		19	1,029	5,484	432.9	6,532
Video Streaming	4,934	7,866	5,297	4,768	-10.0	22,865
Local Council Services	7,500	6,074	5,756	4,711	-18.2	24,041
Private Parking Tickets	7,283	7,839	7,860	4,410	-43.9	27,392
Mobile Phone - Pay-as-you-go	15,833	14,034	3,165	4,172	31.8	37,204
Vehicle Insurance	7,701	5,459	5,843	4,138	-29.2	23,141
TV Packages	7,434	5,122	5,658	3,301	-41.7	21,515
Social and Private Housing	5,824	3,938	3,311	3,185	-3.8	16,258
Gyms and Health Clubs	3,950	4,194	3,719	2,953	-20.6	14,816
Loyalty Cards	2,869	2,602	3,050	2,847	-6.7	11,368
Buildings and Contents Insurance	3,940	2,082	2,338	2,546	8.9	10,906
Ticket Sales	3,255	5,448	2,860	2,529	-11.6	14,092
Buses and Coaches	8,744	7,461	6,945	2,521	-63.7	25,671
Car Rental	6,211	5,623	5,964	2,432	-59.2	20,230
Landline	6,242	3,007	2,899	2,420	-16.5	14,568
Package Delivery Insurance		1,322	1,766	2,147	21.6	5,235
Warranty	308	294	698	1,934	177.1	3,234
Bailiffs and Debt Collectors	3,752	2,783	3,070	1,890	-38.4	11,495
Ferries	3,013	1,826	1,534	1,885	22.9	8,258
Petrol Stations	3,037	2,936	2,773	1,805	-34.9	10,551
Trains	12,793	7,553	7,169	1,642	-77.1	29,157
Environmental Health	2,835	1,868	1,677	1,556	-7.2	7,936
NHS	2,718	2,379	2,185	1,492	-31.7	8,774
Holiday Parks	3,487	2,491	2,654	1,318	-50.3	9,950
Mortgages	7,727	4,577	7,168	1,115	-84.4	20,587
Holiday Lettings	1,662	1,752	733	1,062	44.9	5,209
Travel Insurance	798	396	448	1,024	128.6	2,666
Passport and Immigration	656	398	567	764	34.7	2,385

# Resolver's Annual Data: 2020/21

Services and Products	Apr 2014 to Mar 2018	Apr 2018 to Mar 2019	Apr 2019 to Mar 2020	Apr 2020 to Mar 2021	% change on previous year	Grand total
Housebuilders	1,379	1,150	997	757	-24.1	4,283
Credit Rating	18,316	2,053	942	733	-22.2	22,044
Courts and Tribunals	5,384	6,498	5,426	717	-86.8	18,025
Gadget and Product Specific Insurance	1,233	617	4,558	658	-85.6	7,066
Price Comparison Websites	638	623	599	641	7.0	2,501
Health and Life Insurance	291	808	3,607	614	-83.0	5,320
HMRC		340	490	570	16.3	1,400
Universities	475	323	407	534	31.2	1,739
Ticket Resale Sites	71	2,725	1,836	512	-72.1	5,144
Investments	153	146	462	473	2.4	1,234
Letting Agents	890	472	455	473	4.0	2,290
Theme Parks and Tourist Attractions	825	670	833	463	-44.4	2,791
Cinemas	4,359	4,027	6,144	439	-92.9	14,969
Taxi and Private Hire Services	1,311	2,790	1,866	431	-76.9	6,398
Airports		73	1,050	380	-63.8	1,503
Estate Agents	723	529	420	339	-19.3	2,011
Boilers	27	172	142	305	114.8	646
Home Improvement	444	338	204	293	43.6	1,279
Pensions	71	477	834	256	-69.3	1,638
Construction Rental	236	276	202	240	18.8	954
Energy Debt	928	466	420	208	-50.5	2,022
Pet Insurance	502	260	192	186	-3.1	1,140
Feed-In Tariffs		85	234	168	-28.2	487
Solicitors	514	218	174	164	-5.7	1,070
Council Tax Valuations		24	96	162	68.8	282
Football Clubs		93	158	147	-7.0	398
Schools and Childrens Welfare	464	242	201	146	-27.4	1,053
Congestion Charge		42	146	135	-7.5	323
Adult Education and Social Care	827	143	141	93	-34.0	1,204
Cycle Hire		5	23	76	230.4	104
Trading Standards	167	99	97	72	-25.8	435
Freedom of Information	204	106	103	61	-40.8	474
Planning and Building Control	114	85	68	53	-22.1	320
Currencies and Foreign Exchange	197	302	95	46	-51.6	640
Funeral Plans	3	17	36	46	27.8	102
Annuities		41	120	37	-69.2	198
Heating Oil Supply		4	11	37	236.4	52
Business and Commercial Insurance		16	102	32	-68.6	150
<b>Total minus PPI claims</b>	<b>1,299,698</b>	<b>830,896</b>	<b>928,457</b>	<b>885,431</b>	<b>-4.6</b>	<b>3,944,482</b>
PPI	878,032	549,486	1,092,866	93		2,520,477
<b>Grand total</b>	<b>2,177,730</b>	<b>1,380,382</b>	<b>2,021,323</b>	<b>885,524</b>	<b>-56.2</b>	<b>6,464,959</b>

- Excluding PPI claims, complaints made to all our product groups and services were down by less than 5% in 2020/21.
- Shopping complaints take the lion's share - with significant rises compared to previous years in both online shopping and gift card or voucher complaints.
- Regulated products including banking, loans, energy and broadband saw complaint volumes slide over the year.
- Travel complaints were largely directed at travel agents, many of which concerned online travel 'market' sites rather than independent agents.

# Complaints across the UK



Within all four countries of the UK, shopping was a dominant source of complaint, with online shopping, in-store shopping, delivery companies and gift vouchers accounting for more than four in 10 cases raised (more than half in Northern Ireland).

The spread of complaints for product groups were on similar lines, with one in 10 relating to issues with the larger financial services (banking, loans and credit cards) and a similar proportion concerning travel agents, flights, hotels and tour operators.

# Online shopping to become the norm

Online shopping complaints accounted for around a quarter of our total across the year. After a drop in volume during summer these rose again throughout November and December, as the second lockdown across much of the UK took hold.

Pre Covid-19, Resolver saw smaller year-on-year rises in complaints to online retailers, but this soared in 2020/21. The staggering rise indicates that for many consumers, the long talked-about conversion to online shopping will, or has become a more permanent fixture.

Refund and returns issues formed almost 20% of complaints towards online retailers. Delays to refunds were rife as customer service teams adjusted to working from home, but we are also aware of many shops being uncontactable during the height of the pandemic as options were reduced or switched off completely - this remains the case for some.

Complaints about vouchers grew to the highest yearly level, with customers concerned about vouchers expiring, or being unusable for one of the retailers that went into administration over the year.

## Delivery problems

The largest slice of complaints to online retailers - and additionally those made directly to delivery services - were package delivery problems. Consumer frustrations were clear over late deliveries, missing parcels, damaged goods and 'drop and run' deliveries as drivers took social distancing measures to new levels.

These issues remain and appear to be getting no better. Satisfaction levels steadily declined throughout 2020/2021, though this was at a low base before the pandemic, while customer ratings for how easy it was to contact delivery firms stayed consistently low throughout the year.

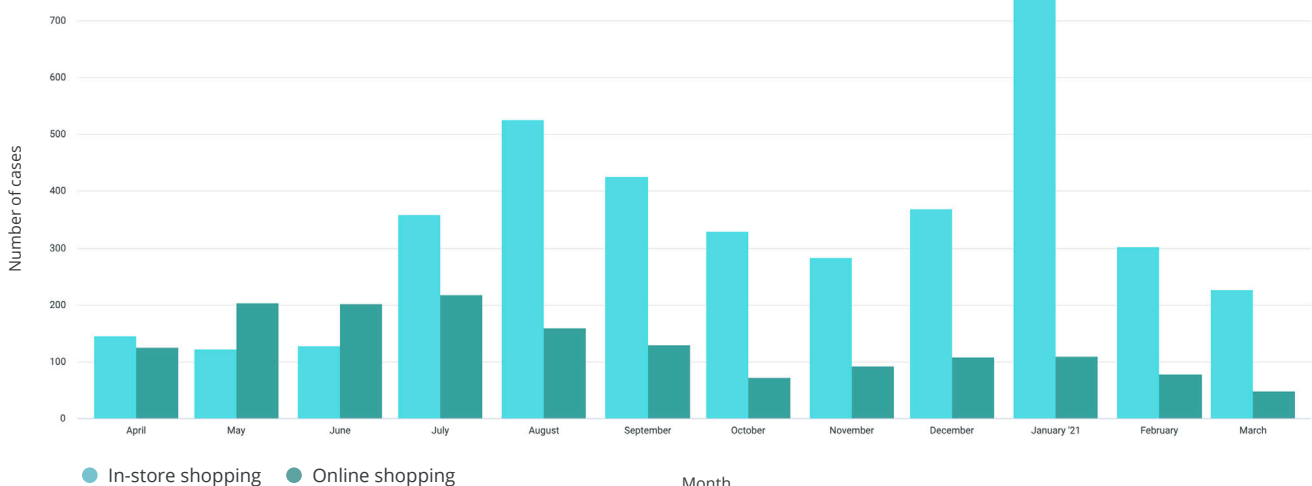
## Face mask enforcement

Despite the bulk of our high streets being closed, in-store shopping saw the third highest volume of complaints in 2020/21. Customer service and product issues dominated, and almost 5,000 complaints concerned refunds and returns as people were either directed to return online orders in-store, or had bought goods during the few windows of opening and then became stuck for returns when shops closed their doors again.

Resolver saw complaints in the thousands concerning face masks - specifically the lack of customers and staff wearing them - soar at the time when they became mandatory to wear in late July 2020. The peak occurred as we entered a third national lockdown with more than 700 cases raised in January. During the year, it was clear that face mask issues moved from complaints to online retail at the start of lockdown - mainly around concerns for availability - to in-store shopping from late July onwards.

Across all sectors, Resolver saw more than 8,000 complaints concerning face masks and coverings - including public transport, petrol stations and restaurants.

Face mask complaints and shops: 2020/21



# Switching and billing: energy complaints

Transaction and payment problems made up almost 10,000 of the complaints levied at energy firms - with these topping 1,000 a month during the first quarter of 2021. A more detailed look at these complaints highlighted issues with final bills and credit payments or refunds, and stress among those who complained was apparent. Customer service issues were also a cause of complaint to energy companies, with a proportion of these linked to refunds and compensation.

Credit and billing problems have long been a consumer issue for the energy sector, despite regulation in place to ensure timely and accurate billing and refunds where applicable. Energy customers reported having to chase for credit they were owed, or were surprised by significantly higher charges than expected.

## Energy switching

One of the energy sector's biggest transactional occurrences is switching, and while regulator Ofgem has identified that the volume of switching has been on the rise since 2014, this slowed throughout 2020 and dipped in January 2021. Ofgem points out that the winter months are commonly lower in volume for switches, but what did not seem to slow is the number of complaints Resolver received about switching.

Complaints concerning switching problems saw an uptick from December, but they peaked in March. This was perhaps partly attributed to people prompted to switch by the announcement in early February that the energy price cap would mean bills going up by an average £91 a year for households on standard tariffs. Billing problems at the end of the switch process were common causes of complaint, but inaccurate or incorrect information caused hiccups for those trying to make the move - with some reporting significant delays of up to months beyond the 15 working days required to complete a switch.

In a trend Resolver has commonly identified year-on-year, the winter months of 2020/21 saw dips in the ratings by customers for how easy it was to contact their provider, which were at their lowest point in January. In reality however, energy providers' average ease scores were low throughout the year, as were customer satisfaction ratings.

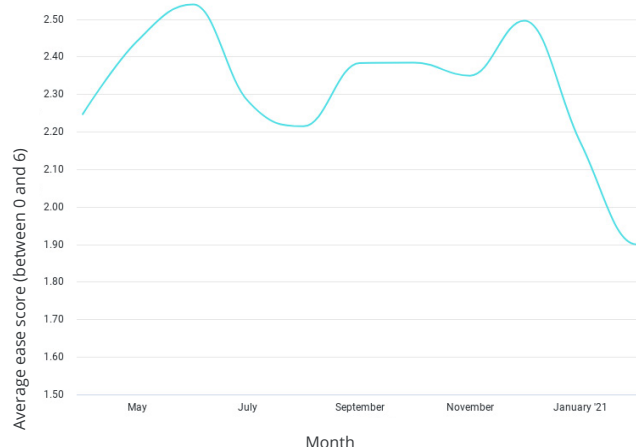
## How Resolver's data can help you spot the issues that matter to your customers

As well as complaint volumes for a wealth of issues pertinent to your industry, Resolver's database holds more than 100 metrics across our data and proprietary algorithms to help you:

- Identify changes in consumer behaviour in near real time.
- Benchmark against the best companies in your industry, and beyond.
- Track your own business performance to understand where your complaint performance is rising or falling.
- Look for opportunities for growth by better understanding your customers.
- Learn the relative financial impact of your complaints handling procedures.

To find out more contact [business@resolvergroup.com](mailto:business@resolvergroup.com)

## Ease scores remain low for energy providers whilst complaints rise in winter months (scores out of six)



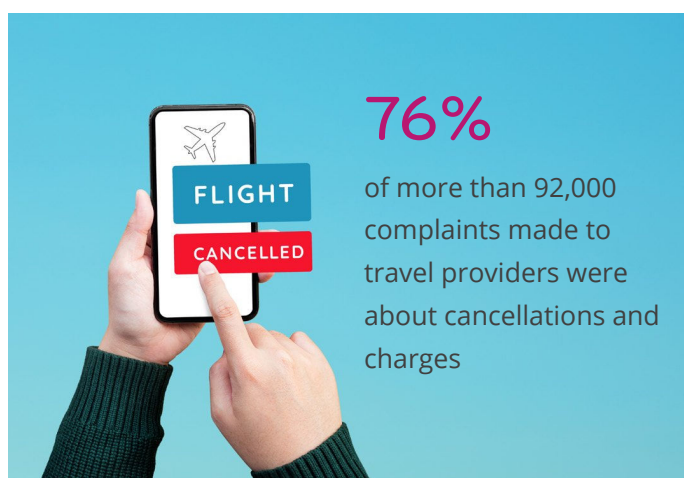


# Travel complaints flying high

By far the largest issue causing customers to take to Resolver to complain about travel issues over the past year concerned cancellations, charges and fees - and given this accounted for more than three quarters of complaints across airlines and travel agents, little else took a spotlight at any point in 2020/2021. These types of complaints unsurprisingly fell in volume as the year progressed, but still dominated what people took issue with throughout the whole year.

The sheer demand that airlines and travel firms faced with cancellations and changes to travel restrictions yo-yoing throughout the year means it's fair to say that consumers had to be patient when making contact to find out more specifically what they could do with their cancelled or changed holidays. However the waiting game to get a refund was clear.

Average resolution times - despite legal deadlines for refunds on travel bookings cancelled by providers - soared as the pandemic took hold and remained high even at the start of this year. For flights in particular, complaints were resolved by an alarmingly high average 80 days in February. Travel agents appeared to resolve issues more quickly but even this grew to more than 50 days on average at the start of 2021. However, many of our complaints to travel agents were towards online travel booking sites rather than a specific travel agent.



## Average satisfaction: Travel agents & Flights



## Worrying satisfaction drops

The sector did see high resolution rates month-on-month throughout the year. Despite this satisfaction among customers regarding how their complaint was handled dipped dramatically from before the pandemic, and the downward spiral continued through 2020 and 2021 to hit an average three out of 10 by the time March 2021 closed.

This signals the difficulties customers had trying to get their issue sorted, the length of time it took and their dissatisfaction with the outcome. We know many were being denied refunds or pushed towards either accepting vouchers or moving travel plans back. However, it is clear that while some airline companies and travel agents in particular fell in satisfaction levels at a dramatic rate, others weathered the storm of complaint far better and actually maintained comparably higher satisfaction rates throughout the year.

It is likely to take the travel sector a long time to recover from this dip in satisfaction. At present there is less opportunity for them to do so as people remain hesitant about booking travel in the face of uncertainty even when restrictions are lifted.

# Finance in the year of coronavirus

Finance providers were among those companies pushed to respond almost immediately to the impact that the pandemic had on millions of people. Many were concerned that they could not make regular payments on credit cards, mortgages and loans to cover debts in the event of furlough, job losses and struggles to pay household bills.

Payment holidays were introduced to seemingly offer the chance to at least temporarily alleviate concerns. It was clear that those consumers turning to Resolver about payment holidays were mainly using us as a means to make a claim or a request, rather than specifically complaining.

However, there was evidence that customers were unaware that interest charges still applied throughout the duration of their payment holidays, with shock that balances were actually higher as a result. We are also seeing concerns that credit reports are being affected inadvertently, despite regulation preventing providers to report payment holidays to credit reference agencies.

## The rise of buy-now-pay-later credit

Meanwhile, buy-now-pay-later (BNPL) credit arrangements - a growing service throughout 2020 - saw more than 8,500 complaints in 2020/21. More than a fifth of these concerned excessive fees, incorrect charges and - tellingly - payment and repayment issues. But we have also seen a significant number of cases raised by customers who have returned items they have bought on BNPL credit, only to still be charged or receive demand for payment after the items in question were sent back.

Resolver also saw more than 46,000 cases in the finance sector concerning mis-selling in 2020/21, split broadly between packaged bank accounts and loans. More than 20,000 complaints concerned a mis-sold loan - more than a third of the total complaints made about loans in 2020/21. These overwhelmingly concerned short-term and payday loans.

## Fraud on the rise

Fraud-related claims and complaints were up across the finance sector compared to 2019/2020, with most services seeing an increase of more than 10%. Where the complaint concerned consumers being defrauded by another business, they fell into two main categories - identity-related issues where accounts were opened fraudulently and those either reporting or falling victim to scams.

While many cases concerned consumers asking their provider for help or to get their money back, a worrying number of customers were having trouble contacting fraud helplines or being refused help. Almost one in five fraud cases raised to finance companies were escalated to the Financial Ombudsman Service. We're already seeing fraud cases in the hundreds across the finance sector in 2021 so far and expect this to grow.



# £676.52

was the average payment to customers from finance firms for a fraud-related case



## Resolver Recognised

Resolver has revealed the three credit card providers eligible for Resolver Recognised status. Resolver Recognised is our hallmark of quality for those companies that top the ranks for issue resolution and service - compared to their competitors. We currently assess performance across more than 10 sectors. Get in touch to see how Resolver Recognised uses direct feedback from consumers to assess the top providers.

[resolverrecognised@resolvergroup.com](mailto:resolverrecognised@resolvergroup.com)

# Does vulnerability have an impact on complaining?

Potential vulnerabilities among consumers have never not been an issue for companies but the changes to our day-to-day lives over the past year have perhaps made adaptability more challenging for both businesses and their customers. It is important to understand how situational vulnerability can impact the way complaints are raised, and how responsively and effectively they can be handled.

## Shopping complaint spikes at the start of lockdown

Shopping complaints among those with an indication of age-related situational vulnerability, potential health problems and physical disabilities immediately rose at the start of the first imposed lockdown towards the end of March 2020. Supermarkets were among the few exceptions that could remain open both physically and digitally and were faced with an increasing demand for delivery slots for those turning to online shopping, or immediately having to implement social distancing measures in-store, including slots for key workers or those considered more vulnerable.

There were complaints about queues, having to use self-service checkouts with little instruction, inappropriate substitutions in online deliveries and difficulties getting delivery slots, but supermarkets were not the only shops to see complaints among those with potential age-related or health concerns. Many relied-on deliveries were either late or missing, and frustrations veered towards genuine concern about the difficulty of getting issues resolved.

## Low income concerns

Across the finance sector, indications of low income were a common feature in Resolver's cases, with concerns for paying debts or making payments prompting requests for assistance. This was overwhelmingly the case with those having taken out short-term or payday loans - in many cases before the pandemic - and questions around suitability for loans and thorough affordability checks prompted many complaints of being mis-sold.

Debt concerns were rife in cases to energy providers - partly through being in 'debit' when for example, they were presented with high final bills upon switching providers. However, some cases concerned individuals being unable to pay for their energy supply - or highlighting concerns that this would become an issue.

### Vulnerability trends: the first lockdown (shops)



### Resolver's Situational Vulnerability Identifier

Resolver's data set spans more than six million complaints over a range of industries, consumer personas and demographics. By training our algorithms on such a broad base, we avoid biases and generalise the solution to situational vulnerability.

### Resolver's Situational Vulnerability Identifier will help you:

- Effectively triage your vulnerable consumers and route them to agents trained for their circumstance.
- Create processes that works for customers in all situations.
- Align with regulatory guidance.
- Be best in class at handling the complaints of all customers.
- Prevent brand reputation damage.

Contact [business@resolvergroup.com](mailto:business@resolvergroup.com) to find out more

# Customer service, complaints handling and satisfaction during the pandemic

As the pandemic was taking hold Resolver saw many companies reducing and even closing customer service and contact functions. In many sectors delays occurred as increased demand meant a surge in queries at the same time as businesses were having to adapt to customer service teams working from home. But some companies had simply shut down core means of contact and moved towards automation, or no means for response at all while still operating the transactional aspects of their business.

Resolver's own Customer Support team saw around 23% of its direct enquiries coming from customers who were receiving no response from the company with which they were raising an issue. And over the year, nearly a third (29%) of the almost 900,000 complaints in our database concerned those where customers had previously tried to contact the companies with which they wanted to raise a case or claim directly.

In almost all sectors this remained a trend until the end of 2020/21, with shopping, energy and finance complaints from 'second-time' complainers at their highest levels in March this year. This has caused significant problems for consumers struggling to resolve basic issues or being directed towards a resolution that didn't suit them - prevalent in the wake of travel cancellations. Some were left with nowhere to turn to sort out urgent issues - including

much needed documentation or incidents of fraud - as helplines closed or reduced their opening hours and email services were switched off. In some cases however, services have resumed to near pre-pandemic capabilities. So the fact that these complaints are continuing to come to Resolver highlights that organisations' response to customers has in a number of cases fallen woefully short of expectations.

## Customer service is key

Across the more than 100 product groups that can have a complaint raised through Resolver, we saw more than one in 10 complaints specifically categorised by customers as a 'customer service issue', though the initial problem may have occurred as a result of more transactional concerns. This of course included issues with contact in the first place, but also problems interacting with customer service teams, such as disinterested staff, few means to offer support and being passed between different companies with each claiming the other was responsible for sorting out problems.

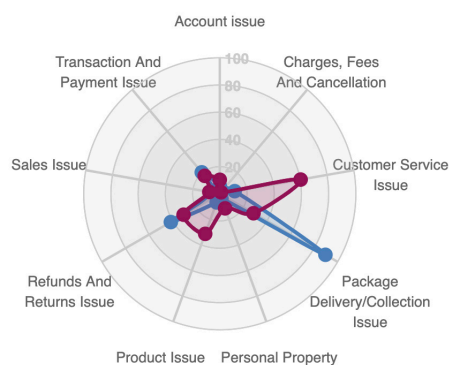
However, we can see that this is the tip of the iceberg - and while we perhaps saw many more complaints directly specified as being about these more transactional issues, such as refunds, cancellations and delivery problems, our analysis can show that customer service has incorporated part of the problem, leading us to conclude that the issues and how they have been dealt go hand in hand.

Resolver's machine learning issue classification algorithms allow us to see the stories underneath our consumer assigned issue tags by applying multiple additional tags. The dots show what percent of cases were tagged with each topic by our algorithms. A dot on the outer edge would mean 100% of cases were tagged with this topic.

In this example, the cases labelled by consumers as a 'customer service issue' are tagged with a wide range of different topics by our machine learning algorithm.

## Analysis of issues classified as "customer service complaint": Shops

● Package delivery/collection issue ● Customer service issue



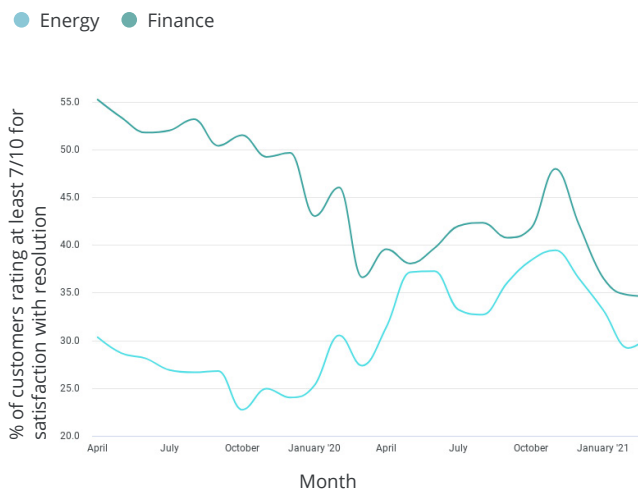
## Satisfaction - the winners and losers for customers

Across all the complaints raised through Resolver throughout 2020/21, there were some distinct trends in customer satisfaction ratings for how complaints were resolved. In sectors where there is a regulatory influence - such as finance and energy - customer satisfaction with complaint resolution mainly weathered the storm of the past year's events.

Finance providers saw satisfaction slide during 2019 - perhaps indicative of potential resolution issues for PPI complaints - but as Covid-19 took hold of the nation, this ticked upwards and was predominantly maintained during the rest of 2020. However, this has once again dipped for the first quarter of 2021.

For some sectors satisfaction levels were, even pre-pandemic, at a low base. This is particularly pertinent in the energy sector - where throughout 2019 and the very early parts of 2020, the percentage of those satisfied with how their complaint had been handled was below 30%. This rose during the months of lockdown - but to a peak of still less than 40%.

### Satisfied customers: Energy & Finance sectors

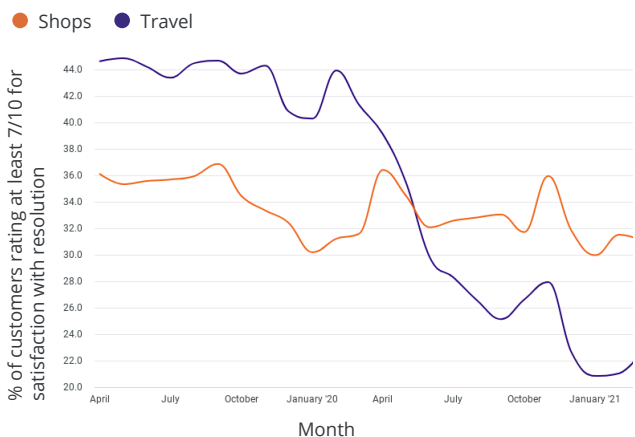


Turning to sectors with less regulatory influence we can see that shopping complaints, despite consistently having less than 50% of the consumer base satisfied, had peaks and troughs. Those months at lower levels included late spring and summer as demand for online deliveries surged, and the end of 2020 as the sudden lockdowns over the Christmas period meant uncertainty for deliveries and buying gifts.

Meanwhile the travel sector had more of a fall from grace. Satisfaction ratings, from relatively speaking a more stable 2019 compared to other sectors, descended dramatically almost month on month from March 2020 to a distinct low at the start of 2021. By March 2021, there was little evidence of recovery.

However, not all companies across our sectors succumbed to low satisfaction - indicating that while the Covid-19 pandemic in part would have affected how complaints were handled, some were putting measures in place to ensure a level of customer service. In our opinion this shows that it can be done and there is no longer little excuse for issues with complaint handling.

### Satisfied customers: Shops & Travel sectors



## The many stories behind Resolver's data

This report has brought together just some of the stories, trends and indicators behind Resolver's complaints data encompassing more than six million cases since 2014. It shows we can effectively detail what is happening in the here and now, but also what is likely to impact consumers and businesses in the years ahead.

This has never been more important as both consumers and organisations adapt to perhaps some permanent changes caused by the last year, coupled with moves towards getting back to what we knew before.

If you would like to know more about our data, our indicators and our unrivalled expertise in consumer complaints, get in touch.

Contact [business@resolvergroup.com](mailto:business@resolvergroup.com) to find out how we can help your organisation.

