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# Consumer Confidence and Understanding For Citizens Advice Scotland

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# Executive summary

This report contains the findings from research on Consumer Confidence and Understanding, conducted by Ipsos MORI, on behalf of Citizens Advice Scotland (CAS).

The research comprised a survey of 1,004 consumers in Scotland (aged 16 and over), carried out between 7 and 20 March 2016. The specific issues covered were: experience of consumer problems and complaints; awareness and expectations of consumer organisations; awareness and perceptions of CAS; and experiences of using CAS services.

## Experience of consumer problems and pursuing complaints

Around one third (31%) of respondents had had reason to complain about a product or service over the last year. The types of products they had most commonly had reason to complain about were mobile phones, laptops and other electronic devices; food bought in a shop or restaurant; or cars and other vehicles. The types of services prompting the most grievances were transport and travel services; hospital, GP and other care services; and telecoms.

Most of those who had had reason to complain over the last year (81%) had gone on to take some form of action, though the figure fell to 61% among those on a low income (compared to 87% among high earners). The most common form of action by some way, mentioned by 91%, was complaining directly to the product supplier or service provider concerned. Only around one in ten (12%) had contacted a third party and only 2% had taken legal action.

Around seven in ten (72%) of those who had pursued a complaint were satisfied with the outcome, while two in ten (21%) were dissatisfied. The most common reasons for dissatisfaction were that nothing happened or the complaint was ignored; the outcome was not in line with the complainant's expectations; or the matter was not taken seriously enough.

## Awareness and expectations of consumer organisations

Respondents were presented with a number of scenarios describing different consumer problems they might experience. For each they were asked who they would approach first for help or advice if they found themselves in a similar situation.

The proportion of respondents who were able to cite an organisation they would approach varied across the scenarios. Whereas a majority named an organisation they would approach if: they received a letter or parcel through the post that had been damaged (98%), there was a bad smell coming from a drain outside their home (97%); or their water supply went off and they were unhappy with how long it was taking to be restored (94%), fewer could name an organisation that might provide help or advice if they felt they were paying too much for their mobile phone bills (70%);, or they bought a car in a private sale that immediately broke down (68%). Fewer still could name an organisation they might approach if products they bought on the internet were not as advertised (55%).

For around half of the scenarios, people tended to say that they would first approach the provider or supplier of the product or service concerned (or the assumed provider/supplier). For the remaining scenarios, all of which involved a grievance *about* a supplier or provider, or a failure on the part of a supplier/provider to act, respondents were more inclined to say they would approach a third party organisation. In many such cases, CAB was the most, or second most, commonly mentioned organisation.

The most important service factor for respondents when dealing with an organisation was 'having their problem solved at the first point of contact'. The next most important were: 'the knowledge and experience of staff they come into contact with'; 'being able to speak to a member of staff in person'; 'how well staff listen'; being able to contact the organisation easily by phone'; 'the speed with which their issue is dealt with' and 'being kept informed and updated on progress'.

## Awareness and perceptions of Citizens Advice Scotland

Awareness of CAS was high. Almost all (97%) respondents had at least heard of the organisation, with just under half (46%) saying they knew a lot or a fair amount about it and around one third (34%) saying they knew a little.

Most respondents also had a good understanding of CAS' roles. Around nine in ten were aware that the organisation provided advice, assistance and support across a range of issues (90%), helped people get fair treatment (89%), and provided a confidential service (88%). Respondents appeared less sure as to whether CAS was 'completely independent' and 'influenced government and other key decision makers' (63% and 36% respectively).

A majority of respondents (81%) was able to specify at least one type of advice or information provided by CAS. The types of advice and information most commonly mentioned related to matters of personal finance, including debt, mortgages, insurance and tax (40%). Awareness of CAS-provided advice or information on products and services was comparatively low (around 10% in each case).

Perceptions of CAS were very positive: Around three quarters (76%) of those who had heard of the organisation said they had a favourable impression of it. Reflecting this, almost all respondents (96%) thought CAS was an important community service, while around two thirds (62%) said it was important to them personally.

Most respondents (85%) said they would be likely to use CAS in the future if they needed advice or information. Most (84%) also said they would recommend the organisation to a friend or a relative.

## Experiences of using CAS services

Fifteen per cent of respondents said they had sought advice or information from CAS in the last three years. By far the most common means by which respondents had contacted CAS was in person (75%), followed by phone contact (49%). Only around one in ten (11%) had used CAS' online services and just 3% had had a home visit.

The types of advice and information respondents had most commonly sought from CAS concerned personal finance (16%); pensions, benefits and tax credits (16%); employment or work-related problems (13%); and housing (13%). Comparatively few respondents had sought advice or information on problems with goods or services (3% and 8% respectively).

The reasons respondents contacted CAS (as opposed to another organisation) about their problems or difficulties were that they 'just knew CAS was the right organisation to contact' (30%), the organisation 'was recommended to them' (19%) or that the service was free (15%).

More than nine in ten (92%) respondents who had sought advice or information from CAS in the last three years were satisfied with the service they received. The most common reasons for satisfaction related to the behaviour of CAS staff and, in particular, 'the helpfulness of staff' and their 'sympathetic and friendly approach'. The minority of respondents (3%)

who were dissatisfied with the service they received from CAS explained this mainly in terms of not getting the help they needed to resolve their problem(s).

Around one third (33%) of those who had sought advice or information from CAS had heard of the online information service, Advice for Scotland. Of these, just over one third (36%) had used the service. Most of those who had used the service (11 out of 14 respondents) found it useful although the small base size means that these findings are indicative only and should be interpreted with caution.

## Conclusions and recommendations

The research pointed to a number of ways in which CAS might improve its support to consumers who experience difficulties when dealing with suppliers of goods and services. These included:

- **Encouraging consumers, particularly those in low income groups, to take action when they have reason to complain.** A dedicated campaign could be used to help build confidence among consumers in this regard. Given CAS' specific role in promoting the interests of consumers in a position of vulnerability, the campaign may also include targeted messages for such groups.
- **Follow-up research among those respondents who had not taken action** may provide further useful insights to inform a campaign.
- **Raising awareness of who to approach for different types of problems, particularly with online retailers and among younger people.** Given the increasing amount of purchasing that is done online, CAS might consider running a campaign providing specific advice and tips on online shopping, consumer rights and sources of support in this area.
- **Communicating within CAS, and to other organisations, the importance of face to face contact and staff behaviours – including their knowledge and experience, and how well they listen – to consumers.**

In relation to CAS specifically, the research pointed to a need for the organisation to increase awareness of:

- **The range of support and advice it provides, particularly in relation to consumer issues.**
- **Its role as a representative body, particularly, in terms of influencing government and other key decision-makers.**
- **The different ways in which CAS' services can be accessed.**
- Finally, the research suggests that there may be a particular need to raise awareness among young people of CAS, its roles and how it can be contacted. The organisation should consider the best means of addressing this, which may include working with schools, as well as the FE and HE sectors, to ensure young people are fully aware of the range of advice and information available to them.

# Introduction

## Background

The number of complaints made by UK consumers about goods and services paid for has increased significantly in recent years. The 2015 Ombudsman Services Consumer Action Monitor<sup>1</sup> found that around 66 million such complaints were made in 2014; almost double the number recorded in 2013. More than 5 million complaints were made in Scotland alone. There has been a particular increase in complaints within the retail, telecoms, utilities and postal services sectors, centring on issues such as online retailing practices, billing transparency and delivery charges.

Despite an overall rise in consumer complaints, more than half of consumer grievances continue to go unreported. According to the Ombudsman monitor, "of the 2.9 problems [per year] per person living in the UK, 1.5 are not acted upon". Previous research<sup>2</sup> has identified a lack of public awareness and understanding of consumer rights as a key factor in preventing them from pursuing complaints. This knowledge gap can have a substantial impact upon consumers. For example, *Which?* has estimated that in 2013 alone, UK consumers lost out on around £1.2 billion by not exercising their right to return goods<sup>3</sup>.

In response to these issues, the UK Government has recently introduced regulations aimed at improving the rights of consumers and creating a greatly simplified body of consumer law. For example, the 2015 Consumer Rights Act was introduced to support consumers by providing them with greater protection than they had previously and making it easier for them to resolve disputes quickly and cheaply without going to Court.

Citizens Advice Scotland (CAS) will play a vital role in informing Scottish consumers about recent legal changes, providing them with important information on their rights and how to solve problems with goods or services. To inform its work and provide an up to date assessment of the experiences and views of consumers in Scotland, CAS commissioned Ipsos MORI to carry out research to help it better understand consumers' confidence, awareness of their rights and their views of its Consumer Service in Scotland.

## Research aims and objectives

The aim of the research was to help CAS understand consumer experiences, any difficulties they faced when dealing with the suppliers of goods and services, and their knowledge and views of CAS and the consumer services it provides.

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<sup>1</sup> Ombudsman Services, 2015, *Consumer Action Monitor*. <http://www.ombudsman-services.org/downloads/CAMFinal2015.pdf>

<sup>2</sup> Audit Scotland, 2013, *Protecting Consumers*. [http://www.audit-scotland.gov.uk/docs/local/2013/nr\\_130131\\_protecting\\_consumers\\_supp.pdf](http://www.audit-scotland.gov.uk/docs/local/2013/nr_130131_protecting_consumers_supp.pdf); Consumer Focus Scotland, 2009, *Cause for complaint*. <http://webarchive.nationalarchives.gov.uk/20110203004817/http://www.consumerfocus.org.uk/scotland/files/2010/10/CFS-Cause-for-Complaint.pdf>; *Which?*, 2015, *A third of people unaware of new consumer rights*. <http://www.which.co.uk/news/2015/11/a-third-of-people-unaware-of-new-consumer-rights-420449/>

<sup>3</sup> *Which?*, 2015, *Shoppers lose £1.2bn by failing to exercise rights*. <http://www.which.co.uk/news/2013/03/shoppers-lose-1-2bn-by-failing-to-exercise-rights-313307/>

The key objectives were to identify:

- how consumers react if things go wrong when buying goods or services
- barriers that stop consumers from making complaints
- awareness of, and attitudes towards, CAS
- experiences of using Citizens Advice Bureau and the CAS consumer helpline and website.

## Research methodology

The research comprised a telephone survey of 1,004 consumers in Scotland (aged 16 and over).

The survey sample comprised a targeted set of landline and mobile telephone numbers, taken from a combination of electoral roll and national consumer survey data. It consisted of individuals who had agreed to be recontacted for marketing and research purposes, and included a range of demographic information about those individuals, thereby allowing for the effective targeting of prospective respondents. To ensure the achieved sample was representative of the population, quotas were set by age, gender, working status and rurality.

The survey questionnaire was designed by Ipsos MORI in close consultation with CAS. All interviews were completed by Ipsos MORI telephone interviewers, using Computer Assisted Telephone Interviewing (CATI), between 7 and 20 March 2016.

During data processing, the survey data was weighted by age, gender, working status, housing tenure and rurality, using Scottish Census (2011) data.

## Interpreting the findings

Survey findings represent the views of a sample of the population concerned, and not the entire population, so they are subject to sampling tolerances meaning that not all differences are statistically significant. Throughout the report, differences between sub-groups are commented upon only where these are statistically significant, i.e. where we can be 95% certain that they have not occurred by chance.

Where percentages do not sum to 100%, this may be due to computer rounding, the exclusion of 'don't know' categories or multiple answers. Throughout the report an asterisk (\*) denotes any value of less than half a percent and a dash (-) denotes zero. For questions where the number of respondents is less than 30, frequencies are expressed in absolute numerical form (Ns) rather than in percentage terms.

Throughout the report comparisons have been drawn with findings from previous research; namely CAS' *General Public and Client Satisfaction Research*<sup>4</sup> (2009), Consumer Focus Scotland's work *Cause for Complaint?*<sup>5</sup> (2009) and Audit

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<sup>4</sup> Citizens Advice Scotland, 2009, *General Public and Client Satisfaction Survey*.

<sup>5</sup> Consumer Focus Scotland, 2009, *Cause for Complaint? How consumers deals with problems with goods and services in Scotland*.

<http://webarchive.nationalarchives.gov.uk/20110203004817/http://www.consumerfocus.org.uk/scotland/files/2010/10/CFS-Cause-for-Complaint.pdf>



Scotland's report *Protecting Consumers*<sup>6</sup> (2013). It is important to note that as the methodologies and/or question wordings used in these studies differed to those used in the present research, all comparisons should be treated as indicative rather than 'true'.

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<sup>6</sup> Audit Scotland, 2013, *Protecting Consumers*. [http://www.audit-scotland.gov.uk/docs/local/2013/nr\\_130131\\_protecting\\_consumers\\_supp.pdf](http://www.audit-scotland.gov.uk/docs/local/2013/nr_130131_protecting_consumers_supp.pdf)

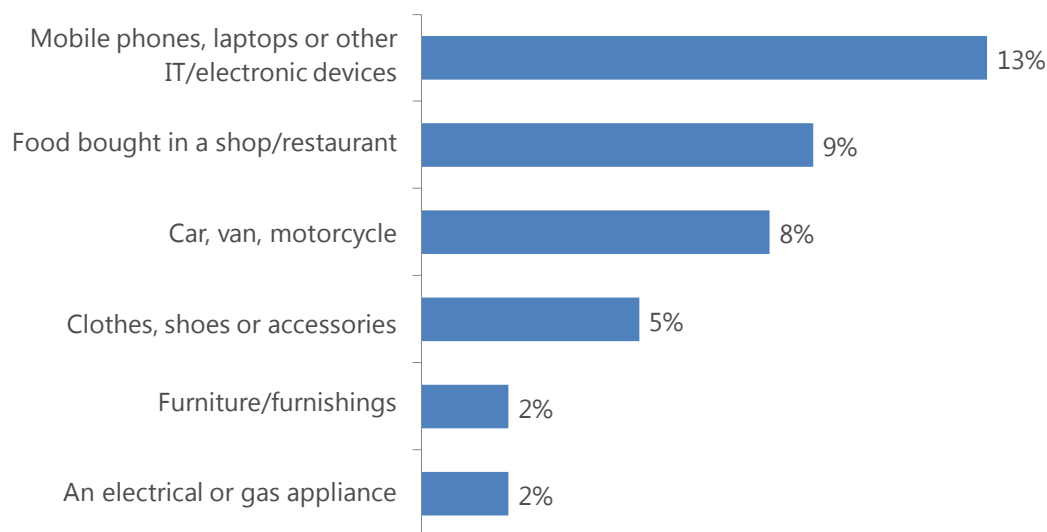
# Experience of consumer problems and pursuing complaints

## Consumer problems

Around one third (31%) of respondents had had reason to complain about a product or service over the last year, consistent with findings from previous research by Ipsos MORI for Consumer Focus Scotland<sup>7</sup>. The figure rose to 39% among those earning £49,000 or more per annum (hereafter 'high earners') but fell to 27% among those earning £15,000 or less ('low earners').

The types of *products* respondents had most commonly had reason to complain about were mobile phones, laptops and other electronic devices; food bought in a shop or restaurant; and cars and other vehicles (Figure 2.1). The types of *services* prompting the most grievances were transport and travel services; hospital, GP and other care services; and telecoms (Figure 2.2).

Figure 2.1: Products respondents had had reason to complain about in the last year

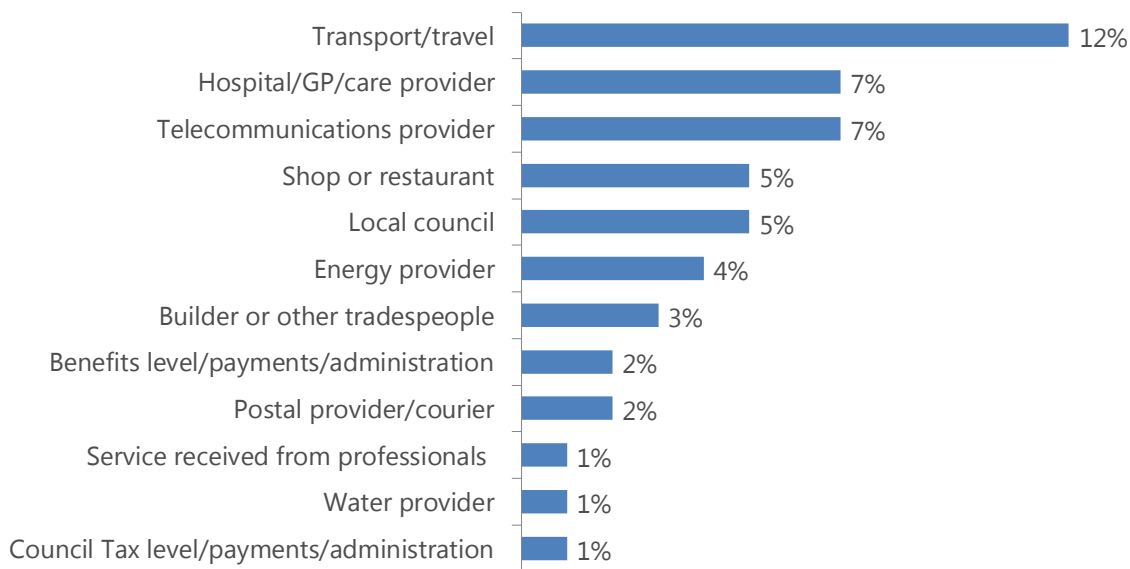


Base: All who had had reason to complain (327)

<sup>7</sup> Consumer Focus Scotland, 2009, *Cause for Complaint? How consumers deal with problems with goods and services in Scotland*.

<http://webarchive.nationalarchives.gov.uk/20110203004817/http://www.consumerfocus.org.uk/scotland/files/2010/10/CFS-Cause-for-Complaint.pdf>

Figure 2.2: Services respondents had had reason to complain about in the last year



Base: All who had had reason to complain (327)

## Taking action and pursuing complaints

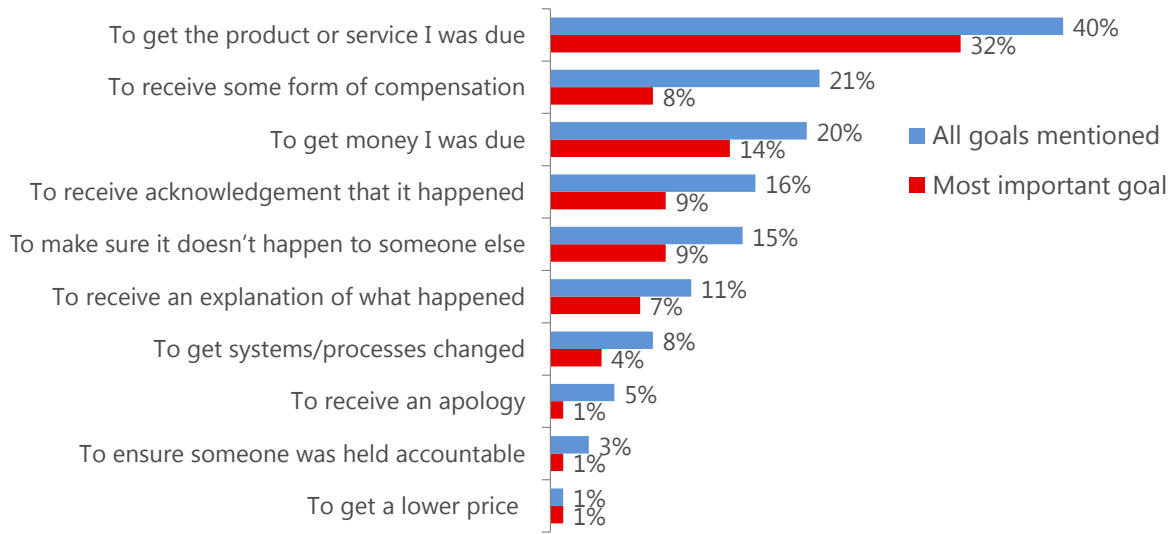
Most of those who had had reason to complain over the last year (81%) had gone on to take some form of action, again reflecting the results of previous research. That said, there were appreciable differences by income with more high than lower earners taking action (87% versus 61% respectively).

The most common form of action by some way – mentioned by 91% – was complaining directly to the product supplier or service provider. In comparison, only around one in ten (12%) had contacted a third party and only 2% had taken legal action.

Of the 28 respondents who had contacted a third party, half had contacted an organisation that dealt specifically with the type of product or service concerned (for example, a health board in the case of a complaint about a health service). The remainder had contacted an ombudsman (5 people), Trading Standards (3), their local council/councillor (3), or CAB (2).

As Figure 2.3 shows, respondents' main goals in pursuing a complaint were to obtain the product or service they were due (40%), to claim compensation (21%), to receive money they were due (20%) and to receive an acknowledgement of the matter (16%).

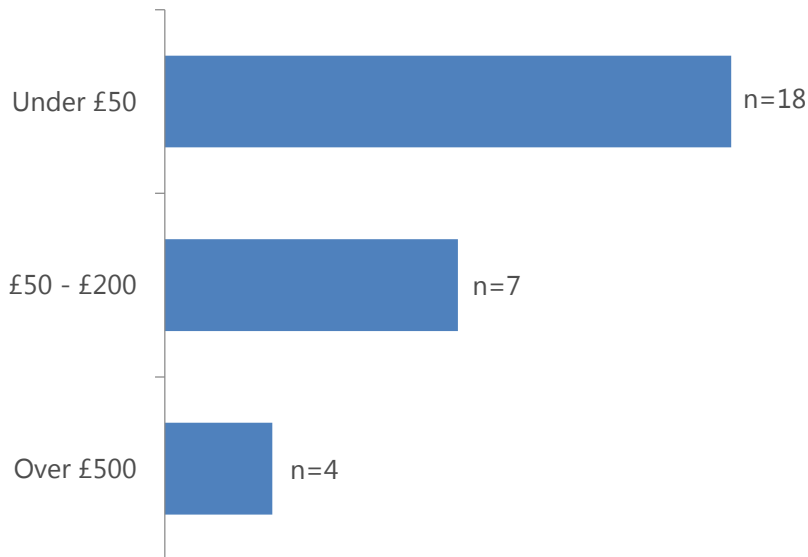
Figure 2.3: Goals in pursuing a complaint



Base: All who went on to do something about the complaint (270)

Around one in ten (12%) of those who had pursued a complaint incurred costs in doing so, though the figure rose to 19% in rural areas (versus 10% in urban areas). In most cases, the cost incurred was under £50 but seven people reported costs of between £50 and £200. A further four reported costs of over £500 (Figure 2.4)

Figure 2.4: Costs incurred in pursuing a complaint

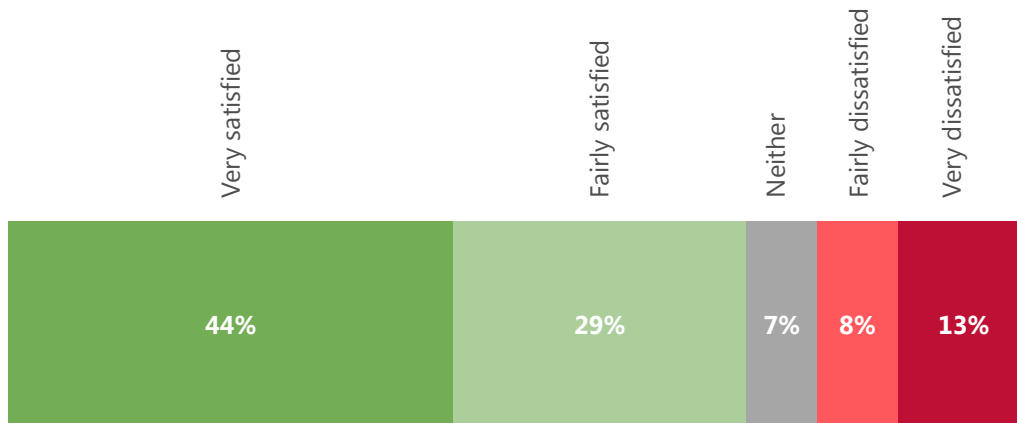


Base: All who incurred costs in pursuing a complaint (30)

## Satisfaction with complaint outcomes

Of those respondents whose complaint had closed, around seven in ten (72%) were satisfied with the outcome – most of whom were very satisfied – while around two in ten (21%) were dissatisfied (Figure 2.5). Notably, those dissatisfied were three times more likely than those satisfied to have incurred a cost in pursuing their complaint (24% versus 8% respectively).

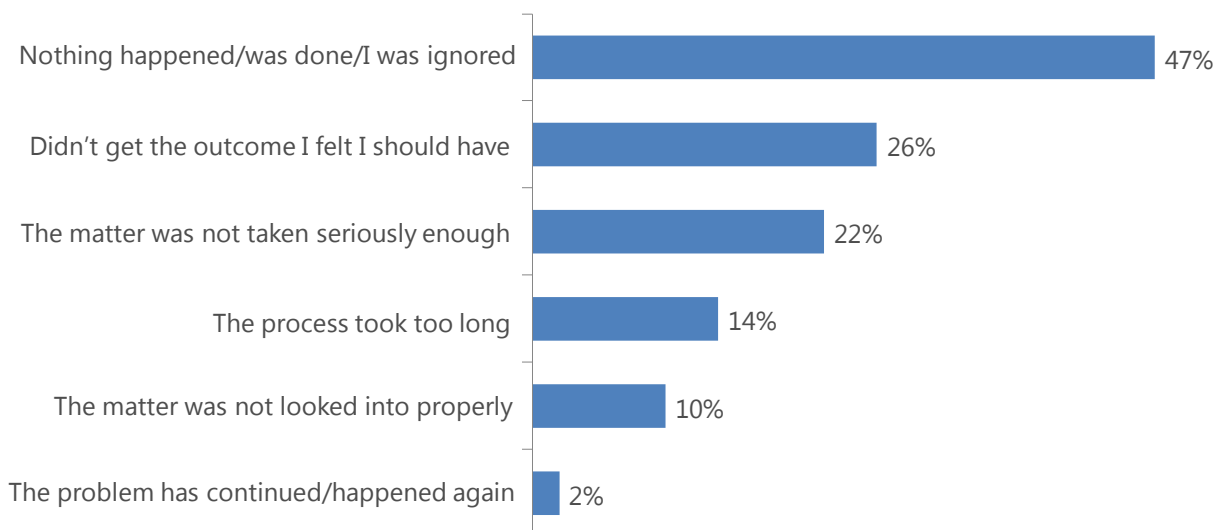
Figure 2.5: Satisfaction with complaint outcomes



Base: All whose complaint had closed (200)

As Figure 2.6 shows, the most commonly stated reasons for dissatisfaction with outcomes were that nothing happened or the complaint was ignored; the outcome was not in line with the complainant’s expectations; or the matter was not taken seriously enough.

Figure 2.6: Reasons for dissatisfaction with complaint outcomes

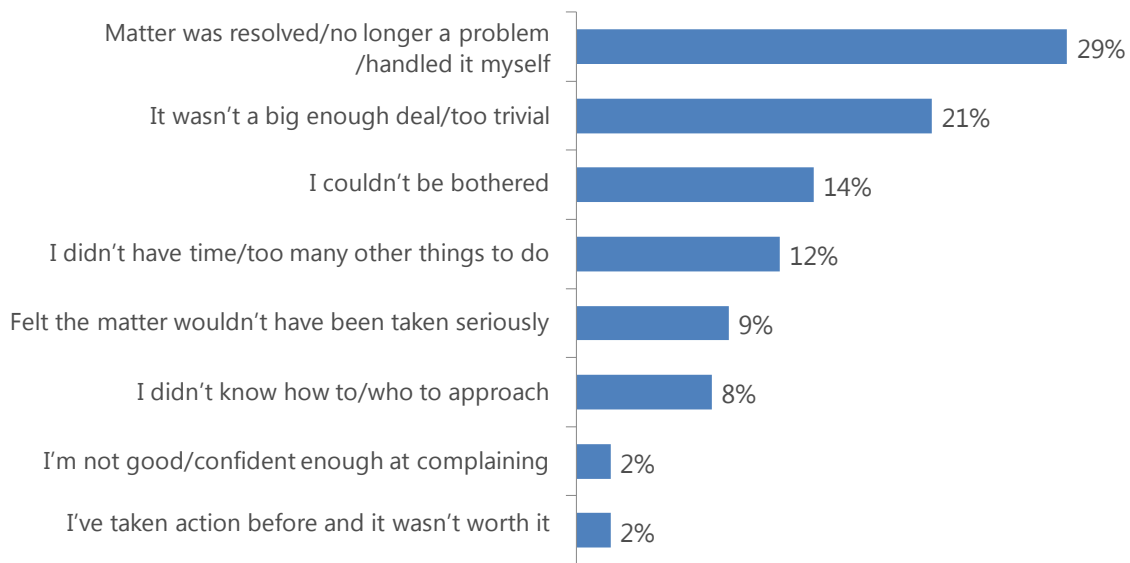


Base: All who were dissatisfied with the outcome of their complaint (43)

## Barriers to taking action and pursuing complaints

Of the minority of respondents who had not pursued a complaint, despite feeling they had reason to do so, most explained this in terms of the matter resolving itself; being too trivial to pursue; or their not having the time or will to pursue it. However a small number of people mentioned other barriers; namely that they did not feel the matter would have been taken seriously enough or they did not know how to go about pursuing it. These results too were broadly consistent with previous research, including Ipsos MORI's aforementioned work for Consumer Focus Scotland.

**Figure 2.7: Reasons for not pursuing complaints**



Base: All those who had not pursued a complaint (57)

# Awareness and expectations of consumer organisations

## Awareness of consumer organisations

Respondents were presented with a number of scenarios<sup>8</sup> describing different consumer problems they might experience. For each they were asked who they would approach *first* for help or advice if they found themselves in a similar situation.

For each scenario, a majority of respondents were able to cite an organisation they would approach for help or advice. That said, the figure varied significantly across the scenarios. For example, whereas almost all respondents named an organisation they would approach if: they received a letter or parcel through the post that had been damaged (98%), there was a bad smell coming from a drain outside their home (97%); or their water supply went off and they were unhappy with how long it was taking to be restored (94%), fewer – around seven in ten – named an organisation that might provide help or advice if they felt they were paying too much for their mobile phone bills (70%) or they had bought a car in a private sale that immediately broke down (68%). Fewer still named an organisation they might approach if products they bought on the internet were not as advertised (55%) (Figure 3.1). Indeed, in the latter case, over one third (37%) of respondents did not know who they might approach.

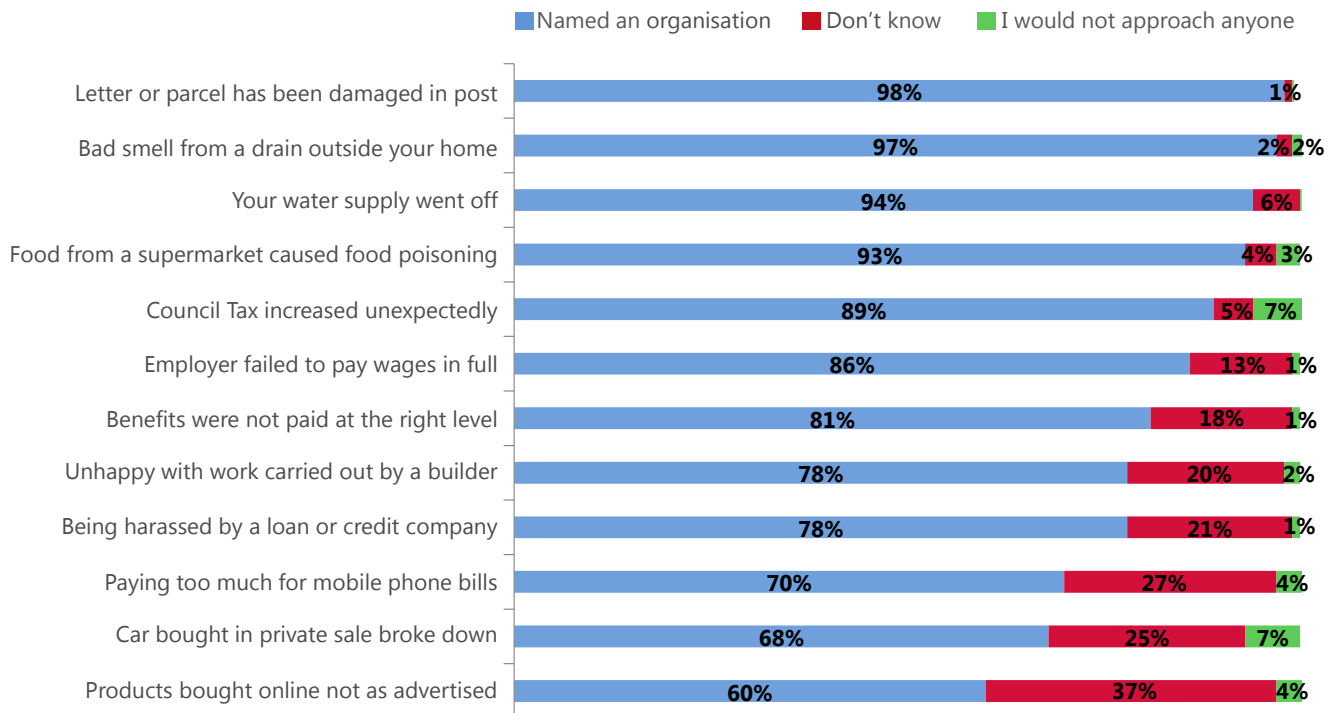
These results were broadly consistent with findings from similar research commissioned by Audit Scotland in 2013<sup>9</sup>.

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<sup>8</sup> Each respondents was randomly allocated a set of 12 scenarios (including one scenario related to water services)

<sup>9</sup> Audit Scotland, 2013, Protecting Consumers. [http://www.audit-scotland.gov.uk/docs/local/2013/nr\\_130131\\_protecting\\_consumers\\_supp.pdf](http://www.audit-scotland.gov.uk/docs/local/2013/nr_130131_protecting_consumers_supp.pdf)

Figure 3.1: Awareness of consumer organisations



Base: All who were asked each scenario (505)

Women were less likely than men to know who they would approach if they had problems with the quality of a builder's work (70% compared with 85%) or if their employer failed to pay their wages in full (77% compared with 87%). There were few other significant subgroup differences by individual scenarios, including by income, although those on a low income were less likely than high earners to know who they would approach regarding the quality of a builder's work (76% compared with 85%).

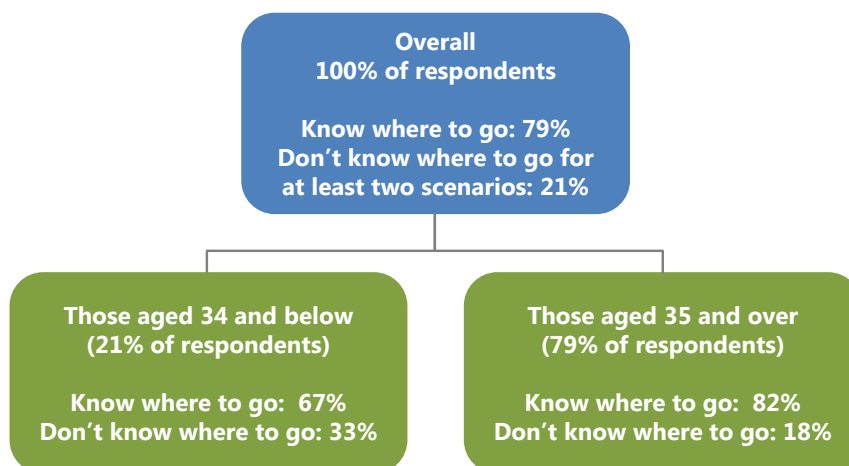
Further analysis was conducted to help understand which combinations of demographic factors were most likely to predict those who did not know who they would approach across the different scenarios. The method of analysis used was CHAID (Chi-squared Automatic Interaction Detector), which helps to identify groups of people with shared characteristics.

The analysis looked specifically at those respondents who did not know who to approach for help or advice for at least two of the six scenarios they were asked. Figure 3.2 shows that around two in ten (21%) respondents fell into this category.

The single most discriminating demographic variable for respondents who did not know who to approach was age. Younger respondents were less likely than older respondents to know who to approach. Indeed, those who were aged 34 and below were almost twice as likely as those aged 35 and over to say they didn't know where to go (33% versus 18%).

Figure 3.2: Demographic factors most likely to predict those who did not know who to approach first for help or advice





In terms of the specific organisations or individuals that respondents said they would approach, there were some commonalities across the scenarios. For around half of the scenarios, people tended to say that they would first approach the provider or supplier of the product or service concerned (or the assumed provider/supplier). For example, over three quarters (77%) said they would approach their local council or councillor if their Council Tax increased unexpectedly; around three in five (61%) said they would do so if there was a bad smell coming from a drain outside their home; over half (57%) said that they would approach the seller if food that they bought had given them food poisoning; and 43% said they would approach Scottish Water if their water supply went off and they were unhappy with how long it was taking to be restored.

For the remaining scenarios, all of which involved a grievance *about* a supplier or provider, or a failure on the part of a supplier/provider to act, respondents were more inclined to say they would approach a third party organisation. In most such cases, CAB was the most, or second most, commonly mentioned third party organisation (Table 3.1). For example, over one third (38%) of respondents said they would approach CAB if they were being harassed by a credit or loan company and couldn't afford to make the repayments; around one quarter said they would approach the organisation if their employer failed to pay their wages in full (23%); or if they bought a car from a private sale that broke down (22%). Eighteen percent said they would approach CAB if they were unhappy with the quality of a builder's work.

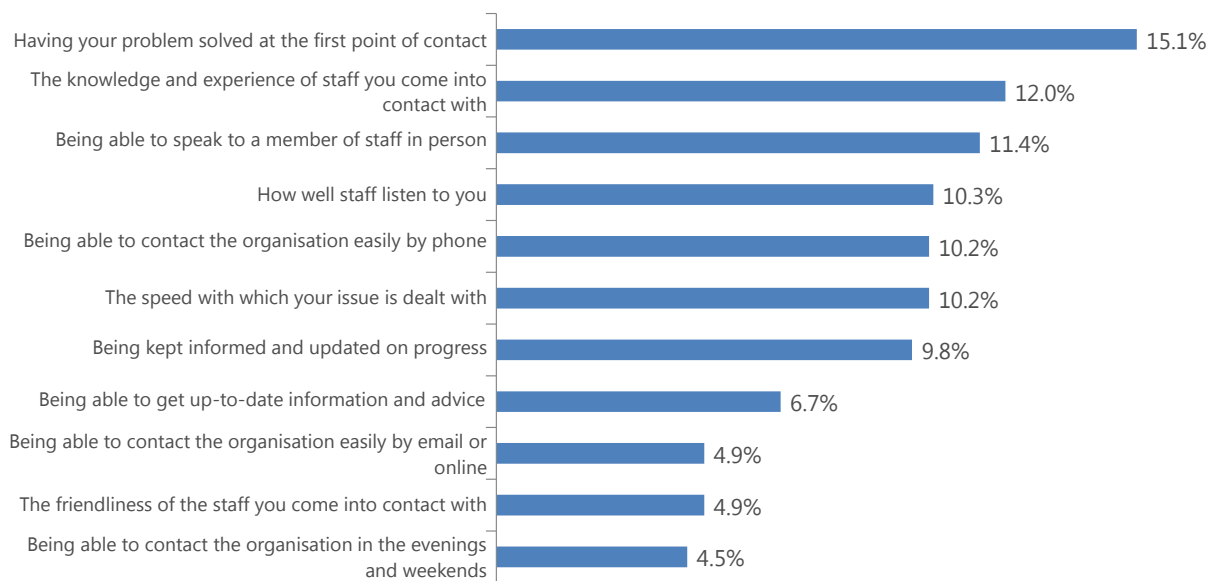
Table 3.1: Specific organisations mentioned for selected scenarios

	Being harassed by a credit/ loan company and unable to make repayments	Employer failed to pay wages in full but denied doing so	Car bought in a private sale broke down immediately but seller refused to do anything	Unhappy with quality of a builder's work and builder refused to do anything	Benefits were not being paid at the right level	Products bought on the internet were not what was advertised
Citizens Advice/Bureau	38%	23%	22%	18%	14%	14%
Local council/councillor	1%	2%	1%	7%	11%	1%
Trading Standards	1%	n/a	12%	15%	*	10%
The builder/their company	n/a	n/a	n/a	13%	n/a	n/a
NAHBs	n/a	n/a	n/a	7%	n/a	n/a
The seller	n/a	n/a	8%	n/a	n/a	n/a
Lawyer/solicitor	3%	5%	6%	7%	*	1%
The Police	4%	2%	5%	1%	n/a	1%
Department for Work & Pensions	n/a	n/a	n/a	n/a	27%	n/a
Jobcentre Plus	n/a	n/a	n/a	n/a	9%	n/a
HMRC	n/a	n/a	n/a	n/a	3%	n/a
Your employer	n/a	27%	n/a	n/a	n/a	n/a
A trade union	n/a	16%	n/a	n/a	n/a	n/a
The loan or credit company	9%	n/a	n/a	n/a	n/a	n/a
The bank	6%	1%	n/a	n/a	n/a	2%
Scottish Water	n/a	n/a	n/a	n/a	n/a	n/a
Local Water Board	n/a	n/a	n/a	n/a	n/a	n/a
Housing association/landlord	n/a	n/a	n/a	n/a	n/a	n/a
MP/MSP	n/a	1%	1%	*	1%	n/a
Ombudsman services	n/a	1%	1%	2%	*	n/a
<i>Base</i>	<i>504</i>	<i>502</i>	<i>502</i>	<i>505</i>	<i>503</i>	<i>502</i>

### Relative importance of different 'service' factors when dealing with an organisation

As well as being asked who they might approach for help or advice on various types of consumer problems, respondents were invited to consider the relative importance of different 'service' factors when dealing with any organisation. They were presented with several pairs of factors and, from each pair, asked to select the factor that was most important to them. From the resulting data, it was possible to derive an overall ranking of the factors for the sample as a whole. The results are shown in Figure 3.3, with the percentages representing each factor's 'share' of the overall ranking; in other words, its relative strength.

Figure 3.3: Relative importance of different 'service' factors when dealing with an organisation



Base: All (1,004)

The most important factor was 'having your problem solved at the first point of contact' with an overall share of 15.1%, though this factor did not entirely dominate the results. Six other factors had an overall share of between 10 and 12% and, as such, can be deemed factors of *medium importance*. These were 'the knowledge and experience of staff you come into contact with'; 'being able to speak to a member of staff in person'; 'how well staff listen to you'; 'being able to contact the organisation easily by phone'; 'the speed with which your issue is dealt with' and 'being kept informed and updated on progress'. The remaining factors – 'being able to get up-to-date information and advice'; 'being able to contact the organisation easily by email or online'; 'the friendliness of the staff you come into contact with' and 'being able to contact the organisation in the evening and weekends', had a share of 4-7% and, accordingly, can be deemed factors of *lower importance*.

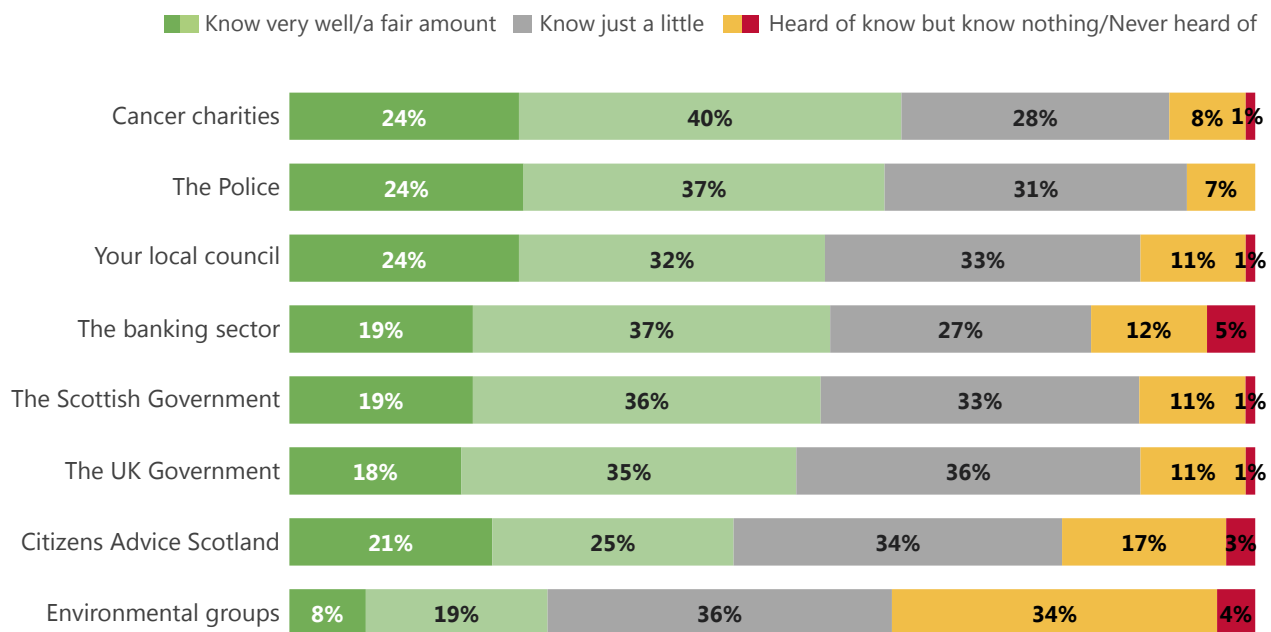
# Awareness and perceptions of Citizens Advice Scotland

## Awareness of CAS and its services

As the results in the previous chapter indicate, awareness of CAS was high. Almost all respondents (97%) had at least heard of the organisation, with just under half (46%) saying they knew a lot or a fair amount about it and around one third (34%) saying they knew a little (Figure 4.1).

Still, knowledge of the organisation was lower than that of other organisations in the third, private and public sectors in Scotland, including cancer charities (64% said they knew a lot or a fair amount about these), the Police (61%), local councils (56%), and the Scottish Government (55%).

Figure 4.1: Awareness of CAS and other organisations



Base: All respondents (1,004)

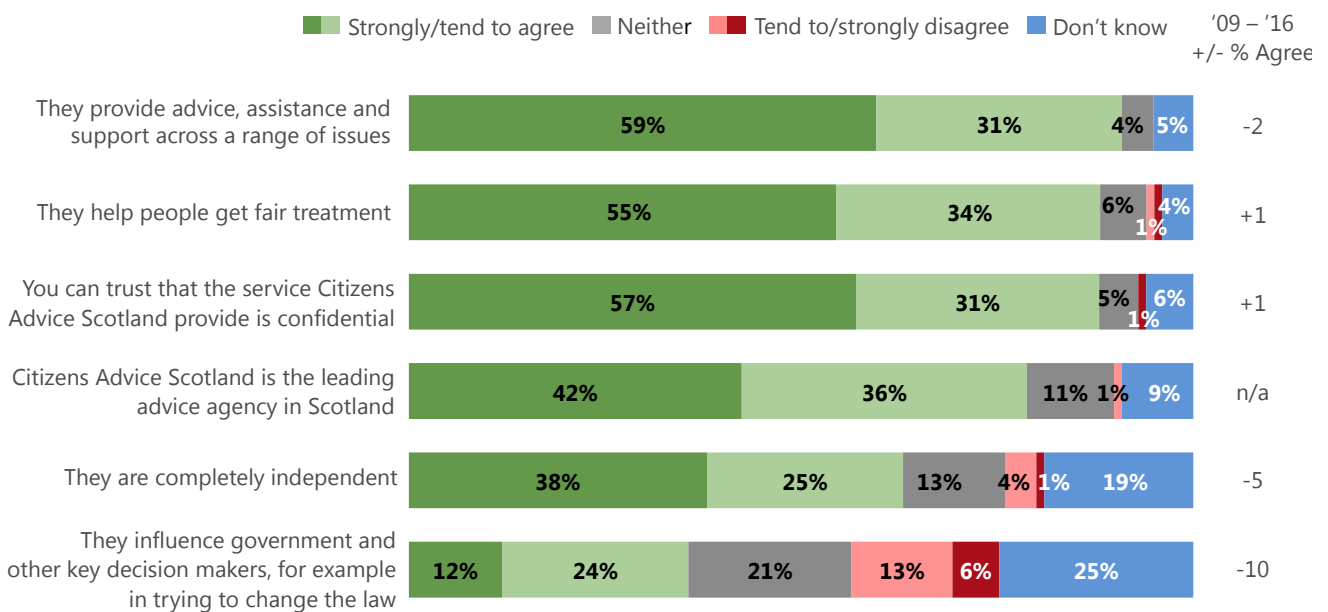
Awareness of CAS was higher among older than younger respondents (48% of over 55s knew a lot or a fair amount compared to 25% of those aged 16 to 24), and among those who rented from the council or a housing association than among private renters and owner occupiers (62%, compared to 39% and 42% respectively). It was also higher among those who had had reason to complain about a product or service over the last year than among those who had not (55% versus 42%).

## Understanding of CAS' roles

Reflecting high awareness of the organisation, most respondents had a good understanding of CAS' roles. Around nine in ten were aware that it provided advice, assistance and support across a range of issues (90%), helped people get fair treatment (89%), and provided a confidential service (88%). Most (78%) also agreed that CAS was the leading advice agency in Scotland (Figure 4.2). At the same time, respondents appeared less sure as to whether CAS 'influences government and other key decision makers' and is 'completely independent'. In each case, a high proportion had either a neutral opinion (21% and 13% respectively) or did not feel able to comment (25% and 19% respectively).

These results were generally consistent with those recorded in CAS' 2009 General Public and Client Satisfaction Survey. The only exception was the proportion agreeing that 'CAS influences government and other key decision makers', which was appreciably lower than in the earlier study (35% compared with 45%). This difference may in part reflect differences in the sampling approach and question wording used in the two studies, however<sup>10</sup>.

Figure 4.2: Understanding of CAS' roles



Base: All respondents who had heard of CAS (980)

As Table 4.1 shows, older people tended to be more aware than younger groups of CAS' roles. Indeed, those aged 55 and over were more than twice as likely as those aged 16 to 24 to agree that CAS is 'completely independent' (74% versus 32%). The only exceptions to this pattern were awareness of CAS' role in providing confidential service and influencing government and other key decision makers.

<sup>10</sup> The 2016 survey sample comprised a targeted set of landline and telephone numbers, taken from a combination of electoral roll and national consumer survey data, while the 2009 survey used a random digit dialling approach. In terms of question wordings, the 2016 survey referred to the organisation as 'Citizens Advice Scotland' while the 2009 survey referred to it as 'Citizens Advice Bureau'.

Table 4.1: Understanding of CAS' roles by age

	All	16 to 24	25 to 34	35 to 54	55 or over
	% Agreeing				
They provide advice, assistance and support across a range of issues	90	85	85	92	92
They help people get fair treatment	89	85	82	90	91
You can trust that the service Citizens Advice Scotland provide is confidential	88	86	89	89	87
Citizens Advice Scotland is the leading advice agency in Scotland	78	64	70	85	79
They are completely independent	63	32	45	71	74
They influence government and other key decision makers, for example in helping to change the laws	35	40	33	30	39
<i>Base:</i>	<i>980</i>	<i>108</i>	<i>86</i>	<i>329</i>	<i>455</i>

There were additional differences by gender and whether respondents had sought advice from CAS in the last three years. In particular:

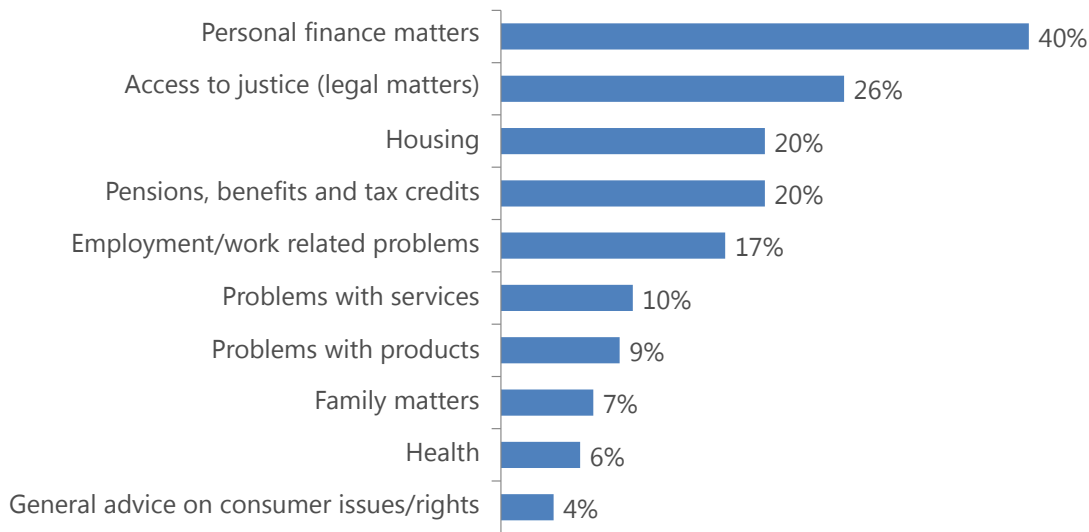
- more females than males said they did not know whether CAS influenced government and other key decision makers (30% versus 19%) or was completely independent (25% versus 13%).
- those who had sought advice from CAS were more likely than those who had not to agree that CAS provided advice, assistance and support across a range of issues (97% versus 89%) and was the leading advice agency in Scotland (89% versus 76%).

### Awareness of advice and information provided by CAS

A majority of respondents (81%) was able to specify at least one type of advice or information provided by CAS. That said, there were significant differences by age, income and whether respondents had had reason to complain about a product or service over the last year: Older respondents were more likely than younger groups to specify at least one type of advice (88% of those aged 35 to 54, compared to 73% of those aged 16 to 24), as were high earners (90% versus 79%), and those who had had reason to complain (92% versus 76%).

The types of advice and information most commonly cited related to matters of personal finance, including debt, mortgages, insurance and tax (40%) (Figure 4.3). This was followed by advice on access to justice (26%); housing (20%); pensions, benefits and tax credits (20%); and employment or work related problems (17%). Awareness of CAS-provided advice or information on problems with products and services was mentioned by 9% and 10% respectively. Still fewer respondents mentioned advice and information on family matters (7%), health issues (6%) or general consumer matters (4%).

Figure 4.3: Top ten types of CAS provided advice and information mentioned spontaneously



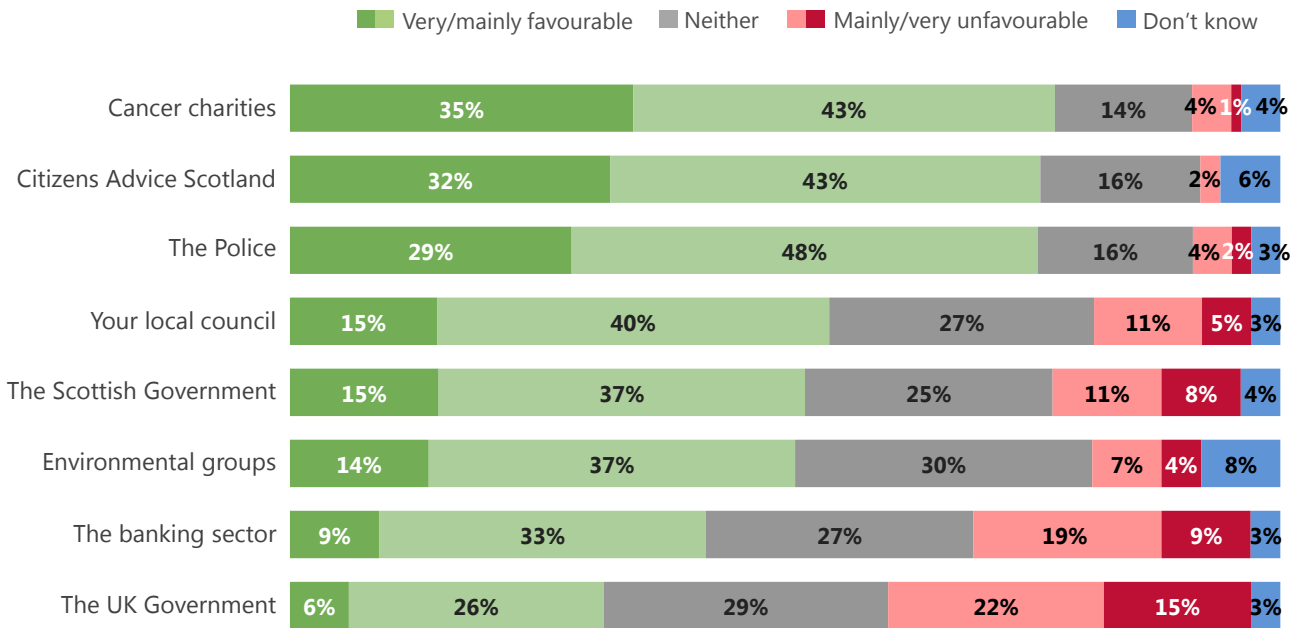
Base: All those who heard of CAS (980)

## Favourability towards CAS

Perceptions of CAS were very positive: Around three quarters (76%) of those who had heard of the organisation said they had a favourable impression of it, including 32% who said their impression was *very* favourable. A further 16% said they had a neutral opinion of the organisation ('neither favourable nor unfavourable') and just 2% said they viewed it unfavourably (Figure 4.4).

Consistent with other research conducted by Ipsos MORI, these results place CAS among the most highly regarded of organisations across the Scottish public, private and third sectors. Indeed, only cancer charities and the Police were viewed with similar levels of positivity.

Figure 4.4: Favourability towards CAS and other organisations



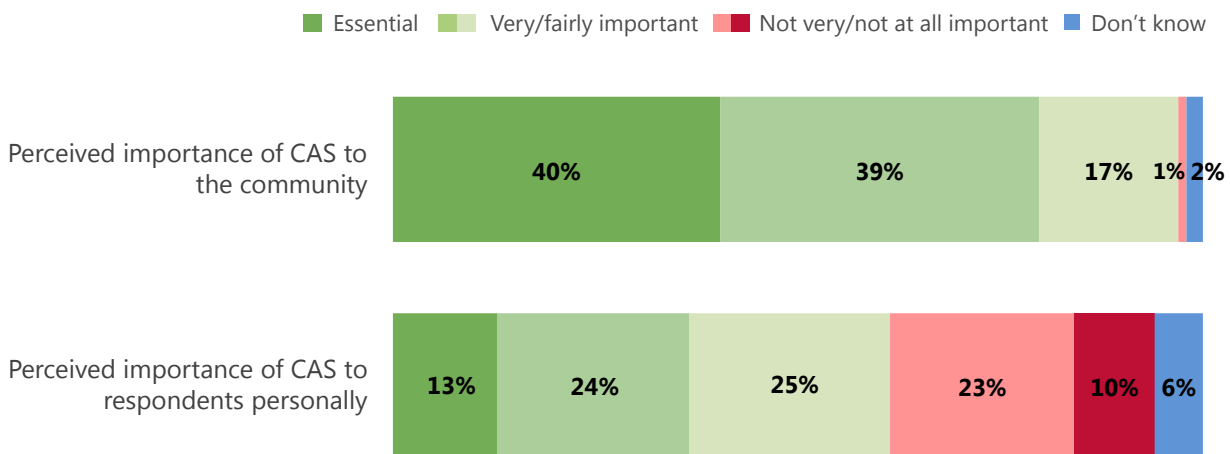
Base: All respondents who heard of each organisation

As with awareness of the organisation, favourability towards CAS increased with age; from 58% among those aged 16 to 24, to 77% among those aged 55 and over.

### Perceived importance of CAS as a service

Reflecting the generally positive perceptions of CAS reported in Figure 3.4, almost all respondents (96%) thought CAS was an important community service, with 40% saying it was essential and a further 56% saying it was very or fairly important. A smaller proportion, though still a majority (62%), said CAS was important *to them personally* (Figure 4.5).

Figure 4.5: Importance of CAS to the community and to respondents personally



Base: All respondents who heard of CAS (980)



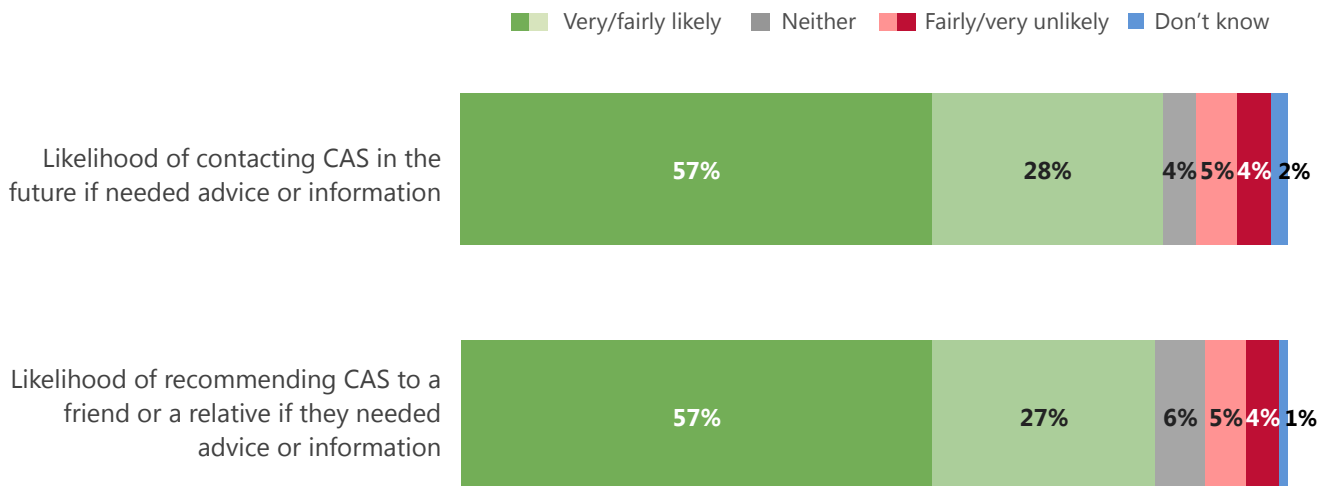
Females and those aged 35 to 54 were more likely than average to rate CAS as an *essential* community service (46% and 44% respectively, compared to 40% overall). Additionally, respondents who had had reason to complain about a product or service over the last year were more likely than those who had not to do so (50% versus 35%).

In terms of the importance of CAS to *respondents personally*, ratings were again higher among females than males (66% of females rated CAS as essential or important, compared to 57% of males). Further, low earners were more likely than high earners to say the organisation was important to them (73% versus 45%), and those who had sought advice or information from the organisation in the past were more likely than those who had not to do so (96% versus 56%).

## Likelihood of contacting and recommending CAS in the future

Most respondents (85%) said they would be likely to use CAS in the future if they needed advice or information (Figure 4.6). Most (84%) also said they would recommend the organisation to a friend or a relative.

Figure 4.6: Likelihood of contacting and recommending CAS in the future



Base: All who heard of Citizens Advice Scotland (980)

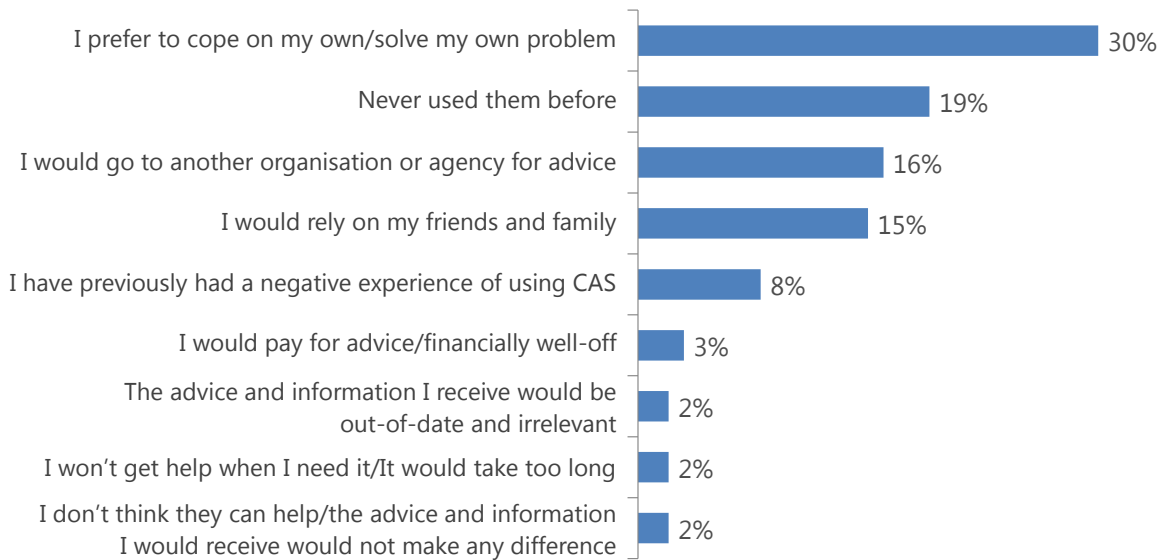
The propensity to recommend CAS was high across all subgroups of respondents but particularly among:

- females (87%, compared to 80% of males)
- those aged 35 and over (90%, compared to 60% of those aged 16 to 24 and 74% of those aged 25 to 34)
- low earners (92%, compared to 81% of high earners)
- those who had sought advice or information from CAS in the last three years (99%, compared to 81% of those who had not)

A very similar pattern of subgroup variation emerged in terms of respondents' propensity to *themselves* contact CAS in the future.

Among the minority of respondents (9%) who said they would be *unlikely* to contact CAS in the future, the most common reasons for this were that they preferred to cope on their own or solve their own problems (30%), they had never used the organisation before (19%), they would go to another organisation or agency (16%), and they preferred to rely on friends and family for support (15%) (Figure 4.7). Eight per cent said they would not approach CAS because they had a prior negative experience of the organisation.

Figure 4.7: Reasons for not using CAS in the future



Base: All who were unlikely to use CAS in the future (103)

## Experiences of using CAS services

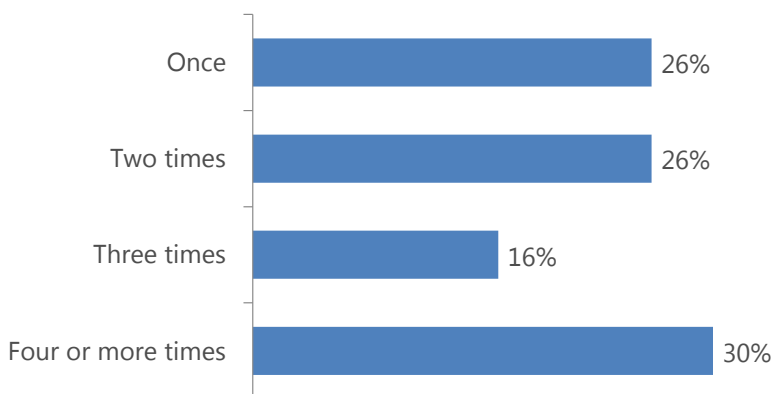
Fifteen per cent of respondents said they had sought advice or information from CAS in the last three years. This result was similar to that recorded in CAS' 2009 *General Public and Client Satisfaction Survey*<sup>11</sup>.

The groups most likely to have sought advice or information from CAS were:

- those aged 25 to 54 (22% of those aged 25 to 34 and 18% of those aged 35 to 54, compared to 12% of those aged 16 to 24 and 11% of those aged 55 or over)
- low earners (32%, compared to 10% of middle earners and 8% of high earners)
- those separated or divorced (33%, compared to 16% of single respondents and 12% of those married or cohabiting)

Of all those who had sought advice or information from CAS, almost half (46%) had done so on multiple occasions while around one quarter (26%) had done so once or twice (Figure 5.1).

Figure 5.1: Number of occasions on which respondents had sought advice or information from CAS

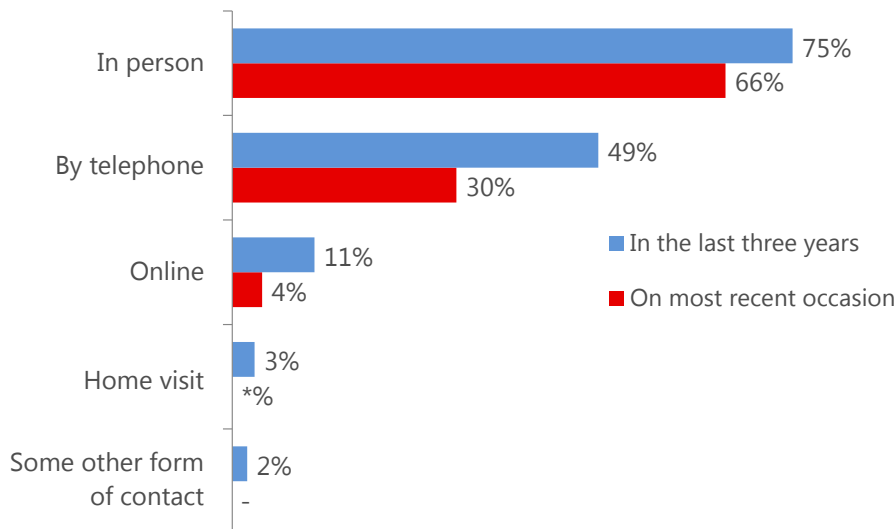


Base: All who had sought advice or information from CAS in the last three years (109)

By far the most common means by which respondents had contacted CAS was in person (75%). The next most common was by telephone (49%). Only around one in ten (11%) said they had used CAS' online services and just 3% had had a home visit. Again, these findings were broadly in line with those from the 2009 survey (Figure 5.2).

<sup>11</sup> This comparison should be treated with caution due to differences in the sampling approach and question wording used in the two studies. The 2016 survey comprised a targeted set of landline and telephone numbers, taken from a combination of electoral roll and national consumer survey data, while the 2009 survey used a random digit dialling approach. With respect to question wording, the 2016 survey referred to the organisation as 'Citizens Advice Scotland' while the 2009 survey referred to it as 'Citizens Advice Bureau'.

Figure 5.2: Methods used to contact CAS

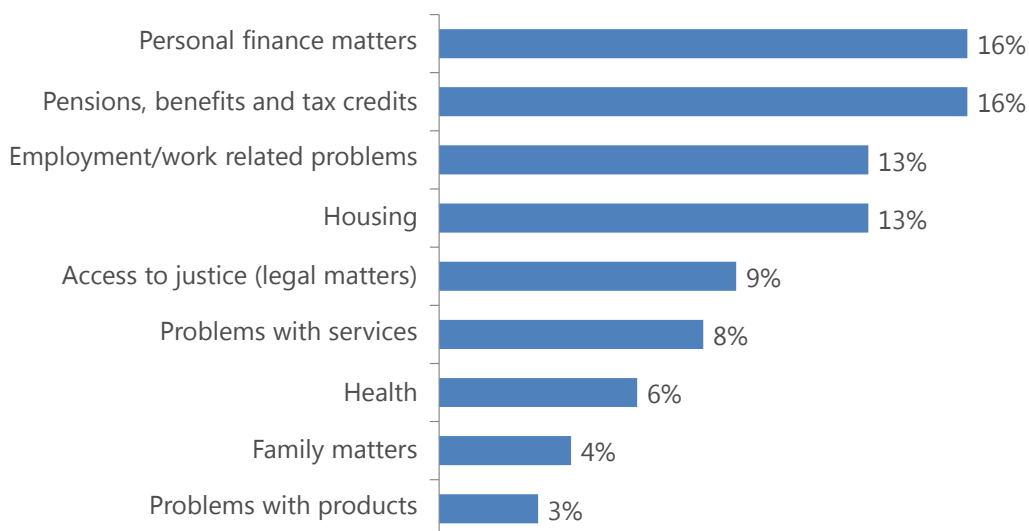


Base: All who had sought advice or information from CAS in the last three years (109)

### Reasons for contacting CAS

As Figure 5.3 illustrates, the types of advice and information respondents had most commonly sought from CAS concerned personal finance (16%); pensions, benefits and tax credits (16%); employment or work related problems (13%); and housing (13%). Comparatively few respondents had sought advice or information on problems with goods or services (3% and 8% respectively).

Figure 5.3: Types of advice and information sought from CAS



Base: All who had sought advice or information from CAS in the last three years (109)

Reasons respondents commonly cited for contacting CAS (as opposed to another organisation) about their problems or difficulties were that they 'just knew CAS was the right organisation to contact' (30%), that the organisation 'was

recommended to them' (19%) and that the service was free (15%) (Figure 5.4). Around one in ten said CAS was the only organisation in their local area or accessible to them, and a similar proportion said they were not aware of any other organisations that provided the advice they needed (12% and 10% respectively).

Figure 5.4: Reasons for seeking advice or information from CAS



Base: All who had sought advice or information from CAS in the last three years (109)

### Satisfaction with CAS services

As in the 2009 survey, more than nine in ten (92%) respondents who had sought advice or information from CAS in the last three years were satisfied with the service they received, while only three per cent were dissatisfied (Figure 5.5).

Figure 5.5: Satisfaction with service received from CAS



Base: All who had sought advice or information from CAS in the last three years (109)

The most common reasons for satisfaction related to the behaviour of CAS staff and, in particular, 'the helpfulness of staff and their 'sympathetic and friendly approach' (31% and 26% respectively) (Figure 5.6). Other common reasons related to

the quality of advice or information received, with around one quarter (24%) saying they found this 'relevant' and 21% saying 'it was easy to understand'.

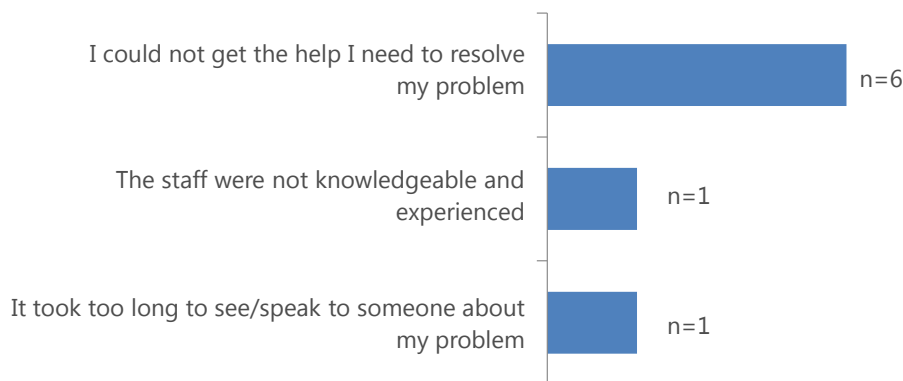
Figure 5.6: Reasons for satisfaction with service received from CAS



Base: All who were satisfied with the service received from CAS (97)

The minority of respondents who were dissatisfied with the service they received from CAS explained this mainly in terms of not getting the help they needed to resolve their problem(s) (Figure 5.7).

Figure 5.7: Reasons for dissatisfaction with service received from CAS



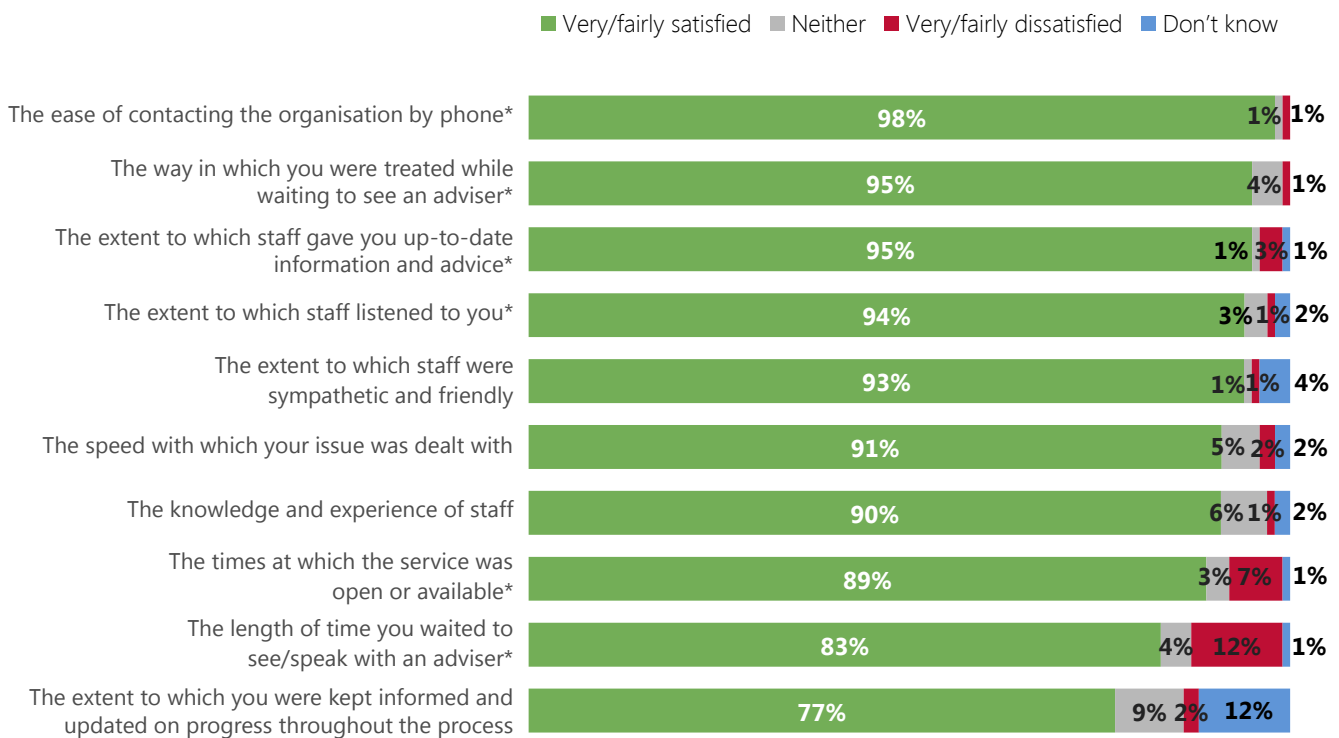
Base: All who were dissatisfied with the service received from CAS (7)

Reflecting respondents' generally high level of satisfaction with CAS, and the results reported in Figure 4.6, ratings of specific aspects of the service provided by the organisation were very positive. Almost all respondents were satisfied with 'the ease of contacting the organisation by phone' (98%), the way in which they were treated while waiting to see an adviser (95%), the extent to which staff gave up-to-date information or advice (95%), and the extent to which staff listened to them (94%) (Figure 5.8). Most were also satisfied with 'the extent to which staff were sympathetic and friendly' (93%), the speed with which their issue was dealt with (91%) and 'the knowledge and experience of staff' (90%).

Respondents were relatively less satisfied with the length of time they waited to see or speak with an adviser (83%) and the extent to which they were kept informed and updated on progress throughout the process (77%) – though, the latter result reflected a comparatively high percentage of ‘neutral’ or ‘don’t know’ responses (21% in total) rather than dissatisfaction (12%).

These results too were in line with findings from the 2009 survey, though satisfaction with treatment while waiting to see an adviser appears to have increased<sup>12</sup>.

Figure 5.8: Satisfaction with different aspects of the services received from CAS



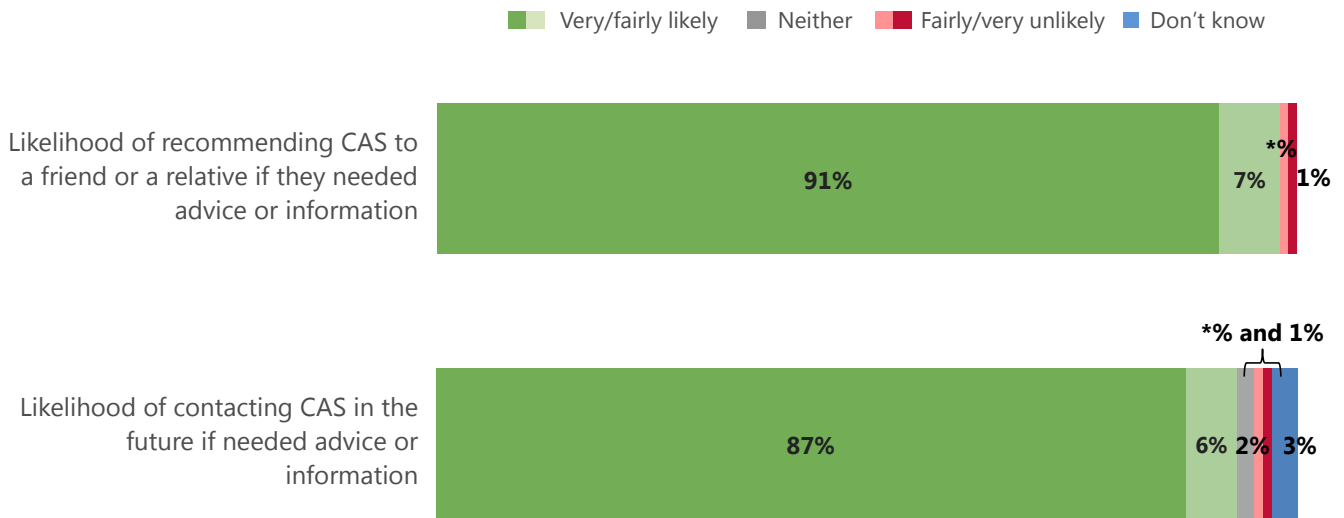
Base: All who had sought advice or information from CAS in the last three years (109)

\*Base size differs due to the type of contact applicable for this aspect of the service

Reinforcing high levels of satisfaction with CAS services, almost all (99%) respondents who had sought advice or information from the organisation said they would be likely to recommend it to a friend or a relative (Figure 5.9). Most (94%) also said they would be likely to contact CAS in the future themselves if they needed advice or information.

<sup>12</sup> This comparison should be treated with caution due to differences in the question wording used in the two studies. The 2016 survey referred to the organisation as ‘Citizens Advice Scotland’ and asked about satisfaction with respondents’ most recent contact with CAS, while the 2009 survey referred to it as ‘Citizens Advice Bureau’ and asked respondents about their overall satisfaction with the contact they had had with the organisation.

Figure 5.9: Likelihood of recommending and contacting CAS in the future



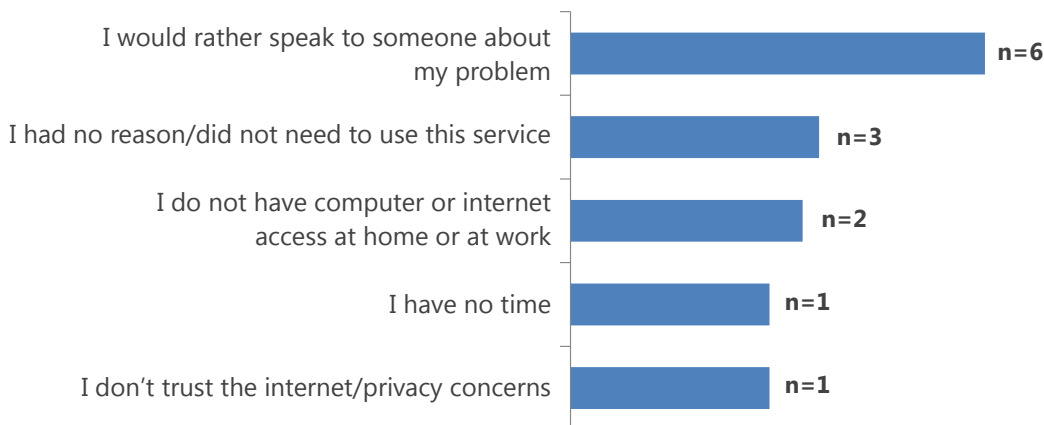
Base: All who had sought advice or information from CAS in the last three years (109)

### Awareness and experience of using the CAS Advice for Scotland service

Around one third (33%) of those who had sought advice or information from CAS had heard of the online information service, Advice for Scotland. Of these, just over one third (36%) had used the service, which was higher than the comparable figure recorded in 2009. Most of those who had used the service (11 out of 14 respondents) found it useful; eight of whom found it *very* useful<sup>13</sup>.

In terms of those who had not used Advice for Scotland, the main reason they gave for this was that ‘they would rather speak to someone about their problem’ (Figure 4.10).

Figure 4.10: Reasons for not having used Advice for Scotland service



Base: All who did not use Advice for Scotland services (20)

<sup>13</sup> The small base size means that these findings are indicative only and should be treated with caution.



## Conclusions and recommendations

The research confirmed that a significant proportion of consumers experience problems with goods and services and that confidence in pursuing these problems varies by market, as well as by income. It also identified significant barriers to taking action, mainly in terms of consumer attitudes and, specifically, a perception that complaints may be too trivial. Nevertheless, most of those interviewed who had had reason to complain had gone on to take action, and were satisfied with the outcome. Also, general awareness of where to go for help with different types of problems was reasonably high in most cases and complemented by high awareness of, and favourability towards, CAS.

Consistent with findings from previous research by Ipsos MORI for Consumer Focus Scotland, around one third of respondents had had reason to complain about goods or services bought in the last year. While most of them had gone on to take some form of action, it was notable that those on a low income were less likely than higher earners to have done so.

A lack of awareness of who to approach for advice or information on consumer problems did not emerge as a significant barrier in this research. Rather, the main barriers identified were attitudinal, and included a perception that some complaints are not serious enough to pursue and also that doing so would take too much time and/or effort. Further, levels of consumer confidence varied from market to market. Thus whereas almost all respondents knew who to approach if they were experiencing difficulties in the water or postal markets, or with public services, or benefits, lower proportions appeared to know what they would do if they had a complaint about an organisation in the telecommunications or the automotive markets. Fewer still were able to identify an organisation they would approach if products they bought on the internet were not as advertised.

Awareness of CAS was very high among respondents but the proportion who knew a lot or fair amount about the organisation was lower than in the case of other organisations in the public, private and third sectors in Scotland. Still, perceptions of the organisation were very positive, with most regarding it as an important community service and saying that they would be likely to approach CAS in the future if they were experiencing difficulties.

Most respondents had a good understanding of CAS' roles, particularly with respect to the provision of advice, assistance and support across a range of issues as well as helping people to get fair treatment. However, respondents appeared to be less aware of CAS' role as a representative body and unsure as to whether it was a completely independent organisation.

CAS retains high levels of satisfaction among its clients, particularly in terms of the helpfulness of its staff, the quality of the advice and information it provides; and its accessibility through a range of means.

The research points to a number of ways in which CAS might improve its support to consumers who experience difficulties when dealing with suppliers of goods and services. These included:

- **Encouraging consumers, particularly those on a low income, to take action when they have reason to complain.** A dedicated campaign could be used to help build confidence among consumers in this regard. Given the research found that most people who took action were satisfied with the outcome, the campaign could make use of case studies and real life stories to encourage consumers. Given CAS' specific role in promoting the interests of consumers in a position of vulnerability, the campaign may also include targeted messages for such groups. In

relation to low income groups in particular, these messages could focus on the free service provided by CAS and other organisations or the accessibility of the service, including the fact it can be contacted in person, by phone and online.

- **Follow-up research among those respondents to the survey who had not taken action** may provide further useful insights to inform a campaign. For example, it may point towards particular preconceptions or, indeed, misconceptions, about pursuing a complaint and specific experiences that may have influenced these perceptions.
- **Raising awareness of who to approach for different types of problems, particularly those relating to online retail.** The proportion of consumers who are unsure who to approach for problems related to online retailers appear to have remained largely unchanged over the last decade. Given the increasing amount of purchasing that is done online, this requires attention. CAS might consider running a campaign providing specific advice and tips on online shopping, consumer rights and sources of support in this area. Also, the research showed that younger people are less likely to know who to approach for help or advice if they find themselves facing consumer problems. Thus, CAS might consider running campaigns targeted specifically at younger people or ensure that wider consumer campaigns include communication channels that younger people are most likely to use.
- **Communicating within CAS, and to other organisations, the importance of face to face contact and staff behaviours – including their knowledge and experience, and how well they listen – to consumers.** This may help those organisations to improve their approach to dealing with customers, particularly in the areas of complaints handling.

In relation to CAS specifically, the research points to a need for the organisation to increase awareness of:

- **The range of support and advice it provides, particularly in relation to consumer issues.** The research confirmed that the public continues to associate CAS primarily with advice on matters of personal finance, pensions, benefits and employment or work related problems, rather than that on products or services. This, in turn, may mean that CAS' consumer advice and information is being underused or, put another way, that consumers are not benefitting from the support available to them.
- **Its role as a representative body, particularly, in terms of influencing government and other key decision-makers.** As part of this, CAS should consider communicating more on its successes across different issues and markets. This may help to further increase consumer understanding of, and confidence in, the organisation which, in turn, may increase uptake of its services.
- **The different ways in which CAS' services can be accessed.** While the most common means by which respondents had contacted CAS was in person, the research suggests that being able to contact organisations by phone is just as important to people – and may be more so to those in rural areas who have less opportunity to physically visit organisations.
- Finally, the research suggests that there may be a particular need to **raise awareness among younger people of CAS, its roles and how it can be contacted.** The organisation should consider the best means of addressing this, which may include working with schools, as well as the FE and HE sectors, to ensure young people are fully aware of the range of advice and information available to them.

## Annex A: CHAID Analysis

Further detailed analysis was used to help understand which combinations of demographic factors were most likely to predict those who did not know who they would approach first for help or advice across the different scenarios of consumer problems.

The method of analysis used was CHAID (Chi-squared Automatic Interaction Detector). This method segments a population into different groups of people according to their tendency to exhibit a particular characteristic (e.g. not knowing who to approach for help or advice).

CHAID uses statistical techniques (based on CHI-squared analysis) to select the key determinants or drivers (such as age, gender, household income or other attitudinal drivers) of the characteristics. For these key determinants, it then selects which groups (e.g. younger people, women, and low income households) are the most likely to exhibit the characteristic (e.g. not knowing who to approach for help or advice) and which groups (e.g. younger people) are least likely.

In order to conduct this analysis, respondents were first classified into two groups: those who knew who to approach first for help or advice and those who said they didn't know who to approach for at least two of the six scenarios that they were asked.

Awareness of who to approach for help or advice ('those who know where to go' versus 'those who don't know where to go') CHAID analysis included the following key determinants:

- Demographic determinants:
  - age
  - gender
  - working status
  - tenure
  - household income
  - carer status
  - whether or not respondents had a long term illness, health problem or disability
  - internet access

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