

AI and complaints: removing barriers, reinforcing divides?

How AI is influencing who complains, how they complain, and what could come next

LeO Research Briefing
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About the Legal Ombudsman

The Legal Ombudsman scheme (LeO) was established by the Office for Legal Complaints (OLC) under the terms of the Legal Services Act 2007 (the Act). The Act also established the Legal Services Board (LSB) to oversee the regulation of the legal profession in England and Wales. Both the OLC and the LSB are Arm's Length Bodies of the Ministry of Justice (MoJ). LeO's work supports and aligns with the regulatory objectives.

LeO has two core roles. It resolves complaints about providers of legal services that haven't been resolved to customers' satisfaction – as quickly and informally as possible. LeO covers the majority of legal services provided in England and Wales. The rules and limits about what complaints LeO can help with are set out on LeO's website.

The second vital part of LeO's work is sharing learning and insight from the complaints it sees. This promotes better complaint handling, prevents future complaints and helps drive higher standards in legal services.

Introduction

Artificial Intelligence (AI) is becoming an increasingly common part of everyday life. Almost all (97%) of UK adults have heard of AI,¹ and 63% of working-age adults have used generative AI ('GenAI') at work.² The use of GenAI tools, such as ChatGPT, has grown rapidly: UK visits to ChatGPT reached 1.8 billion in the first eight months of 2025, compared with 368 million during the same period in 2024.³ Adoption is also accelerating within the legal sector, where 82% of service providers have either adopted GenAI or plan to do so.⁴

Generative AI refers to systems that can create content, including text, images and audio, in response to user prompts. As these tools become more accessible, people are increasingly using them to access information, understand complex processes and communicate more effectively. This is already influencing how individuals interact with public services, with organisations in all sectors reporting increases in the volume and complexity of AI-assisted correspondence and requests.

There is also growing evidence that AI is influencing complaint behaviour. Ombudsman services and regulators have reported increasing numbers of consumers using AI to prepare complaint submissions and challenge decisions. As AI becomes more embedded in consumer behaviour, it has the potential to influence both demand for services and the nature of complaints received.

For the Legal Ombudsman (LeO), understanding this shift is increasingly important. Consumer use of AI may affect how complaints are presented, the expectations consumers have of legal service providers, and the resources required to resolve disputes.

LeO commissioned Ipsos in Spring 2026 to examine how consumers use AI when making or considering complaints about regulated services. The survey of more than 2,000 adults in England and Wales explored how AI is used, its impact on complaint decisions and experiences, and its likely future use. This briefing combines the Ipsos findings with LeO's own casework insights and identifies considerations for future research and service delivery.

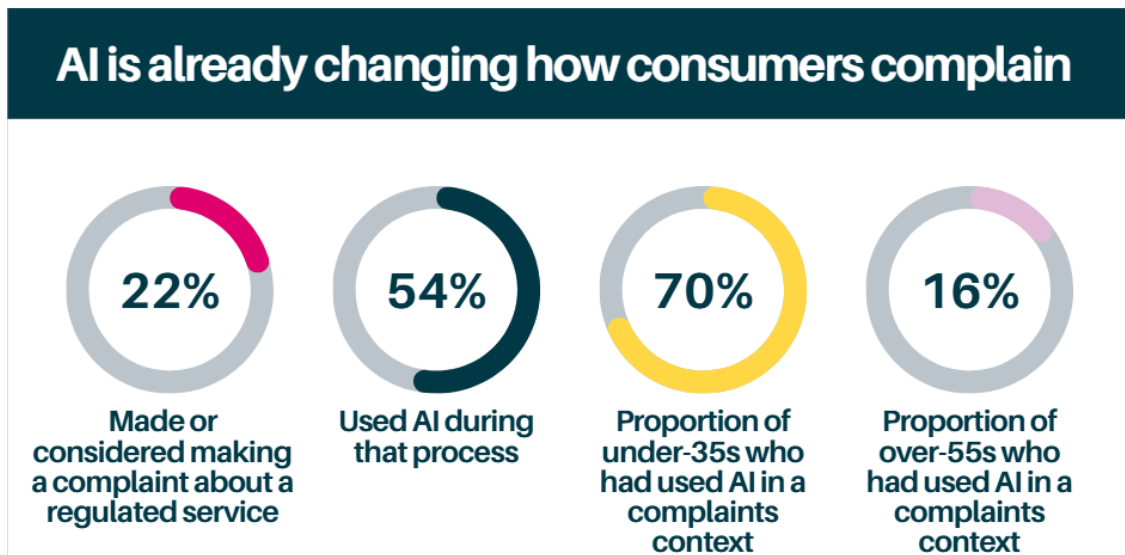
Research approach

This briefing combines LeO-commissioned research, casework analysis and wider sector evidence to examine consumers' use of AI in complaint journeys and its implications for access to redress and resolution. The principal sources include:

- **Market research** – a survey of a sample of 2,196 adults in England and Wales by Ipsos, examining AI use when making or considering complaints about regulated services in the previous 12 months, how AI is being used, and its perceived impact and usefulness.
- **Legal Ombudsman casework** – an internal review of 100 randomly-selected LeO complaints, across all areas of law, assessing the extent of AI use and its impact on complaint resolution.
- **Residential conveyancing review** – an additional internal review of 100 residential conveyancing complaints, to explore AI use within this high-volume legal service area.
- **Literature review** – consideration of relevant research, regulatory publications and evidence from ombudsman services and other sectors to provide context for the findings.

Executive summary

- **AI is already embedded in complaint journeys.** Of the 22% of people surveyed by Ipsos who had made – or had considered making – a formal complaint about a regulated service in the past 12 months, over half (54%) had used an AI tool to help them. This was echoed in LeO's own case review: over half (51%) of the complaint files we looked at showed evidence of AI use. AI adoption is significant, but not universal.



Source: LeO-commissioned Ipsos survey, Spring 2026

- **Consumers use AI for guidance as well as drafting.** 43% of those in our Ipsos survey who had used AI in a complaints context had used it to help them write a formal complaint, and to organise supporting evidence (29%). But the support extended well beyond this. AI helped people to understand their rights (44%), to decide whether to complain in the first place (40%), to check information (33%), and to seek advice from relevant communities or forums (29%).
- **AI may be influencing complaint volumes, but poor service ultimately drives demand.** AI can reduce barriers to redress. Of those using AI, three-quarters (75%) agreed that AI helped them understand complaints processes, and to feel more confident – and better equipped – to complain. One in six (16%) had used it to translate a language. AI is very likely shaping both the volume and nature of complaints reaching redress schemes like LeO, but the significant increases in complaints that LeO has experienced since the Covid-19 pandemic pre-date AI. And it can be argued that, if AI reduces the 'friction' involved in complaining, it is simply increasing the proportion of unhappy consumers that seek redress who might otherwise not have done. However, while poor service is likely to remain the primary driver of complaints, AI responses can be influenced by incomplete information or poor prompts, and further evidence is needed to understand the extent of AI's impact on complaint volumes and outcomes.

- **AI acts as an informal form of pre-complaint ‘triage’.** AI is also being used as an informal form of pre-complaint ‘triage’, or filter, which in practice can both encourage and *discourage* complaints. 79% of those using AI said the AI tool had influenced their complaint decision. Of these, more were influenced *not* to complain (47%) than *to* complain (32%). AI is influencing complaints volumes, but that impact appears more nuanced than might first appear. And we have no insight into the nature of the guidance provided by AI, and whether it influenced fair outcomes.
- **AI can both help, and hinder, the resolution of complaints.** Our review of LeO’s own casework found that AI had both positive and negative impacts, depending on how it was used. Clear, focused AI-assisted outputs can support resolution, while lengthy, legalistic or inaccurate submissions can obscure key issues and prolong disputes. We saw clear evidence of both. Given this, human oversight remains critical. While AI can support consumers, it can also misrepresent complex circumstances, reinforce assumptions or produce plausible but inaccurate information. Consumers using AI to help them make complaints should ensure they review AI-generated outputs carefully before submitting them.
- **An emerging AI divide could affect access to redress.** Our Ipsos survey found the use of AI in complaint journeys to be significantly higher among younger, employed, graduate, male, and higher-income consumers. The differential was particularly striking across different age groups. Of those surveyed who had either made – or had considered making – a complaint in the past 12 months, 70% of under-35s had used an AI tool compared to just 16% of over-55s. The uneven spread of AI use may influence how different groups access, and experience, redress.
- **LeO and the wider sector must prepare for continued change.** The use of AI is an area of rapid and dynamic change. As AI – and particularly agentic AI – develops, complaints may become more frequent, complex and resource-intensive for all organisations – including legal service providers, regulators and LeO – to handle. It is possible that we have, at this point, only seen the first phase of AI-driven change. The second phase may present fresh challenges.
- **Practical resources to harness the best support from AI.** Understanding when AI helps, hinders or shapes consumer decisions will be essential to fair and effective redress. The latest in LeO’s series of *Spotlight* insight articles, published alongside this research briefing, offers practical prompts to help both service providers and consumers ensure that the use of AI in complaint contexts supports a clear focus on resolution rather than escalation.

1. Use of AI in complaints

AI is already playing a significant role in how consumers approach complaints.

LeO commissioned the market research firm Ipsos to conduct some focused research in this area. The fieldwork was conducted in March 2026, using a sample of more than 2,000 16 to 75-year-olds in England and Wales.

Just over a fifth (22%) of respondents had either made – or had considered making – a formal complaint about a regulated service in the previous 12 months. 7% had actually made a complaint, whilst 15% had considered making a complaint, but had not done so.



**Consumers reporting
using AI within their
complaint journey**

In the past 12 months, have you made – or considered making – a formal complaint about a regulated service ⁵ that you have received, or not?	
Made a formal complaint about a regulated service	7% (150)
Considered making a formal complaint, but have not	15% (328)
Not considered making a formal complaint	76% (1,666)
Can't remember	2% (52)
Total: Made/considered making a formal complaint	22% (478)
Source: Ipsos survey commissioned by the Legal Ombudsman. Fieldwork conducted 13-17 March 2026. Base: Representative sample of those aged 16-75 in England and Wales (2,196).	

Those who had made/considered making a formal complaint in the past year were then asked if they had used an AI tool as part of their complaint journey. More than half (54%) had, suggesting that AI is already embedded within a substantial proportion of consumer complaint journeys.

In which of the following ways, if any, have you used an AI tool ⁶ to help make – or consider making – a formal complaint about a regulated service?	
Used an AI tool to help me make a complaint	25% (118)
Used an AI tool to help me consider whether to make a complaint	34% (165)
Not used an AI tool to help me make, or consider making, a complaint	45% (215)
Can't remember	1% (5)
Total: Used AI tool to make/consider making a complaint	54% (257)
Source: Ipsos survey commissioned by the Legal Ombudsman. Fieldwork conducted 13-17 March 2026. Base: All surveyed who had made/considered making a formal complaint in previous 12 months (478).	

Evidence from other countries and sectors reinforces this trend. An American study found that by late 2024, around 18% of complaints to the US Consumer Financial Protection Bureau had evidence of having been generated or supported by AI.⁷ Similar experiences have been noted in other ombudsman schemes in the UK. Findings from a small internal study by the Financial Ombudsman Service discovered that up to a third of responses to its initial assessments appeared to have been generated or heavily assisted by AI.⁸ The Local Government and Social Care Ombudsman, Amerdeep Clarke, stated in a recent BBC article that her organisation had 'seen a rise in the use of AI in legal challenges to our decisions'.⁹ And The Property Ombudsman's Annual Review 2025 also noted that the 'increasing use of AI-generated correspondence' is contributing to growing demand for its services.¹⁰

Despite this pattern of growth, our Ipsos survey findings show that AI adoption in complaints is not uniform. 45% of adults who had made/considered making a complaint about a regulated service in the previous 12 months said that they had *not* used AI at all. This is important to remember. Whilst AI use is growing, and growing rapidly, it is not universal and should not be assumed as a standard feature of all complaint interactions.

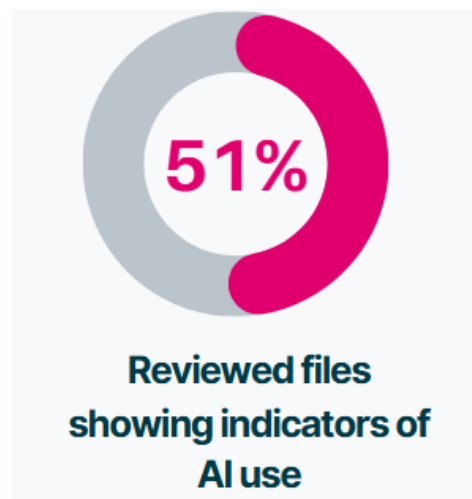
Our survey results highlight the growing role of AI within the complaint landscape, but also that levels of adoption vary significantly across different groups of consumers. This matters. It matters from a practical operational perspective to organisations considering how to design and evolve their services. But it also matters from a policy and regulatory perspective, to all those concerned with fair access to redress. We return to the different AI adoption rates we found later in this briefing.

2. What LeO is seeing in its own casework

To complement the Ipsos research, LeO undertook a parallel dip-sampling exercise of 100 randomly selected complaints across all areas of law to better understand the extent and impact of AI use within our own casework.

To support this analysis, we developed a set of 18 AI indicators to identify potential AI-generated content and assessed the impact on complaint resolution as positive, negative or neutral.

Our findings showed that AI is already playing a significant role in many consumers' complaint journeys. Common indicators included excessive use of formatting such as bold text, legal references or regulatory requirements that could not be substantiated, and complaints that lacked a clear or practical resolution request.



LeO casework dip-sample – All areas of law	
Percentage of all reviewed files showing indicators of AI use	51% (51)
Percentage of files showing indicators of AI use assessed as having a high level of AI use	55% (28)
Impact of AI on complaint resolution – Positive	33% (17)
Impact of AI on complaint resolution – Neutral	31% (16)
Impact of AI on complaint resolution – Negative	35% (18)
Base: 100 randomly selected complaints across all areas of law. Percentages may not sum to 100 due to rounding.	

To understand the effect of AI on resolution, we assessed whether its use appeared to have a positive, negative or neutral impact on the resolution of the complaint. Overall, we found that AI use was not inherently beneficial or detrimental; we saw both positive and negative impacts.

Complaints where AI appeared to have a positive impact were typically concise, clearly structured and focused on resolution. These complaints tended to identify service failings clearly, explain the impact on the consumer, and set out a desired outcome or remedy. In contrast, complaints where AI appeared to have a negative impact were often overly formal or legalistic, excessively focused on perceived failings by the service provider, or unnecessarily lengthy, making it harder to identify the key issues requiring resolution.

We also observed a possible relationship in our sample between higher levels of AI use and a more detrimental impact on complaint resolution. In 46% of the files showing high levels of AI use, the AI was judged to have had a negative impact on complaint resolution – noticeably higher than the overall result (35%). While further research would be needed to understand this in more detail, the findings underscore that the way AI is prompted, and the quality of the

instructions given, may play an important role in determining whether it supports or hinders effective complaint resolution.

Residential conveyancing

Following this exercise, we carried out a second case review focused solely on residential conveyancing complaints. In our original sample, AI use appeared lower than anticipated in this area of law, with evidence of AI identified in only three out of ten residential conveyancing cases reviewed. At the same time, however, legal service providers were telling us they had seen the use of AI in complaints increase significantly in this area.

To explore this further, we reviewed 100 randomly selected residential conveyancing complaints. In this second dip-sample, we found that over half showed some level of AI use – consistent with the overall finding from our earlier review, and with the reports we were receiving from service providers.

Casework dip-sample – Residential Conveyancing	
Reviewed files showing indicators of AI use	50% (50)
Percentage of files assessed as having a high level of AI use	44% (22)
Impact of AI on complaint resolution – Positive	36% (18)
Impact of AI on complaint resolution – Neutral	28% (14)
Impact of AI on complaint resolution – Negative	36% (18)
Base: 100 randomly selected complaints from our residential conveyancing casework.	

We found an average of 5.1 AI indicators per AI-assessed complaint in our residential conveyancing sample, slightly lower than the 5.4 AI indicators per AI-assessed complaint in the sample covering all areas of law. Similarly, 14% of AI-assessed complaints in our residential conveyancing sample contained 9 or more AI indicators, compared to 22% of AI-assessed complaints in our wider sample.

In summary, the findings from both our case review exercises suggests that – as in other sectors – AI is already shaping the way consumers present complaints about legal services. As its use continues to grow, both LeO and legal service providers will need to adapt to evolving complaint styles, while exploring ways to promote the effective and constructive use of AI effectively: supporting the clear identification and communication of consumers' concerns, and a focus on resolution over escalation.

3. How consumers are using AI in complaints

Turning back to our Ipsos survey results, it was clear that adults who reported using AI when making or considering a complaint about a regulated service had used AI in a wide range of ways to support them in their complaint journey.



Source: Ipsos survey commissioned by LeO. Multiple answer options permitted.

While public commentary often focuses on AI's ability to generate written content, our findings suggest that consumers are using these tools in a much broader way: not only to help articulate concerns, but to support consumers in understanding their position, evaluating the strength of their case and making informed decisions about whether and how to pursue a complaint.

In which of the following ways, if any, have you used an AI tool to help make – or consider making – a formal complaint about a regulated service?	
To better understand my rights	44% (114)
To help me write my complaint	43% (109)
To decide whether I had grounds to complain	40% (103)
To verify the accuracy of information received from the organisation	33% (84)
To seek advice or insights from AI tool communities or forums	29% (76)
To help me organise supporting documents related to the complaint	29% (74)
To understand the possible compensation	26% (66)
To compare different types of complaint resolution	24% (63)
To escalate the complaint further, either within the organisation or to an ombudsman/regulator	24% (61)
To respond to the organisation's reply	23% (60)
To translate a language	16% (42)
Other/don't know	1% (3)
Source: Ipsos survey commissioned by the Legal Ombudsman. Fieldwork conducted 13-17 March 2026. Base: All those who had used an AI tool to help make/consider making a formal complaint (257).	

Significant numbers of those surveyed had used AI to verify the accuracy of information received from the organisation (33%), to seek advice or insights from AI tool communities or forums (29%), to help organise supporting documents related to the complaint (29%), or to understand the size of the remedy they might be entitled to (26%). A quarter (24%) of

respondents also stated that they used AI to escalate the complaint further either within the organisation or to an ombudsman or regulator, and a similar proportion (23%) had used it to respond to the organisation's reply.

This is consistent with wider evidence showing that consumers are increasingly turning to AI for information and advice. Research by JUSTICE and the Administrative Fairness Lab has found that around one in six people who had experienced a legal problem had used an AI chatbot for help, information or advice, suggesting that AI is becoming an accessible source of support when navigating legal issues and disputes.¹¹ Similarly, research by OpenAI and Harvard University found that 49% of ChatGPT users seek guidance, advice or information, indicating a growing willingness among consumers to rely on AI tools to understand their options, assess potential outcomes and inform decision-making.¹²

Overall, our Ipsos findings demonstrate that consumers are increasingly using AI for advice and guidance throughout the complaints journey, rather than simply as a means of drafting complaint letters. Consumers appear to be drawing on AI to better understand their rights, assess the merits of their concerns, navigate procedures, organise information and communicate more effectively. This points to the growing role of AI in helping consumers engage with complaint processes in a more informed, confident and structured way.

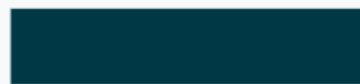
4. Reducing barriers to redress

Our research suggests that AI has the potential to reduce barriers to redress by helping consumers navigate complaint processes with greater confidence and understanding.

Of those surveyed by Ipsos who had used an AI tool to help make – or consider making – a formal complaint:

- 75% agreed that it had helped them understand the complaints process;
- 75% agreed it made them feel more confident about complaining; and
- 75% agreed that they felt better equipped to deal with the organisation they were complaining to.

AI helped with understanding what to expect from the complaints process



75%

AI helped with confidence in engaging with organisations in the complaints journey



75%

AI also appears to support consumers who may face communication barriers. For example, our Ipsos research found that 16% of those who had used AI when making or considering making a formal complaint reported using it to translate a language.

This is reflected in wider research. A Yale University study examining more than a million complaints submitted to the US Consumer Financial Protection Bureau found that AI-assisted complaints were particularly common in areas with higher levels of limited English proficiency.¹³ The study concluded that AI could help consumers communicate their concerns more clearly, increasing the likelihood that complaints are assessed on their substance rather than the individual's ability to articulate their case.

Emerging evidence also suggests that AI may improve access to redress for neurodivergent consumers. A 2026 qualitative study found that neurodivergent individuals use AI chatbots to support working memory, structure information, regulate emotions and improve communication.¹⁴ These findings are relevant to our own research – both our Ipsos survey, which found consumers to be using AI in a variety of ways to support them through the complaints process, and our dip-sampling exercises, where we also saw examples of AI helping to support consumers in pursuing a resolution to their complaint.

The evidence suggests that AI can act as a valuable support tool for consumers who may previously have lacked the confidence or knowledge to pursue a complaint. By helping consumers understand processes, organise information and articulate concerns, AI has the potential to make redress mechanisms more accessible and easier to navigate – both within legal services and across other regulated sectors.

As AI becomes more widely adopted, and further evolves, it may continue to lower barriers – or perceived barriers – to complaint processes. This is a positive development to all those interested in access to redress and continued improvement (although clearly also presents volume challenges to organisations tasked with addressing and resolving the complaints).

Set alongside this, however, our research also highlighted the importance of understanding and responding to the risks AI can present, including the potential for inaccurate information, unrealistic expectations and complaints that become less focused on achieving resolution. We look at these in the next section.

To what extent do you agree/disagree with the following statements about your experience of using an AI tool in the process of complaining about a regulated service?				
	Strongly agree/tend to agree	Neither agree nor disagree	Strongly disagree/tend to disagree	Don't know
It helps me understand what to expect from the complaints process	75% (193)	17% (45)	7% (17)	1% (2)
It makes me feel more confident about making the complaint	75% (194)	16% (41)	8% (20)	1% (2)
It makes me feel better equipped to deal with the organisation during the complaint process	75% (193)	18% (48)	6% (15)	0% (1)
Source: Ipsos survey commissioned by the Legal Ombudsman. Fieldwork conducted 13-17 March 2026. Base: All those who had used an AI tool to help make/consider making a formal complaint (257).				

5. Negative impacts of AI

While our research highlights the potential for AI to help consumers to access redress, particularly those who may feel less confident navigating complaint processes, our dip-sampling exercises also identified instances where AI use appeared negatively to influence complaints and their resolution.

In the sample of our own casework, around a third of complaints where some level of AI use was identified were assessed as having been negatively impacted by that use. Our review of complaint files showed common issues to be:

- Complaints becoming longer and more complex than necessary;
- Information being included that could not be substantiated;
- An increased focus on attributing blame rather than identifying a practical resolution.

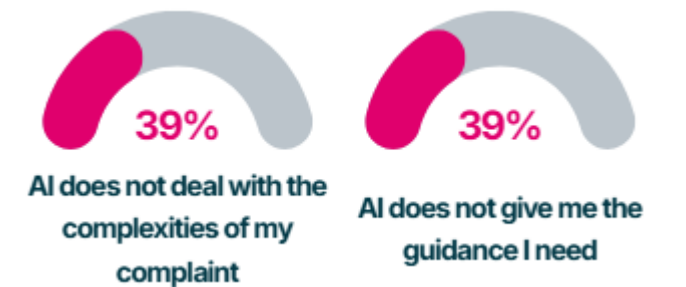
Where these characteristics were present, complaint correspondence often adopted a more adversarial tone, which appeared to contribute to prolonged disputes and to make it harder for both parties to move towards a resolution.

We also saw examples where communication became increasingly strained, leading to a deterioration in the relationship between the complainant and the service provider. In one complaint we reviewed, AI-assisted correspondence introduced extensive legal argument and repeated allegations, but did not clearly explain the consumer's desired outcome. The volume and tone of the correspondence made the central issues harder to identify and contributed to an extended exchange. We have also published two case studies of AI generated complaints, which can be found on our [website](#).

Our Ipsos research also highlighted some limitations in AI tools' usefulness.

Despite AI being found to help consumers understand processes, draft correspondence and organise their concerns, it can be less effective when dealing with more complex circumstances. In our survey, nearly two-fifths (39%) of those who had used an AI tool said that it had not addressed the complexities of their complaint, or given them the guidance they were looking for. This finding is particularly relevant in the context of legal services complaints, which are often highly individual and nuanced.

When considered alongside our dip-sampling findings, this may help to explain some of the challenges associated with AI-generated complaints. In cases where AI struggles to accurately reflect the complexity of a complaint, it may contribute to inaccuracies, an overemphasis on certain issues, or a focus that is not aligned with achieving resolution. This, in turn, can make complaints more difficult to resolve and may lead to longer or more contentious disputes between consumers and service providers, potentially increasing demand for LeO's services.



To what extent do you agree/disagree with the following statements about your experience of using an AI tool in the process of complaining about a regulated service?

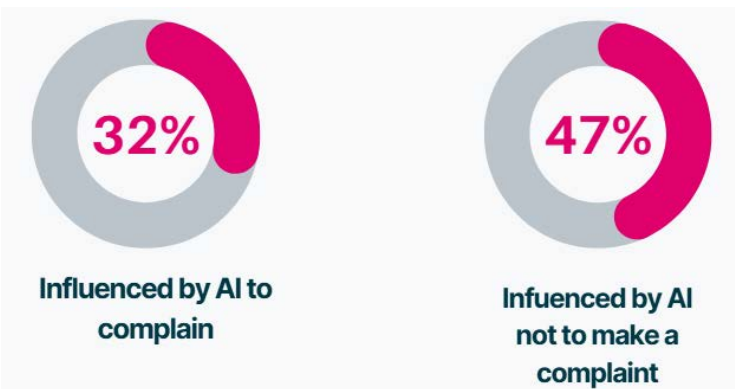
	Strongly agree/tend to agree	Neither agree nor disagree	Strongly disagree/tend to disagree	Don't know
It doesn't always give me the guidance I need	39% (100)	26% (66)	33% (85)	2% (6)
It doesn't tackle the complexities of my complaint well enough	39% (101)	24% (62)	36% (92)	1% (2)

Source: Ipsos survey commissioned by the Legal Ombudsman. Fieldwork conducted 13-17 March 2026.
Base: All those who had used an AI tool to help make/consider making a formal complaint (257).

6. Impact of AI on complaint decisions

Another area explored through our Ipsos research was the impact of AI on consumers' decisions about whether to complain.

As we saw in earlier findings, a third (34%) of consumers who had made – or considered making – a formal complaint about a regulated service in the previous year had used an AI tool to help them decide whether to make one.



Participants in the survey were additionally asked *how* AI had influenced that process.

A fifth (19%) of those who had used an AI tool to help make, or to consider making, a formal complaint about a regulated service said that AI had not influenced their decision either way. But four-fifths (79%) said that their decision-making *had* been influenced by their AI tool. Strikingly, a higher proportion had been influenced *not* to make a complaint (47%), than had been influenced *to* make a complaint (32%).

How – if at all – did an AI tool influence your decision to make a complaint/consider making a complaint about a regulated service in the past 12 months?	
It did not influence my decision	19% (48)
It did influence my decision, and I decided not to make a complaint	47% (122)
It did influence my decision, and I decided to make a complaint	32% (82)
Don't know	2% (5)
Total: AI influenced a decision about making a complaint	79% (204)
Source: Ipsos survey commissioned by the Legal Ombudsman. Fieldwork conducted 13-17 March 2026. Base: All those who had used an AI tool to help make/consider making a formal complaint (257).	

At face value, these findings challenge the assumption that growing use of AI will lead linearly to increased complaint volumes. Rather, they highlight the complexity and nuance of AI's role in consumer decision-making here.

This reflects wider changes in consumer behaviour, as people increasingly use digital tools to research issues, seek information and, in this case, gain reassurance before engaging with a formal complaint process. It also highlights increasing public trust and confidence in AI. A 2025 study commissioned by IBM found that nearly three-quarters (74%) of respondents surveyed in the UK and Ireland were comfortable with AI playing a role in their decision making. They also found that 46% of the public was confident about making important decisions based solely on AI-generated information.¹⁵

There is an important point to note about our findings. Whilst clear that a significant proportion of consumers are using AI to help them decide whether to complain or not, we have no insight into the nature of the guidance provided by AI, and whether it influenced fair outcomes. Our research results do not allow us to determine whether AI is discouraging consumers from pursuing legitimate complaints, encouraging complaints that may lack merit, or helping individuals make more informed decisions. Further research would be required to understand this in greater depth.¹⁶

Overall, our findings suggest that AI is increasingly acting as a form of informal triage within the complaints landscape. While AI has the potential to reduce barriers to redress by helping consumers understand complaint processes and assess their options, its growing influence on decision-making also presents new challenges. Greater reliance on AI may influence both the number and nature of complaints reaching redress schemes, particularly where guidance is inaccurate, or shaped by poorly framed prompts. While more research is needed to fully understand the long-term implications, our findings demonstrate that AI is playing an increasingly significant role in how consumers make decisions about complaints.

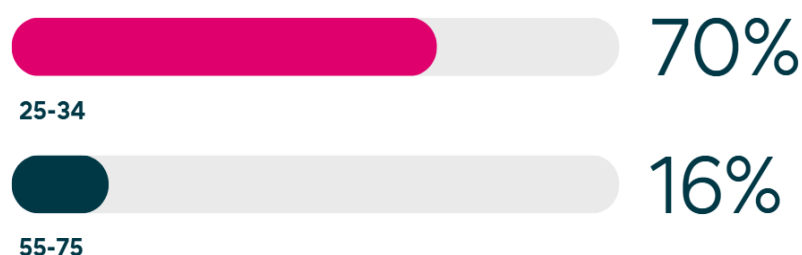
Wider research also highlights important considerations around the reliability of AI-generated guidance. Responses are influenced by the prompts users provide, meaning that incomplete, leading or one-sided descriptions of a complaint can affect the advice received. Evidence suggests that while some consumers place significant trust in AI recommendations, others remain concerned about its ability to deal with the complexities of complaints, underlining the importance of using AI alongside human judgement and oversight.¹⁷

AI systems can also generate inaccurate, misleading or entirely fabricated information, a phenomenon commonly known as ‘hallucination’. In a complaints context, this creates a risk that consumers may receive incorrect guidance about their circumstances, rights or the merits of their complaint. Recognising this, LeO has developed guidance to help consumers use AI tools responsibly when considering or pursuing a complaint. Our latest **Spotlight** articles, published alongside this briefing, include practical advice and an **example prompt** to support effective complaint writing.

7. AI – a new divide?

Our research found that AI use in complaint journeys varied across the population, with notable differences according to age, income, education, employment status and gender. Age was the strongest demographic factor.

Age profile of consumers using AI to complain



Adults aged 25–34 were among the most complaint-active and AI-engaged groups. More than a third (36%) had made or considered a complaint in the previous 12 months, with 70% having used an AI tool to either make or consider making a formal complaint.

Wider research supports this pattern with 25% of 25 to 34-year-olds able to explain what AI is,¹⁸ and 41% reported at least some trust in AI-generated information.¹⁹ Alongside this, the Legal Services Consumer Panel found that those aged 25-34 (67%) were the most likely to know how to make a complaint,²⁰ with research from the Communications Ombudsman also finding that people with higher complaint rates were more likely to be younger.²¹

Younger adults may therefore be both more confident in navigating complaint processes and more willing to use AI to support them. This age group is also likely to be undertaking significant legal and financial transactions that can give rise to complaints. For example, the average age to purchase a first home in the UK is now 34,²² which may help to explain their greater engagement with legal services and complaint-support tools.

By contrast, only 16% of adults aged 55–75 in our Ipsos survey who had made or considered making a complaint had used AI. Lower digital skills, access and confidence among older adults may contribute to this gap. That said, wider research suggests that older adults are not completely disengaged from AI, with many already using AI-enabled tools such as voice assistants and home security systems.²³ As adoption continues to grow, the use of AI tools in the complaints journey by this age group may also increase, although likely not as quickly as younger cohorts, as the tables below illustrate.

In the next 12 months, if you had cause to complain about a regulated service, how likely or unlikely would you be to use an AI tool to help you make a complaint?	
Very likely	14% (278)
Fairly likely	25% (509)
Not very likely	23% (474)
Not at all likely	27% (562)
Don't know	11% (228)
Total: Very/fairly likely	38% (787)
Total: Not very/not at all likely	51% (1,036)
Source: Ipsos survey commissioned by the Legal Ombudsman. Fieldwork conducted 13-17 March 2026.	
Base: All surveyed who had not used an AI tool to help make a formal complaint in past 12 months (2,051).	

In the next 12 months, if you had cause to complain about a regulated service, how likely or unlikely would you be to use an AI tool to help you make a complaint?

	16-24	25-34	35-44	45-54	55-75
Very/fairly likely	52%	53%	49%	33%	23%
Not very/Not at all likely	44%	42%	41%	52%	61%
Don't know	3%	5%	10%	15%	16%

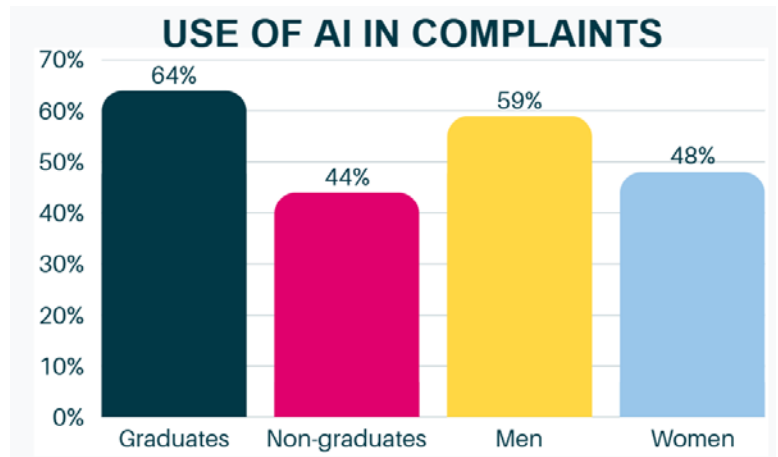
Source: Ipsos survey commissioned by Legal Ombudsman. Fieldwork conducted 13-17 March 2026.
Base: All surveyed who had not used an AI tool to help make a formal complaint in past 12 months (2,051).

AI use was also higher among employed people, graduates and those earning over £55,000, while men reported greater use than women.

Overall, our results suggest that AI use in complaint journeys reflects an emerging 'AI divide'²⁴ shaped by age, gender, level of education, employment and income.

Those with greater access to – or confidence using – this technology, stand ready to benefit from the positive enhancements we witnessed in our research.

At the same time, there is the risk that whilst AI may generally serve to increase access to redress, its benefits may not be felt equally, potentially reinforcing existing societal inequalities.



8. Concluding and looking ahead

What have we learned?

Our findings demonstrate that AI is already becoming embedded within consumer complaint journeys. More than half of those in our Ipsos survey who had made, or considered making, a complaint about a regulated service reported using AI, while our own case reviews found evidence of AI use in around half of the complaint files examined.

AI is not simply being used to draft complaint letters. Consumers are increasingly using it to understand their rights, assess the merits of a complaint, decide whether to pursue it, organise information and respond to organisations. In that sense, AI is becoming another source of information, guidance and influence within the complaints process.

The evidence suggests that this creates both opportunities and risks. Our research found strong evidence that AI can help reduce barriers to redress, improve confidence and support consumers to engage more effectively with complaint processes. At the same time, both our own case reviews and wider research highlight important limitations.

AI-generated content can be inaccurate, omit important context, struggle with complex circumstances and, in some cases, contribute to escalation rather than resolution. Perhaps most significantly, we found that AI is influencing consumer decisions about whether to complain at all, but we currently know very little about whether that influence consistently supports fair outcomes. This could be an important area for future research.

What might happen next?

Looking ahead, wider research suggests that the impact of AI on complaints and redress systems may extend beyond the trends identified in this briefing. Schmitz et al.'s work on 'agentic flooding' argues that as AI reduces the cost and effort involved in interacting with public services, organisations may experience increases not only in the volume of submissions they receive but in their length, complexity and sophistication.²⁵ The study identified examples across multiple jurisdictions and public service sectors, including justice, regulation and complaints handling, suggesting that the effects being observed today may represent only the early stages of a wider shift in consumer behaviour.

At the same time, the FCA's Mills Review points towards a future in which AI tools move beyond providing information and advice and begin acting on behalf of consumers.²⁶ If trusted AI agents become a routine part of consumer journeys, they may draft complaints, gather evidence, challenge decisions and navigate redress processes with limited direct involvement from the individual.

Such developments could create significant benefits in accessibility and efficiency, but also raise important questions around accuracy, accountability, oversight and fairness. Combined with our own findings, these trends suggest that organisations involved in complaint handling and dispute resolution – including LeO – should prepare not only for greater use of AI, but for a future in which AI becomes an increasingly active participant in the complaints process itself. The challenge is therefore not simply to respond to current patterns of AI use, but to understand how the relationship between consumers, service providers and redress schemes may continue to evolve.

As AI becomes more capable and more widely adopted, maintaining accessible, fair and effective routes to redress will likely require ongoing adaptation. The findings in this briefing suggest that AI has the potential both to remove barriers and create new challenges.

Understanding where that balance lies, and how it changes over time, will be critical in ensuring that innovation supports resolution rather than simply increasing complexity.

Endnotes

¹ Source: Department for Science, Innovation and Technology (DSIT) and the Department for Culture, Media and Sport, **AI Skills for Life and Work: General Public Survey Findings**, published 28 January 2026 [accessed 14 July 2026].

² Source: Deloitte (2026), **“British workers spend nearly £1bn of their own money on GenAI for work, landmark Deloitte research finds”**, published 16 September 2026 [accessed 20 September 2026].

³ Source: Ofcom (2025), **“From apps to AI search: how the UK goes online in 2025”**, published 10 December 2025 [accessed 14 July 2026].

⁴ Source: LexisNexis (2024), **“Fast law: why speed is the priority for lawyers using AI”**, accessed 14 July 2026].

⁵ In the survey, respondents were given the following introduction to this section: “Regulated services include a range of industries, activities, and professions that are monitored by government or independent regulatory bodies to ensure they comply with established standards. These standards are designed to protect consumers, ensure safety, and maintain ethical practices. Regulated industries include: legal services (e.g. solicitors, conveyancers, legal executives, barristers); financial services (e.g. banking, insurance, investment); health and social care (e.g. hospitals, care homes); media and broadcasting; and utilities (e.g. water, gas, electricity)”.

⁶ In the survey, respondents were given the following introduction to this section: “Intelligence (AI) tools (e.g. ChatGPT, Google Gemini, Copilot, etc.) use artificial intelligence to perform specific tasks and solve problems. This could be instances where the user directly interacts with AI for specific tasks, like asking voice assistants questions or where AI operates in the background to provide services like content recommendations or automated tasks such as travel route-planning, etc.”

⁷ Source: Weixin Liang, Yaohui Zhang, Mihai Codreanu, Jiayu Wang, Hancheng Cao and James Zou, (2025), **The widespread adoption of large language model-assisted writing across society**, Patterns, published 12 December 2025 [accessed 15 July 2026].

⁸ Source: The Financial Ombudsman Service (2026), **“Embracing AI's transformational impact on consumer complaints”** [accessed 15 July 2026].

⁹ Source: BBC News (2026), **“Surge in AI-assisted complaints putting extra strain on councils and schools”**, published 25 August 2026, [accessed 26 August 2026].

¹⁰ Source: The Property Ombudsman (2026), **Annual Review 2025**, [accessed 03 September 2026].

¹¹ Source: JUSTICE (2026), **What AI Chatbots Can Teach Us About Unmet Legal Needs** [accessed 20 September 2026].

¹² Source: OpenAI (2025), **How People Use ChatGPT**, [accessed 15 July 2026].

¹³ Source: Minkyu Shin, Jin Kim and Jiwoong Shin, (2026), **The adoption and efficacy of large language models in US consumer financial complaints**, Nature Human Behaviour, published 18 February 2026 [accessed 15 July 2026].

¹⁴ Source: Deepak Giri, Erin Brady and Megh Marathe (2026), **Navigating Neurodivergence with AI Chatbots: Benefits, Tensions, and Implications for HCI**, Proceedings of the 2026 CHI Conference on Human Factors in Computing Systems (CHI '26), published 13 April 2026 [accessed 26 August 2026].

¹⁵ Source: IBM (2026), **IBM Study: Growing Customer Acceptance of AI Opens Up New Business Opportunities in UK and Ireland, Trust Remains Key**, [accessed 26 August 2026].

¹⁶ Source: Consumer Scotland (2026) *Investigation into AI-generated consumer advice and information* (accessed 24 September 2026).

¹⁷ Source: Joe Pearson, Itiel E. Dror, Emma Jayes, Grace-Rose Whordley, Georgina Mason and Sophie Nightingale, (2026), *Examining human reliance on artificial intelligence in decision making*, Scientific Reports, published 05 February 2026, [accessed 15 July 2026].

¹⁸ Source: Department for Science, Innovation and Technology (DSIT) and the Department for Culture, Media and Sport, *AI Skills for Life and Work: General Public Survey Findings*, published 28 January 2026 [accessed 14 July 2026].

¹⁹ Source: YouGov (2026), *"Brits are happy to use AI but still don't trust it"*, [accessed 15 July 2026].

²⁰ Source: Legal Services Consumer Panel (2026), *Legal Services Consumer Panel Tracker Survey 2026: How consumers are using legal services*, published 08 July 2026, [accessed 15 July 2026].

²¹ Source: Communications Ombudsman (2023), *Consumer Action Monitor 2023*, [accessed 24 September 2026].

²² Source: BBC News (2026), *"Average age of first time buyer climbs to 34"*, [accessed 15 July 2026].

²³ Source: University of Michigan Institute for Healthcare Policy and Innovation (2025), *National Poll on Healthy Aging: How Older Adults Use and Think About AI*, [accessed 15 July 2026].

²⁴ Source: United Nations Office of the Secretary-General's Envoy on Technology and International Labour Organization (2024), *Mind the AI Divide: Shaping a Global Perspective on the Future of Work*, [accessed 15 July 2026].

²⁵ Source: Chris Schmitz, Lewis Hammond and Alan Chan, (2026), *Characterizing Agentic Flooding of Government Services*, [accessed 23 September 2026].

²⁶ Source: Sheldon Mills, *The Mills Review: AI and the Future of Retail Financial Services*, (Financial Conduct Authority), published 06 July 2026 (accessed 14 July 2026).