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Social media and vulnerable customers – The Motor Ombudsman takes note

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Bill Fennell, Chief Ombudsman and Managing Director, The Motor Ombudsman.

Recognition by The Motor Ombudsman of the importance of social media to many vulnerable customers...

- The Motor Ombudsman publishes its second of four thought leadership papers planned for 2021, on the subject of how vulnerable consumers, who use social media as a primary form of communication when looking to resolve a dispute, may be identified and managed effectively.
- The paper also explores how potential vulnerability can be indicated through the tone and content of messages sent via Twitter and Facebook.
- Other topics discussed include The Motor Ombudsman's existing evaluation framework to ensure a consistent approach when determining possible customer vulnerability, signposting considerations, plus the importance of safeguarding staff wellbeing.



London, 03 August 2021 The Motor Ombudsman, the Ombudsman dedicated to the automotive sector, has published a thought leadership paper entitled “Identifying and managing consumer vulnerability effectively in the age of social media”. It is the second of four papers to be released by the body this year, and the latest paper explores how social media has added another dimension to the way that vulnerable consumers are identified, managed and assisted in today’s digitally-driven world.

The paper was written in response to The Motor Ombudsman’s understanding that the subject of vulnerable customers turning to social media platforms, sometimes as their main channel of communication when looking to resolve a dispute, remained a little talked about subject within existing vulnerability commentary and guidelines. For example, Twitter or Facebook may be the first port of call for consumers when expressing their concern or a need for urgent assistance, bypassing the more commonly used means of a letter, e-mail or phone call to convey a sometimes-difficult situation.

The paper sets out how vulnerability may be identified through the words, phrases and language that is used by a consumer on a social network, as well as the application of non-verbal expression, such as emojis, which may be employed to emphasise an individual’s current state of mind. This is complemented by anonymised examples of emotive phrases and words which have previously appeared in messages sent by consumers to The Motor Ombudsman on Twitter and Facebook, to demonstrate cues for identifying potential vulnerability.

The document equally touches on The Motor Ombudsman’s Vulnerability Evaluation Matrix, a prescribed framework to ensure a consistent approach across the organisation as to how customer-facing team members, including those managing a social media platform, are able to determine possible consumer vulnerability and act effectively according to the personal circumstances presented to them. The paper also outlines when it may be suitable to signpost customers to additional sources of support, as well as the importance of ensuring the wellbeing of frontline staff who may encounter distressing or upsetting customer accounts that could resonate with them personally.



Bill Fennell, Chief Ombudsman and Managing Director of the Motor Ombudsman, said: “Consumer vulnerability is a widely talked about subject, and it is important to recognise that there is no ‘one size fits all’ approach when it comes to managing and identifying vulnerable customers, even on social media. It’s therefore essential to tailor your approach according to an individual’s specific needs.”

Bill added: “The emergence of Twitter and Facebook as a communications platform for when consumers are seeking help, has meant that we have had to adapt and change our own staff training programme and internal procedures. This is so to help ensure that how we identify and manage vulnerability as an organisation continues to move with the times, and ultimately evolves in a direction that accommodates the preferences of today’s customers.”

The Motor Ombudsman’s thought leadership papers can be viewed and downloaded at:

Thought Leadership Papers

The Motor Ombudsman...

...is the fully impartial Ombudsman dedicated solely to the automotive sector, and self-regulates the UK’s motor industry through its comprehensive Chartered Trading Standards Institute (CTSI)-approved Codes of Practice. Thousands of businesses, including vehicle manufacturers, warranty product providers, franchised dealers and independent garages, are accredited to one or more of the Codes, which drive even higher standards of work and service, and give consumers added protection, peace of mind and trust during the vehicle purchase and ownership experience.

For more information on The Motor Ombudsman, visit www.TheMotorOmbudsman.org.



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