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Your customers just got a better lawyer. It's ChatGPT (or Claude, Gemini, Grok...)

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A recent study published in Nature Human Behaviour analysed over 1.1 million consumer complaints filed with the US Consumer Financial Protection Bureau. The finding? AI-assisted complaints had a 49.3% likelihood of obtaining redress, compared to just 39.9% for those written without AI help. Your customers are getting smarter, faster. The question is whether your complaints operation is keeping up.

The misconception you need to drop

Most businesses are bracing for a wave of more complaints. That's the wrong fear. The real shift isn't volume. It's complexity.

AI hasn't just lowered the barrier to complaining (email already did that; social media raised the stakes further). It's coaching customers on what to say. LLMs advise consumers on regulatory rights, suggest points that trigger obligation, and structure arguments with a clarity that many customers couldn't previously achieve. The Yale researchers behind the Nature study found that AI editing improved complaint presentation without altering factual content - and that alone was enough to shift outcomes. Meanwhile, in the UK, Citizens Advice reported nearly 18,000 fashion-related complaints in 2025, a 21% surge year-on-year, with AI-generated product imagery fuelling new categories of

consumer deception.

The customer walking through your digital front door today is better informed, better articulated, and backed by technology that never sleeps.

Three ways AI transforms the other side of the desk

1. Instant 360-degree complaint intelligence

Traditional complaint management asks handlers to wade through multiple calls, chat transcripts, emails, and uploaded documents - then manually summarise and classify the lot. AI changes the game entirely. It can ingest text, call recordings, images, and documents simultaneously, producing a contextualised summary in seconds. A complex case that once took a handler 45 minutes to piece together can now be assessed before they've finished reading the cover note.

2. Dynamic data capture, not rigid forms

Legacy systems present handlers with a wall of fields to complete regardless of complaint type. Most of that data goes unused. AI-driven intake captures only what's relevant to the specific complaint, adapting in real time. More importantly, it codifies data at source - meaning every complaint generates structured, analysable data without

relying on a handler's interpretation of a dropdown menu. The result: cleaner data, faster handling, and fewer re-contacts.

3. From reporting to genuine insight

Here's where the real value compounds. When every complaint is automatically classified by issue, root cause, outcome, redress, and remediation action - and when AI can also analyse the narrative content of complaints and responses - you move from backward-looking MI reporting to forward-looking operational intelligence. You spot emerging product failures before they hit the regulator's desk. You identify systemic issues across business lines that no dashboard of pie charts would ever surface.

What this means for your strategy

Stop treating AI in complaints as a cost-reduction play. Start treating it as your most powerful early-warning system. Audit your current complaint intake process: how much handler time is spent assembling information versus actually resolving problems? If the answer makes you uncomfortable, that's your starting point. The FCA and other regulators are already watching how firms deploy AI responsibly. The smart move is to get ahead of that curve, not react to it.

Final thought

The AI-empowered customer isn't a future scenario. The Nature research shows adoption jumped from nearly zero to 9.8% of financial complaints within 18 months of ChatGPT's launch. That number is only going one way. The businesses that thrive won't be those that fear smarter complainants - they'll be the ones that deploy AI to listen smarter.

What's the single biggest bottleneck in your complaints process today?