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Seeing the Life Events Behind Customer Complaints

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Over the last few years, I've noticed a shift in the nature of customer engagement and complaints. Increasingly, issues are not driven by service failure alone, but by changes in people's lives - financial pressure, health challenges, or sudden life events that make it harder to engage in the way organisations expect.

As the cost of living rises and economic uncertainty continues, vulnerability is becoming more common and more fluid. Customers may move in and out of difficulty quickly, often without realising it themselves. Creating better outcomes now depends on understanding those changing circumstances and responding with empathy and flexibility.

Many organisations still rely heavily on outreach that assumes customers will respond, engage, or openly disclose when they are struggling. In reality, this often doesn't happen. Some customers don't recognise their own vulnerability, while others deliberately avoid sharing personal information because they fear it may leave them worse off.

Even emerging technologies - including AI and voice analytics - are only effective once a customer engages and provides information that can be assessed. For many vulnerable individuals, particularly those experiencing

job loss, reduced income, or mounting financial pressure, silence can feel safer than disclosure.

The opportunity lies in supporting customers earlier and more appropriately by recognising that vulnerability is not always visible or volunteered. Organisations that can identify risk signals before harm occurs are far better placed to deliver fairer experiences and prevent issues escalating into complaints.

From my experience working with organisations across complaints handling and customer experience, the biggest improvements come when vulnerability is understood as both disclosed and undisclosed.

Some customers do choose to share their circumstances - registering health issues, financial hardship, or accessibility needs with trusted third parties. That information is invaluable and should be used responsibly to shape how organisations engage.

However, many others will actively hide what's going on in their lives. They may worry that admitting a reduction in income, loss of employment, or reliance on credit will restrict their options or lead to negative consequences. Ironically, these are often the customers most in need of support.

This is where [Know Your Vulnerable Customer \(KYVC\)](#) plays a vital role. By combining alternative data sources - such as indicators of financial stress, employment disruption, insolvency data, and self-registered vulnerability - KYVC provides a more complete picture of customer circumstances. It helps organisations spot early warning signs while also respecting and incorporating information customers have chosen to disclose elsewhere.

When organisations understand the why behind customer behaviour, engagement becomes more human. Conversations change, support becomes more targeted, and outcomes improve - for customers and for the teams supporting them.