

SOMEONE TO TURN TO



**Consumer views on the value
of external dispute resolution for
problems with digital services**



CPRC

The Consumer Policy Research Centre (CPRC) is an independent, not-for-profit research organisation. We conduct research into the issues affecting Australians and translate our findings into practical policy recommendations that help create fairer markets and improve people's lives.

Acknowledgements

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The methodology for this report was developed by CPRC, with input and advice from the TIO. The views expressed in this report should not be attributed to them. CPRC is responsible for the views in this report, including any errors or omissions.

Statement of Recognition

CPRC acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past, present and emerging, acknowledging their continuing relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander Peoples across Australia.

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Introduction

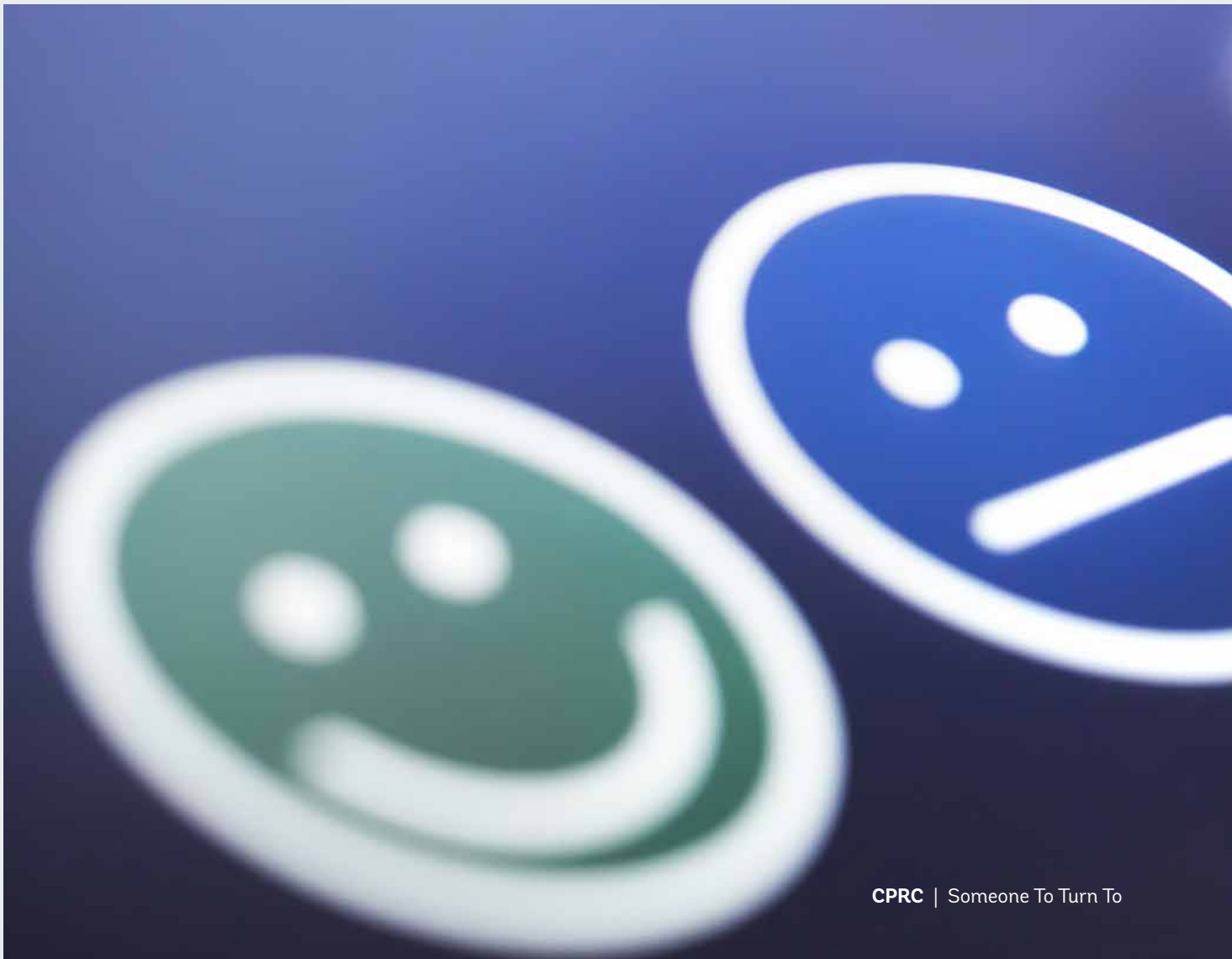
When things go wrong online, options for redress or resolution of any kind for Australians are rare or impossible. In other sectors in Australia such as energy, finance and telecommunications, if there's a breakdown in communication between consumers and businesses, an external dispute resolution body such as an ombuds scheme can play a critical role in resolving the matter.

In our digital world Australians have few options. They are faced with opaque or inaccessible complaints processes when dealing directly with many digital services and no one to turn to when the company ignores or dismisses the cry for help.

This report provides insights on the experiences of Australians facing challenges with digital services online and follows their journeys of whether and how they seek resolution. An overwhelming 80%

of Australians have experienced at least one online challenge in the past 12 months. Of these Australians, close to half have experienced four or more issues in a span of just one year (45%).

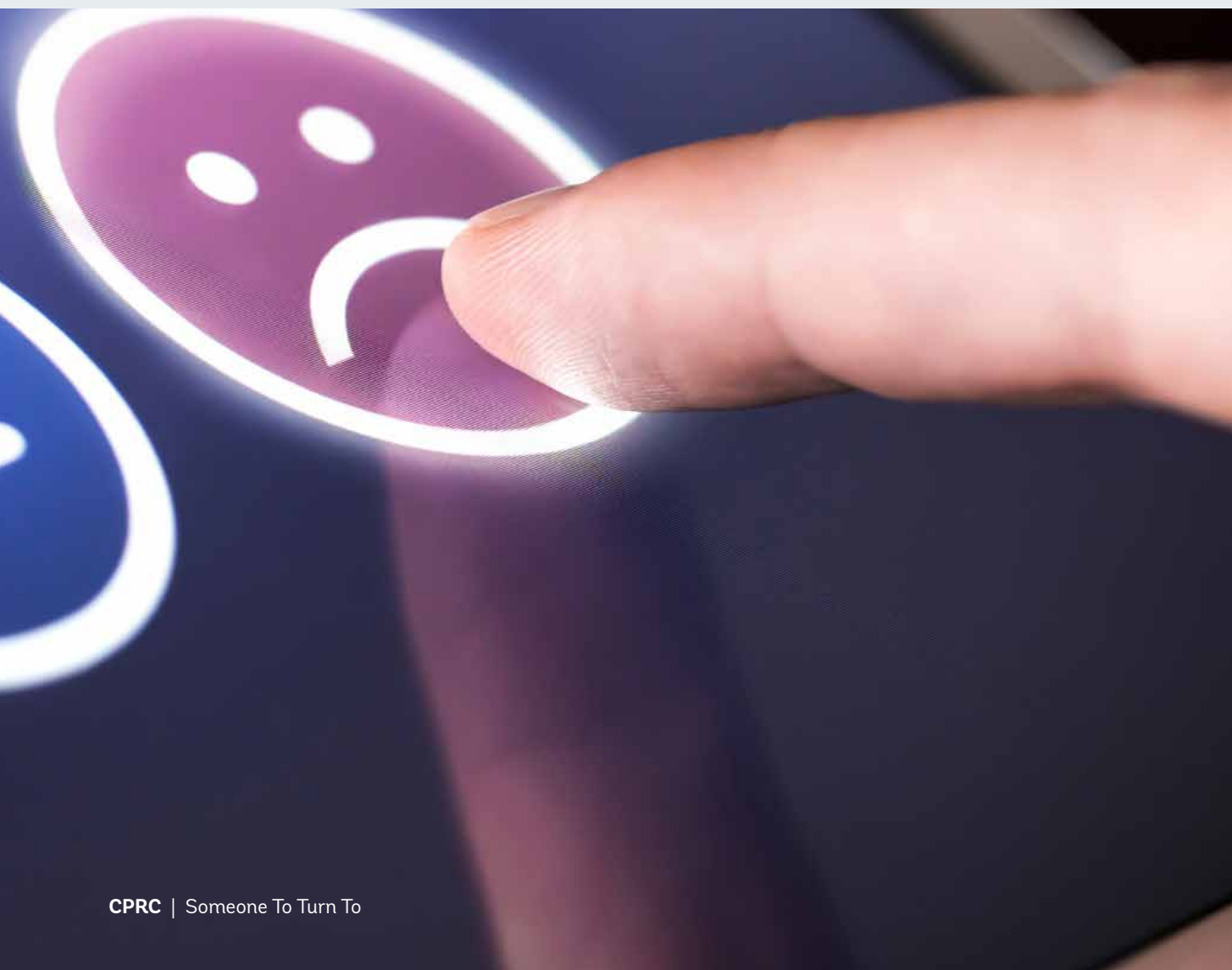
Many Australians, on the assumption that nothing will come from action, do nothing when something goes wrong online, with 40% never making a complaint. Of the people who do pursue a complaint, 67% are left dissatisfied with the resolution. From being unable to receive a refund they're entitled to, to difficulties deleting an account, Australians are stuck in a complaint loop with little resolution or closure in sight. Many are also trudging through poor customer service, often being forced to raise complaints with AI-enabled chat bots that provide no help, no explanation or inaccurate advice. This further normalises inferior and challenging experiences online.



Problems with digital services are taking a toll on Australians' wallets, their trust and confidence, and their mental health. More than half of Australians who have experienced an issue with a digital service (54%) are being impacted financially. When it comes to wellbeing, one in seven note that the online challenges they've experienced have taken a toll on their mental health (14%). The rate is even higher for younger generations (15-21%) and people with disability (27%).

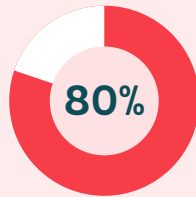
Australians who have experienced an issue with a digital service are clear that they need support with 73% feeling positive about the concept of having access to a free, independent dispute resolution body to help with issues experienced with digital services and with 83% of them open to the idea of expanding the remit of the Telecommunications Industry Ombudsman (TIO).

An ombuds scheme that can cover online challenges is well overdue in Australia. It's time for Australians to have someone to turn to when the online world fails to deliver quality products, services and experiences.



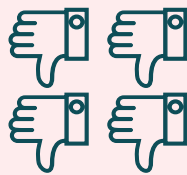
Key insights

4 in 5 Australians have faced at least one issue in the past year



Problems with digital services are common

Close to half who have experienced issues have faced **four or more in the last 12 months (45%)**.



Silent or sour

2 in 5 never make a complaint about the problems they face with digital services (40%)



2 in 3 who complain are left dissatisfied with the outcome (67%)



Online challenges taking a toll on Australians

More than half report lower trust of the online world (53%)



1 in 7 report an impact on their mental health and wellbeing (14%)



More than half have been impacted financially (54%)



Australians are losing an estimated **\$497 million** a year due to problems they face with digital services



Shopping and social media platforms drive most of the challenges

1 in 3 have had issues with an online retailer or marketplace (33%)



Just under a third face challenges linked with social media platforms (29%)



Top complaints leaving Australians dissatisfied

Not being able to get a refund they were entitled to (84%)



Difficulty deleting an account (73%)



Experiencing slow customer service (72%)



Dealing with hidden fees or misleading pricing (71%)



Support for independent dispute resolution

3 in 4 want a free, independent complaints handling body for online issues (73%)



83% are open to the idea of the TIO's remit being expanded to cover complaints on issues relating to digital services



Methodology

The TIO commissioned the Consumer Policy Research Centre (CPRC) to undertake research to explore how consumers in Australia experience harm and seek redress when interacting with digital services, with the view to explore the potential future role of the TIO in addressing these gaps.

The research objectives were to understand:

- common consumer issues and challenges experienced when engaging with digital services
- expectations and experiences when seeking redress
- the experience of formal and informal complaints pathways
- consumer motivations and barriers to making a complaint, and
- the extent of support for an independent body to mediate digital service disputes.

This quantitative study comprised two steps:

1. To determine incidence of issues and challenges with digital services, CPRC asked a nationally representative sample of Australian residents their experiences with digital services, and found 80% of Australians had experienced an issue or challenge with a digital service in the past year.
2. From 16 to 26 January 2026, CPRC conducted a 15-minute survey with n=1,005 Australian residents who had experienced some form of digital issue or challenge in the past year. Quotas for age, gender, state and location (metro vs regional/rural) were set to make this sample representative of the national population.

For a sample of this size (n=1,005), the confidence interval is **6.2%**, meaning that for a finding of **50%**, we can be **95%** confident that the result in the broader population would fall between **46.9%** and **53.1%**.

Statistically significant differences between subgroups have been called out where they exist. If no subgroup differences are stated in the commentary of this report, this means any differences did not reach statistical significance (e.g. when there were no meaningful differences between subgroups of gender, state or metro vs regional or other demographics).

This report discusses key findings from the sample of n=1,005 Australian residents sharing their experience of navigating redress via digital services.

Terminology used in this report

The term 'digital services' covers businesses that operate online including online marketplaces, online retailers and digital platforms, such as search engines, social media platforms and other platforms where content is aggregated.

We refer to 'Australians' and 'Australian residents' throughout this report, and this means people living in Australia and for the purposes of this study, people who have experienced an issue or challenge with a digital service. The sample was set to be nationally representative by employing quotas for age, gender and location, according to the most recent Estimated Residential Population statistics collected by the Australian Bureau of Statistics.

Generational subgroups in our sample are based on classifications made by the Australian Bureau of Statistics, and noted as Gen Z (born between 1997 and 2008), Gen Y or millennials (born between 1982 – 1996), Gen X (born between 1967 and 1981), Boomer and Pre-boomers (born between 1952 and 1966; between 1933 and 1951).¹

Online but not fine

Problems with digital services are common. At the overall population level, four in five Australians (80%) have faced issues with these entities in the past 12 months.

Among Australians having experienced issues, 19% had experienced one issue only, 36% had experienced two to three issues, 45% had experienced four or more challenges with digital services. Compared to Boomers and Pre-boomers, younger and middle-aged Australians were most likely to have experienced issues with digital services, likely due to their higher presence online in general.

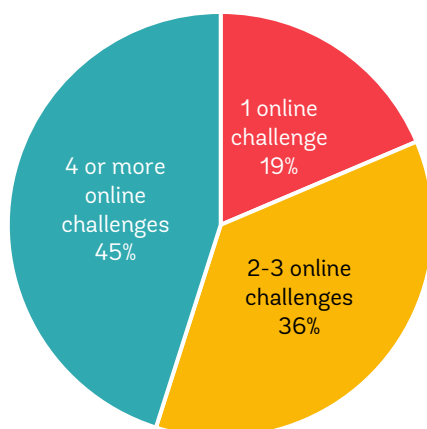


Figure 1. Number of challenges encountered by Australians in a year with digital services

Among Australians who have experienced issues, more than nine in ten (92%) have experienced issues that can be directly traced back to a digital service. By far, account and access issues ranked the highest, experienced by 56% of Australians, followed closely by fees and charges (54%).^{2,3}

“Tried to reset my password but it failed and locked the account.”

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“I subscribed to eBay plus and was told that all deliveries would be free and I’ll only have to pay \$5 a month for it, there was also a promise of free express shipping but on most items even though they were plus listings, I had to pay for shipping.”

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“My everyday rewards account is linked to my old phone number. I cannot call them as every time their offices are open, I am at work and cannot find time to wait on hold. There is no option for email verification.”

– CPRC SURVEY RESPONDENTS 2026

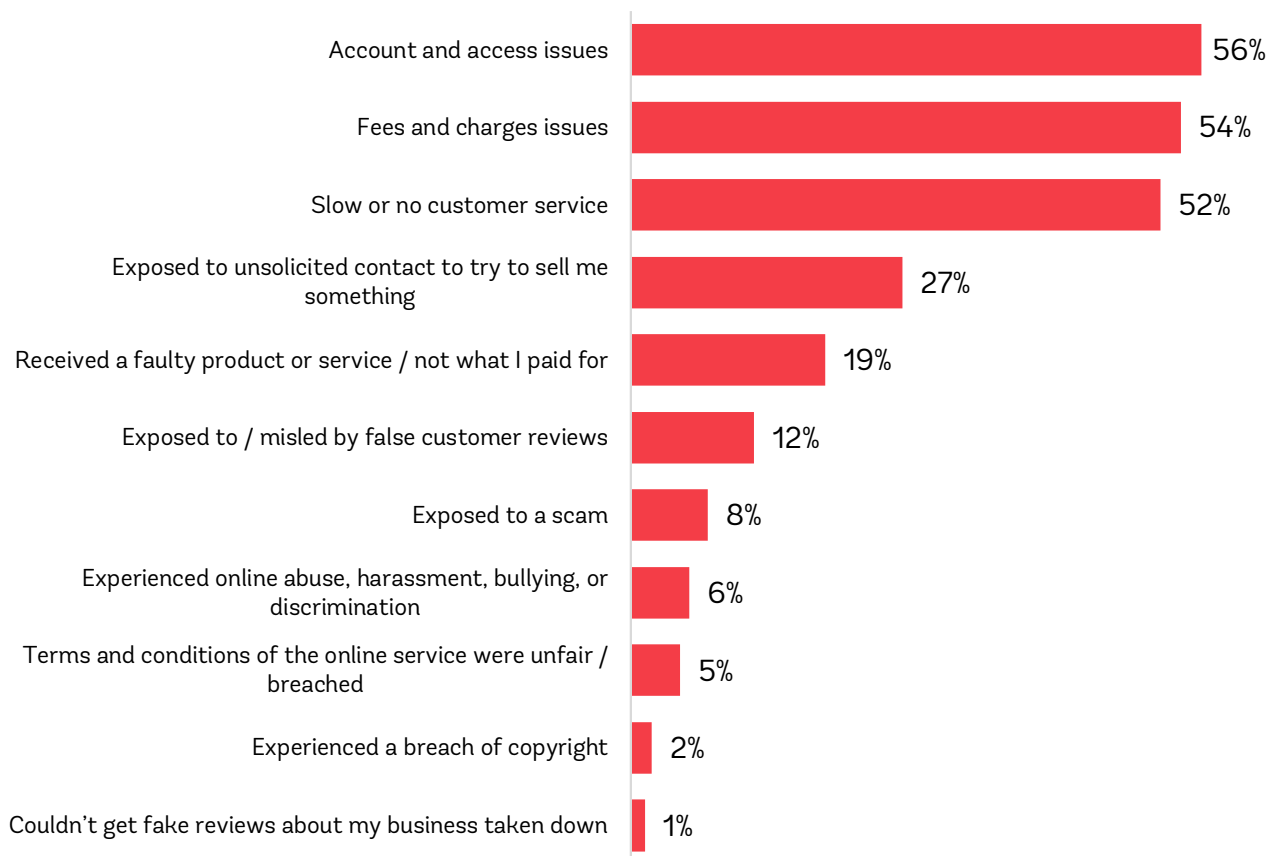


Figure 2. Challenges experienced with a digital service

Slow or no customer service was also one of the major issues, experienced by more than half of Australians (52%).⁴ Many of the issues experienced with digital services specifically have a thread of losing money whether through obfuscated pricing practices or through failure of a business to provide the product or service that a consumer is entitled to.

“There was only communication possible digitally. No calls possible, which made it even more slow to get to a reply.”

– CPRC SURVEY RESPONDENT 2026

“Online chat for customer service and moved from department to department and then eventually the window was closed by them.”

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“I had an issue with a surface pro I purchased through Microsoft online and it was faulty but had a 60 day returns or repair policy but getting the right information from the online chat help people was ridiculous and they would not provide me with a phone number I could call.”

– CPRC SURVEY RESPONDENTS 2026

In addition to these individual issues, there are broader challenges that Australians face with digital services at a collective level, including being exposed to too many ads (61%), disinformation or misinformation (23%) and offensive, harmful or distressing content (14%). In terms of been exposed to offensive, harmful or distressing content, this experience was highest among people aged 45 years or younger (16-24% Gen Y, Z) compared to their older counterparts (9% for both Gen X and Boomers/Pre-boomers).

While these challenges point to broader structural issues within digital services, they degrade the experience of being online and can lead to some of the practical challenges Australians experience every day such as problems deleting an account, being exposed to hidden fees and misleading pricing or inability to seek a refund.

Barriers to doing business

Survey participants who also identified as small business owners experienced challenges with digital services at a similar rate to non-business owners (on average 4.3 compared to 4.0 issues in the past year, respectively).

However, when looking by challenge type, significantly higher proportions of business owners reported:

- getting charged for a subscription they couldn't cancel (18% compared to 11%)
- having an account hacked (17% compared to 9%), and
- experiencing slow customer service (50% compared to 43%).

These figures are likely an under-representation of the challenges small businesses face online as the sample was not representative.⁵ It does, however, highlight that small businesses are likely carrying a further disproportionate risk when doing business online (both financial and reputational) without the adequate support.

“I was selling a product via Facebook and for some reason they wouldn't allow the item to be listed and I found it impossible to contact anybody like a real human to organise a resolution.”

– CPRC SURVEY RESPONDENT 2026

Who do Australians blame when experiencing issues online?

Across the gamut of issues experienced with digital services, most often consumers attribute the blame to the company involved (45%). Australians can clearly articulate who within the online experience has let them down. By far, Australians appear to experience the most challenges with online retailers and online marketplaces, followed by social media platforms.

Challenges when shopping online

A third of Australians have experienced challenges where they clearly believe that the online retailer or marketplace is at fault, failing to provide the expected product or service (33%). More than one in ten Australians hold online marketplaces specifically responsible for the challenges they experienced (12%).

The top five online marketplaces that consumers experience challenges with include:

- Temu
- Amazon
- AliExpress
- Shein
- eBay.

While Australians have the option to exercise consumer rights with an online retailer as they have obligations as a 'supplier' under the Australian Consumer Law (ACL), online marketplaces do not. There are no laws that specifically hold online marketplaces accountable for the products and services sold through their sites. This makes seeking redress of any form an uphill challenge if the original supplier is not willing to support the consumer.



"I sat on my phone and made a purchase on ali.com. I tried to reverse it straight away. But after nearly a full day I got a reply to say it was already shipped."

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"I ordered several items from Temu and a smart watch for myself and all looked fine... smart watch worked well for 3 weeks and then stopped totally. I have asked for a refund and they keep ignoring me."

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"Bought an e-voucher thru Amazon but realised I had used the US site by mistake. Cancelled order and went onto UK site. Amazon wouldn't cancel original order."

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"Ordered specialised computer cables via an Amazon re-seller which I could not get anywhere else, but when they turned up they were the wrong thing and many attempts to get a refund or the correct items were greeted with absolute silence, from both Amazon and the re-seller."

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"I ordered an item off eBay which I needed for a hen's party. The eta was before the party date but the item never arrived. I messaged the seller but got no response. I contacted eBay but they were unable to cancel the order."

– CPRC SURVEY RESPONDENT 2026

Problems caused by social media platforms

Just under a third of Australians attribute a social media platform at fault for the challenges they've experienced (29%). Close to one in seven Australians attributed Meta for the challenges they face online (16%), a company that operates Facebook, Instagram, and WhatsApp.

The top five social media platforms that consumers experience challenges with include:

- Facebook
- Instagram
- YouTube
- TikTok
- X (formerly Twitter).

"Someone else was sending all my friends horrible messages on my Facebook account."

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"On Instagram I often get DMs from 'small businesses' offering to collab that they're looking for people interested in trying their items for free. Anytime I've clicked through to the page itself it's a scam site or some kind of subscription service that looks like it tricks people into signing up for 'free' only to slug them with fees after a week or so."

– CPRC SURVEY RESPONDENTS 2026

Despite the range of issues that can be experienced via social media platforms, there are not many specific obligations that are placed on these platforms under Australian laws. In many cases where obligations exist, they are fragmented across regulators, especially in relation to supporting people when issues arise.

Stuck, stressed or silent

There is an overall sentiment among Australians that large parts of the internet are unregulated, and therefore when problems arise, there is an acceptance that a problem cannot be fixed. Only three in ten Australians make a complaint every time they experience an issue with a digital service (29%) and another three in ten only complain if they feel the issue is serious enough (31%). Two in five Australians never complain regardless of the seriousness of the issue or how many times they have experienced challenges online (40%).

There is a sense of resignation, an 'it is what it is' effect, where experiencing issues online appears to be far more normalised than if those same issues were occurring in-store or in-person.

"It's not worth it, just a feature of modern times."

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"I would discuss with my husband first, he might be able to direct me to who could help. If not, I would try Google. It would depend what the issue is and how much it would affect me as to what I would do about it."

– CPRC SURVEY RESPONDENTS 2026

Barriers to making a complaint

Much of the time, Australians are lost, overwhelmed or inconvenienced when it comes to navigating online challenges and issues. More than half of Australians who do not complain, express scepticism, noting that raising a complaint is unlikely to make any genuine difference to their situation (57%). More than a quarter of Australians cannot think of anything that would encourage them to make a digital complaint (27%). A further 19% believe there is no point.

"After speaking to friends and family about it, it seems that 'that's what happens to everyone'. So, I decided to do nothing about it."

– CPRC SURVEY RESPONDENT 2026

While others may be open to consider complaining, the knowledge barrier stops them in their tracks with 25% not knowing where they would raise the issue in the first place. This experience is disproportionately higher for Australians with lower household income (26% lowest income quartile, compared to 8-17% middle to higher income).

"I don't know who I would go to, to get it resolved..."

– CPRC SURVEY RESPONDENT 2026

Others don't complain and simply avoid the problem by stopping using the online service (17%), and many feel they don't have time to raise a complaint (16%) or find the complaints process overwhelming (14%). Few have a positive resolution that does not require further intervention or compensation (13%).

"I would do nothing, because what can anyone do? My info is on the dark web."

– CPRC SURVEY RESPONDENT 2026



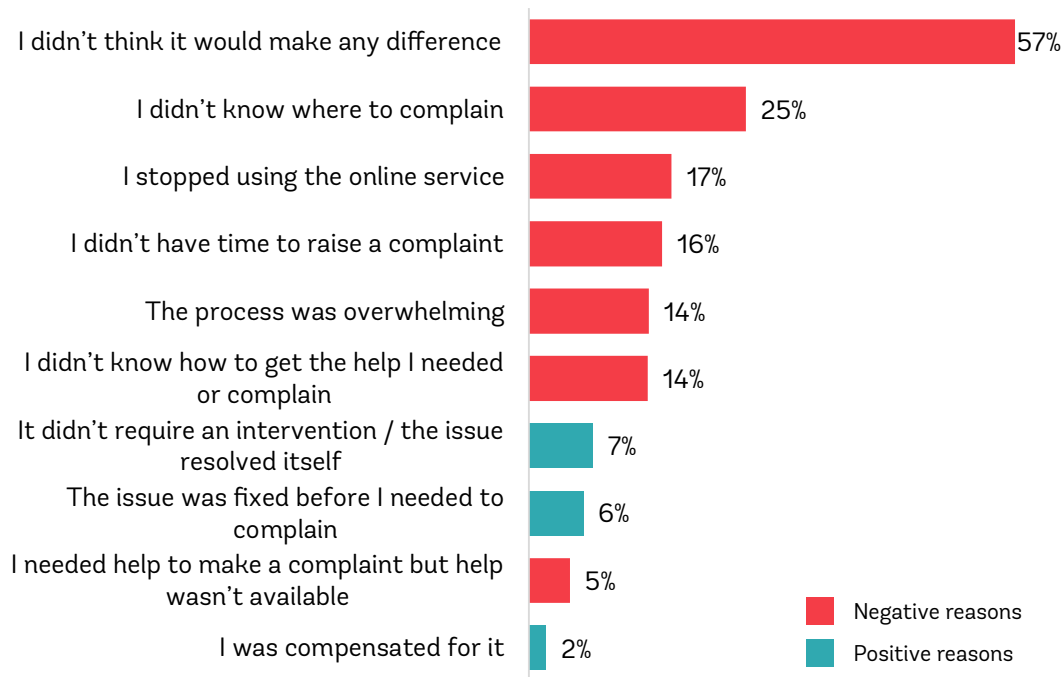


Figure 3. Reasons why people do not pursue a complaint

Experiencing the complaints process

For people who persist with a complaints process, the top five issues people most complain about include having received a faulty product or service (83%), followed by having been exposed to a scam (78%), having had an account hacked (77%), inability to cancel a subscription (73%) and being overcharged (72%). Many of the situations where a complaint is made are linked to loss of money or loss of personal information.

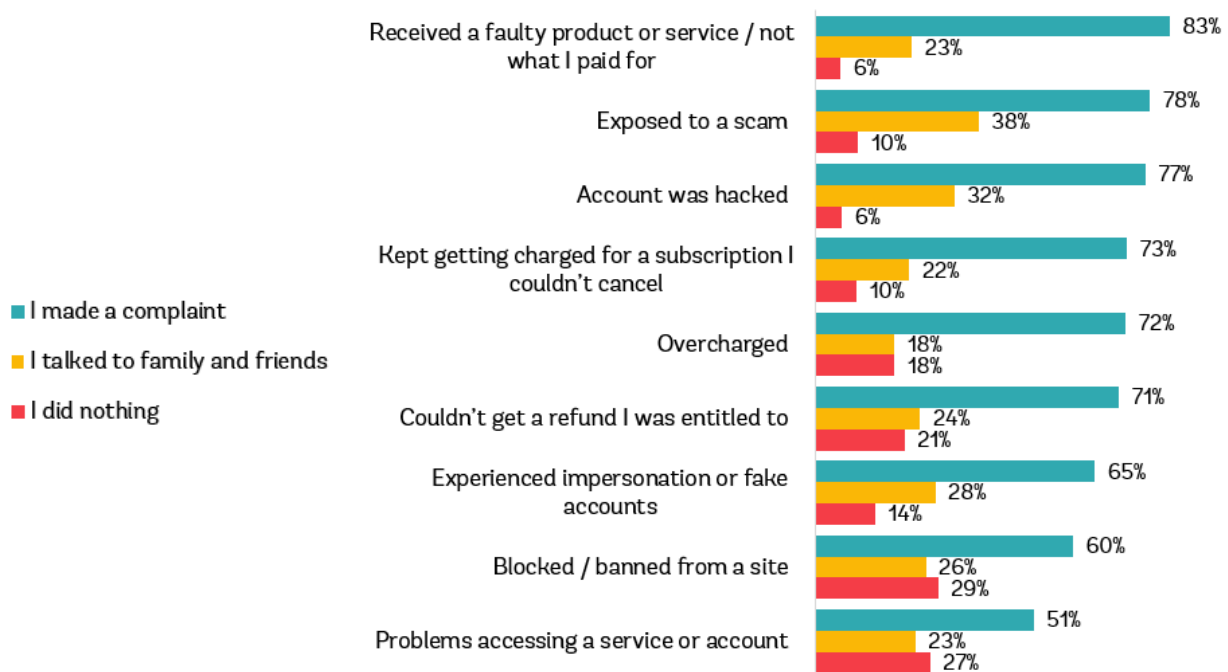


Figure 4. The issues that received the highest complaint rate⁷

Australians are most likely to complain directly to the company or the source of the issue (55%). Other avenues include contacting a government body (12%), or an external dispute resolution scheme such as the TIO or the Australian Financial Complaints Authority (7%). Younger to middle-aged Australians are more likely to use online complaint avenues, compared to their older Boomer/ Pre-boomer counterparts.

“I would use a search engine to find the relevant organisation to complain to.”

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“I would contact the company firstly to see if they could assist I'd use their “Contact Us” page / information to do this.”

- CPRC SURVEY RESPONDENTS 2026



Left disappointed

Many Australians eventually give up on their complaint. Two in three Australians who complain are left dissatisfied with the outcome (67%).

Highest net satisfaction was found to be with complaints relating to an account being hacked with 56% of consumers noting that they were satisfied with the outcome. The Australian Government has set up a direct hotline to the Australian Cyber Security Centre whose website is the first to appear when searching for support

after account hacking.⁸ The Centre reported that it received over 42,500 calls on its hotline in FY2024-25.⁹ This could be one of the reasons for this issue to have the highest satisfaction rate given there is a direct 24/7 support line that is readily available. However, the other issues with relatively high satisfaction rates were all under 50% and had similarly high dissatisfaction rates, leaving more than half of the complaints in each issue without a positive outcome.

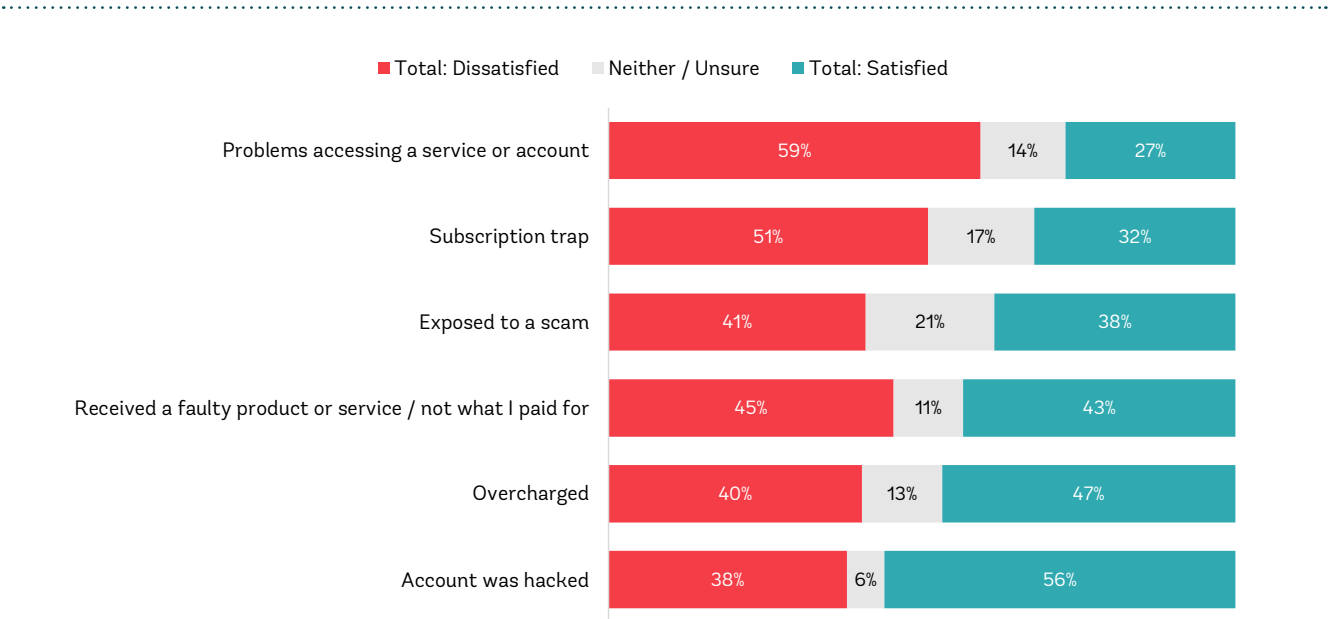


Figure 5. Issues with the highest satisfaction rates

When it comes to complaints on specific issues with digital services, the top five complaints that Australians are most dissatisfied with the outcome of include a refund that they believe they were entitled to (84%), inability to contact some form of support (83%), difficulty deleting an account (73%), experiencing slow customer

service (72%) and dealing with hidden fees and misleading pricing (71%). Complaints processes for when personal details have been caught in a data breach or when consumers have experienced unsolicited sales attempts also resulted in very low satisfaction rates.

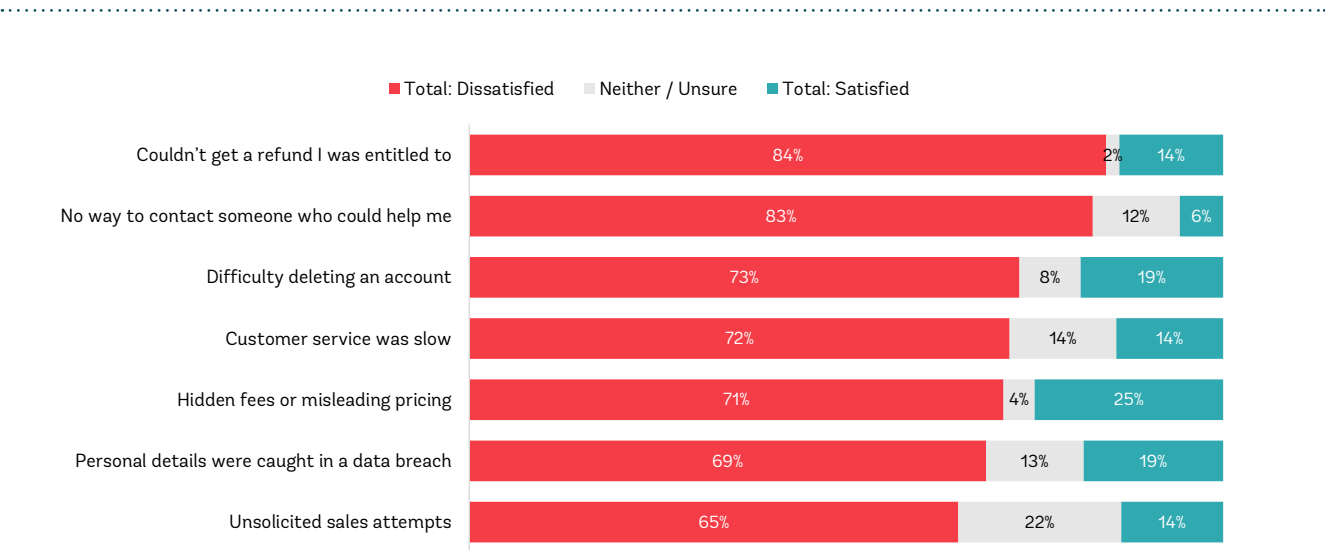


Figure 6. Issues with the highest dissatisfaction rates

Many of these issues relate to basic business processes so there is an assumption that the complaints and resolution processes would be a straightforward experience, but it rarely appears to be so for many Australians.



The toll from online issues

When things go wrong online, it takes a toll on Australians regardless of whether they pursue a complaint. When experiencing an issue with a digital service, more than four in five Australians have experienced a negative impact online (78%) with their trust being the most compromised. Over half of Australians reported having lower trust online (53%) and 30% noted that they now are less trustworthy of other people, as a direct result of the challenges they've experienced online.

A likely symptom of reduced trust, just over a quarter of Australians have stopped using the platform or service where they experienced the issue (27%). Just over one in five Australians feel less confident in using the internet (22%). One in seven reported that the online challenge has taken a toll on their mental health and wellbeing (14%).

"I'm cautious in trusting online organisations or sites."

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"It's consuming my time and attention and focus."

– CPRC SURVEY RESPONDENTS 2026

The more challenges a person experiences, the greater the negative impact is on them, often compounding with each challenge. It reconfirms the mental load that consumers face when experiencing issues online.



Figure 7. Impacts from encountering issues with digital services in the past year¹⁰

The impact of issues with digital services takes an even greater toll on people experiencing vulnerability and people who are accessing most of their services and community networks online. Compared to others in the population, people living with disability are more likely to report lower trust online (65%) and in other people (42%). They are also experiencing lower confidence using

the internet (33%) and poorer mental health and wellbeing (27%), as a result of the challenges they're experiencing online.¹¹

Younger and middle-aged Australians are much more likely to report poor mental health and wellbeing (15-21% Gen Z, Y, X) compared to Boomers/Pre-boomers (7%).

Out of pocket

By far the largest detriment that Australians face which can become a catalyst for other negative impacts, is the loss of money. More than half of Australians experienced challenges that were directly related to negative financial impacts (54%)¹².

“It is something I didn’t anticipate to lose money on as I struggle financially.”

– CPRC SURVEY RESPONDENT 2026

This is likely an under-estimation of people impacted financially as many other challenges experienced via digital services could also have a financial component. However, simply based on the number of people who are likely experiencing financial detriment due to an unresolved online challenge, if each person lost just \$50, the amount lost at a population level is likely close to half a billion dollars (\$497 million).¹³ This money, which should be in the pockets of Australians, especially in times of cost-of-living pressures, is currently unattainable due to the lack of support and clear pathways to recoup these funds.



Help, I need a human

Customer service and clear pathways to dispute resolution are deeply important to Australians. Slow customer service and the inability to access a customer service contact were at the top of the list of challenges experienced by Australians with digital services. For Australians who do not pursue digital complaints at the moment, the top reasons that would help them to pursue a digital complaint in the future are accessibility (21%) and clear pathways and processes (19%). A big factor in these reasons is communications, which at this stage is letting Australians down every step of the way.

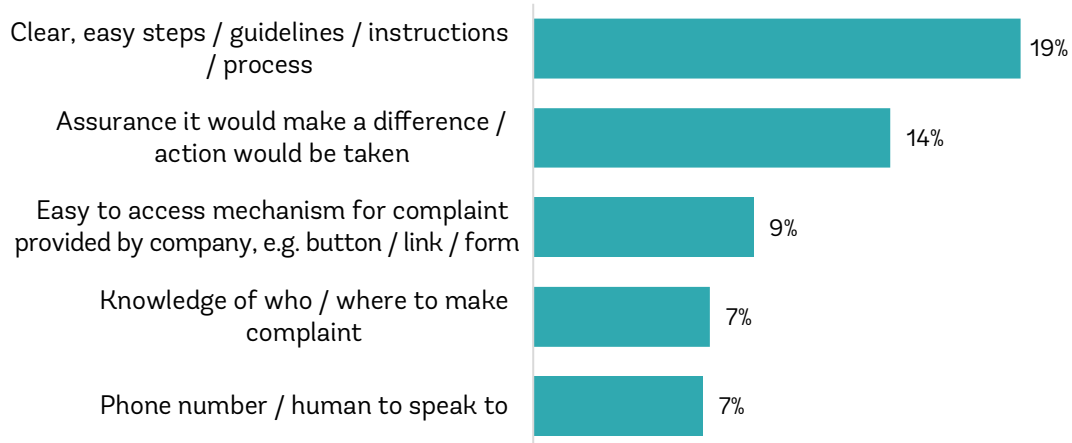


Figure 8. Top 5 factors that would improve complaint likelihood for people who currently do not complain

Wading through AI slop

When recounting customer service experiences, many survey respondents spontaneously shared their woes of dealing with virtual customer service portals and AI chat bots. The design architecture of navigating customer service online appears to mimic that of a gaming platform of a game no one wants to play. Engaging with virtual customer service agents becomes the grind-step before further customer service access is unlocked.

“This was related to eBay, I couldn’t get through to an agent because the chat always sent me to their FAQs. I had to email multiple times before I got a call-back from their local service team.”

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“It’s so frustrating going through AI chat and then waiting for an actual person to call.”

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“I was trying to contact customer support to speak to instead I was talking to their bot.”

– CPRC SURVEY RESPONDENTS 2026

In many instances, Australians appear to have no choice of alternative customer service avenues. The default of AI-enabled customer service appears to be offered as a 'take it or leave it approach'.

"Talking to an AI robot who can't understand or answer my needs and no ability to talk to a real person."

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"I couldn't talk to a human. Only chat."

– CPRC SURVEY RESPONDENTS 2026

More than anything, Australians pay through their time as they continue to be put on hold while waiting for solutions. Ultimately, Australians could be risking further financial, privacy and wellbeing harms if meaningful customer support is inaccessible, especially for urgent, time-sensitive issues.

"I received a one-time-code text on my mobile despite not doing anything on that related account. Someone is trying to login to my account. I immediately called customer service, but it was redirected to the bot and it took ages to finally talk to a real person (and by that time I had 2 more verification code texts)."

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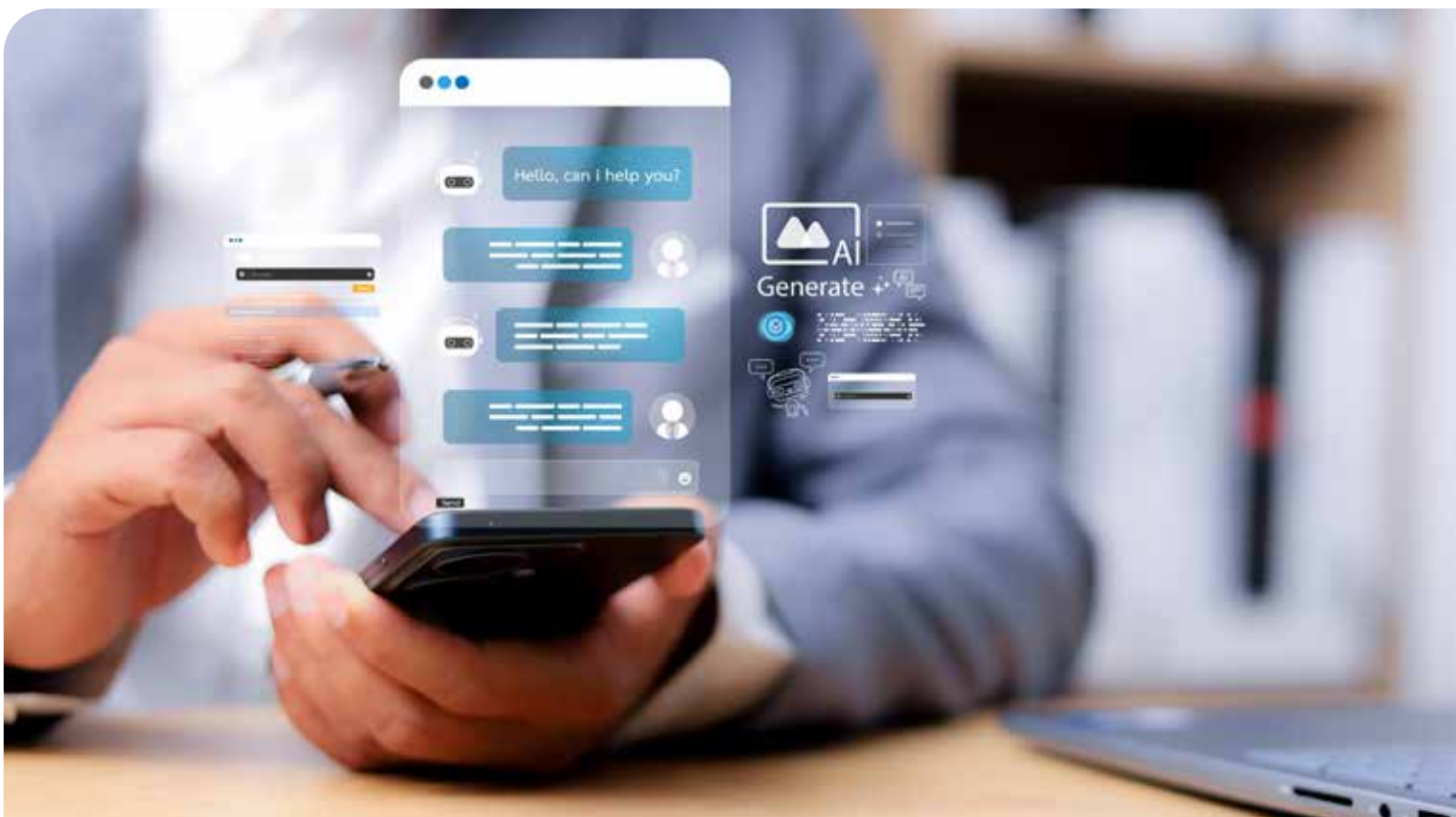
"I was assigned an AI chat bot rather than an agent. AI chat bot was not helpful and slow."

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"A chat or phone call that should be a simple resolution ends up being an hour episode."

– CPRC SURVEY RESPONDENTS 2026

While the above is a snapshot, it shows the poor customer service experiences Australians are likely to face when pathways to redress and support are not designed with them in mind.



What Australians expect

Australians need easy ways to make complaints. Australians expect an easily accessible process for complaining (63%), primarily comprised of a clear place and process by which to complain (50%), and the option to speak with a person dedicated to complaints (24%). A further 8% want kindness, respectful active listening from staff involved in the process.

Australians also want to close the loop on their issues, with a resolution or some form of outcome or action being high on the list (32%). Immediacy matters, with one in four Australians wanting an immediate acknowledgement of the issue (25%), many conveying a lack of responsiveness, or lack of response entirely on many occasions. Being able to be heard, the complaint acknowledged and a resolution provided so they can put it behind them and move on is critical to ensuring that complaints do not continue to take up the mental load.

“A phone number, easy to find. Not automative. An actual person to speak to and have them listen not dismiss the complaint.”

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“Clear contact details, respectful communication by all parties and fairly negotiated outcomes.”

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“Friendly customer service with real humans will help to resolve the problem.”

– CPRC SURVEY RESPONDENTS 2026

“Ability to call and be answered in a timely manner, or a detailed form that acknowledges your submission and gives a timeframe for response, the complaint is taken seriously and a proper response or solution is provided.”

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“I would be very happy to have somewhere take my complaint especially if I could talk to someone.”

– CPRC SURVEY RESPONDENTS 2026

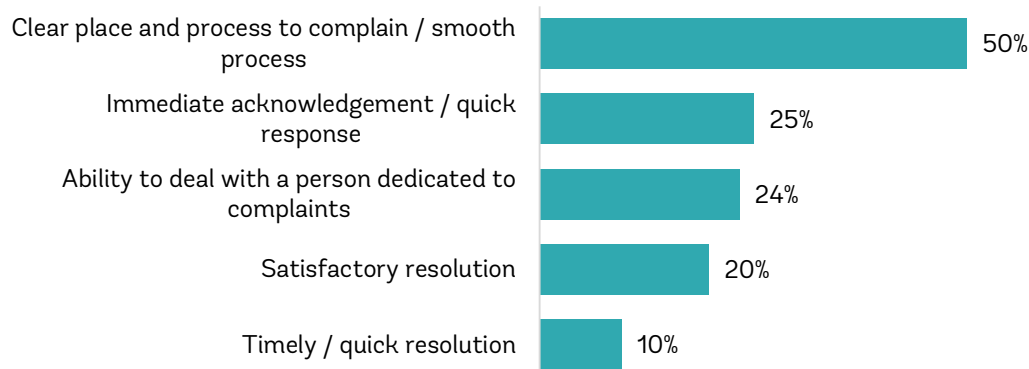


Figure 9. Top 5 consumer expectations of an ideal complaints process

From frustration to fairness

Australians are generally positive in relation to an independent, external dispute resolution scheme for issues relating to digital services. This is no surprise given the high proportion of Australians who were dissatisfied with the internal dispute resolution process for their complaint or did not make a complaint at all.

Three in four Australians are positive about the idea of a free, independent complaints handling body to support them with their online issues (73%). Two-thirds of Australians feel reassured when considering the concept of external help beyond what they currently have (65%).

However, just more than one in ten Australians expressed a level of concern (11%) or scepticism (14%) in relation to this concept. Looking more closely at people who are sceptical, many of them either had had an unsatisfactory complaint process or did not make a complaint at all (89% of sceptics).

“Would be great if there was a centralised body to deal with complains of this nature.”

– CPRC SURVEY RESPONDENTS 2026

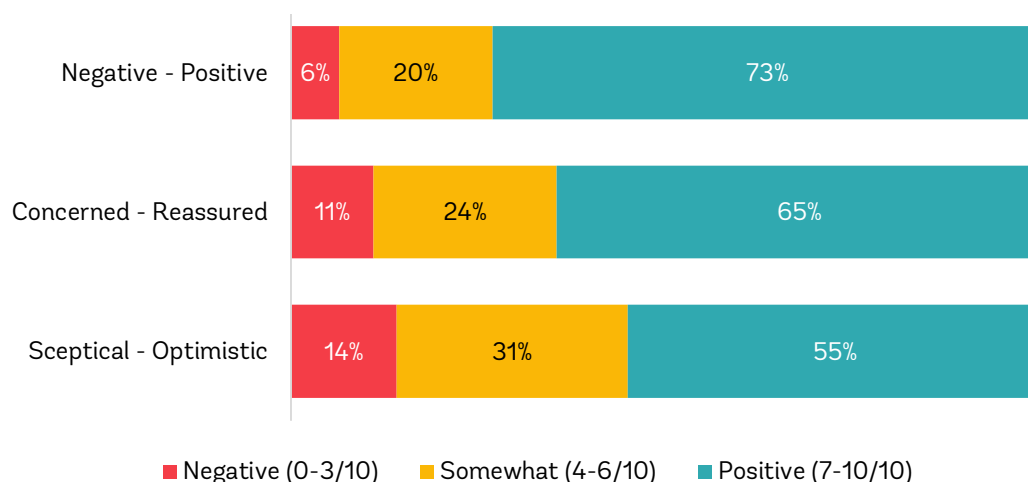


Figure 10. Consumer reactions to the premise: “An independent organisation is set up to resolve disputes for free between a consumer experiencing issues, and the online service involved.”

Support for the TIO as a Digital Ombuds

When prompted, **27%** of Australians reported their awareness of the TIO, **29%** aware of ombuds schemes in general, while **43%** were not aware of any ombuds scheme.

Primarily Gen Z and Gen Y age groups had lower levels of knowledge in relation to ombuds schemes.

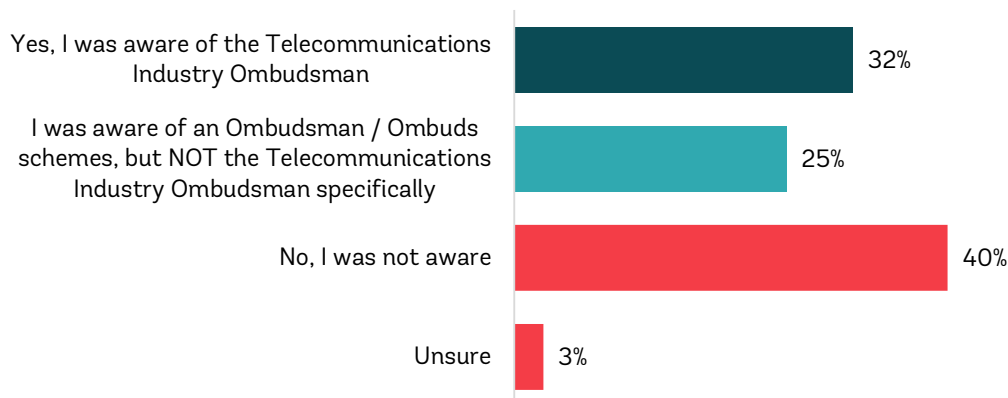


Figure 11. Prompted awareness of the TIO

Modest organisational awareness of the TIO or ombuds schemes did not impact perspectives in relation to the concept of the TIO expanding its powers to be a digital Ombudsman; reactions were mostly positive. Three in four Australians were positive about the idea of the TIO expanding its remit (**73%**), with only around one in ten Australians expressing a level of concern (**9%**) or scepticism (**12%**) in relation to this concept.

When aggregating all scale ratings for sentiment, including concern and scepticism, **63%** of Australians express overall positivity of sentiment, reassurance and optimism. While few differences can be seen between subgroups, Gen Z and Gen Y expressed the most uncertainty (**33-39%**), potentially due to their lower familiarity with the TIO and ombuds schemes in general. Comments show this scepticism links to low trust in systems designed to hold digital services accountable, something which could be addressed with a free, fair and effective external dispute resolution body.

“It sounds like a good idea in general, and I suppose there’s no harm, but I’d be sceptical of how much they could actually get done since big companies are so good at getting away with shady behaviour.”

– CPRC SURVEY RESPONDENTS 2026



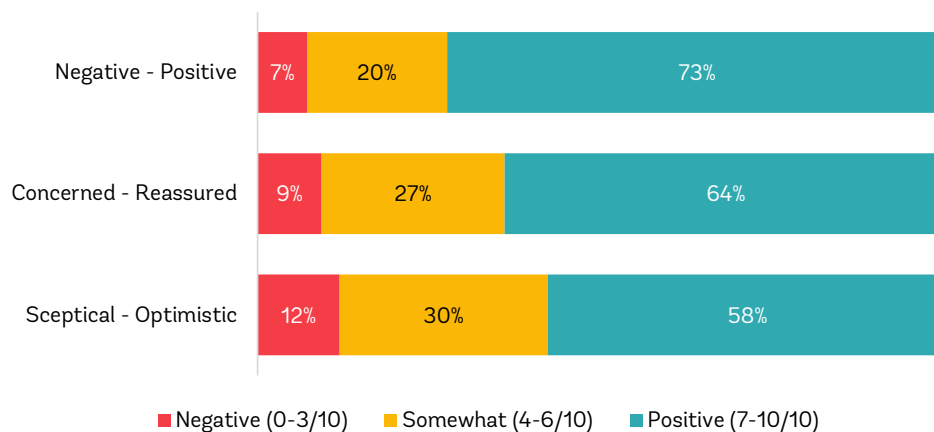


Figure 12. Consumer reactions to “Extending the powers of the TIO to provide one place for people and small businesses to contact in relation to online issues and complaints”

While Australians are generally positive about the TIO taking on this role, there are concerns and scepticism in relation to resourcing, expertise, and efficacy of the TIO in achieving resolutions that can lead to better outcomes for Australians online (18%). Australians are also curious as to how an ombuds scheme can hold digital services accountable that are operating outside of Australia.

“They would need to be given more resources. It is nice to say, let’s give them more responsibility and more power and the ability to respond to more, but if they don’t receive the resources to do their job then you’re just making it harder for the TIO.”

– CPRC SURVEY RESPONDENTS 2026

“I think it would be a good idea. But would place extra burden on them to process the complaints.”

--

“Not sure if the TIO has the capacity or ability to resolve these issues.”

--

“The internet is worldwide so it’s going to be near impossible to deal with anything online in any meaningful way unless the site is based in Australia.”

--

“I’m not sure what power the ombudsman has to change things, so unsure if valuable.”

--

“The TIO should be given a broad mandate to investigate and punish recalcitrant organisations like Google or Microsoft.”

– CPRC SURVEY RESPONDENTS 2026

Despite concerns and curiosity, 83% of Australians are either in favour of or not opposed to the concept of the TIO’s remit being expanded to cover complaints on digital issues, with 63% of Australians actively supportive of the idea feeling positive, reassured and optimistic about the idea. Close to half of those who are supportive express positivity in terms of being explicitly in favour of the TIO assuming this role, the concept of having a central point of contact, the potential of improved redress outcomes and generally see it as an option that could increase public confidence in online services.

“There should be a system in place that protects consumers from big corporations, and the more power they have the better.”

--

“If companies are legally bound and consumers are backed up by a related ombudsman than they might be more inclined to act ethically.”

– CPRC SURVEY RESPONDENTS 2026

Looking forward – the future of digital disputes resolution



With strong support for an independent, third-party organisation to address and resolve digital disputes, Australians are waiting with bated breath to be genuinely heard and supported when things go wrong online. With such large proportions of the Australian population experiencing challenges online, a central point of contact for genuine, timely and meaningful dispute resolution is imperative in supporting Australians, especially people who are experiencing vulnerability. An external dispute resolution scheme will become even more critical as emerging technology such as AI continues to rapidly evolve.

In contemplating the expansion of the TIO's remit, this research has shed light on various practical elements that both the Federal Government and the TIO should consider to ensure Australians seeking redress for digital disputes can experience outcomes that are fair and timely.

Designing processes to address complaint fatigue

External dispute resolution services, such as an ombuds scheme, usually require that consumers first deal directly with the businesses involved before lodging the complaint with them. For online challenges, Australians are likely to be contacting the ombuds with extreme digital complaint fatigue, given how many have had to grind through virtual and/or AI-enabled customer service portals. The TIO should consider whether it is appropriate that all complaints are referred back to industry in cases where there is poor or no easy access to internal dispute resolution services.

It will also be critical that any use of technology by the ombuds is centred around the complainant with alternative, accessible options readily available. This will ensure external dispute resolution doesn't become a repeat of the experience Australians have already been served by the digital service. The TIO already excels in this space, providing multiple avenues for consumers to contact the service.

Managing remit and expectations

As the breadth of digital issues and types of businesses and platforms involved are extensive, both the TIO and the Federal Government will need to consider what the TIO's remit could and should look like and how it may evolve over time. While large digital services being part of the remit will cover many of the issues, individual businesses with online operations are also a major source of the challenges experienced by Australians. It is unlikely that it is feasible for all businesses operating online to become members of the TIO. Instead, there is value in targeting membership to very large digital services with known high levels of complaints. This could include initially expanding the remit to cover the top five digital platforms and online marketplaces where consumers experience the most issues, such as those identified through this research and through the TIO's own internal data. The remit could then be broadened over time through regular reviews, with the ability for a relevant Minister to declare new businesses in remit where necessary. For digital services outside of the remit, they could be offered the option to voluntarily join the ombuds scheme.

There are some issues that Australians have raised through this research that cross-over with the Australian Consumer Law where technically these could be raised via state tribunals, magistrate courts or the state fair trading regulator. However, some of these avenues can take significant time to process. As an example, the Victorian Civil and Administrative Tribunal notes on its website that issues relating to goods and services can generally take up to 52 weeks for a mediation or hearing to take place.¹⁴ The TIO will need to consider how its scheme will complement and intersect with these other avenues, including the value it could bring to consumers.

Alongside of this question about remit, come questions about how to ensure companies engage in the EDR process. This is typically dealt with in ombuds schemes via a combination of requiring scheme membership through legislation, regulation or licensing requirements and clear consequences for businesses that do not comply, either by failing to maintain membership or complying with a scheme determination.

This needs to be considered for each class of members captured by any digital ombuds as well as how the ombuds can work alongside relevant regulators who can act on non-compliance. A regulator or regulators will also need to be prepared to act on systemic issues identified in the TIO's digital work.

It will also be crucial to manage expectations of Australians, setting clear benchmarks of what complaint types the TIO can and cannot assist with. However, it is likely that despite providing clarity, the TIO may receive complaints on digital issues that will be outside of an expanded remit. However, the TIO can use those reported issues as an opportunity to play the role of eyes and ears of the Government to help show evidence where other reform or intervention may be needed.

Reaching consumers where they are

Making Australians aware of the TIO will be an important step as part of expanding the remit. Currently, we observe declining prompted awareness (27% in 2026 through this research, down from 43% in 2023), with a notable lack of awareness among younger generations.¹⁵

Younger generations may risk sacrificing their standards of acceptance of online problems, having not experienced an internet before many of the common practices today that can lead to significant harms, such as online deceptive design practices (also known as dark patterns)¹⁶, data harvesting¹⁷ and hyper-personalised targeting.¹⁸ This cohort may be the hardest to reach to assist with fair dispute resolution processes. There is an opportunity to conduct deeper studies to understand how best to engage with this cohort and effectively encourage them to lodge a complaint when things go wrong.

Digital services who are members of any digital ombuds scheme must have an obligation to let customers and users know about free EDR options. Similar information obligations that are placed on entities captured by current ombuds schemes will need to be applied with digital services that will be covered through the expanded remit. Ensuring these entities make it clear to consumers about the option to seek help from the TIO if they are not satisfied with their complaint resolution will be key to ensure information about the TIO is available at the point in time when it truly matters.

Creating space for support

While there may always be a segment of Australians who will not advocate for themselves or lodge a complaint in relation to issues experienced with digital services, if resourced and managed appropriately, the TIO as a dedicated digital ombuds scheme faces a unique opportunity to improve many Australians' online experiences.

Expanding the TIO's remit to cover issues experienced with digital services can help reduce consumer loss, mitigate consumer mistrust of online spaces and ultimately strengthen the safety and competition of online environments in Australia.

To accomplish this effectively, Government will need to significantly invest in the TIO's capability and capacity to effectively resource the ombuds scheme at the outset. Similar to other external dispute resolution schemes, once established, this scheme would then be industry-funded. The Government will also need to invest in continuous research and monitoring to determine the ongoing effectiveness of dispute resolution processes, in light of emerging technologies and changes to digital landscapes over time, as well as evolving societal norms and expectations of upcoming generations.

An ombuds scheme dedicated to supporting Australians with their digital issues is a step in the right direction to ensure Australians experience a digital economy that is fair, safe and meaningful.

Endnotes

1. Australian Bureau of Statistics, 2022, *Population: Census. Information on sex and age*, <https://www.abs.gov.au/statistics/people/population/population-census/latest-release>.
2. Account and access issues aggregation: Problems accessing a service or account (23%), details being caught in a data breach (22%), difficulty deleting an account (18%), an account being hacked (10%), being blocked or banned from a site (7%), and experiencing impersonation or fake accounts (10%).
3. Fees and charges issues aggregation: Hidden fees or misleading pricing (23%), receiving a faulty service or not what was paid for (19%), kept getting charged for a subscription that wasn't able to be cancelled (12%), was overcharged (14%), inability to get a refund that was entitled (13%), made an accidental purchase that wasn't able to be reversed (10%).
4. Slow or no customer service aggregation: Customer service was slow (44%), there was no way to contact someone who could help (22%).
5. n=133 in our sample were self-reported small business owners; natural fall-out
6. n=713 people experienced one or more issues, where at least one issue was not complained about.
7. n range=43-120 depending on issue type experienced.
8. Australian Signals Directorate, 2023, *What are the signs you've been compromised?*, <https://www.cyber.gov.au/report-and-recover/recover-from/account-compromise/other>.
9. Australian Signals Directorate, 2025, *Annual Cyber Threat Report 2024-25*, <https://www.cyber.gov.au/about-us/view-all-content/reports-and-statistics/annual-cyber-threat-report-2024-2025>.
10. Question asked of whole sample: n=1,005
11. n=162 people sampled who self-reported living with a physical or mental disability or incapacitation
12. Financially detrimental issues: Hidden fees or misleading pricing; Overcharged; Couldn't get a refund I was entitled to; Kept getting charged for a subscription I couldn't cancel; Made an accidental purchase I couldn't reverse; Received a faulty product or service / not what I paid for.
13. Estimated calculation based on proportion of Australians experiencing financial detriment without a good outcome and population count of 18 years and over. Sourced from most recent estimated residential population statistics as at 30 June 2025, Australian Bureau of Statistics: <https://www.abs.gov.au/statistics/people/population/national-state-and-territory-population/sep-2025#data-downloads>, accessed April 2026. The loss of \$50 is a nominal amount based on costs of various subscriptions and low-value goods purchased via digital services. The individual loss of money is likely to be much higher. The nominal figure of \$50 is to help provide the likelihood of the scale of cost to consumers at a population level.
14. Victorian Civil and Administrative Tribunal, *How long a VCAT case takes*, Last accessed: 22 April 2026, <https://www.vcat.vic.gov.au/the-vcat-process/when-vcat-starts-a-case/how-long-vcat-case-takes>.
15. CPRC, 2024, *Barriers to Effective Dispute Resolution in the Telecommunications Industry*, <https://cprc.org.au/report/barriers-telco-dispute-resolution>.
16. Gupta, C, 2025, *Made to Manipulate: The impact of deceptive online design practices on wellbeing and strategies to mitigate harm*, <https://cprc.org.au/report/made-to-manipulate-report>.
17. CPRC, 2024, *Singled Out – Consumer understand – and misunderstanding – of data broking, data privacy, and what it means for them*, <https://cprc.org.au/report/singled-out>.
18. CPRC, 2023, *Not a Fair Trade – Consumer views on how businesses use their data*, <https://cprc.org.au/report/not-a-fair-trade-consumer-views-on-how-businesses-use-their-data>.



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