CCPC Consumer Contacts Report 2021

Statistics report on consumer contacts to the CCPC helpline 1 January – 31 December 2021







37,094^{*}

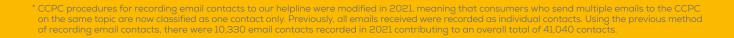
contacted our helpline

477,397

visits to our online Money Tools

33,879

visits to our dedicated online Covid Hub



1. How consumers contacted us

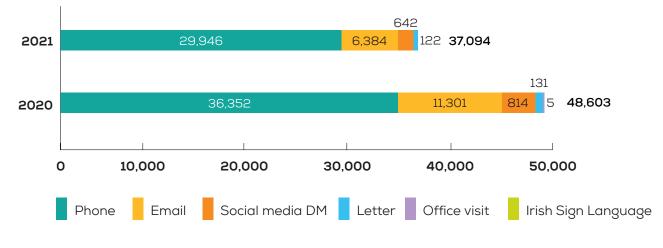


Figure 1: How consumers contacted the CCPC in 2021 listed by channel¹. The equivalent breakdown for 2020 is displayed for comparison.

2. Where consumers bought from

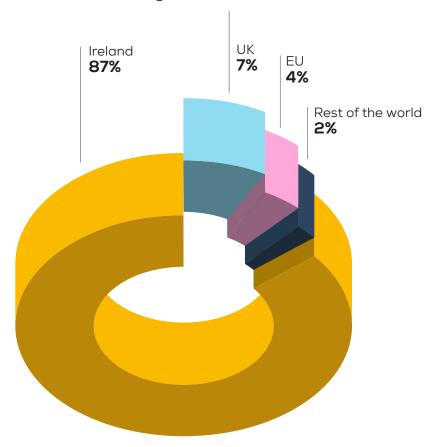


Figure 2: In 89% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on where the business was based. This chart shows the location of the business where this information was provided.

* CCPC procedures for recording email contacts to our helpline were modified in 2021, meaning that consumers who send multiple emails to the CCPC on the same topic are now classified as one contact only. Previously, all emails received were recorded as individual contacts. Using the previous method of recording email contacts, there were 10,330 email contacts recorded in 2021 contributing to an overall total of 41,040 contacts.

3. How consumers shopped

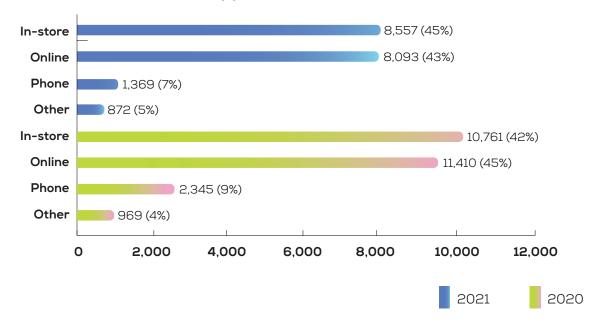


Figure 3: In 63% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on how they had made the purchase. This chart shows the number of contacts related to in-store, online and phone purchases where this information was provided. The equivalent number of contacts for 2020 is displayed for comparison.

4. How consumers shopped from Irish businesses

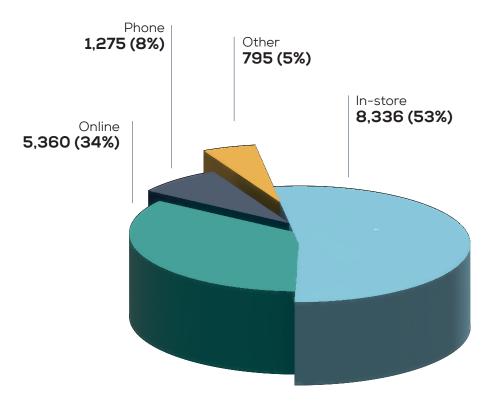
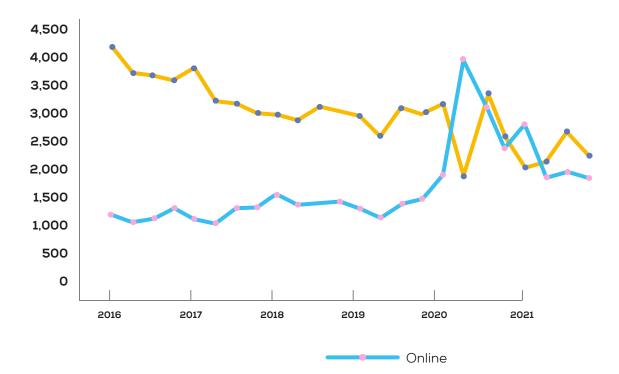


Figure 4: In 74% of contacts where consumers sought information or made a report related to an Irish registered business, the CCPC was also provided with information on the method of sale. This chart shows the number of contacts related to in-store, online and phone purchases where this information was provided.



5. Trends in online vs in-store shopping

Figure 5: The quarter by quarter trend of contacts relating to in-store versus online purchases, where this information was provided by consumers, over the period 2016 to 2021.

Top queries

6. Most common consumer queries

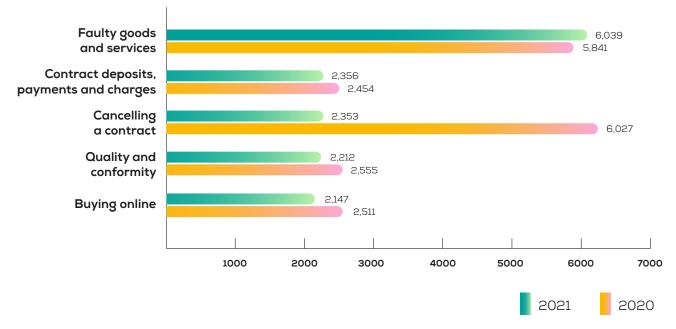


Figure 6: The top five categories of queries from consumers who contacted the CCPC in 2021. These five categories represent 50% of the total contacts received in 2021. The number of contacts received in these categories in 2020 is displayed for comparison.

Contacts by business sector

7. Top ten business sectors

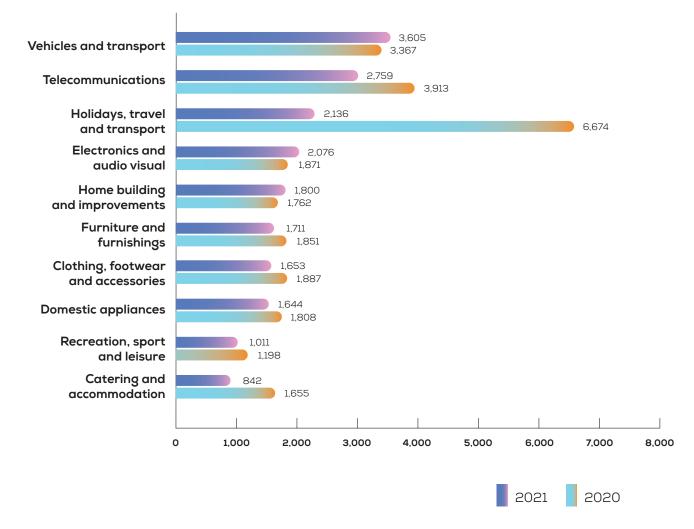


Figure 7: The top ten business sectors which the CCPC received contacts about in 2021. The number of contacts received relating to these sectors in 2020 is displayed for comparison.

8. Changes within top business sectors

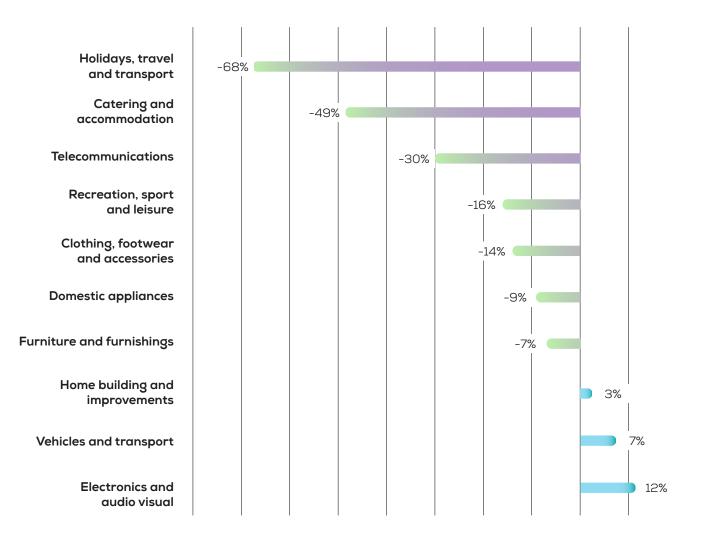


Figure 8: The top ten business sectors which the CCPC received contacts about in 2021, listed according to the difference in volume when compared to 2020 contacts related to the same business sectors.

Next steps for consumers

9. Top helpline referrals

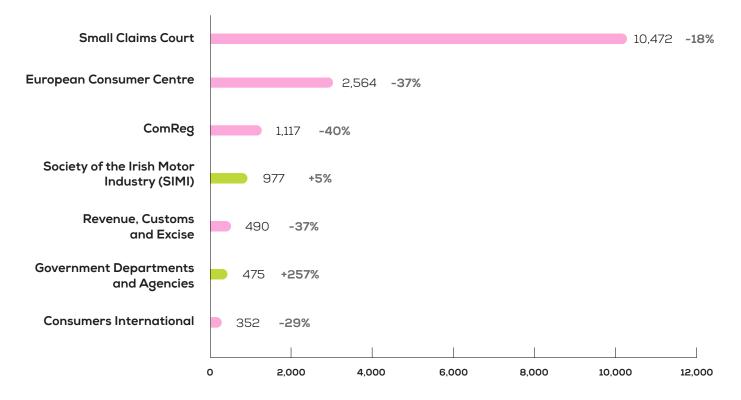
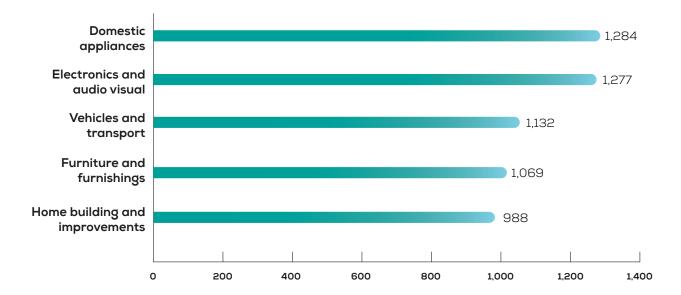


Figure 9: In 66% of contacts, consumers were referred or signposted to another organisation as a source of specialist information or support for consumers seeking redress. This chart shows the top seven organisations that consumers were referred or signposted to in 2021. It also shows the percentage change in the number of consumers that were signposted to the same organisation compared to 2020.



10. Small Claims Court Referrals: Top 5 business sectors

Figure 10: The top five business sectors where consumers were referred or signposted to the Small Claims Court in 2021. The top five sectors make up 55% of the overall CCPC referrals to the Small Claims Court.

11. Small Claims Court Referrals: Top 5 query categories

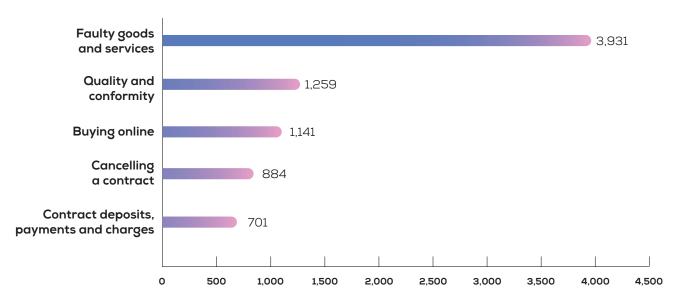
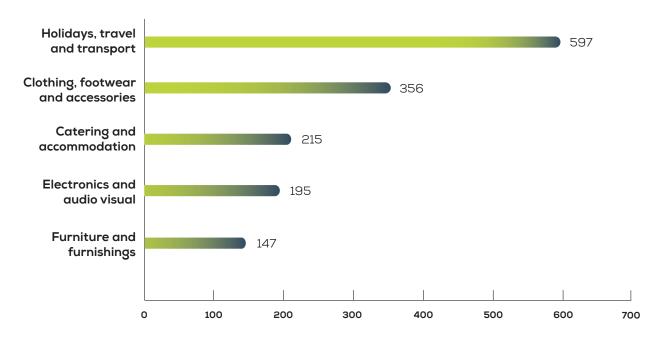
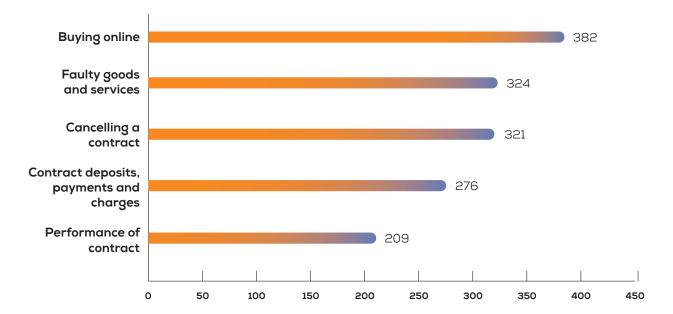


Figure 11: The top five query categories where consumers were referred or signposted to the Small Claims Procedure in 2021. The top five query categories make up 76% of the overall CCPC referrals to the Small Claims Procedure.



12. European Consumer Centre Referrals: Top 5 business sectors

Figure 12: The top five business sectors where consumers were referred or signposted to the European Consumer Centre in 2021. The top five sectors make up 59% of the overall CCPC referrals to the European Consumer Centre.



13. European Consumer Centre Referrals: Top 5 query categories

Figure 13: This chart shows the top five query categories where consumers were referred or signposted to the European Consumer Centre in 2021. The top five query categories make up 59% of the overall CCPC referrals to the European Consumer Centre.

Personal finance contacts

2,978

of our helpline contacts related to personal finance

Personal finance contacts

610 Mortgages and equity release -6% 651 317 Motor insurance -22% 406 299 Loans +42% 211 257 **Current accounts** +34% 192 187 Hire purchase and car finance +22% 153 138 Other insurance products -35% 211 121 Credit cards +6% 114 95 Home insurance -9% 104 88 Investments -17% 106 87 Pensions -2% 89 85 Health insurance -37% D 135 72 Payment services +29% 56 70 Business bank accounts +35% 52 67 Life insurance -1% 68 58 Travel insurance -79% 270 51 **Credit Unions** +21% 42 28 Savings accounts -20% 35 8 Moneylending -47% 15 340 Other +91% 178 100 200 300 o 400 500 600 700 2021 2020

16. Personal finance queries

Figure 16: Personal finance contacts to the CCPC in 2021 listed by category. The number of contacts received in these categories in 2020, and the year on year percentage change, are displayed for comparison.

17. Most popular personal finance webpages on CCPC.ie

214,140 visits

Mortgage Calculator Money Tool



Mortgage Comparison Money Tool

180,388 visits Money Tools Homepage

93,272 visits

Personal Loan Comparison Mone<u>y Tool</u>

51,923 visits

Extra Mortgage Payments Calculator Money Tool

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Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí Competition and Consumer Protection Commission