



## Consumer Protection

# Difficulty resolving complaints

This barrier refers to the challenges customers face when attempting to raise and resolve complaints about their financial services. It arises when customers **do not know how or where to file complaints, when financial service providers lack effective mechanisms to handle them, or when the process is perceived as too slow, costly, or unlikely to yield resolution.** The barrier is particularly acute in digital financial services contexts where complaint channels are fragmented, poorly designed, or only available in formats that require significant digital literacy.

### Why is this barrier important?

Effective complaint resolution is foundational to consumer trust in financial services. When complaint channels are difficult to access, poorly communicated, or perceived as ineffective, they function as a barrier to continued engagement rather than a safety net. Women who experience a problem—an incorrect transaction, unauthorized charge, or failed transfer, for example—and cannot resolve it quickly may disengage from digital financial services.

The consequences of poor complaint resolution extend beyond individual users: when regulators lack sex-disaggregated complaint data, they cannot identify where women are being systematically failed by financial markets. The under-reporting of complaints by women creates gaps in market conduct that go undetected.

## Connected Barriers



### *Institutional Norms & Practices*

Low digital capability of financial institutions



### *Consumer Protection*

Fear of making mistakes

Predatory lending

Non-transparent product information



### *Product & Market Design*

Poor user interface & navigability

## Most Relevant Segments

1

Excluded, marginalized

2

Excluded, high potential

3

Included, underserved

4

Included, Not underserved

## Customer Journey Relevance



### *Phase 1:*

Account Ownership

### *Phase 2:*

Basic Account Usage

### *Phase 3:*

Active Account Usage

### *Phase 4:*

Economic Empowerment



## Key evidence relevant to this barrier

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Available evidence consistently shows that women file fewer complaints than men, even when they experience similar rates of service issues. The research offers multiple explanations: lower awareness of formal complaint channels; social norms that discourage women from asserting grievances formally or publicly; lower levels of digital literacy and confidence navigating complaint systems; and prior experiences of unresolved complaints may lead women to limit reporting. Understanding which mechanisms are operative in specific markets is critical to designing redress systems that actually serve women.

**Even where complaint channels exist, women disproportionately fail to use them. The gap between the share of women experiencing service issues and the share filing formal complaints points to structural and social barriers that limit effective redress.**

- Research conducted by IPA in Uganda found that women were 45% of mobile money subscribers but only 30-34% of complainants. Women's complaints were similar in type to men's but were reported significantly less frequently. The study was inconclusive as to whether the gender differences reflected usage-based risk differences or lower awareness on how to file complaints. ([IPA, 2021](#))
- Women's lower confidence navigating formal service channels is not unique to complaint systems; it reflects a broader pattern of requiring significantly more support before feeling comfortable using digital financial services at all. In Ghana, Tigo found that women required 5 to 10 agent interactions on average before initiating transactions independently, compared to 3 to 5 for men. When this baseline confidence gap is compounded by the additional complexity of complaint processes, it helps explain why women disproportionately disengage rather than escalate unresolved issues. ([GSMA, 2017](#))
- Women face distinct consumer protection risks in digital financial services—they are more likely to be discriminated against, experience mis-selling, and encounter difficulties with complaint processes—yet remain significantly under-represented in formal complaint data. ([IPA, 2025](#))
- Among mobile money customers who face service issues, 44% choose not to complain at all. This is driven in part by the 69% of respondents who believe issues raised in the past were not resolved within a reasonable timeframe. This structural distrust of complaint systems likely affects women disproportionately given existing evidence on their lower confidence and awareness of formal channels. ([IFC, 2018](#))
- Urban bias in complaints data is significant in Uganda. For one MNO, 42% of all complainants are from Kampala alone. This compounds the gender underrepresentation issue: rural women (who are already less likely to complain) are also the most invisible in the data. ([IPA, 2021](#))

**Women's lower rates of complaint filing reflect structural and social obstacles rather than a lower incidence of service problems. These barriers compound each other: limited digital literacy makes navigating online complaint systems harder; social norms discourage public assertiveness; and past experiences of unresolved issues reduce motivation to try again.**

- CGAP research shows that digital finance risks, including poor complaint outcomes, hit women hardest. Women who experience fraud, unexpected charges, or service failures are less likely to recover their losses because they face compounded barriers: lower digital literacy for navigating complaint processes, social norms discouraging public assertiveness, and reduced access to formal institutions. ([CGAP, 2022](#))