



2025 Consumer Survey Results



Consumer survey 2025 results

Overview

OBSI's annual Consumer Survey is one of the tools we use to continuously improve our services and to meet the Financial Consumer Agency of Canada's requirements. We survey all consumers who have had a complaint investigated by us about their experience within 30 days after their case has been closed.

Who was surveyed?

In 2025, OBSI received 1,598 responses to our survey from 25% of the consumers whose cases were closed during the year.

What was asked?

We asked consumers for feedback about their overall experience with OBSI's dispute resolution process. Comment boxes were available at the end of each question or section for additional remarks. Our survey questions remained unchanged from the previous year.

Survey results

Our consumer survey results consistently show that there is a strong correlation between receiving compensation and higher levels of satisfaction with our services.

In 2025, 27% of our consumers gave our services a favourable rating and would recommend our service while 20% were satisfied with the outcome of their complaint. When asked about our overall service, 30% of consumers responded favourably.

We recommended settlements (monetary and non-monetary compensation) in 26% of cases in 2025. Below are the results of the survey showing responses for consumer's who were satisfied or dissatisfied with the outcome of their case. Percentages may not equal 100% due to rounding.

Consumer Survey 2025	Results	Favourable	Neutral	Unfavourable
Overall Satisfaction				
How likely would you be to recommend OBSI to a friend or family member?	Satisfied	91%	5%	4%
Not very likely/Likely	Dissatisfied	10%	11%	79%
How easy was it to find out about OBSI and its services?	Satisfied	77%	15%	8%
Very difficult/Somewhat difficult/Neither difficult nor easy/Somewhat easy/Very easy	Dissatisfied	35%	34%	30%
Did you submit your complaint using OBSI'S online complaint form?	Satisfied	84%		16%
No/Yes	Dissatisfied	83%		17%
How easy was it to complete the form?	Satisfied	83%	14%	4%
Very difficult/Somewhat difficult/Neither difficult nor easy/Somewhat easy/Very easy	Dissatisfied	39%	42%	19%
Did you use OBSI's Consumer Portal to view or share information about your complaint with OBSI?	Satisfied	59%		41%
No/Yes	Dissatisfied	57%		43%

Consumer Survey 2025	Results	Favourable	Neutral	Unfavourable
How easy was it to use the Consumer Portal?	Satisfied	79%	17%	4%
Very difficult/Somewhat difficult/Neither difficult nor easy/Somewhat easy/Very easy	Dissatisfied	38%	43%	19%
Were you able to lodge your complaint in the official language of your choice? (Either English or French)	Satisfied	97%		3%
No/Yes	Dissatisfied	96%		4%
Were you satisfied with the outcome of your complaint?	Satisfied	100%	0%	0%
Very satisfied/Somewhat satisfied/Neither satisfied nor dissatisfied/Somewhat dissatisfied/Very dissatisfied	Dissatisfied	95%	5%	0%
Did OBSI help you to understand the complaint process and/or OBSI's Terms of Reference?	Satisfied	85%	14%	2%
No/Somewhat/Yes	Dissatisfied	27%	44%	29%
How well did OBSI staff understand your problem or complaint?	Satisfied	94%	4%	3%
Poorly/Somewhat poorly/Neither poorly or well/Somewhat well/Very well	Dissatisfied	24%	16%	60%
Were the OBSI staff you dealt with courteous and professional?	Satisfied	96%	4%	1%
No/Somewhat/Yes	Dissatisfied	46%	33%	21%
Our service standard is to communicate with people about investigations at least every 30 days.	Satisfied	90%	5%	6%
Did we meet this standard for you? Poorly/Somewhat poorly/Neither poorly or well/Somewhat well/Very well	Dissatisfied	34%	23%	43%
How well were you kept informed of the status of your complaint?	Satisfied	93%	4%	3%
Poorly/Somewhat poorly/Neither poorly or well/Somewhat well/Very well	Dissatisfied	30%	23%	47%
Our service standard is to complete banking complaints in 120 days and investment complaints in 180 days.	Satisfied	89%		11%
Did we meet this standard for your case? No/Yes	Dissatisfied	65%		35%
Did OBSI provide you with a final written conclusion or recommendation?	Satisfied	93%		7%
No/Yes	Dissatisfied	86%		14%
Was OBSI's final written conclusion or recommendation clear?	Satisfied	94%	4%	2%
Very unclear/Somewhat unclear/Neither unclear nor clear/Somewhat clear/Very clear	Dissatisfied	38%	23%	39%
Did OBSI provide services to you free of charge?	Satisfied	99%		1%
No/Yes	Dissatisfied	95%		5%
Overall, do you think the service from OBSI was:	Satisfied	98%	1%	2%
Poor/Somewhat poor/Neither poor nor good/Somewhat good/Very good	Dissatisfied	13%	17%	70%

Next steps

Survey results and comments are reviewed by our management team to identify areas for improvement and to better understand the concerns of OBSI's consumers.

Based on our consumer feedback this year, we have noted areas for improvement. These include:

- Identify opportunities for improvement to our Consumer Portal and consumer communications throughout the investigative process.
- Continue to invest in resources that manage case timeliness.

- Provide ongoing customer service training for all front-line staff and cross-training for all investigators.