

Accountability or Expectations Management? The Role of the Ombudsman in Financial Regulation

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Abstract

Current research of third-party complaint handling institutions evaluates their success in providing redress and advancing service improvement. This focus is driven by a normative predisposition. In contrast, this study is based on an inductive, ethnographic research of the UK Financial Ombudsman Service. This inductive analysis is employed to develop hypotheses to guide future research on third-party complaint handling. It is suggested that current literature may have overlooked the role of third-party complaint handling schemes in managing what, from a professional point of view, are citizen-consumers' excessive expectations for redress. The normative implications of this tentative empirical claim are further discussed.

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