



# NEW ZEALAND CONSUMER SURVEY 2024

Consumer Protection

MINISTRY OF BUSINESS,  
INNOVATION & EMPLOYMENT  
HĪKINA WHAKATUTUKI

COMMERCE  
COMMISSION  
NEW ZEALAND  
Te Komihana Tauhokohoko



## **Disclaimer**

The New Zealand Consumer Survey 2024 was commissioned by the Ministry of Business Innovation and Employment (MBIE) and the Commerce Commission to Ipsos. This is the fifth in the series of biennial survey of the consumer regulatory system. The reports and content are all Ipsos interpretation of the findings and not necessarily MBIE's and the Commerce Commission's views.

## **Acknowledgements**

We would like to thank all those who participated in the 2024 survey, without whom this report could not have been created.

# Legend / Key



Indicates significant **decrease / increase** compared to the **previous wave**

**Demographic Differences**

Indicates demographic groups that are significantly **more / less** likely **compared to the total sample**

**Category Differences**

Indicates categories that are significantly **more / less** likely **compared to the total sample**



Indicates significantly **higher / lower** compared to the **problem average**

**NEW in 2024**

New **question** in 2024



Denotes a **change in methodology** (2024)



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# Background

**The Ministry of Business, Innovation and Employment (MBIE)** is New Zealand Government's lead business-facing agency. MBIE uses the skills, knowledge, and time of our people in conjunction with our natural resources, and financial and physical capital to improve the wellbeing of current and future generations. The Consumer Protection team builds the capability for consumers to solve and prevent problems when purchasing goods and services.

**The Commerce Commission** is New Zealand's primary competition, fair trading, consumer credit, and economic regulatory agency. The Commerce Commission plays a crucial role in ensuring New Zealand's markets are competitive, consumers are well informed and protected, and sectors with little or no competition are appropriately regulated. The Commerce Commission's vision is that New Zealanders are better off because markets work well and consumers and businesses are confident market participants.

In 2016, Consumer Protection commissioned a national survey of consumers to find out what New Zealanders know about their rights and their experiences of dealing with problems. The survey has been repeated on a biennial basis in 2018, 2020, 2022, and 2024. In this report, the 2024 survey findings are compared to the earlier surveys where of value to identify trends. The findings of this research contribute to work prioritisation and the ongoing assessment of the consumer regulatory system.

In 2024, Ipsos was commissioned to conduct the New Zealand Consumer Survey in collaboration with members of MBIE and the Commerce Commission.





# Methodology

## **The 2024 survey saw a methodological shift to online.**

In 2024, the methodology for the NZ Consumer Survey moved away from a sequential mixed method (SMM), which included a mix of postal and online completion, to fully online.

This approach incorporates a robust research design that leverages Ipsos' ability to broaden the size and representation of online sample, to give both MBIE and the Commerce Commission confidence in the results.

The shift to an online method addresses growing issues with the previously used SMM approach. It also provides some additional benefits, including a more robust measurement by leveraging a larger sample size, larger internet penetration compared to the electoral roll, and an ability to blend sample to improve representativeness.

## **With a change in methodology, amends were made to the 2024 questionnaire.**

Substantive changes were made in 2024 to sharpen the focus of the survey (see Appendix A for the survey questionnaire). As such, not all findings in this report are comparable to the previous surveys. Trends are presented only where they are deemed to be directly comparable, and clear notation is provided for the impact of the change of methodology on any trends.

The four most recent waves of results are included in the charts for ease of interpretation. Any relevant long-term trends not displayed in the charts are mentioned in the commentary.

Please note that occasionally the percentages in the charts do not add up to the nett percentages presented within the report. This is because each percentage in the charts has been rounded to a whole number. When calculating the nett percentages, only the final result has been rounded to a whole number. This reduces the influence of rounding error in the final result.

## **A nationally representative survey of New Zealand consumers was conducted in 2024.**

In 2024, a total of 3,500 consumers aged 18+ responded to the survey. All reported subgroup differences are significant at the 95% confidence level. A detailed explanation of the methodology is provided in Appendix B, and a sample profile in Appendix C.

## **Weighting was adjusted to include household income in 2024.**

As the natural fallout of the sample slightly under-represented those in a lower household income bracket, and since results to several of the questions differ by household income, the approach to weighting was adjusted in 2024 to include household income. Previous waves of data were weighted only by age, gender, region, and ethnicity.

## **Statistical significance testing is shown at the 95% confidence interval.**

Where applicable, significance testing was conducted for year-on-year differences and selected demographic differences. Results that are statistically significant are indicated with a  $\Delta$  /  $\nabla$  arrow for significantly higher/lower.

## **One open-ended question was coded into the most applicable theme(s).**

A new question for 2024, Q22a (biggest perceived personal impact of problem), was open-ended. All comments have been categorised and coded into the most applicable theme(s).

## **Limitations include reliance on self-reported behaviour.**

The survey investigates broad awareness of consumer rights under relevant legislation and relies both on self-reported and assessed levels of understanding. When investigating consumer problems, respondents are asked to recall events and actions from the past 2 years in order to assess the frequency of problems and their resolution. Furthermore, there is no way to be certain whether a problem is caused by a breach of consumer legislation or not.





# Impact of the change in approach

## Moving from a sequential mixed method (SMM) to a fully online approach in 2024 has implications for the survey's results.

A key advantage of the online methodology is its ability to reach a larger sample of consumers cost effectively. This increased sample size leads to greater statistical power, allowing for more precise estimates and greater confidence in the findings, particularly for incidence measurement and in smaller subgroups or categories within the sample.

The increased sample size has improved reach of 'at risk' and minority groups.

The online respondents were recruited from a range of reputable New Zealand panel providers and via river sampling. River sampling enables us to invite New Zealanders who are not on online panels through invitations via apps and websites.

While the move to a new methodology provides sample benefits, the change in approach could impact the comparability of data over time. Direct comparisons between the data collected through the previous SMM approach and the new online data should be made cautiously, as observed differences might stem from the methodological shift rather than actual changes in consumer behaviour or attitudes.

In previous survey measures, respondents had an option to complete the survey in hard copy; however, the 2024 survey was completely conducted online, which could impact the sample comparability over time.





# Summary of key findings





# SUMMARY OF KEY FINDINGS (I)



## INCIDENCE AND PERCEPTIONS OF ISSUES WITH PURCHASES

- Consumers are significantly less likely to have purchased many of the product and service categories in 2024 compared to 2022.
- Fewer consumers report having experienced a problem with a product or service over the same period, down from 55% in 2022 to 41% in 2024.
- In the last 2 years, a quarter (26%) of consumers report being misled or deceived by a business (12% by a NZ-based business).
- Consumers most commonly have a problem with their product/service's quality (27%), not being what was expected (27%), or being faulty or damaged (23%). Incorrect or misleading information also relating to the cost of the product/service are also common issues (22% and 20% respectively). Problems with seller conduct, such as high-pressure sales tactics, tend to be less frequent (5%).



## PURCHASE ISSUE EXPERIENCE IN DIFFERENT SECTORS

- The incidence, value of problem products/services, and the subsequent cost of fixing these problems, vary greatly by category.
- Motor vehicles** from a private seller have the highest incidence of problems (22% vs 12% AVG), which has significantly increased in prevalence since 2022; motor vehicles from a car dealer follow closely behind with 17% incidence of problems. Private vehicle sales are also the most expensive to fix, averaging over \$12,000.
- Nearly 7 in 10 (69%) consumers with **building & repair** problems take action, with resolution rates being lower than the average (63% vs 78% AVG). Compared to the average all categories, consumers with building & repair problems are more likely to spend more than 10 hours resolving the problem (15% vs 11% AVG).
- Despite having a relatively low incidence of problems, issues with **insurance** are time consuming (25% taking more than 10 hours vs 11% AVG) and not easy (71% vs 30% AVG) to resolve. Among those who do take action to resolve their insurance issue, only 29% claim the issue is resolved to their satisfaction vs 55% AVG. For a further 22%, their issue is still in the process of being resolved.
- Home-based telecommunications** (landline and internet) have the second lowest perceived ease of resolving (24% NETT Easy vs 45% AVG) and a slow issue resolution time (24% taking more than 10 hours vs AVG 11%).
- Resolution rates for those who take action to resolve problems in the **travel/holiday** sector are lower than the average (64% vs 78% AVG), with only 30% claiming the issue was resolved to their satisfaction. Resolving is not easy (51% vs AVG 30%) and is time consuming (23% taking more than 10 hours vs AVG 11%).
- Utility services** has the highest number of problem resolution attempts, and issues with utility services are time consuming (27% took more than 10 hours vs 11% AVG) and not easy (49% vs 30%) to resolve. However, around half (51% vs 55% AVG) say the issue has been resolved to their satisfaction.
- Grocery** purchases are an addition to the report this year and are the fifth highest of all the problem categories (15% vs 12% AVG). However, grocery purchase problems had the lowest average value to fix at \$47. It is also the product / service category with the fastest issue resolution time (80% taking less than an hour) and the highest perceived ease of resolving (79% easy). 77% claim the issue has been resolved to their satisfaction vs 55% AVG.



## HOW CONSUMERS RESOLVE PURCHASE ISSUES

- Of those who had a problem with a purchase, 68% took action to resolve their most recent problem, which is in line with the results seen in 2022 (67%). Over half (54%) state it was resolved, a significant improvement from 2022 (47%), with the percentage of consumers whose problem was resolved to satisfaction improving significantly in 2024, up from 31% in 2022 to 38%.
- The majority (87%) contacted the business directly to try and resolve their problem. A quarter (24%) sought information or advice about their consumer rights, 17% contacted a dispute resolution service, and 14% laid a complaint with an enforcement agency or government organisation. In 2024, leaving a review or comment on a website or social media (27%) has increased significantly.
- Over half of consumers (56%) did not seek information or advice about their consumer rights. When information was sought, the most common sources were friends or family (39%), general internet searches (36%), Consumer NZ, and the Citizens Advice Bureau (both at 31%).
- Despite being the most common resolution method, contacting the business has seen a significant decline (78% vs 88% in 2022).





# SUMMARY OF KEY FINDINGS (II)



## THE COST OF RESOLVING PURCHASE ISSUES

- The value of problem products/services, and the subsequent cost of fixing these problems, vary greatly by category.
- Of those who had a problem with a product or service purchased in the last 2 years, 53% incurred a monetary cost to resolve that problem. For nearly a third (30%), the cost was more than \$100.
- Private vehicle sales have the most common problem and are the most expensive to fix, averaging over \$12,000. Health or medical problems are equally as expensive to fix but are less common.
- The biggest non-monetary cost to resolve the problem was time, with a third (31%) taking less than an hour, but 18% taking more than 5 hours.
- For those who experienced a problem, other non-monetary costs included impact on mental health and wellbeing (including stress) for a quarter (26%), and impact on ability to trust others for 20%.



## USAGE OF BUY NOW PAY LATER (BNPL) AND OTHER CREDIT CONTRACTS

- Over a third of consumers (37%) have used a BNPL or an agreement to pay something off over time (e.g. Afterpay) in the last 2 years.
- The majority who have used a BNPL or an agreement to pay something off over time feel confident that they understood the agreement well enough to make an informed decision to enter it (83%), and that the length of contract (81%) and amount of credit (81%) were suitable for their needs.
- Of those who entered into a BNPL or agreement to pay something off over time, only half (53% compared to 78% of those taking out a credit contract) are confident the company properly considered their income and expenses when assessing the repayments would be affordable, and just 61% (compared to 75% of those taking out a credit contract) claimed the company ensured they were fully informed about the contract, including the terms, fees, and what might go wrong.



## ONLINE PURCHASING BEHAVIOUR & CONCERNS

- The vast majority (93%) of consumers have made an online purchase in the last 6 months, and there is a slow but steady increase in the number of consumers who shop online frequently, up to 65% in 2024 compared to 62% in 2022 and 58% in 2020.
- Despite stability since 2022, nearly 2 in 3 (63%) consumers agree that they are concerned about security and safety when online shopping.
- Consumers' knowledge of their consumer rights when shopping online has improved in 2024. Nearly half of consumers (48%) claim to know a lot or a moderate amount, up from 28% in 2022.
- Online purchases had a lower incidence of problems (42%) than offline purchases (58%) and they are more likely to be a result of non-delivery and less likely to be faulty or damaged. Problems with products purchased online are less likely to be resolved faster than offline issues.



# SUMMARY OF KEY FINDINGS (III)



## AWARENESS OF CONSUMER RIGHTS AND LEGISLATION

- Almost all consumers (94%) are aware that New Zealand laws exist to protect basic consumer rights when purchasing products and services, and just over half (55%) claim that they know at least a moderate amount about their rights.
- When asked about specific consumer laws, consumers continue to be most aware of the CGA and FTA (89% and 90% are aware respectively). However, only 6 in 10 (62%) are aware of the CCCFA.
- Knowledge of rights is important because those who know little or nothing at all about their consumer rights are significantly less likely (61% and 48% respectively) to seek resolution when a problem occurs with a product or service they have purchased (compared to 68% total).



## AWARENESS & USAGE OF RESOLUTION SERVICES

- Only half of consumers (52%) agree that there is adequate access to services that help resolve disputes between consumers and businesses.
- Although usage of organisations that provide information and advice has increased in 2024, of the 68% of consumers who took action to resolve a problem in the last 2 years, only 17% contacted a dispute resolution service (up from 11% in 2022).
- Despite a decrease in awareness in 2024, the Disputes Tribunal still has the highest awareness of all the disputes resolution services at 61% (compared to 73% 2022).
- The next highest is the Banking Ombudsman Scheme with 49% awareness, a significant increase from 2022 (46%).
- Telecommunications Dispute Resolution (20%), Utilities Disputes (17%), and Financial Services Complaints Ltd. (16%) also saw an increase in awareness. However, there was also an increase in the number of consumers who are not aware of any of the dispute resolution services, which now sits at 20% (compared to 17% in 2022).

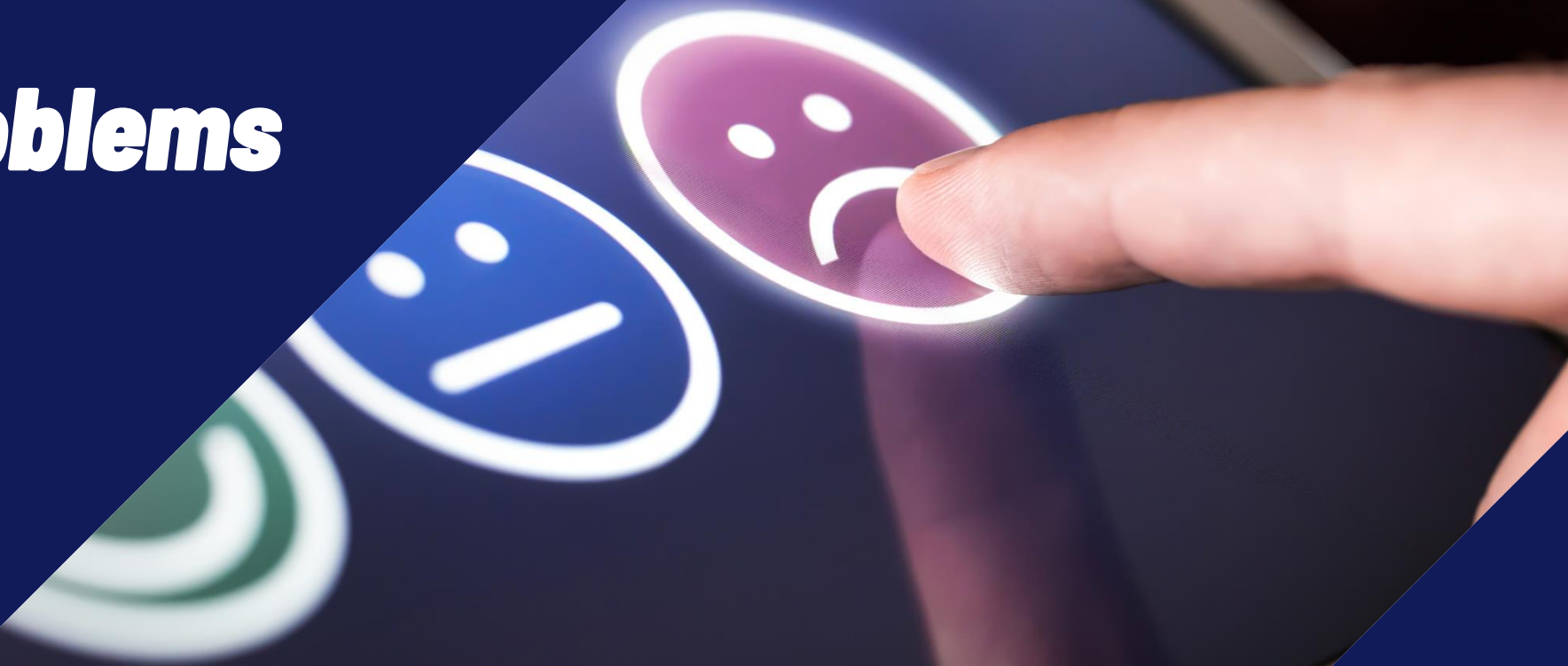


## CONSUMER TRUST AND CONFIDENCE WHEN SHOPPING

- Less than half of consumers (42%) trust that information from salespeople is fair and accurate 'always' or 'most of the time', which has decreased since 2022 (45%).
- Only a third (34%) claim to trust what businesses say about how green their products, services and packaging are.
- Consumer purchasing decisions are now less guided by endorsements (55% down from 68% in 2022) and official standards (57%, down from 61% in 2022). Similarly, the proportion of consumers actively seeking out extra information such as online reviews, recommendations from friends, or checks to see if claims are true before purchasing something has declined, for the first time (63% vs 71% in 2022).
- Most consumers (79%) report not having purchased an unsafe product in the last 2 years; however, 2 in 5 (41%) consumers are concerned about the availability of unsafe products in New Zealand (a significant decrease from 48% in 2022).



# **SECTION 1:** **Consumer problems**





# SECTION SUMMARY

Consumers were asked to consider a range of product and service categories. For each category, they considered 1) whether they made a purchase in that category in the past 2 years, and 2) if so, whether they experienced a problem with any products or services they purchased in this category. Specifically, they were asked to think about times when:

- Information they were given about the product or service was misleading or not true.
- They purchased a product or service that was faulty or did not deliver what they expected.
- Their legal rights as a consumer were not met.
- They felt deceived, pressured, or unfairly treated.

Please note, in 2024 there was a large change in the way that the problem incidence question was asked of consumers for both question wording and formatting.

In 2022, there was a single question where respondents could select any of the following: Yes, I purchased this and had a problem; Yes, I purchased but no problem; No, I haven't purchased this.

In 2024, this question was separated into two questions. The first question asked whether or not the category was purchased, and the second question asked if a problem was experienced. Additional response options were included for 2024: fuel (petrol or diesel), products purchased at a grocery retailer, and small passenger services such as taxi, Uber.

In the last 2 years, **41% of consumers have experienced a problem** with a product or service purchased, and a quarter (26%) of consumers report being deceived by a business (12% by a NZ-based business).

In 2024, on average, **consumers report having purchased from 11 of the 19 product and service categories** covered in the survey. Some products showed a decrease in purchase incidence, back to similar incidence levels seen in 2020 (e.g. clothing, entertainment, and building repairs). Declines since 2022 were also seen in the categories of motor vehicles (both privately and through a dealer), motor vehicle repairs, electronics, real estate, and non-electrical household products (such as furniture). Categories that saw an increase in purchase incidence included health or medical products and services, utilities, and banking.

In terms of experiencing problems with purchases made in the last 2 years, the **category with the highest incidence of issues is motor vehicles from a private seller** (22% of those who have purchased, up from 16% in 2022), real estate (18%), and motor vehicles through a car dealer (17%).



# Consumers are significantly less likely to have purchased from many of the product and service categories in 2024 compared to 2022.

Consumers are significantly more likely to have purchased health or medical products and services (78% vs 74% in 2022), utility services (74% vs 65%), and banking or financial products or services (63% vs 60%). In contrast, product categories such as clothing, entertainment, and electronics have all seen a decline in purchasing incidence.

**Figure 1: Purchasing experiences in the past 2 years by product and service category**

	2024	2022	2020	2018
Products purchased at a grocery retailer	83%	NEW in 2024		
Clothing, footwear, cosmetics, or other personal products	82% ▽	91%	84%	92%
Fuel (petrol or diesel)	79%	NEW in 2024		
Health or medical products and services	78% △	74%	67%	77%
Mobile telecommunications services, e.g. mobile voice, text, or data	76%	74%	71%	80%
Utility services, e.g. water, gas, or electricity	74% △	65%	61%	63%
Insurance	65%	67%	59%	68%
Entertainment, recreation, or leisure activities, e.g. gym memberships	64% ▽	73%	65%	77%
Banking or financial products or services, e.g. bank accounts, debit cards	63% △	60%	58%	58%
Motor vehicle repairs, servicing, or maintenance	62% ▽	78%	71%	77%
Electronics, electrical appliances, or whiteware	60% ▽	75%	69%	74%
Home-based telecommunications services, e.g. landline or internet	58%	59%	55%	63%
Travel or holiday services, e.g. travel agents, flights	57%	58%	62%	71%
Non-electrical household products, e.g. furniture or cooking equipment	52% ▽	66%	61%	63%
Small passenger services, e.g. taxis, Uber, etc.	39%	NEW in 2024		
Building, repairs, renovations, or maintenance on your home	35% ▽	46%	39%	41%
Motor vehicle (through a car dealer)	21% ▽	32%	32%	33%
Buying or selling real estate or property management services	14% ▽	23%	22%	25%
Motor vehicle (from a private seller)	14% ▽	21%	20%	21%

△ / ▽ Indicates significant increase / decrease compared to the previous wave



Prices in NZ are too expensive, fuel, food and general living...

**Q14a:** Which of the following product or service categories, if any, have you purchased in the last 2 years? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine, or they may be ongoing services that you make regular payments on or are subscribed to.

**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)



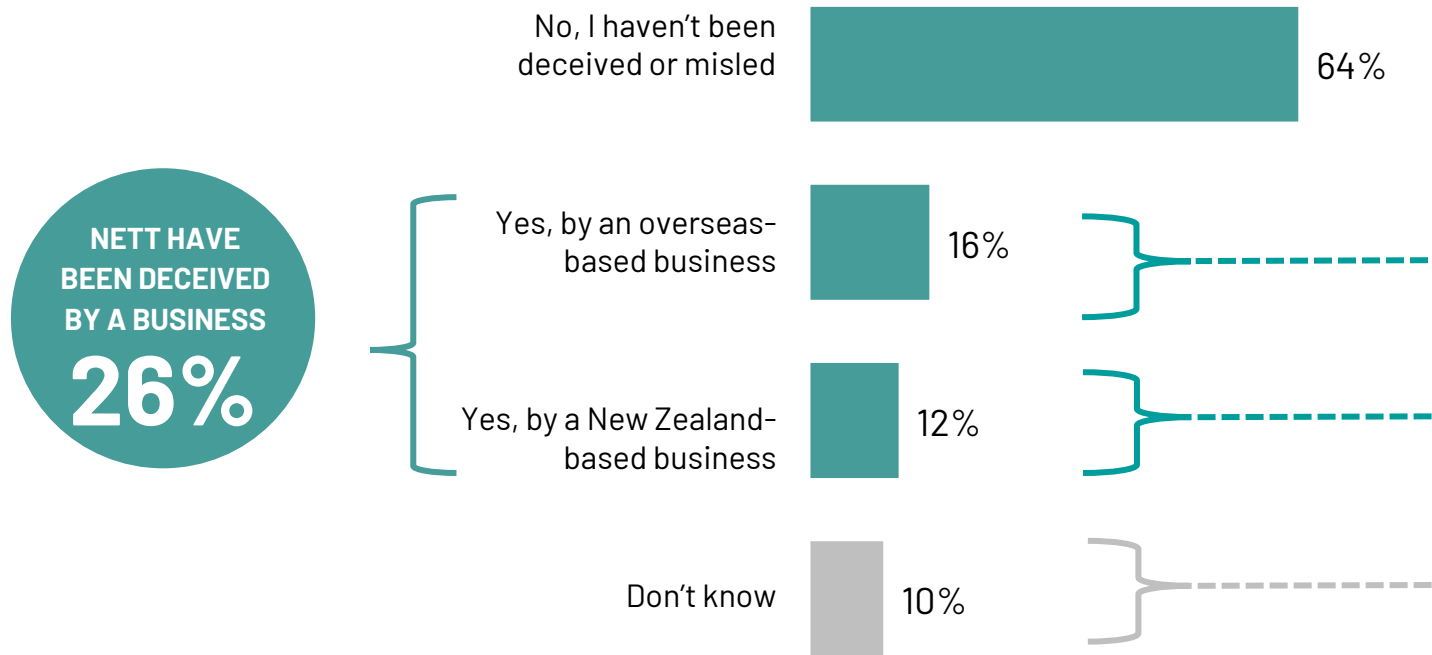


# The majority (64%) do not think they have been deceived or misled by a business in the past 2 years. Around 1 in 10 think they have been deceived by a NZ business or an overseas business (12% and 16% respectively).

3% have been misled or deceived by both a NZ business and an overseas business.

Figure 2: Consumer deception by a business in the past 2 years\*

Multiple-response question



**Demographic/Category Differences**

**More likely to agree they have been deceived or misled by an overseas-based business**

Those who believe they have more consumer rights buying online from an overseas website vs in-store (27%), Pacific Peoples (23%), Māori (22%), 18-34 years old (19%)

**More likely to agree they have been deceived or misled by a NZ-based business**

People who believe they have more consumer rights buying online from NZ website vs in-store (28%), People who know at least a moderate amount about their online rights (17%), 18-34 years old (17%), Māori (16%)

**More likely to not know if they have been deceived or misled**

People who 'don't know' about rights in-store vs NZ website (21%), People who 'don't know' about rights in-store vs overseas website (20%), Females (12%), 18-34 years old (12%)



A couple of occasions, when I bought products online, the products were never delivered to me despite communicating with the company. I believe it was just a scam.



\*NB: New question for 2024

Q48: In the last two years, have you been misled or deceived by a business when buying products or services?

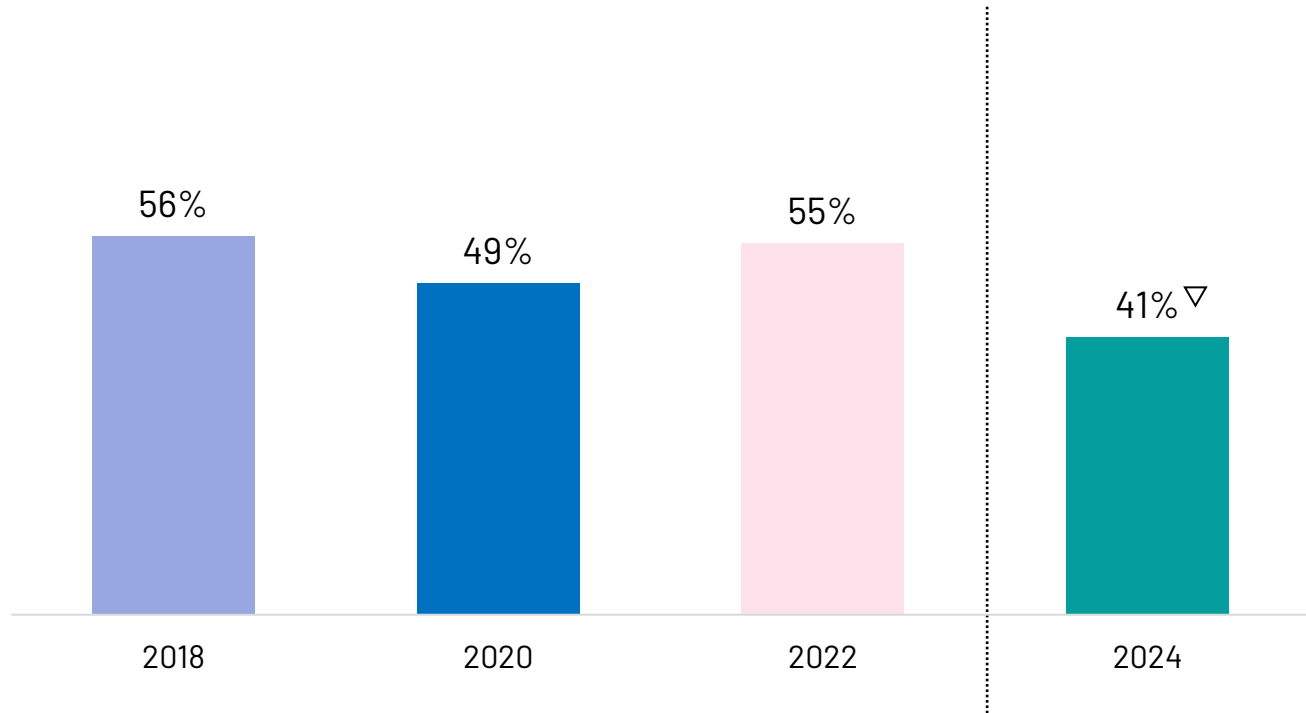
Base: All respondents (2024 n=3,500)



# Fewer consumers report having experienced a problem with a product or service in the last 2 years, down from 55% in 2022 to 41% in 2024.

Around 4 in 10 (41%) consumers experienced a problem with something they purchased in the past 2 years, compared to 55% in 2022.

**Figure 3: Proportion of consumers who experienced a problem in the past 2 years**



**Demographic/Category Differences**

**Significantly more likely to have experienced a problem**

- Pacific Peoples (57%)
- Know a lot about their consumer rights (53%)
- Students (52%)
- 18-34 years old (51%)
- Signed at least one purchase agreement (48%)
- Have very good understanding of the CGA (47%)
- Māori (46%)
- Bachelor's degree or higher (46%)
- Seek out extra information prior to purchasing (e.g. online reviews) – T2B (45%)
- Auckland (45%)
- NETT Employed (44%)

**Significantly less likely to have experienced a problem**

- 75+ years old (23%)
- Retired (28%)
- Otago (31%)
- 55-74 years old (35%)
- European (38%)
- Highest education secondary/diploma (38%)

▽ / ▽ Indicates significant increase / decrease compared to the previous wave

**Q14b:** And for each of the following product or service categories, did you experience any problems with purchases you made in the past two years?  
**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)



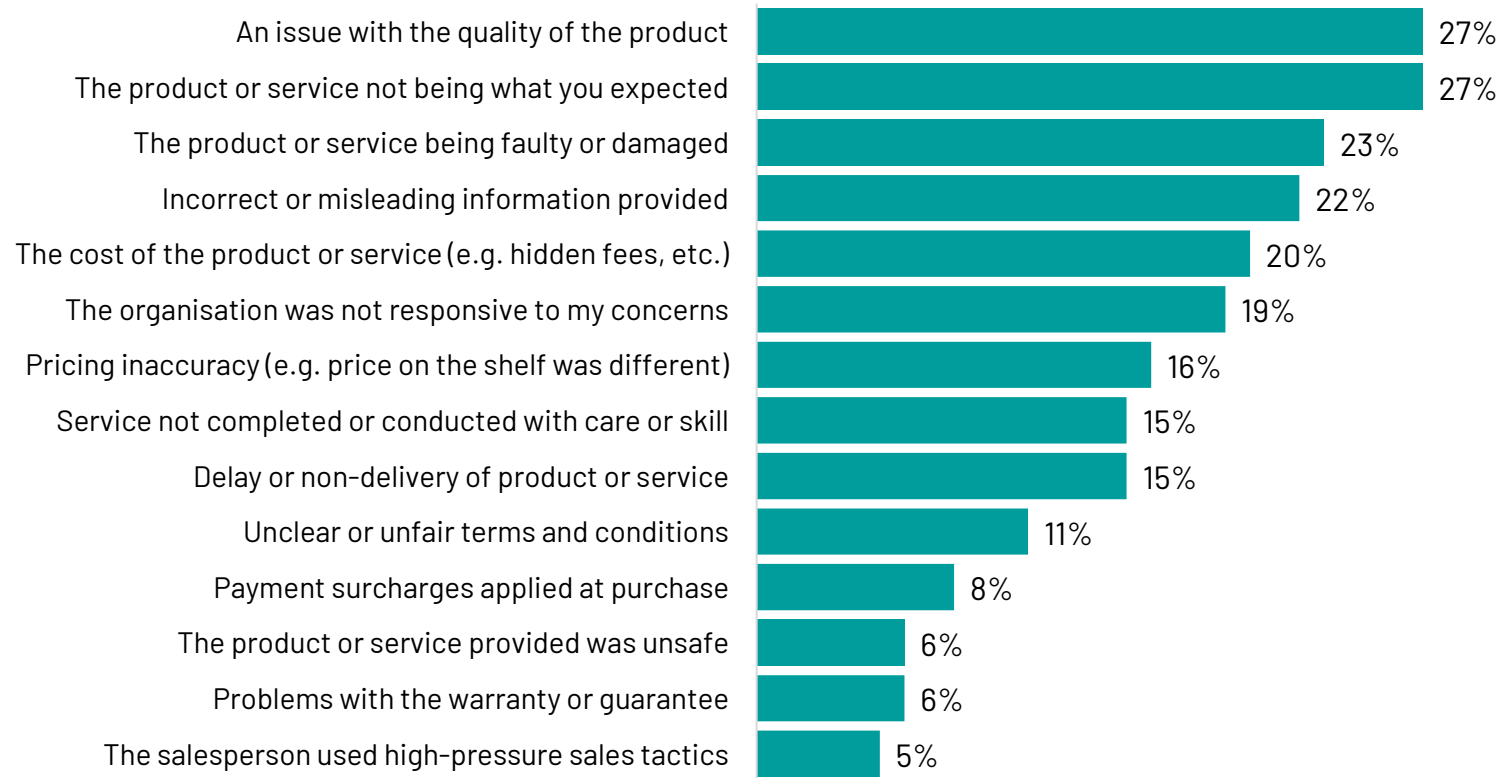


# Regarding the key issue encountered by consumers, the standard of products or services continues to be more common than sellers' conduct.

Consumers most commonly have a problem with their product/service's quality (27%), the product/service not being what was expected (27%) or being faulty or damaged (23%). Incorrect or misleading information, including in relation to the cost of the product/service, is also a common issue (22% and 20% respectively). Problems with seller conduct, such as high-pressure sales tactics, tend to be less frequent (5%).

**Figure 4: Reasons for most recent problem**

Multiple-response question



Consumers were asked what caused their most recent problem (they were allowed to select multiple reasons).

**NB:** Methodology change – In 2024, 5 new response options were included, which could have had a large impact on the results. Therefore, it is not advisable to make comparisons between the 2022 and 2024 data.



*I'm sick of getting poor service and faulty goods over and over again, it's made me want to stop buying things as so many times we end up regretting our purchases.*



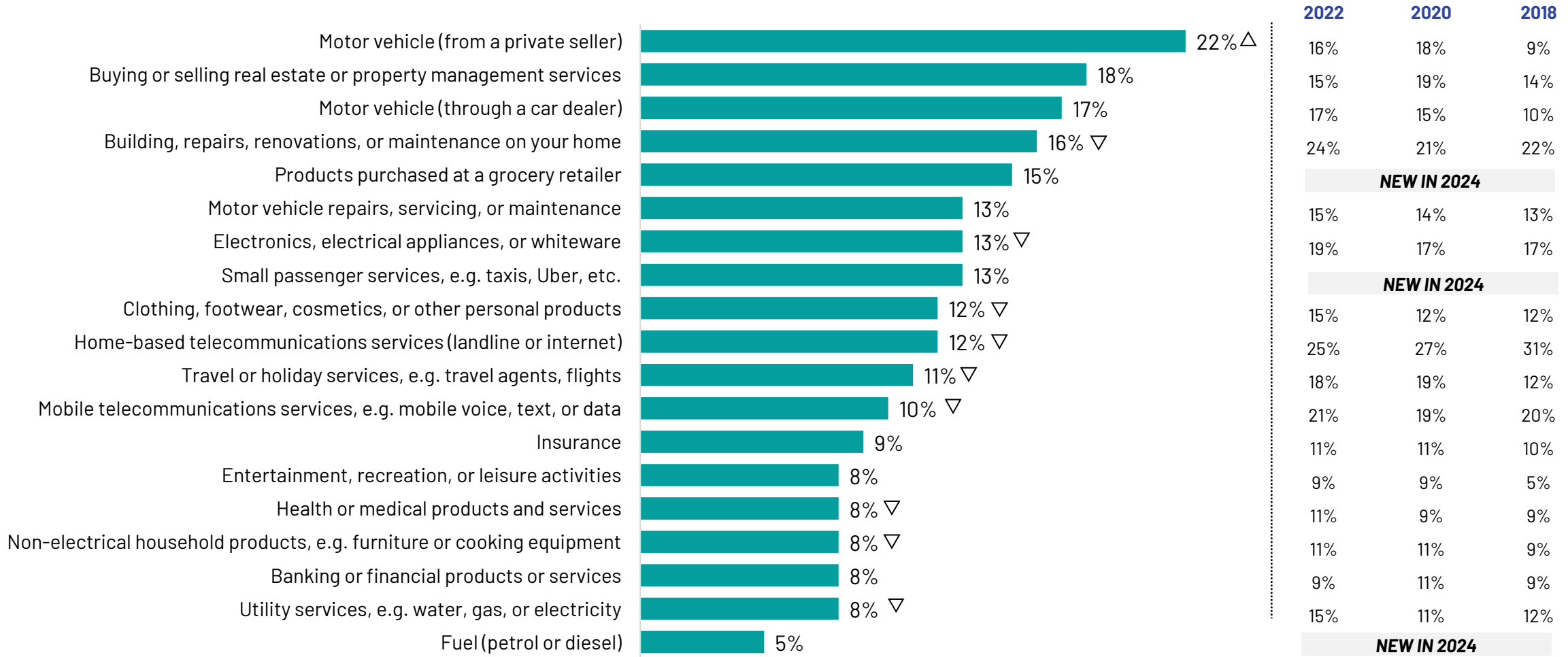
**Q16:** We'd now like to ask you some questions about this problem you had with [PIPE IN FROM Q15]. Was this problem related to...?

**Base:** Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)



# Motor vehicles from private sellers have the highest incidence of problems (22%). Unlike most categories, this has increased significantly since 2022.

**Figure 5: Problem incidence rate by product or service category**



$\Delta$  /  $\nabla$  indicates significant increase / decrease compared to the previous wave

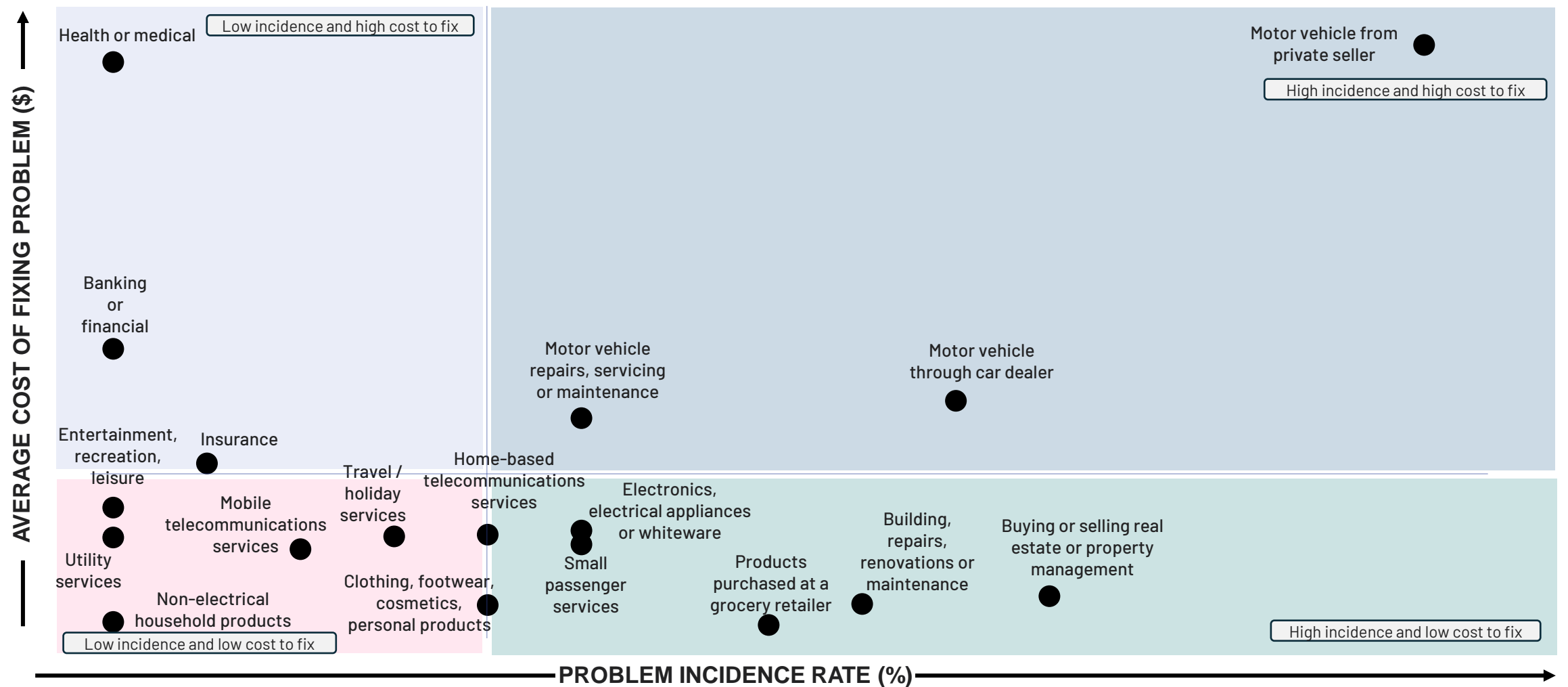
**Q14b:** And for each of the following product or service categories, did you experience any problems with purchases you made in the past two years?  
**Base:** Those who have purchased in each category (2018 n=250-2,250, 2020 n=345-1,458, 2022 n=330-1,794, 2024 n=481-2,909)





# Private vehicle sales are the most common problem and the most expensive to fix. Health or medical problems are equally as expensive to fix but are less common.

Figure 6: Problem incidence rate by average cost of fixing problem



**Q14b:** And for each of the following product or service categories, did you experience any problems with purchases you made in the past two years? **Base:** Those who have purchased in each category (2024 n=481-2,909)

**Q22b:** How much money did this **problem** end up costing you overall, including any extra costs from damage or trying to fix it, for example legal fees? Do **not** include the cost of the original product or service in this total. **Base:** Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)

**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

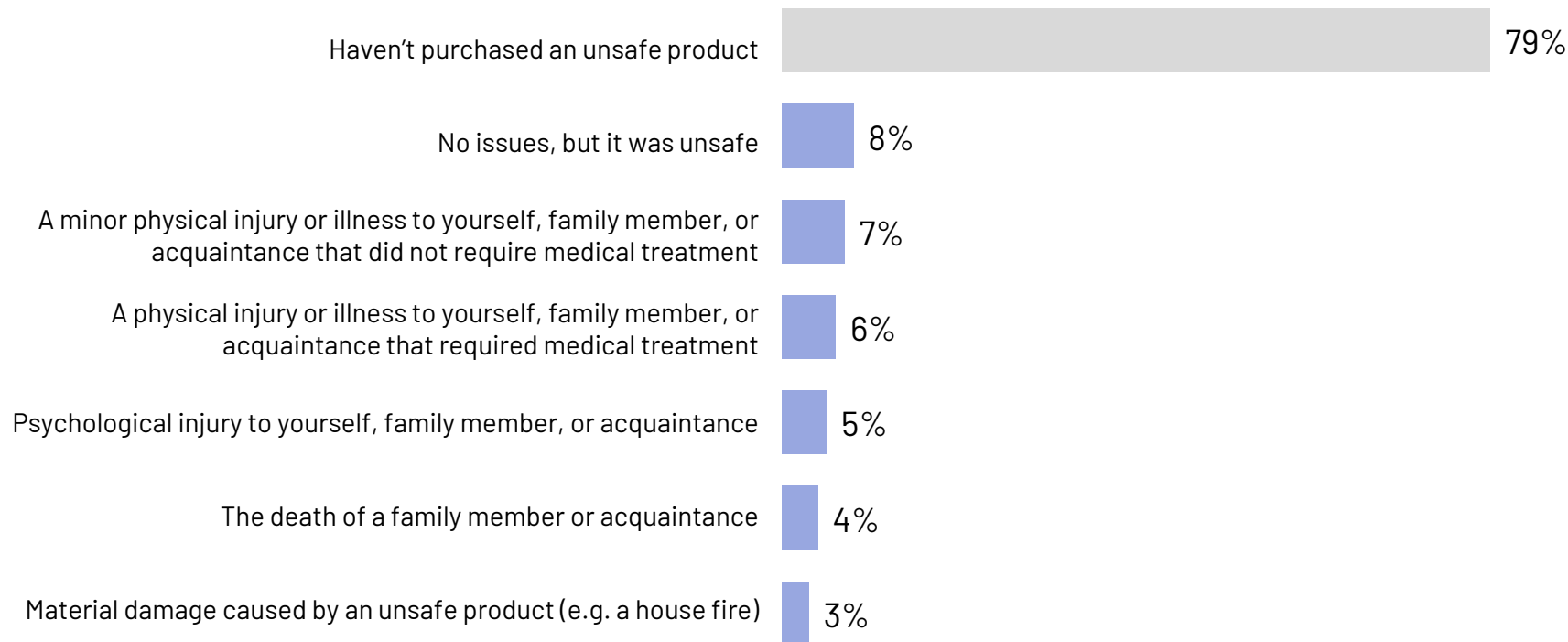


# The vast majority of consumers (79%) state they have not been affected by an incident involving an unsafe product over the last 2 years.

Most commonly, no issues arose from the unsafe product (8%). 7% of those who had purchased an unsafe product stated that they, or someone they knew, experienced a minor physical injury and a further 6% experienced a physical injury which required medical treatment. Psychological injury and the death of a family member or acquaintance were slightly less common (5% and 4% respectively), and a further 3% experienced material damage.

**Figure 7: Incidence of purchasing unsafe products and impacts\***

Multiple-response question



## NETT PHYSICAL INJURY

(Minor physical injury + physical injury)

### Demographic Differences

Significantly **more likely** to be affected by or know someone who was affected by a physical injury from an unsafe product

People who are disabled (22%)

18-34 years old (19%)

Māori (18%)

Pacific Peoples (15%)

Auckland (13%)

New migrants (13%)

Household income \$100k-\$150k (12%)

\*NB: New question for 2024

Q42: In the last two years, have you, or someone close to you, been affected by an incident involving an unsafe product that has resulted in...?

Base: All respondents (2024 n=3,500)



# **SECTION 2:** ***Problem resolution*** ***experience***



# SECTION SUMMARY

Consumers were asked, regarding their most recent problem, whether they sought to resolve the issue and to identify what steps they took. This was to assess whether consumers understand what actions to take when seeking redress and find out how many can reach a satisfactory resolution. This information will identify areas where consumers may be facing obstacles to reaching a successful outcome.

A new addition for 2024 was questioning around how much this most recent problem cost consumers, in terms of extra costs from damage or trying to fix it, for example, legal fees. The cost of the original product or service was not included in the total. This question was added to measure the average overall cost of each problem sector, to determine which sectors are key priority areas going forward.

**Around 4 in 10 (41%) consumers faced problems with their purchases in the last 2 years, and of those who did, 68% report taking action to resolve their most recent problem.**

**Those who know little or nothing at all about their consumer rights and those who know nothing at all about their online rights were significantly less likely** to have taken action to resolve their problem (as well as those aged under 35 years, Wellington residents, and those with Pacific ethnicities). The most common reason for not taking action was not feeling confident that doing anything would resolve the problem (33% of those who did not take action).

**The most common course of action for these consumers was to directly contact the business involved.** However, there has been a significant decline in this practice, dropping from 93% in 2022 to 87% in 2024.

In contrast, the proportions of those who stated that they left a review or comment on a website or social media, sought information about rights, contacted a dispute resolution service, and laid a complaint with an enforcement agency / government organisation have increased significantly.

For half of those who had a problem with a good or service purchased, **a monetary cost was involved in resolving it:** a third spent up to \$500 and around 2 in 10 spent more than \$500.

The time taken to resolve issues differed by category, with **grocery being the quickest and utility services the longest.** Other costs included an impact on mental health and wellbeing (26% of those who had a problem), and an impact on ability to trust other people (20% of those who had a problem).

**A lower proportion report having their problems resolved directly with the business** (78%, down from 88% in 2022), with dispute resolution service / mediation (11%), Disputes Tribunal / court (4%), and through lawyer (3%) increasing. However, there are still barriers to the use of dispute resolution services, the most common being a lack of knowledge about where to go, the belief that it wasn't worth the effort or the product/service wasn't of significant value, and not knowing enough about the process.

**Resolution of consumer problems has increased significantly,** from 47% of consumers reporting that their most recent problem was resolved in 2022, to 54% in 2024. 38% report it being resolved to their satisfaction, an increase from 31% in 2022. Less than half state that the process was easy to resolve (45%). Grocery has the highest proportion of issues being seen as easy to resolve, while insurance has the lowest.

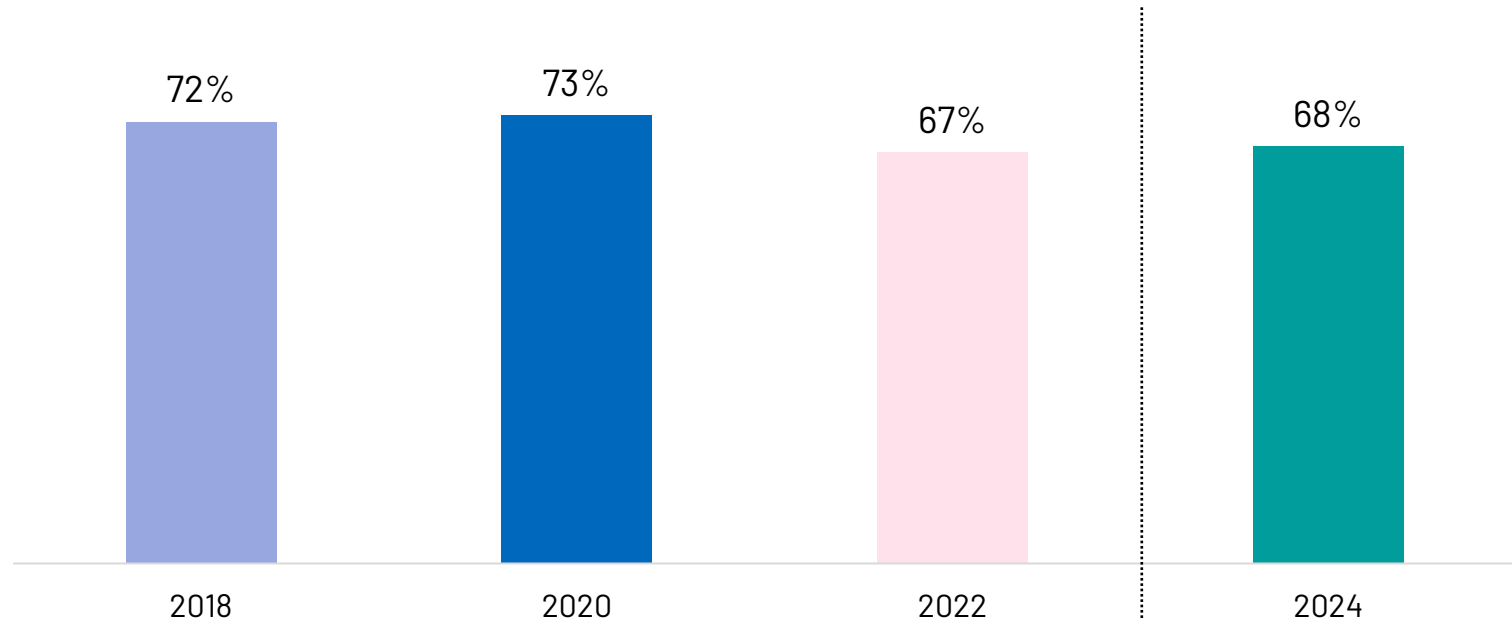




# The proportion of consumers taking action to resolve their issue is stable in 2024.

Around two thirds of consumers (68%) are taking action to resolve their issue, approximately in line with the results seen in 2022 (67%). Groups who are less likely to have taken action tend to be those who know little or nothing at all about their consumer or online rights.

**Figure 8: Percentage of consumers who took action to resolve their problems**



**Demographic/Category Differences**

**Significantly more likely to have taken action**  
 Know at least a moderate amount about their online rights (75%)  
 55-74 years old (74%)  
 Know at least a moderate amount about their consumer rights (74%)

**Significantly less likely to have taken action**  
 Don't know anything at all about their consumer rights (48%)  
 Don't know anything at all about their online rights (50%)  
 Wellington (56%)  
 Pacific Peoples (57%)  
 Know a little bit about their consumer rights (61%)  
 18-34 years old (62%)

**Need to report each and every situation to keep them honest.**



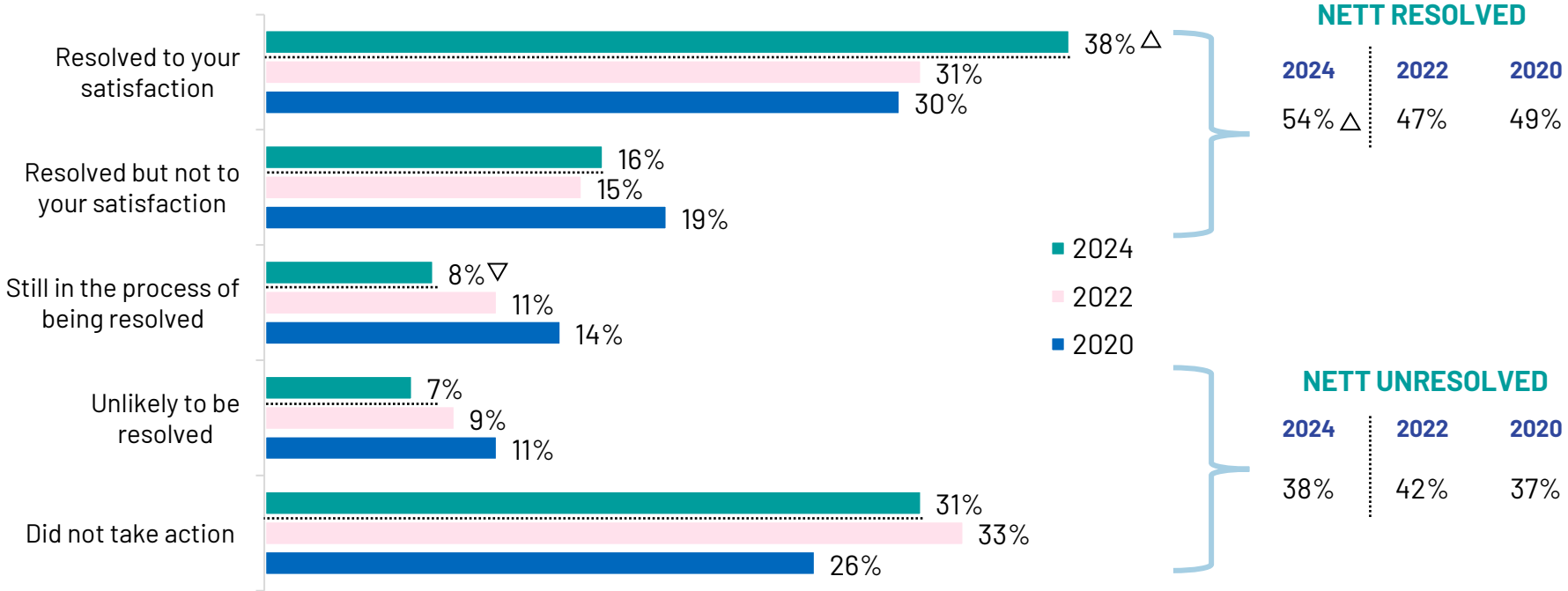
**Q23:** Did you take any action to resolve your most recent problem?  
**Base:** Those who have had a problem with a product or service in the past 2 years (2018 n=1,382, 2020 n=847, 2022 n=1,012, 2024 n=1,433)



# Over half (54%) of consumers with a problem state it was resolved, a significant improvement since 2022, when just under half (47%) had their problem resolved.

Of the 54% consumers whose problem was resolved, 38% were able to resolve the issue to their satisfaction, while 16% resolved it but not to their satisfaction. The percentage of consumers whose problem was resolved to their satisfaction improved significantly in 2024, up from 31% to 38%. Conversely, the proportion of consumers whose problem has gone unresolved has decreased from 42% in 2022 to 38% in 2024, also with a slight decline in those who did not take any action to begin with.

**Figure 9: Problem resolution status**



**Demographic/Category Differences**

- Significantly more likely to be resolved to satisfaction**  
Products purchased at a grocery retailer (54%)
- Significantly more likely to be resolved but not to satisfaction**  
Bay of Plenty (25%), Māori (22%), Provincial centre (21%)
- Significantly more likely to still be in the process of resolving**  
Other ethnicity (18%), Building repairs / renovations / maintenance (18%), Banking / financial products (16%), Insurance (15%)
- Significantly more likely that their problem is unlikely to be resolved**  
Travel/holiday services (14%), Mobile telecom (13%), Established migrants (11%)

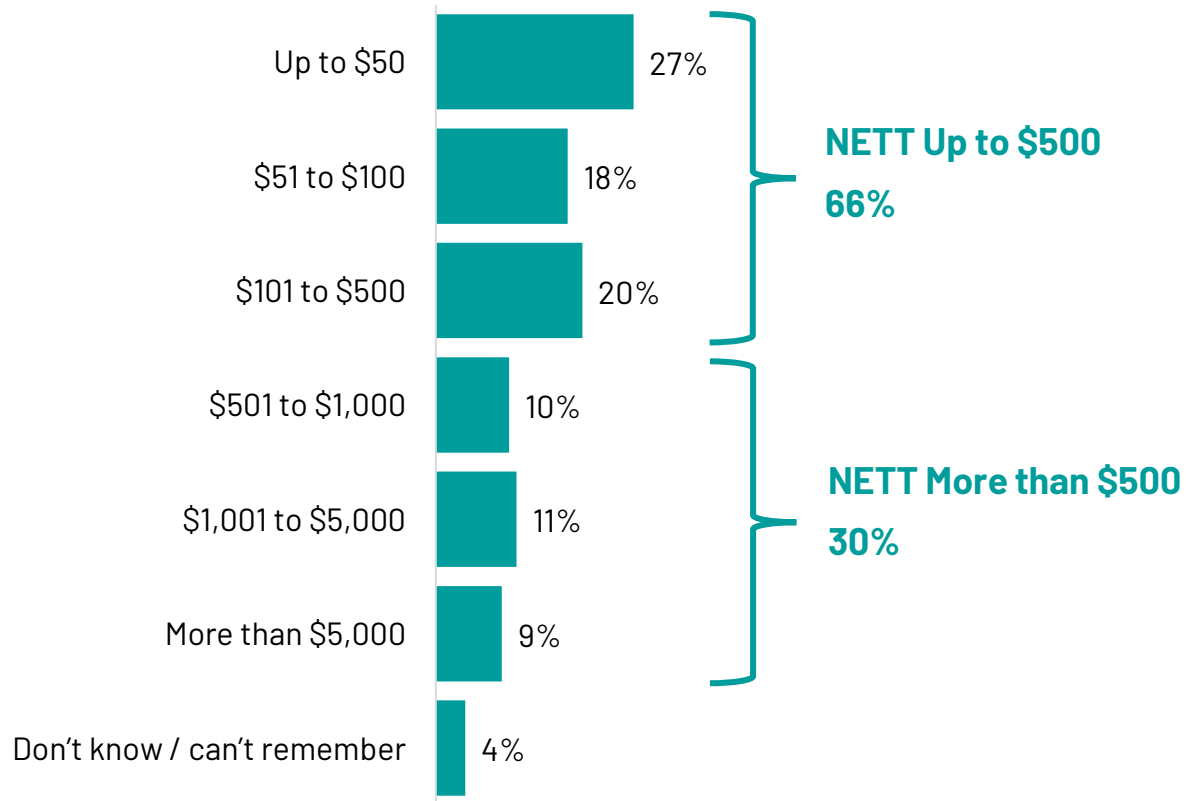
$\Delta$  /  $\nabla$  Indicates significant increase / decrease compared to the previous wave





# Two thirds of problem purchases are valued at up to \$500. A further 2 in 10 are valued at more than \$1,000.

Figure 10: Monetary value of problem product or service purchased

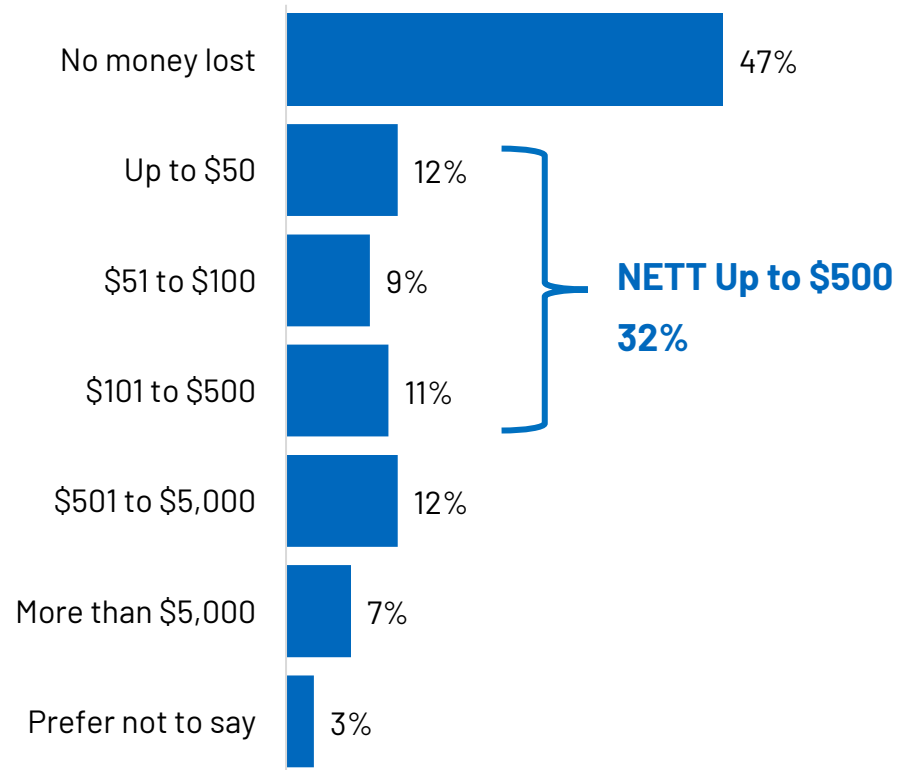


**Q20:** What was the approximate value of the product or service purchased? If the service involved an ongoing subscription or payment, please tell us the approximate value you pay per month.  
**Base:** Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)



**Nearly half of consumers who have experienced a problem did not spend any money on fixing it. But a third spent up to \$500 and around 2 in 10 spent more than \$500.**

**Figure 11: Monetary cost of resolving problem\***



**\*NB:** New question for 2024

**Q22b:** How much money did this problem end up costing you overall, including any extra costs from damage or trying to fix it, for example legal fees? Do not include the cost of the original product or service in this total.

**Base:** Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)



[Retailer] refused to exchange it ...nowhere in the shop or on the receipt does it give that information. I simply lost \$98. I didn't know who could help.

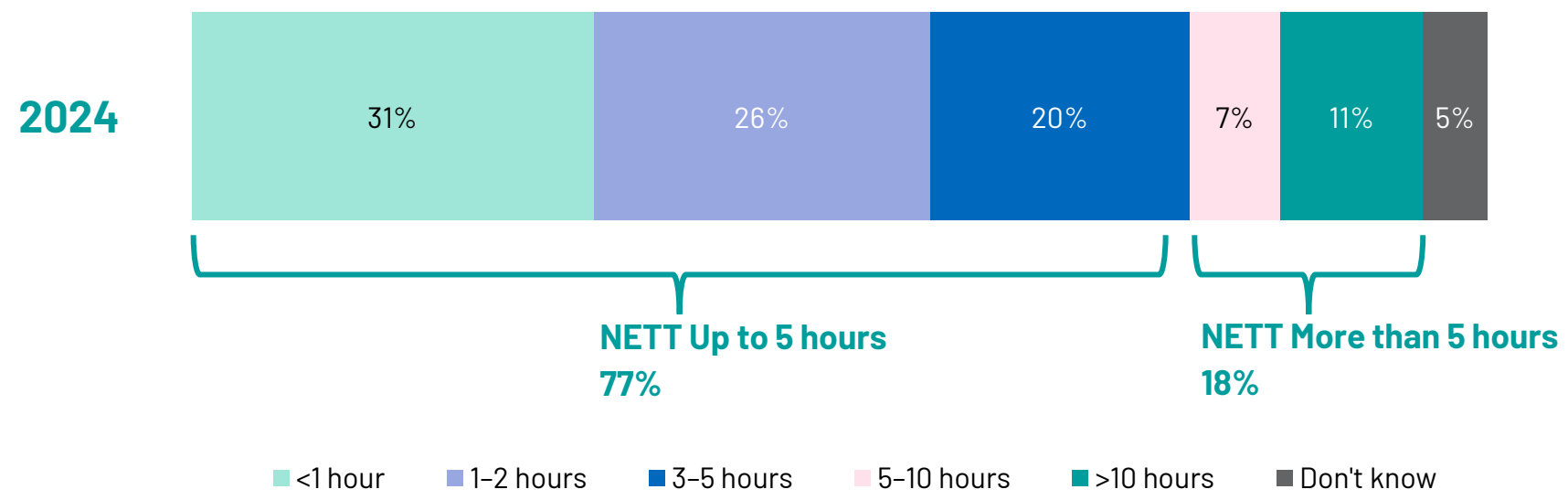




# Most consumers spent no more than 2 hours resolving their problem.

More than half (57%) of consumers (and others on their behalf) spent up to 2 hours resolving their problems, while 77% spent up to 5 hours.

**Figure 12: Time taken trying to resolve problems**



**NB:** Some response options not directly comparable in 2024.

	2024	2022	2020	2018
<1 hour	31%	31%	26%	27%
1-5 hours	46%	42%	37%	44%
5-10 hours	7%	-	-	-
6-10 hours	-	11%	14%	12%
>10 hours	11%	13%	14%	15%
Don't know	5%	3%	7%	3%

Note the results are based on all consumers who took action in relation to their problems (whether they resolved them or not).

**Q28:** Approximately how many hours have you and others on your behalf spent trying to resolve this problem?  
**Base:** Those who have had a problem with a product or service in the past 2 years and took action (2018 n=1,017, 2020 n=624, 2022 n=702, 2024 n=991)

...when there has been an issue it's been solved very quickly.

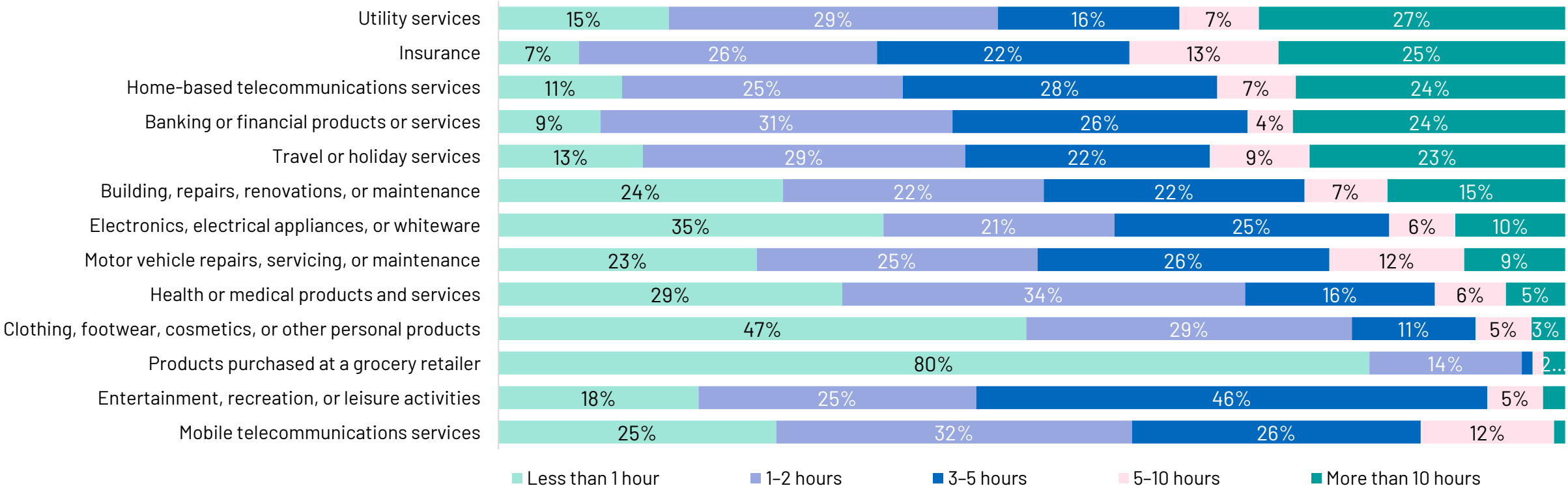




# Problems with groceries tend to be solved in less than an hour, while insurance, banking, home-based telecommunications, travel, or utility services are more likely to take more than 10 hours to resolve.

Personal products and electronics are also quick to resolve, normally taking less than 2 hours.

**Figure 13: Time taken trying to resolve problem – by product category**



Note the results are based on all consumers who took action in relation to their problems (whether they resolved them or not).

**Q28:** Approximately how many hours have you and others on your behalf spent trying to resolve this problem?

**Base:** Those who have had a problem with a product or service in the past 2 years and took action (2024 n=991)

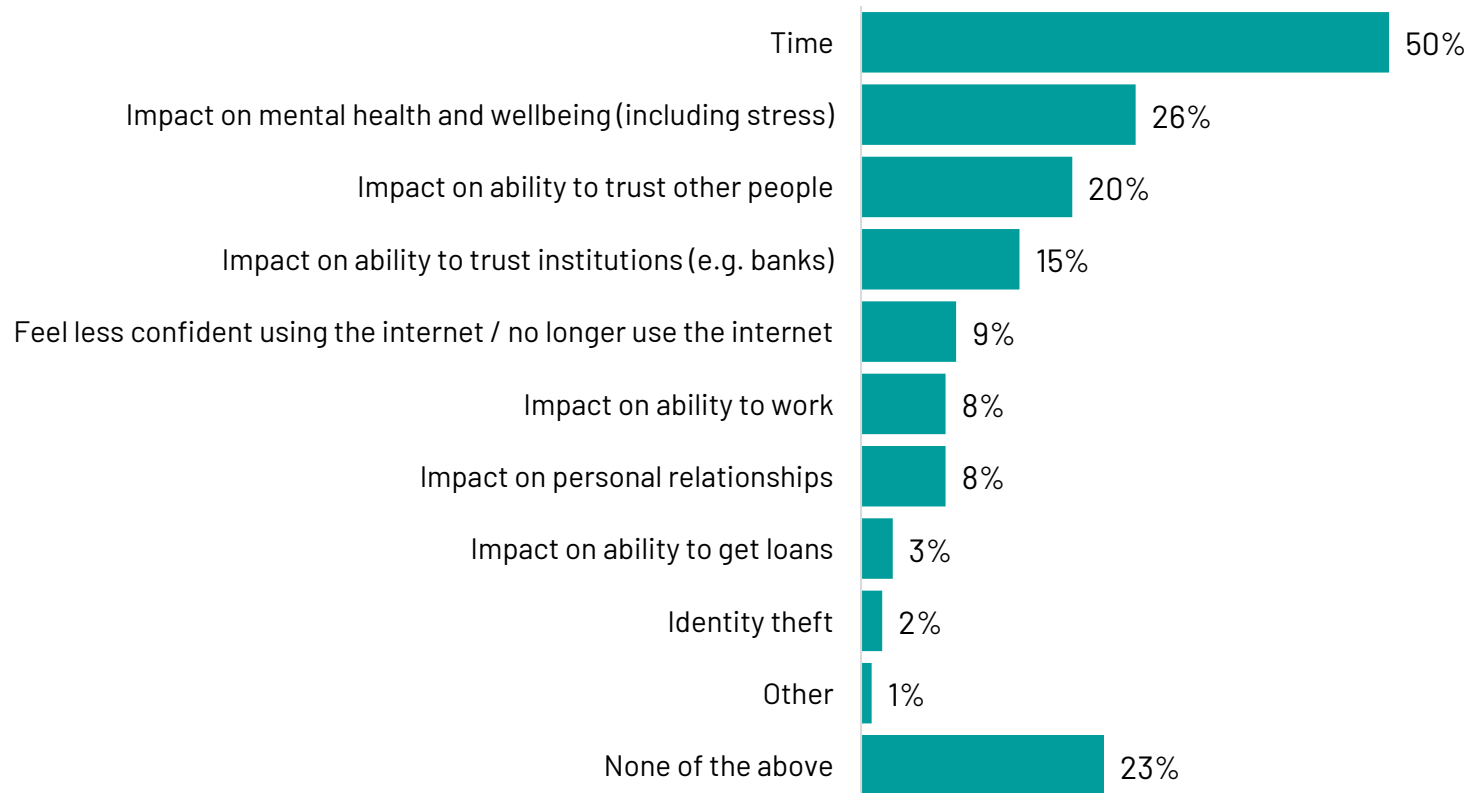


# The most common non-monetary cost of resolving problems is time, mentioned by half of consumers. Nearly a quarter (23%) of those who have had a problem did not experience any non-monetary costs.

A similar percentage (26%) have experienced an impact on their mental health and wellbeing, with a further 20% having a negative impact on their ability to trust other people.

**Figure 14: Non-monetary cost of resolving problem\***

Multiple-response question



### Demographic/Category Differences

**Significantly more likely to be impacted by...**

#### Time

35-54 years old (55%)

#### Impact on mental health/wellbeing

Health (49%), Utility (46%), Insurance (43%), 35-54 years old (31%), Females (30%)

#### Impact on ability to trust other people

Health (33%), Motor vehicle repairs (29%)

#### Impact on ability to trust institutions

Banking products/services (43%), Insurance (41%), Utility (27%)

#### Less confident / no longer use the internet

Clothing (15%) 18-34 years old (12%)

#### Impact on ability to work

Health (49%), Home-based telecom (20%), 18-34 years old (12%)

#### Impact on personal relationships

Health (20%), Insurance (16%), Māori (12%), 18-34 years old (11%)

#### Impact on ability to get loans

Banking products/services (12%), Entertainment (10%), Pacific Peoples (9%), 18-34 years old (6%)

#### Identity theft

Motor vehicle repairs (7%)

\*NB: New question for 2024

Q22c: Have there been any non-monetary costs to you?

Base: Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)



Getting hold of a real person to discuss problems is much more difficult nowadays, hence takes up so much of personal time! On the phone, always a long waiting time sometimes up to one hour or so!

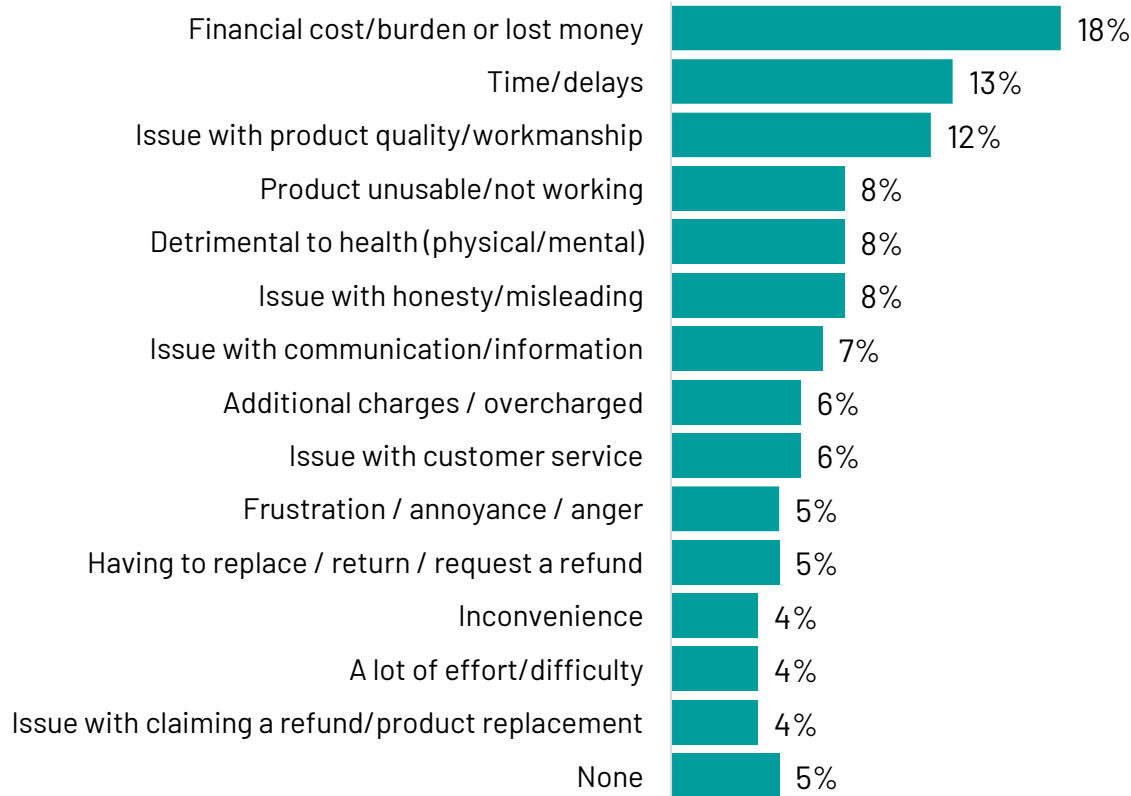


# For many consumer who have experienced a problem the financial cost has caused the biggest personal impact – mentioned by nearly 2 in 10 (18%).

Around 1 in 10 consumers who had a problem state the 'time lost as the biggest impact.

**Figure 15: Biggest perceived personal impact of problem (coded open-ended question)\***

**Category Differences**



**Significantly more likely to be impacted by...**

**Financial cost/burden or lost money**

Purchased online overseas (24%)

**Issue with product quality/workmanship**

Building (25%), Clothing (23%), Electronics (22%)

**Product unusable/not working**

Grocery (21%), Electronics (20%), Purchased in person (12%)

**Detrimental to health (physical/mental)**

Health (31%), Utility (22%)

**Issue with honesty/misleading**

Travel (17%)

**Issue with communication/information**

Utility (16%), Insurance (15%), Called business (12%)

**Additional charges/overcharged**

Utility (21%), Signed up to subscription service (12%)

**Issue with customer service**

Home-based telecom (16%), Mobile telecom (11%)

**Having to request / return / request a refund**

Grocery (16%), Electronics (11%), Clothing (10%)

**Inconvenience**

Grocery (8%)

**Issue with claiming a refund/product replacement**

Clothing (11%), Travel (10%), Insurance (10%), Purchased online in New Zealand (8%)

**NB:** This question was asked as an open-ended question and all comments have been categorised and coded into the most applicable theme(s). The most common themes are listed here.

\*NB: New question for 2024

**Q22a:** What, if anything, would you say was the biggest impact of this problem to you personally? Please explain in as much detail as possible. (open-ended question)

**Base:** Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)





# Figure 16: Consumer open-ended responses for biggest perceived personal impact of problem

What, if anything, would you say was the biggest impact of this problem to you personally?

## Financial cost

- Financial Impact. Already tight on money, thought I would treat myself to new clothes. Unable to wear them due to poor quality, so I'm losing out on the money I spent. (Clothing)
- It affected me because of how expensive my loss was from the product. I was misled. (Entertainment)
- I had to readjust my already tight budget to fix the problem. (Health)

## Time/delays

- Time wasted trying to sort it out, stress about perhaps having to pay more than what was fair. (Utility services)
- Was left without a computer for months while trying to resolve the issue, as I did not have the money to buy another in the interim. It took about 6 months total to get my refund. (Electronics)

## Issue with product quality/workmanship

- The product did not work and they refused to refund the money. (Mobile telecommunications services)

## Detrimental to health

- Biggest impact was stress of getting a resolution. (Building)

## Issue with honesty/misleading

- I felt cheated and that the information was misinterpreted. (Health)
- I felt frustrated that sometimes sellers are quite irresponsible and are sometimes untruthful. (Clothing)
- Misleading information on the price tag which made me believe that it was a good deal. (Grocery)

## Issue with customer service

- The lack of understanding, compassion and empathy shown by my banking institution in helping resolve my issue, i.e. falling for a false scam advertisement. (Banking)
- The lack of help they offered me. (Building)

## A lot of effort/difficulty

- I had to go into the store 3 times to find the right product. (Building)

## Issue claiming a refund/product replacement

- The manager refused to honour Countdowns policy for a full refund for incorrect pricing. (Other)



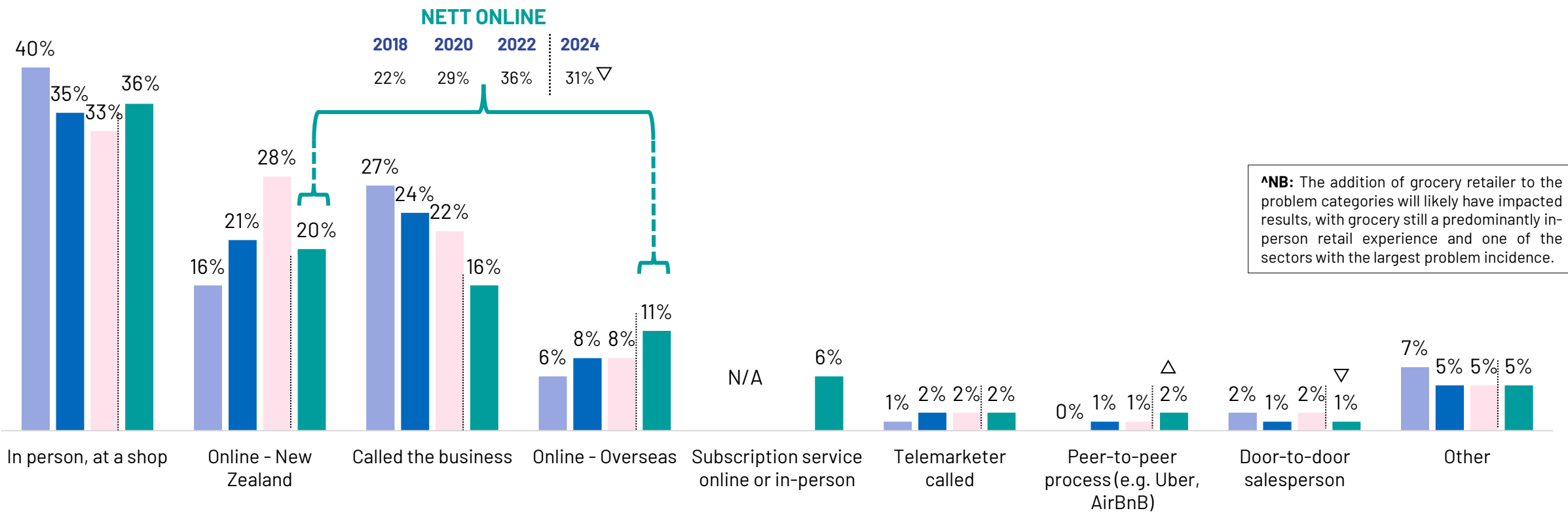


# Problem purchases are most commonly made in person (36%), with online the second most common problem channel (31%).

With the addition of grocery retailer to the problem categories, the proportion of problem products being purchased online has significantly declined this year (from 36% to 31%)<sup>^</sup>. The proportion of those purchasing problem products in person at a shop (36%) has now overtaken the proportion of those buying problem products from either online New Zealand or overseas.

**Figure 17: Method of purchase**

■ 2018 ■ 2020 ■ 2022 ■ 2024



▽ / ▽ indicates significant increase / decrease compared to the previous wave

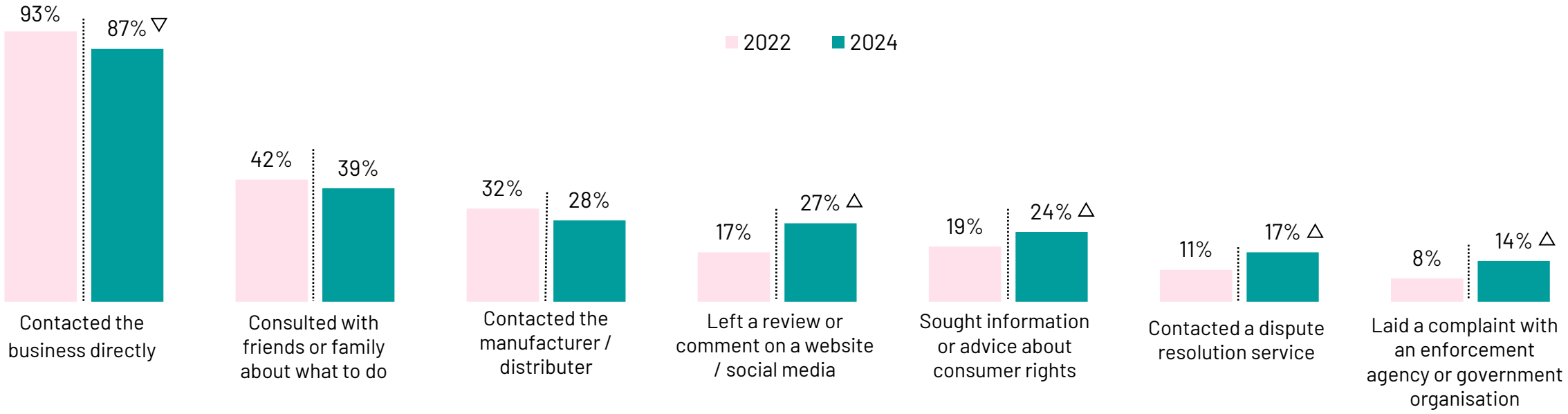




# The vast majority of consumers who took action contacted the business to try to resolve their problem (87%), which is the most common method across product and service categories.\*

Despite being the most common resolution method, contacting the business has seen a significant decline (87% vs 93% in 2022). Instead, in 2024, leaving a review or comment on a website or social media (27%), seeking information or advice about rights (24%), contacting a dispute resolution service (17%), and laying a complaint with an enforcement agency or government agency (14%) have significantly increased in prominence.

**Figure 18: Actions consumers took to resolve their problems**



△ / ▽ indicates significant increase / decrease compared to the previous wave

**\*Note:** With a large enough base size to conduct analysis.

**Q25:** Still thinking about this problem you had with [product / service category]. Which of the following steps did you take to try and resolve your most recent problem?

**Base:** Those who have had a problem with a product or service in the past 2 years and took action (2024 n=991, 2022 n=692)

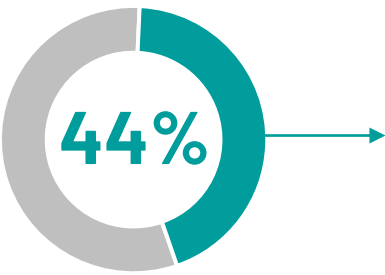




# Many consumers (56%) did not seek information or advice about their consumer rights.

When information was sought, the most common sources were friends or family (39%), general internet searches (36%), and Consumer NZ and the Citizens Advice Bureau (both at 31%).

## Prevalence of consumers seeking information or advice in relation to their problems

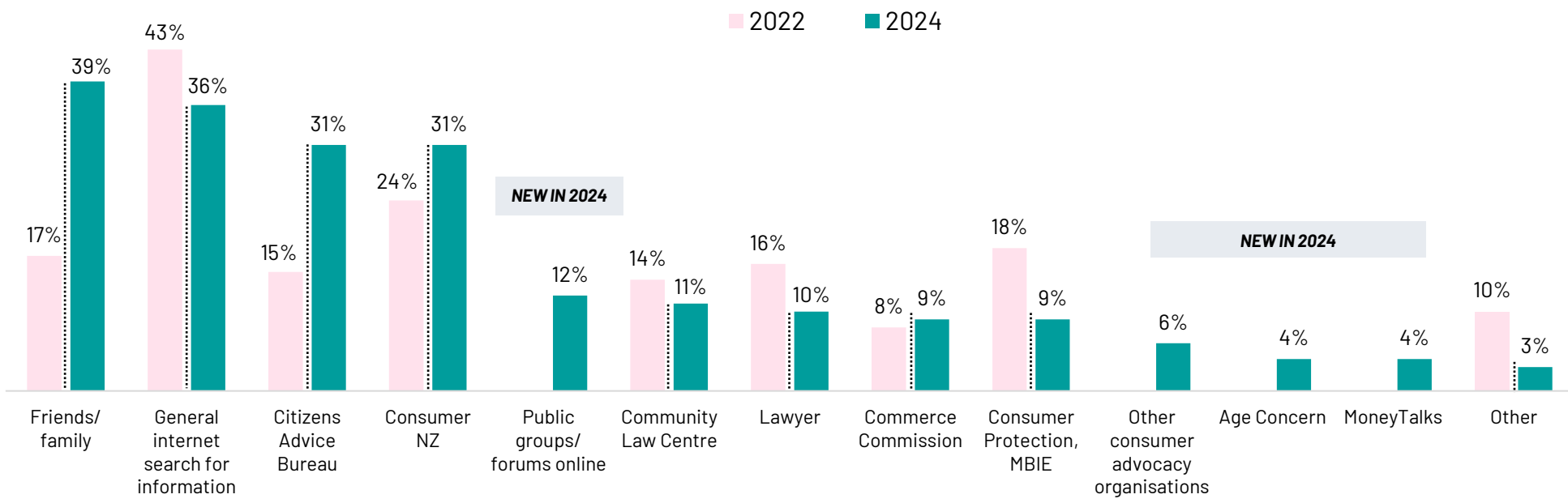


Sought information or advice about my consumer rights

**NB:** Methodology change - In 2022, this question was asked only of people had experienced a problem AND who took action to resolve their problem. In 2024, this question was asked of ALL consumers who experienced a problem and 4 new response options were included. Therefore, it is unadvisable to make comparisons between the 2022 and 2024 data.

Figure 19: Where consumers sought information or advice in relation to their problems

Multiple-response question



Q27: If at any time, you have sought information or advice about your consumer rights. Where did you go?

Base: All respondents (2022 n=2,011, 2024 n=3,500), those who did seek information or advice (2022 n=108\*, 2024 n=1,554\*)

\*NB: Questionnaire logic in 2024 was updated to ask all consumers who had a problem; previously (in 2022), this question was asked only of consumers who had a problem AND took action.

If I had any issues I would ring CAB or use Google.





# In 2024, a lack of confidence of being able to resolve the issue, uncertainty over which action to take, and not being bothered were the main barriers to taking action.

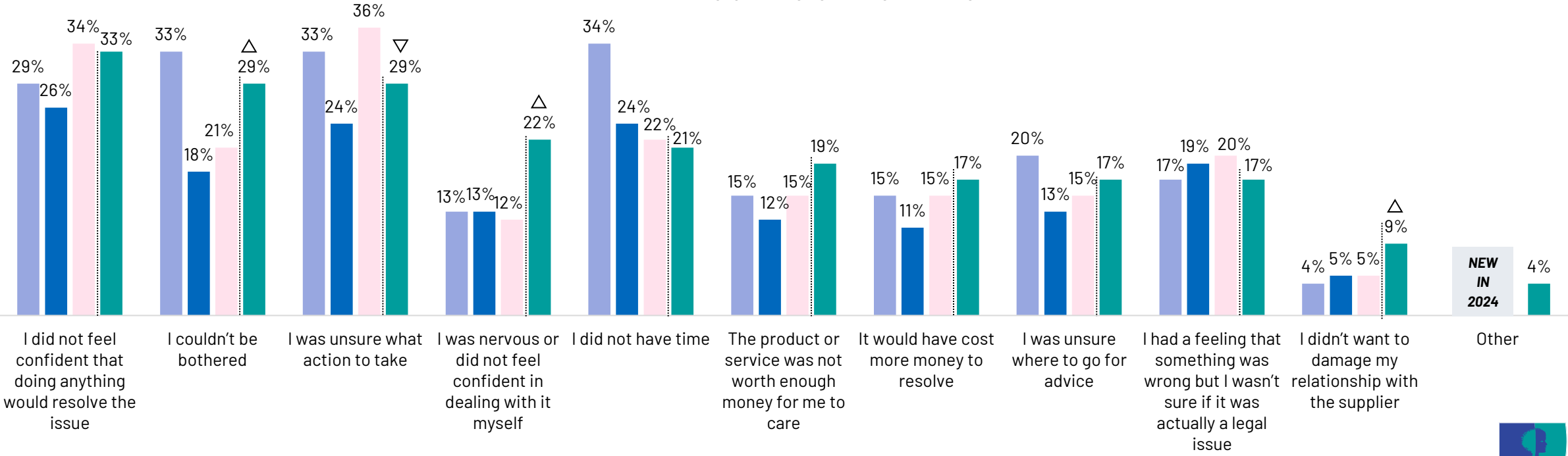
Those consumers who did not take any action to resolve their issue were asked why. The leading reasons were questioning the efficacy of any action (33%) and not being bothered (29%), which has seen a significant increase since 2022 (up from 21%). Additionally, a lack of confidence in dealing with the issue has also increased in prevalence this year (up from 12% to 22%).

The percentage of those who were unsure of what they could do to resolve their issue has declined significantly (down from 36% to 29%).

**Figure 20: Reasons for not taking action**

Multiple-response question

■ 2018 ■ 2020 ■ 2022 ■ 2024



△ / ▽ indicates significant increase / decrease compared to the previous wave

**Q24:** Why didn't you take any action to resolve the problem?

**Base:** Those who have had a problem with a product or service in the past 2 years and didn't take action (2018 base not available, 2020 n=226, 2022 n=309, 2024 n=442)





## Figure 21: Consumer open-ended responses (related to reasons for not taking action)

*Do you have any other comments about your experiences as a consumer?*

### Unsure where to go/what action to take

- I didn't know who could help.*
- I don't know where to get free help if I need it.*

### Didn't feel confident in dealing with it

- Due to pushy salespeople and exaggerated product claims over my adult life, I now trust nobody about anything. I now tend to let my partner make major decisions because this has eroded my trust in my own decision-making ability.*
- I know there are rights we consumers need. But sometimes the laws, rules, and procedures, are way too difficult for most people to understand. I avoid approaching this help to save embarrassing myself.*

### Don't like confrontation

- I am a typical Kiwi - I don't like to complain to whomever has provided a service or product.*
- Don't know enough about my rights to make a complaint and usually don't feel comfortable doing so, want to avoid confrontations.*

### Couldn't be bothered

- I generally stand up for myself and only progress thing when I am sure that I understand my rights correctly and it is worth the hassle.*
- I hate the fight; the business is always right and makes the problem solving more difficult than it needs to be.*

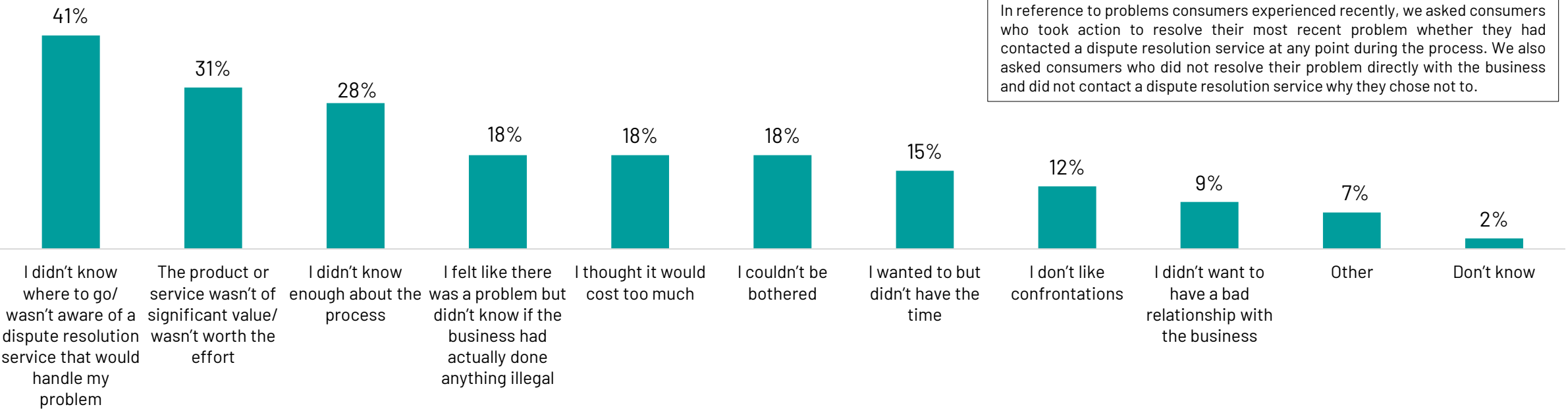


# A lack of knowledge is the main barrier to using dispute resolution services, with nearly half (41%) stating this as a reason for not contacting a dispute resolution service.

1 in 3 stated the product or service was not of significant value or was not worth the effort; 18% thought using dispute resolution services would cost too much, and the same percentage felt there was a problem but didn't know whether the business had done anything illegal.

**Figure 22: Reasons consumers did not use dispute resolution services\***

Multiple-response question



In reference to problems consumers experienced recently, we asked consumers who took action to resolve their most recent problem whether they had contacted a dispute resolution service at any point during the process. We also asked consumers who did not resolve their problem directly with the business and did not contact a dispute resolution service why they chose not to.

I didn't know who could help.

\*NB: Data not comparable in 2024 due to a questionnaire logic change.

Q32: We are interested in the reasons that people do not use dispute resolution services. Why did you not contact a dispute resolution service?

Base: Those whose problem was unlikely to be resolved AND did not contact dispute resolution service (2024 n=88)

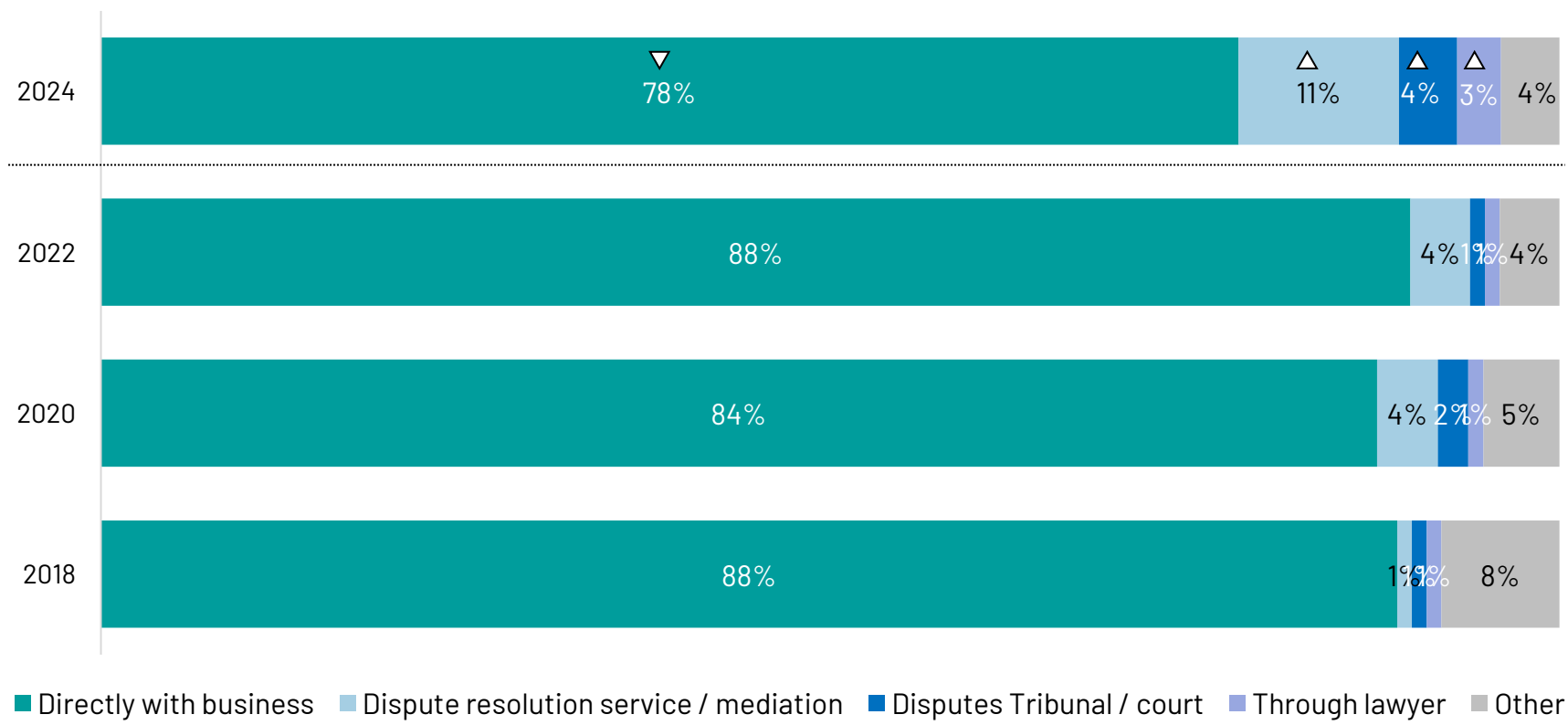




# The majority of problems are resolved directly with the business.

Three quarters (78%) of the problems were resolved directly with the business. Around 1 in 10 (11%) were resolved through a dispute resolution service or mediation, and very few were resolved through a Disputes Tribunal or court (4%), or through a lawyer (3%). Groups who are more likely to have their problems resolved by a dispute resolution service or Dispute Tribunal or court tend to know a lot about their rights, including online.

### Figure 23: Ways in which problems were resolved



#### Demographic/Category Differences

Significantly **more likely** to have resolved their problem **through a dispute resolution service / mediation**  
Know a lot about their consumer rights (21%), Know a lot about their online rights (21%), Māori (18%), 18-34 years old (17%)

Significantly **more likely** to have resolved their problem **through the Disputes Tribunal / court**  
Know a lot about their consumer rights (12%), Know a lot about their online rights (12%)

Significantly **more likely** to have resolved their problem **through a lawyer**  
18-34 years old (7%), Know a lot about their online rights (7%)

△ / ▽ Indicates significant increase / decrease compared to the previous wave

My issue was dealt with by the business directly, they fixed the issue the second time at no extra cost apart from time & travel for myself.

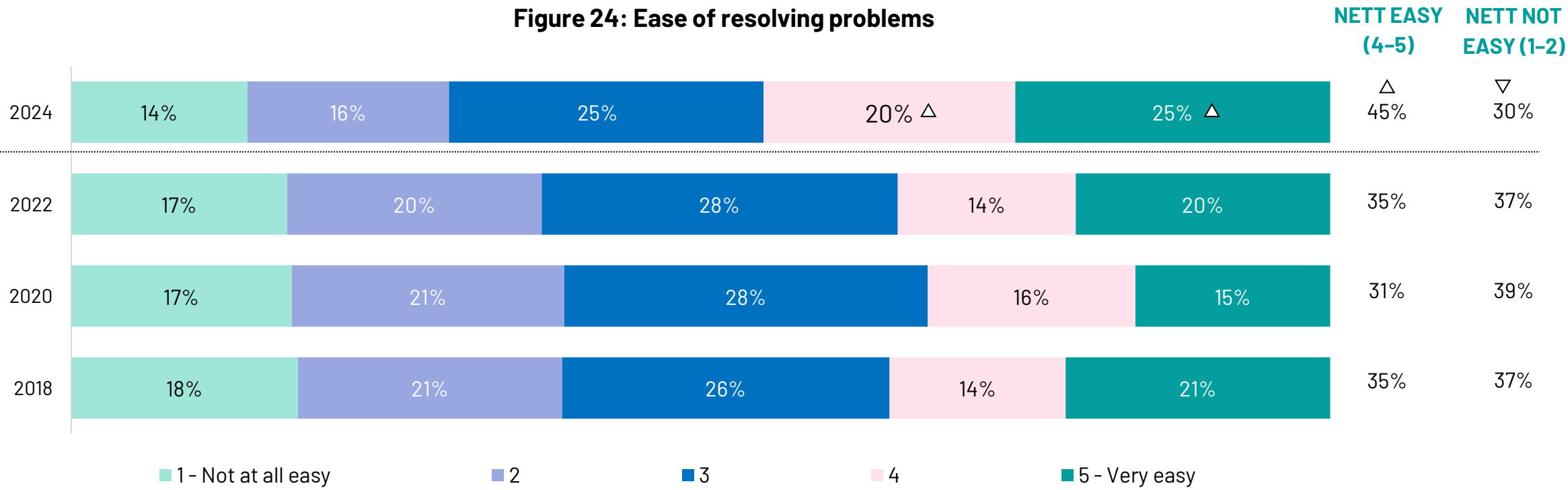




# Nearly half of consumers state their problem was easy to resolve, a significant improvement since 2022. 30% indicate their problem was not easy to resolve.

Nearly half of consumers (45%) whose problems were (being) resolved stated that doing so was easy (rating a '4' or '5'), while 30% rated '1' or '2', indicating their problems were not easy to resolve. The latter proportion has continued to decline over time, down significantly from 37% in 2022 to 30% this year – although this could be a result of including the new grocery category.

**Figure 24: Ease of resolving problems**



We asked consumers who resolved their problems to rate how easy it was on a scale of 1 to 5, where '1' means 'not at all easy' and '5' means 'very easy'.

$\Delta$  /  $\nabla$  indicates significant increase / decrease compared to the previous wave

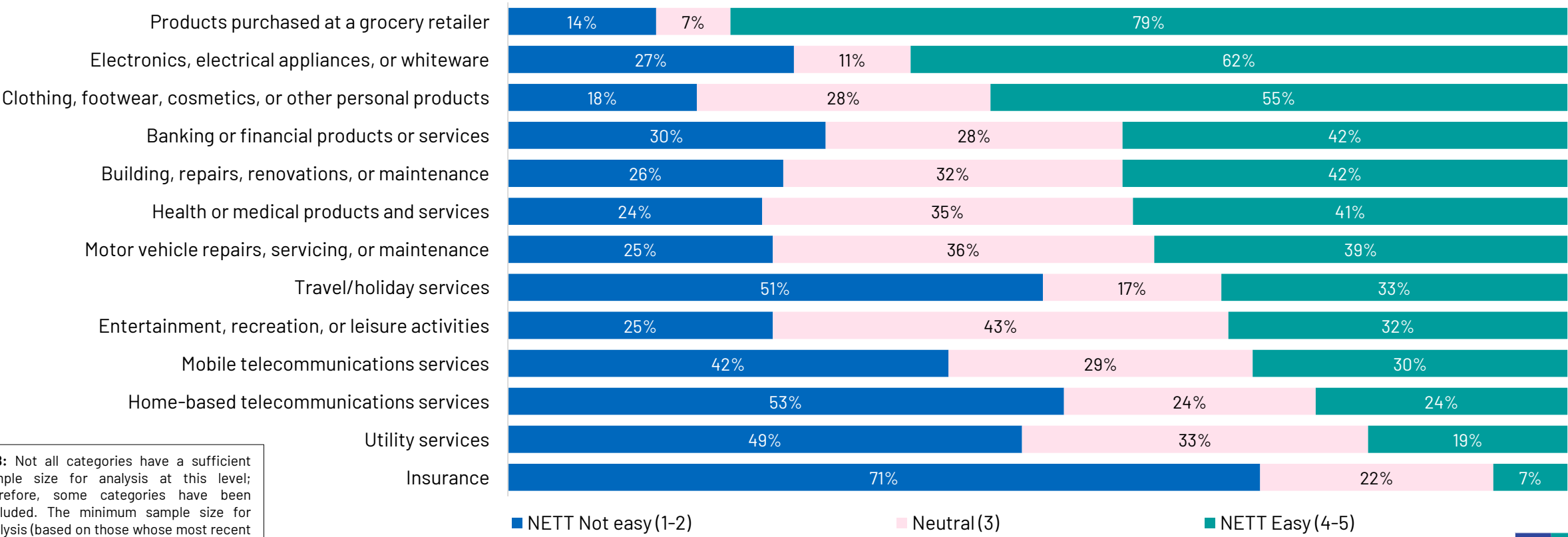
*In general, my experiences have been very good and when there has been an issue it's been solved very quickly.*



# There are clear differences between the product categories regarding ease of resolution.

Consumers whose problems related to grocery retailer products (79%) or to electronics, electrical appliances, or whiteware (62%) are more likely than average (45%) to state it was easy to resolve their problem. Conversely, those who found it more difficult than average (30%) to get a resolution include those who experienced problems with insurance (71%), home-based telecommunications (53%), travel/holiday service (51%), and utility services (49%).

**Figure 25: Ease of resolving problems by product category\***



**\*NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.





# **SECTION 3:** ***Consumer purchasing*** ***perceptions and*** ***behaviour***





# SECTION SUMMARY

**In general, consumers are broadly trusting and confident when it comes to purchasing products and services.**

Yet, while **most consumers agree you can generally feel confident that businesses will do the right thing and not try to mislead/cheat you when you buy products and services in New Zealand**, just under half (42%) believe they can trust the information from salespeople to be fair and accurate at least most of the time. Only a third trust what businesses say about how green their products, services, and packaging are.

There has been a **decrease in the proportion of consumers who look for endorsements** such as star ratings at least most of the time, down to 55% from 68% in 2022.

**Over two thirds (68%) of consumers believe their local grocery retailer displays clear and easy-to-read unit prices.** Yet the majority of consumers (65%) question retailers' sales pricing.

**There is a slow but steady increase in the proportion of consumers who shop online frequently**, up to 65% in 2024 compared to 58% in 2020. Despite this, nearly two thirds of consumers are concerned about the security of their payment and personal information online. Those aged over 75 years are significantly more likely to be concerned.

**Over a third (37%) state they have used a Buy Now, Pay Later (BNPL) agreement**, with those of Māori and Pacific ethnicity, young people, and females significantly more likely to have used one. The majority who entered into a BNPL are confident that they understood the agreement well enough to make an informed decision (83%) and that the amount of credit was suitable for their needs (81%).

However, just 53% of those who entered a BNPL contract are confident that the company properly considered their financial situation and ensured the repayments would be affordable.

Compared to 2022, **consumers are less likely to be concerned with the availability of unsafe products in New Zealand**, with the majority not having purchased an unsafe product in the last 2 years (79%). However, as shown in section 1, for 10% of consumers, they have either personally experienced or knew someone close to them who experienced a physical injury as a result of an unsafe product. For those who were affected by unsafe products, physical injuries were most commonly reported.

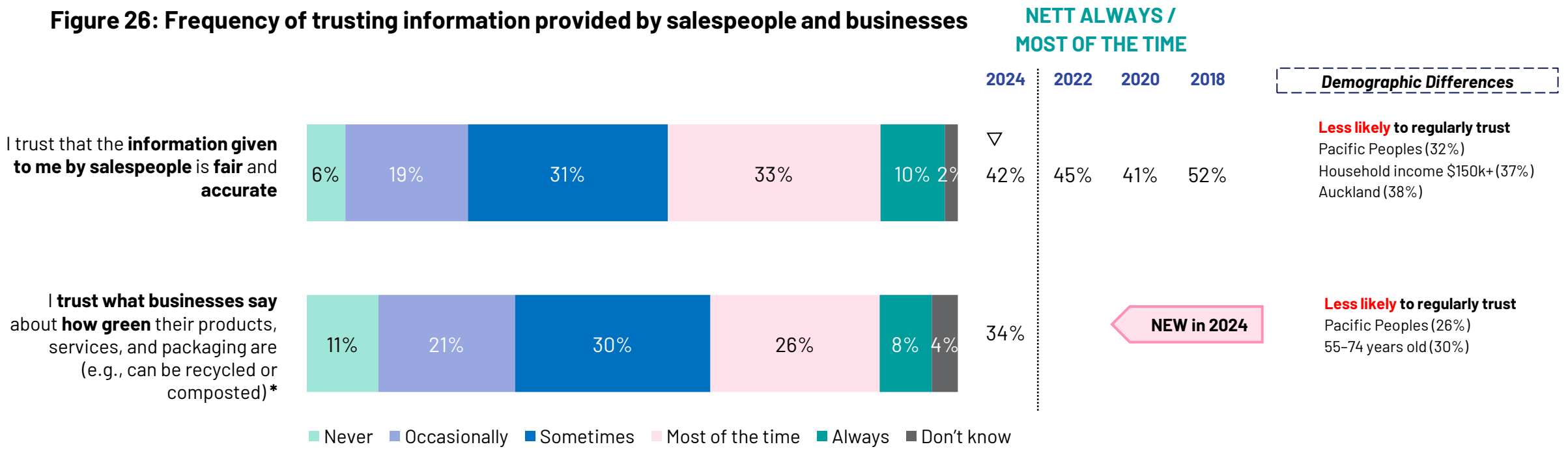


# Consumers continue to be relatively distrustful of the information salespeople provide and distrustful of business greenwashing.

Less than half of consumers (42%) trust that information from salespeople is fair and accurate 'always' or 'most of the time', which has significantly decreased since 2022.

Only a third (34%) state that they trust what businesses say about how green their products, services, and packaging are. Pacific Peoples are less likely to trust information from salespeople and businesses.

**Figure 26: Frequency of trusting information provided by salespeople and businesses**



\*NB: New question for 2024

**Q7:** Now, thinking about the types of information that you might see or consider before purchasing a product or service, how often do the following apply to you?  
**Base:** All respondents (2018 n=2,569, 2020 n=1,733, 2022 n=2,013, 2024 n=3,500)

**Green washing is a real issue in NZ... More regulations are clearly needed when we face so many environmental issues.**

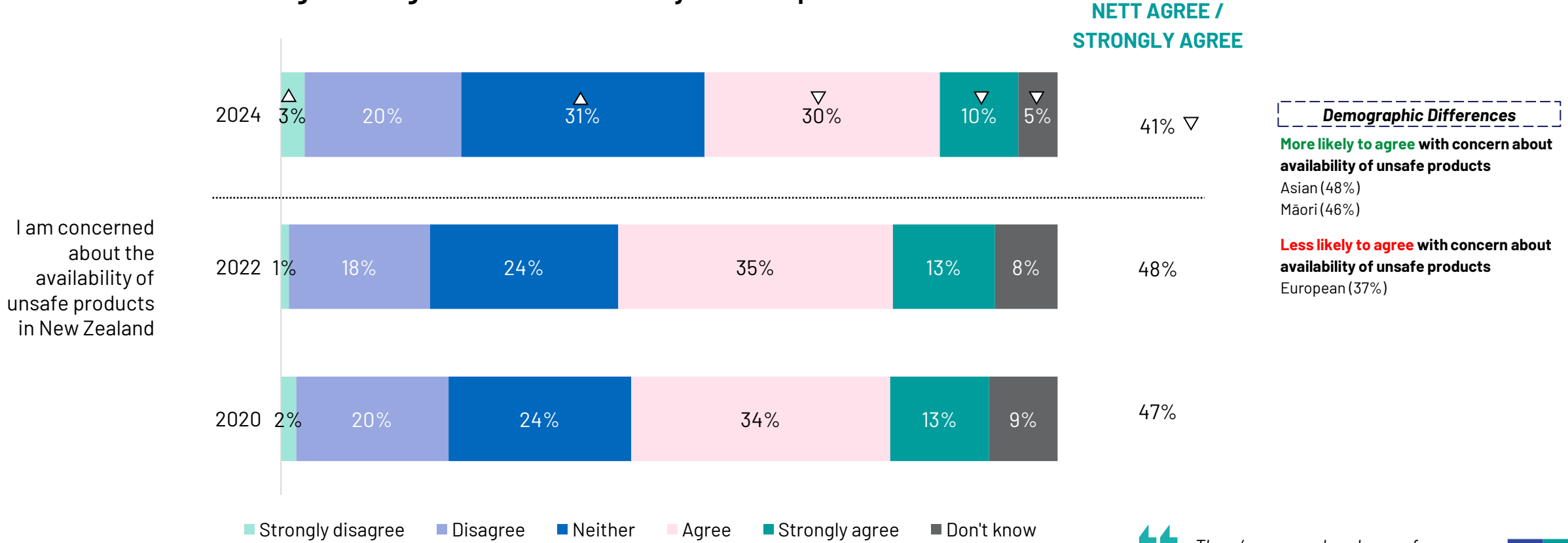
▽ / ▽ indicates significant increase / decrease compared to the previous wave



# Consumer concern over unsafe products has significantly decreased in 2024.

Fewer consumers are concerned about the availability of unsafe products in New Zealand in 2024, a significant decline from 48% to 41%. Yet the percentage of those undecided has increased, with now 3 in 10 being of a neutral opinion. Those of Māori (46%) or Asian (48%) ethnicity are more likely to be concerned.

**Figure 27: Agreement with availability of unsafe products statement**



△ / ▽ indicates significant increase / decrease compared to the previous wave

**Q8:** How much do you agree or disagree with the following statements?  
**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)

There's now an abundance of overseas retailers entering NZ markets selling counterfeit or unsafe items.





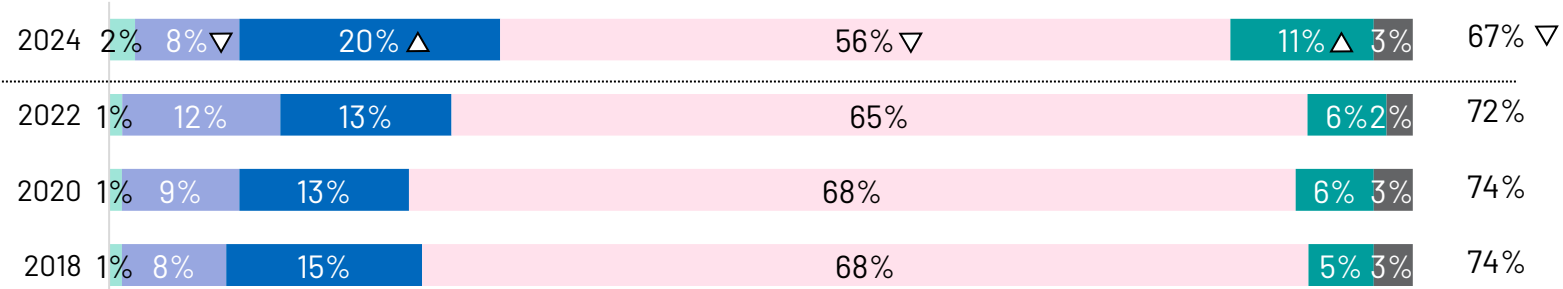
# Consumers are broadly trusting and confident when purchasing products and services.

Agreement that you can generally buy products and services and feel confident that businesses will do the right thing, while strong at 67%, has seen a decline since 2020 (from 74%). Around half of consumers (56%) are confident that they have enough information about their rights as a consumer when purchasing products or services, in line with 2022 levels (54%). Groups who are less likely to agree tend to know little or nothing about their rights or younger (under 35 years old).

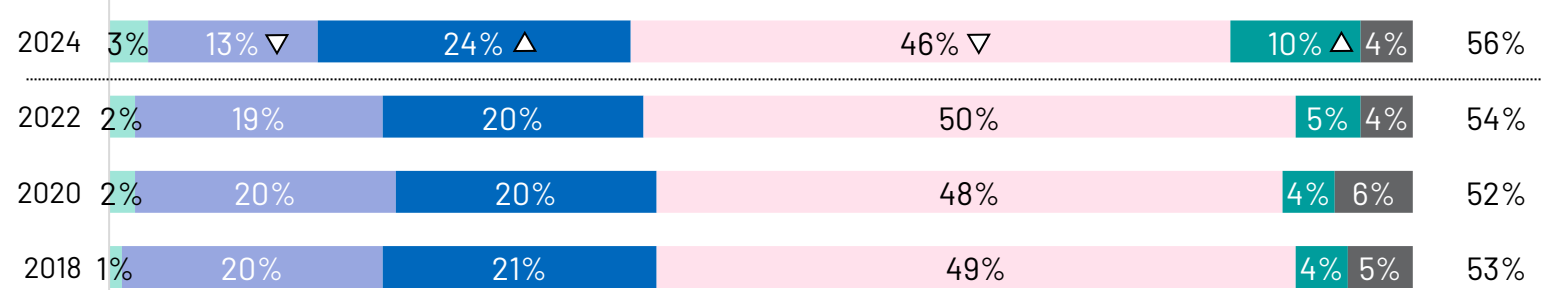
**Figure 28: Agreement with safety and security statements**

**NETT AGREE / STRONGLY AGREE**

In New Zealand you can generally buy products and services and feel confident that businesses will do the right thing and not try to mislead/cheat you



I am confident that I have enough information about my rights as a consumer when purchasing products or services



Strongly disagree Disagree Neither Agree Strongly Agree Don't know

**Demographic/Category Differences**

**Less likely to agree**  
Other ethnicity (52%), Don't know anything at all about their consumer rights (56%), People who are disabled (56%), 18-34 years old (62%), Auckland (62%), Know a little bit about their consumer rights (69%)

**Less likely to agree**  
Don't know anything at all about their consumer rights (14%), Know a little bit about their consumer rights (37%), Pacific Peoples (47%), 18-34 years old (49%), People who are disabled (49%), Females (52%)

▲ / ▽ indicates significant increase / decrease compared to the previous wave



I have faith in our NZ retailers to correct any issues for their customers.

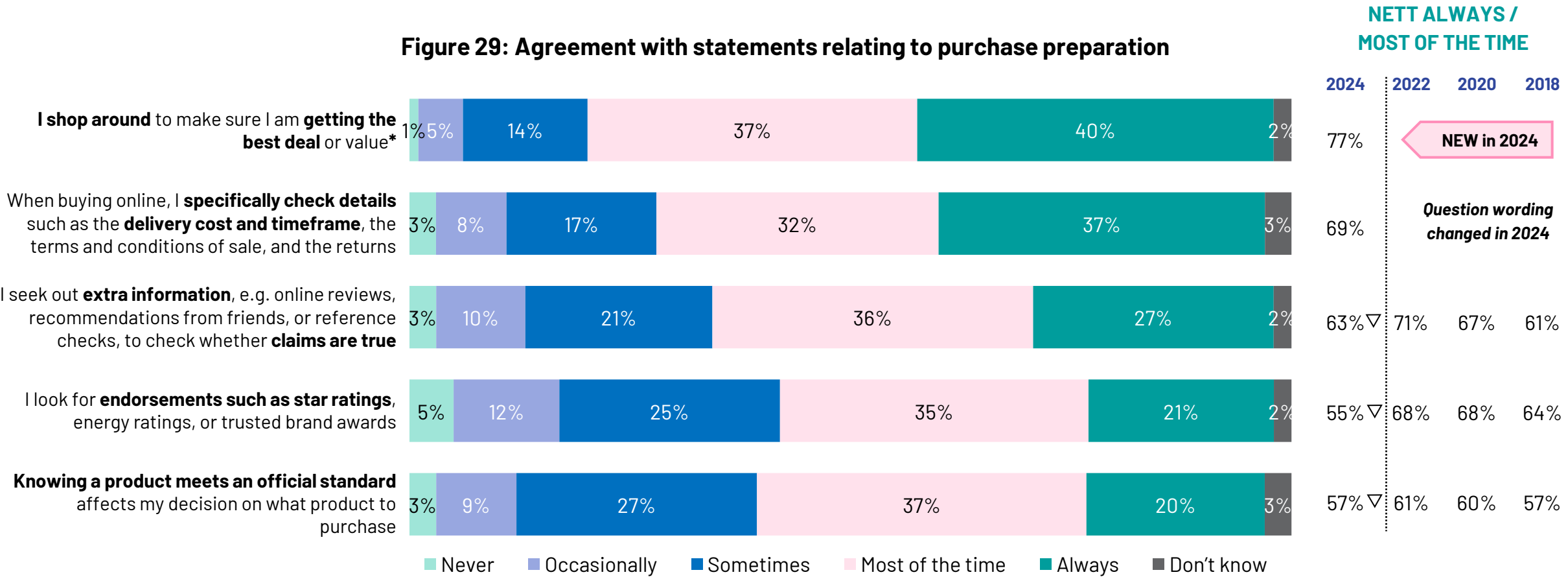




# The majority of consumers (77%) shop around to make sure they are getting the best deal, despite using key information less often.

Consumers are less guided by endorsements and official standards, with both measures declining in 2024. Similarly, the proportion of consumers actively seeking out extra information before purchasing something has declined, for the first time (63% vs 71% in 2022).

**Figure 29: Agreement with statements relating to purchase preparation**



\*NB: New question for 2024

Q7: Now, thinking about the types of information that you might see or consider before purchasing a product or service, how often do the following apply to you?

Base: All respondents (2018 n=2,569, 2020 n=1,733, 2022 n=2,013, 2024 n=3,500)

I always do in-depth research before I spend \$.





# Older consumers (aged 75+) and those who know at least a moderate amount about their rights are significantly more likely to check key information prior to purchase.

On the other hand, younger consumers (under 35) and those who know a little bit or nothing about their rights are less likely to take steps to seek out information prior to purchase.

**Figure 30: Types of information used pre-purchase – Demographic differences**

	I shop around to make sure I am getting the best deal or value*	When buying online, I specifically check details such as the delivery cost and timeframe, the terms and conditions of sale, and the returns	I seek out extra information, such as online reviews, recommendations from friends, or reference checks, to check whether claims are true	I look for endorsements such as star ratings, energy ratings, or trusted brand awards	Knowing a product meets an official standard affects my decision on what product to purchase
NETT ALWAYS / MOST OF THE TIME (Total)	<b>77%</b>	<b>69%</b>	<b>63%</b>	<b>55%</b>	<b>57%</b>
<b>More likely to take this action</b>	Nelson (95%) 75+ years old (84%) Rural (82%) European (81%) 55-74 years old (80%) Know at least a moderate amount about their consumer rights (79%)	75+ years old (81%) 55-74 years old (74%) Know at least a moderate amount about their consumer rights (74%) Household income \$150k+ (73%)	Household income \$150k+ (69%) Know at least a moderate amount about their consumer rights (67%)	75+ years old (62%) Rural (61%) Know at least a moderate amount about their consumer rights (59%)	75+ years old (71%) Rural (63%) Know at least a moderate amount about their consumer rights (62%)
<b>Less likely to take this action</b>	Don't know anything at all about their consumer rights (62%) Asian (68%) English not main language (68%) Pacific Peoples (69%) 18-34 years old (72%)	Don't know anything at all about their consumer rights (51%) 18-34 years old (62%) Know a little bit about their consumer rights (64%)	Don't know anything at all about their consumer rights (51%) 55-74 years old (60%) Know a little bit about their consumer rights (64%)	Don't know anything at all about their consumer rights (41%) Know a little bit about their consumer rights (52%)	Don't know anything at all about their consumer rights (37%) Pacific Peoples (46%) People who are disabled (50%) Small town (52%) 18-34 years old (53%) Know a little bit about their consumer rights (54%)

\*NB: New question for 2024

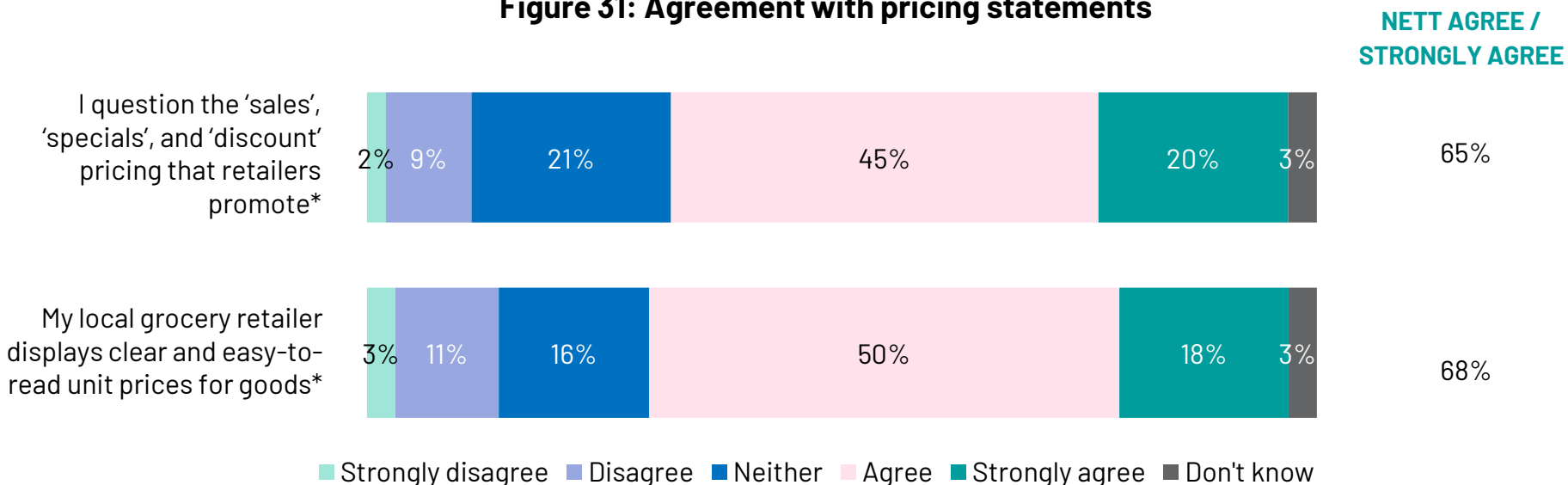
07: Now, thinking about the types of information that you might see or consider before purchasing a product or service, how often do the following apply to you?

Base: All respondents (2024 n=3,500)



# Over two thirds (68%) of consumers believe their local grocery retailer displays clear and easy-to-read unit prices. Yet most (65%) question retailers' sales pricing.

Figure 31: Agreement with pricing statements



\*NB: New statement for 2024

Q8: How much do you agree or disagree with the following statements?

Base: All respondents (2024 n=3,500)

Quite often specials when looked at are not specials. Or discounts offered are a bit disingenuous.

Supermarket prices per kilo are in a tiny font too small to read easily.

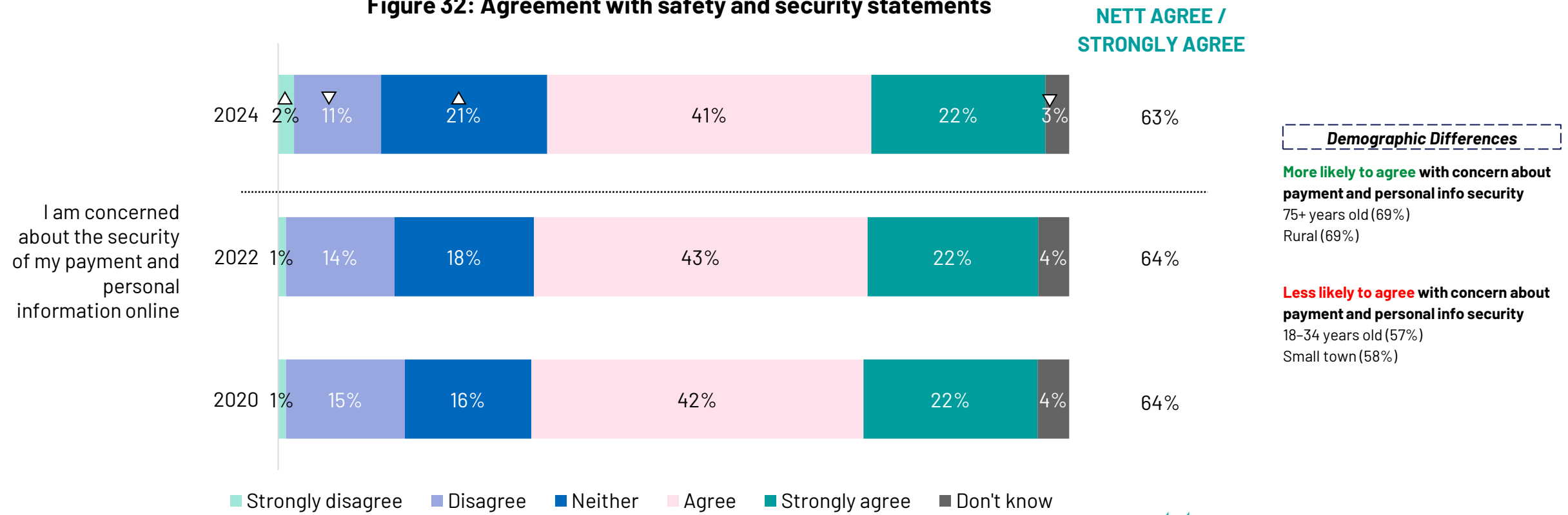




# Consumer concern for their information online has held steady since 2022.

Despite stability since 2022, consumers remain concerned around security and safety in regard to online shopping, with nearly 2 in 3 (63%) agreeing that they are concerned. Those aged 75+ years are significantly more likely to agree that they are concerned, with younger consumers (aged 18–34) less likely to be concerned.

**Figure 32: Agreement with safety and security statements**



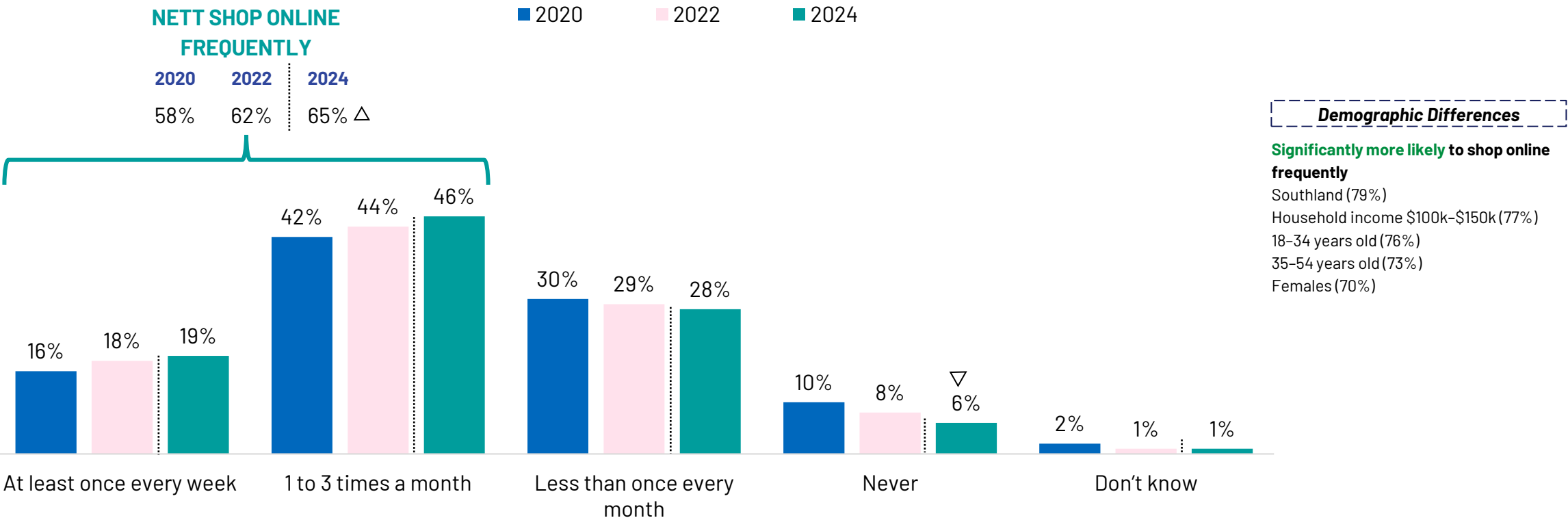
△ / ▽ indicates significant increase / decrease compared to the previous wave



# E-commerce use remains strong in 2024, with people shopping online more frequently.

Consumers were asked how often, if at all, they had bought a product or service online in the last 6 months. Around 9 in 10 (91%) indicate that they have purchased something online. Nearly 1 in 5 (19%) shop online at least once a week. Southlanders, those with a household income of \$100-\$150k, people aged under 54, and females are significantly more likely to shop online frequently.

**Figure 33: Frequency of purchasing products and services online in the last 6 months**



$\Delta$  /  $\nabla$  indicates significant increase / decrease compared to the previous wave

**Q10:** How often, if at all, have you bought a product or service online in the last six months?  
**Base:** All respondents (2020 n=1,734, 2022 n=2,013, 2024 n=3,500)

**“** In the past 2 years I have done the majority online with delivery. **”**

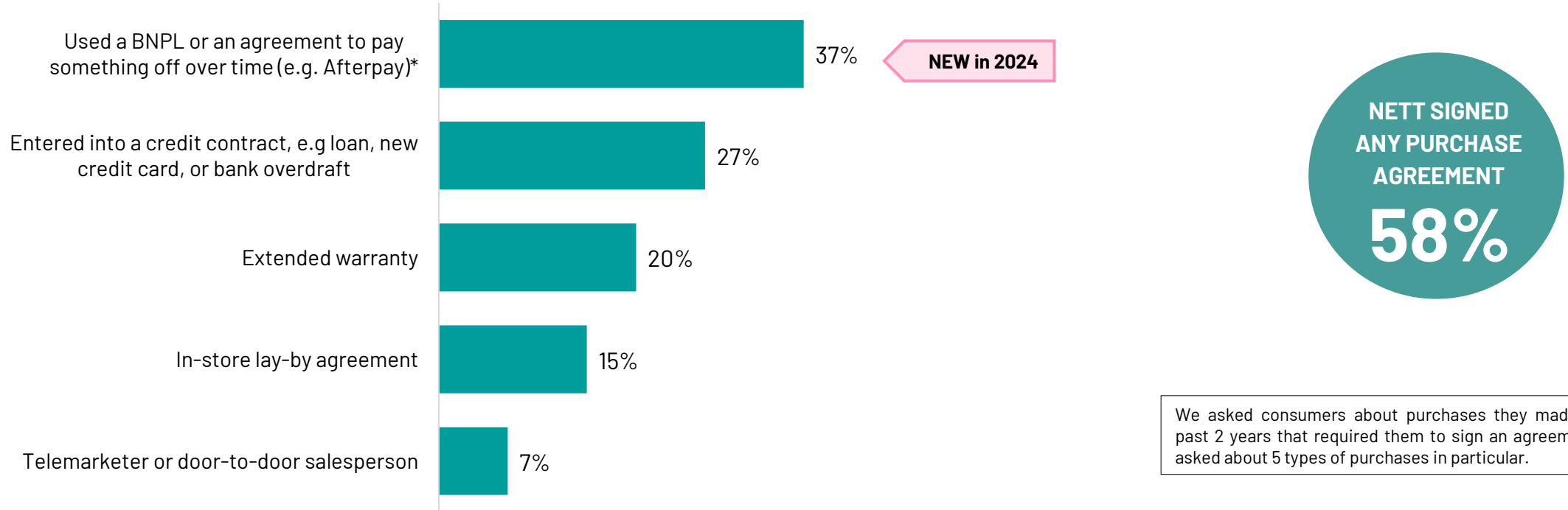




# In the past 2 years, nearly 6 in 10 (58%) consumers have purchased something that involved signing an agreement.

Buy Now Pay Later (BNPL) agreements are used by around a third (37%) of consumers, while around a quarter (27%) have entered into a credit contract in the past 2 years. Consumers who faced at least one consumer problem in the last 2 years are significantly more likely to have entered into a purchase agreement.

**Figure 34: Percentage of consumers who made purchases which required them to sign an agreement**



We asked consumers about purchases they made in the past 2 years that required them to sign an agreement. We asked about 5 types of purchases in particular.

**\*NB:** New option for 2024

**Q12:** Now we'd like you to think about your experience in purchasing products or services where you would be required to sign an agreement. Please indicate which of the following you have done in the past two years.

**Base:** All respondents (2024 n=3,500)





# Younger consumers (especially 18–34-year-olds) are more likely to have signed at least one purchase agreement. There are some demographic differences regarding the usage of credit contracts versus BNPLs.

Those with a high household income, those aged under 55 years, and those of an Asian ethnicity are most likely to have entered a credit contract. BNPL agreements skew towards those with Māori or Pacific ethnicity and females.

**Figure 35: Demographic differences of those who made purchases which required them to sign an agreement**

	NETT Signed any purchase agreement	Used a BNPL or an agreement to pay something off over time (e.g. Afterpay)*	Entered into a credit contract, e.g. a loan, a new credit card, a new bank overdraft
Total	<b>58%</b>	<b>37%</b>	<b>27%</b>
<b>Significantly more likely to have...</b>	18–34 years old (74%) Māori (74%) Pacific Peoples (71%) 35–54 years old (67%) Household income \$150k+ (66%) Females (65%) Asian (65%) Auckland (62%) Household income \$50k–\$100k (61%)	Pacific Peoples (54%) Māori (53%) 18–34 years old (52%) Females (46%) 35–54 years old (43%) Household income \$100k–\$150k (42%)	Household income \$150k+ (40%) 35–54 years old (35%) 18–34 years old (34%) Asian (33%) Canterbury (31%) Auckland (30%)

\*NB: New option for 2024

Q12: Now we'd like you to think about your experience in purchasing products or services where you would be required to sign an agreement. Please indicate which of the following you have done in the past two years.

Base: All respondents (2024 n=3,500)

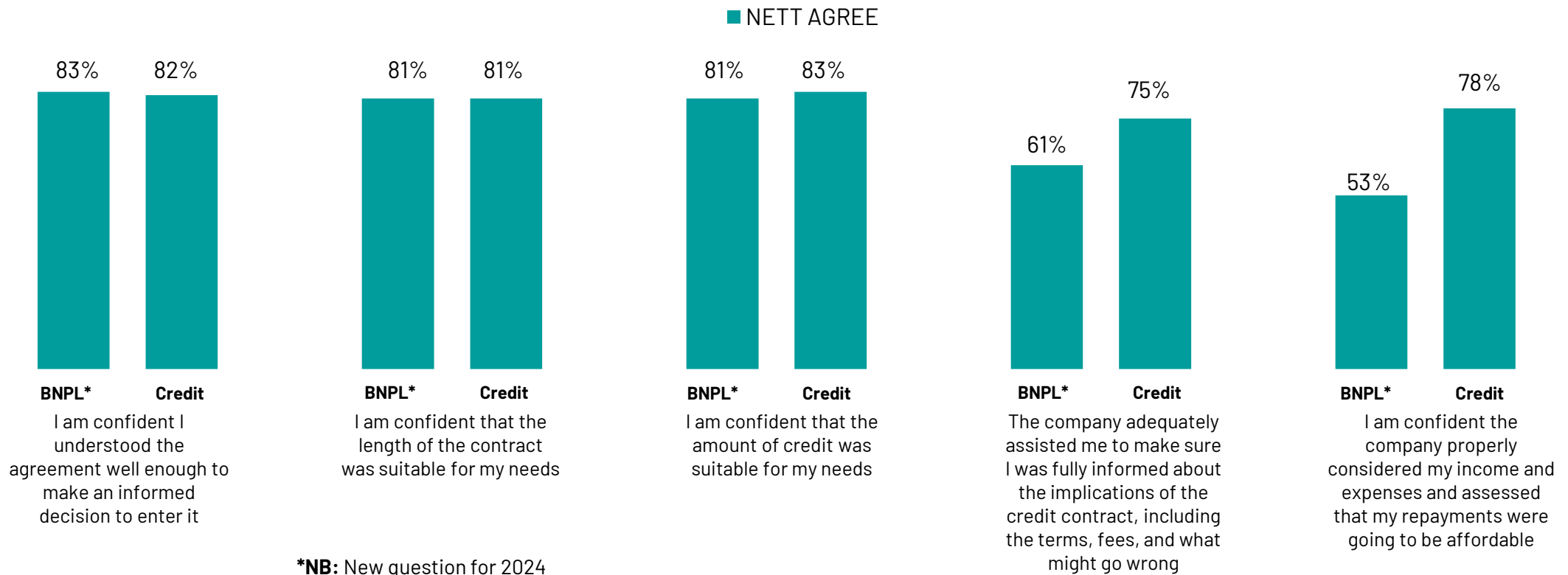




# Consumers are more likely to feel confident about credit contracts than BNPL agreements.

Consumers are equally confident about entering into BNPL agreements and credit contracts, and about both the length of contract and amount of credit being suitable for their needs.

Figure 36: Agreement with statements regarding BNPL agreements\* and credit contracts



\*NB: New question for 2024

Q13b: You said that in the past two years you have used a buy now, pay later or an agreement to pay something off over time (e.g. Afterpay). Thinking about the most recent buy now, pay later / agreement you entered into, how much do you agree or disagree with each of the following statements? / Q13a: You said that in the past two years you have entered into a credit contract, such as a loan, a new credit card, or new bank overdraft. Thinking about the most recent credit contract you entered, how much do you agree or disagree with each of the following statements?

Base: Those who entered into a BNPL agreement (2024 n=876), Those who entered into a credit contract (2024 n=864)

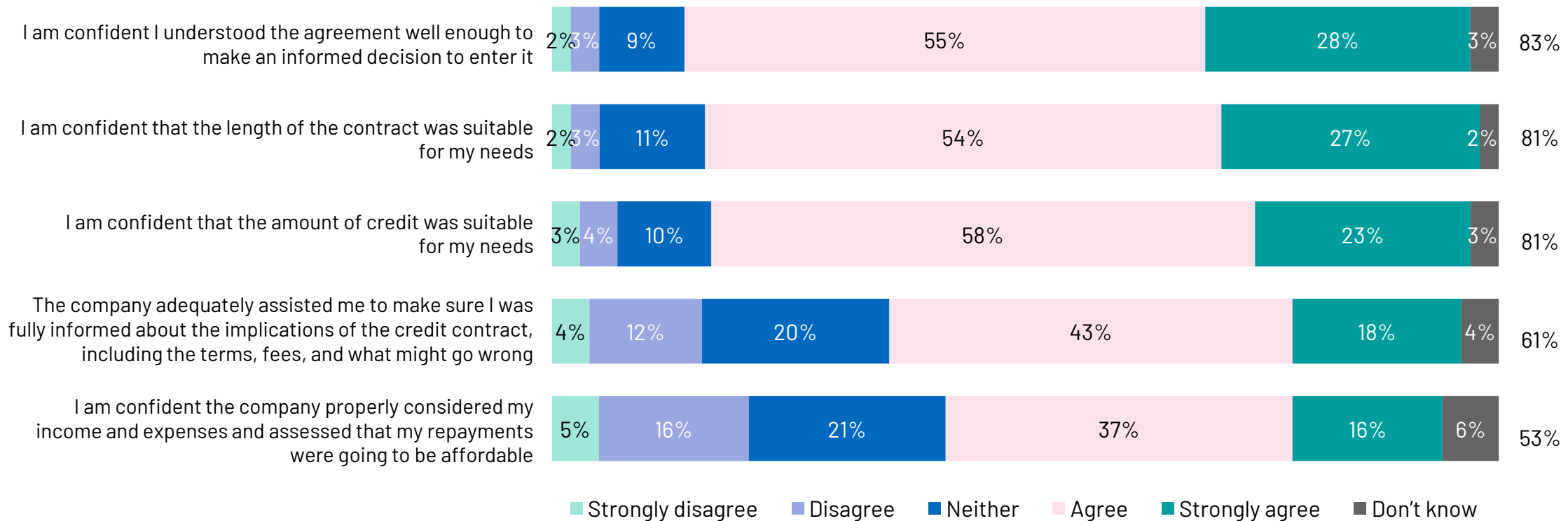


# Consumers are confident overall about entering into BNPL agreements.

Of the 37% of consumers who entered into a BNPL in the past 2 years, most feel confident that they understood the agreement (83%), and that the length of contract (81%) and amount of credit (81%) was suitable for their needs. Only a minority of BNPL users are sceptical of the agreements, ranging from 5% to 21%.

**Figure 37: Agreement with statements regarding BNPL agreements\***

**NETT AGREE /  
STRONGLY AGREE**  
2024



**\*NB:** New question for 2024

**Q13b:** You said that in the past two years you have used a buy now, pay later or an agreement to pay something off over time (e.g. Afterpay). Thinking about the most recent buy now, pay later / agreement you entered into, how much do you agree or disagree with each of the following statements?

**Base:** Those who entered into a BNPL agreement (2024 n=876)



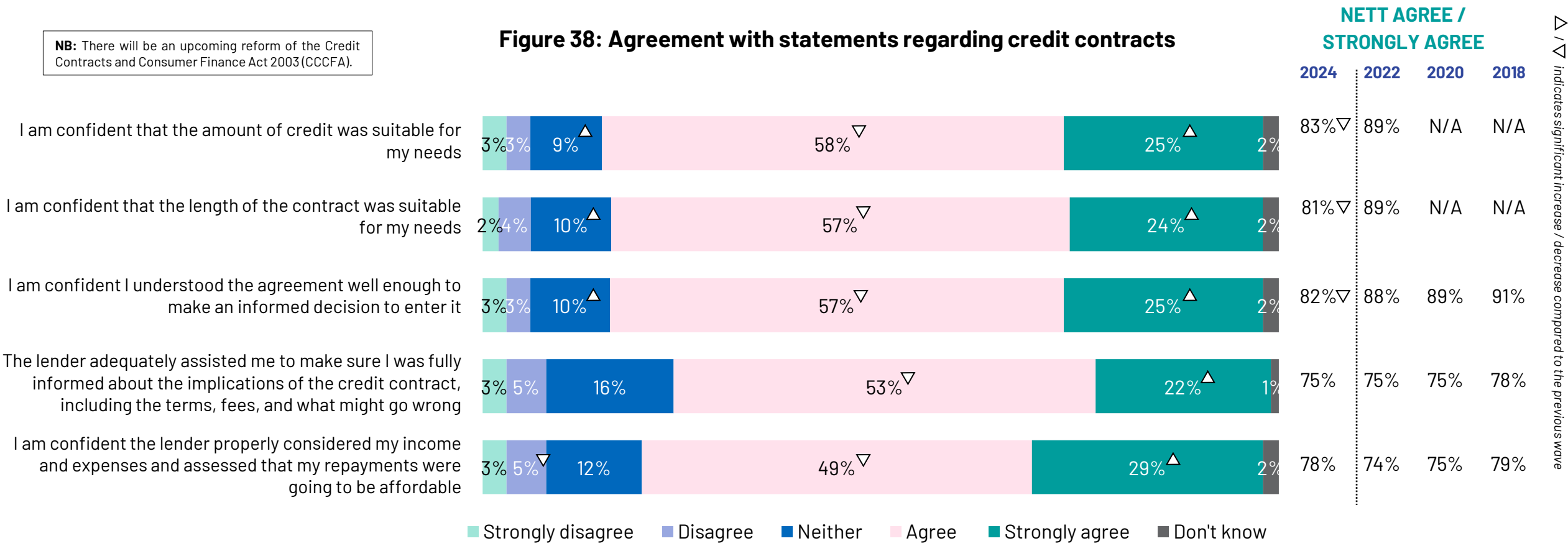


# Consumers remain confident overall about entering into credit contracts. Only a minority are sceptical of the behaviour of lenders.

Of the 27% of consumers who entered a credit contract in the past 2 years, the majority feel confident about the contract, with agreement ranging from 75% to 83%. In 2024, consumers are more likely to be undecided when it comes to their thoughts on credit contracts.

**NB:** There will be an upcoming reform of the Credit Contracts and Consumer Finance Act 2003 (CCCFA).

**Figure 38: Agreement with statements regarding credit contracts**



**Q13a:** You said that in the past two years you have entered into a credit contract, such as a loan, a new credit card, or new bank overdraft. Thinking about the most recent credit contract you entered, how much do you agree or disagree with each of the following statements?  
**Base:** Those who entered into a credit contract (2018 n=912, 2020 n=756, 2022 n=645, 2024 n=864)





# ***SECTION 4: Awareness, usage, and perceptions of consumer support and dispute resolution services***





## SECTION 4: AWARENESS, USAGE, AND PERCEPTIONS OF CONSUMER SUPPORT AND DISPUTE RESOLUTION SERVICES

# SECTION SUMMARY

Consumers were asked about five organisations that provide information on consumer rights and laws. They were asked whether they were aware of each organisation, and whether they had used each organisation's services in the past 2 years.

**While awareness of consumer support and advice organisations is generally high, consumer awareness of dispute resolution services is seeing a declining trend.**

**The Citizens Advice Bureau (CAB) and Consumer NZ are widely recognised** and the most accessed services by consumers. Awareness of Consumer NZ has increased since 2022.

**Awareness of the Commerce Commission, Community Law Centre, and Consumer Protection remains notably lower**, despite all three having significant increased in awareness compared to 2022. The lowest awareness is of Consumer Protection, with 48% in 2024.

In terms of dispute resolution services, **there is a long-term downward trend in consumer awareness of the Disputes Tribunal of New Zealand**; despite its highest levels, awareness has declined to 61% in 2024, compared with 73% in 2022.

**A few services had an increase in awareness in 2024**, including the Banking Ombudsman Scheme, Telecommunications Dispute Resolution, Utilities Disputes, and Financial Services Complaints Ltd. However, there was also an increase in the proportion of consumers unaware of any of the dispute resolution services, which now sits at 20%.

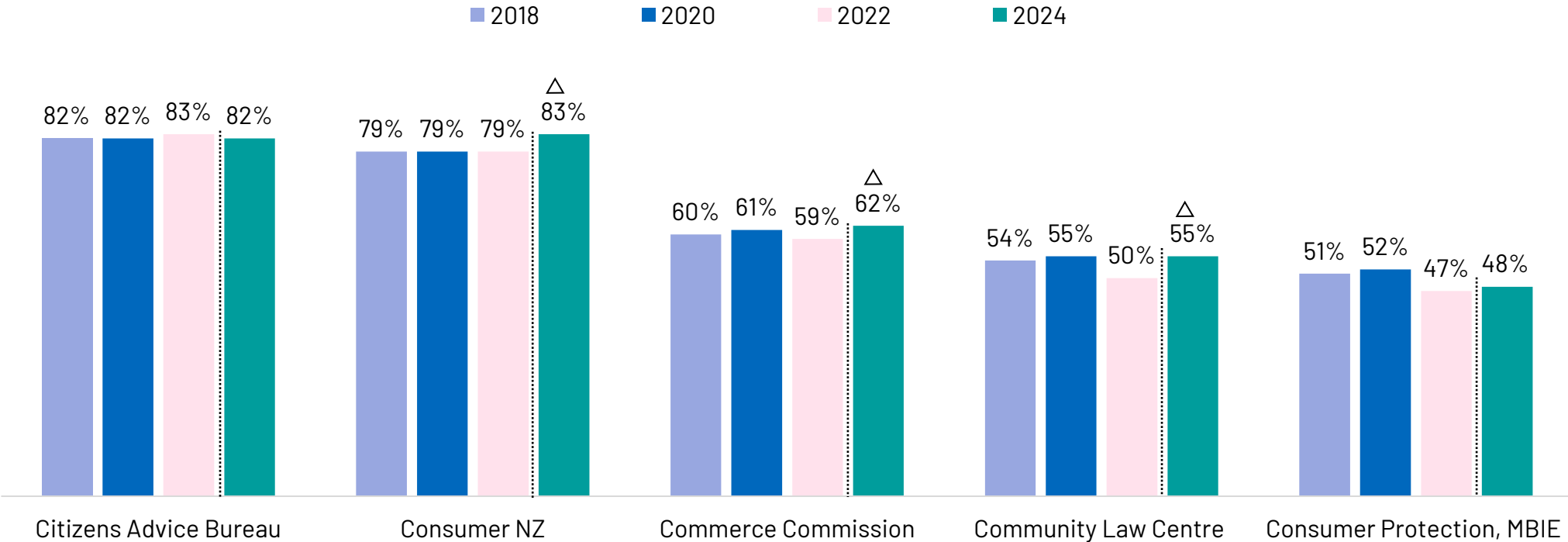
**Over half of consumers (52%) agree there is adequate access to services that help resolve disputes between consumers and businesses.** While this is a significant increase since 2022, it is similar to the level seen in 2020 (48%).



# The Citizens Advice Bureau (CAB) and Consumer NZ have higher awareness than the Commerce Commission, Community Law Centre, and Consumer Protection.

There has been an increase in awareness of Consumer NZ, Commerce Commission, and Community Law Centre in 2024. Awareness of Consumer Protection, MBIE remains the lowest at 48%, in line with the 2022 result of 47%. 6% of consumers are not aware of any of these organisations.

**Figure 39: Awareness of organisations that provide consumer support and advice**



△ / ▽ indicates significant increase / decrease compared to the previous wave

**Q4:** Before today, were you aware that the following organisations provide consumer information and/or advice?  
**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)

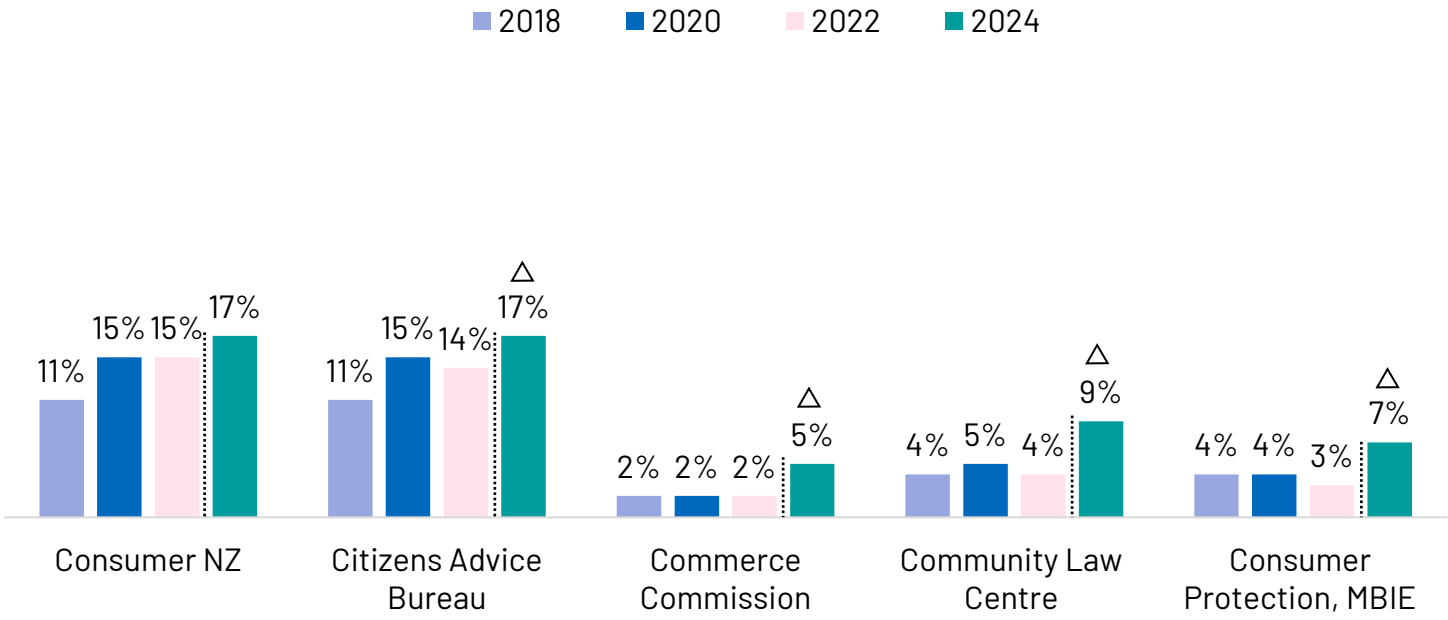




# Usage of services for consumer support and advice has seen an uplift in 2024, with Consumer NZ and CAB the most commonly used agencies (17%).

In 2024, a third (33%) of consumers stated they had approached at least one of the services in the past 2 years (compared to 28% in 2020). Consumer Protection was approached by 7% in the past 2 years, compared to 3% in 2022.

**Figure 40: Usage of organisations that provide consumer support and advice in past 2 years**



**NETT**  
Used at least one org.  
**33%**

**Demographic Differences**

**Significantly more likely to have used an organisation**  
Māori (47%), People who are disabled (43%), Auckland (38%), Bachelor's degree or higher (38%), Household income \$100k+ (37%), Metropolitan city (36%)

**Significantly less likely to have used an organisation**  
Hawke's Bay (23%), 75+ years old (25%), Waikato (25%), Small town / rural (27%), Highest education secondary/diploma (29%), 55-74 years old (30%)

△ / ▽ indicates significant increase / decrease compared to the previous wave





# General consumer awareness of dispute resolution services is strong, with 8 in 10 aware of at least one service, despite a longer-term downwards trend.

While awareness of various dispute resolution services remains broadly consistent with 2020, fewer consumers are aware of at least one agency (down from 83% in 2022 to 80% in 2024). While most consumers claim to have heard of the Disputes Tribunal of New Zealand, awareness is at its lowest level to date at 61%, compared to 73% in 2022. This is followed by the Banking Ombudsman Scheme (49%) and the Motor Vehicle Disputes Tribunal (35%). Awareness of all other listed dispute services is less than 30%.

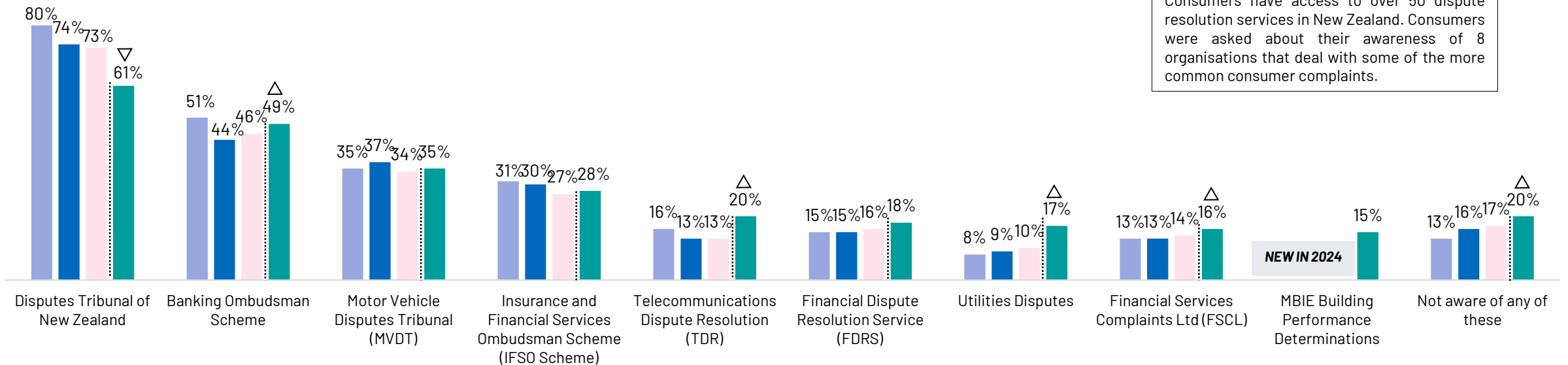
**Figure 41: Awareness of dispute resolution services**

Multiple-response question

■ 2018 ■ 2020 ■ 2022 ■ 2024

**80%** are aware of at least one dispute resolution service (Compared to 83% in 2022)

Consumers have access to over 50 dispute resolution services in New Zealand. Consumers were asked about their awareness of 8 organisations that deal with some of the more common consumer complaints.



△ / ▽ Indicates significant increase / decrease compared to the previous wave

**“The Utilities Disputes tribunal were exceptionally helpful given that I was being billed for my neighbour’s utility costs and [provider] were completely unresponsive and used bullyboy tactics.”**

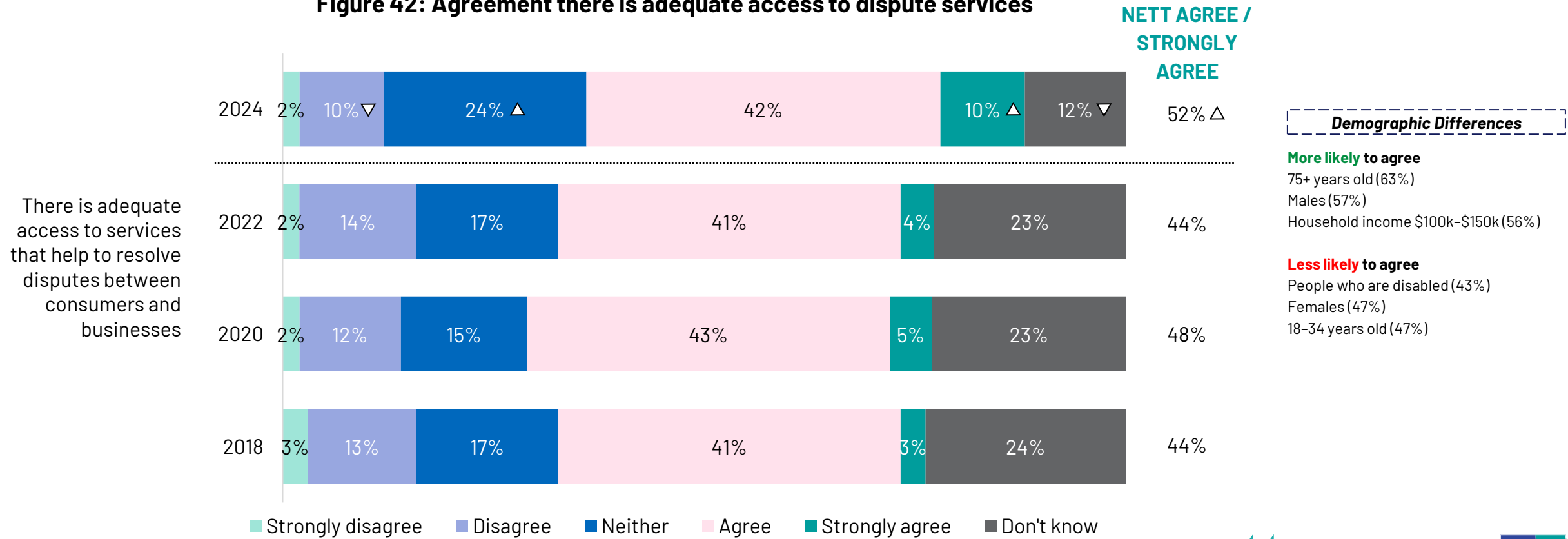




# Just over half of consumers feel there is adequate access to services to resolve disputes.

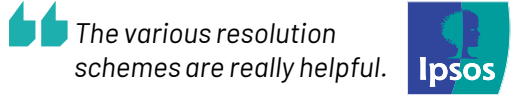
This is a significant increase since 2022, and the highest agreement level to date. Those who have experienced a consumer problem in the past 2 years are less likely to feel there is adequate access to dispute services, so this perception could be tempered by negative experiences. Those who are less likely to agree that there is adequate access to dispute services tend to be disabled, female, and younger (18–34 years old).

**Figure 42: Agreement there is adequate access to dispute services**



▲ / ▽ indicates significant increase / decrease compared to the previous wave

**Q8:** How much do you agree or disagree with the following statements?  
**Base:** All respondents (2018 n=2,558, 2020 n=1,732, 2022 n=2,012, 2024 n=3,500)





# ***SECTION 5: Awareness and knowledge of consumer rights, laws, and acts***







# SECTION SUMMARY

The New Zealand Consumer Survey investigates awareness and understanding of the following laws that protect consumers when purchasing products and services in New Zealand:

- The Fair Trading Act 1986 (FTA) sets rules for the conduct of businesses and provision of accurate information about products and services, and protects consumers from unsafe products.
- The Consumer Guarantees Act 1993 (CGA) sets minimum standards for goods and services, and provides remedies for consumers – such as repairs, replacements, or refunds – when these standards are not met.
- The Credit Contracts and Consumer Finance Act 2003 (CCCFA) sets out the responsibilities of lenders to protect consumers when they borrow money or enter into a credit agreement.

**Awareness of consumer rights and laws in New Zealand in general has remained consistently high** over the years, with self-reported knowledge of rights seeing a significant increase in 2024.

**The majority of consumers believe that they have the same rights** when buying from NZ-based websites as when buying in-store. However, this perception changes significantly when it comes to purchasing from overseas websites, with just 16% thinking they have the same rights as when buying in-store. The majority (62%) think they have fewer rights.

**In terms of specific legislation**, although lower than previous measures, **awareness is still high** – with 89% aware of the CGA, 90% aware of the FTA, 78% aware of the Commerce Act, and 62% aware of the CCCFA. Despite high levels of awareness of the legislation, relatively few claim to have a good or very good understanding of what these laws mean for them as a consumer (15% CGA, 12% FTA, 7% CCCFA).

Compared to 2022, **New Zealanders are more likely to believe that the laws protect consumers from being misled or cheated by businesses**. They are also more likely to state that there is **adequate enforcement of the laws** that prohibit businesses from misleading or deceiving consumers, as well as of those that prohibit anti-competitive behaviour.

Respondents were shown ten scenarios relating to the three pieces of legislation. **For four of these scenarios, the highest proportion of respondents were able to identify the correct answer**. The scenarios that proved difficult for respondents related to the ability to cancel a loan if a better rate is found a couple of days later, store responsibilities post manufacturer's guarantee, and what happens when a price is not agreed in advance.

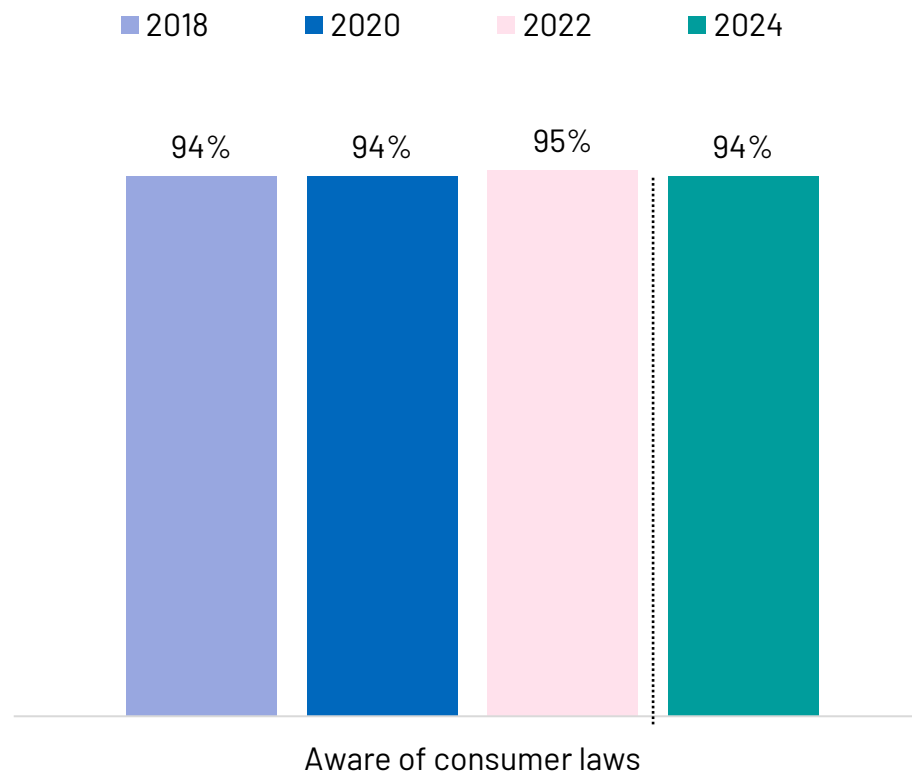
**Those who believe they know a lot about consumer rights and laws answered more scenarios correctly** than those who claimed to know nothing, a little bit, or a moderate amount. However, 59% of those who believe they know a lot still answered up to 6 of the scenarios incorrectly.



# Awareness that consumer rights and laws exist remains strong.

Most consumers (94%) are aware that NZ laws exist to protect basic consumer rights when purchasing products and services. This level of awareness is in line with previous measures. Groups who are less likely to be aware of consumer rights and laws tend to be Taranaki residents, those of a Pacific ethnicity, new migrants, and those aged under 35 years.

**Figure 43: Self-reported awareness of consumer rights and laws**



### Demographic Differences

#### More likely to be aware of consumer laws

- 75+ years old (99%)
- Household income \$150k+ (98%)
- Canterbury (97%)
- Established migrants (97%)
- European (96%)
- Metropolitan city (95%)
- Males (95%)

#### Less likely to be aware of consumer laws

- Taranaki (85%)
- Pacific Peoples (85%)
- New migrants (89%)
- 18-34 years old (89%)
- Māori (90%)
- People who are disabled (90%)
- Small town / rural (91%)
- Household income <\$50k (92%)



*I worked in retail for 17 years and feel most customers were very aware of their rights, sometimes misguided but would have many people tell me their rights over the years.*



**Q1:** Before today, were you aware that New Zealand laws exist to protect basic consumer rights when purchasing products and services?

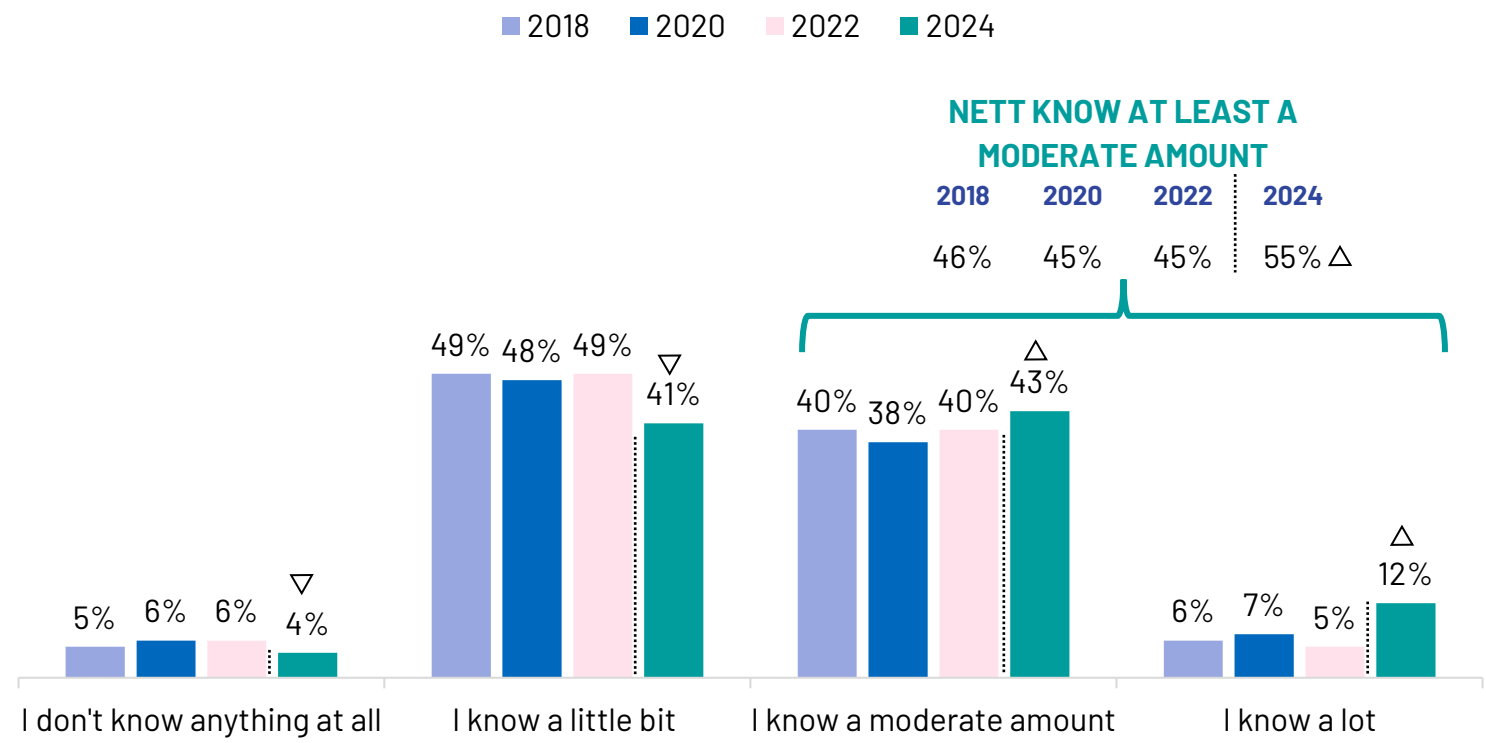
**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)



# Self-reported knowledge of consumer rights and laws has significantly increased in 2024.

Just over half (55%) of consumers feel they know at least a moderate amount about their rights, which is the highest figure seen since the survey began, and a significant increase on 2022. Those less likely to feel they know at least a moderate amount include Northland residents, those of Pacific or Asian ethnicities, and younger people (under 35 years).

**Figure 44: Self-reported knowledge of consumer rights and laws**



**Demographic Differences**

- More likely to be at least moderately knowledgeable of consumer laws**
- 75+ years old (67%)
  - Household income \$150k+ (62%)
  - Canterbury (60%)
  - 55-74 years old (59%)
  - Males (59%)
  - Metropolitan city (58%)

- Less likely to be at least moderately knowledgeable of consumer laws**
- Northland (35%)
  - Pacific Peoples (44%)
  - 18-34 years old (47%)
  - Asian (48%)
  - Small town / rural (49%)
  - Females (50%)

$\Delta$  /  $\nabla$  indicates significant increase / decrease compared to the previous wave

*I know there are rights we consumers need. But sometimes the laws, rules, and procedures, are way too difficult for most people to understand.*



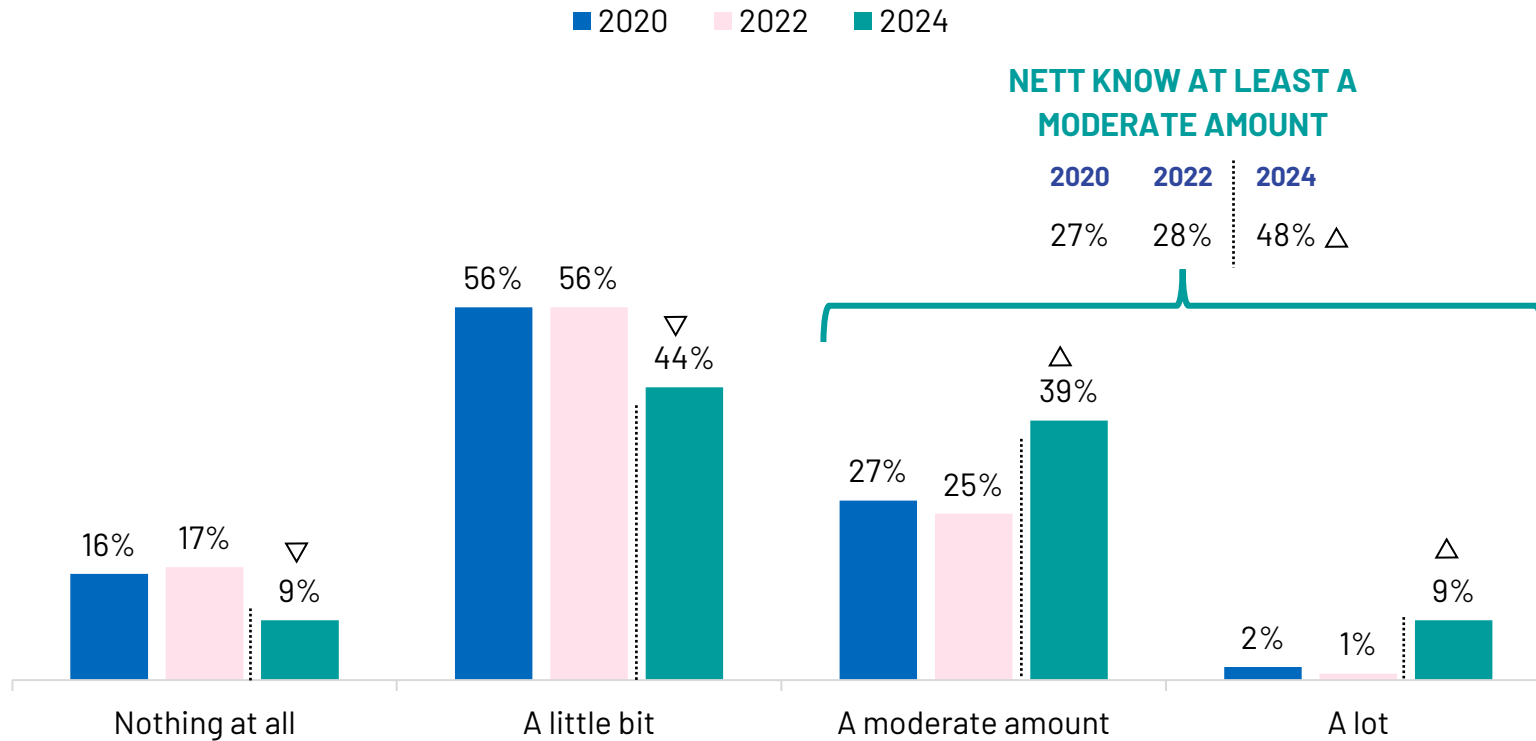
**Q2:** How much do you feel you know about your rights as a consumer?  
**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)



# Consumers' knowledge of their rights when shopping online has improved in 2024. Nearly half (48%) claim to know a lot or a moderate amount, up from 28% in 2022.

However, more than half of consumers (53%) report knowing only a little bit or nothing at all about their rights. There has been a significant decrease in the percentage of consumers claiming to know a *little bit* or *nothing at all*, and a significant increase in claims of knowing a *lot* or a *moderate amount*.

**Figure 45: Self-reported knowledge of consumer rights when shopping online**

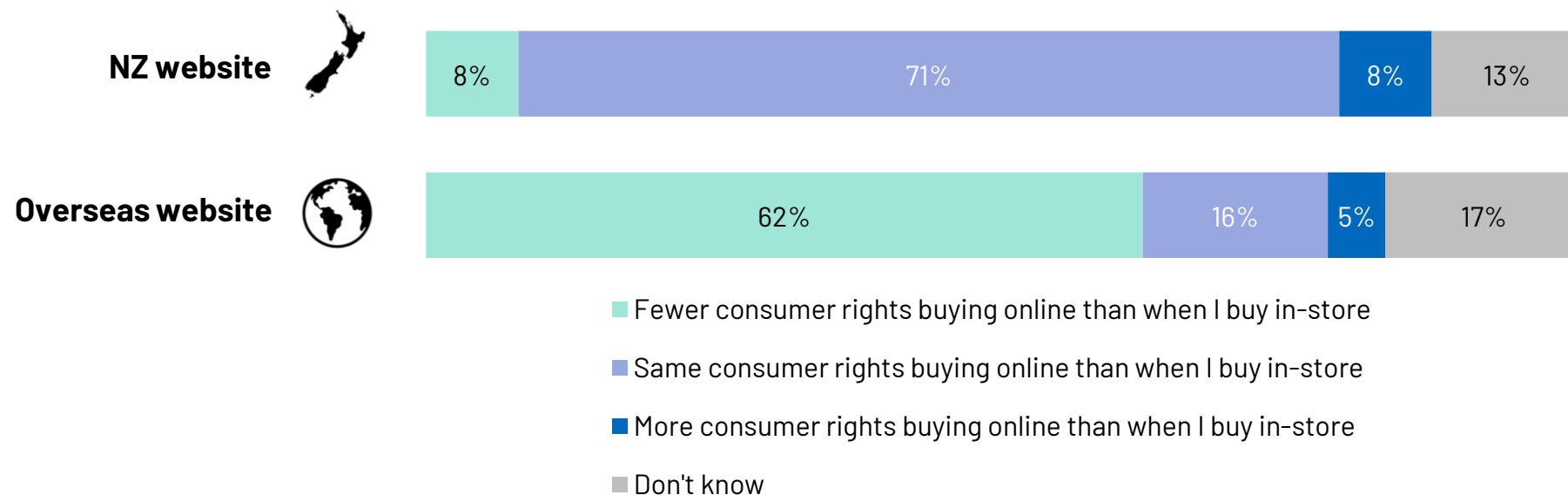


▽ / △ indicates significant increase / decrease compared to the previous wave

# The majority of consumers (71%) believe they have the *same* consumer rights when buying online from a NZ website as they do when buying in-store.

Only a small minority of 8% believe they have either *more* or *fewer* rights. However, for overseas website purchases, just 16% believe they have the *same* consumer rights as when buying in-store, and around 6 in 10 (62%) feel they have *fewer*. Consumers are also more likely to not know regarding overseas purchases.

**Figure 46: Perceived differences in consumer rights when buying online vs in-store (from NZ and overseas websites)\***



**\*NB:** New question for 2024

**Q11a:** Compared to when you buy something in-store in New Zealand, if you buy from a New Zealand website, which of the following do you think best applies to your consumer rights? **Q11b:** And compared to when you purchase something in-store in New Zealand, if you purchase from an overseas website, which of the following do you think best applies to your consumer rights?

**Base:** All respondents (2024 n=3,500)

“ I no longer will buy products from overseas unless I have dealt with them successfully in the past.”



# Those who are less likely to be sure of their consumer rights when buying online include Pacific Peoples and those with a household income of up to \$50,000.

Those who tend to think they have more rights buying online include younger people (under 35 years), Auckland residents, those of Māori ethnicity, and new migrants.

**Figure 47: Consumer rights website purchases (NZ and overseas websites)\* – Demographic differences**

## Significantly more likely to perceive that...

### NZ website



I have **fewer** rights buying online from a **NZ website** than when I buy in-store Asian (13%), People who are disabled (13%), 18–34 years old (12%), Auckland (11%)

I have the **same** rights buying online from an **NZ website** than when I buy in-store 75+ years old (81%), Household income \$150k+ (77%), European (76%)

I have **more** rights buying online from a **NZ website** than when I buy in-store 18–34 years old (13%), Māori (13%), Household income \$100k–\$150k (11%), New migrants (11%), Auckland (10%), Asian (10%)

**Don't know** Pacific Peoples (20%), Household income <\$50k (17%), Māori (16%)

### Overseas website



I have **fewer** consumer rights buying online from an **overseas website** than when I buy in-store 75+ years old (79%), Household income \$150k+ (71%), 55–74 years old (69%), Established migrants (68%), European (67%)

I have the **same** rights buying online from an **overseas website** than when I buy in-store New migrants (30%), People who are disabled (22%), Māori (22%), 18–34 years old (21%), 35–44 years old (20%), Asian (20%), Household income \$100k–\$150k (20%)

I have **more** consumer rights buying online from an **overseas website** than when I buy in-store 18–34 years old (10%), Māori (10%), People who are disabled (9%), Household income \$100k–\$150k (7%), New migrants (7%), Auckland (7%)

**Don't know** Pacific Peoples (23%), Household income <\$50k (20%), 55–74 years old (20%)

**\*NB:** New question for 2024

**Q11a:** Compared to when you buy something in-store in New Zealand, if you buy from a New Zealand website, which of the following do you think best applies to your consumer rights? / **Q11b:** And compared to when you purchase something in-store in New Zealand, if you purchase from an overseas website, which of the following do you think best applies to your consumer rights?

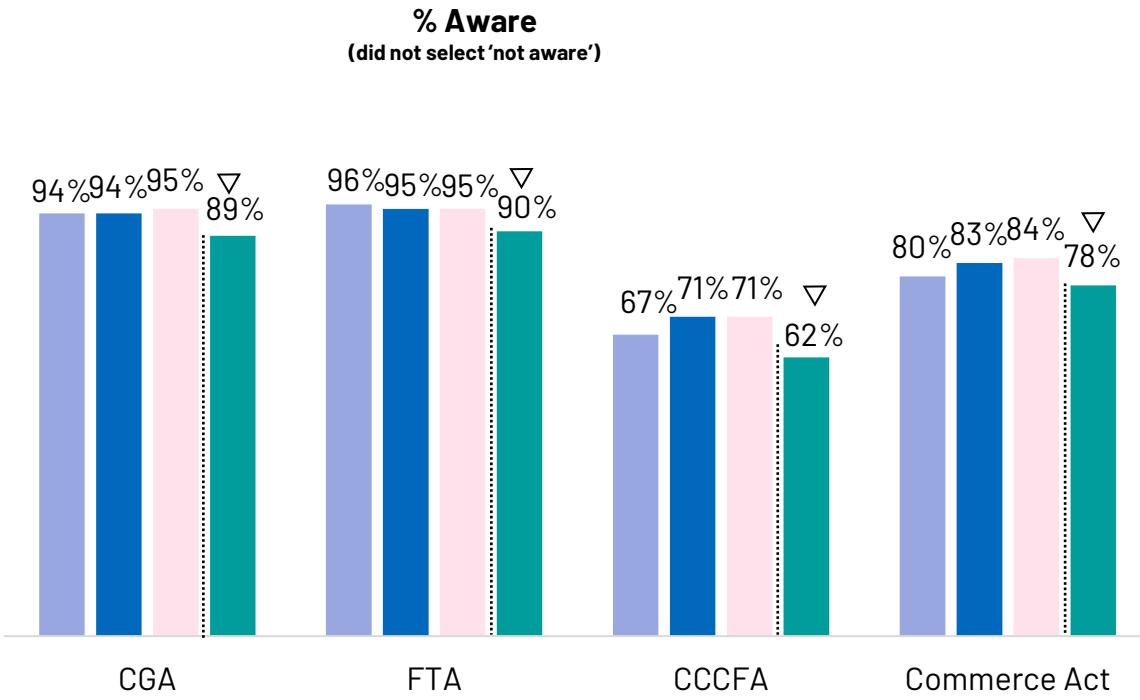
**Base:** All respondents (2024 n=3,500)



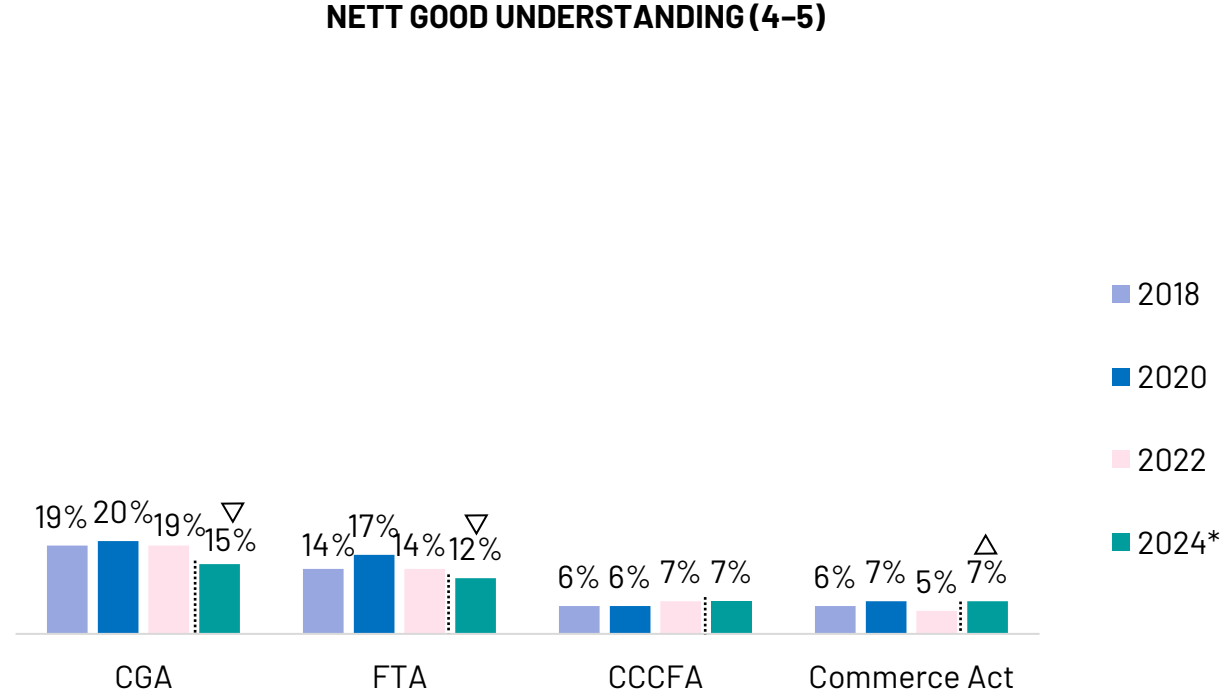
# Despite a relatively high level of awareness of all four pieces of legislation, understanding of the three laws is low, especially for the CCCFA.

When asked about specific consumer laws, consumers continue to be most aware of the CGA and FTA (89% and 90% are aware respectively). Around 6 in 10 (62%) are aware of the CCCFA. Awareness across all of the laws has significantly declined in 2024. Less than 1 in 5 claim to have a high understanding of each law, with CCCFA understanding at just 7%.

**Figure 48: Self-reported awareness of consumer laws**



**Figure 49: Self-reported understanding of consumer laws**



▽ / ▽ indicates significant increase / decrease compared to the previous wave

**Q3:** The following laws relate to the rights of consumers and the responsibilities that businesses must meet when dealing with consumers. Please rate your understanding of what these laws mean for you as a consumer.  
**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)

**\*Note:** Change in methodology in 2024 may impact timeseries.  
**Note 1:** Commerce Act was not reported on in 2022, historic data has been sourced from data set.  
**Note 2:** Full data available in appendix.





# Females, small town / rural residents, and those whose highest education level is secondary school/a diploma are less likely to have a good understanding of the consumer laws.

On the other hand, males, those with a Bachelor’s Degree (or higher), Māori, and higher-income households are significantly more likely to report a good understanding of all four consumer laws

**Figure 50: Self-reported understanding of consumer laws – Demographic differences**

	CGA	FTA	CCCFA	Commerce Act
NETT GOOD UNDERSTANDING (4-5) (Total)	<b>15%</b>	<b>12%</b>	<b>7%</b>	<b>7%</b>
<b>More likely to report having a good understanding of consumer laws</b>	Household income \$100k–\$150k (21%) Māori (20%) Household income \$150k+ (19%) Bachelor’s degree or higher (18%) Metropolitan city (18%) Males (17%)	Māori (17%) Household income \$100k–\$150k (16%) Wellington (16%) Males (15%) 18–34 years old (15%) Bachelor’s degree or higher (14%) Metropolitan city (14%)	Māori (11%) Household income \$100k–\$150k (11%) Males (9%) Bachelor’s degree or higher (9%) Metropolitan city (8%)	Māori (14%) Household income \$100k–\$150k (11%) Males (9%) 18–34 years old (9%) Bachelor’s degree or higher (9%)
<b>Less likely to report having a good understanding of consumer laws</b>	Pacific Peoples (8%) English not main language (8%) 75+ years old (9%) Waikato (10%) Household income <\$50k (10%) Small town / rural (12%) Females (12%) Highest education secondary/diploma (12%)	Southland (3%) 75+ years old (8%) Females (9%) Small town / rural (10%)	Waikato (3%) Pacific Peoples (3%) Household income <\$50k (4%) Small town / rural (5%) Females (5%) Highest education secondary/diploma (5%)	Northland (0%) Waikato (3%) Females (5%) 55–74 years old (5%) Small town / rural (5%) Highest education secondary/diploma (5%)

**Q3:** The following laws relate to the rights of consumers and the responsibilities that businesses must meet when dealing with consumers. Please rate your understanding of what these laws mean for you as a consumer.

**Base:** All respondents (2024 n=3,500)



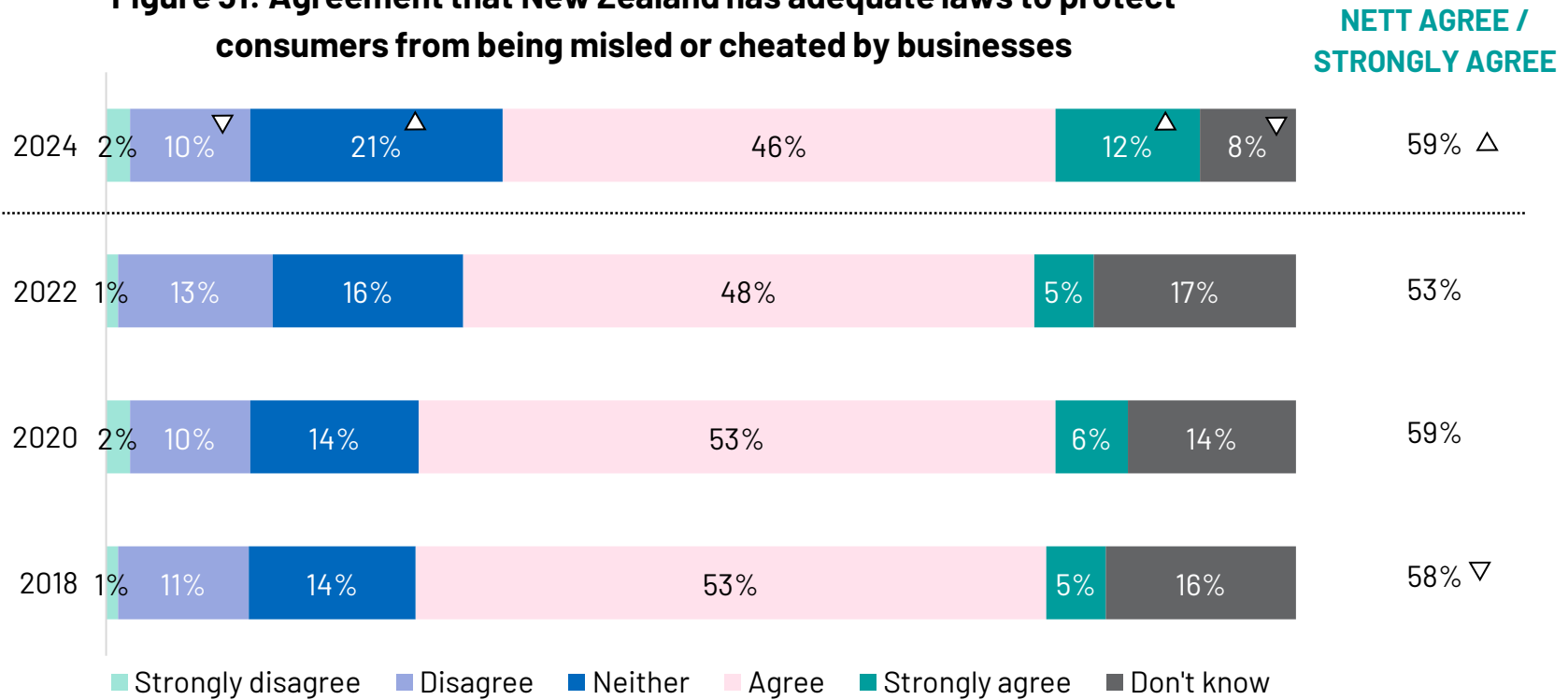




# Three in five (59%) believe New Zealand has adequate laws to protect consumers from being misled or cheated by businesses

This has increased significantly from 53% in 2022. The proportion of consumers who answer 'don't know' has significantly declined. Those less likely to agree that the laws are adequate include people who are disabled, younger people (18-34 years old), those on lower household incomes, females, and those whose highest education level is secondary/diploma.

**Figure 51: Agreement that New Zealand has adequate laws to protect consumers from being misled or cheated by businesses**



**Demographic Differences**

**Significantly more likely to agree that New Zealand has adequate laws to protect consumers**  
 Otago (69%), English not main language (66%), Household income \$100k-150k (63%), Males (62%), Bachelor's degree or higher (62%)

**Significantly less likely to agree that New Zealand has adequate laws to protect consumers**  
 People who are disabled (43%), 18-34 years old (54%), Household income <50k (54%), Females (55%), Highest education secondary/diploma (56%)

$\Delta$  /  $\nabla$  indicates significant increase / decrease compared to the previous wave

**Q8:** How much do you agree or disagree with the following statements?  
**Base:** All respondents (2018 n=2,558, 2020 n=1,732, 2022 n=2,012, 2024 n=3,500)

*I believe NZ law is lagging far behind Australia in terms of consumer regulation. Our labelling on food is vague & our banking sector is charging frivolous fees & making absurd profits. We have a long way to go.*

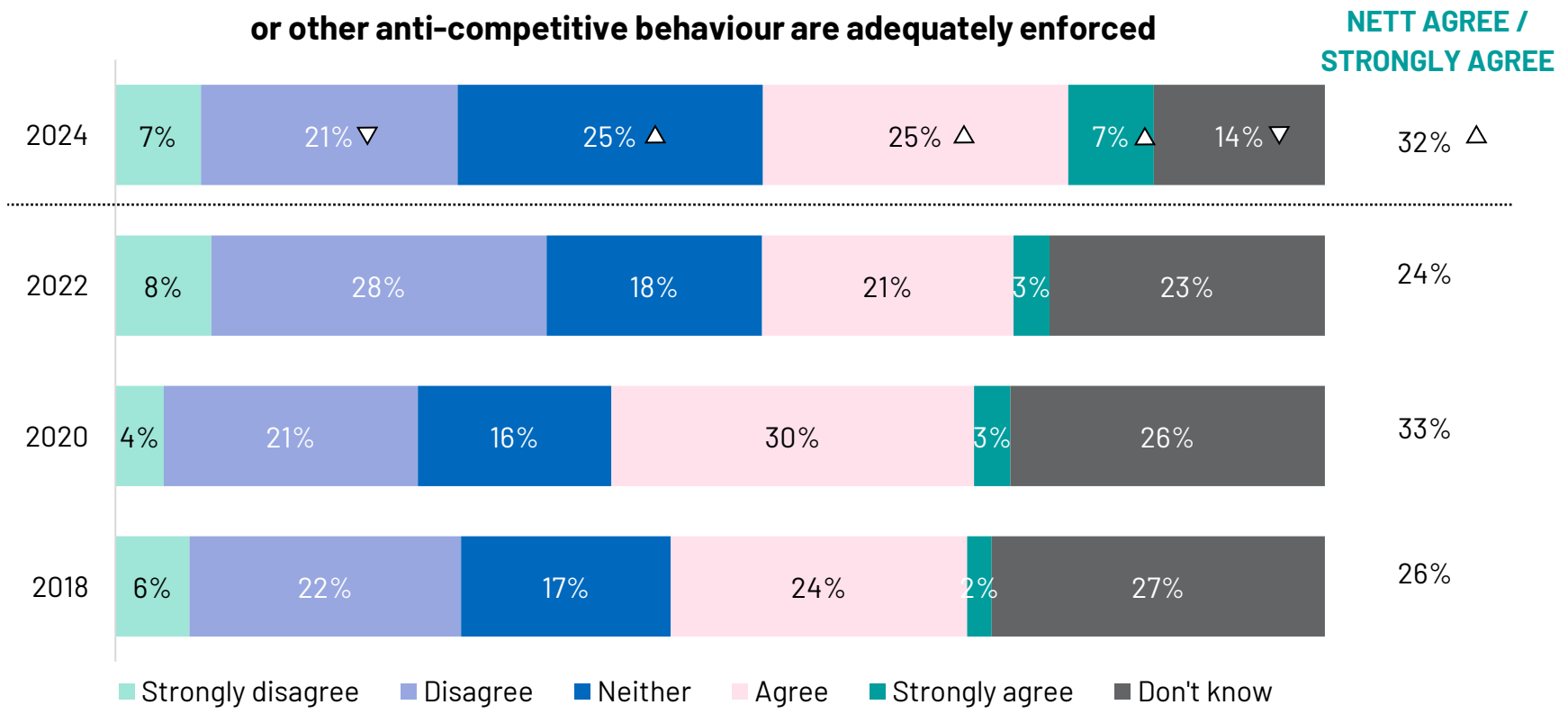




# A third of consumers agree that laws prohibiting businesses from fixing prices or other anti-competitive behaviour are adequately enforced.

This has increased significantly from 24% in 2022. The proportion of consumers who answer 'don't know' has significantly declined. Those less likely to agree that these laws are adequately enforced include Northland residents, people who are disabled, and those with a European ethnicity.

**Figure 52: Agreement that laws that prohibit businesses from fixing prices or other anti-competitive behaviour are adequately enforced**



**Demographic Differences**

**Significantly more likely to agree that laws are adequately enforced**  
 English not main language (50%), New migrants (50%), Asian (43%), Māori (40%), Household income \$100k-\$150k (37%), Males (36%), Bachelor's degree or higher (36%), 35-54 years old (35%), Auckland (35%)

**Significantly less likely to agree that laws are adequately enforced**  
 Northland (15%), People who are disabled (26%), European (28%), Small town / rural (28%), Highest education secondary/diploma (28%), Household income <\$50k (28%), Females (29%)

▲ / ▽ indicates significant increase / decrease compared to the previous wave

**The big issues are... the general lack of real competition across most industries that are just a few large players with 'brands' making it look like there are options.**



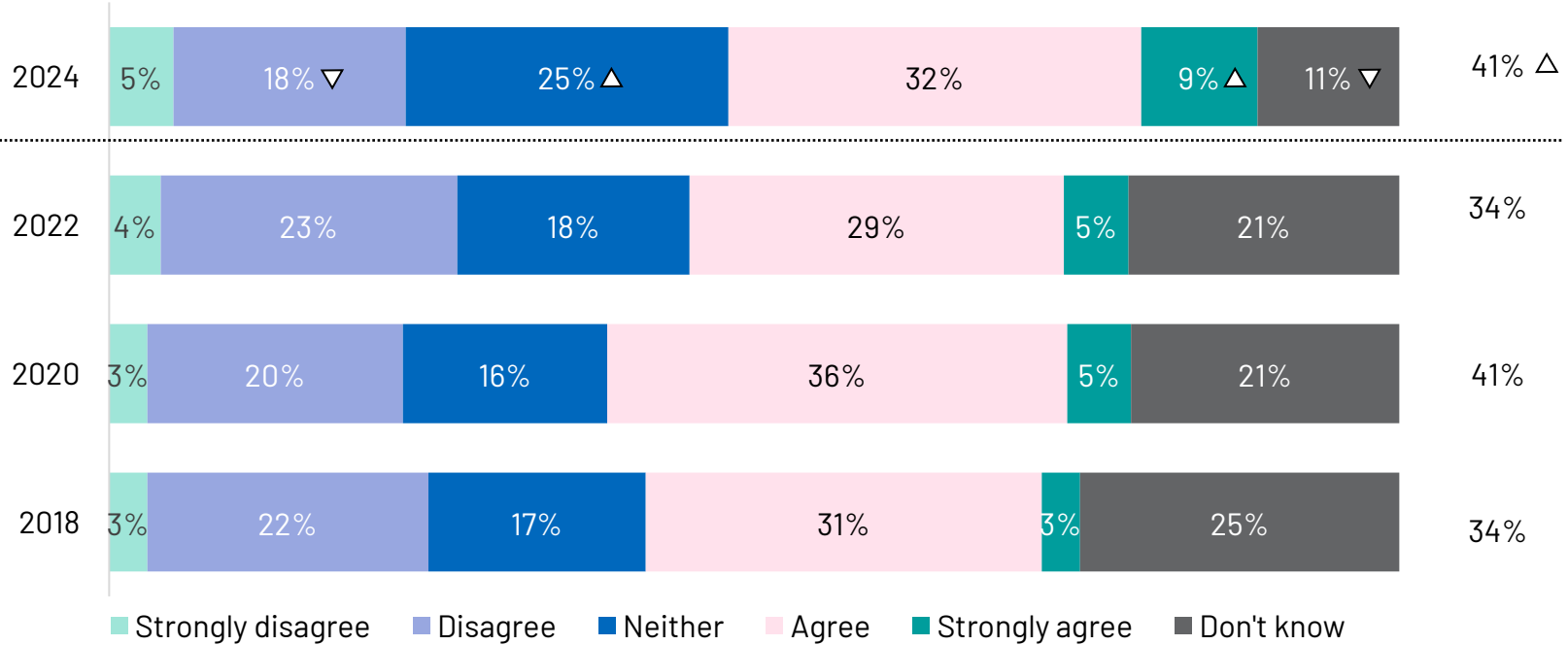


# Around 4 in 10 consumers (41%) believe that laws prohibiting business from misleading or deceiving consumers are adequately enforced.

This belief has increased significantly from 34% in 2022. The proportion of consumers who answer 'don't know' has significantly declined, indicating a stronger opinion on the adequacy of enforcement. Those less likely to agree that these laws are adequately enforced again include Northland residents, people who are disabled, and those with a European ethnicity.

**Figure 53: Agreement that laws that prohibit businesses from misleading or deceiving consumers are adequately enforced**

**NETT AGREE / STRONGLY AGREE**



**Demographic Differences**

**Significantly more likely to agree that laws are adequately enforced**

English not main language (57%), Asian (52%), New migrants (50%), Otago (49%), Household income \$100k-\$150k (45%), Bachelor's degree or higher (44%)

**Significantly less likely to agree that laws are adequately enforced**

Northland (27%), People who are disabled (33%), European (37%), 55-74 years old (37%)

▲ / ▽ indicates significant increase / decrease compared to the previous wave

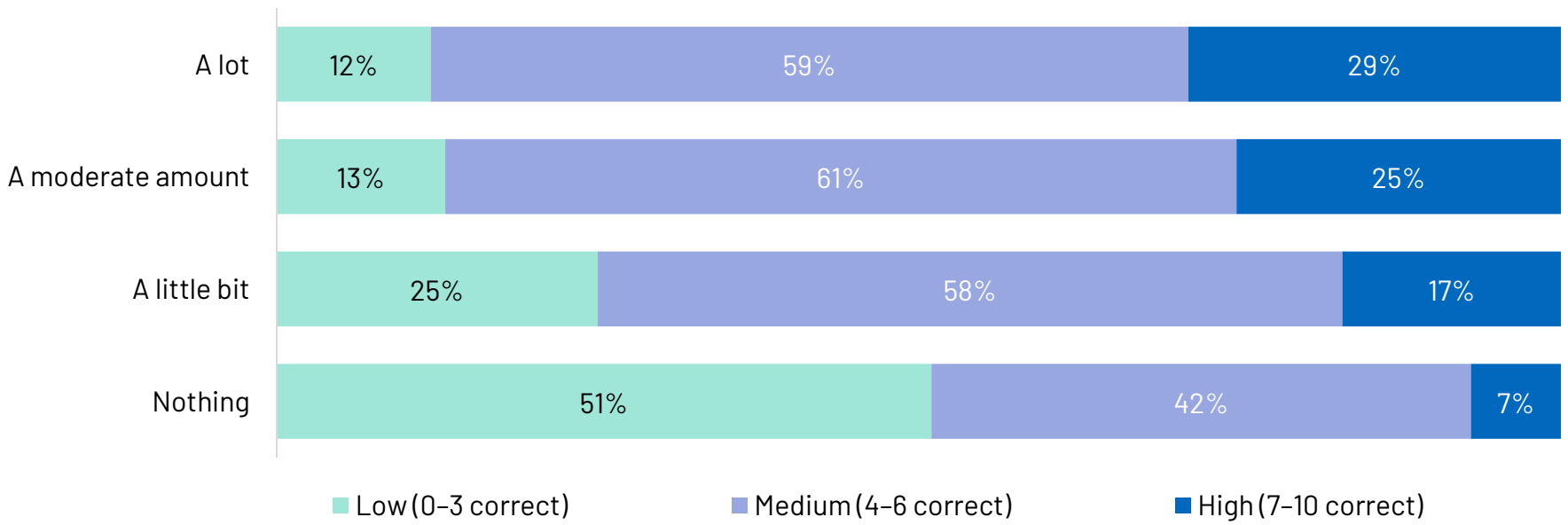




# There is a gap between self-reported knowledge and actual knowledge, with many consumers who believe they have a high understanding of consumer rights and laws not performing as well in practical applications.

71% of consumers who claim to know a lot about their consumer rights still answered up to 4 of the scenarios incorrectly. In line with previous years, this demonstrates that not everyone is able to accurately assess their knowledge of their consumer rights. That said, those who believe they know a lot about consumer rights and laws answered more scenarios correctly than those who claimed to know nothing, a little bit, or a moderate amount.

**Figure 54: Self-reported knowledge of consumer rights and laws versus tested knowledge**



**Q2:** How much do you feel you know about your rights as a consumer? / **Q6:** Here are some examples of situations that you might face when purchasing products or services. Please indicate whether you think the following statements are true or false, or if you don't know.  
**Base:** All respondents (2024 n=3,500), Know a lot about their rights (n=414), Know a moderate amount about their rights (n=1,534), Know a little bit about their rights (n=1,493), Don't know anything at all about their rights (n=149)



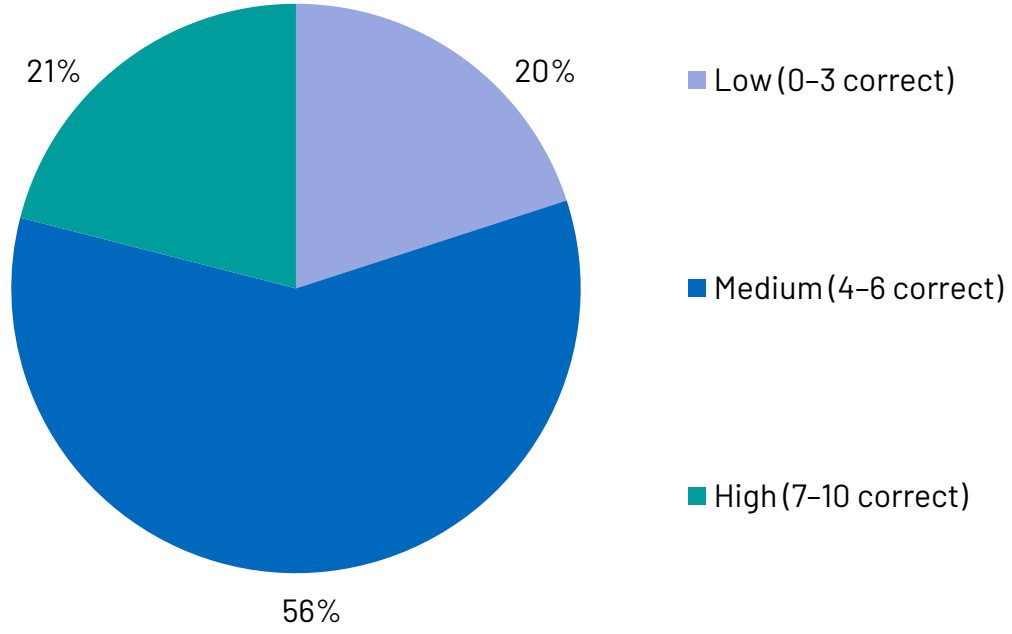


# Just 2 in 10 have a low level of knowledge, answering 3 or fewer consumer scenarios correctly. Similarly, 2 in 10 have a high level of knowledge, answering 7 or more correctly.

Groups who are less likely to get scenarios correct are people who are disabled, younger consumers (18–34 years), Māori, lower-income households (up to \$50k), and females. In contrast, those who tend to get more scenarios correct are high-income households (\$150k or more), consumers aged 35–74 years, and Canterbury residents.

**Figure 55: Number of consumer scenarios answered correctly**

Consumers were presented with 10 scenarios they might face when purchasing products or services and were asked to identify whether each scenario was true or false, according to their consumer rights. These questions were designed to assess practical knowledge, in contrast to the questions about perceived understanding of the rights set out by consumer legislation. Please see the following slides for the scenario questions, results, and demographic differences.



**Demographic Differences**

**Significantly more likely – Low score (0–3 correct)**

- People who are disabled (29%)
- 18–34 years old (26%)
- Māori (26%)
- Household income <\$50k (23%)
- Females (22%)

**Significantly more likely – Medium score (4–6 correct)**

- 75+ years old (66%)

**Significantly more likely – High score (7–10 correct)**

- Household income \$150k+ (26%)
- 35–54 years old (25%)
- 55–74 years old (25%)
- Canterbury (25%)





# Consumers' practical knowledge of their rights within the Consumer Guarantees Act remains good in some situations, but not in others – knowledge of the CGA is mixed.

Sellers' obligation to refund, repair, or replace faulty on-sale items is well known amongst consumers, and is in line with 2022 (77% for both years). Consumers remain relatively confused as to what their rights are if they purchase something second-hand from a private individual on Trade Me (46% correct). Consumer knowledge is particularly lacking for products breaking down after the warranty period has expired (35% correct) and the payment of unreasonable invoices for services where a rate was not agreed at the outset (30% correct). However, consumers were significantly more likely to answer these correctly in 2024.

**Figure 56: Responses to consumer scenarios (CGA) and demographic differences**

Responses to consumer scenarios (CGA)	2024	2022	2020	2018	More likely to answer correctly	More likely to answer incorrectly
If you buy something on sale at a discounted price and then you find it's faulty – the shopkeeper has to replace, refund, or repair it <b>[TRUE]</b>	77%	77%	78%	81%	Southland (90%) 55-74 years old (82%)	18-34 years old (21%) Māori (21%)
If you buy something second-hand from a private individual on Trade Me, you have the same rights and legal protections as if you were to buy the item from a physical shop <b>[FALSE]</b>	46%	47%	46%	51%	75+ years old (53%)	18-34 years old (39%)
If your fridge breaks down a month or so after the manufacturer's 12-month warranty has run out, the store still has to sort it free of charge <b>[TRUE]</b>	35% $\Delta$	29%	29%	25%		Waikato (55%)
If you hire a moving service without agreeing to a price, and then after the move receive an invoice 3 times higher than any competitor's price, you must pay the full invoiced amount as the service has already been carried out <b>[FALSE]</b>	30% $\Delta$	17%	28%	19%	Asian (39%) Auckland (34%)	European (49%) 55-74 years old (50%) Waikato (52%) Manawatū-Whanganui (54%) 75+ years old (58%)

△ / ▽ indicates significant increase / decrease compared to the previous wave

Consumers were presented with 10 scenarios they might face when purchasing products or services and were asked to identify whether each scenario was true or false, according to their consumer rights. These questions were designed to assess practical knowledge, in contrast to the questions about perceived understanding of the rights set out by consumer legislation.





# Knowledge of the FTA remains high, while that of the CCCFA stays low, despite growing in 2024.

Around two thirds answered the FTA scenarios correctly (65% to 72%), in line with previous years. Consumers still have low practical knowledge of the applications of the CCCFA, with high proportions (around 3 in 10) stating they don't know the correct answer. They remain relatively confused as to what their rights are if they take out a loan but suddenly lose their job (46% correct), but more likely to get this scenario correct in 2024.

**Figure 57: Responses to consumer scenarios (FTA and CCCFA) and demographic differences**

Responses to consumer scenarios (FTA & CCCFA)	2024	2022	2020	2018	More likely to answer correctly	More likely to answer incorrectly
If you receive a product you bought online and it doesn't match the description on the website, you can return it for a refund or replacement [TRUE]	87%	NEW in 2024			75+ years old (92%)	18-34 years old (8%) Auckland (7%) Māori (9%)
If you get a call from an electricity company salesperson and agree over the phone to switch to their service, you can change your mind and cancel within five working days of receiving a copy of the agreement [TRUE]	72%	68%	67%	65%	75+ years old (81%) 55-74 years old (80%) European (75%)	18-34 years old (12%) Māori (11%) Asian (11%)
If you take your car to a garage for repair and the mechanic does some extra work they think is necessary without asking you first, you still have to pay for that work [FALSE]	65%	69%	68%	63%	55-74 years old (71%)	18-34 years old (26%) Māori (24%)
If you take out a loan but suddenly lose your job and you let the lender know you are struggling to make repayments, the lender is required to consider changing the terms of your contract [TRUE]	46% $\Delta$	40%	40%	30%	Pacific Peoples (56%) Otago (55%)	
If you take out a loan and two days later you find a better interest rate elsewhere, you can then go and cancel your original loan agreement [TRUE]	31% $\Delta$	18%	20%	17%		18-34 years old (45%)
If you buy a new car on credit from the dealer, they have up to 5 working days to provide you with all the required information about the contract [FALSE]	15% $\Delta$	9%	10%	8%		75+ years old (65%)

$\Delta$  /  $\nabla$  indicates significant increase / decrease compared to the previous wave

Consumers were presented with 10 scenarios they might face when purchasing products or services and were asked to identify whether each scenario was true or false, according to their consumer rights. These questions were designed to assess practical knowledge, in contrast to the questions about perceived understanding of the rights set out by consumer legislation.

**Q6:** Here are some examples of situations that you might face when purchasing products or services. Please indicate whether you think the following statements are true or false, or if you don't know.

**Base:** All respondents (2018 n=2,592, 2020 n=1,734, 2022 n=2,011, 2024 n=3,500)





# **SECTION 6:** **Key group** **overviews**







# SECTION SUMMARY

In this section, we have provided an overview of five key groups where there are significant differences to the total population.

The five groups included are:

- Māori
- Pacific Peoples
- 18-34-year-olds
- People who are disabled
- People with a lower household income (up to \$50,000 per year)

The summaries show:

- biggest impact of consumer problem (a sample of key quotes)
- self-reported awareness of consumer rights/ laws
- average number of correct consumer scenarios
- top-5 purchase sectors
- top-5 problem sectors
- % who experienced a problem
- % who took action to solve their problem
- status of the problem
- time spent trying to resolve problem
- other key significant differences compared to the total population

Significance testing is shown at the 95% confidence interval, demonstrating differences for that group compared to the total population. Results that are statistically significant are indicated with a plus / minus, for significantly higher / lower.



# SUMMARY OF MĀORI CONSUMERS

Figure 58

## Biggest Impact of Consumer Problem



"Wasting my time and having to go back multiple times to try and resolve the issue."



"I am financially unable to get this service anywhere else now and I'm left with bad workmanship I can't get fixed."



"The lack of listening to the issues I had laid out. Not resolution or care to be resolved and judgement."

## SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

**90%**<sup>-</sup>  
(vs 94% total)

## AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

**4.8**<sup>-</sup>  
(vs 5.0 total)

### TOP-5 PURCHASE SECTORS

1. Clothing, footwear (78% vs 82%)
2. Grocery (77% vs 83%) —
3. Fuel (76% vs 79%)
4. Health products (71% vs 78%) —
5. Mobile telco services (67% vs 76%) —

### TOP-5 PROBLEM SECTORS

1. Vehicle private sales (29% vs 22%)
2. Real estate (24% vs 18%)
3. Vehicle car dealer (22% vs 17%)
4. Passenger services (21% vs 13%) +
5. Vehicle repairs (20% vs 13%) +

## EXPERIENCED A PROBLEM

**46%**<sup>+</sup>

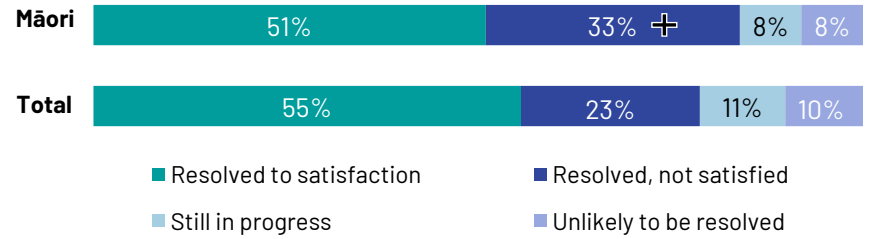
(vs 41% total)

## TOOK ACTION

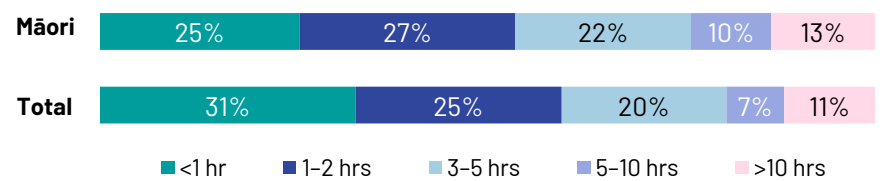
**66%**

(vs 68% total)

## STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



## TIME SPENT TRYING TO RESOLVE PROBLEM



**Significantly more likely** to state they have been **deceived or misled by a NZ-based business (16% Māori vs 12% total)** and **an overseas based business (22% vs 16% total)**.

**Significantly more likely** to state they are **concerned about the availability of unsafe products in New Zealand (46% vs 41% total)** and have been **affected by or know someone who was affected by a physical injury from an unsafe product (18% vs 10%)**.

**Significantly more likely** to have **signed a purchase agreement (74% vs 58% total)** and to have **used a BNPL agreement (53% vs 37% total)**.

Of those experiencing a consumer problem, Māori are **significantly more likely** to **use public groups or forums online (17% vs 12% total)** or a **dispute resolution service (18% vs 11% total)** to resolve their problem.

**Significantly less likely** to be aware of **Consumer NZ (75% vs 83% total)** and **Citizens Advice Bureau (72% vs 82% total)**, but **significantly more likely** to have **used a support organisation that provide info/advice (47% vs 33% total)**, across all the different organisations surveyed (Consumer Protection, Commerce Commission, Consumer NZ, CAB, and Community Law Centre).

**Significantly more likely** to report having a **good understanding** of each of the consumer laws (CGA, FTA, CCCFA, and Commerce Act).





# SUMMARY OF PACIFIC PEOPLES CONSUMERS

## Figure 59

### Biggest Impact of Consumer Problem



"Time and mental stress caused by lack of care by GP."



"I question people's intentions."



"Not understanding the terminology and mechanisms of the cars inner workings."



### SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

# 85%<sup>-</sup>

(vs 94% total)

### AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

# 5.0

(vs 5.0 total)

### TOP-5 PURCHASE SECTORS

1. Clothing, footwear (78% vs 82%)
2. Grocery (77% vs 83%) <sup>-</sup>
3. Fuel (76% vs 79%)
4. Mobile telco services (74% vs 76%)
5. Health products (70% vs 78%) <sup>-</sup>

### TOP-5 PROBLEM SECTORS

1. Vehicle private sales (36% vs 22%) <sup>+</sup>
2. Vehicle car dealer (35% vs 17%) <sup>+</sup>
3. Building & repairs (30% vs 16%) <sup>+</sup>
4. Vehicle repairs (29% vs 13%)
5. Mobile telco services (22% vs 10%)

### EXPERIENCED A PROBLEM

# 57%<sup>+</sup>

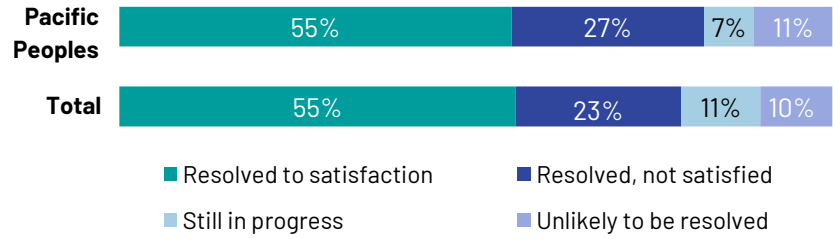
(vs 41% total)

### TOOK ACTION

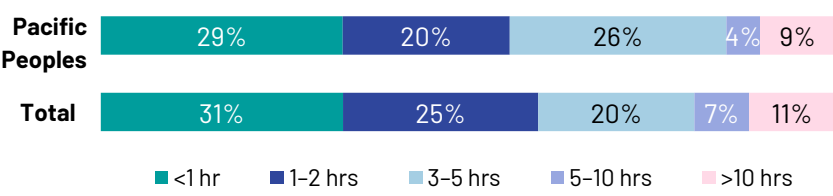
# 57%<sup>-</sup>

(vs 68% total)

### STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



### TIME SPENT TRYING TO RESOLVE PROBLEM



**Significantly more likely** to state they have been **deceived or misled by an overseas based business** (23% vs 16% total).

**Significantly more likely** to state they have been **affected by or know someone who** was affected by a **physical injury from an unsafe product** (15% vs 10% total).

**Significantly less likely** to **trust information given by salespeople** (32% vs 42% total) and to **trust what businesses say about how green they are** (26% vs 34% total).

**Significantly more likely** to have **signed a purchase agreement** (71% vs 58% total) and to have **used a BNPL agreement** (54% vs 37% total).

Of those experiencing a consumer problem, Pacific Peoples are **significantly more likely** to **use friends or family** to seek information or advice in relation to their problem (52% vs 39% total).

**Significantly less likely** to state they have **enough information** about their consumer rights (47% vs 56% total), have at least a **moderate knowledge of consumer laws** (44% vs 55% total), and have a good understanding of the **CGA** (8% vs 15% total) and the **CCCFA** (3% vs 7% total).

**Significantly less likely** to be aware of **Consumer NZ** (72% vs 83% total), **CAB** (73% vs 82% total), **Community Law Centre** (45% vs 55% total), and **Commerce Commission** (45% vs 62% total).





# SUMMARY OF YOUNGER (18-34 YEARS OLD) CONSUMERS

Figure 60



## Biggest Impact of Consumer Problem



"It took time out of my day to have to then go back to the store and have the product replaced."



"Stress and financial burden... It was really stressful and frustrating."



"It's put us under massive financial pressure which has meant I've had to go back to work early and cut my mat leave short to help pay for the errors."

## SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

**89%<sup>-</sup>**  
(vs 94% total)

## AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

**4.7<sup>-</sup>**  
(vs 5.0 total)

### TOP-5 PURCHASE SECTORS

1. Clothing, footwear (83% vs 82%)
2. Grocery (79% vs 83%) <sup>-</sup>
3. Entertainment (77% vs 64%) <sup>+</sup>
4. Mobile telco services (75% vs 76%)
5. Fuel (74% vs 79%) <sup>-</sup>

### TOP-5 PROBLEM SECTORS

1. Vehicle private sales (30% vs 22%) <sup>+</sup>
2. Real estate (29% vs 18%) <sup>+</sup>
3. Vehicle car dealer (24% vs 17%) <sup>+</sup>
4. Vehicle repairs (20% vs 13%) <sup>+</sup>
5. Building & repairs (19% vs 16%)

## EXPERIENCED A PROBLEM

**51%<sup>+</sup>**

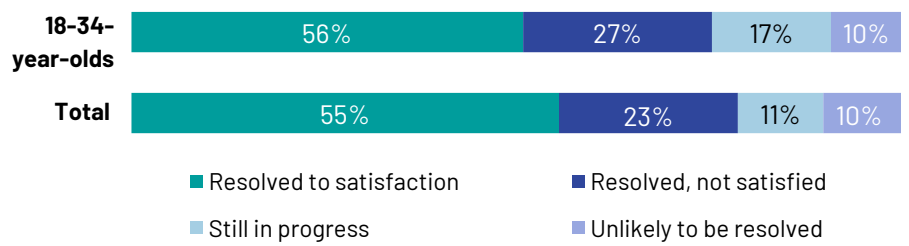
(vs 41% total)

## TOOK ACTION

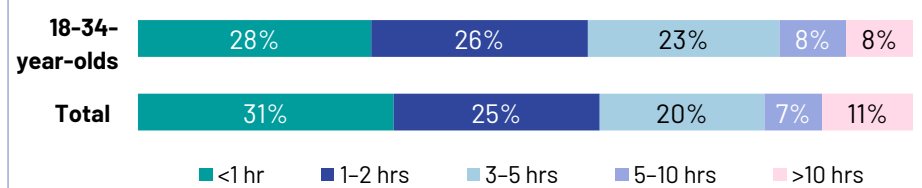
**62%<sup>-</sup>**

(vs 68% total)

## STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



## TIME SPENT TRYING TO RESOLVE PROBLEM



**Significantly more likely** to state they have been **deceived or misled by a NZ-based business (17% vs 12% total)** and **an overseas-based business (19% vs 16% total)**.

**Significantly more likely** to have been **affected by or know someone who** was affected by a **physical injury from an unsafe product (19% vs 10% total)**.

**Significantly less likely** to agree that **businesses in NZ will do the right thing (62% vs 67% total)** and that there is **adequate access to services that help resolve disputes (47% vs 52% total)**.

**Significantly more likely** to have **signed a purchase agreement (74% vs 58% total)**, to have **used a BNPL agreement (52% vs 37% total)**, and to have **entered into a credit contract (34% vs 27% total)**. They tend to be **less confident** with these purchase agreements than average.

Of those experiencing a problem, younger consumers are **significantly more likely** to **use a dispute resolution service / mediation (17% vs 11% total)** or a **lawyer (7% vs 3% total)** to resolve their problem.

**Significantly less likely** to have at least **moderately knowledge of consumer laws (47% vs 55% total)**, to agree they have **enough information about their consumers rights (49% vs 56% total)**, and to be aware of many of the organisations surveyed (Commerce Commission, Consumer NZ, CAB, and Community Law Centre).

Despite this, **significantly more likely** to report having a good understanding of the FTA (**15% vs 12% total**) and the Commerce Act (**9% vs 7% total**).





# SUMMARY OF CONSUMERS WHO ARE DISABLED

Figure 61

## Biggest Impact of Consumer Problem



"We had no internet for 3 weeks and as I work from home and don't drive, I was not able to do my job....I had to give full refunds, causing significant drops in my income."



"It destroyed my quality of life."



"Financial stress, the fear of having to repay for the service, even though I had already paid."



## SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

90%<sup>-</sup>

(vs 94% total)

## AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.6<sup>-</sup>

(vs 5.0 total)

### TOP-5 PURCHASE SECTORS

- 1. Grocery (75% vs 83%) <sup>-</sup>
- 2. Clothing, footwear (70% vs 82%) <sup>-</sup>
- 3. Health products (69% vs 78%) <sup>-</sup>
- 4. Fuel (67% vs 79%) <sup>-</sup>
- 5. Mobile telco services (63% vs 76%) <sup>-</sup>

### TOP-5 PROBLEM SECTORS

- 1. Vehicle private sales (45% vs 22%) <sup>+</sup>
- 2. Real estate (45% vs 18%) <sup>+</sup>
- 3. Vehicle car dealer (38% vs 17%) <sup>+</sup>
- 4. Passenger services (35% vs 13%) <sup>+</sup>
- 5. Building & repairs (32% vs 16%) <sup>+</sup>

## EXPERIENCED A PROBLEM

54%<sup>+</sup>

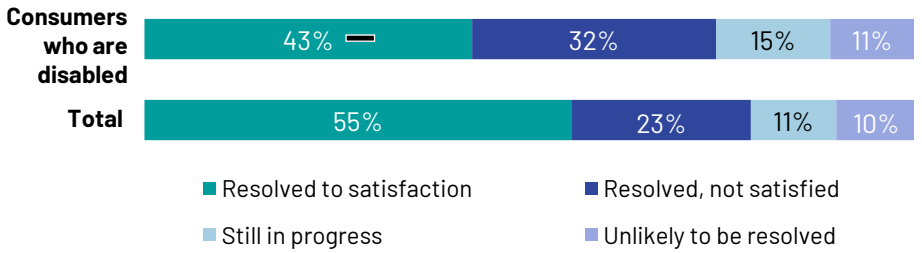
(vs 41% total)

## TOOK ACTION

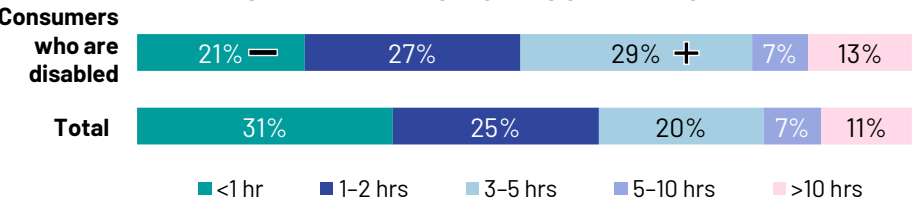
59%<sup>-</sup>

(vs 68% total)

## STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



## TIME SPENT TRYING TO RESOLVE PROBLEM



**Significantly less likely** to agree they have enough information about their consumers rights (49% vs 56% total) and to be aware of several of the organisations surveyed (Commerce Commission, Consumer NZ, and CAB).

**Significantly less likely** to agree that in New Zealand you can generally buy products and services and feel confident that businesses will do the right thing and not try to mislead/cheat you (56% vs 67% total).

**Significantly less likely** to agree that NZ has adequate services, laws, and enforcement of these:

<b>Adequate access to services that help resolve disputes</b> (43% agree vs 52% total).	<b>Laws protect consumers from being misled/cheated</b> (43% agree vs 59% total).	<b>Laws that prevent misleading are adequately enforced</b> (33% agree vs 41% total).	<b>Laws that prevent anti-competitive behaviour are adequately enforced</b> (26% agree vs 32% total).
---	---	---	---

**Significantly more likely** to state they have been affected by or know someone who was affected by a physical injury from an unsafe product (22% vs 10% total).

**Significantly more likely** to have used a support organisations that provide info/advice (43% vs 33% total) and, of those experiencing a consumer problem, to have used MoneyTalks (10% vs 4% total) or Age Concern (10% vs 4% total) to resolve their problem.

Base: Respondents who are disabled (2024 n=380), Respondents who are disabled and took action to resolve their problem (2024 n=113)

+ / - indicates significantly higher / lower compared to the average





# SUMMARY OF CONSUMERS WITH A LOW HOUSEHOLD INCOME (UP TO \$50K PA)

Figure 62



## Biggest Impact of Consumer Problem



"A huge amount of stress trying to resolve the issues with chatbots/unhelpful call centre/company's inability to correct their mistakes which went on for 3 to 4 months."



"Affecting my money flow and finances, it made it hard to sort out bills and payments."



"Had to spend time...going backwards and forwards trying to resolve the incorrect charges."

## SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

**92%<sup>-</sup>**  
(vs 94% total)

## AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

**4.9<sup>-</sup>**  
(vs 5.0 total)

### TOP-5 PURCHASE SECTORS

- Grocery (81% vs 83%)
- Clothing, footwear (79% vs 82%)
- Health products (78% vs 78%)
- Fuel (75% vs 79%) <sup>-</sup>
- Mobile telco services (74% vs 76%)

### TOP-5 PROBLEM SECTORS

- Vehicle private sales (24% vs 22%)
- Vehicle car dealer (20% vs 17%)
- Passenger services (19% vs 13%) <sup>+</sup>
- Real estate (17% vs 18%)
- Building & repairs (15% vs 16%)

## EXPERIENCED A PROBLEM

**39%**

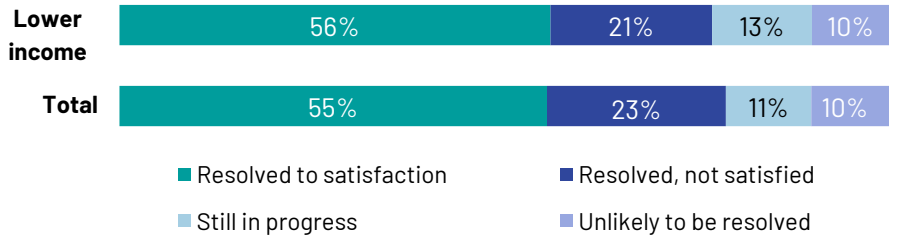
(vs 41% total)

## TOOK ACTION

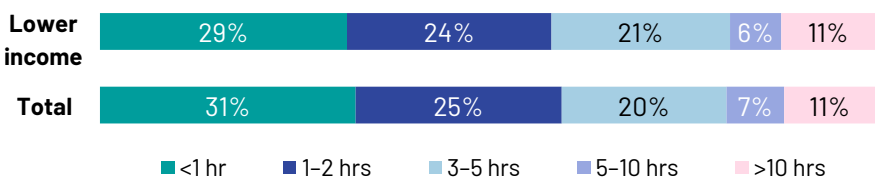
**65%**

(vs 68% total)

## STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



## TIME SPENT TRYING TO RESOLVE PROBLEM



**Significantly less likely** to report having a **good understanding** of the **CGA** (10% vs 15% total) and of the **CCCFA** (4% vs 7% total).

**Significantly more likely** to be unsure of their rights when it comes to **consumer rights when purchasing from New Zealand** (17% vs 13% total) and **overseas websites** (20% vs 17% total).

**Significantly less likely** to agree that New Zealand has **adequate laws to protect consumers from being misled or cheated by businesses** (54% vs 59% total).

**Significantly less likely** to agree that **laws that prohibit businesses from fixing prices or other anti-competitive behaviour are adequately enforced** (28% vs 32% total).

Base: Respondents with a household income of up to \$50k per year (2024 n=1,086), Respondents with a household income of up to \$50k per year and took action to resolve their problem (2024 n=197)

+ / - indicates significantly higher / lower compared to the average





# **SECTION 7:** **Consumer problems –** **Sector summaries** **and tables**



# **SECTION INTRODUCTION**

In this section, we analyse problems in each product or service category in detail. Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

The summaries are ordered by the 'problem rate', i.e. the proportion of consumers within each category who experienced a problem. They are ordered high to low in terms of the problem rate.

There is an overall summary chart, a problem summary chart for online vs offline, and problem sector summaries for each of the sectors with the highest problem rates.

The problem sector summaries show:

- overall purchase incidence
- problem incidence
- incidence of those taking action
- problem status
- purchase method
- cost of fixing the problem
- value of the purchase
- time spent resolving the problem
- type of problem
- a commentary summarising the key findings

Significance testing is shown at the 95% confidence interval, demonstrating differences compared to the average across all product categories (not just the product categories with the highest problem rates). Results that are statistically significant are indicated in green / red, for significantly higher / lower.

At the end of this chapter there is a table summarising differences against the average.





# FIGURE 63: OVERALL PROBLEM SUMMARY CHART

**CONSUMERS WHO  
EXPERIENCED A  
PROBLEM**

**41%**

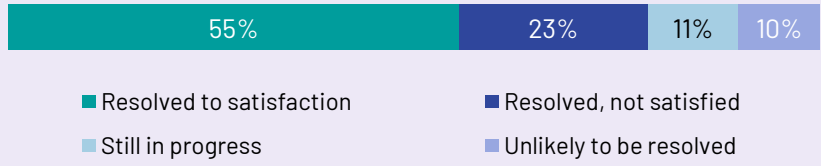
**CONSUMERS WHO  
TOOK ACTION**

**68%**

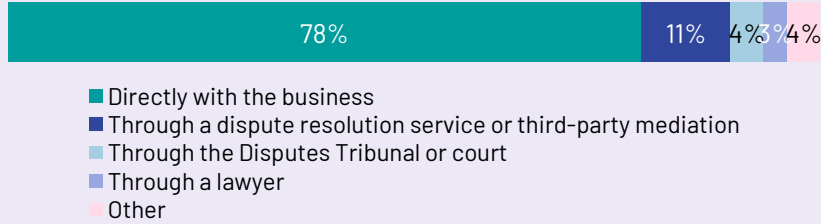
## PURCHASE METHOD



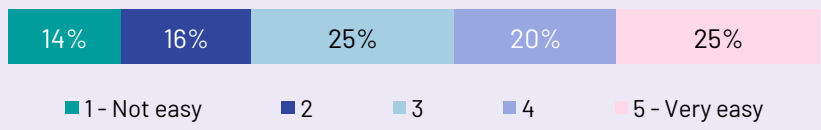
## STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



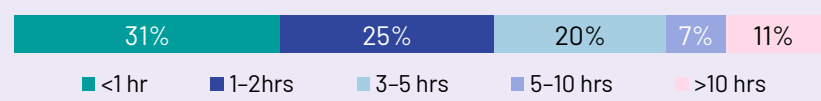
## HOW THE PROBLEM WAS RESOLVED



## EASINESS OF RESOLVING



## TIME SPENT TRYING TO RESOLVE PROBLEM



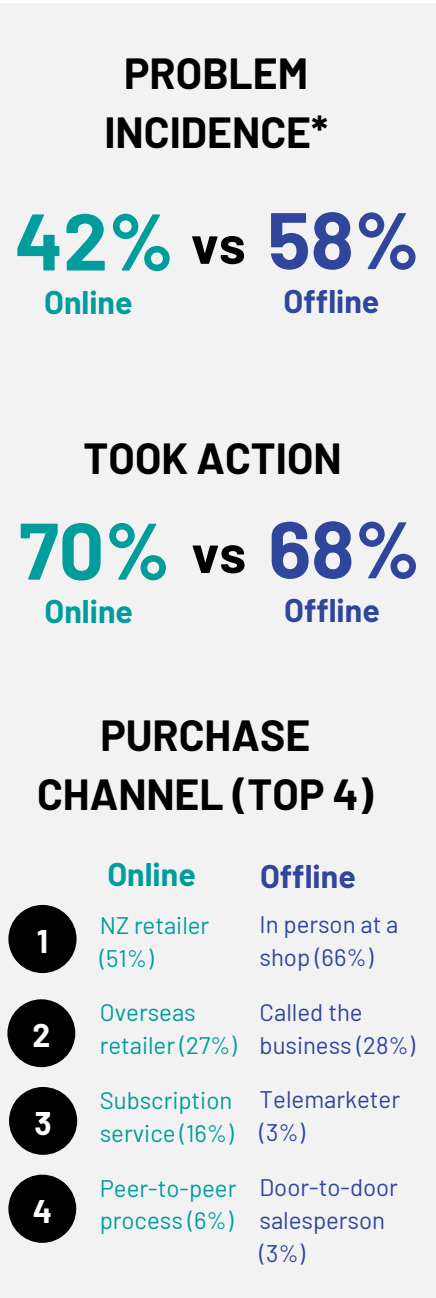
## TYPE OF PROBLEM (TOP 10)



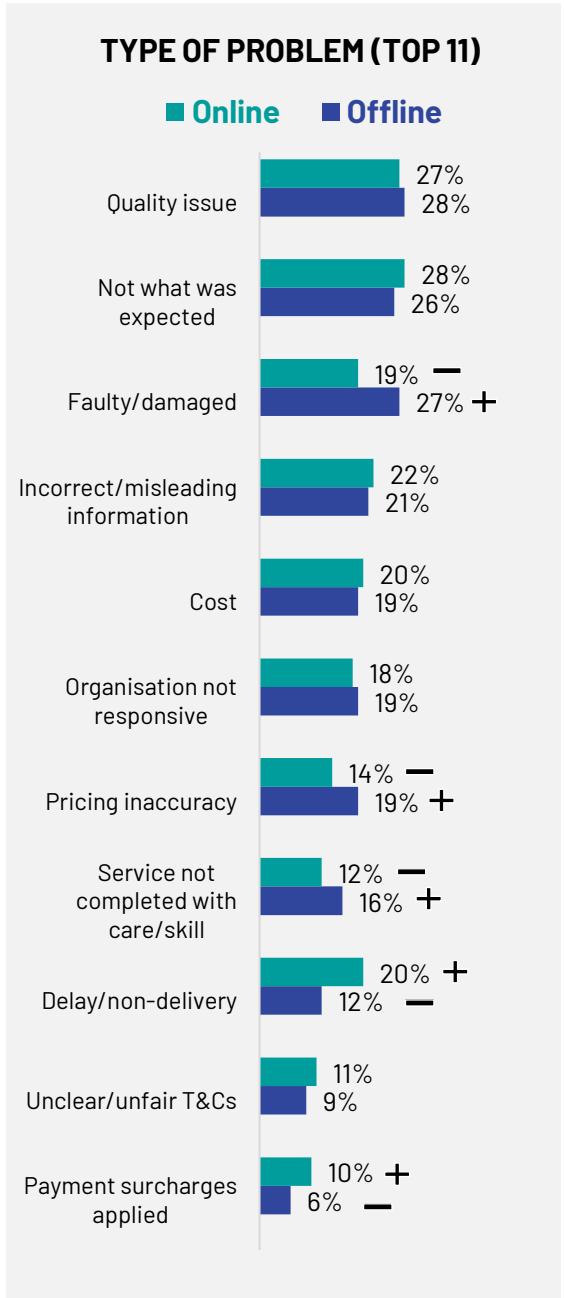
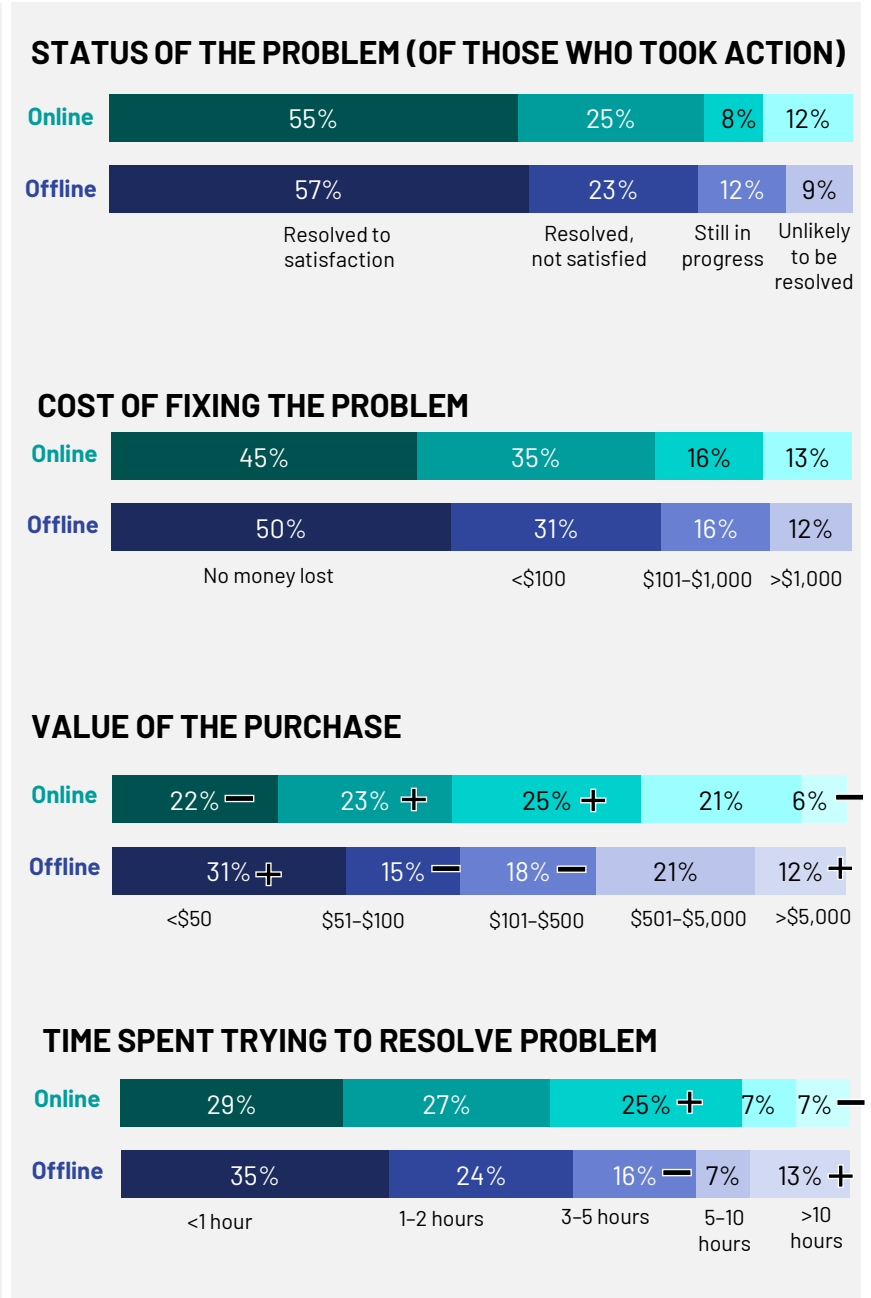


# FIGURE 64: PROBLEM SUMMARY CHART

## ONLINE VS OFFLINE



+ / - indicates significantly higher / lower compared to the average



NETT Online = Online directly from a NZ retailer, Online directly from an overseas retailer, Signed up to a subscription service online or in-person, Through peer-to-peer process (e.g. Uber, AirBnB)  
 NETT Offline = In-person at a shop, Called the business, Telemarketer called, Door-to-door salesperson. \*Excludes 'Other'.  
 Base: Those who had a problem (2024 NETT Online n=569, NETT Offline n=786), Those who had a problem and took action (2024 NETT Online n=402, NETT Offline n=547)





# Overview of problems with products purchased at a grocery retailer

Problems with products purchased at a grocery retailer are relatively common. 15% of those who have purchased products at a grocery retailer in the past 2 years report experiencing a problem, higher than the average of 12% across all categories.

Problem products from grocery retailers tend to be purchased directly with the business (82%).

The issues tend to be most commonly the quality of the product (45%) and pricing inaccuracies (39%) – the highest incidence of pricing inaccuracies among all the problem categories (16% AVG).

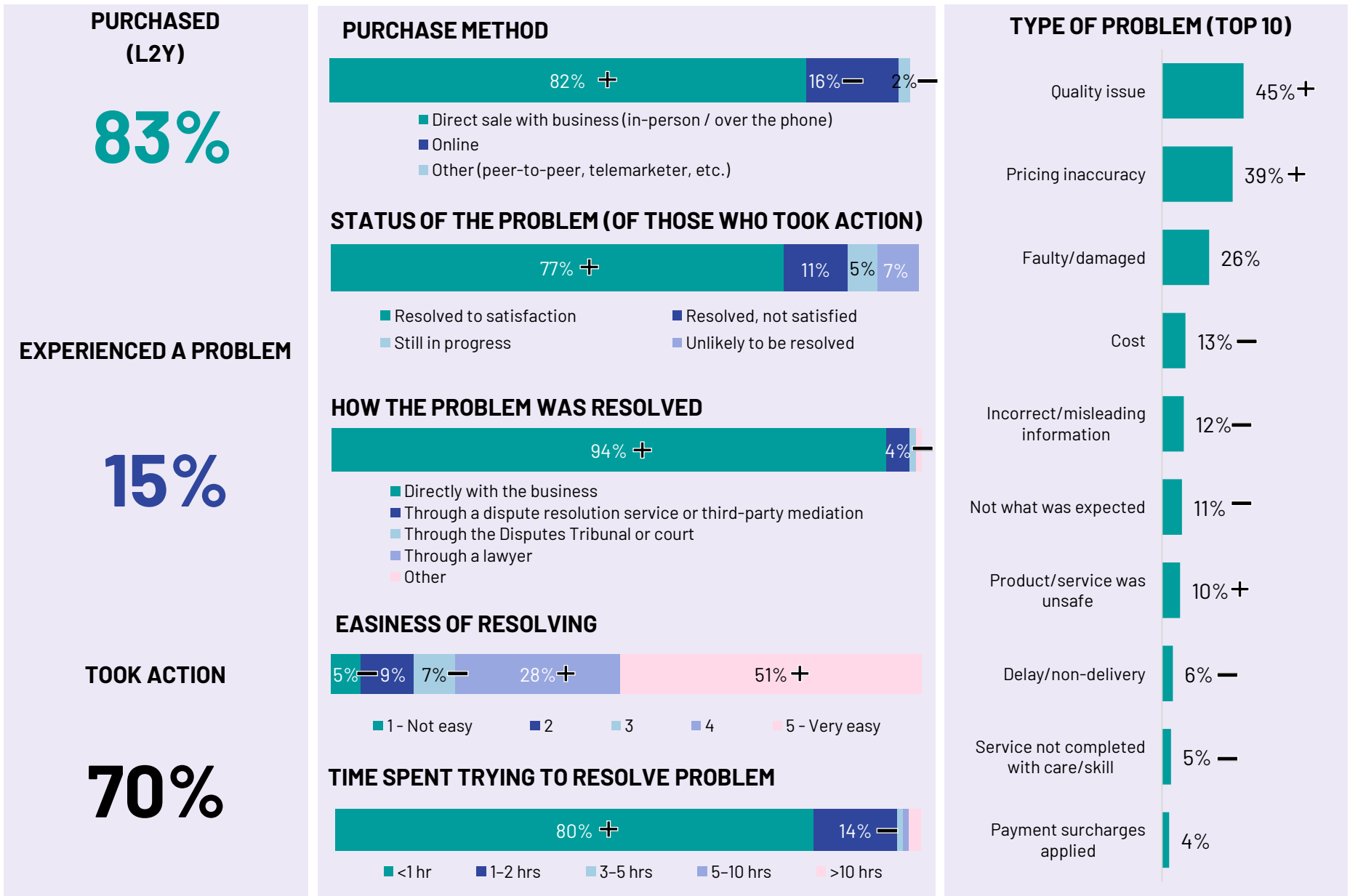
7 in 10 consumers with grocery problems take action to resolve their problem, and more than half of them found it very easy to resolve. Resolution rates for those who take action are better than the average (88% vs 78%).

Compared to other categories, problems with grocery products are quick to resolve, with 8 in 10 consumers resolving the issue in less than 1 hour (vs 31% AVG).

The vast majority cite that they resolved their grocery problem directly through the business (94%).

## Figure 65: Products purchased at a grocery retailer

+ / - indicates significantly higher / lower compared to the average



**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

**Base:** Problems with products purchased at a grocery retailer (2024 n=199), Those who had a problem and took action (2024 n=145), Those who resolved their problem or are in the process of resolving (2024 n=135)





# Overview of problems with building, repairs, renovations, maintenance on your home

While building & repairs products not commonly purchased (35% in the last 2 years), problems are relatively common, with 15% experiencing a problem, slightly higher than the average of 12% across all categories.

Problem building & repair products tend to be purchased directly with the business (80%).

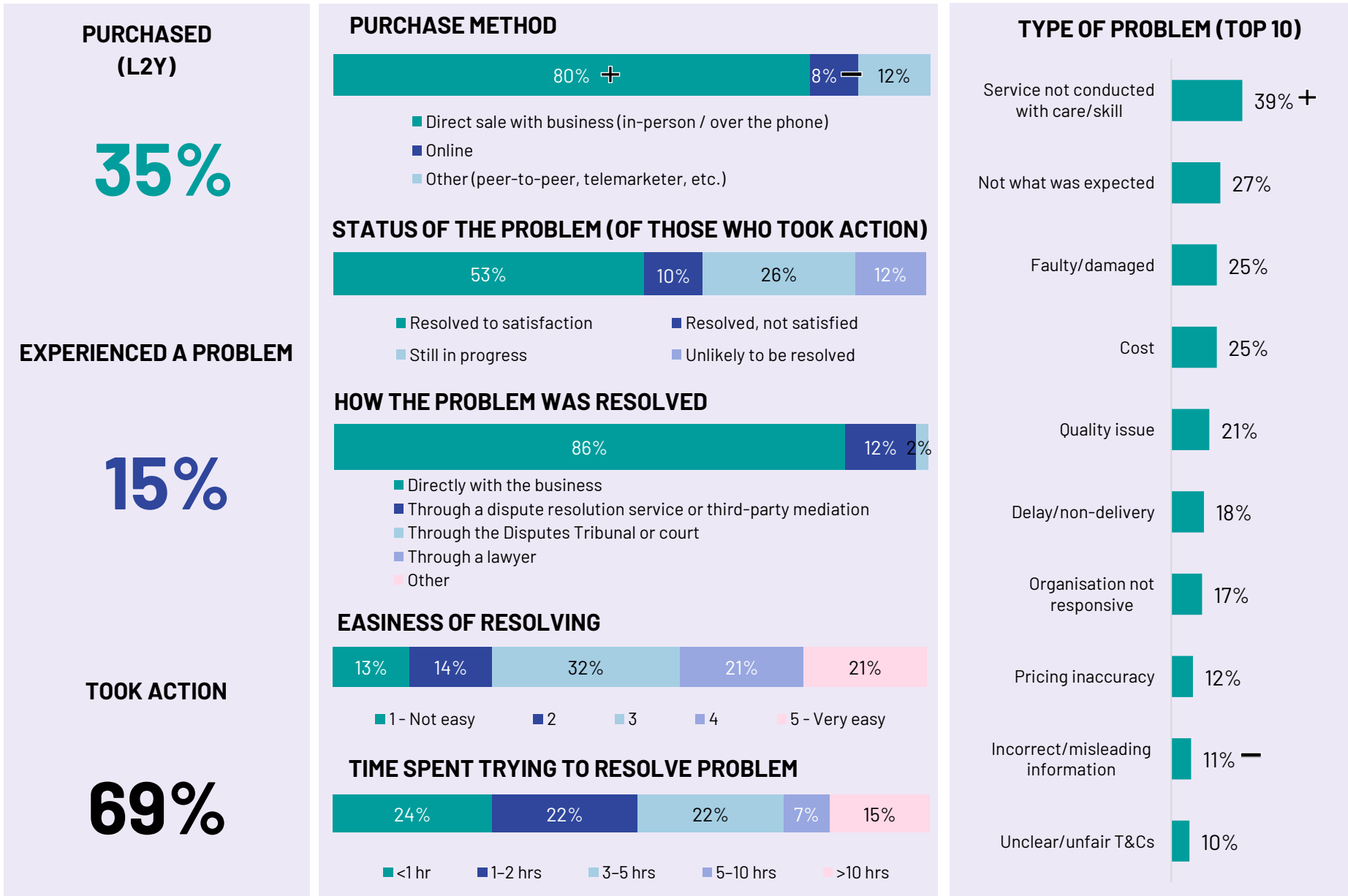
The main issue is poor workmanship / the service not being completed with care or skill (39%).

Nearly 7 in 10 (69%) consumers with building & repair problems take action, with resolution rates being lower than the average (63% vs 78%), with 53% saying the issue was resolved to satisfaction. The vast majority of consumers resolved their building & repair problems directly with the business (86%).

Compared to the average all categories, consumers with building & repair problems are more likely to spend more than 10 hours resolving the problem (15% vs 11% AVG).

## Figure 66: Building, repairs, renovations, or maintenance on your home

+ / - indicates significantly higher / lower compared to the average



**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

**Base:** Problems with building repairs, renovations, or maintenance (2024 n=73), Those who had a problem and took action (2024 n=50), Those who resolved their problem or are in the process of resolving (2024 n=44)





# Overview of problems with electronics, electrical appliances, or whiteware

Problems with electronic products have an average incidence (13% vs 12% AVG). They tend to be purchased via direct sale with business (52%) or online (45%). Online purchases are significantly more likely than the average (45% vs 31% AVG).

The issues tend to be most commonly related to the product being faulty or damaged (51%) or bad quality (40%), both significantly higher than average.

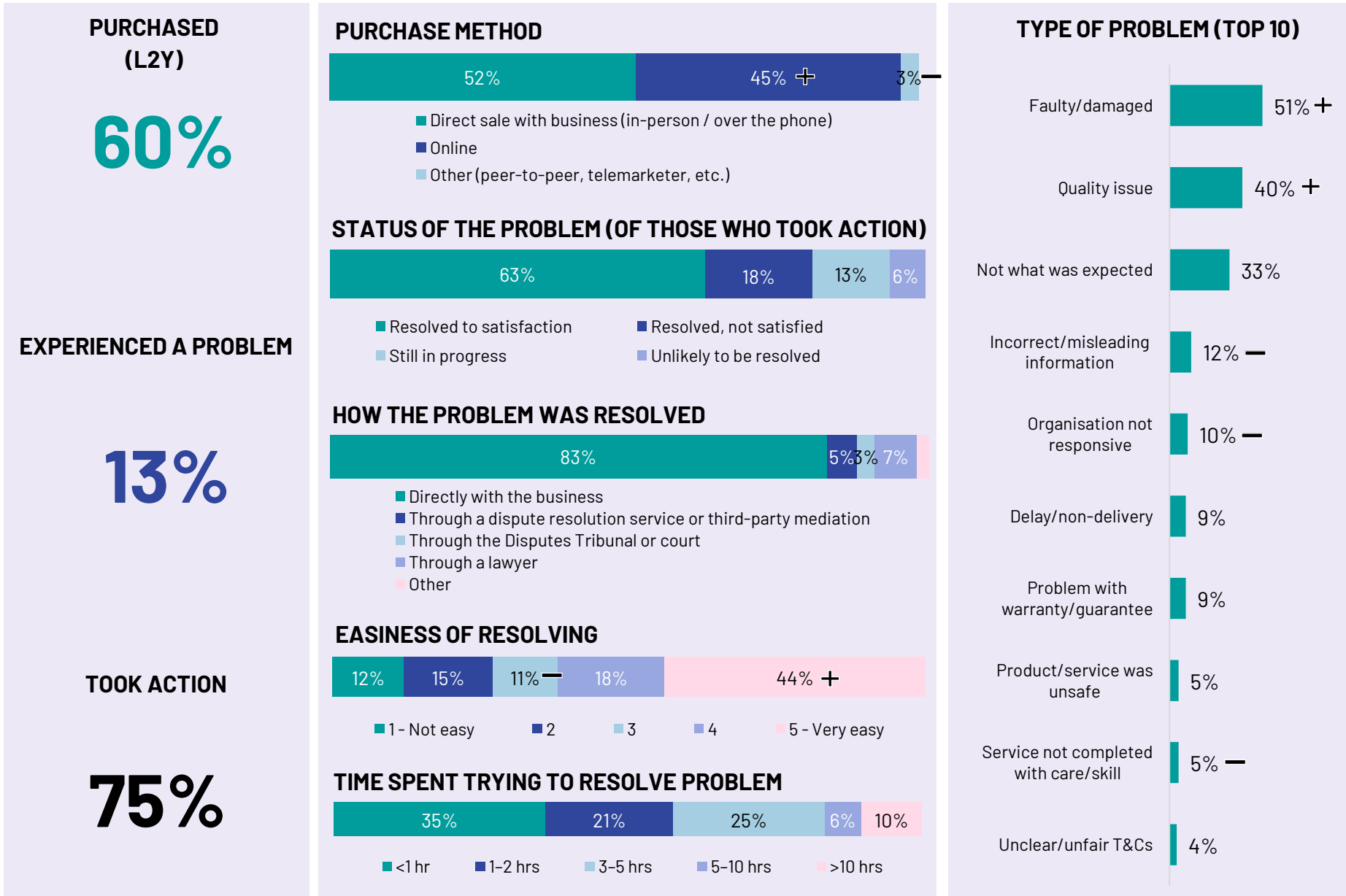
Three quarters of consumers with electronic problems take action to resolve their problem. Resolution rates for those who take action are better than the average (81% vs 78% AVG), with 63% stating the issue was resolved to their satisfaction.

Most of these problems are resolved directly through the business (83%) and take less than 2 hours to fix (56%), with 62% of consumers citing that their problem was either 'easy' (4) or 'very easy' (5) to resolve.

Consumers most commonly cite issues with faulty products or products that break down, as well as difficulty getting repairs or replacements under warranty.

## Figure 67: Electronics, electrical appliances, or whiteware

+ / - indicates significantly higher / lower compared to the average



NB: Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

Base: Problems with electronics, electrical appliances, or whiteware (2024 n=109), Those who had a problem and took action (2024 n=84), Those who resolved their problem or are in the process of resolving (2024 n=79)





# Overview of problems with motor vehicle repairs, servicing, or maintenance

Problems with motor vehicle repairs have an average incidence (13% vs 12% AVG). The majority of these repairs tend to be done via direct sale with business (80%), significantly higher than the average (52%).

Problems with motor vehicle repairs tend to be resolved directly through the business (77%).

The issues are most commonly the repairs not being what was expected (38%), the cost of the service (38%), or the service not being completed with care or skill (32%). These types of issues are all significantly higher than other problem categories.

Only just over half of consumers (56%) with problems with motor vehicle repairs take action to resolve their problem, significantly lower than the average. Yet, resolution rates for those who do take action are higher than the average (83% vs 78%).

The majority of motor vehicle repair problems take 1-5 hours to fix (74% vs 76% AVG).

**Figure 68: Motor vehicle repairs, servicing, or maintenance**  
 + / - indicates significantly higher / lower compared to the average

**PURCHASED (L2Y)**

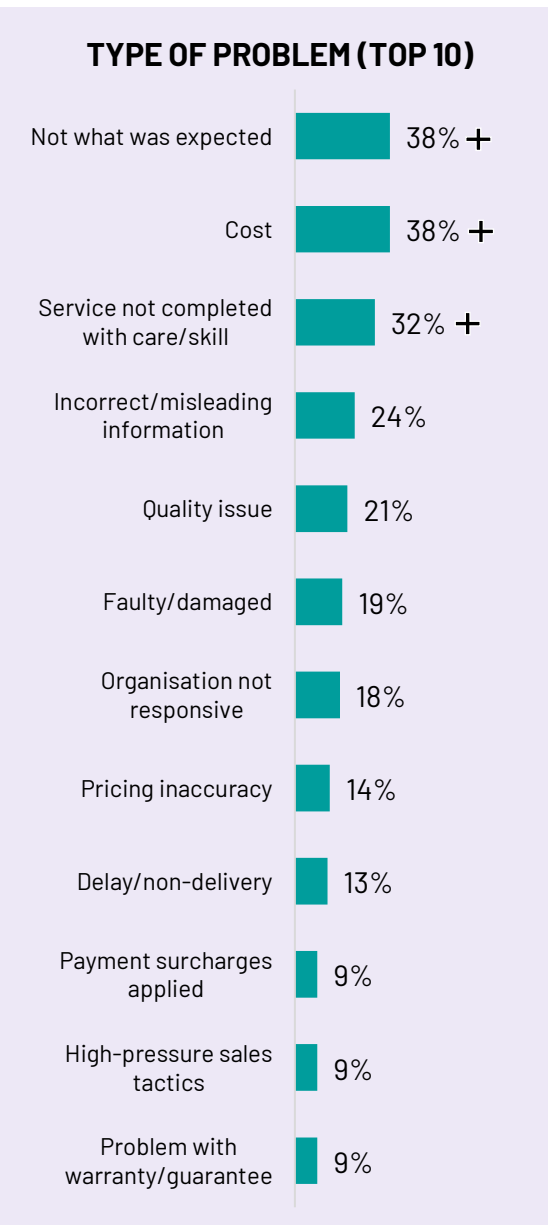
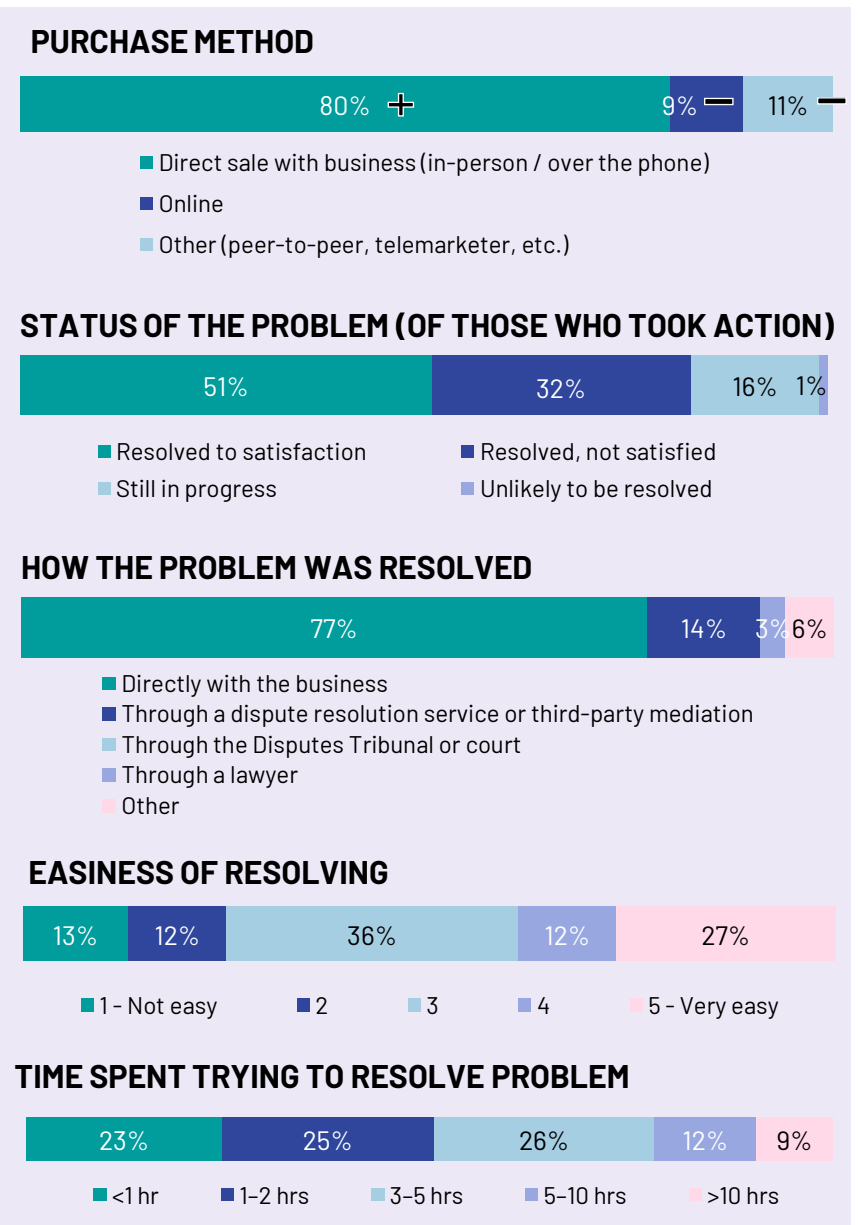
**62%**

**EXPERIENCED A PROBLEM**

**13%**

**TOOK ACTION**

**56% -**



**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

**Base:** Problems with motor vehicle repairs, servicing, or maintenance (2024 n=119), Those who had a problem and took action (2024 n=67), Those who resolved their problem or are in the process of resolving (2024 n=66)





# Overview of problems with home-based telecommunications services, e.g. landline phone or internet service

Problems with home-based telecommunications services have an average incidence (12% vs 12% AVG). These services tend to be purchased either via direct sale (38%) or via another channel (37%).

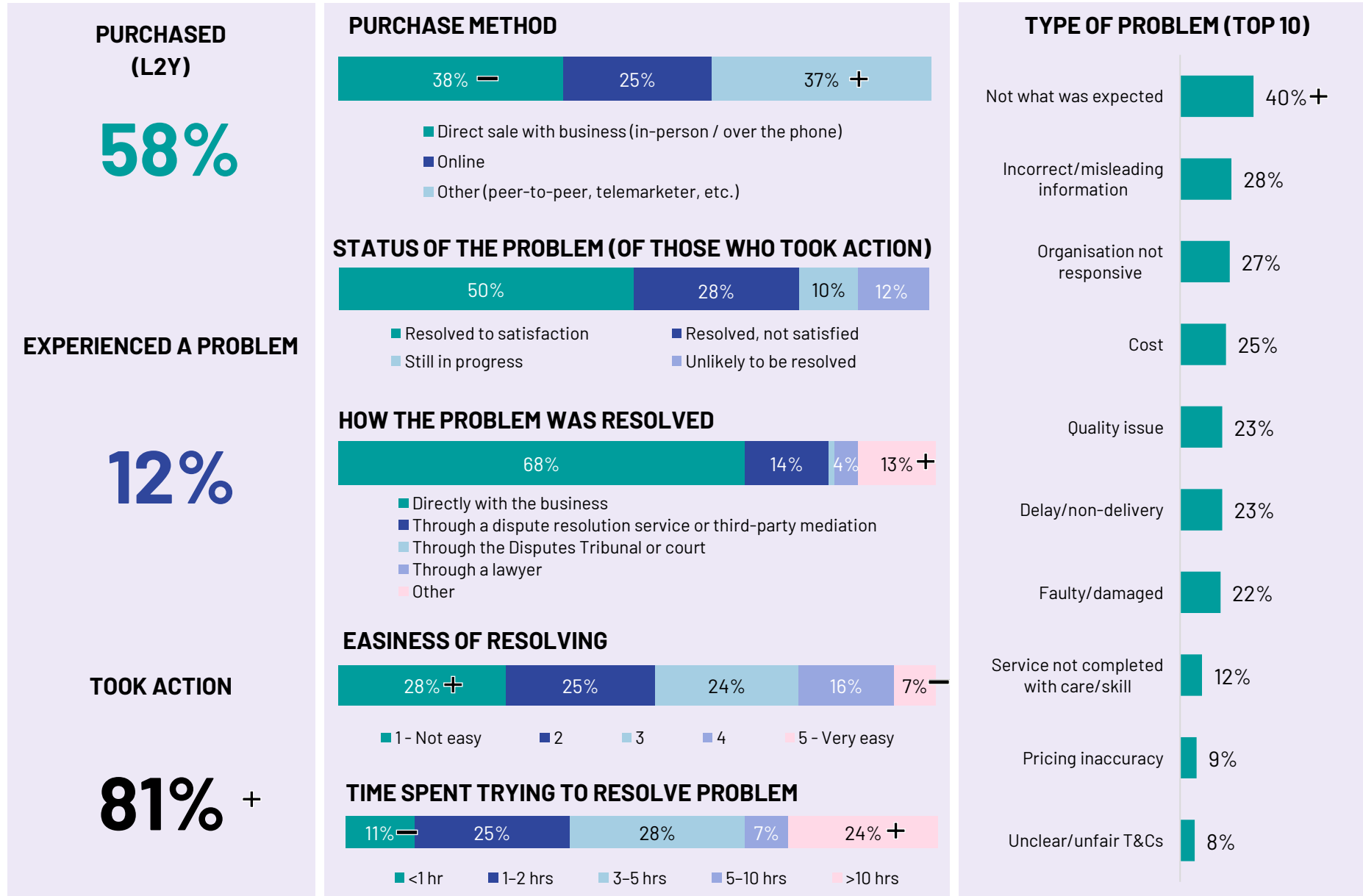
Issues with these services tend to be in relation to the service not being what was expected (40%), significantly higher than average.

8 in 10 (81%) of consumers with home-based telecommunications service issues take action, significantly higher than average. Resolution rates are average (78% vs 78% AVG). Nearly a quarter of consumers (24%) claim to have spent more than 10 hours trying to resolve the problem, significantly higher than average (11%).

28% of consumers with home-based telecommunications service issues found the problem 'not easy' to resolve, which is significantly higher than average.

**Figure 69: Home-based telecommunications services, e.g. landline phone or internet service**

+ / - indicates significantly higher / lower compared to the average



**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

**Base:** Problems with home-based telecommunications services (2024 n=88), Those who had a problem and took action (2024 n=72), Those who resolved their problem or are in the process of resolving (2024 n=63)





# Overview of problems with clothing, footwear, cosmetics, or other personal products

Problems with personal products like clothing and footwear have an average incidence (12% vs 12% AVG). They are most likely to be purchased online (59%), significantly higher than average.

Problems with personal products tend to be resolved directly through the business (80%)

The issues tend to be most commonly related to the quality of the product (48%) or the product being faulty/damaged (33%), both significantly higher than average.

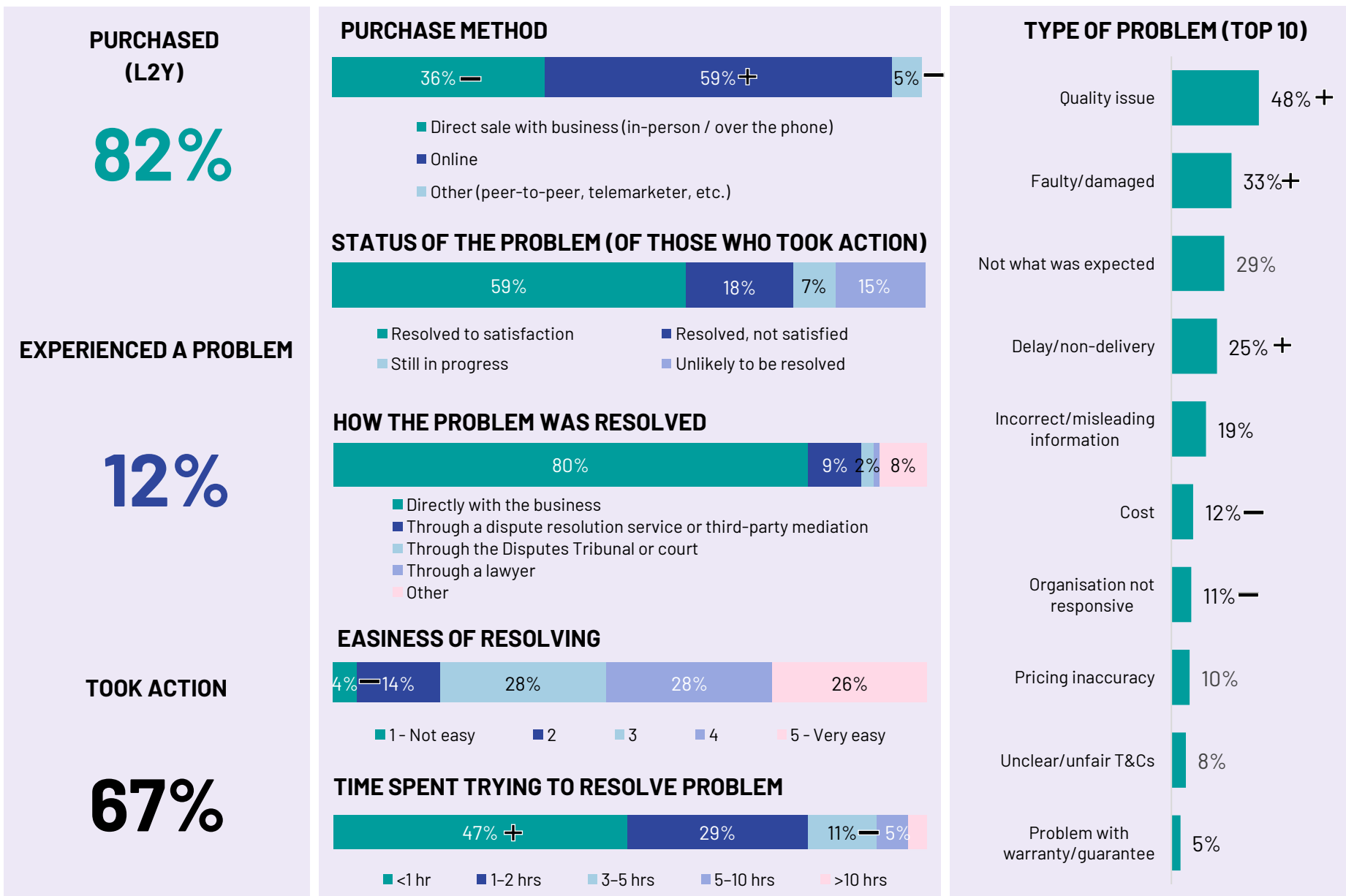
Two thirds (67%) of consumers with personal product problems take action, with average resolution rates (77% vs 78% AVG), while 6 in 10 (59%) state the issue was resolved to their satisfaction.

Most of these problems are either 'easy' (4) or 'very easy' (5) to resolve and most commonly take less than 1 hour to fix (47%).

Consumers most commonly cite issues with poor quality products and products not matching their description. Online shopping scams are also factors, such as fake websites and non-delivery of goods.

## Figure 70: Clothing, footwear, cosmetics, or other personal products

+ / - indicates significantly higher / lower compared to the average



**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

**Base:** Problems with clothing, footwear, cosmetics (2024 n=166), Those who had a problem and took action (2024 n=114), Those who resolved their problem or are in the process of resolving (2024 n=98)







# Overview of problems with mobile telecommunications services, e.g. mobile voice, text, or data

Problems with mobile telecommunications services have an average incidence (11% vs 12% AVG). These services tend to be purchased equally via direct sale, online, or another channel (33-34% each).

Issues with these services tend to be in relation to the service not being/working as expected (33%).

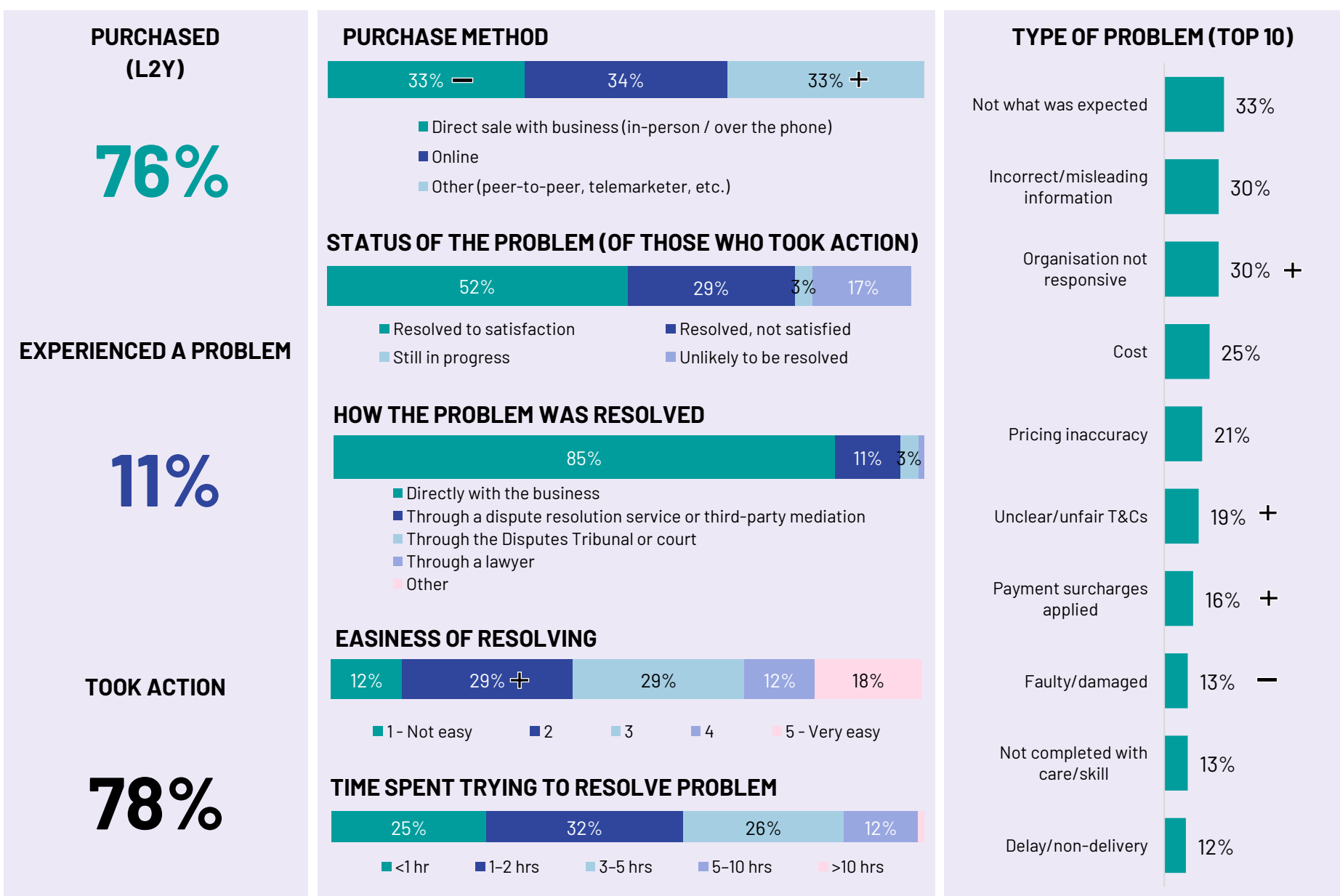
Nearly 8 in 10 (78%) of consumers with mobile tele-communications service issues take action, with higher-than-average resolution rates (81% vs 78%).

The majority of these problems were resolved directly through the business (85%) and took less than 2 hours to fix (57%).

Consumers most commonly cite issues with misleading contracts, plans, and pricing, as well as poor customer service, with unhelpful assistance and issues not being resolved. Consumers also mention unexpected charges and difficulty getting refunds.

## Figure 71: Mobile telecommunications services, e.g. mobile voice, text, or data

+ / - indicates significantly higher / lower compared to the average



NB: Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

Base: Problems with mobile telecommunications services (2024 n=91), Those who had a problem and took action (2024 n=73), Those who resolved their problem or are in the process of resolving (2024 n=61)





# Overview of problems with travel/holiday services, e.g. travel agents, flights, or accommodation

Problems with travel services have an average incidence (13% vs 12% AVG) and are more likely to be purchased online (69% vs 31% AVG).

The most common issue is around incorrect or misleading information provided (39%), followed by the service not being what was expected (32%).

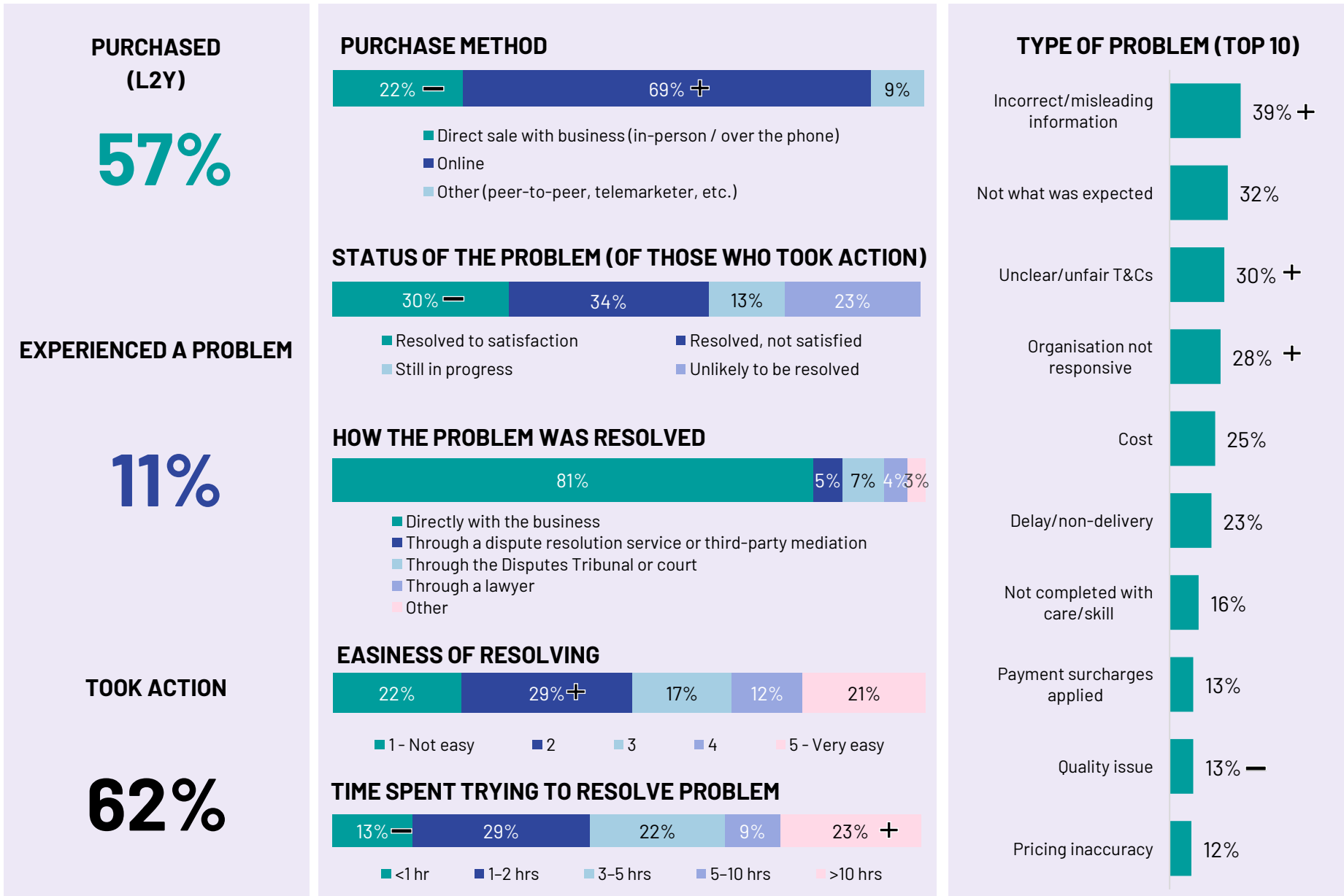
6 in 10 (62%) consumers with travel service problems take action to resolve their problem. Resolution rates are lower than the average (64% vs 78%), with only 30% stating the issue was resolved to their satisfaction.

These issues are also time consuming to resolve, with nearly a quarter (23%) claiming to have spent more than 10 hours on attempting resolution. Half of consumers cited their travel services problem was not easy to resolve (1-2), which is significantly more higher than average.

Consumers most commonly cite issues with flight disruptions and inaccurate information about accommodation. Also mentioned is poor customer service, with unhelpful staff, poor communication, and difficulty resolving issues.

## Figure 72: Travel/holiday services, e.g. travel agents, flights, or accommodation

+ / - indicates significantly higher / lower compared to the average





# Overview of problems with insurance

Although insurance is relatively commonly purchased (65% in the last 2 years), issues are infrequent, with only 9% experiencing a problem, lower than the average of 12% across all categories.

Problems with insurance products tend to be taken out via direct sales with businesses (41%) and are significantly more likely to be taken out via another channel (29%).

The issues tend to be most commonly in relation to poor customer service (39%), incorrect/misleading information (33%), or unclear/unfair T&Cs (28%) – all significantly higher than the average.

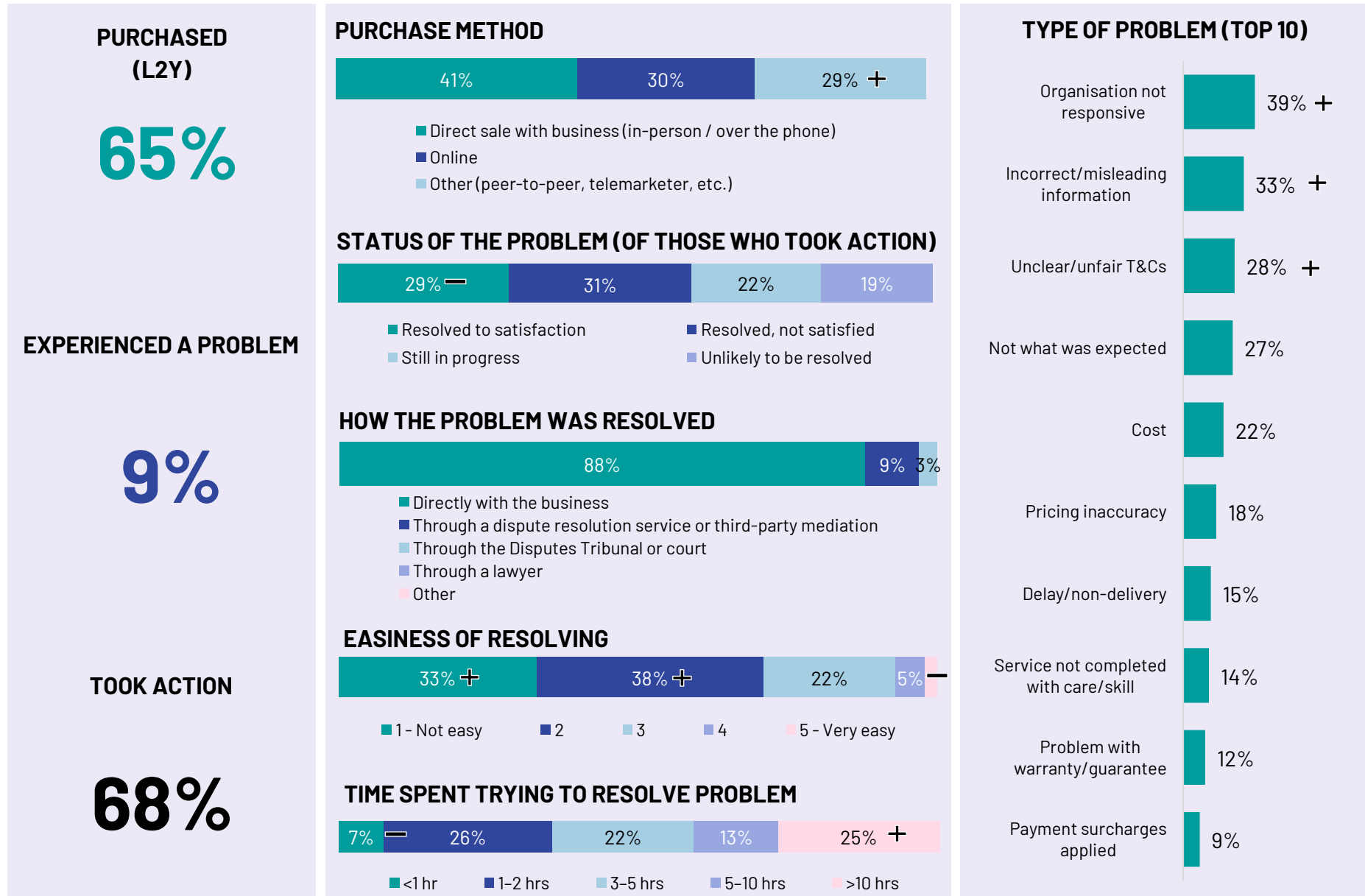
Nearly 7 in 10 (68%) consumers with insurance problems take action. Resolution rates are lower than the average (60% vs 78%), with only 29% being resolved to consumers' satisfaction (significantly lower than average).

Compared to the average of all categories, consumers with insurance problems are more likely to spend more than 10 hours resolving problems (25% vs 11% AVG), which are not easy to resolve.

Consumers cite issues with claims being denied and the perceived unfairness of this, price increases, and a lack of communication.

## Figure 73: Insurance

+ / - indicates significantly higher / lower compared to the average



**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

**Base:** Problems with insurance (2024 n=77), Those who had a problem and took action (2024 n=54), Those who resolved their problem or are in the process of resolving (2024 n=44)





# Overview of problems with utility services, e.g. water, gas, or electricity

Although utilities are very commonly purchased (74% in the last 2 years), issues are infrequent, with only 8% experiencing a problem, lower than the average of 12% across all categories.

Problem utility services tend to be taken out via direct sales with businesses (41%).

The issues tend to be most commonly related to pricing inaccuracies (37%), cost (33%), and incorrect or misleading information (30%) – all significantly higher than average.

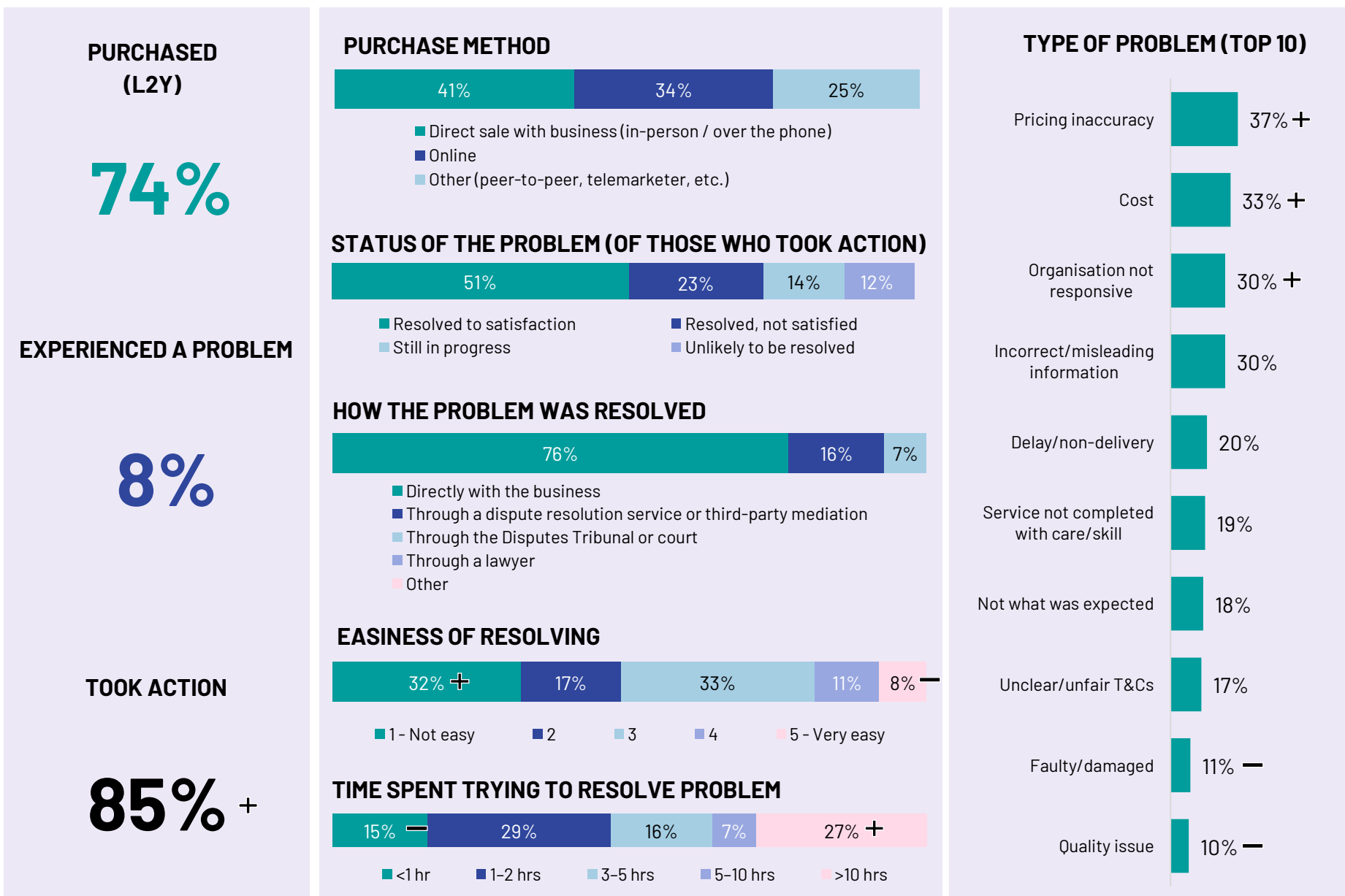
The majority (85%) of consumers with utility problems take action, significantly higher than the average. Resolution rates are average (74% vs 78% AVG), with half (51%) of problems being resolved to consumers' satisfaction.

Compared to the average of all categories, consumers with utility service problems are more likely to spend more than 10 hours resolving the problem (27% vs 11% AVG). Consumers cite that utility service problems are (1) 'not easy' to resolve (32%), significantly higher than average.

Consumers most commonly cite issues with inaccurate billing and unexpected charges. Also mentioned are poor communication and subsequent difficulty getting refunds.

## Figure 74: Utility services, e.g. water, gas, or electricity

+ / - indicates significantly higher / lower compared to the average



NB: Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

Base: Problems with utility services (2024 n=59), Those who had a problem and took action (2024 n=51), Those who resolved their problem or are in the process of resolving (2024 n=45)





# Overview of problems with banking/financial products/services, e.g. bank accounts, debit cards

Although financial products/services are relatively commonly purchased (63% in the last 2 years), issues are infrequent, with only 8% experiencing a problem, lower than the average of 12% across all categories.

Problem financial products/services tend to be taken out via direct sales with businesses (48%).

The issues are most commonly related to poor customer service (27%) or incorrect or misleading information provided (22%).

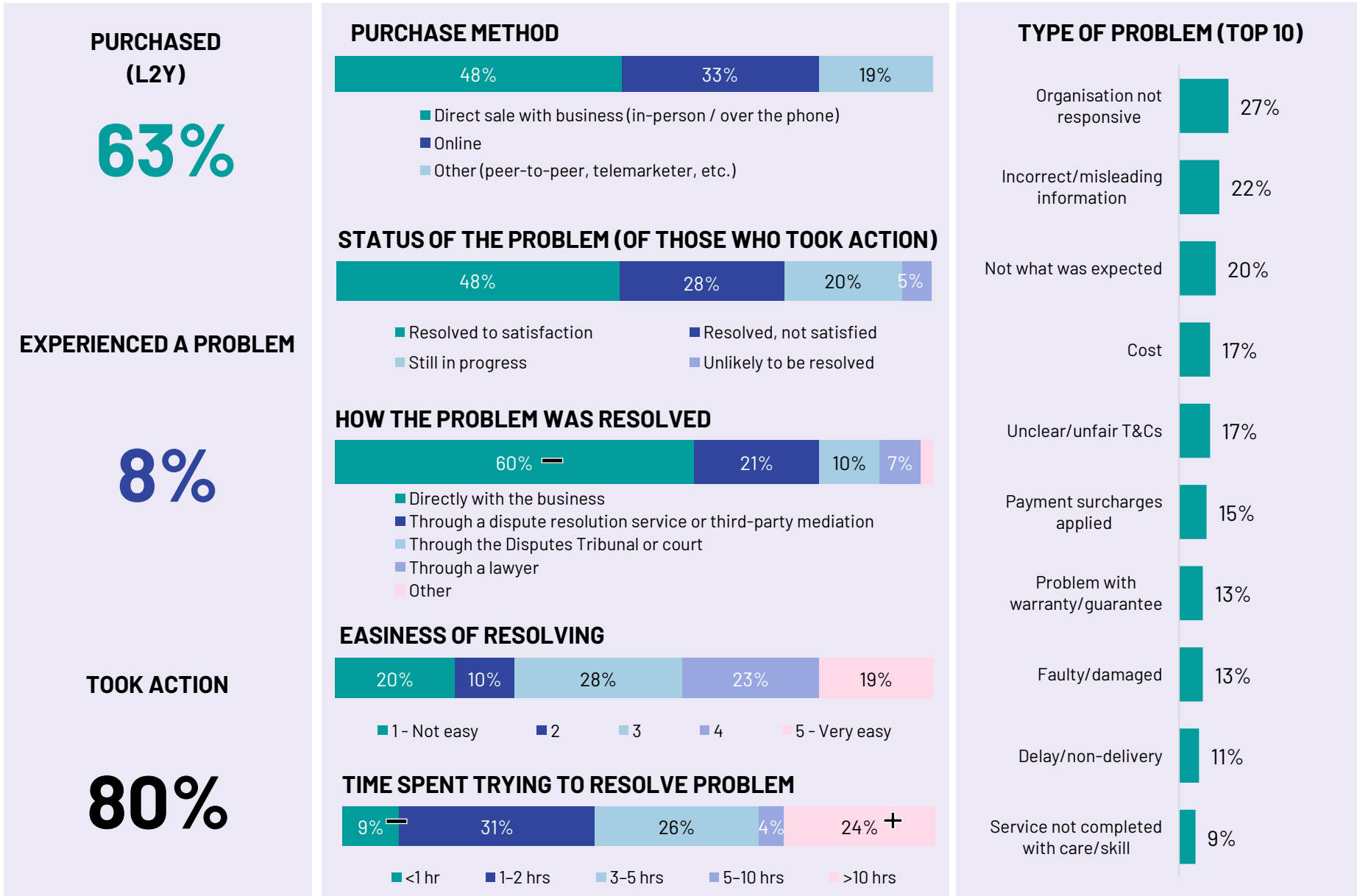
8 in 10 consumers with financial product/service problems take action. Resolution rates are average (76%), with nearly half (48%) of the problems resolved to consumers' satisfaction.

Compared to the average all categories, consumers with financial problems are more likely to spend more than 10 hours resolving the problem (24% vs 11% AVG). They are also significantly less likely than average to resolve their problem directly through the business (60% vs 78% AVG).

Consumers commonly cite issues with banking errors / unexpected fees and difficulty getting this resolved due to poor customer service.

## Figure 75: Banking or financial products or services, e.g. bank accounts, debit cards

+ / - indicates significantly higher / lower compared to the average



NB: Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

Base: Problems with banking or financial products or services (2024 n=52), Those who had a problem and took action (2024 n=40), Those who resolved their problem or are in the process of resolving (2024 n=38)





# Overview of problems with health or medical products and services

Although health products and services are very commonly purchased (78% in the last 2 years), issues are infrequent, with only 8% experiencing a problem, lower than the average of 12% across all categories.

Problem health products and services tend to be purchased via direct sales with businesses (60%).

The issues tend to be most commonly in relation to poor customer service (28%), incorrect or misleading information (27%), or the product/service not being what was expected (24%).

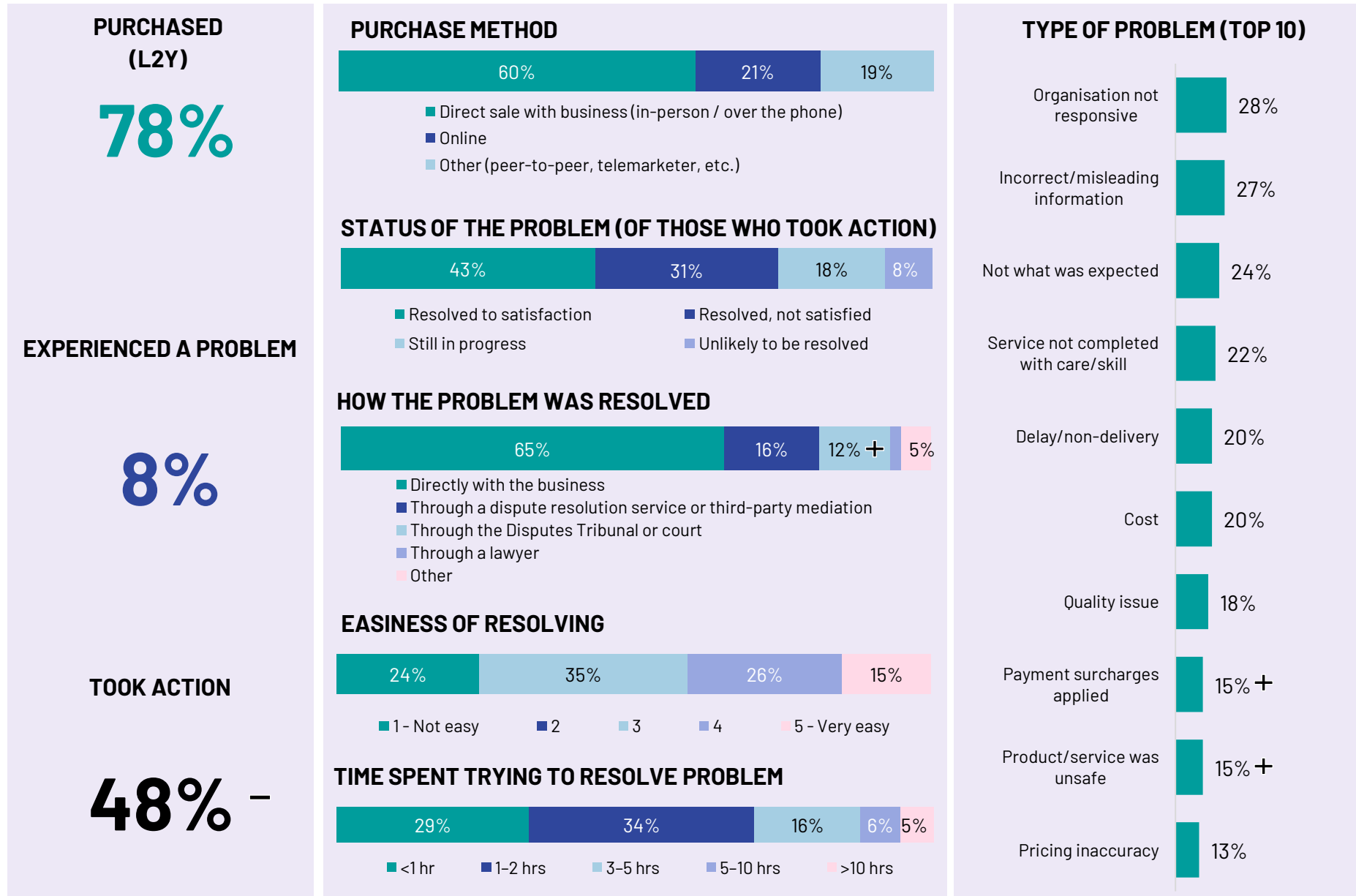
Less than half of consumers (48%) with health product/service problems take action, significantly lower than the average. Resolution rates are average (74% vs 78% AVG), with less than half (43%) of problems being resolved to consumers' satisfaction.

The majority of these problems are not particularly easy to resolve. Yet, the majority of problems take less than 2 hours to fix (63%).

Consumers most commonly cite issues with incorrect diagnoses, ineffective treatments, and medication errors, which has an impact on their health as well as causing financial strain.

## Figure 76: Health or medical products and services

+ / - indicates significantly higher / lower compared to the average



**NB:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

**Base:** Problems with health or medical products and services (2024 n=79), Those who had a problem and took action (2024 n=38), Those who resolved their problem or are in the process of resolving (2024 n=35)





# Overview of problems with entertainment, recreation, or leisure activities, e.g. gym memberships

Problems with entertainment and leisure have a lower than average incidence (8% vs 12% AVG). They are more likely than average to be purchased via another channel (38% vs 31% AVG), yet are still purchased via direct sale (33%) or online (29%).

The most common issue is related to the cost of the product (35%, higher than average) or incorrect/ misleading information being provided (22%).

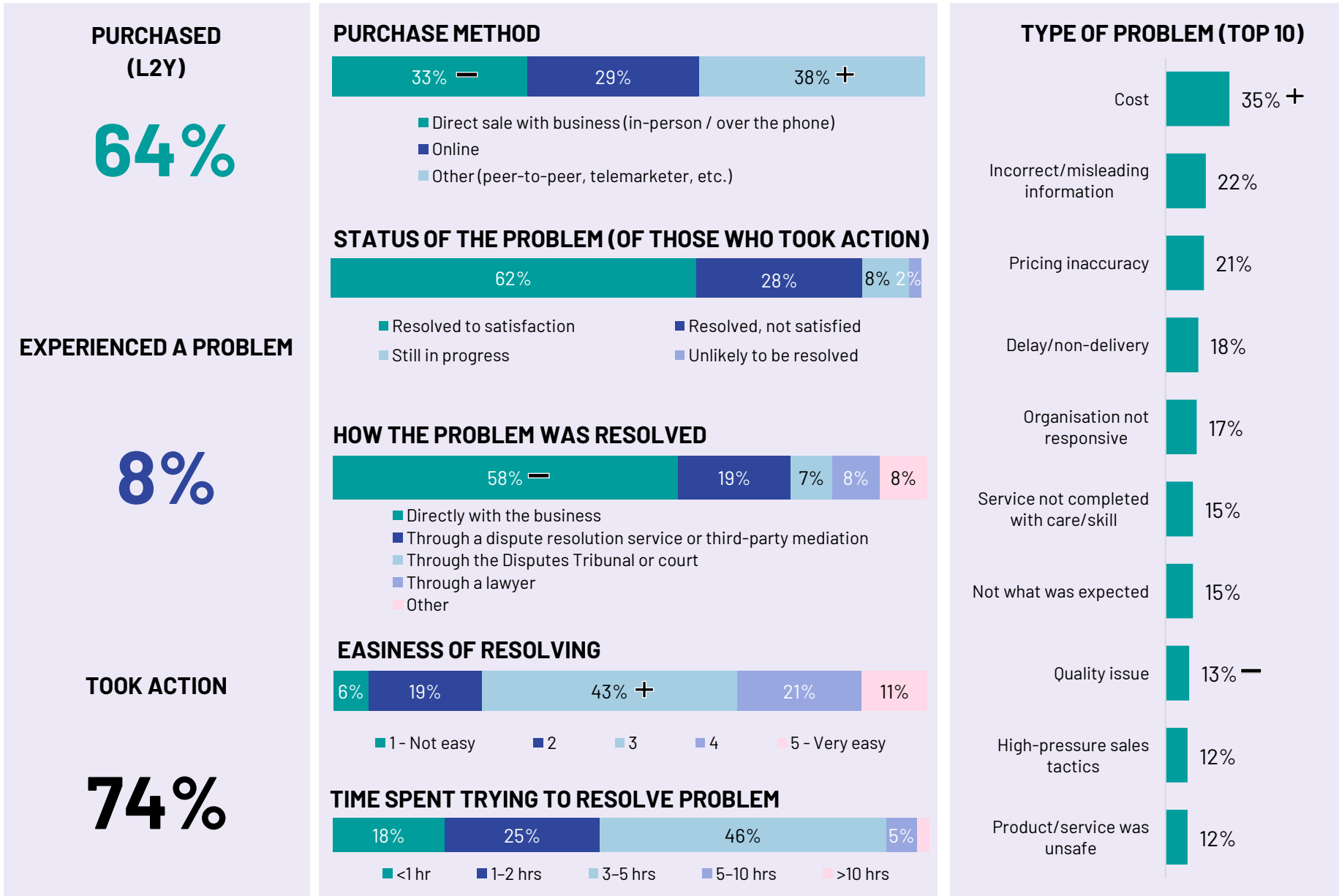
Three quarters (74%) of consumers with entertainment/leisure problems take action to resolve their problem. Resolution rates are slightly higher than average (90% vs 78%), with nearly two thirds (62%) stating that the issue was resolved to their satisfaction.

The majority of problems take 1-5 hours to fix (89%) and are 'neither easy nor difficult' to resolve (3) - 43% significantly higher than average.

Consumers most commonly cite issues with hidden fees and price increases, event cancellations and changes, and issues with customer service, including unhelpful assistance and difficulty getting refunds.

## Figure 77: Entertainment, recreation, or leisure activities, e.g. gym memberships

+ / - indicates significantly higher / lower compared to the average



NB: Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

Base: Problems with entertainment, recreation or leisure activities (2024 n=53), Those who had a problem and took action (2024 n=38), Those who resolved their problem or are in the process of resolving (2024 n=35)





# Problem summary tables (I)

Figure 78: Key measures by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
% experiencing problems	12%	15%	15%	13%	13%	12%	12%	11%	11%	9%	8%	8%	8%	8%
% taking action	68%	69%	70%	75%	56% -	81% +	67%	78%	62%	68%	85% +	80%	48% -	74%

Figure 79: Problem resolution status by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel / holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
% resolved to satisfaction	55%	53%	77% +	63%	51%	50%	59%	52%	30% -	29% -	51%	48%	43%	62%
% resolved but not to satisfaction	23%	10% -	11% -	18%	32%	28%	18%	29%	34%	31%	23%	28%	31%	28%
% still in the process of being resolved	13%	26% +	5% -	13%	16%	10%	7%	3% -	13%	22% +	14%	20%	18%	8%
% unlikely to be resolved	11%	12%	7%	6%	1% -	12%	15%	17%	23% +	19%	12%	5%	8%	2%

+ / - indicates significance higher / lower compared to the average

**Base:** Problems with - Building repairs, renovations, or maintenance (2024 n=73), Products purchased at a grocery retailer (2024 n=199), Electronics, electrical appliances, or whiteware (2024 n=109), Motor vehicle repairs, servicing, or maintenance (2024 n=119), Home-based telecommunications services (2024 n=88), Clothing, footwear, cosmetics, or other personal products (2024 n=166), Mobile telecommunications services (2024 n=91), Travel/holiday services (2024 n=76), Insurance (2024 n=77), Utility services (2024 n=59), Banking or financial products or services (2024 n=52), Health or medical products and services (2024 n=79), Entertainment, recreation, or leisure activities (2024 n=53)





# Problem summary tables (II)

Figure 80: Type of problem by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
Product/service not being/working as expected	<b>27%</b>	27%	11% -	33%	38% +	40% +	29%	33%	32%	27%	18%	20%	24%	15%
An issue with the quality of the product	<b>27%</b>	21%	45% +	40% +	21%	23%	48% +	10% -	13% -	8% -	10% -	8% -	18%	13% -
Product/service was faulty/damaged	<b>23%</b>	25%	26%	51% +	19%	22%	33% +	13% -	10% -	8% -	11% -	13%	4% -	9% -
Incorrect/misleading information provided	<b>22%</b>	11% -	12% -	12% -	24%	28%	19%	30%	39% +	33% +	30%	22%	27%	22%
Cost of product/service (e.g. hidden fees or unexpected charges)	<b>20%</b>	25%	13% -	2% -	38% +	25%	12% -	25%	25%	22%	33% +	17%	20%	35% +
Organisation was not responsive to my questions/concerns	<b>19%</b>	17%	3% -	10% -	18%	27%	11% -	30% +	28% +	39% +	30% +	27%	28%	17%
Pricing inaccuracy (e.g. price on the shelf was different to price shown on till/at checkout)	<b>16%</b>	12%	39% +	1% -	14%	9%	10%	21%	12%	18%	37% +	7%	13%	21%
Delay/non-delivery of product/service	<b>15%</b>	18%	6% -	9%	13%	23%	25% +	12%	23%	15%	20%	11%	20%	18%
Service not completed or conducted with care/skill (e.g. poor workmanship)	<b>15%</b>	39% +	5% -	5% -	32% +	12%	4% -	13%	16%	14%	19%	9%	22%	15%
Unclear/unfair terms and conditions	<b>11%</b>	10%	2% -	4% -	7%	8%	8%	19% +	30% +	28% +	17%	17%	12%	11%
Payment surcharges applied at purchase	<b>8%</b>	5%	4%	1% -	9%	3%	2% -	16% +	13%	9%	0%	15%	15% +	11%
Problems with the warranty/guarantee	<b>6%</b>	9%	1% -	9%	9%	2%	5%	2%	6%	12%	0%	13%	8%	10%
Product / service provided was unsafe	<b>6%</b>	7%	10% +	5%	8%	1%	1% -	3%	4%	4%	1%	2%	15% +	12%
The salesperson used high-pressure sales tactics	<b>5%</b>	9%	1% -	3%	9%	4%	2%	7%	1%	6%	3%	8%	8%	12%

+ / - indicates significantly higher / lower compared to the average

**Base:** Problems with - Building repairs, renovations, or maintenance (2024 n=73), Products purchased at a grocery retailer (2024 n=199), Electronics, electrical appliances, or whiteware (2024 n=109), Motor vehicle repairs, servicing, or maintenance (2024 n=119), Home-based telecommunications services (2024 n=88), Clothing, footwear, cosmetics, or other personal products (2024 n=166), Mobile telecommunications services (2024 n=91), Travel/holiday services (2024 n=76), Insurance (2024 n=77), Utility services (2024 n=59), Banking or financial products or services (2024 n=52), Health or medical products and services (2024 n=79), Entertainment, recreation, or leisure activities (2024 n=53)



# Problem summary tables (III)

Figure 81: Value of purchase by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
Up to \$50	<b>27%</b>	3% -	84% +	20%	4% -	5% -	28%	37% +	4% -	9% -	1% -	14% -	32%	32%
\$51 to \$100	<b>18%</b>	3% -	10%	11%	9% -	47% +	35% +	23%	8% -	23%	25%	3% -	23%	21%
\$101 to \$500	<b>20%</b>	14%	4% -	28%	31% +	28%	30% +	20%	21%	17%	49% +	20%	17%	19%
\$501 to \$5,000	<b>21%</b>	26%	1% -	40% +	43% +	8% -	7% -	14%	50% +	33% +	16%	29%	17%	21%
Over \$5,000	<b>10%</b>	50% +	1% -	2% -	10%	2% -	0% -	2% -	15%	10%	4%	20% +	4%	3%

Figure 82: Cost of fixing the problem by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
No money lost	<b>47%</b>	55%	70% +	59% +	25% -	56%	55%	39%	33% -	37%	50%	37%	43%	36%
Up to \$100	<b>21%</b>	2% -	25%	22%	13% -	14%	32% +	34% +	11% -	12%	19%	25%	22%	41% +
\$101 to \$1,000	<b>16%</b>	13%	3% -	12%	34% +	20%	8% -	19%	30% +	28% +	22%	13%	19%	13%
More than \$1,000	<b>12%</b>	23% +	2% -	7%	24% +	9%	5% -	7%	25% +	21% +	9%	23%	13%	11%

**Base:** Problems with - Building repairs, renovations, or maintenance (2024 n=73), Products purchased at a grocery retailer (2024 n=199), Electronics, electrical appliances, or whiteware (2024 n=109), Motor vehicle repairs, servicing, or maintenance (2024 n=119), Home-based telecommunications services (2024 n=88), Clothing, footwear, cosmetics, or other personal products (2024 n=166), Mobile telecommunications services (2024 n=91), Travel/holiday services (2024 n=76), Insurance (2024 n=77), Utility services (2024 n=59), Banking or financial products or services (2024 n=52), Health or medical products and services (2024 n=79), Entertainment, recreation, or leisure activities (2024 n=53)

+ / - indicates significantly higher / lower compared to the average



# Problem summary tables (IV)

Figure 83: Time spent trying to resolve problem by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
Less than 1 hour	<b>31%</b>	24%	80% +	35%	23%	11% -	47% +	25%	13% -	7% -	15% -	9% -	29%	18%
1-2 hours	<b>25%</b>	22%	14% -	21%	25%	25%	29%	32%	29%	26%	29%	31%	34%	25%
3-5 hours	<b>20%</b>	22%	1% -	25%	26%	28%	11% -	26%	22%	22%	16%	26%	16%	46%
5-10 hours	<b>7%</b>	7%	1% -	6%	12%	7%	5%	12%	9%	13%	7%	4%	6%	5%
More than 10 hours	<b>11%</b>	15%	2% -	10%	9%	24% +	3% -	1% -	23% +	25% +	27% +	24% +	5%	2%

+ / - indicates significance higher / lower compared to the average

Figure 84: How the purchase was made by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
Through the business	<b>52%</b>	80% +	82% +	52%	80% +	38% -	36% -	33% -	22% -	41%	41%	48%	60%	33% -
Online	<b>31%</b>	8% -	16% -	45% +	9% -	25%	59% +	34%	69% +	30%	34%	33%	21%	29%
Other	<b>17%</b>	12%	2% -	3% -	11% -	37% +	5% -	33% +	9%	29% +	25%	19%	19%	38% +

Base: Problems with - Building repairs, renovations, or maintenance (2024 n=73), Products purchased at a grocery retailer (2024 n=199), Electronics, electrical appliances, or whiteware (2024 n=109), Motor vehicle repairs, servicing, or maintenance (2024 n=119), Home-based telecommunications services (2024 n=88), Clothing, footwear, cosmetics, or other personal products (2024 n=166), Mobile telecommunications services (2024 n=91), Travel/holiday services (2024 n=76), Insurance (2024 n=77), Utility services (2024 n=59), Banking or financial products or services (2024 n=52), Health or medical products and services (2024 n=79), Entertainment, recreation, or leisure activities (2024 n=53)

# Problem summary tables (V)

Figure 85: Key demographics by problem sector

Group	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
Male	<b>46%</b>	53%	45%	55%	45%	42%	34% -	52%	51%	38%	45%	55%	37%	49%
Female	<b>54%</b>	47%	55%	44% -	55%	58%	66% +	48%	49%	62%	55%	44%	63%	51%
18-34 years	<b>37%</b>	14% -	33%	30%	41%	27%	42%	41%	34%	38%	23% -	34%	46%	72% +
35-54 years	<b>35%</b>	45%	39%	35%	31%	38%	35%	37%	37%	30%	36%	40%	29%	20% -
55-74 years	<b>23%</b>	30%	24%	28%	25%	30%	20%	18%	28%	27%	32%	20%	18%	6% -
Upper North Island	<b>40%</b>	35%	43%	34%	35%	39%	40%	43%	44%	39%	35%	33%	39%	43%
Central North Island	<b>15%</b>	17%	20%	10%	17%	12%	15%	21%	14%	9%	21%	22%	14%	20%
Lower North Island	<b>21%</b>	28%	18%	26%	19%	26%	20%	18%	19%	27%	20%	21%	20%	20%
South Island	<b>23%</b>	20%	19%	30%	29%	24%	25%	18%	24%	25%	24%	24%	26%	17%
European	<b>60%</b>	63%	69% +	67%	54%	65%	57%	54%	55%	61%	67%	50%	62%	55%
Asian	<b>15%</b>	23%	15%	10%	11%	14%	17%	17%	22%	16%	10%	12%	7%	9%
Māori	<b>14%</b>	7%	10%	12%	13%	15%	16%	13%	16%	18%	10%	25% +	21%	10%
Pacific Peoples	<b>9%</b>	4%	5%	7%	14%	6%	7%	13%	6%	3%	10%	8%	9%	19% +
Other ethnicity	<b>3%</b>	4%	2%	5%	8% +	1%	2%	3%	0%	3%	3%	5%	1%	6%
Household income up to \$50,000	<b>30%</b>	18% -	33%	32%	26%	35%	21%	31%	20%	32%	35%	22%	42% +	40%
Household income \$50,001-\$100,000	<b>28%</b>	30%	26%	23%	38% +	23%	22%	36%	30%	20%	30%	40%	24%	25%
Household income \$100,001+	<b>36%</b>	48% +	34%	40%	29%	32%	49% +	33%	40%	33%	32%	26%	29%	34%
Employed	<b>67%</b>	73%	65%	62%	71%	61%	68%	67%	68%	64%	62%	75%	59%	75%
Unemployed	<b>12%</b>	5%	12%	15%	11%	14%	9%	10%	8%	12%	12%	8%	19% +	14%
Born in New Zealand	<b>71%</b>	66%	70%	68%	65%	79%	72%	68%	65%	74%	75%	87% +	76%	74%
People who are disabled	<b>14%</b>	8%	14%	10%	16%	13%	9%	17%	12%	13%	11%	27% +	23% +	11%

+ / - indicates significantly higher / lower compared to the average

**Base:** Problems with - Building repairs, renovations, or maintenance (2024 n=73), Products purchased at a grocery retailer (2024 n=199), Electronics, electrical appliances, or whiteware (2024 n=109), Motor vehicle repairs, servicing, or maintenance (2024 n=119), Home-based telecommunications services (2024 n=88), Clothing, footwear, cosmetics, or other personal products (2024 n=166), Mobile telecommunications services (2024 n=91), Travel/holiday services (2024 n=76), Insurance (2024 n=77), Utility services (2024 n=59), Banking or financial products or services (2024 n=52), Health or medical products and services (2024 n=79), Entertainment, recreation, or leisure activities (2024 n=53)



# Problem summary tables (VI)

Figure 86: Actions taken to resolve problem by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
Yes	<b>68%</b>	69%	70%	75%	56% -	81% +	67%	78%	62%	68%	85% +	80%	48% -	74%
No	<b>32%</b>	31%	30%	25%	44% +	19% -	33%	22%	38%	32%	15% -	20%	52% +	26%

Figure 87: Reasons for not taking action by problem sector

Measure	Average	Products purchased at a grocery retailer	Motor vehicle repairs, servicing, maintenance	Clothing, footwear, cosmetics, other personal products
I did not feel confident that doing anything would resolve the issue	<b>33%</b>	25%	48% +	31%
I was unsure what action to take	<b>29%</b>	18%	43%	27%
I couldn't be bothered	<b>29%</b>	61% +	23%	37%
I was nervous or did not feel confident in dealing with it myself	<b>22%</b>	26%	47% +	15%
I did not have time	<b>21%</b>	33% +	12%	24%
The product or service was not worth enough money for me to care	<b>19%</b>	47% +	13%	21%
I was unsure where to go for advice	<b>17%</b>	11%	25%	11%
It would have cost more money to resolve	<b>17%</b>	14%	16%	27%
I had a feeling that something was wrong, but I wasn't sure if it was actually a legal issue	<b>17%</b>	7%	20%	20%
I didn't want to damage my relationship with the supplier	<b>9%</b>	0% -	15%	0% -
Other	<b>4%</b>	4%	4%	4%

+ / - indicates significance higher / lower compared to the average

**Base:** Problems with – Building repairs, renovations, or maintenance (2024 n=73), Products purchased at a grocery retailer (2024 n=199), Electronics, electrical appliances, or whiteware (2024 n=109), Motor vehicle repairs, servicing, or maintenance (2024 n=119), Home-based telecommunications services (2024 n=88), Clothing, footwear, cosmetics, or other personal products (2024 n=166), Mobile telecommunications services (2024 n=91), Travel/holiday services (2024 n=76), Insurance (2024 n=77), Utility services (2024 n=59), Banking or financial products or services (2024 n=52), Health or medical products and services (2024 n=79), Entertainment, recreation, or leisure activities (2024 n=53); Those who did not take action and had a problem with – Products purchased at a grocery retailer (2024 n=54), Motor vehicle repairs, servicing, or maintenance (2024 n=52), Clothing, footwear, cosmetics, or other personal products (2024 n=52)



# Problem summary tables (VII)

Figure 88: How problem was resolved by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
Directly with the business	<b>78%</b>	86%	94% <b>+</b>	83%	77%	68%	80%	85%	81%	88%	76%	60% <b>-</b>	65%	58% <b>-</b>
Through a dispute resolution service or third-party mediation	<b>11%</b>	12%	4% <b>-</b>	5%	14%	14%	9%	11%	5%	9%	16%	21%	16%	19%
Through the Disputes Tribunal or a court	<b>4%</b>	2%	1%	3%	0%	1%	2%	3%	7%	3%	7%	10%	12% <b>+</b>	7%
Through a lawyer	<b>3%</b>	0%	0%	7%	3%	4%	1%	1%	4%	0%	0%	7%	2%	8%
Other	<b>4%</b>	0%	1%	2%	6%	13% <b>+</b>	8%	0%	3%	0%	0%	2%	5%	8%

Figure 89: Easiness of resolving by problem sector

Measure	Average	Building, repairs, renovations, maintenance	Products purchased at a grocery retailer	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Home-based telecommunications services	Clothing, footwear, cosmetics, other personal products	Mobile telecommunications services	Travel/holiday services	Insurance	Utility services	Banking or financial products or services	Health or medical products and services	Entertainment, recreation, leisure activities
1 - Not easy	<b>14%</b>	13%	5% <b>-</b>	12%	13%	28% <b>+</b>	4% <b>-</b>	12%	22%	33% <b>+</b>	32% <b>+</b>	20%	24%	6%
2	<b>16%</b>	14%	9%	15%	12%	25%	14%	29% <b>+</b>	29% <b>+</b>	38% <b>+</b>	17%	10%	0% <b>-</b>	19%
3	<b>25%</b>	32%	7% <b>-</b>	11% <b>-</b>	36%	24%	28%	29%	17%	22%	33%	28%	35%	43% <b>+</b>
4	<b>20%</b>	21%	28% <b>+</b>	18%	12%	16%	28%	12%	12%	5% <b>-</b>	11%	23%	26%	21%
5 - Very easy	<b>25%</b>	21%	51% <b>+</b>	44% <b>+</b>	27%	7% <b>-</b>	26%	18%	21%	2% <b>-</b>	8% <b>-</b>	19%	15%	11%
NETT EASY TO RESOLVE (4-5)	<b>45%</b>	42%	79% <b>+</b>	62% <b>+</b>	39%	24% <b>-</b>	55%	30% <b>-</b>	33%	7% <b>-</b>	19% <b>-</b>	42%	41%	32%
NETT NOT EASY TO RESOLVE (1-2)	<b>30%</b>	26%	14% <b>-</b>	27%	25%	53% <b>+</b>	18% <b>-</b>	42%	51% <b>+</b>	71% <b>+</b>	49% <b>+</b>	30%	24%	25%

**Base:** Problems with - Building repairs, renovations, or maintenance (2024 n=73), Products purchased at a grocery retailer (2024 n=199), Electronics, electrical appliances, or whiteware (2024 n=109), Motor vehicle repairs, servicing, or maintenance (2024 n=119), Home-based telecommunications services (2024 n=88), Clothing, footwear, cosmetics, or other personal products (2024 n=166), Mobile telecommunications services (2024 n=91), Travel/holiday services (2024 n=76), Insurance (2024 n=77), Utility services (2024 n=59), Banking or financial products or services (2024 n=52), Health or medical products and services (2024 n=79), Entertainment, recreation, or leisure activities (2024 n=53)

+ / - indicates significance higher / lower compared to the average



# **APPENDIX A: Questionnaire**





# APPENDIX A: QUESTIONNAIRE

## SECTION 0: DEMOGRAPHICS

<ASK ALL>

GENDER\_NONBINARY Are you...?

{SR}

Male	1
Female	2
Another gender	3
Prefer not to answer	4

<ASK ALL>

YEAR/MONTH What is your date of birth?

{DROPDOWN}

YEAR
MONTH

QUOTAGERANGE [HIDDEN]

Under 18 years	1	[THANK & CLOSE]
18–24 years	2	
25–34 years	3	
35–44 years	4	
45–49 years	5	
50–54 years	6	
55–64 years	7	
65–74 years	8	
75 years and over	9	

<ASK ALL., QMKTSIZE\_NZ>

QMKTSIZE\_NZ Where do you live?

{DROPDOWN}

Regional Council
------------------

[DUMMY REGION VARIABLE]

Auckland	1
Bay of Plenty	2
Gisborne	3
Hawke's Bay	4
Manawatu-Wanganui	5
Northland	6
Taranaki	7
Waikato	8
Wellington	9
Canterbury	10
Marlborough	11
Nelson	12
Otago	13
Southland	14
Tasman	15
West Coast	16

<ASK ALL, ETHCONSENT01>

ETHCONSENT01 The next question will be about ethnicity. A "Prefer not to answer" option is available for you to select, at your discretion. Collecting such information enables us to provide a more refined research analysis.

Participation is always voluntary, and your responses are used for research purposes only, combined with the answers from all other participants. We will provide our client only anonymous, aggregated results. The data will be held for no longer than 12 months.

Do you accept the collection of race and ethnicity related data?

Please select one only.

{SR}

Yes, I accept.	1	
No, I don't accept.	2	[THANK & CLOSE]

<ASK ALL, NZ01ETH >

NZ01ETH Which ethnic group/groups do you belong to?

Please select all that apply.

{MR}

New Zealand European	1	
Other European	2	
Māori	3	
Samoan	4	
Cook Islands	5	
Tongan	6	
Niuean	8	
Tokelauan	9	
Fijian	7	
Other Pacific peoples	10	
Southeast Asian	11	
Chinese	12	
Indian	13	
Korean	14	
Japanese	15	
Other Asian	16	
Middle Eastern	17	
Latin American	18	
African	19	
Other ethnicity	20	
Don't know	21	
Prefer not to answer	22	[THANK & CLOSE]
Consent not granted	[HIDDEN FOR RESPONDENT]	99



## SECTION 1: YOUR RIGHTS AND CONFIDENCE AS A CONSUMER

PROGRAMMER NOTE: Show all section headings in survey

INTRO Firstly, we want to find out how much you know about your consumer rights and how confident you are when purchasing products and services.

<ASK ALL>

Q1 Before today, were you aware that New Zealand laws exist to protect basic consumer rights when purchasing products and services?

Please select one answer only.

{SR}

Yes	1
No	2

<ASK ALL>

Q2 How much do you feel you know about your rights as a consumer?

Please select one answer only.

{SR}

I know a lot about my rights as a consumer	1
I know a moderate amount about my rights	2
I know a little bit about my rights	3
I don't know anything at all about my rights	4

<ASK ALL>

Q3 The following laws relate to the rights of consumers and the responsibilities that businesses must meet when dealing with consumers. Please rate your understanding of what these laws mean for you as a consumer.

Please select one answer only for each law.

{GRID, SR PER ROW, RANDOMISE ORDER OF ROWS}

		I have never heard of this law before	I have heard of this law but I don't know what it means		I have a moderate understanding of this law		I have a very good understanding of this law
1	Consumer Guarantees Act (CGA)	99	1	2	3	4	5
2	Fair Trading Act (FTA)	99	1	2	3	4	5
3	Credit Contracts and Consumer Finance Act (CCCFA)	99	1	2	3	4	5
4	Commerce Act	99	1	2	3	4	5

<ASK ALL>

Q4 Before today, were you aware that the following organisations provide consumer information and/or advice?

Please select one answer only for each organisation.

{GRID, SR PER ROW, RANDOMISE ROWS}

	Yes	No
Consumer Protection, Ministry of Business, Innovation and Employment	1	2
Commerce Commission	1	2
Consumer NZ	1	2
Citizens Advice Bureau	1	2
Community Law Centre	1	2

<ASK ALL, PIPE IN YES '1' ANSWER OPTIONS FROM Q4>

Q5 And in the past two years, have you personally used these organisations to seek consumer information and/or advice?

Please select one answer only for each organisation.

{GRID, SR PER ROW, KEEP ORDER OPTION FROM Q4, AUTO-CODE ANSWER OPTIONS SELECTED AS '2' AT Q4 (NO) TO Q5=2 (NOT USED)}

	Used	Not Used
[PIPE IN ANSWER OPTIONS CODED 1 AT Q4, I.E. CONSUMER INFO ORGANISATIONS AWARE OF]	1	2

<ASK ALL, PIPE IN USED '1' ANSWER OPTIONS FROM Q5>

Q5a And in the past year, have you personally interacted with these organisations? By interacted with, we mean things like going to their website, visiting them in person, phoning them, sending them an email, for example.

Please select one answer only for each organisation.

{GRID, SR PER ROW, KEEP ORDER OPTION FROM Q4, AUTO-CODE ANSWER OPTIONS SELECTED AS '2' AT Q4 (NO) TO Q5A=2 (NO)}

	Yes	No
[PIPE IN ANSWER OPTIONS CODED 1 AT Q5, I.E. USED IN PAST 2 YEARS]	1	2

<ASK ALL>

Q5b And thinking specifically about the Commerce Commission, how much do you agree or disagree that the Commerce Commission...

Please select one answer only for each statement.

The Commerce Commission...

{CAROUSEL, SHOW STATEMENTS ONE AT A TIME, RANDOMISE STATEMENTS, SR PER STATEMENT}

		Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1	communicates with clarity	1	2	3	4	5	98
2	is transparent and open in its processes	1	2	3	4	5	98
3	is friendly and approachable	1	2	3	4	5	98
4	is respectful	1	2	3	4	5	98
5	is confident	1	2	3	4	5	98
6	is timely in response	1	2	3	4	5	98
7	is proactive	1	2	3	4	5	98
8	engages in a way that is relevant to my needs	1	2	3	4	5	98



# APPENDIX A: QUESTIONNAIRE

<ASK ALL>

**Q6** Here are some examples of situations that you might face when purchasing products or services. Please indicate whether you think the following statements are true or false, or if you don't know.

At the end of the survey, you will be shown which statements are true or false, if you're interested in finding out.

Please select one answer only for each situation.

{CAROUSEL, SHOW STATEMENTS ONE AT A TIME, RANDOMISE STATEMENTS, SR PER STATEMENT}

[STATEMENTS]	
If you buy something on sale at a discounted price and then you find it's faulty – the shopkeeper has to replace, refund or repair it	1
If your fridge breaks down a month or so after the manufacturer's 12-month warranty has run out, the store still has to sort it free of charge	2
If you buy something second-hand from a private individual on Trade Me, you have the same rights and legal protections as if you were to buy the item from a physical shop	3
If you get a call from an electricity company salesperson and agree over the phone to switch to their service, you can change your mind and cancel within five working days of receiving a copy of the agreement	4
If you buy a new car on credit from the dealer, they have up to five working days to provide you with all the required information about the contract	5
If you take your car to a garage for repair and the mechanic does some extra work they think is necessary without asking you first, you still have to pay for that work	6
If you take out a loan but suddenly lose your job and you let the lender know you are struggling to make repayments, the lender is required to consider changing the terms of your contract	7
If you take out a loan and two days later you find a better interest rate elsewhere, you can then go and cancel your original loan agreement	8
If you hire a moving service without agreeing to a price, and then after the move receive an invoice three times higher than any competitors price you must pay the full invoiced amount as the service has already been carried out	9
If you receive a product you bought online and it doesn't match the description on the website, you can return it for a refund or replacement	10

[OPTIONS]

True	1
False	2
Don't know	3

<ASK ALL>

**Q7** Now, thinking about the types of information that you might see or consider before purchasing a product or service, how often do the following apply to you?

Please select one answer only for each type of information.

{CAROUSEL, SHOW STATEMENTS ONE AT A TIME, RANDOMISE STATEMENTS, SR PER STATEMENT}

		Never	Occasionally	Sometimes	Most of the time	Always	Don't know
1	I trust that the information given to me by salespeople is fair and accurate	1	2	3	4	5	6
2	I seek out extra information, such as online reviews, recommendations from friends or reference checks, to check whether claims are true	1	2	3	4	5	6
3	I look for endorsements such as star ratings, energy ratings or trusted brand awards'	1	2	3	4	5	6
4	Knowing a product meets an official standard affects my decision on what product to purchase	1	2	3	4	5	6
5	When buying online, I specifically check details such as the delivery cost and timeframe, the terms and conditions of sale and the returns policy	1	2	3	4	5	6
6	I shop around to make sure I am getting the best deal or value	1	2	3	4	5	6
7	I trust what businesses say about how green their products, services, and packaging are (e.g., can be recycled or composted)	1	2	3	4	5	6

<ASK ALL>

**Q8** How much do you agree or disagree with each of the following statements?

Please select one answer only for each statement

{CAROUSEL, SHOW STATEMENTS ONE AT A TIME, RANDOMISE STATEMENTS, SR PER STATEMENT}

		Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1	I am confident that I have enough information about my rights as a consumer when purchasing products or services	1	2	3	4	5	6
2	I am concerned about the availability of fake and counterfeit products in New Zealand	1	2	3	4	5	6
3	New Zealand has adequate laws to protect consumers from being misled or cheated by businesses	1	2	3	4	5	6
4	Laws that prohibit businesses from misleading or deceiving consumers are adequately enforced	1	2	3	4	5	6
5	Laws that prohibit businesses from fixing prices or other anti-competitive behaviour are adequately enforced	1	2	3	4	5	6
6	There is adequate access to services that help to resolve disputes between consumers and businesses	1	2	3	4	5	6
7	In New Zealand you can generally buy products and services and feel confident that businesses will do the right thing and not try to mislead or cheat you	1	2	3	4	5	6
8	I am concerned about the security of my payment and personal information online	1	2	3	4	5	6
9	I am concerned about the availability of unsafe products in New Zealand	1	2	3	4	5	6
10	My local grocery retailer displays clear and easy to read unit prices for goods	1	2	3	4	5	6
11	I question the 'sales', 'specials' and 'discount' pricing that retailers promote	1	2	3	4	5	6

<ASK ALL>

Q9 Which, if any, of the following dispute resolution services were you aware of before today?

Please select all that apply.

{MR, RANDOMISE}

Disputes Tribunal of New Zealand	1
Banking Ombudsman Scheme	2
Insurance and Financial Services Ombudsman Scheme (IFSO Scheme)	3
Financial Services Complaints Ltd (FSCL)	4
Financial Dispute Resolution Service (FDRS)	5
Utilities Disputes	6
Telecommunications Dispute Resolution (TDR)	7
Motor Vehicle Disputes Tribunal (MVDT)	8
MBIE Building Performance Determinations	10
I was not aware of any of the above [EXCLUSIVE; ANCHOR]	9
Other dispute resolution service, please specify [OE; ANCHOR]	98

<ASK ALL>

Q10 How often, if at all, have you bought a product or service online in the last six months?

Please select one answer only.

{SR}

At least several times every week	1
About once every week	2
2-3 times every month	3
About once every month	4
Less often than once every month	5
Never	6
Don't know	7

<ASK IF Q10 = 1-5>

Q11 How much do you feel you know about your rights as a consumer when shopping online?

Please select one answer only.

{SR}

I know a lot about my rights as a consumer	1
I know a moderate amount about my rights	2
I know a little bit about my rights	3
I don't know anything at all about my rights	4

<ASK ALL>

Q11a Compared to when you buy something instore in New Zealand, if you buy from a **New Zealand website**, which of the following do you think best applies to your consumer rights?

Please select one answer only.

{SR}

I have <b>more</b> consumer rights buying online from a New Zealand website than when I buy instore	1
I have <b>the same</b> consumer rights buying online from a New Zealand website than when I buy instore	2
I have <b>fewer</b> consumer rights buying online from a New Zealand website than when I buy instore	3
Don't know	99

<ASK ALL>

Q11b And compared to when you purchase something instore in New Zealand, if you purchase from an **overseas website**, which of the following do you think best applies to your consumer rights?

Please select one answer only.

{SR}

I have <b>more</b> consumer rights buying online from an overseas website than when I buy instore	1
I have <b>the same</b> consumer rights buying online from an overseas website than when I buy instore	2
I have <b>fewer</b> consumer rights buying online from an overseas website than when I buy instore	3
Don't know	99

<ASK ALL>

Q12 Now we'd like you to think about your experience in purchasing products or services where you would be required to sign an agreement. Please indicate which of the following you have done in the past **two years**.

Please select one answer only for each statement.

{GRID, SR PER ROW, RANDOMISE ROWS}

	Yes	No	Can't remember
Bought an extended warranty	1	2	3
Bought something through an in-store lay-by agreement	1	2	3
Bought from a telemarketer or door-to-door salesperson	1	2	3
Entered into a credit contract, such as a loan, a new credit card, a new bank overdraft	1	2	3
Used a buy now, pay later or an agreement to pay something off over time (e.g., Afterpay)	1	2	3

ASK Q13A IF Q12\_4 = 1. ASK Q13B IF Q12\_5 = 1. ONLY EVER ASK ONE OF Q13A OR Q13B - IF BOTH Q12\_4 AND Q12\_5=1, ALLOCATE TO EITHER Q13A OR Q13B ON A LEAST FILL BASIS

<ASK IF Q12\_4 = 1>

Q13a You said that in the past two years you have entered into a credit contract, such as a loan, a new credit card, or new bank overdraft.

Thinking about the **most recent** credit contract you entered, how much do you agree or disagree with each of the following statements?

Please select one answer only for each statement.

{CAROUSEL, SHOW STATEMENTS ONE AT A TIME, RANDOMISE STATEMENT ORDER, SR PER STATEMENT}

[STATEMENTS]

The lender adequately assisted me to make sure I was fully informed about the implications of the credit contract, including the terms, fees, and what might go wrong	1
I am confident the lender properly considered my income and expenses and assessed that my repayments were going to be affordable	2
I am confident I understood the agreement well enough to make an informed decision to enter it	3
I am confident that the amount of credit was suitable for my needs	4
I am confident that the length of the contract was suitable for my needs	5

[OPTIONS]

Strongly disagree	1
Disagree	2
Neither	3
Agree	4
Strongly agree	5
Don't know	6



# APPENDIX A: QUESTIONNAIRE

<ASK IF Q12\_5 =1>

**Q13b** You said that in the past two years you have used a buy now, pay later or an agreement to pay something off over time (e.g., Afterpay). Thinking about the most recent buy now, pay later / agreement you entered into, how much do you agree or disagree with each of the following statements?  
Please select one answer only for each statement.

{CAROUSEL, SHOW STATEMENTS ONE AT A TIME, RANDOMISE STATEMENT ORDER, SR PER STATEMENT}

[STATEMENTS]

The company adequately assisted me to make sure I was fully informed about the implications of the credit contract, including the terms, fees, and what might go wrong	1
I am confident the company properly considered my income and expenses and assessed that my repayments were going to be affordable	2
I am confident I understood the agreement well enough to make an informed decision to enter it	3
I am confident that the amount of credit was suitable for my needs	4
I am confident that the length of the contract was suitable for my needs	5

[OPTIONS]

Strongly disagree	1
Disagree	2
Neither	3
Agree	4
Strongly agree	5
Don't know	6

<ASK ALL>

**Q42** In the last two years, have you, or someone close to you, been affected by an incident involving an unsafe product that has resulted in...?  
Please select all that apply.

{MR, RANDOMISE}

The death of a family member or acquaintance	1
A physical injury or illness to yourself, family member or acquaintance that required medical treatment	2
Psychological injury to yourself, family member or acquaintance	3
A minor physical injury or illness to yourself, family member or acquaintance that did not require medical treatment	4
Material damage caused by an unsafe product (e.g., a house fire)	5
No issues but it was unsafe [ANCHOR]	6
Other (please specify) [OE; ANCHOR]	98
Haven't purchased an unsafe product [ANCHOR; EXCLUSIVE]	99

<ASK ALL>

**Q48** In the last two years, have you been misled or deceived by a business when buying products or services?  
Please select all that apply.

{MR}

Yes, by a New Zealand based business	1
Yes, by an overseas based business	2
No, I haven't been deceived or misled [EXCLUSIVE]	3
Don't know [EXCLUSIVE]	99

## SECTION 2: INCIDENCE AND FREQUENCY OF PROBLEMS

<ASK ALL>

**Q14a** Which of the following product or service categories, if any, have you purchased in the last 2 years? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine, or they may be ongoing services that you make regular payments on or are subscribed to.  
Please select one answer for each type of product or service.

{CAROUSEL, SHOW STATEMENTS ONE AT A TIME, ROTATE STATEMENT ORDER, SR PER STATEMENT}

		Yes	No	Can't remember
1	Utility services, such as water, gas or electricity	1	2	3
2	Mobile telecommunications services, such as mobile voice, text or data	1	2	3
3	Home-based telecommunications services such as landline phone or copper / fibre internet service	1	2	3
4	Insurance	1	2	3
5	Banking or financial products or services such as bank accounts, debit cards, financial advice, loans, buy now pay later services	1	2	3
6	Electronics, electrical appliances or whiteware	1	2	3
7	Non-electrical household products such as furniture or cooking equipment	1	2	3
8	Motor vehicle (through a car dealer)	1	2	3
9	Motor vehicle (from a private seller)	1	2	3
10	Motor vehicle repairs, servicing or maintenance	1	2	3
18	Fuel (petrol or diesel)	1	2	3
19	Small passenger services such as taxis, Uber etc.	1	2	3
11	Building, repairs, renovations or maintenance on your home	1	2	3
12	Travel / holiday services, such as travel agents, flights, car hire, tours, or accommodation	1	2	3
13	Clothing, footwear, cosmetics or other personal products	1	2	3
14	Health or medical products and services such as medicines, health supplements and medical services such as GP's, dentists etc.	1	2	3
15	Entertainment, recreation or leisure activities, such as gym memberships, streaming services, movies, or tickets for events	1	2	3
16	Buying or selling real estate or property management services	1	2	3
20	Products purchased at a grocery retailer such as supermarkets and dairies	1	2	3
17	Other, please specify [OE; ANCHOR]	1	2	3

<ASK IF Q14a=1 FOR ANY>

**Q14b** And for each of the following product or service categories, did you experience any problems with purchases you made in the past two years?

Specifically, think about times when:

- the information you were given about the product or service was misleading, or not true
- you purchased a product or service that was faulty, poor quality or did not deliver what you expected
- your legal rights as a consumer were not met
- you felt deceived, pressured, or unfairly treated.

Please select one answer for each type of product or service.

{GRID, SR PER ROW, KEEP OPTION ORDER FROM Q14A}

	Yes, I have had a problem	No, I have not had a problem
PIPE IN OPTIONS CODED 1 AT Q14A	1	2

## SECTION 3: PROBLEM RESOLUTION EXPERIENCE

<SKIP TO Q27 IF NO CODE 1 AT Q14b>

<ASK IF Q14b=1 FOR ANY>

**Q15** Please tell us the type of product or service you most recently had a problem with.

Please select one answer only.

{SINGLE RESPONSE, SHOW CODES SELECTED AT Q14B, KEEP ORDER FROM Q14CB}

1	PIPE IN OPTIONS CODED 1 AT Q14b
---	---------------------------------

<ASK IF Q14b=1 FOR ANY>

**Q16** We'd now like to ask you some questions about this problem you had with [PIPE IN FROM Q15].

Was this problem related to...?

Please select all that apply.

{MR, RANDOMISE}

The product / service not being what you expected / didn't work as expected	1
The product / service being faulty / damaged	2
An issue with the quality of the product	3
The cost of the product / service (e.g., hidden fees or unexpected charges)	4
Delay or non-delivery of product or service	5
Incorrect or misleading information provided	6
Unclear or unfair terms and conditions	7
Problems with the warranty or guarantee	8
Service not completed or conducted with care or skill (e.g., poor workmanship)	9
The salesperson used high-pressure sales tactics	10
The product / service provided was unsafe	12
Payment surcharges applied at purchase	13
Pricing inaccuracy (e.g., price on the shelf was different to price shown on till or at checkout)	14
The organisation was not responsive to my questions / concerns	15
Other, please specify [OE; ANCHOR]	11

<ASK IF Q14b=1 FOR ANY>

**Q19** How was this purchase made?

Please select one answer only

{SR, ROTATE ANSWERS}

In person, at a shop (e.g., Retail store, department store, etc.)	1
You called the business to arrange the purchase or service	2
Online, directly from a New Zealand retailer, booking site, deal site or marketplace (e.g., Air New Zealand, Noel Leeming, Trade Me, GrabOne)	3
Online, directly from an overseas retailer, booking site, deal site or marketplace (e.g., ASOS, Book Depository, Expedia, Ebay)	4
You signed up to a subscription service online or in-person	9
Through peer-to-peer process (e.g., Uber, AirBnB)	5
A telemarketer called you	6
A door-to-door salesperson came to your home	7
Other, please specify [OE; ANCHOR]	8

<ASK IF Q14b=1 FOR ANY>

**Q20** What was the approximate value of the product or service purchased?  
*If the service involved an ongoing subscription or payment, please tell us the approximate value you pay per month.*  
 Please select one answer only.  
 {SR}

Up to \$50	1
\$51 to \$100	2
\$101 to \$500	3
\$501 to \$1,000	4
\$1,001 to \$5,000	5
\$5,001 to \$10,000	6
More than \$10,000	7
Don't know / can't remember	8

<ASK IF Q14b=1 FOR ANY>

**Q22a** What, if anything, would you say was the biggest impact of this problem to you personally? Please explain in as much detail as possible.  
 Please type your answer in the box below.  
 {TEXT (OPEN-ENDED)}

<ASK IF Q14b=1 FOR ANY>

**Q23** Did you take any action to resolve your most recent problem?  
 Please select one answer only.  
 {SR}

Yes	1
No	2

<ASK IF Q23 = 2>

**Q24** Why didn't you take any action to resolve the problem?  
 Please select all that apply.  
 {MR, RANDOMISE}

I did not have time	1
I was unsure where to go for advice	2
I was unsure what action to take	3
I couldn't be bothered	4
The product or service was not worth enough money for me to care	5
It would have cost more money to resolve	6
I had a feeling that something was wrong but I wasn't sure if it was actually a legal issue	7
I didn't want to damage my relationship with the supplier	8
I did not feel confident that doing anything would resolve the issue	9
I was nervous or did not feel confident in dealing with it myself	10
Other, please specify [OE; ANCHOR]	11

<ASK IF Q23 = 1>

**Q25** Still thinking about the problem you had with [PIPE IN FROM Q15]...  
 Which of the following steps did you take to try and resolve your most recent problem?  
 Please select "Yes" or "No" for each step.  
 {GRID, SR PER ROW, RANDOMISE ROWS}

		Yes	No
1	I contacted the business directly	1	2
2	I sought information or advice about consumer rights	1	2
3	I consulted with friends or family about what to do	1	2
4	I contacted a dispute resolution service	1	2
5	I contacted the manufacturer / distributor (if different from supplier)	1	2
6	I left a review or comment on a website / social media	1	2
7	I laid a complaint with an enforcement agency or government organisation	1	2

98 Other, please specify [OE; ANCHOR]

<ASK ALL>

**Q27** If at any time, you have sought information or advice about your consumer rights. Where did you go?

Please select all that apply.

{MR, ROTATE ORDER OF STATEMENTS}

I didn't seek information or advice about my consumer rights [EXCLUSIVE; ANCHOR]	1
Consumer Protection, Ministry of Business, Innovation and Employment	2
Commerce Commission	3
Citizens Advice Bureau	4
Consumer NZ	5
Community Law Centre	6
Friends or family	7
General internet search for information	8
Lawyer	9
MoneyTalks	11
Age Concern	12
Other consumer advocacy organisations	13
Public groups or forums online	14
Other, please specify [OE; ANCHOR]	10

<ASK IF Q23 = 1>

**Q28** Approximately how many hours have you and others on your behalf spent trying to resolve this problem?

Please select one answer only.

{SR}

Less than one hour	1
One or two hours	2
Between three and five hours	6
Between five and ten hours	3
More than ten hours	4
Don't know / Don't remember	5

<ASK IF Q14b=1 FOR ANY>

**Q22b** How much money did this **problem** end up costing you overall, including any extra costs from damage or trying to fix it, for example legal fees? Do **not** include the cost of the original product or service in this total.

Please select one only.

{SR}

No money lost	1
Up to \$50	2
\$51 to \$100	3
\$101 to \$500	4
\$501 to \$1,000	5
\$1,001 to \$5,000	6
\$5,001 to \$10,000	7
\$10,001 to \$50,000	8
\$50,001 to \$100,000	9
More than \$100,000	10
Prefer not to say	99

<ASK IF Q14b=1 FOR ANY>

**Q22c** Have there been any non-monetary costs to you?

Please select all that apply.

{MR, RANDOMISE}

Identity theft	1
Impact on mental health and well-being (including stress)	2
Impact on personal relationships	3
Impact on ability to work	4
Impact on ability to trust institutions (e.g., banks)	5
Impact on ability to trust other people	6
Feel less confident using the internet / no longer use the internet	7
Impacted ability to get loans	8
Time	9
Other, please specify [OE; ANCHOR]	98
None of the above [ANCHOR]	99

<ASK IF Q23 = 1>

**Q29** Is the problem...?

Please select one answer only.

{SR}

Resolved to your satisfaction	1
Resolved but not to your satisfaction	2
Still in the process of being resolved	3
Unlikely to be resolved	4

<ASK IF Q29 = 1-3>

**Q30** SHOW IF Q29=1-2 How was your problem resolved?

SHOW IF Q29=3 How are you currently trying to resolve your problem?

Please select one answer only.

{SR, RANDOMISE}

Directly with the business	1
Through a dispute resolution service or third-party mediation	2
Through the Disputes Tribunal or a court	3
Through a lawyer	4
Other, please specify [OE; ANCHOR]	5

<ASK IF Q29 = 1-3>

**Q31** SHOW IF Q29=1-2 How easy was it to resolve your problem?

SHOW IF Q29=3 How easy has the process of trying to resolve the problem been up until now?

Please select one answer only.

{SR}

Not easy at all				Very easy
1	2	3	4	5

<ASK IF Q29 =4 AND Q25\_4=2>

**Q32** We are interested in the reasons that people do not use dispute resolution services.

Why did you **not** contact a dispute resolution service?

Please select all that apply.

{MR, RANDOMISE}

I resolved the problem directly with the business	1
I couldn't be bothered	2
I wanted to but didn't have the time	3
The product or service wasn't of significant value / wasn't worth the effort	4
I didn't know where to go / wasn't aware of a dispute resolution service that would handle my problem	5
I didn't know enough about the process	6
I don't like confrontations	7
I felt like there was a problem but didn't know if the business had actually done anything illegal	8
I didn't want to have a bad relationship with the business	9
I thought it would cost too much	11
Other, please specify [OE; ANCHOR]	10
Don't know	98

<ASK ALL>

**Q43** Were you born in New Zealand?

Please select one answer only.

{SR}

Yes	1
No	2

<ASK IF NOT BORN IN NZ, Q43=2>

**Q44** How many years, in total, have you been living in New Zealand?

Please select one answer only.

{SR}

Less than 1 year	1
1 year to less than 3 years	2
3 years to less than 5 years	3
5 years to less than 10 years	4
10 years or more	5
Don't know	98
Prefer not to answer	99

<ASK ALL>

**Q38** What is the highest level of education you have achieved?

Please select one answer only.

{SR}

Secondary school	1
Certificate or diploma level	2
Bachelor's degree	3
Postgraduate diploma or certificate	4
Postgraduate degree	5
Another level of education	6
Prefer not to say	7

<ASK ALL>

**Q45** Which of the following best describes your household?

Please select one answer only.

{SR}

I live with my parent(s)	1
I share a house/apartment with friends/others	2
I live alone	3
I live with my partner	4
I live with my partner and child(ren)	5
I am a single parent and live with my child(ren)	6
Other household type (please specify) [OE]	7
Prefer not to say	98

## SECTION 4: CLOSING DEMOGRAPHICS

<SHOW ALL> <SECTION INTRO> Now we have some final questions to help ensure we have spoken to a broad range of people.

<ASK ALL>

**Q34b** Which of the following best describes where you live?

Please select one answer only.

{SR}

A metropolitan city	1
A provincial centre	2
A small town	3
A rural or semi-rural area	4

<ASK ALL>

**Q35** To the best of your knowledge, which of the following describes your annual household income, before tax?

Please select one answer only.

{SR}

Up to \$25,000	1
\$25,001 to \$50,000	2
\$50,001 to \$75,000	3
\$75,001 to \$100,000	4
\$100,001 to \$125,000	5
\$125,001 to \$150,000	6
More than \$150,000	7
Prefer not to say	8

<ASK ALL>

**EMP01** What is your current employment status?

{SR}

Employed full-time	1
Employed part-time	2
Self Employed	3
Unemployed but looking for a job	4
Unemployed and not looking for a job/Long-term sick or disabled	5
Full-time parent, homemaker	6
Retired	7
Student/Pupil	8

<ASK ALL>

**Q37** Is English the main language you speak?

Please select one answer only.

{SR}

Yes	1
No, another language (please specify) [OE]	2



<ASK IF Q45=5-6>

Q46 You mentioned that you live with your child(ren), is your youngest child under 15 years old?

Please select one answer only.

{SR}

Yes	1
No	2
Prefer not to say	98

<ASK ALL>

Q47 The next few questions are about any physical issues you may personally experience.

Please select one answer for each question only.

{SR PER LINE, RANDOMISE STATEMENTS}

		No – no difficulty at all	Yes – some difficulty	Yes – a lot of difficulty	Cannot do at all
1	Do you have difficulty seeing, even if wearing glasses?	1	2	3	4
2	Do you have difficulty hearing, even if using a hearing aid?	1	2	3	4
3	Do you have difficulty walking or climbing steps?	1	2	3	4
4	Do you have difficulty remembering or concentrating?	1	2	3	4
5	Do you have difficulty with self-care, for example washing all over or dressing?	1	2	3	4
6	Using your usual language, do you have difficulty communicating, for example understanding or being understood?	1	2	3	4

## SECTION 5: FINAL COMMENTS

<ASK ALL>

Q39 Do you have any other comments about your experiences as a consumer?

Please write in the box below.

{TEXT {OPEN-ENDED}, NOT COMPULSARY}

No further comments 99

<OUTRO TEXT> Thank you for taking the time to complete the survey. Your input is very much appreciated.

If you would like to know more about your consumer rights and ways to resolve your consumer problems, please visit [www.consumerprotection.govt.nz](http://www.consumerprotection.govt.nz)

<SHOW ALL>

QUIZ ANSWERS. Earlier in the survey you were asked which statements are true or false when it comes to purchasing situations. Here are the answers:

If you buy something on sale at a discounted price and then you find it's faulty – the shopkeeper has to replace, refund or repair it	TRUE
If your fridge breaks down a month or so after the manufacturer's 12-month warranty has run out, the store still has to sort it free of charge	TRUE
If you buy something second-hand from a private individual on TradeMe, you have the same rights and legal protections as if you were to buy the item from a physical shop	FALSE
If you get a call from an electricity company salesperson and agree over the phone to switch to their service, you can change your mind and cancel within five working days of receiving a copy of the agreement	TRUE
If you buy a new car on credit from the dealer, they have up to five working days to provide you with all the required information about the contract	FALSE
If you take your car to a garage for repair and the mechanic does some extra work he / she thinks is necessary without asking you first, you still have to pay for that work	FALSE
If you take out a loan but suddenly lose your job and you let the lender know you are struggling to make repayments, the lender is required to consider changing the terms of your contract	TRUE
If you take out a loan and two days later you find a better interest rate elsewhere, you can then go and cancel your original loan agreement	TRUE
If you hire a moving service without agreeing to a rate, and then after the move receive an invoice three times higher than any competitors rate you must pay the full invoiced amount as the service has already been carried out	FALSE
If you buy something online from a website that ends .co.nz, you know you are buying from a New Zealand-based business	FALSE



# **APPENDIX B: Methodology**





# APPENDIX B: METHODOLOGY

## Methodology

In 2016 and 2018, the survey was primarily a postal survey with respondents also having the option to go online to complete the survey. Respondents received three contacts – an initial mailing (including a paper copy of the questionnaire), a post-card reminder, and a final mailing with another paper copy of the questionnaire.

In 2020, following a review of the literature on sequential mixed-method, the decision was made to use a 'push-to-web' approach. This means that respondents were encouraged to complete the survey online, but with a paper copy made available in the third and final contact. This approach was used again in 2022, when 70% of the responses were completed online, and 30% completed via paper copies. This compared to 77% completed online and 23% on paper in 2020.

In 2024, the methodology moved to a full online survey, conducted via online panel (71%) and river sampling (29%) methods.

The advantages of this online approach include more robust measurement by leveraging a larger sample size, larger internet penetration compared to the electoral roll, and an ability to blend sample to improve representativeness.

## Questionnaire design

Where appropriate, the questionnaire was the same as that used in the 2022 study; however, with a change in methodology, various amends were made to the 2024 questionnaire. A copy of the questionnaire is provided in Appendix A.

## Survey duration

The survey had an average duration of 17 minutes.

## Sampling frame

The overall sample size was 3,500 online interviews, with consumers aged 18+.

## Sampling

Fieldwork was open from 15 March 2024 until 2 April 2024.

## Weighting

The results are weighted to be nationally representative of the New Zealand population, by age, gender, region, ethnicity (multiple response question), and household income. They are calculated with the updated census targets from 2018, consistent with 2022. A random iterative method (RIM) weighting approach was used.

A sample profile is provided in Appendix C.

## Margin of error

The maximum margin of error for data based on the full sample is +/- 1.7%.





# ***APPENDIX C: Sample profile and weightings***



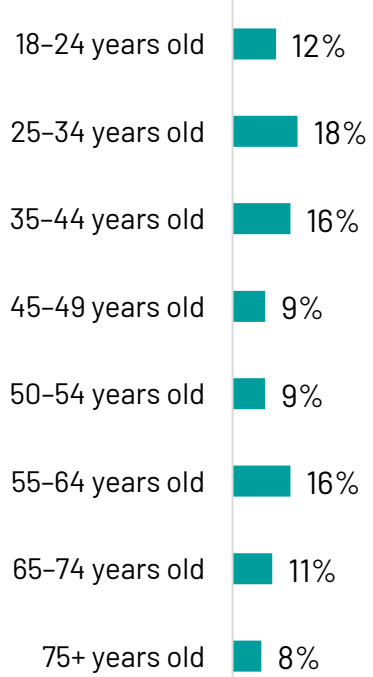


# DEMOGRAPHICS

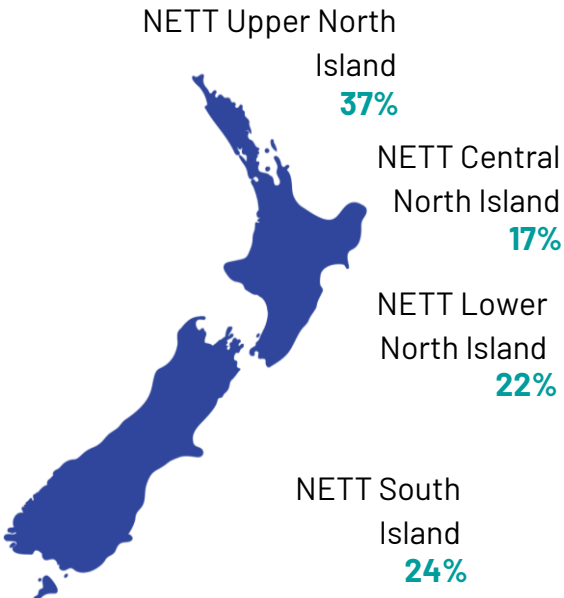
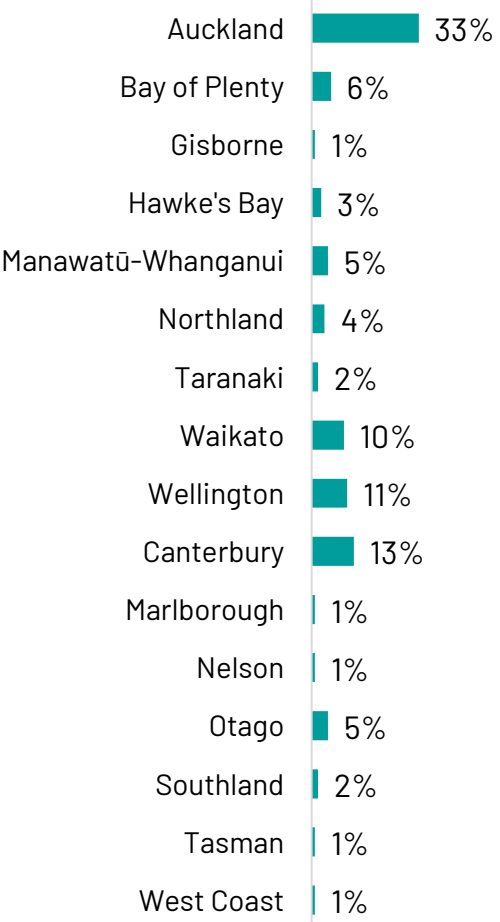
## GENDER



## AGE

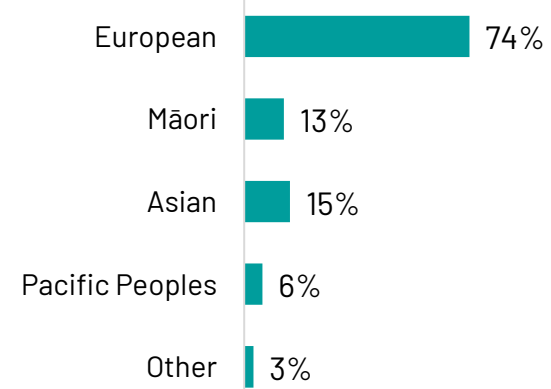


## REGION

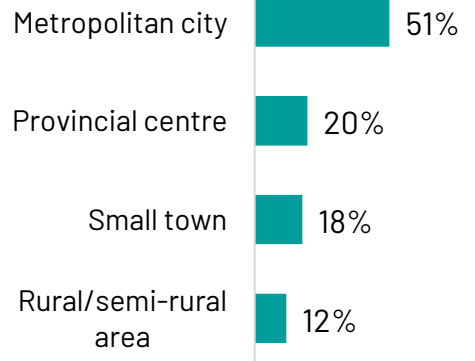


## ETHNICITY

Multiple-response question



## LIVING CIRCUMSTANCES





# SAMPLE PROFILE (I)

	Counts for 2024			Percentages (weighted)			
		2024 (weighted)	2024 (unweighted)	2024	2022	2020	2018
<b>Gender</b>	Male	1,703	1,544	49%	48%	53%	48%
	Female	1,791	1,951	51%	51%	47%	52%
<b>Age group</b>	18-24	427	327	12%	N/A There was a change to the way age was grouped, based on Stats NZ 2018 Census Data		
	25-34	644	682	18%			
	35-44	571	633	16%			
	45-49	313	291	9%			
	50-54	300	307	9%			
	55-64	549	528	16%			
	65-74	402	425	11%			
	75 and over	294	307	8%			
	<b>Broad region</b>	Auckland	1,165	1,221			
Wellington		384	408	11%	11%	12%	12%
Rest of North Island		1,108	1,015	32%	32%	33%	32%
Canterbury		456	496	13%	13%	13%	13%
Otago		175	184	5%	5%	6%	6%
Rest of South Island		212	176	6%	6%	8%	8%
<b>Ethnic identification</b>	New Zealand European	2,374	2,434	68%	68%	63%	73%
	Māori	470	436	68%	68%	63%	73%
	Pacific Peoples	224	198	13%	13%	14%	11%
	Asian	540	503	6%	6%	7%	6%
	Other ethnicities	N/A	N/A	15%	15%	17%	12%
<b>Annual household income</b>	Up to \$25,000	300	209	9%	12%	13%	13%
	\$25,001 to \$50,000	786	601	22%	16%	20%	20%
	\$50,001 to \$75,000	496	576	14%	19%	19%	17%
	\$75,001 to \$100,000	450	515	13%	15%	14%	16%
	\$100,001 to \$125,000	352	384	10%	10%	12%	11%
	\$125,001 to \$150,000	371	398	11%	9%	8%	9%
	Over \$150,000	478	519	14%	20%	15%	15%





# SAMPLE PROFILE (II)

	Counts for 2024		Percentages (weighted)				
		2024 (weighted)	2024 (unweighted)	2024	2022	2020	2018
<b>Occupation</b>	Employed full-time	1,475	1,565	42%	49%	44%	40%
	Employed part-time	483	464	14%	10%	12%	12%
	Self-employed	226	228	6%	10%	14%	13%
	Voluntary work	N/A	N/A	N/A	<1%	1%	N/A
	Looking after family	N/A	N/A	N/A	4%	4%	9%
	Claiming jobseeker support	N/A	N/A	N/A	3%	2%	N/A
	Studying	143	114	4%	8%	7%	8%
	Retired	619	628	18%	17%	15%	15%
<b>Main language spoken</b>	English	3,500	3,500	93%	92%	92%	92%
	Other language	240	226	7%	8%	8%	8%
<b>Highest education completed</b>	Secondary school	862	796	25%	28%	29%	27%
	Certificate or diploma	865	876	25%	21%	22%	23%
	Degree or higher	1,635	1,696	47%	43%	38%	41%
	Other	84	79	2%	8%	11%	9%
<b>People who are disabled</b>	Have a lot of difficulty or cannot do at all (seeing, hearing, walking/climbing steps, remembering/concentrating, self-care, using usual language)	380	348	11%	N/A		
<b>Recent immigrants</b>	Been in New Zealand for less than 10 years	316	308	9%	N/A		



# WEIGHTINGS

Age	Weighting Distribution
18-24 years	12.1%
25-34 years	18.4%
35-44 years	16.3%
45-49 years	8.9%
50-54 years	8.5%
55-64 years	15.6%
65-74 years	11.4%
75 years and over	8.4%

Gender	Weighting Distribution
Male (18+)	48.7%
Female (18+)	51.2%

Region	Weighting Distribution
Auckland	33.3%
Bay of Plenty	6.5%
Gisborne	0.9%
Hawke's Bay	3.5%
Manawatū-Whanganui	5.1%
Northland	3.7%
Taranaki	2.5%
Waikato	9.6%
Wellington	11.0%
Canterbury	13.0%
Marlborough	0.8%
Nelson	1.4%
Otago	5.0%
Southland	2.1%
Tasman	1.1%
West Coast	0.7%

Ethnicity	Weighting Distribution
<i>Multiple-response question</i>	
European	64.4%
Māori	12.4%
Pacific Peoples	6.4%
Asian	14.4%
MELAA (Middle Eastern, Latin American, African)	1.3%
Other ethnicity	1.1%

Household Income	Weighting Distribution
Up to \$50,000	31.0%
\$50,001 to \$100,000	27.0%
\$100,001+	34.3%
Prefer not to say	7.6%







# **APPENDIX D:** ***Other slides***





# Groups who are less likely to be aware of these organisations tend to be younger consumers (under 35 years), Auckland residents, those with Pacific or Asian ethnicity, those whose main language is not English, people who are disabled, and those who have less knowledge about their rights.

Awareness of organisations that provide consumer support and advice – Demographic differences

	Consumer NZ	Citizens Advice Bureau	Commerce Commission	Community Law Centre	Consumer Protection, MBIE
NETT AWARE (Total)	83%	82%	62%	55%	48%
<b>Less likely to be aware of organisations that provide consumer support and advice</b>	Those who don't know anything at all about their rights (44%) New migrants (69%) English not main language (70%) Pacific Peoples (72%) 18-34 years old (73%) People who are disabled (73%) Māori (75%) Those who know a little bit about their rights (76%) Asian (77%) Auckland (79%)	Those who don't know anything at all about their rights (52%) English not main language (59%) New migrants (59%) 18-34 years old (64%) Other ethnicity (69%) Asian (70%) Māori (72%) Pacific Peoples (73%) People who are disabled (76%) Auckland (79%) Those who know a little bit about their rights (79%)	Those who don't know anything at all about their rights (19%) New migrants (34%) English not main language (41%) Pacific Peoples (45%) 18-34 years old (48%) Asian (48%) Those who know a little bit about their rights (51%) People who are disabled (56%) Auckland (57%) Small town / rural (57%)	Those who don't know anything at all about their rights (26%) English not main language (37%) Other ethnicity (41%) Asian (42%) Those who know a little bit about their rights (42%) 18-34 years old (44%) Auckland (45%) Pacific Peoples (45%)	Those who don't know anything at all about their rights (19%) Nelson (26%) Those who know a little bit about their rights (34%) Females (45%)

# Younger consumers (under 35) tend to be less confident when it comes to Buy Now Pay Later contracts.

Those with a European ethnicity also tend to be more confident.

## Agreement with statements regarding Buy Now Pay Later contracts\*

	I am confident I understood the agreement well enough to make an informed decision to enter it	I am confident that the length of the contract was suitable for my needs	I am confident that the amount of credit was suitable for my needs	The company adequately assisted me to make sure I was fully informed about the implications of the credit contract, including the terms, fees, and what might go wrong	I am confident the company properly considered my income and expenses and assessed that my repayments were going to be affordable
NETT AGREE (Total)	<b>83%</b>	<b>81%</b>	<b>81%</b>	<b>61%</b>	<b>53%</b>
<b>Significantly more likely to agree with this statement</b>	European (87%)	European (86%)	European (86%)	No Significant Differences	New migrants (70%) Know at least a moderate amount about their rights (59%)
<b>Significantly less likely to agree with this statement</b>	Asian (74%) 18-34 years old (76%)	18-34 years old (74%) Māori (74%)	18-34 years old (75%)		

\*NB: New question for 2024

**Q13b:** You said that in the past two years you have used a buy now, pay later or an agreement to pay something off over time (e.g. Afterpay). Thinking about the most recent buy now, pay later / agreement you entered into, how much do you agree or disagree with each of the following statements?

**Base:** Those who entered into a BNPL agreement (2024 n=876)



# Just like for BNPL contracts, younger people also tend to be less confident when it comes to credit contracts.

Pacific Peoples, lower-income households (up to 50k), and people who are disabled also tend to be less confident.

## Agreement with statements regarding Credit Contracts

	I am confident that the amount of credit was suitable for my needs	I am confident I understood the agreement well enough to make an informed decision to enter it	I am confident that the length of the contract was suitable for my needs	I am confident the lender properly considered my income and expenses and assessed that my repayments were going to be affordable	The lender adequately assisted me to make sure I was fully informed about the implications of the credit contract, including the terms, fees, and what might go wrong
NETT AGREE (Total)	<b>83%</b>	<b>82%</b>	<b>81%</b>	<b>78%</b>	<b>75%</b>
<b>Significantly more likely to agree with this statement</b>	55-74 years old (93%) HH income \$150k+ (90%) European (88%)	55-74 years old (93%)	55-74 years old (91%) HH income \$100k-\$150k (88%)	55-74 years old (87%)	55-74 years old (84%)
<b>Significantly less likely to agree with this statement</b>	Pacific Peoples (68%) People who are disabled (72%) HH income up to \$50k (75%) 18-34 years old (76%)	Pacific Peoples (69%) People who are disabled (69%) HH income up to \$50k (72%) 18-34 years old (76%)	HH income <\$50k (70%) People who are disabled (71%) 18-34 years old (75%)	HH income <\$50k (69%)	HH income up to \$50k (65%) 18-34 years old (69%)

**Q13a:** You said that in the past two years you have entered into a credit contract, such as a loan or a new credit card, or new bank overdraft. Thinking about your most recent credit contract you entered, how much do you agree or disagree with each of the following statements?

**Base:** Those who entered into a credit contract (2024 n=864)



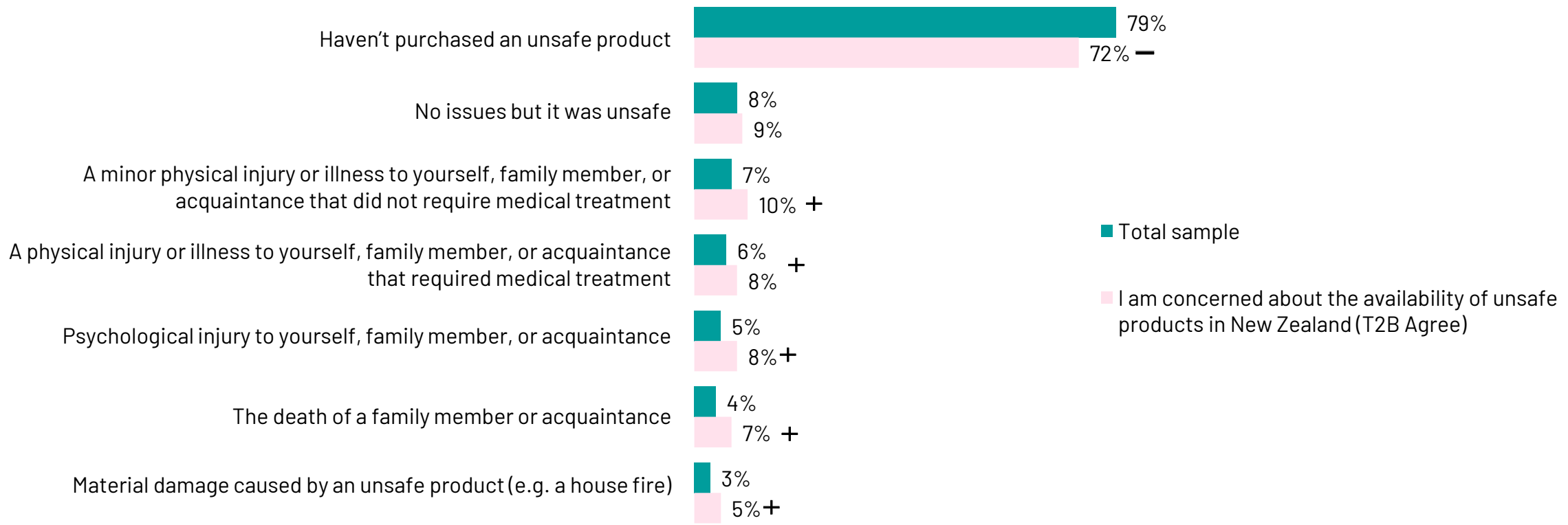


# Consumers who are concerned about the availability of unsafe products in New Zealand are significantly more likely to have been affected by an unsafe product.

Nearly a quarter of consumers who are concerned about unsafe products have either personally, or seen someone close to them, be affected by an incident involving an unsafe product. 14% have been affected by a physical injury.

## Unsafe product purchasing and impact among those who are concerned about the availability of unsafe products in New Zealand

Multiple-response question



+ / - indicates significantly higher / lower compared to the total sample

**Q8:** How much do you agree or disagree with the following statements? / **Q42:** In the last two years, have you, or someone close to you, been affected by an incident involving an unsafe product that has resulted in...?

**Base:** All respondents (2024 n=3,500), Those who are concerned about unsafe products have either personally, or seen someone close to them, be affected by an incident involving an unsafe product, T2B (2024 n= 1,584)





# Younger consumers (under 35) are significantly more likely to seek advice in relation to their problem from *friends or family (47%)*, *public groups or forums (16%)*, *Consumer Protection (12%)*, and *MoneyTalks (8%)*.

Females tend to seek advice from friends/family or use a general internet search. People who are disabled are significantly more likely to use MoneyTalks or Age Concern, with over-75-year-olds also significantly more likely to use Age Concern.

## Where consumers sought information or advice in relation to their problems

Multiple-response question

	Friends or family	General internet search for information	Citizens Advice Bureau	Consumer NZ	Public groups or forums online	Community Law Centre	Lawyer	Consumer Protection (MBIE)	Commerce Commission	Other consumer advocacy organisations	Money Talks	Age Concern	Other
TOTAL	39%	36%	31%	31%	12%	11%	10%	9%	9%	6%	4%	4%	3%
<b>Significantly more likely to seek advice from</b>	Pacific Peoples (52%) 18-34 years old (47%) Females (45%) Small town / rural (45%)	Females (41%)	55-74 years old (38%)	Bachelor's degree or higher (35%)	Māori (17%) 18-34 years old (16%)	Manawatū-Whanganui (20%) Wellington (20%)	None	Bay of Plenty (19%) English not main language (16%) Canterbury (15%) New migrants (15%) 18-34 years old (12%) Bachelor's degree or higher (12%)	None	None	People who are disabled (10%) 18-34 years old (8%)	75+ years old (14%) Manawatū-Whanganui (10%) People who are disabled (10%)	Māori (17%) 75+ years old (9%) 55-74 years old (5%)

**Q27:** If at any time, you have sought information or advice about your consumer rights. Where did you go?  
**Base:** All respondents (2024 n=3,500), Those who did seek information or advice (2024 n=991)





# Consumers who had a problem with mobile telecommunications services or entertainment/recreation/leisure are significantly less likely to be aware of a variety of dispute resolution services...

... while consumers who had a problem with utility services or building/repairs/renovations are significant more likely to be aware of various services.

**Awareness of dispute resolution services by problem product or service category**

Multiple-response question

	Total	Utility services	Mobile telecommunications services	Banking or financial products or services	Building, repairs, renovations, or maintenance on your home	Health or medical products and services	Entertainment, recreation, or leisure activities
n=	1,433	59	91	52	73	79	53
Disputes Tribunal of New Zealand	61%	80% +	51% -				42% -
Banking Ombudsman Scheme	47%	72% +			62% +		22% -
Insurance and Financial Services Ombudsman Scheme (IFSO Scheme)	28%		18% -		42% +		
Financial Dispute Resolution Service (FDRS)	20%		11% -	33% +			
Utilities Disputes	17%	46% +					
Telecommunications Dispute Resolution (TDR)	20%	35% +					
MBIE Building Performance Determinations	16%	26% +			33% +	26% +	

+ / - indicates significantly higher / lower compared to the problem average

Q9: Which, if any, of the following dispute resolution services were you aware of before today? / Q15: Please tell us the type of product or service you most recently had a problem with.

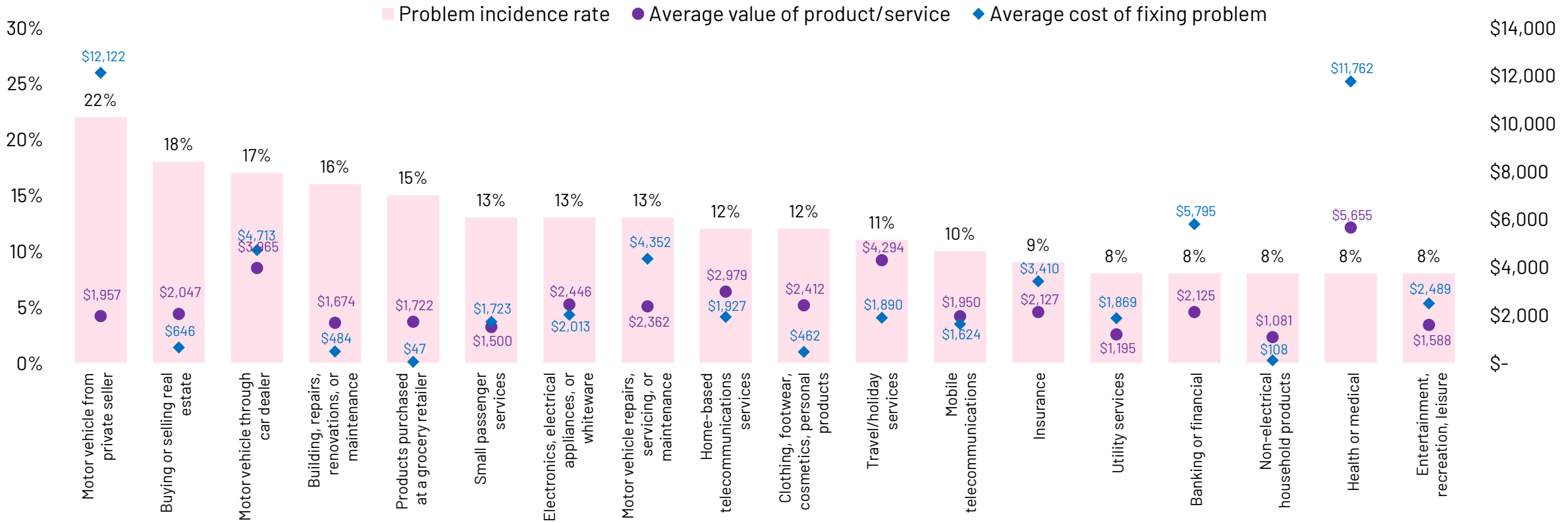
Base: Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)





# Private vehicle sales are the most common problem and are the most expensive to fix, despite the average value of the sale being lower than average. Health/medical problems, while less frequent, have a high value and high cost to fix.

Problem incidence rate, average value of product/service, and average cost of fixing problem, by product or service category\*



\*NB: Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.

Q14b: And for each of the following product or service categories, did you experience any problems with purchases you made in the past two years? Base: Those who have purchased in each category (2024 n=481-2,909)

Q20: What was the approximate value of the product or service purchased? If the service involved an ongoing subscription or payment, please tell us the approximate value you pay per month. /

Q22b: How much money did this problem end up costing you overall, including any extra costs from damage or trying to fix it, for example legal fees? Do not include the cost of the original product or service in this total. Base: Those who have had a problem with a product or service in the past 2 years (2024 n=1,433)







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