

# IMPROVING RETAIL SERVICE QUALITY – DRAFT BASELINE REPORT

## Summary of consumer feedback

**Date of publication:** 9 December 2021



## About this document

This document summarises the feedback we received from consumers on our *Improving Retail Service Quality – Draft Baseline Report*. The draft report presented our baseline evidence and sought feedback on the key Retail Service Quality (RSQ) matters that we consider need improving and could be addressed by our RSQ code powers under the Telecommunications Act 2001.

We published the draft report on 14 September 2021 and invited consumers to tell us about their views on the key RSQ matters we outlined in the draft baseline report and what RSQ matters we should prioritise.

Submissions closed on 5 October 2021 and overall, 307 New Zealanders provided us with feedback.

Consumers provided feedback using one of two forms accessed either through our website or via social media.

- 288 consumers completed the rapid feedback form.
- 19 consumers completed the more comprehensive consumer feedback form.

This document includes:

- A copy of the questions asked in each of the two feedback forms;
- A summary of the key themes from the feedback we received; and
- A copy of the 19 completed consumer feedback forms.

We note that some of the responses were marked as confidential, so we have removed these from this document. However all feedback has contributed to the key themes and will be used to inform our thinking when we look to solutions in early 2022.

The rapid feedback form data has been aggregated in the summary but as there was no commentary in the form, we have not published copies of the individual responses.

# Improving Retail Service Quality draft baseline report - Rapid feedback form

## Summary of the questions asked in our rapid feedback form

### Q1. Billing

We think that the matters below need improving. Please select the one you think we should look to improve first.

- Consumers experience errors in their bills.
- Consumers struggle to understand their bills.
- Consumers experience bill shock.
- I don't know/not sure.

### Q2. Customer service

We think that the matters below need improving. Please select the one you think we should look to improve first.

- Consumers face long wait times and multiple transfers when dealing with their retail service provider (RSP).
- RSPs keep poor records of previous dealings with customers.
- Consumers find it difficult to understand customer service representatives.
- Consumers find it difficult to resolve issues.
- Consumers lack information about the installation process.
- I don't know/not sure.

### Q3. Product disclosure

We think that the matters below need improving. Please select the one you think we should look to improve first.

- Consumers find marketing of new technologies inconsistent and confusing.
- Product information and service quality do not always match or line up.
- "Up-to" advertised performance indicators don't give an accurate indication of expected performance.
- Consumers find it difficult to compare plans:
  - Plans are complex with a lot of add-ons and bundled offers.
  - Usage information is inadequate to assess appropriate plans.
  - Coverage maps can be inconsistent, inaccurate, or difficult to interpret.
- I don't know/not sure.

### Q4. The switching process

We think that the matters below need improving. Please select the one you think we should look to improve first.

- Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.
- Consumers expect switching to be difficult.
- I don't know/not sure.

### **Q5. Contracts**

We think that the matters below need improving. Please select the one you think we should look to improve first.

- Consumers face high exit and exit termination fees.
- RSPs unilaterally vary contract terms.
- I don't know/not sure.

### **Q6. Debt practices and affordability**

We think that the matters below need improving. Please select the one you think we should look to improve first.

- Retail service providers (RSPs) do not appear to have adequate consumer support, or debt management, policies.
- RSPs do not appear to perform basic affordability checks.
- I don't know/not sure.

### **Q7. Categories**

Now please tell us which overall category you think we should look to improve first.

Please select the overall category you think we should look to improve first:

- Billing
- Customer service
- Product disclosure
- The switching process
- Contract issues
- Debt practices and affordability
- I don't know/not sure

# Improving Retail Service Quality draft baseline report - Consumer feedback form

## Summary of the questions asked in our consumer feedback form

### Q1.

We consider the proposed key RSQ matters, set out in the table below, need improving and could be addressed by our RSQ code powers under the Act.

Chapter five of our [Improving Retail Service Quality – draft baseline report](#) details the evidence we have collected about each RSQ matter.

RSQ category	RSQ matters
Billing	<ul style="list-style-type: none"> <li>• Consumers experience errors in their bills.</li> <li>• Consumers struggle to understand their bills.</li> <li>• Consumers experience bill shock.</li> </ul>
Customer service	<ul style="list-style-type: none"> <li>• Consumers face long wait times and multiple transfers when dealing with their retail service provider (RSP).</li> <li>• RSPs keep poor records of previous dealings with customers.</li> <li>• Consumers find it difficult to understand customer service representatives.</li> <li>• Consumers find it difficult to resolve issues.</li> <li>• Consumers lack information about the installation process.</li> </ul>
Product disclosure	<ul style="list-style-type: none"> <li>• Consumers find marketing of new technologies inconsistent and confusing.</li> <li>• Product information and service quality do not always match or line up.</li> <li>• “Up-to” advertised performance indicators do not give an accurate indication of expected performance.</li> <li>• Consumers find it difficult to compare plans:               <ul style="list-style-type: none"> <li>- Plans are complex with a lot of add-ons and bundled offers.</li> <li>- Usage information is inadequate to assess appropriate plans.</li> <li>- Coverage maps can be inconsistent, inaccurate, or difficult to interpret.</li> </ul> </li> </ul>
The switching process	<ul style="list-style-type: none"> <li>• Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.</li> <li>• Consumers expect switching to be difficult.</li> </ul>
Contract issues	<ul style="list-style-type: none"> <li>• Consumers face high exit and early termination fees.</li> <li>• RSPs unilaterally vary contract terms.</li> </ul>

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

### Q2.

**Please tell us why, or why not.**

**Q3.**

Debt and affordability practices are not expressly included in the listed examples of RSQ matters in section 5 (s 5) of the Telecommunications Act. However, this list is not intended to be exhaustive and, in our view, these matters directly relate to the way an RSP treats and deals with its customer over the course of a service contract, such that they could reasonably be regarded as falling within the scope of RSQ under s 5. These matters are similar to, and could be considered an aspect of, customer service, contract issues and billing that are listed examples of RSQ matters in s 5.

Chapters 3 and 5 of our *Improving Retail Service Quality – draft baseline report* detail RSQ scope and the evidence we have collected about debt and affordability practices.

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

**Q4.**

**Please tell us why, or why not.**

**Q5.**

Paragraph 53 in Chapter 4 of our *Improving Retail Service Quality – draft baseline report* states after assessing the data, it is not clear that we have sufficient evidence to suggest that the following are RSQ matters that need improving at this time:

- Exaggerated benefits e.g., not mentioning a large early termination fees accompanying sign-up bonus offers.
- No contract notifications when introductory offers expire, or the end of a contract is reached.
- Telecommunications retail service providers (RSPs) not returning built up credit when a customer switches.
- Existing customers are excluded from new offers - 'loyalty penalty'.
- Additional fees - paper bills, post-shop, credit card.[1]
- Late payments fees are rarely proportional to the size of the overdue amount.
- RSPs require warranties and bonds before sending handsets off for repairs.
- Overall satisfaction is low.

We therefore propose to maintain a watching brief on these matters at this time.

**Do you agree that we should only maintain a watching brief over the matters above?**

**Q6.**

**Please tell us why, or why not.**

**Q7.**

**Billing - RSQ matters (please choose one)**

- Consumers experience errors in their bills.
- Consumers struggle to understand their bills.
- Consumers experience bill shock.

**Q8.**

**Customer service - RSQ matters (please choose one)**

- Consumers face long wait times and multiple transfers when dealing with their RSP.
- RSPs keep poor records of previous dealings with customers.
- Consumers find it difficult to understand customer service representatives.
- Consumers find it difficult to resolve issues.
- Consumers lack information about the installation process.

**Q9.**

**Product disclosure - RSQ matters (please choose one)**

- Consumers find marketing of new technologies inconsistent and confusing.
- Product information and service quality do not always match or line up.
- “Up-to” advertised performance indicators do not give an accurate indication of expected performance.
- Consumers find it difficult to compare plans: - Plans are complex with a lot of add-ons and bundled offers. - Usage information is inadequate to assess appropriate plans. - Coverage maps can be inconsistent, inaccurate, or difficult to interpret.

**Q10.**

**The switching process - RSQ matters (please choose one)**

- Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.
- Consumers expect switching to be difficult.

**Q11.**

**Contract issues - RSQ matters (please choose one)**

- Consumers face high exit and early termination fees (ETFs).
- RSPs unilaterally vary contract terms.

**Q12.**

**Debt practices and affordability - RSQ matters (please choose one)**

- RSPs do not appear to have adequate consumer support, or debt management, policies.
- RSPs do not appear to perform basic affordability checks.

**Q13.**

**What RSQ category we should look to improve first (please choose one)?**

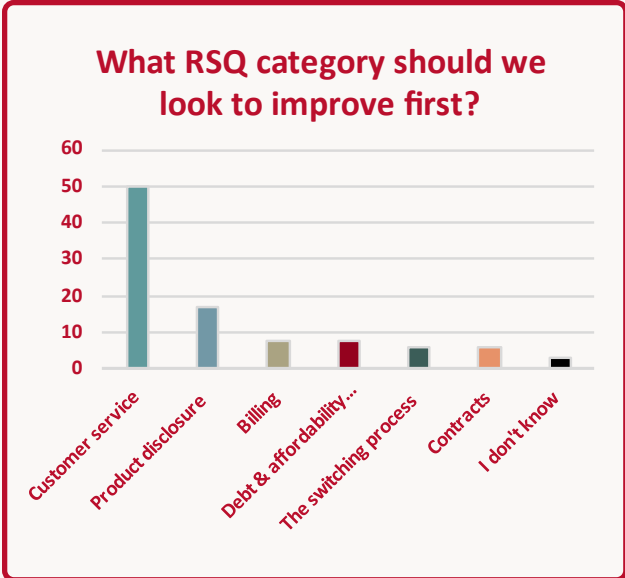
- Billing
- Customer service
- Product disclosure
- The switching process
- Contract issues
- Debt practices and affordability
- Please tell us why.

**Q14.**

**Please tell us why.**

# Improving RSQ draft baseline report: Consumer feedback

**307**  
responses



Of the proposed key RSQ matters, which ones do you think we should address first?

### Customer service

- 51%** Consumers face long wait times and multiple transfers when dealing with their RSP.
- 19%** Consumers find it difficult to resolve issues.
- 13%** Consumers find it difficult to understand customer service representatives
- 8%** RSPs keep poor records of previous dealings with customers.
- 4%** Consumers lack information about the installation process.

... Customer service is where a consumer will go to resolve other errors ...

### Product disclosure

- 54%** Consumers find it difficult to compare plans
- 19%** "Up-to" advertised performance indicators do not give an accurate indication of expected performance.
- 15%** Product information and service quality do not always match or line up.
- 9%** Consumers find marketing of new technologies inconsistent and confusing.

..The various technologies are confusing, I just want a solution that matches my needs and delivers as promised..

### Billing

- 45%** Consumers struggle to understand their bills.
- 20%** Consumers experience bill shock.
- 20%** Consumers experience errors in their bills.

.. The bills can be confusing to read but I find most people don't actually even look at them..

### Debt & affordability practices

- 47%** RSPs do not appear to have adequate consumer support, or debt management policies.
- 28%** I don't know.
- 23%** RSPs do not appear to perform basic affordability checks.

..too many whānau are continually repeating the same ongoing debt practices and for many they are unaffordable..

### The switching process

- 51%** Consumers experience issues with the switching process such as double -billing errors, long delays and unreliability.
- 30%** Consumers expect switching to be difficult.

..we're too scared to change because of the disruption of changing and the difficulty of getting any other Telco providers to believe we have fibre..

### Contracts

- 61%** Consumers face high exit and early termination fees
- 23%** RSPs unilaterally vary contract terms

### Do you agree the proposed key retail service quality matters need improving?

**Yes 84%**  
**No 16%**

I have personally experienced 15 of the 17 matters above. In some cases multiple times a year.

### Do you agree that debt and affordability practices within the scope of RSQ?

**Yes 63%**  
**don't know 16%**  
**No response 5%**

I have seen too many examples of seniors being sold a contact or a device that goes way beyond their needs, but costs are high

### Do you agree that we should only maintain a watching brief over the matters excluded?

**Yes 63%**  
**No 32%**  
**I don't know 5%**

ETFs, LPFs, and contract notifications are critical elements to address, without these it will be very difficult or superficial to truly solve for bill shock.



Improving retail service quality draft baseline report:  
Consumer feedback

Ref: 2

Q1

Do you agree the proposed key retail service quality (RSQ) matters need improving?

No

Q2

Please tell us why, or why not.

Respondent skipped this question

Q3

Do you agree that debt and affordability practices fall within the scope of RSQ?

I don't know

Q4

Please tell us why, or why not.

Respondent skipped this question

Q5

Do you agree that we should only maintain a watching brief over the matters above?

Yes

Q6

Please tell us why, or why not.

The difference between what's offered by telcos, what consumers are billed for when it comes to internet service is vast. I pay the same amount for a tired copper cable old-school 'broadband' service (the only option open to me in Rodney ) as others pay for high speed fibre. This is grossly unfair, and the copper line is always failing and is oversubscribed. But I guess this is a Chorus issue...

Q7

Billing - RSQ matters (please choose one)

Consumers struggle to understand their bills.

Q8

Customer service - RSQ matters (please choose one)

Consumers find it difficult to resolve issues.



**Q9**

**Product disclosure - RSQ matters (please choose one)**

Product information and service quality do not always match or line up.

**Q10**

**The switching process - RSQ matters (please choose one)**

Respondent skipped this question

**Q11**

**Contract issues - RSQ matters (please choose one)**

RSPs unilaterally vary contract terms.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

Respondent skipped this question

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Contract issues

**Q14**

**Please tell us why.**

Telcos offer one thing and get away with not delivering thanks to the small print, which basically says they guarantee nothing.



**Improving retail service quality draft baseline report:  
Consumer feedback**

**Ref: 3**

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

Yes

**Q2**

**Please tell us why, or why not.**

But these issues vary. My biggest concern is that the telecomms market in some parts of NZ is simply not a market because there are no alternatives available. In those cases there should be some control (regulation) requiring a minimum level of service provision to be made available and at an affordable cost.

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

No

**Q4**

**Please tell us why, or why not.**

Not really matters for a competitive market situation for RSPs but certainly is relevant for regulators

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

Yes

**Q6**

**Please tell us why, or why not.**

These are mostly minor matters and you should concentrate on the more important ones like inadequate provision of stated broadband speeds

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers struggle to understand their bills.

**Q8**

**Customer service - RSQ matters (please choose one)**

Consumers find it difficult to resolves issues.



**Q9**

**Product disclosure - RSQ matters (please choose one)**

“Up-to” advertised performance indicators do not give an accurate indication of expected performance.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers expect switching to be difficult.

**Q11**

**Contract issues - RSQ matters (please choose one)**

Respondent skipped this question

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

Respondent skipped this question

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Product disclosure

**Q14**

**Please tell us why.**

As mentioned above, in areas of NZ where there is no market (e.g. one or no RSP) there should be some regulated requirement for minimum standards of supply (eg broadband speed) and certainly stating what actual delivery speeds will be. In our experience, Spark could deliver no more than 3Mbps via our copper line this year. I have spent over 2 days on the phone with 4 customer service staff with no improvement possible. We want to retain our landline but were forced to change to the only other broadband supplier 2Degrees on their fixed broadband, they cannot offer landline. So through a market failure Spark is now routing us to the tune of \$60 a month for copper landline while unable to find any way to provide us with broadband. Our telecomms bill has doubled due to a market failure. We understand that Sparks local wireless network is overloaded and they have now overloaded our copper wire network. We cannot access Netflix or any other supplier of downloadable services, even TV on demand won't work mid-evening. Chorus



## Improving retail service quality draft baseline report: Consumer feedback

advises fibre will never be available along our road yet we are not within the rural broadband area. We have joined SamKnows to monitor broadband speeds. Market and regulatory failure. So your review should put effort into how well the market works in these situations and regulate the minimum service and charges levied when customers have no available choice.



Improving retail service quality draft baseline report:  
Consumer feedback

Ref: 4

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

Yes

**Q2**

**Please tell us why, or why not.**

Respondent skipped this question

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

Yes

**Q4**

**Please tell us why, or why not.**

Respondent skipped this question

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

Yes

**Q6**

**Please tell us why, or why not.**

Respondent skipped this question

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers experience errors in their bills.

**Q8**

**Customer service - RSQ matters (please choose one)**

Consumers face long wait times and multiple transfers when dealing with their RSP.



**Q9**

**Product disclosure - RSQ matters (please choose one)**

“Up-to” advertised performance indicators do not give an accurate indication of expected performance.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.

**Q11**

**Contract issues - RSQ matters (please choose one)**

RSPs unilaterally vary contract terms.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to have adequate consumer support, or debt management, policies.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Customer service

**Q14**

**Please tell us why.**

Respondent skipped this question



Ref: 5

Q1

Do you agree the proposed key retail service quality (RSQ) matters need improving?

Yes

Q2

Please tell us why, or why not.

Wait times for technical support are appalling. Plans are often difficult to compare.

Q3

Do you agree that debt and affordability practices fall within the scope of RSQ?

Yes

Q4

Please tell us why, or why not.

Plans are marketed as financially attractive but there's often small print which the unwary might fall foul of and end up locked into plans they cannot afford. It's not so much a debt issue as the artificial requirements to stick with a plan in return for an imaginary discount.

Q5

Do you agree that we should only maintain a watching brief over the matters above?

No

Q6

Please tell us why, or why not.

I cannot imagine how you could conclude there is insufficient evidence of these practices. The telecommunications oligopoly is slightly better than the old Telecom NZ monopoly but they are still a band of rapacious predators who will not play fairly unless there are sanctions for the worst of their practices.

Q7

Billing - RSQ matters (please choose one)

Consumers struggle to understand their bills.

Q8

Customer service - RSQ matters (please choose one)

Consumers face long wait times and multiple transfers when dealing with their RSP.



**Q9**

**Product disclosure - RSQ matters (please choose one)**

Consumers find it difficult to compare plans: - Plans are complex with a lot of add-ons and bundled offers. - Usage information is inadequate to assess appropriate plans.- Coverage maps can be inconsistent, inaccurate, or difficult to interpret.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.

**Q11**

**Contract issues - RSQ matters (please choose one)**

Consumers face high exit and early termination fees.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to perform basic affordability checks.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

The switching process

**Q14**

**Please tell us why.**

This is quite a complex issue but we live in a new development which has never had copper - we had fibre from the beginning. Sounds good, but actually no- the records of UFB roll-out appear to have ignored us. When I tried to continue with Spark after moving to our new house we were told they could not connect us- first because they said we were not listed as having any connection, and when we convinced them that we actually did, they said we could only have naked broadband because they couldn't offer landline over fibre. Other neighbours have had to wait months for connections and some companies still insist we don't exist. We ended up going with Orcon because they were the ONLY teleco company who said they could connect us and provide a landline over fibre. We don't like



**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

Orcon much but we're scared to change because of the disruption of changing and the difficulty of getting any of the other Telco providers to believe we have fibre 9whcih seems to suggest a problem with central record keeping- but we don't know where the records are kept to correct them. Just last month we had a chorus representative cold-calling and offering us fibre conenctions, it took 20 minutes and a guided tour to convince him it was already installed- he left completely confused.



**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

**Ref: 6**

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

No

**Q2**

**Please tell us why, or why not.**

A lot of this blames the RSP but I have found after dealing with multiple companies that they supply a lot of information in a lot of formats. I believe it is the customer who is perhaps uneducated and unable to read what has been sent or read to them in plain english.

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

No

**Q4**

**Please tell us why, or why not.**

As a customer I don't expect to be babied by my provider.

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

No

**Q6**

**Please tell us why, or why not.**

RSP have always advised EFT fees. Late Payment Fees perhaps pay your bill on time. Pay by direct debit or internet banking if you don't want to incur extra fees.

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers struggle to understand their bills.

**Q8**

**Customer service - RSQ matters (please choose one)**

RSPs keep poor records of previous dealings with customers.



**Improving retail service quality draft baseline report:  
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**Q9**

**Product disclosure - RSQ matters (please choose one)**

"Up-to" advertised performance indicators do not give an accurate indication of expected performance.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers expect switching to be difficult.

**Q11**

**Contract issues - RSQ matters (please choose one)**

RSPs unilaterally vary contract terms.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to have adequate consumer support, or debt management, policies.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Billing

**Q14**

**Please tell us why.**

The bills can be confusing to read but I find most people don't actually even look at them



Improving retail service quality draft baseline report:  
Consumer rapid feedback

Ref: 7

Q1

Do you agree the proposed key retail service quality (RSQ) matters need improving?

Yes

Q2

Please tell us why, or why not.

All of them are important issues

Q3

Do you agree that debt and affordability practices fall within the scope of RSQ?

Respondent skipped this question

Q4

Please tell us why, or why not.

Respondent skipped this question

Q5

Do you agree that we should only maintain a watching brief over the matters above?

No

Q6

Please tell us why, or why not.

Respondent skipped this question

Q7

Billing - RSQ matters (please choose one)

Respondent skipped this questions

Q8

Customer service - RSQ matters (please choose one)

Respondent skipped this questions



**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

**Q9**

**Product disclosure - RSQ matters (please choose one)**

Respondent skipped this questions

**Q10**

**The switching process - RSQ matters (please choose one)**

Respondent skipped this questions

**Q11**

**Contract issues - RSQ matters (please choose one)**

Respondent skipped this questions

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

Respondent skipped this questions

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Respondent skipped this questions

**Q14**

**Please tell us why.**

Respondent skipped this questions



Improving retail service quality draft baseline report:  
Consumer rapid feedback

Ref: 8

Q1

Do you agree the proposed key retail service quality (RSQ) matters need improving?

Yes

Q2

Please tell us why, or why not.

Quite often a shop assistant does not know what to do

Q3

Do you agree that debt and affordability practices fall within the scope of RSQ?

Yes

Q4

Please tell us why, or why not.

just generally agree

Q5

Do you agree that we should only maintain a watching brief over the matters above?

Yes

Q6

Please tell us why, or why not.

My power company and other providers can give me the same unlimited broadband for have the cost of my teleco provider

Q7

Billing - RSQ matters (please choose one)

Consumers experience bill shock.

Q8

Customer service - RSQ matters (please choose one)

Consumers find it difficult to resolves issues.



**Improving retail service quality draft baseline report:  
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**Q9**

**Product disclosure - RSQ matters (please choose one)**

Consumers find it difficult to compare plans: - Plans are complex with a lot of add-ons and bundled offers. - Usage information is inadequate to assess appropriate plans.- Coverage maps can be inconsistent, inaccurate, or difficult to interpret.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.

**Q11**

**Contract issues - RSQ matters (please choose one)**

Consumers face high exit and early termination fees.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to perform basic affordability checks.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Customer service

**Q14**

**Please tell us why.**

half the time the person does not know or unsure on how to deal with a problem





Ref: 9

Q1

Do you agree the proposed key retail service quality (RSQ) matters need improving?

Yes

Q2

Please tell us why, or why not.

Many whanau do not possess the education/knowledge to make informed decisions

Q3

Do you agree that debt and affordability practices fall within the scope of RSQ?

Yes

Q4

Please tell us why, or why not.

We need to always ensure that there is benefit to both parties and that RSQ is of the highest standard so that our whanau make the right debt and affordability decisions for them

Q5

Do you agree that we should only maintain a watching brief over the matters above?

Yes

Q6

Please tell us why, or why not.

Consistent checks and balances, give accountability and less room for minipulation

Q7

Billing - RSQ matters (please choose one)

Respondent skipped this questions

Q8

Customer service - RSQ matters (please choose one)

Respondent skipped this questions



**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

**Q9**

**Product disclosure - RSQ matters (please choose one)**

Respondent skipped this questions

**Q10**

**The switching process - RSQ matters (please choose one)**

Respondent skipped this question

**Q11**

**Contract issues - RSQ matters (please choose one)**

Respondent skipped this question

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to perform basic affordability checks.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Debt practices and affordability

**Q14**

**Please tell us why.**

Too many whanau are continually repeating the same ongoing debt practices and for many they are unaffordable



Ref: 10

Q1

Do you agree the proposed key retail service quality (RSQ) matters need improving?

Yes

Q2

Please tell us why, or why not.

I work with a lot of seniors who struggle with most of the above points. Being over-sold and then suffering poor customer service is a big concern. For me personally, the quality of sales and service staff varies greatly with most Telco's

Q3

Do you agree that debt and affordability practices fall within the scope of RSQ?

Yes

Q4

Please tell us why, or why not.

I have seen too many examples of seniors being sold a contact or a device that goes way beyond their needs, but costs are high

Q5

Do you agree that we should only maintain a watching brief over the matters above?

No

Q6

Please tell us why, or why not.

I think it needs to be a more focused watch on these matters. Some are very significant customer costs and benefits. And, while any one on it's own may not be a major consideration, when several are combined as is often the case, the bundle of issues really becomes significant

Q7

Billing - RSQ matters (please choose one)

Consumers struggle to understand their bills.

Q8

Customer service - RSQ matters (please choose one)

Consumers face long wait times and multiple transfers when dealing with their RSP.

**Improving retail service quality draft baseline report:  
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**Q9**

**Product disclosure - RSQ matters (please choose one)**

Consumers find it difficult to compare plans: - Plans are complex with a lot of add-ons and bundled offers. - Usage information is inadequate to assess appropriate plans.- Coverage maps can be inconsistent, inaccurate, or difficult to interpret.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers expect switching to be difficult.

**Q11**

**Contract issues - RSQ matters (please choose one)**

Consumers face high exit and early termination fees.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to perform basic affordability checks.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Customer service

**Q14**

**Please tell us why.**

There are a number of issues in my experience (gained from helping a lot of seniors with telecommunication matters, that could be resolved with upgraded customer support. It is also not uncommon for customers to struggle to understand telephone support staff. Accents, speed, and poor reinforcement are all regular experiences



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Ref: 13

Q1

Do you agree the proposed key retail service quality (RSQ) matters need improving?

No

Q2

Please tell us why, or why not.

Need a lot more clarity from all providers on the ramifications of switching plans and /or providers. But most importantly the providers should be required to provide a quality service ie no internet blackouts/micro phases, provide suitable modems to deliver the service promised. Vodafone TV is forever dropping out eventhough Vodafone installed the the "broadband" line, modem and sky box.

Q3

Do you agree that debt and affordability practices fall within the scope of RSQ?

I don't know

Q4

Please tell us why, or why not.

Respondent skipped this question

Q5

Do you agree that we should only maintain a watching brief over the matters above?

Yes

Q6

Please tell us why, or why not.

There is no recognition of loyalty. New/ better deals are only offered if I threaten to switch providersh

Q7

Billing - RSQ matters (please choose one)

Consumers struggle to understand their bills.

Q8

Customer service - RSQ matters (please choose one)

Consumers find it difficult to resolves issues.



**Improving retail service quality draft baseline report:  
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**Q9**

**Product disclosure - RSQ matters (please choose one)**

Product information and service quality do not always match or line up.

**Q10**

**The switching process - RSQ matters (please choose one)**

Respondent skipped this question

**Q11**

**Contract issues - RSQ matters (please choose one)**

Respondent skipped this question

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

Respondent skipped this question

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Respondent skipped this questions

**Q14**

**Please tell us why.**

Respondent skipped this question



**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

**Ref: 14**

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

Yes

**Q2**

**Please tell us why, or why not.**

Apart from all the difficulties with dealing with any individual provider, the intentional obfuscation of plans, add-ons etc, makes comparison on any basis, price, service, capacity, performance very difficult

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

Yes

**Q4**

**Please tell us why, or why not.**

Because RSPs have long shown that they are unwilling to limit customer risk to unexpected costs, whether incurred by travelling, early end of contract, or upselling

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

I don't know

**Q6**

**Please tell us why, or why not.**

Respondent skipped this question

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers struggle to understand their bills.

**Q8**

**Customer service - RSQ matters (please choose one)**

Consumers find it difficult to resolves issues.



**Improving retail service quality draft baseline report:  
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**Q9**

**Product disclosure - RSQ matters (please choose one)**

Consumers find it difficult to compare plans: - Plans are complex with a lot of add-ons and bundled offers. - Usage information is inadequate to assess appropriate plans.- Coverage maps can be inconsistent, inaccurate, or difficult to interpret.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers expect switching to be difficult.

**Q11**

**Contract issues - RSQ matters (please choose one)**

RSPs unilaterally vary contract terms.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to have adequate consumer support, or debt management, policies.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Product disclosure

**Q14**

**Please tell us why.**

Because until we get simplified and comparable products, we can't evaluate which service is the one we want and need





**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

**Ref: 15**

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

Yes

**Q2**

**Please tell us why, or why not.**

The current RSQ does not address the decline in internet speeds and availability outside the main centers (Auckland / Wellington / Chrsitchurch) and the lack of consumer protection against high costs/ slow speeds /no alternatives

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

Yes

**Q4**

**Please tell us why, or why not.**

These points are part of the contract between consumer and RSP so the Comm Comm RSQ should include these topics

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

Yes

**Q6**

**Please tell us why, or why not.**

No other "control body" in place, not every consumer will go through the SDT process

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers struggle to understand their bills.

**Q8**

**Customer service - RSQ matters (please choose one)**

Consumers face long wait times and multiple transfers when dealing with their RSP.



**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

**Q9**

**Product disclosure - RSQ matters (please choose one)**

"Up-to" advertised performance indicators do not give an accurate indication of expected performance.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.

**Q11**

**Contract issues - RSQ matters (please choose one)**

Consumers face high exit and early termination fees.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to have adequate consumer support, or debt management, policies.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Customer service

**Q14**

**Please tell us why.**

These are the main points



**Improving retail service quality draft baseline report:  
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**Ref: 16**

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

Yes

**Q2**

**Please tell us why, or why not.**

Many of these are aspirational, they "should" be fixed, but legislation cannot perfectly solve the arcane mechanisms of automated billing systems. There are easy wins to be had, however, especially around usage information, coverage, record-keeping, and predatory billing practices leading to bill shock. The most recent example of the latter: Vodafone NZ increased casual data from 20c/MB to 50c/MB in late August, leading to numerous cases of bill shock and arbitrarily drained prepay balances in September 2021.

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

Yes

**Q4**

**Please tell us why, or why not.**

KPIs focused on growth at all costs, aggressive and predatory sales practices, these are commonplace in the industry and should be addressed. RSPs have a responsibility to ensure their customers are not overburdened with unaffordable debt.

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

No

**Q6**

**Please tell us why, or why not.**

KPIs focused on growth at all costs, aggressive and predatory sales practices, these are commonplace in the industry and should be addressed. RSPs have a responsibility to ensure their customers are not overburdened with unaffordable debt.

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers experience bill shock.



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**Q8**

**Customer service - RSQ matters (please choose one)**

Consumers find it difficult to resolves issues.

**Q9**

**Product disclosure - RSQ matters (please choose one)**

Consumers find it difficult to compare plans: - Plans are complex with a lot of add-ons and bundled offers. - Usage information is inadequate to assess appropriate plans.- Coverage maps can be inconsistent, inaccurate, or difficult to interpret.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers experience issues with the switching process such as double-billing errors, long delays and unreliability.

**Q11**

**Contract issues - RSQ matters (please choose one)**

Consumers face high exit and early termination fees.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to have adequate consumer support, or debt management, policies.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Billing

**Q14**

**Please tell us why.**

Respondent skipped this question



Improving retail service quality draft baseline report:  
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Ref: 18

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

Yes

**Q2**

**Please tell us why, or why not.**

I have experienced any of the problems

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

I don't know

**Q4**

**Please tell us why, or why not.**

Respondent skipped this question

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

Yes

**Q6**

**Please tell us why, or why not.**

Respondent skipped this question

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers experience errors in their bills.

**Q8**

**Customer service - RSQ matters (please choose one)**

Consumers face long wait times and multiple transfers when dealing with their RSP.



**Improving retail service quality draft baseline report:  
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**Q9**

**Product disclosure - RSQ matters (please choose one)**

Consumers find it difficult to compare plans: - Plans are complex with a lot of add-ons and bundled offers. - Usage information is inadequate to assess appropriate plans.- Coverage maps can be inconsistent, inaccurate, or difficult to interpret.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers expect switching to be difficult.

**Q11**

**Contract issues - RSQ matters (please choose one)**

RSPs unilaterally vary contract terms.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not always appear to perform basic affordability checks.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Customer service

**Q14**

**Please tell us why.**

I had to take RSP to court to get promised service



**Improving retail service quality draft baseline report:  
Consumer rapid feedback**

**Ref: 19**

**Q1**

**Do you agree the proposed key retail service quality (RSQ) matters need improving?**

Yes

**Q2**

**Please tell us why, or why not.**

I have personally experienced 15 of the 17 matters above. In some cases multiple times a year.

**Q3**

**Do you agree that debt and affordability practices fall within the scope of RSQ?**

Yes

**Q4**

**Please tell us why, or why not.**

Some plans have data caps. I did not understand that my necessary device operating system updates would put me over caps. Debt and affordability or fear of this can greatly affect me. We are not talking \$10 extra a month here. Instead it can be over \$100 extra a month.

**Q5**

**Do you agree that we should only maintain a watching brief over the matters above?**

Yes

**Q6**

**Please tell us why, or why not.**

While the above are issues I have experienced, I do not feel everything can be solved at once. A watching brief is sufficient.

**Q7**

**Billing - RSQ matters (please choose one)**

Consumers struggle to understand their bills.

**Q8**

**Customer service - RSQ matters (please choose one)**

Consumers find it difficult to resolves issues.



**Improving retail service quality draft baseline report:  
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**Q9**

**Product disclosure - RSQ matters (please choose one)**

"Up-to" advertised performance indicators do not give an accurate indication of expected performance.

**Q10**

**The switching process - RSQ matters (please choose one)**

Consumers expect switching to be difficult.

**Q11**

**Contract issues - RSQ matters (please choose one)**

Consumers face high exit and early termination fees.

**Q12**

**Debt practices and affordability - RSQ matters (please choose one)**

RSPs do not appear to perform basic affordability checks.

**Q13**

**What RSQ category we should look to improve first (please choose one)?**

Product disclosure

**Q14**

**Please tell us why.**

The various technologies are confusing, I just want a solution that matches my needs and delivers as promised. I do not want to get into lengthy complaint processes with providers that have more resources than I do, and do not seem to care at all. The providers need to develop social responsibility for what is now an essential service..

