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# New Zealand Consumer Survey 2022

**Survey findings**

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## **Disclaimer**

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

## **Acknowledgements**

We would like to thank all those who participated in the 2022 survey, without whom this report could not have been created.

## Summary of key findings

The Consumer Protection team (Consumer Protection), part of the Ministry of Business, Innovation, and Employment (MBIE), provides products, tools and programmes to help inform New Zealanders about their consumer rights, how to make smart purchasing decisions, and how to confidently deal with problems if they arise.

In 2022, 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. Where possible, the survey findings are compared back to previous surveys conducted on a biennial basis since 2016. The research findings contribute to the ongoing assessment of the consumer regulatory system.

2,018 consumers aged 18 years or over completed the survey – a response rate of 18% - with the majority completing the survey online. Responses have been weighted to ensure the sample is representative of the New Zealand population.

### **Awareness that consumer rights and laws exist remains widespread, though self-reported knowledge continues to be lower than in 2016.**

Almost all consumers (95%) are aware that New Zealand laws exist to protect basic consumer rights when purchasing products and services (this is consistent with previous years). While awareness is almost universal, self-reported knowledge of these laws is still relatively low (less than half feel they have at least a moderate understanding of these laws).

Self-reported knowledge of the specific laws remains in line with previous surveys. Consumers continue to report higher awareness and understanding of the Consumer Guarantees Act (CGA), and Fair Trading Act (FTA), compared to the Credit Contracts and Consumer Finance Act (CCCFA).

Those groups of consumers whose tested knowledge of their rights is lower than average include those with lower incomes, school leavers, those aged 67 and over, and women. This indicates they are more vulnerable to exploitation. In contrast, those whose tested knowledge is higher than average include those with higher incomes, self-employed people, graduates and men.

### **Consumers' confidence in the enforcement of consumer laws has declined since 2020**

Consumers' confidence in the enforcement of consumer laws has declined after having improved in 2020. The proportion who agree that the laws that prohibit businesses from misleading or deceiving them are adequately enforced has fallen back down to 34%, while agreement among consumers that laws that prohibit businesses from price-fixing, or engaging in other anti-competitive behaviours, are adequately enforced has fallen from 33% to a new low of 24%. Consistent with previous surveys a significant proportion of consumers (over 20%) are unable to make an assessment about the adequacy of the enforcement of consumer laws.

### **And while consumers are broadly trusting and confident when purchasing, they are continuing to lose faith in the ability of our laws to protect them.**

Almost all consumers (91%) have purchased a product or service online in the last six months. In line with previous years, most consumers are broadly trusting and confident when purchasing products and services. Over half of consumers agree that businesses will do the right thing, and not try to mislead or cheat consumers (72% agree).

That said consumers are increasingly despondent about the adequacy of consumer legislation, and whether this is sufficient to protect consumers from being misled or cheated by businesses. The proportion who remain confident has declined by 13 percentage points since 2016 to 53%. This suggests more work might be required to either revise these laws or better enforce them. More work needs to be done to identify what is behind this decline in consumer confidence.

### **Consumers continue to show increased caution before buying.**

Once again, the proportion of consumers actively seeking out extra information before purchasing something has increased. Prior to purchase, 71% of consumers seek out extra information such as online reviews, recommendations from friends or reference checks always or most of the time (compared to 57% back in 2016). This more cautious approach could be due to the increased cost of living and / or an increased lack of confidence in consumer legislation (if something does go wrong).

**Consumers perceive less value in extended warranties than before.**

The proportion of consumers who have bought an extended warranty continues to trend downwards from 25% in 2018 to 18% in 2022.

**Over half of all consumers experienced a problem purchase in the past two years, and home-based telecommunication services continue to have the highest problem rate.**

Fifty-five percent of consumers experienced a problem with a purchase they made in the past two years (rebounding to the 2018 level). In line with 2018 and 2020, home-based telecommunications services had the highest problem incidence rate, although this continues to decline, from 31% in 2018 to 25% in 2022. In contrast, problems with the building services category have reached a new peak (at 24%), which potentially reflects the labour and material shortages experienced in the industry. Another one to watch is the purchase of motor vehicles (through car dealerships), where the incidence rate of problems has increased over time from 10% in 2018 to 17% in 2022.

The most common types of problems experienced include the product or service not working as expected (32%), poor customer service (28%), or the product or service being faulty / damaged (25%).

An increasing shift towards e-commerce means that online has now overtaken in person purchases as the key source for any problem purchases (36% are now bought online vs. 33% in person).

While there has been an increase in the proportion of consumers experiencing problems, these problems do not impact consumers to the same extent as previously. Thirty-eight percent said their problem had a 'moderate' or 'severe' impact on their day-to-day lives, compared to 47% in 2018.

**The proportion of consumers taking action to resolve their issue has dropped to its lowest level to date after trending upwards.**

Sixty-seven percent of consumers report taking action to try and resolve their most recent problem. This compares to 73% in 2020. The decline reverses the upwards trend reported in previous surveys. When asked why they did not take any action, consumers are most likely to say they were unsure of what they could do to resolve it (36%), as well as questioning the efficacy of any action (34%). These findings reflect the increasing cynicism consumers are expressing about the adequacy of consumer legislation and the extent to which they are enforced.

The most common step consumers took was to contact the business directly, and for most, this was the first thing they did.

**Consumer experience in getting redress may be better than the shift in perceptions suggests.**

While consumers seem less inclined to pursue action than before, those who do are slightly more likely to have achieved a resolution (70% vs, 66% in 2020). This raises the question as to whether the decline in confidence about the enforcement of consumer legislation (noted above) is possibly misplaced. The 70% of consumers who got a resolution includes 47% who had their problem resolved to their satisfaction, which also compares favourably to 2020 (41%). In contrast 23% said the issue was resolved but not to their satisfaction, compared to 25% in 2020.

**COVID-19 continued to create or exacerbate problem-purchases for around one in four consumers who experienced an issue.**

One-quarter (25%) say that their problem was either caused, or made worse, by COVID-19 and / or the lockdowns. Perhaps unsurprisingly, COVID-19 / the lockdowns are more likely to have had an impact on problems with travel / holiday services.



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## New Zealand Consumer Survey 2022

The Consumer Protection team (Consumer Protection), part of the Ministry of Business, Innovation, and Employment (MBIE), provides products, tools and programmes to help inform New Zealanders about their consumer rights, how to make smart purchasing decisions, and how to confidently deal with problems if they arise. Their goal is to support a fair, thriving market where consumers and businesses are well informed and are transacting with confidence.

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 and 2022. In this report, the 2022 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<sup>1</sup>.

### **Only minor tweaks were made to the questionnaire in 2022.**

Kantar Public (formerly known as Colmar Brunton) was commissioned to conduct the New Zealand Consumer Survey in collaboration with members of the Consumer Protection team and other stakeholders. The questionnaire was almost entirely consistent with 2020, with a few additional statements on consumer rights and credit agreements. See Appendix A for the survey questionnaire. More substantive changes were made between the 2016 and 2018 surveys to reduce length and to sharpen the focus of the survey. As such, not all findings in this report are comparable to the previous surveys. Trends are only presented where they are deemed to be directly comparable.

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 2022.**

Kantar Public employed a sequential mixed-method approach, with both online and postal surveys. The Electoral Roll was used to identify a nationally representative sample of consumers aged 18 plus. The survey used a 'push-to-web' approach. This involves writing to respondents inviting them to complete the survey online, and then sending a postcard reminder to do so. In the second, and final reminder, respondents receive a paper copy of the questionnaire. This approach is consistent with 2020 but differs from the first two surveys when a paper copy was made available in the first contact. In 2022, a total of 2,018 consumers responded to the survey and the overall response rate was 18%. This result stems the decline in response rates that had occurred between 2016 (23%) and 2020 (17%).

All reported sub-group 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.

### **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 two 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. Missing data has been excluded from all analysis, a further limitation of the use of postal surveys which rely on self-completion.

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<sup>1</sup> The consumer regulatory system comprises the range of legislation (such as the Consumer Guarantees Act, 1993) and the organisations (such as the Commerce Commission) that play key roles in six areas: system strategy and policy; operational policy and standard setting; service delivery, including advice, education and information; dispute resolution; compliance and enforcement; and monitoring and evaluation.

# 1. Awareness and knowledge of consumer rights and laws

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 in order to protect consumers when they borrow money or enter into a credit agreement.

## **Awareness that consumer rights and laws exist remains widespread, though self-reported knowledge continues to be lower than in 2016.**

The vast majority of consumers (95%) are aware that New Zealand laws exist to protect basic consumer rights when purchasing products and services (see Figure 1). This level of awareness is consistent with 2020 (94%), 2018 (94%), and 2016 (96%).

Awareness is higher than average among those living in high income households; consumers with household incomes of \$125,001 to \$150,000, and more than \$150,000, report awareness levels of 99% and 98% respectively.

Several groups are less likely than average (95%) to be aware of the laws, which could make them more vulnerable to exploitation. They include:

- those earning up to \$25,000 (89%).
- Māori (89%)
- Pacific Peoples (86%).

While awareness that consumer rights and laws exist is high, less than half of consumers (45%) feel they know at least a moderate amount about them (see Figure 1). This is consistent with 2020 (45%) but remains lower than 2016 (when 51% said they know at least a moderate amount). Conversely, just over half (55%) feel they know little or nothing about their rights as a consumer. Again, this is consistent with 2020 (54%), but higher than in 2016 (49%).

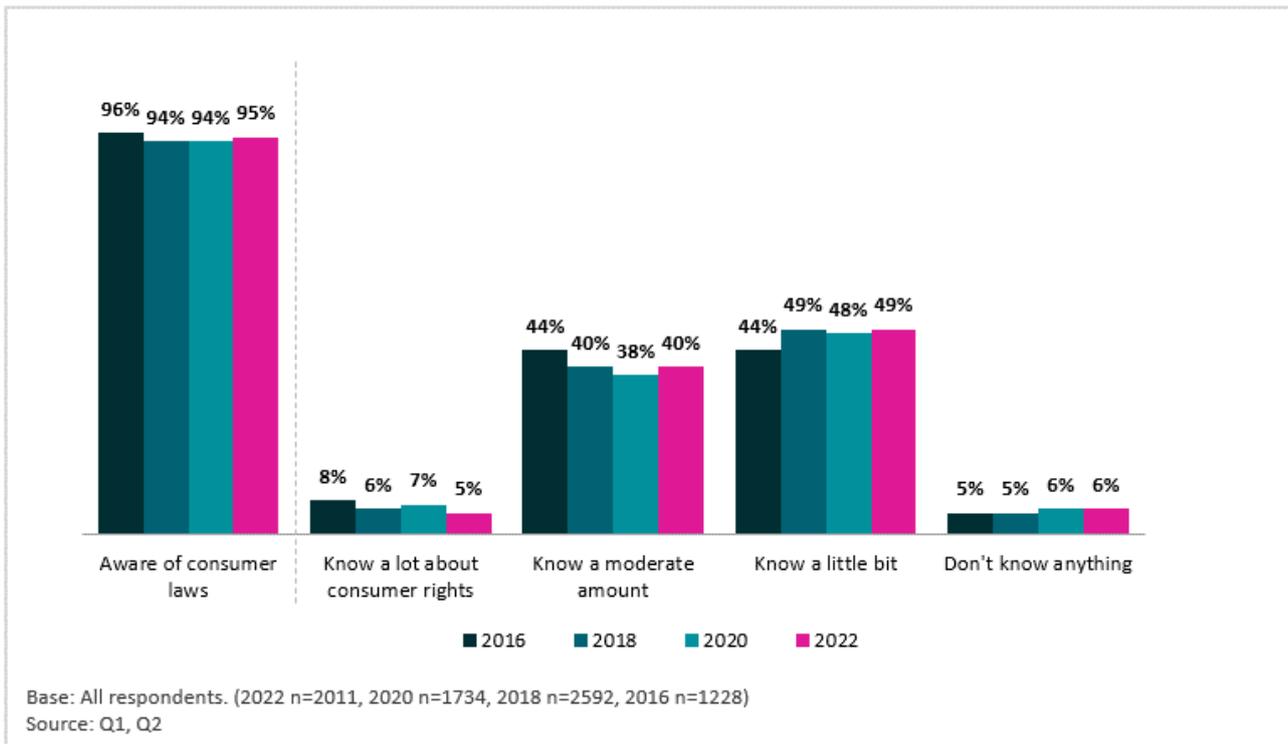
The following groups are more likely than average (55%) to say they know nothing, or only a little, about their consumer rights:

- those whose main occupation is looking after family (75%)
- women (58%).

The following groups are more likely than average (45%) to say they know at least a moderate amount about their consumer rights:

- those with a household income of more than \$150,000 (58%)
- those aged 57-66 (53%), and those aged 67 or above (57%)
- men (49%)
- graduates (49%)
- New Zealand Europeans (49%).

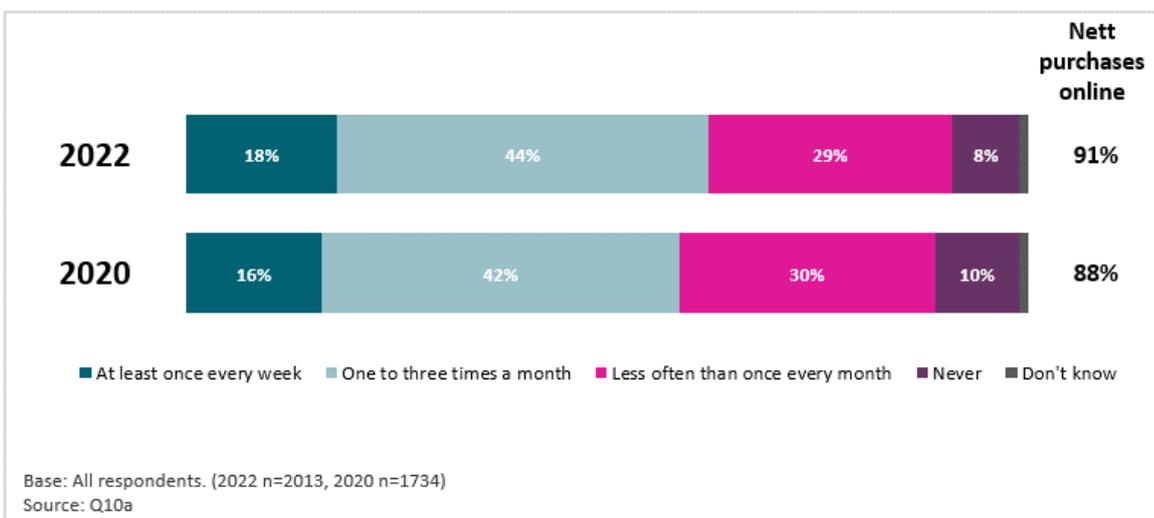
**Figure 1: Self-reported awareness and knowledge of consumer rights and laws**



**E-commerce continues to grow over time. However, consumers remain less certain of their rights when shopping online than they do in general.**

Consumers were asked how often, if at all, they had bought a product or service online in the last six months. Nine in ten (91%) indicated that they have purchased at least something online (see Figure 2), and over half (61%) do so on a monthly basis. This compares to 57% in 2020, demonstrating the continued shift to e-commerce.

**Figure 2: Frequency of purchasing products and services online in the last six months**



Despite this trend, consumers remain uncertain about their rights when shopping online. Consistent with 2020, only 27% of online shoppers say that they know at least a moderate amount about their

rights as a consumer when shopping online (see Figure 3). This compares to 45% knowing at least a moderate amount about their consumer rights in general.

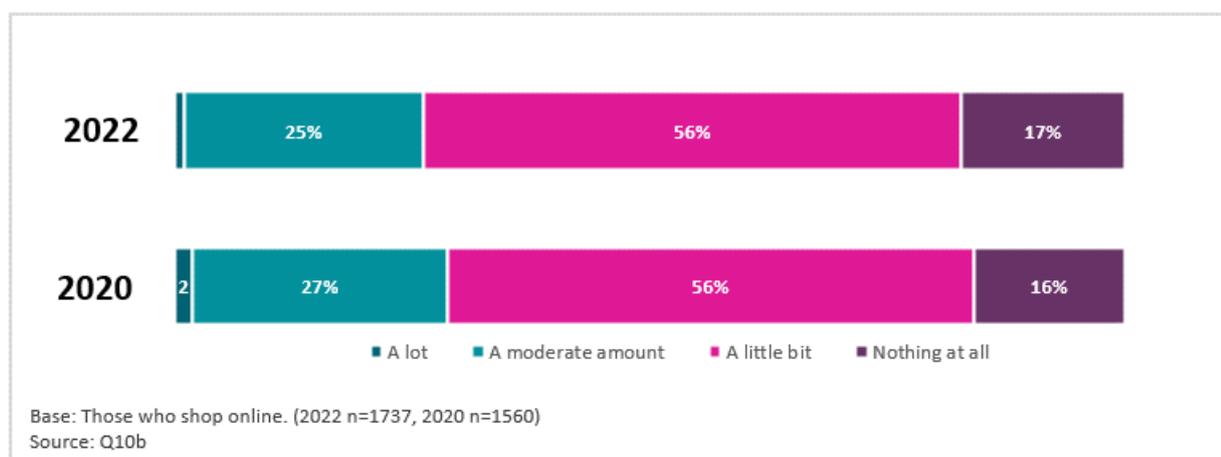
The following groups are more likely than average (73%) to say they know nothing, or only a little, about their consumer rights when shopping online:

- those who purchase something online less than once a month (80%)

The following groups are more likely than average (27%) to say they know at least a moderate amount about their consumer rights when shopping online:

- those with a household income of more than \$150,000 (38%)
- those who shop online at least once a week (37%)
- those aged 67 and over (35%)
- graduates (30%)
- New Zealand Europeans (28%).

**Figure 3: Self-reported knowledge of consumer rights when shopping online**



### **Consumer awareness of the CCCFA remains relatively lower than the CGA or FTA . There is scope to build understanding of all three pieces of legislation.**

When asked about specific consumer laws, consumers continue to be most aware of the CGA and FTA (95% are aware of either, see Figure 4). This is consistent with previous years.

Awareness of CCCFA continues to be lower than either CGA or FTA (with 71% awareness in both 2022 and 2020).

Understanding of all three pieces of legislation remains relatively low, with scope for improvement (see Figure 4). Consumers rated their knowledge of each act on a scale of 1 to 5, where ‘1’ means ‘I have heard of this law, but I don’t know what it means’, ‘3’ means ‘I have a moderate understanding of this law’, and ‘5’ means ‘I have a very good understanding of this law. Consumers could also select ‘I have never heard of this law before’ if they were unaware. The following proportions of consumers rated their knowledge of each act ‘4’ or ‘5’, indicating they have a good understanding:

- 19% for the CGA
- 14% for the FTA
- 7% for the CCCFA.

These levels of understanding are all broadly in line with previous years.

**Figure 4: Self-reported awareness and understanding of consumer laws**



The following groups are more likely than average (31%) to have little understanding (rating '1' or '2' out of 5) of the CGA:

- those who do not speak English as a first language (47%)
- those living outside the Wellington and Auckland regions in the North Island (36%).

The following groups are more likely than average (40%) to have little understanding (rating '1' or '2' out of 5) of the FTA:

- other European New Zealanders (49%).

The following groups are more likely than average (43%) to have little understanding (rating '1' or '2' out of 5) of the CCCFA:

- those aged 37-46 (50%)
- those living in Canterbury (49%).

## **Consumers' practical knowledge of their rights remains good in some situations, but not others. It is largely consistent with 2020.**

Consumers were presented with ten 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 asking about perceived understanding of the rights set out by consumer legislation (see all results in Figure 5).

### **Knowledge of the CGA is mixed,**

The obligation of sellers to refund, repair, or replace faulty on-sale items is well-known amongst consumers. However, awareness of this remains lower than 2018. Consumers also remain relatively confused as to what their rights are if they purchase something second-hand from a private individual on TradeMe. Other scenarios governed by the CGA, where consumer knowledge is lacking, include when products break-down after the warranty period has expired and the payment of unreasonable invoices for services where a rate was not agreed at the outset.

### **Knowledge of the FTA remains high**

Around two-thirds of consumers answered the FTA scenarios correctly, which is consistent with 2020. In addition, consumers continue to be more willing to state that they 'don't know', rather than answer incorrectly. This indicates a lower degree of presumption regarding FTA rights than for CGA or CCCFA rights.

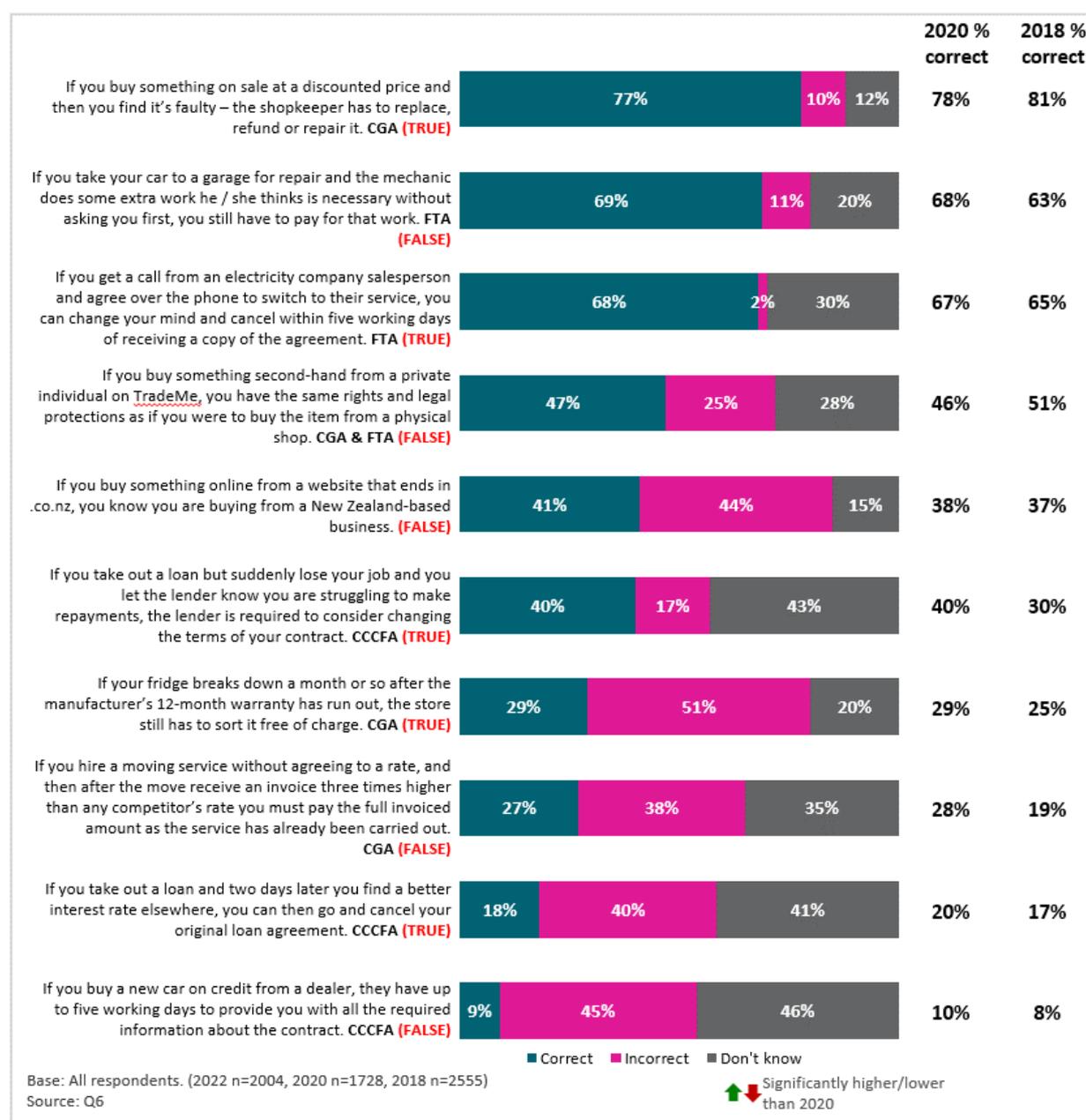
### **Knowledge of the CCCFA remains low**

Consumers continue to have low practical knowledge of the applications of the CCCFA, with high proportions stating they don't know the correct answer. The proportion who answered each of the CCCFA scenarios correctly ranges from 9% to 40%.

### **Consumer awareness that the domain '.co.nz' can be used by businesses based outside of New Zealand is gradually building**

Consumers are more likely than not to (falsely) believe that only New Zealand-based sellers can use a '.co.nz' domain (44% vs. 41%). The proportion who got this scenario correct is higher than 2018 (37%) and 2020 (38%), but the differences are not statistically significant.

**Figure 5: Responses to consumer scenarios**



### Consumer knowledge of their rights remains in-line with 2020

One quarter of consumers (24%) answer at least six of the scenarios correctly (see Figure 6), which is consistent with 2020 (26%). At the opposite end, 18% have a low level of knowledge, answering two or fewer scenarios correctly (again in line with 2020 at 19%).

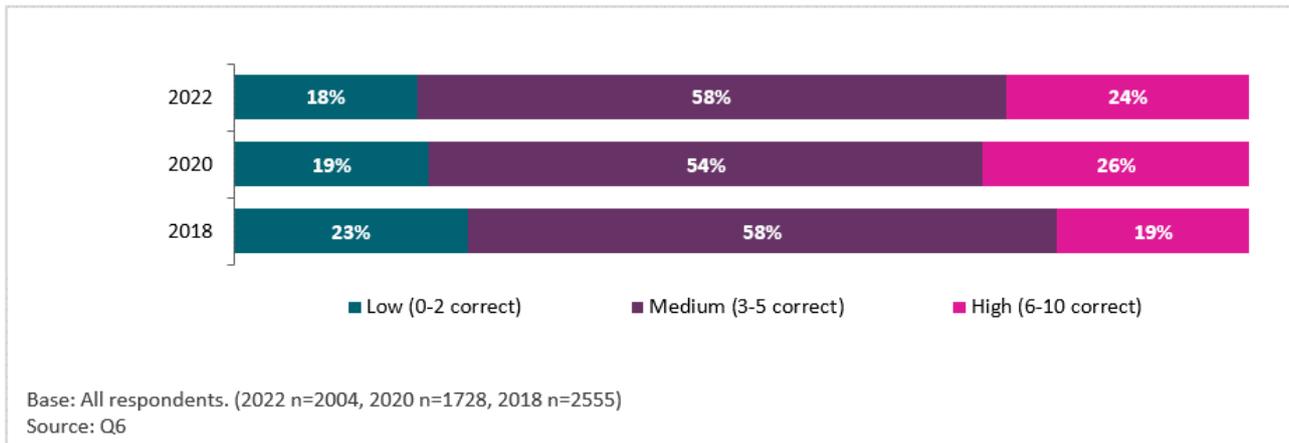
The following groups are more likely than the average (18%) to have a low score (answering two or fewer scenarios correctly):

- those with a household income of up to \$25,000 (29%), or between \$25,001 and \$50,000 (26%)
- school leavers (24%)
- those aged 67 and over (22%)
- women (22%).

The following groups are more likely than the average (24%) to have a high score (answering six or more scenarios correctly):

- those with a household income of more than \$150,000 (41%)
- self-employed people (32%)
- graduates (31%)
- men (30%).

**Figure 6: Number of scenarios answered correctly**

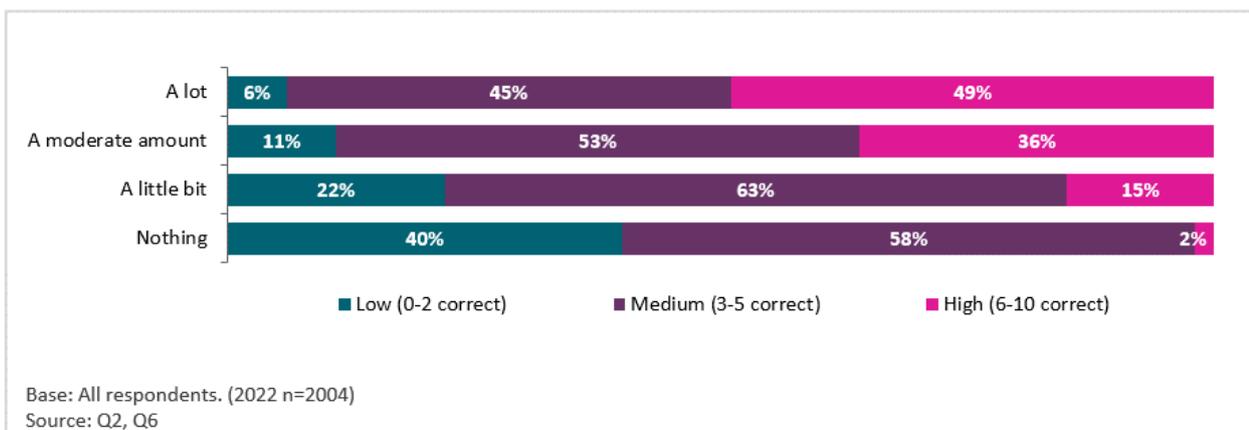


### Self-reported knowledge of consumer rights and laws is a relatively good proxy for actual knowledge

Those who say they know ‘a lot’ about consumer rights and laws are most likely to score highly across the ten scenarios (49% answer six or more of the ten scenarios correctly), whereas those who say they know ‘nothing’ are least likely (just 2% answer six or more correctly, see Figure 7).

That said, many consumers who think they know a lot about their rights continue to answer up to five of the ten scenarios incorrectly (or say they don’t know). Forty-five percent of those who say they know ‘a lot’, have only a medium level of tested knowledge, and 6% have a low level of tested knowledge. This demonstrates that not everyone is able to accurately assess their knowledge of their consumer rights.

**Figure 7: Self-reported knowledge of consumer rights and laws versus tested knowledge**



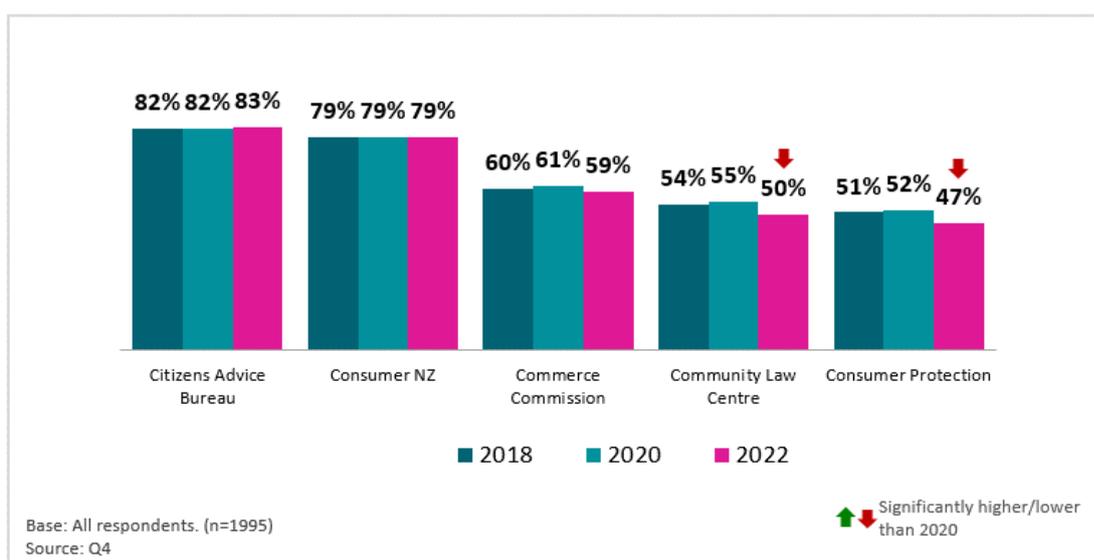
## 2. Awareness, usage, and perceptions of consumer support and dispute resolution services

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

### Consumers’ awareness of agencies that provide information on consumer rights and laws varies according to the agency.

Consumer awareness of the Citizens Advice Bureau (CAB) and Consumer NZ remains relatively high (83% and 79% are aware respectively, see Figure 8). In contrast, awareness of both Consumer Protection and the Community Law Centre, have decreased from 2020. Awareness of Consumer Protection is 47% compared to 52% in 2020.

**Figure 8: Awareness of organisations that provide consumer support and advice**



### Usage of these agencies is relatively static after having increased in 2020.

Usage of these services is less widespread but remains in line with 2020 (see Figure 9). In 2022, 28% of consumers said they had approached at least one of the services in the past two years (compared to 30% in 2020). Consumers are most likely to have sought information or advice from either Consumer NZ or CAB (14% and 15% respectively). Usage of these services had increased in 2020 but have remained consistent since then. Three percent of consumers had approached Consumer Protection in the past two years, compared to 4% in 2020.

The following groups are generally less likely than average to be aware of consumer service agencies:

Citizens Advice Bureau (83%)

- Aucklanders (79%)
- those who say they have little or no knowledge of consumer rights (78%)
- those aged 18-26 (69%)
- Asian New Zealanders (69%).

Consumer NZ (79%)

- Aucklanders (74%)

- Māori (71%)
- those who say they have little or no knowledge of consumer rights (69%)
- those who do not speak English as a first language (59%).

Commerce Commission (59%)

- school leavers (53%)
- those with a household income of between \$25,001-\$50,000 (50%)
- Māori (46%)
- those who say they have little or no knowledge of consumer rights (43%).

Community Law Centre (50%)

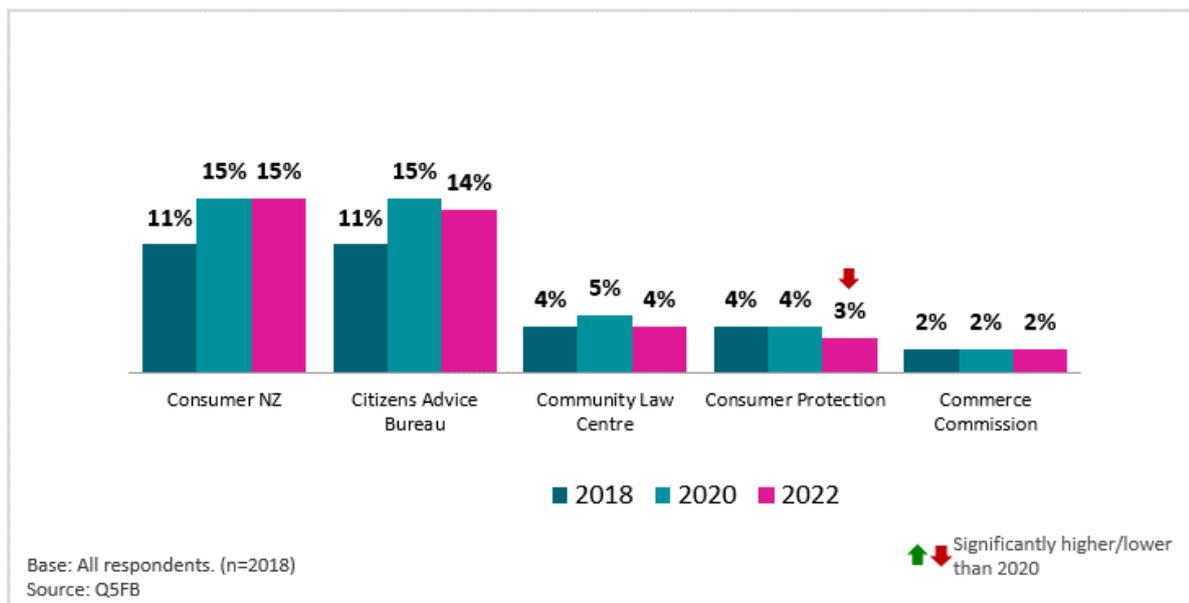
- those employed full-time (47%)
- school leavers (45%)
- Aucklanders (42%)
- those aged 18-26 (39%) and 27-36 (37%).

Consumer Protection (47%)

- those who say they have little or no knowledge of consumer rights (34%)
- those aged 47-56 (40%)
- those with a household income of between \$75,001-\$100,00 (39%)
- those who say they have little or no knowledge of consumer rights (34%).

Usage of these services is less widespread but remains in line with 2020 (see Figure 9). In 2022, 28% of consumers said they had approached at least one of the services in the past two years (compared to 30% in 2020). Consumers are most likely to have sought information or advice from either Consumer NZ or CAB (15% and 14% respectively). Usage of these services had increased in 2020 but have remained consistent since then. Three percent of consumers had approached Consumer Protection in the past two years, compared to 4% in 2020.

**Figure 9: Usage of organisations that provide consumer support and advice in past two years**



## **Awareness of various dispute resolution services is eroding over time with The Disputes Tribunal of New Zealand, being the only service that most consumers are aware of.**

Consumers have access to over 50 dispute resolution services<sup>2</sup> in New Zealand. Consumers were asked about their awareness of eight organisations that can help them to resolve disputes with businesses (see Figure 10).<sup>3</sup>

While awareness of the various dispute resolution services remains broadly consistent with 2020, the longer-term trend is downwards. In 2022, 83% of consumers say they are aware of at least one agency, and 39% are aware of three or more. This compares to 87% and 42% respectively in 2018<sup>4</sup>.

While most consumers say they have heard of the Disputes Tribunal of New Zealand, awareness is at its lowest level to date at 73%, compared to 80% in 2018. This is followed by the Banking Ombudsman Scheme (46%) and the Motor Vehicle Disputes Tribunal (34%). Awareness of all other listed dispute services is less than 40%, and 17% of consumers reported not being aware of any. No services experienced any significant increase or decrease in awareness this year.

The following groups are more likely than average (41%) to have low awareness of dispute resolution services (0 or 1):

- those who do not speak English as a first language (68%)
- those currently studying (63%)
- those aged 27-36 (55%)
- Asian New Zealanders (55%)
- those who say they have little or no knowledge of consumer rights (55%)
- Aucklanders (46%)
- women (45%).

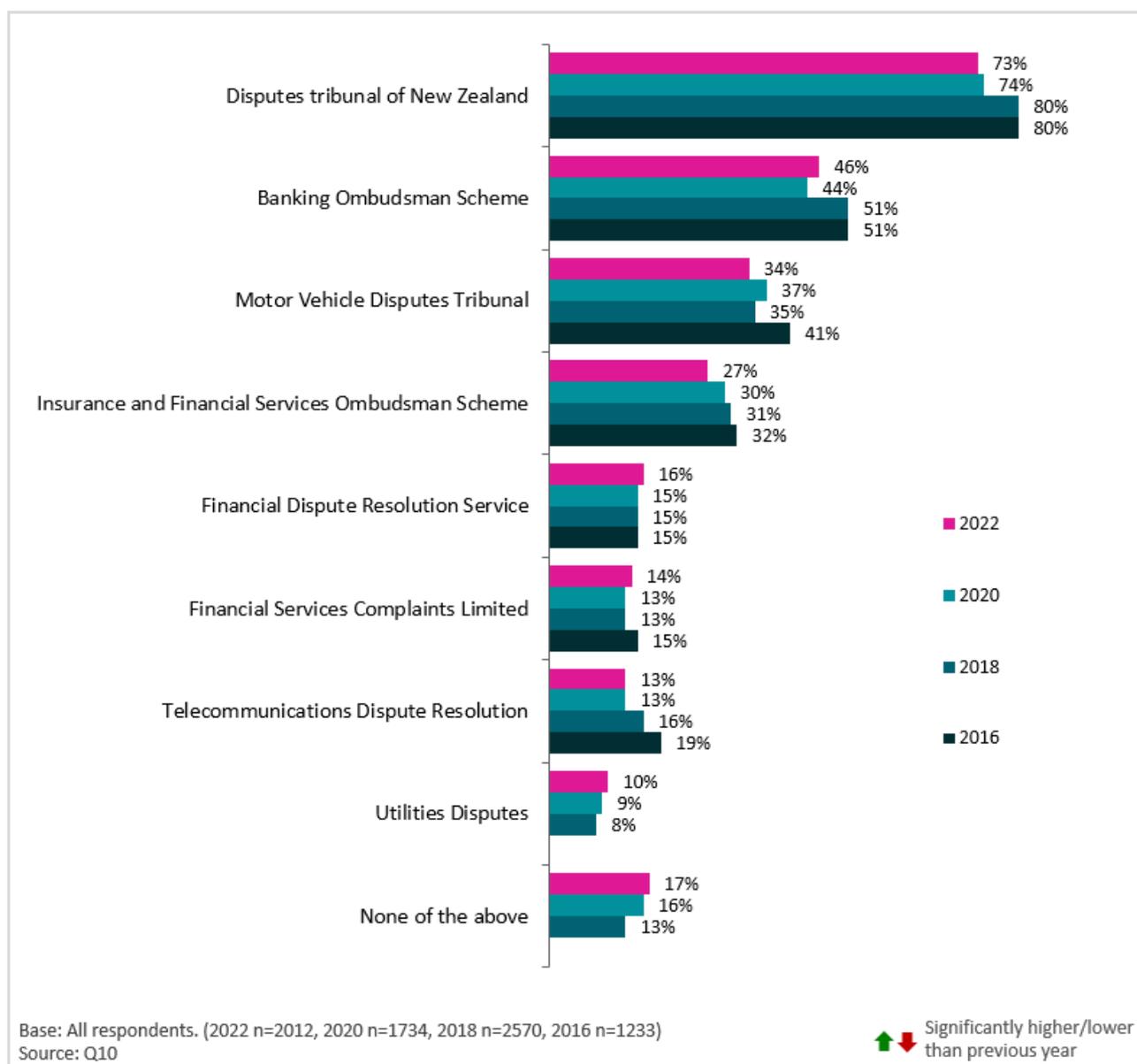
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<sup>2</sup> See the Consumer Protection website for more information on resolving problems <https://www.consumerprotection.govt.nz/report-or-resolve-a-problem/>

<sup>3</sup> The eight dispute resolution services selected deal with some of the more common consumer complaints.

<sup>4</sup> The Electricity and Gas Complaints Commissioner Scheme was renamed to “Utilities Disputes” in late 2016. The figure for “None of the above” is therefore not directly comparable to 2016.

**Figure 10: Awareness of dispute resolution services**



## A lack of knowledge continues to be the main barrier to use of dispute resolution services

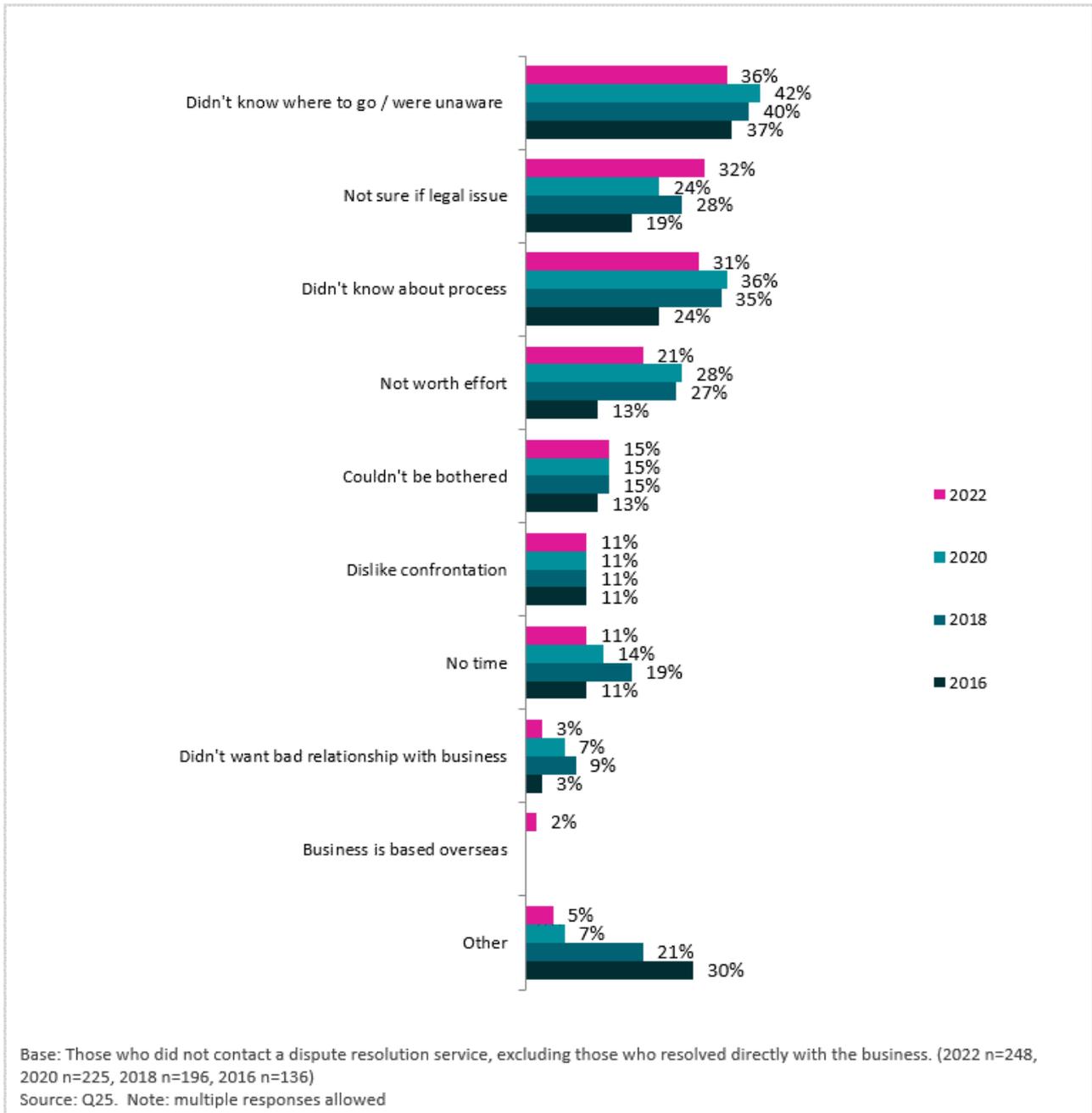
In reference to problems consumers experienced recently (see Sections 5 and 6), we asked consumers who took action to resolve their most recent problem whether they had contacted a dispute resolution service at any point during the process. We also asked those consumers who did not resolve their problem directly with the business and did not contact a dispute resolution service why they chose not to.

Of consumers who took action to resolve their problem, 10% said they went to a dispute resolution service at some point during the process, and 4% said their problem was resolved through one. This compares to 12% that said they went to a dispute resolution service at some point in 2020, and 4% that resolved their problem through one.

Although the majority of consumers remain aware of dispute resolution services (see Figure 10), consumers with problems who didn't contact a dispute resolution service report that a lack of knowledge and awareness is the main barrier (see Figure 11):

- 36% said they didn't know where to go or were unaware of a dispute resolution service that would handle their problem.
- 32% said they felt there was a problem but didn't know whether the business had done anything illegal.
- 31% said they didn't know enough about the process.

**Figure 11: Reasons consumers did not use dispute resolution services**



## Fewer than half of consumers feel there is adequate access to services to resolve disputes.

Less than half of all consumers agree there is adequate access to services that help resolve disputes between consumers and businesses. This signals a reverse of progress made in 2020 back to 2018 (44%) levels (see Figure 12).

Those more likely than average (44%) to agree that access is adequate include:

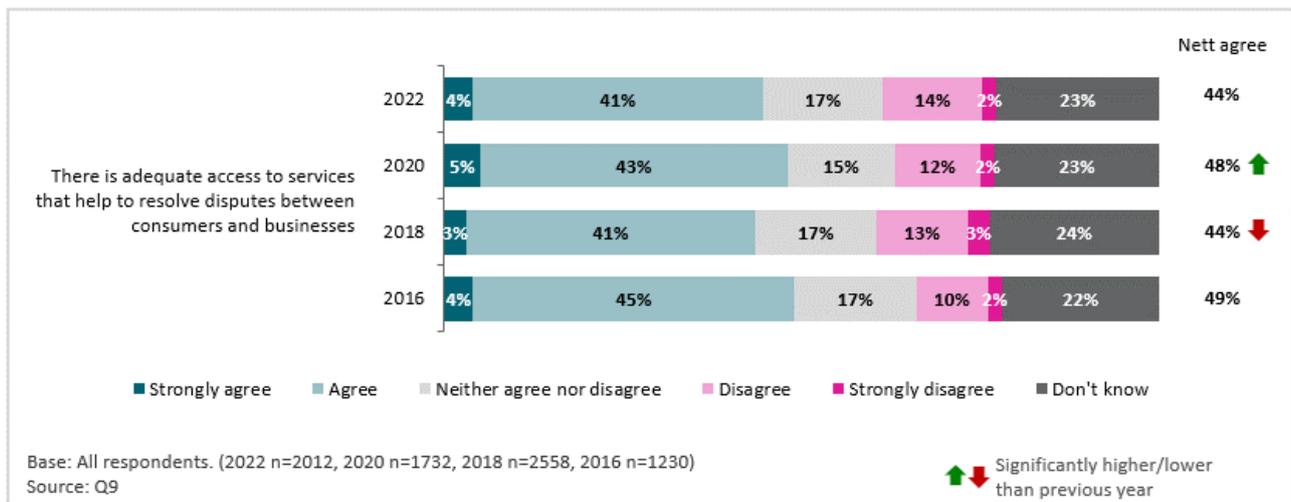
- Pacific peoples (62%)
- those who say they know a moderate amount or a lot about consumer rights (57%)
- graduates (50%)
- those who have **not** experienced a consumer problem in the past two years (50%)
- men (48%).

Those less likely than average (44%) to agree that access is adequate include:

- New Zealand Europeans (43%)
- Women (41%)
- those who have experienced a consumer problem in the past two years (40%)
- those who say they have little or no knowledge of consumer rights (36%).

The fact that those who have experienced a consumer problem in the past two year are less likely to feel there is adequate access to dispute services is of note, as this perception could be tempered by negative experiences.

**Figure 12: Agreement there is adequate access to dispute services**

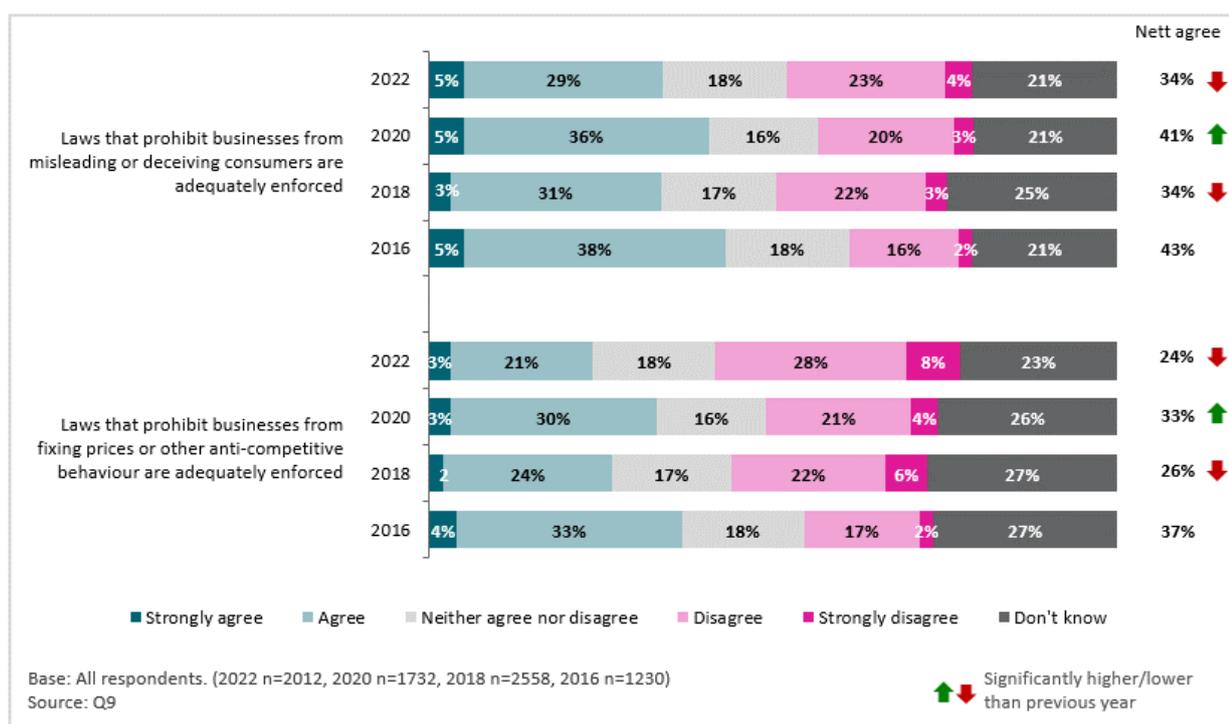


## Only a minority of consumers are positive about the enforcement of consumer protection laws, although many are unable to comment

Consumers' confidence in the enforcement of consumer laws is lower in 2022, after improving in 2020 (see Figure 13). The proportion who agree that the laws that prohibit businesses from misleading or deceiving them are adequately enforced has fallen back down to 34%, while agreement among consumers that laws that prohibit businesses from price-fixing, or engaging in other anti-competitive behaviours, are adequately enforced has fallen to 24%.

In line with previous surveys there is high proportion of consumers (over one in five) who answer don't know, indicating they are unable to assess the adequacy of enforcement.

**Figure 13: Agreement that consumer protection laws are adequately enforced**



Those more likely than average (34%) to agree that the laws that prohibit businesses from misleading consumers are adequately enforced include:

- Asian New Zealanders (47%)
- those aged 37-46 (43%).

Those more likely than average (24%) to agree that the laws that prohibit anti-competitive behaviour are adequately enforced include:

- those aged 37-46 (30%)
- those who say they know a moderate amount or a lot about consumer rights (30%)
- those who have **not** experienced a consumer problem in the past two years (27%).

### 3. Trust and confidence when purchasing

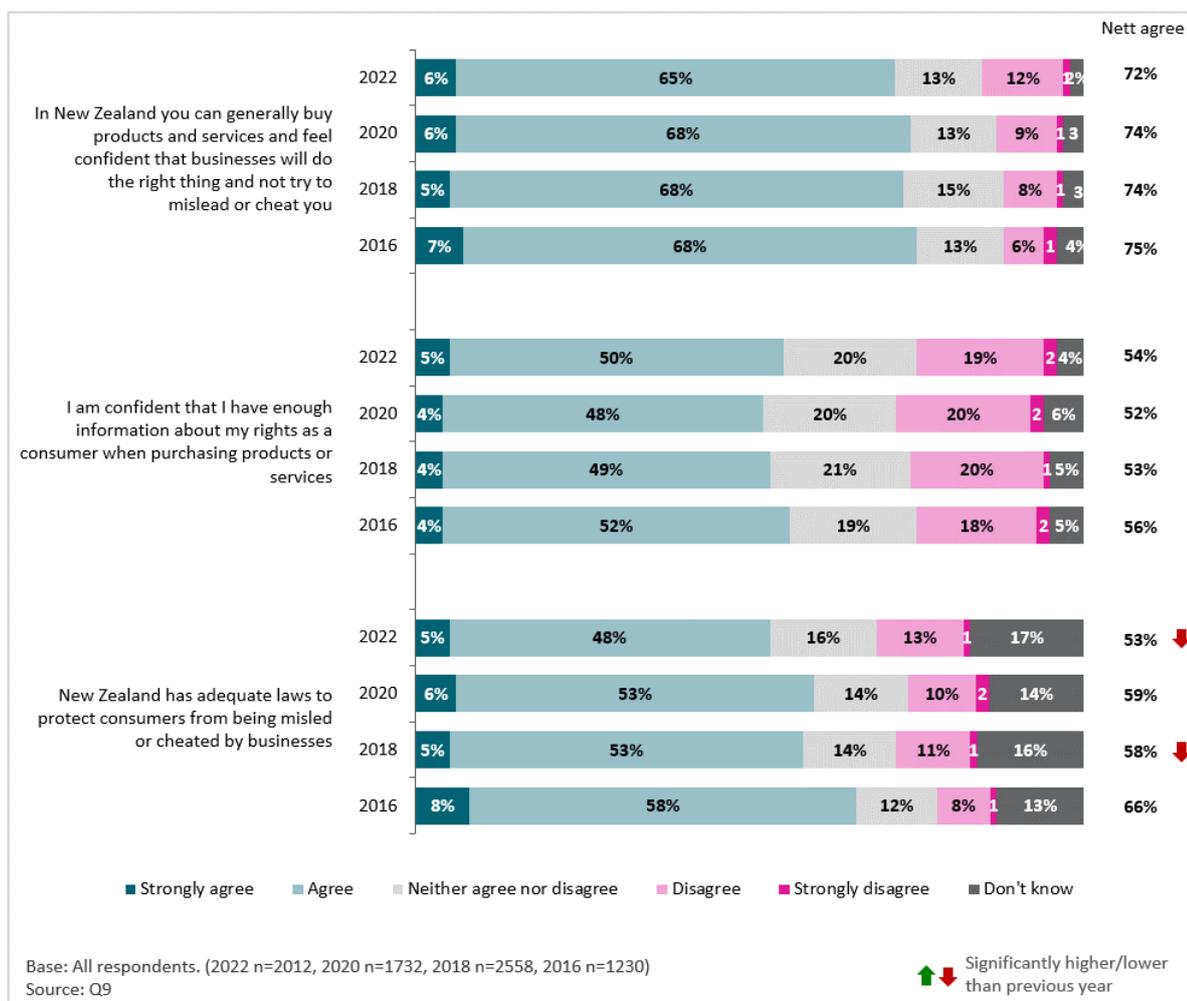
#### Consumers are broadly trusting and confident when purchasing, but they continue to lose faith in the ability of our laws to protect them.

In line with previous years, most consumers are broadly trusting and confident when purchasing products and services (see Figure 14). Over half of consumers agree that:

- Businesses will do the right thing, and not try to mislead or cheat consumers (72% agree).
- They have enough information about their rights relating to the purchase of products and services (54% agree).
- New Zealand has adequate laws to protect consumers from being misled or cheated by businesses (53% agree).

That said consumers are increasingly despondent about the adequacy of consumer legislation, and whether this is sufficient to protect consumers from being misled or cheated by businesses. The proportion who remain confident has declined by 13 percentage points since 2016 to 53%. This suggests more work might be required to understand whether laws are meeting consumers' needs.

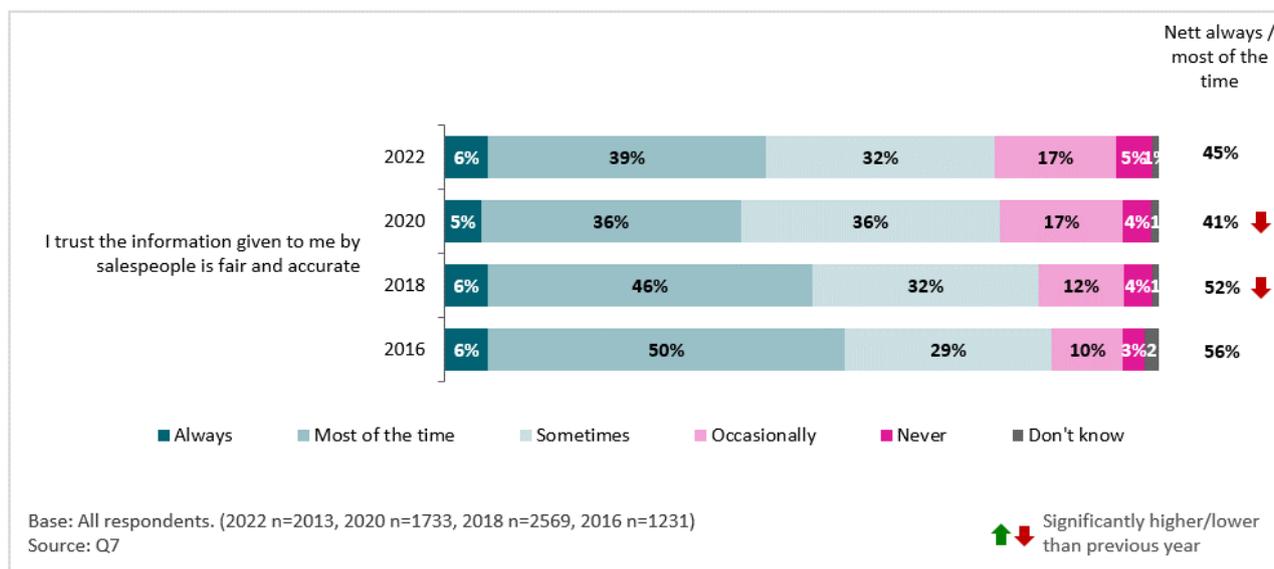
**Figure 14: Agreement with trust and confidence statements**



Consumers' perceptions continue to vary according to their knowledge of their rights; 68% of those with a high level of tested knowledge agree that adequate laws are in place compared to 41% among those with a low level of tested knowledge.

Consumers continue to be relatively distrustful of the information salespeople provide. Less than half of consumers trust (45%) that information from salespeople is fair and accurate 'always' or 'most of the time'. On the face of it, this is a slight improvement on the 2020 result (albeit the difference is not statistically significant). That said, the result remains well below the perceptions recorded in 2018 and 2016 (see Figure 15).

**Figure 15: Frequency of trusting information provided by salespeople**



## Consumer trust and confidence remains consistent overall, albeit slightly lower than previous years

To better understand how trust and confidence affects other aspects of consumer behaviour, we have segmented consumers based on their responses to the previous four statements (see Figures 14 and 15) to provide a general measure of trust and confidence when purchasing.

We found that (see Figure 16):

- 18% of consumers have a high level of trust and confidence (generally agreeing with the statements, or trusting information provided by salespeople frequently).
- 49% of consumers have a medium level of trust and confidence (being trusting or confident in some aspects, but not others).
- 33% of consumers have a low level of trust and confidence (generally disagreeing with the statements, or infrequently trusting information provided by salespeople).

These segments are used to analyse other questions included in the report.

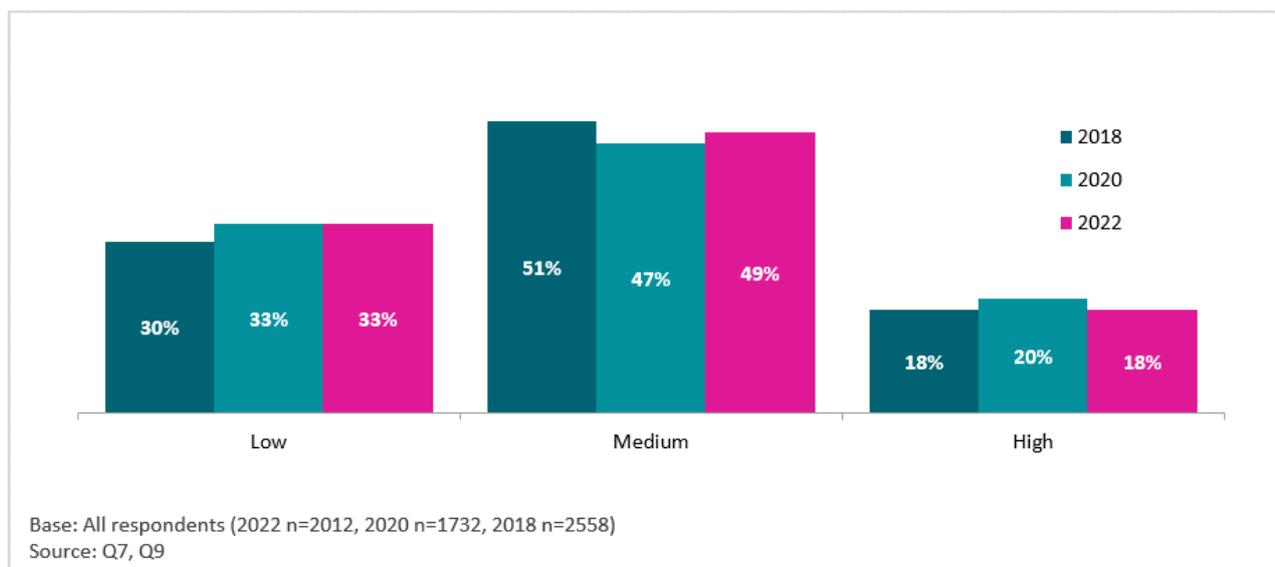
Groups more likely than average (18%) to have a high level of trust and confidence include:

- those with a high level of knowledge of consumer rights (23%)
- those aged 67 and over (23%).

Groups more likely than average (33%) to have a low level of trust and confidence include:

- those with a low level of knowledge of consumer rights (42%).

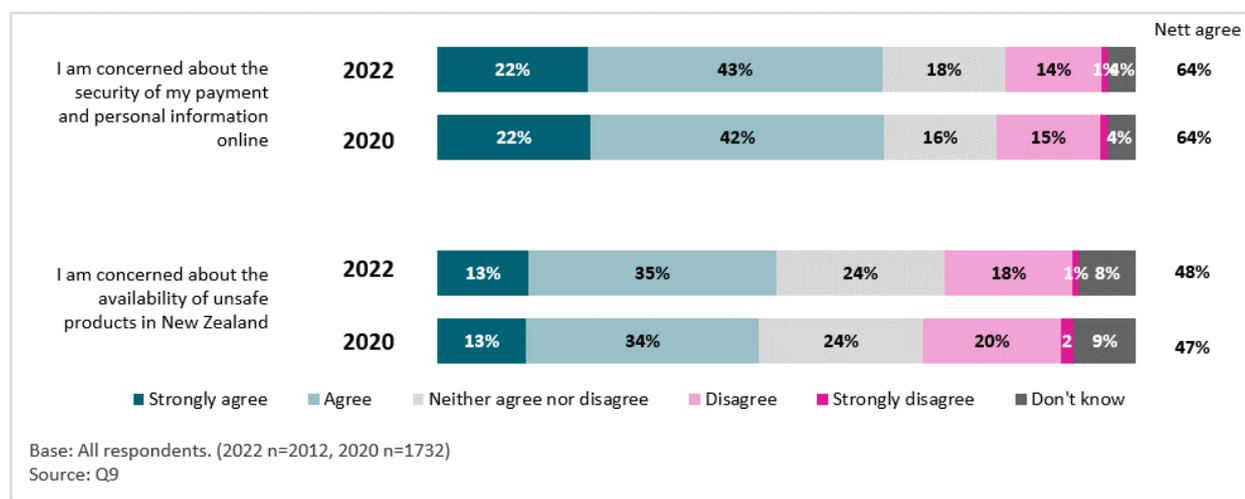
**Figure 16: Trust and confidence segments**



## Consumer concern for their information online and the safety of products continues to hold steady

Many consumers remain concerned around security and safety in regard to shopping in New Zealand. Two in three (64%) are still concerned about the security of their payment and personal information online, while just under half (48%) are concerned about the availability of unsafe products in New Zealand (see Figure 17). These findings are both consistent with 2020.

**Figure 17: Agreement with safety and security statements**

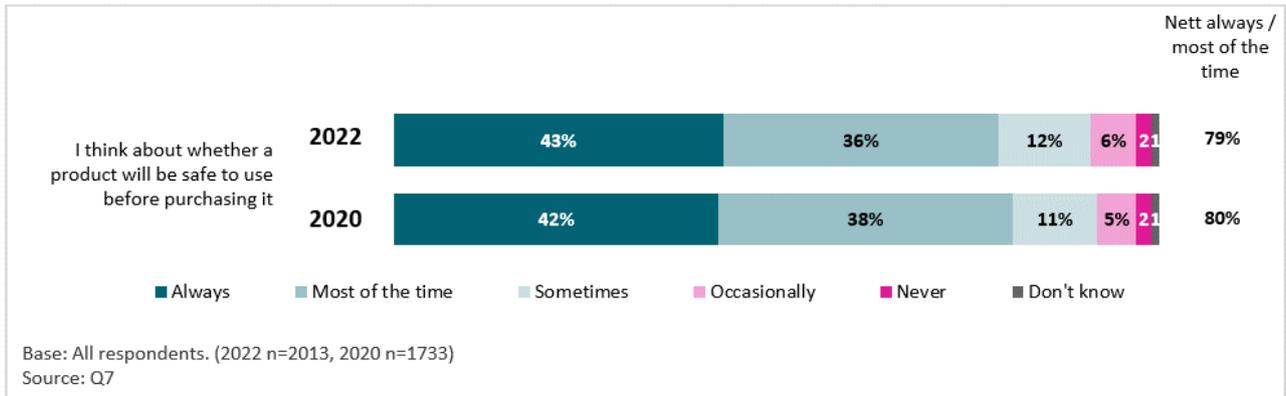


In line with 2020, there is somewhat of an age divide regarding concerns around both security and safety. Those aged 67 and over are more likely than average to be concerned about the security of their information online (70% compared to 64%), and about the availability of unsafe products in New Zealand (66% compared to 48%). Meanwhile, consumers aged 18-26 are less like than average to be concerned about the security of their information online (50% compared to 64%).

Regular online shoppers (at least once a week) are least likely to feel concerned about the security of their personal information (54%) or about the availability of unsafe products in New Zealand (32%).

Product safety remains on the minds of most consumers. Seventy-nine percent say they think about whether a product will be safe to use before purchasing it either 'always' or 'most of the time' (see Figure 18).

**Figure 18: Frequency of considering product safety before purchase**



In line with 2020, older consumers are the most concerned about safety. Eighty-seven percent of those aged 67 years and over think about whether a product will be safe to use before purchasing it either 'always' or 'most of the time' (vs. 79% on average).

## 4. Preparing to purchase

### Consumers continue to show increased caution before buying

Once again, the proportion of consumers actively seeking out extra information before purchasing something has increased (see Figure 19). Prior to purchase, 71% of consumers seek out extra information such as online reviews, recommendations from friends or reference checks always or most of the time (compared to 67% in 2020 and 57% back in 2016). This more cautionary approach could be due to the increased cost of living and / or to pre-empt any issues by purchasing the best product or service for them in the first instance.

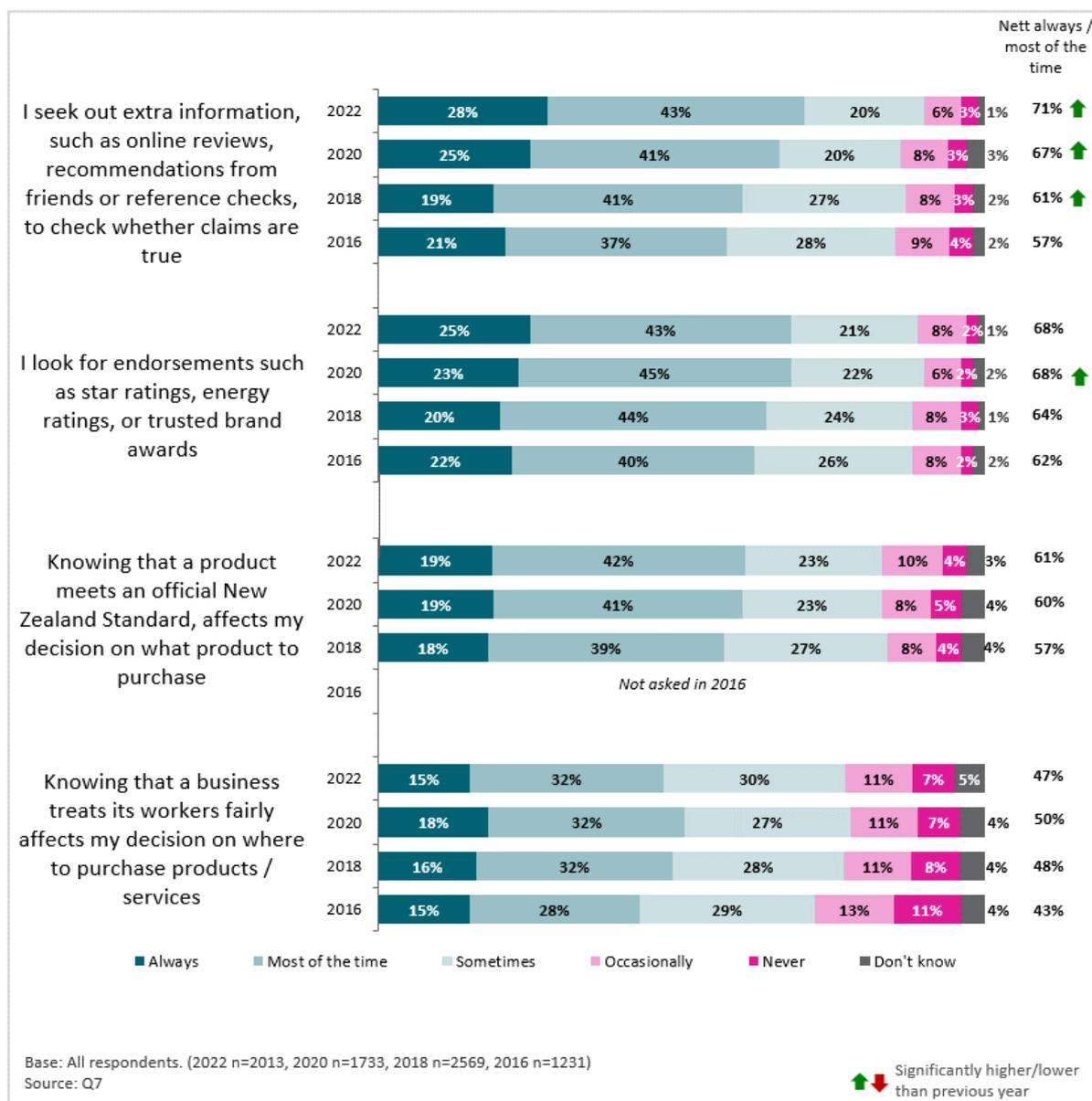
In addition, to this behaviour, 68% continue to look for endorsements such as star ratings when purchasing a product or service. Consumers are also increasingly guided by official standards (61% say this compared to 57% in 2018). This demonstrates the importance of regulation in supporting consumer decision-making.

Ethical purchases are of importance for some consumers, with just under half saying that they always or mostly purchase products from businesses which they know treat their employees fairly. However, this trend has faltered somewhat after growing between 2016 and 2020. It could be some concerns around the cost of living is challenging the desire to 'do the right thing'.<sup>5</sup>

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<sup>5</sup> This hypothesis is supported by the Better Futures 2023 research from Kantar Insights which shows that the number one issue for New Zealanders in 2022 and 2022 is the cost of living and that it is the leading consideration when purchasing a good or service. <https://www.kantarnewzealand.com/latest-thinking/better-futures/>

**Figure 19: Agreement with statements relating to purchase preparation**



The following groups are more likely than average (71%) to say that they seek out extra information ‘always’ or ‘most of the time’:

- those aged 27-36 (85%)
- those with an annual household income more than \$150,000 (80%)
- graduates (79%)
- those employed full-time (73%).

The following groups are less likely than average (71%) to say that they seek out extra information ‘always’ or ‘most of the time’:

- school leavers (63%)
- those aged 57-66 (62%) or 67 and over (58%)
- those with an annual household income up to \$25,000 (62%) or between \$25,001-\$50,000 (62%).

The following groups are more likely than average (68%) to say that they look for endorsements 'always' or 'most of the time':

- women (73%).

The following groups are less likely than average (68%) to say that they look for endorsements 'always' or 'most of the time':

- men (64%)
- those who are self-employed/running their own business (59%).

The following groups are more likely than average (47%) to say knowing that a business treats its workers fairly affects their decisions:

- women (51%)
- NZ Europeans (50%).

The following groups are less likely than average (47%) to say knowing that a business treats its workers fairly affects their decisions:

- men (43%).

The following groups are more likely than average (61%) to say knowing that product meets an official New Zealand standard affects their decisions:

- those who are retired (80%)
- those aged 67 and over (75%)
- those not in paid employment (73%).

The following groups are less likely than average (61%) to say knowing that product meets an official New Zealand standard affects their decisions:

- those in paid employment (56%)
- those aged 27 – 38 (53%).

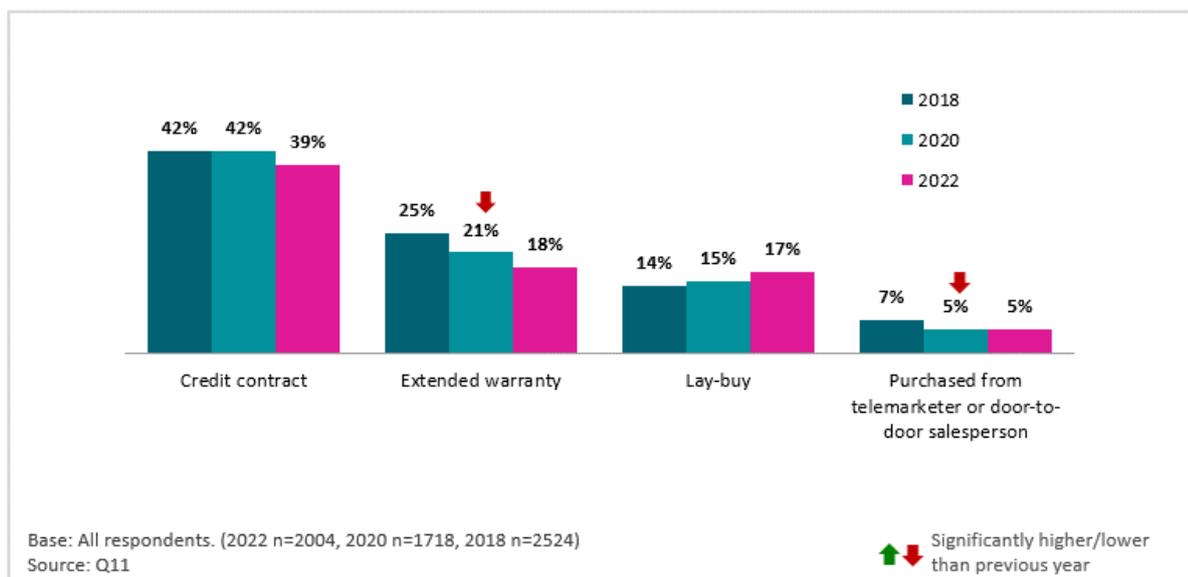
## Fewer consumers are engaging with credit contracts or extended warranties

We asked consumers about purchases they made in the past two years that required them to sign an agreement. We asked about four types of purchases in particular (see Figure 20).

Fifty-five percent of consumers purchased something that involved signing an agreement, similar to 2020 (56%). The most common form of agreement is a credit contract (such as for a loan, bank overdraft, or other agreement to pay something off over time). Thirty-nine percent of consumers have entered into this type of agreement in the past two years. The slight decline in use of this type of agreement is not significant.

The proportion of consumers who have bought an extended warranty continues to trend downwards from 25% in 2018 to 18% in 2022. In contrast the use of Lay-buy appears to be very gradually increasing from 14% in 2018 to 17% in 2022. Entering into an agreement with a telemarketer or door-to-door salesperson is less common at just 5% (in line with 2020).

**Figure 20: Percentage of consumers who made purchases which required them to sign an agreement**



Groups more likely than average (39%) to have entered into a credit contract include:

- those aged 27-36 (56%) or 37-46 (50%)
- those with an annual household income of \$125,001 to \$150,000 (50%) or more than \$150,000 (55%)
- those employed full time (50%)
- Māori (49%)
- graduates (43%).

Similar to credit contracts, younger consumers (specifically those aged 27-36) are most likely to buy extended warranties with their purchases (25%)

The following groups are more likely than average (17%) to have purchased something through Lay-buy:

- Pacific peoples (38%)
- Māori consumers (35%)
- those aged 18-36 (26%)
- those employed full-time (20%).

Those with a household income of \$125,001-\$150,000 annually are more likely than average to have purchased something from a telemarketer or door-to-door salesman (11% compared to 5%).

## **Consumers remain confident overall about entering into credit contracts**

Generally, consumers feel informed and confident when they sign credit agreements. Of the 39% of consumers who entered a credit contract in the past two years, most feel confident that they understood the agreement well enough to make an informed decision (88%), that the lender ensured they were fully informed about the implications of the contract (75%), and that the lender considered their income and expenses when assessing repayments (74%).

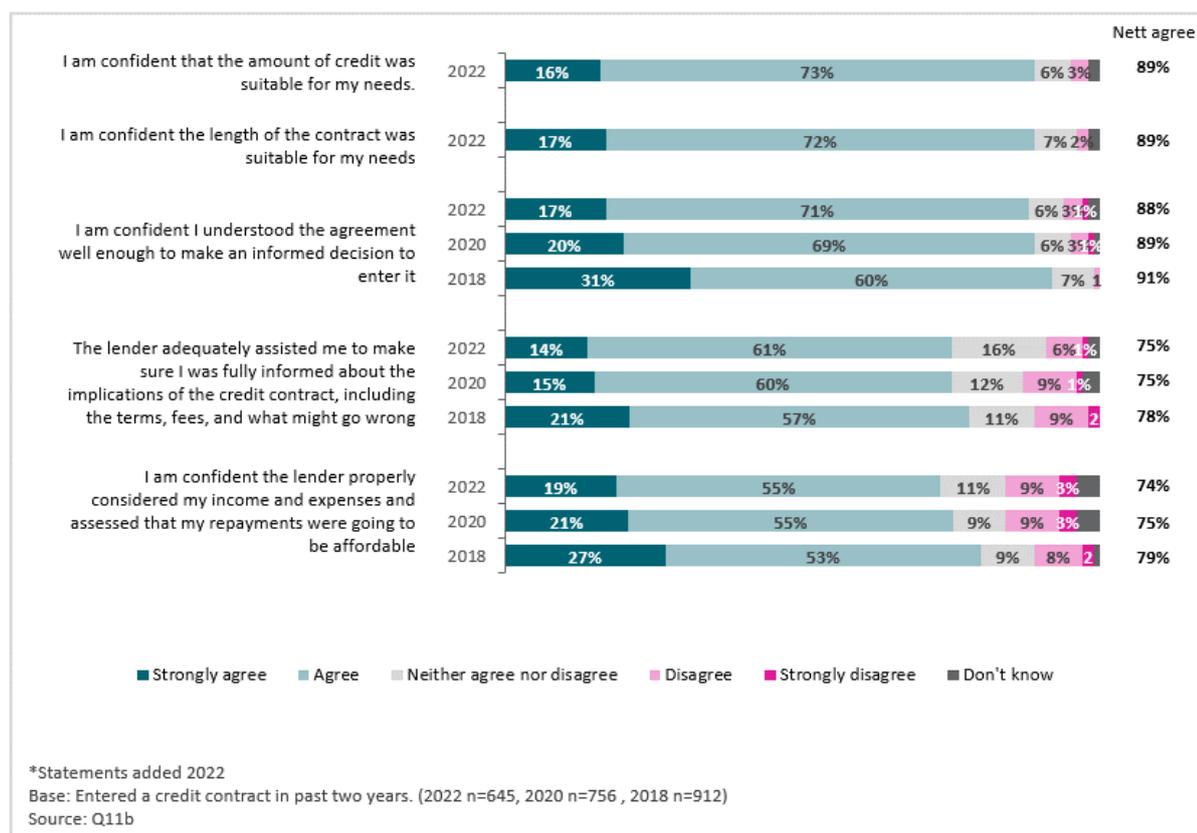
This year we also found that most consumers are confident that the amount of credit they received and the length of the contract was appropriate for their needs (both 89%) (see Figure 21).

Sixty-two percent of consumers who entered credit contracts agreed to all three statements originally asked in both 2018 and 2020. This is slightly lower than 2020's 66%. Sixty-one percent agreed to all five statements. Following an overall decline in agreement for the three original statements in 2020, agreement has remained largely consistent in 2022.

Only a minority of consumers are sceptical of the behaviour of lenders. Seven percent disagree that the lender ensured they were fully informed about the implications of the contract (down from 11% in 2020) and 12% disagree that the lender properly considered their income and expenses (consistent with 2020).

Just 3% disagree that they understood the agreement well enough to make an informed decision to enter the contract or that they were confident the amount of credit was suitable for their needs, while only 2% disagree that the contract length was suitable for their needs.

**Figure 21: Agreement with statements regarding credit contracts**



Those earning more than \$150,000 are more likely than average (95%) to agree they are confident they are confident that the amount of credit was suitable for their needs.

Those aged 37–46 (83%) are more likely than average to agree they are confident the lender properly considered their income and expenses and assessed that their repayments were going to be affordable.

Those employed full-time (79%) are more likely than average to agree the lender adequately assisted them to make sure they were fully informed about the implications of the credit contract, including the terms, fees, and what might go wrong.

## 5. Consumer problems – problem occurrence and characteristics

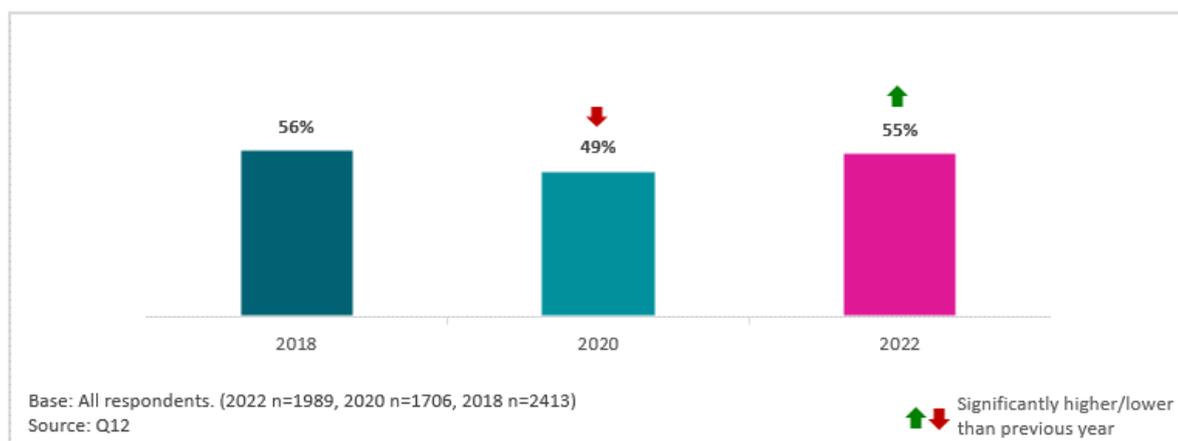
### Over half of consumers experienced a problem with something they purchased in the past two years, up from 2020

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 two 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.

Half (55%) of consumers say they had a problem in one or more of the product or service categories in the past two years, up from 2020 (see Figure 22).

**Figure 22: Proportion of consumers who experienced a problem in the past two years**



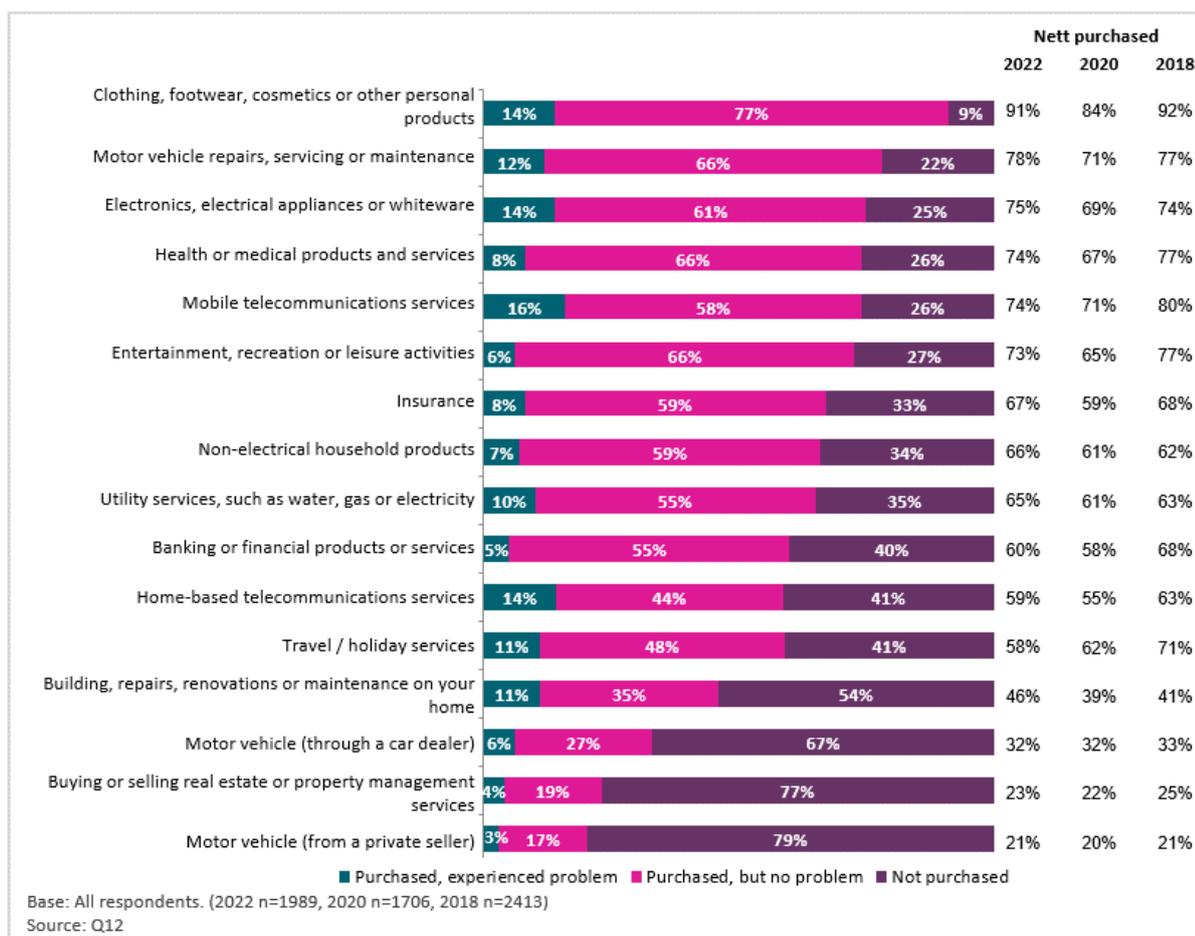
Consumers with low trust and confidence remain more likely than average to report a problem (63% compared to 55%) suggesting their experiences may be impacting their trust and confidence levels. Conversely, consumers with high trust and confidence are less likely than average to report a problem (43% compared to 55%).

Consumers in paid employment (59%) and those with an annual household income between \$125,001-\$150,00 or more than \$150,000 (68% and 65% respectively) are more likely than average to report having a problem, reflecting their greater purchasing ability and room for error or dissatisfaction among higher cost items.

Compared to 2020, the proportion of all consumers purchasing each product category has generally increased above 2020 levels, with some even returning back to or above 2018 levels (see Figure 23). The sole exception to this trend is purchasing travel / holiday services, which likely reflects the impact of COVID-19.

At the same time the proportion of all consumers who have experienced a problem in some categories has remained consistent with 2020 while others have increased, meaning that the problem rate is similar in 2022 as it was in 2020, indicating consumers are encountering issues at the same rate as previously. The average incidence rate of problems<sup>6</sup> was the same for 2020 and 2022 at 15%..

**Figure 23: Purchasing experiences in the past two years by product and service category**



## Thirty-five percent of consumers report experiencing more than one problem in the past two years

Thirty-five percent of consumers experienced problems in at least two categories. This consolidates the increase from 30% to 34% in 2020. Older consumers, aged 67 and over, are less likely than average to report experiencing at least two problems in the last two years (20%).

<sup>6</sup> This average gives an equal weighting to all product / service categories.

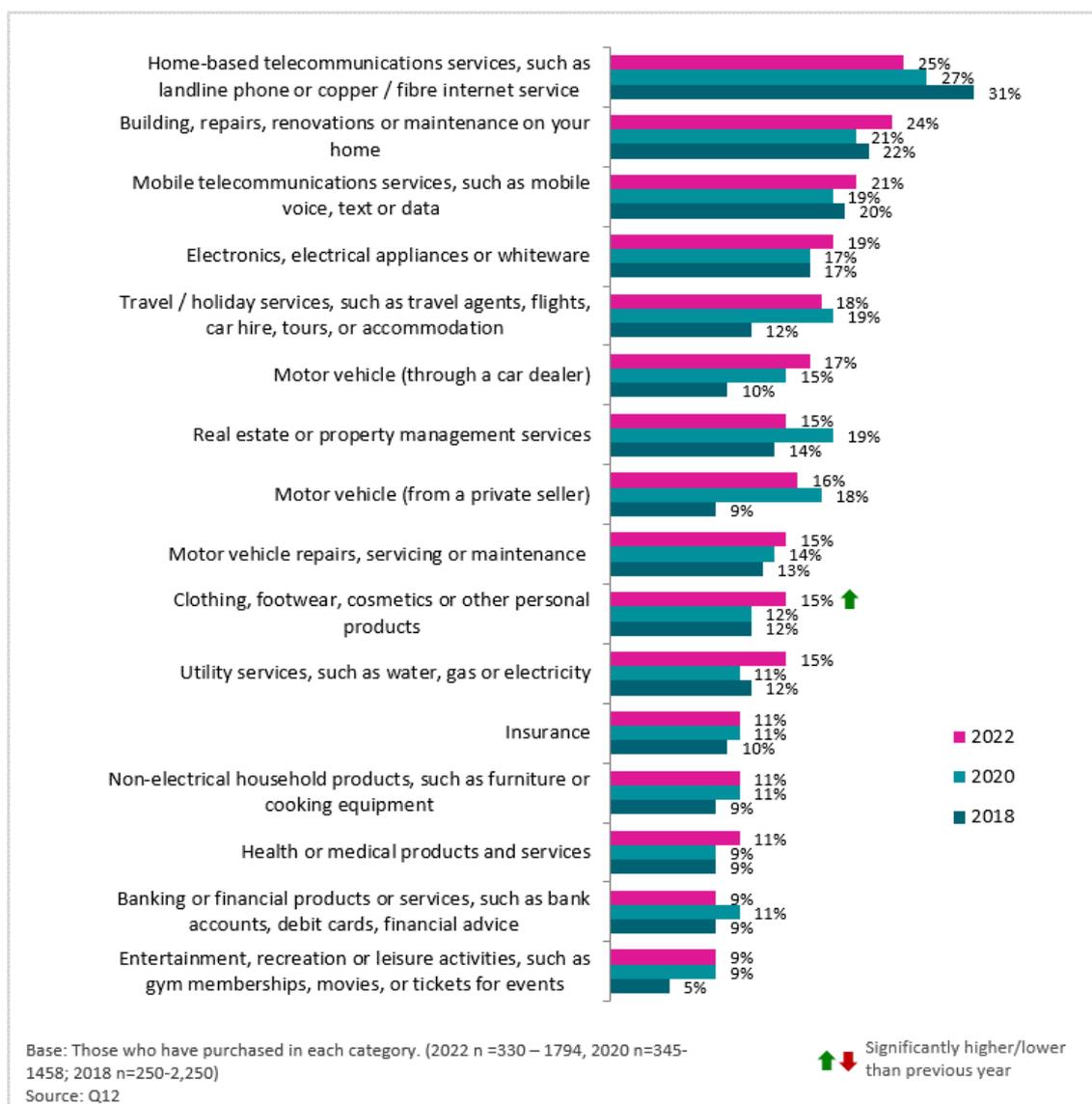
## Home-based telecommunications services continue to have the highest incidence of problems

Over half (59%) of consumers had purchased home-based telecommunication services in the past two years. This includes landline phone and copper/fibre internet services. Of those who had purchased home-based telecommunication services in the past two years, 25% of consumers report having a problem with the service (see Figure 24). This means it is the category with the highest incidence of problems. That said, the problem incidence-rate in this category is trending downwards from 31% in 2018 to 27% in 2020, to 25% in 2022.

Problems within the building services category have reached a new peak (at 24%) and remain the second highest incidence rate. This peak potentially reflects the labour and material shortages experienced in the industry in 2021 and 2022.

Another one to watch is the purchase of motor vehicles (through car dealerships). The incidence rate of problems has increased over time from 10% in 2018, to 17% in 2022. Those who do not speak English as a main language appear particularly vulnerable to problems within this product category; 33% who made a purchase have experienced a problem compared to the average of 17%. Beyond this, the incidence rate has also increased significantly for clothing products from 12% to 15%.

**Figure 24: Problem incidence rate by product or service category**

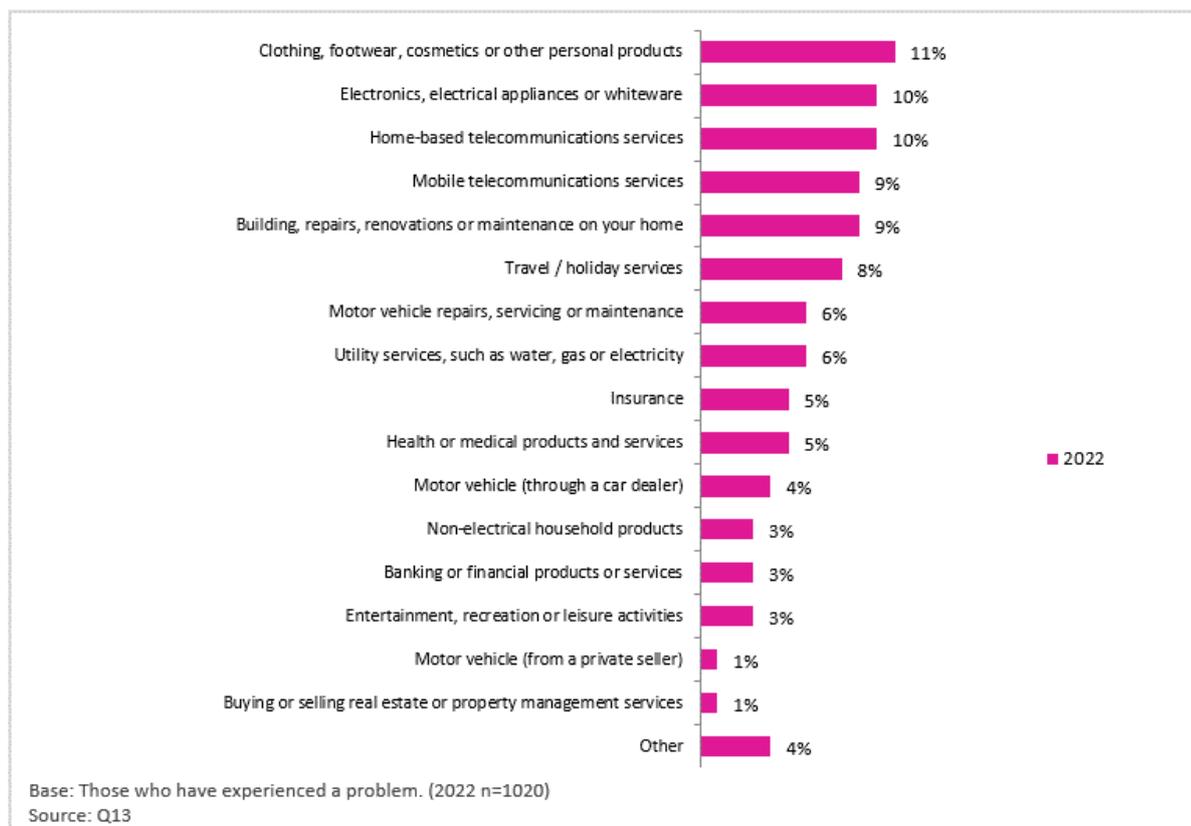


## Clothing, electronics, and home-based telecommunications are the three categories where consumers are most likely to have experienced a recent problem

Consumers who reported having at least one problem in the past two years were asked which of their problems occurred most recently.

Of the consumers who identified having a problem, 11% say that their most recent problem was related to clothing, footwear, cosmetics or other personal products, and another 10% identified electronics or home-based telecommunications. Mobile-based telecommunications and home building/repairs sat near the top at 9% each (see Figure 25).

**Figure 25: Most recent problem experienced by product or service category**



## The standard of products or services has overtaken sellers' conduct as the key issue encountered by consumers

Consumers were asked what caused their most recent problem (they were allowed to select multiple reasons). The results are presented in Figure 26. The pattern of responses are broadly similar to 2020.

That said, consumers are now more likely to reference something related to product standards (60% vs. 55% in 2020) and less likely to reference something related to seller's conduct (55% vs. 60%).

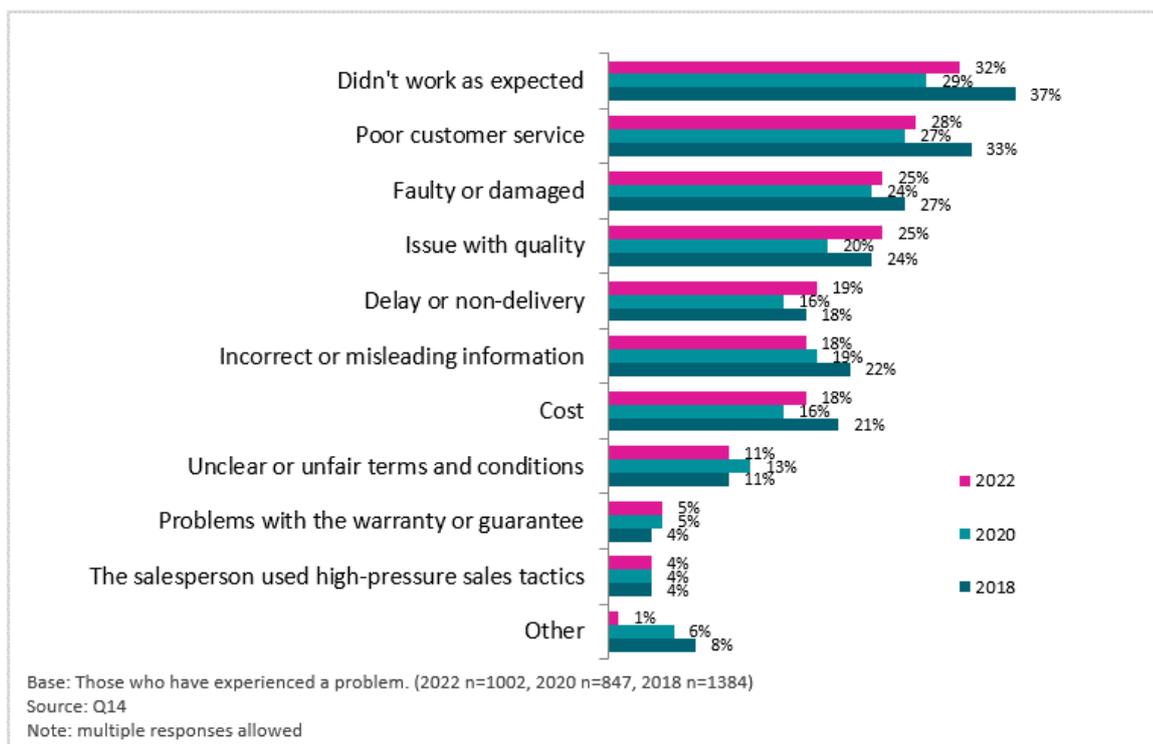
The key issues that fall under poor standards for the product or service include:

- the products or services not working as expected (32%)
- the product being faulty or damaged (25%)
- an issue with the quality of the product or service (25%).

The key issues related to seller's conduct include:

- poor customer service (28%)
- delay or non-delivery of the product or service (19%)
- incorrect or misleading information being provided (18%)
- the cost of the product or service (e.g., there being hidden fees or unexpected charges) (18%)
- unclear or unfair terms or conditions (11%)
- problems with a warranty or guarantee (5%)
- a salesperson using high pressure tactics (4%).

**Figure 26: Reasons for most recent problem**



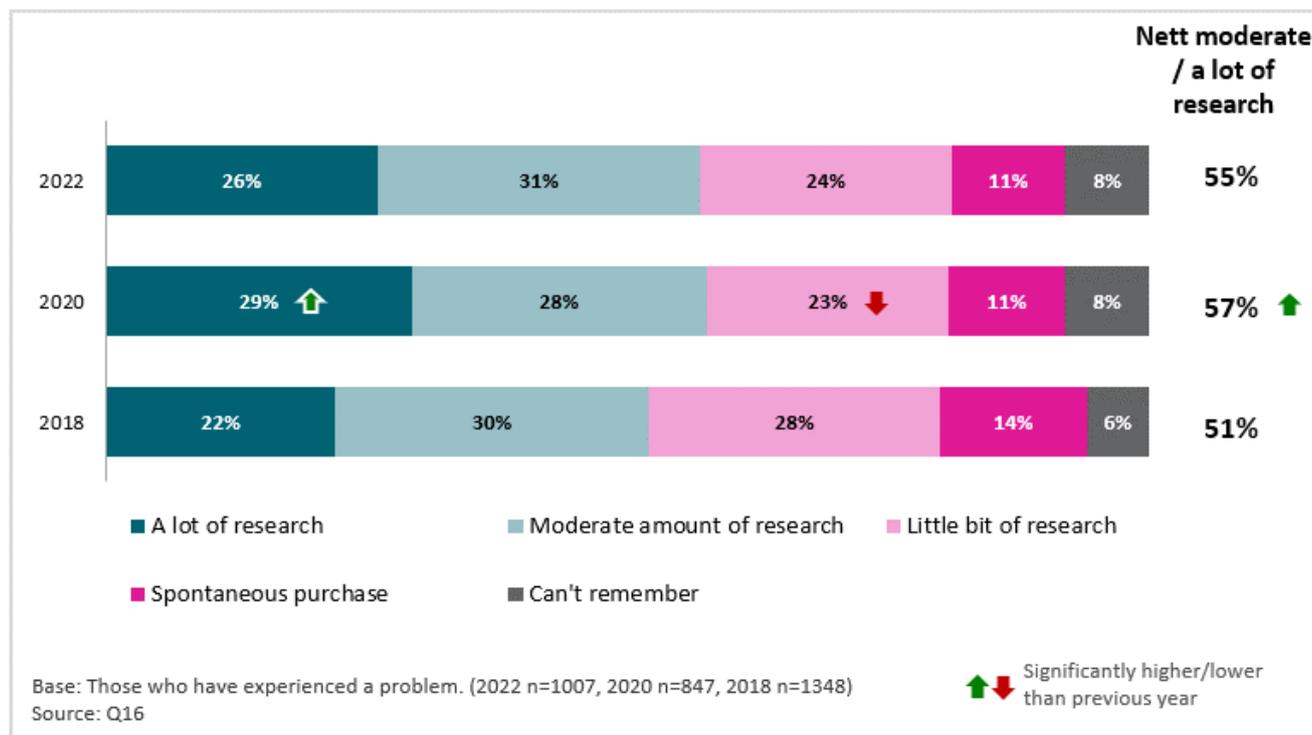
Consumers experiencing problems with the following product categories are significantly more likely than average (60%) to attribute the problem to the product or service not performing to standard:

- Electronics, electrical appliances, or whiteware (85%)
- Building, repairs, renovations, or maintenance (80%)
- Clothing, footwear, cosmetics, or other personal products (77%).

## A majority of consumers continue to do their research before buying

Consumers generally did some research before making the purchase with which their most recent problem occurred (see Figure 27). Only 11% made a spontaneous purchase without conducting any research, and a little over half conducted at least a moderate amount of research (55%). Twenty-six percent did a lot of research (in line with 2020).

Figure 27: Amount of research prior to purchase with which a problem occurred



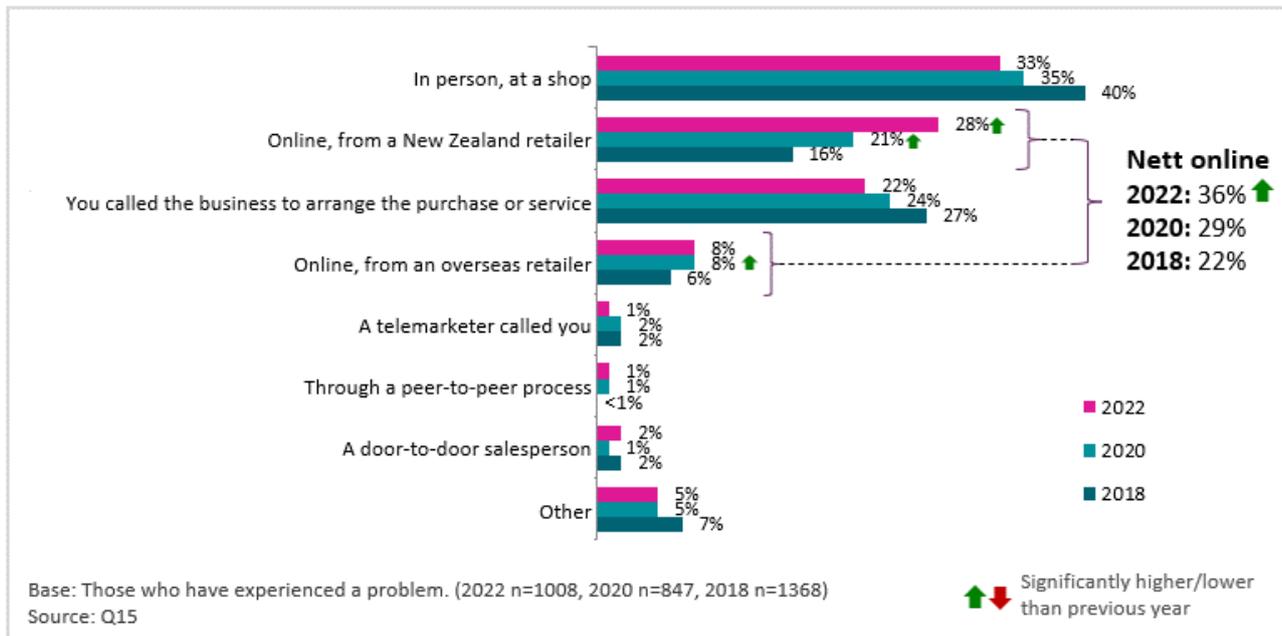
The amount of research consumers did prior to their problem-purchase is closely related to the value of the product or service they are purchasing. Just 20% of those whose problem-purchase was worth up to \$50 said they did 'a lot' or research beforehand. This compares to 35% among those whose purchase cost over \$1,000.

As in 2020, women are more likely than men (13% compared with 9%) to have made a spontaneous purchase.

## Products and services bought online have become the key source for problem purchases

For the first time, the proportion of those purchasing problem-products from either online New Zealand retailers or overseas retailers (36%) has overtaken the proportion of those buying problem products in-person at a shop (33%) (see Figure 28). While this growing proportion may represent a decline in product/service quality or seller’s conduct, it may also be a result of a growing proportion of New Zealand consumers doing a majority of their purchasing online, thus increasing the proportion of problem products coming from such sources.

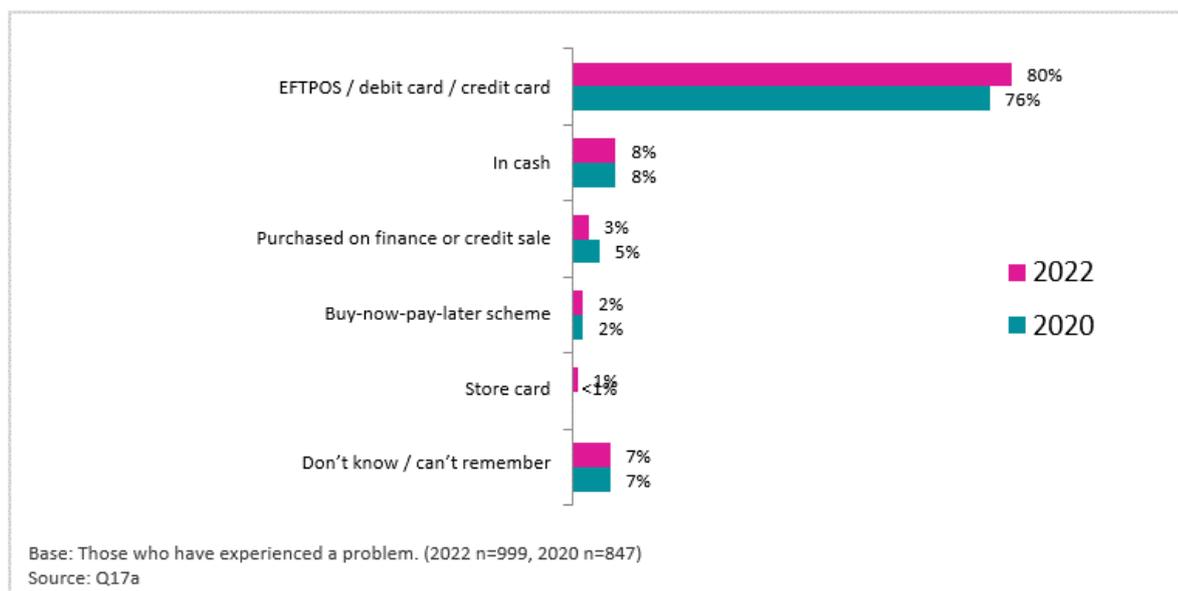
**Figure 28: Method of purchase**



## EFTPOS, debit, or credit cards remain the most common forms of payment for problem-purchases

Over three-quarters (80%) of problem-purchases were made with either an EFTPOS, debit, or credit card (see Figure 29). Relatively few purchases were made with any other payment method.

Figure 29: Method of payment



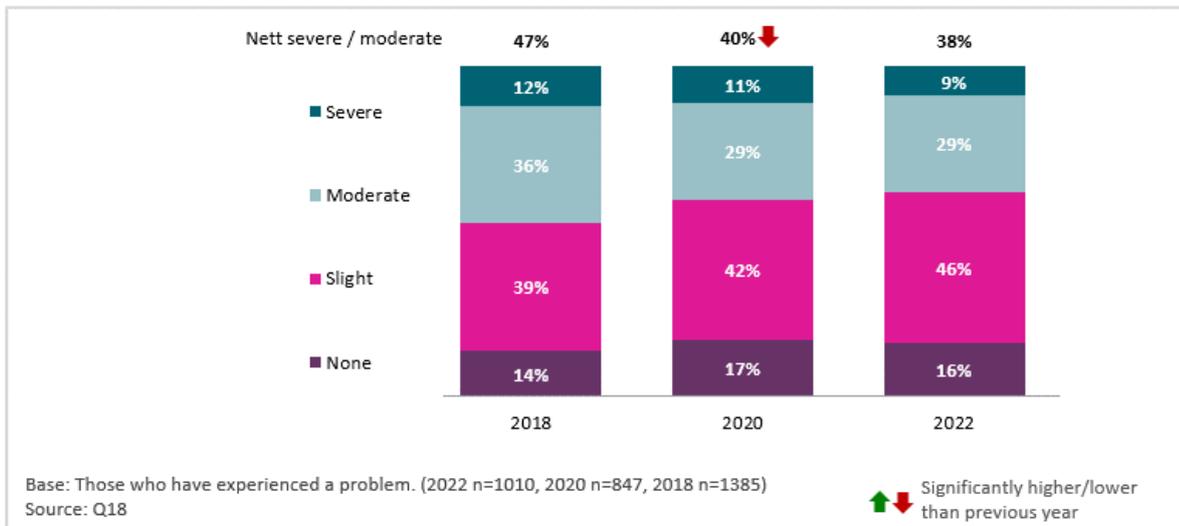
Those purchasing products/services costing \$101-\$1,000 are more likely than average to use EFTPOS/debit/credit cards (90%) and less likely to use cash (4%). Whereas those purchasing products/services valued over \$1,000 are less likely than average to use EFTPOS/debit/credit cards (68%) and more likely to use cash (13%) or to use a finance or credit sale (9%).

## Problems continue to have milder impacts on consumers' lives overall than in previous years

We asked consumers how much of an impact their most recent problem had on their everyday life (see Figure 30). Issues continue to be less impactful than they were in 2018. This could be a positive sign that retailers and businesses are focusing on dealing with issues that are most likely to negatively impact consumers.

Less than four in ten (38%) consumers said the problem had a 'moderate' (29%) or 'severe' (9%) impact on their life. This continues the downwards trend in the severity of problems, noted in 2020. A further 46% of consumers said the problem had a 'slight' impact on their life, whilst 16% said it had no impact at all.

**Figure 30: Impact of most recent problem on everyday life**



Problems which are perceived to be difficult to resolve tend to have a high impact on consumers' lives; 20% of those who feel their problem was difficult to resolve say it had a severe impact on their everyday life. This compares to 4% who said a difficult to resolve problem had no impact on their lives.

There continues to be a relationship between the value of the purchase and the impact on the consumers. Consumers whose problem purchase cost over \$1,000 are more likely than those whose purchase cost less than \$1,000 to say the problem had a 'severe' impact on their everyday life (36% compared with 10%).

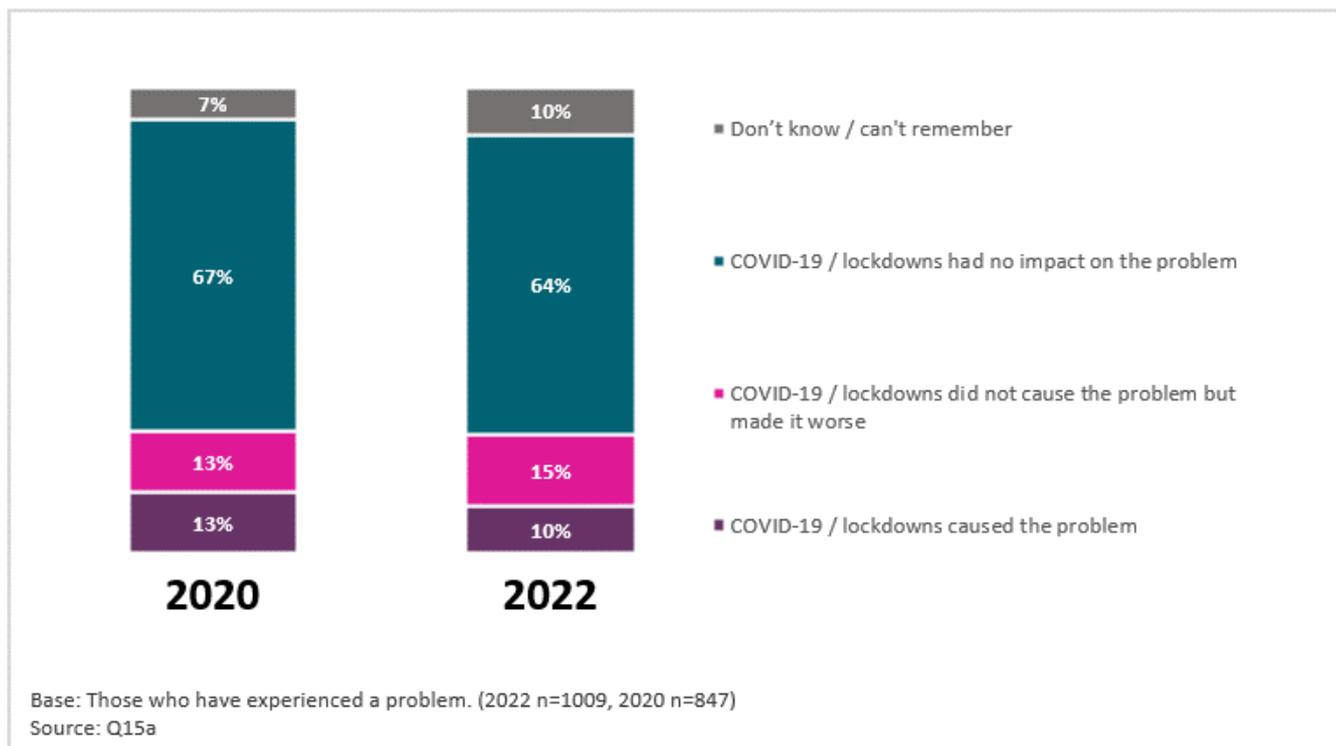
Some types of problem purchases are more likely than average (38%) to result in a moderate or severe impact on consumers. They include banking or finance (52%); building, repairing, or maintaining a home (52%); health and medical product/services (52%); insurance (49%); or electronic appliances (47%).

Those aged 57-66 are similarly more likely than average to say their most recent problem had either a 'moderate' or 'severe' impact on their everyday life (52% compared with 38%). Whereas graduates are less likely than average to feel this way (34% compared to 38%).

## COVID-19 continued to create or exacerbate problem-purchases for around one in four consumers who experienced an issue

In 2022, we asked consumers who experienced a problem to what extent (if any) COVID-19 and the resulting lockdowns had on their problem. For two-thirds (64%) of consumers, COVID-19 and lockdown had no impact on their problem (see Figure 31). For one-quarter (25%), COVID-19 and lockdown either caused the problem (10%) or made the problem worse (15%). This is broadly in line with 2020.

Figure 31: Impact of COVID-19 / Lockdown on problems



As in 2020, problems where COVID-19 / lockdown had an impact are more likely than average to involve travel and holiday services (62% compared to 25%), although to a lesser extent than in 2020 (62% compared to 70%).

Problems in the following categories are more likely than average (64%) to have not been impacted at all by COVID-19 / lockdown:

- motor vehicle repairs, servicing, or maintenance (82%)
- electronics, appliances, or whiteware (79%).

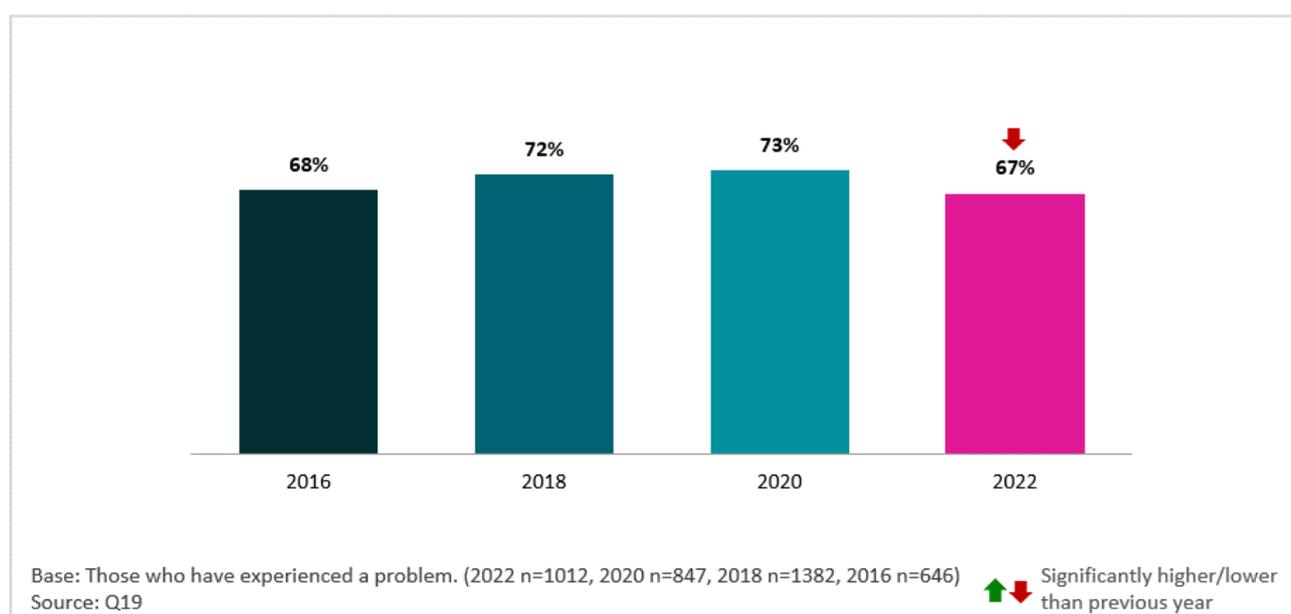
## 6. Resolving consumer problems

Consumers were asked, with reference to their most recent problem, whether they sought to resolve their problem and to identify what steps they took. This is 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.

### The proportion of consumers taking action to resolve their issue has dropped to its lowest level to date after trending upwards

Sixty-seven percent of consumers report taking action to try and resolve their most recent problem (see Figure 32). This compares to 73% in 2020. The decline reverses the upwards trend reported in previous surveys. See below as to what lies behind this decrease in consumer activism.

**Figure 32: Percentage of consumers who took action to resolve their problems**



Consumers reporting issues with home-based telecommunications (82%) are more likely than average to take action to resolve their problem, whereas consumers reporting issues with travel are less likely than average (52%).

The following groups of consumers are less likely than average (67%) to take action to resolve their problems:

- those with low trust and confidence (62%)
- those with a low knowledge consumer rights (58%)
- Māori (52%).

The following groups of consumers are more likely than average (67%) to take action to resolve their problems:

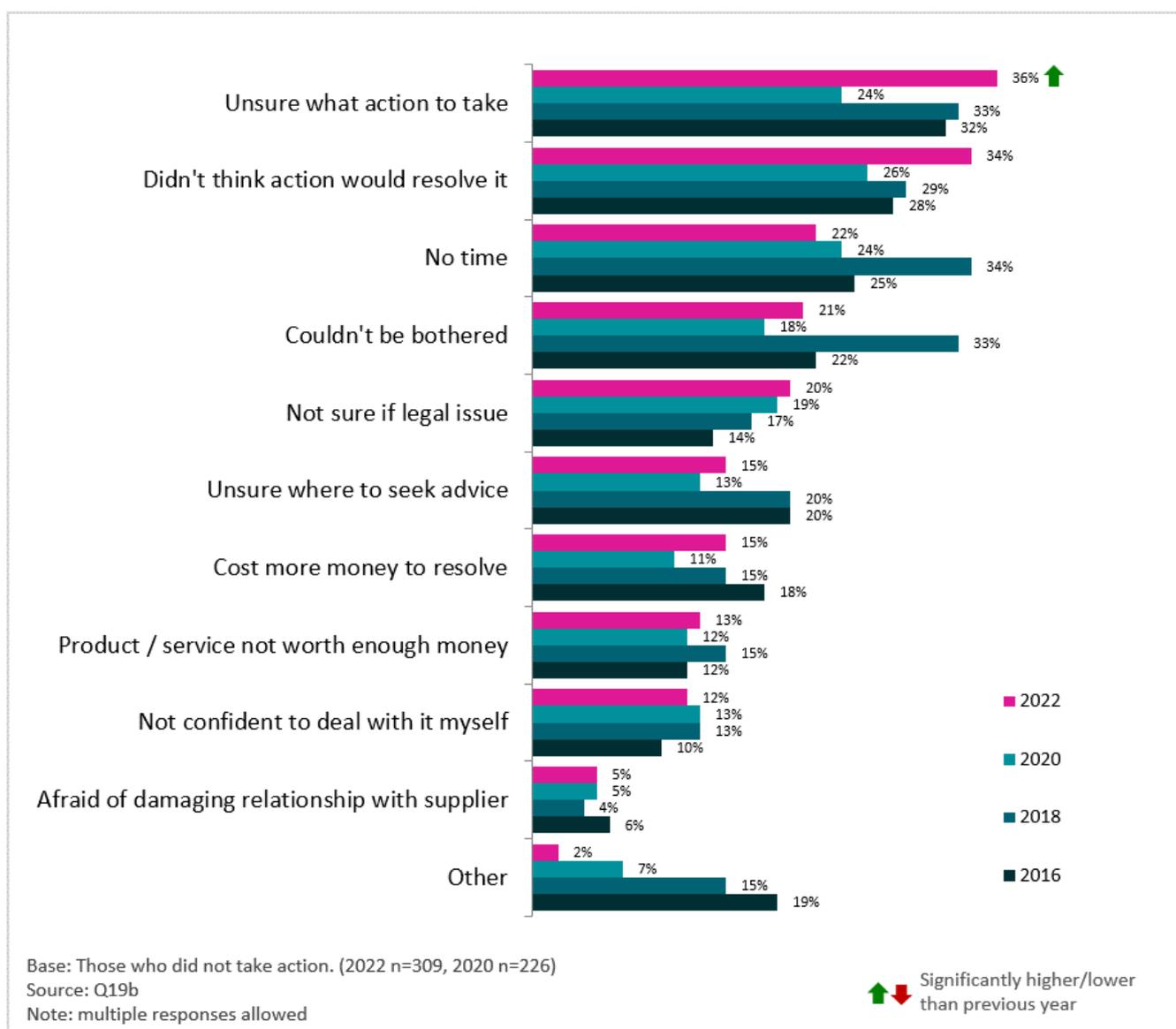
- those who know a moderate/high amount about their rights (75%)
- New Zealand Europeans (70%).

## Compared to 2020, more consumers are unsure of what action to take or feel apathetic about the possibility of a resolution

Those consumers who did not take any action to resolve their issue were asked why. The leading reasons are that they were unsure of what they could do to resolve it (36%), and they questioned the efficacy of any action (34%) (see Figure 33). Both reasons have reached new peaks, and they help explain why consumers who experienced problem purchases are less likely to take action to resolve the issue.

In addition, earlier findings support the idea that consumers increasingly feel the odds are against them. Figures 13 and 14 highlight that consumers are less positive than previously about the protection afforded by consumers laws, and the extent to which they are enforced.

**Figure 33: Reasons for not taking action**



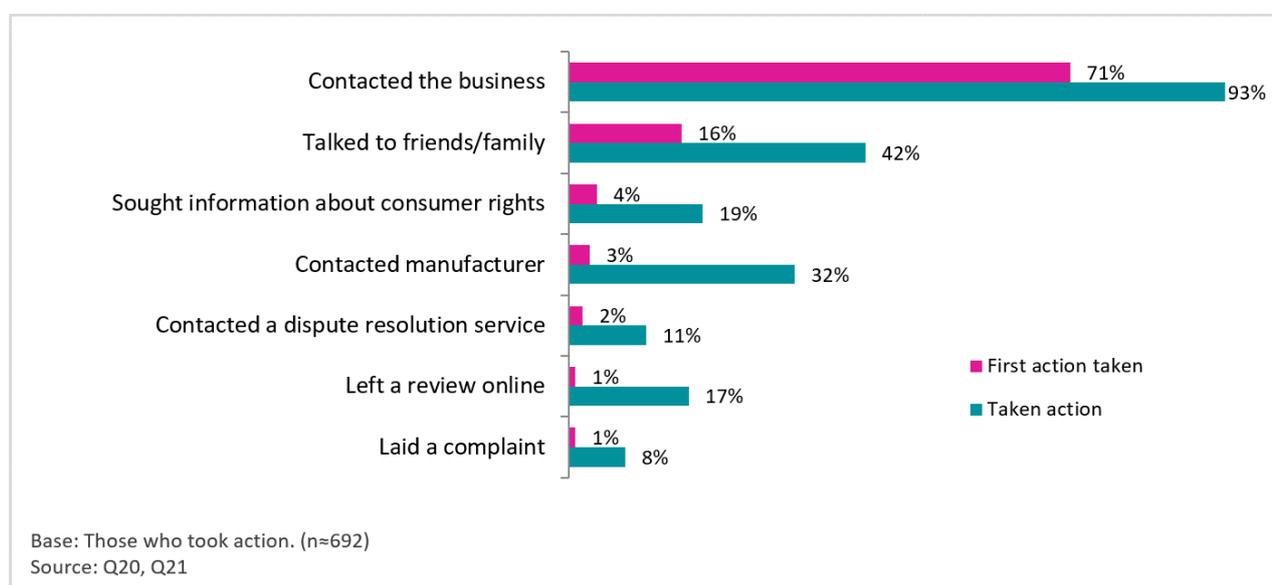
## Most consumers who took action contacted the business first to try and resolve their problem

Nearly all consumers who took action (93%) in relation to their most recent problem contacted the business at some point in the problem resolution process, and 71% took this action first (see Figure 34). This is true of problems across all product and service categories.<sup>7</sup>

Almost half (42%) talked to family or friends at some point, but only 16% of consumers who took action in relation to their problem said this was the first action they took. In addition, 19% of consumers sought information about their rights, and 11% contacted a dispute resolution service.

While the patterns are similar to 2020, their consumer instincts are shifting somewhat, and they are more likely to speak to their personal networks first (16% vs. 12%) and less likely to contact the business (71% vs. 77%). In addition, consumers are also more likely to seek information about their consumer rights as a first step (4% vs. 1% in 2020). This indicates that consumers may be more intent on knowing exactly what they are entitled to prior to contacting businesses directly, and possible reveals a mistrust of businesses to play fair.

**Figure 34: Actions consumers took to resolve their problems**



One-third (36%) of those who contacted the business did not take any other steps to try and resolve their problem. Eighty-two percent of this group had their problem resolved. Of these consumers 71% say it was resolved to their satisfaction and 29% not. This indicates that those consumers who do not take matters further (beyond the initial contact with the business) are generally happy with the response they receive from the business community. However, there is also a notable proportion who are not satisfied, but we did not ask why they did not take further action.

The following groups are more likely than average (16%) to consult their friends and family first:

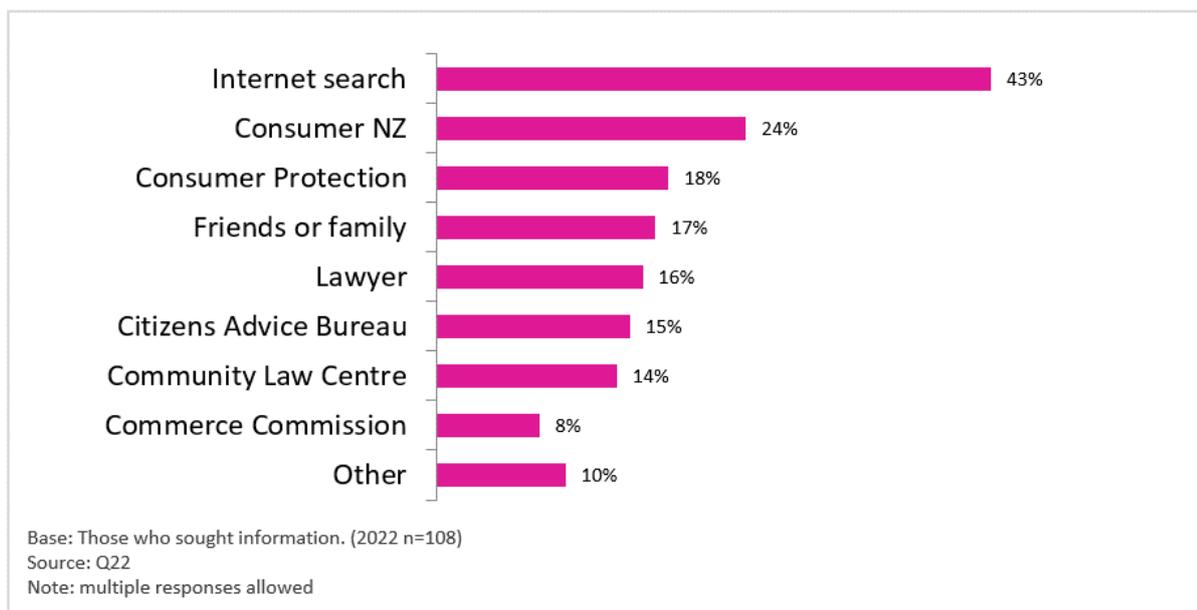
- those aged 18-26 (40%)
- those with a household income of up to \$25,000 (34%).

We asked consumers who said they sought information or advice about their consumer rights where they went (see Figure 35). Over four in ten (43%) conducted an internet search, while half (49%) approached an official organisation (such as Consumer NZ or Consumer Protection). A further 16%

<sup>7</sup> For which the base size is sufficient for analysis.

contacted a lawyer. Indeed, the proportion who sought legal advice has increased compared to 2020, whether this was from a lawyer (16% vs 7%) or a Community Law Centre (14% vs. 6%).

**Figure 35: Where consumers sought information or advice in relation to their problems**



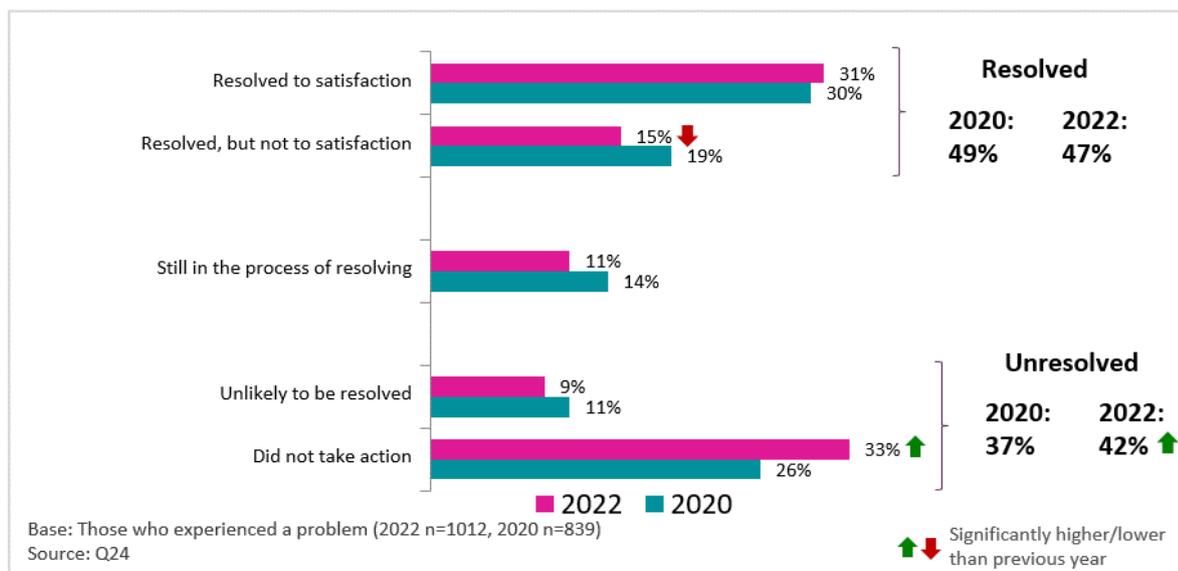
There are no demographic differences of note.

## Half of consumers with a problem say it was resolved. The proportion of consumers whose problem remains unresolved is increasing

While the proportion of consumers who achieved some sort of resolution is broadly similar to previous survey waves, it is the lowest level to date (47% vs. 49% in 2020, 53% in 2018, and 51% in 2016) (see Figure 36). Of the 47%, 31% of consumers were able to resolve the issue to their satisfaction, and 15% did so, but not to their satisfaction.

The proportion of consumers whose problem has gone unresolved has increased from 37% in 2020 to 42% in 2022, driven by an increase in consumers not taking any action to begin with.

**Figure 36: Problem resolution status**



The following groups are more likely than average (42%) to have their problem left unresolved (meaning it is either unlikely to be resolved or they did not take action to resolve it):

- those with low trust and confidence (49%)
- Māori (48%).

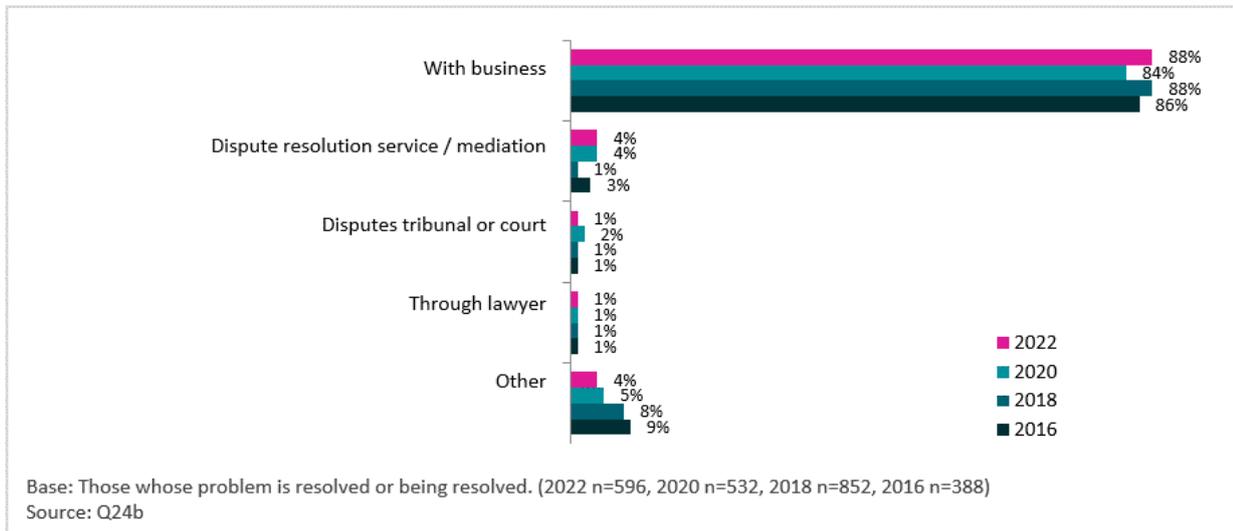
Resolution rates vary depending on the product or service category within which the problem was experienced. Consumers are most likely to report that their problem was resolved (meaning it is resolved to their satisfaction or resolved, but not to their satisfaction) with home based telecommunications (69% vs. 47% overall). In contrast, consumers who experienced an issue with travel/holiday services are least likely to say it was resolved (27% vs. 47% overall).

The extent to which consumers take action has a significant impact on the resolution rate by product or service category, as those categories where fewer consumers take action record lower resolution rates. Of those who took action, 70% reported that their problem was resolved (up from 66% in 2020). This includes 47% of consumers whose problems were resolved to their satisfaction, and 23% whose problems were resolved, but not to their satisfaction (compared to 41% and 25% in 2020).

## Most problems are resolved directly with the business

Most (88%) of the problems that were resolved (or are in the process of being resolved) were done so directly with the business (see Figure 37). Very few were resolved through a dispute resolution service or mediation (4%), disputes tribunal or court (1%), or through a lawyer (1%).

**Figure 37: Ways in which problems were resolved**



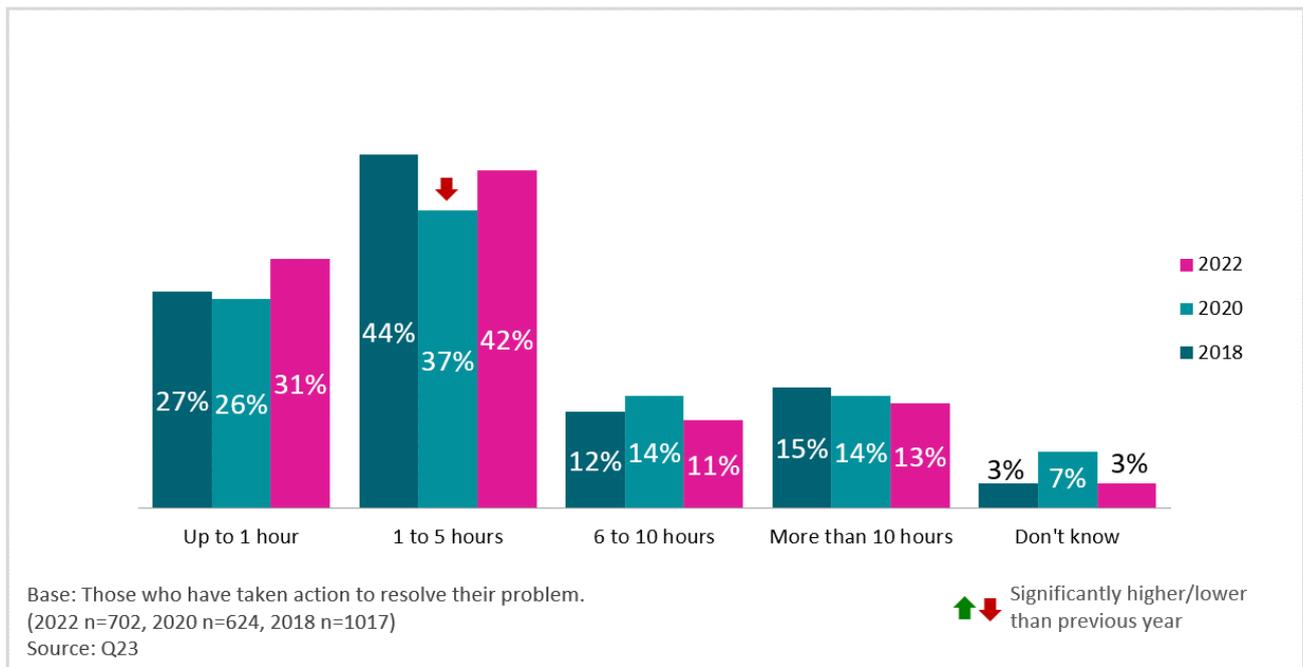
There is no demographic variation of note.

## Most consumers spend no more than five hours resolving their problems

Seventy-three percent of consumers (and others on their behalf) spend up to five hours resolving their problems (see Figure 38). In 2022, 24% of consumers spent more than five hours trying to resolve their problems, which is lower than 2020 (28%).

Note the results in Figure 38 are based on all consumers who took action in relation to their problems (whether they resolved them or not).

**Figure 38: Time taken trying to resolve problems**



Consumers spend less time dealing with problems that end up being resolved to their satisfaction than they do dealing with problems that have an unsatisfactory outcome. Eighteen percent of consumers who resolved their problem to their satisfaction spent more than five hours dealing with the problem. This compares to 28% who spent this amount of time dealing with a problem that was resolved, but not to their satisfaction, or 35% for those whose problem is unlikely to be resolved.

Additionally, consumers are more likely than average (24%) to spend longer than five hours dealing with the following problem types:

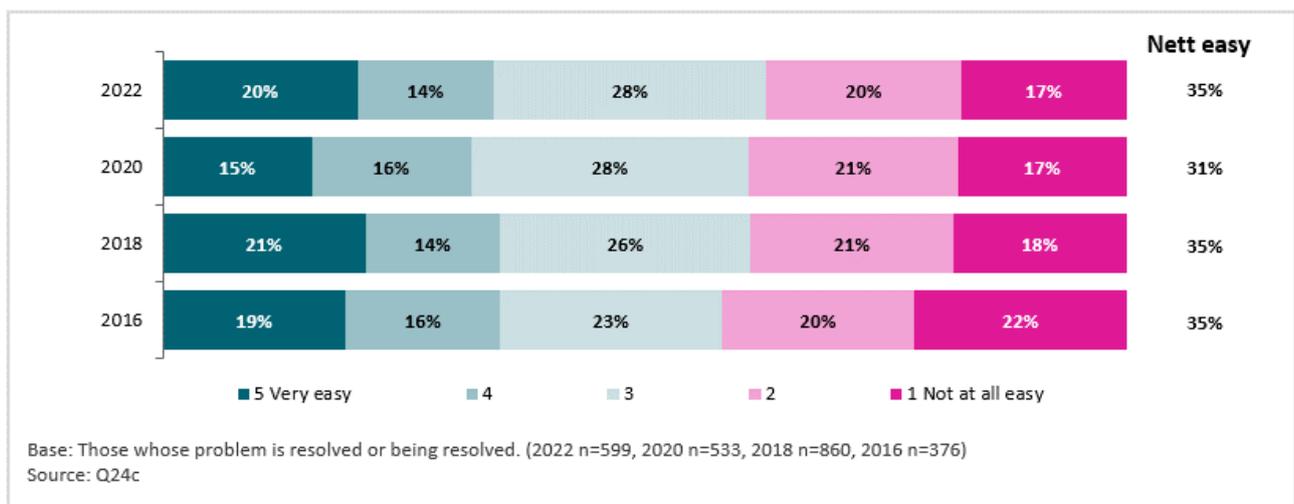
- problems with purchases valued at over \$1,000 (33%)
- problems that have a 'severe' impact on their everyday life (72% compared with 10% for problems which have a no impact or 12% for those with a slight impact).

## A third of consumers say their problems were easy to resolve, and a third indicate it was difficult

We asked consumers who resolved their problems to rate how easy it was on a scale of one to five where '1' means 'not at all easy' and '5' means 'very easy' (see Figure 39).

Three in ten consumers (35%) whose problems were resolved (or are being resolved) said that doing so was easy (rating a '4' or '5'). This compares to 37% who rated '1' or '2', indicating their problems were not easy to resolve. These figures are broadly in line with previous surveys. That said the proportion who say it was not easy appears to be shrinking over time from 42% in 2016 to 37% in 2022, albeit the difference is not statistically significant.

**Figure 39: Ease of resolving problems**



While there are differences between the product categories regarding ease of resolution, only consumers whose problems related to clothing footwear, cosmetics, or other personal products (55%) are more likely than average (35%) to say it was easy to resolve their problem. Conversely, those consumers who found it more difficult than average (37%) to get a resolution include those who experienced problems with insurance (61%), mobile telecommunications (48%), home-based telecommunications (48%), and building, repairs, or maintenance to one's home (47%).

Perceptions of the severity of the impact of the issue also correlates with how easy or not, consumers feel it was to resolve. Sixty-three percent of those who consider their problem to have no impact feel it was easy to resolve. In contrast only 20% of those who considered their problem had a moderate impact on them feel it was easy to resolve.

## 7. Problem sector summaries

In this chapter, we analyse problems in each product or service category in detail. Not all categories have a sufficient sample size<sup>8</sup> for analysis at this level, therefore some categories have been excluded.

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.

Note, the averages presented in this section are category averages. These give an equal weight to each of the product/service categories included. Therefore, they may not match the total results presented previously in this report (which represent the averages across all problems, rather than categories).

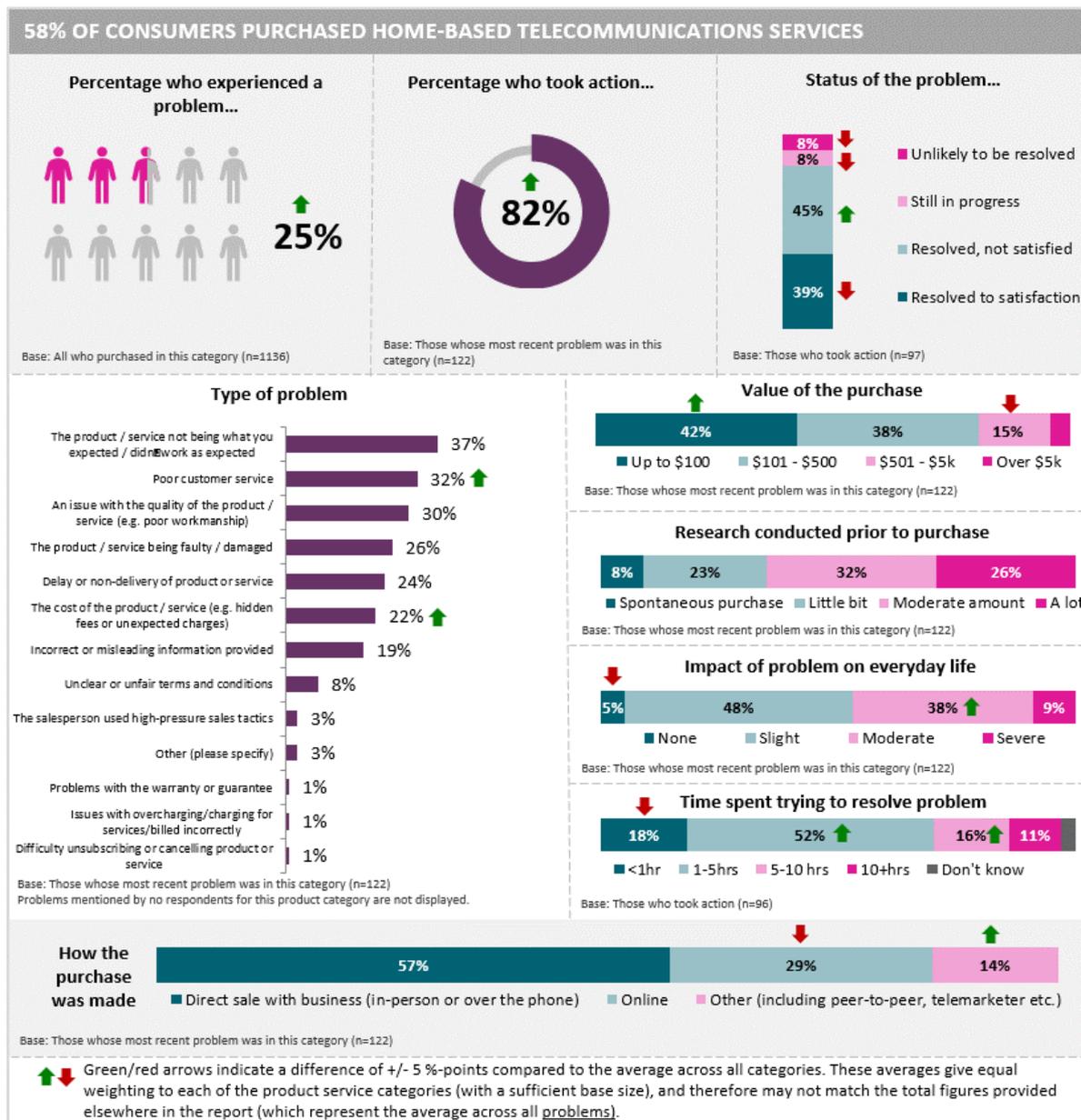
At the end of this chapter there is a table summarising differences against the average for each of these product and service categories.

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<sup>8</sup> The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50

# Home-based telecommunications services

Figure 40: Overview of problems with home-based telecommunications services



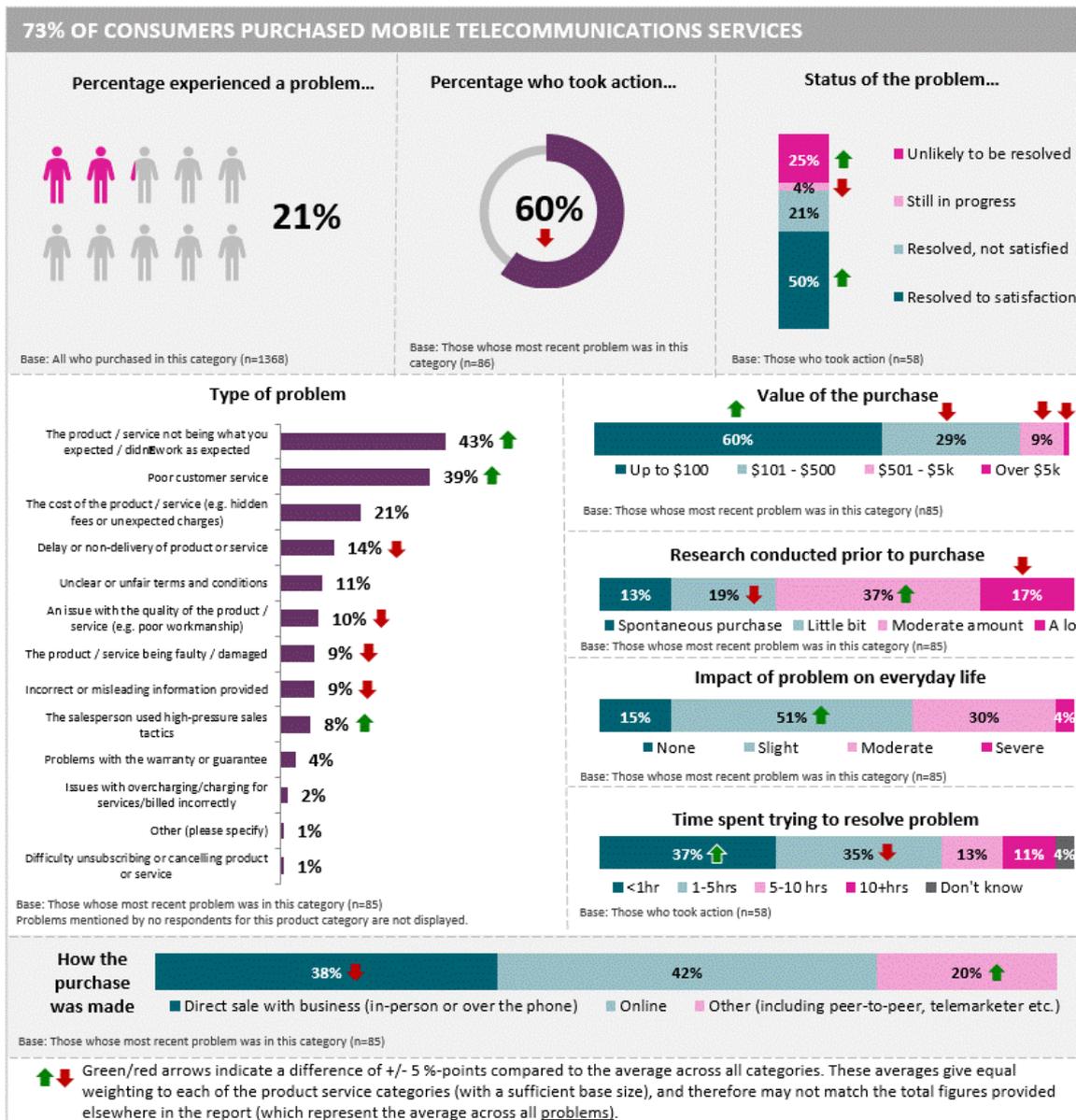
Problems with home-based telecommunications services are relatively common. One-quarter (25%) of those who purchased home-based telecommunications in the past two years report experienced a problem. This is higher than the average of 18% across all product and service categories. Consumers with home-based telecommunication service problems are more likely than average to take action to resolve their problem than average (82% vs. 67%).

Resolution rates for those who take action are better than the average, although more consumers than average report dissatisfaction with the resolution. This is possibly reflected in the perception that the problem is more likely than average to impact their daily life.

Compared to other categories, problems with home-based telecommunications services can be moderately time consuming to resolve. Those who experienced an issue are less likely than average to say it took under 1 hour to resolve (18% compared to 31% across all categories).

# Mobile Telecommunications Services

Figure 41: Overview of problems with mobile telecommunications services

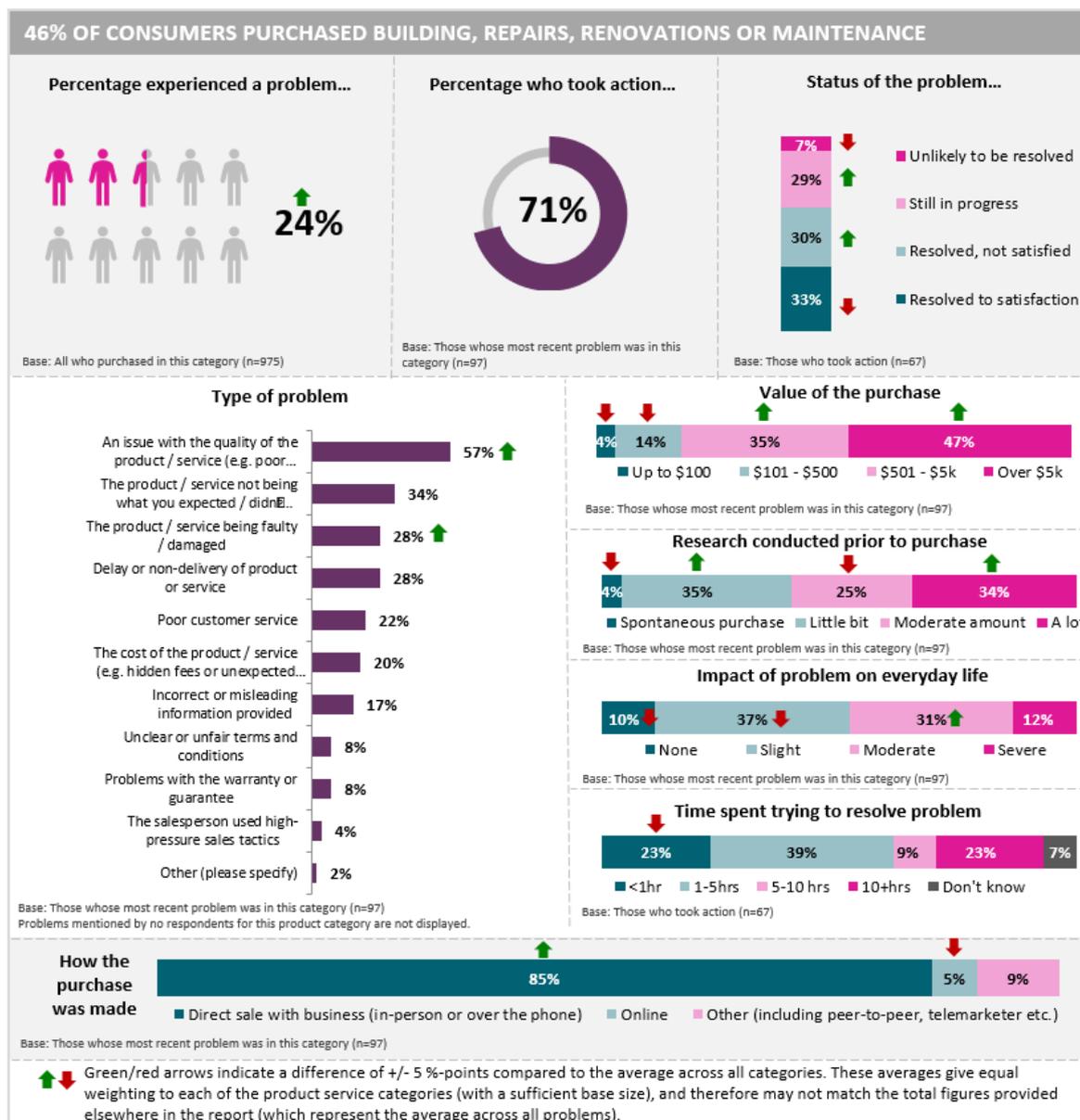


The occurrence of problems with telecommunications services is in line with the average, while those who experience problems in this category are generally less likely than average to take action (60% vs. 67%). Problem purchases in this category tend to be worth less than average, and also more likely than average to have only a slight impact on consumers' everyday life.

The problems which are more common than average in this category include: poor customer service and the quality of the product.

## Building, repairs, renovations, or maintenance

Figure 42: Overview of problems with building, repairs, renovations, or maintenance



A quarter (24%) of consumers who purchased building/repairs services in the past two years experienced a problem; higher than average (18%) for all categories.

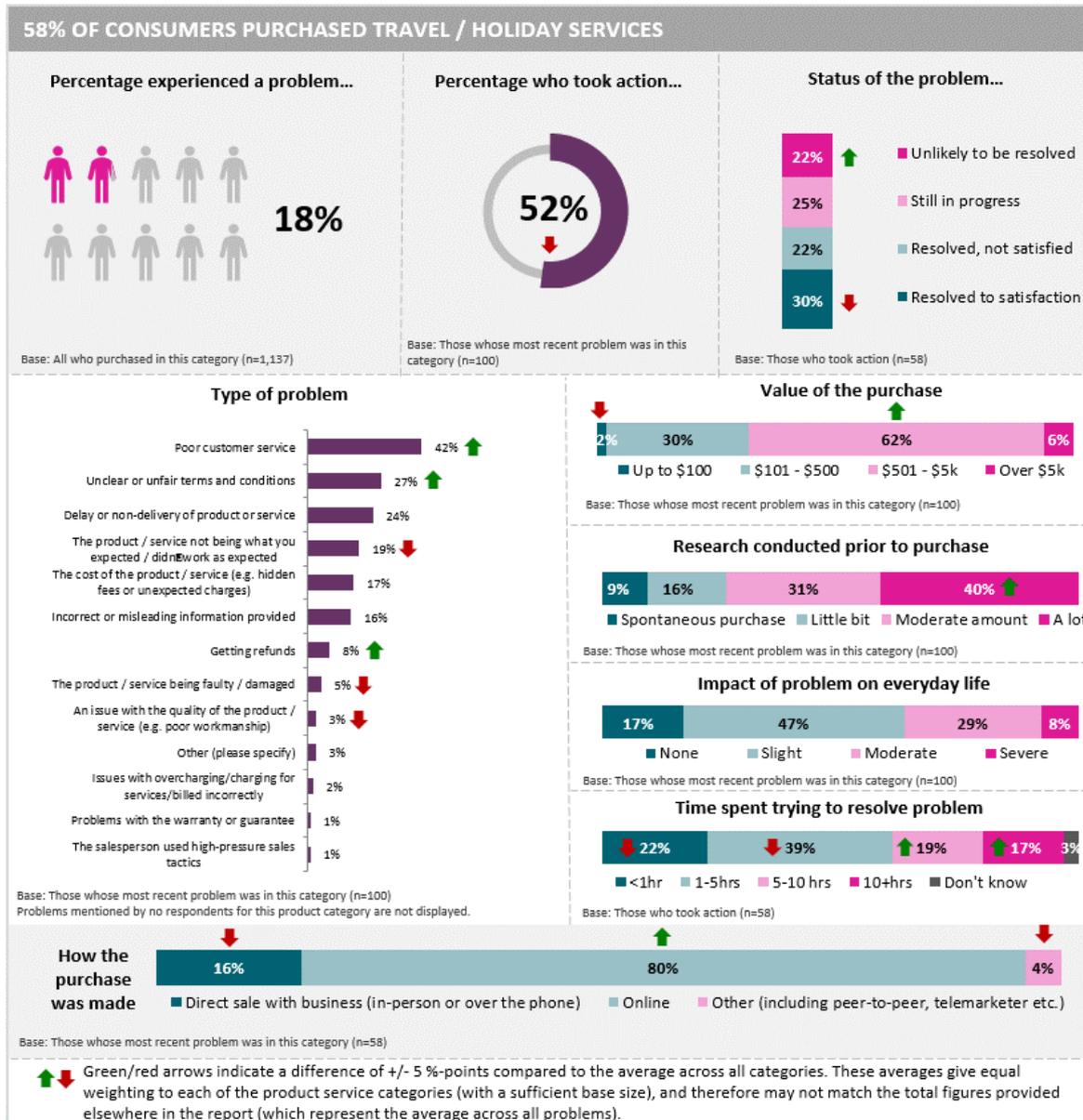
Problems in this category are more likely than average to be resolved in an unsatisfactory manner or remain unresolved.

Problems in this category are more likely than average to relate to the quality of the service/product provided or the product/service not being what was expected.

Consumers are more likely to do “a lot” of research prior to purchase, with the impact of these problems tending to be greater than average.

# Travel or holiday services

Figure 43: Overview of problems with travel / holiday services



Only 52% of those who experienced a problem in this category took action to resolve it, which is lower than the average (67%) and lower than in 2020 (73%). In addition, consumers are less likely than average to say the problem was resolved to their satisfaction (30% vs.47%).

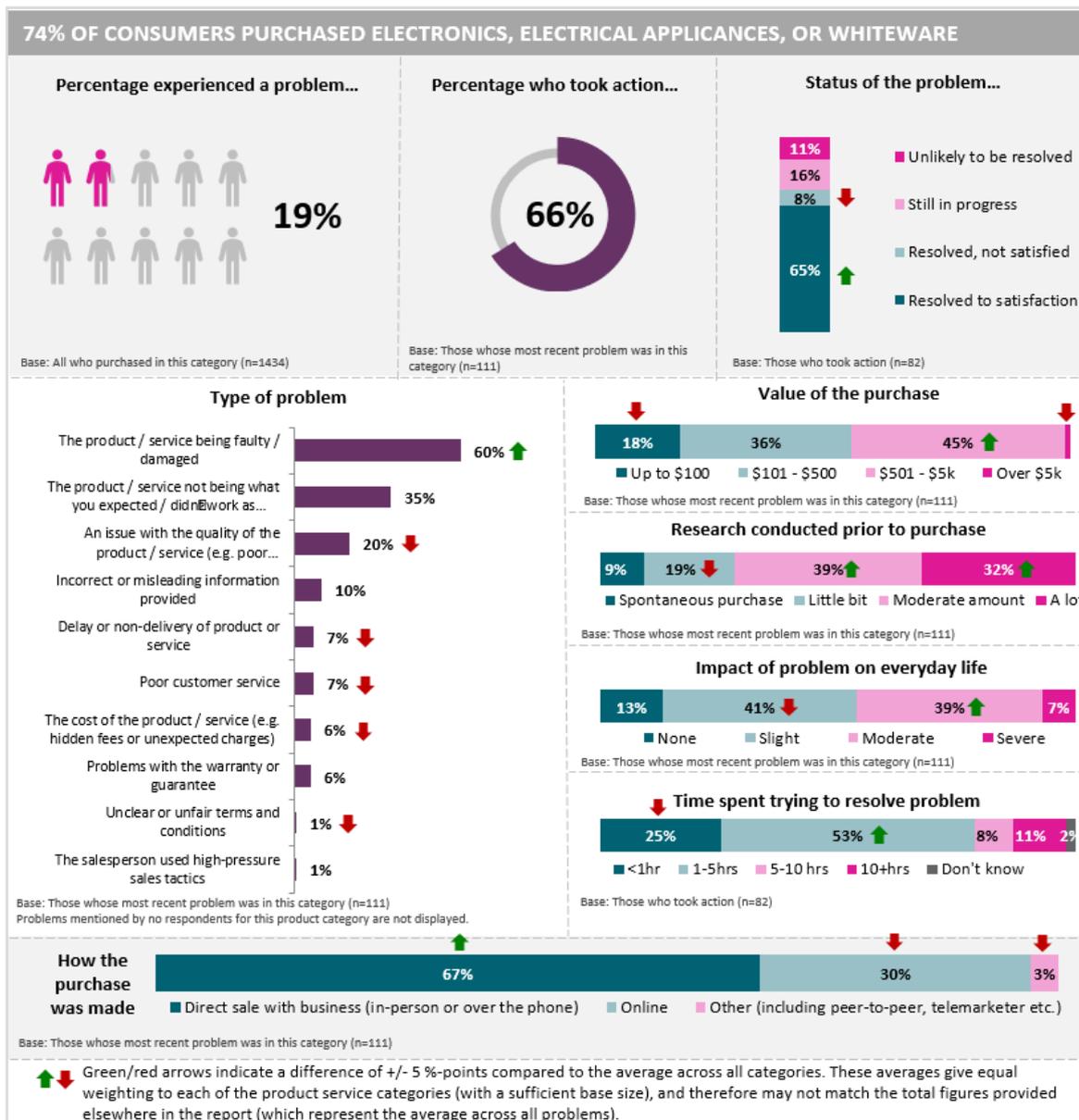
Consumers whose most recent problem related to travel or holiday services are more likely than average to say they did 'a lot' of research before making the purchase. While the value of the purchase and the time spent trying to resolve the problem are both higher than average. This reflects the fact this is likely to be a discretionary one-off purchases.

Problems with travel or holiday services are more likely than average to include the poor customer service. Unclear or unfair terms and conditions are also overrepresented in this category.

Problem purchases in this sector are much more likely than average to have been made online.

# Electronics, electrical appliances, or whiteware

Figure 44: Overview of problems with electronics, electrical appliances, or whiteware



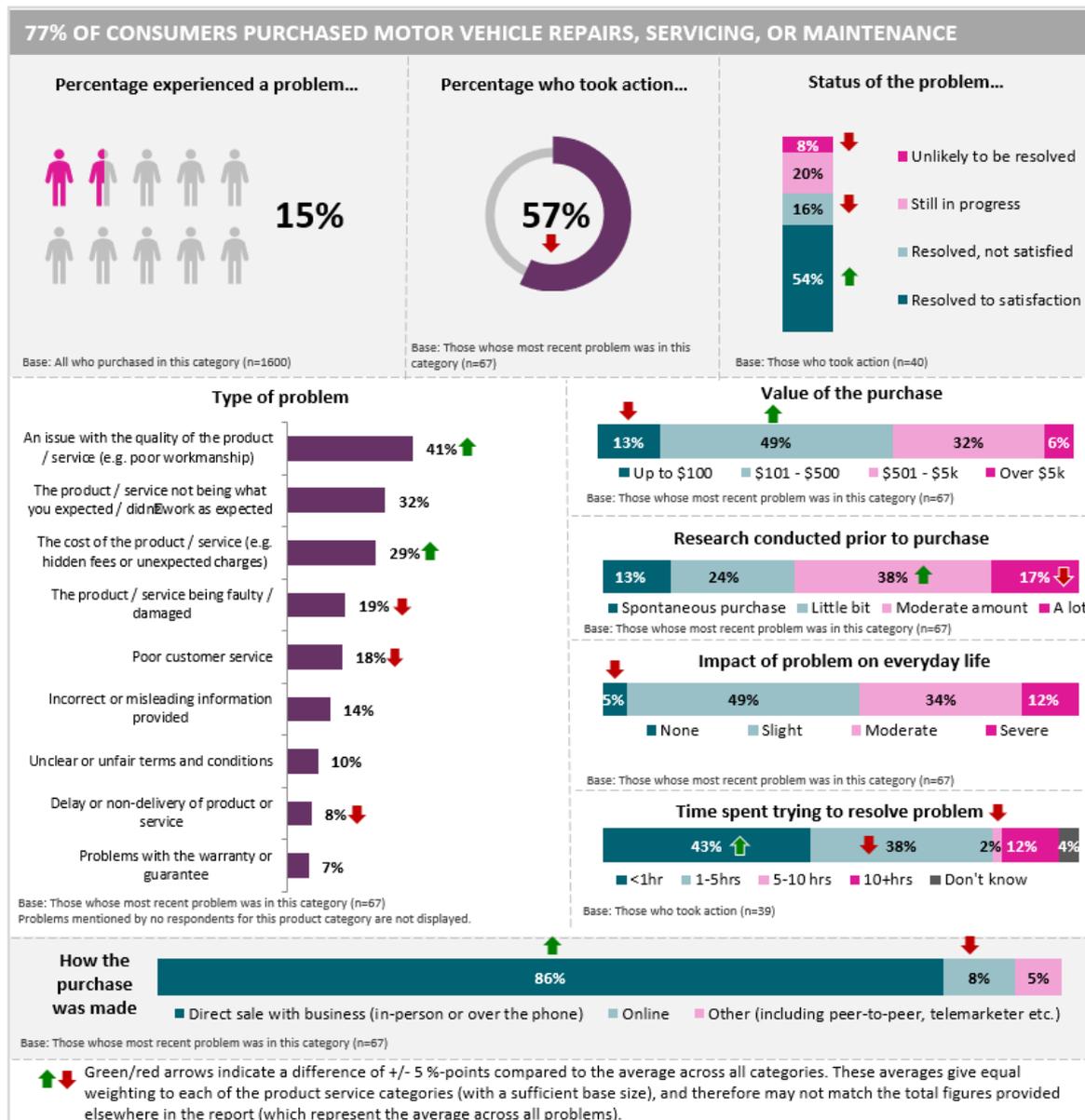
Nineteen percent of consumers who had purchased electronics, electrical appliances or whiteware in the past two years have experienced a problem. This is in line with the average for all categories.

Similar to 2020, the problem resolution journey is relatively successful in this category. Sixty-five percent say their problem is resolved to their satisfaction - compared to 44% across all categories.

The value of these purchases in this category is typically higher than average, with consumers spending more time researching them. By far the most common problem associated with this product category is the product/service being faulty or damaged.

# Motor vehicle repairs, servicing, or maintenance

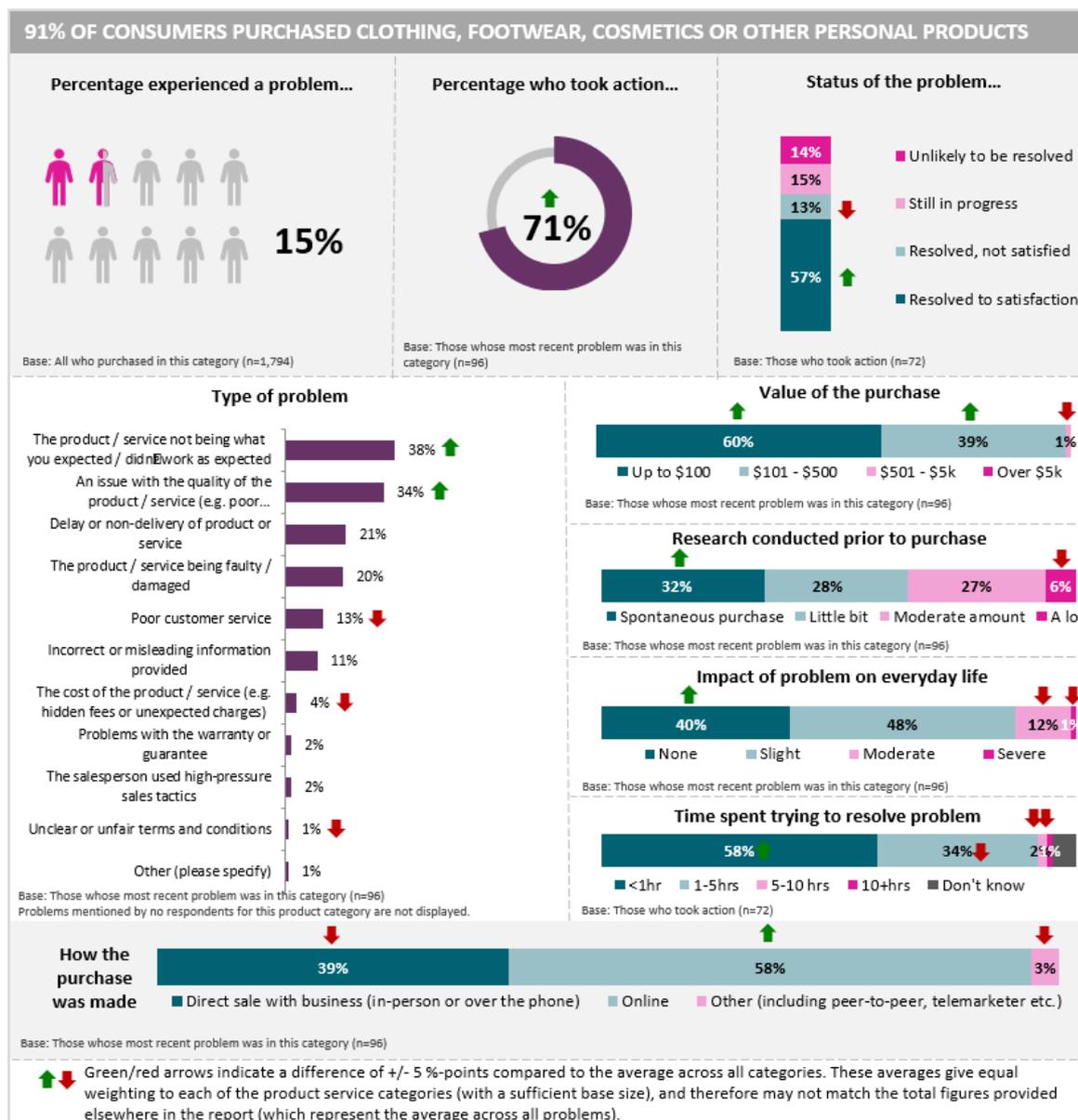
Figure 45: Overview of problems with motor vehicle repairs, servicing, or maintenance



The proportion of consumers who experience a problem with motor vehicle repairs, servicing, or maintenance is in line with the average, although the percentage who took action is lower than average. Those who do take action are more likely than average to achieve a satisfactory resolution. Problems with motor vehicle repairs are less likely than average to have no impact on consumers' everyday lives. Issues with the quality of the product or the cost of the product are more likely than average to be the cause of problems in this category.

## Clothing, footwear, cosmetics or other personal products

Figure 46: Overview of problems with clothing, footwear, cosmetics or other personal products



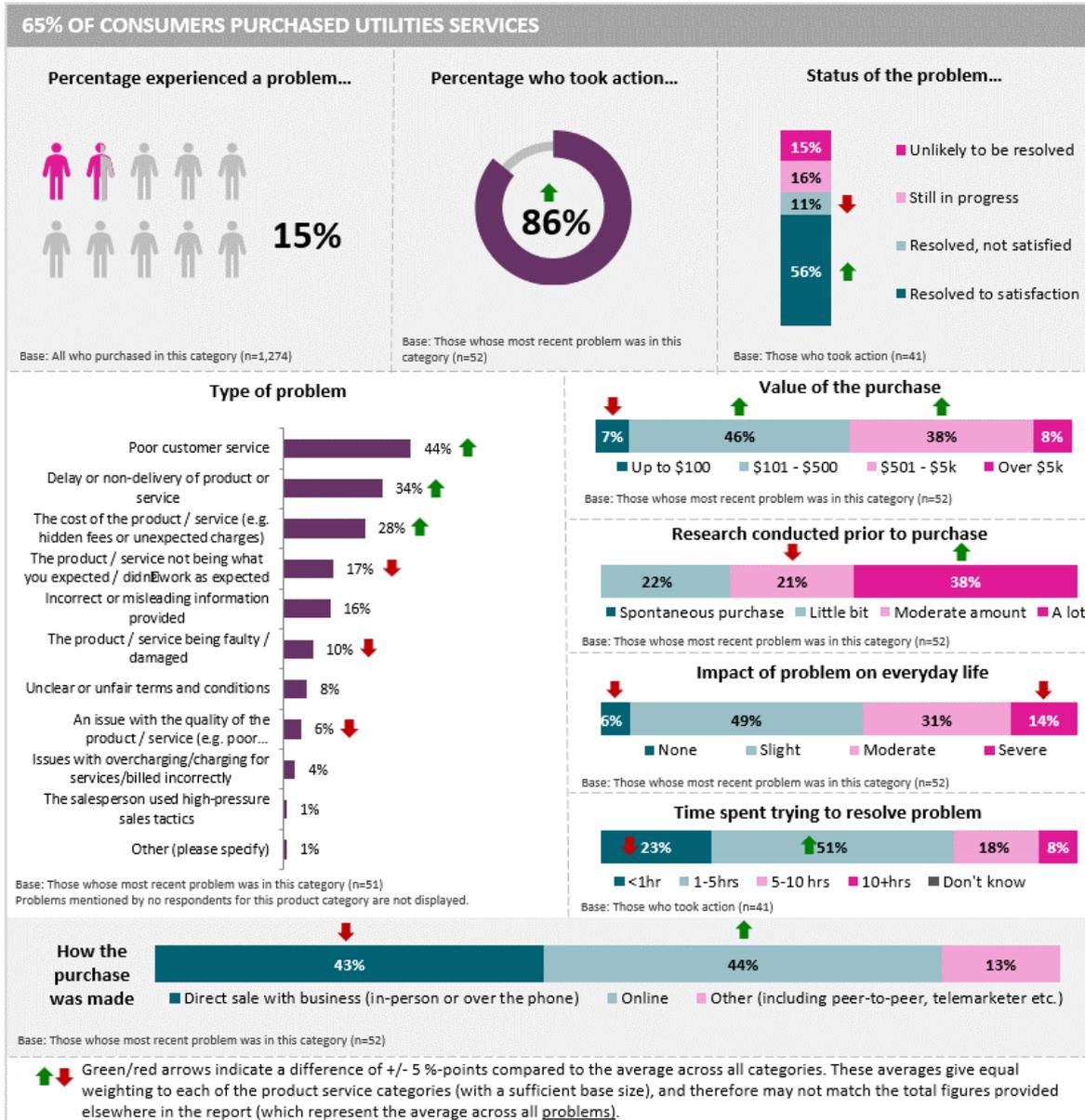
The rate of problems with clothing, footwear, cosmetics or other personal products is in line with the average, while consumers are much more likely to take action. Consumers in this category are also more likely to have their problem resolved to their satisfaction.

Consumers who experience problems are more likely than average to say they made a spontaneous purchase. The value of these purchases is also more likely to be lower than the average.

The problem journey is generally easier for those who take action. Those who try to resolve their problem in this category are more likely than average to spend less than one hour dealing with it, and report that it had no impact on their everyday life. These purchases are also more likely than average to have been made online.

# Utilities services

Figure 47: Overview of problems with utilities services



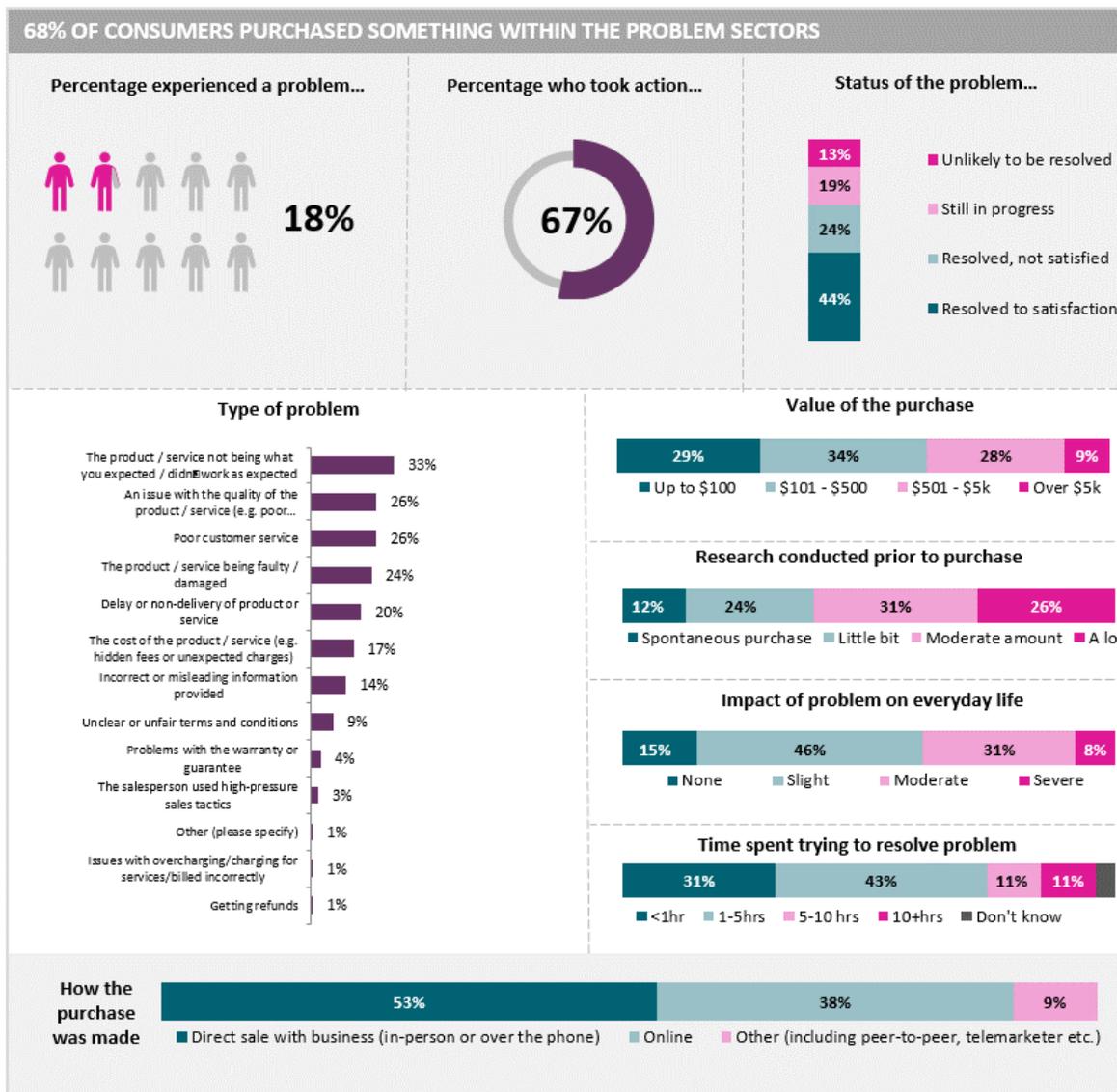
The rates of problems with utilities products is in-line with the average, though a larger proportion than average of those who experienced problems with utilities services took some form of action. Those who take action with this problem product are more likely than average to resolve it to satisfaction.

The value of purchase for products in this category tends to be higher than average, as such consumers tend to put more effort into researching prior to purchasing in this category.

Problems within this category are more likely than average to be about poor customer service , a delay/non-delivery of the product/service, or the cost of the product. The problem journey is easier than average, tending to be between 1 – 5 hours.

# Problem summary chart

Figure 48: Overview of problems (average)<sup>8</sup>



Green/red arrows indicate a difference of +/- 5 %-points compared to the average across all categories. These averages give equal weighting to each of the product service categories (with a sufficient base size), and therefore may not match the total figures provided elsewhere in the report (which represent the average across all problems).

## Problem summary tables

Percentages highlighted in **green** text are at least five percentage points higher than the category average, whereas those highlighted in **red** text are at least five percentage points lower.

### Key measures

Measure	Category average <sup>9</sup>	Home-based telecommunications services	Building, repairs, renovations or maintenance on your home	Mobile telecommunications services	Travel / holiday services	Electronics, electrical appliances, or whiteware	Motor vehicle repairs, servicing, or maintenance	Clothing, footwear, cosmetics, or other personal products	Utilities services
% experiencing problems	18%	25%	24%	21%	18%	19%	15%	15%	15%
% taking action	67%	82%	71%	60%	52%	66%	57%	71%	86%
% resolved to satisfaction	44%	39%	33%	50%	30%	65%	54%	57%	56%

<sup>9</sup> This average gives an equal weighting to all categories included in the table. These averages may differ to the total results in the main body of the report.

## Reason for problem

Measure	Category average <sup>10</sup>	Home-based telecommunications services	Building, repairs, renovations or maintenance on your home	Mobile telecommunications services	Travel/holiday services	Electronics, electrical appliances, or whiteware	Motor vehicle repairs, servicing, or maintenance	Clothing, footwear, cosmetics, or other personal products	Utility services
The product / service not being what you expected / didn't work as expected	33%	37%	34%	43%	19%	35%	32%	38%	17%
An issue with the quality of the product / service (e.g. poor workmanship)	26%	30%	57%	10%	3%	20%	41%	34%	6%
Poor customer service	26%	32%	22%	39%	42%	7%	18%	13%	44%
The product / service being faulty / damaged	24%	26%	28%	9%	5%	60%	19%	20%	10%
Delay or non-delivery of product or service	20%	24%	28%	14%	24%	7%	8%	21%	34%
The cost of the product / service (e.g. hidden fees or unexpected charges)	17%	22%	20%	21%	17%	6%	29%	4%	28%
Incorrect or misleading information provided	14%	19%	17%	9%	16%	10%	14%	11%	16%
Unclear or unfair terms and conditions	9%	8%	8%	11%	27%	1%	10%	1%	8%
Problems with the warranty or guarantee	4%	1%	8%	4%	1%	6%	7%	2%	-
The salesperson used high-pressure sales tactics	3%	3%	4%	8%	1%	1%	-	2%	1%
Getting refunds	1%	-	-	-	8%	-	-	-	-

<sup>10</sup> This average gives an equal weighting to all categories included in the table. These averages may differ to the total results in the main body of the report.

## Value of purchase

Measure	Category average <sup>11</sup>	Home-based telecommunications services	Building, repairs, renovations or maintenance on your home	Mobile telecommunications services	Travel / holiday services	Electronics, electrical appliances, or whiteware	Motor vehicle repairs, servicing, or maintenance	Clothing, footwear, cosmetics, or other personal products	Utility services
Up to \$100	29%	42%	4%	60%	2%	18%	13%	60%	7%
\$101 to \$500	34%	38%	14%	29%	30%	38%	49%	39%	46%
\$501 to \$5,000	28%	15%	35%	9%	62%	45%	32%	1%	38%
Over \$5,000	9%	5%	47%	2%	6%	1%	6%	-	8%

<sup>11</sup> This average gives an equal weighting to all categories included in the table. These averages may differ to the total results in the main body of the report.

## Research prior to purchase

Measure	Category average <sup>12</sup>	Home-based telecommunications services	Building, repairs, renovations or maintenance on your home	Mobile telecommunications services	Travel / holiday services	Electronics, electrical appliances, or whiteware	Motor vehicle repairs, servicing, or maintenance	Clothing, footwear, cosmetics, or other personal products	Utility services
Spontaneous purchase	12%	8%	4%	13%	9%	9%	13%	32%	22%
Little bit	24%	23%	35%	19%	16%	19%	24%	28%	21%
Moderate amount	31%	32%	25%	37%	31%	39%	38%	27%	38%
A lot	26%	26%	34%	17%	40%	32%	17%	6%	-

<sup>12</sup> This average gives an equal weighting to all categories included in the table. These averages may differ to the total results in the main body of the report.

## Impact of the problem

Measure	Category average <sup>13</sup>	Home-based telecommunications services	Building, repairs, renovations or maintenance on your home	Mobile telecommunications services	Travel / holiday services	Electronics, electrical appliances, or whiteware	Motor vehicle repairs, servicing, or maintenance	Clothing, footwear, cosmetics, or other personal products	Utility services
None	15%	5%	10%	15%	17%	13%	5%	40%	6%
Slight	46%	48%	37%	51%	47%	41%	49%	48%	49%
Moderate	31%	38%	31%	30%	29%	39%	34%	12%	31%
Severe	8%	9%	12%	4%	8%	7%	12%	1%	14%

<sup>13</sup> This average gives an equal weighting to all categories included in the table. These averages may differ to the total results in the main body of the report.

## Time spent dealing with the problem

Measure	Category average <sup>14</sup>	Home-based telecommunications services	Building, repairs, renovations or maintenance on your home	Mobile telecommunications services	Travel / holiday services	Electronics, electronic appliances, or whiteware	Motor vehicle repairs, servicing, or maintenance	Clothing, footwear, cosmetics, or other personal products	Utility services
Less than 1 hour	31%	18%	23%	37%	22%	25%	43%	58%	23%
1-5 hours	43%	52%	39%	35%	39%	53%	38%	34%	51%
5-10 hours	11%	16%	9%	13%	19%	8%	2%	2%	18%
More than 10 hours	11%	11%	23%	11%	17%	11%	12%	1%	8%

<sup>14</sup> This average gives an equal weighting to all categories included in the table. These averages may differ to the total results in the main body of the report.

## Purchase method

Measure	Category average <sup>15</sup>	Home-based telecommunications services	Building, repairs, renovations or maintenance on your home	Mobile telecommunications services	Travel / holiday services	Electronics, electrical appliances, or whiteware	Motor vehicle repairs, servicing, or maintenance	Clothing, footwear, cosmetics, or other personal products	Utility services
Through the business	53%	57%	85%	38%	16%	67%	86%	39%	43%
Online	38%	29%	5%	42%	80%	30%	8%	58%	44%
Other	9%	14%	9%	20%	4%	3%	5%	3%	12%

<sup>15</sup> This average gives an equal weighting to all categories included in the table. These averages may differ to the total results in the main body of the report.

# Appendix A: Questionnaire



**RESPONDENT IDENTIFICATION NUMBER:**

Please clearly write your five digit SURVEY CODE in the box on the right. This can be found on the cover letter in the right hand box.

THANK YOU FOR AGREEING TO TAKE PART IN THIS SURVEY. YOUR RESPONSES WILL BE VERY IMPORTANT FOR HELPING THE GOVERNMENT BETTER PROTECT CONSUMERS IN NEW ZEALAND.

Once you have completed the survey please return it to Kantar Public in the freepost envelope provided (no stamp is required). Fill in the back page to enter our prize draw for a top prize of \$500 and five further prizes of \$100.

**Consumer Protection**



**KANTAR PUBLIC**

**INSTRUCTIONS**

Some questions require you to tick only one answer, whilst for others you should tick all the answers that apply.

Circles indicate that you should tick only one answer.

1  Yes  
2  No

Squares indicate that you should tick all that apply.

1  Blue  
2  Red  
3  Green  
4  Yellow

**START HERE**

**SECTION 1  
YOUR RIGHTS AND CONFIDENCE AS A CONSUMER**

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

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

1  Yes  
2  No

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

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

**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 tick one answer for each law (only use 1–5 scale if you have heard of it)

**1) Consumer Guarantees Act (CGA)**

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  2  3  4  5

---

**2) Fair Trading Act (FTA)**

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  2  3  4  5

---

**3) Credit Contracts and Consumer Finance Act (CCCFA)**

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  2  3  4  5

---

**4) Commerce Act**

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  2  3  4  5

P1

# NEW ZEALAND CONSUMER SURVEY 2022

## DO YOU FEEL PROTECTED AS A CONSUMER?

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

1) Consumer Protection, Ministry of Business, Innovation and Employment Yes  No   
1 2

---

2) Commerce Commission Yes  No   
1 2

---

3) Consumer NZ Yes  No   
1 2

---

4) Citizens Advice Bureau Yes  No   
1 2

---

5) Community Law Centre Yes  No   
1 2

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

1) Consumer Protection, Ministry of Business, Innovation and Employment Used  Not used   
1 2

---

2) Commerce Commission Used  Not used   
1 2

---

3) Consumer NZ Used  Not used   
1 2

---

4) Citizens Advice Bureau Used  Not used   
1 2

---

5) Community Law Centre Used  Not used   
1 2

**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.

**Please tick only one for each**

1) 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  False  Don't know   
1 2 3

*Continued in the next column*

2) 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  False  Don't know   
1 2 3

---

3) If you buy something secondhand 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. True  False  Don't know   
1 2 3

---

4) 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  False  Don't know   
1 2 3

---

5) If you buy a new car on credit from a dealer, they have up to five working days to provide you with all the required information about the contract. True  False  Don't know   
1 2 3

---

6) 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. True  False  Don't know   
1 2 3

---

7) 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  False  Don't know   
1 2 3

---

8) 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  False  Don't know   
1 2 3

---

9) If you hire a moving service without agreeing to a rate, and then after the move receive an invoice three times higher than any competitor's rate you must pay the full invoiced amount as the service has already been carried out. True  False  Don't know   
1 2 3

---

10) If you buy something online from a website that ends .co.nz, you know you are buying from a New Zealand-based business. True  False  Don't know   
1 2 3

P2

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**Q7** 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 tick only one for each

1) I trust the information given to me by salespeople is fair and accurate.

Never Occasionally Sometimes Most of the time Always Don't know  
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.

Never Occasionally Sometimes Most of the time Always Don't know  
1 2 3 4 5 6

3) I look for endorsements such as star ratings, energy ratings, or trusted brand awards.

Never Occasionally Sometimes Most of the time Always Don't know  
1 2 3 4 5 6

4) Knowing that a product meets an official New Zealand Standard affects my decision on what product to purchase.

Never Occasionally Sometimes Most of the time Always Don't know  
1 2 3 4 5 6

5) Knowing that a business treats its workers fairly (eg. pays at least minimum wage, provides a safe workplace), affects my decision on where to purchase products / services.

Never Occasionally Sometimes Most of the time Always Don't know  
1 2 3 4 5 6

6) I think about whether a product will be safe to use before purchasing it.

Never Occasionally Sometimes Most of the time Always Don't know  
1 2 3 4 5 6

**Q8** How much do you agree or disagree with each of the following statements?  
Please tick only one for each

1) 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  
1 2 3 4 5 6

*Continued in the next column*

2) I am concerned about the availability of fake and counterfeit products in New Zealand.

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

3) New Zealand has adequate laws to protect consumers from being misled or cheated by businesses.

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

4) Laws that prohibit businesses from misleading or deceiving consumers are adequately enforced.

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

5) Laws that prohibit businesses from fixing prices or other anti-competitive behaviour are adequately enforced.

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

6) There is adequate access to services that help to resolve disputes between consumers and businesses.

Strongly disagree Disagree Neither Agree Strongly agree Don't know  
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.

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

8) I am concerned about the security of my payment and personal information online.

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

9) I am concerned about the availability of unsafe products in New Zealand.

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

# NEW ZEALAND CONSUMER SURVEY 2022

## DO YOU FEEL PROTECTED AS A CONSUMER?

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

Please tick all that apply

- 1  Disputes Tribunal of New Zealand
- 2  Banking Ombudsman Scheme
- 3  Insurance and Financial Services Ombudsman Scheme (IFSO Scheme)
- 4  Financial Services Complaints Ltd (FSCL)
- 5  Financial Dispute Resolution Service (FDRS)
- 6  Utilities Disputes
- 7  Telecommunications Dispute Resolution (TDR)
- 8  Motor Vehicle Disputes Tribunal (MVDT)
- 9  I am not aware of any of the above

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

Please tick only one

- 1  At least several times every week → Go to Q11
- 2  About once every week → Go to Q11
- 3  2-3 times every month → Go to Q11
- 4  About once every month → Go to Q11
- 5  Less often than once every month → Go to Q11
- 6  Never → Go to Q12
- 7  Don't know → Go to Q12

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

Please tick only one

- Nothing at all  A little bit  A moderate amount  A lot
- 1 2 3 4

**Q12** Below we ask 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 tick only one for each

- 1) Bought an extended warranty. Yes  No  Can't remember

Continued in the next column

- 2) Bought something through Laybuy. Yes  No  Can't remember

- 3) Bought from a telemarketer or door-to-door salesperson. Yes  No  Can't remember

- 4) Entered into a credit contract, such as a loan, a new credit card, a new bank overdraft, or an agreement to pay something off over time. Yes  No  Can't remember
- Go to Q13 (from Yes)
- Go to Q14 (from No and Can't remember)

**Q13** Thinking about the most recent credit contract you entered, how much do you agree or disagree with each of the following statements.

Please tick only one for each

- 1) 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.

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

- 2) I am confident the lender properly considered my income and expenses and assessed that my repayments were going to be affordable.

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

- 3) I am confident I understood the agreement well enough to make an informed decision to enter it.

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

- 4) I am confident that the amount of credit was suitable for my needs.

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

- 5) I am confident the length of the contract was suitable for my needs.

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

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**SECTION 2  
INCIDENCE AND FREQUENCY OF PROBLEMS**

**Q14** EVERYONE ANSWER: Have you experienced any problems with purchases you made in the past two years from any of the following product or service categories? 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.

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

Please tick one only for each type of product or service

	YES, I did purchase this product or service in the past 2 years and YES I have had a problem	YES, I did purchase this product or service in the past 2 years but I HAVE NOT had a problem	I have NOT purchased a product or service in this category in the past 2 years
Utility services, such as water, gas or electricity	1 <input type="radio"/>	1 <input type="radio"/>	1 <input type="radio"/>
Mobile telecommunications services, such as mobile voice, text or data	2 <input type="radio"/>	2 <input type="radio"/>	2 <input type="radio"/>
Home-based telecommunications services, such as landline phone or copper / fibre internet service	3 <input type="radio"/>	3 <input type="radio"/>	3 <input type="radio"/>
Insurance	4 <input type="radio"/>	4 <input type="radio"/>	4 <input type="radio"/>
Banking or financial products or services, such as bank accounts, debit cards, financial advice	5 <input type="radio"/>	5 <input type="radio"/>	5 <input type="radio"/>
Electronics, electrical appliances or whiteware	6 <input type="radio"/>	6 <input type="radio"/>	6 <input type="radio"/>
Non-electrical household products, such as furniture or cooking equipment	7 <input type="radio"/>	7 <input type="radio"/>	7 <input type="radio"/>
Motor vehicle (through a car dealer)	8 <input type="radio"/>	8 <input type="radio"/>	8 <input type="radio"/>
Motor vehicle (from a private seller)	9 <input type="radio"/>	9 <input type="radio"/>	9 <input type="radio"/>
Motor vehicle repairs, servicing or maintenance	10 <input type="radio"/>	10 <input type="radio"/>	10 <input type="radio"/>
Building, repairs, renovations or maintenance on your home	11 <input type="radio"/>	11 <input type="radio"/>	11 <input type="radio"/>
Travel / holiday services, such as travel agents, flights, car hire, tours, or accommodation	12 <input type="radio"/>	12 <input type="radio"/>	12 <input type="radio"/>
Clothing, footwear, cosmetics or other personal products	13 <input type="radio"/>	13 <input type="radio"/>	13 <input type="radio"/>
Health or medical products and services	14 <input type="radio"/>	14 <input type="radio"/>	14 <input type="radio"/>
Entertainment, recreation or leisure activities, such as gym memberships, movies, or tickets for events	15 <input type="radio"/>	15 <input type="radio"/>	15 <input type="radio"/>
Buying or selling real estate or property management services	16 <input type="radio"/>	16 <input type="radio"/>	16 <input type="radio"/>
Other (please tell us) <input type="text"/>	17 <input type="radio"/>	17 <input type="radio"/>	17 <input type="radio"/>

Now please go to the following:

If you ticked any of the above, please answer Section 3 (Q15) over the page (questions in pink boxes).

Otherwise, if you have not had any problems in the past two years, go to Section 4 (Q33).

# NEW ZEALAND CONSUMER SURVEY 2022

## DO YOU FEEL PROTECTED AS A CONSUMER?

### SECTION 3 PROBLEM RESOLUTION EXPERIENCE

**Q15** Please tell us the type of product or service you most recently had a problem with.

Please tick only one

- 1  Utility services, such as water, gas or electricity
- 2  Mobile telecommunications services, such as mobile voice, text or data
- 3  Home-based telecommunications services, such as landline phone or copper / fibre internet service
- 4  Insurance
- 5  Banking or financial products or services, such as bank accounts, debit cards, financial advice
- 6  Electronics, electrical appliances or whiteware
- 7  Non-electrical household products, such as furniture or cooking equipment
- 8  Motor vehicle (through a car dealer)
- 9  Motor vehicle (from a private seller)
- 10  Motor vehicle repairs, servicing or maintenance
- 11  Building, repairs, renovations or maintenance on your home
- 12  Travel / holiday services, such as travel agents, flights, car hire, tours, or accommodation
- 13  Clothing, footwear, cosmetics or other personal products
- 14  Health or medical products and services
- 15  Entertainment, recreation or leisure activities, such as gym memberships, movies, or tickets for events
- 16  Buying or selling real estate or property management services
- 17  Other (please tell us)

**Q16** Was this problem related to...?

Please tick all that apply

- 1  The product / service not being what you expected / didn't work as expected
- 2  The product / service being faulty / damaged
- 3  An issue with the quality of the product / service (eg. poor workmanship)
- 4  The cost of the product / service (eg. hidden fees or unexpected charges)
- 5  Delay or non-delivery of product or service
- 6  Incorrect or misleading information provided
- 7  Unclear or unfair terms and conditions
- 8  Problems with the warranty or guarantee
- 9  Poor customer service
- 10  The salesperson used high-pressure sales tactics
- 11  Other (please tell us)

**Q17** How did COVID-19 and the lockdowns impact your most recent problem?

- 1  COVID-19 / lockdowns caused the problem
- 2  COVID-19 / lockdowns did not cause the problem but made it worse
- 3  COVID-19 / lockdowns had no impact on the problem
- 4  Can't remember
- 5  Don't know

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**Q18** And thinking back to when you purchased this product or service, would you say...?

1  You made a spontaneous purchase

2  You did a little bit of research on the product / service before purchasing

3  You did a moderate amount of research on the product / service before purchasing

4  You did a lot of research on the product / service before purchasing

5  Can't remember

**Q19** Thinking about your most recent problem with a product or service, how was this purchase made?

Please tick only one

1  In person, at a shop (eg. retail store, department store, etc.)

2  You called the business to arrange the purchase or service

3  Online, directly from a New Zealand retailer, booking site, deal site or marketplace (eg. Air New Zealand, Noel Leeming, Trade me, GrabOne)

4  Online, directly from an overseas retailer, booking site, deal site or marketplace (eg. ASOS, Book Depository, Expedia, Ebay)

5  Through a peer-to-peer process (eg. Uber, AirBnB)

6  A telemarketer called you

7  A door-to-door salesperson came to your home

8  Other (please tell us)

**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)

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  More than \$10,000

8  Don't know / can't remember

**Q21** And how did you pay for the product or service?

Please tick only one

1  In cash

2  EFTPOS / debit card / credit card

3  Buy-now-pay-later scheme, such as Afterpay, Zip, Oxipay, Laybuy, or GenoaPay

4  Store card (e.g., a Q Card, a Farmers Card)

5  Purchased on finance or credit sale (e.g., hire-purchase)

6  Don't know / can't remember

**Q22** How much of an impact did the problem have on your everyday life?

None	Slight	Moderate	Severe
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>

# NEW ZEALAND CONSUMER SURVEY 2022

## DO YOU FEEL PROTECTED AS A CONSUMER?

**Q23** Did you take any action to resolve your most recent problem?

- 1  Yes → Go to Q25
- 2  No → Go to Q24

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

Please tick all that apply

- 1  I did not have time
- 2  I was unsure where to go for advice
- 3  I was unsure what action to take
- 4  I couldn't be bothered
- 5  The product or service was not worth enough money for me to care
- 6  It would have cost more money to resolve
- 7  I had a feeling that something was wrong but I wasn't sure if it was actually a legal issue
- 8  I didn't want to jeopardise my relationship with the supplier
- 9  I did not feel confident that doing anything would resolve the issue
- 10  I was nervous or did not feel confident in dealing with it myself
- 11  Other (please tell us)

If you ticked no at Q23 (and you have answered Q24) please now go to Section 4 (Q33).

The following questions relate to the steps you took to try and resolve the most recent problem with the product / service you identified in question 15.

**Q25** Which of the following steps did you take to try and resolve your most recent problem?

Please tick 'yes' or 'no' for each step

- |  |                                |                               |
|--|--------------------------------|-------------------------------|
| I contacted the business directly  | Yes<br>1 <input type="radio"/> | No<br>2 <input type="radio"/> |
| I sought information or advice about consumer rights                     | Yes<br>1 <input type="radio"/> | No<br>2 <input type="radio"/> |
| I consulted with friends or family about what to do                      | Yes<br>1 <input type="radio"/> | No<br>2 <input type="radio"/> |
| I contacted a dispute resolution service                                 | Yes<br>1 <input type="radio"/> | No<br>2 <input type="radio"/> |
| I contacted the manufacturer / distributor (if different from supplier)  | Yes<br>1 <input type="radio"/> | No<br>2 <input type="radio"/> |
| I left a review or comment on a website / social media                   | Yes<br>1 <input type="radio"/> | No<br>2 <input type="radio"/> |
| I laid a complaint with an enforcement agency or government organisation | Yes<br>1 <input type="radio"/> | No<br>2 <input type="radio"/> |

**Q26** And if you took more than one step to try and resolve your most recent problem, which step did you take first?

Please tick only one

- 1  Not applicable – I only took one step
- 2  I contacted the business directly
- 3  I sought information or advice about consumer rights
- 4  I consulted with friends or family about what to do
- 5  I contacted a dispute resolution service
- 6  I contacted the manufacturer / distributor (if different from supplier)
- 7  I left a review or comment on a website / social media
- 8  I laid a complaint with an enforcement agency or government organisation
- 9  Other (please tell us)
- 
- 10  Can't remember



**Q27** If, at any time, you sought information or advice about your consumer rights, where did you go?

Please tick all that apply

- 1  I didn't seek information or advice about my consumer rights
- 2  Consumer Protection, Ministry of Business, Innovation and Employment
- 3  Commerce Commission
- 4  Citizens Advice Bureau
- 5  Consumer NZ
- 6  Community Law Centre
- 7  Friends or family
- 8  General internet search for information
- 9  Lawyer
- 10  Other (please tell us)

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

- 1  Less than one hour
- 2  Between one and five hours
- 3  Between five and ten hours
- 4  More than ten hours
- 5  Don't know / Don't remember

**Q29** Is the problem...?

- 1  Resolved to your satisfaction
- 2  Resolved but not to your satisfaction
- 3  Still in the process of being resolved
- 4  Unlikely to be resolved

Go to Q30

Go to Q32

**Q30** How was your problem resolved, or how are you currently trying to resolve it?

Please tick only one

- 1  Directly with the business
- 2  Through a dispute resolution service or third party mediation
- 3  Through the Disputes Tribunal or a court
- 4  Through a lawyer
- 5  Other (please tell us)

**Q31** How easy was it to resolve your problem, or if you are currently trying to resolve it, how easy has the process been up till now?

Not at all easy

Very easy

- 1
- 2
- 3
- 4
- 5

**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 tick all that apply (If you did contact a dispute resolution service, tick the last option)

- 1  I resolved the problem directly with the business
- 2  I couldn't be bothered
- 3  I wanted to but didn't have the time
- 4  The product or service wasn't of significant value / wasn't worth the effort
- 5  I didn't know where to go / wasn't aware of a dispute resolution service that would handle my problem
- 6  I didn't know enough about the process
- 7  I don't like confrontations
- 8  I felt like there was a problem but didn't know if the business had actually done anything illegal
- 9  I didn't want to have a bad relationship with the business
- 10  Other (please tell us)
- 11  I did contact a dispute resolution service

# NEW ZEALAND CONSUMER SURVEY 2022

## DO YOU FEEL PROTECTED AS A CONSUMER?

### SECTION 4 DEMOGRAPHICS

Now we have some final questions to help ensure we have spoken to a broad range of people.

**Q33** EVERYONE ANSWER: Are you...

- 1  Male
- 2  Female
- 3  Another gender (please tell us)

**Q34** Which ethnic group do you belong to?  
Please tick all that apply

- 1  New Zealand European
  - 2  Māori
  - 3  Samoan
  - 4  Cook Island Māori
  - 5  Tongan
  - 6  Niuean
  - 7  Another Pacific Island group (please tell us)
- 
- 8  Chinese
  - 9  Indian
  - 10  Another Asian group (please tell us)
- 
- 11  Another European group (please tell us)
- 
- 12  Another ethnic group (please tell us)
- 
- 13  Prefer not to say

**Q35** To the best of your knowledge, which of the following describes your annual household income, before tax?

- 1  Up to \$25,000
- 2  \$25,001 to \$50,000
- 3  \$50,001 to \$75,000
- 4  \$75,001 to \$100,000
- 5  \$100,001 to \$125,000
- 6  \$125,001 to \$150,000
- 7  More than \$150,000
- 8  Prefer not to say

**Q36** Which of the following best describes your current employment situation?

Please tick only one

- 1  Employed full-time
  - 2  Employed part-time
  - 3  Self-employed or running your own business
  - 4  Voluntary or unpaid work
  - 5  Looking after family
  - 6  Claiming jobseeker support (formerly unemployment benefit)
  - 7  Studying
  - 8  Retirement
  - 9  Something else (please tell us)
- 
- 10  Prefer not to say

**Q37** Is English the main language you speak?

- 1  Yes
- 2  No, another language (please tell us)

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**Q38** What is the highest level of education you have achieved?

1  Secondary school

2  Certificate or diploma level

3  Bachelor's degree

4  Postgraduate diploma or certificate

5  Postgraduate degree

6  Another level of education

7  Prefer not to say

**FINAL COMMENTS**

**Q39** Do you have any other comments about your experiences as a consumer?

Please write in the box below

Continue in box in the next column

1  No further comments

Please fill in your contact details below so that we are able to contact you if you are one of the prize draw winners.

Your details will only be used to contact you regarding the prize draw. Kantar Public will not use this information for any other purpose.

**Name:**

**Telephone number:**

**Email:**

1  I don't want to be entered into the prize draw

*Thank you for taking  
the time to complete the survey.  
Your input is very much appreciated.*

**PLEASE CHECK THAT YOU HAVE COMPLETED ALL PAGES OF  
THE QUESTIONNAIRE.**

Please put the completed questionnaire in the freepost envelope provided or any envelope (no stamp required) and post it to:

**FREEPOST AUTHORITY NUMBER 6172**

**Kantar Public  
Po Box 6621  
Victoria Street West  
Auckland  
1142**

If you have any questions please contact Kantar Public on 0508 674 646 or [survey@kantarnz.co.nz](mailto:survey@kantarnz.co.nz).

**NEW ZEALAND CONSUMER SURVEY 2022  
PRIZE DRAW TERMS AND CONDITIONS OF ENTRY**

1. The prize draw is run by Kantar Public.
2. The promotional period runs from 1.01am Monday 29 August until 11.59pm Friday 4 November 2022 (Promotional Period).
3. To enter eligible respondents must complete and submit the survey by:
  - a) Filling out the online survey at <http://consumersurvey.co.nz> (using your survey code printed on the letter); OR
  - b) Returning a completed paper copy of the questionnaire to Kantar Public.

4. Employees or immediate family members of employees of Kantar Public will not be eligible for the prize draw.
5. The survey must be completed by the person to whom the letter is addressed.
6. Each person may complete this survey only once during the Promotional Period.
7. Winners will be randomly selected at the close of the Promotional period in a draw held by Kantar Public on Wednesday 30 November 2022. The selection of the prize winners is final.
8. This prize draw includes a top prize of \$500 and five further prizes of \$100.
9. The Promoter will make reasonable efforts to notify the winners that they have won. If for any reason the Promoter, having made reasonable efforts to make contact with an eligible winner, has failed to make contact with the winner within 3 months of the Promotional Period closing, the Promoter may, at its discretion:
  - a) deem that winner to have forfeited their right to the prize; and
  - b) select another eligible winner in accordance with these Terms and Conditions.
10. Any win that the Promoter reasonably suspects (in the Promoter's sole discretion) has involved or may involve fraud, bugs, tampering, hacking or any other unauthorised intervention will be null and void.

## NEW ZEALAND CONSUMER SURVEY 2022

DO YOU FEEL PROTECTED AS A CONSUMER?

**Consumer  
Protection**



**Te Kāwanatanga o Aotearoa**  
New Zealand Government

**KANTAR PUBLIC**

## **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 are encouraged to complete the survey online, but with a paper copy made available in the third and final contact. This approach was used again 2022.

The advantages of push-to-web is that it ensures better data quality with a higher proportion of respondents completing the survey online. With paper questionnaires, respondents can miss questions or make mistakes such as providing two responses to a single code question. Push-to-web is also more cost-effective, and has less environmental impact, with a reduced need for printing paper copies.

In 2022, 70% of the responses were completed online, and 30% completed using paper copies. This compares to 77% completed online in 2020 and 23% on paper.

### **Questionnaire design**

The questionnaire was the same as that used in the 2020 study with the exception of two new statements added to Q11b.

A copy of the questionnaire is provided in Appendix A.

### **Sampling frame**

The New Zealand Electoral Roll was used as the primary sampling frame.

A sample frame was drawn and potential respondents were sent a personalised hard copy letter with a New Zealand Consumer Survey letterhead (including the Colmar Brunton, Consumer Protection, and MBIE logos) that outlined the purpose of the survey and explained how to complete the survey online.

As an incentive to participation, respondents had the opportunity to enter a prize draw for six chances to win a cash prize, with a top prize of \$500 and five further prizes of \$100.

Those who had not completed the survey at each stage were sent first a reminder postcard, highlighting the prize draw and reiterating the survey was still open, then a questionnaire pack accompanied by a reminder letter.

The targeted sample size was 2,000 interviews.

Fieldwork was open from 29 August 2022 until 14 November 2022.

**Response rate**

A total of 11,180 people were selected from the Electoral Roll and invited to participate in the survey (excluding those who could not participate in the survey due to death/having moved residence/no such address/living overseas). A total of 2,018 respondents completed the questionnaire, achieving the desired total. The response rate is 18%.

The overall response rate is slightly higher than that achieved in 2020 (17%).

**Weighting**

The results are weighted to be nationally representative of the New Zealand population. They are calculated using the updated census targets from 2018, consistent with 2020.

A sample profile is provided in Appendix C.

## Appendix C: Sample profile

		Counts for 2022		Percentages (weighted)			
		2022 (weighted)	2022 (unweighted)	2022	2020	2018	2016
Gender	Male	973	983	48%	53%	48%	47%
	Female	1033	1027	51%	47%	52%	52%
Age group	18-26	323	98	16%	13%	16%	16%
	27-36	362	251	18%	21%	16%	16%
	37-46	334	278	17%	16%	18%	18%
	47-56	352	337	17%	17%	18%	18%
	57-66	299	412	15%	15%	15%	15%
	67 and over	348	642	17%	18%	16%	16%
Broad region	Auckland	672	552	33%	29%	29%	32%
	Wellington	222	261	11%	12%	12%	12%
	Rest of North Island	640	587	32%	33%	32%	31%
	Canterbury	258	351	13%	13%	13%	12%
	Otago	105	120	5%	6%	6%	5%
	Rest of South Island	121	147	6%	8%	8%	8%
Ethnic identification	New Zealand European	1365	1596	68%	63%	73%	72%
	Māori	266	168	13%	14%	11%	11%
	Pacific Peoples	129	59	6%	7%	6%	6%
	Asian	307	101	15%	17%	12%	12%
	Other ethnicities	176	206	9%	9%	8%	7%

		Counts for 2022		Percentages (weighted)			
		2022 (weighted)	2022 (unweighted)	2022	2020	2020	2016
Annual household income	Up to \$25,000	201	219	12%	13%	13%	16%
	\$25,001 to \$50,000	282	336	16%	20%	20%	22%
	\$50,001 to \$75,000	329	321	19%	19%	17%	18%
	\$75,001 to \$100,000	252	251	15%	14%	16%	16%
	\$100,001 to \$125,000	165	165	10%	12%	11%	11%
	\$125,001 to \$150,000	155	146	9%	8%	9%	16%
	Over \$150,000	347	317	20%	15%	15%	
Occupation	Employed full-time	950	804	50%	49%	44%	40%
	Employed part-time	181	179	9%	10%	12%	12%
	Self-employed	190	209	10%	10%	14%	13%
	Voluntary work	16	21	1%	<1%	1%	-
	Looking after family	67	52	3%	4%	4%	9%
	Claiming jobseeker support	38	39	2%	3%	2%	Not comparable
	Studying	137	47	7%	8%	7%	8%
	Retired	333	581	17%	17%	15%	15%

		Counts for 2022		Percentages (weighted)			
		2022 (weighted)	2022 (unweighted)	2022	2020	2018	2016
Main language spoken	English	1855	1908	92%	92%	92%	92%
	Other language	163	110	8%	8%	8%	8%
Highest education completed	Secondary school	561	581	28%	29%	27%	34%
	Certificate or diploma	432	480	21%	22%	23%	28%
	Degree or higher	862	794	43%	38%	41%	35%
	Other	163	163	8%	11%	9%	3%