NEW ZEALAND CONSUMER SURVEY 2026

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Consumer Protection

MINISTRY OF BUSINESS, INNOVATION & EMPLOYMENT
HĪKINA WHAKATUTUKI

COMMERCE COMMISSION NEW ZEALAND
Te Komihana Tauhokohoko

Disclaimer

The New Zealand Consumer Survey 2026 was commissioned by the Ministry of Business Innovation and Employment (MBIE) and the Commerce Commission to Ipsos. This is the sixth in the series of biennial surveys of the consumer regulatory system. The reports and content are all Ipsos's interpretation of the findings and not necessarily MBIE's and the Commerce Commission's views.

Acknowledgements

We would like to thank all those who participated in the 2026 survey, without whom this report could not have been created. We would also like to thank each of the Māori advisors for their kaupapa Māori input, which led to practical, incremental improvements to the Consumer Survey, benefitting both Māori and other communities.

Getting around this report

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Key

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

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

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

\+ − *Indicates significantly **higher**/**lower** compared to the **problem average***

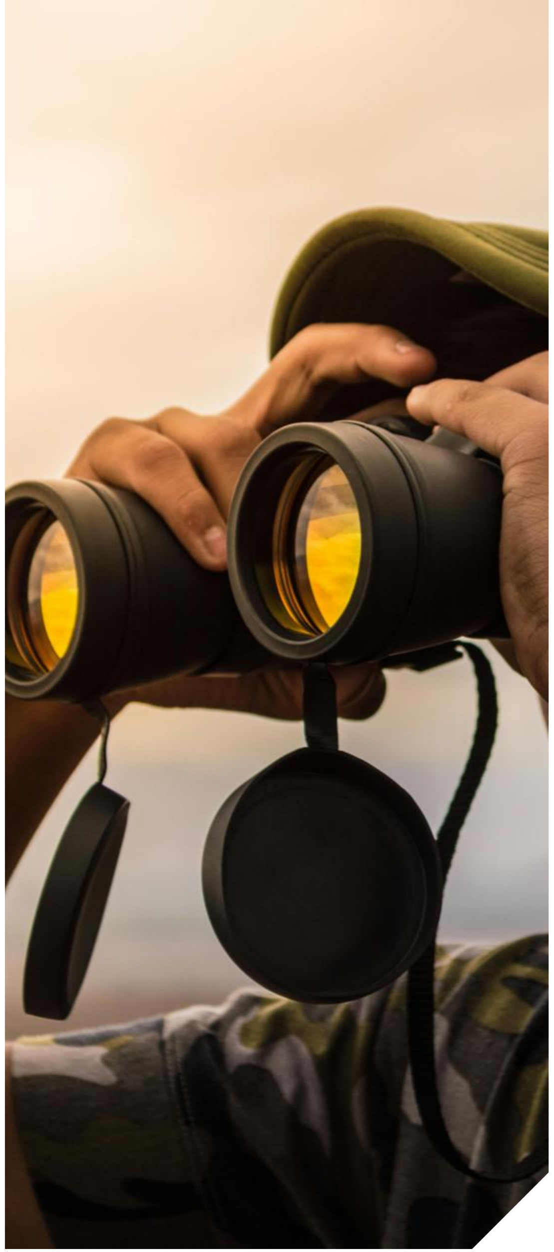
Note: changes over time are only included in commentary if they are statistically significant

NEW in 2026 — *New **question** in 2026*

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

*Back to **Table of Figures***

Note: Red and green colour coding indicates statistically significant differences only and does not indicate a positive or negative interpretation of a result.



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Background

The Ministry of Business, Innovation and Employment (MBIE) is the government's lead microeconomic agency. MBIE has a key role in supporting the Government to drive economic growth. Our collective efforts across MBIE are focused on creating an economy where New Zealand businesses and New Zealanders can thrive.

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

The Consumer Survey: In 2016, Consumer Protection commissioned a national survey of consumers to find out what New Zealanders know about their rights and their experiences of dealing with problems. The survey has been repeated on a biennial basis in 2018, 2020, 2022, 2024, and 2026. From 2024, Ipsos was commissioned to conduct the New Zealand Consumer Survey in collaboration with members of MBIE and the Commerce Commission.

In this report, the 2026 findings are compared to the earlier surveys where they are of value to identify trends. The findings of this research contribute to work prioritisation and the ongoing assessment of the consumer regulatory system.

Ipsos

Objectives

The primary purpose of the survey from inception is to provide a nationally representative survey measuring how well the consumer regulatory system is working

The key objectives of the survey are to investigate:

1. consumers' **awareness and understanding of consumer rights** and confidence in consumer protection legislation and enforcement
2. consumers' **ability to make informed decisions** when purchasing goods and services including their understanding of contracts
3. incidence and **frequency of consumers' experiencing problems**
4. incidence and experience in **resolving problems and seeking redress** for situations where they consider their rights have not been met.

The survey will also provide **specific information to the Commerce Commission** by providing data on consumers' awareness, understanding and confidence in the Commission's role and enforcement of legislation. Data will be gathered against two measures:

1. the percentage of consumers who are confident that the Commission is appropriately enforcing the legislation they are responsible for
2. the percentage of consumers who are aware of/understand the role of the Commission and powers relating to the Acts they enforce (with the goal being that this increases over time).

Methodology

The 2026 survey maximises its respondent pool through use of online channels.

In 2026, the NZ Consumer Survey continues to employ a completely online methodology, a change that began in 2024 when the survey moved away from a sequential mixed method (SMM) incorporating both postal and online completion.

The transition to a fully online methodology in the NZ Consumer Survey capitalises on Ipsos' ability to reach a diverse and representative sample, providing MBIE and the Commerce Commission with confidence in the survey results. This approach also allows for enhanced measurement through larger sample sizes and broader internet penetration compared to traditional methods, as well as the flexibility to combine samples for improved representativeness. Consequently, it delivers more robust and reliable outcomes.

The 2026 questionnaire continues to iterate on previous versions.

The 2026 Consumer Survey builds on the 2024 edition, maintaining consistent questions for longitudinal comparison while adapting to the evolving consumer environment (see Appendix A for the 2026 survey questionnaire).

Some amendments were made to the questionnaire to ensure that the questions and answer options remain current and applicable in a rapidly changing consumer climate. Due to updates, only directly comparable trends are cited, with explicit notes on any methodology impacts.

Please note that occasionally the percentages in the charts do not add up to the nett percentages in the report. This is because each chart percentage is 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.

Ngā Tikanga Paihere

In 2026, the survey questionnaire and reporting were revised with input from Ipsos, MBIE, and Commerce Commission Māori advisors and the MBIE Māori steering committee. This collaboration sought to incorporate Ngā Tikanga Paihere while ensuring the survey's longitudinal comparability remained intact.

A nationally representative survey of New Zealand consumers was conducted in 2026.

In 2026, a total of 3,600 consumers aged 18+ responded to the survey. 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.

Weighting was applied to the data in line with previous waves.

The 2026 data was weighted in the same way as was done for previous iterations of the survey; using Gender, Age, Region, and Ethnicity. Continuing on from the 2024 survey, the data was also once again weighted by Household income.

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

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

Open-ended questions are coded into the most applicable theme(s).

All comments from open-ended questions have been categorised and coded into the most applicable theme(s).

Limitations include reliance on self-reported behaviour.

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

Ngā Tikanga Paihere

Ngā Tikanga Paihere, developed by Stats NZ in collaboration with Associate Professor Māui Hudson, is a framework created to guide researchers in engaging ethically and respectfully with iwi and Māori, ensuring the respectful use of research data. It first launched in March 2020 and is evolving to enhance Māori Data Governance, extending its principles to other marginalised communities as well. Ipsos has adopted this framework to guide research practices.

For the 2026 Consumer Survey, MBIE, Consumer Protection, the Commerce Commission partnered with Te Pou Whakatairanga and the MBIE Customer Research Data, Research and Insights team to review the methodology and approach of the Consumer Survey. The goal was to strengthen the cultural foundations of the survey through the progressive application of tikanga Māori and Ngā Tikanga Paihere.

Through this partnership, consistent kaupapa Māori input was embedded across survey design and reporting, supported by a cross-agency Māori advisory approach and internal capability-building. While centred on Māori, this approach led to practical, incremental improvements that benefited both Māori and other communities. This resulted in strengthening inclusion and uplifting the overall quality of the research while maintaining the ability to compare results longitudinally.

The progressive integration of Ngā Tikanga Paihere will continue to be a focus in future waves of the Consumer Survey.

Summary of key findings

Awareness & understanding of consumer rights

Self-reported awareness that consumer protection laws exist is high (95%), and the majority (61%) of NZ consumers agree that the laws that protect consumers from being misled or cheated by businesses are adequate – the highest proportion ever measured by the Consumer Survey.

Half (50%) of consumers state that they have a moderate or good understanding of what their consumer rights are, a relatively stable figure since 2020. When tested on specific scenarios, 13% were able to answer 7 or more out of 10 correctly.

The gap between awareness and understanding indicates that NZ consumers would benefit from building on the foundational awareness that laws exist, with targeted education around what their consumer rights are, specific scenarios they may come across when purchasing, and the laws that apply in these cases.

Awareness of consumer protection laws:

95% are aware that consumer protection laws exist. People who live in low-income households, Pacific Peoples & younger consumers aged 18–24 are less likely to be aware.

91% are aware of the Consumer Guarantees Act and the Fair Trading Act.

> *I am grateful that there are laws in place even if I am not fully aware of them. I know I could look up on government websites for info if/when I needed more information.*
> (aged 50–54, Wellington)

Perceptions of laws and their enforcement:

61% agree/strongly agree that New Zealand has adequate laws to protect consumers from being misled or cheated by businesses.

Knowledge of consumer rights:

50% state they know at least a moderate amount about their consumer rights – a decrease from 2024 (55%).

13% of consumers got 7 or more answers correct when quizzed on 10 scenarios regarding consumer rights that they might come across when purchasing something – a decrease from 21% in 2024. Groups who tended to have a lower score were Māori, female, and younger (aged 18–34) consumers.

Making informed decisions

Most consumers engage in some level of information-gathering behaviour making a purchase, such as shopping around to find the best deal (82%), or checking labels to compare unit prices to compare value (69%).

Less than half (47%) of consumers trust that the information given by salespeople is fair and accurate, which indicates that some may feel there is a level of responsibility on the consumer to ensure that they have the accurate information they need to make a purchasing decision.

Buy Now Pay Later (BNPL) agreements are being used by about a third (33%) of consumers in 2026. The majority (88%) of those who use BNPL feel confident that they understood the agreement enough to make an informed decision, and consumers in 2026 tend to feel more confident in the process of entering both credit contracts & BNPL agreements compared to 2024.

Information used before purchasing:

82% state that they shop around to get the best deal before purchasing a product or service.

76% agree that their local grocery retailer displays clear and easy-to-read unit prices for goods.

69% state that they look for a unit price to compare value at the supermarket.

> *It's up to me to do my due diligence with every purchase because I'm going to have to be the one to sort it out if something goes wrong.*
> (aged 25–34, Auckland)

Signed agreements when purchasing:

33% have entered into a BNPL agreement for a purchase within the past 2 years.

88% of BNPL users are confident that they understood the agreement enough to make an informed decision.

Trust in salespeople:

47% agree/strongly agree that the information given by salespeople is fair and accurate – a higher proportion than in 2024 (42%).

Frequency of problems

One quarter (25%) of consumers report having been deceived by a business and 44% have had a problem with a product or service that they purchased in the past two years – an increase since 2024. Despite this increase, the proportion of people experiencing a problem remains lower than results seen from 2018 to 2022.

Of those who have had a problem, the most common problems experienced by consumers were related to the quality of the product or service (27%), and the product or service not being what was expected (25%).

Of the problems that were reported, motor vehicles from private sellers had the highest incidence among all product types – making up 21% of all reported problems. The incidence of problems for many product/service categories has been trending down since 2022.

Consumer deception and injury:

25% have been deceived by a business: **10%** by a New Zealand business, and **15%** by an overseas business.

6% state that they or someone in their household has been affected by an incident involving an unsafe product in the last two years.

> *By and large, I get what I expect to get when purchasing. There are just a few dodgy players.*
> (aged 65–74, Canterbury)

Experience of problems:

44% have had a problem with something they purchased in the past two years – an increase from 2024 (41%).

27% had a problem with the quality of the product or service (of those who had a problem).

25% had a problem with the product or service not being what they expected (of those who had a problem).

21% of problems were with purchases of motor vehicles from a private seller. These problems had a higher than average cost to resolve compared to other categories.

Resolving problems

Of those who had a problem with a purchase, most (68%) took action to resolve it. As a result, half (50%) of the problems that were acted on were resolved, however about a third of these (35%) were resolved to the consumer's satisfaction.

When taking action to resolve a problem, less than half (46%) of New Zealand consumers sought information about their rights. The most common method of resolution was contacting the business directly (88%). Consulting with friends or whānau, and contacting the manufacturer have steadily declined since 2022.

The success rate of having a problem resolved to satisfaction being 35% may contribute towards consumers' decisions of whether or not to act to resolve a problem. Confidence is a factor, with 30% not acting due to not feeling confident that doing anything would solve the issue. The proportion stating that they could not be bothered / it was too much effort to act has been rising since 2020, now on a similar level to 2018 (34%).

Taking action to resolve:

68% took action to resolve a problem.

75% of problems were resolved for those who took action.

35% of all problems were resolved to the consumer's satisfaction.

30% did not take action because they did not feel confident that doing anything would solve the issue.

Methods of resolution:

88% contacted the business directly to solve their problem.

46% sought information about their rights when seeking to resolve a problem.

6% of problems were solved through a dispute resolution service.

74% are aware of at least one dispute resolution service.

> *Most of the time, people and businesses aren't trying to screw you over. But we need to understand our rights and the processes to follow if we have an issue to address.*
> (aged 45–49, Waikato)

SECTION 1:
Consumer problems

WHAT'S COVERED IN THIS SECTION?

Consumers were asked to consider a range of product and service categories. For each category, they considered:

1) *Whether they made a purchase in that category in the past 2 years.*
2) *If so, whether they experienced an issue with any products/services they purchased in this category.*
3) *Specifically, they were asked to think about times when:*
   - *Information about the product/ service was misleading/not true.*
   - *They purchased a product/service that was faulty/did not deliver what they expected.*
   - *Their legal rights as a consumer were not met.*
   - *They felt deceived, pressured, or unfairly treated.*

Purchasing experiences – by product/service category

In 2026, consumers are significantly more likely to purchase across 16 product & service categories compared to 2024. Nonetheless, the top purchasing categories remain consistent with 2024: grocery retail, clothing & personal products & health products/services. *The trend of declining* motor vehicle purchases from private sellers *continues from 2022 through 2026.*

Figure 1: Purchasing experiences in the past 2 years – by product/service category

	2026	2024	2022	2020	2018
Products purchased at a grocery retailer (e.g. supermarkets & dairies)*	88% ▲	83%			
Clothing, footwear, toiletries, cosmetics, other personal products*	87% ▲	82%	91%	84%	92%
Health/medical products & services (e.g. medicines, medical services, etc.)*	82% ▲	78%	74%	67%	77%
Mobile telecommunications services (e.g. mobile voice, text, data)	82% ▲	76%	74%	71%	80%
Fuel (petrol, diesel)/EV charging*	81% ▲	79%			
Utility services (e.g. water, gas, electricity)	80% ▲	74%	65%	61%	63%
Entertainment, recreation, leisure activities (e.g. gym memberships)	72% ▲	64%	73%	65%	77%
Insurance	71% ▲	65%	67%	59%	68%
Electronics (e.g. phones, laptops, devices), electrical appliances, whiteware*	71% ▲	60%	75%	69%	74%
Motor vehicle repairs, servicing, maintenance	69% ▲	62%	78%	71%	77%
Banking/financial products/services (e.g. bank accounts, debit cards)	67% ▲	63%	60%	58%	58%
Travel/holiday services (e.g. travel agents, flights)	64% ▲	57%	58%	62%	71%
Personal/household services (e.g. hairdresser, cleaner, gardener)	63%	**NEW in 2026**			
Home-based telecommunications services (e.g. landline/internet)	58%	58%	59%	55%	63%
Non-electrical household products (e.g. furniture/cooking equipment)	58% ▲	52%	66%	61%	63%
Public transport &/or small passenger services (e.g. taxis, Uber, e-bike hire, etc.)*	57% ▲	39%			
Car parking services (through local council/privately)	51%	**NEW in 2026**			
Building, repairs, renovations, maintenance on your home	38% ▲	35%	46%	39%	41%
Education (e.g. childcare, day care, school, university, in-person/online courses)	33%	**NEW in 2026**			
Other professional services (e.g. lawyer, accountant)	29%	**NEW in 2026**			
Motor vehicle (through a car dealer)	23%	21%	32%	32%	33%
Buying/selling real estate/property services (e.g. rent, lease agreements)*	21% ▲	14%	23%	22%	25%
Motor vehicle (from a private seller)	13% ▼	14%	21%	20%	21%
Funeral services	7%	**NEW in 2026**			
Rest home real estate (e.g. buying, selling, entering a contract within a rest home)	6%	**NEW in 2026**			

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

***Q14a:** Which of the following product or service categories, if any, have you purchased in the last 2 years? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine, or they may be ongoing services that you make regular payments on or are subscribed to.* ****Note:** The question text changed for the 2026 survey and may not be directly comparable to previous waves.*

***Base:** All respondents (2018: n=2,592, 2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600)*

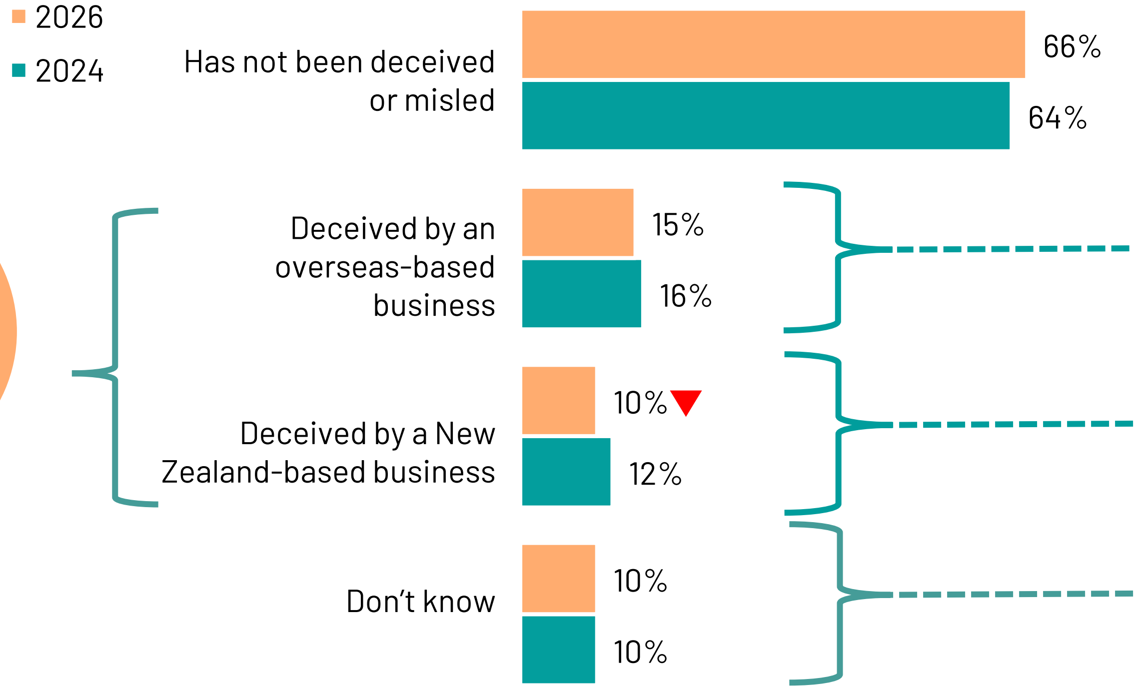
Consumer deception by a business in the past 2 years

The majority do not think they have been deceived or misled by a business in the past 2 years – similar to 2024 results. Knowing about their consumer rights has an impact on people's experience. Those who know a lot about their consumer rights are more likely to agree that they have been deceived by a NZ-based business, while those who do not know anything about their consumer rights are more likely to be unsure whether they have been deceived or not. Compared to 2024, fewer consumers have been deceived by a NZ-based business.

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

Figure 2: Consumer deception by businesses when buying products/services in the last 2 years

Multiple-response question



25%
Of consumers have been deceived by a business
26% in 2024

You definitely feel you are in the lesser power position when you question something. It would be good to know my rights more fully.
(Not deceived, 55-64, Auckland)

Demographic/Category Differences

Those significantly more likely to agree they have been deceived/misled by an overseas-based business:
Southeast-Asian ethnicity (**26%**), aged 18-24 (**21%**), have a disability (**20%**), frequent online purchasers – more than once a month (**19%**), females (**18%**)

Those significantly more likely to agree they have been deceived/misled by a NZ-based business:
Know a lot about their consumer rights (**21%**), household income under $25k (**18%**), never trust that the information given by salespeople is fair & accurate (**15%**), unemployed (**15%**), have a disability (**15%**), other European ethnicity (**14%**), live in a rural/semi-rural area (**13%**), frequent online purchasers – more than once a month (**13%**)

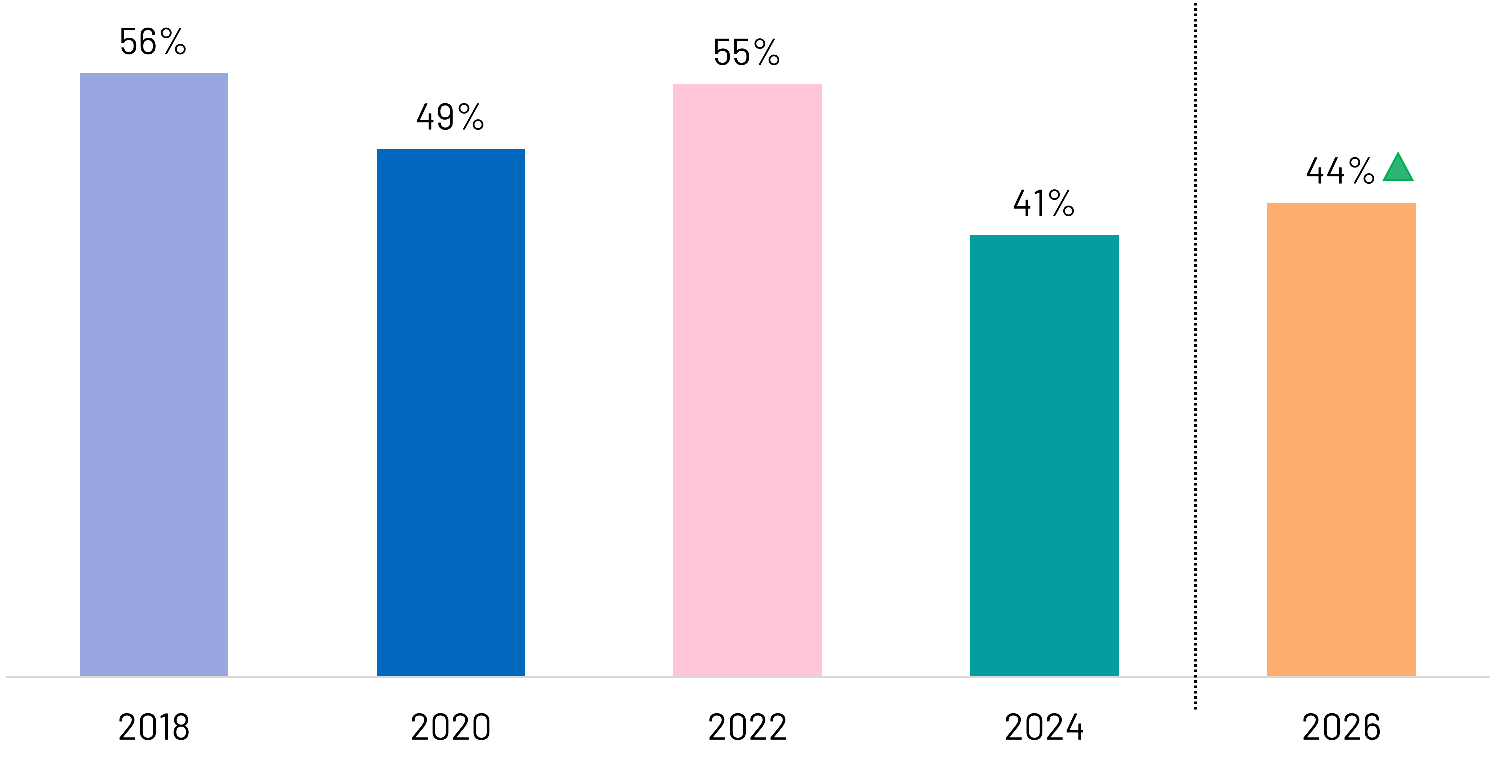
Those significantly more likely to not know if they have been deceived/misled:
Do not know anything about their consumer rights (**21%**), do not have an awareness of NZ laws (**18%**), Samoan ethnicity (**16%**), unemployed (**15%**), aged 18-34 (**14%**), females (**12%**)

Q48: *In the last two years, have you been misled or deceived by a business when buying products or services?*
Base: *All respondents (2024: n=3,500, 2026: n=3,600)*

Consumers who have experienced a problem with their purchase in the past 2 years

In 2026, significantly more people have experienced a problem with a purchase in the past 2 years compared to 2024. Despite this increase, the proportion of people experiencing a problem remains lower than results seen from 2018 to 2022. Among those most likely to have had a problem in 2026 are people with a disability, Northland residents & 18–24-year-olds.

Figure 3: Problems with purchases in the past 2 years



▲/▼ *indicates significant **increase**/**decrease** compared to the previous wave*

Demographic/Category Differences

Those significantly more likely to have experienced a problem:

- have a disability (**56%**)
- Northland residents (**55%**)
- aged 18–24 (**52%**)
- other European ethnicity (**52%**)
- new migrants – in NZ under 10 years (**51%**)
- Self-employed (**51%**) or employed part-time (**50%**)
- Māori ethnicity (**49%**)
- females (**49%**)
- frequent online purchasers – more than once a month (**49%**)

Those significantly less likely to have experienced a problem:

- Southland residents (**29%**)
- aged 74+ (**34%**)
- males (**38%**)

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

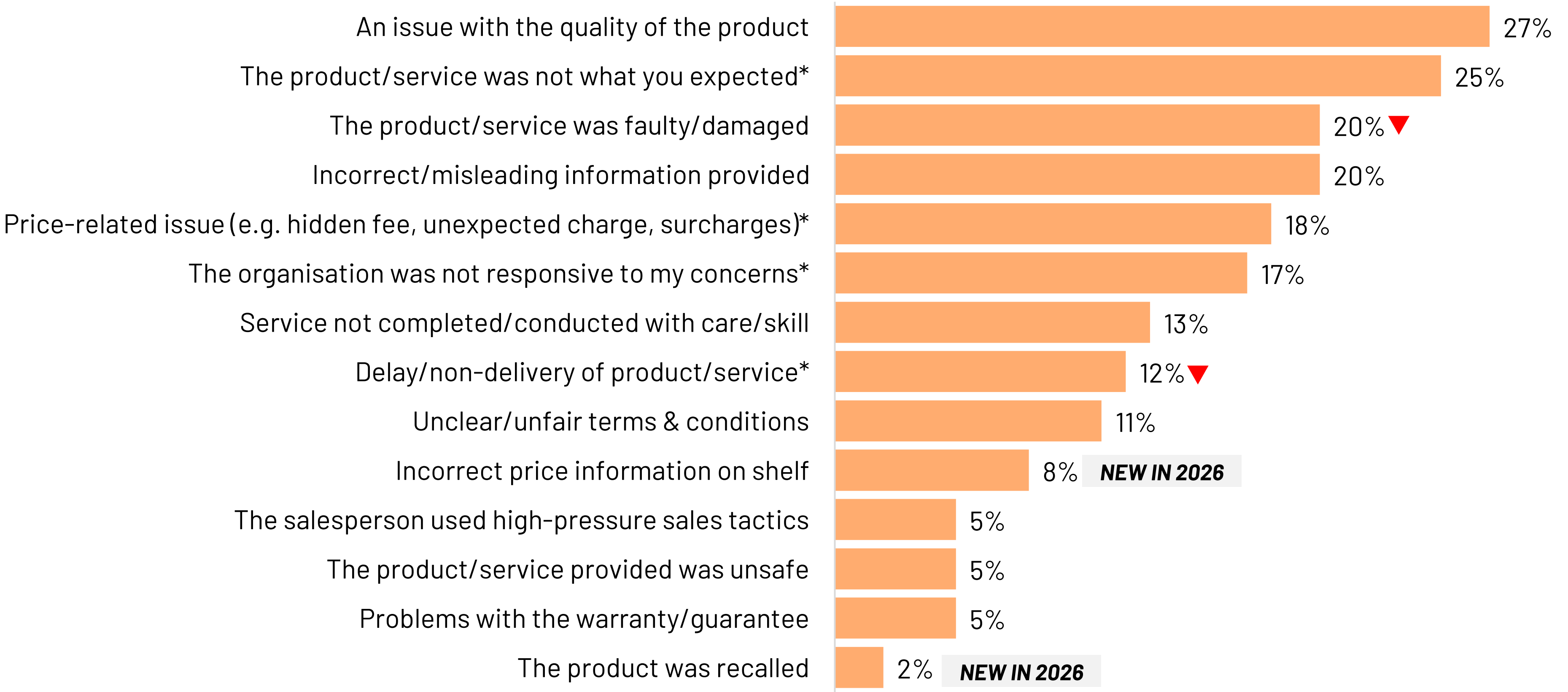
Base: *All respondents (2024: n=3,500, 2026: n=3,600)*

Reasons for the most recent problem with a purchased product/service

Consumers most commonly have a problem with their product/service's quality & the product/service not being what was expected. *Compared to 2024, a smaller proportion of consumers stated that it was due to* incorrect/misleading information. *Nearly one fifth of consumers stated that their problem was due to* price-related issues, e.g. hidden fees or unexpected charges/surcharges – *a new reason added in 2026.*

Figure 4: Reasons for most recent problem

Multiple-response question



	2026	2024
An issue with the quality of the product	27%	27%
The product/service was not what you expected*	25%	27%
The product/service was faulty/damaged	20%	23%
Incorrect/misleading information provided	20%	22%
Price-related issue (e.g. hidden fee, unexpected charge, surcharges)*	18%	20%
The organisation was not responsive to my concerns*	17%	19%
Service not completed/conducted with care/skill	13%	15%
Delay/non-delivery of product/service*	12%	15%
Unclear/unfair terms & conditions	11%	11%
Incorrect price information on shelf	8%	-
The salesperson used high-pressure sales tactics	5%	5%
The product/service provided was unsafe	5%	6%
Problems with the warranty/guarantee	5%	6%
The product was recalled	2%	-

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

Q16: *We'd now like to ask you some questions about this problem you had with [PIPE IN FROM Q15]. Was this problem related to...?* ****Note:*** *The answer option text changed for the 2026 survey and may not be directly comparable to previous waves.*

Base: *Those who have had a problem with a product or service in the past 2 years (2026: n=1,652)*

Incidence rate of problems experienced with purchases made – by category

Motor vehicles from private sellers *continue to have the highest incidence of problems. Newly added in 2026,* rest home real estate *ranks as the 3rd most experienced problem. Incidence of issues with* buying/selling real estate *is significantly lower compared to 2024. The incidence of problems for many product/service categories has been trending down since 2022.*

Figure 5: Problem incidence rate – by product/service category

	2026	2024	2022	2020
Motor vehicle (from a private seller)	21%	22%	16%	18%
Products purchased at a grocery retailer (e.g. supermarkets & dairies)	17%	15%		
Rest home real estate	15%	*NEW IN 2026*		
Motor vehicle (through a car dealer)	13%	17%	17%	15%
Building, repairs, renovations, maintenance on your home	13%	16%	24%	21%
Electronics (e.g. phones, laptops), electrical appliances, whiteware*	13%	13%	19%	17%
Car parking services (through local council/privately)	12%	*NEW IN 2026*		
Motor vehicle repairs, servicing, maintenance	12%	13%	15%	14%
Clothing, footwear, toiletries, cosmetics, other personal products*	12%	12%	15%	12%
Buying/selling real estate, property services (e.g. rent, lease agreements)*	11% ▼	18%	15%	19%
Home-based telecommunications services	11%	12%	25%	27%
Mobile telecommunications services	10%	10%	21%	19%
Other professional services	9%	*NEW IN 2026*		
Funeral services	9%	*NEW IN 2026*		
Travel/holiday services	9% ▼	11%	18%	19%
Insurance	9%	9%	11%	11%
Utility services	9%	8%	15%	11%
Public transport/Small passenger services (e.g. taxi, Uber, scooter hire)*	8% ▼	13%		
Education	7%	*NEW IN 2026*		
Health/medical products & services (e.g. medicine, supplements, services)*	7% ▼	8%	11%	9%
Personal/household services	6%	*NEW IN 2026*		
Entertainment, recreation, leisure activities	6% ▼	8%	9%	9%
Non-electrical household products	6% ▼	8%	11%	11%
Banking/financial products/services	6% ▼	8%	9%	11%
Fuel (petrol, diesel)/EV charging*	3% ▼	5%		

▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

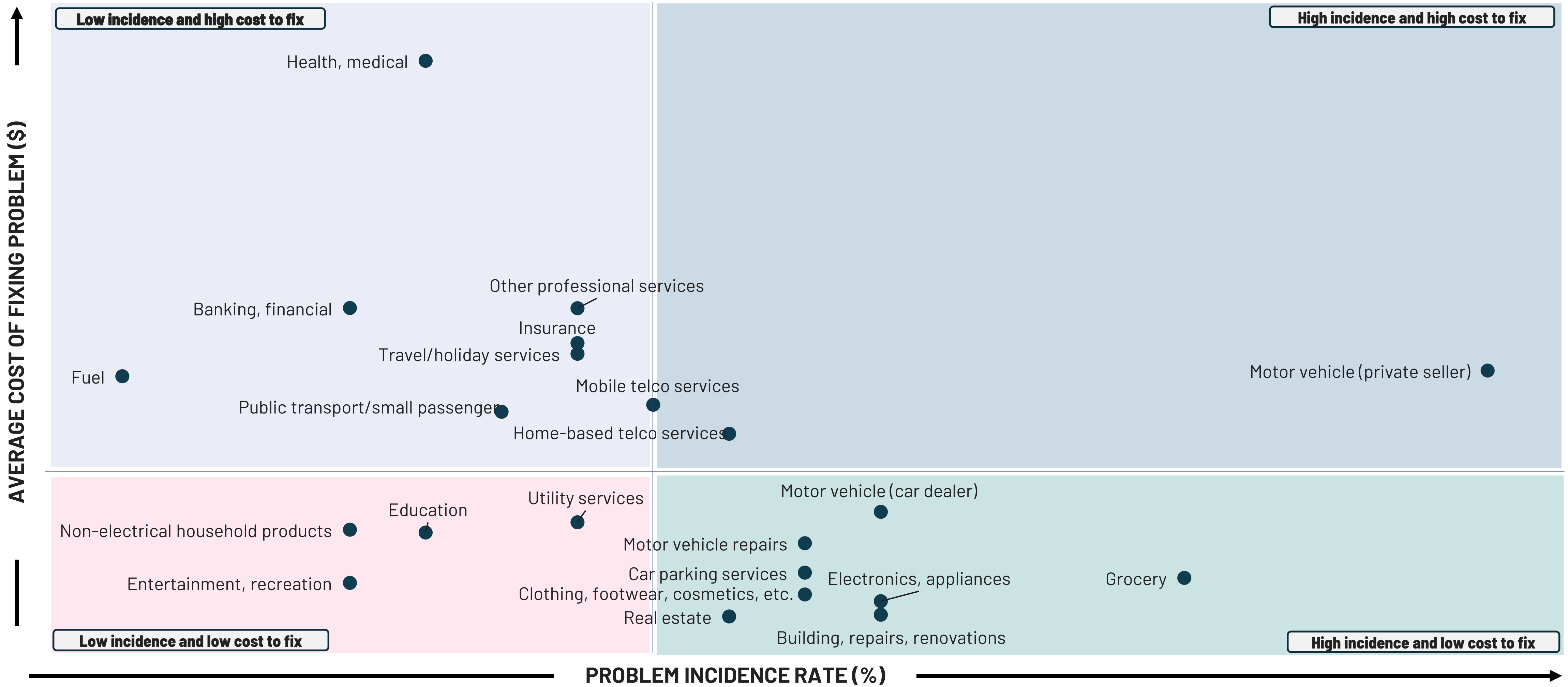
Q14b: *And for each of the following product or service categories, did you experience any problems with purchases you made in the past two years?* ****Note:*** *The question text changed for the 2026 survey and may not be directly comparable to previous waves.*

Base: *Those who have purchased in each category (2020: n=345–1,458, 2022: n=330–1,794, 2024: n=481–2,909, 2026: n=450–3,177)*

Average cost of fixing problems of each product/service type

Buying a motor vehicle from a private seller *has the highest incidence rate of problems occurring & one of the higher average costs of resolving the problem. Issues with* health/medical products & services, *while less common, are by far the most costly to fix on average.*

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



***Q14b:** And for each of the following product or service categories, did you experience any problems with purchases you made in the past two years? **Base:** Those who have purchased in each category (2026: n=450-3,177)*

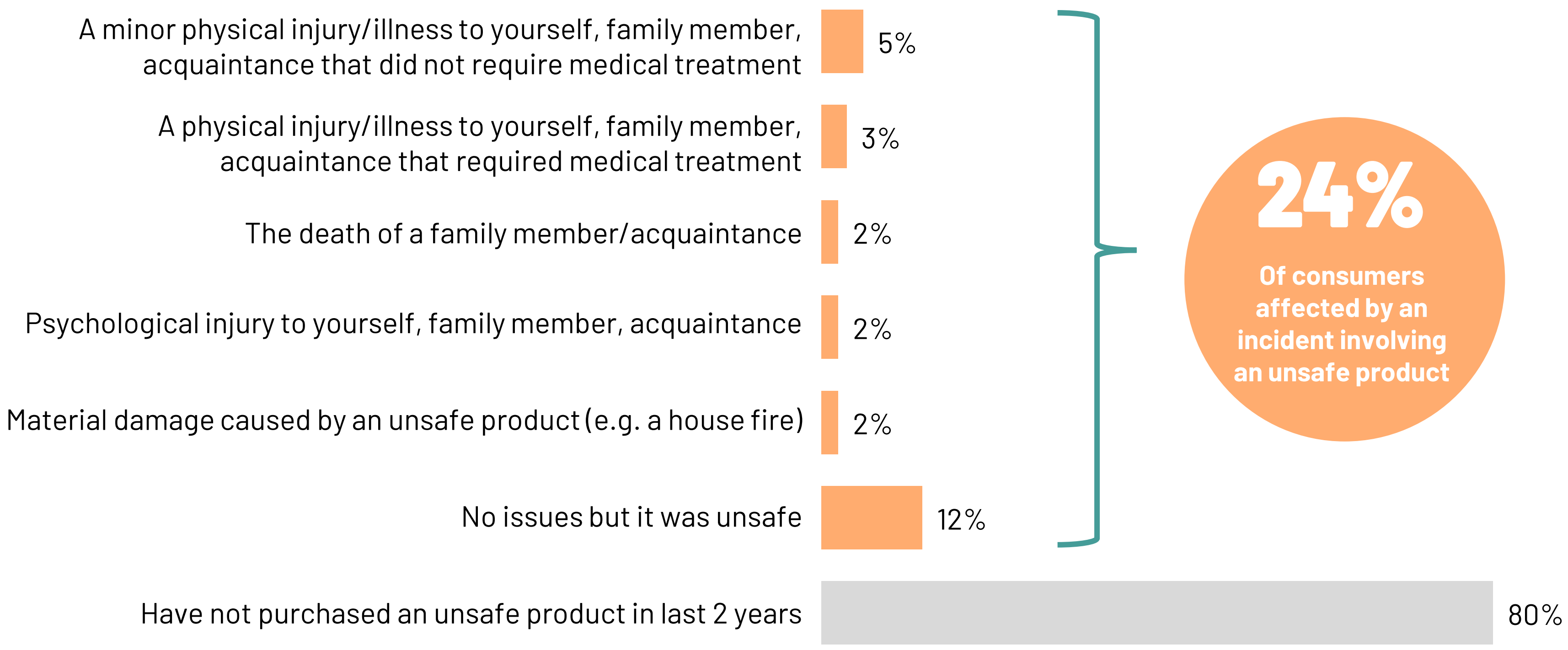
***Q22b:** How much money did this **problem** end up costing you overall, including any extra costs from damage or trying to fix it, for example legal fees? Do **not** include the cost of the original product or service in this total. **Base:** Those who have had a problem with a product or service in the past 2 years (2026: n=80-559). **NB:** Not all categories have a sufficient sample size for analysis at this level; as such, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=50.*

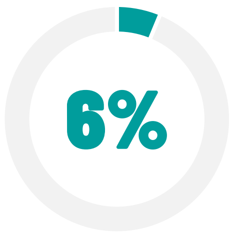
Incidence rate & impacts of unsafe products

Close to one quarter of consumers have reported that they, or someone in their household have been affected by an unsafe product in the past 2 years and 6% have sustained a physical injury as a result of an unsafe product. New migrants who have been in New Zealand for less than 10 years are more than twice as likely to report a physical injury to themselves or somebody in their household due to an unsafe product.

Figure 7: Incidence and impacts of unsafe products*

Multiple-response question





NETT PHYSICAL INJURY

(Minor physical injury + physical injury)

Demographic/Category Differences

Those significantly more likely to be affected by/have a family member/acquaintance affected by a physical injury from an unsafe product:

- new migrants – in NZ under 10 years (**14%**)
- frequent online purchasers – at least several times every week (**13%**)
- always trust that the information given by salespeople is fair & accurate (**12%**)
- have a disability (**12%**)
- students (**12%**)
- aged 18-34 (**11%**)
- Pacific ethnicity (**10%**)
- household income under $25k (**10%**)
- Asian ethnicity (**9%**)
- household income $75k-$100k (**9%**)

Q42: *In the last two years, have you, or someone in your household, been affected by an incident involving an unsafe product that has resulted in…?*
Note: *The question text changed for the 2026 survey and may not be directly comparable to previous waves.*
Base: *All respondents (2026: n=3,600)*

Open-ended responses for unsafe products involved in an incident or recalled

Please could you describe what product was involved in the incident or recalled?

Physical injury that required medical treatment

A batch of biscuits that said no dairy on packaging however it had dairy and my brother is an anaphylactic to all dairy.
(18-24 years, Wellington)

The leg of a ladder buckled resulting in a fall.
(50-54 years, Auckland)

It was a wooden door frame which became unhinged.
(25-34 years, Northland)

Minor physical injury or illness

Bought ice cream from the supermarket that had pieces of metal in it. Was taken back to the supermarket, refunded and all the ice cream was taken off the shelf.
(18-24 years, Bay of Plenty)

A child's chair broke a leg while the child was using it and resulted in a bump on the head. (55-64 years, Canterbury)

Psychological injury

We purchased a scooter from [shop name] and while my son was riding on it, the front wheel came off which caused my son to have an accident.
(45-49 years, Hawke's Bay)

Material damage

The product was a [brand name] vaping device, which overheated and leaked during charging, causing a minor burn. It was later recalled due to a battery defect.
(35-44 years, Hawke's Bay)

A glass bath screen exploded (when bathroom was empty) leaving damage to flooring and the bath. (45-49 years, Wellington)

E-bike battery exploded in the house, at night.
(55-64 years, Auckland)

No issues, but it was unsafe

Bathroom fan heater that was on recall because of fire risk. Was replaced free of charge. (Over 75 years, Otago)

Magic sand from [shop name], it was recalled for having traces of asbestos.
(18-24 years, Waikato)

Teething products from [overseas online shop]. There's no laws or regulations around how these are produced. I realised after purchase that it wasn't acceptable when this product was going into my child's mouth.
(25-34 years, Manawatū-Whanganui)

Q42a: *Please can you describe what product was involved in the incident or was recalled? [open-ended question]*
Base: *Those affected by an incident involving an unsafe product (2026: n=719)*

SECTION 2: Problem resolution experience

WHAT'S COVERED IN THIS SECTION?

While many consumers experience problems, the more significant issue is that these are not always resolved effectively.

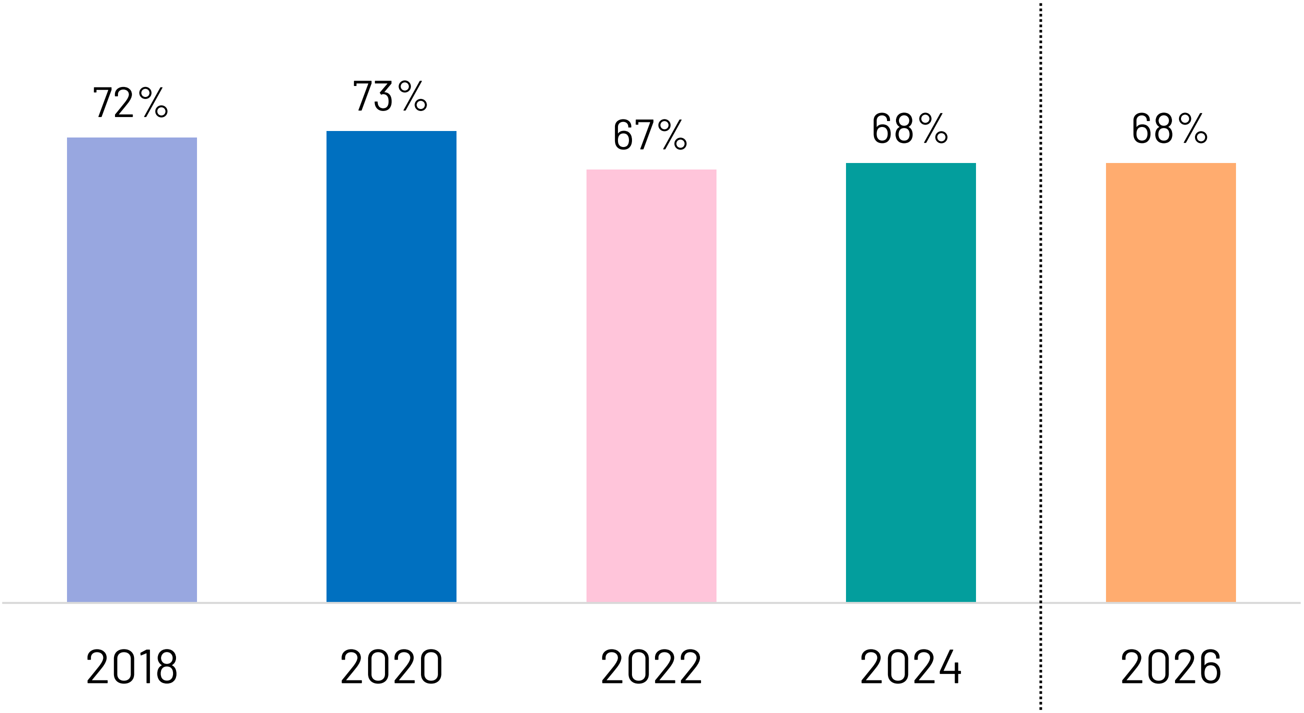
Consumers who had experienced problems with products or services that were purchased in the previous 2 years were asked whether they sought to resolve the issue and what steps they took.

This was to assess whether consumers understand what actions to take when seeking redress and find out how many can reach a satisfactory resolution. This information identifies areas where consumers may be facing obstacles to reaching a successful outcome.

Consumers taking action to resolve problems with their product/service

Around two thirds of consumers have taken action to resolve their issue with their purchased product or service, unchanged from 2024. Groups who are least likely to have taken action are new migrants, people who are unemployed & younger consumers aged 18–34 years.

Figure 8: Action taken to resolve most recent problem



Demographic/Category Differences

Those significantly more likely to have taken action:

- aged 65+ (**82%**)
- know at least a moderate amount about their consumer rights (**74%**)
- males (**74%**)

Those significantly less likely to have taken action:

- new migrants – in NZ under 1 year (**28%**) and 5–10 years (**54%**)
- unemployed (**57%**)
- aged 18–34 (**60%**)
- know a little bit about their consumer rights (**63%**)
- females (**64%**)

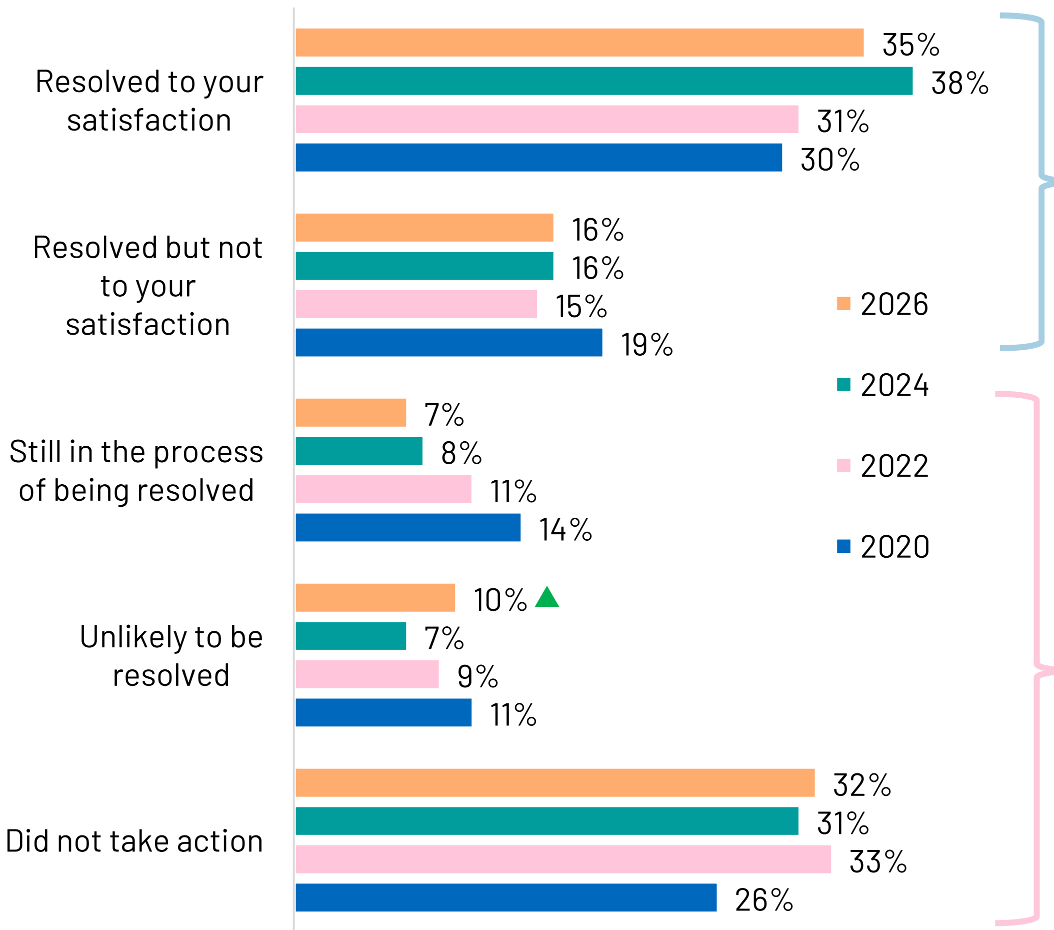
***Q23:** Did you take any action to resolve your problem?*

***Base:** Those who have had a problem with a product or service in the past 2 years (2018: n=1,420, 2020: n=839, 2022: n=1,021, 2024: n=1,433, 2026: n=1,652)*

Problem resolution status – for all who had a problem

Half of consumers have had their most recent problem resolved, with 35% stating that the resolution was to their satisfaction. There has been an increase in the proportion of problems that are unlikely to be resolved. People who do not know anything about their consumer rights are the most likely to have an unresolved problem.
This shows that while many consumers take action to resolve problems, outcomes are mixed, with a proportion not achieving a satisfactory resolution.

Figure 9a: Problem resolution status



▲/▼ *indicates significant* ***increase/decrease*** *compared to the previous wave*

NETT RESOLVED

2026	2024	2022	2020
50%	54%	47%	49%

NETT UNRESOLVED

2026	2024	2022	2020
49%	46%	53%	51%

Demographic/Category Differences

Those significantly more likely to have a resolved problem:

- males (58%)
- aged 35-54 (58%) and 65+ (56%)
- know at least a moderate amount about their consumer rights (56%)

Those significantly more likely to have an unresolved problem:

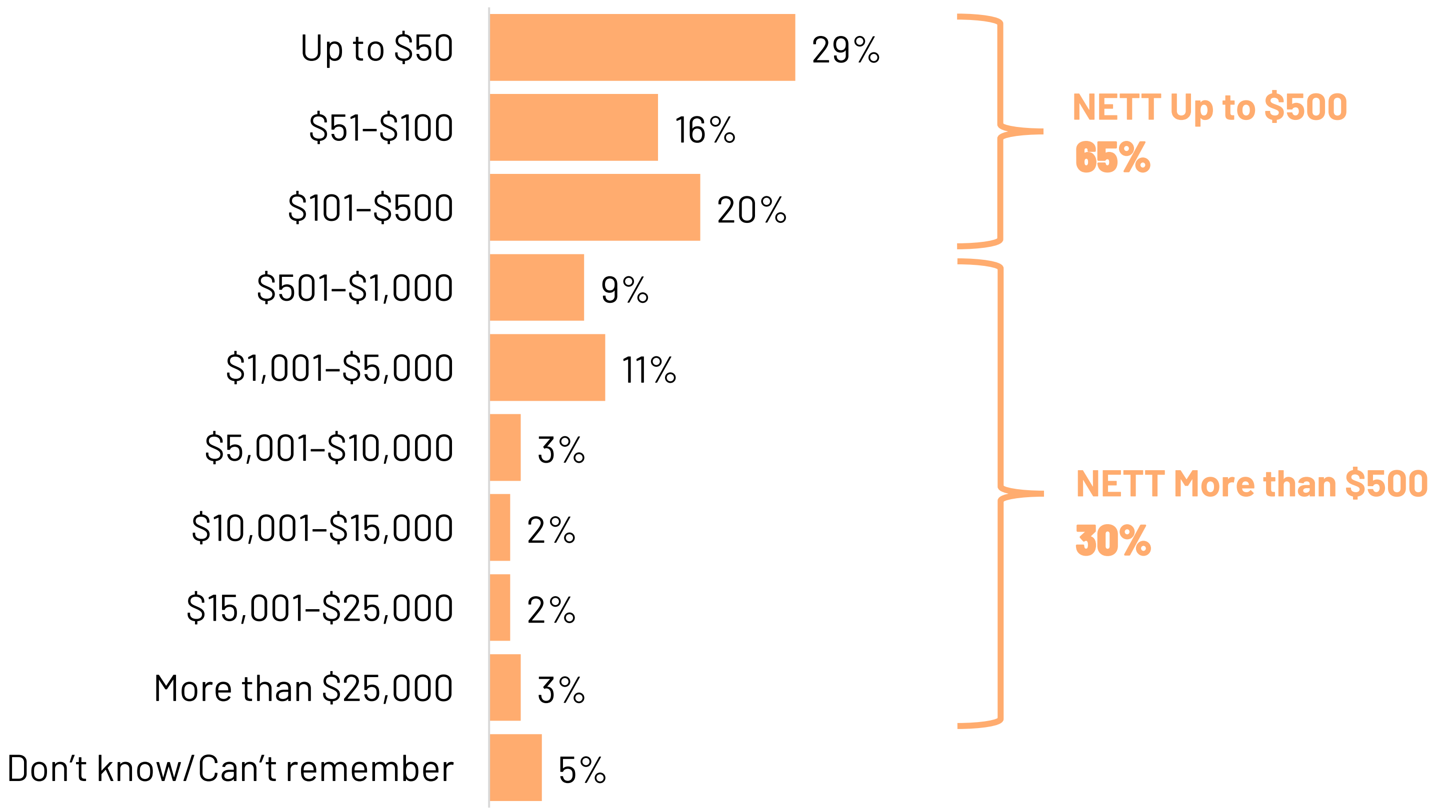
- do not know anything at all about their consumer rights (62%)
- aged 18-34 (54%)
- females (54%)

Q29: *Is the problem...?*
Base: *Those who have had a problem with a product or service in the past 2 years (2020: n=839, 2022: n=1,021, 2024: n=1,433, 2026: n=1,652)*

Monetary value of the problem product/service

Approximately two thirds of problematic purchases have a value of less than $500. The remaining third exceed $500, with 21% of these purchases surpassing $1,000.

Figure 10: Monetary value of problem product/service purchased



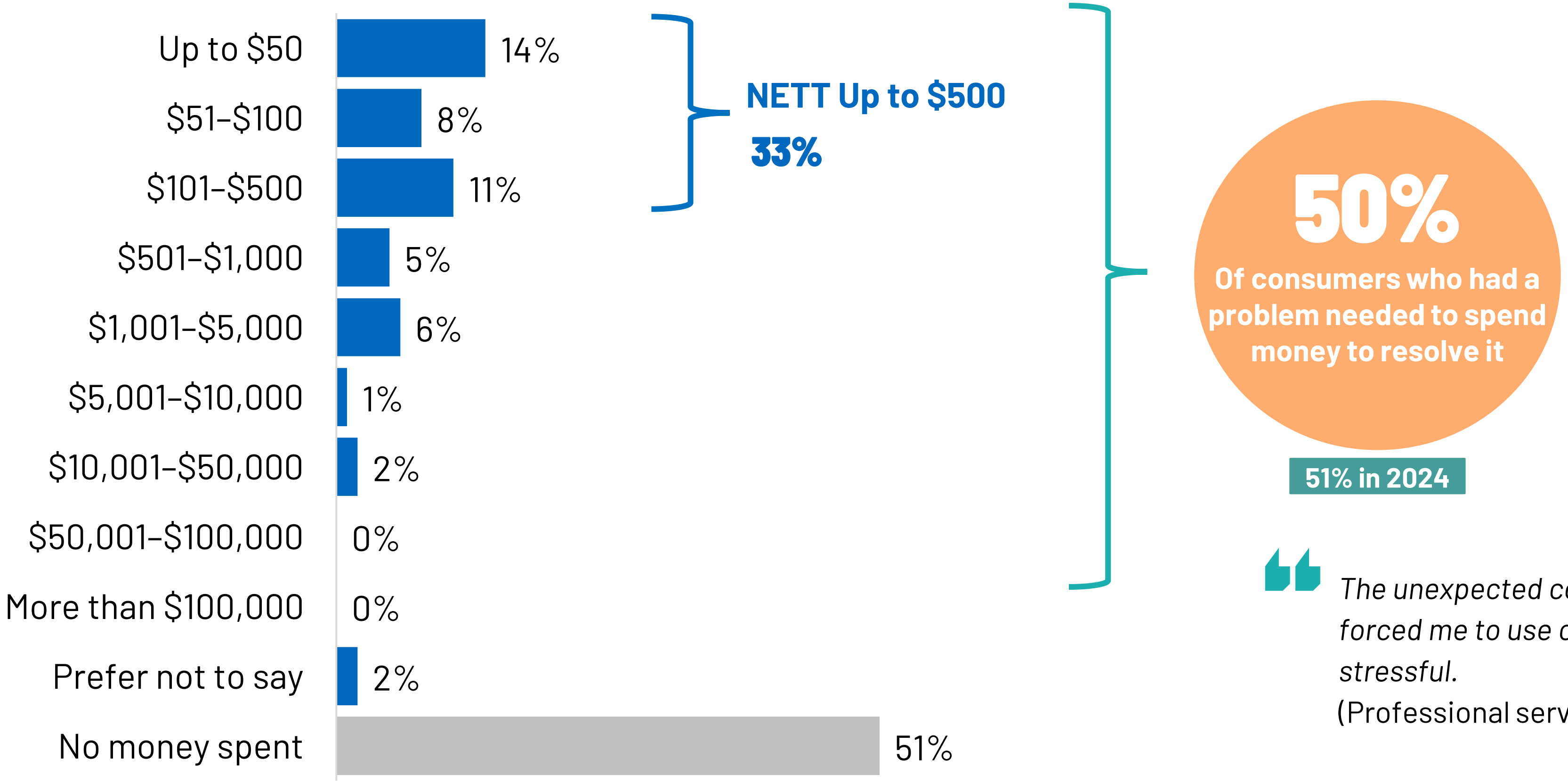
	2026	2024
Up to $50	29%	27%
$51–$100	16%	18%
$101–$500	20%	20%
$501–$1,000	9%	10%
$1,001–$5,000	11%	11%
$5,001–$10,000	3%	4%
$10,001–$15,000	2%	NEW IN 2026
$15,001–$25,000	2%	NEW IN 2026
More than $25,000	3%	NEW IN 2026
Don't know/Can't remember	5%	4%

Q20: *What was the approximate value of the product or service purchased? If the service involved an ongoing subscription or payment, please tell us the approximate value you pay per month.*
Base: *Those who have had a problem with a product or service in the past 2 years (2026: n=1,652).* ***Note:*** *Answer options above $10,000 were added in 2026.*

Monetary cost of resolving the problem

Around half of consumers who had a problem with a product or service did not spend any money resolving it. A third spent under $500 on resolving their problem.

Figure 11: Cost of resolving problem



The unexpected cost [of dealing with the problem], forced me to use credit card & go into debt. Very stressful.
(Professional services, 45-49, Canterbury)

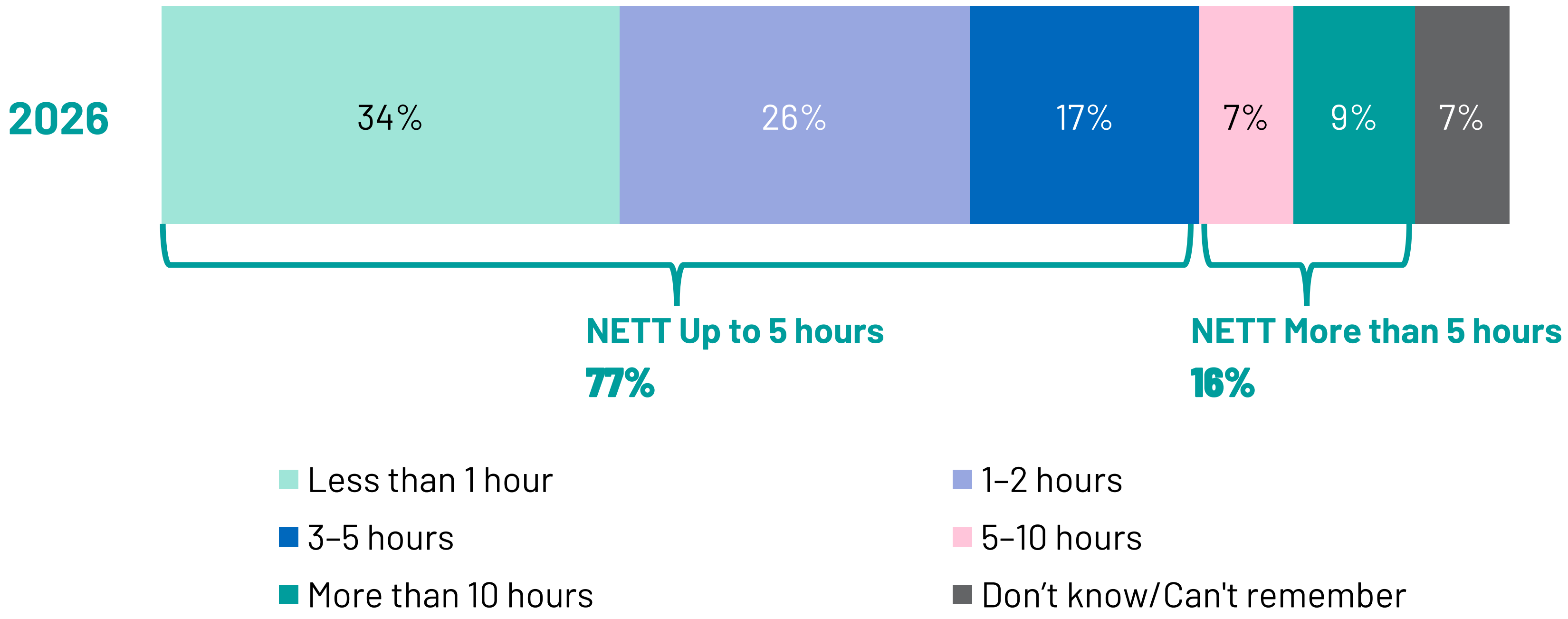
__Q22b:__ How much money did this problem end up costing you overall, including any extra costs from damage or trying to fix it, for example legal fees? Do not include the cost of the original product or service in this total.

__Base:__ Those who have had a problem with a product or service in the past 2 years and took action to resolve it (2026: n=1,126)

Time spent on resolving problem

While half of consumers who had a problem with a product or service did not spend money on resolving it, more than half spent over an hour of their time resolving the problem. The vast majority of people spent up to 5 hours trying to resolve their problem, with one third stating that it took them less than 1 hour & a quarter claiming it took 1–2 hours.

Figure 12: Time taken trying to resolve problems



	2026	2024	2022	2020
<1 hour	34%	31%	31%	26%
1–5 hours	43%	46%	42%	37%
5–10 hours	*7%*	*7%*	*11%**	*14%**
>10 hours	9%	11%	13%	14%
Don't know	7%	5%	3%	7%

***Note:** The option '5–10 hours' changed from '6–10 hours' in 2024. 2022 and 2020 data is not directly comparable.*

I find that companies who are in the wrong tend to take a lot longer to get back to you about issues in hope you'll forget.
(Public transport, 18–24, Canterbury)

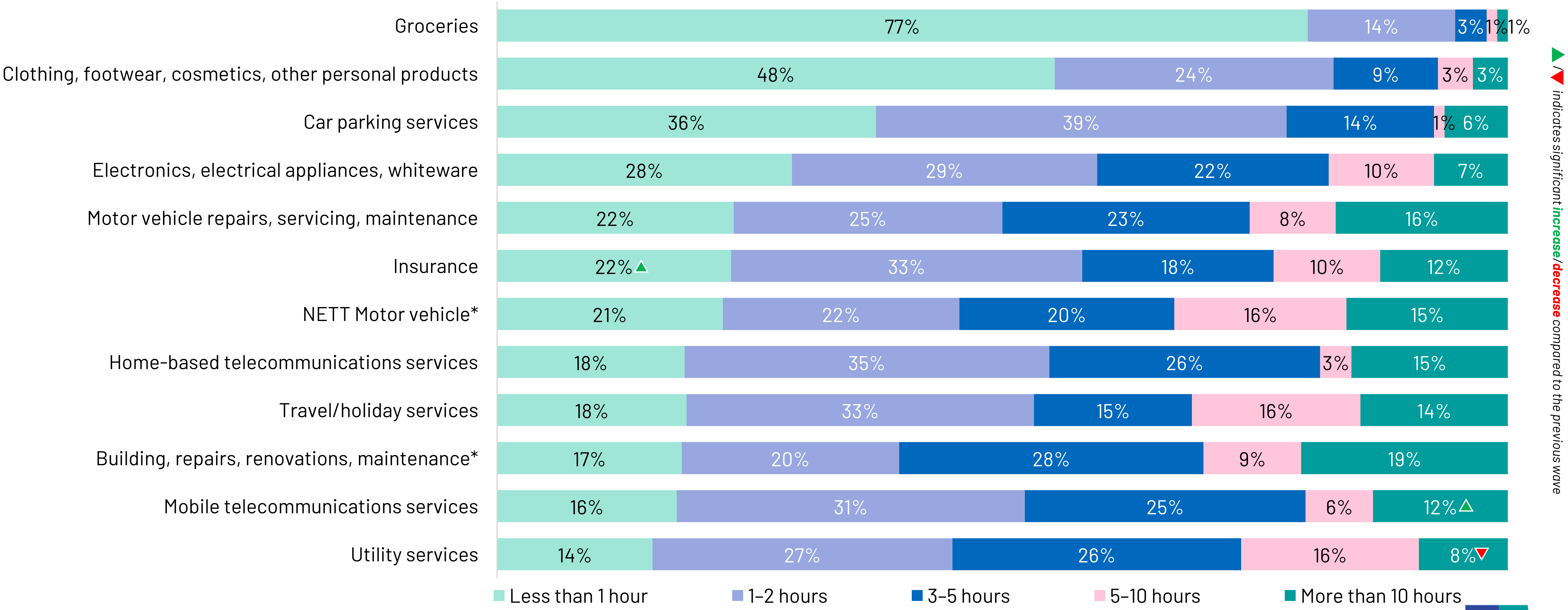
***Q28:** Approximately how many hours have you and others on your behalf spent trying to resolve this problem?*

Base:** Those who have had a problem with a product or service in the past 2 years and took action to resolve it (2020: n=615, 2022: n=712, 2024: n=991, 2026: n=1,126).* ***Note: *The results are based on all consumers who took action in relation to their problems (whether they resolved them or not).*

Time taken trying to resolve problem – by product/service category

When consumers encounter issues with purchases, problems related to groceries are typically resolved in less than an hour. In contrast, resolving issues with utility services tends to be more time-consuming, with half of consumers spending more than 3 hours on resolution efforts.

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



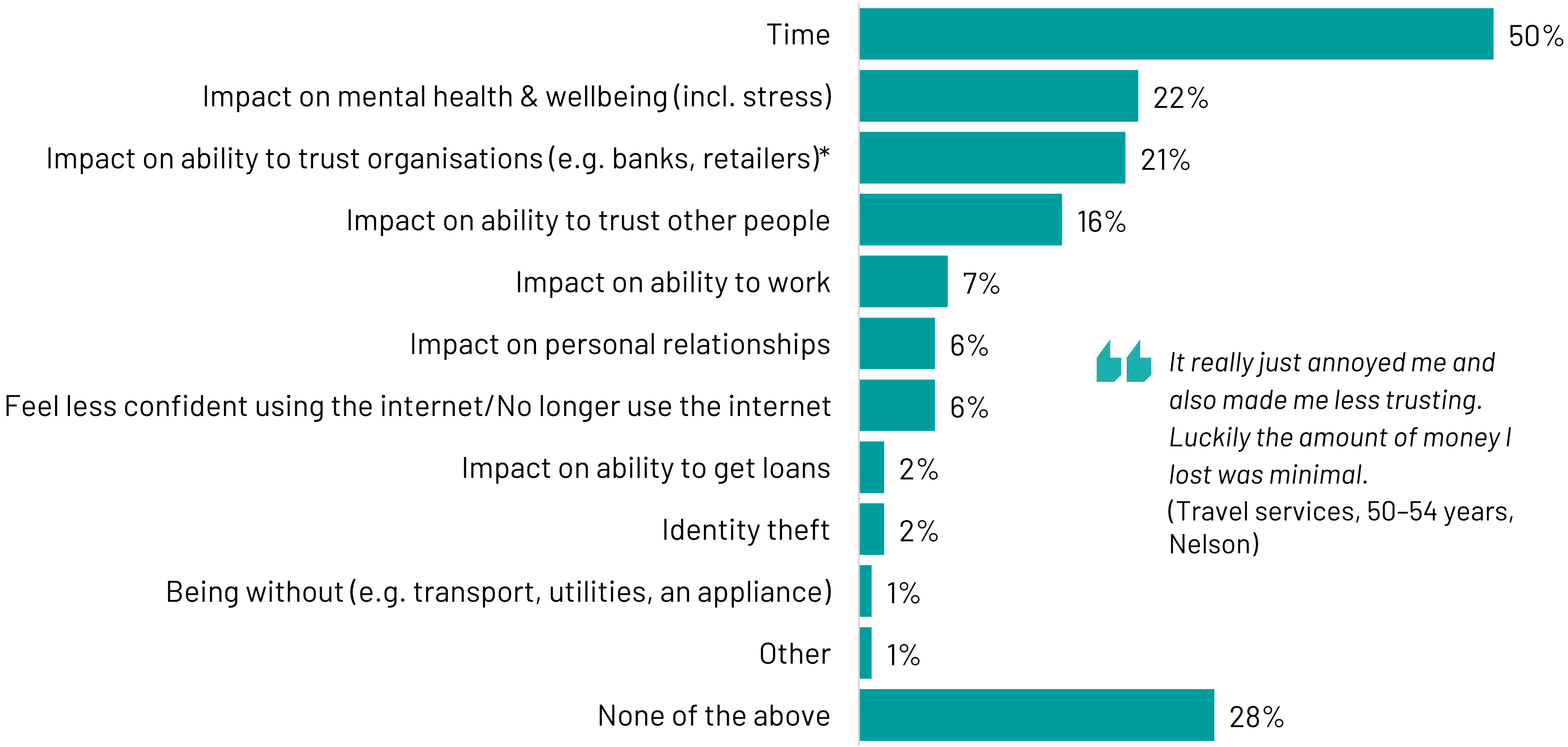
***Q28:** Approximately how many hours have you and others on your behalf spent trying to resolve this problem?*
***Base:** Those who have had a problem with a product or service in the past 2 years and took action to resolve it (2026: n=112–408).*
** **Caution:** Low base size <50. Results are indicative only. **Note:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=30.*

Non-monetary impact of the problem

Following the open-text question, consumers were then asked to consider non-monetary impacts from a provided list. Consistent with the open-text responses, the primary non-monetary cost cited (by half of respondents) was the time spent resolving issues. *Around 20% of consumers reported experiencing adverse effects on their* mental health & wellbeing, *as well as* reduced trust in organisations *– particularly for those whose problem was resolved but not to their satisfaction, or still in the process of being resolved.*

Figure 15: Non-monetary impact of the problem

Multiple-response question



It really just annoyed me and also made me less trusting. Luckily the amount of money I lost was minimal.
(Travel services, 50–54 years, Nelson)

Demographic/Category Differences

Those significantly more likely to have an impact related to...

Time

- aged 50–54 (**59%**)

Mental health

- household income under $25k (**31%**)
- unemployed (**31%**)
- have a disability (**31%**)

Ability to trust organisations

- problem was in the process of being resolved at the time of the survey (**33%**) or problem was resolved but not to their satisfaction (**32%**)

Ability to trust other people

- unemployed (**25%**)
- household income under $25k (**24%**)
- speak another language at home (**23%**)
- have a disability (**23%**)
- Asian ethnicity **(22%)**

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

Base: *Those who have had a problem with a product or service in the past 2 years (2026: n=1,652).* ****Note:*** *The question text changed for the 2026 survey and may not be directly comparable to previous waves.*

Open-ended responses for biggest perceived personal impact of problem

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

Financial cost

I'm out of pocket thousands of dollars, the vehicle had so much wrong with it that I cannot afford to fix it. (Motor vehicle – private seller, 45-49 years, Otago)

Just feels like a rip off. Disappointed that we have to pay extra to access services that should have been provided in subscription. (Home-based telecommunication services, 45-64 years, Auckland)

When I picked up the car there were quite a few things that weren't done despite the significant preparation and cleaning charge I paid. (Motor vehicle – car dealer, 18-24 years, Auckland)

Time/delays

Lots of hassle back and forth with tradies and lots of time spent on site quality checking and giving feedback. (Building/repairs/renovations, 35-44 years, Wellington)

It was a huge inconvenience. Paying that much on a faulty item and then having to travel all the way back to the physical store in order to solve the issue too, the whole day. (Clothing/footwear/toiletries/personal products, 18-24 years, Wellington)

Issue with product quality/workmanship

I went and got my hair done and she didn't use the right product so my hair was orange. I have been trying for months to fix it. (Personal services, 35-44 years, Bay of Plenty)

Product unusable / not working

Off food products that ruined dinner plans. (Grocery products, 35-44, Otago)

I wasn't able to use the computer I so desperately needed for work. (Electronics, 25-34 years, Hawke's Bay)

Issue with honesty/misleading

I thought I was buying a membership that could be used for 24 hours, but it wasn't clear that it was just saying the gym was 24 hours and the pass was one time use. (Entertainment/recreation/leisure, 25-34 years, Wellington)

An increase in monthly charges when we were promised a 'discounted' rate. (Utility services, over 75 years, Waikato)

Issue with communication/information

I was not informed that the unpaid parking ticket (for only being one hour over) would be sent to a debt collection agency after being outstanding for less than one month. (Car parking services, 25-34 years, Auckland)

Having to replace/return/request refund

I had to return the product and it was extremely upsetting because I had high hopes and I was sorely let down. (Clothing/footwear/toiletries/personal products, 25-34 years, Gisborne)

Issue with service/customer service

Rest home care substandard. We moved our dad out. (Rest home real estate, 55-64 years, Canterbury)

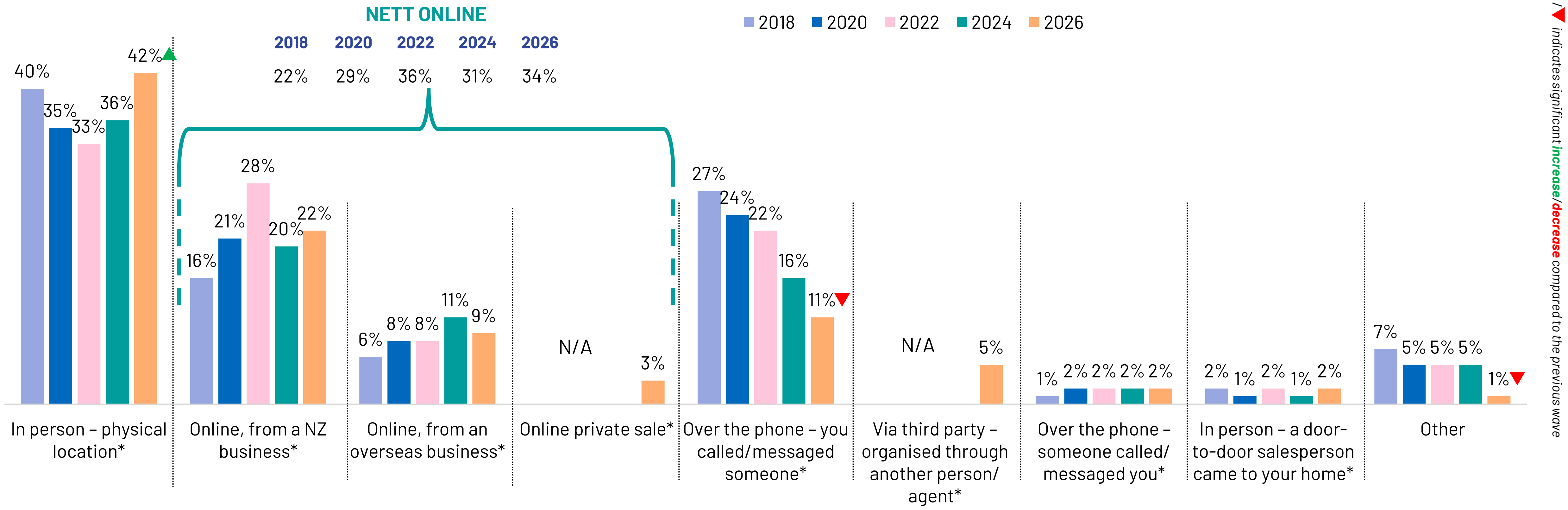
Bought a [brand name] laptop that had a horrible battery life and the service team tried to tell me it couldn't be returned but eventually they gave in. (Electronics, 18-24 years, Bay of Plenty)

Q22a: *What, if anything, would you say was the biggest impact of this problem to you personally? Please explain in as much detail as possible. [open-ended question]*
Base: *Those who have had a problem with a product or service in the past 2 years (2026: n=1,652)*

Purchasing method for problematic products/services

In 2026, purchasing in person at a physical location *remains the most common method for consumers experiencing problems with products/services.* Online *is the second most used method, which now encompasses online private sales, a category newly added in 2026. Meanwhile, issues associated with products acquired via* phone *show a declining trend since 2018.*

Figure 16: Purchasing method for problematic products/services



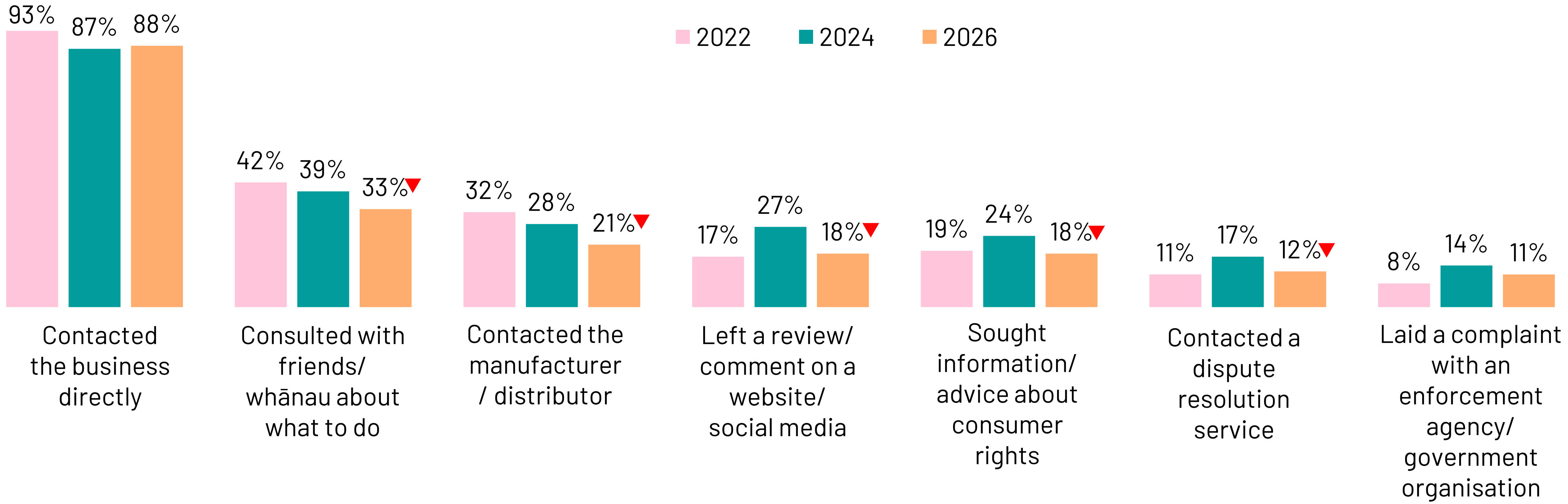
***Q19:** Where did you initially purchase or make the agreement for this product or service? Please select the option that best describes where you first bought/agreed to buy the product or service.*

***Base:** Those who have had a problem with a product or service in the past 2 years (2018: n=1,421, 2020: n=831, 2022: n=1,021, 2024: n=1,433, 2026: n=1,652). ***Note:** The question text changed for the 2026 survey and may not be directly comparable to previous waves.*

Type of action used to resolve consumers' problems

Directly contacting the business *remains the most frequent course of action taken by consumers*. Consulting with friends or whānau, *and* contacting the manufacturer *have steadily declined since 2022*. Leaving a review online, seeking information about consumer rights & contacting a dispute resolution service *have fluctuated over time, with significant decreases in 2026 bringing them back in line with 2022 results.*

Figure 17: Actions taken to resolve problems*



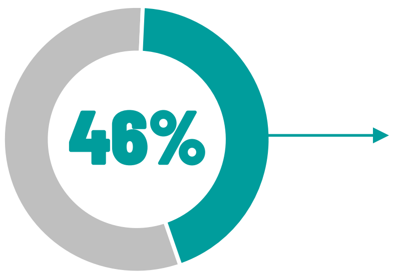
▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

Q25: *Still thinking about this problem you had with [product / service category]. Which of the following steps did you take to try and resolve your most recent problem?*
Note: *The answer options changed for the 2026 survey and may not be directly comparable to previous waves.*
Base: *Those who have had a problem with a product or service in the past 2 years and took action to resolve it (2022: n=712, 2024 n=991, 2026 n=1,078)*

Information sought about rights

Nearly half of consumers have looked up information regarding their rights, with general internet searches surpassing friends & whānau as the predominant source in 2026. Both Consumer NZ & the Citizens Advice Bureau continue to be popular choices for information & advice. Notably, AI tools, introduced in 2026, have already emerged as the 5th most commonly utilised source for guidance on consumer rights.

Figure 18a: Consumers seeking information/advice

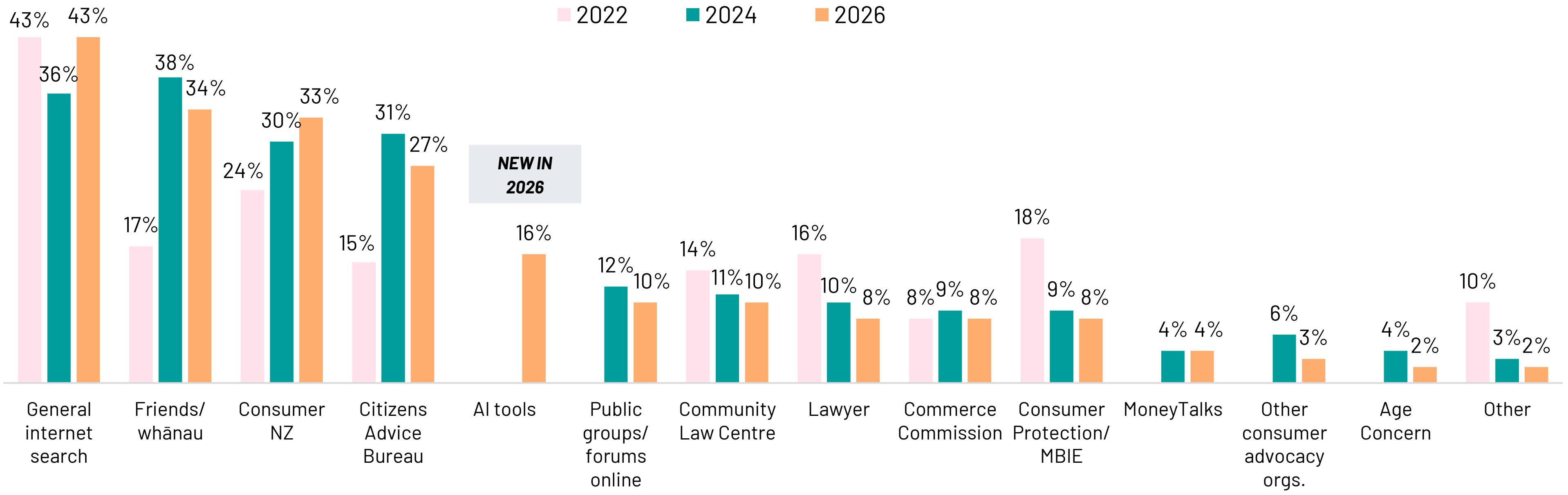


Sought information/advice about my consumer rights

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

Figure 18: Sources of information/advice

Multiple-response question



	2022	2024	2026
General internet search	43%	36%	43%
Friends/ whānau	17%	38%	34%
Consumer NZ	24%	30%	33%
Citizens Advice Bureau	15%	31%	27%
AI tools			16%
Public groups/ forums online		12%	10%
Community Law Centre	14%	11%	10%
Lawyer	16%	10%	8%
Commerce Commission	8%	9%	8%
Consumer Protection/ MBIE	18%	9%	8%
MoneyTalks		4%	4%
Other consumer advocacy orgs.		6%	3%
Age Concern		4%	2%
Other	10%	3%	2%

That Citizen's Advice is an excellent service to get help to understand more about your rights and avenues you can take to resolve issues – it is a vital and easily used service.
(no issue, 65–74, Bay of Plenty)

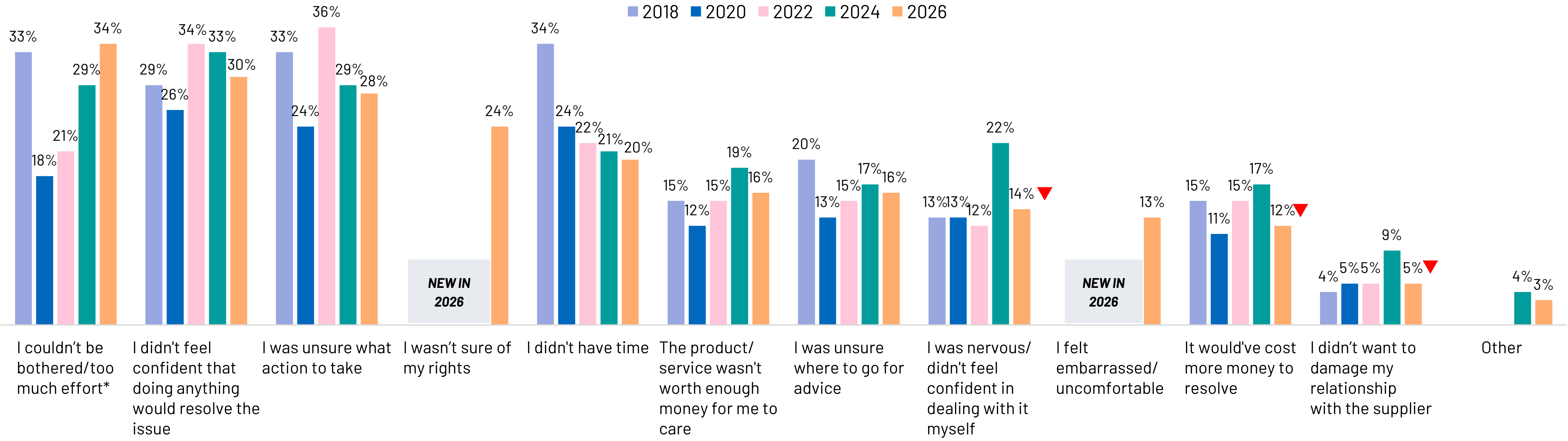
***Q27:** If at any time, you have sought information or advice about your consumer rights. Where did you go?*
***Fig 18a base:** All respondents (2022: n=2,011, 2024: n=3,500, 2026: n=3,600)/ **Fig 18b base:** Those who did seek information or advice (2022: n=108*, 2024 n=1,554*, 2026: n=1,697)*

Reasons for not taking action to resolve problem

The leading reason for consumers' not taking action to resolve problems was that they could not be bothered, *which has been increasing since 2020 and is now on a similar level to 2018 data. This was closely followed by a* lack of confidence in achieving resolution & uncertainty about the appropriate course of action, *which have both decreased since 2022. In 2026, a newly identified concern, ranked as the 4th most common, was a* lack of clarity regarding consumer rights.

Figure 19: Reasons for not taking action

Multiple response question



▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

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

Base: *Those who have had a problem with a product or service in the past 2 years and didn't take action to resolve it (2024: n=442, 2026: n=526).* ****Note:*** *The question text changed for the 2026 survey and may not be directly comparable to previous waves.*

Consumer open-ended responses (related to reasons for taking/not taking action)

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

Knowing about rights/good consumer behaviour

I quite often give up on understanding all the details and simply go ahead if I need the product as it is all too confusing. (Took action, 35-44, Hawke's Bay)

I'd like to have more information about my rights as a consumer, particularly with the supermarket duopoly. Thank goodness for watchdogs like Consumer. (Took action, 55-64, Wellington)

I am much more careful about where I shop now and make sure the websites are legitimate. (Took action, 45-49, Marlborough)

Attitudes towards speaking up

As a consumer, you do need to know your rights and be able to speak up or have someone advocate for you, and validate you if you feel you have been treated unfairly or shortchanged. (Took action, 65-75, Auckland)

I just know most times complaining gets you nowhere, so we just suck it up and say 'lesson learned'. We bought a Blue Chip apartment and lost thousands, so we know what it's like to be ripped off and get nowhere. (Didn't take action, 50-54, Northland)

As we get older and money becomes more essential to survive, knowing your rights and standing up for them becomes more important. (Took action, 75+, Waikato)

Knowing where to go/what action to take

I'm not sure who to go to, to report misleading or deceptive behaviour, e.g. our local supermarket regularly puts higher priced items on a shelf labelled for other items. (Didn't take action, 50-54, Wellington)

Overall we have good laws in NZ to protect us as consumers. There seems to be a lack of resources to really help when you have all the information. It took me a lot of tries to get information from different organisations and I only did because I was persistent. (Took action, 25-34, Waikato)

Attitudes towards disputes resolution process

Sometimes as a consumer you feel that lodging a complaint against any injustice can result in publicity and lack of privacy. (Didn't take action, 25-34, Auckland)

Need much stronger consumer protection laws and the will to prosecute those who break them. (Didn't take action, 75+, Auckland)

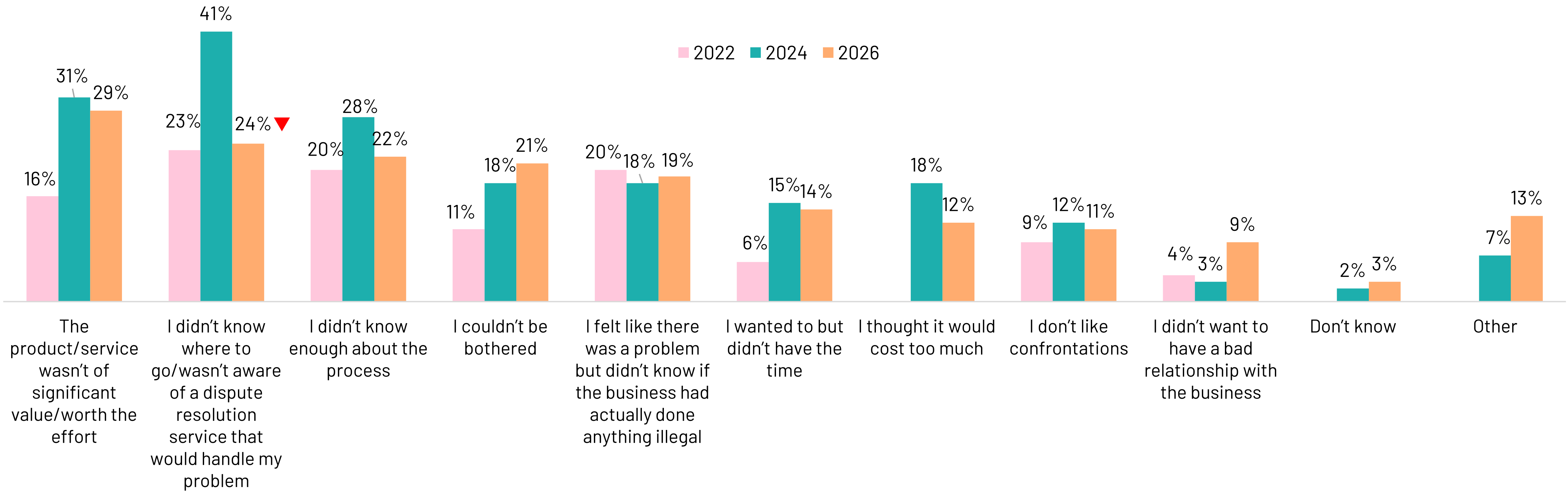
***Q39:** Do you have any other comments about your experience as a consumer?*
***Base:** All respondents (2026: n=3,600)*

Reasons given for not using a dispute resolution service for unresolved problems

In 2026, the top reason for not using a dispute resolution service is the product not being of significant value, *overtaking* not knowing where to go/not being aware of a dispute resolution service that would handle the problem, *which returned from a large increase in 2024. The proportion of people saying they* couldn't be bothered *shows an increasing trend, almost doubling since 2022.*

Figure 20: Reasons consumers did not use dispute resolution services

Multiple-response question



▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

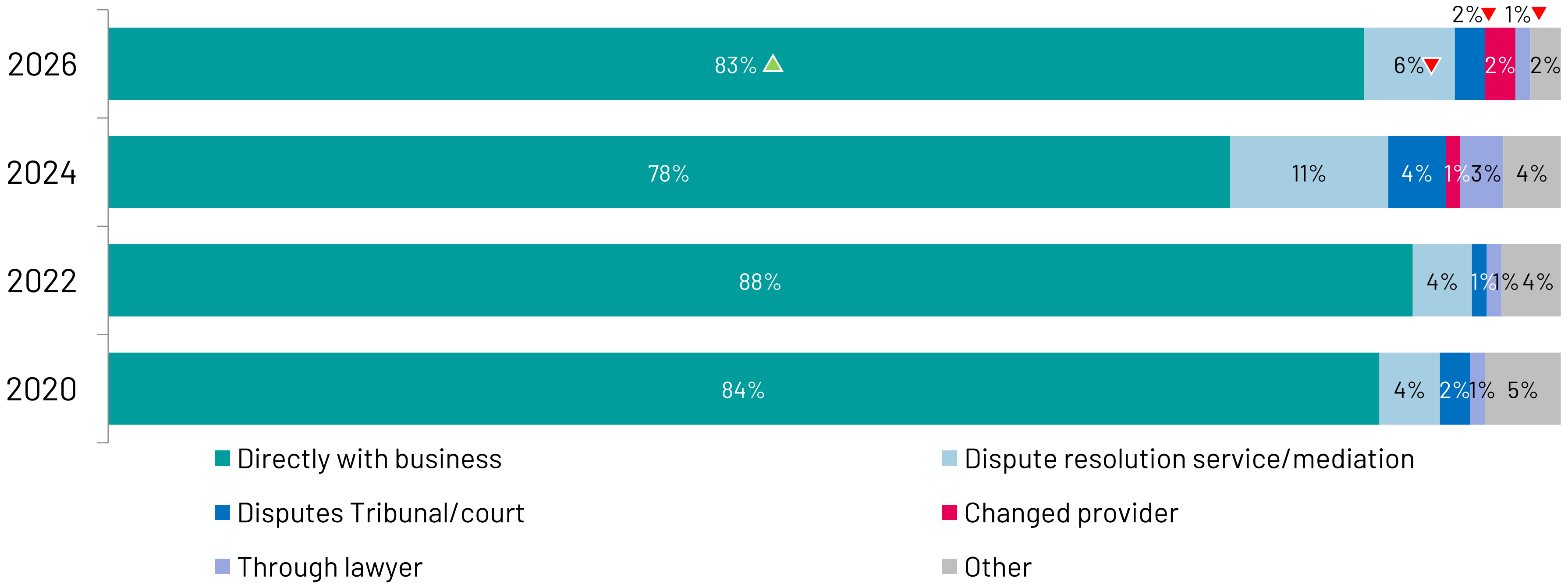
Q32: *We are interested in the reasons that people do not use dispute resolution services. Why did you not contact a dispute resolution service?*

Base: *Those whose problem was unlikely to be resolved AND did not contact dispute resolution service (2022: n=538, 2024: n=88, 2026: n=134)*

Methods of resolving consumer problems

A larger proportion of consumers resolved their problem directly with the business where the product/service was purchased *in 2026 compared to 2024, though still fewer than in 2022. There was a decrease in usage of* a dispute resolution service, the Disputes Tribunal, *or* a lawyer.

Figure 21: Ways in which problems were resolved



Demographic/Category Differences

Those significantly more likely to have resolved their problem through:

A dispute resolution service/mediation

- new migrants – in NZ 1-3 years (**26%**)
- household income under $25k (**16%**)
- aged 18-24 (**15%**)
- Auckland residents (**10%**)

The Disputes Tribunal/court

- know a lot about their consumer rights (**7%**)
- self-employed (**6%**)

A lawyer

- Asian ethnicity (**5%**)

▲/▼ indicates significant **increase**/**decrease** compared to the previous wave

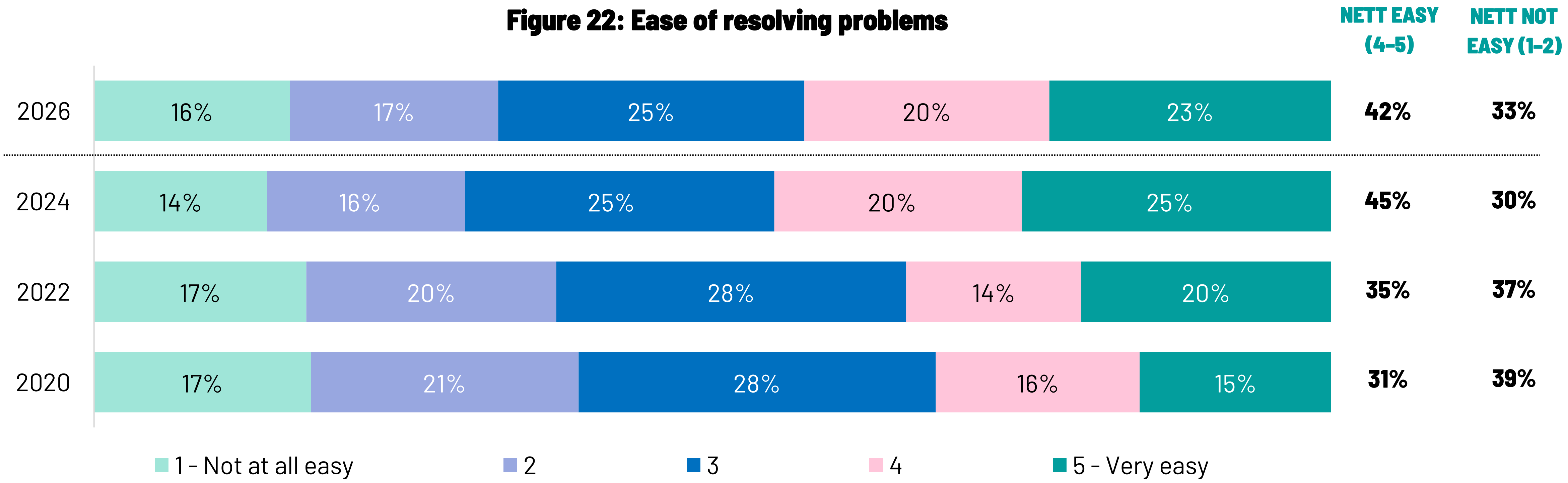
Just the company itself recognised the fault and problem, and apologised and sorted it out no extra charge.
(Entertainment, 25-34, Auckland)

Q30: *How was your problem resolved / How are you currently trying to resolve your problem?*
Base: *Those whose problem was (is being) resolved (2018: n=913, 2020: n=518, 2022: n=610, 2024: n=888, 2026: n=962)*

Ease of the process of resolving consumer problems

One third of consumers who tried to resolve the problem stated the process was 'not easy', whereas for about 40% it was 'easy'. These results are largely unchanged from 2024.

Figure 22: Ease of resolving problems



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

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

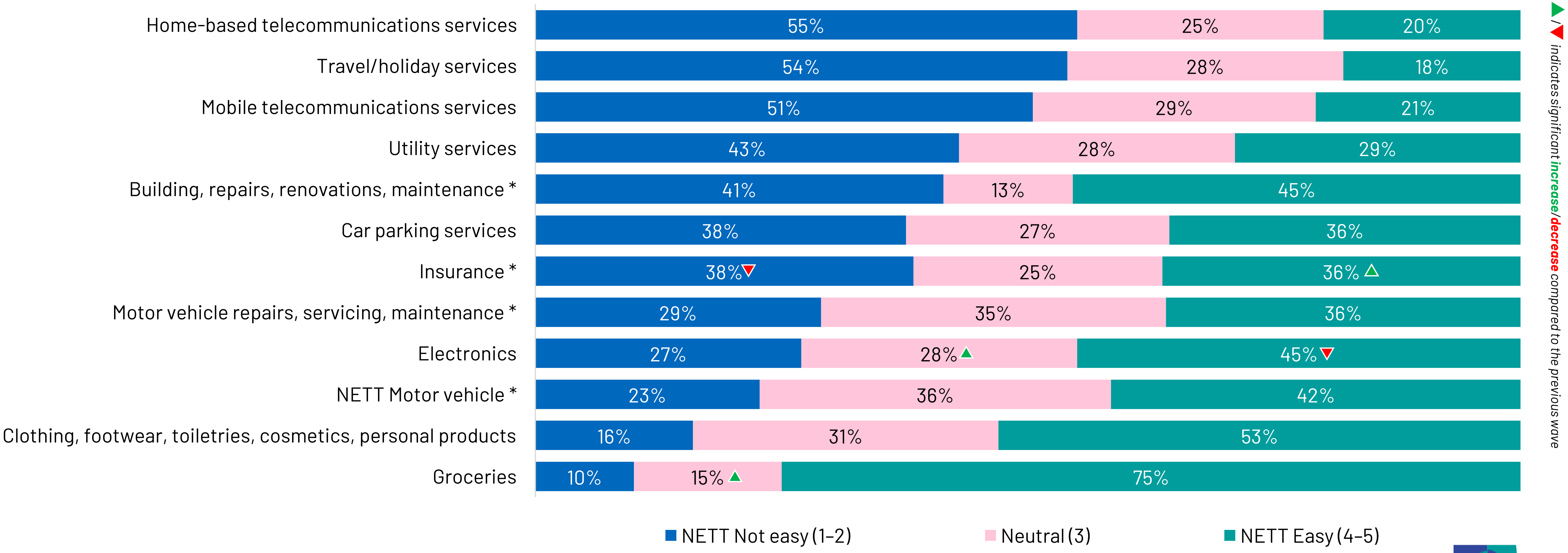
Difficult to resolve. Didn't get a refund, instead a discount for future purchase. No explanation in what went wrong. Discount just appeared in app.
(Entertainment, 55-64, Auckland)

Q31: *How easy was it to resolve the problem? / How easy has the process of trying to resolve the problem been up until now?*
Base: *Those whose problem was (is being) resolved (2020: n=533, 2022: n=599, 2024: n=888, 2026: n=962)*

Ease of the process of resolving consumer problems – by product/service category

Three quarters of those whose most recent problem was with a grocery purchase stated that it was easy to resolve. Consumers who had a problem with home-based telecommunications services were most likely to state that resolving the problem was not easy. Compared to 2024, there has been an increase in the proportion of insurance customers stating that their problem was easy to fix.

Figure 23: Ease of resolving problems – by product/service category*



*Q31: How easy was it to resolve the problem / How easy has the process of trying to resolve the problem been up until now? **Base:** Those whose most recent problem was (is being) resolved (2026: n=35-173).*
*** Caution:** Low base size <50. Results are indicative only. **Note:** Not all categories have a sufficient sample size for analysis at this level; therefore, some categories have been excluded. The minimum sample size for analysis (based on those whose most recent problem was in the category) is n=30.*

SECTION 3: Consumer purchasing perceptions and behaviour

WHAT'S COVERED IN THIS SECTION?

Consumers were asked about their perceptions of the way that purchases take place in New Zealand, e.g. the information provided by businesses, and which behaviours they engage in when preparing to purchase a product or service.

The frequency of purchases being made online continues to be tracked over time.

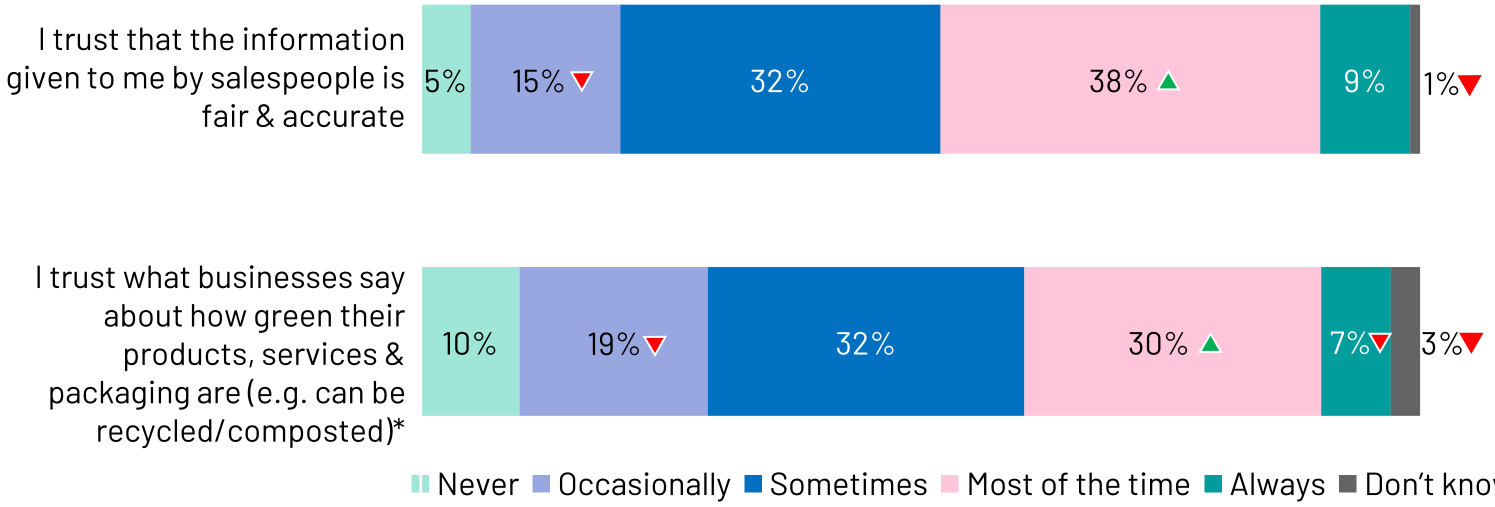
Consumers were asked about purchase agreements that they entered into in the previous 2 years, including credit contracts and Buy Now Pay Later (BNPL) agreements. Of those who used BNPL and credit contract agreements, their level of confidence in elements of the process was measured.

Levels of trust in salespeople & businesses

Around half of consumers trust that information from salespeople is fair & accurate 'always' *or* 'most of the time' *– an increase from 2024.*
There has also been a shift from 'always' *to* 'most of the time' *in consumers' trust in businesses' statements about* how green their products, services & packaging are. *Those less likely to trust salespeople are younger (aged 18–34), of Asian ethnicity & with a postgraduate degree.*

▲/▼ *indicates significant increase/decrease compared to the previous wave*

Figure 24: Frequency of trusting information provided by salespeople and businesses



NETT ALWAYS/MOST OF THE TIME

	2026	2024	2022	2020
I trust that the information given to me by salespeople is fair & accurate	47% ▲	42%	45%	41%
I trust what businesses say about how green their products, services & packaging are*	37% ▲	34%		

Demographic Differences

Those significantly less likely to trust information from salespeople:

- aged 45–49 (**39%**) and 25–34 (**41%**)
- Asian ethnicity (**41%**)
- have a postgraduate degree (**41%**)

Those significantly less likely to trust what businesses say about how green products:

- Wellington residents (**30%**)
- aged 55–64 (**32%**)

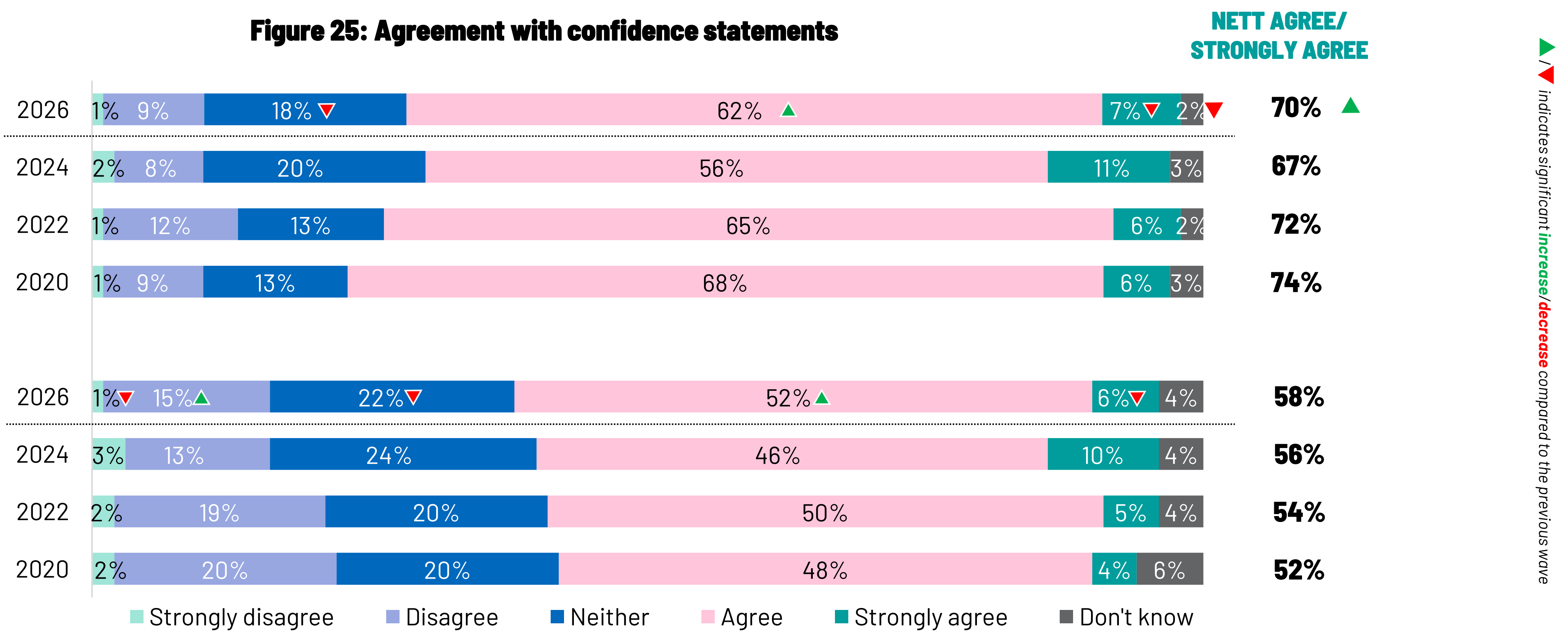
It's just hard to trust retailers, a lot of time goes into research. I would love to trust retailers to provide the product at the acceptable standard.
(Telecommunications services, 25–34, Hawke's Bay)

Q7: *Now, thinking about the types of information that you might see or consider before purchasing a product or service, how often do the following apply to you?*
Base: *All respondents (2020 n=1,734, 2022: n=2,017, 2024: n=3,500, 2026: n=3,600).* ****Note:*** *The question text changed for the 2026 survey and may not be directly comparable to previous waves.*

Levels of confidence in businesses to do the right thing

Agreement that you can generally buy products & services & feel confident that businesses will do the right thing *has seen a significant increase since 2024, though it is still not as high as it was in 2020 & 2022. Over half of consumers are* confident that they have enough information about their rights as a consumer when purchasing products/services.

Figure 25: Agreement with confidence statements



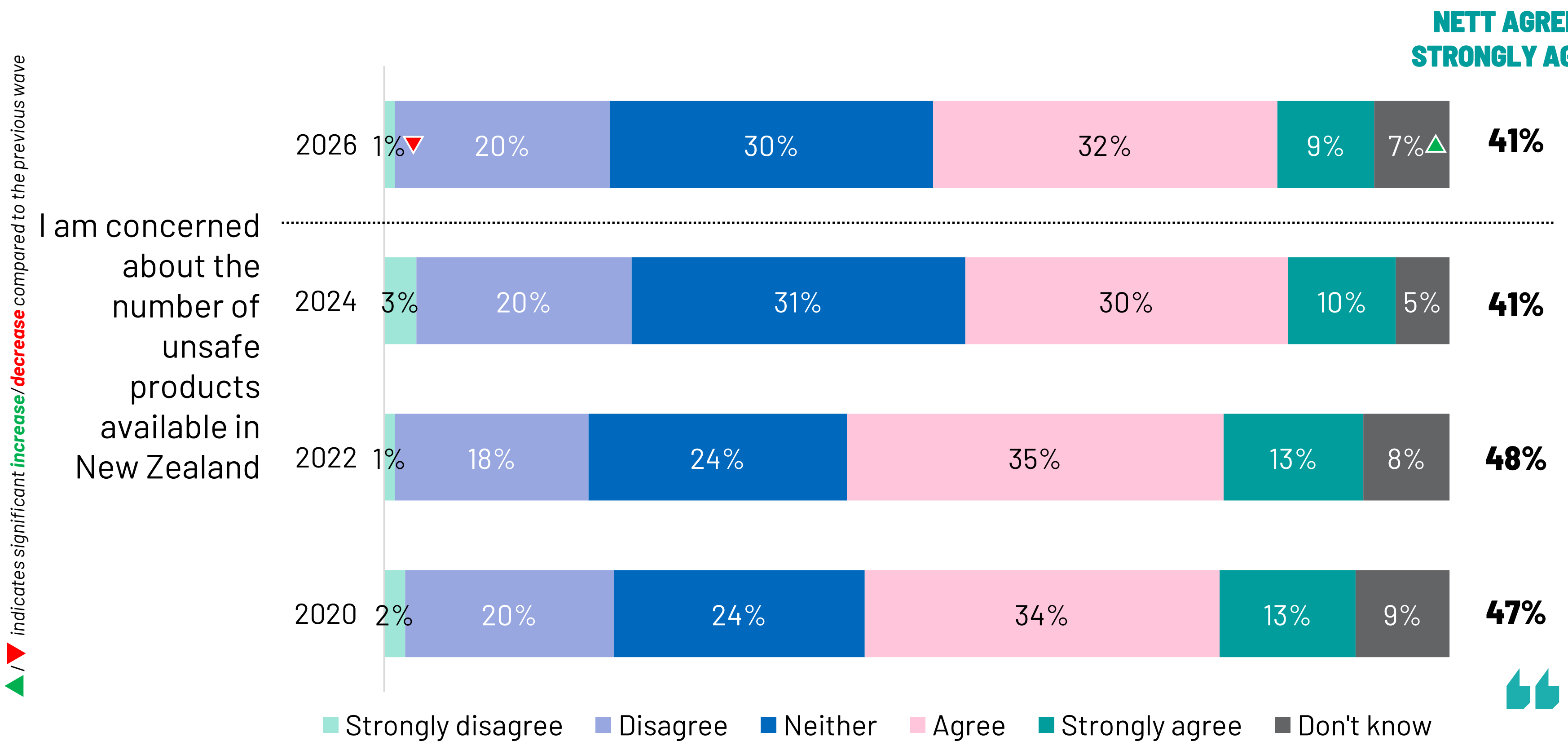
In general, most businesses tend to be OK and will do the right thing without having to be nudged. I've only ever had to mention the CGA once.
(Grocery products, 50-54, Wellington)

***Q8:** How much do you agree or disagree with the following statements?*
***Base:** All respondents (2020: n=1,734, 2022: n=2,017, 2024: n=3,500, 2026: n=3,600)*

Levels of concern about unsafe products in New Zealand

In 2026, 2 in 5 consumers express concern over the prevalence of unsafe products in New Zealand. Individuals who are knowledgeable about their consumer rights tend to be more worried about product safety, unlike those unfamiliar with their rights.

Figure 26: Agreement with availability of unsafe products statement



Demographic Differences

Those significantly more likely to be concerned:

- know a lot about their consumer rights (**52%**)
- new migrants - in NZ less than 10 years (**51%**)
- Asian ethnicity (**50%**)
- aged 75+ (**48%**)
- speak another language at home (**48%**)
- Household income above $150k (35%)

Those significantly less likely to be concerned:

- Do not know anything about their consumer rights (**32%**)
- Wellington residents (**34%**)
- NZ European ethnicity (**38%**)

I was disappointed to learn that NZ doesn't seem to have any requirements for retailers to ensure the products they sell are safe e.g. the asbestos in kinetic sand recalls. (Selected 'agree', 25–34, West Coast)

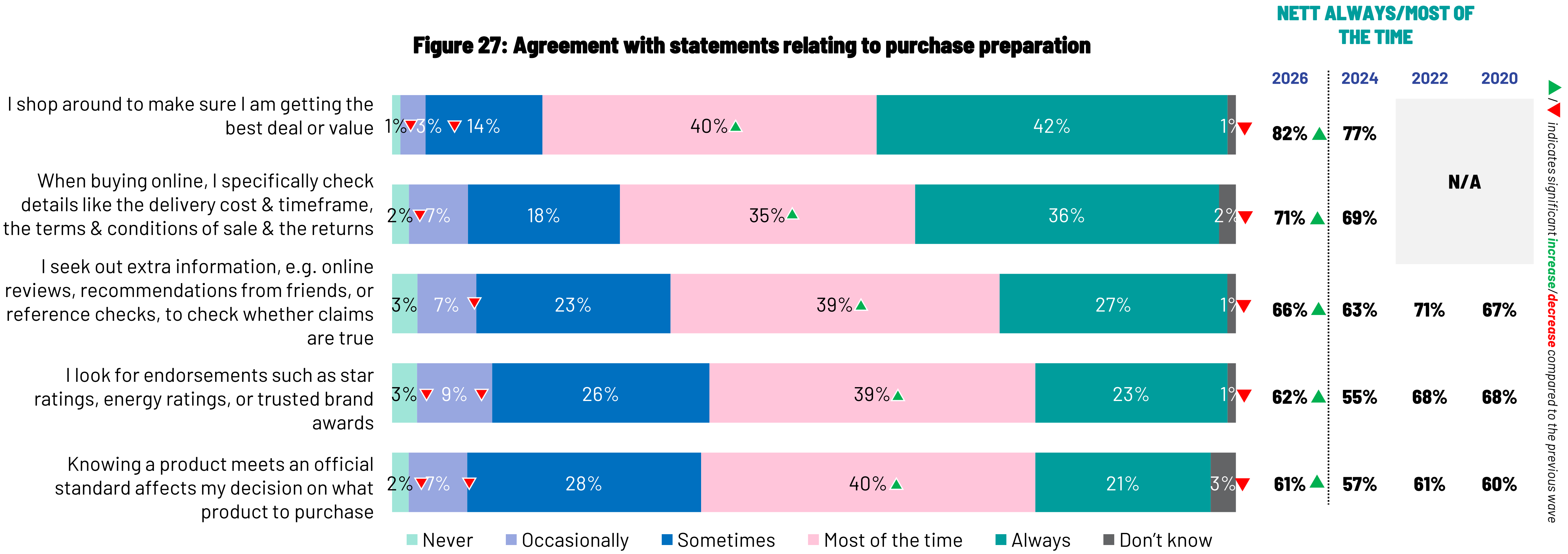
Q8: *How much do you agree or disagree with the following statements?*

Base: *All respondents (2020: n=1,734, 2022: n=2,017, 2024: n=3,500, 2026: n=3,600).* ***NB:*** *Until 2024, questionnaire used "…availability of unsafe products in NZ…", but was updated in 2026 to "…number of unsafe products available in NZ…"*

Information used when preparing to purchase (i)

Compared to 2024, all consumer behaviours relating to gathering information before purchasing have increased in 2026. The most significant increase was in consumers stating that they look for endorsements such as star ratings, energy ratings or trusted brand awards (62%), though this has not reached the higher levels seen in 2020 and 2022.

Figure 27: Agreement with statements relating to purchase preparation



> *I generally research before buying an unknown product or from an unfamiliar supplier.*
> (No issue, 65-74, Wellington)

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

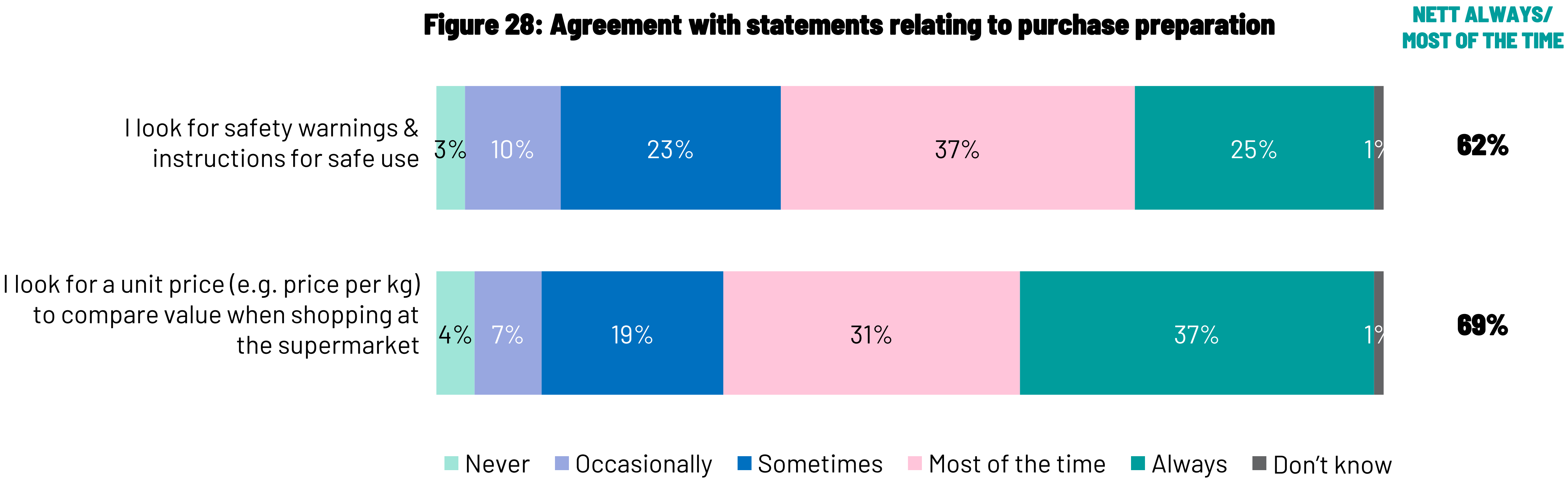
Base: *All respondents (2020: n=1,734, 2022: n=2,017, 2024: n=3,500, 2026: n=3,600)*

NEW in 2026

Information used when preparing to purchase (ii)

Over half of NZ consumers claim that before purchasing, they look for safety warnings & instructions for safe use (62%) & for a unit price to compare value (69%) 'always' or 'most of the time'.

Figure 28: Agreement with statements relating to purchase preparation



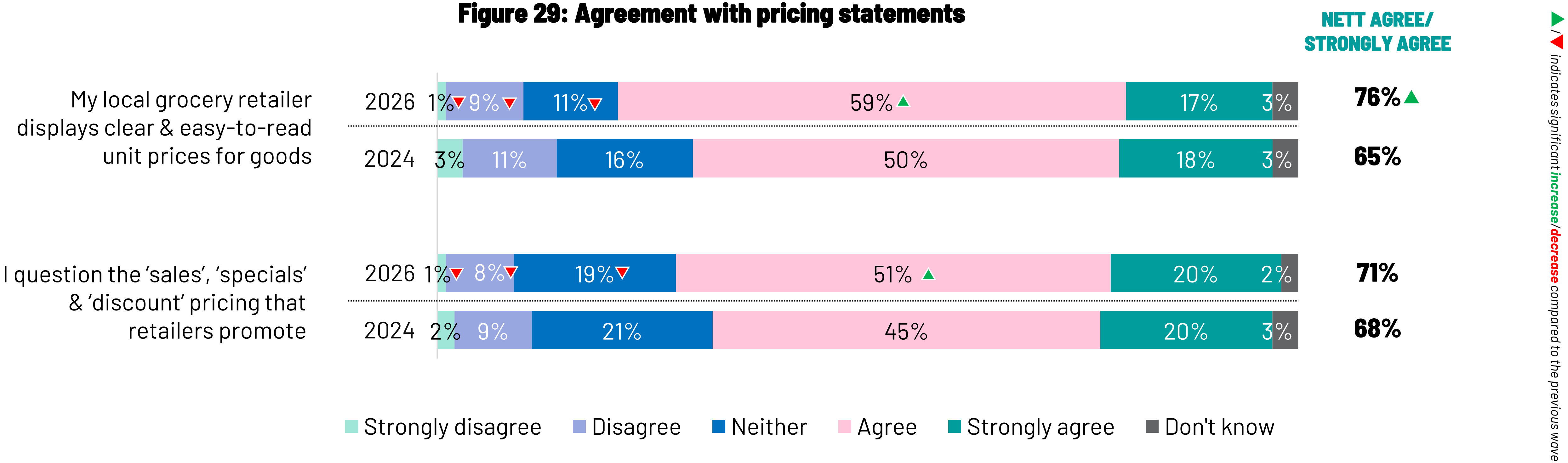
It's really annoying when a retailer does not display a price on an item that is for sale, or does not display the cost per unit/kg.
(55-64, Auckland)

***Q7:** Now, thinking about the types of information that you might see or consider before purchasing a product or service, how often do the following apply to you?*
***Base:** All respondents (2026: n=3,600)*

Perceptions of available pricing information

Three quarters of consumers agree that their local grocery retailer displays clear & easy-to-read unit prices – *an increase of 10% pts compared with 2024. 71% of consumers claim to* question specials & discount pricing promoted by retailers.

Figure 29: Agreement with pricing statements



NZ is overall a pretty good place to be a consumer although constant focus by businesses offering 'discounts' and 'sales' makes you suspicious on pricing. (55-64, Auckland)

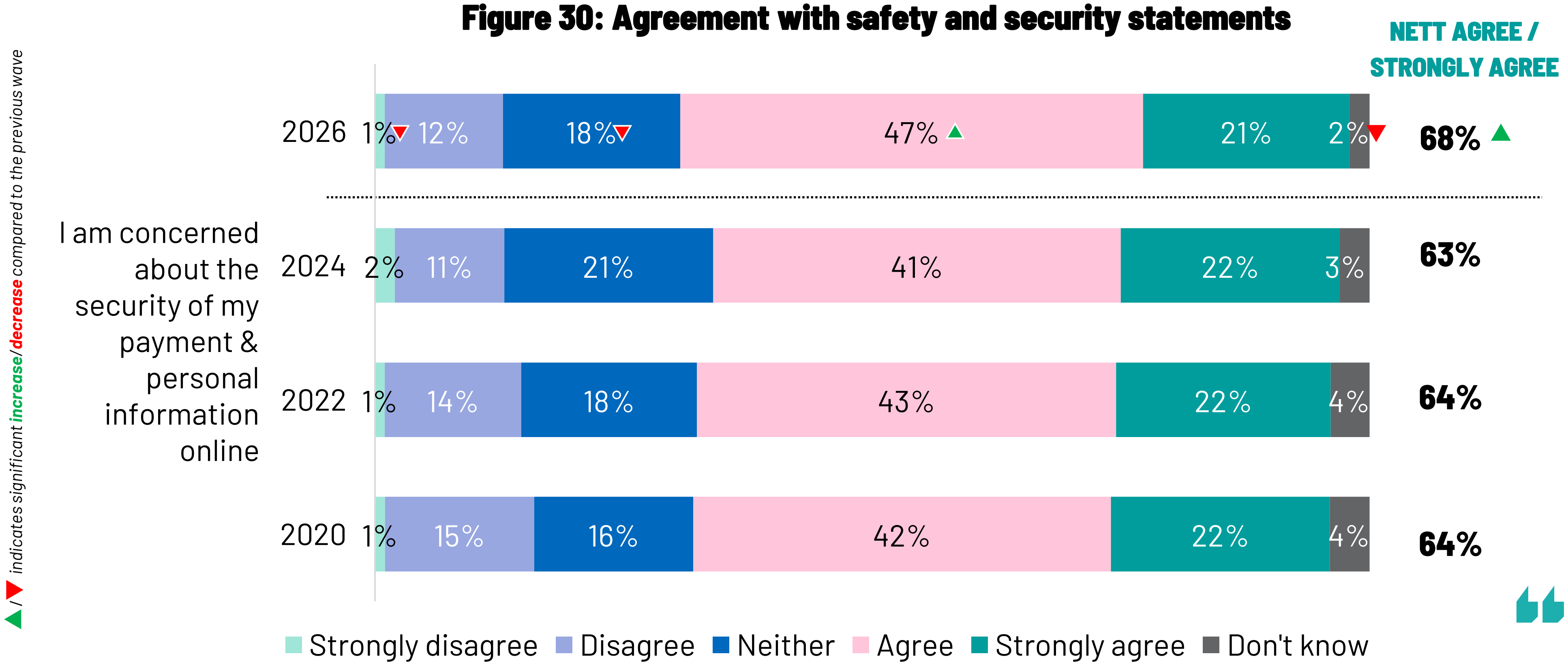
Q8: *How much do you agree or disagree with the following statements?*

Base: *All respondents (2024: n=3,500, 2026: n=3,600)*

Level of concern about security when purchasing online

The proportion of consumers expressing concern over the security of their payment & personal details *has risen since 2024, with older consumers significantly more likely to express worry compared to the younger demographic (aged 18-34), who tend to be less concerned.*

Figure 30: Agreement with safety and security statements



Demographic Differences

Those significantly more likely to agree with concern about payment and personal info security:

- aged 75+ (**77%**) & 55-64 (**73%**)
- Asian ethnicity (**74%**)

Those significantly less likely to agree with concern about payment and personal info security:

- aged 18-24 (**61%**) & 25-34 (**61%**)

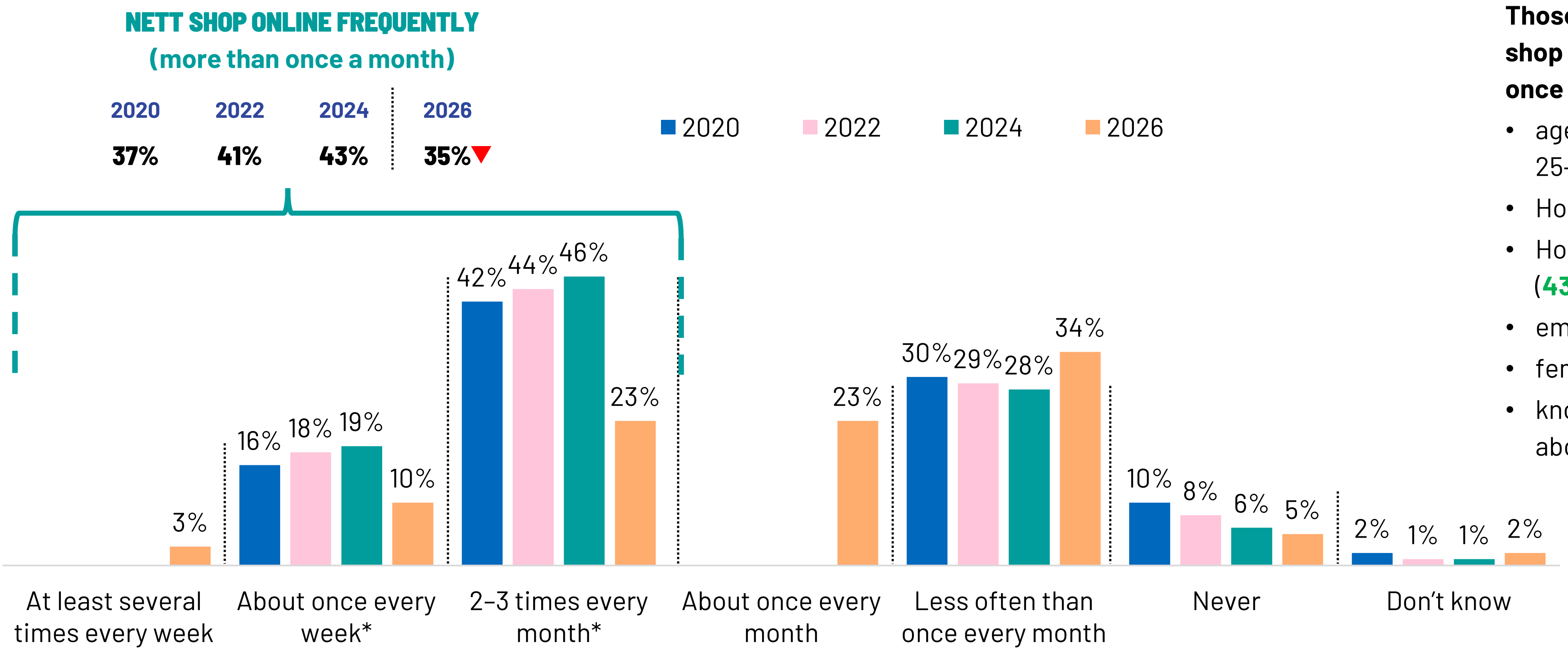
I get nervous of scams when using my credit card for purchases.
(No issue, 65-74, Otago)

Q8: *How much do you agree or disagree with the following statements?*
Base: *All respondents (2020: n=1,734, 2022: n=2,017, 2024: n=3,500, 2026: n=3,600)*

Frequency of purchasing products & services online

In 2026, online shopping frequency has declined, returning to levels similar to those recorded in 2020. Notably, individuals aged 25–49 & households with children are among the most frequent online purchasers.

Figure 31: Frequency of purchasing products and services online in the last 6 months



▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

Demographic Differences

Those significantly more likely to shop online frequently (more than once a month):

- aged 45-49 (**45%**), 35-44 (**43%**) & 25-34 (**42%**)
- Household with children (**44%**)
- Household income above $100k (**43%**)
- employed full-time (**40%**)
- females (**39%**)
- know at least a moderate amount about their consumer rights (**38%**)

Most of my purchases are done online as I live in a small town with few retail options.
(35-44 years, Otago)

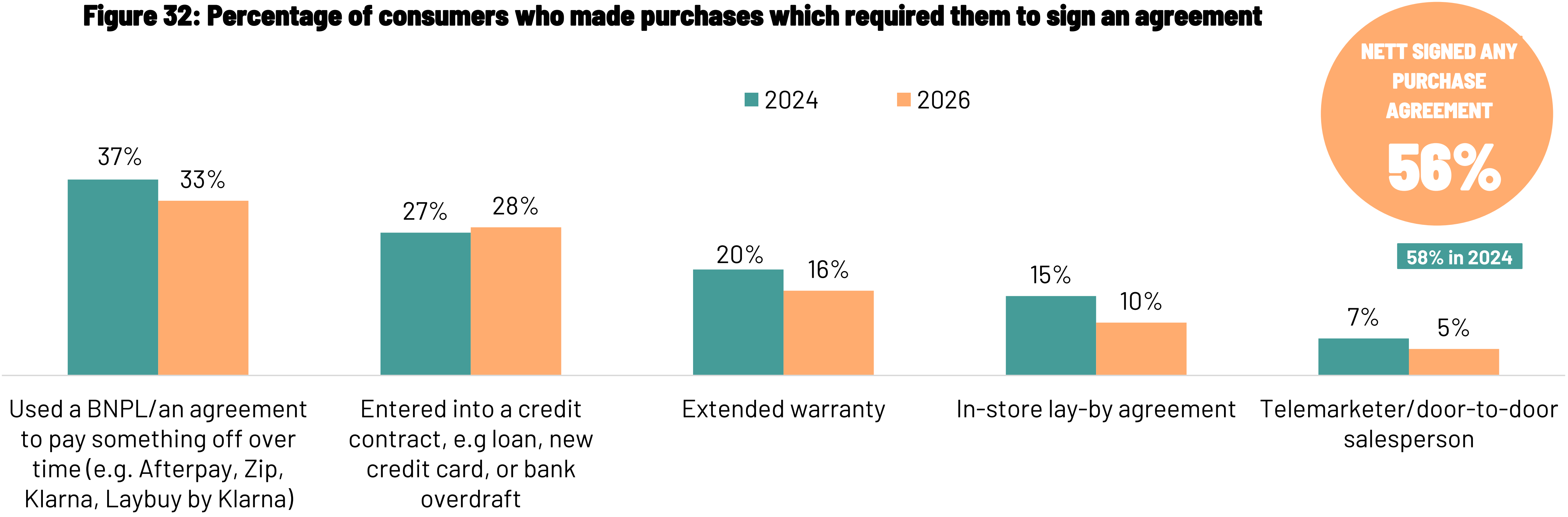
***Q10:** In the last six months, how often, if at all, have you bought a product or service from online websites? Please include:*
- *New Zealand based businesses (e.g. Air New Zealand, Noel Leeming, TradeMe)*
- *Overseas businesses (e.g. Amazon, Temu, Shein, AliExpress, Ebay, Kogan)*

***Base:** All respondents (2020: n=1,734, 2022: n=2,017, 2024: n=3,500, 2026: n=3,600)*

Purchases requiring signed agreements

Over half of all consumers have engaged in a purchase agreement or contract over the past 2 years, with BNPL agreements *being the most prevalent, utilised by approximately one third of consumers. This is followed by* credit contracts, *comprising loans, new credit cards, or bank overdrafts.*

Figure 32: Percentage of consumers who made purchases which required them to sign an agreement



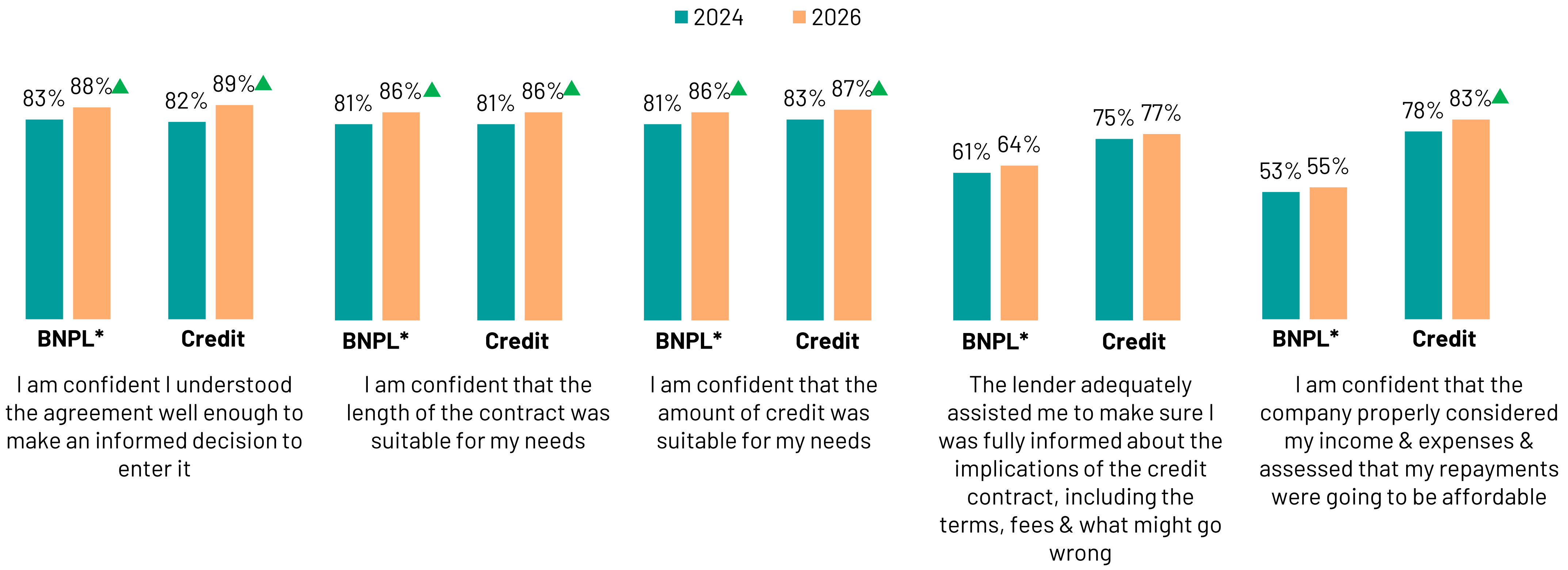
Q12: *Now we'd like you to think about your experience in purchasing products or services where you would be required to sign an agreement. Please indicate which of the following you have done in the past two years.*

Base: *All respondents (2024: n=3,500, 2026: n=3,600)*

Consumers' understanding of BNPL agreements & credit contracts

Consumers in 2026 tend to feel more confident when entering both credit contracts & BNPL agreements compared to 2024. Credit contract holders often feel more assured about being fully informed of their contract's implications & *believe that* companies have adequately considered their income and expenses *more than BNPL users.*

Figure 33: Sentiment concerning BNPL/credit contracts



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

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

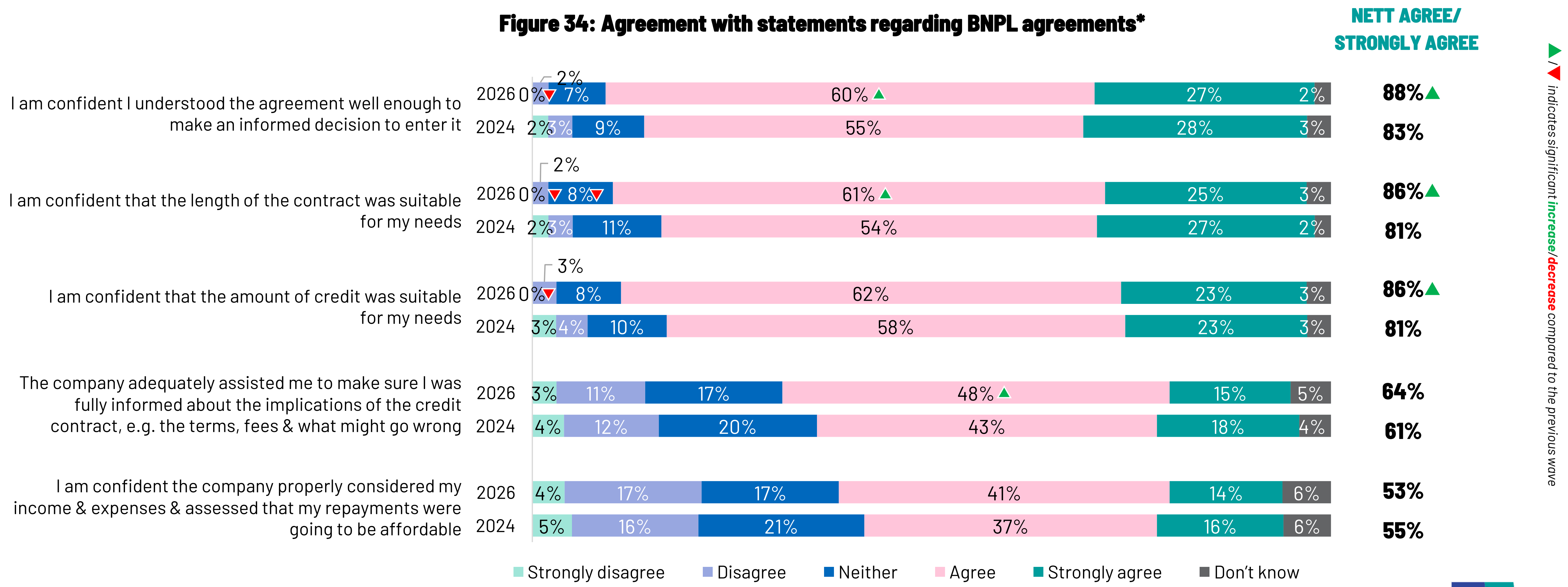
***Note:** The question text changed for the 2026 survey and may not be directly comparable to previous waves.*

***Base:** Those who entered into a BNPL agreement (2024: n=876, 2026: n=865) / Those who entered into a credit contract (2024: n=864, 2026: n=860)*

Levels of confidence & understanding when entering into a BNPL agreement

Over the past 2 years, over 85% of consumers who have engaged in BNPL agreements feel confident in their understanding of the agreement, the suitability of the contract length & the adequacy of the credit amount for their needs. *However, only about half (53%) of BNPL users express confidence that* the company appropriately considered their income & expenses.

Figure 34: Agreement with statements regarding BNPL agreements*



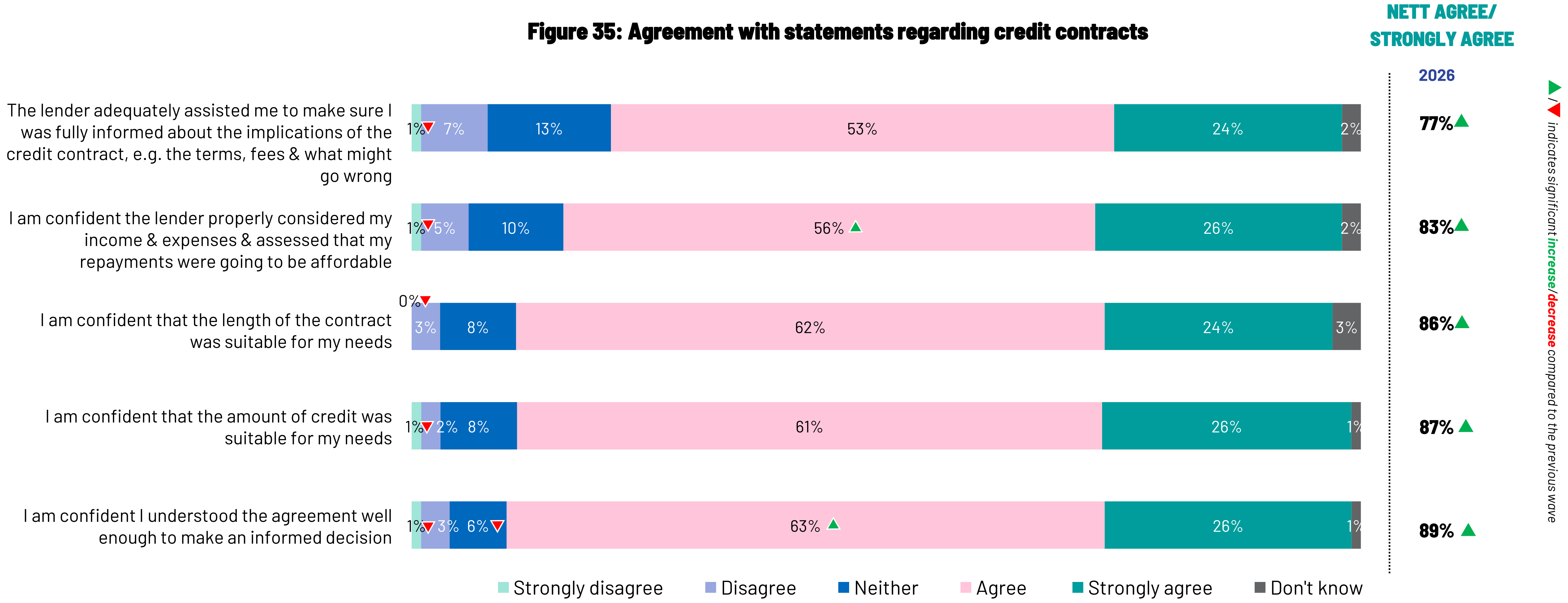
***Q13b:** You said that in the past two years you have used a buy now, pay later or an agreement to pay something off over time (e.g. Afterpay, Zip, Klarna, Laybuy by Klarna). Thinking about the most recent buy now, pay later agreement you entered into, how much do you agree or disagree with each of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

***Base:** Those who entered into a BNPL agreement (2024: n=876, 2026: n=865)*

Levels of confidence & understanding when entering into a credit contract

Over the past 2 years, confidence has increased for consumers who have entered into credit contracts, particularly in their understanding of the agreement, *the* suitability of the contract length, *the* adequacy of the credit amount for their needs *and the* lender properly considering their income.

Figure 35: Agreement with statements regarding credit contracts



Q13a: You said that in the past two years you have entered into a credit contract, such as a loan, a new credit card, or new bank overdraft. Thinking about the most recent credit contract you entered, how much do you agree or disagree with each of the following statements?

***Base:** Those who entered into a credit contract (2026: n=860)*

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

WHAT'S COVERED IN THIS SECTION?

Consumers were asked about six organisations that provide information on consumer rights and laws, including the Financial Markets Authority – Te Mana Tatai Hokohoko for the first time in 2026.

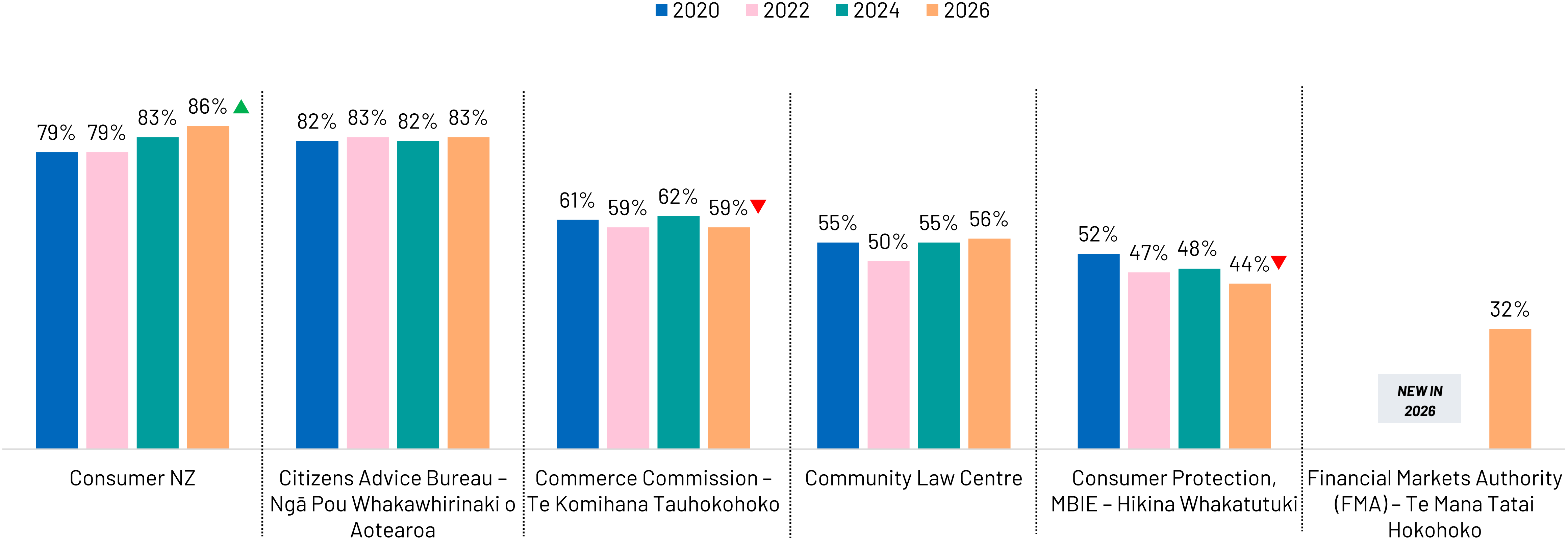
They were asked whether they were aware of each organisation and whether they had used each organisation's services in the past 2 years or interacted with them in the past year.

Awareness of eight dispute resolution services was also measured, as well as whether people agree that dispute resolution services are accessible.

Awareness of organisations that provide consumer support & advice

Over 80% of consumers are aware of Consumer NZ & Citizens Advice Bureau Ngā Pou Whakawhirinaki o Aotearoa *as sources of consumer information or advice. There has been a decrease in awareness of* Commerce Commission Te Komihana Tauhokohoko *and* Consumer Protection, MBIE Hikina Whakatutuki. *Around a third of consumers have heard of the* Financial Markets Authority Te Mana Tatai Hokohoko, *asked for the first time in 2026.*

Figure 36: Awareness of organisations that provide consumer support and advice



▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

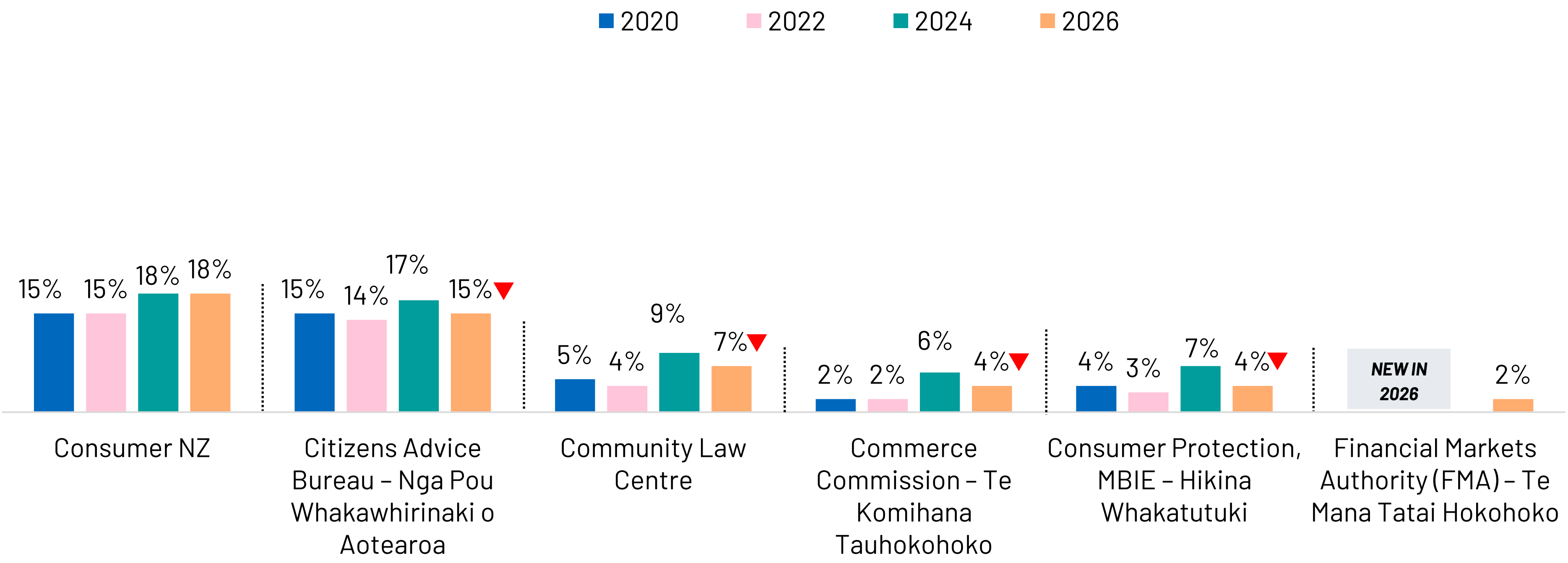
Q4: *Before today, were you aware that the following organisations provide consumer information and/or advice?*

Base: *All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600)*

Using consumer support organisations

About 3 in 10 consumers have used a support/advice organisation over the past 2 years, with Consumer NZ being the most used.

Figure 37: Usage of organisations to seek consumer information/advice in the past 2 years



NETT
Used at least one org.
32%

33% in 2024

Demographic Differences

Those significantly less likely to have used an organisation:

- Do not know anything at all about their consumer rights (**15%**)
- Southland (**18%**) & Manawatū-Whanganui residents (**22%**)
- aged 18-24 (**25%**) & 65+ (**26%**)
- live in small town/rural area (**28%**)

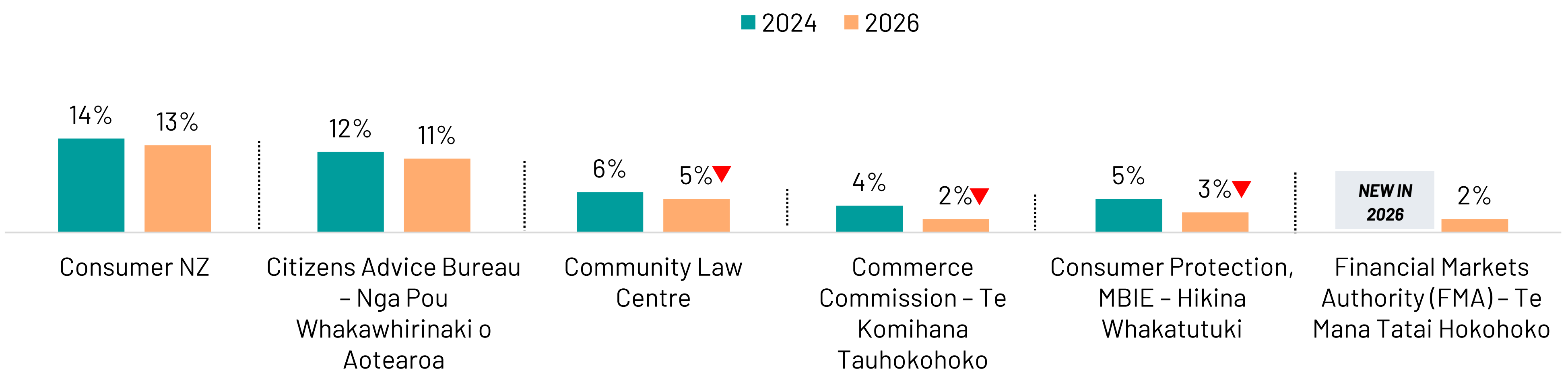
▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

Q5: In the past two years, have you personally used these organisations to seek consumer information and/or advice?
Base: All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600)

Interacting with consumer support organisations

About 3 in 10 consumers have used a support/advice organisation over the past 2 years, with Consumer NZ being the most used. In 2026, fewer people have interacted with a community law centre, Commerce Commission – Te Komihana Tauhokohoko & Consumer Protection MBIE – Hikina Whakatutuki *in the past year than they did in 2024.*

Figure 38: Personal interactions with organisations that provide consumer support and advice in past year



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

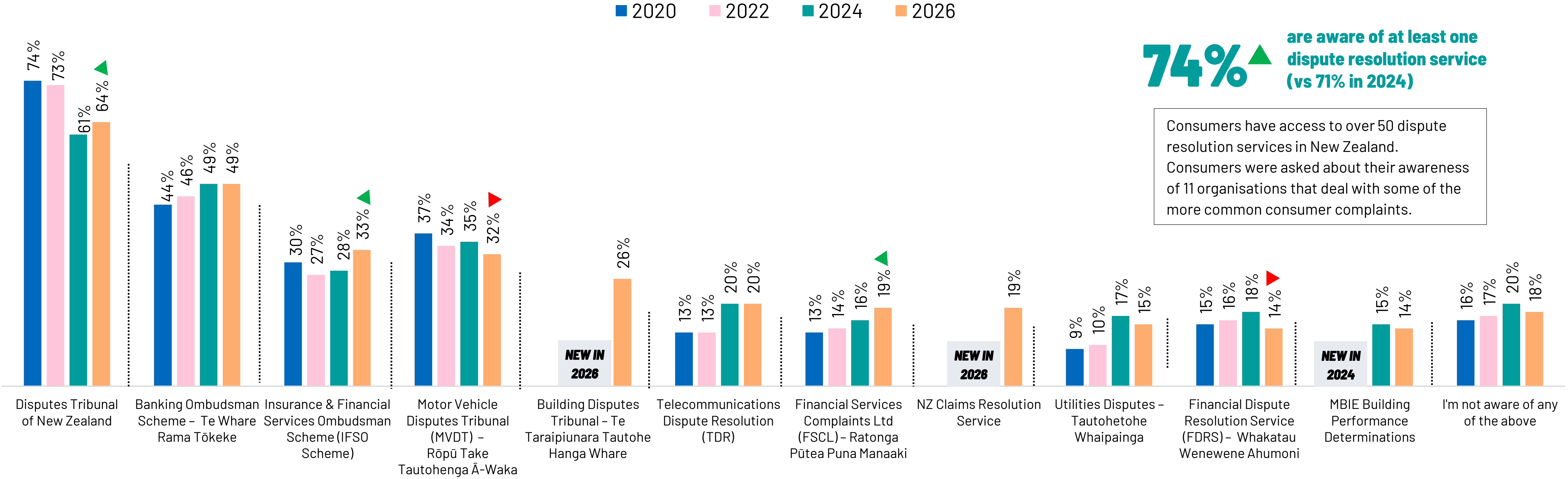
Base: *All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600)*

Awareness of dispute resolution services

Around three quarters of New Zealand consumers are aware of at least one dispute resolution service – an increase compared to 2024. The Disputes Tribunal of New Zealand *continues to be the service with the highest awareness. In 2026 there were decreases in consumer awareness of the* Motor Vehicle Disputes Tribunal – Te Taraipiunara Tautohe Hanga Whare *& the* Financial Dispute Resolution Service – Whakatau Wenewene Ahimoni.

Figure 39: Awareness of dispute resolution services

Multiple-response question



74% **are aware of at least one dispute resolution service (vs 71% in 2024)**

Consumers have access to over 50 dispute resolution services in New Zealand. Consumers were asked about their awareness of 11 organisations that deal with some of the more common consumer complaints.

▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

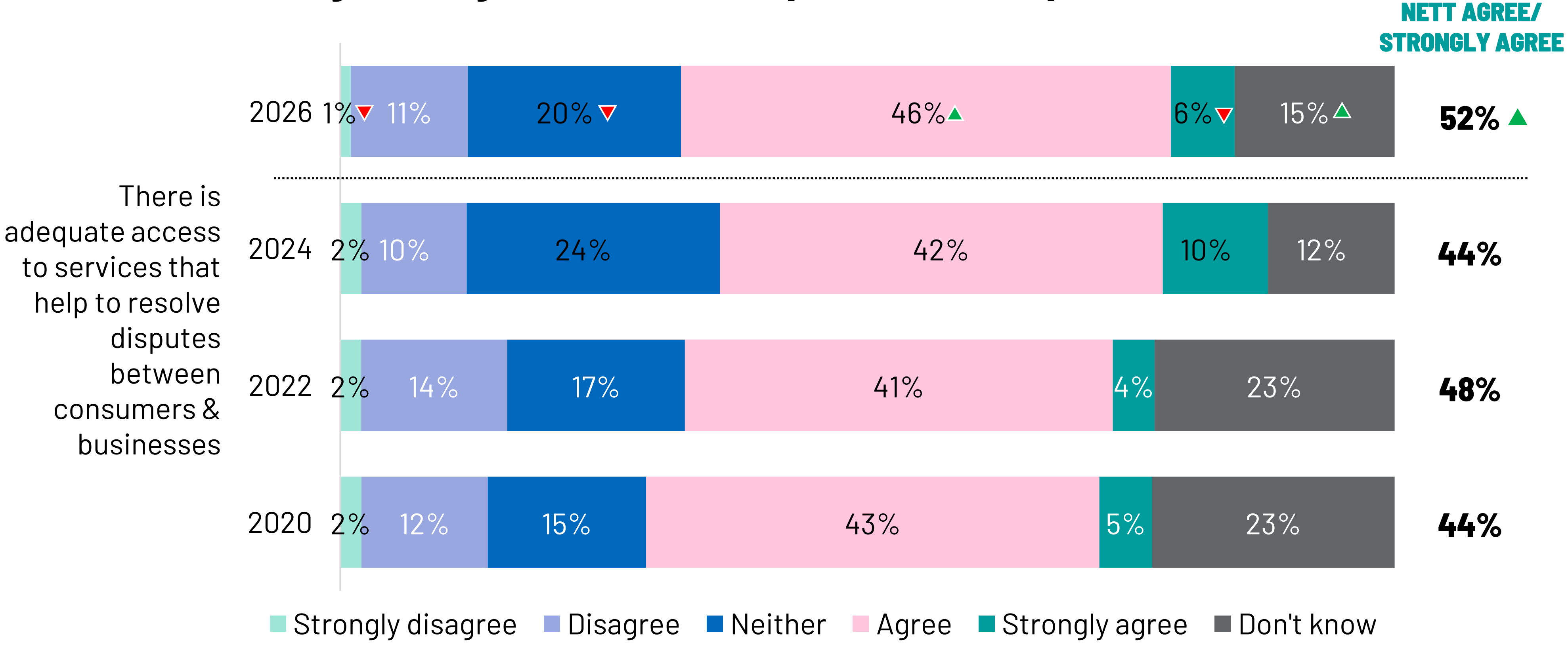
Q9: *Which, if any, of the following dispute resolution services were you aware of before today?*

Base: *All respondents (2020: n=1,734, 2022: n=2,012, 2024: n=3,500, 2026: n=3,600)*

Access to dispute services

Compared to 2024, more people agree that there is adequate access to services that help to resolve disputes between consumers & businesses. *Younger (18–24 years old) & female consumers are less likely to agree with this statement.*

Figure 40: Agreement there is adequate access to dispute resolution services



Demographic Differences

Those significantly more likely to agree:

- aged 75+ (**66%**)
- males (**58%**)

Those significantly less likely to agree:

- aged 25–34 (**48%**)
- females (**47%**)

▲/▼ *indicates significant increase/decrease compared to the previous wave*

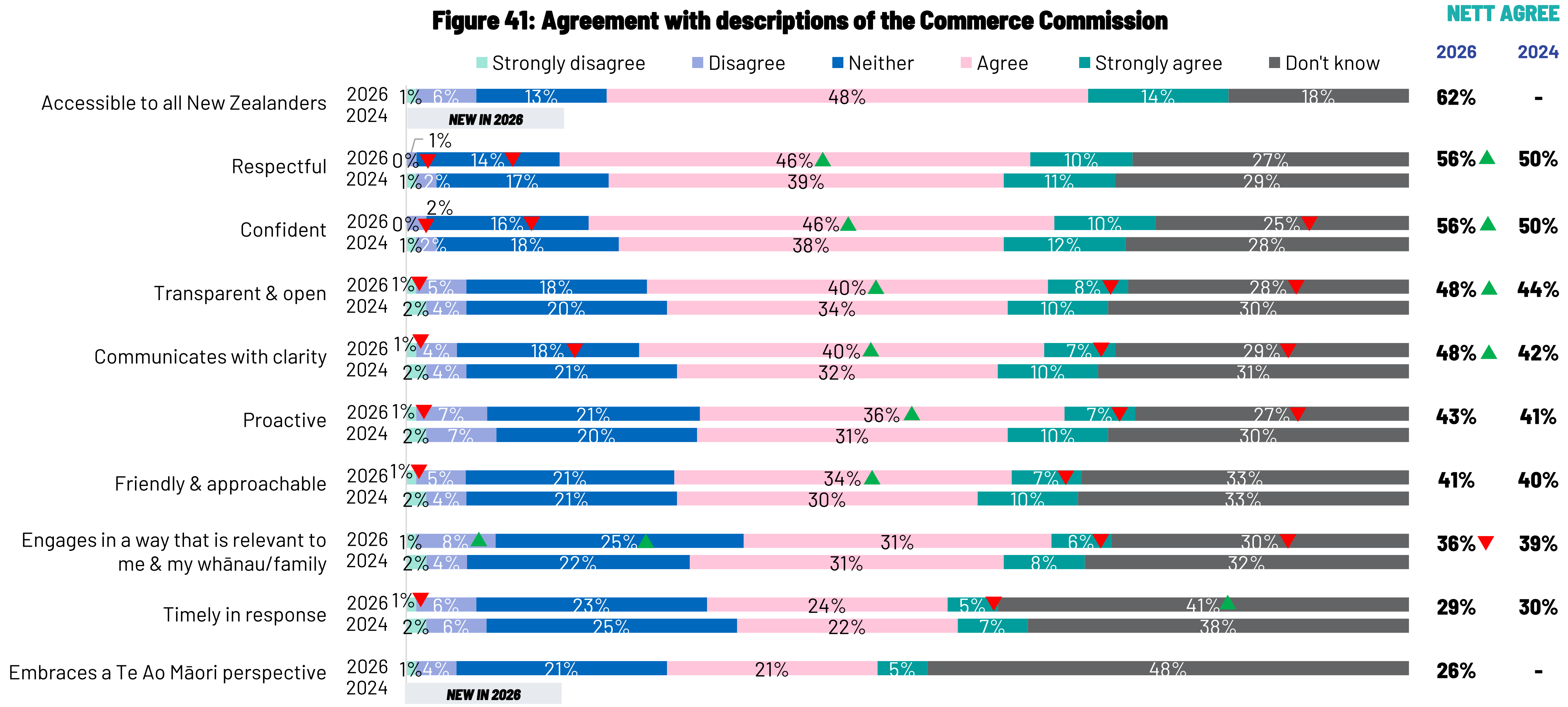
Q8: *How much do you agree or disagree with the following statements?*

Base: *All respondents (2020: n=1,732, 2022: n=2,012, 2024: n=3,500, 2026: n=3,600)*

Perceptions of Commerce Commission – Te Komihana Tauhokohoko

The attribute most strongly associated with the Commerce Commission by consumers is that it is accessible to all New Zealanders. *Levels of Agreement that the* Commerce Commission is respectful, confident & transparent & communicates with clarity *have all increased in 2026. Almost half (48%) of consumers do not know if* the Commerce Commission embraces a Te Ao Māori perspective.

Figure 41: Agreement with descriptions of the Commerce Commission



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

Q5b: And thinking specifically about the Commerce Commission, how much do you agree or disagree with the following statements?

***Base:** All respondents (2024: n=3,500, 2026: n=3,600)*

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

WHAT'S COVERED IN THIS SECTION?

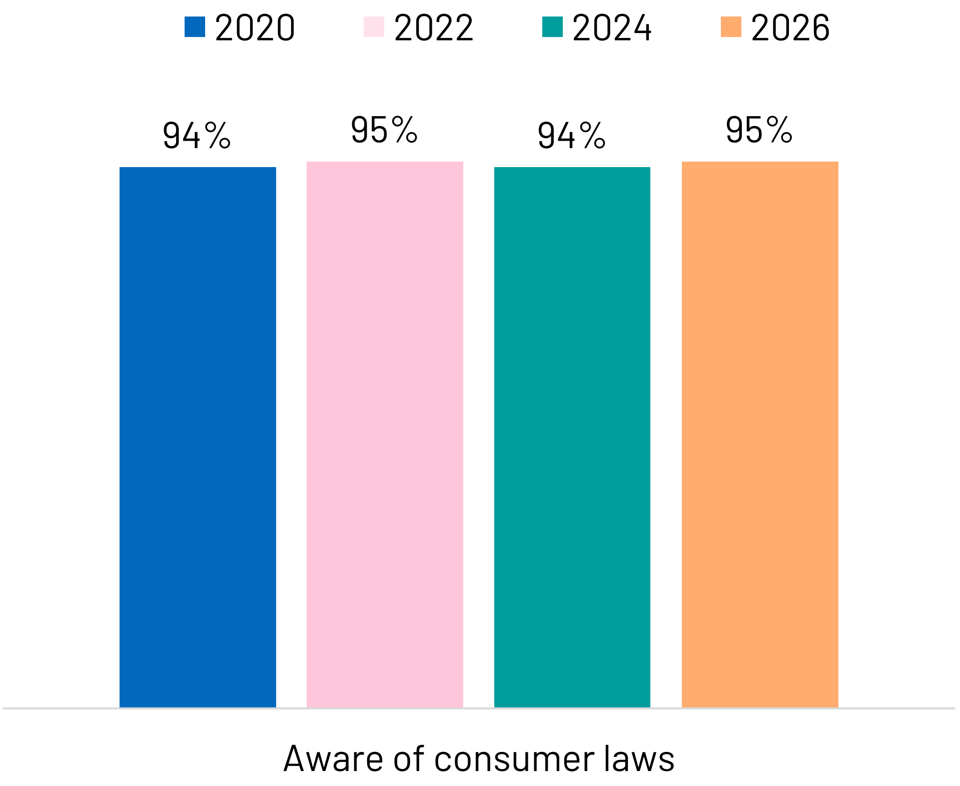
The New Zealand Consumer Survey investigates awareness and understanding of the following laws that protect consumers when purchasing products and services in New Zealand:

- *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 Commerce Act 1986 aims to promote competition in markets within New Zealand for the long-term benefit of consumers. It covers both business competition and market regulation.*
- *The Credit Contracts and Consumer Finance Act 2003 (CCCFA) sets out the responsibilities of lenders to protect consumers when they borrow money or enter into a credit agreement.*

Awareness of laws that protect consumer rights

Consumers' level of awareness that NZ laws exist to protect basic consumer rights *remains high & has been stable since 2020. Groups who are less likely to be aware of consumer rights & laws include those who live in low-income households, Pacific Peoples & younger consumers (aged 18-24).*

Figure 42: Self-reported awareness of consumer rights & laws



Knowing my rights are supported by laws and easy-to-understand resources helps me feel secure.
(Funeral services, 25-34, Auckland)

Demographic Differences

Those significantly more likely to be aware of consumer rights and laws:

- aged 65+ (**99%**), 45-49 (**98%**) & 50-54 (**98%**)
- self-employed (**98%**)
- frequent online purchasers – about once a week (**98%**)
- household income above $100k (**97%**)
- males (**97%**)
- NZ European ethnicity (**96%**)

Those significantly less likely to be aware of consumer rights and laws:

- household income less than $25k (**87%**)
- Pacific (**86%**) & Māori (**91%**) ethnicity
- aged 18-34 (**89%**)
- unemployed (**89%**)
- new migrants – in NZ less than 10 years (**91%**)
- have a disability (**92%**)
- speak a language other than English at home (**92%**)
- females (**93%**)

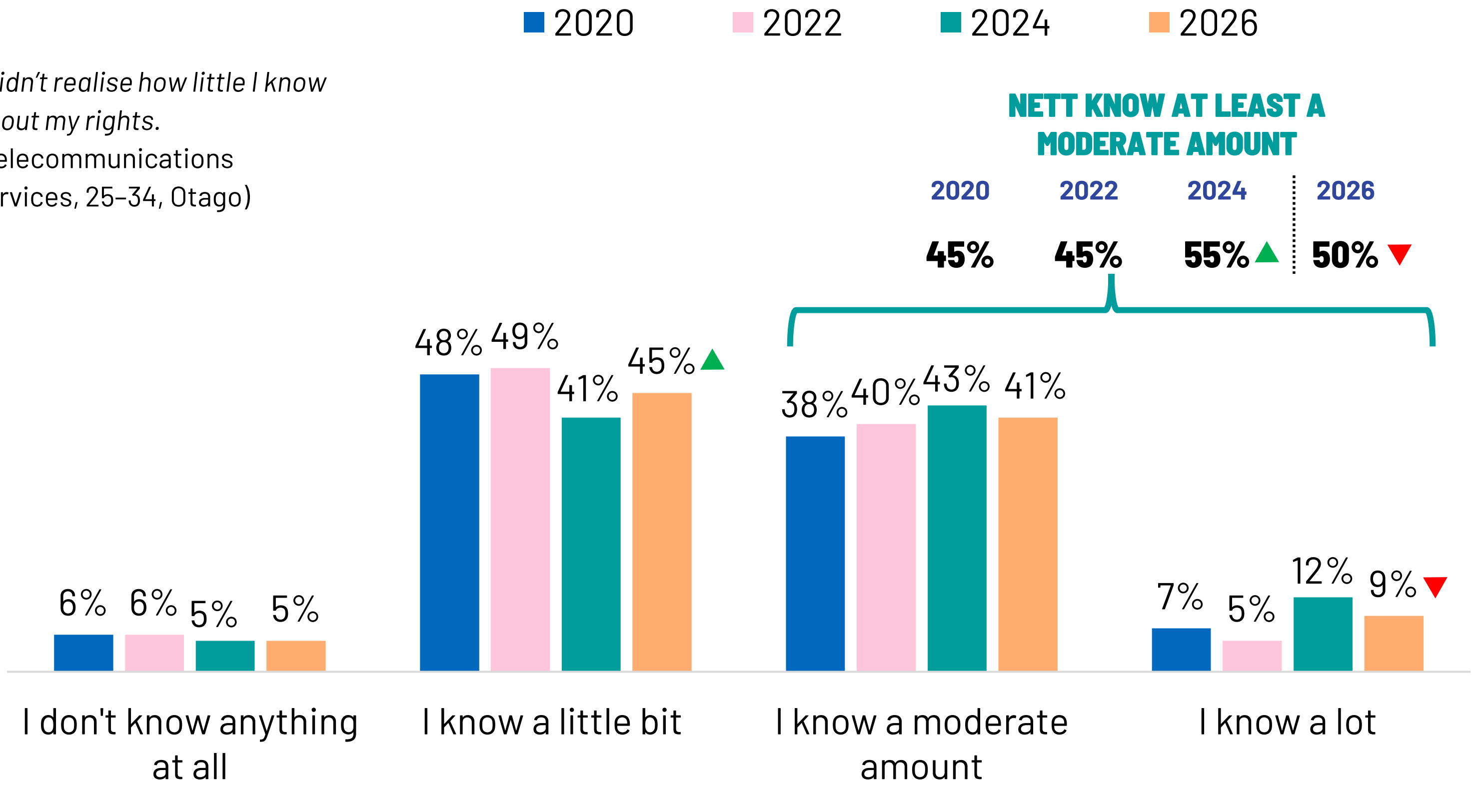
Q1: *Before today, were you aware that New Zealand laws exist to protect basic consumer rights when purchasing products and services?*
Base: *All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600)*

Level of knowledge about rights as a consumer

Half (50%) of consumers feel they know 'at least a moderate amount' about their rights – a lower proportion than in 2024 (55%), but still higher than that of 2022 (45%). Those less likely to feel they know 'at least a moderate amount' include migrants living in New Zealand for 3-5 years, Southland residents & those unemployed.

Figure 43: Self-reported knowledge of consumer rights and laws

I didn't realise how little I know about my rights.
(Telecommunications services, 25-34, Otago)



Demographic Differences

Those significantly more likely to be at least moderately knowledgeable of consumer laws:

- aged over 65 years old (**62%**)
- male (**57%**)
- household income above $150k (**54%**)
- frequent online purchasers – more than once a month (**54%**)

Those significantly less likely to be at least moderately knowledgeable of consumer laws:

- new migrants – in NZ for 3-5 years (**35%**)
- Southland residents (**36%**)
- unemployed (**37%**)
- aged 18-34 (**38%**)
- Pacific (**39%**) & Māori (**43%**) ethnicity
- household income under $25k (**42%**)
- live in a rural/semi-rural area (**44%**)
- female (**44%**)

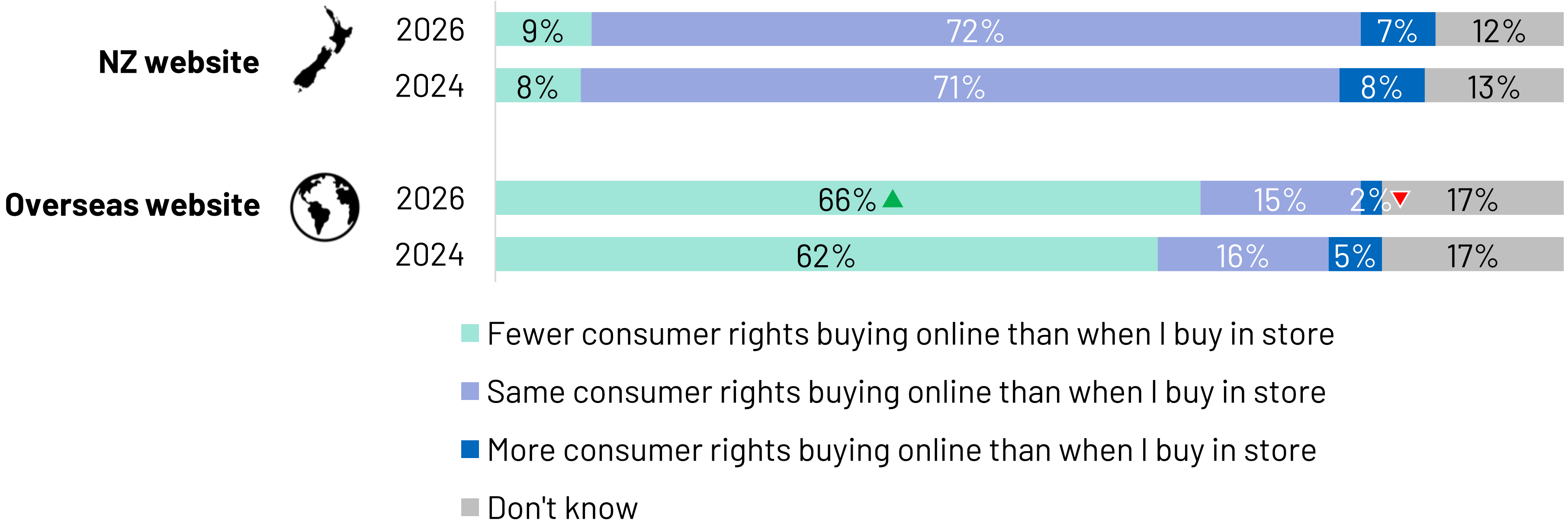
▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

Q2: *How much do you feel you know about your rights as a consumer?*
Base: *All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600)*

Consumer rights when buying in-store vs online from New Zealand & overseas

Compared to buying in store in New Zealand, most people (72%) believe that they have the same consumer rights when buying from a NZ-based website. When buying from an overseas-based website, however, most (66%) believe that they have fewer consumer rights compared to buying in store – & this has increased compared to 2024.

Figure 44: Perceived differences in consumer rights when buying online vs in-store (NZ & overseas websites)



37% of consumers claim to know at least a moderate amount about their rights when shopping online

48% in 2024

It would be good to better understand rights when dealing with the likes of Temu. Especially how we can enforce anything with overseas based players.
(No issue, 65–74, Wellington)

▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

***Q11:** How much do you feel you know about your rights as a consumer when shopping online? / **Q11a:** Compared to when you buy something in-store in New Zealand, if you buy from a New Zealand website, which of the following do you think best applies to your consumer rights? / **Q11b:** And compared to when you purchase something in-store in New Zealand, if you purchase from an overseas website, which of the following do you think best applies to your consumer rights?*

***Base:** All respondents (2024: n=3,500, 2026: n=3,600)*

Awareness & understanding of NZ consumer laws

The consumer laws with the highest levels of *awareness* continue to be the *Consumer Guarantees Act (CGA)* & the *Fair Trading Act (FTA)*. Fewer people reported a good *understanding* of the *Commerce Act* & the *Credit Contracts & Consumer Finance Act (CCCFA)* in 2026 compared to 2024.

Figure 46: Self-reported awareness of consumer laws

% Aware
(did not select 'not aware')

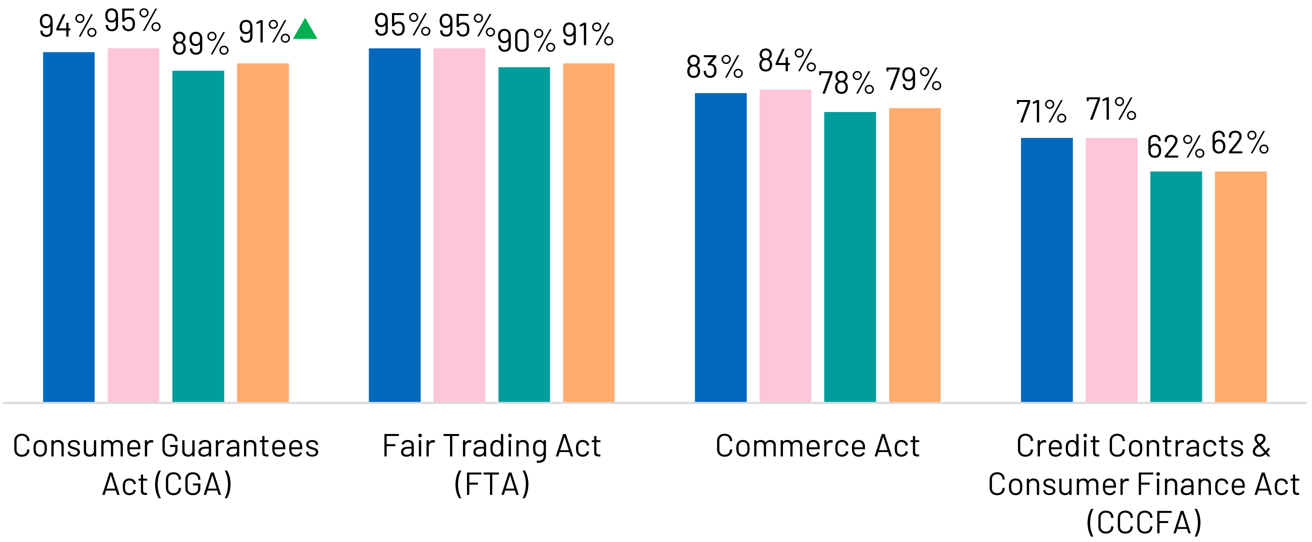
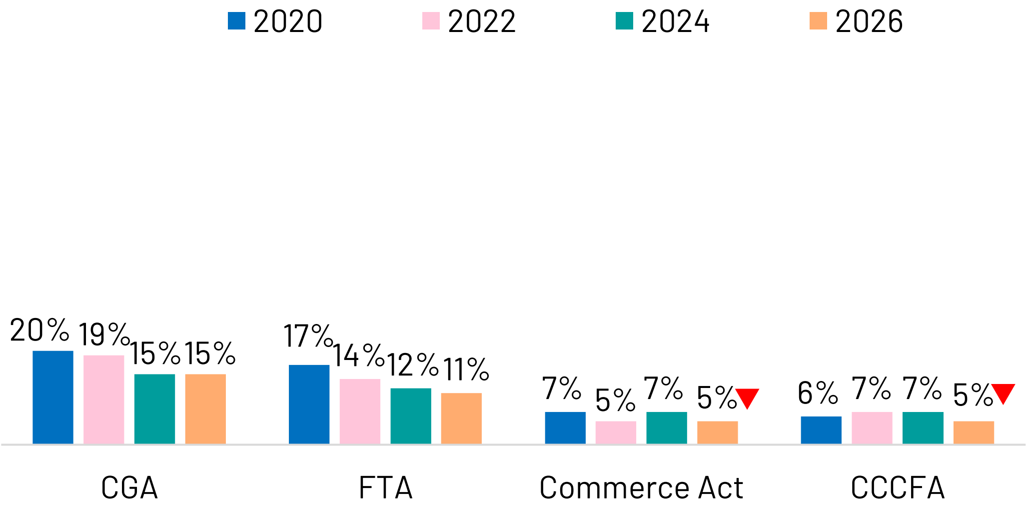


Figure 47: Self-reported understanding of consumer laws

NETT Good understanding (4-5)



▲/▼ indicates significant *increase*/*decrease* compared to the previous wave

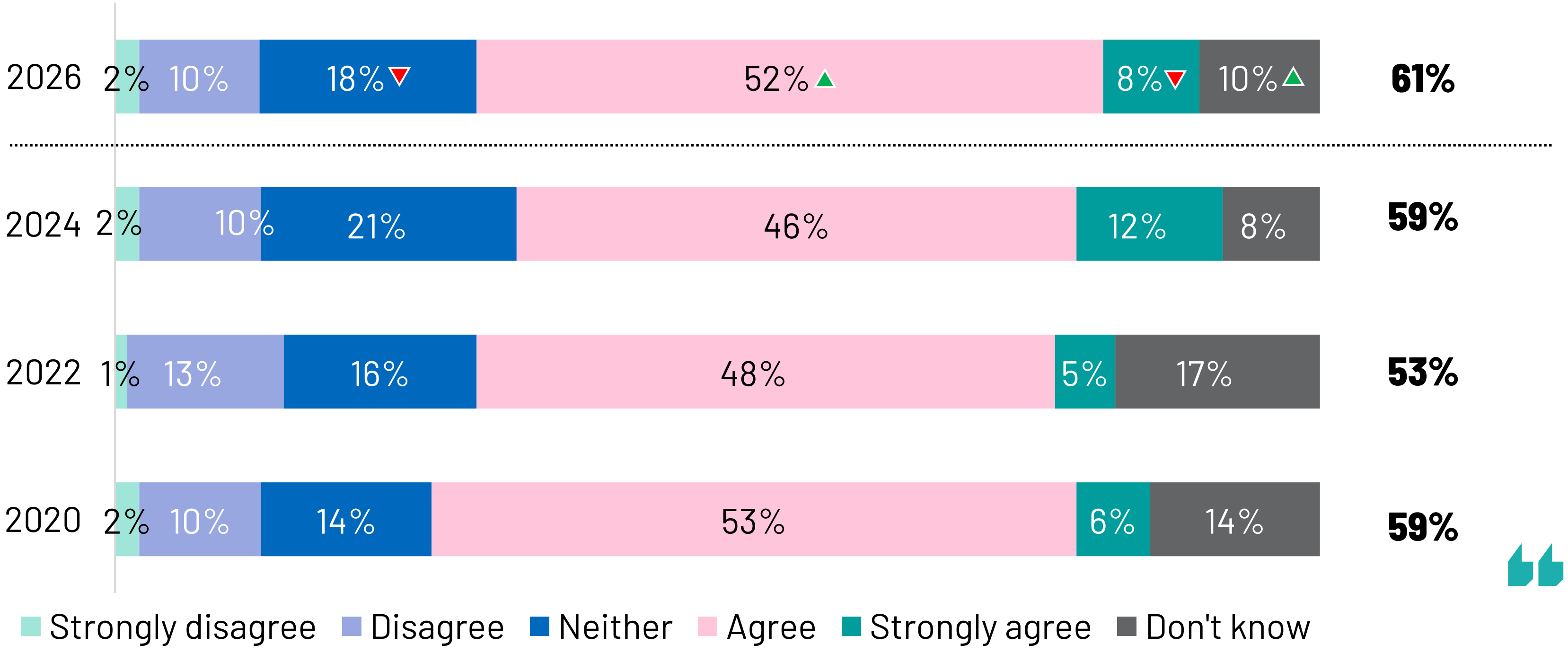
Q3: The following laws relate to the rights of consumers and the responsibilities that businesses must meet when dealing with consumers. Please rate your understanding of what these laws mean for you as a consumer.

***Base:** All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600). **Note 1:** Commerce Act was not reported on in 2022, historic data has been sourced from data set. **Note 2:** Full data available in appendix.*

Agreement that NZ has adequate laws to protect consumers from being misled

There was an increase in agreement that New Zealand has adequate consumer protection laws, *but a decrease in strong agreement & neutrality (neither agree nor disagree). Those least likely to agree that the laws are adequate include people with a low household income & those self-employed.*

Figure 48: Agreement that New Zealand has adequate laws to protect consumers from being misled/cheated by businesses



▲/▼ *indicates significant increase/decrease compared to the previous wave*

Demographic Differences

Those significantly more likely to agree that New Zealand has adequate laws to protect consumers:

- Otago residents (**69%**)
- aged 65+ (**66%**)
- males (**64%**)

Those significantly less likely to agree that New Zealand has adequate laws to protect consumers:

- household income under $25k (**51%**)
- self-employed (**54%**)
- Wellington residents (**55%**)
- females (**57%**)

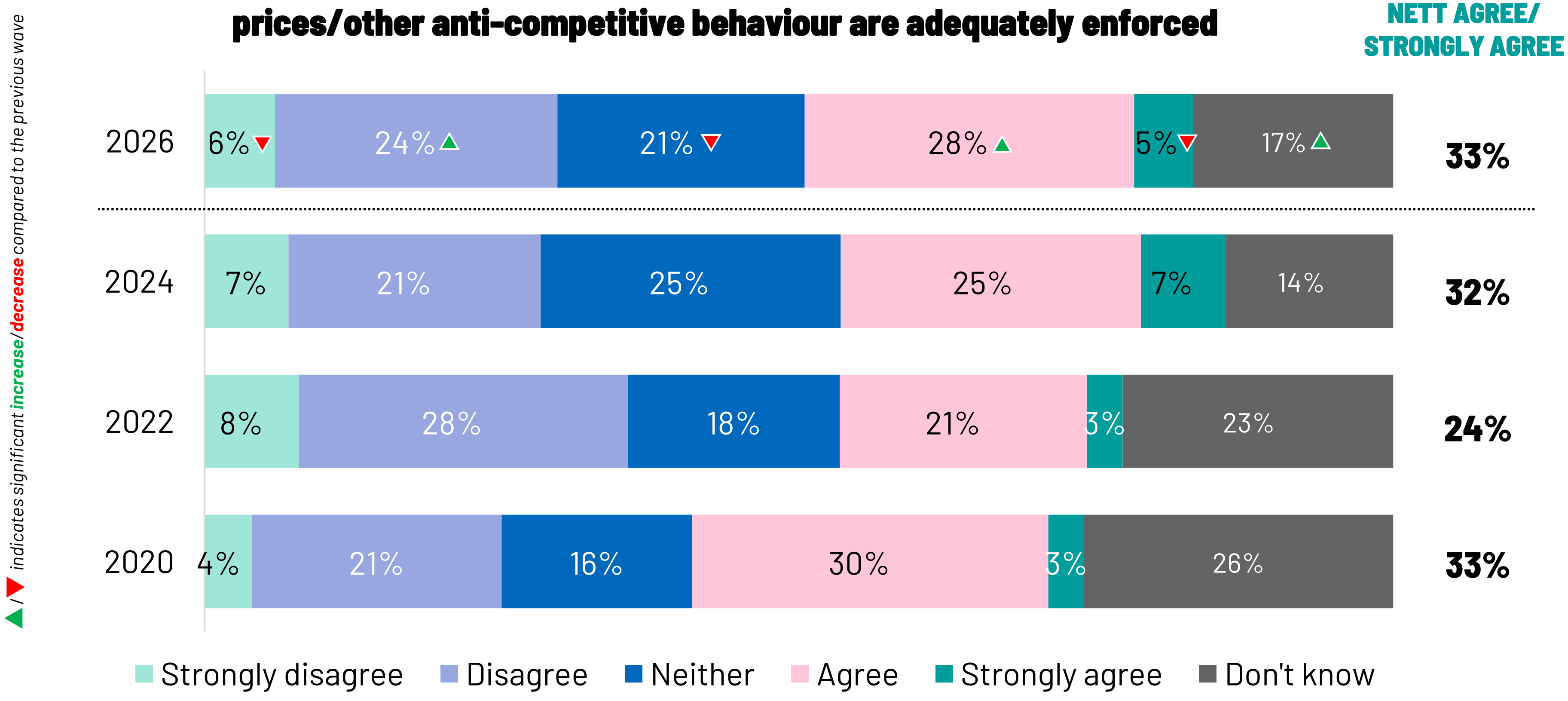
Generally in NZ I believe as a consumer… the legislation is there to protect us. There is always a risk but I think generally the legislation and support is very good.
(No issue, 50-54, Auckland)

Q8: *How much do you agree or disagree with the following statements?*
Base: *All respondents (2020: n=1,732, 2022: n=2,012, 2024: n=3,500, 2026: n=3,600)*

Agreement that laws prohibiting fixing prices are adequately enforced

A third of consumers agree that laws prohibiting businesses from fixing prices and other anti-competitive behaviour are adequately enforced, *similar to 2024. Those less likely to agree that these laws are adequately enforced include those who are unemployed, have a disability & are residents of the Lower North Island.*

Figure 49: Agreement that laws that prohibit businesses from fixing prices/other anti-competitive behaviour are adequately enforced



Demographic Differences

Those significantly more likely to agree that laws are adequately enforced:

- Asian ethnicity (**47%**)
- new migrants – in NZ less than 10 years (**46%**)
- speak another language at home (**44%**)
- male (**38%**)
- aged 18-24 (**38%**) & 35-44 (**37%**)
- Upper North Island residents (**37%**)
- Household income above $150k (**37%**)

Those significantly less likely to agree that laws are adequately enforced:

- unemployed (**25%**)
- have a disability (**26%**)
- Lower North Island residents (**28%**)
- female (**29%**)
- aged 55-74 (**29%**)
- NZ European ethnicity (**29%**)

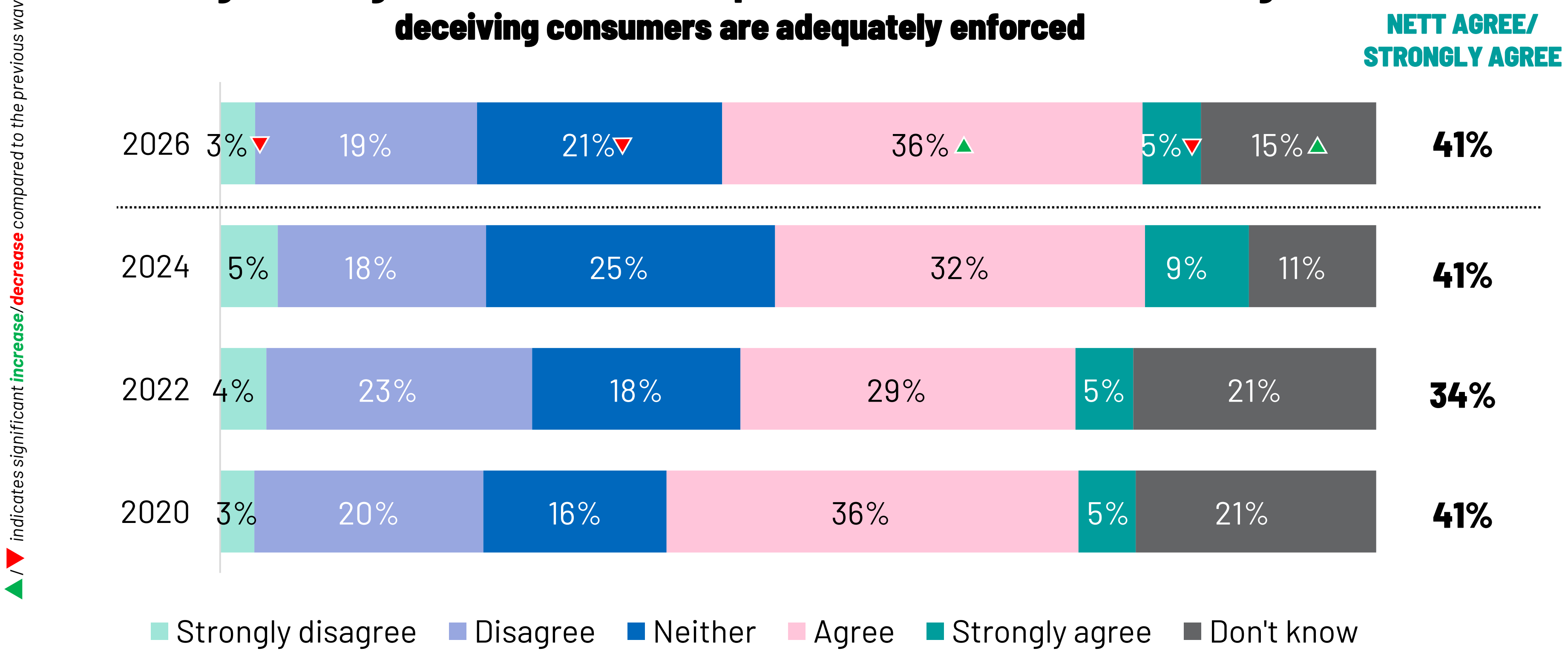
***Q8:** How much do you agree or disagree with the following statements?*

***Base:** All respondents (2020: n=1,732, 2022: n=2,012, 2024: n=3,500, 2026: n=3,600)*

Agreement that laws prohibiting deception are adequately enforced

The overall belief remained unchanged; however, in 2026, the intensity of opinions has decreased, with significantly fewer people selecting 'strongly disagree' or 'strongly agree.' Groups who are less likely to agree that these laws are adequately enforced include residents of the Lower North Island, individuals aged 55-64, and those of Māori ethnicity.

Figure 50: Agreement that laws that prohibit businesses from misleading/ deceiving consumers are adequately enforced



Demographic Differences

Those significantly more likely to agree that laws are adequately enforced:

- new migrants – in NZ less than 10 years (**58%**)
- Asian ethnicity (**57%**)
- speak another language at home (**55%**)
- Upper North Island residents (**45%**)

Those significantly less likely to agree that laws are adequately enforced:

- Lower North Island residents (**34%**)
- aged 55-64 (**36%**)
- Māori (**36%**) & NZ European (**37%**) ethnicity

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

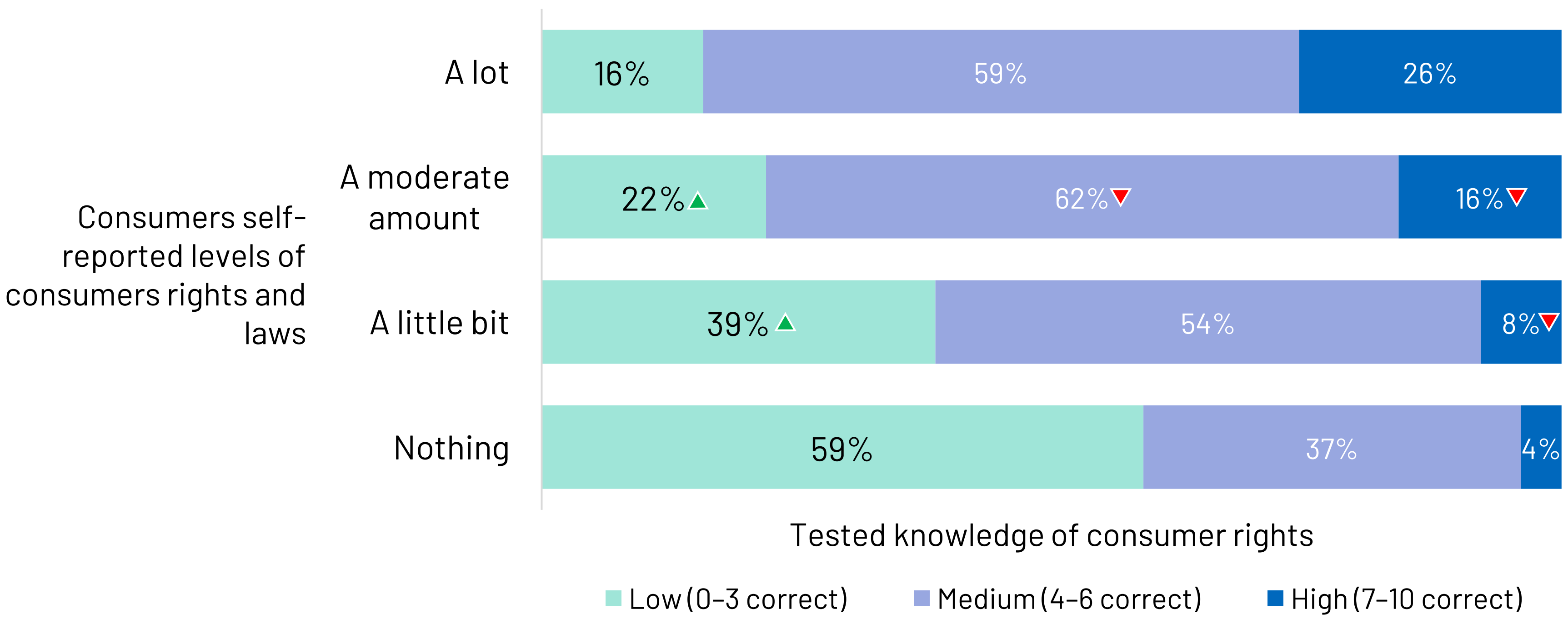
***Base:** All respondents (2020: n=1,732, 2022: n=2,012, 2024: n=3,500, 2026: n=3,600)*

Self-reported and tested knowledge of consumer rights

This chart shows that self-reported knowledge aligns with tested knowledge, revealing a correlation between consumer perception & actual understanding of consumer rights & laws; while a quarter (26%) of those who believe they know "a lot' are significantly more likely to correctly answer 7-10 scenario questions, those claiming to know 'nothing' show only a 4% success rate.

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

Figure 51: Self-reported knowledge of consumer rights & laws versus tested knowledge



Demographic Differences

Those significantly more likely to score *Low* and self-report *a moderate amount* (22% all respondents):

- Never shop online or do not know (**37%**)
- 25-34 years (**32%**)

Those significantly more likely to score *High* and self-reported *a little bit* (8% all respondents):

- Speak a language other than English (**15%**)
- household income $25k-$50k (**12%**)
- male (**11%**)

***Q2:** How much do you feel you know about your rights as a consumer? / **Q6:** Here are some examples of situations that you might face when purchasing products or services. Please indicate whether you think the following statements are true or false, or if you don't know.*
***Base:** All respondents (2026: n=3,600)/ Know 'a lot' about their rights (n=319)/ Know 'a moderate amount' about their rights (2026: n=1,469), Know 'a little bit' about their rights (2026: n=1,643)/ Don't know 'anything at all' about their rights (2026: n=169)*

The scenario quiz

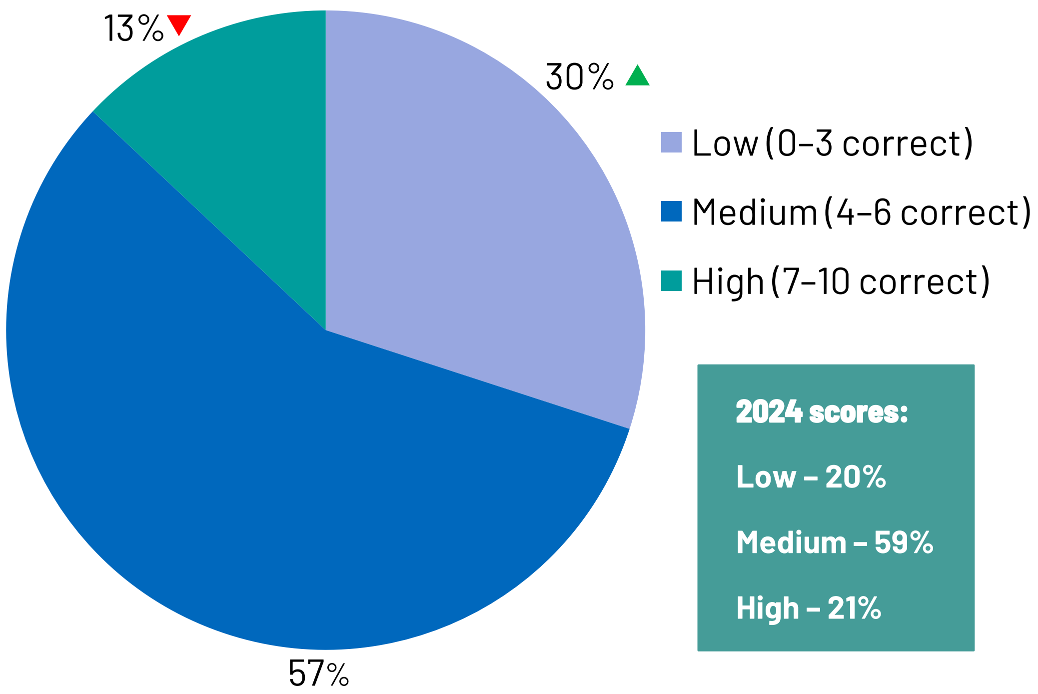
Compared to 2024, there has been a decline in how well consumers do when presented with scenarios they might face when purchasing products or services. Groups who are more likely to answer fewer than three scenarios correctly are Māori, female & younger (18-34) consumers. Those who tend to get more scenarios correct are male, older (55-74) & living in Manawatū-Whanganui or Canterbury.

▲/▼ *indicates significant increase/decrease compared to the previous wave*

What is the quiz?

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

Figure 52: Number of consumer scenarios answered correctly



2024 scores:

Low – 20%

Medium – 59%

High – 21%

2026 average correct /10	2024 average correct /10
4.4▼	5.0

Demographic Differences

Significantly more likely to get 0-3 correct
- aged 18-34 (**41%**)
- Māori (**38%**)
- females (**34%**)

Significantly more likely to get 4-6 correct
- aged 75+ (**66%**) & 35-54 (**60%**)

Significantly more likely to get 7-10 correct
- Manawatū-Whanganui (**18%**) & Canterbury (**16%**) residents
- aged 55-74 (**17%**)
- males (**17%**)

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

Base: *All respondents (2024: n=3,500, 2026: n=3,600)*

Testing consumer knowledge with Consumer Guarantees Act (CGA) scenarios

In 2026, consumers demonstrated a heightened awareness of their rights when purchasing second-hand items from private individuals on Trade Me, with recognition increasing to 53% from 46% in 2024. Additionally, understanding of sellers' obligations to refund, repair, or replace faulty items has modestly improved, rising from 77% in 2024 to 79% in 2026. However, consumer knowledge remains relatively low concerning issues like product failures after the warranty period, with only 33% correctly informed & disputes over unreasonable service invoices where no initial rate was set, with just 31% displaying correct knowledge.

▲/▼ *indicates significant increase/decrease compared to the previous wave*

Figure 53: Responses to Consumer Guarantees Act scenarios and demographic differences

Responses to consumer scenarios (CGA)	2026	2024	2022	2020	More likely to answer correctly*	More likely to answer incorrectly *
If you buy something on sale at a discounted price and then you find it's faulty – the shopkeeper has to replace, refund, or repair it **[TRUE]**	79%▲	77%	77%	78%	aged 75+ (**88%**) retired (**87%**) household income >$150k (**83%**)	students (**27%**) aged 18-34 (**20%**) Samoan ethnicity (**20%**)
If you buy something second-hand from a private individual on Trade Me, you have the same rights and legal protections as if you were to buy the item from a physical shop **[FALSE]**	53% ▲	46%	47%	46%	self-employed (**61%**) Household income >$150k (**60%**) South Island residents (**58%**)	Pacific ethnicity (**36%**) Bay of Plenty residents (**33%**) household income <$25k (**27%**)
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]**	33% ▼	35% ▲	29%	29%	aged 65-74 (**39%**) Asian ethnicity (**37%**) male (**37%**)	aged 18-24 (**59%**) new migrants in NZ <10 years (**59%**) female (**54%**)
If you hire a moving service without agreeing to a price, and then after the move receive an invoice 3 times higher than any competitor's price, you must pay the full invoiced amount as the service has already been carried out **[FALSE]**	31%	30% ▲	17%	28%	Speak another language (**42%**) Asian (**40%**) / Pacific (**40%**) ethnicity aged 35-54 (**36%**)	retired (**50%**) rural/semi-rural area (**49%**) aged 55-74 (**46%**)

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

***Q6:** Here are some examples of situations that you might face when purchasing products or services. Please indicate whether you think the following statements are true or false, or if you don't know.*
***Base:** All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600). ***Note:** There are more significant differences than what was recorded in this table. The recorded values in each cell are the three most significantly different values. **NB:** CGA = Consumer Guarantees Act.*

Testing consumer knowledge with FTA & CCCFA scenarios

Approximately two thirds of respondents correctly answered the Fair Trading Act (FTA) scenarios, keeping in line with the previous years. However, there is a notable gap in practical knowledge about the Credit Contracts & Consumer Finance Act (CCCFA), with less than half of consumers responding correctly to these scenarios & a decline in their awareness of their rights since 2024 in 2 out of 3 measures.

Figure 54: Responses to consumer scenarios (FTA and CCCFA) and demographic differences

Responses to consumer scenarios (FTA & CCCFA)	2026	2024	2022	2020	More likely to answer correctly*	More likely to answer incorrectly*
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 5 working days of receiving a copy of the agreement [TRUE - FTA]	72%	72%	68%	67%	aged 55-74 (80%) Rural (78%) Household income >$100k (75%)	NETT new migrants (10%) Household income <$25k (9%) Asian (8%)
If you take your car to a garage for repair and the mechanic does some extra work they think is necessary without asking you first, you still have to pay for that work [FALSE - FTA]	67%	65%	69%	68%	aged 65-74 (75%) Household income >$150k (72%)	new migrants – in NZ 5-10 years (24%) aged 75+ (20%) & 18-34 (18%)
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 - CCCFA]	47%	46% ▲	40%	40%	NETT new migrants (57%) aged 35-44 (53%) employed full-time (52%)	employed part-time (24%)
If you take out a loan and 2 days later you find a better interest rate elsewhere, you can then go and cancel your original loan agreement [TRUE - CCCFA]	27% ▼	31% ▲	18%	20%	frequent online shoppers – several times a week (47%) aged 55-74 (34%) Canterbury (31%)	aged 18-34 (42%) Household income >$150k (44%)
If you buy a new car on credit from the dealer, they have up to 5 working days to provide you with all the required information about the contract [FALSE - CCCFA]	11% ▼	15% ▲	9%	10%	Cook Islands Māori (22%) frequent online shoppers – several times a week (19%) speak Te reo Māori at home (19%)	aged 75+ (71%) retired (67%) Bay of Plenty (65%)

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

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

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

*Base: All respondents (2020: n=1,734, 2022: n=2,011, 2024: n=3,500, 2026: n=3,600). *Note: There are some other significant differences than what was recorded in this table. The recorded values in each cell are the three most significantly different values. NB: FTA = Fair Trading Act, CCCFA = Credit Contracts and Consumer Finance Act.*

SECTION 6: Key group overviews

SECTION SUMMARY

In this section, we have provided an overview of eight key groups of interest:

- Māori
- Pacific Peoples
- 18–34-year-olds
- Over-65-year-olds
- People with a disability
- People with a lower household income (up to $50,000 per year)
- People who are new migrants (less than 10 years in New Zealand)
- People who speak a language other than English at home

The summaries show:

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

For each group there is a page demonstrating differences for that group compared to the total population, and a page demonstrating differences for that group compared to 2024 results.

Significance testing is shown at the 95% confidence interval, Results that are statistically significant are indicated with a **plus**/**minus**, for significantly **higher**/**lower**. **This colour coding indicates statistically significant differences only and does not indicate a positive or negative interpretation of a result.**

Please note that the language question was asked in a different way in 2026, which does not allow for comparison with 2024 results for the group of people who speak a language other than English at home.

FIGURE 55: SUMMARY OF MĀORI CONSUMERS

Biggest Impact of Consumer Problem

"The hassle of sorting it and the hoops you have to jump through to get it sorted." (Car Parking, 18-24, Waikato)

"I ordered two utilities: broadband and electricity. Neither was available upon arrival and we were left with no electricity for almost two days." (Utilities, 55-64, Hawke's Bay)

"I felt shocked at the end price being a lot higher than initial quote. When I was finished the hairdresser told me at the till… I felt like I didn't have any other options but to pay. I ended up using money that was meant for groceries." (Personal Services, 35-44, Manawatū-Whanganui)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

91% –

(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.1 –

(vs 4.4 total)

TOP 5 PURCHASE SECTORS

1. Grocery (87% vs 88%)
2. Clothing, footwear (86% vs 87%)
3. Mobile telco services (81% vs 82%)
4. Health products (79% vs 82%)
5. Fuel (78% vs 81%)

TOP 5 PROBLEM SECTORS

1. Vehicle car dealer (19% vs 13%)
2. Vehicle private seller (19% vs 21%)
3. Grocery (18% vs 17%)
4. Real estate (17% vs 11%)
5. Funeral services (16% vs 9%)

TOP 5 PROBLEM TYPES

1. Product not as expected (28% vs 25%)
2. Issue with quality (23% vs 27%)
3. Price-related issue (22% vs 18%)
4. Faulty product (20% vs 20%)
5. Incorrect information (19% vs 20%)

EXPERIENCED A PROBLEM

49% +

(vs 44% total)

TOOK ACTION

63%

(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)

	Resolved to satisfaction	Resolved, not satisfied	Still in progress	Unlikely to be resolved
Māori	49%	25%	9%	17%
Total	51%	24%	10%	15%

TIME SPENT TRYING TO RESOLVE PROBLEM

	<1 hr	1–2 hrs	3–5 hrs	5–10 hrs	>10 hrs
Māori	30%	29%	16%	7%	10%
Total	34%	26%	17%	7%	9%

Māori consumers are significantly more likely to…

- have used a **BNPL agreement** (50% vs 33%), and for those who have, are **significantly more likely to disagree that the company adequately assisted them to make sure they were fully informed** (22% vs 14%)
- have **consulted with friends or family/whānau about what to do when they had a problem** (42% vs 33%) and to have taken action on a problem by **leaving a review or comment on a website / social media** (27% vs 18%)
- disagree that **the Commerce Commission embraces a Te Ao Māori perspective** (8% vs 5%)

Māori consumers are significantly less likely to…

- state they know **at least a moderate amount about their consumer rights** (43% vs 50%)
- be aware of **Consumer NZ** (80% vs 86%), the **Commerce Commission** (53% vs 59%), the **Financial Markets Authority** (25% vs 32%), and the **Commerce Act** (75% vs 79%),
- be aware of any **dispute resolution service** (68% vs 74%)

+ / – indicates significantly *higher* / *lower* compared to the average

Base: *Respondents of Māori ethnicity (2026: n=539), for Q1, Q6, Q14a, Q14b*
Respondents of Māori ethnicity who had a problem (2026: n=269), for Q23
Respondents of Māori ethnicity who took action to resolve their problem (2026: n=168), for Q28, Q29

FIGURE 56: SUMMARY OF MĀORI CONSUMERS – CHANGES BETWEEN 2024 & 2026

EXPERIENCED A PROBLEM

49%

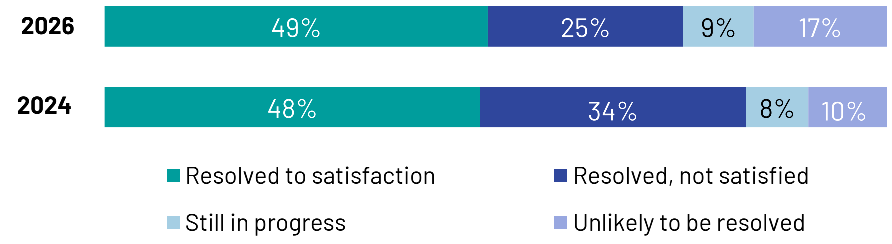
(vs 47% in 2024)

TOOK ACTION

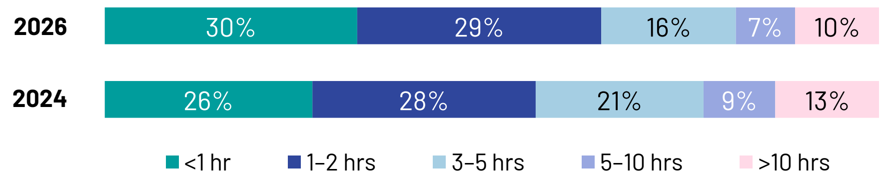
63%

(vs 65% in 2024)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

91%

(vs 90% in 2024)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.1 –

(vs 4.8 in 2024)

TOP 5 PURCHASE SECTORS VS 2024

1. Grocery (87% vs 77%)
2. Clothing, footwear (86% vs 78%)
3. Mobile telco services (81% vs 69%)
4. Health products (79% vs 71%)
5. Fuel (78% vs 77%)

TOP 5 PROBLEM SECTORS VS 2024

1. Vehicle car dealer (19% vs 22%)
2. Vehicle private seller (19% vs 29%)
3. Grocery (18% vs 17%)
4. Real estate (17% vs 24%)
5. Funeral services (not asked in 2024)

TOP 5 PROBLEM TYPES VS 2024

1. Product not as expected (28% vs 22%)
2. Issue with quality (23% vs 27%)
3. Price-related (not asked in 2024)
4. Faulty product (20% vs 21%)
5. Incorrect information (19% vs 18%)

CHANGES OVER TIME FOR MĀORI CONSUMERS BY MEASURES THAT ARE SIGNIFICANTLY DIFFERENT TO TOTAL SAMPLE IN 2026

Significantly more likely to...	2026	2024	Total sample 2026
have used a **BNPL agreement**	**50%**	54%	33%
consulted with friends or family / whānau about what to do when they had a problem	**42%**	53%	33%
for those who have used BNPL, **disagree that the company adequately assisted them to make sure they were fully informed**	**22%**	20%	11%

Significantly less likely to...	2026	2024	Total sample 2026
state they know **at least a moderate amount about their consumer rights**	**43%** –	54%	50%
be aware of the **Commerce Act**	**75%**	78%	79%
be aware of **Consumer NZ**	**80%**	76%	86%
be aware of the **Commerce Commission**	**53%**	58%	59%
be aware of any **dispute resolution service**	**68%**	64%	74%

+ / – indicates significantly *higher* / *lower* compared to 2024

Base: *Respondents of Māori ethnicity (2024: n=436, 2026: n=539), for Q1, Q6, Q14a, Q14b*
Respondents of Māori ethnicity who had a problem (2024: n=205, 2026: n=269), for Q23
Respondents of Māori ethnicity who took action to resolve their problem (2024: n=138, 2026: n=168), for Q28, Q29

FIGURE 57: SUMMARY OF PACIFIC PEOPLES CONSUMERS

Biggest Impact of Consumer Problem

"I was struggling each month trying to pay over $800 a month because of the mistake." (Insurance, 45-49, Wellington)

"Not knowing what I was able to ask for legally from the sellers was the worst part and feeling like I was being an annoying customer asking for fixes and support with things once the purchase was done. It was really awkward." (Motor Vehicle – private, 25-34, Auckland)

"Frustration from having to contact my credit card provider and having to go through the process of trying to refund the payment." (Personal products, 25-34, Auckland)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

87% –

(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.2

(vs 4.4 total)

TOP 5 PURCHASE SECTORS

1. Clothing, footwear (88% vs 87%)
2. Fuel (83% vs 81%)
3. Health products (82% vs 82%)
4. Mobile telco services (80% vs 82%)
5. Grocery (79% vs 88%) –

TOP 5 PROBLEM SECTORS

1. Vehicle repairs (23% vs 12%) +
2. Mobile telco services (20% vs 10%) +
3. Building & repairs (20% vs 13%)
4. Clothing, footwear, etc. (19% vs 12%) +
5. Grocery (19% vs 17%)

TOP 5 PROBLEM TYPES

1. Price-related issue (25% vs 18%)
2. Organisation unresponsive (25% vs 17%) +
3. Product not as expected (23% vs 25%)
4. Issue with quality (19% vs 27%)
5. Incorrect information (17% vs 20%)

+ / – indicates significantly *higher* / *lower* compared to the average

EXPERIENCED A PROBLEM

47%

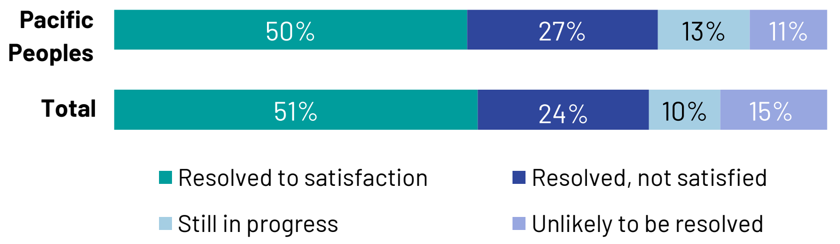
(vs 44% total)

TOOK ACTION

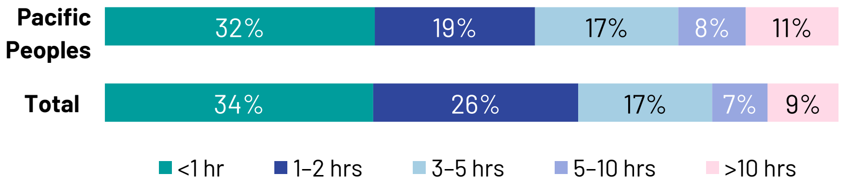
64%

(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



Base: *Respondents of Pacific ethnicity (2026: n=250), for Q1, Q6, Q14a, Q14b*
Respondents of Pacific ethnicity who had a problem (2026: n=117), for Q23
Respondents of Pacific ethnicity who took action to resolve their problem (2026: n=72), for Q28, Q29

Pacific consumers are significantly more likely to...

- have entered a **credit contract** (38% vs 28%), and a **BNPL agreement** (52% vs 33%)
- have been affected by an **unsafe product that resulted in a physical injury** (10% vs 6%)
- to have **consulted with friends or family/whānau about what to do when they had a problem** (59% vs 33%) and to have taken action on a problem **by leaving a review or comment on a website / social media** (34% vs 18%).

Pacific consumers are significantly less likely to...

- state they know at least a **moderate amount about their consumer rights** (39% vs 50%)
- be aware of the **CGA** (87% vs 91%), the **FTA** (85% vs 91%), the **CCCFA** (53% vs 62%), and the **Commerce Act** (69% vs 79%).
- be aware of any **dispute resolution service** (64% vs 74%)
- For those who entered a credit contract, Pacific people are significantly less likely to state that they were **confident they understood the agreement well enough to make an informed decision** (76% vs 89%)

FIGURE 58: SUMMARY OF PACIFIC PEOPLES CONSUMERS – CHANGES BETWEEN 2024 & 2026

EXPERIENCED A PROBLEM

47%

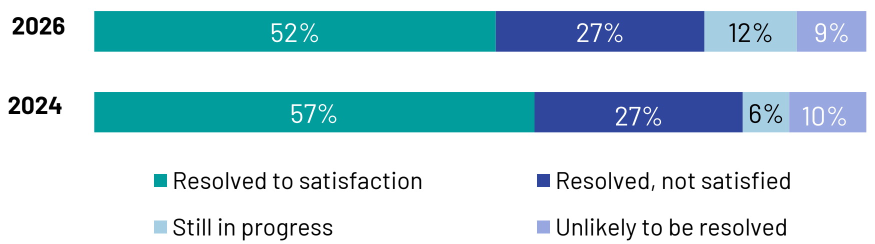
(vs 57% in 2024)

TOOK ACTION

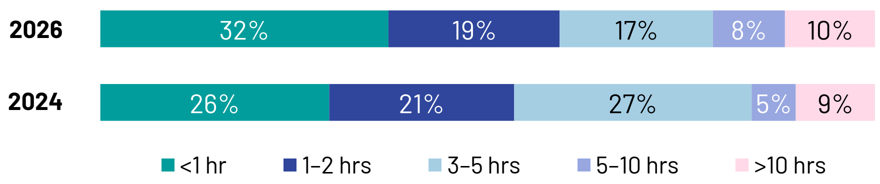
64%

(vs 57% in 2024)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

87%

(vs 85% in 2024)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.2 –

(vs 5.1 in 2024)

TOP 5 PURCHASE SECTORS VS 2024

1. Clothing, footwear (88% vs 75%) +
2. Fuel (83% vs 77%)
3. Health products (82% vs 68%) +
4. Mobile telco services (80% vs 73%)
5. Grocery (79% vs 76%)

TOP 5 PROBLEM SECTORS VS 2024

1. Vehicle repairs (23% vs 32%)
2. Mobile telco services (20% vs 23%)
3. Building & repairs (20% vs 27%)
4. Clothing, footwear, etc. (19% vs 21%)
5. Grocery (19% vs 18%)

TOP 5 PROBLEM TYPES VS 2024

1. Price-related issue (25%, not asked in 2024)
2. Product not as expected (23% vs 25%)
3. Issue with quality (19% vs 32%) –
4. Organisation unresponsive (25% vs 18%)
5. Faulty product (14% vs 21%)

CHANGES OVER TIME FOR PACIFIC PEOPLES CONSUMERS BY MEASURES THAT ARE SIGNIFICANTLY DIFFERENT TO TOTAL SAMPLE IN 2026

Significantly more likely to…	2026	2024	Total sample 2026
have entered a **credit contract**	**38%**	32%	28%
have used a **BNPL agreement**	**52%**	54%	33%
consulted with friends or family/whānau about what to do when they had a problem	**59%**	51%	33%
have taken action by **leaving a review or comment on a website/social media**	**34%**	25%	18%

Significantly less likely to…	2026	2024	Total sample 2026
state they know at least **a moderate amount about their consumer rights**	**39%**	45%	50%
be aware of the **CGA**	**87%** +	78%	91%
be aware of the **FTA**	**85%**	81%	91%
be aware of the **CCCFA**	**53%**	52%	62%
be aware of the **Commerce Act**	**69%**	70%	79%
be aware of any **dispute resolution service**	**64%**	62%	74%
For credit contract users, state they were **confident they understood the agreement well enough to make an informed decision**	**76%**	67%	89%

+ / – indicates significantly higher / lower compared to 2024

Base: Respondents of Pacific ethnicity (2024: n=165, 2026: n=215), for Q1, Q6, Q14a, Q14b
Respondents of Pacific ethnicity who had a problem (2024: n=93, 2026: n=104), for Q23
Respondents of Pacific ethnicity who took action to resolve their problem (2024: n=53, 2026: n=66), for Q28, Q29

FIGURE 59: SUMMARY OF YOUNGER (AGED 18–34) CONSUMERS

Biggest Impact of Consumer Problem

"It took a lot of time and energy to sort out. I had to contact the company repeatedly and they put effort into solving it." (Entertainment, 18-24, Tasman)

"Financial stress, having to spend our own money to fix what the builder had done incorrectly." (Building/Repairs, 25-34, Auckland)

"Not being able to return the product once I realised it was the wrong size. They said they would help me with the return, but nothing happened."(Electronics, 18-24, Northland)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

89% –

(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

3.9 –

(vs 4.4 total)

TOP 5 PURCHASE SECTORS

1. Clothing, footwear (88% vs 87%)
2. Grocery (86% vs 88%) –
3. Entertainment (81% vs 72%) +
4. Mobile telco services (79% vs 82%) –
5. Health products (78% vs 82%) –

TOP 5 PROBLEM SECTORS

1. Vehicle private seller (28% vs 21%)
2. Rest home real estate (24% vs 15%)
3. Vehicle car dealer (20% vs 13%) +
4. Grocery (20% vs 17%)
5. Clothing, footwear, etc. (17% vs 12%) +

TOP 5 PROBLEM TYPES

1. Issue with quality (29% vs 27%)
2. Product not as expected (26% vs 25%)
3. Faulty product (21% vs 20%)
4. Incorrect information (21% vs 20%)
5. Price-related issue (20% vs 18%)

EXPERIENCED A PROBLEM

49% +

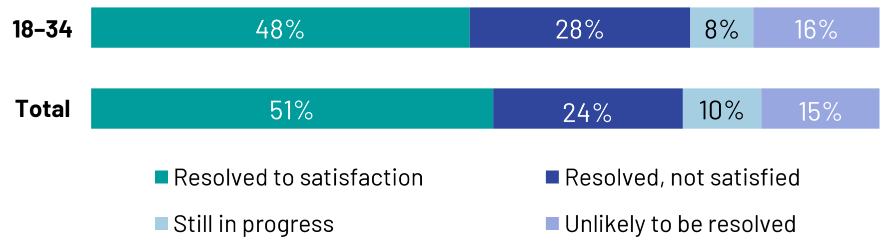
(vs 44% total)

TOOK ACTION

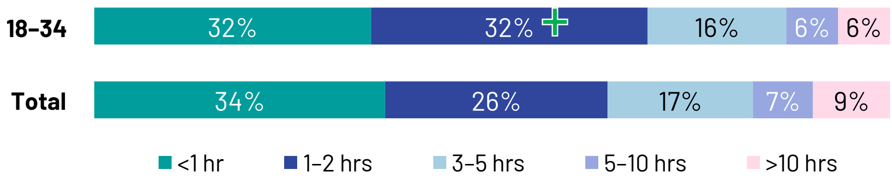
60% –

(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



Base: *Respondents aged 18–34 (2026: n=1,146), for Q1, Q6, Q14a, Q14b*
Respondents aged 18–34 who had a problem (2026: n=570), for Q23
Respondents aged 18–34 who took action to resolve their problem (2026: n=344), for Q28, Q29

Younger consumers are significantly more likely to...

- have entered a **credit contract** (32% vs 28%), and a **BNPL agreement** (45% vs 33%).
- have been affected by an **unsafe product that resulted in a physical injury** (11% vs 6%) and to have had **a product/service issue impact on their ability to work** (10% vs 7%)
- have **sought information or advice about consumer rights** when they had a problem (27% vs 18%), **consulted with friends or family/whānau about what to do** (53% vs 33%) or **contacted a dispute resolution service** (18% vs 12%)

Younger consumers are significantly less likely to...

- state they **know at least a moderate amount about their consumer rights** (38% vs 50%)
- be aware of the **CGA** (87% vs 91%), the **FTA** (85% vs 91%), the **CCCFA** (46% vs 62%), the **Commerce Act** (69% vs 79%), and of **Consumer Protection, MBIE** (36% vs 44%), **Commerce Commission** (43% vs 59%), **Consumer NZ** (73% vs 86%), Citizens Advice Bureau (65% vs 83%), **Community Law Centre** (43% vs 56%), and **Financial Markets Authority** (23% vs 32%), or any **dispute resolution service** (59% vs 74%)

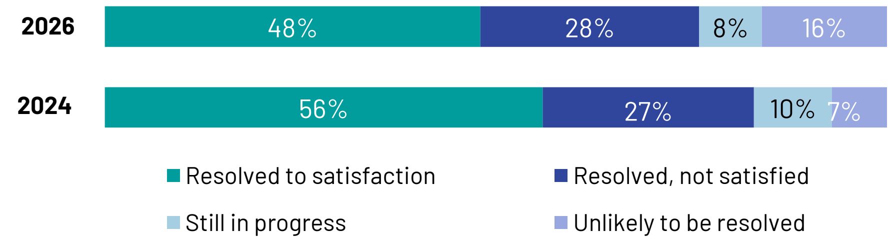
+ / – *indicates significantly higher / lower compared to the average*

FIGURE 60: SUMMARY OF YOUNGER (AGED 18–34) CONSUMERS – CHANGES BETWEEN 2024 & 2026

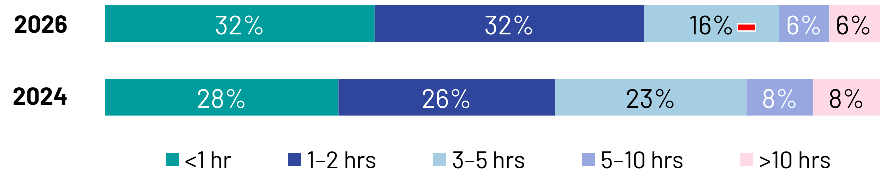
EXPERIENCED A PROBLEM
49%
(vs 51% in 2024)

TOOK ACTION
60%
(vs 62% in 2024)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS
89%
(vs 89% in 2024)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS
3.9 −
(vs 4.7 in 2024)

TOP 5 PURCHASE SECTORS VS 2024
1. Clothing, footwear (88% vs 83%) +
2. Grocery (86% vs 79%) +
3. Entertainment (81% vs 77%) +
4. Mobile telco services (79% vs 75%) +
5. Health products (78% vs 74%)

TOP 5 PROBLEM SECTORS VS 2024
1. Vehicle private seller (28% vs 30%)
2. Rest home real estate (24%, not asked in 2024)
3. Vehicle car dealer (20% vs 24%)
4. Grocery (20% vs 19%)
5. Clothing, footwear, etc. (17% vs 19%)

TOP 5 PROBLEM TYPES VS 2024
1. Issue with quality (29% vs 28%)
2. Product not as expected (26% vs 26%)
3. Faulty product (21% vs 26%)
4. Incorrect information (21% vs 21%)
5. Price-related (20%, not asked in 2024)

CHANGES OVER TIME FOR YOUNGER CONSUMERS BY MEASURES THAT ARE SIGNIFICANTLY DIFFERENT TO TOTAL SAMPLE IN 2026

Significantly more likely to...	2026	2024	Total sample 2026
have **entered a credit contract**	32%	34%	28%
have used **BNPL agreement**	45% −	52%	33%
have **had a product/service issue impact on their ability to work**	10%	12%	7%
have **sought information or advice about consumer rights** when they had a problem	27% −	34%	18%
consulted with friends or family/whānau	53%	58%	33%
contacted a **dispute resolution service**	18%	23%	12%

Significantly less likely to...	2026	2024	Total sample 2026
know at least a moderate amount about their consumer rights	38% −	47%	50%
be aware of the **CGA**	87% +	83%	91%
be aware of the **FTA**	85%	84%	91%
be aware of the **CCCFA**	46% −	52%	62%
be aware of **Consumer Protection, MBIE**	36% −	46%	44%
be aware of the **Commerce Commission**	43% −	48%	59%
be aware of **Consumer NZ**	73%	73%	86%
be aware of the **Citizens Advice Bureau**	65%	64%	83%
be aware of the **Community Law Centre**	43%	44%	56%
be aware of **any dispute resolution service**	59%	58%	74%

+ / − indicates significantly *higher* / *lower* compared to 2024

Base: *Respondents aged 18-34 (2024: n=1,009, 2026: n=1,146), for Q1, Q6, Q14a, Q14b*
Respondents aged 18-34 who had a problem (2024: n=498, 2026: n=570), for Q23
Respondents aged 18-34 who took action to resolve their problem (2024: n=311, 2026: n=344), for Q28, Q29

FIGURE 61: SUMMARY OF OLDER (AGED 65+) CONSUMERS

Biggest Impact of Consumer Problem

"The rudeness and unhelpfulness of the person when I rang to query what was happening with the clothing I had ordered. Whoever I spoke to needs to attend a course on customer service." (Personal products, 65-74, Auckland)

"Difficult to trust digital communications and files." (Telecommunications services, 65-74, Auckland)

"Misled about the price of electricity by a new provider. Was double the price of my previous supplier yet I was told I could save $1200 per year." (Utility services, 65-74, Taranaki)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

99% +

(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.7 +

(vs 4.4 total)

TOP 5 PURCHASE SECTORS

1. Grocery (89% vs 88%)
2. Health products (84% vs 82%)
3. Clothing, footwear, etc. (84% vs 87%)
4. Fuel (84% vs 81%)
5. Mobile telco services (81% vs 82%)

TOP 5 PROBLEM SECTORS

1. Electronics (14% vs 13%)
2. Grocery (13% vs 17%) –
3. Car parking services (12% vs 12%)
4. Home telco services (11% vs 11%)
5. Real estate (11% vs 11%)

TOP 5 PROBLEM TYPES

1. Product not as expected (27% vs 25%)
2. Issue with quality (26% vs 27%)
3. Organisation unresponsive (24% vs 17%) +
4. Incorrect information (22% vs 20%)
5. Faulty product (18% vs 20%)

+ / – indicates significantly *higher* / *lower* compared to the average

EXPERIENCED A PROBLEM

38% –

(vs 44% total)

TOOK ACTION

82% +

(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)

	Resolved to satisfaction	Resolved, not satisfied	Still in progress	Unlikely to be resolved
65+	51%	18% –	13%	18%
Total	51%	24%	10%	15%

TIME SPENT TRYING TO RESOLVE PROBLEM

	<1 hr	1-2 hrs	3-5 hrs	5-10 hrs	>10 hrs
65+	33%	26%	17%	9%	10%
Total	34%	26%	17%	7%	9%

Older consumers are significantly more likely to...

- state they **know at least a moderate amount about their consumer rights** (62% vs 50%)
- be aware of the **CGA** (96% vs 91%), the **FTA** (97% vs 91%), the **CCCFA** (79% vs 62%), the **Commerce Act** (89% vs 79%), and of **Consumer Protection, MBIE** (55% vs 44%), **Commerce Commission** (69% vs 59%), **Consumer NZ** (96% vs 86%), **Citizens Advice Bureau** (96% vs 83%), **Community Law Centre** (70% vs 56%), and **Financial Markets Authority** (40% vs 32%).
- be aware of at least one **dispute resolution service** (87% vs 74%)

Older consumers are significantly less likely to...

- have entered into **credit contract** (12% vs 28%) or a **BNPL agreement** (15% vs 33%)
- have been affected by an **unsafe product that resulted in a physical injury** (2% vs 6%)
- have been **deceived by a NZ-based business** (7% vs 10%)
- have **sought information or advice about consumer rights** when they had a problem (10% vs 18%) and **consulted with friends or family/whānau about what to do** (18% vs 33%)

Base: *Respondents aged 65+ (2026: n=694), for Q1, Q6, Q14a, Q14b*
Respondents aged 65+ who had a problem (2026: n=275), for Q23
Respondents aged 65+ who took action to resolve their problem (2026: n=225), for Q28, Q29

FIGURE 62: SUMMARY OF OLDER (AGED 65+) CONSUMERS – CHANGES BETWEEN 2024 & 2026

EXPERIENCED A PROBLEM

38%+

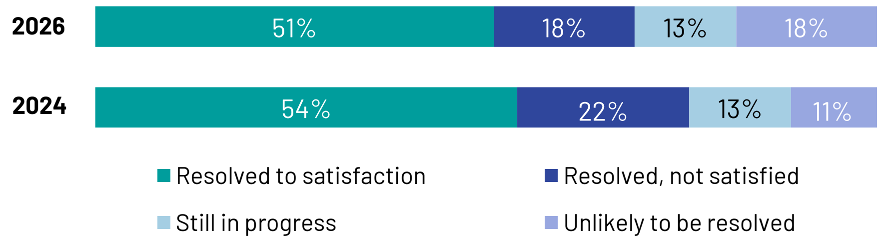
(vs 29% in 2024)

TOOK ACTION

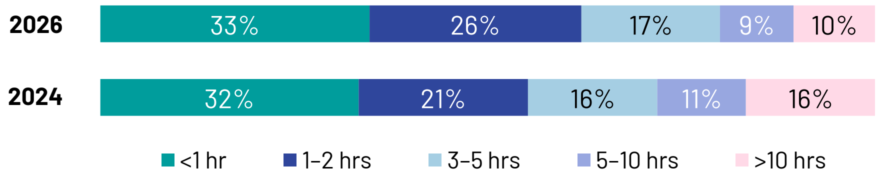
82%

(vs 79% in 2024)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

99%

(vs 98% in 2024)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.7 –

(vs 5.3 in 2024)

TOP 5 PURCHASE SECTORS VS 2024

1. Grocery (89% vs 85%)
2. Health products (84% vs 80%)
3. Clothing, footwear (84% vs 79%) +
4. Fuel (84% vs 81%)
5. Mobile telco services (81% vs 74%) +

TOP 5 PROBLEM SECTORS VS 2024

1. Electronics (14% vs 10%)
2. Grocery (13% vs 9%)
3. Car parking services (12%, not asked in 2024)
4. Home telco services (11% vs 8%)
5. Real estate (11% vs 5%)

TOP 5 PROBLEM TYPES VS 2024

1. Product not as expected (27% vs 28%)
2. Issue with quality (26% vs 25%)
3. Organisation unresponsive (24% vs 23%)
4. Incorrect information (22% vs 25%)
5. Faulty product (18% vs 18%)

CHANGES OVER TIME FOR OLDER CONSUMERS BY MEASURES THAT ARE SIGNIFICANTLY DIFFERENT TO TOTAL SAMPLE IN 2026

Significantly more likely to...	2026	2024	Total sample 2026
state they know **at least a moderate amount about their consumer rights**	**62%**	66%	50%
be aware of the **CGA**	**96%**	95%	91%
be aware of the **FTA**	**97%**	97%	91%
be aware of the **CCCFA**	**79%**	76%	62%
be aware of the **Commerce Act**	**89%**	88%	79%
be aware of **Consumer Protection, MBIE**	**55%**	56%	44%
be aware of the **Commerce Commission**	**69%**	72%	59%
be aware of **Consumer NZ**	**96%** +	92%	86%
be aware of the **Citizens Advice Bureau**	**96%**	96%	83%
be aware of the **Community Law Centre**	**70%** +	62%	56%
be aware of **at least one dispute resolution service**	**87%**	84%	74%

Significantly less likely to...	2026	2024	Total sample 2026
have entered into a **credit contract**	**12%** +	8%	28%
have used **BNPL agreement**	**15%**	11%	33%
been **deceived by a NZ-based business**	**7%**	7%	10%
sought **information or advice about consumer rights** when they had a problem	**10%**	11%	18%
consulted with friends or family/whānau about what to do	**18%**	20%	33%

+ / – indicates significantly *higher* / *lower* compared to 2024

Base: *Respondents aged 65+ (2024: n=732, 2026: n=694), for Q1, Q6, Q14a, Q14b*
Respondents aged 65+ who had a problem (2024: n-212, 2026: n=275), for Q23
Respondents aged 65+ who took action to resolve their problem (2024: n=169, 2026: n=225), for Q28, Q29

FIGURE 63: SUMMARY OF CONSUMERS WITH A DISABILITY

Biggest Impact of Consumer Problem

"There was no access to hot water in the house for two weeks which made household bathing extremely inconvenient as we had to find other places to bathe or have cold showers in winter."
(Utilities, 18-24, Taranaki)

"I've been on a disability benefit the last few years so very, very low income. I can't afford to pay a deposit for work to be done and then find the supplier has left the country!"
(Building/renovations, 65-74, Wellington)

"Lack of clarity on rights. Time consuming and frustrating to try and sort out or find out options. No power to change the outcome."
(Electronics, 45-49, Auckland)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

92% –

(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.3

(vs 4.4 total)

TOP 5 PURCHASE SECTORS	TOP 5 PROBLEM SECTORS	TOP 5 PROBLEM TYPES
1. Grocery (81% vs 88%) –	1. Rest home real estate (39% vs 15%) +	1. Issue with quality (27% vs 27%)
2. Clothing, footwear, etc. (77% vs 87%) –	2. Vehicle private seller (39% vs 21%) +	2. Product not as expected (24% vs 25%)
3. Health products (76% vs 82%) –	3. Vehicle car dealer (36% vs 13%) +	3. Price-related issue (22% vs 18%)
4. Mobile telco services (74% vs 82%) –	4. Real estate (30% vs 11%) +	4. Incorrect information (20% vs 20%)
5. Fuel (70% vs 81%) –	5. Electronics (24% vs 13%) +	5. Service incomplete (16% vs 13%)

+ / – indicates significantly *higher* / *lower* compared to the average

EXPERIENCED A PROBLEM

56% +

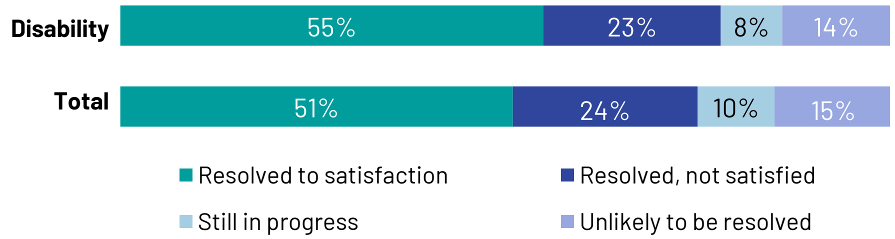
(vs 44% total)

TOOK ACTION

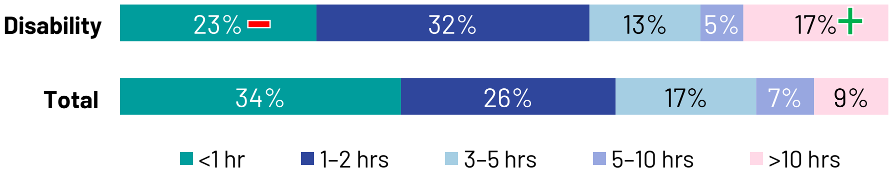
63%

(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



Consumers with a disability are significantly more likely to...

- have entered a **BNPL agreement** (41% vs 33%)
- have been affected by an **unsafe product that resulted in a physical injury** (12% vs 6%)
- have been **deceived by a NZ-based business** (15% vs 10%) or an **overseas business** (20% vs 15%).
- Of those who had a problem, people with a disability are **significantly more likely to report a non-monetary cost of the problem, particularly**:

Impact on mental health & wellbeing, including stress	*Impact on ability to trust other people*	*Impact on ability to work*	*Impact on personal relationships*
(31% vs 22%)	*(23% vs 16%)*	*(12% vs 7%)*	*(11% vs 6%)*

Consumers with a disability are significantly less likely to...

- be aware of the **FTA** (83% vs 91%), the **Commerce Commission** (51% vs 59%), and **Consumer NZ** (79% vs 86%)

Base: *Respondents with a disability (2026: n=285), for Q1, Q6, Q14a, Q14b*
Respondents with a disability who had a problem (2026: n=161), for Q23
Respondents with a disability who took action to resolve their problem (2026: n=100), for Q28, Q29

FIGURE 64: SUMMARY OF CONSUMERS WITH A DISABILITY – CHANGES BETWEEN 2024 & 2026

EXPERIENCED A PROBLEM

56%

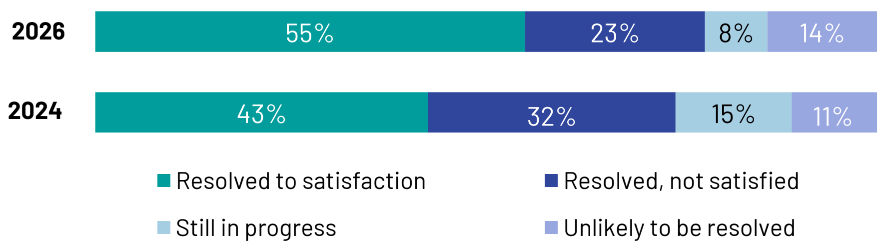
(vs 54% in 2024)

TOOK ACTION

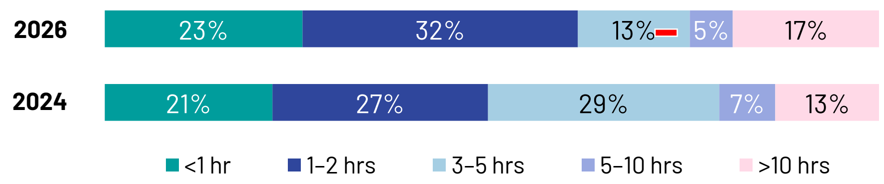
63%

(vs 59% in 2024)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

92%

(vs 90% in 2024)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.3 −

(vs 4.6 in 2024)

TOP 5 PURCHASE SECTORS VS 2024

1. Grocery (81% vs 75%)
2. Clothing, footwear (77% vs 70%)
3. Health products (76% vs 69%)
4. Mobile telco services (74% vs 63%) +
5. Fuel (70% vs 67%)

TOP 5 PROBLEM SECTORS VS 2024

1. Rest home real estate (39%, not asked in 2024)
2. Vehicle private seller (39% vs 45%)
3. Vehicle car dealer (36% vs 38%)
4. Real estate (30% vs 45%)
5. Electronics (24% vs 22%)

TOP 5 PROBLEM TYPES VS 2024

1. Issue with quality (27% vs 26%)
2. Product not as expected (24% vs 33%)
3. Price-related (22%, not asked in 2024)
4. Incorrect information (20% vs 25%)
5. Service incomplete (16% vs 23%)

CHANGES OVER TIME FOR CONSUMERS WITH A DISABILITY BY MEASURES THAT ARE SIGNIFICANTLY DIFFERENT TO TOTAL SAMPLE IN 2026

Significantly more likely to...	2026	2024	Total sample 2026
have used a **BNPL agreement**	**41%**	41%	33%
have been **deceived by a NZ-based business**	**15%**	20%	10%
have been **deceived by an overseas business**	**20%** −	27%	15%
have **experienced an impact on mental health & wellbeing** because of a problem	**31%**	33%	22%
have **experienced an impact on ability to trust other people** because of a problem	**23%**	30%	16%
have **experienced an impact on ability to work** because of a problem	**12%**	17%	7%
have **experienced an impact on personal relationships** because of a problem	**11%**	12%	6%

Significantly less likely to...	2026	2024	Total sample 2026
be aware of the **FTA**	**83%**	87%	91%
be aware of the **Commerce Commission**	**51%**	56%	59%
be aware of **Consumer NZ**	**79%**	73%	86%

+ / − indicates significantly *higher* / *lower* compared to 2024

Base: *Respondents with a disability (2024: n=348, 2026: n=285), for Q1, Q6, Q14a, Q14b*
Respondents with a disability who had a problem (2024: n=188, 2026: n=161), for Q23
Respondents with a disability who took action to resolve their problem (2024: n=113, 2026: n=100), for Q28, Q29

FIGURE 65: SUMMARY OF CONSUMERS WITH A LOW HOUSEHOLD INCOME (UP TO $50K PA)

Biggest Impact of Consumer Problem

"Money taken for subscriptions that should have been cancelled. Found it very difficult to cancel."
(Entertainment, 45-49, Taranaki)

"I'm on a strict budget so it left me short for buying groceries needed for my family."
(Mobile telecommunications, 35-44, Hawke's Bay)

"Made me wary of ordering such items online with an overseas company."
(Personal products, 75+, Wellington)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

92% –

(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.1 –

(vs 4.4 total)

TOP 5 PURCHASE SECTORS

1. Grocery (83% vs 88%) –
2. Clothing, footwear, etc. (81% vs 87%) –
3. Health products (77% vs 82%) –
4. Mobile telco services (76% vs 82%) –
5. Utility services (72% vs 80%) –

TOP 5 PROBLEM SECTORS

1. Vehicle private seller (29% vs 21%)
2. Rest home real estate (19% vs 15%)
3. Vehicle car dealership (18% vs 13%)
4. Electronics (18% vs 13%) +
5. Grocery (15% vs 17%)

TOP 5 PROBLEM TYPES

1. Product not as expected (28% vs 25%)
2. Issue with quality (26% vs 27%)
3. Price-related issue (21% vs 18%)
4. Organisation unresponsive (21% vs 17%)
5. Faulty product (19% vs 20%)

+ / – indicates significantly *higher* / *lower* compared to the average

EXPERIENCED A PROBLEM

45%

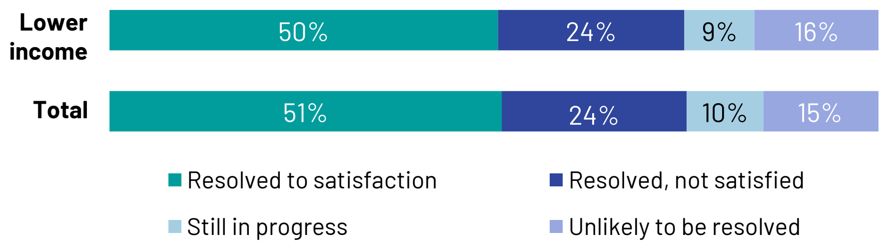
(vs 44% total)

TOOK ACTION

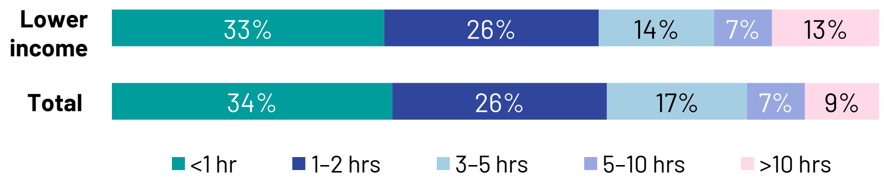
67%

(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



Lower-income consumers are significantly more likely to...

- state they **do not know anything at all about their consumer rights** (7% vs 5%)
- be aware of the **Community Law Centre** (61% vs 56%)
- to have had **a product/service issue impact on mental health and wellbeing** (28% vs 22%)

Lower-income consumers are significantly less likely to...

- have **entered into a credit contract, e.g. a loan, a new credit card, a new bank overdraft** (18% vs 28%)
- be aware of the **CGA** (89% vs 91%), and of the **Commerce Commission** (52% vs 59%), **Consumer NZ** (81% vs 86%), and **Financial Markets Authority** (25% vs 32%)

Base: *Respondents with an annual household income under $50k (2026: n=732), for Q1, Q6, Q14a, Q14b*
Respondents with an annual household income under $50k who had a problem (2026: n=342), for Q23
Respondents with an annual household income under $50k who took action to resolve their problem (2026: n=226), for Q28, Q29

FIGURE 66: SUMMARY OF LOW-INCOME CONSUMERS – CHANGES BETWEEN 2024 & 2026

EXPERIENCED A PROBLEM

45% +

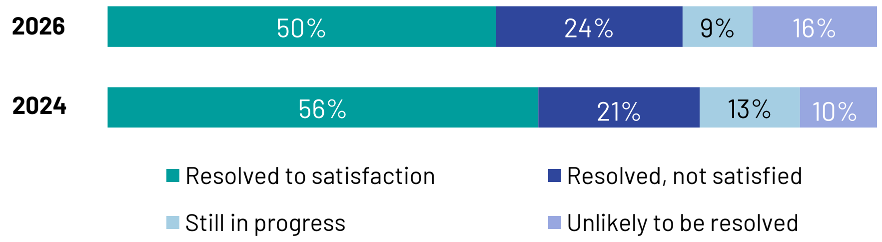
(vs 39% in 2024)

TOOK ACTION

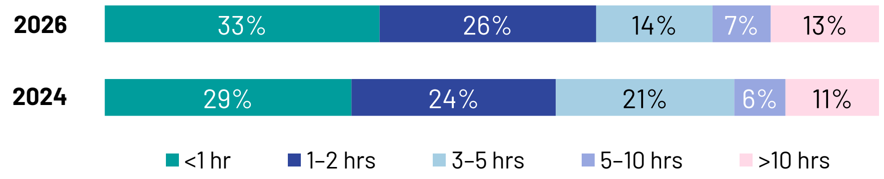
67%

(vs 65% in 2024)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



CHANGES OVER TIME FOR LOW-INCOME CONSUMERS BY MEASURES THAT ARE SIGNIFICANTLY DIFFERENT TO TOTAL SAMPLE IN 2026

Significantly more likely to...	2026	2024	Total sample 2026
state they **do not know anything at all about their consumer rights**	**7%**	7%	5%
be aware of the **Community Law Centre**	**61%**	59%	56%
have **experienced an impact on mental health & wellbeing** because of a problem	**28%**	27%	22%

Significantly less likely to...	2026	2024	Total sample 2026
entered into a **credit contract**	**18%**	17%	28%
be aware of the **CGA**	**89%**	86%	91%
be aware of the **Commerce Commission**	**52% –**	60%	59%
be aware of **Consumer NZ**	**81%**	80%	86%

+ / – indicates significantly **higher** / **lower** compared to 2024

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

92%

(vs 92% in 2024)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.1 –

(vs 4.9 in 2024)

TOP 5 PURCHASE SECTORS IN 2024

1. Grocery (83% vs 81%)
2. Clothing, footwear (81% vs 79%)
3. Health products (77% vs 78%)
4. Mobile telco services (76% vs 74%)
5. Utility services (72% vs 70%)

TOP 5 PROBLEM SECTORS IN 2024

1. Vehicle private seller (29% vs 24%)
2. Rest home real estate (19%, not asked in 2024)
3. Vehicle car dealership (18% vs 20%)
4. Electronics (18% vs 13%)
5. Grocery (15% vs 14%)

TOP 5 PROBLEM TYPES VS 2024

1. Product not as expected (28% vs 30%)
2. Issue with quality (26% vs 27%)
3. Price-related (21%, not asked in 2024)
4. Faulty product (19% vs 22%)
5. Organisation unresponsive (21% vs 20%)

Base: *Respondents with an annual household income under $50k (2024: n=810, 2026: n=732), for Q1, Q6, Q14a, Q14b*
Respondents with an annual household income under $50k who had a problem (2024: n=302, 2026: n=342), for Q23
Respondents with an annual household income under $50k who took action to resolve their problem (2024: n=197, 2026: n=226), for Q28, Q29

FIGURE 67: SUMMARY OF MIGRANT CONSUMERS (IN NZ <10 YEARS)

Biggest Impact of Consumer Problem

"Embarrassing to have to question the quality of a person's work in front of a store and to challenge them when they were clearly lying." (Personal services, 35-44, Auckland)

"The communication was really slow and unclear and it was very confusing." (Utility services, 18-24, Auckland)

"I did not fully understand the legal side of our house purchase. The lawyer did not explain what the legal terminology she used meant, what her role in the process entailed and what my obligations were." (Professional services, 25-34, Auckland)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

91% –

(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.4

(vs 4.4 total)

TOP 5 PURCHASE SECTORS

1. Clothing, footwear, etc. (81% vs 87%)
2. Grocery (79% vs 88%) –
3. Mobile telco services (77% vs 82%)
4. Health products (75% vs 82%)
5. Entertainment (74% vs 72%)

TOP 5 PROBLEM SECTORS

1. Vehicle private seller (39% vs 21%)
2. Rest home real estate (25% vs 15%)
3. Grocery (21% vs 17%)
4. Building & repairs (20% vs 13%)
5. Vehicle repairs (20% vs 12%) +

TOP 5 PROBLEM TYPES

1. Issue with quality (28% vs 27%)
2. Incorrect information (25% vs 20%)
3. Product not as expected (23% vs 25%)
4. Price-related issue (21% vs 18%)
5. Faulty product (20% vs 20%)

EXPERIENCED A PROBLEM

51% +

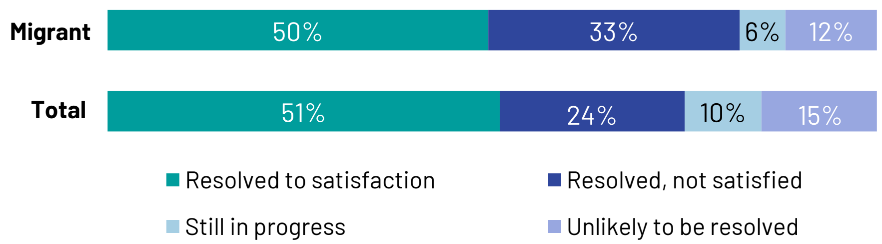
(vs 44% total)

TOOK ACTION

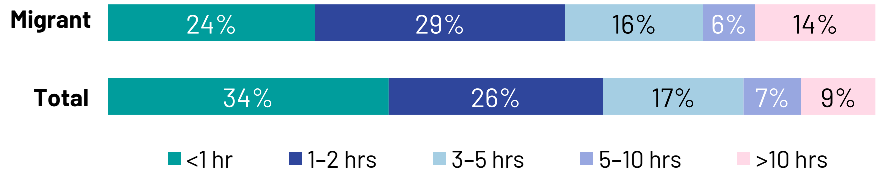
62%

(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



Migrant consumers are significantly more likely to...

- have been affected by an **unsafe product that resulted in a physical injury** (14% vs 6%)
- have had **a product/service issue impact on their ability to work** (17% vs 7%)
- have entered a **credit contract** (42% vs 28%) or **BNPL agreement** (36% vs 33%)
- have taken action on a problem by **leaving a review or comment on a website / social media** (36% vs 18%) or **contacting a dispute resolution service** (29% vs 12%)

Migrant consumers are significantly less likely to...

- be aware of the **CGA** (82% vs 91%), the **FTA** (82% vs 91%), the **Commerce Act** (70% vs 79%), and of the **Commerce Commission** (38% vs 59%), **Consumer NZ** (72% vs 86%), **Citizens Advice Bureau** (57% vs 83%),and **Community Law Centre** (36% vs 56%), or any **dispute resolution service** (55% vs 74%)
- Of those who used a BNPL agreement, new migrants are significantly less likely to be **confident that the length of the contract was suitable for their needs** (74% vs 86%)

+ / – indicates significantly *higher* / *lower* compared to the average

Base: Respondents who have lived in NZ less than 10 years (2026: n=295), for Q1, Q6, Q14a, Q14
Respondents who have lived in NZ less than 10 years and had a problem (2026: n=158), for Q23
Respondents who have lived in NZ less than 10 years and took action to resolve their problem (2026: n=99), for Q28, Q29

FIGURE 68: SUMMARY OF MIGRANT CONSUMERS – CHANGES BETWEEN 2024 & 2026

EXPERIENCED A PROBLEM

51%

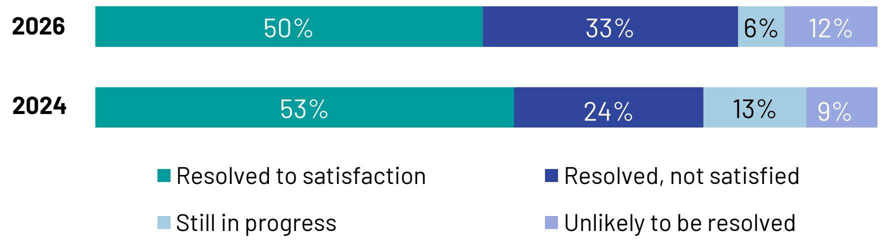
(vs 44% in 2024)

TOOK ACTION

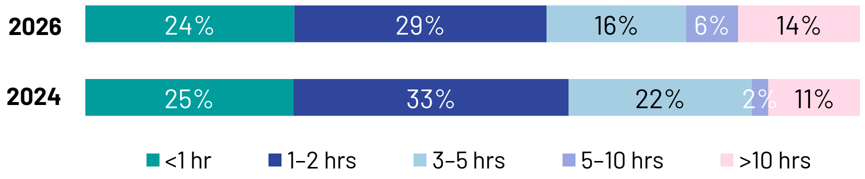
62%

(vs 66% in 2024)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

91%

(vs 89% in 2024)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.4 −

(vs 4.8 in 2024)

TOP 5 PURCHASE SECTORS VS 2024

1. Clothing, footwear (81% vs 80%)
2. Grocery (79% vs 80%)
3. Mobile telco services (77% vs 73%)
4. Health products (75% vs 71%)
5. Entertainment (74% vs 68%)

TOP 5 PROBLEM SECTORS VS 2024

1. Vehicle private seller (39% vs 21%) +
2. Rest home real estate (25%, not asked in 2024)
3. Grocery (21% vs 15%)
4. Building & repairs (20% vs 25%)
5. Vehicle repairs (20% vs 15%)

TOP 5 PROBLEM TYPES VS 2024

1. Issue with quality (28% vs 27%)
2. Incorrect information (25% vs 18%)
3. Product not as expected (23% vs 33%)
4. Price-related (21%, not asked in 2024)
5. Faulty product (20% vs 22%)

CHANGES OVER TIME FOR MIGRANT CONSUMERS BY MEASURES THAT ARE SIGNIFICANTLY DIFFERENT TO TOTAL SAMPLE IN 2026

Significantly more likely to...	2026	2024	Total sample 2026
have **experienced an impact on ability to work** because of a problem	**17%**	10%	7%
have entered a **credit contract**	**42%**	41%	28%
have used a **BNPL agreement**	**36%** −	47%	33%
have **left a review or comment on a website**	**36%**	36%	18%
have **contacted a dispute resolution service**	**29%**	29%	12%

Significantly less likely to...	2026	2024	Total sample 2026
be aware of the **CGA**	**82%**	77%	91%
be aware of the **FTA**	**82%**	81%	91%
be aware of the **Commerce Act**	**70%**	67%	79%
be aware of the **Commerce Commission**	**38%**	34%	59%
be aware of **Consumer NZ**	**72%**	69%	86%
be aware of the **Citizens Advice Bureau**	**57%**	59%	83%
be aware of the **Community Law Centre**	**36%**	40%	56%
be aware of **any dispute resolution service**	**55%**	48%	74%
be **confident that the length of the contract (BNPL) was suitable for their needs**	**74%**	76%	86%

+ / − indicates significantly *higher* / *lower* compared to 2024

Base: *Respondents who have lived in NZ less than 10 years (2024: n=308, 2026: n=295), for Q1, Q6, Q14a, Q14*
Respondents living in NZ less than 10 years and had a problem (2024: n=134, 2026: n=158), for Q23
Respondents living in NZ less than 10 years and took action to resolve their problem (2024: n=88, 2026: n=99), for Q28, Q29

FIGURE 69: SUMMARY OF CONSUMERS WHO SPEAK ANOTHER LANGUAGE AT HOME

Biggest Impact of Consumer Problem

"Stress. Extremely hard to get correct information about what happened from the retailer. Several chat bot and telephone conversations and different or no answers each time."
(Groceries, 55-64, Canterbury)

"Financially since I am only earning minimum wage."
(Motor vehicle – dealer, 18-24, Wellington)

"I spent more than what I saw in the ads online, they added some extra charge which I don't need. I didn't realise it when I was purchasing it. The delete option is very hard to see."
(Travel, 35-44, Nelson)

SELF-REPORTED AWARENESS OF CONSUMER RIGHTS/LAWS

92% –
(vs 95% total)

AVERAGE NUMBER OF CORRECT CONSUMER SCENARIOS

4.7 +
(vs 4.4 total)

TOP 5 PURCHASE SECTORS

1. Grocery (87% vs 88%)
2. Clothing, footwear (86% vs 87%)
3. Mobile telco services (83% vs 82%)
4. Health products (81% vs 82%)
5. Utility services (80% vs 80%)

TOP 5 PROBLEM SECTORS

1. Vehicle private seller (22% vs 21%)
2. Grocery (17% vs 17%)
3. Vehicle repairs (15% vs 12%)
4. Electronics (14% vs 13%)
5. Vehicle car dealer (14% vs 13%)

TOP 5 PROBLEM TYPES

1. Issue with quality (21% vs 27%)
2. Price-related issue (21% vs 18%)
3. Product not as expected (21% vs 25%)
4. Incorrect information (21% vs 20%)
5. Faulty product (19% vs 20%)

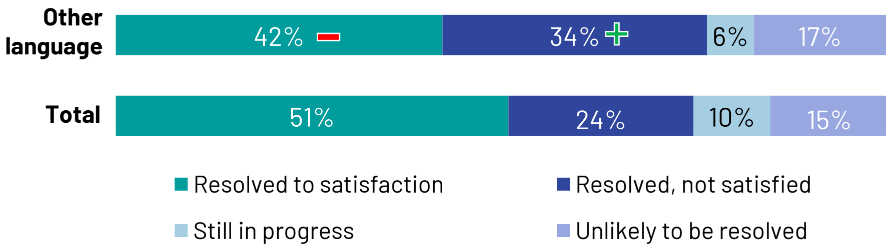
EXPERIENCED A PROBLEM

46%
(vs 44% total)

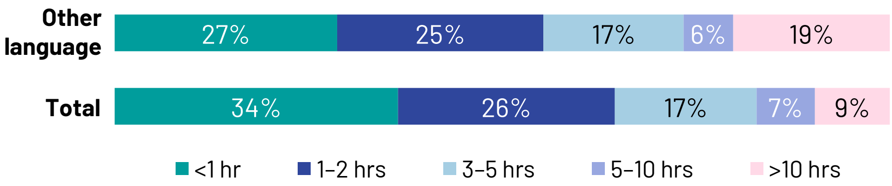
TOOK ACTION

70%
(vs 68% total)

STATUS OF THE PROBLEM (OF THOSE WHO TOOK ACTION)



TIME SPENT TRYING TO RESOLVE PROBLEM



Consumers who speak another language are significantly more likely to...

- have had a **physical injury from an unsafe product** (9% vs 6%) and have had a **product/service issue impact on their ability to trust other people** (23% vs 16%)
- have been **deceived by an overseas-based business** (19% vs 15%)
- have entered a **credit contract** (34% vs 28%) or **BNPL agreement** (39% vs 33%)
- For those who have used BNPL, are significantly more likely to **agree that the company adequately assisted them to make sure they were fully informed** (74% vs 64%)
- have taken action on a problem by **contacting a dispute resolution service** (18% vs 12%)

Consumers who speak another language are significantly less likely to...

- be aware of the **CGA** (87% vs 91%), the **Commerce Commission** (48% vs 59%), **Consumer NZ** (80% vs 86%), **Citizens Advice Bureau** (75% vs 83%), and the **Community Law Centre** (47% vs 56%).
- be aware of any **dispute resolution service** (67% vs 74%)

+ / – indicates significantly *higher* / *lower* compared to the average

Base: *Respondents who speak a language other than English at home (2026: n=295), for Q1, Q6, Q14a, Q14b*
Respondents who speak a language other than English at home and had a problem (2026: n=158), for Q23
Respondents who speak a language other than English at home and took action to resolve their problem (2026: n=99), for Q28, Q29

SECTION 7: Consumer problems – Sector summaries and tables

SECTION INTRODUCTION

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

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

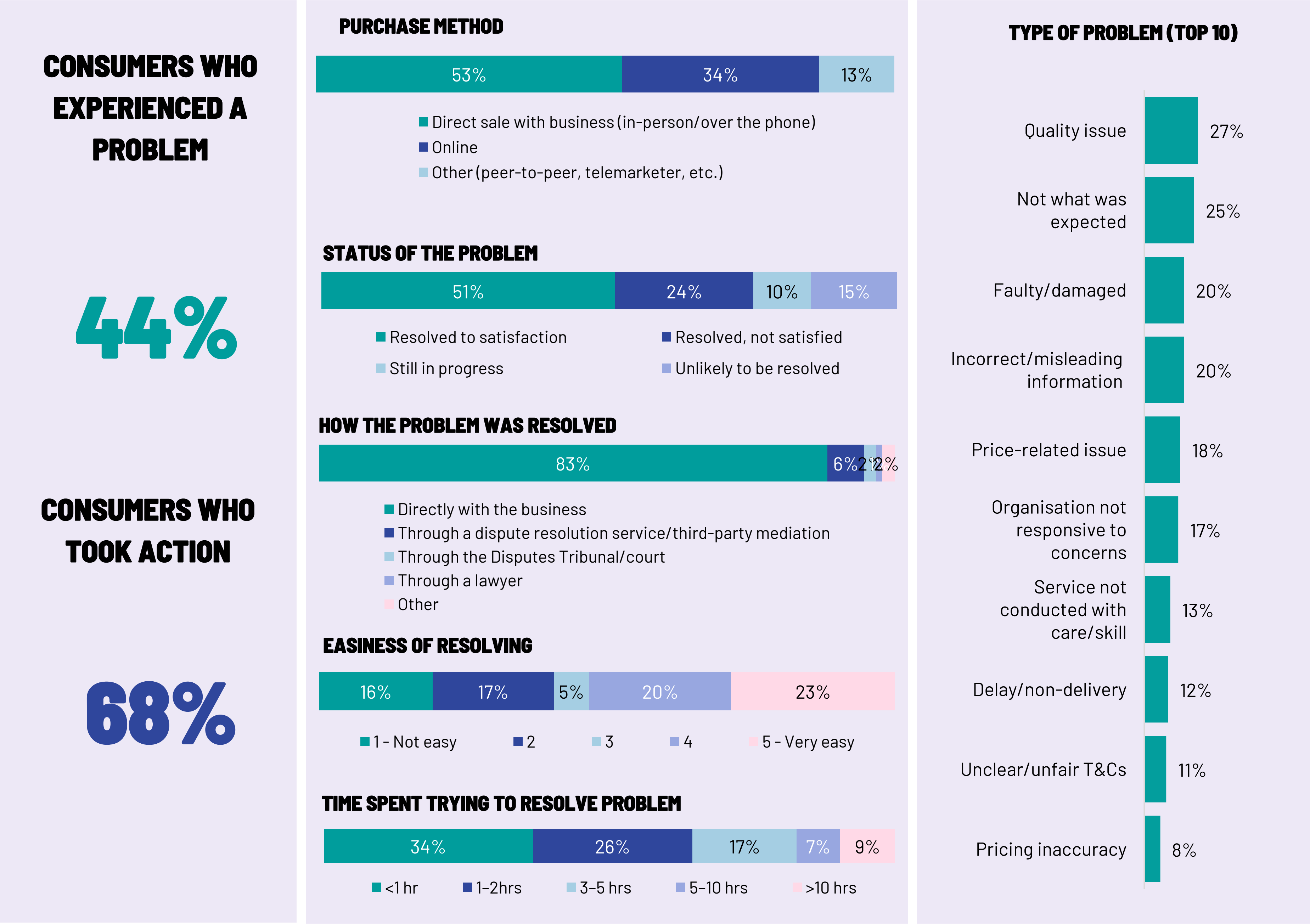
The problem sector summaries show:

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

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

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

FIGURE 70: OVERALL PROBLEM SUMMARY CHART



Base: *Those who have had a problem with a product or service in the past 2 years (2026: n=1,590)/ Those who had a problem and took action (2026: n=1,126), Those who resolved their problem or are in the process of resolving (2026: n=962)*

+ / − indicates significantly **higher**/**lower** compared to the average

FIGURE 71: PROBLEM SUMMARY CHART

ONLINE - NZ, OVERSEAS, PRIVATE SALE VS OFFLINE

PROBLEM INCIDENCE**

25% Online NZ | **11%** Online Overseas | **4%** Private Sale

vs **60%** Offline

TOOK ACTION

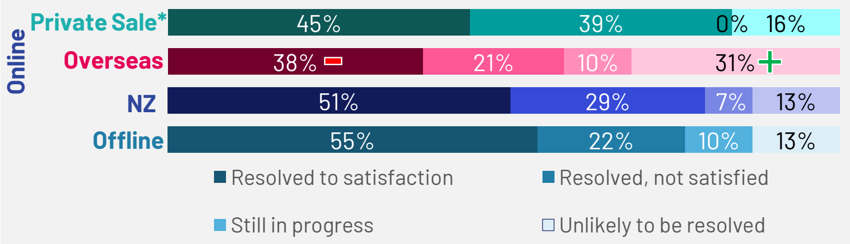
71% Online NZ | **60%** Online Overseas | **55%** Private Sale

vs **69%** Offline

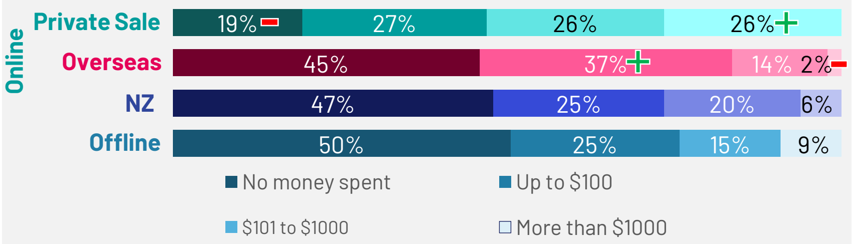
PURCHASE CHANNEL

	Online	Offline
1	NZ retailer (65%)	In person at a shop (79%)
2	Overseas retailer (26%)	Called the business (21%)
3	Private sale (9%)	

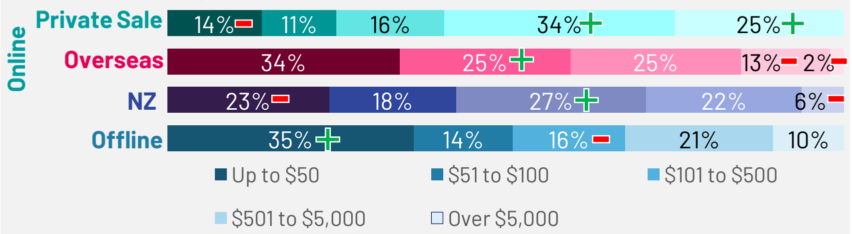
STATUS OF THE PROBLEM



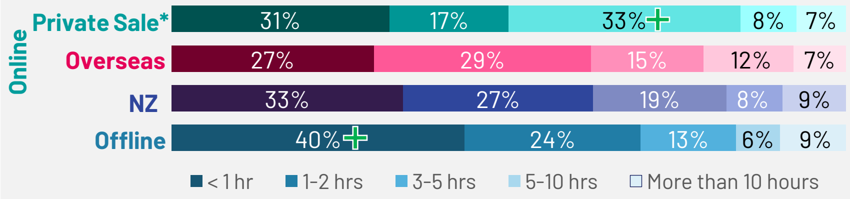
COST OF FIXING THE PROBLEM



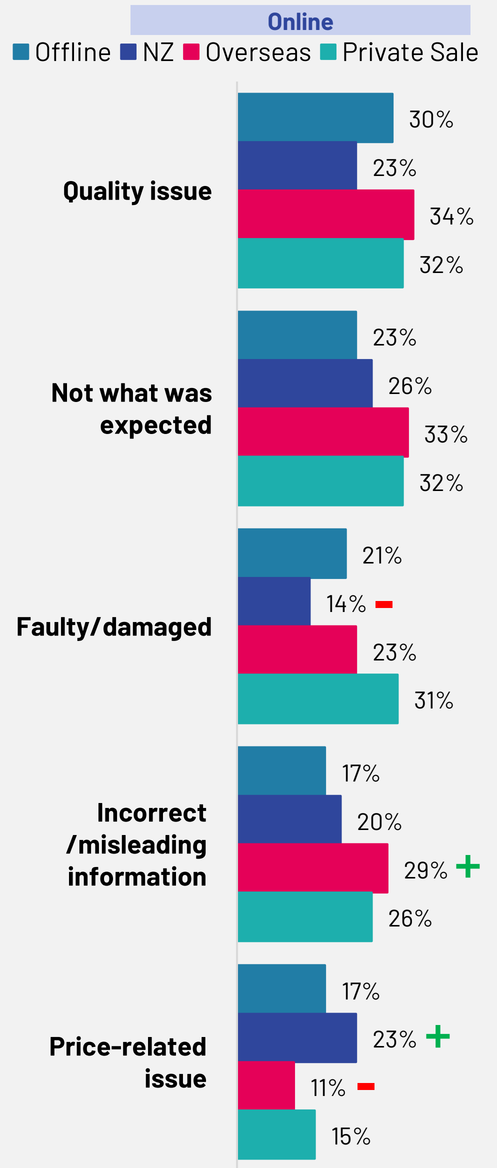
VALUE OF THE PURCHASE



TIME SPENT TRYING TO RESOLVE PROBLEM (OF THOSE WHO TOOK ACTION)



TYPE OF PROBLEM (TOP 5)



NETT Offline *= In-person at a shop, called the business. **Excludes 'Other'.*

Base: *Total (2026: n= 3,600)/ Those who had a problem (2026: Online NZ n=367, Online overseas n=143, Online private sale n=52, NETT Offline n=871)/ Those who had a problem and took action (2026: Online NZ n=267, Online overseas n=87, Online private sale n=28*, NETT Offline n=595) *Caution low base size <50. Results indicative only.*

Overview of problems with products purchased at a grocery retailer

Grocery purchases lean heavily toward in-person buying, for about 8 in 10 consumers. with a lower-than-average share online and very little via other channels.

Problems are overwhelmingly product-led. *Quality issues* are most common, followed by pricing inaccuracies and *faulty or damaged items.* Though it Is the 10th most common type of problem, there was an increase in consumers reporting recalled products in 2026 compared to 2024.

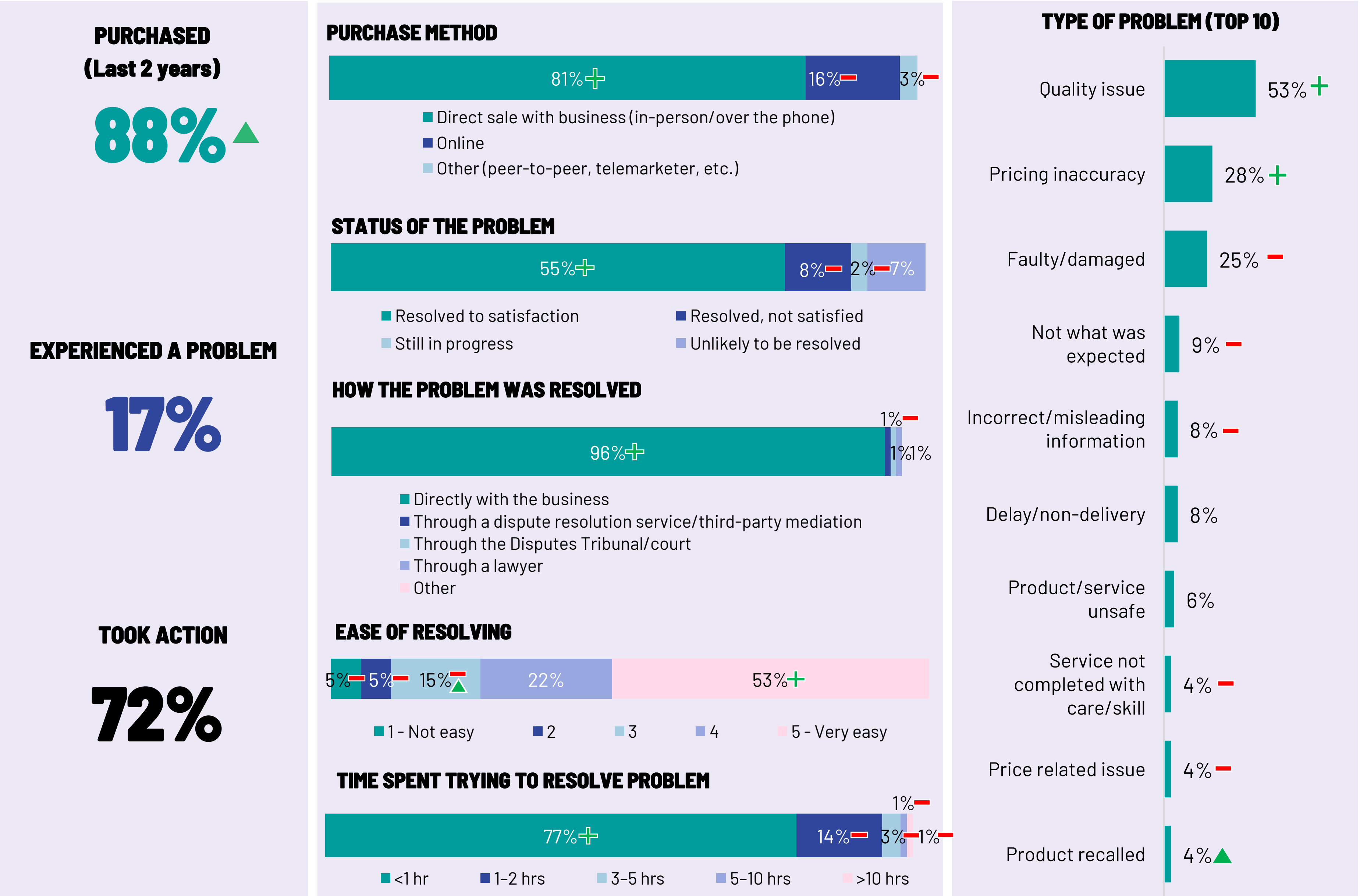
Most consumers who experience a problem take action. Among those who do, about half state that it was resolved to their satisfaction – higher than the average. Only a small minority are still working on resolving it or expect no resolution.

Resolution is almost always handled directly with the business and third-party avenues are very rarely used.

Effort and time to resolve are generally more manageable for grocery issues compared to other categories. More people describe the process as easy than hard, and most problems are resolved within an hour..

Figure 72: Products purchased at a grocery retailer

+/– indicates significantly **higher**/**lower** for this category compared to the average of all products purchased across all categories. ▲ / ▼ indicates significantly **higher**/**lower** compared to previous wave.



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

***Base:** Purchased product at grocery retailer (2026: n=3,177) / Problems with products purchased at a grocery retailer (2026: n=559) / Most recent problem was products purchased at a grocery retailer (2026 n=266) / Those who took action on their most recent problem (2026: n=191) / Those who resolved their most recent problem or are in the process of resolving (2026: n=173)*

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

In building, repairs, renovations, or maintenance, purchases are primarily made directly with the business, with a rise in other channels like peer-to-peer and telemarketers. They are less likely to be purchased online.

Problems reflect both expectations and workmanship. Consumers most often report that *service was conducted without appropriate care or skill* – more so than average across other categories.

Most consumers who encounter a problem take action. Compared to other categories, resolution is more likely to be still in progress.

Resolution directly with the business remains the primary dispute resolution channel.

Effort tends to skew neutral to easy. Resolving these issues is more likely to take over 10 hours, and less likely to take under one hour.

Figure 73: Building, repairs, renovations, maintenance on your home

+/– indicates significantly **higher**/**lower** for this category compared to the average of all products purchased across all categories. ▲ / ▼ indicates significantly **higher**/**lower** compared to previous wave.

PURCHASED (Last 2 years)

38% ▲

EXPERIENCED A PROBLEM

13%

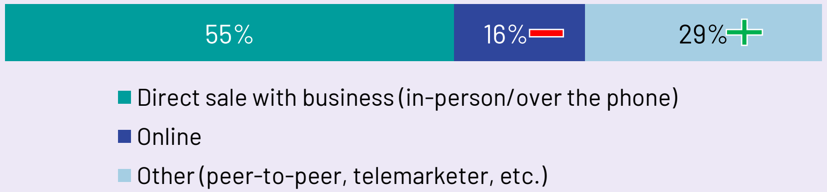
TOOK ACTION

76%

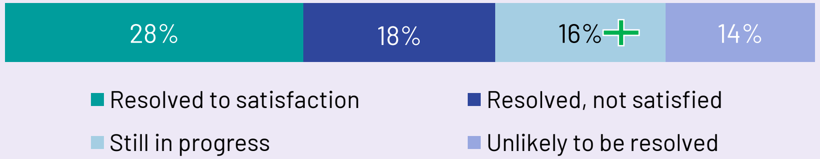
AWARE OF:

Building Disputes Tribunal: 30%

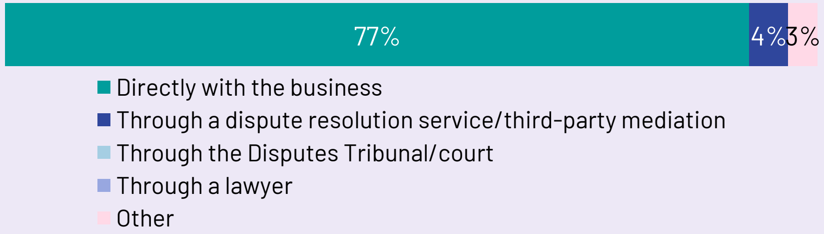
PURCHASE METHOD



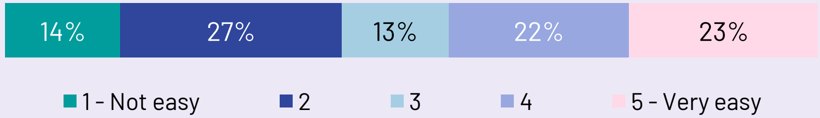
STATUS OF THE PROBLEM



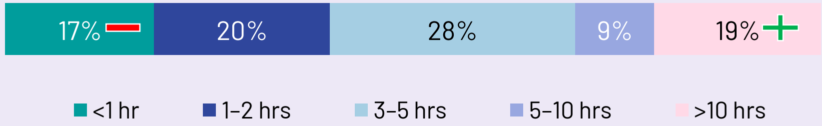
HOW THE PROBLEM WAS RESOLVED*



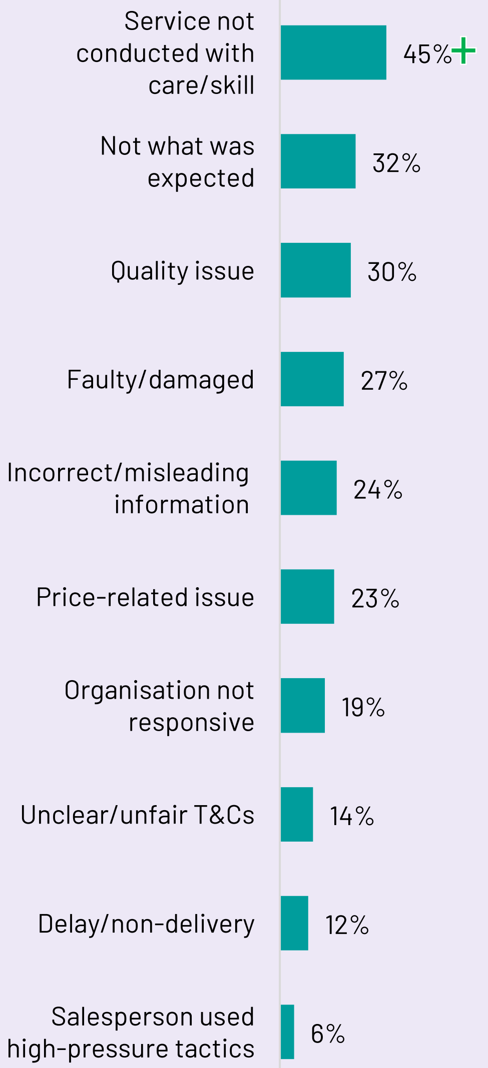
EASE OF RESOLVING*



TIME SPENT TRYING TO RESOLVE PROBLEM*



TYPE OF PROBLEM (TOP 10)



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

Base: *Purchased building, repairs, renovations maintenance (2026: n=1344) / Problems with building repairs, renovations, maintenance (2026: n=178) / Most recent problem was purchases for building, repairs, renovations, maintenance (2026: n=58) / Those who took action on their most recent problem (2026: n=43*) / Those who resolved their most recent problem or are in the process of resolving (2026: n=35*). ***Caution;** Base size is <50. Results are indicative only*

Overview of problems with electronics, electrical appliances, whiteware

Channel mix in the category is balanced across in-person and online: about half purchase directly with the business, while a significantly higher than average proportion buy online.

Problems are dominated by product condition and expectations, and these are more significant problems than in other product categories.

Most consumers who encounter a problem take action. However, outcomes are mixed: less than half feel that their issue was resolved to their satisfaction..

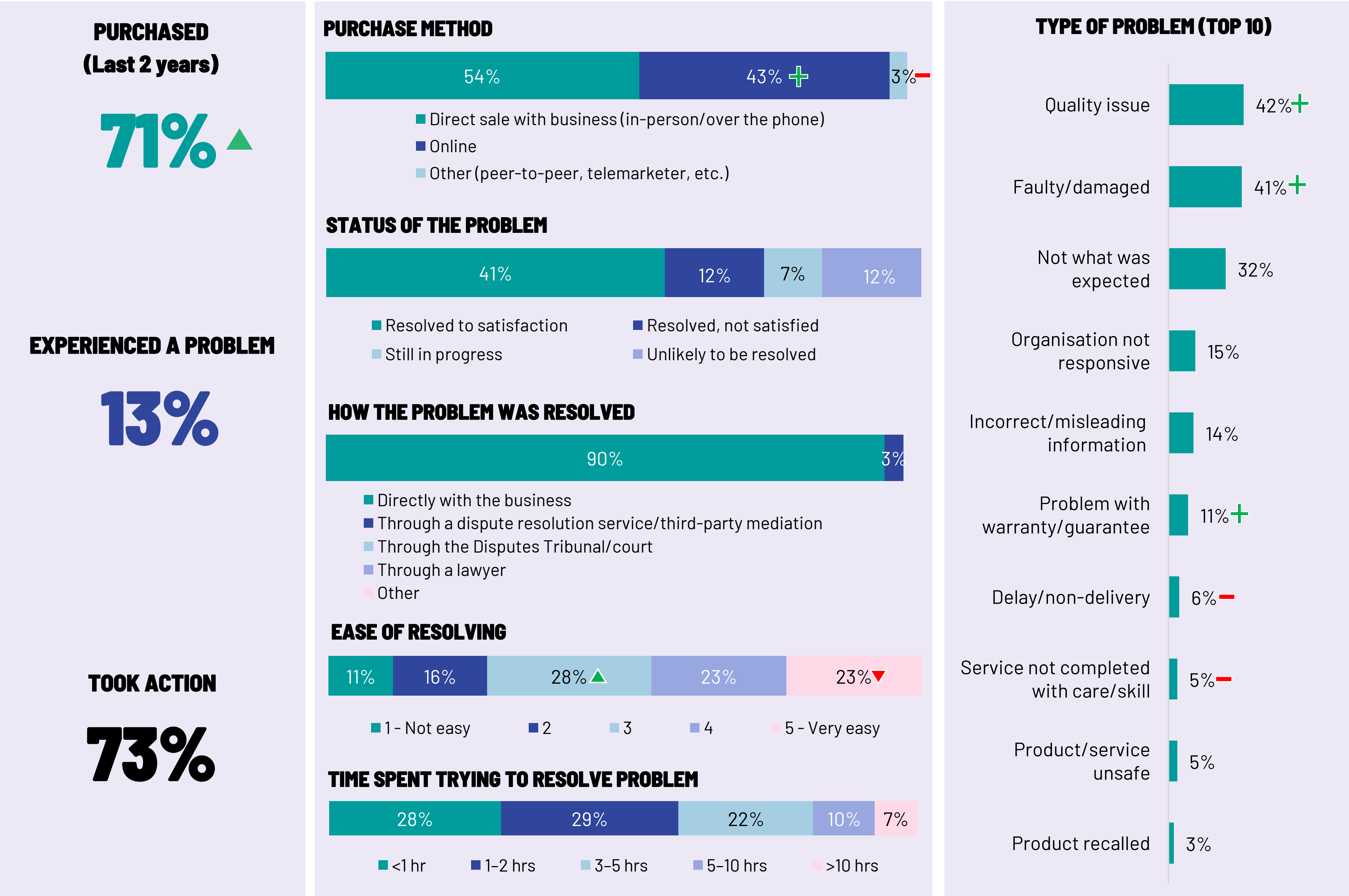
A large proportion of resolution is typically handled directly with the business; 9 in 10 cases. No consumers reported resolving problems with electronics through court or a lawyer.

Compared to 2024, there is a higher likelihood of consumers reporting a neutral amount of effort required to resolve their problem, and a lower likelihood of the problem being very easy to resolve.

Over half resolve their problem within 2 hours, while 1 in 10 take between 5-10 hours.

Figure 74: Electronics, electrical appliances, whiteware

+/– indicates significantly *higher*/*lower* for this category compared to the average of all products purchased across all categories. ▲ / ▼ indicates significantly *higher*/*lower* compared to previous wave.



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

Base: *Purchased electronics, electrical appliances, whiteware (2026: n=2,572) / Problems with electronics, electrical appliances, whiteware (2026: n=323) / Most recent problem was purchasing electronics, electrical appliances, whiteware (2026: n=146) / Those who took action on their most recent problem (2026: n=108) / Those who resolved their most recent problem or are in the process of resolving (2026: n=89)*

Overview of problems with motor vehicle repairs, servicing, maintenance

Consumer purchases in this category are usually arranged directly with the business, with a less common amount of online booking or other channels.

Consumers who experience a problem with motor vehicle repairs, servicing, or maintenance are less likely than the average to take action.

Problems centre on expectations, incorrect or misleading information, and workmanship. Price-related issued and problems with warranties/guarantees are more common than average across the other product and service categories.

Most resolutions are handled directly with the business, with mixed outcomes – consumers are less likely to feel their issue was resolved to their satisfaction than the average.

Ease of resolving is mixed. Many describe the process as neither easy nor difficult, and consumers are about as likely to find it hard as easy. Time to resolution has just under half of the matters resolved within a couple of hours.

Figure 75: Motor vehicle repairs, servicing, maintenance

+/– indicates significantly **higher**/**lower** for this category compared to the average of all products purchased across all categories. ▲/▼ indicates significantly **higher**/**lower** compared to previous wave.

PURCHASED (Last 2 years)

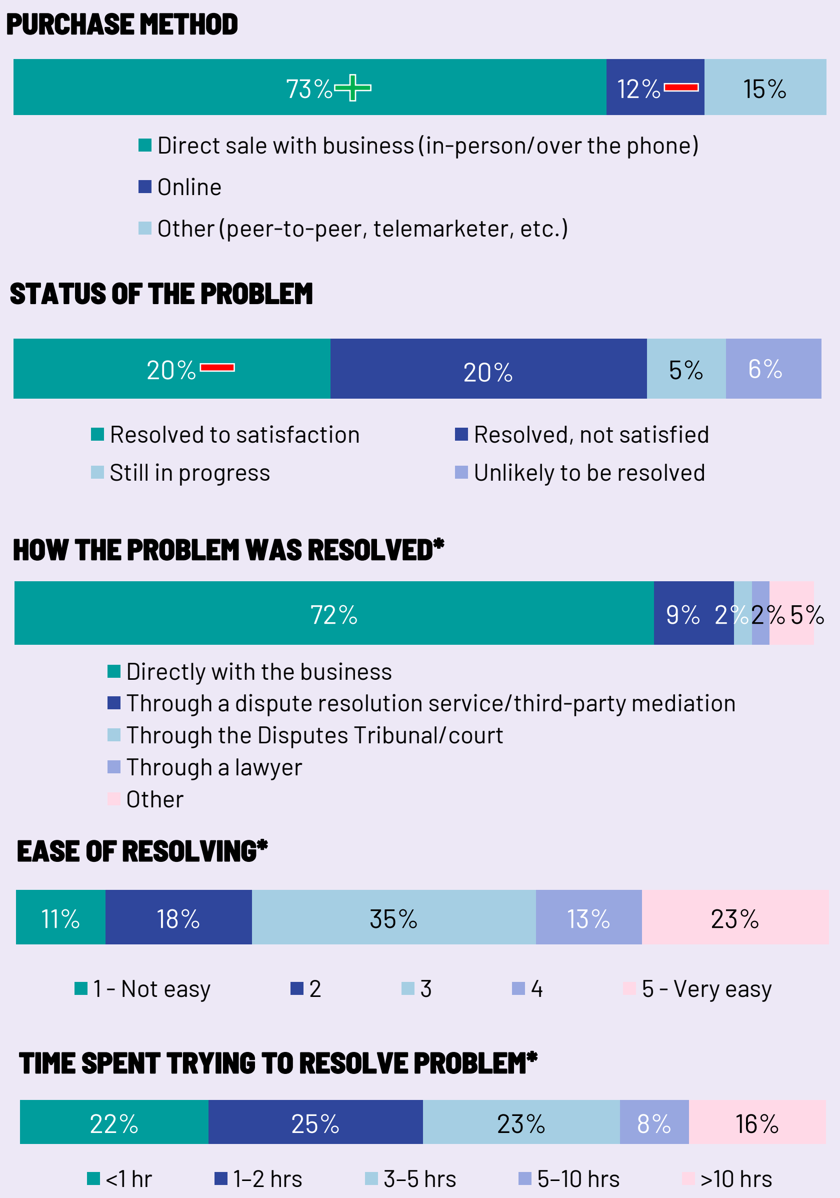
69% ▲

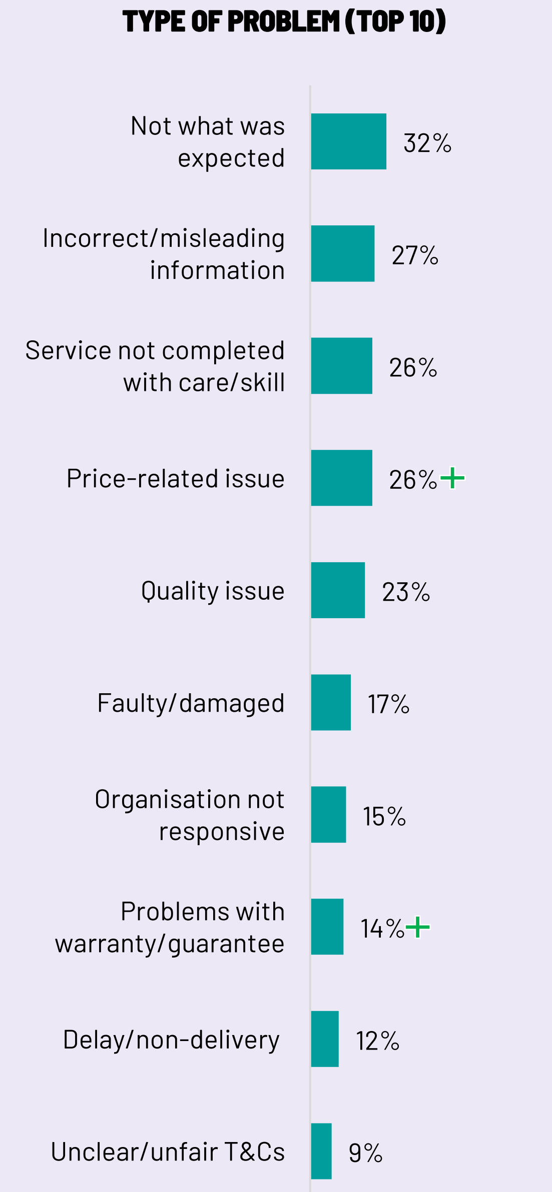
EXPERIENCED A PROBLEM

12%

TOOK ACTION

51% –





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

***Base:** Purchased motor vehicle repairs, servicing, maintenance (2026: n=2,460) / Problems with motor vehicle repairs, servicing, maintenance (2026: n=279) / Most recent problem was purchasing motor vehicle repairs, servicing, maintenance (2026: n=105) / Those who took action on their most recent problem (2026: n=52) / Those who resolved their most recent problem or are in the process of resolving (2026: n=46*). ***Caution;** Base size is <50. Results are indicative only*

Overview of problems with home-based tele-communications services, e.g. landline phone/ internet service

Half of purchases are arranged directly with the provider, with online purchases also common.

Problems cluster around expectations, service quality, and organisation responsiveness. Consumers report higher-than-average delays or lack of delivery in this category.

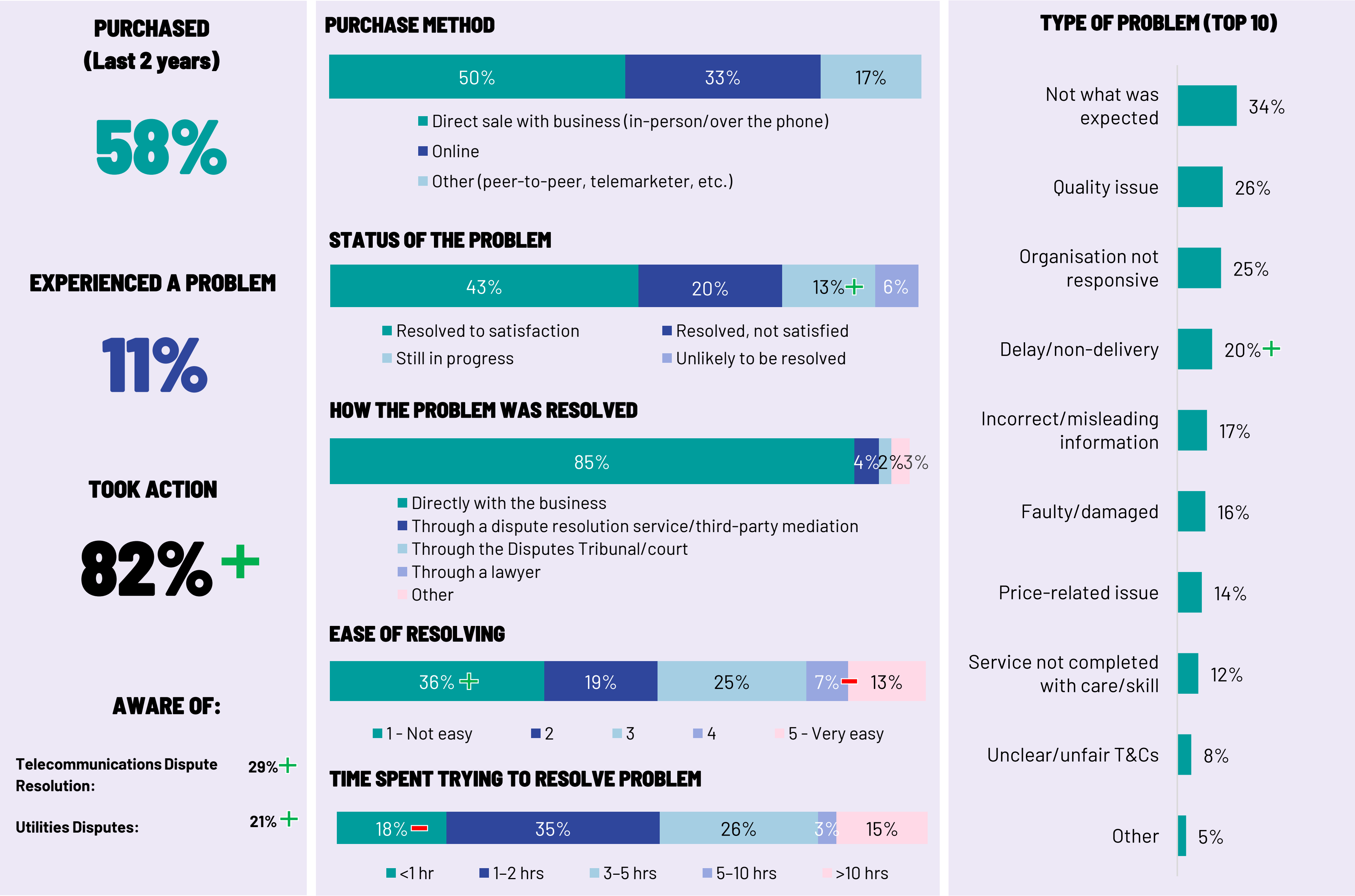
Most consumers who encounter a problem take action and are more likely to do so than average. Less than half are resolved to the consumers' satisfaction.

Issues are majorly handled directly with the provider; only a minority escalate through mediation, the Tribunal/courts, or legal channels.

Effort tends to skew difficult – resolutions in the category are more likely to feel difficult and less likely to feel very easy. While more than half of consumers report resolution within 2 hours, the proportion stating that they have spent less than one hour is lower than the average.

Figure 76: Home-based telecommunications services, e.g. landline phone/internet service

+/− indicates significantly **higher**/**lower** for this category compared to the average of all products purchased across all categories. ▲/▼ indicates significantly **higher**/**lower** compared to previous wave.



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

***Base:** Purchased home-based telecommunication services (2026: n=2,081) / Problems with home-based telecommunications services (2026: n=231) / Most recent problem was purchasing home-based telecommunication services (2026: n=74) / Those who took action on their most recent problem (2026: n=63) / Those who resolved their most recent problem or are in the process of resolving (2026: n=57)*

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

Purchasing channels in this category are split, with two thirds buying online, over one third in-store, and few using other routes. More consumers report buying products in this category compared to results seen in 2024.

Problems are predominantly product-led. *Quality concerns* are most common, followed by *items not meeting expectations* or being *faulty or damaged*.

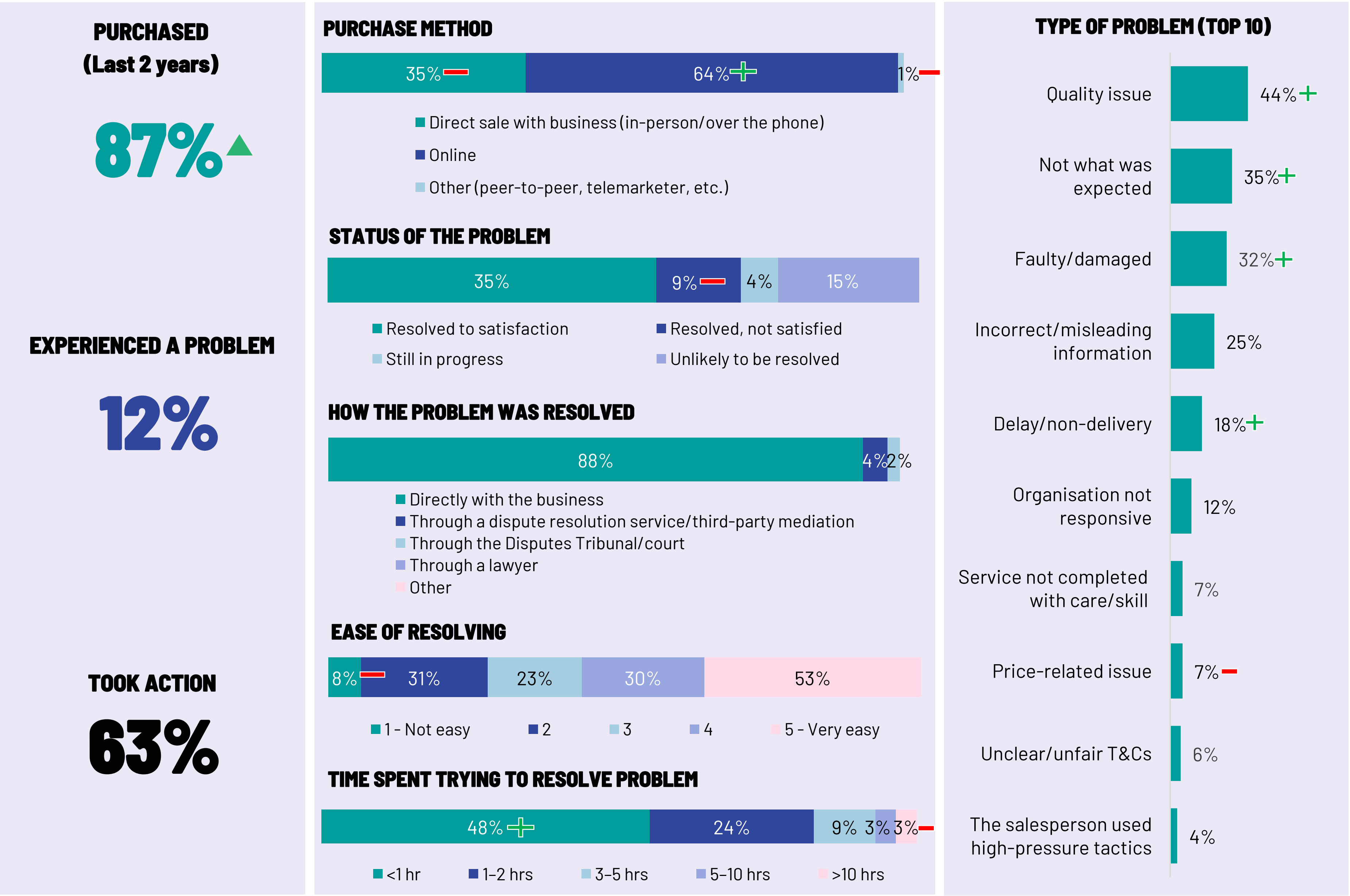
The majority of consumers who experience a problem take action. Among those who do, around a third half state that it was resolved to their satisfaction.

Resolution is typically handled directly with the business, with very few cases escalating beyond that.

Effort in resolving issues in the category leans towards easy, with over half reporting a very easy process. Most matters are dealt with quickly – often within an hour or two – with only a small minority taking much longer.

Figure 77: Clothing, footwear, cosmetics, other personal products

+/− indicates significantly **higher**/**lower** for this category compared to the average of all products purchased across all categories. ▲ / ▼ indicates significantly **higher**/**lower** compared to previous wave.



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

***Base:** Purchased clothing, footwear, cosmetics (2026: n=3,134) / Problems with clothing, footwear, cosmetics (2026: n=368) / Most recent problem was purchasing clothing, footwear, cosmetics (2026: n=152) / Those who took action on their most recent problem (2026: n=97) / Those who resolved their most recent problem or are in the process of resolving (2026: n=75)*

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

Half of mobile telecommunications purchases are made in direct sales with the business. 1 in 10 purchasers experienced a problem.

Problems centre on expectations, quality, and support. Consumers most often report that the *service didn't match what they expected, price* issues, or that the *organisation was not responsive to their questions or concerns. Quality issues*, though they are the fifth largest problem, are less of a problem compared to other categories of products and services.

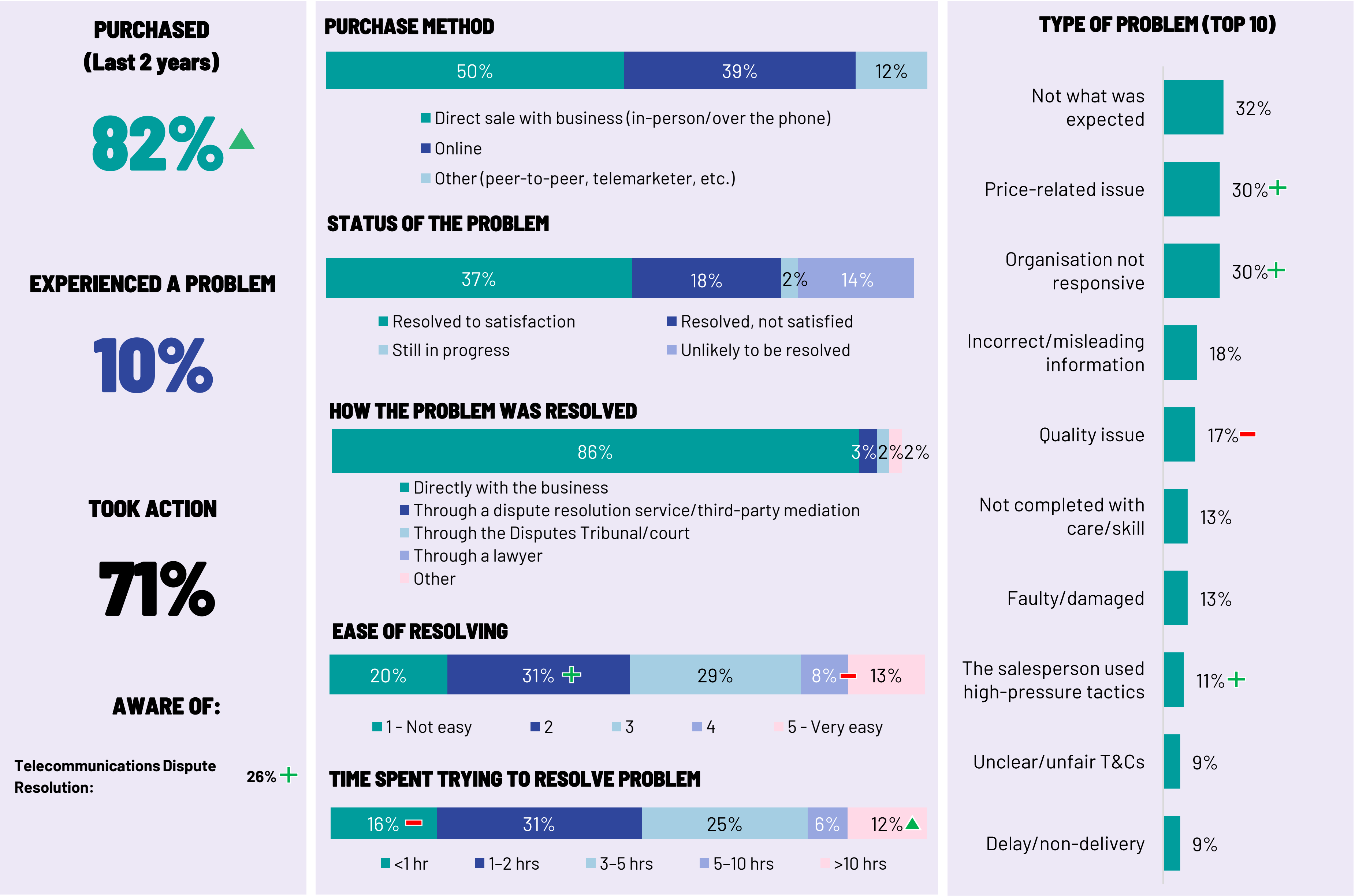
Nearly three quarters of consumers take action to resolve issues. Outcomes are mixed, with over a third feeling satisfied with the outcome.

Most matters are handled directly with the provider; only a minority escalate to external channels.

Half of consumers describe the process of resolving their issue as being easy. Time spent to resolve varies, with close to half of the cases wrapped up within 2 hours ,while a quarter extend into 5-10 hours. Compared to 2024, more consumers report taking over 10 hours to resolve their problem with mobile telecommunications services.

Figure 78: Mobile telecommunications services, e.g. mobile voice, text, data

+/− indicates significantly *higher*/*lower* for this category compared to the average of all products purchased across all categories. ▲ / ▼ indicates significantly *higher*/*lower* compared to previous wave.



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

Base: *Purchased mobile telecommunications services (2026: n=2,957) / Problems with mobile telecommunication services (2026: n=291) / Most recent problem was purchasing mobile telecommunications services (2026: n=95) / Those who took action on their most recent problem (2026: n=66) / Those who resolved their most recent problem or are in the process of resolving (2026: n=54)*

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

Travel service purchases tend to be made online rather than in person or over the phone with the business.

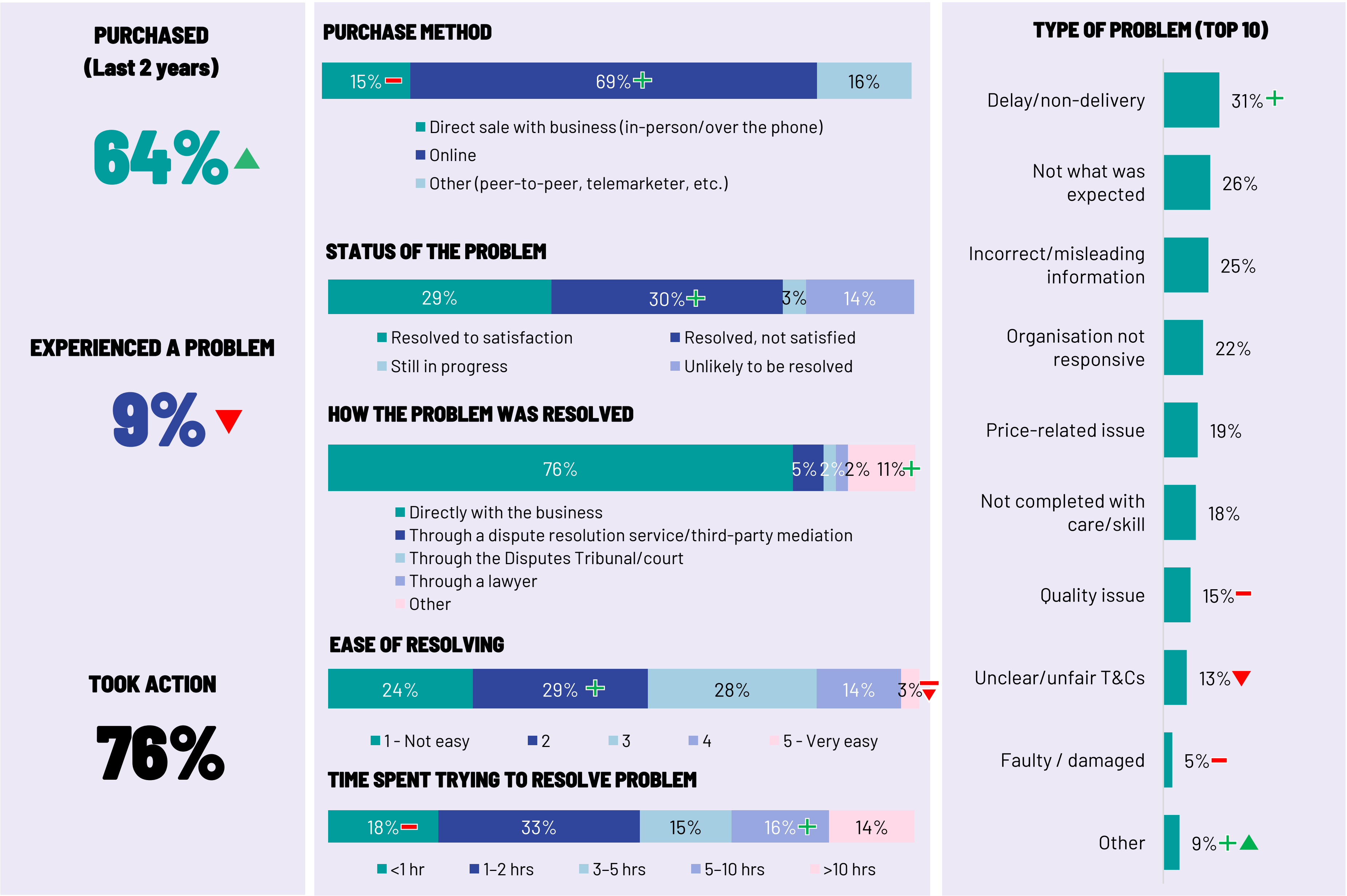
Problems revolve around delays, not meeting expectations, and misleading or information. *Unclear or unfair terms and conditions* are less of a problem in 2026 compared to 2024.

Most consumers with a problem take action, typically working with the business directly. However, outcomes skew unsatisfactory: only a minority feel the resolution met their expectations, with many stating it was resolved but not to their liking, and the remainder unresolved.

Resolving the issue tends to feel difficult for many consumers, with fewer describing the process as easy. Time to resolve is often contained within a couple pf hours, though a sizeable minority spend longer, over 5 hours.

Figure 79: Travel/holiday services, e.g. travel agents, flights, accommodation

+/− indicates significantly higher/lower for this category compared to the average of all products purchased across all categories. ▲ / ▼ indicates significantly higher/lower compared to previous wave.



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

Base: *Purchased travel/holiday services (2026: n=2,301) / Problems with travel/holiday services (2026: n=199) / Most recent problem was purchasing travel/holiday services (2026: n=83) / Those who took action on their most recent problem (2026: n=62) / Those who resolved their most recent problem or are in the process of resolving (2026: n=50)*

Overview of problems with insurance

Purchases in insurance are predominantly split between direct and online purchases. More consumers report purchasing insurance in the past two years compared to results seen in 2024.

Problems span expectations, support, and clarity. Consumers frequently report *unclear or unfair terms and conditions*, with prevalence higher in this category than in others, as well as problems with warranties/guarantees.

Three quarters of consumers who had a problem with insurance took action. While a majority achieve resolution, 20% are unsatisfied with the outcome.

Most issues are handled directly with the insurer; though a larger proportion of people who have problems in this category use a dispute resolution service compared to other types of products and services.

Compared to 2024, more people have reported that their issue with insurance was very easy to resolve.

Resolutions generally take a few hours or less for most consumers; and they are more likely to take less than an hour compared to 2024.

Figure 80: Insurance

+/− indicates significantly **higher**/**lower** for this category compared to the average of all products purchased across all categories. ▲/▼ indicates significantly **higher**/**lower** compared to previous wave.

PURCHASED (Last 2 years)

71% ▲

EXPERIENCED A PROBLEM

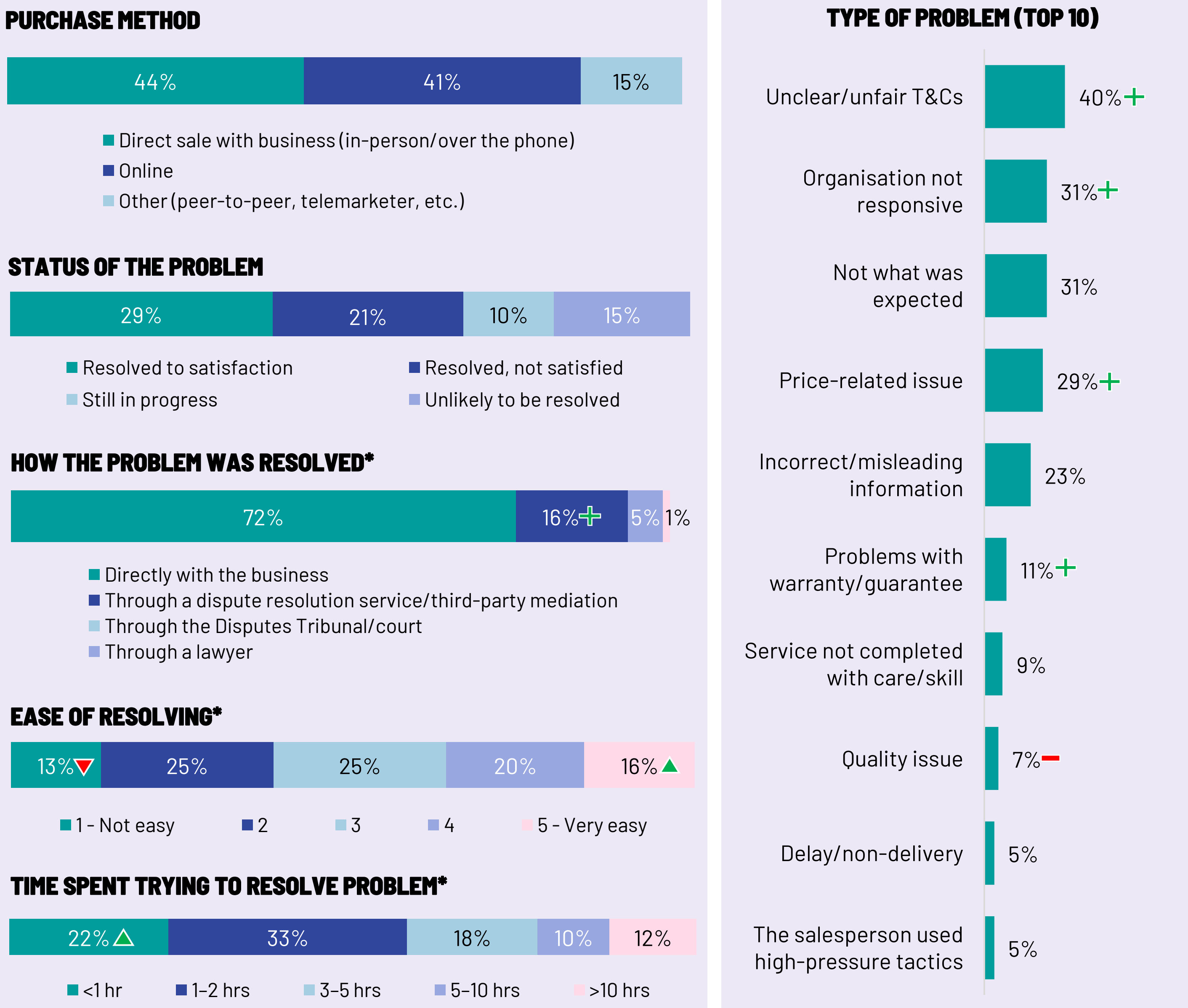
9%

TOOK ACTION

76% +

AWARE OF:

The Banking Ombudsman Scheme:	52%
Insurance and Financial Services Ombudsman Scheme:	44% +
Financial Services Complaints Ltd:	21%
Financial Dispute Resolution Service:	17%



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

***Base:** Purchased insurance (2026: n=2,527) / Problems with insurance (2026: n=227) / Most recent problem was purchasing insurance (2026: n=76) / Those who took action on their most recent problem (2026: n=57) / Those who resolved their most recent problem or are in the process of resolving (2026: n=46*). ***Caution;** Base size is <50. Results are indicative only*

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

Though significantly less so than the average, utility service purchases are primarily made directly with the provider. Other channels like peer-to-peer and telemarketing are used more than the average.

The most common problems reported are led by price, responsiveness, and information accuracy. More consumers have cited a pricing inaccuracy with utility services compared to 2024 results.

Consumers in this category are more likely than average to take action. While most issues are handled directly with the provider, consumers here are also more likely than average to escalate through mediation services.

Resolution efforts skew difficult for a majority, with 4 in 10, reporting it as not easy. Just under half of the problems are resolved 2 hours, with the other half extending beyond 3 hours.

Figure 81: Utility services, e.g. water, gas, electricity

+/− indicates significantly *higher*/*lower* for this category compared to the average of all products purchased across all categories. ▲ / ▼ indicates significantly *higher*/*lower* compared to previous wave.

PURCHASED (Last 2 years)

80% ▲

EXPERIENCED A PROBLEM

9%

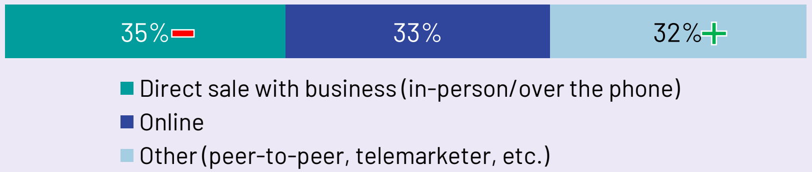
TOOK ACTION

82% +

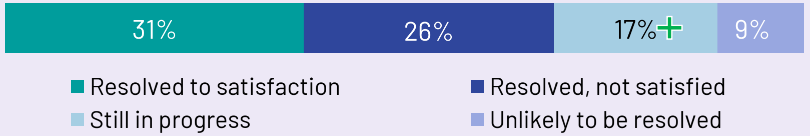
AWARE OF:

Utilities Disputes: 22% +

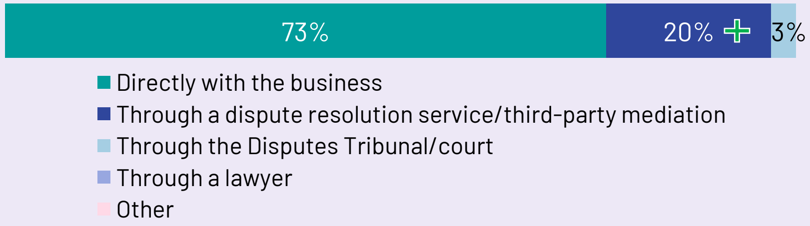
PURCHASE METHOD



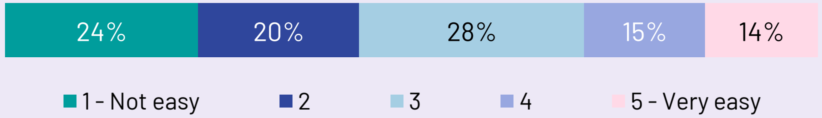
STATUS OF THE PROBLEM



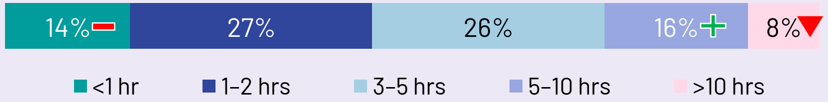
HOW THE PROBLEM WAS RESOLVED



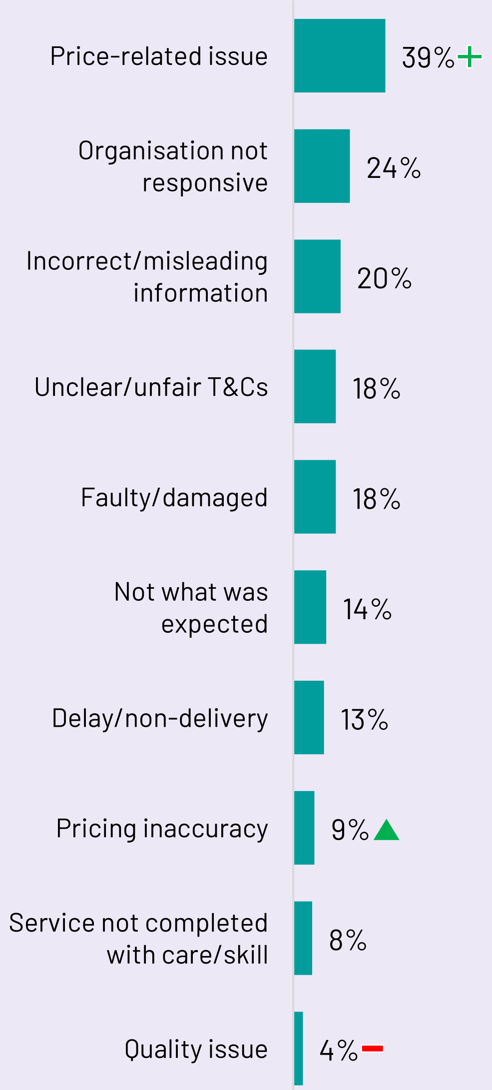
EASE OF RESOLVING



TIME SPENT TRYING TO RESOLVE PROBLEM



TYPE OF PROBLEM (TOP 10)



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

Base: *Purchased utility services (2026: n=2,851) / Problems with utility services (2026: n=259) / Most recent problem was purchasing utility services (2026: n=73) / Those who took action on their most recent problem (2026: n=59) / Those who resolved their most recent problem or are in the process of resolving (2026: n=52)*

Overview of problems with car parking services (through local council or privately)

Around half of consumers have paid for car parking services in the past two years, either through local councils or privately owned car parks. Car parking services are predominantly purchased directly through the business or owner of the car park.

The proportion of consumers taking action to resolve their car parking issues, 85%, is higher than the average. However, car parking issues are more likely than other types of issues to be resolved in an unsatisfactory manner.

When issues arise, they are most likely to be price-related problems, information inaccuracy and unclear or unfair terms and conditions. Most problems are resolved directly with the business or owner of the car park.

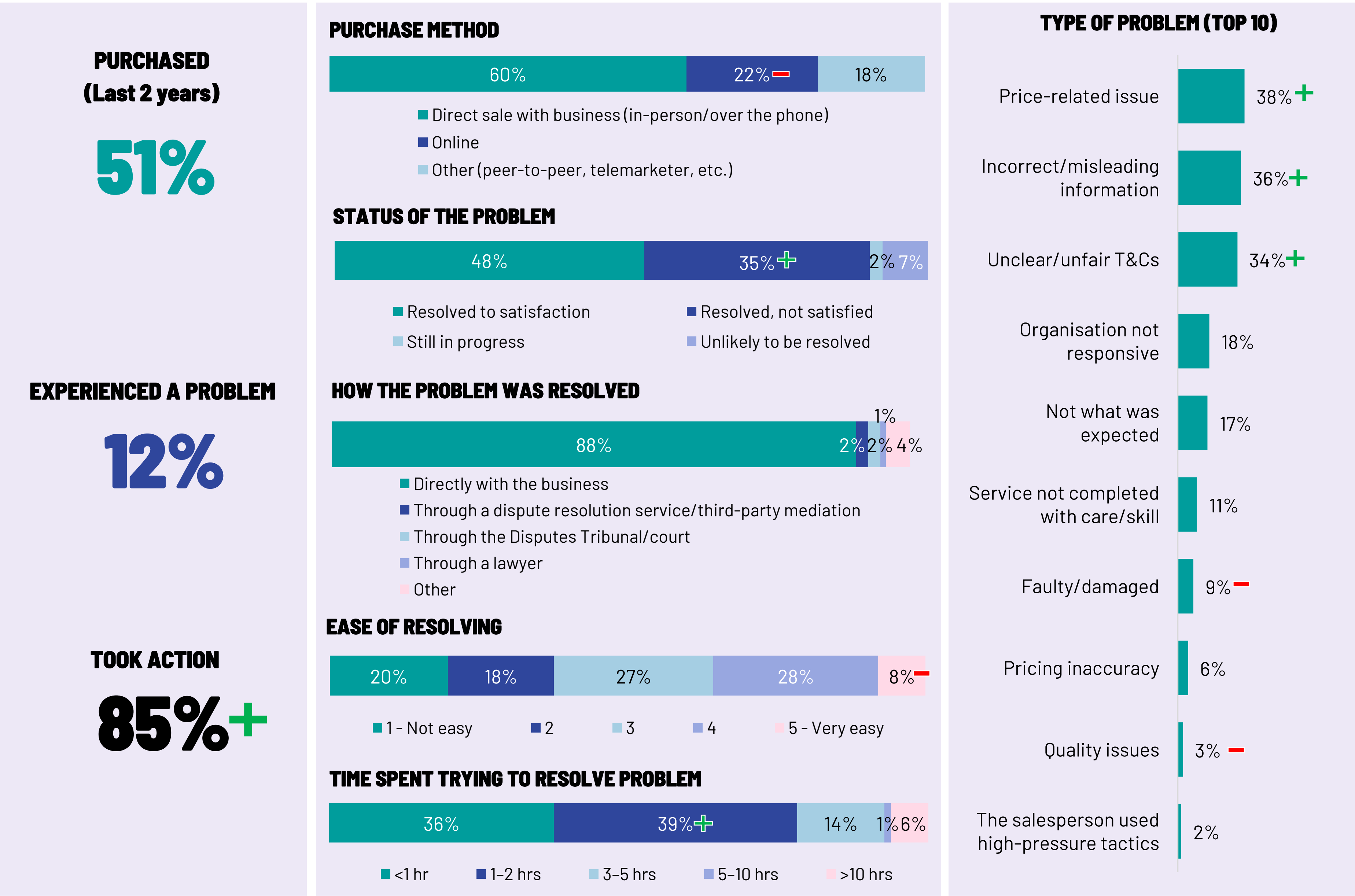
Though the majority feel positive or neutral towards the ease of resolving the issue, significantly fewer consumers feel that the issue was 'very easy' (8%) in comparison to consumers with problems in other categories.

Most car parking issues are resolved in less than two hours, commonly taking 1-2 hours.

Figure 82: Car parking services (through local council or privately)

NEW in 2026

+/– indicates significantly **higher**/**lower** for this category compared to the average of all products purchased across all categories.



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

Base: *Purchased car parking services (2026: n=1,821) / Most recent problem was with car parking services (2026: n=84) / Those who had a problem and took action (2026: n=71) / Those who resolved their problem or are in the process of resolving (2026: n=66)*

Problem summary tables (I)

Figure 83a: Key measures – by problem sector

Measure	Average	Utility services	Mobile tele-communications services	Home-based tele-communications services	Insurance	Banking/ financial products/ services	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products	Health/ medical products & services	Entertainment, recreation, leisure activities	Products purchased at a grocery retailer
% experiencing problems	**11%**	9% -	10%	11%	9% -	6% -	13% +	12%	13%	9% -	12%	7% -	6% -	17% +
% taking action	**68%**	82% +	71%	82% +	76%	69%*	73%	51% -	76%	76%	63%	48% -	63%*	72%

Figure 83b: Key measures – by problem sector

Measure	Average	Non-electrical household products	Motor vehicle (car dealer)	Motor vehicle (private seller)	Car parking services	Fuel or EV charging	Public transport and/or small passenger services	Personal or household services	Other professional services	Real estate or property management services*	Education
% experiencing problems	**11%**	6% -	13%	21% +	12%	3% -	8% -	6% -	9%	11%	7% -
% taking action	**68%**	33%*	39%	36%*	15% -	**	46% +	58%* +	**	45%*	**

Caution: *Base size <50. Results are indicative only.*

** *Categories with base sizes <30 not shown.*

+ / – indicates significantly *higher* / *lower* compared to the average

Base: Q14a *Purchased in the past two years* - Building repairs, renovations, maintenance *(2026: n=1344)*, Products purchased at a grocery retailer *(2026: n=3177)*, Electronics, electrical appliances, whiteware *(2026: n=2572)*, Motor vehicle repairs, servicing, maintenance *(2026: n=2460)*, Home-based telecommunications services *(2026: n=2081)*, Clothing, footwear, cosmetics, other personal products *(2026: n=3134)*, Mobile telecommunications services *(2026: n=2957)*, Travel/holiday services *(2026: n=2301)*, Insurance *(2026: n=2527)*, Utility services *(2026: n=2851)*, Banking/financial products/services *(2026: n=2390)*, Health/ medical products & services *(2026: n=2953)*, Entertainment, recreation, leisure activities *(2026: n=2607)*

Q15 *Most recent problem* - Building repairs, renovations, maintenance *(2026: n=58)*, Products purchased at a grocery retailer *(2026: n=266)*, Electronics, electrical appliances, whiteware *(2026: n=146)*, Motor vehicle repairs, servicing, maintenance *(2026: n=105)*, Home-based telecommunications services *(2026: n=74)*, Clothing, footwear, cosmetics, other personal products *(2026: n=152)*, Mobile telecommunications services *(2026: n=95)*, Travel/holiday services *(2026: n=83)*, Insurance *(2026: n=76)*, Utility services *(2026: n=73)*, Banking/financial products/services *(2026: n=40)*, Health/ medical products & services *(2026: n=53)*, Entertainment, recreation, leisure activities *(2026: n=39)*

Problem summary tables (II)

Figure 84a: Problem resolution status – by problem sector

Measure	Average	Utility services	Mobile tele-communications services	Home-based tele-communications services	Insurance	Banking/ financial products/ services	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products
% resolved to satisfaction	**35%**	31%	37%	43%	29%	33%*	41%	20% –	28%	29%	35%
% resolved but not to satisfaction	**16%**	26%	18%	20%	21%	27%*	12%	20%	18%	30% +	9% –
% still in the process of being resolved	**7%**	17% +	2%	13% +	10%	10%*	7%	5%	16% +	3%	4%
% unlikely to be resolved	**10%**	9%	14%	6%	15%	0%*	12%	6%	14%	14%	15%

Figure 84b: Problem resolution status – by problem sector

Measure	Average	Health/ medical products & services	Entertainment, recreation, leisure activities	Products purchased at a grocery retailer	Non-electrical household products	Motor vehicle (car dealer)	Motor vehicle (private seller)	Car parking services	Public transport and/or small passenger services	Real estate or property management services
% resolved to satisfaction	**35%**	11% –	24%*	55% +	41%*	34%*	26%*	48%*	30%	5%* –
% resolved but not to satisfaction	**16%**	17%	25%*	8% –	7%*	17%*	24%*	35% +	11%	16%*
% still in the process of being resolved	**7%**	7%	12%*	2% –	9%*	6%*	4%*	2%	8%	12%*
% unlikely to be resolved	**10%**	14%	3%*	7%	11%*	4%*	11%*	7%	5%	21%*

+ / – indicates significantly *higher* / *lower* compared to the average

Caution: *Base size <50. Results are indicative only.*
** *Categories with base sizes <30 not shown.*

Base: Q15 *Most recent problem* - Building repairs, renovations, maintenance *(2026: n=58)*, Products purchased at a grocery retailer *(2026: n=266)*, Electronics, electrical appliances, whiteware *(2026: n=146)*, Motor vehicle repairs, servicing, maintenance *(2026: n=105)*, Home-based telecommunications services *(2026: n=74)*, Clothing, footwear, cosmetics, other personal products *(2026: n=152)*, Mobile telecommunications services *(2026: n=95)*, Travel/holiday services *(2026: n=83)*, Insurance *(2026: n=76)*, Utility services *(2026: n=73)*, Banking/financial products/services *(2026: n=40)*, Health/ medical products & services *(2026: n=53)*, Entertainment, recreation, leisure activities *(2026: n=39)*

Problem summary tables (III)

Figure 85a: Type of problem – by problem sector

Measure	Average	Utility services	Mobile tele-communica-tions services	Home-based tele-communications services	Insurance	Banking/ financial products/ services	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products
An issue with the quality of the product	28%	4% -	17% -	26%	7% -	6%* -	42% +	23%	30%	15% -	44% +
The product/service was not what you expected/didn't work as expected	25%	14%	32%	34%	31%	22%*	32%	32%	32%	26%	35% +
The product/service being faulty/ damaged	21%	18%	13%	16%	2% -	7%*	41% +	17%	27%	5% -	32% +
Incorrect/misleading information provided	19%	20%	18%	17%	23%	17%*	14%	27%	24%	25%	25%
Price-related issue, e.g. hidden fees, unexpected charges, booking fees, payment surcharges	18%	39% +	30% +	14%	29% +	18%*	2% -	26%	23%	19%	7% -
The organisation was not responsive to your questions/concerns	17%	24%	30% +	25%	31% +	21%*	15%	15%	19%	22%	12%
Service not completed/conducted with care/skill (e.g. poor workmanship)	13%	8%	13%	12%	9%	7%*	5% -	26% +	45% +	18%	7%
Delay/non-delivery of product/service (e.g. cancellation, delay)	12%	13%	9%	20% +	5%	18%*	6% -	12%	12%	31% +	18% +
Unclear/unfair terms & conditions	10%	18%	9%	8%	40% +	25%* +	1% -	9%	14%	13%	6%
Incorrect price information on shelf	8%	9%	9%	3%	4%	4%*	1% -	3%	3%	3%	2% -
The salesperson used high-pressure sales tactics	5%	2%	11% +	5%	5%	3%*	1% -	5%	6%	4%	4%

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

***Caution:** Base size <50. Results are indicative only.
Categories with base sizes <30 not shown.

Base: Q15 *Most recent problem* - Building repairs, renovations, maintenance *(2026: n=58)*, Electronics, electrical appliances, whiteware *(2026: n=146)*, Motor vehicle repairs, servicing, maintenance *(2026: n=105)*, Home-based telecommunications services *(2026: n=74)*, Clothing, footwear, cosmetics, other personal products *(2026: n=152)*, Mobile telecommunications services *(2026: n=95)*, Travel/holiday services *(2026: n=83)*, Insurance *(2026: n=76)*, Utility services *(2026: n=73)*, Banking/financial products/services *(2026: n=40)*

Problem summary tables (IV)

Figure 85b: Type of problem – by problem sector

Measure	Average	Health/ medical products & services	Entertainment, recreation, leisure activities	Products purchased at a grocery retailer	Non-electrical household products	Motor vehicle (car dealer)	Motor vehicle (private seller)	Public transport and/or small passenger services	Real estate or property management services	Car parking services	Personal or household services
An issue with the quality of the product	**28%**	15%	7%* –	53% +	40%*	47% +	35%*	9% –	12%*	3% –	15%*
The product/service was not what you expected/didn't work as expected	**25%**	29%	17%*	9% –	35%*	26%	43%* +	19%	27%*	17%	30%*
The product/service being faulty/ damaged	**21%**	5% –	11%*	25%	33%* +	46% +	42%* +	9%	4%* –	9% –	12%*
Incorrect/misleading information provided	**19%**	30%	16%*	8% –	19%*	18%	42%* +	12%	50%* +	36% +	5%*
Price-related issue, e.g. hidden fees, unexpected charges, booking fees, payment surcharges	**18%**	14%	18%*	4% –	10%*	11%	11%*	31% +	19%*	38% +	28%*
The organisation was not responsive to your questions/concerns	**17%**	35% +	27%*	3% –	11%*	11%	3%* –	14%	23%*	18%	10%*
Service not completed/conducted with care/skill (e.g. poor workmanship)	**13%**	34% +	11%*	4% –	2%*	13%	11%*	19%	17%*	11%	28%* +
Delay/non-delivery of product/service (e.g. cancellation, delay)	**12%**	13%	19%*	8%	11%*	0% –	2%*	26% +	11%*	2% –	9%*
Unclear/unfair terms & conditions	**10%**	4%	21%*	2% –	4%*	15%	8%*	2%	9%*	34% +	6%*
Incorrect price information on shelf	**8%**	2%	6%*	28% +	5%*	0%	2%*	5%	7%*	6%	11%*
The salesperson used high-pressure sales tactics	**5%**	3%	16%* +	1% –	3%*	12%	0%*	2%	31%* +	2%	7%*

+ / – indicates significantly *higher* / *lower* compared to the average

***Caution:** Base size <50. Results are indicative only.*
Categories with base sizes <30 not shown.

Base: Q15 *Most recent problem* - Products purchased at a grocery retailer *(2026: n=266)*, Health/ medical products & services *(2026: n=53)*, Entertainment, recreation, leisure activities *(2026: n=39)*

Problem summary tables (V)

Figure 86a: Value of purchase – by problem sector

Measure	Average	Utility services	Mobile tele-communications services	Home-based tele-communications services	Insurance	Banking/ financial products/ services	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products
Up to $50	29%	6% –	38%	10% –	12% –	1%* –	11% –	2% –	7% –	5% –	41% +
$51 to $100	16%	17%	25% +	46% +	7% –	13%*	15%	11%	2% –	1% –	30% +
$101 to $500	20%	41% +	21%	25%	24%	24%*	25%	26%	19%	30% +	23%
$501 to $5,000	21%	19%	13%	6% –	39% +	30%*	47% +	51% +	26%	49% +	2% –
Over $5,000	10%	1% –	0% –	2% –	12%	20%* +	0% –	5%	39% +	10%	3% –

Figure 86b: Value of purchase – by problem sector

Measure	Average	Health/ medical products & services	Entertainment, recreation, leisure activities	Products purchased at a grocery retailer	Non-electrical household products	Motor vehicle (car dealer)	Motor vehicle (private seller)	Public transport or small passenger services	Real estate or property management services	Car parking services	Personal or household services
Up to $50	29%	22%	33%*	83% +	16%*	0%* –	0%* –	73% +	0%* –	48% +	15%*
$51 to $100	16%	28% +	19%*	8% –	17%*	6%*	0%* –	15%	0%* –	27% +	44%* +
$101 to $500	20%	13%	23%*	5% –	30%*	10%*	0%* –	5% –	9%*	14%	25%*
$501 to $5,000	21%	12%	21%*	1% –	24%	8%* –	53%* +	3% –	28%*	4% –	12%*
Over $5,000	10%	11%	4%*	0% –	11%*	76%* +	47%* +	0% –	60%* +	2% –	3%*

+ / – indicates significantly *higher* / *lower* compared to the average

***Caution:** Base size <50. Results are indicative only. Categories with base sizes <30 not shown.*

Base: Q15 *Most recent problem* - Building repairs, renovations, maintenance *(2026: n=58)*, Products purchased at a grocery retailer *(2026: n=266)*, Electronics, electrical appliances, whiteware *(2026: n=146)*, Motor vehicle repairs, servicing, maintenance *(2026: n=105)*, Home-based telecommunications services *(2026: n=74)*, Clothing, footwear, cosmetics, other personal products *(2026: n=152)*, Mobile telecommunications services *(2026: n=95)*, Travel/holiday services *(2026: n=83)*, Insurance *(2026: n=76)*, Utility services *(2026: n=73)*, Banking/financial products/services *(2026: n=40)*, Health/ medical products & services *(2026: n=53)*, Entertainment, recreation, leisure activities *(2026: n=39)*

Problem summary tables (VI)

Figure 87a: Cost of fixing the problem – by problem sector

Measure	Average	Utility services	Mobile tele-communications services	Home-based tele-communications services	Insurance	Banking/ financial products/ services	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products
No money spent	**47%**	47%	43%	51%	40%	40%*	60% +	31% –	44%	37%	56% +
Up to $100	**24%**	19%	37% +	20%	13% –	13%*	19%	15% –	8% –	20%	37% +
$101 to $1,000	**17%**	22%	15%	25%	25%	24%*	18%	32% +	17%	27% +	4% –
More than $1,000	**9%**	7%	4%	0% –	21% +	17%*	1% –	18% +	23% +	10%	1% –

Figure 87b: Cost of fixing the problem – by problem sector

Measure	Average	Health/ medical products & services	Entertainment, recreation, leisure activities	Products purchased at a grocery retailer	Non-electrical household products	Motor vehicle (car dealer)	Motor vehicle (private seller)	Public transport or small passenger services	Real estate or property management services	Car parking services	Personal or household services
No money spent	**47%**	39%	34%*	65% +	49%*	40%	7%* –	46%	26%* –	53%	41%*
Up to $100	**24%**	25%	38%*	30% +	33%*	12%	5%* –	46% +	6%* –	34%	36%*
$101 to $1,000	**17%**	14%	22%*	3% –	11%*	22%	35%* +	6% –	20%*	11%	20%*
More than $1,000	**9%**	16%	4%*	1% –	7%*	27% +	50%* +	0% –	49%* +	2% –	3%*

***Caution:** *Base size <50. Results are indicative only. Categories with base sizes <30 not shown.*

+ / – *indicates significantly* ***higher*** */* ***lower*** *compared to the average*

Base: *Problems with – Non-electrical household products (2026: n=28), Motor vehicle through car dealer (2026: n=27), Motor vehicle through private seller (2026: n=21), Fuel or EV charging (2026: n=17), Public transport or small passenger services (2026: n=29), Buying or selling real estate (2026: n=18), Car parking services (2026: n=71), Personal or household services (2026: n=13), Other professional services (2026: n=11), Education (2026: n=7).*

Problem summary tables (VII)

Figure 88: Time spent trying to resolve problem – by problem sector

Measure	Average	Utility services	Mobile tele-communica-tions services	Home-based tele-communications services	Insurance	Banking/ financial products/ services	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products	Health/ medical products & services	Entertainment, recreation, leisure activities	Products purchased at a grocery retailer	Car parking services
Less than 1 hour	**34%**	14% –	16% –	18% –	22%	**	28%	22%	17% –	18% –	48% +	**	**	77% +	36%
1-2 hours	**25%**	27%	31%	35%	33%	**	29%	25%	20%	33%	24%	**	**	14% –	39% +
3-5 hours	**17%**	26%	25%	26%	18%	**	22%	23%	28%	15%	9%	**	**	3% –	14%
5-10 hours	**8%**	16% +	6%	3%	10%	**	10%	8%	9%	16% +	3%	**	**	1% –	1%
More than 10 hours	**10%**	8%	12%	15%	12%	**	7%	16%	19% +	14%	3% –	**	**	1% –	6%

+ / – indicates significantly *higher* / *lower* compared to the average

** **Caution:** Base size <50. Results are indicative only.*
*** Categories with base sizes <30 not shown.*

***Base:** Problems with – Non-electrical household products (2026: n=28), Motor vehicle through car dealer (2026: n=27), Motor vehicle through private seller (2026: n=21), Fuel or EV charging (2026: n=17), Public transport or small passenger services (2026: n=29), Buying or selling real estate (2026: n=18), Car parking services (2026: n=71), Personal or household services (2026: n=13), Other professional services (2026: n=11), Education (2026: n=7).*

Problem summary tables (VIII)

Figure 89a: How the purchase was made – by problem sector

Measure	Average	Utility services	Mobile tele-communications services	Home-based tele-communications services	Insurance	Banking/ financial products/ services	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products	Health/ medical products & services	Entertainment, recreation, leisure activities
Through the business	**53%**	35% –	50%	50%	44%	34%* –	54%	73% +	55%	15% –	35% –	54%	43%*
Online	**34%**	33%	39%	33%	41%	52%* +	43% +	12% –	16% –	69% +	64% +	25%	48%*
Other	**13%**	32% +	12%	17%	15%	14%*	3% –	15%	29% +	16%	1% –	22%	9%*

*** Caution:** *Base size <50. Results are indicative only.*

Figure 89b: How the purchase was made – by problem sector

Measure	Average	Products purchased at a grocery retailer	Non-electrical household products	Motor vehicle (through a car dealer)	Motor vehicle (from a private seller)	Car parking services	Fuel or EV charging	Public transport and/or small passenger services	Personal or household services	Other professional services	Real estate or property management services	Education
Through the business	**53%**	81% +	52%*	82% +	20%* –	60%	**	44%	50%*	**	54%*	**
Online	**34%**	16% –	40%*	8% –	60%* +	22% –	**	29%	33%*	**	13%* –	**
Other	**13%**	3% –	7%*	10%	20%*	18%	**	27% +	17%*	**	33%* +	**

*** Caution:** *Base size <50. Results are indicative only.*
****** *Categories with base sizes <30 not shown.*

+ / – *indicates significantly **higher** / **lower** compared to the average*

Base: Q15 *Most recent problem* - Building repairs, renovations, maintenance *(2026: n=58)*, Electronics, electrical appliances, whiteware *(2026: n=146)*, Motor vehicle repairs, servicing, maintenance *(2026: n=105)*, Home-based telecommunications services *(2026: n=74)*, Clothing, footwear, cosmetics, other personal products *(2026: n=152)*, Mobile telecommunications services *(2026: n=95)*, Travel/holiday services *(2026: n=83)*, Insurance *(2026: n=76)*, Utility services *(2026: n=73)*, Banking/financial products/services *(2026: n=40)*

Problem summary tables (IX)

Figure 90a: Key demographics – by problem sector

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

+ / – indicates significantly *higher* / *lower* compared to the average

Base: *Problems with* – Building repairs, renovations, maintenance *(2026: n=178)*, Electronics, electrical appliances, whiteware *(2026: n=323)*, Motor vehicle repairs, servicing, maintenance *(2026: n=279)*, Home-based telecommunications services *(2026: n=231)*, Clothing, footwear, cosmetics, other personal products *(2026: n=368)*, Mobile telecommunications services *(2026: n=291)*, Travel/holiday services *(2026: n=199)*, Insurance *(2026: n=227)*, Utility services *(2026: n=259)*, Banking/financial products/services *(2026: n=140)*, Health/ medical products & services *(2026: n=203)*, Entertainment, recreation, leisure activities *(2026: n=165)*

Problem summary tables (X)

Figure 90b: Key demographics – by problem sector

Group	Average	Products purchased at a grocery retailer	Non-electrical household products	Motor vehicle (car dealer)	Motor vehicle (private seller)	Fuel or EV charging	Public transport and/or small passenger services	Real estate or property management services	Car parking services	Personal or household services	Other professional services	Education
Male	**52%**	39% –	40%	47%	54% +	55% +	39%	48%	35%	33%	53%	44%
Female	**57%**	61% +	59%	51%	46% –	44% –	58%	50%	64%	66%	46%	56%
18-34 years	**33%**	33%	43% +	48% +	54% +	34%	48% +	37%	40%	49% +	33%	52% +
35-54 years	**33%**	37%	34%	35%	31%	32%	35%	31%	34%	25%	39%	41%
55-74 years	**27%**	24% –	19%	11% –	14% –	21%	13% –	26%	19% –	19%	23%	7% –
Upper North Island	**39%**	39%	42%	47%	47%	38%	49% +	46%	42%	42%	45%	44%
Central North Island	**18%**	16%	17%	23%	23%	26%	11% –	18%	19%	19%	20%	24%
Lower North Island	**22%**	22%	23%	7% –	9% –	21%	22%	12% –	20%	23%	25%	20%
South Island	**22%**	23%	17%	22%	21%	15%	18%	24%	19%	16%	11% –	12% –
NZ European	**69%**	71%	58% –	58% –	52% –	54% –	61% –	67%	66%	60% –	57% –	48% –
Māori	**17%**	16%	16%	21%	16%	25%	19%	19%	16%	18%	16%	25%
Pacific Peoples	**7%**	6%	15% +	9%	5%	15% +	12% +	6%	11%	10%	8%	18%+
Asian	**17%**	15%	19%	26% +	38% +	18%	19%	20%	20%	24%	32% +	35%+
Other ethnicity	**2%**	2%	4%	3%	0%	2%	4%	2%	2%	1%	4%	2%
Household income <$50,000	**26%**	22% –	17% –	24%	35%	29%	25%	18%	23%	29%	23%	33%
Household income $50,001-$100,000	**24%**	25%	24%	36% +	29%	28%	30%	31%	26%	23%	28%	21%
Household income >$100,001	**46%**	50%	56% +	38%	35% –	40%	41%	48%	49%	45%	49%	44%
Employed	**64%**	66%	70%	70%	72%	62%	63%	65%	65%	69%	77% +	77%+
Unemployed	**10%**	10%	12%	11%	13%	16%	16% +	9%	9%	10%	10%	9%
Born in New Zealand	**69%**	69%	72%	64%	56% –	67%	69%	59%	68%	66%	62%	59%
People with a disability	**10%**	10%	13%	17% +	18% +	14%	13%	18% +	11%	14%	10%	23% +

+ / – *indicates significantly higher / lower compared to the average*

Base: *Problems with –* Products purchased at a grocery retailer *(2026: n=559), Non-electrical household products (2026: n=131), Motor vehicle through car dealer (2026: n=109), Motor vehicle through private seller (2026: n=94), Fuel or EV charging (2026: n=90), Public transport or small passenger services (2026: n=179), Buying or selling real estate (2026: n=85), Car parking services (2026: n=186), Personal or household services (2026: n=120), Other professional services (2026: n=78), Education (2026: n=77).*

Problem summary tables (XI)

Figure 91: How problem was resolved – by problem sector

Measure	Average	Utility services	Mobile tele-communications services	Home-based tele-communications services	Insurance	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products	Products purchased at a grocery retailer	Car parking services	NETT Motor vehicle
Directly with the business	**83%**	73%	86%	85%	72%	90%	72%	77%*	76%	88%	96% +	88%	86%*
Through a dispute resolution service/third-party mediation	**6%**	20% +	3%	4%	16% +	3%	9%	4%*	5%	4%	1% –	2%	2%*
Through the Disputes Tribunal/a court	**2%**	3%	2%	2%	0%	0%	2%	0%*	2%	2%	1%	2%	3%*
Through a lawyer	**1%**	0%	0%	0%	5%	0%	2%	0%*	2%	0%	1%	1%	4%*
Other	**2%**	0%	2%	3%	1%	0%	5%	3%*	11% +	0%	0%	4%	0%*

Caution: *Base size <50. Results are indicative only.*
**Categories with base sizes <30 not shown.*

+ / – *indicates significantly higher / lower compared to the average*

Base: *Those who took action and the problem has been / is in the process of being resolved* – Utility services *(2026: n=52)*, Mobile telecommunications services *(2026: n=54)*, Home-based telecommunications services *(2026: n=57*, Insurance *(2026: n=46)*, Banking/financial products/services *(2026: n=28)*, Electronics, electrical appliances, whiteware *(2026: n=89)*, Motor vehicle repairs, servicing, maintenance *(2026: n=46*, Building repairs, renovations, maintenance *(2026: n=35)*, Travel/holiday services *(2026: n=50)*, Clothing, footwear, cosmetics, other personal products *(2026: n=75)*, Health/medical products & services *(2026: n=18)*, Entertainment, recreation, leisure activities *(2026: n=23)*, Products purchased at a grocery retailer *(2026: n=173)*

Problem summary tables (XII)

Figure 92: Ease of resolving – by problem sector

Measure	Average	Utility services	Mobile tele-communications services	Home-based tele-communications services	Insurance	Electronics, electrical appliances, whiteware	Motor vehicle repairs, servicing, maintenance	Building, repairs, renovations, maintenance	Travel/ holiday services	Clothing, footwear, cosmetics, other personal products	Products purchased at a grocery retailer	Car parking services	NETT Motor vehicle
1 – Not easy	**15%**	24%	20%	36% +	13%	11%	11%	14%*	24%	9%	5% –	20%	13%*
2	**17%**	20%	31% +	19%	25%	16%	18%	27%*	29% +	8% –	5% –	18%	9%*
3	**25%**	28%	29%	25%	25%	28%	35%	13%*	28%	31%	15% –	27%	36%*
4	**19%**	15%	8% –	7% –	20%	23%	13%	22%*	14%	23%	22%	28%	25%*
5 – Very easy	**23%**	14%	13%	13%	16%	23%	23%	23%*	3% –	30%	53% +	8% –	17%*
NETT EASY TO RESOLVE (4-5)	**43%**	29%	21% –	20% –	36%	45%	36%	45%*	18% –	53%	75% +	36%	42%*
NETT NOT EASY TO RESOLVE (1-2)	**32%**	43%	51% +	55% +	38%	27%	29%	41%*	54% +	16% –	10% –	38%	23%*

+ / – indicates significantly *higher* / *lower* compared to the average

Base: *Those who took action and the problem has been / is in the process of being resolved* – Utility services *(2026: n=52)*, Mobile telecommunications services *(2026: n=54)*, Home-based telecommunications services *(2026: n=57*, Insurance *(2026: n=46)*, Banking/financial products/services *(2026: n=28)*, Electronics, electrical appliances, whiteware *(2026: n=89)*, Motor vehicle repairs, servicing, maintenance *(2026: n=46*, Building repairs, renovations, maintenance *(2026: n=35)*, Travel/holiday services *(2026: n=50)*, Clothing, footwear, cosmetics, other personal products *(2026: n=75)*, Health/medical products & services *(2026: n=18)*, Entertainment, recreation, leisure activities *(2026: n=23)*, Products purchased at a grocery retailer *(2026: n=173)*

APPENDIX A: Questionnaire

<ASK ALL>

GENDER_NONBINARY Are you…?
{SR}

Male	1	[CONTINUE ACCORDING TO QUOTA]
Female	2	[CONTINUE ACCORDING TO QUOTA]
Another gender	3	[CONTINUE ASSIGN TO GENDER QUOTA AT RANDOM]
Prefer not to answer	4	[CONTINUE ASSIGN TO GENDER QUOTA AT RANDOM]

<ASK ALL, INCLUDE RESP_AGE DUMMY VARIABLE TO HOLD AGE>

YEAR/MONTH What is your date of birth?
{DROPDOWN}

YEAR
MONTH

QUOTAGERANGE [HIDDEN]

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

<ASK ALL., QMKTSIZE_NZ>

QMKTSIZE_NZ Where do you live?
{DROPDOWN}

Regional Council

[DUMMY REGION VARIABLE]

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

<ASK ALL, ETHCONSENT01>

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

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

Do you accept the collection of ethnicity related data?
Please select one only.
{SR}

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

<ASK ALL, NZ01ETH >

NZ01ETH Which ethnic group/groups do you belong to?
Please select all that apply.
{MR}

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

APPENDIX A: QUESTIONNAIRE

SECTION 1: YOUR RIGHTS AND CONFIDENCE AS A CONSUMER

PROGRAMMER NOTE: Show all section headings in survey

<INTRO TEXT> Kia ora and welcome! This survey is being done by Ipsos New Zealand (an independent research company) on behalf of the Ministry of Business, Innovation and Employment and the Commerce Commission.

We would like to hear about your experiences as a consumer in Aotearoa New Zealand. What you share is crucial in helping us understand and improve consumer rights and experiences when purchasing goods and services.

The survey is confidential - your responses are completely **anonymous** and **cannot be traced back to you**.

The survey will take around 15-20 minutes.

Thank you for your participation and for helping us better serve our communities. Ngā mihi nui.

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

<ASK ALL>

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

Please select one answer only.

{SR}

Yes	1
No	2

<ASK ALL>

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

Please select one answer only.

{SR}

		{DO NOT SHOW} SOI NETs
I know a lot about my rights as a consumer	1	*(1-2) NET: Know at least a moderate amount about my rights*
I know a moderate amount about my rights	2	
I know a little bit about my rights	3	
I don't know anything at all about my rights	4	

<ASK ALL>

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

Please select one answer only for each law.

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

		I have never heard of this law before	I have heard of this law, but I don't know what it means	I have a basic understanding of this law	I have a moderate understanding of this law	I have a good understanding of this law	I have a very good understanding of this law	*{DO NOT SHOW} NETs*
1	Consumer Guarantees Act (CGA)	99	1	2	3	4	5	*(4-5) NET: Know at least a moderate amount about CGA*
2	Fair Trading Act (FTA)	99	1	2	3	4	5	*(4-5) NET: Know at least a moderate amount about FTA*
3	Credit Contracts and Consumer Finance Act (CCCFA)	99	1	2	3	4	5	*(4-5) NET: Know at least a moderate amount about CCFA*
4	Commerce Act	99	1	2	3	4	5	

<ASK ALL>

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

Please select one answer only for each organisation.

{GRID, SR PER ROW, RANDOMISE ROWS}

	Yes	No
Consumer Protection, Ministry of Business, Innovation and Employment – Hīkina Whakatutuki	1	2
Commerce Commission – Te Komihana Tauhokohoko	1	2
Consumer NZ	1	2
Financial Markets Authority (FMA) – Te Mana Tātai Hokohoko		
Citizens Advice Bureau – Ngā Pou Whakawhirinaki o Aotearoa	1	2
Community Law Centre	1	2

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

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

Please select one answer only for each organisation.

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

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

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

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

Please select one answer only for each organisation.

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

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

<ASK ALL>

Q5b And thinking specifically about **the Commerce Commission**, how much do you agree or disagree with the following statements?

Please select one answer only for each statement.

The Commerce Commission….

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

		Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know	*{DO NOT SHOW} NETs*
1	communicates with clarity	1	2	3	4	5	98	*(4-5) NET: Perceptions of openness (communicates with clarity)*
2	is transparent and open	1	2	3	4	5	98	*(4-5) NET: Perceptions of openness (interactions transparent and open)*
3	is friendly and approachable	1	2	3	4	5	98	
4	is respectful	1	2	3	4	5	98	*(4-5) NET: Perceptions of openness (respectful)*
5	is confident	1	2	3	4	5	98	
6	is timely in response	1	2	3	4	5	98	
7	is proactive	1	2	3	4	5	98	*(4-5) NET: Perceptions of openness (proactive)*
8	engages in a way that is relevant to me and my whānau/family	1	2	3	4	5	98	
9	embraces a Te Ao Māori perspective	1	2	3	4	5	98	
10	is accessible to all New Zealanders	1	2	3	4	5	98	

<ASK ALL>

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

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

Please select one answer only for each situation.

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

PROGRAMMER NOTE: INCLUDE DUMMY VARIABLE (Q6 Correct Scenarios) WHICH COUNTS THE NUMBER OF CORRECT RESPONSES FROM Q6 E.G. WHERE Q6=1 AND CORRECT ANSWER = TRUE, PLUS WHERE Q6=2 AND CORRECT ANSWER = FALSE)

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

[OPTIONS]

True	1
False	2
Don't know	3

<ASK ALL>

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

Please select one answer only for each type of information.

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

		Never	Occasionally	Sometimes	Most of the time	Always	Don't know
1	I trust that the information given to me by salespeople is fair and accurate	1	2	3	4	5	6
2	I seek out extra information, such as online reviews, recommendations from friends or reference checks, to check whether claims are true	1	2	3	4	5	6
3	I look for endorsements such as star ratings, energy ratings or trusted brand awards	1	2	3	4	5	6
4	Knowing a product meets an official standard affects my decision on what product to purchase	1	2	3	4	5	6
5	When buying online, I specifically check details such as the delivery cost and timeframe, the terms and conditions of sale and the returns policy	1	2	3	4	5	6
6	I shop around to make sure I am getting the best deal or value	1	2	3	4	5	6
7	I trust what businesses say about how green their products, services, and packaging are (e.g., can be recycled or composted)	1	2	3	4	5	6
8	I look for safety warnings and instructions for safe use	1	2	3	4	5	6
9	I look for a unit price (e.g. price per 100g) to compare value when shopping at the supermarket	1	2	3	4	5	6

<ASK ALL>

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

Please select one answer only for each statement

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

		Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know	*{DO NOT SHOW} NETs*
1	I am confident that I have enough information about my rights as a consumer when purchasing products or services	1	2	3	4	5	6	*(4-5) NET: Confident have enough info about rights*
2	I am concerned about the availability of fake and counterfeit products in New Zealand	1	2	3	4	5	6	
3	New Zealand has adequate laws to protect consumers from being misled or cheated by businesses	1	2	3	4	5	6	
4	Laws that prohibit businesses from misleading or deceiving consumers are adequately enforced	1	2	3	4	5	6	*(4-5) NET: Consumer interests are protected*
5	Laws that prohibit businesses from fixing prices or other anti-competitive behaviour are adequately enforced	1	2	3	4	5	6	*(4-5) NET: Consumer interests are protected*
6	There is adequate access to services that help to resolve disputes between consumers and businesses	1	2	3	4	5	6	
7	In New Zealand you can generally buy products and services and feel confident that businesses will do the right thing and not try to mislead or cheat you	1	2	3	4	5	6	
8	I am concerned about the security of my payment and personal information online	1	2	3	4	5	6	
9	I am concerned about the number of unsafe products available in New Zealand	1	2	3	4	5	6	*(4-5) NET: Consumer understanding of their rights*
10	My local grocery retailer displays clear and easy to read unit prices for goods (e.g. price per 100g)	1	2	3	4	5	6	
11	I question the 'sales', 'specials' and 'discount' pricing that retailers promote	1	2	3	4	5	6	

<ASK ALL>

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

Please select all that apply.

{MR, RANDOMISE}

		{DO NOT SHOW} NETs
Disputes Tribunal of New Zealand	1	(Selected any at codes 1-8,10) NET: Aware of at least one DRS
Banking Ombudsman Scheme – Te Whare Rama Tōkeke	2	
Building Disputes Tribunal – Te Taraipiunara Tautohe Hanga Whare	11	
Insurance and Financial Services Ombudsman Scheme (IFSO Scheme)	3	
Financial Services Complaints Ltd (FSCL) – a Financial Ombudsman Service – Ratonga Pūtea Puna Manaaki	4	
Financial Dispute Resolution Service (FDRS) - Whakatau Wenewene Ahumoni	5	
Utilities Disputes – Tautohetohe Whaipainga	6	
Telecommunications Dispute Resolution (TDR)	7	
Motor Vehicle Disputes Tribunal (MVDT) - Rōpū Take Tautohenga Ā-Waka	8	
MBIE Building Performance Determinations	10	
NZ Claims Resolution Service	12	
I am not aware of any of the above [EXCLUSIVE; ANCHOR]	9	
Other dispute resolution service, please specify [OE; ANCHOR]	98	

APPENDIX A: QUESTIONNAIRE

<ASK ALL>

Q10 In the last six months, how often, if at all, have you bought a product or service from online websites? Please include:

- *New Zealand based businesses (e.g., Air New Zealand, Noel Leeming, TradeMe)*
- *Overseas businesses (e.g., Amazon, Temu, Shein, AliExpress, Ebay, Kogan)*

Please select one answer only.
{SR}

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

<ASK IF Q10 = 1-5>

Q11 How much do you feel you know about your rights as a consumer **when shopping online?**
Please select one answer only.
{SR}

		{DO NOT SHOW} NETs
I know a lot about my rights as a consumer	1	*(1-2) NET: Know at least a moderate amount about my rights when shopping online*
I know a moderate amount about my rights	2	
I know a little bit about my rights	3	
I don't know anything at all about my rights	4	

<ASK ALL>

Q11a Compared to when you buy something instore in New Zealand, if you buy from a **New Zealand website**, which of the following do you think best applies to your consumer rights?
Please select one answer only.
{SR}

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

<ASK ALL>

Q11b And compared to when you purchase something instore in New Zealand, if you purchase from an **overseas website**, which of the following do you think best applies to your consumer rights?
Please select one answer only.
{SR}

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

<ASK ALL>

Q12 Now we'd like you to think about your experience in purchasing products or services where you would be required to sign an agreement. Please indicate which of the following you have done in the past **two years.**
Please select one answer only for each statement.
{GRID, SR PER ROW, RANDOMISE ROWS}

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

ASK Q13A IF Q12_4 = 1. ASK Q13B IF Q12_5 = 1
ONLY EVER ASK ONE OF Q13A OR Q13B - IF BOTH Q12_4 AND Q12_5=1, ALLOCATE TO EITHER Q13A OR Q13B ON A LEAST FILL BASIS

<ASK IF Q12_4 = 1>

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

Thinking about the **most recent** credit contract you entered, how much do you agree or disagree with each of the following statements?
Please select one answer only for each statement.

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

[STATEMENTS]

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

[OPTIONS]

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

<ASK IF Q12_ 5 =1)>

Q13b You said that in the past two years you have used a buy now, pay later or an agreement to pay something off over time (e.g., Afterpay, Zip, Klarna, Laybuy by Klarna).

Thinking about the **most recent** buy now, pay later agreement you entered into, how much do you agree or disagree with each of the following statements?

Please select one answer only for each statement.

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

[STATEMENTS]

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

[OPTIONS]

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

<ASK ALL>

Q42 In the last **two years**, have you, or someone in your household, been affected by an incident involving an unsafe product that has resulted in…?

Please select all that apply.

{MR, RANDOMISE}

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

ASK IF Q42=ANY EXCEPT LAST ANSWER OPTION

Q42a Please can you describe what product was involved in the incident? Please provide as much detail as possible.

<ASK ALL>

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

Please select all that apply.

{MR}

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

APPENDIX A: QUESTIONNAIRE

SECTION 2: INCIDENCE AND FREQUENCY OF PROBLEMS

<ASK ALL>

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

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

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

		Yes	No	Can't remember
1	Utility services, such as water, gas or electricity	1	2	3
2	Mobile telecommunications services, such as mobile voice, text or data	1	2	3
3	Home-based telecommunications services such as landline phone or copper / fibre internet service	1	2	3
4	Insurance	1	2	3
5	Banking or financial products or services such as bank accounts, debit cards, financial advice, loans, buy now pay later services	1	2	3
6	Electronics (e.g. phones, laptops, other devices), electrical appliances or whiteware	1	2	3
7	Non-electrical household products such as furniture or cooking equipment	1	2	3
8	Motor vehicle (through a car dealer)	1	2	3
9	Motor vehicle (from a private seller)	1	2	3
10	Motor vehicle repairs, servicing or maintenance	1	2	3
21	Car parking services (through local council or privately)	1	2	3
18	Fuel (petrol, diesel) or EV charging	1	2	3
19	Public transport and/or small passenger services such as taxis, Uber, ebike/scooter hire, etc.	1	2	3
11	Building, repairs, renovations or maintenance on your home	1	2	3
12	Travel / holiday services, such as travel agents, flights, car hire, tours, or accommodation	1	2	3
13	Clothing, footwear, toiletries, cosmetics or other personal products	1	2	3
14	Health or medical products and services such as medicines, health supplements and medical services such as GPs, dentists therapists, counsellors, etc.	1	2	3
22	Personal or household services (e.g., hairdresser, beauty therapist, cleaner, gardener)	1	2	3
23	Other professional services (e.g., lawyer, accountant)	1	2	3
15	Entertainment, recreation or leisure activities, such as gym memberships, streaming services, movies, or tickets for events	1	2	3
16	Buying or selling real estate or property management services (including rent and lease agreements)	1	2	3
24	Rest home real estate services (e.g., buying, selling, entering into a contract within a rest home)	1	2	3
20	Products purchased at a grocery retailer such as supermarkets and dairies	1	2	3
25	Funeral services	1	2	3
26	Education (e.g. childcare, day care, school, university, in-person or online courses)	1	2	3
17	Other, please specify [OE; ANCHOR]	1	2	3

<ASK IF Q14a=1 FOR ANY>

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

Specifically, think about times when:

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

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

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

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

APPENDIX A: QUESTIONNAIRE

SECTION 3: PROBLEM RESOLUTION EXPERIENCE

<SKIP TO Q27 IF NO CODE 1 AT Q14b>

<ASK IF Q14b=1 FOR ANY>

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

Please select one answer only.

{SINGLE RESPONSE, SHOW CODES SELECTED AT Q14B, KEEP ORDER FROM Q14CB IF 1 OPTION CHOSEN AT Q14B, AUTOCODE FOR Q15 AND DON'T SHOW QUESTION}

1	PIPE IN OPTIONS CODED 1 AT Q14b

<ASK IF Q14b=1 FOR ANY>

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

Please select all that apply.

{MR, RANDOMISE}

The product / service was not what you expected / didn't work as expected	1
The product / service being faulty / damaged	2
The product was recalled	16
An issue with the quality of the product	3
Delay or non-delivery of product or service (e.g., cancellation, delay)	5
Incorrect or misleading information provided	6
Unclear or unfair terms and conditions	7
Problems with the warranty or guarantee	8
Service not completed or conducted with care or skill (e.g., poor workmanship)	9
The salesperson used high-pressure sales tactics	10
The product / service provided was unsafe	12
The organisation was not responsive to your questions / concerns	15
Price related issue such as hidden fees, unexpected charges, booking fees, payment surcharges	17
Incorrect price information on shelf	18
Other, please specify [OE; ANCHOR]	11

<ASK IF Q14b=1 FOR ANY>

Q19 Where did you initially purchase or make the agreement for this product or service? Please select the option that best describes where you first bought/agreed to buy the product or service.

Please select one answer only

{SR, ROTATE ANSWERS}

In person – at a physical location (e.g., store, garage sale, event, market)	1
In person – a door-to-door salesperson came to your home	2
Over the phone – you called or messaged someone (e.g., you called a business)	3
Over the phone – someone called or messaged you (e.g., a telemarketer)	4
Online, from a New Zealand business (e.g., Air New Zealand, Bookme, The Warehouse, Noel Leeming, Mitre 10, MightyApe, Fishpond, or a New Zealand business on TradeMe)	5
Online, from an overseas business (e.g., ASOS, The Iconic, Shein, Kogan or an overseas business on eBay, Amazon, AliExpress or Temu)	6
Online private sale (e.g. buying from an individual on Facebook Marketplace or TradeMe)	7
Via third party – organised through another person or agency (e.g., through broker, agent, friend, family or colleague)	8
Other, please specify [OE; ANCHOR]	9

<ASK IF Q14b=1 FOR ANY>

Q20 What was the approximate value of the product or service purchased?

If the service involved an ongoing subscription or payment, please tell us the approximate value you pay per month.

Please select one answer only.

{SR}

Up to $50	1
$51 to $100	2
$101 to $500	3
$501 to $1,000	4
$1,001 to $5,000	5
$5,001 to $10,000	6
$10,001 to $15,000	9
$15,001 to $25,000	10
More than $25,000	7
Don't know / can't remember	8

<ASK IF Q14b=1 FOR ANY>

Q22a What, if anything, would you say was the biggest impact of this problem to you personally? Please explain in as much detail as possible.

Please type your answer in the box below.

{TEXT (OPEN-ENDED)}

<ASK IF Q14b=1 FOR ANY>

Q23 Did you take any action to resolve your most recent problem?
Please select one answer only.
{SR}

Yes	1
No	2

<ASK IF Q23 = 2>

Q24 Why didn't you take any action to resolve the problem?
Please select all that apply.
{MR, RANDOMISE}

I did not have time	1
I was unsure where to go for advice	2
I was unsure what action to take	3
I couldn't be bothered/thought it would be too much effort	4
I felt embarrassed/uncomfortable	12
The product or service was not worth enough money for me to care	5
It would have cost more money to resolve	6
I wasn't sure of my rights	7
I didn't want to damage my relationship with the supplier	8
I did not feel confident that doing anything would resolve the issue	9
I was nervous or did not feel confident in dealing with it myself	10
Other, please specify [OE; ANCHOR]	11

<ASK IF Q23 = 1>

Q25 Still thinking about the problem you had with **[PIPE IN FROM Q15]...**
Which of the following steps did you take to try and resolve your most recent problem?
Please select "Yes" or "No" for each step.
{GRID, SR PER ROW, RANDOMISE ROWS}

		Yes	No
1	I contacted the business directly	1	2
2	I sought information or advice about consumer rights	1	2
3	I consulted with friends or whānau/family about what to do	1	2
4	I contacted a dispute resolution service	1	2
5	I contacted the manufacturer / distributer (if different from supplier)	1	2
6	I left a review or comment on a website / social media	1	2
7	I laid a complaint with an enforcement agency or government organisation	1	2

98	Other, please specify [OE; ANCHOR]
99	None of these/I decided not to pursue further action [EXCLUSIVE; ANCHOR]

<ASK ALL>

Q27 If at any time you have sought information or advice about your consumer rights, where did you go?
Please select all that apply.
{MR, ROTATE ORDER OF STATEMENTS}

I haven't sought information or advice about my consumer rights **[EXCLUSIVE; ANCHOR]**	1
Consumer Protection, Ministry of Business, Innovation and Employment	2
Commerce Commission	3
Citizens Advice Bureau	4
Consumer NZ	5
Community Law Centre	6
Friends, or whānau/family	7
General internet search for information	8
Artificial Intelligence (AI) tools (e.g., ChatGPT, Google Gemini, Perplexity)	15
Lawyer	9
MoneyTalks	11
Age Concern	12
Other consumer advocacy organisations	13
Public groups or forums online	14
Other, please specify [OE; ANCHOR]	10

<ASK IF Q23 = 1>

Q28 Approximately how many hours have you and others on your behalf spent trying to resolve this problem?
Please select one answer only.
{SR}

Less than one hour	1
One or two hours	2
Between three and five hours	6
Between five and ten hours	3
More than ten hours	4
Don't know / Don't remember	5

<ASK IF Q23 = 1>

Q29 Is the problem...?
Please select one answer only.
{SR}

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

<ASK IF Q29 = 1-3>

Q30 SHOW IF Q29=1-2 How was your problem resolved?
SHOW IF Q29=3 How are you currently trying to resolve your problem?
Please select one answer only.
{SR, RANDOMISE}

Directly with the business	1
Through a dispute resolution service or third-party mediation	2
Through the Disputes Tribunal or a court	3
Through a lawyer	4
Other, please specify [OE; ANCHOR]	5

<ASK IF Q29 = 1-3>

Q31 SHOW IF Q29=1-2 How easy was it to resolve your problem?
SHOW IF Q29=3 How easy has the process of trying to resolve the problem been up until now?
Please select one answer only.
{SR}

Not easy at all				Very easy
1	2	3	4	5

<ASK IF Q29 =4 AND Q25_4=2>

Q32 We are interested in the reasons that people do not use dispute resolution services. Why did you **not** contact a dispute resolution service?
Please select all that apply.
{MR, RANDOMISE}

I resolved the problem directly with the business	1
I couldn't be bothered	2
I wanted to but didn't have the time	3
The product or service wasn't of significant value / wasn't worth the effort	4
I didn't know where to go / wasn't aware of a dispute resolution service that would handle my problem	5
I didn't know enough about the process	6
I don't like confrontations	7
I felt like there was a problem but didn't know if the business had actually done anything illegal	8
I didn't want to have a bad relationship with the business	9
I thought it would cost too much	11
Other, please specify [OE; ANCHOR]	10
Don't know	98

<ASK IF Q14b=1 FOR ANY>

Q22b How much money did this **problem** end up costing you overall, including any extra costs from damage or trying to fix it, for example legal fees? Do <u>not</u> include the cost of the original product or service in this total.
Please select one only.
{SR}

No money lost	1
Up to $50	2
$51 to $100	3
$101 to $500	4
$501 to $1,000	5
$1,001 to $5,000	6
$5,001 to $10,000	7
$10,001 to $50,000	8
$50,001 to $100,000	9
More than $100,000	10
Prefer not to say	99

<ASK IF Q14b=1 FOR ANY>

Q22c Have there been any non-monetary costs to you?
Please select all that apply.
{MR, RANDOMISE}

Identity theft	1
Impact on mental health and well-being (including stress)	2
Impact on personal relationships	3
Impact on ability to work	4
Impact on ability to trust organisations (e.g., banks, retailers)	5
Impact on ability to trust other people	6
Feel less confident using the internet / no longer use the internet	7
Impacted ability to get loans	8
Time	9
Other, please specify [OE; ANCHOR]	98
None of the above [ANCHOR]	99

SECTION 4: CLOSING DEMOGRAPHICS

<SHOW ALL> **<SECTION INTRO>** Now we have some final questions to help ensure we have spoken to a broad range of people.

<ASK ALL, OPTIONAL>

Q49. Are you of Māori descent?

(SR)

Yes	1	
I don't know	98	
No	3	SKIP TO D12

<ASK IF Q49=1, 98, OPTIONAL>

Q50. Do you know the name(s) of your iwi (tribe or tribes)? *We are collecting this information to better understand the unique cultural needs of Māori communities. Your participation is valued as we strive to create impactful outcomes for all Māori.*

If you answer 'yes' to this question, you will be able to select your iwi from a list or type in your iwi name(s). Answer 'yes' even if you only know some of your iwi.

(SR)

Yes	1	
No	2	SKIP TO D12

<ASK IF Q49=1, OPTIONAL>

Q51. What is the name and home area, rohe or region of your iwi?

Select all that apply.

(MR, OPTIONAL)

Te Tai Tokerau/Tāmaki-makaurau (Northland/Auckland) Region Iwi	1
Hauraki (Coromandel) Region Iwi	2
Waikato/Te Rohe Pōtae (Waikato/King Country) Region Iwi	3
Te Arawa/Taupō (Rotorua/Taupō) Region Iwi	4
Tauranga Moana/Mātaatua (Bay of Plenty) Region Iwi	5
Te Tai Rāwhiti (East Coast) Region Iwi	6
Te Matau-a-Māui/Wairarapa (Hawke's Bay/Wairarapa) Region iwi	7
Taranaki Region Iwi	8
Whanganui/Rangitīkei (Wanganui/Rangitīkei) Region Iwi	9
Manawatū/Horowhenua/Te Whanganui-a-Tara (Manawatū/Horowhenua/Wellington) Region Iwi	10
Te Waipounamu (South Island) Region Iwi	12
Rēkohu/Wharekauri (Chatham Islands) Region Imi/Iwi	13
Other	96
I don't know [EXCLUSIVE]	98

<ASK IF Q51=1-96, OPTIONAL>

D11_2. Please select your iwi (tribe or tribes) from the list below.

Select all that apply.

(MR)

[PROGRAMMING REFER TO EXCEL LIST: Iwi_list_stats_NZ_export_17.12.25.xlsx][PROGRAMMING: If a respondent selects Code 01 (as specified in Iwi_list_stats_NZ_export_17.12.25.xlsx) in Q51, then only display options 0101 – 0121, If a respondent selects Code 2 in Q51, then only display options 0201 – 0213 etc. for all options.]

[PROGRAMMING: If a respondent selects option 96 in Q51, then they are shown the following answer options:

Confederations and Waka, iwi not named	20
Iwi named, region not known	21
Hapū affiliated to more than one iwi	22
Region known, Iwi not named	23

<ASK ALL>

Q34b Which of the following best describes where you live?

Please select one answer only.

{SR}

A metropolitan city (e.g., Auckland, Wellington, Christchurch, Dunedin)	1
A provincial centre (e.g., Whangārei, Rotorua, Nelson, Timaru)	2
A small town (e.g., Hanmer Springs, Coromandel, Picton)	3
A rural or semi-rural area	4

<ASK ALL>

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

Please select one answer only.

{SR}

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

<ASK ALL>

EMP01 What is your current employment status?

{SR}

Employed full-time	1
Employed part-time	2
Self Employed	3
Unemployed but looking for a job	4
Unemployed and not looking for a job/Long-term sick or disabled	5
Full-time parent, homemaker	6
Retired	7
Student	8

<ASK ALL>

Q37 What language(s) do you mainly speak at home?

Please select all that apply.

{MR}

Te reo Māori	3
English	4
New Zealand Sign Language (NZSL)	5
Another language (please specify) [OE]	2

<ASK ALL>

Q43 Were you born in New Zealand?

Please select one answer only.

{SR}

Yes	1
No	2

<ASK IF NOT BORN IN NZ, Q43=2>

Q44 How many years, in total, have you been living in New Zealand?

Please select one answer only.

{SR}

		{DO NOT SHOW} Groupings
Less than 1 year	1	New migrant
1 year to less than 3 years	2	
3 years to less than 5 years	3	
5 years to less than 10 years	4	
10 years or more	5	Established migrant
Don't know	98	-
Prefer not to answer	99	

<ASK ALL>

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

Please select one answer only.

{SR}

Secondary school	1
Certificate or diploma level	2
Bachelor's degree	3
Postgraduate diploma or certificate	4
Postgraduate degree	5
Another level of education	6
Prefer not to say	7

<ASK ALL>

Q45 Please tell us about the people living in your household. Include everyone who shares your living space.

Please select one answer only.

{SR}

I live with my parent(s)	1
I share a house/apartment with friends/others	2
I live alone	3
I live with my partner	4
I live with my partner and child(ren)	5
I am a single parent and live with my child(ren)	6
I live in a multigenerational household (e.g. grandparents, parents, and children living together)	8
In shared accommodation (e.g., hostel, boarding house)	9
Other household type (please specify) [OE]	7
Prefer not to say	98

APPENDIX A: QUESTIONNAIRE

<ASK IF Q45=5-6>

Q46 You mentioned that you live with your child(ren), is your youngest child under 15 years old?
Please select one answer only.
{SR}

Yes	1
No	2
Prefer not to say	98

<ASK ALL>

Q47 The next few questions are about any physical issues you may personally experience.
Please select one answer for each question only.
{SR PER LINE, RANDOMISE STATEMENTS}

		No – no difficulty	Yes – some difficulty	Yes – a lot of difficulty	Cannot do at all
1	Do you have difficulty seeing, even if wearing glasses?	1	2	3	4
2	Do you have difficulty hearing, even if using a hearing aid?	1	2	3	4
3	Do you have difficulty walking or climbing steps?	1	2	3	4
4	Do you have difficulty remembering or concentrating?	1	2	3	4
5	Do you have difficulty with self-care, for example washing all over or dressing?	1	2	3	4
6	Using your usual language, do you have difficulty communicating, for example understanding or being understood?	1	2	3	4

SECTION 5: FINAL COMMENTS

<ASK ALL>

C1 Thinking about consumer rights in Aotearoa New Zealand, what would help you or your whānau/family feel more confident in understanding these rights?
[OE response].

<ASK ALL>

Q39 Do you have any other comments about your experiences as a consumer?
Please write in the box below.
{TEXT (OPEN-ENDED), NOT COMPULSORY}

No further comments	99

<ASK IF RESPONDENT IS FROM ISAY PANEL>

C2. Lastly, we would like to offer you the option to receive an emailed alert with a URL link to the findings once they are published on the MBIE website.

Any findings will summarise everyone's answers together, ensuring no individual's results will be singled out.

Would you like to be contacted once the survey findings have been published?

{SR}

Yes, I'd like to receive the email alert	1
No, thanks	2

<IF C2=1, OE>

C3. Please tell us your contact details so we can email you once the findings are published on the MBIE website. Your details will be kept confidential and will not be matched to your answers. Your contact information will only be used to email you once and will be removed in line with Ipsos' privacy policy.

{SR}

Name:

Email address:

<OUTRO TEXT ON NEW PAGE> Thank you for taking the time to complete the survey. Your contribution is greatly appreciated.

If you would like to know more about your consumer rights and ways to resolve your consumer problems, please visit www.consumerprotection.govt.nz.

If you would like to know more about this survey, and would like to see results from previous years, you can find more information on the MBIE[1] or Commerce Commission[2] websites. The full report from this survey will be available on both websites by the end of August 2026.

Tēnā rā koe.<SHOW ALL>

QUIZ ANSWERS. Earlier in the survey you were asked which statements are true or false when it comes to purchasing situations. Here are the answers below. You may wish to share this information with your whānau/family.

If you buy something on sale at a discounted price and then you find it's faulty – the shopkeeper has to replace, refund or repair it	TRUE
If your fridge breaks down a month or so after the manufacturer's 12-month warranty has run out, the store still has to sort it free of charge	TRUE
If you buy something second-hand from a private individual on TradeMe, you have the same rights and legal protections as if you were to buy the item from a physical shop	FALSE
If you get a call from an electricity company salesperson and agree over the phone to switch to their service, you can change your mind and cancel within five working days of receiving a copy of the agreement	TRUE
If you buy a new car on credit from the dealer, they have up to five working days to provide you with all the required information about the contract	FALSE
If you take your car to a garage for repair and the mechanic does some extra work he / she thinks is necessary without asking you first, you still have to pay for that work	FALSE
If you take out a loan but suddenly lose your job and you let the lender know you are struggling to make repayments, the lender is required to consider changing the terms of your contract	TRUE
If you take out a loan and two days later you find a better interest rate elsewhere, you can then go and cancel your original loan agreement	TRUE
If you hire a moving service without agreeing to a rate, and then after the move receive an invoice three times higher than any competitors rate you must pay the full invoiced amount as the service has already been carried out	FALSE
If you buy something online from a website that ends .co.nz, you know you are buying from a New Zealand-based business	FALSE

APPENDIX B: Methodology

APPENDIX B: METHODOLOGY

Methodology

In 2016 and 2018, the survey was primarily a postal survey with respondents also having the option to go online to complete the survey. Respondents received three contacts – an initial mailing (including a paper copy of the questionnaire), a post-card reminder, and a final mailing with another paper copy of the questionnaire.

In 2020, following a review of the literature on sequential mixed-method, the decision was made to use a 'push-to-web' approach. This means that respondents were encouraged to complete the survey online, but with a paper copy made available in the third and final contact. This approach was used again in 2022, when 70% of the responses were completed online, and 30% completed via paper copies. This compared to 77% completed online and 23% on paper in 2020.

In 2024, the methodology moved to a full online survey, conducted via online panel (71%) and river sampling (29%) methods. This was repeated in 2026 where 95% of responses were achieved through the online panel and 5% through river sampling methods.

The advantages of this online approach include more robust measurement by leveraging a larger sample size, larger internet penetration compared to the electoral roll, and an ability to blend sample to improve representativeness.

Questionnaire design

Where appropriate, the questionnaire was the same as that used in the 2024 study; however, with there were some wording amends made to ensure questions are applicable in a rapidly changing consumer climate and to help better align the survey with Ngā Tikanga Paihere. A copy of the questionnaire is provided in Appendix A.

Survey duration

The survey had an average duration of 20 minutes.

Sampling frame

The overall sample size was 3,600 online interviews, with consumers aged 18+.

Sampling

Fieldwork was open from 9 Feb 2026 until 18 March 2026.

Weighting

The results are weighted to be nationally representative of the New Zealand population, by age, gender, region, ethnicity (multiple response question), and household income. They are calculated with the updated census targets from 2023. A random iterative method (RIM) weighting approach was used.

A sample profile is provided in Appendix C.

Margin of error

The maximum margin of error for data based on the full sample is +/- 1.6%.

Online vs Sequential Mixed Method

In 2024, the survey moved from a sequential mixed method (SMM) to a fully online approach. This change has had implications for the survey's results.

This change primarily allows the survey to access a larger and more diverse sample of consumers, which enhances its statistical power by providing more precise estimates and boosting confidence in the results, especially when measuring incidence and analysing smaller subgroups or categories.

The online format improves the reach to 'at risk' and minority groups by recruiting respondents through various reputable New Zealand panel providers and employing river sampling. This method enables engagement with New Zealanders not typically on online panels by sending invitations through apps and websites.

While the online methodology offers clear sample benefits, it also necessitates caution when comparing data over time. Differences between past data collected via the SMM approach and new online data might be attributed to the change in methodology instead of actual shifts in consumer behaviour or attitudes. Previously, surveys included a hard copy option, whereas the 2024 survey was exclusively conducted online, which potentially impacts sample comparability over time.

APPENDIX C: Sample profile and weightings

DEMOGRAPHICS

GENDER

Male	49%
Female	51%

AGE

18-24 years old	11%
25-34 years old	18%
35-44 years old	17%
45-49 years old	8%
50-54 years old	8%
55-64 years old	16%
65-74 years old	12%
75+ years old	9%

REGION

Northland	4%
Auckland	33%
Bay of Plenty	7%
Waikato	10%
Gisborne	1%
Hawke's Bay	3%
Manawatū-Whanganui	5%
Taranaki	2%
Wellington	11%
Marlborough	1%
Tasman	1%
Nelson	1%
Canterbury	13%
Otago	5%
West Coast	1%
Southland	2%

DISABILITY

No disability	92%
Has a disability	8%

LOCATION

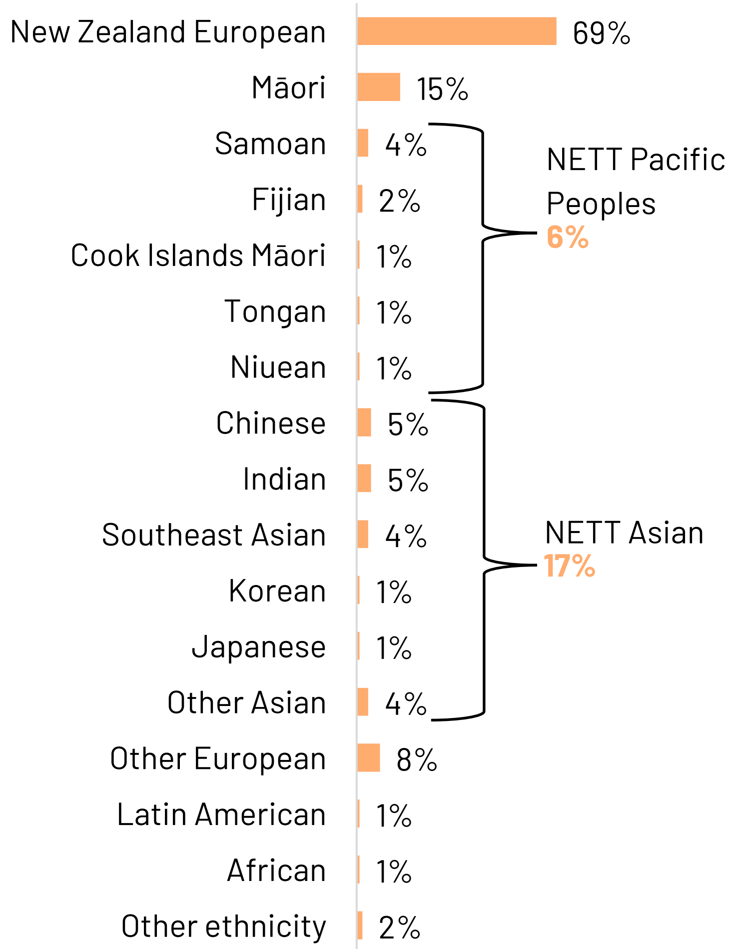
Metropolitan city	58%
Provincial centre	19%
Small town	12%
Rural/semi-rural area	10%

NETT Town/rural 22%

DEMOGRAPHICS

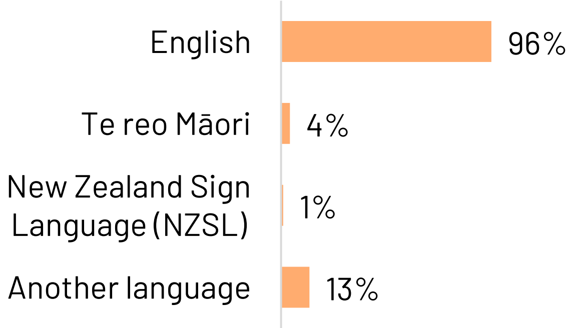
ETHNICITY

Multiple-response question

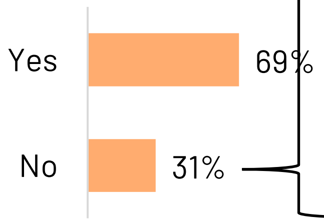


LANGUAGE AT HOME

Multiple-response question

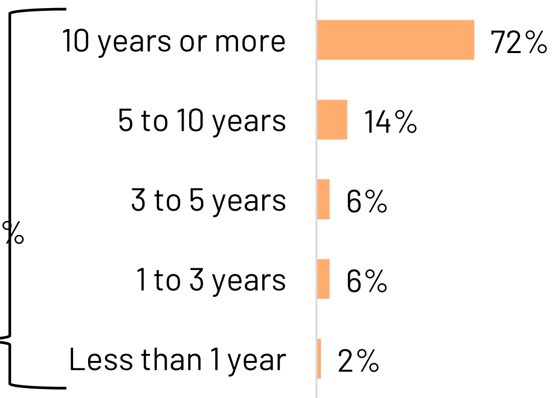


BORN IN NZ

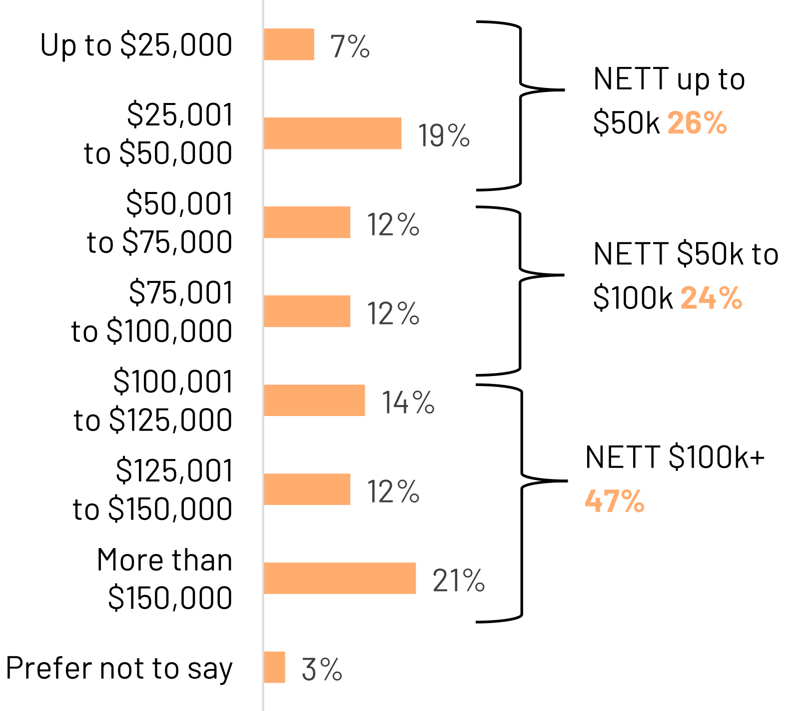


TIME IN NZ

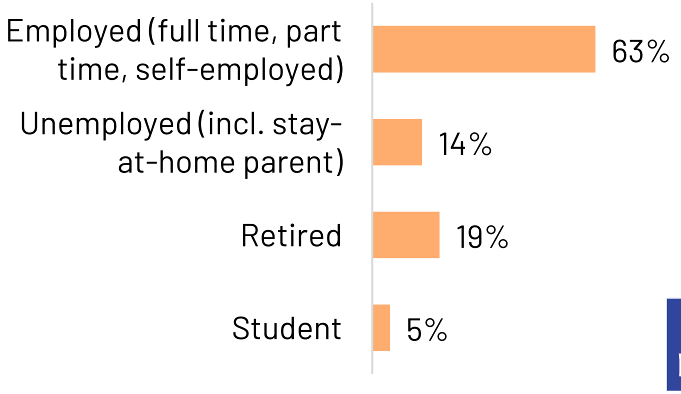
Of those not born in NZ



HOUSEHOLD INCOME



EMPLOYMENT



SAMPLE PROFILE (i)

		Counts for 2026		Percentages (weighted)				
		2026 (weighted)	2026 (unweighted)	2026	2024	2022	2020	2018
Gender	Male	1,756	1,711	49%	49%	48%	53%	48%
	Female	1,830	1,871	51%	51%	51%	47%	52%
Age group	18-24	406	437	11%	12%	N/A There was a change to the way age was grouped, based on Stats NZ 2018 Census Data		
	25-34	662	704	18%	18%			
	35-44	617	612	17%	16%			
	45-49	282	331	8%	9%			
	50-54	301	298	8%	9%			
	55-64	560	524	16%	16%			
	65-74	435	418	12%	11%			
	75 and over	338	276	9%	8%			
Broad region	Auckland	1185	1259	33%	33%	N/A There was a change to the way region data was grouped in our dataset.		
	Bay of Plenty	237	220	7%	6%			
	Gisborne	35	14	1%	1%			
	Hawkes Bay	124	117	3%	3%			
	Manawatu-Whanganui	180	190	5%	5%			
	Northland	138	129	4%	4%			
	Taranaki	89	92	2%	2%			
	Waikato	352	333	10%	10%			
	Wellington	384	412	11%	11%			
	Canterbury	478	479	13%	13%			
	Marlborough	25	23	1%	1%			
	Nelson	51	38	1%	1%			
	Otago	182	178	5%	5%			
	Southland	72	62	2%	2%			
	Tasman	43	37	1%	1%			
	West Coast	25	17	1%	1%			

SAMPLE PROFILE (ii)

		Counts for 2024		Percentages (weighted)				
		2026 (weighted)	2026 (unweighted)	2026	2024	2022	2020	2018
Occupation	Employed full-time	1492	1505	41%	42%	49%	44%	40%
	Employed part-time	490	490	14%	14%	10%	12%	12%
	Self-employed	274	290	8%	6%	10%	14%	13%
	Unemployed but looking for a job	207	222	6%	N/A There was a change to the way the occupation question was asked in 2026, making the data set incomparable.			
	Unemployed and not looking for a job / Long-term sick or disabled	141	142	4%				
	Full-time parent, homemaker	140	157	4%				
	Studying	177	187	5%	4%	8%	7%	8%
	Retired	678	607	19%	18%	17%	15%	15%
Main language spoken	English	3473	3488	96%	N/A There was a change to the way the language question was asked in 2026, making the data set incomparable.			
		144	155	4%				
		31	32	1%				
	Other language	485	463	13%				
Highest education completed	Secondary school	829	835	23%	25%	28%	29%	27%
	Certificate or diploma	795	804	22%	25%	21%	22%	23%
	Degree or higher	1859	1830	52%	47%	43%	38%	41%
	Other	66	71	2%	2%	8%	11%	9%

SAMPLE PROFILE (iii)

		Counts for 2024		Percentages (weighted)				
		2026 (weighted)	2026 (unweighted)	2026	2024	2022	2020	2018
Ethnic identification								
	Māori	537	539	15%	68%	68%	63%	73%
	Pacific Peoples	226	215	6%	13%	13%	14%	11%
	Asian	622	527	17%	6%	6%	7%	6%
	Other ethnicities	60	49	2%	15%	15%	17%	12%
Annual household income	Up to $25,000	247	201	7%	9%	12%	13%	13%
	$25,001–$50,000	691	531	19%	22%	16%	20%	20%
	$50,001–$75,000	422	541	12%	14%	19%	19%	17%
	$75,001–$100,000	427	550	12%	13%	15%	14%	16%
	$100,001–$125,000	502	428	14%	10%	10%	12%	11%
Disability	Has a disability	289	285	8%	11%	N/A There was a change to the way the Disability question was asked in 2024, making the data set incomparable.		
	No Disability / Some difficulty	3311	3315	92%	89%			
Recent migrants	New Migrant	310	295	9%	9%	N/A There was a change to the way the migration data was reported in 2024, making the data set incomparable.		
	Established Migrant	804	749	22%	20%			
Living Circumstances	A metropolitan city	2097	2159	58%	51%	N/A There was a change to the way the living circumstances question was asked in 2024, making the data set incomparable.		
	A provincial centre	700	657	19%	20%			
	A small town	448	440	12%	18%			
	A rural or semi-rural area	355	344	10%	12%			

WEIGHTINGS

Age	Weighting Distribution
18-24 years	11.3%
25-34 years	18.4%
35-44 years	17.1%
45-49 years	7.8%
50-54 years	8.4%
55-64 years	15.6%
65-74 years	12.07%
75 years and over	9.4%

Gender	Weighting Distribution
Male (18+)	48.9%
Female (18+)	51.1%

Region	Weighting Distribution
Auckland	32.9%
Bay of Plenty	6.6%
Gisborne	1.0%
Hawke's Bay	3.5%
Manawatū-Whanganui	5.0%
Northland	3.8%
Taranaki	2.5%
Waikato	9.8%
Wellington	10.7%
Canterbury	13.3%
Nelson / Marlborough	2.1%
Otago	5.1%
Southland	2.0%
Tasman	1.2%
West Coast	0.7%

Ethnicity *Multiple-response question*	Weighting Distribution
European	60.6%
Māori	13.4%
Pacific Peoples	7.3%
Asian	16.1%
Other ethnicity	2.6%

Household Income	Weighting Distribution
Up to $50,000	26.1%
$50,001-$100,000	23.6%
Over $100,001	46.9%
Prefer not to say	3.5%

Supplementary data

Objectives for the Commerce Commission

Around half (48%) of New Zealand consumers agree that the Commerce Commission is transparent and open in its processes. This measure of Commerce Commission's kaitiakitanga has improved since 2024.

Levels of awareness and understanding of elements under TauhokohokoTōkeke are varied, with around three quarters (74%) of people aware of at least one dispute resolution service, however only 29% know at least a moderate amount about the Fair Trading Act (FTA) and 14% know at least a moderate amount about the Credit Contracts & Consumer Finance Act. Half of consumers (50%) feel that they know at least a moderate amount about their rights as a consumer.

Kaitiaki (Stewardship)

Perception of openness

48% agree that the Commerce Commission is transparent and open in its processes, higher than in 2024 (24%).

Tauhokohoko Tōkeke (Fair Trade)

Consumer confidence

41% agree that laws that prohibit businesses from misleading or deceiving consumers are adequately enforced.

33% agree that laws that prohibit businesses from fixing prices or other anti-competitive behaviour are adequately enforced.

> *Sometimes it feels difficult to speak up or challenge a business, especially when policies are unclear or written in complex language. Clearer communication about consumer rights and easier access to support would make the experience less stressful and more empowering for families.*
> (aged 25–34, Bay of Plenty)

Tauhokohoko Tōkeke (Fair Trade)

Consumer understanding of their rights

89% of those entering a credit contract agree that they understood the agreement well enough to make an informed decision to enter it.

74% are aware of at least one dispute resolution service.

58% are confident that they have enough information about their rights relating to the purchase of products and services.

50% feel they know at least a moderate amount about their rights as a consumer.

37% feel they know at least a moderate amount about their rights when shopping online.

29% feel they know at least a moderate amount about FTA.

28% answered at least 6 of the 10 scenarios correctly.

14% feel they know at least a moderate amount about CCCFA.