

**Consumer  
Protection**

**RESEARCH  
& EVALUATION**

# National Consumer Survey 2016

**Appendices**

## **Appendix A: National Consumer Survey 2016 questionnaire**

# NATIONAL CONSUMER SURVEY 2016

TELL US ABOUT YOUR CONSUMER EXPERIENCES

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

Once you have completed the survey please return it to Colmar Brunton in the freepost envelope provided (no postage is required). Make sure you fill in the back page to enter our prize draw for a \$500 Prezzy card or one of five \$100 cards (six prizes in total).



Most of the questions require you tick one answer, or sometimes more than one answer.

## EXAMPLE

Please select your answer by placing a tick (or ticks) in the appropriate circles

Please tick one answer

- 1  Yes  
2  No

START HERE

## SECTION 1 YOUR RIGHTS AND CONFIDENCE AS A CONSUMER

We want to find out how much you know about organisations and laws relating to consumer rights, and how confident you are when purchasing products and services.

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

- 1  Yes  
2  No

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

Please tick one answer

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

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

Please tick one answer per row

If you have heard of the law, please use a scale of 1 to 5 where 1 is 'I have heard of this law but I don't know what it means' and 5 is 'I have a very good understanding of this law':

### 1) Consumer Guarantees Act (CGA)

- |                                       |   |   |  |                         |                         |
|---------------------------------------|---|---|--|-------------------------|-------------------------|
| I have never heard of this law before | I have heard of this law but I don't know what it means | I have a moderate understanding of this law | I have a very good understanding of this law |                         |                         |
| <input type="radio"/>                 | 1 <input type="radio"/>                                 | 2 <input type="radio"/>                     | 3 <input type="radio"/>                      | 4 <input type="radio"/> | 5 <input type="radio"/> |

### 2) Fair Trading Act (FTA)

- |                                       |   |   |  |                         |                         |
|---------------------------------------|---|---|--|-------------------------|-------------------------|
| I have never heard of this law before | I have heard of this law but I don't know what it means | I have a moderate understanding of this law | I have a very good understanding of this law |                         |                         |
| <input type="radio"/>                 | 1 <input type="radio"/>                                 | 2 <input type="radio"/>                     | 3 <input type="radio"/>                      | 4 <input type="radio"/> | 5 <input type="radio"/> |

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

- |                                       |   |   |  |                         |                         |
|---------------------------------------|---|---|--|-------------------------|-------------------------|
| I have never heard of this law before | I have heard of this law but I don't know what it means | I have a moderate understanding of this law | I have a very good understanding of this law |                         |                         |
| <input type="radio"/>                 | 1 <input type="radio"/>                                 | 2 <input type="radio"/>                     | 3 <input type="radio"/>                      | 4 <input type="radio"/> | 5 <input type="radio"/> |

### 4) Commerce Act

- |                                       |   |   |  |                         |                         |
|---------------------------------------|---|---|--|-------------------------|-------------------------|
| I have never heard of this law before | I have heard of this law but I don't know what it means | I have a moderate understanding of this law | I have a very good understanding of this law |                         |                         |
| <input type="radio"/>                 | 1 <input type="radio"/>                                 | 2 <input type="radio"/>                     | 3 <input type="radio"/>                      | 4 <input type="radio"/> | 5 <input type="radio"/> |

Q4

The following organisations provide information about consumer rights and laws. **In the past two years**, have you used their services by seeking information either in person, through their website or over the phone?

Please tick one answer per row

Consumer Protection, MBIE (formerly Ministry of Consumer Affairs)	Yes, I have used their services 1 <input type="radio"/>	No, I have not used their services 2 <input type="radio"/>	I wasn't aware of these services 3 <input type="radio"/>
Commerce Commission	Yes, I have used their services 1 <input type="radio"/>	No, I have not used their services 2 <input type="radio"/>	I wasn't aware of these services 3 <input type="radio"/>
Consumer NZ	Yes, I have used their services 1 <input type="radio"/>	No, I have not used their services 2 <input type="radio"/>	I wasn't aware of these services 3 <input type="radio"/>
Citizens Advice Bureau	Yes, I have used their services 1 <input type="radio"/>	No, I have not used their services 2 <input type="radio"/>	I wasn't aware of these services 3 <input type="radio"/>
Community Law Centre	Yes, I have used their services 1 <input type="radio"/>	No, I have not used their services 2 <input type="radio"/>	I wasn't aware of these services 3 <input type="radio"/>

Q5

The **Commerce Commission** is a government agency that provides information to consumers and businesses about their rights and obligations under current laws.

Which of the following is the Commerce Commission also responsible for?

Please tick one answer per row (if you are unsure tick don't know)

Investigating businesses that mislead or provide false information to consumers	Yes responsible 1 <input type="radio"/>	No, not responsible 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
Investigating businesses that behave anti-competitively (eg. price fixing)	Yes responsible 1 <input type="radio"/>	No, not responsible 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
Investigating businesses that do not treat their workers fairly	Yes responsible 1 <input type="radio"/>	No, not responsible 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
Investigating lenders that breach credit laws in order to protect borrowers from dishonest lending practices	Yes responsible 1 <input type="radio"/>	No, not responsible 2 <input type="radio"/>	Don't know 3 <input type="radio"/>

Q6

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

Please tick one answer per row

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 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If your fridge breaks down a month or so after the manufacturer's 12 month warranty has run out, the store still has to repair it free of charge.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If the TV you bought from a retailer doesn't work two weeks after you bought it, the retailer can tell you to deal directly with the manufacturer to sort it out.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If you buy a new car on credit from a dealer, they have up to five working days to provide you with all the required information about the contract.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If you take your car to a garage for repair and the mechanic does some extra work he/she thinks is necessary without asking you first, you still have to pay for that work.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If you buy something secondhand 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.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If you apply for a loan from a bank or other financial provider, they can't charge you more than 100% in interest.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If you have made several payments for an item on lay-by but change your mind before you get possession of the item, you can cancel the agreement and get a refund.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
If you take out a loan but suddenly lose your job and are struggling to make repayments, you can ask the lender to change the terms of the contract.	True 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>
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 1 <input type="radio"/>	False 2 <input type="radio"/>	Don't know 3 <input type="radio"/>

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

Please tick one answer per row

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

Never	Occasionally	Sometimes	Most of the time	Always	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

2) I seek out extra information, such as reviews from friends or online, to check whether product claims are true.

Never	Occasionally	Sometimes	Most of the time	Always	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

3) I look for endorsements such as star ratings and health check symbols to let me know that products meet certain quality standards.

Never	Occasionally	Sometimes	Most of the time	Always	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

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

Never	Occasionally	Sometimes	Most of the time	Always	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

**Q8** Please indicate to what extent you agree or disagree with each of the following statements:

Please tick one answer per row

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

Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

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

Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

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

Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

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

Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

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

Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

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

Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>

**Q9** Before today, were you aware of any of the following dispute resolution services?

Please tick all that apply

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

The following two questions ask about your experience in purchasing goods or services where you would be required to sign an agreement...

**Q10** Please indicate which of the following you have done most recently

Please tick one answer

- 1  Bought an extended warranty
  - 2  Bought something through lay-by
  - 3  Entered into a credit contract, such as a loan, a new credit card or an agreement to pay something off over time
  - 4  Bought from a telemarketer or door-to-door salesperson
  - 5  I have not done any of these in the past 2 years
- Go to Q11  
 → Go to Q12

**Q11** Thinking about when you did this, please indicate yes or no for each of the following statements:

Please tick one answer per row

The business offering the agreement gave me clear and full information about the features, terms and conditions of the agreement.

Yes  1      No  2      Can't remember  3

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

Yes  1      No  2      Can't remember  3

**SECTION 2**  
PERCEPTIONS OF PROBLEM SECTORS

**Q12** When dealing with salespeople, tradespeople or businesses in each of the following sectors, do you generally trust that they will not try to mislead or treat you unfairly?

Please select one answer per row

	Yes, I generally trust that businesses in this sector will not mislead me or treat me unfairly	No, I generally don't trust businesses in this sector	Don't know / not applicable
Utility services, such as water, gas or electricity	1 <input type="radio"/>	1 <input type="radio"/>	1 <input type="radio"/>
Mobile telecommunications services, such as mobile voice, text or data	2 <input type="radio"/>	2 <input type="radio"/>	2 <input type="radio"/>
Fixed-line telecommunications services, such as landline phone or copper/fibre internet service	3 <input type="radio"/>	3 <input type="radio"/>	3 <input type="radio"/>
Credit contracts, such as a loan, a new credit card, or an agreement to pay something off over time	4 <input type="radio"/>	4 <input type="radio"/>	4 <input type="radio"/>
Other banking or financial products/services, including insurance	5 <input type="radio"/>	5 <input type="radio"/>	5 <input type="radio"/>
An extended warranty on an appliance or other goods	6 <input type="radio"/>	6 <input type="radio"/>	6 <input type="radio"/>
Electronics or electrical goods	7 <input type="radio"/>	7 <input type="radio"/>	7 <input type="radio"/>
Non-electrical household goods, such as furniture or cooking equipment	8 <input type="radio"/>	8 <input type="radio"/>	8 <input type="radio"/>
Motor vehicle (through a car dealer)	9 <input type="radio"/>	9 <input type="radio"/>	9 <input type="radio"/>
Motor vehicle (from a private seller)	10 <input type="radio"/>	10 <input type="radio"/>	10 <input type="radio"/>
Motor vehicle repairs, servicing or maintenance	11 <input type="radio"/>	11 <input type="radio"/>	11 <input type="radio"/>
Building, repairs, renovations or maintenance on your home	12 <input type="radio"/>	12 <input type="radio"/>	12 <input type="radio"/>
Travel services, such as flights, car hire, tours or accommodation	13 <input type="radio"/>	13 <input type="radio"/>	13 <input type="radio"/>
Clothing, footwear, cosmetics or other personal products	14 <input type="radio"/>	14 <input type="radio"/>	14 <input type="radio"/>
Health products and services	15 <input type="radio"/>	15 <input type="radio"/>	15 <input type="radio"/>
Recreation or leisure activities, such as gym membership	16 <input type="radio"/>	16 <input type="radio"/>	16 <input type="radio"/>
Entertainment, such as movies, music or tickets for events	17 <input type="radio"/>	17 <input type="radio"/>	17 <input type="radio"/>

## SECTION 3 INCIDENCE AND FREQUENCY OF PROBLEMS

Q13

In the past **two years**, have you experienced any problems when purchasing from any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine.

**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 or did not deliver what you expected
- your legal rights as a consumer were not met
- you felt deceived, pressured or unfairly treated

Please tick one answer per row

**YES, I did purchase this product or service and YES I did have a problem**

**YES, I did purchase this product or service but I HAVE NOT had a problem**

**I have NOT purchased a product or service in this category in the last two years**

Utility services, such as water, gas or electricity	1 <input type="radio"/>	1 <input type="radio"/>	1 <input type="radio"/>
Mobile telecommunications services, such as mobile voice, text or data	2 <input type="radio"/>	2 <input type="radio"/>	2 <input type="radio"/>
Fixed-line telecommunications services, such as landline phone or copper/fibre internet service	3 <input type="radio"/>	3 <input type="radio"/>	3 <input type="radio"/>
Credit contracts, such as a loan, a new credit card, or an agreement to pay something off over time	4 <input type="radio"/>	4 <input type="radio"/>	4 <input type="radio"/>
Other banking or financial products/services, including insurance	5 <input type="radio"/>	5 <input type="radio"/>	5 <input type="radio"/>
An extended warranty on an appliance or other goods	6 <input type="radio"/>	6 <input type="radio"/>	6 <input type="radio"/>
Electronics or electrical goods	7 <input type="radio"/>	7 <input type="radio"/>	7 <input type="radio"/>
Non-electrical household goods, such as furniture or cooking equipment	8 <input type="radio"/>	8 <input type="radio"/>	8 <input type="radio"/>
Motor vehicle (through a car dealer)	9 <input type="radio"/>	9 <input type="radio"/>	9 <input type="radio"/>
Motor vehicle (from a private seller)	10 <input type="radio"/>	10 <input type="radio"/>	10 <input type="radio"/>
Motor vehicle repairs, servicing or maintenance	11 <input type="radio"/>	11 <input type="radio"/>	11 <input type="radio"/>
Building, repairs, renovations or maintenance on your home	12 <input type="radio"/>	12 <input type="radio"/>	12 <input type="radio"/>
Travel services, such as flights, car hire, tours or accommodation	13 <input type="radio"/>	13 <input type="radio"/>	13 <input type="radio"/>
Clothing, footwear, cosmetics or other personal products	14 <input type="radio"/>	14 <input type="radio"/>	14 <input type="radio"/>
Health products and services	15 <input type="radio"/>	15 <input type="radio"/>	15 <input type="radio"/>
Recreation or leisure activities, such as gym membership	16 <input type="radio"/>	16 <input type="radio"/>	16 <input type="radio"/>
Entertainment, such as movies, music or tickets for events	17 <input type="radio"/>	17 <input type="radio"/>	17 <input type="radio"/>
Other <input type="text"/>	18 <input type="radio"/>	18 <input type="radio"/>	18 <input type="radio"/>



**Now please go to the following:**

**If you ticked any of the above please answer Section 4A (Q14) overleaf (questions in red boxes).**

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



**SECTION 4A**  
**PROBLEM RESOLUTION EXPERIENCE**

**Q14** Please tell us the type of product or service you **most recently** had a problem with.

**Q15** Thinking about your most recent problem with a product or service, how was this purchase made?

Please tick one answer

- 1  In person, at a shop (eg. retail store, department store, etc.)
- 2  Online, directly from a New Zealand retailer or service provider (eg. Air New Zealand or Noel Leeming)
- 3  Online, directly from an overseas retailer or service provider (eg. ASOS, Book Depository)
- 4  Online, through a booking site, deal site or marketplace (eg. Trade Me, AirBnB, Expedia or GrabOne)
- 5  You called the business to arrange the purchase or service
- 6  A telemarketer called you
- 7  A door-to-door salesperson came to your home
- 8  Through digital download, gaming platform or streaming service (eg. iTunes, Google Play or Spotify)
- 9  Other

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

Please tick all that apply

- 1  A product/service that stopped working as it should or turned out to be faulty
- 2  An issue with the quality of the product/service (eg. poor workmanship)
- 3  The cost of the product/service (eg. hidden fees or unexpected charges)
- 4  Delay or non-delivery of product or service
- 5  Incorrect or misleading information provided

*Continued in the next column*

- 6  Unclear or unfair terms and conditions
- 7  Problems with the warranty or guarantee
- 8  Poor customer service
- 9  The salesperson used high-pressure sales tactics
- 10  Other

**Q17** Did you take any action to resolve your most recent problem?

- 1  Yes → Go to Q19
- 2  No → Go to Q18

**Q18** Why didn't you take any action to resolve the problem?

Please tick all that apply

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

**If you have answered Q18, please now go to the final section in blue on page 12 (question 35)**

**Q19** After you became aware of the problem, did you contact the business directly?

- 1  Yes, I did do this → Please answer questions Q19a and Q19b
- 2  No, I did not do this at any point → Go to Q20

**Q19a** Were you able to resolve your problem the first time you contacted the business directly?

- 1  Yes
- 2  No

**Q19b** How helpful was the business in trying to resolve your problem?

Please tick one answer using a scale of 1 to 5 where 1 is 'not at all helpful' and 5 is 'very helpful':

- Not at all helpful Very helpful
- 1  2  3  4  5

**Q20** After you became aware of the problem, did you contact a dispute resolution service?

- 1  Yes, I did do this → Please answer questions Q20a and Q20b
- 2  No, I did not do this at any point → Go to Q21

**Q20a** Which dispute resolution service did you contact?

Please tick one answer (if more than one, please tick the one you had the most contact with)

- 1  Disputes Tribunal of New Zealand
- 2  Banking Ombudsman Scheme
- 3  Insurance and Financial Services Ombudsman Scheme (IFSO Scheme)
- 4  Financial Services Complaints Ltd (FSCL)
- 5  Financial Dispute Resolution Service (FDRS)
- 6  Electricity and Gas Complaints Commissioner Scheme (EGCC)
- 7  Telecommunications Dispute Resolution (TDR)
- 8  Motor Vehicle Disputes Tribunal (MVDT)
- 9  Other

**Q20b** How satisfied were you with the way the dispute resolution service dealt with your problem?

Please tick one answer using a scale of 1 to 5 where 1 is 'very dissatisfied' and 5 is 'very satisfied':

- Very dissatisfied Very satisfied
- 1  2  3  4  5

Please go to Q22 now

**Q21** (Skip this question if you contacted a dispute resolution service).

Why did you not contact a dispute resolution service?

Please tick all that apply

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

**Q22** After you became aware of the problem, did you look for information about consumer rights?

- 1  Yes, I did do this → Please answer questions Q23a, Q23b, Q23c
- 2  No, I did not do this at any point → Go to question Q24

**Q23a** Where did you go for information or advice about your rights as a consumer?

**Please tick all that apply**

- 1  Consumer Protection, MBIE (formerly Ministry of Consumer Affairs)
- 2  Commerce Commission
- 3  Citizens Advice Bureau
- 4  Consumer NZ
- 5  Community Law Centre
- 6  Friends or family
- 7  General internet search for information
- 8  Lawyer
- 9  Other

**Q23b** How easy would you say it was to find information or advice about your rights in relation to your most recent problem?

**Please tick one answer using a scale of 1 to 5 where 1 is 'not at all easy' and 5 is 'very easy':**

- Not at all easy Very easy
- 1  2  3  4  5

**Q23c** How helpful was the information or advice in terms of resolving your problem?

**Please tick one answer using a scale of 1 to 5 where 1 is 'not at all helpful' and 5 is 'very helpful':**

- Not at all helpful Very helpful
- 1  2  3  4  5

**Q24** After you became aware of the problem, did you make a complaint with an enforcement agency or government organisation?

- 1  Yes, I did do this → Please answer questions Q25a and Q25b
- 2  No, I did not do this at any point → Go to question Q26

**Q25a** With which of the following organisations did you file a complaint about your problem?

**Please tick all that apply**

- 1  Consumer Protection, MBIE (formerly Ministry of Consumer Affairs)
- 2  Commerce Commission
- 3  a professional board or association (eg. Registered Master Builders Association)
- 4  New Zealand Police
- 5  Other

**Q25b** How satisfied were you with the handling of your complaint?

**Please tick one answer using a scale of 1 to 5 where 1 is 'not at all easy' and 5 is 'extremely easy':**

- Very dissatisfied Very satisfied
- 1  2  3  4  5

**Please go to Q27 now**

**Q26** (Skip this question if you laid a complaint with a government agency).

Why did you decide not to make a complaint with an enforcement agency or government organisation?

**Please tick all that apply**

- 1  I resolved the problem directly with the business
- 2  I couldn't be bothered
- 3  I wanted to but didn't have the time
- 4  The product or service wasn't of significant value / wasn't worth the effort
- 5  I didn't know who to complain to
- 6  I don't like making complaints
- 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  Other

**Q27** Did you also do any of the following to resolve your most recent problem?

Please tick **all that apply**

- 1  I consulted with friends or family about what to do
- 2  I contacted the manufacturer/distributor (if different from supplier)
- 3  I left a review or comment on a website/social media
- 4  Other
- 5  No, I didn't take any other action

**Q28** Out of all the actions you took, which one did you do first?

Please tick **one** answer

- 1  I contacted the business directly
- 2  I looked for information about consumer rights
- 3  I consulted with friends or family about what to do
- 4  I contacted a dispute resolution service
- 5  I contacted the manufacturer/distributor (if different from supplier)
- 6  I left a review or comment on a website/social media
- 7  I laid a complaint with a government agency
- 8  Other
- 9  Cannot remember

**Q29** Approximately how many hours have you spent trying to resolve this problem since it first started?

Please tick **one** answer

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

**Q30** Is the problem...?

Please tick **one** answer

- 1  Resolved to your satisfaction
  - 2  Resolved but not to your satisfaction
  - 3  Still in the process of being resolved
  - 4  Unlikely to be resolved
- Go to Q31a (from options 1, 2, 3)
- Go to Q32 (from option 4)

**Q31a** How was your problem resolved, or how are you currently trying to resolve it?

Please tick **one** answer

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

**Q31b** How easy was it to resolve your problem?

Please tick **one** answer using a scale of 1 to 5 where 1 is 'not at all easy' and 5 is 'very easy':

- Not at all easy Very easy
- 1  2  3  4  5

**Q32** Are you intending to take any more actions to try to resolve the problem?

- 1  Yes
- 2  No
- 3  Don't know

**That's all the questions we have for you about problems, please now go to the final section in blue on page 12 (question 35)**

Only answer this section if you didn't have a problem at Q13, otherwise go to the final section in blue on page 12 (question 35)

**SECTION 4B**  
WHAT WOULD YOU LIKELY DO IF YOU DID HAVE A PROBLEM?

**Q33** Even though you have not experienced a significant consumer-related problem in the past two years, we would like you to think about what you would do if a problem arose.

How likely would you be to take action if you felt you had been misled or treated unfairly by a business?

1  I would be very likely to take action



**ANSWER Q33A BELOW**

2  I would be unlikely to take action



**ANSWER Q33B BELOW**

3  It would depend on the circumstances



**ANSWER Q33C BELOW**

- Q33a** What do you think your **first step** would be when you became aware of the problem?
- Please tick one answer**
- 1  I would contact the business directly
  - 2  I would look for information about consumer rights
  - 3  I would consult with friends or family about what to do
  - 4  I would contact a dispute resolution service
  - 5  I would contact the manufacturer/distributor (if different from supplier)
  - 6  I would leave a review or comment on a website/social media
  - 7  I would file a complaint with a government agency
  - 8  Other

- Q33b** Why do you think you would be unlikely to take action?
- Please tick all that apply**
- 1  I doubt it would achieve anything
  - 2  It would be too much effort or hassle / probably couldn't be bothered
  - 3  It can take too long
  - 4  I would not know who to complain to
  - 5  I don't like making complaints
  - 6  I would not feel confident dealing with the situation myself
  - 7  Other

8  Don't know

- Q33c** Which of the following best describes the circumstances in which you would take action?
- Please tick one answer**
- 1  If the value of the product or service was of a significant amount
  - 2  If I felt disappointed or let down by the business
  - 3  If I thought others might also be affected by the same issue
  - 4  If the problem was related to or would affect an ongoing service
  - 5  Other
  - 6  Don't know

Q34

Where would you be likely to go for information or advice about your rights as a consumer?

**Please tick all that apply**

1  Consumer Protection, MBIE (formerly Ministry of Consumer Affairs)

2  Commerce Commission

3  Consumer NZ

4  Citizens Advice Bureau

5  Community Law Centre

6  Friends or family

7  Lawyer

8  General internet search

9  Other

10  I probably wouldn't look for information about my consumer rights

## FINAL COMMENTS

Q35

Do you have any other comments about your experiences as a consumer? (Please write below)

**SECTION 5  
DEMOGRAPHICS**

**Q36** Are you...

- 1  Male
- 2  Female
- 3  Gender diverse

**Q37** Which ethnic group do you belong to?

**Please tick all that apply**

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

**Q38** To the best of your knowledge, which of the following describes your annual **household income**, before tax?

**Please tick one answer**

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

**Q39** Which of the following best describes your current employment situation?

**Please tick one answer**

- 1  Employed full-time
- 2  Employed part-time
- 3  Self-employed or running your own business
- 4  Contractor or casual worker
- 5  Studying and not working
- 6  Studying and working
- 7  Not working at this time
- 8  Retired
- 9  Looking after the home
- 10  Doing unpaid / volunteer work
- 11  Other
- 12  Prefer not to say

**Q40** Which of the following best describes your household?

Please tick **one** answer

- 1  Single person living with parents or other family members
- 2  Single person living alone or flatting with other adults
- 3  Couple living together without children
- 4  Couple living together with a child or children at home
- 5  Single parent with a child or children at home
- 6  Another type of household
- 7  Prefer not to say

**Q41** Is English the main language you speak?

Please tick **one** answer

- 1  Yes
- 2  No, another language

**Q42** What is the highest level of education you have achieved?

Please tick **one** answer

- 1  Secondary school
- 2  Certificate or diploma level
- 3  Bachelor's degree
- 4  Postgraduate diploma or certificate
- 5  Postgraduate degree
- 6  Another level of education
- 6  Prefer not to say



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

The terms and conditions for the prize draw are shown opposite.

**Name:**

**Telephone number:**

**Email:**

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

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

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

**FREEPOST AUTHORITY NUMBER 6172**

**Colmar Brunton  
PO Box 33690  
Takapuna  
Auckland  
0740**

If you have any questions please contact Colmar Brunton on 0508 446 688 or [surveys@colmarbrunton.co.nz](mailto:surveys@colmarbrunton.co.nz)

**NATIONAL CONSUMER SURVEY 2016  
PRIZE DRAW TERMS AND CONDITIONS OF ENTRY**

1. The prize draw is run by Colmar Brunton Ltd
2. The promotional period runs from 1:01am Friday 7 October until 11:59pm Wednesday 21 December 2016 (Promotional Period).
3. To enter eligible respondents must complete and submit the survey by:
  - a) Filling out the online survey at <http://survey.colmarbrunton.co.nz/consumer> (using your survey code printed on the letter); OR
  - b) Returning a completed paper copy of the questionnaire to Colmar Brunton in the freepost envelope provided
4. Employees or immediate family members of employees of Colmar Brunton will not be eligible for the prize draw.
5. The survey must be completed by the person to whom the letter is addressed.
6. Each person may complete this survey only once during the Promotional Period.
7. Winners will be randomly selected at the close of the Promotional Period in a draw held by Colmar Brunton on Thursday 22 December 2016. The selection of the prize winners is final.
8. The prize draw includes 1 Prezzy Card worth \$500 and 5 Prezzy Cards worth \$100. They are not redeemable for cash.
9. The Promoter will post the first name and city of residence of the winner/s of the prize draw on the Colmar Brunton website [www.colmarbrunton.co.nz](http://www.colmarbrunton.co.nz).
10. The Promoter will make reasonable efforts to notify the winners that they have won. If for any reason the Promoter, having made reasonable efforts to make contact with an eligible winner, has failed to make contact with the winner within 3 months of the Promotional period closing, the Promoter may, at its discretion:
  - a) deem that winner to have forfeited their right to the prize; and
  - b) select another eligible winner in accordance with these Terms and Conditions.
11. Any win that the Promoter reasonably suspects (in the Promoter's sole discretion) has involved or may involve fraud, bugs, tampering, hacking or any other unauthorised intervention will be null and void.
12. By participating in the prize draw, you agree to have your name published on the Colmar Brunton website in the case that you are a winner. Only first names and town/city of residence would be published.



# NATIONAL CONSUMER SURVEY 2016

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TELL US ABOUT YOUR CONSUMER EXPERIENCES

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**MINISTRY OF BUSINESS,  
INNOVATION & EMPLOYMENT**  
HĪKINA WHAKATUTUKI



**COLMAR BRUNTON**  
A Kantar Millward Brown Company

**RESPONDENT IDENTIFICATION NUMBER:**

## **Appendix B: Survey method, sample design and data analysis**

### **A postal survey method was used and research conducted over two waves**

The research took place in two waves from 7 November to 23 December 2016 (some questionnaire returns were included in the dataset which came in over the Christmas holidays – up to 9 January). The first wave was issued to a random selection of adults from the Electoral Roll. Colmar Brunton took into account demographic groups and areas that had not responded strongly to the first wave mail out and adjusted the second wave mail out numbers accordingly. In particular, the second wave included large boosts for young people.

Everyone who completed the survey and provided contact details was entered into a prize draw for a \$500 Prezzy card or one of five \$100 Prezzy cards (six prizes in total).

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

The sample was a stratified probability sample of the population stratified by Māori descent and age within local authority areas. There are several limitations with using the Electoral Roll as follows:

- approximately 90% of the eligible population are enrolled (it does not include non-permanent residents or those who chose not to enrol)
- the Electoral Roll does not include 'gender' as a variable.

Colmar Brunton took these factors into account when selecting the sample by monitoring the sample to ensure it contained a broadly even split of people with titles started with 'Mr' compared with other titles (eg., Miss) and deliberately over-selecting groups where there was a lower than average rate during the first wave of field work (this included young people aged up to 26 years old and those identified as Māori on the Electoral Roll).

### **The survey was designed by MBIE and cognitively tested by Colmar Brunton**

The draft paper-based questionnaire (a 16 page booklet) and the draft online survey (on-screen) were tested during cognitive interviews with eight members of the public (drawn from a range of age-groups, ethnic backgrounds and education/employment situations) in September 2016. A number of changes to question wording, questionnaire routing, and the survey introduction were made as a result of the cognitive interviews. This ensured that the final questionnaire flowed well and resonated with respondents.

The final survey was programmed in Dimensions (an online survey software used by Colmar Brunton) and designed to be device agnostic (i.e. easily able to complete on smartphone, PC, or tablet). Data from hard copy versions of the questionnaire were entered directly into this software, so that a single comprehensive database was created. Hard copy questionnaires contained a small amount of 'missing information'. This was recorded in the database.

See Appendix A for a copy of the questionnaire. Colour coding of questions in the paper-based survey assisted with routing respondents to the correct sections.

The median completion time for the online survey was 19 minutes.

### **Respondents received a questionnaire pack that contained a letter, reply paid envelope, a hard copy questionnaire booklet and a pen**

Respondents were provided with a personalised link and QR code to complete the survey online if they preferred. Survey materials were designed to capture the attention of potential respondents, to highlight the most relevant details and to have a professional look and feel. Around eight days after potential respondents were sent an invitation letter, a reminder postcard was sent to those who had not yet completed the survey. Seven to ten days after the first reminder, non-respondents were

issued with a survey pack again (the same as the initial send-out but without the pen which was only included in the original pack).

### **The final response rate for the survey was 23 per cent with just over three-quarters of respondents completing a paper questionnaire**

Table 1 shows the final response rate. A total of 77% of respondents completed the paper questionnaire; 23% chose to complete the survey online.

**Table 1: Sampling numbers and total number of responses**

<b>Stage of sampling</b>	<b>Number</b>
Electoral Roll records drawn	5,619
Overseas addresses identified	70
Return to Sender (individual no longer known at address) or passed away	172
Total number of valid New Zealand sample available for survey	5,377
Total number of responses (961 completes by paper and 285 completes online)	1,246
Response rate = responses divided by valid sample	23%

Note: there were 25 incomplete online responses (most dropping out by Q13), and 20 semi-completed postal returns sent in. These were not counted towards the 'total number of responses'.

Colmar Brunton set up an 0800 number and email address to monitor respondent queries. Around 20 queries were received, mostly related to wanting to opt-out of the survey, informing that the named respondent no longer lived at the address/had passed away, or could not participate for another reason.

### **Data entry protocols were set up to ensure consistency across questionnaires**

If respondents had not answered questions, these data were entered as 'missing information'. If more than half of all questions were incomplete in an individual survey the questionnaire was removed from the dataset. As part of Colmar Brunton's quality control process, more than 10% of data entered/coded questionnaires were validated by another person. Following the quality control process, a full database of respondents was finalised and thoroughly checked.

### **Weighting was applied to the survey results to ensure representativeness of the population according to age, gender and ethnicity**

Analysis of the raw data suggested skews in the unweighted survey profile for males aged 18-56 (under-represented), people identifying with Pacific and Asian ethnic groups (under-represented) and people aged 67 plus (over-represented). The minimum individual weight in the dataset was 0.65 and the maximum was 3.7; the mean was 1.0 with a standard deviation of 0.34.

### **Data analysis was completed in Microsoft Excel**

This report presents descriptive statistics and employs univariate tests. Raw data was supplied by Colmar Brunton in a Microsoft Excel file. Data tables for all questions with responses broken down by demographic categories were also supplied. Quantitative analysis was completed in Microsoft Excel using weighted data (as above). Bases shown in figures are unweighted and percentages in the report are calculated by excluding all 'missing' data (as noted above data is missing from the postal questionnaires). Differences in respondent groups reported are significant at the 95% confidence level.

**Limitations include the low response rate and small base sizes**

In addition to the limitations reported above, several limitations of the 2016 National Consumer Survey have been identified. Firstly, the relatively low response rate of 23 per cent. Secondly, base sizes are small for several questions in section 4 and 5 of the report (eg., respondents reporting consumer problems by type of sector). Any groups with fewer than 30 respondents have not been reported. The survey also relies on consumers accurately reporting on consumer problems within the past two years.

## Appendix C: Demographic information

Table 2 details key demographic information of respondents. Tables 3-9 provide more detailed demographic information.

Data on respondent age and region was provided in the Electoral Roll, but all other demographic details rely on self-reported information, therefore there may be missing responses.

**Table 2: Respondent demographic information**

Demographic	Categories	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of all respondents (n = 1,246)
Gender	Male	559	589	47%
	Female	678	648	52%
	Gender diverse	5	5	< 1%
	Missing	4	4	< 1%
Age band	18 to 26 years	184	203	16%
	27 to 36 years	182	201	16%
	37 to 46 years	187	226	18%
	47 to 56 years	193	228	18%
	57 to 66 years	205	187	15%
	67 years and over	295	201	16%
Ethnic group <sup>a</sup>	NZ European	958	887	71%
	Māori	140	141	11%
	Pacific	37	75	6%
	Asian	91	154	12%
	Other ethnicity	102	97	8%
Broad region <sup>b</sup>	Auckland	356	396	32%
	Wellington	143	147	12%
	Rest of North Island	408	385	31%
	Canterbury	166	154	12%
	Otago	70	66	5%
	Rest of South Island	103	98	8%

<sup>a</sup> Multiple response. Respondents may have selected more than one ethnicity.

<sup>b</sup> More detailed region breakdowns are provided in Table 4.

**Table 3: Breakdown of gender and age grouping**

Gender	Age group	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of all respondents (n=1246)
Men	18 to 26 years	97	100	8%
	27 to 36 years	69	94	8%
	37 to 46 years	67	106	8%
	47 to 56 years	91	109	9%
	57 to 66 years	96	89	7%
	67 years and over	139	92	7%
	<i>Total</i>	<i>559</i>	<i>589</i>	<i>47%</i>
Women	18 to 26 years	85	102	8%
	27 to 36 years	111	104	8%
	37 to 46 years	119	119	10%
	47 to 56 years	101	118	9%
	57 to 66 years	107	96	8%
	67 years and over	155	109	9%
	<i>Total</i>	<i>678</i>	<i>648</i>	<i>52%</i>

**Table 4: Respondents' region**

Region	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of all respondents (n = 1246)
Northland	41	37	3%
Auckland	356	396	32%
Waikato	123	120	10%
Bay of Plenty	76	70	6%
Gisborne	11	10	1%
Hawkes Bay	48	44	4%
Taranaki	33	30	2%
Manawatu-Wanganui	76	73	6%
Wellington	143	147	12%
West Coast	9	9	1%
Canterbury	166	154	12%
Otago	70	66	5%
Southland	40	39	3%
Tasman	17	16	1%
Nelson	21	19	2%
Marlborough	16	15	1%

**Table 5: Respondents' annual income**

Income band	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of all respondents (n = 1246)
Up to \$25,000	193	175	14%
\$25,001 to \$50,000	241	231	19%
\$50,001 to \$75,000	196	194	16%
\$75,001 to \$100,000	166	174	14%
\$100,001 to \$125,000	114	121	10%
\$125,001 and up	162	176	14%
Prefer not to say	160	163	13%
Missing	14	13	1%

**Table 6: Respondents' current employment situation**

Employment	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of all respondents (n = 1246)
Employed full-time	448	495	40%
Retired	250	181	14%
Employed part-time	146	143	11%
Self-employed/running business/contractor/casual	150	153	12%
Not working at this time or looking after the home	110	113	9%
Studying (whether working or not)	82	98	8%
Doing unpaid/volunteer work	15	16	1%
Other	14	15	1%
Prefer not to say	26	28	2%
Missing	5	5	0%

**Table 7: Respondents' current household situation**

Household	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of all respondents (n = 1246)
Couple living together without children	443	397	32%
Couple living together with a child or children at home	321	358	29%
Single person living alone or flatting with other adults	220	208	17%
Single person living with parents or other family members	130	147	12%
Single parent with a child or children at home	48	51	4%
Another type of household	32	31	2%
Prefer not to say	36	39	3%
Missing	16	15	1%



**Table 8: Main language spoken by respondents**

Is English the main language you speak?	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of all respondents (n = 1246)
Yes	1155	1129	91%
No, another language	66	95	8%
Missing	25	22	2%

Other languages respondents speak (number of respondents in brackets): Hindi (10), Chinese/Cantonese (7), Māori (7), Afrikaans (4), Russian (4), Fijian (3), Gyarati (3), Korean (3), Tagalog (3), Dutch (2), Filipino (2), Tongan (2), Arabic (1), German (1), Japanese (1), Latvian (1), Polish (1), Portuguese (1), Punjabi (1), Samoan (1), Sign language (1), Sinhalese (1), Spanish (1), Thai (1), Ukrainian (1), Urdu (1), Zimbabwea Shona (1)

**Table 9: Highest level of education achieved by respondents**

Education group (highest level of education achieved)	Number of respondents (unweighted)	Number of respondents (weighted)	Percentage of respondents (n = 1246)
Secondary school	405	391	31%
Certificate or diploma level	332	328	26%
Degree or higher	390	408	33%
Other	37	39	3%
Prefer not to say	66	66	5%
Missing	16	14	1%

