Business understanding of competition and consumer law

August 2026

Agenda

Research overview

Research overview

Background

The Commerce Commission engaged Verian to undertake research to assess business understanding of competition and consumer laws in order to provide valuable insights to the relevant regulatory systems.

Similar research was conducted in 2017, 2019, 2021, 2023, and 2024. This survey provides the opportunity to identify trends in how businesses perceive the Commission and the laws it enforces, and where relevant apply this to future strategy setting.

The results of the survey will also be used to report against the Commission's strategic indicators in the Annual Report and to provide contextual information on performance.

Method

Target audience – New Zealand businesspeople solely or jointly responsible for ensuring their business is aware of relevant legislation.

Interview dates – 8 May to 10 June 2026.

Method – Online survey with businesspeople sourced from a research panel as well as an online/telephone survey with businesspeople sourced from a business database.

Sample size – 871 businesspeople.

Methodological detail

Sampling and weighting

Targets were set by business size (number of employees) and industry sector (Primary Production, Manufacturing, Services, and Distribution). Disproportionate targets were set to ensure adequate numbers of medium and larger sized businesses for sub-group analysis.

The final sample was post-weighted to be representative of the total business population, based on Stats NZ figures, and correct the oversampling of medium and larger sized businesses.

Smaller businesses were sourced from an online research panel. Businesspeople have signed up to the panel to complete surveys in return for incentives.

The larger business sample was sourced from the Martins business database. These contacts were sent a prenotification letter inviting them to take part online. Those who didn't respond online were subsequently called and asked to participate in a telephone survey.

Sampling error

Results for a sample size of 871 are subject to a maximum margin of error of +/- 3.3 percentage points at the 95% confidence level.

Reader notes

Comparisons are made to the four previous waves of this research (2017, 2019, 2021, 2023, 2024) where possible.

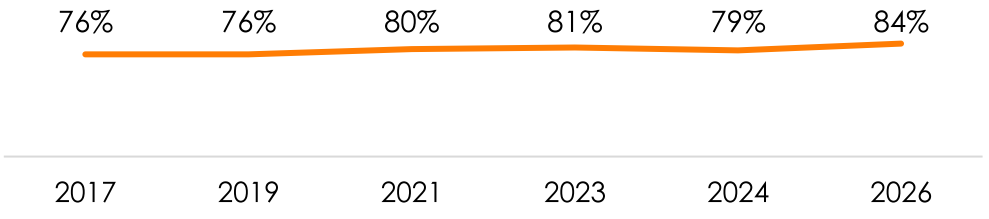
Any sub-group differences reported in this research are statistically significant at the 95% confidence level.

Individual percentages do not always sum to the 'nett percentages'. This is due to rounding.

Summary of findings

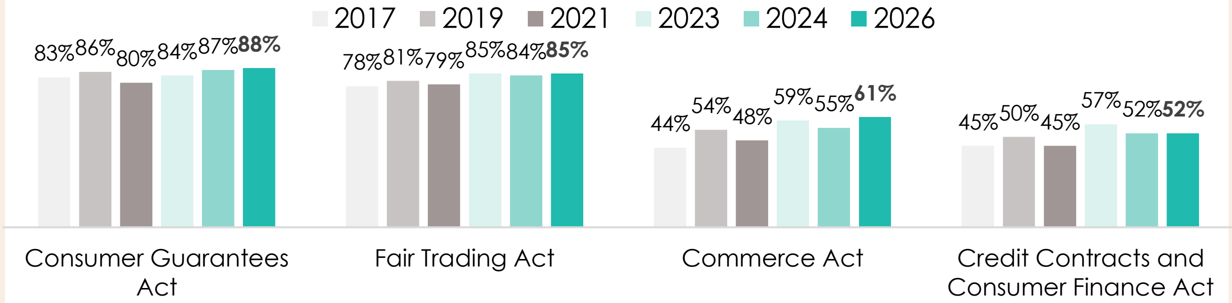
Summary

1. Awareness of the Commerce Commission and knowledge of many of its responsibilities, abilities, and activities have increased. The increases have been relatively uniform which means the Commerce Commission remains best known for its investigations – particularly anti-competitive, misleading information, and consumer law investigations.



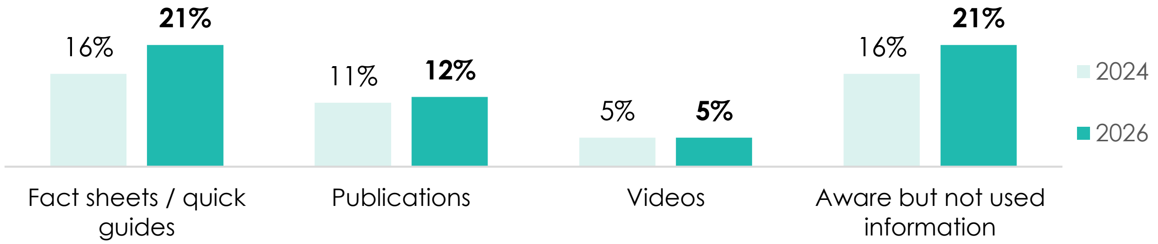
% who know at least a little about the Commerce Commission

2. Business knowledge of competition and consumer laws have increased since the 2017 benchmark. While not shown higher level understanding of the CGA and FTA have increased since 2024.



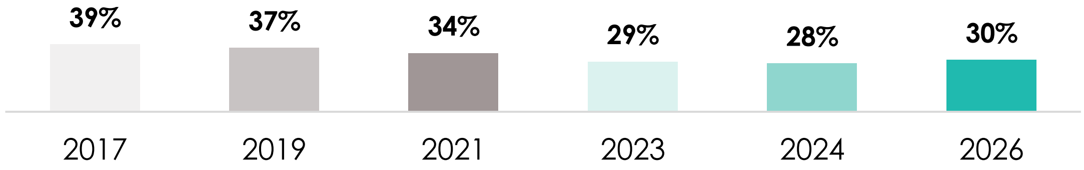
% who have at least a moderate understanding

3. Both use of the Commission's website resources and awareness that they exist have increased since 2024.



Use of Commission information

4. The downward trend in the confidence of laws to protect consumers and businesses has stabilised, after a long term downward trend.



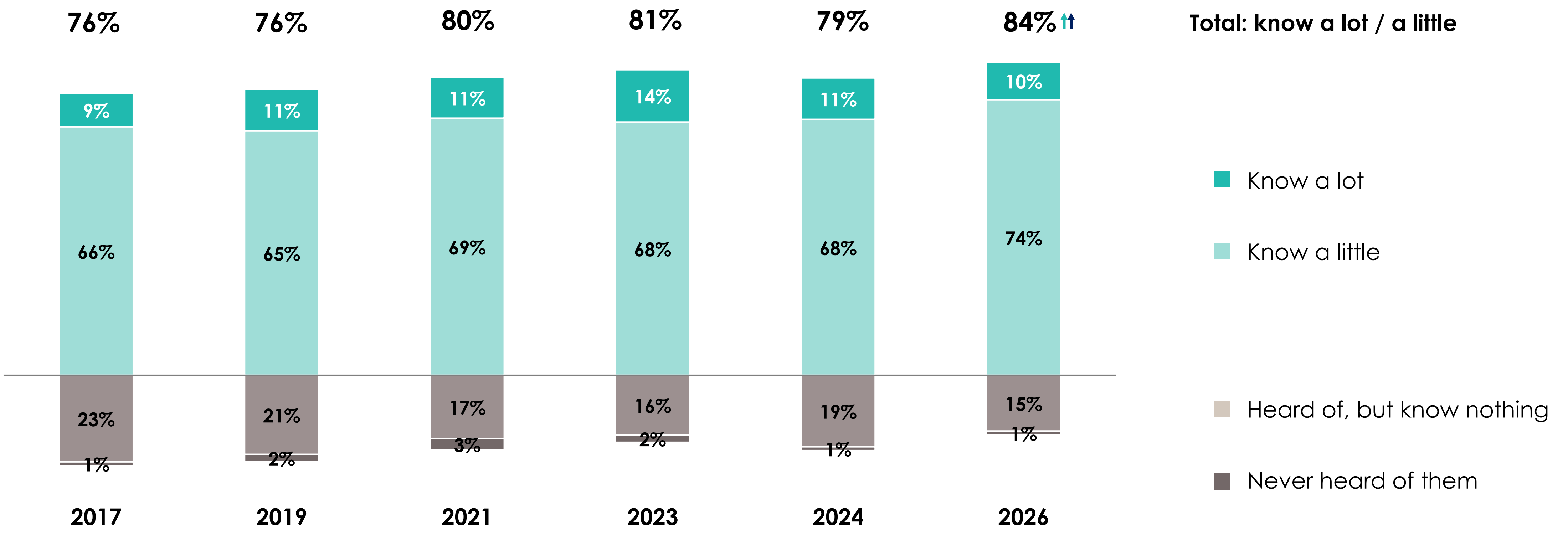
% who, on average, feel confident in laws to protect businesses and consumers

Awareness and understanding

99% of businesses have heard of the Commerce Commission

And 84% say they know a little or a lot about the Commission. This is the highest level of awareness of the Commission since the survey began.

Overall awareness



Source: B1 - Before you were contacted about this survey, how much if anything did you know about the Commerce Commission?

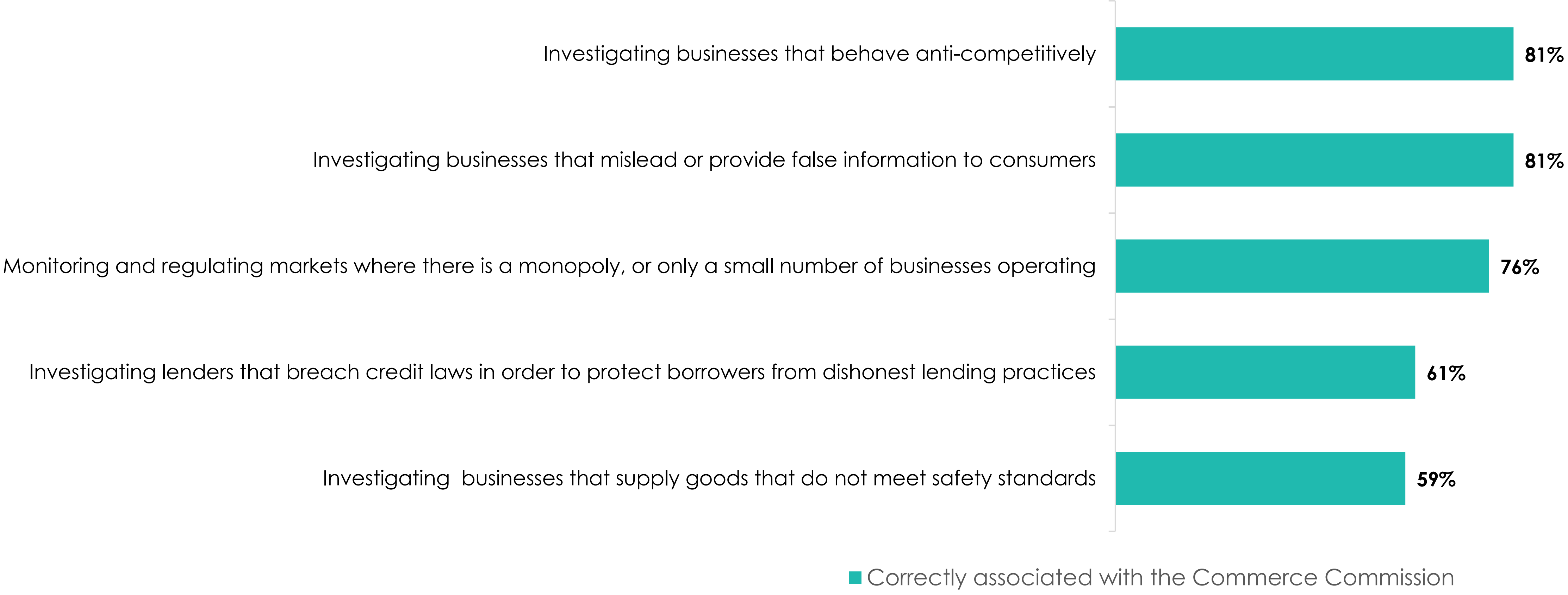
Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

Knowledge of the Commission's responsibilities is not uniform

Understanding of the Commission's work around anti-competitive behaviour, false information, and market monopolies is stronger than knowledge of its work around credit laws and safety standards.

Understanding of the Commerce Commission's responsibilities – % correctly associating

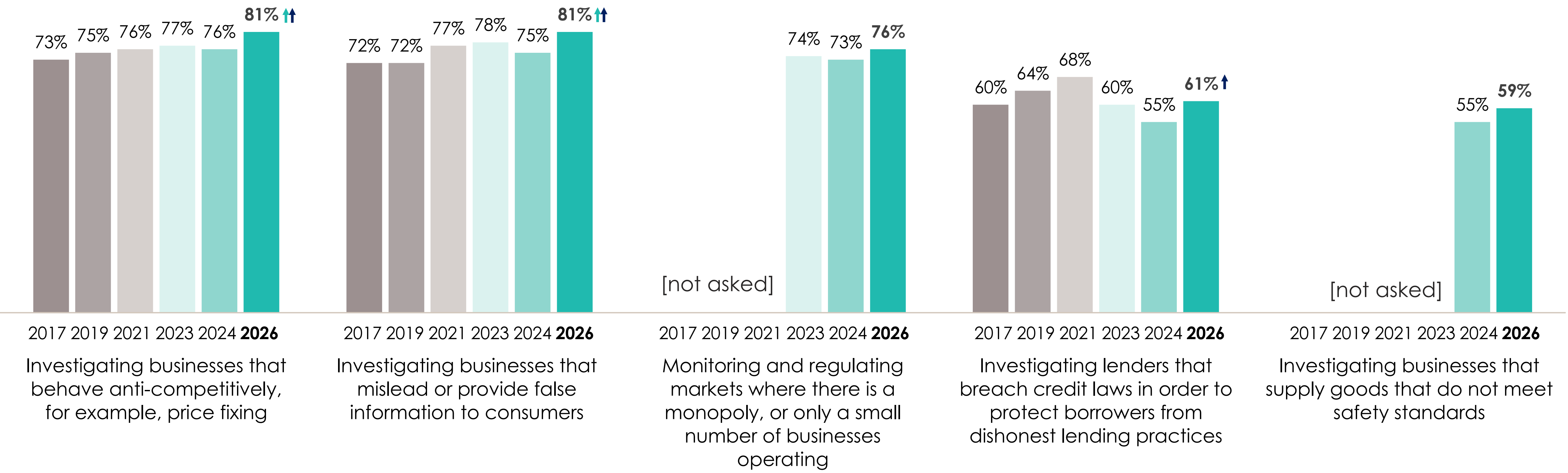


Source: B3 - Which of the following do you believe the Commerce Commission is responsible for? Is it responsible for…?

Base: Total (2026 n=871).

Over the last year there an increase in knowledge of the Commission's responsibilities

Understanding of the Commerce Commission's responsibilities – % correctly associating with the Commission



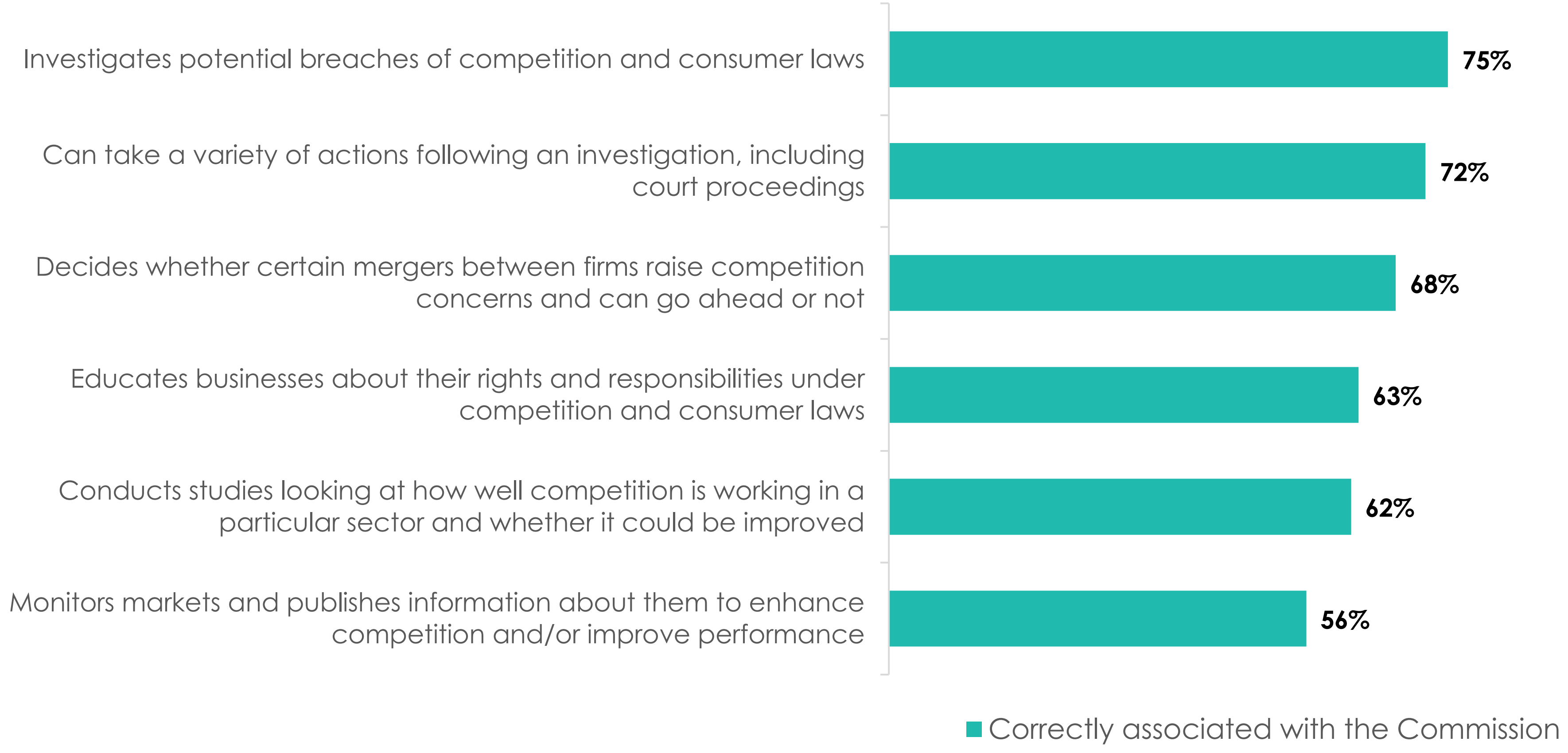
Source: B3 - Which of the following do you believe the Commerce Commission is responsible for? Is it responsible for…?

Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

The Commission is better known for its legal abilities and activities than its other abilities and activities

Specific knowledge of the Commerce Commission's abilities and activities



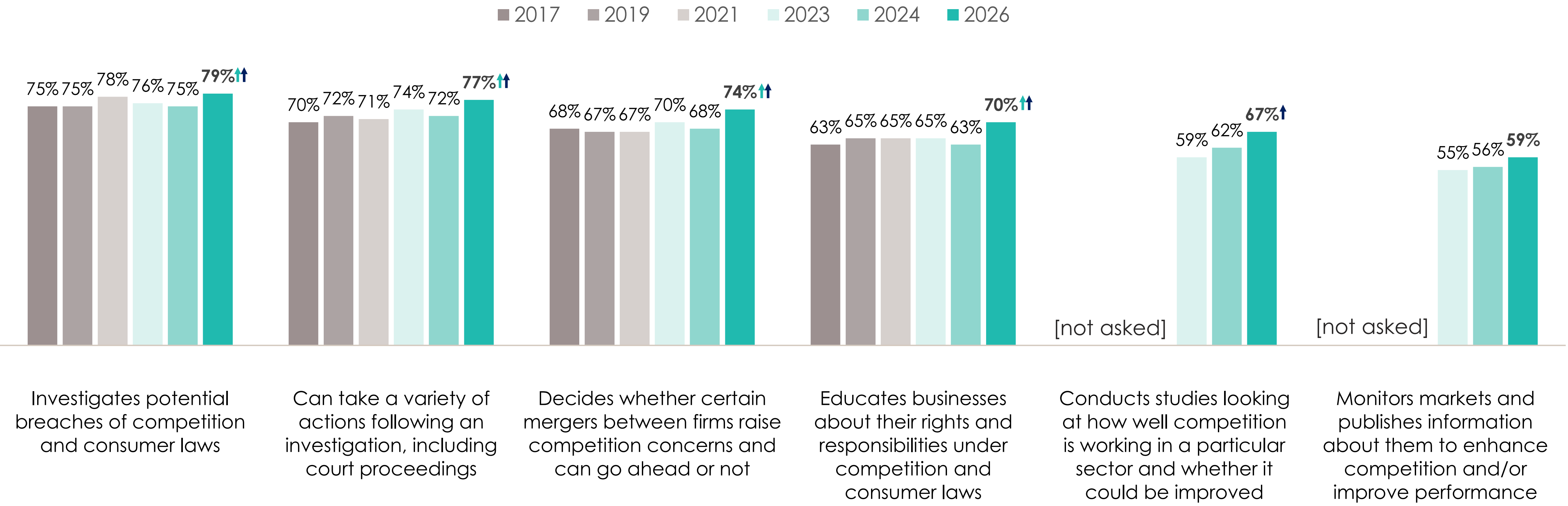
Source: B4 - The Commerce Commission seeks to make sure markets work well in a number of different ways. Which, if any, of the following do you think the Commission is responsible for?

Base: Total (2026 n=871).

Knowledge of the Commission's abilities and activities has increased

The increase in knowledge of the Commission's different abilities and activities is the first since 2017.

Specific knowledge of the Commerce Commission's abilities and activities – % correctly associating with the Commission



Source: B4 - The Commerce Commission seeks to make sure markets work well in a number of different ways. Which, if any, of the following do you think the Commission is responsible for?

Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

Larger businesses are the most knowledgeable

The increase in knowledge about the Commission's responsibility, abilities, and activities seen on previous slides it apparent across all business sizes, but most notable amongst large businesses.

Subgroup analysis of knowledge – number of employees

	ALL BUSINESSES		ZERO EMPLOYEES		1 TO 5		6 TO 19		20+	
	2026	2024	2026	2024	2026	2024	2026	2024	2026	2024
Overall awareness	**84%**	**79%**	**83%**	**77%**	**84%**	**80%**	**87%**	**83%**	**94%**	**91%**
Investigating anti-competitive behaviour	**81%**	**76%**	79%	73%	81%	76%	82%	78%	93%	88%
Investigating misleading or false information	**81%**	**75%**	80%	70%	81%	77%	81%	77%	88%	86%
Monitoring/regulating markets with monopolies	**76%**	**73%**	72%	69%	77%	74%	79%	75%	91%	85%
Investigating credit law breaches	**61%**	**55%**	64%	45%	58%	58%	63%	63%	66%	63%
Investigating goods that don't meet safety standards	**59%**	**55%**	56%	51%	60%	56%	55%	58%	52%	57%
Investigates breaches of competition and consumer laws	**75%**	**75%**	77%	71%	80%	76%	79%	78%	91%	87%
Can take actions following an investigation	**72%**	**72%**	72%	70%	78%	73%	81%	74%	90%	82%
Decides whether certain mergers can go ahead or not	**68%**	**68%**	72%	64%	73%	69%	74%	66%	88%	83%
Educates businesses about their rights and responsibilities	**63%**	**63%**	69%	62%	70%	63%	68%	64%	81%	77%
Conducts studies looking at how well competition is working	**62%**	**62%**	66%	63%	68%	60%	71%	66%	85%	75%
Monitors markets and publishes information about them	**56%**	**56%**	59%	54%	58%	55%	59%	63%	73%	64%

Source: B1, B3, B4.

Significantly higher / lower than 2024

Base: Total n=871, zero n=137, 1 to 5 n=252, 6 to 19 n=155, 20 or more n=327.

Knowledge is similar across sectors

Knowledge in the manufacturing sector has increased markedly since the 2024 survey and this sector's knowledge is now on a par with the other sectors.

Subgroup analysis of knowledge – number of employees

	ALL BUSINESSES		SERVICE		MANUFACTURING		BUSINESS AND FINANCE		PRIMARY		DISTRIBUTION	
	2026	2024	2026	2024	2026	2024	2026	2024	2026	2024	2026	2024
Overall awareness	**84%**	**79%**	**84%**	**79%**	**85%**	**71%**	**87%**	**90%**	**87%**	**83%**	**81%**	**84%**
Investigating anti-competitive behaviour	**81%**	**76%**	82%	76%	82%	64%	87%	90%	80%	80%	75%	79%
Investigating misleading or false information	**81%**	**75%**	81%	76%	83%	69%	84%	77%	80%	80%	77%	78%
Monitoring/regulating markets with monopolies	**76%**	**73%**	75%	75%	78%	60%	84%	86%	73%	76%	75%	71%
Investigating credit law breaches	**61%**	**55%**	62%	53%	61%	50%	73%	61%	60%	55%	50%	61%
Investigating goods that don't meet safety standards	**59%**	**55%**	59%	54%	64%	54%	53%	53%	57%	52%	55%	62%
Investigates breaches of competition and consumer laws	**75%**	**75%**	80%	76%	76%	67%	87%	83%	82%	79%	76%	75%
Can take actions following an investigation	**72%**	**72%**	75%	73%	80%	61%	85%	83%	78%	77%	74%	77%
Decides whether certain mergers can go ahead or not	**68%**	**68%**	74%	68%	73%	59%	84%	86%	77%	71%	65%	64%
Educates businesses about their rights and responsibilities	**63%**	**63%**	69%	67%	65%	48%	76%	76%	80%	70%	71%	60%
Conducts studies looking at how well competition is working	**62%**	**62%**	70%	64%	59%	53%	81%	80%	67%	62%	65%	60%
Monitors markets and publishes information about them	**56%**	**56%**	58%	59%	59%	42%	64%	72%	62%	52%	57%	59%

Source: B1, B3, B4.

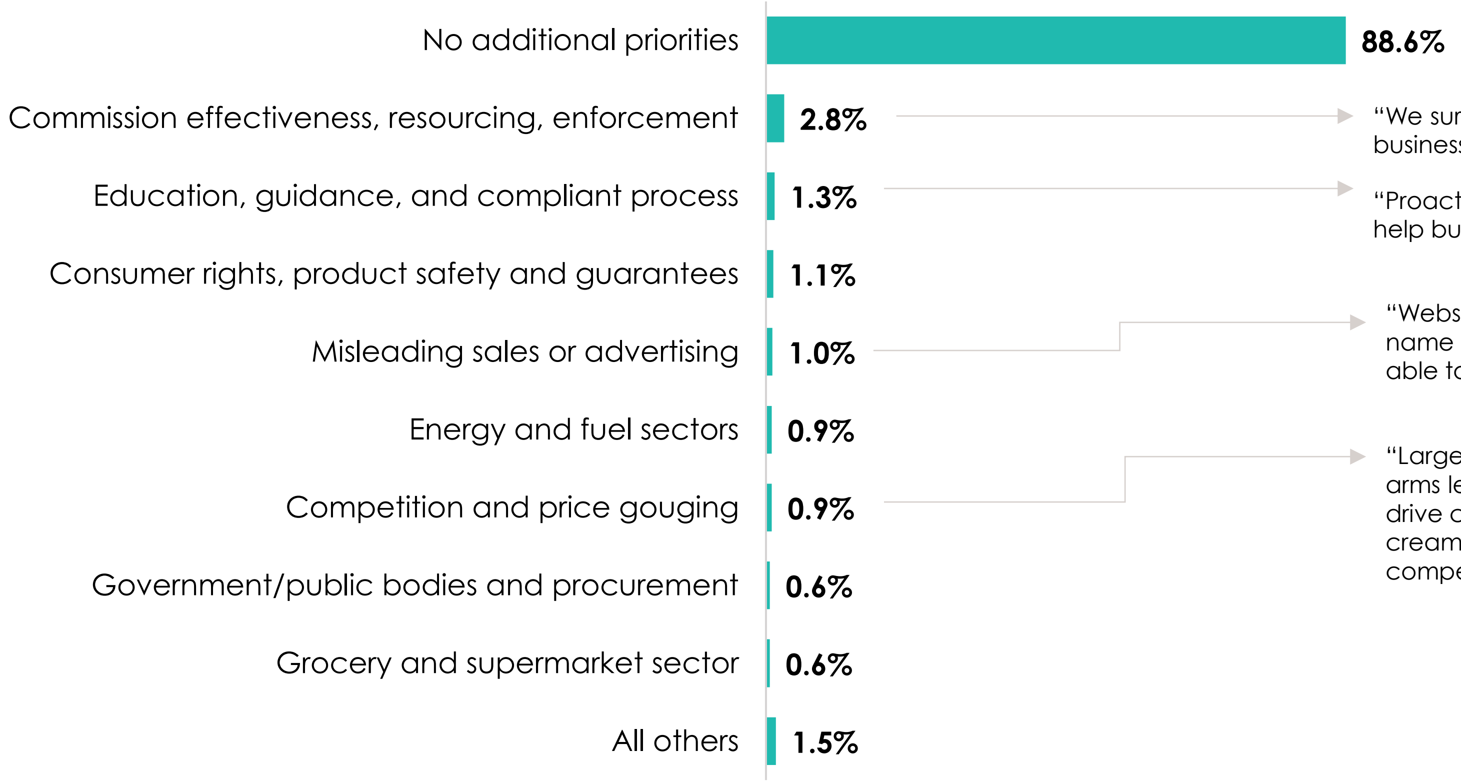
Significantly higher / lower than 2024

Base: Total n=871, service n=368, manufacturing n=197, business and finance n=71, primary n=78, distribution n=157.

When shown the Commission’s six current priorities, most businesses did not suggest any additions

Those businesses that did suggest additional priorities either tended to mention a specific sector or had a general comment.

Additional priorities



“We surcharge fairly and legally but there appears to be zero enforced of those businesses that are ripping off people with surcharges.”

“Proactively educating and engaging with all businesses and cultures to help build a more efficient and fair business environment.”

“Websites quoting competitors fees such as the one operated by [… name of company removed …] are very misleading but they seem to be able to get away with it.”

“Large businesses abusing their size and not completing transactions on arms length value in all sectors of their business, ie selling below cost to drive competitors out of the market in one sector of their business whilst creaming another sector where there is less competition. It drives competition down over time.”

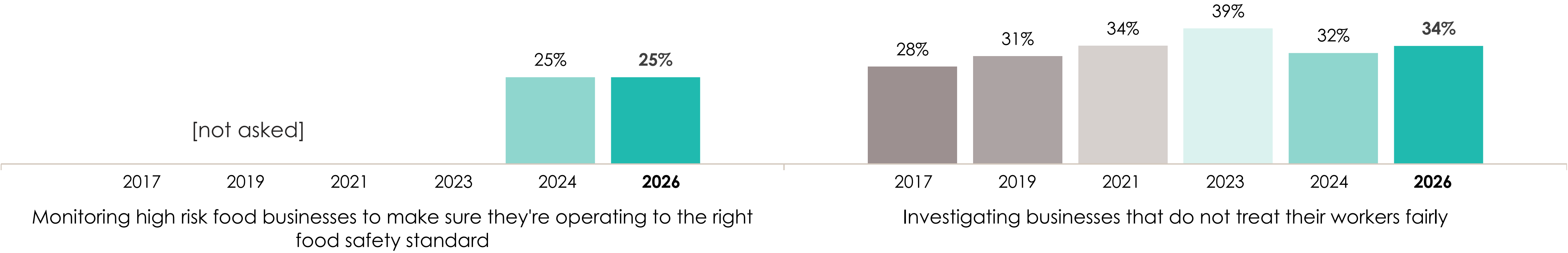
Source: D3a - The Commission has six current priorities … Is there anything you think is missing from the Commission’s current list of priorities?

Base: Total (2026 n=871).

There is also some misunderstanding of the Commission’s responsibilities

In addition to the Commerce Commission’s actual responsibilities, businesses were also shown two areas that are not within the Commission’s remit. Of the two areas, businesses are slightly more likely to mistakenly attribute investigating businesses who do not treat their workers fairly to the Commerce Commission.

Understanding of the Commerce Commission’s responsibilities – % mistakenly attributing responsibility to the Commission



Source: B3 - Which of the following do you believe the Commerce Commission is responsible for? Is it responsible for…?

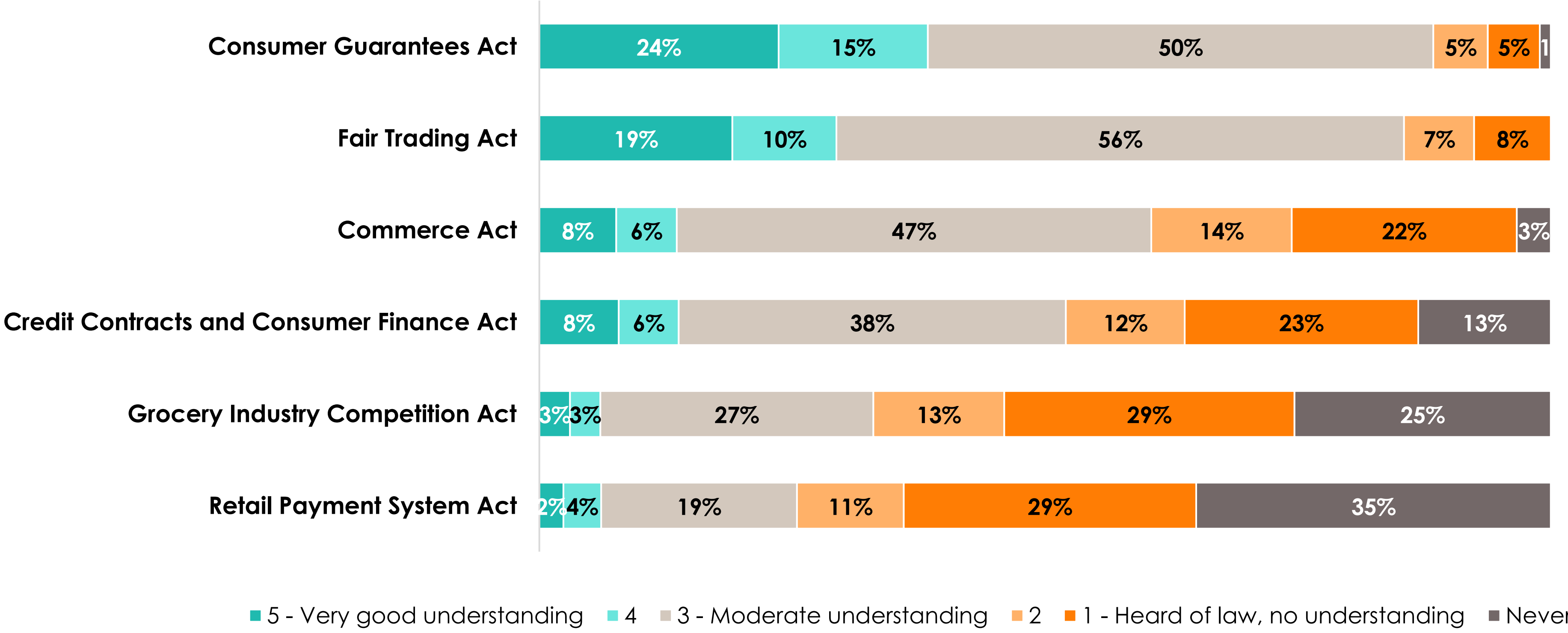
Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

Understanding and application of competition and consumer law

Understanding of the competition and consumer laws continues to improve

The largest improvements were in understanding of the Consumer Guarantees Act and Fair Trading Act – which were already the best understood.

Understanding of competition and consumer law



Higher understanding (4-5 out of 5)

	2026	2024	2023	2021	2019	2017
Consumer Guarantees Act	38% ↑↑	33%	32%	28%	27%	25%
Fair Trading Act	29% ↑↑	24%	22%	24%	20%	22%
Commerce Act	14% ↑	12%	10%	7%	9%	8%
Credit Contracts and Consumer Finance Act	14% ↑	12%	7%	8%	11%	7%
Grocery Industry Competition Act	6%	4%	-	-	-	-
Retail Payment System Act	6%	-	-	-	-	-

Source: C1 - Please rate your understanding of each of the following laws that apply to businesses in New Zealand. How would you rate your understanding of…?

Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

Larger businesses have a better understanding of the laws

Although larger businesses have a better understanding overall, understanding has improved across businesses of all sizes.

Subgroup analysis of understanding of competition and consumer law – percentage with higher understanding (4-5 out of 5)

	ALL BUSINESSES		ZERO EMPLOYEES		1 TO 5		6 TO 19		20+	
	2026	2024	2026	2024	2026	2024	2026	2024	2026	2024
Consumer Guarantees Act	**38%**	**33%**	28%	25%	43%	36%	41%	38%	49%	36%
Fair Trading Act	**29%**	**24%**	19%	15%	32%	26%	40%	27%	43%	36%
Commerce Act	**14%**	**12%**	9%	9%	15%	12%	16%	16%	25%	24%
Credit Contracts and Consumer Finance Act	**14%**	**12%**	12%	13%	13%	10%	20%	15%	21%	21%
Grocery Industry Competition Act	**6%**	**4%**	3%	3%	7%	3%	8%	6%	10%	10%
Retail Payment System Act	**6%**	**-**	2%	-	7%	-	13%	-	10%	-

Source: C1 - Please rate your understanding of each of the following laws that apply to businesses in New Zealand. How would you rate your understanding of…?

Significantly higher / lower than 2024

Base: Total n=871, zero n=137, 1 to 5 n=252, 6 to 19 n=155, 20 or more n=327.

Understanding of the laws is lower in the primary sector

The distribution sector tends to have higher than average knowledge of all acts, while the business and finance sector has stronger knowledge of the Commerce Act and the CCCFA than other sectors.

Subgroup analysis of understanding of competition and consumer law – percentage with higher understanding (4-5 out of 5)

	ALL BUSINESSES		SERVICE		MANUFACTURING		BUSINESS AND FINANCE		PRIMARY		DISTRIBUTION	
	2026	2024	2026	2024	2026	2024	2026	2024	2026	2024	2026	2024
Consumer Guarantees Act	**38%**	**33%**	39%	35%	39%	33%	38%	35%	24%	24%	51%	32%
Fair Trading Act	**29%**	**24%**	30%	26%	30%	27%	30%	22%	20%	11%	37%	23%
Commerce Act	**14%**	**12%**	17%	13%	6%	10%	21%	14%	6%	4%	20%	15%
Credit Contracts and Consumer Finance Act	**14%**	**12%**	14%	13%	11%	5%	21%	29%	10%	4%	18%	16%
Grocery Industry Competition Act	**6%**	**4%**	5%	4%	9%	1%	7%	3%	5%	3%	5%	9%
Retail Payment System Act	**6%**	**-**	7%	-	4%	-	3%	-	5%	-	10%	-

Source: C1 - Please rate your understanding of each of the following laws that apply to businesses in New Zealand. How would you rate your understanding of…?

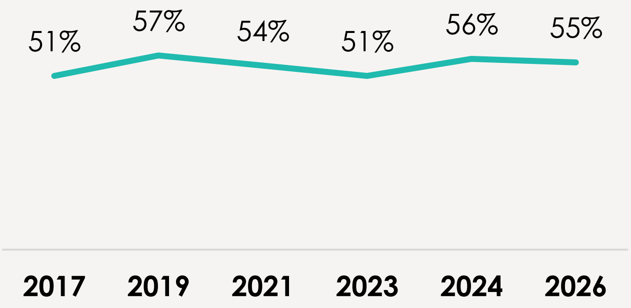
Base: Total n=871, service n=368, manufacturing n=197, business and finance n=71, primary n=78, distribution n=157.

Significantly higher / lower than 2024

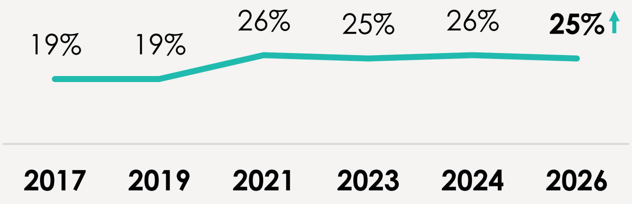
Consumer Guarantees Act: training on compliance continues to increase

Half of all businesses believe the Act applies to them, a quarter currently have a compliance programme in place, and a quarter also provide training on complying with the Act.

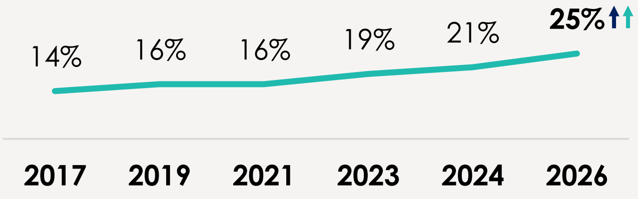
Act applies to business



Business has a compliance programme in relation to the Act



Business provides staff with training on complying with the Act



SUB-GROUP DIFFERENCES

The following businesses are more likely than average to say the Act applies to their business, their business has a compliance programme in relation to the Act, and their business provides staff with training on complying with the Act:

- Businesses with six or more employees (70%, 41%, and 39% respectively).
- Businesses in the distribution sector (75%, 50%, and 50% respectively).

Businesses in the manufacturing sector were also more likely than average to say the Act applies to their business (72%), but were no more likely to have a compliance programme in place or provide training.

Source: C3 - Do any of the following Acts apply to your business and its practices? C4 - Does your business have a compliance programme in relation to any of the following Acts? C5 - Does your business provide staff with training on complying with any of the following Acts?

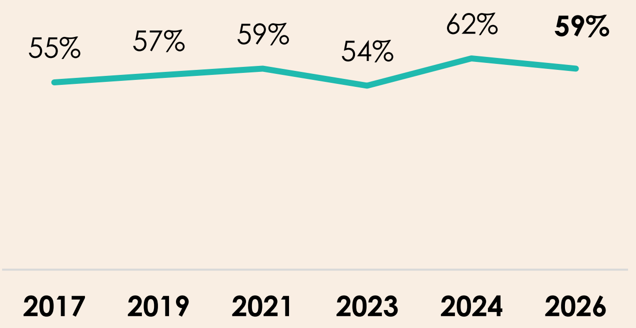
Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

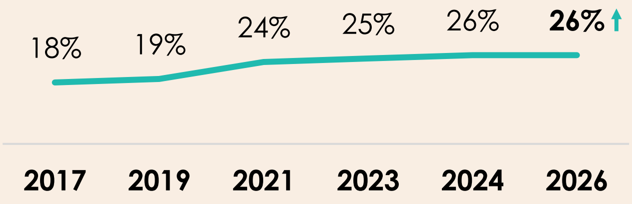
Fair Trading Act: increase in businesses providing staff with training compared to 2024

Six out of every ten businesses believe the Fair Trading Act applies to their business – this increases to 74% amongst businesses with six or more employees.

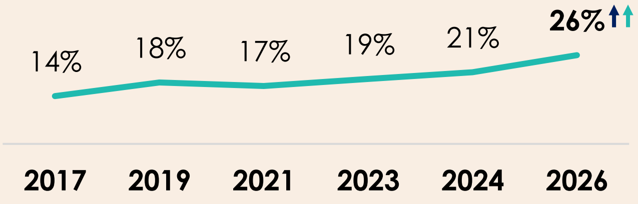
Act applies to business



Business has a compliance programme in relation to the Act



Business provides staff with training on complying with the Act



SUB-GROUP DIFFERENCES

The following businesses are more likely than average to say the Act applies to their business, their business has a compliance programme in relation to the Act, and their business provides staff with training on complying with the Act:

- Businesses with six or more employees (74%, 46%, and 37% respectively).
- Businesses in the distribution sector (61%, 51%, and 37% respectively).

Businesses in the service sector are less likely than average to say they have a compliance programme and provide staff with training (21% and 18% respectively).

Source: C3 - Do any of the following Acts apply to your business and its practices? C4 - Does your business have a compliance programme in relation to any of the following Acts? C5 - Does your business provide staff with training on complying with any of the following Acts?

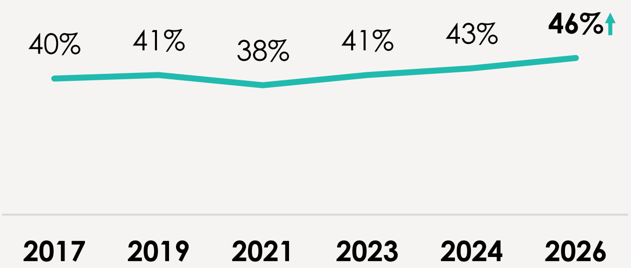
Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874 , 2026 n=871).

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2023

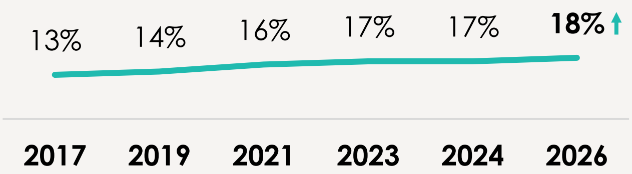
Commerce Act: nearly half of all businesses believe the Act applies to them

Belief the Act applies to their business and compliance behaviours have all increased since the benchmark in 2017 – while the changes from 2024 are not statistically significant, they are consistent with the general upward trend.

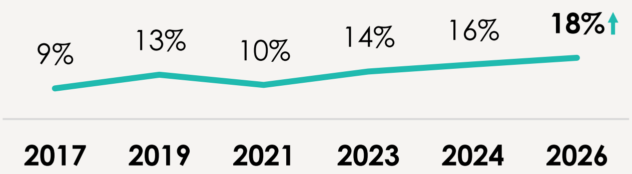
Act applies to business



Business has a compliance programme in relation to the Act



Business provides staff with training on complying with the Act



SUB-GROUP DIFFERENCES

Businesses with six or more employees are more likely than average to say the Act applies to their business, they have a compliance programme, and their business provides staff with training (74%, 39%, and 32% respectively).

Businesses in the distribution sector are also more likely than average to say the Act applies, they have a compliance programme, and they provide staff with training (61%, 39%, and 29% respectively).

Source: C3 - Do any of the following Acts apply to your business and its practices? C4 - Does your business have a compliance programme in relation to any of the following Acts? C5 - Does your business provide staff with training on complying with any of the following Acts?

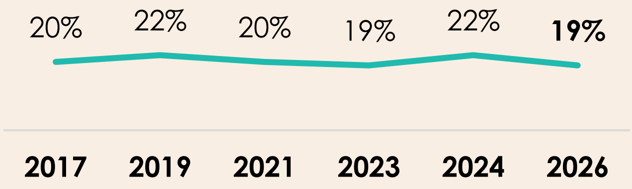
↑↓ Significantly higher / lower than 2017

Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

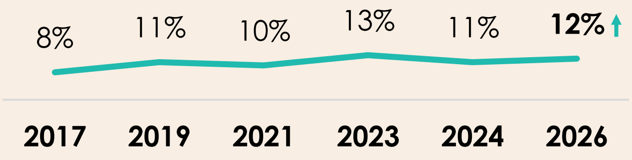
Credit Contracts and Consumer Act: an increase in staff training

One in five businesses believe the Act applies to them, 11% have a compliance programme in place, and 9% provide their staff with training on complying with the Act.

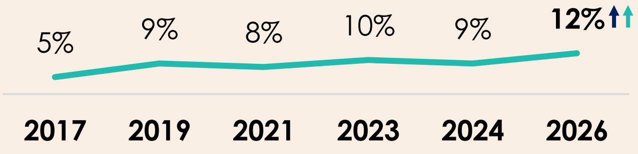
Act applies to business



Business has a compliance programme in relation to the Act



Business provides staff with training on complying with the Act



SUB-GROUP DIFFERENCES

The following businesses are more likely than average to say the Act applies to their business, their business has a compliance programme in relation to the Act, and their business provides staff with training on complying with the Act:

- Businesses with six or more employees (38%, 23%, and 19% respectively).
- Businesses in the distribution sector (28%, 21%, and 17% respectively).

Businesses in the business and finance sector were also more likely than average to say the Act applies to their business (35%) and more likely to have a compliance programme (22%).

Source: C3 - Do any of the following Acts apply to your business and its practices? C4 - Does your business have a compliance programme in relation to any of the following Acts? C5 - Does your business provide staff with training on complying with any of the following Acts?

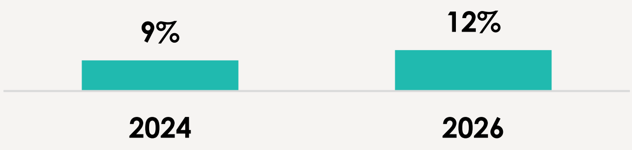
↑↓ Significantly higher / lower than 2017

Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874 , 2026 n=871).

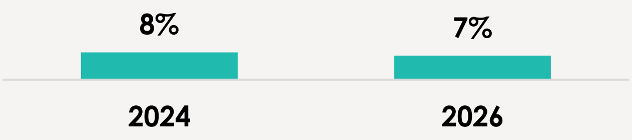
Grocery Industry Competition Act: perceived applicability is low amongst wholesale / retail businesses

Just 12% of wholesale/retail trade businesses believe the Act applies to them. Of those who believe the Act applies to them, most have a compliance programme and training in place.

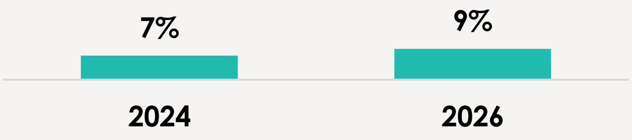
Act applies to business



Business has a compliance programme in relation to the Act



Business provides staff with training on complying with the Act



ADDITIONAL SUB-GROUP DIFFERENCES

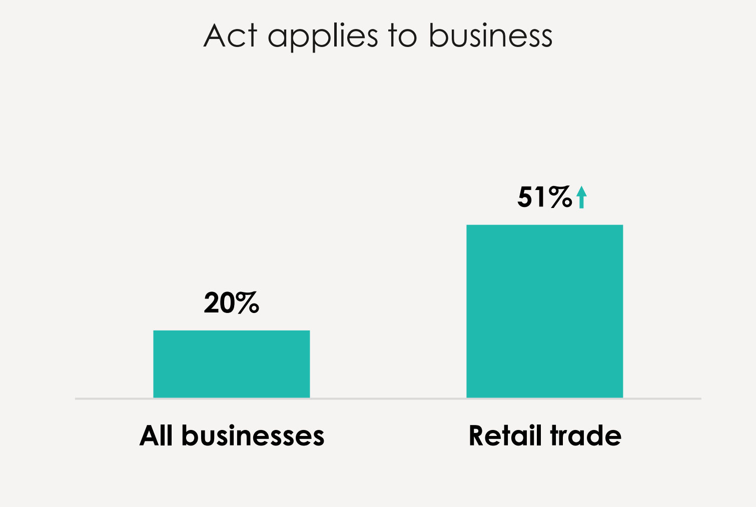
Source: C3 - Do any of the following Acts apply to your business and its practices? C4 - Does your business have a compliance programme in relation to any of the following Acts? C5 - Does your business provide staff with training on complying with any of the following Acts?

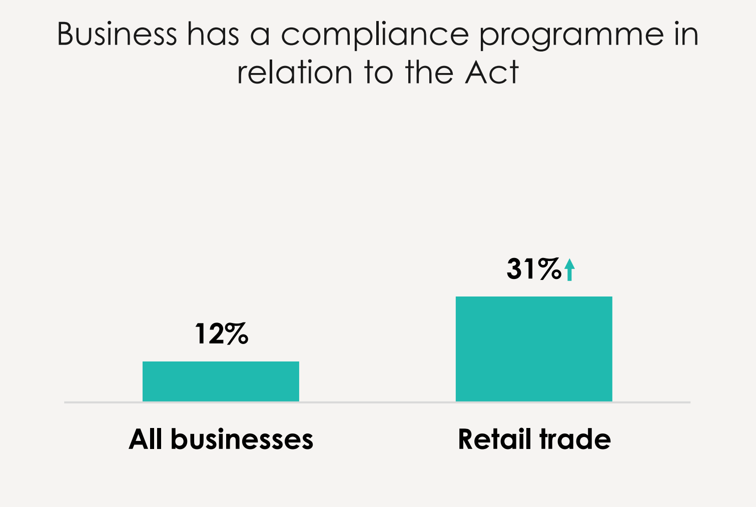
↑↓ Significantly higher / lower than 2024

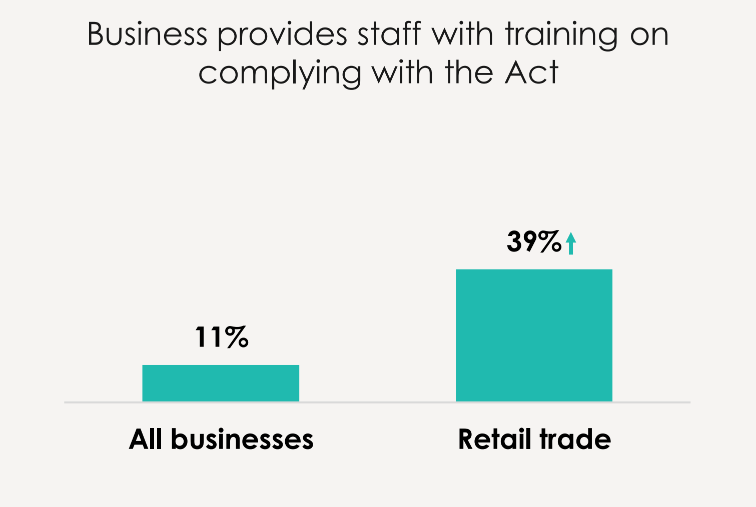
Base: Wholesale/retail trade (2024 n=130, 2026 n=117).

Retail Payment System Act: unsurprisingly, retail businesses are more likely to believe the Act applies to them

Again unsurprisingly, retail businesses are more likely than average to have a compliance programme in place and provide staff training.







ADDITIONAL SUB-GROUP DIFFERENCES

Businesses with six or more employees are more likely than average to say the Act applies to their business, their business has a compliance programme in relation to the Act, and their business provides staff with training on complying with the Act 42%, 24%, and 23%).

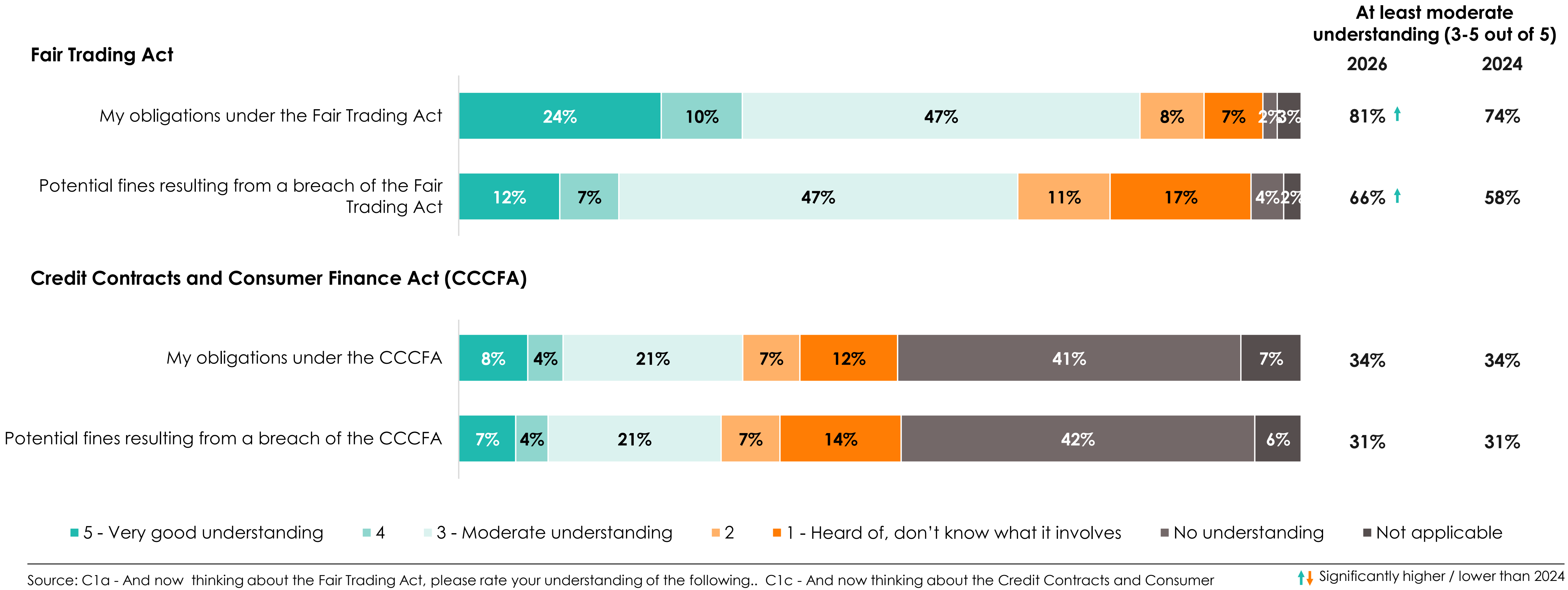
Source: C3 - Do any of the following Acts apply to your business and its practices? C4 - Does your business have a compliance programme in relation to any of the following Acts? C5 - Does your business provide staff with training on complying with any of the following Acts?

Base: Total (n=871), retail trade (n=67).

↑↓ Significantly higher / lower than all businesses

Businesses are divided in their understanding of their obligations and potential fines

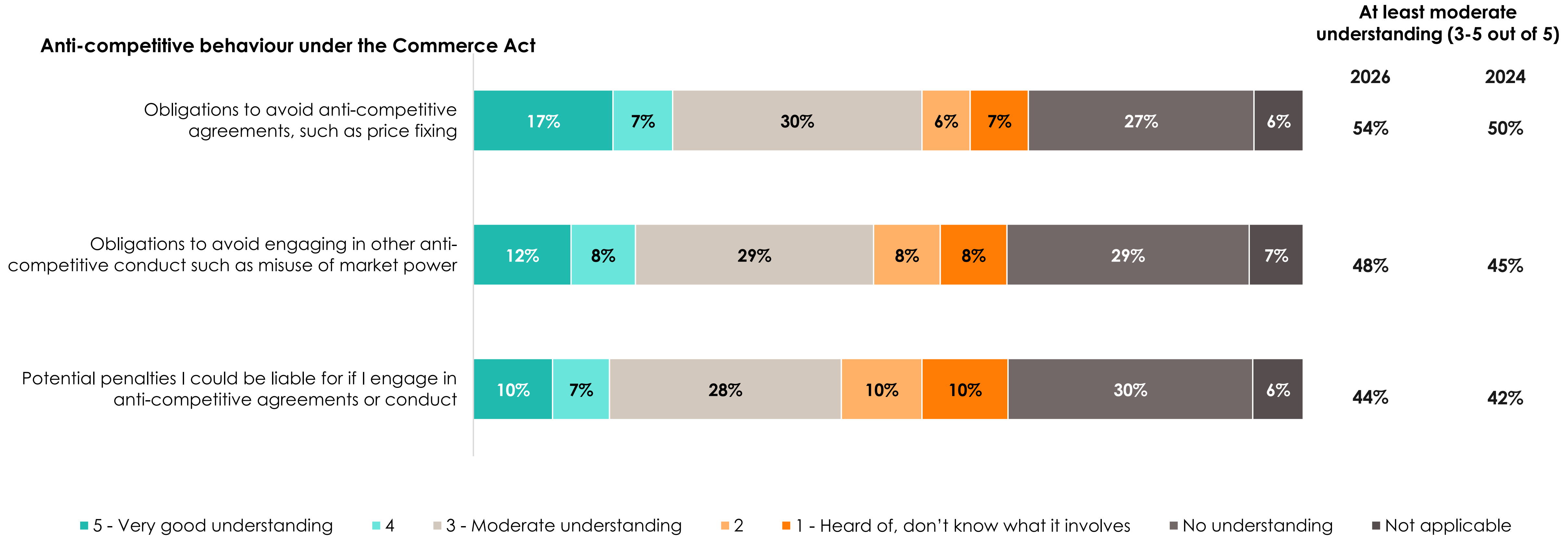
Businesses generally have a better understanding of the obligations and potential fines under the Fair Trading Act than the CCCFA. There is however, a sizeable proportion of businesses who rate their knowledge lowly.



Source: C1a - And now thinking about the Fair Trading Act, please rate your understanding of the following.. C1c - And now thinking about the Credit Contracts and Consumer Finance Act (CCCFA), please rate your understanding of the following.

Base: Total (2024 n=874, 2026 n=871).

Businesses are most likely to say they have a moderate understanding of their obligations and potential penalties under the Commerce Act



Significantly higher / lower than 2024

Source: C1b - And now thinking specifically about anti-competitive behaviour under the Commerce Act, please rate your understanding of each of the following…

Base: Total (2024 n=874, 2026 n=871).

Knowledge of obligations and penalties is higher among larger businesses

This is particularly true for the CCCFA and Commerce Act.

Subgroup analysis of knowledge of obligations and penalties
(% at least moderate understanding)

	All businesses	NUMBER OF EMPLOYEES: Zero	1 to 5	6 to 19	20 or more	SECTOR: Service	Manufact-uring	Business and finance	Primary	Distribution
Fair Trading Act										
My obligations under the Fair Trading Act	**81%**	80%	80%	88%	87%	80%	80%	95%	73%	85%
Potential fines resulting from a breach of the Fair Trading Act	**66%**	57%	69%	79%	69%	67%	61%	69%	67%	70%
Credit Contracts and Consumer Finance Act (CCCFA)										
My obligations under the CCFA	**34%**	22%	36%	53%	43%	34%	33%	50%	22%	37%
Potential fines resulting from a breach of the CCCFA	**31%**	21%	33%	51%	40%	33%	27%	48%	19%	35%
Commerce Act										
Obligations to avoid anti-competitive agreements	**54%**	47%	54%	72%	70%	54%	62%	57%	43%	51%
Obligations to avoid engaging in other anti-competitive conduct	**48%**	40%	48%	70%	69%	45%	58%	57%	38%	49%
Potential penalties I could be liable for if I engage in anti-competitive agreements or conduct	**44%**	37%	45%	61%	61%	43%	51%	49%	35%	45%

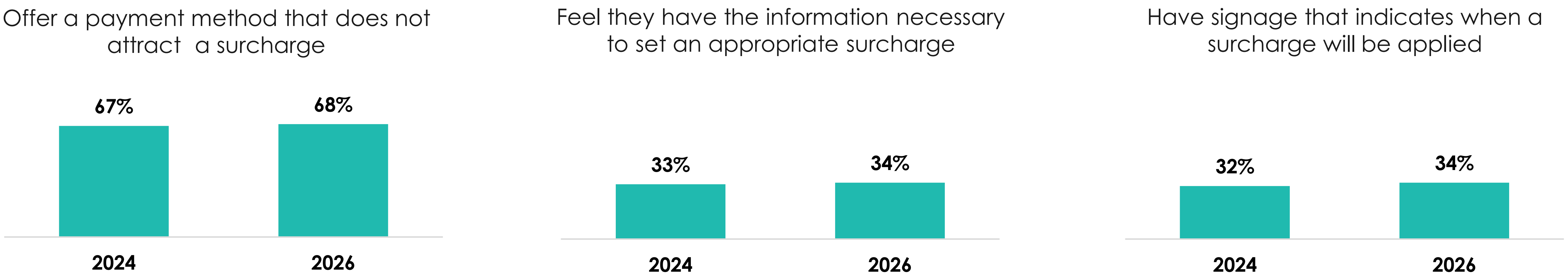
Source: C1a, C1b.

Significantly higher / lower than average

Base: Total n=871, zero n=137, 1 to 5 n=252, 6 to 19 n=155, 20 or more n=327, service n=368, manufacturing n=197, business and finance n=71, primary n=78, distribution n=157.

Knowledge of the Retail Payments Act requirements are unchanged from 2024.

Retail Payment System Act



ADDITIONAL SUB-GROUP DIFFERENCES

Subgroup analysis	All businesses	NUMBER OF EMPLOYEES				SECTOR				
		Zero	1 to 5	6 to 19	20 or more	Service	Manufact-uring	Business and finance	Primary	Distribution
Offer a payment method that does not attract a surcharge	**68%**	60%	70%	76%	75%	71%	64%	72%	49%	80%
Have the information necessary to set an appropriate surcharge	**34%**	20%	38%	51%	47%	33%	29%	35%	26%	52%
Have signage that indicates when a surcharge will be applied	**34%**	22%	36%	53%	44%	32%	37%	37%	14%	52%

Significantly higher / lower than average

Source: C1d - In line with the Retail Payment System Act 2022, the Commission has produced guidance for businesses that choose to surcharge for the cost of accepting certain types of payments. Please indicate whether you …

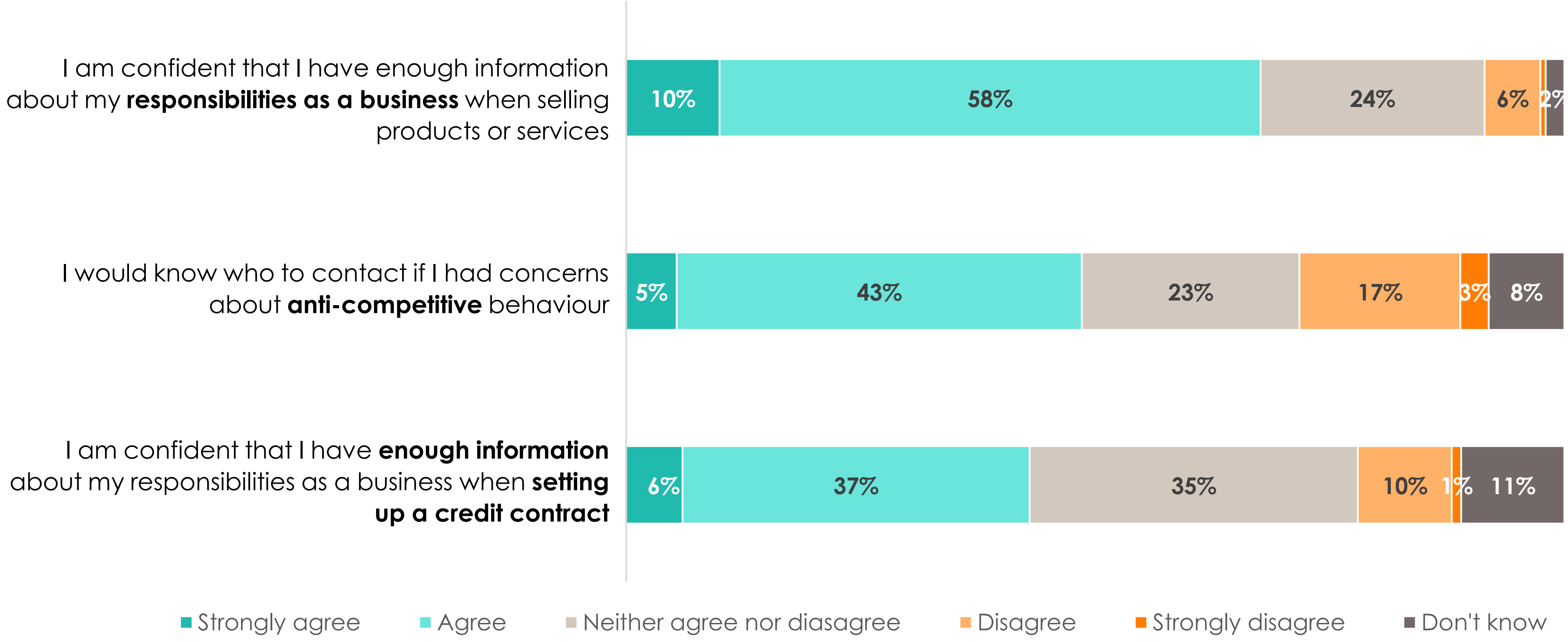
Base: Total 2024 n=874, 2026 n=871, zero n=137, 1 to 5 n=252, 6 to 19 n=155, 20 or more n=327, service n=368, manufacturing n=197, business and finance n=71, primary n=78, distribution n=157.

Confidence in law enforcement and compliance

Businesses are relatively confident in their own knowledge

Businesses are most confident about their general responsibilities, but they are also more likely to agree than disagree they are confident about who to contact about anti-competitive behaviour and responsibilities when setting up a credit contract.

Confidence in own knowledge



Nett agree

	2026	2024	2023	2021	2019	2017
Responsibilities as a business	67%↓	72%	78%	72%	71%	67%
Anti-competitive behaviour	48%	48%	47%	55%	53%	47%
Setting up a credit contract	42%	44%	-	-	-	-

Source: C2 - To what extent do you agree or disagree with the following statements?

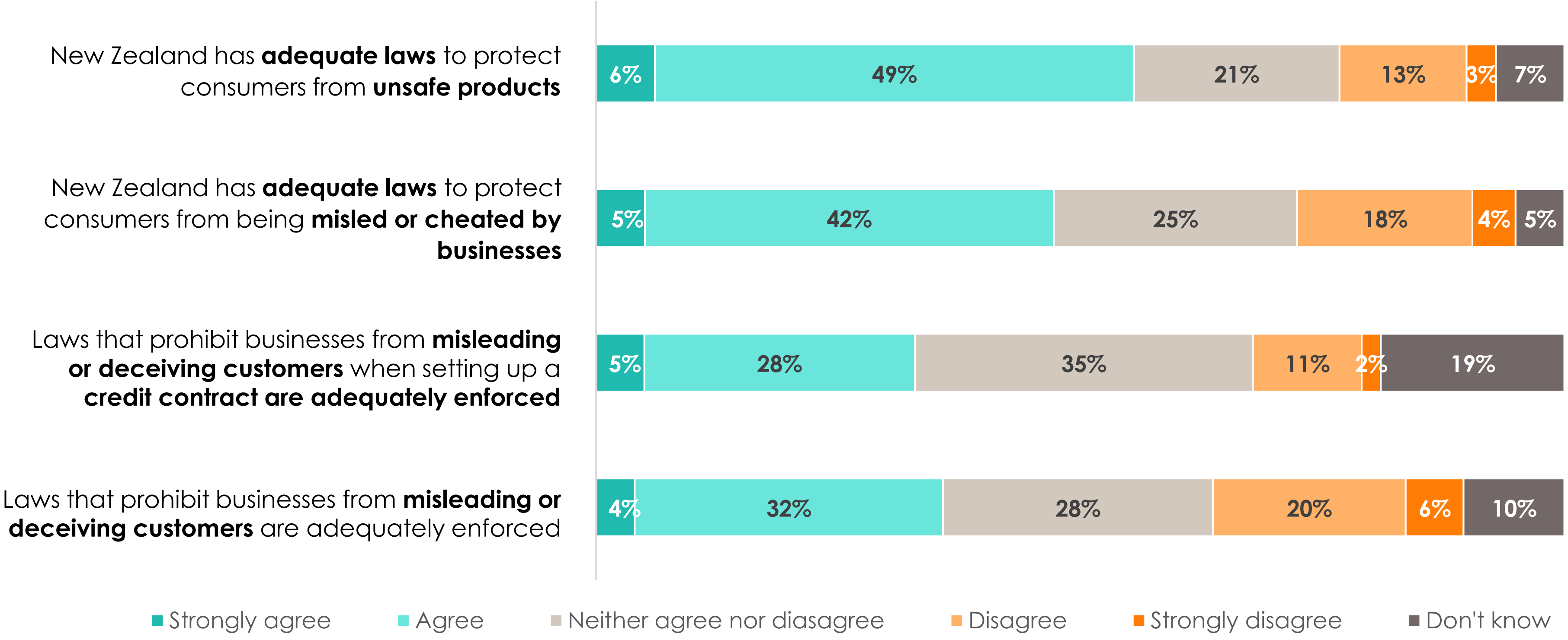
Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871)

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

Around half of all businesses think NZ’s consumer protection laws are adequate.

Businesses are less confident in the enforcement of laws however, with around a third of businesses being confident in the enforcement.

Confidence in laws to protect consumers



Nett agree

2026	2024	2023	2021	2019	2017
-	-	-	-	-	-
48%↓	47%	51%	57%	64%	58%
33%	30%	-	-	-	-
36%↑↓	29%	32%	37%	41%	43%

Source: C2 - To what extent do you agree or disagree with the following statements?

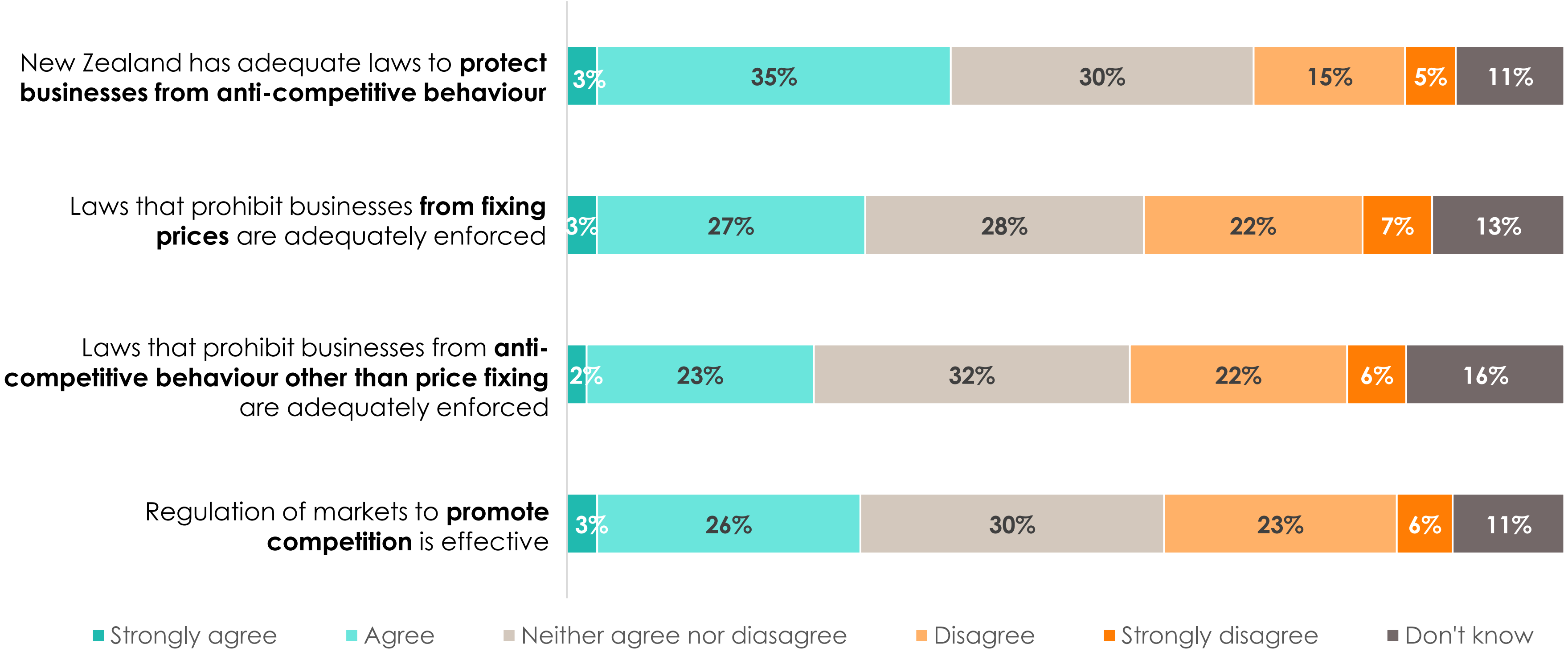
Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874. 2026 n=871)

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

Businesses are divided in their confidence in laws preventing anti-competitive behaviour

Similar proportions of businesses are confident and not confident in the effectiveness and enforcement of these laws (and the enforcement) as are not confident.

Confidence in laws to protect business



Nett agree

2026	2024	2023	2021	2019	2017
38%↓	35%	45%	43%	45%	50%
30%↓	29%	29%	30%	34%	38%
25%↓	26%	26%	31%	31%	34%
30%	26%	25%	-	-	-

Source: C2 - To what extent do you agree or disagree with the following statements?
Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871)

↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

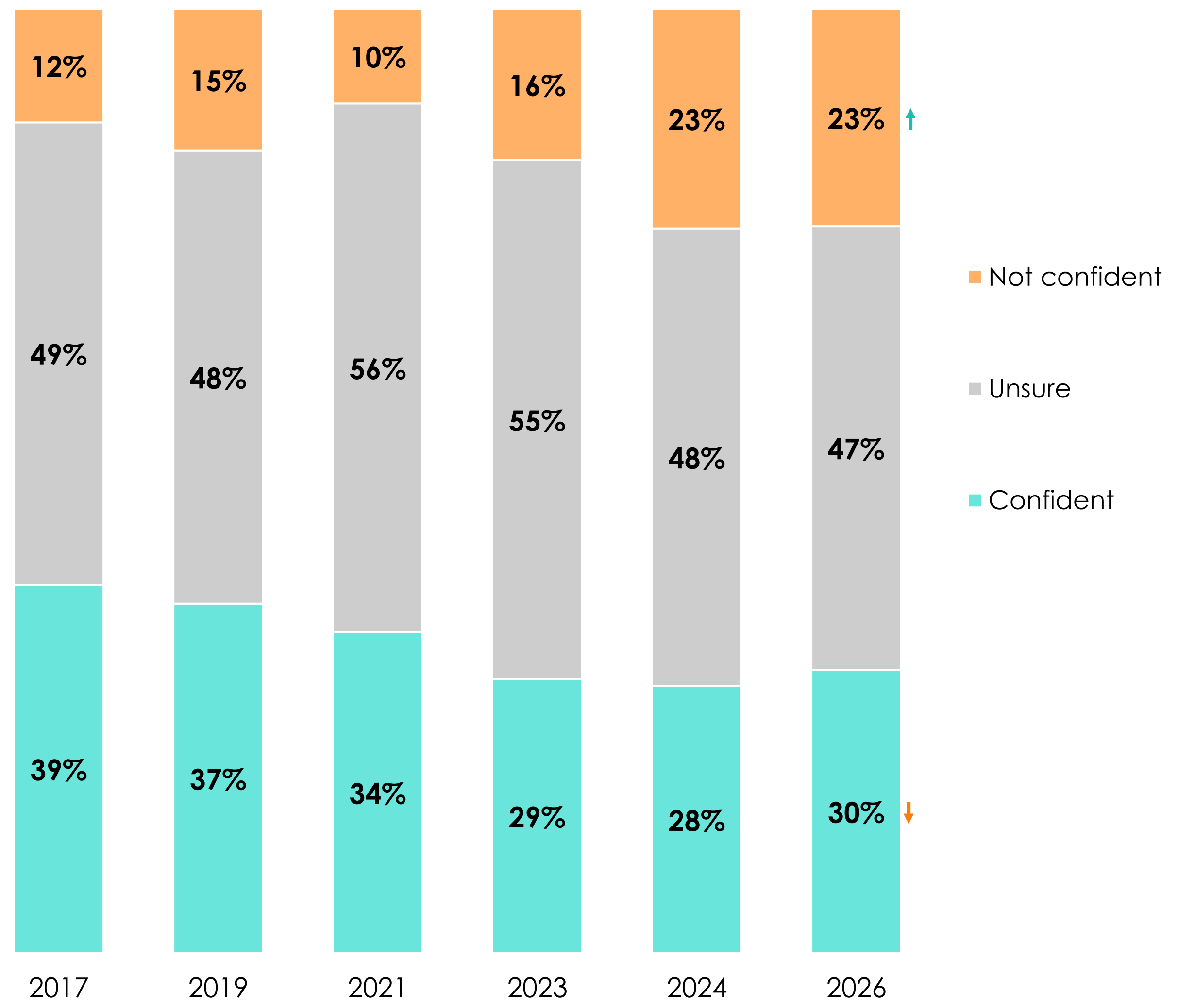
Confidence in consumer and business laws has stabilised

Overall confidence in laws to protect consumers and businesses had been declining since the first survey is 2017, but this trend now appears to have stabilised. The proportion confident is now slightly higher than it was in 2023 and 2024, while the proportion not confident is unchanged from the last survey.

*Only those statements that have been asked in all waves and relate to confidence in laws (i.e. confidence in own knowledge is excluded) were included in the average. The three confidence categories were defined as:

- Confident – an average of 3.5 or more out of 5 (where 1=strongly disagree (i.e. 'not confident), 3=neither agree nor disagree or don't know, 5=strongly agree (i.e. 'confident').
- Unsure – an average of 2.5 to 3.49 out of 5
- Not confident – an average of less than 2.5 out of 5.

Confidence in laws to protect consumers and business – combined rating



Source: C2 - To what extent do you agree or disagree with the following statements?

Base: Total (2017 n=864, 2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871)

Significantly higher / lower than 2017

Significantly higher / lower than 2024

Confidence has stabilised across businesses of all sizes and across sectors

While the downward trend has stabilised, smaller businesses (0 to 5 employees) and those in the service and manufacturing sectors have confidence levels below where they were in 2017.

Confidence in laws to protect consumers and business – combined rating

		NUMBER OF EMPLOYEES				SECTOR				
	All businesses	Zero	1 to 5	6 to 19	20 or more	Service	Manufacturing	Business and finance	Primary	Distribution
2026	**30%**	27%	29%	40%	51%	26%↓	29%↓	43%	33%	34%
2024	**28%**	28%	27%	34%	48%	27%	22%	41%	26%	36%
2023	**29%**	27%	28%	44%	68%	28%	33%	37%	26%	26%
2021	**34%**	31%	40%	39%	72%	20%	23%	53%	26%	45%
2019	**37%**	34%	34%	54%	43%	38%	31%	44%	37%	32%
2017	**39%**	38%	37%	45%	54%	40%	41%	39%	35%	44%

Source: C2 - To what extent do you agree or disagree with the following statements?

Base: 2026 Total n=871, zero n=137, 1 to 5 n=252, 6 to 19 n=155, 20 or more n=327, service n=368, manufacturing n=197, business and finance n=71, primary n=78, distribution n=157).

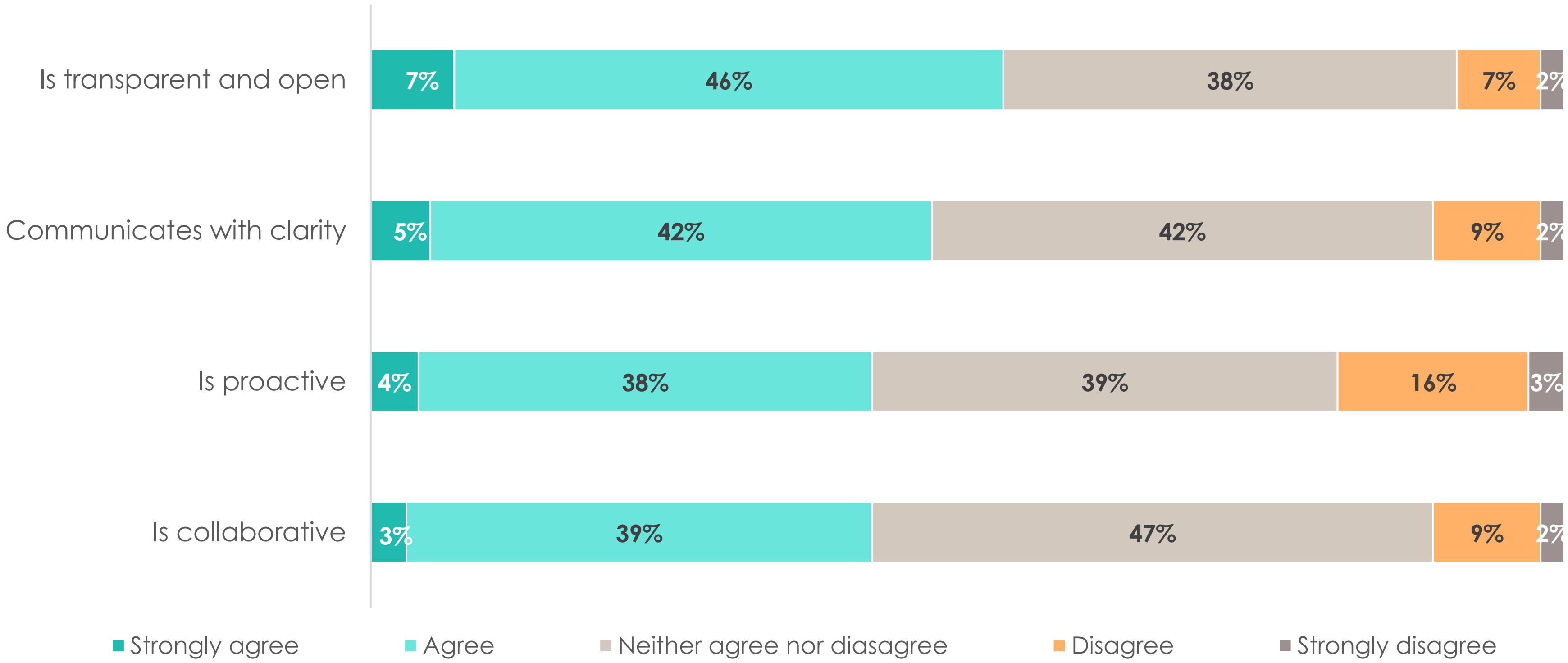
↑↓ Significantly higher / lower than 2017
↑↓ Significantly higher / lower than 2024

Engagement

Businesses are far more positive than negative about the Commission's engagement

Perceptions of the Commission's engagement have also improved since the previous survey.

Engagement perceptions*



Nett agree

	2026	2024
Is transparent and open	53%↑	47%
Communicates with clarity	47%	47%
Is proactive	42%	43%
Is collaborative	42%↑	33%

Source: B12 - Thinking about how the Commerce Commission communicates and engages with you, how strongly do you agree or disagree that the Commerce Commission…

Base: Businesses that know at least a little bit about the Commission (n=672).

↑↓ Significantly higher / lower than 2024

Perceptions of the Commission’s engagement are consistent across businesses of different sizes and sector – with a couple of exceptions

Subgroup analysis of engagement perceptions

		NUMBER OF EMPLOYEES				SECTOR				
	All businesses	**Zero**	**1 to 5**	**6 to 19**	**20 or more**	**Service**	**Manufact-uring**	**Business and finance**	**Primary**	**Distribution**
Is transparent and open	**53%**	54%	51%	59%	40%	52%	48%	62%	50%	60%
Communicates with clarity	**47%**	44%	46%	59%	48%	46%	38%	51%	49%	57%
Is proactive	**42%**	45%	40%	48%	41%	38%	47%	56%	44%	37%
Is collaborative	**42%**	36%	43%	54%	33%	44%	38%	45%	32%	50%

Source: B12 - Thinking about how the Commerce Commission communicates and engages with you, how strongly do you agree or disagree that the Commerce Commission…

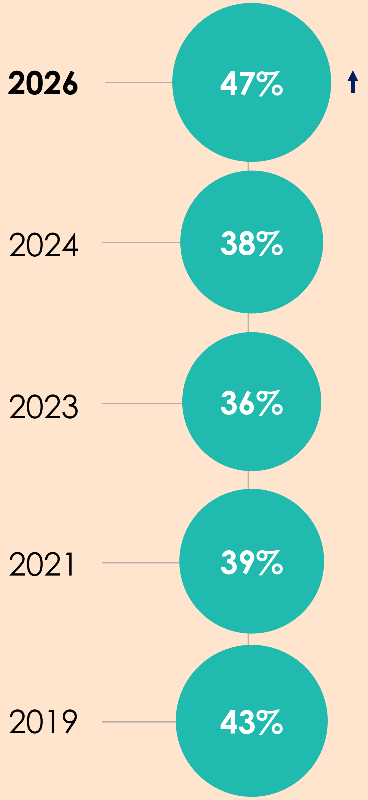
Significantly higher / lower than average

Base: Businesses that know at least a little bit about the Commission n=672, zero n=113, 1 to 5 n=211, 6 to 19 n=119, 20 or more n=229, service n=285, manufacturing n=149, business and finance n=55, primary n=58, distribution n=125.

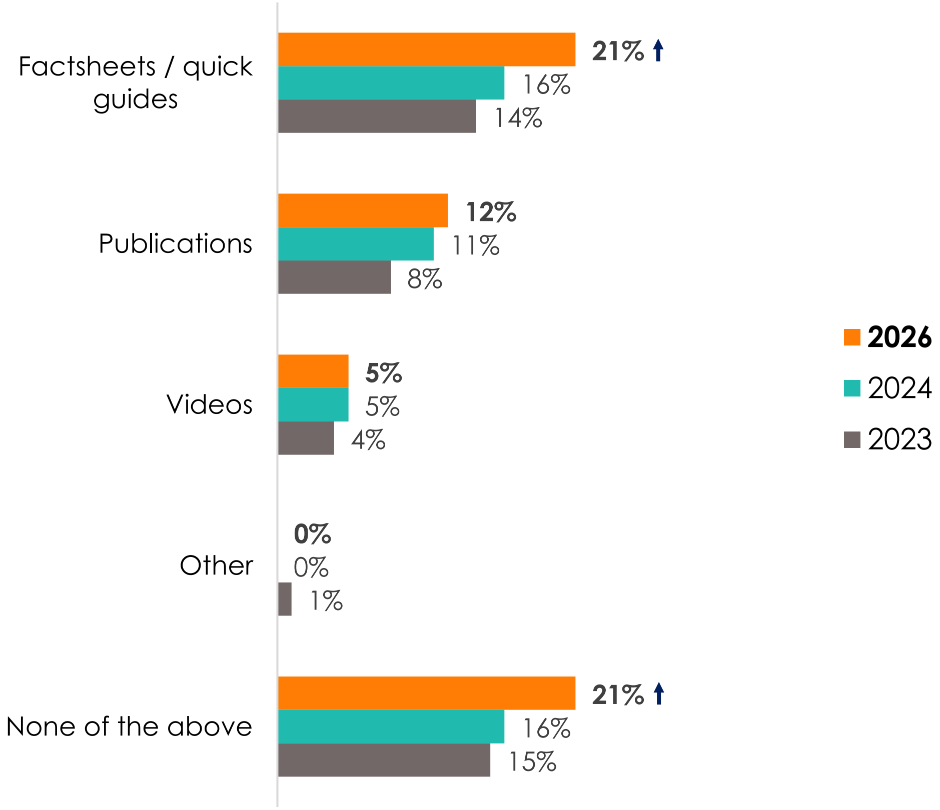
Nearly half of all businesses are aware of the Commission's website and its resources

Usage of factsheets / quick guides has increased since the last survey as have businesses aware of the website but not used any of its resources (16% to 21% - the 'none of the above' category.

Aware that the Commerce Commission website provides information such as factsheets, quick guides, publications, and videos on Competition and Consumer law



Information utilised from the Commerce Commission website



Source: D1 - Before today, were you aware that the Commerce Commission website provides information such as factsheets, publications and videos to help you comply with laws that affect your business? D1a - What information have you used from the Commerce Commission website?

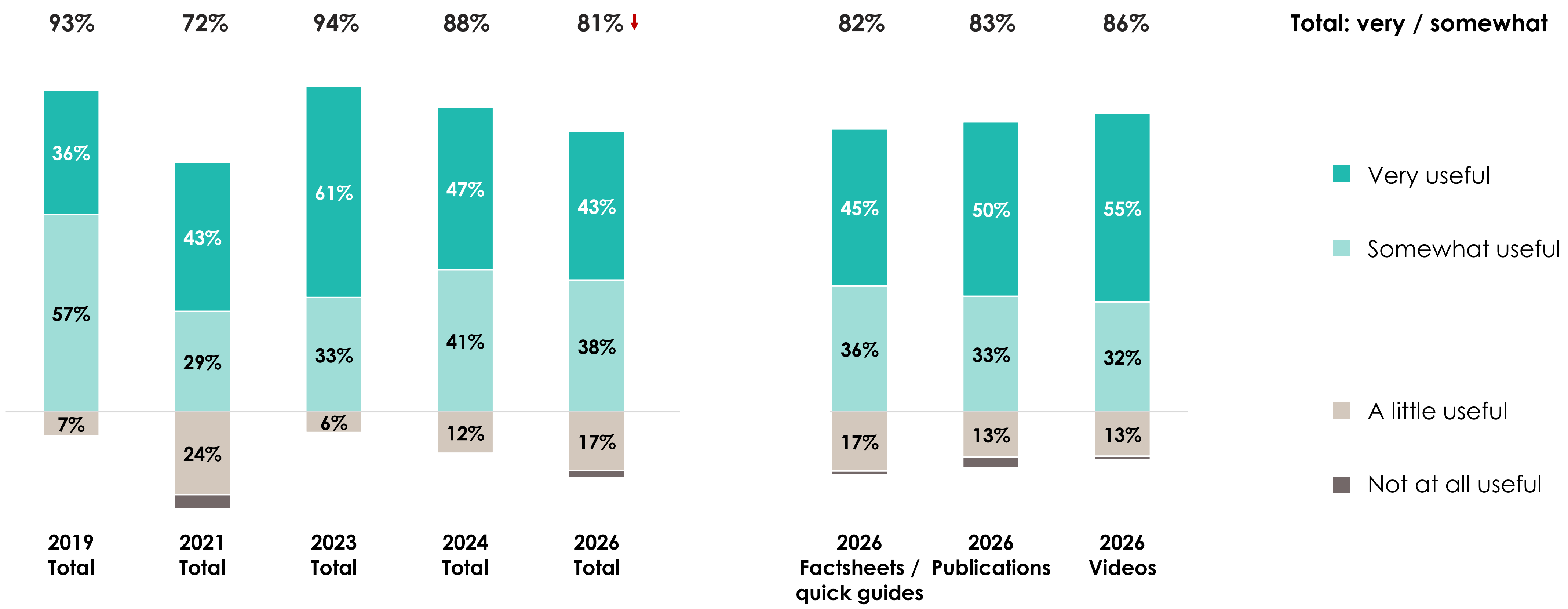
Base: Total (2019 n=893, 2021 n=878, 2023 n=833, 2024 n=874, 2026 n=871).

↑↓ Significantly higher / lower than 2019
↑↓ Significantly higher / lower than 2024

Most businesses found the website material to be somewhat or very useful.

The proportion rating the material somewhat or very useful has declined since 2024. One possible reason for this is the increase in usage noted on the previous slide. Newer users may have had more difficultly locating what they need or have slightly different needs.

Website information perceptions



Source: D2 - How useful did you find this information?

Significantly higher / lower than 2024

Base: Those who accessed information, 2019 total n=251, 2021 total n=238, 2023 total n=236, 2024 total n=259, 2026 total n=290, 2026 factsheets / quick guides n=236, 2026 factsheets n=154, 2026 videos n=61.

Larger businesses and distribution businesses are using the website the most

Subgroup analysis

	All businesses	NUMBER OF EMPLOYEES: Zero	1 to 5	6 to 19	20 or more	SECTOR: Service	Manufact-uring	Business and finance	Primary	Distribution
Aware that the Commerce Commission website provides information	**47%**	46%	45%	57%	54%	46%	44%	52%	43%	55%
Factsheets / quick guides	**21%**	10%	24%	32%	28%	22%	16%	22%	12%	32%
Publications	**12%**	6%	13%	18%	20%	11%	11%	13%	3%	21%
Videos	**5%**	5%	5%	6%	9%	5%	2%	5%	3%	14%
Perceived usefulness	**81%**	87%	82%	68%	91%	83%	77%	89%	64%	85%

Significantly higher / lower than average

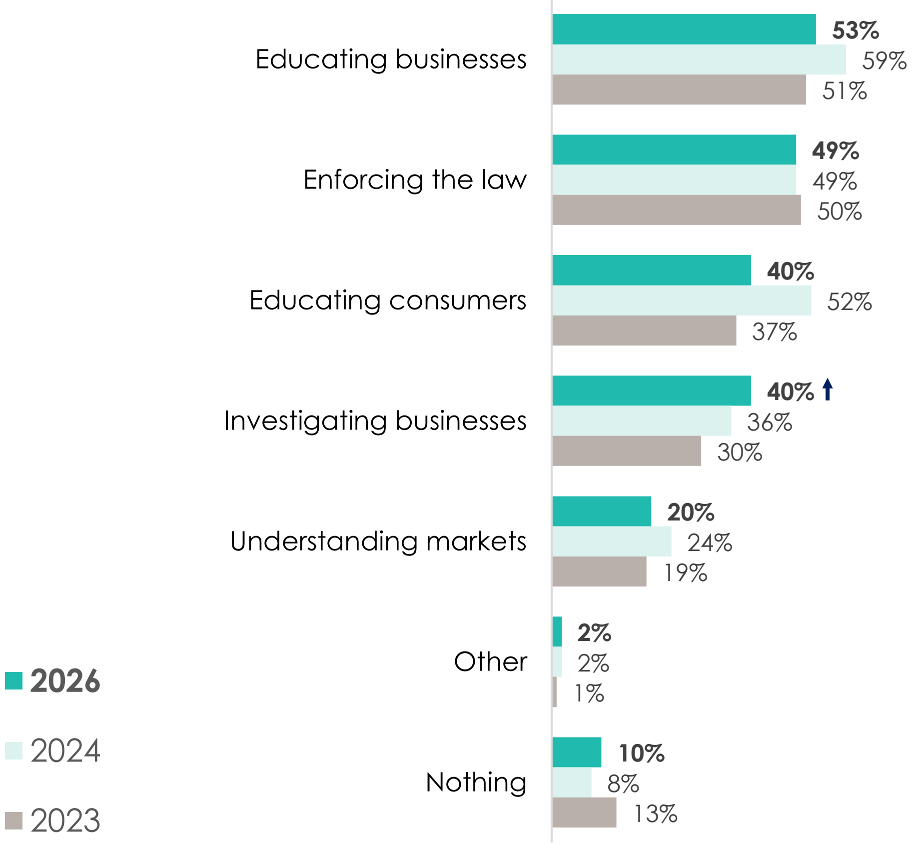
Source: D1, D1a, D2.

Base: Total n=871, zero n=137, 1 to 5 n=252, 6 to 19 n=155, 20 or more n=327, service n=368, manufacturing n=197, business and finance n=71, primary n=78, distribution n=157.

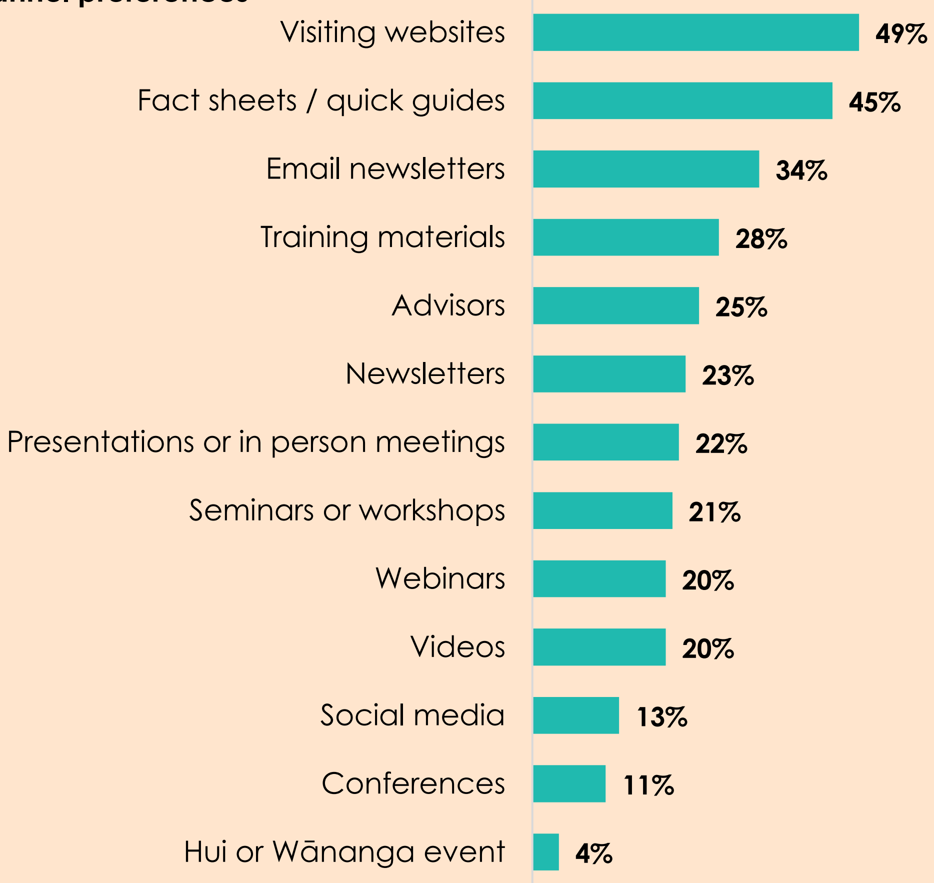
Businesses primarily want more education and greater enforcement

Key channel preference are websites, newsletters and fact sheets / quick guides.

What would like Commerce Commission to do more of



Channel preferences



Source: D3 - What would you like the Commission to do more of? D4 - How do you prefer to educate yourself and your staff to help you comply with laws that affect your business?

Base: Total (2023 n=833, 2024 n=874, 2026 n=871).

↑↓ Significantly higher / lower than 2023

Business wants and channel preferences are similar across subgroups

Smaller businesses (zero employees) have fewer channel preferences than other businesses.

Subgroup analysis

		All businesses	NUMBER OF EMPLOYEES				SECTOR				
			Zero	1 to 5	6 to 19	20 or more	Service	Manufact-uring	Business and finance	Primary	Distribution
What businesses want more of	Educating businesses	**53%**	47%	56%	57%	61%	49%	59%	48%	56%	59%
	Enforcing the law	**49%**	44%	52%	47%	45%	49%	36%	66%	50%	61%
	Educating consumers	**40%**	36%	43%	39%	38%	40%	43%	48%	33%	41%
	Investigating businesses	**40%**	39%	41%	35%	34%	38%	32%	54%	45%	45%
	Understanding markets	**20%**	21%	18%	22%	31%	19%	14%	27%	17%	31%
Channel preferences	Visiting websites	**45%**	46%	52%	46%	43%	50%	49%	47%	44%	51%
	Fact sheets / quick guides	**40%**	43%	47%	43%	48%	44%	38%	55%	52%	52%
	Email newsletters	**38%**	39%	33%	29%	35%	32%	30%	37%	40%	42%
	Training materials	**29%**	20%	30%	36%	29%	26%	28%	35%	23%	35%
	Advisors	**27%**	24%	25%	23%	30%	24%	23%	23%	29%	28%
	Newsletters	**26%**	21%	25%	19%	21%	20%	21%	34%	25%	30%
	Presentations or in person meetings	**23%**	15%	26%	25%	29%	19%	22%	33%	30%	23%
	Seminars or workshops	**22%**	14%	23%	29%	32%	21%	21%	29%	20%	16%
	Webinars	**21%**	16%	20%	32%	38%	25%	13%	38%	14%	15%
	Videos	**19%**	15%	21%	26%	26%	17%	20%	24%	14%	29%
	Social media	**12%**	8%	17%	10%	14%	13%	13%	12%	12%	15%
	Conferences	**11%**	5%	13%	11%	21%	13%	9%	18%	6%	6%
	Hui or Wānanga event	**4%**	3%	4%	6%	6%	4%	3%	0%	2%	5%

Source: D3, D4.

Significantly higher / lower than average

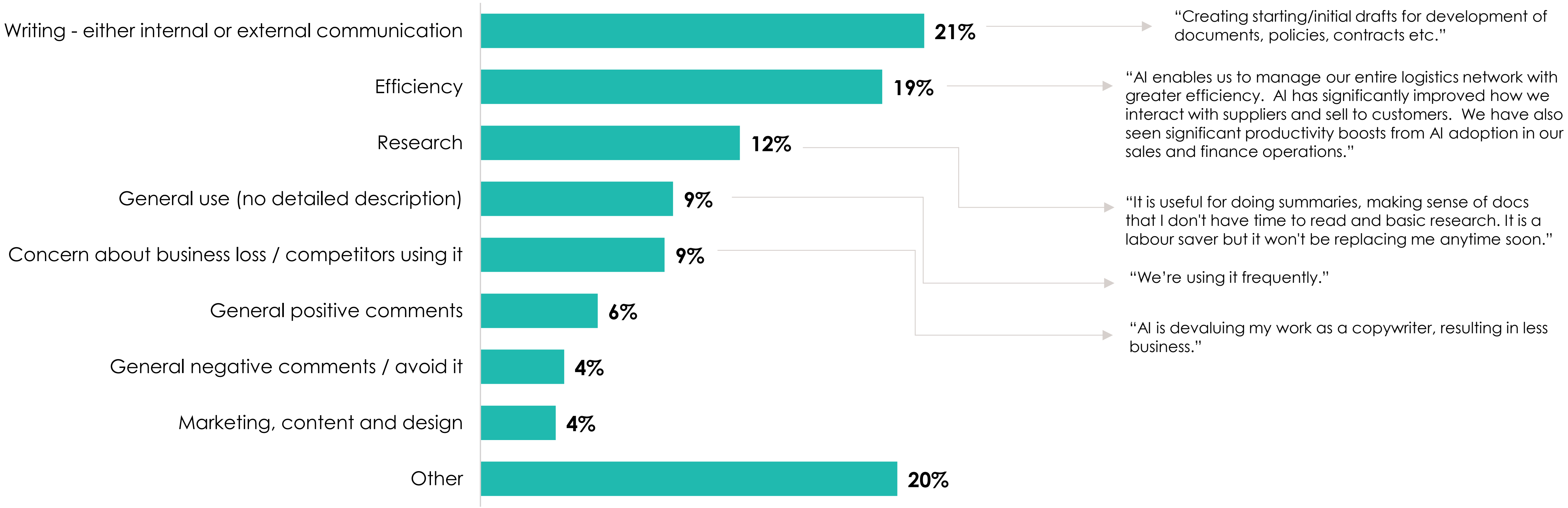
Base: Total n=871, zero n=137, 1 to 5 n=252, 6 to 19 n=74, 20 or more n=327, service n=361, manufacturing n=197, business and finance n=68, primary n=78, distribution n=157).

Artificial intelligence

Businesses are using AI for three main tasks - communication, efficiency, and research

Business using AI for writing often mentioned they would use AI to create a first draft.

AI uses



Source: D5 - In what ways, if any, is artificial intelligence (AI) affecting your business? Please think about both how your business is using AI as well as how your customers, suppliers, and competitors are using it.

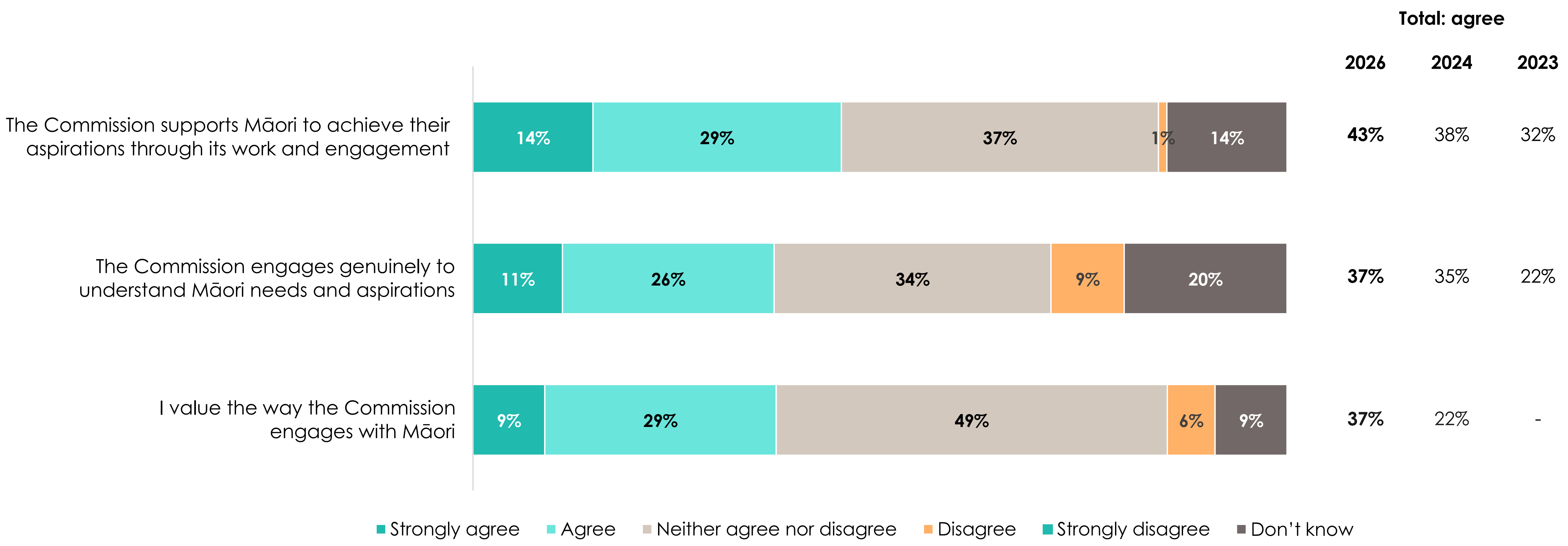
Base: Businesses who gave a substantive comment n=316

Māori businesses

Māori businesses tend to be either positive or neutral in their opinions about the Commission

Māori business perceptions

Caution: small sample size



Source: B5 - Thinking about the Commerce Commission and their engagement with Māori, how much do you agree or disagree with the following….

Base: Māori businesses who know about the Commerce Commission (2023 n=22, 2024 n=28, 2026 n=35).

Note: Caution small base size.

Māori businesses versus non-Māori businesses

Caution: small sample size for Māori businesses

The table below breaks down key results by businesses which identify as a Māori business, compared to those who do not identify as a Māori business*.

Measure	% Non-Māori business	% Māori business
Knew a lot about the Commerce Commission prior to the survey	10%	11%
Think that the Commerce Commission investigates businesses that mislead or provide false information to consumers	96%	95%
Think that the Commerce Commission investigates businesses that behave anti-competitively, for example, price fixing	96%	89%
Think that the Commerce Commission investigates businesses that do not treat their workers fairly (FALSE)	40%	59%
Think that the Commerce Commission investigates lenders that breach credit laws in order to protect borrowers from dishonest lending practices	72%	82%
Think that the Commerce Commission monitors and regulates markets where there is a monopoly, or only a small number of businesses operating	90%	92%
Think that the Commerce Commission investigates businesses that supply goods that do not meet safety standards	69%	94%
Think that the Commerce Commission monitors high risk food businesses to make sure they're operating to the right food safety standard (FALSE)	29%	53%
Think that the Commerce Commission educates businesses about their rights and responsibilities under competition and consumer laws	83%	76%
Think that the Commerce Commission decides whether certain mergers between firms raise competition concerns and can go ahead or not	88%	69%
Think that the Commerce Commission investigates potential breaches of competition and consumer laws	95%	69%
Think that the Commerce Commission can take a variety of actions following an investigation, including court proceedings	91%	91%
Think that the Commerce Commission conducts studies looking at how well competition is working in a particular sector and if it can be improved	80%	79%
Think that the Commerce Commission monitors markets and publishes information about them to enhance competition and/or improve performance	71%	62%
At least a moderate understanding of the Consumer Guarantees Act	88%	91%
At least a moderate understanding of the Fair Trading Act	85%	91%
At least a moderate understanding of the Credit Contracts and Consumer Finance Act	52%	49%
At least a moderate understanding of the Commerce Act	61%	44%
At least a moderate understanding of the Grocery Industry Competition Act	33%	25%
At least a moderate understanding of the Retail Payment System Act	25%	31%

***Please note**: The results for Māori businesses in this report should not be considered representative of all Māori businesses because the demographic profile of the Māori businesses surveyed do not fully align with the demographic profile of all Māori businesses. Approximately 90% of Māori businesses in our sample have 0-19 employees, 41% come from the Distribution sector, and only 3% come from the Service sector. In contrast, Stats NZ reports Māori businesses skewing more heavily towards the Service sector and much less towards the Distribution sector. As such, their scores will be more reflective of a minority of Māori businesses than of Māori businesses as a whole (noting, businesses in the Service sector tend to be less likely to believe acts apply to them; unlikely to have any form of a compliance programme or staff training programme and lower confidence that other businesses are following the rules under competition and consumer law).

Source: B1, B3, B4, C1.

Base: Non-Māori business (n=832); Māori business (n=39).

Māori businesses versus non-Māori businesses

Caution: small sample size for Māori businesses

The table below breaks down key results by businesses which identify as a Māori business, compared to those who do not identify as a Māori business*.

Measure	% Non-Māori business	% Māori business
At least a moderate understanding of their obligations under the Fair Trading Act (Excluding not asked or not applicable)	84%	72%
At least a moderate understanding of potential fines resulting from a breach of the Fair Trading Act (Excluding not asked or not applicable)	68%	66%
At least a moderate understanding of their obligations to avoid anti-competitive agreements, such as price fixing (Excluding not asked or not applicable)	79%	80%
At least a moderate understanding of obligations to avoid engaging in other anti-competitive conduct such as misuse of market power (Excluding not asked or not applicable)	72%	51%
At least a moderate understanding of potential penalties they could be liable for if they engage in anti-competitive agreements or conduct (Excluding not asked or not applicable)	65%	53%
At least a moderate understanding of their obligations under the CCCFA (Excluding not asked or not applicable)	59%	60%
At least a moderate understanding of potential fines resulting from a breach of the CCCFA (Excluding not asked or not applicable)	53%	59%
Have information necessary to set an appropriate surcharge	33%	61%
Offer a payment method that does not attract a surcharge	68%	77%
Have signage that indicates when a surcharge will be applied and the surcharge rate or amount	33%	61%

***Please note**: The results for Māori businesses in this report should not be considered representative of all Māori businesses because the demographic profile of the Māori businesses surveyed do not fully align with the demographic profile of all Māori businesses. Approximately 90% of Māori businesses in our sample have 0-19 employees, 41% come from the Distribution sector, and only 3% come from the Service sector. In contrast, Stats NZ reports Māori businesses skewing more heavily towards the Service sector and much less towards the Distribution sector. As such, their scores will be more reflective of a minority of Māori businesses than of Māori businesses as a whole (noting, businesses in the Service sector tend to be less likely to believe acts apply to them; unlikely to have any form of a compliance programme or staff training programme and lower confidence that other businesses are following the rules under competition and consumer law).

Source: C1a, C1b, C1c, C1d.

Base: Non-Māori business (n=832); Māori business (n=39).

Māori businesses versus non-Māori businesses

Caution: small sample size for Māori businesses

The table below breaks down key results by businesses which identify as a Māori business, compared to those who do not identify as a Māori business*.

Measure	% Non-Māori business	% Māori business
Nett agree: I am confident that I have enough information about my responsibilities as a business when selling products or services	68%	49%
Nett agree: I would know who to contact if I had concerns about anti-competitive behaviour	48%	52%
Nett agree: New Zealand has adequate laws to protect consumers from being misled or cheated by businesses	47%	52%
Nett agree: Laws that prohibit businesses from misleading or deceiving customers are adequately enforced	36%	41%
Nett agree: New Zealand has adequate laws to protect businesses from anti-competitive behaviour	37%	51%
Nett agree: Laws that prohibit businesses from fixing prices are adequately enforced	30%	34%
Nett agree: Laws that prohibit businesses from anti-competitive behaviour other than price fixing are adequately enforced	25%	28%
Nett agree: Regulation of markets to promote competition is effective	30%	27%
Nett agree: I am confident that I have enough information about my responsibilities as a business when setting up a credit contract	42%	51%
Nett agree: Laws that prohibit businesses from misleading or deceiving customers when setting up a credit contract are adequately enforced	33%	32%
Nett agree: New Zealand has adequate laws to protect consumers from unsafe products	55%	64%
Feel that the Consumer Guarantees Act applies to their business	54%	91%
Feel that the Fair Trading Act applies to their business	58%	90%
Feel that the Credit Contracts and Consumer Finance Act applies to their business	18%	45%
Feel that the Commerce Act applies to their business	45%	55%
Feel that the Retail Payment System Act applies to their business	20%	36%
Feel that the Grocery Industry Competition Act applies to their business	5%	19%

***Please note**: The results for Māori businesses in this report should not be considered representative of all Māori businesses because the demographic profile of the Māori businesses surveyed do not fully align with the demographic profile of all Māori businesses. Approximately 90% of Māori businesses in our sample have 0-19 employees, 41% come from the Distribution sector, and only 3% come from the Service sector. In contrast, Stats NZ reports Māori businesses skewing more heavily towards the Service sector and much less towards the Distribution sector. As such, their scores will be more reflective of a minority of Māori businesses than of Māori businesses as a whole (noting, businesses in the Service sector tend to be less likely to believe acts apply to them; unlikely to have any form of a compliance programme or staff training programme and lower confidence that other businesses are following the rules under competition and consumer law).

Source: C2, C3.

Base: Non-Māori business (n=832); Māori business (n=39).

Small businesses (fewer than 20 employees)

Small businesses versus large businesses

The table below breaks down key results by businesses with up to 19 employees, compared to those with 20 or more employees.

Measure	% under 20 employees	% 20 employees and above
Knew a lot about the Commerce Commission prior to the survey	9%	31%
Think that the Commerce Commission investigates businesses that mislead or provide false information to consumers	96%	94%
Think that the Commerce Commission investigates businesses that behave anti-competitively, for example, price fixing	96%	98%
Think that the Commerce Commission investigates businesses that do not treat their workers fairly (FALSE)	41%	28%
Think that the Commerce Commission investigates lenders that breach credit laws in order to protect borrowers from dishonest lending practices	72%	72%
Think that the Commerce Commission monitors and regulates markets where there is a monopoly, or only a small number of businesses operating	90%	96%
Think that the Commerce Commission investigates businesses that supply goods that do not meet safety standards	70%	61%
Think that the Commerce Commission monitors high risk food businesses to make sure they're operating to the right food safety standard (FALSE)	30%	25%
Think that the Commerce Commission educates businesses about their rights and responsibilities under competition and consumer laws	83%	87%
Think that the Commerce Commission decides whether certain mergers between firms raise competition concerns and can go ahead or not	87%	94%
Think that the Commerce Commission investigates potential breaches of competition and consumer laws	94%	96%
Think that the Commerce Commission can take a variety of actions following an investigation, including court proceedings	91%	95%
Think that the Commerce Commission conducts studies looking at how well competition is working in a particular sector and if it can be improved	79%	91%
Think that the Commerce Commission monitors markets and publishes information about them to enhance competition and/or improve performance	70%	77%
At least a moderate understanding of the Consumer Guarantees Act	88%	89%
At least a moderate understanding of the Fair Trading Act	85%	88%
At least a moderate understanding of the Credit Contracts and Consumer Finance Act	52%	59%
At least a moderate understanding of the Commerce Act	60%	69%
At least a moderate understanding of the Grocery Industry Competition Act	33%	34%
At least a moderate understanding of the Retail Payment System Act	25%	34%

Source: B1, B3, B4, C1.

Base: Under 20 employees (n=544); 20 employees and above (n=327).

XX% significantly higher than businesses with fewer than 20 employees.

Small businesses versus large businesses

The table below breaks down key results by businesses with up to 19 employees, compared to those with 20 or more employees.

Measure	% under 20 employees	% 20 employees and above
At least a moderate understanding of their obligations under the Fair Trading Act (Excluding not asked or not applicable)	83%	88%
At least a moderate understanding of potential fines resulting from a breach of the Fair Trading Act (Excluding not asked or not applicable)	68%	69%
At least a moderate understanding of their obligations to avoid anti-competitive agreements, such as price fixing (Excluding not asked or not applicable)	79%	87%
At least a moderate understanding of obligations to avoid engaging in other anti-competitive conduct such as misuse of market power (Excluding not asked or not applicable)	70%	85%
At least a moderate understanding of potential penalties they could be liable for if they engage in anti-competitive agreements or conduct (Excluding not asked or not applicable)	64%	76%
At least a moderate understanding of their obligations under the CCCFA (Excluding not asked or not applicable)	59%	61%
At least a moderate understanding of potential fines resulting from a breach of the CCCFA (Excluding not asked or not applicable)	53%	55%
Have information necessary to set an appropriate surcharge	33%	47%
Offer a payment method that does not attract a surcharge	68%	75%
Have signage that indicates when a surcharge will be applied and the surcharge rate or amount	33%	44%

Source: C1a, C1b, C1c, C1d.

Base: Under 20 employees (n=544); 20 employees and above (n=327).

XX% significantly higher than businesses with fewer than 20 employees.

Small businesses versus large businesses

The table below breaks down key results by businesses with up to 19 employees, compared to those with 20 or more employees.

Measure	% under 20 employees	% 20 employees and above
Nett agree: I am confident that I have enough information about my responsibilities as a business when selling products or services	67%	89%
Nett agree: I would know who to contact if I had concerns about anti-competitive behaviour	47%	70%
Nett agree: New Zealand has adequate laws to protect consumers from being misled or cheated by businesses	47%	68%
Nett agree: Laws that prohibit businesses from misleading or deceiving customers are adequately enforced	35%	52%
Nett agree: New Zealand has adequate laws to protect businesses from anti-competitive behaviour	37%	61%
Nett agree: Laws that prohibit businesses from fixing prices are adequately enforced	29%	49%
Nett agree: Laws that prohibit businesses from anti-competitive behaviour other than price fixing are adequately enforced	24%	46%
Nett agree: Regulation of markets to promote competition is effective	29%	40%
Nett agree: I am confident that I have enough information about my responsibilities as a business when setting up a credit contract	42%	62%
Nett agree: Laws that prohibit businesses from misleading or deceiving customers when setting up a credit contract are adequately enforced	32%	45%
Nett agree: New Zealand has adequate laws to protect consumers from unsafe products	55%	71%
Feel that the Consumer Guarantees Act applies to their business	55%	74%
Feel that the Fair Trading Act applies to their business	58%	87%
Feel that the Credit Contracts and Consumer Finance Act applies to their business	18%	41%
Feel that the Commerce Act applies to their business	44%	81%
Feel that the Retail Payment System Act applies to their business	20%	38%
Feel that the Grocery Industry Competition Act applies to their business	6%	10%

Source: C2, C3.

Base: Under 20 employees (n=544); 20 employees and above (n=327).

XX% significantly higher than businesses with fewer than 20 employees.

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