

# Understanding Stakeholder Perceptions

February 2025  
TRA X Commerce Commission

**TRA**

# Executive summary

## Overview

This report presents results of an annual survey conducted by the Commerce Commission and its independent research partner, TRA. Through an online survey, we heard from Commerce Commission stakeholders that interact with various branches, ensuring a representative cross-section of stakeholder perceptions. Over half of stakeholders that participated were from businesses. The 2024 survey was conducted from 21st November to 12th December 2024 and a total of 326 stakeholders completed the survey—an increase from 301 in 2023.

## Key takeouts

- In 2024, stakeholders continue to clearly understand the Commerce Commission’s role and impact, with little change from last year.
- The Commerce Commission is linked to consumer protection, competition, and regulation, with consumer protection standing out more in 2024.
- Over half of stakeholders have noticed changes in the Commerce Commissions’ enforcement in the last year. Most view these changes as more proactive, transparent, and collaborative, though it comes across to some as too assertive and formal.
- Despite these changes, overall performance measures remain unchanged. The Commerce Commission continues to perform well in its statement of intent (SOI) measures.
- Stakeholders want more industry guidelines, stronger enforcement, and better communication, particularly in timeliness and transparency.
- Email and the website are the most used channels, but stakeholders would value more in-person interactions like meetings and workshops.

## Background

The Commerce Commission is New Zealand's primary competition, fair trading, consumer credit and economic regulatory agency. It plays a role in ensuring New Zealand's markets are competitive, sectors with little or no competition are appropriately regulated, and consumers and businesses are informed, empowered and have their interests protected.

The Commerce Commission places a strong emphasis on monitoring its performance, using impact indicators and operational-level output measures. A critical aspect of this evaluation is gauging how the Commerce Commission is perceived by its key stakeholders and the value they perceive in its activities.

In 2022, TRA conducted benchmark research, involving both qualitative and quantitative work. The survey component (based on the qualitative findings) covered four key areas: overall performance, communication, engagement, and decision-making processes.

In both 2023 and 2024, TRA conducted the quantitative phase of the research to assess changes in key measures. The objective of this survey is to evaluate the Commerce Commission's performance in relation to the Statement of Intent (SOI).

## Research objectives

- The objective of the research is to help us understand how the Commerce Commission is viewed by their key stakeholders. Specifically:
  - Current perceptions of the Commerce Commission and how healthy the relationships are with the key stakeholder groups who have an influence on effectiveness.
  - Stakeholders' engagement experiences and expectations.
  - A regulatory system view of how effective stakeholders think the Commerce Commission are at regulating their respective markets.
  - Stakeholders' engagement experiences and expectations.
- Provide repeatable SOI measures via an annual stakeholder survey, that:
  - Measures current performance and role of the Commerce Commission in engaging with stakeholders.
  - Measures performance across Commerce Commission's role, communication, engagement, and decision making.



## Methodology

A 10-minute online survey was conducted to engage key stakeholders of the Commerce Commission, with 326 stakeholders completing the survey, an increase from 301 in 2023.

TRA sent an online survey to stakeholders on behalf of the Commerce Commission via an email with an embedded survey link. This took them directly to the TRA survey. All data was collected and analysed by TRA using their survey platform.

The questionnaire and methodology remained consistent with 2022 and 2023 to ensure comparability, with minor adjustments made to address new topics. Results were compared to 2022 and 2023 where applicable.

To enhance the survey response rate and respect stakeholder preferences of answering questions, individuals were given the choice to skip questions they did not wish to answer. As a result, there may be variations in base sizes.

Each year the sample is sourced from the various branches of the Commerce Commission. This approach ensures that the survey captures a cross-section of stakeholders relevant to that particular year. In 2024, the survey was also sent to additional network sources to increase the total number of responses and improve representation of stakeholders.

Fieldwork ran from 21<sup>st</sup> November – 12<sup>th</sup> December 2024.

The margin of error at the 95% confidence interval is +/- 5.4% on a sample size of n=326. Meaningful differences in results compared to previous years and are indicated throughout the report.

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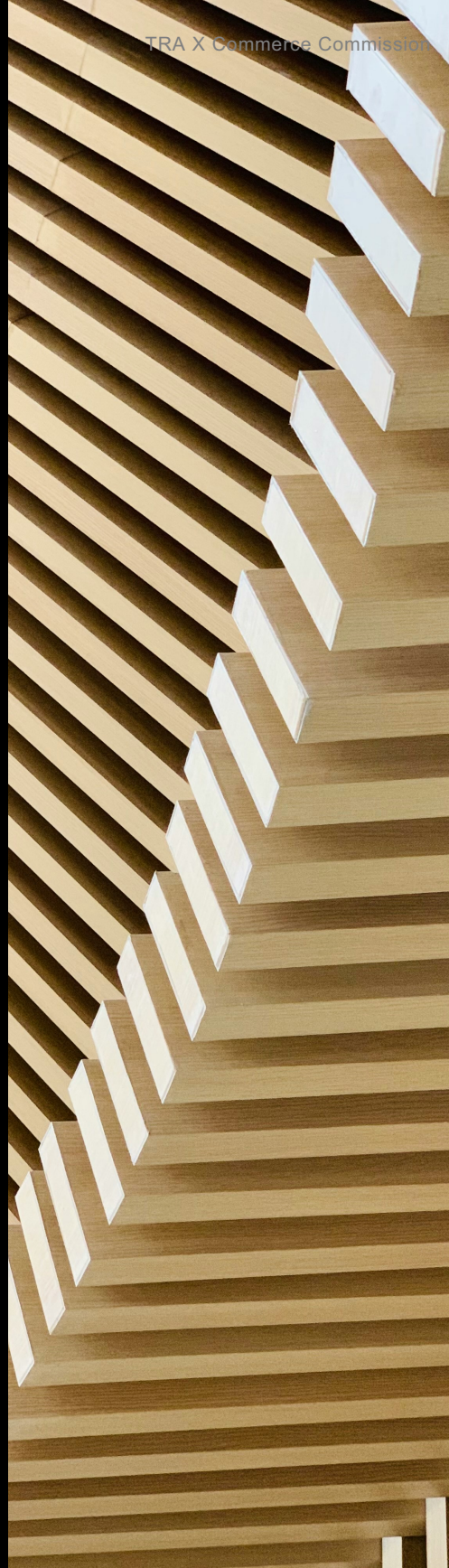
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# The role of the Commerce Commission

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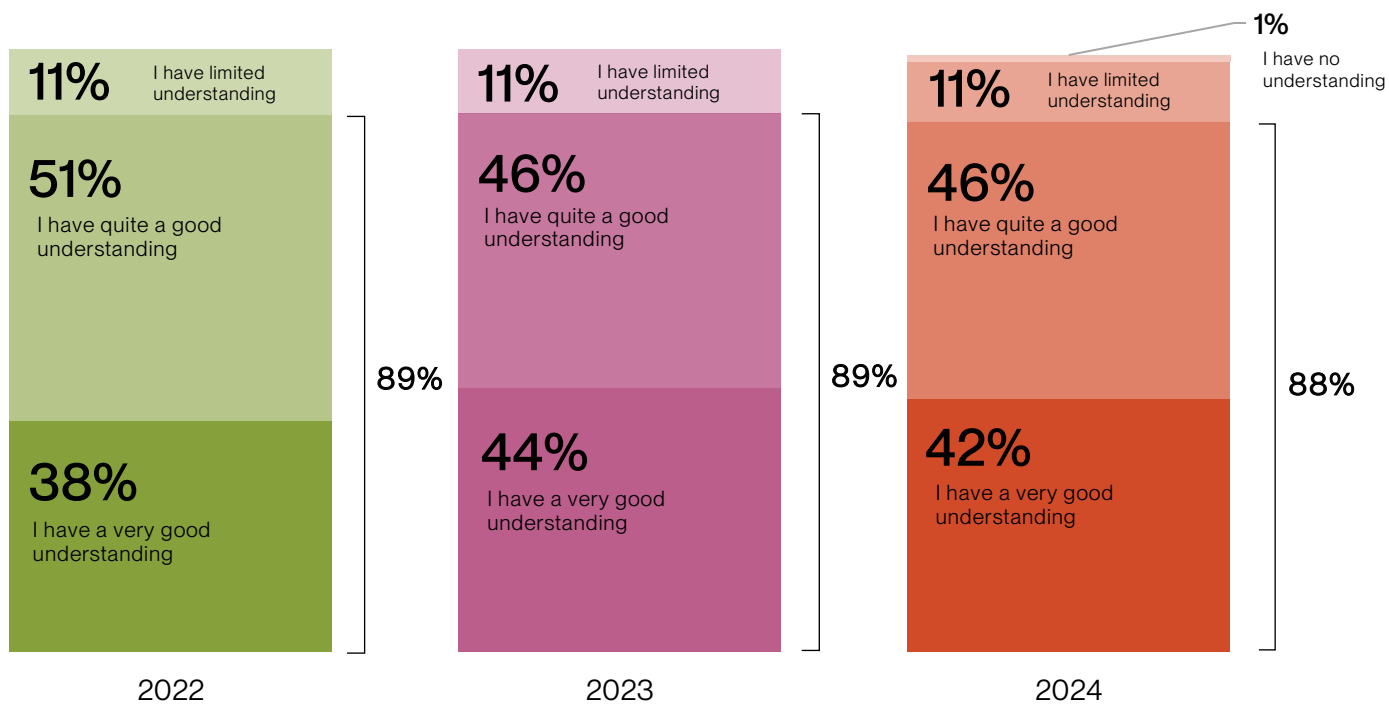
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# Stakeholders still have a strong understanding of the Commerce Commission's role

Nearly all (88%) of the stakeholders we heard from reported having a very good or fairly good understanding of the Commerce Commission.

## Level of understanding of the Commerce Commission



## Stakeholder nuance

Stakeholders that interact with the Commerce Commission for misleading information (fair trading), credit contracts, competition and market regulation are more likely to have a good or very good understanding of the Commission and its role. Businesses also have a better understanding compared to other stakeholder groups (94% very or quite good).

Public Sector stakeholders mostly have a 'quite good' understanding of the Commerce Commission. However, fewer of them describe their understanding as 'very good' (19%).

Source: Commerce Commission stakeholder questionnaire  
Q: Which best describes your level of understanding of the Commerce Commission and its role?  
Base: Total sample '22 n=248; '23 n=300; '24 n=326. 2024 subgroups n=42-172.

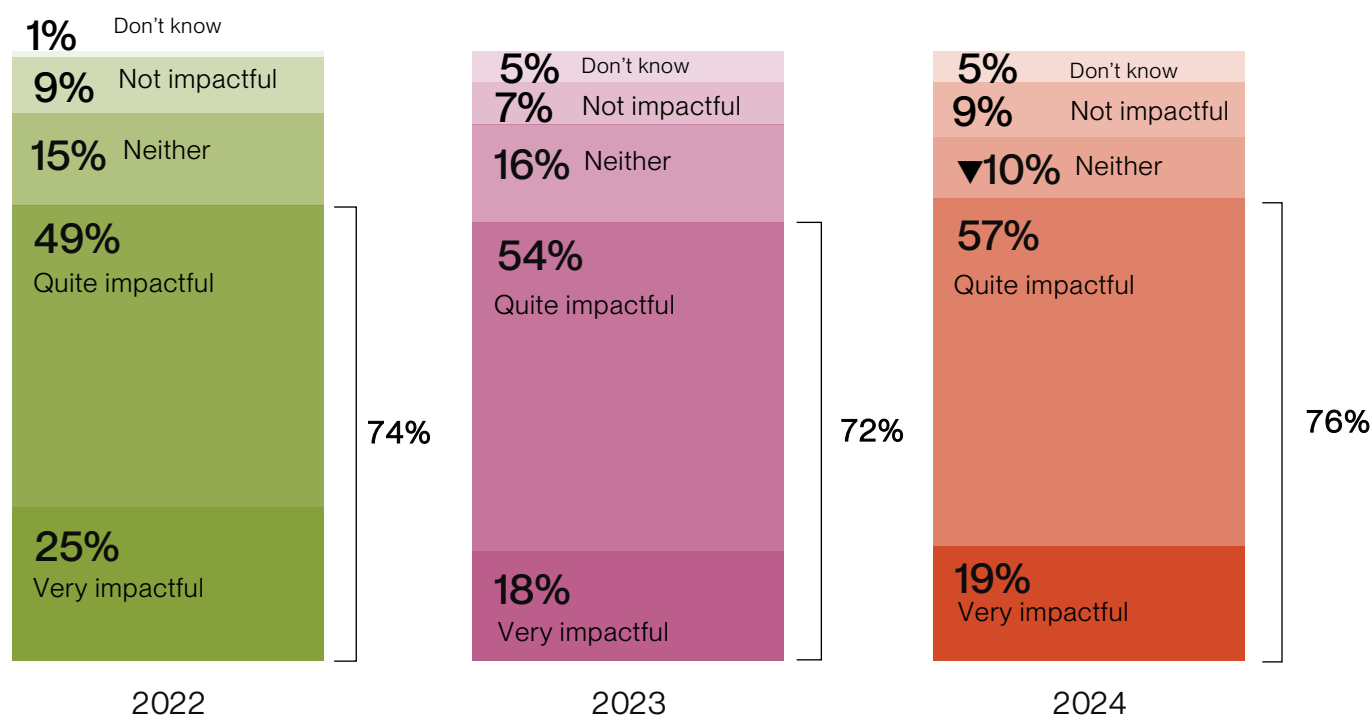


# Stakeholders continue to see the Commerce Commission as having a significant impact on New Zealanders

Three quarters (76%) of stakeholders we heard from think the Commerce Commission is impactful on New Zealanders.

The 4 point increase from 2023 suggests an increase in the perceived impact the Commerce Commission has on New Zealanders.

## Impact of the Commerce Commission on New Zealanders



## Stakeholder nuance

Those who interact with the Commerce Commission on infrastructure regulation are more likely to perceive the Commerce Commission as impactful (89%). This perception has increased by 23 percentage points since 2023.

In contrast, those who interact with the Commerce Commission on misleading information (fair trade), competition and market regulation think the Commerce Commission isn't as impactful to New Zealanders. These perceptions have shown signs of decreasing since 2023.

Despite this softening, the majority of stakeholders in each group still see the Commerce Commission as very or quite impactful.

Source: Commerce Commission stakeholder questionnaire  
Q Thinking about the Commerce Commission and the value it delivers for New Zealanders, how impactful is the Commerce Commission?  
Base: Total sample '22 n=248; '23 n=299; '24 n=324.



# Respondents view the Commerce Commission's role as protecting consumers, promoting competition, and enforcing regulation

These themes are consistent with 2023, but this year there has been a noticeable shift toward a greater focus on consumer protection and promoting market competition.

## How stakeholders describe the primary role of the Commerce Commission

### 1. Consumer protection

Focuses on safeguarding consumers by preventing harmful business practices and ensuring they are treated fairly. It's about protecting the public's rights and ensuring they are not exploited by businesses.

"To protect the consumer by monitoring, promoting, liaising, legislating and correcting improper or unfair business and private practices and behaviour."

"To protect consumers from unfair business practices and ensure they are informed of their rights."

### 2. Promote market competition

Promotes and sustains competitive markets by preventing monopolies, anti-competitive behaviour, and market failures. It ensures businesses operate in an open, fair environment.

"Regulating markets where competition isn't sufficient/market failure. Calling out anti-competitive behaviour and preventing mergers and acquisitions."

"Ensuring markets are competitive, and regulating sectors with little or no competition."

### 3. Regulatory enforcement

The process through which the Commerce Commission actively monitors and enforces compliance with laws. It ensures market players adhere to legal requirements, using legal and corrective measures when necessary.

"Enforce laws relating to fair trading, competition, and consumer credit contracts."

"Enforcing laws relating to competition, fair trading, and consumer borrowing."

"To regulate businesses, enforce the laws, and take corrective action if required."

# More than half of stakeholder's believe the Commerce Commission's approach to enforcement has changed over the past year

## Perceived change in enforcement approach

Changed a lot	13%
Changed a little	43%
No change	44%

56%

Have noticed change

### Stakeholder nuance:

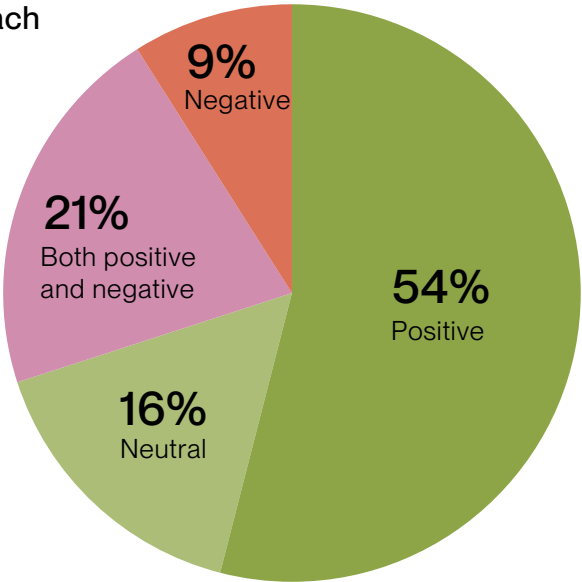
Those who interact with the Commerce Commission on misleading information (fair trading), market regulation and communications/engagement have noticed more change in the Commerce Commission’s approach to enforcing the law.

Among those who stated that the Commerce Commission's approach has changed, 54% view this as a positive change, with very few perceiving it negatively.

## Sentiment towards change in enforcement approach among stakeholders that noticed change

### Stakeholder nuance:

Stakeholders that engaged with the Commerce Commission for misleading information (fair trading) and competition have more mixed feelings about the change. These groups are more likely than others to view the changes negatively (24% and 19%, respectively).



# The positive changes that stakeholders have noticed include increased proactivity, transparency, and collaboration

Themes of changes noticed (among the stakeholders that have noticed change)

## ● POSITIVE SENTIMENT

- Proactive and strong enforcement

Many stakeholders have noted the Commerce Commission’s increased activity and assertiveness in enforcing laws.

"More proactive approach to prosecutions for misconduct within regulated industries, and more forthright calling out of unwanted practices by regulated industries."

"They've taken much stronger action on enforcement, which is good."

- Transparency and visibility

Stakeholders have noticed the increase in public-facing communications, webinars, and guidance from the Commerce Commission.

"There is more transparency for the public and information made available."

"The Commission is far more visible in terms of webinars and guidance."

- Collaboration

Stakeholders have noted a shift towards more cooperative engagement with the industry, with the Commerce Commission being seen as more willing to collaborate.

"More willingness to collaborate with industry."

"A positive change in staff attitudes from confrontational to collaborative."

"Focus has changed – seems more willing to collaborate now."

## ● NEGATIVE SENTIMENT

- Too formal and less consultative

A shift towards more formal and less collaborative engagement, with stakeholders feeling that opportunities for constructive discussion are being overlooked.

- Overly assertive enforcement

A sense that the Commerce Commission is sometimes taking disproportionate action, focusing heavily on enforcement rather than collaboration.

# What is important to stakeholders?

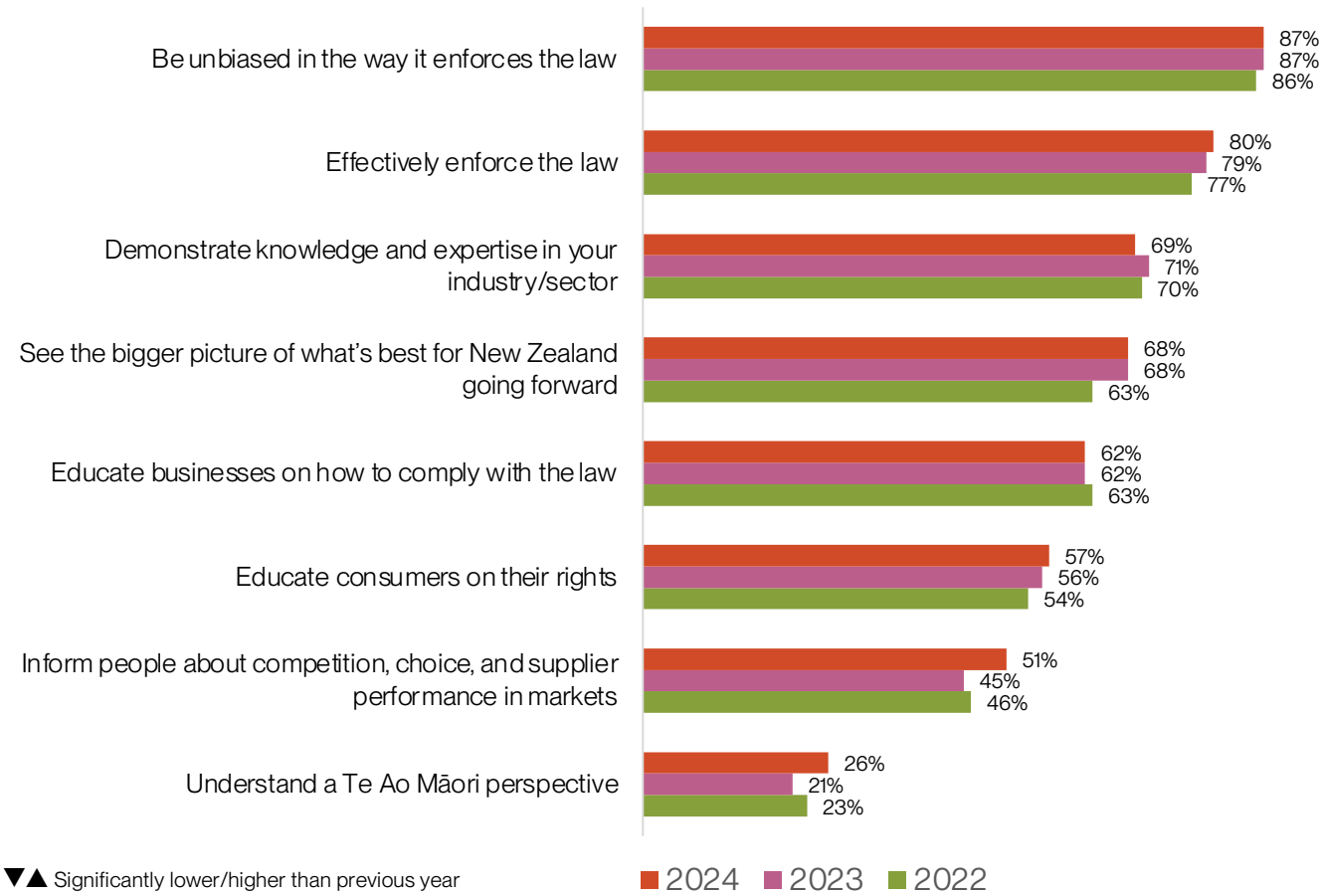
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# Stakeholders continue to view being unbiased and effective in law enforcement as key areas of importance for the Commerce Commission in fulfilling its role

While not a significant shift, there has been a growing emphasis on informing the public about market performance and understanding a Te Ao Māori perspective.

## Importance of the Commerce Commission to act in its role (% of stakeholders that selected 'very important')



## Stakeholder nuance

Those who have interacted with the Commerce Commission on credit contracts are more likely to see education to consumers on their rights as important (70%).

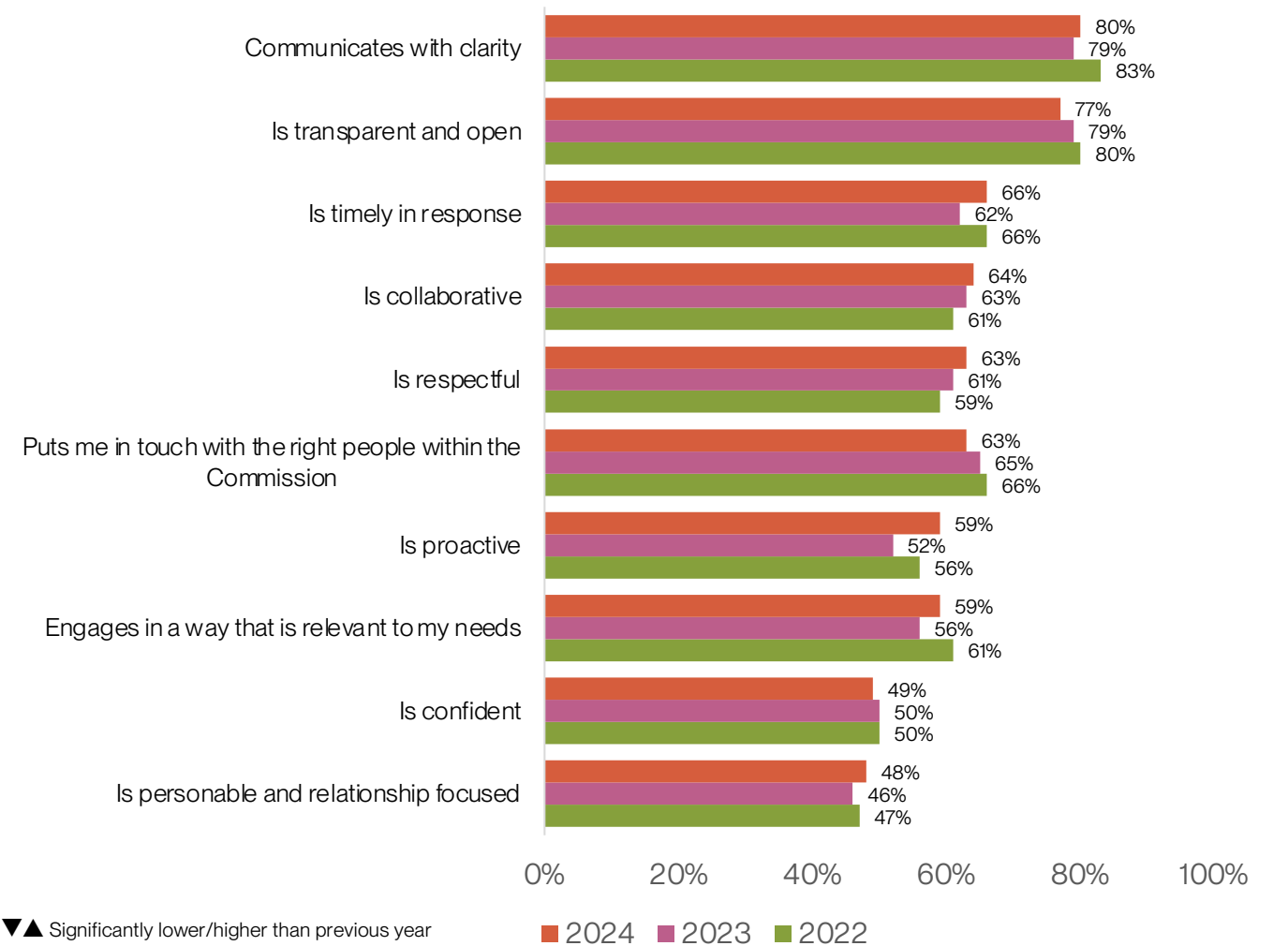
Infrastructure regulation stakeholders do not see education as important as other groups. Both education about how businesses comply with the law (47%) and consumer rights (38%) are not as important for this group.

Consumer/community advocacy groups are more likely to think the Commerce Commission has an important role to understand a Te Ao Māori perspective (59%).

Source: Commerce Commission stakeholder questionnaire  
Q Thinking about the Commerce Commission's role, how important is it for the Commerce Commission to...  
Base: Total sample '22 n=241, '23 n=296, '24 n=319. Subgroups n=34-99.

# In terms of how the Commerce Commission communicates, clear and transparent communication remains the most important qualities for stakeholders

Importance of the Commerce Commission in communicating  
(% of stakeholders that selected 'very important')



## Stakeholder nuance

'Is confident' is a quality of the Commerce Commission's communication that consumer/community advocacy groups place greater importance on compared to other stakeholder groups. 79% consider this very important.

Source: Commerce Commission stakeholder questionnaire  
Q: Thinking about how the Commerce Commission communicates and engages with you, how important is it that the Commerce Commission...  
Base: Total sample '22 n=241; '23 n=296; '24 n=322. Subgroups n=34.

# Commerce Commission perceptions

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# Overall performance of the Commerce Commission in its role

# 61% of stakeholders agree that the Commerce Commission is performing well in its role overall

This remains in line with perceptions of previous years. Only 8% of stakeholders think the Commerce Commission performs poorly in its role overall.

When stakeholders reflect on the performance of the Commission, some of them will be reflecting from a position of being under investigation or subject to court action. It's important to note that these stakeholders are unlikely to rate the Commerce Commission's performance highly, regardless of how well the Commission is performing.

## Perception of the Commerce Commission’s performance in its role overall

	● 2022	● 2023	● 2024
NET: Well	65%	63%	61%
Very well	23%	19%	21%
Well	42%	43%	40%
Neutral	21%	24%	26%
Poor	7%	7%	6%
Very poorly	5%	2%	2%
NET: Poor	12%	9%	8%

▼▲ Significantly lower/higher than previous year

## Stakeholder nuance

Stakeholders who interacted on infrastructure regulation think the Commerce Commission is performing better in it’s role compared to other groups (78%). This has increased significantly since 2023.

There are signs of a decline in perceptions that the Commerce Commission is performing well in it’s role overall among groups that interact on misleading information (fair trading) (-6) and competition (-8).

Source: Commerce Commission stakeholder questionnaire  
Q: How well do you believe the Commerce Commission performs in its role overall?  
Base: Total sample '22 n=249; '23 n=300; '24 n=323. Subgroups n=70-139  
The data does not sum up to 100% due to the exclusion of the "don't know" option.

# Stakeholders' perceptions of the Commerce Commission's performance in its role remains stable

All perceptions remain stable with no significant changes. The Commerce Commission continues to perform strongest in being unbiased and effective in its enforcement of the law, and demonstrating knowledge and expertise.

% of stakeholders who agree that the Commerce Commission...

		2022	2023	2024
Independent and impartial	Is unbiased in the way it enforces the law	64%	60%	61%
Knowledgeable understanding	Demonstrates knowledge and expertise in your industry/sector	62%	61%	60%
Balanced actions	Effectively enforces the law	57%	60%	60%
	Educates consumers on their rights	56%	56%	55%
	Educates businesses on how to comply with the law	51%	55%	50%
Inform	Informs people about competition, choice, and supplier performance in markets	47%	47%	50%
Big picture	Sees the bigger picture of what's best for New Zealand going forward	45%	45%	46%
Te Ao Māori	Understands a Te Ao Māori perspective	20%	26%	24%

▼▲ Significantly lower/higher than previous year

## Stakeholder nuance

There are no significant differences among stakeholder sub-groups.

Source: Commerce Commission stakeholder questionnaire  
Q: How strongly do you agree or disagree that the Commerce Commission...  
Base: Total sample '22 n=249; '23 n=301; '24 n=323.

# Communication and engagement perceptions

# Stakeholders' perceptions of the Commerce Commission’s performance in communication and engagement remains strong

## Communication/engagement performance perceptions

	● 2022	● 2023	● 2024
NET: Well	57%	62%	57%
Very well	19%	23%	20%
Well	38%	39%	37%
Neutral	28%	27%	27%
Poor	11%	8%	10%
Very poorly	3%	2%	4%
NET: Poor	15%	10%	13%

▼▲ Significantly lower/higher than previous year

## Stakeholder nuance

Stakeholders that have interacted with the Commerce Commission for misleading information (fair trading) and competition are more likely to perceive the Commerce Commission’s communication and engagement as poor (27% and 24% respectively). This perception has grown for each group in the last year. On balance, this is still the minority of these stakeholder groups, as half of each group still feel the Commerce Commission performs well.

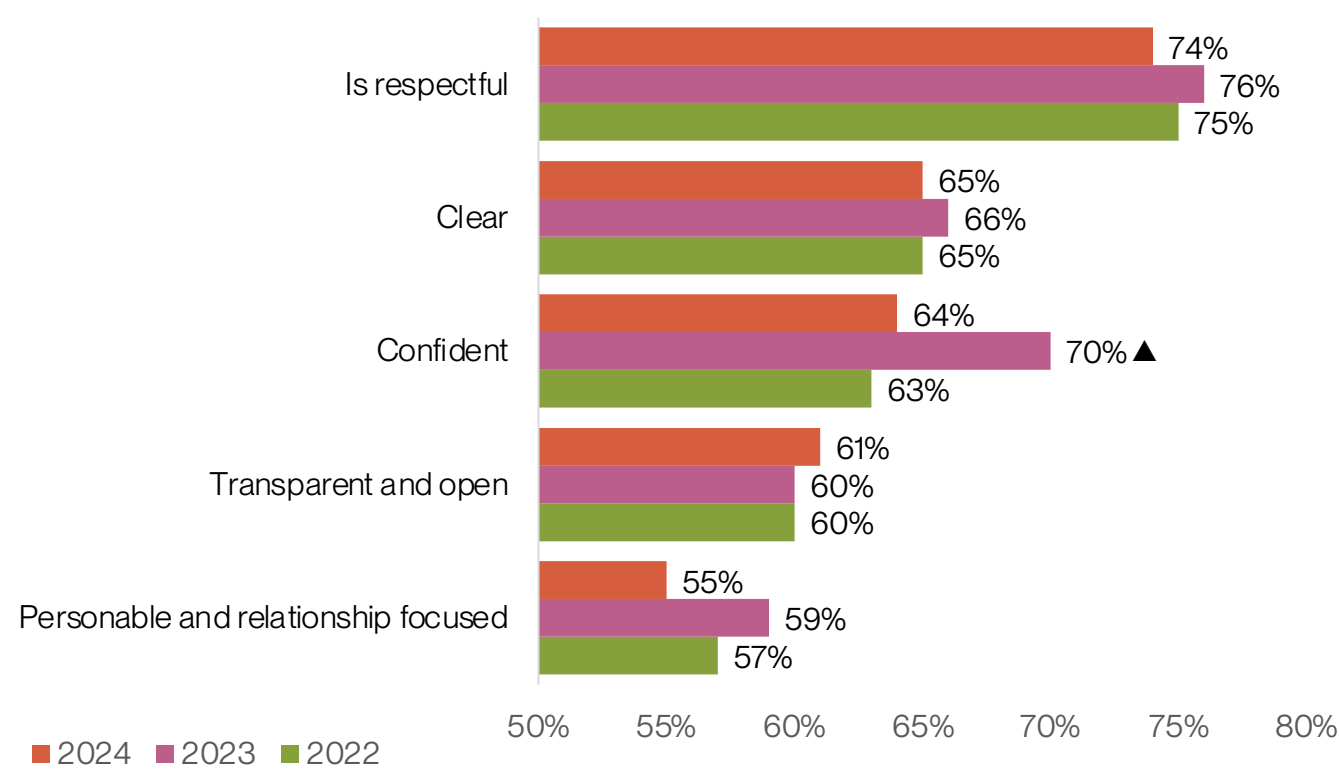
Businesses are more likely than other stakeholder groups to view the Commerce Commission’s communication as poor (19%). There has been no change in this level in the last year.

Source: Commerce Commission stakeholder questionnaire  
Q: How well do you believe the Commerce Commission performs in how they communicate and engage?  
Base: Total sample '22 n=248; '23 n=300; '24 n=323. Subgroups n=70-171.

COMMUNICATION PERFORMANCE SNAPSHOT

# Stakeholder perceptions of specific communication attributes have remained consistent over time

Percent of stakeholders who agree that the Commerce Commission communications are:



▼▲ Significantly lower/higher than previous year

Source: Commerce Commission stakeholder questionnaire  
Q: Thinking about how the Commerce Commission communicates and engages with you, how strongly do you agree or disagree that the Commerce Commission is...  
Base: Total sample '22 n=248; '23 n=300; '24 n=323.  
Subgroups n=78-171.

### Stakeholder nuance

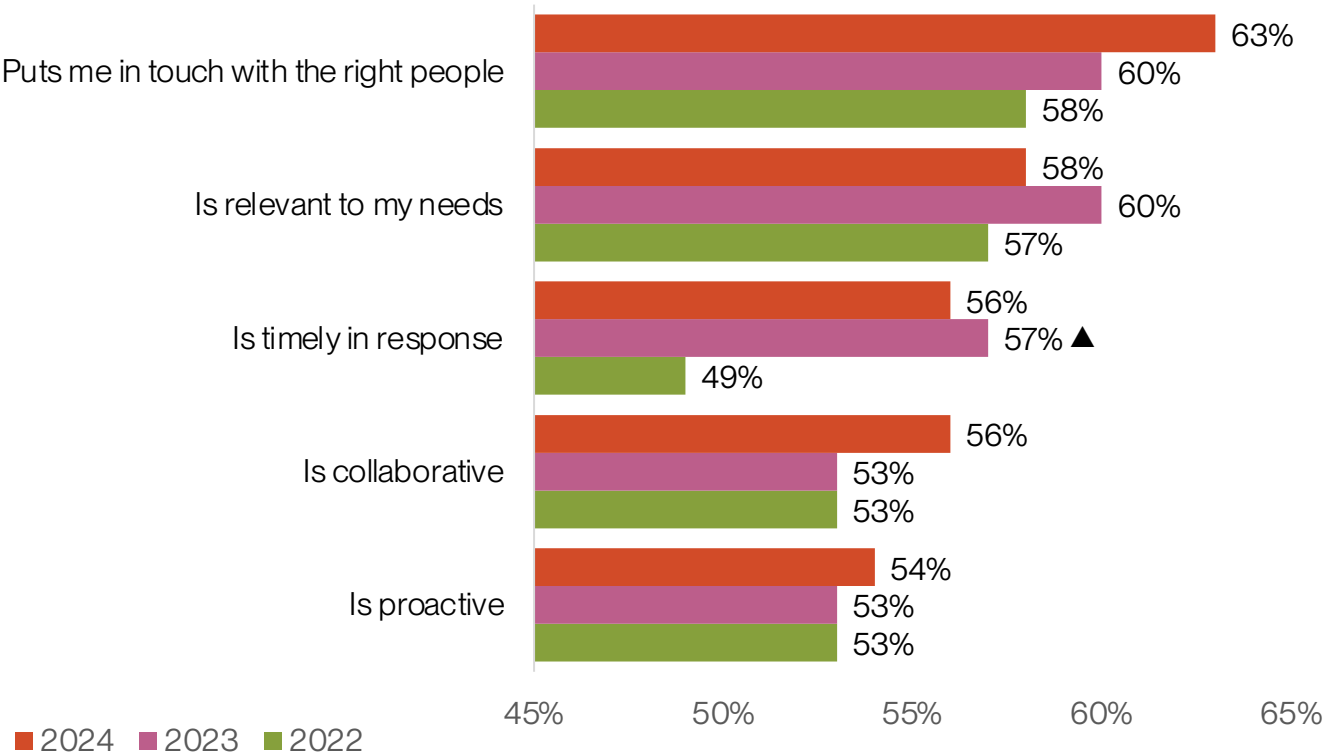
Those who interacted with the Commerce Commission on infrastructure regulation are more likely to perceive the Commerce Commissions' communication as transparent and open (78%). This has improved 20 points since 2023.

Business stakeholders under index in agreeing that the Commerce Commissions communication is personable and relationship focused (45%). Since 2023, business stakeholders' perception has shown signs of softening, declining by 6 points.

ENGAGEMENT PERFORMANCE SNAPSHOT

# There are no meaningful shifts in perceptions of the Commerce Commission’s engagement. The majority of stakeholders agree with these statements

Percent of stakeholders who agree that the Commerce Commission engages in a way that...



▼▲ Significantly lower/higher than previous year

### Stakeholder nuance

Source: Commerce Commission stakeholder questionnaire  
Q: Thinking about how the Commerce Commission communicates and engages with you, how strongly do you agree or disagree that the Commerce Commission...  
Base: Total sample '22 n=248; '23 n=299; '24 n=323.  
Subgroups n=76..

Those that have interacted with the Commerce Commission on competition are less likely to perceive the Commerce Commissions engagement as proactive (35%). This is despite their perception increasing 8 points year on year.



# Decision making perceptions

# The Commerce Commission's performance in decision-making remains consistent, though it isn't rated as high compared to performance in other areas

Perceptions vary by stakeholder group, with fair trading and competition stakeholders more critical, while infrastructure regulation stakeholders see improvement (+12).

## Decision making performance perceptions

	● 2022	● 2023	● 2024
NET: Well	52%	47%	48%
Very well	14%	15%	18%
Well	38%	32%	30%
Neutral	24%	29%	28%
Poor	11%	10%	10%
Very poorly	6%	4%	4%
NET: Poor	17%	14%	13%

▼▲ Significantly lower/higher than previous year

## Stakeholder nuance

Stakeholders who have interacted with the Commerce Commission for misleading information (fair trading), competition and market regulation are more likely to perceive the Commerce Commission's decision making as poor (30%, 32% and 21% respectively). This negative perception has grown for misleading information (fair trading) and competition stakeholders in the last year.

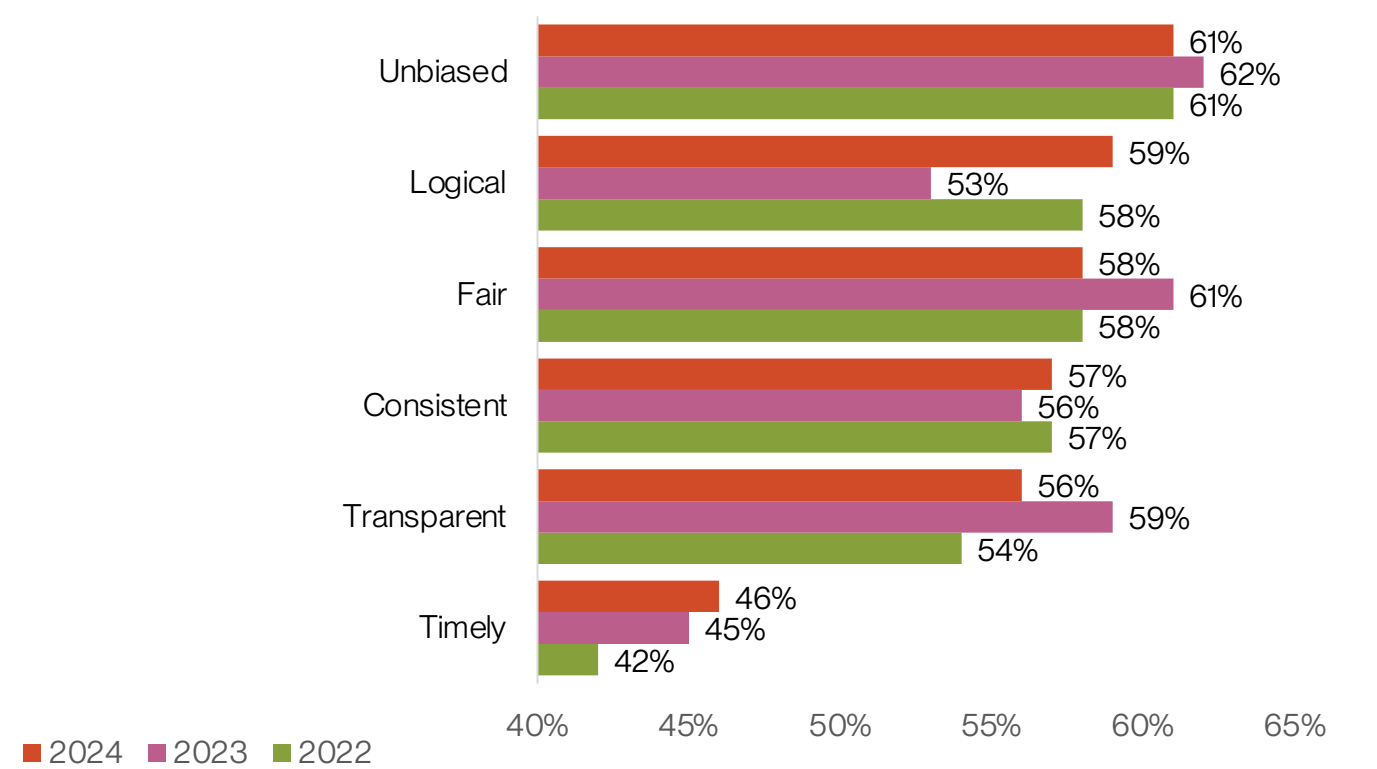
Perceptions of how the Commerce Commission go about making decisions has improved for stakeholders that have interacted on infrastructure regulation.

Source: Commerce Commission stakeholder questionnaire  
Q: How well do you believe the Commerce Commission performs in how they go about making decisions?  
Base: Total sample '22 n=248; '23 n=299; '24 n=323. Subgroups n=70-139.

DECISION MAKING PERFORMANCE SNAPSHOT

# Perceptions around decision-making remain stable, but timeliness stands out as an area for improvement

Percent of stakeholders who agree that the Commerce Commission makes decisions that are...



▼▲ Significantly lower/higher than previous year

Source: Commerce Commission stakeholder questionnaire  
Q: Thinking about the Commerce Commission and how they go about making decisions, specifically those that impact your organisation, how strongly do you agree or disagree that the Commerce Commission...  
In 2024 the question wording changed to: Thinking about the Commerce Commission and how they go about making decisions and enforcing the law, specifically those that impact your organisation, how strongly do you agree or disagree that the Commerce Commission...  
Base: Total sample '22 n=248; '23 n=299; '24 n=323. Subgroups n=78.

## Stakeholder nuance

Stakeholders who have interacted with the Commerce Commission for infrastructure regulation have positively increased in perceptions of how the Commerce Commission goes about making decisions. All attributes have increased by at least 16 points compared to 2023.

Compared to other stakeholder groups, infrastructure regulation stakeholders are now more likely to agree that the Commerce Commissions' decision making and law enforcement are unbiased, fair, logical and transparent. The Commerce Commission has been able to create a trusted relationship with this stakeholder group.

# Stakeholder preferences

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# Industry guidelines and enforcement remain key areas that stakeholders want to see more of from the Commerce Commission

Although a small shift, direct engagement with businesses has gained importance, highlighting stakeholders’ desire for more interaction with the Commerce Commission.

## Areas stakeholders would like to see more of from the Commerce Commission

	● 2023	● 2024
Industry guidelines and/or education programs	25%	21%
Enforcement action by the Commerce Commission	21%	20%
Direct engagement with businesses	14%	18%
Market research or case studies	10%	10%
Seeking remedies for consumers	11%	9%
Other	9%	8%
Not sure	10%	13%

▼▲ Significantly lower/higher than previous year

- 
- Constructive consulting approach
  - Big picture conversations
  - Simpler compliance

## Stakeholder nuance

Business stakeholders would like to see more direct engagement with businesses (27%), compared to other stakeholder groups. This level is consistent with 2023.

Stakeholders that have interacted with the Commerce Commission on market regulation would also like to see more direct engagement with businesses. This has increased 11 points since 2023.

Consumer/community advocacy groups would like to see more enforcement action (50%), compared to other stakeholder groups.

Source: Commerce Commission stakeholder questionnaire  
Q: What is one thing you would like to see more of from the Commerce Commission?  
Base: Total sample '23 n=298; '24 n=326. Subgroups n=34-172.

# Stakeholders are primarily interacting via digital and email-based channels, with in-person interactions also relevant but to a lesser extent

## Current channels used for stakeholder interaction with the Commerce Commission

	2022	2023	2024
Emails	83%	79%	77%
Commerce Commission website		59%	57%
Webinar or presentation		48%	49%
Online/digital meetings (e.g. Zoom)	52%	49%	47%
In-person meetings	46%	41%	36%
Consultations	33%	36%	34%
Newsletter		33%	33%
Workshops	46%	▼ 29%	25%
Letters/mail	37%	▼ 18%	23%
Business or stakeholder seminars	23%	25%	21%
Stakeholder functions	24%	17%	20%
Conferences	27%	21%	18%
Social media (e.g. LinkedIn)	6%	9%	12%
Hui or Wānanga event		8%	10%
Round tables	7%	7%	9%
Other (please specify)	8%	▼ 3%	3%
None of the above	0%	0%	▲ 3%
Average number of channels	3.9	4.8*	4.8

\*Increase explained by additional channels included in 2023.

▼▲ Significantly lower/higher than previous year

Source: Commerce Commission stakeholder questionnaire  
Q: Please select the ways in which you interact or engage with the Commerce Commission?  
Base: Those who have interacted or engaged with the Commerce Commission '22 n=248; '23 n=286; '24 n=287. Subgroups n=39-164.  
The sum of these results is greater than 100%; this is because respondents were able to select multiple options for this question.

### Stakeholder nuance

Stakeholders that engage with the Commerce Commission on credit contracts interact less through face-to-face channels, such as in-person meetings and consultations.

Businesses tend to interact more through emails (83%) compared to other stakeholder groups.

# Stakeholder preferences for communication is a mix of digital and in-person communication

Stakeholders prefer email for communication, which is also the most common interaction method. There is also preference for in-person engagements among most stakeholder groups, such as meetings, workshops, and consultations.

## Preferred channels for stakeholder interaction with the Commerce Commission

	Currently interacting	Preference for interaction
Emails	77%	67%
Commerce Commission website	57%	43%
Webinar or presentation	49%	46%
Online/digital meetings (e.g. Zoom)	47%	47%
In-person meetings	36%	48%
Consultations	34%	34%
Newsletter	33%	31%
Workshops	25%	40%
Letters/mail	23%	13%
Business or stakeholder seminars	21%	29%
Stakeholder functions	20%	27%
Conferences	18%	24%
Social media (e.g. LinkedIn)	12%	5%
Hui or Wānanga event	10%	15%
Round tables	9%	22%
Other	3%	2%

Source: Commerce Commission stakeholder questionnaire  
Question added in 2024.  
Q: Please select the ways in which you would prefer to interact or engage with the Commerce Commission in the future?  
Base: Those who have interacted or engaged with the Commerce Commission '24 n=288. Subgroups n=39-79.  
The sum of these results is greater than 100%; this is because respondents were able to select multiple options for this question.

### Stakeholder nuance

Stakeholders that engage with the Commerce Commission on misleading information (fair trading), competition, infrastructure regulation and market studies prefer face-to-face channels best, which are the channels they currently use most often.

Stakeholders that engage with the Commerce Commission on credit contracts have little interest in in-person meetings (28%) compared to other stakeholder groups.



# When we ask stakeholders how the Commerce Commission could improve its communication and engagement, they highlight the need for more transparency, timely responses, a relationship-based approach, and greater community visibility

## Themes of improvements for the Commerce Commissions communication

### • **Transparent and timely communications**

Some stakeholders would like more timely updates, clearer expectations, and better adherence to deadlines.

“Timely communication around compliance issues and a willingness to explore ways to get to an outcome efficiently while meeting legal requirements. Uncertainty and radio silence make it really hard to run a business.”

“It could be more proactive when it is about to issue reports or media, in offering a heads-up on timing and the general tenor of what is about to be made public.”

### • **Proactive and tailored engagement**

Stakeholders mentioned the importance of relationship-based approaches, industry-specific consultations, and proactive engagement methods.

“It needs to actually seek out and partner with others. It tends to be extractive and the relationships are one way.”

“Our sector really appreciates when the Commission collaborates with us and is willing to hold timely workshops to do this or co-design (where appropriate).”

### • **Community visibility and education**

This highlights the need for outreach to specific communities such as Māori and small businesses, and an educative or consultative role on relevant topics.

“Have more people like Joseph Liava'a on the ground educating and advocating for the South Auckland Community.”

“Be more cognisant of the human behind some of the matters - perhaps you could engage in education or consultation way rather than formal.”

“CC needs to be more visible in the community and engage with people at events and network meetings etc.”

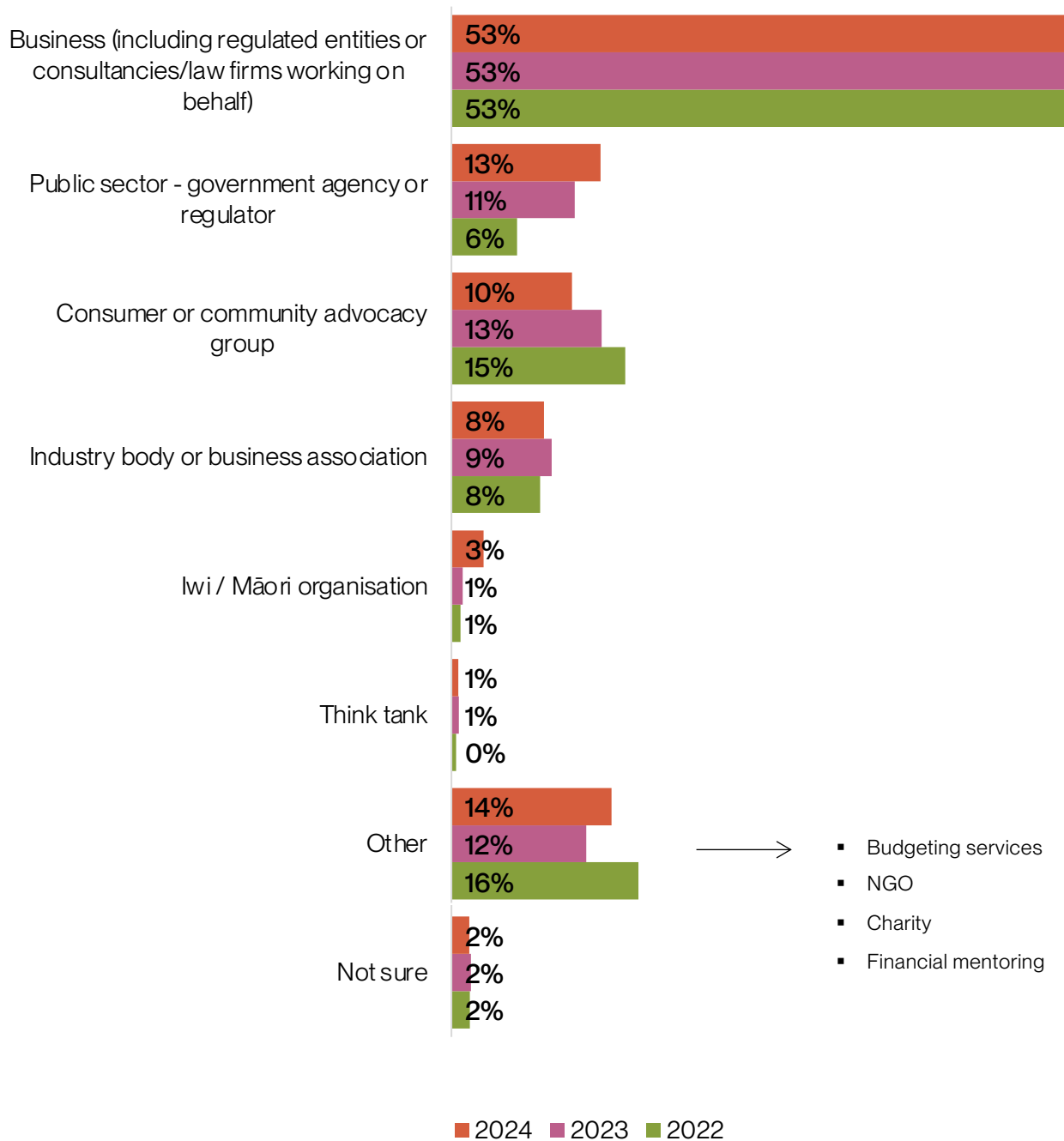
# Key takeouts

- Stakeholders continue to have a clear understanding of the Commerce Commission's role and its impact on New Zealand, with no meaningful change since last year.
- The Commerce Commission is associated with protecting consumers, promoting competition, and enforcing regulation. Consumer protection has been more salient in 2024.
- More than half of stakeholders have noticed changes in the Commerce Commission's enforcement approach this year. Most view these changes positively, describing them as more proactive, transparent, collaborative, and focused on stronger enforcement. Some view these changes as negative, stating that the approach is too assertive, formal, and not collaborative.
- While stakeholders have noticed changes, these have not yet led to improvements in overall performance measures. The Commerce Commission continues to perform well in its role, communication, engagement, and decision-making, which remain consistent over time.
- Stakeholders would like to see more industry guidelines and enforcement action, as well as improvements in communication and engagement timeliness and transparency.
- Email and the website remain the most used communication channels, but most stakeholder groups also see value in more in-person interactions, such as meetings, workshops, and consultations.

# Appendix

# Who did we hear from in our quantitative survey?

A total sample size of n=326 in 2024, an increase from n=301 in 2023 and n=248 in 2022.



Most respondents described their organisation as a business (53%). When interpreting the quantitative results at the total level, we need to keep in mind that the sample’s representation is skewed towards this group.

# We received responses from stakeholders across all regulatory areas

## Reasons stakeholders interact with the Commerce Commission

	2022	2023	2024	Interaction reason groups
Credit contracts and consumer finance	53%	▼ 42%	▼ 31%	
Misleading information, pricing, product safety or unfair contracts (Fair Trading)	31%	▼ 23%	22%	
Communications and engagement	17%	16%	19%	
Electricity (transmission and distribution)	23%	20%	21%	
Gas pipelines	7%	5%	4%	Infrastructure regulation
Airports	4%	4%	3%	
Water		2%	2%	
Telecommunications	23%	18%	20%	
Retail payment systems	11%	11%	14%	
Grocery		9%	▲ 14%	Market regulation
Fibre networks	10%	9%	10%	
Fuel	7%	4%	6%	
Dairy	3%	2%	2%	
Anti-competitive conduct	22%	▼ 15%	18%	Competition
Mergers and acquisitions	12%	11%	14%	
Market studies – personal banking services		11%	12%	
Market studies – grocery sector	9%	8%		Market studies
Market studies – residential building supplies	7%	4%		
Other	4%	6%	6%	
None of these	4%	4%	▲ 11%	

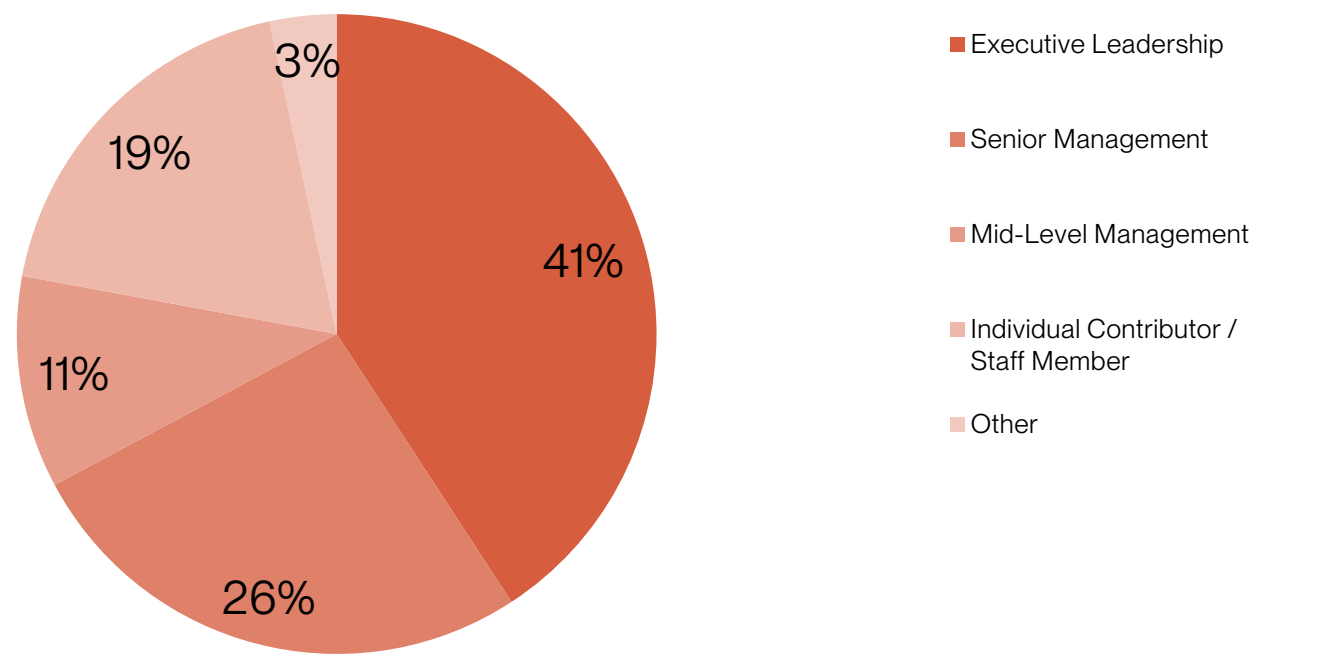
▼▲ Significantly lower/higher than previous year

Source: Commerce Commission stakeholder questionnaire  
Q: Which of the following areas have you engaged with the Commerce Commission on?  
Base: Total sample '22 n=248; '23 n=301; '24 n=326.  
The sum of these results is greater than 100%; this is because respondents were able to select multiple options for this question.  
Market Studies in 2022 does not include personal banking services, Market regulation in 2022 does not include grocery. Infrastructure regulation in 2022 does not include water as these options were added in 2023. All comparisons are exact and do not involve these new additions. Data was not collected where the cells are omitted.

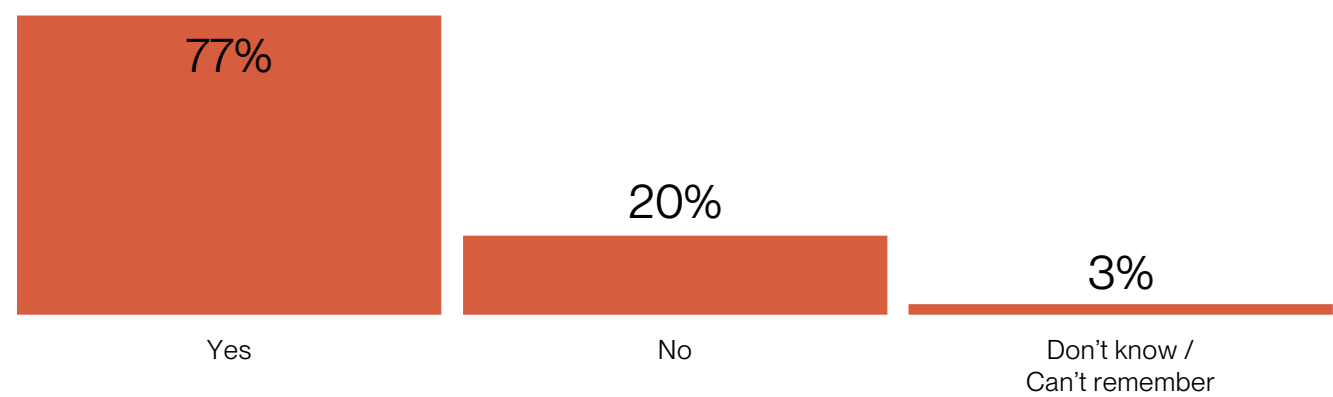
# The majority of stakeholders who responded have interacted with the Commerce Commission in the past year, representing a mix of organisational levels

This has remained consistent since 2023.

Respondent management level



Commerce Commission engagement or interaction in the last 12 months

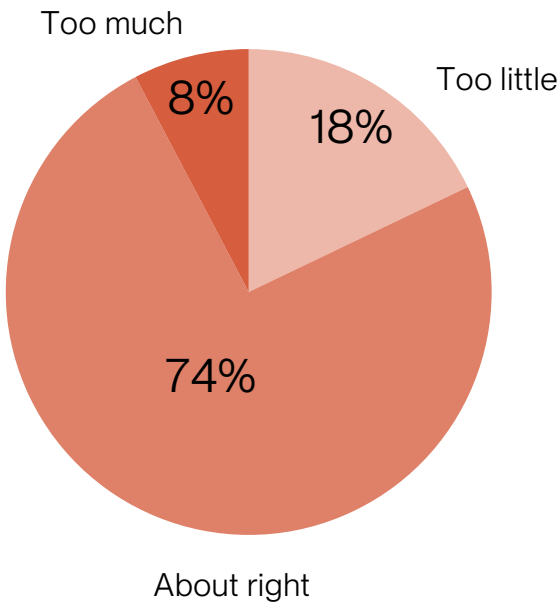


Source: Commerce Commission stakeholder questionnaire  
Q: What is your role/level within your business or organisation?  
Q: Have you engaged or interacted with the Commerce Commission in the last 12 months?  
Base: Total sample '24 n=326.

# The majority of stakeholders consider the amount of interaction with the Commerce Commission to be appropriate

Although there is consensus from the majority of stakeholders that they are having the right level of interaction, the amount of stakeholders saying they have interacted ‘too much’ has increased 6 points since 2022.

Interaction level 2024

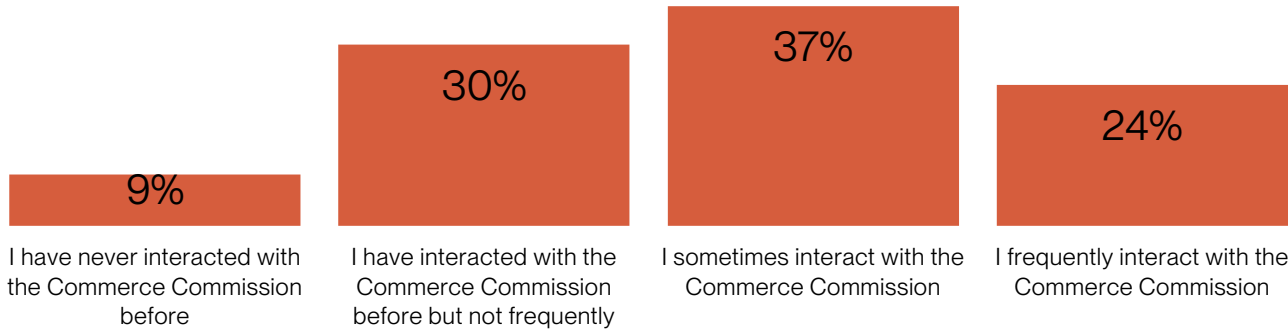


## Stakeholder nuance

Public Sector stakeholders over index on saying they engage too little with the Commerce Commission (33%).

None of the stakeholders we spoke to, who engaged with the Commerce Commission regarding infrastructure regulation, felt they had too much interaction. 85% say it’s ‘about right.’

Commerce Commission interaction frequency 2024



Source: Commerce Commission stakeholder questionnaire  
Q: Which of the following best describes the amount of contact you have with the Commerce Commission Base: Total sample '24 n=326; subgroups n=42-140.  
Q: Which of the following best describes your interaction with the Commerce Commission Base: Total sample '24 n=326.



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