

# Australian Consumer Survey 2023

## Final Report



© Commonwealth of Australia 2023

This publication is available for your use under a [Creative Commons Attribution 3.0 Australia](https://creativecommons.org/licenses/by/3.0/au/legalcode) licence, with the exception of the Commonwealth Coat of Arms, the Treasury logo, photographs, images, signatures and where otherwise stated. The full licence terms are available from <http://creativecommons.org/licenses/by/3.0/au/legalcode>.



Use of Treasury material under a [Creative Commons Attribution 3.0 Australia](https://creativecommons.org/licenses/by/3.0/au/legalcode) licence requires you to attribute the work (but not in any way that suggests that the Treasury endorses you or your use of the work).

### **Treasury material used ‘as supplied’**

Provided you have not modified or transformed Treasury material in any way including, for example, by changing the Treasury text; calculating percentage changes; graphing or charting data; or deriving new statistics from published Treasury statistics — then Treasury prefers the following attribution:

*Source: The Australian Government the Treasury and Kantar Public Australia Pty Ltd.*

### **Derivative material**

If you have modified or transformed Treasury material, or derived new material from those of the Treasury in any way, then Treasury prefers the following attribution:

*Based on The Australian Government the Treasury and Kantar Public Australia Pty Ltd data.*

### **Use of the Coat of Arms**

The terms under which the Coat of Arms can be used are set out on the Department of the Prime Minister and Cabinet website (see <https://www.pmc.gov.au/honours-and-symbols/commonwealth-coat-arms>).

### **Other uses**

Enquiries regarding this licence and any other use of this document are welcome at:

Manager  
Media Unit  
The Treasury  
Langton Crescent  
Parkes ACT 2600  
Email: [media@treasury.gov.au](mailto:media@treasury.gov.au)

*In the spirit of reconciliation, the Treasury acknowledges the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples.*

# Contents

1.0	Executive Summary.....	4
1.1	Background.....	4
1.2	Methodology and approach.....	4
1.3	Key findings.....	4
1.3.1	Consumer survey.....	4
1.3.2	Business survey.....	8
1.4	Conclusions.....	9
2.0	Introduction.....	11
3.0	Research approach and methodology.....	11
3.1	Updates to the 2016 questionnaires.....	11
3.1.1	Cognitive testing.....	11
3.2	Survey methodology.....	12
3.3	Notes on reading this report.....	13
3.4	Limitations of the survey data.....	16
3.5	Glossary of terms.....	16
	Consumer Survey.....	17
4.0	Awareness and understanding of consumer protection laws.....	18
4.1	Overall awareness.....	18
4.2	Depth of understanding.....	20
4.3	Knowledge of which organisations are responsible for ensuring compliance.....	22
4.4	Application of consumer rights when purchasing from overseas companies.....	24
5.0	Perceptions of consumer protection regulation in Australia.....	26
5.1	Perceptions of enforcement and compliance.....	26
5.2	Perceptions of Australian consumer law.....	28
5.3	Perceptions of access to information and services.....	30
6.0	Seeking information and advice.....	31
6.1	Likelihood of seeking information or advice.....	31
6.2	Circumstances when information or advice would be sought.....	32
6.3	Sources of information or advice.....	34
7.0	Making a complaint.....	36
7.1	Likelihood of making a complaint.....	36
7.2	Circumstances where consumers are more likely to make a complaint.....	38
7.3	Preferred avenues for making a complaint.....	40
7.4	Overall awareness of disputes resolution services.....	42
7.5	Likelihood of using disputes resolution services.....	44
8.0	Experience of problems when purchasing products or services.....	46
8.1	Incidence of problems when purchasing products and services.....	46
8.2	Problems experienced when purchasing products and services.....	50

8.3	How the product or service was purchased .....	57
8.4	Where the business was based.....	59
8.5	How the problem product or service was paid for .....	61
8.6	When the problem was recognised .....	63
8.7	Action taken to resolve problems .....	65
8.8	Incidence of purchasing unsafe products.....	78
8.9	Problems when making online purchases.....	79
9.0	Experience with travel cancellations during COVID .....	81
	Business Survey .....	89
10.0	Awareness and understanding of consumer protection regulation .....	90
10.1	Overall awareness .....	90
10.2	Awareness of the Australian Consumer Law .....	92
10.3	Understanding of business obligations and responsibilities.....	93
10.4	Awareness of organisations responsible for consumer protection compliance .....	97
11.0	Information about the Australian Consumer Law .....	98
11.1	Information to ensure compliance with the Australian Consumer Law.....	98
11.2	Sources of Australian Consumer Law information and advice .....	100
11.3	Obtained information about the Australian Consumer Law .....	101
11.4	Preferred information formats about the Australian Consumer Law.....	103
12.0	Perceptions of Australian Consumer Law .....	104
12.1	Perceptions of enforcement and compliance .....	104
12.2	Perceptions of negative publicity .....	106
12.3	Perceptions of fairness .....	107
12.4	Access to information and services.....	108
13.0	Dispute resolution services.....	109
13.1	Awareness of dispute resolution services .....	109
14.0	Cost to business .....	114
15.0	The impact of COVID restrictions on travel .....	115
15.1	The impact of COVID on the travel sector.....	115
15.2	The impact of COVID on business travel .....	118
	Appendix A: Survey sample frames .....	120
	Appendix B: List of figures.....	122
	Appendix C: Product category summaries .....	125
	Appendix D: Consumer survey.....	133
	Appendix E: Business survey .....	156

# 1.0 Executive Summary

## 1.1 Background

Kantar Public was commissioned by the Consumer Senior Officials Network (CSON) on behalf of Commonwealth, State and Territory Consumer Ministers to undertake the third iteration of the Australian Consumer Survey (ACS). Previous surveys were conducted in 2011 and 2016. The ACS was developed to initially benchmark, and then to build an evidence base concerning how the consumer law reforms introduced in January 2011 (Schedule 2, *Commonwealth Competition and Consumer Act 2010*) are benefiting and impacting consumers and businesses.

To understand both consumer and business perspectives, the ACS comprises two separate surveys: one of Australian consumers, and the other of Australian businesses. The ACS is used to drive policy making by assessing:

- the experiences of consumers and businesses,
- the factors that affect how consumers and businesses behave in regard to their rights and obligations,
- trends over time,
- any unintended burdens/impacts,
- and also benchmarking knowledge, awareness and behaviours.

## 1.2 Methodology and approach

The consumer and business surveys ran concurrently, from the 11th of August to the 8th of September 2023. Both surveys used a mixed method approach:

- In total n=5,452 Australian consumers aged 16 and over completed the consumer survey; with n=4,631 interviews conducted online and n=821 interviews conducted over the phone.
- In total n=1,290 business representatives completed the business survey; with n=1,095 interviews conducted online and n=195 interviews conducted over the phone.

This report presents key findings for both the consumer and business surveys.

## 1.3 Key findings

### 1.3.1 Consumer survey

#### Awareness and understanding of Australian Consumer Law

Consumer awareness of laws to protect their basic consumer rights is almost universal, consistently above 90% across all states, territories and geographic remoteness levels across Australia (as derived from the Accessibility/Remoteness Index of Australia Plus) and 92% nationwide. This is an increase from 2016, where awareness was 90%. Depth of understanding of these laws remains unchanged, however, with 28% of consumers claiming to have a very good or excellent understanding. More than six in ten consumers believe the State Regulator (68%) or the ACCC (63%) are primarily responsible for the regulation of these laws. See section 4 for further information about awareness and understanding of Australian Consumer Law.

#### Perceptions of consumer protection regulation in Australia

Consumer perceptions of consumer protection regulation in Australia have shifted in a favourable direction for the following two statements:

- In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you (67%, up from 64% in 2016);
- Businesses who treat consumers unfairly will be adequately penalised (46%, up from 42% in 2016).

However, perceptions have moved in the opposite direction for these three statements:

- There are organisations that ensure businesses comply with Australian consumer protection laws (76%, down from 78% in 2016);
- Businesses who treat consumers unfairly are likely to be detected (48%, down from 51% in 2016);
- The government provides adequate access to services that help to resolve disputes between consumers and business (55%, down from 58% in 2016).

See section 5 for further information about perceptions of consumer protection regulation in Australia.

### **Seeking information and advice**

39% of consumers would always seek information and advice if they needed information about their consumer rights, up from 33% in 2016. A very small minority (4%) of consumers would be unlikely to seek information or advice out; most often because they feel it would require too much effort on their behalf. More than half of consumers (54%) would go to their state regulator to seek information or advice.

Consumers are more likely to seek information or advice when the value of the product or service is significant, and when they are uncertain about the legality of the situation. See section 6 for further information about seeking information and advice.

### **Making a complaint**

The proportion of consumers saying they would always make a complaint if their consumer rights were breached has increased also (30%, up from 24% in 2016). Again, only a very small proportion (4%) say they would be unlikely to do anything. As with seeking information and advice, there is a concern that it would require too much effort and would end up being a waste of time anyway. Most consumers would go to their state regulator to lodge a complaint (53%).

Consumers are more likely to lodge a complaint if the value of the product or service is significant, and if they feel the business has not responded appropriately in the first instance.

Awareness of dispute resolution services has declined markedly since 2016 (down 9 percentage points, from 44% to 35%). However, the likelihood of using these services is unchanged, with 31% saying they would be likely to do so. See section 7 for further information about making a complaint.

### **Experience of problems**

In line with 2016, 61% of consumers have experienced at least one problem when purchasing a product or service over the past two years. The product or service categories with the highest incidence of problems in 2023 include personal products and services (20%), subscriptions / streaming services (19%), food and drink (18%) and digital products and services and downloads (18%). Compared to 2016, there is a higher proportion of consumers experiencing issues with food and drink, travel services, banking or financial products and services, household goods, motor vehicles (including fuel), private healthcare products, and gift vouchers.

The most common problems relate to incorrect or misleading information being provided (27%), poor customer service (25%), and faulty, unsafe or poor-quality products (20%).

22% of consumers experienced an unsafe product in the past two years. Of this number, 43% realised the product was unsafe before an incident occurred. However, 30% say the product caused a minor physical injury, 27% said it caused an injury that went on to require medical treatment and a further 16% experienced the death of a family member or acquaintance.

Of the 7% of consumers who had a problem related to the warranty or guarantee, half had a problem getting a refund or replacement, a significant increase on 2016 (36%). 38% say the retailer or manufacturer would not honour the warranty or guaranty.

Some issues are more common than they were in 2016, including incorrect or misleading information (27%, was 24% in 2016), unclear or unfair contractual terms (15%, was 11% in 2016), scams or frauds (10%, was 4% in 2016), and high-pressure sales tactics (7%, was 4% in 2016).

See section 8 for further information about experience of problems.

### **Scams and frauds**

The incidence of consumers experiencing scams or frauds is the fastest growing of the above problems. When consumers do lose money, they most often lose less than \$10,000. However, once the money is gone it is very difficult to get back, with over half (53%) saying they received less than 25% of their money back. However, scams and frauds have many non-monetary costs also; with 33% of consumers saying their ability to trust others has been impacted, and 31% saying it has made them feel less confident using the internet. See section 8.2 for further information about scams and frauds.

### **Online purchases**

In 2023, over half of problems with goods or services now arise from online purchases (51% compared with 26% in 2016). In the last two years 68% of consumers experienced one or more issues when making online purchases, with the three most common issues encountered including difficulties in determining if a product is from overseas (32%), having undisclosed charges added to transactions (26%), and finding it difficult to cancel subscriptions (25%).

It is also important to note that online purchases are also more likely to have been made through overseas based businesses than in 2016 (31%, was 20% in 2016), with the proportion who do not know where the product or service is from also on the rise (14%, was 9% in 2016). Consumer perceptions of their rights when interacting with overseas companies reveal differing views. Just under half (49%) of all consumers do not think they have same rights when purchasing from companies based overseas, while 84% of consumers think it will be more difficult to resolve a consumer rights breach if a company is based overseas.

See section 8 for further information about online purchases.

### **Problem resolution**

Consumers are recognising problems more quickly than previously. 37% say they knew within the first 24 hours, compared to 26% in 2016. This may be because the quality of products has decreased, or perhaps because we now have a slightly more vigilant population.

Consumers are less likely to have taken some form of direct action to resolve their issue in 2023 (72%, was 82% in 2016). Again, the perception that it will take a lot of effort presents a significant barrier. Most consumers who did do something contacted the business directly, and 46% were satisfied with the response, however 42% were dissatisfied.

45% of consumers have had their problem satisfactorily resolved. A further 24% have had their issue resolved but have not been happy with it. When problems have been resolved to satisfaction less time was spent (11 hours vs. 15 hours when problem was not satisfactorily resolved).

See section 8 for further information about problem resolution.

### **Travel cancellations due to COVID restrictions**

29% of consumers had to cancel a travel booking due to COVID related restrictions. Most often this booking was for a flight. 36% of bookings were refundable, but 20% were not. 67% say they understood this was the case at the time of booking, and 68% say they were provided terms and conditions for the booking at the time of purchase.

Nearly half (49%) of all consumers found it easy to understand the consequences of cancelling their travel, however 21% found it to be challenging. In total, 43% came across an issue when trying to remedy

their cancellation. Issues were much more common for international flights (49%). Consumers experience difficulties using credits (46%) and delays (45%) in equal measures.

Overall, 64% felt the final outcome of their cancellation was fair, leaving 33% who felt it was unfair. Consumers were less likely to believe the outcome was fair if their travel booking related to international or domestic flights.

See section 9 for further information about travel cancellations due to COVID restrictions.



### 1.3.2 Business survey

#### Awareness and understanding of obligations under Australian Consumer Law

Overall, 89% of businesses are aware that businesses in Australia have legal obligations and responsibilities regarding consumer protection and fair trading, a significant decrease from 2016 when 98% of business said they were aware.

However, this 89% of businesses aware of consumer protection laws appear to have a deeper understanding. Indeed, a higher proportion of these businesses say they are aware of the Australian Consumer Law in 2023 (94%, up from 83% in 2016), and significantly more businesses say they have an extremely good understanding of their obligations and responsibilities under it (14%, up from 7% in 2016).

Roughly seven in 10 businesses are aware that state regulators (76%) or the Australian Competition and Consumer Commission (ACCC, 70%) have the primary responsibility for consumer protection compliance in Australia. Awareness of the Australian Competition and Consumer Commission's role in this regard has increased significantly since 2016 (70%, up from 63% in 2016).

Seven in ten businesses believe they have access to sufficient information to ensure their business complies with the Australian Consumer Law (70%). While this is still a large majority, it represents a significant decline from 2016 (84%). If information or advice was needed, businesses would be most likely to seek this from the relevant state regulator (48% and 44% respectively) or the Australian Competition and Consumer Commission (34% and 30% respectively). See section 10 for further information about awareness and understanding of obligations under Australian Consumer Law.

#### Perceptions of Australian Consumer Law

Business perceptions of Australian Consumer Law have uniformly declined. However, these declines must be considered against a backdrop of a large number of significant increases in 2016, with many declines representing a return to 2011 levels. From a business perspective, significant declines are seen with:

- The Australian Consumer Law adequately protects the rights of consumers (71% agree, down from 91% in 2016)
- The government provides adequate access to services that help consumers to resolve disputes with businesses (65% agree, down from 84% in 2016)
- The government provides adequate information and advice to help businesses comply with the Australian Consumer Law (65% agree, down from 71% in 2016)
- In Australia, consumers are generally well informed about their rights and responsibilities when purchasing products and services (63% agree, down from 74% in 2016)
- Businesses that do not comply with the Australian Consumer Law will be adequately penalised (62% agree, down from 70% in 2016)
- Businesses that do not comply with the Australian Consumer Law are likely to be detected (58% agree, down from 66% in 2016)
- The government is doing enough to ensure businesses comply with the Australian Consumer Law (55% agree, down from 68% in 2016)
- Most disputes between consumers and businesses end up with a fair outcome (55% agree, down from 70% in 2016)
- Australian Consumer Law favours the consumer over the business (45% agree, down from 67% in 2016)

See section 12 for further information about perceptions of Australian Consumer Law.

#### Dispute resolution services

58% of all businesses say they are aware of dispute resolution services in 2023. This is significantly lower than in 2016 (66%), but consistent with 2011 (59%). In keeping with this, significantly fewer businesses say they have participated in the dispute resolution process with a consumer in 2023 (18%, was 29% in 2016). The majority of those who have participated say they found it to be effective (76%). See section 13 for further information about dispute resolution services.

## **The impact of COVID restrictions on businesses operating in the travel sector**

63% of businesses operating in the travel sector offered a full refund to customers if they had to cancel due to COVID restrictions. Other forms of compensation offered included a credit or voucher (36%), or partial refund (22%). Only 5% of businesses did not offer any compensation to their customers.

41% of businesses offered a refund, even when the terms and conditions of purchase did not say they were entitled to one. Roughly four in ten (37%) ended up changing their terms and conditions around cancellations in response to COVID. See section 15 for further information regarding the impact of COVID restrictions on businesses operating in the travel sector.

## **The impact of COVID restrictions on business travel**

Around one in five businesses (18%) had travel bookings (including flights and accommodation) cancelled due to Government restrictions imposed as a result of the COVID pandemic. The main issues these businesses faced was the inability to travel due to cancelled flights, restrictions and border closures (20%), a loss or reduction in income (16%), the inability to recover money (16%) and face to face meetings impacted (11%). See section 15 for further information about the impact of COVID restrictions on business travel.

## **1.4 Conclusions**

Where consumers are purchasing products and services from has changed markedly since 2016, fuelled by COVID-19, globalisation, and associated trends towards online shopping<sup>1</sup>. More often than not, problem purchases are now being made online (55%). This is in stark contrast to 2016, when only 23% of problem purchases were made online and 42% were made in person. See section 8 for further information on the way consumers purchase products and services.

### **Overseas based businesses and consumer rights**

Online purchases are also more likely to have been made through overseas based businesses than in 2016 (31%, was 20% in 2016), with the proportion who do not know where the product or service is from also on the rise (14%, was 9% in 2016).

When we consider the trend towards online purchases from overseas companies it is important to note that there is confusion when it comes to whether consumer rights still apply when purchasing from an overseas based company. Half of consumers (49%) do not believe this to be the case; mostly because they do not believe overseas companies are being governed by the same laws as in Australia. This translates into a widely held belief (consistent across all states, territories, and geographic remoteness levels across Australia (as derived from the Accessibility/Remoteness Index of Australia Plus) that it will be more difficult to resolve a consumer rights breach if the company is based overseas (84%). See section 4 for further information on overseas based businesses and consumer rights.

### **Emerging risks to consumers**

Compared to 2016 the incidence of Australian consumers who have been targeted by a scam or defrauded grew at a rate of 250% (from 4% to 10% in 2023), the fastest rate of growth of any problematic purchase aspect. Other problem themes emerging with significant growth since 2016 are high pressure sales tactics (rising significantly from 4% to 7%), unclear contract terms and conditions (also increasing significantly since 2016 from 11% to 15%). Interestingly since 2016 consumers have experienced a decline in a number of problematic purchase areas to do with product quality (poor workmanship, poor quality item) and product delivery (delays with repairs, problem with warranty, wrong item). In contrast, the emerging problems areas in 2023 share a common theme of being deceptive business practices. Faulty and poor-quality products was the most reported issue in 2016, has since declined significantly while

---

<sup>1</sup> <https://impact.monash.edu/retail/how-covid-19-changed-the-way-we-shop-again/>

misleading information is currently the most problematic purchase aspect experienced by consumers. See section 8 for further information on emerging risks to consumers.

### **Declining perceptions of businesses**

Some perceptions held by Australian businesses about consumer protection and the Australian Consumer Law declined since 2016: businesses agree to a significantly less extent that the Australian Consumer Law adequately protects the rights of consumers (91% in 2016 down to 71% in 2023). For the first time, less than half of businesses agree that Australian Consumer Law favours the consumer over business.

These declines could be understood against the backdrop of the rise of the online market and a new set of emerging risks to online consumers. In addition to being overlaid with the shift away from product-based purchase problems measured in 2016 (poor quality, supply chain errors) and the significant uplift in 2023 of problematic aspects that overlap with frameworks for online safety as well as personal privacy (fraud, manipulative sales techniques, misleading information and misrepresentation). That said these are emerging risks that influence and impact both consumer and business knowledge, awareness and behaviour. See section 12 for further information on declining perceptions of businesses.

### **Potential to influence**

Across the research findings there are subgroups of both consumers and businesses who are 'underperforming' or 'at more risk' than others when core elements are assessed. These subgroups are general less aware, have lower levels of knowledge and are more likely to have experienced problems suggesting they are more vulnerable groups in the community. For consumers this includes younger Australians, culturally and linguistically diverse audiences, new migrants to Australia, and those who have lower levels of education, while for business this includes small businesses defined via employee numbers and annual turnover. There is an opportunity to consider these subgroups when reviewing, designing or implementing policy or practice initiatives, activities or communications to assist in ultimately influencing their future awareness, knowledge and behaviour.

This report includes detailed analysis of First Nations consumers to support the work of regulators. At times, this analysis suggests that First Nations consumers are at lesser risk than other cohorts. For example, they are significantly more likely to self-report high levels of understanding of consumer protection laws (see section 4.2). In addition, First Nations consumers show greater willingness to seek out information or advice about their rights (see section 6.1), and greater awareness of dispute resolution services (see section 7.4). However, while this group may be somewhat more resilient due to greater awareness around their rights, they are also considerably more likely to run into problems when purchasing products or services. Indeed, 72% have experienced a problem over the past two years compared to the national average of 61% (see section 8.1).

## 2.0 Introduction

The Australian Consumer Survey (ACS) has been commissioned on behalf of Commonwealth, State and Territory Consumer Ministers by the Consumer Senior Officials Network (CSON).

The ACS was developed to initially benchmark, and then to build an evidence base concerning how the consumer law reforms introduced in January 2011 (Schedule 2, *Commonwealth Competition and Consumer Act 2010*) are benefiting and impacting consumers and businesses.

To understand both consumer and business perspectives, the ACS comprises two separate surveys: one of Australian consumers, and the other of Australian businesses.

The ACS measures knowledge, awareness and perceptions of the Australian Consumer Law (ACL) among consumers and businesses, and their experience of dealing with problems when selling or buying goods and services – including any unintended burdens or impacts.

The findings presented in this report are from the third iteration of the ACS, with previous surveys conducted in 2011 and 2016. Where possible, this report compares ACS data over time, identifying trends for both consumers and businesses.

This report presents key findings for both the consumer and business surveys. As in 2016, it covers the following topics:

- Knowledge, awareness and understanding of consumer protection laws;
- Perceptions of consumer protection laws;
- Experience of problems buying / selling goods and services.

It also includes analysis on how these groups differ by different demographic characteristics.

In 2023, additional questions have been added to the survey regarding the impact of the COVID-19 pandemic on travel. Specifically, these questions relate to consumer experiences with cancelling travel bookings due to COVID restrictions, and the associated impact of COVID restrictions on those businesses operating in the travel sector.

## 3.0 Research approach and methodology

### 3.1 Updates to the 2016 questionnaires

As the ACS was last conducted in 2016 there was a need to update both questionnaires so that the survey would work in a 2023 setting. There were also some new questions areas CSON wanted to explore; in particular, greenwashing, product safety, scams and cancellations to travel bookings during the COVID-19 pandemic. Due to the changes, some findings in the report are not comparable to previous surveys. Trends are only reported when direct comparisons can be drawn.

#### 3.1.1 Cognitive testing

As part of the survey development, user testing was undertaken in the form of 16 cognitive interviews; split evenly across the two surveys. These interviews took place between the 12th and the 29th of July 2023. Interviews were conducted one-on-one with senior researchers from Kantar Public over video call. Interviews were each one hour long.

Participants were recruited by fieldwork provider, Q&A Market Research. Q&A Market Research were provided with a detailed set of recruitment briefing notes, along with recruitment screeners for each survey. Sample for the consumer survey user testing was structured to be split equally between genders and cover a range of ages. The consumer sample also included one CALD and one First Nations individual. Business representatives testing the business survey needed to meet the business survey qualifying criteria. That is, they needed to be the person in the business who knew the most about their

organisations' policies related to fair trading and consumer protection laws. Business representatives working in the following industries were excluded:

- Mining, agricultural, forestry and fishing industries
- Not-for-profit organisations
- Government agencies or departments.

Kantar Public compiled a written report detailing the findings of the cognitive testing. Both survey tools were refined based upon these findings.

## 3.2 Survey methodology

The consumer and business surveys ran concurrently, from the 11th of August to the 8th of September 2023. Both surveys used a mixed method approach, with an approximate 85:15 split between online and telephone surveys to ensure our survey populations were as representative as possible. The telephone survey component was specifically included to ensure that the views of offline or low-internet user subpopulations were included in both the consumer and business survey results. Further details about the methodology used for each survey are below.

### Consumer survey

The consumer survey included a national representative sample of n=5,452 members of the Australian population aged 16 years and over.

- **Sample:** The sample for both the online and telephone components of the consumer survey was obtained through, and managed by, Q&A Market Research. Respondents were invited at random to participate in the survey in proportions representative of the demographic distribution of the Australian population.
- **Quotas:** In order to ensure national representativeness, quotas were set by gender, age and location. Quotas were also set to ensure First Nations, culturally and linguistically diverse (CALD) individuals, and those living with disabilities were well represented within the overall sample.
- **Weighting:** The consumer survey has been post-weighted to reflect Australian state and territory population demographics, according to age, gender, and residential location (Major cities of Australia versus regional and remote areas, as defined by the Accessibility / Remoteness Index of Australia Plus, ARIA+). This means the data is representative at both the national and state or territory level.
- **Margin of error:** The total sample size of n=5,452 provides an estimated margin of error of +/- 1.3% at a 95% confidence interval and allowed the ability to report on a sound evidence base. For example, if 50% of consumer respondents have given a certain response to a survey question, we would be 95% confident that the true incidence among the broader Australian community aged 16 years and over would be between 48.7% and 51.3%. Due to the large sample size and associated margin of error, the consumer survey results have a high degree of reliability and can be extrapolated to the population with confidence.
- Please see the table in Appendix A which outlines the number of interviews achieved, the weighted proportion and maximum margin of error for each consumer survey quota group.

### Business Survey

The business survey included a national representative sample of n=1,290 Australian businesses.

- **Qualifying criteria:** Business representatives completing the survey needed to be the person in the business who knew the most about their organisations' policies relating to fair trading and consumer protection laws; if they did not fit this definition they were screened out. Exclusions were also applied for businesses in the mining, agricultural, forestry and fishing industry, not-for-profit organisations, and government agencies or departments.

- **Quotas:** In order to ensure representativeness, quotas were set by business size (determined by the number of employees) within each state or territory. Minimum quota targets of n=20 were also set for each industry group, with the exception of public administration and safety (due to the exclusion placed on government departments and agencies). An additional boost focusing on the travel sector was included, with a target quote of n=50 additional interviews set to facilitate analysis of results within the new impact of COVID restrictions on travel series of questions in the survey. These additional business interviews were included within the total sample this year to allow for subgroup level analysis of this group.
- **Weighting:** The business survey data has been post-weighted to reflect ABS business counts by state and business size.
- **Margin of error:** The total sample size of n=1,290 provides an estimated margin of error of +/- 2.7% at a 95% confidence interval and allowed the ability to report on a sound evidence base. For example, if 50% of business respondents have given a certain response to a survey question, we would be 95% confident that the true incidence among the broader Australian business community would be between 47.3% and 52.7%. Due to the size of the business sample and associated margin of error, the business survey results have a high degree of reliability and can be extrapolated to the business population with confidence.
- Please see the table in Appendix A which outlines the number of interviews achieved, the weighted proportion and maximum margin of error for each business survey quota group.

### 3.3 Notes on reading this report

This report details the survey findings for both consumer and business surveys and has been produced in accordance with ISO 20252 standards. In interpreting the findings throughout this report, please consider the following:

#### Analysis and presentation of results

Quantitative analysis has been undertaken with both commentary and visual representation of the data included in the report. To assist the reader the following structure has been applied to the analysis and presentation of results:

- Written commentary providing an overview of the findings for the most recent survey conducted in 2023.
- Where questions have carried over from previous surveys, written commentary providing a comparison of the 2023 survey findings to previous years. Please note with the 2016 ACS report fieldwork for the consumer survey was conducted in November 2015, while fieldwork for the business survey was conducted in February 2016. For consistency, all data from the previous survey is labelled as 2016 throughout this report, in line with the year in which it was reported.
- Visual representation of the data, including the specific survey question text, sample size information and any additional notes to assist the reader.
- For the consumer survey section of the report, written commentary providing specific analysis for First Nations and CALD audiences.
- Written commentary providing additional subgroups of interest analysis covering statistically significant difference in the data (please see 'tests of statistical significance' explanation below).

## Visual representation of the data

Occasionally the percentages in the charts or tables do not add up to 100 percent, or the net percentages presented within the report. This is due to rounding (percentages are represented to the nearest integer) or the question type (multiple response).

In addition, some stacked bar or column charts may not display the data label when the percentage is 3% or less to aid in readability.

Please see Appendix B for a full list of all figures included in the report and associated page numbers for ease of locating.

## Tests of statistical significance

To analyse differences between key subgroups, tests of statistical significance has been conducted on particular subgroups of interest in both the consumer and business surveys. The tables below outline the subgroups of interest.

Figure 1. Consumer subgroups of interest used for tests of statistical significance



		Number of interviews	Weighted proportions	Maximum margin of error
<b>Gender</b>	Men	2724	49%	1.9
	Women	2717	51%	1.9
	Non binary	7	0.14%	-
<b>Age</b>	16-24	681	13%	3.8
	25-34	982	19%	3.1
	35-44	972	17%	3.1
	45-54	872	16%	3.3
	55-64	779	14%	3.5
	65 years and over	1166	21%	2.9
<b>State</b>	New South Wales	1690	31%	2.4
	Victoria	1417	26%	2.6
	Queensland	1091	20%	3.0
	South Australia	381	7%	5.0
	Western Australia	600	11%	4.0
	Tasmania	109	2%	9.4
	Northern Territory	55	1%	13.2
	Australian Capital Territory	109	2%	9.4
<b>Location</b>	Major city	4171	72%	1.5
	Other area	1281	28%	2.7
<b>Employment status</b>	Employed	3631	66%	1.6
	Not currently employed	1762	33%	2.3
<b>Education</b>	Secondary school	1224	23%	2.8
	Certificate or diploma	1576	29%	2.5
	Bachelor's degree or higher	2534	46%	1.9
<b>Personal income</b>	Up to \$50,000	1865	35%	2.3
	\$50,001 to \$100,000	1786	33%	2.3
	\$100,001 to \$150,000	850	15%	3.4
	Greater than \$150,000	472	8%	4.5
<b>Country of birth</b>	Australia	3756	69%	1.6
	Outside Australia	1640	30%	2.4
<b>Recency of migration</b>	Last 5 years	274	16%	5.9
	More than 5 years ago	1400	83%	2.6
<b>Living with disability</b>	Disabled	837	15%	3.4
<b>Concession card holders</b>	Pension and/or health concession card	1633	30%	2.4
<b>CALD (Culturally and Linguistically Diverse)</b>	Language other than English spoken at home	1157	21%	2.9
<b>First Nations</b>	Aboriginal and Torres Strait Islander descent	139	3%	8.3

Figure 2. Business subgroups of interest for tests of statistical significance

		Number of interviews	Weighted proportion	Maximum margin of error
<b>Business type</b>	Sole trader	667	65%	3.8
	Partnership	153	13%	7.9
	Incorporated company	470	23%	4.5
<b>Industry</b>	Manufacturing	99	6%	9.8
	Electricity, Gas, Water and Waste Services	23	1%	20.4
	Construction	112	9%	9.3
	Wholesale Trade	42	3%	15.1
	Retail Trade	195	15%	7.0
	Accommodation and Food Services	69	5%	11.8
	Transport, Postal and Warehousing	64	4%	12.3
	Information Media and Telecommunications	45	4%	14.6
	Financial Services (e.g., Insurance)	61	4%	12.5
	Rental, Hiring and Real Estate Services	45	4%	14.6
	Professional, Scientific and Technical Services	183	13%	7.2
	Administrative and Support Services	48	4%	14.1
	Education and Training	62	5%	12.4
	Health Care and Social Assistance	97	8%	10.0
	Arts and Recreation Services	52	5%	13.6
<b>Customers</b>	Consumers	1064	82%	3.0
	Businesses	673	46%	3.8
<b>Number of fixed sites</b>	One site	769	73%	3.5
	2 to 10 sites	329	16%	5.4
	More than 11 sites	107	2%	9.5
<b>State or territory</b>	Australian Capital Territory	60	1%	12.7
	New South Wales	324	34%	5.4
	Northern Territory	60	1%	12.7
	Queensland	275	19%	5.9
	South Australia	106	6%	9.5
	Tasmania	60	2%	12.7
	Victoria	300	27%	5.7
	Western Australia	105	10%	9.6
<b>Business size</b>	Less than 20 employees	860	97%	3.3
	20 to 199 employees	276	2%	5.9
	200+ employees	154	1%	7.9
<b>Goods or services provider</b>	Goods	570	41%	4.1
	Services	877	69%	3.3
<b>Franchise</b>	Yes	142	8%	8.2
	No	1148	92%	2.9
<b>Annual turnover</b>	Less than \$100,000	332	37%	5.3
	\$100,000 to \$499,999	243	24%	6.3
	\$500,000 to \$5 million	293	20%	5.7
	\$5 million or more	212	4%	6.7
<b>Years in operation</b>	Up to 3 years	242	26%	6.3
	4 to 10 years	340	26%	5.3
	More than 10 years	650	43%	3.8

All significance testing has been conducted at a 95% confidence interval using Q market research software and included where subgroups have a sample size of n=30 or greater at the data point being examined. If there is a statistically significant difference between the result for a particular subgroup and the result for the wider population, we can be confident that this difference has not occurred by chance, rather that it reflects a genuine difference among that subgroup compared to the wider population. As the sample sizes increase for the subgroups of interest being tested the likelihood of seeing statistically significant results also increases. With smaller sample sizes the margin of error increases and larger differences are needed between the subgroups of interest being tested to return a statistically significant



result. Statistically significant differences between subgroups are denoted in the charts by the following symbols:  .

In questions which utilise a scale, net groupings have been created to group respondents into broader groups such as total awareness, total agreement (strongly agree and agree responses), total disagreement (strongly disagree and disagree responses), which have then been used when conducting tests of statistical significance.

An exception reporting approach has been undertaken and if no statistical significance is mentioned, there are none associated with these subgroups.

### **Verbatim responses**

Survey respondents were asked some questions with an open-ended response frame. In order to analyse and summarise results, verbatim responses have been reviewed and coded into themes. The coding model was tailored to the individual questions and designed based on the obtained data to ensure accuracy and validity. Some respondent responses can qualify for multiple codes.

In addition, survey respondents were some questions where an 'Other (please specify) response was provided. In instances where the proportion of respondents is high (i.e., greater than 25%) responses have been reviewed and coded into new themes. In this instance, the coding model was also tailored to the individual questions and designed based on the obtained data to ensure accuracy and validity. Some respondent responses can also qualify for multiple codes at these questions.

## **3.4 Limitations of the survey data**

One potential limitation of the survey is that many of the questions rely on respondents to accurately report their own behaviour. Where a self-reporting approach is used, the results may be affected by various factors, including the respondent's particular interpretation of the questions, their desire to project their best self, and their particular understanding of the response options. This was considered in the survey methodology with the questionnaires designed to facilitate accurate responses, and cognitive testing conducted to uncover any potential issues and address these prior to the main survey data collection period. While cognitive testing did not reveal any issues for respondents around recall, we do need to consider survey responses reflect each respondent's best estimate or recall of events and can potentially be subject to some level of error. This limitation should be taken into consideration when interpreting the survey findings in this report.

## **3.5 Glossary of terms**

The collective term 'state regulators' has been used throughout the report. This refers to the following organisations in each state:

- **Australia Capital Territory:** Office of Fair Trading
- **New South Wales:** NSW Fair Trading
- **Northern Territory:** Consumer Affairs
- **Queensland:** Office of Fair Trading
- **South Australia:** Consumer and Business Services
- **Tasmania:** Consumer Affairs and Fair Trading
- **Victoria:** Consumer Affairs Victoria
- **Western Australia:** Consumer Protection WA

# Consumer Survey

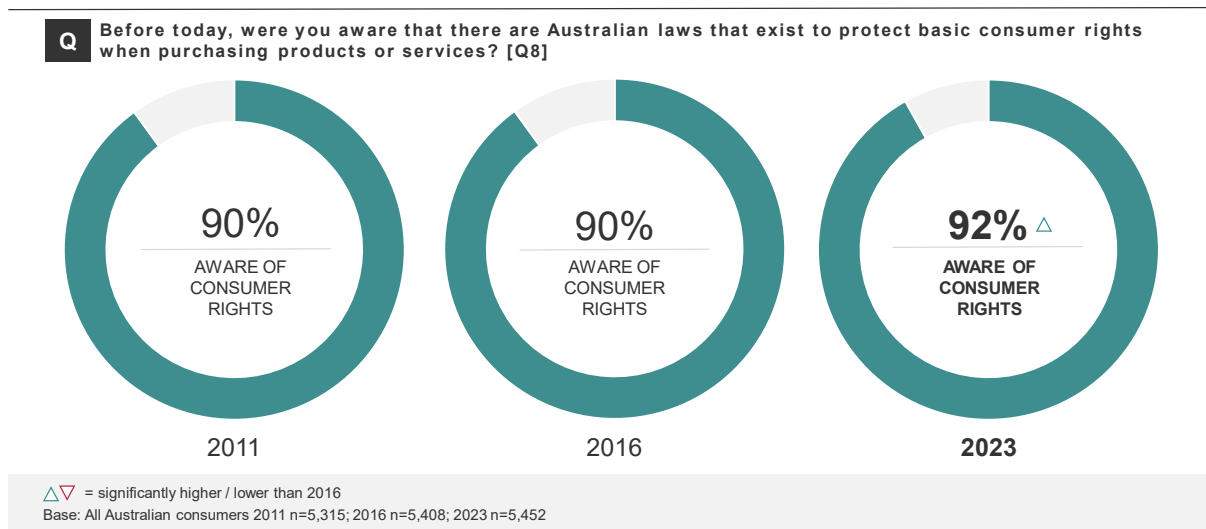
## 4.0 Awareness and understanding of consumer protection laws

This section explores awareness of consumer protection laws, and depth of understanding around those laws – including understanding of the organisations responsible for ensuring compliance. It also looks at whether Australian consumers believe their Australian consumer rights still apply when purchasing goods and services from overseas companies, and perceptions of the ease of resolving consumer rights breaches with Australian versus overseas companies.

### 4.1 Overall awareness

Overall, 92% of Australian consumers say they are aware there are laws in place to protect their basic consumer rights when purchasing products or services. This represents an increase on 2016 when 90% of consumers said they were aware.

Figure 3. Awareness of consumer rights laws over time



First Nations consumers have a comparable level of awareness of these laws (91% compared to 92%), while Culturally and Linguistically Diverse consumers have a significantly lower level of awareness about consumer protection laws (89%).

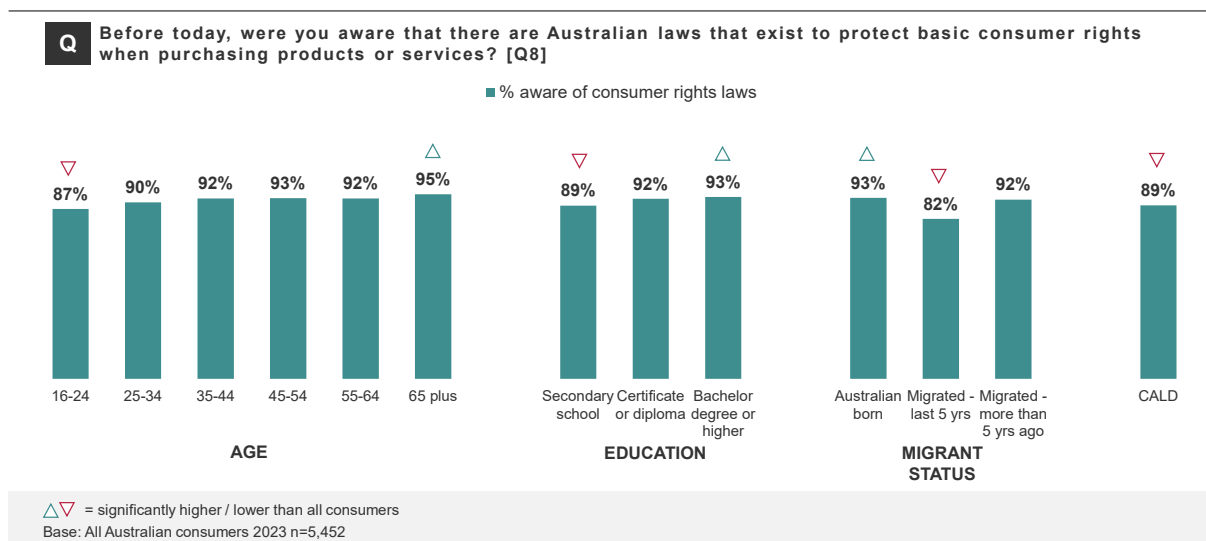
Among the consumer subgroups of interest awareness of consumer protection laws differs by age, education, and recency of migration. Specific consumer subgroups where awareness is significantly higher compared to all consumers (92%) include those who:

- Are aged 65 and over (95%)
- Have a personal annual income between \$100,000 and \$150,000 (94%)
- Have undertaken further education and gone on to do a bachelor's degree or higher (93%)
- were born in Australia (93%)

In comparison, consumer subgroups where awareness of consumer protection laws is significantly lower compared to all consumers (92%) include:

- Those who migrated to Australia within the last 5 years (82%)
- Young people aged 16 to 24 (89%)
- Secondary school graduates (89%)
- Those born in a country other than Australia (90%).

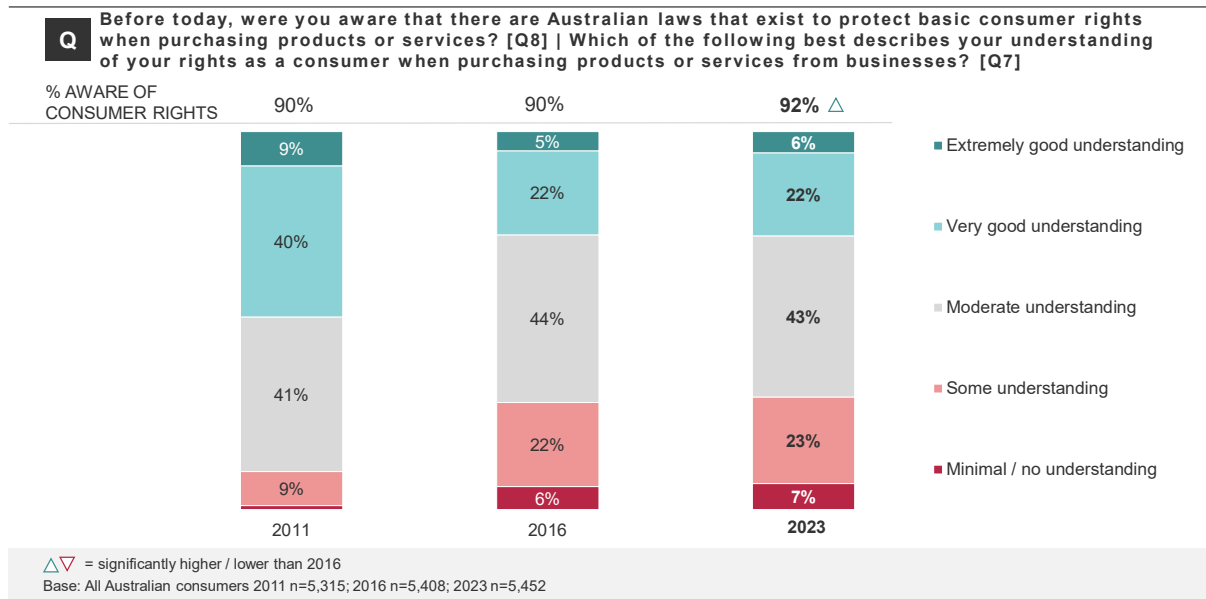
Awareness of consumer rights laws does not differ based on geographic location, with more than 90% aware across all states and territories, and geographic remoteness levels across Australia (as derived from the Accessibility/Remoteness Index of Australia Plus). Figure 4. Awareness of consumer rights laws by demographic groups



## 4.2 Depth of understanding

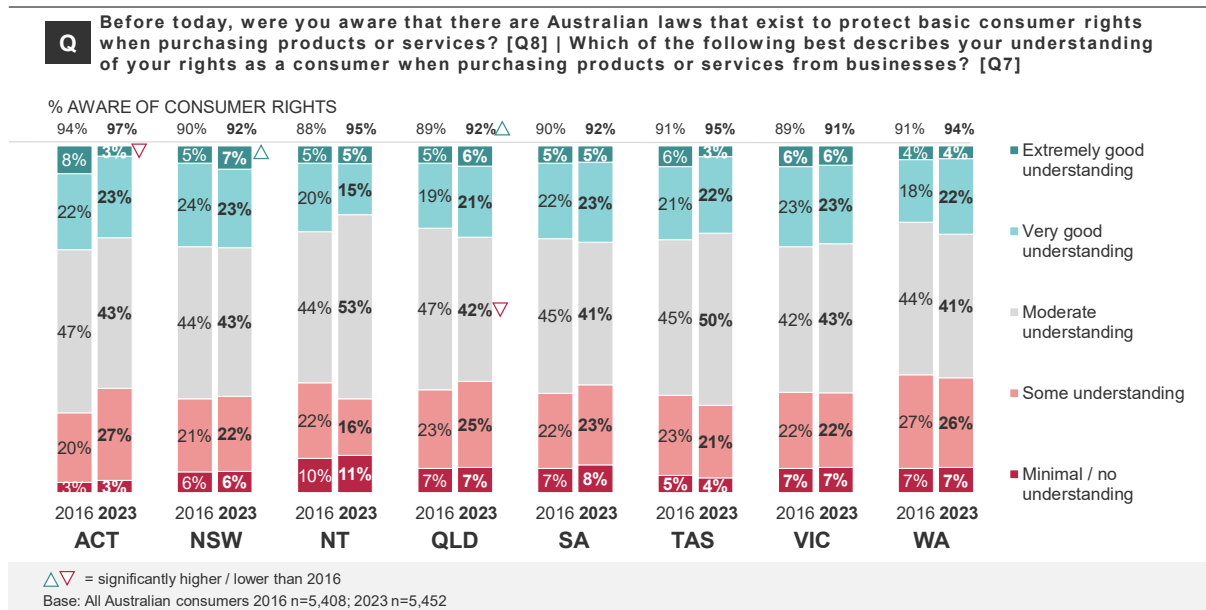
Among the 92% of consumers aware of consumer rights laws, 28% have a very good or extremely good understanding, 43% have a moderate and 23% have some understanding. This leaves 7% with very little to no understanding at all. This is consistent with reported levels of understanding in 2016.

Figure 5. Understanding of consumer rights laws over time



Similarly, since 2016 the level of understanding across Australian states and territories has remained consistent in the Northern Territory, South Australia, Tasmania, Victoria, and Western Australia. In the ACT the proportion of consumers who self-rate their understanding as extremely good (3%) has declined significantly (8% in 2016), while in NSW this proportion has increased significantly (7%) since 2016 (5%). In Queensland there are significantly fewer consumers self-rating their understanding of these laws as moderate (42%) compared to 2016 (47%).

Figure 6. Understanding of consumer rights by state / territory



First Nations consumers are significantly more likely to self-report high levels of understanding of consumer protection laws ('very good/ extremely good') (46%) compared to all consumers (28%). The proportion of First Nations consumers claiming to have a 'moderate' level of understanding is significantly fewer (29%) compared to all consumers (43%).

Culturally and linguistically diverse consumers are not significantly different from all consumers in terms of self-reported levels of understanding consumer protection laws (28% of both populations have very good/ extremely good understanding).

Among the consumer subgroups of interest, a number of significant differences are seen with perceived levels of understanding when the net group of 'extremely / very good understanding' is examined. Subgroups significantly more likely to have high levels of self-reported understanding of consumer rights when compared to all consumers (28% extremely / very good understanding) include:

- Those with a personal annual income greater than \$150,000 (36%)
- Consumers aged 25 to 34 (32%)
- Men (31%)
- Consumers with bachelor's degree level qualifications or higher (31%)
- Those currently employed (30%)

There are also a number of significant differences seen with perceived levels of understanding when the net group of 'some / minimal / no understanding' is examined. Consumer subgroups significantly more likely to have low levels of self-reported understanding of consumer rights when compared to all consumers (30%, some / minimal / no understanding) include:

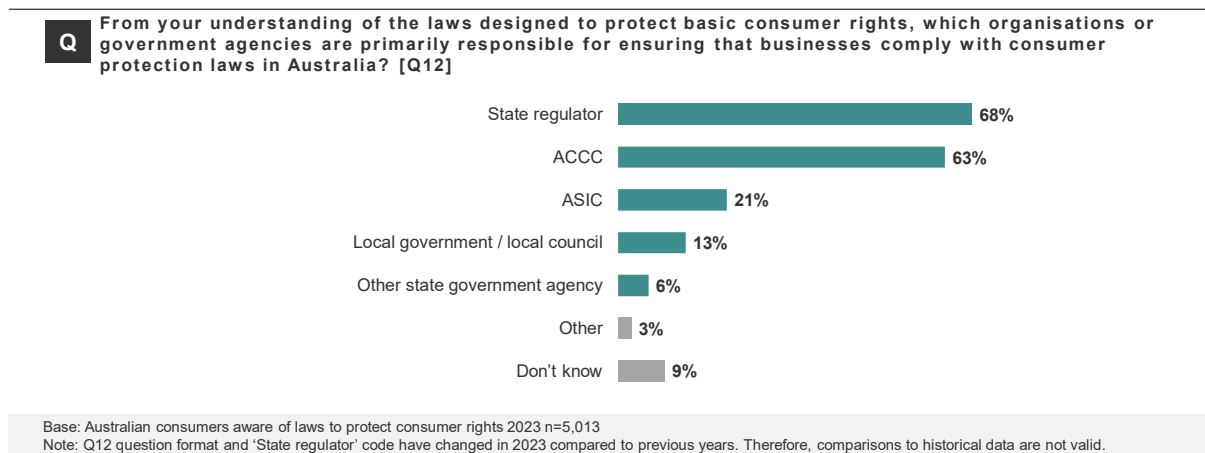
- Low-income earners, less than \$50,000 per year (35%)
- Secondary school students (34%)
- Women (33%)
- Those who are unemployed (33%)
- Those born in a country other than Australia (33%)

While not a statistically significant result (the margin of error required for statistical significance is increased due to a smaller sample size for this group, see section 3.3), those living in remote or very remote Australia are slightly more likely than average to report low levels of understanding (39% compared to 30% for all consumers).

### 4.3 Knowledge of which organisations are responsible for ensuring compliance

Around two thirds (68%) of consumers aware of consumer rights laws believe that state regulators have a leading role in ensuring that businesses comply with consumer protection laws in Australia, and 63% believe the Australian Competition and Consumer Commission (ACCC) does.

Figure 7. Perception of responsibility for consumer protection compliance



The perceptions of First Nations consumers regarding responsibility for consumer protection compliance are generally comparable with all consumers. First Nations consumers also believe that state regulators (57%) and the Australian Competition and Consumer Commission (57%) are the primary organisations responsible for ensuring businesses comply with consumer protection laws. There is a however a significantly lower tendency to attribute a state regulator as the responsible government body (57%) compared to all consumers (68%). In addition, First Nation consumers also have a significant greater tendency to believe that local government or local councils are responsible for ensuring businesses comply with consumer protection laws (21%) compared to all consumers (13%).

Similarly, the perceptions of culturally and linguistically diverse consumers regarding responsibility for consumer protection compliance are also generally comparable with all consumers. Once again, state regulators (68%) and the Australian Competition and Consumer commission are perceived to be the primary organisations responsible for ensuring businesses complete with consumer protection laws. They are however significantly less likely to attribute responsibility to the Australian Competition and Consumer Commission (58%) compared to all consumers (63%) and are significantly more likely to attribute responsibility to local government or local councils (16%) compared to all consumers (13%).

Consumers living in remote or very remote areas are more likely than average to say they do not know which organisations or government agencies are primarily responsible for ensuring consumer protection compliance (21%, compared to 9% of all consumers).

Among the consumer subgroups of interest, there are significant variations in terms of the government bodies they believe are primarily responsible for ensuring businesses are compliant with consumer protection laws. These differences are summarised below for each of the government bodies measured:

- State regulators (68%):** the subgroups significantly more likely to attribute primary responsibility to state regulators are consumers aged 45 and over (aged 45 to 54 (74%), aged 55 to 64 (77%), aged 65 and over (79%)), those in NSW (78%), concession card holders (74%), those who are unemployed (73%) and those who arrived in Australia more than 5 years ago (70%). In comparison, subgroups significantly less likely to attribute primary responsibility to state regulators are consumers in South Australia (49%), those aged 45 or younger (aged 16 to 24 (55%), aged 25 to 34 (61%), aged 35 to 44 (59%)), consumers who immigrated in the last 5 years (56%), those in Queensland (59%), higher income earning consumers, \$150,000 and above annually (62%), and those currently employed (66%).
- Australian Competition and Consumer Commission (ACCC) (63%):** the subgroups significantly more likely to attribute primary responsibility to the Australian Competition and Consumer Commission are consumers who are high income earners, greater than \$150,000

annually (70%), consumers aged 65 and over (69%), those with bachelor's degree level qualifications or higher (66%), men (65%), those located in major cities (65%), and those born in Australia (65%). In comparison, subgroups significantly less likely to attribute primary responsibility to Australian Competition and Consumer Commission are consumers who migrated to Australia in the last five years (46%), consumers under the age of 35 (aged 16 to 24 (53%), aged 25 to 34 (59%)), those born in countries other than Australia (59%), consumers living in areas other than main cities (59%), low-income earners, less than \$50,000 annually (60%), and women (61%).

- **Australian Securities and Investment Commission (ASIC) (21%):** the subgroups significantly more likely to attribute primary responsibility to the Australian Securities and Investment Commission are high income earners, over \$150,000 (27%), while the subgroups significantly less likely to form this attribution are those aged 35 to 44 (17%), and consumers living in areas other than main cities (18%).
- **Local Government/ Local Council (13%):** the subgroups significantly more likely to attribute primary responsibility to local government or local council are those who immigrated to Australia in the last 5 years (26%), consumers aged 35 or less (aged 16-24 (19%), aged 25 to 34 (16%)), those with bachelor's degree level qualification or higher (15%). Subgroups significantly less likely to attribute primary responsibility to local government are consumers aged 55 to 64 (9%), and those currently unemployed (11%).
- **Other state government agencies (6%):** the subgroups significantly likely to attribute primary responsibility to other state government agencies are those aged 65 and over (8%), and consumers living in Queensland (8%), while consumers in NSW are significantly less likely (5%) to attribute other state government agencies as being primarily responsible for this aspect of compliance compared to all consumers.



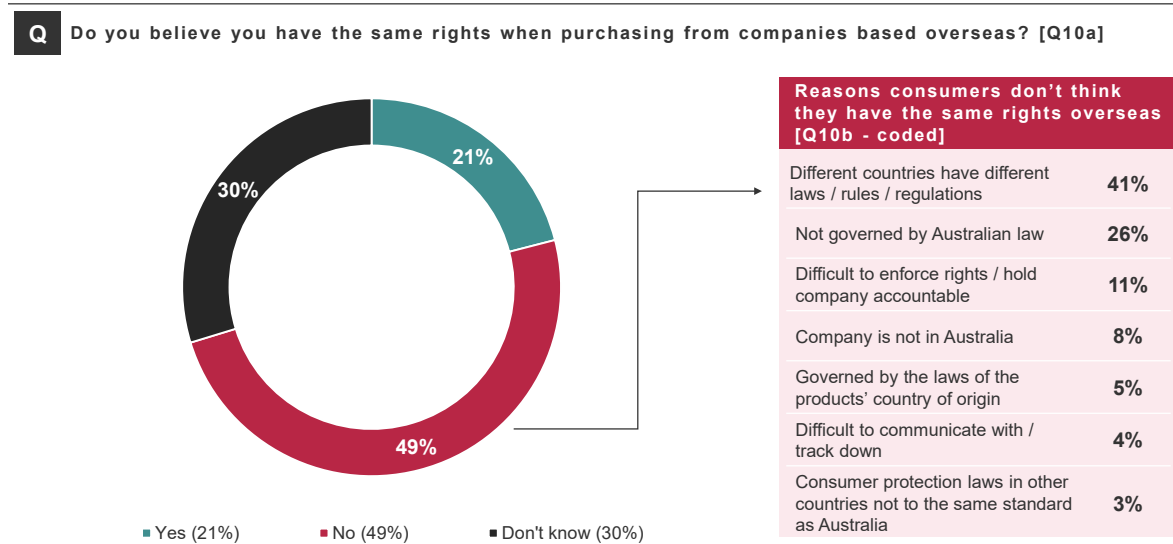
## 4.4 Application of consumer rights when purchasing from overseas companies

New questions have been added to the survey in 2023 to understand consumer views around making purchases from overseas companies.

Half of consumers do not believe that they have the same rights when purchasing from overseas companies as they do in Australia, while 21% believe that they do. The remaining 30% are confused over whether the ACL still applies to overseas purchases.

The main reasons given by consumers who do not believe they have the same rights overseas are themed around overseas companies not being governed by the same laws as Australia.

Figure 8. Perception of rights when purchasing in Australia versus overseas.



Base: All Australian consumers 2023 n=5,452

Note: Q10a is a new question in 2023 | Q10b is coded data, themes mentioned by less than 3% of respondents not shown

First Nations and culturally and linguistically diverse consumers are significantly more inclined to believe they do have the same rights when purchasing from companies based overseas (35% and 29% respectively) compared to all consumers (21%). Of those who don't think their rights are the same overseas, the main reasons underpinning their beliefs are comparable with reasoning held by all consumers with no significant differences observed.

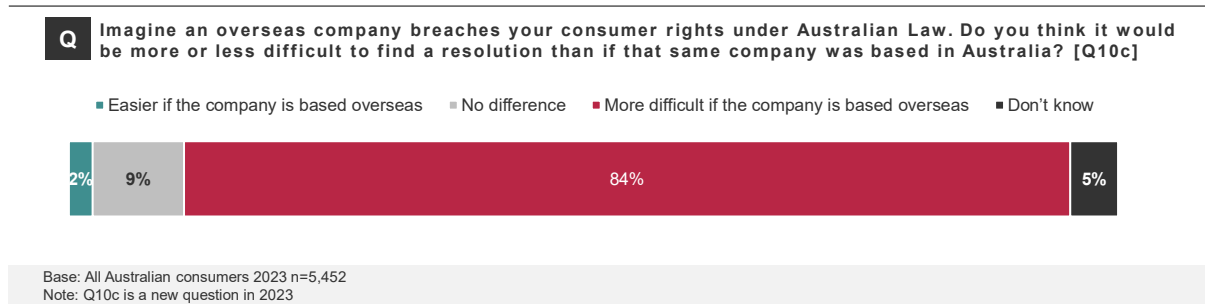
Across the key subgroups of interest, consumers have significantly different ideas about their rights when purchasing from overseas businesses, specifically for subgroups defined by age, gender, employment status, level of education, country of birth, recency of migrating to Australia, income, pension status, and those living with disability:

- Compared to all consumers who think they have the same rights when purchasing from overseas businesses (21%) there is significantly greater proportions among those who migrated to Australia in the last 5 years (42%), those aged less than 35 (aged 16 to 24 (30%), aged 25 to 34 (33%)), consumers born in countries outside of Australia (25%), those currently employed (24%), consumers with bachelor's degree level qualifications or higher (24%), and men (23%).
- Among consumers who don't believe they have the same rights when purchasing from businesses overseas (49%), the subgroups of interest that are significantly more likely to subscribe to this view are consumers aged 35 to 54 (aged 35 to 44 (55%), aged 45 to 54 (54%)), and men (52%).
- The subgroups significantly more likely to say they are unsure about their rights compared to all consumers (30%) are secondary school students (39%), those currently unemployed (38%), pension and/ or health concession card holders (37%), consumers aged 65 or over (35%), low-income earners, less than \$50,000 annually (35%), those living with a disability (34%), and women (34%). While not a statistically significant result, as the margin of error required for statistical significance is increased due to a smaller sample size for this group (see section 3.3),

consumers living in remote and very remote areas are slightly more likely to be unsure about their rights (38%).

The vast majority (84%) of Australian consumers believe it will be more difficult to resolve a consumer rights breach if a company is based overseas. Only 9% think it would make no difference.

Figure 9. Perception of difficulty resolving consumer rights breaches overseas



Consistent with all consumers, the vast majority of First Nations consumers also believe it will be more difficult to resolve a consumer rights breach if a company is based overseas (80%, compared to 84% all consumers), and one in ten believe that it makes no difference (10%, compared to 9% of all consumers). This was also observed with culturally and linguistically diverse audiences where the vast majority also believe it will be more difficult to resolve a consumer rights breach if a company is based overseas (80%, compared to 84% all consumers), and just over one in ten believe that it makes no difference (11%, compared to 9% of all consumers).

Answers to this question do not differ by state and territory, or remoteness level across Australia (as derived from the Accessibility/Remoteness Index of Australia Plus).

Among the subgroups of interest there are significant differences in terms of whether consumers think it would be more or less difficult to resolve a problem if a company was based in Australia:

- Compared to all consumers who think it would be more difficult to resolve if the company was based overseas (84%), the subgroups of interest where this view is significantly higher are consumers aged 55 years and over (aged 55 to 64 88%; aged 65 or over 89%), women (86%), those not currently employed (86%), and those with certificate or diploma level qualifications (86%).
- Compared to the 9% of consumers who think it would make no difference where the company is based, the subgroups significantly more likely to hold this view are consumers aged 34 or younger (aged 16-24 (13%), aged 25 to 34 (14%)), men (11%), consumers earning between \$100,000 to \$150,000 annually (11%), and those currently employed (10%).
- Of the relatively small proportion of consumers who think it would be easier to resolve the issue if the company was based overseas (2%), the subgroups of interest where this view is held to a significantly higher extent (albeit proportionally small) are those who migrated to Australia in the last 5 years (5%), those with a bachelor's degree or higher (3%), consumers currently employed (3%), and those aged 25 to 34 (3%).

## 5.0 Perceptions of consumer protection regulation in Australia

This section covers perceptions of consumer protection regulation in Australia. In particular, it looks at consumer perceptions of:

- enforcement of, and compliance with, the Australian Consumer Law;
- fairness of the Australian Consumer Law;
- and access to information and services.

### 5.1 Perceptions of enforcement and compliance

Three quarters (76%) of consumers believe there are organisations that exist to ensure businesses comply with Australian consumer protection laws. Agreement with this statement has declined significantly since 2011 (down 14 percentage points, from 80% in 2011 to 76% in 2023), however disagreement remains low at 5%.

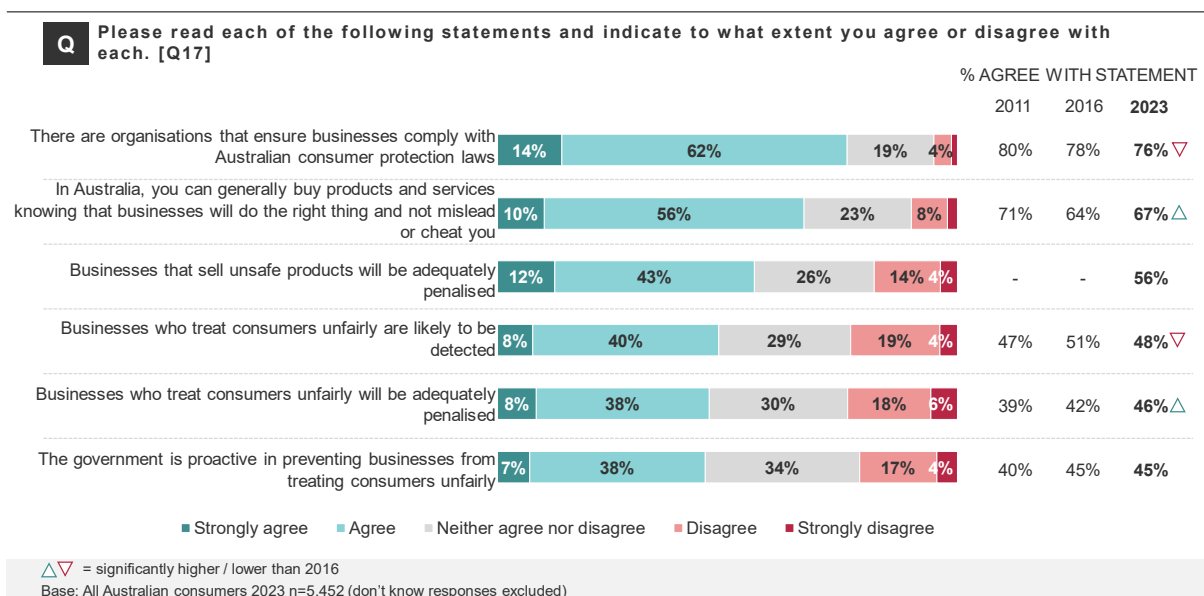
Two in three (67%) of consumers believe that in Australia you can generally buy products and services knowing the business will do the right thing, and not try to mislead or cheat you. Indeed, agreement that Australian businesses are well intentioned has increased since 2016 (was 64%, now 67%). Just less than half of consumers (46%) share a growing sentiment that businesses who treat consumers unfairly will be adequately punished, with this a significant increase since 2016 (42%).

Just over half (56%) of consumers believe that a business selling unsafe products will be adequately penalised.

Significantly fewer consumers believe that businesses who treat consumers unfairly will be detected (48%), compared to 2016 (51%).

The proportion of consumers who feel the government is proactive in preventing businesses from treating consumers unfairly has remained unchanged since 2016 (45%).

Figure 10. Perceptions of enforcement and compliance



The opinions of First Nations consumers are comparable with the sentiment expressed by all consumers for all six perceptions of enforcement and compliance statements with no significant differences seen. Consistent with all consumers, just under three quarters of First Nations consumers (73%) believe there are organisations that exist to ensure businesses comply with Australian consumer protection laws. Around two in three First Nations consumers believe that in Australia you can generally buy products and services knowing the business will do the right thing, and not try to mislead or cheat you (64%) and businesses that sell unsafe products will be adequately penalised (61%). Just over half of First Nations

consumers agree that businesses who treat customers unfairly are likely to be detected (57%) or likely to be penalised (54%). A slightly higher proportion of First Nations consumers, though not a significant difference, feel the government is proactive in preventing businesses from treating consumers unfairly (51%, compared to 45% for all consumers).

Similar to First Nations consumers, culturally and linguistically diverse consumers are comparable with the sentiment expressed by all consumers for three of the six enforcement and compliance statements with no significant differences seen. Consistent with all consumers, just over three quarters of First Nations consumers (75%) believe there are organisations that exist to ensure businesses comply with Australian consumer protection laws. Around two in three culturally and linguistically diverse consumers also believe that in Australia you can generally buy products and services knowing the business will do the right thing, and not try to mislead or cheat you (65%) and businesses that sell unsafe products will be adequately penalised (63%, significantly higher than all consumers 56%). Just over half of culturally and linguistically diverse consumers agree that businesses who treat customers unfairly are likely to be detected (51%) or likely to be penalised (55%, significantly higher than all consumers 46%), and feel the government is proactive in preventing businesses from treating consumers unfairly (50%, compared to 45% for all consumers).

Among the consumer subgroups of interest there are significant differences in the net levels of agreement (agree or strongly agree) across five of the six enforcement and compliance statements. These differences are summarised below by statement.

- **There are organisations that ensure businesses that comply with Australian consumer protection laws (76%):** Consumers aged 65 and over (81%) are significantly more likely to agree, while consumers aged 16 to 24 (67%) and consumers aged 25 to 34 (72%) are significantly less likely to agree.
- **In Australia, you can generally buy products and services knowing that business will do the right thing and not mislead or cheat you (67%):** Consumers aged 65 and over (71%) are significantly more likely to agree.
- **Businesses that sell unsafe products will be adequately penalised (56%):** Consumers who have migrated to Australia in the last five years (67%), who were born outside of Australia (59%) are significantly more likely to agree. In comparison, consumers who were born in Australia (54%) are significantly less likely to agree.
- **Businesses who treat consumers unfairly are likely to be detected (48%):** Consumers aged 65 and over (53%) are significantly more likely to agree.
- **The government is proactive in preventing businesses from treating consumers unfairly (45%):** Consumers who have migrated to Australia in the last five years (59%) and were born outside of Australia (48%) are significantly more likely to agree.

In addition, there are also significant differences in the net levels of disagreement (disagree or strongly disagree) across three of the six compliance and enforcement statements. These are also summarised below by statement.

- **Businesses who treat consumers unfairly are likely to be detected (48%):** Consumers who migrated in the last five years (14%) and consumers with a personal income up to \$50,000 (20%) are significantly less likely to disagree.
- **The government is proactive in preventing businesses from treating consumers unfairly (21%):** Consumers with a personal income of greater than \$150,000 (27%), men (24%) and non-concession card holders (23%) are significantly more likely to disagree, while consumers who have migrated to Australia in the last five years (14%), concession card holders (18%) and women (19%) are significantly less likely to disagree.
- **Businesses that sell unsafe products will be adequately penalised (18%):** Consumers living with a disability (23%), men (20%), consumers born in Australia (19%) are significantly more likely to disagree. In comparison, consumers aged 16 to 24 (13%), were born outside of Australia (15%) and women (16%) are significantly less likely to disagree.

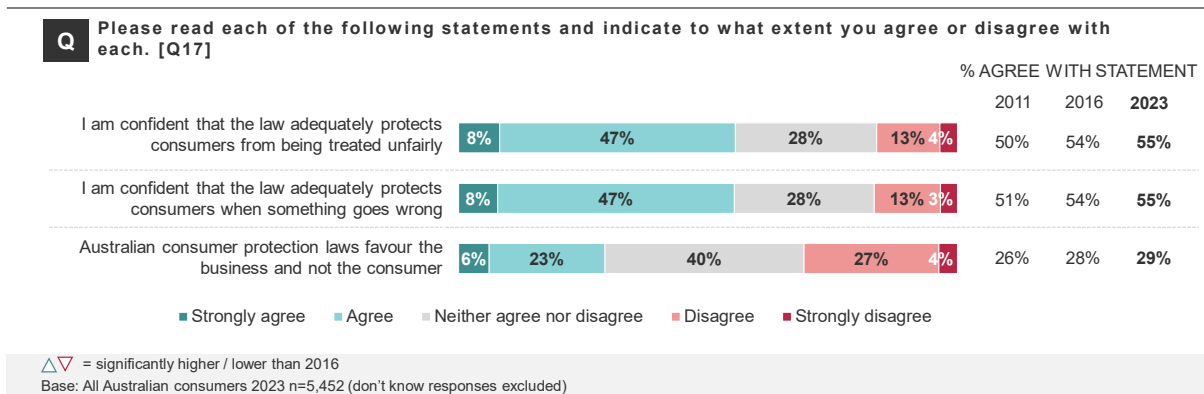
## 5.2 Perceptions of Australian consumer law

Just over half of Australian consumers believe that the law adequately protects them from being treated unfairly (55%), and when something goes wrong (55%). Less than 20% disagree with these statements.

Opinions are polarised when it comes to perceived fairness of consumer protection laws. Twenty-nine percent of consumers agree consumer protection laws favour businesses. However, 31% disagree with this statement, with 40% holding a neutral position.

Across all three statements the agreement levels in 2023 are consistent with those reported by consumers in 2016.

Figure 11. Perceptions of Australian consumer law



The opinions of First Nations consumers are comparable with the sentiment expressed by all consumers for all three perceptions of Australian consumer law statements with no significant differences seen. Consistent with all consumers, just over half of all First Nations consumers believe that the law protects them from being treated unfairly (58%), and when something goes wrong (57%), with less than 20% of all First Nations consumers disagreeing with these statements. Opinions are also polarised for First Nations consumers when it comes to Australian consumer laws favouring businesses and not the consumer – 30% agree, 39% neutral and 31% disagree – with this consistent with all consumers.

Similar to First Nations consumers, culturally and linguistically diverse consumers are comparable with the sentiment expressed by all consumers for two of the three perceptions of Australian consumer law statements with no significant differences seen. Consistent with all consumers, just over half of all culturally and linguistically diverse consumers believe that the law protects them from being treated unfairly (59%), and when something goes wrong (59%), with less than 20% of all culturally and linguistically diverse consumers disagreeing with these statements. Significant differences were seen with opinions regarding Australian consumer laws favouring businesses and not the consumer. Culturally and linguistically diverse consumers were significantly more likely to agree with this statement (34%, compared to 29% for all consumers) and significantly less likely to disagree (27%, compared to 31% for all consumers).

Among the consumer subgroups of interest there are significant differences in the net levels of agreement (agree or strongly agree) across two of the three perceptions of Australian consumer law statements. These differences are summarised below by statement.

- I am confident that the law adequately protects consumers when something goes wrong (55%):** Consumers who have migrated to Australia in the last five years (69%) are significantly more likely to agree, while consumers living with disability (50%) are significantly less likely to agree.
- Australian consumer laws favour the business not the consumer (29%):** Consumers who migrated to Australia in the last five years (39%), aged 16 to 24 (36%), aged 25 to 34 (39%), peak a language other than English at home (34%), employed (32%), with bachelor's degree or higher qualifications (32%) and men (31%) are all significantly more likely to agree. In comparison, consumers aged 65 and over (20%), not currently employed (23%), with a personal income of up

to \$50,000 (26%), with certificate or diploma level qualifications (27%) and women (27%) are significantly less likely to agree.

In addition, there are also significant differences in the net levels of disagreement (disagree or strongly disagree) across all three perceptions of Australian consumer law statements. These are also summarised below by statement.

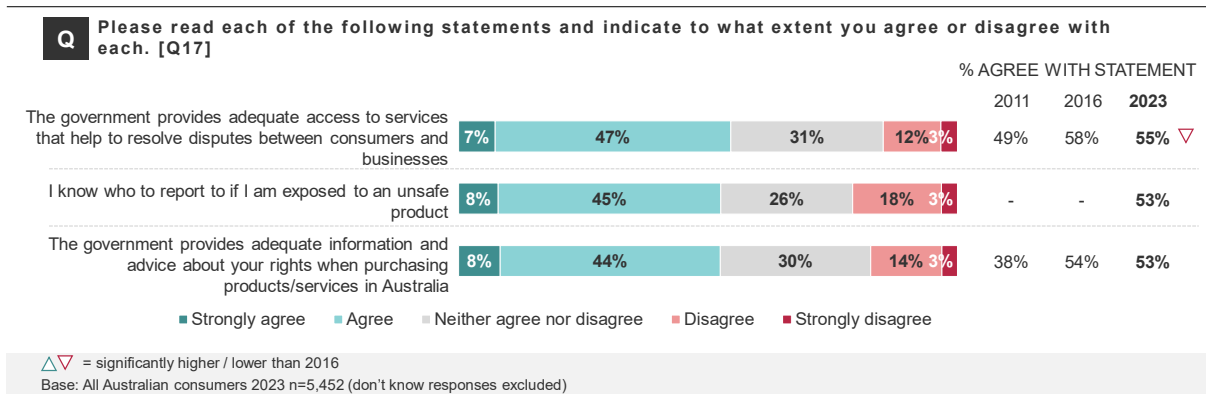
- **Australian consumer laws favour the business not the consumer (29%):** Consumers aged 65 and over (36%) are significantly more likely to disagree, while consumers aged 16 to 24 (26%) and those aged 25 to 34 (27%) are significantly more likely to disagree.
- **I am confident that the law adequately protects consumers when something goes wrong (17%):** Consumers living with disability (21%) are significantly more likely to disagree.
- **I am confident that the law adequately protects consumers from being treated unfairly (16%):** Consumers living with disability (21%) are significantly more likely to disagree.

### 5.3 Perceptions of access to information and services

Just over half of Australian consumers agree the government provides adequate information and advice about consumer rights in Australia (55%), and adequate access to dispute resolution services (53%). Agreement with both statements increased markedly between 2011 and 2016; this has largely been maintained in 2023, however perceptions of access to dispute resolution services has seen a small decline (was 58% in 2016, now 55%).

Fifty-three percent of consumers agree that they know who to report unsafe products to. However, 21% disagree with this statement – representing a substantial minority.

Figure 12. Perceptions of access to information and services



The opinions of First Nations consumers are comparable with the sentiment expressed by all consumers for all three perceptions of access to information and services statements with no significant differences seen. Consistent with all consumers, just over half of all First Nations consumers agree the government provides adequate information and advice about consumer rights in Australia (58%), and adequate access to dispute resolution services (57%). Around three in five (61%) agree that they know who to report unsafe products to, with 15% disagreeing with this statement.

Similar to First Nations consumers, culturally and linguistically diverse consumers are also comparable with the sentiment expressed by all consumers for all three perceptions of access to information and services statements with no significant differences seen. Consistent with all consumers, just over half of all culturally and linguistically diverse consumers agree the government provides adequate information and advice about consumer rights in Australia (58%), adequate access to dispute resolution services (57%) and they know who to report unsafe products to (52%).

Among the consumer subgroups of interest there is one significant difference in the net levels of agreement (agree or strongly agree). This was observed with the government provides adequate access to services that help to resolve disputes between consumers and businesses (55%), where consumers who have migrated to Australia in the last five years (66%) are significantly more likely to agree.

In addition, there is also only one significant difference in the net levels of disagreement (disagree or strongly disagree). This was also observed with the government provides adequate access to services that help to resolve disputes between consumers and businesses (15%), where consumers with a personal income of greater than \$150,000 (21%) and non-concession card holders (16%) are significantly more likely to disagree, while consumers who are concession card holders (12%) are significantly less likely to disagree.

## 6.0 Seeking information and advice

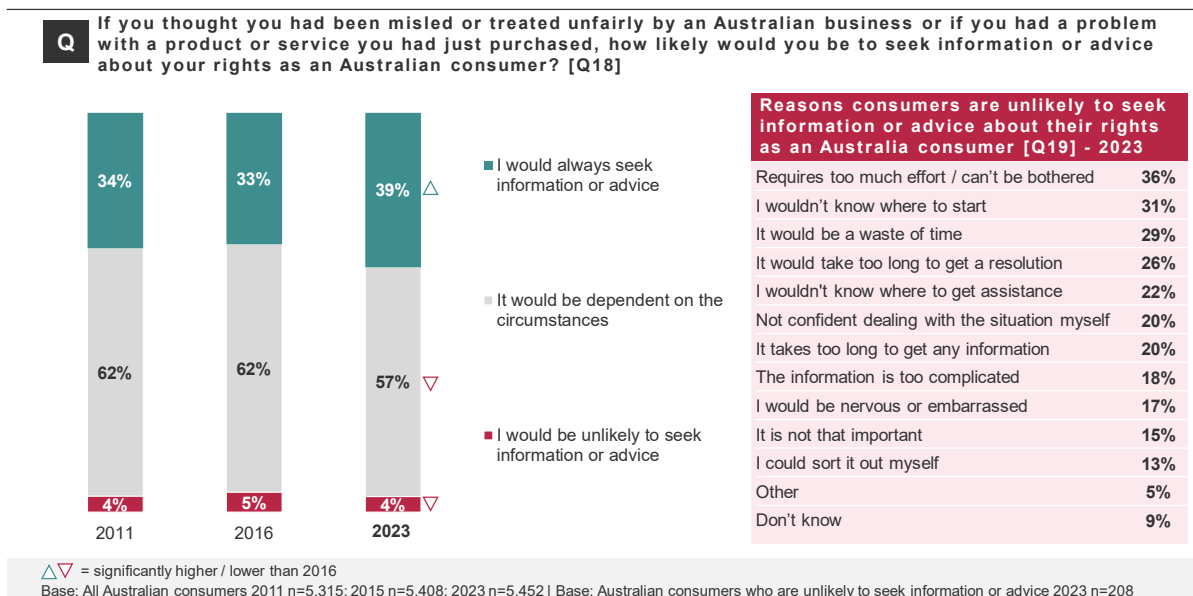
This section looks at the overall likelihood of consumers seeking out information or advice regarding their consumer rights, and the types of situations which might make them more inclined to do so. It also includes where Australian consumers would seek out information on their consumer rights.

### 6.1 Likelihood of seeking information or advice

Thirty-nine percent of Australian consumers say they would always seek information or advice on their consumer rights if they were misled or treated unfairly or had a problem with a recent purchase. This represents a significant increase on 2016, when 33% said they would do so.

Only 4% of consumers say they would be unlikely to seek any information or advice. The most common reason given for not wanting to seek out further information is a perception that it will require too much effort (36%), followed by a lack of knowledge on where to start (31%), and a belief that it would be a waste of time (29%).

Figure 13. Likelihood of seeking information or advice



First Nations and culturally and linguistically diverse consumers are significantly more inclined to always seek information or advice (51% and 43% respectively) compared to all consumers (39%).

Among the consumer subgroups of interest there are significant differences in the proportion who would always seek information or advice: those over the age of 65 years (43%) and pensioners or health concession card holders (44%) are significantly more likely to always seek advice compared to all consumers (39%).

Young consumers aged 16-24 are significantly less likely to always seek information or advice (32%) and are the only subgroup of interest that is significantly more likely to not seek information or advice (7%) compared to all consumers (4%).

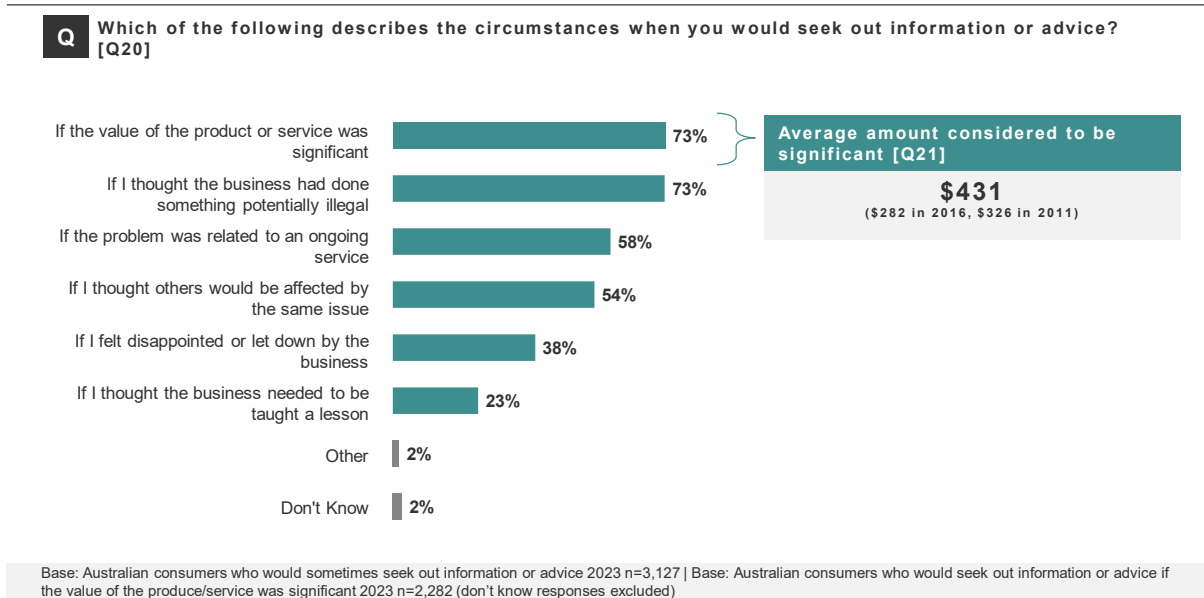
Looking at reasons why consumers are unlikely to seek information or advice about their consumer rights across the subgroups of interest: a single significant difference exists by gender. A significant barrier for women seeking information or advice about their consumer rights is because they claim that they would not know where to start (44%) compared to all consumers (31%). Men are significantly less inclined to feel this way (19%).



## 6.2 Circumstances when information or advice would be sought

Seventy-three percent of consumers who would only seek information or advice in certain circumstances say that they would be more likely to do so if the value of the product or service was significant. For the average Australian consumer, this means over \$430 AUD. The same proportion (73%) say they would seek information or advice if they thought the business had done something which might be illegal. Consumers are also more likely to say they would seek information in situations where the issue might arise again, for either themselves (58%) or others (54%).

Figure 14. Circumstances when information or advice would be sought



The circumstances in which First Nations consumers will seek out advice are comparable with results for all consumers (there are no significant differences).

Culturally and linguistically diverse consumers are less inclined to be motivated to seek advice based on the product being of significant value (69%) or because they believe the business had done something potentially illegal (68%) compared to all consumers (both aspects 73%).

Of the subgroups of interest there are significant differences in the circumstances when information or advice would be sought compared to all consumers, specifically: age, gender, education, and metro city residence.

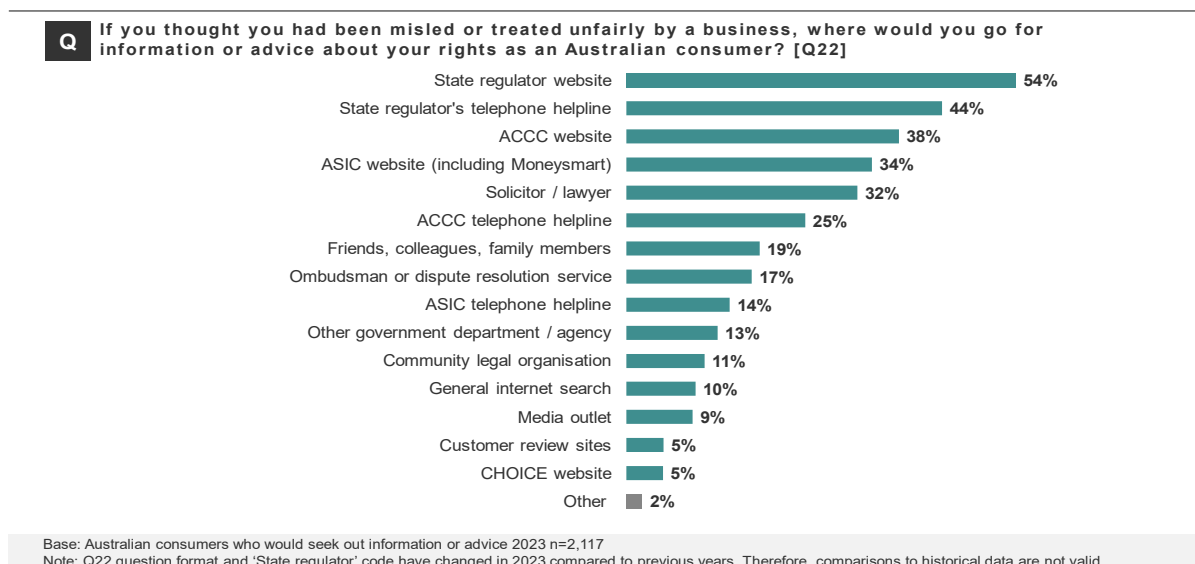
- **If the value of the product or service was significant (73%):** consumers aged 65 and over are significantly more likely to adhere (80%), while secondary school students (69%) and those aged 16-24 (64%) adhere to this attribute to a significantly lesser extent.
- **If I thought the business had done something potentially illegal (73%):** those living in areas outside of major city areas (79%), women (76%), and those born in Australia (75%) are significantly more likely to seek information if they felt the business had done something potentially illegal. By comparison, those born in countries other than Australia (69%), men (70%) and those living in a major city (71%) are significantly less likely to seek information under this this circumstance.
- **If the problem waws related to an on-going service (58%):** those aged 65 and over (64%) are significantly more likely to seek information in this circumstance, while those aged 16-24 (51%) are significantly less likely to do so.
- **If I thought others would be affected by the same issue (54%):** women are significantly more likely to seek advice or information if they perceive others would be affected by the same issue (58%), while men are significantly less likely to do so (50%).

- **If I thought the business needed to be taught a lesson (23%):** those aged 25 to 34 (29%), men (28%), and consumers currently employed (25%) are significantly more likely to seek information if they thought the business needed to be taught a lesson, while consumers aged 65 and over (18%), women (18%), secondary school students (19%), those unemployed (19%), and low income earners, up to \$50,000 annually (20%) are significantly less likely to seek advice or information for this reason.

### 6.3 Sources of information or advice

Of the 96% of consumers who would seek out information or advice at least some of the time, most would get information from their state regulator, either through the state regulator website (54%), or over the telephone helpline (44%). This is followed by the ACCC website (38%), ASIC website (34%) and solicitor / lawyer (32%). Overall, websites are more popular than their telephone helpline equivalent.

Figure 15. Sources of information or advice



The sources of information sought by First Nations consumers for advice are comparable with all consumers (there are no significant differences).

Culturally and linguistically diverse consumers are significantly more likely to turn to friends, family members or colleagues for advice (25%) or go to the Ombudsman (24%) compared to all consumers (19% and 17% respectively)

Among the consumer subgroups of interest, the types of sources of information or advice used by subgroups differs significantly compared to all consumers, specifically for subgroups based on age, gender, location, employment status, income, education, country of birth, and recency of migration to Australia:

- **Relevant state regulator’s website (54%):** consumers aged 65 and over (67%), located in New South Wales (65%), and pension/ health concession card holders (59%) are significantly more likely to use this resource, while those located in South Australia (34%), are aged 16-24 (41%), and those located in Queensland (47%) are significantly less likely to use this resource for information or advice.
- **Relevant state regulator’s telephone helpline (44%):** consumers aged 55 and over (aged 55 to 64 (65%), aged 65 and over (67%)), are located in New South Wales (51%), are currently unemployed (50%), and pension/ health concession card holders (50%) are significantly more likely to call the state regulator’s telephone helpline, whereas consumers located in South Australia (26%), those aged under 45 (aged 16 to 24 (34%), aged 25 to 34 (34%), aged 35 to 44 (36%)), and those currently employed (41%) are significantly less likely to use this resource for advice.
- **Australian Competition and Consumer Commission website (38%):** there are no significant differences across the subgroups for this measure.
- **Australian Securities and Investments Commission website (34%):** consumers over the age of 55 (aged 55 to 64 (42%), aged 65 or over (46%)), are in South Australia (45%), pension/ health concession card holders (40%), consumers currently unemployed (39%), and migrants

arriving in Australia more than 5 years ago are significantly more likely to source advice about unfair treatment by a business. Migrants arriving in the last 5 years (18%), consumers aged under 35 or less (aged 16 to 24 (24%), aged 25 to 34 (22%)), and employed consumers are significantly less inclined to refer to this resource for information.

- **Solicitor/ lawyer (32%):** consumers over 65 years of age are significantly more likely to refer to a lawyer for advice.
- **Australian Competition and Consumer Commission helpline (25%):** men (30%) are significantly more likely to call this helpline; women are significantly less inclined to do so (20%).
- **Friends, colleagues, and family members (19%):** those aged 16 to 34 (aged 16 to 24 (32%), aged 25 to 34 (27%)), and employed consumers (21%) are significantly more likely to source advice from friends, colleagues, and family members. Consumers aged 65 and over (11%), those currently unemployed (14%), and pension/ health concession card holders (15%) are significantly less inclined to turn to their peers for advice.
- **Ombudsman or dispute resolution services (17%):** Migrants arriving in the last 5 years (32%), consumers aged 25 to 44 (aged 25 to 34 (23%), aged 35 to 44 (23%)), those with bachelor's degree qualifications or higher (22%), those born in countries other than Australia (21%) and are currently employed (19%) refer to the Ombudsman for advice to a significantly greater extent compared to all consumers. Subgroups with significantly lower engagement with the ombudsman as a source of information or advice are those aged 65 and over (11%), have certificate or diploma level qualifications (13%), are currently unemployed (14%), were born in Australia (16%), and migrants who arrived more than 5 years ago (19%).
- **Australian Securities and Investments Commission helpline (14%):** Subgroups of interest using the Australian Securities and Investments Commission helpline for information and advice to a significantly greater extent compared to all consumers are those earning \$100,000 to \$150,000 annually (20%), those with bachelor's degree qualifications or higher (18%), and men (17%). Women (12%), and low-income earners up to \$50,000 annually (11%) are significantly less likely to use this helpline for advice.
- **Other government department/ agency (13%):** Men (15%) are significantly more inclined to use other government departments for sources of advice; women (10%) are significantly less inclined to do so.
- **Community legal organisation (11%):** consumers aged 25 to 34 (17%), men (14%), and those with bachelor's degree qualifications or higher (13%) source information from community legal organisations to a significantly greater extent compared to all consumers. Low-income earners, up to \$50,000 annually (7%), women (8%), and those with certificate or diploma level qualifications (8%) are significantly less inclined to using these organisations as a source of information and advice.

## 7.0 Making a complaint

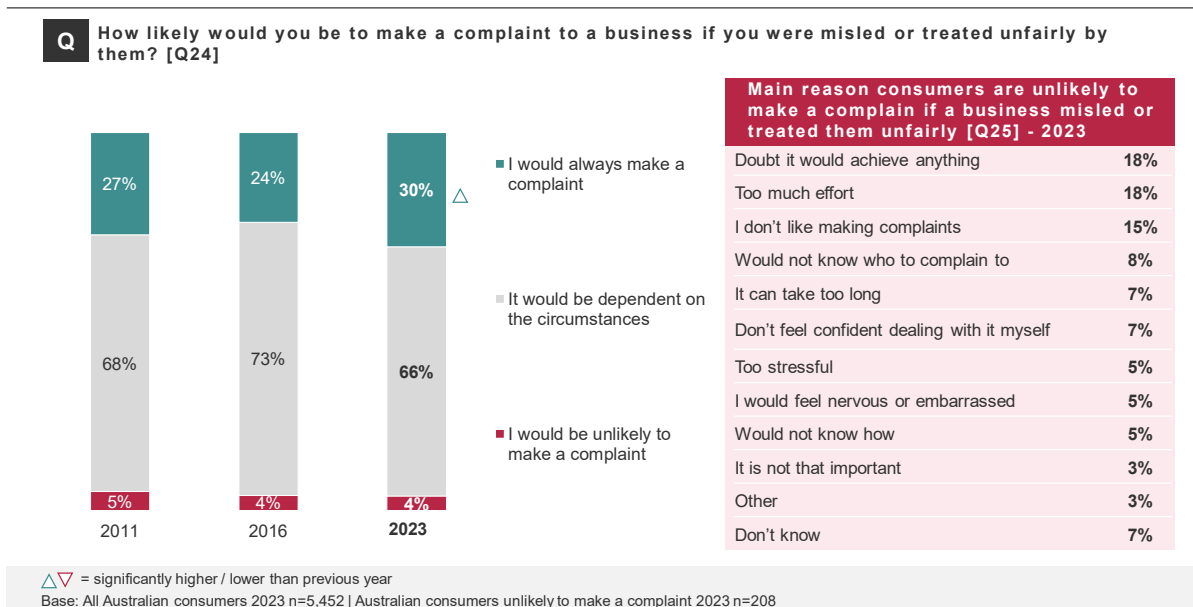
This section looks at consumers' willingness to make a complaint to a business if they are misled or treated unfairly by them; and the types of situations which might make them more inclined to do so. It also includes how Australian consumers would likely go about making a complaint, awareness of disputes resolution services, and the likelihood of using these services should an issue arise.

### 7.1 Likelihood of making a complaint

Thirty percent of consumers say they would always make a complaint to a business if they felt they were misled or treated unfairly, 66% would only make a complaint in certain circumstances, and 4% would be unlikely to do so. When compared to 2016, there is a significant increase in the proportion who would always make a complaint (up six percentage points, from 24% to 30%) and a decline in the proportion who would only make a complaint in certain circumstances (down seven percentage points, from 73% to 66%).

The two main reasons consumers say they would be unlikely to make a complaint is that they doubt it would achieve anything (18%), and they feel lodging a complaint would require too much effort (18%).

Figure 16. Likelihood of making a complaint



First Nations and culturally and linguistically diverse consumers are as likely as all consumers to make a complaint to a business if they had been misled or treated unfairly (there are no significant differences between these groups and the consumer population).

Those consumers living in inner regional Australia are more likely than average to say they would always make a complaint (35%). On the other hand, those living in remote or very remote areas are slightly less likely to say they would do so (24%); however this difference is not statistically significant.

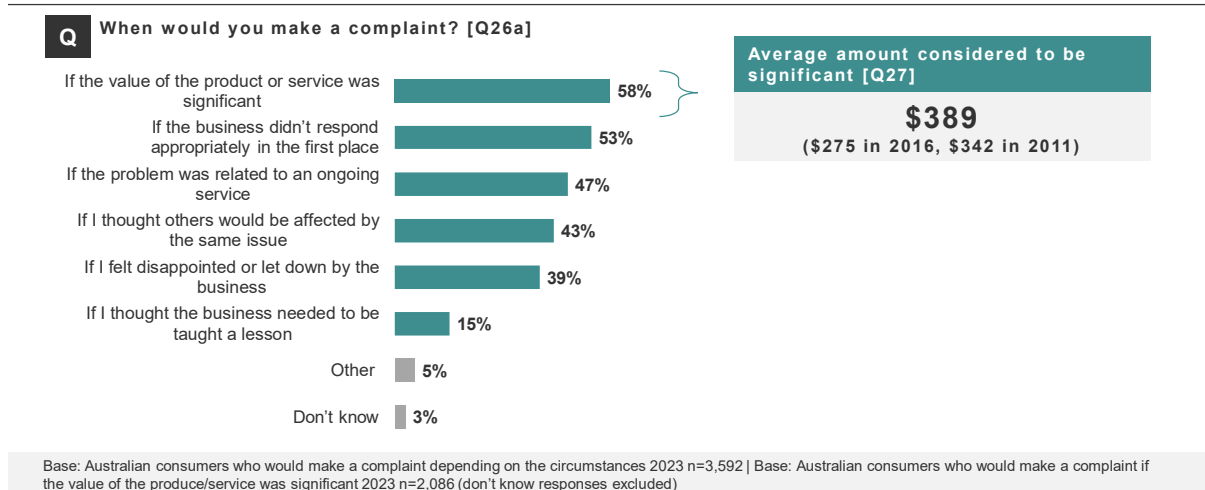
Of the subgroups of interest significant differences exist in terms of consumers' likelihood to make a complaint; primarily across subgroups based on age, gender, education, and employment status. Compared to all consumers who would always make a complaint (30%): those aged 65 and over (41%), pension/ health concession card holders (37%), those currently unemployed (34%), consumers who live in areas outside of main cities (33%), have certificate or diploma level education (33%), and men (32%) are significantly more inclined to always making a complaint. Younger consumers aged 16 to 24 (72%), women (68%), and those currently employed (67%) are significantly more inclined to say that making a complaint is dependent on circumstances, compared to all consumers (66%). A significant proportion of younger consumers aged 16 to 24 (8%) are unlikely to make a complaint compared to all consumers (4%).

The main reasons for not lodging complaints at subgroup level are comparable with the main barriers for all consumers, however there is a singular exception and significant difference at subgroup level: a significantly greater proportion of consumers earning \$100,000 to \$150,000 annually say making a complaint is too stressful and is the main barrier to doing so (22%) compared to all consumers (5%).

## 7.2 Circumstances where consumers are more likely to make a complaint

Fifty-eight percent of consumers who would only make a complaint in some circumstances would be more likely to do so if the value of the product or service was significant. For the average Australian consumer this means \$389 AUD or more. Half (53%) of consumers say they would be more likely to complain if they felt the business did not respond appropriately initially, and more than four in ten say they would be more inclined to complain if they thought the problem would occur again, either for themselves (47%), or for others (43%).

Figure 17. When complaints would be made



The opinions of First Nations consumers are generally comparable with the sentiment expressed by all consumers. They are however significantly less likely to make a complaint if the value of the product or service is considerable (43%) compared to all consumers (58%).

The opinions of culturally and linguistically diverse consumers are also generally comparable with the sentiment expressed by all consumers, however there are two exceptions. They are significantly less motivated to make a complaint if they thought others would be affected by the same issue (37%) and are significantly more likely to do so if they thought the business needed to be taught a lesson (20%) compared to all consumers (43% and 15% respectively).

Looking at the subgroups of interest and the different circumstances that might drive a consumer to make a complaint, significant differences exist specifically in terms of:

- Where the value of the product or service was significant (58%):** consumers aged 65 years and over (64%), have bachelor's degree level qualifications (62%), and those who migrated to Australia more than 5 years ago (60%) are significantly more likely to complain in this circumstance, while secondary school students are significantly less likely to complain if the value of the product or service is expensive (53%).
- If the business didn't respond appropriately in the first place (53%):** significantly higher proportions of consumers aged 65 years and older (64%), those currently unemployed (59%), pension/ health concession card holders (58%), consumers with certificate or diploma level education (58%), and women (55%) are significantly more adhered to complaining in this circumstance compared to all consumers. By comparison, high income earners greater than \$150,000 annually (45%), consumers aged 25 to - 34 (45%), those currently employed (50%), and men (50%) are significantly less likely to complain if the response from the business is not appropriate in the first instance compared to all consumers.
- If the problem was related to an ongoing service (47%):** significantly higher proportions of consumers aged 65 years and older (53%), those currently unemployed (50%), and women (49%) complain if the problem is related to an ongoing service, compared to all consumers. This circumstance has significantly less influence for consumers aged 35 to 44 (40%), men (44%), and

those currently employed (45%) and whether or not they make a complaint compared to the degree of influence for all consumers.

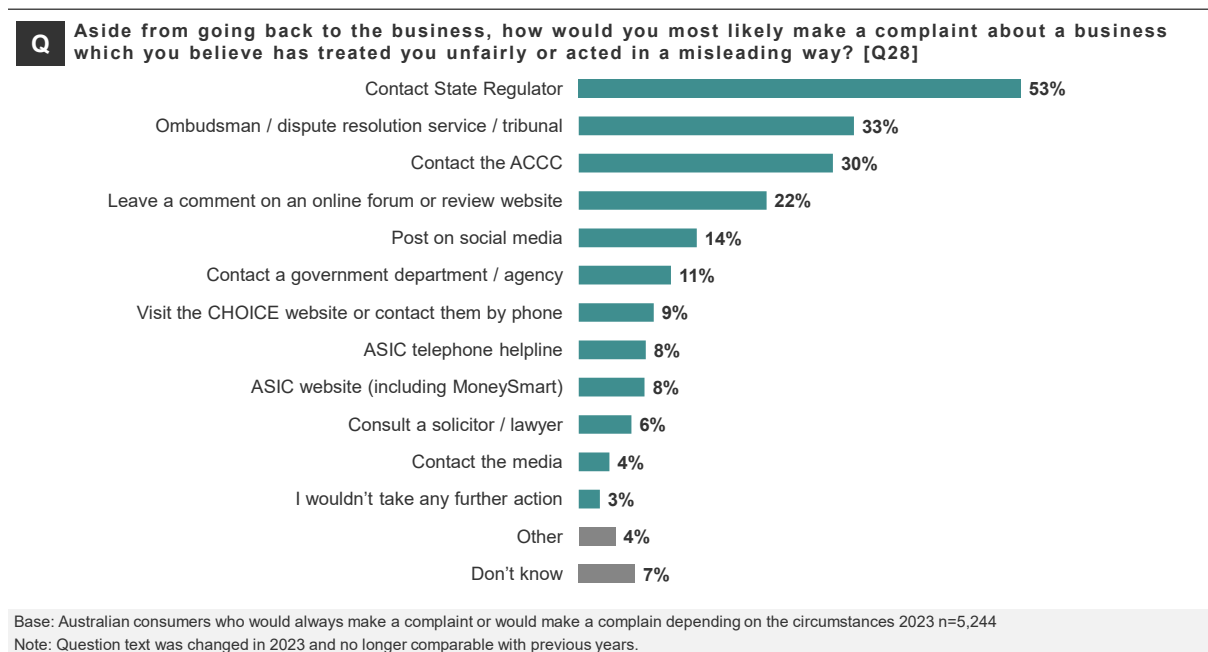
- **If its thought others would be affected by the same issue (43%):** subgroups where this circumstance is a significantly greater role in whether to complain are consumers aged 65 years and over (50%), women (48%), low-income earners up to \$50,000 annually (48%), pension/health concession card holders (47%), those currently unemployed (47%). Subgroups where this factor plays a significantly lesser role in driving making a complaint are those earning \$100,000 to \$150,000 annually (36%), men (37%) and those currently employed (41%).
- **If consumers felt disappointed or let down by the business (39%):** across subgroups of interest this circumstantial aspect plays as much of a role in terms of influencing consumers to make a complaint as it does overall for all consumers (there are no significant differences by subgroups).
- **If its thought the business needed to be taught a lesson (15%):** the degree to which this aspect motivates consumers to make a complaint differs significantly across subgroups of interest, specifically younger consumers aged 16 to 34 (aged 16 to 24 (19%), aged 25 to 34 (18%)), those with bachelor's degree qualifications or higher (18%), men (18%), those earning \$100,000 to \$150,000 annually (17%), are currently employed (17%), and those living in major cities (16%) are significantly more inclined to complain if they think the business deserves to be taught a lesson. This is significantly less motivating for consumers aged 65 years and older (10%), those currently unemployed (11%), those with certificate or diploma level qualifications (12%), consumers living in areas outside of major cities (12%), women (12%), and low-income earners up to \$50,000 annually (12%) compared with all consumers.



### 7.3 Preferred avenues for making a complaint

Half (53%) of consumers say they would most likely make a complaint by contacting the state regulator if they felt a business had treated them unfairly or misled them. A third (33%) say they would contact the ombudsman or a dispute resolution service, and a similar proportion (30%) say they would contact the Australian Competition and Consumer Commission (ACCC). Commenting and posting on online forums, review websites and social media are the next most preferred ways to voice a complaint (22% and 14% respectively).

Figure 18. Preferred avenues for making a complaint



The opinions of First Nations consumers are generally comparable with the sentiment expressed by all consumers. They are however significantly less likely to go to the Ombudsman or a dispute resolution service or tribunal to complain about being treated unfairly by a business (21%) compared to all consumers (33%).

The opinions of culturally and linguistically diverse consumers differ slightly to the sentiment expressed by all consumers, however there are two exceptions. Culturally and linguistically diverse consumers are significantly more inclined to leave a comment online (30%) or post on social media (19%) about a business that had treated them unfairly or acted in a misleading way, compared to all consumers (22% and 14% respectively). These consumers are also significantly less likely to go the Ombudsman (25%) or to contact the ACCC (26%) compared to all consumers (33% and 30% respectively).

Among the consumer subgroups of interest, there are significant variations in the preferred avenues for making a complaint. These differences are summarised for each of the avenues:

- State regulator (53%):** is significantly more likely to be the preferred avenue for consumers aged 65 and over (68%), aged 55 to 64 (67%), those currently not employed (62%), located in NSW (62%), concession card holders (61%), certificate or diploma level of education (56%), annual personal income of up to \$50,000 (56%) and migrated to Australia more than five years ago (55%). In comparison, state regulators are significantly less likely to be the preferred avenue for consumers aged 16 to 24 (36%), aged 25 to 34 (38%), located in South Australia (41%), migrated to Australia in the last five years (43%), aged 35 to 44 (46%), have an annual personal income of greater than \$150,000 (46%), are employed (46%) and have a bachelor's degree or higher (51%).
- Ombudsmen / dispute resolution service / tribunal (33%):** is significantly more likely to be the preferred avenue for consumers aged 65 and over (44%), concession card holders (40%), aged 55 to 64 (40%), not currently employed (39%), aged 45 to 54 (38%), secondary school education

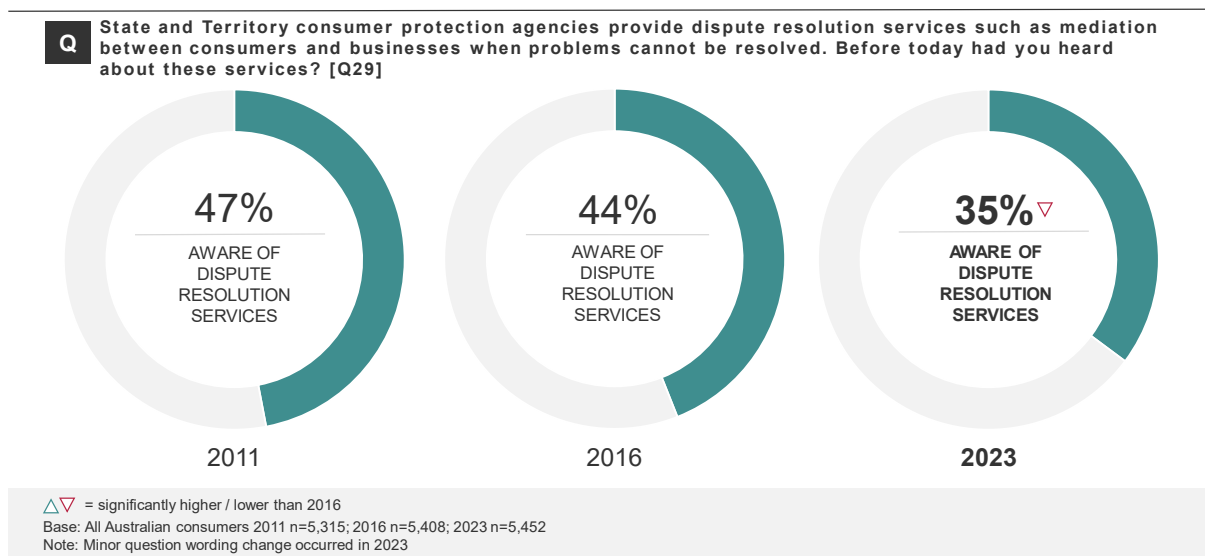
level (36%) and have migrated to Australia more than five years ago (34%). In comparison, an ombudsman, dispute resolution service or tribunal are significantly less likely to be the preferred avenue for consumers who have migrated to Australia in the last five years (13%), aged 16 to 24 (15%), aged 25 to 24 (25%), are employed (30%) and have a bachelor's degree or higher (30%).

- Australian Competition and Consumer Commission (ACCC, 30%):** is significantly more likely to be the preferred avenue for consumers with an annual personal income greater than \$150,000 (36%), men (35%), were born in Australia (32%) and migrated to Australia more than five years ago (29%). In comparison, the Australian Competition and Consumer Commission is significantly less likely to be the preferred avenue for consumers who have migrated to Australia in the last five years (20%), are aged 16 to 24 (24%), women (26%), have an annual personal income of up to \$50,000 (27%) and were born outside of Australia (28%).
- Leave a comment on an online form (22%):** is significantly more likely to be the preferred avenue for consumers who have migrated to Australia in the past five years (40%), aged 16 to 24 (32%), aged 25 to 34 (30%), were born outside of Australia (27%), have a bachelor's degree or higher (27%), aged 35 to 44 (26%), are employed (25%), have a personal annual income of \$50,001 to \$100,000 (25%) and women (25%). In comparison, leaving a comment on an online form is significantly less likely to be the preferred avenue for consumers aged 65 and over (14%), aged 55 to 64 (16%), concession card holders (17%), are not currently employed (18%), secondary school education level (19%), certificate or diploma education level (19%), men (20%), have a personal annual income up to \$50,000 (20%) and were born in Australia (21%).
- Post on social media (14%):** is significantly more likely to be the preferred avenue for consumers who have migrated to Australia in the past five years (24%), aged 25 to 34 (20%), aged 16 to 24 (18%), aged 35 to 44 (18%), located in Victoria (17%), have a bachelor's degree or higher (17%), were born outside of Australia (16%) and are currently employed (16%). In comparison, posting on social media is significantly less likely to be the preferred avenue for consumers aged 65 and over (8%), aged 55 to 64 (9%), are not currently employed (10%), concession card holders (12%), certificate or diploma education level (12%) and were born in Australia (13%).
- Contact a government department (11%):** is significantly more likely to be the preferred avenue for consumers who have migrated to Australia in the past five years (20%), were born outside of Australia (13%), men (13%) and have a bachelor's degree or higher (12%). In comparison, posting contacting a government department is significantly less likely to be the preferred avenue for consumers who have a secondary school education level (9%), women (9%), were born in Australia (10%) and moved to Australia more than five years ago (11%).
- Visit the CHOICE website or contacting them by phone (9%):** is significantly more likely to be the preferred avenue for consumers who have migrated to Australia in the past five years (15%) and aged 25 to 34 (12%). In comparison, visiting the CHOICE website or contacting them by phone is significantly less likely to be the preferred avenue for consumers aged 35 to 44 and moved to Australia more than five years ago (8%).
- Australian Securities and Investment Commission (ASIC) telephone helpline (8%):** is significantly more likely to be preferred by concession card holders (10%) and significantly less likely to be preferred by those aged 35 to 44 (6%).
- Australian Securities and Investment Commission (ASIC) website (including MoneySmart) (8%):** is significantly more likely to be preferred by consumers aged 25 to 34 (10%), a personal annual income of \$50,000 to \$100,000 (9%), a bachelor's degree or higher (9%), men (9%), located in a major city (9%) and currently employed (9%). In comparison, visiting the Australian Securities and Investment Commission (ASIC) website is significantly less likely to be the preferred avenue for consumers with a secondary school education level (6%), not currently employed (6%), a personal annual income up to \$50,000 (6%) and women (7%).
- Consult a solicitor or lawyer (6%):** is significantly more likely to be preferred by consumers aged 16 to 24 (10%), men (8%) and those with a bachelor's degree or higher (7%). In comparison, consulting a solicitor or lawyer is significantly less likely to be the preferred avenue for women (5%) and those with a certificate or diploma education level (5%).

## 7.4 Overall awareness of disputes resolution services

Overall, 35% of Australian consumers say they are aware of dispute resolution services being provided by state and territory consumer protection agencies. This is a significant decline from 2016, when awareness was sitting at 44%.

Figure 19. Awareness of dispute resolution services over time



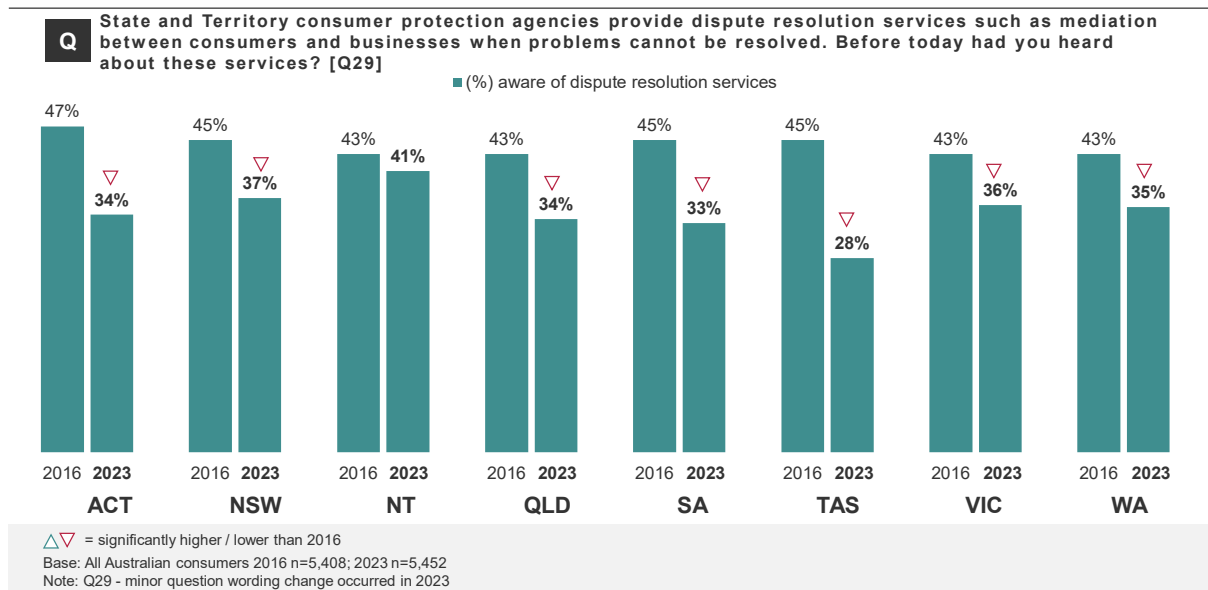
Almost half of First Nations consumers are aware of mediation services (49%); this is a significantly higher proportion compared to all consumers (35%). Culturally and linguistically diverse consumers' awareness of mediation services (33%) is in line with all consumers' awareness (35%).

Across the consumer subgroups of interest, the awareness of dispute resolution services does differ.

- There is **significantly higher awareness of dispute resolution services** compared to all consumers (35%) among: higher income earners over \$150,000 (46%), consumers aged 65 and over (42%), men (40%), pension/ health concession card holders (40%), those with bachelor's degree level qualifications or higher (38%), and Australian-born consumers (37%) compared with the awareness level of all consumers (35%).
- There is **significantly lower awareness of dispute resolution services** compared to all consumers (35%) for: consumers who migrated to Australia in the last five years (21%), those aged 16 to 24 (26%), secondary school students (29%), women (30%), those aged 25 to 34 (30%), consumers born in countries outside Australia (31%), and low income earners up to \$50,000 annually (32%).

Awareness has declined significantly across all states and territories, with the exception of the Northern Territory – where it has held steady. Tasmania has the most pronounced decline in awareness, going from 45% in 2016 to 28% in 2023.

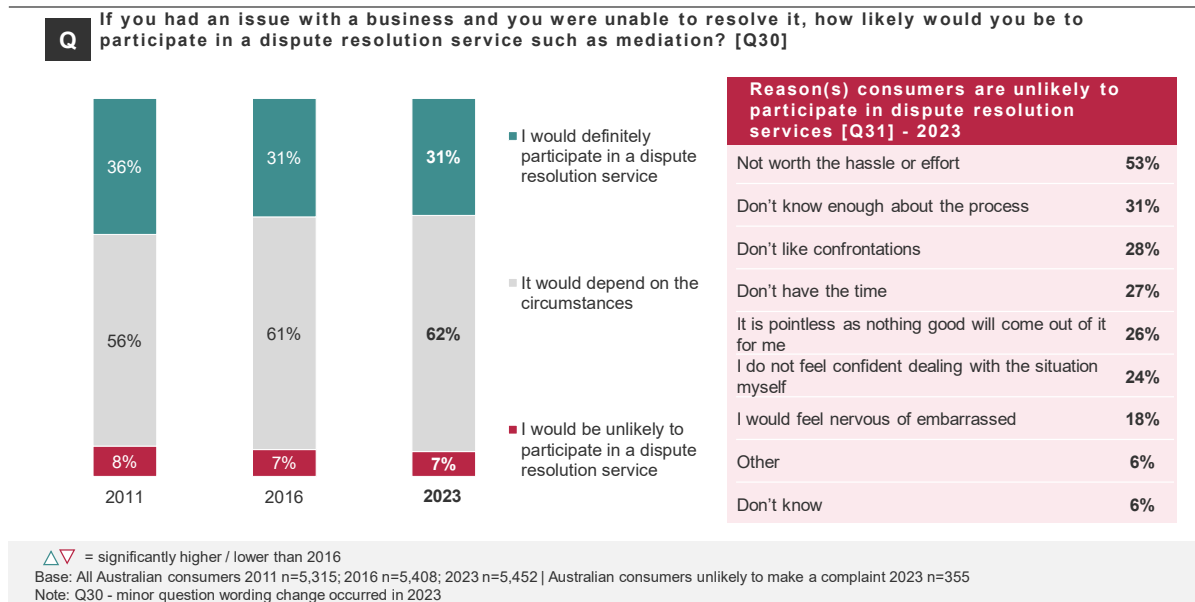
Figure 20. Awareness of disputes resolution services by state / territory



## 7.5 Likelihood of using disputes resolution services

While awareness has declined, willingness to participate in dispute resolution services is unchanged. Thirty-one percent of Australian consumers say they 'definitely would' participate in a dispute resolution service, and only 7% say they would be unlikely to do so. The remaining 62% say it would depend on the circumstances.

Figure 21. Likelihood of using dispute resolution services over time



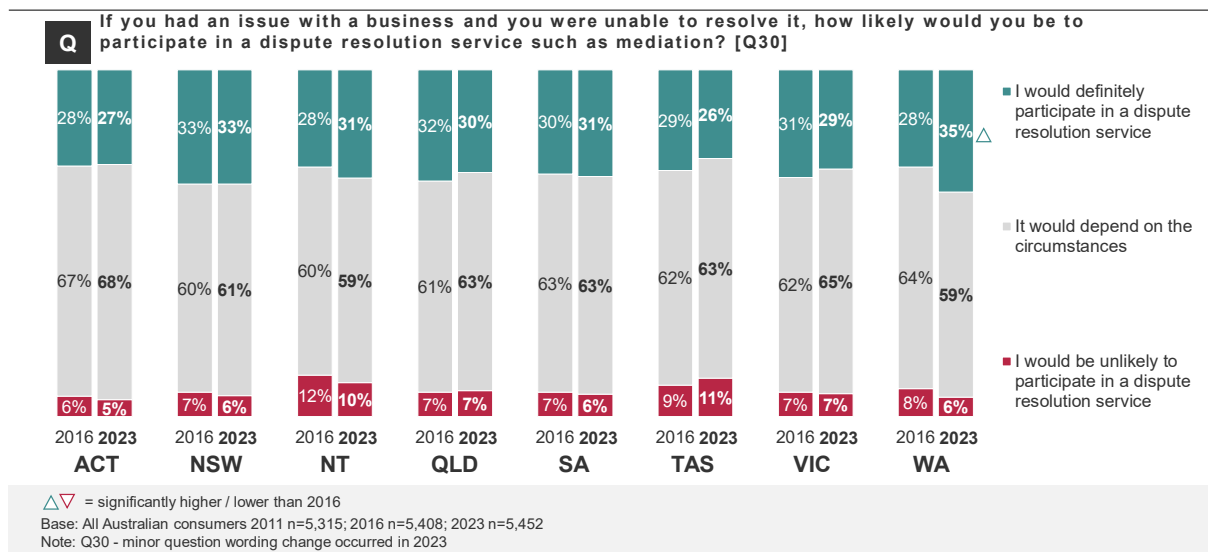
No significant differences exist for First Nations (39%) or culturally and linguistically diverse consumers (33%) compared to all consumers in terms of their likelihood to use dispute resolution services (31%). (Note the proportion of First Nations consumers (39%) is not significantly different to all consumers on account of the representatively low base size of First Nations consumers compared to the total sample size.)

Among the consumer subgroups of interest, there are significant differences in terms of how likely consumers think they are to participate in dispute resolution services:

- **Definitely would participate in dispute resolution services** (31% among all consumers) is significantly higher in proportion among subgroups for concession card holders (36%), those aged 65 and over (35%), and men (34%). Subgroups where there are significantly lower proportions of consumers making this assertion are the younger consumers aged 16 to 24 (22%), a secondary school education level (28%), and women (28%).
- **It would depend on the circumstances** (62%) is asserted in significantly higher proportions amongst women (65%), and significantly less by men (60%).
- **Unlikely to participate in dispute resolution services** (7%) is adhered to a significantly greater extent by younger consumers aged 16 to 24 (12%), and to a significantly lesser extent by consumers aged 65 and over (5%).

The proportion of consumers who say they would definitely participate in dispute resolution services ranges between 26% and 35% depending on the state or territory. Consumers living in Western Australia are more willing to participate in these services in 2023 than they were in 2016.

Figure 22. Likelihood of using dispute resolution services by state / territory



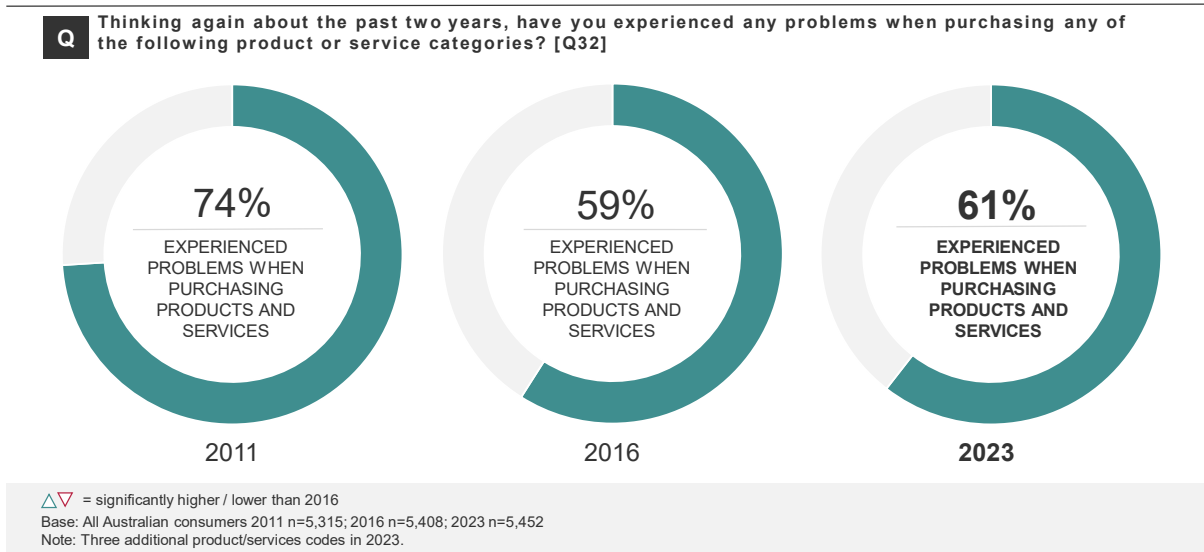
## 8.0 Experience of problems when purchasing products or services

This section of the report looks at the problems consumers have had when purchasing products or services over the past two years. It covers overall prevalence, the types of problems experienced, how consumers addressed the problem, and the outcome.

### 8.1 Incidence of problems when purchasing products and services

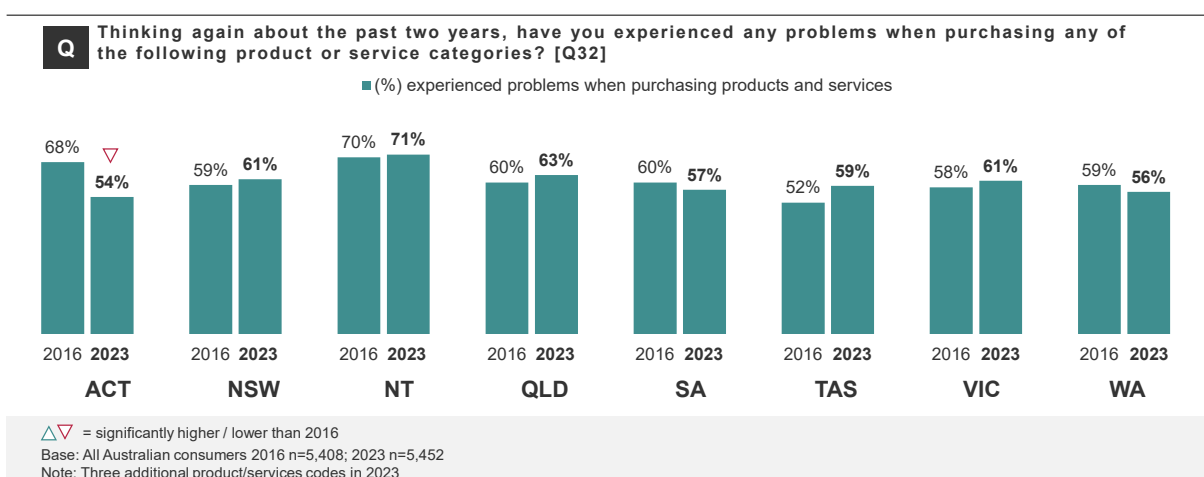
Sixty-one percent of Australian consumers have experienced at least one problem when purchasing a product or service in the last two years; this is in line with 2016.

Figure 23. Incidence of problems when purchasing products and services over time



While the incidence of problems occurring is stable at the overall level, it has declined significantly in the ACT (from 68% in 2016 to 54% in 2023). Elsewhere, no significant changes are observed.

Figure 24. Experiences of problems when purchasing products and services by state / territory

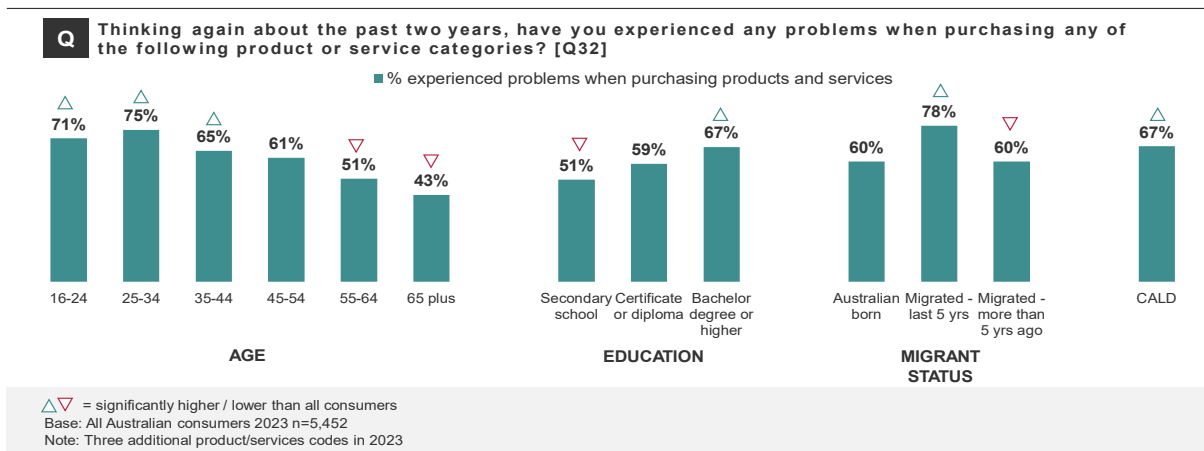


A significantly greater proportion of First Nations (72%) and culturally and linguistically diverse consumers (67%) experienced an issue with a product or service in the last two years prior to 2023 compared to the proportion of all consumers experiencing similar problems (61%).

Of the subgroups of interest there are significant differences in terms of problematic purchases of products or services in the two years prior to 2023 (61%), specifically by age, income, education level, employment status, recency of migration to Australia, and pensioners/ health concession card holders:

- Significantly more likely to have experienced any problems with purchased products or services: migrants (78%), aged 25 to 34 (75%), aged 16 to 24 (71%), those earning over \$150,000 annually (69%), those earning \$100,000 to \$150,000 (68%), those with a bachelor's degree or higher (67%), employed consumers (67%), consumers aged 35 to 44 (65%) and non-concession card holders (64%).
- Significantly less likely to have experienced any problems with purchased products or services: those aged 65 and over (43%), unemployed (48%), education level of secondary school (51%), those aged 55 to 64 (51%), pension or health concession card holders (52%), those earning less than \$50,000 annually (54%), and those who migrated to Australia more than five years ago (60%).

Figure 25. Incidence of problems when purchasing products and services by subgroups



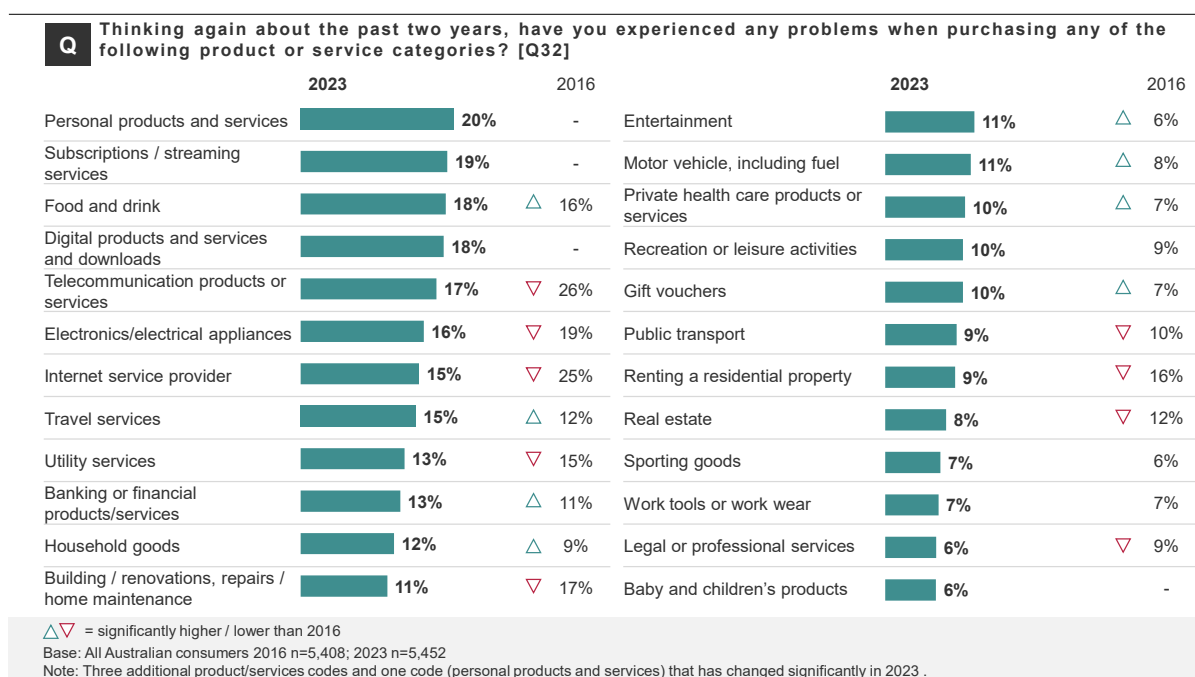


There has been substantial movement at the category level, with six to sixteen percentage point increases reported for eight categories when compared to 2016. The incidence of issues with the following categories has significantly increased: food and drink, travel services, banking or financial services, household goods, entertainment, motor vehicles, private healthcare and gift vouchers.

On the other hand, the incidence of issues with telecommunication providers, electronics, internet service providers, utility services, building and renovations, public transport, residential rentals, real estate and professional services has significantly declined, with 26 to nine percentage point decreases reported.

Three additional categories were added in 2023, including subscription and streaming services, digital products and downloads, and baby and children’s products. Additionally, personal products and services was spread across two codes in 2016: ‘clothing, footwear, cosmetics and other personal products’ and ‘beauty and cosmetic treatments’, however, are now both included under the single code. This means results are no longer comparable for this category.

Figure 26. Incidence of problems by category



First Nations and culturally and linguistically diverse consumers experienced significantly more problems across all categories in the two years prior to 2023 compared to all consumers, with exception to First Nations consumers’ problematic purchases relating to building renovations, repairs or home maintenance (11%) and entertainment (11%) which are both comparable with problematic purchases of all consumers for those categories (both 11%). The significant differences compared to all consumers in terms of increased incidence of problematic purchases by category are specifically:

- Personal products and services (27% of both First Nations and culturally and linguistically diverse consumers compared to 20% of all consumers)
- Subscriptions/ streaming services (33% of First Nations consumers and 22% of culturally and linguistically diverse consumers compared to 19% of all consumers)
- Food and drink (28% of First Nations consumers and 25% of culturally and linguistically diverse consumers compared to 18% of all consumers)
- Digital products and downloads (34% of First Nations consumers and 22% of culturally and linguistically diverse consumers compared to 18% of all consumers)
- Telecommunication products or services (25% of First Nations consumers and 22% of culturally and linguistically diverse consumers compared to 17% of all consumers)
- Electronics/ appliances (24% of First Nations consumers and 21% of culturally and linguistically diverse consumers compared to 15% of all consumers)

- Internet provider (22% of First Nations consumers and 21% of culturally and linguistically diverse consumers compared to 15% of all consumers)
- Travel services (23% of First Nations consumers and 20% of culturally and linguistically diverse consumers compared to 15% of all consumers)
- Utilities (23% of First Nations consumers and 18% of culturally and linguistically diverse consumers compared to 13% of all consumers)
- Banking or financial products/ services (21% of First Nations consumers and 17% of culturally and linguistically diverse consumers compared to 13% of all consumers)
- Household goods (19% of First Nations consumers and 17% of culturally and linguistically diverse consumers compared to 12% of all consumers)
- Building renovations/ materials (16% of culturally and linguistically diverse consumers compared to 11% of all consumers)
- Entertainment (15% of culturally and linguistically diverse consumers compared to 11% of all consumers)
- Motor vehicle (19% of First Nations consumers and 13% of culturally and linguistically diverse consumers compared to 11% of all consumers)
- Private health care products and services (16% of First Nations consumers and 13% of culturally and linguistically diverse consumers compared to 10% of all consumers)
- Recreation or leisure activities (19% of First Nations consumers and 13% of culturally and linguistically diverse consumers compared to 10% of all consumers)
- Gift vouchers (16% of First Nations consumers and 14% of culturally and linguistically diverse consumers compared to 10% of all consumers)
- Public transport (16% of First Nations consumers and 14% of culturally and linguistically diverse consumers compared to 9% of all consumers)
- Renting a residential property (19% of First Nations consumers and 12% of culturally and linguistically diverse consumers compared to 9% of all consumers)
- Real estate (13% of First Nations consumers and 12% of culturally and linguistically diverse consumers compared to 8% of all consumers)
- Sporting goods (15% of First Nations consumers and 10% of culturally and linguistically diverse consumers compared to 7% of all consumers)
- Work tools/ work wear (17% of First Nations consumers and 10% of culturally and linguistically diverse consumers compared to 7% of all consumers)
- Legal or professional services (16% of First Nations consumers and 9% of culturally and linguistically diverse consumers compared to 6% of all consumers)
- Baby and children's products (19% of First Nations consumers and 10% of culturally and linguistically diverse consumers compared to 6% of all consumers)

The results reported in the following sections are based on respondents' most recent consumer problem.

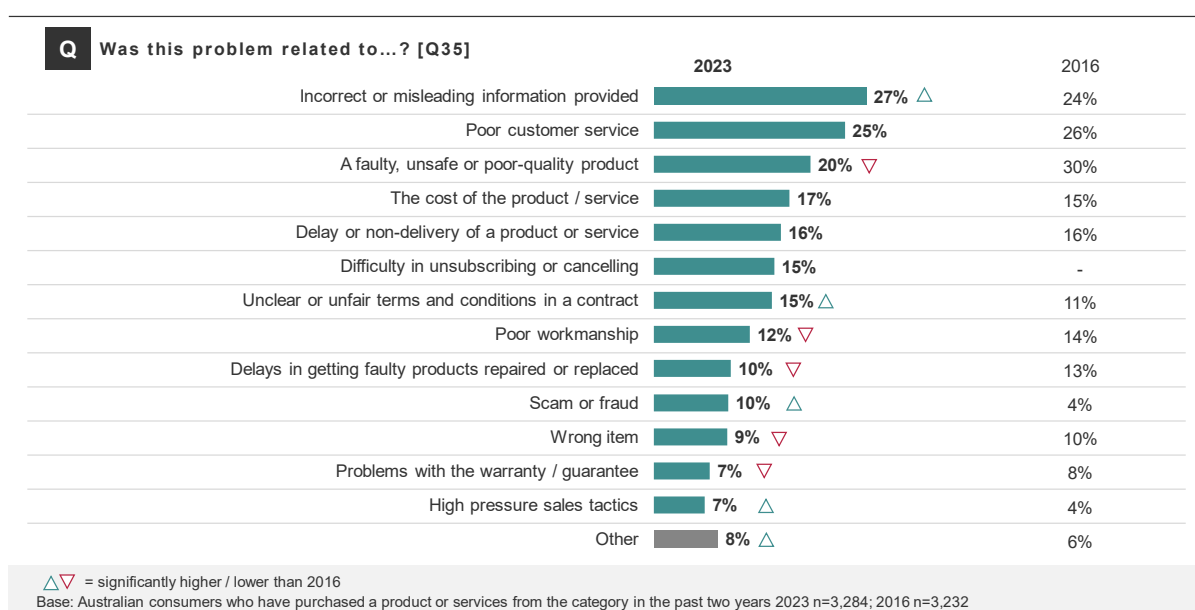
## 8.2 Problems experienced when purchasing products and services

The most common types of problems experienced by consumers over the last two years relate to incorrect or misleading information being provided (24%), poor customer service (25%) and faulty, unsafe or poor-quality products (20%). The proportion of consumers reporting that they were given incorrect or misleading information has increased from 24% to 27%. In contrast, a decline is evident for faulty, unsafe or poor-quality products (down 10 percentage points from 30% in 2016 to 20% in 2023).

In addition to the above, a higher proportion of consumers report unclear or unfair contractual terms (15%, was 11% in 2016), scams and frauds (10%, was 4% in 2016), and high-pressure sales tactics (7%, was 4% in 2016).

The results presented on the following pages provide further detail on some of the specific problems listed in Figure 25.

Figure 27. Type of problems experienced over time



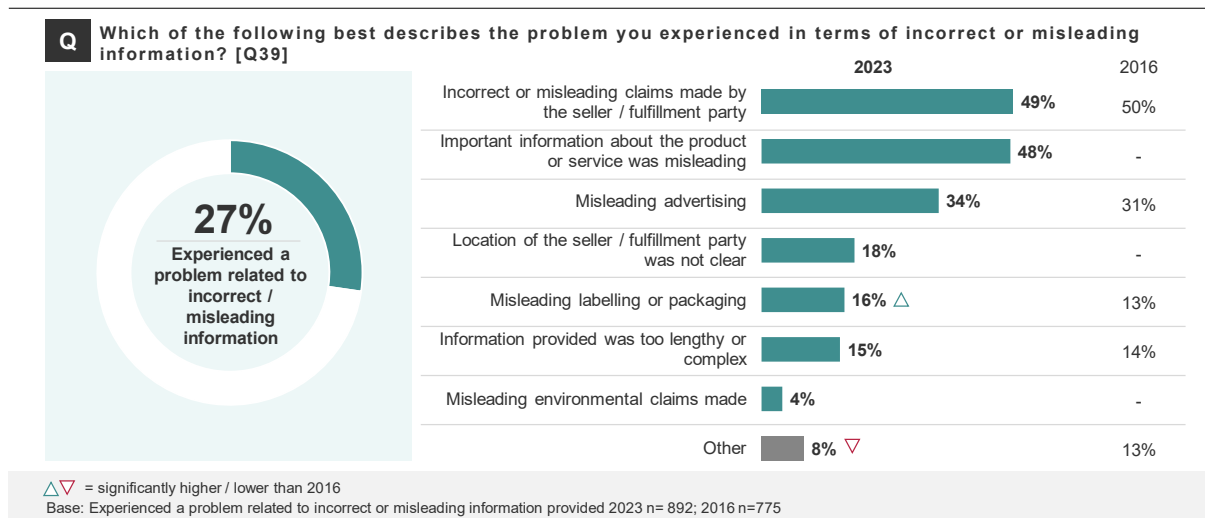
The types of problems with products or services experienced by First Nations consumers are in line with those experienced by all consumers (i.e., there are no significant differences for First Nations consumers).

The types of problems experienced by culturally and linguistically diverse consumers are also comparable with those of all consumers, with exception to problems about product warranties or guarantees, where culturally and linguistically diverse consumers reported a significantly higher incidence of this type of issue (11%) compared to all consumers (7%).

Of the subgroups of interest, only those aged 35 to 44 are significantly more likely to have a problem related to a faulty, unsafe or poor-quality product (26%) compared to all consumers (20%). All other types of problems relating to purchases across the subgroups of interest are comparable with results for all consumers (no other significant differences).

The 27% of consumers who had experienced a problem with incorrect or misleading information were asked to provide details of the specific issue they encountered. 49% had an issue with incorrect or misleading claims being made by the seller or fulfillment party. A similar proportion felt important information about the product or service was missing. In general, the specific problems faced are unchanged from 2016, however significantly more say the labelling or packaging was misleading than in 2016 (16%, was 13% in 2016).

Figure 28. Specific problems relating to incorrect or misleading information over time

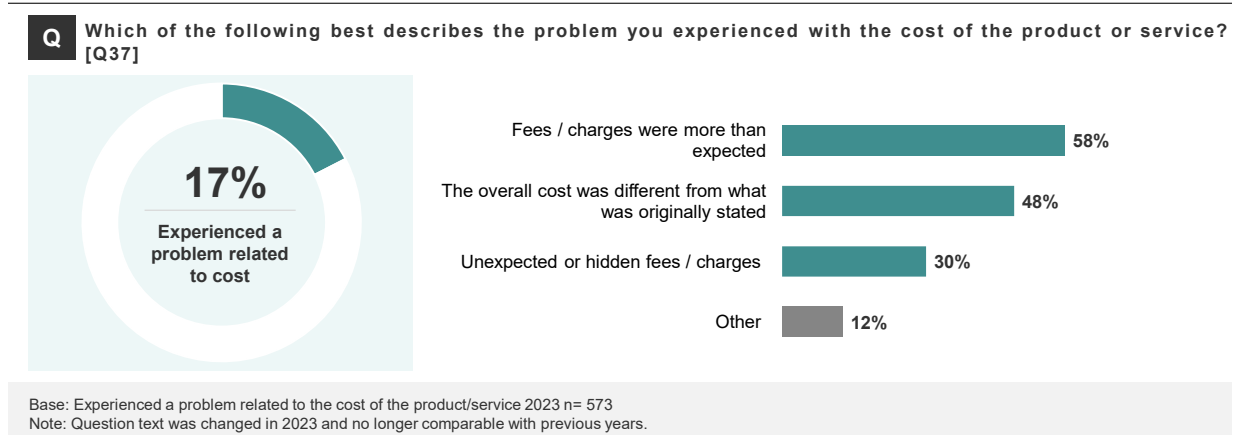


The specific type of issues regarding problems with incorrect or misleading information faced by First Nations and culturally and linguistically diverse consumers are comparable to all consumers (i.e., no significant differences exist for culturally and linguistically diverse consumers, nor for First Nations consumers on account of the base size is very small for this measure (n=19)).

There are no significant differences across subgroups of interest compared to all consumers when it comes to incorrect or misleading information.

Of the 17% who have experienced a problem relating to the cost of the product or service purchased, 58% say the fees or charges were more than what they were expecting. Related to this, 48% say the overall cost was different to what was originally stated. A further 30% had an issue with unexpected fees or charges.

Figure 29. Specific problems relating to the cost of the product or service

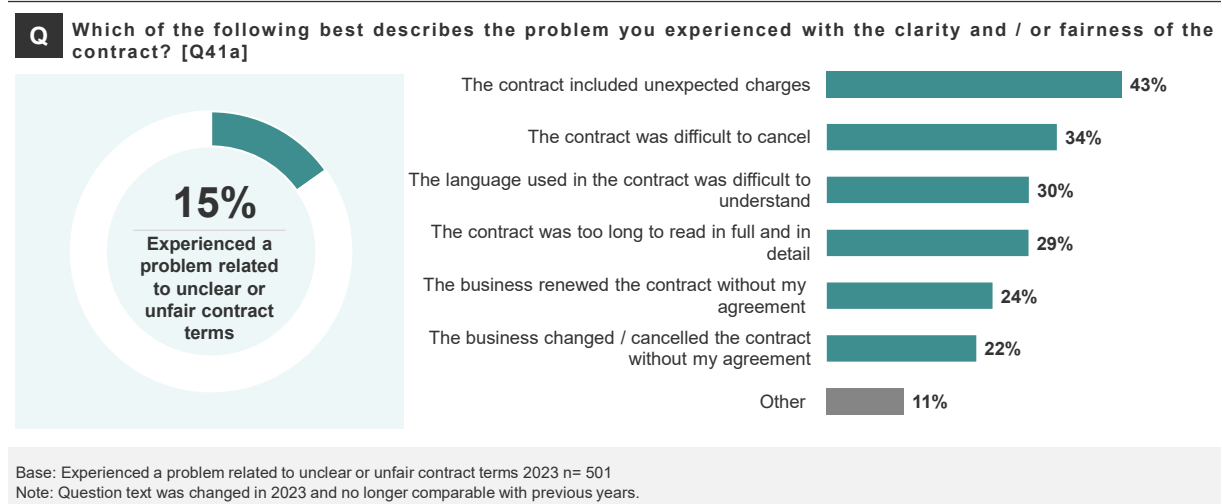


The specific type of issues regarding the cost of products or services faced by First Nations and culturally and linguistically diverse consumers are comparable to all consumers (i.e., no significant differences exist for culturally and linguistically diverse consumers, nor for First Nations consumers on account of the base size is very small for this measure (n=14)).

There are no significant differences across subgroups of interest compared to all consumers when it comes to cost-related issues with products or services.

Of the 15% of consumers who experienced a problem related to unclear or unfair contract terms, 43% say the contract included unexpected charges, and 34% had difficulty cancelling the contract. Three in ten (30%) found the language used was too difficult to understand fully, and a similar proportion (29%) felt the contract was too long to read in full detail. Finally, just over one in five say the business either tried to renew their contract without their agreement (24%) or cancelled the contract without their agreement (22%).

Figure 30. Specific problems relating to the clarity or fairness of the contract



The specific type of issues regarding problems with clarity and/ or fairness of the contract for First Nations and culturally and linguistically diverse consumers are comparable to all consumers (i.e., no significant differences exist for culturally and linguistically diverse consumers, nor for First Nations consumers on account of the base size is very small for this measure (n=13)).

There are no significant differences across subgroups of interest compared to all consumers when it comes to problems relating to the clarity and fairness of contracts.

Of the 7% of consumers who had a problem related to the warranty or guarantee, half had a problem getting a refund or replacement, a significant increase on 2016 (36%). Four in ten (38%) say the retailer or manufacturer would not honour the warranty or guaranty.

A substantial minority had problems with the repairs or replacement itself; 35% say there were delays to repairs; 33% say the repairs were ineffective and 29% found they were charged additional costs for repairs or replacement (double the proportion who had this issue in 2016).

Figure 31. Specific problems relating to the clarity or fairness of the contract over time

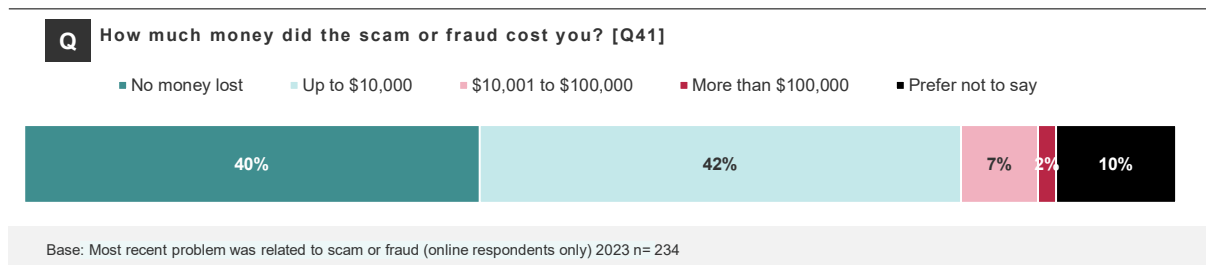


The specific type of issues faced by First Nations and culturally and linguistically diverse consumers in terms of a warranty or guarantee are comparable to all consumers (i.e., no significant differences exist for culturally and linguistically diverse consumers, nor for First Nations consumers on account of the base size is very small for this measure (n=9)).

There are no significant differences across subgroups of interest compared to all consumers when it comes to problems with warranties or guarantees.

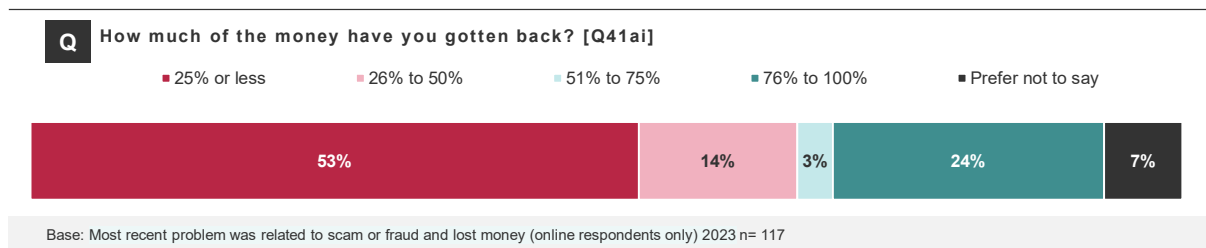
Ten percent of consumers who have had a problem with one or more purchases over the past year were caught up in a scam or fraud. However, four in 10 did not lose any money as a result of this. Most people who did lose money, lost less than \$10,000 (42%), while one in ten (9%) lost more than this. A further one in ten (10%) did not want to reveal the amount of money they lost.

Figure 32. Cost of scam or fraud



Most of those consumers that did lose at least some money have recovered less than half of it (67%).

Figure 33. Proportion of money recovered after scam or fraud



The base of First Nations consumers at these measures is not robust enough to describe (n=3) in terms of any significance compared to all consumers. Culturally and linguistically diverse consumers are comparable to all consumers in terms of the cost of the scam or fraud experienced, however they are significantly more likely to have recovered between 51% to 75% of their lost or defrauded money (11%) compared to all consumers (3%).

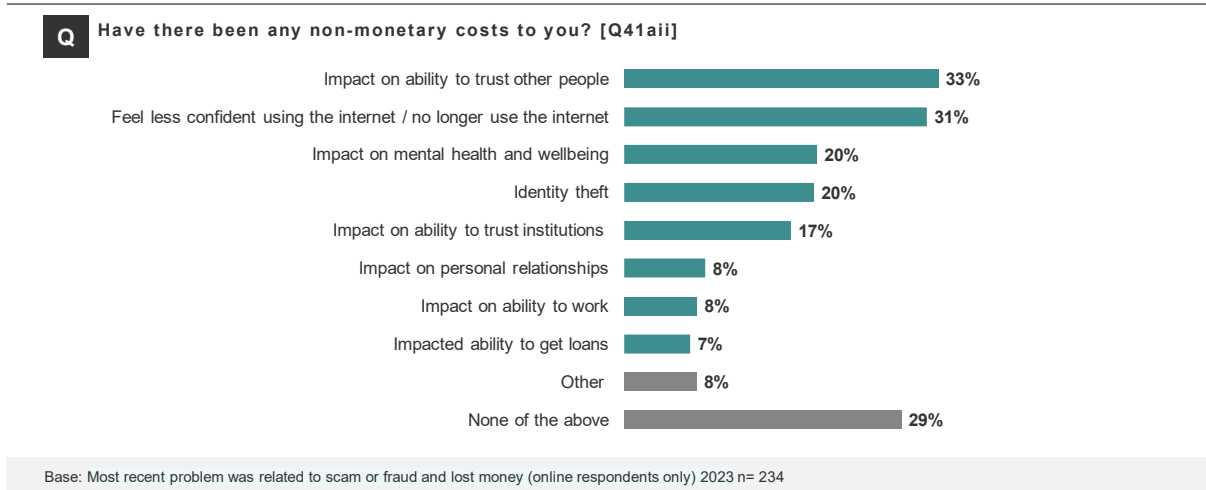
There are also no significant differences across subgroups of interest compared to all consumers when it comes to the proportion of money recovered.



The costs of being caught up in a scam or fraud extend beyond financial costs. Indeed, only 29% said the cost to them was purely financial.

A third (33%) of those who experienced a scam or fraud say it has impacted their ability to trust other people, and 31% say they feel less confident using the internet as a result. Two in ten (20%) say it has impacted their mental health and wellbeing. The same proportion (20%) said the scam or fraud involved identity theft.

Figure 34. Non-monetary costs of scam or fraud



The base of First Nations consumers at this measure is not robust enough to describe (n=5) in terms of any significance compared to all consumers. The non-monetary costs to culturally and linguistically diverse consumers are comparable to those suffered among all consumers impacted by a scam or fraud in the two years prior to 2023 (i.e., no significant differences exist for culturally and linguistically diverse consumers, nor for First Nations consumers on account of the base size is too small to describe this measure).

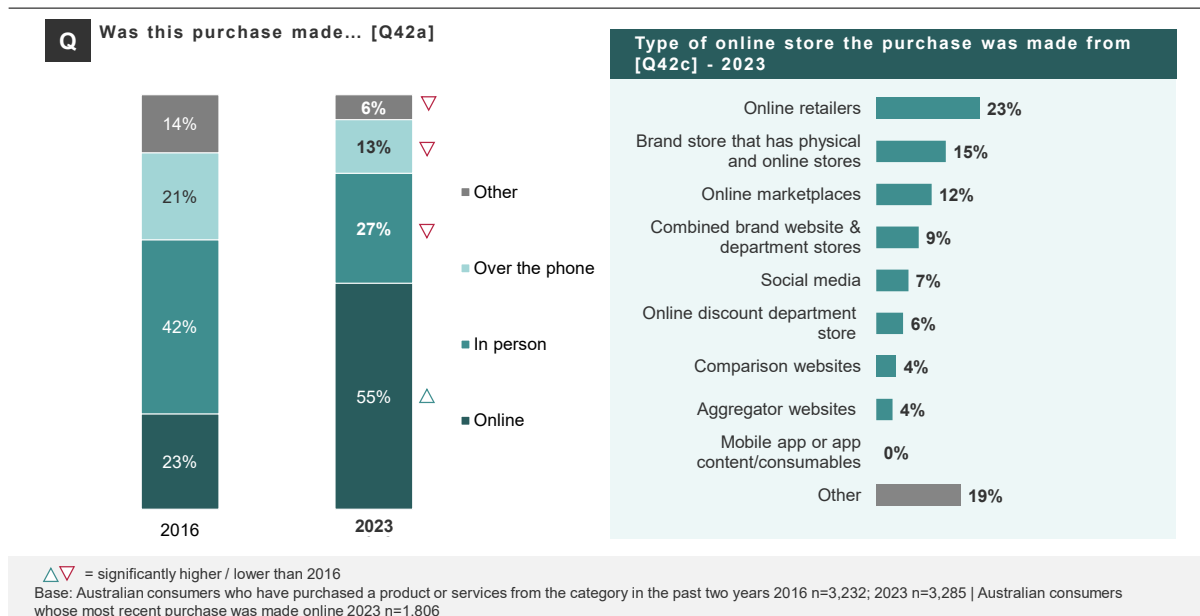
There are no significant differences across subgroups of interest compared to all consumers when it comes to the non-monetary costs consumers might bear as a result of being targeted by a scam or fraud.

### 8.3 How the product or service was purchased

Just over half (55%) of products or services that consumers have had an issue with were purchased online. This is more than double what it was in 2016 (23%). This increase reflects the trend towards online shopping, which has been accelerated by COVID-19<sup>2</sup>.

Of the online purchases, 23% were made through online retailers, 15% were made through a brand store, and 12% were made through online marketplaces.

Figure 35. How the product or service was purchased over time



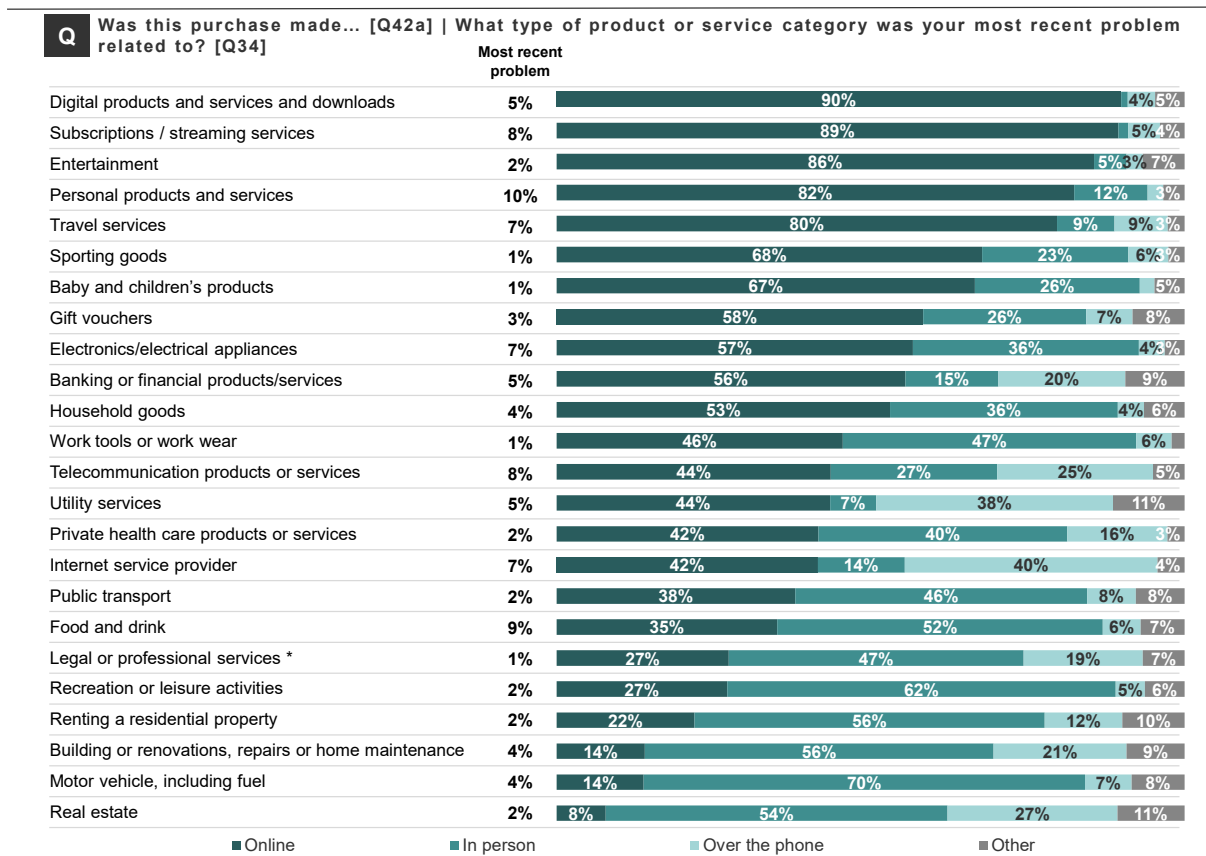
The way the product or service was purchased by First Nations and culturally and linguistically diverse consumers is comparable to all consumers' mode of purchase (i.e., no significant differences exist for First Nations or culturally and linguistically diverse consumers compared to all consumers).

There are no significant differences across subgroups of interest compared to all consumers when it comes to the how the purchase was made. Consumers who migrated to Australia more than 5 years ago are significantly more likely to have purchased their product or service from online retailers (26%) compared to all consumers (23%).

<sup>2</sup> <https://impact.monash.edu/retail/how-covid-19-changed-the-way-we-shop-again/>

The proportion of problem purchases made online, in person and over the telephone differs substantially by the product or service category. On one extreme, digital products, services and downloads are almost exclusively purchased online (90%). By contrast, 70% of problematic motor vehicle purchases were made in person. Compared to other categories, it is relatively common to have purchased utility and internet services over the phone (38% and 40% of consumers purchasing each respective category did so over the phone).

Figure 36. Product or service purchase by channel and category



Base: Variable base size – Most recent problem in this category 2023 n=29 – n=324. \* Caution small base size n<30  
 Note: Three additional product/services codes and one code that has changed significantly in 2023. 'Other' includes Through a door-to-door salesperson, Through a magazine or catalogue and other – each individual code was =/<4%.

## 8.4 Where the business was based

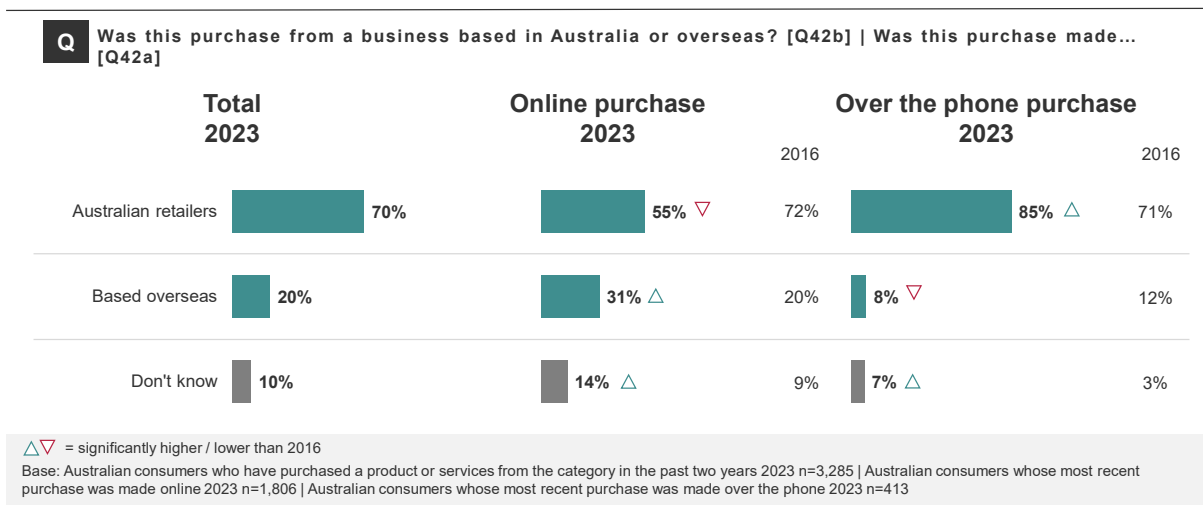
Seven out of 10 problem purchases have been purchased from an Australian based company, and 20% from overseas based companies – leaving 10% where the location of the company is unknown.

Of those consumers who purchased their product or service online, 55% bought from an Australian based company. This represents a significant decline from 2016, when the vast majority (72%) of online purchases were made through Australian businesses.

It is comparatively more common for a problem purchase made over the telephone to have been from an Australian based company (85%). In contrast to online, a higher proportion of over-the-phone purchases were made through Australian retailers than in 2016.

The proportion of consumers saying they do not know whether the business they made their purchase from is based overseas or in Australia has increased for both online and telephone. This perhaps reflects our increasingly interconnected world.

Figure 37. Where the business was based



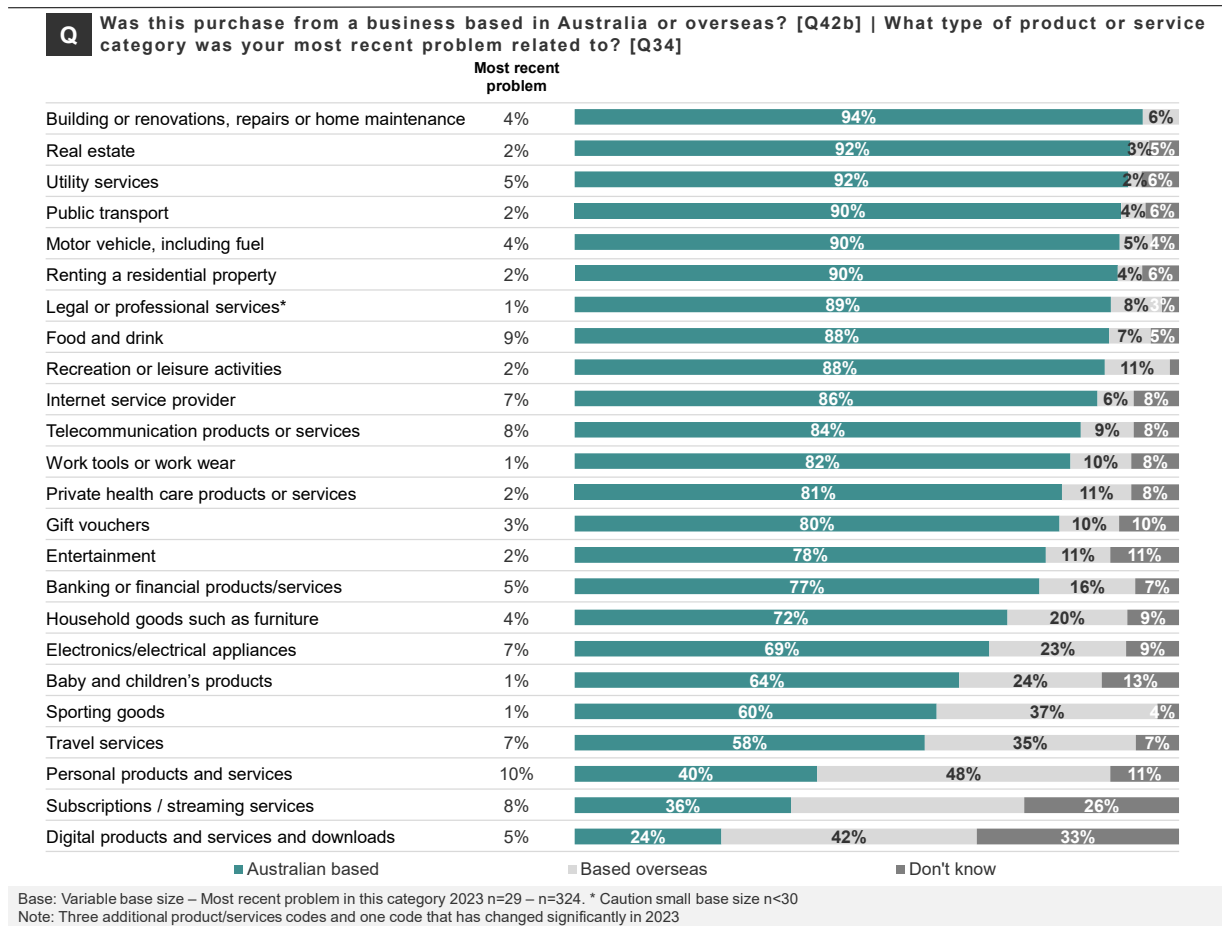
For First Nations consumers, there is no significant difference compared to all consumers in terms of whether the purchase was made from an Australian based retailers or an overseas based retailer.

For culturally and linguistically diverse consumers, the purchase is significantly more likely to be made through an overseas based retailer (24%) compared to all consumers (20%).

Across the subgroups of interest, most are proportionally comparable to all consumers in terms of the proportions of purchases made from Australian based businesses and overseas based businesses, with the exception being the subgroups of consumers born in Australia compared to those born in countries outside of Australia. Australian born consumers have a significant tendency to purchase from Australian based businesses (72% compared to 70% of all consumers), while consumers born in countries outside of Australia have a significant tendency to purchase from overseas based businesses (25% compared to 20% of all consumers).

Across categories, products and services are generally more likely than not to have been purchased from Australian based companies. The exceptions to this being products and services related to: building, renovations, repairs and home maintenance, motor vehicles, and real estate. It should be noted that there is a particularly high degree of uncertainty on where the business is based for subscriptions / streaming services and digital products, services and downloads purchases (26% and 33% respectively).

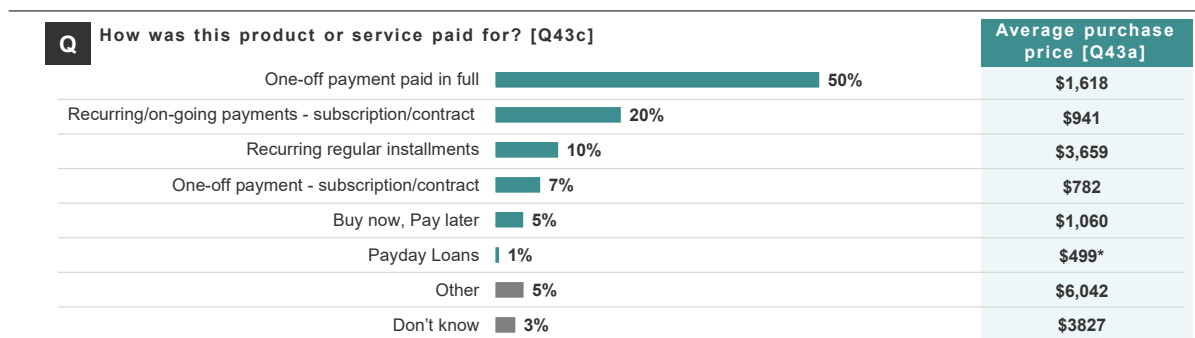
Figure 38. Where the business was based by category



## 8.5 How the problem product or service was paid for

Half (50%) of all recent problem purchases have been paid for in full, with the average value of these purchases being \$1,618 AUD. Twenty percent were paid for through a subscription or contract requiring recurring or ongoing payments. A further 10% were paid through regular instalments, where a subscription or contract was not in place. Less common payment methods include a one-off payment through a subscription or contract (7%), buy now pay later (5%), and payday loans (1%),

Figure 39. How the product or service was paid for



Base: Australian consumers who have purchased a product or services from the category in the past two years 2023 n=3,285 | Base: Variable base size – Most recent problem in this category 2023 n=19 – n=1,502. \* Caution small base size n<30

First Nations consumers are significantly less likely to have made a one-off payment paid in full for their problematic product or service (32%) compared to all consumers (50%), however they are significantly more inclined to have used a payday loan (4%) compared to all consumers (1%) although this proportion is very small.

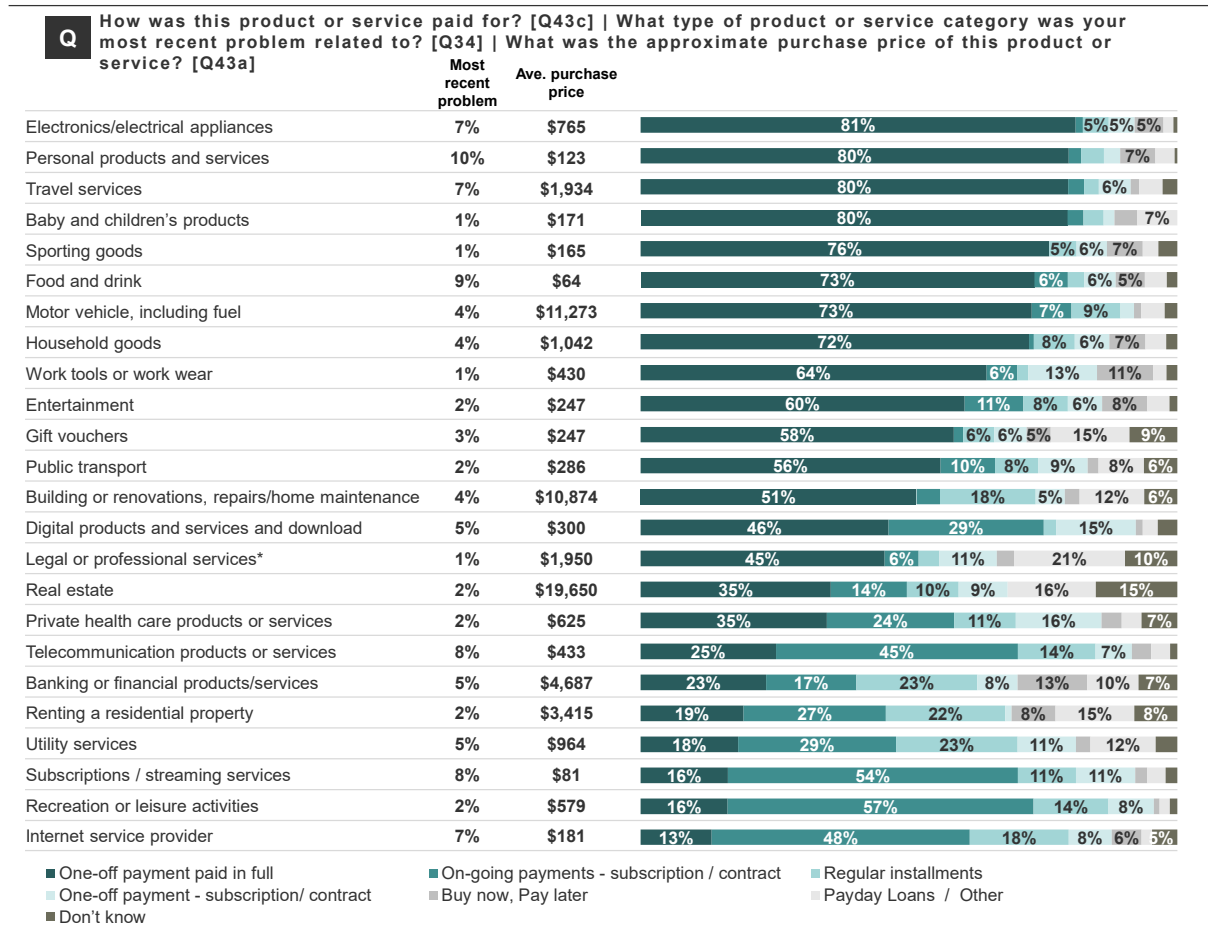
Culturally and linguistically diverse consumers paid for their problematic product or service in ways comparable to all consumers (i.e., there are no significant differences in how culturally and linguistically diverse consumers paid for their product or service compared to all consumers).

Among the consumer subgroups of interest there are some significant variations in how the problematic products or services were paid for. These differences are summarised below by payment method:

- **One-off payment paid in full (50%):** is significantly likely to have been used to pay for their problematic product or service by consumers aged 25 to 34 (44%) and those living with a disability (44%).
- **Reoccurring/on-going payments – subscription/contract (20%):** is significantly likely to have been used to pay for their problematic product or service by consumers aged 25 to 34 (25%), those who are employed (21%) and non-concession card holders (16%). In comparison, reoccurring/on-going payments – subscription/contracts are significantly less likely to have been used to pay for their problematic product or service by consumers aged 65 and over (14%), those not currently employed (15%) and concession card holders (16%).
- **One-off payment – subscription contract (7%):** is significantly more likely to have been used to pay for their problematic product or service by men (9%), those who have a bachelor's degree or higher (9%) and those who are employed (8%), while those who are not currently employed (5%) or women (6%) are significantly less likely to have paid in this way.
- **Buy now, Pay later (5%):** is significantly more likely to have been used to pay for their problematic product or service by consumers aged 16 to 24 (8%) and concession card holders (7%), while non-concession card holders (4%) are significantly less likely to have paid this way.

How consumers pay depends on whether they are paying for a good or service. Goods are typically paid for in full, via a one-off payment. On the other hand, services are more commonly paid for over time via regular instalments or via subscription or contract payments that are either one off or ongoing.

Figure 40. How the product or service was paid for by product category

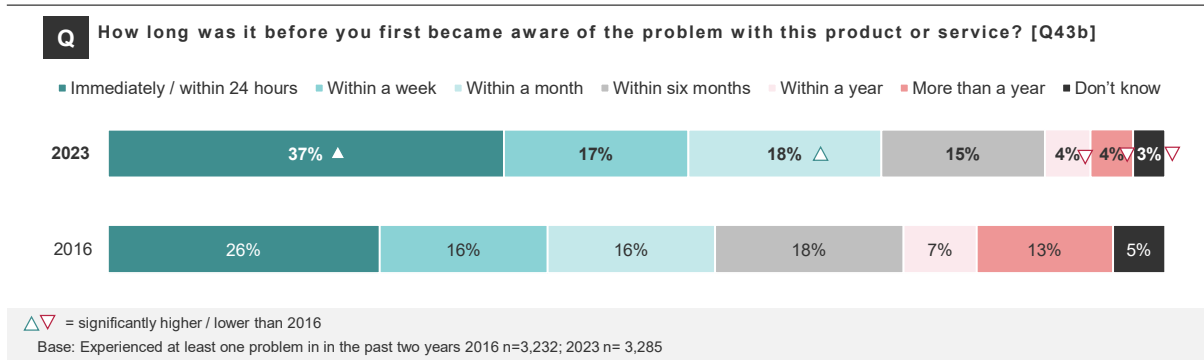


Base: Variable base size – Most recent problem in this category 2023 n=29 – n=324. \* Caution small base size n<30  
 Note: Three additional product/services codes and one code that has changed significantly in 2023, value labels less than 5% not displayed in chart for legibility

## 8.6 When the problem was recognised

Consumers typically recognise there is a problem very quickly. Four in ten (37%) consumers who experienced a problem say they recognised there was something wrong within the first 24 hours. The majority of consumers say they knew within a week, with only 8% taking more than 6 months to recognise a problem. Consumers are finding problems more quickly than in 2016, when 20% took more than 6 months to determine there was an issue.

Figure 41. When the problem was recognised over time



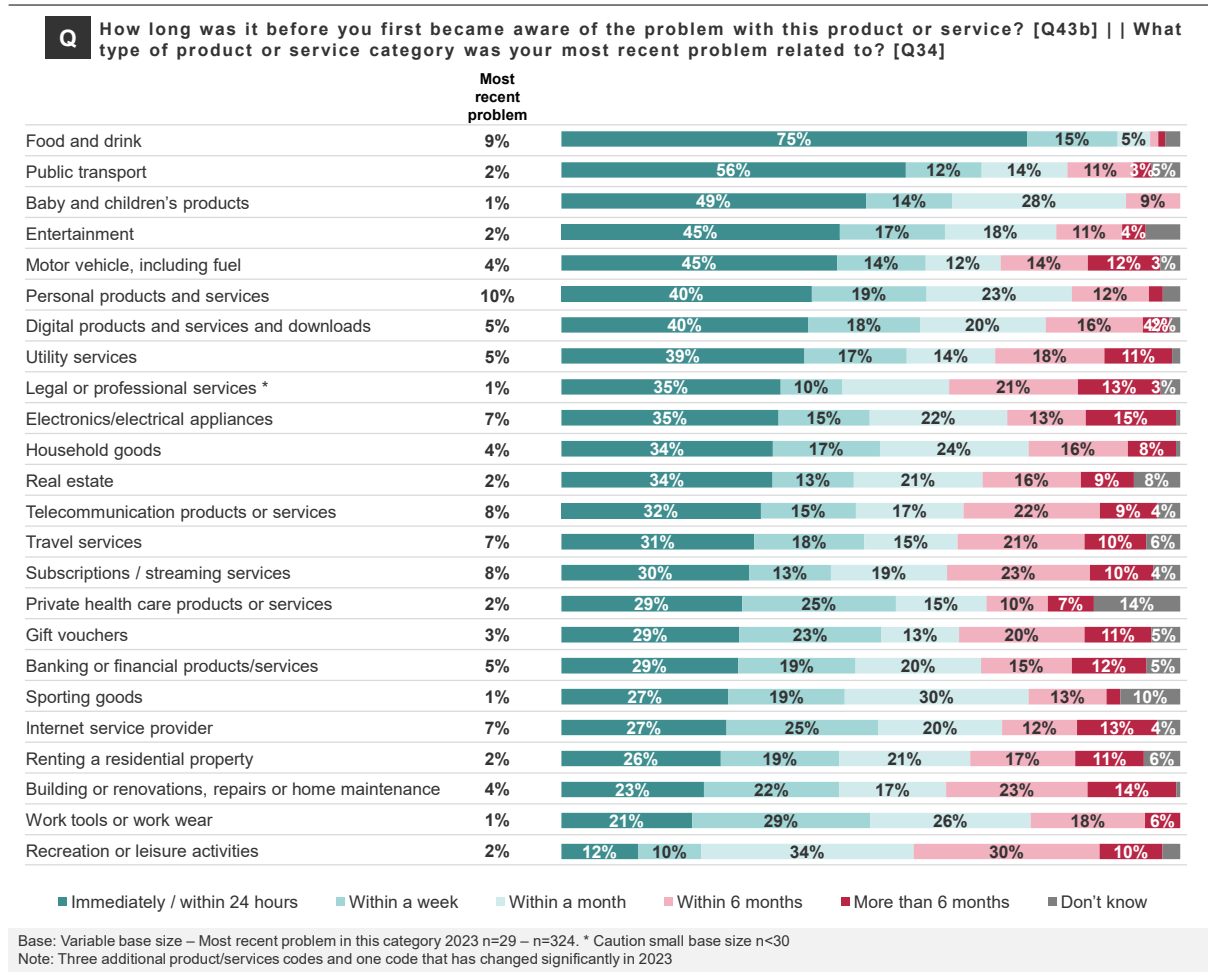
The time taken by First Nations and culturally and linguistically diverse consumers to notice the problem with their product or service is comparable to all consumers (i.e., there are no significant differences in how long it took First Nations or culturally and linguistically diverse consumers to recognise a problem with their product or service compared to all consumers).

Across the subgroups of interest, most are proportionally comparable to all consumers in terms of the time taken to recognise there was a problem with the product or service. There is however an exception with the time frame of within a week where consumers who have a bachelor's degree or higher (20%) and are employed (19%) are significantly more likely to recognise a problem in this timeframe, and those who are not currently employed are significantly less likely (13%) when compared to all consumers (17%).



Consumers are quickest to notice problems with food and drink, public transport, and baby and children's products. Conversely consumers are slowest to notice problems with building or renovations, repairs or home maintenance, work tools or work wear, and recreation or leisure activities.

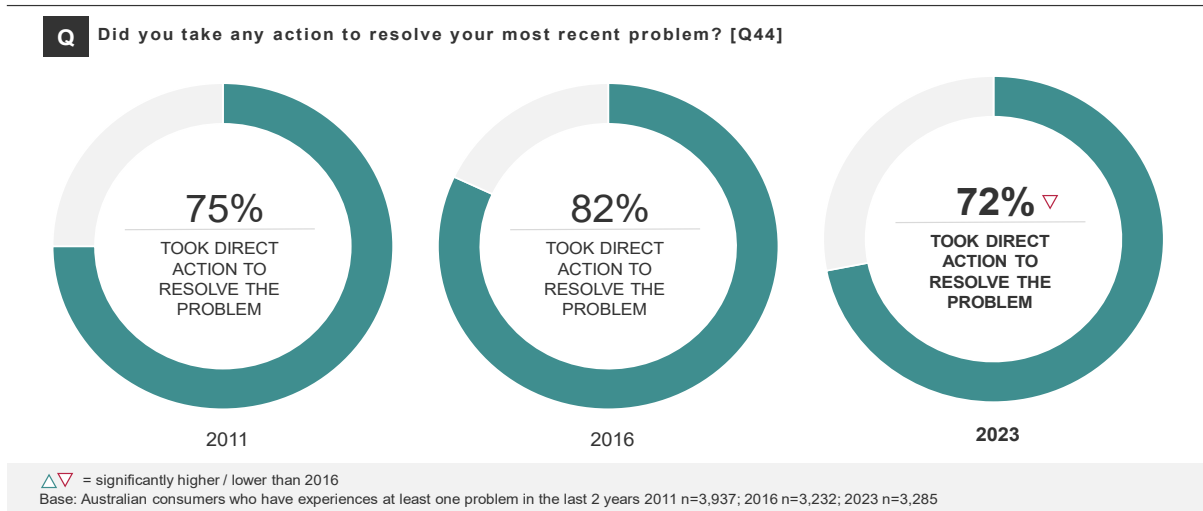
Figure 42. When the problem was recognised by product category



## 8.7 Action taken to resolve problems

Seventy two percent of consumers who have experienced a problem say they took direct action to resolve it. This represents a significant decrease from 2016, when 82% of consumers said they took action.

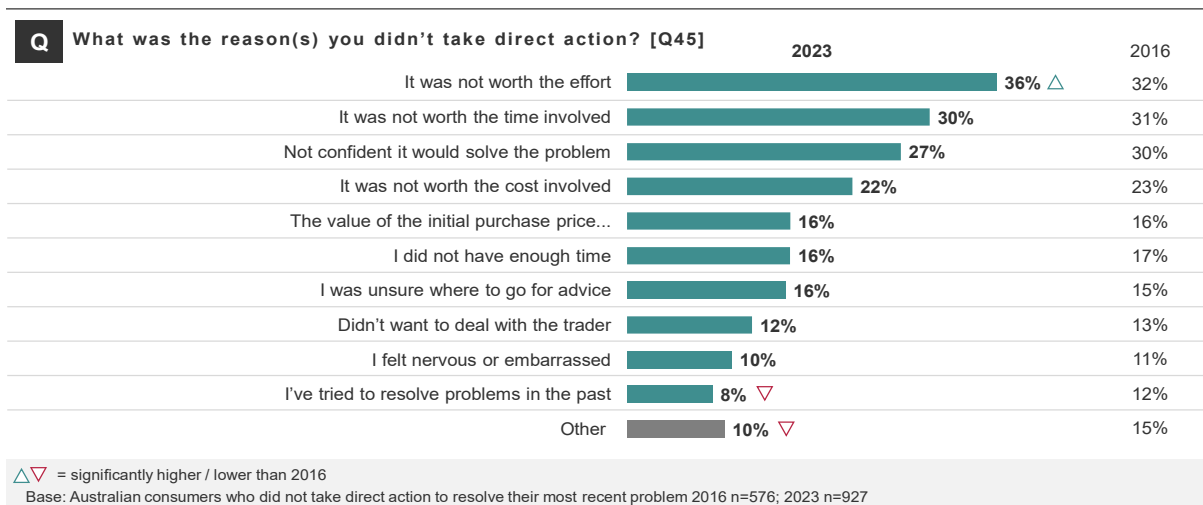
Figure 43. Action taken to resolve problem over time



The proportion of First Nations and culturally and linguistically diverse consumers who took direct action to resolve the problem is consistent with the proportion among all consumers (i.e., there are no significant differences compared to all consumers). Across the subgroups of interest, most are proportionally comparable to all consumers in terms of the proportions of those who did and did not take direct action. There is however one exception and that is with consumers aged 16 to 24 who are significantly less likely to say they took direct action to resolve their most recent problem (64%, compared to 72% for all consumers).

The 28% of consumers who say they did not take action to resolve their problem were asked to provide details about why they chose not to do so. Thirty six percent say it simply was not worth the effort (up four percentage points from 32% in 2016). Relatedly, 30% say it was not worth the time involved. More than one quarter of consumers who did not take action cited a lack of confidence that any action taken would solve the problem (27%).

Figure 44. Reasons no action was taken over time

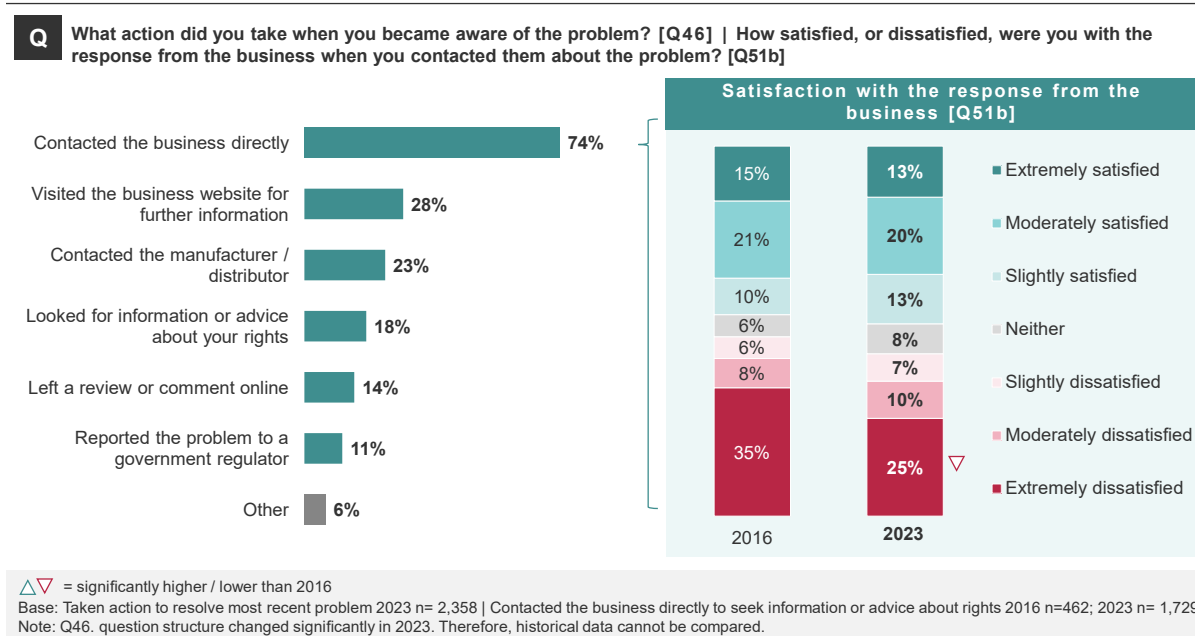


First Nations and culturally and linguistically diverse consumers cited reasons for not taking any action that are in line with all consumers (i.e., there is no significant difference in barriers to taking action for First Nations or culturally and linguistically diverse consumers compared to all consumers). In addition, all subgroups of interest also cited reasons for not taking any action that are in line with all consumers and no significant differences are observed.

Of the 72% of consumers who *did* take direct action when they became aware of the problem, three quarters (74%) contacted the business that sold them the product or service directly. This was by far the most common approach taken by consumers.

Half (46%) of consumers who contacted the business directly say they were satisfied with the response. However, a near equal proportion say they were dissatisfied (42%). Positively, fewer consumers report feeling 'extremely dissatisfied' with the response than in 2016 (down 10 percentage points from 35% in 2016).

Figure 45. Actions taken to resolve the problem



First Nations consumers are significantly less likely to contact the business directly (55%) compared to all consumers (74%), however they are significantly more likely to leave a review or comment online or post to social media (26%) compared to all consumers (14%).

Culturally and linguistically diverse consumers are also significantly more likely to leave a review or comment online or post to social media (20%) compared to all consumers (14%). They are also significantly more inclined to look for information or seek advice about their consumer rights (22%) compared to all consumers (18%).

In terms of satisfaction with the response from the business, First Nations and culturally and linguistically diverse consumers satisfaction levels are comparable to all consumers' level of satisfaction (i.e., no significant difference between First Nations or culturally and linguistically diverse consumers satisfaction with the response from the business compared to all consumers).

Among the consumer subgroups of interest there are some significant variations in how consumers took action to resolve the problem. These differences are summarised below by the action type that was taken:

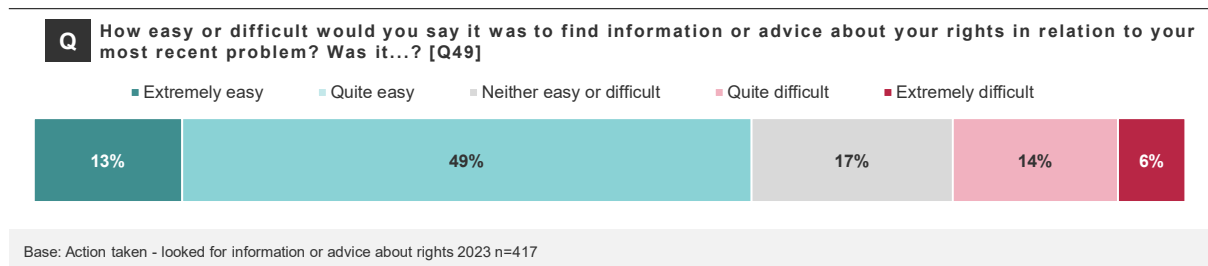
- **Contacted the business directly (74%):** consumers aged 65 and over (82%), located outside of major cities (81%) and with a certificate or diploma education level (78%) are significantly more likely to contact the business directly. In comparison, consumers who have migrated to Australia in the last five years (57%), aged 16 to 24 (65%), aged 25 to 34 (67%), located in major cities (71%) and with a bachelor's degree or higher (71%) are significantly less likely to contact the business directly.
- **Contacted the manufacturer or distributor (23%):** consumers aged 25 to 34 (29%) are significantly more likely to contact the manufacturer or distributor.
- **Looked for information or advice about your rights (18%):** consumers who have migrated to Australia in the last five years (27%), aged 25 to 34 (24%), with a bachelor's degree or higher (21%) and are currently employed (20%) are significantly more likely to have looked for

information or advice about their rights. In comparison, consumers aged 65 or over (12%) and not currently employed (12%) are significantly less likely to look for information or advice.

- **Left a review or comment online such as on social media or a review website (14%):** consumers with a bachelor's degree or higher (17%) are significantly more likely to leave a comment or review, while consumers aged 65 or over (9%), located in Victoria (10%) and with a certificate or diploma education level (78%) are significantly less likely to leave a review or comment online.

The majority of consumers who say they looked for information or advice about their rights say they found what they were looking for extremely or quite easily (62%), only 20% found it to be difficult.

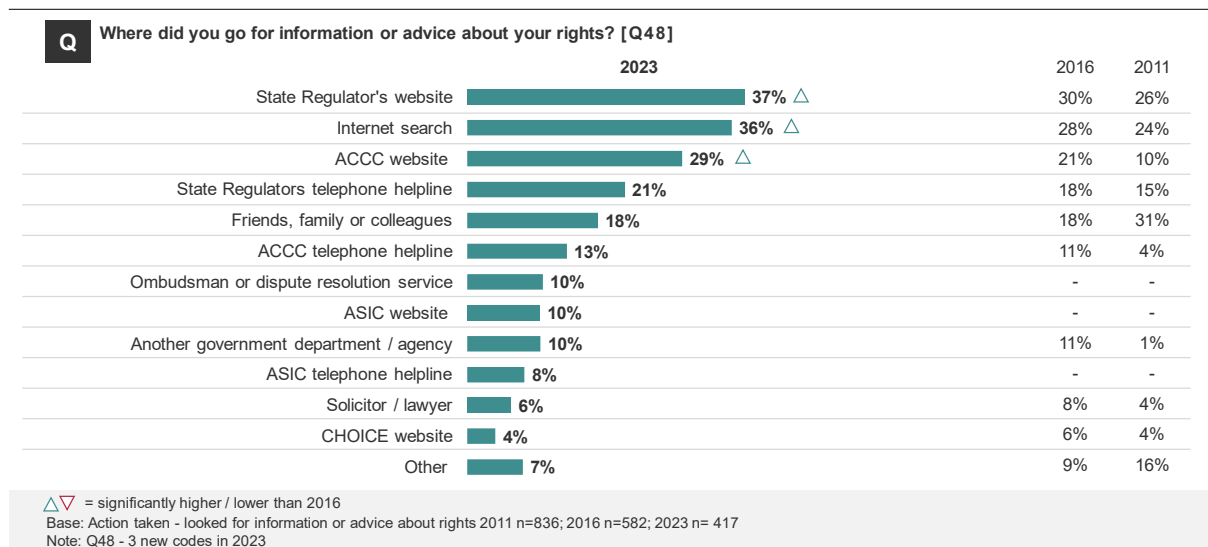
Figure 46. Ease of finding information or advice about consumer rights



There are no significant differences in how difficult First Nations or culturally and linguistically diverse consumers said it was to find advice about their rights in relation to problematic purchases compared to all consumers (noting that the base of First Nations consumers at this measure is too small to describe (n=16) in terms of significant differences compared to all consumers). In addition, all subgroups of interest also cited levels of ease in finding information or advice about their rights that are in line with all consumers and no significant differences are observed.

Those who say they looked for information or advice about their rights most often went to the state regulator websites (37%). Thirty-six percent did an internet search, and 29% went onto the ACCC website. Use of all three of these information sources has increased significantly since 2016 (30% went to the regulator’s website, 28% did an internet search, and 21% visited the ACCC website). It is worth noting that these top three most used sources of information in both 2016 and 2023 are all online resources.

Figure 47. Sources of information and advice about consumer rights over time

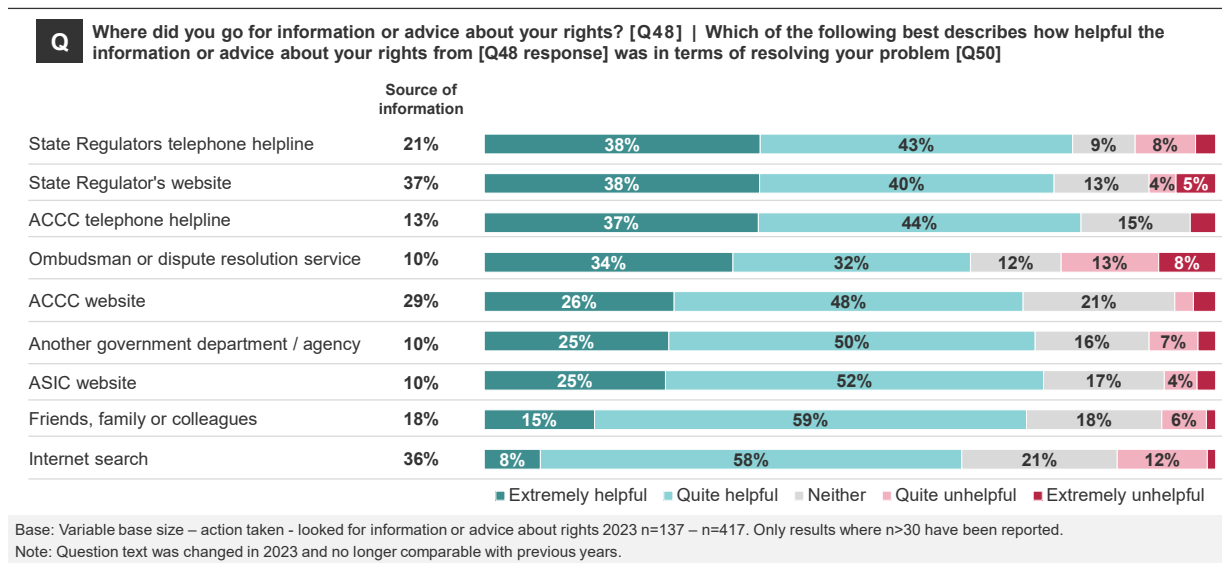


Comparison of First Nations consumers against all consumers cannot be quantified due to a low base size of First Nations consumers captured at this measure (n=16). Culturally and linguistically diverse consumers are significantly more likely to seek information and advice from their friends, family, or colleagues (31%) compared to all consumers (18%).

There is only one significant difference across the consumers subgroups of interest when it comes to the source of information and advice about consumer rights. Consumers with a bachelor’s degree or higher (14%) are significantly more likely to use the Australian Securities and Investment Commissions (ASIC) when compared to all consumers (10%).

Consumers who looked for information and advice about their rights said all resources were more helpful than not. Despite more than one third (36%) of consumers seeking information by doing an internet search, this avenue for advice rated lowest in terms of helpfulness. However, internet searches and friends, family or colleagues were found to be comparatively less helpful.

Figure 48. Helpfulness of different information source



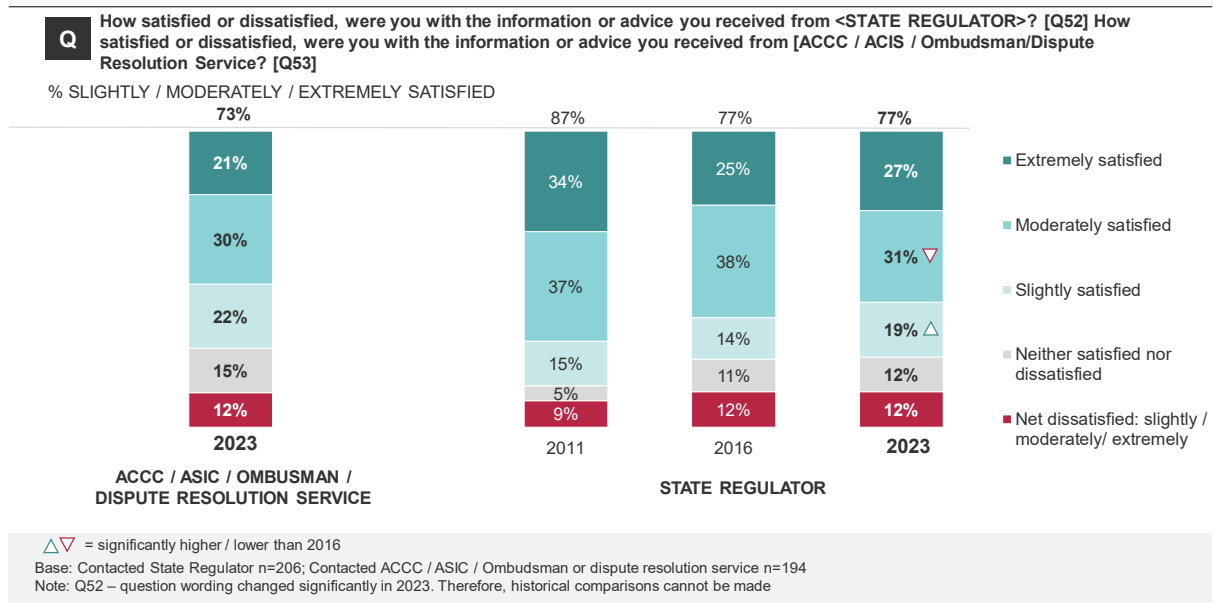
Analysis of First Nations and culturally and linguistically diverse consumers compared to all consumers cannot be quantified for this measure due to insufficient base sizes for both audience groups (bases range n=1 to 5, and n=7 to 40 respectively).

There are no significant differences across the consumer subgroups of interest when it comes to the helpfulness of different information sources.

Three quarters (73%) of consumers who received information or advice from ACCC, ACIS, Ombudsman, or dispute resolution service say they found it to be satisfactory.

Satisfaction with information and advice from state regulators is similar, at 77%. This is consistent with 2016, however the strength of satisfaction is slightly weaker in 2023 – with a higher proportion of consumers saying they are only ‘slightly satisfied’, and a lower proportion of consumers saying they are ‘moderately satisfied’.

Figure 49. Satisfaction with information sources



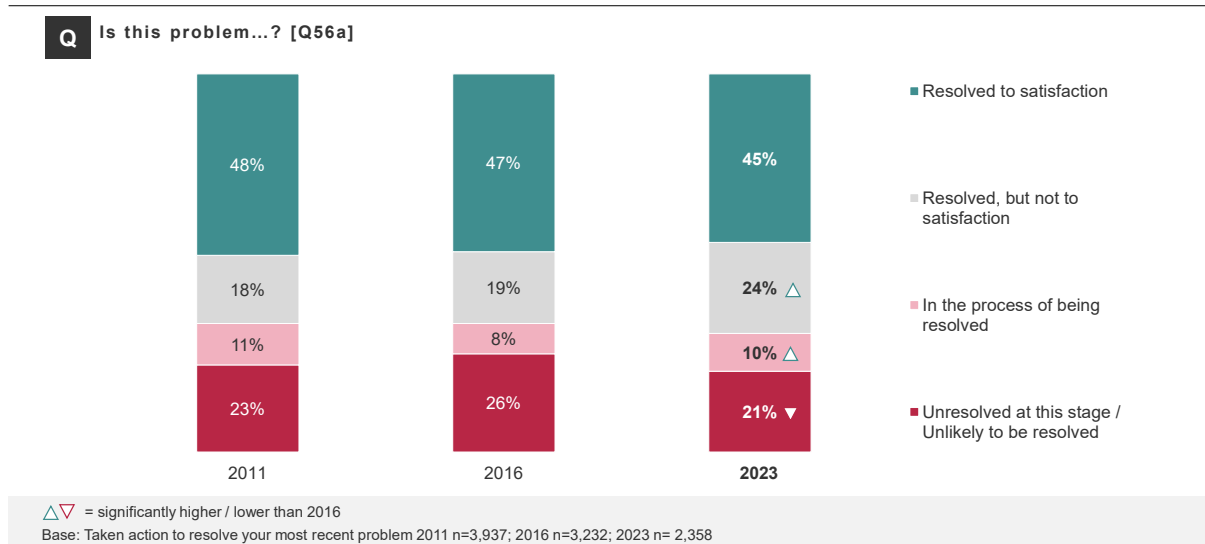
Analysis of First Nations and culturally and linguistically diverse consumers compared to all consumers cannot be quantified for this measure due to insufficient base sizes for both audience groups.

There are no significant differences across the consumer subgroups of interest when it comes to the satisfaction of different information sources.

Sixty-nine percent of surveyed consumers have had their most recent problem or issue, resolved. Roughly two thirds of those who have had their problem resolved are satisfied with the resolution, leaving a third who are not.

Thirty-one percent have not had their problem resolved yet. The majority of these consumers believe it is unlikely that the problem will be resolved at this point.

Figure 50. Problem resolution over time



Proportions of First Nations and culturally and linguistically diverse consumers who have had their problem resolved or not resolved are comparable to all consumers. Within those unresolved problems, First Nations consumers are significantly more likely to still be in the process of resolution (21%) compared to all consumers (10%).

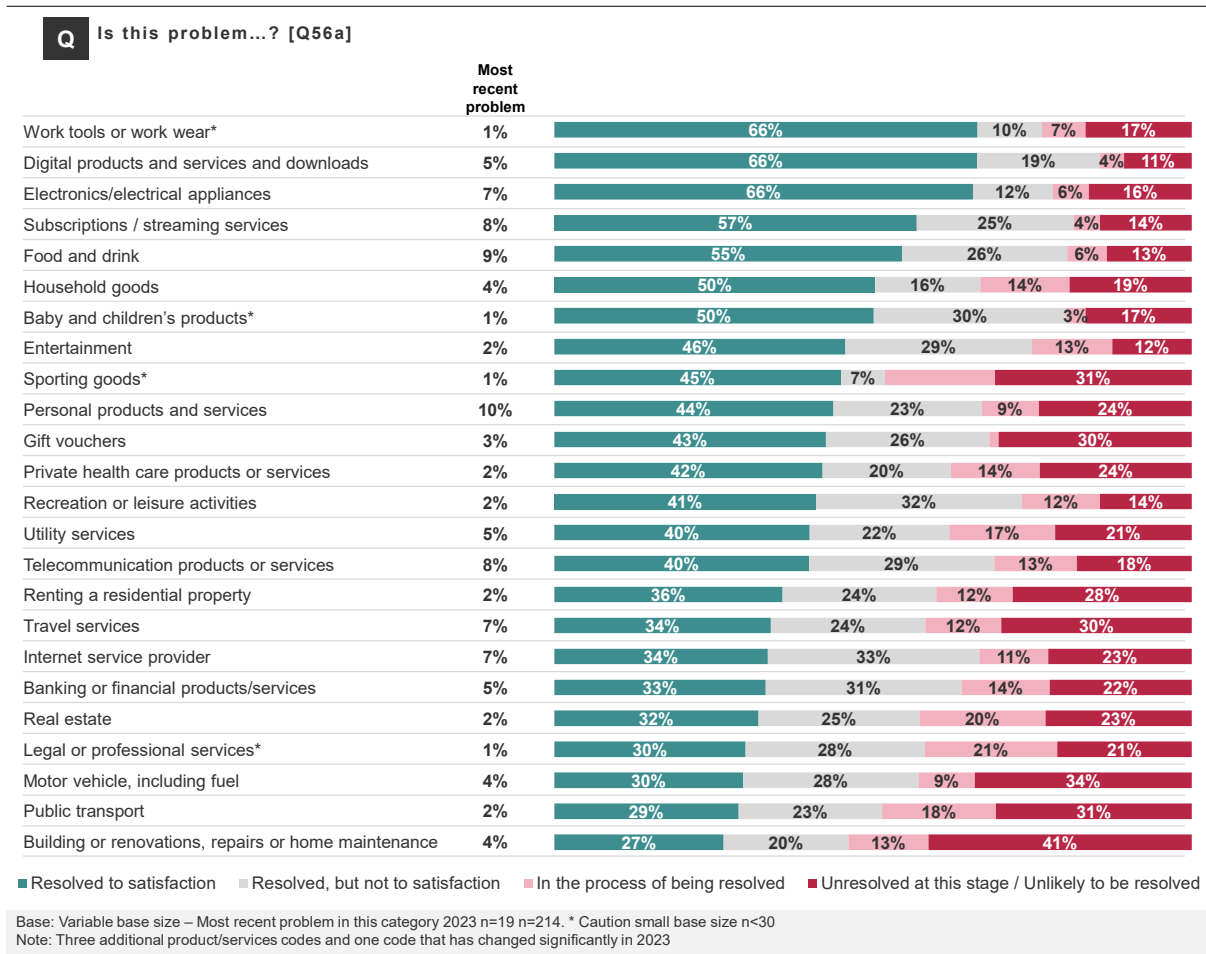
Among the consumer subgroups of interest there are some significant variations by problem resolution status. These differences are summarised below by status type:

- Resolved but not to satisfaction (24%):** consumers who are currently employed (26%) and have a bachelor's degree or higher (27%) are significantly more likely to be in this resolution status, while those who are aged 65 and over (17%) and are not currently employed (18%) are significantly less likely to be in this resolution status.
- In the process of being resolved (10%):** consumers aged 16 to 24 (15%) are significantly more likely to be in this resolution status.
- Unresolved at this stage / unlikely to be resolved (21%):** consumers who are not currently employed (27%) and have a certificate or diploma education level (26%) are significantly more likely to be in this resolution status, while consumers aged 25 to 34 (16%) and those who are currently employed (19%) are significantly less likely to be in this resolution status.



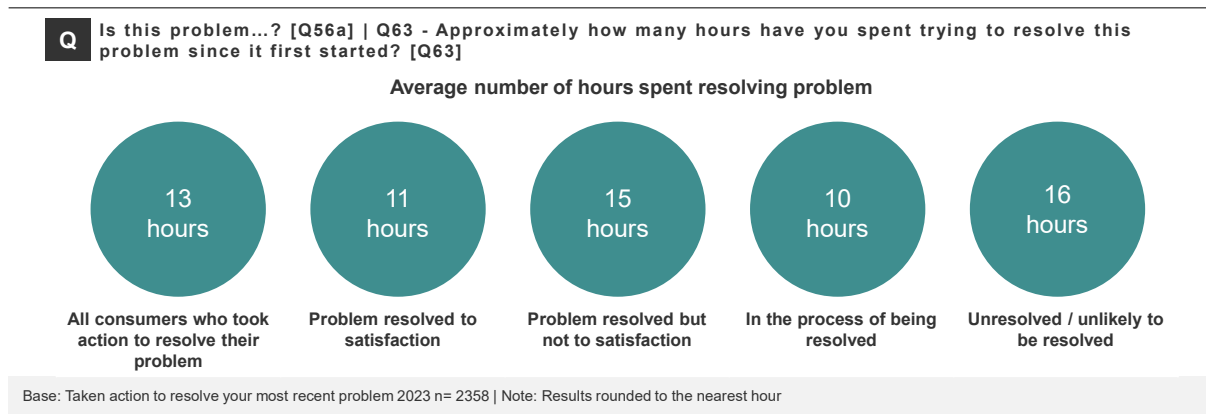
Issues with work tools or work wear (noting this only represents 1% of the most recent problem), digital products, services and downloads and electronics are most likely to have been resolved to satisfaction. On the other hand, issues experienced with building or renovations, public transport, and motor vehicles (including fuel) are least likely to have been satisfactorily resolved.

Figure 51. Problem resolution by category



On average, consumers say they have spent 13 hours resolving their problem so far. When problems have been resolved to satisfaction, less time has been spent (11 hours), compared to when they have not been resolved to satisfaction (15 hours).

Figure 52. Time spent resolving problem by resolution status



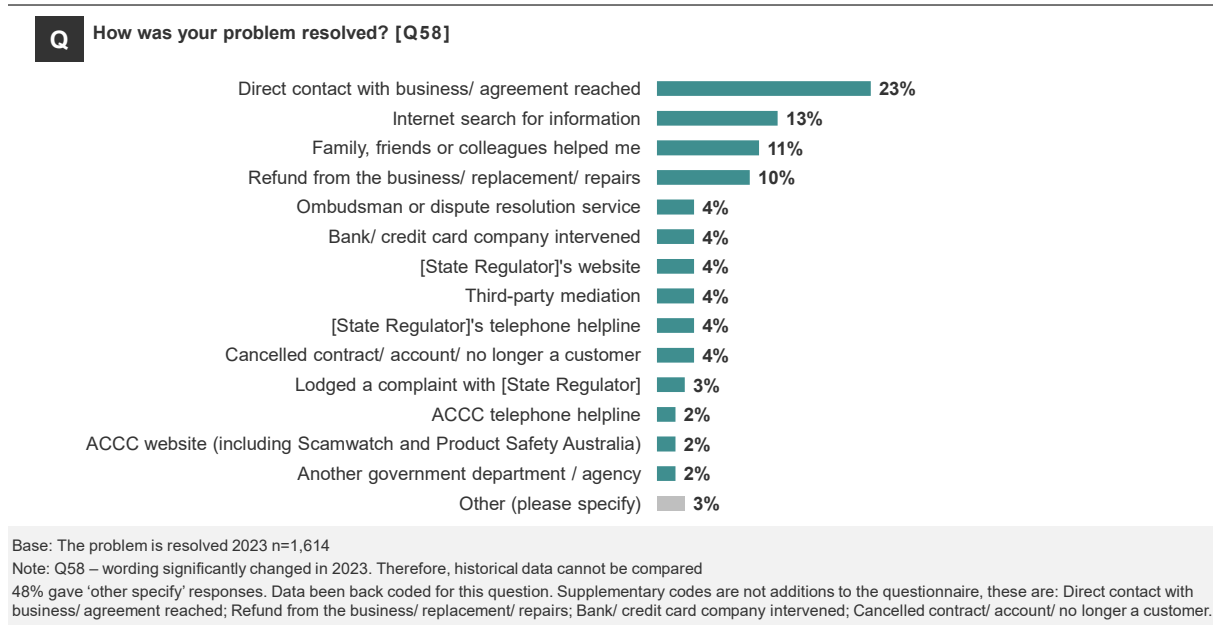
First Nations consumers with problems resolved to their satisfaction took significantly less time resolving their situation (4 hours on average) compared to all consumers who took some action towards resolving their problem (11 hours on average). The time taken by First Nations consumers across all other degrees of problem resolution is comparable with the time taken by all consumers.

No significant differences exist between culturally and linguistically diverse consumers and all consumers across any of the stages of problem resolution.

Among the consumer subgroups of interest there are very few significant variations in the average number of hours spent resolving a problem. Consumers aged 16 to 24 took significantly less time trying to resolve the problem so far (6 hours on average, compared to 13 hours for all consumers), when resolving the problem but not to satisfaction (7 hours on average, compared to 15 hours for all consumers) and when the problem is unresolved or unlikely to be resolved (7 hours on average, compared to 16 hours for all consumers). One other significant difference was seen with consumers who have an annual personal income of who also took significantly less time trying to resolve the problem so far (9 hours on average, compared to 13 hours for all consumers). |

Most commonly, consumers were able to resolve their problem by contacting the business in question directly to reach some form of agreement (23%). Thirteen percent of those who have had their problem resolved found a resolution through an internet search for information, and 11% received help from family and friends, while a similar proportion mention receiving a refund, replacement or repairs carried out (10%) as suitably resolving their issue with the business. Less than 5% of consumers were able to resolve their problem by using a state regulator’s website (4%) or telephone helpline (4%) and the Australian Competition and Consumer Commissions telephone helpline (2%) or website (2%).

Figure 53. How the problem was resolved

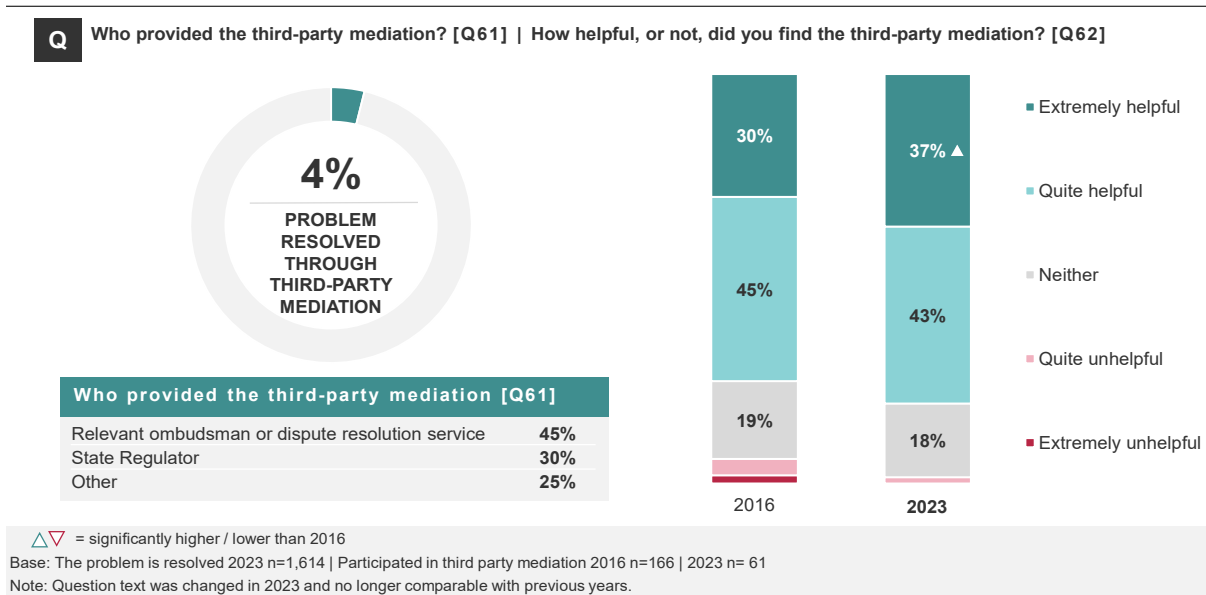


There are no significant differences in the ways First Nations or culturally and linguistically diverse consumers sought to resolve their problem compared to all consumers.

Among the consumer subgroups of interest there are very few significant variations in ways in which consumers were able to resolve their problem. Consumers aged 16 to 24 are significantly more likely to get their family, friends or colleagues to help them (20%, compared to 11% for all consumers), while those not currently employed are significantly more likely to get a refund, replacement or repair from the business (15%, compared to 10% for all consumers). In addition, consumers with a bachelor’s degree or higher are significantly less likely to contact the business directly (19%, compared to 23% for all consumers), while those who are currently employed are significantly less likely to get a refund, replacement or repair from the business (9%, compared to 10% for all consumers).

Forty-five percent of consumers who resolved their problem through third-party mediation used an ombudsman or dispute resolution service, and 30% used the state regulator. The majority of consumers who went through third-party mediation to resolve the dispute found it to be helpful, with a higher proportion saying they found it 'extremely helpful' compared to 2016.

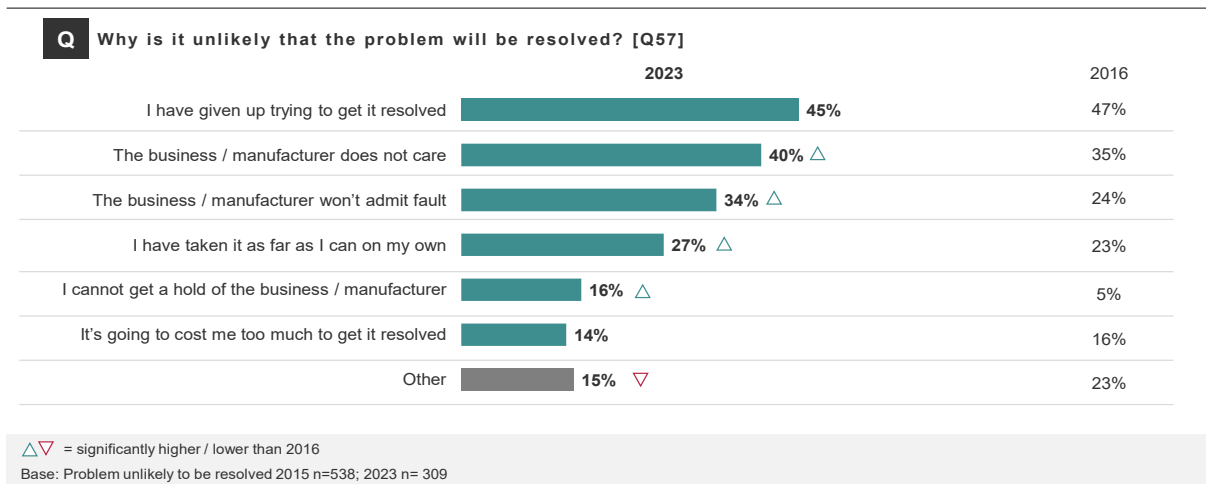
Figure 54. Third party mediation



Comparison of First Nations and culturally and linguistically diverse consumers with all consumers is not possible due to extremely low base sizes at this measure (n=4 and n=13 respectively). In addition, this also the case with the consumer subgroups of interest as only n=61 consumers participated in third party mediation in 2023.

Those who say their problem is unlikely to be resolved most often say it is simply because they are not pursuing the matter any further (45%) and is consistent with 2016 (47%). Others say the business does not care (40%, significant increase from 35% in 2016), or will not admit fault (34%, significant increase from 24% in 2016). The proportion of people who say they could not get hold of the business or manufacturer after finding the issue has tripled since 2016 (16%, significant increase from 5% in 2016).

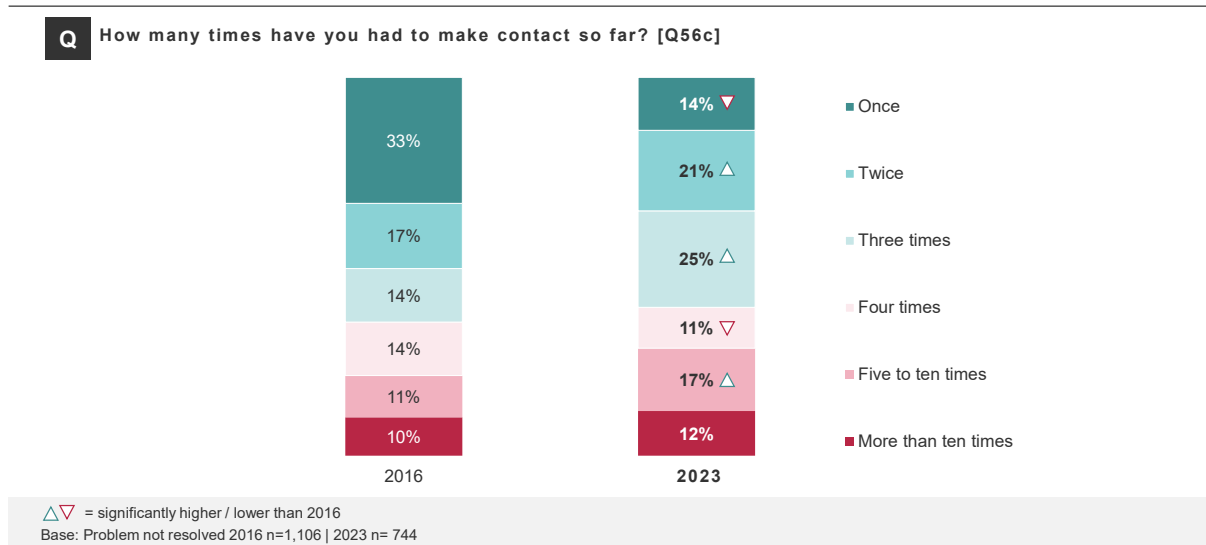
Figure 55. Reasons for believing the problem is unlikely to be resolved



There is insufficient base of First Nations consumers (n=5) to quantify for this measure. Culturally and linguistically diverse consumers reasons for believing their problem is unlikely to be resolve are comparable with all consumers (no significant differences). There are no significant differences across the consumer subgroups of interest when it comes to the reasons for believing the problem is unlikely to be resolved.

Sixty-five percent of those who have not had their problem resolved have tried to make contact three or more times. This compares to 50% in 2016. Examining this further, around one in four (28%) have tried to make contact five or more times, this is a significant increase when compared to 2016 (21%).

Figure 56. Number of contacts to try and resolve problem over time

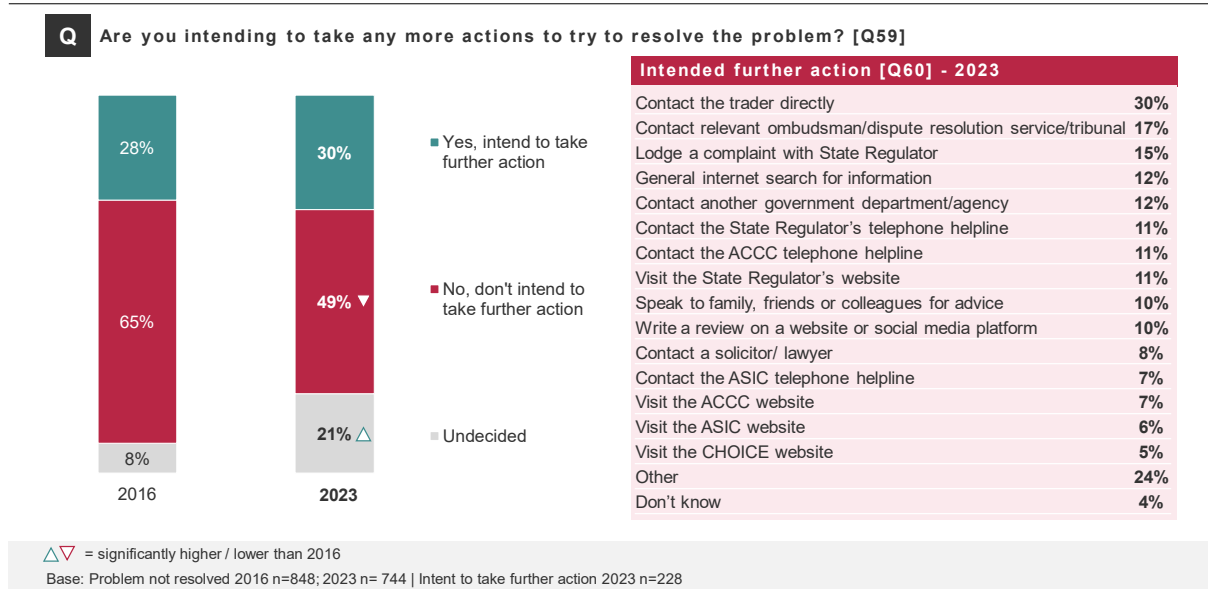


The number of times First Nations and culturally and linguistically diverse consumers make contact in an effort to resolve their problem is comparable to all consumers (i.e., there are no significant differences). This is also case across the consumer subgroups of interest and there are no significant differences.

While 30% of all surveyed consumers who have not yet had their problem resolved intend to take further action, half do not intend to do anything further and 21% are on the fence. The proportion of consumers on the fence about their decision is greater than in 2016 (was 8% in 2016, 21% in 2023).

Consumers who have not found a resolution yet and wish to pursue the matter further most commonly say they intend to contact the trader directly (30%). Seventeen percent say they intend to contact the relevant ombudsman or dispute resolution service, and 15% intend to lodge a complaint with the state regulator.

Figure 57. Further actions to resolve problems over time



The proportion of First Nations and culturally and linguistically diverse consumers who intend taking further action to try and resolve their problem is in line with the proportion of all consumers intending further action (i.e., there are no significant differences). Similarly, the type of actions First Nations and culturally and linguistically diverse consumers intend taking are comparable to those of all consumers (i.e., there are no significant differences).

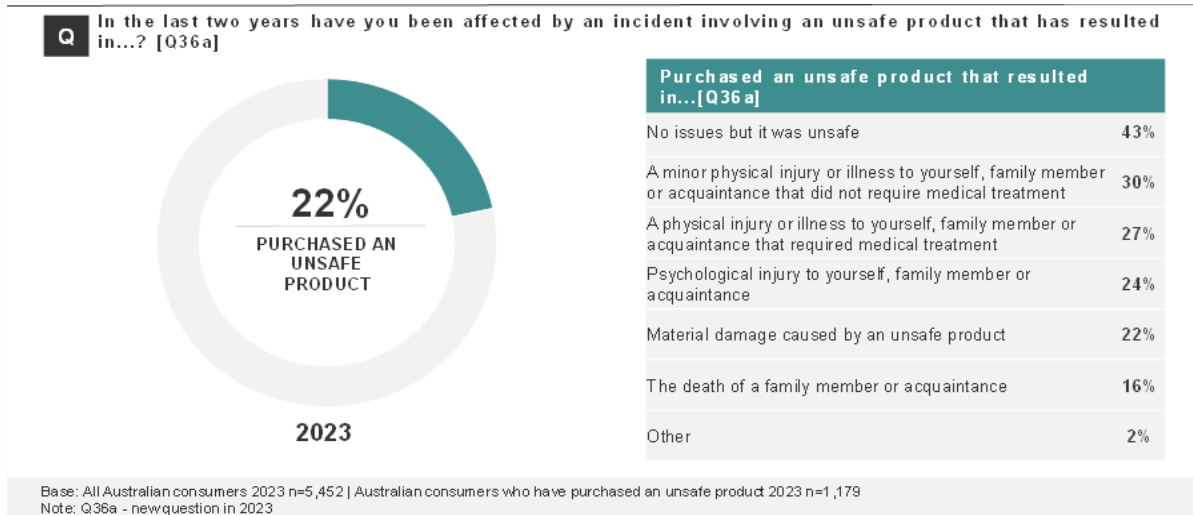
There are no significant differences across the consumer subgroups of interest when it comes to intent to take further actions to resolve the problem.

## 8.8 Incidence of purchasing unsafe products

The findings presented in this section relate to any purchase made within the last two years, as opposed to the most recent problem they have experienced in the last two years.

Twenty-two percent of Australian consumers say they have been affected by an incident involving an unsafe product over the last two years. Most often, no issues arose from the unsafe product. However, 30% of those who purchased an unsafe product said they, or someone they knew, experienced a minor physical injury, and a further 27% experienced a physical injury which required medical treatment. Psychological injury and damage to property was only slightly less common (24% and 22% respectively), and a further 16% experienced the death of a family member of acquaintance (16%).

Figure 58. Incidence of purchasing unsafe products



First Nations and culturally and linguistically diverse consumers are significantly more likely to have purchased an unsafe product in the two years prior to 2023 (40% and 30% respectively) compared to all consumers (22%). Among those who did purchase an unsafe product, impact or affects in terms of damage or personal injury suffered by First Nations and culturally and linguistically diverse consumers are proportionate to outcomes recorded for all consumers (i.e., there are no significant differences for First Nations or culturally and linguistically diverse consumers compared to all consumers in terms of the result and outcomes from purchasing an unsafe product).

Among the consumer subgroups of interest there are significant variations in the incidence of those who have purchased an unsafe product in the two years to 2023 when compared to all consumers (22%). This is specifically seen by:

- Significantly more likely to have purchased an unsafe product in the two years to 2023: Those who have migrated to Australia in the last five years (38%), those aged 16-44 (aged 16 to 24 (35%), aged 25 to 34 (25%) and aged 35 to 44 (35%)), currently employed (27%), bachelor's degree or higher (27%), men (25%), annual personal income of more than \$50,000 (\$50,001 to \$100,000 (25%), \$100,001 to \$150,000 (28%) and greater than \$150,000 (27%)), located in major cities (23%) and non-concession card holders (23%).
- Significantly less likely to have purchased an unsafe product in the two years to 2023: Those aged 55 and over (aged 55 to 64 (12%) and 65 or over (7%)), not currently employed (12%), secondary school education level (16%), annual personal income of up to \$50,000 (17%), certificate or diploma education level (18%), concession card holders (18%), those located outside of major cities (18%) and women (19%).

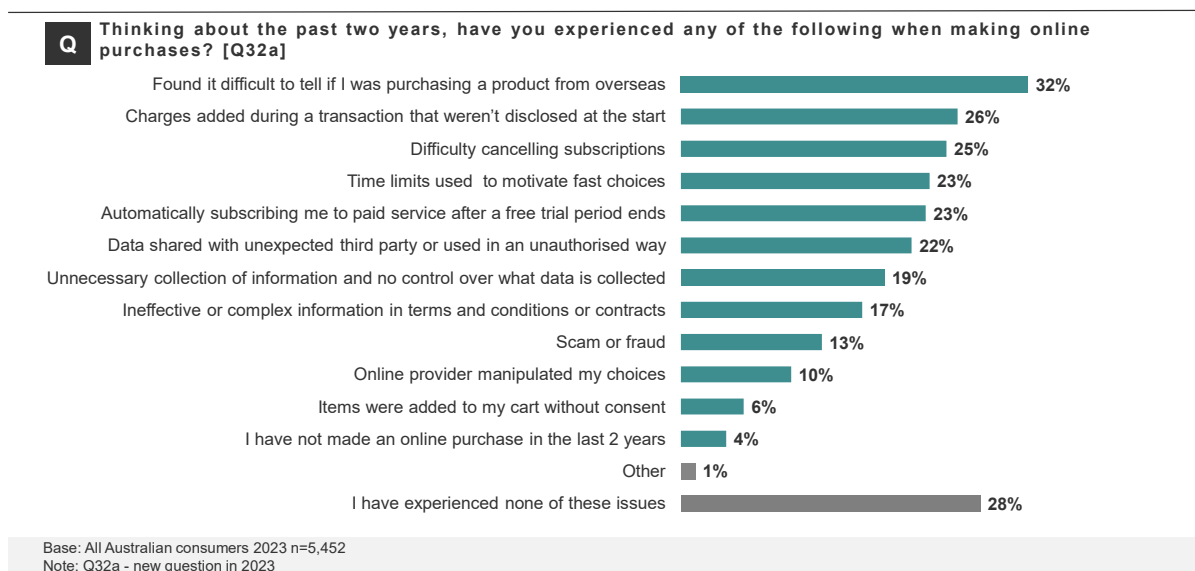
Among those who did purchase an unsafe product, impact or affects in terms of damage or personal injury suffered by specific subgroups of interest are generally proportionate to outcomes recorded for all consumers. There are two exceptions to this: those aged 16 to 24 who are significantly more likely to say they or someone they know experienced a minor physical illness compared to all consumers (41%, compared to 30% for all consumers), while those living with disability are significantly more likely to say they or someone they know experienced a psychological injury (34%).

## 8.9 Problems when making online purchases

The findings presented in this section relate to any purchase made within the last two years, as opposed to the most recent problem they have experienced in the last two years.

It is important to note that 28% of consumers say they have experienced none of the issues listed when making online purchase over the last two years, and a further 4% have not made any online purchases. However, that does leave 68% who have experienced one or more issues. The three issues encountered by the most Australian consumers include: finding it difficult to tell if a product is from overseas (32%), having undisclosed charges added to transactions (26%), and finding it difficult to cancel subscriptions (25%).

Figure 59. Problems when making online purchases



When purchasing online in the two years prior to 2023, First Nations consumers experienced issues that are proportionately comparable with all consumers (i.e., there are no significant differences between First Nations and all consumers' online purchasing experiences).

Compared to all consumers, culturally and linguistically diverse consumers are significantly more likely to have experienced instances where they are automatically subscribed to a paid service after a free trial period expires (26% compared to 23% for all consumers), having their data shared with third parties (26% compared to 22% for all consumers), having information unnecessarily collected (23% compared to 19%), and encountering ineffective or complex terms and conditions (22% compared to 17%).

Consumers living in remote or very remote areas are more likely than average to say they have had charges added during a transaction that were not disclosed at the start (46% compared to 26% of all consumers) or fallen victim to a scam or fraud (28% compared to 13% of all consumers).

Among the subgroups of interest, it is important to note that consumers aged 65 and over (41%), those not currently employed (38%), aged 55 to 64 (36%), secondary school education level (35%), concession card holders (35%), an annual personal income up to \$50,000 (33%) and a certificate or diploma education level (31%) are all significantly less likely to have experienced none of the issues listed when making online purchase over the last two years when compared to all consumers (28%). There are significant variations among the subgroups of interest in terms of who has experienced these issues. These differences are summarised below by issue experienced:

- Found it difficult to tell if I was purchasing a product from overseas (33%):** significantly more likely to be experienced by consumers with an annual personal income greater than \$150,000 (40%), aged 16 to 24 (38%), those aged 25 to 34 (37%), those who are currently employed (35%) and have a bachelor's degree or higher (35%).



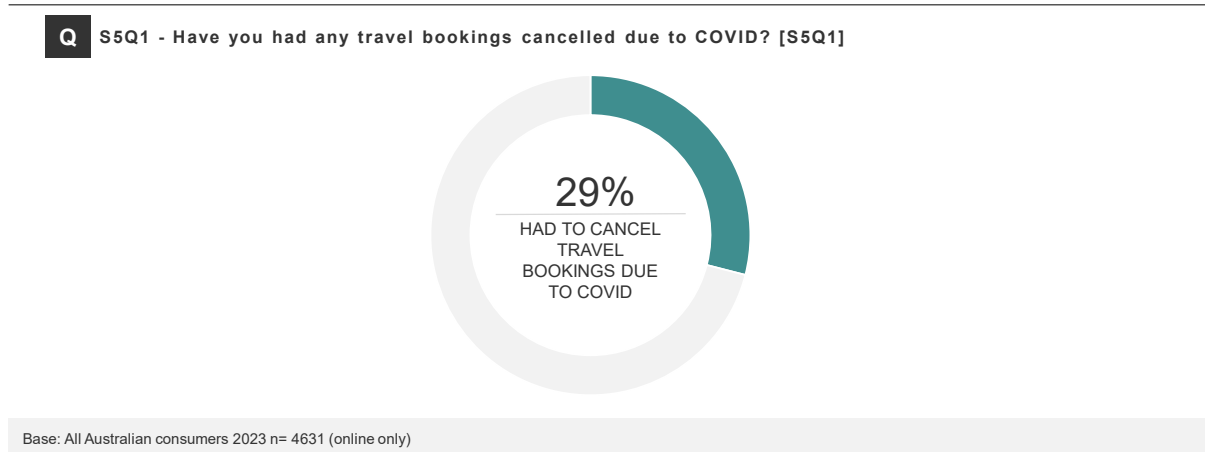
- **Charges added during a transaction that weren't disclosed at the start (26%):** significantly more likely to be experienced by consumers with an annual personal income greater than \$150,000 (33%), those aged 16 to 24 (33%), those aged 25 to 34 (33%), those with an annual personal income of \$100,001 to \$150,000 (31%), those located in Queensland (30%), those aged 35 to 44 (29%), those who are currently employed (29%) and have a bachelor's degree or higher (29%).
- **Difficulties cancelling subscriptions (25%):** significantly more likely to be experienced by consumers those aged 16 to 24 (36%), with an annual personal income greater than \$150,000 (32%), those aged 25 to 34 (31%), those who are currently employed (29%) and have a bachelor's degree or higher (27%).
- **Time limits used to motivate fast choices (23%):** significantly more likely to be experienced by consumers those aged 16 to 24 (39%), those aged 25 to 34 (32%), with an annual personal income greater than \$150,000 (29%), those aged 35 to 44 (28%), those who are currently employed (27%), have a bachelor's degree or higher (27%) and those with an annual personal income of \$100,001 to \$150,000 (27%).
- **Automatically subscribing me to paid services after a free trial period ends (23%):** significantly more likely to be experienced by consumers with an annual personal income greater than \$150,000 (30%), those with an annual personal income of \$100,001 to \$150,000 (28%), those aged 35 to 44 (28%), those who are currently employed (27%), those aged 25 to 34 (27%) and have a bachelor's degree or higher (26%).
- **Data shared with unexpected third party or used in an unauthorised way (22%):** significantly more likely to be experienced by consumers those aged 25 to 34 (26%), those aged 35 to 44 (25%), those living with a disability (25%), those born outside of Australia (24%) and those who are currently employed (23%).
- **Unnecessary collection of information and no control over what data is collected (19%):** significantly more likely to be experienced by consumers with an annual personal income greater than \$150,000 (30%), those aged 25 to 34 (25%), those aged 35 to 44 (25%), those with an annual personal income of \$100,001 to \$150,000 (23%), those who are currently employed (22%), have a bachelor's degree or higher (22%) and have migrated to Australia more than five years ago (22%).
- **Ineffective or complex information in terms and conditions or contracts (17%):** significantly more likely to be experienced by consumers with an annual personal income greater than \$150,000 (28%), those aged 16 to 24 (23%), those who have migrated to Australia in the last five years (23%), those aged 25 to 34 (22%), those with an annual personal income of \$100,001 to \$150,000 (22%), those aged 35 to 44 (21%), have a bachelor's degree or higher (21%), those who are currently employed (20%) and men (19%).
- **Scam or fraud (13%):** significantly more likely to be experienced by consumers with an annual personal income greater than \$150,000 (19%), those aged 16 to 24 (19%), those aged 25 to 34 (16%) and those who are currently employed (15%).
- **Online provider manipulated my choices (10%):** significantly more likely to be experienced by consumers with an annual personal income greater than \$150,000 (16%), those aged 25 to 34 (15%), have a bachelor's degree or higher (13%), those who are currently employed (12%) and men (11%).
- **Items that were added to my cart without my consent (6%):** significantly more likely to be experienced by consumers aged 16 to 24 (10%), those who are currently employed (7%), those located in New South Wales (7%) and have a bachelor's degree or higher (7%).

## 9.0 Experience with travel cancellations during COVID

This section looks at the proportion of consumers who had to make a cancellation due to COVID restrictions, what they understood of the company's terms and conditions regarding cancellation at the time of purchase, issues experienced, and the perceived fairness of the outcome. Where possible results are broken down by type of travel cancellations made.

In total, three in ten Australian consumers (29%) had to cancel travel bookings due to COVID.

Figure 60. Proportion of consumers who had to cancel travel bookings due to COVID.



The proportion of First Nations consumers impacted by travel bookings cancelled due to COVID is in line with the proportion for all consumers (29%, compared to 29%). However, culturally and linguistically diverse consumers are significantly more likely to have had travel bookings cancelled due to COVID (34%).

Among the consumer subgroups of interest there are significant differences by recency of migration, education level, age, personal income, place of birth, employment status, living location and disability. Subgroups who are significantly more likely to have travel booking cancelled due to COVID when compared to all consumers (29%) include:

- Those who have migrated to Australia in the last five years (43%)
- Those with a bachelor's degree or higher (35%)
- Those aged 25 to 24 (35%)
- Those with an annual personal income of \$50,000 or more - \$50,001 to \$100,000 (37%), \$100,000 to \$150,000 and greater than \$150,000 (37%)
- Those who were born outside of Australia (32%)
- Those who are employed (32%)
- Those who are located in a major city (31%)

Consumer subgroups who are significantly less likely to have had travel bookings cancelled due to COVID when compared to all consumers (29%) include:

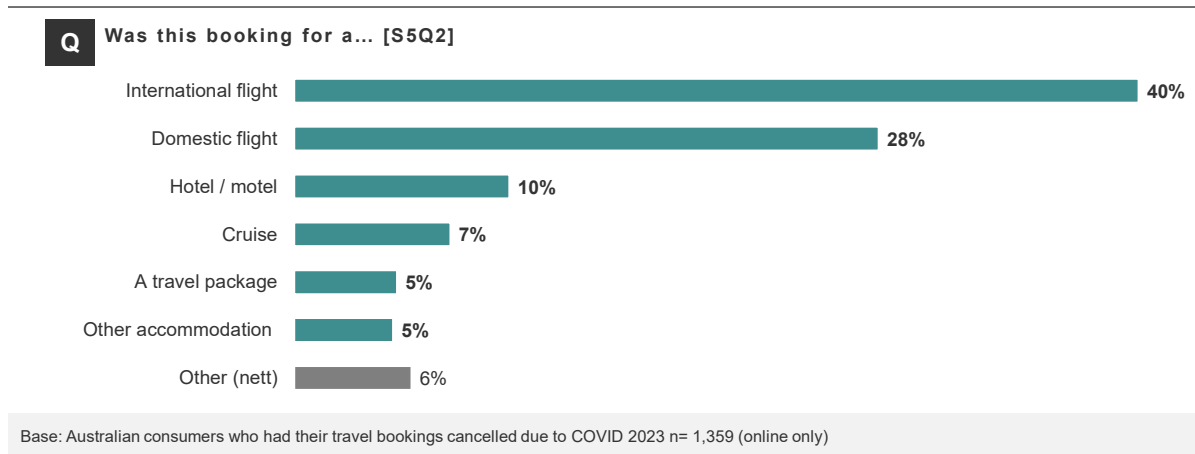
- Those living in remote or very remote areas (90%)
- Those with a secondary school level of education (80%)
- Those with an annual personal income of up to \$50,000 (77%)
- Those living with a disability (77%)
- Those who are not currently employed (76%)
- Concession card holders (76%)
- Those aged 65 and over (75%)
- Those located outside of major cities (75%)
- Those who were born in Australia (72%)

## 9.1 Most recent travel cancellation experience

The results reported in the rest of the section are based on respondents' most recent travel booking which was cancelled due to COVID.

The most common type of booking consumers say they had to cancel due to COVID-19 restrictions is for international flights (40%), followed by domestic flights (28%).

Figure 61. Type of travel booking made (most recent)



For First Nations consumers the most common type of booking they had to cancel due to COVID-19 restrictions is for domestic flights (55%), followed by international flights (22%). When compared to all consumers, First Nations consumers are significantly more likely to have had a booking for a domestic flight cancelled as a result of COVID (55%, compared to all consumers (28%).

For culturally and linguistically diverse audiences the most common of booking they most commonly experienced booking cancellations for international flights as a result of COVID (60%) and to a significantly greater extent than all consumers (40%). They were also significantly less likely to have experienced cancellations for domestic flights (22%, compared to 28% for all consumers).

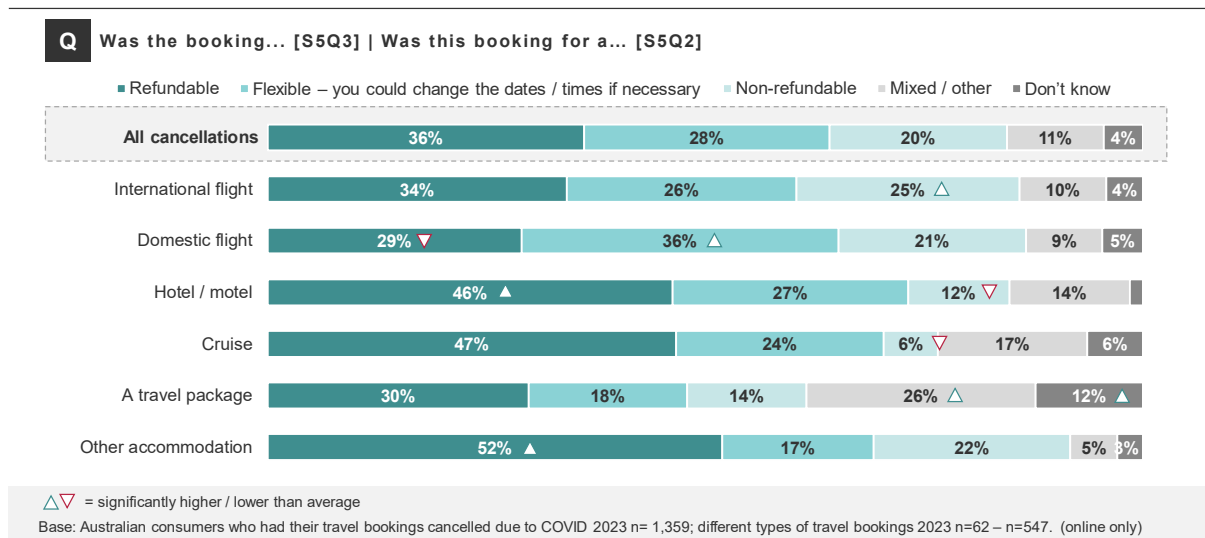
Among the consumer subgroups of interest, there are significant variations observed by the types of travel bookings consumers needed to cancel. These differences are summarised below by booking type:

- International flight (40%):** significantly more likely to be cancelled by those who have moved to Australia in the last five years (68%), those who were born outside of Australia (53%), those aged 35 to 44 (51%), those aged 25 to 34 (50%), those who moved to Australian more than five years ago (49%), those with a bachelor's degree or higher (45%), located in major cities (43%), those that are employed (43%) and non-concession card holders (43%). In comparison, the consumer groups significantly less likely to have bookings cancelled include those born in Australia (33%), currently not employed (32%), concession card holders (30%), those living with disability (29%), those aged 65 and over (25%) and those located outside of major cities (27%).
- Domestic flight (28%):** significantly more likely to be cancelled by those who were born in Australia (31%) and significantly less likely to be cancelled by those who were born outside of Australia (22%).
- Hotel / motel (10%):** significantly more likely to be cancelled by those aged 35 to 44 (16%).
- Cruise (7%):** significantly more likely to be cancelled for those aged 65 and over (19%), not currently employed (16%), concession card holders (15%), those with an education level of certificate or diploma (11%) and those who live outside of major cities (11%). In comparison, cruises are significantly less likely to be cancelled by those who are employed (4%), who a bachelor's degree or higher (5%) and those who live in major cities (6%).

- **Travel package (5%):** significantly more likely to be cancelled by those aged 65 and over (11%) and, those who are not currently employed (8%), while they are significantly less likely to be cancelled for those that are employed (3%).

Just over a third of bookings were refundable (36%), and a further 28% were flexible. However, 20% of bookings were non-refundable. International flights were more likely to have been non-refundable than all consumers (25%, compared to 20% for all consumers). Domestic flights were also less likely to have been refundable (29%, compared to 36% all consumers), but more likely to be flexible in that consumers could adjust the date and time of travel as necessary (36%, compared to 28% all consumers). Around half of all hotel / motel (46%), cruise (47%) and other accommodation (52%) bookings were refundable.

Figure 62. Whether booking was refundable by type of travel booking



At an 'all cancellation' level and for both First Nations and culturally and linguistically diverse audiences just over a third of bookings were refundable (36% and 24% respectively), with most other outcomes consistent with all consumers. There is one exception to this however as culturally and linguistically diverse audiences were significantly more likely to have a booking which was non-refundable (27%, compared to 20% for all consumers).

There is insufficient base size of First Nations consumers (n=17) to quantify significant comparisons with all consumers across the various types of bookings that have been made. Further no significant differences exist between culturally and linguistically diverse consumers and all consumers in terms of the nature of the cancellations experienced for domestic or international flights. Further comparison of this audience with all consumers across other types of travel booking cancellations is not feasible due to low base sizes recorded for this measure.

Across the consumer subgroups of interest there was only two significant differences observed at the 'all cancellation' level. Compared to all consumers, those who were born outside of Australia (28% compared to 20% for all consumers) and those who had moved to Australia more than five years ago (27%, compared to 20% for all consumers) were significantly more likely to have a booking which was non-refundable. No significant differences exist between the consumer subgroups of interest and all consumers in terms of the nature of the cancellations experienced by the type of travel cancelled.

Of those who said their booking was non-refundable, two thirds say they understood that this was the case at the time of booking.

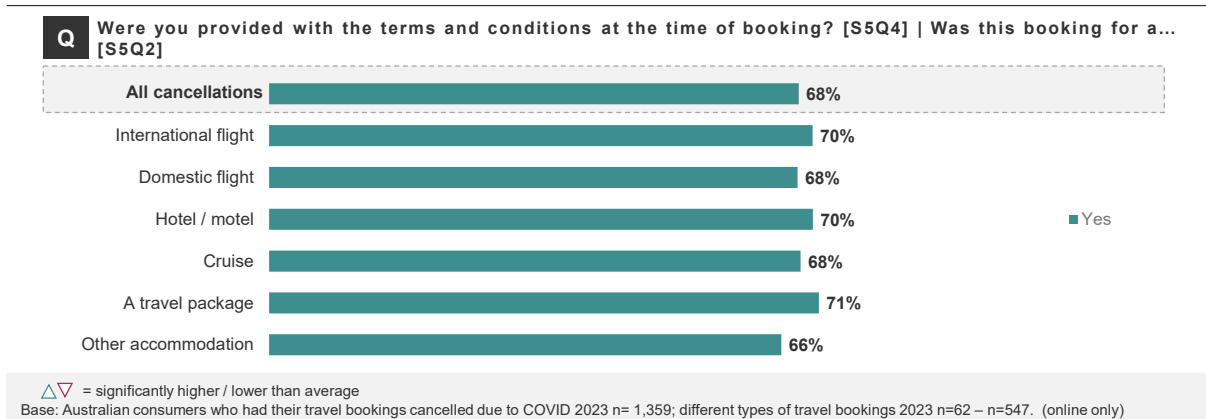
Figure 63. Clarity of booking being non-refundable



The base size of First Nations consumers measured is too small to quantify (n=5) in significant terms compared to all consumers. The proportion of culturally and linguistically diverse consumers who understood their booking was non-refundable (68%) is comparable with the proportion of all consumers (67%) (i.e., there is not a significant difference). Among the consumer subgroups of interest, no significant differences were observed.

Two thirds of consumers say they were provided with the terms and conditions at the time of making their travel booking. This does not differ by the type of travel booking made.

Figure 64. Provision of terms and conditions by type of travel booking

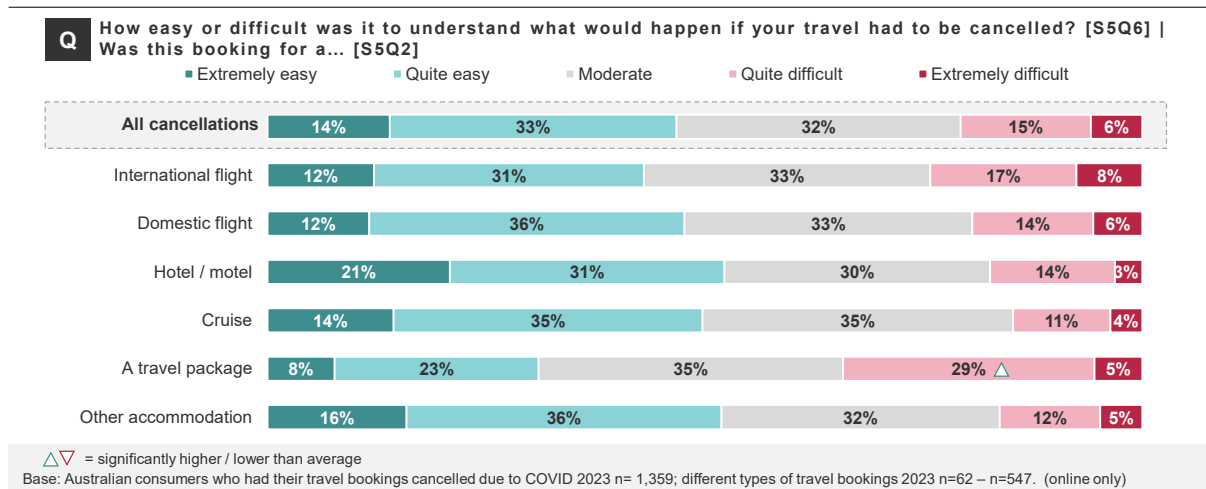


In terms of domestic flights cancelled, the proportion of First Nations consumers provided with terms and conditions at the time of booking is comparable with all consumers (noting the proportion for First Nations consumers is based on a low sample size n=17). Similarly, culturally and linguistically diverse consumers with cancelled domestic or international flights were provided terms and conditions at the time of booking proportionally comparable with all consumers (i.e., there are no significant differences). Further comparisons of first nations and culturally and linguistically diverse consumers with all consumers across other types of cancelled bookings is not feasible due to low base sizes for these key audiences at this measure.

Across the consumer subgroups of interest there was only one significant difference observed with domestic flights. Compared to all consumers, those aged 65 and over (49%, compared to 68% for all consumers) were significantly less likely to have been provided with the terms and conditions when booking a domestic flight. No other significant differences exist between the consumer subgroups of interest and all consumers in terms of the nature of the cancellations experienced by the type of travel cancelled.

Nearly half (47%) of consumers say they found it quite or extremely easy to understand what would happen if their travel had to be cancelled. However, 21% had the opposite experience, finding it quite or extremely difficult. Those who purchased a travel package had more difficulty understanding what would happen than average.

Figure 65. Ease of understanding consequences of cancellation by type of travel booking

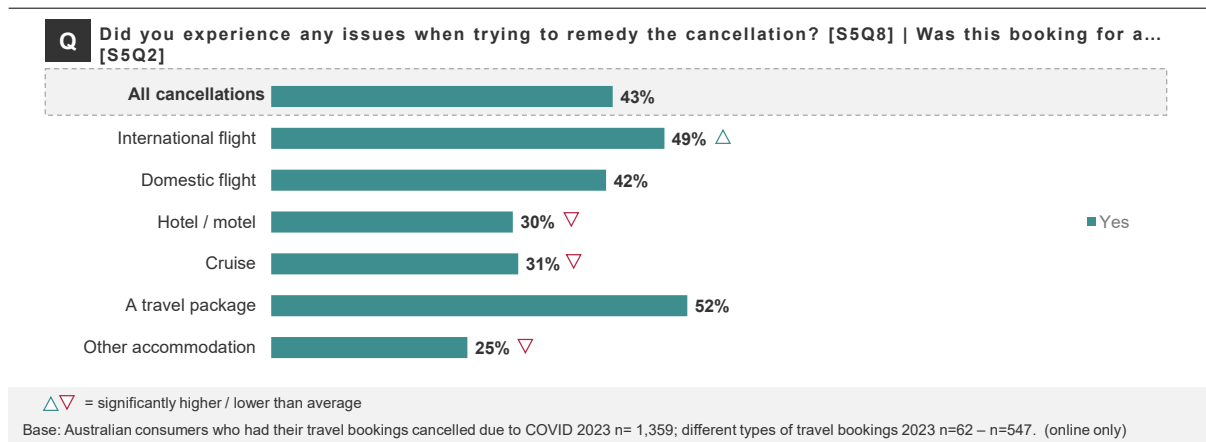


Across all types of cancellations, First Nations consumers report to a significantly greater extent that it was extremely easy to understand what would happen in the event of cancellation (37%) compared to all consumers (14%). Culturally and linguistically diverse consumers reported ease of understanding in proportions comparable with all consumers (i.e., no significant differences in the ease of understanding the implications of cancelled bookings compared to all consumers).

Among the consumer subgroups of interest, no significant differences were observed.

Four in ten consumers experienced issues when they tried to remedy the cancellation. Those who had to cancel an international flight are significantly more likely than average to have experienced issues when trying to cancel (49%). On the other hand, those who had to cancel a hotel / motel, cruise or other type of accommodation are significantly less likely to have experienced difficulties.

Figure 66. Prevalence of issues when trying to remedy the cancellation



Across all booking types First Nations and culturally and linguistically diverse consumers experienced issues when trying to remedy the cancellation (74% and 51% respectively) compared to all consumers (43%). Further comparison of First Nations consumers by specific types of booking cancellations is not feasible for this measure due to very low base sizes (ranging from n=0 to 17).

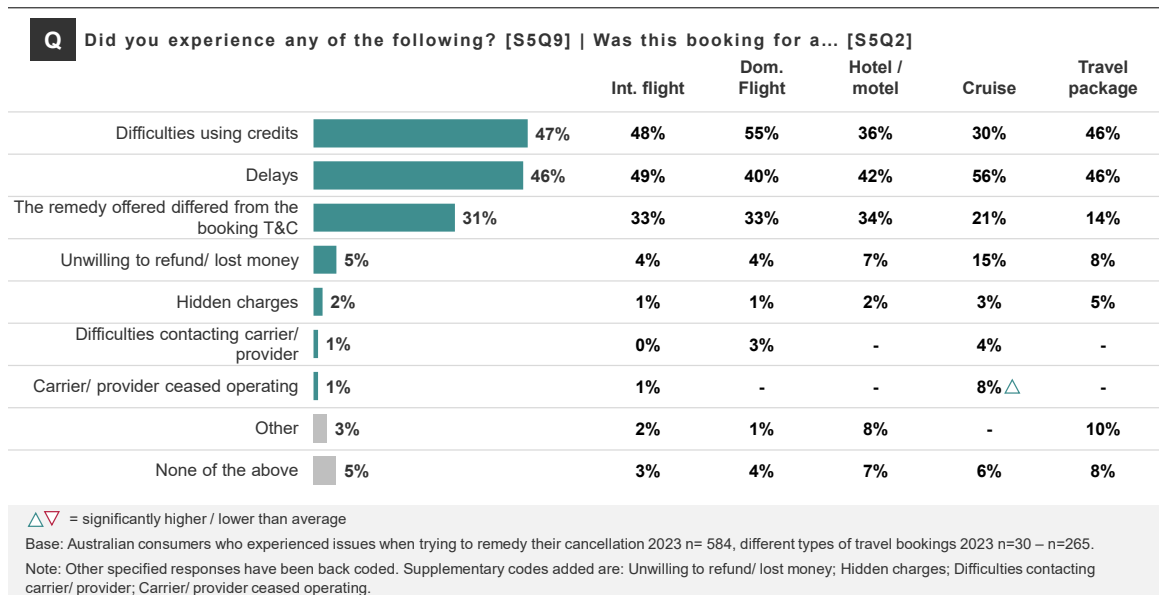
Proportions of culturally and linguistically diverse consumers who experienced issues when trying to remedy cancellations of international or domestic flights is comparable with all consumers (i.e., there are no significant differences). Due to low base sizes (ranging from n=1 to 17) for other types of booking cancellations, further comparison with all consumers is not feasible.

Across the consumer subgroups of interest there was only one significant difference observed and this was with all cancellations. Compared to all consumers (43%), issues are significantly more likely to be experienced by those who have migrated to Australia in the last five years (57%), those living with disability (55%), those aged 25 to 34 (52%) and men (47%, and significantly less likely to be experienced by women (39%).

No other significant differences exist between the consumer subgroups of interest and all consumers in terms of the prevalence of issues when trying to remedy the cancellation by the type of travel cancelled.

Almost half of consumers who experienced issues with cancelled bookings had difficulties using credits (47%) or problems associated with delays (46%). More than half of consumers who experienced cancelled domestic flights cite difficulties with using credits (55%) however this is not a significant skew compared to other types of travel bookings. Similarly, more than half of consumers impacted by cruise holiday cancellations experienced problems with delays (56%): across other types of travel bookings, the proportions impacted by delays was slightly less than half (international flights 49%, domestic flights 40%, hotels/ motels 42%, travel packages 46%) although these differences are not significant. Almost one third of consumers were offered a remedy that differed from the terms and conditions of their original booking (31%). Although overall a very small proportion of consumers encountered difficulties due to services provider or carriers going bankrupt or ceasing operations completely (1%), this did impact consumers of cancelled cruise holidays to a significantly greater extent (8%).

Figure 67. Issues when trying to remedy the cancellation by type of travel booking



The experience of culturally and linguistically diverse consumers with international or domestic flight cancellations was comparable with the experience of all consumers in terms of the type of problems they faced (i.e., no significant differences). Comparisons between this audience and all consumers for other types of travel bookings is not feasible on account of low base sizes. Similarly, First Nations consumers cannot be quantified for comparison with all consumers due to very low base sizes for this measure.

Across the consumer subgroups of interest there was only one significant difference observed and this was with cancelled international flights. Compared to all consumers (49%), non-concession card holders (53%) are significantly more likely to have experienced delays (53%).

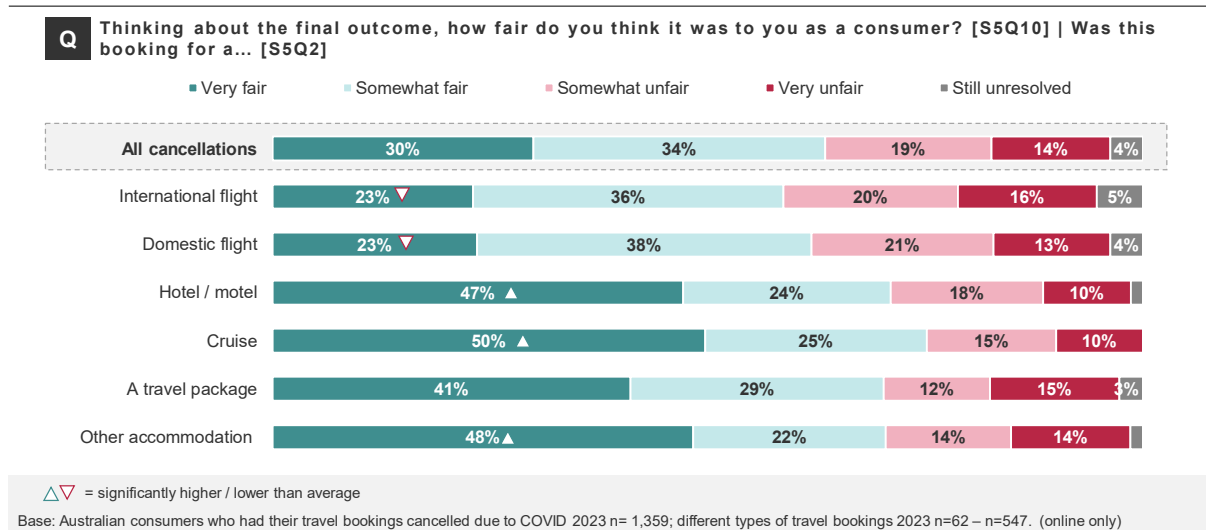
No other significant differences exist between the consumer subgroups of interest and all consumers in terms of the prevalence of issues when trying to remedy the cancellation by the type of travel cancelled.



Sixty-four percent of consumers who had to cancel a travel booking due to COVID-19 restrictions feel the outcome of their most recent cancellation was very or somewhat fair. Leaving a substantial minority (33%) who believe it was unfair.

Those who had to cancel an international or domestic flight are less likely to think the outcome was very fair (both types 23%), while those who had to cancel a hotel / motel, cruise or some other type of accommodation are more likely to believe they received a fair outcome (47%, 50%, 48% respectively).

Figure 68. Perceived fairness of the final outcome



Across all types of travel cancellations, First Nations consumers view of the fairness of their outcome similar to all consumers views on fairness of outcome (i.e., no significant differences).

Overall, culturally and linguistically diverse consumers were significantly less likely to describe their final outcome as being 'very fair' (18%) compared to all consumers (30%). Those with international flights booked were also significantly less likely to describe their final outcome as 'very fair' (15%) compared to all consumers (23%).

Among the consumer subgroups of interest, no significant differences were observed.

# Business Survey

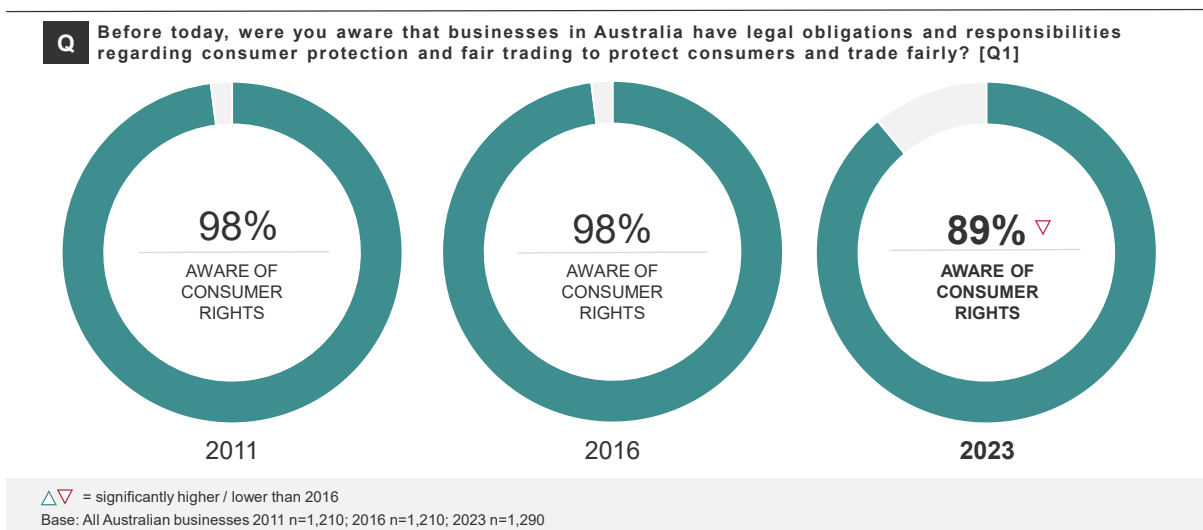
## 10.0 Awareness and understanding of consumer protection regulation

This section explores awareness of consumer protection laws among Australian businesses, and their understanding of their obligations and responsibilities under these laws. It also looks at awareness of the organisations responsible for ensuring compliance.

### 10.1 Overall awareness

Overall, nine out of ten businesses (89%) are aware that businesses in Australia have legal obligations and responsibilities regarding consumer protection and fair trading. This represents a significant decrease from 2016 when 98% of businesses said they were aware.

Figure 69. Awareness of consumer rights laws over time



This decrease has been seen across all states and territories; however the extent of the decline is greater in some locations than others. Significant differences are seen with businesses located in Queensland (down 14 percentage points, from 99% in 2016 to 85% in 2023), South Australia (down 10 percentage points, from 93% in 2016 to 83% in 2023), Victoria (down 9 percentage points, from 97% in 2016 to 88% in 2023), Tasmania (down 9 percentage points from 100% in 2016 to 91% in 2023), New South Wales (down 8 percentage points, from 99% in 2016 to 91% in 2023) and the Northern Territory (down 6 percentage points, from 98% in 2016 to 92% in 2023).

Figure 70. Awareness of consumer rights laws by state / territory

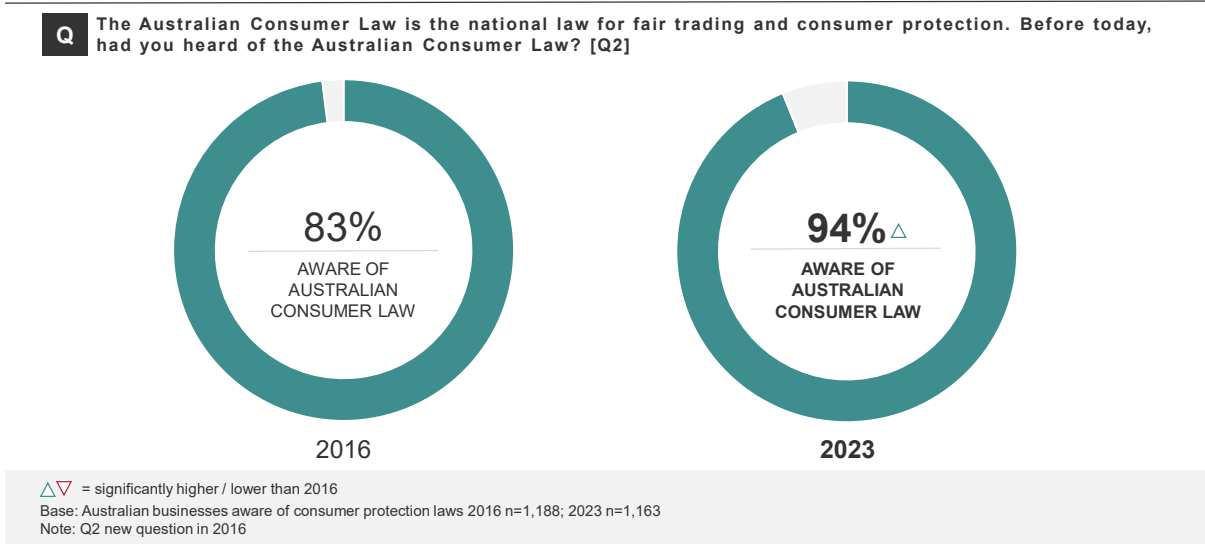


Awareness of consumer protection rights is consistent across almost all the business subgroups of interest; however it does differ by annual turnover. Businesses with an annual turnover of \$5 million or more have significantly higher awareness than all businesses (98% compared to 89%).

## 10.2 Awareness of the Australian Consumer Law

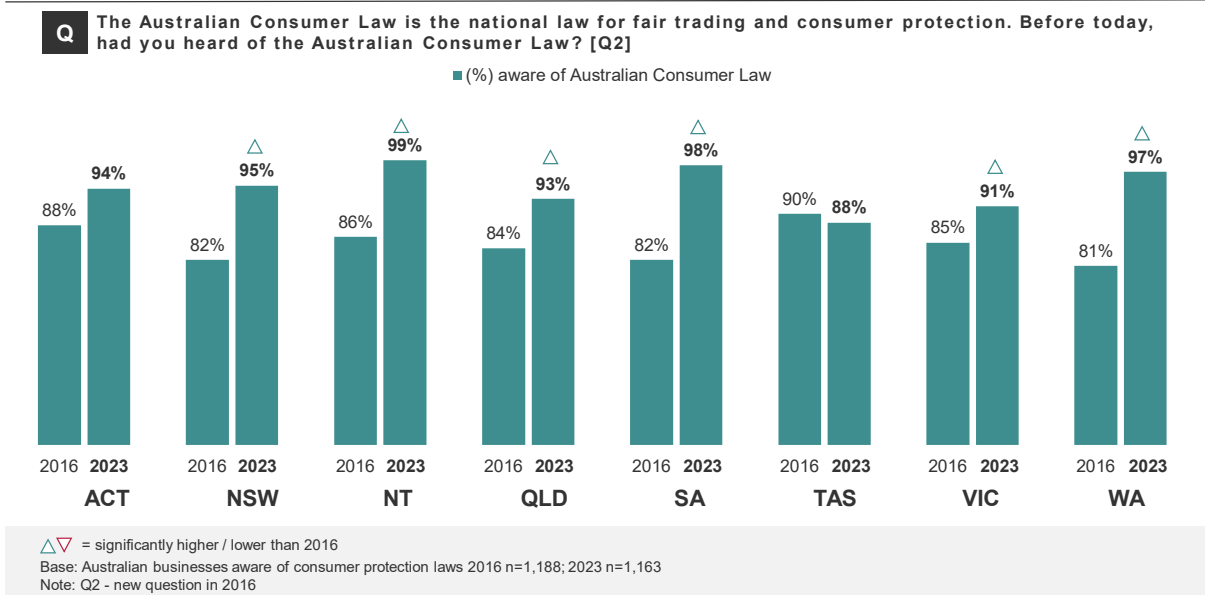
Businesses aware that consumer rights laws exist, were then asked prompted awareness of the Australian Consumer Law, with the vast majority (94%) aware of this specific law. This represents a significant increase from 2016 when 83% said they were aware of the ACL.

Figure 71. Awareness of the Australian Consumer Law over time



This increase has also been seen across all states and territories. Increases are particularly pronounced in South Australia (up 16 percentage points, from 82% in 2016 to 98% in 2023), Western Australia (up 16 percentage points, from 81% in 2016 to 97% in 2023), New South Wales (up 13 percentage points, from 82% in 2016 to 95% in 2023), the Northern Territory (up 13 percentage points, from 86% in 2016 to 99% in 2023), Queensland (up 9 percentage points, 84% in 2016 to 93% in 2023) and Victoria (up 6 percentage points, from 85% in 2016 to 91% in 2023).

Figure 72. Awareness of the Australian Consumer Law by state / territory



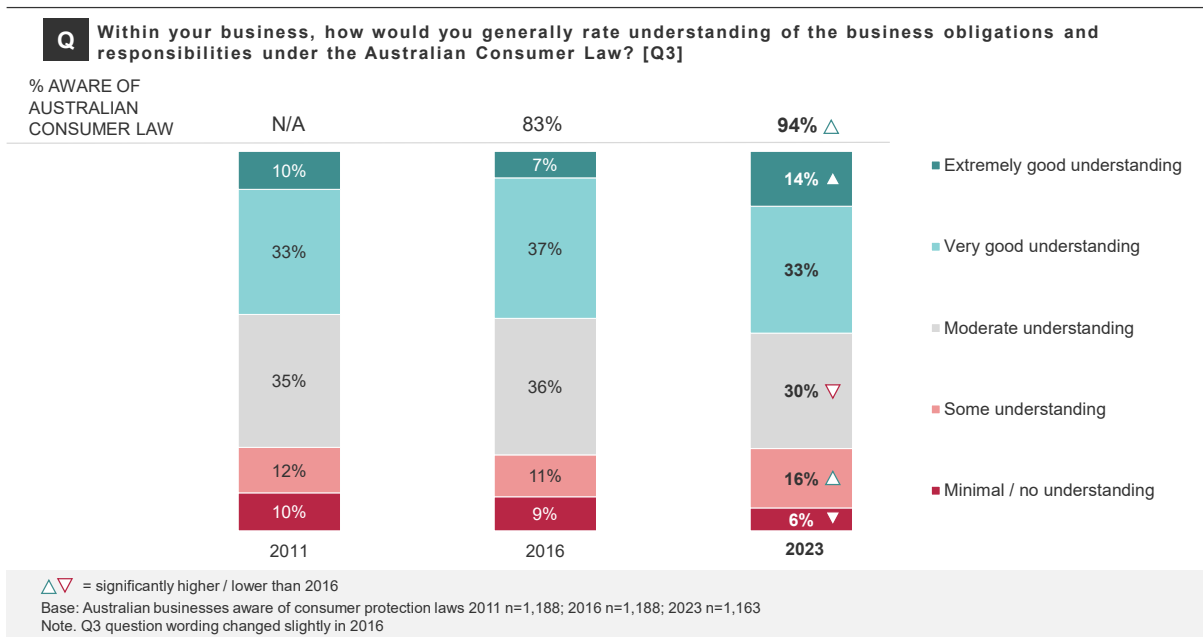
Awareness of the Australian Consumer Law is consistent across almost all the business subgroups of interest; however it does differ by industry. Businesses in wholesale trade industry have significantly higher awareness than all businesses (100% compared to 94%).

### 10.3 Understanding of business obligations and responsibilities

Among the 89% of businesses aware of the Australian Consumer Law, 47% have an extremely good or very good understanding, 30% have a moderate understanding and 16% have some understanding. This leaves 6% with very little to no understanding at all.

Compared to 2016, businesses have a deeper level of understanding of their obligations and responsibilities. Significantly more businesses say they have an extremely good understanding (up 7 percentage points, from 7% in 2016 to 14% in 2023). At the other extreme, significantly fewer businesses feel they have very little to no understanding at all (down 3 percentage points, from 9% in 2016 to 6% in 2023).

Figure 73. Understanding of business obligations and responsibilities over time



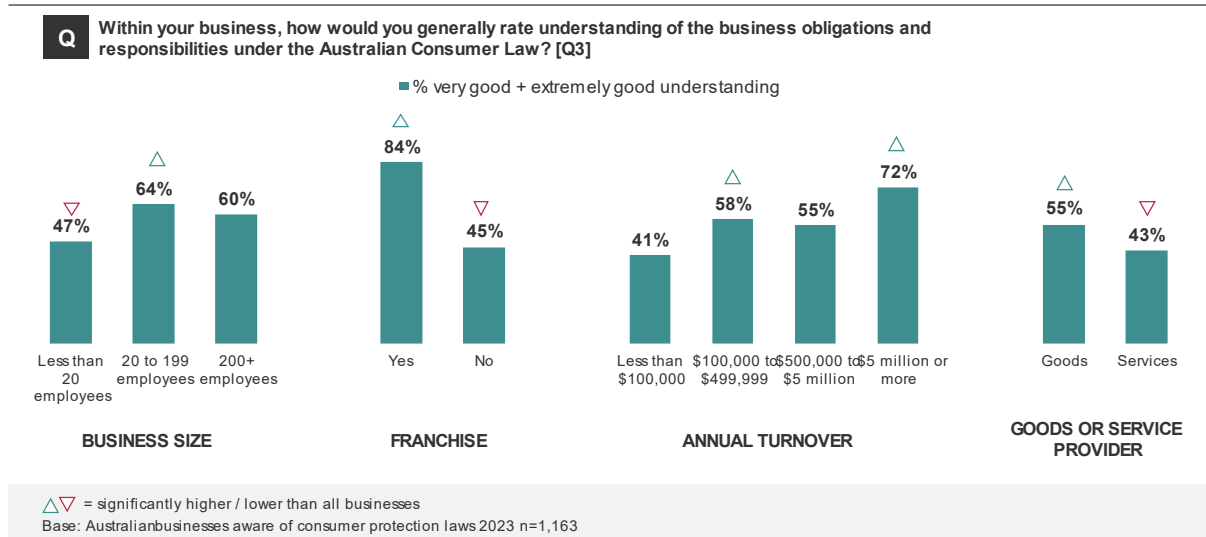
Across the business subgroups of interest, a number of significant difference are seen with perceived levels of understanding when the net group of 'extremely /very good understanding' is examined. These differences are seen by franchise status, annual turnover, size, provider of goods or services and number of fixed sites. Business subgroups who have significantly higher self-reported levels of understanding of their business obligations and responsibilities than all businesses (48% extremely / very good understanding) include:

- Franchised businesses (84%)
- Businesses with an annual turnover of \$5 million or more (72%)
- Businesses with 2 to 10 fixed sites (70%)
- Medium sizes businesses with 20 to 199 employees (64%)
- Businesses with an annual turnover of \$100,000 to \$499,999 (58%)
- Businesses who sell goods (55%).

There are also a number of significant differences seen with self-reported levels of understanding when the net group of 'some / minimal/ no understanding' is examined. Business subgroups significantly more likely to have lower levels of self-reported understanding of their business obligations and responsibilities than all businesses (22% some / minimal / no understanding) include:

- Businesses with an annual turnover of less than \$100,000 (31%)
- Businesses who provide services (25%)
- Non-franchised businesses (23%)

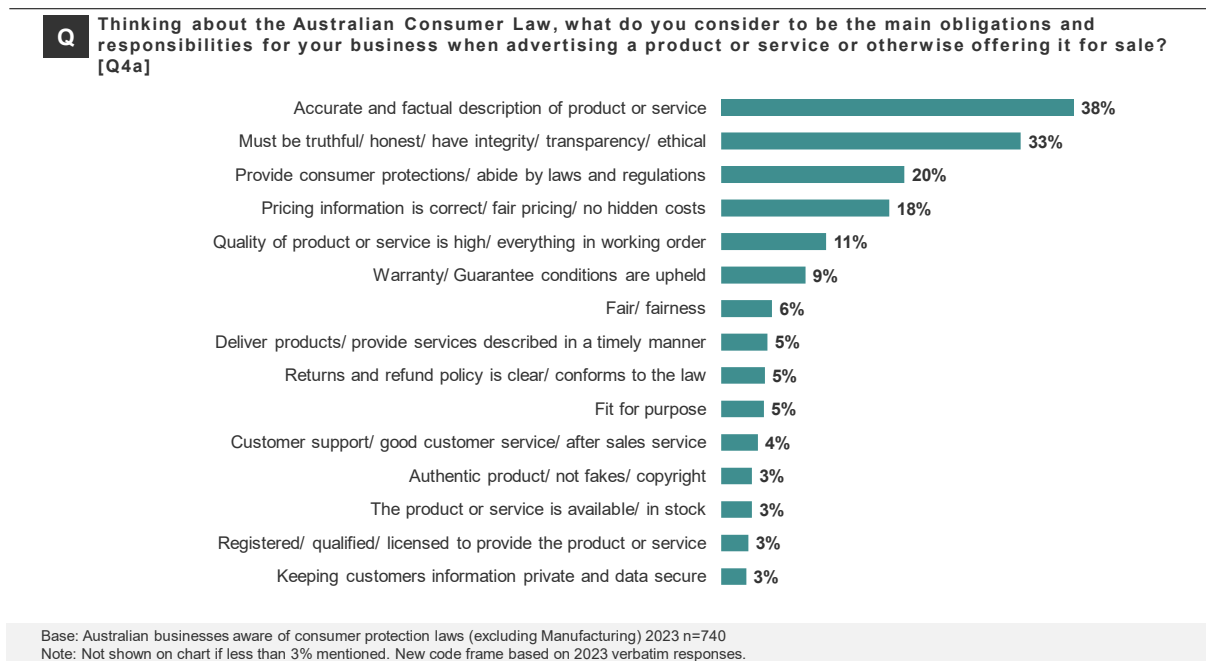
Figure 74. Understanding of business obligations and responsibilities by subgroups



Open ended questions were included in the survey which captured what business respondents would consider to be their main obligations and responsibilities under the Australian Consumer Law when advertising a product or service, supplying a product or service, and following the purchase of a product or service. Respondents provided written responses which were then coded into themes. The coding model was tailored to the individual questions and designed based on the obtained data to ensure accuracy and validity. Using this approach some respondent responses can qualify for multiple codes due to the nature of the response they gave. The results of these questions form the remainder of this section.

When asked what they considered to be their main obligations and responsibilities when advertising a product or service, businesses most often mentioned providing an accurate and factual description (38%), being truthful, honest and transparent (33%), providing consumer protections and abiding by these (20%), giving correct and fair pricing (18%) and the quality of the product is high (11%). A variety of other specific responses were provided by fewer than one in ten businesses and are outlined in the figure below.

Figure 75. Main obligations and responsibilities when advertising a product or service

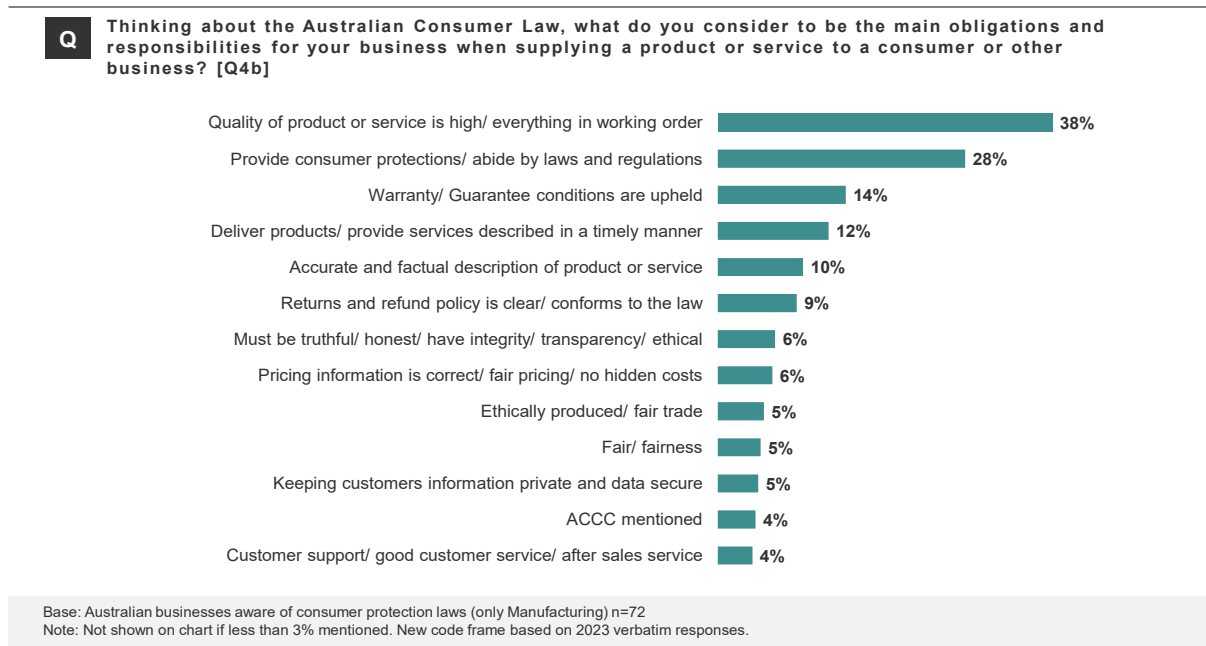


Error! AutoText entry not defined.

When asked what they considered to be their main obligations and responsibilities when supplying a product or service, businesses most often mentioned ensuring the quality of the product or service (38%)

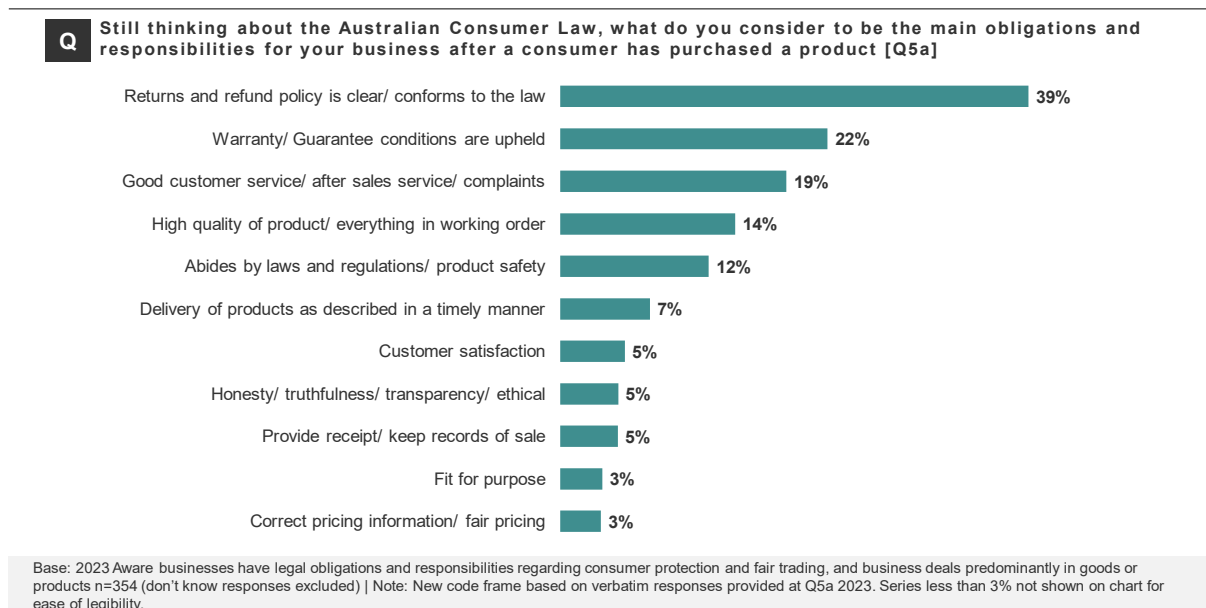
and providing consumer protections (28%). Other common responses include upholding warranty or guarantee conditions (14%), the delivery of products or services in a timely manner (12%) and providing of an accurate or factual description the product or service (10%). A variety of other specific responses were provided by fewer than one in ten businesses and are outlined in the figure below.

Figure 76. Main obligations and responsibilities when supplying a product or service



When asked what they considered to be their main obligations and responsibilities after someone has purchased a product from their business, businesses most commonly talked about having a clear returns and refunds policy (39%), upholding warranty and guarantee conditions (22%) and providing good service and after sales experience (19%). Other common responses include ensuring the high quality or working order of the product (14%) and abiding by laws and regulations to do with product safety (12%). A variety of other specific responses were provided by fewer than one in ten businesses and are outlined in the figure below.

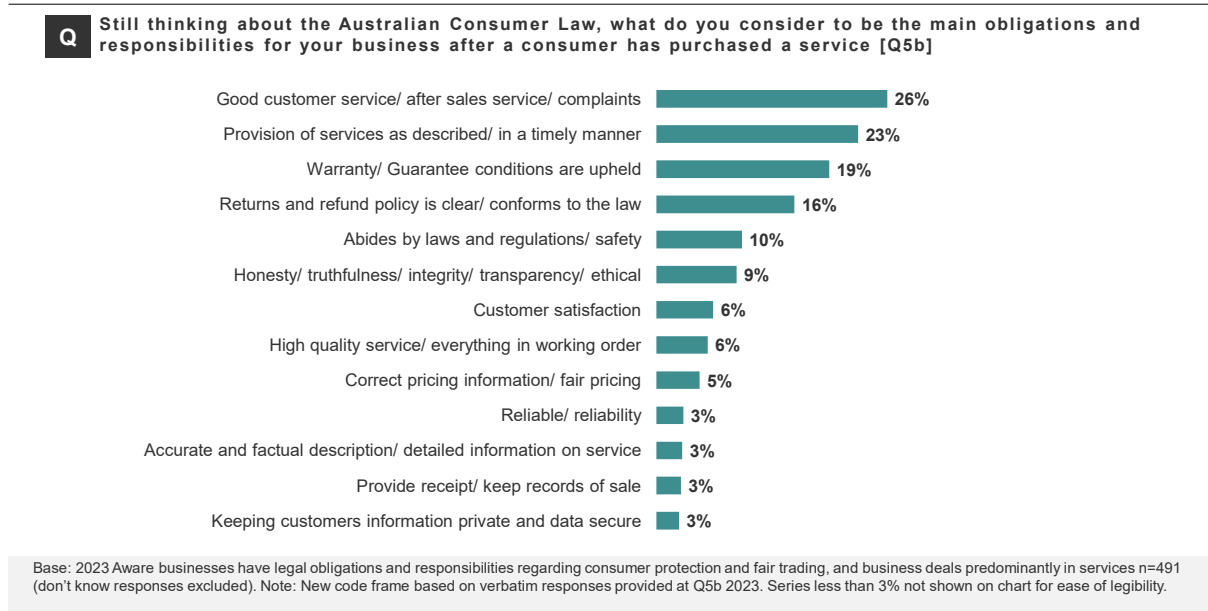
Figure 77. Main obligations and responsibilities after purchase of products





Finally, when asked what they considered to be their main obligations and responsibilities after someone has purchased a service from their business, business again most often mentioned providing good customer service and a positive after sales experience (26%), upholding warranty and guarantee conditions (19%), and the timely provision of services (23%). Other common responses include a clear returns and refunds policy that conforms to law (16%) and abiding by laws and regulations (10%). A variety of other specific responses were provided by fewer than one in ten businesses and are outlined in the figure below.

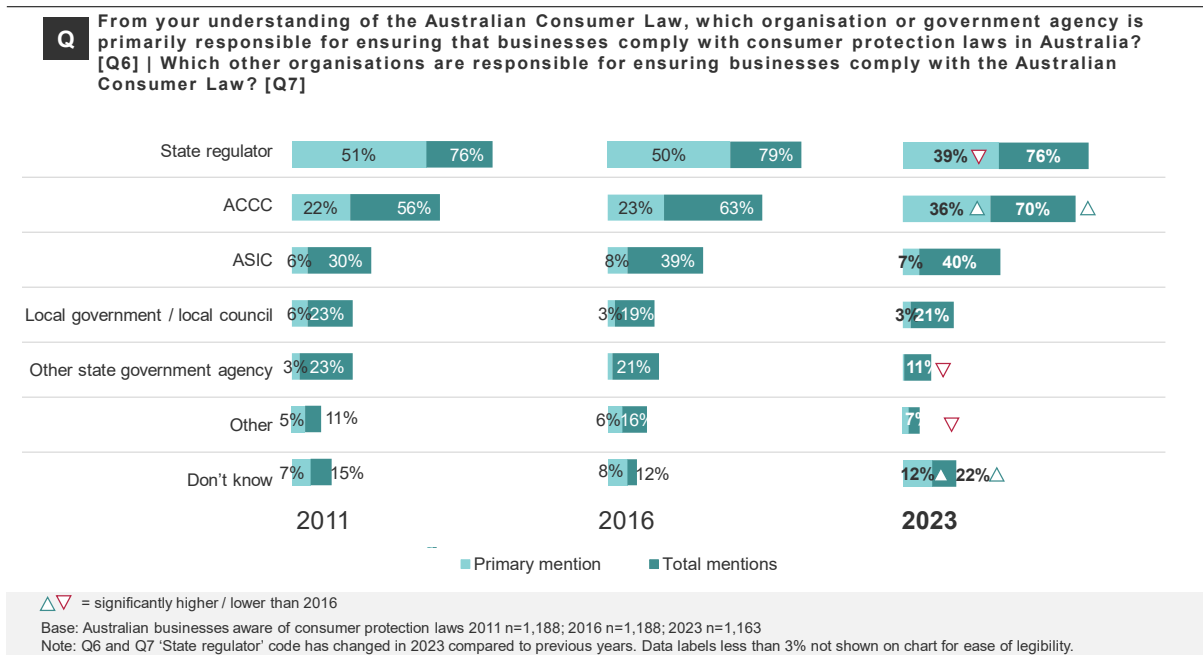
Figure 78. Main obligations and responsibilities after purchase of services



## 10.4 Awareness of organisations responsible for consumer protection compliance

Around three in four businesses (76%) are aware that state regulators or the Australian Competition and Consumer Commission (ACCC, 70%) are responsible for consumer protection compliance in Australia. There has been no change in overall awareness of the state regulators having a role in ensuring compliance. However there has been a significant increase in the proportion of businesses identifying the Australian Competition and Consumer Commission as having a role (up by 7 percentage points, from 63% in 2016 to 70% in 2023).

Figure 79. Organisations responsible for consumer protection compliance over time



Among the business subgroups of interest, there are significant variations in terms of the organisations they believe are primarily responsible for consumer protection compliance. These differences are summarised below for each of the organisations measured:

- State regulators (76%): are significantly more likely to be mentioned by businesses based in New South Wales (86%), businesses with an annual turnover of less than \$100,000 (82%) and sole traders (79%). On the other hand, state regulators are significantly less likely to be mentioned by businesses located in South Australia (59%), incorporated companies (63%), two to ten fixed sites (64%), an annual turnover of \$500,000 to \$5 million (67%) and have products or services that can be purchased in retail stores (68%).
- ACCC (70%): are significantly more likely to be mentioned by franchised businesses (72%), and significantly less likely to be mentioned by manufacturing businesses (43%) and non-franchised businesses (50%).
- ASIC (40%): are significantly more likely to be mentioned by franchised businesses (59%) and significantly less likely to be mentioned by non-franchised businesses (38%) and businesses with less than 20 employees (39%).
- Local government / local council (21%): are significantly more likely to be mentioned by businesses with two to ten fixed sites (31%) and businesses in operation for up to three years (29%). On the other hand, the local government / local council is significantly less likely to be mentioned by incorporated companies (12%), businesses in operation for more than ten years (12%) and businesses with less than 20 employees (20%).
- Other state government agency (11%): were significantly more likely to be mentioned by businesses that have been in operation for up to three years (18%).

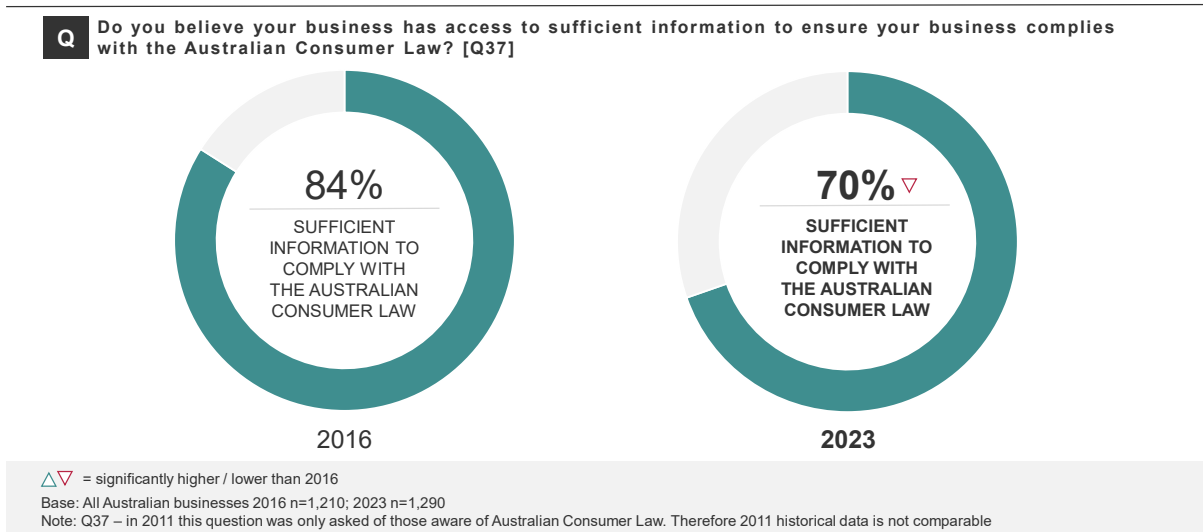
## 11.0 Information about the Australian Consumer Law

This section of the report looks at whether businesses feel they have the information they need to ensure they comply with the Australian Consumer Law, and whether they have previously tried to find out information about to Australian Consumer Law for their business. It also includes where businesses would go to get information and advice, and their preferred format for receiving new information about the Australian Consumer Law.

### 11.1 Information to ensure compliance with the Australian Consumer Law

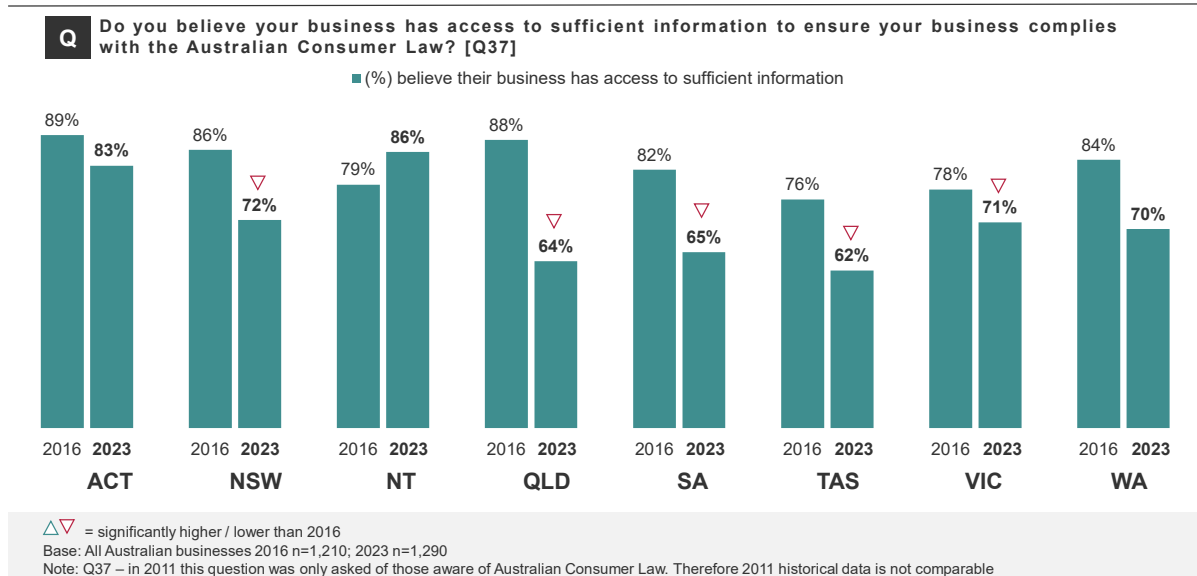
Seventy percent of businesses feel they have sufficient information to ensure compliance with the Australian Consumer Law. This is a significant decline from 2016 where 84% of businesses felt they had sufficient information.

Figure 80. Access to sufficient information to ensure compliance with ACL over time



This decrease can be seen across all states and territories with the exception of the Northern Territory. Specifically, significant decreases can be seen in Queensland (down 24 percentage points, from 88% in 2016 to 64% in 2023), South Australia (down 17 percentage points, from 82% in 2016 to 65% in 2023), New South Wales (down 14 percentage points, from 86% in 2016 to 72% in 2023), Tasmania (down 14 percentage points, from 76% in 2016 to 62% in 2023), and Victoria (down 7 percentage points, from 78% in 2016 to 71% in 2023).

Figure 81. Access to sufficient information to ensure compliance with ACL by state / territory

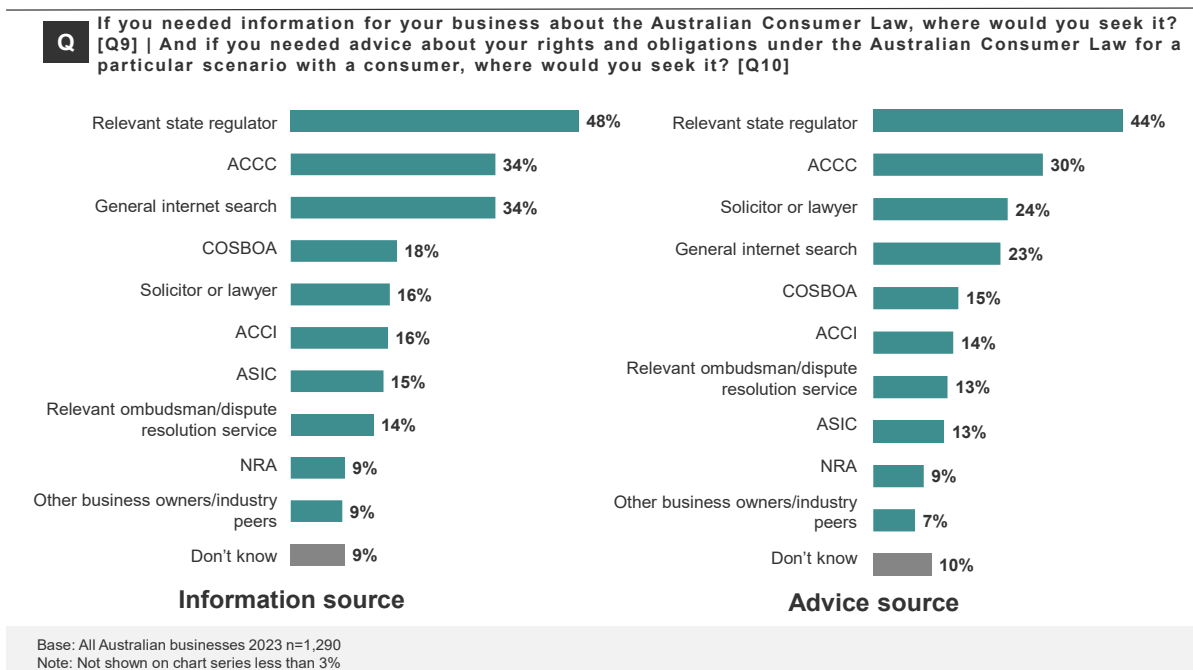


Among the business subgroups of interest, there are significant differences by business size and where products or services can be purchased from. Businesses with 200 or more employees (84%) and have products or services that can be purchased from a website or online store (76%) are more likely to feel they have access to sufficient information to comply with the Australian Consumer Law, while business are less likely to feel that they have what they need (69%).

## 11.2 Sources of Australian Consumer Law information and advice

State regulators are the main channel businesses say they would use if they were seeking either information (48%) or advice (44%) on the Australian Consumer Law, this is followed by the Australian Competition and Consumer Commission (ACCC, 34% and 30% respectively). Beyond this, the next three sources businesses say they would seek information or advice from include the internet (34% and 23% respectively), the Council of Small Business Organisations of Australia (CSOBA, 18% and 15% respectively) and a solicitor or lawyer (16% and 24% respectively).

Figure 82. Sources of information and advice



Among the business subgroups of interest, there are significant variations in terms of the channel's businesses would use if they were seeking information. These differences are summarised below by channel type:

- Relevant state regulators (48%): significantly more likely to be used by businesses located in New South Wales (57%), have products or services that can be purchased online (56%) and have one site (51%), and significantly are less likely to be used by businesses with more than eleven sites (21%) and located in South Australia (31%).
- Australian Competition and Consumer Commission (ACCC, 34%): significantly more likely to be used by businesses with 200 or more employees (57%) and significantly less likely to be used by businesses with less than 20 employees (33%).
- The Council of Small Business Organisations of Australia (CSOBA, 18%): significantly more likely to be used by sole traders (21%) and significantly less likely to be used by incorporated companies (7%).
- Solicitor or lawyer (16%): significantly more likely to be used by business in operation for up to three years (24%).
- Australian Chamber of Commerce and Industry (ACCI, 16%): significantly more likely to be used by businesses with 200 or more employees (30%) and significantly less likely to be used by incorporated companies (9%).
- Australian Security and Investment Commission - Moneysmart (ASIC, 15%): significantly more likely to be used by businesses with 200 or more employees (28%)

Among the business subgroups of interest, there are a few variations in terms of the channel's businesses would use if they were seeking advice. These differences are summarised below by channel type:

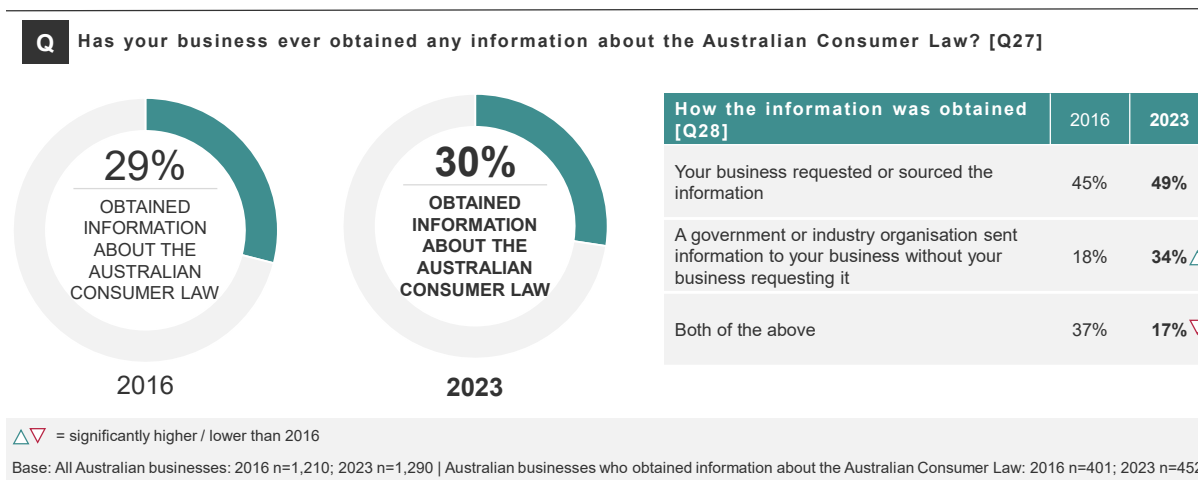
- Australian Competition and Consumer Commission (ACCC, 30%): significantly more likely to be used by businesses with 200 or more employees (50%).

- The Council of Small Business Organisations of Australia (CSOBA, 15%): significantly more likely to be used by businesses who have been in operation for up to three years (22%) and sole traders (18%) and significantly less likely to be used by incorporated companies (7%).

### 11.3 Obtained information about the Australian Consumer Law

Three in ten businesses (30%) have previously obtained information about the Australian Consumer Law, which is consistent with 2016 (29%). In 2023, just under half (49%) of these business respondents actively sought this information which is consistent with 2016 (45%). There was a significant increase in the proportion of businesses who obtained this via the government or industry organisation sending it directly to them (up 16 percentage points, from 18% in 2016 to 34% in 2023), and a significant decrease in the proportion of businesses who report both (down 20 percentage points, from 37% in 2016 to 17% in 2023).

Figure 83. Obtained information about the ACL



Among the business subgroups of interest, the perceived levels of understanding among businesses differ by annual turnover, franchise status, size, provider of goods or services and number of fixed sites. Subgroups who are significantly more likely to obtain information about the Australian Consumer Law when compared to all businesses (30%) include:

- Businesses with an annual turnover \$5 million or more (58%)
- Franchised businesses (57%)
- Businesses with 20 to 199 employees (49%) and 200 or more employees (53%)
- Businesses with two to 10 sites (46%)
- Businesses with an annual turnover of \$100,000 to \$499,999 (41%)
- Businesses who offer their products or services for purchase via retail stores (38%) and websites or online stores (36%).

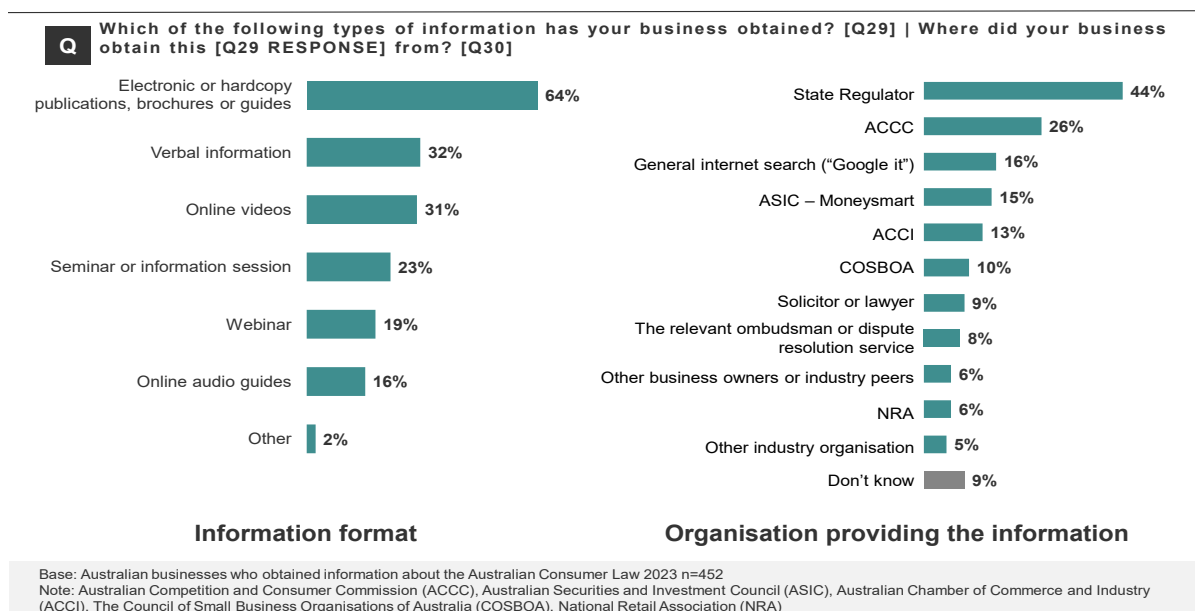
On the other hand, subgroups which are significantly less likely to obtain information about the Australian Consumer Law when compared to all businesses (30%) include:

- Businesses with an annual turnover of less than \$100,000 (22%)
- Non-franchised businesses (27%)
- Businesses with less than 20 employees (29%)

Businesses have most often obtained information about the Australian Consumer Law through electronic or hardcopy publications, brochures or guides (64%). Thirty-two percent have received the information verbally, and 31% have watched online videos.

Just under half (44%) of businesses who obtained information about the Australian Consumer Law sourced the information from their State Regulator, and one in four (26%) went through the Australian Competition and Consumer Commission.

Figure 84. Information format and source



Among the business subgroups of interest, there are a few variations in terms of types of information businesses have obtained about the Australian Consumer Law. These differences are summarised below by channel type:

- Electronic or hardcopy publications, brochures or guides (64%): are significantly more likely to have been obtained by businesses with one fixed site (71%).
- Online videos (31%): are significantly less likely to have been obtained by businesses which have been in operation for more than 10 years (17%).
- Webinars (19%): are significantly more likely to have been obtained by businesses with 200 or more employees (41%).

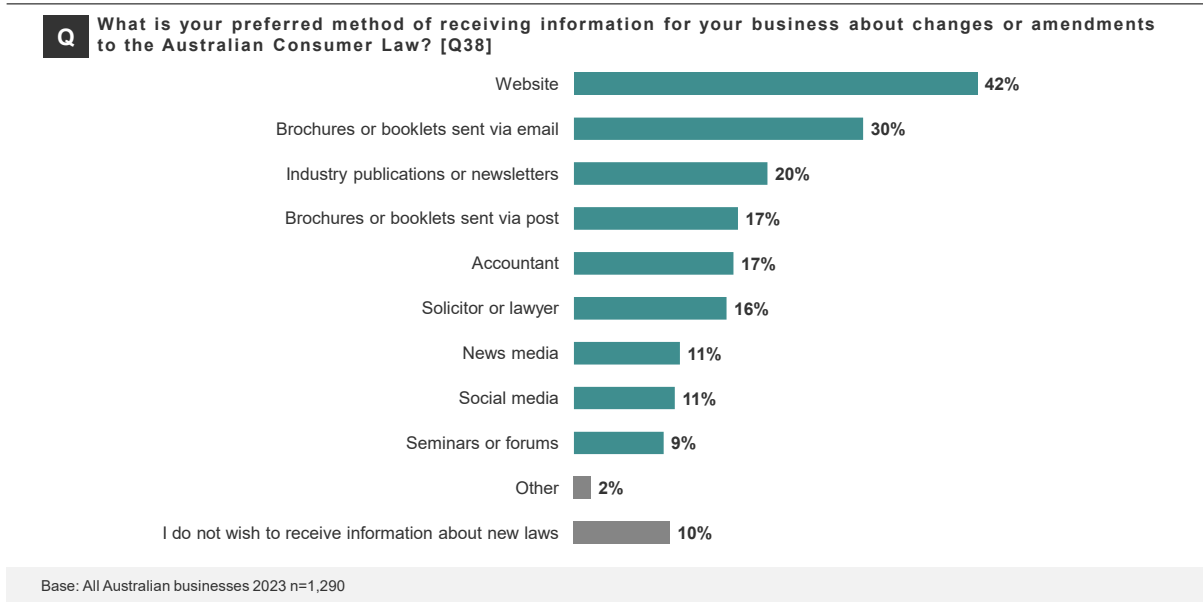
There are also very few variations in the type of organisation who provided the information among the business subgroups of interest. These differences are summarised by organisation type:

- Australian Competition and Consumer Commission (26%): are significantly more likely to be used by businesses with 200 or more employees (45%) and significantly less likely to be used by businesses with less than 20 employees (25%).
- Australian Securities and Investment Commission - Moneysmart (15%): significantly more likely to be used by businesses with two to ten sites (28%) and significantly less likely to be used by businesses with less than 20 employees (14%).

## 11.4 Preferred information formats about the Australian Consumer Law

Business respondents show a preference for information about changes or amendments to the Australian Consumer Law to be delivered via electronic sources including either a website (42%) or a brochure or booklet sent via email (30%). Very few respondents show a preference of information to be delivered via news media (11%), social media (11%) or seminars or forums (9%).

Figure 85. Preferred format for receiving information



Among the business subgroups of interest there are significant variations in the preferred formats for receiving information about changes or amendments to the Australian Consumer Law. These differences are summarised below by format type.

- Websites (42%): are significantly more preferred by businesses who offer their products or service for purchase on a website or online store (51%) and are significantly less preferred by businesses with more than 11 sites (20%).
- Brochures or booklets sent via email (30%): are significantly more preferred by businesses located in the Northern Territory (61%).
- Industry publications or newsletters (20%): are significantly more preferred by businesses in the professional, scientific and technical services industry (33%).
- Solicitor or lawyer (16%): are significantly more preferred by businesses with 200 or more employees (29%).
- News media (11%): is significantly more preferred by businesses that have been in operation for four to ten years (18%).
- Social media (11%): is significantly more preferred by businesses that have been in operation for up to three years (18%) and those who offer their products or service for purchase on a website or online store (15%) and significantly less preferred by non-franchised businesses (9%).
- Seminars or forums (9%): are significantly more preferred by business that have 20 to 199 employees (20%) and significantly less preferred by businesses that have less than 20 employees (9%).



## 12.0 Perceptions of Australian Consumer Law

This section of the report covers business perceptions of consumer law in Australia. In particular, it looks at perceptions of:

- Enforcement of, and compliance with, Australian Consumer Law;
- The impact of negative publicity;
- Fairness of the consumer law;
- Access to information and services.

### 12.1 Perceptions of enforcement and compliance

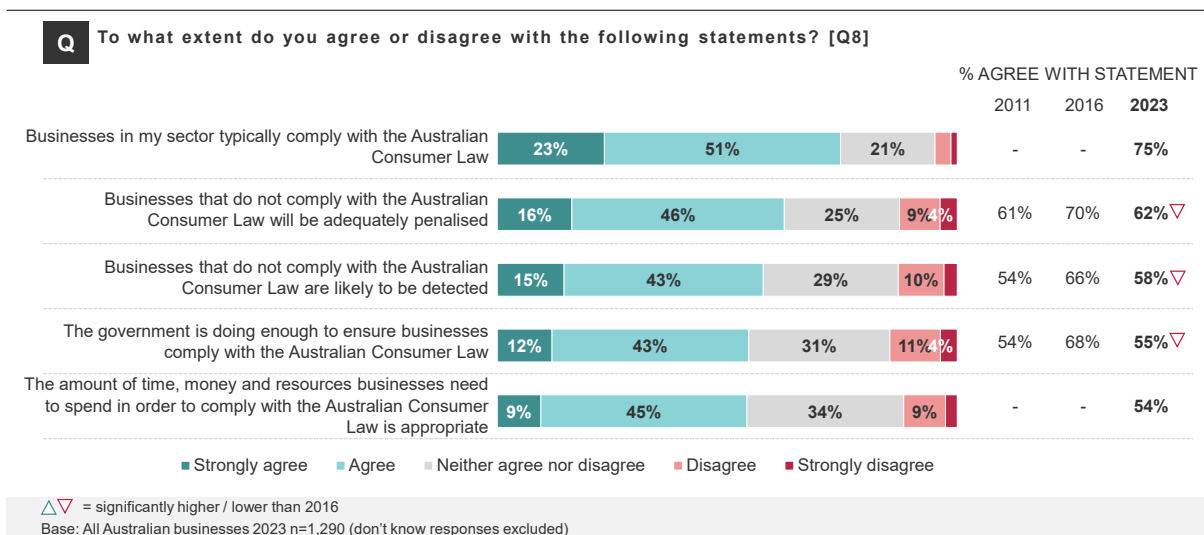
Consistent with the consumer findings, there is a widely held belief that Australian businesses do comply with consumer law. Indeed, three quarters (75%) agree that other businesses operating in their sector are typically compliant.

Around two in three businesses (62%) believe those that do not comply with the Australian Consumer Law will be adequately penalised. Further, just over half of all businesses agree that those businesses that do not comply with the Australian Consumer Law are likely to be detected (58%), that the government is doing enough to ensure compliance (55%) and the amount of time, money and resources businesses need to spend in order to comply is appropriate (54%).

Agreement with enforcement and compliance statements have generally dropped back to 2011 levels, after significant increases in 2016. Specifically for each statement agreement has declined as follows:

- Businesses that do not comply with the Australian Consumer Law will be adequately penalised, down by 8 percentage points, from 70% in 2016 to 62% in 2023.
- Businesses that do not comply with the Australian Consumer Law are likely to be detected, down by 8 percentage points, from 66% in 2016 to 58% in 2023.
- The government is doing enough to ensure businesses comply with the Australian Consumer Law, down by 13 percentage points, from 68% in 2016 to 55% in 2023.

Figure 86. Perceptions of enforcement and compliance



Among the business subgroups of interest there are significant differences in the net levels of agreement (agree or strongly disagree) across four of the five enforcement and compliance statements. These differences are summarised below by statement.

- Businesses in my sector typically comply with the Australian Consumer Law (75%): Businesses with 200 or more employees (88%) and have been in operation for more than 10 years (81%) are significantly more likely to agree.

- Businesses that do not comply with the Australian Consumer Law are likely to be detected (58%): Businesses with 200 or more employees (73%) are significantly more likely to agree, while operating in the professional, scientific and technical services industry (42%) and businesses with less than 20 employees (57%) are significantly less likely to agree.
- The government is doing enough to ensure businesses comply with the Australian Consumer Law (55%): Franchised businesses (74%), businesses with 20 to 199 employees (68%), businesses with an annual turnover of \$100,000 to \$499,999 (67%) and those who provide their products or services for purchase via a retail store (65%) are significantly more likely to agree. In comparison, non-franchised businesses (53%) and businesses with less than 20 employees (54%) are significantly less likely to agree.
- The amount of time, money and resource businesses to spend in order to comply with the Australian Consumer Law is appropriate (54%): Businesses in the information, media and telecommunications industry (85%), with 200 or more employees (75%) and with 20 to 199 employees (69%) are significantly more likely to agree. In comparison, businesses located in Queensland (43%) were significantly less likely to agree.

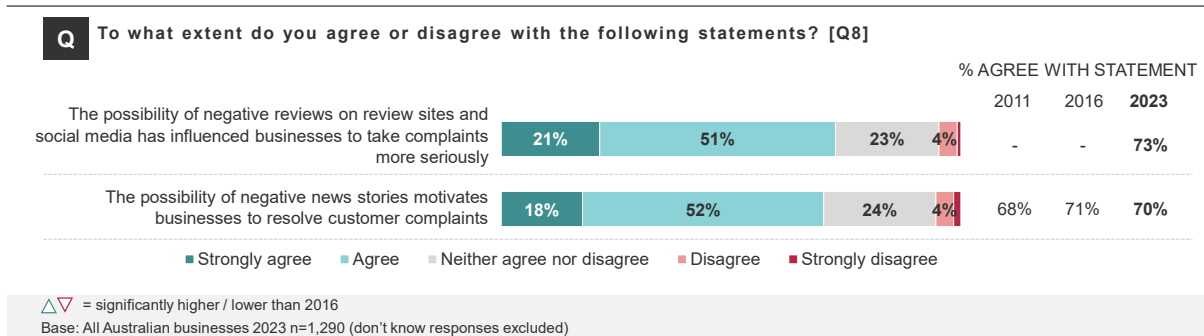
In addition, there are also significant differences in the net levels of disagreement (disagree or strongly disagree) across three of the five enforcement and compliance statements. These are also summarised below by statement.

- Businesses that do not comply with the Australian Consumer Law are likely to be detected (13%): Businesses in the professional, scientific and technical services industry (24%), offer their products or services for purchase via telephone (18%) or have business customers (17%) are significantly more likely to disagree. In comparison, businesses who have consumer customers (11%) are significantly more likely to disagree.
- The government is doing enough to ensure businesses comply with the Australian Consumer Law (15%): Businesses in the professional, scientific and technical services industry (26%) are significantly more likely to disagree.
- The amount of time, money and resource businesses to spend in order to comply with the Australian Consumer Law is appropriate (12%): businesses who have been in operation for more than 10 years (16%) are significantly more likely to disagree.

## 12.2 Perceptions of negative publicity

Around three in four businesses believe that the possibility of negative publicity has influenced businesses to take complaints more seriously (73%) or motivates businesses to resolve customer complaints (70%). Around one in four businesses hold a neutral position on both of these statements, with very few actively disagreeing.

Figure 87. Perceptions of the impact of negative publicity



Among the business subgroups of interest there was only two significant differences in the net levels of agreement (agree or strongly disagree) across the two perceptions of negative publicity statements. These differences are summarised below by statement.

- The possibility of negative reviews on review sites and social media has influenced businesses to take complaints more seriously (73%): Businesses who offer their products or service for purchase on a website or online store (79%) are significantly more likely to agree.
- The possibility of negative new stories motivates businesses to resolve consumer complaints (70%): Businesses who offer their products or service for purchase on a website or online store (76%) are significantly more likely to agree.

There are no significant differences seen with the net levels of disagreement (disagree or disagree) among the business subgroups of interest.

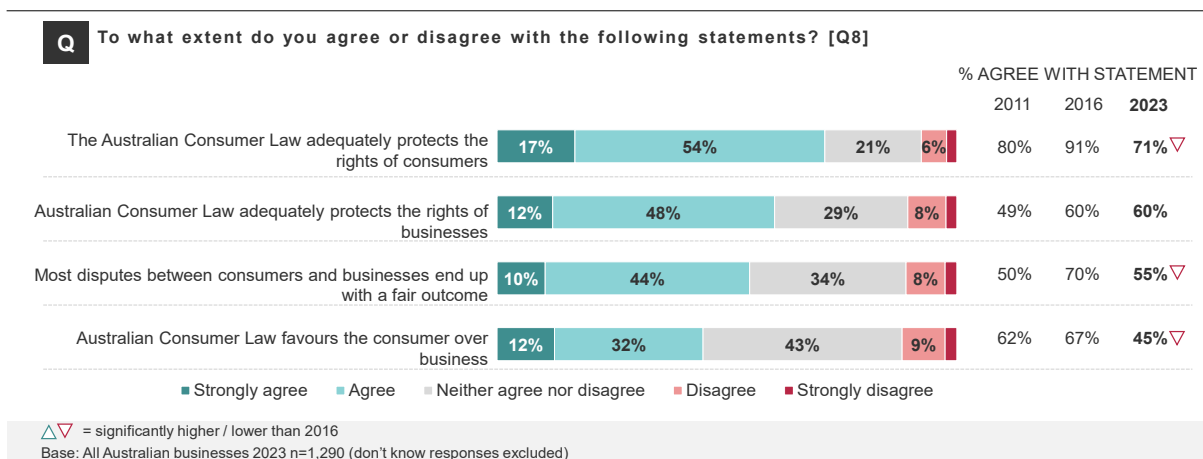
## 12.3 Perceptions of fairness

Around three in four businesses (71%) believe that the ACL adequately protects the rights of consumers. Agreement with this statement increased between 2011 and 2016 (up 11 percentage points, from 80% in 2016 to 91% in 2023), however has significantly declined in 2023 (down 20 percentage points, from 91% in 2016 to 71% in 2023). In comparison, 60% of businesses believe that the ACL adequately protect their rights; this remains unchanged from 2016.

Just over half of all businesses (55%) believe that most disputes between consumers and businesses will end up with a fair outcome. Agreement with this statement has significantly declined since 2016 (down 15 percentage points, from 70% in 2016 to 55% in 2023), with agreement levels now similar to 2011 in 2023 (50% and 55% respectively). While businesses do not necessarily disagree with this statement, around one in three (34%) hold a neutral position.

Slightly fewer than half (45%) believe that the ACL favours the consumer over business. While agreement with this statement was maintained from 2011 to 2016 (62% and 67% respectively), it has significantly declined in 2016 (down 22 percentage points, from 67% in 2016 to 45% in 2023). Once again while businesses do not necessarily agree with this statement, a notable proportion (43%) hold a neutral position.

Figure 88. Perceptions of fairness statements



Among the business subgroups of interest there are significant differences in the net levels of agreement (agree or strongly disagree) across three of the four perceptions of fairness statements. These differences are summarised below by statement.

- The Australian Consumer Law adequately protects the rights of businesses (60%): Businesses with 200 or more employees (78%) and 20 to 199 employees (75%) are significantly more likely to agree.
- Most disputes between consumers and businesses end up with a fair outcome (55%): Franchised businesses (75%), businesses with 200 or more employees (72%), provide goods (64%) and have customers who are consumers (57%) are significantly more likely to agree. In comparison businesses who provides services (51%), who are non-franchised (53%) and have less than 20 employees (54%) are significantly less likely to agree.
- Australian consumer law favours the consumer over the business (45%): Franchised businesses (63%), businesses with two to ten fixed sites (61%) and businesses with 20 to 199 employees (56%) are significantly more likely to agree. In comparison businesses with one fixed site (42%) and non-franchised businesses (43%) are significantly less likely to agree.

In addition, there are also significant differences in the net levels of disagreement (disagree or strongly disagree) across one of the four perceptions of fairness statements. These is summarised below by statement.

- Most disputes between consumers and businesses end up with a fair outcome (11%): Businesses who have customers that are consumers (9%) are significantly less likely to disagree.

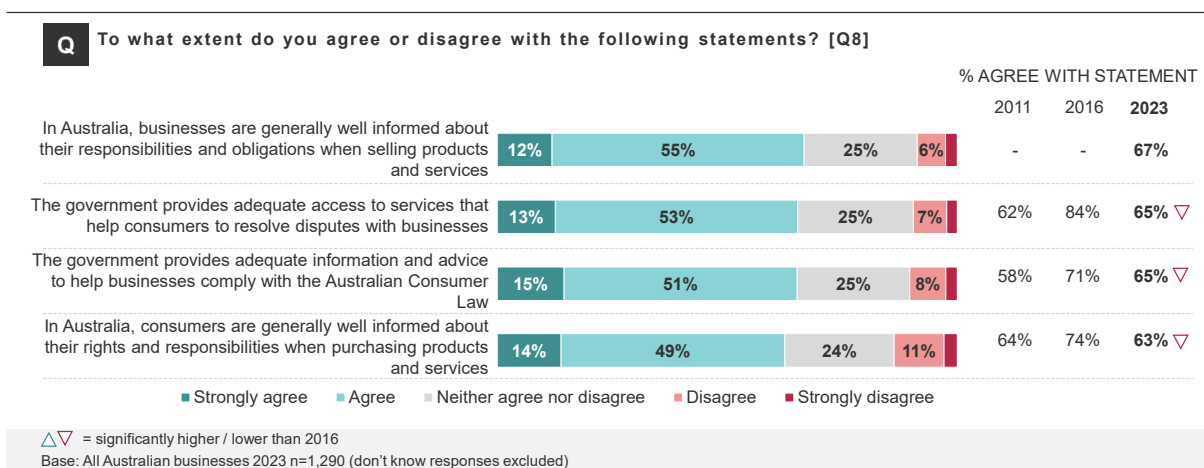
## 12.4 Access to information and services

Businesses hold similar levels of agreement across each of the access to statements regarding access to information and services, with around two in three business agreeing with each statement:

- Businesses are generally well informed about their responsibilities and obligations when selling products and services (67% agree)
- The government provides adequate access to services that help consumers to resolve disputes with businesses (65% agree)
- The government provides adequate information and advice to help businesses comply with Australian Consumer Law (65% agree).
- Consumers are generally well informed about their rights and responsibilities when purchasing products and services (63% agree).

Once again businesses do not necessarily disagree with each of these statements, rather one in four hold a neutral position for each one. Agreement with three of the four statements increased markedly between 2011 and 2016, however there has been a significant decline in 2023.

Figure 89. Access to information and services statements



Among the business subgroups of interest there are significant differences in the net levels of agreement (agree or strongly disagree) across all four access to information and services statements. These differences are summarised below by statement.

- In Australia, businesses are generally well informed about their responsibilities and obligations when selling products and services (67%): Businesses who provide goods (75%) are significantly more likely to agree, while businesses who provide services (63%) and those with less than 20 employees (66%) are significantly less likely to agree.
- The government provides adequate services to help consumers to resolve disputes with businesses (65%): Businesses who offer the products or services for purchase via websites or online stores (72%) are significantly more likely to agree.
- The government provides adequate information and advice to help businesses comply with the Australian Consumer Law (65%): Businesses with 200 or more employees (83%) are significantly more likely to agree.
- In Australia, consumers are generally well informed about their rights and responsibilities when purchasing products and services (63%): Businesses who offer the products or services for purchase via websites or online stores (69%) are significantly more likely to agree, while businesses with less than 20 employees (62%) are significantly less likely to agree.
- In addition, there is also one significant difference in the net levels of disagreement (disagree or strongly disagree). This was observed with the government provides adequate information and advice to help businesses comply with the Australian Consumer Law (10%) and businesses with less than 20 employees (11%) were significantly more likely to disagree.

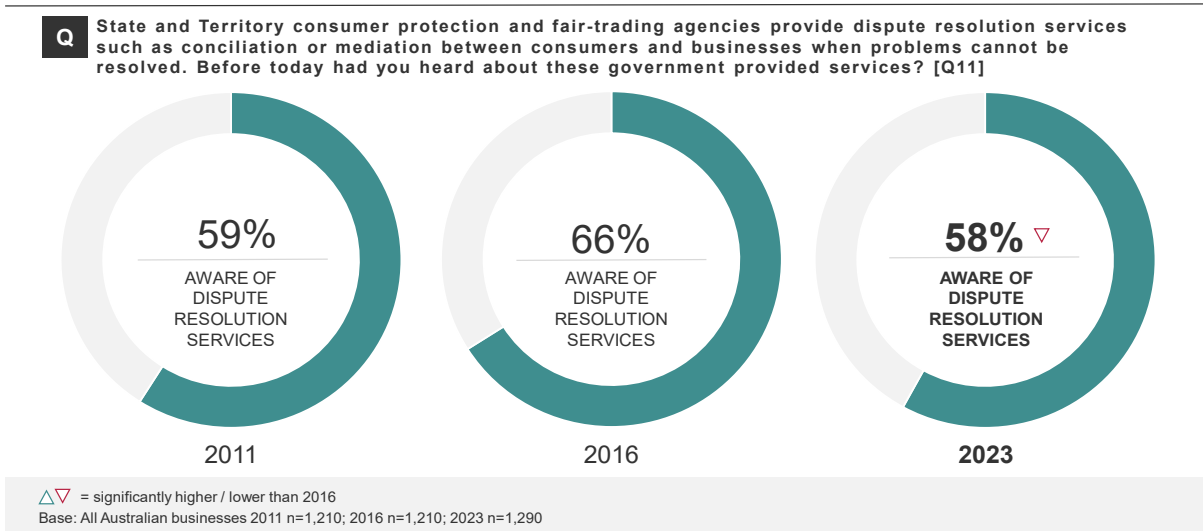
## 13.0 Dispute resolution services

This section of the report looks at awareness of dispute resolution services among businesses, their experience using these services, the likelihood of using these services in the future, and barriers to doing so.

### 13.1 Awareness of dispute resolution services

Just over half of all businesses (58%) say they are aware of dispute resolution services in 2023. This is significantly lower than in 2016 (66%), but consistent with 2011 (59%).

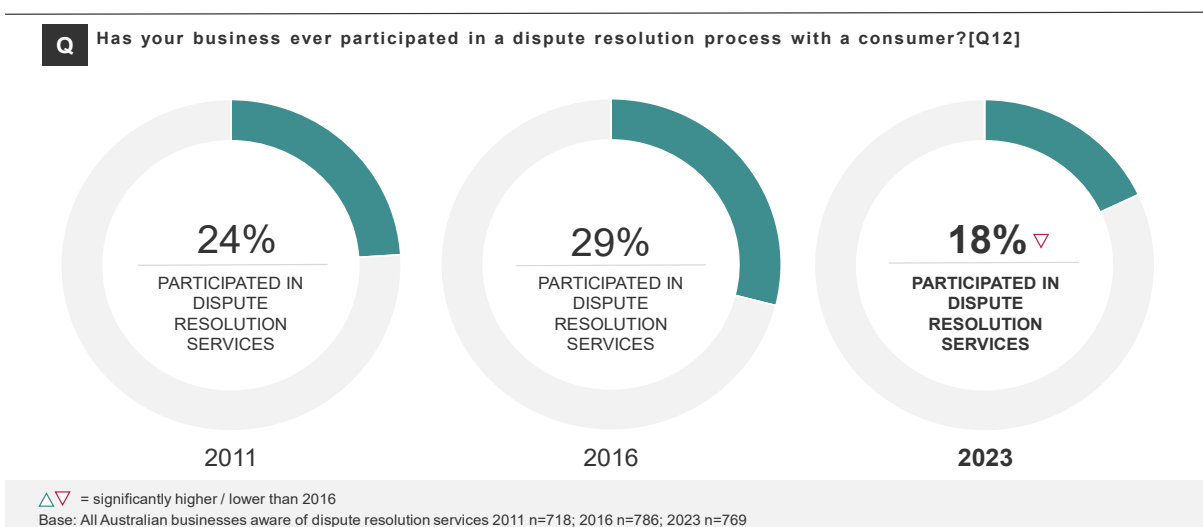
Figure 90. Awareness of dispute resolution services over time



The awareness of dispute resolution services is consistent across many of the business subgroups of interest; however it does differ by business size. When compared to all businesses (58%), large businesses with 200+ employees are more significantly likely to be aware (73%).

Around one in five businesses aware of dispute resolution services have participated in these services with a consumer (down 11 percentage points, from 29% in 2016 to 18% in 2023).

Figure 91. Participated in dispute resolution services over time



Among the business subgroups of interest there are significant differences by business type, number of fixed sites, size, provider of goods or services, franchise status, annual turnover and where products or

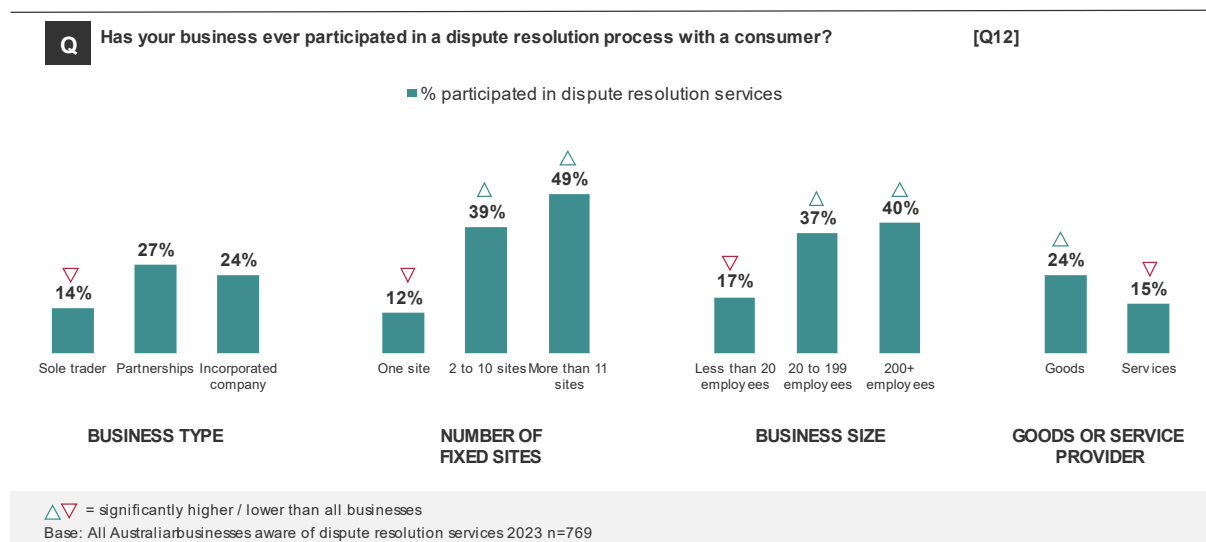
services can be purchased. Subgroups who are significantly more likely to have participated in dispute resolution service when compared to all businesses (18%) include:

- Franchised businesses (65%)
- Businesses with two to 10 sites (39%) and more than 11 sites (49%)
- Businesses with 20 to 199 employees (37%) and 200 or more employees (40%)
- Businesses with an annual turnover of \$5 million or more (36%)
- Businesses who offer their products or services for purchase via retail stores (28%)
- Businesses who sell goods (24%).

On the other hand, subgroups who are significantly less likely to have participated in dispute resolution service when compared to all businesses (18%) include:

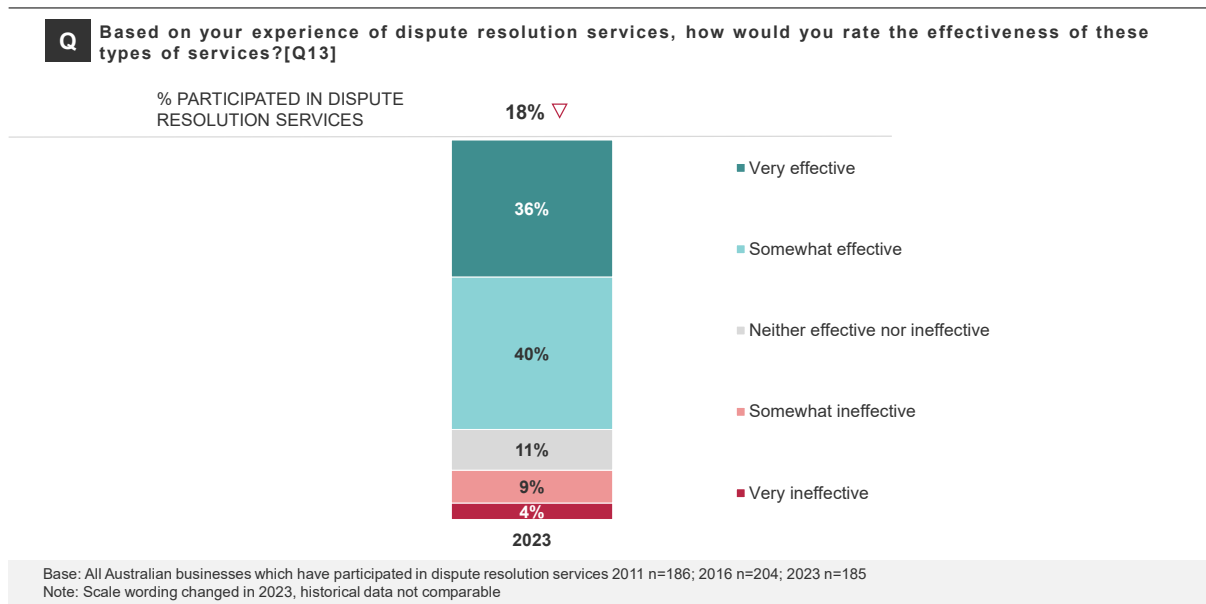
- Business with one fixed site (12%)
- Non-franchised businesses (13%)
- Sole traders (14%)
- Businesses who sell services (15%)
- Businesses with less than 20 employees (17%).

Figure 92. Participated in dispute resolution services by subgroups



For those businesses who have participated in dispute resolution services, the majority (76%) found the process to be somewhat or very effective.

Figure 93. Perceived effectiveness of dispute resolution services



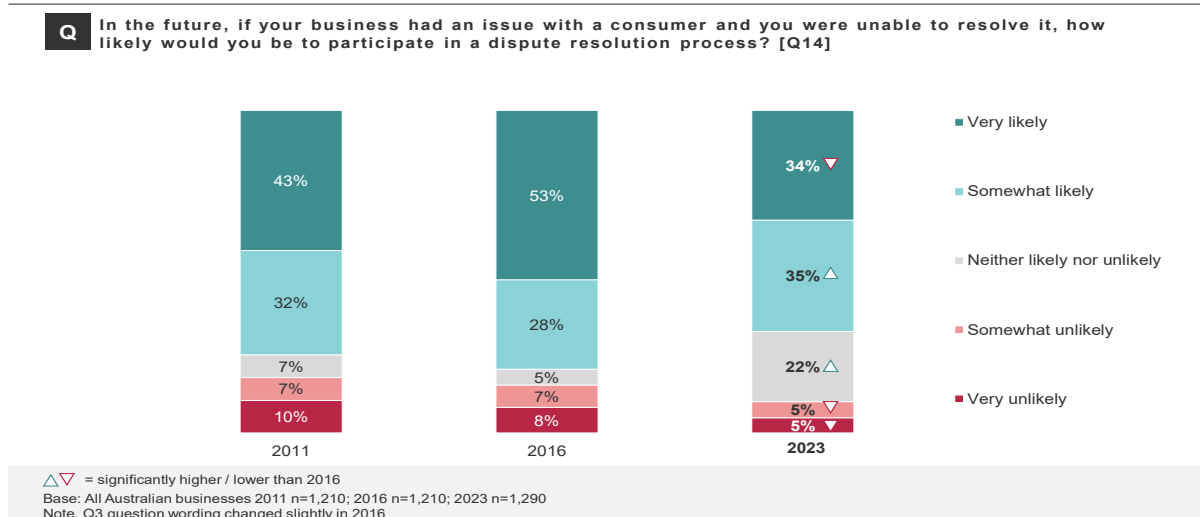
Across the business subgroups of interest very few significant differences are seen with the net group of 'very or somewhat effective' (76%), with differences in the perceived effectiveness of dispute resolution services varying by business turnover and business size. Businesses with an annual turnover of \$5 million or more perceive these to be more effective (very or somewhat effective, 98%), while businesses with less than 20 employees perceive this to be less effective (very or somewhat effective, 75%).

Please note that no significant differences are seen with the net group of 'very or somewhat ineffective' across the business subgroups of interest.



In 2023, around two in three businesses (69%) report they would be very likely or somewhat likely to participate in dispute resolution services if they were unable to resolve an issue with a consumer, 22% neither likely nor unlikely and only 10% unlikely or very unlikely. These results differ to the levels of likelihood reported in 2016 with the most notable differences seen with businesses who report they would be very likely (down 19 percentage points, from 53% in 2016 to 34% in 2023), somewhat likely (up 7 percentage points, from 28% in 2016 to 35% in 2023) or neither likely nor unlikely (up 17 percentage points, from 5% in 2016 to 22% in 2023).

Figure 94. Likelihood of participating in dispute resolution services over time



Across the business subgroups of interest very few significant differences are seen with the net group of 'very or somewhat likely' (69%). Differences in the likelihood of participating in dispute resolution services over time is seen with business size and where products or services can be purchased. Businesses significantly more likely to participate include those with 200 or more employees (very or somewhat likely, 84%) and those who provide their goods or services for purchase via a website or online store (very or somewhat likely, 77%), while businesses with less than 20 employees are significantly less likely to participate (very or somewhat likely, 68%).

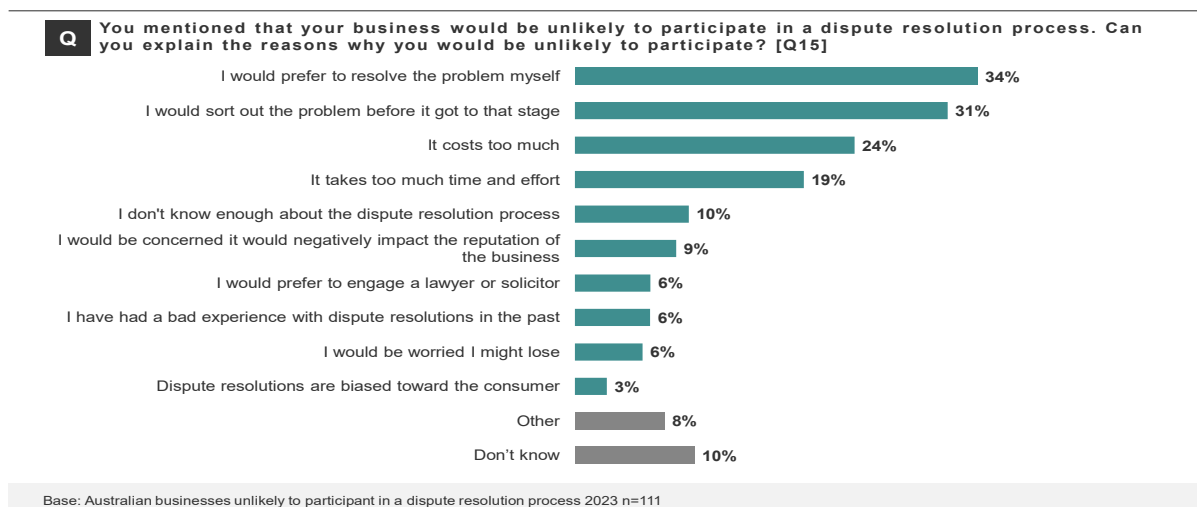
Please note that no significant differences are seen with the net group of 'very or somewhat unlikely' across the business subgroups of interest.

An open-ended question was included in the survey which asked businesses who indicated they would be unlikely to participate in dispute resolution services to explain why this is the case. Respondents provided written responses which were then coded into themes. The coding model was tailored to the individual questions and designed based on the obtained data to ensure accuracy and validity. Using this approach some respondent responses can qualify for multiple codes due to the nature of the response they gave.

For around one in three businesses there is a preference to resolve the problem without third party involvement (34%) and an expectation they would be able to address the issues before they reached that stage (31%). Other common barriers to participation include perceptions around the expense (24%) and the time and effort involved (19%).

Fewer than one in ten businesses have had a bad experience in the past (6%) or believe the process is biased towards the consumer (3%).

Figure 95. Barriers to participating in dispute resolution services



## 14.0 Cost to business

Businesses were asked to estimate the number of issues they experience in an average month where they have a legal obligation to provide a remedy for the consumer (i.e., situations when the business is required to provide a repair, replacement or refund the product or service purchased). Businesses were also asked to estimate how much time they would spend dealing with a typical consumer issue like this.

These reported figures have been extrapolated to the Australian business population to estimate the total cost to business in dealing with these issues, in terms of the time spent resolving these issues.

It is estimated that these consumer issues cost Australian businesses \$3.12 billion per year. It should be noted that this estimate does not reflect the direct costs incurred by the businesses (i.e., costs to repair, replace or refund, legal costs, etc). This is an estimate of the value of time spent by businesses dealing with the issues. It should be noted that some of these costs may have been avoided if businesses had complied with the Consumer Rights Laws before the issue arose.

Figure 96. Quantifying the cost for business of dealing with consumer issues

**Q** We would now like you to think about situations when your business had a legal obligation to provide a repair, replacement or refund for a product or service purchased from your business. In an average month approximately how many situations like this would your business deal with? [Q18]

	2023
Average number of issues experienced per month	0.97
Average number of hours spent dealing with a typical issue	2.47
Number of businesses in Australia*	2,386,158
Total number of issues experienced by Australian businesses per year (Average number of reported problems x number of businesses in Australia)	27,774,879
Total time spent by Australian businesses dealing with problems per year (Total number of problems x average number of reported hours dealing with issues)	68,603,951
Total cost of time spent dealing with problems** (Total hours x \$44.54)	\$3.1 BILLION

Note: The question was changed to allow respondents to select less than once a month, meaning data is not comparable with previous years

Base: All Australian businesses 2023 n=1,290 (Excluding don't know responses)

\* Excludes mining, agriculture, forestry and fishing

\*\* Cost of time calculated using Australian Government default work related labour rates based on ABS average weekly earnings data excluding the mining sector (\$44.54 per hour). <https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/employee-earnings-and-hours-australia/latest-release#industry>

## 15.0 The impact of COVID restrictions on travel

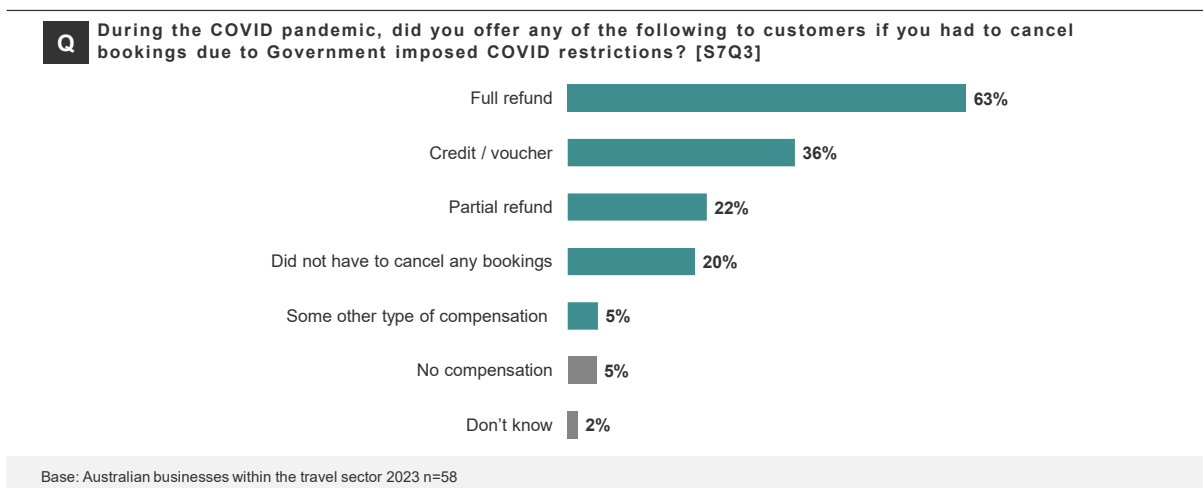
This section includes the new questions that were added to the survey in 2023 to understand the impact of the COVID pandemic on the travel sector and business travel more broadly. A specific travel sector boost with a target of n=50 respondents was included to facilitate analysis of the results in the first section which covers the impact of COVID on the travel sector (section 15.1).

The pathway respondents move through the questions included in these sections varies and is based on responses provided at previous questions. Where base sizes are low (i.e., less than n=30) for a particular question this is outlined and responses are presented using the number of respondents who provide that response (n=) rather than percentages (%).

### 15.1 The impact of COVID on the travel sector

Around two in three travel sector businesses (63%) offered a full refund during the COVID-19 pandemic if their customers had to cancel their bookings due to Government imposed restrictions. Other forms of compensation businesses offered included a credit or voucher (36%), a partial refund (22%) or some other type of compensation (5%). Only 5% businesses did not offer any compensation to their customers if they had to cancel their bookings due to Government imposed restrictions.

Figure 97. COVID cancellation compensation

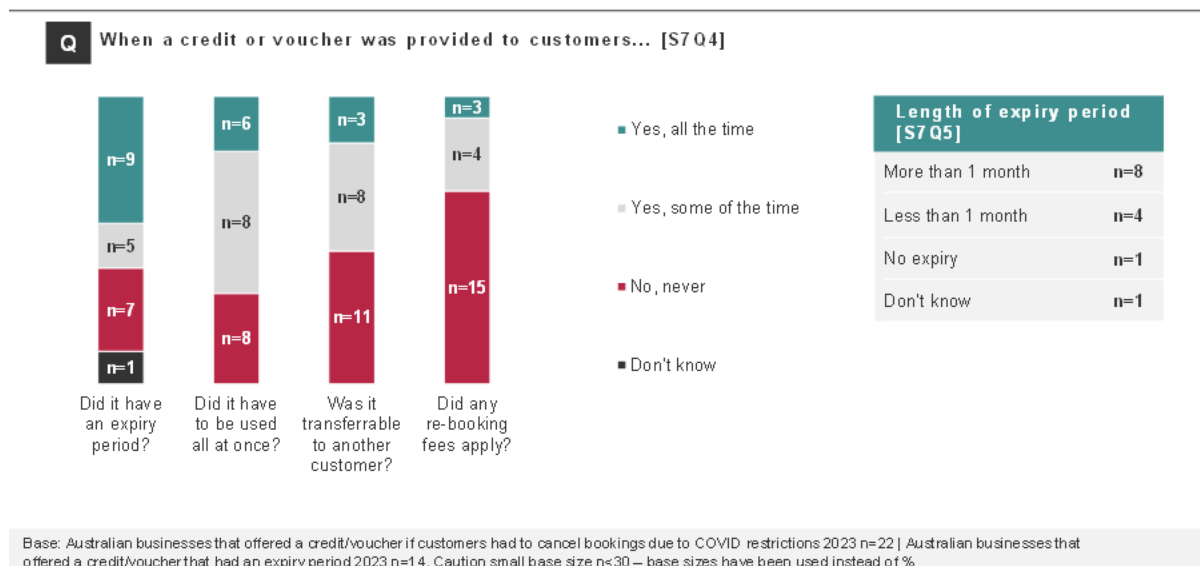


The 36% of travel sector business who offered a credit or voucher to customers who had to cancel bookings due to Government imposed COVID restrictions were asked an additional series of questions. These results need to be interpreted with caution due to the small base sizes (n=22), as well as the subsequent analysis of the question regarding the expiry period of the credit or voucher which also has a small base size (n=14).

When a travel sector business provided a credit or voucher:

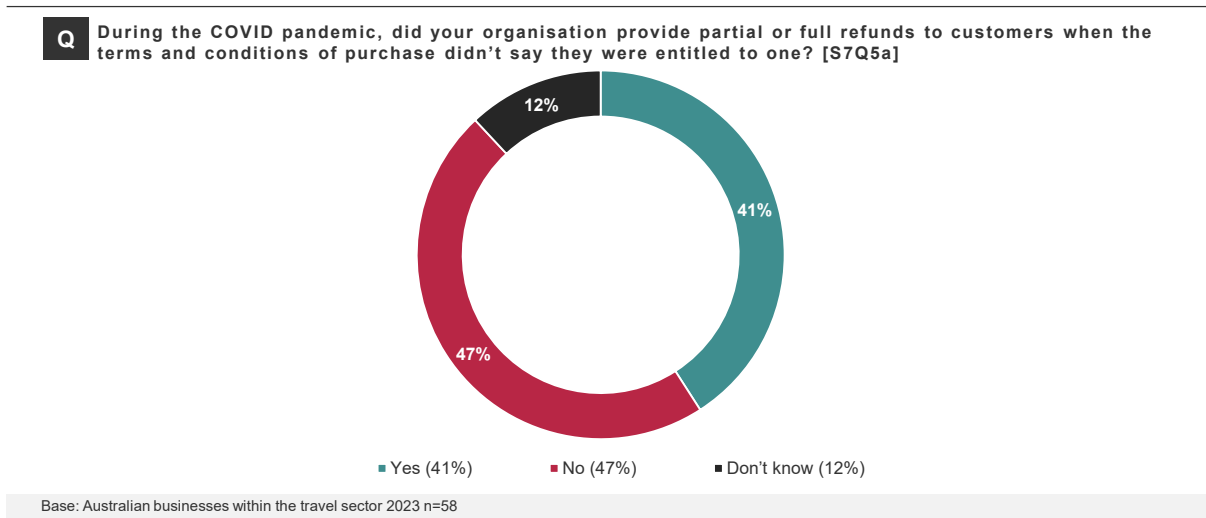
- It generally included an expiry all (n=9) or some of the time (n=5), with the expiry period generally greater than one month (n=8). Around one in three (n=7) did not include an expiry period.
- Generally the credit or voucher needed to be used all at once, with around two in three reporting this was the case all the time (n=6) or some of the time (n=8). The other third (n=8) did not have this restriction included as part of the credit or vouchers they issued.
- Generally the credit or voucher was able to be transferred to another customer, with around half reporting this was the case all the time (n=3) or some of the time (n=8). The other half (n=11) reported they did not allow the credit or voucher to be transferred to another customer.
- Generally re-booking fees did not apply when using the credit or voucher, with around two in three reporting this was not the case (n=15). The other third (n=7) reported this was the case all of the time (n=3) or some of the time (n=4).

Figure 98. COVID cancellations resulting in credits and vouchers



During the COVID pandemic, around two in five travel sector businesses (41%) provided partial or full refunds to customers when the terms or conditions of the purchase did not say they were entitled to one. This leaves 47% of travel sector businesses who did not provide a partial or full refund and 12% who were unsure if they did.

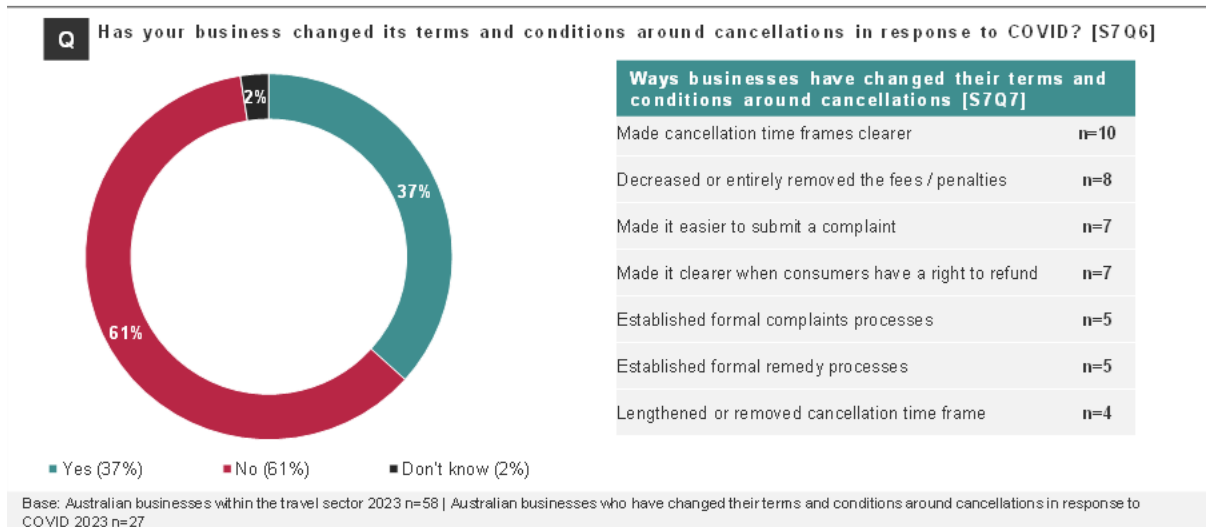
Figure 99. COVID refunds when terms and conditions did not cover a refund



In response to the COVID pandemic around one in three travel sector businesses (37%) have changed their terms and conditions around cancellations.

Among the 37% of travel sector businesses who have changed their terms and conditions, many have made their terms and conditions clearer (n=10). Other common changes generally included decreasing or entirely removing the fees or penalties (n=8), making it clearer when consumers have a right to a refund (n=7) and making it easier to submit a complaint (n=7). Please note businesses could provide more than one response to this question.

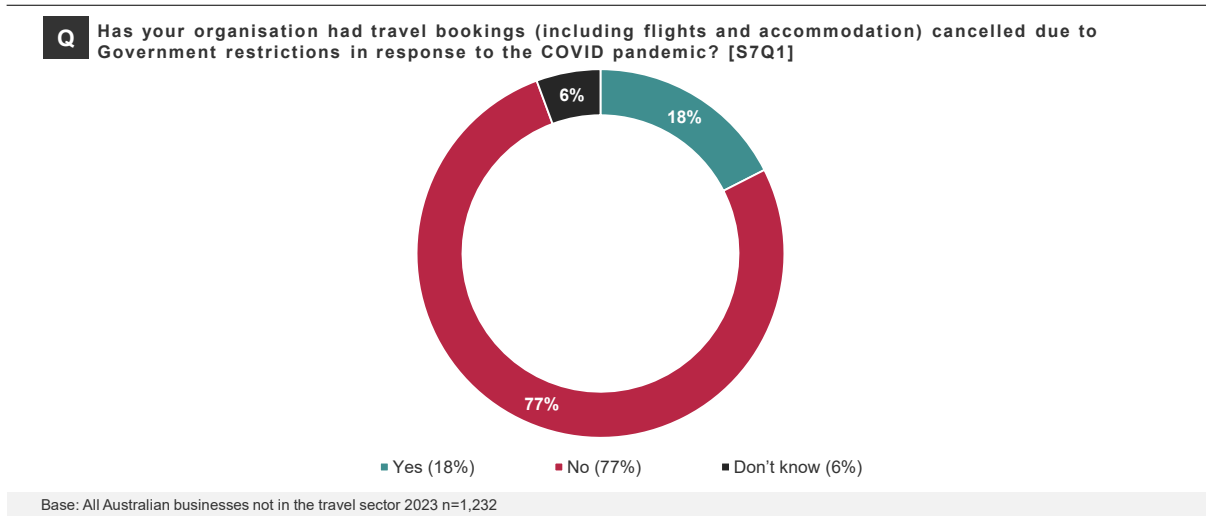
Figure 100. Cancellation changes in terms and conditions in response to COVID



## 15.2 The impact of COVID on business travel

Around one in five businesses (18%) had travel bookings (including flights and accommodation) cancelled due to Government restrictions imposed as a result of the COVID pandemic.

Figure 101. Business travel cancellations due to COVID



Among the business subgroups of interest there are significant differences by franchise status, number of fixed sites, size, annual turnover, location and where products or services can be purchased. Subgroups who are significantly more likely to have had travel bookings cancelled when compared to all businesses (18%) include:

- Franchised businesses (49%)
- Businesses with two to 10 sites (40%) and more than 11 sites (43%)
- Businesses with 20 to 199 employees (33%) or 200 or more employees (38%)
- Businesses with an annual turnover \$5 million or more (38%) and annual turnover of \$500,000 to \$5 million (28%)
- Businesses who offer their products or services for purchase via mail order catalogues or magazines (36%)
- Businesses who offer their products or services for purchase via retail stores (24%).

Subgroups who are significantly less likely to have had travel bookings cancelled when compared to all businesses (18%) include:

- Businesses with one site (13%)
- Non-franchised businesses (15%)
- Sole traders (15%)
- Businesses with less than 20 employees (17%).

Among the 18% of businesses who had travel bookings (including flights and accommodation) cancelled due to Government restrictions imposed as a result of the COVID pandemic, the main issue they faced was the inability to travel due to cancelled flights, restrictions and border closures (20%). Other common responses included a loss or reduction in income (16%), the inability to recover money (16%) and face to face meetings impacted (11%). A variety of other specific responses were provided by fewer than one in ten businesses and are outlined in the figure below.

Figure 102. Issues faced due to business travel COVID cancellations





## Appendix A: Survey sample frames

### Consumer survey

The total sample size of n=5,452 provides an estimated margin of error of +/- 1.3% at a 95% confidence interval and allowed the ability to report on a sound evidence base. The figure below outlines the number of interviews achieved, the weighted proportion and maximum margin of error for each quota group.

Figure 114: Consumer survey sample structure

		Number of interviews	Weighted proportion	Maximum margin of error
<b>Total</b>	All consumers	5452	100%	1.3
	16 to 34	728	16%	3.6
	35 to 44	573	9%	4.1
<b>Males by age</b>	45 to 54	439	7%	4.7
	55 to 64	398	7%	4.9
	65+	586	10%	4.0
	Total males	2,724	49%	1.9
	16 to 34	929	15%	3.2
	35 to 44	399	8%	4.9
<b>Females by age</b>	45 to 54	430	9%	4.7
	55 to 64	381	7%	5.0
	65+	578	11%	4.1
	Total females	2,717	51%	1.9
	Australia Capital Territory	109	2%	9.4
	New South Wales	1690	31%	2.4
	Northern Territory	55	1%	13.2
	Queensland	1091	20%	3.0
<b>State</b>	South Australia	381	7%	5.0
	Tasmania	109	2%	9.4
	Victoria	1417	26%	2.6
	Western Australia	600	11%	4.0

## Business survey

The total sample size of n=1,290 provides an estimated margin of error of +/- 2.7% at a 95% confidence interval and allowed the ability to report on a sound evidence base. The figure below outlines the number of interviews achieved, the weighted proportion and maximum margin of error for each quota group.

Figure 114: Business survey sample structure

		Number of interviews	Weighted proportion	Maximum margin of error
<b>Total</b>	All businesses	1290	100%	2.7
<b>State</b>	Australia Capital Territory	60	5%	12.7
	New South Wales	324	25%	5.4
	Northern Territory	60	5%	12.7
	Queensland	275	21%	5.9
	South Australia	106	8%	9.5
	Tasmania	60	5%	12.7
	Victoria	300	23%	5.7
	Western Australia	105	8%	9.6
<b>Business size</b>	Less than 20 employees	860	67%	3.3
	20 to 199 employees	276	21%	5.9
	200 + employees	154	12%	7.9
<b>Industry</b>	Manufacturing	99	8%	9.8
	Electricity, Gas, Water and Waste Services	23	2%	20.4
	Construction	112	9%	9.2
	Wholesale Trade	42	3%	15.1
	Retail Trade	195	15%	7.0
	Accommodation and Food Services	69	5%	11.8
	Transport, Postal and Warehousing	64	5%	12.3
	Information Media and Telecommunications	45	3%	14.6
	Financial and Insurance Services	61	5%	12.5
	Rental, Hiring and Real Estate Services	45	3%	14.6
	Professional, Scientific and Technical Services	183	14%	7.2
	Administrative and Support Services	48	4%	14.1
	Education and Training	62	5%	12.4
	Health Care and Social Assistance	97	8%	10.0
	Arts and Recreation Services	52	4%	13.6
	Other / Public Administration and Safety	93	1%	10.2
<b>Boost</b>	Travel sector	58	4%	12.9

## Appendix B: List of figures

Figure 1. Consumer subgroups of interest used for tests of statistical significance	14
Figure 2. Business subgroups of interest for tests of statistical significance	15
Figure 3. Awareness of consumer rights laws over time	18
Figure 4. Awareness of consumer rights laws by demographic groups	19
Figure 5. Understanding of consumer rights laws over time	20
Figure 6. Understanding of consumer rights by state / territory	20
Figure 7. Perception of responsibility for consumer protection compliance	22
Figure 8. Perception of rights when purchasing in Australia versus overseas.	24
Figure 9. Perception of difficulty resolving consumer rights breaches overseas	25
Figure 10. Perceptions of enforcement and compliance	26
Figure 11. Perceptions of Australian consumer law	28
Figure 12. Perceptions of access to information and services	30
Figure 13. Likelihood of seeking information or advice	31
Figure 14. Circumstances when information or advice would be sought	32
Figure 15. Sources of information or advice	34
Figure 16. Likelihood of making a complaint	36
Figure 17. When complaints would be made	38
Figure 18. Preferred avenues for making a complaint	40
Figure 19. Awareness of dispute resolution services over time	42
Figure 20. Awareness of disputes resolution services by state / territory	43
Figure 21. Likelihood of using dispute resolution services over time	44
Figure 22. Likelihood of using dispute resolution services by state / territory	45
Figure 23. Incidence of problems when purchasing products and services over time	46
Figure 24. Experiences of problems when purchasing products and services by state / territory	46
Figure 25. Incidence of problems when purchasing products and services by subgroups	47
Figure 26. Incidence of problems by category	48
Figure 27. Type of problems experienced over time	50
Figure 28. Specific problems relating to incorrect or misleading information over time	51
Figure 29. Specific problems relating to the cost of the product or service	52
Figure 30. Specific problems relating to the clarity or fairness of the contract	53
Figure 31. Specific problems relating to the clarity or fairness of the contract over time	54
Figure 32. Cost of scam or fraud	55
Figure 33. Proportion of money recovered after scam or fraud	55
Figure 34. Non-monetary costs of scam or fraud	56
Figure 35. How the product or service was purchased over time	57
Figure 36. Product or service purchase by channel and category	58
Figure 37. Where the business was based	59

Figure 38. Where the business was based by category	60
Figure 39. How the product or service was paid for	61
Figure 40. How the product or service was paid for by product category	62
Figure 41. When the problem was recognised over time	63
Figure 42. When the problem was recognised by product category	64
Figure 43. Action taken to resolve problem over time	65
Figure 44. Reasons no action was taken over time	65
Figure 45. Actions taken to resolve the problem	66
Figure 46. Ease of finding information or advice about consumer rights	68
Figure 47. Sources of information and advice about consumer rights over time	68
Figure 48. Helpfulness of different information sources	69
Figure 49. Satisfaction with information sources	70
Figure 50. Problem resolution over time	71
Figure 51. Problem resolution by category	72
Figure 52. Time spent resolving problem by resolution status	73
Figure 53. How the problem was resolved	74
Figure 54. Third party mediation	75
Figure 55. Reasons for believing the problem is unlikely to be resolved	75
Figure 56. Number of contacts to try and resolve problem over time	76
Figure 57. Further actions to resolve problems over time	77
Figure 58. Incidence of purchasing unsafe products	78
Figure 59. Problems when making online purchases	79
Figure 60. Proportion of consumers who had to cancel travel bookings due to COVID.	81
Figure 61. Type of travel booking made (most recent)	82
Figure 62. Whether booking was refundable by type of travel booking	83
Figure 63. Clarity of booking being non-refundable	84
Figure 64. Provision of terms and conditions by type of travel booking	84
Figure 65. Ease of understanding consequences of cancellation by type of travel booking	85
Figure 66. Prevalence of issues when trying to remedy the cancellation	86
Figure 67. Issues when trying to remedy the cancellation by type of travel booking	87
Figure 68. Perceived fairness of the final outcome	88
Figure 69. Awareness of consumer rights laws over time	90
Figure 70. Awareness of consumer rights laws by state / territory	91
Figure 71. Awareness of the Australian Consumer Law over time	92
Figure 72. Awareness of the Australian Consumer Law by state / territory	92
Figure 73. Understanding of business obligations and responsibilities over time	93
Figure 74. Understanding of business obligations and responsibilities by subgroups	94
Figure 75. Main obligations and responsibilities when advertising a product or service	94
Figure 76. Main obligations and responsibilities when supplying a product or service	95
Figure 77. Main obligations and responsibilities after purchase of products	95
Figure 78. Main obligations and responsibilities after purchase of services	96
Figure 79. Organisations responsible for consumer protection compliance over time	97
Figure 80. Access to sufficient information to ensure compliance with ACL over time	98

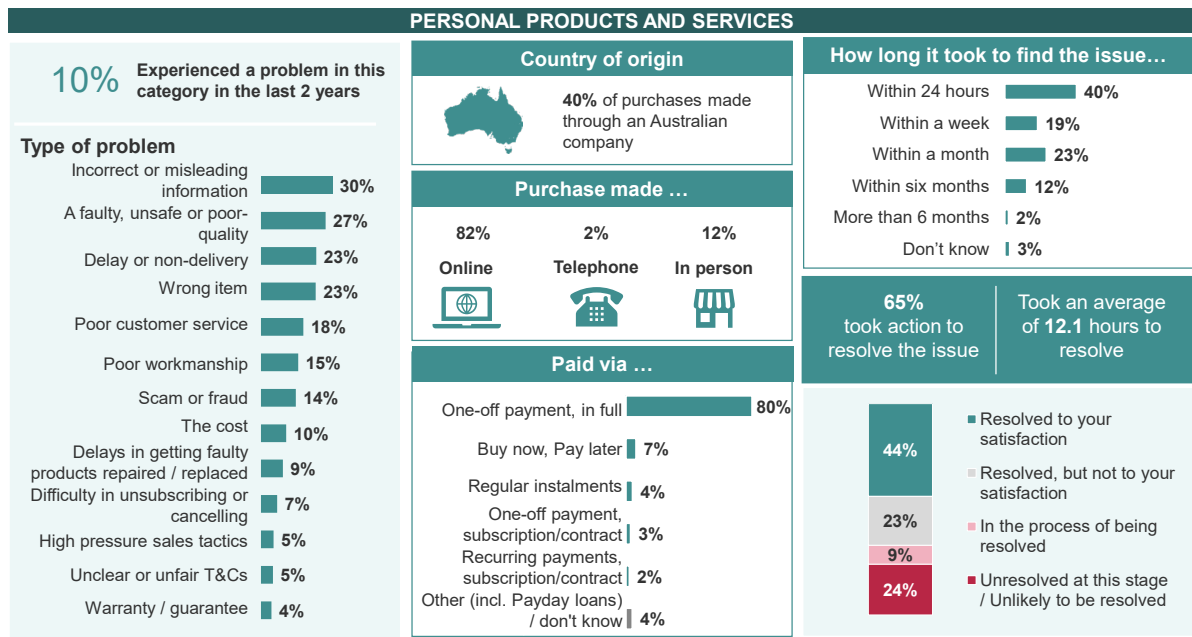
Figure 81. Access to sufficient information to ensure compliance with ACL by state / territory	99
Figure 82. Sources of information and advice	100
Figure 83. Obtained information about the ACL	101
Figure 84. Information format and source	102
Figure 85. Preferred format for receiving information	103
Figure 86. Perceptions of enforcement and compliance	104
Figure 87. Perceptions of the impact of negative publicity	106
Figure 88. Perceptions of fairness statements	107
Figure 89. Access to information and services statements	108
Figure 90. Awareness of dispute resolution services over time	109
Figure 91. Participated in dispute resolution services over time	109
Figure 92. Participated in dispute resolution services by subgroups	110
Figure 93. Perceived effectiveness of dispute resolution services	111
Figure 94. Likelihood of participating in dispute resolution services over time	112
Figure 95. Barriers to participating in dispute resolution services	113
Figure 96. Quantifying the cost for business of dealing with consumer issues	114
Figure 97. COVID cancellation compensation	115
Figure 98. COVID cancellations resulting in credits and vouchers	116
Figure 99. COVID refunds when terms and conditions did not cover a refund	117
Figure 100. Cancellation changes in terms and conditions in response to COVID	117
Figure 101. Business travel cancellations due to COVID	118
Figure 102. Issues faced due to business travel COVID cancellations	119
Figure 103. Personal products and services	125
Figure 104. Food and Drink	126
Figure 105. Subscription / streaming services	127
Figure 106. Telecommunication products and services	127
Figure 107. Internet service provider	128
Figure 108. Electronics / Electrical appliances	128
Figure 109. Travel services	129
Figure 110. Digital products and services	129
Figure 111. Utility services	130
Figure 112. Banking or financial products / services	130
Figure 113. Building or renovations	131
Figure 114. Household goods	131
Figure 115. Motor vehicles, including fuel	132

## Appendix C: Product category summaries

This section of the report looks at each product category in detail. For some product categories, the sample size was not large enough (below n=100) to yield reliable results and therefore the product category summary has not been included.

Please note occasionally the percentages in the charts or tables do not add up to 100 percent, or the net percentages presented within the report. This is due to rounding (percentages are represented to the nearest integer) or the question type (multiple response).

Figure 103. Personal products and services



Base: Experienced problem with personal products and services (n=324)  
 Source: Q34, Q35, Q42a, Q42b, Q43c, Q43b, Q44, Q63, Q56a

Figure 104. Food and Drink

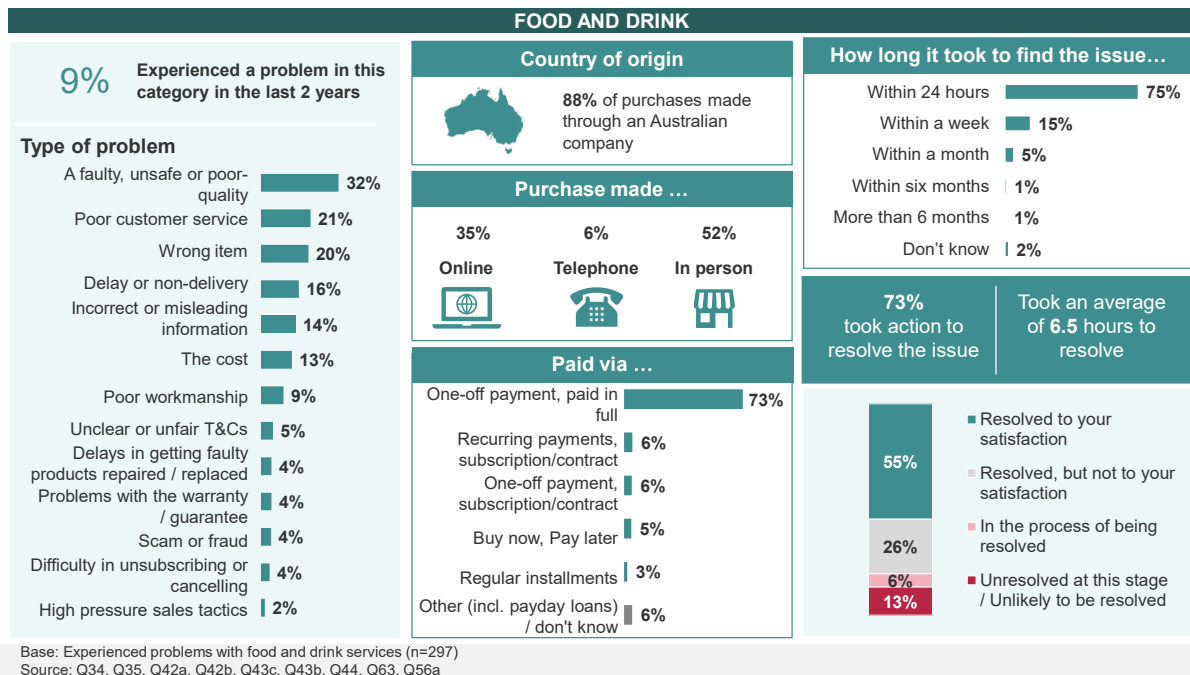


Figure 105. Subscription / streaming services

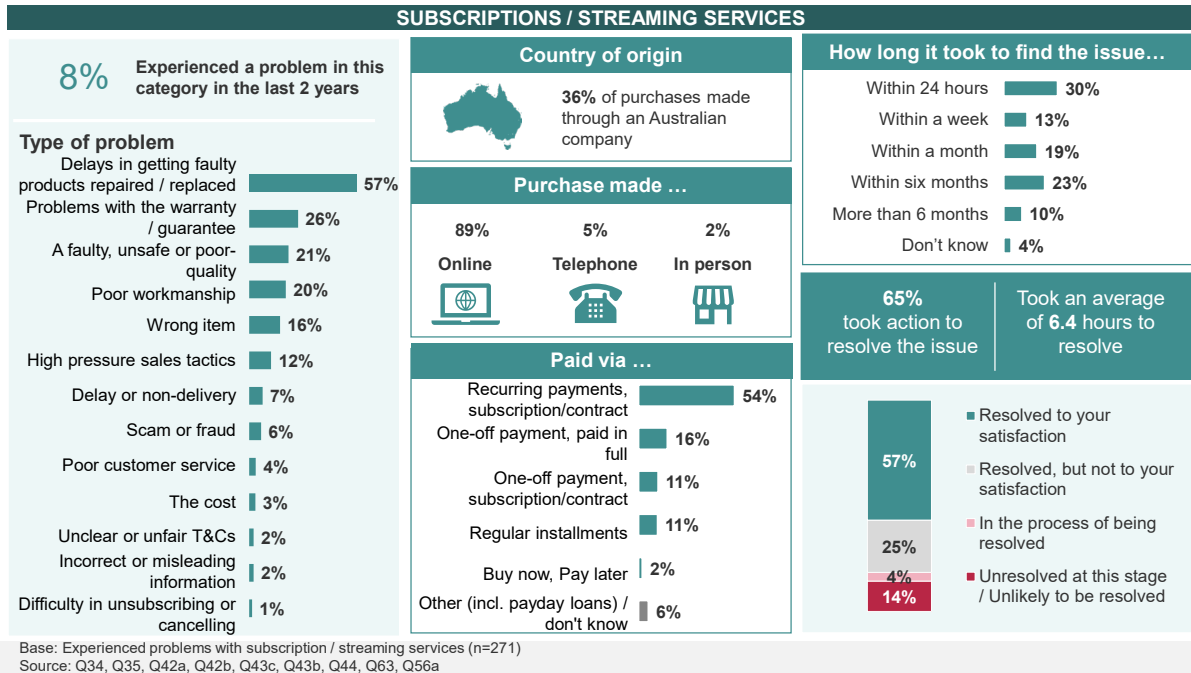


Figure 106. Telecommunication products and services

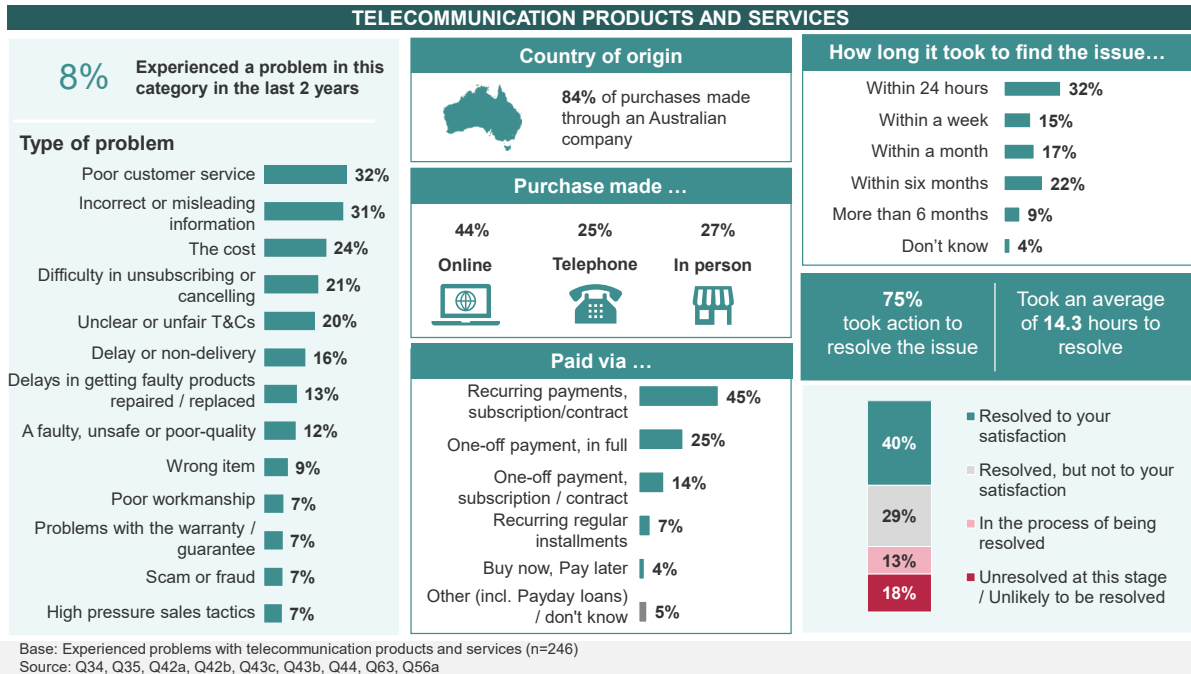




Figure 107. Internet service provider

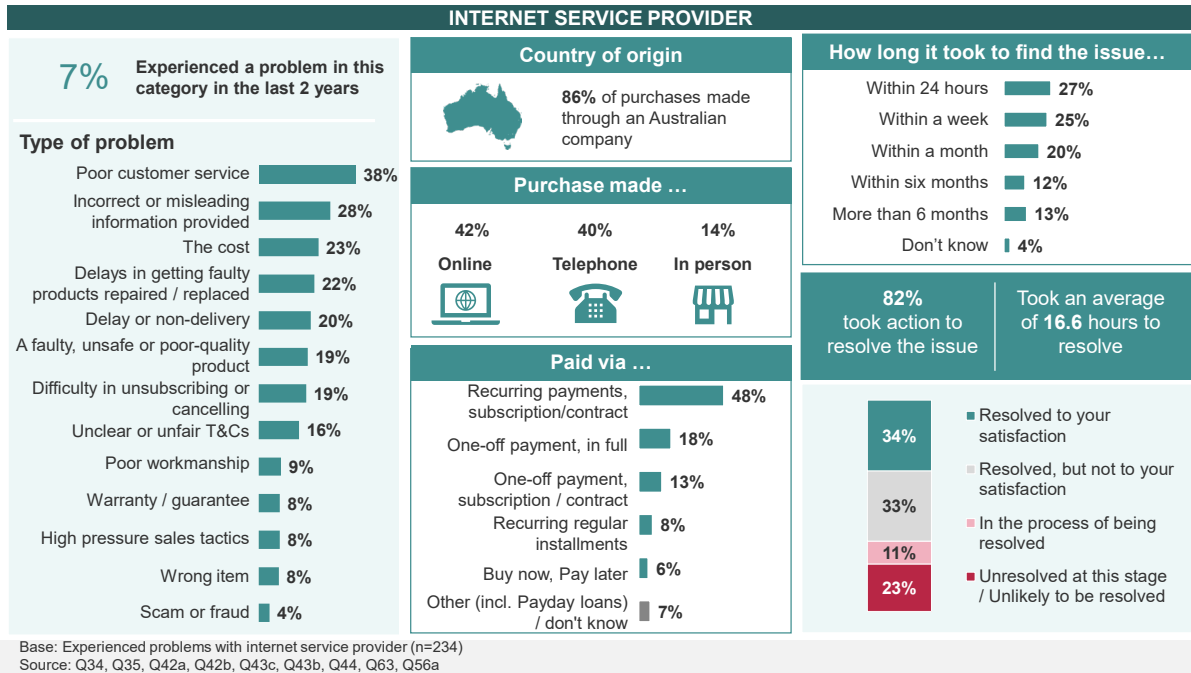


Figure 108. Electronics / Electrical appliances

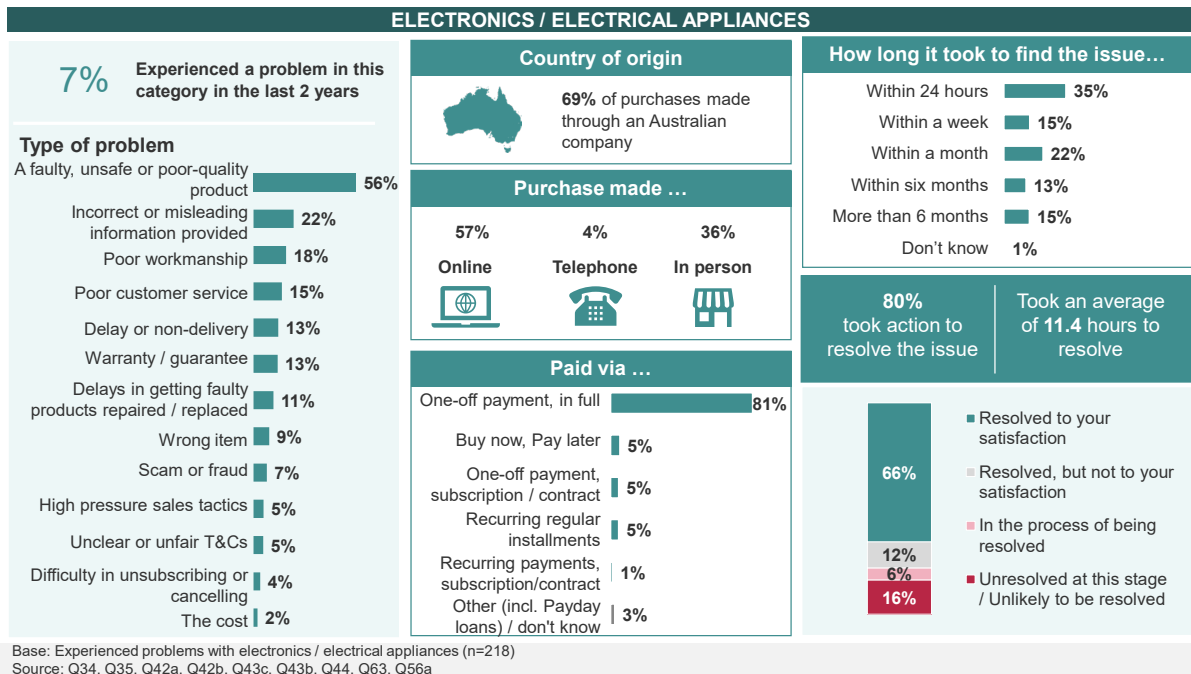


Figure 109. Travel services

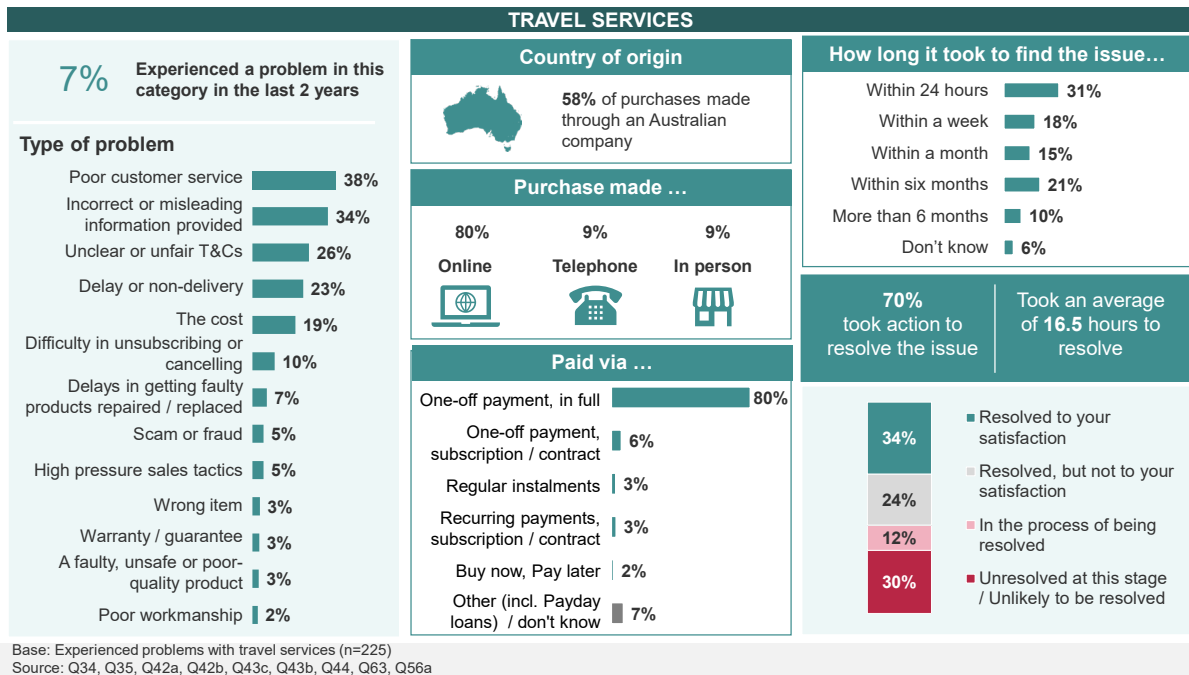


Figure 110. Digital products and services

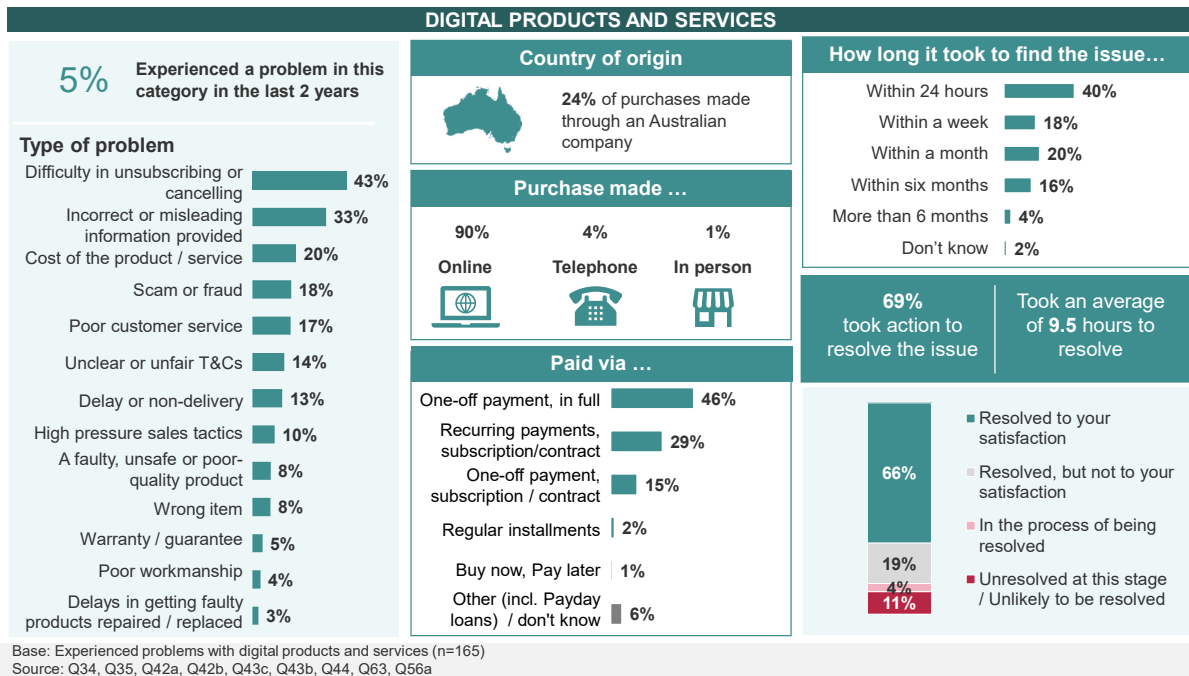


Figure 111. Utility services

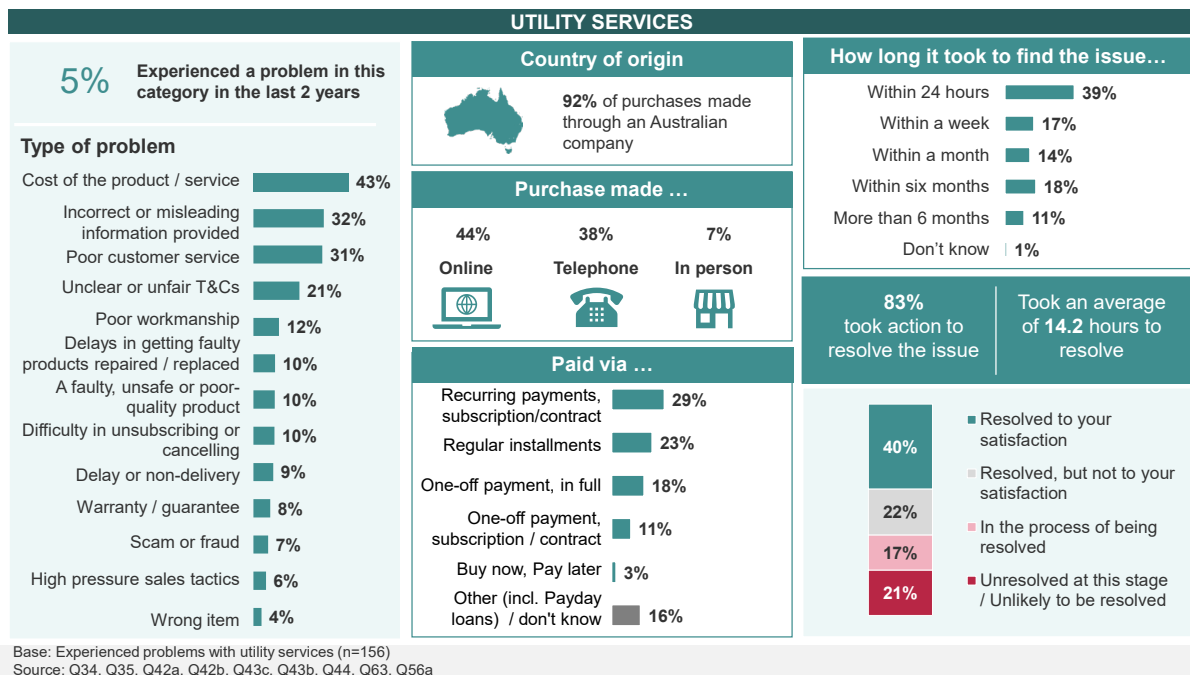


Figure 112. Banking or financial products / services

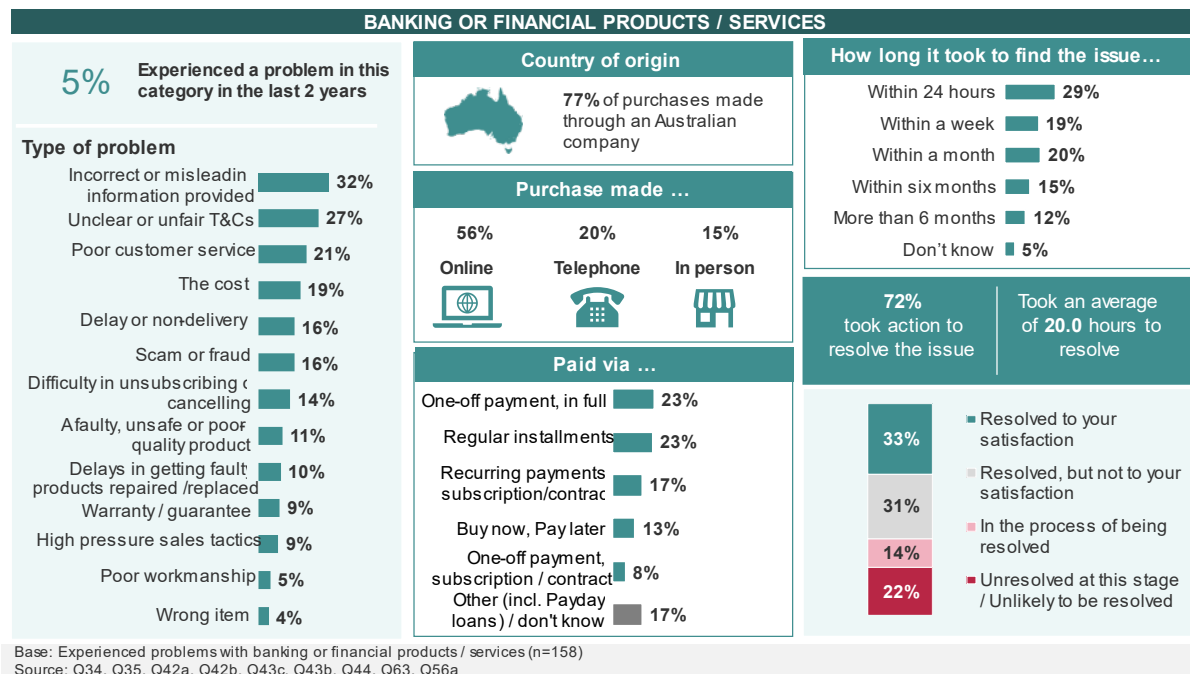


Figure 113. Building or renovations

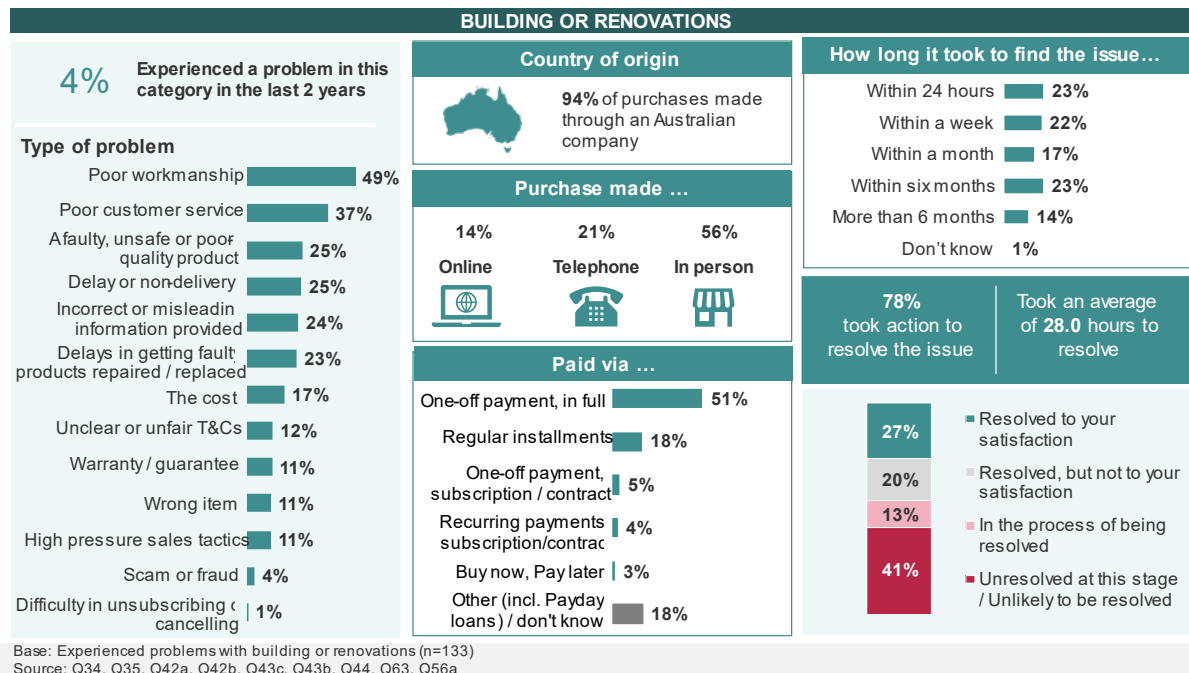


Figure 114. Household goods

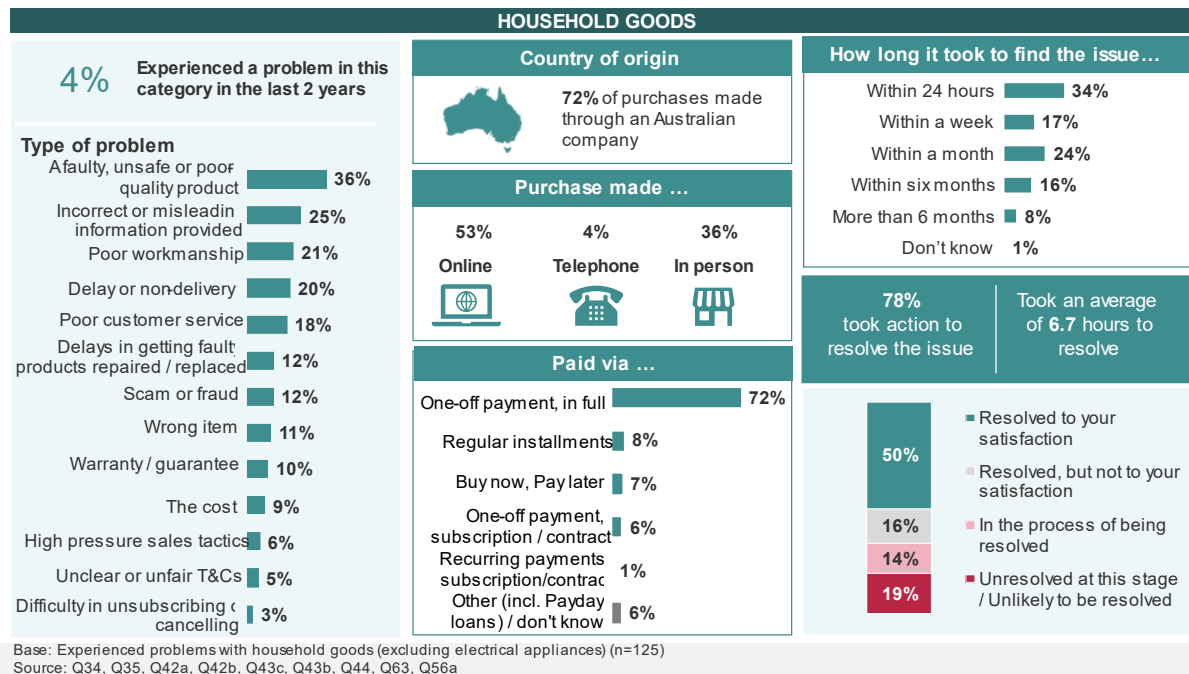
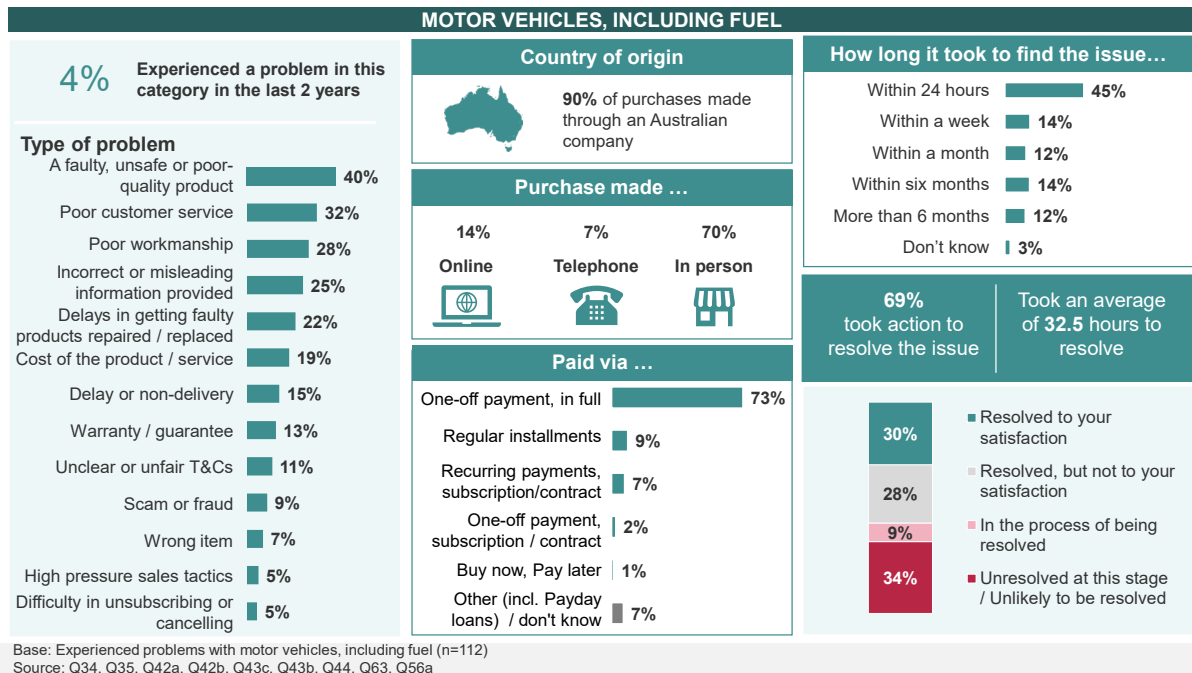


Figure 115. Motor vehicles, including fuel



## Appendix D: Consumer survey

### Section 1: Screener

The first few questions are designed to collect some information about you.

#### ASK ALL | SINGLE RESPONSE

Q1. Are you...?

Male	<input type="radio"/>	01
Female	<input type="radio"/>	02
Non-binary	<input type="radio"/>	03
I use a different term (please specify)	<input type="radio"/>	04
Prefer not to say [TERMINATE]	<input type="radio"/>	05

#### ASK ALL | SINGLE RESPONSE

Q2. How old are you?

Under 16 [TERMINATE]	<input type="radio"/>	01
16-17	<input type="radio"/>	02
18-20	<input type="radio"/>	03
21-24	<input type="radio"/>	04
25-29	<input type="radio"/>	05
30-34	<input type="radio"/>	06
35-39	<input type="radio"/>	07
40-44	<input type="radio"/>	08
45-49	<input type="radio"/>	09
50-54	<input type="radio"/>	10
55-59	<input type="radio"/>	11
60-64	<input type="radio"/>	12
65-74	<input type="radio"/>	13
75+	<input type="radio"/>	14

#### ASK ALL | NUMERIC MAXIMUM FOUR DIGITS

Q3. What is your postcode? Please enter a four-digit postcode in the box below.

#### IF POSTCODE MATCH DO NOT ASK, HIDDEN VARIABLE | IF NO MATCH THEN SHOW

Q3a. Fieldwork provider to fill out table below based on postcode

**IF POSTCODE NOT A MATCH SHOW:** Can you please confirm which state or territory you live in?

Queensland	<input type="radio"/>	01
New South Wales	<input type="radio"/>	02
Victoria	<input type="radio"/>	03
Tasmania	<input type="radio"/>	04
South Australia	<input type="radio"/>	05
Western Australia	<input type="radio"/>	06
Northern Territory	<input type="radio"/>	07
Australian Capital Territory	<input type="radio"/>	08
Outside of Australia [TERMINATE]	<input type="radio"/>	97

## DO NOT ASK, HIDDEN VARIABLE

Q3b. Fieldwork provider to fill out table below based on postcode

Major Cities of Australia	o	01
Inner Regional Australia	o	02
Outer Regional Australia	o	03
Remote Australia	o	04
Very Remote Australia	o	05

## Section 2: Awareness of consumer protection regulation

Intro: This survey is about buying products and services from businesses. By businesses we mean retailers, manufacturers and service providers who sell to Australian consumers.

### ASK ALL | SINGLE RESPONSE

Q8. Before today, were you aware that there are Australian laws that exist to protect basic consumer rights when purchasing products or services?

Yes	o	01
No	o	02

### ONLY ASK Q7 IF Q8 = 1 (AWARE OF LAWS TO PROTECT CONSUMER RIGHTS) | SINGLE RESPONSE

Q7. Which of the following best describes your understanding of your rights as a consumer when purchasing products or services from businesses?

I have an extremely good understanding	o	01
I have a very good understanding	o	02
I have a moderate understanding	o	03
I have some understanding	o	04
I have minimal or no understanding	o	05

### ONLY ASK Q12 IF Q8 = 1 (AWARE OF LAWS TO PROTECT CONSUMER RIGHTS) | MR

Q12. From your understanding of the laws designed to protect basic consumer rights, which organisations or government agencies are primarily responsible for ensuring that businesses comply with consumer protection laws in Australia?

<INSERT RELEVANT STATE REGULATOR>	o	01
ACCC (Australian Competition and Consumer Commission)	o	02
ASIC (Australian Securities and Investment Commission)	o	03
Local government / local council	o	04
Other state government agency	o	05
Other (please specify)	o	90
Don't know	o	98

### ASK ALL | SINGLE RESPONSE

Q10a. Do you believe you have the same rights when purchasing from companies based overseas?

Yes	o	01
No	o	02
Don't know	o	98

**ASK Q10B IF Q10A=2 | OPEN ENDER**

Q10b. Why don't you think you have the same rights?

Don't know	o 98
------------	------

**ASK ALL | SINGLE RESPONSE**

Q10c. Imagine an overseas company breaches your consumer rights under Australian Law. Do you think it would be more or less difficult to find a resolution than if that same company was based in Australia?

More difficult to resolve the issue if the company is based overseas	o 01
Would make no difference	o 02
Easier to resolve the issue if the company is based overseas	o 03
Don't know	o 98

**Section 3: Information seeking behaviour****ASK ALL | SINGLE RESPONSE**

Q18 If you thought you had been misled or treated unfairly by an Australian business or if you had a problem with a product or service you had just purchased, how likely would you be to seek information or advice about your rights as an Australian consumer?

I would always seek information or advice	o 01
It would be dependent on the circumstances	o 02
I would be unlikely to seek information or advice	o 03

**ASK Q19 IF Q18=3 (UNLIKELY TO SEEK INFORMATION OR ADVICE) | MULTIPLE RESPONSE | RANDOMISE**

Q19 Why would you be unlikely to seek information or advice about your rights as an Australian consumer?

*Select all that apply*

I wouldn't know where to get assistance	o 01
I wouldn't know where to start	o 02
It would be a waste of time	o 03
It takes too long to get any information	o 04
It would take too long to get a resolution	o 05
The information is too complicated	o 06
Requires too much effort / can't be bothered	o 07
It is not that important	o 08
I could sort it out myself	o 09
Do not feel confident dealing with the situation myself	o 10
I would be nervous or embarrassed	o 11
Other (Please specify) <i>*Fixed position</i>	o 90
Don't know <i>*Fixed position, single response</i>	o 98



**ASK Q20 IF Q18=2 (WOULD SOMETIMES SEEK OUT INFORMATION OR ADVICE) | MULTIPLE RESPONSE | RANDOMISE**

Q20. Which of the following describes the circumstances when you would seek out information or advice?

If the value of the product or service was significant	o	01
If I thought others would be affected by the same issue	o	02
If I thought the business needed to be taught a lesson	o	03
If I felt disappointed or let down by the business	o	04
If the problem was related to an ongoing service	o	05
If I thought the business had done something potentially illegal	o	06
Other (Please specify) <i>*Fixed position</i>	o	90
Don't know <i>*Fixed position, single response</i>	o	98

**ASK Q21 IF Q20 = 1 | ONLY ALLOW NUMERIC RESPONSES**

Q21. How much would you consider to be a significant amount for a product or service?

Greater than \$ \_\_\_\_\_

**ASK Q22 IF Q18=1 (WOULD SEEK OUT INFORMATION ABOUT CONSUMER RIGHTS) | MULTIPLE RESPONSE | RANDOMISE**

Q22. If you thought you had been misled or treated unfairly by a business, where would you go for information or advice about your rights as an Australian consumer?

*Select all that apply*

Friends, colleagues, family members	o	01
<INSERT RELEVANT STATE REGULATOR>'s website	o	02
<INSERT RELEVANT STATE REGULATOR>'s telephone helpline	o	03
ACCC website (including Scamwatch and Product Safety Australia)	o	04
ACCC telephone helpline	o	05
CHOICE website	o	07
General internet search (e.g. "Google it")	o	08
Solicitor / lawyer	o	09
Community legal organisation	o	10
Media outlet	o	06
Customer review sites (e.g. ProductReview.com)	o	12
Ombudsman or dispute resolution service	o	13
ASIC website (including Moneysmart)	o	14
ASIC telephone helpline	o	15
Other government department / agency	o	11
Other (Please specify) <i>*Fixed position</i>	o	90
Don't know <i>*Fixed position, single response</i>	o	98

### 3.2 MAKING A COMPLAINT

#### ASK ALL | SINGLE RESPONSE

Q24 How likely would you be to **make a complaint** to a business if you were misled or treated unfairly by them?

- |   |      |
|---|------|
| I would always make a complaint         | o 01 |
| It would depend on the circumstances    | o 02 |
| I would be unlikely to make a complaint | o 03 |

#### ASK Q25 IF Q24 =3 (UNLIKELY TO MAKE A COMPLAINT) | SINGLE RESPONSE | RANDOMISE

Q25. What would be the **main reason** why you would be unlikely to make a complaint if a business misled or treated you unfairly?

- |   |      |
|---|------|
| Doubt it would achieve anything                         | o 01 |
| Too stressful   | o 10 |
| Too much effort   | o 03 |
| It can take too long                                    | o 04 |
| Would not know who to complain to                       | o 05 |
| Would not know how                                      | o 06 |
| I don't like making complaints                          | o 07 |
| It is not that important                                | o 08 |
| Do not feel confident dealing with the situation myself | o 09 |
| I would feel nervous or embarrassed                     | o 11 |
| Other (Please specify) <i>*Fixed position</i>           | o 90 |
| Don't know <i>*Fixed position, single response</i>      | o 98 |

#### ASK Q26a IF Q24 =2 (DEPENDENT ON CIRCUMSTANCES) | MULTIPLE RESPONSE | RANDOMISE

26a. When would you make a complaint?  
Select all that apply

- |   |      |
|---|------|
| If the value of the product or service was significant          | o 01 |
| If I thought others would be affected by the same issue         | o 02 |
| If I thought the business needed to be taught a lesson          | o 03 |
| If I felt disappointed or let down by the business              | o 04 |
| If the problem was related to an ongoing service                | o 05 |
| If the business didn't respond appropriately in the first place | o 06 |
| Other (Please specify) <i>*Fixed position</i>                   | o 90 |
| Don't know <i>*Fixed position, single response</i>              | o 98 |

#### ASK Q27 IF Q26a = 1 AND WASN'T ASKED Q21|IF ASKED AT Q21 AUTOFILL | ONLY ALLOW NUMERIC RESPONSES

Q27. What value would you consider to be a significant amount?

Greater than \$ \_\_\_\_\_

**ASK Q28 IF Q24 = 1 OR 2 || RANDOMISE MR [CAP AT MAXIMUM OF 3 RESPONSES]**

Q28 Aside from going back to the business, how would you most likely make a complaint about a business which you believe has treated you unfairly or acted in a misleading way?

*You can select up to 3 options*

Contact <INSERT RELEVANT STATE REGULATOR>	o 01
Contact the ACCC	o 02
Consult a solicitor / lawyer	o 03
Visit the CHOICE website or contact them by phone	o 04
Contact the media	o 05
Contact a government department / agency	o 06
Post on social media	o 07
Leave a comment on an online forum or review website (e.g. TripAdvisor)	o 08
Ombudsman / dispute resolution service / tribunal	o 09
ASIC website (including Moneysmart)	o 10
ASIC telephone helpline	o 11
Other (Please specify) *Fixed position	o 90
I wouldn't take any further action	o 97
Don't know *Fixed position	o 98

**ASK ALL | SINGLE RESPONSE**

Q29. State and Territory consumer protection agencies provide dispute resolution services such as mediation between consumers and businesses when problems cannot be resolved.

Before today had you heard about these services?

Yes	o 01
No	o 02

**ASK ALL | SINGLE RESPONSE**

Q30. If you had an issue with a business and you were unable to resolve it, how likely would you be to participate in a dispute resolution service such as mediation?

I would definitely participate in a dispute resolution service	o 01
It would depend on the circumstances	o 02
I would be unlikely to participate in a dispute resolution service	o 03

**ASK Q31 IF Q30=3 (WOULD BE UNLIKELY TO PARTICIPATE IN DISPUTES RESOLUTION) | MR| RANDOMISE**

Q31. For what reason(s) would you be unlikely to participate in dispute resolution services?

*Select all that apply*

Not worth the hassle or effort	o 01
Don't have the time	o 02
Don't know enough about the process	o 03
Don't like confrontations	o 04
It is pointless as nothing good will come out of it for me	o 05
I do not feel confident dealing with the situation myself	o 06
I would feel nervous or embarrassed	o 07
Other (Please specify) *Fixed position	o 90
Don't know *Fixed position, single response	o 98

## Section 4: Experience of misleading or unfair treatment or faulty product

### ASK ALL | MULTIPLE RESPONSE | RANDOMISE

Q36a. In the last two years have you been affected by an incident involving an unsafe product that has resulted in...?

Select all that apply

The death of a family member or acquaintance	o	01
A physical injury or illness to yourself, family member or acquaintance that required medical treatment	o	02
Psychological injury to yourself, family member or acquaintance	o	03
A minor physical injury or illness to yourself, family member or acquaintance that did not require medical treatment	o	04
Material damage caused by an unsafe product (e.g. a house fire)	o	05
No issues but it was unsafe	o	06
Other (please specify) <b>*fixed position</b>	o	90
Haven't purchased an unsafe product <b>*fixed position, single response</b>	o	99

### ASK ALL | MR

Q32a. Thinking about the past two years, have you experienced any of the following when making online purchases?

I have not made an online purchase in the last 2 years <b>*Fixed, single response</b>	o	01
I have experienced none of these issues <b>*Fixed, single response</b>	o	02
Found it difficult to tell if I was purchasing a product from overseas	o	03
Ineffective or complex information in terms and conditions or contracts	o	04
Online provider manipulated my choices	o	05
Items were added to my cart without consent	o	06
Time limits used to motivate fast choices	o	07
Difficulty cancelling subscriptions	o	08
Automatically subscribing me to paid service after a free trial period ends	o	12
Unnecessary collection of information and no control over what data is collected	o	09
Data shared with unexpected third party or used in an unauthorised way	o	10
Scam or fraud	o	11
Charges added during a transaction that weren't disclosed at the start	o	12
Other (please specify) <b>*Fixed position</b>	o	90

### ASK ALL | DYNAMIC GRID

Q32. Thinking again about the past two years, have you experienced any problems when purchasing any of the following product or service categories?

Specifically, think about times when you:

- believed you were misled or treated unfairly by a business, or
- made a purchase that involved an unexpected third party, or
- purchased a product that was faulty, did not operate how you expected it to, or was unsafe
- purchased a service that did not deliver what you expected.

### ROWS – RANDOMISE

Utility services such as water, gas and / or electricity	o	01
Telecommunication products or services (e.g. mobile phone, landline telephone, etc.)	o	02
Internet service provider	o	03
Banking or financial products/services (e.g. insurance)	o	04
Food and drink	o	05

Personal products and services (e.g. clothing, footwear, beauty and cosmetic treatments)	○ 06
Electronics/electrical appliances	○ 07
Household goods such as furniture (excluding electrical appliances)	○ 08
Travel services (e.g. travel agents, airlines, accommodation)	○ 09
Motor vehicle, including fuel	○ 10
Public transport	○ 11
Renting a residential property	○ 12
Building or renovations, repairs or home maintenance	○ 13
Real estate	○ 14
Recreation or leisure activities (e.g. gym membership)	○ 15
Entertainment (e.g. tickets for movies, shows, concerts or sporting events)	○ 16
Private health care products or services (e.g. therapies, treatments, pharmaceuticals)	○ 17
Legal or professional services (e.g. accountant)	○ 18
Sporting goods	○ 19
Gift vouchers	○ 20
Work tools or work wear	○ 21
Baby and children's products	○ 22
Digital products and services and downloads such as in-app purchases	○ 23
Subscriptions / streaming services (Spotify, Google TV, Apple, Netflix)	○ 24

#### **COLUMN –SINGLE RESPONSE**

Yes	○ 01
No	○ 02
Don't know	○ 03

#### **IF Q32=2 OR =3 FOR ALL CATEGORIES – SKIP TO SECTION 5**

#### **SHOW SAME LIST AS AT Q32. ONLY PRESENT CATEGORIES WHERE Q32=1. IF Q32=1 FOR ONLY ONE CATEGORY – AUTO CODE Q34 WITH Q32 RESPONSE**

Q34. What type of product or service category was your most recent problem related to?

#### **4.1 PROBLEM-SPECIFIC QUESTIONS**

**DP: PEOPLE WHO ANSWERED CODES 2 OR 3 AT Q32 SKIP TO SECTION 5. ANY 'ASK ALL' INSTRUCTIONS IN THIS SECTION REFERS TO ALL PEOPLE WHO QUALIFY FOR THE SECTION ONLY.**

INTRO. We would now like to ask you some questions about the most recent problem you experienced relating to your purchase of [INSERT Q34 RESPONSE].

**ASK ALL | SINGLE RESPONSE | RANDOMISE**

Q42a Was this purchase made...

In person	o	01
Online	o	02
Over the phone	o	03
Through a magazine or catalogue	o	04
Through a door-to-door salesperson	o	05
Other (please specify) <b>*Fixed position</b>	o	90

**ASK ALL | SINGLE RESPONSE**

Q42b. Was this purchase from a business based in Australia or overseas?

Australian based	o	01
Based overseas	o	02
Don't know	o	98

**ASK Q42c IF Q42a = 2 | SINGLE RESPONSE | RANDOMISE**

Q42c At what type of online store was this purchase made?

Brand store that also has physical stores as well as an online store - goods sold are all the same brand (e.g. IKEA, Cotton On)	o	01
Online marketplaces – buy direct from a range of third parties or other consumers (ebay, Marketplace, Gumtree)	o	02
Online retailers – offers a large range of different branded goods, only available online (Amazon, Alibaba)	o	03
Combined brand website and department stores – offers a variety of different branded of goods, available online or in-store (e.g. Woolworths, David Jones, Bunnings, The Iconic)	o	04
Comparison websites (e.g. iSelect.com, Skyscanner.com)	o	05
Social media	o	06
Aggregator websites (GROUPON, Expedia)	o	08
Online discount department stores (e.g. Wish.com, Deals Direct)	o	09
Other (please specify) <b>*Fixed position</b>	o	90

**ASK ALL | SINGLE RESPONSE | RANDOMISE**

Q43c. How was the product or service paid for?

A one-off payment paid in full at the time of purchase	○ 01
Recurring/ on-going payments as part of a subscription / contract (e.g. Foxtel, gym membership, mobile phone, etc.)	○ 02
A one-off payment as part of a subscription/ contract e.g. joining fees, exit fees, late payment fees	○ 05
Recurring regular instalments (e.g. direct line of credit, interest free period loans, credit cards, lay-by)	○ 03
Buy now, Pay later (e.g. Afterpay)	○ 04
Payday Loans	○ 05
Other (please specify) <b>*Fixed position</b>	○ 90
Don't know <b>*Fixed position, single response</b>	○ 98

**ASK ALL WHO SELECTED 1 AT Q32 AT LEAST ONCE | NUMERIC**

Q43a What was the approximate purchase price of this product or service?

*Please include any additional charges applicable (e.g. shipping, additional warranties etc.)***SHOW IF Q43c=2 or 3 or 5:** *If the problem was with a one-off payment as part of a subscription, enter the full amount of that payment. Otherwise, if the problem relates to the on-going subscription service or regular instalment payments, enter the approximate amount of one payment/ instalment.*

\$ \_\_\_\_\_

+Don't know

**ASK ALL WHO SELECTED 1 AT Q32 AT LEAST ONCE | SINGLE RESPONSE**

Q43b. How long was it before you first became aware of the problem with this product or service?

Immediately aware of the problem	○ 01
Within 24 hours	○ 02
Between one day and a week	○ 03
Between a week and a month	○ 04
Between a month and six months	○ 05
Between six months and a year	○ 06
Between a year and two years	○ 07
More than two years	○ 08
Don't know / can't remember	○ 98

**4.2 UNDERSTANDING THE PROBLEM****ASK ALL WHO SELECTED 1 AT Q32 AT LEAST ONCE | MULTIPLE RESPONSE | RANDOMISE**

Q35. Was this problem related to...?

*Please select all that apply*

A faulty, unsafe or poor-quality product	○ 01
The cost of the product / service	○ 02
Delay or non-delivery of a product or service	○ 03
Incorrect or misleading information provided	○ 04
Unclear or unfair terms and conditions in a contract	○ 06
Poor customer service	○ 07
Scam or fraud	○ 08

Problems with the warranty / guarantee	o 09
Poor workmanship	o 10
Delays in getting faulty products repaired or replaced	o 11
High pressure sales tactics	o 12
Wrong item/ (e.g. wrong colour, size etc.)	o 13
Difficulty in unsubscribing or cancelling	o 14
Other (please specify) <b>*fixed position</b>	o 90

**ASK Q37 IF Q35 = 2 COST OF PRODUCT/SERVICE | MULTIPLE RESPONSE | RANDOMISE**

Q37. Which of the following best describes the problem you experienced with the cost of the product or service?

*Select all that apply*

The overall cost was different to what was originally stated	o 01
Fees / charges were more than expected	o 02
Unexpected or hidden fees / charges (e.g. Buy Now Pay Later fees)	o 03
Other (please specify) <b>*fixed position</b>	o 90

**ASK Q39 IF Q35 = 4 INCORRECT OR MISLEADING INFORMATION | MULTIPLE RESPONSE | RANDOMISE**

Q39. Which of the following best describes the problem you experienced in terms of incorrect or misleading information?

*Select all that apply*

Misleading labelling or packaging	o 01
Incorrect or misleading claims made about the product or service by the seller / fulfilment party (e.g. incorrect description)	o 02
Misleading advertising	o 03
Important information about the product or service was misleading	o 04
The information provided was too lengthy or complex	o 05
The location of the seller/fulfilment party was not clear (e.g. you did not realise the product would come from overseas).	o 06
Misleading environmental claims made	o 07
Other (please specify) <b>*fixed position</b>	o 90

**ASK Q40 IF Q35=9 WARRANTY OR GUARANTEE | MULTIPLE RESPONSE | RANDOMISE**

Q40 Which of the following best describes the problem you experienced in terms of a warranty or guarantee?

*Select all that apply*

The retailer/manufacturer would not honour the warranty or guarantee	o 01
Problems with an extended warranty	o 02
Repairs to the product were ineffective	o 03
Delays with repairs to a product under warranty or guarantee	o 04
Problems with getting a refund or replacement product	o 05
Charged additional costs for repairs or product replacement	o 06
Other (please specify) <b>*fixed position</b>	o 90



#### 4.2.1 Scams (ONLINE ONLY)

##### ASK Q41 IF Q35 = 8 SCAM OR FRAUD | SINGLE RESPONSE

Q41. How much money did the scam or fraud cost you?

No money lost	○	01
Up to \$10,000	○	02
\$10,001 to \$100,000	○	03
More than \$100,000	○	04
Prefer not to say	○	98

##### ASK IF Q41 = 2,3 OR 4 | SINGLE RESPONSE

Q41ai. How much of the money have you gotten back?

25% or less	○	01
26% to 50%	○	02
51% to 75%	○	03
76% to 100%	○	04
Prefer not to say	○	05

##### ASK IF Q35=8 SCAM OR FRAUD| MR

Q41aii Have there been any non-monetary costs to you?

*Select all that apply*

Identity theft	○	01
Impact on mental health and wellbeing	○	02
Impact on personal relationships	○	03
Impact on ability to work	○	04
Impact on ability to trust institutions (e.g. banks)	○	05
Impact on ability to trust other people	○	06
Feel less confident using the internet / no longer use the internet	○	07
Impacted ability to get loans	○	08
Other (please specify) <b>*fixed position</b>	○	90
None of the above	○	98

##### ASK Q41A IF Q35=6 UNCLEAR OR UNFAIR TERMS OF CONTRACT | MULTIPLE RESPONSE | RANDOMISE

Q41a Which of the following best describes the problem you experienced with the clarity and / or fairness of the contract?

*Select all that apply*

The business changed / cancelled the contract without my agreement	○	01
The business renewed the contract without my agreement (e.g. automatic roll over)	○	02
The contract was difficult to cancel	○	03
The language used in the contract was difficult to understand	○	04
The contract was too long to read in full and in detail	○	05
The contract included unexpected charges	○	06
Other (please specify) <b>*fixed position</b>	○	90

### 4.3 ACTION TAKEN TO RESOLVE PROBLEM

#### ASK ALL | SINGLE RESPONSE

Q44. Did you take any action to resolve your most recent problem?

- |  |      |
|--|------|
| Yes, I took direct action to resolve the problem (e.g. contacted the business, made a complaint on social media, etc.) | ○ 01 |
| I took no direct action to resolve the problem   | ○ 02 |

#### ASK Q45 IF Q44 =2 | MULTIPLE RESPONSE | RANDOMISE

Q45 What was the reason(s) you didn't take direct action?

*Select all that apply*

- |   |      |
|---|------|
| I did not have enough time  | ○ 01 |
| It was not worth the time involved                                    | ○ 02 |
| I was unsure where to go for advice                                   | ○ 03 |
| It was not worth the effort   | ○ 04 |
| It was not worth the cost involved                                    | ○ 05 |
| Didn't want to deal with the trader                                   | ○ 06 |
| I've tried to resolve problems in the past and have been unsuccessful | ○ 07 |
| Not confident it would solve the problem                              | ○ 08 |
| I felt nervous or embarrassed   | ○ 09 |
| The value of the initial purchase price was not significant enough    | ○ 10 |
| Other (please specify) <b>*fixed position</b>                         | ○ 90 |

INTRO. The following questions relate to the steps you took to resolve the problem you experienced relating to your most recent purchase of [INSERT Q34 RESPONSE].

#### ASK Q46 IF Q44 =1 | MULTIPLE RESPONSE | RANDOMISE

Q46. What action did you take when you became aware of the problem?

*Select all that apply*

- |   |      |
|---|------|
| Contacted the business directly   | ○ 01 |
| Looked for information or advice about your rights                          | ○ 02 |
| Contacted the manufacturer / distributor                                    | ○ 03 |
| Visited the business website for further information                        | ○ 04 |
| Left a review or comment online such as on social media or a review website | ○ 05 |
| Reported the problem to a government regulator                              | ○ 06 |
| Other (please specify) <b>*fixed position</b>                               | ○ 90 |

#### 4.4 EXPERIENCE SEEKING INFORMATION AND ADVICE

ASK Q48 AND Q49 IF Q46=2 OR Q47=2 OTHERWISE SKIP TO Q54 | MULTIPLE RESPONSE | RANDOMISE EXCEPT FOR OTHER SPECIFY AND ALSO THE FIRST 6 ITEMS LISTED

Q48. Where did you go for information or advice about your rights?

<INSERT RELEVANT STATE REGULATOR>'s website	o 02
<INSERT RELEVANT STATE REGULATOR>'s telephone helpline	o 03
ACCC website (Including Scamwatch and Product Safety Australia)	o 04
ACCC telephone helpline	o 05
ASIC website (Including MoneySmart)	o 11
ASIC telephone helpline	o 12
Another government department / agency	o 06
Friends, family or colleagues	o 01
CHOICE website	o 07
Internet search	o 08
Solicitor / lawyer	o 09
Ombudsman or dispute resolution service	o 10
Other (please specify) <i>*fixed position</i>	o 90

REPEAT Q50 FOR EACH Q48 RESPONSE. LIMIT TO THREE, USE LEAST FILL QUOTAS | SINGLE RESPONSE

Q50. Which of the following best describes how helpful the information or advice about your rights from <INSERT Q48 RESPONSE> was in terms of resolving your problem? Was it..?

Extremely helpful	o 01
Quite helpful	o 02
Neither	o 03
Quite unhelpful	o 04
Extremely unhelpful	o 05

Q49. How easy or difficult would you say it was to find information or advice about your rights in relation to your most recent problem?

Extremely easy	o 01
Quite easy	o 02
Neither easy or difficult	o 03
Quite difficult	o 04
Extremely difficult	o 05

#### 4.6 SATISFACTION WITH THE RESPONSE

##### ASK Q51B IF Q46 OR Q47 =1 (CONTACTED THE BUSINESS TO RESOLVE PROBLEM) | SINGLE RESPONSE

Q51b. How satisfied, or dissatisfied, were you with the response from the business when you contacted them about the problem?

Extremely satisfied	o 01
Moderately satisfied	o 02
Slightly satisfied	o 03
Neither satisfied nor dissatisfied	o 04
Slightly dissatisfied	o 05
Moderately dissatisfied	o 06
Extremely dissatisfied	o 07
Did not get an initial response	o 98

##### ASK Q52 IF Q48 = 2 OR 3 (USED STATE REGULATOR WEBSITE OR PHONE HELPLINE) | SINGLE RESPONSE

Q52. How satisfied or dissatisfied, were you with the information or advice you received from <INSERT RELEVANT STATE REGULATOR>?

Extremely satisfied	o 01
Moderately satisfied	o 02
Slightly satisfied	o 03
Neither satisfied nor dissatisfied	o 04
Slightly dissatisfied	o 05
Moderately dissatisfied	o 06
Extremely dissatisfied	o 07

##### ASK Q53 IF Q48 4,5,11 OR 10 | SINGLE RESPONSE

Q53. How satisfied or dissatisfied, were you with the information or advice you received from [IF Q48 = 4 OR 5: ACCC | IF Q48 = 11: ASIC | IF Q48 = 10: the Ombudsman or disputes resolution service]?

Extremely satisfied	o 01
Moderately satisfied	o 02
Slightly satisfied	o 03
Neither satisfied nor dissatisfied	o 04
Slightly dissatisfied	o 05
Moderately dissatisfied	o 06
Extremely dissatisfied	o 07

## 4.7 RESOLVING THE PROBLEM

### ASK IF Q44=1 TOOK DIRECT ACTION TO RESOLVE THE PROBLEM | SINGLE RESPONSE

Q56a. Is this problem...?

Resolved to your satisfaction	<input type="radio"/>	01
Resolved, but not to your satisfaction	<input type="radio"/>	02
In the process of being resolved	<input type="radio"/>	03
Unresolved at this stage	<input type="radio"/>	04
Unlikely to be resolved	<input type="radio"/>	05

#### 4.7.1 ISSUE NOT RESOLVED

##### ASK Q57 IF Q56a = 5 | MR

Q57. Why is it unlikely that the problem will be resolved?

*Select all that apply*

I have given up trying to get it resolved	<input type="radio"/>	01
I have taken it as far as I can on my own	<input type="radio"/>	02
The business / manufacturer does not care	<input type="radio"/>	03
The business / manufacturer won't admit fault	<input type="radio"/>	04
I cannot get a hold of the business / manufacturer	<input type="radio"/>	05
It's going to cost me too much to get it resolved	<input type="radio"/>	06
Other (please specify)	<input type="radio"/>	90

##### ASK Q56B IF Q56A = 3, 4 OR 5 (ISSUE NOT YET RESOLVED) | SINGLE RESPONSE

Q56c. How many times have you had to make contact so far?

Once	<input type="radio"/>	01
Twice	<input type="radio"/>	02
Three times	<input type="radio"/>	03
Four times	<input type="radio"/>	04
Five to ten times	<input type="radio"/>	05
More than ten times	<input type="radio"/>	06

##### ASK Q56B IF Q56A = 3, 4 OR 5 (ISSUE NOT YET RESOLVED) | SINGLE RESPONSE

Q59. Are you intending to take any more actions to try to resolve the problem?

Yes	<input type="radio"/>	01
No	<input type="radio"/>	02
Undecided	<input type="radio"/>	03

**ASK Q60 IF Q59 = 1 | MULTIPLE RESPONSE | RANDOMISE**

Q60. What action do you intend to take to try to resolve the problem?

Contact the trader directly	o 01
Write a review on a website or social media platform	o 02
Speak to family, friends or colleagues for advice	o 03
Lodge complaint with <INSERT RELEVANT STATE REGULATOR>	o 04
Visit the website <INSERT RELEVANT STATE REGULATOR>	o 05
Contact the <INSERT RELEVANT STATE REGULATOR>'s telephone helpline	o 08
Visit the ACCC website	o 09
Contact the ACCC telephone helpline	o 10
Contact another government department/agency	o 11
Visit the CHOICE website	o 12
General internet search for information	o 13
Contact a solicitor/ lawyer	o 14
Contact the relevant ombudsman / dispute resolution service / tribunal	o 15
Visit the ASIC website	o 16
Contact the ASIC telephone helpline	o 17
Other (please specify) <i>*fixed position</i>	o 90
Don't know <i>*fixed position, single response</i>	o 98

**4.7.2 ISSUE IS RESOLVED****ASK Q58 IF Q56a = 1 OR 2 | SINGLE RESPONSE | RANDOMISE**

Q58. How was your problem resolved?

Family, friends or colleagues helped me	o 01
Lodged a complaint with <INSERT RELEVANT STATE REGULATOR>	o 14
<INSERT RELEVANT STATE REGULATOR>'s website	o 02
<INSERT RELEVANT STATE REGULATOR>'s telephone helpline	o 03
ACCC website (Including Scamwatch and Product Safety Australia)	o 04
ACCC telephone helpline	o 05
ASIC website (Including MoneySmart)	o 11
ASIC telephone helpline	o 13
Another government department / agency	o 06
CHOICE website	o 07
Internet search for information	o 08
Solicitor / lawyer	o 09
Ombudsman or dispute resolution service	o 10
Third-party mediation	o 11
Directly with the trader	o 12
Other (please specify) <i>*fixed, single response</i>	o 90

**ASK Q61 IF Q58 = 11 | SINGLE RESPONSE | RANDOMISE**

Q61. Who provided the third-party mediation?

<INSERT RELEVANT STATE REGULATOR>	o 09
The relevant ombudsman or dispute resolution service	o 11
Other (please specify) <i>*fixed, single response</i>	o 90

**ASK Q62 IF Q58 = 11 | SINGLE RESPONSE | RANDOMISE**

Q62. How helpful, or not, did you find the third-party mediation?

Extremely helpful	○ 01
Quite helpful	○ 02
Neither	○ 03
Quite unhelpful	○ 04
Extremely unhelpful	○ 05

**4.8 TIME INVESTMENT REQUIRED****ASK Q63 IF Q44 = 1 (TOOK ACTION TO RESOLVE PROBLEM) | NUMERIC**

Q63. Approximately how many hours have you spent trying to resolve this problem since it first started?

Number of hours \_\_\_\_\_

**Section 5: COVID (ONLINE ONLY)****ASK ALL | SINGLE RESPONSE**

This next section asks about travel bookings. These might include accommodation, flights, rentals, and tours.

S5Q1. Have you had any travel bookings cancelled due to COVID?

Yes	○ 01
No	○ 02
Don't know	○ 98

INTRO. For the next few questions, please think about your most recent travel booking which was cancelled due to COVID.

**ASK S5Q2 IF S5Q1 = 1 | SINGLE RESPONSE**

S5Q2. Was this booking for a...

International flight	○ 01
Domestic flight	○ 02
Other mode of transport to get to your destination (e.g. ferry, bus, train)	○ 03
Rental car	○ 04
Hotel / motel	○ 05
Other accommodation (e.g. Airbnb)	○ 06
Cruise	○ 07
Caravan park or camping ground	○ 08
A travel package	○ 09
Other (please specify)	○ 90

**ASK S5Q3 IF S5Q1 = 1 | SINGLE RESPONSE**

S5Q3. Was the booking...

Flexible – you wouldn't get your money back, but you could change the dates / times if necessary	○ 01
Refundable – you would get your money back if you cancelled	○ 02
Non-refundable – you would not get your money back if you cancelled	○ 03
Mixed / other	○ 04
Don't know	○ 98

**ASK S5Q4 IF S5Q1 = 1 | SINGLE RESPONSE**

S5Q4. Were you provided with the terms and conditions at the time of booking?

Yes	○ 01
No	○ 02
Don't know	○ 98

**ASK S5Q5 IF S5Q3 = 3 | SINGLE RESPONSE**

S5Q5. Was it clear to you at the time of booking that it was non-refundable?

Yes	○ 01
No	○ 02

**ASK S5Q6 IF S5Q1 = 1 | SINGLE RESPONSE**

S5Q6. How easy or difficult was it to understand what would happen if your travel had to be cancelled?

Extremely easy	○ 01
Quite easy	○ 02
Moderate	○ 03
Quite difficult	○ 04
Extremely difficult	○ 05

**ASK S5Q8 IF S5Q1 = 1 | SINGLE RESPONSE**

S5Q8. Did you experience any issues when trying to remedy the cancellation?

Yes	○ 01
No	○ 02

**ASK S5Q9 IF S5Q8 = 1 | MULTIPLE RESPONSE | RANDOMISE**

S5Q9. Did you experience any of the following?

*Select all that apply*

The remedy offered differed from the terms and condition of the booking	○ 01
Delays	○ 02
Difficulties using credits	○ 03
Other (please specify) <b>*Fixed</b>	○ 04
None of the above <b>*Fixed, single response</b>	○ 98



**ASK S5Q10 IF S5Q1 = 1 | SINGLE RESPONSE**

S5Q10. Thinking about the final outcome, how fair do you think it was to you as a consumer?

Very fair	o	01
Somewhat fair	o	02
Somewhat unfair	o	03
Very unfair	o	04
Still unresolved	o	90

**Section 6: Attitudinal****ASK ALL | DYNAMIC GRID**

Q17. Please read each of the following statements and indicate to what extent you agree or disagree with each.

**ROWS - RANDOMISE**

The government provides adequate access to services that help to resolve disputes between consumers and businesses	o	01
The government provides adequate information and advice about your rights when purchasing products or services in Australia	o	02
There are organisations that ensure businesses comply with Australian consumer protection laws	o	03
Businesses who treat consumers unfairly are likely to be detected	o	04
Businesses who treat consumers unfairly will be adequately penalised	o	05
The government is proactive in preventing businesses from treating consumers unfairly	o	06
I am confident that the law adequately protects consumers from being treated unfairly	o	7
I am confident that the law adequately protects consumers when something goes wrong	o	8
Australian consumer protection laws favour the business and not the consumer	o	9
In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you.	o	10
I know who to report to if I am exposed to an unsafe product.	o	12
Businesses that sell unsafe products will be adequately penalised.	o	13

**COLUMNS - SR**

Strongly agree	o	01
Agree	o	02
Neither agree not disagree	o	03
Disagree	o	04
Strongly disagree	o	05
Don't know	o	98

## Section 7: Demographics

INTRO. The final questions in the survey are about you.

### ASK ALL | MR

QC3. Which of the following best describes your current employment situation?

*Select all that apply*

Self employed	<input type="radio"/>	01
Employment in a full time job	<input type="radio"/>	02
Employment in a part time job	<input type="radio"/>	03
Employment on a fixed term contract	<input type="radio"/>	04
Employed on irregular / casual hours basis	<input type="radio"/>	05
Unemployed	<input type="radio"/>	06
Looking after the home	<input type="radio"/>	07
Student	<input type="radio"/>	08
Retired	<input type="radio"/>	09
Unable to work	<input type="radio"/>	10
Other (please specify) <b>*fixed position</b>	<input type="radio"/>	90
Prefer not to answer	<input type="radio"/>	98

### ASK ALL | SINGLE RESPONSE

QC5. What is the highest level of educational qualification you have achieved?

Postgraduate degree	<input type="radio"/>	01
Graduate diploma or graduate certificate	<input type="radio"/>	02
Bachelor degree	<input type="radio"/>	03
Advanced diploma or diploma	<input type="radio"/>	04
Certificate level	<input type="radio"/>	05
Secondary school	<input type="radio"/>	06
Other (please specify)	<input type="radio"/>	90
Prefer not to answer	<input type="radio"/>	98

### ASK ALL | SINGLE RESPONSE

QC7. What is your gross (before tax) annual personal income?

*Please note that this information will be kept strictly confidential*

\$0 or negative	<input type="radio"/>	01
Up to \$25,000	<input type="radio"/>	02
\$25,001 to \$50,000	<input type="radio"/>	03
\$50,001 to \$75,000	<input type="radio"/>	04
\$75,001 to \$100,000	<input type="radio"/>	05
\$100,001 to \$125,000	<input type="radio"/>	06
\$125,001 to \$150,000	<input type="radio"/>	07
\$150,001 to \$200,000	<input type="radio"/>	08
\$200,001 to \$250,000	<input type="radio"/>	09
More than \$250,000	<input type="radio"/>	10
Prefer not to answer	<input type="radio"/>	98

**ASK ALL | MR**

QC8. Do you speak a language other than English at home?

*If you select more than one language at home, please select the one spoken most often*

No, English only	○ 01
Yes, Mandarin	○ 02
Yes, Cantonese	○ 03
Yes, Vietnamese	○ 04
Yes, Italian	○ 05
Yes, Greek	○ 06
Yes, Arabic	○ 07
Yes, other <b>(Please specify)</b>	○ 90
Prefer not to answer <b>*single response</b>	○ 98

**ASK ALL**

QC9. In which country or continent were you born?

Australia	○ 01
New Zealand	○ 02
UK or Ireland	○ 03
Pacific	○ 04
Southern Europe	○ 05
Eastern Europe	○ 06
Northern Europe	○ 07
Western Europe	○ 08
South-East Asia	○ 09
North-East Asia	○ 10
Southern and Central Asia	○ 11
North America	○ 12
South America	○ 13
Central America	○ 16
Africa	○ 14
Middle East	○ 15
Caribbean	○ 16
Other <b>(Please specify)</b>	○ 90
Prefer not to answer	○ 98

**ASK IF QC9 NOT 01 | SINGLE RESPONSE**

QC10. When did you come to live in Australia?

Less than a year ago	○ 01
1 to 3 years ago	○ 02
4 to 5 years ago	○ 03
5 to 10 years ago	○ 04
More than 10 years ago	○ 05
Prefer not to answer	○ 98

**ASK ALL | SINGLE RESPONSE**

QC11. Do you identify yourself as being of Aboriginal or Torres Strait Islander descent?

*Please select one.*

Yes – Aboriginal	○	01
Yes – Torres Strait Islander	○	02
Yes – both Aboriginal and Torres Strait Islander	○	03
No	○	04
Prefer not to answer	○	98

**ASK ALL | SINGLE RESPONSE**

QC12. Do you hold a Pensioner Concession Card or a Centrelink Health Care card?

Yes	○	01
No	○	02
Prefer not to answer	○	98

**ASK ALL | SINGLE RESPONSE**

QC13. Do you have a disability or a chronic health condition that limits your everyday activities?

Yes	○	01
No	○	02
Prefer not to answer	○	98

## Appendix E: Business survey

### Section 1: Screener

#### ASK ALL | SINGLE RESPONSE

S1. Which of the following best describes your business?

READ OUT

Sole trader	o	01
Partnership	o	02
Incorporated company	o	03
Not-for-profit organisation [TERMINATE]	o	04
Government agency or department [TERMINATE]	o	05

#### ASK ALL | SINGLE RESPONSE

S7. Please describe the main activity of your business:

DON'T READ OUT | IF NECESSARY, SAY: "THE ACTIVITY FROM WHICH YOUR BUSINESS DERIVES IT'S MAIN INCOME" | PROBLE FULLY, ALLOCATE TO MOST APPROPRIATE CODE. IF REQUIRED CHECK THE SELECTED CODE IS APPROPRIATE

Agriculture, Forestry and Fishing [TERMINATE]	o	01
Mining [TERMINATE]	o	02
Manufacturing	o	03
Electricity, Gas, Water and Waste Services	o	04
Construction	o	05
Wholesale Trade	o	06
Retail Trade	o	07
Accommodation and Food Services	o	08
Transport, Postal and Warehousing	o	09
Information Media and Telecommunications	o	10
Financial Services (e.g. Insurance)	o	11
Rental, Hiring and Real Estate Services	o	12
Professional, Scientific and Technical Services	o	13
Administrative and Support Services	o	14
Public Administration and Safety	o	15
Education and Training	o	16
Health Care and Social Assistance	o	17
Arts and Recreation Services	o	18
Other services	o	19
Prefer not to say	o	99

#### ASK S7a IF S7 = 8, 10, 12, 18 OR 19 | SINGLE RESPONSE

S7a Does your business operate within the travel sector?

Yes	o	01
No	o	02
Don't know	o	03

**ASK IF S7a = 1 | SINGLE RESPONSE**

S7b. Which of the following best describes your business?

Airline	○	01
Other transport company taking travellers between cities or towns (e.g. ferry, train, bus journey)	○	02
Tourist attraction	○	03
Tour operator	○	04
Travel agents	○	05
Hotel / motel	○	06
Caravan park or campground	○	07
Other accommodation provider	○	08
Car or van rental company	○	09
Cruise operator	○	10
Other travel-related company (please specify)	○	11
None of the above	○	99

**ASK ALL | SINGLE RESPONSE**

S2. What would a typical purchaser of your business' products or services be? READ OUT

Consumers	○	01
Other businesses	○	02
Both consumers and businesses	○	03

**ASK S3b IF S3a = 1**S3b. How many fixed Australian locations or worksites does the business operate from?  
*If you are unsure, your best estimate would be fine. ONLY READ OUT IF NEEDED*

One site	○	01
2 to 5 sites	○	02
6 to 10 sites	○	03
11 to 20 sites	○	04
21 to 50 sites	○	05
51 or more sites	○	06
No fixed location	○	07
Unsure	○	98

**ASK ALL | SINGLE RESPONSE**

S3 In which state or territory is [IF S3b = 1: the business located | IF S3b = ELSE: is the main office (e.g. Australian headquarters)]? ONLY READ OUT IF NEEDED

Australian Capital Territory	○	01
New South Wales	○	02
Northern Territory	○	03
Queensland	○	04
South Australia	○	05
Tasmania	○	06
Victoria	○	08
Western Australia	○	09
Elsewhere [TERMINATE]	○	98

**ASK ALL | NUMERIC**

S4. What is the postcode for the suburb when the main office of your business is located?

Suburb postcode \_\_\_\_\_

+ Don't know

**ASK IF S3B NOT EQUAL TO 1 | MULTIPLE RESPONSE | DON'T SHOW CODE SELECTED AT S3**

S5. And in which other states or territories of Australia does your business operate?

*Select all that apply | ONLY READ OUT IF NEEDED*

Australian Capital Territory	<input type="radio"/>	01
New South Wales	<input type="radio"/>	02
Northern Territory	<input type="radio"/>	03
Queensland	<input type="radio"/>	04
South Australia	<input type="radio"/>	05
Tasmania	<input type="radio"/>	06
Victoria	<input type="radio"/>	08
Western Australia	<input type="radio"/>	09
All states and territories	<input type="radio"/>	90
None	<input type="radio"/>	98

**ASK ALL | SINGLE RESPONSE**

S6. Approximately how many people are directly employed by your business in Australia in total, including all business sites?

*Please include yourself and everyone else in the business who is paid a wage or salary. If exact figures are unavailable, use careful estimates. ONLY READ OUT IF NEEDED*

I am the only one in my business who is paid a wage or salary	<input type="radio"/>	01
2 to 4	<input type="radio"/>	02
5 to 9	<input type="radio"/>	03
10 to 19	<input type="radio"/>	04
20 to 49	<input type="radio"/>	05
50 to 99	<input type="radio"/>	06
100 to 199	<input type="radio"/>	07
200 to 499	<input type="radio"/>	08
500 or more	<input type="radio"/>	09

**ASK ALL | SINGLE RESPONSE**

S8. Which of the following best describes your business? READ OUT

The business mostly sells goods or products	<input type="radio"/>	01
The business is mainly a service provider	<input type="radio"/>	02
The business sells roughly the same level of products and services	<input type="radio"/>	03

**ASK ALL | NUMERIC, ONLY ALLOW RESPONSE UP TO 100**

S9. Approximately what percentage of your turnover is generated by online sales

\_\_\_\_\_ %

+ Don't know

## Section 2: Awareness of consumer protection regulation

### ASK ALL | SINGLE RESPONSE

Q1. Before today, were you aware that businesses in Australia have legal obligations and responsibilities regarding consumer protection and fair trading to protect consumers and trade fairly?

DO NOT READ OUT

Yes	o	01
No	o	02

### ASK Q2 IF Q1 = 1 | SINGLE RESPONSE

Q2. The Australian Consumer Law is the national law for fair trading and consumer protection. Before today, had you heard of the Australian Consumer Law?

DO NOT READ OUT

Yes	o	01
No	o	02

INTRO. READ OUT

The rest of the survey will involve questions about national fair trading and consumer protection law. For the rest of the survey, this national law will be referred to as the Australian Consumer Law.

### ASK Q3 IF Q1 = 1 | SINGLE RESPONSE

Q3. Within your business, how would you generally rate understanding of the business obligations and responsibilities under the Australian Consumer Law?

READ OUT

Extremely good understanding	o	01
Very good understanding	o	02
Moderate understanding	o	03
Some understanding	o	04
Minimal or no understanding	o	05

### ASK Q4a IF Q1 = 1, SKIP IF S7 = 03 (MANUFACTURER) | OPEN ENDER – FOUR NUMBERED TEXT BOXES

Q4a. Thinking about the Australian Consumer Law, what do you consider to be the main obligations and responsibilities for your business when **advertising a product or service or otherwise offering it for sale?**

RECORD VERBATIM

1.	
2.	
3.	
4.	
Don't know	o 98



**ASK Q4B IF Q1 = 1, AND S7 = 03 (MANUFACTURER) | OPEN ENDER – FOUR NUMBERED TEXT BOXES**

Q4b. Thinking about the Australian Consumer Law, what do you consider to be the main obligations and responsibilities for your business when **supplying a product or service to a consumer or other business?**

RECORD VERBATIM

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- Don't know ○ 98

**ASK Q5a IF Q1 = 1, AND S8=1 OR 3 | OPEN ENDER – FOUR NUMBERED TEXT BOXES**

Q5a. Still thinking about the Australian Consumer Law, what do you consider to be the main obligations and responsibilities for your business **after a consumer has purchased a product** [IF S7=03: manufactured by your business] [ALL OTHERS: from your business]?

RECORD VERBATIM

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- Don't know ○ 98

**SKIP Q5b IF S7=03 (MANUFACTURER) ASK Q5a IF Q1 = 1, AND S8=2 OR 3 | OPEN ENDER – FOUR NUMBERED TEXT BOXES**

Q5b Still thinking about the Australian Consumer Law, what do you consider to be the main obligations and responsibilities for your business **after a consumer has purchased a service** from your business?

RECORD VERBATIM

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- Don't know ○ 98

**ASK Q6 IF Q1 = 1 | SINGLE RESPONSE | RANDOMISE**

Q6. From your understanding of the Australian Consumer Law, which organisation or government agency is **primarily responsible** for ensuring that businesses comply with consumer protection laws in Australia?

DO NOT READ OUT

- <INSERT RELEVANT STATE REGULATOR> ○ 01
- Australian Competition and Consumer Commission (ACCC) ○ 02
- Australian Securities and Investments Commission (ASIC) ○ 03
- Local government or local council ○ 04
- Other state government agency ○ 05
- Other (please specify) *\*Fixed position* ○ 90
- Don't know *\*Fixed position, single response* ○ 98

**ASK Q7 IF Q1 = 1 | MULTIPLE RESPONSE | SAME ORDER AS Q6, DO NOT SHOW CODE  
SELECTED AT Q6**

Q7. Which other organisations are responsible for ensuring businesses comply with the Australian Consumer Law?

Select all that apply | DO NOT READ OUT

<INSERT RELEVANT STATE REGULATOR>	o 01
Australian Competition and Consumer Commission (ACCC)	o 02
Australian Securities and Investments Commission (ASIC)	o 03
Local government or local council	o 04
Other state government agency	o 05
Other (please specify) *Fixed position	o 90
Don't know *Fixed position, single response	o 98

**Section 3: Information Seeking behaviour**

**SHOW IF Q1 = 2**

INTRO. READ OUT

The rest of the survey will involve questions about national fair trading and consumer protection law. For the rest of the survey, this national law will be referred to as the Australian Consumer Law.

**ASK ALL | MULTIPLE RESPONSE | RANDOMISE**

Q9. If you needed information for your business about the Australian Consumer Law, where would you seek it?

Select all that apply | DO NOT READ OUT

<INSERT RELEVANT STATE REGULATOR>	o 01
Australian Competition and Consumer Commission (ACCC)	o 02
Other business owners or industry peers	o 03
The Council of Small Business Organisations of Australia (COSBOA)	o 04
Australian Chamber of Commerce and Industry (ACCI)	o 05
National Retail Association (NRA)	o 06
General internet search ("Google it")	o 07
Solicitor or lawyer	o 08
The relevant ombudsman or dispute resolution service	o 09
Australian Security and Investment Commission – Moneysmart (ASIC)	o 10
Other government department or agency (Please specify) *Fixed position	o 11
Other industry organisation (Please specify) *Fixed position	o 12
Other (Please specify) *Fixed position	o 90
Don't know *Fixed position, single response	o 98

**ASK ALL | MULTIPLE RESPONSE | RANDOMISE**

Q10. And if you needed advice about your rights and obligations under the Australian Consumer Law for a particular scenario with a consumer, where would you seek it?

Select all that apply | DO NOT READ OUT

<INSERT RELEVANT STATE REGULATOR>	o 01
Australian Competition and Consumer Commission (ACCC)	o 02
Other business owners or industry peers	o 03
The Council of Small Business Organisations of Australia (COSBOA)	o 04
Australian Chamber of Commerce and Industry (ACCI)	o 05
National Retail Association (NRA)	o 06
General internet search ("Google it")	o 07
Solicitor or lawyer	o 08

The relevant ombudsman or dispute resolution service	o	09
Australian Security and Investment Commission – Moneysmart (ASIC)	o	10
Other government department or agency <b>(Please specify) *Fixed position</b>	o	11
Other industry organisation <b>(Please specify) *Fixed position</b>	o	12
Other <b>(Please specify) *Fixed position</b>	o	90
Don't know <b>*Fixed position, single response</b>	o	98

#### ASK ALL | SINGLE RESPONSE

Q11. State and Territory consumer protection and fair-trading agencies provide dispute resolution services such as conciliation or mediation between consumers and businesses when problems cannot be resolved.

Before today had you heard about these government provided services?

DO NOT READ OUT

Yes	o	01
No	o	02
Don't know	o	03

#### ASK IF Q11 = 1 | SINGLE RESPONSE

Q12. Has your business ever participated in a dispute resolution process with a consumer?

DO NOT READ OUT

Yes	o	01
No	o	02
Don't know	o	03

#### ASK IF Q12 = 1 | SINGLE RESPONSE

Q13. Based on your experience of dispute resolution services, how would you rate the effectiveness of these types of services?

READ OUT

Very effective	o	01
Somewhat effective	o	02
Neither / nor	o	03
Somewhat ineffective	o	04
Very ineffective	o	05

#### ASK ALL | SINGLE RESPONSE

Q14. In the future, if your business had an issue with a consumer and you were unable to resolve it, how likely would you be to participate in a dispute resolution process?

READ OUT

Very likely	o	01
Somewhat likely	o	02
Neither likely nor unlikely	o	03
Somewhat unlikely	o	04
Very unlikely	o	05

**ASK Q15 IF Q14 = 4 OR 5 (SOMEWHAT UNLIKELY OR VERY UNLIKELY TO PARTICIPATE IN DISPUTE RESOLUTION PROCESS) | MULTIPLE RESPONSE | RANDOMISE**

Q15. You mentioned that your business would be unlikely to participate in a dispute resolution process. Can you explain the reasons why you would be unlikely to participate?

Select all that apply | DO NOT READ OUT

I would prefer to resolve the problem myself	o 01
I would sort out the problem before it got to that stage	o 02
I would be concerned it would negatively impact the reputation of the business	o 03
I don't know enough about the dispute resolution process	o 04
I have had a bad experience with dispute resolutions in the past	o 05
It takes too much time and effort	o 06
It costs too much	o 07
I would prefer to engage a lawyer or solicitor	o 08
I would be worried I might lose	o 09
Dispute resolutions are biased toward the consumer	o 10
Other (please specify) <b>*fixed position</b>	o 90
Don't know <b>*fixed position, single response</b>	o 98

**ASK ALL | SINGLE RESPONSE**

Q16. Does your business provide any information to consumers about their rights when purchasing a product or service from your business?

DO NOT READ OUT

Yes	o 01
No	o 02
Don't know	o 98

**ASK Q17 IF Q16 =1 | MULTIPLE RESPONSE | RANDOMISE**

Q17. How is this information provided?

Select all that apply | READ OUT

Signs or brochures in store	o 01
On the company website / app	o 02
Verbal information provided by staff	o 03
In the contract	o 04
On the receipt / invoice	o 05
Other (please specify) <b>*fixed position</b>	o 90

#### Section 4: Resolving customer issues

##### ASK ALL | NUMERIC

Q18. We would now like you to think about situations when your business had a legal obligation to provide a repair, replacement or refund for a product or service purchased from your business. In an average month approximately how many situations like this would your business deal with?

Number of cases \_\_\_\_\_

- + Less than once a month
- + Don't know

##### ASK IF Q18 GT 0 | NUMERIC | CAP MINUTES AT 60

Q19. Thinking about a typical situation when your business has a legal obligation to provide a repair, replacement or refund to the consumer, approximately how much time would you or your staff spend resolving the issue?

\_\_\_\_\_ hours \_\_\_\_\_ minutes

- + Don't know

#### Section 5: Awareness of ACL

##### ASK ALL | SINGLE RESPONSE

Q27. Has your business ever obtained any information about the Australian Consumer Law?  
DO NOT READ OUT

Yes	<input type="radio"/>	01
No	<input type="radio"/>	02
Don't know	<input type="radio"/>	98

##### ASK Q28 IF Q27 = 1 | SINGLE RESPONSE

Q28. Which of the following best describes how your business obtained this information?  
READ OUT

A government or industry organisation sent information to our business without our requesting it	<input type="radio"/>	01
Our business requested or sourced the information	<input type="radio"/>	02
Both of the above	<input type="radio"/>	03

##### ASK IF Q27 = 1 | MULTIPLE RESPONSE | RANDOMISE

Q29. Which of the following types of information has your business obtained?  
*Select all that apply* | READ OUT

Electronic or hardcopy publications, brochures or guides	<input type="checkbox"/>	01
Seminar or information session	<input type="checkbox"/>	02
Webinar	<input type="checkbox"/>	03
Online videos	<input type="checkbox"/>	04
Online audio guides	<input type="checkbox"/>	05
Verbal information	<input type="checkbox"/>	06
Other (please specify) <i>*fixed position</i>	<input type="checkbox"/>	90

**ASK IF Q27 = 1 | REPEAT Q30 FOR MAXIMUM OF 3 RESPONSES AT Q29 BASED ON LEAST FILL | MULTIPLE RESPONSE**

Q30. Where did your business obtain this [INSERT Q29 RESPONSE] from?  
 IF Q29=CODE 2 OR 3 SAY: Which organisation(s) hosted the [INSERT Q29 RESPONSE]?  
 Select all that apply

<INSERT RELEVANT STATE REGULATOR>	o 01
Australian Competition and Consumer Commission (ACCC)	o 02
Other business owners or industry peers	o 03
The Council of Small Business Organisations of Australia (COSBOA)	o 04
Australian Chamber of Commerce and Industry (ACCI)	o 05
National Retail Association (NRA)	o 06
General internet search ("Google it")	o 07
Solicitor or lawyer	o 08
The relevant ombudsman or dispute resolution service	o 09
Australian Security and Investment Commission – Moneysmart (ASIC)	o 10
Other government department or agency (Please specify) *Fixed position	o 11
Other industry organisation (Please specify) *Fixed position	o 12
Other (Please specify) *Fixed position	o 90
Don't know *Fixed position, single response	o 98

**ASK ALL | SINGLE RESPONSE**

Q37. Do you believe your business has access to sufficient information to ensure your business complies with the Australian Consumer Law?  
 DO NOT READ OUT

Yes	o 01
No	o 02
Don't know	o 98

**ASK ALL | SELECT UP TO THREE | RANDOMISE**

Q38. What is your preferred method of receiving information for your business about changes or amendments to the Australian Consumer Law?  
 Please select up to three of the below  
 READ OUT

Brochures or booklets sent via email	o 01
Brochures or booklets sent via post	o 02
Seminars or forums	o 03
News media	o 04
Industry publications or newsletters	o 05
Website	o 06
Social media	o 07
Solicitor or lawyer	o 08
Accountant	o 09
Other (please specify) *Fixed position	o 90
I do not wish to received information about new laws	o 10

## Section 6: Perceptions of the Fair-Trading Regulation

### ASK ALL

Q8. To what extent do you agree or disagree with the following statements?

#### ROWS - RANDOMISE

The government provides adequate access to services that help consumers to resolve disputes with businesses	○	01
In Australia, consumers are generally well informed about their rights and responsibilities when purchasing products and services	○	02
The government provides adequate information and advice to help businesses comply with the Australian Consumer Law	○	03
The government is doing enough to ensure businesses comply with the Australian Consumer Law	○	04
Businesses that do not comply with the Australian Consumer Law are likely to be detected	○	05
Businesses that do not comply with the Australian Consumer Law will be adequately penalised	○	06
The Australian Consumer Law adequately protects the rights of consumers	○	07
Australian Consumer Law adequately protects the rights of businesses	○	08
Australian Consumer Law favours the consumer over business	○	09
The possibility of negative news stories motivates businesses to resolve customer complaints	○	10
The possibility of negative reviews on review sites and social media has influenced businesses to take complaints more seriously	○	11
Most disputes between consumers and businesses end up with a fair outcome	○	12
The amount of time, money and resources businesses need to spend in order to comply with the Australian Consumer Law is appropriate	○	13
Businesses in my sector typically comply with the Australian Consumer Law	○	14
In Australia, businesses are generally well informed about their responsibilities and obligations when selling products and services	○	15

#### COLUMNS – SINGLE RESPONSE

Strongly agree	○	01
Agree	○	02
Neither agree nor disagree	○	03
Disagree	○	04
Strongly disagree	○	05
Don't know	○	98

## Section 7: TRAVEL SECTOR COVID QUESTIONS

### ASK IF NOT TRAVEL SECTOR | SINGLE RESPONSE

S7Q1. Has your organisation had travel bookings (including flights and accommodation) cancelled due to Government restrictions in response to the COVID pandemic?

Yes	○	01
No	○	02
Don't know	○	98

### ASK IF S7Q1 = 1 | OPEN ENDED

S7Q2. What issues did your organisation face when travel bookings (flights or accommodation) were cancelled due to these Government restrictions?

No known issues with cancelling travel bookings	○	97
Don't know	○	98

### ASK IF TRAVEL SECTOR | MR

S7Q3. During the COVID pandemic, did you offer any of the following to customers if you had to cancel bookings due to Government imposed COVID restrictions?

*Select all that apply*

Partial refund	○	01
Full refund	○	02
Credit / voucher	○	03
Some other type of compensation (please specify)	○	04
SR: No compensation (please specify)	○	05
SR: Did not have to cancel any bookings	○	06
SR: Don't know	○	98

### ASK IF S7Q3 = 5 | MR

S7Q3a. Why was no compensation offered to customers?

*Select all that apply*

Australian Consumer Law does not require refunds, credit/vouchers in such circumstances	○	01
Cost of refunds, credit/vouchers were commercially unfeasible	○	02
Refunds, credit/vouchers provide insufficient business goodwill to warrant cost	○	03
Another reason (please specify)	○	04
SR: Don't know	○	98

### ASK IF S7Q3 = 3 | DYNAMIC GRID

S7Q4. When a credit or voucher was provided to customers...

#### RANDOMISE ROWS

Did any re-booking fees apply?	○	01
Did it have to be used all at once?	○	02
Was it transferrable to another customer?	○	03
Did it have an expiry period?	○	04



**COLUMNS - SR**

Yes, all the time	o	01
Yes, some of the time	o	02
No, never	o	03
Don't know	o	98

**ASK IF S7Q4\_4 = 1 OR 2 | NUMERIC, DON'T ALLOW RESPONSE GREATER THAN 120**

S7Q5. How long was the expiry period for the credit or voucher?

\_\_\_\_\_ months

- + Less than 1 month
- + Don't know

**ASK IF TRAVEL SECTOR | SINGLE RESPONSE**

S7Q5a. During the COVID pandemic, did your organisation provided partial or full refunds to customers when the terms and conditions of purchase didn't say they were entitled to one?

Yes	o	01
No	o	02
Don't know	o	98

**ASK IF TRAVEL SECTOR | SINGLE RESPONSE**

S7Q6. Has your business changed its terms and conditions around cancellations in response to COVID?

Yes	o	01
No	o	02
Don't know	o	98

**ASK IF S7Q6 = 1 | MR**

S7Q7. In what ways has your business changed its terms and conditions around cancellations in response to COVID travel restrictions?

DO NOT READ OUT

Increased the fees / penalties	o	1
Decreased or entirely removed the fees / penalties	o	2
Made the fees or penalties clearer to understand	o	3
Made it easier to submit a complaint	o	4
Established formal complaints processes	o	5
Established formal remedy processes	o	6
Made it clearer when consumers have a right to refund	o	7
Made cancellation time frames clearer	o	8
Added cancellation time frame	o	9
Lengthened or removed cancellation time frame	o	10
Changed what consumers would be entitled to ( <b>please specify</b> )	o	11
Other ( <b>please specify</b> )	o	12
SR: We have not changed our terms and conditions	o	13
SR: Don't know	o	98

## Section 8: Demographics

INTRO: Finally, I would just like to ask some questions about your business to help with our analysis.

### ASK ALL | SINGLE RESPONSE

C1. Which of the following best describes your role?

READ OUT

Business owner	o	01
Executive role (e.g. CEO, COO, CFO, president)	o	02
Managerial role (includes roles where you might be responsible for a team e.g. product / project / marketing finance manager)	o	03
Operational role (includes roles that contribute to day-to-day process e.g. human resource personnel, accountant, sales rep, customer service, administration)	o	04
Other (please specify)	o	90

### ASK ALL | SINGLE RESPONSE

C2. Is your business a franchise?

DO NOT READ OUT

Yes	o	01
No	o	02

### ASK ALL | SINGLE RESPONSE

C3. What is your company's approximate annual turnover in Australia?

By turnover we mean the gross amount of money received in exchange for a product or service, excluding GST without deducting overheads, staff salaries, or other expenses.

READ OUT IF NEEDED

Less than \$100,000	o	01
\$100,000 to less than \$250,000	o	02
\$250,000 to less than \$500,000	o	03
\$500,000 to less than \$2 million	o	04
\$2 million to less than \$5 million	o	05
\$5 million to less than \$20 million	o	06
\$20 million or more	o	07
Don't know / prefer not to say	o	98

### ASK ALL | SINGLE RESPONSE

C4. Approximately how many years has your business been operating in Australia?

DO NOT READ OUT

12 months or less	o	01
1 to 3 years	o	02
4 to 5 years	o	03
5 to 10 years	o	04
10 to 20 years	o	05
20 to 30 years	o	06
More than 30 years	o	07
Don't know	o	98

**ASK ALL | MR**

C5a. Where are your business' products and services available to be purchased?

*Select all that apply* | READ OUT

Retail Store	o	01
Website / Online Store (including online marketplaces or an app)	o	02
Via Telephone	o	03
Mail Order Catalogue (or magazine)	o	04
Local market	o	05
Other ( <b>please specify</b> )	o	90

