

Australian Consumer Survey 2016

The Treasury, on behalf of Consumer Affairs
Australia and New Zealand

(EY Sweeney Ref No. 25364) - 18th May 2016



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Report disclaimer

This report was prepared at the request of the Department of the Treasury (hereafter "the Client") solely for the purposes of conducting the second Australian Consumer Survey ("ACS") for Consumer Affairs Australia and New Zealand ("CAANZ") to understand the views, experiences and understanding of Australian consumers and businesses on the effectiveness of the Australian Consumer Law, its enforcement and administration; and it is not appropriate for use for other purposes.

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Introduction

The Australian Consumer Law (ACL) is the uniform Commonwealth, state and territory consumer protection law that commenced on 1 January 2011 as Schedule 2 to the *Commonwealth Competition and Consumer Act 2010*.

The *Intergovernmental Agreement for the ACL* sets out that the enforcement and administration arrangements supporting the ACL are reviewed within seven years of the ACL commencing. The ACL review is scheduled to be conducted in 2016 by Consumer Affairs Australia and New Zealand (CAANZ) and will also examine the effectiveness of the ACLs provisions.

Prior to the implementation of the ACL, the Australian Consumer Survey (ACS) was initiated to establish a benchmark of community awareness of existing laws and protections. The first ACS was a national survey of consumers and businesses to identify the knowledge of consumer laws, consumer rights and business obligations.

This report contains the findings of the second ACS conducted in late 2015 and early 2016. The second ACS was designed to inform Australia's consumer policy makers about the views, experiences and understanding of Australian consumers and businesses on the effectiveness of the ACL and its enforcement and administration. The survey identifies trends in consumer and business behaviours, areas of consumer detriment and areas of business burden in terms of compliance costs.

The findings provide part of the evidence base for the ACL review and also provide an evidence base for future policy development by CAANZ and the Legislative and Governance Forum on Consumer Affairs (CAF), by identifying deficits and particular areas of consumer detriment.

The survey covered the following topics:

- ▶ Consumer confidence with regards to being treated fairly in the market and being supplied safe and reliable products/services
- ▶ Incidence and frequency of consumers experiencing situations where they were misled, treated unfairly or supplied substandard or unsafe products
- ▶ Barriers to effective use of complaint and dispute resolution processes (for consumers and businesses)
- ▶ The cost, in terms of time and money, to consumer of problems associated with misconduct, faulty products or deficient/unsafe services and the resolution of these complaints
- ▶ Types of transactions that are most problematic for consumers and businesses
- ▶ Consumer segments that experience detriment more frequently than others

Summary of key findings

The 2016 Australian Consumer Survey (ACS) involved 5,408 surveys with consumers and 1,210 surveys with businesses in Australia. Conducted in November 2015 (consumer survey) and February 2016 (business survey), this second wave of the ACS looks at trends in consumer and business perceptions, behaviours and experiences; areas of consumer detriment and areas of business burden.

Perceptions of consumer protection laws

Since 2011, when the first ACS was conducted and shortly before the commencement of the ACL, views of consumer protection laws have improved amongst both consumers and businesses.

Consumer views have shifted favorably across a range of the statements related to consumer protection laws and government intervention, in particular:

- ▶ Government providing adequate information and advice (54% agree compared to 38% in 2011);
- ▶ Government providing access to dispute resolution services (58% agree compared to 49% in 2011);
- ▶ Government being proactive in preventing businesses from treating consumers unfairly (45% agree compared to 40% in 2011);
- ▶ Businesses who treat consumers unfairly being detected (51% agree compared to 47% in 2011); and
- ▶ Confidence in the law adequately protecting consumers from being treated unfairly (54% compared to 51% in 2011).

However, consumer confidence in being able to buy products and services knowing that businesses will do the right thing and not mislead or cheat consumers has declined (64% agree compared to 71% in 2011).

From a business perspective, there have been a number of positive increases, the most notable being:

- ▶ The government provides adequate access to services that help consumers to resolve disputes with businesses (84% agree compared to 62% in 2011);
- ▶ Most disputes between consumers and businesses end up with a fair outcome (70% agree compared to 50% in 2011); and
- ▶ The government is doing enough to ensure businesses comply with the Australian Consumer Law (68% agree compared to 54% in 2011).

In addition, business respondents are more likely to believe the ACL has had a positive impact on:

- ▶ Business understanding of their obligations and responsibilities (57% report a positive impact compared to 44% in 2011);
- ▶ Business compliance with the ACL (56% report a positive impact compared to 42% in 2011);
- ▶ Consumer understanding of their rights and responsibilities (50% report a positive impact compared to 36% in 2011); and
- ▶ The investment required to comply with the ACL (28% report a positive impact compared to 16% in 2011).

Business perceptions of the ACL and views on the impact of the ACL vary by business size.

- ▶ Compared to small and medium businesses, large businesses were more likely to view the ACL as having made a positive impact across a range of factors ;
- ▶ Large businesses (84%) are more likely to agree that the government provides adequate information and advice to help businesses comply with the ACL compared to small (71%) and medium (70%) businesses;
- ▶ Medium/large businesses are less likely than small businesses to agree that the ACL favours the consumer over the business (53% agree compared to 67% of small businesses); and
- ▶ Small businesses (29% disagree) are more likely than medium/large business (18% disagree) to disagree that the ACL adequately protects the rights of businesses.

Experience of consumer problems

Along with improved perceptions of consumer protection laws in Australia, the 2016 ACS has also identified a reduction in the proportion of Australian consumers experiencing problems related to the purchase of goods or services.

Six in ten (59%) consumer respondents had experienced at least one problem related to a product or service in the last two years, down from 74% in 2011.

Business respondents also reported a lower incidence of consumer problems – reporting an average of 3.44 consumer problems per month compared to an average of 5.15 per month in 2011.

The most common types of problems experienced were related to faulty, unsafe or poor quality products (30% compared to 27% in 2011), poor customer service (26% compared to 37% in 2011) and the provision of incorrect or misleading information (24% in 2015 and 2011).

Consumers who speak a language other than English at home were more likely to report cases of experiencing unclear or unfair contract terms (16% vs. 10% of English speaking consumers) and high pressure sales tactics (7% compared to 4% of English speaking consumers).

Industry sectors where consumer problems were more likely to arise were:

- ▶ Telecommunication products or services – 26% of consumers who made a purchase in this category experienced a problem (compared to 31% in 2011);
- ▶ Internet service providers – 25% of consumers who made a purchase in this category experienced a problem (compared to 32% in 2011); and
- ▶ Electronics/electrical goods – 19% of consumers who made a purchase in this category experienced a problem (26% in 2011).

Consumers are taking action to resolve consumer problems

Consumers showed a higher propensity to take action to resolve their problems compared to the 2011 survey – 82% of consumers who experienced a problem took action to resolve it, compared to 75% in 2011.

Consistent with the 2011 findings, the industry sectors where consumers were more likely to take action were internet service providers (90% of consumers with a problem took direct action), banking or financial services (90% of consumers with a problem took direct action), utility services (89% of consumers with a problem took direct action) and telecommunication services (88% of consumers with a problem took direct action), all of which were likely to be problems related to an ongoing service.

Industry sectors where consumers were less likely to take action to resolve their problem included food and drink products (73% of consumers with a problem took direct action), health products or services (67% of consumers with a problem took direct action), public transport (64% of consumers with a problem took direct action), legal or professional services (63% of consumers with a problem took direct action), buying or selling real estate (62% of consumers with a problem took direct action) and work tools or work wear (62% of consumers with a problem took direct action).

Resolution of consumer problems

Consistent with the 2011 survey, almost half of consumer respondents who experienced a problem report that their problem has been resolved to their satisfaction (47% compared to 48% in 2011). The majority of resolved cases (84%) were settled directly between the consumer and the trader.

Industry sectors where problems were more likely to be resolved to the satisfaction of the consumer were electronics/electrical goods (58% of cases resolved to the satisfaction of the consumer) and telecommunication products (54% resolved to the satisfaction of the consumer), compared to the average of 47%.

In the public transport sector the proportion of cases unresolved and unlikely to be resolved is higher than the average (44% compared to the average of 26%).

In the utility services and travel services sectors the proportion of cases resolved but not to satisfaction of the consumer is above average (26% and 29% respectively compared to the average of 19%).

Decrease in the cost of consumer problems

It is estimated that it costs consumers **\$16.31 billion** each year to deal with problems, a decrease from 2011 (\$16.36 billion). Whilst the number of consumer problems has decreased significantly, the overall cost of consumer problems is only marginally lower. This is due to a higher proportion of consumers now taking action to resolve their problems and an increase in direct costs incurred by consumers when addressing their problem (average annual spend per person in 2015 was \$299 compared to \$221 in 2011).

It is estimated that consumer problems cost Australian businesses **\$18.03 billion per year**, a result notably lower than in 2011 (\$21.56 billion). The decrease in costs is driven by a lower incidence of consumer related problems however, the time spent dealing with each problem has increased (an average of 3.18 hours per issue compared to 2.54 hours in 2011).

Awareness of dispute resolution services

In 2016, around four in ten consumer respondents (44%) and two thirds of business respondents (66%) were aware of dispute resolution services provided by consumer protection agencies.

Within the consumer sample, awareness of these services has decreased since 2011 (down 3 percentage points to 44%) and this decrease is predominantly due to a decrease in Victoria (down 6 percentage points to 43%).

In contrast, awareness within the business sample is higher than the 2011 survey (up 5 percentage points to 66%). This increase is evident across most states and territories but is mainly due to business respondents in New South Wales, Northern Territory and South Australia.

Around one third of consumers (31%) report that they would participate in dispute resolution services if they had an issue with a business that they could not resolve. This represents a decrease from 2011 where 36% of consumer respondents were likely to participate in dispute resolution services. The decrease is evident across all states and territories but is particularly evident in Western Australia (down 11 percentage points to 28%), Victoria (down 5 percentage points to 31%) and Queensland (down 4 percentage points to 32%).

Business participation in dispute resolution services has increased with around three in ten businesses (29%) having gone through the process (an increase from 24% in 2011). Business use of dispute resolution services was higher in New South Wales (43%) and lower in Victoria (20%) and South Australia (14%).

Half of business respondents (53%) report that they would participate in dispute resolution services if they were unable to resolve a consumer issue, an increase from 43% in 2011. Intention to participate in dispute resolution services is higher amongst those who have previously participated in these services (67%).

Online transactions

Of the problems experienced by consumers, 23% were related to online purchases and of these purchases, 20% were purchased from an overseas based company. Industry sectors where online purchases were more common were electronics/electrical goods; clothing, footwear, cosmetics and other personal products; gift vouchers, travel services and entertainment.

Approximately six in ten consumers (63%) believe they have the same rights when purchasing online as they do in a physical store. This highlights a potential area for further consumer education to ensure consumers are aware of the scope and limitations of the ACL.

Businesses providing information about the ACL

The proportion of business respondents that provide their customers with information about the ACL has decreased from 55% in 2011 to 43% in 2016. The decline is particularly evident in Queensland, South Australia and Western Australia.

Signage, brochures and verbal information are the most common ways that businesses are delivering this information to consumers. In 2016, a higher proportion of business respondents report including information about the ACL on their contract/agreement documents (15% compared to 4% in 2011).

Australian Consumer Survey Report



Methodology

The 2016 ACS consists of two separate surveys – a consumer survey conducted amongst the Australian general public and a survey conducted amongst businesses trading within Australia.

The surveys were pre-tested via a series of qualitative cognitive interviews to fine-tune the questions asked, and ensure they were understood correctly by respondents.

Consumer survey

The consumer survey was conducted in November 2015.

A mixed methodology was employed for the consumer component of this study. 4,348 surveys were conducted online and 1,060 via telephone (50% mobile), with the aggregated total of consumer surveys being 5,408. The maximum margin of error for the total consumer sample is +/-1.3 (at the 95% confidence interval) – a very high degree of statistical precision.

Sample for the online survey was obtained from the online sample provider - QOR. Respondents for the online surveys were selected at random from this panel. Sample for the telephone survey was obtained from Infobase Consumer. Numbers, both mobile and landline, for the telephone survey were selected at random from the telephone sample list.

Quotas were applied to ensure representation across all States and Territories of Australia. Age and gender quotas were also applied within each State and Territory to reflect ABS Census population data. Quotas were employed to maximise the sampling efficiency (that is, to reduce the required weighting). Data was then weighted geographically (state, city, non-city) and demographically (age and gender) using the 2011 census. Additional quotas were employed within New South Wales, Victoria and Queensland to ensure representation of consumers living within and outside of capital cities.

The consumer survey data has been post-weighted to reflect 2011 ABS Census population data in terms of age, gender and location (state/territory and capital city/other area).

Business survey

The business survey was conducted in February 2016.

The business survey was facilitated via telephone with sample obtained from Incnet Business Database. A total of 1,210 surveys were conducted with business respondents. The maximum margin of error for the total business sample is +/-2.8 (at the 95% confidence interval).

Quotas were applied for State/Territory, business size (number of employees) and industry to ensure the survey sample reflected Australian business population. Exclusions were applied for businesses in the mining, agricultural, forestry and fishing industries; as well as not-for-profit organisations and government agencies or departments.

The survey was approved by the Australian Government Statistical Clearing House. The approval number is 02150 – 02.

Interviewers conducting the survey requested to speak to the person in the organisation who knows the most about the business' policies and procedures related to fair trading and consumer protection laws.

The business survey data has been post-weighted to reflect ABS business counts by state and business size (small, medium and large business determined by number of employees).

Limitations of the survey data

Sample representativeness is a limitation for any survey. A mixed method approach was employed for the consumer survey to maximise the advantages of telephone and online sampling in terms of response rate and representativeness of the survey sample. However, even with this mixed sampling approach there are limitations in terms of reaching all segments of the population. For example, not all Australians have a personally registered mobile phone or landline and not all Australians are registered on an online survey panel. Similarly, whilst the sample frame used for the business survey provides the greatest coverage of Australian businesses, not all businesses are covered by the frame.

Another limitation of surveys of this nature is non-response bias. There is no viable method for establishing whether the opinions and behaviours of those who responded to the survey differ to those who did not respond to the survey.

Many questions asked in this survey rely on self-reported behaviours. Whilst efforts have been made in the questionnaire design to minimise the burden on respondents and facilitate accurate responses, the responses provided reflect the respondent's best estimate or recall.

These limitations should be taken into consideration when interpreting the findings in this report.

Consumer sample characteristics

The final achieved sample structure for the consumer survey is shown in table 1 below.

Table 1: Sample structure – Consumer Survey

		No of interviews (unweighted) #	Weighted %	Maximum Margins of Error +/-
Total		5,408	100%	1.3
Gender	Male	2,551	49%	1.9
	Female	2,857	51%	1.8
Males by age	16-24	358	15%	5.2
	25-34	459	18%	4.6
	35-44	485	18%	4.4
	45-54	496	18%	4.4
	55-64	320	15%	5.5
	65+	433	17%	4.7
Females by age	16-24	432	14%	4.7
	25-34	516	18%	4.3
	35-44	544	18%	4.2
	45-54	523	17%	4.3
	55-64	323	14%	5.5
	65+	519	18%	4.3
State	Australia Capital Territory	382	2%	5.0
	New South Wales	1,196	32%	2.8
	Northern Territory	155	1%	7.9
	Queensland	1,174	21%	2.9
	South Australia	438	7%	4.7
	Tasmania	398	2%	4.9
	Victoria	1,221	25%	2.8
	Western Australia	444	10%	4.7
* Maximum margins of error shown are based on a research finding of 50% at the 95% Confidence Interval				

Business sample characteristics

The final achieved sample structure for the consumer survey is shown in table 2 below.

Table 2: Sample structure – Business Survey

		No of interviews (unweighted) #	Weighted %	Maximum Margins of Error +/-
Total		1,210	100%	2.8
State	Australian Capital Territory	61	1%	12.5
	New South Wales	286	17%	5.8
	Northern Territory	58	0%	12.9
	Queensland	270	10%	6.0
	South Australia	91	3%	10.3
	Tasmania	59	1%	12.8
	Victoria	286	13%	5.8
	Western Australia	99	5%	9.8
Business size	Less than 20 employees	795	98%	3.5
	20-199 employees	275	2%	5.9
	200+ employees	140	<1%	8.3
Business industry	Retail Trade	209	22%	6.8
	Financial and Insurance Services	126	11%	8.7
	Professional, Scientific and Technical Services	132	10%	8.5
	Rental, Hiring and Real Estate Services	93	9%	10.2
	Accommodation and Food Services	105	9%	9.6
	Construction	100	7%	9.8
	Health Care and Social Assistance	61	6%	12.5
	Transport, Postal and Warehousing	73	5%	11.5
	Manufacturing	84	4%	10.7
	Information Media and Telecommunications	31	2%	17.6
	Wholesale Trade	37	1%	16.1
	Other	159	15%	7.8
* Maximum margins of error shown are based on a research finding of 50% at the 95% Confidence Interval				

Notes on reading this report

Before we begin the main body of the report, there are a few points to make regarding the analysis and presentation of the data.

The collective term State Regulators has been used throughout this report. This refers to the following organisations in each state:

- ▶ ACT Fair Trading — Access Canberra
- ▶ NSW Fair Trading
- ▶ NT Consumer Affairs
- ▶ Queensland Office of Fair Trading
- ▶ SA Consumer and Business Services
- ▶ Tasmania Department of Justice — Consumer, Building and Occupational Services
- ▶ Consumer Affairs Victoria
- ▶ WA Department of Commerce

Where proportions do not add up to 100 per cent, it is due to rounding (for example, 99 per cent or 101 per cent).

Where a question is asked of the total sample, the base in the chart note refers to 'Total sample'. When a question is asked only of a sub-group, the base in the chart note defines the respondents who answered the question. In some instances, 'don't know' and 'no answer' responses have been excluded from some questions and therefore the bases are variable.

For most questions in the survey, respondents were provided with a list of options to select their response from or a rating scale. Open-ended questions are noted within the chart note as 'Unprompted'.

In some instances, respondents were allowed to provide more than one response to a question. The chart notes for these questions include the reference 'Multiple responses allowed'. All other questions are single response questions.

Small base sizes (below 60) have been highlighted with an asterisk (*). This data should be viewed as indicative data only.

Results that are statistically significant when compared to the average are highlighted on charts with the following symbols (□ significantly higher, □ significantly lower). 2016 results that are statistically significant when compared to the 2011 survey are highlighted on charts with the following symbols (▲ significantly higher than 2011 ▼ significantly lower than 2011). Differences that have been highlighted within the report commentary are statistically significant differences.

The term significant has a technical meaning. A statistic is considered to be significant if there is little likelihood that it resulted by sampling variation, indeed less than a 5 per cent likelihood. If a statistic is significant it likely represents the experience of the entire population of Australian consumers or businesses and does not just reflect the way the sample was chosen. The term significant does not imply that the statistic is necessarily large in a material sense.

The 2011 consumer survey data has been re-weighted using 2011 census data (not available at the time of preparing the original report). Therefore the 2011 data shown in this report will vary marginally from the results published in the 2011 report.

The consumer and business questionnaires were reviewed and updated to reflect current priorities. As a result of some wording changes and question routing, not all questions are directly comparable to the 2011 survey. In addition, some new questions were added to the survey and therefore there is no benchmark data for comparison.

When preparing the 2016 report a logic issue was identified in the 2011 consumer survey for Q32 (sectors where consumer problems were encountered in last 2 years) and Q33 (number of consumer problems encountered in last 2 years). This issue did not occur in the 2016 survey due to validation checks built into the survey programming. In this report, 2011 data for the affected questions has been updated to match the logic used in the 2016 survey.

The ACS collected data in order to quantify the cost of consumer problems – both in terms of consumer detriment and business compliance costs. The cost of time is one of the measures used to calculate the total cost of consumer problems. The hourly rates used to calculate the cost of time for consumers and businesses have been updated in the 2016 report, therefore the figures quoted for 2011 differ to the figures quoted in the 2011 report.

The hourly rates used in the 2016 report are based on default work-related (\$65.45 per hour) and non-work-related (\$29.00 per hour) labour rates¹ that are based on ABS average weekly earnings data. These default rates are used by the Australian Government for measuring Regulatory Impact Assessment.

¹ https://www.dpmc.gov.au/sites/default/files/publications/005_Regulatory_Burden_Measurement_Framework_4.pdf Accessed 28 April 2016 (page 18)

Consumer Survey

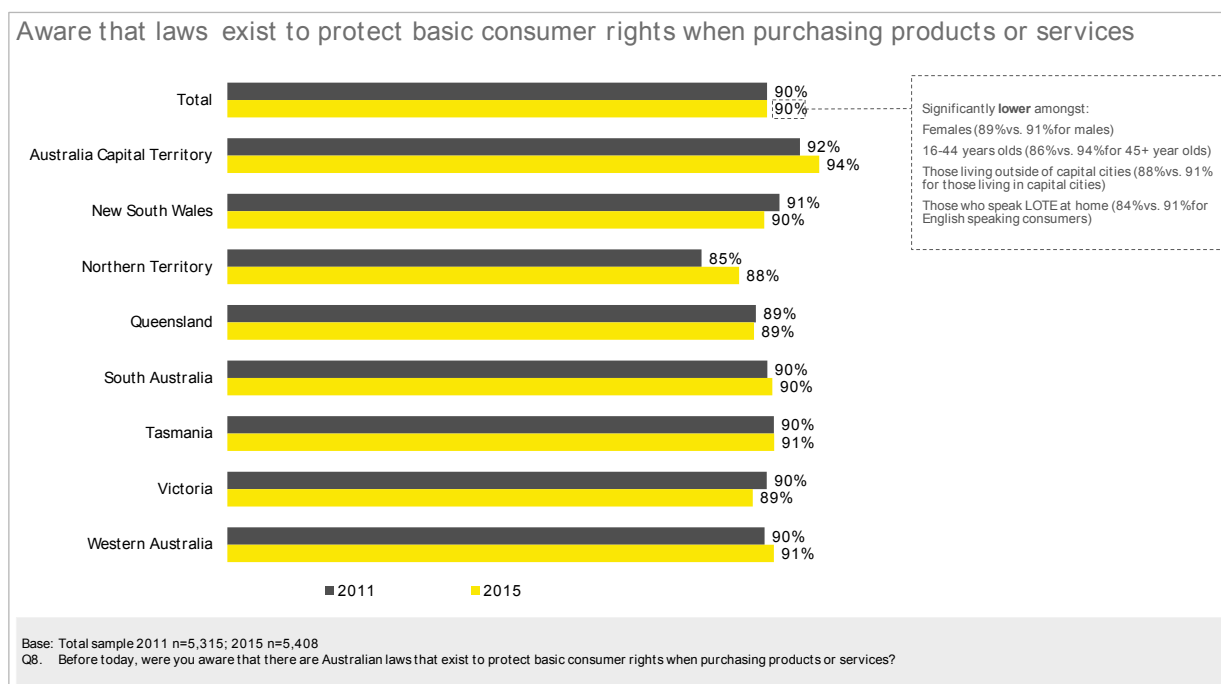


Awareness of consumer protection regulation

This section of the report looks at consumers' general understanding of consumer protection laws, their rights and responsibilities in relation to consumer protection laws, and awareness of consumer protection regulators.

Aware that consumer protection laws exist

Figure 1: Aware that laws exist to protect basic consumer rights when purchasing products or services



As reported in the 2011 survey, the vast majority of consumers (90%) are aware that laws exist to protect consumer rights when purchasing products or services.

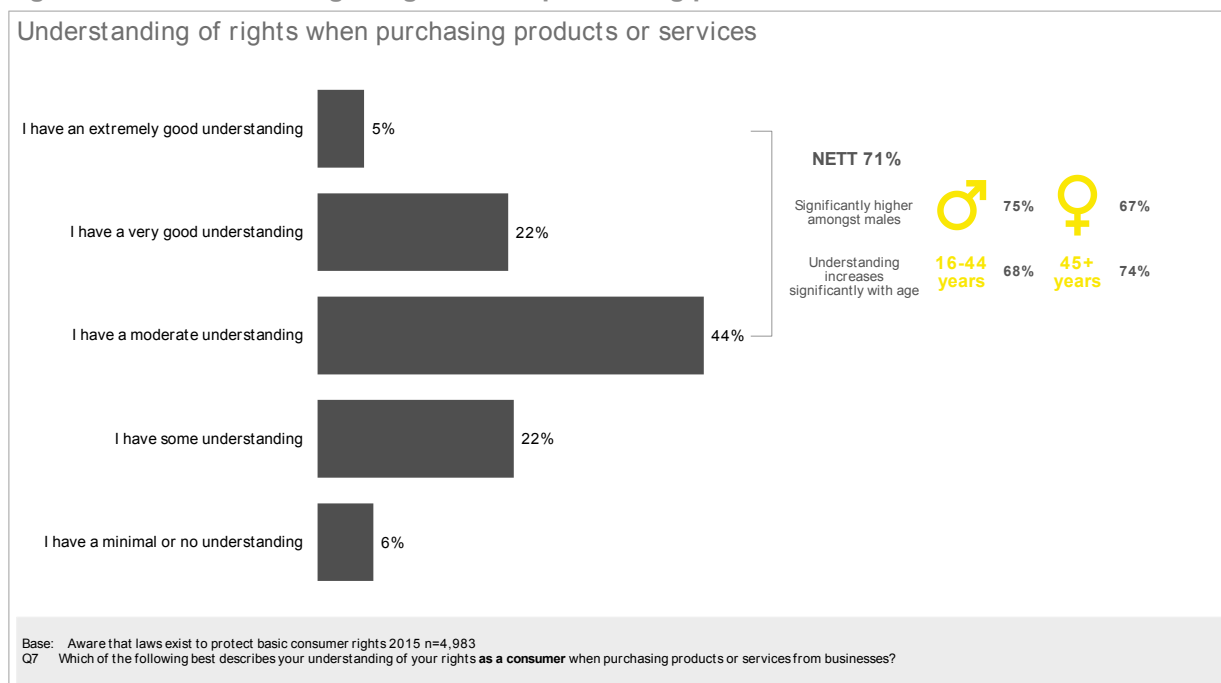
As shown in Figure 1, general awareness of consumer protection regulation is relatively consistent across all states and territories.

Whilst awareness is high across all respondents, Figure 1 shows that some consumer segments have lower awareness including females, younger respondents, those living outside of a capital city and those who speak a language other than English at home.

Understanding of rights

Survey respondents aware of laws to protect basic consumer rights were asked to assess their understanding of their rights as a consumer when purchasing products and services from businesses in Australia.

Figure 2: Understanding of rights when purchasing products or services

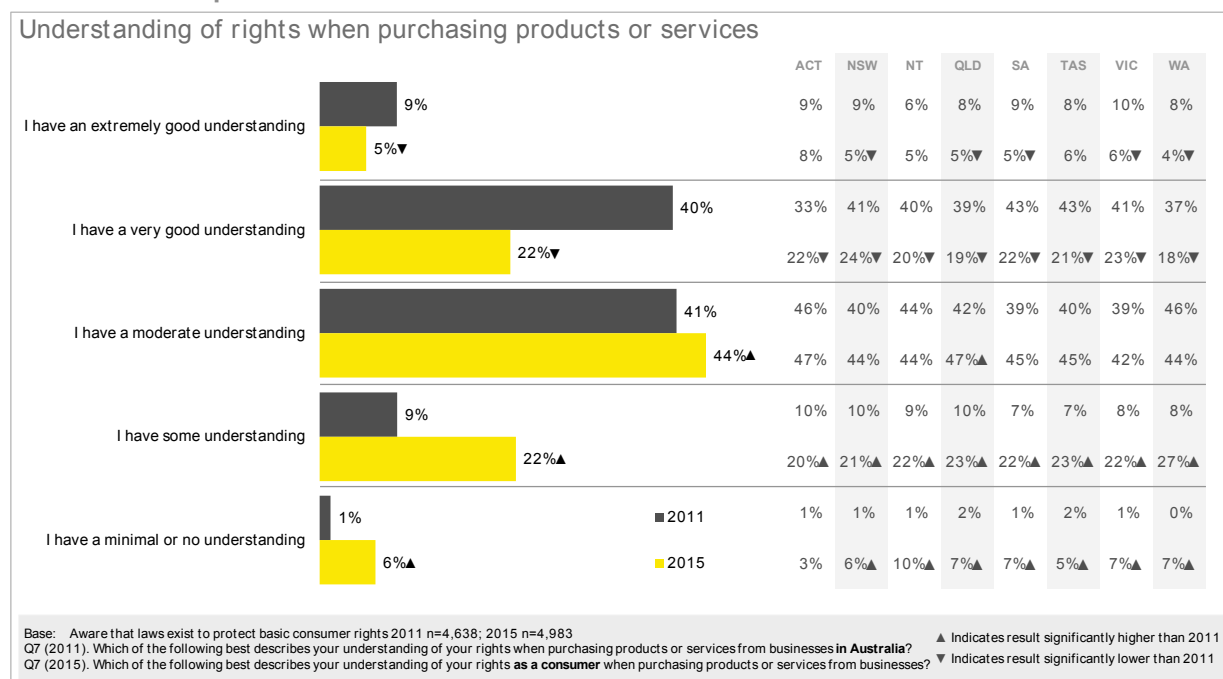


Almost three in four survey respondents (71%) believe they have at least a moderate understanding of their rights. The remaining respondents have some understanding (22%) or minimal or no understanding (6%).

Females appear to be less confident about their understanding of their rights with fewer females stating they have at least a moderate understanding (67%) compared to males (75%).

Understanding of rights when purchasing a product or service increases with age – 74% of those aged 45 years or older have at least a moderate understanding compared to 68% of those aged under 45 years.

Figure 3: Understanding of rights when purchasing products or services – 2011 and 2016 comparison



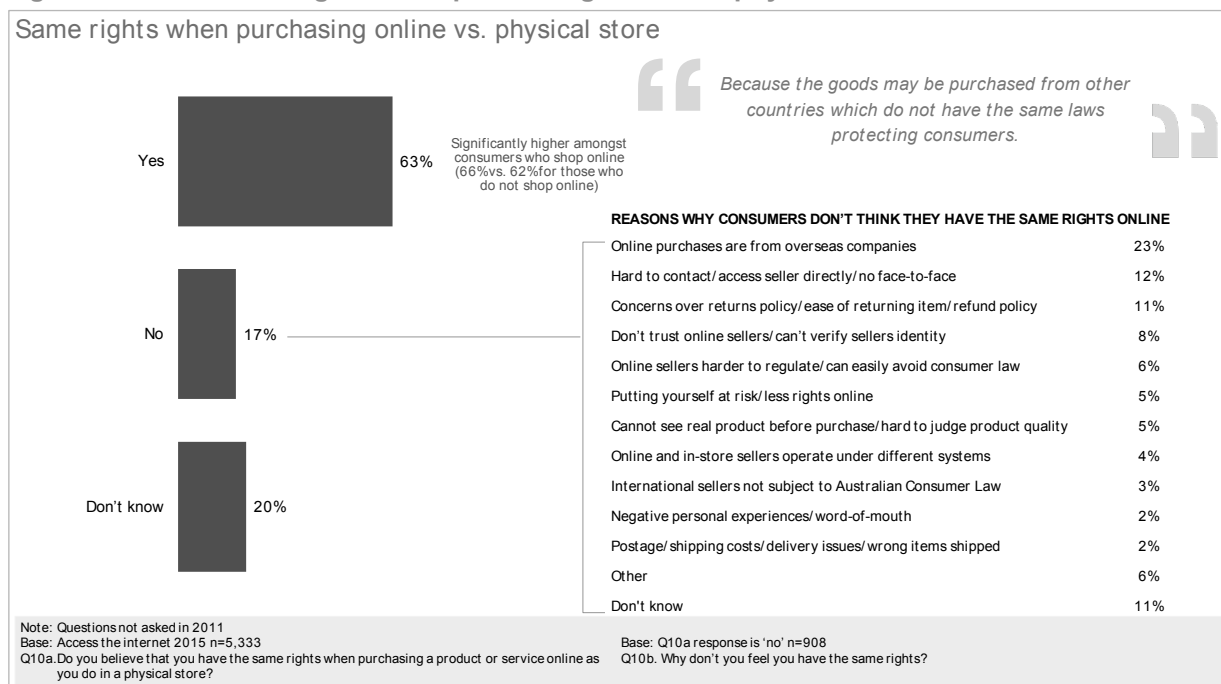
The wording for this question was modified slightly in 2016 to remove the reference to 'in Australia' so as to expand the scope to include purchases made online and/or from overseas companies. Therefore the results are not directly comparable but have been included below for consideration.

As shown in Figure 3, in 2016 survey respondents are generally less confident in their knowledge of their rights when purchasing products and services. This trend is in contrast to most other trends in this survey which indicate favorable shifts, suggesting the difference in results is due to the change in the question wording as opposed to a shift in consumers' knowledge.

Rights when shopping online

In 2016 additional questions were asked in the consumer survey to capture views around making purchases online.

Figure 4: Consumer rights when purchasing online vs. physical store



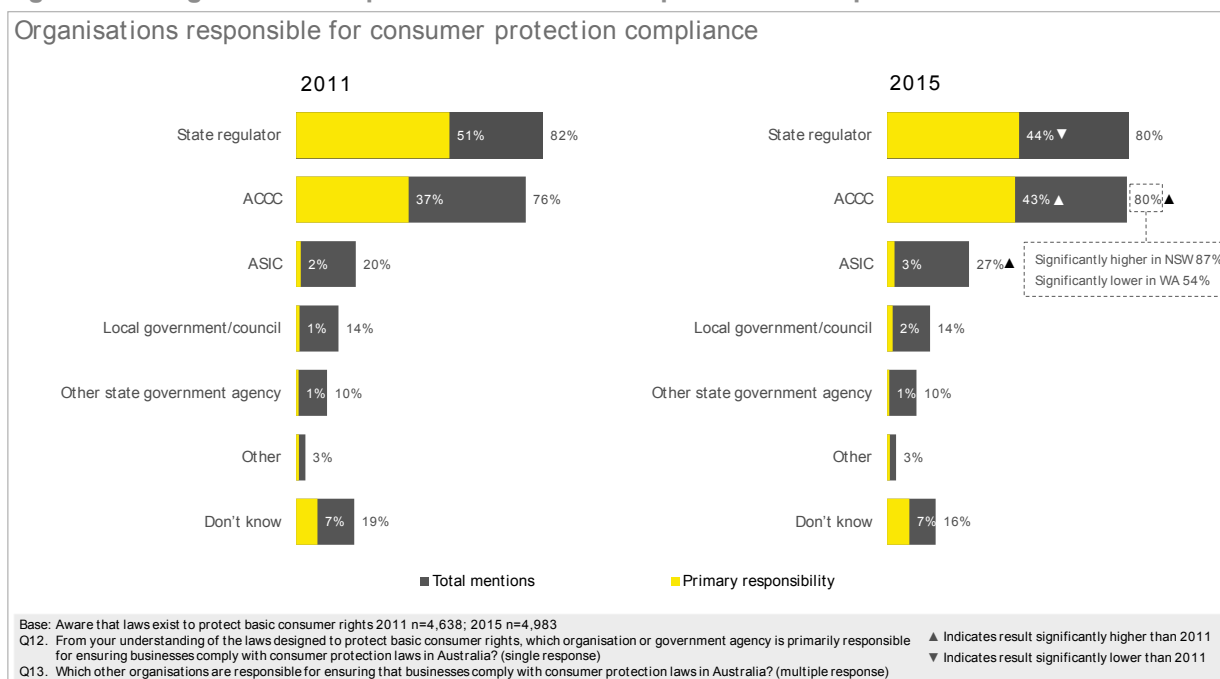
When asked if they believe they have the same rights when purchasing online as they do in a physical store, six in ten respondents who access the internet (63%) reported that they think they do have the same rights regardless of how the purchase is made, whilst 17% do not believe they have the same rights. The remaining 20% are unsure of how their rights compare in these situations. These results are relatively consistent across all consumer segments. These results are shown in Figure 4 overleaf.

As shown in Figure 4, for those who do not think they have similar rights when shopping online, one of the main reasons for holding this opinion is that online purchases involve transactions with international companies and therefore the laws that apply to physical stores in Australia do not necessarily apply to the online traders.

There is also concern around ease of contact when purchasing from an online store and ease of returning products and obtaining refunds. For some respondents, there is a lack of trust in online traders as it is difficult to verify the identity of the seller.

Awareness of consumer protection regulators

Figure 5: Organization responsible for consumer protection compliance



In 2016, 80% of consumer respondents aware that laws exist to protect basic consumer rights, were aware that state regulators and the ACCC have responsibility for consumer protection compliance.

As shown in Figure 5, there has been an increase in the proportion of respondents identifying the ACCC as having primary responsibility for enforcing consumer protection laws – increasing from 37% in 2011 to 43% in 2016.

There has also been an increase in the proportion of respondents identifying ASIC as having responsibility for consumer protection compliance, with total mentions for ASIC increasing from 20% in 2011 to 27% in 2016.

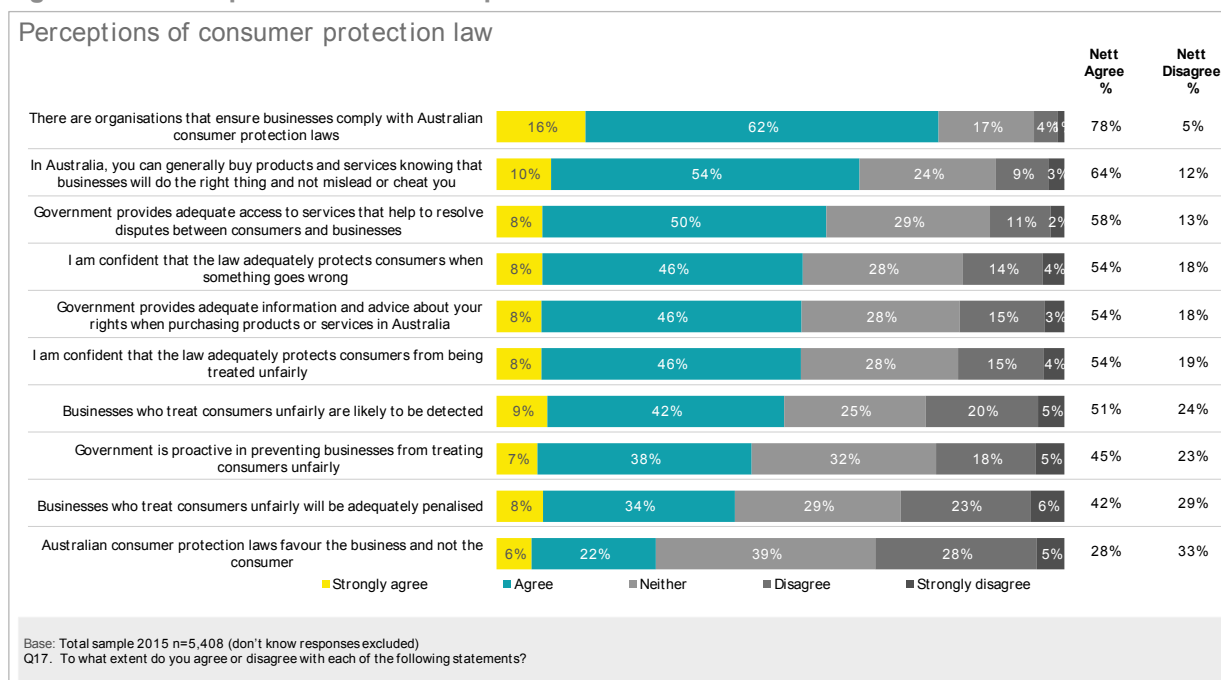
Perceptions of consumer protection regulation in Australia

This section of the report looks at consumer respondents views regarding consumer protection regulation in Australia.

Perceptions of consumer protection regulation

Respondents were shown a series of 10 statements about consumer protection regulation and asked to indicate the extent to which they agree or disagree.

Figure 6: Perceptions of consumer protection law



As shown in Figure 6, the large majority of respondents (78%) agree that organisations exist to ensure compliance with Australian consumer protection laws. There is also high agreement (64%) that in Australia consumers can generally make transactions knowing they will not be misled or cheated by businesses. Approximately half of respondents agree:

- ▶ The government provides access to services to help resolve disputes (58% agree)
- ▶ They are confident the law adequately protects consumers (54% agree)
- ▶ The government provides access to information and advice (54% agree)
- ▶ They are confident the law protects consumers from being treated unfairly (54% agree)
- ▶ Businesses who treat consumer unfairly will be detected (51% agree)

Views on whether consumer protection laws favour the business not the consumer are divided with 28% of respondents agreeing with this statement, 33% disagreeing and 39% uncertain.

Across all 10 statements shown in Figure 6, there is a notable proportion of respondents who do not hold a strong opinion either way which could be a reflection of low awareness/knowledge about consumer protection regulation.

Figure 7: Perceptions of consumer protection law – segment differences

Perceptions of consumer protection law			
	Nett Agree %	Nett Disagree %	KEY DIFFERENCES
There are organisations that ensure businesses comply with Australian consumer protection laws	78%	5%	• Significantly lower agreement amongst consumers who speak LOTE at home (71% agree) and 16-24 year olds (71%)
In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you.	64%	12%	
The government provides adequate access to services that help to resolve disputes between consumers and businesses	58%	13%	• Significantly higher agreement in NSW (63%)
I am confident that the law adequately protects consumers when something goes wrong	54%	18%	
The government provides adequate information and advice about your rights when purchasing products or services in Australia	54%	18%	• Significantly lower agreement in VIC (49%)
I am confident that the law adequately protects consumers from being treated unfairly	54%	19%	
Businesses who treat consumers unfairly are likely to be detected	51%	24%	
The government is proactive in preventing businesses from treating consumers unfairly	45%	23%	
Businesses who treat consumers unfairly will be adequately penalised	42%	29%	• Significantly higher agreement amongst consumers who speak LOTE at home (50%) and 16-24 year olds (53%)
Australian consumer protection laws favour the business and not the consumer	28%	33%	• Significantly higher agreement amongst consumers who speak LOTE at home (34% agree), males (31%) and 16-34 year olds (34%)

Base: Total sample 2015 n=5,408 (don't know responses excluded)
Q17. To what extent do you agree or disagree with each of the following statements?

Figure 7 highlights differences that exist between consumer segments in relation to perceptions of consumer protection regulation.

Respondents in New South Wales were more likely to agree that the government provides adequate access to dispute resolution services whilst respondents in Victoria are less likely to agree that the government provides adequate information and advice to consumers about their rights.

Those who speak a language other than English at home show differences on three aspects when compared to those who only speak English at home:

- ▶ Less likely to agree that there are organisations to ensure business compliance (71% agree vs. 78% for total sample)
- ▶ More likely to agree that businesses who treat consumers unfairly will be penalized (50% agree vs. 42% for total sample)
- ▶ More likely to agree that Australian consumer protection laws favour the business not the consumer (34% agree vs. 28% for total sample)

Males and younger respondents (16-34 years) are also more likely to agree that Australian consumer protection laws favour the business not the consumer (31% and 34% agree respectively).

Figure 8: Perceptions of consumer protection law continued

Perceptions of consumer protection law – nett agreement		Experienced at least one problem in last 2 years	Have not experienced any problems in last 2 years
There are organisations that ensure businesses comply with Australian consumer protection laws		77%	79%
In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you		63%	66%
The government provides adequate access to services that help to resolve disputes between consumers and businesses		57%	60%
I am confident that the law adequately protects consumers when something goes wrong		51%	58%
I am confident that the law adequately protects consumers from being treated unfairly		51%	57%
Businesses who treat consumers unfairly are likely to be detected		48%	55%
The government provides adequate information and advice about your rights when purchasing products or services in Australia		53%	55%
The government is proactive in preventing businesses from treating consumers unfairly		44%	46%
Businesses who treat consumers unfairly will be adequately penalised		39%	47%
Australian consumer protection laws favour the business and not the consumer		31%	23%

Base: Total sample 2015 n=5,408 (don't know responses excluded)
 Q17. To what extent do you agree or disagree with each of the following statements?

 Indicates result significantly higher than other subgroup
 Indicates result significantly lower than other subgroup

Not surprisingly, respondents who have experienced at least one problem when purchasing a product or service in the last two years hold a more negative view of consumer protection laws. These respondents are less likely to agree with a range of statements about consumer protection laws and more likely to agree that consumer protection laws favour the business and not the consumer.

Figure 9: Perceptions of consumer protection law – 2011 and 2016 trends

Perceptions of consumer protection law	NETT AGREE		NETT DISAGREE	
	2011	2015	2011	2015
The government provides adequate information and advice about your rights when purchasing products or services in Australia	38%	54%▲	32%	18%▼
The government provides adequate access to services that help to resolve disputes between consumers and businesses	49%	58%▲	18%	13%▼
The government is proactive in preventing businesses from treating consumers unfairly	40%	45%▲	26%	23%▼
Businesses who treat consumers unfairly are likely to be detected	47%	51%▲	25%	24%
I am confident that the law adequately protects consumers from being treated unfairly	50%	54%▲	21%	19%▼
Businesses who treat consumers unfairly will be adequately penalised	39%	42%▲	33%	29%▼
I am confident that the law adequately protects consumers when something goes wrong	51%	54%▲	20%	18%
Australian consumer protection laws favour the business and not the consumer	26%	28%	29%	33%▲
There are organisations that ensure businesses comply with Australian consumer protection laws	80%	78%▼	4%	5%
In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you.	71%	64%▼	8%	12%▲

Base: Total sample 2015 n=5,408 (don't know responses excluded)
 Q17. To what extent do you agree or disagree with each of the following statements?

▲ Indicates result significantly higher than 2011
 ▼ Indicates result significantly lower than 2011

As shown in Figure 9, there have been a number of shifts since 2011 in perceptions of consumer protection law. In 2015, views have shifted across a range of the statements related to consumer protection laws and government intervention, in particular:

- ▶ Government providing adequate information and advice (agreement up 16 percentage points)
- ▶ Government providing access to dispute resolution services (agreement up 9 percentage points)
- ▶ Consumer protection laws favour the business not the consumer (disagreement up 4 percentage points)

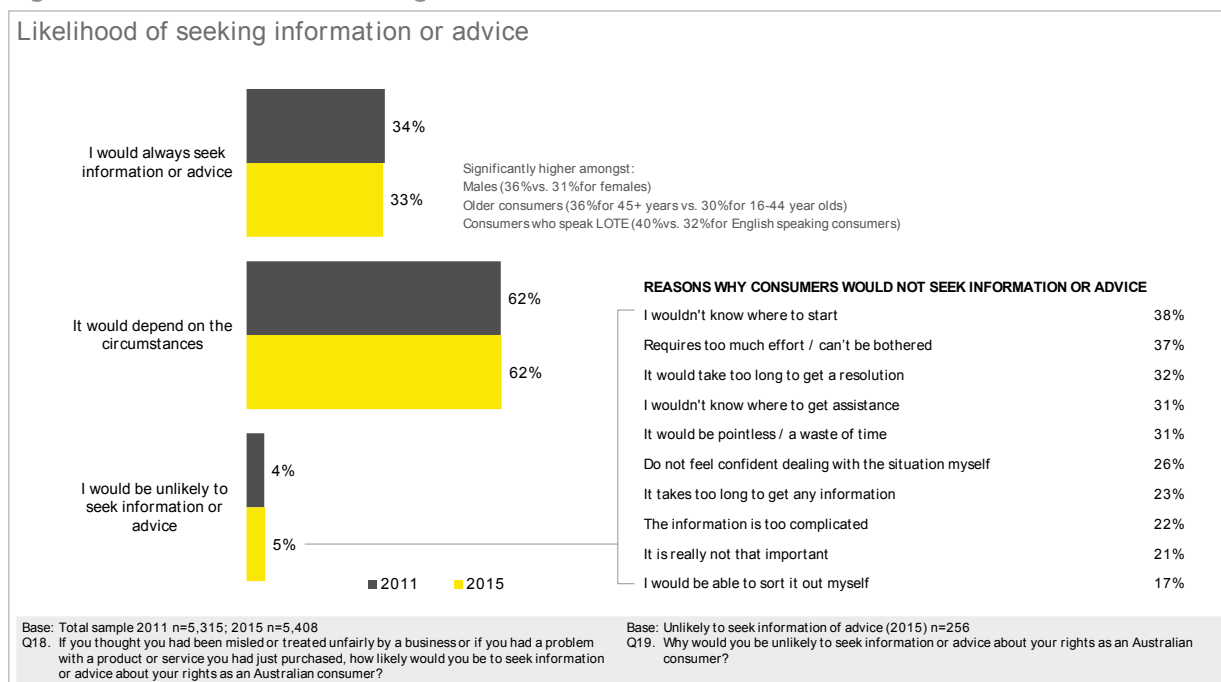
In contrast, there has been a decrease in terms of consumer confidence in businesses doing the right thing. In 2015, fewer respondents agree that consumers can generally make transactions knowing that businesses will not mislead or cheat them (agreement down 7 percentage points).

Seeking information and advice

This section of the report looks at likelihood of consumers seeking information and advice, where they would go for information and advice and preferred formats for receiving information.

Likelihood of seeking information or advice

Figure 10: Likelihood of seeking information or advice

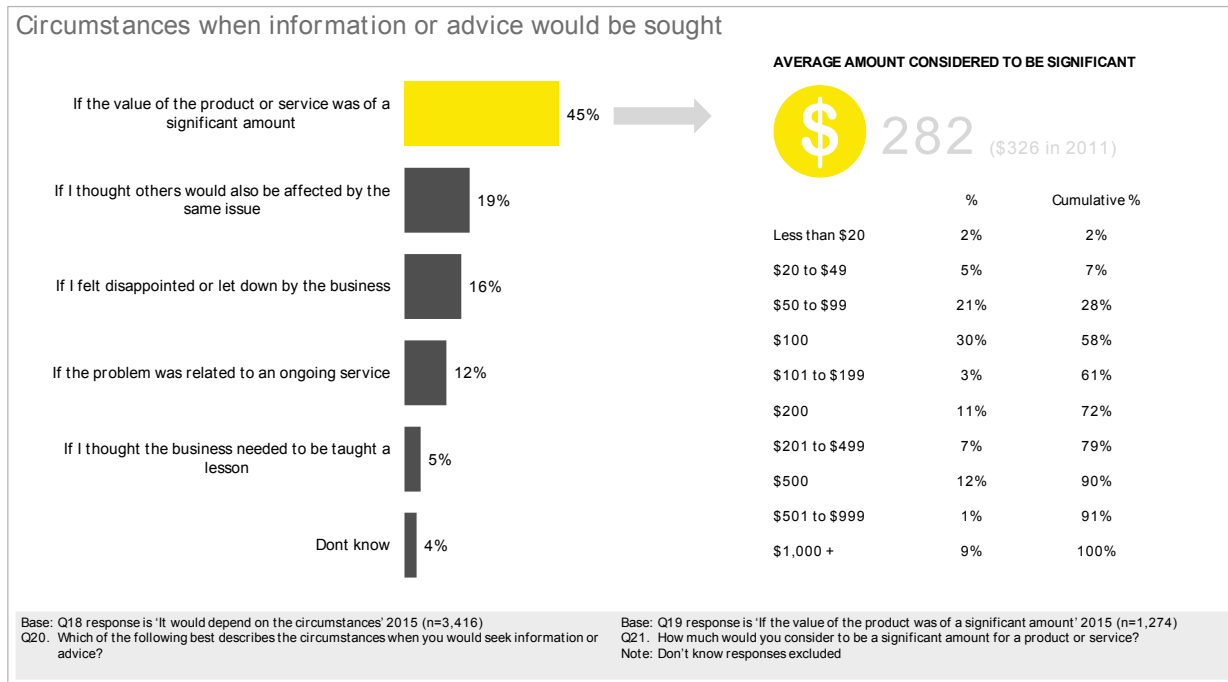


One third of consumer respondents would always seek information or advice if they believe they had been misled or treated unfairly by a business, or had a problem with a product or service. This result is consistent with the 2011 survey findings.

For six in ten consumer respondents (62%), their likelihood of seeking information or advice would depend on the circumstances.

For the small minority who would not seek information or advice (5%), these respondents show lack of knowledge about where to go and lack of confidence in dealing with the situation. There is also a sense of apathy for some consumer respondents.

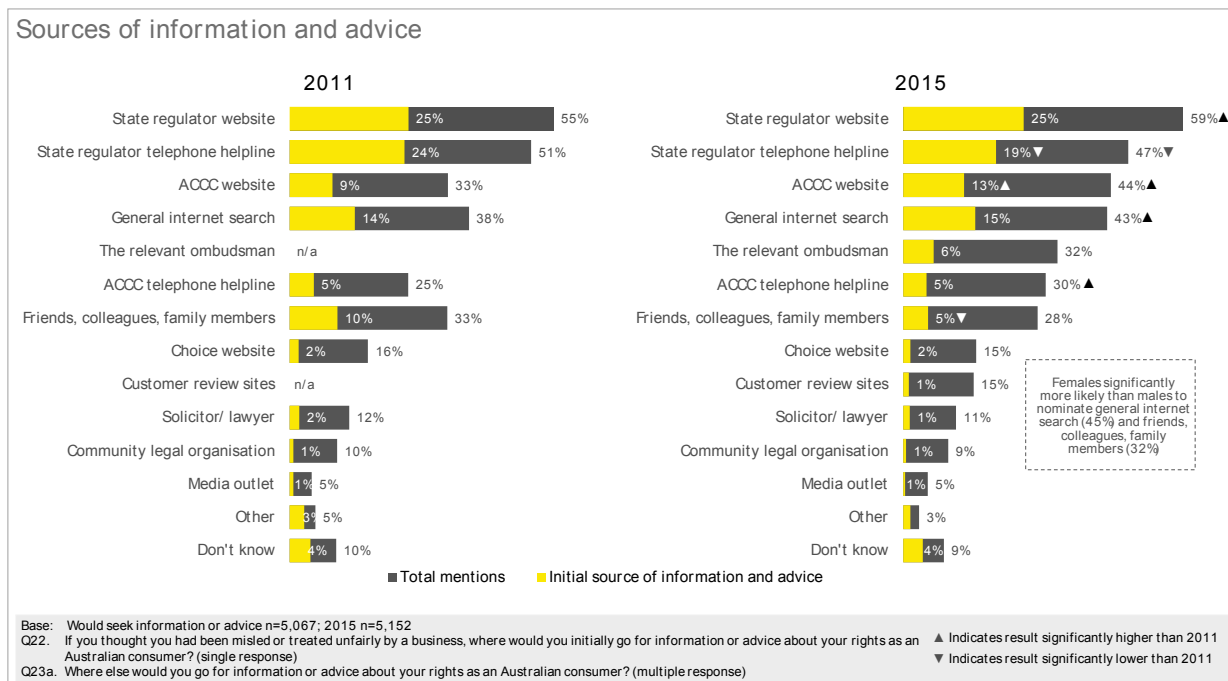
Figure 11: Circumstances when information or advice would be sought



For those who said it would depend on circumstance, the most common situation when they would seek information or advice is when the product or service is of a significant value. As shown in Figure 11, for the majority of these respondents, a transaction of \$200 or more is considered to be significant.

Sources of information or advice

Figure 12: Sources of information and advice



As shown in Figure 12, the most common sources for information or advice are state regulator websites and telephone helplines, ACCC website and general internet searching. Since 2011, there has been an increase in consumer respondents nominating state regular websites, ACCC website and telephone helpline, and general internet searching as main sources of information or advice. There has been a decrease in consumer respondents nominating state regulator telephone helplines.

Figure 13: Preferred information formats

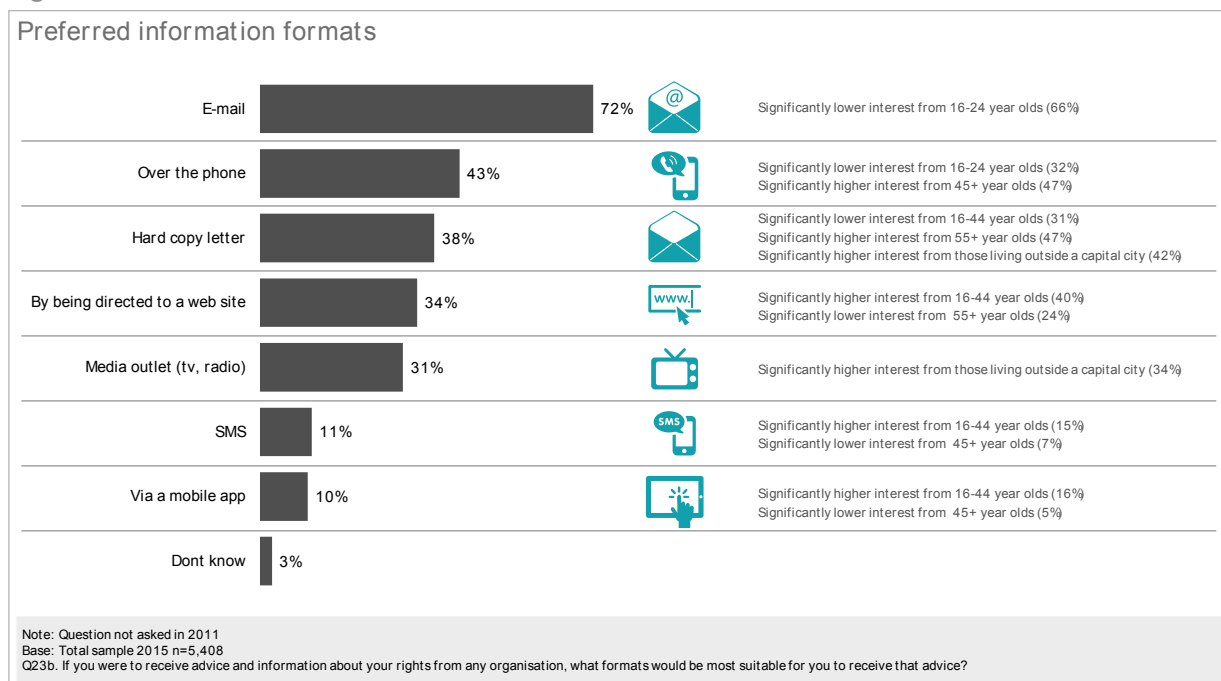


Figure 13 shows that consumer respondents show a strong preference for email communication – particularly younger consumers.

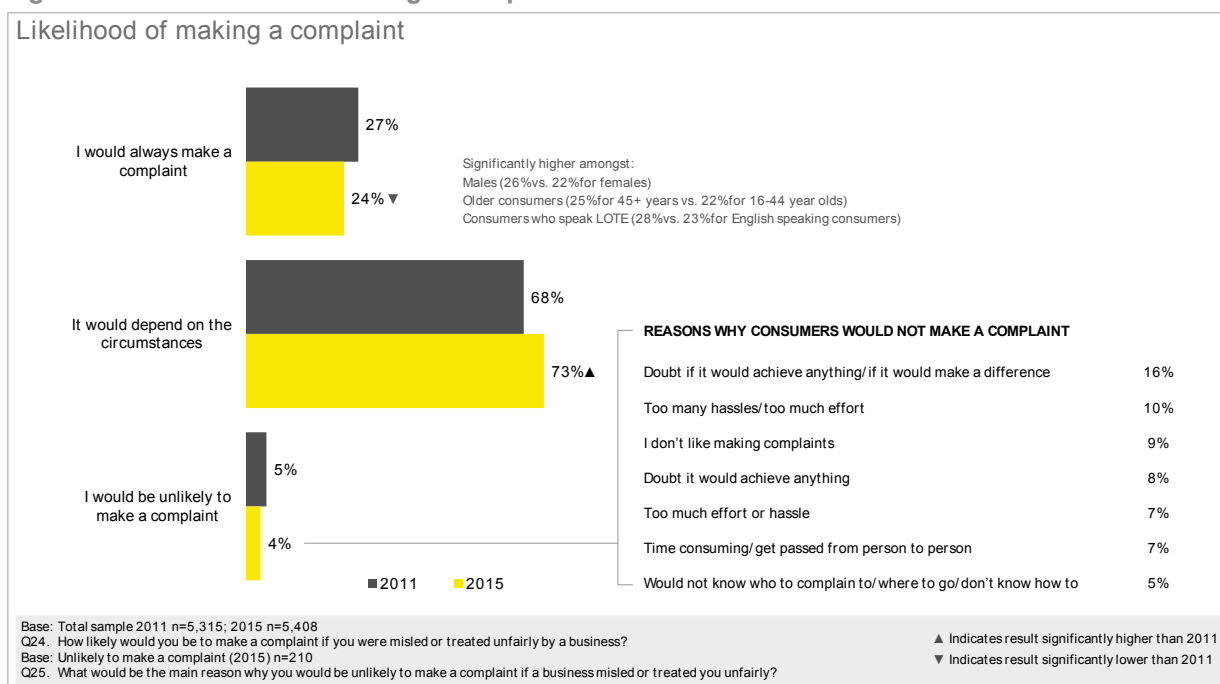
Interest in receiving information via SMS or mobile Apps is generally low, however younger respondents show more interest in these formats.

Making a complaint

This section of the report looks at situations when consumers would make a complaint and how they would go about making the complaint. This section also looks at awareness of dispute resolution services and the likelihood of participating in these types of services.

Likelihood of making a complaint

Figure 14: Likelihood of making a complaint



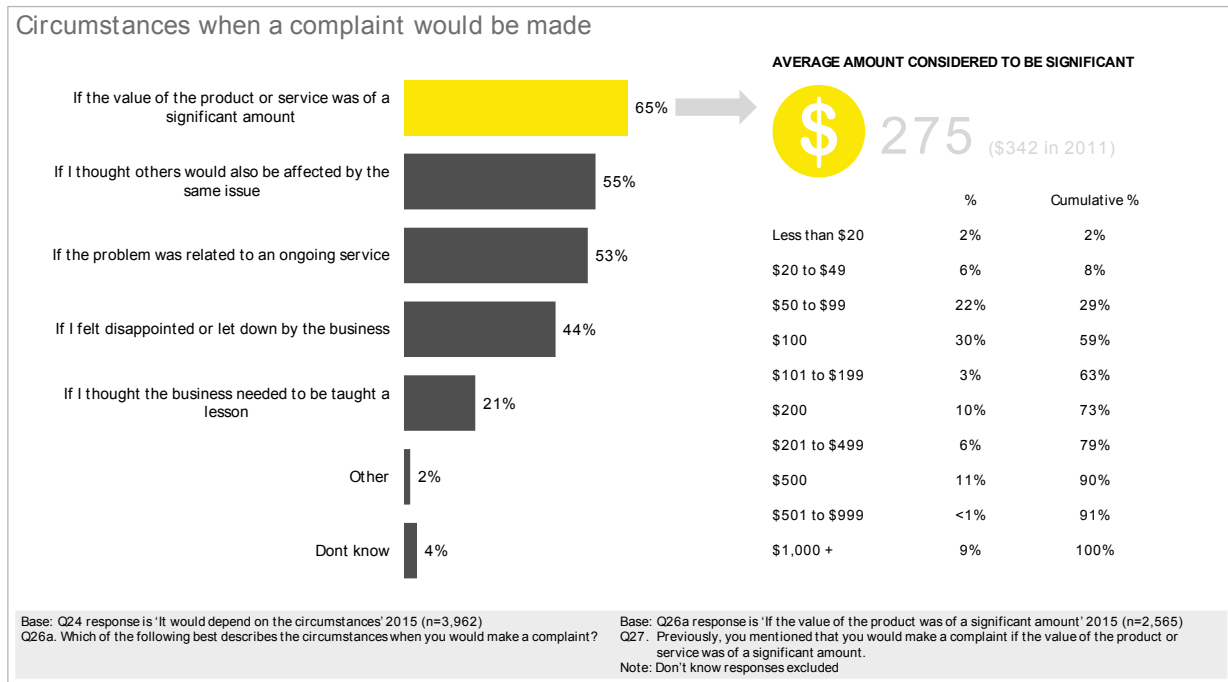
As shown in Figure 14, around one in four consumer respondents (24%) would always make a complaint if they felt they had been misled or treated unfairly by a business, whereas 73% state it would depend on the circumstances. A small proportion (4%) state they are unlikely to make a complaint – for these respondents there is a belief that making a complaint will not achieve any outcome and that it is too much hassle.

There are some consumer segments who are more likely to always make a complaint, regardless of the circumstances:

- ▶ Males (26% vs. 22% females)
- ▶ Consumers aged 45+ years (25% vs. 22% for 16-44 year olds)
- ▶ Consumers who speak a language other than English at home (28% vs. 23% for English speaking consumers)

The proportion of consumer respondents who would always make a complaint has decreased since 2011, with more respondents stating it would depend on the circumstances.

Figure 15: Circumstances when a complaint would be made

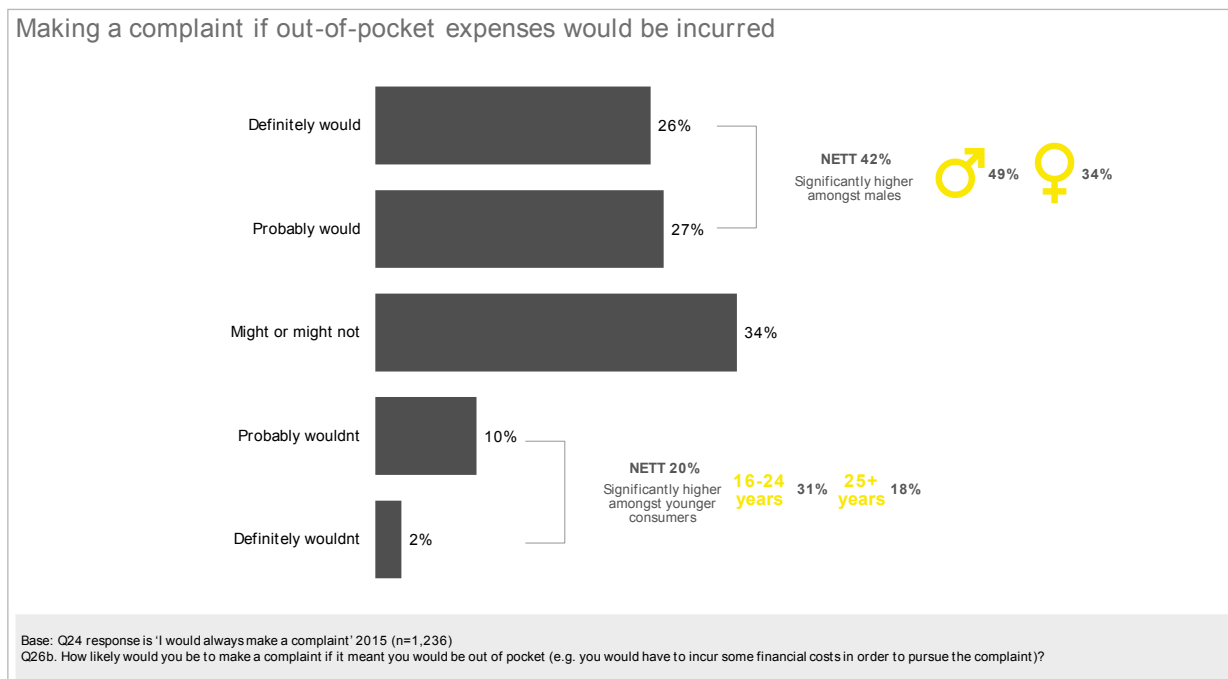


For those who would not always make a complaint, the most common circumstance when they would make a complaint is when the product or service is of a significant value – which for the majority of these respondents is transactions of \$200 or more.

Preventing others from being impacted by the same issue is also a motivation for some to make a complaint.

These respondents are also more likely to make a complaint if the problem was related to an ongoing service.

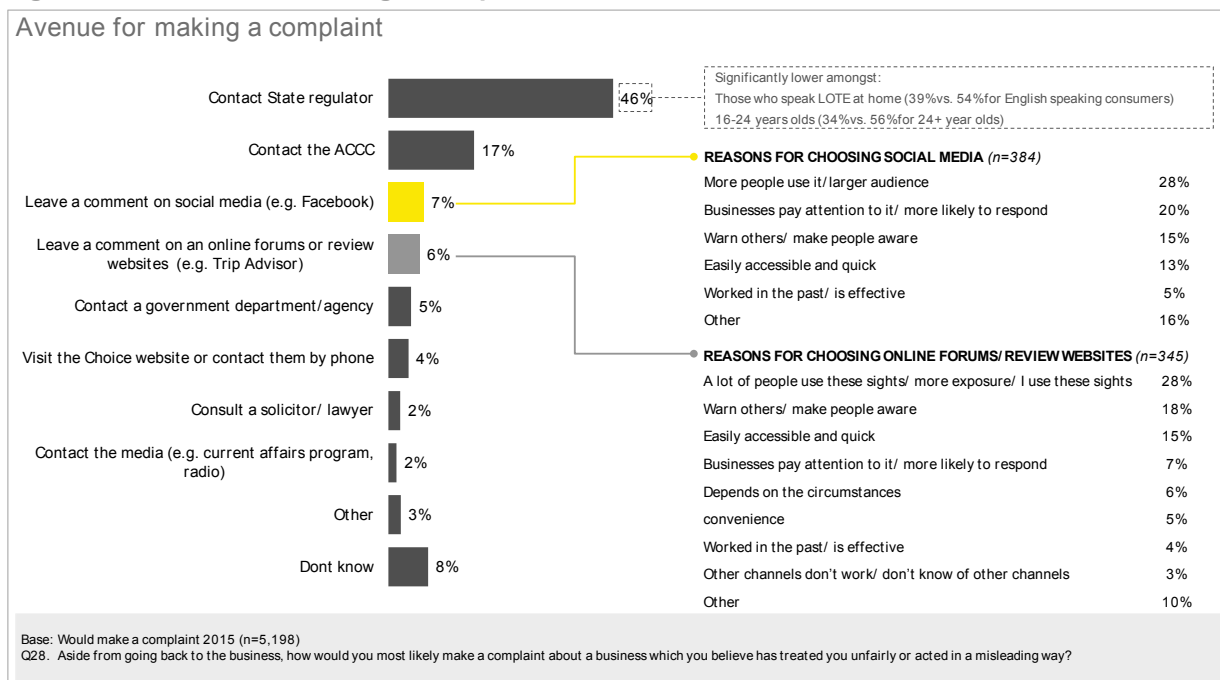
Figure 16: Making a complaint if out-of-pocket expenses would be incurred



Around four in ten (42%) would definitely or probably still make the complaint regardless of the expenses incurred, 20% would not proceed with the complaint and one third (34%) are uncertain what they would do.

Avenues for making a complaint

Figure 17: Avenue for making a complaint



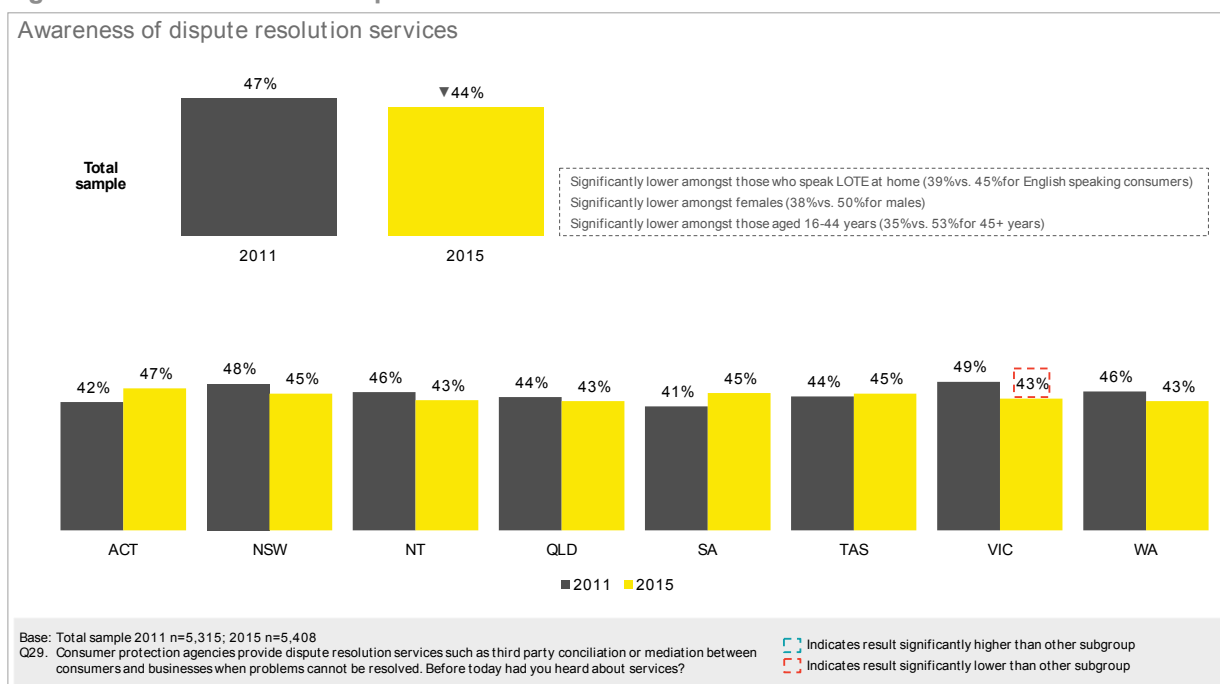
The most common channels for making a complaint are through state regulators (46%) or the ACCC (17%).

Less than one in ten would make the complaint via social media (7%) or via an online forum or review website (6%). The main motivations for using these channels are greater reach and exposure, warning other consumers and prompting a quicker response from the business.

Younger consumers and consumer respondents who speak a language other than English at home are less likely to make a complaint via their state regulator (39% and 34% respectively vs. 46% for total sample).

Awareness of dispute resolution services and likelihood of participation

Figure 18: Awareness of dispute resolution services

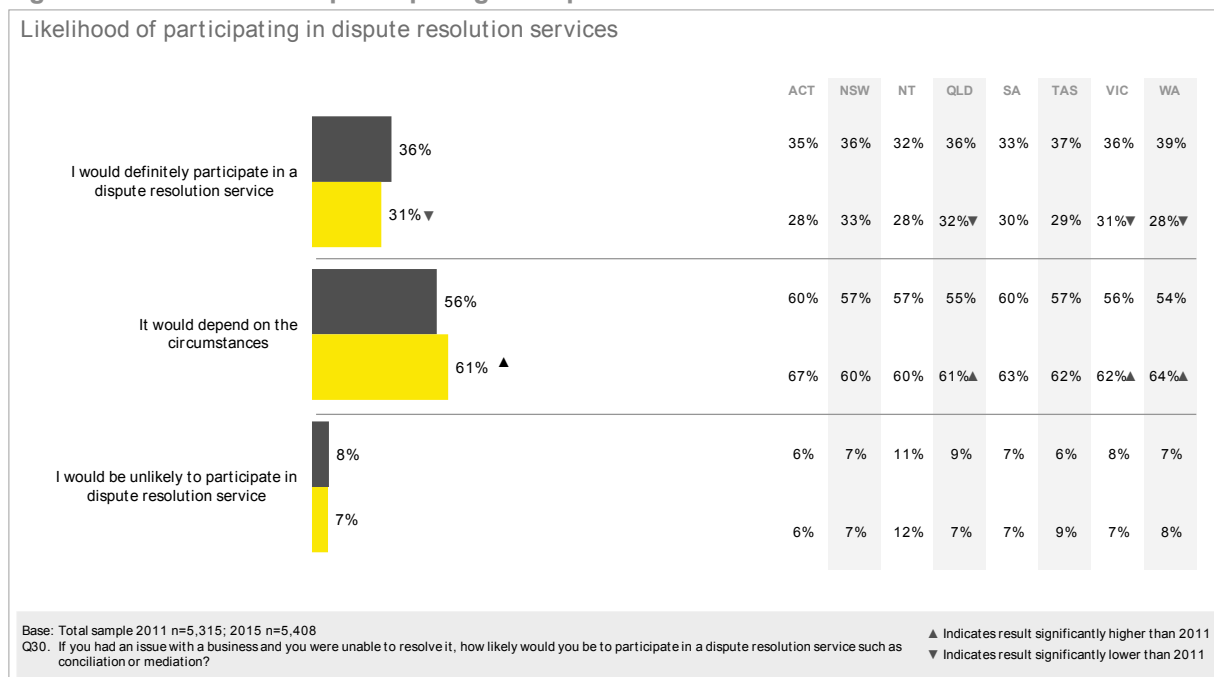


Approximately four in ten consumer respondents (44%) had heard of dispute resolution services provided by consumer protection agencies.

Females (38%), younger consumers aged 16-44 years (35%) and those who speak a language other than English at home (39%) show lower awareness of dispute resolution services.

Awareness of these services has decreased since 2011 (down 3 percentage points) and this decrease is predominantly driven by a decrease in Victoria (down 6 percentage points).

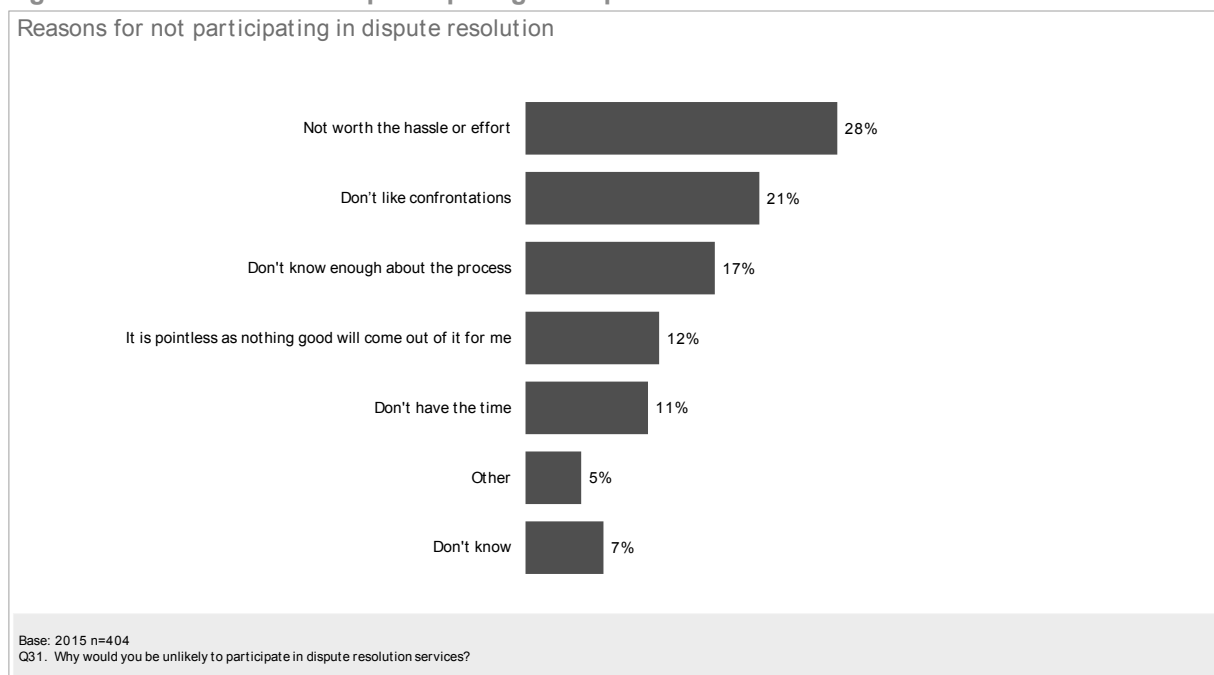
Figure 19: Likelihood of participating in dispute resolution services



As shown in Figure 19, around one third of consumer respondents (31%) report that they would definitely participate in dispute resolution services if they had an issue with a business that they could not resolve. A further 61% might participate, depending on the circumstances.

Likelihood of participating in dispute resolution services has decreased since 2011, down 5 percentage points from 36%. The decrease is evident across all states and territories but is particularly evident in Western Australia (down 11 percentage points), Victoria (down 5 percentage points) and Queensland (down 4 percentage points).

Figure 20: Reasons for not participating in dispute resolution



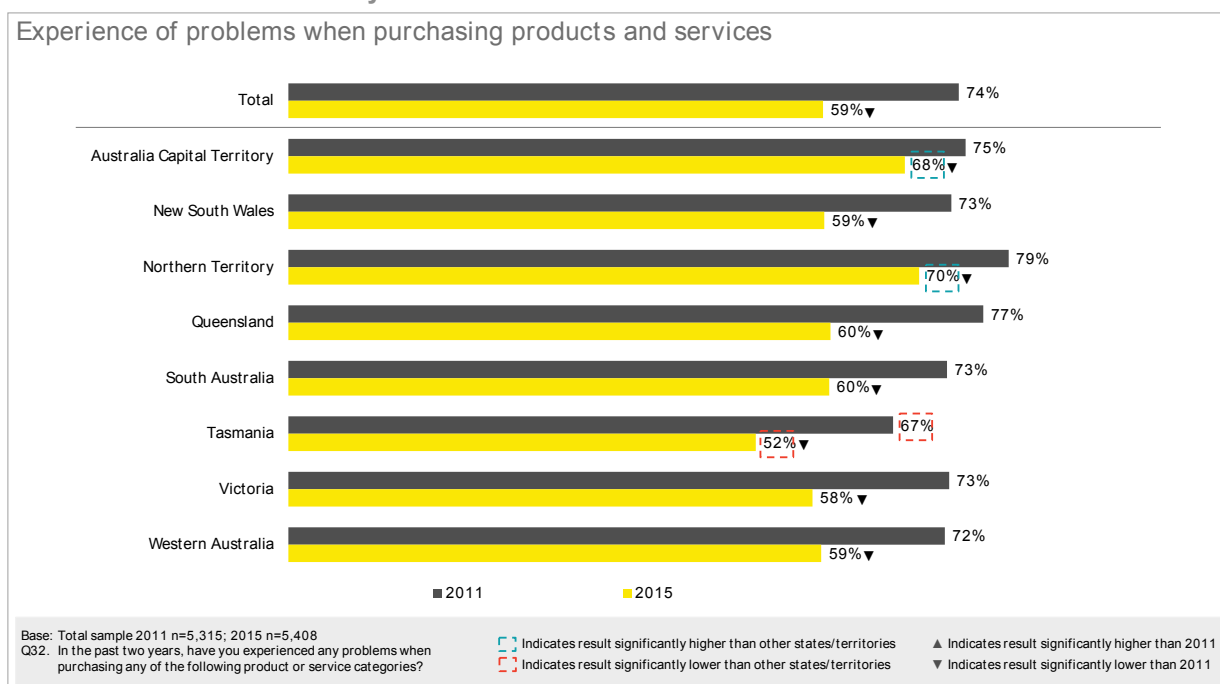
The main barriers include a perception that it is not worth the hassle or effort, dislike of confrontations, low familiarity with the process, an expectation that nothing good will come from it and lack of time.

Experience of problems when purchasing products and services

This section of the report looks at problems encountered by consumer respondents when purchasing products and services in the last two years. It also identifies the sectors where problems are most prevalent, the types of problems experienced, how consumers addressed the problem and the outcomes.

Experience of problems when purchasing products and services

Figure 21: Experience of problems when purchasing products and services – overall and by state and territory

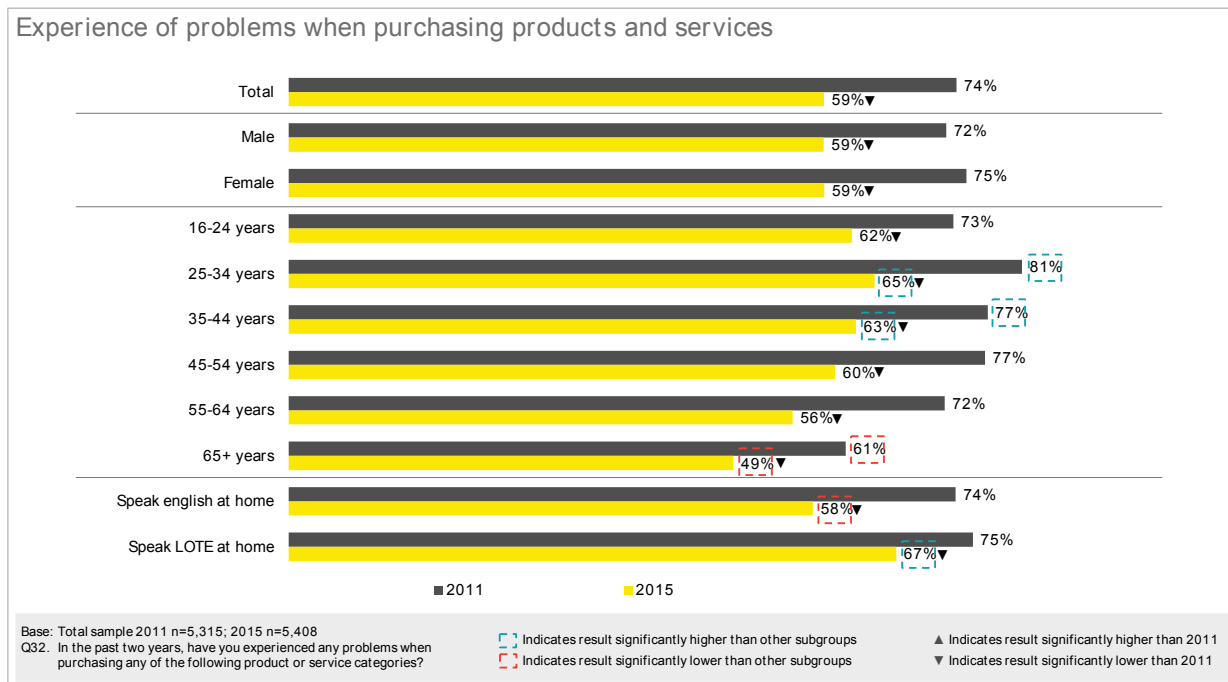


Six in ten (59%) consumer respondents have experienced at least one consumer problem in the last two years, with the remaining 41% not reporting any consumer problems in the last two years.

The incidence of consumers experiencing problems has decreased from 74% in 2011, with decreases evident across all states and territories.

Compared to other states and territories, the incidence of experiencing consumer problems is higher in Northern Territory (70%) and Australian Capital Territory (68%) and lower in Tasmania (52%).

Figure 22: Experience of problems when purchasing products and services – overall and by age, gender and language spoken at home

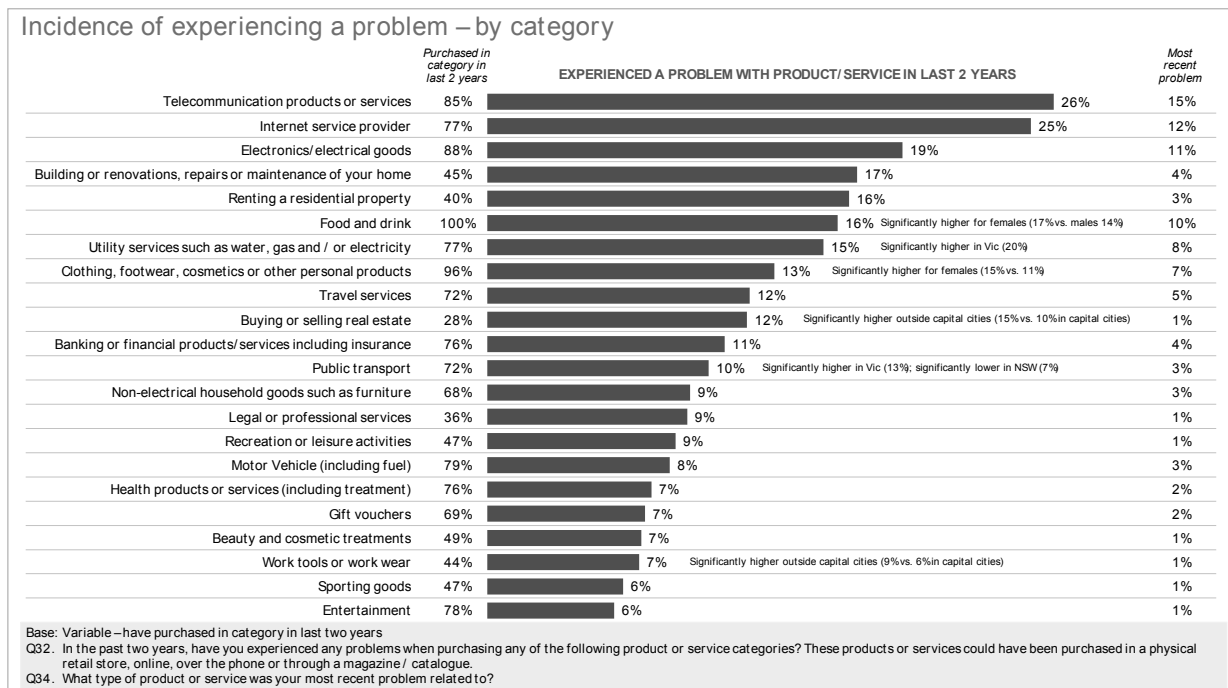


Consistent with the 2011 survey, the experience of consumer problems is higher amongst 25-34 year olds (65%) and 35-44 year olds (63%) and lower amongst those aged 65 years or older (49%).

The incidence of consumer problems is higher amongst those who speak a language other than English at home (67%), a result which was not evident in the 2011 survey.

Purchase category

Figure 23 Incidence of experiencing a consumer problem – by purchase category



Industry sectors where consumer problems were more prevalent were:

- ▶ Telecommunication products or services – 26% of consumers who made a purchase in this category experienced a problem
- ▶ Internet service providers – 25% of consumers who made a purchase in this category experienced a problem
- ▶ Electronics/electrical goods – 19% of consumers who made a purchase in this category experienced a problem

In the utility services sector, 15% of consumers who made a purchase in the last two years experienced a problem. This is higher in Victoria where 20% of consumers experienced a problem related to utility services.

The incidence of problems related to public transport was also higher in Victoria (13% vs. 10% for total sample) and lower in New South Wales (7%).

Females were more likely than males to experience problems related to food and drink, and clothing, footwear and other personal products.

Consumer problems in the real estate sector are more prevalent in capital cities compared to other locations (15% and 10% respectively).

Figure 24: Incidence of experiencing a consumer problem – 2011 and 2016 comparison

Incidence of experiencing a problem	Purchased in category		Experienced a problem	
	2011	2015	2011	2015
Telecommunication products or services**	81%	85%▲	31%	26%▼
Internet service provider	82%	77%▼	32%	25%▼
Electronics/electrical goods	89%	88%	26%	19%▼
Building or renovations, repairs or maintenance of your home	56%	45%▼	18%	17%
Renting a residential property	46%	40%▼	17%	16%
Food and drink	100%	100%	24%	16%▼
Utility services such as water, gas and / or electricity**	85%	77%▼	33%	15%▼
Clothing, footwear, cosmetics or other personal products	92%	96%▲	18%	13%▼
Travel services	74%	72%▼	14%	12%▼
Buying or selling real estate	39%	28%▼	10%	12%
Banking or financial products/ services including insurance	83%	76%▼	23%	11%▼
Public transport	76%	72%▼	15%	10%▼
Non-electrical household goods such as furniture	69%	68%	11%	9%▼
Legal or professional services		36%		9%
Recreation or leisure activities	57%	47%▼	10%	9%
Motor Vehicle (including fuel)**	60%	79%▲	16%	8%▼
Health products or services (including treatment)		76%		7%
Gift vouchers		69%		7%
Beauty and cosmetic treatments		49%		7%
Work tools or work wear		44%		7%
Sporting goods		47%		6%
Entertainment	81%	78%▼	7%	6%

Base: Variable – have purchased in category in last two years ** categories modified in 2015 survey
 Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.
 Q34. What type of product or service was your most recent problem related to?

▲ Indicates result significantly higher than 2011
 ▼ Indicates result significantly lower than 2011

Figure 24 shows that most industry sectors attracted fewer consumer problems when compared to the 2011 survey.

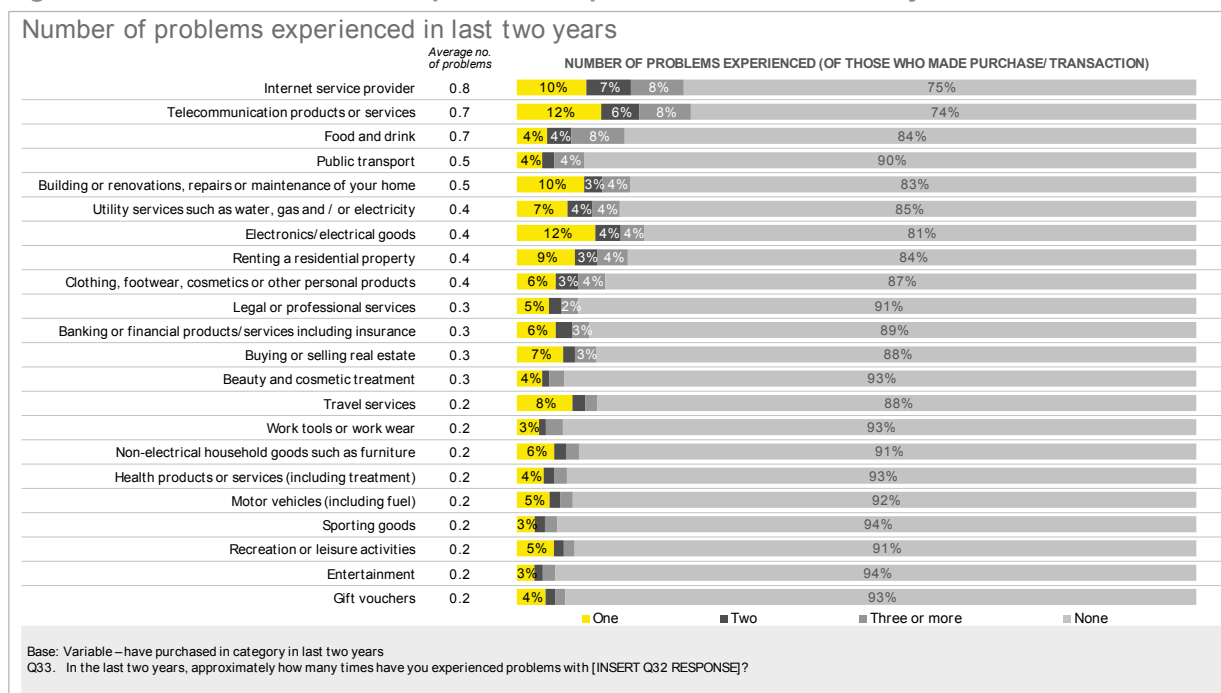
It should be noted that additional categories were added in 2015 and some changes were made to the categories:

- ▶ Telecommunications: In 2011 mobile phone was a separate category and landline phone services were included with utility services. In 2015 these were grouped as telecommunication products and services.

- ▶ Motor vehicles: In 2015 this category was expanded to include fuel.

Number of problems experienced in the last two years

Figure 25: Number of consumer problems experienced in the last two years



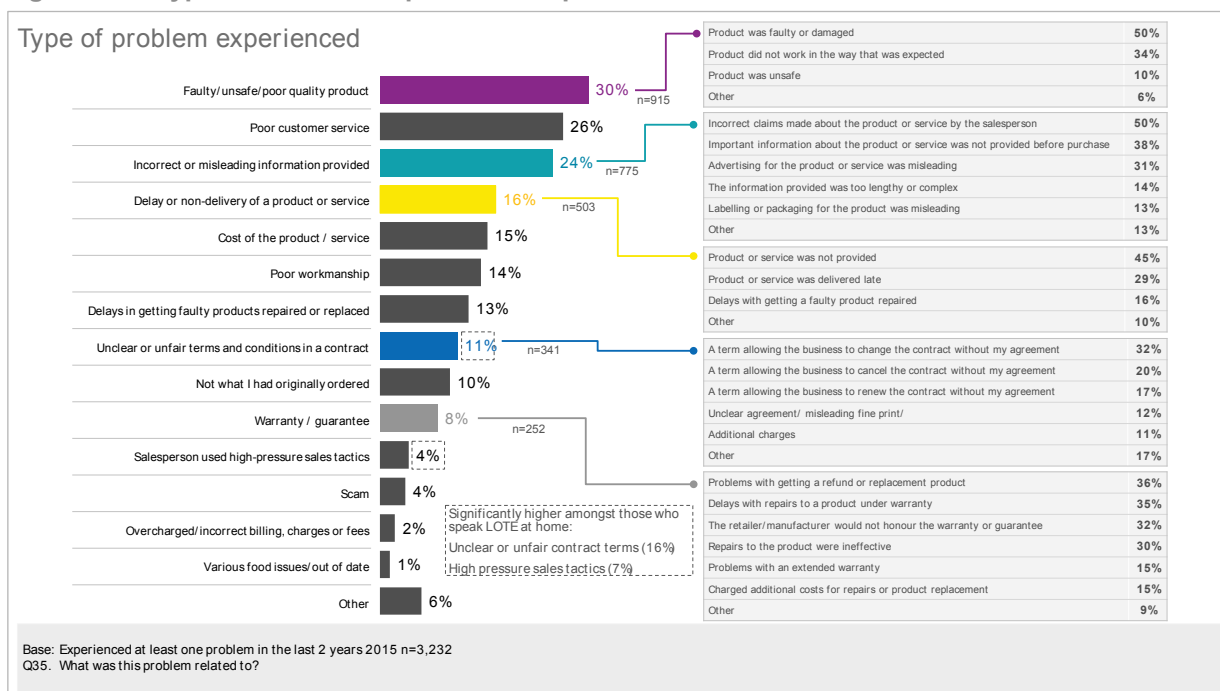
As shown in Figure 25, categories with the highest average number of problems were:

- ▶ Internet service providers (0.8)
- ▶ Telecommunication products and services (0.7)
- ▶ Food and drink (0.7)
- ▶ Public transport (0.5)
- ▶ Home building, renovations, repairs and maintenance (0.5)

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

Types of problems experienced

Figure 26: Types of consumer problems experienced

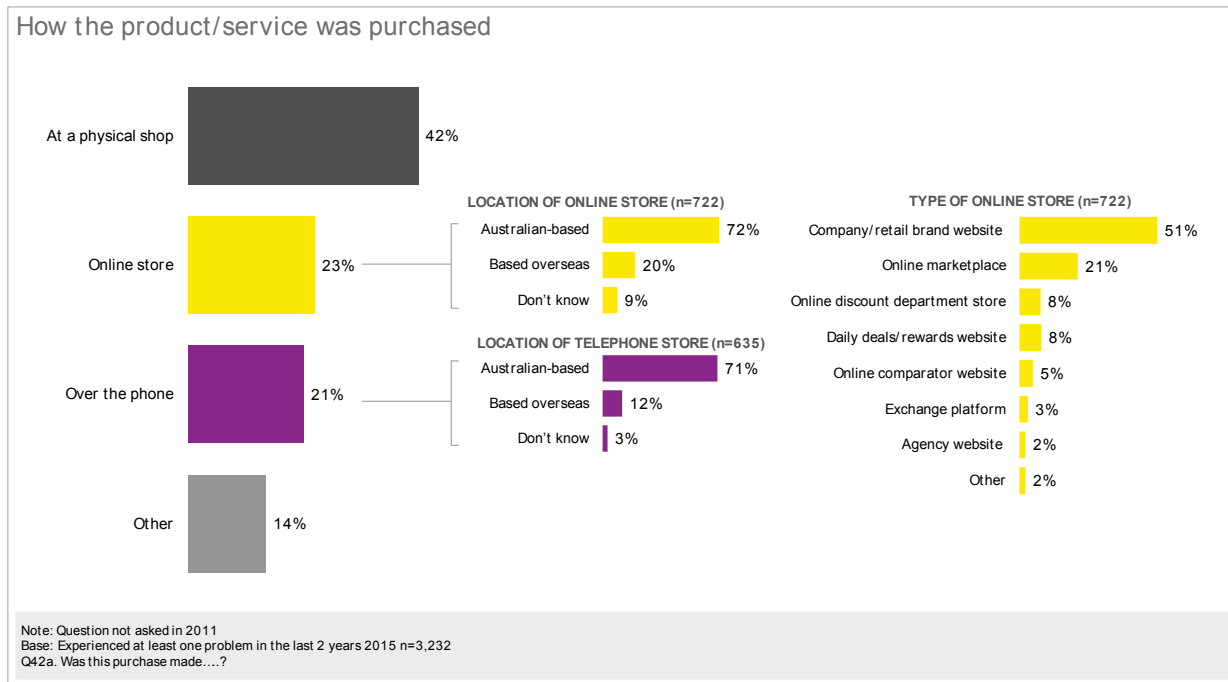


The most common types of problems experienced were related to faulty, unsafe or poor quality products (30%), poor customer service (26%) and the provision of incorrect or misleading information (24%).

Consumer respondents who speak a language other than English at home were more likely to report experiencing problems with unclear or unfair contract terms (16% vs. 11% for total sample) and high pressure sales tactics (7% vs. 4% for total sample).

Where the product was purchased

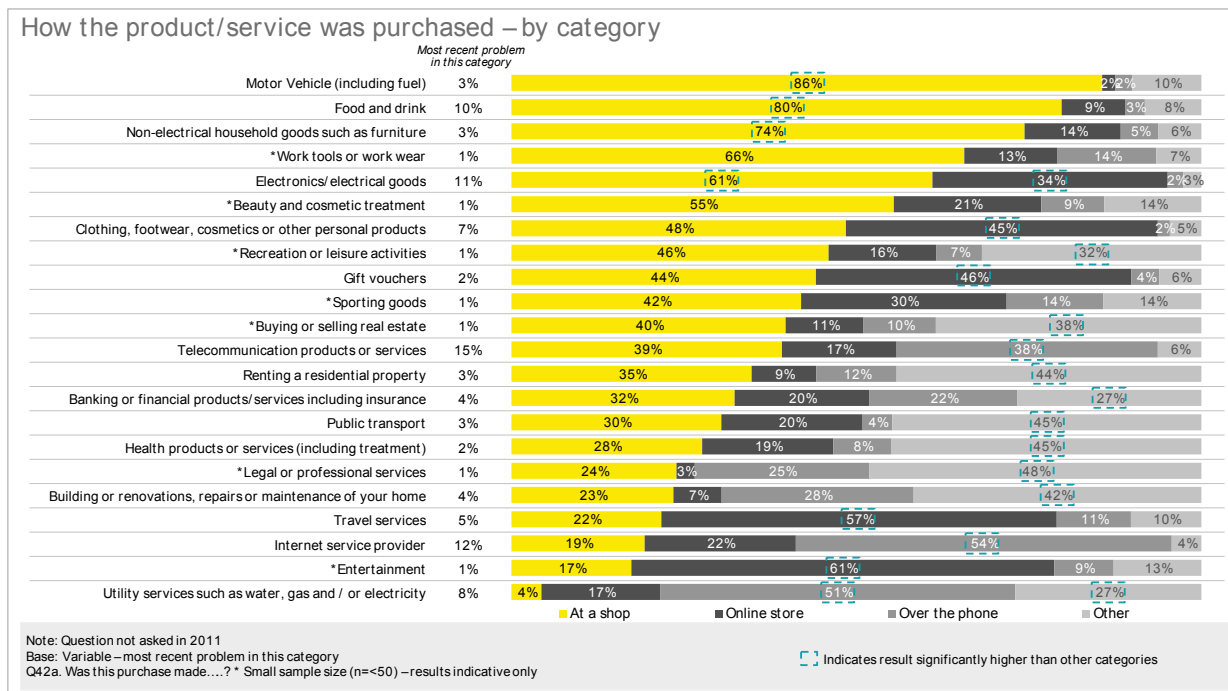
Figure 27: How the product/service was purchased



Problems were experienced across all channels including physical stores (42%), online stores (23%), telephone transactions (21%) and other types of transactions (14%).

For those consumer respondents who experienced a problem online or over the telephone, the majority believe the business was Australian-based (72% for online transactions and 71% for telephone transactions). However, as shown in Figure 28, some consumer problems reported in this survey were related to purchases made online or via telephone with overseas based businesses.

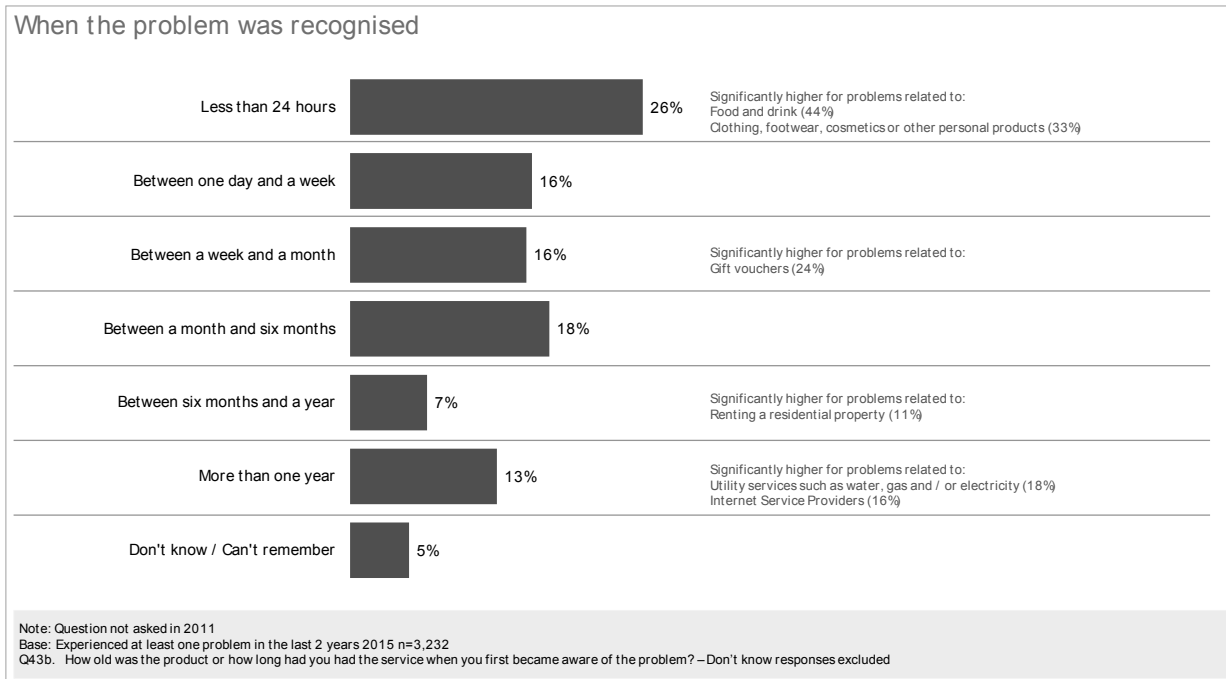
Figure 28: How the product/service was purchase – by purchase category



Telephone transactions were common in the utility services sector, Internet Service Providers, and telecommunications. Online transactions were common for purchases made for electronics/electrical goods; clothing, footwear, cosmetics and other personal products; gift vouchers, travel services and entertainment.

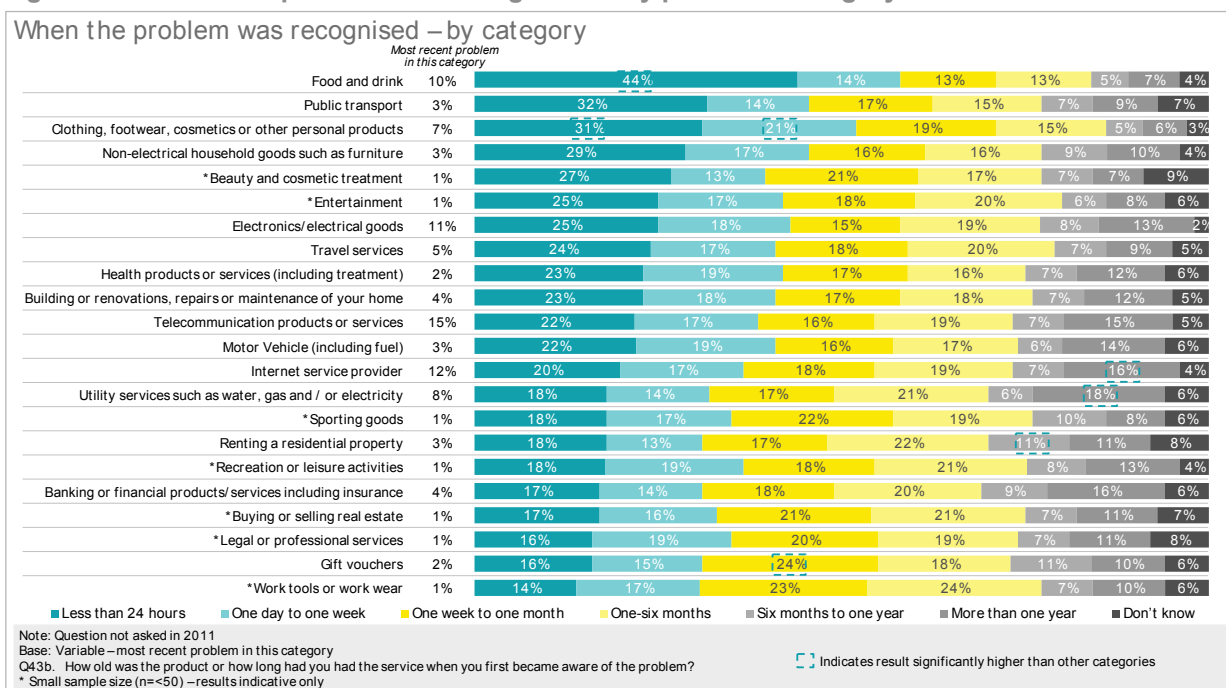
When the problem was recognised

Figure 29: When the problem was recognised



Of the problems reported in this survey, 26% were identified within 24 hours of purchase, 32% within one month, 18% within six months, 7% between six months and one year and 13% more than one year from purchase. A small proportion (5%) were unable to recall when the problem was identified.

Figure 30: When the problem was recognised – by purchase category

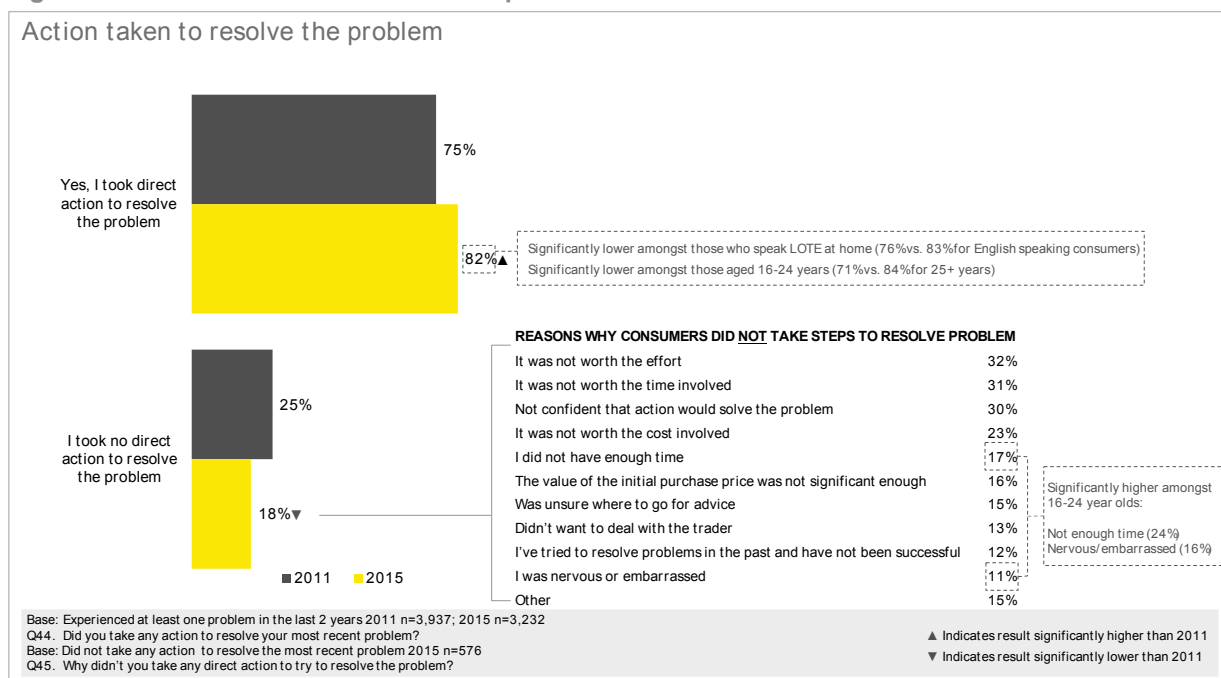


The timeframe for identifying the consumer problem varies considerably by the type of product or service being purchased.

Consumer problems related to food/drink, clothing, footwear and other personal products were more likely to be identified within 24 hours of purchase whereas consumer problems related to services (i.e. utility services and Internet Service Providers) were more likely to be identified more than one year after the initial purchase.

Action to resolve problems

Figure 31: Action taken to resolve the problem

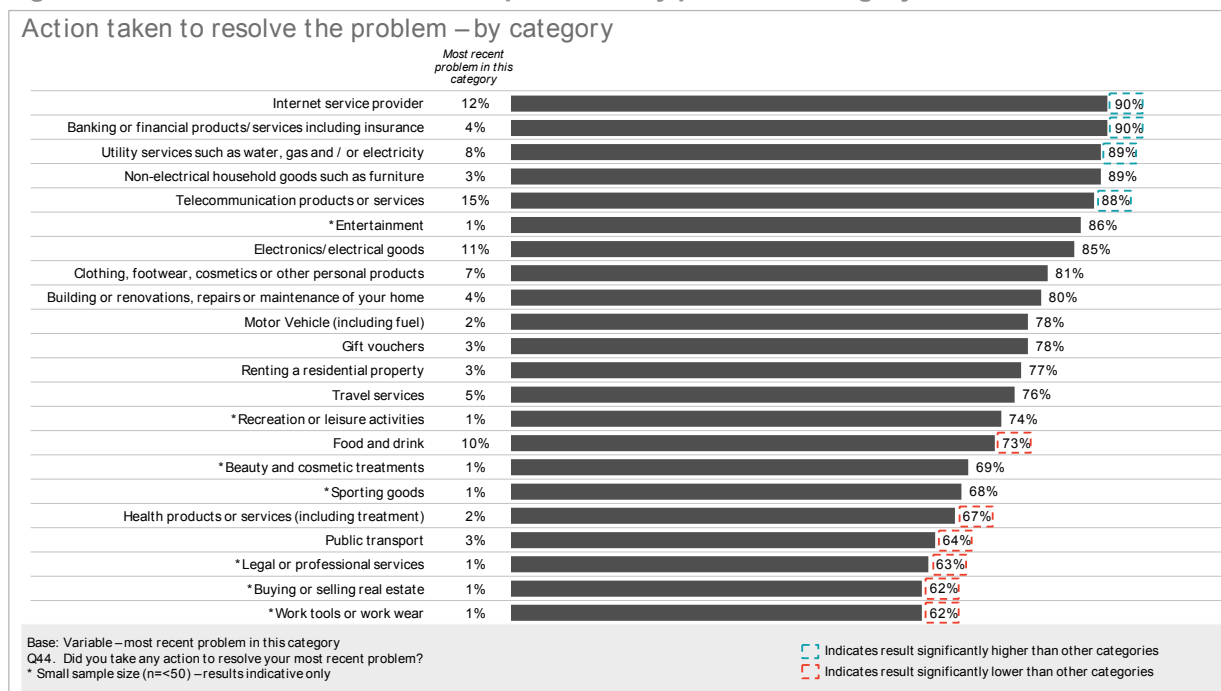


The vast majority of consumer respondents who experienced a consumer problem (82%) took action to resolve the problem, a result higher than that reported in the 2011 survey (75%).

The incidence of taking steps to resolve the problem was lower amongst younger (16-24 years) consumer respondents (71%) and those who speak a language other than English at home (76%).

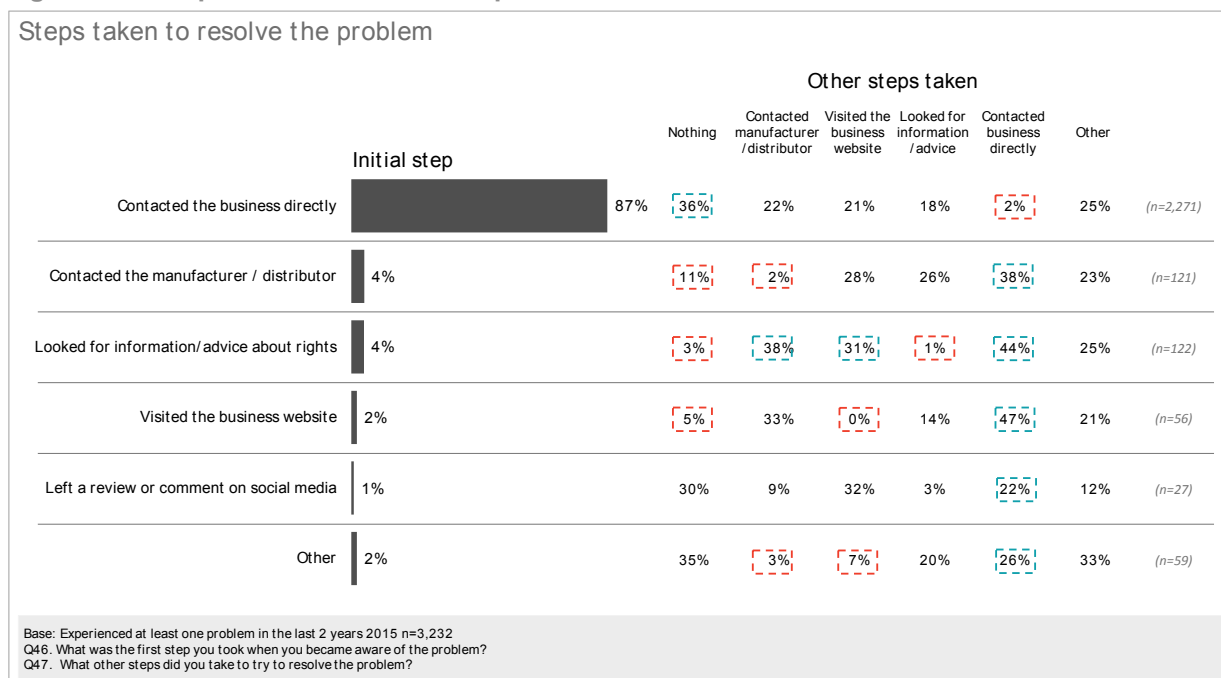
For younger consumers (16-24 years) who did not take any action, they report being time poor and nervous or embarrassed about taking action.

Figure 32: Action taken to resolve the problem – by purchase category



The industry sectors where consumers were more likely to take action were Internet Service Providers (90%), banking or financial services (90%), utility services (89%) and telecommunication services (88%) – all of which were likely to be problems related to an ongoing service.

Figure 33: Steps taken to resolve the problem

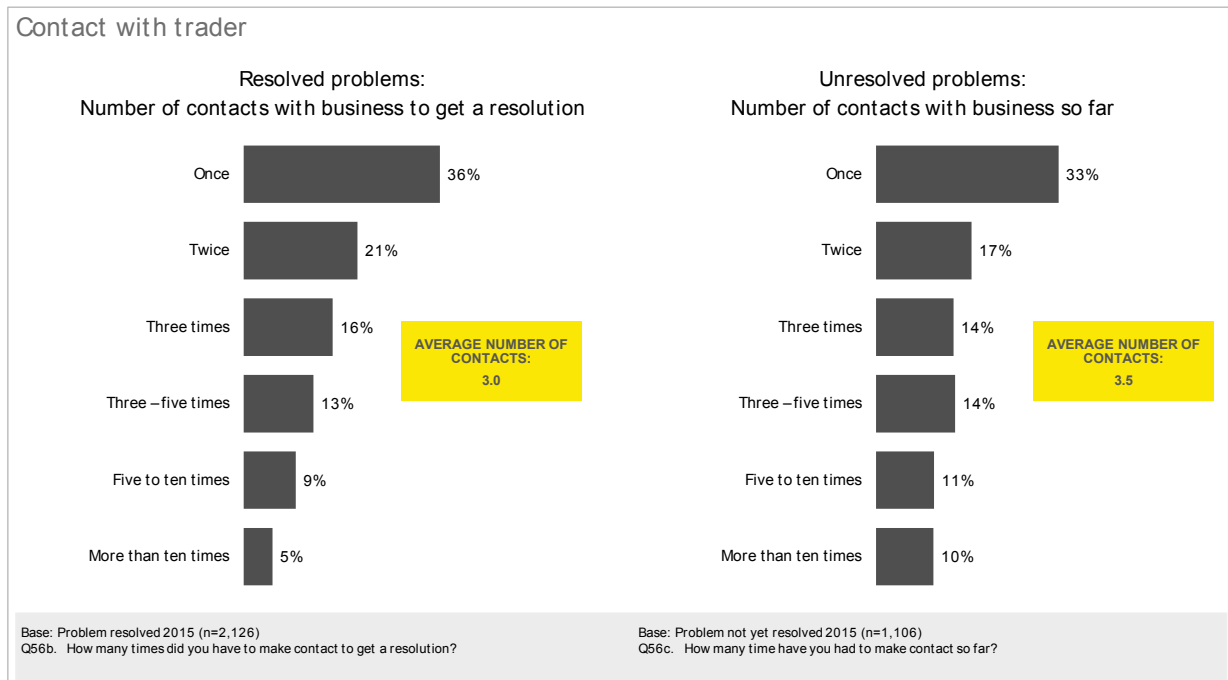


As shown in Figure 33, the most common first step after identifying the problem was to make direct contact with the business involved – 87% of consumers who took action reported this as their first step.

For those who took alternative first steps, the most common subsequent action was to contact the business directly.

For those consumers who did contact the business directly as their first step, 36% did not take any further action which indicates the business was able to address the problem with the consumer.

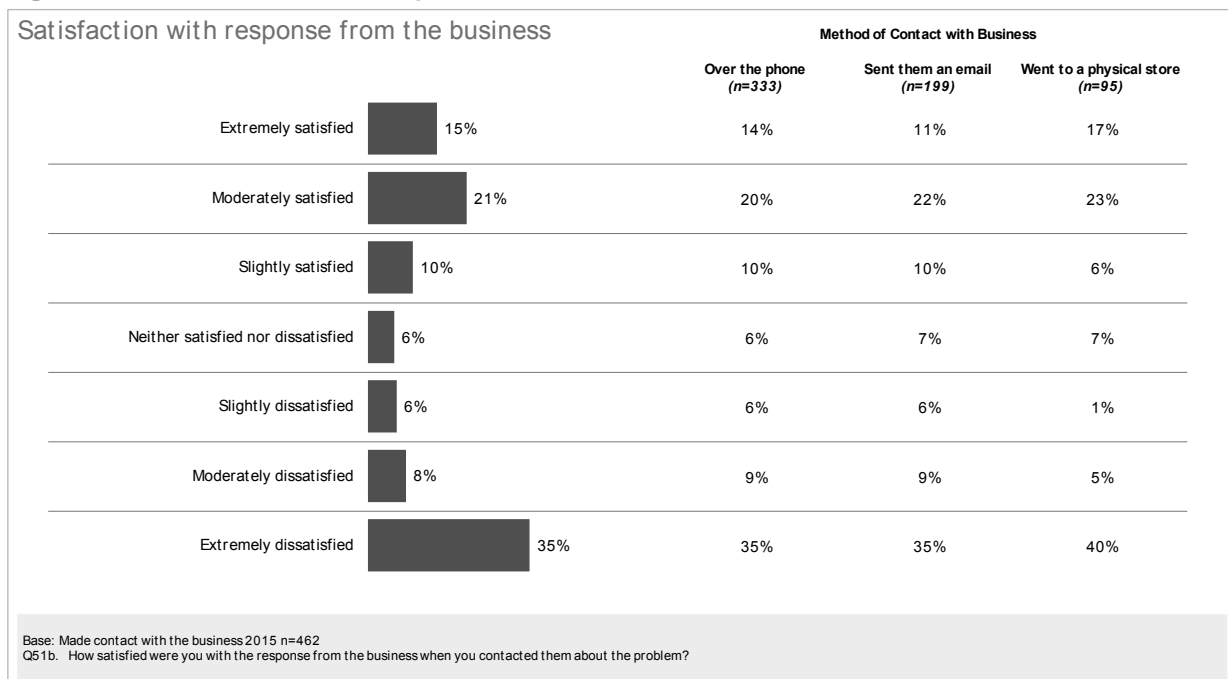
Figure 34: Contact with the trader



For consumers who have resolved their problem, the average number of contacts with the business was 3.0.

For consumers who still have an unresolved consumer problem, the average number of contacts with the business was 3.5.

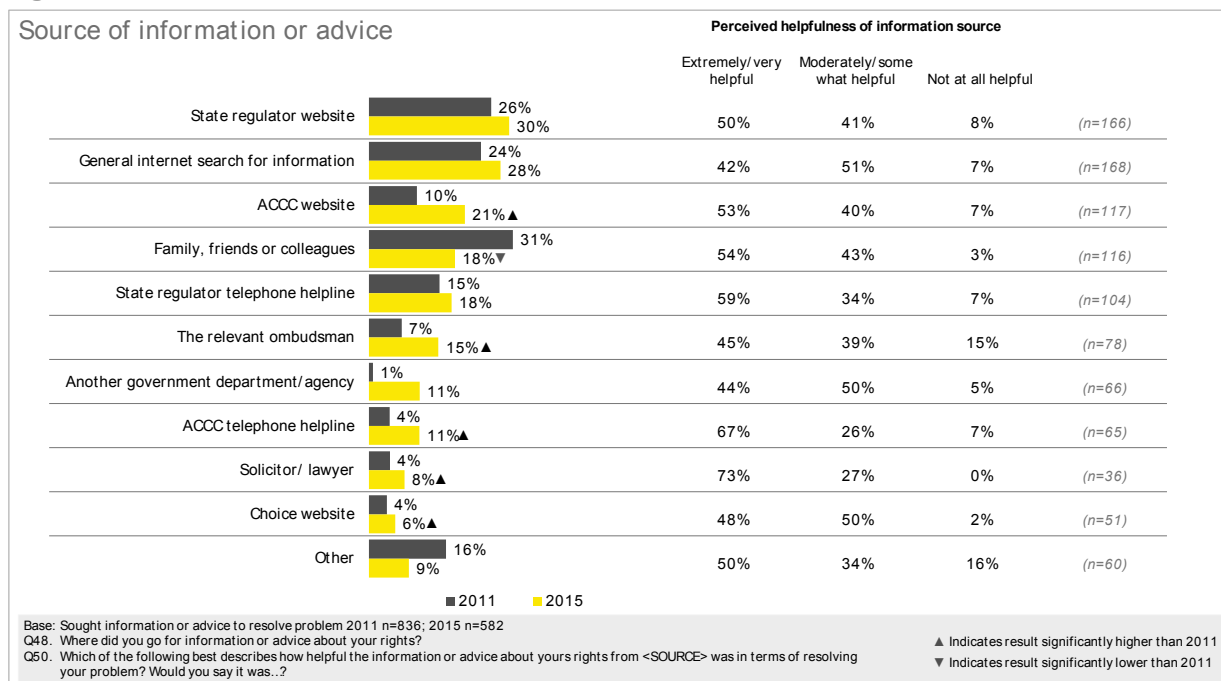
Figure 35: Satisfaction with response from the business



Almost half (46%) of consumers who contacted the trader were at least slightly satisfied with the response they received. However, a notable proportion of respondents (35%) were extremely dissatisfied with the response they got from the business involved, a result which is consistent across all methods of contacting the trader.

Sources of information or advice

Figure 36: Source of information or advice

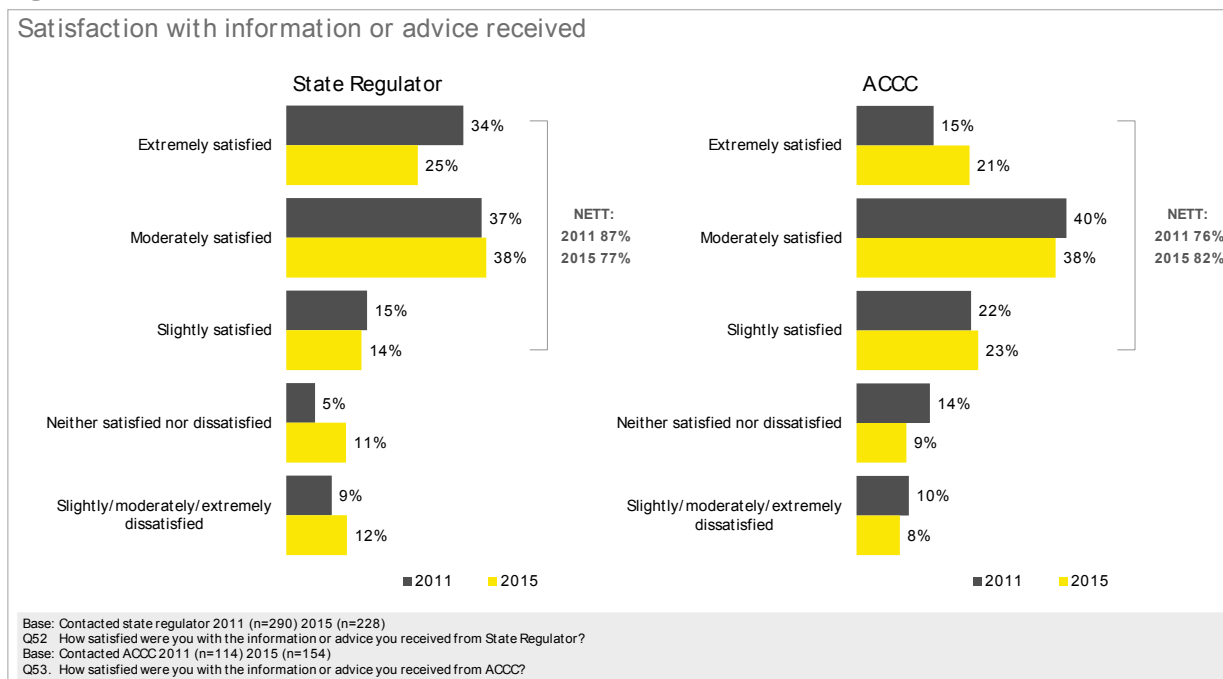


State regulator websites (30%) and general internet searching (28%) were the most common sources of information and advice when consumers encountered consumer problems. The proportion of consumers contacting the ACCC for information and advice (21%) has increased since the 2011 survey (10%).

Across all sources of information and advice, the large majority of consumers found the information to be at least somewhat helpful.

Satisfaction with information or advice received

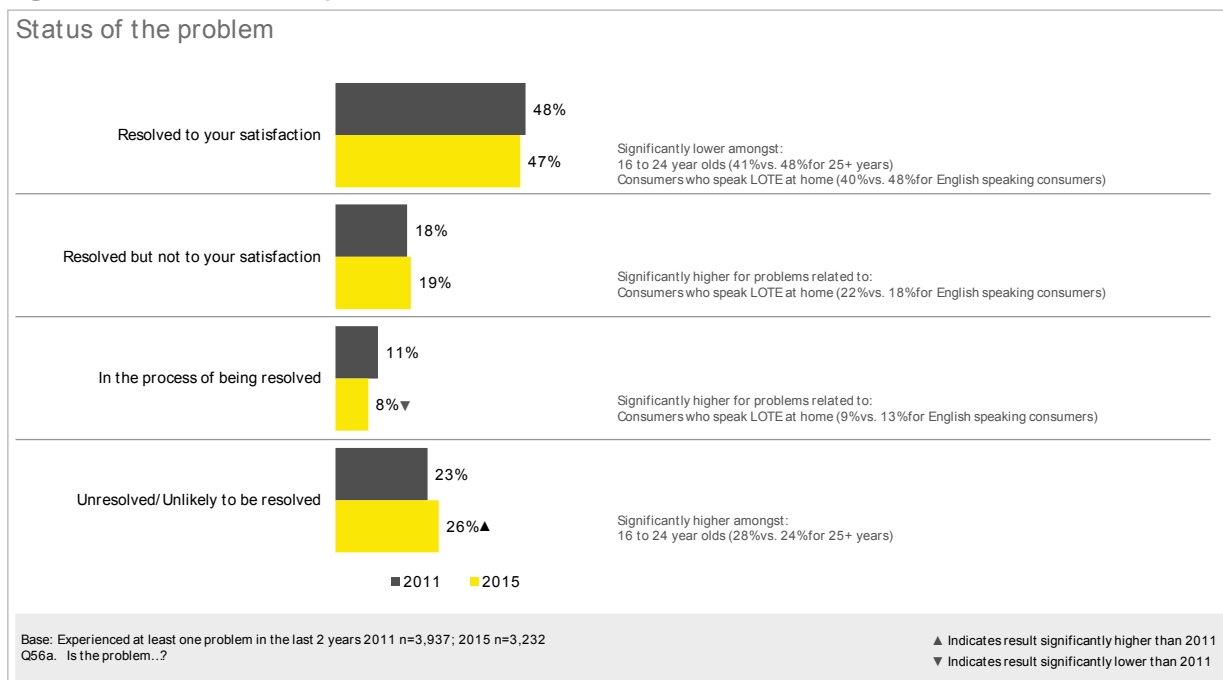
Figure 37: Satisfaction with information or advice received



Those who contacted the state regulator or the ACCC for information or advice show high levels of satisfaction with the information they received. Of those who contacted a state regulator, 77% were satisfied with the information or advice received. Of those who contacted the ACCC, 82% were satisfied with the information or advice received.

Resolution of problems

Figure 38: Status of the problem

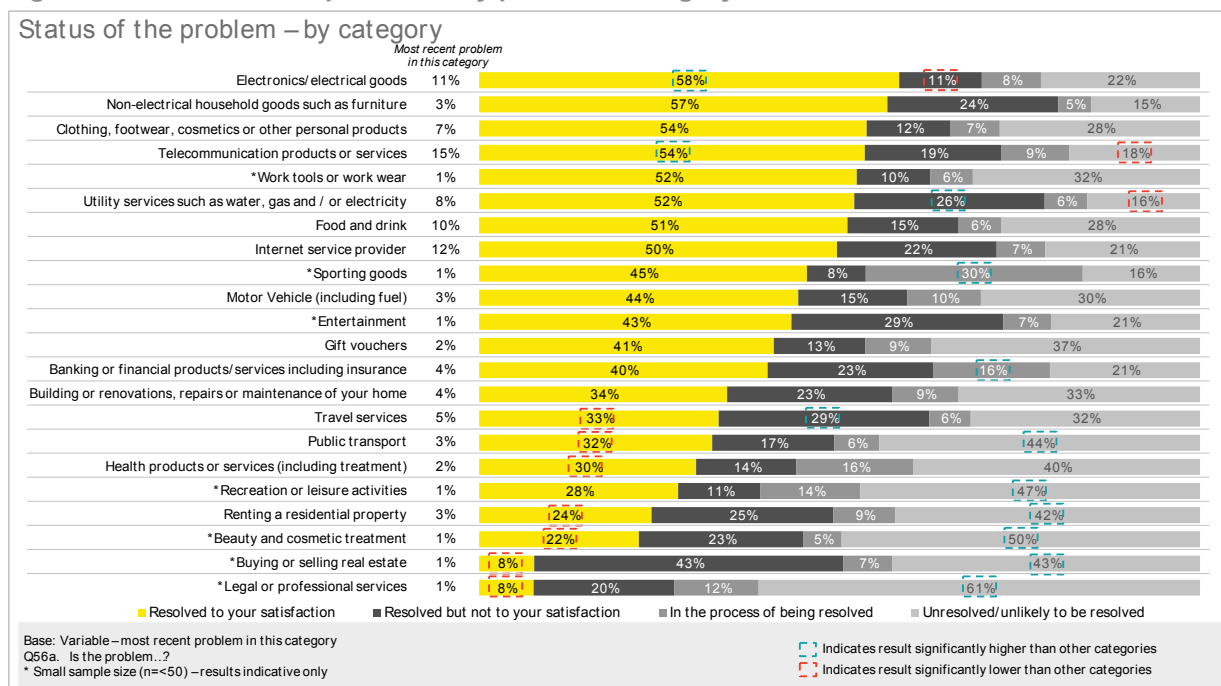


Almost half of consumer respondents who experienced a problem (47%) report that the problem has been resolved to their satisfaction. This outcome is less common for young respondents (16-24 years) and those who speak a language other than English at home (41% and 40% respectively).

Whilst the proportion of resolved problems is relatively consistent with the 2011 results, there are more cases that are unlikely to be resolved and fewer cases in the process of being resolved.

The majority of resolved cases (84%) were resolved directly between the consumer and the trader. Other resolved cases were addressed through third party conciliation or mediation (9%), through a lawyer or solicitor (2%) or other avenues (5%).

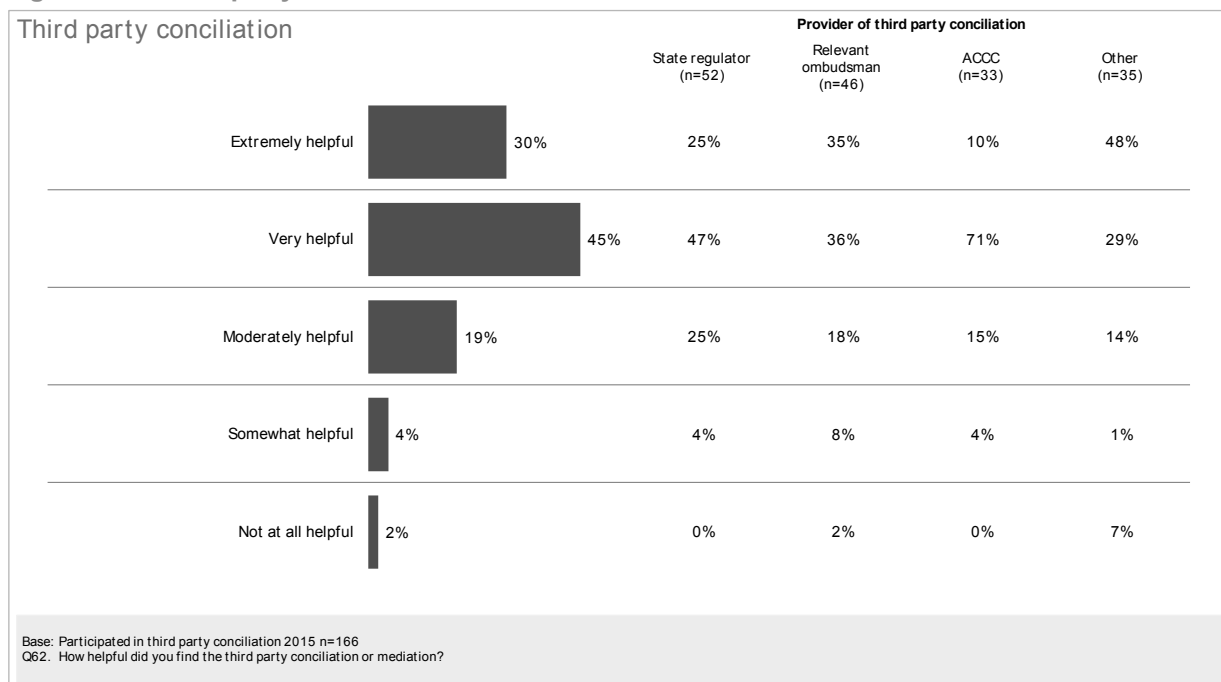
Figure 39: Status of the problem – by purchase category



Industry sectors where problems were more likely to be resolved to the satisfaction of the consumer were electronics/electrical goods (58%) and telecommunication products (54%).

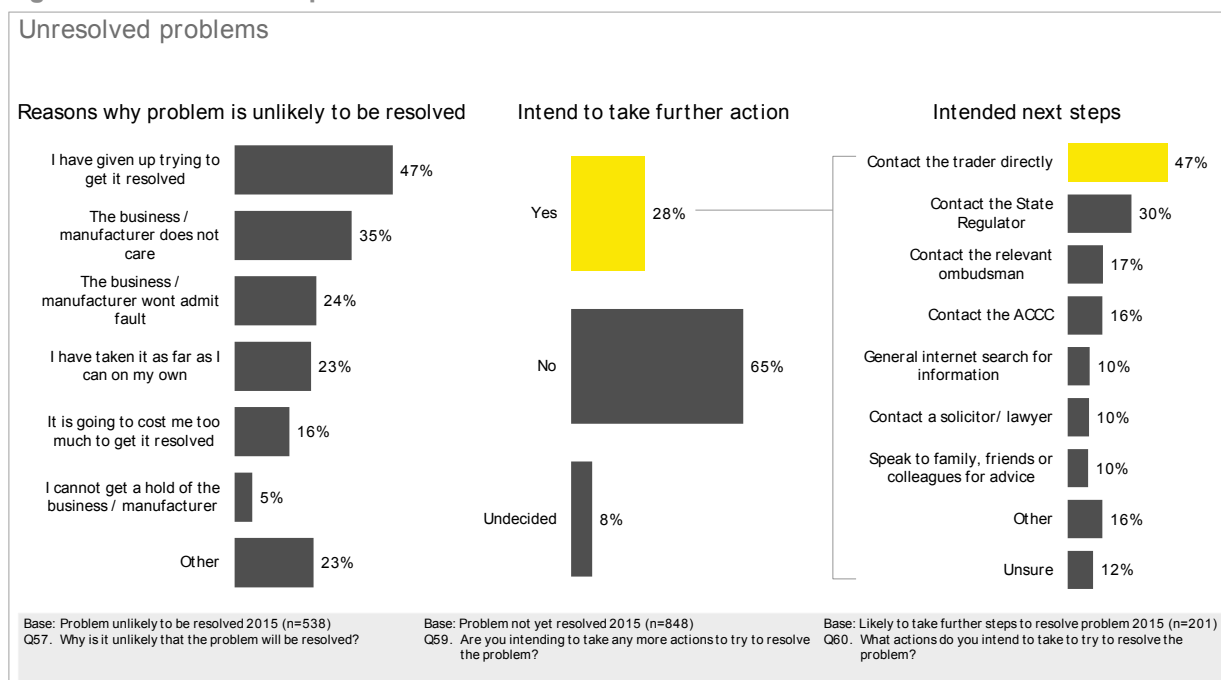
Public transport is one sector where the proportion of cases left unresolved and unlikely to be resolved is higher than the average (44% compared to the average of 26%).

Figure 40: Third party conciliation



Of those consumer respondents who took action to resolve their problem, around one in ten (9%) participated in third party conciliation. The majority of these respondents found the process to be helpful in resolving their problem.

Figure 41: Unresolved problems



In the case of unresolved problems, many consumer respondents have given up trying to resolve the problem. Of those who have an outstanding unresolved problems only 28% definitely intend to take further action.

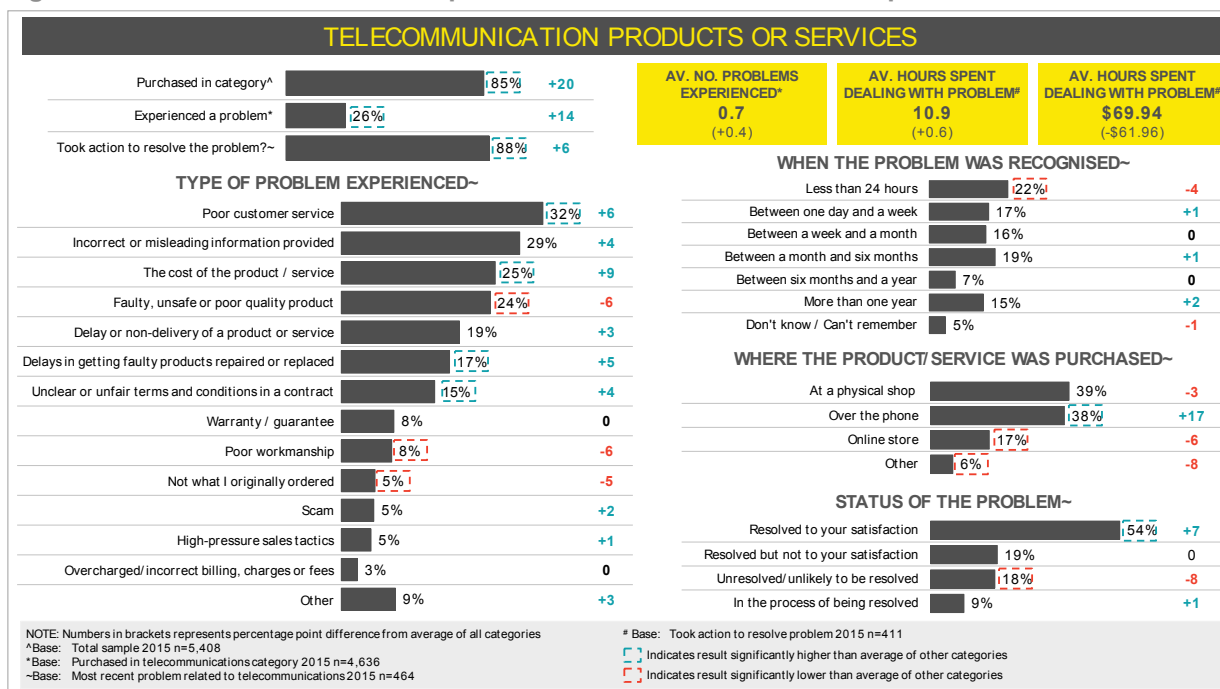
For those intending to take further action, contacting the trader is the most common intended action.

Experience of problems by sector

This section of the report looks at each industry sector in detail. For some sectors, the sample size was not large enough (below n=50) to yield reliable results and therefore the sector summary has not been included.

Telecommunication products or services

Figure 42: Overview of consumer problems with telecommunication products or service



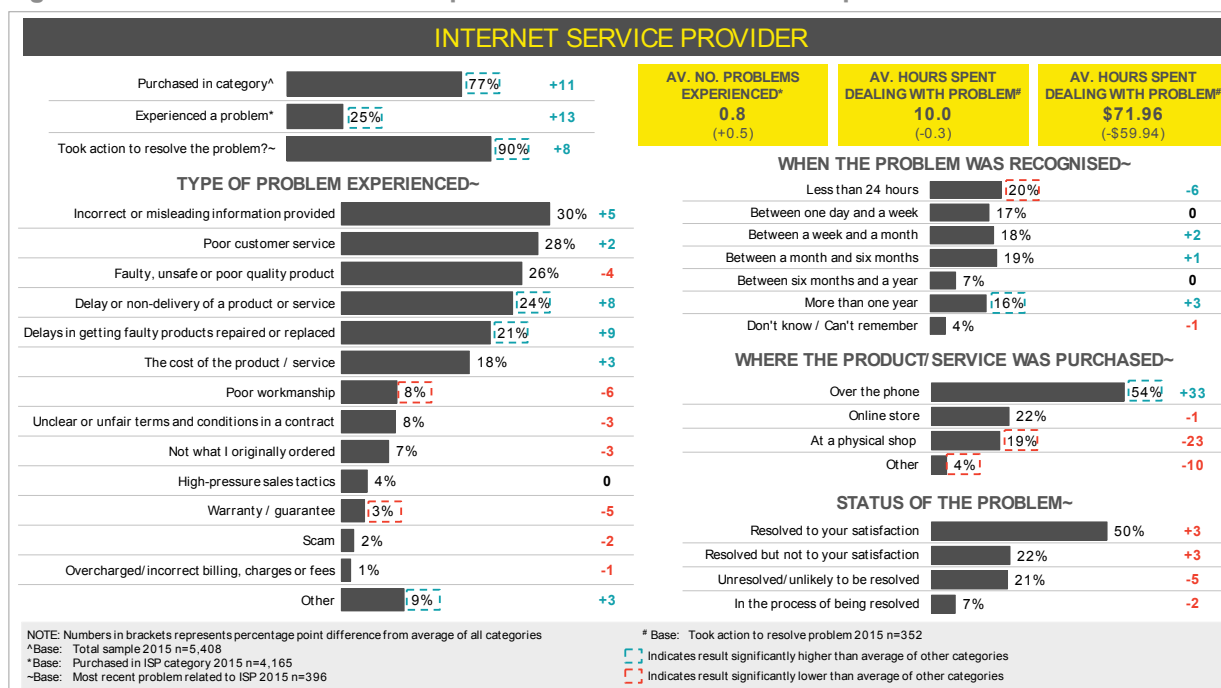
The majority of consumer respondents (85%) had made a telecommunications related transaction in the last two years. Of these consumers, 26% experienced a problem – a result higher than the average (12%).

Problems with telecommunications were more likely to be related to poor customer service, the cost of the product or service and delays in getting faulty products repaired or replaced.

Compared to other sectors, consumers experiencing problems with telecommunication products or services were more likely to take action (88% compared to average of 82%) and were also more likely to have their problem resolved to their satisfaction (54% compared to average of 47%).

Internet service providers

Figure 43: Overview of consumer problems with internet service providers



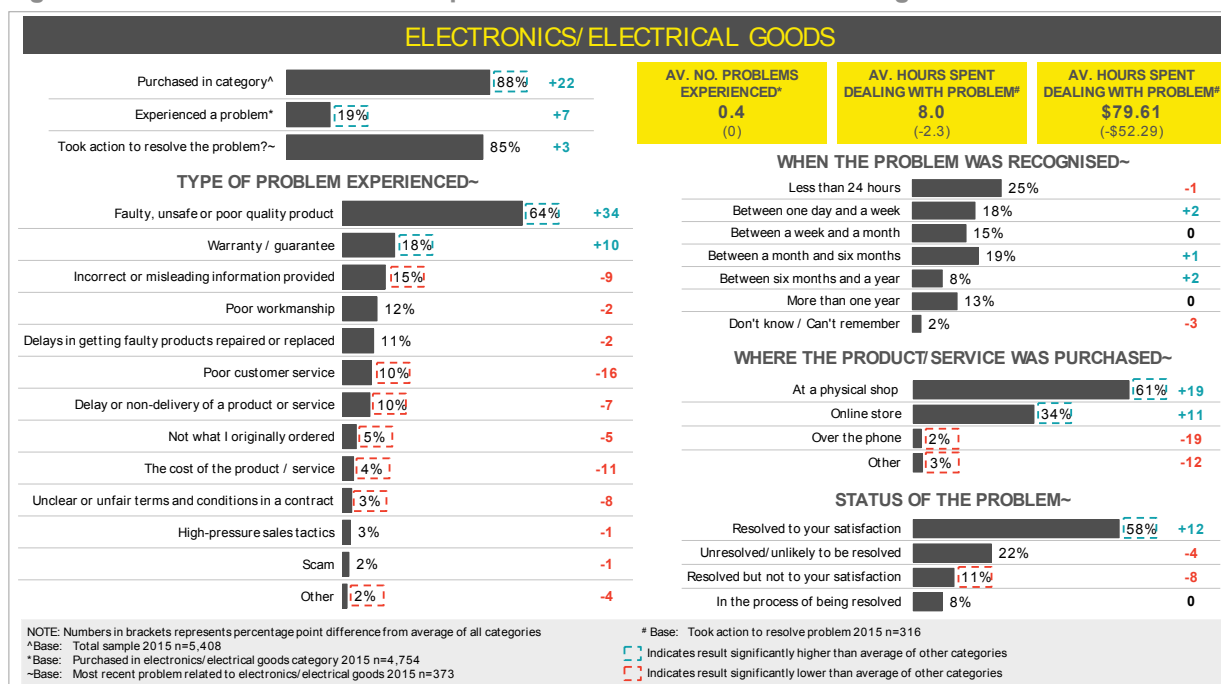
Approximately three in four consumer respondents (77%) had made a transaction with an Internet Service Provider in the last two years. Of these consumers, 25% experienced a problem – a result higher than the average (12%).

Problems in this sector were more likely to be related to delay or non-delivery of the product or service and delays in getting faulty products repaired or replaced.

Compared to other sectors, consumers were more likely to identify the problem more than one year after purchase (16% compared to average of 13%) and the transactions were more likely to occur via telephone 54% compared to average of 21%).

Electronics/electronic goods

Figure 44: Overview of consumer problems with electrical/electronic goods



The majority of consumer respondents (88%) had purchased electronic or electrical goods in the last two years. Of these consumers, 19% experienced a problem – a result higher than the average (12%).

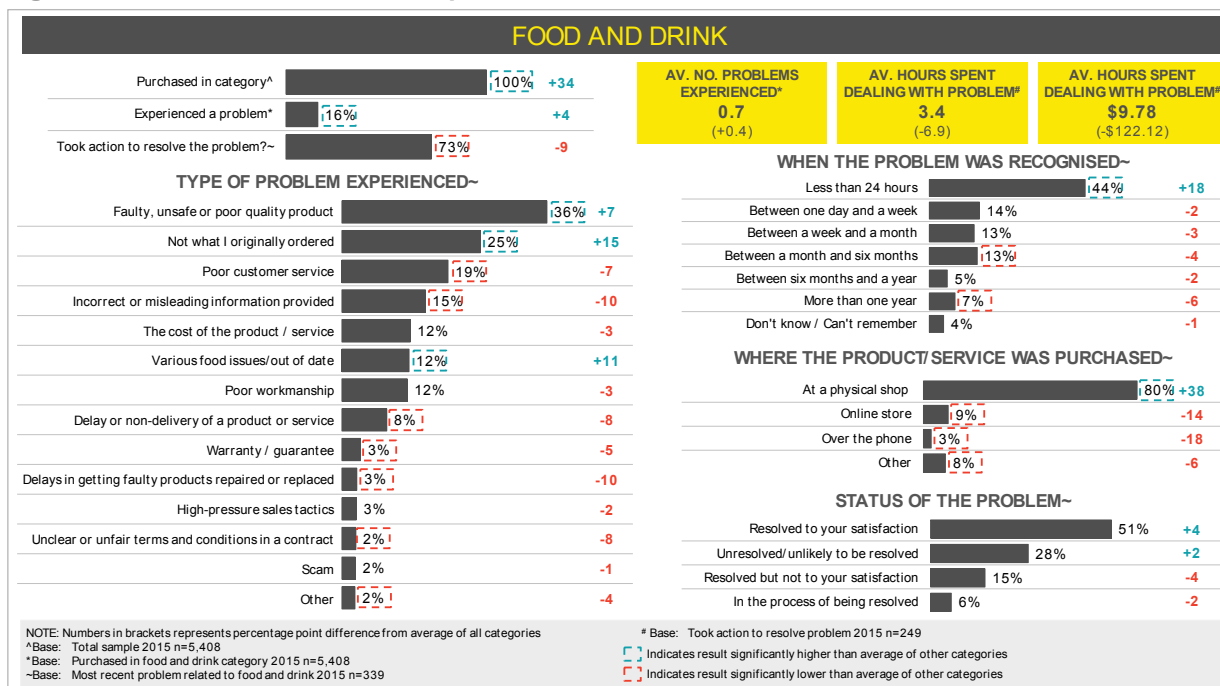
Problems in this sector were more likely to be related to faulty, unsafe or poor quality product or the warranty/guarantee.

Purchases were more likely to have been made in a physical store (61% compared to average of 42%) or online (34% compared to average of 23%).

More than half (58%) of the consumer problems have been resolved to the consumers satisfaction – a result higher than the average (47%).

Food and drink

Figure 45: Overview of consumer problems with food and drink

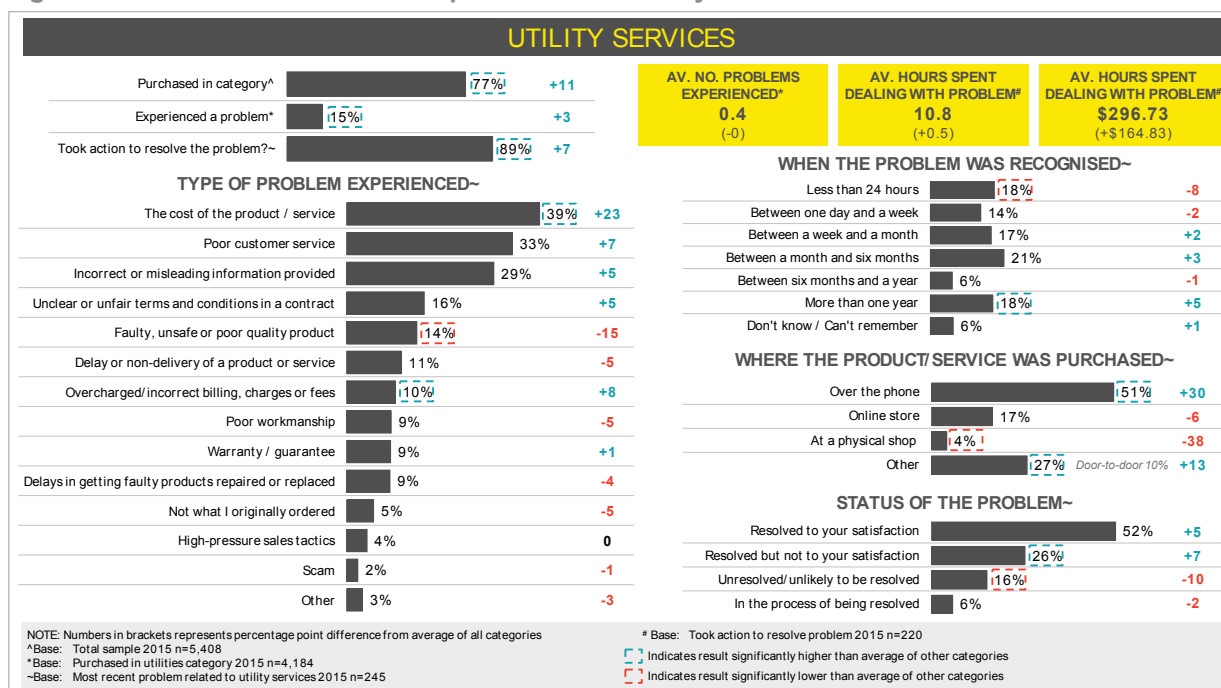


Approximately one in six (16%) consumer respondents reported a problem related to the purchase of food and drink in the last two years. Of these consumers, 73% took action to resolve the problem – a result below the average (82%).

Consumer problems in this sector were more likely to be related to faulty, unsafe or poor quality products, the consumer receiving a product that did not align with what they originally ordered and the product being out of date.

Utility services

Figure 46: Overview of consumer problems with utility services



Approximately three in four consumer respondents (77%) had made a transaction in the utility sector in the last two years. Of these consumers, 15% experienced a problem – a result higher than the average (12%).

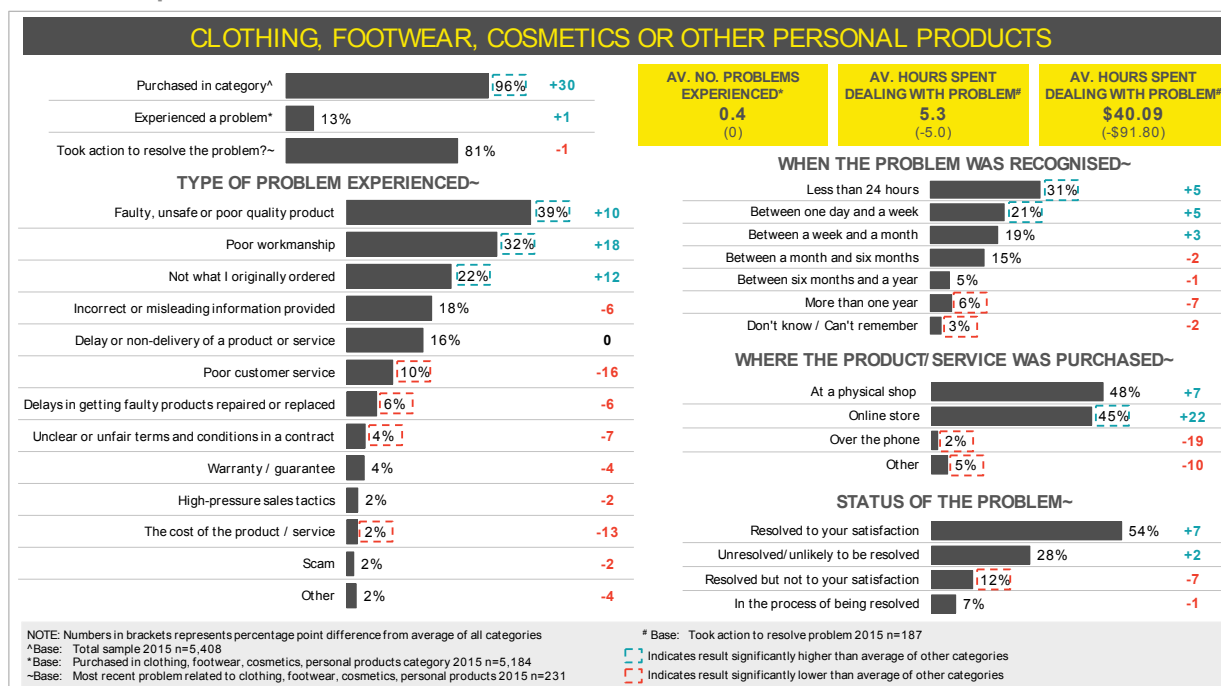
Consumer problems in the utility sector were more likely to be related to the cost of the service, overcharging or incorrect billing or unexpected charges/fees.

Door-to-door sales were common in this sector (10%).

Compared to other sectors, consumers experiencing problems with utility services were more likely to report the problem as being resolved but not to their satisfaction (26% compared to the average of 19%).

Clothing, footwear, cosmetics and other personal products

Figure 47: Overview of consumer problems with clothing, footwear, cosmetic or other personal products



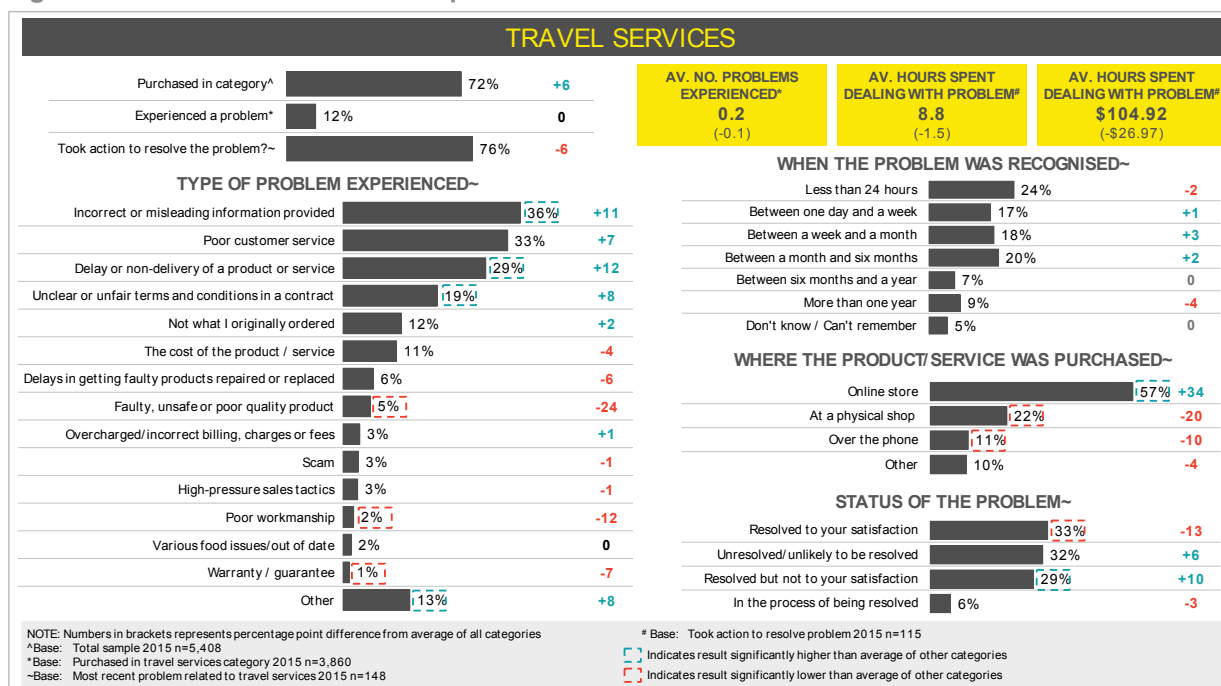
The vast majority of consumer respondents (96%) had made a purchase in this sector in the last two years, with 13% of these consumers experiencing a problem.

Online purchases were prevalent in this sector (45%).

The most common issues encountered were related to faulty, unsafe or poor quality products, poor workmanship and receiving goods that were different to what the consumer ordered.

Travel services

Figure 48: Overview of consumer problems with travel services



More than seven in ten respondents (72%) had made a transaction related to travel services in the last two years. Of these consumers, 12% experienced a problem.

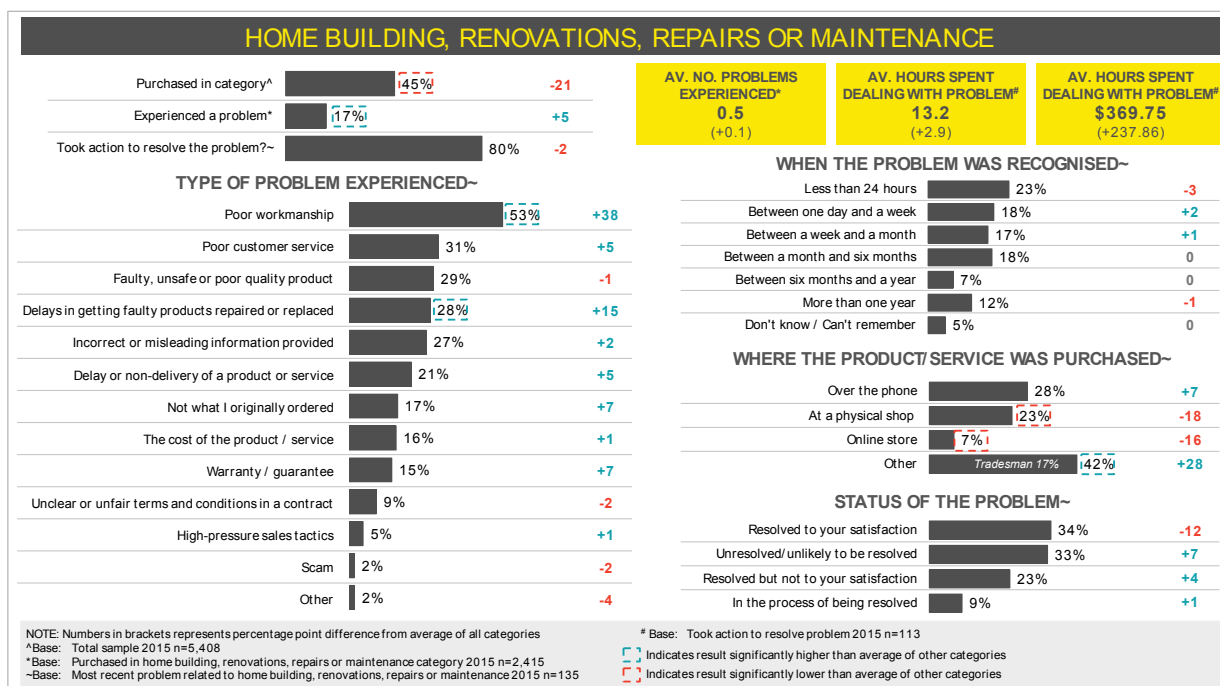
Consumer problems in this sector were more likely to be related to the provision of incorrect or misleading information, delay or non-delivery of the service and unclear or unfair terms and conditions in a contract.

Online transactions were common in this sector (57%).

Compared to other sectors, consumers experiencing problems with travel services were more likely to report their problem as resolved but not to their satisfaction (29% compared to the average of 19%).

Home building, renovations, repairs or maintenance

Figure 49: Overview of consumer problems with home building, renovations, repairs or maintenance

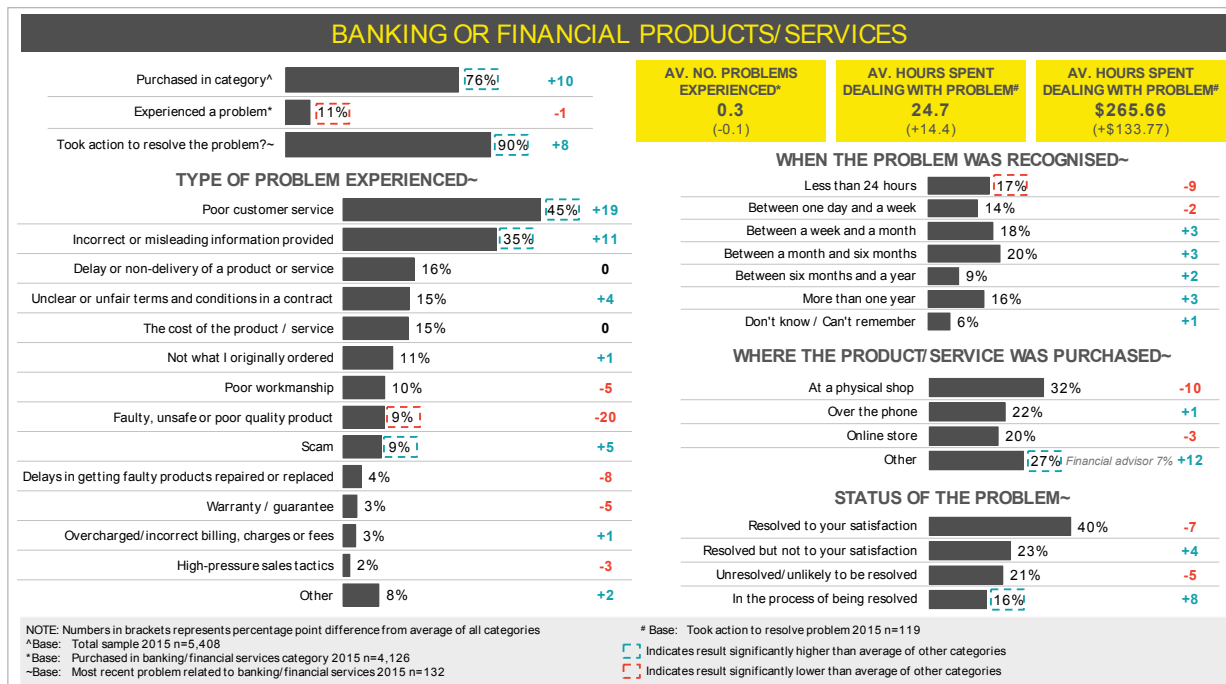


Less than half of consumer respondents (45%) had made a transaction in the last two years related to home building, renovations or repairs and maintenance. Of these consumers, 17% experienced a problem – a result higher than the average (12%).

Consumer problems in this sector were more likely to be related to poor workmanship and delays in getting substandard work fixed. One third of these reported problems are unresolved and unlikely to be resolved.

Banking or financial products/services

Figure 50: Overview of consumer problems with banking or financial products or services



Around three in four consumer respondents (76%) had made a transaction related to banking or financial products or services and 11% of these consumers experienced a problem.

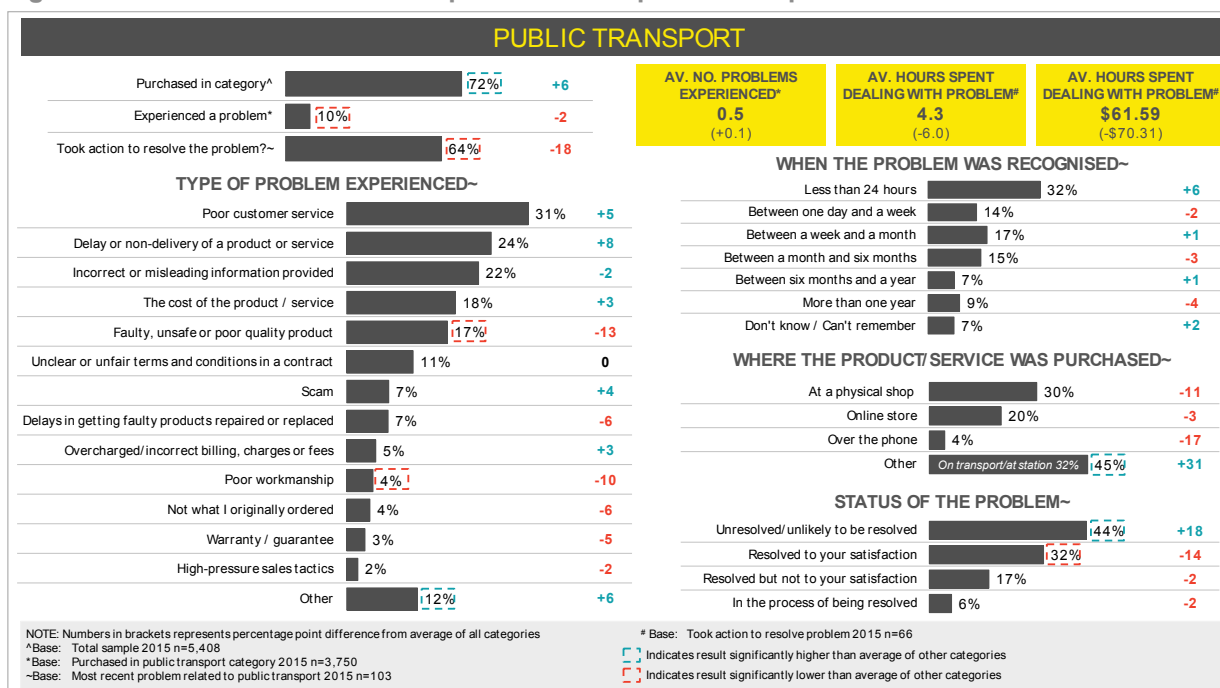
Consumers experiencing problems in this sector were more likely to take action to resolve the problem – of those who experienced a problem, 90% took action to resolve the problem (compared to the average of 82%).

Consumer problems in this sector were more likely to be related to poor customer service, incorrect or misleading information being provided and scams.

A small proportion of consumer problems were made with financial advisors (7%).

Public Transport

Figure 51: Overview of consumer problems with public transport



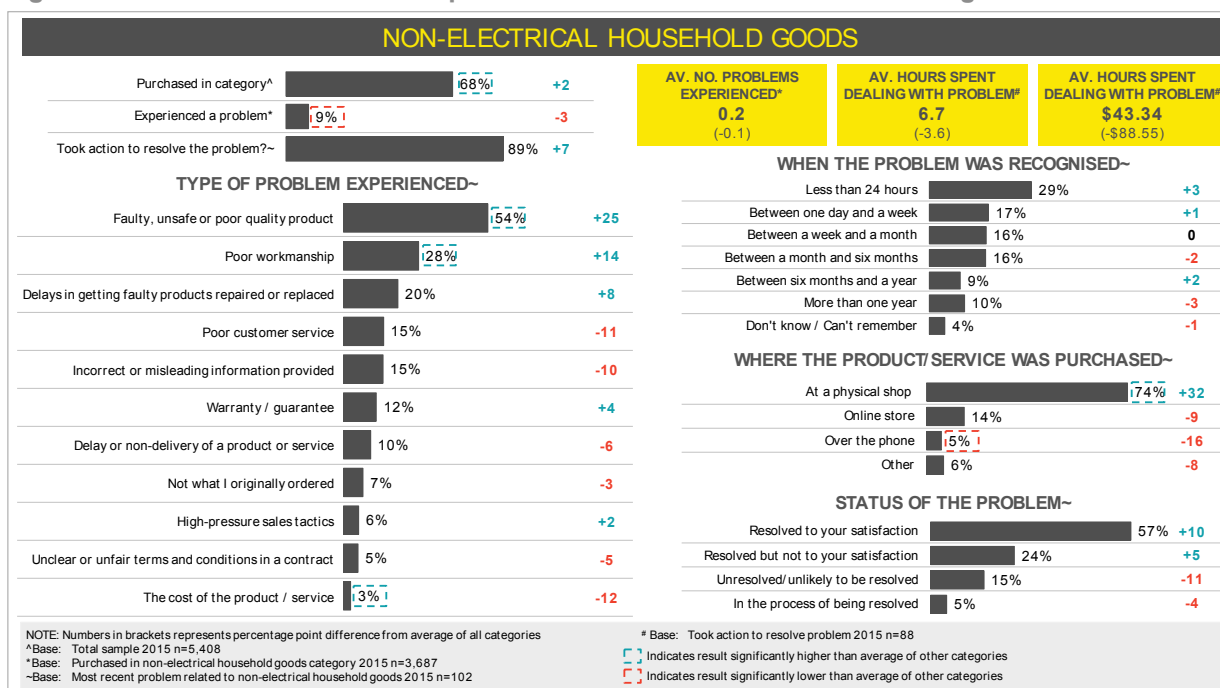
Around seven in ten consumer respondents (72%) had made a transaction in the last two years related to public transport. Of these consumers, 10% experienced a problem – a result below the average (12%).

Around two in three consumer respondents who experienced a problem (64%) took action to resolve the problem – a result below the average (82%).

Compared to other sectors, consumers experiencing problems with public transport were more likely to report their problem as being unresolved and unlikely to be resolved (44% compared to the average of 26%).

Non-electrical household goods

Figure 52: Overview of consumer problems with non-electrical household goods



More than two thirds of consumer respondents (68%) had purchased non-electrical household goods in the last two years. Of these consumers, 9% experienced a problem – a result below the average (12%).

Consumer problems in this sector were more likely to be associated with faulty, unsafe or poor quality products and poor workmanship.

The majority of purchases were made at a physical store (74%).

Quantifying the cost to consumers of dealing with consumer issues

Consumer respondents who took some form of action to resolve their most recent problem were asked to estimate the direct cost incurred (i.e. paying for repairs or replacement products, telephone and postal costs, travel and petrol costs, legal costs and any other out of pocket expenses); as well as the time the spent dealing with their problem.

Table 3: Quantifying the cost of consumer problems

	Average estimated direct cost per problem	Average estimated cost of time per problem	TOTAL COST
Legal or professional services	\$624.31	\$2,883.53	\$3,507.84
Buying or selling real estate	\$1,519.27	\$292.94	\$1,812.21
Renting a residential property	\$342.95	\$748.11	\$1,091.06
Banking or financial products/services including insurance	\$265.66	\$716.45	\$982.12
Motor Vehicle (including fuel)	\$499.93	\$342.75	\$842.68
Building or renovations, repairs or maintenance of your home	\$369.75	\$381.61	\$751.36
Utility services such as water, gas and / or electricity	\$296.73	\$312.49	\$609.22
Telecommunication products or services	\$69.94	\$315.28	\$385.22
Internet service provider	\$71.96	\$289.66	\$361.62
Travel services	\$104.92	\$255.92	\$360.84
Electronics/electrical goods	\$79.61	\$231.31	\$310.92
Health products or services (including treatment)	\$53.09	\$213.78	\$266.87
Sporting goods	\$5.43	\$236.63	\$242.07
Non-electrical household goods such as furniture	\$43.34	\$193.04	\$236.38
Entertainment	\$76.61	\$141.93	\$218.54
Work tools or work wear	\$60.53	\$150.06	\$210.59
Clothing, footwear, cosmetics or other personal products	\$40.09	\$154.14	\$194.24
Public transport	\$61.59	\$123.45	\$185.04
Beauty and cosmetic treatments	\$69.71	\$105.92	\$175.63
Recreation or leisure activities	\$15.28	\$133.99	\$149.27
Gift vouchers	\$13.99	\$125.96	\$139.94

Base: Consumer respondents who took some form of action to resolve problem

Q64. Approximately how much money have you spent trying to resolve this problem? We would like you to consider all direct costs. This could include things such as paying for repairs or replacement products, telephone and postal costs, travel and petrol costs, legal costs and any other out of pocket expenses.

Q63. Approximately how many hours have you spent trying to resolve this problem since it first started?
Cost of time calculated using Australian Government default non-work related labour rates based on ABS average weekly earnings data (\$29.00 per hour) https://www.dpmc.gov.au/sites/default/files/publications/005_Regulatory_Burden_Measurement_Framework_4.pdf
Accessed 28 April 2016 (page 18)

Problems arising in the legal or professional services sectors attracted the largest cost to the consumer with an average cost per problem of approximately \$3,500 which included direct costs of \$624 and the cost for the consumer respondent's time (99.4 hours – equating to \$2,884). Problems arising in the real estate sector attracted the next highest cost to consumer respondents with direct costs averaging \$1,520 and cost of the consumer's time averaging \$293.

The incidence of problems reported in this survey has been extrapolated to the total Australian population and multiplied by the average costs reported to provide a total estimate of time and money spent dealing with problems.

Table 4: Quantifying the cost of consumer problems

Sector	Involved in sector	Average number of problems experienced in last two years	Action taken to resolve	Average investment to resolve problem	Average cost of time to resolve problem	Average total cost
Banking or financial products/ services including insurance	76%	0.29	85%	\$24.88	\$67.11	\$91.99
Beauty and cosmetic treatments	49%	0.25	68%	\$2.90	\$4.41	\$7.31
Building or renovations, repairs or maintenance of your home	45%	0.46	79%	\$30.23	\$31.20	\$61.43
Buying or selling real estate	28%	0.29	74%	\$45.65	\$8.80	\$54.45
Clothing, footwear, cosmetics or other personal products	96%	0.37	78%	\$5.55	\$21.35	\$26.91
Electronics/electrical goods	88%	0.40	81%	\$11.35	\$32.97	\$44.32
Entertainment	78%	0.18	76%	\$4.09	\$7.57	\$11.66
Food and drink	100%	0.72	77%	\$2.71	\$27.73	\$30.44
Gift vouchers	69%	0.18	76%	\$0.66	\$5.94	\$6.60
Health products or services (including treatment)	76%	0.21	74%	\$3.13	\$12.62	\$15.76
Internet service provider	77%	0.82	85%	\$19.31	\$77.73	\$97.04
Legal or professional services	36%	0.30	70%	\$23.60	\$109.00	\$132.60
Motor Vehicle (including fuel)	79%	0.19	74%	\$27.76	\$19.04	\$46.80
Non-electrical household goods such as furniture	68%	0.22	83%	\$2.69	\$11.98	\$14.68
Public transport	72%	0.48	72%	\$7.66	\$15.36	\$23.02
Recreation or leisure activities	47%	0.18	74%	\$0.48	\$4.19	\$4.67
Renting a residential property	40%	0.40	76%	\$20.85	\$45.49	\$66.34
Sporting goods	47%	0.18	74%	\$0.17	\$7.41	\$7.58
Telecommunication products or services	85%	0.72	86%	\$18.40	\$82.97	\$101.37
Travel services	72%	0.24	80%	\$7.25	\$17.69	\$24.94

Table 4: Quantifying the cost of consumer problems (continued)

Sector	Involved in sector	Average number of problems experienced in last two years	Action taken to resolve	Average investment to resolve problem	Average cost of time to resolve problem	Average total cost
Utility services such as water, gas and / or electricity	77%	0.40	81%	\$37.01	\$38.98	\$75.99
Work tools or work wear	44%	0.23	75%	\$2.30	\$5.69	\$7.99
TOTAL PER YEAR PER HEAD OF POPULATION				\$298.66	\$655.25	\$953.91
TOTAL COST OF DEALING WITH PROBLEMS				\$5.11 BILLION	\$11.20 BILLION	\$16.31 BILLION

* Cost of time calculated using Australian Government default non-work related labour rates based on ABS average weekly earnings data (\$29.00 per hour) https://www.dpmc.gov.au/sites/default/files/publications/005_Regulatory_Burden_Measurement_Framework_4.pdf
 Accessed 28 April 2016 (page 18)

As shown in Table 4, it is estimated that it costs consumers **\$16.31 billion** each year to deal with problems. The total cost per year per head of population is \$953.91.

It should be noted that this estimate is based on those consumer respondents who took some form of action to try to resolve their problem. It is likely that consumer respondents who did not take any action to resolve their problem still incurred some direct costs. This estimate does not account for those additional costs.

Further details of the estimate calculation are provided on the following page.

Whilst the number of consumer problems has decreased since the introduction of the ACL, the overall cost of consumer problems is only marginally lower than in 2011 (\$16.36 billion). This is due to a higher proportion of consumers now taking action to resolve their problems and an increase in direct costs incurred by consumers when addressing their problem (average annual spend per person in 2015 was \$299 compared to \$221 in 2011).

It should also be noted that additional sectors were included in the 2015 survey (beauty and cosmetic treatments, gift vouchers, health products or services (including treatment), legal or professional services, sporting goods, work tools or work wear.

Refer to Appendix 3 for detailed 2011 calculations.

The estimate for direct costs within each sector was calculated by multiplying:

$$\begin{aligned}
 & \textit{The proportion of consumer respondents active in the sector in the last two years} \\
 & \quad \times \\
 & \textit{The average number of problems these respondents incurred in the last two years, by sector} \\
 & \quad \times \\
 & \textit{The proportion of consumer respondents who took action to resolve their problem(s)} \\
 & \quad \times \\
 & \textit{The average investment consumer respondents made to resolve their problem(s)}
 \end{aligned}$$

A similar calculation was used to estimate the cost of the time invested by consumer respondents within each sector:

$$\begin{aligned}
 & \textit{The proportion of consumer respondents active in the sector in the last two years} \\
 & \quad \times \\
 & \textit{The average number of problems these respondents incurred in the last two years, by sector} \\
 & \quad \times \\
 & \textit{The proportion of consumer respondents who took action to resolve their problem(s)} \\
 & \quad \times \\
 & \textit{The average cost of the time invested by consumer respondents to resolve their problem(s)}
 \end{aligned}$$

The cost of consumer’s time has been calculated using the Australian Government default non-work related labour rates based on ABS average weekly earnings data (\$29.00 per hour)².

These figures were then divided by two to provide the average investment per head of the population per year (as shown in the table on the previous page).

The sum of all sectors is then multiplied by the total number of people aged 16 years of older in the Australian population (17.1 million).

² https://www.dpmc.gov.au/sites/default/files/publications/005_Regulatory_Burden_Measurement_Framework_4.pdf Accessed 28 April 2016 (page 18)

Business Survey

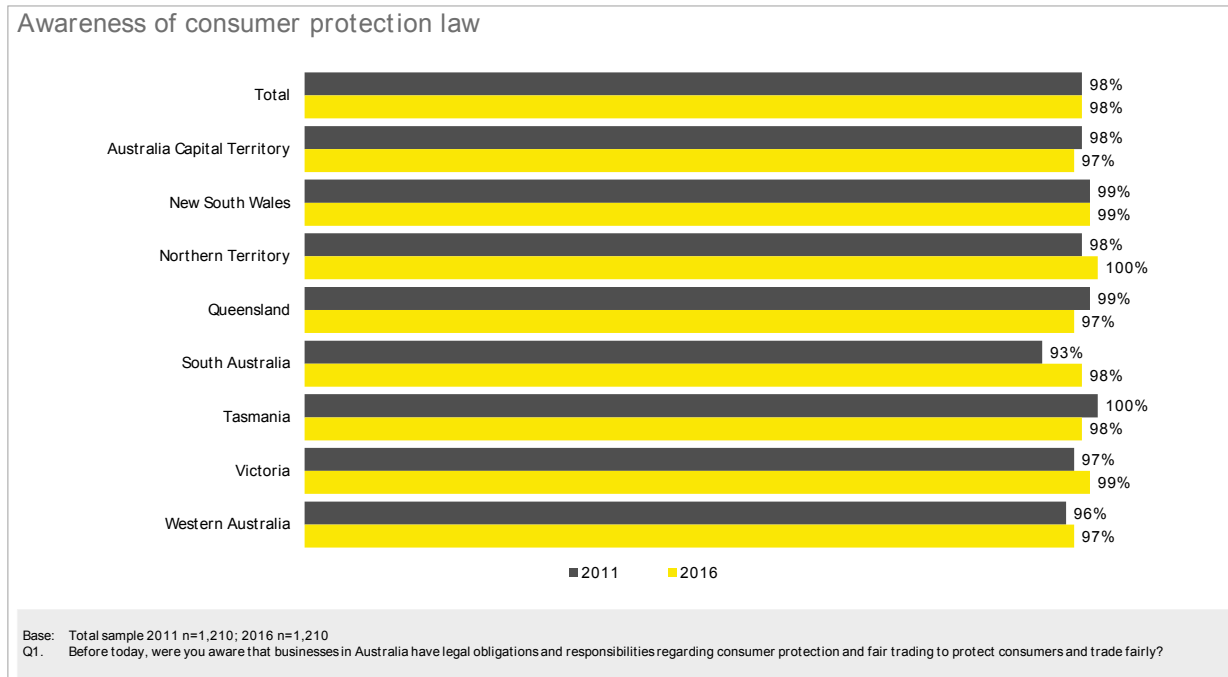


Awareness of consumer protection law

This section of the report looks at business awareness of consumer protection laws and their understanding of the business responsibilities and obligations.

Awareness of consumer protection law

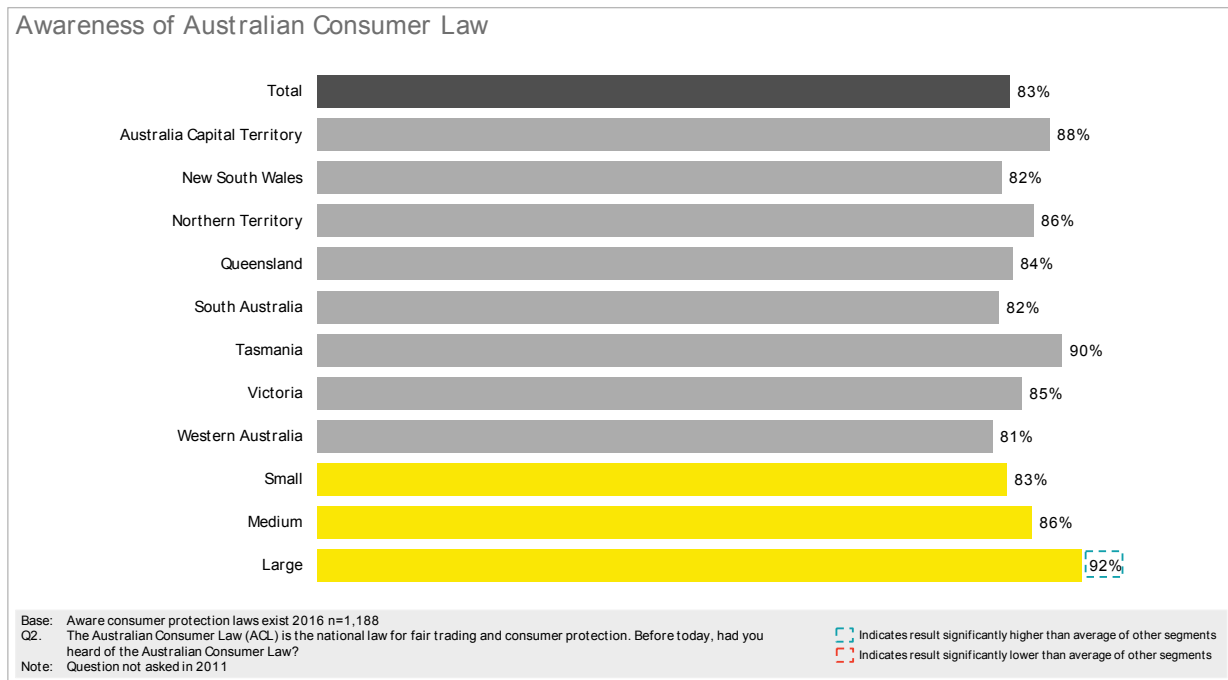
Figure 53: Awareness of consumer protection law



Virtually all business respondents (98%) were aware that businesses have legal obligations and responsibilities regarding consumer protection and fair trading. This result is relatively consistent across all states and territories and is unchanged from 2011.

Awareness of ACL

Figure 54: Awareness of Australian Consumer Law

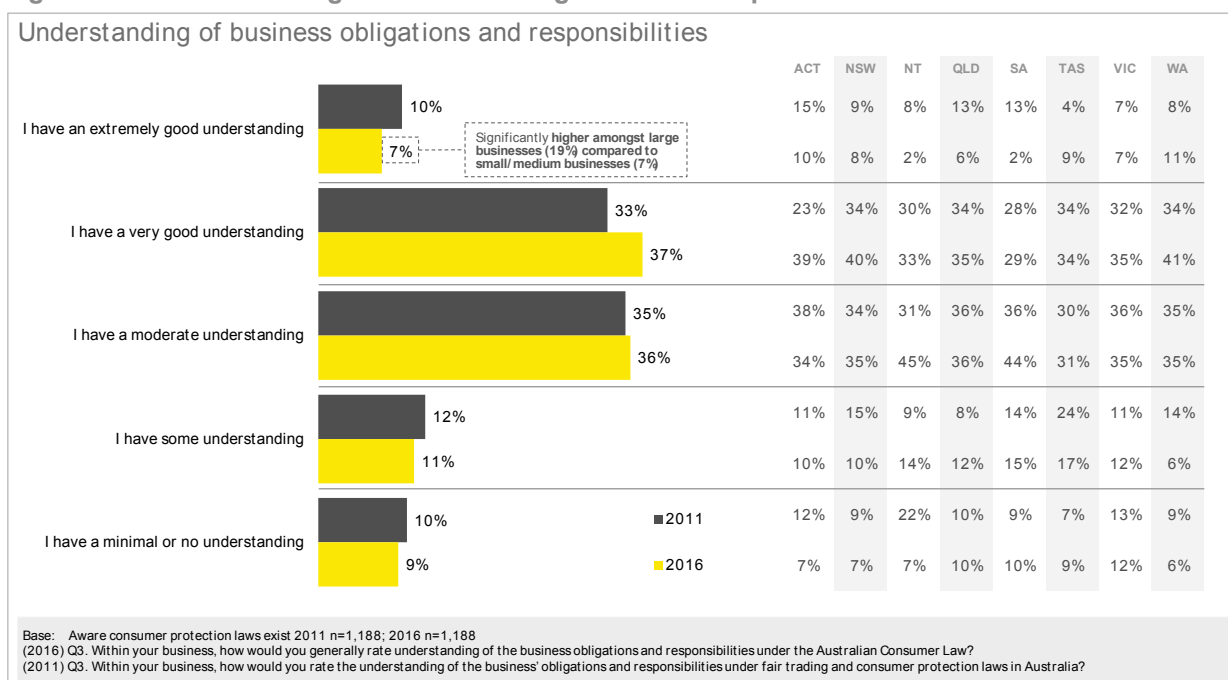


The large majority (83%) are aware of the ACL. Prompted awareness varies slightly between states and territories however, there are no major differences noted.

Large businesses (92%) are more likely to be aware of the ACL compared to small (83%) and medium (86%) businesses.

Understanding of business obligations and responsibilities

Figure 55: Understanding of business obligations and responsibilities

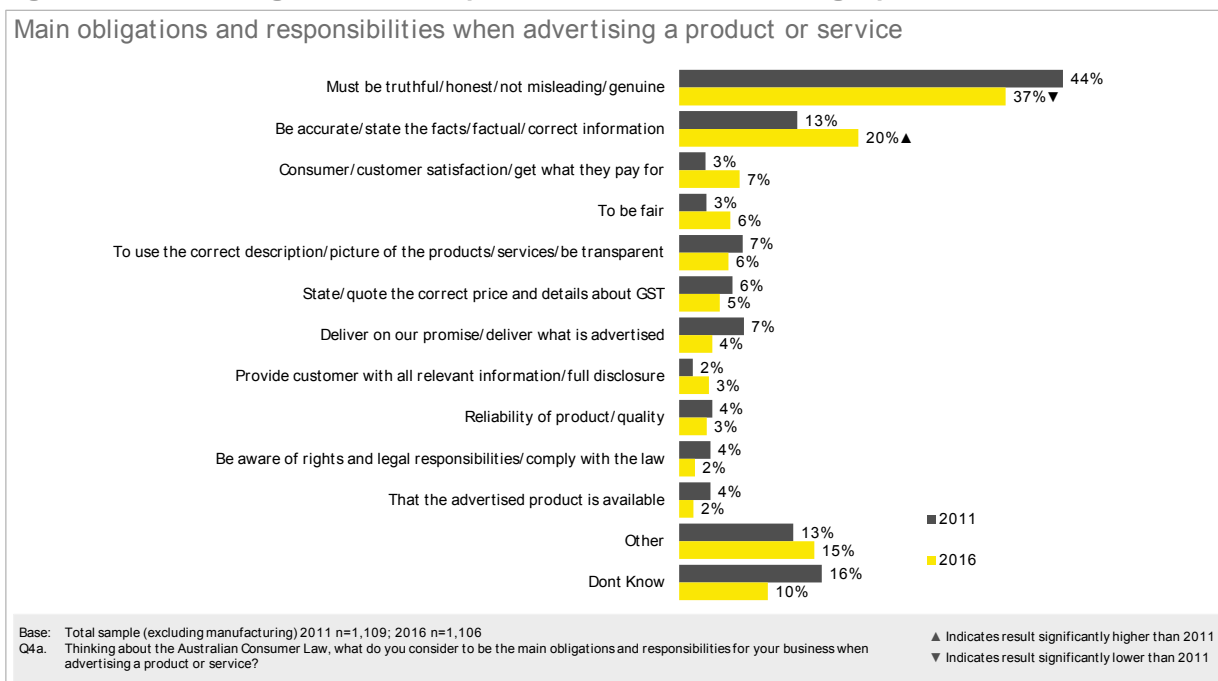


Consistent with the 2011 survey results, the majority of businesses (80%) believe their organisation has at least a moderate understanding of their obligations and responsibilities under the ACL.

Large businesses are more likely to report their level of understanding as 'extremely good' – 19% of large businesses compared to 7% of small and medium businesses.

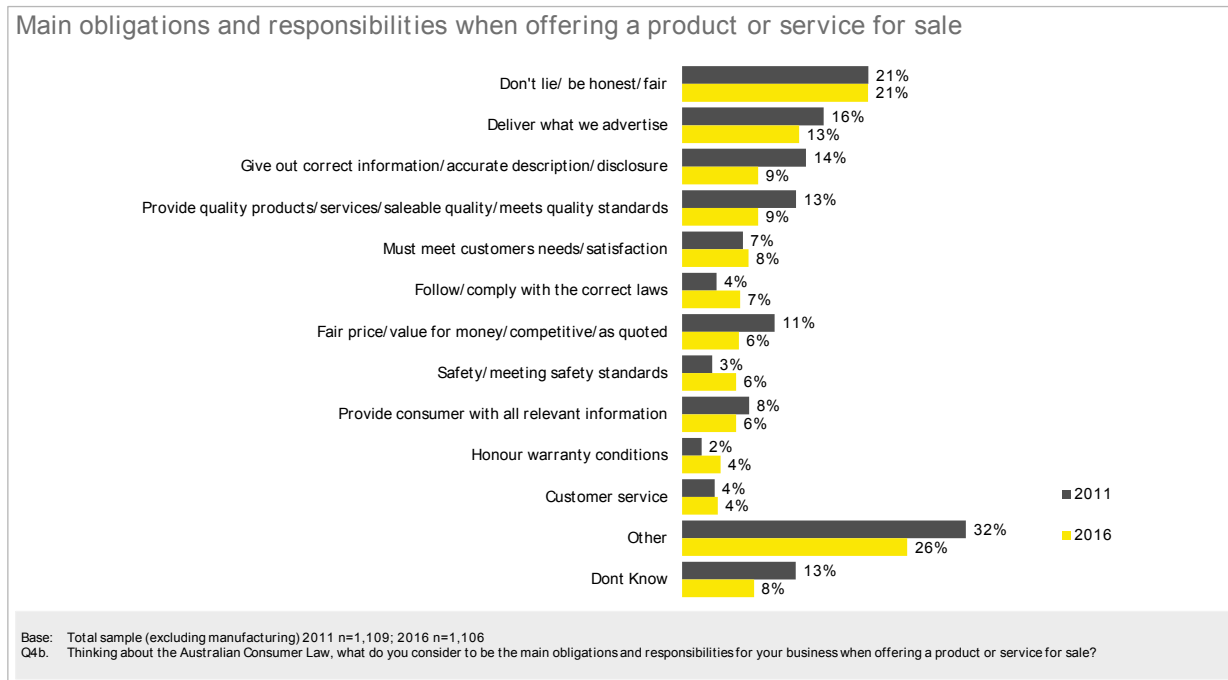
The perceived level of understanding amongst business respondents is largely consistent across all states and territories.

Figure 56: Main obligations and responsibilities when advertising a product or service



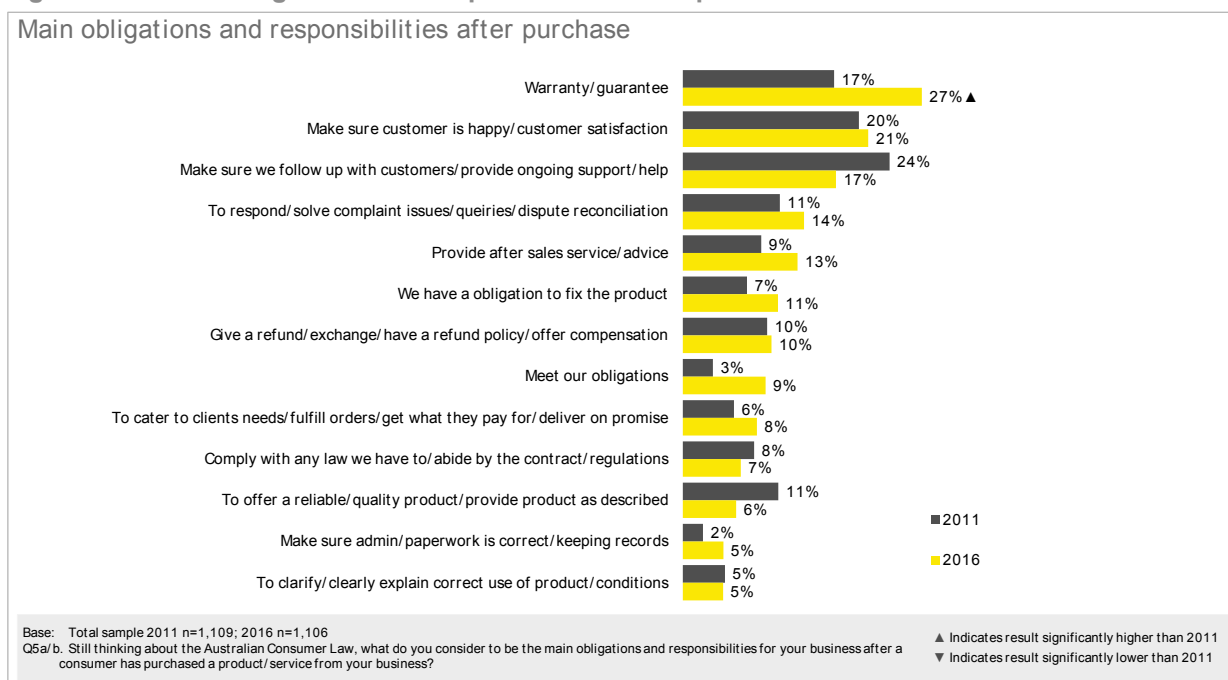
As per the 2011 survey, the most common responses were associated with being truthful, honest, not misleading and providing accurate and correct information.

Figure 57: Main obligations and responsibilities when offering a product or service for sale



Again, being honest and fair is one of the most common responses along with delivering what is advertised, providing accurate information and providing products that are of a reasonable quality.

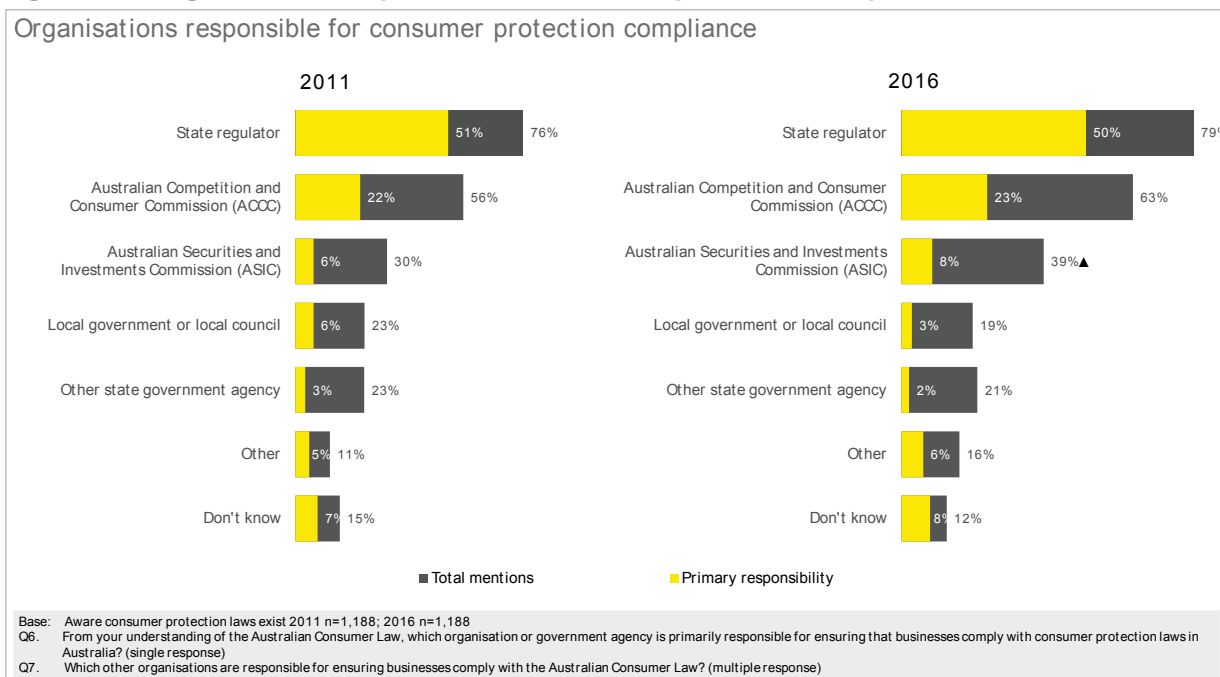
Figure 58: Main obligations and responsibilities after purchase



In 2016, a higher proportion of business respondents mention the warranty/guarantee as being one of their main after purchase obligations (27% compared to 17% in 2011).

Awareness of organisations responsible for consumer protection compliance

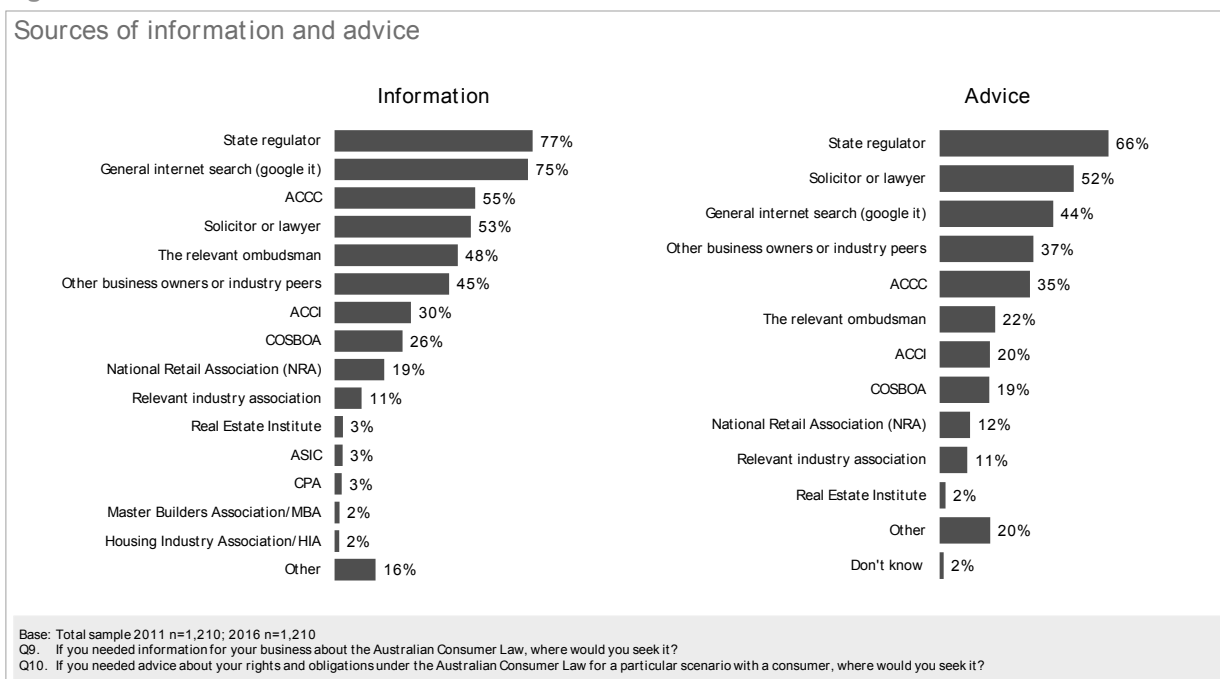
Figure 59: Organisations responsible for consumer protection compliance



Around three in four business respondents (73%) were aware that state regulators or the ACCC have primary responsibility for consumer protection compliance.

There has been no change in awareness of state regulators and the ACCC since 2011, however a higher proportion of business respondents identified the Australian Securities and Investment Commission (ASIC) as having some role in consumer protection compliance (39% compared to 30% in 2011).

Figure 60: Sources of information and advice



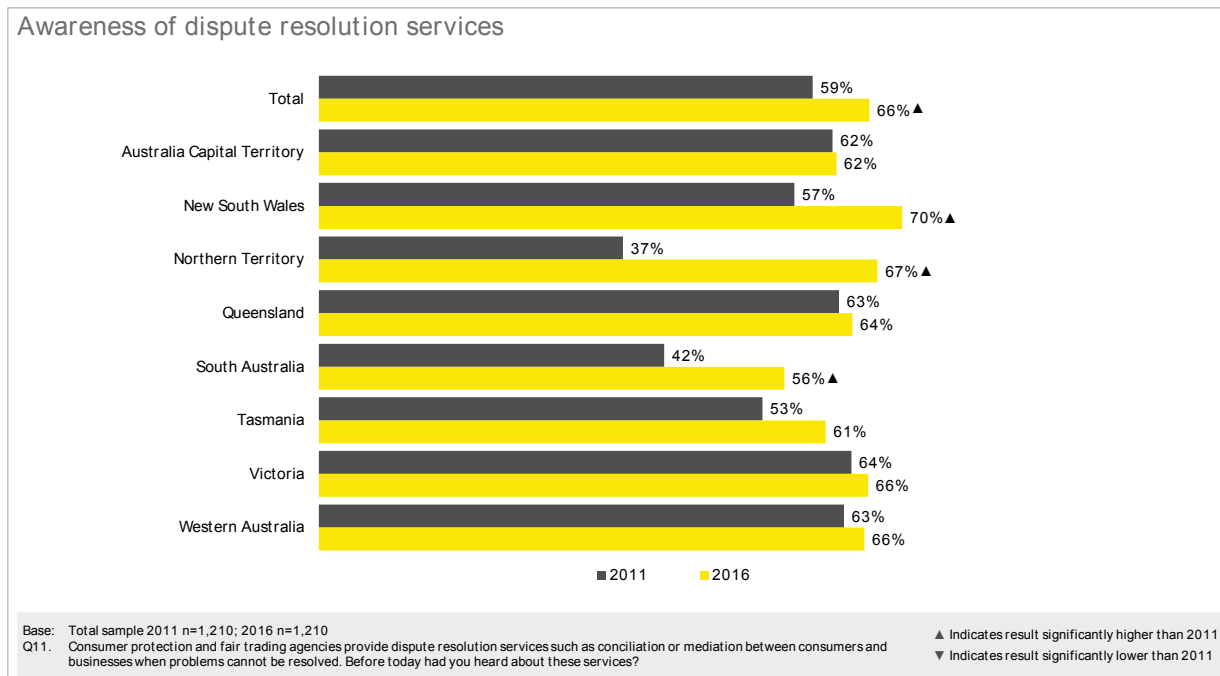
State regulators (77%) and general internet searching (75%) are the main sources of information about the ACL for business respondents. The ACCC (55%), lawyers (53%), and the relevant ombudsman (48%) were also sources of information for around half of business respondents.

When it comes to seeking specific advice about the ACL, state regulators are again a key channel (66%), followed by solicitor/lawyer (52%), general internet searching (44%), other business owners (37%) and the ACCC (35%).

Dispute resolution services

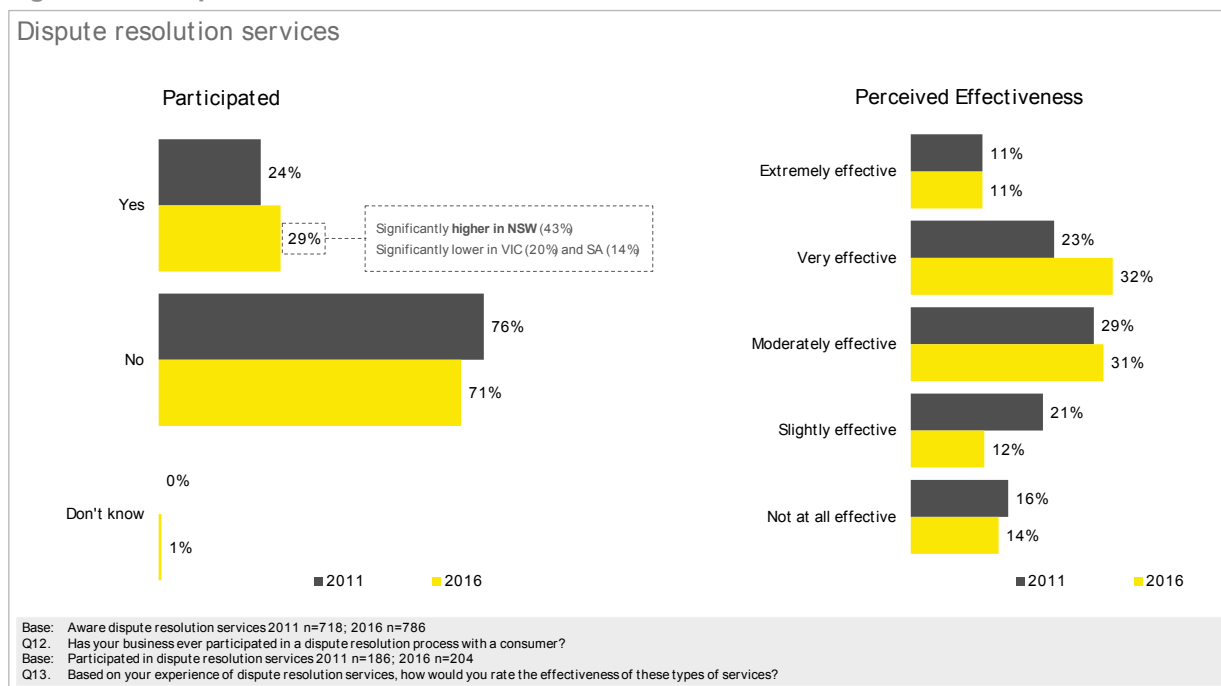
This section of the report looks at business respondents' awareness of dispute resolution services, their previous experience in using these services and likelihood of using these services in the future.

Figure 61: Awareness of dispute resolution services



In 2016, two thirds of business respondents (66%) were aware of dispute resolution services, a result higher than the 2011 survey (59%). This increase is evident across most states and territories but is predominantly driven by respondents in New South Wales (increase of 13 percentage points), Northern Territory (increase of 30 percentage points) and South Australia (increase of 14 percentage points).

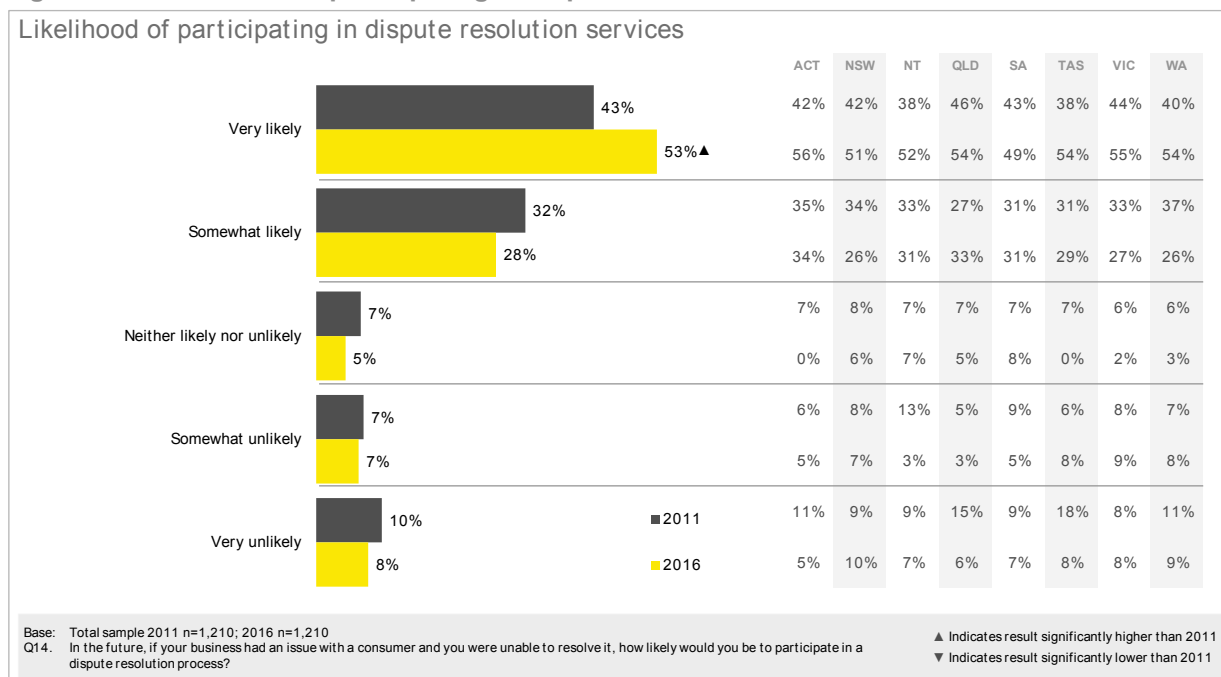
Figure 62: Dispute resolution services



Around three in ten businesses aware of dispute resolution services (29%) have participated in these services with a consumer (up from 24% in 2011). Business respondents in New South Wales are more likely to have participated in the services (43%) while those in Victoria (20%) and South Australia (14%) were less likely to have participated in these services.

For those who have participated in dispute resolution services, the majority (74%) found the process to be at least moderately effective – a result indicatively higher than the 2011 outcome (63%).

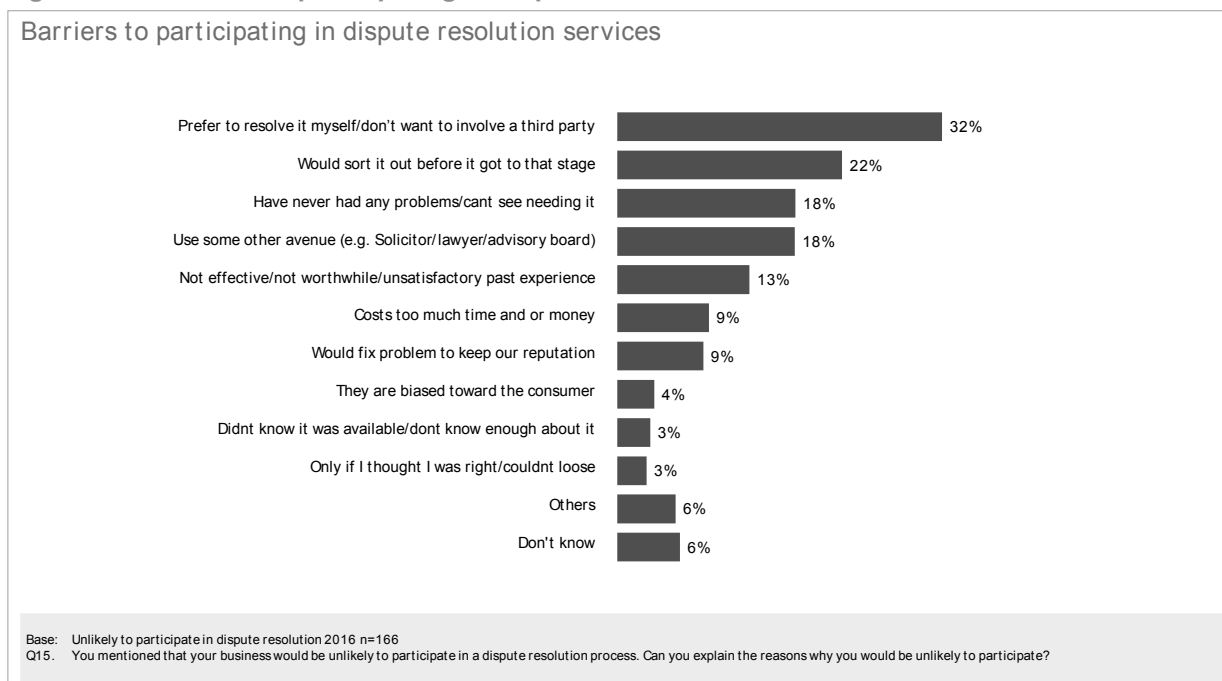
Figure 63: Likelihood of participating in dispute resolution services



In 2016 more than half of business respondents (53%) report that they would be 'very likely' to participate in dispute resolution services if they were unable to resolve a consumer issue – an increase from 2011 when 43% of business respondents were 'very likely' to participate in dispute resolution.

Of those business respondents who have previously participated in dispute resolution, 67% would be 'very likely' to participate in the future and 20% 'somewhat likely'.

Figure 64: Barriers to participating in dispute resolution services



For some business respondents, there is a preference to resolve problems without third party involvement and an expectation that they would be able to address issues before they reached that stage.

Of those who would be unlikely to participate in dispute resolution, around one in five (18%) report that they have never had an issues so don't see a need for it.

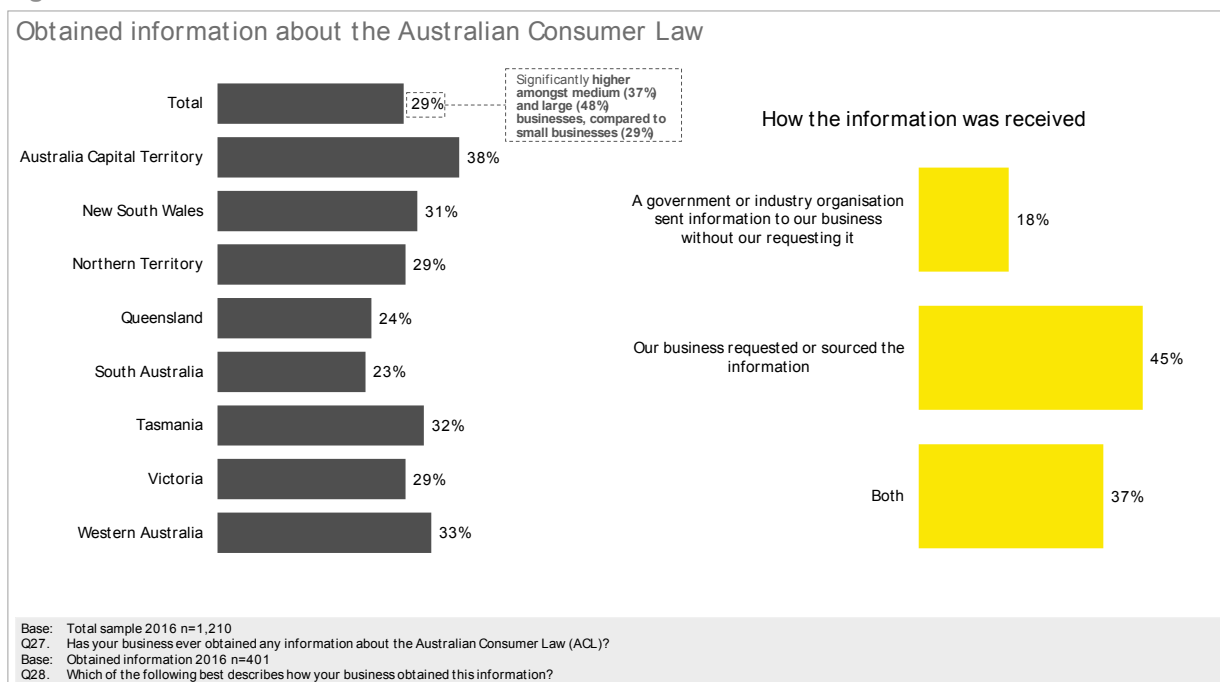
Around one in eight (13%) believe the process is not effective based on previous experience and 4% believe the process if biased towards the consumer.

Information about the Australian Consumer Law

This section of the report looks at whether business respondents have obtained information about the ACL and if they provide information to consumers.

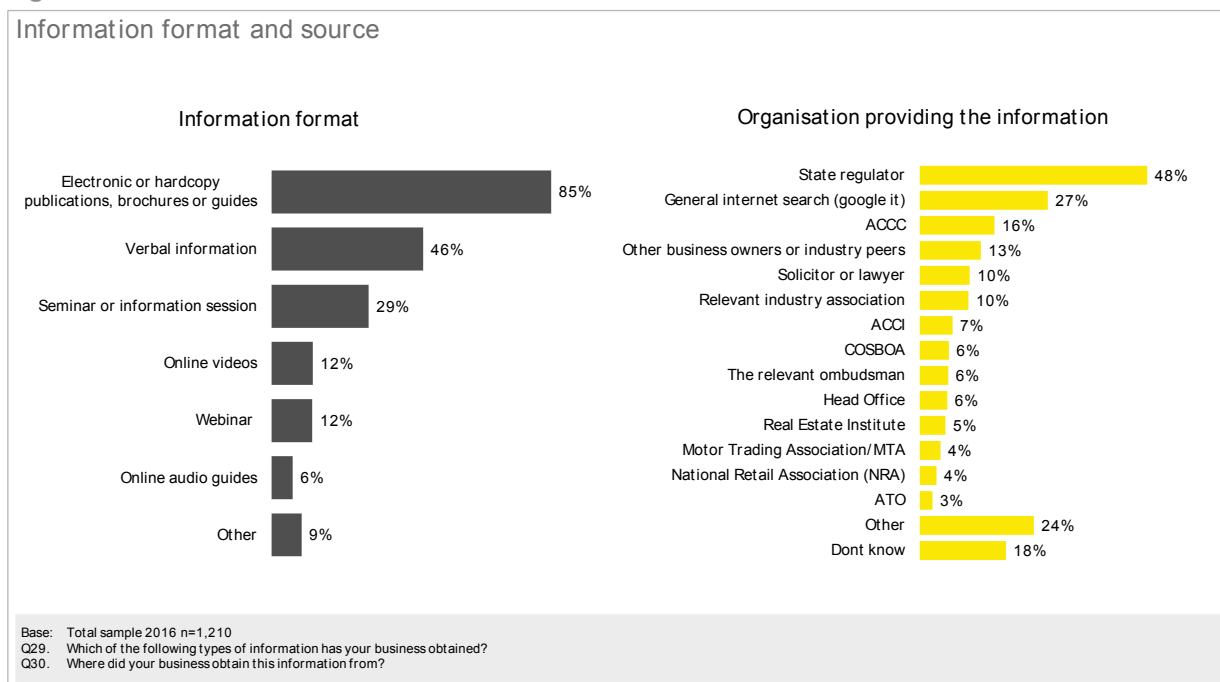
Business has obtained information about the ACL

Figure 65: Obtained information about the Australian Consumer Law



In 2016, around three in ten business respondents (29%) had obtained information about the ACL with 45% of these respondents actively seeking this information. Medium and large businesses were more likely to have obtained information about the ACL compared to small businesses.

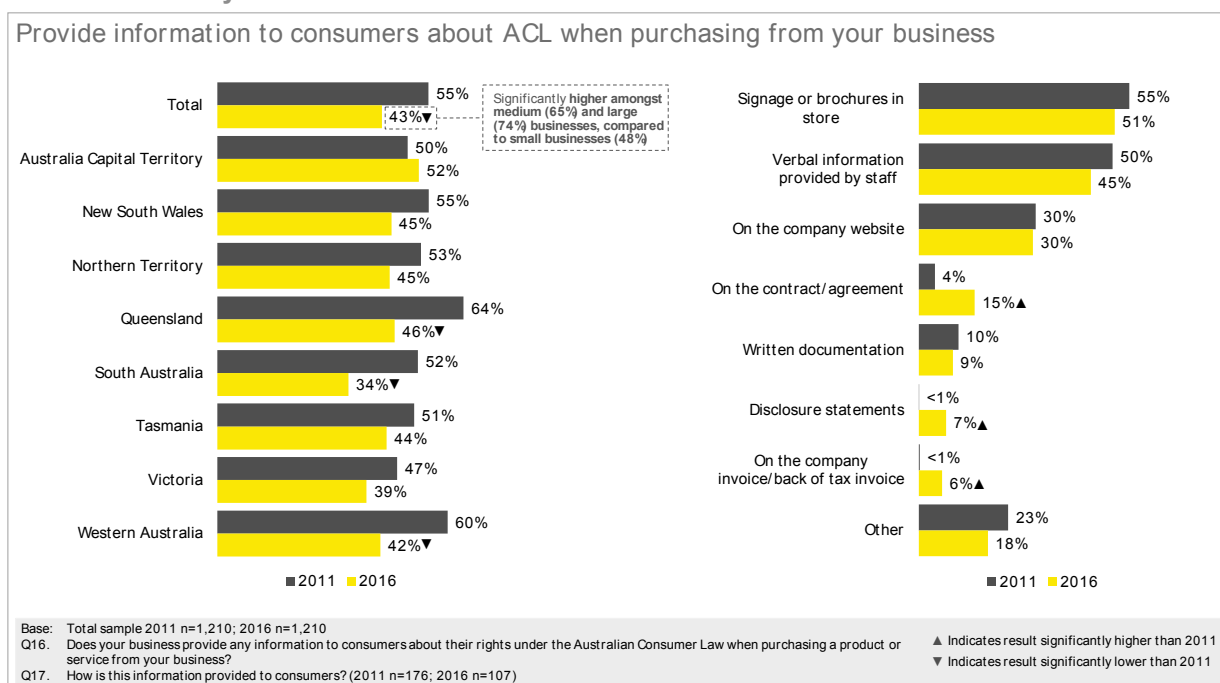
Figure 66: Information format and source



The most common format for receiving information was publications, brochures or guides (85%). Verbal information (46%) and seminars (29%) were also common information formats.

State regulators (48%) were the most common sources of information regarding the ACL.

Figure 67: Provide information to consumers about Australian Consumer Law when purchasing from your business

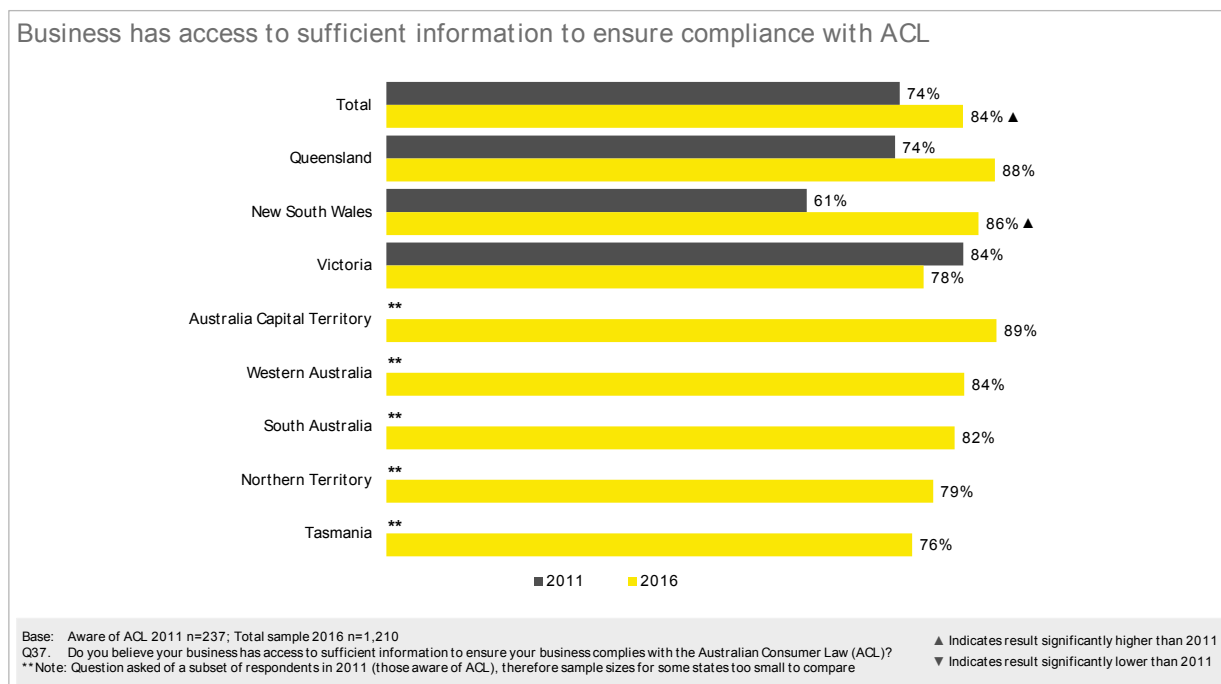


Around four in ten business respondents (43%) report that they provide information to consumers about the ACL. This is a decrease from the 2011 survey when 55% of business respondents were providing information to consumers. The decline is particularly evident in Queensland, South Australia and Western Australia.

Signage or brochures (51%) and verbal information (45%) are the most common ways that businesses are delivering this information to consumers. In 2016, a higher proportion of business respondents report including information about the ACL on their contract/agreement documents (15% vs. 4% in 2011).

Information to ensure compliance with the ACL

Figure 68: Business has access to sufficient information to ensure compliant with Australian Consumer Law

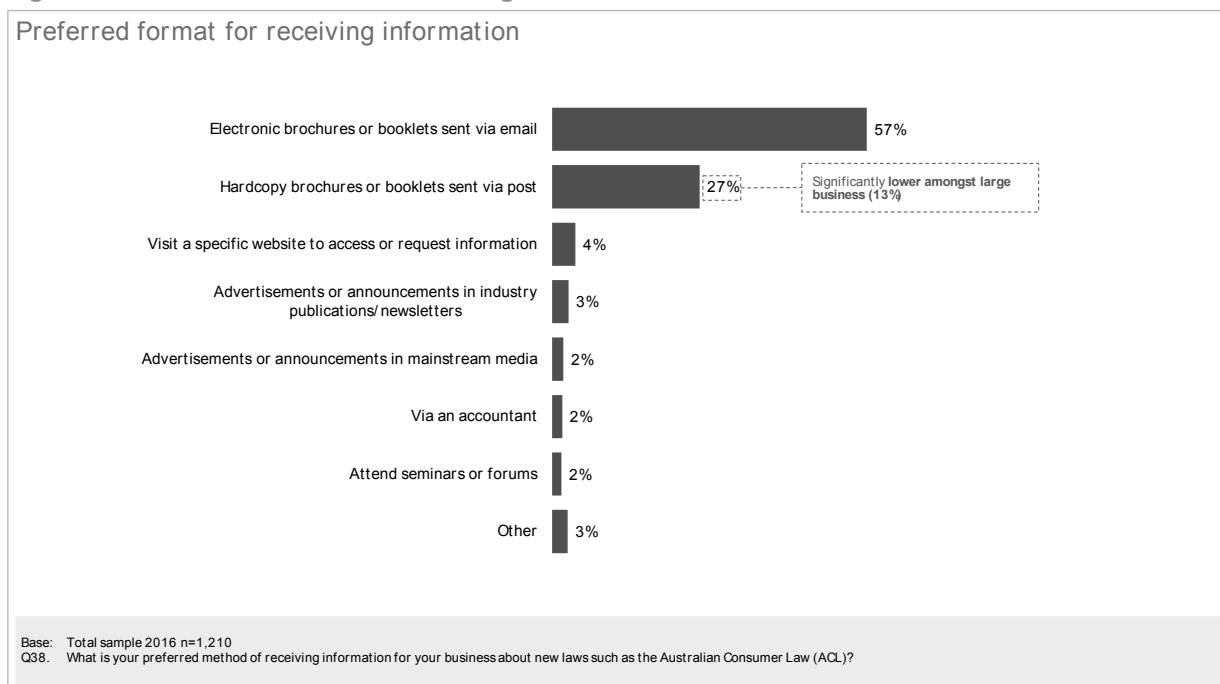


The majority of business respondents (84%) feel like they have sufficient information to ensure compliance with the ACL. This is an increase from the 2011 survey when 74% of business respondents felt prepared.

Preferred information formats

Business respondents show a preference for information to be delivered via brochures or booklets, particularly electronic documents.

Figure 69: Preferred format for receiving information



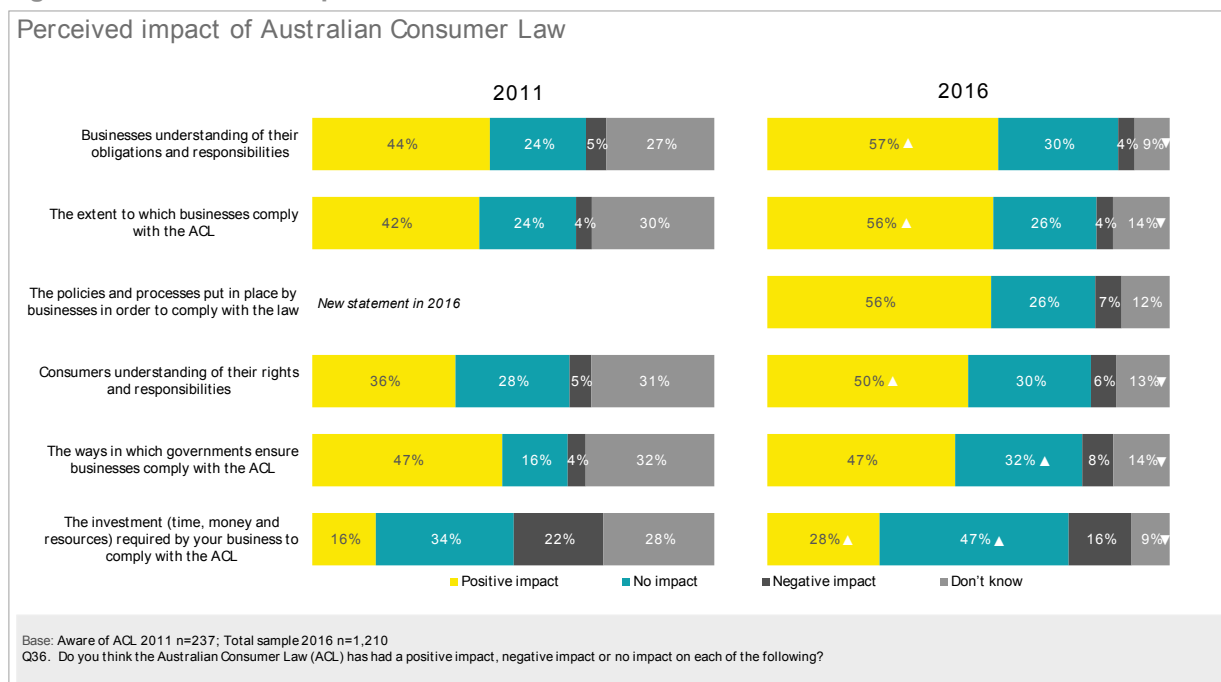
Business respondents show a preference for information to be delivered via brochures or booklets (57%), particularly electronic documents. Around one in four show a preference for hard copy brochures or booklets (27%), however large business are less interested in this format (13%).

Perceptions of Australian Consumer Law

This section of the report provide detail about business respondents views on the impact of the ACL and perceptions of consumer protection laws generally.

Perceive impact of the ACL

Figure 70: Perceived impact of Australian Consumer Law



In 2016, there have been several shifts with regards to the perceived impact of the ACL. Compared to 2011, business respondents are more likely to believe the ACL has had a positive impact on the following:

- ▶ Business understanding of their obligations and responsibilities (57% report a positive impact compared to 44% in 2011)
- ▶ Business compliance with the ACL (56% report a positive impact compared to 42% in 2011)
- ▶ Consumer understanding of their rights and responsibilities (50% report a positive impact compared to 36% in 2011)
- ▶ The investment required to comply with the ACL (28% report a positive impact compared to 16% in 2011)

Figure 71: Perceived impact of Australian Consumer Law – by business size

Perceptions of consumer protection law

	POSITIVE IMPACT			NO IMPACT			NEGATIVE IMPACT			DON'T KNOW		
	SMALL	MEDIUM	LARGE	SMALL	MEDIUM	LARGE	SMALL	MEDIUM	LARGE	SMALL	MEDIUM	LARGE
Consumers understanding of their rights and responsibilities	50%	58%	69%	31%	27%	18%	6%	6%	6%	13%	9%	7%
Businesses understanding of their obligations and responsibilities	57%	65%	79%	30%	27%	12%	4%	3%	4%	9%	6%	5%
The investment (time, money and resources) required by your business to comply with the ACL	28%	34%	45%	47%	47%	31%	16%	12%	15%	10%	7%	9%
The extent to which businesses comply with the ACL	56%	60%	72%	26%	27%	16%	4%	3%	5%	14%	10%	7%
The ways in which governments ensure businesses comply with the ACL	47%	53%	69%	32%	32%	21%	8%	5%	2%	14%	10%	8%
The policies and processes put in place by businesses in order to comply with the law	55%	62%	72%	26%	24%	19%	7%	7%	3%	12%	7%	6%

Base: Total sample 2016 n=1,210; Small business n=795, medium business n=275, large business n=140
 Q36. Do you think the Australian Consumer Law (ACL) has had a positive impact, negative impact or no impact on each of the following?
 Indicates result significantly higher than average of other segments
 Indicates result significantly lower than average of other segments

Compared to small and medium businesses, large businesses were more likely to view the ACL as having a positive impact.

Perceptions of consumer protection law

Figure 72: Perceptions of consumer protection law

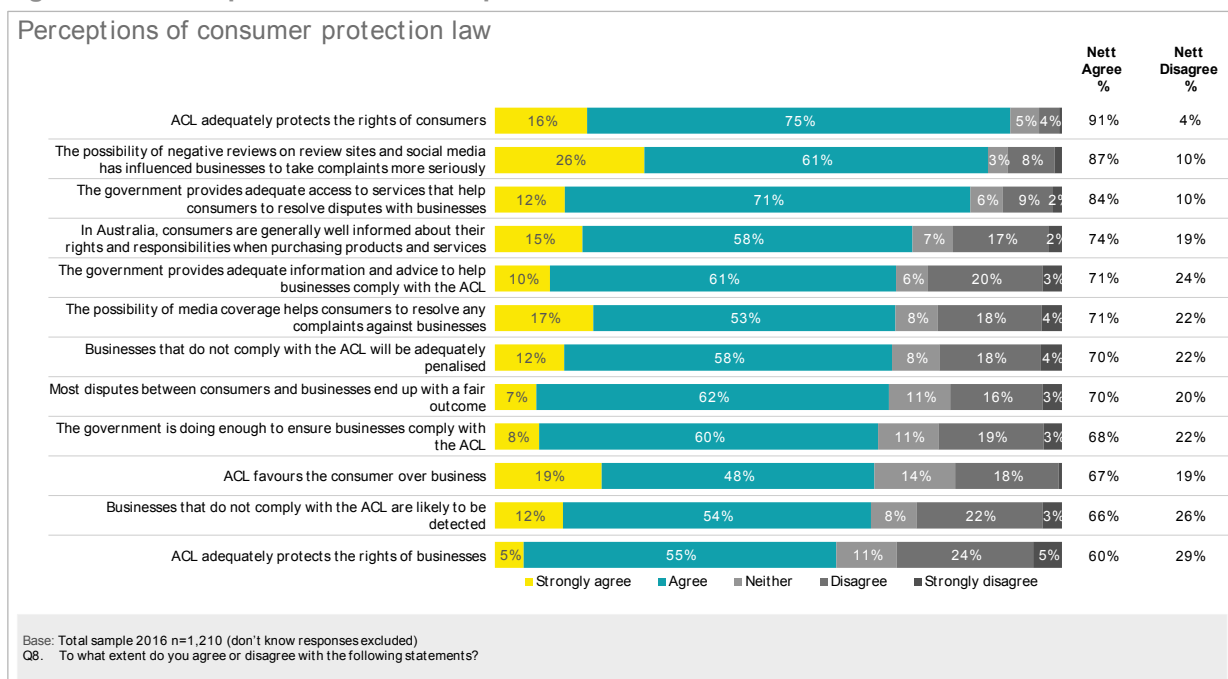


Figure 72 shows that business respondents hold a fairly positive view of consumer protection law.

Businesses are more likely to agree that the ACL protects the rights of consumers (91% agree) compared to protecting the rights of businesses (60% agree), with 67% agreeing the ACL favours the consumer over the business.

The vast majority of business respondents agree that the possibility of negative reviews online and on social media has influenced businesses to take complaints more seriously.

Figure 73: Perceptions of consumer protection law – differences by business size

Perceptions of consumer protection law		Nett Agree %	Nett Disagree %	KEY DIFFERENCES
ACL adequately protects the rights of consumers	91%	4%		
The possibility of negative reviews on review sites and social media has influenced businesses to take complaints more seriously	87%	10%		
The government provides adequate access to services that help consumers to resolve disputes with businesses	84%	10%		
In Australia, consumers are generally well informed about their rights and responsibilities when purchasing products and services	74%	19%		
The government provides adequate information and advice to help businesses comply with the ACL	71%	24%		• Significantly higher agreement from large businesses (84% compared to medium (70%) and small (71%) businesses
The possibility of media coverage helps consumers to resolve any complaints against businesses	71%	22%		
Businesses that do not comply with the ACL will be adequately penalised	70%	22%		
Most disputes between consumers and businesses end up with a fair outcome	70%	20%		
The government is doing enough to ensure businesses comply with the ACL	68%	22%		
ACL favours the consumer over business	67%	19%		• Significantly lower agreement from medium/large businesses (53% agree) and significantly higher disagreement (28% disagree)
Businesses that do not comply with the ACL are likely to be detected	66%	26%		
ACL adequately protects the rights of businesses	60%	29%		• Significantly higher disagreement from small businesses (29% disagree vs. 18% amongst medium/large business)

Base: Total sample 2016 n=1,210 (don't know responses excluded)
 Q8. To what extent do you agree or disagree with the following statements?

There is some variation in perceptions based on business size:

- ▶ Large businesses (84% agree) are more likely to agree that the government provides adequate information and advice to help businesses comply with the ACL compared to small (71% agree) and medium (70% agree) businesses
- ▶ Medium/large businesses are less likely to agree that the ACL favours the consumer over the business (53% agree compared to 67% of small businesses)
- ▶ Small businesses (29% disagree) are more likely than medium/large business (18% disagree) to disagree that the ACL adequately protects the rights of businesses

Figure 74: Perceptions of consumer protection law – 2011 and 2016 comparison

Perceptions of consumer protection law	NETT AGREE		NETT DISAGREE	
	2011	2015	2011	2015
The Australian Consumer Law adequately protects the rights of consumers	80%	91%▲	13%	4%▼
The government provides adequate access to services that help consumers to resolve disputes with businesses	62%	84%▲	25%	10%▼
In Australia, consumers are generally well informed about their rights and responsibilities when purchasing products and services	64%	74%▲	29%	19%▼
The government provides adequate information and advice to help businesses comply with the Australian Consumer Law	58%	71%▲	31%	24%▼
The possibility of media coverage helps consumers to resolve any complaints against businesses	68%	71%	23%	22%
Businesses that do not comply with the Australian Consumer Law will be adequately penalised	61%	70%▲	29%	22%▼
Most disputes between consumers and businesses end up with a fair outcome	50%	70%▲	31%	20%▼
The government is doing enough to ensure businesses comply with the Australian Consumer Law	54%	68%▲	34%	22%▼
Australian Consumer Law favours the consumer over business	62%	67%	21%	19%
Businesses that do not comply with the Australian Consumer Law are likely to be detected	54%	66%▲	36%	26%▼
Australian Consumer Law adequately protects the rights of businesses	49%	60%▲	39%	29%▼

Base: Total sample 2011 n=1,210; 2016 n=1,210 (don't know responses excluded)
 Q8. To what extent do you agree or disagree with the following statements?

▲ Indicates result significantly higher than 2011
 ▼ Indicates result significantly lower than 2011

Compared to the 2011 results, there has been several shifts in perceptions of consumer protection law.

In 2016, business respondents are more likely to agree:

- ▶ The government provides adequate access to services that help consumer resolve disputes with businesses (agreement up 22 percentage points)
- ▶ Most disputes between businesses and consumers end up with a fair outcome (agreement up 20 percentage points)
- ▶ The government is doing enough to ensure businesses comply with the ACL (agreement up 14 percentage points)
- ▶ The government provides adequate information and advice to help businesses comply with the ACL (agreement up 13 percentage points)
- ▶ Businesses that do not comply are likely to be detected (agreement up 12 percentage points)
- ▶ The ACL protects the rights of consumers (agreement up 11 percentage points)
- ▶ ACL protects the rights of businesses (agreement up 11 percentage points)
- ▶ Consumers are generally well informed about their rights and responsibilities (agreement up 10 percentage points)
- ▶ Business that do not comply with the ACL will be penalised (agreement up 9 percentage points)

Figure 75: Perceptions of consumer protection law – by state and territory

	NETT AGREE								NETT DISAGREE							
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
The possibility of negative reviews on review sites and social media has influenced businesses to take complaints more seriously	90%	89%▲	92%	86%▲	87%	93%	85%	84%	7%	7%	4%	11%	10%	6%	11%	13%
The ACL adequately protects the rights of consumers	90%	92%▲	93%	90%▲	87%	96%▲	91%▲	93%	8%	4%	5%	4%▼	9%	2%	2%▼	3%
Most disputes between consumers and businesses end up with a fair outcome	80%▲	63%▲	73%	73%▲	74%	76%	71%▲	74%▲	10%	25%	18%	18%▼	12%	11%	19%	14%
ACL adequately protects the rights of businesses	78%▲	52%	78%	67%▲	65%	79%	62%▲	60%	13%▼	35%	20%	25%▼	28%	16%	25%	33%
In Australia, consumers are generally well informed about their rights and responsibilities when purchasing products and services	76%	71%	75%	74%▲	81%	81%	72%▲	79%	20%	21%	20%	19%	12%	16%	20%▼	17%
The possibility of media coverage helps consumers to resolve any complaints against businesses	74%	72%	70%	70%	79%	71%	69%	66%	16%	19%	21%	24%	14%	24%	25%	26%

Base: Total sample 2016 n=1,210
 Q36. Do you think the Australian Consumer Law (ACL) has had a positive impact, negative impact or no impact on each of the following?
 Note: 2011 results not shown

▲ Indicates result significantly higher than 2011
 ▼ Indicates result significantly lower than 2011

Figure 76: Perceptions of consumer protection law – by state and territory continued

	NETT AGREE								NETT DISAGREE							
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
The government provides adequate information and advice to help businesses comply with the ACL	74%▲	75%▲	79%	71%▲	79%▲	60%	64%▲	70%	21%	21%	17%	23%▼	19%	33%	28%	26%
The government provides adequate access to services that help consumers to resolve disputes with businesses	69%	89%	79%	85%▲	82%	80%	80%▲	78%▲	13%	9%▼	10%	8%▼	14%	12%	12%▼	10%
Businesses that do not comply with the ACL will be adequately penalised	67%	67%	67%	71%▲	68%	67%	76%▲	63%	22%	22%	23%	22%▼	22%	22%	18%▼	29%
Businesses that do not comply with the ACL are likely to be detected	66%	64%	65%	69%▲	72%▲	66%	67%	62%	25%	26%	25%	24%▼	22%	28%	25%	32%
The government is doing enough to ensure businesses comply with the ACL	54%	66%	69%	69%▲	78%	71%	64%	73%	35%	20%	22%	24%▼	14%	21%	23%	21%
ACL favours the consumer over business	51%	69%	62%	69%	68%	57%	62%	72%	33%	18%	27%	18%	20%	21%	20%	17%

Base: Total sample 2016 n=1,210
 Q36. Do you think the Australian Consumer Law (ACL) has had a positive impact, negative impact or no impact on each of the following?
 Note: 2011 results not shown

▲ Indicates result significantly higher than 2011
 ▼ Indicates result significantly lower than 2011

In Queensland, agreement is higher across most statements. Victoria also shows higher agreement for several statements.

Quantifying the cost for business of dealing with consumer issues

Business respondents were asked to estimate the number of problems 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 for a product or service). Business respondents were also asked to estimate how much time they would spend dealing with a typical consumer problem.

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

Table 5: Quantifying the cost for business of dealing with consumer issues

	2011	2016
Average number of issues experienced per month	5.15	3.44
Average number of hours spent dealing a typical issue	2.54	3.18
Number of businesses in Australia*	2,098,636	2,098,636
Total number of issues experienced by Australian businesses per year (average number of reported problems X number of businesses in Australia)	129,695,705	86,631,694
Total time spent by Australian businesses dealing with problems per year (total number of problems X average number of reported hours spent dealing with the issue)	329,427,090	275,488,787
Total cost of time spent dealing with problems** (Total hours X \$65.45)	\$21.56 BILLION	\$18.03 BILLION
<p>* Excludes mining, agriculture, forestry and fishing</p> <p>** Cost of time calculated using Australian Government default work related labour rates based on ABS average weekly earnings data (\$64.45 per hour). This rate applies a multiplier of 1.75 to an economy wide value for employees (\$37.40 per hour) to account for non-wage labour costs and overheads https://www.dpnc.gov.au/sites/default/files/publications/005_Regulatory_Burden_Measurement_Framework_4.pdf - Accessed 28 April 2016 (page 18)</p> <p>Note: 2011 estimate has been revised using current number of eligible businesses – number of businesses used in 2011 calculation was 1,682,431</p>		

As shown in Table 5, it is estimated that consumer problems cost Australian businesses \$18.03 billion per year, a result notably lower than in 2011 (\$21.56 billion).

Whilst the average number of problems experienced by businesses per month has decreased in 2016, the time spent dealing with each problem has increased.

It should be noted that this estimate does not reflect the direct costs incurred by businesses (i.e. costs to repair or replace products, legal costs etc.). This is an estimate of the value of the time spent by businesses dealing with the problems.

Cost of time has been calculated using the Australian Government default work related labour rates based on ABS average weekly earnings data (\$64.45 per hour). This rate applies a multiplier of 1.75 to an economy wide value for employees (\$37.40 per hour) to account for non-wage labour costs and overheads.

Appendix 1

ADDITIONAL SAMPLE CHARACTERISTICS



Additional sample characteristics

Consumer survey

Table 6: Consumer sample characteristics

	No. of surveys (unweighted)	Weighted (%)
TOTAL	5,408	100%
HOUSEHOLD COMPOSITION		
Single person living at home with parents	588	11%
Single person living alone or sharing with other adults	1214	22%
One of a couple living together – no children	1626	30%
One of a couple with children at home	1576	29%
Single parent with children at home	283	5%
Prefer not to answer	121	2%
HIGHEST LEVEL EDUCATION		
Secondary school	1378	25%
Bachelor degree	1159	22%
Certificate level	1057	19%
Advanced diploma or diploma	706	13%
Postgraduate degree	553	10%
Graduate diploma or graduate certificate	417	8%
Prefer not to say	86	2%
Other	52	1%
EMPLOYMENT STATUS		
Employed	2732	50%
Retired	1004	19%
Self-employed	388	8%
Looking after the home	363	7%
Student	351	6%
Unemployed	237	4%
Unable to work	187	3%
Employed on a fixed term contract	105	2%
Other	41	1%

Table 6: Consumer sample characteristics (continued)

	No. of surveys (unweighted)	Weighted (%)
TOTAL	5,408	100%
PENSIONER OR HEALTH CARE CARD HOLDER		
Yes	1,974	36
No	3,309	62
Prefer not to say	125	2
ANNUAL PERSONAL INCOME		
Up to \$25,000	1508	27%
\$25,001 to \$50,000	1217	22%
\$50,001 to \$75,000	874	16%
\$75,001 to \$100,000	616	12%
\$100,001 to \$125,000	308	6%
More than \$125,000	340	6%
Prefer not to answer	545	10%
LOTE AT HOME		
Yes	680	13%
No	4,728	87%
COUNTRY OF BIRTH		
Australia	4,151	76%
UK or Ireland	379	7%
South-East Asia	228	5%
New Zealand	106	2%
Other	544	11%
ATSI		
No	5,250	97%
Aboriginal	92	2%
Torres Strait Islander	11	0%
Both Aboriginal and Torres Strait Islander	10	0%
Prefer not to say	45	1%
DISABILITY OR CHRONIC HEALTH CONDITION		
Yes	960	17
No	4,311	80
Prefer not to say	137	3

Business survey

Table 7: Business sample characteristics

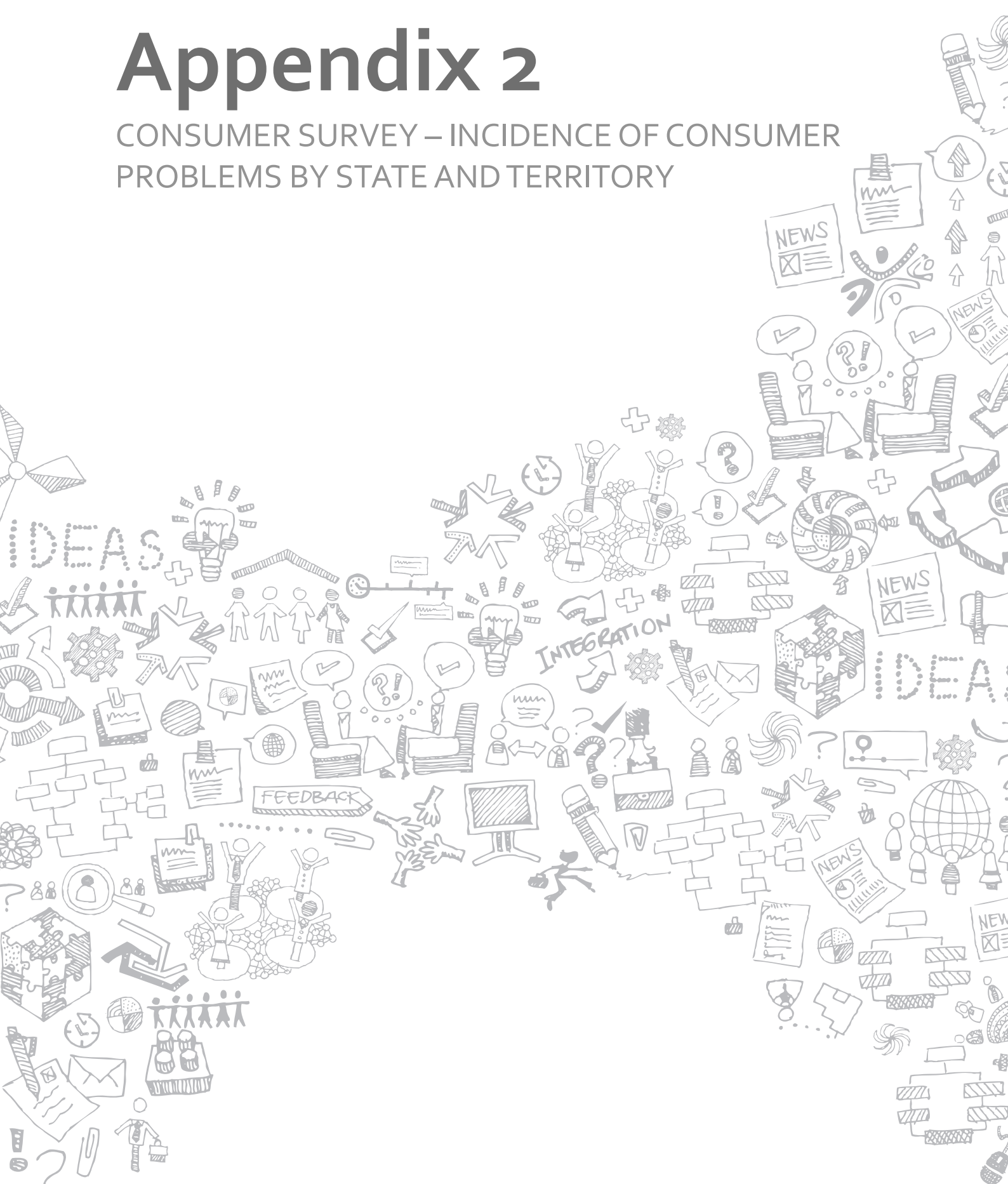
	No. of surveys (unweighted)	Weighted (%)
TOTAL	1,210	100
LOTE AT HOME		
The only office or location	702	75%
Head office	333	16%
Branch office	107	5%
Regional/state office	44	2%
Other	24	2%
FRANCHISE		
Yes	125	10%
No	1085	90%
ANNUAL TURNOVER		
No	5,250	97%
Less than \$100,000	65	7%
\$100,000 to less than \$250,000	95	12%
\$250,000 to less than \$500,000	120	14%
\$500,000 to less than \$2 million	284	32%
\$2 million to less than \$5 million	141	12%
\$5 million to less than \$20 million	115	4%
\$20 million or more	158	2%
Prefer not to say	93	8%
Don't know	139	9%
YEARS IN OPERATION		
1 year or less	375	32%
2-3 years	461	41%
4-5 years	225	16%
More than 5 years	146	10%
Don't know	3	0%

Table 7: Business sample characteristics (continued)

	No. of surveys (unweighted)	Weighted (%)
TOTAL	1,210	100
PROPORTION OF TRADE ONLINE		
None	784	68%
1-10%	121	9%
10-49%	139	9%
50% or more	85	9%
Don't know	81	5%
PURCHASE CHANNELS		
Via Telephone	686	43%
Retail Stores	654	45%
Online Store	411	22%
Local market	218	15%
Mail Order Catalogue	77	5%
Other	670	43%

Appendix 2

CONSUMER SURVEY – INCIDENCE OF CONSUMER PROBLEMS BY STATE AND TERRITORY



Sample sizes for category data

Table 8: Sample sizes for each purchase category

	Purchased in category (n=)	Experienced a problem in category in last 2 years (n=)	Most recent problem in category (n=)
Telecommunication products or services	4,636	1,222	464
Internet service provider	4,165	1,044	396
Electronics/electrical goods	4,754	929	373
Food and drink	5,407	888	339
Utility services such as water, gas and / or electricity	4,184	640	245
Clothing, footwear, cosmetics or other personal products	5,184	697	231
Travel services	3,860	466	148
Building or renovations, repairs or maintenance of your home	2,415	413	135
Banking or financial products/services including insurance	4,126	451	132
Public transport	3,750	389	103
Non-electrical household goods such as furniture	3,687	361	102
Motor Vehicle (including fuel)	4,283	370	99
Renting a residential property	2,179	367	93
Health products or services (including treatment)	4,075	316	72
Gift vouchers	3,713	252	71
Entertainment	4,185	241	45
Recreation or leisure activities	2,490	213	36
Beauty and cosmetic treatments	2,687	191	35
Legal or professional services	1,920	189	32
Sporting goods	2,547	155	30
Buying or selling real estate	1,522	183	29
Work tools or work wear	2,424	181	23

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

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

Incidence of experiencing problems – by state/territory


Table 9: Incidence of experiencing a problem – Australian Capital Territory compared to total sample

	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Telecommunication products or services	85%	26%	88%	31%
Internet service provider	77%	25%	82%	28%
Electronics/electrical goods	88%	19%	90%	25%
Building or renovations, repairs or maintenance of your home	45%	17%	50%	20%
Renting a residential property	40%	16%	40%	20%
Food and drink	100%	16%	100%	19%
Clothing, footwear, cosmetics or other personal products	96%	13%	98%	17%
Travel services	72%	12%	77%	16%
Utility services such as water, gas and / or electricity	77%	15%	79%	16%
Non-electrical household goods such as furniture	68%	9%	67%	15%
Banking or financial products/services including insurance	76%	11%	84%	14%
Motor Vehicle (including fuel)	79%	8%	79%	12%
Work tools or work wear	44%	7%	43%	12%
Buying or selling real estate	28%	12%	28%	11%
Public transport	72%	10%	72%	11%
Health products or services (including treatment)	76%	7%	81%	10%
Legal or professional services	36%	9%	39%	9%
Gift vouchers	69%	7%	71%	7%
Sporting goods	47%	6%	50%	7%
Beauty and cosmetic treatments	49%	7%	55%	6%
Recreation or leisure activities	47%	9%	56%	6%
Entertainment	78%	6%	85%	5%

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

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

 Indicates result significantly higher than average of other states/territories


 Indicates result significantly lower than average of other states/territories


Table 10: Incidence of experiencing a problem – New South Wales compared to total sample

	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Internet service provider	85%	26%	79%	25%
Telecommunication products or services	77%	25%	87%	25%
Electronics/electrical goods	88%	19%	88%	18%
Building or renovations, repairs or maintenance of your home	45%	17%	44%	16%
Renting a residential property	40%	16%	41%	16%
Food and drink	100%	16%	100%	14%
Utility services such as water, gas and / or electricity	96%	13%	79%	14%
Travel services	72%	12%	74%	13%
Clothing, footwear, cosmetics or other personal products	77%	15%	96%	12%
Buying or selling real estate	68%	9%	30%	11%
Banking or financial products/services including insurance	76%	11%	77%	10%
Non-electrical household goods such as furniture	79%	8%	67%	9%
Public transport	44%	7%	76%	7%
Motor Vehicle (including fuel)	28%	12%	79%	7%
Legal or professional services	72%	10%	41%	7%
Recreation or leisure activities	76%	7%	48%	7%
Health products or services (including treatment)	3	9%	76%	6%
Gift vouchers	69%	7%	70%	6%
Beauty and cosmetic treatments	47%	6%	50%	5%
Sporting goods	49%	7%	48%	5%
Work tools or work wear	47%	9%	45%	5%
Entertainment	78%	6%	78%	4%

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

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

 Indicates result significantly higher than average of other states/territories


 Indicates result significantly lower than average of other states/territories


Table 11: Incidence of experiencing a problem – Tasmania compared to total sample

	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Telecommunication products or services	85%	26%	87%	26%
Internet service provider	77%	25%	79%	24%
Electronics/electrical goods	88%	19%	89%	16%
Renting a residential property	40%	16%	37%	15%
Food and drink	100%	16%	100%	14%
Legal or professional services	36%	9%	32%	13%
Utility services such as water, gas and / or electricity	77%	15%	79%	12%
Travel services	72%	12%	74%	11%
Building or renovations, repairs or maintenance of your home	45%	17%	43%	11%
Buying or selling real estate	28%	12%	26%	11%
Banking or financial products/services including insurance	76%	11%	76%	9%
Non-electrical household goods such as furniture	68%	9%	71%	9%
Clothing, footwear, cosmetics or other personal products	96%	13%	97%	9%
Public transport	72%	10%	55%	7%
Work tools or work wear	44%	7%	44%	7%
Health products or services (including treatment)	76%	7%	73%	7%
Motor Vehicle (including fuel)	79%	8%	83%	7%
Gift vouchers	69%	7%	69%	5%
Recreation or leisure activities	47%	9%	37%	4%
Beauty and cosmetic treatments	49%	7%	45%	4%
Sporting goods	47%	6%	39%	4%
Entertainment	78%	6%	75%	3%

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

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

 Indicates result significantly higher than average of other states/territories


 Indicates result significantly lower than average of other states/territories


Table 12: Incidence of experiencing a problem – Victoria compared to total sample

	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Telecommunication products or services	85%	26%	83%	22%
Internet service provider	77%	25%	73%	22%
Utility services such as water, gas and / or electricity	77%	15%	75%	20%
Building or renovations, repairs or maintenance of your home	45%	17%	46%	18%
Electronics/electrical goods	88%	19%	89%	18%
Renting a residential property	40%	16%	40%	17%
Food and drink	100%	16%	100%	14%
Clothing, footwear, cosmetics or other personal products	96%	13%	96%	13%
Public transport	72%	10%	75%	13%
Buying or selling real estate	28%	12%	30%	13%
Banking or financial products/services including insurance	76%	11%	75%	12%
Legal or professional services	36%	9%	36%	11%
Recreation or leisure activities	47%	9%	48%	11%
Travel services	72%	12%	71%	10%
Non-electrical household goods such as furniture	68%	9%	69%	10%
Gift vouchers	69%	7%	70%	9%
Motor Vehicle (including fuel)	79%	8%	77%	9%
Health products or services (including treatment)	76%	7%	76%	9%
Sporting goods	47%	6%	49%	9%
Work tools or work wear	44%	7%	43%	8%
Beauty and cosmetic treatments	49%	7%	49%	7%
Entertainment	78%	6%	80%	6%

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

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

 Indicates result significantly higher than average of other states/territories


 Indicates result significantly lower than average of other states/territories


Table 13: Incidence of experiencing a problem – Queensland compared to total sample

	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Internet service provider	77%	25%	78%	29%
Telecommunication products or services	85%	26%	86%	28%
Electronics/electrical goods	88%	19%	88%	21%
Renting a residential property	40%	16%	43%	19%
Food and drink	100%	16%	100%	17%
Building or renovations, repairs or maintenance of your home	45%	17%	44%	16%
Utility services such as water, gas and / or electricity	77%	15%	77%	14%
Clothing, footwear, cosmetics or other personal products	96%	13%	95%	12%
Buying or selling real estate	28%	12%	28%	11%
Travel services	72%	12%	69%	11%
Public transport	72%	10%	66%	11%
Motor Vehicle (including fuel)	79%	8%	80%	10%
Banking or financial products/services including insurance	76%	11%	77%	10%
Work tools or work wear	44%	7%	47%	10%
Non-electrical household goods such as furniture	68%	9%	69%	10%
Legal or professional services	36%	9%	36%	9%
Recreation or leisure activities	47%	9%	45%	9%
Beauty and cosmetic treatments	49%	7%	50%	9%
Gift vouchers	69%	7%	67%	7%
Health products or services (including treatment)	76%	7%	73%	7%
Sporting goods	47%	6%	45%	7%
Entertainment	78%	6%	75%	6%

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

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

 Indicates result significantly higher than average of other states/territories


 Indicates result significantly lower than average of other states/territories

Table 14: Incidence of experiencing a problem – Western Australia compared to total sample



	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Telecommunication products or services	85%	26%	86%	30%
Internet service provider	77%	25%	76%	23%
Electronics/electrical goods	88%	19%	87%	19%
Food and drink	100%	16%	100%	19%
Renting a residential property	40%	16%	35%	16%
Building or renovations, repairs or maintenance of your home	45%	17%	45%	15%
Clothing, footwear, cosmetics or other personal products	96%	13%	96%	14%
Banking or financial products/services including insurance	76%	11%	76%	12%
Buying or selling real estate	28%	12%	28%	12%
Legal or professional services	36%	9%	29%	12%
Utility services such as water, gas and / or electricity	77%	15%	77%	10%
Public transport	72%	10%	74%	10%
Travel services	72%	12%	75%	10%
Motor Vehicle (including fuel)	79%	8%	81%	9%
Recreation or leisure activities	47%	9%	46%	8%
Beauty and cosmetic treatments	49%	7%	49%	7%
Health products or services (including treatment)	76%	7%	77%	7%
Entertainment	78%	6%	79%	7%
Gift vouchers	69%	7%	72%	6%
Non-electrical household goods such as furniture	68%	9%	68%	6%
Work tools or work wear	44%	7%	44%	5%
Sporting goods	47%	6%	49%	4%
Base: Variable – have purchased in category in last two years Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue. Q34. What type of product or service was your most recent problem related to?				
 Indicates result significantly higher than average of other states/territories				
 Indicates result significantly lower than average of other states/territories				


Table 15: Incidence of experiencing a problem – South Australia compared to total sample

	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Telecommunication products or services	85%	26%	85%	27%
Internet service provider	77%	25%	75%	23%
Building or renovations, repairs or maintenance of your home	45%	17%	46%	19%
Food and drink	100%	16%	100%	19%
Electronics/electrical goods	88%	19%	88%	18%
Travel services	72%	12%	66%	16%
Utility services such as water, gas and / or electricity	77%	15%	73%	16%
Clothing, footwear, cosmetics or other personal products	96%	13%	97%	15%
Buying or selling real estate	28%	12%	22%	13%
Renting a residential property	40%	16%	35%	12%
Public transport	72%	10%	67%	10%
Banking or financial products/services including insurance	76%	11%	72%	10%
Legal or professional services	36%	9%	31%	10%
Recreation or leisure activities	47%	9%	44%	10%
Health products or services (including treatment)	76%	7%	76%	8%
Entertainment	78%	6%	79%	7%
Non-electrical household goods such as furniture	68%	9%	67%	7%
Beauty and cosmetic treatments	49%	7%	48%	7%
Gift vouchers	69%	7%	65%	6%
Sporting goods	47%	6%	44%	5%
Motor Vehicle (including fuel)	79%	8%	78%	4%
Work tools or work wear	44%	7%	38%	3%

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

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

 Indicates result significantly higher than average of other states/territories


 Indicates result significantly lower than average of other states/territories


Table 16: Incidence of experiencing a problem – Northern Territory compared to total sample


	TOTAL		ACT	
	Purchase	Problem	Purchase	Problem
Telecommunication products or services	85%	26%	83%	38%
Internet service provider	77%	25%	75%	35%
Building or renovations, repairs or maintenance of your home	45%	17%	44%	23%
Electronics/electrical goods	88%	19%	84%	23%
Food and drink	100%	16%	100%	20%
Clothing, footwear, cosmetics or other personal products	96%	13%	92%	19%
Renting a residential property	40%	16%	46%	18%
Travel services	72%	12%	76%	18%
Non-electrical household goods such as furniture	68%	9%	54%	16%
Utility services such as water, gas and / or electricity	77%	15%	78%	15%
Beauty and cosmetic treatments	49%	7%	47%	13%
Banking or financial products/services including insurance	76%	11%	75%	13%
Recreation or leisure activities	47%	9%	40%	13%
Motor Vehicle (including fuel)	79%	8%	89%	12%
Legal or professional services	36%	9%	27%	12%
Buying or selling real estate	28%	12%	22%	12%
Health products or services (including treatment)	76%	7%	72%	9%
Work tools or work wear	44%	7%	56%	9%
Entertainment	78%	6%	72%	8%
Public transport	72%	10%	53%	6%
Sporting goods	47%	6%	48%	6%
Gift vouchers	69%	7%	56%	5%

Base: Variable – have purchased in category in last two years

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

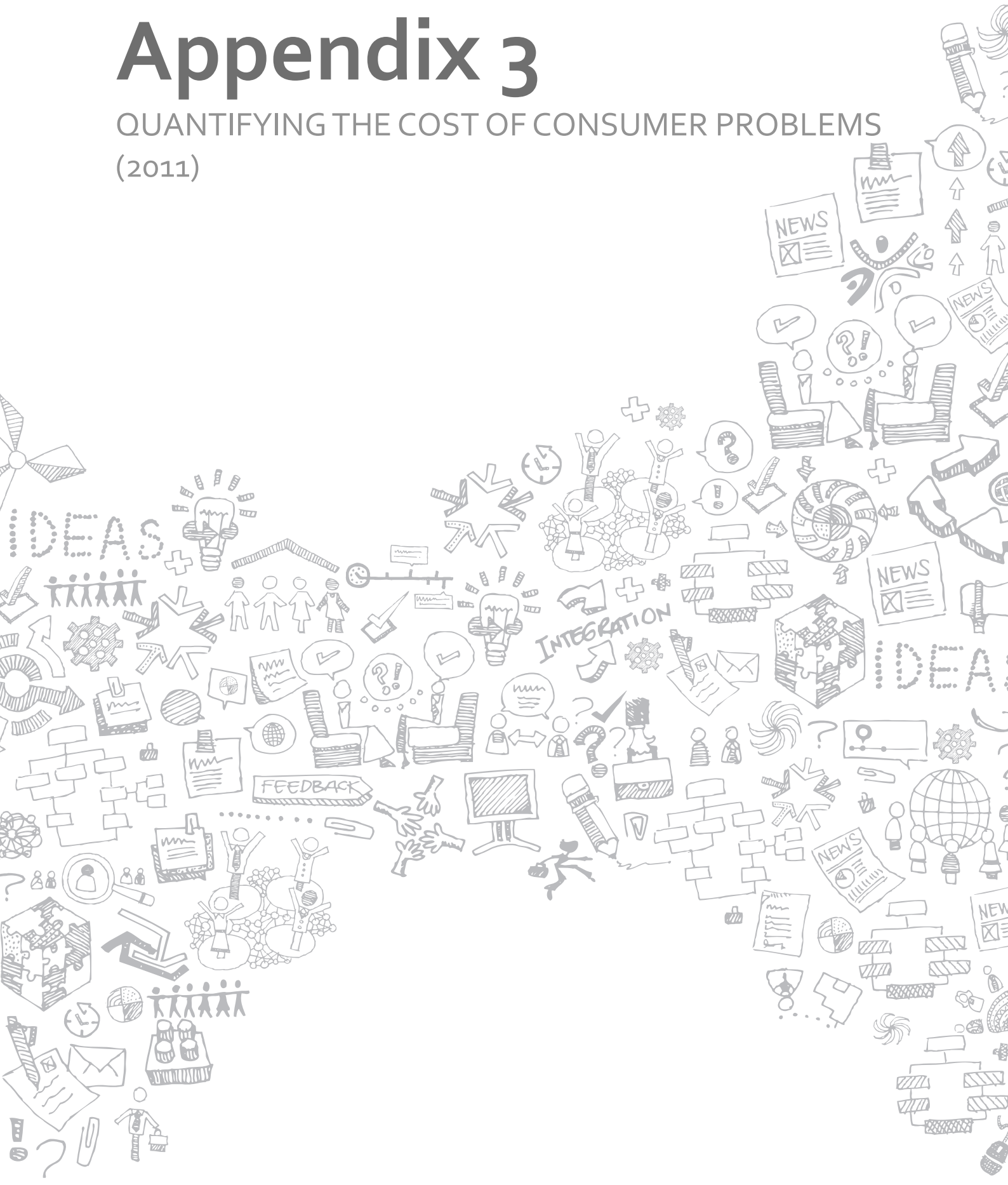
Q34. What type of product or service was your most recent problem related to?

 Indicates result significantly higher than average of other states/territories

 Indicates result significantly lower than average of other states/territories

Appendix 3

QUANTIFYING THE COST OF CONSUMER PROBLEMS
(2011)



Quantifying the cost to consumers of dealing with consumer issues (2011)

Table 17: Quantifying the cost of consumer problems in 2011

	Average estimated direct cost per problem	Average estimated cost of time per problem	TOTAL COST
Buying or selling real estate	\$673.28	\$1,229.00	\$1,902.29
Motor Vehicle (including fuel)	\$593.75	\$904.71	\$1,498.47
Building or renovations, repairs or maintenance of your home	\$375.01	\$946.02	\$1,321.02
Renting a residential property	\$189.40	\$815.05	\$1,004.44
Banking or financial products/services including insurance	\$256.60	\$382.23	\$638.83
Electronics/electrical goods	\$44.73	\$529.21	\$573.94
Telecommunication products or services	\$72.12	\$405.39	\$477.52
Internet service provider	\$69.13	\$399.76	\$468.89
Travel services	\$111.77	\$258.22	\$369.99
Public transport	\$55.15	\$308.83	\$363.98
Utility services such as water, gas and / or electricity	\$85.72	\$273.22	\$358.94
Recreation or leisure activities	\$70.15	\$254.31	\$324.46
Non-electrical household goods such as furniture	\$81.76	\$231.31	\$313.07
Entertainment	\$62.09	\$66.99	\$129.08
Clothing, footwear, cosmetics or other personal products	\$14.78	\$99.09	\$113.87
Food and drink	\$6.38	\$49.56	\$55.94

Base: Consumer respondents who took some form of action to resolve problem

Q64. Approximately how much money have you spent trying to resolve this problem? We would like you to consider all direct costs. This could include things such as paying for repairs or replacement products, telephone and postal costs, travel and petrol costs, legal costs and any other out of pocket expenses.

Q63. Approximately how many hours have you spent trying to resolve this problem since it first started?
 Cost of time calculated using Australian Government default non-work related labour rates based on ABS average weekly earnings data (\$29.00 per hour) https://www.dpmc.gov.au/sites/default/files/publications/005_Regulatory_Burden_Measurement_Framework_4.pdf
 - Accessed 28 April 2016 (page 18)

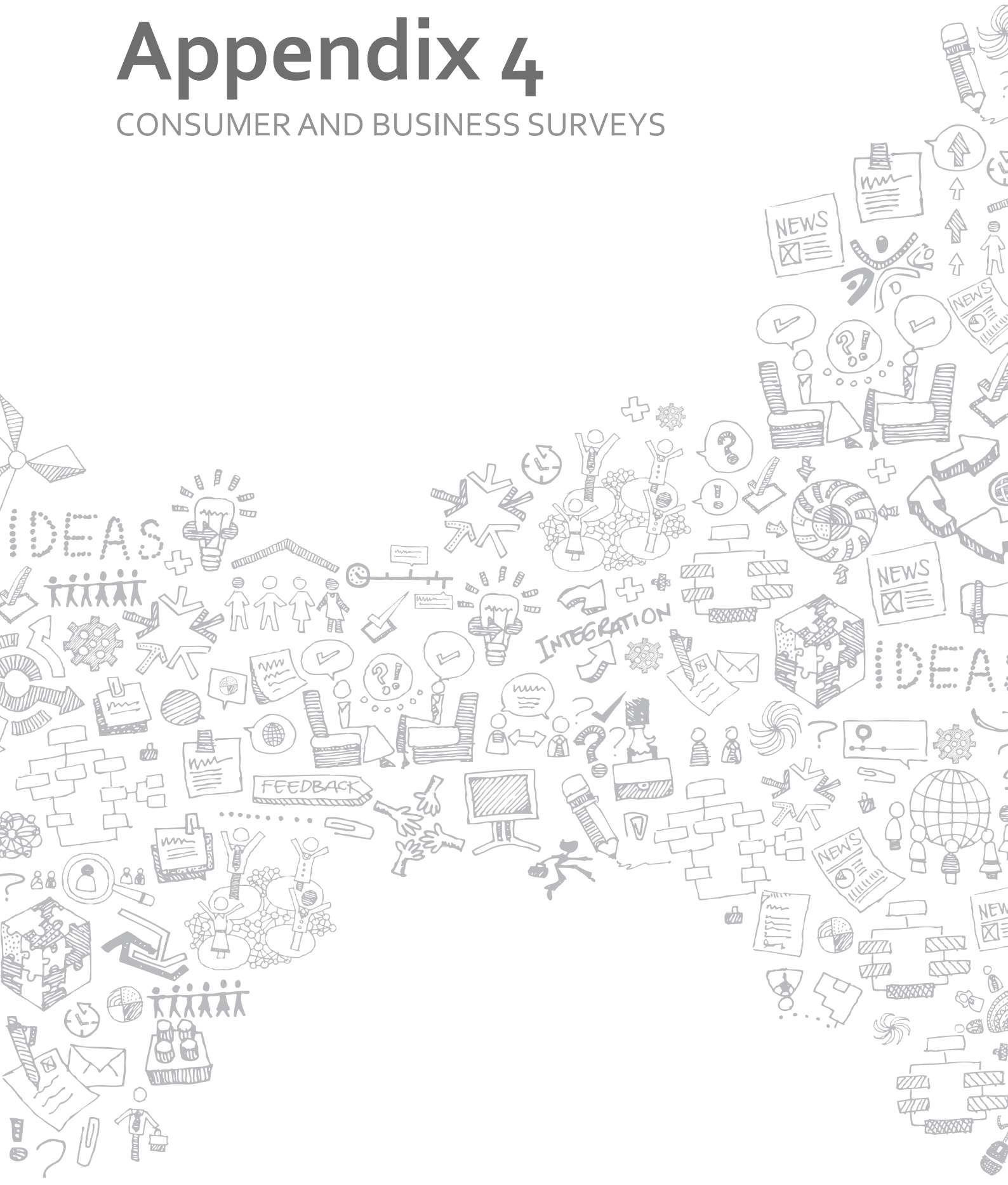
Table 18: Quantifying the cost of consumer problems in 2011 continued

Sector	Involved in sector	Average number of problems experienced in last two years	Action taken to resolve	Average investment to resolve problem	Average cost of time to resolve problem	Average total cost
Banking or financial products/ services including insurance	83%	0.55	78%	\$45.32	\$67.51	\$112.84
<i>Beauty and cosmetic treatments</i>						
Building or renovations, repairs or maintenance of your home	56%	0.32	81%	\$27.01	\$68.14	\$95.16
Buying or selling real estate	39%	0.14	66%	\$12.27	\$22.40	\$34.67
Clothing, footwear, cosmetics or other personal products	92%	0.48	66%	\$2.17	\$14.57	\$16.74
Electronics/electrical goods	89%	0.48	82%	\$7.77	\$91.90	\$99.66
Entertainment	81%	0.13	52%	\$1.72	\$1.85	\$3.57
Food and drink	94%	0.94	68%	\$1.92	\$14.93	\$16.85
<i>Gift vouchers</i>						
<i>Health products or services (including treatment)</i>						
Internet service provider	82%	0.92	85%	\$22.16	\$128.15	\$150.31
<i>Legal or professional services</i>						
Motor Vehicle (including fuel)	60%	0.26	70%	\$32.25	\$49.14	\$81.39
Non-electrical household goods such as furniture	69%	0.20	81%	\$4.56	\$12.90	\$17.46
Public transport	76%	0.67	49%	\$6.98	\$39.08	\$46.05
Recreation or leisure activities	57%	0.14	60%	\$1.68	\$6.09	\$7.77
Renting a residential property	46%	0.34	71%	\$10.55	\$45.39	\$55.93
<i>Sporting goods</i>						
Telecommunication products or services	81%	0.72	73%	\$15.47	\$86.95	\$102.41
Travel services	74%	0.20	70%	\$5.77	\$13.33	\$19.10
Utility services such as water, gas and / or electricity	85%	0.77	82%	\$23.09	\$73.59	\$96.67
<i>Work tools or work wear</i>						
TOTAL PER YEAR PER HEAD OF POPULATION				\$220.69	\$735.91	\$956.59
TOTAL COST OF DEALING WITH PROBLEMS				\$3.77 BILLION	\$12.58 BILLION	\$16.36 BILLION

* Cost of time calculated using Australian Government default non-work related labour rates based on ABS average weekly earnings data (\$29.00 per hour) https://www.dpmc.gov.au/sites/default/files/publications/005_Regulatory_Burden_Measurement_Framework_4.pdf - Accessed 28 April 2016 (page 18)
Shaded categories not included in 2011 survey

Appendix 4

CONSUMER AND BUSINESS SURVEYS



Consumer survey

SECTION 1: SCREENER

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

Q1. Are you...?	Male <input type="radio"/> 1
	Female <input type="radio"/> 2

Q2. Which of the following age groups do you fall into? ALLOW ONE RESPONSE ONLY	Under 16 years TERMINATE <input type="radio"/> 1 16-17 years <input type="radio"/> 2 18-20 years <input type="radio"/> 3 21-24 years <input type="radio"/> 4 25-29 years <input type="radio"/> 5 30-34 years <input type="radio"/> 6 35-39 years <input type="radio"/> 7 40-44 years <input type="radio"/> 8 45-49 years <input type="radio"/> 9 50-54 years <input type="radio"/> 10 55-59 years <input type="radio"/> 11 60-64 years <input type="radio"/> 12 65-74 years <input type="radio"/> 13 75+ years <input type="radio"/> 14
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Q3. Which state or territory do you currently live in? ALLOW ONE RESPONSE ONLY	Australian Capital Territory <input type="radio"/> 1 New South Wales <input type="radio"/> 2 Northern Territory <input type="radio"/> 3 Queensland <input type="radio"/> 4 South Australia <input type="radio"/> 5 Tasmania <input type="radio"/> 6 Victoria <input type="radio"/> 7 Western Australia <input type="radio"/> 8 Elsewhere TERMINATE <input type="radio"/> 9
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Q4. Which of the following do you live in?	A capital city <input type="radio"/> 1 A major regional city with a population over 250,000 <input type="radio"/> 2 A regional city with a population between 50,000 and 250,000 <input type="radio"/> 4 A regional city with a population between 10,000 and 50,000 <input type="radio"/> 3 A small town or rural area with a population of less than 10,000 <input type="radio"/> 5
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Q5. What is the postcode for the suburb or town you currently live in?	Postcode <input style="width: 150px; height: 25px;" type="text"/>
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SECTION 2: AWARENESS OF CONSUMER PROTECTION REGULATION

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

<p>Q8. Before today, were you aware that there are Australian laws that exist to protect basic consumer rights when purchasing products or services? ALLOW ONE RESPONSE ONLY</p>	<p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p>
---	--

ASK Q7 AND Q12 IF Q8=1

<p>Q7. Which of the following best describes your understanding of your rights as a consumer when purchasing products or services from businesses? ALLOW ONE RESPONSE ONLY</p>	<p>I have an extremely good understanding <input type="radio"/> 1</p> <p>I have a very good understanding <input type="radio"/> 2</p> <p>I have a moderate understanding <input type="radio"/> 3</p> <p>I have some understanding <input type="radio"/> 4</p> <p>I have a minimal or no understanding <input type="radio"/> 5</p>
---	---

ASK ALL

<p>Q10a. Do you believe that you have the same rights when purchasing a product or service online as you do in a physical store? ALLOW ONE RESPONSE ONLY</p>	<p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p> <p>Don't know <input type="radio"/> 3</p>
---	--

ASK Q10b IF Q10a = 2

<p>Q10b. Why don't you feel you have the same rights? (Please type in your answer below)</p>	
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<p>Q12. From your understanding of the laws designed to protect basic consumer rights, which organization or government agency is primarily responsible for ensuring that businesses comply with consumer protection laws in Australia? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR OTHER STATE GOVERNMENT AGENCY, OTHER (SPECIFY) AND DON'T KNOW</p>	<p><INSERT RELEVANT STATE REGULATOR> <input type="radio"/> 1</p> <p>ACCC (Australian Competition and Consumer Commission) <input type="radio"/> 2</p> <p>ASIC (Australian Securities and Investment Commission) <input type="radio"/> 3</p> <p>Local government/local council <input type="radio"/> 4</p> <p>Other state government agency <input type="radio"/> 5</p> <p>Other (Please specify) <input type="radio"/> 90</p> <p>Don't know <input type="radio"/> 98</p>
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SKIP Q13 IF Q12=90

<p>Q13. Which other organisations are responsible for ensuring that businesses comply with consumer protection laws in Australia? (Please select all that apply) SHOW CODES NOT SELECTED AT Q12 IN SAME ORDER AS PRESENTED IN Q12. RANDOMISE – ANCHOR OTHER STATE GOVERNMENT AGENCY, OTHER (SPECIFY) AND DON'T KNOW</p>	<INSERT RELEVANT STATE REGULATOR> <input type="radio"/> 1
	ACCC (Australian Competition and Consumer Commission) <input type="radio"/> 2
	ASIC (Australian Securities and Investment Commission) <input type="radio"/> 3
	Local government/local council <input type="radio"/> 4
	Other state government agency <input type="radio"/> 5
	Other (Please specify) <input type="radio"/> 90
	Don't know <input type="radio"/> 98

SECTION 3: INFORMATION SEEKING BEHAVIOUR

<p>Q18. If you thought you had been misled or treated unfairly by a 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? ALLOW ONE RESPONSE ONLY</p>	I would always seek information or advice <input type="radio"/> 1
	It would depend on the circumstances <input type="radio"/> 2
	I would be unlikely to seek information or advice <input type="radio"/> 3

ASK Q19 IF Q18=3

<p>Q19. Why would you be unlikely to seek information or advice about your rights as an Australian consumer? (Please select all that apply) MULTIPLE RESPONSE FOR ALL EXCEPT DON'T KNOW. RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY) AND DON'T KNOW</p>	I wouldn't know where to get assistance <input type="radio"/> 1
	I wouldn't know where to start <input type="radio"/> 2
	It would be pointless / a waste of time <input type="radio"/> 3
	It takes too long to get any information <input type="radio"/> 4
	It would take too long to get a resolution <input type="radio"/> 5
	The information is too complicated <input type="radio"/> 6
	Requires too much effort / can't be bothered <input type="radio"/> 7
	It is really not that important <input type="radio"/> 8
	I would be able to sort it out myself <input type="radio"/> 9
	Do not feel confident dealing with the situation myself <input type="radio"/> 10
	Other (Please specify) <input type="radio"/> 90
Don't know <input type="radio"/> 98	

ASK Q20 IF Q18=2

<p>Q20. Which of the following best describes the circumstances when you would seek information or advice? ALLOW ONE RESPONSE. RANDOMISE ALL, BUT ANCHOR OTHER (PLEASE SPECIFY) AND DON'T KNOW</p>	If the value of the product or service was of a significant amount <input type="radio"/> 1
	If I thought others would also be affected by the same issue <input type="radio"/> 2
	If I thought the business needed to be taught a lesson <input type="radio"/> 3
	If I felt disappointed or let down by the business <input type="radio"/> 4
	If the problem was related to an ongoing service <input type="radio"/> 5
	Other (Please specify) <input type="radio"/> 90
	Don't know <input type="radio"/> 98

ASK Q21 IF Q20=1

Q21. How much would you consider to be a significant amount for a product or service?	Greater than \$ <input style="width: 100px; height: 20px;" type="text"/>
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ASK Q22 IF Q18=1 OR Q18=2

Q22. If you thought you had been misled or treated unfairly by a business, where would you initially go for information or advice about your rights as an Australian consumer? ALLOW ONE RESPONSE RANDOMISE ALL, BUT ANCHOR OTHER STATE GOVERNMENT AGENCY, OTHER (PLEASE SPECIFY) AND DON'T KNOW	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Friends, colleagues, family members</td><td style="text-align: right;"><input type="radio"/> 1</td></tr> <tr><td><INSERT RELEVANT STATE REGULATOR></td><td style="text-align: right;"><input type="radio"/> 2</td></tr> <tr><td style="text-align: right;">website</td><td></td></tr> <tr><td><INSERT RELEVANT STATE REGULATOR></td><td style="text-align: right;"><input type="radio"/> 3</td></tr> <tr><td style="text-align: right;">telephone helpline</td><td></td></tr> <tr><td>ACCC website</td><td style="text-align: right;"><input type="radio"/> 4</td></tr> <tr><td>ACCC telephone helpline</td><td style="text-align: right;"><input type="radio"/> 5</td></tr> <tr><td>Choice website</td><td style="text-align: right;"><input type="radio"/> 7</td></tr> <tr><td>General internet search (e.g. "google it")</td><td style="text-align: right;"><input type="radio"/> 8</td></tr> <tr><td>Solicitor/ lawyer</td><td style="text-align: right;"><input type="radio"/> 9</td></tr> <tr><td>Community legal organisation</td><td style="text-align: right;"><input type="radio"/> 10</td></tr> <tr><td>Media outlet</td><td style="text-align: right;"><input type="radio"/> 6</td></tr> <tr><td>Customer review sites (e.g. trip advisor etc.)</td><td style="text-align: right;"><input type="radio"/> 12</td></tr> <tr><td>The relevant ombudsman</td><td style="text-align: right;"><input type="radio"/> 13</td></tr> <tr><td>Other government department/agency</td><td style="text-align: right;"><input type="radio"/> 11</td></tr> <tr><td>Other (Please specify)</td><td style="text-align: right;"><input type="radio"/> 90</td></tr> <tr><td>Don't know</td><td style="text-align: right;"><input type="radio"/> 98</td></tr> </table>	Friends, colleagues, family members	<input type="radio"/> 1	<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/> 2	website		<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/> 3	telephone helpline		ACCC website	<input type="radio"/> 4	ACCC telephone helpline	<input type="radio"/> 5	Choice website	<input type="radio"/> 7	General internet search (e.g. "google it")	<input type="radio"/> 8	Solicitor/ lawyer	<input type="radio"/> 9	Community legal organisation	<input type="radio"/> 10	Media outlet	<input type="radio"/> 6	Customer review sites (e.g. trip advisor etc.)	<input type="radio"/> 12	The relevant ombudsman	<input type="radio"/> 13	Other government department/agency	<input type="radio"/> 11	Other (Please specify)	<input type="radio"/> 90	Don't know	<input type="radio"/> 98
Friends, colleagues, family members	<input type="radio"/> 1																																		
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website																																			
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telephone helpline																																			
ACCC website	<input type="radio"/> 4																																		
ACCC telephone helpline	<input type="radio"/> 5																																		
Choice website	<input type="radio"/> 7																																		
General internet search (e.g. "google it")	<input type="radio"/> 8																																		
Solicitor/ lawyer	<input type="radio"/> 9																																		
Community legal organisation	<input type="radio"/> 10																																		
Media outlet	<input type="radio"/> 6																																		
Customer review sites (e.g. trip advisor etc.)	<input type="radio"/> 12																																		
The relevant ombudsman	<input type="radio"/> 13																																		
Other government department/agency	<input type="radio"/> 11																																		
Other (Please specify)	<input type="radio"/> 90																																		
Don't know	<input type="radio"/> 98																																		

ASK IF Q22#98

Q23a. Where else would you go for information or advice about your rights as an Australian consumer? (Please select all that apply) MULTIPLE RESPONSE FOR ALL EXCEPT DON'T KNOW. RANDOMISE ALL, BUT ANCHOR OTHER STATE GOVERNMENT AGENCY, OTHER (SPECIFY) AND DON'T KNOW ONLY SHOW CODES NOT SELECTED AT Q22	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Friends, colleagues, family members</td><td style="text-align: right;"><input type="radio"/> 1</td></tr> <tr><td><INSERT RELEVANT STATE REGULATOR></td><td style="text-align: right;"><input type="radio"/> 2</td></tr> <tr><td style="text-align: right;">website</td><td></td></tr> <tr><td><INSERT RELEVANT STATE REGULATOR></td><td style="text-align: right;"><input type="radio"/> 3</td></tr> <tr><td style="text-align: right;">telephone helpline</td><td></td></tr> <tr><td>ACCC website</td><td style="text-align: right;"><input type="radio"/> 4</td></tr> <tr><td>ACCC telephone helpline</td><td style="text-align: right;"><input type="radio"/> 5</td></tr> <tr><td>Choice website</td><td style="text-align: right;"><input type="radio"/> 7</td></tr> <tr><td>General internet search (e.g. "google it")</td><td style="text-align: right;"><input type="radio"/> 8</td></tr> <tr><td>Solicitor/ lawyer</td><td style="text-align: right;"><input type="radio"/> 9</td></tr> <tr><td>Community legal organisation</td><td style="text-align: right;"><input type="radio"/> 10</td></tr> <tr><td>Media outlet</td><td style="text-align: right;"><input type="radio"/> 6</td></tr> <tr><td>Customer review sites (e.g. trip advisor etc.)</td><td style="text-align: right;"><input type="radio"/> 12</td></tr> <tr><td>The relevant ombudsman</td><td style="text-align: right;"><input type="radio"/> 13</td></tr> <tr><td>Other government department/agency</td><td style="text-align: right;"><input type="radio"/> 11</td></tr> <tr><td>Other (Please specify)</td><td style="text-align: right;"><input type="radio"/> 90</td></tr> <tr><td>None</td><td style="text-align: right;"><input type="radio"/> 97</td></tr> <tr><td>Don't know</td><td style="text-align: right;"><input type="radio"/> 98</td></tr> </table>	Friends, colleagues, family members	<input type="radio"/> 1	<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/> 2	website		<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/> 3	telephone helpline		ACCC website	<input type="radio"/> 4	ACCC telephone helpline	<input type="radio"/> 5	Choice website	<input type="radio"/> 7	General internet search (e.g. "google it")	<input type="radio"/> 8	Solicitor/ lawyer	<input type="radio"/> 9	Community legal organisation	<input type="radio"/> 10	Media outlet	<input type="radio"/> 6	Customer review sites (e.g. trip advisor etc.)	<input type="radio"/> 12	The relevant ombudsman	<input type="radio"/> 13	Other government department/agency	<input type="radio"/> 11	Other (Please specify)	<input type="radio"/> 90	None	<input type="radio"/> 97	Don't know	<input type="radio"/> 98
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Other (Please specify)	<input type="radio"/> 90																																				
None	<input type="radio"/> 97																																				
Don't know	<input type="radio"/> 98																																				

ASK ALL

<p>Q23b. If you were to receive advice and information about your rights from any organisation, what formats would be most suitable for you to receive that advice? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL EXCEPT DON'T KNOW.</p> <p>RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY) AND DON'T KNOW</p>	E-mail	<input type="radio"/>	1
	SMS	<input type="radio"/>	2
	Hard copy (e.g. brochure, letter)	<input type="radio"/>	3
	Via a mobile app	<input type="radio"/>	4
	By being directed to a web site	<input type="radio"/>	5
	Over the phone	<input type="radio"/>	6
	In-person/face-to-face	<input type="radio"/>	7
	Other (Please specify)	<input type="radio"/>	90
	Don't know	<input type="radio"/>	98

<p>Q24. How likely would you be to make a complaint if you were misled or treated unfairly by a business?</p> <p>ALLOW ONE RESPONSE ONLY</p>	I would always make a complaint	<input type="radio"/>	1
	It would depend on the circumstances	<input type="radio"/>	2
	I would be unlikely to make a complaint	<input type="radio"/>	3

ASK Q25 IF Q24=3

<p>Q25. What would be the main reason why you would be unlikely to make a complaint if a business misled or treated you unfairly?</p> <p>ALLOW ONE RESPONSE.</p> <p>RANDOMISE ALL, BUT ANCHOR OTHER (PLEASE SPECIFY) AND DON'T KNOW</p>	Doubt it would achieve anything	<input type="radio"/>	1
	Too stressful	<input type="radio"/>	10
	Too much effort or hassle	<input type="radio"/>	3
	It can take too long	<input type="radio"/>	4
	Would not know who to complain to	<input type="radio"/>	5
	Would not know how to make the complaint	<input type="radio"/>	6
	I don't like making complaints	<input type="radio"/>	7
	It is really not that important	<input type="radio"/>	8
	Do not feel confident dealing with the situation myself	<input type="radio"/>	9
	Other (Please specify)	<input type="radio"/>	90
Don't know	<input type="radio"/>	98	

ASK Q26a IF Q24=2

<p>Q26a. Which of the following best describes the circumstances when you would make a complaint? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL EXCEPT DON'T KNOW.</p> <p>RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY) AND DON'T KNOW</p>	If the value of the product or service was of a significant amount	<input type="radio"/>	1
	If I thought others would also be affected by the same issue	<input type="radio"/>	2
	If I thought the business needed to be taught a lesson	<input type="radio"/>	3
	If I felt disappointed or let down by the business	<input type="radio"/>	4
	If the problem was related to an ongoing service	<input type="radio"/>	5
	Other (Please specify)	<input type="radio"/>	90
	Don't know	<input type="radio"/>	98

ASK Q26b IF Q24=1

<p>Q26b. How likely would you be to make a complaint if it meant you would be out of pocket (e.g. you would have to incur some financial costs in order to pursue the complaint)?</p> <p>ALLOW ONE RESPONSE ONLY</p>	Definitely would	<input type="radio"/>	1
	Probably would	<input type="radio"/>	2
	Might or might not	<input type="radio"/>	3
	Probably wouldn't	<input type="radio"/>	4
	Definitely wouldn't	<input type="radio"/>	5

ASK Q27 IF Q26a=1

<p>Q27. Previously, you mentioned that you would make a complaint if the value of the product or service was of a significant amount.</p> <p>What value would you consider to be a significant amount?</p>	<p>Greater than \$</p> <div style="border: 1px solid black; width: 150px; height: 25px; display: inline-block;"></div>
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ASK Q28 IF Q24=1 or Q24=2

<p>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?</p> <p>ALLOW ONE RESPONSE ONLY</p> <p>RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY) AND DON'T KNOW</p>	Contact <INSERT RELEVANT STATE REGULATOR>	<input type="radio"/>	1
	Contact the ACCC	<input type="radio"/>	2
	Consult a solicitor/ lawyer	<input type="radio"/>	3
	Visit the Choice website or contact them by phone	<input type="radio"/>	4
	Contact the media (e.g. current affairs program, radio)	<input type="radio"/>	5
	Contact a government department/agency	<input type="radio"/>	6
	Leave a comment on social media (e.g. Facebook)	<input type="radio"/>	7
	Leave a comment on an online forums or review websites (e.g. Trip Advisor)	<input type="radio"/>	8
	Other (Please specify)	<input type="radio"/>	90
Don't know	<input type="radio"/>	98	

ASK Q28a IF Q28=7

<p>Q28a. You mentioned that you would most likely leave a complaint on social media. Why would you most likely use social media, rather the other Channels to make a complaint?</p> <p>(Please type in your answer below)</p>

ASK Q28ba IF Q28=8

<p>Q28b. You mentioned that you would most likely post a complaint on an online review website or forum only. Why would you be most likely to use these websites, rather the other channels?</p> <p>(Please type in your answer below)</p>

<p>Q29. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved.</p> <p>Before today had you heard about services?</p> <p>ALLOW ONE RESPONSE ONLY</p>	Yes <input type="radio"/> 1
	No <input type="radio"/> 2

<p>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 conciliation or mediation?</p> <p>ALLOW ONE RESPONSE ONLY</p>	I would definitely participate in a dispute resolution service <input type="radio"/> 1
	It would depend on the circumstances <input type="radio"/> 2
	I would be unlikely to participate in dispute resolution service <input type="radio"/> 3

ASK Q31 IF Q30=3

<p>Q31. Why would you be unlikely to participate in dispute resolution services?</p> <p>ALLOW ONE RESPONSE ONLY RANDOMISE ALL BUT ANCHOR OTHER (SPECIFY) AND DON'T KNOW</p>	Not worth the hassle or effort <input type="radio"/> 1
	Don't have the time <input type="radio"/> 2
	Don't know enough about the process <input type="radio"/> 3
	Don't like confrontations <input type="radio"/> 4
	It is pointless as nothing good will come out of it for me <input type="radio"/> 5
	Other (Please specify) <input type="radio"/> 90
Don't know <input type="radio"/> 98	

SECTION 4: EXPERIENCE OF MISLEADING OR UNFAIR TREATMENT

Q32. In the past two years, have you experienced any problems when purchasing any of the following product or service categories? These products or services could have been purchased in a physical retail store, online, over the phone or through a magazine / catalogue.

Specifically, think about times when you

- believed you were misled or treated unfairly by a business, or
- purchased a product that was faulty, or
- purchased a product that did not operate how you expected it to, or
- purchased a service that did not deliver what you expected.

If you have not made a purchase in any of the below categories in the last two years, please select 'have not purchased in last two years'.

ALLOW ONE RESPONSE PER STATEMENT IN COLUMN RANDOMISE ORDER

	Yes, I did purchase this product or service and YES I did have a problem	Yes, I did purchase this product or service, but I HAVE NOT had any problems	Have not purchased a product or service in this category in the last two years
1. Utility services such as water, gas and / or electricity	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
2. Telecommunication products or services (e.g. mobile phone, landline telephone, etc.)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3

3. Internet service provider	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
4. Banking or financial products/services including insurance	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
5. Food and drink	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
6. Clothing, footwear, cosmetics or other personal products	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
7. Electronics/electrical goods	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
8. Non-electrical household goods such as furniture	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
9. Travel services (e.g. travel agents, airlines, tours companies, accommodation)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
10. Motor Vehicle (including fuel)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
11. Public transport	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
12. Renting a residential property	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
13. Building or renovations, repairs or maintenance of your home	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
14. Buying or selling real estate	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
15. Recreation or leisure activities (e.g. gym membership)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
16. Entertainment (e.g. purchasing tickets for movies, shows, concerts or sporting events)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
17. Health products or services (including treatment)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
18. Legal or professional services	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
19. Sporting goods	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
20. Gift vouchers	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
21. Work tools or work wear	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3
22. Beauty and cosmetic treatments	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3

**IF Q32=2 OR Q32=3 FOR ALL CATEGORIES – SKIP TO SECTION 5
REPEAT Q33 FOR ALL CATEGORIES WHERE Q32=1**

<p>Q33. In the last two years, approximately how many times have you experienced problems with [INSERT Q32 RESPONSE]?</p> <p>If you have experienced more than one problem related to the same purchase please count this as one purchase/transaction.</p> <p>Remember, think about the times when you:</p> <ul style="list-style-type: none"> • Believe you were misled or treated unfairly • Purchased a product that was faulty, or • Purchased a product that did not operate how you expected it to, or • Purchased a service that did not deliver what you expected. 	<p>Number of purchases/transactions you have experienced problems with [INSERT Q32 RESPONSE]</p> <div style="border: 1px solid black; width: 150px; height: 30px; margin-left: 10px;"></div>
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<p>Q34. What type of product or service category was your most recent problem related to?</p> <p>Please remember that this purchase could have been made in a physical retail store, online, over the phone or through a magazine.</p> <p>ALLOW ONE RESPONSE ONLY DO NOT RANDOMISE ORDER ONLY PRESENT CATEGORIES WHERE Q32=1. IF Q32=1 FOR ONLY ONE CATEGORY – AUTO CODE Q34 WITH Q32 RESPONSE</p>	Utility services such as water, gas and / or electricity	<input type="radio"/>	1
	Telecommunication products or services (e.g. mobile phone, landline telephone, etc.)	<input type="radio"/>	2
	Internet service provider	<input type="radio"/>	3
	Banking or financial products / services including insurance	<input type="radio"/>	4
	Food and drink	<input type="radio"/>	5
	Clothing, footwear, cosmetics or other personal products	<input type="radio"/>	6
	Electronics / electrical goods	<input type="radio"/>	7
	Non-electrical household goods such as furniture	<input type="radio"/>	8
	Travel services (e.g. travel agents, airlines, tours companies, accommodation)	<input type="radio"/>	9
	Motor Vehicle (including fuel)	<input type="radio"/>	10
	Public transport	<input type="radio"/>	11
	Renting a residential property	<input type="radio"/>	12
	Building or renovations, repairs or maintenance of your home	<input type="radio"/>	13
	Buying or selling real estate	<input type="radio"/>	14
	Recreation or leisure activities (e.g. gym membership)	<input type="radio"/>	15
	Entertainment (e.g. purchasing tickets for movies, shows, concerts or sporting events)	<input type="radio"/>	16
	Health products or services	<input type="radio"/>	17
	Legal or professional services	<input type="radio"/>	18
	Sporting goods	<input type="radio"/>	19
	Gift vouchers	<input type="radio"/>	20
Work tools or work wear	<input type="radio"/>	21	
Beauty and cosmetic services	<input type="radio"/>	22	
Other (Please specify)	<input type="radio"/>	90	

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

<p>Q42a. Was this purchase made.....?</p> <p>ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	At a shop (e.g. retail store, department store etc.)	<input type="radio"/>	1
	Online store	<input type="radio"/>	2
	Over the phone	<input type="radio"/>	3
	Through a magazine or catalogue	<input type="radio"/>	4
	Through a door-to-door salesperson	<input type="radio"/>	5
	Through a peer-to-peer process (e.g. Uber, AirBnB etc.)	<input type="radio"/>	6
	Other (Please specify)	<input type="radio"/>	90

<p>Q42b. Was this online store...?</p> <p>ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR DON'T KNOW</p>	Australian-based	<input type="radio"/>	1
	Based overseas	<input type="radio"/>	2
	Don't know	<input type="radio"/>	98

ASK Q42c IF Q42a=2

Q42c. At what type of online store was this purchase made? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)	Company/retail brand website (e.g. Country Road, Telstra etc.)	<input type="radio"/>	1
	Exchange platform (e.g. gumtree.com.au, craigslist.com.au etc.)	<input type="radio"/>	2
	Online marketplace (e.g. eBay, Amazon, Etsy, Alibaba etc.)	<input type="radio"/>	3
	Online comparator website (e.g. iSelect.com)	<input type="radio"/>	4
	Daily deals website (e.g. Catch of the Day, ScoopOn, GroupOn, Deals Extra)	<input type="radio"/>	5
	Online discount department store (e.g. Deals Direct, Crazy Sales)	<input type="radio"/>	6
	Other (Please specify)	<input type="radio"/>	90

ASK Q42d IF Q42a=3

Q42d. Was this telephone-based store...? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR DON'T KNOW	Australian-based	<input type="radio"/>	1
	Based overseas	<input type="radio"/>	2
	Don't know	<input type="radio"/>	98

ASK Q42e IF Q42a=4

Q42e. Was this magazine / catalogue...? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR DON'T KNOW	Australian-based	<input type="radio"/>	1
	Based overseas	<input type="radio"/>	2
	Don't know	<input type="radio"/>	98

Q43c. Was this product or service...? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR DON'T KNOW	Paid in full at the time of purchase	<input type="radio"/>	1
	Part of a subscription / contract (e.g. Foxtel, gym membership, mobile phone, etc.)	<input type="radio"/>	2
	Paying (or paid off) in regular instalments (e.g. home loan)	<input type="radio"/>	3
	Other (Please specify)	<input type="radio"/>	0
	Don't know	<input type="radio"/>	98

ASK Q43d IF Q43c=2 or Q43c=3

Q43d. Are you still a subscriber or have the contract for this product or service? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR DON'T KNOW	Yes, I am still a subscriber or making payments	<input type="radio"/>	1
	No, I no longer subscribe	<input type="radio"/>	2
	No, the contract ended	<input type="radio"/>	3
	No, the loan ended	<input type="radio"/>	4
	Don't know	<input type="radio"/>	98

ASK Q43e IF Q43c=2 or Q43c=3

Q43e. How long [IF Q43c=1 SAY “have you been”; ELSE SAY “were you”] a subscriber, had the contract or loan? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR DON'T KNOW	Less than six months	<input type="radio"/> 1
	Between six and 12 months	<input type="radio"/> 2
	Between one and two years	<input type="radio"/> 3
	Between two and five years	<input type="radio"/> 4
	More than five years	<input type="radio"/> 5
	Don't know	<input type="radio"/> 98

ASK Q43f IF Q43c=2 or Q43c=3

Q43f. How often [IF Q43c=1 SAY “are”; ELSE SAY “were”] the payments / repayments? ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR OTHER AND DON'T KNOW	Weekly	<input type="radio"/> 1
	Fortnightly	<input type="radio"/> 2
	Monthly	<input type="radio"/> 3
	Annually	<input type="radio"/> 4
	Other	<input type="radio"/> 90
	Don't know	<input type="radio"/> 98

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: If the product or service is paid via a subscription or regular instalments (e.g. gym membership, loan repayment etc.), provide the approximate price of one payment/instalment	\$ <input style="width: 150px; height: 20px;" type="text"/>
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Q43b. How old was the product or how long had you had the service when you first became aware of the problem?	Less than 24 hours	<input type="radio"/> 1
	Between one day and a week	<input type="radio"/> 2
	Between a week and a month	<input type="radio"/> 3
	Between a month and six months	<input type="radio"/> 4
	Between six months and a year	<input type="radio"/> 5
	Between a year and two years	<input type="radio"/> 6
	More than two years	<input type="radio"/> 7
	Don't know / Can't remember	<input type="radio"/> 98

<p>Q35. Was this problem related to...? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	A faulty or unsafe product or an issue with the quality of the product	<input type="radio"/>	1
	The cost of the product / service	<input type="radio"/>	2
	Delay or non-delivery of a product or service	<input type="radio"/>	3
	Incorrect or misleading information provided	<input type="radio"/>	4
	Unclear or unfair terms and conditions in a contract	<input type="radio"/>	5
	Poor customer service	<input type="radio"/>	6
	Scam	<input type="radio"/>	7
	Warranty / guarantee	<input type="radio"/>	8
	Poor workmanship	<input type="radio"/>	9
	Delays in getting faulty products repaired or replaced	<input type="radio"/>	10
	A salesperson who used high-pressure sales tactics	<input type="radio"/>	11
	Not what I had originally ordered (e.g. wrong colour, size, etc.)	<input type="radio"/>	12
Other (Please specify)	<input type="radio"/>	90	

ASK Q36 IF Q35=1

<p>Q36. Which of the following best describes the problem you experienced with the product?</p> <p>ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	Product was faulty or damaged	<input type="radio"/>	1
	Product was unsafe	<input type="radio"/>	2
	Product did not work in the way that was expected	<input type="radio"/>	3
	Other (Please specify)	<input type="radio"/>	90

ASK Q37 IF Q35=2

<p>Q37. Which of the following best describes the problem you experienced with the cost of a product or service? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	The overall cost was more than expected	<input type="radio"/>	1
	Fee/charges were more than expected	<input type="radio"/>	2
	Unexpected or hidden fees/charges	<input type="radio"/>	3
	Other (Please specify)	<input type="radio"/>	90

ASK Q38 IF Q35=3

<p>Q38. Which of the following best describes the problem you experienced in terms of delay or non-delivery of a product or service?</p> <p>ALLOW ONE RESPONSE ONLY RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	Delays with getting a faulty product repaired	<input type="radio"/>	1
	Product or service was delivered late	<input type="radio"/>	2
	Product or service was not provided	<input type="radio"/>	3
	Other (Please specify)	<input type="radio"/>	90

ASK Q39 IF Q35=4

<p>Q39. Which of the following best describes the problem you experienced in terms of incorrect or misleading information? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	<u>Labelling or packaging for the product was misleading</u> <input type="radio"/> 1
	<u>Claims made about the product or service by the salesperson turned out to be incorrect</u> <input type="radio"/> 2
	<u>Advertising for the product or service was misleading</u> <input type="radio"/> 3
	<u>Important information about the product or service was not provided to you before purchase</u> <input type="radio"/> 4
	<u>The information provided was too lengthy or complex</u> <input type="radio"/> 5
	<u>Other (Please specify)</u> <input type="radio"/> 90

ASK Q40 IF Q35=8

<p>Q40. Which of the following best describes the problem you experienced in terms of a warranty or guarantee? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	<u>The retailer/manufacturer would not honour the warranty or guarantee</u> <input type="radio"/> 1
	<u>Problems with an extended warranty</u> <input type="radio"/> 2
	<u>Repairs to the product were ineffective</u> <input type="radio"/> 3
	<u>Delays with repairs to a product under warranty</u> <input type="radio"/> 4
	<u>Problems with getting a refund or replacement product</u> <input type="radio"/> 5
	<u>Charged additional costs for repairs or product replacement</u> <input type="radio"/> 6
	<u>Other (Please specify)</u> <input type="radio"/> 90

ASK Q41 IF Q35=7

<p>Q41. How much money did the scam cost you?</p>	<u>No money lost</u> <input type="radio"/> 1
	<u>Up to \$10,000</u> <input type="radio"/> 2
	<u>More than \$10,000</u> <input type="radio"/> 3
	<u>Prefer not to say</u> <input type="radio"/> 98

ASK Q41.a IF Q35=5

<p>Q41a. Which of the following best describes the problem you experienced relating to unfair or unclear terms or conditions in a contract? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	<u>A term allowing the business to change the contract without my agreement</u> <input type="radio"/> 1
	<u>A term allowing the business to cancel the contract without my agreement</u> <input type="radio"/> 2
	<u>A term allowing the business to renew the contract without my agreement (e.g. automatic roll over)</u> <input type="radio"/> 3
	<u>Other (Please specify)</u> <input type="radio"/> 90

<p>Q44. Did you take any action to resolve your most recent problem?</p> <p>ALLOW ONE RESPONSE ONLY</p>	<u>Yes, I took direct action to resolve the problem (e.g. contacted the business, made a complaint on social media, etc.)</u> <input type="radio"/> 1
	<u>I took no direct action to resolve the problem</u> <input type="radio"/> 2

ASK Q45 IF Q44=2

<p>Q45. Why didn't you take any direct action to try to resolve the problem? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	I did not have enough time	<input type="radio"/>	1
	It was not worth the time involved	<input type="radio"/>	2
	Was unsure where to go for advice	<input type="radio"/>	3
	It was not worth the effort	<input type="radio"/>	4
	It was not worth the cost involved	<input type="radio"/>	5
	Didn't want to deal with the trader	<input type="radio"/>	6
	I've tried to resolve problems in the past and have not been successful	<input type="radio"/>	7
	Not confident that action would solve the problem	<input type="radio"/>	8
	I was nervous or embarrassed	<input type="radio"/>	9
	The value of the initial purchase price was not significant enough	<input type="radio"/>	10
Other (Please specify)	<input type="radio"/>	90	

ASK Q46-Q55 IF Q44=1

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].

<p>Q46. What was the first step you took when you became aware of the problem?</p> <p>ALLOW ONE RESPONSE ONLY</p>	Contacted the business directly (via email, telephone or in-person)	<input type="radio"/>	1
	Looked for information or advice about your rights	<input type="radio"/>	2
	Contacted the manufacturer / distributor	<input type="radio"/>	3
	Visited the business website for further information	<input type="radio"/>	4
	Left a review or comment on social media (e.g. Facebook, etc.)	<input type="radio"/>	5
	Other (Please specify)	<input type="radio"/>	90

<p>Q47. What other steps did you take to try to resolve the problem? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL, EXCLUDING DON'T KNOW. DO NOT RANDOMISE ORDER, ONLY PRESENT CATEGORIES NOT SELECTED IN Q46.</p>	Contacted the business directly (via email, telephone or in-person)	<input type="radio"/>	1
	Looked for information or advice about your rights	<input type="radio"/>	2
	Contacted the manufacturer / distributor	<input type="radio"/>	3
	Visited the business website for further information	<input type="radio"/>	4
	Left a review or comment on social media (e.g. Facebook, etc.)	<input type="radio"/>	5
	Participated in conciliation or mediation with the trader	<input type="radio"/>	6
	Other (Please specify)	<input type="radio"/>	90
	None	<input type="radio"/>	98

ASK Q48 AND Q49 IF Q46=2 OR Q47=2 OTHERWISE SKIP TO Q54

<p>Q48. Where did you go for information or advice about your rights? (Please select all that apply) MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (SPECIFY)</p>	Family, friends or colleagues	<input type="radio"/>	1	
	<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/>	2	
				website
	<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/>	3	
				telephone helpline
	ACCC website	<input type="radio"/>	4	
	ACCC telephone helpline	<input type="radio"/>	5	
	Another government department/agency	<input type="radio"/>	6	
	Choice website	<input type="radio"/>	7	
	General internet search for information	<input type="radio"/>	8	
Solicitor/ lawyer	<input type="radio"/>	9		
The relevant ombudsman	<input type="radio"/>	10		
Other (Please specify)	<input type="radio"/>	90		

<p>Q49. How easy would you say it was to find information or advice about your rights in relation to your most recent problem? Would you say it was...? ALLOW ONE RESPONSE ONLY</p>	Extremely easy	<input type="radio"/>	1
	Very easy	<input type="radio"/>	2
	Moderately easy	<input type="radio"/>	3
	Somewhat easy	<input type="radio"/>	4
	Not at all easy	<input type="radio"/>	5

REPEAT Q50 FOR EACH Q48 RESPONSE

<p>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..? ALLOW ONE RESPONSE ONLY</p>	Extremely helpful	<input type="radio"/>	1
	Very helpful	<input type="radio"/>	2
	Moderately helpful	<input type="radio"/>	3
	Somewhat helpful	<input type="radio"/>	4
	Not at all helpful	<input type="radio"/>	5

ASK Q51a AND Q51.b IF Q46=1 OR Q47=1

<p>Q51a. How did you contact the business in regards to your problem? MULTIPLE RESPONSE</p>	Over the phone	<input type="radio"/>	1
	Sent them an email	<input type="radio"/>	2
	Went to a physical store	<input type="radio"/>	3
	Other (Please specify)	<input type="radio"/>	90

<p>Q51b. How satisfied were you with the response from the business when you contacted them about the problem? ALLOW ONE RESPONSE ONLY</p>	Extremely satisfied	<input type="radio"/>	1
	Moderately satisfied	<input type="radio"/>	2
	Slightly satisfied	<input type="radio"/>	3
	Neither satisfied nor dissatisfied	<input type="radio"/>	4
	Slightly dissatisfied	<input type="radio"/>	5
	Moderately dissatisfied	<input type="radio"/>	6
	Extremely dissatisfied	<input type="radio"/>	7
Did not get an initial response	<input type="radio"/>	98	

ASK Q52 IF Q48=2 OR Q48=3

Q52. How satisfied were you with the information or advice you received from <INSERT RELEVANT STATE REGULATOR>? ALLOW ONE RESPONSE ONLY	Extremely satisfied	<input type="radio"/>	1
	Moderately satisfied	<input type="radio"/>	2
	Slightly satisfied	<input type="radio"/>	3
	Neither satisfied nor dissatisfied	<input type="radio"/>	4
	Slightly dissatisfied	<input type="radio"/>	5
	Moderately dissatisfied	<input type="radio"/>	6
	Extremely dissatisfied	<input type="radio"/>	7

ASK Q53 IF Q48=4 OR Q48=5

Q53. How satisfied or dissatisfied were you with the information or advice you received from the ACCC? ALLOW ONE RESPONSE ONLY	Extremely satisfied	<input type="radio"/>	1
	Moderately satisfied	<input type="radio"/>	2
	Slightly satisfied	<input type="radio"/>	3
	Neither satisfied nor dissatisfied	<input type="radio"/>	4
	Slightly dissatisfied	<input type="radio"/>	5
	Moderately dissatisfied	<input type="radio"/>	6
	Extremely dissatisfied	<input type="radio"/>	7

Q54. Did you ultimately feel that you spoke to or contacted the most appropriate person to resolve your problem? ALLOW ONE RESPONSE ONLY	Yes	<input type="radio"/>	1
	No	<input type="radio"/>	2

ASK Q55 IF Q54=1

Q55. Who did you report the problem to? (Please select all that apply) MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (PLEASE SPECIFY)	Seller or provider of the product / service	<input type="radio"/>	1
	Head office of the provider of the product/service	<input type="radio"/>	2
	The manufacturer of the product	<input type="radio"/>	3
	<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/>	4
	ACCC	<input type="radio"/>	5
	Ombudsman	<input type="radio"/>	6
	Friends / family	<input type="radio"/>	8
	Other (Please specify)	<input type="radio"/>	90

Q56a. Is the problem...? ALLOW ONE RESPONSE ONLY	Resolved to your satisfaction	<input type="radio"/>	1
	Resolved but not to your satisfaction	<input type="radio"/>	2
	In the process of being resolved	<input type="radio"/>	3
	Unresolved at this stage	<input type="radio"/>	4
	Unlikely to be resolved	<input type="radio"/>	5

ASK Q56b IF Q56a=1 OR Q56a=2

Q56b. How many times did you have to make contact to get a resolution? ALLOW ONE RESPONSE ONLY	Once	<input type="radio"/> 1
	Twice	<input type="radio"/> 2
	Three times	<input type="radio"/> 3
	Three – five times	<input type="radio"/> 4
	Five to ten times	<input type="radio"/> 5
	More than ten times	<input type="radio"/> 6

ASK Q56c IF Q56a=3 OR Q56a=4 OR Q56a=5

Q56c. How many times have you had to make contact so far? ALLOW ONE RESPONSE ONLY	Once	<input type="radio"/> 1
	Twice	<input type="radio"/> 2
	Three times	<input type="radio"/> 3
	Three – five times	<input type="radio"/> 4
	Five to ten times	<input type="radio"/> 5
	More than ten times	<input type="radio"/> 6

ASK Q57 IF Q56a=5

Q57. Why it is unlikely that the problem will be resolved? (Please select all that apply) MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (PLEASE SPECIFY)	I have given up trying to get it resolved	<input type="radio"/> 1
	I have taken it as far as I can on my own	<input type="radio"/> 2
	The business / manufacturer does not care	<input type="radio"/> 3
	The business / manufacturer won't admit fault	<input type="radio"/> 4
	I cannot get a hold of the business / manufacturer	<input type="radio"/> 5
	It is going to cost me too much to get it resolved	<input type="radio"/> 6
	Other (Please specify)	<input type="radio"/> 90

ASK Q58 IF Q56a=1 OR Q56a=2 AND AUTOCODE AS CODE 1 IF Q46=1 (directly with trader) AND Q47=98 (none)

Q58. How was your problem resolved? ALLOW ONE RESPONSE ONLY	Directly with the trader	<input type="radio"/> 1
	Through third party conciliation or mediation	<input type="radio"/> 2
	Through a lawyer/solicitor	<input type="radio"/> 3
	Other (Please specify)	<input type="radio"/> 90

ASK Q59 IF Q56a=4 OR Q56a=5

Q59. Are you intending to take any more actions to try to resolve the problem? ALLOW ONE RESPONSE ONLY	Yes	<input type="radio"/> 1
	No	<input type="radio"/> 2
	Undecided	<input type="radio"/> 3

ASK Q60 IF Q59=1

<p>Q60. What action do you intend to take to try to resolve the problem? (Please select all that apply)</p> <p>MULTIPLE RESPONSE FOR ALL RANDOMISE ALL, BUT ANCHOR OTHER (PLEASE SPECIFY) AND UNSURE</p>	Contact the trader directly	<input type="radio"/>	1
	Speak to family, friends or colleagues for advice	<input type="radio"/>	2
	Visit the <INSERT RELEVANT STATE REGULATOR> website	<input type="radio"/>	3
	Contact the <INSERT RELEVANT STATE REGULATOR> telephone helpline	<input type="radio"/>	
	Visit the ACCC website	<input type="radio"/>	5
	Contact the ACCC telephone helpline	<input type="radio"/>	6
	Contact another government department/agency	<input type="radio"/>	7
	Visit the Choice website	<input type="radio"/>	8
	General internet search for information	<input type="radio"/>	9
	Contact a solicitor/ lawyer	<input type="radio"/>	10
	Contact the relevant ombudsman	<input type="radio"/>	11
	Other (Please specify)	<input type="radio"/>	90
	Unsure	<input type="radio"/>	98

ASK Q61-Q62 IF Q58=2

<p>Q61. Who provided the third party conciliation or mediation?</p> <p>ALLOW ONE RESPONSE ONLY</p>	<INSERT RELEVANT STATE REGULATOR>	<input type="radio"/>	1
	ACCC	<input type="radio"/>	2
	The relevant ombudsman	<input type="radio"/>	3
	Other (Please specify)	<input type="radio"/>	90

<p>Q62. How helpful did you find the third party conciliation or mediation?</p> <p>ALLOW ONE RESPONSE ONLY</p>	Extremely helpful	<input type="radio"/>	1
	Very helpful	<input type="radio"/>	2
	Moderately helpful	<input type="radio"/>	3
	Somewhat helpful	<input type="radio"/>	4
	Not at all helpful	<input type="radio"/>	5

ASK Q63 AND Q64 IF Q44=1

<p>Q63. Approximately how many hours have you spent trying to resolve this problem since it first started?</p>	<p>Number of hours</p> <input style="width: 150px; height: 20px;" type="text"/>
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<p>Q64. Approximately how much money have you spent trying to resolve this problem? We would like you to consider all direct costs. This could include things such as paying for repairs or replacement products, telephone and postal costs, travel and petrol costs, legal costs and any other out of pocket expenses.</p>	<p>\$</p> <input style="width: 150px; height: 20px;" type="text"/>
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SECTION 5: ATTITUDINAL

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

SINGLE RESPONSE PER LINE RANDOMISE LINES BUT ASK Q17.10 LAST	Strongly Agree 1	Agree 2	Neither Agree nor Disagree 3	Disagree 4	Strongly Disagree 5	Don't know 98
1. The government provides adequate access to services that help to resolve disputes between consumers and businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. The government provides adequate information and advice about your rights when purchasing products or services in Australia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. There are organisations that ensure businesses comply with Australian consumer protection laws	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Businesses who treat consumers unfairly are likely to be detected	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Businesses who treat consumers unfairly will be adequately penalised	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. The government is proactive in preventing businesses from treating consumers unfairly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. I am confident that the law adequately protects consumers from being treated unfairly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I am confident that the law adequately protects consumers when something goes wrong	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Australian consumer protection laws favour the business and not the consumer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ASK Q16 IF Q17.10=4 OR Q17.10=5

<p>Q16. Why do you disagree with the statement...? “In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you.” (Please type in your answer below)</p>

SECTION 6: CLASSIFICATION

The final questions in the survey are about you.

<p>QC1. Which of the following best describes your current living and family status? ALLOW ONE RESPONSE ONLY</p>	Single person living at home with parents	<input type="radio"/> 1
	Single person living alone or sharing with other adults	<input type="radio"/> 2
	One of a couple living together – no children	<input type="radio"/> 3
	One of a couple with children at home	<input type="radio"/> 4
	Single parent with children at home	<input type="radio"/> 5
	Prefer not to answer	<input type="radio"/> 99

ASK QC2 IF QC1=4 OR QC1=5

<p>QC2. What is the age of your youngest child living at home? ALLOW ONE RESPONSE ONLY</p>	Under 5 years	<input type="radio"/> 1
	5-11 years	<input type="radio"/> 2
	12-15 years	<input type="radio"/> 3
	16-17 years	<input type="radio"/> 4
	18+ years	<input type="radio"/> 5

<p>QC3. Which of the following best describes your current employment situation? ALLOW ONE RESPONSE ONLY</p>	Self-employed	<input type="radio"/> 1
	Employed in a permanent job	<input type="radio"/> 2
	Employed in a part time job	<input type="radio"/> 3
	Employed on a fixed term contract	<input type="radio"/> 4
	Employed on irregular/casual hours basis	<input type="radio"/> 5
	Unemployed	<input type="radio"/> 6
	Looking after the home	<input type="radio"/> 7
	Student	<input type="radio"/> 8
	Retired	<input type="radio"/> 9
	Unable to work	<input type="radio"/> 10
Other (Please specify)	<input type="radio"/> 90	

<p>QC5. What is the highest level of educational qualification you have achieved? ALLOW ONE RESPONSE ONLY</p>	Postgraduate degree	<input type="radio"/> 1
	Graduate diploma or graduate certificate	<input type="radio"/> 2
	Bachelor degree	<input type="radio"/> 3
	Advanced diploma or diploma	<input type="radio"/> 4
	Certificate level	<input type="radio"/> 5
	Secondary school	<input type="radio"/> 6
	Other (Please specify)	<input type="radio"/> 90
	Prefer not to say	<input type="radio"/> 99

<p>QC7. What is your gross (before tax) annual personal income? (Please note that this information will only be used for profiling purposes and will be kept strictly confidential) ALLOW ONE RESPONSE ONLY</p>	Nil income	<input type="radio"/> 1
	Up to \$25,000	<input type="radio"/> 2
	\$25,001 to \$50,000	<input type="radio"/> 3
	\$50,001 to \$75,000	<input type="radio"/> 4
	\$75,001 to \$100,000	<input type="radio"/> 5
	\$100,001 to \$125,000	<input type="radio"/> 6
	\$125,001 to \$150,000	<input type="radio"/> 7
	More than \$150,000	<input type="radio"/> 8
	Prefer not to answer	<input type="radio"/> 99

<p>QC6b. How do you access the internet? MULTIPLE RESPONSE</p>	By using my own Personal Computer	<input type="radio"/> 1
	By using my own Smart phone	<input type="radio"/> 2
	By using my own tablet	<input type="radio"/> 3
	By using a public device (e.g. library etc.)	<input type="radio"/> 4
	By using device of friend and/or family	<input type="radio"/> 5
	By using my work computer or device	<input type="radio"/> 6
	Don't access the internet	<input type="radio"/> 99

ASK IF Q6c#99

<p>QC6d. How often would you estimate that you access the internet? ALLOW ONE RESPONSE ONLY</p>	More than 10 times a day	<input type="radio"/> 1
	5 to 10 times a day	<input type="radio"/> 2
	1 to 5 times a day	<input type="radio"/> 3
	At least every week	<input type="radio"/> 4
	Less than once a week	<input type="radio"/> 5

<p>QC8. Do you speak a language other than English at home? (If you speak more than one language at home, please indicate the one that is spoken most often) ALLOW ONE RESPONSE ONLY</p>	No, English only	<input type="radio"/> 1
	Yes, Mandarin	<input type="radio"/> 2
	Yes, Cantonese	<input type="radio"/> 3
	Yes, Vietnamese	<input type="radio"/> 4
	Yes, Italian	<input type="radio"/> 5
	Yes, Greek	<input type="radio"/> 6
	Yes, Arabic	<input type="radio"/> 7
	Yes, other (Please specify)	<input type="radio"/> 90

ASK QC8a IF Q8#1

QC8a. How well would you consider your English language skills? ALLOW ONE RESPONSE ONLY	Fluent	<input type="radio"/>	1
	Very well	<input type="radio"/>	2
	Well	<input type="radio"/>	3
	Not well	<input type="radio"/>	4

QC9. In which country or continent were you born? ALLOW ONE RESPONSE ONLY	Australia	<input type="radio"/>	1
	New Zealand	<input type="radio"/>	2
	UK or Ireland	<input type="radio"/>	3
	Pacific	<input type="radio"/>	4
	Southern Europe	<input type="radio"/>	5
	Eastern Europe	<input type="radio"/>	6
	Northern Europe	<input type="radio"/>	7
	Western Europe	<input type="radio"/>	8
	South-East Asia	<input type="radio"/>	9
	North-East Asia	<input type="radio"/>	10
	Southern and Central Asia	<input type="radio"/>	11
	North America	<input type="radio"/>	12
	South America	<input type="radio"/>	13
	Africa	<input type="radio"/>	14
Middle East	<input type="radio"/>	15	
Other (Please specify)	<input type="radio"/>	90	

ASK QC10 IF QC9#1

QC10. When did you arrive in Australia? ALLOW ONE RESPONSE ONLY	1940 or earlier	<input type="radio"/>	1
	1941 - 1950	<input type="radio"/>	2
	1951 - 1960	<input type="radio"/>	3
	1961 - 1970	<input type="radio"/>	4
	1971 - 1980	<input type="radio"/>	5
	1981 - 1990	<input type="radio"/>	6
	1991 - 2000	<input type="radio"/>	7
	2001 - 2005	<input type="radio"/>	8
	2006 - 2010	<input type="radio"/>	9
	2011 or later	<input type="radio"/>	10

ASK QC11 IF QC9=1 (Australia) or 4 (Pacific)

QC11. Are you of Aboriginal or Torres Strait Islander origin? (Please select one response only) ALLOW ONE RESPONSE ONLY	No	<input type="radio"/>	1
	Aboriginal	<input type="radio"/>	2
	Torres Strait Islander	<input type="radio"/>	3
	Both Aboriginal and Torres Strait Islander	<input type="radio"/>	4
	Prefer not to say	<input type="radio"/>	98

<p>QC12. Do you hold a Pensioner Concession Card or a Centrelink Health Care Card?</p> <p>ALLOW ONE RESPONSE ONLY</p>	<p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p> <p>Prefer not to say <input type="radio"/> 98</p>
<p>QC13. Do you have a disability or a chronic health condition that limits your everyday activities?</p> <p>ALLOW ONE RESPONSE ONLY</p>	<p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p> <p>Prefer not to say <input type="radio"/> 98</p>

Business survey

SECTION 1: SCREENER

<p>S1. Which of the following best describes your business? SINGLE RESPONSE READ OUT</p>	Sole Trader	Continue	<input type="radio"/>	1
	Partnership	Continue	<input type="radio"/>	2
	Incorporated Company	Continue	<input type="radio"/>	3
	Not-for-profit organisation	Terminate	<input type="radio"/>	4
	Government agency or department	Terminate	<input type="radio"/>	5
<p>S7. Please describe the main activity of your business. IF NECESSARY: (i.e. the activity from which your business derives its main income.) Note for interviewers: <ul style="list-style-type: none"> Probe fully Allocate to most appropriate code. If required, check that the selected code is appropriate. SINGLE RESPONSE</p>	Agriculture, Forestry and Fishing	Terminate	<input type="radio"/>	01
	Mining	Terminate	<input type="radio"/>	02
	Manufacturing		<input type="radio"/>	03
	Electricity, Gas, Water and Waste Services		<input type="radio"/>	04
	Construction		<input type="radio"/>	05
	Wholesale Trade		<input type="radio"/>	06
	Retail Trade		<input type="radio"/>	07
	Accommodation and Food Services		<input type="radio"/>	08
	Transport, Postal and Warehousing		<input type="radio"/>	09
	Information Media and Telecommunications		<input type="radio"/>	10
	Financial and Insurance Services		<input type="radio"/>	11
	Rental, Hiring and Real Estate Services		<input type="radio"/>	12
	Professional, Scientific and Technical Services		<input type="radio"/>	13
	Administrative and Support Services		<input type="radio"/>	14
	Public Administration and Safety		<input type="radio"/>	15
	Education and Training		<input type="radio"/>	16
	Health Care and Social Assistance		<input type="radio"/>	17
	Arts and Recreation Services		<input type="radio"/>	18
	Other Services		<input type="radio"/>	19
Prefer not to say	Code as Other Services	<input type="radio"/>	99	
<p>S2. What would a typical purchaser of your business' products or services be? SINGLE RESPONSE READ OUT</p>	Consumers (general public using the products or services for personal use)		<input type="radio"/>	1
	Other businesses (organisations purchasing the products or services for commercial use or for on selling)		<input type="radio"/>	2
	Both consumers and businesses		<input type="radio"/>	3
<p>S3a. Does your business operate from more than one location or worksite within Australia? SINGLE RESPONSE READ OUT IF REQUIRED</p>	Yes, multi-site business		<input type="radio"/>	1
	No, single site business		<input type="radio"/>	2

ASK IF S3a=1

<p>S3b. How many Australian locations or worksites does the business operate from? If you are unsure, your best estimate would be fine.</p> <p>SINGLE RESPONSE READ OUT IF REQUIRED</p>	One site [DO NOT READ OUT] [AUTOFILL IF S3A=2] <input type="radio"/> 1
	2 – 5 sites <input type="radio"/> 2
	6 – 10 sites <input type="radio"/> 3
	11 – 20 sites <input type="radio"/> 4
	21 – 50 sites <input type="radio"/> 5
	51 or more sites <input type="radio"/> 6
	Unsure [DO NOT READ OUT] <input type="radio"/> 98

<p>S3. IF S3B#1 SAY “In which state or territory is the main office (e.g. Australian headquarters) of your business located in?”, ELSE SAY “In which state or territory is the business located?”</p> <p>SINGLE RESPONSE READ OUT IF REQUIRED CHECK QUOTAS</p>	Australian Capital Territory <input type="radio"/> 1
	New South Wales <input type="radio"/> 2
	Northern Territory <input type="radio"/> 3
	Queensland <input type="radio"/> 4
	South Australia <input type="radio"/> 5
	Tasmania <input type="radio"/> 6
	Victoria <input type="radio"/> 7
	Western Australia <input type="radio"/> 8
	Elsewhere Terminate <input type="radio"/> 9

<p>S4. What is the postcode for the suburb when the main office of your business is located?</p> <p>ENTER POSTCODE</p>	Suburb Postcode <input style="width: 150px; height: 25px;" type="text"/>
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<p>S5. And in which other states or territories of Australia does your business operate?</p> <p>MULTIPLE RESPONSE READ OUT IF REQUIRED SHOW CODES NOT SELECTED AT S3</p>	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"/> 07
	Western Australia <input type="radio"/> 08
	All states and territories of Australia <input type="radio"/> 09
	None <input type="radio"/> 10

<p>S6. Approximately how many people are directly employed by your business in Australia in total, including all business sites? Please include all persons who were paid a wage/salary If exact figures are unavailable, use careful estimates.</p> <p>SINGLE RESPONSE READ OUT IF REQUIRED CHECK QUOTAS</p>	One only <input type="radio"/> 1
	2-4 <input type="radio"/> 2
	5-9 <input type="radio"/> 3
	10-19 <input type="radio"/> 4
	20-49 <input type="radio"/> 5
	50-99 <input type="radio"/> 6
	100-199 <input type="radio"/> 7
	200-499 <input type="radio"/> 8
	500 or more <input type="radio"/> 9

<p>S8. Which of the following best describes your business?</p> <p>SINGLE RESPONSE</p> <p>READ OUT</p>	The business mostly sells goods or products <input type="radio"/> 1
	The business is mainly a service provider <input type="radio"/> 2
	The business sells products and provides services in equal measures <input type="radio"/> 3

<p>S9. Approximately what percentage of your turnover is generated by online sales</p> <p>ENTER NUMBER</p>	Percentage	
	Don't know <input type="radio"/> 98	

SECTION 2: AWARENESS OF CONSUMER PROTECTION REGULATION

<p>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?</p> <p>SINGLE RESPONSE</p> <p>DO NOT READ OUT</p>	Yes <input type="radio"/> 1
	No <input type="radio"/> 2 Skip to section 3

<p>Q2. The Australian Consumer Law (ACL) is the national law for fair trading and consumer protection. Before today, had you heard of the Australian Consumer Law?</p> <p>SINGLE RESPONSE</p> <p>DO NOT READ OUT</p>	Yes <input type="radio"/> 1
	No <input type="radio"/> 2

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.

<p>Q3. Within your business, how would you generally rate understanding of the business obligations and responsibilities under the Australian Consumer Law?</p> <p>SINGLE RESPONSE</p> <p>READ OUT</p>	Extremely good understanding <input type="radio"/> 1
	Very good understanding <input type="radio"/> 2
	Moderate understanding <input type="radio"/> 3
	Some understanding <input type="radio"/> 4
	Minimal or no understanding <input type="radio"/> 5

SKIP Q4a IF S7=03 (MANUFACTURER)

<p>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? RECORD VERBATIM</p>
1.
2.
3.
4.

INCLUDE OPTION FOR DON'T KNOW

SKIP Q4b IF S7=03 (MANUFACTURER)

Q4b. Thinking about the Australian Consumer Law, what do you consider to be the main obligations and responsibilities for your business when offering a product or service for sale ? RECORD VERBATIM
1.
2.
3.
4.

INCLUDE OPTION FOR DON'T KNOW

ASK Q5a IF S8=1 OR 3

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 MANUFACTURER – S7=03: manufactured by your business] [ALL OTHERS: from your business]? RECORD VERBATIM
1.
2.
3.
4.

INCLUDE OPTION FOR DON'T KNOW

SKIP Q5b IF S7=03 (MANUFACTURER)

ASK Q5a IF S8=2 OR 3

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.

INCLUDE OPTION FOR DON'T KNOW

<p>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?</p> <p>SINGLE RESPONSE DO NOT READ OUT RANDOMISE – ANCHOR CODES 5-7 LAST</p>	<p><INSERT RELEVANT STATE REGULATOR> <input type="radio"/> 1</p>
	<p>Australian Competition and Consumer Commission (ACCC) <input type="radio"/> 2</p>
	<p>Australian Securities and Investments Commission (ASIC) <input type="radio"/> 3</p>
	<p>Local government or local council <input type="radio"/> 4</p>
	<p>Other state government agency <input type="radio"/> 5</p>
	<p>Other (please specify) <input type="radio"/> 6</p>
<p>Don't know <input type="radio"/> 98</p>	

<p>Q7. Which other organisations are responsible for ensuring businesses comply with the Australian Consumer Law?</p> <p>MULTIPLE RESPONSE DO NOT READ OUT SHOW CODES NOT SELECTED AT Q6 RANDOMISE – ANCHOR CODES 5-7 LAST</p>	<INSERT RELEVANT STATE REGULATOR> <input type="radio"/> 01
	Australian Competition and Consumer Commission (ACCC) <input type="radio"/> 02
	Australian Securities and Investments Commission (ASIC) <input type="radio"/> 03
	Local government or local council <input type="radio"/> 04
	Other state government agency <input type="radio"/> 05
	Other (please specify) <input type="radio"/> 06
	Don't know <input type="radio"/> 98

SECTION 3: INFORMATION SEEKING BEHAVIOUR

READ OUT IF Q1=2: 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.

<p>Q9. If you needed information for your business about the Australian Consumer Law, where would you seek it?</p> <p>MULTIPLE RESPONSE DO NOT READ OUT RANDOMISE – ANCHOR CODES 9-12 LAST</p>	<INSERT RELEVANT STATE REGULATOR> <input type="radio"/> 01
	Australian Competition and Consumer Commission (ACCC) <input type="radio"/> 02
	Other business owners or industry peers <input type="radio"/> 03
	The Council of Small Business Organisations of Australia (COSBOA) <input type="radio"/> 04
	Australian Chamber of Commerce and Industry (ACCI) <input type="radio"/> 05
	National Retail Association (NRA) <input type="radio"/> 06
	General internet search (“Google it”) <input type="radio"/> 07
	Solicitor or lawyer <input type="radio"/> 08
	The relevant ombudsman <input type="radio"/> 13
	Other government department or agency (Please specify) <input type="radio"/> 09
	Other industry organisation (Please specify) <input type="radio"/> 10
	Other (Please specify) <input type="radio"/> 11
	Don't know <input type="radio"/> 98

<p>Q10. 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?</p> <p>MULTIPLE RESPONSE DO NOT READ OUT RANDOMISE – ANCHOR CODES 9-12 LAST</p>	<p><INSERT RELEVANT STATE REGULATOR> <input type="radio"/> 01</p>
	<p>Australian Competition and Consumer Commission (ACCC) <input type="radio"/> 02</p>
	<p>Other business owners or industry peers <input type="radio"/> 03</p>
	<p>The Council of Small Business Organisations of Australia (COSBOA) <input type="radio"/> 04</p>
	<p>Australian Chamber of Commerce and Industry (ACCI) <input type="radio"/> 05</p>
	<p>National Retail Association (NRA) <input type="radio"/> 06</p>
	<p>General internet search (“Google it”) <input type="radio"/> 07</p>
	<p>Solicitor or lawyer <input type="radio"/> 08</p>
	<p>The relevant ombudsman <input type="radio"/> 13</p>
	<p>Other government department or agency (Please specify) <input type="radio"/> 09</p>
	<p>Other Industry organisation (Please specify) <input type="radio"/> 10</p>
	<p>Other (Please specify) <input type="radio"/> 11</p>
<p>Don't know <input type="radio"/> 98</p>	

<p>Q11. Consumer protection and fair trading agencies provide dispute resolution services such as conciliation or mediation between consumers and businesses when problems cannot be resolved.</p> <p>Before today had you heard about these services?</p> <p>SINGLE RESPONSE DO NOT READ OUT</p>	<p>Yes <input type="radio"/> 1</p>
	<p>No <input type="radio"/> 2 GO TO Q14</p>

<p>Q12. Has your business ever participated in a dispute resolution process with a consumer?</p> <p>SINGLE RESPONSE DO NOT READ OUT</p>	<p>Yes <input type="radio"/> 1</p>
	<p>No <input type="radio"/> 2 GO TO Q14</p>
	<p>Don't know <input type="radio"/> 3</p>

<p>Q13. Based on your experience of dispute resolution services, how would you rate the effectiveness of these types of services?</p> <p>SINGLE RESPONSE READ OUT</p>	<p>Extremely effective <input type="radio"/> 1</p>
	<p>Very effective <input type="radio"/> 2</p>
	<p>Moderately effective <input type="radio"/> 3</p>
	<p>Slightly effective <input type="radio"/> 4</p>
	<p>Not at all effective <input type="radio"/> 5</p>

<p>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?</p> <p>SINGLE RESPONSE READ OUT</p>	<p>Very likely <input type="radio"/> 1</p>
	<p>Somewhat likely <input type="radio"/> 2</p>
	<p>Neither likely nor unlikely <input type="radio"/> 3</p>
	<p>Somewhat unlikely <input type="radio"/> 4</p>
	<p>Very unlikely <input type="radio"/> 5</p>

ASK Q15 IF Q14=4 OR 5

<p>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?</p> <p>MULTIPLE RESPONSE DO NOT READ OUT</p>	<p>Prefer to resolve it myself/don't want to involve a third party <input type="radio"/> 01</p> <p>Would sort it out before it got to that stage <input type="radio"/> 02</p> <p>Would fix problem to keep our reputation <input type="radio"/> 03</p> <p>Didn't know it was available/don't know enough about it <input type="radio"/> 04</p> <p>Have never had any problems/can't see need for it <input type="radio"/> 05</p> <p>Not effective/not worthwhile/unsatisfactory past experience <input type="radio"/> 06</p> <p>Costs too much time and/or money <input type="radio"/> 07</p> <p>Use some other avenue (e.g. Solicitor/lawyer/advisory board) <input type="radio"/> 08</p> <p>Only if I thought I was right/couldn't lose <input type="radio"/> 09</p> <p>They are biased toward the consumer <input type="radio"/> 10</p> <p>Other (specify) <input type="radio"/> 11</p> <p>Don't know <input type="radio"/> 12</p>
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<p>Q16. Does your business provide any information to consumers about their rights under the Australian Consumer Law when purchasing a product or service from your business?</p> <p>SINGLE RESPONSE DO NOT READ OUT</p>	<p>Yes <input type="radio"/> 1</p> <p>No <input type="radio"/> 2</p>
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ASK Q17 IF Q16=1

<p>Q17. How is this information provided to consumers?</p> <p>MULTIPLE RESPONSE READ OUT</p>	<p>Signs or brochures in store <input type="radio"/> 01</p> <p>On the company website <input type="radio"/> 02</p> <p>Verbal information provided by staff <input type="radio"/> 03</p> <p>Other (Please specify) <input type="radio"/> 04</p>
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SECTION 4: RESOLVING CUSTOMER ISSUES

<p>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?</p> <p>RECORD NUMBER OF CASES</p>	<p style="text-align: center;">Number of cases <input style="width: 150px; height: 25px;" type="text"/></p> <p>Don't know <input type="radio"/> 98</p>
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IF Q18='0' OR DON'T KNOW – SKIP Q19

<p>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?</p> <p>RECORD HOURS/MINUTES</p>	<p style="text-align: right;">Number of hours <input style="width: 150px; height: 25px;" type="text"/></p> <p style="text-align: right;">Number of minutes <input style="width: 150px; height: 25px;" type="text"/></p> <p>Don't know <input type="radio"/> 98</p>
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SECTION 5: AWARENESS OF ACL

<p>Q27. Has your business ever obtained any information about the Australian Consumer Law (ACL)?</p> <p>SINGLE RESPONSE DO NOT READ OUT</p>	<p>Yes <input type="radio"/> 1</p> <p>No GO TO Q36 <input type="radio"/> 2</p> <p>Unsure GO TO Q36 <input type="radio"/> 3</p>
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<p>Q28. Which of the following best describes how your business obtained this information?</p> <p>SINGLE RESPONSE READ OUT</p>	<p><u>A government or industry organisation sent information to our business without our requesting it</u> <input type="radio"/> 1</p> <p><u>Our business requested or sourced the information</u> <input type="radio"/> 2</p> <p><u>Both</u> <input type="radio"/> 3</p>
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<p>Q29. Which of the following types of information has your business obtained?</p> <p>MULTIPLE RESPONSE READ OUT</p>	<p><u>Electronic or hardcopy publications, brochures or guides</u> <input type="radio"/> 01</p> <p><u>Seminar or information session</u> <input type="radio"/> 02</p> <p><u>Webinar (That is, a live presentation viewed via the internet)</u> <input type="radio"/> 03</p> <p><u>Online videos</u> <input type="radio"/> 04</p> <p><u>Online audio guides</u> <input type="radio"/> 05</p> <p><u>Verbal information</u> <input type="radio"/> 06</p> <p><u>Other (please specify)</u> <input type="radio"/> 07</p>
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REPEAT Q30 FOR EACH Q29 RESPONSE

<p>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]?</p> <p>MULTIPLE RESPONSE RANDOMISE – ANCHOR CODES 9, 10, 11 and 98 LAST</p>	<INSERT RELEVANT STATE REGULATOR> <input type="radio"/> 01
	Australian Competition and Consumer Commission (ACCC) <input type="radio"/> 02
	Other business owners or industry peers <input type="radio"/> 03
	The Council of Small Business Organisations of Australia (COSBOA) <input type="radio"/> 04
	Australian Chamber of Commerce and Industry (ACCI) <input type="radio"/> 05
	National Retail Association (NRA) <input type="radio"/> 06
	General internet search <input type="radio"/> 07
	Solicitor or lawyer <input type="radio"/> 08
	The relevant Ombudsman <input type="radio"/> 13
	Australian Securities and Investments Commission (ASIC) <input type="radio"/> 14
	Other government department or agency (please specify) <input type="radio"/> 09
	Other Industry organisation (please specify) <input type="radio"/> 10
	Other (please specify) <input type="radio"/> 11
Don't know <input type="radio"/> 98	

Q36. Do you think the Australian Consumer Law (ACL) has had a positive impact, negative impact or no impact on each of the following? **SINGLE RESPONSE PER STATEMENT**

RANDOMISE	Positive impact	No Impact	Negative Impact	Don't know
1. Consumers understanding of their rights and responsibilities	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 98
2. Businesses understanding of their obligations and responsibilities	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 98
3. The investment (time, money and resources) required by your business to comply with the Australian Consumer Law	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 98
4. The extent to which businesses comply with the Australian Consumer Law	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 98
5. The ways in which governments ensure businesses comply with the Australian Consumer Law	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 98
6. The policies and processes put in place by businesses to in order to comply with the law	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 98

<p>Q37. Do you believe your business has access to sufficient information to ensure your business complies with the Australian Consumer Law (ACL)?</p> <p>SINGLE RESPONSE DO NOT READ OUT</p>	Yes <input type="radio"/> 1
	No <input type="radio"/> 2
	Unsure <input type="radio"/> 3

<p>Q38. What is your preferred method of receiving information for your business about new laws such as the Australian Consumer Law (ACL)?</p> <p>SINGLE RESPONSE</p> <p>READ OUT</p>	Electronic brochures or booklets sent via email	<input type="radio"/> 01
	Hardcopy brochures or booklets sent via post	<input type="radio"/> 02
	Attend seminars or forums	<input type="radio"/> 03
	Advertisements or announcements in mainstream media	<input type="radio"/> 04
	Advertisements or announcements in industry publications or newsletters	<input type="radio"/> 05
	Visit a specific website to access or request information	<input type="radio"/> 06
	Via social media	<input type="radio"/> 07
	Via a solicitor or lawyer	<input type="radio"/> 08
	Via an accountant	<input type="radio"/> 09
	Other (please specify)	<input type="radio"/> 10

SECTION 6: PERCEPTIONS OF FAIR TRADING REGULATION

Q8. To what extent do you agree or disagree with the following statements?						
SINGLE RESPONSE PER STATEMENT RANDOMISE ORDER						
	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Don't know
1. The government provides adequate access to services that help consumers to resolve disputes with businesses	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
2. In Australia, consumers are generally well informed about their rights and responsibilities when purchasing products and services	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
3. The government provides adequate information and advice to help businesses comply with the Australian Consumer Law	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
4. The government is doing enough to ensure businesses comply with the Australian Consumer Law	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
5. Businesses that do not comply with the Australian Consumer Law are likely to be detected	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
6. Businesses that do not comply with the Australian Consumer Law will be adequately penalised	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
7. The Australian Consumer Law adequately protects the rights of consumers	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
8. Australian Consumer Law adequately protects the rights of businesses	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
9. Australian Consumer Law favours the consumer over business	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98

10. The possibility of media coverage helps consumers to resolve any complaints against businesses	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
11. The possibility of negative reviews on review sites and social media has influenced businesses to take complaints more seriously	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98
12. Most disputes between consumers and businesses end up with a fair outcome	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 98

SECTION 7: CLASSIFICATION

Finally, I would just like to ask some questions about your business to help with our analysis.

C1. Which of the following best describes the location you work from? SINGLE RESPONSE READ OUT	It's the only office or location	<input type="radio"/> 1
	It's the head office	<input type="radio"/> 2
	It's a regional or state office	<input type="radio"/> 3
	It's a branch office	<input type="radio"/> 4
	Other (please specify)	<input type="radio"/> 5

C2. Is your business a franchise? SINGLE RESPONSE DO NOT READ OUT	Yes	<input type="radio"/> 1
	No	<input type="radio"/> 2

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. SINGLE RESPONSE READ OUT IF REQUIRED	Less than \$100,000	<input type="radio"/> 1
	\$100,000 to less than \$250,000	<input type="radio"/> 2
	\$250,000 to less than \$500,000	<input type="radio"/> 3
	\$500,000 to less than \$2 million	<input type="radio"/> 4
	\$2 million to less than \$5 million	<input type="radio"/> 5
	\$5 million to less than \$20 million	<input type="radio"/> 6
	\$20 million or more	<input type="radio"/> 7
	Prefer not to say	<input type="radio"/> 99
Don't know	<input type="radio"/> 98	

C4. Approximately how many years has your business been operating in Australia? ENTER NUMBER OF YEARS	Number of years <input style="width: 100px; height: 20px;" type="text"/>
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ASK C5 IF S7=7,10,11

<p>C5a. Where are your business' products and services available to be purchased?</p> <p>MULTIPLE RESPONSE</p> <p>READ OUT</p>	Retail Store	<input type="radio"/>	1
	Online Store	<input type="radio"/>	2
	Via Telephone	<input type="radio"/>	3
	Mail Order Catalogue	<input type="radio"/>	4
	Local market	<input type="radio"/>	5
	Other (please specify)	<input type="radio"/>	6

<p>C6. What is your job title?</p>	<p>Job title</p> <div style="border: 1px solid black; width: 300px; height: 25px; margin-left: 10px;"></div>
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