



ENTRY FORM

THE EFFIE AWARDS AOTEAROA IN ASSOCIATION WITH TVNZ – ENTRY FORM

ENTRY ID	757-A08
ENTRY TITLE	ASB – Helping New Zealanders Stay One Step Ahead of Scammers
CLIENT	ASB
PRODUCT	ASB
FIRST MEDIA APPEARANCE DATE	1 February 2024
CAMPAIGN START DATE	1 February 2024
CAMPAIGN FINISH DATE	30 June 2025
CATEGORY	A08 – Financial Services
CATEGORY DESCRIPTION	All financial services, including banking, insurance, investments, etc.

WORD COUNT: 2500 MAX

EXECUTIVE SUMMARY [0%]

Give the judges an understanding of the case they are about to read by providing a brief summary for each of the items below. A one-sentence summary is recommended for each line.

(Maximum: 100 words in total – not included in total word count)

The Challenge:	A mutating array of financial scams was costing the public almost \$200 million/year, and ASB were being portrayed as part of the problem, threatening reputation.
The Insight:	People didn't want scam vigilance to be solely their burden - they wanted protection, proactivity, and partnership from their bank.
The Strategic Idea/Build:	We repositioned ASB as the country's scam shield - mobilising the entire bank, embedding protection into moments of risk, and turning vigilance into a national reflex.
Bringing the Strategy & Idea to Life:	<i>Let's get one step ahead of scammers</i> - a bold mobilisation strategy designed to move ASB, and New Zealand, and win the fight against scammers.
The Results:	We outperformed every target, repositioning ASB as New Zealand's scam protection leader and restoring public confidence in the face of rising criticism.
Why is this entry an outstanding example for effective marketing in this Effie entry category? (Maximum 90 words – this is not included in total word count)	
This was a reputational rescue mission. ASB was increasingly seen as part of the scam problem - failing to protect customers when it counted. We responded by mobilising the entire organisation and launching a nationwide programme to get New Zealand one step ahead of scammers. Protection was embedded across systems, people, and comms - backed by a bold public call to action. The result: ASB became the country's most proactive scam-fighter, shifting from criticism to credibility and leading the national charge in protecting New Zealand.	

01.

Challenge, Context & Objectives [20%]

This section covers your strategic business context for your marketing activity, alongside your key business challenge and objectives.

Please provide the necessary context on your industry category, competitors, and brand so the judges, including those unfamiliar with your brand/category, can evaluate your entry. Outline the degree of ambition represented by your objectives. Including historical data may be useful here to provide judges with a clear picture of the situation the brand or organisation found itself in.

01A

Before your effort began, what was the state of the brand's/organisation's business and the overall category in which it competes? What was the strategic challenge that stemmed from this business situation? Provide context on the degree of difficulty of this challenge.

Imagine this:

Bob, a recent retiree, receives a call from a smooth-talking Englishman named Michael, working for a company named Synergy-Capital-Asset-Management. They're offering 'pre-IPO shares'. Bob agrees to invest \$8,000.

For six months, Bob continued investing receiving glowing reports about returns. At one point Bob tries to invest \$55,000 - which is blocked by his bank - warning it might be scam. Micheal requests the payment in smaller increments.

Eventually, Bob tells his daughter. She gets suspicious. By this time Bob had sent Michael \$700,000. In a final twist he realises the initials of Synergy Capital Asset Management spell S-C-A-M.

This is a real story about a real scam that occurred in 2021¹.

This reality became the norm.

Fast-forward to 2023. Scams were spiralling out of control in New Zealand. Reported scam incidents were up 602% since 2017, with nearly \$200million lost annually - and 90% of scams estimated to go unreported². Who did the public hold responsible? Banks.

Each week, news headlines painted banks as callous for refusing scam victims refunds.

Scam Coverage by NZ Media³

Date	Headline
27.01.23	Prominent Kiwi Entertainer loses \$100k in sophisticated investment scam
09.03.23	ANZ bank offers \$19k settlement to pensioner who lost \$36k to scammers, acknowledges victims stress
29.03.23	Facebook clone scam: Imposters copy names, photos, hawk goods, ask for 'deposits'
14.05.23	Real estate agent loses \$100k in elaborate investment scam
24.05.23	Pensioner loses \$150k to bogus HSBC 'eco bond' scheme
03.06.23	Man loses \$330k, feels he failed his family
17.06.23	Scam victim pushes for law change after losing \$400,000
30.06.23	Media commentator left 'sobbing' after being scammed
04.07.23	Money mule used to steal \$1.25m, linked to 6 victims
01.08.23	BNZ refuses to reimburse victims of \$500k scam sting
06.08.23	274,000 New Zealanders scammed in a year – calls for action
10.08.23	Scammers steal \$350k from Whanganui mum while partner in ICU
24.08.23	ANZ account used to move funds from 9 scam victims; bank urged to take responsibility
08.09.23	ASB urged to reimburse woman scammed out of \$100k
11.09.23	Banks criticised for failing to protect customers
15.09.23	Watchdog urges banks to refund victims of payment loophole scams
22.09.23	Widow loses \$100k in Facebook scam; family criticises ASB
22.09.23	"It's bizarre": Another \$100k Facebook scam victim's family speaks out
26.09.23	Experts say ASB should have reported scam before \$100k loss
11.10.23	Ombudsman investigates ASB over \$100k Facebook scam loss
24.12.23	Scammer dubbed 'puppet master' siphons \$1.2m from pensioner's account
04.03.24	ASB faces court case over \$300,000 Facebook scam – bank account holder says they had nothing to do with it (NZ Herald)
18.04.24	Banks failing to keep up as scams evolve – digital security expert urges more proactive protection for customers
12.05.24	Another pensioner loses \$240k to a scam – family questions ASB's safeguards
21.06.24	Scam losses hit new record in NZ: "\$250m gone – and that's just what we know about"
26.07.24	Banking industry under pressure after report shows only 3% of scam losses refunded by major banks
9.08.24	ASB & Kiwibank strike confidential settlements with scam victims who lost > \$400k — Consumer NZ criticizes lax protections
3.10.24	Banking Ombudsman refuses compensation to ASB customer who lost \$250k — despite branch manager's assistance
17.03.25	Banks plan rollout of Confirmation of Payee by Nov 2025 — advocates warn it may be slow and incomplete
24.06.25	NZ banks roll out protections and new compensation model — \$25.7m lost in 2024, highest since reporting began
23.07.25	Coverage on costly impersonation scams hitting first home buys; Netsafe and experts call for collaborative protection
23.07.25	Investigative report by Consumer NZ: "Industry response papering over cracks" — consumer advocates push govt leadership
16.07.25	Govt launches Anti-Scam Alliance to coordinate efforts across banks, telcos & platforms

In 2023, headlines weren't just bad - they were brutal. 85% of scam-related coverage cast banks in a negative light, and ASB copped it worse than most, with 90% of mentions being negative⁴.

ASB was suddenly being dragged into the reputational storm. Respect was falling. Corporate Reputation amongst banks dropped 2 places⁵. Category wide trust eroded, only 61% of New Zealanders stated they trusted their banks to act in their best interests – the lowest level ever recorded⁶. Public sentiment was turning, and the emotional fallout for scam victims was immense - 87% of victims experienced significant psychological impact⁷.

Even though most frauds were customer-authorized and outside banks' liability - the optics were devastating.

"Another pensioner loses \$240k to a scam – family questions ASB's safeguards"(NZ Herald)

We needed to anticipate evolving criminal tactics and evolve our defences, faster.

But customers didn't want vigilance to feel solely like their responsibility - they wanted protection, proactivity, and partnership.

We had to change the narrative - with action as visible as our intention.

To assert a leadership position and fight scammers, we needed to prove we were protecting New Zealanders, at the same time as protecting our brand.

(412 words)

01B

What were the objectives you set to address your challenge? For each objective, include: KPI, benchmarks, previous outcomes and the rationale for why it was selected.

Please outline one business/organisational objective and a maximum of 3 marketing and 3 advertising/comms objectives.

This wasn't just a **reputation recovery mission – it was a rallying cry to bring the nation together against the true villains – scammers.**

Business

Scam losses exceeded \$198million in 2023.

Objective: Play a role in reducing nationwide incidence of scams by -10%.

Brand & Reputation

'Respect' and Corporate Reputation were declining, signaling public belief that banks weren't doing enough to protect customers.

Objective: Reverse the decline and restore ASB's leadership position in Corporate Reputation amongst major banks and increase 'respect' by 5 pts.

Marketing

Insight tools were underused even when suspicions were raised.

Objective: Drive awareness and engagement with anti-scam tools so people could protect themselves:

- Increase calls to 24/7 Fraud line +10%.
- Achieve 68% open rate on Scam Alert emails.
- Boost digital tool utilisation by +5%.

Advertising

ASB was perceived as part of the problem.

Objective: Use advertising to help stabilise trust and shift perceptions of ASB as being part of the of the solution:

- Uplift positive sentiment to █% with this campaign.
- Beat category norms for message comprehension.

172 words

02.

Insights & Strategy [25%]

This section covers the key building blocks of your strategy. Explain to the judges how you arrived at your strategy and clearly articulate that strategy. Focus on the thinking or insight(s) that unlocked your solution and tied it to successfully addressing your objectives.

02A.

Explain the thinking that led you to your strategy. Explain how any insights discovered were directly tied to your brand, your audiences behaviours and attitudes, your research and/or business situation.

The problem wasn't just financial. It was perceptual.

Whilst banks weren't enabling scams – they weren't perceived to be protecting people from them and had become a lightning rod for public frustration. And ASB, once a brand associated with progress and trust had to **rebuild belief**: to shift ASB from being seen as a passive bystander - to a **proactive, nationwide defender**.

That shift couldn't be made with tools alone. It had to start with **influence**: changing perception, behavior, and ultimately, the scam success rate.

Key Insights

CATEGORY: Scams isolate people. Banks were solving in silos.

Every organisation - banks, telcos, couriers - was working to protect *their* customers. But scammers don't play by categories. A fake NZ Post message leads to a fraudulent ASB transaction. Solving in isolation wasn't working. It was a national problem.

Strategic response: *Mobilise nationally. We had to address the nation.*

CULTURE: New Zealand is a high-trust society. That trust is now a vulnerability.

Trust got us through COVID. But in today's digital landscape - where interfaces feel official and urgency is weaponised - our natural trust makes us more susceptible to scams.

Strategic response: *Encourage healthy scepticism. Give people permission to pause, question, and doubt.*

BEHAVIOUR: People act on autopilot. That's what scammers exploit.

CERT-NZ research showed people feel *rude* hanging up on a scammer. Scammers know this. They prey on instincts and emotions. The only way to fight this was to create **new mental shortcuts** - sticky, simple default responses that interrupt automatic compliance.

Strategic response: *Create memorable behavior hooks - rules of thumb people recall under pressure.*

CONSUMER TRUTH: People think scams happen to "other people".

From confident investors to tech-native teens - scams don't feel like something that could happen to *you* - until they do. That false sense of immunity stops people from engaging, even when the signs are there.

Strategic response: *Normalise scams by showing how easily they can happen to anyone. Disarm the shame, drop the blame - tell stories that reflect the sophistication of scams, not the naïveté of victims.*

BRAND OPPORTUNITY: ASB stands for progress. But we had to prove it through action.

Progress means staying one step ahead. In the fight against scammers – who would be everywhere, trying everything – we'd need to prove our progress with visible protection – not just ads, but action.

Strategic response: *Scams had become a national threat. We needed to mobilise a national-scale response. One that would:*

- **Break category boundaries**, by showing up in places no bank had before.
- **Interrupt risky behaviours**, with a sticky rallying cry people could default to.
- **Turn tools into action**, making protection feel immediate, accessible, and proactive.
- **Rebuild reputation**, by being seen not just as a bank with products - but a bank with people working to protect New Zealanders.

Most importantly, we'd make vigilance second nature – not an overwhelming responsibility but a collective reflex.

(478 words)

02B.

What was the Core Idea or strategic build that enabled you to reach your solution?

(Be succinct. A maximum of 50 words.)

We repositioned ASB from bystander to protector. We didn't just warn Kiwi, we mobilised them by making vigilance second nature – so as a nation we could fight and win against scammers.

(31 words)

03.	Bringing the Strategy & Idea to Life [20%]
03A.	Describe the creative solution and how it helped the idea break out of the category and resulted in unexpected solutions.
<p>This wasn't a campaign. It was a programme of action.</p> <p>We launched a whole-of-bank fraud and scams programme - embedding protection where scams hit hardest, making defence second nature, and rallying the nation behind a shared mission: let's get one step ahead of scammers.</p> <p>Building ASBs scam-fighting efforts required bank-wide engagement from the CEO to frontline staff. Communicating to the nation required cross-organisational engagement with major media partners.</p> <p>Our approach fused behaviour change with national mobilisation. That meant visible, sticky creative ideas people could remember under pressure - paired with deep operational change inside the bank.</p> <p>For the first time since COVID-19 our CEO sent a personalised email to our entire customer base encouraging them to utilise our anti-scam tools and new 24/7 scam helpline 0800 ASB FRAUD.</p> <p>We armed our frontline staff with in-branch educational material and uplifted ASB Scam Hub on asb.co.nz. We upskilled our people through an internal comms programme and training days and expert panel sessions on scam and fraud prevention and cyber skills.</p> <p>We launched fraud prevention innovations, ATM prompts, scam alerts via email and app, and direct nudges through our Connected Customer Conversations system. These weren't features - they were acts of defence, designed to make scam prevention immediate, proactive, and human.</p> <p>We launched ASB's Scam Update to the nation – a first of its kind media collaboration between two competing newsrooms TVNZ and NZME. It provided a broad-reach platform for ASB's senior fraud expert to communicate the latest scam-intelligence data and scam-fighting tools and advice.</p> <p>We linked national broadcast with platform-specific educational content - from NZ Herald takeovers and outdoor to 8-bit animations tackling seasonal scam themes on social. Every touchpoint reinforced our role as protector.</p> <p>This was a programme of work, not a burst. Every chapter was designed to evolve with the threat - and keep the nation one step ahead.</p> <p>(308 words)</p>	
03B.	<p>WHAT WAS THE COMMUNICATIONS STRATEGY?</p> <p>This section relates to the media and communications thinking and strategy that brought the creative solution to life in the most powerful and relevant way for the target audience. Include all significant touchpoints and channels in this section.</p>
<p>Outline the rationale behind your communications strategy. Explain how the key elements worked together to drive results:</p>	

Communications strategy: Turning vigilance into instinct

Our objective was clear: make scam awareness second nature. Ben and Amy, our trusted brand characters set the tone for this campaign, demonstrating scam-busting behaviour with humour and humanity. A 45" hero spot anchored the campaign, built around a training montage that modelled how to spot and shut down scam attempts, arming the nation with practical defences they'd remember and repeat.

But this wasn't just about raising awareness - it was about shaping behaviour. So we designed a COM-B-based strategy to build:

- **Capability:** empower people with the tools and knowledge to act.
- **Motivation:** shift mindset from denial to daily defence.
- **Opportunity:** embed protection into everyday moments.

1. Capability

Scams evolve fast - so our content had to move faster.

- Mobilised ASB workforce as the first-line-of-defence, arming them with the latest tools and scam knowledge.
- Positioned ASB cyber-experts as national voices via TVNZ and NZME to deliver up-to-the-minute scam updates in credible editorial environments.
- Centralised education through Scam Hub.
- Launched Pixel World's short-form videos to tackle trending scams.
- Introduced and amplified "protections" like Caller-Check and Confirmation of Payee – above-the-line, showcasing action, not just advice.

2. Motivation

To counter 'it won't happen to me' thinking, we made scams personal and visible at scale, whilst positioning ASB as a strong line of defence.

- High-rotation TV launch across primetime news programming.
- Radio scripts mimicked scam texts sweeping the nation.
- Billboards and print placements issued a national call-to-arms.

3. Opportunity

We inserted scam protection into everyday environments, when and where it matters.

- In-app nudges, SMSs, emails - alerting people to active scams and pointing them to tools.
- Search and programmatic ads intercepting scam-related queries.
- Contextual placements around scam/crime content with direct access to support.
- ATM and branch signage reinforcing safe behaviours at the point of transaction.
- OOH pointing people to our 24/7 fraud line.

Every channel worked together to turn a national threat into a national reflex - and turn ASB into New Zealand's most proactive protector.

328 words

List all supplementary communications touch points used in this campaign (the touchpoints that were not central to the campaign).

Owned media used across 109 branches. 338 ATM screens plastered with 'Call us if something seems suss' messaging so customers knew what to do if something didn't seem right.

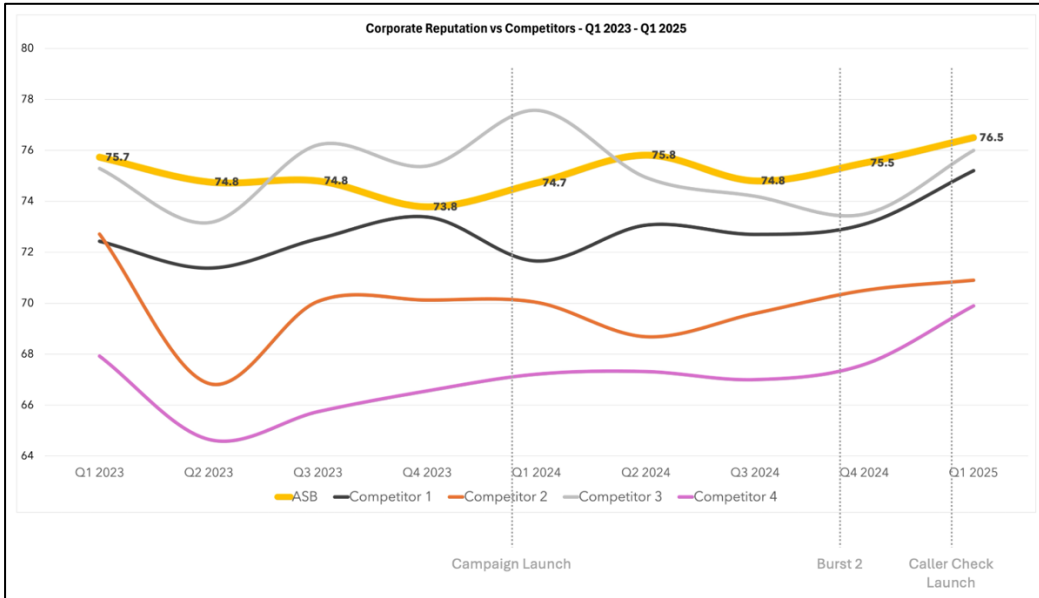
What was the \$ Spend? Outline the media and production spend on the campaign within the campaign period. Use actual spend rather than ratecard. In the case of donated media please list the rate card value separately from the paid media spend.

Media Spend	<p>The platform has been live for 17 months: Net spend totals ██████████</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Frauds & Scams</th> <th>Caller Check</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td>FY24 - Feb'24-June'24</td> <td>██████████</td> <td>██████████</td> <td>██████████</td> </tr> <tr> <td>FY25 - July'24-June'25</td> <td>██████████</td> <td>██████████</td> <td>██████████</td> </tr> <tr> <td>TOTAL</td> <td>██████████</td> <td>██████████</td> <td>██████████</td> </tr> </tbody> </table>		Frauds & Scams	Caller Check	TOTAL	FY24 - Feb'24-June'24	██████████	██████████	██████████	FY25 - July'24-June'25	██████████	██████████	██████████	TOTAL	██████████	██████████	██████████
	Frauds & Scams	Caller Check	TOTAL														
FY24 - Feb'24-June'24	██████████	██████████	██████████														
FY25 - July'24-June'25	██████████	██████████	██████████														
TOTAL	██████████	██████████	██████████														
Outline the media spend in relation to competition and versus last year	<p>Across the 17 months the platform has been live ASB's SOV amongst main competitors (Westpac, ANZ, KiwiBank, and BNZ) was 24%.</p> <p>Over the 17 months, we only had nine months with a positive eSOV (compared to market share) – the average eSOV from Feb'24-June'25 was just ██████████ - which by eSOV theory would indicate the brand should have declined.</p> <p>Total ASB ad spend for the 17 months from Feb'24-Jun'25: ██████████</p> <p>Total ASB ad spend for the prior 17 months From Sept'22- Jan'24: ██████████</p> <p><i>*Note account held by another agency prior to Sept '23. Spend estimated using actualised rate card data to be comparable.</i></p>																
Creative Production Spend	██████████																

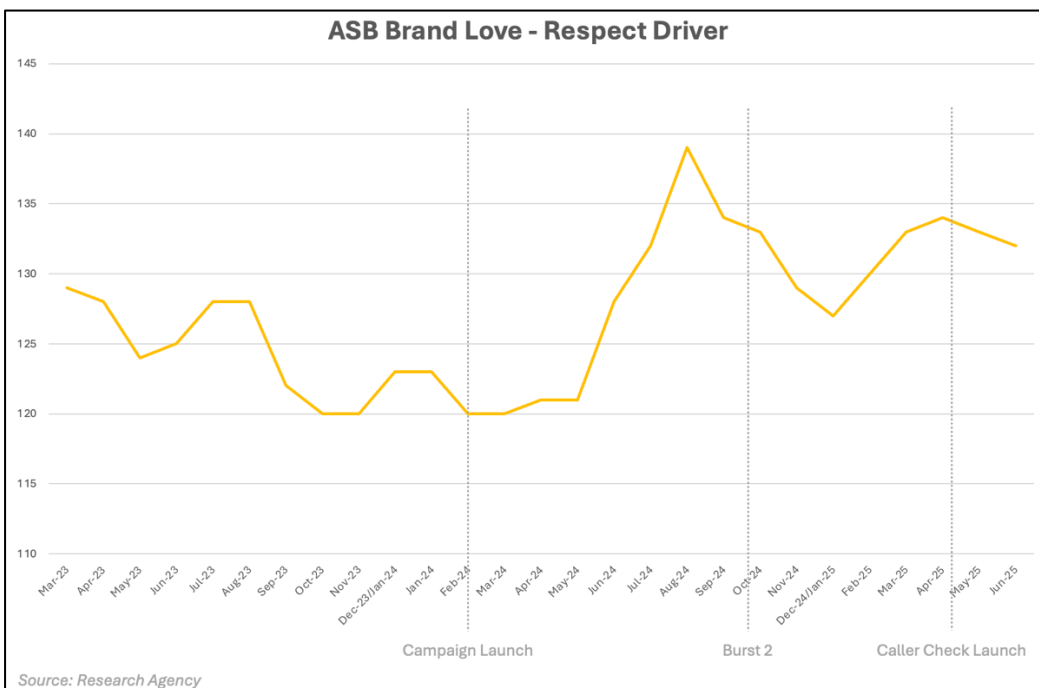
04.	<p>WHAT WERE THE RESULTS? [20% for 4A and 15% for 4B]. Outline the results achieved by the campaign against the short and long-term objectives set, provide conclusive proof that it was the campaign that drove the results. In this section, the judges will be looking to see a clear cause and effect between the communication activity and business performance over time. Show the compelling evidence that will convince even the most cynical finance director. Please Note: All results must be sourced to be judged; any unsourced results will not considered by judges.</p>
04A	<p>Overall achievement against objectives [20%]. Clear proof that the objectives established in section one have been achieved. Judges will be seeking quantified results. Successful entries ensure that results can easily be aligned against objectives established in section one. Note: Please ensure all data is sourced, and is specific to the results period outlined in the Call for Entry, and geographically isolated to Aotearoa.</p>
<p>Brand & Reputation <i>'Respect' and Corporate Reputation were declining - signalling public belief that banks weren't doing enough to protect customers.</i></p>	

Objective: Reverse the decline and restore ASB’s leadership position as #1 in Corporate Reputation and increase ‘respect’ by 5 pts.

Result: By June 2024, we’d reclaimed our place as New Zealand’s most reputable bank - and a year later, we are still leading the pack having reached record highs⁸.



Result: ASB’s Respect driver hit an all time high of [redacted] and managed to stay strong in line with campaign bursts, surpassing our initial objective of [redacted], and growing respect by a massive 15.8%.



Marketing
Insight tools were underused even when suspicions were raised.

Objective: Drive meaningful engagement with anti-scam tools.

Results:

- **730% increase** in calls to 24/7 Scam Helpline - smashing +10% target.
- **77% open rate** on scam alert emails - well above 68% goal.
- **7% uplift** in digital tool use vs 5% target - including:

Registered devices removed:

- Target: 3% uplift & 5% response rate.
- Achieved: 17% uplift & 21.2% response rate – 14% above target.
- 50,277 Devices removed.

Security Check Visits:

- Target: 122,000.
- Achieved: 129,030 (+5.76% increase).

Phishing Quiz Completions:

- Target: 114,000.
- Achieved: 121,192 (+6.31% increase).

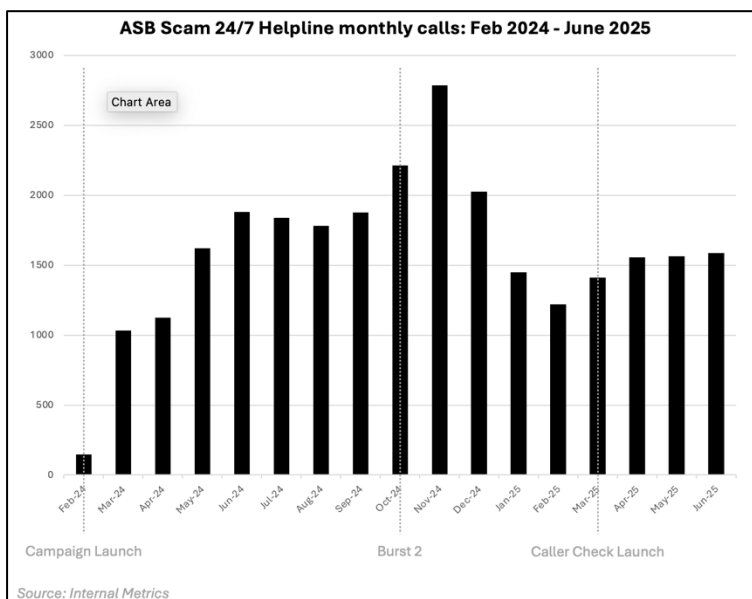


Table called "Anti-scam emails sent and open rate" redacted due to commercially sensitive information.

Advertising

ASB was perceived as part of the problem.

Objective: Use advertising to help stabilise trust and paint ASB as part of the solution:

Uplift positive sentiment to █% with this campaign.

Result: Achieved a record █% uplift in positive sentiment - ASB's strongest result ever. 'One step ahead of Scammers' was also ASB's 2nd most likeable ad ever at █%, 19% above category norms⁹.

Beat category norms (38%) for message clarity.

Result: 79% clearly understood the core message: "ASB protects me from scammers pretending they're calling from ASB." A clear shift, reframing ASB as a frontline defender.

Result: 72% agreed ASB’s scam information was helpful and easy to understand - a sign of cognitive ease and practical credibility.

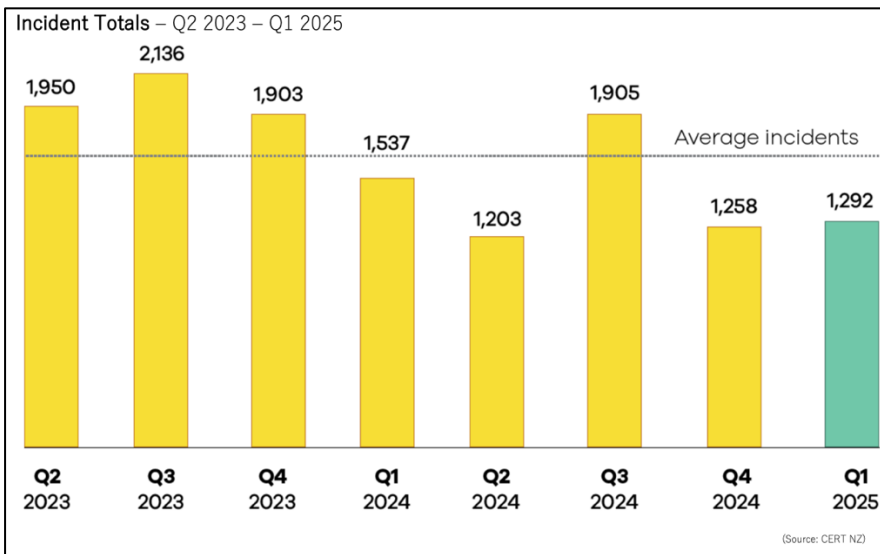
Advertising didn’t just rebuild confidence - it repositioned ASB from part of the problem to part of the protection.

Business

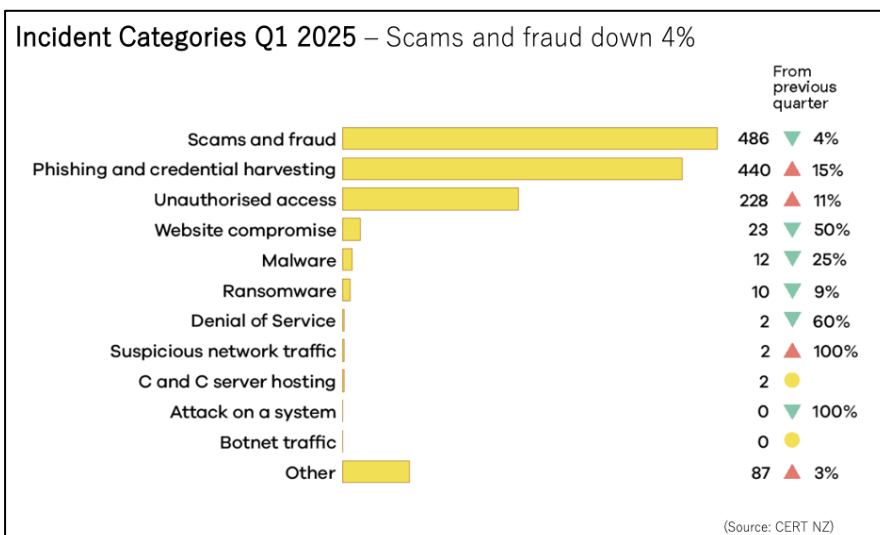
Scam losses exceeded \$198million in 2023.

Objective: Reduce nationwide incidence of scams by -10%.

Result: Nation-wide scams dropped -32.2%



And we can see that the type of incident ‘Scams and Fraud’ continue to decline each quarter.



Finally – the narrative flipped.

In 2023, 90% of ASB-related media headlines were negative.

By early 2025, that dropped to 55% - a dramatic shift¹⁰.

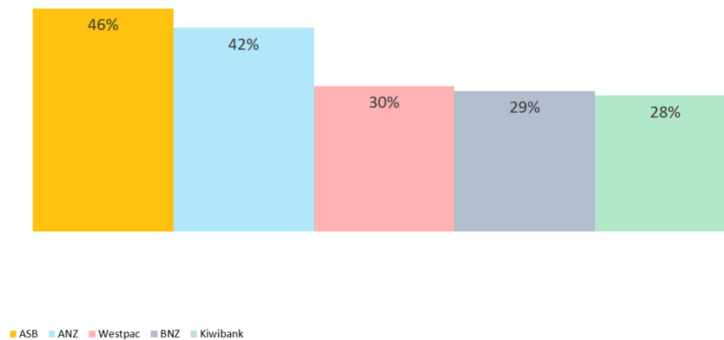
Criticism was now counterbalanced by praise for innovations like Caller Check and ASB's leadership in scam prevention.

This led to ASB ranking #1 in 'Helps protect New Zealanders from scams and fraud' for the first time

ASB is seen to be the bank that most protects Kiwi from scams

- › ANZ in 2nd place.
- › Westpac, BNZ, and Kiwibank are all at a similar level.

HELPS PROTECT NEW ZEALANDERS FROM SCAMS AND FRAUD



450 words

04B

Convincing proof that the results were a direct result of your campaign [15%].

Outline other external factors that could account for the results outlined in 04A and provide compelling evidence and rationale for why these did not contribute significantly to those results. There are almost always other factors that could have affected your results, such as product changes, pricing, distribution, stock levels, competitive activity, weather, etc. You need to convince the judges that these factors were not responsible for your results, or estimate their contribution and/or demonstrate how they needed the campaign to amplify their impacts.

Direct link between activity and behaviour

Our lifecycle communications achieved 77% open rates, delivering 44,993 completed phishing quizzes. Unique visitors to ASB's Scam Hub website each month lifted +72%. Significant uptake of digital tools including protections like Caller Check and the 24/7 fraud helpline.

Message comprehension and behaviour activation far exceeded norms

With 79% message comprehension and record-breaking ad likeability (68%), the creative work demonstrably changed how people perceived and responded to scams. These aren't passive awareness metrics - they reflect real-time, in-moment behaviour change, directly linked to the campaign's core idea.

Reputation recovery occurred in direct correlation with campaign

The recovery in ASB's Respect score (an increase of 4 pts) and the dramatic shift in media sentiment (90% negative to 55%) maps directly against our campaign timeline. No other events occurred that could reasonably account for this level of brand rehabilitation.

Leading industry recognition and new #1 ranking

The campaign culminated in ASB ranking #1 in “helps protect New Zealanders from scams and fraud.” This wasn’t a category-wide lift - it was ASB-specific. Proving the effectiveness of our campaign in both absolute and relative terms.

184 words

	Guidance Notes Please refer to the guidance notes below, to ensure your entry conforms to eligibility criteria.
	<p>Eligibility: Data presented must be isolated to Aotearoa, and work must have run between 1 June 2023 and 30 June 2025. Results may be included up to 22 July 2025. Results data that fails to isolate or identify data specific to the eligibility period and/or Aotearoa New Zealand risks low marks and/or being ineligible.</p> <p>Data Sources: All data referenced in the entry requires sources (recommended as footnotes on the page referenced or at the end of the entry).</p> <p>Charts and Graphs: Entrants are encouraged to display data via charts & graphs within the limits allocated in each question. Sources required for all data including charts and graphs.</p> <p>Agency names: No agencies, of any kind, are to be included in the entry.</p>

¹ Dad’s hero: Kate reports a scam that costs her father \$700,000, Financial Markets Authority, Nov 2021

² Computer Emergency Response Team (CERT) Annual Summary Reports, 2017 -2023

³ Collection of news articles from Newshub, Stuff, NZ Herald, Newsroom 2023-2024

⁴ Accenture Media Analysis of Headlines 2023-2024

⁵ TRA Brand Tracking

⁶ Consumer New Zealand, 2024

⁷ State of Scams, Netsafe, GASA, 2023

⁸ RepTrack quarterly reputation tracking

⁹ TRA Advertising Norms

¹⁰ Accenture Media Analysis of Headlines 2023-2025