one.nz

AI Trust Report

New Zealanders' attitudes towards AI in 2025

Artificial intelligence is no longer on the horizon. It's already reshaping how we live, work, and connect

At One NZ, we see AI as a game-changer, capable of driving innovation, boosting efficiency, and delivering real benefits for all New Zealanders. Our aspiration is to be the most AI-enabled telco globally, and to deliver the best connectivity network for AI.

Wherever our customers are, we want them to be better-connected with us, including in a future where AI is ever-present. But for AI to truly make a positive impact, trust is integral. That's why we commissioned the One NZ AI Trust Report, to get a read on New Zealanders' attitudes towards artificial intelligence to inform our own decision making and offer insights to our business and public sector customers who are also using AI.

The research shows that while 77% of Kiwis have used AI-powered services in the past year, almost half don't trust big companies to use AI ethically. Concerns about data privacy, job losses, and fairness are front of mind for many. These worries are not just understandable, they're essential reminders that businesses must earn public trust through action, not just words.

At One NZ, we are going all in on responsible AI. We don't just deploy AI–we do it transparently, with a human touch. Last year, we introduced generative AI from AWS in our contact centres, not to replace people, but to empower our teams to deliver even better service. The results speak for themselves: a 10% jump in customers saying they dealt with knowledgeable agents, and a 10% rise in customer trust in just three months.

This success came from putting people at the centre. We made sure there was human oversight at every step and were upfront about how AI was being used. We run training programmes to upskill our teams. We have empowered our staff to look for innovative solutions to solve customer problems. Our approach proves that AI can be both powerful and ethical, enhancing, not replacing, the human experience. As more New Zealand businesses turn to AI, we all have a responsibility to build trust. Our survey points to clear steps: strong data privacy, establishing robust guardrails, and always giving people the option to talk to a real person. These aren't just best practices–they're non-negotiable if we want Kiwis to feel confident in AI.

At One NZ, we've seen how AI can free our people to focus on what matters most, while delivering better outcomes for customers and communities. We're excited to get these findings out and help our customers with their own AI journey, as we work to build a more productive Aotearoa New Zealand.

Jason Paris
Chief Executive Officer, One New Zealand

"Our approach proves that AI can be both powerful and ethical, enhancing, not replacing, the human experience."

Contents

The One NZ AI Trust Report provides a comprehensive exploration of Kiwis' attitudes and opinions regarding how businesses are using artificial intelligence (AI)

This whitepaper analyses the findings of this research conducted in March 2025, offering insights into the current state of AI acceptance in New Zealand and providing guidance for businesses seeking to implement AI solutions effectively.

In an era of unprecedented technological advancement, understanding public sentiment is crucial for organisations to harness AI's potential while building and maintaining consumer trust. New Zealand stands at a critical juncture in its AI journey. While the technology offers transformative possibilities for productivity, innovation, and sustainability, public scepticism remains a significant barrier to widespread adoption.

This report aims to bridge the gap between technological opportunity and public perception, uncovering ways businesses can enhance their AI efforts and better communicate these initiatives to improve outcomes for their customers and society as a whole.

We need to build trust around the use of AI. There are risks, but the opportunities are enormous - greater productivity, better fraud protection, faster scientific breakthroughs, and advances in sustainability.

Executive Summary

The One NZ AI Trust Report reveals a complex landscape of AI engagement, trust, concerns, and opportunities in New Zealand

Key findings include:

77%
of Kiwis have knowingly interacted with AI-powered services from businesses or organisations in the past 12 months.

87%
of New Zealanders believe it is important or essential for businesses to have strong data privacy protections when using AI.

Trust is a critical factor, with

6 in 10

Kiwis saying they would stop using a company if they had concerns about how AI was being used, highlighting the need for secure and transparent AI practices.

43% of Kiwis see the potential benefits of AI, including boosting productivity

42% of strengthening cybersecurity and fraud protection

41% seeing accelerating scientific research and innovation

67% of Kiwis are most worried about the misuse of personal data

65% the loss of human jobs

62% incorrect or unfair decision-making

Energy use, greenwashing concerns, and broader ethical issues emerging
are the key barriers businesses need to overcome to realise AI's potential to achieve sustainability outcomes.

Key recomendations for Kiwi businesses

The findings reveal that trust is the cornerstone of successful AI adoption in New Zealand. To mitigate risk and create competitive advantage in an increasingly AI-driven marketplace, businesses must:

- Develop clear and actionable Responsible AI policies
- Implement robust data protection measures
- Provide transparent communication about AI use
- Ensure human oversight of AI systems

INSIGHT 1 New Zealanders' AI engagement and interactions

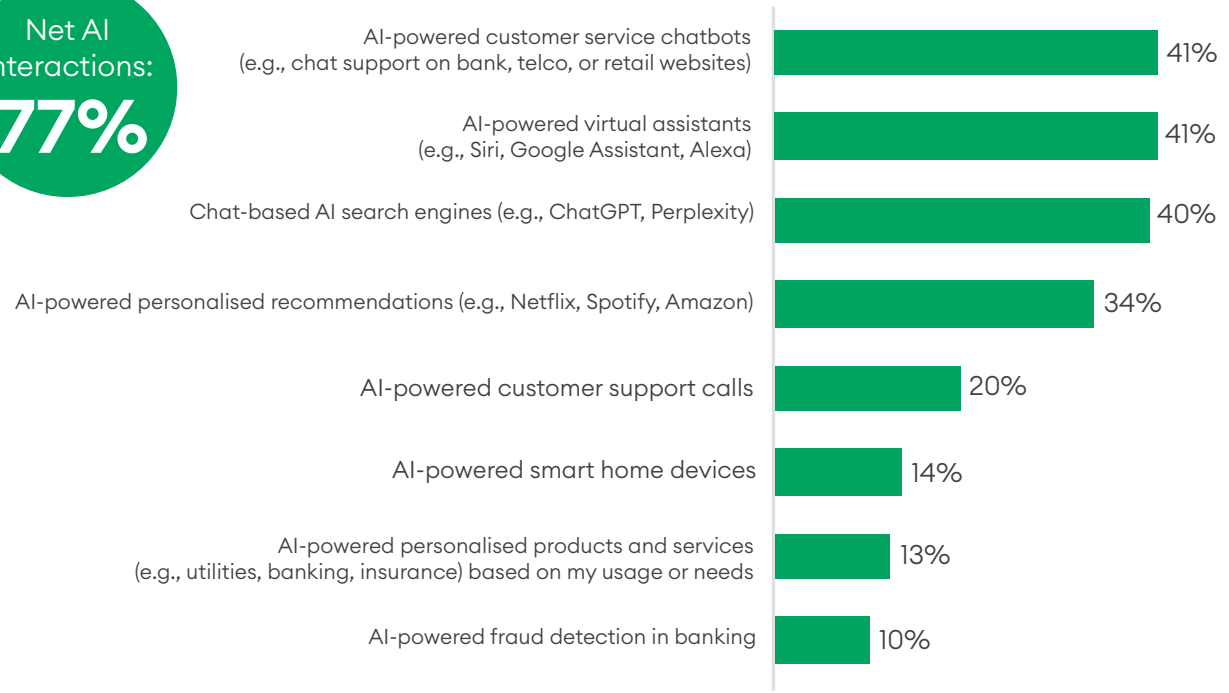
Three-quarters of Kiwis have knowingly interacted with AI-powered services from businesses in the past year, demonstrating the technology's growing presence in everyday life

Customer service, virtual assistants, and chat-based search engines are the most commonly used AI applications, with approximately 2 in 5 Kiwis engaging with them recently. In contrast, engagement with personalised products and services and fraud detection is notably lower.

Age emerges as a significant factor in AI engagement, with 90% of 18-34 year-olds having interacted with AI in the past 12 months, compared to just 60% of those aged 55 and over. This generational divide indicates varying levels of awareness, comfort, and perhaps accessibility across different demographic groups.

AI Engagement
in the past 12 months

Net AI Interactions: **77%**



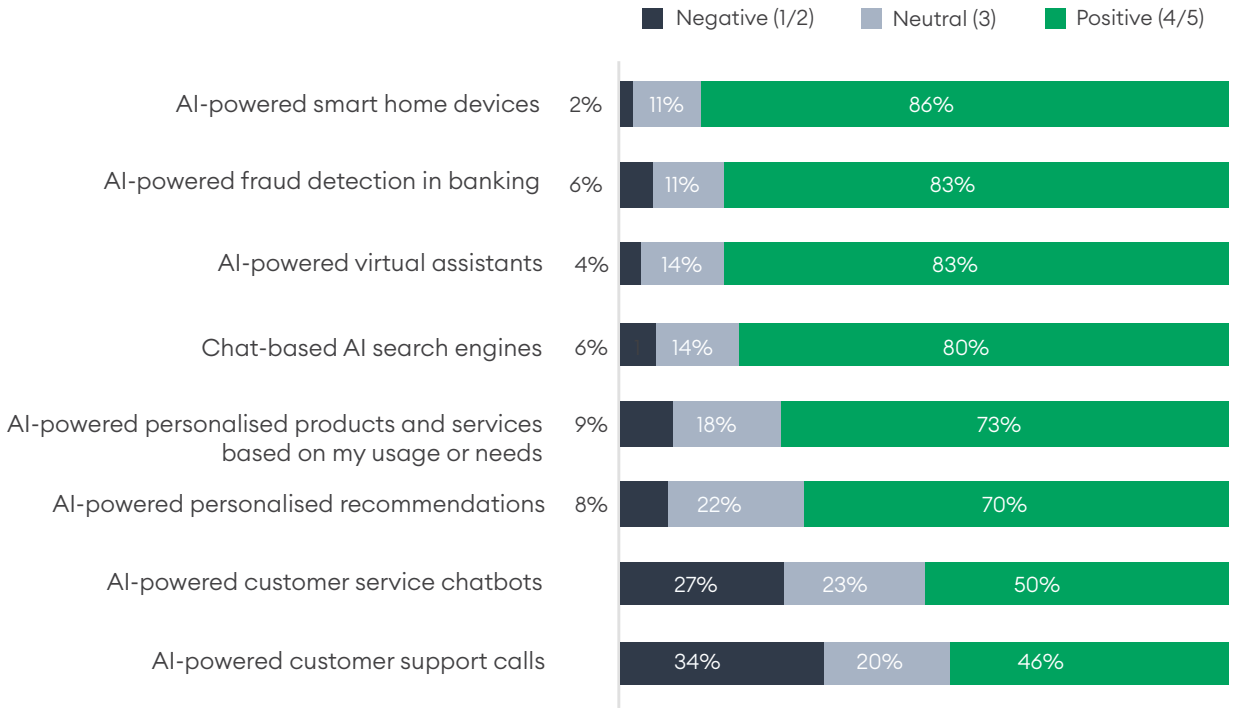
Q. To the best of your knowledge, have you interacted with any of the following AI-powered services from businesses / organisations within the past 12 months? Please select all that apply. Base: Total Sample (n=1,000)

INSIGHT 1 New Zealanders' AI engagement and interactions

User experiences with AI technologies present a mixed picture. While most interactions with AI services have been positive overall, experiences with AI-powered chatbots and customer support calls tend to generate more negative feedback, particularly among older users. Half of older Kiwis (55+ year-olds) who've engaged with AI-powered customer support calls rated their experience negatively, compared to 26% among those under 55.

Interestingly, despite being the least engaged with, fraud detection emerges as the most appealing AI use case, followed by virtual assistants and search engines. With 47% of those who haven't knowingly engaged with fraud detection in the past 12 months expressing comfort with the technology, there's a clear opportunity for banks and financial institutions to implement and promote this service further.

AI Experiences



Q. Thinking about the last time you interacted with each of the following AI-powered services, how did you find your experience? Base: Have used each AI powered service in the past 12 months.

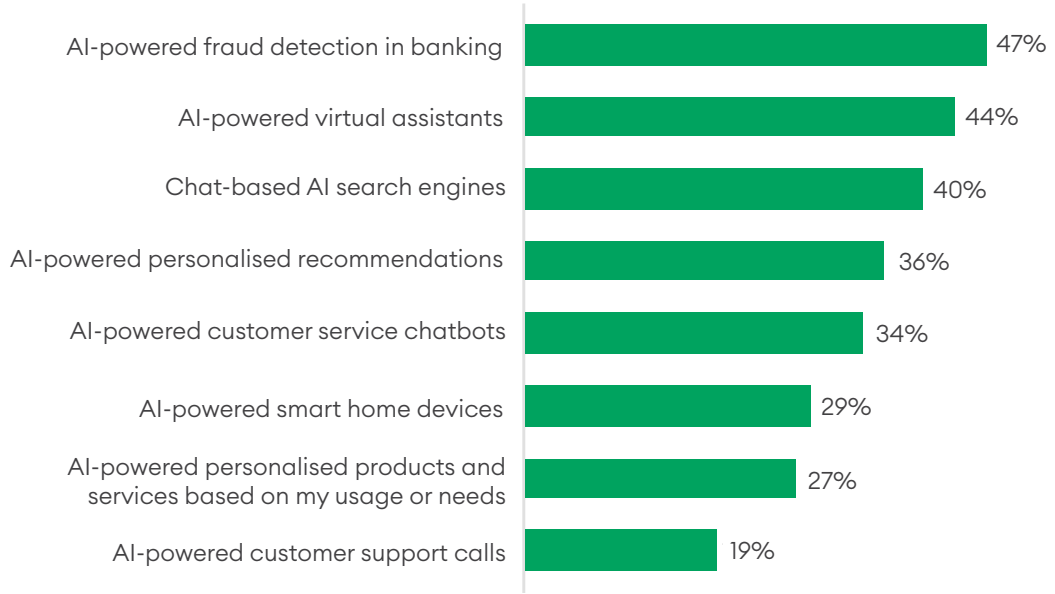
INSIGHT 1 New Zealanders' AI engagement and interactions

The data reveals an important insight: comfort with AI-powered chatbots is significantly higher among those who have had recent interactions (54%) compared to those who haven't (21%). This suggests that actual experiences with AI are often more positive than initial perceptions, highlighting the need for businesses to encourage and demonstrate value early in the customer journey.

One NZ's own implementations of AI technology demonstrate the potential benefits of well-deployed AI solutions. It also underscores concerns raised in this research, and that businesses can in fact improve customer experience and build trust by using AI applications in a considered manner.

After implementing generative AI capabilities from AWS to help contact centre agents better understand and address customer issues, One NZ achieved a 10% increase in customers who report dealing with a knowledgeable and friendly representative and a 10% increase in customer trust within just three months. This real-world example illustrates how AI can enhance customer experience while building trust when implemented thoughtfully.

Comfort with AI applications



Q. And what types of AI-powered services would you be comfortable with businesses using to improve the outcomes they deliver their customers? Please select all that apply. Base: Total Sample (n=1,000)

CONCLUSIONS AND CONSIDERATIONS:

Bridging the experience gap

The significant disparity between perceptions of AI among users versus non-users presents both a challenge and an opportunity for businesses:

- First interactions with AI significantly impact long-term perceptions
- Customer service applications face the greatest scepticism, yet offer huge potential for improvement
- Age-appropriate AI design and communication strategies are essential
- Fraud detection represents an underutilised opportunity to demonstrate AI's value
- Positive AI experiences convert sceptics into advocates

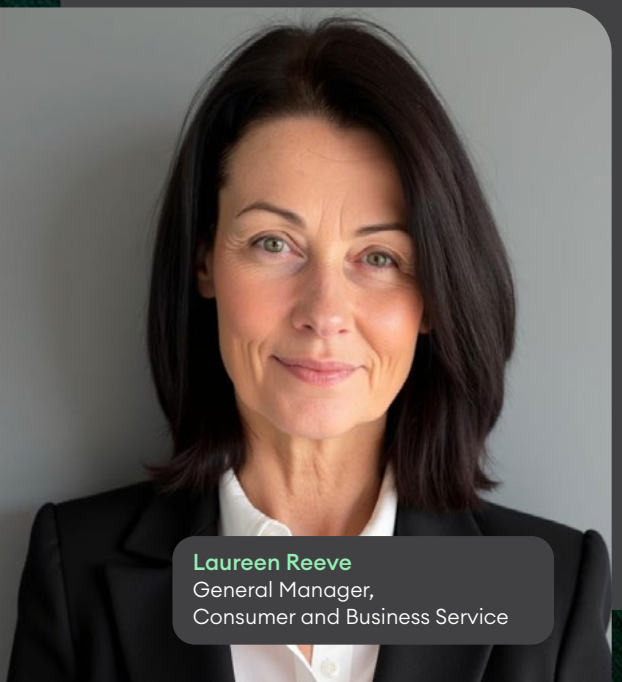
Action points:

Design intuitive, user-friendly AI interfaces that set clear expectations, provide seamless escalation to human support when needed, create age-appropriate onboarding experiences, and actively showcase successful fraud detection and prevention.

Focus initial AI deployments on high-value, low-risk applications that build confidence and trust.

PERSPECTIVES:

The future of AI customer service begins with people



Laureen Reeve
General Manager,
Consumer and Business Service

Rapid evolution of artificial intelligence is fundamentally changing how we serve our customers at One NZ.

As someone deeply involved in shaping our customer experience, I've observed both the promise and the challenges of AI in this space. Our journey has been one of observation, learning, and, most importantly, putting people and customers at the centre of every decision.

Replacing HANA: learning from early AI chatbots

One of our first major forays into AI-powered customer service was HANA, our chatbot. When HANA launched, it felt like a leap forward: a digital assistant that could answer basic questions and HANA deflected a significant volume of calls, freeing up our human agents for more complex issues.
However, as customer expectations and AI technology advanced, HANA struggled to keep pace. What was once a helpful tool became a source of frustration. Customers found the bot's limitations increasingly apparent, and instead of reducing demand on our contact centre, HANA began creating more work by failing to resolve queries effectively. This experience was a humbling reminder: technology must evolve with our customers' needs. When it doesn't, it risks undermining trust and satisfaction.

A new approach: building an AI concierge, starting with our people

Rather than simply replacing HANA with another chatbot, we've taken a fundamentally different approach.
Our vision is to create a generative AI-powered "concierge"–both an internal and customer-facing virtual assistant that not only helps customers but also empowers our frontline agents.
Our agents are helping to build and refine AI, using tools like Amazon Bedrock and Microsoft Copilot to automate repetitive tasks, streamline complex processes, and trigger actions such as broadband diagnostics or knowledge base lookups.
This collaborative approach has already condensed lengthy support procedures and improved the consistency of service.

Empowering agents, enhancing customer outcomes

As technology evolves, we're shaping a future where service is effortless–AI-powered but human-led.
More personalised, predictive and intuitive, imagine connecting with One NZ and being met with a solution where your needs will be anticipated, and support is already in motion.
No queues, no repeated questions–just seamless, intelligent care that fits naturally into your life. That's the future we're building towards–one where queues and complex and lengthy troubleshooting is a thing of the past.
#NoMoreQueues
Our success lies in pairing the right issue with the right person to solve it. ››

INSIGHT 1 New Zealanders' AI engagement and interactions

It's about eliminating the need to start over every time–a future where after-call wrap keeps the agent and the customer connected until the issue is properly resolved. That means no need to call back, and when you do, you're speaking with someone who understands your context. It's about not waiting endlessly to talk to us. You'll be able to schedule a call with the right person when it suits you–or as soon as possible. No more sitting around with your phone to your ear waiting for help. You move on with your day, and we either sort the issue in the background or call you when we said we would.

AI is evolving into a real-time assistant, offering knowledge at your fingertips, automating summaries, and providing sentiment cues to highlight when a conversation may need extra attention or could benefit from a more tailored approach. It's not just about immediate support; it's about building a path forward. AI is helping new hires learn on the job with contextual guidance, moving away from reliance on intensive upfront training. This continuous support creates a dynamic environment for agents to grow and adapt as they help customers more effectively.

Building trust through transparency and testing

Crucially, we're acutely aware that trust is the foundation of any AI-driven service. That's why our development process includes rigorous internal testing, data quality checks, and guardrails to prevent errors or "hallucinations." By piloting the AI with our own people first, we can identify outdated or incorrect information, address unexpected issues, and ensure that when we do launch customer-facing features, they work as intended and respect our customers' data and privacy.

Looking ahead: a more seamless, predictive experience

Our vision for the next three years is ambitious: a world where customers rarely need to call us because we're already anticipating their needs. We want to move from reactive support to proactive care–autonomously resolving when we detect issues, offering solutions before problems escalate, and making every interaction as seamless as possible.

AI is not a silver bullet–but when developed thoughtfully and in partnership with our incredible people, it has the power to transform the customer experience for the better. Technology will amplify, not replace, human connection. While AI enables speed, scale, and prediction, it's in the moments that really matter that we have incredible teams, ensuring support when it counts most.

We're committed to leading the way–making that transformation real, one step, and one conversation, at a time.

Technology will amplify, not replace, human connection.

PERSPECTIVES:

AI is helping the public sector to better serve citizens

Simon Baxter
Enterprise and Public Sector Cloud Solutions Contact Centre Practice Lead

Every business needs to get its use of AI right. But in the public sector, the stakes are uniquely high. Trust, privacy, and fairness underpin confidence in government services.

At One NZ, we've spent more than a decade helping government agencies responsibly deploy AI, and I believe the future is bright–if we keep people at the centre of every decision.

AI isn't new, but its scope and impact is accelerating

Much of what we now call AI has been part of public sector innovation for years. Over a decade ago, we worked with large govt departments to introduce natural language call routing and voice biometrics. Early AI technologies that allowed people to speak in their own words rather than navigate endless phone menus. Even then, the value was clear: a 9% reduction in call transfers saved millions and reduced friction for thousands of Kiwis who call into agencies every day. Back then, building these systems meant carefully training them to understand the specific language and jargon of government services. Today, AI has taken a leap forward. Modern tools don't just route calls–they can summarise complex and lengthy conversations in real time, instantly surface relevant insights, and connect the dots across multiple channels and interactions. The result? Faster service, fewer errors, and more time for agents to handle complex or sensitive cases. It's also a game-changer for training and quality management in contact centres, which can experience reasonable amounts of staff churn and seasonality.

The real measure: better experiences for citizens

Technology matters, but outcomes matter more. Across the public sector, the pressure to do more with less is growing–and AI offers a rare opportunity to identify efficiencies while actually improving service. For councils, AI-powered voice concierge services mean they can handle sudden spikes in demand–like burst water mains or storm emergencies–without compromising day-to-day dropping the ball on everyday services. In contact centres, AI-generated call summaries are reducing after-call work, freeing agents to focus on what really matters.

But the biggest impact is on the citizen experience. AI enables more personalised, inclusive interactions–accommodating accessibility needs, language barriers, and context. When people feel heard and understood, trust grows. And in the public sector, trust isn't optional–it's essential.

When people feel heard and understood, trust grows. And in the public sector, trust isn't optional–it's essential. ››

INSIGHT 1 New Zealanders' AI engagement and interactions

Trust and governance: the non-negotiables

AI's potential must be matched by care. Trust in government agencies is paramount–especially when these systems handle some of the country's most sensitive data. The public's concerns about privacy, highlighted in One NZ's AI Trust Report, are real and justified. That's why we work closely with our customers to put robust governance frameworks in place before any AI system goes live.

In one of One NZ's strategic public sector accounts: every new AI initiative is subject to dual governance oversight, scrutinising everything from the choice of language models to where and how data is stored and encrypted. New features are only added once clear guardrails are in place. This approach balances innovation with caution, ensuring that efficiency never comes at the expense of privacy.

We also offer deployment flexibility. Some agencies want their data in a trusted hyperscale cloud; others require air-gapped, on-premises solutions. We're piloting advanced "multi-agent" AI models, where outputs are cross-checked by multiple agents for added accuracy and transparency. The goal: give agencies control and citizens confidence.

Our research shows that human oversight of AI systems is highly valued by New Zealanders who may be comfortable with automated systems but want the option to escalate to a human when it matters. Our systems are designed with this in mind: AI handles the routine, but the human touch is always available for the complex or sensitive.

The bottom line

AI can help transform the public sector, but only if we put trust, governance, and people first. At One NZ, we're proud to help our central and local government customers walk this line–delivering smarter, faster, and fairer services for all New Zealanders. The technology will keep evolving. Our commitment to responsible, human-centred AI won't change.

Our research shows that human oversight of AI systems is highly valued by New Zealanders who may be comfortable with automated systems but want the option to escalate to a human when it matters.

INSIGHT 2 Trust and attitudes towards AI

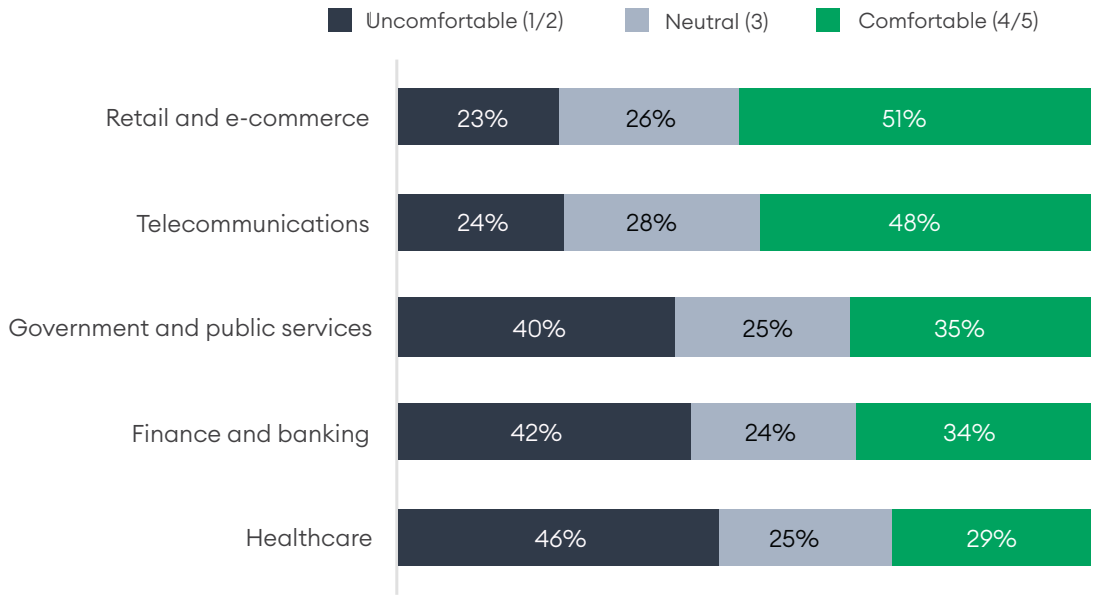
Kiwis possess significant scepticism when it comes to the use of AI by businesses.

Comfort levels vary considerably depending on the type of industry using AI, with retail (51% comfortable with use of AI) and telecommunications companies (48% comfortable) enjoying relatively higher trust levels.

In contrast, sectors with higher levels of personal data face greater perception issues to overcome.

Industries where Kiwis indicated more discomfort include government (35% comfortable and 40% uncomfortable), banking (34% comfortable and 42% uncomfortable), and healthcare (just 29% comfortable and 46% uncomfortable) face greater challenges in building public confidence in their AI practices.

Comfort with AI use by industry



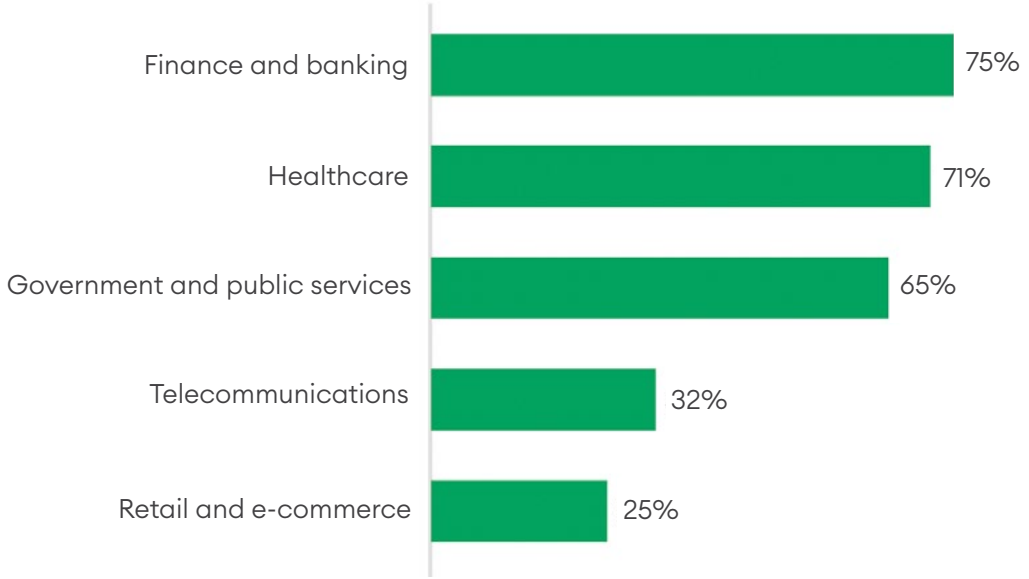
Q. And what types of AI-powered services would you be comfortable with businesses using to improve the outcomes they deliver their customers? Please select all that apply. Base: Total Sample (n=1,000)

INSIGHT 2 Trust and attitudes towards AI

These trust deficits are particularly concerning as New Zealanders feel that finance/banking, healthcare, and government organisations should have the strictest regulations around AI use. It's most stark in the case of finance and banking, whereby three-quarters indicated high regulatory measures should be in place. This indicates a disconnect between the sectors where consumers demand the highest standards and those currently earning public trust.
For businesses implementing AI, understanding what builds comfort and therefore trust is crucial.

The survey reveals that data privacy, adherence to government regulations, and human oversight are the most important areas for businesses to get right, particularly for those with low trust. Among respondents with low trust, 70% say strong data protections are essential, while 61% say adhering to government regulations is essential.

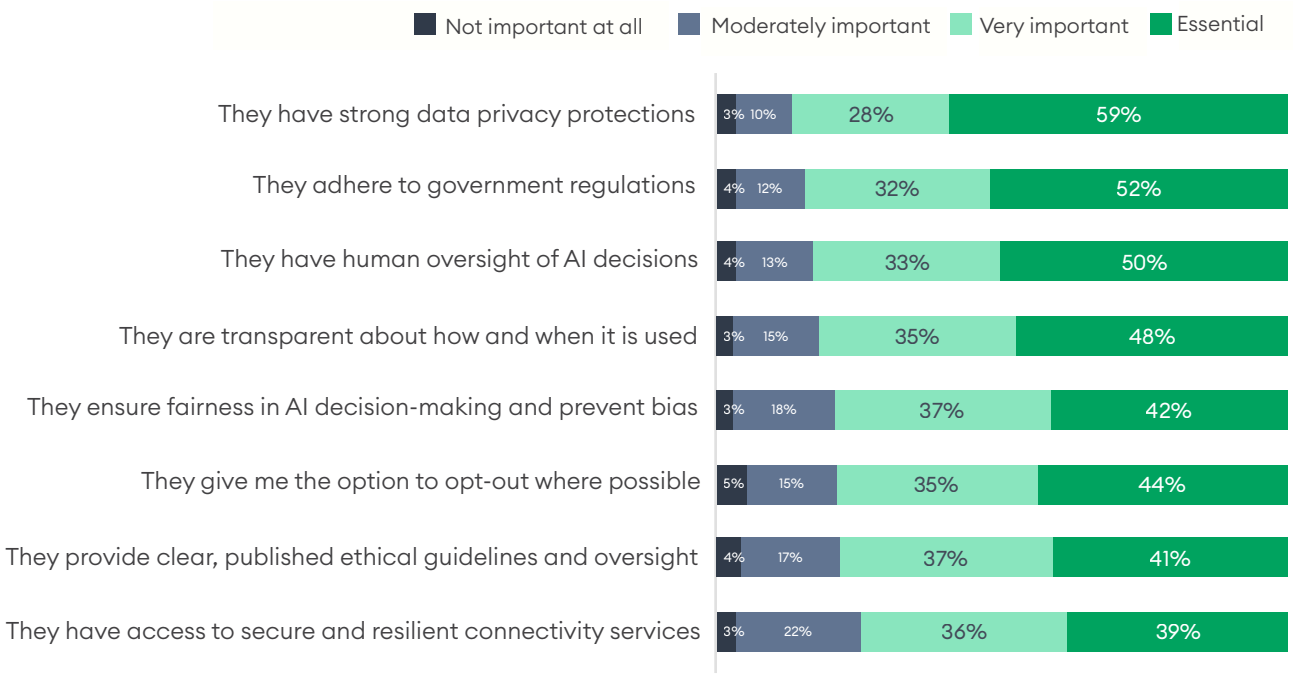
Strictest AI regulations



Q. And in your opinion, which industries should have the strictest AI regulations? Please select all that apply.
Base: Total Sample (n=1,000)

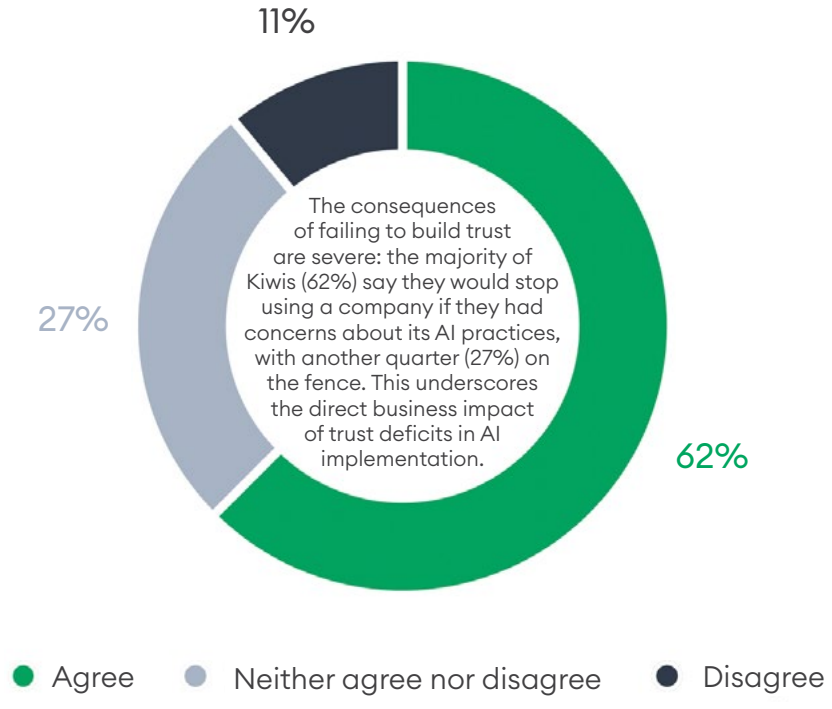
INSIGHT 2 Trust and attitudes towards AI

Most important factors when using AI



Q. When it comes to organisations using AI, how important do you consider each of the following factors?
Base: Total Sample (n=1,000)

Willingness to drop businesses that misuse AI



Q. Agreement towards the statement "I would stop using a product or service if I had concerns about how the organisation was using AI"Base: Total Sample (n=1,000)

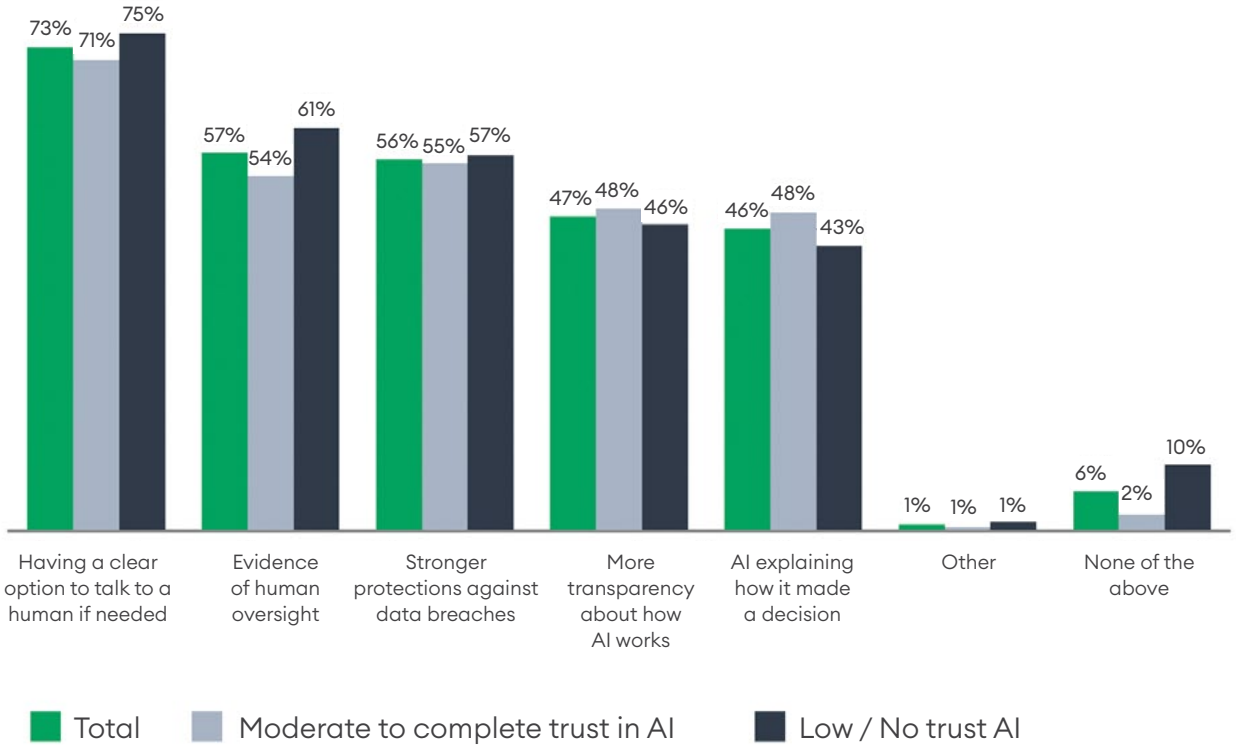
INSIGHT 2 Trust and attitudes towards AI

Demographic factors play a significant role in shaping trust levels. Older Kiwis and women demonstrate particularly high levels of concern compared to the broader population, driving lower levels of trust. This suggests the need for targeted approaches to building confidence among these demographic groups.

Encouragingly, the vast majority of those who have low trust in AI identified areas that would increase their comfort levels. Human backup and involvement are key for this group, with “clear options to talk to humans” and “evidence of human oversight” being the most influential factors. The vast majority of Kiwis would feel more comfortable using AI-powered services if they knew human intervention was available when needed.

Recent research from other sources confirms these findings. A Salesforce study revealed that 71% of New Zealand consumers believe advancements in AI make trust more crucial, presenting an opportunity for companies to regain consumer confidence through trustworthy AI interactions.

Increasing trust



Q. Which of the following would make you more comfortable with having AI-powered customer interactions with businesses in future? Please select all that apply. Base: Total Sample (n=1,000)

INSIGHT 2 Trust and attitudes towards AI

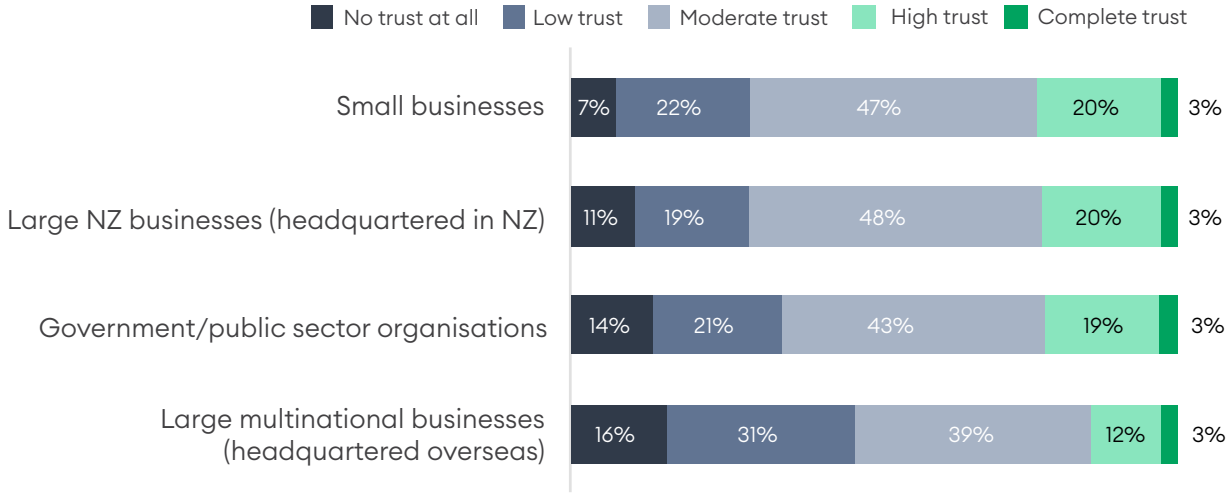
Similarly, the 2025 EY AI Sentiment Index Study found that New Zealanders are both price-conscious and sceptical of AI, creating a paradox where consumers want better value and expect businesses to leverage AI, but don't necessarily trust it.

There are relatively stark differences in how New Zealanders perceive different types of organisations, and the trust they have that they will use AI ethically and responsibly. Almost a quarter (23%) have either complete or high trust in how small businesses and large NZ businesses use AI, with 29% and 30% respectively having no or low trust.

There is slightly less trust in government and public sector organisations using AI, with 22% of New Zealanders having complete or high trust – and 35% with no or low trust. However, there are significant trust barriers for multinational companies, with almost half (47%) having no or low trust they would use AI ethically and responsibly.

Levels of trust

that AI would be used ethically and responsibly



Q. To what extent do you trust the following types of businesses / organisations to use AI ethically and responsibly? i.e. ensuring fairness, transparency, privacy, and accountability for their customers
Base: Total Sample (n=1,000)

CONCLUSIONS AND CONSIDERATIONS:

The human AI balance

Trust in AI is fundamentally about balancing technological advancement with human values and oversight:

- Different sectors face varying levels of trust challenges, with financial services, healthcare, and government under the greatest scrutiny
- Likewise, Kiwis are inherently more comfortable with small and NZ businesses using AI, while there is more scepticism for public sector organisations, and much more so with multinationals
- Data privacy protections and compliance with regulations are non-negotiable foundations
- Human oversight is essential, especially for high-stakes applications
- Women and older demographics require targeted trust-building approaches
- The ability to escalate to human assistance is a universal trust enhancer

Action points:

Implement sector-appropriate AI governance frameworks, clearly communicate data protection measures, ensure meaningful human oversight of AI systems, design escalation pathways to human assistance, and develop demographic-specific communication strategies that address the unique concerns of women and older New Zealanders.

PERSPECTIVES:

The new frontier in cybersecurity at One NZ and DEFEND

Wenzel Huettner
Chief Technology Officer
and Co-Founder at DEFEND

Business leaders could be forgiven for feeling a sense of alert fatigue when it comes to warnings about hackers, phishing attacks and malicious efforts to break into their environments, disrupt their services and steal data.

Now they must deal with the added complexity of AI. The technology really is a double-edged sword from a security perspective, offering new lines of defence while also helping to supercharge malicious attacks.

With New Zealand businesses moving from experimenting with AI to deploying it across their businesses a new imperative is emerging - that AI is put to work in a way that preserves data security and privacy. One NZ's latest research canvassing attitudes towards the use of AI indicates the dynamic between cybersecurity and AI cannot be overlooked by the business community.
Consumers do care about this, with 6 in 10 respondents (62%) saying they would stop using a company if they had concerns about how AI was being deployed.
Most respondents (87%) agreed that it was essential or very important for businesses to have strong data privacy protections, while misuse of personal data was flagged as the key concern when it came to businesses using AI. That's why DEFEND, the cybersecurity partner of One NZ, is leveraging artificial intelligence to transform how we protect our customers and help businesses implement AI safely.

Our three-pronged approach to AI

DEFEND approaches AI implementation through three distinct lenses. First, we use AI to improve our own organisational productivity, using it for tasks like generating meeting minutes and summarising information. Second, we leverage AI to enhance the effectiveness of our cybersecurity services. Finally, we help customers implement AI securely within their own organisations and their supply chain, helping prevent inadvertent exposure of sensitive data or systems.

This comprehensive strategy reflects DEFEND's philosophy that good cybersecurity enables organisations to move faster and compete effectively in the global marketplace.

Countering AI-powered threats

The cybersecurity landscape has changed dramatically with the advent of AI. Traditional phishing attempts were once more likely to be identified by their poor grammar and obvious mistakes. Today, anyone can use AI to craft convincing messages that appear legitimate, making it increasingly difficult for humans to distinguish between real and fake communications.

This challenge extends beyond text to images and other media, creating a significant burden for individuals trying to identify fraudulent content.
Added to this is the productivity benefits that AI can provide cyber criminals to find data, identify weaknesses and exploit vulnerabilities. ››

INSIGHT 2 Trust and attitudes towards AI

Mitre maintains ATLAS (Adversarial Threat Landscape for Artificial-Intelligence Systems) a living knowledge base of adversary tactics and techniques against AI-enabled systems. This highlights just how many different threats there are in this space.

AI as a defensive tool

To counter these sophisticated threats, DEFEND has embraced AI as a critical component of our defensive strategy. Rather than attempting to limit new technologies or create traditional security walls, we've actively worked with AI systems since the concept first emerged in the cybersecurity arena. We advocate for an "ecosystem" or "platform" approach to security, that commonly references a zero-trust architecture approach and implementation journey. This supports managing threats across identities, endpoints, applications, cloud infrastructure, networks, and data.
By leveraging AI across this ecosystem, we can improve the detection and prevention of anomalous activities as threats move laterally through an environment. For example, if a user inadvertently clicks on a malicious link, AI can analyse their behaviour, the data they're accessing, and the timeframes of their activities to flag suspicious patterns. The AI can then trigger automatic blocking or prevention activities, such as challenging users with multi-factor authentication or restricting access while human analysts investigate further. This approach helps to address the "needle in the haystack" problem faced by security analysts by correlating diverse data points and applying a threat and risk-based view to activities.

Building inherent security

One NZ, working with DEFEND, has implemented several security initiatives aimed at building a more cyber resilient Aotearoa. These include enabling malware-free networks within the One NZ mobile network and deploying DEFEND's SHERLOCK advanced threat management platform, which utilises cyber threat intelligence from the GCSB's National Cyber Security Centre.
The goal is to continue to work with AI systems to provide improved threat management capabilities to empower DEFEND's cybersecurity offerings.
The philosophy behind these efforts is that services should have an inherent level of security that improves over time. In the automobile industry, features like seatbelts, alarms, and immobilisers evolved from optional extras to standard equipment. Similarly, consumers should expect digital services to leverage the latest security capabilities, including AI.

Guiding responsible AI adoption

Beyond defending against threats, DEFEND also helps customers implement AI safely within their own organisations. We understand that attempting to block new technologies often drives "shadow IT" – where employees find workarounds to use helpful tools regardless of official policy. Instead of blocking AI use, DEFEND advocates for "front-footing" it – moving quickly to enable safe adoption with appropriate governance and guardrails.

Since the early days of AI DEFEND has been working with businesses to define effective governance and secure data management practices the enable the use of these technologies within their organisations.

This allows organisations to benefit from AI while protecting sensitive information. For example, DEFEND has implemented systems that redact personal information before sending prompts to AI platforms, ensuring that sensitive data remains secure while still allowing teams to leverage AI's capabilities.

As we navigate an increasingly volatile, uncertain, complex, and ambiguous world, organisations must be prepared to adopt whatever advantages they can to remain resilient and competitive. AI represents one such advantage in the cybersecurity realm – a powerful tool that, when implemented responsibly, can significantly enhance an organisation's security posture.

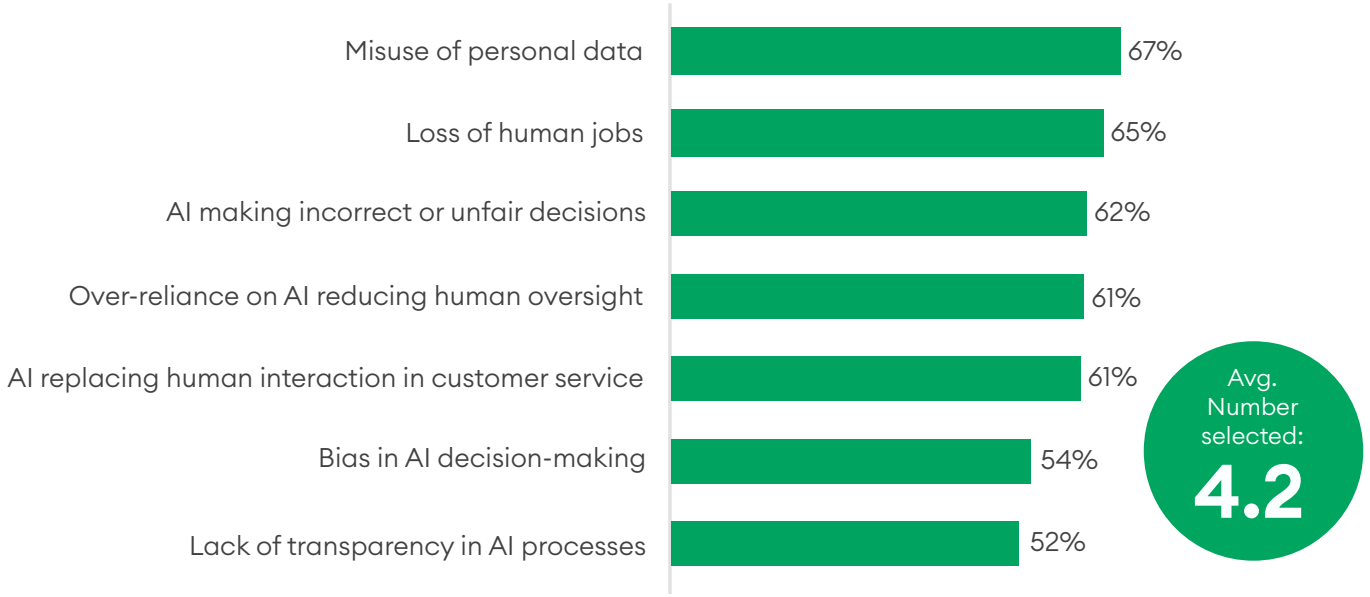
INSIGHT 3 Benefits and concerns surrounding AI

Hesitation towards AI is driven by concerns about the potential misuse of personal data (67%), job losses (65%), and the risk of unfair decision-making (62%).

Older Kiwis and females have a particularly high number of concerns compared to the broader population (4.7 and 4.6 respectively), which helps explain their lower levels of trust in AI technologies.

Despite these reservations, Kiwis recognise several potential benefits AI can offer. The top perceived benefits include boosting productivity (43%), strengthening fraud protection (42%), and accelerating innovation (41%). The number of benefits identified is broadly consistent across age groups, suggesting that while older Kiwis may perceive more risk, they still recognise the same potential advantages.

Concerns about AI use by business



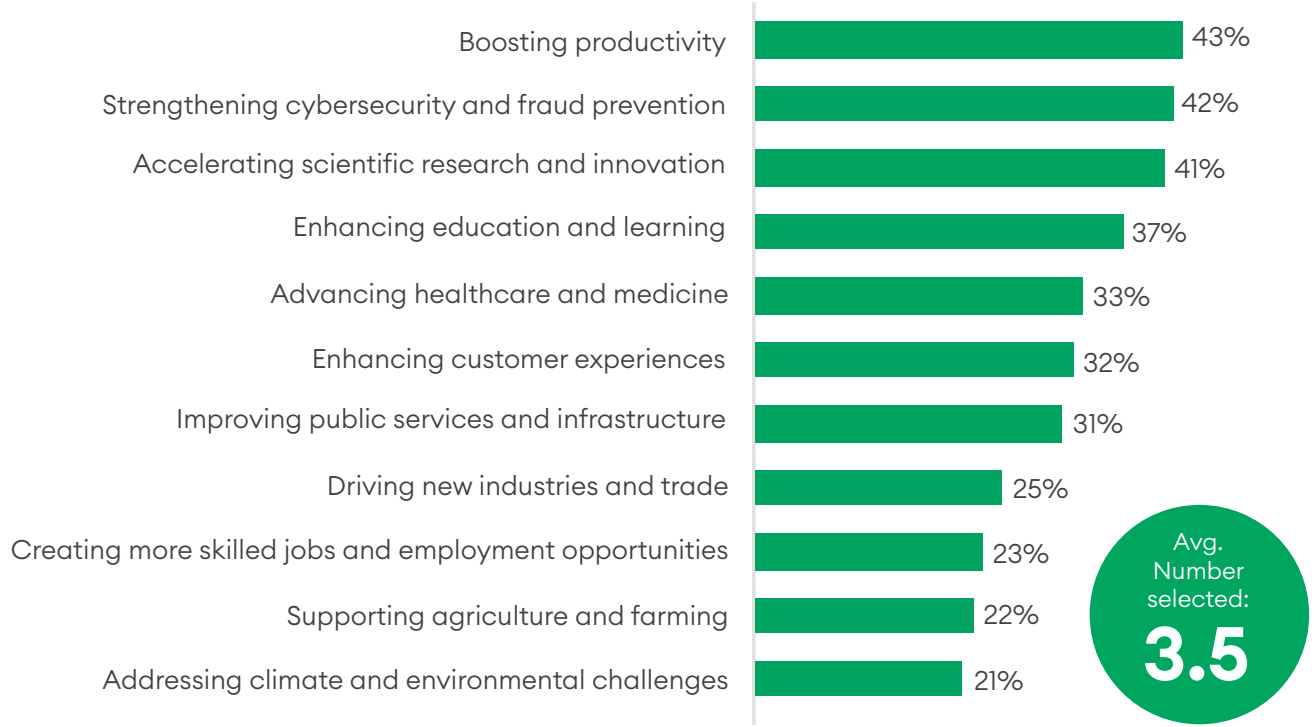
Q. What concerns you about AI being used in businesses / other organisations? Please select all that apply.
Base: Total Sample (n=1,000)

INSIGHT 3 Benefits and concerns surrounding AI

Interestingly, older Kiwis particularly over-index when it comes to AI's potential to advance healthcare (40% among 55+ vs. 22% among 18-34 year-olds), indicating a recognition of AI's value in areas that directly impact their quality of life. These findings align with broader research on AI adoption in New Zealand. The New Zealand AI Forum's March 2025 AI in Action snapshot of AI adoption among New Zealand businesses shows that AI adoption surged 15% across New Zealand businesses in just six months, with 93% reporting increased worker efficiency and only 7% experiencing job displacement.

This suggests that while job loss concerns are prominent among the public, the reality of AI implementation has thus far been primarily positive for workforce productivity without significant negative employment impacts. Other research indicates that New Zealand businesses are beginning to recognise AI's transformative potential. In One NZ's own implementation of Microsoft Copilot across office-based staff, the pilot group of employees achieved an average time saving of 39 minutes per day, allowing them to focus on higher-value work. This practical example demonstrates AI's ability to enhance productivity rather than replace human workers.

Areas AI can positively impact NZ



Q. In which areas do you think AI can have the biggest positive impact on New Zealand? Please select all that apply. Base: Total Sample (n=1,000)

CONCLUSIONS AND CONSIDERATIONS:

Balancing benefits and concerns

Successfully implementing AI requires addressing legitimate concerns while effectively communicating tangible benefits:

- Data protection, job security, and fair decision-making are top consumer concerns
- Productivity gains, fraud prevention, and innovation acceleration are recognised benefits
- Real-world AI implementations show substantial productivity increases with minimal job displacement
- Different age groups recognise distinct benefits (e.g., older demographics value healthcare applications)
- Transparent communication about both risks and benefits builds credibility

Action points:

Implement and clearly communicate robust data protection measures, design AI systems that augment rather than replace human workers, establish fairness safeguards and testing for AI decision-making, tailor benefit messaging to different demographic groups, and maintain transparent communication about both the capabilities and limitations of AI technologies.

PERSPECTIVES:

Towards self-optimising networks

Thaigan Govender
General Manager
Mobile Access Network One NZ

If you've been following the tech world lately, you'll know that AI is everwhere—on every conference agenda, in every vendor pitch, and increasingly, at the heart of how we run our networks at One NZ.

There's a lot of hype out there, but let me cut through the noise: AI isn't just a buzzword for us. It's a real, transformative force, and it's already making our mobile network smarter, more efficient, and better for our customers.

At One NZ, our focus is on the practical: using AI and machine learning (ML) to solve real challenges, drive efficiency, and deliver a better experience for every mobile customer. Our ambition is to be the world's most AI-enabled telco.

Imagine a system that configures, optimises, and even heals itself, all with minimal human intervention.
While we're not about to have drones constructing cell towers, but we are building the foundations of a network that can sense, adapt, and respond in real time.

What does a smarter network look like?

Picture a packed Go Media Stadium during a New Zealand Warriors game. Before kick-off, the network detects surging demand outside the stadium and directs capacity there. At halftime, when crowds flock to the food stalls, the network senses that and shifts capacity accordingly. If a try is scored and thousands want to upload videos, upload speeds are optimised automatically, in real time.

That's the power of a self-optimising, AI-driven network.

We are in the foundational stages of using AI to boost network resilience. If a cell tower goes down–say, due to a power cut–the network senses it, and nearby towers automatically adjust to fill the gap. In future, we could even remotely tilt antennas to maximise coverage. An AI agent could control that. In these scenarios, AI won't be a nice-to-have; it will become essential for keeping people connected when it matters most.

Smarter use of resources

Through the use of machine learning (ML) to analyse historical demand, we can safely power down parts of the network during off-peak hours, saving energy without compromising service. If someone needs coverage at an unusual hour, the network wakes up instantly.

These are the kinds of efficiencies that add up, not just in cost savings, but in reducing our environmental footprint. ››

INSIGHT 3 Benefits and concerns surrounding AI

Data: The bedrock of AI success

None of this is possible without good data. In the network, we're awash with structured data–millions of data points from cell sites every minute. But we're also working to codify unstructured knowledge, like the expertise of our engineers. Clean, organised data is the foundation for building the next generation of AI-powered solutions.

The engineers of tomorrow

Some worry that AI will replace people. My view is different. AI frees our talented engineers from repetitive tasks, letting them focus on higher-value work. We're investing in upskilling–rolling out tools like Copilot to every employee, running initiatives like AI Elevate as a company-wide training program, and making sure everyone is part of the journey. The future belongs to those who embrace new skills and creativity.

Trust and the road ahead

Of course, as One NZ's AI Trust Report makes crystal clear, none of this works without trust. Customers want to know how their data is used and protected. We're committed to transparency, privacy, and clear communication as we integrate AI deeper into our operations.

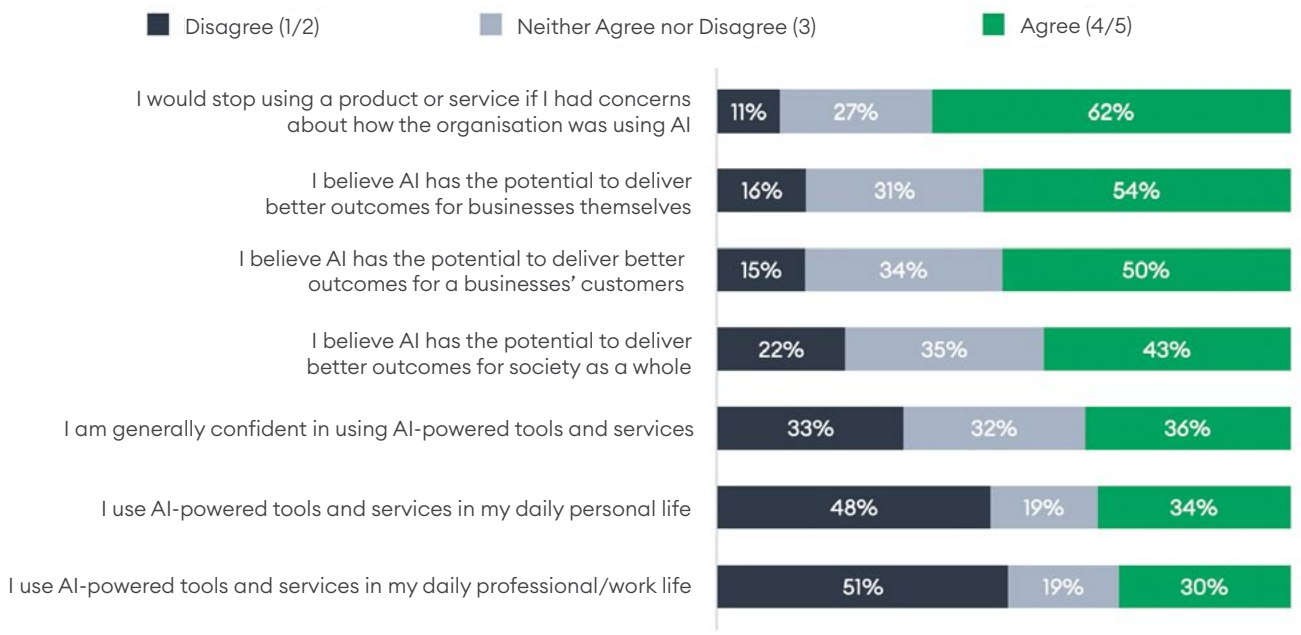
Looking ahead, AI will enable us to deliver more personalised, flexible services, especially as 5G and 6G technologies mature. The possibilities are exciting, but our focus will always be on using AI to serve people: making our network smarter, more efficient, and more resilient for every New Zealander.

AI isn't just about LLMs, algorithms and data science, it also requires a great connectivity network to underpin it. A robust, high-performance, and secure network isn't a nice-to-have - it's essential for organisations to be able to truly harness the transformative power of AI.

INSIGHT 4 Building trust in AI: principles and practices

For New Zealand businesses seeking to build trust in their AI implementations, several key principles and practices emerge from both the One NZ AI Trust Report and broader research on AI governance in New Zealand.

Attitudes towards AI



Q. To what extent do you either agree or disagree, with each of the following statements related to AI?
Base: Total Sample (n=1,000)

INSIGHT 4 Building trust in AI: principles and practices

Transparency and communication

Clear communication about AI use is fundamental to building trust.
The research reveals that 67% of Kiwis express concerns about the misuse of personal data, making transparency about data practices essential. While exactly half of New Zealanders believe AI has the potential to deliver better outcomes for businesses themselves, 62% say they would stop using a product or service if they had concerns about how an organisation was using AI. Effective transparency practices include:

- Clearly explaining when and how AI is being used in customer interactions
- Providing plain-language explanations of data collection and use
- Using phrases like "This offer was tailored for you using AI. Here's how we do it" to make AI use explicit
- Ensuring customers can access human assistance when needed

Human-centred approach

The research consistently shows that maintaining human oversight and involvement is crucial for AI trust.
The vast majority of Kiwis would feel more comfortable interacting with AI-powered customer service if they knew a human would step in if needed.
EY's own research suggests positioning AI as "enhancing human expertise, not replacing it" with messaging like "AI helps us serve you better, but humans are always in control".

Data privacy and security

With 87% of Kiwis believing it is important or essential for businesses to have strong data privacy protections when using AI, robust data governance is non-negotiable. Interestingly, 52% were concerned about the lack of transparency in AI processes – something that goes hand in hand with building trust.

The AI Forum of New Zealand's principles for Trustworthy AI emphasise that "AI stakeholders must ensure AI systems and related data are reliable, accurate and secure and the privacy of individuals is protected throughout the AI system's life cycle".

Fairness and bias mitigation

This AI Trust Report shows that 62% of Kiwis are concerned about incorrect or unfair decision-making by AI systems. Addressing this concern requires deliberate efforts to identify and mitigate bias in AI systems.
The AI Forum of New Zealand's principles state that AI stakeholders must respect "principles of equality and fairness so that AI systems do not unjustly harm, exclude, disempower or discriminate against individuals or particular groups."
This is particularly important in the New Zealand context, where AI systems must be responsive to the country's cultural diversity and Treaty of Waitangi obligations.

Sector-specific approaches

The research shows that trust levels vary significantly by sector, with finance/banking, healthcare, and government facing the greatest trust challenges.

These sectors are also seen as requiring the strictest regulations around AI use, indicating heightened consumer expectations.

CONCLUSIONS AND CONSIDERATIONS:

A framework for trustworthy AI

Building lasting trust in AI requires a holistic approach that addresses multiple dimensions:

- Transparency about AI use is fundamental to building consumer confidence
- Human oversight reassures consumers that AI decisions can be reviewed and corrected
- Data privacy protections are essential - 87% of Kiwis consider them important
- Fairness safeguards help address concerns about biased or discriminatory outcomes
- Sector-specific approaches recognise varying levels of risk and consumer expectations
- Demonstrating tangible benefits helps balance concern with optimism

Action points:

Develop a comprehensive AI trust framework that addresses all these dimensions, tailored to your industry context and customer expectations. Implement regular trust audits to assess performance against these criteria, and continuously refine your approach based on customer feedback and evolving best practices.

PERSPECTIVES:

Leading with trust and transparency in AI governance

Rebecca Holdsworth
Head of Privacy and Responsible AI One NZ

My role at One NZ is to enable my colleagues to innovate at pace - using AI in ways our customers value, while also building the trust of all our stakeholders – customers, employees and our shareholders, as we go.

This requires proactive scanning for and control of risks from the earliest stages of ideas to how we operate AI systems 'in life'. By embedding accountability, transparency, and customer-centric values into our AI strategy, we aim to set a benchmark for trustworthy AI deployment in Aotearoa. It's a rapidly evolving area, but our approach and governance frameworks are anchored in global standards. One NZ's approach leans on internationally recognised frameworks like the US National Institute of Standards and Technology (NIST) AI Risk Management Framework and the EU AI Act, ensuring alignment with best and emerging practices for ensuring trust and safety. We are also explicitly focussed on avoiding socio-technical harms and using the power of AI to improve the lives of our customers in ways they value the most.

A risk-based approach

We've established clear policies linking AI use to core business objectives and One NZ's core values, and mandate cross-functional oversight for all AI initiatives. A risk-based system categorises projects by potential impact, with high-stakes applications, like AI-agents directly serving customers, subject to stricter controls.

This includes rigorous testing for bias, accuracy, and security, alongside ongoing performance monitoring.

Low-risk tools, such as internal productivity aids, operate within predefined guardrails to empower innovation without bureaucratic bottlenecks.

Transparency as a trust catalyst

We recognise that demystifying AI is critical for public acceptance. We document how models operate, including decision-making processes and data provenance, and translate these insights into plain-language explanations for customers. Increasingly, we will explicitly communicate how AI uses personal data to deliver tailored services.

We also embed customer feedback loops into AI development, ensuring systems solve genuine problems rather than chasing technological novelty. If customers grant us data access, we must deliver clear value in return. ››

INSIGHT 4 Building trust in AI: principles and practices

Strategic partnerships with accountability

While leveraging AI tools from partners like AWS and Salesforce, One NZ maintains rigorous vendor vetting processes. We review partners' AI governance practices, model explainability, and security protocols, complementing third-party certifications with internal due diligence. This scrutiny ensures external solutions meet our standards before deployment. We focus on working with partners who share similar values of trust, safety, utility and great customer experience.

Our approach avoids over-reliance on "black box" systems. Even when using pre-built models, One NZ retains responsibility for outcomes, conducting independent audits and maintaining override capabilities for critical decisions. This balance allows the company to harness cutting-edge AI while preserving operational control.

Leadership driven from the top

One NZ's leadership team actively shape AI strategy. It's a core business priority, which makes my job so much easier!

A 2024 Silicon Valley immersion program equipped our leadership with firsthand insights into AI's risks and opportunities, informing governance policies that encourage innovation within ethical boundaries. Monthly board updates track AI project risks and returns, ensuring alignment with long-term strategic goals.

We've also invested in organisation-wide AI literacy, upskilling teams with tools and resources, to foster responsible AI use across all levels. In 2024 we launched our One NZ Responsible AI Policy to provide guidelines to our employees, partners and contractors in the ethical and safe use of AI in our organisation. We've also introduced TRUSTTRAIL, as the checklist that our squads will complete prior to AI agents being used in our business. It will guide them to ensure our use of AI is everything we want, and nothing we don't – therefore being safe, secure and effective!

With plans to expand AI's role in network optimisation and personalised services, our AI governance model reflects a critical truth: in an era of rapid technological change, adoption of innovation depends equally on technical excellence and customer confidence.

Trust isn't built through compliance checklists or policies. It's earned by consistently 'showing up' for our customers, employees and shareholders with respect, humility and an unrelenting drive towards connecting Kiwis for a brighter future.

INSIGHT 5 Addressing AI's impact on sustainability

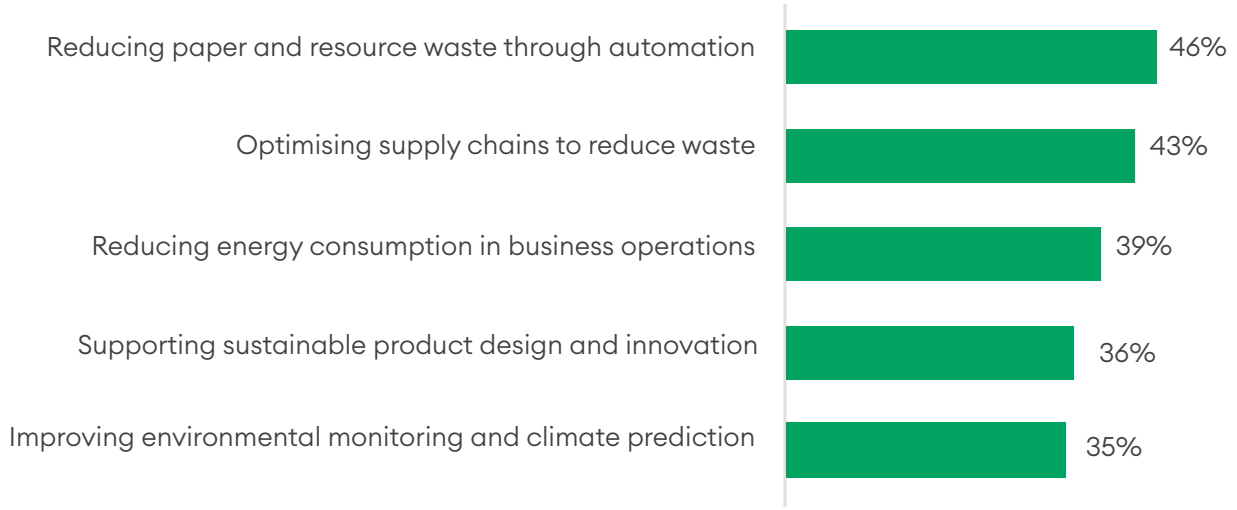
While there is some recognition that AI can have an impact on helping businesses achieve their sustainability goals, few currently see it as essential.

The AI Trust Report reveals that 60% of Kiwis believe AI is only slightly or moderately important in helping businesses achieve sustainability goals. Those who are generally confident in using AI tools and services are more likely to see it as very important or essential (37%).

Kiwis take a fairly straightforward view of AI's role in sustainability, with more recognising its potential to reduce waste than to address broader issues like climate change.

The top areas where respondents believe AI can positively impact sustainability include reducing paper and improving resource efficiency (46%), optimising supply chains to reduce waste (43%), and optimising energy use (39%).

Areas AI can positively impact sustainability



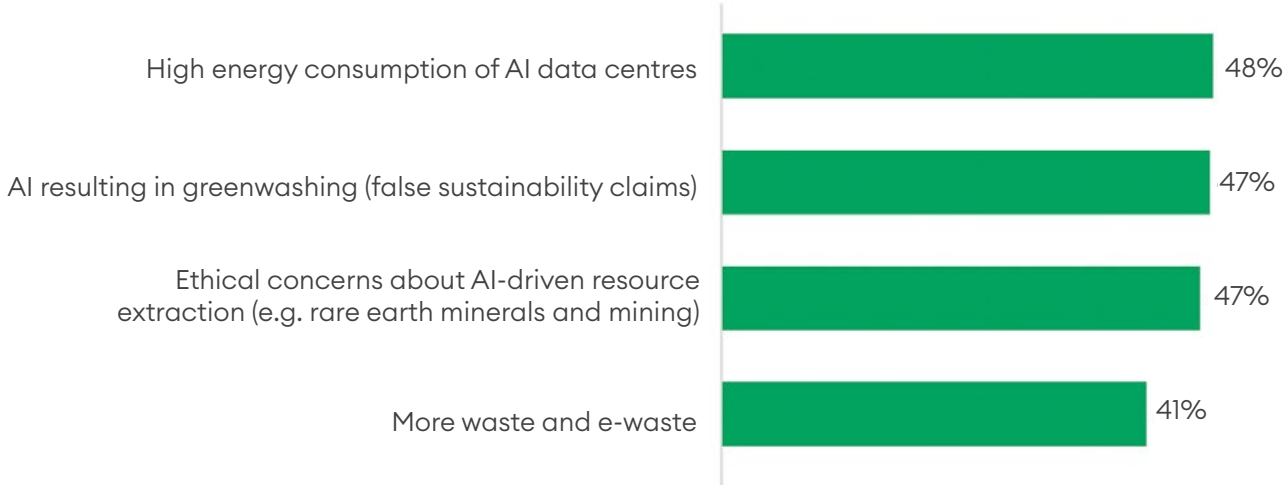
Q. In which areas do you think AI can have the biggest positive impact on sustainability? Please select all that apply. Base: Total Sample (n=1,000)

INSIGHT 5 Addressing AI's impact on sustainability

While a third of respondents say they would be more likely to support a company that uses AI for sustainability, many either wouldn't or aren't sure. Younger Kiwis and those who are more confident with using AI-powered tools are more likely to say they would support this type of company (48% and 50% respectively). Energy use, greenwashing concerns, and broader ethical issues emerge as the key barriers businesses need to overcome to realise AI's potential for environmental sustainability. Almost half (48%) of New Zealanders are concerned about the potential impacts of high energy consumption of AI data centres. Older Kiwis are particularly wary about the potential for greenwashing (60% vs. 32% among 18-34 year-olds), suggesting heightened scepticism about sustainability claims in this demographic. The vast majority of respondents (72%) feel that businesses should be required to report on how they use AI for sustainability efforts. This proportion is particularly high among those who see AI as either very important or essential when it comes to achieving sustainability goals (80% vs. 69% among those who see it as slightly or not important).

These findings suggest that while sustainability is not yet widely perceived as a primary application area for AI, there is significant potential to build support for AI through transparent reporting on sustainability outcomes and addressing legitimate environmental concerns about AI implementation itself.

Concerns about AI's environmental impact



Q. What concerns, if any, do you have about AI's environmental impact? Please select all that apply. Base: Total Sample (n=1,000)

CONCLUSIONS AND CONSIDERATIONS:

AI and the sustainability opportunity

AI's role in sustainability represents an emerging opportunity for businesses to demonstrate value beyond efficiency:

- While not currently seen as essential for sustainability, AI offers untapped potential in this area
- Waste reduction and resource optimisation are the most recognised sustainability applications
- Energy consumption of AI systems themselves is a legitimate concern
- Greenwashing scepticism is high, particularly among older demographics
- Transparent reporting on AI sustainability impacts is strongly supported

Action points:

Implement AI solutions that deliver measurable sustainability outcomes, optimise AI systems for energy efficiency, establish transparent reporting on both positive and negative environmental impacts of AI, avoid overstating environmental benefits, and target younger demographics who show greater receptivity to sustainability applications of AI.

PERSPECTIVES:

AI: The unsung hero in our sustainability journey

Nicky Preston
Head of Sustainability and Corporate Affairs One NZ

As a telecommunications provider with a commitment to creating a better-connected Aotearoa, sustainability isn't just a checkbox at One NZ—it's fundamental to our operations.

While our research suggests that consumers may not immediately connect AI with environmental benefits, the technology is proving to be a powerful ally in our efforts to reduce our carbon footprint and enhance our sustainability initiatives.

Network efficiency: AI's hidden environmental impact

Over the past two years, we've saved 1,720 tonnes of CO2-e by optimising our mobile network energy consumption. This stems from using machine learning to implement "micro sleeps" for cell sites during periods of low usage, typically between midnight and 6am when most people are at home using Wi-Fi rather than the mobile network. What makes this approach particularly effective is its precision. With 2,500 cell sites across New Zealand, it would be impossible for human engineers to manually monitor and optimise each location individually.

AI allows us to analyse usage patterns and automatically adjust network resources accordingly, already helping to reduce energy consumption by approximately 10% while maintaining seamless service for our customers. This technology allows cell sites to be switched back on almost instantaneously if the network senses customers trying to connect. We're now advancing beyond machine learning to implement more sophisticated AI solutions that can predict low-traffic periods based on historical data.

Beyond energy: AI's broader sustainability applications

In addition to using AI to optimise our networks, we're exploring AI applications for climate change prediction and mitigation, which will help us prepare for and respond to extreme weather events that are becoming more frequent as our planet warms. By deploying AI for predictive monitoring, we can anticipate where network disruptions might occur during severe weather and proactively position resources like generators to maintain connectivity. This approach enhances community resilience during crises– a critical aspect of social sustainability.

We're also exploring how we can leverage our satellite connectivity and AI monitoring capabilities for environmental purposes, such as assisting pest eradication efforts in our national parks, and precision irrigation on farms.

Combining the Internet of Things (IoT) and AI, offers huge scope for more efficient use of natural resources in the future, allowing our customers to boost their own sustainability efforts. ››

INSIGHT 5 Addressing AI's impact on sustainability

Addressing some social dimensions: Jobs, cybersecurity and AI

As we embrace AI's benefits, we recognise its potential impact on employment. Various studies from the likes of the New Zealand Productivity Commission and Infometrics suggest that up to 46% of jobs could be at risk of automation over the next 20 years.
At One NZ, we're transparent about becoming a leaner, more digital organisation, which will inevitably affect some roles.
However, we believe in taking a responsible approach to this transition. That's why we're investing 25% of our AI acceleration budget into training, to help our team develop the skills needed in an AI-enabled workplace. We're providing access to tools like Microsoft Copilot to all desk-based employees, ensuring everyone has the opportunity to familiarise themselves with AI in a safe, secure environment.

Our approach centres on empowering our people to work alongside AI, focusing on higher-value activities while automation handles repetitive tasks. This approach aligns with industry trends showing that while AI may replace some functions, it can create new roles requiring different skill sets.

We're also seeking to reduce potential negative social harm from bad actors. This report highlights the potential of AI to help combat fraud, and one of our top three most material ESG issues is cybersecurity.

We're already applying AI in this space, to detect scam voice calls and blocking them in real-time, building algorithms and putting in place detection measures. In the first six months applying a new solution to address part of this issue, we stopped around 3 million scam calls from reaching our customers. That's a game-changer in customer safety.

An industry at a crossroads

As the telecommunications industry faces increasing pressure to reduce emissions and operate more sustainably, AI offers solutions that were previously unimaginable. At the same time, we must navigate the social implications of this technological shift, particularly regarding employment and skills development. At One NZ, we're committed to balancing these considerations. We're investing in AI not just to improve efficiency and reduce costs, but to create a more sustainable business that contributes positively to New Zealand's environmental goals while supporting our people through this transition. The journey toward sustainability is complex, but with thoughtful application of AI and a commitment to responsible implementation, we believe technology can be a powerful force for positive environmental and social change in Aotearoa.

AI can significantly enhance ESG (Environmental, Social, and Governance) outcomes such as optimising for energy efficiency and combating scams and fraud. But it can also introduce new sustainability challenges such as increased energy consumption and data privacy concerns, which need to be carefully monitored.

Conclusion

The lingering trust gap - an opportunity and a challenge

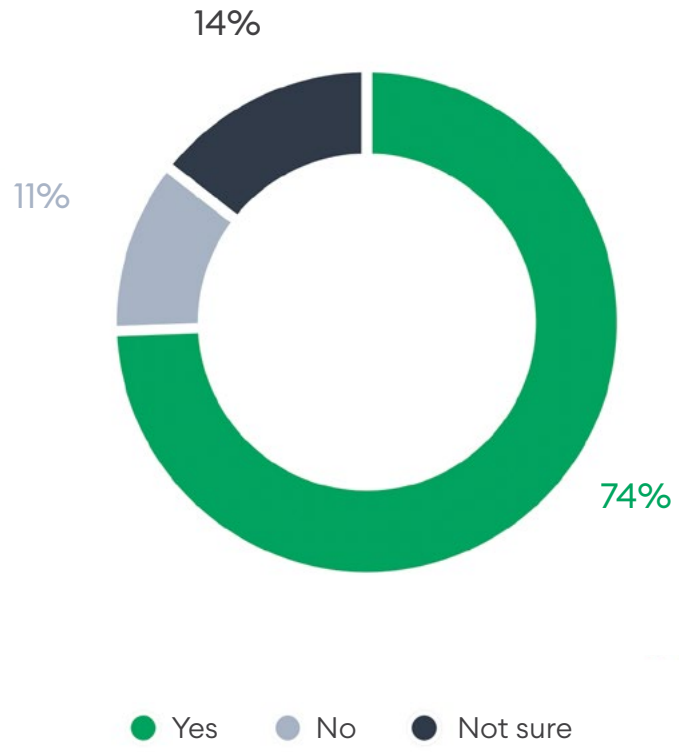
The One NZ AI Trust Report reveals a New Zealand population that is increasingly exposed to AI technologies but remains cautious about their implementation.

With 77% of Kiwis having knowingly interacted with AI-powered services in the past year, artificial intelligence has clearly entered the mainstream of New Zealand life. Yet significant trust deficits remain, with almost half of respondents expressing low or no trust in large multinationals to use AI ethically and responsibly.

Kiwis indicate that their comfort level with AI greatly increases when they know a human can step in to help if needed. Organisations utilising AI should therefore consider how to transparently explain their use of AI, and ensure customers can contact a human to assist them when needed. This will help to build trust and also ensure AI tools can be maximised.

Ensuring human intervention

Change in AI comfort knowing a human will step in if needed



Q. Would you feel more comfortable interacting with AI-powered customer service if you knew a human will step in if needed? Base: Total Sample (n=1,000)

Conclusion

The lingering trust gap - an opportunity and a challenge

This trust gap represents both a challenge and an opportunity for New Zealand businesses.

Organisations that address concerns about data privacy, job security, and fair decision-making while clearly communicating the tangible benefits of AI can gain a competitive advantage in an increasingly AI-driven marketplace.

The research points to several critical success factors for AI implementation:

1. Transparency is non-negotiable:
Clear communication about when and how AI is being used, what data is collected, and how decisions are made is essential for building trust.

2. Human oversight matters:
Ensuring human involvement in AI systems, particularly for high-stakes decisions or when problems arise, significantly increases consumer comfort with AI.

3. Demographic differences require tailored approaches:
With older Kiwis and women showing higher levels of concern, one-size-fits-all approaches to AI communication will fall short.

4. Sector context shapes expectations:
Industries like finance, healthcare, and government face heightened scrutiny and must implement more rigorous AI governance frameworks.

5. Demonstrated value builds acceptance:
Real-world examples, like One NZ's 10% increase in customer trust after AI implementation, show that demonstrating tangible benefits can overcome initial scepticism.

The One NZ AI Trust Report arrives at a pivotal moment for AI in New Zealand

The New Zealand government has expressed its support for increased use of AI to boost innovation and productivity while taking a "proportionate and risk-based approach to AI regulation".

In this evolving landscape, businesses that thoughtfully implement AI while prioritising trust-building will be positioned to thrive.

By applying the insights from this report, organisations can develop AI strategies that not only deliver operational benefits but also align with the values and expectations of New Zealand consumers.

The future of AI in New Zealand depends not just on technological advancement but on building a foundation of trust that enables widespread acceptance and adoption.

The One NZ AI Trust Report provides a roadmap for this journey, offering valuable insights for businesses seeking to navigate the complex intersection of artificial intelligence and human expectations.

Methodology

Perceptive, the award-winning market research and customer insights agency, conducted an online survey targeted at New Zealanders over the age of 18, using a nationwide sampling framework. The results were then weighted to Statistics New Zealand census data (including gender, age and location) to achieve a nationally representative sample.

1,000 responses were collected and are presented within the report.
Fieldwork was conducted between the 6th of March and the 20th of March 2025.
The study has a margin of error of +/-3%.

This robust methodology ensures the findings accurately represent the views of the New Zealand population, providing businesses with reliable data upon which to base their AI strategies and communications.

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This report was authored, reviewed, and approved by humans, assisted by AI.
The AI tools that supported the team have been used safely and in line with One NZ ethical standards. Responsibility for any remaining errors therefore remains our own.

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