

Digital Fatigue in New Zealand

NZ CONSUMER INSIGHTS ON THE IMPACT OF MONTHLY BILLS AND STATEMENTS ON FATIGUE

MARCH 2026

INCLUDING A COMPARISON WITH THE UNITED STATES ON
ESSENTIAL COMMUNICATIONS, TRUST, AND DIGITAL OVERLOAD

TreelinePress
Higher ground thinking.



Survey goal

This research explores how digital fatigue is affecting consumer attitudes toward essential communications, including bills, statements, and critical service messages in New Zealand, and how those attitudes compare to similar research recently completed in the United States.

As organisations increasingly rely on digital delivery for cost efficiency and sustainability, understanding whether fatigue, fraud concerns, and message overload are eroding trust or adoption is critical.

The goal of this study is to provide practical insights for government agencies, utilities, financial institutions, and service providers navigating the balance between digital convenience and communication overload.

Contents

- 1 Survey goal
- 2 Executive summary
- 3 Survey results
- 4 Key insights
- 5 References and methodology

Executive summary

Digital communication is now the default channel for essential services, from bills and financial statements to government and utility notifications. However as inboxes grow more crowded and scam activity rises globally, organisations face an important question: is digital fatigue undermining trust, engagement, and future adoption?

To better understand this landscape, Cumulo9 replicated recent U.S.-based research in New Zealand to explore how NZ consumers experience digital fatigue in relation to essential communications. The findings reveal a nuanced and encouraging picture for New Zealand organisations. While digital overwhelm is common, New Zealanders report lower levels of fatigue compared to their American counterparts. More than a third rarely or never feel overwhelmed by digital communications, and nearly three-quarters express little concern about missing critical messages due to volume. Importantly, essential communications such as bills and statements are more often seen as a minor contributor to fatigue rather than a primary driver.

Trust and fraud anxiety emerge as central themes. Concern about scams and sender authenticity plays a meaningful role in digital fatigue, though New Zealand respondents report significantly lower levels of extreme concern compared to U.S. consumers. This suggests that while fraud awareness is high, confidence in navigating digital communications remains relatively strong.

Despite feelings of overload, digital delivery remains the preferred channel. Two-thirds of New Zealand respondents prefer receiving essential communications digitally rather than via paper, and most indicate that digital fatigue is unlikely to reduce their willingness to adopt digital billing and payment methods in the future.

The findings point to a clear opportunity: organisations that prioritise clarity, security signalling, and user-friendly digital experiences can continue to advance digital adoption without exacerbating fatigue. Essential communications are not the problem — but trust, transparency, and thoughtful design are critical to ensuring they remain welcome in an increasingly crowded digital environment.

Introduction

Cumulo9's digital delivery platform, **C9 Transact**, enables Enterprise and Government organisations to send essential communications such as bills, statements, notifications and advisories reliably and at scale.

Supporting email, SMS, eInvoicing and WhatsApp, the platform is built on Cumulo9's proprietary Mail Transfer Agent (MTA). Combined with proactive platform management, this underpins a **99.5% deliverability guarantee**, setting a high benchmark in an area where performance is often inconsistent.

As digital communication volumes increase, so too does concern around digital fatigue. To better understand this, Cumulo9 worked closely with North American consultancy TreeLinePress. Their research challenged a common industry assumption: while many believe essential communications contribute to fatigue, recipients overwhelmingly indicated a continued preference for digital channels. In fact, **69% reported little to no fatigue** when receiving essential messages compared to other digital content.

Building on these findings, Cumulo9 conducted local research in New Zealand. The results reinforce the global trend: **digital channels—particularly email—are now the preferred method for receiving essential communications**, with no current evidence of fatigue associated with these messages.

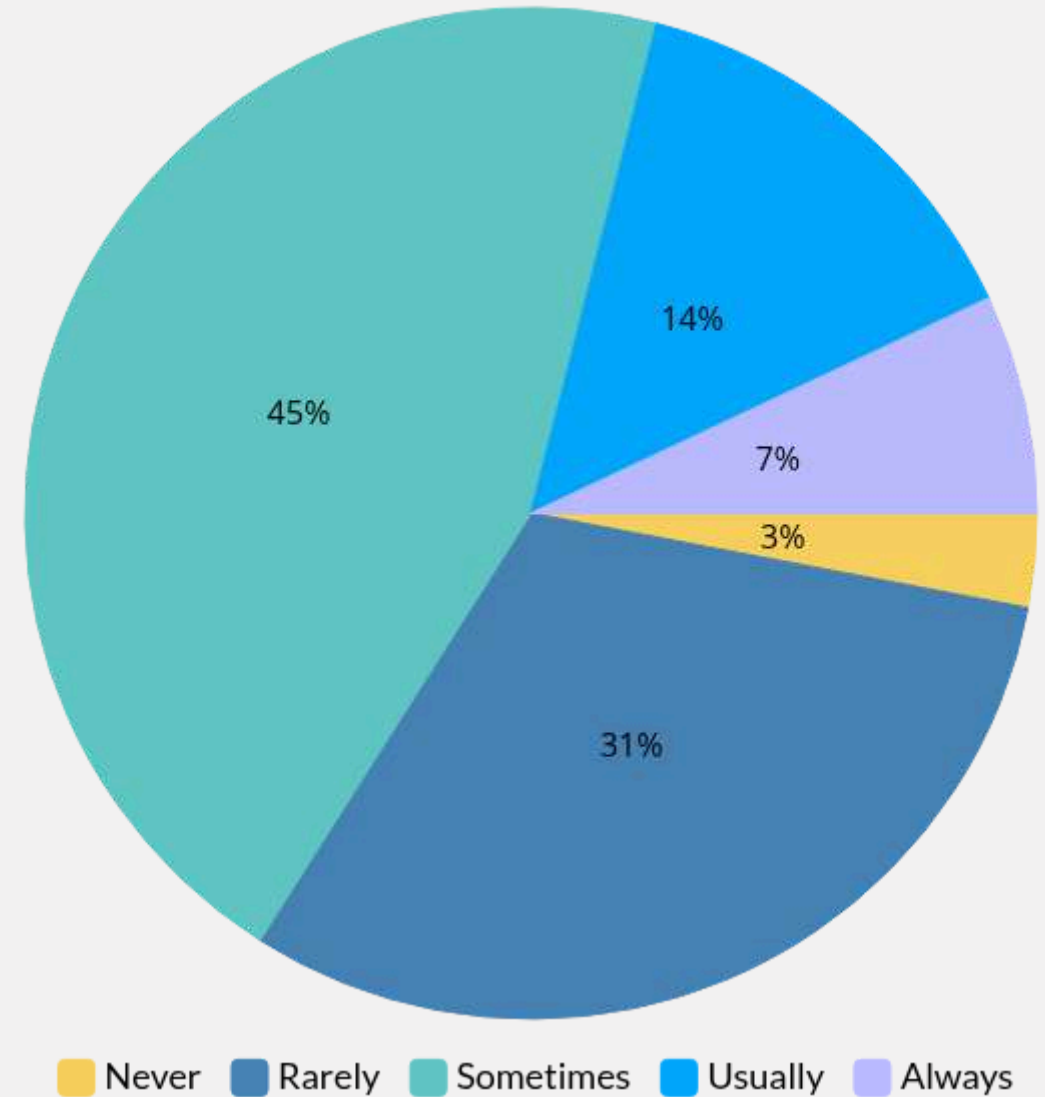


Q1

How often do you feel overwhelmed by the number of digital communications you receive for things like monthly bills and statements?

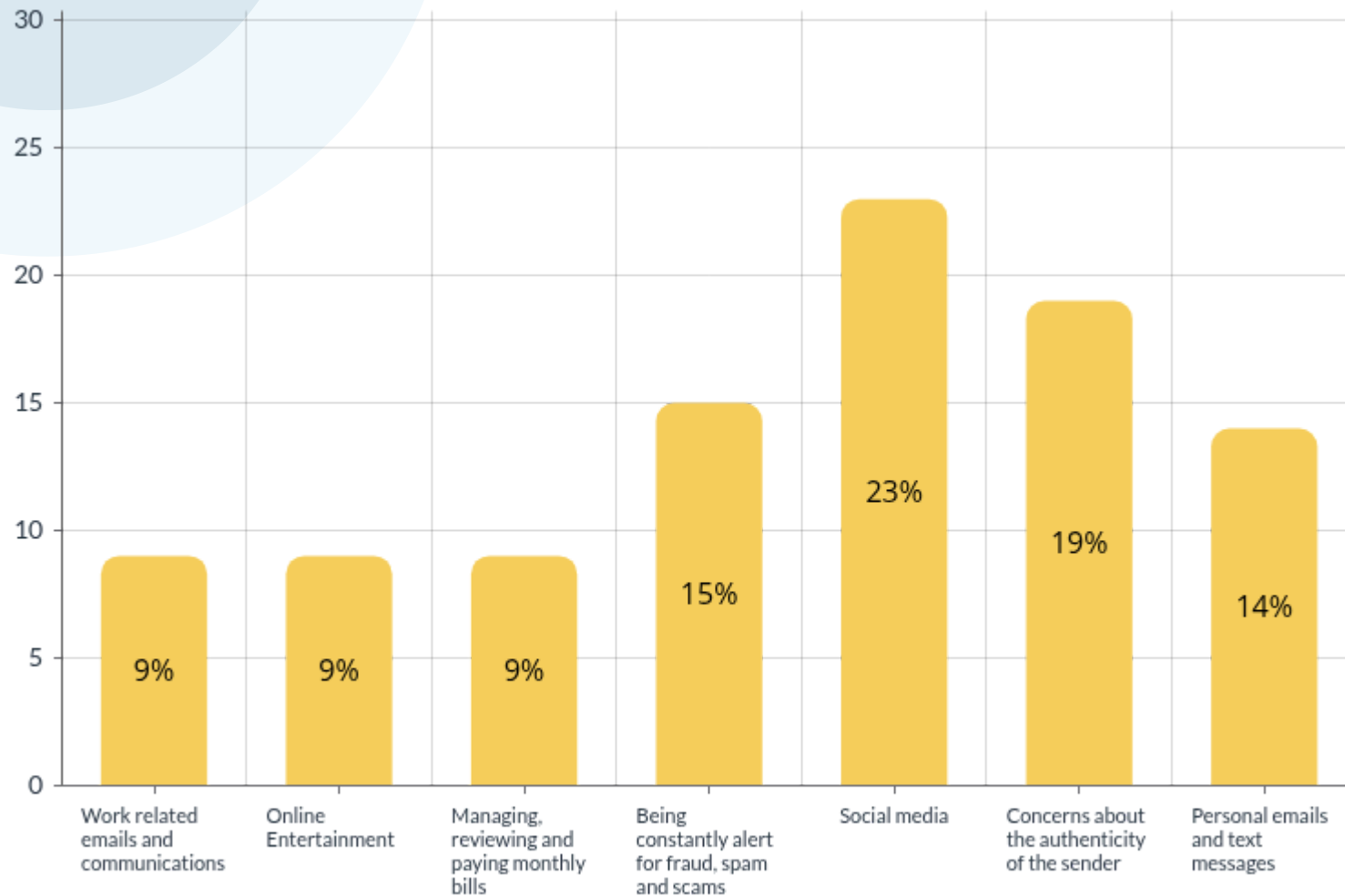
How do we compare to the USA?

We're a bit less stressed in New Zealand, over a third of us rarely or never feel overwhelmed compared to 14% of Americans.



Q2

What contributes most to a feeling of digital fatigue (choose up to two options)?



How do we compare to the USA?

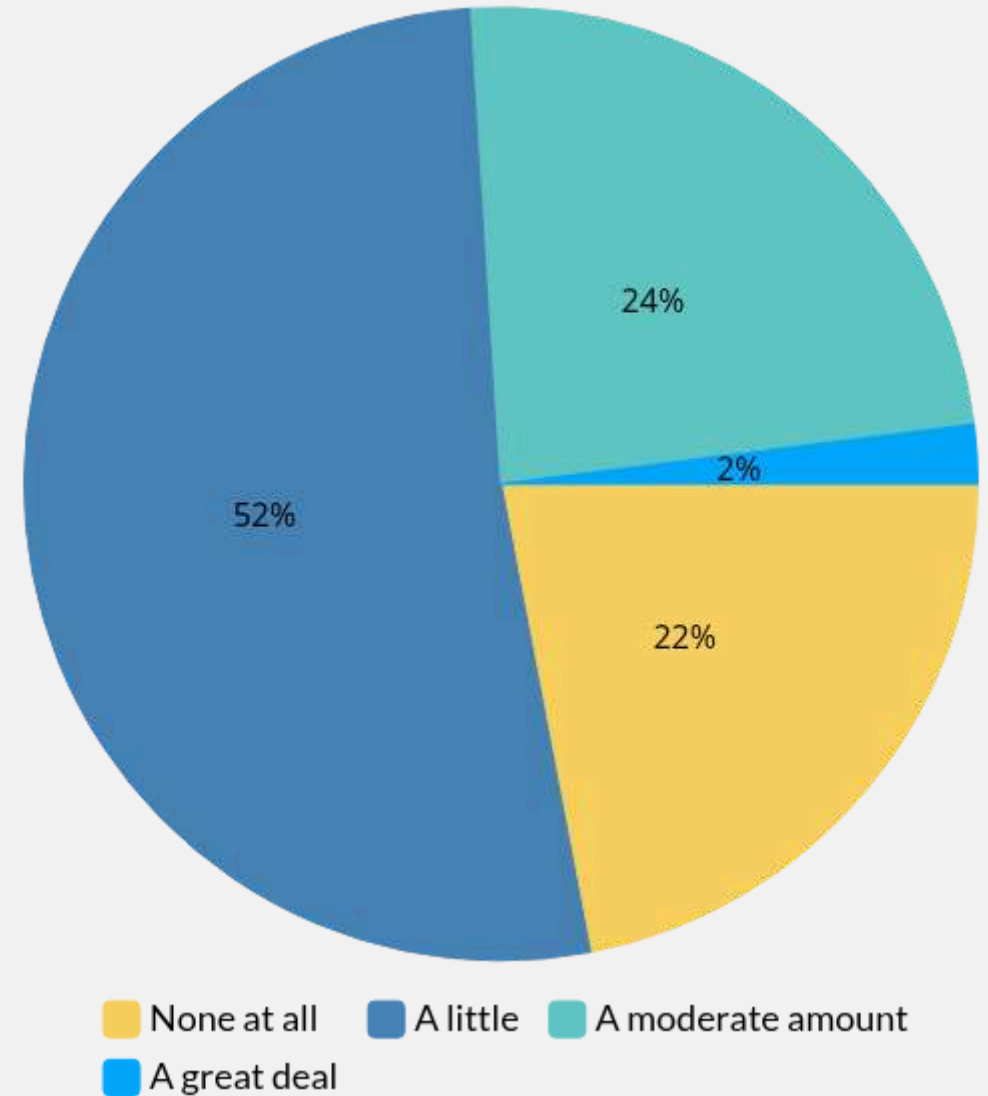
Social media is the largest contributor to digital fatigue here in NZ, whereas in the USA they find the constant need to be alert for fraud, scams and spam the biggest contributor to digital fatigue (36%).

Q3

How often do you worry about missing a critical communication (like a bill) due to the number of digital messages you receive?

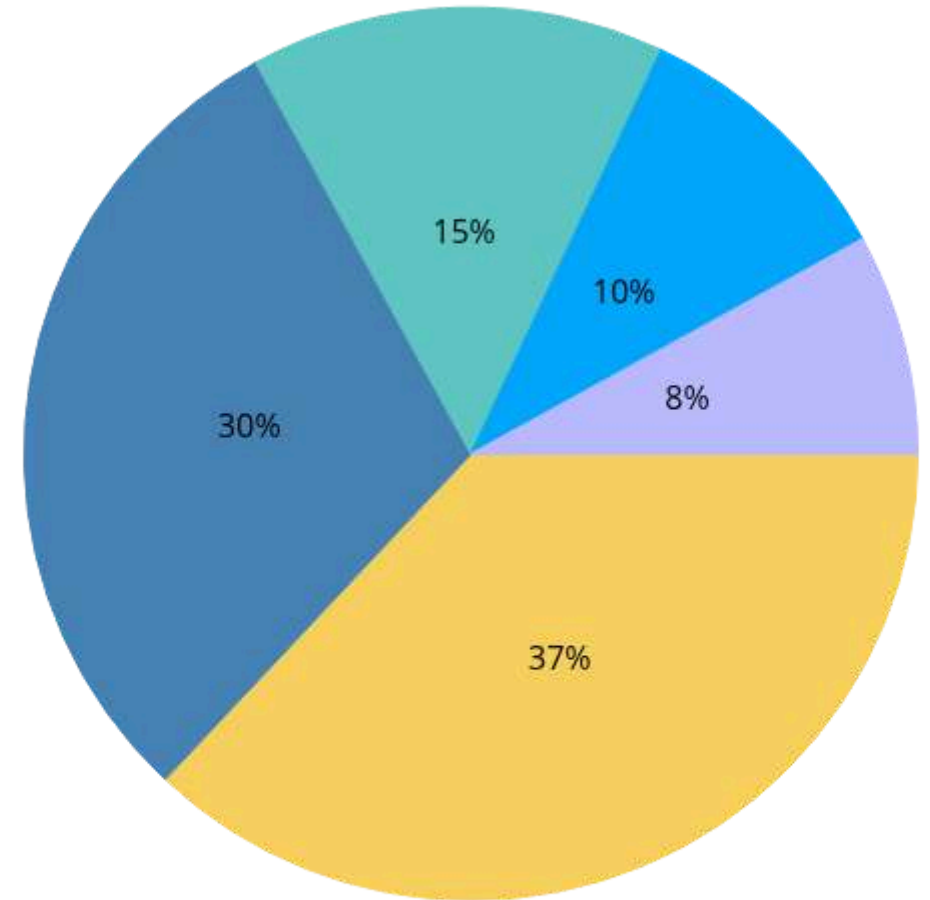
How do we compare to the USA?

Probably helping contribute to our general lower feeling of fatigue, we also are less concerned about missing critical information due to the volume of digital messages we receive. Nearly 75% of Kiwis are either a little or not at all concerned compared with just 36% of Americans.



Q4

Agreement: Even if I feel overwhelmed by digital communications, I still prefer them over receiving the same communication on paper in the mail.



- Strongly agree
- Disagree
- Strongly disagree
- Agree
- Neither agree nor disagree

How do we compare to the USA?

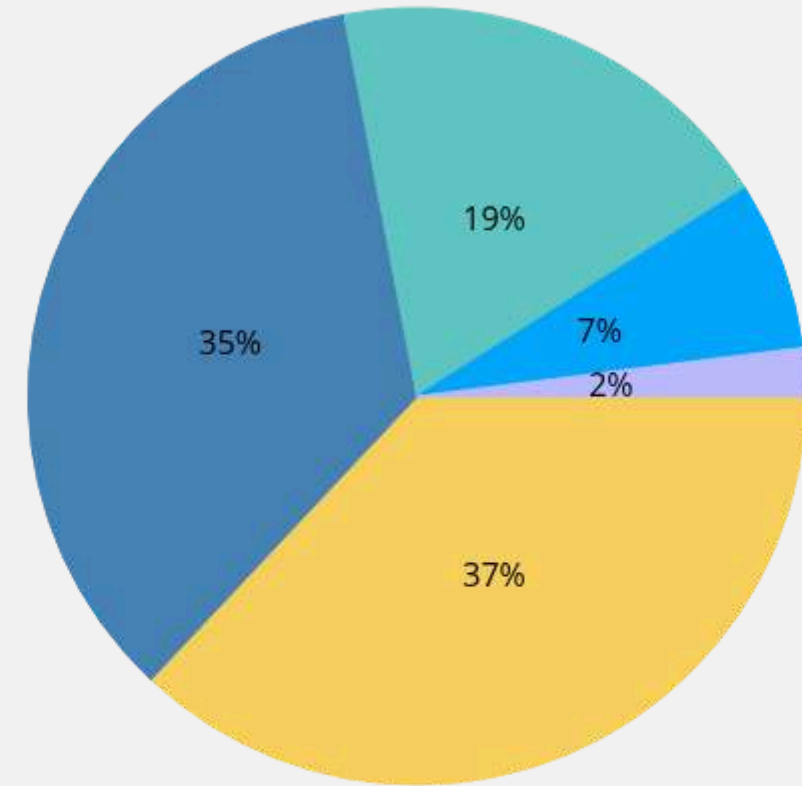
We are aligned with the USA consumers here, with 67% of New Zealanders either agreeing or strongly agreeing that digital communications are preferred, 65% of Americans think along the same lines.

Q5

If managing/reviewing/paying monthly bills contributes to your digital fatigue, how would you prefer to receive bills and necessary communications?

How do we compare to the USA?

We're not quite so aligned here though, nearly 75% of Kiwis would prefer to stay fully digital or keep using digital communications. While in the USA this is just under 50% of all surveyed with more preferring a mix (28%) or just mail (19%).



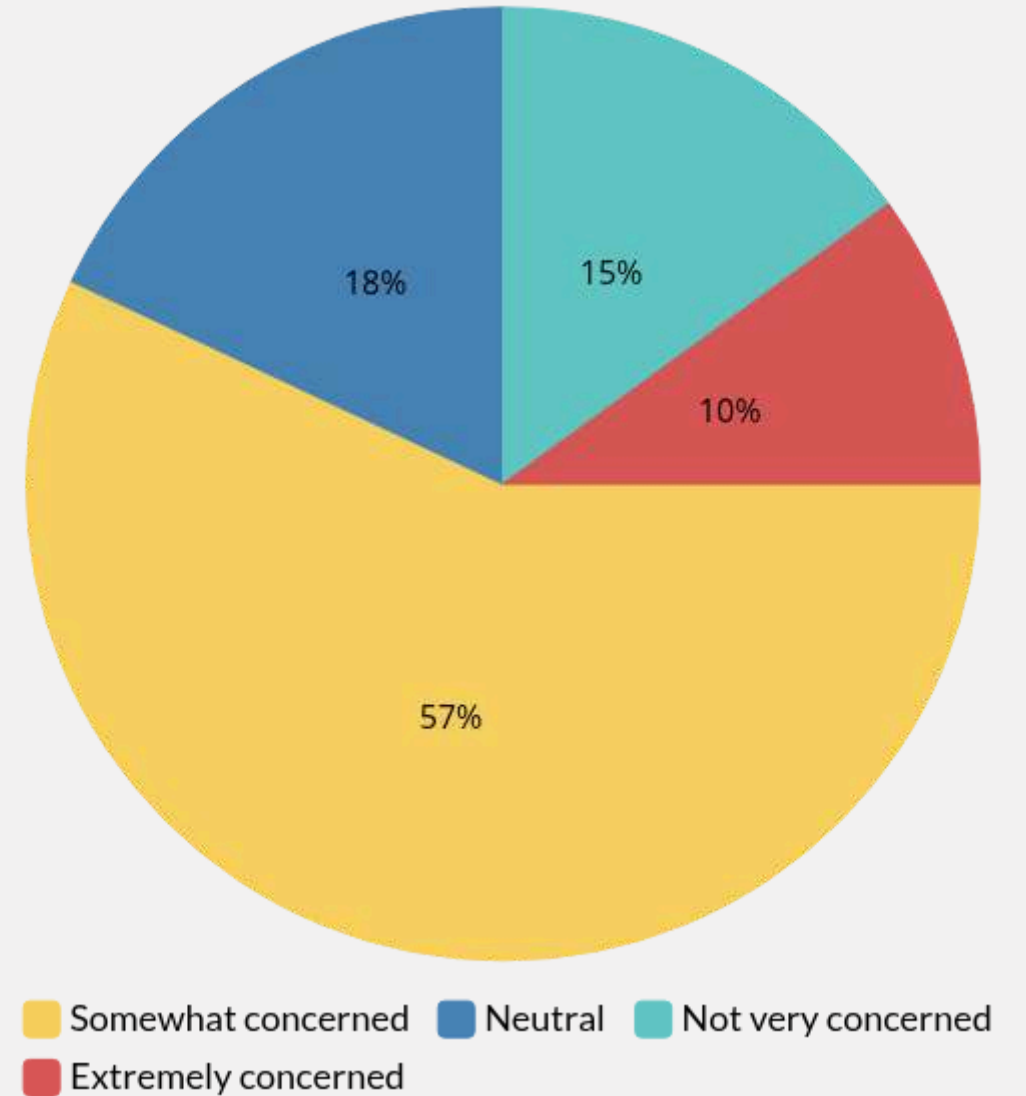
- Prefer to keep using digital communications
- I prefer to stay fully digital
- I would prefer a mix of paper and digital
- Prefer to receive most communications in the mail
- I am not sure what I prefer

Q6

How concerned are you about receiving fraudulent communications related to your bills or financial statements?

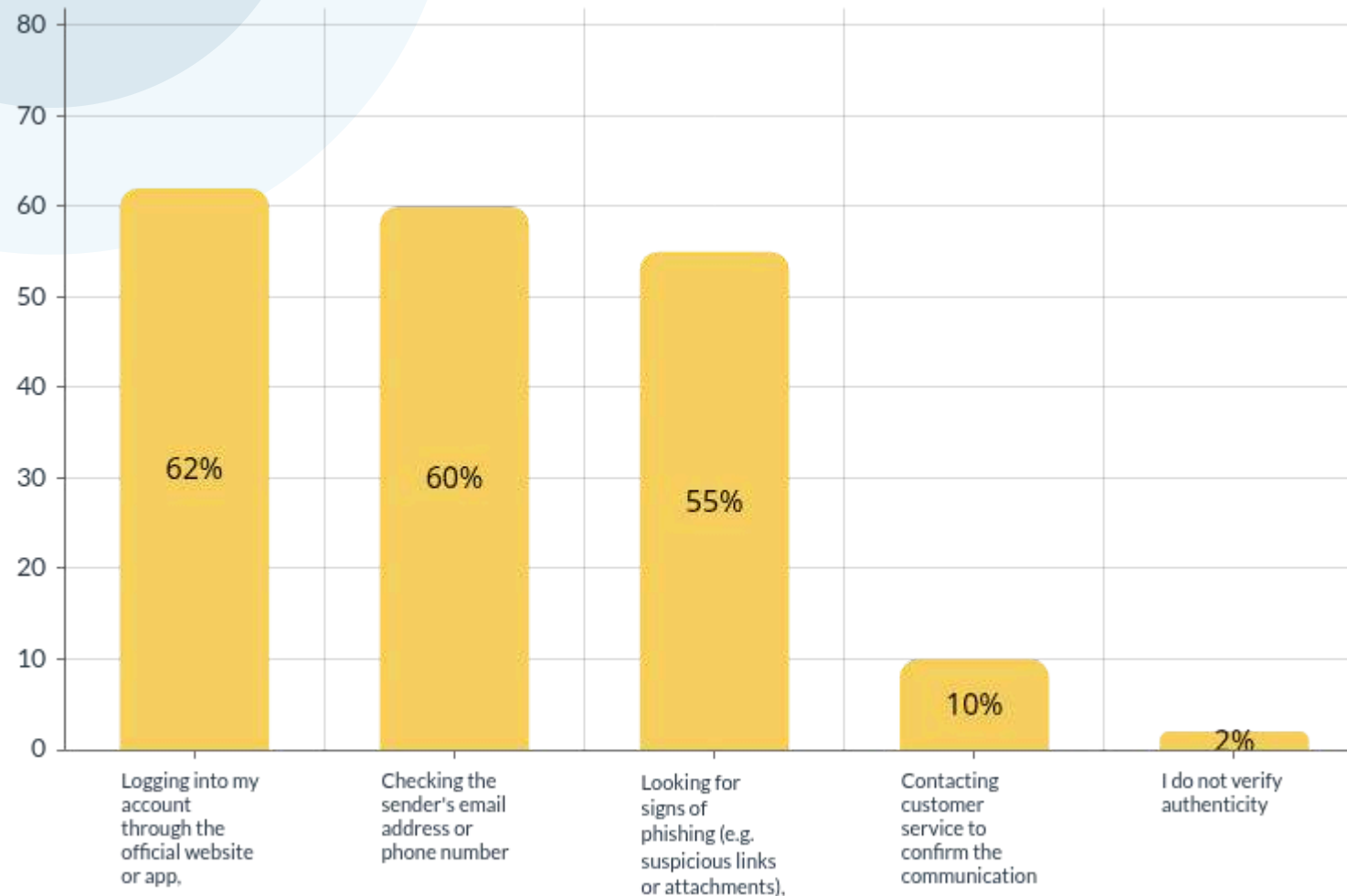
How do we compare to the USA?

At 28%, Americans are nearly 3x more likely to be extremely concerned about receiving fraudulent communications in relation to essential email than New Zealanders at 10% for the same sentiment.



Q7

How do you typically verify the authenticity of suspect digital communications? (Select up to two)

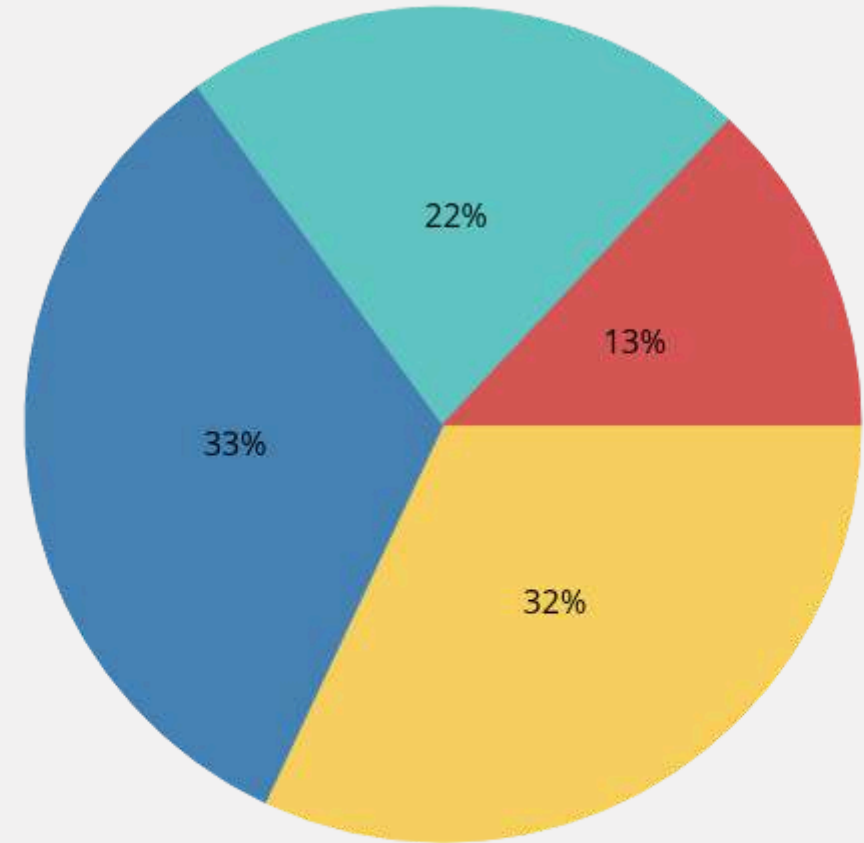


How do we compare to the USA?

We're pretty similar to the Americans on this one, happy to verify the authenticity in a variety of ways ourselves first and then contacting customer service if not sure. The message has got through though for both countries with just 3% of Americans not verifying authenticity – very similar to our 2%.

Q8

Do you believe tools like AI could improve your experience with digital communications (organize messages, reduce clutter, set reminders, detect fraud)?



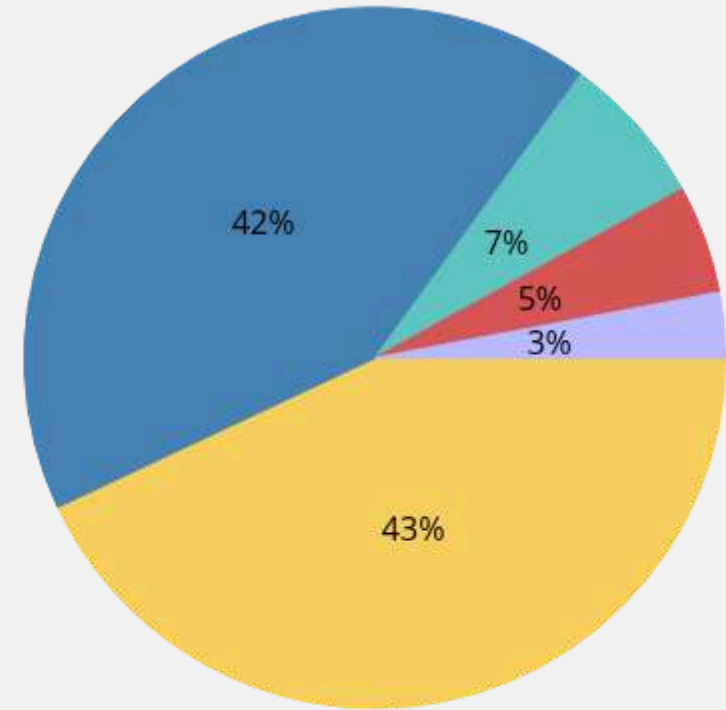
- I dont know enough about AI to say
- Possibly but I am not sure how
- No, I don't think it would help
- Yes defnately

How do we compare to the USA?

They have a bit more confidence in AI in the USA, or at least a bit more knowledge about the potential for it to help. Just 38% of Kiwis are either sure it can help or think it is possible compared to 66% of Americans.

Q9

Compared to other digital messages, how much do bills/statements received digitally contribute to your overall digital fatigue?



How do we compare to the USA?

At 43%, essential emails are less likely to contribute to digital fatigue in NZ. In the USA this number drops to 28% of people who can say the same thing. And on the flip side, 7% of Kiwis see essential email as a major source of digital fatigue compared to 18% in the USA.

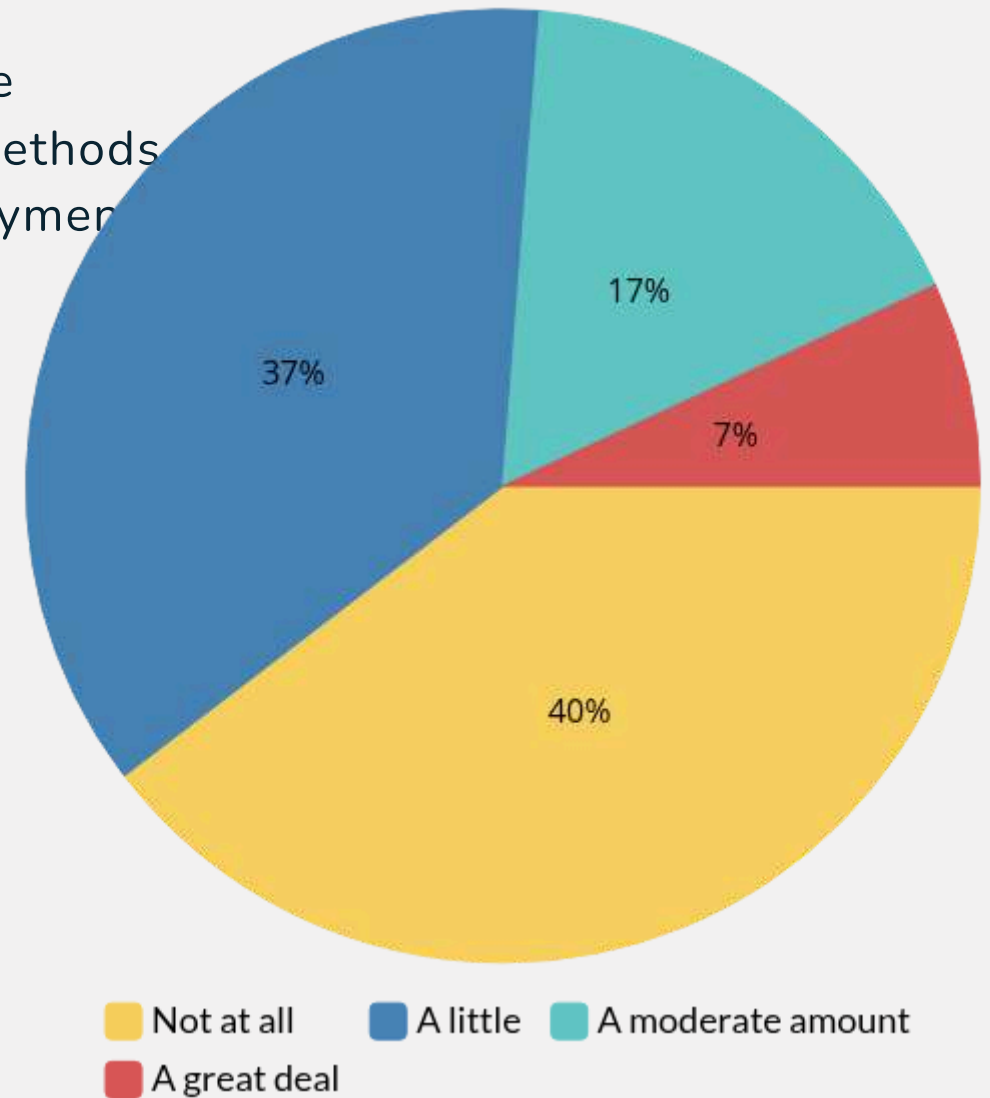
- Bills and statements DO NOT contribute to my digital fatigue
- Bills and statements are a MINOR source compared to other digital messages
- Bills and statements are a MAJOR source of my digital fatigue
- Not sure
- I do not experience digital fatigue from any digital communication

Q10

In the future, how much will digital fatigue impact your willingness to adopt digital methods for receiving communications, bills and payment options?

How do we compare to the USA?

Looking ahead, New Zealanders are more than twice as likely to adopt digital methods for receiving essential communications with 77% being either not at all or only a little bit negatively impacted by digital fatigue when considering digital methods. This compares to 38% of Americans who are not likely to be impacted.



Key insights

- Digital overwhelm is common: A clear majority of NZ respondents feel overwhelmed by digital communications at least some of the time.
- Bills contribute but are not the main driver: Compared to other digital messages, bills and statements are more often a minor contributor to overall fatigue.
- Trust and fraud anxiety are central: Concern about scams, phishing and sender authenticity is a leading contributor to digital fatigue.
- Digital delivery still preferred: Despite fatigue, most respondents prefer to continue receiving bills and statements digitally rather than switching back to paper.
- AI is seen as a potential helper: Many respondents believe AI tools could improve digital communication management, though uncertainty remains.

Methodology and references

North American based organisation Treeline Research LLC completed research into Consumer Insights on Impact Monthly Bills and Statements on Fatigue in June 2025. Interested to see how New Zealanders feel about this Cumulo9 replicated the survey in December 2025 and shared it with a New Zealand database held in conjunction with their charity partner database. This report summarises results from an NZ consumer snapshot survey.

- Sample size (n): 61 respondents
- Percentages are calculated using valid responses per question
- Multi-select questions are reported as % of respondents selecting each option
- Charts and wording are newly created from NZ data

Access the USA consumer research by Treeline: **TreelinePress**

nb. whilst the sample size response was small, we believe this provides an accurate picture of the digital landscape in New Zealand.

For more information

For any questions on this research or to discuss essential communications delivery contact the team at Cumulo9.

www.cumulo9.com



Thank You!

