# **ENHANCING THE CONSUMER MOVEMENT**

INTERGOVERNMENTAL GROUP OF EXPERTS ON CONSUMER PROTECTION LAW AND POLICY - UNCTAD

8TH SESSION GENEVA, 02 JULY 2024







We can strengthen global coalitions of consumer associations and government agencies, something that CI is really at the forefront of doing, and work towards developing and adopting global consumer protection standards so that no one is left behind.

MICHAEL MUNGOMA OKUMU DIRECTOR OF PROGRAMMES YOUTH EDUCATION NETWORK (KENYA)



With a constructive approach and working together with different stakeholders and government and agencies, we can bring that positive change for people and improve markets for all consumers.

AGUSTIN REYNA, DIRECTOR GENERAL BEUC



We found that really effective in that we've worked collaboratively with regulators, government agencies to use data to influence policy and actually assist the different agencies in taking actions.

DELICIA REYNOLDS HAND DIRECTOR, FINANCIAL FAIRNESS CONSUMER REPORTS (USA)



Government and consumer organisations can never be isolated from each other. Our issues, such as cost of living crisis, technology and the climate crisis, are global. So we need a global framework to make consumer protections stronger.

STEFAN LARENAS RIOBO PRESIDENT ODECU (CHILE)



#### **OUR SHARED CHALLENGES**

- Accurate information to monitor consumer experience, nationally and across borders
- International collaboration and learning on complex issues, such as scams and sustainable lifestyles
- Increasing learning and literacy across an increasingly complex range of topics
- Monitoring and enforcement of existing rules
- Shaping the scenario for economic growth and sustainable consumption
- Preserving competitive markets



### WHO WE ARE

Consumers International is **the global membership organisation for consumer groups**.

Founded in 1960 we empower and champion the rights of consumers everywhere.



# CELEBRATING OUR MOST RECENT COLLABORATION

- 600+ participants
- 100+ c-suite and other speakers
- 30+ panels, workshops and closed-door dialogues.
- 100+ leading consumer advocacy organisations.
- 6 multistakeholder calls-to-action.
- Rebecca Slaughter, Federal Trade Commission
- Tedros Adhanom Ghebreyesus, World Health Organisation
- Rebeca Grynspan, UNCTAD
- Sergio Mujica, ISO
- Bob Hedges, Chief Data Officer, Visa
- Shamina Singh, Founder and CEO, Mastercard Center for Inclusive Growth

























The Global Congress is a platform for dialogue, exchange of ideas, good practices and forging partnerships in global consumer protection frameworks.

HIS EXCELLENCY THE VICE-PRESIDENT OF THE REPUBLIC OF KENYA, RIGATHI GACHAGUA



Consumer protection is not just a policy or regulation. It is the armour that shields us all from harm, deception and fraud, it is the foundation upon which trust is built. Consumers International plays a pivotal role in championing consumer rights globally.

REBECA GRYNSPAN, SECRETARY GENERAL, UNITED NATIONS CONFERENCE ON TRADE AND DEVELOPMENT

As the digital finance ecosystem evolves, it is incumbent upon all stakeholders to ensure advances drive benefit to everyone, everywhere. Our partnership with Consumers International will ensure that new schemes and solutions are built not just with, but for the people they serve.

SHAMINA SINGH, FOUNDER AND PRESIDENT, THE MASTERCARD CENTRE FOR INCLUSIVE GROWTH



The Global Congress 2023 took place at a critical period. Policy makers, business leaders and civil society advocates explored issues that are of most concern to consumers to empower them towards a just future and sustainable lifestyle.

MARIMUTHU NADASON, PRESIDENT, Consumers international





#### **GATHERING CONSUMER INFORMATION - ON FOOD PRICES**



Fair Food Prices Initiatives 2024

- Convened consumer associations in **20+ countries in Africa** with national policymakers..
- With consumer groups and farmer associations **designed a low cost, grassroots methodology for food price data collection** across farmgate, wholesale and retail levels. This included difficult-to-track products such as fruits, vegetables, and legumes.
- Established Fair Food Prices Coalitions 200 organisations including consumer groups, farmers, businesses and government..
- Reached **30+ million people** through media campaigns.
- Saw regulatory responses across Nigeria, Kenya, and Zambia, and we expect more to follow.



### CONSUMER INSIGHTS - ON SUSTAINABLE LIFESTYLES

CONSCIOUS CONSUMERS

Together with Globescan, analysed consumer lifestyles and proposed approaches to engage different segments of consumers in sustainable lifestyles

MATERIAL ISTS

FOLLOWERS

Total	270	Ж	27	%	22	%	24%	
Argentina	33%		17%		23%		27%	
Australia	38%		31%		20%	11%		
Brazil	<b>32</b> %		<b>20</b> %		<b>19</b> %		28%	
Canada	43%				<b>26</b> %	21%	10%	
China	14%		<b>41</b> %		16%	o i	28%	
Colombia	3	33%	150	<u>%</u>	<b>27</b> %		25%	
Egypt	14%	3	6%		13%	37%	<b>6</b>	
France		<b>40</b> %		21	%	<b>26</b> %	12%	
Germany		40%		25%		24%	11%	
Hong Kong	10%	<b>29</b> %			31%	3	0%	
India	15%		<b>43</b> %		13%	6 2	29%	
Indonesia	25%	6	<b>20</b> %	1	5%	39%		
Italy		<b>46</b> %			<b>19</b> %	26%	9%	
Japan	14%	30%	/ 0		41%	, 0	<b>16</b> %	
Kenya	12%	<mark>26</mark> %		17%		45%		

Total	<b>27</b> %		<b>27</b> %		22%	24%
Mexico	<b>28</b> %		22%	22%	Ď	<b>28</b> %
Netherlands	36%	, 0	27	%	26%	<b>11</b> %
Nigeria	13%	<b>28</b> %	149	0	44	%
Peru	<b>28</b> %	15	i%	22%		34%
Portugal		48%		<b>16</b> %	24%	12%
Saudi Arabia	21%		38%	10	%	<b>32</b> %
Singapore	11%	<b>29</b> %		27%		<b>33</b> %
South Africa	37%	6	<b>19</b> %	1	7%	<b>27</b> %
South Korea	12%	<b>31</b> %		35%		<b>22</b> %
Spain	33%		<b>22</b> %		<b>30</b> %	GLOBAL CONSUMER
Sweden	37%	6	26	%	27	SUSTAINABLE LIVING
Thailand	<b>23</b> %		<b>36</b> %		20%	
Türkiye	<b>19</b> %	25%		<b>27</b> %		533
UK	35%	)	30	%		T SN
USA	34%			38%		1 A 14
Vietnam	17%	37	1%	15%		CONSUMERS
					A	

SAVERS



#### GATHERING CONSUMER EXPERIENCE - ON AI



#### RESPONDENTS IDENTIFIED HALLUCINATION ACROSS All chatbots and prompt categories

-	Prompt	Type of Hallucination				
		Factual Hallucination	Faithfulness Hallucination			
	Information Retrieval	12%	34%			
	Argument Formulation	33%	52%			
	Information Summary	12%	27%			

N = 33

Note: The data refers only to hallucination identified and reported by respondents during our campaigr

- As part of our World Consumer Rights Day plans, 35 Members across 7 regions tested a range of Chatbots
- 64% said they would use the chatbot again
- **Trustworthiness**: the likelihood that responses use citations was just 50%.
- Safety: many offered medical advice, despite advising against offering it.
- Redress: Expert consumer advocates are highly concerned for how consumers could seek redress if there's an issue.
- Inclusivity: We found North American bias in responses, such as brand names and sources being use that are relevant to that region.



## GLOBAL STUDIES - ON CONSUMER PROTECTION IN DIGITAL FINANCE

Together with CENFRI and Cowry we are reviewing the approaches to supporting vulnerable consumers in digital finance in a selection of economies globally.

- Comparative studies on provisions and support for vulnerable consumers
- Direct to consumer studies
- Select countries: Kenya, Nigeria, Japan, Pakistan, India, Mexico, Brazil, UK, Denmark, USA, Morocco, New Zealand, Australia





### **BUILDING COALITIONS AND CALLS TO ACTION**



Online scams are on the rise. In 2023, **the financial loss due to scams estimated at \$1 trillion**.

Prevent scams from taking place:

- Enhanced verification procedures
- Strict ad policies and screening
- Collaboration with other services and authorities

#### Detect and disrupt scams when they're happening:

- Advanced monitoring systems
- Prompt content removal
- Education and awareness

Swiftly respond to scams and support consumers when they're affected:

- Clear reporting channels
- Victim support services
- Transparency and accountability



#### **BUILDING CAPACITY TO HELP SHAPE SECTORS**



**Fair Digital Finance Accelerator** Collaboration in the digital finance regulatory environment

- Cooperation of 65 organisations in low- and middleincome countries
- 48 new initiatives launched across more than 20 countries from policy inputs to innovative consumer tools.
- Well-received by over 150 regulators and policymakers
- 19 Sub-grants approved to consumer advocates in over 10 countries
- Over 100,000 consumers of which 10,000 youth trained on digital finance
- Support Hub to provide technical support to members12

