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Consumer Protection Law and Policy
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Enhancing the Consumer Movement

Presentation

Ms. Helena Leurent

Director General

Consumers International

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ENHANCING THE CONSUMER MOVEMENT

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

8TH SESSION

GENEVA, 02 JULY 2024



**CONSUMERS
INTERNATIONAL**



WHEN CONSUMER ASSOCIATIONS AND GOVERNMENTS ENGAGE WELL, CONSUMERS ARE LIKELY TO BENEFIT

Level of engagement between consumer associations & government bodies	State of consumer information	State of consumer protection and empowerment	Average GDP Growth
<i>Assessment by consumer associations in 80 countries*</i>	<i>Score out of 100 based on 11 publicly available data points</i>	<i>Score out of 100 based on 82 publicly available data points</i>	% 2019 or latest year available
High engagement	68.07	59.43	2.72
Medium engagement	61.89	56.06	3.33
Low engagement	58.83	54.34	2.03

Source: Consumers International Global Consumer Protection & Empowerment Index, 2020; Member Perception Survey 2020

*Extent of engagement in variety of government bodies and dialogues measured across 6 questions; irrespective of funding

CORE CHALLENGES FOR CONSUMER ASSOCIATIONS

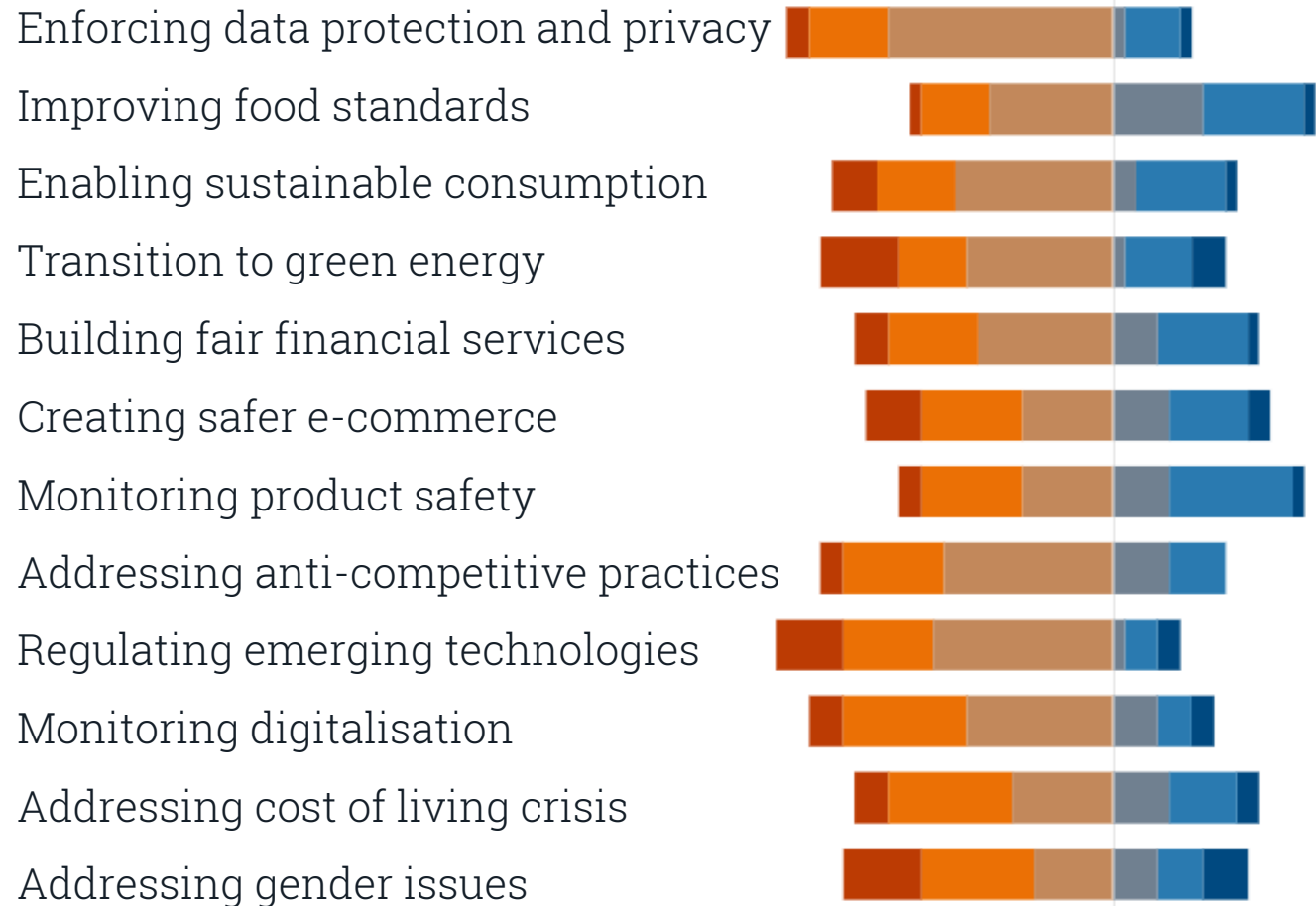
Strong engagement on traditional sectors such as food and product safety – but **less engagement on technology and sustainable consumption**

Concerned about **enforcement**

Financial viability is a core challenge as consumer needs increase, markets are more complex and selling test information is no longer viable.

Sustainable revenue models can be:

- Leveraging insights and testing
- Litigation
- Digital tools (e.g., Permission Slip by Consumer Reports)



■ Does not recognise consumer organisations
 ■ Avoids engagement as much as possible
■ Reacts to actions on an as need basis
 ■ Interaction because it is mandatory by legislation
■ Proactive and regular engagement, regardless of immediate interest
 ■ Don't know

SHARING CONSUMER INFORMATION AND EXPERIENCE

Example: Fair Food Prices Initiative 2024

- Consumer associations in 20+ countries in Africa with their 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.
- To date, competition authorities leveraged successfully in Nigeria, Kenya, and Zambia



LEARNING ACROSS BORDERS TO HELP SHAPE NEW SECTORS

Example: Consumers International Fair Digital Finance Accelerator

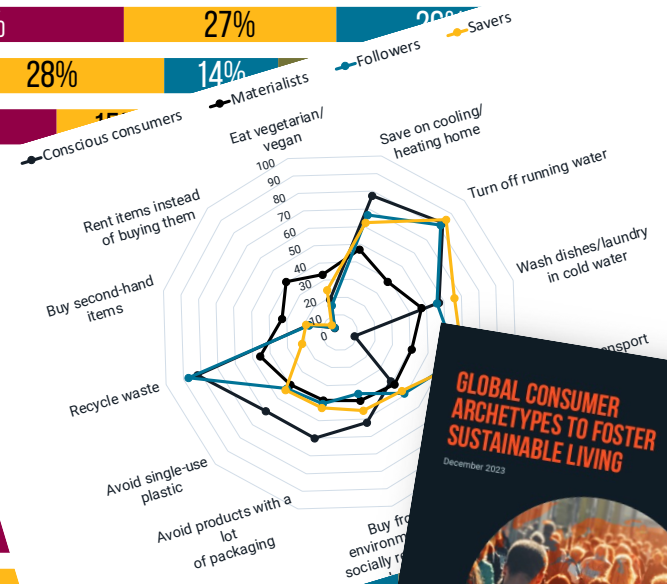
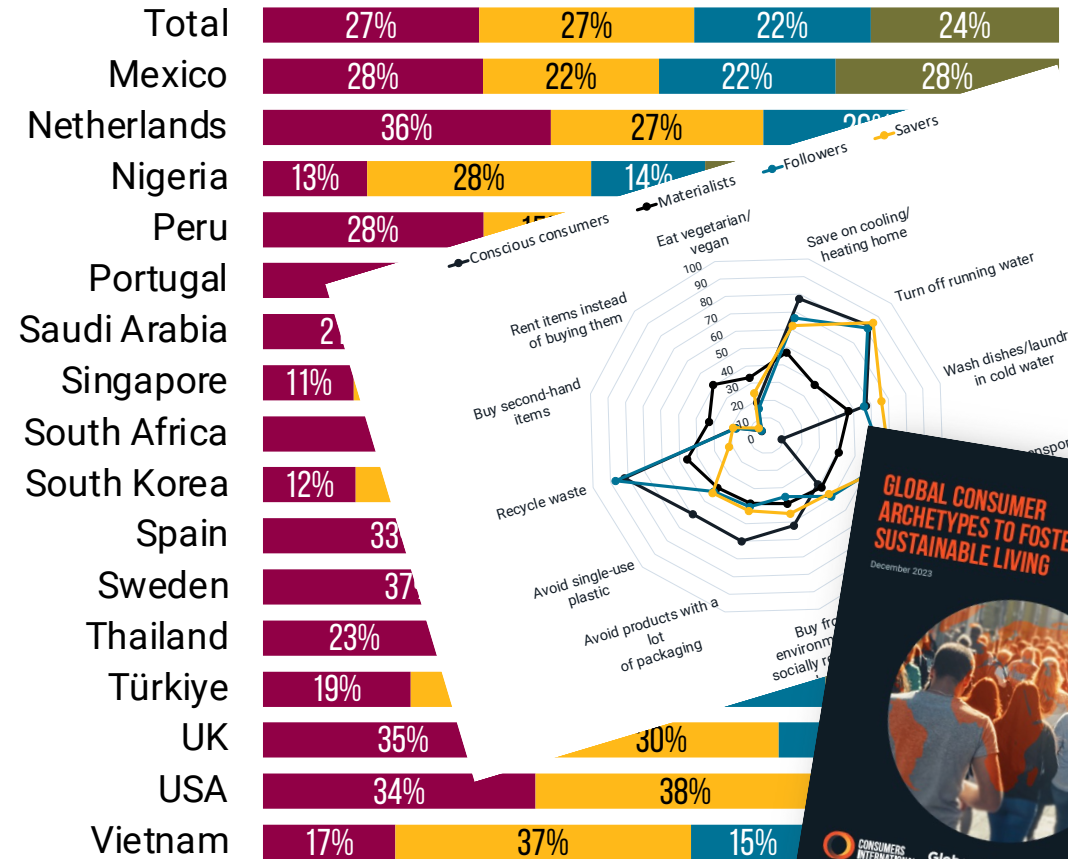
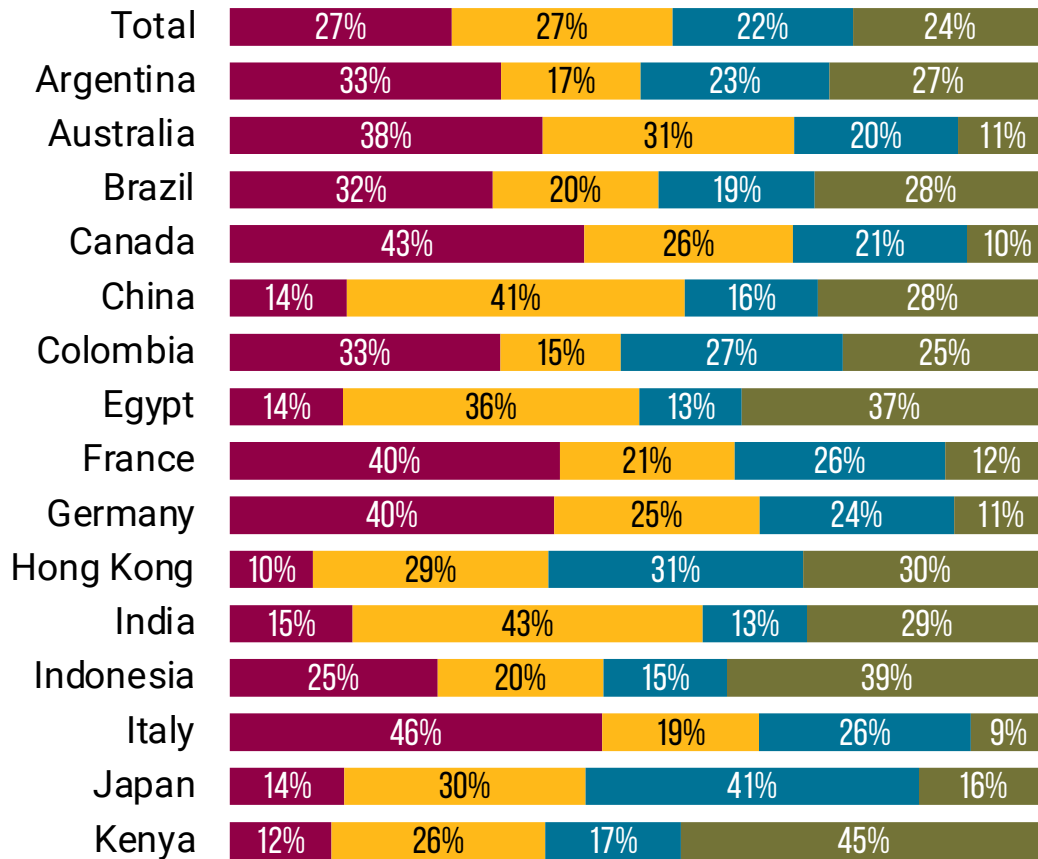
- 65 organisations in low- and middle-income countries
- Building relationship with their respective government
- Well-received by over 150 regulators and policymakers
- Sub-grants of GBP 300,000 to consumer advocates in over 20 countries
- 48 new initiatives launched across more than 20 countries from policy inputs to innovative consumer tools.
- Global campaigns for improved transparency in digital finance



PARTNERING TO GAIN CONSUMER INSIGHT FOR ACTION

Example: Consumers International and Globescan analysed consumer lifestyles (30,000 households) and proposed approaches to engage different segments of consumers in sustainability

■ CONSCIOUS CONSUMERS ■ MATERIALISTS ■ FOLLOWERS ■ SAVERS

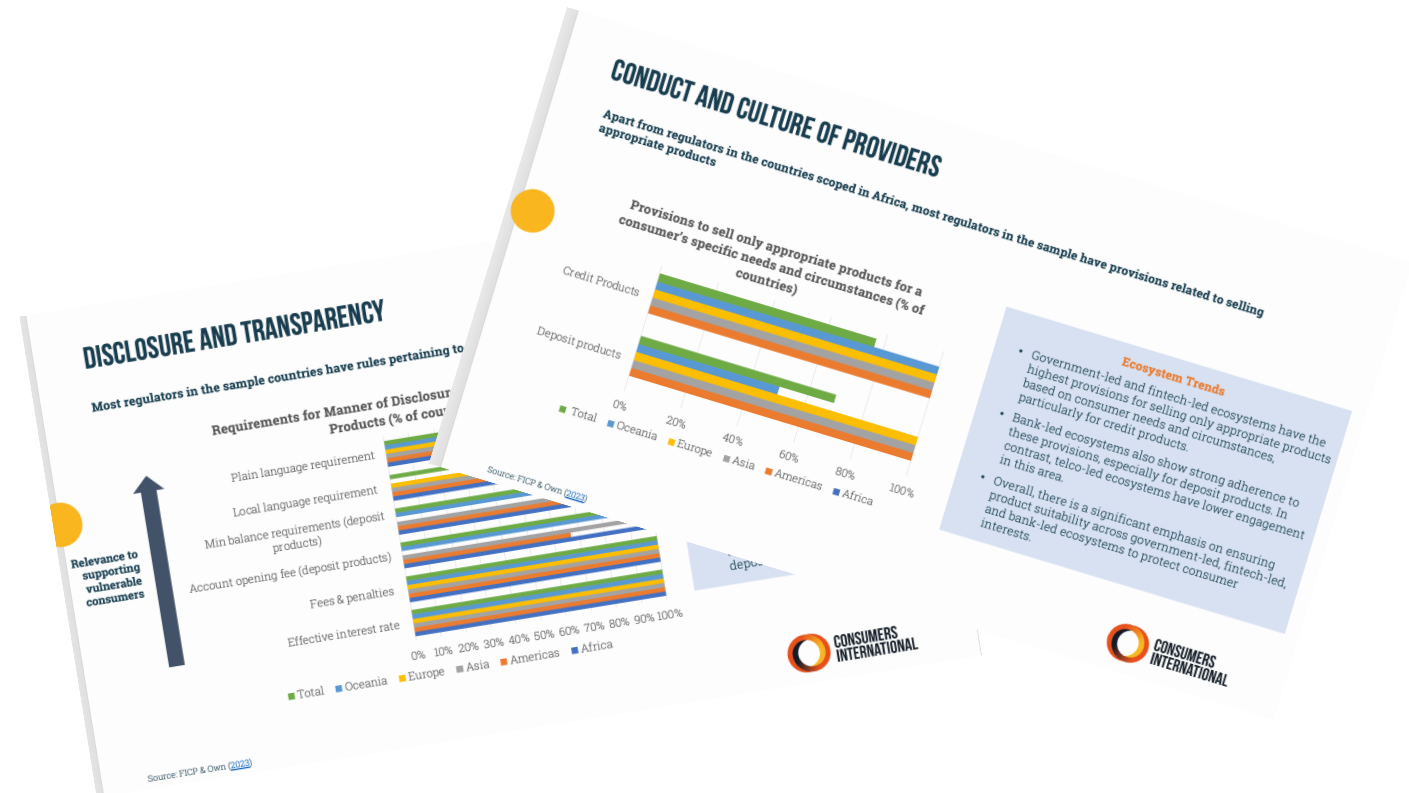


DESIGNING FOR VULNERABLE CONSUMERS AND RESILIENCE

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

Example: Consumer Voice in Digital Finance

- Comparative studies on provisions and support for vulnerable consumers in digital finance
- 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 ON CONSUMER ISSUES

Example: Global Anti-Scam Coalition

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

Global coalition of consumer organisations across all region calling for:

Prevention

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

Detection:

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

Response:

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



GLOBAL OPPORTUNITIES

- **Support UNCTAD** – the only place at the United Nations where consumer policy is understood – elsewhere consumers are “demand” or “citizen rights”
- Research on **effective approaches** to connections that work between government and consumer groups
- **Global initiative** with consumer groups on specific area of consumer need e.g., social media influencers, digital product passports, digital public infrastructure
- **Innovative financing** e.g., impact fund for consumer outcomes
- **Raise visibility** about consumer needs e.g., World Consumer Rights Day

APPRECIATION TO COMPETITION AUTHORITY OF KENYA AND COMESA GLOBAL CONGRESS

- 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



APPRECIATION TO GOVERNMENT OF GERMANY FOR LONGSTANDING SUPPORT ENABLING CONSUMER ASSOCIATIONS

- G20 Consumer Protection Summit 2017
- Support allows Consumers International to co-lead UNEP's Consumer Information Programme with UN Trade & Development
- Leading experts from around the world, driving new insight and impact



THANK YOU



WHAT LEADS TO SUCCESS?: LEARNING & CAPACITY BUILDING



- 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.



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 campaign.



“We work with the people at the grassroots. Consumer organisations are effective channels of ensuring inclusivity

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've worked collaboratively with regulators, government agencies to use data 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.





“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



“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



“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