

Webinar on artificial intelligence and consumer protection:

Risks for consumers

1 February 2024

AI and consumer protection:

Risks for consumers

Presentation

Working Group on Consumer Protection and E-Commerce

Coordinator: Professor Christine Riefa, University of Reading

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AI and consumer protection: risks for consumers

Working group on Consumer Protection and E-Commerce

Coordinator: Prof. Christine Riefa

Secretariat: Valentina Rivas, Elizabeth Gachuri

Seminar co-organized with

Department of Consumer Affairs, Government of India



UNITED NATIONS

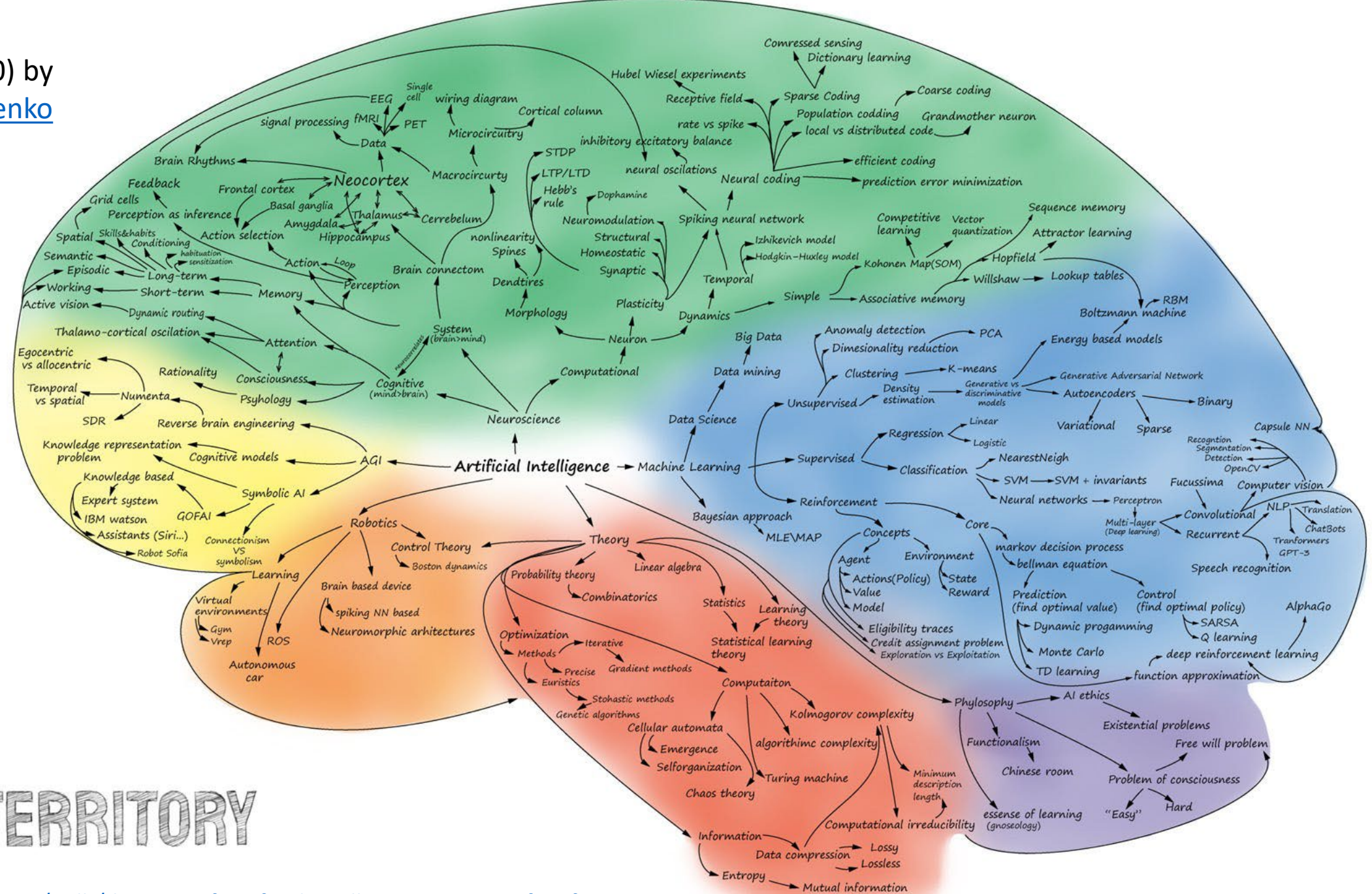
Housekeeping

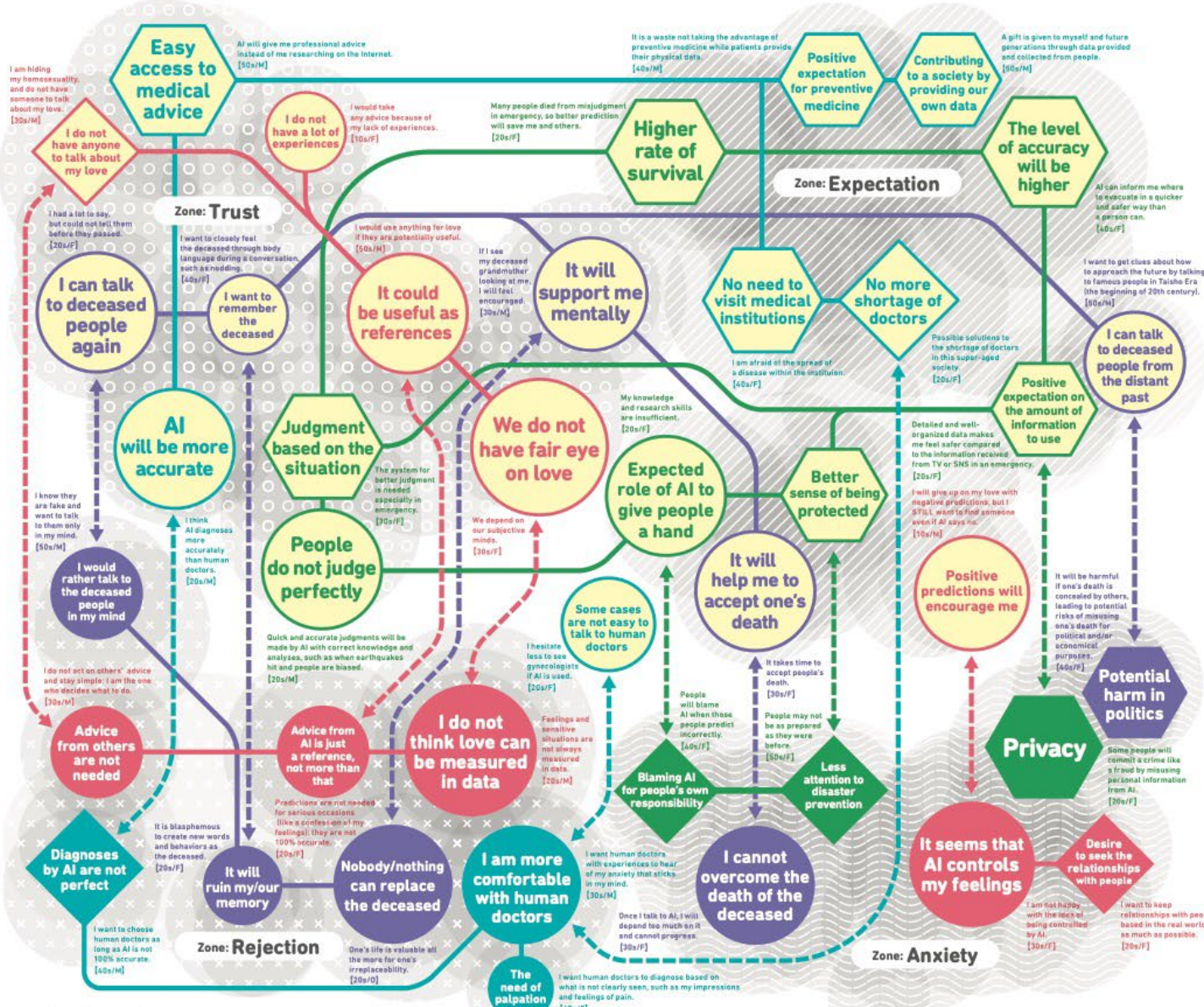
- *webinar is being recorded*
- *uploaded onto the UNCTAD meetings YouTube channel later today. Link will be circulated to our audience*
- *Zoom link, will be open tomorrow Friday 2nd February for 30 minutes, starting at 2 p.m. to answer potential questions that might raise to those watching the video in the next 24 hours.*
- *This seminar is part of a series*
 - *29 February - AI and consumer protection: harnessing tech to better enforce consumer law.*
 - *21 March – Protecting vulnerable consumers.*

What is AI?

- It depends who you ask!
- 3 examples –
 - a Ukrainian scientist, mapping AI according to fields of enquiry
 - An IA Japanese Museum mapping AI according to the feelings it may create in consumers (depending on what applications AI is included in)
 - and a company driving energy transition mapping techniques and functional applications

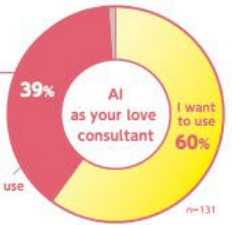
Map of Artificial Intelligence (2020) by Viacheslav Osaulenko





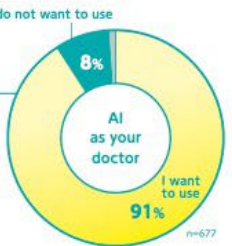
Love

Do you want to use AI that tells you how likely your confession of love will be accepted?



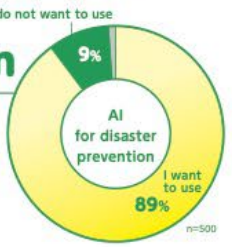
Medical Care

Do you want to use AI that checks your physical condition instead of human doctors?



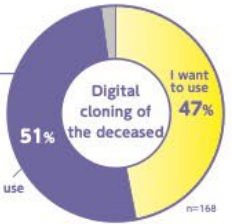
Disaster Prevention

Do you want to use AI that predicts and suggests the most appropriate and safest way to evacuate?



Digital Cloning

Do you want to use AI that faithfully copies the behaviors and words of the deceased?



AI Map

From Everyone, for Everyone

Legend

- Negative (Red)
- Positive (Green)
- Pursuit of one's happiness
- Proximity relationship (Solid line)
- Adjustment of individuals and society (Dashed line)
- Adversary relationship (Dotted line)
- Change of social system (Dotted line)

Note: Demographic characteristics of participants are shown as [age/gender] after their opinions. Gender is shown as M(Male), F(Female) and O(Other).

How to view this map

- Choose 1 topic from "Love", "Medical care", "Disaster prevention" and "Digital cloning of the deceased".
- Find a word or phrase that may interest you, based on the colors of four categories.
- Follow the lines and see other's opinions that may be similar to or different from yours.

Project "AI Map: From Everyone, for Everyone"
<https://www.miraikan.jst.go.jp/en/resources/provision/simap/>

"AI Map: From Everyone, for Everyone" was created based on the Japanese opinions from online surveys and surveys on the exhibition floor (Valid data: 887) on February 2020 at Miraikan. The above pie charts are pros/cons of AI in four scenes in one's life. The left charts illustrate the reasons.



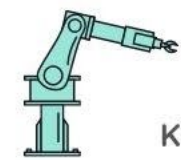
Production: Miraikan - the National Museum of Emerging Science and Innovation / Miraikan Focus Project Team
 Fumiya Urushibata, Yoshiyasu Watanabe, Ryu Miyata, Ayuko Sekurai, Atsushi Ozawa and Mizuki Kawano
 Cooperation: The Japanese Society for Artificial Intelligence
 Design: Takashi Tokuma (@owgraphics inc.)



Stage-1

Stage-2

Stage-3



- Reinforcement learning
- Bio-inspired approaches
- Machine learning
- Unsupervised learning
- Neural network
- Deep learning
- Classification and regression trees
- Fuzzy logic
- Supervised learning
- Support vector machine

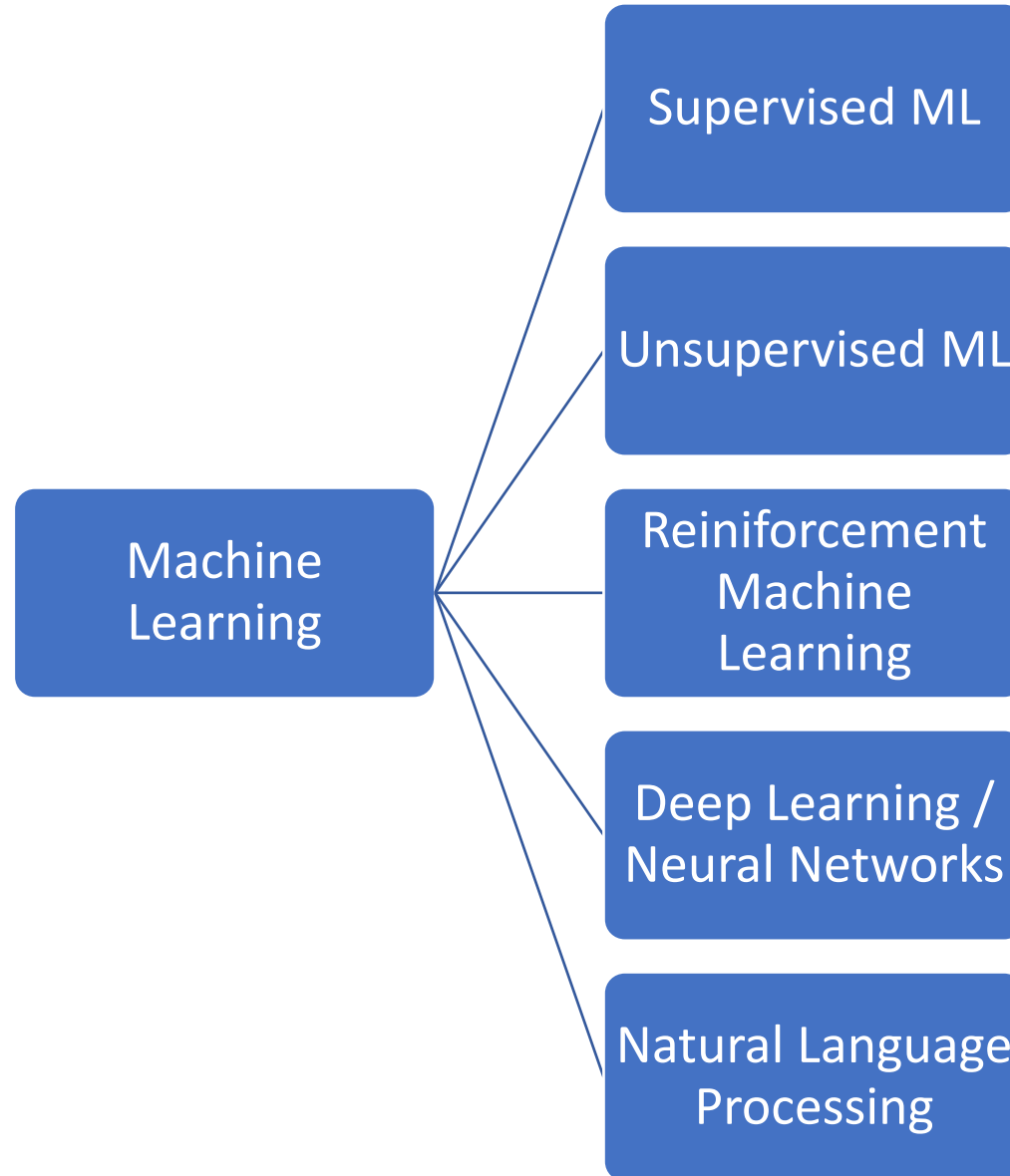
- Knowledge representation and reasoning
- Augmented Reality
- Biometrics
- Robotics
- Planning/scheduling
- Distributed AI
- Predictive analytics
- Object tracking
- Speech analysis



What is AI?

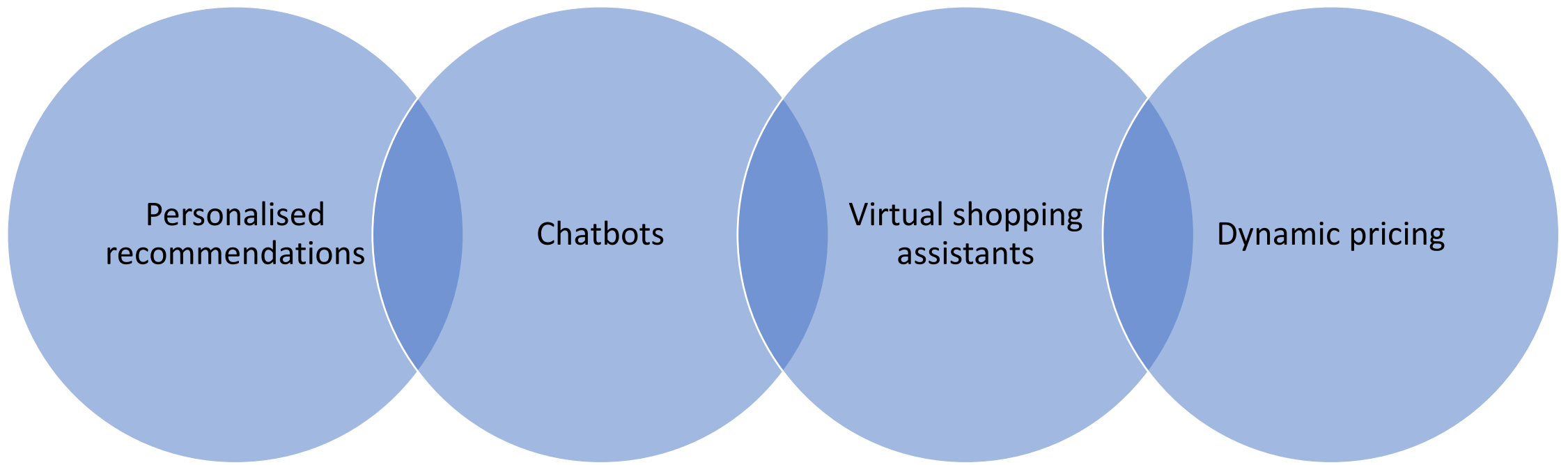
- *Artificial Intelligence is a broad discipline which has been around since the 1950s. It describes a collection of advanced software technologies and applications that allow machines to simulate different aspects of human intelligence, most critically learning and decision making. The type of AI attracting attention and scrutiny today is a particular type called Machine Learning which has become so prevalent that the terms AI and machine learning tend to be used interchangeably.*
- (source, Riefa, Coll, The transformative potential of Enforcement Technology (EnfTech) in consumer law (January 2024) www.enftech.org/report)

What is AI? How is the 'intelligence' powered?



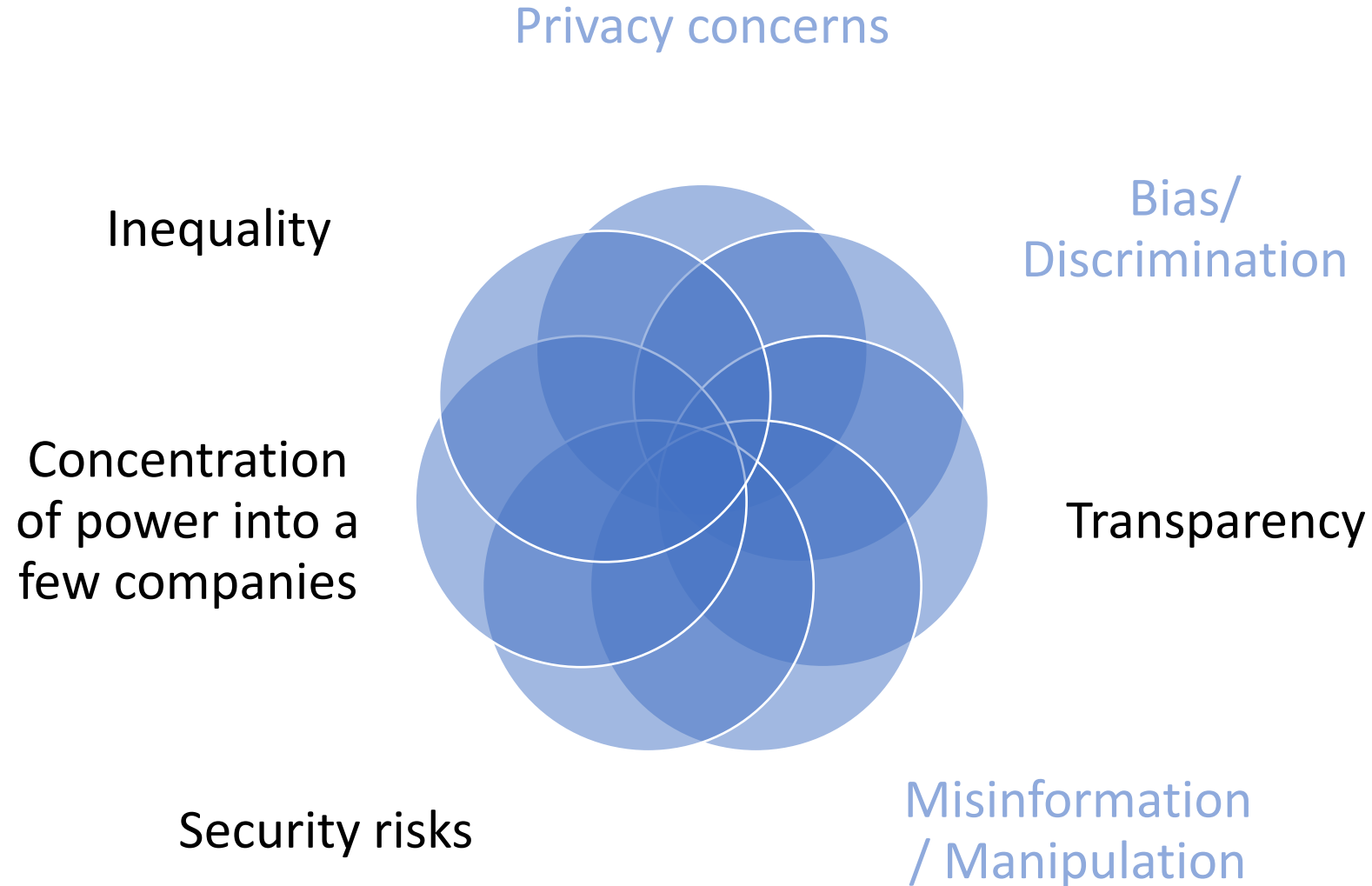
What is AI used for in e-commerce?

- Many applications using AI (as and in a consumer product)
- Use of AI is widespread in B2C e-commerce





Some of the Key risks of the use of AI



How do we respond to those risks?

- Let's hear from 3 experiences
- Question time at the end of the presentations if time allows, otherwise tomorrow or write in the chat and we will collate responses

Our line up today

- **Rohit Kumar Singh**, Secretary, Department of Consumer Affairs, Government of India (on Using AI to spot dark patterns and help consumers protect themselves)
- **Daniel Salsburg**, Chief Counsel for Development and Innovation, Bureau of Consumer Protection, Federal Trade Commission, United States (Discriminatory effects of the use of AI)
- **Luisa Crisigiovanni**, Head of European Fundraising and project development, Euroconsumers (Support enforcement exploiting consumers' complaints data - CICLE project)

Next seminar

- We will continue to explore AI and its impact on consumers and look at the responses public enforcement agencies need to deploy.
- Join us 29th Feb 2024
- THANK YOU FOR JOINING US TODAY, SEE YOU SOON