9th United Nations Conference on Competition and Consumer Protection
Room XIX, Palais des Nations
Geneva
7-11 July 2025

Safeguarding and empowering consumers in the age of AI

Presentation
Speaking points included

Ms. Helena Leurent

Director General

Consumers International

CONSUMERS INTERNATIONAL

SAFEGUARDING AND EMPOWERING CONSUMERS IN THE AGE OF AI

11 JULY 2025

65 YEARS OF INDEPENDENT CONSUMER VOICE

200 MEMBERS

100 COUNTRIES

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Trick questions for consumers | Dark patterns

ARTIFICIAL INTELLIGENCE IN KENYA
MACHINES RECEIVE DATA, INTERPRET IT AND RESPOND
1:25 TONIGHT   DOCTORS' NATIONWIDE STRIKE OFF TO A SLOW START   9:37 PM

DON'T BELIEVE EVERYTHING
YOU SEE OR HEAR

AI IS CHANGING THE INFORMATION LANDSCAPE.
NOT EVERYTHING THAT REACHES YOUR DEVICE IS
TRUE OR TRUSTWORTHY

CONSUMER
COUNCIL OF FIJI
AI
WORLD CONSUMER RIGHTS DAY 2024
'FAIR & RESPONSIBLE AI FOR CONSUMERS'
15 MARCH

HOW AI AFFECTS
CONSUMER RIGHTS?

বিশ্ব ভোক্তা অধিকার দিবস ২০২৪
"স্মার্ট বাংলাদেশ গড়ি, ভোক্তার স্বার্থে কৃত্রিম বুদ্ধিমত্তা ব্যবহার করি"
আলোচনা সভা

GROWTH IN GENERATIVE AI USAGE

ChatGPT User Growth (MM) – 10/22-4/25, per OpenAI

ChatGPT Weekly Active Users, MM

+8x

(y-axis: 0, 400, 800)

(x-axis: 10/22, 11/22, 12/22, 1/23, 2/23, 3/23, 4/23, 5/23, 6/23, 7/23, 8/23, 9/23, 10/23, 11/23, 12/23, 1/24, 2/24, 3/24, 4/24, 5/24, 6/24, 7/24, 8/24, 9/24, 10/24, 11/24, 12/24, 1/25, 2/25, 3/25, 4/25)
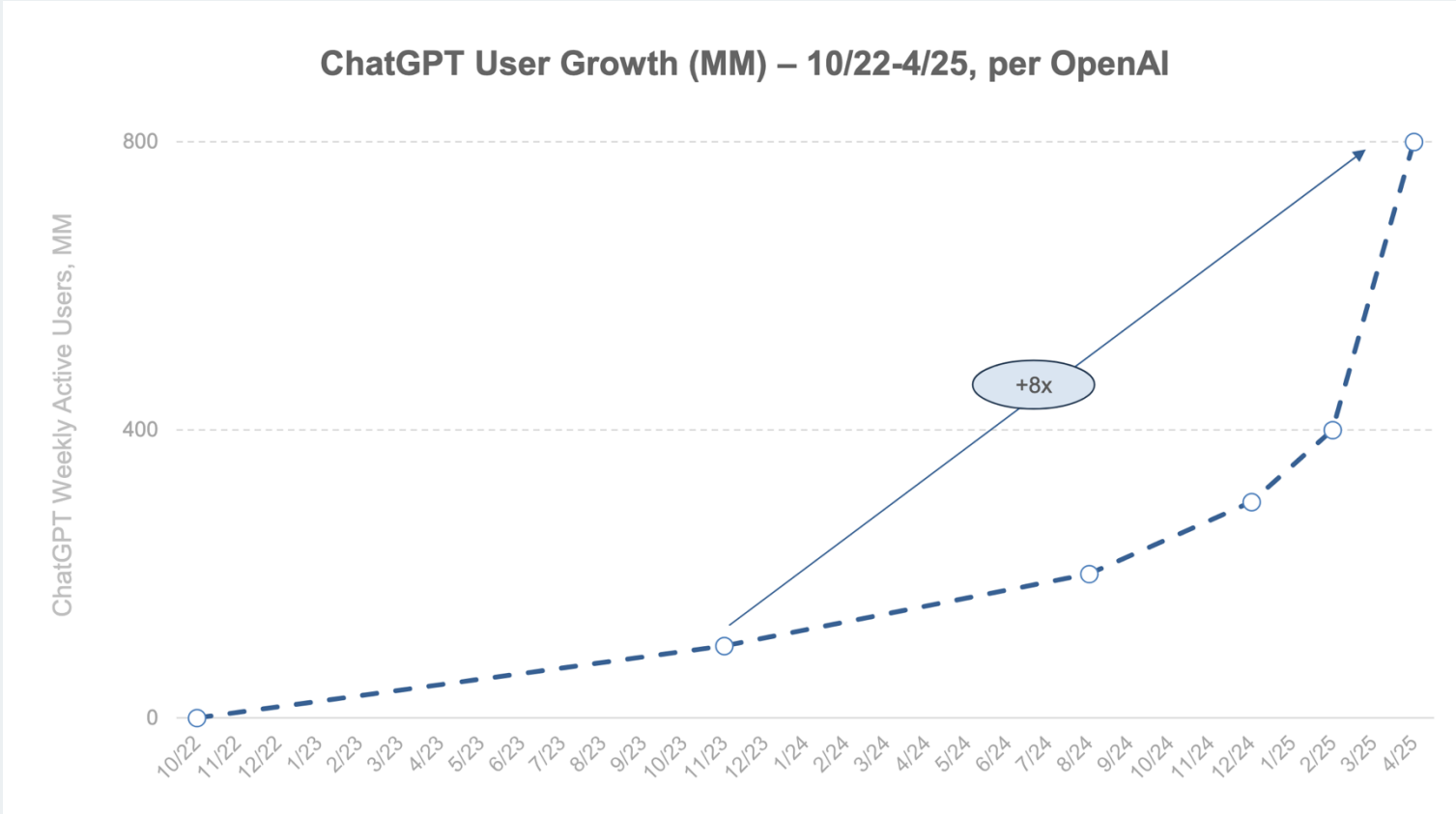
Google
4.9B Search Users, 3B+ Android Users, 1.5B AI Overviews Users & 1B+ Assistant Devices

Meta Users*
3.4B+

Apple Devices**
2.35B

TikTok Users***
1B+

Microsoft
1B LinkedIn Members & 400MM+ Office 365 Paid Seats

Spotify Users
678MM

Amazon
600MM+ Alexa Devices & 200MM+ Prime Subscribers

X Users
500MM+

Canva Users
230MM+

CORE QUESTIONS

- What are the **primary concerns** regarding the misuse of AI in the consumer protection sector?

- How can **regulatory frameworks** improve to address these risks while ensuring that AI continues to enhance convenience and consumer welfare?

- How can we **bridge the digital divide** between developed and developing countries to ensure AI technologies are effectively used for consumer protection globally?

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CONSUMER RESILIENCE AT RISK

AMONG THE MOST VULNERABLE CONSUMERS USING DIGITAL FINANCIAL SERVICES...

52%

HAVE FALLEN VICTIM TO SCAMS

VS. 19% OF LOWER VULNERABILITY CONSUMERS

61%

HAVE SOUGHT REDRESSAL
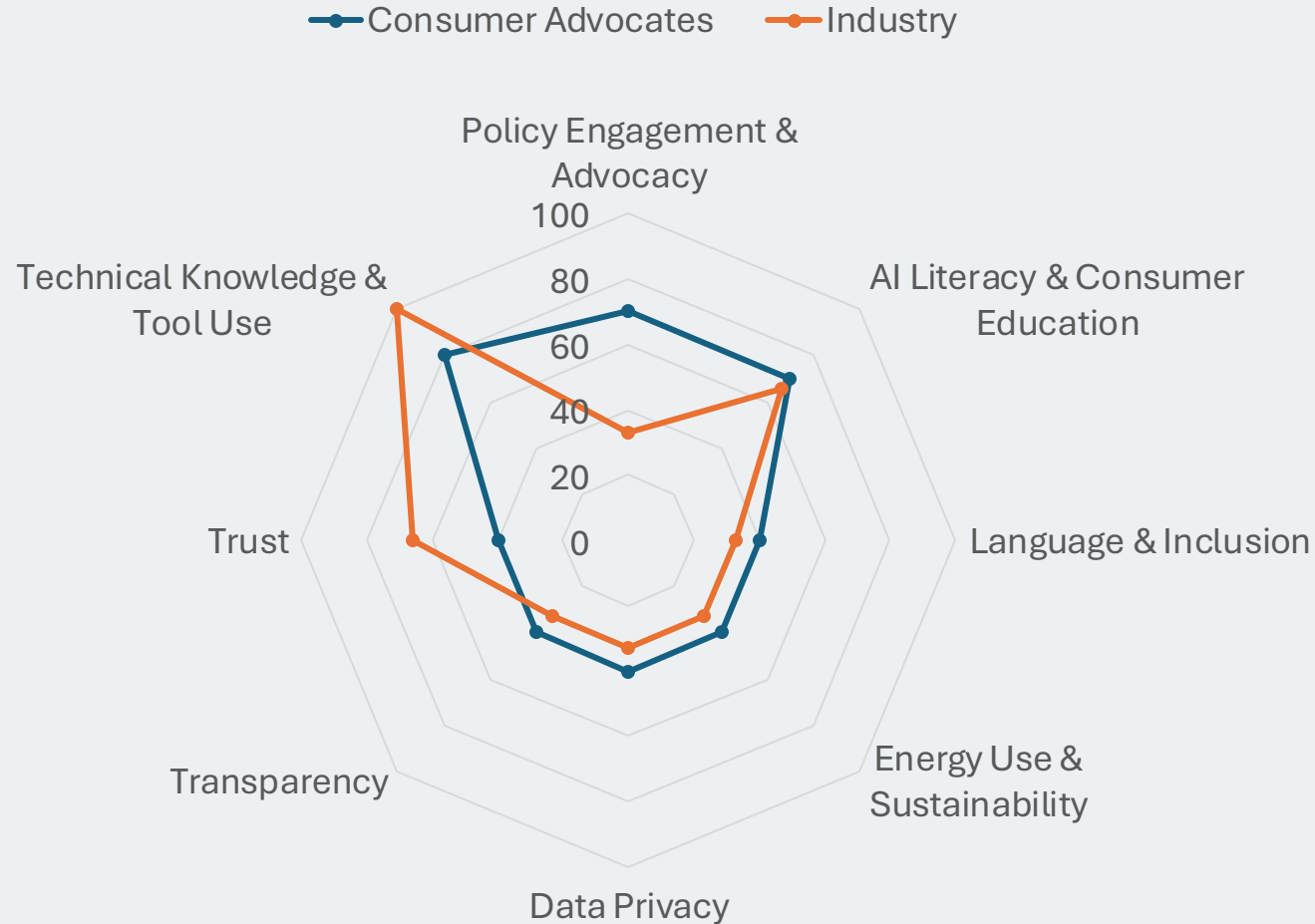
VS. 38% OF LOWER VULNERABILITY CONSUMERS

39%

ARE NOT CONFIDENT THEIR MONEY IS SAFE

VS. 33% OF LOWER VULNERABILITY CONSUMERS

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RISKS – AND PERCEPTIONS OF AI PRIORITIES

AI Priorities for Consumer Advocates and Industry (%)

Source: Consumers International: consultations with Members and Industry (2025).

"… realizing this promise requires an unwavering commitment to responsible AI, strong consumer protections, and a fair, level playing field for innovation. …"
Teresa Hutson, Microsoft

"… Data privacy isn't just about protecting information; it's about preserving the fundamental rights and freedoms of individuals in a digital world. …"
Meredith Whittaker, Signal

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A COMMON VISION AND PRINCIPLES

TRANSFORM DIGITAL MARKETS SO THEY ARE OPEN & ACCESSIBLE FOR ALL

This includes respect for data privacy, affordable and meaningful connectivity, and trustworthy information presented clearly.

DEVELOP INCLUSIVE & REPRESENTATIVE GOVERNANCE FRAMEWORKS

This means advancing protocols for training data and model design, investing in resources for their maintenance, and actively working with consumer advocates in their development.

ESTABLISH & MAINTAIN HIGH BENCHMARKS FOR CONSUMER PROTECTION

Through stringent, globally consistent procedures that safeguard people from harm and independent monitoring of the trustworthiness and transparency of commercial developers and deployers of AI.
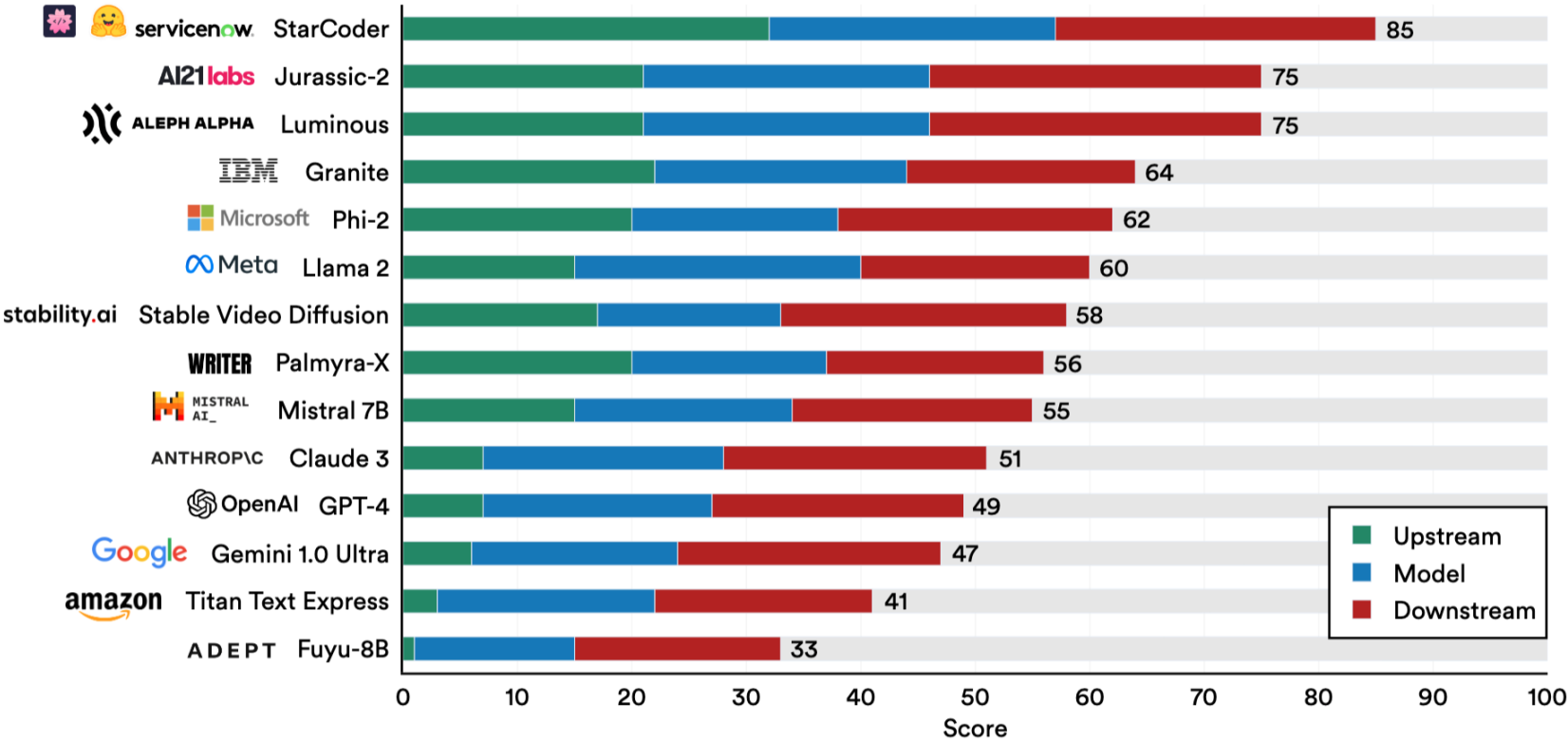
GUARANTEE THAT REDRESS & REPRESENTATION IS AVAILABLE, RESPECTED & ENFORCED

Clear and transparent processes must be established to report harms and see that rights to appeal are meaningful and fair. Information should be shared with consumer protection authorities when risks are identified. Consumers must have a voice in systems which they are impacted by.

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NO REGRETS MOVES: TRANSPARENCY

Foundation Model Transparency Index Scores by Domain, May 2024

Source: May 2024 Foundation Model Transparency Index

	Score
servicenow StarCoder	85
AI21 labs Jurassic-2	75
ALEPH ALPHA Luminous	75
IBM Granite	64
Microsoft Phi-2	62
Meta Llama 2	60
stability.ai Stable Video Diffusion	58
WRITER Palmyra-X	56
MISTRAL AI_ Mistral 7B	55
ANTHROP\C Claude 3	51
OpenAI GPT-4	49
Google Gemini 1.0 Ultra	47
amazon Titan Text Express	41
ADEPT Fuyu-8B	33

Legend: Upstream, Model, Downstream
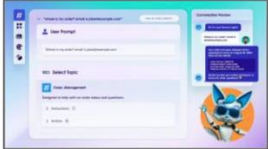
Source: Stanford Institute for Human-Centered AI

NO REGRETS MOVES: MEANINGFUL INCLUSION AND TRACKING CONSUMER OUTCOMES OVER TIME
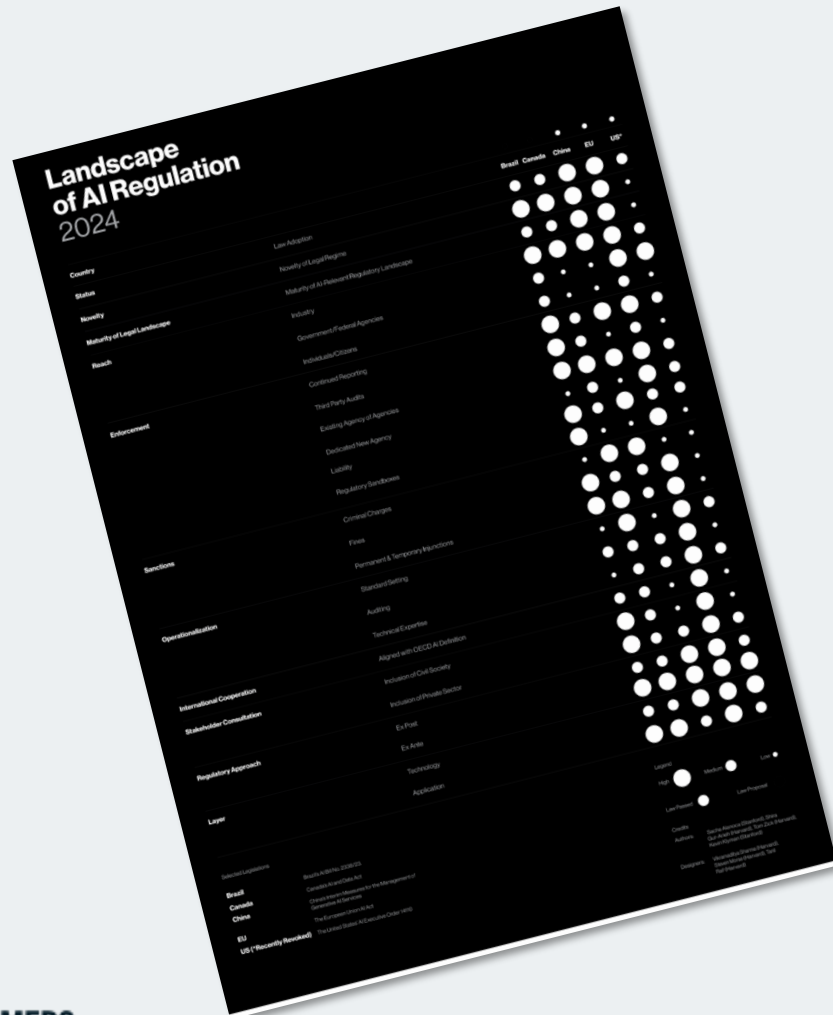
"…. The meaningful engagement of diverse stakeholders in the design, development, and enforcement of AI regulation is a critical aspect of participatory AI governance. … Concretely, civil society input tends to be limited both during the consultation phase for drafting the law and in its implementation—such as when legal principles are translated into specific requirements by standardization bodies. …"

Harvard Berkman Klein Center, Comparing Apples to Oranges, May 2025

LOOKING FORWARD: FROM GENERATIVE AI ...TO AGENTIC AI

Agent Released	Select Capabilities

Salesforce Agentforce
(10/24 = General Release)

- Automated customer support
- Case resolution
- Lead qualification
- Order tracking

Anthropic Claude 3.5 Computer Use
(10/24 = Research Preview Release)

- Control computer screen directly to perform tasks like pulling data from websites, making online purchases, etc.

OpenAI Operator
(1/25 = Research Preview Release)

- Control computer screen directly to perform tasks like pulling data from websites, making online purchases, etc.

Amazon Nova Act
(3/25 = Research Preview Release)

- Home automation
- Information collection
- Purchasing
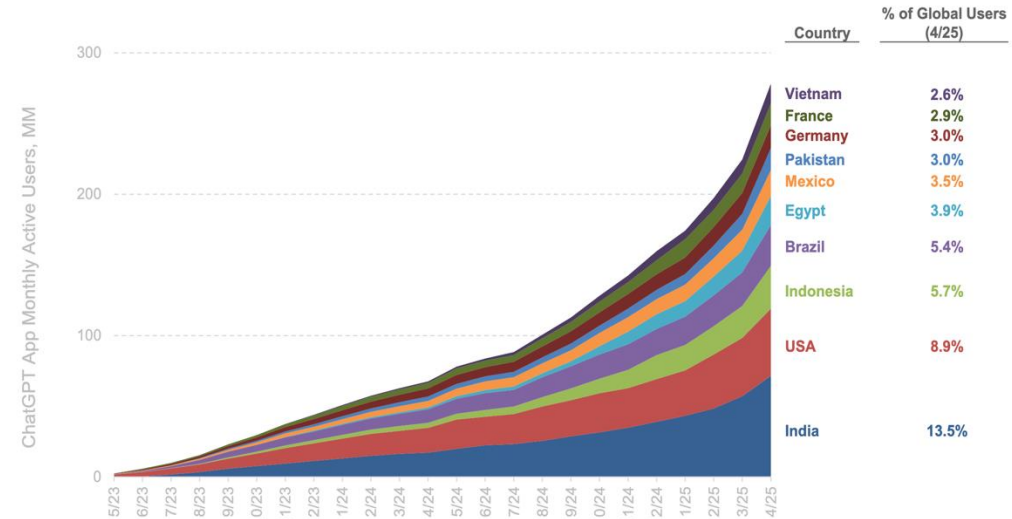- Scheduling

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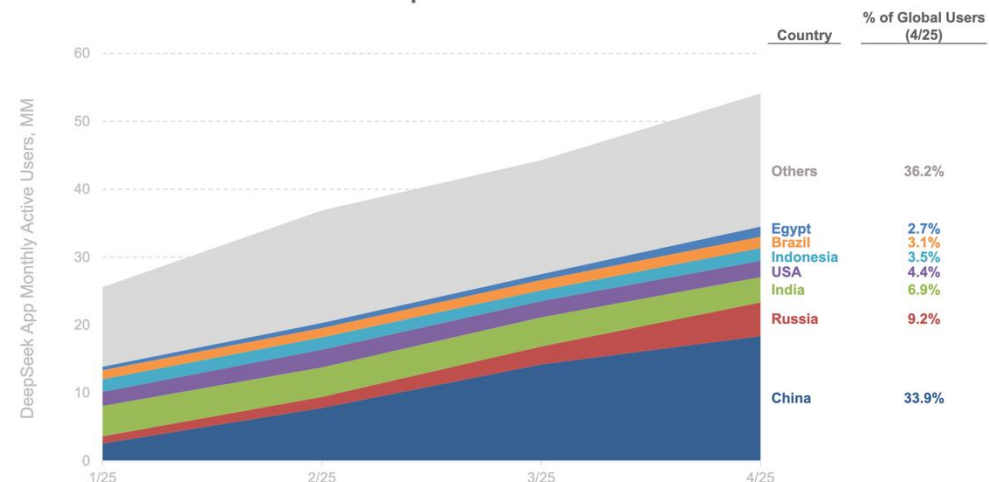
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".... When these new users come online, they likely won't be met by browsers and search bars. They'll start with AI – and in their native language. ..."
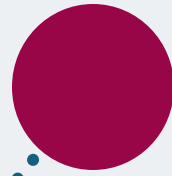
Mary Meeker, AI Trends, 2025

ChatGPT Mobile App Monthly Active Users (MM), Top 10 Countries – 5/23-4/25, per Sensor Tower

Country	% of Global Users (4/25)
Vietnam	2.6%
France	2.9%
Germany	3.0%
Pakistan	3.0%
Mexico	3.5%
Egypt	3.9%
Brazil	5.4%
Indonesia	5.7%
USA	8.9%
India	13.5%

DeepSeek Mobile App Monthly Active Users (MAUs) (MM) – 1/25-4/25, per Sensor Tower

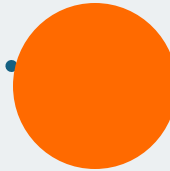| Country	% of Global Users (4/25)
Others	36.2%
Egypt	2.7%
Brazil	3.1%
Indonesia	3.5%
USA	4.4%
India	6.9%
Russia	9.2%
China	33.9%

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VISION FOR FAIR & RESPONSIBLE AI FOR CONSUMERS

Building network of partners and experts globally

Research & analysis spotlighting consumer experience, opportunities & harms, best and poor practice in marketplace

Leveraging AI as tools for consumers and consumer advocates

Advocating for consumer rights together with our Members

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BUILDING GLOBAL NETWORKS AND SHARING EXAMPLES

Privacy Pages

A privacy tool that allows you to have private and anonymized conversations with 3rd-party AI chatbots

Te Hiku Media

An AI model to protect indigenous language and engage the local community

RuralLink AI

A small-scale, locally owned and low-resource model to bridge the digital divide.

Source: Consumers International; DuckDuckGo, Te Hiku Media, and RuralLink AI. This is not an exhaustive list of examples, nor an endorsement by Consumers International.

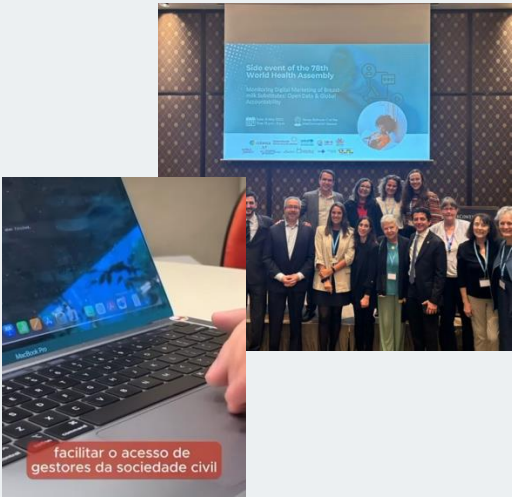# RESEARCH & ANALYSIS ON THE CONSUMER EXPERIENCE

2024 experiment across 19 countries – capacity building and learning:

- 100% generative AI chatbots produced some form of hallucination

- Only 50% included citations

- 100% recommend against asking for medical advice but many proceed to offer it anyway

- North American bias in the responses, for example through use of brand names and the sources cited.

2025 survey and research underway

SCALE AND SUPPORT CONSUMER ADVOCATES USING AI

What's the best car for a small family under $25,000?

Which chocolate brands have lead in them?

Are there recalls on baby strollers that I should be aware of?

Are your bills stuck in the past?

Do a quick double-check once a year and see how much you could save. We compare thousands of residential electricity and gas plans for free.

facilitar o acesso de gestores da sociedade civil

THANK YOU

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✉️ impact@consint.org

✕ @consumers_int

in @Consumers International

SIGN UP TO OUR NEWSLETTER

Sign up to our Global Consumer Digest here. Delivered every other month, it features our latest news and updates, leading consumer insights, and exclusive opportunities for friends and partners of Consumers International.

Consumers International brings together over 200 member organisations in more than 100 countries to empower and champion the rights of consumers everywhere. We are their voice in international policy-making forums and the global marketplace to ensure they are treated safely, fairly and honestly.

Consumers International is a charity (No.1122155) and a not-for-profit company limited by guarantee (No. 04337865) registered in England and Wales.

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Helena Leurent – speaking points

- Consumers International is a global network of 200+ members across 100 countries, shaping evidence-based advocacy for consumer rights through insights from consumers, industry, government, and civil society.
- Since 2024's World Consumer Rights Day, which focused on Fair and Responsible AI, a global campaign was coordinated with consumer organizations, revealing major transparency and reliability issues in generative AI tools. Since then we've been talking to different actors about consumer concerns and priorities in AI.
- There is a lack of transparency on when one is using AI, what it's doing, or how it affects them. Despite mounting harms, it remains difficult to move from individual case studies to collective evidence of impact, leading to challenges in accountability.
- Stakeholders diverge on their AI priorities: while consumers are concerned with fairness, inclusion, and advocacy, industry centers on adoption, preferences, and technical literacy. This highlights the need for a shared vision.
- We envision AI that is accessible, inclusive, accountable, and empowering — and consumer advocacy organizations are uniquely positioned to lead this shift.
- We've already seen this happening. Bright spots exist globally, where local, low-resource, and community-owned AI models are delivering real consumer value and protection.
- Now is the time to act. You can participate in this program by partnering with us, sharing regulatory priorities, and embedding consumer perspectives into national and global AI strategies.