



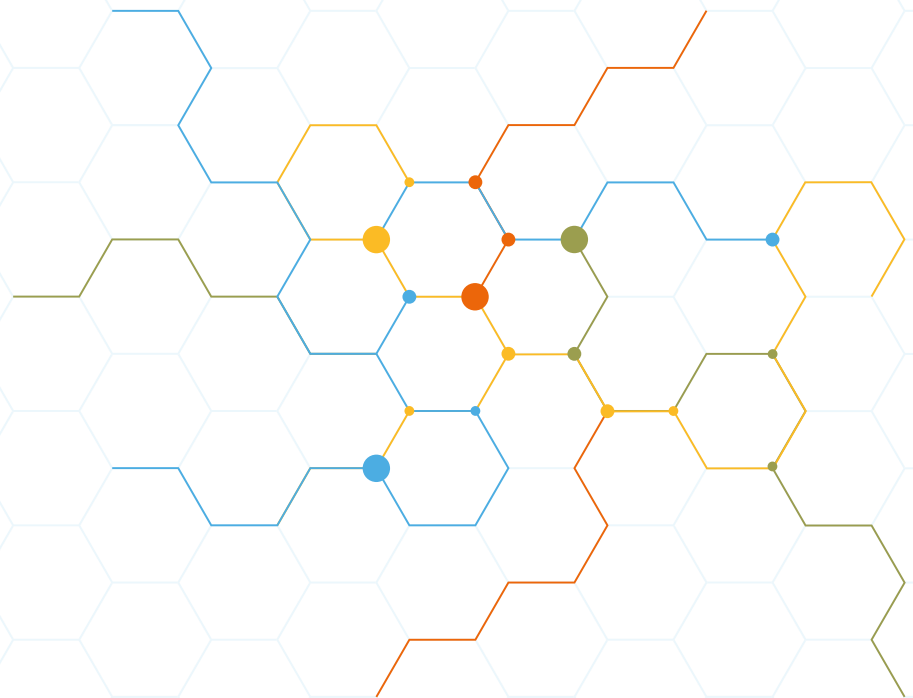
**CONSUMERS
INTERNATIONAL
SUMMIT 2019**

LEAD PARTNERS



CONSUMERS INTERNATIONAL SUMMIT 2019

HIGHLIGHTS REPORT



May 2019

INTRODUCTION

There is no more important time for leaders in consumer advocacy to explore critical issues for consumers.

Our world is becoming increasingly digitalised and technology is playing an expanding part in our lives. These possibilities, from mobile payments in Kenya, to smart TVs in Korea, are transforming consumer's lives. We want to see everyone reap the benefits, opportunities and economic advancements of the digital economy and society. For this to happen, digital developments need to not just be available to more people, but be trusted enough to be integrated in people's everyday lives. Building trust means involving people more. Consumers' traditional role as simply buyers of products and services has been expanded in the digital economy, as they share and create content, comment, rank, and exchange ideas. However, despite this, the rapid pace of change in new technology and the concentration of services can leave consumers unclear about what is happening behind the scenes and unsure of their choices. We want to see a digital world that consumers can trust - where access, opportunity, participation and innovation in digital technology flourish for everyone.

We all have a role in achieving this, from consumer advocates, governments and regulators to businesses and thought leaders around the world. Against that backdrop, over 450 business, consumer, government and civil society leaders from over 90 countries gathered in Estoril, Portugal for the Consumers International Summit, to share best practice and national impact agendas and to involve consumers in the design of new systems.

Our Summit 2019 was centred on Putting Consumers at the Heart of Digital Innovation. We explored not only core digital issues of privacy, access and data, and new technologies such as artificial intelligence, robotics, distributed ledger (known as blockchain), computational biology and the Internet of Things. As well as how digital will help or hinder achieving core consumer rights in food, finance, energy systems, our shared Sustainable Development Goals, and action on protection and redress. Most of all, we focused on what leaders can and must do to shape the future.

This report captures a few highlights from big and/or emerging themes as well as opportunities for action. It summarises some of the key messages and discussions from, not only, the Summit but also from our important member day and events held by our partners during the course of the week. We are delighted that this event, bringing together leaders focused on the future for consumers, is seen as a platform for dialogue and action.

Consumers International will be exploring several of these ideas through our Change Network. We look forward to working with many of you in this exciting new initiative which creates space for governments, businesses, other organisations and academics to work alongside the consumer movement to address digital opportunities and challenges facing consumers.

Thank you to our lead partners [Direção-Geral do Consumidor](#) and [the Internet Society](#), as well as all of our Summit supporters. And a special thank you to our members around the world for coming together for change.

Emerging themes and ideas for action

- A Changing World: Consumer Advocacy for Impact
- Sustainability in a Digital Age
- An Affordable, Inclusive Internet Access for All
- Consumer Protection in the Hybrid Consumer Marketplace
- Diversity in Digital
- Generation Z and Next Generation Consumers
- Consumers at the Heart of the Internet of Things
- Balancing the Risks and Opportunities of AI

EMERGING THEMES AND IDEAS FOR ACTION



A CHANGING WORLD: CONSUMER ADVOCACY FOR IMPACT

Half of the world's population is now online, with one million new users joining every day in 2018, giving people around the world access to financial, health and educational services and e-commerce. New technologies are fundamentally changing systems that consumers rely on, bringing new opportunities but at the same time, new challenges. Offline consumers are also still facing the same issues they have previously; food security and product safety for example.

The pace of change in this rapidly evolving world means that regulation cannot always keep up. Smart regulation means admitting you don't know everything. It means being open to change and basing actions on evidence. That is why as consumer advocacy experts we need to adapt to meet these new challenges – thinking creatively, and nimbly, while continuing to base our actions on United Nations principles for consumer protection.

Where possible, we can engage with a much broader range of stakeholders in a more open process to understand how to use or adapt existing regulation. We can work much harder to bring in groups that are underrepresented in regulatory dialogues.

The value of working together is clear. Both to invest more time in international cooperation to understand developments and encourage consistency in increasingly international markets and companies.

As well as working together on well-designed collective redress where things go wrong. This should be an option available in all countries.

SUSTAINABILITY IN A DIGITAL AGE

We need urgent and radical changes in lifestyles and many of the global systems on which we rely, to stop further catastrophic negative changes in the Earth's systems, including climate change and mass species extinction. Goal 12 of the Sustainable Development Goals recognises the importance of consumption to the future of the planet and our societies, and the recent fourth UN Environment Assembly drew on this calling for "innovative solutions to address environmental challenges... focusing on how to consume and produce sustainably". Consumer advocacy and action is not only relevant for SDG 12 – every Sustainable Development Goal is relevant to and impacted in some way by consumer choices.

The Summit showed how digital innovations could be part of making sustainability the easy, beneficial choice for consumers. For example, [IoT Analytics](#) estimates that 84% of existing IoT technologies can address and help to achieve the Sustainable Development Goals. A digital ID for products could make food supply chains more transparent and easier for consumers to know the impact of what they are buying. Using robotics in picking and packing could dramatically reduce food waste. At the same time, technology solutions are not a panacea. Consumers also need to be ready to change their habits and go against the mainstream if we want to meet the Sustainable Development Goals. While

raising awareness helps, it does not always lead to behaviour change, or enable consumers to take action.

Consumer groups are already driving action. For example, through the Consumers International administrated Green Action Fund, our member, Consumer Education and Research Center (CERC), India has established a community space for passing on items people no longer need, or even excess food. They are planning to create an online system so people can exchange resources online. Our Belgian member Test-Achats/TestAankoop is responding to the challenge of e-waste with a web reporting tool called [Trop-vite-use](#) to create an evidence base of products which people think have worn out too quickly. This will help advise consumers on what to buy and demonstrate demand for longer lasting products to manufacturers. At the Summit we heard suggestions to link up the issues of interoperability and reuse of digital devices to reduce early obsolescence and toxic e-waste.

The opportunity: Consumer advocacy has a crucial role to play in meeting the Sustainable Development Goals and the challenge of climate change. This will require effort at all levels: understanding the change required and likely impact; being involved in the design of how new technology solutions are deployed; understanding the likely implications and designing appropriate ways for safety and fairness for consumers for the future and through change; advocating for policy which protects the rights of consumers now and in the future; challenging government and business which do not follow through on promises to consumers.

AN AFFORDABLE, INCLUSIVE INTERNET ACCESS FOR ALL

Affordable internet access is a key issue for consumers in the Global South, and despite progress on access, the Web Foundation reminded us all that “no country has achieved universal equitable access to the internet”. This means many people are unable to reap the benefits of digital connection, such as access to public services, or essentials like banking and payments. Companies are also missing out on reaching these new markets, and countries are missing out on growth. It is estimated that connecting the rest of the world’s population to the internet would mean an increase in economic activity that could [generate \\$2.2 trillion in additional GDP and more than 140 million new jobs](#).

The Sustainable Development Goals call for affordable, universal internet access by 2020. Without immediate action we will [miss this target by over 20 years](#) and see billions of consumers in less developed economies missing out on the opportunities of digital. Our members are contributing on the ground to creating more affordable internet access. Members in Fiji and

Brazil have successfully campaigned for the removal of data caps that limit the poorest consumers’ access to the internet, thus enabling millions more to make the most of the social and economic opportunities which come from being online.

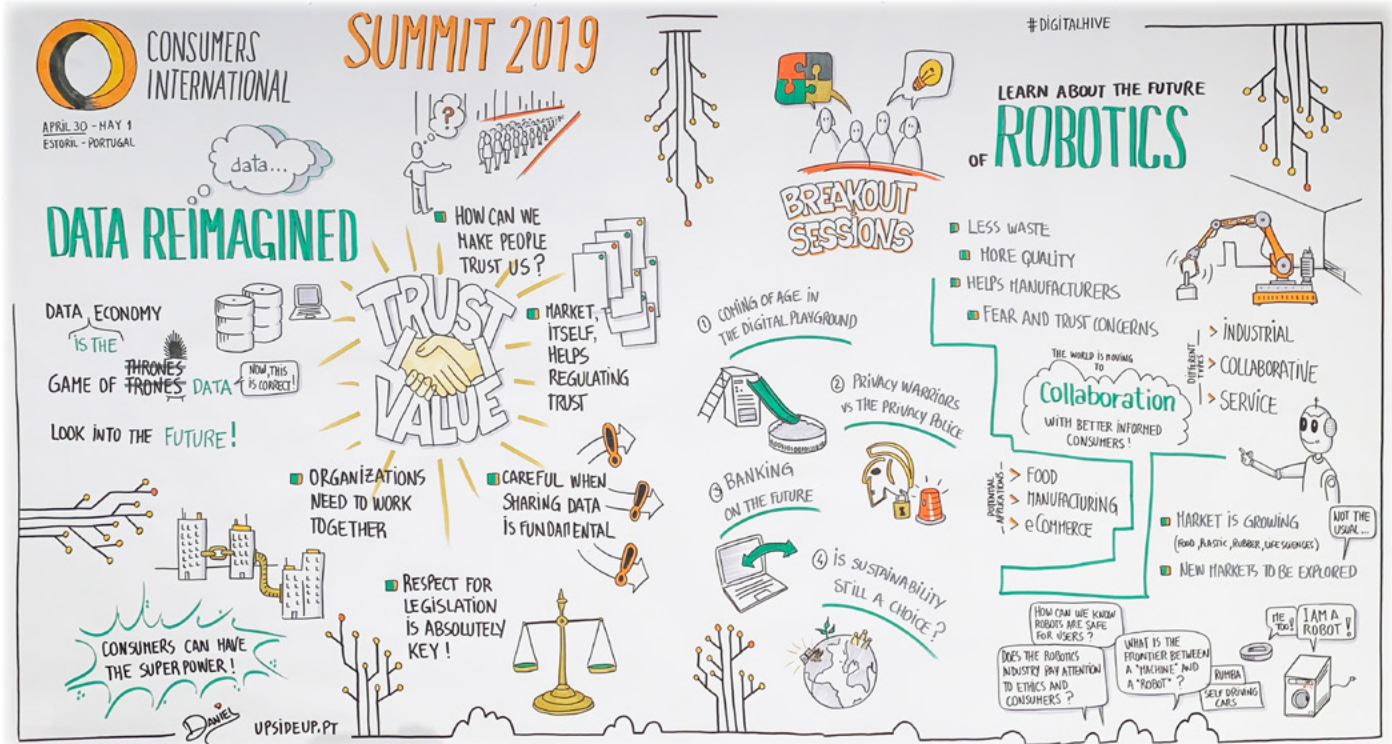
The opportunity: We want to see urgent investment in infrastructure, affordable devices and services, and open and competitive broadband and mobile markets to keep up the pace at which the next 50% get online.



CONSUMER PROTECTION IN THE HYBRID CONSUMER MARKETPLACE

Consumers increasingly operate in a hybrid marketplace that is both offline and online, mobile and computer based, and national and international. This demonstrates how consumers are keen to embrace the opportunities that new technology offers but, when they can, mix and match to compensate for some of the challenges. However, this will always be more of a challenge for low-income consumers or consumers in isolated areas where a mobile phone or a shared connection may be their only option.

Consumer protection is clearly struggling to keep up with the speed of change. An UNCTAD report found that only 52% of countries could provide information about consumer protection legislation that relates to e-commerce. Without consistent consumer protection it will be difficult to improve consumer trust regardless of the market or the means of access.



Another aspect of this hybrid marketplace is the rapid rise of cross border e-commerce. Supporting the choice and opportunities that this creates will require a new focus on how to create consumer trust through better protection, standards and effective means of complaint handling and redress. Earlier this year a group of 72 countries started new trade discussions on cross border e-commerce and, unusually, consumer trust is high on the agenda. Consumers International has already started working with members to ensure this opening is translated into real benefits for consumers.

The opportunity: improving protection for online consumers, and developing effective means of complaints handling and redress, will help to build consumer trust which is good for business and consumers. Adapting to new technologies does not always require new legislation and, even where it does, there are an increasing number of initiatives to learn from, including through Consumers International's Digital Index. In other cases, such as with cross border complaints, new technology may well be part of the solution.

DIVERSITY IN DIGITAL

Online is a land of inequality. For example, in terms of use, the proportion of women using the internet is 12% lower than the proportion of men using the internet worldwide, the difference is more pronounced in Least Developed Countries, only one out of seven women is using the internet compared with one out of five men.¹

There is also a lack of diversity in digital product creation – this means at best we get products that don't work for everyone, and at worst we see biases and assumptions built into digital systems as they grow, creating a vicious circle we need to cut through.

Many Consumers International members are working on access and education programmes to enable a wider range of people to make use of digital technology, such as our members in India working on digital literacy for rural residents. However, digital skills training and access are not always enough to bring in diversity of opinions and insights at the design stage. There are a broader societal equality issues to be considered - without equality and respect for diversity offline, we cannot hope for it online. As well as increasing gender diversity, Consumers International's Rwandan member ADECOR want to see services in their home languages - this will unlock key online services such as mobile banking, which currently only offers products in English - spoken by just 0.1% of the population. Creating services in Kinyarwanda, spoken by 93% of the population, or French (6%) would open up a huge amount of access and opportunity for Rwandans.

The opportunity: Increased support to access and digital literacy. Opening up the design stage of digital innovation to more people in order to create services, products and solutions that consumers really value and trust. Building in tests and audits along the system for inclusion and to root out biases and enable redress. Making more online content and devices available in national and local languages.

GENERATION Z AND NEXT GENERATION CONSUMERS

Generation Z were born between 1995 and 2015. They have grown up in a world with digital technology, though many still have barriers to access due to location, cost or cultural issues. By 2020, Generation Z consumers will be the largest consumer market.²

At the Summit we heard from some of Generation Z's leaders-in-waiting who said they will be active, questioning consumers - as demonstrated by the recent youth climate strikes. They have high demands of companies, and want them to play their part in limiting the social and environmental impact of consumption. They expect inclusivity and dialogue and respect brands that take a stand on key global issues like sustainability and equality.

Technology can help respond to their expectations, and the Summit included some new companies led by young innovators who are making products' environmental impact more transparent and enabling consumers to make informed choices easier.

On growing up digital and immersed in tech from birth, there were important questions about how to gain meaningful control and consent over how they create their digital future. Possible answers include greater interoperability and data portability which give people easier ways to move between services and modify tech for their own means.

The opportunity: By hearing from and working with the next generation of consumers, consumer organisations, governments and digital companies can better understand the experience of younger consumers who want to be in control of their digital future. Be a trusted channel for the next generation of consumer activists and innovators.

CONSUMERS AT THE HEART OF THE INTERNET OF THINGS (IOT)

Consumer use of connected devices is growing, and growing industrial IoT provides the opportunity for new forms of consumer power to drive positive change through the supply chain. How can we best lay the foundations for a safe and trusted IoT?

New research from Consumers International and the Internet Society helped form the discussion about IoT and trust. Testing by many of our members show that lots of connected products from toys to televisions and home security systems come to market without basic security and privacy protections³, yet our new research with ISOC found that 77% of consumers said information about privacy and security are important considerations in their buying decisions and almost a third of people (28%) who don't own a connected device don't buy smart products because of these concerns. There is an opportunity for companies who want to take a lead on trust and security and demonstrate they are listening to consumers.

The pace of change in this fast-growing market can make regulation difficult. By the time a consumer IoT product has been assessed and understood the software could have completely changed. To address this we need additional mechanisms for change that complement and fill gaps left by regulation, for example voluntary standards, working with business and consumer education.

The opportunity: companies can take a lead on trust by demonstrating they are responding to consumers' concerns. Improved practices and standards can be developed through collaboration between companies and consumer groups whilst continuing to work for regulation to establish the protection consumers need. This concerns not only the Consumer Internet of Things but the Industrial Internet of Things where consumer choices must be built into design.



The Trust Opportunity: Exploring Consumers' Attitudes to the Internet Of Things

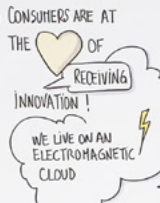
Our research with the Internet Society asked consumers in the United States, Canada, Japan, Australia, France, and the United Kingdom their views on IoT. We found that 65% of consumers are concerned with the way connected devices collect data. More than half (55%) do not trust their connected devices to protect their privacy and a similar proportion (53%) do not trust connected devices to handle their information responsibly. Despite 69% of those surveyed saying they own connected devices. [Read more](#)

2 Forbes, [How Much Financial Influence Does Gen Z Have?](#), 10 Jan 2018

3 For example: Norwegian Consumer Council, [Significant security flaws in smartwatches for children](#), 18 October 2017
Norwegian Consumer Council, [Connected toys violate European consumer law](#), 18 October 2017
Consumer Report, [Samsung and Roku Smart TVs Vulnerable to Hacking, Consumer Reports Finds](#), 7 February 2018

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Connection and Protection in the consumer IoT



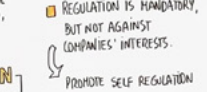
IoT DEVICES NEED TO BE SAFE AND USEFUL



WE NEED TO APPLY TRUST by design TO IoT DEVICES!



THINGS NEED TO CHANGE AS COMPANIES COLLECT DATA ON A VERY AGGRESSIVE WAY!



BREAK OUT sessions



cleaning up online Scams



HOW CAN CONSUMERS SAY THAT ARTIFICIAL INTELLIGENCE IS ON THEIR SIDE?



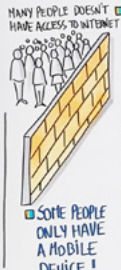
DANIEL UPSIDEUP.PT

What happened here?

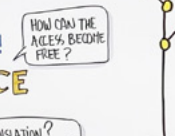
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#DIGITALHIVE

Access at any cost?



POLICIES



BREAK OUT sessions

TECH, TRADE and TRUST

HALF OF THE CONSUMERS



The world in their hands: THE RISE OF MOBILE-ONLY INTERNET CONSUMERS

Inspirations for the future coming together for change



MOST REPEATED OR STRONG WORDS

WHAT INSPIRED THE AUDIENCE

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BALANCING THE RISKS AND THE OPPORTUNITIES OF AI

AI-enabled technologies are entering consumers' lives at a fast pace, and sometimes in hidden ways. 76% of executives say they expected AI to 'substantially transform' their companies within three years. A third said ethical risks were one of the top three concerns about the technology⁴.

Innovations in AI can bring real benefits but will be most successful when it is developed with consumer expectations and needs centre stage.

Consumers International research launched at the Summit 'Artificial Intelligence: consumer experiences in new technology' shows people enjoy the independence, motivation, and discovery of AI-enabled services but that concerns and worries run just below the surface. Consumers feel either 'all in or all out' with limited choices and autonomy over how they use the technologies. Companies can use this to understand what people don't like about personalised, automated technology and find ways to deliver innovations in ways that consumers want.

Multiple sessions in Estoril highlighted concerns that AI-enabled technologies could further embed discrimination against particular groups of people, particularly when new consumer services are rolled out without an understanding of the local context. Conscious of problems that might occur later, identifying where responsibility and accountability lies was seen as crucial. Many felt ethical codes were not enough to tackle risks and that mandatory standards and regulation should pave the way for ensuring that AI consumer technologies develop with consumers at the heart.

The opportunity: Establishing effective accountability frameworks is key - if this can be done and done globally, consumers will be much better able to enjoy the opportunities and benefits of AI without fear or concern. One approach is to conduct a regulatory gap analysis, to find out where our human and consumer rights can be upheld by current regulation and where new rules are needed.



Artificial Intelligence: consumer experiences in new technology

Our report released at the Summit, researched the consumer experiences of Artificial Intelligence (AI) and included opinion from expert stakeholders. The consumer research carried out in Australia, India and Japan aimed to get a sense of peoples' understanding of the way in which AI enabled services shape their consumer journeys and experiences, and consumer outcomes.

Consumers show firm enthusiasm and appreciation of what AI enabled technologies can do, giving them independence, entertainment and motivation in convenient and interesting ways. However, as participants had the chance to better think about the role of AI facilitated services in their lives, they identified a variety of possible negative outcomes and challenges. [Read more](#)

SESSION SUMMARIES AND INSIGHTS

The following section includes a selection of voices and viewpoints from sessions in the programme.



1. A CHANGING WORLD

WHAT WILL CONSUMER CHOICE LOOK LIKE IN THE FUTURE DIGITAL ECONOMY?

The Summit opened with a big picture view on the future of the digital economy for consumers, asking how new and emerging trends might impact on consumers. Speakers from industry and consumer groups across the globe expanded on the key question and asked how we put consumers at the heart of the digital economy?

- Consumers lack trust in businesses and politicians, but consumer advocacy groups are trusted. Given the loss of trust across all institutions and sectors including civil society, this trust cannot ever be assumed.
- The panel agreed there is a need for far greater diversity among the people driving digital innovation. For example, women and people of colour are massively underrepresented in Silicon Valley.
- The panel emphasised the need for cooperation between the consumer movement, industry and regulators. Consumer groups need to convey the challenges facing consumers to businesses, to help them deliver what consumers want.

DISRUPTING CHOICES IN FOOD, FINANCE AND ENERGY

What opportunities are created for consumers when disruptive intermediaries break through? Digital disruptors from the food, finance and energy sector and consumer groups talked about creating change with consumers at the centre.

- Consumer organisations don't have to just follow and react to consumer concerns, they can lead businesses by showing exactly how to meet consumer expectations – in that way they can become disruptors themselves.
- Consumers are drawn to disruptive companies because many of them have found new ways to open up and increase transparency. The more transparency, the more consumers can be empowered to take control of their own consumer experience.
- Businesses should build better, trusted relationships with their consumers, and reach out to them to harness their knowledge and insights to improve their services.

BANKING ON THE FUTURE

The collision of financial services and technology has brought about a revolution in banking. This session looked at how providers, regulators and consumer groups can work together to ensure new technologies in finance support inclusive access, choice and innovation, whilst raising standards and maintaining high levels of consumer protection.

- Excluded and marginalised consumers are at the base of the pyramid. They do not just need solutions for financial transactions, but also ones that make life transactions and the logistical issues easier to manage.
- Technology is leapfrogging traditional bricks and mortar to reach previously excluded consumers, but it has brought about new issues like data, privacy and indebtedness.
- Risks for consumers must be matched by standards of practice on how financial services interact with consumers and the new problems they face.

KEEPING UP WITH THE PACE OF CHANGE: HOW ARE REGULATORS RESPONDING TO DIGITAL INNOVATION?

This session explored how consumer protection authorities are responding to the challenges of digital innovation and its impact on consumers. A panel of regulators from different countries considered how to design regulation in a period of rapid change.

- Smart regulation means admitting you don't know everything. It means being open to change, and basing actions on evidence.
- Where possible, we can engage with a much broader range of stakeholders in a more open process to understand how to use or adapt existing regulation. We can work much harder to bring in groups that are underrepresented in regulatory dialogues.
- As markets and companies become more international, we need to invest more time in international cooperation to understand developments and encourage consistency.

THE REVISION OF THE UN GUIDELINES FOR CONSUMER PROTECTION

The revision of the UNGCP in 2015 was a major achievement in updating guidance on consumer protection for the modern world. What changes were made and what does this mean for consumer protection internationally?

- When considering complex emerging consumer challenges brought about by technology, it is important to go back to the fundamentals - as enshrined in the UN guidelines for consumer protection.
- Quality, safety and sustainability of products and services is hugely important and we must continue to work together across the globe to protect consumers and citizens. Where regulation can't keep up, we need to be flexible and open to working outside of our comfort zone expanding our connections to work with other stakeholders.
- For international cooperation to be effective, consumers, business and governments must work together, there should be a continuous exchange between these three actors, and a strategy should be put in place to maintain a permanent dialogue that includes the UN.

When considering complex emerging consumer challenges brought about by technology, it is important to go back to the fundamentals - as enshrined in the UN guidelines for consumer protection.



KEY CHALLENGES IN CONSUMER PROTECTION

The panel discussed new and challenging issues in consumer protection including peer-to-peer markets, cross border transactions and vulnerability and the role of consumer law in protecting and empowering consumers.

- Ongoing challenges such as business transparency, healthy diets and sustainable consumption remain and are important for consumers. We should also challenge discrimination that treats consumers differently.
- Digitisation is a common global challenge, even if it manifests itself differently across continents. Consumers can realise real benefits, but there are also dangers such as the discrimination against certain consumers by data driven decision making.
- Digital inclusion does not just mean new infrastructure, increased access and more affordable prices. It also means ensuring less advantaged or vulnerable consumers are connected and they can access services that meet their needs.

INSPIRATION FOR CHANGE

In one of our final sessions, innovators and leaders offered their reflections on what they heard and experienced during the Summit, and what more we need to do to come together and connect for a digital world consumers can trust.

- Choices need to be disrupted by businesses and consumers alike. Businesses need to align with the needs of consumers in considering privacy, inclusion, access.
- Consumers can change and disrupt their choices. Consuming in more sustainable ways and reducing waste will be better for their communities and for the planet – considerate consumption is now a necessity rather than a luxury
- There are so many opportunities for the poorest communities in society to engage in the digital economy and we can't move forward without them.

Digitisation is a common global challenge, even if it manifests itself differently across continents. Consumers can realise real benefits, but there are also dangers.



2. SUSTAINABILITY AND DIGITALISATION

IS SUSTAINABILITY STILL A CHOICE?

This session examined whether sustainability is a choice for consumers – is it something that they consider in their everyday purchasing decisions? Do they feel obliged to consume in an environmentally-conscious way, or are there other competing pressures for consumers which take precedence? This session examined initiatives to encourage sustainable consumption with a focus on the digital world.

- Young people have an important voice now, and continuing in the future, as income and purchasing power increase. Young consumers have the opportunity to demonstrate what conscious consumption looks like to older generations. Working with the youngest in society, particularly within schools, teaching about sustainability is critical for encouraging a change towards lifestyles more in balance with the planet's resources.
- Act now: radical changes in lifestyles are needed right away to avoid catastrophic negative changes in the Earth's systems, including climate change and mass species extinction. Whole ways of living need to change and there is increasing widespread recognition of the need to do this. The Paris Agreement represents a key touchstone of international agreement for a fundamental systems change towards more sustainable ways of living.
- Show consumers the personal benefits of making sustainable choices. Change the narrative from one of abstinence to being about using long lasting, quality products and making a stand against those products which fail too soon, or increasing the recycling and reuse of items.

HOW CAN WE MAKE SUSTAINABLE CONSUMPTION THE EASY CHOICE FOR CONSUMERS?

Taking Sustainable Development Goal 17 'Partnerships for Sustainability' as a starting point, we explored the importance of collaboration:

- In India, unsustainable consumption is a relatively new phenomenon. Cultures of sharing were prevalent in the past and could now be revived.
- Innovative online platforms such as [Mi.Codigo.Verde](#) can be used to keep consumers informed and help them buy more sustainable products.
- Opportunity to make repairing products cheaper and easier for people. The cost of repairing electronic devices is often too high, incentivising consumers to simply buy new devices.

Radical changes in lifestyles are needed right away to avoid catastrophic negative changes in the Earth's systems, including climate change and mass species extinction.



3. AFFORDABLE, INCLUSIVE INTERNET ACCESS FOR ALL CONSUMERS

ACCESS AT ANY COST

How can we build confidence and boost participation for those not yet online? There is an assumption that people in poorer countries will compromise their rights to get internet access, but is this really the case? Comments from the panel included:

- There is no one-size-fits-all approach that can deal with access to internet, as well as infrastructure it also needs an enabling policy environment. We need to ask consumers how we can make the internet work for them and adapt policy and practice to that.
- Zero rating doesn't necessarily give people more access or choice. It keeps them locked in to particular services and does not increase diversity because the same types of people keep using them.
- Free internet can get expensive and politicised. When business offer free internet, it usually asks for something in return.

THE WORLD IN THEIR HANDS: THE RISE OF MOBILE-ONLY INTERNET CONSUMER

How can consumers with mobile-only internet access enjoy the benefits of connection without the compromise?

- Consumers should not be prevented from accessing public services due to a lack of internet access, or limited access via mobile
- The language barrier needs to be broken down: more online content is needed in local languages, and more devices in languages other than English.
- The mobile gender gap is yet to be overcome. Women in the Global South are still much less likely to own a mobile phone or access the internet than their male counterparts.
- There needs to be greater transparency in terms of pricing. Lower-income consumers should not face higher prices for data packages than wealthier consumers.

4. DIVERSITY IN DIGITAL

HALF OF ALL CONSUMERS

What do we gain when everyone's needs are central to the design and delivery of digital innovation? The voices of women are getting louder in tech development and innovation. This session heard from those leading the change and found out what it could mean for other groups who have been marginalised by tech.

- Digital skills training and access are not always enough to include women in the online world. Social and cultural environments also need to change, and this takes a collaborative effort.
- It is important that the people who use the internet are the people who are building it. We should find ways to encourage the inclusion of women.
- When designing digital products, we need to meet people where they are - whether it's disabled people, people in developing countries or people not speaking English.

PROTECTING AND EMPOWERING VULNERABLE CONSUMERS

This session looked at how we can protect the rights of all consumers, including the most vulnerable.

- Legislation to tackle issues vulnerable consumers face already exists. However, in many cases it is not implemented and therefore many vulnerable consumers cannot exercise their rights.
- Some felt vulnerable consumers need to have access to the basic infrastructure first, such as water and energy, before we can start working on digital access.
- However, digitalisation can be a way to provide essential services like finance or energy and so these issues can often be addressed in parallel.

5. GENERATION Z CONSUMERS

WHAT DOES GENERATION Z MEAN FOR THE CONSUMER MOVEMENT?

By 2020, Generation Z consumers will be the largest consumer market. As demonstrated by the recent youth climate strikes, Generation Z expect inclusivity, dialogue and respect brands that take a stand on key global issues. As the first true generation of digital natives asserts themselves, we ask them what this means for how we articulate consumer protection in the digital age.

- Young consumers are calling for two major things: inclusivity and interoperability. Everyone should have a voice and be able to use the technologies that they want to use for their full benefit.
- More developed and comprehensive education on sustainability is needed.
- In developed digital economies, Generation Z are used to the rapidity of change and are digitally literate. They can be engaged to act as one to tackle problems in society.

COMING OF AGE IN THE DIGITAL PLAYGROUND

This session looked at how we can support and empower children in the age of ubiquitous technology.

- The reality of how children use technology and toys is often different to what manufacturers or developers have imagined, leading to unintended consequences.
- Younger people engage with and relate to technology in different ways, practice and policy must work hard to understand this and make sure it keeps up.
- There was low optimism about the ability to fully protect children online, which shows a clear opportunity for consumer organisations to follow developments in sector, finding innovative new ways to keep children safe online.

6. E-COMMERCE

CLICKS AND MORTAR

This session looked at what platforms, enforcement agencies and companies can do to improve consumers' confidence and build a safer marketplace for both connected consumers and those yet to get online.

- Providing good customer service and putting things right is a core part of a consumer-facing business. If companies fail to do this, they should be held to account.
- Improving confidence could be done through consumer dispute resolution mechanisms. Are there opportunities to create consistent standards for dispute resolution, to make them easier to use when shopping across borders?
- Building consumer knowledge and skills is essential so that consumers are aware of their rights and have information on what action to take if a problem arises with e-commerce.

TECH, TRADE AND TRUST

Early this year a group of 72 countries started new trade discussions on cross border e-commerce. This session discussed which issues need to be on the agenda to build consumer trust.

- Make consumer organisations' voices heard in trade negotiations and call for a minimum floor of consumer protection, with a facility to support those countries that still need to reach this level. Avoid maximum levels that would limit governments' ability to introduce new regulations in the future.
- There are serious questions about the inclusion of digital issues such as data protection, net neutrality, cyber security and AI source code in trade negotiations as it was felt these issues are better dealt with in other processes with a more relevant mandate.
- Developing countries require support to negotiate these agreements on a level playing field with countries that have stronger technical capacity.

CLEANING UP ONLINE SCAMS

Business, enforcement agencies and consumer groups talked about the problem of online scams and what more could be done to increase trust in online marketplaces to prevent consumers losing money and personal information.

- Is there an opportunity for Consumers International to work with major players in social media, e-commerce, including platforms, payment providers and members on the shared aim of preventing scams before they reach consumers.
- All actors can share ideas about how to inform consumers about identifying and reporting scams. Including targeting messages to consumers who appear to be engaging with potential scams.
- To prevent cross-border scams, authorities need agreements to promote collaboration and consistent approaches for reporting and investigations.



Consumers International's new research Social media scams: Understanding the consumer experience to create a safer digital world shows that the volume and impact of scams shared through adverts and posts on social media platforms is increasing rapidly across the globe.

We undertook a pioneering study that monitored public online conversations about social media scams in nine countries over two years. We found that many social media scams are a cross-border border problem for consumers - they often originate from another country where the same language is spoken.

Consumer protection authorities and consumer organisations agreed that social media platforms should work with stakeholders and take more decisive action to tackle fraudulent, harmful or illegal content on their platforms that can spread across borders. [Read more.](#)

TRADE: RISKS AND OPPORTUNITIES OF THE INTERNATIONAL E-COMMERCE TALKS FOR CONSUMER RIGHTS

How do we make trade deals work for consumers? This session explained the risks and opportunities of the [international negotiations on e-commerce](#) and introduced the idea of a consumer chapter for all trade deals.

- Participants felt there was a risk that negotiations could undermine existing laws like the EU General Directive on Privacy Regulation (GDPR) by establishing rules that take precedence over countries' existing data laws.
- [The Consumers International checklist](#) highlights important issues for negotiators. A next step is to address how they can be applied, for example advocating that the negotiations enforce a minimum floor rather than a ceiling so as not to limit the protections countries can implement for consumers.
- Consumer groups can take the opportunity to ask their governments to be transparent with the proposals they submit to the WTO (for example by holding public debriefing sessions), so that they are open to scrutiny and suggestions from civil society.

8. CONSUMER ADVOCACY FOR IMPACT

FINANCIAL SERVICES: EMPOWERING CONSUMERS

This session looked at the main challenges facing consumers of financial services and how consumer organisations can promote better practices and empower consumers

- Financial education conducted by consumer groups is necessary but not sufficient, and consumer groups need to raise awareness and lobby for smart regulation that tackles abusive business practices.
- Access to credit is important but should not steal the focus from responsible lending, and action on predatory lending practices.
- Exchange of international best practices and cross-border coordinated action is needed to identify and prevent bad practice.

PRODUCT SAFETY: HOW CAN WE CREATE A MORE EFFECTIVE SYSTEM?

This session explored market surveillance activities, campaigning for more effective national product safety systems and ideas for how we can better share information.

- Panellists had different opinions on priorities, with some stressing the importance of educating consumers and informing them of their rights, and others emphasising the role of regulators in enforcing product safety.
- Regulators in low and middle-income countries need to be better equipped to intervene more effectively in the digital marketplace. As it stands, many products being sold online may not meet standards and could put consumers at greater risk.
- There needs to be greater cooperation and coordination between regulators in different countries.

PROGRESS IN COLLECTIVE REDRESS

- Collective redress is one of the most powerful tools for consumer protection as it can achieve a full array of consumer rights, and can give vast numbers of consumers a solution to breaches of law and regulations.
- Collective redress needs to be well designed and available in all countries, at the very least there should be legal options for consumer groups to represent consumers in court, or for them to represent themselves.
- The digital world and the digital economy pose the challenge of cross-border exchanges and a much wider reach of business. This is a challenge for consumer redress in terms of who, when and where legal actions should be placed, initiated, and how a ruling will apply to consumers in different jurisdictions.



SUSTAINABLE FOOD SYSTEMS

How can we ensure that all consumers have access to a safe and nutritious diet? This session looked at the big picture - linking up different food issues to asking how food systems need to change.

- Reducing antibiotic use in livestock farming is an essential element of transition to a sustainable food system. We have a crisis of resistance to antibiotics, 1000s of diseases have become resistant to antibiotics. Antibiotic resistance kills 700,000 people a year, this is predicted to increase to 10 million by 2050, unless addressed⁵. This is a problem that's been brewing for decades and is now getting significantly worse .
- Diets rich in highly processed, ultra-processed, sugar- and salt-loaded, nutrient poor foods are a common issue highlighted by consumer organisations around the world. This has triggered an obesity epidemic in recent years, directly related to an increase in chronic non-communicable diseases.
- The adoption of healthier and more sustainable eating habits is very important, but it should not only depend on consumers. A better legal framework could oblige manufacturers to provide clearer labelling, making it easier to choose healthier foods.
- There is an urgent need to highlight the effects of climate change on food production systems.



Antibiotics off the Menu

Antibiotic resistance is a global public health crisis. Without urgent action, we're heading for a post-antibiotic era, in which the drugs we have no longer work and common infections and minor injuries can once again kill. By 2050, drug resistant infections are predicted to kill 10 million people a year – more than the number of people that die from cancer today. The projected economic costs of this growing public health threat are also staggering. By 2050, antimicrobial resistance is expected to cost the world \$100 trillion, and, according to the World Bank, could push over 28 million people into extreme poverty. Consumers International has been campaigning for global food chains to get Antibiotics off the Menu since 2015. Misuse of antibiotics in food animals is a major driver of drug resistance. On World Consumer Rights Day 2016, Consumers International and its members called on the world's largest fast food companies to make global timebound commitments to stop serving meat from all animals routinely given antibiotics used in human medicine. In 2017, McDonalds committed to prohibiting a group of the most valuable antibiotics used in human medicine in the production of chicken sold at its restaurants worldwide. In late 2018, McDonalds announced plans to reduce the use of antibiotics in its global beef supply. [Read more](#)

IMPROVING CONSUMERS ACCESS TO A NUTRITIOUS DIET

Whether it is undernutrition or overnutrition, healthy diets are an important topic for consumer groups around the world. This session explored the challenges and the solutions and the most successful strategies for consumer advocacy groups.

- Self-regulation in the food industry has not been effective and it may be time to push for stronger regulation, standards, guidelines and political action. Regardless of where they live, consumers should have affordable access to a nutritious diet.
- We need to advocate for stronger regulation on marketing to children and hold governments accountable.
- A relatively new perspective is to use a Human Rights-based approach to what obligations States have to protect, promote and fulfil children's rights as defined in the Convention on the Rights of the Child, including the right to health. We should demand guidelines to prevent conflict of interests in policy development.
- Alliances must be built among civil society, academia and other organisations with strong networks to tackle obesity and nutrition. This includes sharing knowledge and collaboration on advocacy work, as resources often are limited.

FUNDING THE CONSUMER ORGANISATIONS OF THE FUTURE

This session provided an opportunity to hear from members about new initiatives that not only help consumers but also provide vital new sources of income to support the consumer organisations of the future.

- Consumer organisations can make use of their accumulated expertise defending the rights of consumers to generate services that help them grow and become more sustainable. But they must be transparent about income sources, to preserve their independence.
- For good operations, it is important that consumer organisations have stable financing over time. This includes exploring alternatives such as services to the consumers, collective redress and supplying information.
- Where consumers organisations are providing services to agents such as businesses, a clear mechanism to ensure that those organisations aims are not contradictory to the consumer organisation's is needed.
- These services need a criterion of objectivity and ethics, and must be measurable for external auditors.

8. DATA

DATA MOBILITY SANDBOX

New data portability rights which give individuals the rights to access their data and move it between providers are being established across the world. But these rights can't be made real without robust infrastructure for safe and secure sharing. This session shared the results of a new project called a 'data mobility sandbox' which tested out how to deliver positive outcomes for people through sharing consumer data within a trusted, secure, accountable data ecosystem.

- There is a big opportunity for consumer groups to help define and develop data driven services that consumers would really value.
- Intermediaries known as 'data facilitators' are key to data mobility as they provide secure ways for data to be transferred. The session discussed how we can work together to make sure their business model is fair and transparent.
- Data portability rights are emerging in many different jurisdictions, defining their scope and wording so that it can empower consumers to use their data in the way they want is really important. There's an opportunity here to learn from each other about how to define and scope the right so it is effective for consumers.

DATA REIMAGINED

Valuable data about us and our purchases is gathered every moment of the day. How can our data be used better, for safe and sustainable products and services in the future? Does the answer lie with the innovators who are using data in different ways, or are we stuck in the familiar model of mass data collection?

- Data is the currency of the new economy, as the development of new products and services, economic relations, all require collecting and processing data
- Data driven products and services can offer great opportunities and value for consumers, but it is only innovation if it benefits all of the parties involved, without benefits to consumers, there is no real innovation.
- If data is the new currency, then trust is its warranty. If it is not handled properly then it also comes with serious risks and limitations on consumers' freedom of choice.

PRIVACY WARRIORS VERSUS THE PRIVACY POLICE

This session asked if we can we rely on regulations, codes of conduct and enforcers to protect our data, or if it is time for consumers to arm themselves for an era of digital self-defence?

- If we want consumers to have trust, we have to give them the right tools. In this case, tools to feel empowered and in control of the data that exists about them.
- Regulation of data such as GDPR should serve as the baseline. Data ethics should sit on top of regulation as a useful add on.

Panellists felt that in the future, people should be able to exchange their data for specific services of their choosing.

9. INTERNET OF THINGS

CONNECTION AND PROTECTION IN THE CONSUMER IOT

Smart-by-default devices are becoming mainstream but most still lack the most basic data security provisions. What does smart look like from a consumer's point of view? How can we build protection into connection for a world that is truly smart?

- Most consumers buy IoT products even though they think they are not protecting their personal data. This puts little pressure on companies to change their behaviour.
- Consumers are unaware of how IoT products operate or how to use them properly, i.e. changing passwords or changing settings.
- The consumer movement is often at the receiving end of innovation. Because of this, there is a need for greater technical expertise to improve our capacity to advocate for consumer interests and needs effectively.

SMART FROM THE START

Consumer IoT products promise to transform the way we work, live and play but raise significant challenges for consumer privacy and security. Several countries and organisations have taken the lead in IoT security. At this session, the Internet Society brought together leaders in IoT security to gain a shared understanding of the various guidelines available, common areas of overlap, and best practices for implementation.

- A clear baseline of safety in consumer IoT devices and binding requirements are needed.
- Consumers require clear labelling and information to be able to avoid the many products on the market with known vulnerabilities.
- Manufacturers and vendors can improve their products and demonstrate leadership in best practice.

10. ARTIFICIAL INTELLIGENCE

AI: ACCESSIBILITY AND FAIRNESS

This session covered how artificial intelligence is improving consumers' lives and creating opportunities and fairer outcomes by offering greater access to on and offline services. The discussion that followed asked what fairness and accessibility look like for everyone in an increasingly AI-driven world.

- Embed fundamental consumer and human rights within code for AI and machine learning so that they cannot be violated
- Bring consumers into product design teams – sit alongside them as they work on products, develop empathy and understanding. At the moment, they live in two separate worlds and need to learn together.
- Consumers are looking for leadership from regulators – as this will have such an impact on consumers rights in the future it is too important to be left to self-regulation.

HOW CAN CONSUMERS TELL IF ARTIFICIAL INTELLIGENCE IS ON THEIR SIDE?

Artificial Intelligence is already revolutionising everyday services and products, but is it being built into systems with consumer safety, fairness and ethical expectations in mind. This session picked up on themes from Consumers International's new research into consumer experiences of AI.

- Consumers International's new AI research shows people like the independence, motivation, and fun of AI enabled tools but have concerns running under the surface about the long term impact of technology in their personal lives.
- Definitions are hard, AI means different things to different people, and so there is an urgent need to clarify and define it for consumer context so we can start working quickly to accurately assess risks and how to respond.
- Put proper accountability in place, backed by regulation, and ensure that we can design and adapt AI products made for a worldwide market and for regionally specific issues.
- Consumers feel either 'all in or all out'. There is a real opportunity to improve this. We need to allow people to gain benefits, but without the whole loss of control.

SIDE EVENTS

The Summit side events were an opportunity for our partners to share knowledge, build capacity, network and explore different consumer topics. By leveraging the global reach of the event and our membership, partner organisations were able to build insight and impact on topics important to them.

CONSUMERS INTERNATIONAL IN COLLABORATION WITH VODAFONE

Trust by Design: putting new guidelines into action

- Encourage companies to publicly endorse Trust by Design guidelines to raise their profile with consumers.
- Link up the issue of interoperability and reuse of consumer Internet of Things (CloT) devices with better environmental practice to reduce waste.
- Hold events with CloT manufacturers to build understanding of why trust is so important in IoT and what things could go wrong with product and damage your brand/reputation.

INTERNATIONAL ORGANIZATION FOR STANDARDIZATION (ISO) AND BRITISH STANDARDS INSTITUTION (BSI)

Meeting the standards for online consumer protection

- Consumer organisations recognises the value of standards that work globally, across borders and want to engage in standards nationally and internationally.
- Participants identified consumer needs in the digital world across three dimensions: social, financial and physical. They analysed gaps in relation to these needs, to identify where the development of standards is needed.
- BSI/ ISO will circulate these findings to the COPOLCO Plenary in Zimbabwe in May and present what consumer organisations propose for advancing new standards in the digital world.

THE INTERNET SOCIETY

Consumer IoT Trustmark and Certifications – The Value of Security and Privacy Signals in Influencing Buying Decisions

This very well attended ISOC session took a deep-dive into the issues, challenges and opportunities of IoT Trustmark (aka labelling) and certification programs that have been emerging worldwide.

Insight, first-hand experiences and opinions were shared by an expert panel including an IoT manufacturer, Government and Consumer Organisation. The wide-ranging discussion and debate ranged across topics such as:

- what is the difference between a Trustmark and certification, and how do they relate to each other?
- Are self-asserted (by manufacturers and related service providers) Trustmark valuable, or should the focus be on externally audited certification programs managed by known and trusted organizations?
- Are these useful? How could they be made more so, and what does the future look like in this space?
- What role might there be for international standards?

A lively interactive session with attendees followed, which explored these issues in the context of the ever-evolving landscape of IoT-based threats to our security and privacy and how we can begin to tackle these.

IKEA FOUNDATION

Developing a scalable behaviour change model to enable low-income families to switch to clean and renewable energy use

- Low income consumers with less formal education are more vulnerable to products which are unsafe and unsustainable. This leads to them personally suffering the adverse effects of ill health and poverty as well as affecting the environment with greenhouse gas emissions.
- Increasing awareness among vulnerable communities must be segmented, tailor-made and continuous to achieve greater results. It needs to be designed for men, women and children at individual, group and community levels.
- Raising awareness to be informed consumers is insufficient to change behaviour or to enable consumers to take action. The use of social marketing approach of addressing awareness, accessibility of sustainable products, affordability of sustainable products and adoptability/acceptability of sustainable products will help to ensure consumers switch to and sustain their usage of sustainable products.

The behaviour change process cannot only target the primary target of low-income consumers to switch to sustainable products but include other key stakeholders, such as supply chain and policy makers to create the enabling environment for consumers to make the right choice of purchasing sustainable products for their homes.

SWEDISH SOCIETY FOR NATURE CONSERVATION

Green Action Week skillshare #1: How can we reignite a Sharing Community?

Members from the global south shared their experiences of unsustainable consumption in their own countries and discussed the importance of fighting climate change and tackling inequality, through the theme of a Sharing Community. Participants spoke about their activities from previous years and the positive changes they have brought about, encouraging others to take part in Green Action Fund 2019. Members practiced coming up with a vision, understanding obstacles and solutions, and planning activities with [Green Action Week](#) coordinators.

SWEDISH SOCIETY FOR NATURE CONSERVATION

Green Action Week skillshare #2: How to persuade people with a story

The second Green Action Week session was an opportunity for members to develop their communication skills and learn more about promoting their campaigns and stories through different channels such as social media. Members were given an overview on how to make an impactful online video; from the planning stage through to shooting and editing video and then went out into Estoril to create their own stories which can be found here at the [GAW Facebook page](#).

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